

# Kalamazoo County Housing Plan

July 2022

Report prepared by W.E. Upjohn Institute and the Southcentral Michigan Planning Council  
for the Kalamazoo County Board of Commissioners



Lee Adams, Gerrit Anderson, Dakota McCracken, Emily Petz, Brian Pittelko

# Contents

<b>Introduction</b>	4
Creating This Plan	5
Executive Summary	5
Housing Continuum	6
Partners	7
Housing Assessment	8
Supply and Demand	9
Unhoused	9
Vision	10
Mission	10
The Charge	10
Core Values and Goals	11
<b>Methodology</b>	12
Housed Survey Methodology	12
Unhoused Survey Methodology	13
<b>Housing Assessment</b>	14
About the Data	15
Geography	18
Population and Households	20
Race	23
Age	27
Tenure	30
Income to Afford Rent	33
Cost Burden	36
Housing Units	39
Aging Housing Stock	42
Housing Building Permits	44
Price and Wages	44
Sale Price and Inventory	45
<b>General Survey Results</b>	46
About the Data	47
<b>Unhoused Survey Results</b>	58
About the Data	59

<b>Housing Supply and Demand</b>	65
Current Demand	66
Cost Burden	67
Housing Preferences	68
Impacts of Great Recession	70
Future Demand	71

<b>Goals, Objectives, and Strategies</b>	74
Collaboration	75
Goal 1: Increase Rental Opportunities	76
Goal 2: Ensure Housing Supply Is Built to Meet Demand	77
Goal 3: Remove Barriers to Acquiring and Keeping Homes	78
Goal 4: Rehab Existing Housing Stock	79
Goal 5: Embrace Housing as a Workforce Development Strategy	80
Goal 6: Increase and Coordinate Supportive Services	81
Goal 7: Advocate for Housing for All	81
Highlighted Strategies	82
Ownership Structures	88

<b>Appendix</b>	91
Additional Strategies	92
Housing Segregation Timeline	96
"Other" Responses to Housing Survey Questions	103
Survey Letter	109
Urban Transect Definitions	110

<b>Charts</b>	
1. Kalamazoo County Income by Race, 2020	24
2. Michigan Population Pyramid, 2020	27
3. Kalamazoo Population Pyramid, 2020	27
4. Seniors in Kalamazoo, 2020	28
5. Kalamazoo Income by Age, 2020	29
6. Kalamazoo Owner vs. Renter	34
7. Kalamazoo Homeownership by Age	34
8. Permit Units by Year	44
9. FHFA Price Index and Average Weekly Wage Index	44
10. Inventory and Average Sale Price	45

# Contents

11. Top Three Priorities for Supporting Housing.....	47
12. Which of the Following Do You Worry About in Your Home or Apartment?.....	48
13. Which of the Following Do You Worry About in Your Home or Apartment?: Renter vs. Owner.....	49
14. What Five Factors Are Most Important to You When Choosing a Home? .....	50
15. Percent of Income That Goes to Housing Expenses, by Income Level (in Thousands).....	51
16. Income by Location .....	52
17. Percent of Income That Goes to Housing Expenses, by Location ....	53
18. Percent of Income That Goes to Housing Expenses, Renter vs. Owner.....	54
19. Do You Feel Your Housing is Affordable, Renter vs. Owner.....	55
20. Do You Feel Your Housing is Affordable, by Location .....	56
21. Housing Location, Current vs Preferred .....	57
22. Age of Unhoused Individual.....	59
23. Children under 16 Years of Age Who Regularly Live in Household	60
24. Income of Unhoused Individual During the Past 12 Months.....	61
25. Percent of Income Going to Housing or Shelter Each Month by Income.....	61
26. Time Passed Since Becoming Unhoused .....	62
27. Feelings Regarding Safety over the Past 30 Days.....	62
28. What Barriers Do You Believe Keep You From Securing Housing?..	63
29. Living Situation Prior to Becoming Unhoused .....	63
30. Additional Support Needed to Become Rehoused.....	64
31. 2021 Income and Housing Burden for Renters .....	68
32. 2021 Income and Housing Burden for Owners .....	68
33. Housing Preferences and Existing Housing Stock .....	69
34. National Housing Preference .....	70
35. Kalamazoo County Housing Units and Population Change, 2000-2021.....	71
36. Renters Planning on Buying a House in the Next Three Years by Age .....	72

## Images

1. Housing Continuum .....	6
----------------------------	---

2. Urban Transect.....	57
3. Housing Types.....	82
4. Housing Segregation Timeline .....	97

## Tables

1. Census Tract to County Subdivision.....	19
2. Kalamazoo County Population .....	21-22
3. Tenure by Household Size, Kalamazoo County.....	23
4. Race 2015-2020, Kalamazoo County .....	23
5. Kalamazoo County Income By Race, 2020 .....	25
6. Kalamazoo County Homeownership .....	32-33
7. Kalamazoo County Housing Units.....	40-41
8. Year Structure Was Built, Kalamazoo County .....	42
9. Kalamazoo County Unhoused Survey, Race.....	59
10. Kalamazoo County Unhoused Population, Veteran Status .....	60
11. Affordable Units to Alleviate Overburdened Renters, Estimate 2021 .....	67
12. Affordable Units to Alleviate Overburdened Homeowners, Estimate 2021 .....	67
13. Units Needed to Meet Demand from Growth Over the Next Eight Years .....	73
Appendix Table 1: Direct Shelter .....	97
Appendix Table 2: Assets for Housing Kalamazoo County: Programs.....	98-99

## Maps

1. Kalamazoo Subdivision by Census Tract, 2010 Tracts .....	16
2. Kalamazoo Subdivision by Census Tract, 2020 Tracts.....	17
3. Kalamazoo Population Percent Change, 2015–2020.....	26
4. Kalamazoo Homeownership Percent Change, 2015–2020 .....	34
5. Kalamazoo Income Needed to Afford Median Rent, 2020.....	35
6. Kalamazoo Cost-Burdened Homeowners, 2020 .....	37
7. Kalamazoo Cost-Burdened Renters, 2020.....	38
8. Kalamazoo Housing Units Percent Change, 2015–2020.....	43
Appendix Map 1: City of Kalamazoo: Redlined.....	107

# 1

## Introduction



# Introduction

## Creating This Plan

The Upjohn Institute was asked by the Kalamazoo County Board of Commissioners to complete a housing plan for Kalamazoo County. This plan includes a housing needs assessment, market demands, results from the county-wide housing survey, goals and objectives, and strategies to move forward. Community and committee engagement helped guide the direction and focus.

## Executive Summary

A healthy housing continuum provides homes for those in a range of incomes or in different life situations. Kalamazoo County has a shortage of housing units at multiple price points. Low rates of construction, high construction costs, increased demand from a growing population, and housing costs that are increasing faster than wages have contributed to the shortage and affordability issues. Fortunately, many strategies are available to help alleviate some of the housing concerns found in the county. These strategies are most effective when community partners band together and implement them as a cohesive unit.

The housing concerns in Kalamazoo County are not small. Rising costs have put most moderate- and low-income earners into situations where they are paying more in rent or ownership costs than what is financially sustainable. This increases the chances for displacement, especially for those with fixed incomes, such as seniors, individuals with disabilities, or people trying to rebuild after homelessness. There are over 15,000 overburdened renting households in Kalamazoo County. Of those households, 13,000 have annual gross incomes below \$35,000; that level of income only allows for monthly housing expenses to be at or below \$875. These numbers are further discussed on page 67.

Housing situations exist on a continuum from homelessness to securely affording a market-rate home. An example of this housing continuum is shown on the next page. A healthy housing market has options for any situation. People can move throughout the continuum as needs change in their lives. Kalamazoo County needs additional housing units in all types and price points, but there is a greater need for homes that are consistently affordable for those making moderate to low incomes. The addition of income-qualified units could provide sustained housing at price points that allow occupants to achieve financial stability and potentially move to a more secure form of housing.

**Affordability** is defined by a household paying 30% or less of their total gross annual income on housing. This is an inclusive definition is used for market-rate or subsidized housing. Conversely, income-qualified units are intended only for low- and moderate-income households.

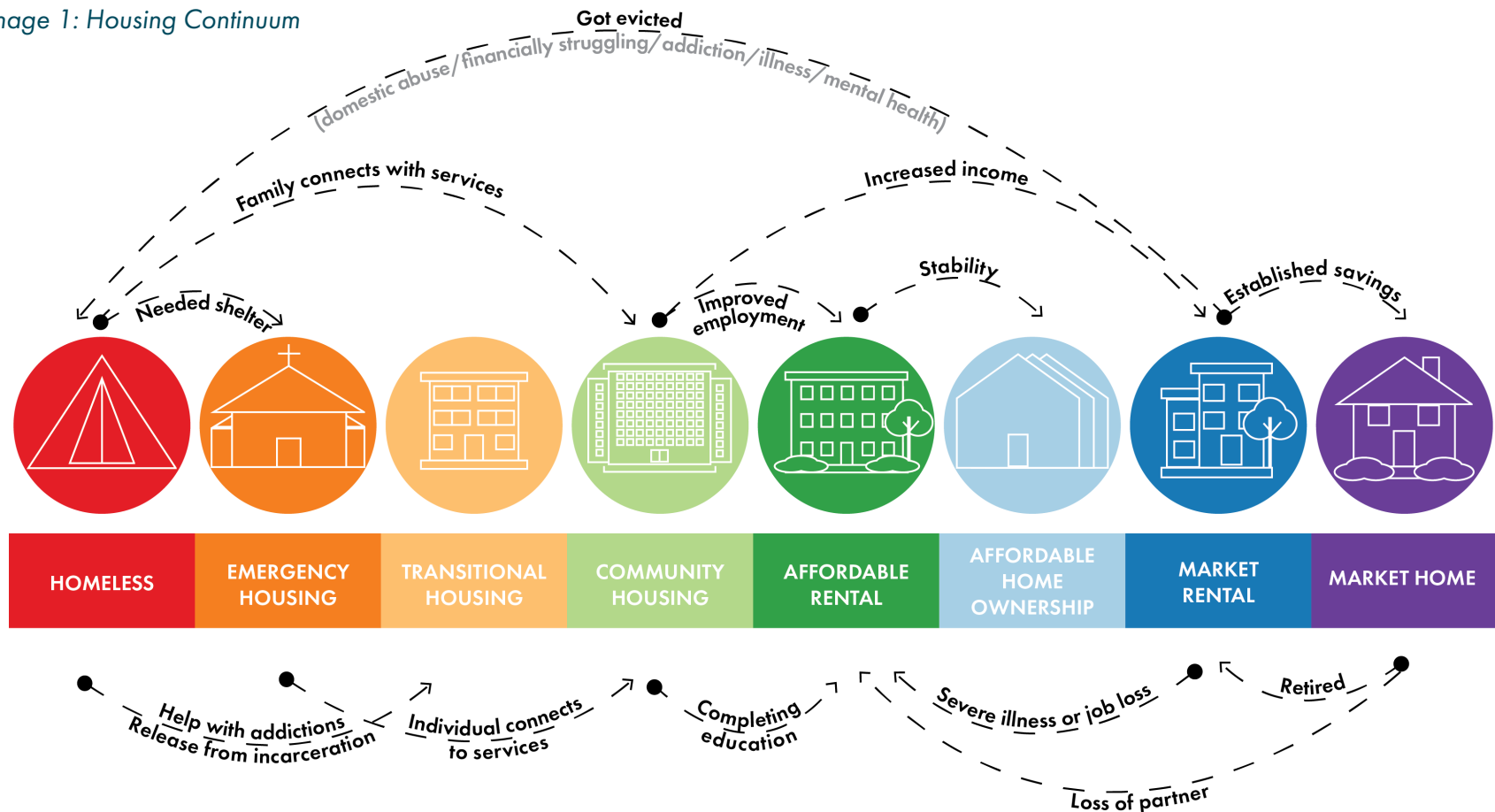
# Introduction

## Housing Continuum

The housing continuum demonstrates the range of housing types in which individuals may live during their lifetimes. A healthy housing market has options for any stage. Individuals can move in any direction at any point in their lives. A healthy community has

options along this continuum in order to allow residents to not only stay in their community through each stage, but, more importantly, to thrive through economic stability.

Image 1: Housing Continuum



These are a few examples of how people might move within the housing continuum.

Source: Housing Continuum Image Courtesy of United Way of Halifax (Canada)

# Introduction

## Partners

No single group or solution will solve the housing crisis in Kalamazoo County. As such, many individuals and organizations were asked to contribute to the creation of this housing plan, including municipal leaders, realtors, developers, employers, nonprofit agencies, and residents. A Steering Committee was created to provide critical direction and innovative ideas to the planning process, which in turn guided the goals and objectives of this plan. Stakeholder input on these strategies is vital, as their knowledge of local conditions and politics helps determine which are likely to succeed. Several public meetings were held to collect feedback on preliminary results, and survey responses were collected from around 3,000 county residents. The participation showed the level of concern and passion people have for housing solutions in Kalamazoo County.

The housing plan was made possible by the financial contributions from Kalamazoo County Board of Commissioners, Local Initiatives Support Corporation (LISC), the city of Portage, Kalamazoo County Continuum of Care, and an anonymous donor. Additional support was contributed by Oshtemo Township and volunteers at shelters and nonprofits to help distribute the unhoused survey. These shelters and nonprofits included the Disability Network, Cope/Kalamazoo Homeless Coalition, Ministry with Community, Open Doors, Kalamazoo Gospel Mission, Recovery Institute, South County Community Services, Vine Neighborhood, YWCA, Integrated Services of Kalamazoo, and Housing Resources Inc. We are very grateful for the collaboration and partnerships that were created throughout this process.



# Introduction

## Housing Assessment

This plan uses a number of indicators to assess the condition of the housing continuum. The indicators examined include the current and projected population, the existing housing stock, and the needs and desires of the current population. Population indicators are needed to understand the current and future demand for housing in the county. An examination of the existing housing stock is needed in order to grasp what problems currently exist and which housing types are needed going forward. Assessing the needs and desires of the existing population helps guide decision-making around how resources are utilized to provide the greatest benefit to county residents.

The population of Kalamazoo County has increased over the past few years and is expected to increase through 2030. The rate of growth in the county exceeded that of the state; likewise, Kalamazoo County has a higher proportion of those aged 18–24 than the state. This population increase has led to a higher number of households as well. Unfortunately, the number of housing units produced since the Great Recession did not keep pace with the population growth. This underproduction of housing has caused housing shortages and price increases, which in turn have caused more households to pay more than 30% of their income toward housing expenses. This phenomenon was not experienced equally across all parts of the county with both urban and rural areas (Northside Neighborhood and Prairie Ronde and Pavilion Townships, respectively) seeing higher than average levels of overburdened renters.

Many homes in Kalamazoo County have issues that require repairs. This is exacerbated by the fact that much of the housing

stock is older than 50 years. There are also multiple historic districts requiring specific standards for updates, adding cost or complication for owners, many who have low to moderate incomes. Those who responded to the housing survey stated that structural issues, mold, electrical, pests, and lead were the top concerns with their house or apartment; structural issues were the most frequent concern. Residents are also concerned about poor insulation and leaky windows, which was brought up regularly by survey respondents in different questions. Addressing the immediate and long-term issues with existing homes may, in some cases, cost more than the value of the house; this often leads to delays in addressing these concerns and impacts the quality of housing throughout the county.

The top four housing concerns of those responding to the survey were affordable housing for low income, unhoused, and vulnerable families; supportive services (mental health, financial literacy, etc.); and more units; followed closely by more transitional or temporary housing for those currently unhoused. Addressing all of these priorities would add options to the housing continuum for the most vulnerable and overburdened populations in the county. It is also important to note that survey respondents were from all income levels and from all parts of the county.

The survey results show many people preferring to live in more rural parts of the county. This corresponds with the amenities individuals look for when buying a new home. The top seven included safety, cost, features of the dwelling, location, proximity to work, sense of community, and connection to nature through trails and parks. Many of these needs can be met in different urban and rural settings by increasing access to nature through connected trails and improving public transportation.

# Introduction

## 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.

## Unhoused

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.

Over one-third (38.5%) of the unhoused individuals surveyed indicated that children under the age of 16 are part of their household. Respondents listed the top reason (42.4%) they moved to Kalamazoo County as family connections, and the least frequently cited (less than 4%) was for the emergency shelters in the county.

Prior to becoming unhoused, half of the individuals surveyed rented their homes, some of which included renting individual rooms. Another quarter stayed with friends or relatives. Half of the individuals surveyed considered where they lived before becoming unhoused as unaffordable. To further that point, the respondents also chose the price of rent being too high as the top factor contributing to their unhoused condition.

The survey also asked what additional programs or supports individuals needed to become rehoused. The greatest number of respondents marked rental financial assistance as a need, followed by pre-rental programs to improve the likelihood of landlord acceptance of their applications.

# Introduction

## Vision

Create an equitable, sustainable, and inclusive community that offers quality, healthy, safe, decent, and affordable homes for all.

## Mission

Improve residents' quality of life and sense of belonging, invigorate neighborhoods, and improve the economic future of our residents. Housing and other service providers will collaborate to leverage resources and build healthy residential communities throughout the county while promoting an atmosphere of pride, sustainability, and responsibility.

## The Charge

To provide quality, affordable, accessible, and sustainable housing. To transform the lives of those who face affordable housing challenges by providing support through education and opportunity.

# Introduction

## Core Values

**Professionalism:** (Excellence, Financial Integrity, Accountability) To ensure financial integrity and be good stewards of our community's investment. To achieve excellence in programs, services, and products.

**Transparency:** To be transparent throughout all steps of the millage implementation.

**Equity:** To dismantle systemic racism and commit to work toward an equitable and inclusive future for all residents.

**Respect:** To communicate in ways that promote open dialogue and respect. To respond to people with integrity, dignity, compassion, and fairness.

**Collaboration:** To build strong partnerships and demonstrate a collaborative spirit. To enhance our community by advocating for creative and equitable solutions to housing issues across all systems and services.

**Innovation:** To foster innovative and creative solutions that develop diverse county-wide housing solutions

## Goals

1. Increase Rental Opportunities
2. Ensure Housing Supply Is Built to Meet Demand
3. Remove Barriers to Acquiring and Keeping Homes
4. Rehab Existing Housing Stock
5. Embrace Housing as a Workforce Development Strategy
6. Increase and Coordinate Supportive Services
7. Advocate for Housing for All

# Methodology

## Housed Survey Methodology

The intent of this survey was to document the housing characteristics and preferences of housed residents of Kalamazoo County. Survey questions were focused on demand for specific housing types, location preferences, clarifying housing challenges, getting feedback on housing priorities, and determining how different demographic groups are impacted by the housing crises. Information gathered from this survey was used to inform content in the Kalamazoo County Housing Plan.

The target population for the survey was housed residents living in Kalamazoo County. For the purposes of this survey, all adults living in the household were asked to respond. As of 2020, Kalamazoo County has a population of 264,322, American Community Survey 5 year estimates. There are 207,218, individuals aged 18 and over residing in Kalamazoo County as of 2020, American Community Survey 5 year estimates. Additionally, there are 104,278 occupied housing units as of 2020, [Kalamazoo County Continuum of Care Annual Report](#).

A sample of residential addresses was obtained from the Kalamazoo County government. Because the county government utilizes the address list for emergency services, apartment units are not specified. This lack of information was accounted for by identifying multifamily residents in the address list and verifying the number of units at the address from voting records. Addresses to be mailed survey prompts were randomly selected from the augmented list. Moreover, the survey was also shared on social

media by cities, townships, villages, neighborhood groups, and nonprofits throughout Kalamazoo County.

The survey instrument was implemented via Survey Monkey on March 1, 2022, and concluded on May 22, 2022. A total of 35,500 survey prompts were mailed to homes in Kalamazoo County. Resource limitations led to the selection of a multifaceted approach to advertising the survey among housed residents of Kalamazoo County. Moreover, this approach would attempt to account for the errors that could occur from administering a survey prompts only via a mailer.

From the 35,500 survey prompts that were mailed, 3,000 responses were received. Of the total population, the survey received a response rate of 1.4%. As the survey results were not a random sample of the county, the responses were weighted to reflect county demographics. The responses were more concentrated in homeowners and white individuals than the county's population. For example, according to the U.S. Census American Community Survey, about 35% of households are renters. In the survey responses, about 15% were renters. Iterative proportional fitting (raking) was used to weight the results by both renters or owners, and race/ethnicity. Reweighting the survey responses brought the results closer to a representative sample of the county and helped reduce the possibility of response bias.



# Methodology

## Unhoused Survey Methodology

The intent of this survey was to document the housing characteristics and preferences of unhoused residents of Kalamazoo County. Survey questions focused on the impacts of programs and services, needs that are not being met, clarifying past and present housing challenges, getting feedback on housing priorities, and determining how different demographic groups are impacted by the housing crises. Information gathered from this survey was used to inform content in the Kalamazoo County Housing Plan.

The target population for the survey was unhoused residents living in Kalamazoo County. For the purposes of this survey, unhoused individuals were self-identified. As of 2020, Kalamazoo County had a population of 264,322, according to the American Community Survey 5 year estimates. At least 2,112 individuals experienced homelessness in Kalamazoo County in 2020, [Kalamazoo County Continuum of Care Annual Report](#). The unhoused survey received 169 responses.

The Continuum of Care worked with multiple different organizations to reach those who are experiencing homelessness. The target population was category one: literal homeless. This is defined as an individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning: (i) Has a primary nighttime residence that is a public or private place not meant for human habitation; (ii) Is living in a publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by

charitable organizations or by federal, state, and local government programs); or (iii) Is exiting an institution where (s)he has resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution. An individual or family has to meet only one of the above criteria to qualify as literal homeless. Partner organizations volunteered their time and energy to administer the survey through computers, phones, and tablets. The organizations serve or work with those who are unhoused in different capacities, including street outreach, case management, shelters, and transitional housing. These organizations included the Disability Network, Cope/Kalamazoo Homeless Coalition, Ministry with Community, Open Doors, Kalamazoo Gospel Mission, Recovery Institute, South County Community Services, Vine Neighborhood, YWCA, Integrated Service of Kalamazoo, and Housing Resources Inc.

The survey instrument was implemented via Survey Monkey on March 20, 2022 and concluded on May 31, 2022. The compensation for unhoused individuals' time to complete the survey was a \$10 gift card.

Of the total unhoused population from the 2020 annual report, the survey received a response rate of 8%.

# 2

## Housing Assessment

# Housing Assessment

## About the Data

Most of the data gathered for this report comes from the 2020 five-year estimates and the 2015 five-year estimates—of the American Community Survey, which is a product of U.S. Census Bureau. Census data is collected through a self-reported survey; as such, it is possible that respondents did not provide entirely accurate responses. Nonetheless, the U.S. Census Bureau remains a reliable data source for subjects covered in this report. Not all variables identified in this report were available on the county subdivision level; therefore, data was pulled on the census tract level.

### Data Limitations

Census tracts are generally drawn to contain a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Some of the municipalities in Kalamazoo County do not meet the population threshold to have their own census tract individually; therefore, some census tracts often contain multiple municipalities. Furthermore, several municipalities are split across multiple census tracts. Please reference the county subdivision to census tract tables and the county subdivision by census tract maps (Maps 1 and 2 on the following two pages) for a visual representation of the census tract and county subdivision boundaries.

The U.S. Census Bureau updates the boundaries of census tracts every 10 years; therefore, the 2020 five-

year estimates and the 2015 five-year estimates census tract boundaries are not the same. Moreover, the 2020 five-year estimates correspond to the 2020 census tract boundaries, while the 2015 five-year estimates correspond to the 2010 census tract boundaries. The U.S. Census Bureau either splits or merges census tracts, depending on population change (split for population increases and merges for population decreases). In Kalamazoo County, between 2010 and 2020, 10 census tracts were split into new tracts (see Table 2). This discrepancy between the two years means that metrics that require calculating the percent change between the 2020 five-year estimates and the 2015 five-year estimates are associated with the 2010 census tract boundaries, as the tracts that were split in 2020 can be aggregated together to sum to the value of the 2010 tracts.





















The U.S. Census Bureau worked with university group quarter administrators to include students who would normally be on campus April 1, 2020, but who were not present due to temporary university shutdowns associated with the Covid-19 pandemic in the overall population measure.

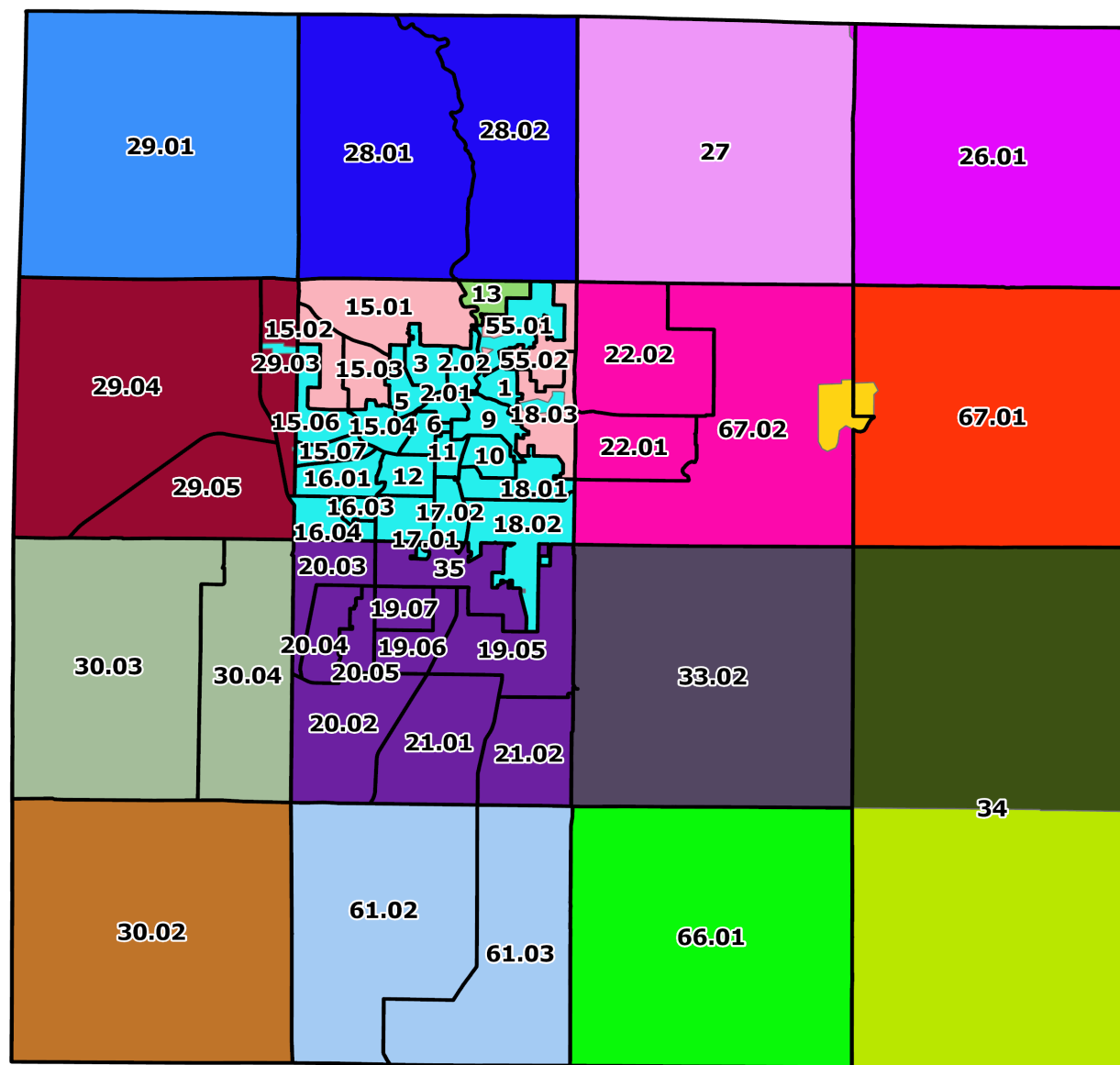
# Housing Assessment

Map 1: Kalamazoo Subdivision by Census Tract, 2010 Tracts



### By 2010 Census Tracts

- |                                                                                     |                        |
|-------------------------------------------------------------------------------------|------------------------|
|    | Alamo Township         |
|    | Brady Township         |
|    | Charleston Township    |
|    | Climax Township        |
|    | Comstock Township      |
|    | Cooper Township        |
|    | Galesburg City         |
|    | Kalamazoo City         |
|    | Kalamazoo Township     |
|    | Oshtemo Township       |
|    | Parchment Township     |
|    | Pavilion Township      |
|    | Portage City           |
|    | Prairie Ronde Township |
|    | Richland Township      |
|    | Ross Township          |
|    | Schoolcraft Township   |
|    | Texas Township         |
|    | Wakeshma Township      |
|  | 2019 Census Tracts     |



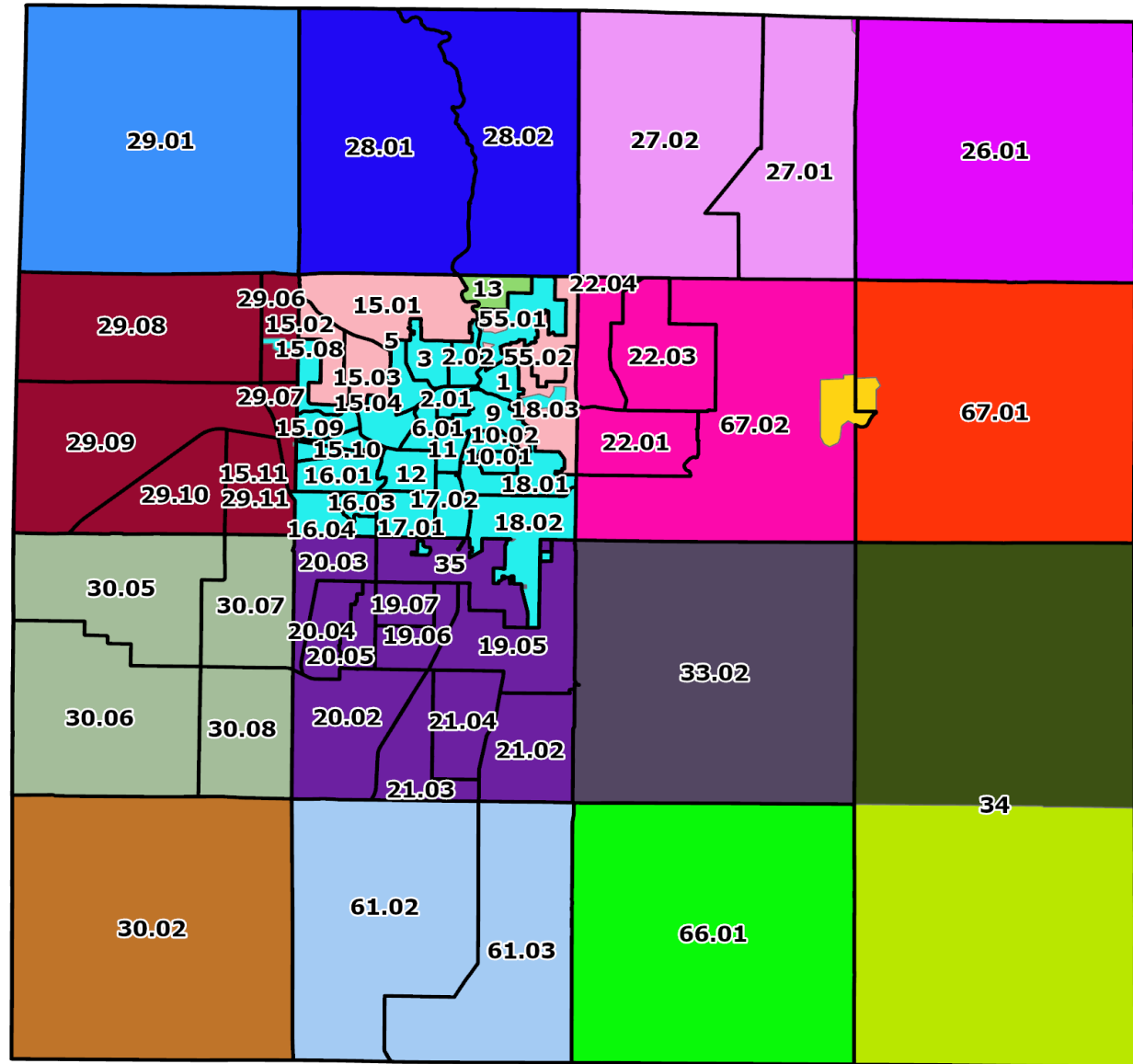
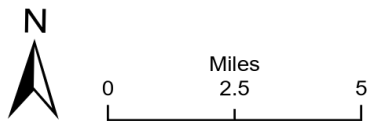
# Housing Assessment

Map 2: Kalamazoo Subdivision by Census Tract, 2020 Tracts

## Kalamazoo County: County Subdivisions

### By 2020 Census Tracts

- Alamo Township
- Brady Township
- Charleston Township
- Climax Township
- Comstock Township
- Cooper Township
- Galesburg City
- Kalamazoo City
- Kalamazoo Township
- Oshtemo Township
- Parchment Township
- Pavilion Township
- Portage City
- Prairie Ronde Township
- Richland Township
- Ross Township
- Schoolcraft Township
- Texas Township
- Wakeshma Township
- 2020 Census Tracts



# Housing Assessment

## Geography

Kalamazoo County is located south of Grand Rapids, southwest of Lansing and west of Detroit. Kalamazoo County comprises the entire Kalamazoo–Portage, Metropolitan Statistical Area. U.S. Route 131 and Interstate 94 intersect near the center of the county. Kalamazoo County consists of four cities (of which the city of Kalamazoo is the county seat), five villages, and 15 Townships. Kalamazoo County consists of 68 census tracts, as of the most recent census boundaries.

## Survey Responses

### ***What were your main reasons for moving to Kalamazoo County? (general survey)***

*"Kalamazoo offers many amenities of a big city, while still feeling like a small community. Also, low cost of living, lots of green space, and low traffic."*

# Housing Assessment

Table 1: Census Tract to County Subdivision

Tract	County Subdivision
1	City of Kalamazoo
2.01	City of Kalamazoo
2.02	City of Kalamazoo
3	City of Kalamazoo
5	City of Kalamazoo
6.01	City of Kalamazoo
9	City of Kalamazoo
10.01	City of Kalamazoo
10.02	City of Kalamazoo
11	City of Kalamazoo
12	City of Kalamazoo
13	Parchment Township
15.01	Kalamazoo Township
15.02	Kalamazoo Township
15.03	Kalamazoo Township
15.04	City of Kalamazoo
15.08	City of Kalamazoo
15.09	City of Kalamazoo
15.1	City of Kalamazoo
15.11	City of Kalamazoo
16.01	City of Kalamazoo
16.03	City of Kalamazoo
16.04	City of Kalamazoo
17.01	City of Kalamazoo
17.02	City of Kalamazoo
18.01	City of Kalamazoo
18.02	City of Kalamazoo
18.03	Kalamazoo Township

Tract	County Subdivision
19.05	City of Portage
19.06	City of Portage
19.07	City of Portage
20.02	City of Portage
20.03	City of Portage
20.04	City of Portage
20.05	City of Portage
21.02	City of Portage
21.03	City of Portage
21.04	City of Portage
22.01	Comstock Township
22.03	Comstock Township
22.04	Comstock Township
26.01	Ross Township
27.01	Richland Township
27.02	Richland Township
28.01	Cooper Township
28.02	Cooper Township
29.01	Alamo Township
29.06	Oshtemo Township
29.07	Oshtemo Township
29.08	Oshtemo Township
29.09	Oshtemo Township
29.1	Oshtemo Township
29.11	Oshtemo Township
30.02	Prairie Ronde Township
30.05	Texas Township
30.06	Texas Township

Tract	County Subdivision
30.07	Texas Township
30.08	Texas Township
33.02	Pavilion Township
34	Wakeshma Township, Climax Township
35	City of Portage
55.01	City of Kalamazoo, Kalamazoo Township
55.02	Kalamazoo Township
61.02	Schoolcraft Township
61.03	Schoolcraft Township
66.01	Schoolcraft Township
67.01	Charleston Township, City of Galesburg
67.02	Comstock Township, City of Galesburg

Source: U.S. Census Bureau

# Housing Assessment

## Population and Households

In order to design an effective housing plan, one must consider the unique demographics of a community and how the current housing supply may or may not serve the community's needs. Such background information helps identify opportunities to better match housing supply to housing need.

### Population

In 2020, the population of Kalamazoo County stood at 261,670. It grew 1.9% during the preceding five years, a higher growth rate than that of the state overall, which was 0.74% during the same period. From 2015 to 2020, 19 census tracts experienced a population decrease within Kalamazoo County. The largest decreases occurred within the city of Kalamazoo, between -15% and -25.05%, in tracts 1 (Eastside Neighborhood), 2.02 (Northside Neighborhood), 12 (Oakland/Winchell and Westnedge Hill Neighborhoods), and 15.04 (WMU). Conversely, 38 census tracts experienced a population increase. The largest increases occurred within Oshtemo Township, Charleston Township, and the city of Kalamazoo; between 15.01 and 26.68 percent. Tracts that saw the largest increases include tract 15.06 (Arcadia Neighborhood), 16.03 (Oakwood Neighborhood), 29.03 (Eastern Oshtemo Township) and 67.01 (Charleston Township and eastern portion of the city of Galesburg). While specific tracts in Kalamazoo County saw increases or decreases in population between 2015 and 2020, Kalamazoo County's population increased by over 7,000 individuals between those years.

## Survey Responses

### ***What were your main reasons for moving to Kalamazoo County? (general survey)***

*"Cheaper, less crowded, and less developed than the south-east part of the state."*



# Housing Assessment

Table 2: Kalamazoo County Population

2010 Tract	2015 Population	2020 Tract	2020 Population	Change
1	3,035	1	2,502	-17.6%
2.01	2,123	2.01	2,221	4.6%
2.02	1,018	2.02	763	-25.0%
3	4,223	3	4,492	6.4%
5	4,020	5	4,010	-0.2%
6	4,478	6.01	4,738	5.8%
9	1,132	9	1,049	-7.3%
10	5,597	10.01	2,423	
10	5,597	10.02	3,890	12.8%
11	1,911	11	1,988	4.0%
12	3,082	12	2,570	-16.6%
13	2,016	13	1,887	-6.4%
15.01	4,436	15.01	4,987	12.4%
15.02	4,571	15.02	4,426	-3.2%
15.03	4,801	15.03	4,821	0.4%
15.04	5,431	15.04	4,531	-16.6%
15.06	7,308	15.08	3,439	
15.06	7,308	15.09	5,819	26.7%
15.07	6,869	15.1	4,621	
15.07	6,869	15.11	1,384	-12.6%
16.01	2,538	16.01	2,804	10.5%
16.03	1,397	16.03	1,731	23.9%
16.04	1,846	16.04	1,659	-10.1%
17.01	3,687	17.01	3,482	-5.6%
17.02	4,188	17.02	3,707	-11.5%
18.01	3,922	18.01	4,339	10.6%

Kalamazoo County Population

2010 Tract	2015 Population	2020 Tract	2020 Population	Change
18.02	4,658	18.02	4,335	-6.9%
18.03	2,200	18.03	2,076	-5.6%
19.05	6,024	19.05	5,550	-7.9%
19.06	4,510	19.06	4,607	2.2%
19.07	4,210	19.07	4,776	13.4%
20.02	3,697	20.02	4,084	10.5%
20.03	5,592	20.03	6,127	9.6%
20.04	4,052	20.04	3,838	-5.3%
20.05	4,155	20.05	4,306	3.6%
21.01	8,057	21.03	2,932	
21.01	8,057	21.04	2,039	-38.3%
21.02	2,927	21.02	6,216	112.4%
22.01	2,416	22.01	2,635	9.1%
22.02	7,885	22.03	3,466	
22.02	7,885	22.04	4,512	1.2%
26.01	4,784	26.01	4,940	3.3%
27	7,852	27.01	2,842	
27	7,852	27.02	5,466	5.8%
28.01	4,130	28.01	4,619	11.8%
28.02	6,235	28.02	6,401	2.7%
29.01	3,838	29.01	3,941	2.7%
29.03	4,691	29.06	1,759	
29.03	4,691	29.07	4,123	25.4%
29.04	9,885	29.08	4,841	
29.04	9,885	29.09	3,753	-13.1%

Source: 2020 ACS, 5 yr Estimates

# Housing Assessment

## Kalamazoo County Population

2010 Tract	2015 Population	2020 Tract	2020 Population	Change
29.05	7,718	29.1	4,539	
29.05	7,718	29.11	4,103	12.0%
30.02	2,378	30.02	2,306	-3.0%
30.03	8,314	30.05	5,746	
30.03	8,314	30.06	3,149	7.0%
30.04	7,482	30.07	6,512	
30.04	7,482	30.08	1,698	9.7%
33.02	6,309	33.02	6,431	1.9%
34	3,849	34	3,840	-0.2%
35	4,272	35	4,749	11.2%
55.01	3,861	55.01	4,153	7.6%
55.02	5,517	55.02	5,809	5.3%
61.02	3,607	61.02	3,626	0.5%
61.03	4,901	61.03	5,395	10.1%
66.01	4,393	66.01	4,535	3.2%
67.01	2,606	67.01	3,064	17.6%
67.02	6,118	67.02	6,200	1.3%

Source: 2020 ACS, 5 yr Estimates

## Survey Responses

**What were your main reasons for moving to Kalamazoo County? (general survey)**

"Living in a manageable small town."

# Housing Assessment

## Household Size

In 2020, Kalamazoo County had 104,278 households. The total number of households in Kalamazoo County increased by nearly 4,000 between 2015 and 2020—an increase of 3.9%, which is a higher growth rate than that of the population. The proportion of one-person households remained the same, while the proportion of two- or three-person households decreased and the proportion of households with more than four persons increased.

Table 3: Tenure by Household Size, Kalamazoo County

Household size	2015 Owner Occupied		2015 Renter Occupied		2020 Owner Occupied		2020 Renter Occupied	
1-person Household	14,558	14.5%	15,487	15.4%	15,311	14.7%	15,871	15.2%
2-person Household	25,224	25.1%	10,604	10.6%	26,052	25.0%	9,885	9.5%
3-person Household	9,692	9.7%	5,239	5.2%	9,669	9.3%	5,077	4.9%
4-person Household	9,514	9.5%	3,048	3.0%	9,990	9.6%	3,795	3.6%
5-person Household	3,581	3.6%	855	0.9%	4,070	3.9%	1,718	1.6%
6-person Household	1,104	1.1%	535	0.5%	1,507	1.4%	566	0.5%
7 + person Household	629	0.6%	271	0.3%	656	0.6%	111	0.1%
All Sizes	64,302	64.1%	36,039	35.9%	67,255	64.5%	37,023	35.5%

Source: 2020 ACS, 5 yr Estimates

## Race

The majority (79.8%) of Kalamazoo County's residents identify as White; however, the county is becoming more diverse. The proportions of those identifying as Two or More Races, Some Other Race, or ethnically Hispanic increased between 2015 and 2020. The proportion of those identifying as Black or African American remained steady at 11%.

Table 4: Race 2015–2020, Kalamazoo County

Race	Population 2015		Population 2020	
White	209,590	81.6%	210,967	79.8%
Black or African American	28,169	11.0%	29,156	11.0%
Hispanic Ethnicity *Of any race	11,603	4.5%	13,573	5.1%
Two or More Races	10,359	4.0%	14,598	5.5%
Some Other Race	8,634	3.4%	9,601	3.6%
Total Population	256,752	100%	264,322	100%

Note: Differences in the 2020 total population count listed in the population section and that of this table stem from differences in the 2020 American Community Survey one-year estimate and the 2020 American Community Survey five-year estimate.

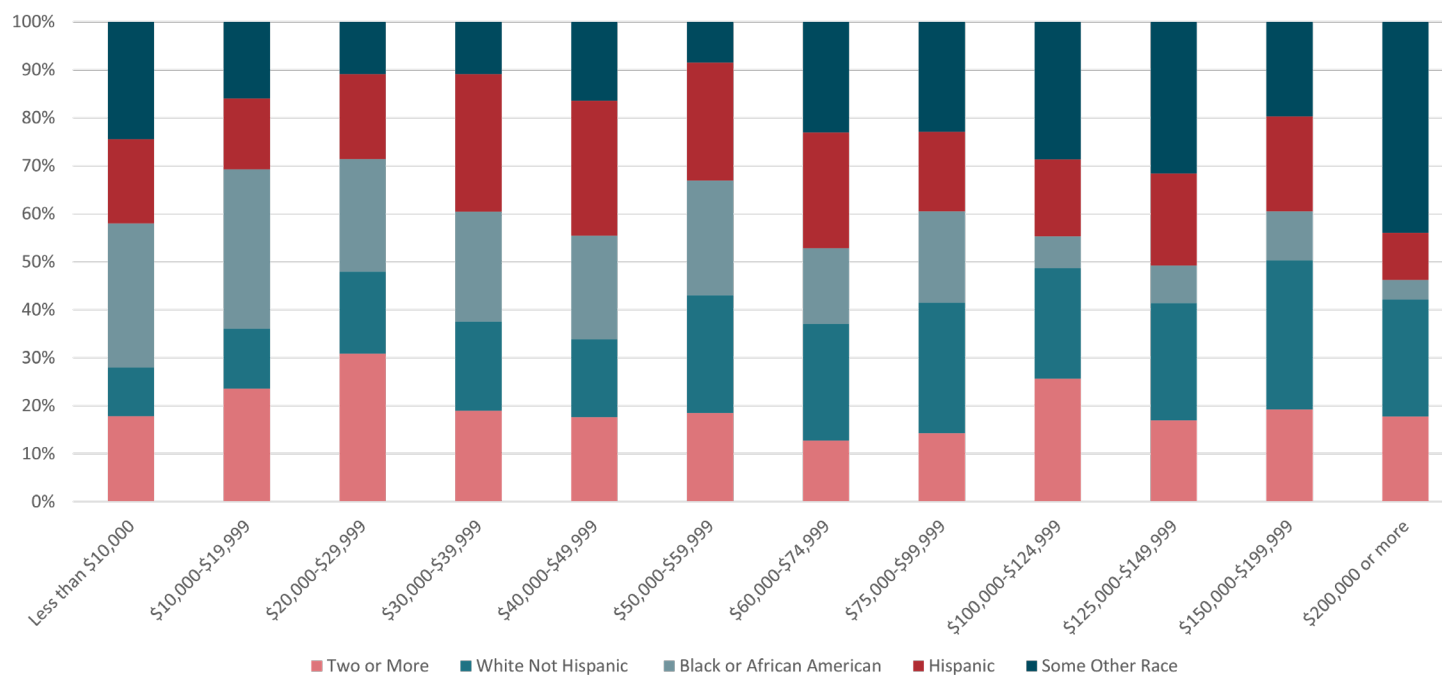
Source: 2020 ACS, 5-yr estimates.

# Housing Assessment

## Race, cont.

Within Kalamazoo County, 20.8% of White Non-Hispanic residents earn less than \$30,000 annually, increasing the likelihood they are housing burdened. Twenty-five-point seven percent of Hispanic residents, 25.8% of residents who identify as Some Other Race, 37.9% of residents who identify as Two or More Races and 44.7% of Black or African Americans earn less than \$30,000 annually. The proportion of Black or African American residents earning less than \$30,000 annually is twice that of White Non-Hispanic residents, drawing attention to racial equity concerns.

Chart 1: Kalamazoo County Income by Race, 2020



Source: 2020 ACS, 5 yr Estimates

## Survey Responses

**Which of the following are your top three priorities for supporting housing? (general survey)**

"We are a Black couple and I want to be sure that our neighborhood welcomes us."

**What were your main reasons for moving to Kalamazoo County? (general survey)**

"More progressive and diverse than where I came from."

# Housing Assessment

Table 5: Kalamazoo County Income By Race, 2020

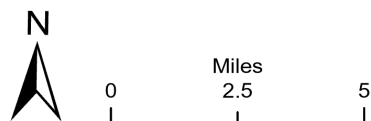
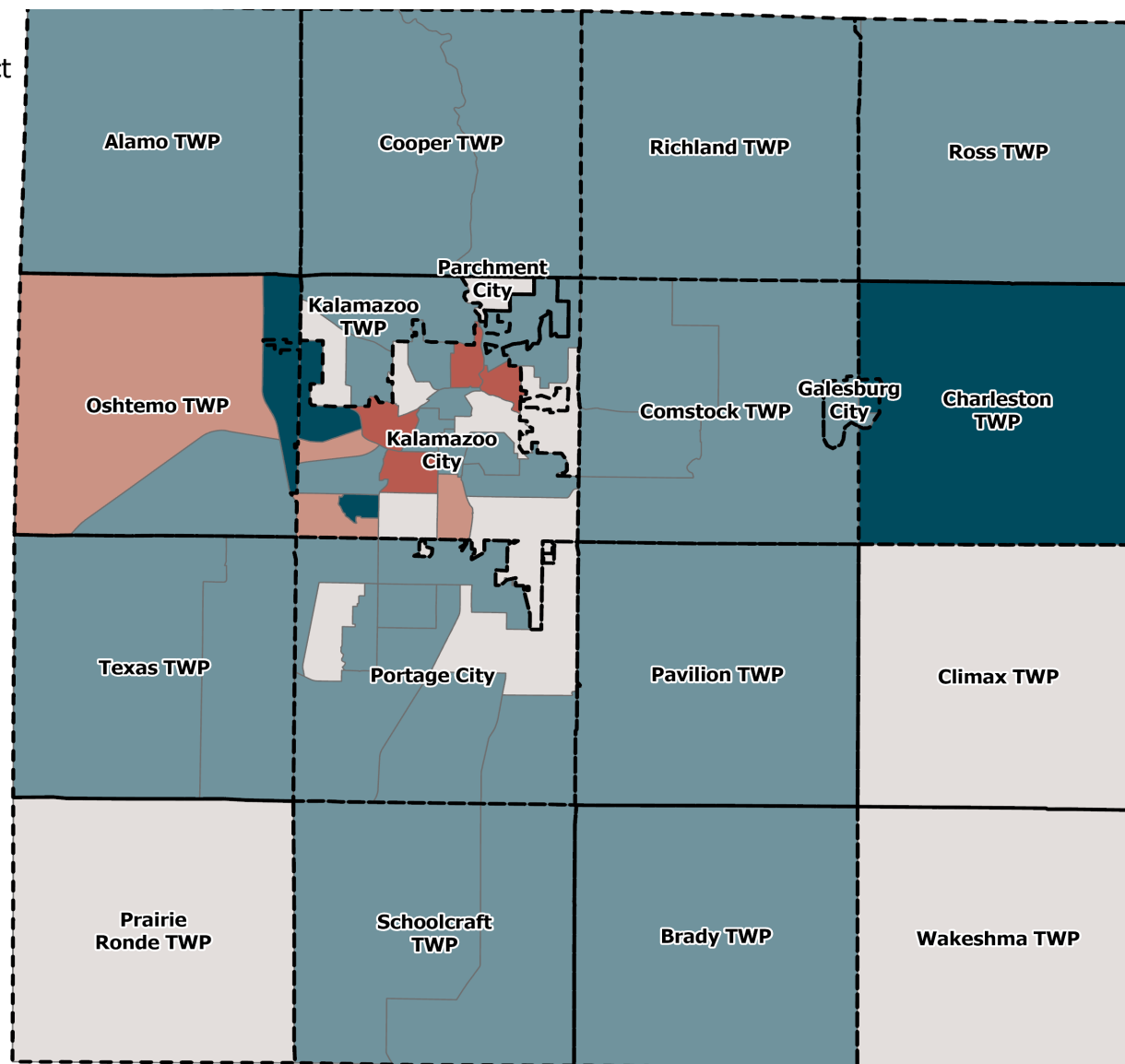
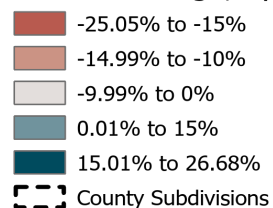
Income	White Non-Hispanic	Black or African American	Hispanic Ethnicity	Two or More Races	Some Other Race
Less than \$10,000	4.63%	13.60%	7.96%	8.10%	11.10%
\$10,000- \$19,999	6.88%	18.30%	8.13%	13.00%	8.80%
\$20,000- \$29,999	9.26%	12.80%	9.64%	16.80%	5.90%
\$30,000- \$39,999	9.43%	11.60%	14.52%	9.60%	5.50%
\$40,000- \$49,999	8.40%	11.10%	14.49%	9.10%	8.50%
\$50,000- \$59,999	8.61%	8.40%	8.61%	6.50%	3.00%
\$60,000- \$74,999	9.67%	6.30%	9.56%	5.10%	9.20%
\$75,000- \$99,999	13.26%	9.30%	8.07%	7.00%	11.20%
\$100,000- \$124,999	10.01%	2.90%	6.99%	11.20%	12.50%
\$200,000 or more	6.41%	1.10%	2.57%	4.70%	11.60%

Source: 2020 ACS, 5 yr Estimates

# Housing Assessment

Map 3: Kalamazoo Population Percent Change, 2015–2020

Population, 2015 to 2020  
Percent Change, by Census Tract



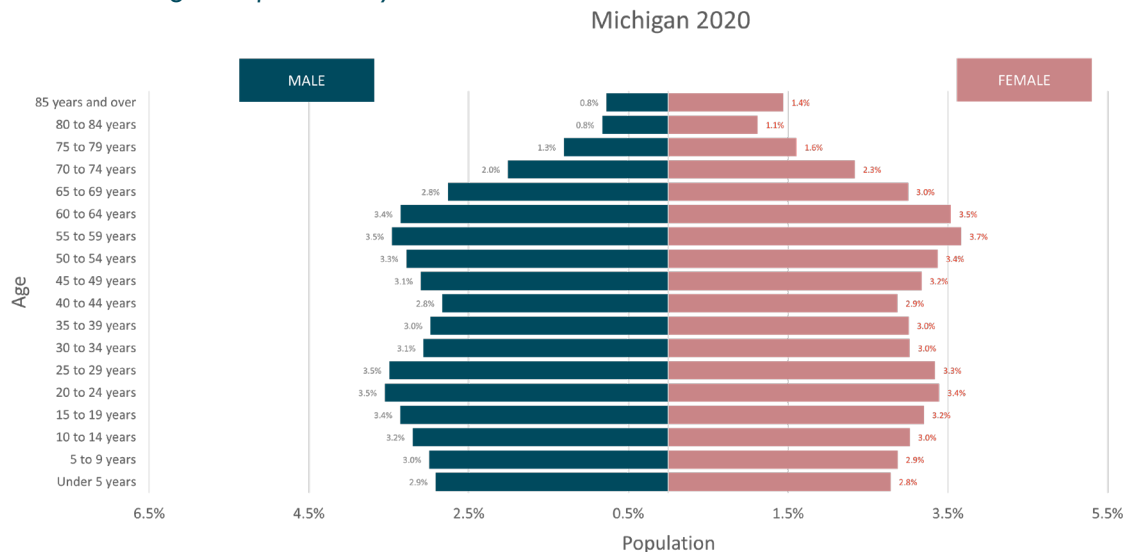
Source: 2020 ACS 5yr Estimates and 2015 5yr Estimates

# Housing Assessment

## Age

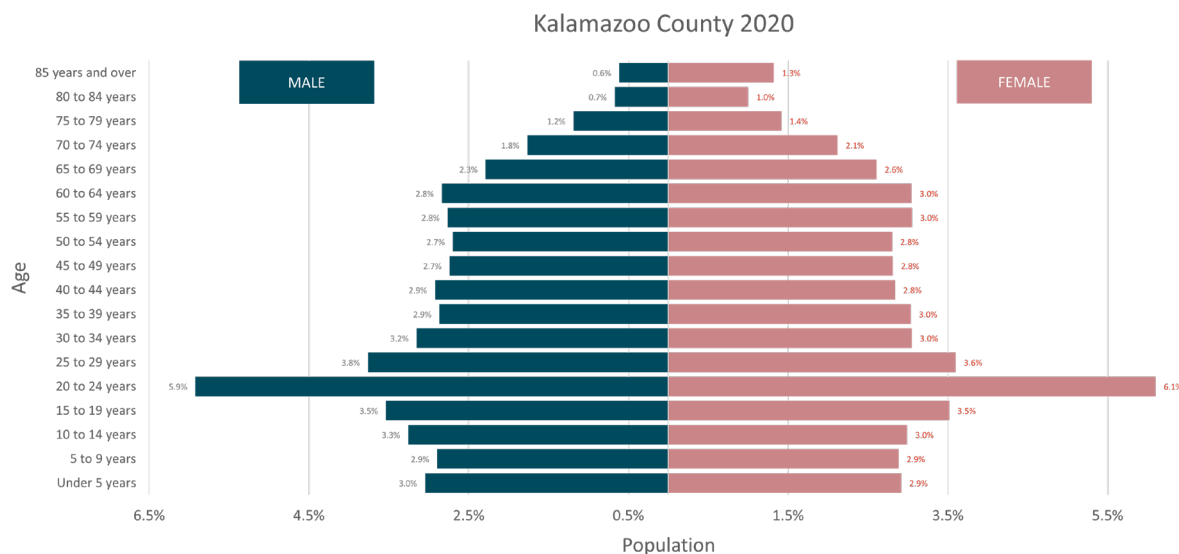
In 2020, 78.4% of Kalamazoo County residents were adults, a ratio similar to that of Michigan's. However, the median age in Kalamazoo County (34.5 years) is lower than that of the state overall (39.8 years). In the same year, 15.5% of Kalamazoo County's population was between the ages of 18 and 24, which is significantly higher than the state proportion of 9.6% or the national proportion of 9.3%. This is potentially due to Kalamazoo County being home to a state university, a liberal arts college, and a community college. A university presence within a county introduces unique housing needs: those of a rotating population of residents that often live in a community for only a few years, and potentially only during academic semesters. In 2020, Kalamazoo County reported 5,217 persons living in College/University Student Housing, with 4,418 persons associated with Western Michigan University (tracts 15.04 and 15.10) and 744 associated with Kalamazoo College (tract 5). Western Michigan University reports that in fall 2021, approximately one-third of the 15,309 undergraduate students lived

Chart 2: Michigan Population Pyramid, 2020



Source: 2020 ACS, 5 yr Estimates

Chart 3: Kalamazoo Population Pyramid, 2020

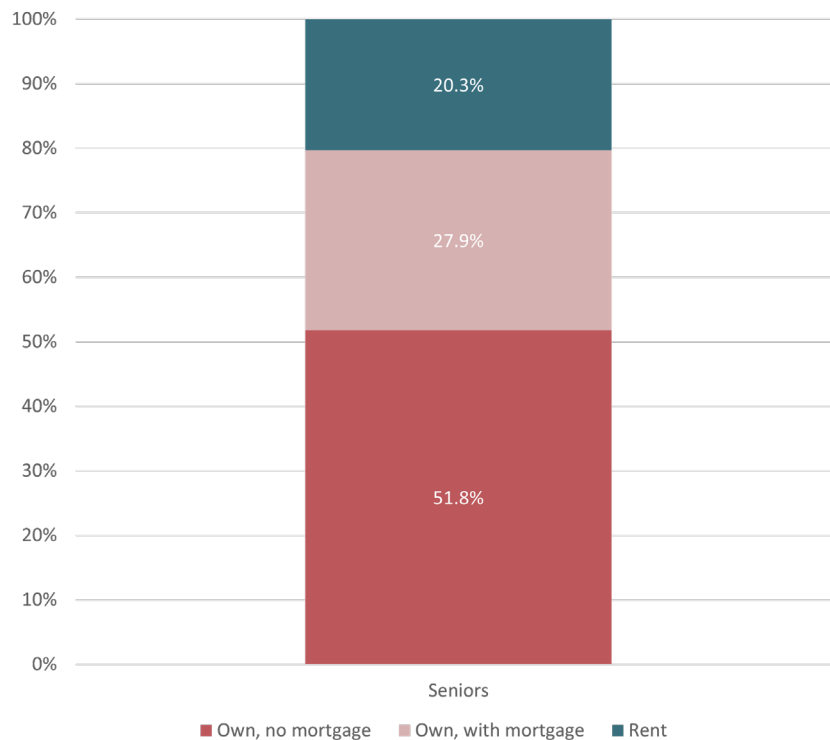


Source: 2020 ACS, 5 yr Estimates

# Housing Assessment

in college-owned, -operated, or -affiliated housing and the rest lived off campus. [Western Michigan University Common Data Set 2021-2022](#). This count does not include graduate students and is lower than years prior to the Covid-19 pandemic. Of the total population in Kalamazoo County, 15% is composed of senior-aged individuals, those 65 years or older. This is lower than the 17.2% of all Michiganders who fall within that age group. In Kalamazoo County, 79.7% of seniors own the homes they live in. Thirty-five percent of those homes are mortgaged, which is a

Chart 4: Seniors In Kalamazoo, 2020



Source: 2020 ACS, 5 yr Estimates

## Survey Responses

### ***Why do you feel your housing expenses are unaffordable? (general survey)***

"Aging in one's home is becoming harder for many folks due to the rising cost of utilities and taxes."

"I own my home, if I didn't, I couldn't live here. Kalamazoo is trying to tax seniors out of here."

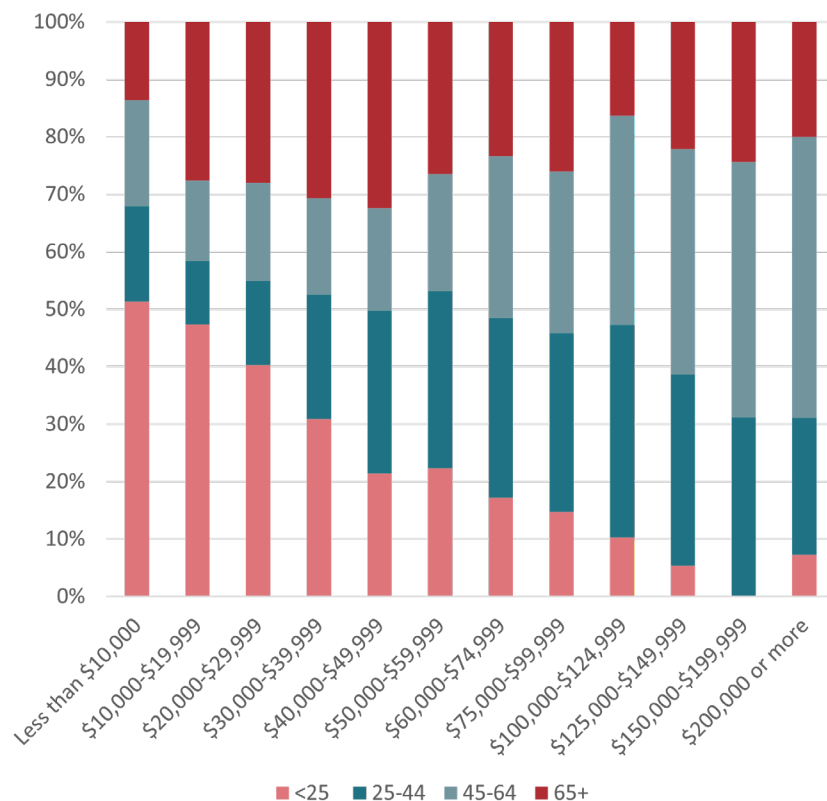


# Housing Assessment

little lower than the national rate of 37% for the same category. Just under half of all seniors in the county have either a rent or mortgage payment. The cost of rent varies significantly within the county, but the annual median cost of rent is \$10,152. Of the senior population in Kalamazoo County, 28.5% have incomes less than \$30,000, indicating potential difficulty for some groups of seniors to afford rent without being cost burdened. Issues that may especially affect senior residents include aging housing stock with the associated costly repairs and limited availability of smaller

housing units for seniors who wish to downsize. Additionally, several survey respondents noted property taxes as a burden for Kalamazoo County seniors, who may have fixed incomes.

Chart 5: Kalamazoo Income by Age, 2020



Source: 2020 ACS, 5 yr Estimates

## Survey Responses

**Which of the following are your top three priorities for supporting housing? (general survey)**

"Lower taxes for over 65-year-olds"

# Housing Assessment

## Tenure

Overall, the number of owner-occupied housing units increased by over 2,000 from 2015 to 2020 in Kalamazoo County.

However, there was a decline in homeownership in 24 census tracts. The largest decline of homeownership, -15% to -34.44%, can be observed in tracts 2.02 (Northside Neighborhood) and 5 (West Douglas, West Main Hill, and Stuart Neighborhoods).

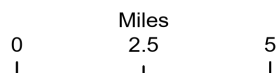
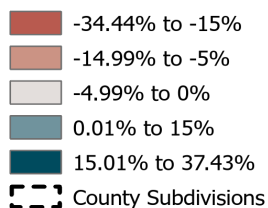
Thirty-three census tracts saw an increase in the number of owner-occupied housing units between 2015 and 2020. The largest increase in owner-occupied housing units, 15.01% to 37.43%, can be observed in tracts 6 (Vine Neighborhood), 10 (Edison Neighborhood), 15.06 (Arcadia Neighborhood), 16.03 (Oakwood Neighborhood), 17.02 (Westnedge Hill/South Westnedge Neighborhoods), 20.03 (northwest City of Portage), 27 (Richland), 61.03 (eastern portion of Schoolcraft Township), and 66.01 (Brady Township).

# Housing Assessment

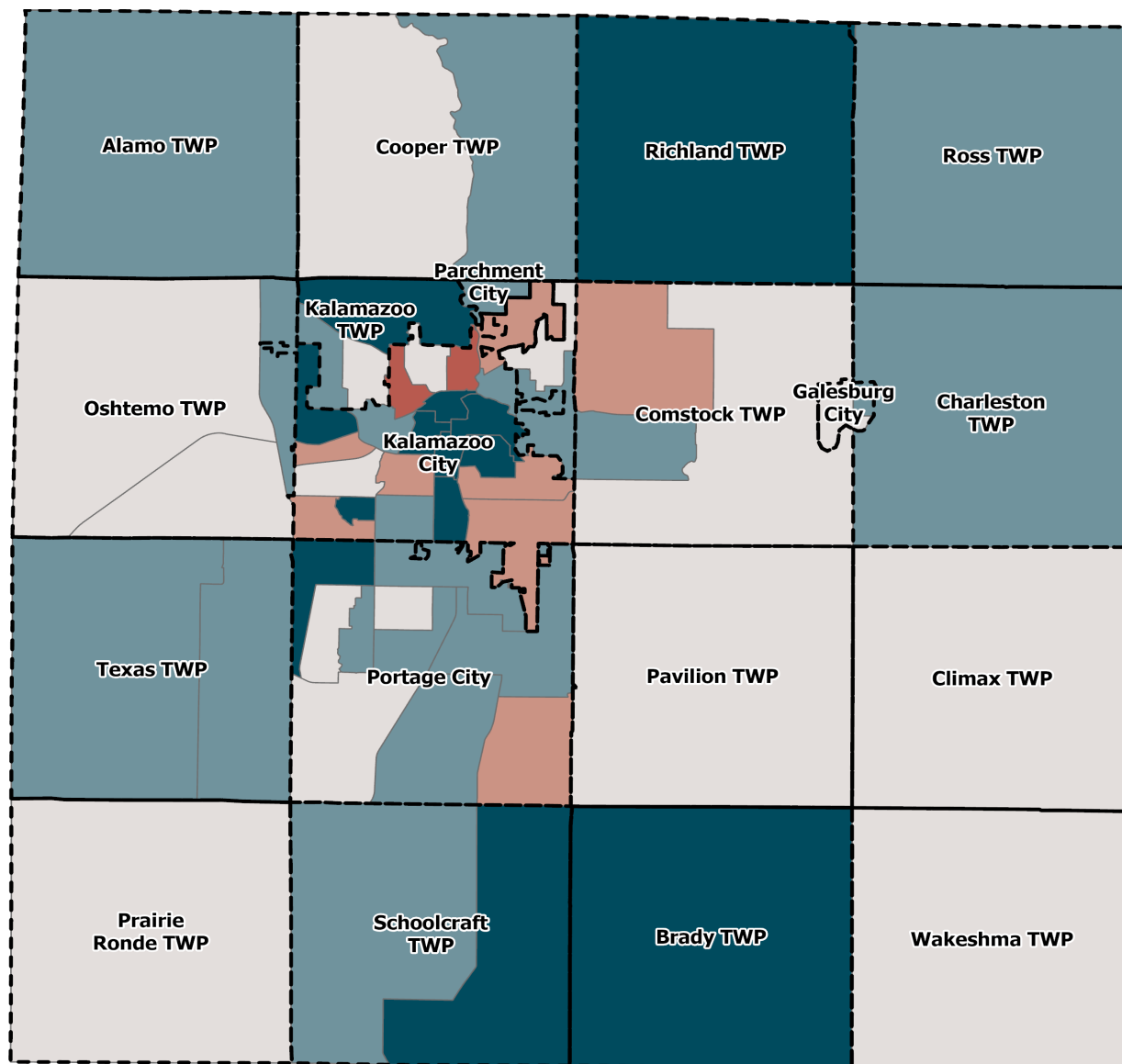
Map 4: Kalamazoo Homeownership Percent Change, 2015–2020

Homeownership, 2015 to 2020

Percent Change, by Census Tract



Source: 2020 ACS 5yr Estimates and 2015 5yr Estimates



# Housing Assessment

Table 6: Kalamazoo County Homeownership

2010 Tract	2015 % Homeowner	2020 Tract	2020 % Homeowner	Change in % points
1	59.2%	1	59.6%	0.4
2.01	6.6%	2.01	8.9%	2.3
2.02	50.7%	2.02	43.9%	-6.8
3	46.0%	3	43.5%	-2.5
5	36.3%	5	23.8%	-12.5
6	17.8%	6.01	22.5%	4.7
9	50.1%	9	65.2%	15.1
10	47.1%	10.01	72.5%	3.3
10	47.1%	10.02	38.1%	3.3
11	47.1%	11	65.4%	13.9
12	83.7%	12	83.4%	-0.3
13	55.4%	13	59.3%	3.9
15.01	80.0%	15.01	78.8%	-1.2
15.02	47.0%	15.02	50.9%	3.9
15.03	65.9%	15.03	62.5%	-3.4
15.04	14.6%	15.04	21.9%	7.3
15.06	29.6%	15.08	41.0%	-3.4
15.06	29.6%	15.09	13.4%	-3.4
15.07	10.0%	15.1	5.6%	1.1
15.07	10.0%	15.11	25.4%	1.1
16.01	73.1%	16.01	69.9%	-3.2
16.03	65.5%	16.03	69.3%	3.8
16.04	62.4%	16.04	58.5%	-3.9
17.01	53.1%	17.01	59.6%	6.5
17.02	41.2%	17.02	48.4%	7.2
18.01	70.0%	18.01	54.7%	-15.3

Source: 2020 ACS, 5 yr Estimates

Kalamazoo County Homeownership

2010 Tract	2015 % Homeowner	2020 Tract	2020 % Homeowner	Change in % points
18.02	49.7%	18.02	48.7%	-1
18.03	61.6%	18.03	73.6%	12
19.05	56.1%	19.05	57.3%	1.2
19.06	39.0%	19.06	39.6%	0.6
19.07	53.3%	19.07	51.6%	-1.7
20.02	59.9%	20.02	52.5%	-7.4
20.03	63.1%	20.03	74.1%	11
20.04	81.0%	20.04	80.2%	-0.8
20.05	68.7%	20.05	66.9%	-1.8
21.01	87.0%	21.03	85.1%	-3.4
21.01	87.0%	21.04	81.3%	-3.4
21.02	91.8%	21.02	90.7%	-1.1
22.01	74.7%	22.01	79.0%	4.3
22.02	60.8%	22.03	94.6%	-3.4
22.02	60.8%	22.04	37.5%	-3.4
26.01	85.4%	26.01	86.2%	0.8
27	77.5%	27.01	77.1%	8.3
27	77.5%	27.02	90.8%	8.3
28.01	91.4%	28.01	84.1%	-7.3
28.02	71.2%	28.02	73.4%	2.2
29.01	94.0%	29.01	94.5%	0.5
29.03	14.0%	29.06	8.5%	-1.4
29.03	14.0%	29.07	14.6%	-1.4
29.04	73.3%	29.08	95.7%	7.4
29.04	73.3%	29.09	63.1%	7.4

# Housing Assessment

## Kalamazoo County Homeownership

2010 Tract	2015 % Homeowners	2020 Tract	2020 % Homeowners	Change in % points
29.05	58.1%	29.1	67.7%	-1.1
29.05	58.1%	29.11	47.0%	-1.1
30.02	96.7%	30.02	97.6%	0.9
30.03	94.8%	30.05	91.2%	-2.5
30.03	94.8%	30.06	94.2%	-2.5
30.04	94.9%	30.07	94.4%	0.6
30.04	94.9%	30.08	100.0%	0.6
33.02	94.0%	33.02	88.3%	-5.7
34	90.7%	34	87.7%	-3
35	82.5%	35	82.5%	0
55.01	74.8%	55.01	67.0%	-7.8
55.02	57.6%	55.02	53.3%	-4.3
61.02	73.4%	61.02	79.2%	5.8
61.03	82.2%	61.03	87.0%	4.8
66.01	84.2%	66.01	90.6%	6.4
67.01	86.7%	67.01	83.6%	-3.1
67.02	84.3%	67.02	85.3%	1

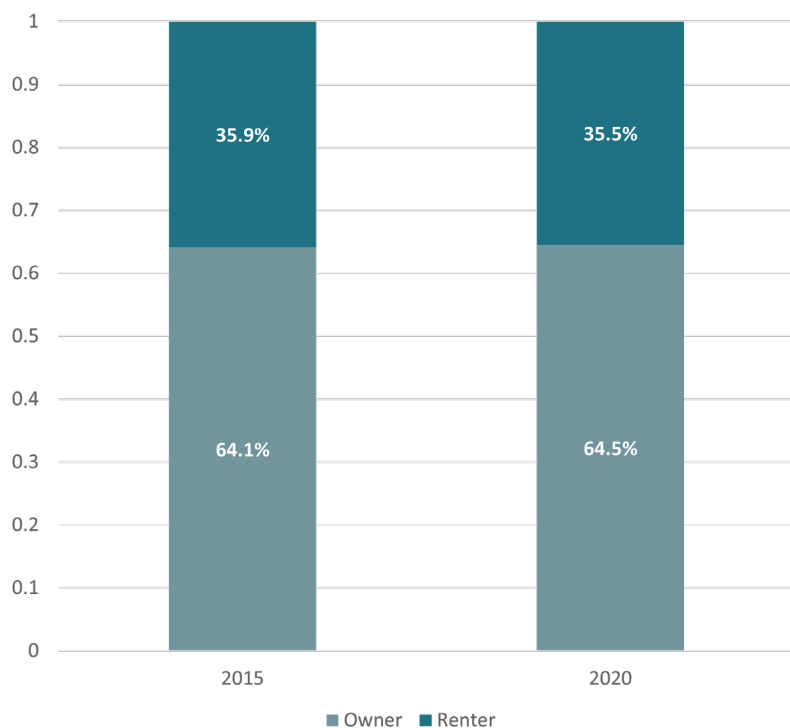
Source: 2020 ACS, 5 yr Estimates

# Housing Assessment

## Income to Afford Rent

The tracts in Kalamazoo County with the highest yearly incomes needed to afford median rent, \$40,001 –\$48,280, are in the city of Kalamazoo and the city of Portage. Moreover, those tracts are 15.03 (Westwood Neighborhood), 15.08 (Westwood Neighborhood), 18.01 (Milwood Neighborhood), 19.07 (north central city of Portage), 20.03 (northwest City of Portage), 21.04 (central City of Portage), and 35 (northern City of Portage).

Chart 6: Kalamazoo Owner vs. Renter



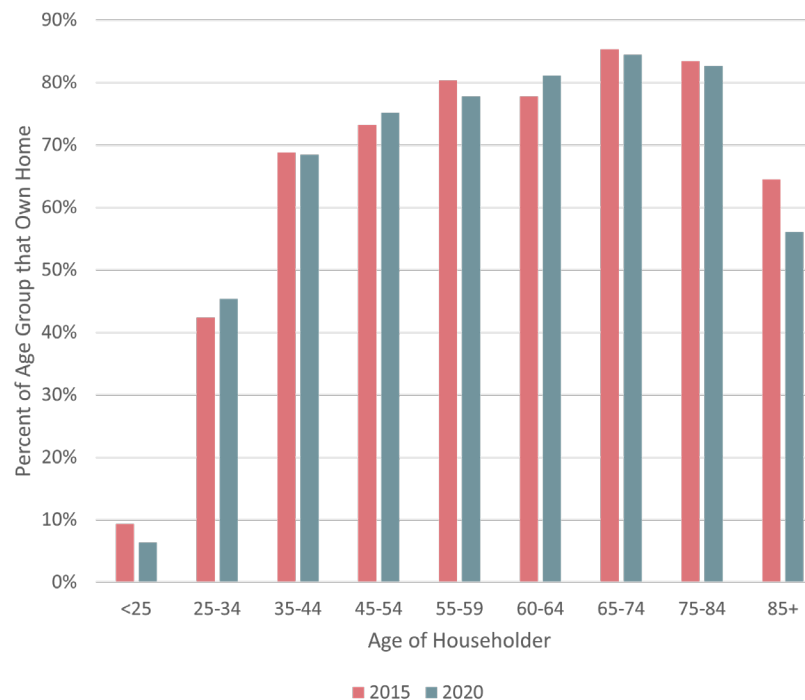
Source: 2020 ACS, 5 yr Estimates

## Survey Responses

**What were your main reasons for moving to Kalamazoo County? (general survey)**

“Opportunity for low-income home ownership.”

Chart 7: Kalamazoo Homeownership by Age



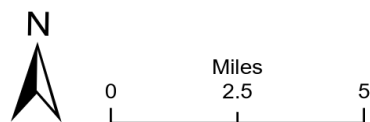
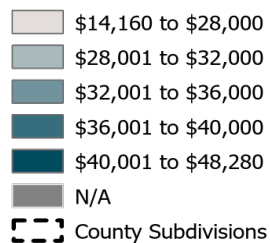
Source: 2020 ACS, 5 yr Estimates

# Housing Assessment

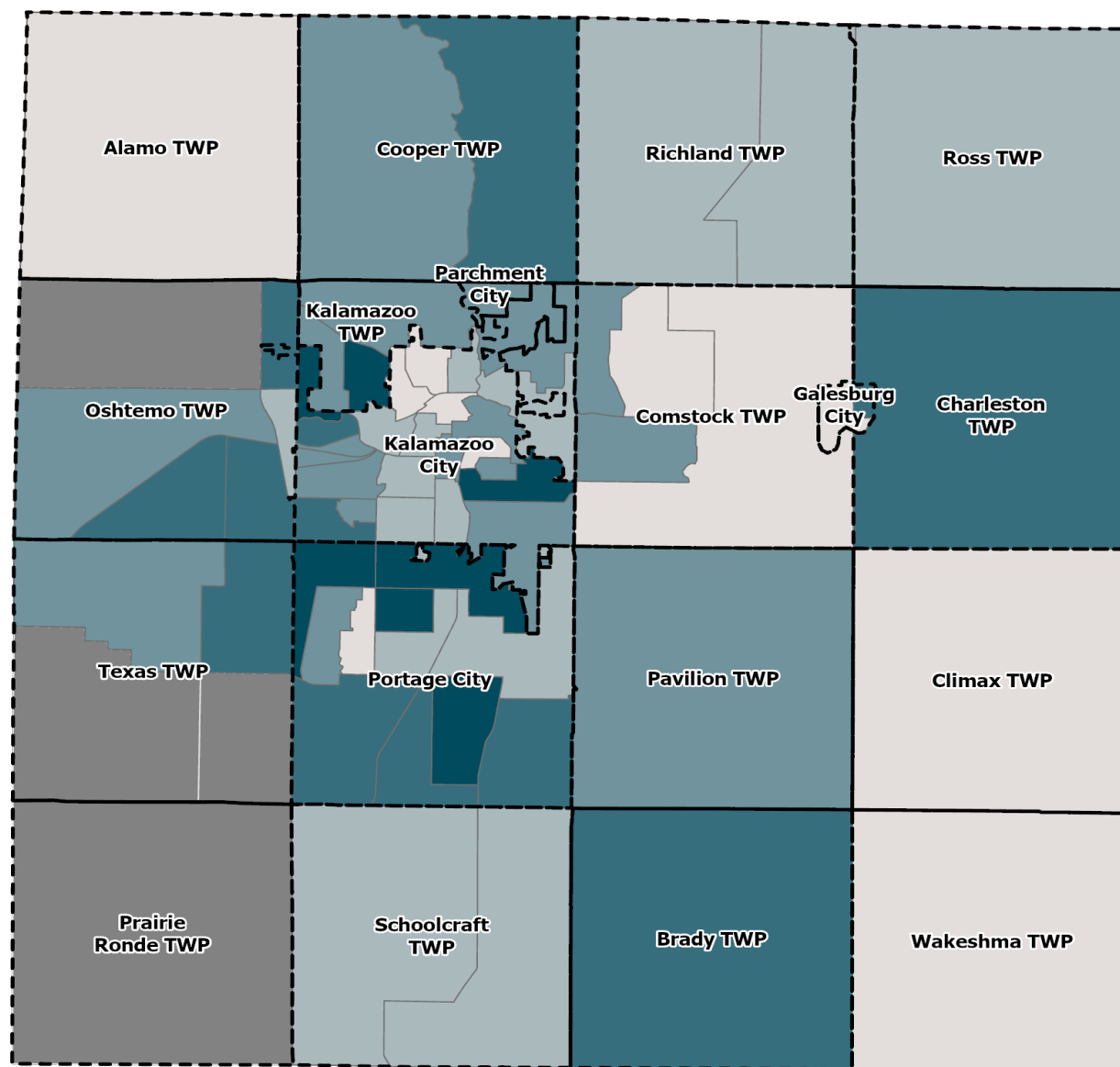
Map 5: Kalamazoo Income Needed to Afford Median Rent, 2020

## Income Needed to Afford Median Rent 2020

### Yearly Income, by Census Tract



Source: 2020 ACS 5yr Estimates



# Housing Assessment

## Cost Burden

A household (owning or renting) is cost burdened when it is spending more than 30% of household income for housing (rent or mortgage plus utilities, taxes, insurance, etc.). Severe cost burden is when a household is spending more than 50% of household income for housing.

### Cost-Burdened Homeowners

The largest percent of cost-burdened homeowners (with a mortgage) in Kalamazoo County, 40.01%–55.88%, are in tracts 2.01 (Northside Neighborhood), 2.02 (Northside Neighborhood), and 3 (Central Business District). It should be noted that these tracts generally have a low number of homeowners.

### Cost-Burdened Renters

The largest percent of cost-burdened renters in Kalamazoo County, 60.01%–100%, are in tracts 1 (Eastside Neighborhood), 2.02 (Northside Neighborhood), 11 (Westnedge Hill Neighborhood), 15.04 (WMU), 15.08 (Westwood Neighborhood), 15.09 (Arcadia Neighborhood), 15.10 (Knollwood Neighborhood), 15.11 (Knollwood Neighborhood), 16.03 (Oakwood Neighborhood), 20.05 (west central City of Portage), 29.11 (southeast portion of Oshtemo Township), 30.02 (Prairie Ronde Township), and 33.02 (Pavilion Township). It should be noted that tract 30.02, which is listed as 100% cost-burdened renters, has only 10 renters listed in the 2020 census data.

## Survey Responses

### ***Why do you feel your housing expenses are unaffordable? (general survey)***

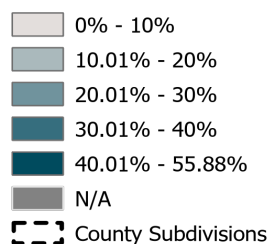
*"Increases in non-house related expenses such as high medical costs, lack of affordable day care, transportation costs."*



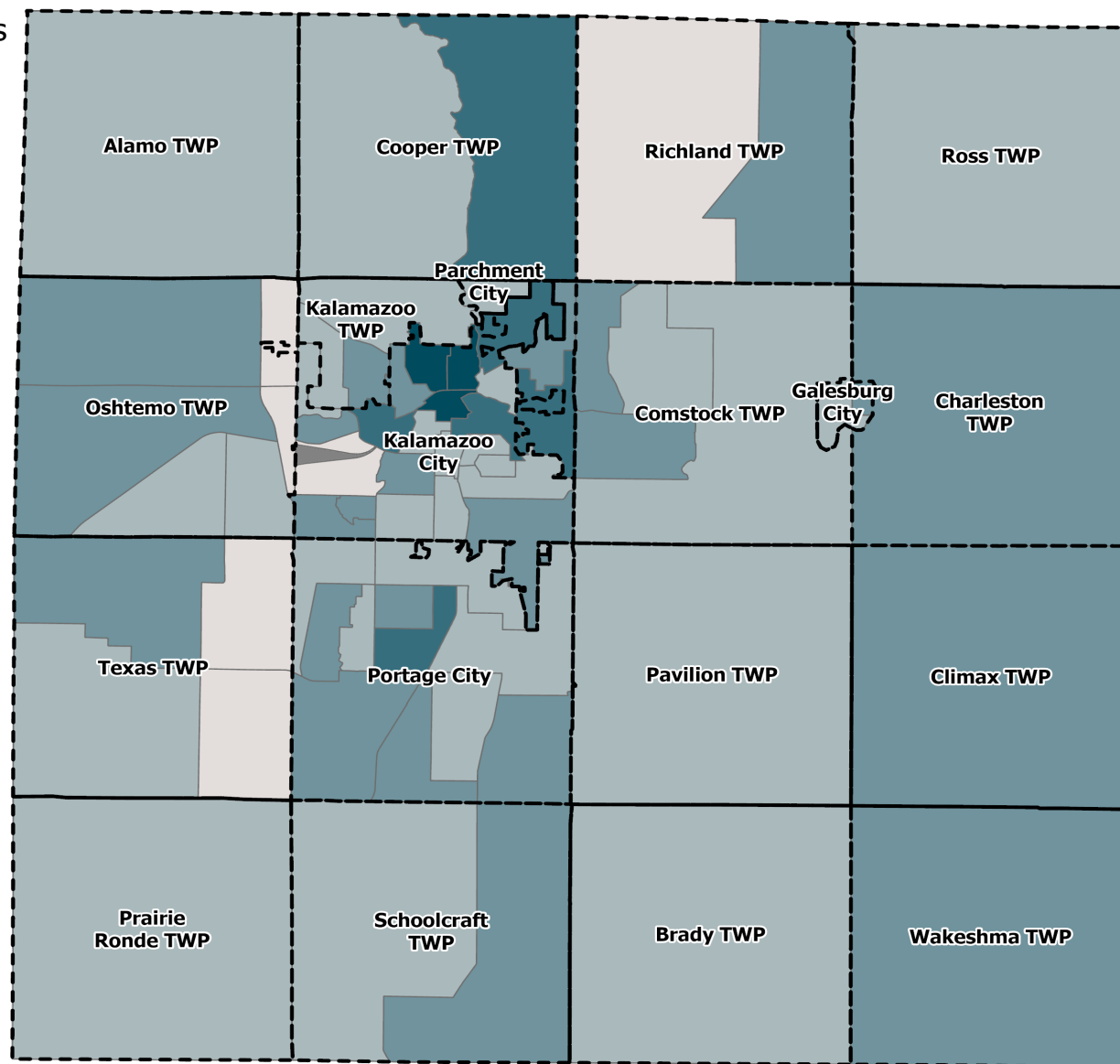
# Housing Assessment

Map 6: Kalamazoo Cost-Burdened Homeowners, 2020

Cost-Burdened Homeowners  
With a Mortgage, by Census  
Tract



Source: 2020 ACS 5yr Estimates



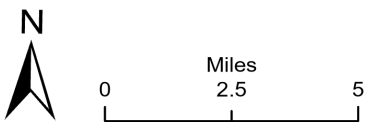
# Housing Assessment

Map 7: Kalamazoo Cost-Burdened Renters, 2020

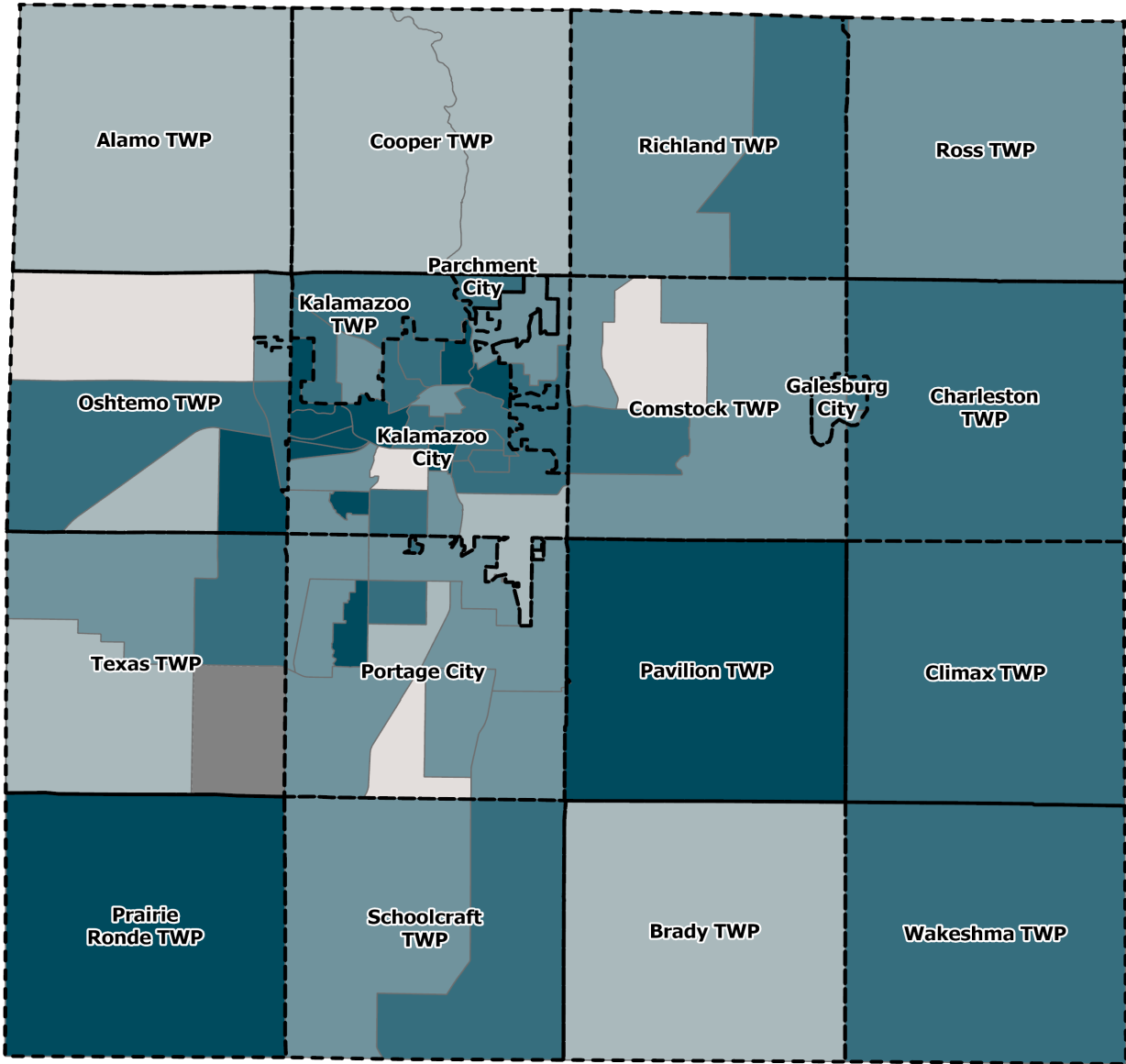
## Cost-Burdened Renters

### By Census Tract

- 0% - 15%
- 15.01% - 30%
- 30.01% - 45%
- 45.01% - 60%
- 60.01% - 100%
- N/A
- County Subdivisions



Source: 2020 ACS 5yr Estimates



# Housing Assessment

## Housing Units

The number of housing units in Kalamazoo County decreased in 22 census tracts between 2015 and 2020. Tracts with the largest decreases, -10% to -26.76%, were within the city of Kalamazoo. They include tracts 2.02 (Northside Neighborhood), 15.04 (WMU), and 18.02 (Millwood Neighborhood). The number of housing units increased in 35 census tracts. Tracts experiencing the largest increases, 10.01%–28.16%, include census tract 9 (Edison Neighborhood), 15.01 (Kalamazoo Township), 15.03 (Westwood

Neighborhood), 15.06 (Arcadia Neighborhood), 20.03 (northwest City of Portage), 29.01 (Alamo Township), and 66.01 (Brady Township). The total number of housing units for the entirety of Kalamazoo County increased by over 2,000 units between 2015 and 2020. In comparison the total number of households in Kalamazoo County increased by nearly 4,000 between 2015 and 2020.

# Housing Assessment

Table 7: Kalamazoo County Housing Units

2010 Tract	2015 Housing Units	2020 Tract	2020 Housing Units	Change
1	966	1	989	2.4%
2.01	1,120	2.01	1,123	0.3%
2.02	468	2.02	403	-13.9%
3	1,801	3	1,745	-3.1%
5	1,917	5	1,930	0.7%
6	2,339	6.01	2,358	0.8%
9	469	9	553	17.9%
10	2,648	10.01	880	-1.6%
10	2,648	10.02	1,726	-1.6%
11	935	11	892	-4.6%
12	1,327	12	1,310	-1.3%
13	893	13	918	2.8%
15.01	1,907	15.01	2,236	17.3%
15.02	2,300	15.02	2,248	-2.3%
15.03	2,186	15.03	2,441	11.7%
15.04	411	15.04	301	-26.8%
15.06	3,509	15.08	2,050	28.2%
15.06	3,509	15.09	2,447	28.2%
15.07	2,649	15.1	1,769	-8.8%
15.07	2,649	15.11	647	-8.8%
16.01	1,245	16.01	1,194	-4.1%
16.03	757	16.03	810	7.0%
16.04	930	16.04	853	-8.3%
17.01	1,817	17.01	1,655	-8.9%
17.02	1,767	17.02	1,770	0.2%
18.01	1,623	18.01	1,744	7.5%

Kalamazoo County Housing Units

2010 Tract	2015 Housing Units	2020 Tract	2020 Housing Units	Change
18.02	2,153	18.02	1,923	-10.7%
18.03	924	18.03	853	-7.7%
19.05	2,478	19.05	2,507	1.2%
19.06	2,366	19.06	2,343	-1.0%
19.07	1,951	19.07	2,073	6.3%
20.02	1,762	20.02	1,903	8.0%
20.03	2,375	20.03	2,634	10.9%
20.04	1,656	20.04	1,691	2.1%
20.05	1,599	20.05	1,650	3.2%
21.01	3,161	21.03	812	4.6%
21.01	3,161	21.04	2,494	4.6%
21.02	1,210	21.02	1,203	-0.6%
22.01	921	22.01	944	2.5%
22.02	3,769	22.03	1,401	-1.2%
22.02	3,769	22.04	2,322	-1.2%
26.01	2,243	26.01	2,255	0.5%
27	3,291	27.01	1,216	0.9%
27	3,291	27.02	2,103	0.9%
28.01	1,713	28.01	1,682	-1.8%
28.02	2,547	28.02	2,660	4.4%
29.01	1,509	29.01	1,712	13.5%
29.03	3,206	29.06	990	4.2%
29.03	3,206	29.07	2,352	4.2%
29.04	3,920	29.08	1,889	-6.9%
29.04	3,920	29.09	1,761	-6.9%

Source: 2020 ACS, 5 yr Estimates

# Housing Assessment

## Kalamazoo County Housing Units

2010 Tract	2015 Housing Units	2020 Tract	2020 Housing Units	Change
29.05	3,763	29.1	1,837	4.3%
29.05	3,763	29.11	2,089	4.3%
30.02	882	30.02	836	-5.2%
30.03	3,117	30.05	1,986	0.3%
30.03	3,117	30.06	1,140	0.3%
30.04	2,611	30.07	2,282	9.5%
30.04	2,611	30.08	576	9.5%
33.02	2,553	33.02	2,580	1.1%
34	1,578	34	1,541	-2.3%
35	1,833	35	2,013	9.8%
55.01	1,722	55.01	1,555	-9.7%
55.02	2,593	55.02	2,634	1.6%
61.02	1,494	61.02	1,513	1.3%
61.03	1,977	61.03	2,151	8.8%
66.01	1,758	66.01	1,987	13.0%
67.01	1,131	67.01	1,178	4.2%
67.02	2,446	67.02	2,322	-5.1%

Source: 2020 ACS, 5 yr Estimates

# Housing Assessment

## Aging Housing Stock

Even with proper maintenance, buildings break down over time. As such, assessments of housing availability must consider unit age. Structures in Kalamazoo County are, on average, newer than those in the state overall, with a median structure age of 48 years compared to 51 years. However, over 40% of structures in Kalamazoo County are more than 50 years old and therefore may require more intensive maintenance or repairs to remain tenable.

The city of Kalamazoo has eight historic districts listed on the National Register of Historic Places, some of which include residential areas. Homes in these districts must meet the standards and guidelines set forth by the Kalamazoo Historic District Commission when making external repairs or renovations.

*Table 8: Year Structure Was Built, Kalamazoo County*

Year Built	Michigan	Kalamazoo
Median Year	1971	1974
2014 or later	1.8%	3.0%
2010 to 2013	1.2%	2.1%
2000 to 2009	9.9%	11.3%
1990 to 1999	13.3%	12.9%
1980 to 1989	9.9%	11.4%
1970 to 1979	15.4%	15.0%
1960 to 1969	11.8%	11.4%
1950 to 1959	14.7%	12.5%
1940 to 1949	7.5%	6.0%
1939 or earlier	14.6%	14.4%

Source: 2020 ACS, 5 yr Estimates

## Survey Responses

***Which of the following are your top three priorities for supporting housing? (general survey)***

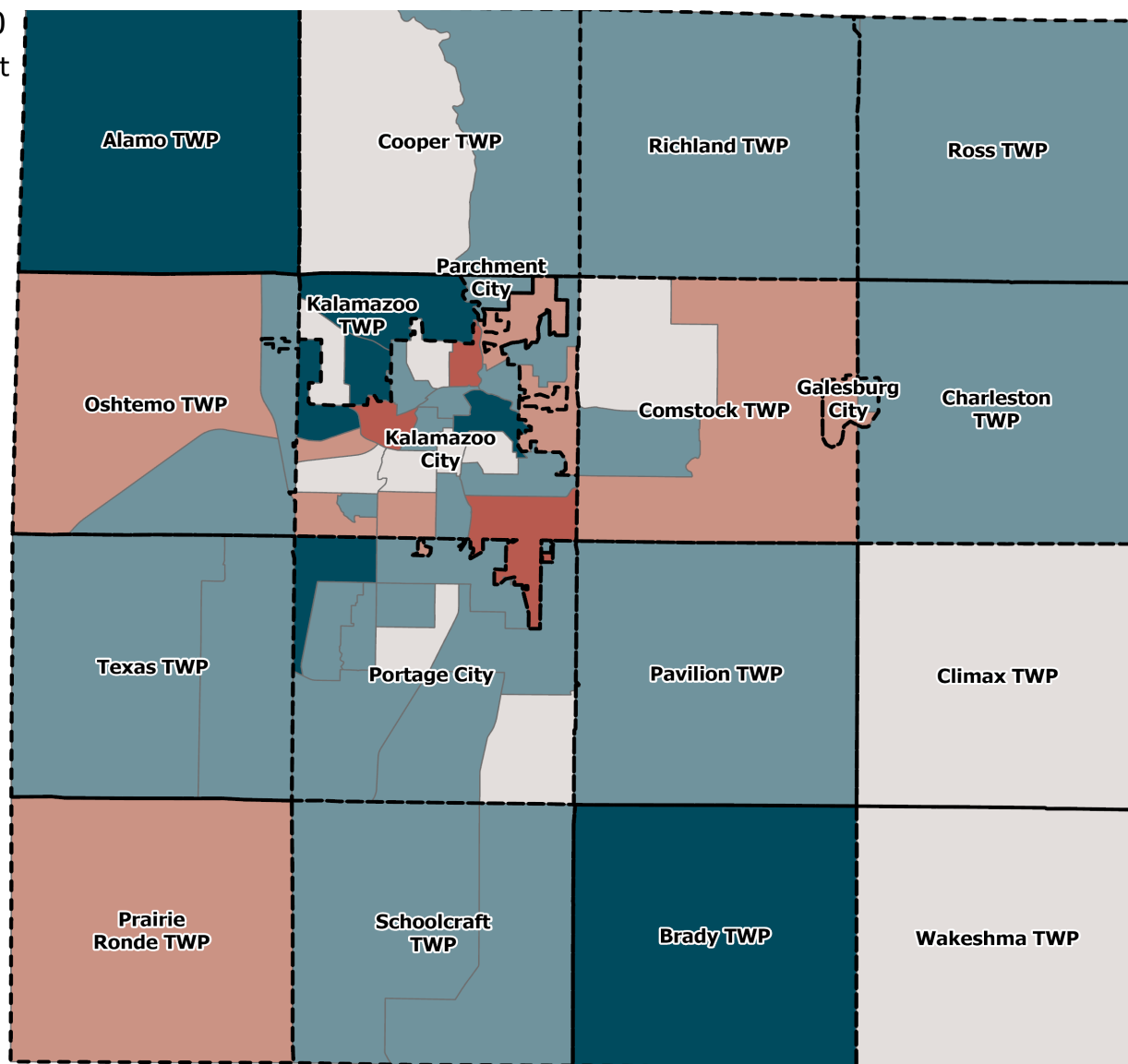
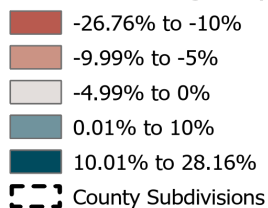
*"Assistance for homeowners living in the historic district as cost of repairs continue to increase making it hard to keep property up to historic district's requirement."*

# Housing Assessment

Map 8: Kalamazoo Housing Units Percent Change, 2015–2020

Housing Units, 2015 to 2020

Percent Change, by Census Tract



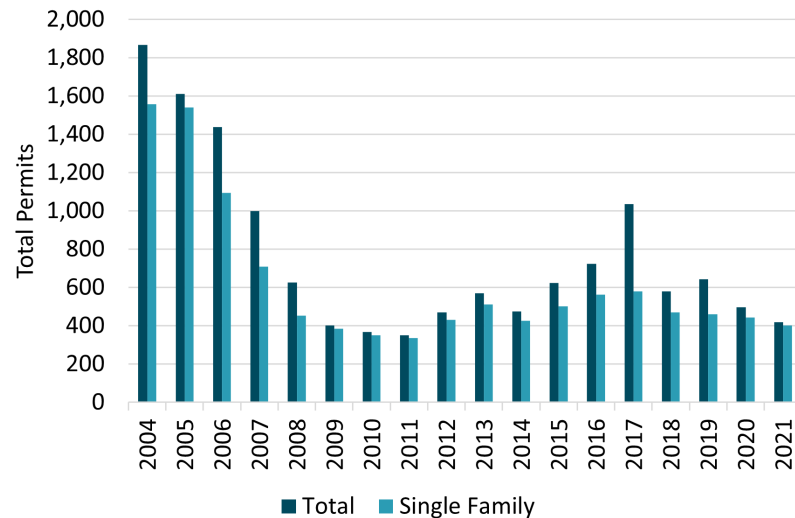
Source: 2020 ACS 5yr Estimates and 2015 5yr Estimates

# Housing Assessment

## Housing Building Permits

New construction of housing units significantly reduced during the Great Recession and unit creation in the last few years is not significantly higher than rates during the Great Recession. The lack of building permits shows we are not creating new housing units even though the population has increased, and unit creation is behind demand.

Chart 8: Permit Units by Year

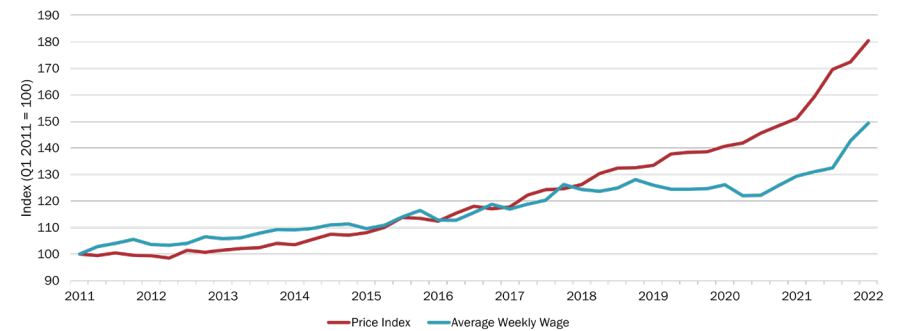


Source: US Census Building Permit Survey

## Price and Wages

Housing prices in Kalamazoo County have risen steadily since 2011. The prices started to increase drastically in 2021, while wages have not kept pace. The higher prices exacerbate affordability issues.

Chart 9: FHFA Price Index and Average Weekly Wage Index



Source: Federal Housing Finance Agency & Bureau of Labor Statistics Current Employment Statistics

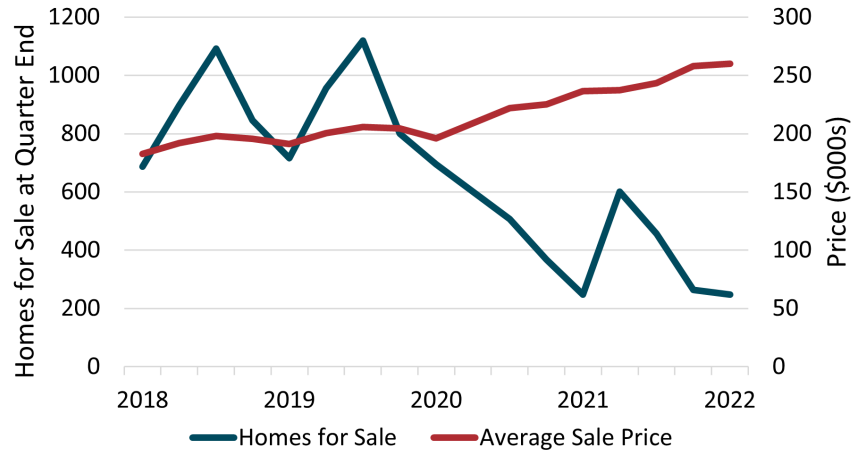


# Housing Assessment

## Sale Price and Housing Inventory

The inventory of homes remains low as prices continue to rise. The lack of housing supply continues to push the prices of available homes up. This makes it very difficult for those looking to buy a new home to find what they are looking for at a price their family can afford.

Chart 10: Inventory and Average Sale Price



Source: Jaqua Real Estate Market Report

# 3

## General Survey Results

# General Survey Results

## About the Data

A total of 35,500 surveys were mailed to homes in Kalamazoo County. Addresses were randomly selected. The survey was also shared on social media by cities, townships, villages, neighborhood groups, and nonprofits throughout Kalamazoo County. The results of the survey are below.

Survey respondents were asked, “Which of the following are your top three priorities for supporting housing?” and were presented with a list of options from which to choose. Those results are shown in Chart 10. The top two selections were affordable housing for low-income and vulnerable individuals and support services (mental health, financial literacy). Moreover, those two choices received at least 500 more responses than the third most frequent

response, more units. Down payment assistance and support for the disabled received the lowest number of responses.

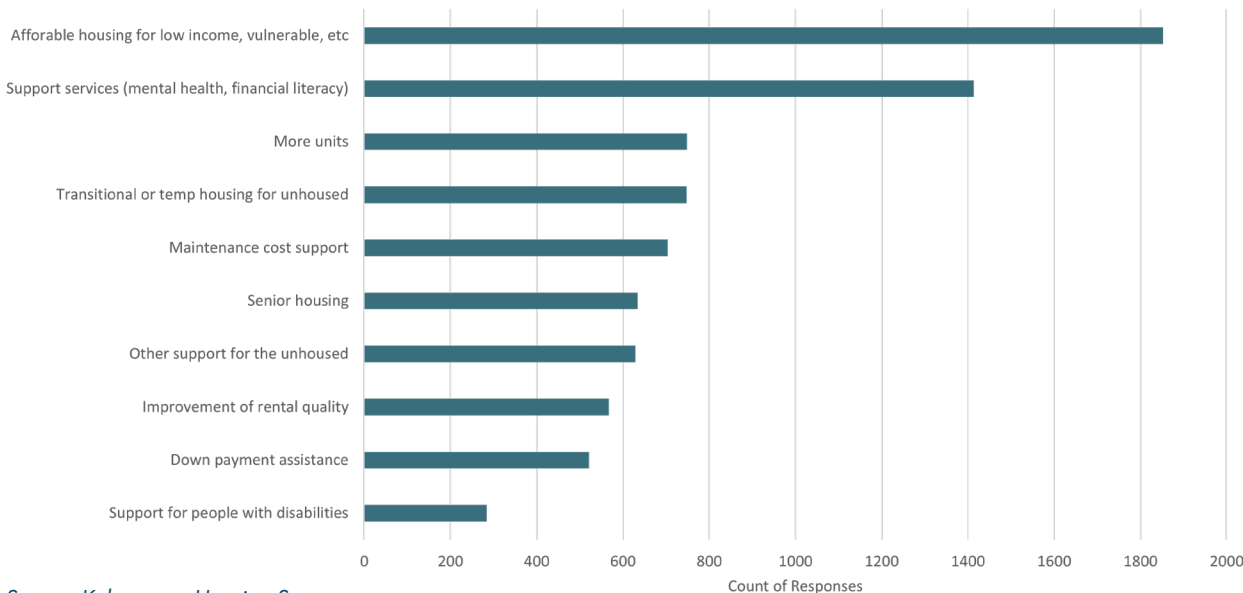
### Survey Responses

**Which of the following are your top three priorities for supporting housing? (general survey)**

“Relocation for people living next to Graphic Packaging.”

“None. You are taking away the country, township feel and replacing with suburb.”

Chart 11: Top Three Priorities for Supporting Housing



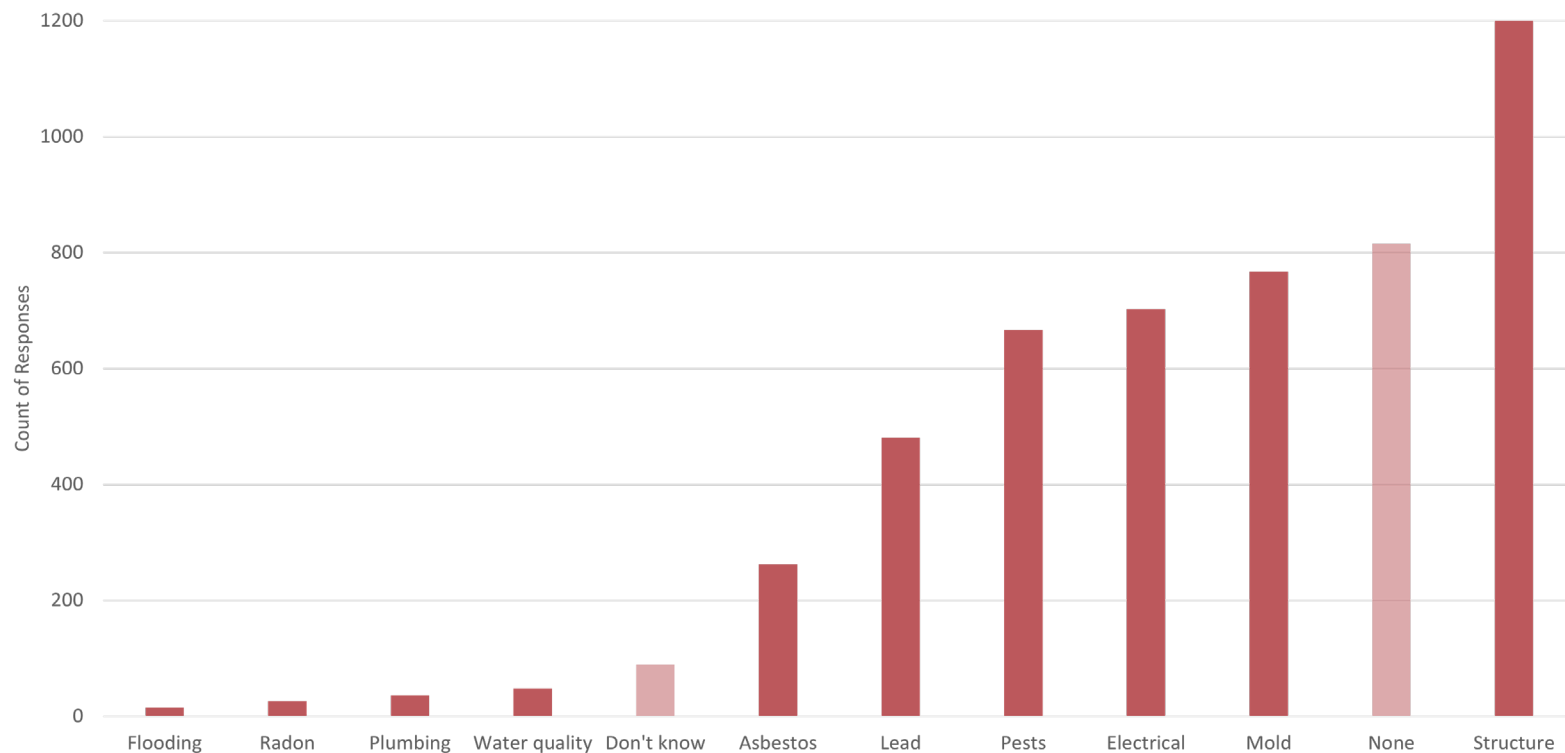
Source: Kalamazoo Housing Survey

# General Survey Results

Respondents were asked, “Which of the following do you worry about in your home or apartment?” and were presented with a list of options from which to choose. Chart 11 and 12 display these results. Structure received the highest volume of responses—over 400 more than the second highest response, which was none. In descending order, the following choices received the highest number of responses following none: mold, electrical, pests, lead, asbestos, don’t know, water quality, plumbing, radon, and flooding.

Chart 12 specifically shows the breakdown of respondents answer to, “Which of the following do you worry about in your home or apartment?” by renter and owner. While structure still received the largest number of responses, there is a discrepancy between what concerns renters and owners. Moreover, renters are generally more concerned with nearly every option presented on the survey; with 33.5% of owners and 17.9% of renters answering “none.” Renters were nearly twice as concerned with lead, electrical, mold, and pests than owners.

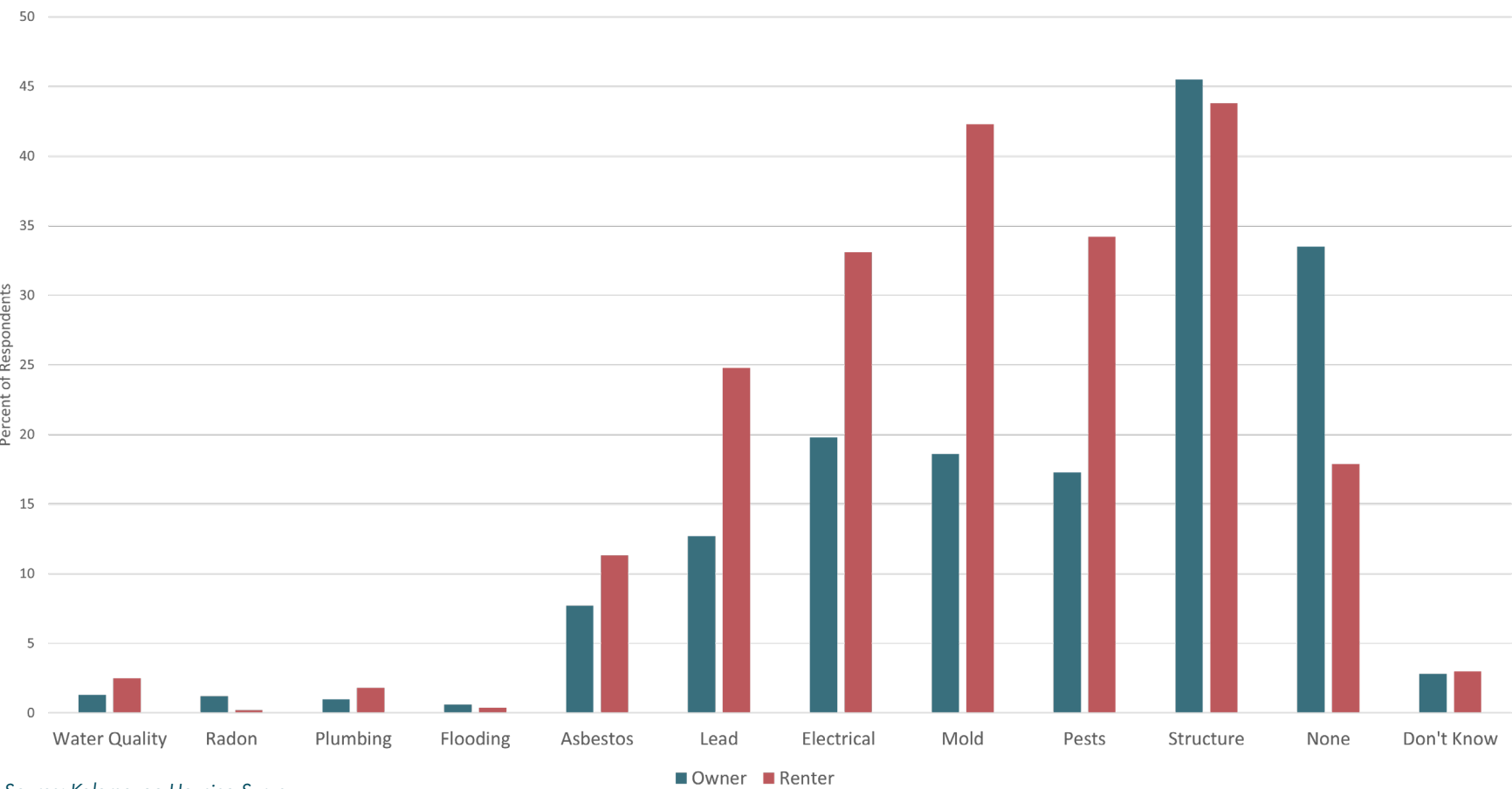
*Chart 12: Which of the Following Do You Worry About in Your Home or Apartment*



Source: Kalamazoo Housing Survey

# General Survey Results

Chart 13: Which of the Following Do You Worry About in Your Home or Apartment: Renter vs Owner



Source: Kalamazoo Housing Survey

# General Survey Results

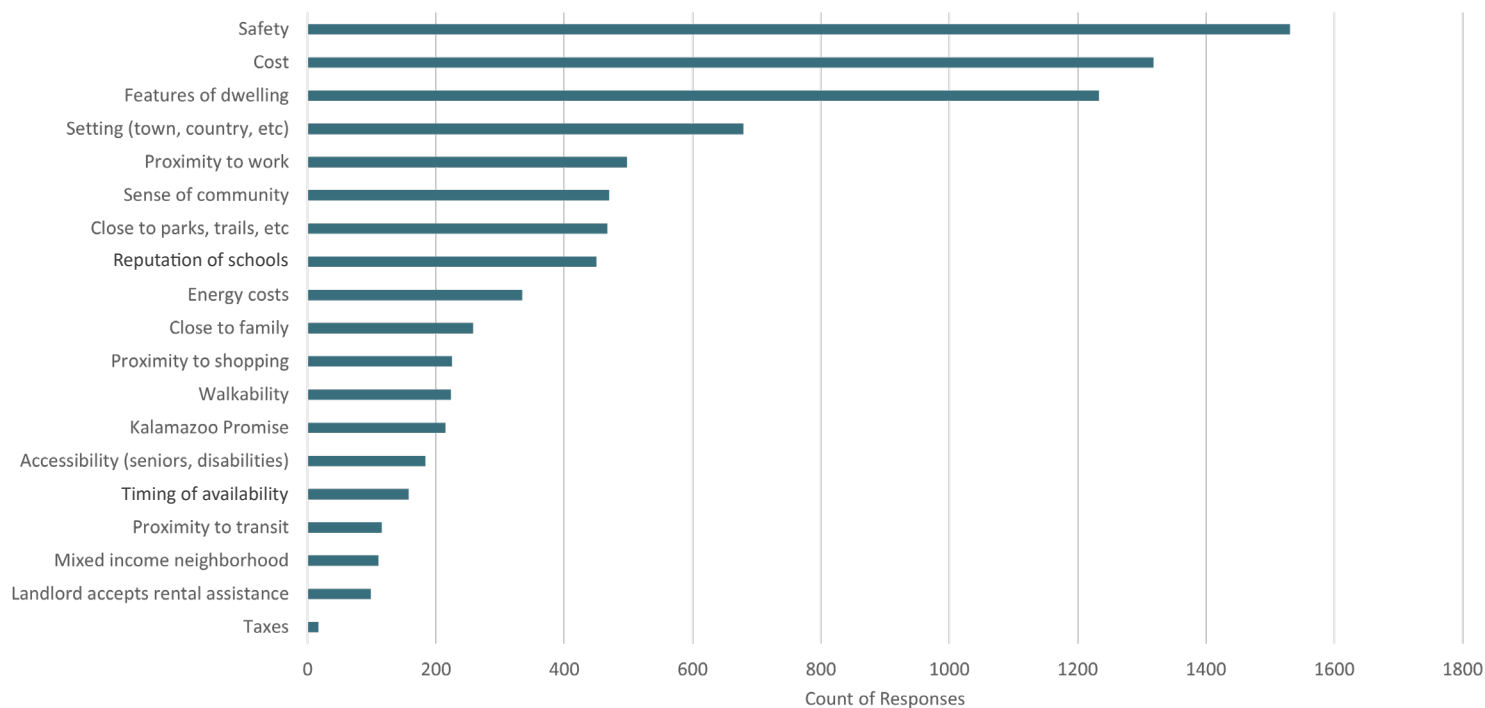
Survey respondents were asked, “What five factors are most important to you when choosing your home?” and were presented with a list of options from which to choose. Chart 13 displays the results. The top three choices— safety, cost, and features of dwelling—received at least 500 more responses than the fourth most popular choice, setting (town, country, etc.). Taxes received the lowest number of responses. Chart 20 shows more information on housing location preference. It is worth noting that choices referring to proximity (such as setting, proximity to work, close to parks, trails, etc.) would make up most responses if they were combined into a single category.

### Survey Responses

**What were your main reasons for moving to Kalamazoo County? (general survey)**

“Kalamazoo is an amazing place to live. I’m so proud to live here. I frequent WMU & K College, local night life, music programs, theatre, upscale dining with entertainment, affordable, close to church.”

Chart 14: What Five Factors Are Most Important to You When Choosing a Home



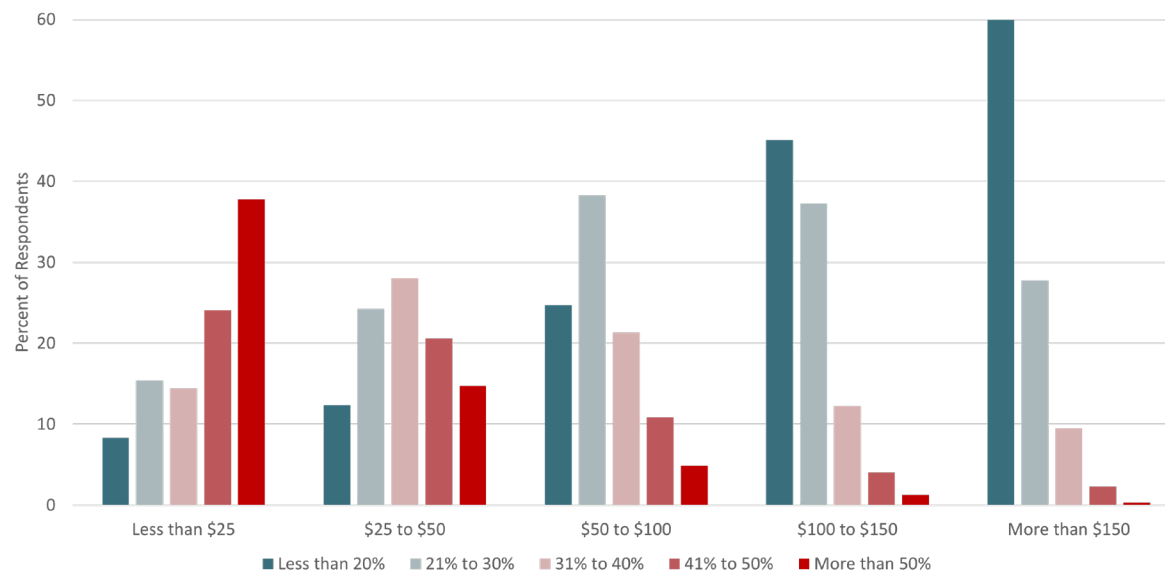
Source: Kalamazoo Housing Survey

# General Survey Results

Respondents to the survey were prompted with the following questions: “About what percent of your take-home income goes to housing expenses?” and “What was the income for your entire household in the past 12 months?” From these questions, Chart 14 shows, by income level, the respondents’ percent of income that goes toward housing expenses. A household (owning or renting) is cost burdened when it spends more than 30% of household gross income for housing (rent or mortgage plus utilities, taxes, insurance, etc.). Generally, the more money a household makes, the less likely

the household is housing burdened; respondents to this survey are no exception. The percent of cost-burdened households by income are as follows: 76.3% of households making less than \$25,000; 63.4% of households making more than \$25,000 and less than \$50,000; 37% of households making more than \$50,000 and less than \$100,000; 17.6% of households making more than \$100,000 and less than \$150,000; and 12.2% of households making more than \$150,000.

Chart 15: Percent of Income That Goes to Housing Expenses, by Income Level (in Thousands)



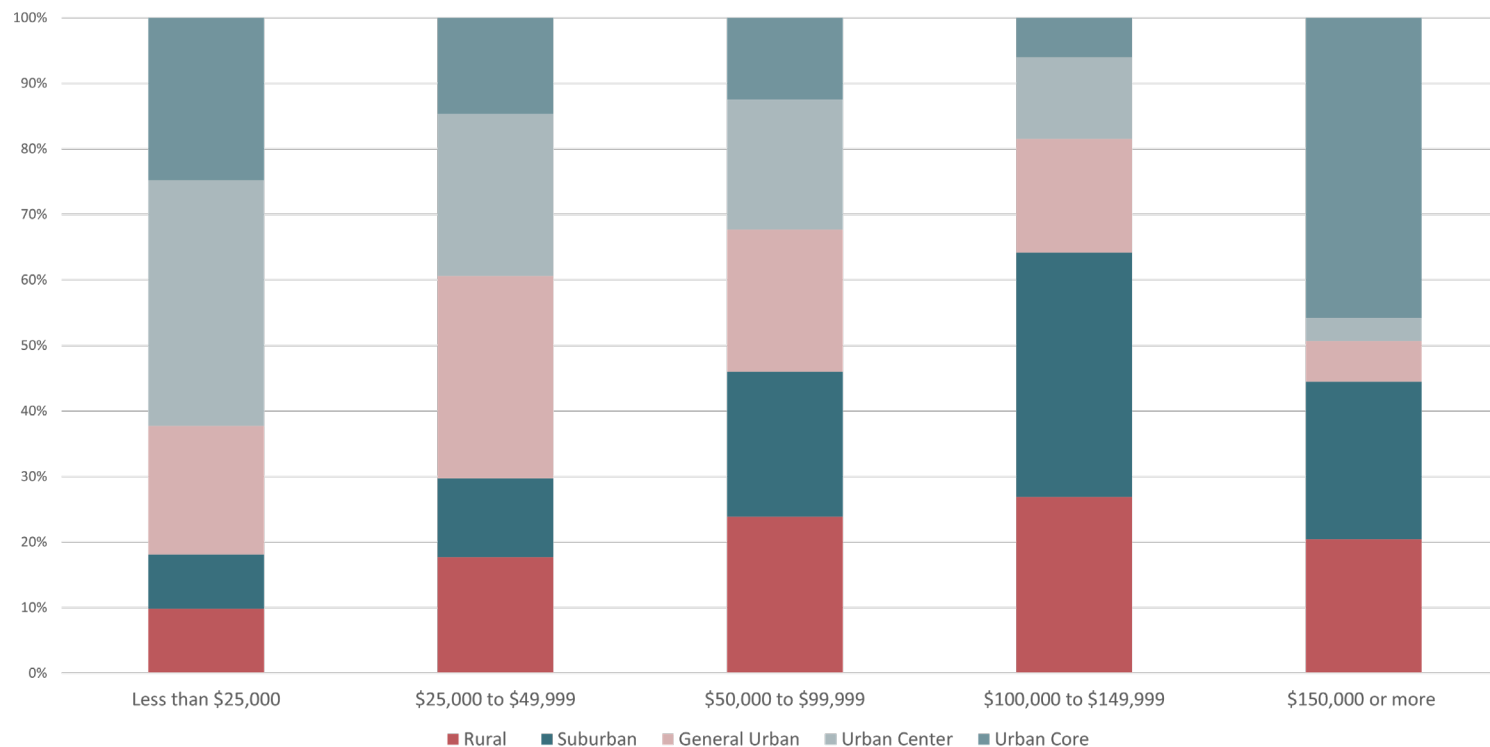
Source: Kalamazoo Housing Survey

# General Survey Results

Respondents to the survey were asked the following questions: “What was the income for your entire household in the past 12 months?” and “Which of the following describes the area in which you live?” – The responses to these questions were synthesized to create Chart 15. Of respondents that identified as living in a rural area, the majority (36%) said they make between \$50,000 and \$99,999. Those living in a suburban area typically have higher incomes; specifically 33% make between \$50,000 and \$99,999, 25% make between \$100,000 and \$149,999, and 21% make

\$150,000 or more. The majority of respondents living in a general urban area make \$25,000 to \$49,999 (33%) or \$50,000 to \$99,999 (also 33%). Those living in an urban center are generally on the lower end of the income spectrum; less than \$25,000 (32%), \$25,000 to \$49,999 (27%), and \$50,000 to \$99,999 (30%). Lastly, those living in an urban core are mostly split between the highest and lowest income levels; with 40% making \$150,000 or more, and 21% making less than \$25,000.

Chart 16: Income by Location



Source: Kalamazoo Housing Survey  
Urban transect definitions can be found on page 110.

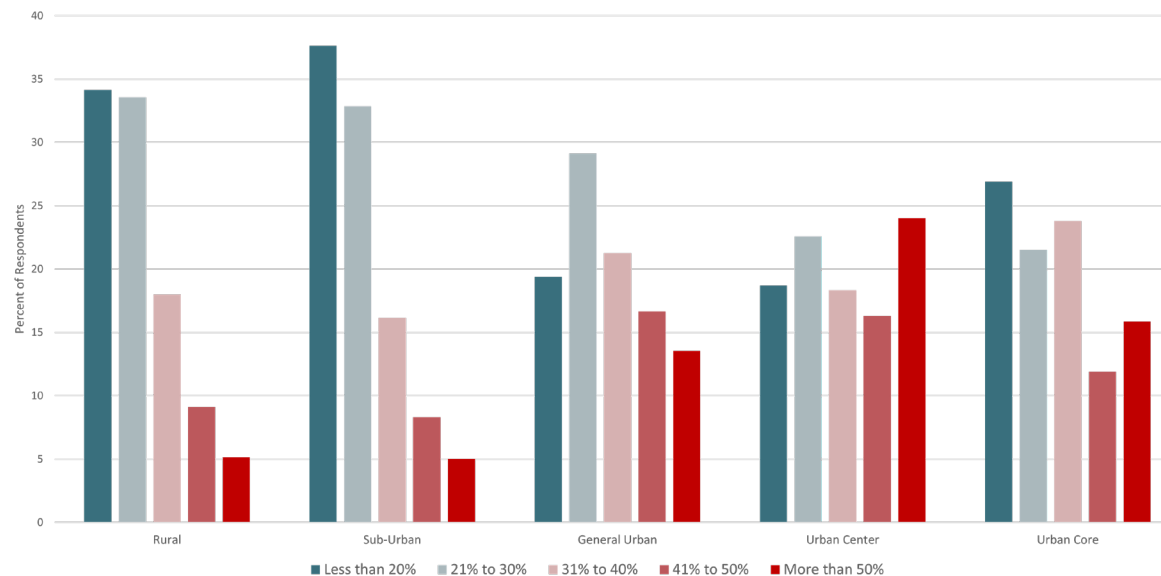


# General Survey Results

Respondents were prompted with the following questions: “About what percent of your take-home income goes to housing expenses?” and “Which of the following describes the area in which you live?” Chart 16, which shows the percent of income that goes to housing expenses by location, is derived from these questions. Survey takers from zones other than rural or suburban are more cost burdened than those in rural or suburban zones, with each urban zone having 50% or more of respondents cost burdened.

The least cost-burdened zones are as follows: rural 32.3%, suburban 29.5%, general urban 51.5%, urban core 51.6%, and urban center 58.7%. This distribution matches the Cost-Burdened Renters and Cost-Burdened Homeowners map in the “Housing Assessment” section on page 37 and 38. Moreover, homeowners and renters in the urban center and urban core are more cost-burdened than other zones in Kalamazoo County. However, it should be noted that respondents to this survey are self-identifying what zone they live in.

Chart 17: Percent of Income That Goes to Housing Expenses, by Location



Source: Kalamazoo Housing Survey  
Urban transect definitions can be found on page 110.

# General Survey Results

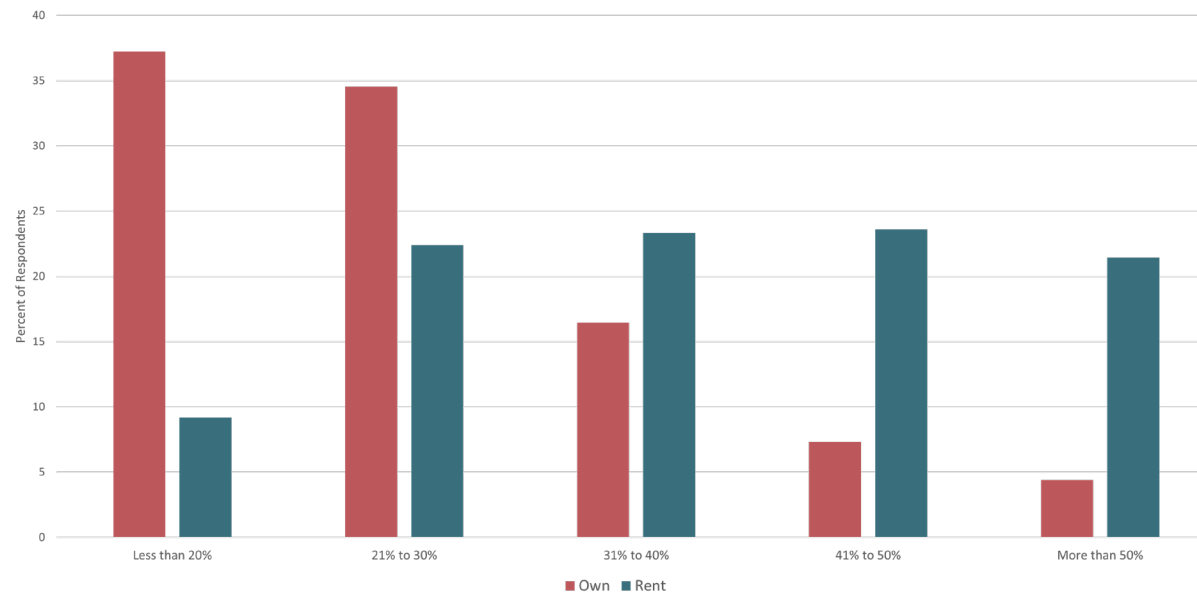
Survey respondents were prompted with the following questions: “About what percent of your take-home income goes to housing expenses?” and “Do you own or rent your current home?” From these questions, Chart 17 depicts the percent of income that goes to housing for renters and owners who responded to the survey. The results show that 68.4% of renters are cost burdened, while 28.2% of owners are cost burdened. Additionally, only 9.2% of renters pay less than 20% of household income to housing expenses, while 37.2% of homeowners pay less than 20% of household income to housing expenses. This cost-burden divide between renters and homeowners is shown on the Cost-Burdened Renters and Cost-Burdened Homeowners maps on page 37 and 38, where the distribution of cost-burdened renters is wider across Kalamazoo County and the percent of cost-burdened renters is higher across the county.

## Survey Responses

### ***What factors do you feel contributed to your unhoused condition? (unhoused survey)***

“Credit score, plus lack of large amount of funds to move in anywhere even if I somehow were approved, plus having a pet has made it even more difficult. Prices to rent even a room seem out of reach.”

*Chart 18: Percent of Income That Goes to Housing Expenses, Renter vs Owner*



Source: Kalamazoo Housing Survey

# General Survey Results

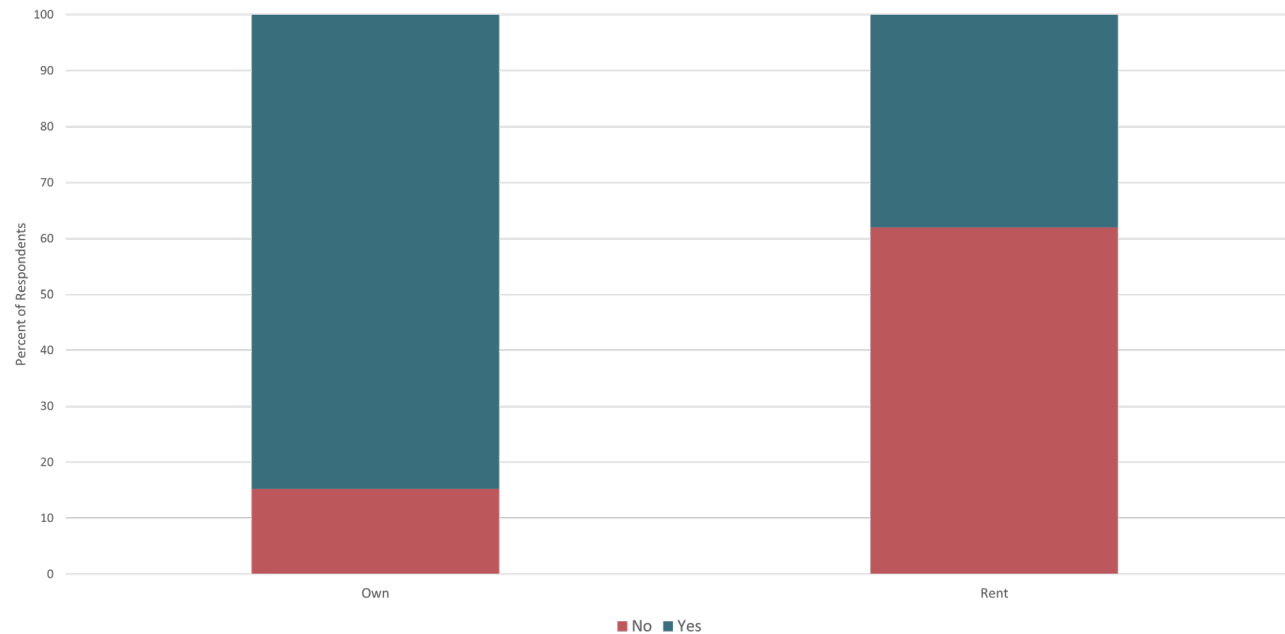
Respondents were asked the following questions: “Do you own or rent your current home?” and “Do you feel your housing is affordable?” Chart 18 is derived from the answers to these questions. Of the respondents that rent, 62.1% said their housing is not affordable, while 15.3% of respondents that own said their housing is not affordable. Chart 16 and Chart 17 show that there is a more than 10% gap between the percent of homeowners that are cost burdened and the percent of homeowners who think their housing is unaffordable, and a 6% gap between the percent of renters that are cost burdened and the percent of renters who think their housing is unaffordable. Furthermore, homeowner and renter respondents were both underestimating their housing affordability, but homeowners were underestimating to a greater degree.

## Survey Responses

### ***Why do you feel your housing expenses are unaffordable? (general survey)***

“Mainly because I am working limited hours at a minimum wage job, so I don’t have much money to begin with, and needing to live close to campus made rent prices more expensive than other areas.”

*Chart 19: Do You Feel Your Housing is Affordable, Renter vs. Owner*



Source: Kalamazoo Housing Survey

# General Survey Results

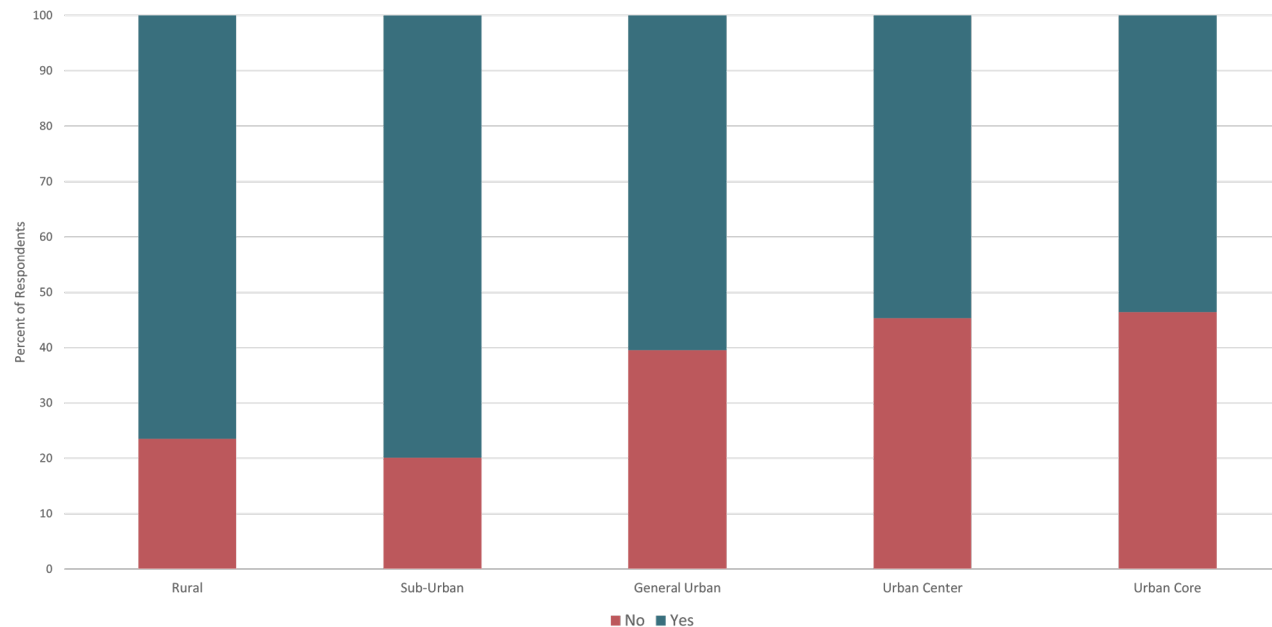
Respondents were asked the following questions: “Do you feel your housing is affordable?” and “Which of the following describes the area in which you live?” From these questions, the percent of respondents who believe their housing is affordable by location is displayed in Chart 19. Respondents who identified themselves as living in rural or suburban zones perceive their housing to be more affordable than respondents who identified themselves as living in general urban, urban center, or urban core zones. These responses generally align with the information in Chart 16, where survey takers from zones other than rural or suburban are more cost burdened than those in rural or suburban zones. Similar to the information in Chart 18, respondents generally underestimated their housing affordability.

## Survey Responses

### ***Why do you feel your housing expenses are unaffordable? (general survey)***

“When I moved from West Douglas to Westwood neighborhood my property taxes increased considerably. Because my housing costs are 50% of my take home pay, it makes it difficult to save for the maintenance of my house. We will need a new roof and furnace soon and I don’t want to have to take out a loan to do so.”

*Chart 20: Do You Feel Your Housing is Affordable, by Location*

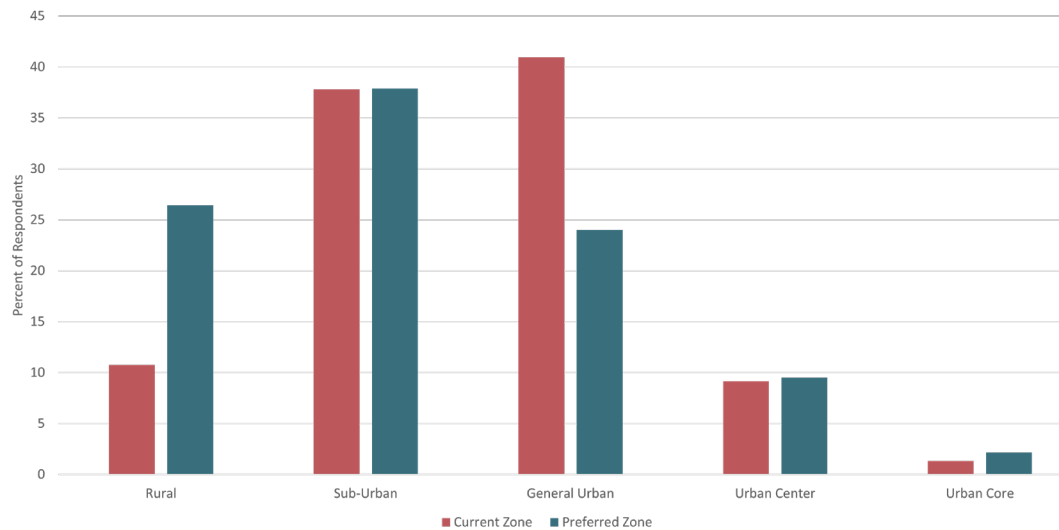


Source: Kalamazoo Housing Survey  
Urban transect definitions can be found on page 110.

# General Survey Results

The following questions were posed in the survey: “Which of the following describes the area in which you live?” and “Where would you most like to live?” Respondents used the location types shown in Figure 2 to answer the questions, and current and preferred housing locations are displayed in Chart 20. More than half of respondents prefer to live in rural (26.4%) or suburban (37.9%) zones. In fact, the preference to live in a rural or suburban zone is higher than all other zone preferences combined (general urban 24%, urban center 9.5%, and urban core 2.2%). While these results show a strong preference to live in rural or suburban areas, most zones have less than a 1% difference between current zone and preferred zone. Furthermore, the large disparities in current and preferred zones exist in rural and central urban zones. Specifically, the zoning preferences are as follows: rural (10.8% current, 26.4% preferred), suburban (37.8% current, 37.9% preferred), general urban (41% current, 24% preferred), urban center (9.2% current, 9.5% preferred), urban core (1.3% current, 2.2% preferred). These results suggest that the current and preferred housing locations for most zones are in harmony, apart from more people preferring to live in a rural zone and fewer people preferring to live in a general urban zone.

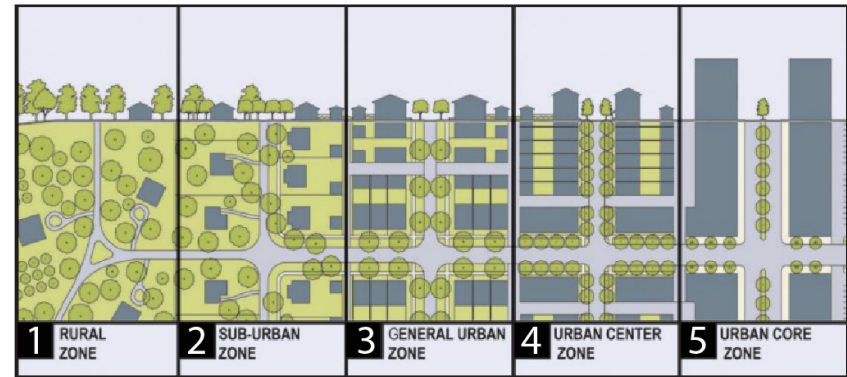
**Chart 21: Housing Location, Current vs. Preferred**



Source: Kalamazoo Housing Survey

Urban transect definitions can be found on page 110.

**Image 2: Urban Transect**



Urban transect definitions can be found on page 110.

urban center (9.2% current, 9.5% preferred), urban core (1.3% current, 2.2% preferred). These results suggest that the current and preferred housing locations for most zones are in harmony, apart from more people preferring to live in a rural zone and fewer people preferring to live in a general urban zone.

# 4

## Unhoused Survey Results

# Unhoused Survey Results

## About the Data

The Upjohn Institute worked with the Continuum of Care and community partners to survey the unhoused population within Kalamazoo County. One-hundred and sixty-nine unhoused individuals provided feedback.

The majority of those surveyed are evenly distributed within the ages of 25 and 54 years. The survey suggests that the proportion of 55-to-64-year-olds within the unhoused population is greater than the proportion within the population of Kalamazoo County overall. In contrast, the group of unhoused 18-to-24-year-old respondents is proportionally less than that age group for the county.

Nearly half of the unhoused individuals surveyed identify as White. Although individuals identifying as White are the majority in both the unhoused population and that of Kalamazoo County

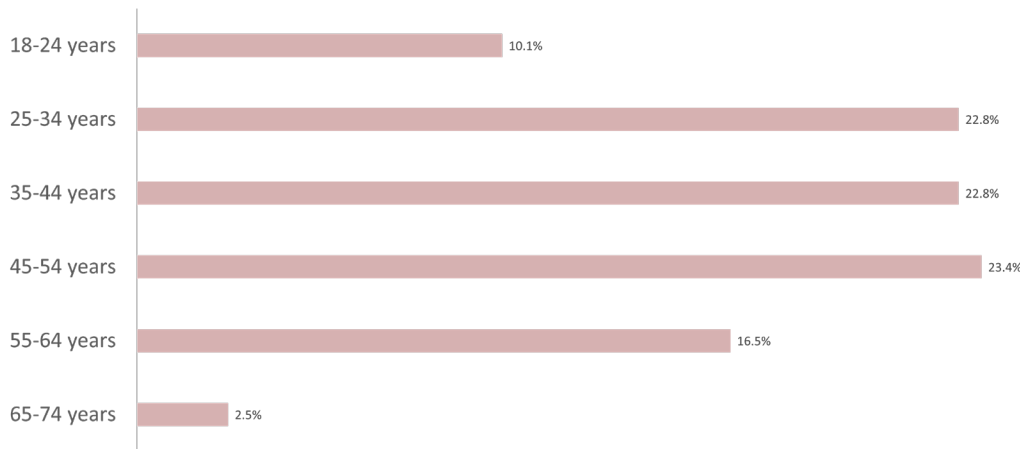
overall, the scale is skewed as approximately 80% of the county’s population identifies as White. Meanwhile, close to 40% of the unhoused individuals surveyed identify as Black, while just over 10% of the county’s population does, calling attention to racial equity concerns.

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

Chart 22: Age of Unhoused Individual



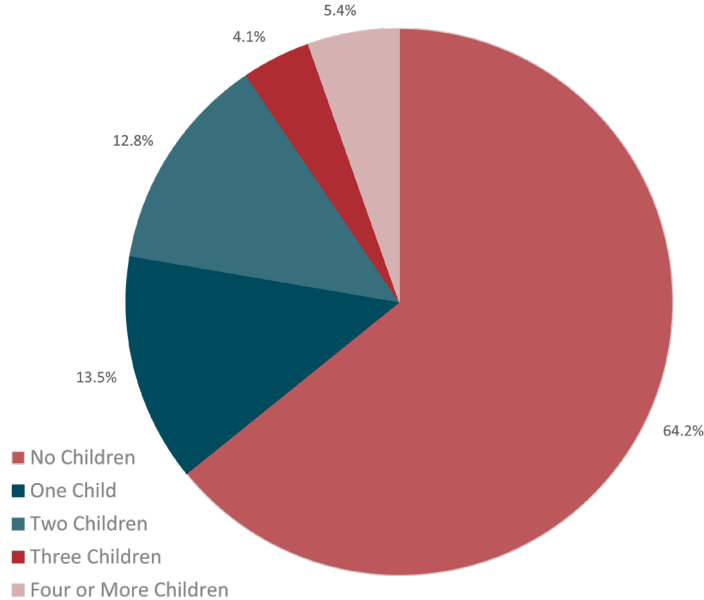
Source: Kalamazoo County Unhoused Survey

# Unhoused Survey Results

Over one-third (38.5%) of the unhoused individuals surveyed indicated that children under the age of 16 regularly live in their household. In nearly 10% of households surveyed, there were three or more children.

Approximately 5% percent of unhoused individuals surveyed in Kalamazoo County have a history of military service.

Chart 23: Children Under 16 Years of Age Who Regularly Live in Household



Source: Kalamazoo County Unhoused Survey

Table 10: Kalamazoo County Unhoused Population, Veteran Status

Military Service History	
Veterans	4.9%
Non-Veterans	95.1%

Source: Kalamazoo County Unhoused Survey

### Survey Responses

**Which of the following are your top three priorities for supporting housing? (general survey)**

“In combination with transitional services, we need to decriminalize homelessness. There should be public land allotted for unhoused residents to stay and come and go as they please. I envision communal gardens and maybe mobile units can visit on a monthly basis to provide services like medical and dental care or social workers...”

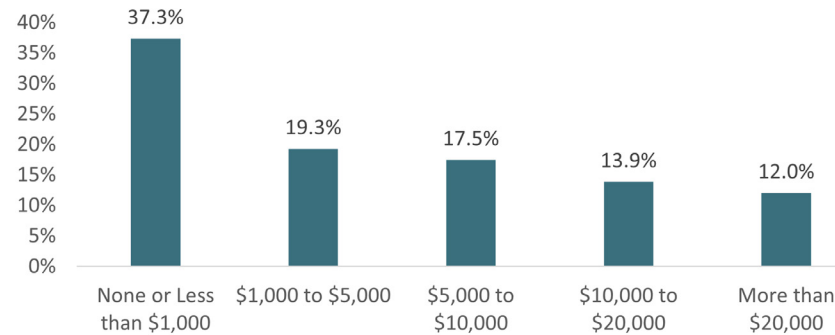


# Unhoused Survey Results

The survey instrument measures income from employment and other sources, such as child support, retirement income, Social Security Disability Insurance, Supplemental Security Income, Temporary Assistance for Needy Families or Unemployment Insurance. The

largest group of respondents (37.3%) made no income or less than \$1,000 over the past 12 months. Two-thirds of unhoused individuals surveyed took in less than \$10,000, and 12% made more than \$20,000.

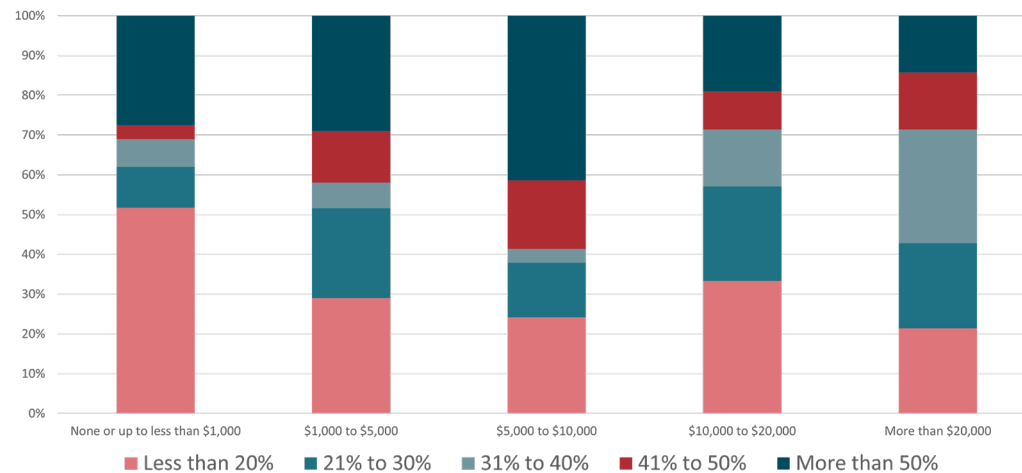
*Chart 24: Income of Unhoused Individual During the Past 12 Months*



Source: Kalamazoo County Unhoused Survey

Respondents approximated what portion of their take-home income goes toward housing or shelter expenses each month (e.g., hotel/motel expenses, tents or other supplies, heating cost, etc.). A traditional definition of being housing burdened is when a person spends more than 30% of their income on housing costs. While the various types of living situations unhoused individuals experience exceed being “housing burdened,” many are still spending more than 30% of their income on housing or shelter expenses. Within the different income categories, the portion of those spending more than 30% of their income on housing expenses ranges from 38% to 62%. Individuals making \$5,000–\$10,000 are the most likely to be spending more than half of their income on housing.

*Chart 25: Percent of Income Going to Housing or Shelter Each Month by Income*



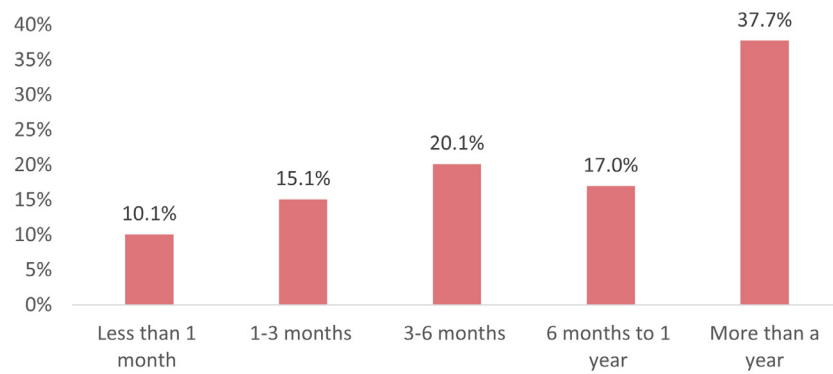
Source: Kalamazoo County Unhoused Survey

# Unhoused Survey Results

The survey instrument asked how respondents felt about their safety throughout the past 30 days. Approximately 32% of the unhoused individuals surveyed expressed negative feelings toward their safety over the past month; 42% expressed positive sentiments, and 27% were mixed.

The largest group of respondents (38%) were unhoused for longer than one year. One-quarter were unhoused within the past three months.

Chart 26: Time Passed Since Becoming Unhoused



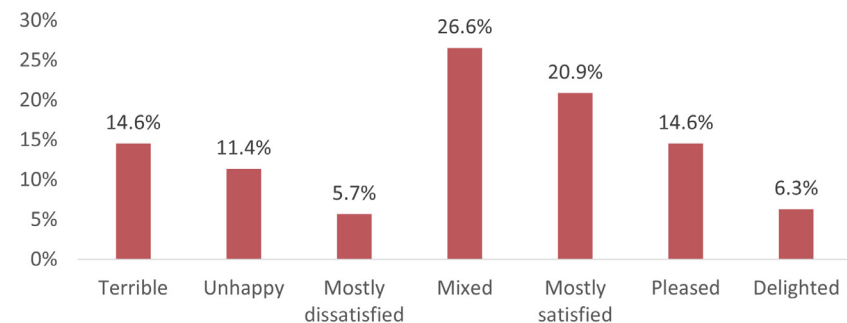
Source: Kalamazoo County Unhoused Survey

## Survey Responses

***What barriers do you believe keep you from securing housing? (unhoused survey)***

*"Immigration status and not being able to legally work in the U.S. currently"*

Chart 27: Feelings Regarding Safety Over the Past 30 Days

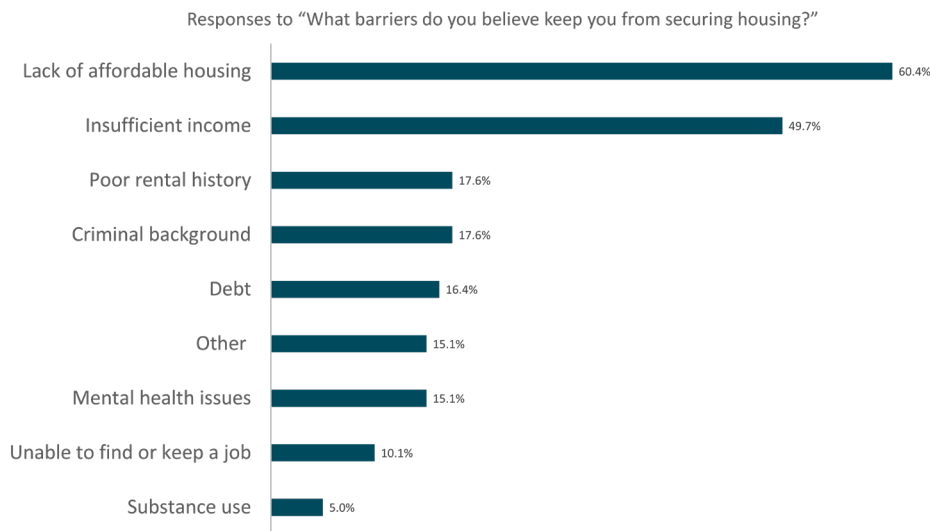


Source: Kalamazoo County Unhoused Survey

# Unhoused Survey Results

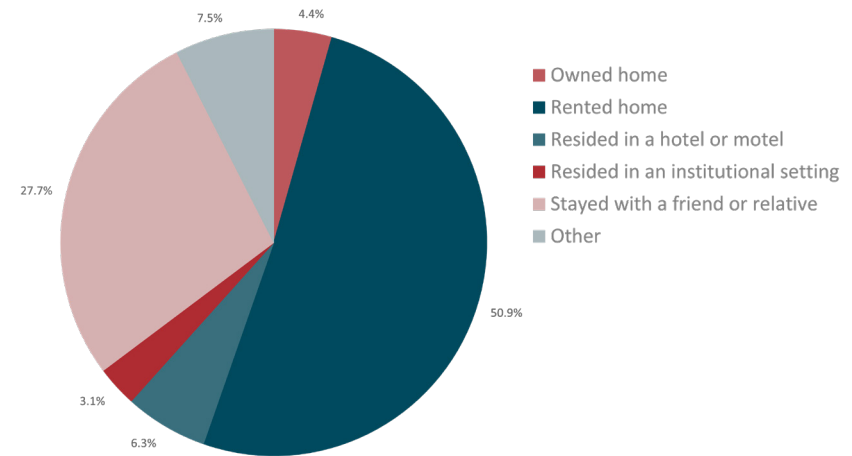
Prior to becoming unhoused, half of the individuals surveyed rented their home, some of which included renting individual rooms. Another quarter stayed with friends or relatives. Of note, several of the open-ended responses to survey questions mentioned domestic violence, breakups, or other similar situations as factors in why the individual is no longer housed. Examples of institutional settings the survey asked about include residential medical facilities, jail, prison, juvenile detention facilities, and foster care or group homes. Within the “other” category, several respondents indicated that they were unhoused for years; a few mentioned previously having jobs where they traveled that included accommodation.

**Chart 28: Responses to “What Barriers Do You Believe Keep You From Securing Housing?”**



Source: Kalamazoo County Unhoused Survey

**Chart 29: Living Situation Prior to Becoming Unhoused**



Source: Kalamazoo County Unhoused Survey

The two barriers to securing housing most identified by respondents include a lack of affordable housing and insufficient income. Examples of barriers respondents wrote in the “other” category include disability, complications due to the Covid-19 pandemic, immigration status, inability to find affordable childcare, lack of knowledge or funds to start the process, and increases in the cost of rent.

## Survey Responses

### **What barriers do you believe keep you from securing housing? (unhoused survey)**

“Having to make three times the rent to be considered then the rent going up each year”

# Unhoused Survey Results

The survey instrument asked what additional programs or support individuals and their households would need to become rehoused. The greatest number of respondents marked rental financial assistance as a need, followed by pre-rental programs to improve the likelihood of landlord acceptance of their applications. Shorter-term supports were also emphasized; more than 20% of respondents highlighted emergency shelters and transitional housing, along with resources to meet basic needs as necessary assistance in becoming rehoused. Within the “other” category, respondents wrote in transportation, specifically mentioning reduced bus fares, help filing taxes, assistance with the mortgage process, and peer supports.

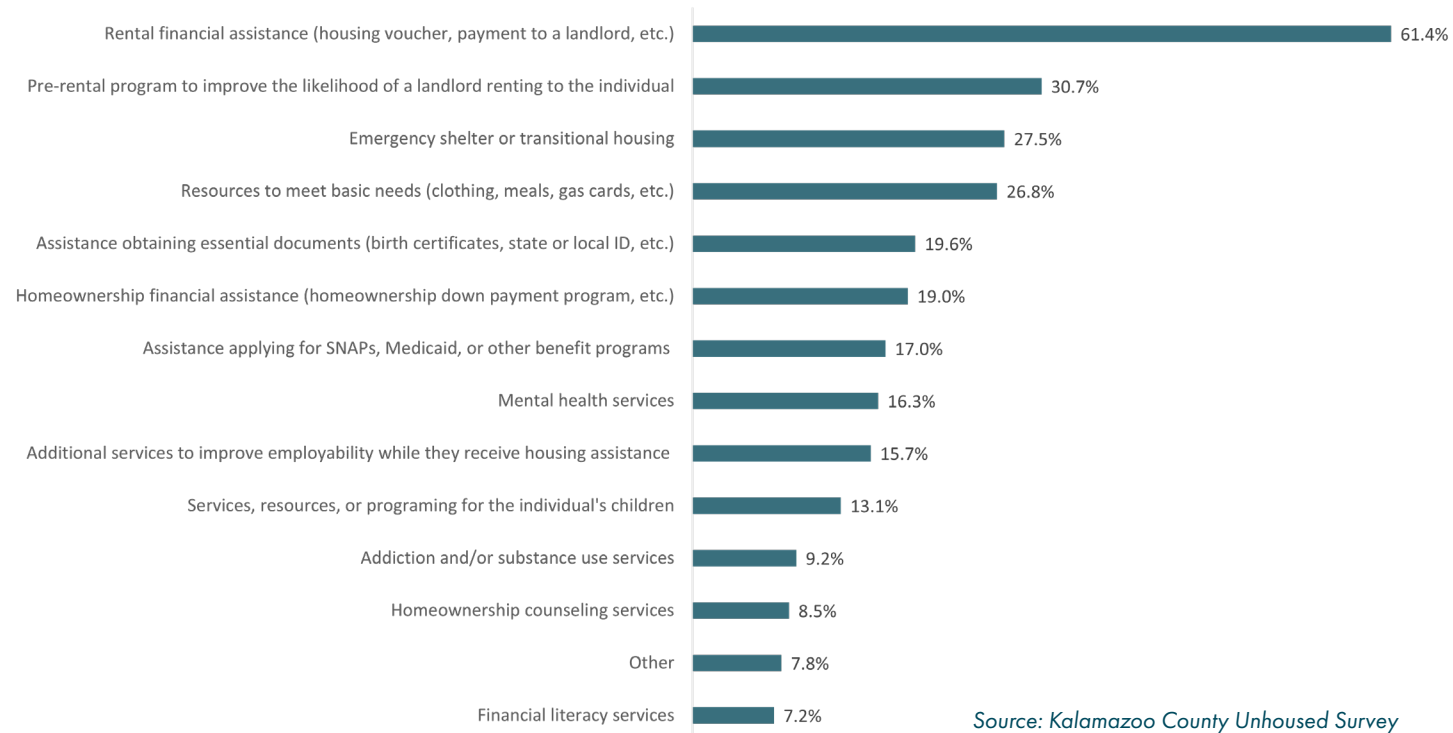
## Survey Responses

### ***What barriers do you believe keep you from securing housing? (unhoused survey)***

“Lack funds to start”

“Lack of knowledge of the area”

*Chart 30: Additional Support Needed to Become Rehoused*



Source: Kalamazoo County Unhoused Survey

# 5

## Housing Supply and Demand

# Housing Supply and Demand

## Current Demand

In order to determine housing needs, we must first examine the current state of supply and demand. It is important to understand both the current and future demand so that housing strategies can account for pent-up demand as well as demand stemming from future residents (discussed later in this chapter). To account for the current pent-up demand, we will show three different elements of the housing market in order to better demonstrate the current needs. First, we will show housing cost-burden levels for renters and owners. Next, we will look at housing preference types. Finally, we will look at household formation levels and how those compare to past building trends.

# Housing Supply and Demand

## Cost Burden

Tables 11 and 12 show the total households in the area by income and housing cost burden. According to the Housing and Urban Development (HUD) standard, households are considered overburdened when they are paying more than 30% of their income toward housing costs. Charts 31 and 32 further separate the overburdened, showing the “heavily burdened” as those paying 50% or more toward housing. Overburdened households need more appropriate housing, demonstrating a need for additional housing units that meets their budget. The survey showed that 62% of renters and 15% of owners considered their housing to be “not affordable.” These results are not necessarily tied to the HUD standard of 30% of income, as some respondents paying more considered their housing affordable and some paying less did not.

There are over 15,000 overburdened renting households in Kalamazoo County. As shown in Chart 31, these households are concentrated on the lower end of the income spectrum, most below \$35,000 per year. These households would need rental units below \$875 per month in order to not be burdened by housing expenses. Table 11 shows the number of units needed by price in order to relieve housing burden. While it is unrealistic to expect that any area can completely eliminate housing burden, it is important to understand the magnitude of need.

Chart 31 shows that a smaller number (and proportion) of homeowners are overburdened. Over 65% of the county owns their home, and over 12,000 are overburdened. Overburdened homeowners are spread through more income ranges than renters. Over 1,100 homeowner households are overburdened at \$35,000

to \$49,999 per year; these households would need a home price of between \$108,000 and \$143,000 (depending on property taxes and loan parameters) to afford payments of \$875 to \$1,275 per month.

*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.

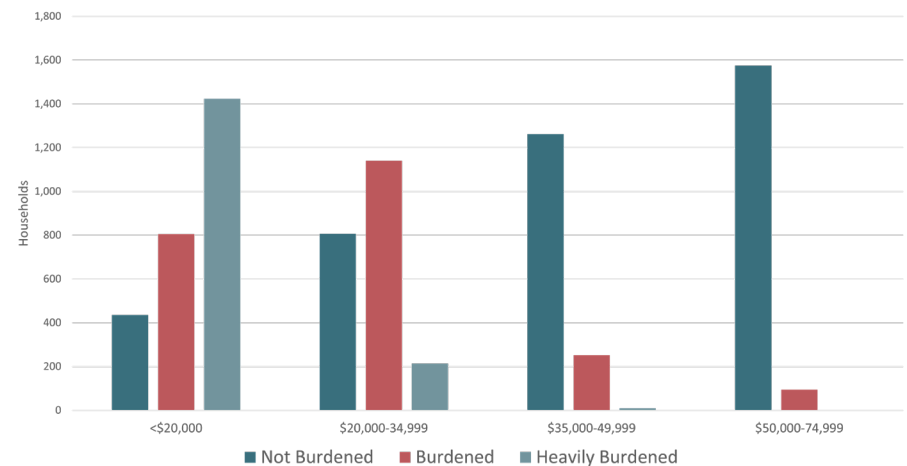
# Housing Supply and Demand

## Housing Preferences

The types of homes preferred are different than existing homes. The housing survey suggests that the primary demand is for single-family homes. A closer look reveals that there is more interest in tiny homes, accessory dwelling units, cottage courts, and live/workspaces than the current housing stock supplies. Furthermore, national surveys point to a higher share of respondents preferring housing types other than detached single-family homes.

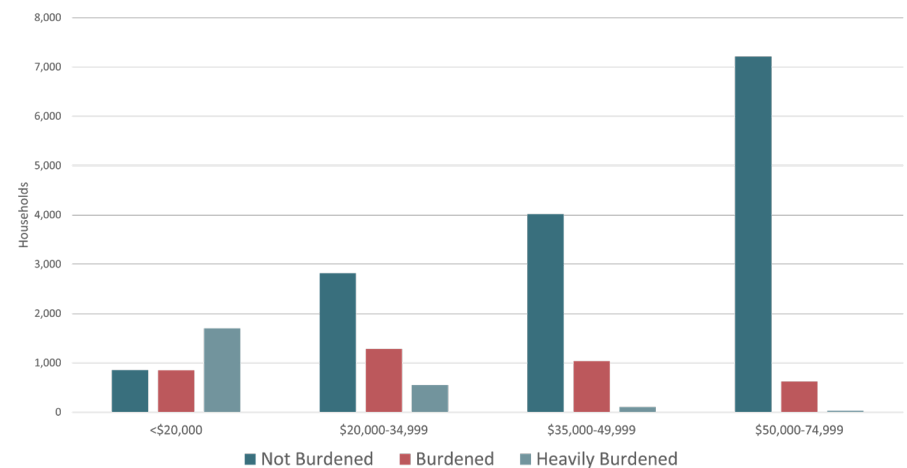
Constructing higher-density housing may offer a solution to improving affordability while also meeting preferences for a variety of housing types. As demonstrated in Charts 31 and 32, there are thousands of households occupying homes they cannot afford. The development of mid-density housing types would create more affordability than single-family detached and more quality than mobile homes. Most respondents to the survey indicated a preference for single-family homes, followed by a preference for cottage courts, townhomes, live/workspaces, and accessory dwelling units. Developers and local leaders should also keep in mind the negative impacts of concentrating low-income residents; higher-density development should aim to mix incomes and ages to maximize the benefits of income diversity. Additionally, accessory dwelling units and scattered townhomes or duplexes allow for an increase in density while preserving the existing character of a neighborhood.

Chart 31: 2021 Income and Housing Burden for Renters



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

Chart 32: 2021 Income and Housing Burden for Owners



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

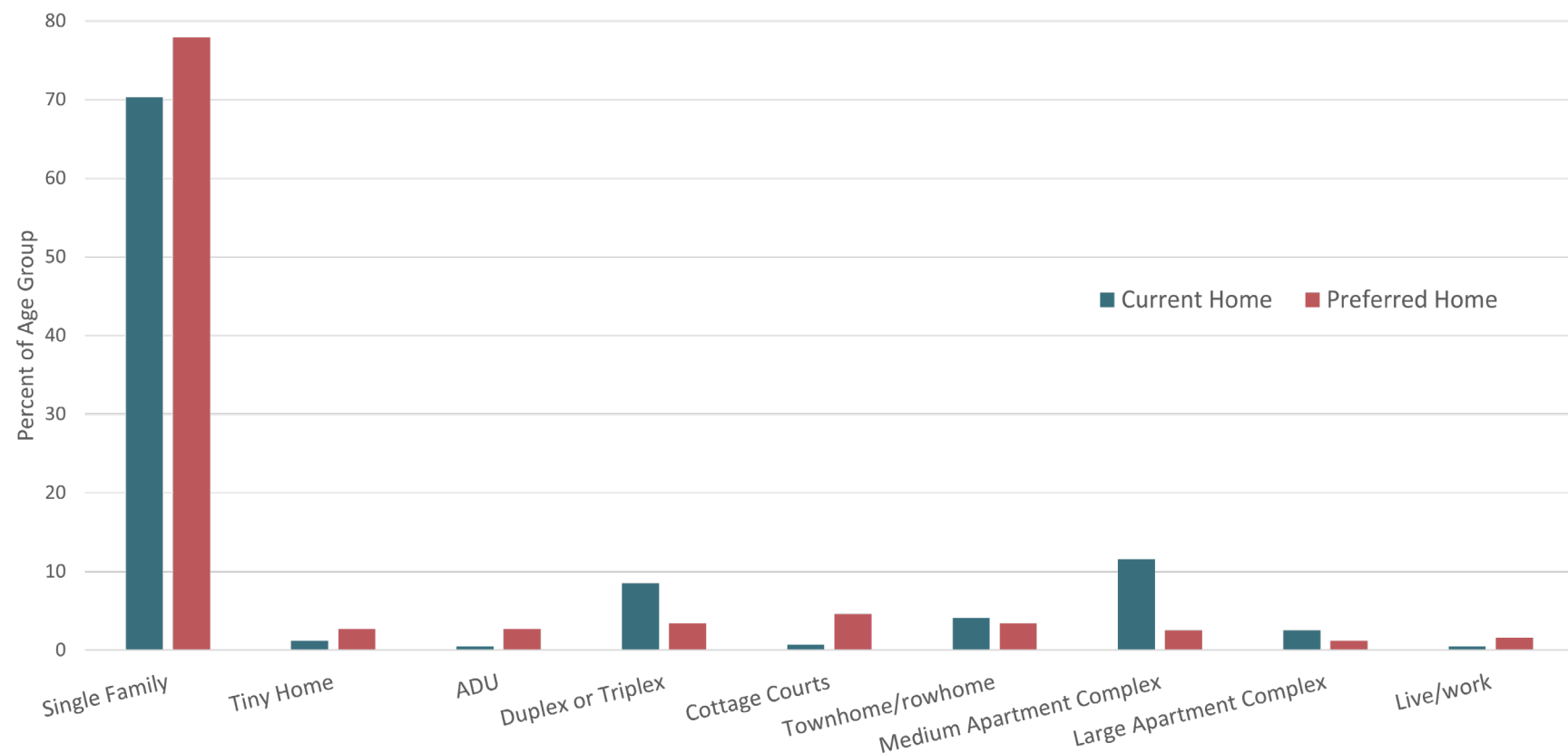


# Housing Supply and Demand

The preferences of those surveyed in the county are different than those nationally. These preferences are important to understand because local leaders, employers, and developers want to provide a housing product that will attract and retain those who may move to the county; Kalamazoo County is competing with other communities around the country for talent and having housing

types that appeal to those looking to relocate is essential to prevail in this competition. Those surveyed nationally tend to prefer smaller condos, low-rise units, townhomes, and duplexes—they prefer these over the single-family units that those surveyed locally prefer. Therefore, more of these types of housing are needed than the local survey may suggest.

Chart 33: Housing Preferences and Existing Housing Stock



Source: Kalamazoo County Housing Survey

# Housing Supply and Demand

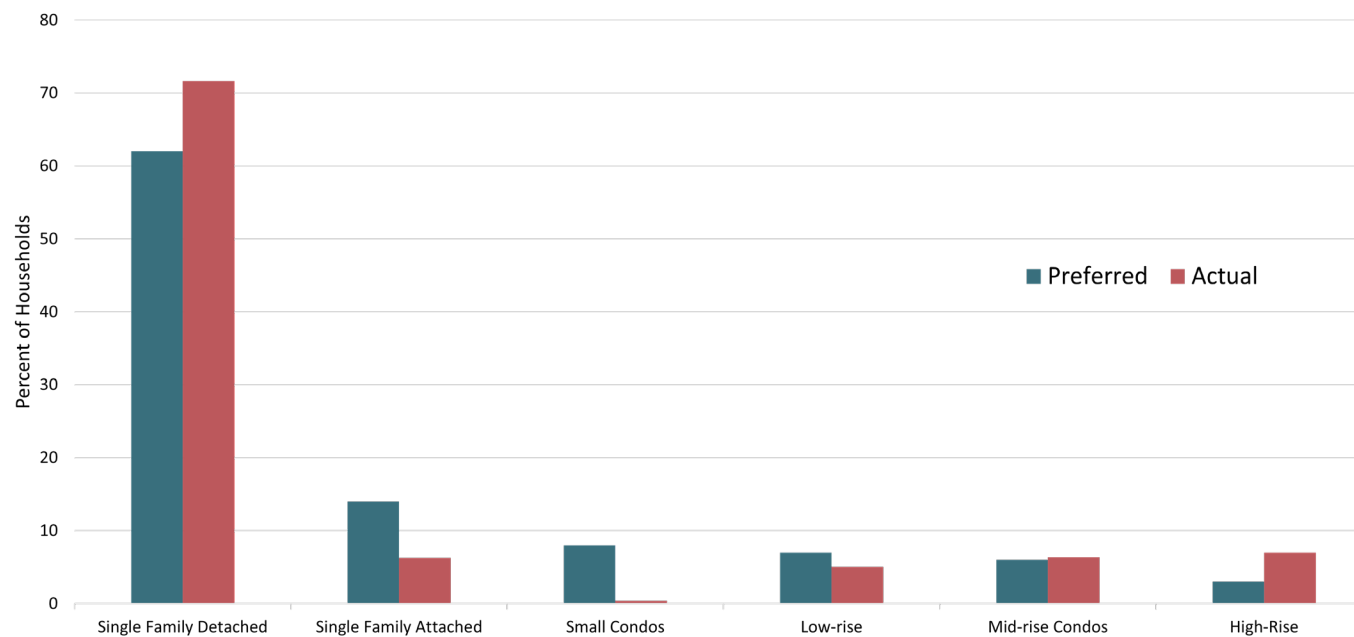
## Impacts of Great Recession

The Great Recession continues to impact the housing market in several ways. First, the overproduction of housing prior to the Great Recession led to very limited construction after; lenders were less enthusiastic about new construction, homebuilders were left with many unsold homes or lots, and fewer people were looking to purchase homes. Consequently, annual home construction remains below the pre-bubble level. Second, those in the construction trades sought work in other markets or occupations. Third, many homes fell into disrepair and were demolished; many of these homes would have been targets for investment as the market strengthened. Finally, the disruption to employment in 2008–2010

slowed the rate of household formation, that is, the rate that people create new households by existing households.

In order to determine if there is a gap in housing production, we used the pace of new unit construction and compared it to an estimate of new households had the rates prior to the Great Recession continued. Using 2020 data, the estimated need for new units in Kalamazoo County is 12,000, or an additional 11 percent of the existing housing units. These are rough estimates of how many new households would exist if the rate of household formation had not slowed following the Great Recession.

Chart 34: National Housing Preference



Source: RCLCO & IPUMS USA 2020

# Housing Supply and Demand

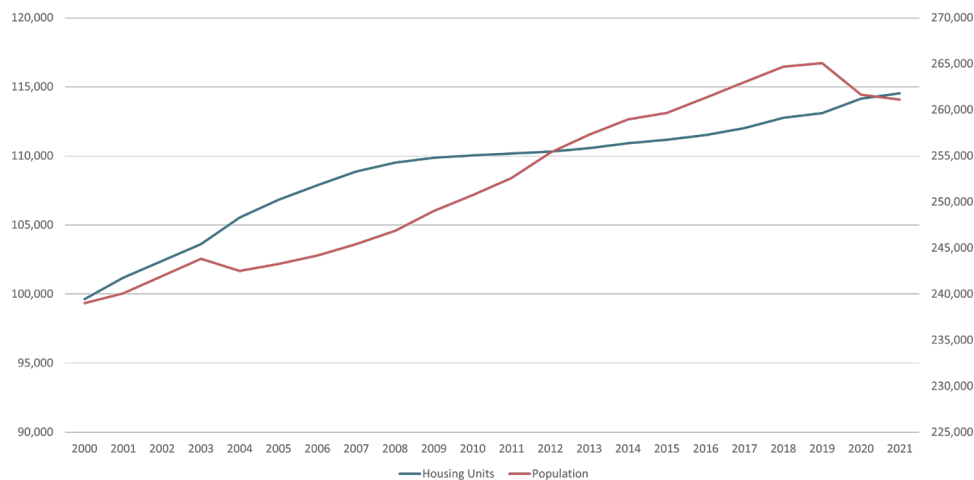
## Future Demand

The future demand for housing in Kalamazoo County will come from existing and newly formed households moving within the county and from households moving to the county. The population in Kalamazoo County is anticipated to grow through 2030, and as such, more housing units are needed to accommodate those new residents. The preferences of those who are likely to form households and those moving to the area are different than those who already rent or own in the county; they prefer more amenities near their home and smaller sized diverse types of housing than the existing residents. Decision-makers in the county will need to accommodate these preferences and encourage the construction of diverse types of housing to attract new residents to the area.

According to State of Michigan population projections, Kalamazoo County is expected to grow by 8.3% between 2020 and

2030; this will result in the formation of an estimated 8,655 new households. Developers will need to build an average of 866 new units each year to keep pace with demand from household growth. The number of units permitted in 2020 and 2021 were 496 and 419, respectively—far less than what is needed. Each year that developers do not build enough units to meet demand, the housing deficit grows. Chart 35 shows how the number of units in the county grew faster than population before the Great Recession and caused a housing bubble to form. The chart also shows how population growth has exceeded the development housing units since the Great Recession, causing a housing shortage (the Covid-19 pandemic has caused a dip in population in 2020 and 2021, but this is likely temporary).

*Chart 35: Kalamazoo County Housing Units and Population Change: 2000 to 2021*



Source: U.S. Census Intercensal Estimates

# Housing Supply and Demand

According to Claritas, the newly formed households generally are going to have higher incomes, \$100,000 per year or more. The lack of housing at lower price points will constrain the formation of households among current residents; many of those living with friends or family will not move into their own unit and form their own household if they cannot find a home that fits into their budget. Nonetheless, increasing the supply at higher price points can have the effect of opening units at the lower end of the market, according to Upjohn Institute [research](https://research.upjohn.org/up_workingpapers/307/). ([https://research.upjohn.org/up\\_workingpapers/307/](https://research.upjohn.org/up_workingpapers/307/))

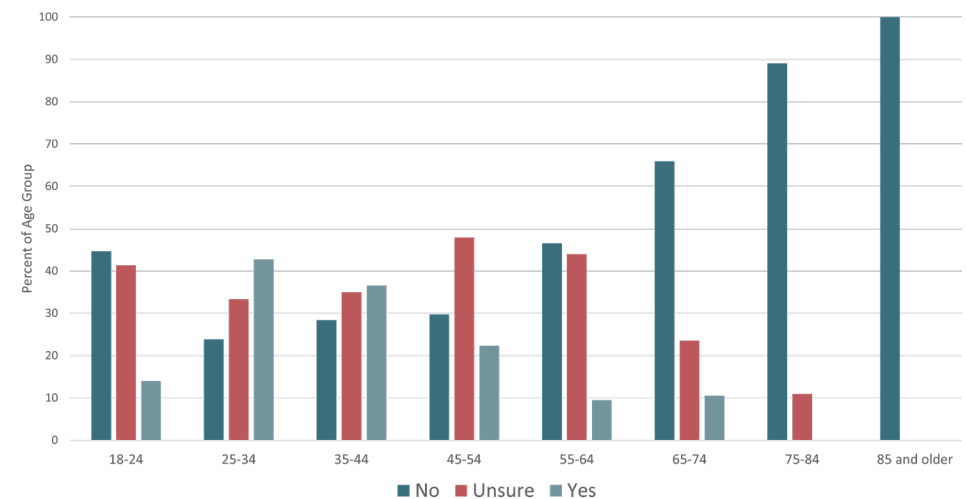
Additionally, Kalamazoo County has roughly 36,000 households paying rent. The survey results indicate nearly 28 percent of those renters are looking to buy a home in the next three years, which equates to roughly 10,000 owner-occupied units. Chart 35 shows most of the interest in buying comes from those ages 25–34 and 35–44.

Given the anticipated household growth through 2030, and using the preferences expressed in the county-wide survey and in a national housing preference survey, the following number of units by type and location are needed in the county (Table 13).

This projection still anticipates a large number of single-family homes in rural and suburban locations, while also anticipating a shift towards attached and accessory units. The attached and accessory units are typically much more economical than detached single-family houses and better match the preference of newly formed households and folks moving to the county. Unfortunately, some of these housing types are not allowed or are heavily restricted under current zoning schemes.

Examples of single-family attached housing could include scattered duplexes and townhouse or condo developments with less than 5 units; this includes both rented and owned units. Mid-sized multi-family developments have more than 5 units but less than 26; these are typically rented but may include owner-occupied units. Low- and mid-rise apartments are rental-focused developments that include more than 25 units.

*Chart 36: Renters Planning on Buying a House in the Next Three Years by Age*



Source: Kalamazoo County Housing Survey

# Housing Supply and Demand

Table 13: Units Needed to Meet Demand from Growth Over the Next Eight Years

		Single Family Detached	Single Family Attached	Mid-Sized Multi Family	Low and Mid Rise Apartments	Accessory Dwelling Units	
		1 Unit	2-4 Units	5-25 Units	25+ Units	+1 Unit	Total
Location	Rural/ Small Town	600	125	100	50	125	1,000
	Suburban	2300	275	250	200	50	3,075
	General Urban	700	350	425	300	100	1,875
	Urban Center	300	200	300	250	150	1,200
	Urban Core	0	25	150	400	25	600
	Total	3,900	975	1,225	1,200	450	7,750
	Estimated Cost to Build per Unit (\$)	350,000	200,000	175,000	150,000	75,000	
	Total Cost By Type (\$)	1,365,000,000	195,000,000	214,375,000	180,000,000	33,750,000	1,988,125,000

Developers will need to invest a great deal of resources in the County to meet the future demand for housing. To understand the scale of this investment, Institute staff collected construction costs from local developers and state and national reports. The results of this work indicate that construction costs for single-family homes range between \$300,000 and \$500,000, duplexes are in a similar range but offer two housing units per building, mid-sized multifamily projects are slightly less expensive at approximately \$150,000-\$250,000 per unit, and low- and mid-rise apartments are even more cost-effective at \$125,000-\$200,000 per unit. The cost to add an accessory dwelling unit can vary widely, depending on the relationship to an existing home (utilizing the existing house envelope and infrastructure is far less expensive than building a stand-alone building on the same property), square footages, and the quality of the finishes. This report estimates an average cost of \$75,000 per accessory dwelling unit. Multiplying the average cost of each unit by the number of units needed reveals a total investment needed of nearly \$2 billion to meet the future housing demands in the County. Table 13 outlines these calculations along with the number of units needed by location.

# 6

Goals, Objectives,  
and Strategies

# Goals, Objectives, and Strategies

## Collaboration

No single group or strategy can solve the housing crisis; a problem this large requires coordinated action among those who provide and fund services. As such, many individuals and organizations were asked to contribute to the creation of this housing plan, including local landlords, realtors, developers, employers, municipalities, nonprofit agencies, university and school staff, and residents. Partners and stakeholders have contributed critical direction and innovative ideas to the planning process, which has, in turn, shaped the strategies of this plan. Stakeholder input on these strategies is vital as their knowledge of local conditions and politics helps determine which are likely to succeed.

# Goals, Objectives, and Strategies

## Goal 1: Increase Rental Opportunities

Increase the number of affordable rental units through support of profit and nonprofit developers.

- Decrease housing evictions
  - Assist renters with cash flow issues
    - Time-limited and broad reaching rental subsidies
    - 200 families and individuals a year
  - Coordinate with financial literacy programs and federal and state housing assistance programs
    - Right to council for low-income residents in housing related eviction proceedings
    - Expand fair housing protections across the county
- Support for landlords
  - Improve access to rental units for those with barriers (criminal history)
  - Support for new, local, and smaller landlords
  - Provide additional incentives or supports for accepting all types of housing vouchers
- Explore zoning opportunities for increasing housing stock and rental opportunities (e.g., accessory dwelling units, smaller homes and lots), and develop model ordinances and phased implementation strategy

### Survey Responses

***Of the following, what three factors are most important to you when choosing your home? (unhoused survey)***

*"Transitioning to affordable housing for those coming from prison."*



# Goals, Objectives, and Strategies

## Goal 2: Ensure Housing Supply Is Built to Meet Demand

### Increase housing type and diversity

- Housing types such as duplexes, cottage courts, accessory dwelling units, tiny homes, townhomes, affordable condos, etc.
- Build 7,750 units by 2030
- Create 700 permanent new affordable housing units at 80% of the area median income or below, with 25% (175 units) targeting households making below \$35,000 and 35% (245 units) targeted for homeownership

### Ensure housing is available at all price points

- Incentivize inclusionary housing and mixed income housing projects
- Increase attainable (middle income)
- Increase low income, specifically for annual income below \$35,000
- Increase supportive housing
- Incentivize construction in existing neighborhood and areas close to transit to allow for reductions in other household expenses

### Increase supply of housing for aging populations

- Increase barrier free (Universal Design), condos, townhomes, and other types of units
- Develop more options with little or no maintenance which is close to services and amenities

### Increase supply of housing for people with disabilities

- Increase barrier free (Universal Design), condos, townhomes, and other types of units
- Develop more options with little or no maintenance which is close to services and amenities

### Support projects utilizing multiple funding sources

- Time funding incentive to work well with other local state and federal programs (Community Revitalization Program and Low-Income Housing Tax Credits)
- Create a regionally accepted definition of area median income (AMI)
- Encourage streamlining the underwriting criteria and metrics for local state and federal funding sources
- Update zoning so that lenders recognize the ability to build various types of units

### Explore zoning opportunities for increasing housing stock (e.g., accessory dwelling units), and develop model ordinances and phased implementation strategy

# Goals, Objectives, and Strategies

## Goal 3: Remove Barriers to Acquiring and Keeping Homes

### Decrease housing foreclosures

- Help low-income homeowners pay their mortgage
  - Coordinate with financial literacy programs
  - Coordinate with nonprofit partners
  - Coordinate with lending institutions
- Help low-income homeowners pay their bills
  - Coordinate with financial literacy programs
  - Coordinate with nonprofit partners
  - Coordinate with county treasurer
  - Create programs to lower tax bills on a sliding scale based on income
  - Coordinate with utility companies
- Understand and minimize the impacts of gentrification
  - Tax subsidies for low to moderate income to allow those living in neighborhoods to stay
  - Incentivize inclusionary and mixed income housing projects that offer units to match the income of the community
  - Support women-owned and minority-owned business enterprises (WMBE) businesses developers

### Create a pathway to homeownership for renters

- Increase capital access (down payment and mortgage)
- Coordinate with financial literacy programs
- Incentivize landlords to sell homes to renters
- Look to purchase existing rental inventory and convert it into home ownership opportunities

### Decrease racial homeownership disparity

- Increase capital access (down payment and mortgage)
- Ensure access to all neighborhoods
- Coordinate with financial literacy programs
- Ensure fair appraisals by bankers and assessors
- Provide legal services to support generational wealth through home inheritance

### Expand fair housing protections across the county

Explore zoning opportunities for increasing housing stock of smaller more affordable homes (e.g., accessory dwelling units, tiny homes), and develop model ordinances and phased implementation strategy

### Survey Responses

***Which of the following is your top priority for supporting housing? (unhoused survey)***

*"More programs to help people become homeowners and stay homeowners"*

# Goals, Objectives, and Strategies

## Goal 4: Rehab Existing Housing Stock

### Help homeowners maintain and improve their homes

- Increase resources for home maintenance
  - Grants and low interest loans regardless of credit score
- Incentivize homeowners to maintain and beautify their homes
- Creation of a tool lending library for home repair
  1. Libraries, neighborhood associations and nonprofit partnership

### Address health and safety concerns in homes

- Grants and loans for structural, electrical, mold, pests, insulation, and accessibility issues
  - Expand capacity of nonprofit partners
- Provide incentives for landlords to improve condition of rental units

### Improve the quality of existing neighborhoods

- Support local small developers
- Expand building blocks programming and capacity

### Improve the affordability of existing homes by making them more energy efficient

- Provide grants for energy efficient home updates
- Support energy independence with solar, wind, battery
- Support stormwater management and rainwater harvesting for homeowners (i.e. green infrastructure, gutters, cistern, etc.)

## Survey Responses

***Which of the following are your top three priorities for supporting housing? (general survey)***

*"Assistance for low-income families to make energy efficient improvements that will save them money and cut carbon emissions"*

# Goals, Objectives, and Strategies

## Goal 5: Embrace Housing as a Workforce Development Strategy

### Expand training for construction industry

- Increase trade school opportunities
    - Connect trade schools with Kalamazoo Promise
    - Create targeted access to workforce training and construction job opportunities for Black, Indigenous and people of color, women-owned, and minority-owned small businesses
    - Partner with KRESA Career and Technical Education Program
  - Include training for energy efficiency improvements
  - Remodeling training
  - Support existing women-owned and minority-owned business enterprises (WMBE) businesses with capacity
- Improve home to work relationship
- Broadband access
  - Assistance locating closer to work
  - Improve transit

# Goals, Objectives, and Strategies

## Goal 6: Increase and Coordinate Supportive Services

### Increase “housing first” rapid rehousing options

- Support rapid rehousing programs with a “housing first” approach
- Rental and move-in assistance
  - 1. Rental subsidies should be time limited, broad reaching
  - 200 families and individuals per year
- Case management
- Assistance paying off housing debt

### Increase permanent supportive housing options

- Increase housing eligible for housing choice vouchers
- Provide incentives to increase all types of housing vouchers

## Goal 7: Advocate for Housing for All

Work with neighborhood associations and other community stakeholders to promote the development and preservation of affordable and supportive housing, “yes in my backyard”

- Tell the stories of those who are unhoused and low income to help destigmatize affordable housing

Support housing stakeholders’ ability to communicate effectively with state and federal elected officials about policies, legislation, and other government actions affecting housing

### Survey Responses

***Which of the following is your top priority for supporting housing? (unhoused survey)***

“Long-term shelter for families that help to get them on their feet.”

***What additional programs or supports do you or your household need to help you become rehoused. (unhoused survey)***

“Someone to help me with a hotel room for 1-2 months so I can obtain employment and obtain an apartment”

# Goals, Objectives, and Strategies

## Highlighted Strategies

This section highlights some of the strategies from the goals and objectives. Additional strategies are found in the appendix. Strategies labeled with [High] have the largest impact across the entire housing continuum and/or have limited additional resources. Those labeled [Medium] have moderate barriers and/or have a partial impact on the housing continuum. Low [Low] priority strategies are those that are more challenging to administer, have significant barriers, or have a narrower impact on the housing continuum. We have also listed the corresponding goals the strategies aim to meet.

### [High] Zoning Updates

#### Goal 1: Increase Rental Opportunities

#### Goal 2: Ensure Housing Supply Is Built to Meet Demand

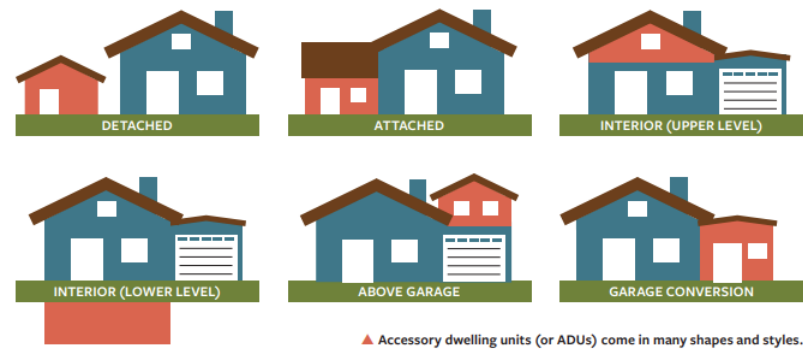
#### Goal 3: Remove Barriers to Acquiring and Keeping Homes

Update zoning to allow for different housing types, specifically those identified in the survey that are outside the traditional single-family housing type already allowed in zoning regulations. The county survey showed an increase in demand specifically for cottage courts, townhomes, live/workspaces, and accessory dwelling units. These results did not account for the desires for alternative housing types of those who may move into Kalamazoo County from other parts of the state or country. National survey results show a demand for smaller units like single-family attached, condos and low rise. Updates in zoning across the county to allow for smaller unit types, accessory dwelling units, or an attached single-family home (e.g., duplexes) can have a significant impact on housing options and supply and make the county more attractive to those looking to move.

Changing zoning regulations impacts all housing types and target incomes. Removing regulatory barriers to development can give developers more flexibility to create solutions that meet community needs for both price and type of housing. Relaxing regulations can also allow developers to build more cost-efficient housing.

**Accessory dwelling units:** Reports of people living in garages and sheds is quite common. Formalizing these units by requiring standards and permits can ensure people have a safer place to live. Accessory dwelling units, also known as ADUs, granny flats, or in-law suites, can take numerous forms, such as a basement unit, a second-story unit above a garage, or a detached building on the property of the existing home. ADUs allow a subtle or unnoticeable increase in density in both rural and urban locations. Costs to develop ADUs are often lower due to the smaller size and utilization of existing structures. Allowing ADUs is beneficial for those looking to downsize or live close to family, or for those who need affordable housing. It also allows communities to increase the density without changing the character of a neighborhood or much of the visual existing landscape. See Appendix page 90 for an example ordinance.

Image 3: Housing Types



▲ Accessory dwelling units (or ADUs) come in many shapes and styles.

Source: ABC of ADUs by AARP and Orange Splot LLC

# Goals, Objectives, and Strategies

**Density Increase:** Allowing an increase in density—through adjustments to setbacks, minimum lot sizes, minimum dwelling sizes, and floor area and lot coverage ratios—can assist in attracting new construction and infill projects. Locating more homes near existing municipal infrastructure is more tax efficient and less expensive for a developer, i.e., is less expensive to provide roads, water supply, and sewer services per house when they are close together. Developers can find efficiencies in the construction of buildings with multiple units; duplexes and triplexes are types of buildings that fit alongside single-family homes but offer lower costs per unit. Efficiencies are also found in stacking plumbing vertically and allowing additional stories. All while creating feasible projects for developers and creating more revenue per acre for a municipality.

For greenfield developments, developers could build home sites densely so that adjacent areas are preserved as recreation or agricultural use. This clustering of development offers a more efficient use of built infrastructure while offering residents recreation opportunities and a connection to nature. Furthermore, open space for recreational activities (hiking, hunting, fishing, mountain biking) is an important feature in Kalamazoo County. Strategic zoning is important to preserve existing natural areas and improving equal access to parks, trails, and other natural amenities while meeting the housing demands of a growing population.

## **[Medium] Targeted Grants**

**Goal 1: Increase Rental Opportunities**

**Goal 2: Ensure Housing Supply Is Built to Meet Demand**

**Goal 3: Remove Barriers to Acquiring and Keeping Homes**

**Goal 4: Rehab Existing Housing Stock**

Additional funding is needed to help address some of the most difficult housing challenges in our community. Solutions to those challenges, which require additional funding, most frequently expressed in the discussions included funding for the following:

**Redevelopment and new construction projects:** Because of the logistical and financial challenges of improving or expanding water and sewer infrastructure, supporting partnerships through the development process by creating gap financing programs could reduce some barriers. Development grants could cover gaps in projects for transitional housing, shelters, workforce/affordable, and mixed-income projects.

**Homeowner repair:** There is a significant need for flexible dollars to help fill gaps in existing programming. Weatherization programs are serviced in Kalamazoo County through Community Homeworks and the Community Action Agency of South Central Michigan. These programs help with some energy efficiency cost saving measures but cannot address many housing repair needs. Additional dollars are needed to cover foundation, roof, insect or water damage, plumbing, heating and cooling, well or septic, or mold issues. These are issues that impact not just the health and safety of homeowners but the longevity in which the house can remain livable and a part of the housing stock. Additionally, these grants could help seniors or individuals through tough financial times, preventing homes from falling into disrepair as well as housing insecurity.

**Creation of a tool lending library:** Allowing individuals the opportunity to rent equipment affordably can remove barriers for motivated Do It Yourself homeowners. This can empower homeowners to affordably maintain or improve their homes. Classes could be added to provide training and guidance.

# Goals, Objectives, and Strategies

**Improved access to natural amenities:** Respondents to the housing survey also expressed a desire to live near green spaces and have access to parks, trails, and other natural amenities. This desire presented itself in two questions, which asked for the top factors in picking their home and where they would most like to live. Additional concerns over environmental equity issues were brought up in multiple write-in responses as they pertain to clean water and air. All residents in our county deserve equal access to clean water and air whether they live in rural or urban areas. Grants could focus on creating additional safe pathways to existing natural amenities and creating new natural amenities in areas that currently do not have any.

**Neighborhood safety and community:** Survey respondents had concerns about safety and sense of community when choosing their home location. Grants to support neighborhood relationships and sense of community are vital. Supporting neighborhood organizations and nonprofits like Building Blocks will help to support existing neighborhoods.

**Laying of tools:** Housing vouchers are being limited in two ways: 1) unwilling landlords, and 2) the current price of housing combined with the increase in housing costs has created a gap in what the vouchers will cover and the market rate price landlords could get on the open market. Additional incentives are needed to use the existing vouchers.

## **[High] Redevelopment Ready**

**Goal 1: Increase Rental Opportunities**

**Goal 2: Ensure Housing Supply Is Built to Meet Demand**

This program ensures that your community has the steps in place to make a smooth process for developers looking to build in your community. The Redevelopment Ready Community Program, or RRC, was designed by developers and urban planners to help iron out common sticking points in the local approval process. This program is free, and guidance can be found at [www.miplace.org/programs/redevelopment-ready-communities/](http://www.miplace.org/programs/redevelopment-ready-communities/).

A few communities in Kalamazoo County have engaged in the program but not all have completed the process.

RRC Certified Community- City of Kalamazoo  
RRC Essentials Community- Comstock Charter Township  
RRC Engaged- Galesburg, Portage, Vicksburg

## Survey Responses

***Which of the following are your top three priorities for supporting housing? (general survey)***

*"Kalamazoo county is full. If you want more housing build skyscrapers like Grand Rapids. Keep the rural areas rural."*

*"Stop pollution in the Northside. We deserve clean air."*



# Goals, Objectives, and Strategies

## **[High]** *Local Housing Fund (Kalamazoo County Millage)*

**Goal 1: Increase Rental Opportunities**

**Goal 2: Ensure Housing Supply Is Built to Meet Demand**

**Goal 3: Remove Barriers to Acquiring and Keeping Homes**

**Goal 6: Increase and Coordinate Supportive Services**

The housing millage in Kalamazoo County was established to support housing through rent subsidy, permanent housing units, and supportive services. These funds will raise \$6,375,000 in the first year of levy. The millage was designed to support rental assistance, permanent housing, and supportive services. Rental assistance should first target areas and populations identified throughout the county with the highest population and percent of rent overburden. See chart 30. This millage is a unique opportunity for Kalamazoo County to leverage resources and make a larger impact. This housing plan was designed to provide housing data and community input for the county to guide the housing millage into the future.

## **[High]** *Expanding Fair Housing*

**Goal 1: Increase Rental Opportunities**

**Goal 2: Ensure Housing Supply Is Built to Meet Demand**

**Goal 3: Remove Barriers to Acquiring and Keeping Homes**

**Goal 7: Advocate for Housing for All**

Fair housing practices came up frequently in the discussions for the goals and objectives. Expanding fair housing could include:

Fair housing enforcement—Ensure that populations facing housing discrimination are adequately protected and that fair housing laws are vigorously enforced.

Right to council—Establish policy for low-income residents in housing-related eviction proceedings that threaten occupancy to have representation by organizations with expertise to provide legal services.

Create more open, accessible, and inclusive communities—Reduce residential racial segregation; promote equitable development in communities that have been historically disinvested or continue to be deprived of resources, amenities, benefits, and/or services; and foster the creation of more open, accessible, and inclusive communities by promoting mixed-income developments.

Expand housing choice—Work to ensure that all people, including populations whose housing choices have historically been restricted or are currently limited, are better able to access and enjoy the full range of housing opportunities and communities that exist in the county across the housing continuum. Housing developments should be building a range of housing types and styles in multiple locations throughout the county.

## **[High]** *Rental Subsidies*

**Goal 6: Increase and Coordinate Supportive Services**

Providing rental assistance can reduce the financial burden of market rate units when affordable units are not available. Section 8 or housing vouchers are the rental subsidies typically provided. Additional rental assistance through county-focused programming will help more people stay in their homes when experiencing financial difficulties. Keeping people in the homes they own or rent is more effective than providing services once they are homeless.

# Goals, Objectives, and Strategies

## **[High]** *Inclusionary Housing Program*

**Goal 1: Increase Rental Opportunities**

**Goal 2: Ensure Housing Supply Is Built to Meet Demand**

This is a program where local policies might require or encourage developers to dedicate a portion of the new residential units to lower than market rate residents. This could be any percent the municipality decides. In Michigan we cannot mandate but we can provide incentives for participation. Municipalities could provide tax credits, grants, density bonuses, or other incentives in exchange for the lower than market rate affordable units.

<https://inclusionaryhousing.org/>

**The following measures are recommended to ensure equity:**

- Choose income targets and size of units that match the households of color
- Ensure marketing reaches renters of color
- Consider lottery-based selection rather than first-come first-served
- Set limits on resident selection and screening material
  - Restrict the use of criminal history in screening applicants for housing
  - Master waitlist for all inclusionary rental units in the city. When a vacancy occurs in an inclusionary rental property, the city provides the property manager the names of the first five people on the waitlist.
- Collect race and ethnicity data on those served in the affordable units
- Partner with a community land trust for stewardship of affordable units
- Require long-term unit affordability

## **[High]** *USDA Single-Family Housing Loan Program*

**Goal 3: Remove Barriers to Acquiring and Keeping Homes**

**Goal 4: Rehab Existing Housing Stock**

[\[https://www.rd.usda.gov/programs-services/single-family-housing-programs\]](https://www.rd.usda.gov/programs-services/single-family-housing-programs)

**Single-family housing direct home loan:** Loan funds may be used to help low-income individuals or households purchase homes in rural areas. Funds are available to build, repair, renovate or relocate a home, or to purchase and prepare sites, including providing water and sewage facilities.

Habitat for Humanity of Michigan services packages for the entire state. More information can be found at [\[https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-direct-home-loans/mi\]](https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-direct-home-loans/mi).

**Single-family housing repair loan and grants:** Also known as the Section 504 Home Repair program, this provides loans to very-low-income homeowners to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards.

There are also grants and loans dedicated to water supply and waste disposal. All of the USDA dollars are limited and have to be applied for through the local USDA office. The Paw Paw Office services Kalamazoo County.

Paw Paw Office  
1035 East Michigan Ave., Suite A  
Paw Paw, MI 49079  
269-657-7055 Ext. 4

# Goals, Objectives, and Strategies

## **[High] Federal Home Loan Bank of Indianapolis and Michigan**

**Goal 1: Increase Rental Opportunities**

**Goal 2: Ensure Housing Supply Is Built to Meet Demand**

**Goal 3: Remove Barriers to Acquiring and Keeping Homes**

**Goal 4: Rehab Existing Housing Stock**

The bank offers financing through grants and loans for affordable housing and community development activities in Michigan and Indianapolis. Local banks can sign up to be members and offer numerous services to the community.

The following banks are members in Kalamazoo County:

Arbor Financial Credit Union  
Consumers Credit Union  
First National Bank of Michigan  
Kalamazoo County State Bank  
KALSEE Credit Union

The Community Investment and Housing department partners with developers, nonprofit organizations and public agencies. [<https://www.fhlbi.com/products-services/community-investment-and-housing>].

**Affordable housing grants:** These grants are submitted in partnership with a bank and developer. Funds can be used to help fill gaps in projects. More information can be found online. [<https://www.fhlbi.com/products-services/community-investment-and-housing/affordable-housing-program>]

**Homeownership initiatives:** Homeownership Opportunities Program (HOP) helps first-time homebuyers with down payment assistance.

Neighborhood Impact Program (NIP) assists income-eligible homeowners with home repairs.

Accessibility Modifications Program (AMP) aids seniors and households with disabled family members with home modifications that will allow them to remain in their current homes.

# Goals, Objectives, and Strategies

## Ownership Structures

### **[Low]** Community Land Trusts (CLTs)

**Goal 2: Ensure Housing Supply Is Built to Meet Demand**

**Goal 3: Remove Barriers to Acquiring and Keeping Homes**

CLTs are community-based nonprofit entities that access, acquire, and maintain land in perpetuity within a “trust” under certain obligations and responsibilities for housing. Residential and commercial tenants who take title to this land own the homes, businesses, and retail stores, through a long-term renewable ground lease agreement that is subject to easements. CLTs can be used for many community development activities but are primarily utilized for the assurance of long-term housing affordability. A CLT is able to divide the ownership of the land for commercial and residential purposes, thereby safeguarding public and private investments for the benefit of the community. In essence, the CLT sells the improvements (homes) on the land to low- to moderate-income home buyers for a price that excludes the value of the land and at a price that is well below the appraised value of the improvements, usually between 60 and 70 percent of the appraised value. The benefits to the community are that the public and private investments are rejuvenated continually and generationally. The buyer agrees to abide by a sales formula if they ever sell the home and is also able to recoup all of the principal payments as well as improvement costs in some cases. Sellers also agree to limit the appreciation in the property they can recoup in a sale. A key challenge to the CLT is the financing for the initial project as larger subsidies are needed to fill the gaps in selling homes at a more affordable price.

### **[Low]** Cooperatives

**Goal 1: Increase Rental Opportunities**

**Goal 2: Ensure Housing Supply Is Built to Meet Demand**

**Goal 3: Remove Barriers to Acquiring and Keeping Homes**

Cooperatives are formed as organizations for the purpose of marketing and purchasing the products and services of its members and/or shareholders, in this case, housing. The principles of a cooperative include voluntary and open membership; democratic control by its members; equitable contribution of capital by its members; self-help, reliance, and sufficiency; and sustainable development best practices and policies for the community at large. Housing cooperatives can be high-rise apartment buildings, garden-style apartments, townhouses, single-family homes, and senior housing. Mobile home park cooperatives usually own the land, utilities, and community facilities; their members own the individual mobile homes.

**Market Rate:** Shareholders/homeowners can buy or sell for whatever the market will support.

**Limited Equity:** There are some restrictions on the return from the sale of your ownership. Members benefit from below-market interest rate mortgage loans, grants, real estate tax abatement, or other features that make the housing more affordable to both the initial and future residents for a specified period of time.

**Leasing:** Affordability is provided through shared resources and sometimes below-market rents. Some leasing cooperatives allow outgoing members to take a portion of the organization’s cash reserves built up while they were in occupancy.

Kalamazoo Collective Housing is an example of a housing cooperative in the city of Kalamazoo: <http://kalamazoo.coop/fletcher>

# Goals, Objectives, and Strategies

## **[Low] Resident Ownership**

**Goal 2: Ensure Housing Supply Is Built to Meet Demand**

**Goal 3: Remove Barriers to Acquiring and Keeping Homes**

Resident-owned communities (ROCs) is a preservation strategy used in manufactured housing developments. Manufactured housing is one critical source of affordable homeownership in the United States. Of the 6.8 million manufactured homes in this country, approximately 43 percent are located in the nation's 50,000 manufactured home communities, where residents rent the land beneath their homes. This is often a precarious arrangement for homeowners, but strategies like resident ownership, in which homeowners form cooperatives to purchase their communities, can provide more secure land tenure for millions of American families. This structure could also be used in new tiny home communities.

## **[High] Tell the Stories**

**Goal 7: Advocate for Housing for All**

Create a platform to share stories to help destigmatize those who need additional housing options. Stories about those who are currently unhoused or low income can help communicate the similarities we all share as humans. Stories can support more movement for "Yes in My Backyard," an antithesis to "Not in My Backyard," which is prevalent in limiting the development of housing options and creating more mixed income neighborhoods. Forty-eight percent of the survey respondents said mixed-income neighborhoods are very important or important. Another 25% said they are somewhat important.

# 7

## Appendix

# Appendix

## Additional Strategies

### **[Medium] Transportation Services**

#### **Goal 3: Remove Barriers to Acquiring and Keeping Homes**

Metro Transit has 20 routes in the city of Kalamazoo. Metro Connect provides service throughout Kalamazoo County and to the Veteran's Administration Hospital in Calhoun County. Connections can be made to Van Buren, St. Joseph, and Allegan County transits. Metro Transit routes should be expanded to continue to service transportation and housing needs. Construction near jobs, education, and other amenities will help continue to reduce auto-based transportation needs.

### **[Medium] Foundations**

#### **Goal 1: Increase Rental Opportunities**

#### **Goal 2: Ensure Housing Supply Is Built to Meet Demand**

#### **Goal 3: Remove Barriers to Acquiring and Keeping Homes**

#### **Goal 4: Rehab Existing Housing Stock**

#### **Goal 5: Embrace Housing as a Workforce Development Strategy**

#### **Goal 6: Increase and Coordinate Supportive Services**

#### **Goal 7: Advocate for Housing for All**

Foundations have traditionally been providing grants to local communities. Three foundations top the list in Michigan, with each awarding over \$100 million annually to recipients. Those foundations include the W.K. Kellogg Foundation [[www.wkcf.org](http://www.wkcf.org)], the Kresge Foundation [[www.kresge.org](http://www.kresge.org)], and the Charles Stewart Mott Foundations [[www.mott.org](http://www.mott.org)]. The Johnson Center for

Philanthropy [<https://johnsoncenter.org>] is a regional source of information and training for nonprofit organizations. The Council of Michigan Foundations [[www.michiganfoundations.org](http://www.michiganfoundations.org)] provides many resources on a statewide basis as well.

Recently, there has been a significant shift in strategy by an increasing number of community and regional foundations to deploy resources toward community development philanthropy. This strategy enables foundations to focus their capital in local and regional markets to help create new businesses and jobs, as well as provide access to needed community services.

Kalamazoo has the following foundations:  
Kalamazoo Valley Community College Foundation  
Heritage Community of Kalamazoo Foundation Inc.  
Foundation for Excellence Kalamazoo

## Survey Responses

### ***What were your main reasons for moving to Kalamazoo County? (general survey)***

*"Some parts are easy to walk around in, but I really wish they were connected by paths or safe bike lanes with protection, not just painted road stripes."*

# Appendix

## **[Low] Crowdfunding/Crowdgranting**

**Goal 1: Increase Rental Opportunities**

**Goal 2: Ensure Housing Supply Is Built to Meet Demand**

**Goal 3: Remove Barriers to Acquiring and Keeping Homes**

**Goal 4: Rehab Existing Housing Stock**

**Goal 5: Embrace Housing as a Workforce Development Strategy**

**Goal 6: Increase and Coordinate Supportive Services**

**Goal 7: Advocate for Housing for All**

Crowdfunding or Crowdgranting is a system that utilizes an existing platform to raise small amounts of money from multiple individuals. There are a few different types to raise money. Depending on the type, there may or may not be an expected return for the individual. All are completed through online platforms, and sometimes there are rewards or presales. Examples include Kickstarter and GoFundMe, which tend to be donation based. Investment and equity examples are Localstake, Wefunder, and SeedInvest. All of these programs would require extensive outreach and community support. They generally will cover smaller programs or small project gaps.

## **[Medium] Michigan Tax Increment Financing (TIF)**

**Goal 2: Ensure Housing Supply Is Built to Meet Demand**

**Goal 4: Rehab Existing Housing Stock**

The state of Michigan has enacted legislation to allow communities to create unique organizations for utilization of Tax Increment Financing, which include Downtown Development Authority (DDA); Local Development Financing Authority (LDFA); Brownfield Redevelopment Authority (BRA); Corridor Improvement Authority (CIA); Neighborhood Improvement Authority (NIA); and Waterfront TIF. Municipalities can divert property tax revenue increases to subsidize community development projects. The municipality does forgo the future tax revenues. Using TIF for a project can help with environmental clean-up, and with improvements in land use, housing, infrastructure, public facilities, and building structures.

## **[Medium] Michigan Tax Abatement Obsolete Property Rehabilitation Act (OPRA)**

**Goal 2: Ensure Housing Supply Is Built to Meet Demand**

**Goal 4: Rehab Existing Housing Stock**

Public Act 146 of 2000 enables the redevelopment and rehabilitation of older, obsolete buildings into vibrant commercial and mixed-use projects that are located in qualified local units of government. Local units of government can approve buildings that are contaminated, blighted, or obsolete for inclusion in the program. Once entered into the program, real estate taxes on a property are frozen for a period of up to 12 years. This enables developers to make substantial improvements to a building without bringing about an increase in property taxes. Additionally, the state treasurer has the capability to exempt one-half of the school operating millage for up to 6 years on 25 projects per year.



# Appendix

## **[Low]** Federal and State Historic Preservation Tax Credits (HTC)

**Goal 2: Ensure Housing Supply Is Built to Meet Demand**  
**Goal 4: Rehab Existing Housing Stock**

Both federal and state tax credits are available for the rehabilitation of historic properties. Properties must be on the National Register of Historic Places, the State Register of Historic Sites, or be in a local historic district, and either be individually listed or contribute to a listed district in order to be eligible. The tax credits can cover up to 20% (federal) or 25% (state) of the total project cost. The state tax credits can be used by homeowners or on commercial properties. This credit has a \$5 million cap per calendar year. The federal tax credits can only be used for business or other income producing properties. Learn more about these on the State Historic Preservation Office Website <https://www.miplace.org/historic-preservation/programs-and-services/historic-preservation-tax-credits/>

## **[Low]** Infrastructure Expansion

**Goal 1: Increase Rental Opportunities**  
**Goal 2: Ensure Housing Supply Is Built to Meet Demand**  
**Goal 3: Remove Barriers to Acquiring and Keeping Homes**

Expanding or improving municipal water and sewer systems makes development more cost-effective. Bringing water and sewer infrastructure to development sites is a large expense that can make certain areas undevelopable without municipal support. Finding the funds to address infrastructure is often challenging for municipalities. Resources include grants and loans from USDA, MSHDA and EDA

## **[Low]** American Association of Retired Persons (AARP)

**Goal 3: Remove Barriers to Acquiring and Keeping Homes**

Older adults are a growing percentage of the low-income population in Kalamazoo County, as discussed on page XXX. Intentional funding should be focused on this population. Organizations can apply for project funding online at <https://www.aarp.org/aarp-foundation/grants/info-2021/advancing-effective-solutions.html>

# Appendix

## **[Medium] Michigan State Housing Development Authority (MSHDA) Tools**

**Goal 2: Ensure Housing Supply Is Built to Meet Demand**

**Goal 4: Rehab Existing Housing Stock**

**Michigan Homeowner Assistance Fund (MIHAF):** The Homeowner Assistance Fund was established under Section 3206 of the American Rescue Plan Act of 2021 (ARPA). This program is designed to mitigate hardships associated with the coronavirus pandemic by providing funds to prevent homeowner mortgage delinquencies, defaults, foreclosure, loss of utilities or home energy services, and displacements of homeowners experiencing financial hardship on or after January 21, 2020, or for those homeowners who experience a coronavirus pandemic financial hardship that began before January 21, 2020, but continued after that date. [<https://www.michigan.gov/mshda/homeownership/mihaf-homeowner-assistance>]

**Low Income Housing Tax Credits:** These tax credits are managed by the MSHDA. The credits allow investors in affordable rental housing to claim a credit against their tax liability annually for 10 years. Projects include new construction or rehabilitation. If a project receives enough points to qualify for credits, the owner agrees to maintain both rent and income restrictions for a period of at least 18 years. The application process is very competitive, with limited funds available and a demand for funding sources that outweighs the supply. Approximately one in four projects is funded.

**Small-Scale Housing Rental Pilot Program:** Small-scale development can have a significant impact on smaller rural communities, which is where the pilot funding will be focused. The financed units will be constructed and made available to low-, moderate-, and middle-income households within the state of Michigan. [<https://www.michigan.gov/mshda/neighborhoods/small-scale-housing-rental-program>]

**Michigan Housing Opportunities Promoting Energy-Efficiency (MI-HOPE):** There is a statewide competitive funding round to obtain subrecipients for an energy-efficiency program. Eligible applicants include nonprofit agencies and units of government. The first funding round will provide up to \$10 million dollars statewide. This grant program is designed to encourage and facilitate energy-efficiency focused residential housing repairs and upgrades to owner occupied homes and non-owner occupied single-family homes and multi-family properties consisting of a maximum of three total units within both rural and urban areas.

# Appendix

## **[Medium] Michigan Economic Development Corporation (MEDC) Tools**

**Goal 2: Ensure Housing Supply is Built to Meet Demand**

**Goal 4: Rehab Existing Housing Stock**

**Community Development Block Grants (CDBG):** Program funds are made available through grants and loans to local units of government (city, village, township, county). The Michigan Economic Development Corporation will approve projects in communities that do not receive a direct allocation of federal funds (non-entitlement communities). The CDBG program initiatives include building rehabilitation, loan programs, business assistance, façade improvements, planning, public facilities and improvements, rental assistance, and other innovative project support. To access these dollars, communities should contact MEDC to talk about their project.

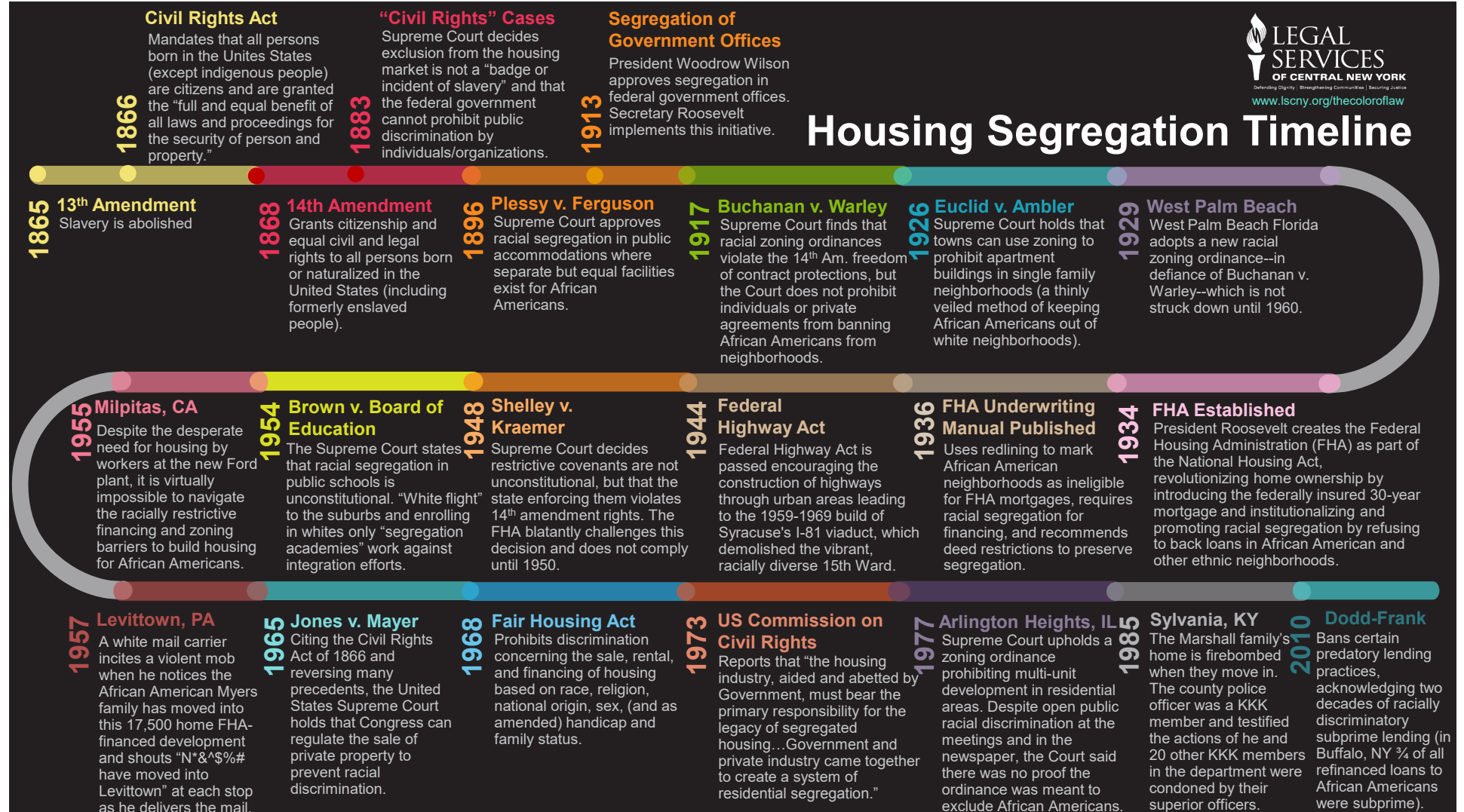
**Updating Water Infrastructure -WRI Program:** A water infrastructure program is currently available. The program will not fund the extension of existing infrastructure but it would help to cover cost in the Capital Improvement Plan, freeing up financing for other projects.

[\[https://www.miplace.org/programs/community-development-block-grant/cdbg-funding-round/\]](https://www.miplace.org/programs/community-development-block-grant/cdbg-funding-round/)

**Michigan Community Revitalization program (MCRP):** The MCRP offers loans or grants to eligible for residential, commercial, and mixed-use projects located on sites that are contaminated, functionally obsolete, blighted, or historic in nature. The exact amount of financial assistance is established through a financial analysis. Projects receive funding based on eligible expenses in the project. Developments are expected to leverage financing with other sources and show local financial support. Each county has a Community Assistance Team member at the Michigan Economic Development Corporation whom they can work with to submit applications.

**Public Spaces Community Places:** This program works with local nonprofits or municipalities to help fund public spaces like parks, splash pads, trail heads, and other community spaces. This program is a collaborative effort with MEDC and Patronicity, in which local residents can use crowdfunding to engage with the development of strategic projects in their communities. The funds that are raised by the community will be matched by a grant from MEDC.

## Housing Segregation Timeline



# Appendix

Appendix Table 1: Direct Shelter

Shelter	Population Served	Services	Address
Open Doors/Next Door	Low-wage workers/men and women	Apartments, Childcare, Employment	1141 S Rose St #3
Oakland House	Priority given to mental health clients, those referred by agencies	Overnight shelter	1207 Oakland Drive
Bethany House	Recovery drug users, women and children.	Housing, Alcohol and Drug Abuse services	722 S. Rose St
Kalamazoo Gospel Mission	Women, children, and adult males.	Meals, Social services	448 N. Burdick
Domestic Assault Program - YWCA	Victims of domestic abuse	Private shelters, Meals, Clothing, Social services	353 E. Michigan
The Ark	Runaway youth and youth in transition	Housing, Food, Mental Health, Shelters	990 W. Kilgore Rd
Ministry With Community	Adults, with or without children.	Meals, Daytime shelter, Laundry, Lockers, Computer access, Social services	500 N. Edwards St
Alpha and Omega	Single mothers, their children and senior women.	Housing, Mental Health Education	2860 Collins Ave
Housing Resources IN	Those impacted by homelessness	Short term emergency housing/housing assistance, Provides referral information	420 E. Alcott
Kalamazoo County Emergency Shelter	Single men and women	Up to 90 days of shelter	440-½ North St
Catholic Family Services	Youth 16-21	Provides transitional housing for youth	1819 Gull Road
Housing Resources Rosewood	Families and individuals	Provides affordable permanent housing to families and individuals earning 60% of area median income or below	345 North Burdick St
Kalamazoo Collective Housing	Adults and Children	Three options of cooperative housing, one co-housing. Wi-Fi, laundry, mental health, education, resources,	Multiple Locations/ Undisclosed
The Keystone House	Veterans	12- Beds short- term solution shelter, typical stay is usually 90-days	422 E. Stockbridge Ave.,
The Step-Up Family Shelter	Families	Transitional housing, with mental health services	Undisclosed Address for safety.
HERS (Homeless Emergency Response System)	Individuals with reoccurring hospital visits	Multiple single-family homes	Undisclosed
The Legacy House	LGBTQ+ ages 18-24	Available in spring of 2022	Undisclosed
Cares Sexual Wellness Services	People living with HIV and their families	Short-Term and Long-Term--Tenant Based Rental Assistance, Short-Term Mortgage Assistance, First month's rent and deposits	629 Pioneer Street suite 200

\* This is not an not exhaustive list. Produced in partnership with Tanisha Smith, Makayla Davis and Donald Cooney at Western Michigan University

# Appendix

Appendix Table 2: Assets for Housing Kalamazoo County: Programs

Services Along Housing Continuum	Unsheltered	Shelters	Transitional Housing (rapid rehousing and permanent supportive housing)	Affordable Rental (vouchers, Section 8, Other rental or affordable landlord assistance)	Community Housing (cooperative, CLT, resident ownership)	Affordable Homeownership (homeownership, foreclosure, down payment assistance)	Market Rental	Market Homeownership
Integrated Services of Kalamazoo	Housing	Oakland/Step-Up	Post Housing Support	Referrals/Rental Assistance \$\$				
Building Blocks of Kalamazoo				Neighborhood relationships and homeowner repairs	Neighborhood relationships and homeowner repairs	Neighborhood relationships and homeowner repairs	Neighborhood relationships and homeowner repairs	Neighborhood relationships and homeowner repairs
Housing Resources Inc of Kalamazoo County		Shelter Referrals	Financial Assistance, Case Management, Master Leasing	Referrals, Financial Assistance, Affordable Housing, Master Leasing, Voucher Applications/Waitlist				
Kalamazoo Neighborhood Housing Services						Classes/ \$\$	Classes/ \$\$	Classes/\$\$
Community Homeworks						Home Repairs/\$\$		Home Repairs/\$\$
Kalamazoo Gospel Mission	Housing/ Shelter Open	Short-Term (90 days)	Short-Term (90 days)	Housing Assistance				
Ministry with Community Inc		Day-time	Support Services	Support Services	Support Services	Support Services		
Catholic Charities of West Michigan	Housing	The Ark (21 Days)		Housing Assistance				
Kalamazoo Collective Housing			Affordable Housing	Affordable Housing	Cooperative housing			
YWCA of Kalamazoo Non Profit Housing Corporation	Housing	Women Safe Shelter	Emergency Housing	Sec.8/ Rental Assistance \$\$				
Open Doors/ Next Door	Housing	Men/Women shelter		Rental Assistance \$\$				
Kalamazoo Alternative Housing Inc	Housing			Douglas Apartments				
Fair Housing Center of Southwest Michigan				Support Services	Support Services	Support Services		
Interfaith/ Non-Profit Housing Cooperation	Housing			Interfaith Homes/Public Housing				
Veterans Affairs				Rental Assistance \$\$		Support Services		

\* This is not an not exhaustive list. Produced in partnership with Tanisha Smith, Makayla Davis and Donald Cooney at Western Michigan University.

# Appendix

Appendix Table 2: Assets for Housing Kalamazoo County: Programs

Services Along Housing Continuum	Unsheltered	Shelters	Transitional Housing (Rapid Rehousing and Permanent Supportive Housing)	Affordable Rental (vouchers, Section 8, Other rental or affordable landlord assistance)	Community Housing (Cooperative, CLT, Resident ownership)	Affordable Homeownership (Homeownership, foreclosure, down payment assistance)	Market Rental	Market Homeownership
Collation for Homeless	Supplies/Support							
The Oakland House	Housing	Short-Term	Support Services	Rental Assistance \$\$/	Post Housing Support	Post Housing Support		
The Step-Up House	Housing	Short-Term	Support Services	Safe/Private Housing	Post Housing Support	Post housing Support		
The Ark	Housing / Shelter Open	Short-Term	Support Services	Housing Assistances	Post Housing Support	Post Housing Support		
The Legacy House (Out-Front)	Housing / Not Open Yet							
The Keystone House	Housing/ Veterans	Group home	Support Services	Independent Living	Housing Support	Housing Support		
Cares Sexual Wellness Services				Tenant Based Rental Assistance, Short-Term Mortgage Assistance				
Portage Community Center				Eviction and Utility Assistance				
South County Community Services				Eviction and Utility Assistance				
St. Vincent de Paul Society ( St. Augustine, St. Catherine, St. Joseph, St. Martin, and St. John Bosco)				Eviction, relocation and Utility Assistance				
1st UMC Helping our Neighbors				Eviction Assistance				
Shepard Center						Minor repairs for seniors		Minor repairs for seniors
Community Action Agency of SW Michigan						Weatherization and rehab for low income		Weatherization and rehab for low income

\* This is not an not exhaustive list. Produced in partnership with Tanisha Smith, Makayla Davis and Donald Cooney at Western Michigan University.

# Appendix

## Example Tiny House Policy

### SECTION XX.XX MICRO-HOUSING DEVELOPMENTS

This type of infill development is intended to provide for affordable housing of less than standard size as an exception to the minimum floor area and lot area requirements of this ordinance. For this use the following conditions are required:

- A. Minimum development land area is one (1) acre and the maximum development land area is two (2) acres, excluding floodplain, wetland and water bodies.
- B. No more than ten (10) dwelling units shall be permitted per micro-housing development.
- C. A micro-housing development shall not be located further than 1,000 feet from a grocery store and potential employment, nor may a micro-housing development be located within 1,000 feet of another micro-housing development boundary.
- D. Municipal Sanitary Sewer and Municipal Water supply are mandatory.
- E. The maximum dwelling floor area shall not exceed 600 square feet in gross floor area (GFA). Post construction additions shall be prohibited.
- F. The minimum dwelling GFA shall be 288 square feet with a minimum width of 12 feet
- G. Each dwelling unit shall contain bathroom, kitchen, living room and a sleeping area. The sleeping area may consist of a loft.
- H. Each individual lot shall have one parking space for one vehicle (10' wide by 20' deep) directly accessible to the internal street of the development.
- I. Each individual lot shall have a minimum width of 22 feet and a minimum depth of 88 feet. Minimum lot size shall be 2,900 square feet and the maximum lot size shall be 4,250 square feet. Lots shall not exceed a 4 to 1 length to width ratio.
- J. Front setback shall be 20 feet, side setbacks shall be 5 feet on each side (except where the walls are masonry within 10 feet of the side lot line, then setback may be 0 feet), rear setback shall be 10 feet and there shall be 10 feet between the dwelling and a detached accessory building.
- K. One and only one accessory building shall be provided, the maximum floor area allowed for the accessory building shall not exceed 576 square feet no matter what the size of the dwelling. Maximum accessory building height shall be 15 feet.
- L. Maximum lot coverage shall be 30% or 1,176 square feet whichever is less.
- M. There shall be an access road with a minimum road easement width of 40 feet, provided that there shall also be 10-foot wide public utility easements on at least one side of the road right-of-way. The road designs shall be submitted to the municipal engineer, the County Drain Commissioner and the Fire Marshall for review and are subject to review and approval of the municipal governing body. The private road connection to a public road shall have the approval of the road agency having jurisdiction. The private road pavement shall be sufficient to support the largest fire apparatus available to the fire department and shall be at a minimum 24 feet wide widening to 28 feet every 150 feet from the public road and having a turn-around at the end unless direct connection is provided to another public roadway.



# Appendix

## Example ADU Provision

### **SAMPLE DRAFT ACCESSORY DWELLING PROVISION**

#### **SECTION XX.XX. ACCESSORY DWELLINGS.**

One single-family accessory dwelling may be located on any parcel in RESIDENTIAL and MIXED-USE districts provided that the parcel shall contain no less than the minimum width and area required in that district. A detached accessory dwelling shall be located at least ten (10) feet from the principal structure, be built at least to the same construction code standards as the principal structure, and additionally shall meet the following provisions:

A. An accessory dwelling unit may be constructed either above or at least ten (10) feet behind a principal use structure and may be a detached structure.

B. At no time shall an accessory dwelling be considered a separate property by sale or condominium. An accessory dwelling may be used for income purposes, such as: monthly or other time period rental or lease agreement or monetary charge for occupancy.

B. Temporary occupancy of either the accessory dwelling or the principal dwelling by any occupant, shall exceed a minimum of thirty (30) consecutive days out of each calendar year unless a Temporary Transient Use permit is granted in accordance with Bed and Breakfast provisions of this ordinance.

C. The construction of an accessory dwelling unit shall meet all applicable requirements for accessory buildings. Additionally, an accessory dwelling unit shall have a minimum floor area of at least four hundred (400) square feet, but not more than fifty (50) percent of the floor area of the principal dwelling.

G. Each guest house shall be provided with emergency vehicle access which has been reviewed and approved by the authorized fire code official.

# Appendix

## “Other” Responses to Housing Survey Questions

**Which of the following are your top three priorities for supporting housing?**

- Landlords:
  - Not permitting landlords to require that tenants prove their monthly income is three times greater than the price of rent
  - Limiting the amount of housing that is not occupied by the owner (rentals, Airbnb, etc.). Conversely, some respondents suggested relaxing rental requirements in order to expand the supply of housing and decrease the price of rent
  - Increasing the enforcement of regulations landlords must follow
- Type of Home:
  - Some respondents suggested tearing down old housing and replacing it with modern/energy efficient homes with low carbon footprints, while others suggested renovating the existing housing stock
  - Prioritizing the quality of homes built; respondents expressed negative sentiment towards Allen Edwin and similar developments.
  - Spending money on developments that will bring tax revenue back to the city
  - Building walkable neighborhoods with small commercial developments mixed in so people without transit do not have to lug groceries across dangerous roads
  - Ensuring that new houses are on a decent plot of land
  - Respondents specified the need for more: tiny homes, single family-homes and apartments, and multifamily residences
  - Building high-density housing to reduce urban sprawl and medium-density housing (e.g. rowhouses and four-plexes)
  - More workforce housing and public housing
  - More unsubsidized housing for all price points
  - Building wheelchair accessible rentals and homes in mixed neighborhoods (not just in seniors-only housing)
- Middle price point housing, examples include duplex rentals with attached garage, condominiums with reasonable HOA fees, 2- and 3-bedroom single-family homes
- Mixed Architecture
- Energy Efficiency/ Environment:
  - Assisting low-income families in making energy efficiency improvements that save them money and cut carbon emissions
  - Stopping pollution in the northside—multiple specific mentions of Graphic Packaging pollution
  - Building sustainable/ ecological housing
  - Weatherizing low-income owner-occupied homes
- Property values:
  - Prioritizing high quality non-subsidized or less affordable housing to increase property values
  - Enforcing standards of upkeep within neighborhood—neighbors’ yards, properties etc.
  - Promoting resale opportunities
- Affordability:
  - Creating more income-based rental options
  - Affordable housing for middle income residents who do not qualify as low income but cannot afford \$900-\$1000 per month in rent
  - Affordable rentals for young professionals, students, families etc.
  - Building more houses to increase affordability and lower rent
  - Increasing the availability of rent-to-own properties
  - Creating housing that has rental costs as 25% of monthly take home pay for a 40 hour per week minimum wage job
- Seniors:
  - Multiple respondents expressed the idea that seniors should receive a tax break
  - Promoting a variety of affordable senior housing- not \$400 condos.
  - Providing maintenance assistance for seniors that are homeowners

# Appendix

- Space:
  - Prioritizing acreage for a home
  - A few respondents expressed the sentiment Kalamazoo County is losing its rural areas to suburbs
  - Distance between neighbors
- Animals:
  - Pet friendly
  - Better opportunities for individuals with emotional support service animals
  - Communities not harvesting deer herd with lethal methods
- Homelessness:
  - Creating emergency housing available on a walk-in basis
  - Concern that hotel rentals for the unhoused increased area break-ins
  - Creating another facility like the Rickman House
  - Halfway houses
  - Warming Shelters
  - Some residents expressed support for ending encampment sweeps while others promoted doing them more efficiently
  - Ending panhandling
  - Several respondents indicated that they do not have a desire to help the unhoused
  - Decriminalizing homelessness
- Disability
  - Better aged and adult foster care homes for residents with mental illnesses
- Criminal records
  - Affordable housing for those with past criminal records and specifically those recently exiting prison
- Housing for veterans
- Government:
  - A portion of respondents expressed that they disagree with the millage ever having been taken
  - Disapproval of the sewer mandate in Oshtemo
  - A few respondents expressed the idea that programs already exist to address secondary housing issues or that it is not the government's role to address housing
  - County-wide government consolidation to lower city and county taxes
  - Better enforcement of existing standards in city ordinances
  - New zoning laws
- Equity and Inclusion:
  - Diverse population
  - Ensuring that financial institutions are not overcharging Black residents
  - An end to redlining
- Miscellaneous:
  - Financial assistance to address construction labor shortages and the high cost of construction material
  - Quality of school district and educational services offered
  - Proximity to public services, hospitals, jobs, family, houses of worship
  - Assistance through the process of purchasing a home for first time
  - Tax breaks or funding for Kalamazoo residents to purchase properties to house low-income individuals
  - Assistance for homeowners living in the historic district to repair homes and keep properties up to historic district requirements
  - Neighborhood safety
  - Separating apartment rentals from single-family residences
  - Forcing competition for the cable companies to incentivize lower charges to the customers
  - Mitigating/eliminating lead-based paint and lead water pipes
  - Quality infrastructure such as roads, water, sidewalks
  - Laundry hookups for washer and dryer
  - Some residents prioritize living somewhere that borders either green space or water

# Appendix

## Of the following, what three factors are most important to you when choosing your home?

- Local government:
  - Government oversight of rental and housing market
  - Effective township board
  - Police response time
- Utilities:
  - Internet speeds
  - Whether or not there are utility disruption issues
- Location:
  - Traffic-calmed street
  - Avoiding living in a place with factory noise nearby
  - Proximity to medical services
  - Not in a flooding area
  - Open, green, land, rural
  - Ability to walk or bike to work, errands, entertainment etc.
  - Sidewalks on all streets
  - Not next to toxins, specifically from Graphic Packaging
  - The upkeep of neighbors' properties
- Elements of the home itself:
  - Size
  - No yard to mow
  - Presence of a pole barn
- Affordability:
  - Income, specifically in reference to policies requiring that tenants make three times the monthly rental rate in income
  - Availability of home in price range
- School district, or quality and reputation of private schools
- Stopping environmental racism
- Acceptance of criminal backgrounds
- The reputation of the landlord
- Mixed cultural backgrounds/ racial diversity

## What were your main reasons for moving to Kalamazoo County?

- Schools: specifically, Gull Lake, Portage, Vicksburg, Mattawan
- Location within Southwest Michigan:
  - Proximity and access to other cities such as Grand Rapids, Chicago, Detroit and Lansing
  - A 4-season climate
- Space:
  - Rural areas and acreage
  - To have a large home in a wooded setting
  - It is less crowded and less developed than other parts of state
- Size:
  - Kalamazoo City's medium, "just-right" size
  - More opportunities than the rural community the respondent moved from
  - Low traffic
- Walkability
  - Ability to walk to store
  - Walkable neighborhood
- Amenities:
  - Airport, The Gospel Mission, Autism Centers, Amtrak Trains, hearing impaired school, Mental health services, Trade school, library, Medical care, Shopping, public transport system available
- Culture and Community:
  - The diversity of Kalamazoo
  - Cultural Events, activities in downtown Kalamazoo, nightlife
  - A progressive nature due to the influence of the universities
  - The arts community
  - Entertainment: Music Venues, music, Shows at Miller Auditorium, local music, Gilmore Piano Festival
  - Midwestern Values
  - Philanthropy, volunteer opportunities, like-minded neighbors, quiet community

# Appendix

- Religion: Many respondents wrote their church was an attracting factor, yet others claim part of the draw to Kalamazoo County is that it is less religious than other southwest Michigan communities
- Nature:
  - Green Spaces for wandering, parks
  - Easy access to both local and the Great Lakes, lakefront
- Home Itself:
  - Price or features of home
  - Ability to buy first home, opportunity for low-income homeownership
  - Availability of apartment, condo, homes in great neighborhoods
- Quality of life:
  - It was better than a different nearby county
- Strong leadership
- Familiarity: respondent moved away but returned because Kalamazoo County feels like home
- Seniors:
  - Moving here to retire
  - Availability of senior housing
- Affordability
- Safety
- To start a business
- Downsizing

## **Which of the following do you worry about in your home or apartment?**

- Affordability:
  - Cost of living being driven up by newly constructed luxury housing
  - Rising utility costs
  - Paying rent
  - Rising property taxes
- Sewer System:
  - Mandated sewer system hookup
  - Cost of sewer system
- Landlords:
  - Concern that owner of home will sell to management company
  - Management abuse or neglect
- Safety:
  - Lack of enforcement against drug use
  - “Pro-criminal policies”
  - Violence
  - Increased break-ins after new apartments were built nearby
- Property Value:
  - Declining home values
  - Surrounding setting (condition of neighboring homes and yards) affecting values
  - Increase in the number of rental houses in the neighborhood
- Animals/ Pests:
  - Too many deer
  - Termites and Carpenter ants
  - Ticks/gypsy moths
  - Woodpeckers
- Energy Efficiency:
  - Multiple respondents expressed interest in switching to electric or solar panel energy
  - Rise in the cost of natural gas and other utility costs
  - Utility related pollution
  - Lack of or bad insulation
  - Poor energy efficiency
  - Winterization
- Environmental Concerns:
  - Air quality in home from pollution
  - Environmental racism

# Appendix

- Home Maintenance or Improvements:
  - Inability to afford home improvements
  - Finding affordable and trustworthy help with maintenance or contractors for additions
  - Aging buildings
  - Condition of appliances
  - Plumbing
  - Foundations
  - Lighting
  - Flooring
  - Roofing
  - Water heaters, furnaces, air conditioning, etc.
  - Windows
- Landscaping:
  - Fencing
  - Erosion and shifting soil
  - Cement driveway and sidewalk- specifically those affected by trees and shrubs
  - Old trees causing damage
- Traffic:
  - Noise from road
  - Traffic speed
  - Availability of parking
- Neighbors:
  - Unruly neighbors
  - Privacy
  - Secondhand smoke exposure
  - Power outages

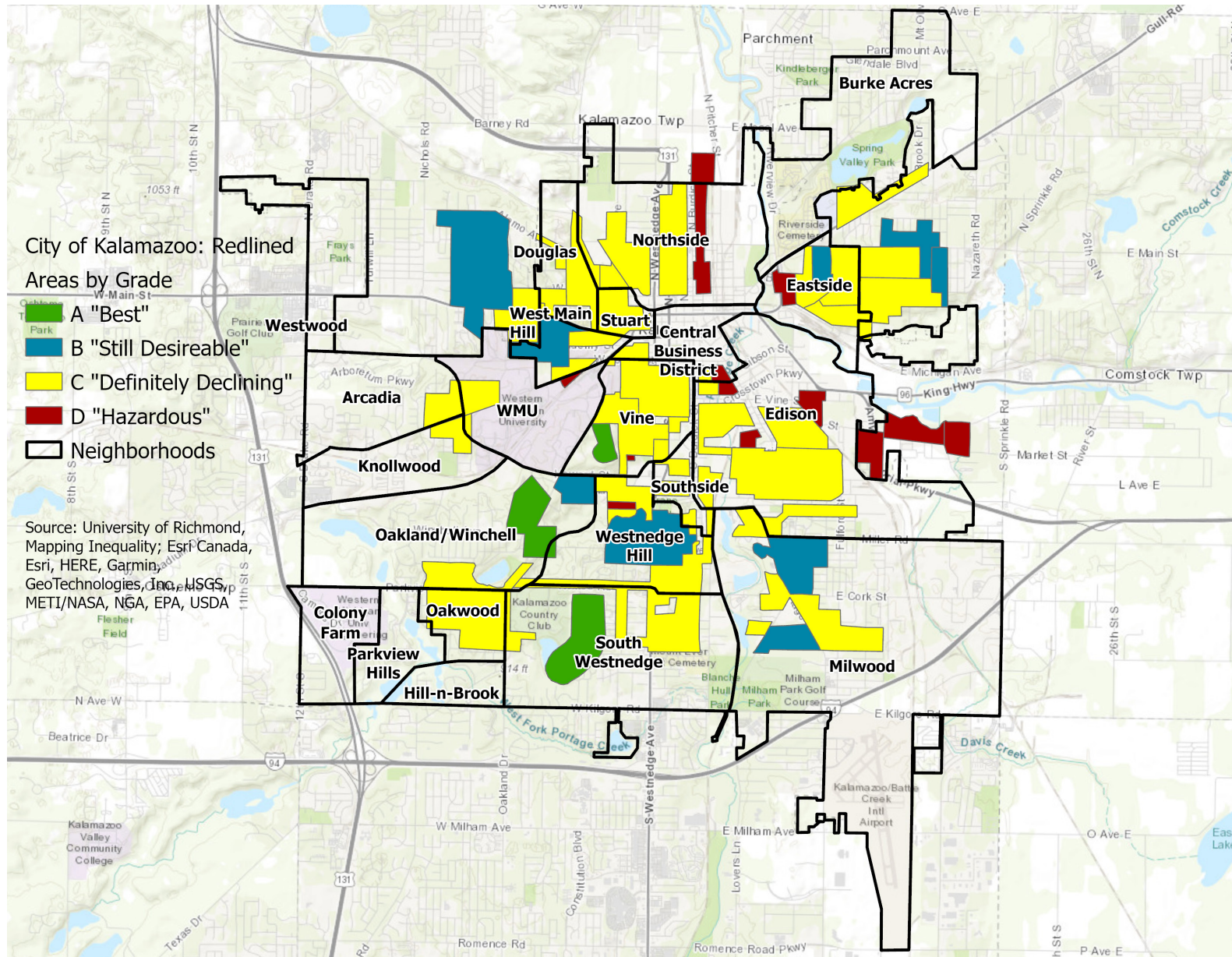
## Why do you feel your housing expenses are unaffordable?

- Supply:
  - Limited supply of homes to buy or rent, leading to high prices
- Taxes:
  - Rising property taxes
  - Several people expressed the sentiment that property taxes are especially burdensome for senior aged individuals and suggested a tax reduction for that population
- Barriers:
  - Criminal record limiting options
  - Homelessness
  - Disability leading to a limited fixed income
- Student loan payments
- Students:
  - College costs
  - The need to live close to campus
- Quality:
  - Respondents explained that rentals available within their price range were low quality. Several specifically cited dangerous maintenance failures on the part of landlords.
- Cost of Insurance
- Low wages or limited working hours



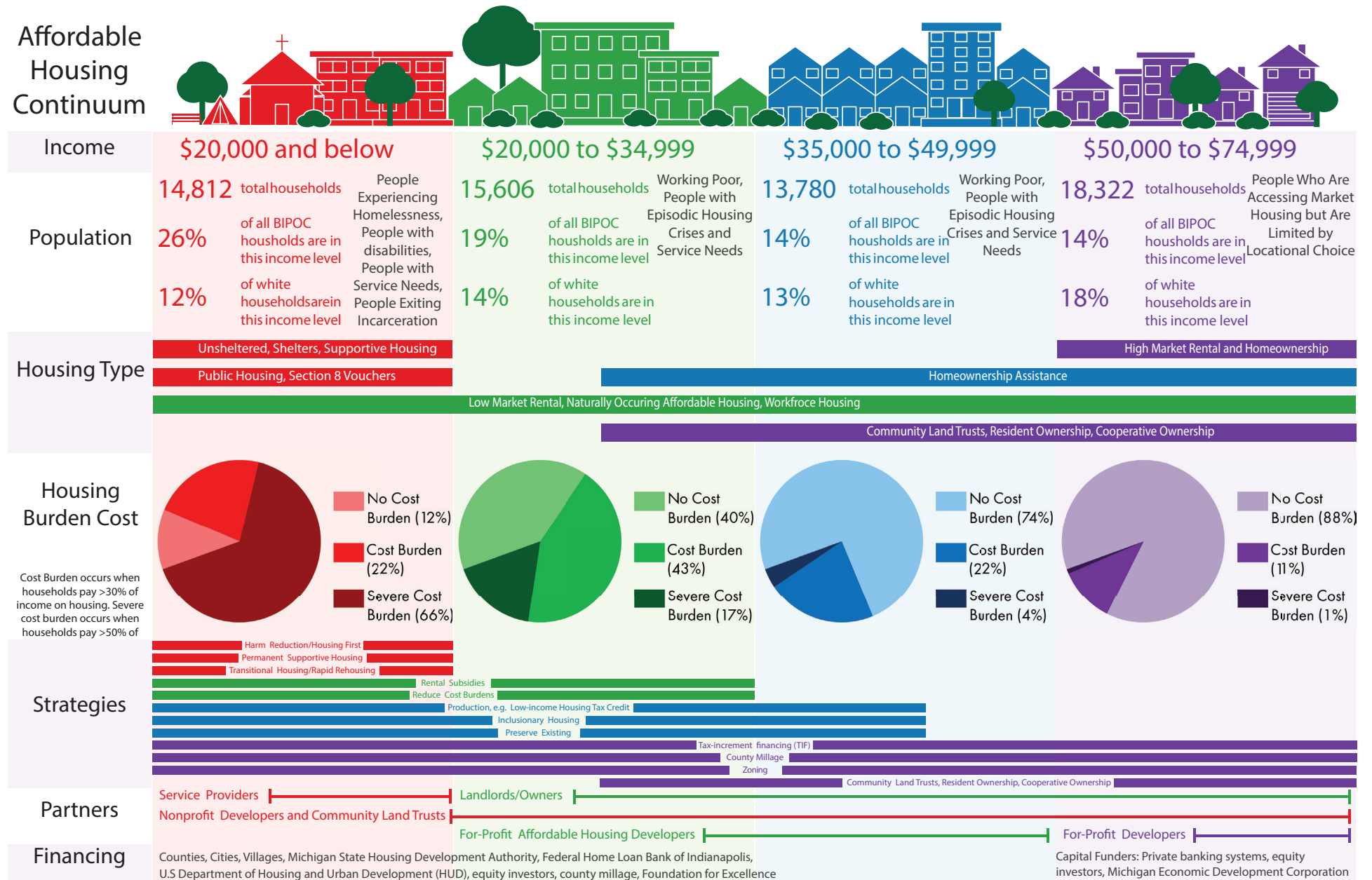
# Appendix

Appendix Map 1: City of Kalamazoo: Redlined



# Appendix

## Affordable Housing Continuum



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



# Appendix

## Survey Letter


Dear Community Resident,


We need your help in shaping the future of housing in Kalamazoo County. You are being asked to share your thoughts on housing through the survey linked in this flyer. Your answers will become part of a county-wide housing plan. This plan will help local governments, nonprofits, and developers provide housing that meets the needs of our community. The results of the survey and the housing plan will be published in Spring 2022. None of your personal information will be collected, stored or reported through this survey.


Our county faces many challenges. They include affordability, supply of workforce and senior housing and housing for people who are homeless. In 2020, an increase to the county-wide housing millage was approved through a public vote. The original millage helped more than 500 families with a .10 mill property tax. The new .75 mill property tax will be collected for eight years. It can make a real difference. The "Homes for All" millage was designed to address many issues in housing.

Your answers to this survey can help shape how these funds are spent. Thank you for your time and service.

Sincerely,

  
Mary Balkema, Housing Director

  
David Anderson, Mayor

  
Patricia M. Randall, Mayor



# Appendix

## Urban Transect Definitions

**1. Rural Zone:** Sparsely settled lands, agricultural buildings, farms, woodlands, wetlands, stream, large regional parks

**2. Sub-Urban Zone:** Large-lot single family homes, low density with large setbacks, shopping centers and connected green spaces

**3. General Urban Zone:** Small-lot single family homes, apartments, mixed use and locally run shops

**4. Urban Center Zone:** Wide housing choices, mixed use, retail shops, galleries, offices, restaurants and bars

**5. Urban Core Zone:** Tall multi-use buildings cultural and entertainment districts and civic spaces for parades and festivals

The below map is an example of the urban transect applied to Kalamazoo County.

