

Committee of the Whole Work Session of August 23, 2022.

5:30 p.m. Call to Order.

Roll Call.

A. Receive a presentation regarding the Kalamazoo County Housing Plan.

1. Presentation by Emily Petz of the Upjohn Institute.

B. Update from Kalamazoo County Housing Director.

1. Discussion with Kalamazoo County Housing Director Mary Balkema regarding Countywide Housing Efforts.

C. Discussion on Workforce Housing in the City of Portage.

1. Communication regarding City of Portage efforts related to workforce housing.

D. Petitions and Statements of Citizens.

E. Summary of Discussion & Next Steps.

Adjournment.

Kalamazoo County Housing Plan

August 3, 2022

W.E. Upjohn Institute for Employment Research

The Institute is an activity of the W.E. Upjohn Unemployment Trustee Corporation, which was established in 1932 to administer a fund set aside by Dr. W.E. Upjohn, founder of the Upjohn Company.

MISSION:

The W.E. Upjohn Institute for Employment Research is a private, nonprofit, nonpartisan, independent research organization devoted to investigating the causes and effects of unemployment, to identifying feasible methods of insuring against unemployment, and to devising ways and means of alleviating the distress and hardship caused by unemployment.

Kalamazoo County Housing Plan

- About the Plan
- Key Findings
- Selected Survey Results (general and unhoused)
- Goals, Objectives, Strategies

About the Plan

Planning Process

- Why create a housing plan?
 - Millage Dollars
 - Growing unhoused population
 - Collaboration and unification of the county as a whole
- Partners
 - Steering committee
 - Funding
- Public participation
 - 3 community meetings
 - 3,170 Survey responses

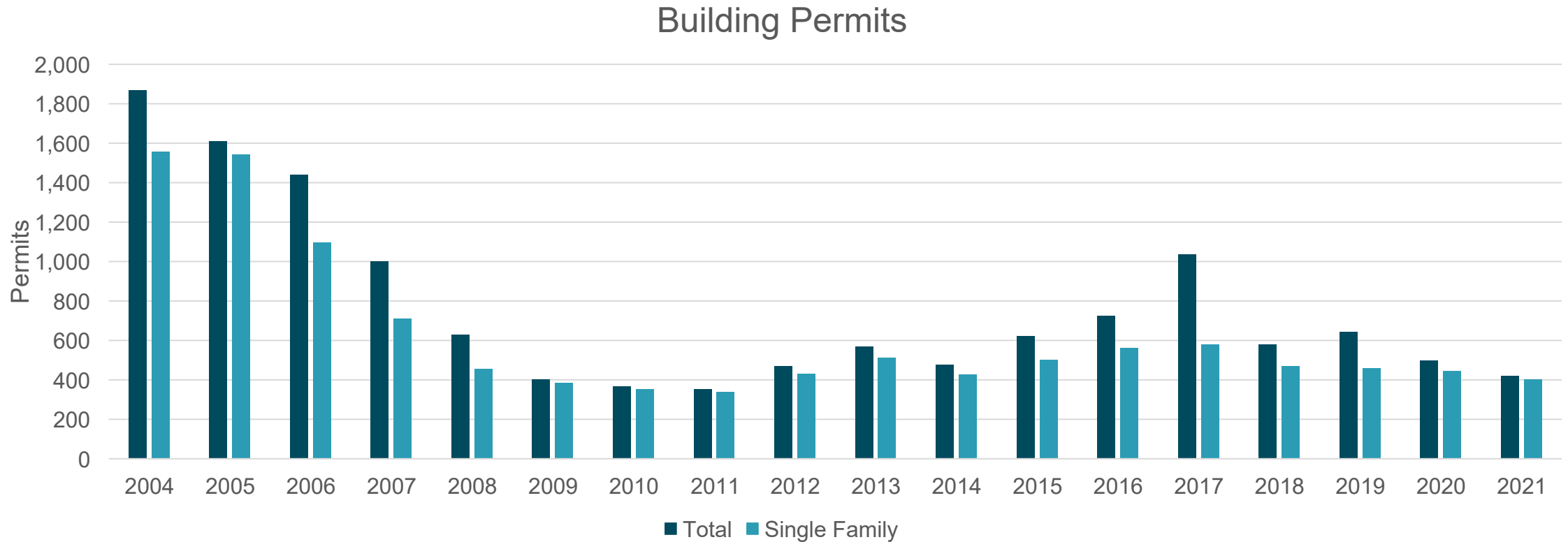
Plan Format

- Chapters
 - Housing Assessment
 - General Survey
 - Unhoused Survey
 - Supply and Demand
 - Goals, Objectives, and Strategies
- Companion Executive Summary

Key Findings

Key Findings – The County Needs More Housing

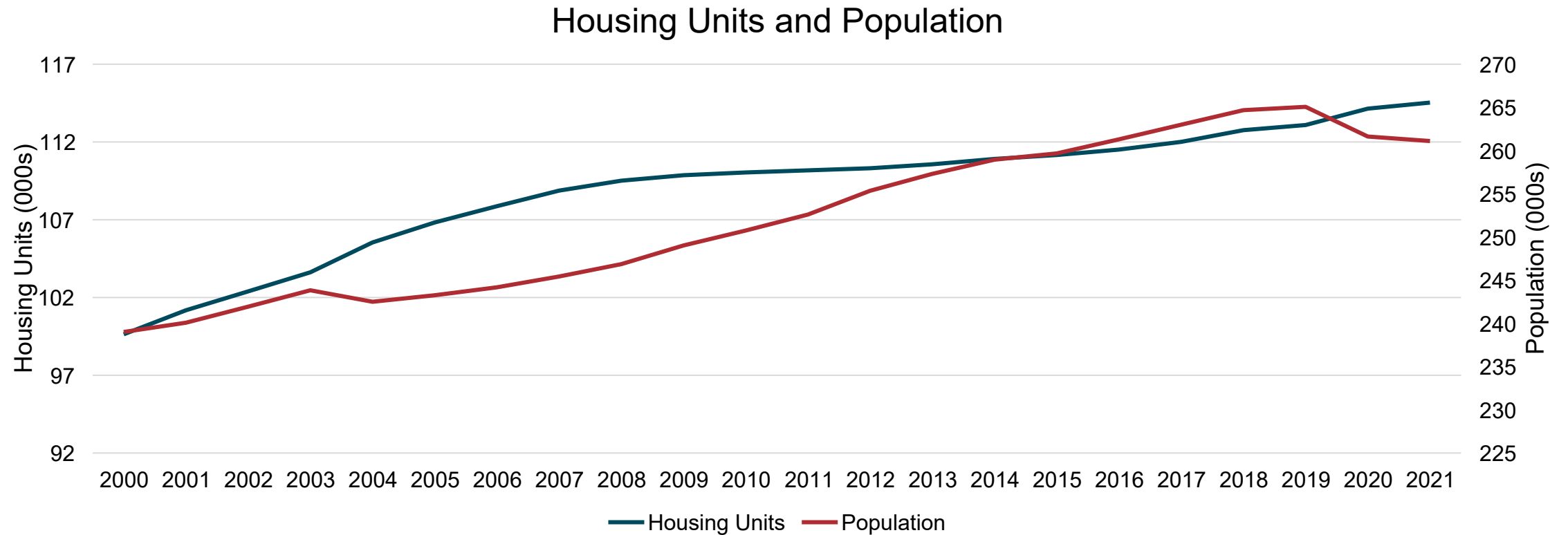
The level of housing production since the Great Recession is far below what was demanded and has led to a housing deficit



Key Findings – More Units Needed

The population of Kalamazoo County is anticipated to grow, and the current pace of construction will not keep up

By 2030, the County needs 7,750 more housing units to account for the increase in population



Key Findings – More Units Needed

The type and location of housing needs an adjustment to meet future preferences

		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	3,000	175	300	125	50	3,650
	General Urban	500	300	375	175	100	1,450
	Urban Center	200	175	275	250	150	1,050
	Urban Core	0	25	150	400	25	600
	Total	4,300	800	1,200	1,000	450	7,750

Key Findings – Many are housing overburdened

Many cannot afford existing units, even the homes on the lower end of the price spectrum

Annual Income	Renters		Owners		
	Units	Rent per Month (\$)	Units	Payment Per Month (\$)	Estimated Home Price (\$)*
Less than 20,000	7,877	Less than 500	3,678	Less than 500	Less than 65,000
20,000 to 34,999	4,986	500 to 874	2,968	500 to 874	65,000 to 114,000
35,000 to 49,999	1,620	875 to 1,249	2,286	875 to 1,249	115,000 to 163,000
50,000 to 74,999	573	1,250 to 1,874	1,474	1,250 to 1,874	164,000 to 245,000
75,000 to 99,999	274	1,875 to 2,499	426	1,875 to 2,499	246,000 to 326,000
100,000 or more	0	2,500 and higher	354	2,500 and higher	327,000 and higher

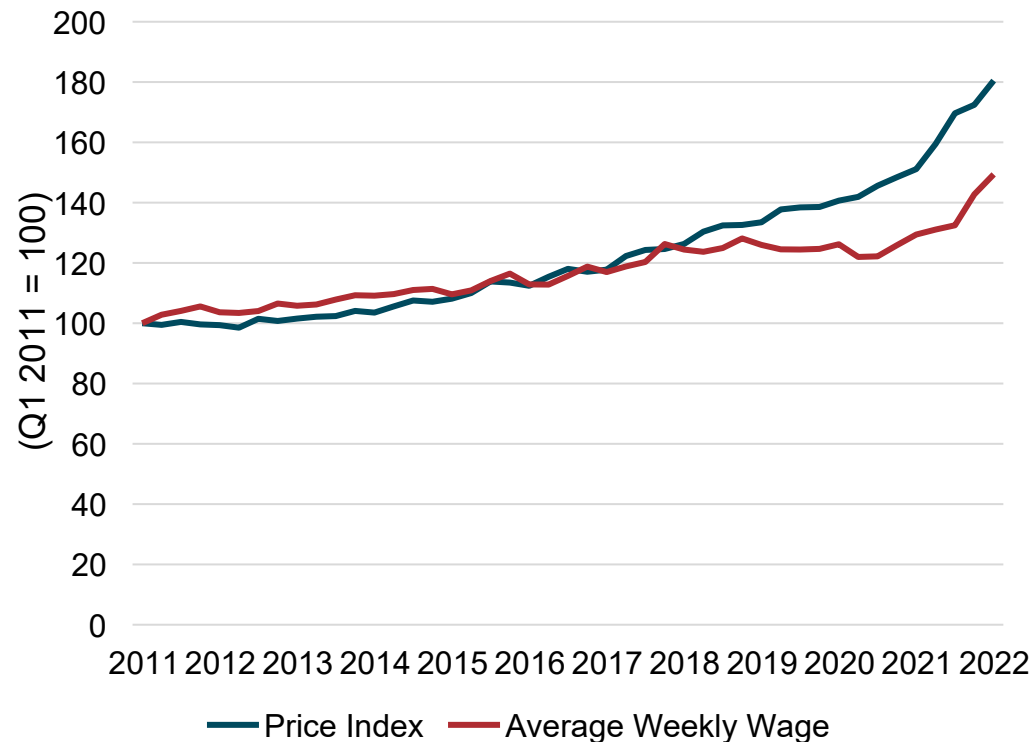
*Purchase price with 5% down, 6.0% interest, 30 year fixed, PMI, and property taxes

Key Findings – Many are housing overburdened

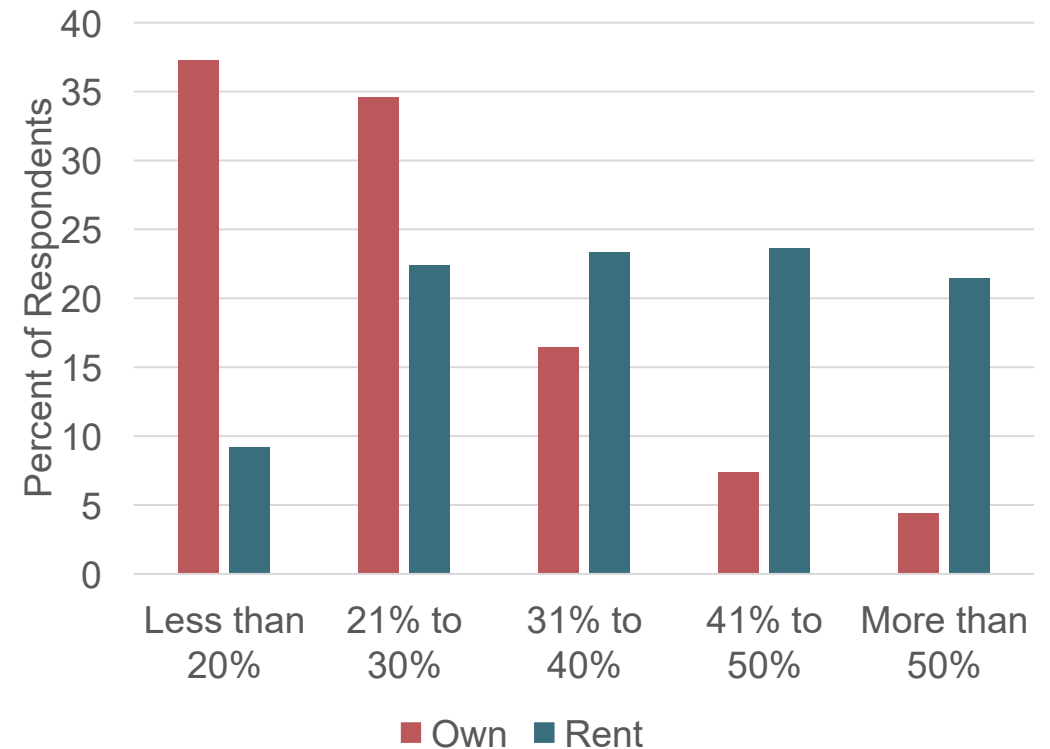
Housing prices are rising faster than wages

Renters are more burdened, additional paths to homeownership are needed

FHFA Price Index and Average Wage Index



Percent of Income that Goes to Housing Expenses, Renter vs. Owner



Key Findings – Inequality

Housing issues are not experienced equally by all segments of our society

- Those who are experiencing homelessness are disproportionately BIPOC
 - 47 Percent of the unhoused survey respondents were BIPOC
- Homeownership rates are greater in the white only population than in other races and ethnicities
 - Only 10 percent of the homes in the county are BIPOC-owned
- Wages
 - The proportion of Black or African American households earning less than \$30,000 annually is twice that of White Non-Hispanic residents
 - 25.7% 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

Key Findings – Infrastructure

Communities within the County Must Maximize the Existing Built Environment

- Developers prefer locations with existing access to sewer and water infrastructure
- Improving existing homes is far cheaper than building new homes
- Using existing infrastructure and improving existing structures has a positive environmental impact

Accomplishing this requires communities to decrease zoning restrictions and increase the allowed density in many districts

- Accessory dwelling units and duplexes are a good option for increasing density without altering the character of an area
- This strategy also helps to alleviate transportation concerns and costs

Key Findings – Workforce Development

Housing is a workforce development issue

- Housing supply partly constrained by labor shortages
- Housing construction and repair skills are in-demand and are an avenue out of poverty for some

To alleviate these issues, organizations in the County could expand training for construction industry by:

- 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

Kalamazoo County Survey Results

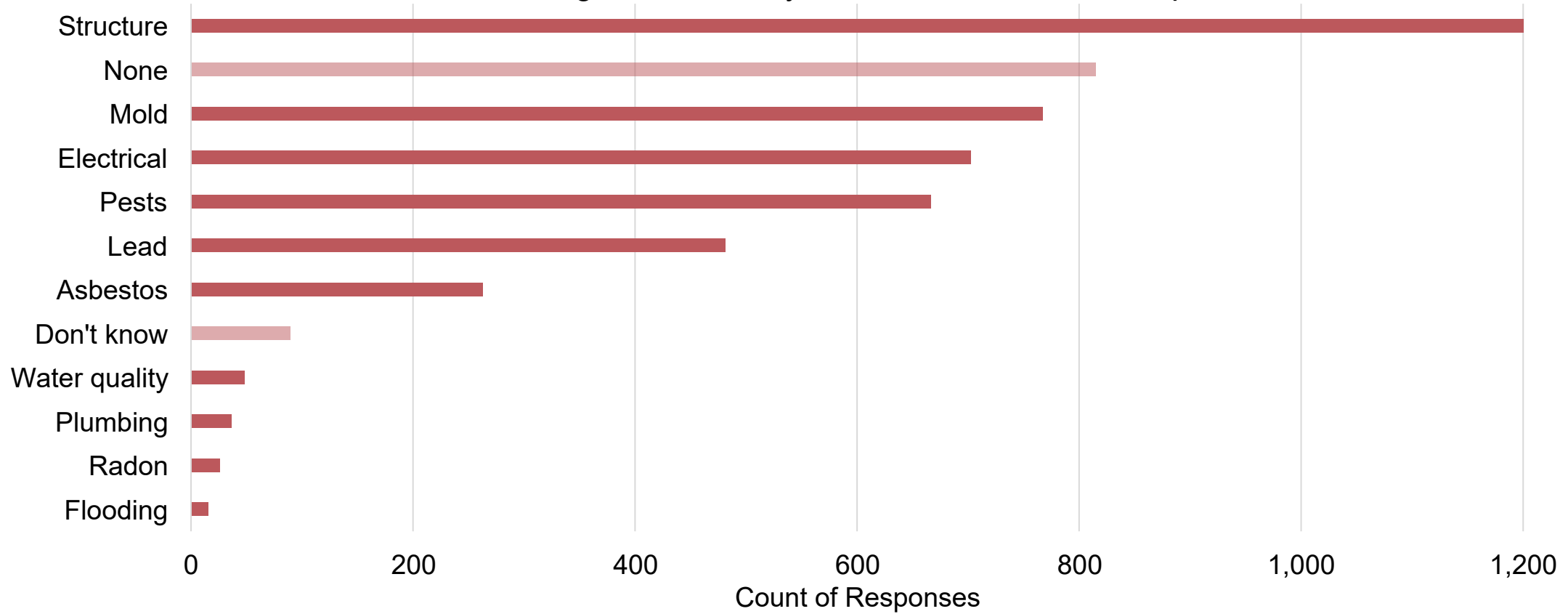
Housing Survey

- 35,500 letters mailed
- 3,000 total responses (though fewer complete responses)



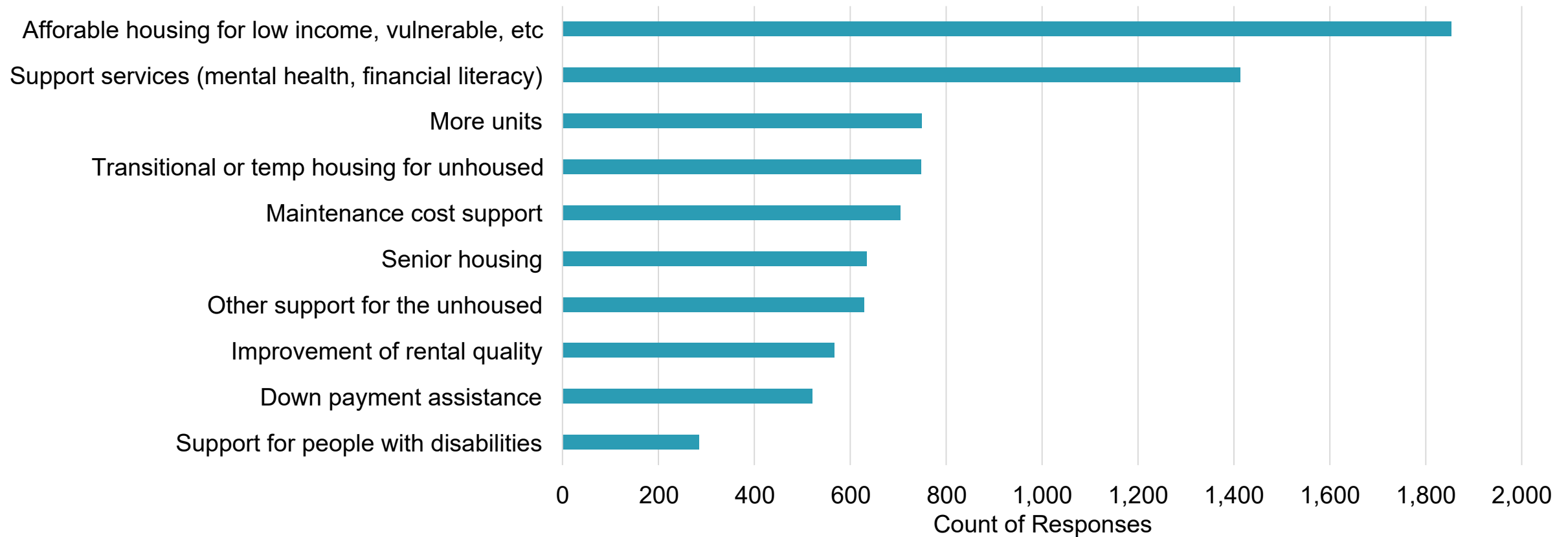
Renters and Homeowners are worried about the structure of their homes

“Which of the Following do You Worry About in Your Home or Apartment?”



Affordable housing for the most vulnerable was the most supported

“Which of the Following are Your Top Three Priorities for Supporting Housing?”



Kalamazoo County Unhoused Survey Results

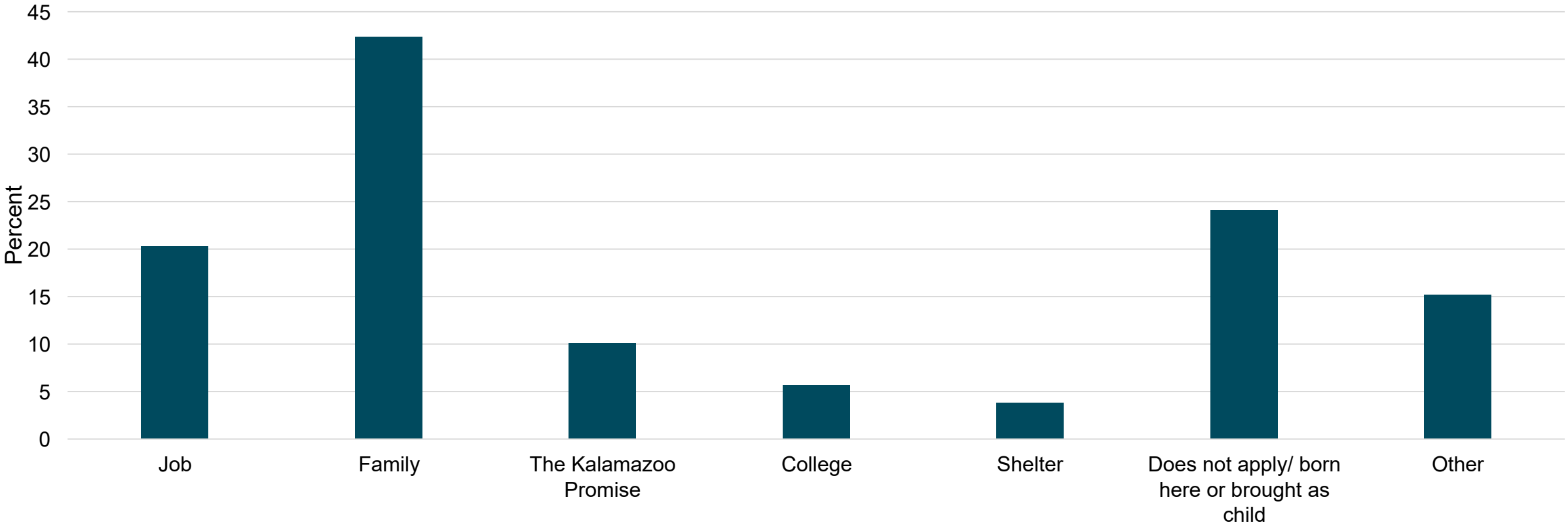
Unhoused Survey

- 169 responses
- Questions written by CoC and Upjohn Institute
- Respondents received compensation for time
- The CoC worked with shelters, providers and nonprofits who surveyed those that are unhoused

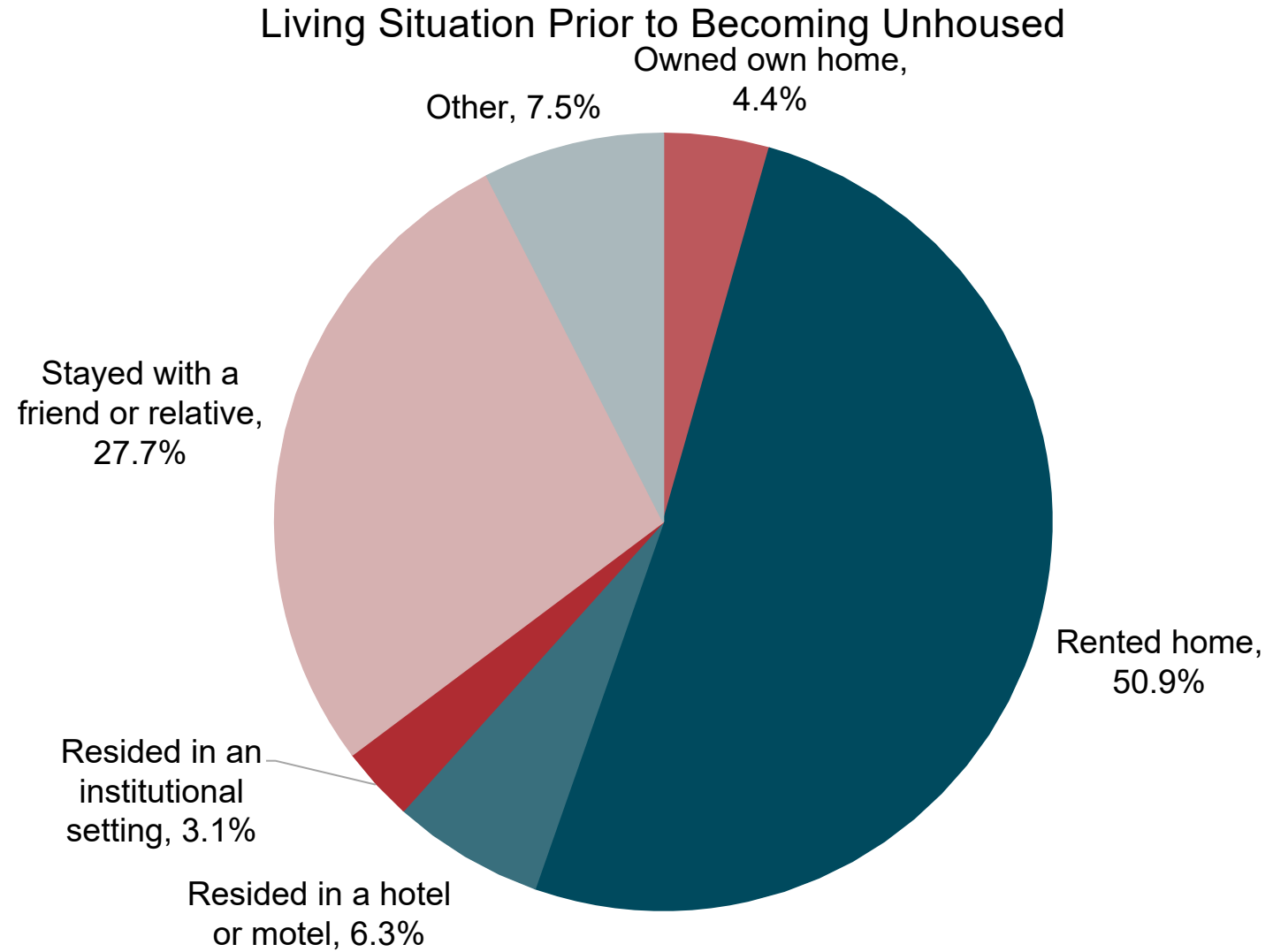


Most people moved to Kalamazoo for family

Reasons for Moving to Kalamazoo County

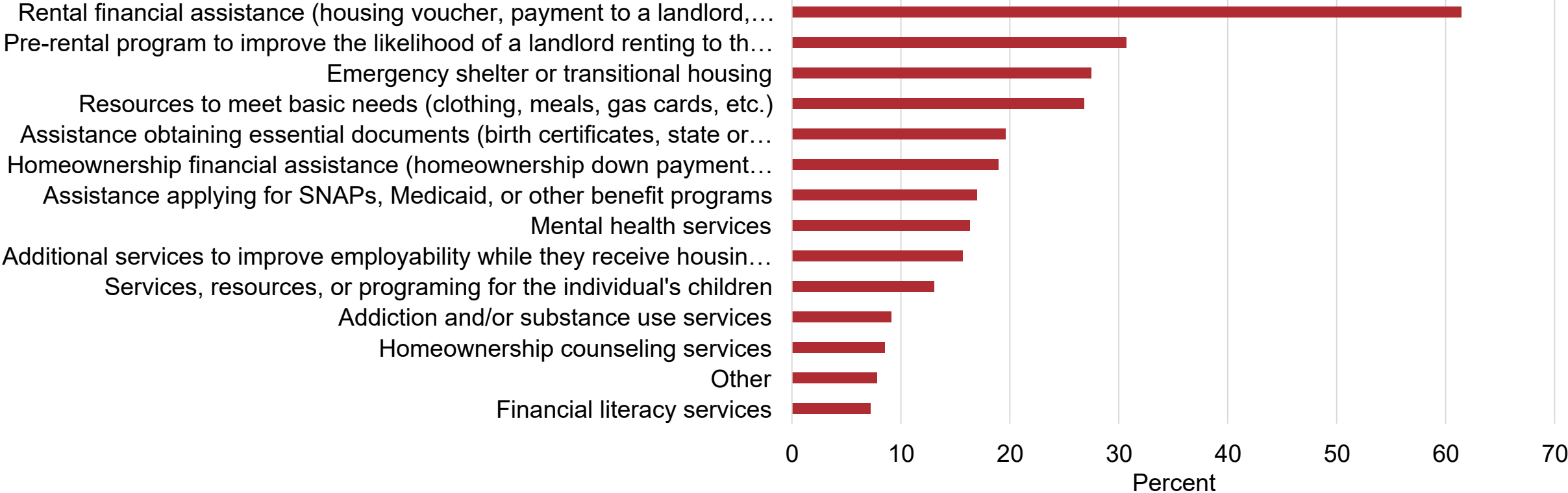


Most people rented before becoming unhoused

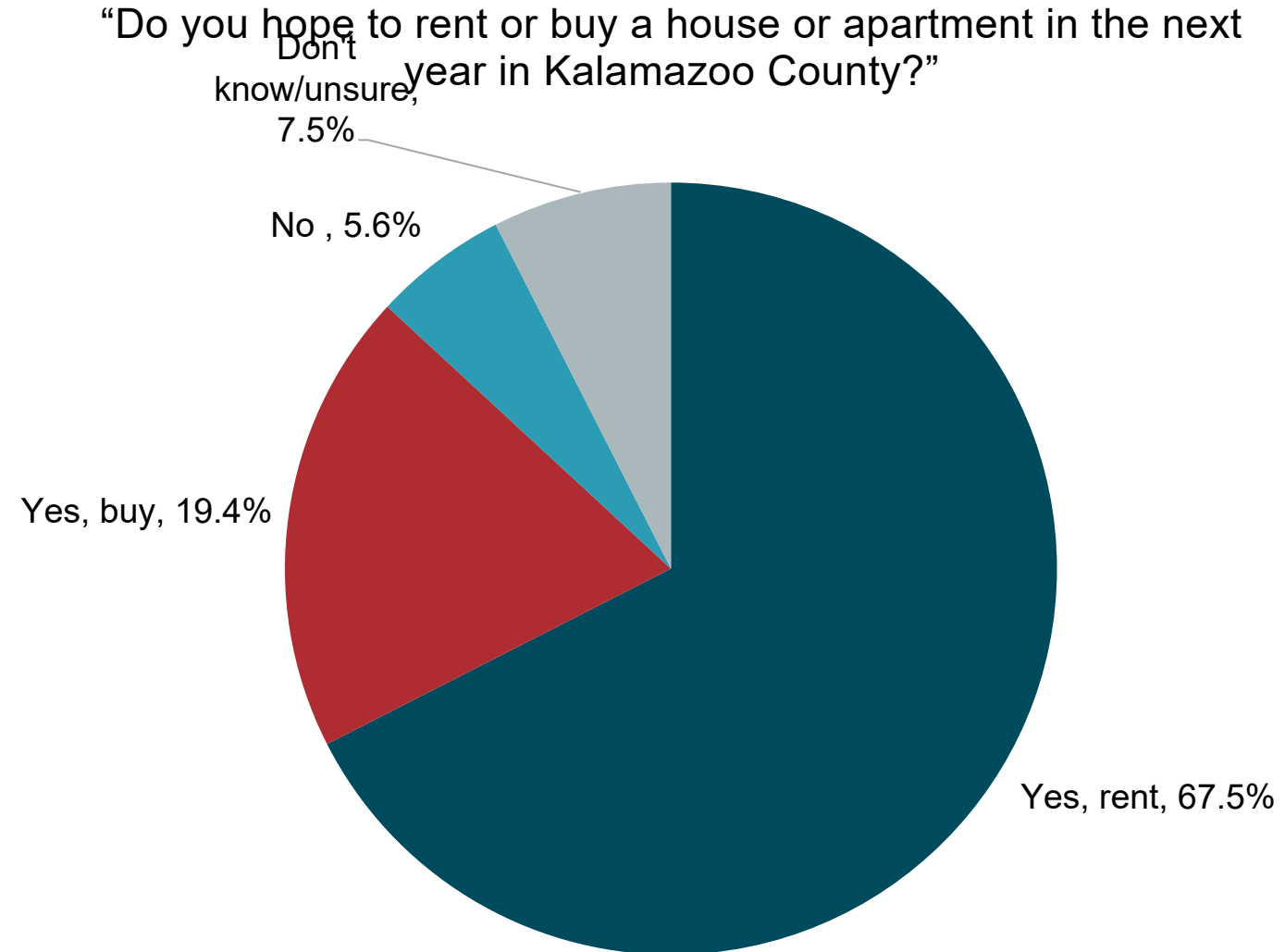


Highest needs were rental programs and support to get housing

Additional Support Needed to Become Rehoused



Most hope to rent but some hope to buy



Goals, Objectives, and Strategies

Goals

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

Thank You

Supply and Demand

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

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

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

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

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

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

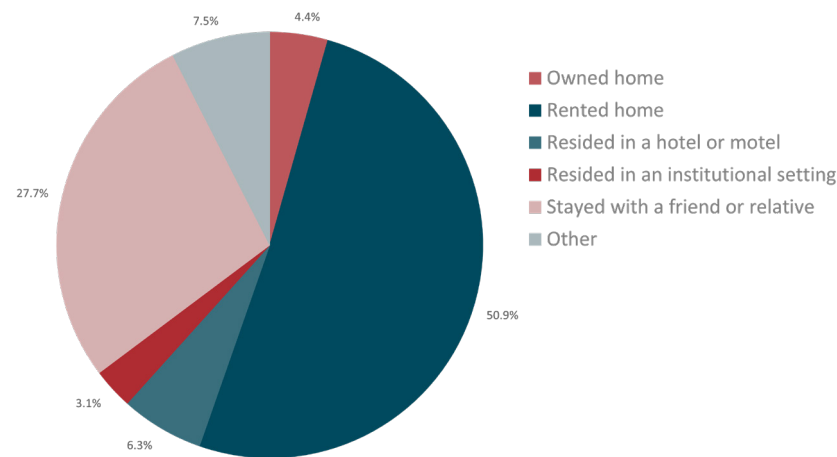
*Purchase price with 5% down, 4.3% interest, 30 year fixed, PMI, and property taxes.

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

Unhoused Survey

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

Chart 29: Living Situation Prior to Becoming Unhoused



Source: Kalamazoo County Unhoused Survey

Table 9: Kalamazoo County Unhoused Survey, Race

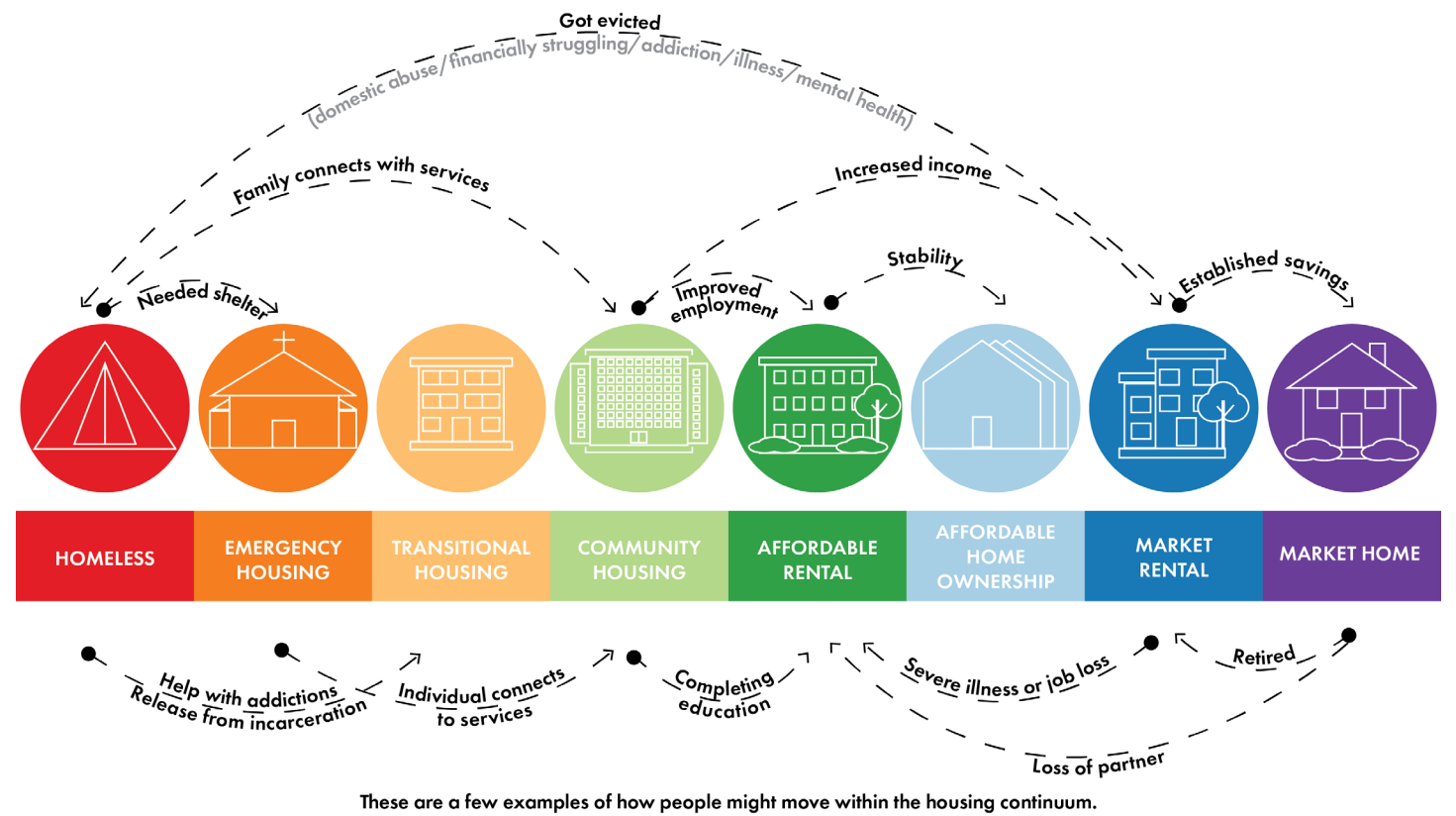
Race	Survey 2022
White	47.5%
Black or African American	38%
Two or More Races	11.4%
Some Other Race	3.2%

Source: Kalamazoo County Unhoused Survey

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.

Visual Summary Kalamazoo County Housing Plan

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



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

Affordable Housing Continuum



Income	\$20,000 and below	\$20,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999
Population	<p>14,812 total households</p> <p>26% of all BIPOC households are in this income level</p> <p>12% of white households are in this income level</p> <p>People Experiencing Homelessness, People with disabilities, People with Service Needs, People Exiting Incarceration</p>	<p>15,606 total households</p> <p>19% of all BIPOC households are in this income level</p> <p>14% of white households are in this income level</p> <p>Working Poor, People with Episodic Housing Crises and Service Needs</p>	<p>13,780 total households</p> <p>14% of all BIPOC households are in this income level</p> <p>13% of white households are in this income level</p> <p>Working Poor, People with Episodic Housing Crises and Service Needs</p>	<p>18,322 total households</p> <p>14% of all BIPOC households are in this income level</p> <p>18% of white households are in this income level</p> <p>People Who Are Accessing Market Housing but Are Limited by Locational Choice</p>
Housing Type	<p>Unsheltered, Shelters, Supportive Housing</p> <p>Public Housing, Section 8 Vouchers</p>	<p>Low Market Rental, Naturally Occuring Affordable Housing, Workforce Housing</p>		<p>Homeownership Assistance</p> <p>High Market Rental and Homeownership</p>
Housing Burden Cost	<p>Cost Burden occurs when households pay >30% of income on housing. Severe cost burden occurs when households pay >50% of income on housing.</p> <p>No Cost Burden (12%) Cost Burden (22%) Severe Cost Burden (66%)</p>	<p>No Cost Burden (40%) Cost Burden (43%) Severe Cost Burden (17%)</p>	<p>No Cost Burden (74%) Cost Burden (22%) Severe Cost Burden (4%)</p>	<p>No Cost Burden (88%) Cost Burden (11%) Severe Cost Burden (1%)</p>
Strategies	<p>Harm Reduction/Housing First</p> <p>Permanent Supportive Housing</p> <p>Transitional Housing/Rapid Rehousing</p>	<p>Rental Subsidies</p> <p>Reduce Cost Burdens</p> <p>Production, e.g. Low-income Housing Tax Credit</p> <p>Inclusionary Housing</p> <p>Preserve Existing</p>		<p>Tax-increment financing (TIF)</p> <p>County Millage</p> <p>Zoning</p>
Partners	<p>Service Providers</p> <p>Nonprofit Developers and Community Land Trusts</p>	<p>Landlords/Owners</p> <p>For-Profit Affordable Housing Developers</p>	<p>Community Land Trusts, Resident Ownership, Cooperative Ownership</p> <p>For-Profit Developers</p>	
Financing	<p>Counties, Cities, Villages, Michigan State Housing Development Authority, Federal Home Loan Bank of Indianapolis, U.S Department of Housing and Urban Development (HUD), equity investors, county millage, Foundation for Excellence</p>		<p>Capital Funders: Private banking systems, equity investors, Michigan Economic Development Corporation</p>	

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

TO: Honorable Mayor and City Council

FROM: Pat McGinnis, City Manager

SUBJECT: Housing Affordability

SUPPORTING PERSONNEL: Kelly Peterson, Director of Community Development

The following report is provided in regard to housing affordability within the City of Portage and has been prepared for review and discussion at the August 23, 2022 Committee of the Whole meeting. This report addressed specific goals, initiatives, and achievements related to the Council's FY22-23 strategic goals and requests of the Administration related to housing.

Introduction

Fostering housing opportunities and increasing housing choice, particularly housing opportunities that are affordable, is an effort that requires a combination of local, state, and federal entities and resources. The City Council established a FY22-23 goal of "attracting residential development that provides a mixture of housing for all income levels" as shown in the Fiscal Year 2022-2023 City of Portage Budget under the Strategic Priorities "Neighborhood" category. As detailed in the Michigan Statewide Housing Plan, housing is the cornerstone of thriving communities and "*Michigan has a pressing need to develop, rehabilitate, and preserve housing across the state at price points for every level of income.*" In relation to federal funding, the City develops a Consolidated Plan every five years related to the Community Development Block Grant Program (CDBG) and annual entitlement Portage receives. Citizen input was critical to developing the goals, objectives, and strategies of the City's 2021-2025 Five-Year Consolidated Plan for HUD, which is a federal requirement, and was completed and accepted by HUD in 2021. Two of the six goals in the City of Portage's Five-Year Consolidated Plan are to "Increase the supply of decent, affordable, owner-occupied housing opportunities for low- and moderate-income residents throughout the City," and "Increase the supply of decent, affordable renter-occupied housing opportunities for low and moderate-income residents throughout the City."

Upcoming initiatives, particularly the Master Plan update, scheduled to kick-off in September, will provide an additional opportunity to revisit the City's broader housing goals, and how those might be achieved through land use planning, economic development incentives, and future updates to the zoning code. The Administration intends to develop, as a related initiative, a Portage Housing Affordability Plan, that will provide a roadmap for realizing city investments, expanding partnerships, and achieving the Council's housing goals.

Defining Workforce Housing

The Michigan State Housing Development Authority (MSHDA) annually updates income and rent limits related to affordable and workforce housing bands for each County. The current 2022

MSHDA limits and HUD/MSHDA definitions are provided in an attachment for reference. The attached document was prepared and annotated by the City of Portage with current data inputs from MSHDA.

Planning Initiatives

- Kalamazoo County Housing Study (as presented at this meeting by Emily Petz, Community Development Coordinator, W.E. Upjohn Institute)
- City of Portage participation in Kalamazoo County delegation that was selected by the NYU Furman Center Housing Solutions Lab from a large pool of national applicants. The local delegation comprised of representatives from Kalamazoo County, City of Kalamazoo, City of Portage, W.E. Upjohn Institute) participated and worked collaboratively to outline local strategies for housing in Fall 2021.
- The City performed a spatial analysis of viable city-owned properties for workforce housing opportunities compliant with MSHDA and HUD regulations.
- Development of proposed revisions to City incentive policies (ie; Brownfield Policy) to include workforce housing as criteria.
- Master Plan Update - proposed Portage Housing Affordability Plan for achieving the Council's goals. This Portage Affordability Plan may include tools the City of Portage is already engaged in and new approaches such as: establishing regional partnerships, identifying gap funding, site-feasibility study of city-owned properties, identifying private sector partners, and proposing updates to the zoning ordinance from an affordability lens.

Establishing New Partnerships

In keeping with the Council's requests, the Administration has built numerous relationships and partnerships with housing organizations and partners. This includes:

- **Kalamazoo County** – coordination with County Housing Commissioner Mary Balkema and a newly established contractual relationship with Kalamazoo County to facilitate County Housing millage funds in the City of Portage to expand the existing CDBG Home Rehabilitation Program
- **Kalamazoo Neighborhood Housing Services** – this new partnership with KNHS will facilitate the implementation of two new homes at 80% AMI (5916 and 7905 Oakland Drive) following the sale of city property to locate these homes.
- **Kalamazoo County Land Bank** (Syd Ellis)
- **Housing Resources Inc** (HRI, Michelle Davis)
- **Local Initiatives Support Corporation** (LISC, Zac Bauer)
- **W.E. Upjohn Institute** (Lee Adams, Emily Petz), to which the City contributed funds to support the Kalamazoo County Housing Survey.

Staff have also had extensive discussions with the City's HUD representatives to discuss eligibility of CDBG funds, and coordination across funding sources to support housing initiatives. The administration is actively reviewing and discussing local, regional, and

national best practices that may help the City of Portage further support and facilitate workforce housing initiatives.

Funding Identified and Expended to Date

- **Ongoing Implementation of Community Development Block Grant (CDBG) Program** – The City’s existing CDBG program comprises a \$221k entitlement annually, which funds a variety of housing initiatives:
 - The City's Housing Assistance Programs, in particular the Housing Rehabilitation Program, all seek to ensure homeowners in Portage can stay in their owner-occupied homes in the long-term, making necessary upgrades, rehabilitation improvements, and infrastructure to enable residents to age in place as they wish. The program ensures homeowners do not defer necessary maintenance by providing these programs to enhance their long-term quality of life, as well as the long-term quality of the City's neighborhoods. On average the Housing Rehabilitation Program serves about 12 households and 29 residents each year.
 - The CDBG Program funds the City’s ongoing promotion of and commitment to fair housing, through annual financial support (\$5k) to the Fair Housing Center of SW Michigan to prevent and address housing discrimination.
 - Annual funding from the City of Portage General Fund and CDBG Program to support several area wide human service agencies, including but not limited to YWCA (domestic assault shelter), Housing Resources Inc (housing stabilization), Portage Community Center (emergency financial assistance) and Gryphon Place (2-1-1 service) to provide homelessness prevention and/or immediate and safe housing alternatives for Portage residents with critical needs.
- **Kalamazoo County Millage Funding** – the City successfully applied for a millage “match” in funding (\$221k) to expand the City’s current CDBG Program and expand opportunities to serve low-mod income Portage residents through the Housing Rehabilitation Program which is income-restricted and helps low-mod income homeowners make improvements to their homes. Funding will be expended on eligible projects for income-eligible residents, which will include home rehabilitation loans and emergency repair grants for energy-efficiency projects such as insulation, roofs, doors, furnaces, windows on existing owner-occupied housing. It enables the City to offer additional means to help residents build wealth through home ownership benefits. The County has a higher “cap” on project costs (\$30,000) which allows for expanding project scopes and making larger energy-efficiency improvements across the City with each new project. Additionally, the funding will effectively “double” the Housing Rehabilitation Program enabling the City to serve 24 or more households, and approximately 58 residents.
- **Capital Improvement Program** – Both the Planning Commission and City Council reviewed and approved \$1 million in the FY22-23 CIP for infrastructure investments related to workforce housing, as well as \$300,000 for property acquisitions that may be used for a variety of city needs.
- **County ARPA Funding Application** – An application for Kalamazoo County ARPA funds for \$1.53 million was submitted by the City Manager’s Office related for

infrastructure needs related to workforce housing. A response from the County on the City's application and potential ARPA funding dollars for Portage is expected shortly.

- **Support for County Housing Survey** - The City provided financial support to the W.E. Upjohn Institute in Spring 2022 to increase distribution of Kalamazoo County Housing Survey, with a goal of improving the overall and City of Portage survey return rate.
- **Property Disposition/Acquisition** - The Council approved the sale of two city-owned properties that will be used to facilitate housing initiatives: 5916 Oakland Drive (\$500 sale to KNHS), 7905 Oakland Drive (\$500 sale to KNHS). The Council also approved the purchase of 9617 Portage Road (\$267,000) which was identified in the Lake Center District Corridor and Placemaking Study as "Future Development/Potential Residential."

Achievements to Date by Category

- **Infill Workforce Housing**
 - Oakland Drive new builds for homeowners at 80% AMI are in progress through the KNHS/KHBA "Attainable Homes Program" funded by Kalamazoo County Millage (\$300k to KNHS)
 - Status: Title work in progress, variance approved by ZBA, construction expected to begin Winter 2022/early 2023.
- **Workforce Housing Units Approved through Private Development**
 - 18 workforce new workforce units have been approved through the AVB/Hinman residential planned development, Tall Timbers.
 - Status: Brownfield Plan approved by BRA and City Council in 2022; Final Plan for Tall Timbers to come before City Council for approval in September 2022. Phased delivery of units is expected in 2023-2024
- **Maintaining Existing Workforce Housing**
 - CDBG Program – Housing Rehabilitation Program annually delivers 12 home rehabilitation projects for low-mod income homeowners in Portage.
 - Millage Match for CDBG Program –City of Portage and Kalamazoo County have just executed a contract for distribution (via reimbursement) for housing rehabilitation projects for low-mod income homeowners in Portage. Multiple applications have been received by the City and are currently under review.
 - Status: Ongoing through the Department of Community Development
- **City Property Acquisition/Disposition**
 - Oakland Drive properties (disposition), Portage Road property (acquisition)
 - Status: Complete (additional budget in FY22-23 CIP for property acquisition)
- **Major Projects:**
 - 9617 Portage Road – This initiative has been led by the Council's Housing and Neighborhood Subcommittee, with engagement from the Administration and external stakeholders. The project concept overview is presented today for the full Council's consideration and discussion.
 - Status: Property acquisition completed, funding sources yet to be determined, multiple charrettes were held with Subcommittee members, Administration staff, and external stakeholders to discuss project feasibility and concept layout, which

took place on the following dates: March 18, 2022, April 8, 2022, April 22, 2022, and May 6, 2022. The conceptual overview (attached) is being provided for the full Council's review and consideration.

Next Steps

- Receive feedback from City Council on next steps
- Provide additional information to City Council as requested.
- Re-engage Council Housing and Neighborhood Subcommittee members to participate in a new Portage Housing Affordability Taskforce, alongside representatives from partner organizations and staff, to provide inputs to the Housing Affordability Plan, and a strategy to achieve the plan.
- The Master Plan Update will commence in early September 2022 and will address housing issues through a variety of lenses, including land use, neighborhood planning, and more. Regular updates will be provided to the Council on progress of the update.
- Continued coordination and implementation with Kalamazoo County on City of Portage millage-related projects (coordination with KNHS to implement the two new attainable homes on Oakland Drive and expansion of the City's CDBG Housing Rehabilitation Program).

- Attachments:**
1. Kalamazoo County Housing Report - Executive Summary
 2. Kalamazoo County Housing Plan Presentation
 3. Lake Study - Future Development Map
 4. Overview Map - Workforce Housing Project
 5. Kalamazoo/Consumers Energy Electric Home Collaboration
 6. CIP Funding
 7. Portage Road Projects Layout
 8. Reference List - MSHDA 2022 Income Rent Limits and HUD Definitions
 9. Portage Workforce Housing Draft Map
 10. Workforce Housing Concept Plan - Version 8.9.22
 11. Workforce Housing - Draft Infrastructure Budget

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.

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\$35,000 to 49,999	2,286	875 to 1,249	133,000 to 187,000
\$50,000 to 74,999	1,474	1,250 to 1,874	188,000 to 283,000
\$75,000 to 99,999	426	1,875 to 2,499	284,000 to 377,000
\$100,000 or more	354	2,500 and higher	378,000 and higher

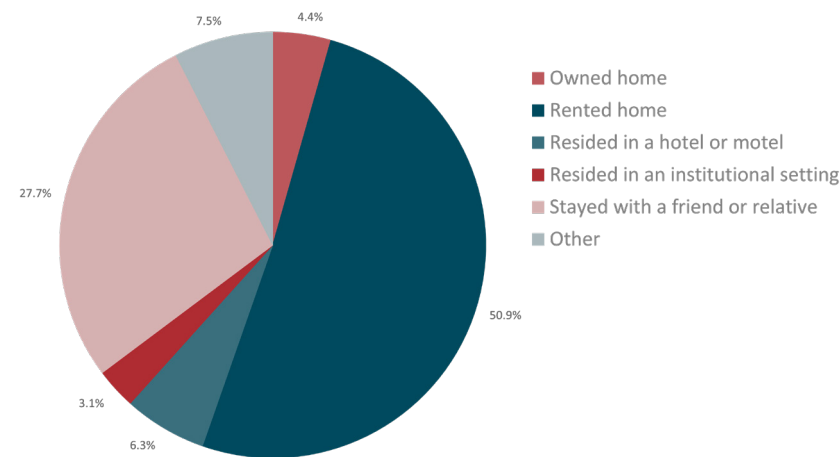
*Purchase price with 5% down, 4.3% interest, 30 year fixed, PMI, and property taxes.

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

Unhoused Survey

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

Chart 29: Living Situation Prior to Becoming Unhoused



Source: Kalamazoo County Unhoused Survey

Table 9: Kalamazoo County Unhoused Survey, Race

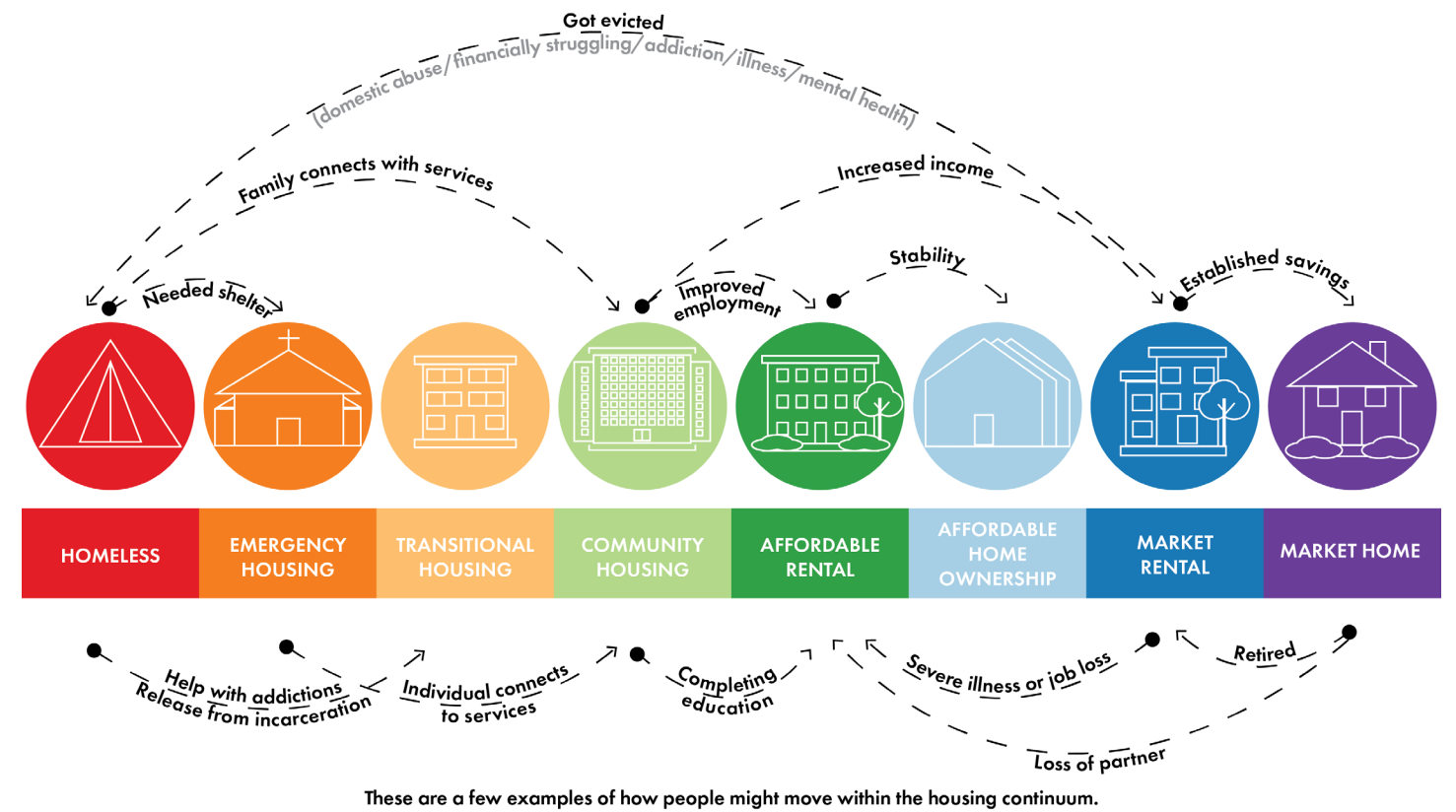
Race	Survey 2022
White	47.5%
Black or African American	38%
Two or More Races	11.4%
Some Other Race	3.2%

Source: Kalamazoo County Unhoused Survey

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.

Visual Summary Kalamazoo County Housing Plan

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



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



Affordable Housing Continuum



Income	\$20,000 and below	\$20,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999
Population	<p>14,812 total households</p> <p>26% of all BIPOC households are in this income level</p> <p>12% of white households are in this income level</p> <p>People Experiencing Homelessness, People with disabilities, People with Service Needs, People Exiting Incarceration</p>	<p>15,606 total households</p> <p>19% of all BIPOC households are in this income level</p> <p>14% of white households are in this income level</p> <p>Working Poor, People with Episodic Housing Crises and Service Needs</p>	<p>13,780 total households</p> <p>14% of all BIPOC households are in this income level</p> <p>13% of white households are in this income level</p> <p>Working Poor, People with Episodic Housing Crises and Service Needs</p>	<p>18,322 total households</p> <p>14% of all BIPOC households are in this income level</p> <p>18% of white households are in this income level</p> <p>People Who Are Accessing Market Housing but Are Limited by Locational Choice</p>
Housing Type	<p>Unsheltered, Shelters, Supportive Housing</p> <p>Public Housing, Section 8 Vouchers</p>	<p>Low Market Rental, Naturally Occuring Affordable Housing, Workforce Housing</p>		<p>Homeownership Assistance</p> <p>High Market Rental and Homeownership</p>
Housing Burden Cost	<p>Cost Burden occurs when households pay >30% of income on housing. Severe cost burden occurs when households pay >50% of income on housing.</p>			
Strategies	<p>Harm Reduction/Housing First</p> <p>Permanent Supportive Housing</p> <p>Transitional Housing/Rapid Rehousing</p>	<p>Rental Subsidies</p> <p>Reduce Cost Burdens</p> <p>Production, e.g. Low-income Housing Tax Credit</p> <p>Inclusionary Housing</p> <p>Preserve Existing</p>		<p>Tax-increment financing (TIF)</p> <p>County Millage</p> <p>Zoning</p>
Partners	<p>Service Providers</p> <p>Nonprofit Developers and Community Land Trusts</p>	<p>Landlords/Owners</p> <p>For-Profit Affordable Housing Developers</p>	<p>Community Land Trusts, Resident Ownership, Cooperative Ownership</p> <p>For-Profit Developers</p>	
Financing	<p>Counties, Cities, Villages, Michigan State Housing Development Authority, Federal Home Loan Bank of Indianapolis, U.S Department of Housing and Urban Development (HUD), equity investors, county millage, Foundation for Excellence</p>			<p>Capital Funders: Private banking systems, equity investors, Michigan Economic Development Corporation</p>

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

Kalamazoo County Housing Plan

August 3, 2022

W.E. Upjohn Institute for Employment Research

The Institute is an activity of the W.E. Upjohn Unemployment Trustee Corporation, which was established in 1932 to administer a fund set aside by Dr. W.E. Upjohn, founder of the Upjohn Company.

MISSION:

The W.E. Upjohn Institute for Employment Research is a private, nonprofit, nonpartisan, independent research organization devoted to investigating the causes and effects of unemployment, to identifying feasible methods of insuring against unemployment, and to devising ways and means of alleviating the distress and hardship caused by unemployment.

Kalamazoo County Housing Plan

- About the Plan
- Key Findings
- Selected Survey Results (general and unhoused)
- Goals, Objectives, Strategies

About the Plan

Planning Process

- Why create a housing plan?
 - Millage Dollars
 - Growing unhoused population
 - Collaboration and unification of the county as a whole
- Partners
 - Steering committee
 - Funding
- Public participation
 - 3 community meetings
 - 3,170 Survey responses

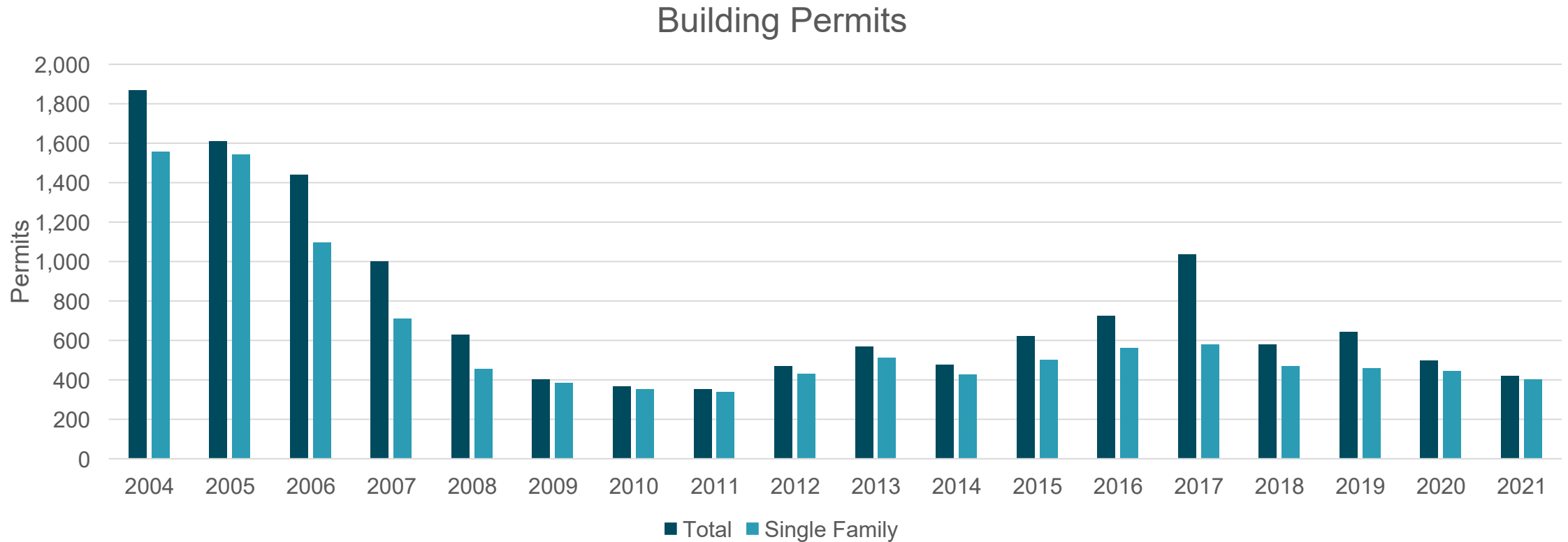
Plan Format

- Chapters
 - Housing Assessment
 - General Survey
 - Unhoused Survey
 - Supply and Demand
 - Goals, Objectives, and Strategies
- Companion Executive Summary

Key Findings

Key Findings – The County Needs More Housing

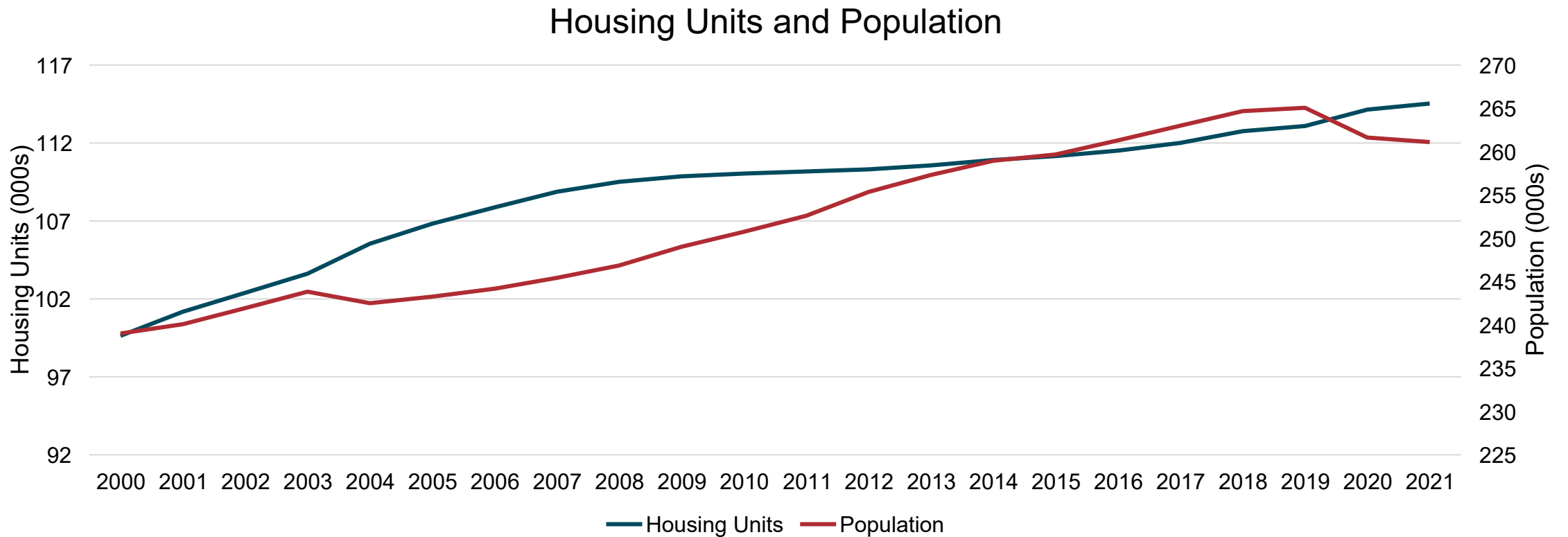
The level of housing production since the Great Recession is far below what was demanded and has led to a housing deficit



Key Findings – More Units Needed

The population of Kalamazoo County is anticipated to grow, and the current pace of construction will not keep up

By 2030, the County needs 7,750 more housing units to account for the increase in population



Key Findings – More Units Needed

The type and location of housing needs an adjustment to meet future preferences

		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	3,000	175	300	125	50	3,650
	General Urban	500	300	375	175	100	1,450
	Urban Center	200	175	275	250	150	1,050
	Urban Core	0	25	150	400	25	600
	Total	4,300	800	1,200	1,000	450	7,750

Key Findings – Many are housing overburdened

Many cannot afford existing units, even the homes on the lower end of the price spectrum

Annual Income	Renters		Owners		
	Units	Rent per Month (\$)	Units	Payment Per Month (\$)	Estimated Home Price (\$)*
Less than 20,000	7,877	Less than 500	3,678	Less than 500	Less than 65,000
20,000 to 34,999	4,986	500 to 874	2,968	500 to 874	65,000 to 114,000
35,000 to 49,999	1,620	875 to 1,249	2,286	875 to 1,249	115,000 to 163,000
50,000 to 74,999	573	1,250 to 1,874	1,474	1,250 to 1,874	164,000 to 245,000
75,000 to 99,999	274	1,875 to 2,499	426	1,875 to 2,499	246,000 to 326,000
100,000 or more	0	2,500 and higher	354	2,500 and higher	327,000 and higher

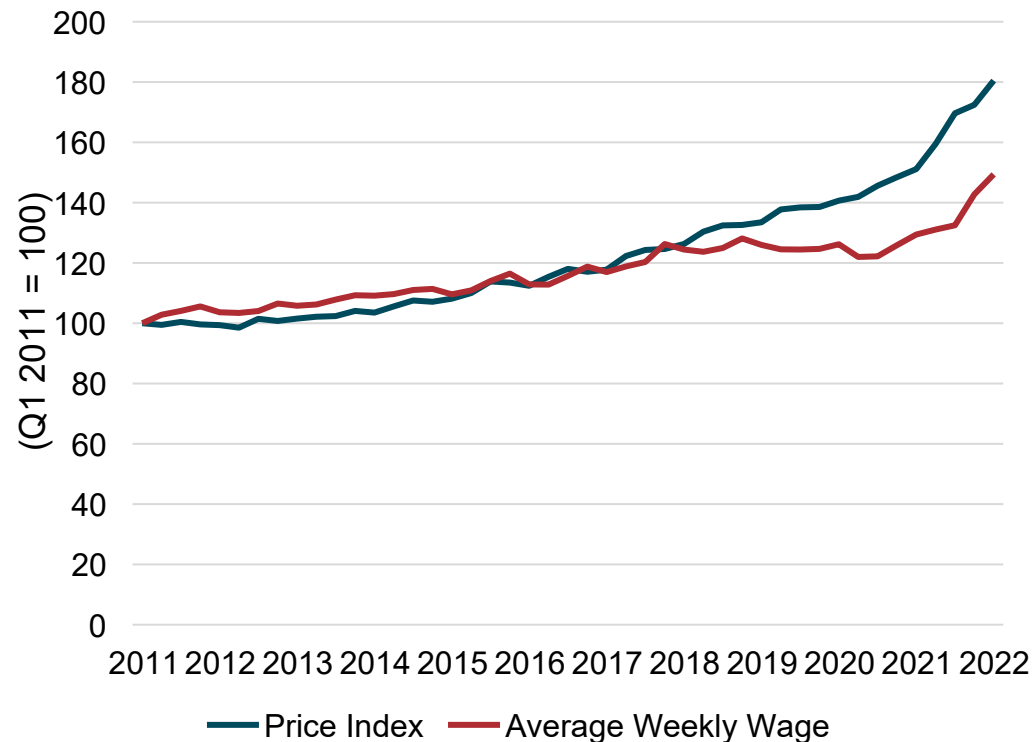
*Purchase price with 5% down, 6.0% interest, 30 year fixed, PMI, and property taxes

Key Findings – Many are housing overburdened

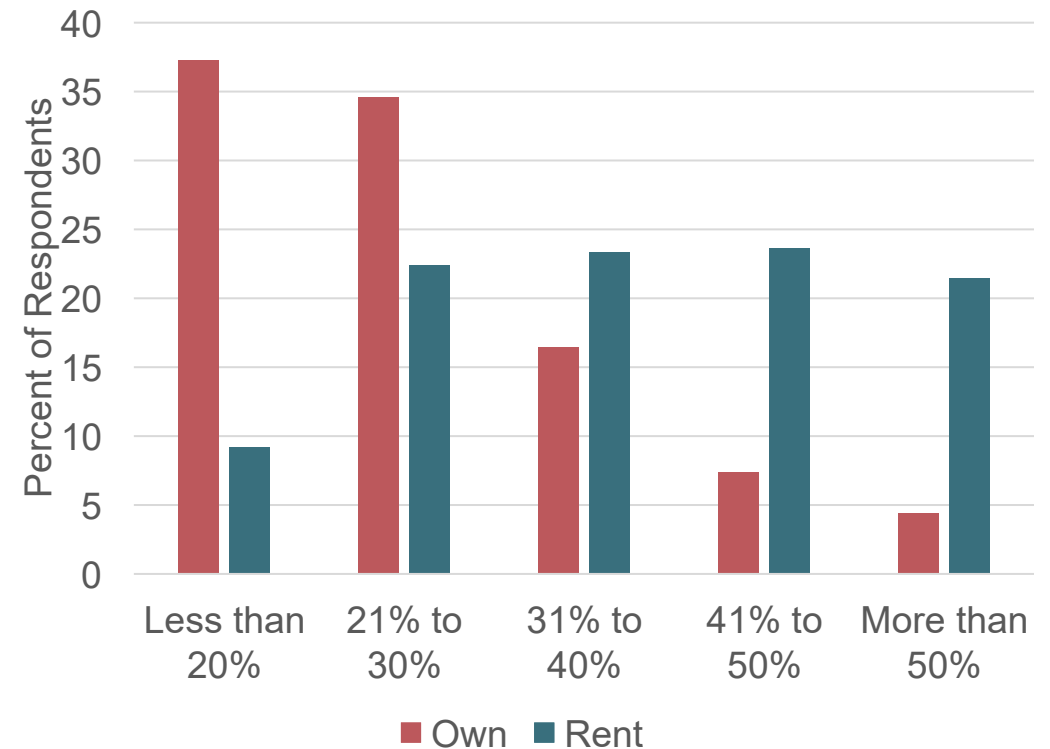
Housing prices are rising faster than wages

Renters are more burdened, additional paths to homeownership are needed

FHFA Price Index and Average Wage Index



Percent of Income that Goes to Housing Expenses, Renter vs. Owner



Key Findings – Inequality

Housing issues are not experienced equally by all segments of our society

- Those who are experiencing homelessness are disproportionately BIPOC
 - 47 Percent of the unhoused survey respondents were BIPOC
- Homeownership rates are greater in the white only population than in other races and ethnicities
 - Only 10 percent of the homes in the county are BIPOC-owned
- Wages
 - The proportion of Black or African American households earning less than \$30,000 annually is twice that of White Non-Hispanic residents
 - 25.7% 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

Key Findings – Infrastructure

Communities within the County Must Maximize the Existing Built Environment

- Developers prefer locations with existing access to sewer and water infrastructure
- Improving existing homes is far cheaper than building new homes
- Using existing infrastructure and improving existing structures has a positive environmental impact

Accomplishing this requires communities to decrease zoning restrictions and increase the allowed density in many districts

- Accessory dwelling units and duplexes are a good option for increasing density without altering the character of an area
- This strategy also helps to alleviate transportation concerns and costs

Key Findings – Workforce Development

Housing is a workforce development issue

- Housing supply partly constrained by labor shortages
- Housing construction and repair skills are in-demand and are an avenue out of poverty for some

To alleviate these issues, organizations in the County could expand training for construction industry by:

- 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

Kalamazoo County Survey Results

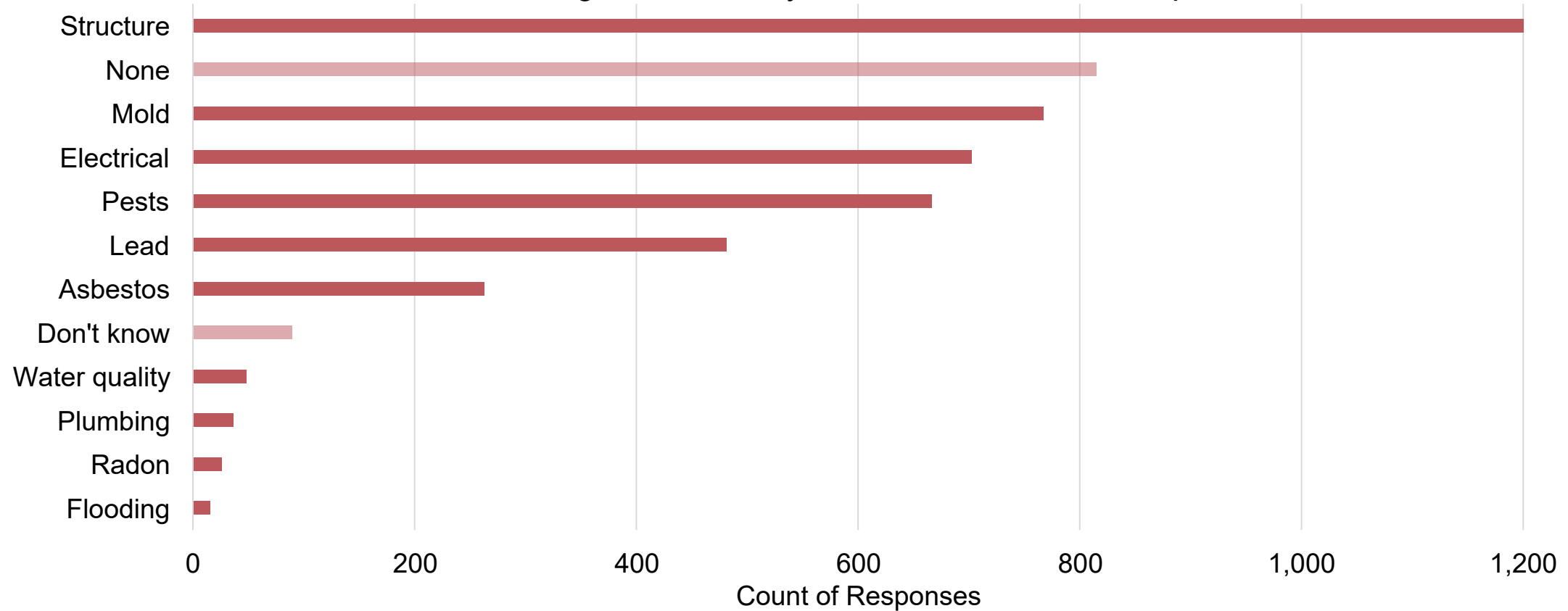
Housing Survey

- 35,500 letters mailed
- 3,000 total responses (though fewer complete responses)



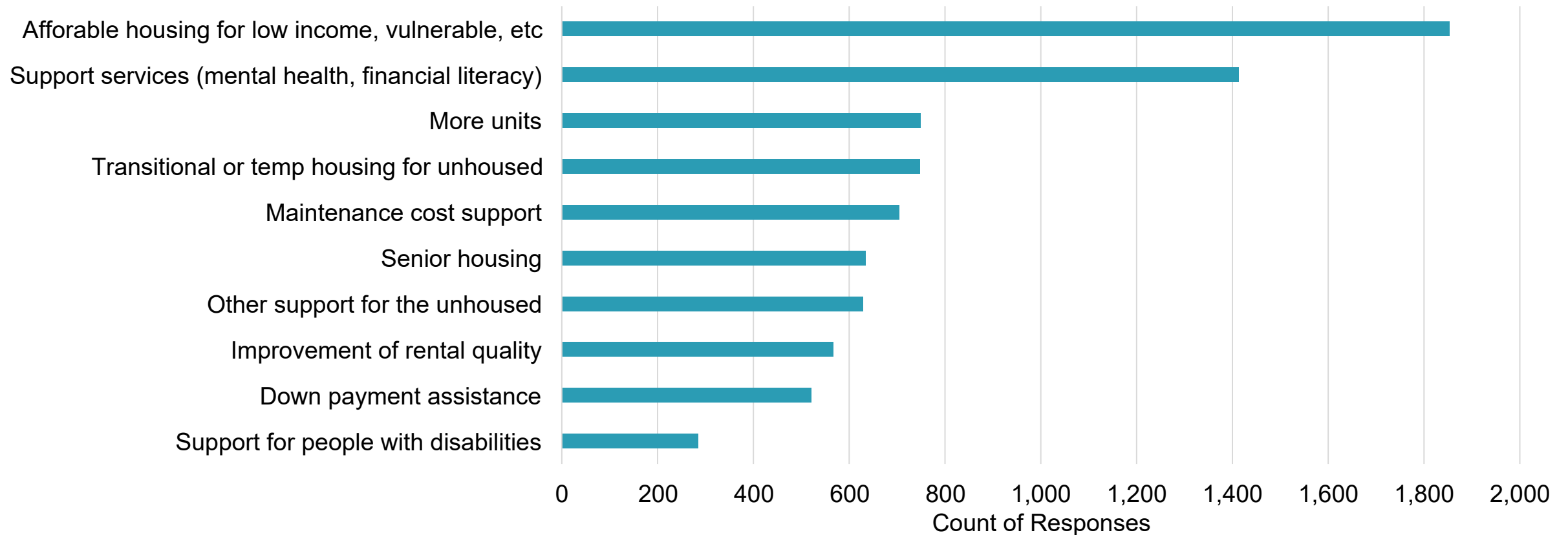
Renters and Homeowners are worried about the structure of their homes

“Which of the Following do You Worry About in Your Home or Apartment?”



Affordable housing for the most vulnerable was the most supported

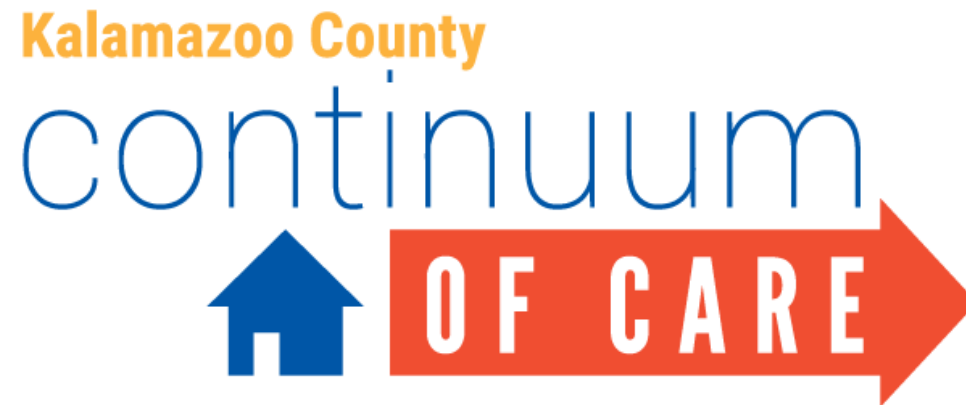
“Which of the Following are Your Top Three Priorities for Supporting Housing?”



Kalamazoo County Unhoused Survey Results

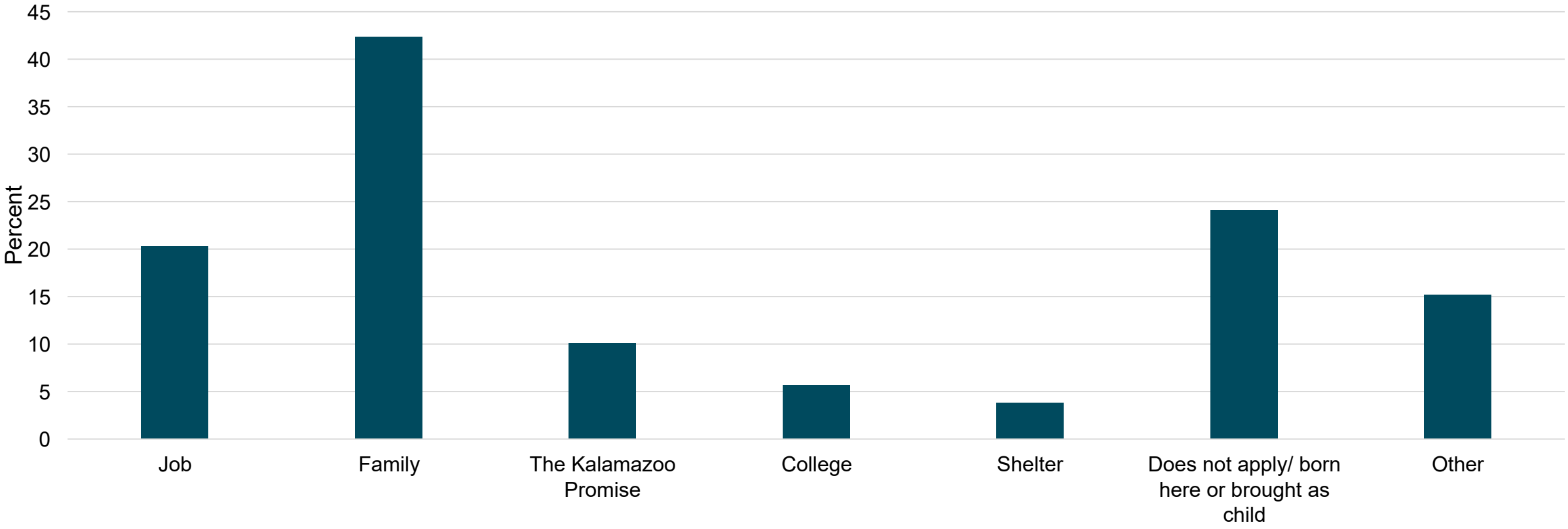
Unhoused Survey

- 169 responses
- Questions written by CoC and Upjohn Institute
- Respondents received compensation for time
- The CoC worked with shelters, providers and nonprofits who surveyed those that are unhoused



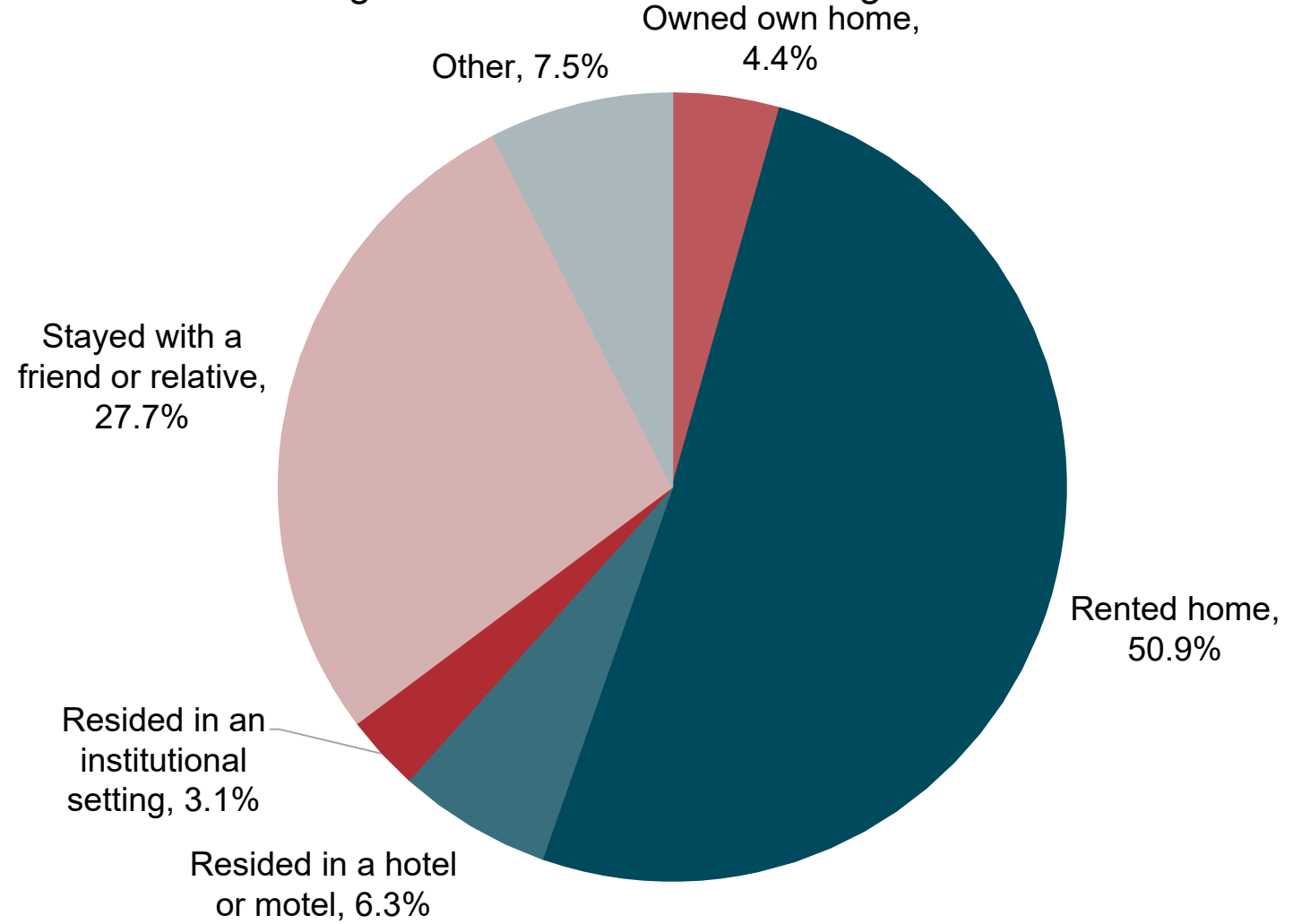
Most people moved to Kalamazoo for family

Reasons for Moving to Kalamazoo County



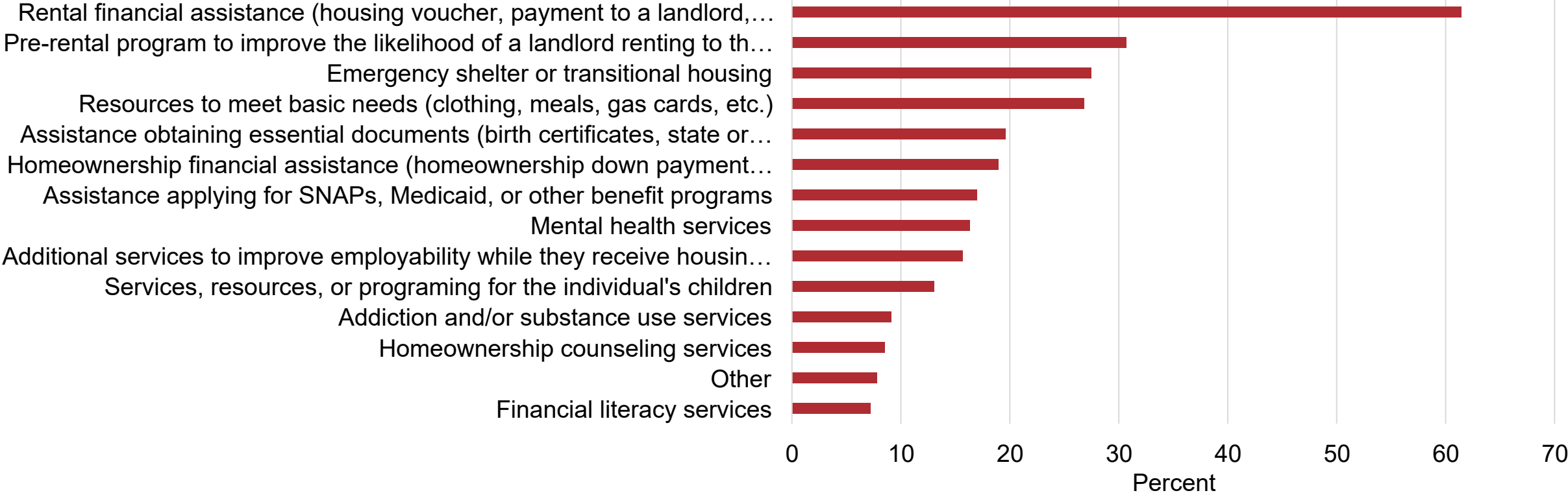
Most people rented before becoming unhoused

Living Situation Prior to Becoming Unhoused

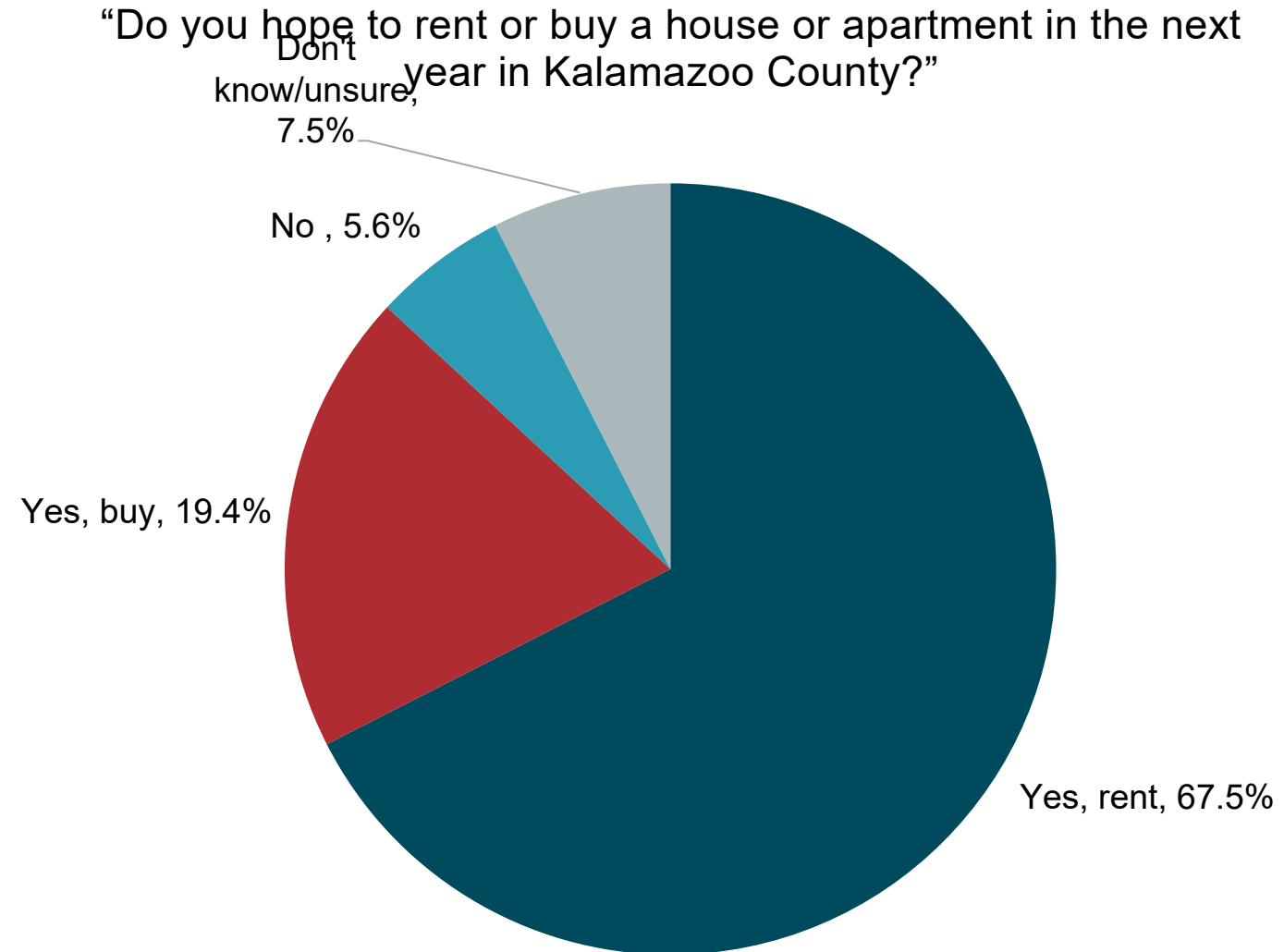


Highest needs were rental programs and support to get housing

Additional Support Needed to Become Rehoused



Most hope to rent but some hope to buy



Goals, Objectives, and Strategies

Goals

Goal 1: Increase Rental Opportunities

Goal 2: Ensure Housing Supply is Built to Meet Demand

Goal 3: Remove Barriers to Acquiring and Keeping Homes

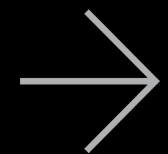
Goal 4: Rehab Existing Housing Stock

Goal 5: Embrace Housing as a Workforce Development Strategy

Goal 6: Increase and Coordinate Supportive Services

Goal 7: Advocate for Housing for All

Thank You



Bringing High Performance Electric Homes to All Customers: An Overview of Consumers Energy – NRDC Collaboration in Kalamazoo



Sheryl Tembe, PhD
Program Manager
New Home Construction
ICF

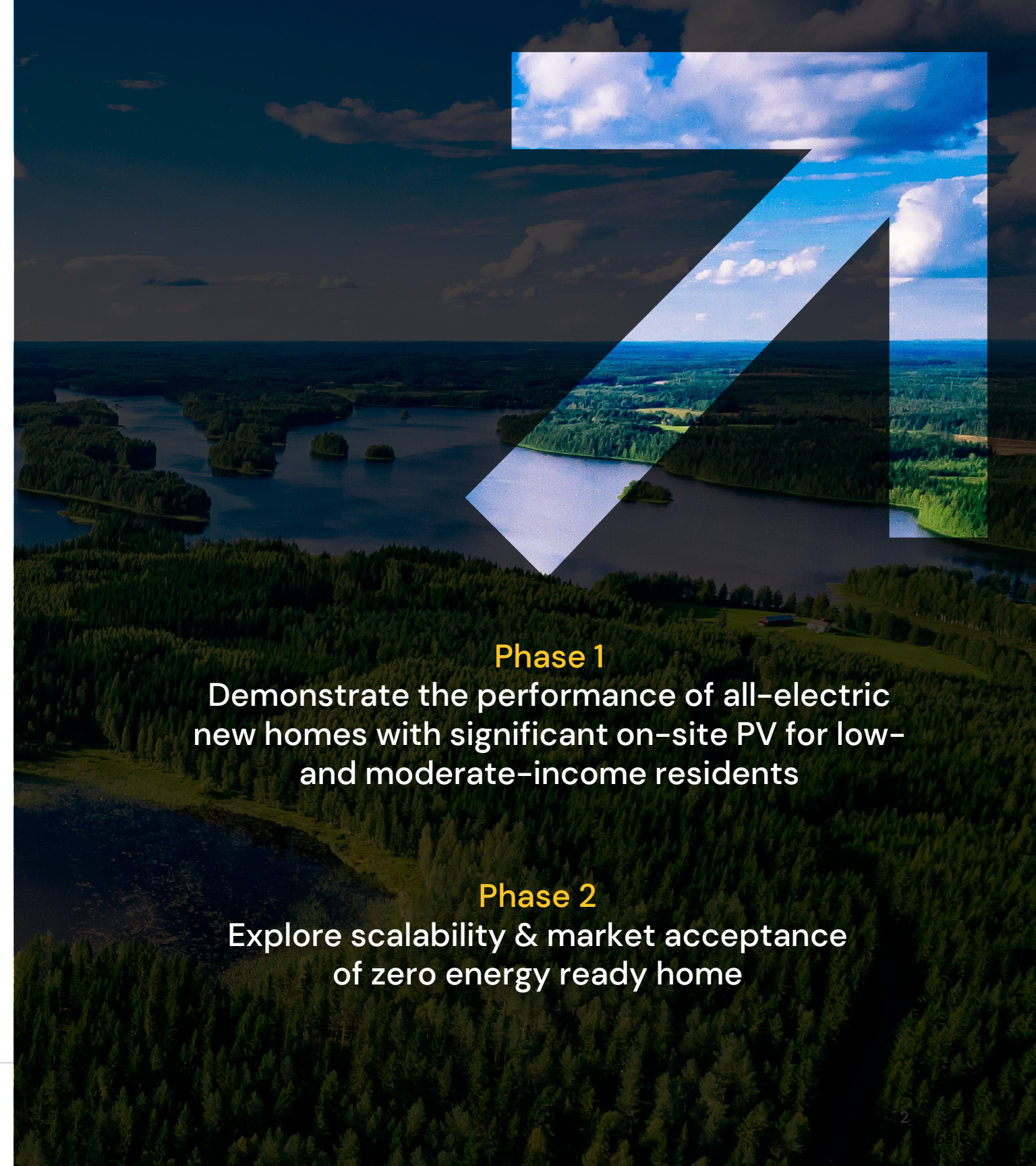
Carrie Harkness
Customer Products Manager
Consumers Energy

10/26/2021

Presented at the 2021 EER Conference

- Address climate concerns by integrating energy efficiency measures and renewables
- Increase customer awareness of cold-climate heat pump equipment and prove performance
- Foster scalable production in core market segments

→ Pilot Genesis and Purpose



Phase 1

Demonstrate the performance of all-electric new homes with significant on-site PV for low- and moderate-income residents

Phase 2

Explore scalability & market acceptance of zero energy ready home

Market Development

- Expose builders to nearly zero net energy homes
- Provide education and tech support to close gaps
- Promote accessibility of clean energy technologies to utility customers

Technical

- Drive homes as close as feasible to zero net energy on an annual basis
 - Use cold climate heat pump as primary heating
 - Design and install solar PV system on each roof
- Evaluate performance of all-electric new homes with significant solar PV
 - Energy bill impacts
 - Customer comfort
 - Builder barriers
 - Cost-effectiveness

➔ Phase 1 Requirements



Image courtesy of Osborne Construction
9/29/2020 Kalamazoo, MI

Our Journey with Kalamazoo Attainable Homes Partnership

2019

Interest in the Market Transformation Incentive Program

2020
Spring

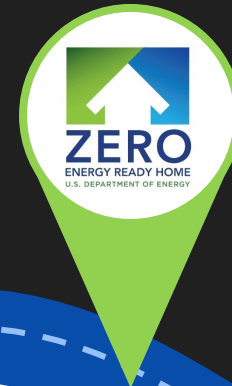
Comparison to 2019 KAHP Dual Fuel Homes, Standard Homes, and Code Minimum

2020
9/2020 to 8/2021

Phase 1 KAHP ENERGY STAR® Homes
4 Homes

2021
Summer Kickoff

Phase 2 KAHP Zero Energy Ready Homes
7 Homes + Duplex



Craft Mechanical
Kalamazoo, MI



LANDMARK HOMES
of Michigan



Martz
Home
Builders



GREEN PANEL

Consumers Energy-KAHP Demonstration Homes

AFFORDABLE SINGLE-FAMILY HOMES

ALL-ELECTRIC NEW CONSTRUCTION

1,440 SQ. FT.

2-STORY

\$16,000 Incentive for Electric Measures & Envelope Upgrades

\$24,000 Incentive for Rooftop Solar PV*

Each ENERGY STAR® home features:

- Industry leading cold climate heat pumps by Mitsubishi or Fujitsu
- Intelligently designed 8.45 kW-dc rooftop solar PV system*
- Heat pump hot water heater
- ENERGY STAR appliances
- ENERGY STAR triple-pane windows
- Comprehensive air sealing and premium insulation (R-25 wall with 2" spray foam and R-60 ceiling)
- 240V outlet for fast electric vehicle charging
- 3 BR/ 1.5 Bath or 4 BR/2 Bath builds with basements

*Because of its orientation and smaller suitable roof space, the solar PV system on the 4th home was limited to 5.2 kW with a \$15,500 incentive.

These all-electric spec homes use the same floor plan as their 2019 dual fuel counterparts, providing EM&V opportunities.

[Check out a Virtual Tour of the 2019 Dual Fuel Home](#)



Results per home compared to baseline code minimum dual fuel home

HERS[®] 41 / 5 with PV

The planned measures lower the HERS index rating by over 20 points compared to a baseline dual fuel home before counting solar PV, and by more than 50 points when the installed solar PV is included

75 MMBtu Annual energy savings before solar PV system

70% Reduction in gross energy consumption before solar PV system

58% Reduction in annual energy costs to the customer with rooftop solar PV system

91% Reduction in CO₂e emissions with rooftop solar PV system

→ Energy Modeling Results

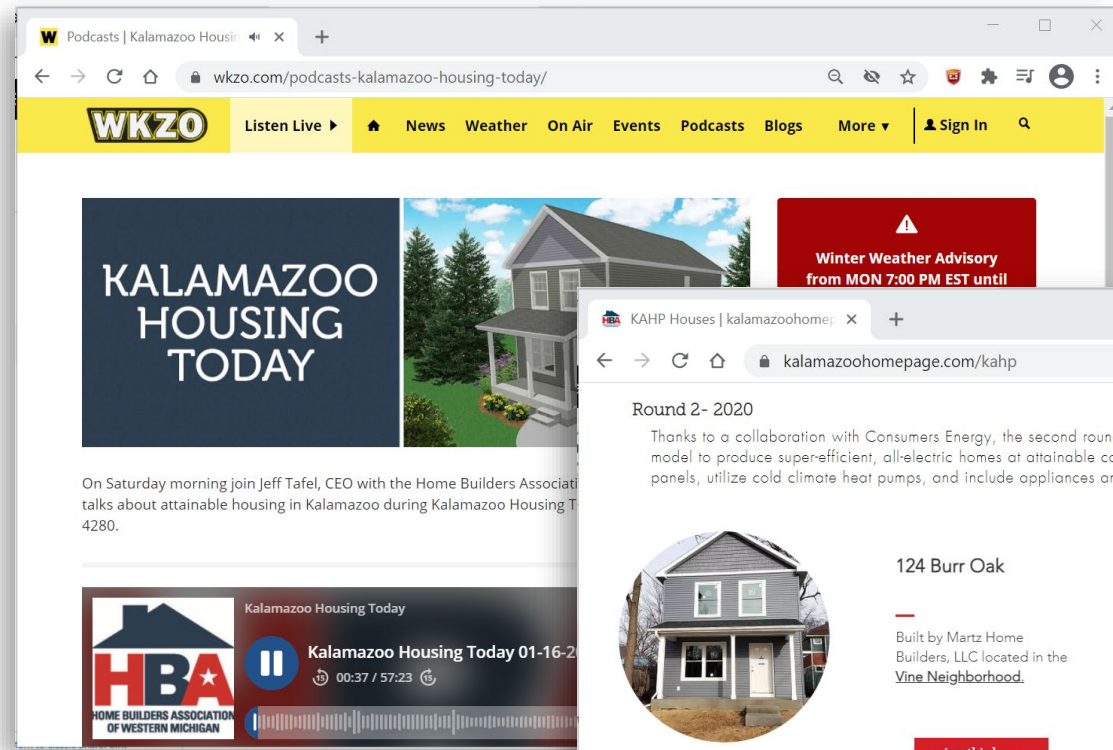


These all-electric spec homes use the same floor plan as their 2019 dual fuel counterparts, providing EM&V opportunities.

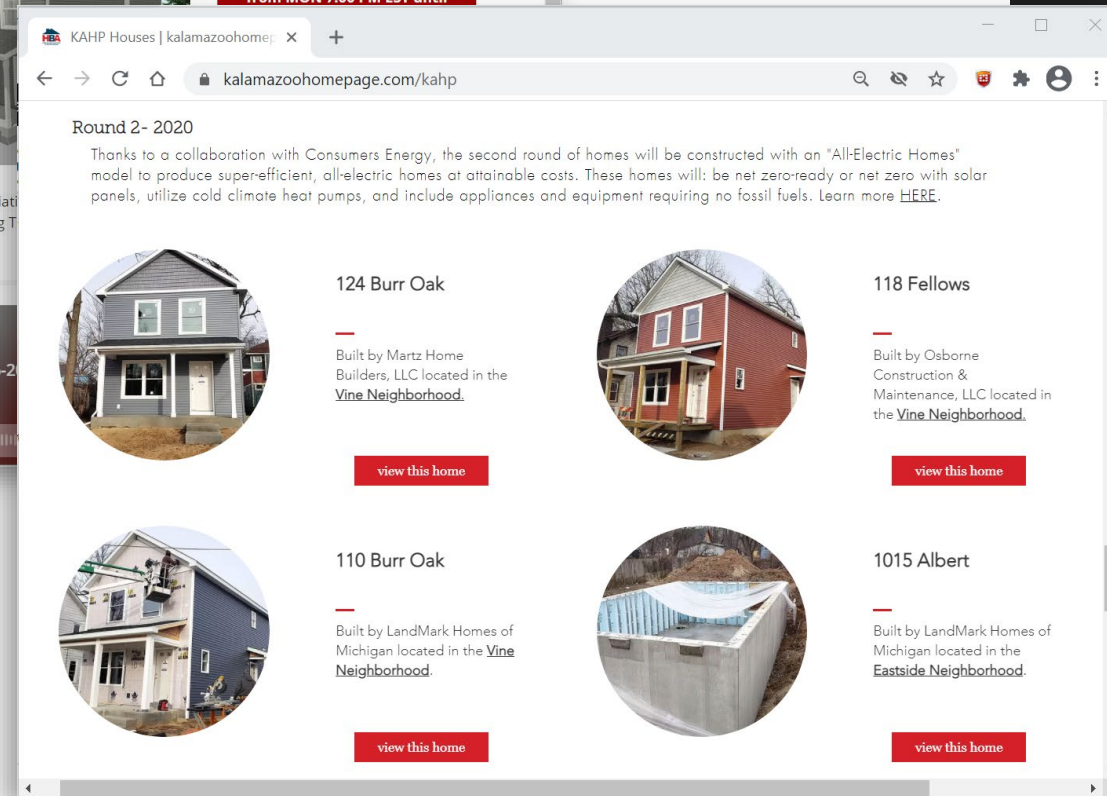
[Check out a Virtual Tour of the 2019 Dual Fuel Home](#)

Result: Builder Champions & Community Recognition

Podcast Saturdays @9am



HBA Website
Features
All-Electric Homes



Kalamazoo City Commission September 7, 2021 Proclamation Celebrating Kalamazoo Attainable Homes Partnership



Whereas in 2020 Consumers Energy joined the partnership adding funding and technical support to build more energy efficient homes...paving the way for new statewide rebate program on all-electric homes in Michigan...Whereas the Kalamazoo Attainable Homes Partnership is committed to working with residents, stakeholders, buyers and builders to improve its housing models and to meet the needs of community members. Therefore, on behalf of the 53rd City Commission, David F. Anderson, Mayor of the City of Kalamazoo, congratulates the Kalamazoo Attainable Homes Partnership for this recognition and offer our community's gratitude for its great work helping Kalamazoo residents achieve home ownership.





Phase 2 Pilot Design to Explore Scalability & Market Acceptance

DESIGN CONSIDERATIONS

- Reduce builder hesitancy
- Incremental costs versus pilot cost-effectiveness
- Alignment with structure of existing new home construction rebate program
- Alignment with new codes, federal certification programs, and industry trends
- All-electric homes can be “ready” for integration with other offerings
- Impact on customer bills

- **Recruit market rate and affordable builders**
 - Leverage HBAs and word of mouth
 - Provide high degree of technical support
- **Simplified program requirements**
 - All-electric with cold climate heat pump
 - HERS 40 or less before solar PV
 - Solar PV-ready or PV installed on-site
 - Preliminary energy model showing target HERS score
 - * Bonuses for electric vehicle (EV)-ready and reaching HERS 35 or below
 - * Discounted incentives for projects that fall shy HERS 40 requirement to create positive learning experience
- **Flexibility for COVID-19 disruptions**

- Pilot Term: 07/14/2021 – 6/30/2022
- Target participation: 15–25 homes
- Rebate budget: \$375k
- 17 applications received to date
 - 4 Market–Rate Homes, 2 completed
 - 13 Affordable Homes
 - Habitat for Humanity Affiliates
 - Kalamazoo Attainable Homes Partnership

→ Phase 2 Pipeline

Market–Rate Builder Incentive Structure

	REBATE
Zero Energy Ready, All–Electric New Home	\$10,000
BONUS REBATE	
HERS 35 of less before addition of on–site PV	\$2,500
Level 2 EV charging	\$500
Maximum Incentives	
\$10,500	\$13,000
For a home with HERS score of 36–40 and EV–Charging	For a home with HERS score of 35 and EV–Charging

Income Qualified Builder Incentive Structure

	REBATE
Zero Energy Ready, All–Electric New Home	\$20,000
BONUS REBATE	
HERS 35 of less before addition of on–site PV	\$5,000
Level 2 EV charging	\$500
Maximum Incentives	
\$20,500	\$25,500
For a home with HERS score of 36–40 and EV–Charging	For a home with HERS score of 35 and EV–Charging

*Note: Builders who do not meet HERS 40 requirement will be offered a discounted incentive. Final projects submitted with a HERS score of 41–45 will be eligible for 75% of the Zero Energy Ready, All–Electric New Home Incentive. Final projects submitted with a HERS score of 46–50 will be eligible for 50% of the Zero Energy Ready, All–Electric New Home Incentive.



Navigating Scale-Up Opportunities & Challenges

→ Next Steps

- Stimulate market drivers through educational tactics
 - Increase customer demand
 - Reduce builder hesitancy, especially among large production builders
- Identify levers for program cost-effectiveness and appropriate metrics
- Impact on customer bills with current utility rates
- Integrated utility investment models versus regulatory barriers



Get in touch with us:
Sheryl.Tembe@icf.com

icf.com

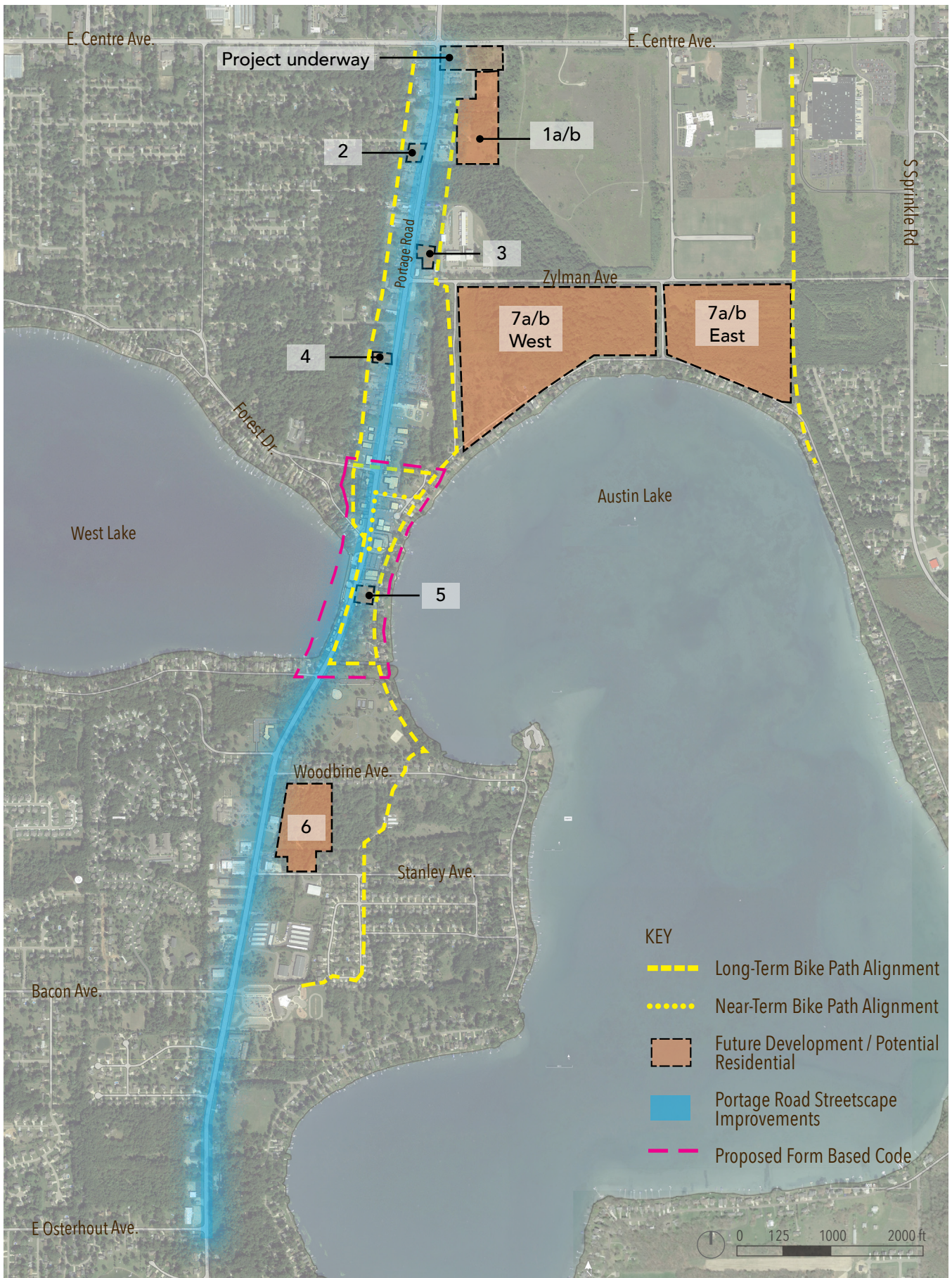
 [linkedin.com/company/icf-international/](https://www.linkedin.com/company/icf-international/)

 twitter.com/icf

 <https://www.facebook.com/ThisIsICF/>

About ICF

ICF (NASDAQ:ICFI) is a global consulting and digital services company with over 7,000 full- and part-time employees, but we are not your typical consultants. At ICF, business analysts and policy specialists work together with digital strategists, data scientists and creatives. We combine unmatched industry expertise with cutting-edge engagement capabilities to help organizations solve their most complex challenges. Since 1969, public and private sector clients have worked with ICF to navigate change and shape the future.



Master Plan.

Source: Google Maps



Portage GIS

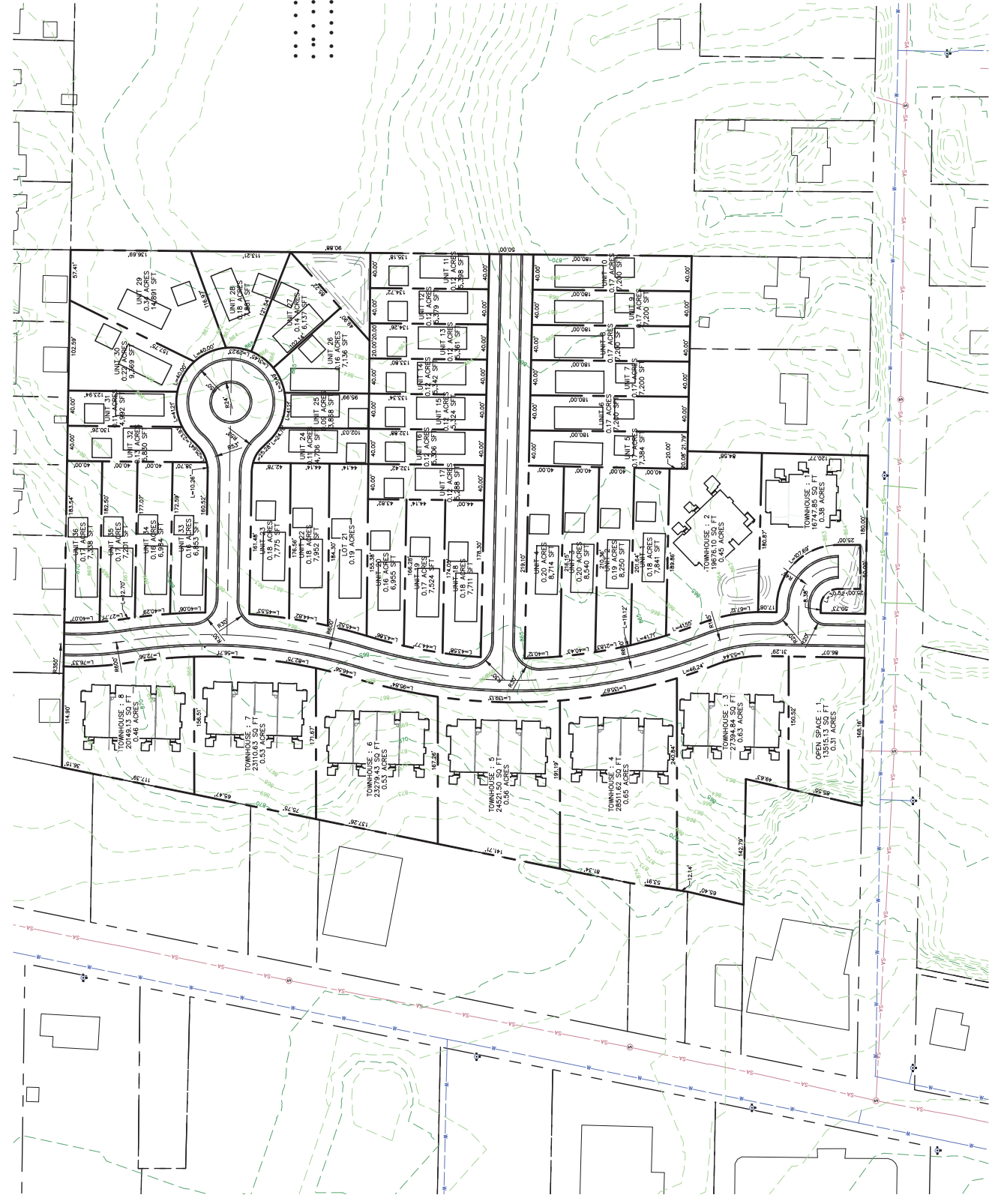


Map Publication:
07/29/2022 8:21 AM



Disclaimer: This map does not represent a survey or legal document and is provided on an "as is" basis. City of Portage expresses no warranty for the information displayed on this map document.

DRAFT - CONCEPTUAL



hurley & stewart, llc

 2800 S. 11th Street

 Kalamazoo, Michigan 49008

 269.552.4960 fax 269.552.4961

 www.hurleyandstewart.com

Job No: 22-047D P.M. DTH DTH REV 04/04/22

 SECURED FOR REVISIONS

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Client:

 Project:

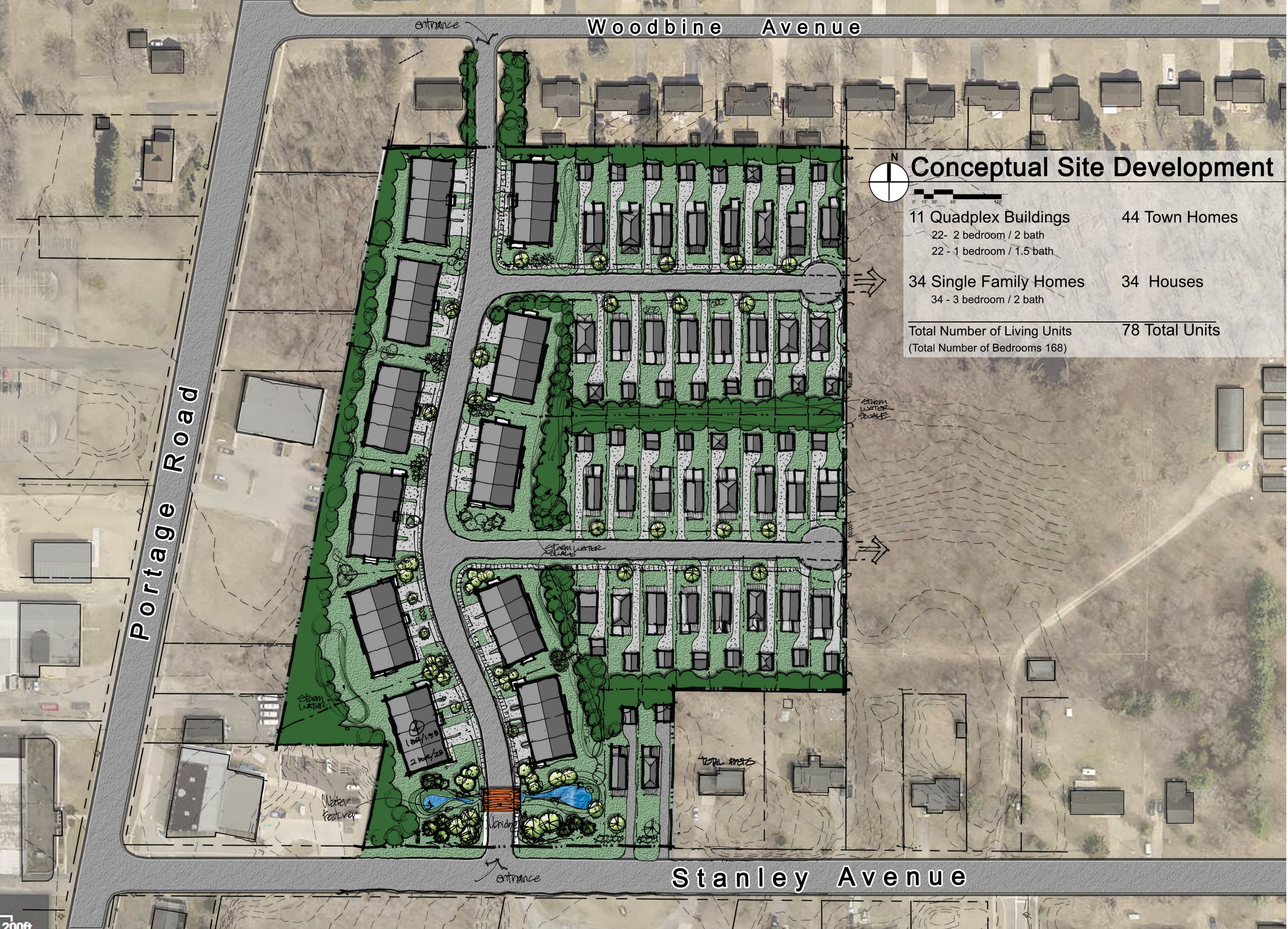
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 04/14/22

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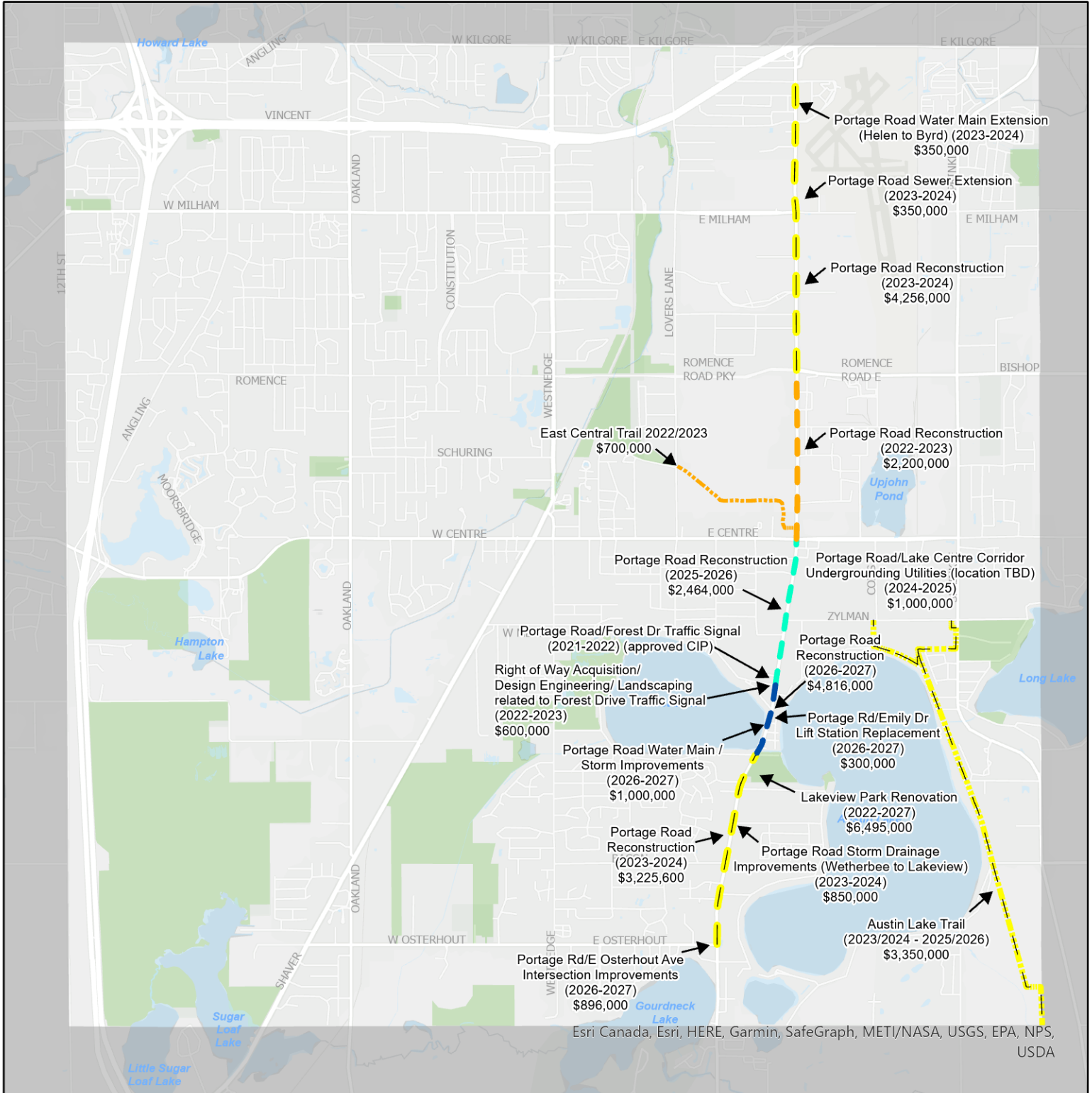


ALL UTILITIES AS SHOWN ARE APPROXIMATE LOCATIONS DERIVED FROM EXISTING RECORDS AND AVAILABLE PUBLIC INFORMATION AND SHOULD BE ASSUMED THAT THEY ARE CORRECT. FIELD WORK PERFORMED BY: HURLEY & STEWART, LLC



Conceptual Site Development

11 Quadplex Buildings 22- 2 bedroom / 2 bath 22 - 1 bedroom / 1.5 bath	44 Town Homes
34 Single Family Homes 34 - 3 bedroom / 2 bath	34 Houses
Total Number of Living Units (Total Number of Bedrooms 168)	78 Total Units



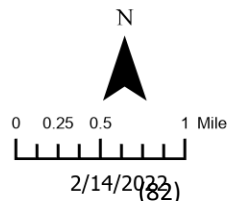
Fiscal year

- 2022/2023
- 2023/2024
- 2024/2025
- 2025/2026
- 2026/2027

Proposed Projects and Investment along Portage Road

16 Proposed Capital Improvement Projects from FY2022-2028
 \$32.9 Million Proposed Investment over the next 6 years
 - 8 Street projects total investment = \$19.5 Million
 - 8 Other projects total investment = \$13.4 Million

The purpose of this map is to show all CIP projects related to the Portage Road Corridor and Lake Center Business District (LCBD) for all 6 years of the 2022-2028 CIP. Proposed projects are color coded by fiscal year. Note that there are currently no projects programmed for FY 27/28 and the existing CIP FY 21/22 Portage Road / Forest Drive Traffic Signal is shown on map but not included in investment figure, as it is already approved and programmed.



City of Portage
Capital Improvement Program
2022-2028

STREETS & SIDEWALKS

Project Number	Dept.	Project Name	Funding (22-23)	Budget	Forecast		Projections			Total
				Fiscal Year						
				22-23	23-24	24-25	25-26	26-27	27-28	
1	T&U	Major Street Reconstruction	Fed/Muni/Act 51/Bond	5,985,000	9,180,000	4,750,000	5,450,000	5,475,000	3,500,000	34,340,000
2	T&U	Local Street Reconstruction	Muni	1,320,000	1,320,000	1,320,000	1,320,000	1,320,000	1,320,000	7,920,000
3	ComDev	Workforce Housing Infrastructure Improvements	ARPA	1,000,000	-	-	-	-	-	1,000,000
4	T&U	Major & Local Street Design Engineering	Bond	750,000	750,000	750,000	750,000	750,000	750,000	4,500,000
5	T&U	Portage Road/Forest Drive (ROW Acquisition and Appraisals)	Bond	600,000	-	-	-	-	-	600,000
6	DPW	Sidewalk Improvements	Act 51	60,000	60,000	60,000	60,000	60,000	60,000	360,000
7	T&U	Local Street Traffic Calming	Cash	25,000	25,000	25,000	25,000	25,000	25,000	150,000
8	T&U	Accessible Pedestrian Signal Installation	Cash	20,000	20,000	20,000	20,000	20,000	20,000	120,000
9	T&U	W Milham Traffic Signal Replacement/Fiber network Improvements		-	550,000	550,000	-	-	-	1,100,000
10	T&U	W Centre Traffic Signal Improvements		-	850,000	-	-	-	-	850,000
11	T&U	Portage Rd Lake Center Corridor Undergrounding Utilities		-	-	1,000,000	-	-	-	1,000,000
12	T&U	Winters Dr (Lovers to Portage Rd)		-	-	-	400,000	-	-	400,000
13	T&U	Oakland/Vincent Intersection Improvements		-	-	-	1,850,000	-	-	1,850,000
14	T&U	Portage Rd/E Osterhout Intersection Improvements		-	-	-	-	800,000	-	800,000
STREETS & SIDEWALKS TOTAL EXPENDITURES				9,760,000	12,755,000	8,475,000	9,875,000	8,450,000	5,675,000	54,990,000
FUNDING										
Federal Transportation Funding (TIP/KATS, COVID)				2,680,000	3,955,299	2,600,000	2,550,000	1,500,000	1,500,000	14,785,299
Federal - ARPA, Omnibus Appropriation				1,500,000	-	-	-	-	-	1,500,000
Capital Improvement Bonds				2,423,491	5,580,962	2,592,786	3,978,042	3,537,003	694,643	18,806,926
Municipal Streets Fund				1,463,407	1,492,675	1,522,529	1,552,979	1,584,039	1,615,720	9,231,348
Major Street Fund (ACT 51)				1,648,102	1,681,064	1,714,685	1,748,979	1,783,959	1,819,638	10,396,427
General Fund Cash				45,000	45,000	45,000	45,000	45,000	45,000	270,000
STREETS & SIDEWALKS TOTAL FUNDING				9,760,000	12,755,000	8,475,000	9,875,000	8,450,000	5,675,000	54,990,000

**Kalamazoo County ARPA Grant Request
City of Portage
Workforce Housing – Draft Budget**

<u>Anticipated Costs</u>	<u>Description</u>
1,421,613.00	2500 linear feet of roadway
325,000.00	Undergrounding of Consumers Energy Lines
222,968.75	Portage Road Water/Sewer Access
101,718.75	Woodbine Ave. Water/Sewer Access
6000.00	ALTA Survey
3000.00	Environmental Study
1000.00	Informational Title

Total Cost of Project
\$2,081,300.50

<u>City Cash Match</u>	<u>Land Purchase Contribution</u>	<u>Cash Contribution</u>
\$550,000.00	\$265,000.00	\$285,000.00

Total ARPA Award Request
\$1,531,300.50

**04/18/2022 INCOME AND RENT LIMITS from MICHIGAN STATE HOUSING DEVELOPMENT
AUTHORITY**

County: 39 Kalamazoo

Effective Date: 4/1/2022

Annual Income	1 Person	2 Person	3 Person	4 Person	
20%	12,140	13,860	15,600	17,320	Extremely Low Income
25%	15,175	17,325	19,500	21,650	Extremely Low Income
30%	18,210	20,790	23,400	25,980	Extremely Low Income
35%	21,245	24,255	27,300	30,310	Very Low Income
40%	24,280	27,720	31,200	34,640	Very Low Income
45%	27,315	31,185	35,100	38,970	Very Low Income
50%	30,350	34,650	39,000	43,300	Very Low Income
55%	33,385	38,115	42,900	47,630	Low Income
60%	36,420	41,580	46,800	51,960	Low Income
70%	42,490	48,510	54,600	60,620	Low Income
80%	48,560	55,440	62,400	69,280	Low Income
100%	60,700	69,300	78,000	86,600	Workforce Housing
120%	72,840	83,160	93,600	103,920	
125%	75,875	86,625	97,500	108,250	
140%	84,980	97,020	109,200	121,240	
150%	91,050	103,950	117,000	129,900	

Monthly Rent By Bedroom	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	
20%	303	325	390	450	Extremely Low Income
25%	379	406	487	563	Extremely Low Income
30%	455	487	585	675	Extremely Low Income
35%	531	568	682	788	Very Low Income
40%	607	650	780	901	Very Low Income
45%	682	731	877	1,013	Very Low Income
50%	758	812	975	1,126	Very Low Income
55%	834	893	1,072	1,238	Low Income
60%	910	975	1,170	1,351	Low Income
70%	1,062	1,137	1,365	1,576	Low Income
80%	1,214	1,300	1,560	1,802	Low Income
100%	1,517	1,625	1,950	2,252	Workforce Housing
120%	1,821	1,950	2,340	2,703	
125%	1,896	2,031	2,437	2,815	
140%	2,124	2,275	2,730	3,153	
150%	2,276	2,437	2,925	3,378	

HUD / MSHDA DEFINITIONS

EXTREMELY LOW-INCOME HOUSEHOLDS: Those with incomes below 30 percent of the area median income. Department of Housing and Urban Development (HUD) programs use "area median incomes" calculated on the basis of local family incomes, with adjustments for household size.

VERY LOW-INCOME: Households whose incomes do not exceed 50 percent of the median area income for the area, as determined by HUD, with adjustments for smaller and larger families and for areas with unusually high or low incomes or where needed because of facility, college, or other training facility; prevailing levels of construction costs; or fair market rents.

LOW-INCOME FAMILY: Families whose [combined] income does not exceed 80 percent of the median family income for the area.

AFFORDABLE HOUSING: In general, housing for which the occupant(s) is/are paying no more than 30 percent of his or her income for gross housing costs, including utilities.

OTHER DEFINITIONS

WORKFORCE HOUSING: Households whose incomes are between 81 and 120 percent of the median income for the area

City of Portage Reference Document Only