Agenda
Brownfield Redevelopment Authority
Board of Directors

City of Kalamazoo

Thursday, May 15, 2025 7:45 AM

CPED Main Conference Room - 245 N. Rose Street, Suite 100

A. CALL TO ORDER/ROLL CALL

B. ADOPTION OF FORMAL AGENDA

C. APPROVAL OF MINUTES

1. Approval of minutes from the BRA meeting on April 17, 2025.

D. PUBLIC COMMENTS

E. DIRECTOR COMMENTS

F. PUBLIC HEARING

1. 1. Public hearing for an Act 381 Brownfield Plan for the Redevelopment Project at 234 and 238 E Michigan Ave, Kalamazoo MI

   - Opening of the Public Hearing
   - Project Presentation
   - Public Comment Period
   - Board of Directors Comments
   - Closing of the Public Hearing

G. NEW BUSINESS

1. Adoption of a Resolution Approving the Implementation of an Act 381 Brownfield Plan for the Redevelopment Project at 234 and 238 E Michigan Avenue and Recommending City Commission Adopt the Plan.

   (ACTION: Motion to adopt the Resolution approving the implementation of the act 381 Brownfield Plan for the Redevelopment Project at 234 and 238 E Michigan Avenue and Recommend the City Commission Adopt the Plan).

2. Adoption of a Resolution Approving the Development and Reimbursement Agreement Relating to 234 and 238 E Michigan Avenue, in Substantially the Form Attached, Subject to any Non-Substantive Changes Approved by the Chairperson and to Form by Legal Counsel conditioned upon City Commission adoption of the Brownfield Plan and County BRA acceptance of the Reimbursement Schedule.

   (Action: Motion adopting a Resolution approving the Development and Reimbursement Agreement relating to 234 and 238 E Michigan Avenue, in substantially the form attached, subject to any non-substantive changes approved by the chairperson and to form by legal counsel conditioned upon City Commission adoption of the Brownfield Plan and County BRA acceptance of the Reimbursement Schedule.)

3. Approval of an Interlocal Agreement with the Downtown Economic Growth Authority Related to the Project at 234 and 238 East Michigan Avenue, Subject to any Non-Substantive Changes Approved by the Chairperson and as to Form by Legal Counsel, and Authorizing the Chair to Sign.

   (ACTION: Motion to Approve an Interlocal Agreement with the Downtown Economic Growth Authority Related to the Project at 234 and 238 East Michigan Avenue, Subject to any Non-Substantive Changes Approved by the Chairperson and as to Form by Legal Counsel, and Authorize the Chair to Sign.)

4. Adoption of a Resolution Approving Reimbursement Request #4 from Kalamazoo Neighborhood Housing Services in the Amount of $22,690.

   (ACTION: Motion to adopt a Resolution approving Reimbursement Request #4 from Kalamazoo Neighborhood Housing Services in the amount of $22,690.)

H. UNFINISHED BUSINESS

I. COMMUNICATIONS AND ANNOUNCEMENTS

J. STAFF REPORTS AND UPDATES

1. Q1 Budget Reports (Fund 242 & 243)

K. ADJOURNMENT

CITY OF KALAMAZOO
BROWNFIELD REDEVELOPMENT AUTHORITY BOARD MEETING
Thursday, April 17, 2025
Community Planning and Economic Development
245 N. Rose Street, Kalamazoo, MI 49007

MEMBERS PRESENT: Sharon Ferraro; Kevan Hess; Jason Novotny; Kyle Gulau; Andrew Schipper; Michael Gurnee; Rachel Bair

MEMBERS ABSENT: Nathan Bolton; Lucas Middleton; Alonzo Wilson

CITY COMMISSIONERS/CITY STAFF PRESENT: Jamie McCarthy (Development Manager); Jessica Wood (Attorney, Dickinson Wright); Logan Mulholland (Fishbeck, Consultant); Jared Chambers (Business Specialist); Heidi Waffle (Brownfield Project Assistant); Paul Thuringer (Development Administrator); Erin Hahn (Community Investment Administrative Assistant)

Meeting was called to order at 7:59 AM by Chair Novotny.

MOTION TO EXCUSE ABSENT MEMBERS: Director Gurnee moved to excuse absent members; seconded by Director Hess. Motion approved by voice vote unanimously.

APPROVAL OF AGENDA: Director Schipper moved the approval of the agenda; seconded by Director Ferraro. Motion approved by voice vote unanimously.

APPROVAL OF MINUTES: Director Gurnee moved approval of minutes from the meeting of March 20, 2025 as presented; seconded by Director Hess. Motion approved by voice vote unanimously.

PUBLIC COMMENTS

None.

DIRECTOR'S COMMENTS

None.

NEW BUSINESS

1. Adoption of a Resolution Approving the Transfer of 433 Reed Avenue to the City of Kalamazoo and Authorizing the Chair to Execute All Documents Necessary to Effectuate the Transfer.

Ms. McCarthy shared information, as found in the packet. They are looking to transfer this property to City of Kalamazoo Public Services for flood plain and stormwater improvements.

Mr. Paul Thuringer shared about the Public Services project and the restoration that will take place on this property.

Director Schipper asked if this will be a permanent use.

Mr. Thuringer shared yes, this property will only be used for this purpose and will never be developed.

Ms. McCarthy talked about the site constraints of the property.

Director Gulau asked if there is still a plan to put in an educational walking path in that area.

Mr. Thuringer said it was not mentioned in conversation regarding the property, so he does not know the answer to that.

Director Ferraro moved to adopt a Resolution approving the transfer of 433 Reed Avenue to the City of Kalamazoo and authorizing the Chair to execute all documents necessary to effectuate the transfer; seconded by Director Bair.
A roll call vote was taken, and the motion passed unanimously.

2. Closed session under MCL 15.268(1)(h) of the Open Meetings Act to consider material exempt from discussion or disclosure by state or federal statute – a written legal opinion.

Director Gulau moved the board to go into closed session under MCL 15.268(1)(h) of the Open Meetings Act to consider material exempt from discussion or disclosure by state or federal statute – a written legal opinion; seconded by Director Gurnee.
A roll call vote was taken, and the motion passed unanimously.

Closed Session.

Director Ferraro moved to end the closed session; seconded by Director Gurnee.

*Chair Novotny left the meeting at 8:56 AM.

UNFINISHED BUSINESS

None.

COMMUNICATIONS AND ANNOUNCEMENTS

None.

STAFF REPORTS AND UPDATES

1. Brownfield Consultant Contract Renewal – Fishbeck.

Ms. McCarthy shared staff is moving forward with Management Services department to extend the contract with Fishbeck. It will be a one-year extension.

ADJOURNMENT: The meeting was adjourned at 9:01 A.M. by Chair Gulau.

Heidi Waffle Recording Clerk	Chair Signature	Printed Name/Chair

BRA Board of Directors
Staff Report

City of Kalamazoo

TO: Brownfield Redevelopment Authority Board of Directors

FROM: Antonio Mitchell, Director of Community Planning and Economic Development
Prepared by: Jamie McCarthy, BRA Staff Liaison

DATE: May 15, 2025

SUBJECT: Adoption of a Resolution Approving the Implementation of an Act 381 Brownfield Plan for the Redevelopment Project at 234 and 238 E Michigan Avenue and Recommending City Commission Adopt the Plan.

(ACTION: Motion to adopt the Resolution approving the implementation of the act 381 Brownfield Plan for the Redevelopment Project at 234 and 238 E Michigan Avenue and Recommend the City Commission Adopt the Plan).

RECOMMENDATION:

It is recommended the BRA adopt the Resolution approving the implementation of an Act 381 Brownfield Plan for the redevelopment project at 234 and 238 E Michigan Avenue and recommend the City Commission adopt the Brownfield Plan.

BACKGROUND:

The proposed redevelopment consists of two parcels totaling 0.073 acres in the City of Kalamazoo. The project will involve preparing the site for redevelopment to make way for 4 new residential rental units. The development is anticipated to retain an existing first-floor tenant that will continue commercial operations that is not contemplated in the scope of this project, while renovating the currently vacant second floor to make way for residential use. The 4 residential units are expected to be one-bedroom, one-bathroom units available for rent. The units are expected to range between 506-square feet and 598-square feet, with an average of 549-square feet. One unit (25%) is expected to be income restricted to rents at approximately 80% of Area Median Income ("AMI") for a duration of 10 years. The existing approximately 2,900-square foot structure, built around 1869, is a two-story Italianate building and is a contributing structure to the Haymarket Historic District. The total capital investment on the project is expected to be approximately $2.0 million. Construction on the project is planned to begin in the Spring of 2025 and will be completed by Spring of 2026.

Brownfield Plan Summary:

- Developer reimbursement for eligible activities, $269,603
- Reimbursement period: 25 years
- Rent and income-restricted units: One 1-bedroom unit (80% rent restricted, 85% AMI income restricted)
- 10-year affordability period
- MSHDA Work Plan

FISCAL IMPACT:

The Brownfield Plan includes Tax Increment Financing for up to 25 years reimbursement to the Development not to exceed $269,603 for eligible activities. Administrative costs for the Authority will be covered by the plan.

CITY OF KALAMAZOO
BROWNFIELD REDEVELOPMENT AUTHORITY

A RESOLUTION APPROVING THE IMPLEMENTATION OF AN ACT 381 BROWNFIELD PLAN FOR 234 AND 238 E MICHIGAN AVE AND RECOMMENDING ADOPTION BY THE CITY COMMISSION

Minutes of a regular meeting of the City of Kalamazoo Brownfield Redevelopment Authority ("BRA") held on May 15, 2025 at 7:45 a.m., local time at 245 N. Rose Street, Ste. 100 in Kalamazoo, Michigan.

PRESENT: ____

____

ABSENT: ____

The following resolution was offered by Member______________and seconded by Member______________.

RECITALS:

A. The City has created the City of Kalamazoo Brownfield Redevelopment Authority (the "Authority"), under the provisions of Act 381, Public Acts of Michigan, 1996, as amended ("Act 381").

B. Under Resolution No. 08-16, the City Commission delegated the public hearing process to the Authority regarding any future proposed Act 381 Brownfield Plan, including proposed Act 381 Brownfield Plan for 234 and 238 E Michigan Avenue.

C. A public hearing was held by the Authority on May 15, 2025, on the Brownfield Plan for 234 and 238 E Michigan Ave, Kalamazoo; notice of the public hearing was given to all taxing authorities levying ad valorem or specific taxes against any parcels within the Brownfield Plan, as required by Act 381.

D. Following the public hearing on the 234 and 238 E Michigan Ave Brownfield Plan, the Authority, in consideration of any comments heard at the public hearing or written communications received at or prior to the public hearing, determines that the Brownfield Plan constitutes a public purpose in that:

a. It meets all requirements of Section 13 of Act 381.

b. The proposed method of financing the costs of eligible activities of the 234 and 238 E Michigan Avenue Brownfield Plan is feasible, and the Authority has the authority to arrange the necessary financing.

c. The description of eligible activities and their estimated costs are reasonable and necessary to carry out the purposes of Act 381, and

d. The amount of captured taxable value estimated to result from the 234 and 238 E Michigan Avenue Brownfield Plan is reasonable.

THEREFORE, IT IS RESOLVED THAT:

The City of Kalamazoo Brownfield Redevelopment Authority approves the implementation of the Act 381 Brownfield Plan for 234 and 238 E Michigan Avenue in Kalamazoo and recommends the City Commission adopt a resolution approving this Brownfield Plan.

AYES: ____

____

NAYS: ____

RESOLUTION DECLARED.

CERTIFICATE

The foregoing is a true and complete copy of a resolution adopted by the Brownfield Redevelopment Authority at a regular meeting held on May 15, 2025. Public notice was given and the meeting was conducted in full compliance with the Michigan Open Meetings Act (PA 267, 1976). Minutes of the meeting will be available as required by the Act.

____

Rachel Bair
Secretary

2960 Interstate Parkway
Kalamazoo, Michigan 49048

269.342.1100 | fishbeck.com

234 and 238 EM LLC Project Fact Sheet

Project Overview: The proposed project will facilitate the redevelopment of two parcels totaling 0.073 acres in the City of Kalamazoo. The existing approximately 2,900-square foot structure, built around 1869, is a two-story Italianate building and is a contributing structure to the Haymarket Historic District. The development is anticipated to retain an existing first-floor tenant that will continue commercial operations and is not part of the eligible activities anticipated to be incurred. The developer plans to renovate the currently vacant second floor into 4 new residential rental units. The 4 residential units are expected to be one-bedroom, one-bathroom units available for rent. The units are expected to range between 506 square feet and 598 square feet, with an average of 549 square feet. One unit (25%) is expected to be income restricted to rents at approximately 80% of Area Median Income ("AMI") for 10 years. Construction on the project is planned to begin in the Spring of 2025 and will be completed by the Spring of 2026.

Parcels Included: 06-15-378-101 and 06-15-378-298.

Overall, this project is set to serve a public purpose to the City of Kalamazoo, expanding the tax base, investing significant capital into the community, and creating attainable housing.

Eligible Costs

School and Local

- **Pre-Approved Activities**: A Phase I Environmental Site Assessment and an Asbestos and Hazardous Building Materials Survey were funded by the Kalamazoo County Brownfield Redevelopment Authority for $8,695.
- **Lead and Asbestos Abatement:** The cost of abatement, disposal, and monitoring is anticipated to be $28,820.
- **Demolition:** Activities include selective site demolition and selective building demolition of an existing structure. Engineering and design of these activities are also included as eligible activities. The total cost of these activities is anticipated to be $36,724.
- **Infrastructure:** It is anticipated that sidewalks, water, electric, and gas utilities will be required to support the housing units. Engineering and design of these activities are also included as eligible activities. The total cost is anticipated to be $63,118.
- **Site Preparation**: Activities include solid waste disposal, staking, temporary facilities, temporary site control, and associated soft costs (engineering and design) of these activities are also included as eligible activities. The total cost of site preparation is anticipated to be $19,168.
- **Brownfield Plan/Work Plan Preparation:** The total cost of these activities is anticipated to be $15,000.
- **Brownfield Plan/Work Plan Implementation:** The total cost of these activities is anticipated to be $30,000.
- **15% Contingency:** The total contingency cost is anticipated at $22,174.
- **Financing Gap:** associated with developing housing units priced for income qualified households is included as an eligible activity. The financing gap is calculated utilizing a control rent as defined by the City of Kalamazoo Brownfield Redevelopment Authority policy, which is set at 100% of Area Median Income AMI. The total cost of these activities is anticipated to be $54,600.

Developer Subtotal: $269,603

KCBRA Subtotal: $8,695

Total: $278,298

Estimated Outcomes:

- **4** Residential Units Upon Completion
- **1 Unit** will be leased at 80% of AMI
- **$2M** Total Investment

- **$25,177** Initial Taxable Value
- **$118,875** Future Taxable Value

- **30** Years of Brownfield Plan Capture
  - 25 Years of Reimbursement to the Developer
  - 5 Years of Capture for the Local Brownfield Revolving Fund (LBRF)
- **$20,450** Authority Administration Fees (10% Local-Only Estimation)
- **$64,793** Amount to be Deposited in LBRF

ACT 381 BROWNFIELD PLAN

234/238 EM LLC
234 & 238 East Michigan Avenue
Kalamazoo County, City of Kalamazoo
City of Kalamazoo Brownfield Redevelopment Authority

May 11, 2025

MICHIGAN GROWTH ADVISORS

Prepared by
Michigan Growth Advisors
100 W Michigan Avenue
Suite #200
Kalamazoo, MI 49007

Approved by the Brownfield Redevelopment Authority on ___________________________

Approved by the City of Kalamazoo on _________________________________

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EXHIBITS

ACT 381 BROWNFIELD PLAN

1.0 INTRODUCTION

1.1 Proposed Redevelopment and Future Use for Each Eligible Property

The proposed redevelopment consists of two parcels totaling 0.073 acres in the City of Kalamazoo. The project will involve preparing the site for redevelopment to make way for 4 new residential rental units. The development is anticipated to retain an existing first-floor tenant that will continue commercial operations that is not contemplated in the scope of this project, while renovating the currently vacant second floor to make way for residential use. The 4 residential units are expected to be one-bedroom, one-bathroom units available for rent. The units are expected to range between 506-square feet and 598-square feet, with an average of 549-square feet. One unit (25%) is expected to be income restricted to rents at approximately 80% of Area Median Income ("AMI") for a duration of 10 years.

The existing approximately 2,900-square foot structure, built around 1869, is a two-story Italianate building and is a contributing structure to the Haymarket Historic District.

The total capital investment on the project is expected to be approximately $2.0 million. Construction on the project is planned to begin in the Spring of 2025 and will be completed by spring of 2026.

1.2 Identification of Housing Need

Specific Housing Need

The Kalamazoo County Housing Plan completed in July 2022 and prepared by the W.E. Upjohn Institute and the Southcentral Michigan Planning Council identified that 7,750 new units are needed to appropriately house the new households forming or looking to locate in the county over the next eight years. Of these units needed, approximately 600 units are required in the urban core, and an additional 1,200 units are required in the urban center to meet demand.

The Census Tract that this project is located in, 2.01, had a 4.6% population growth between the period of 2015-2020, which far outpaced the County and State average growth of 1.9% and 0.74%, respectively. However, the housing unit growth in the Census Tract, of 0.3% over the same period, did not match the population growth. As such, there is an acute demand for housing in this area of Kalamazoo County and as a result, the absorption of new housing units in this area is expected to exceed County averages.

Job Growth Data

Additionally, Southwest Michigan First, the regional economic development agency serving Southwest Michigan and Kalamazoo County, have announced 4,666 new jobs created over 64 new projects in the County. These projects include investments and job creation by Zoetis, Pfizer, Nissha, Depatie, and others that are within commuting distance of this project. The creation of housing in the urban center is vital to ensuring that prospective employees across the region have accessible and exciting housing opportunities to fill these job openings.

1.3 Eligible Property Information

<u>Basis of Eligibility</u>

Section 2(y)(i) of Public Act 381 of 1996 ("Act 381"), as amended, defines "Housing Property" as "A property on which 1 or more units of residential housing are proposed to be constructed, rehabilitated, or otherwise designated to be used as a dwelling." The development proposes 4 housing units between 234 East Michigan Avenue and 238 East Michigan Avenue, thus these parcels are eligible property under Act 381. Additionally, the building is a Historic Resource and is identified as a contributing structure within the Haymarket Historic District, which was listed on the National Register of Historic Places in May of 1983, with a boundary increase in March of 2011. The reference number for the Haymarket Historic District on the National Register of Historic Places is 83000860.

<u>Location and Legal Description</u>

238 East Michigan Ave Parcel ID: 06-15-378-101 0.036 Acres
Kalamazoo, MI 49007

Legal Description:
304 ORIGINAL PLAT OF THE TOWN (NOW CITY) OF KALAMAZOO, Liber 6 of Plats Page 8; That part of the Northeasterly 18.25ft of the Southwesterly 35.6ft of Lot 101 lying North of Bates Alley.

234 East Michigan Ave Parcel ID: 06-15-378-298 0.037 Acres
Kalamazoo, MI 49007

Legal Description:
302 ORIGINAL PLAT OF THE TOWN (NOW CITY) OF KALAMAZOO, Liber 6 of Plats Page 8; THAT PART OF NELY 1.25FT OF LOT 99 N OF BATES ALLEY. THAT PART OF SWLY 17.75FT OF LOT 101 N OF BATES ALLEY. CFT 8785015

2.0 Information Required by Section 13(2) of the Statute

2.1 Description of Costs to Be Paid for With Tax Increment Revenues

Tax increment revenues will be used to reimburse 234/238 EM, LLC ("Developer") for the cost of eligible activities as authorized by Act 381. Michigan State Housing Development Authority ("MSHDA") approved non-environmental eligible activities and statutorily approved EGLE environmental eligible activities will be reimbursed with local and school tax increment revenues ("TIR").

The total cost of eligible activities including contingency are anticipated to be $278,298. Eligible activities incurred by the Developer are anticipated to be $269,603. Eligible activities incurred by the Kalamazoo County Brownfield Redevelopment Authority are anticipated to be $8,695. Funding to the State Brownfield Redevelopment Fund is anticipated to be $12,841. Capture to the Local Brownfield Revolving Fund is anticipated to be $64,793. The estimated cost of all eligible activities under this plan are summarized in Table 1.

Environmental Activities
A Phase I Environmental Site Assessment (ESA) and a Hazardous Materials Inspection are included in this Plan.

Non-Environmental Activities
Because the basis of property eligibility is "Housing Property" under Public Act 381, additional non-environmental costs can be reimbursed through a brownfield plan. This plan provides for reimbursement of eligible "housing development activities" including reimbursement provided to the developer to fill a financing gap associated with the development of housing units priced for income qualified households, and site preparation and infrastructure activities that are necessary for new housing development for income qualified households on eligible property.

2.2 Summary of Eligible Activities

2.2..1 Pre-Approved EGLE Eligible Activities

A Phase I Environmental Site Assessment (ESA) and a Hazardous Materials Inspection are included as eligible activities. Pre-approved EGLE Eligible Activities were incurred by the Kalamazoo County Brownfield Redevelopment Authority (KCBRA). The total cost of these activities is anticipated to be $8,695. This is a cost statutorily approved for reimbursement with school taxes.

2.2..2 Demolition

Demolition activities will include selective site demolition and selective building demolition of an existing structure. Engineering and design of these activities are also included as eligible activities. The total cost of these demolition activities is anticipated to be $36,724.

2.2..3 Lead, Asbestos, Mold Abatement

Lead and mold abatement are included as an eligible activity. Engineering and design of these activities are also included as eligible activities. The total cost of lead and mold abatement is anticipated to be $28,820.

2.2..4 Infrastructure

Infrastructure activities are also included as an eligible activity. Infrastructure activities will include sidewalks, and water, electric and gas utilities for housing units. Engineering and design of these activities are also included as eligible activities. The total cost of infrastructure is anticipated to be $63,118.

2.2..5 Site Preparation

Site preparation activities will include solid waste disposal, staking, temporary facilities, and temporary site control. Engineering and design of these activities are also included as eligible activities. The total cost of these site preparation activities is anticipated to be $19,168.

2.2..6 Contingency

A 15% contingency on demolition, abatement, infrastructure, and site preparation activities is included as an eligible activity. The contingency is estimated to be $22,174.

2.2..7 Financing Gap

Housing development activities, related to reimbursement provided to the developer to fill a financing gap associated with the development of housing units priced for income qualified households' units, are included as eligible activities. The financing gap is calculated utilizing a control rent as defined by the City of Kalamazoo Brownfield Redevelopment Authority policy, which is set at 100% of Area Median Income ("AMI"). The financing gap is anticipated to be $5,460 in year one of the Plan. The MSHDA control rent for a one-bedroom, as well as the project rent, rent loss, and number of qualified units is delineated in the table below. There is anticipated to be 1 income qualified unit as a part of this development that will be income restricted for a duration of 10 years.

Type	BRA Control Rent	Project Rent	Rent Loss	Income Qualified Units	Annual Loss	Total Loss
1-bd	$1,797	$1,342	$5,460	1	$5,460	$54,600

2.2..8 Brownfield Plan and Act 381 Work Preparation

The cost to prepare the Brownfield Plan and Act 381 Work Plan is anticipated to be $15,000.

2.2..9 Brownfield Plan Implementation

The cost of implementing the Brownfield Plan is anticipated to be $30,000.

2.2..10 Local Brownfield Revolving Fund

Capture to the Local Brownfield Revolving Fund is estimated to be $64,793.

2.3 Estimate of Captured Taxable Value and Tax Increment Revenues

An estimate of the captured taxable value for this redevelopment by year is depicted in Table 2. This plan captures all available TIR, including real and personal property TIR.

2.4 Method of Financing and Description of Advances Made by the Municipality

The eligible activities will be financed by the developer and reimbursed as outlined in this plan and accompanying development agreement. No advances from the City or County are anticipated at this time.

2.5 Maximum Amount of Note or Bonded Indebtedness

No note or bonded indebtedness for this project is anticipated at this time. Therefore, this section is not applicable.

2.6 Duration of Brownfield Plan

The duration of this plan is estimated to be 25 years to the Developer and a total of 30 years inclusive of LBRF Capture. It is estimated that the redevelopment of the property will be completed in 2026 and that full recapture of eligible costs, eligible administrative costs of the authority, and capture to the Local Brownfield Revolving Fund will continue until 2055. Capture of TIR is expected to begin in 2026, however could be delayed for up to 5 years after the approval of this plan as permitted by Act 381. In no event shall capture extend beyond 30 years as required by Act 381. An analysis showing the reimbursement schedule is attached as Table 3.

2.7 Estimated Impact of Tax Increment Financing on Revenues of Taxing Jurisdictions

An estimate of the impact of tax increment financing on the revenues of all taxing jurisdictions is illustrated in detail within Table 2.

2.8 Legal Description, Property Map, Statement of Qualifying Characteristics and Personal Property

The property consists of two parcels which totals 0.073 acres in size and is located at 234 and 238 East Michigan Avenue in the City of Kalamazoo, Kalamazoo County (respective Parcel Identification Numbers: 06-15-378-298, and 06-15-378-101). A legal description of the properties along with a scaled map showing eligible property dimensions, is attached as Figure 1.

The parcels are considered "eligible property" due to the development of residential housing units on the property, as defined within the definition of "Housing Property" in Section 2(y) of Public Act 381 of 1996, as amended.

Taxable personal property, if any, is included in this plan.

2.9 Estimates of Residents and Displacement of Individuals/Families

No persons reside at the property therefore this section is not applicable.

2.10 Plan for Relocation of Displaced Persons

No persons reside at the property thus none will be displaced. Therefore, this section is not applicable.

2.11 Provisions for Relocation Costs

No persons reside at the property thus none will be displaced. Therefore, this section is not applicable.

2.12 Strategy for Compliance with Michigan's Relocation Assistance Law

No persons reside at the property thus none will be displaced. Therefore, this section is not applicable.

2.13 Other Material that the Authority or Governing Body Considers Pertinent

Figure 1

Legal Description and Eligible Property Map

238 East Michigan Avenue 06-15-378-101 0.036 Acres
Kalamazoo, MI 49007

Legal Description
304 ORIGINAL PLAT OF THE TOWN (NOW CITY) OF KALAMAZOO, Liber 6 of Plats Page 8; That part of the Northeasterly 18.25ft of the Southwesterly 35.6ft of Lot 101 lying North of Bates Alley.

234 East Michigan Avenue 06-15-378-298 0.037 Acres
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302 ORIGINAL PLAT OF THE TOWN (NOW CITY) OF KALAMAZOO, Liber 6 of Plats Page 8; THAT PART OF NELY 1.25FT OF LOT 99 N OF BATES ALLEY. THAT PART OF SWLY 17.75FT OF LOT 101 N OF BATES ALLEY. CFT 8785015

Table 1

Eligible Activity Costs

Eligible Activities Table
234/238 EM LLC
234 and 238 East Michigan Ave
Kalamazoo, Michigan
May 2025

EGLE Eligible Activities Costs and Schedule				
EGLE Eligible Activities	**Cost incurred by Developr**	**Cost incurred by KCBRA**	**Total Cost incurred**	**Completion Season/Year**
Department Specific Activities Sub-Total	**$ -**	**$ 8,695**	**$ 8,695**	**Spring 2025**
Phase I ESA	$ -	$ 3,000	$ 3,000	
Hazardous Materials Inspection	$ -	$ 5,695	$ 5,695	
EGLE Eligible Activities Sub-Total	**$ -**	**$ 8,695**	**$ 8,695**	
MSDHA Housing Development Activities Costs and Schedule				
MSHDA Eligible Activities	**Cost incurred by Developr**	**Cost incurred by KCBRA**	**Total Cost incurred**	**Completion Season/Year**
Demolition Sub-Total	**$ 36,724**	**$ -**	**$ 36,724**	**Summer 2025**
Site Demolition	$ 2,135		$ 2,135	
Selective Building Demolition	$ 31,250		$ 31,250	
Engineering and design of the above	$ 3,339		$ 3,339	
Lead, Asbestos, Mold Abatement Sub-Total	**$ 28,820**	**$ -**	**$ 28,820**	**Summer 2025**
Lead and Mold Abatement	$ 26,200		$ 26,200	
Engineering and design of the above	$ 2,620		$ 2,620	
Infrastructure Sub-Total	**$ 63,118**	**$ -**	**$ 63,118**	**Summer 2025**
Sidewalks	$ 2,380		$ 2,380	
Water, Electric, and Gas Utilities	$ 55,000		$ 55,000	
Engineering and design of the above	$ 5,738		$ 5,738	
Site Preparation Sub-Total	**$ 19,168**	**$ -**	**$ 19,168**	**Summer 2025**
Solid waste disposal	$ 6,500		$ 6,500	
Staking	$ 2,950		$ 2,950	
Temporary Facilities	$ 5,975		$ 5,975	
Temporary Site Control	$ 2,000		$ 2,000	
Engineering and Design of the Above	$ 1,743		$ 1,743	
Affordable Housing Financing Gap	**$ 54,600**	**$ -**	**$ 54,600**	
Brownfield Plan/Act 381 Work Plan	**$ 15,000**	**$ -**	**$ 15,000**	**Spring 2025**
Brownfield Plan Implementation	**$ 30,000**	**$ -**	**$ 30,000**	
MSHDA Eligible Activities Sub-Total	**$ 247,429**	**$ -**	**$ 247,429**	
Contingency (15%)	**$ 22,174**	**$ -**	**$ 22,174**	
Interest	**$ -**	**$ -**	**$ -**	
Total Brownfield Eligible Activities	**$ 269,603**	**$ 8,695**	**$ 278,298**	

Table 2

Tax Capture Schedule

MICHIGAN GROWTH ADVISORS

Tax Increment Financing Estimate
Residential Capture
234/238 EM LLC
234 and 238 East Michigan Ave
Kalamazoo, Michigan
May 2025

Estimated Taxable Value (TV) Increase Rate: 2%

		1	2	3	4	5	6	7	8	9	10	11	12	13
Plan Year		**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**
Calendar Year		2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038
*Base Taxable Value		$ 25,177	$ 25,177	$ 25,177	$ 25,177	$ 25,177	$ 25,177	$ 25,177	$ 25,177	$ 25,177	$ 25,177	$ 25,177	$ 25,177	$ 25,177
Estimated New TV		$ 118,875	$ 121,253	$ 123,678	$ 126,151	$ 128,674	$ 131,248	$ 133,873	$ 136,550	$ 139,281	$ 142,067	$ 144,908	$ 147,806	$ 150,762
Incremental Difference (New TV - Base TV)		**$ 93,698**	**$ 96,076**	**$ 98,501**	**$ 100,974**	**$ 103,497**	**$ 106,071**	**$ 108,696**	**$ 111,373**	**$ 114,104**	**$ 116,890**	**$ 119,731**	**$ 122,629**	**$ 125,585**
		NEZ Period												
School Capture	Millage Rate													
State Education Tax (SET)	6.0000													$ 754
School Operating Tax	17.6757													$ 2,220
School Total	**23.6757**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 2,973**
Local Capture	Millage Rate													
County Public Safety	1.4344													$ 180
County 911	0.6442													$ 81
County Housing	0.7434													$ 93
County Seniors	0.3462													$ 43
County Veteran	0.0997													$ 13
KRESA CTE	0.9882													$ 124
KRESA Operating	3.0026													$ 377
KRESA Enhancement	1.4968													$ 188
KRESA Special Ed	1.4909													$ 187
Kal Public Library	3.8893													$ 488
City Operating	12.0000													$ 942
City Solid Waste	1.8000													$ 226
Cen Cnty Transit	0.8933													$ 112
County Operating	4.6202													$ 363
County Transit	0.3102													$ 39
KVCC	2.7729													$ 348
Kalamazoo DDA	1.9638													$ 247
Local Total	**38.4961**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 4,052**
Non-Capturable Millages	Millage Rate													
County Debt	0.1176													$ 15
School Debt	8.2000													$ 1,030
Total Non-Capturable Taxes	**8.3176**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 1,045**
	70.4894													
Total Tax Increment Revenue (TIR) Available for Capture		$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 7,025

Footnotes:

Assumes 10% escalation from 2023 SEV Value
Assumes 2025 Taxable as Base TV
Assumes 2% inflation

Tax Increment Financing Estimate
Residential Capture
234/238 EM LLC
234 and 238 East Michigan Ave
Kalamazoo, Michigan
May 2025

14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	TOTAL
2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	
$ 25,177	$ 25,177	$ 25,177	$ 25,177	$ 25,177	$ 25,177	$ 25,177	$ 25,177	$ 25,177	$ 25,177	$ 25,177	$ 25,177	$ 25,177	$ 25,177	$ 25,177	$ 25,177	$ 25,177	
$ 153,778	$ 156,853	$ 159,990	$ 163,190	$ 166,454	$ 169,783	$ 173,179	$ 176,642	$ 180,175	$ 183,779	$ 187,454	$ 191,203	$ 195,027	$ 198,928	$ 202,906	$ 206,964	$ 211,104	
$ 128,601	**$ 131,676**	**$ 134,813**	**$ 138,013**	**$ 141,277**	**$ 144,606**	**$ 148,002**	**$ 151,465**	**$ 154,998**	**$ 158,602**	**$ 162,277**	**$ 166,026**	**$ 169,850**	**$ 173,751**	**$ 177,729**	**$ 181,787**	**$ 185,927**	
$ 772	$ 790	$ 809	$ 828	$ 848	$ 868	$ 888	$ 909	$ 930	$ 952	$ 974	$ 996	$ 1,019	$ 1,043	$ 1,066	$ 1,091	$ 1,116	$ 16,650
$ 2,273	$ 2,327	$ 2,383	$ 2,439	$ 2,497	$ 2,556	$ 2,616	$ 2,677	$ 2,740	$ 2,803	$ 2,868	$ 2,935	$ 3,002	$ 3,071	$ 3,141	$ 3,213	$ 3,286	$ 49,050
$ 3,045	**$ 3,118**	**$ 3,192**	**$ 3,268**	**$ 3,345**	**$ 3,424**	**$ 3,504**	**$ 3,586**	**$ 3,670**	**$ 3,755**	**$ 3,842**	**$ 3,931**	**$ 4,021**	**$ 4,114**	**$ 4,208**	**$ 4,304**	**$ 4,402**	**$ 65,700**
$ 184	$ 189	$ 193	$ 198	$ 203	$ 207	$ 212	$ 217	$ 222	$ 227	$ 233	$ 238	$ 244	$ 249	$ 255	$ 261	$ 267	$ 3,980
$ 83	$ 85	$ 87	$ 89	$ 91	$ 93	$ 95	$ 98	$ 100	$ 102	$ 105	$ 107	$ 109	$ 112	$ 114	$ 117	$ 120	$ 1,788
$ 96	$ 98	$ 100	$ 103	$ 105	$ 108	$ 110	$ 113	$ 115	$ 118	$ 121	$ 123	$ 126	$ 129	$ 132	$ 135	$ 138	$ 2,063
$ 45	$ 46	$ 47	$ 48	$ 49	$ 50	$ 51	$ 52	$ 54	$ 55	$ 56	$ 57	$ 59	$ 60	$ 62	$ 63	$ 64	$ 961
$ 13	$ 13	$ 13	$ 14	$ 14	$ 14	$ 15	$ 15	$ 15	$ 16	$ 16	$ 17	$ 17	$ 17	$ 18	$ 18	$ 19	$ 277
$ 127	$ 130	$ 133	$ 136	$ 140	$ 143	$ 146	$ 150	$ 153	$ 157	$ 160	$ 164	$ 168	$ 172	$ 176	$ 180	$ 184	$ 2,742
$ 386	$ 395	$ 405	$ 414	$ 424	$ 434	$ 444	$ 455	$ 465	$ 476	$ 487	$ 499	$ 510	$ 522	$ 534	$ 546	$ 558	$ 8,332
$ 192	$ 197	$ 202	$ 207	$ 211	$ 216	$ 222	$ 227	$ 232	$ 237	$ 243	$ 249	$ 254	$ 260	$ 266	$ 272	$ 278	$ 4,154
$ 192	$ 196	$ 201	$ 206	$ 211	$ 216	$ 221	$ 226	$ 231	$ 236	$ 242	$ 248	$ 253	$ 259	$ 265	$ 271	$ 277	$ 4,137
$ 500	$ 512	$ 524	$ 537	$ 549	$ 562	$ 576	$ 589	$ 603	$ 617	$ 631	$ 646	$ 661	$ 676	$ 691	$ 707	$ 723	$ 10,793
$ 1,157	$ 1,383	$ 1,618	$ 1,656	$ 1,695	$ 1,735	$ 1,776	$ 1,818	$ 1,860	$ 1,903	$ 1,947	$ 1,992	$ 2,038	$ 2,085	$ 2,133	$ 2,181	$ 2,231	$ 32,151
$ 231	$ 237	$ 243	$ 248	$ 254	$ 260	$ 266	$ 273	$ 279	$ 285	$ 292	$ 299	$ 306	$ 313	$ 320	$ 327	$ 335	$ 4,995
$ 115	$ 118	$ 120	$ 123	$ 126	$ 129	$ 132	$ 135	$ 138	$ 142	$ 145	$ 148	$ 152	$ 155	$ 159	$ 162	$ 166	$ 2,479
$ 446	$ 532	$ 623	$ 638	$ 653	$ 668	$ 684	$ 700	$ 716	$ 733	$ 750	$ 767	$ 785	$ 803	$ 821	$ 840	$ 859	$ 12,379
$ 40	$ 41	$ 42	$ 43	$ 44	$ 45	$ 46	$ 47	$ 48	$ 49	$ 50	$ 52	$ 53	$ 54	$ 55	$ 56	$ 58	$ 861
$ 357	$ 365	$ 374	$ 383	$ 392	$ 401	$ 410	$ 420	$ 430	$ 440	$ 450	$ 460	$ 471	$ 482	$ 493	$ 504	$ 516	$ 7,695
$ 253	$ 259	$ 265	$ 271	$ 277	$ 284	$ 291	$ 297	$ 304	$ 311	$ 319	$ 326	$ 334	$ 341	$ 349	$ 357	$ 365	$ 5,450
$ 4,416	**$ 4,795**	**$ 5,190**	**$ 5,313**	**$ 5,439**	**$ 5,567**	**$ 5,697**	**$ 5,831**	**$ 5,967**	**$ 6,106**	**$ 6,247**	**$ 6,391**	**$ 6,539**	**$ 6,689**	**$ 6,842**	**$ 6,998**	**$ 7,157**	**$ 105,236**
$ 15	$ 15	$ 16	$ 16	$ 17	$ 17	$ 17	$ 18	$ 18	$ 19	$ 19	$ 20	$ 20	$ 20	$ 21	$ 21	$ 22	$ 326
$ 1,055	$ 1,080	$ 1,105	$ 1,132	$ 1,158	$ 1,186	$ 1,214	$ 1,242	$ 1,271	$ 1,301	$ 1,331	$ 1,361	$ 1,393	$ 1,425	$ 1,457	$ 1,491	$ 1,525	$ 22,755
$ 1,070	**$ 1,095**	**$ 1,121**	**$ 1,148**	**$ 1,175**	**$ 1,203**	**$ 1,231**	**$ 1,260**	**$ 1,289**	**$ 1,319**	**$ 1,350**	**$ 1,381**	**$ 1,413**	**$ 1,445**	**$ 1,478**	**$ 1,512**	**$ 1,546**	**$ 23,081**
$ 7,461	$ 7,913	$ 8,382	$ 8,581	$ 8,783	$ 8,990	$ 9,202	$ 9,417	$ 9,637	$ 9,861	$ 10,089	$ 10,322	$ 10,560	$ 10,802	$ 11,050	$ 11,302	$ 11,559	**$ 170,935**

MICHIGAN GROWTH ADVISORS

Tax Increment Financing Estimate
Land and Commercial Capture
234/238 EM LLC
234 and 238 East Michigan Ave
Kalamazoo, Michigan
May 2025

Estimated Taxable Value (TV) Increase Rate: 2%

Plan Year		1	2	3	4	5	6	7	8	9	10	11	12	13
Calendar Year		2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038
*Base Taxable Value		$ 226,593	$ 226,593	$ 226,593	$ 226,593	$ 226,593	$ 226,593	$ 226,593	$ 226,593	$ 226,593	$ 226,593	$ 226,593	$ 226,593	$ 226,593
Estimated New TV		$ 231,125	$ 235,747	$ 240,462	$ 245,272	$ 250,177	$ 255,181	$ 260,284	$ 265,490	$ 270,800	$ 276,216	$ 281,740	$ 287,375	$ 293,122
Incremental Difference (New TV - Base TV)		**$ 4,532**	**$ 9,154**	**$ 13,869**	**$ 18,679**	**$ 23,584**	**$ 28,588**	**$ 33,691**	**$ 38,897**	**$ 44,207**	**$ 49,623**	**$ 55,147**	**$ 60,782**	**$ 66,529**
School Capture	Millage Rate													
State Education Tax (SET)	6.0000	$ 27	$ 55	$ 83	$ 112	$ 142	$ 172	$ 202	$ 233	$ 265	$ 298	$ 331	$ 365	$ 399
School Operating Tax	17.6757	$ 80	$ 162	$ 245	$ 330	$ 417	$ 505	$ 596	$ 688	$ 781	$ 877	$ 975	$ 1,074	$ 1,176
School Total	**23.6757**	**$ 107**	**$ 217**	**$ 328**	**$ 442**	**$ 558**	**$ 677**	**$ 798**	**$ 921**	**$ 1,047**	**$ 1,175**	**$ 1,306**	**$ 1,439**	**$ 1,575**
Local Capture	Millage Rate													
County Public Safety	1.4344	$ 7	$ 13	$ 20	$ 27	$ 34	$ 41	$ 48	$ 56	$ 63	$ 71	$ 79	$ 87	$ 95
County 911	0.6442	$ 3	$ 6	$ 9	$ 12	$ 15	$ 18	$ 22	$ 25	$ 28	$ 32	$ 36	$ 39	$ 43
County Housing	0.7434	$ 3	$ 7	$ 10	$ 14	$ 18	$ 21	$ 25	$ 29	$ 33	$ 37	$ 41	$ 45	$ 49
County Seniors	0.3462	$ 2	$ 3	$ 5	$ 6	$ 8	$ 10	$ 12	$ 13	$ 15	$ 17	$ 19	$ 21	$ 23
County Veteran	0.0997	$ 0	$ 1	$ 1	$ 2	$ 2	$ 3	$ 3	$ 4	$ 4	$ 5	$ 5	$ 6	$ 7
KRESA CTE	0.9882	$ 4	$ 9	$ 14	$ 18	$ 23	$ 28	$ 33	$ 38	$ 44	$ 49	$ 54	$ 60	$ 66
KRESA Operating	3.0026	$ 14	$ 27	$ 42	$ 56	$ 71	$ 86	$ 101	$ 117	$ 133	$ 149	$ 166	$ 183	$ 200
KRESA Enhancement	1.4968	$ 7	$ 14	$ 21	$ 28	$ 35	$ 43	$ 50	$ 58	$ 66	$ 74	$ 83	$ 91	$ 100
KRESA Special Ed	1.4909	$ 7	$ 14	$ 21	$ 28	$ 35	$ 43	$ 50	$ 58	$ 66	$ 74	$ 82	$ 91	$ 99
Kal Public Library	3.8893	$ 18	$ 36	$ 54	$ 73	$ 92	$ 111	$ 131	$ 151	$ 172	$ 193	$ 214	$ 236	$ 259
City Operating	12.0000	$ 54	$ 110	$ 166	$ 224	$ 283	$ 343	$ 404	$ 467	$ 530	$ 595	$ 662	$ 729	$ 798
City Solid Waste	1.8000	$ 8	$ 16	$ 25	$ 34	$ 42	$ 51	$ 61	$ 70	$ 80	$ 89	$ 99	$ 109	$ 120
Cen Cnty Transit	0.8933	$ 4	$ 8	$ 12	$ 17	$ 21	$ 26	$ 30	$ 35	$ 39	$ 44	$ 49	$ 54	$ 59
County Operating	4.6202	$ 21	$ 42	$ 64	$ 86	$ 109	$ 132	$ 156	$ 180	$ 204	$ 229	$ 255	$ 281	$ 307
County Transit	0.3102	$ 1	$ 3	$ 4	$ 6	$ 7	$ 9	$ 10	$ 12	$ 14	$ 15	$ 17	$ 19	$ 21
KVCC	2.7729	$ 13	$ 25	$ 38	$ 52	$ 65	$ 79	$ 93	$ 108	$ 123	$ 138	$ 153	$ 169	$ 184
Kalamazoo DDA	1.9638	$ 9	$ 18	$ 27	$ 37	$ 46	$ 56	$ 66	$ 76	$ 87	$ 97	$ 108	$ 119	$ 131
Local Total	**38.4961**	**$ 174**	**$ 352**	**$ 534**	**$ 719**	**$ 908**	**$ 1,101**	**$ 1,297**	**$ 1,497**	**$ 1,702**	**$ 1,910**	**$ 2,123**	**$ 2,340**	**$ 2,561**
Non-Capturable Millages	Millage Rate													
County Debt	0.1176	$ 1	$ 1	$ 2	$ 2	$ 3	$ 3	$ 4	$ 5	$ 5	$ 6	$ 6	$ 7	$ 8
School Debt	8.2000	$ 37	$ 75	$ 114	$ 153	$ 193	$ 234	$ 276	$ 319	$ 362	$ 407	$ 452	$ 498	$ 546
Total Non-Capturable Taxes	**8.3176**	**$ 38**	**$ 76**	**$ 115**	**$ 155**	**$ 196**	**$ 238**	**$ 280**	**$ 324**	**$ 368**	**$ 413**	**$ 459**	**$ 506**	**$ 553**
Total Tax Increment Revenue (TIR) Available for Capture		$ 282	$ 569	$ 862	$ 1,161	$ 1,466	$ 1,777	$ 2,095	$ 2,418	$ 2,748	$ 3,085	$ 3,429	$ 3,779	$ 4,136

Footnotes:

Assumes 10% escalation from 2023 SEV Value
Assumes 2025 Taxable as Base TV
Assumes 2% inflation

Tax Increment Financing Estimate
Land and Commercial Capture
234/238 EM LLC
234 and 238 East Michigan Ave
Kalamazoo, Michigan
May 2025

14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	TOTAL
2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	
$ 226,593	$ 226,593	$ 226,593	$ 226,593	$ 226,593	$ 226,593	$ 226,593	$ 226,593	$ 226,593	$ 226,593	$ 226,593	$ 226,593	$ 226,593	$ 226,593	$ 226,593	$ 226,593	$ 226,593	
$ 298,985	$ 304,964	$ 311,064	$ 317,285	$ 323,631	$ 330,103	$ 336,705	$ 343,439	$ 350,308	$ 357,314	$ 364,461	$ 371,750	$ 379,185	$ 386,769	$ 394,504	$ 402,394	$ 410,442	
$ 72,392	**$ 78,371**	**$ 84,471**	**$ 90,692**	**$ 97,038**	**$ 103,510**	**$ 110,112**	**$ 116,846**	**$ 123,715**	**$ 130,721**	**$ 137,868**	**$ 145,157**	**$ 152,592**	**$ 160,176**	**$ 167,911**	**$ 175,801**	**$ 183,849**	
$ 434	$ 470	$ 507	$ 544	$ 582	$ 621	$ 661	$ 701	$ 742	$ 784	$ 827	$ 871	$ 916	$ 961	$ 1,007	$ 1,055	$ 1,103	$ 15,471
$ 1,280	$ 1,385	$ 1,493	$ 1,603	$ 1,715	$ 1,830	$ 1,946	$ 2,065	$ 2,187	$ 2,311	$ 2,437	$ 2,566	$ 2,697	$ 2,831	$ 2,968	$ 3,107	$ 3,250	$ 45,577
$ 1,714	**$ 1,855**	**$ 2,000**	**$ 2,147**	**$ 2,297**	**$ 2,451**	**$ 2,607**	**$ 2,766**	**$ 2,929**	**$ 3,095**	**$ 3,264**	**$ 3,437**	**$ 3,613**	**$ 3,792**	**$ 3,975**	**$ 4,162**	**$ 4,353**	**$ 61,048**
$ 104	$ 112	$ 121	$ 130	$ 139	$ 148	$ 158	$ 168	$ 177	$ 188	$ 198	$ 208	$ 219	$ 230	$ 241	$ 252	$ 264	$ 3,699
$ 47	$ 50	$ 54	$ 58	$ 63	$ 67	$ 71	$ 75	$ 80	$ 84	$ 89	$ 94	$ 98	$ 103	$ 108	$ 113	$ 118	$ 1,661
$ 54	$ 58	$ 63	$ 67	$ 72	$ 77	$ 82	$ 87	$ 92	$ 97	$ 102	$ 108	$ 113	$ 119	$ 125	$ 131	$ 137	$ 1,917
$ 25	$ 27	$ 29	$ 31	$ 34	$ 36	$ 38	$ 40	$ 43	$ 45	$ 48	$ 50	$ 53	$ 55	$ 58	$ 61	$ 64	$ 893
$ 7	$ 8	$ 8	$ 9	$ 10	$ 10	$ 11	$ 12	$ 12	$ 13	$ 14	$ 14	$ 15	$ 16	$ 17	$ 18	$ 18	$ 257
$ 72	$ 77	$ 83	$ 90	$ 96	$ 102	$ 109	$ 115	$ 122	$ 129	$ 136	$ 143	$ 151	$ 158	$ 166	$ 174	$ 182	$ 2,548
$ 217	$ 235	$ 254	$ 272	$ 291	$ 311	$ 331	$ 351	$ 371	$ 393	$ 414	$ 436	$ 458	$ 481	$ 504	$ 528	$ 552	$ 7,742
$ 108	$ 117	$ 126	$ 136	$ 145	$ 155	$ 165	$ 175	$ 185	$ 196	$ 206	$ 217	$ 228	$ 240	$ 251	$ 263	$ 275	$ 3,860
$ 108	$ 117	$ 126	$ 135	$ 145	$ 154	$ 164	$ 174	$ 184	$ 195	$ 206	$ 216	$ 227	$ 239	$ 250	$ 262	$ 274	$ 3,844
$ 282	$ 305	$ 329	$ 353	$ 377	$ 403	$ 428	$ 454	$ 481	$ 508	$ 536	$ 565	$ 593	$ 623	$ 653	$ 684	$ 715	$ 10,029
$ 869	$ 940	$ 1,014	$ 1,088	$ 1,164	$ 1,242	$ 1,321	$ 1,402	$ 1,485	$ 1,569	$ 1,654	$ 1,742	$ 1,831	$ 1,922	$ 2,015	$ 2,110	$ 2,206	$ 30,942
$ 130	$ 141	$ 152	$ 163	$ 175	$ 186	$ 198	$ 210	$ 223	$ 235	$ 248	$ 261	$ 275	$ 288	$ 302	$ 316	$ 331	$ 4,641
$ 65	$ 70	$ 75	$ 81	$ 87	$ 92	$ 98	$ 104	$ 111	$ 117	$ 123	$ 130	$ 136	$ 143	$ 150	$ 157	$ 164	$ 2,303
$ 334	$ 362	$ 390	$ 419	$ 448	$ 478	$ 509	$ 540	$ 572	$ 604	$ 637	$ 671	$ 705	$ 740	$ 776	$ 812	$ 849	$ 11,913
$ 22	$ 24	$ 26	$ 28	$ 30	$ 32	$ 34	$ 36	$ 38	$ 41	$ 43	$ 45	$ 47	$ 50	$ 52	$ 55	$ 57	$ 800
$ 201	$ 217	$ 234	$ 251	$ 269	$ 287	$ 305	$ 324	$ 343	$ 362	$ 382	$ 403	$ 423	$ 444	$ 466	$ 487	$ 510	$ 7,150
$ 142	$ 154	$ 166	$ 178	$ 191	$ 203	$ 216	$ 229	$ 243	$ 257	$ 271	$ 285	$ 300	$ 315	$ 330	$ 345	$ 361	$ 5,064
$ 2,787	**$ 3,017**	**$ 3,252**	**$ 3,491**	**$ 3,736**	**$ 3,985**	**$ 4,239**	**$ 4,498**	**$ 4,763**	**$ 5,032**	**$ 5,307**	**$ 5,588**	**$ 5,874**	**$ 6,166**	**$ 6,464**	**$ 6,768**	**$ 7,077**	**$ 99,262**
$ 9	$ 9	$ 10	$ 11	$ 11	$ 12	$ 13	$ 14	$ 15	$ 15	$ 16	$ 17	$ 18	$ 19	$ 20	$ 21	$ 22	$ 303
$ 594	$ 643	$ 693	$ 744	$ 796	$ 849	$ 903	$ 958	$ 1,014	$ 1,072	$ 1,131	$ 1,190	$ 1,251	$ 1,313	$ 1,377	$ 1,442	$ 1,508	$ 21,144
$ 602	**$ 652**	**$ 703**	**$ 754**	**$ 807**	**$ 861**	**$ 916**	**$ 972**	**$ 1,029**	**$ 1,087**	**$ 1,147**	**$ 1,207**	**$ 1,269**	**$ 1,332**	**$ 1,397**	**$ 1,462**	**$ 1,529**	**$ 21,447**
$ 4,501	$ 4,872	$ 5,252	$ 5,638	$ 6,033	$ 6,435	$ 6,846	$ 7,265	$ 7,692	$ 8,127	$ 8,571	$ 9,025	$ 9,487	$ 9,958	$ 10,439	$ 10,930	$ 11,430	**$ 160,310**

MICHIGAN GROWTH ADVISORS

Tax Increment Financing Estimate
Summary Capture
234/238 EM LLC
234 and 238 East Michigan Ave
Kalamazoo, Michigan
May 2025

Estimated Taxable Value (TV) Increase Rate: 2%

		1	2	3	4	5	6	7	8	9	10	11	12	13
Plan Year		**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**
Calendar Year		2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038
*Base Taxable Value		$ 251,770	$ 251,770	$ 251,770	$ 251,770	$ 251,770	$ 251,770	$ 251,770	$ 251,770	$ 251,770	$ 251,770	$ 251,770	$ 251,770	$ 251,770
Estimated New TV		$ 350,000	$ 357,000	$ 364,140	$ 371,423	$ 378,851	$ 386,428	$ 394,157	$ 402,040	$ 410,081	$ 418,282	$ 426,648	$ 435,181	$ 443,885
Incremental Difference (New TV - Base TV)		**$ 98,230**	**$ 105,230**	**$ 112,370**	**$ 119,653**	**$ 127,081**	**$ 134,658**	**$ 142,387**	**$ 150,270**	**$ 158,311**	**$ 166,512**	**$ 174,878**	**$ 183,411**	**$ 192,115**
Millages subject to DEGA Capture														
School Capture	Millage Rate	NEZ Tax Abatement Period												
State Education Tax (SET)	6.0000	$ 27	$ 55	$ 83	$ 112	$ 142	$ 172	$ 202	$ 233	$ 265	$ 298	$ 331	$ 365	$ 1,153
School Operating Tax	17.6757	$ 80	$ 162	$ 245	$ 330	$ 417	$ 505	$ 596	$ 688	$ 781	$ 877	$ 975	$ 1,074	$ 3,396
School Total	**23.6757**	**$ 107**	**$ 217**	**$ 328**	**$ 442**	**$ 558**	**$ 677**	**$ 798**	**$ 921**	**$ 1,047**	**$ 1,175**	**$ 1,306**	**$ 1,439**	**$ 4,548**
Local Capture	Millage Rate													
County Public Safety	1.4344	$ 7	$ 13	$ 20	$ 27	$ 34	$ 41	$ 48	$ 56	$ 63	$ 71	$ 79	$ 87	$ 276
County 911	0.6442	$ 3	$ 6	$ 9	$ 12	$ 15	$ 18	$ 22	$ 25	$ 28	$ 32	$ 36	$ 39	$ 124
County Housing	0.7434	$ 3	$ 7	$ 10	$ 14	$ 18	$ 21	$ 25	$ 29	$ 33	$ 37	$ 41	$ 45	$ 143
County Seniors	0.3462	$ 2	$ 3	$ 5	$ 6	$ 8	$ 10	$ 12	$ 13	$ 15	$ 17	$ 19	$ 21	$ 67
County Veteran	0.0997	$ 0	$ 1	$ 1	$ 2	$ 2	$ 3	$ 3	$ 4	$ 4	$ 5	$ 5	$ 6	$ 19
KRESA CTE	0.9882	$ 4	$ 9	$ 14	$ 18	$ 23	$ 28	$ 33	$ 38	$ 44	$ 49	$ 54	$ 60	$ 190
KRESA Operating	3.0026	$ 14	$ 27	$ 42	$ 56	$ 71	$ 86	$ 101	$ 117	$ 133	$ 149	$ 166	$ 183	$ 577
KRESA Enhancement	1.4968	$ 7	$ 14	$ 21	$ 28	$ 35	$ 43	$ 50	$ 58	$ 66	$ 74	$ 83	$ 91	$ 288
KRESA Special Ed	1.4909	$ 7	$ 14	$ 21	$ 28	$ 35	$ 43	$ 50	$ 58	$ 66	$ 74	$ 82	$ 91	$ 286
Kal Public Library	3.8893	$ 18	$ 36	$ 54	$ 73	$ 92	$ 111	$ 131	$ 151	$ 172	$ 193	$ 214	$ 236	$ 747
City Operating	12.0000	$ 54	$ 110	$ 166	$ 224	$ 283	$ 343	$ 404	$ 467	$ 530	$ 595	$ 662	$ 729	$ 1,740
City Solid Waste	1.8000	$ 8	$ 16	$ 25	$ 34	$ 42	$ 51	$ 61	$ 70	$ 80	$ 89	$ 99	$ 109	$ 346
Cen Cnty Transit	0.8933	$ 4	$ 8	$ 12	$ 17	$ 21	$ 26	$ 30	$ 35	$ 39	$ 44	$ 49	$ 54	$ 172
County Operating	4.6202	$ 21	$ 42	$ 64	$ 86	$ 109	$ 132	$ 156	$ 180	$ 204	$ 229	$ 255	$ 281	$ 670
County Transit	0.3102	$ 1	$ 3	$ 4	$ 6	$ 7	$ 9	$ 10	$ 12	$ 14	$ 15	$ 17	$ 19	$ 60
KVCC	2.7729	$ 13	$ 25	$ 38	$ 52	$ 65	$ 79	$ 93	$ 108	$ 123	$ 138	$ 153	$ 169	$ 533
Kalamazoo DDA	1.9638	$ 9	$ 18	$ 27	$ 37	$ 46	$ 56	$ 66	$ 76	$ 87	$ 97	$ 108	$ 119	$ 377
Local Total	**38.4961**	**$ 174**	**$ 352**	**$ 534**	**$ 719**	**$ 908**	**$ 1,101**	**$ 1,297**	**$ 1,497**	**$ 1,702**	**$ 1,910**	**$ 2,123**	**$ 2,340**	**$ 6,613**
Non-Capturable Millages	Millage Rate													
County Debt	0.1176	$ 1	$ 1	$ 2	$ 2	$ 3	$ 3	$ 4	$ 5	$ 5	$ 6	$ 6	$ 7	$ 23
School Debt	8.2000	$ 37	$ 75	$ 114	$ 153	$ 193	$ 234	$ 276	$ 319	$ 362	$ 407	$ 452	$ 498	$ 1,575
Total Non-Capturable Taxes	**8.3176**	**$ 38**	**$ 76**	**$ 115**	**$ 155**	**$ 196**	**$ 238**	**$ 280**	**$ 324**	**$ 368**	**$ 413**	**$ 459**	**$ 506**	**$ 1,598**
	70.4894													
Total Tax Increment Revenue (TIR) Available for Capture		$ 282	$ 569	$ 862	$ 1,161	$ 1,466	$ 1,777	$ 2,095	$ 2,418	$ 2,748	$ 3,085	$ 3,429	$ 3,779	$ 11,161

Footnotes:

Assumes 10% escalation from 2023 SEV Value
Assumes 2025 Taxable as Base TV
Assumes 2% inflation

Tax Increment Financing Estimate
Summary Capture
234/238 EM LLC
234 and 238 East Michigan Ave
Kalamazoo, Michigan
May 2025

14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	TOTAL
2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	
$ 251,770	$ 251,770	$ 251,770	$ 251,770	$ 251,770	$ 251,770	$ 251,770	$ 251,770	$ 251,770	$ 251,770	$ 251,770	$ 251,770	$ 251,770	$ 251,770	$ 251,770	$ 251,770	$ 251,770	
$ 452,762	$ 461,818	$ 471,054	$ 480,475	$ 490,084	$ 499,886	$ 509,884	$ 520,082	$ 530,483	$ 541,093	$ 551,915	$ 562,953	$ 574,212	$ 585,696	$ 597,410	$ 609,358	$ 621,546	
$ 200,992	**$ 210,048**	**$ 219,284**	**$ 228,705**	**$ 238,314**	**$ 248,116**	**$ 258,114**	**$ 268,312**	**$ 278,713**	**$ 289,323**	**$ 300,145**	**$ 311,183**	**$ 322,442**	**$ 333,926**	**$ 345,640**	**$ 357,588**	**$ 369,776**	
$ 1,206	$ 1,260	$ 1,316	$ 1,372	$ 1,430	$ 1,489	$ 1,549	$ 1,610	$ 1,672	$ 1,736	$ 1,801	$ 1,867	$ 1,935	$ 2,004	$ 2,074	$ 2,146	$ 2,219	$ 32,121
$ 3,553	$ 3,713	$ 3,876	$ 4,043	$ 4,212	$ 4,386	$ 4,562	$ 4,743	$ 4,926	$ 5,114	$ 5,305	$ 5,500	$ 5,699	$ 5,902	$ 6,109	$ 6,321	$ 6,536	$ 94,627
$ 4,759	**$ 4,973**	**$ 5,192**	**$ 5,415**	**$ 5,642**	**$ 5,874**	**$ 6,111**	**$ 6,352**	**$ 6,599**	**$ 6,850**	**$ 7,106**	**$ 7,367**	**$ 7,634**	**$ 7,906**	**$ 8,183**	**$ 8,466**	**$ 8,755**	**$ 126,748**
$ 288	$ 301	$ 315	$ 328	$ 342	$ 356	$ 370	$ 385	$ 400	$ 415	$ 431	$ 446	$ 463	$ 479	$ 496	$ 513	$ 530	$ 7,679
$ 129	$ 135	$ 141	$ 147	$ 154	$ 160	$ 166	$ 173	$ 180	$ 186	$ 193	$ 200	$ 208	$ 215	$ 223	$ 230	$ 238	$ 3,449
$ 149	$ 156	$ 163	$ 170	$ 177	$ 184	$ 192	$ 199	$ 207	$ 215	$ 223	$ 231	$ 240	$ 248	$ 257	$ 266	$ 275	$ 3,980
$ 70	$ 73	$ 76	$ 79	$ 83	$ 86	$ 89	$ 93	$ 96	$ 100	$ 104	$ 108	$ 112	$ 116	$ 120	$ 124	$ 128	$ 1,853
$ 20	$ 21	$ 22	$ 23	$ 24	$ 25	$ 26	$ 27	$ 28	$ 29	$ 30	$ 31	$ 32	$ 33	$ 34	$ 36	$ 37	$ 534
$ 199	$ 208	$ 217	$ 226	$ 236	$ 245	$ 255	$ 265	$ 275	$ 286	$ 297	$ 308	$ 319	$ 330	$ 342	$ 353	$ 365	$ 5,290
$ 603	$ 631	$ 658	$ 687	$ 716	$ 745	$ 775	$ 806	$ 837	$ 869	$ 901	$ 934	$ 968	$ 1,003	$ 1,038	$ 1,074	$ 1,110	$ 16,074
$ 301	$ 314	$ 328	$ 342	$ 357	$ 371	$ 386	$ 402	$ 417	$ 433	$ 449	$ 466	$ 483	$ 500	$ 517	$ 535	$ 553	$ 8,013
$ 300	$ 313	$ 327	$ 341	$ 355	$ 370	$ 385	$ 400	$ 416	$ 431	$ 447	$ 464	$ 481	$ 498	$ 515	$ 533	$ 551	$ 7,982
$ 782	$ 817	$ 853	$ 890	$ 927	$ 965	$ 1,004	$ 1,044	$ 1,084	$ 1,125	$ 1,167	$ 1,210	$ 1,254	$ 1,299	$ 1,344	$ 1,391	$ 1,438	$ 20,821
$ 2,026	$ 2,323	$ 2,631	$ 2,744	$ 2,860	$ 2,977	$ 3,097	$ 3,220	$ 3,345	$ 3,472	$ 3,602	$ 3,734	$ 3,869	$ 4,007	$ 4,148	$ 4,291	$ 4,437	$ 63,093
$ 362	$ 378	$ 395	$ 412	$ 429	$ 447	$ 465	$ 483	$ 502	$ 521	$ 540	$ 560	$ 580	$ 601	$ 622	$ 644	$ 666	$ 9,636
$ 180	$ 188	$ 196	$ 204	$ 213	$ 222	$ 231	$ 240	$ 249	$ 258	$ 268	$ 278	$ 288	$ 298	$ 309	$ 319	$ 330	$ 4,782
$ 780	$ 894	$ 1,013	$ 1,057	$ 1,101	$ 1,146	$ 1,193	$ 1,240	$ 1,288	$ 1,337	$ 1,387	$ 1,438	$ 1,490	$ 1,543	$ 1,597	$ 1,652	$ 1,708	$ 24,292
$ 62	$ 65	$ 68	$ 71	$ 74	$ 77	$ 80	$ 83	$ 86	$ 90	$ 93	$ 97	$ 100	$ 104	$ 107	$ 111	$ 115	$ 1,661
$ 557	$ 582	$ 608	$ 634	$ 661	$ 688	$ 716	$ 744	$ 773	$ 802	$ 832	$ 863	$ 894	$ 926	$ 958	$ 992	$ 1,025	$ 14,845
$ 395	$ 412	$ 431	$ 449	$ 468	$ 487	$ 507	$ 527	$ 547	$ 568	$ 589	$ 611	$ 633	$ 656	$ 679	$ 702	$ 726	$ 10,513
$ 7,203	**$ 7,812**	**$ 8,442**	**$ 8,804**	**$ 9,174**	**$ 9,552**	**$ 9,936**	**$ 10,329**	**$ 10,729**	**$ 11,138**	**$ 11,554**	**$ 11,979**	**$ 12,413**	**$ 12,855**	**$ 13,306**	**$ 13,766**	**$ 14,235**	**$ 204,498**
$ 24	$ 25	$ 26	$ 27	$ 28	$ 29	$ 30	$ 32	$ 33	$ 34	$ 35	$ 37	$ 38	$ 39	$ 41	$ 42	$ 43	$ 630
$ 1,648	$ 1,722	$ 1,798	$ 1,875	$ 1,954	$ 2,035	$ 2,117	$ 2,200	$ 2,285	$ 2,372	$ 2,461	$ 2,552	$ 2,644	$ 2,738	$ 2,834	$ 2,932	$ 3,032	$ 43,899
$ 1,672	**$ 1,747**	**$ 1,824**	**$ 1,902**	**$ 1,982**	**$ 2,064**	**$ 2,147**	**$ 2,232**	**$ 2,318**	**$ 2,406**	**$ 2,496**	**$ 2,588**	**$ 2,682**	**$ 2,777**	**$ 2,875**	**$ 2,974**	**$ 3,076**	**$ 44,528**
$ 11,962	$ 12,785	$ 13,633	$ 14,219	$ 14,816	$ 15,426	$ 16,047	$ 16,681	$ 17,328	$ 17,988	$ 18,661	$ 19,347	$ 20,047	$ 20,761	$ 21,489	$ 22,232	$ 22,990	**$ 331,245**

Table 3

Reimbursement Schedule

MICHIGAN GROWTH ADVISORS

Tax Increment Financing Reimbursement Schedule
234/238 EM LLC
234 and 238 East Michigan Ave
Kalamazoo, Michigan
May 2025

Developer Maximum Reimbursement	Proportionality	School & Local Taxes	Local-Only Taxes	Total
State	**32.5%**	$ 88,502		$ 88,502
Local	**67.5%**	$ 184,048		$ 184,048
TOTAL				
MSHDA	96.9%	$ 269,603		$ 269,603
EGLE	3.1%	$ 8,695		$ 8,695

Estimated Total Years of Plan:	30

Estimated Capture	$ 305,841
Administrative Fees	$ 20,450
State Brownfield Redevelopment Fund	$ 12,841
Local Brownfield Revolving Fund	$ 64,793

Year of Plan		1	2	3	4	5	6	7	8	9	10	11	12	13	14
		2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039
Total State Incremental Revenue		$ 107	$ 217	$ 328	$ 442	$ 558	$ 677	$ 798	$ 921	$ 1,047	$ 1,175	$ 1,306	$ 1,439	$ 4,548	$ 4,759
State Brownfield Redevelopment Fund (50% of SET)		$ (14)	$ (27)	$ (42)	$ (56)	$ (71)	$ (86)	$ (101)	$ (117)	$ (133)	$ (149)	$ (165)	$ (182)	$ (576)	$ (603)
State TIR Available for Reimbursement		**$ 94**	**$ 189**	**$ 287**	**$ 386**	**$ 488**	**$ 591**	**$ 697**	**$ 804**	**$ 914**	**$ 1,026**	**$ 1,140**	**$ 1,257**	**$ 3,972**	**$ 4,156**
Total Local Incremental Revenue		$ 174	$ 352	$ 534	$ 719	$ 908	$ 1,101	$ 1,297	$ 1,497	$ 1,702	$ 1,910	$ 2,123	$ 2,340	$ 6,613	$ 7,203
BRA Administrative Fee (10%)		$ (17)	$ (35)	$ (53)	$ (72)	$ (91)	$ (110)	$ (130)	$ (150)	$ (170)	$ (191)	$ (212)	$ (234)	$ (661)	$ (720)
Local TIR Available for Reimbursement		**$ 157**	**$ 317**	**$ 481**	**$ 647**	**$ 817**	**$ 990**	**$ 1,167**	**$ 1,348**	**$ 1,532**	**$ 1,719**	**$ 1,911**	**$ 2,106**	**$ 5,952**	**$ 6,483**
Total State & Local TIR Available		**$ 251**	**$ 506**	**$ 767**	**$ 1,033**	**$ 1,305**	**$ 1,582**	**$ 1,864**	**$ 2,152**	**$ 2,446**	**$ 2,745**	**$ 3,051**	**$ 3,363**	**$ 9,924**	**$ 10,638**
DEVELOPER	Beginning Balance														
DEVELOPER Reimbursement Balance	*$ 269,603*	*$ 269,353*	*$ 268,846*	*$ 268,079*	*$ 267,046*	*$ 265,741*	*$ 264,159*	*$ 262,295*	*$ 260,144*	*$ 257,698*	*$ 254,953*	*$ 251,902*	*$ 248,539*	*$ 238,616*	*$ 227,977*
KCBRA Reimbursement Balance	*$ 8,695*	*$ 8,695*	*$ 8,695*	*$ 8,695*	*$ 8,695*	*$ 8,695*	*$ 8,695*	*$ 8,695*	*$ 8,695*	*$ 8,695*	*$ 8,695*	*$ 8,695*	*$ 8,695*	*$ 8,695*	*$ 8,695*
Housing Financing Gap Non-Environmental Costs	*$ 54,600*	*$ 5,460*	*$ 5,460*	*$ 5,460*	*$ 5,460*	*$ 5,460*	*$ 5,460*	*$ 5,460*	*$ 5,460*	*$ 5,460*	*$ 5,460*	*$ -*	*$ -*	*$ -*	*$ -*
State Tax Reimbursement		$ 94	$ 189	$ 287	$ 386	$ 488	$ 591	$ 697	$ 804	$ 914	$ 1,026	$ 1,140	$ 1,257	$ 3,972	$ 4,156
Local Tax Reimbursement		$ 157	$ 317	$ 481	$ 647	$ 817	$ 990	$ 1,167	$ 1,348	$ 1,532	$ 1,719	$ 1,911	$ 2,106	$ 5,952	$ 6,483
Total Financing Gap Reimbursement Balance		*$ 5,209*	*$ 10,163*	*$ 14,856*	*$ 19,282*	*$ 23,438*	*$ 27,316*	*$ 30,912*	*$ 34,220*	*$ 37,235*	*$ 39,949*	*$ 36,899*	*$ 33,536*	*$ 23,612*	*$ 12,974*
MSHDA Housing Development Costs	*$ 215,003*														
State Tax Reimbursement		$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Local Tax Reimbursement		$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Total MSHDA Reimbursement Balance		*$ 215,003*	*$ 215,003*	*$ 215,003*	*$ 215,003*	*$ 215,003*	*$ 215,003*	*$ 215,003*	*$ 215,003*	*$ 215,003*	*$ 215,003*	*$ 215,003*	*$ 215,003*	*$ 215,003*	*$ 215,003*
KCBRA Costs	*$ 8,695*														
StateTax Reimbursement		$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Local Tax Reimbursement		$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Total KCBRA Reimbursement Balance		*$ 8,695*	*$ 8,695*	*$ 8,695*	*$ 8,695*	*$ 8,695*	*$ 8,695*	*$ 8,695*	*$ 8,695*	*$ 8,695*	*$ 8,695*	*$ 8,695*	*$ 8,695*	*$ 8,695*	*$ 8,695*
Total Annual Developer Reimbursement		*$ 251*	*$ 506*	*$ 767*	*$ 1,033*	*$ 1,305*	*$ 1,582*	*$ 1,864*	*$ 2,152*	*$ 2,446*	*$ 2,745*	*$ 3,051*	*$ 3,363*	*$ 9,924*	*$ 10,638*
Total Annual KCBRA Reimbursement		*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*
LOCAL BROWNFIELD REVOLVING FUND															
LBRF Deposits *		**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**
State Tax Capture	$ -														
Local Tax Capture															
Total LBRF Capture		*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*

* Up to five years of capture for LBRF Deposits after eligible activities are reimbursed. May be taken from EGLE & Local TIR only.

Footnotes:

Tax Increment Financing Reimbursement Schedule

234/238 EM LLC

234 and 238 East Michigan Ave

Kalamazoo, Michigan

May 2025

15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	
2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	TOTAL
$ 4,973	$ 5,192	$ 5,415	$ 5,642	$ 5,874	$ 6,111	$ 6,352	$ 6,599	$ 6,850	$ 7,106	$ 7,367	$ 7,634	$ 7,906				$ 101,343
$ (630)	$ (658)	$ (686)	$ (715)	$ (744)	$ (774)	$ (805)	$ (836)	$ (868)	$ (900)	$ (934)	$ (967)	$ (1,002)				$ (12,841)
$ 4,343	**$ 4,534**	**$ 4,729**	**$ 4,927**	**$ 5,130**	**$ 5,337**	**$ 5,548**	**$ 5,763**	**$ 5,982**	**$ 6,206**	**$ 6,434**	**$ 6,667**	**$ 6,904**	**$ -**	**$ -**	**$ -**	**$ 88,502**
$ 7,812	$ 8,442	$ 8,804	$ 9,174	$ 9,552	$ 9,936	$ 10,329	$ 10,729	$ 11,138	$ 11,554	$ 11,979	$ 12,413	$ 12,855	$ 13,306	$ 13,766	$ 14,235	$ 204,498
$ (781)	$ (844)	$ (880)	$ (917)	$ (955)	$ (994)	$ (1,033)	$ (1,073)	$ (1,114)	$ (1,155)	$ (1,198)	$ (1,241)	$ (1,285)	$ (1,331)	$ (1,377)	$ (1,423)	$ (20,450)
$ 7,031	**$ 7,597**	**$ 7,924**	**$ 8,257**	**$ 8,596**	**$ 8,943**	**$ 9,296**	**$ 9,656**	**$ 10,024**	**$ 10,399**	**$ 10,781**	**$ 11,171**	**$ 11,569**	**$ 11,975**	**$ 12,389**	**$ 12,811**	**$ 184,048**
$ 11,374	**$ 12,131**	**$ 12,652**	**$ 13,184**	**$ 13,726**	**$ 14,279**	**$ 14,844**	**$ 15,419**	**$ 16,006**	**$ 16,605**	**$ 17,215**	**$ 17,838**	**$ 18,474**	**$ 11,975**	**$ 12,389**	**$ 12,811**	**$ 272,550**
$ 216,603	***$ 204,472***	***$ 191,819***	***$ 178,635***	***$ 164,909***	***$ 150,630***	***$ 135,786***	***$ 120,367***	***$ 104,361***	***$ 87,756***	***$ 70,541***	***$ 70,541***	***$ 70,541***	***$ 70,541***	***$ 70,541***	***$ 70,541***	
$ 8,695	***$ 8,695***	***$ 8,695***	***$ 8,695***	***$ 8,695***	***$ 8,695***	***$ 8,695***	***$ 8,695***	***$ 8,695***	***$ 8,695***	***$ 8,695***	***$ 2,028***	***$ -***	***$ -***	***$ -***	***$ -***	
$ -	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*
$ 4,343	$ 519	$ -	$ -	$ -	$ -	$ -	$ -	$ -								$ 20,862
$ 7,031	$ 1,080	$ -	$ -	$ -	$ -	$ -	$ -	$ -								$ 33,738
$ 1,600	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	***$ 54,600***
																$ -
$ -	$ 4,014	$ 4,729	$ 4,927	$ 5,130	$ 5,337	$ 5,548	$ 5,763	$ 5,982	$ 6,206	$ 6,434						$ 54,069
$ -	$ 6,517	$ 7,924	$ 8,257	$ 8,596	$ 8,943	$ 9,296	$ 9,656	$ 10,024	$ 10,399	$ 10,781						$ 90,394
$ 215,003	*$ 204,472*	*$ 191,819*	*$ 178,635*	*$ 164,909*	*$ 150,630*	*$ 135,786*	*$ 120,367*	*$ 104,361*	*$ 87,756*	*$ 70,541*	*$ 70,541*	*$ 70,541*	*$ 70,541*	*$ 70,541*	*$ 70,541*	***$ 144,462***
																$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 6,667	$ 2,028				$ 8,695
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -				$ -
$ 8,695	*$ 8,695*	*$ 8,695*	*$ 8,695*	*$ 8,695*	*$ 8,695*	*$ 8,695*	*$ 8,695*	*$ 8,695*	*$ 8,695*	*$ 8,695*	*$ 2,028*	*$ -*	*$ -*	*$ -*	*$ -*	***$ 8,695***
$ 11,374	*$ 12,131*	*$ 12,652*	*$ 13,184*	*$ 13,726*	*$ 14,279*	*$ 14,844*	*$ 15,419*	*$ 16,006*	*$ 16,605*	*$ 17,215*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	***$ 199,062***
$ -	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ 6,667*	*$ 2,028*	*$ -*	*$ -*	*$ -*	***$ 8,695***
$ -																
											$ -	*$ 4,876*				*$ 4,876*
											$ 11,171	*$ 11,569*	*$ 11,975*	*$ 12,389*	*$ 12,811*	*$ 59,917*
$ -	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ 11,171*	*$ 16,445*	*$ 11,975*	*$ 12,389*	*$ 12,811*	*$ 64,793*

Attachment A

Brownfield Plan Resolutions

Attachment B

Reimbursement Agreement

Attachment C

Site Plan

TRUE

1 C100 SITE PLAN
1" = 20'-0"

GENERAL NOTES

1. EXISTING BUILDING TO REMAIN ON THE EXISTING SITE
2. THE UTILITIES THAT ARE CURRENTLY CONNECTED TO THE BUILDING ARE TO REMAIN
3. CONTACT MISS DIG TO LOCATE ALL EXISTING UTILITIES BEFORE DOING ANY SITE WORK
4. PATCH EXISTING ASPHALT PARKING LOT AS REQUIRED. RESTRIPE PARKING LOT IF REQUIRED
5. EXISTING VEGETATION TO REMAIN ON THE SITE, TRIM AS REQUIRED
6. PROVIDE A KNOX BOX AT THE MAIN ENTRY TO THE BUILDING, COORDINATE WITH LOCAL FIRE DEPARTMENT ON KEYING AND INSTALLATION
7. WORK WITHIN THE STREET TO BE DONE IN ACCORDANCE WITH THE REQUIREMENTS OF THE AGENCIES HAVING JURISDICTION.
8. PERMITS, TESTING, BONDS & INSURANCES ETC., SHALL BE PAID FOR BY THE CONTRACTOR. CITY INSPECTION FEES SHALL BE PAID FOR BY THE OWNER.
9. TRASH IS TO BE SHARED WITH THE REST OF THE BUSINESSES ON BATES ALLEY.
10. SEE PLUMBING PLAN FOR NEW WATER LINE NOTES
11. THE NEW WATER LINES ARE TO BE IN COMPLIANCE WITH THE 2021 KALAMAZOO SPECIFICATIONS FOR WATER MAIN SERVICE AND INSTALLATION.
12. ANY SANITARY LINE WORK IS TO COMPLY WITH THE 2013 CITY OF KALAMAZOO SPECIFICATIONS FOR SANITARY SEWER SERVICE AND INSTALLATION.

PARKING REQUIREMENTS

THERE ARE NO PARKING REQUIREMENTS IN THE D-1 DOWNTOWN ZONING DISTRICT. IT IS ANTICIPATED THAT RESIDENTS WILL PURCHASE PARKING PASSES IN NEARBY LOTS AND FIRST FLOOR PATRONS WILL USE NEARBY STREET PARKING.

LANDSCAPE REQUIREMENTS

THERE ARE NO LANDSCAPE REQUIREMENTS IN THE D-1 DOWNTOWN ZONING DISTRICT

LEGAL DESCRIPTION

304 ORIGINAL PLAT OF THE TOWN (NOW CITY) OF KALAMAZOO, LIBER 6 OF PLATS PAGE 8; THAT PART OF THE NORTHEASTERLY 18.25FT OF THE SOUTHWESTERLY 35.6FT OF LOT 101 LYING NORTH OF BATES ALLEY.

DRIVEN DESIGN

ARCHITECT
Driven Design Studio PLLC
117 West Michigan Avenue
Battle Creek, MI 49017
(269) 753-8040
cody@drivendesignstudio.com

PROJECT NAME
238 E MICHIGAN
PROJECT ADDRESS
238 E. MICHIGAN AVE., KALAMAZOO MI, 49007
CLIENT
BRIAN & CARMEN HARRIS
ISSUE
CONSTRUCTION DOCUMENTS
REVISION
DRAWN BY CMN
DATE 3/6/2025 6:55:43 AM
SCALE 1" = 20'-0"
STAMP
PROJECT NUMBER
2023.135
ARCHITECTURAL SITE PLAN
C100

Attachment D

Housing Study

12-14-2022

Kalamazoo County Housing Plan

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Kalamazoo County Housing Plan

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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

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

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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.

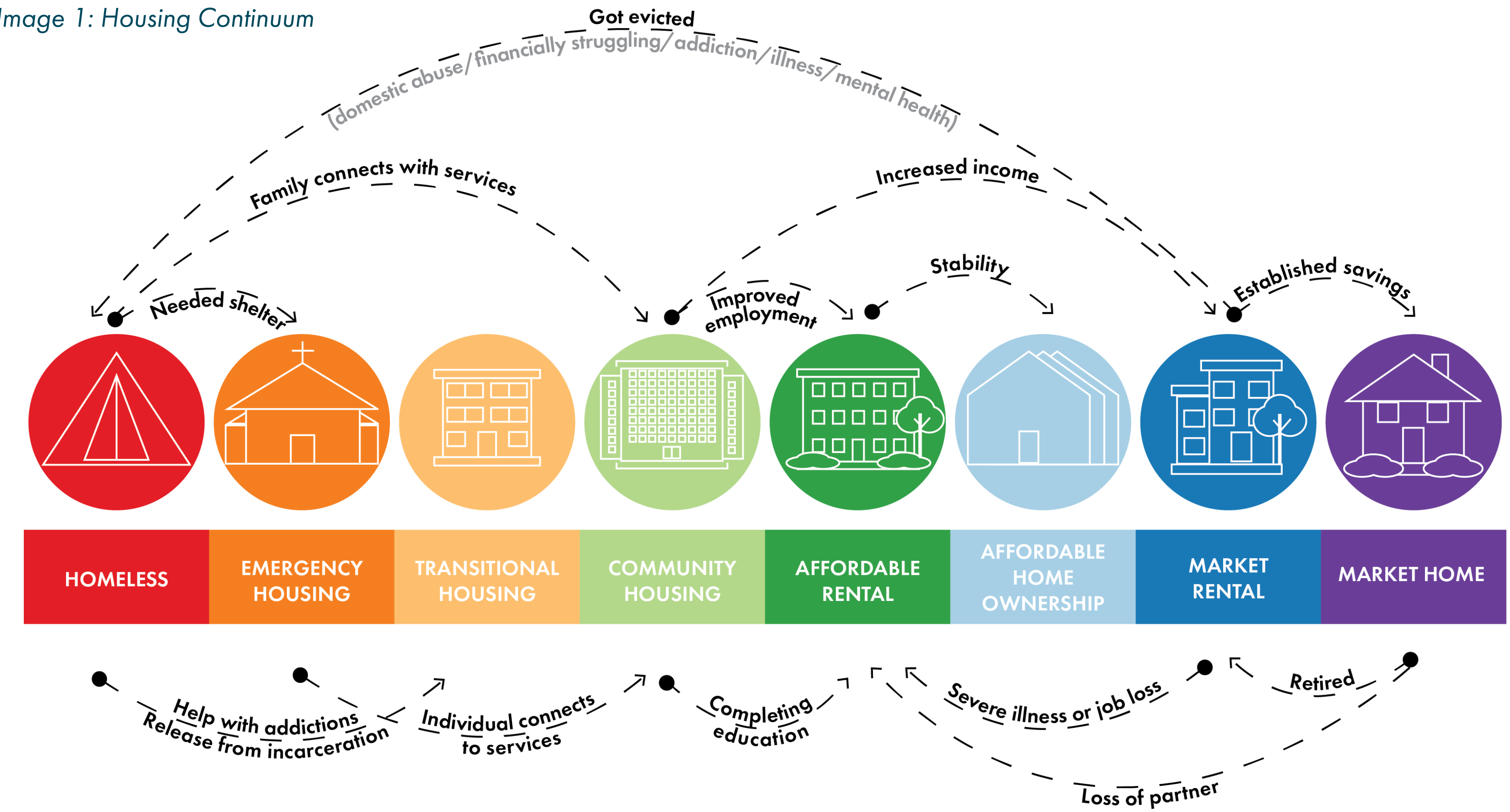
Housing situations exist on a continuum from homelessness to securely affording a market-rate home. An example of this housing continuum is shown on the next page. A healthy housing market has options for any situation. People can move throughout the continuum as needs change in their lives. Kalamazoo 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.

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.

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**

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 the 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

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.

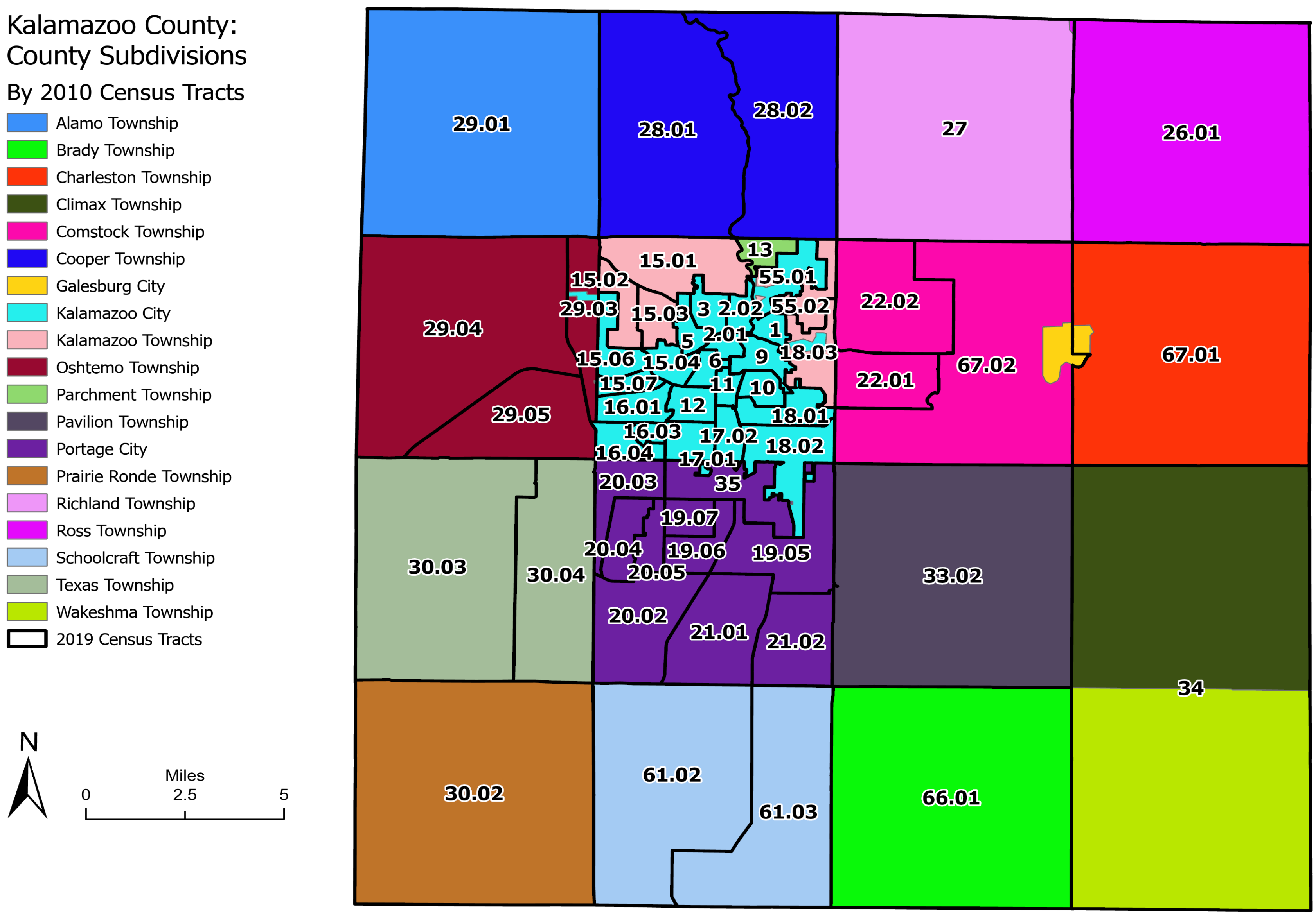
Data Limitations

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.

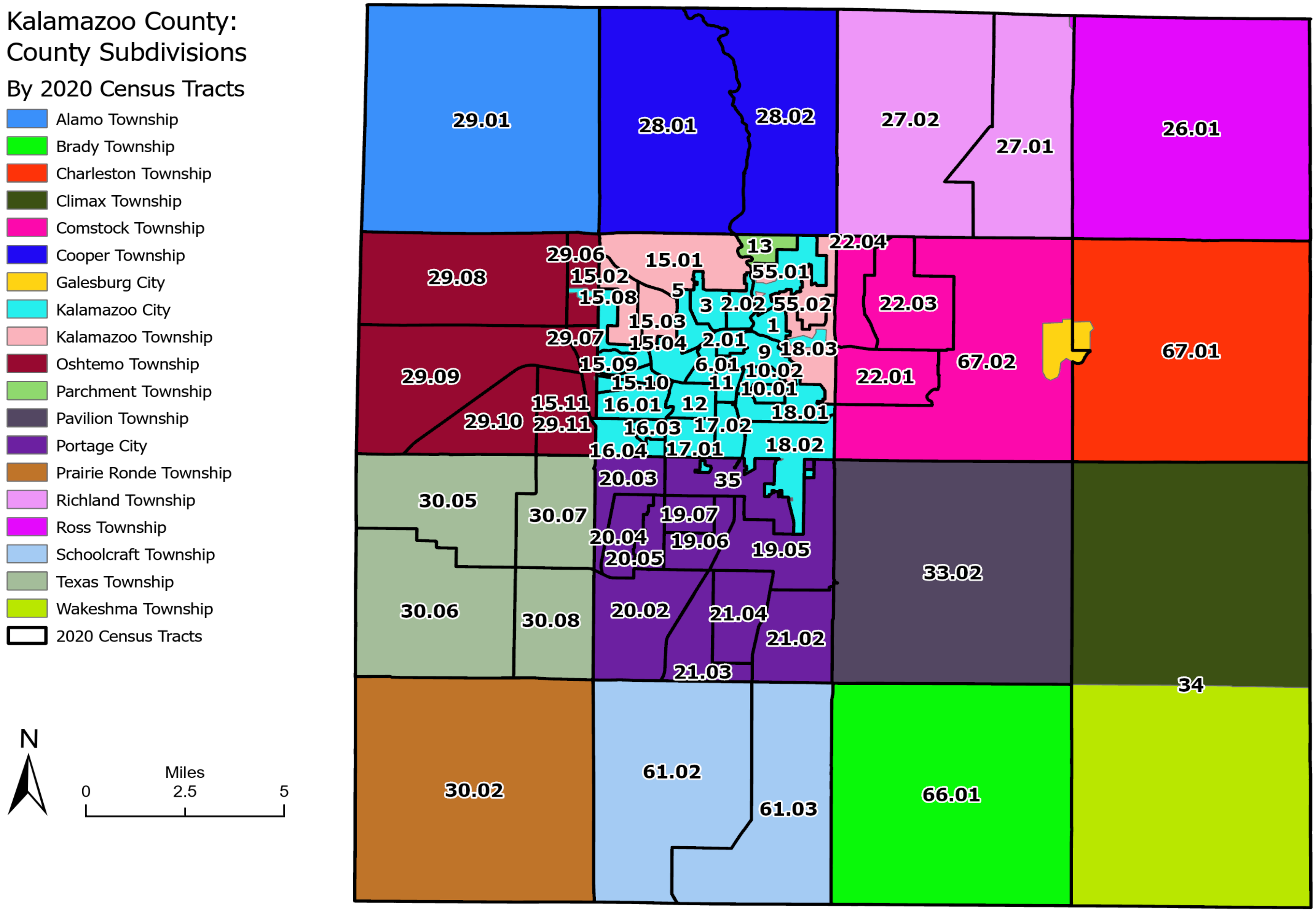
The U.S. Census Bureau updates the boundaries of census tracts every 10 years; therefore, the 2020 five-year estimates and the 2015 five-year estimates census tract boundaries are not the same. Moreover, the 2020 five-year estimates correspond to the 2020 census tract boundaries, while the 2015 five-year 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.

Map 1: Kalamazoo Subdivision by Census Tract, 2010 Tracts



Map 2: Kalamazoo Subdivision by Census Tract, 2020 Tracts



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

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

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."

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.

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.

Survey Responses

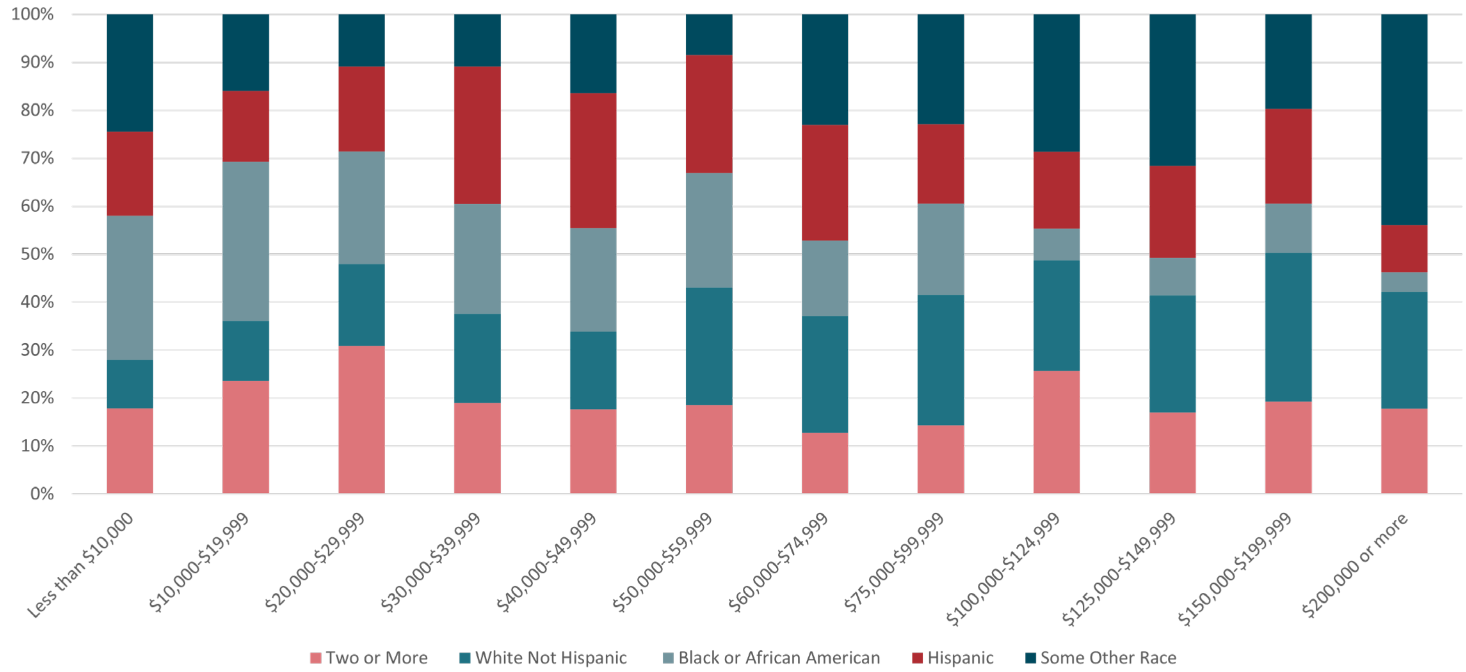
Which of the following are your top three priorities for supporting housing? (general survey)

"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."

Chart 1: Kalamazoo County Income by Race, 2020



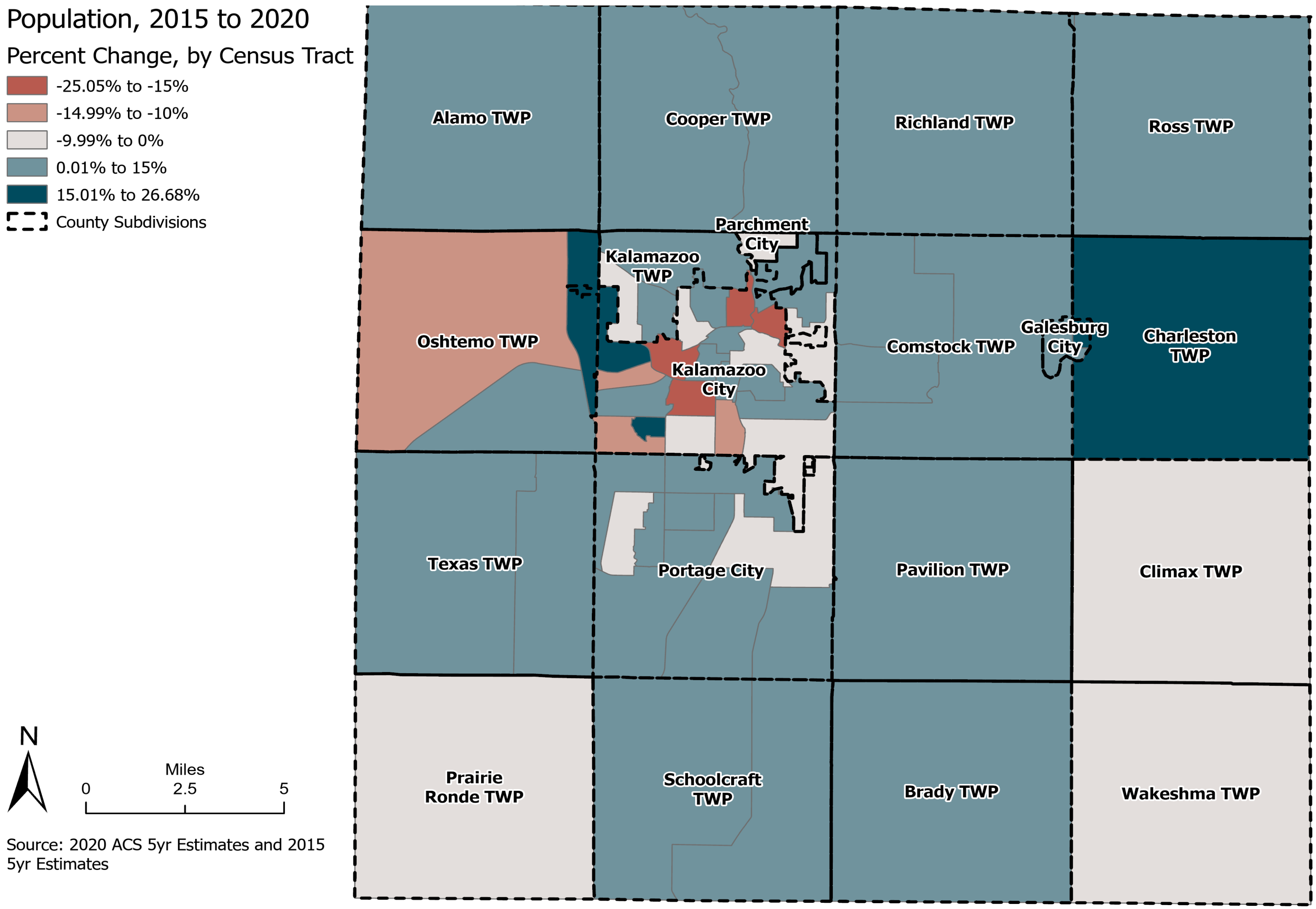
Source: 2020 ACS, 5 yr Estimates

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

Map 3: Kalamazoo Population Percent Change, 2015–2020

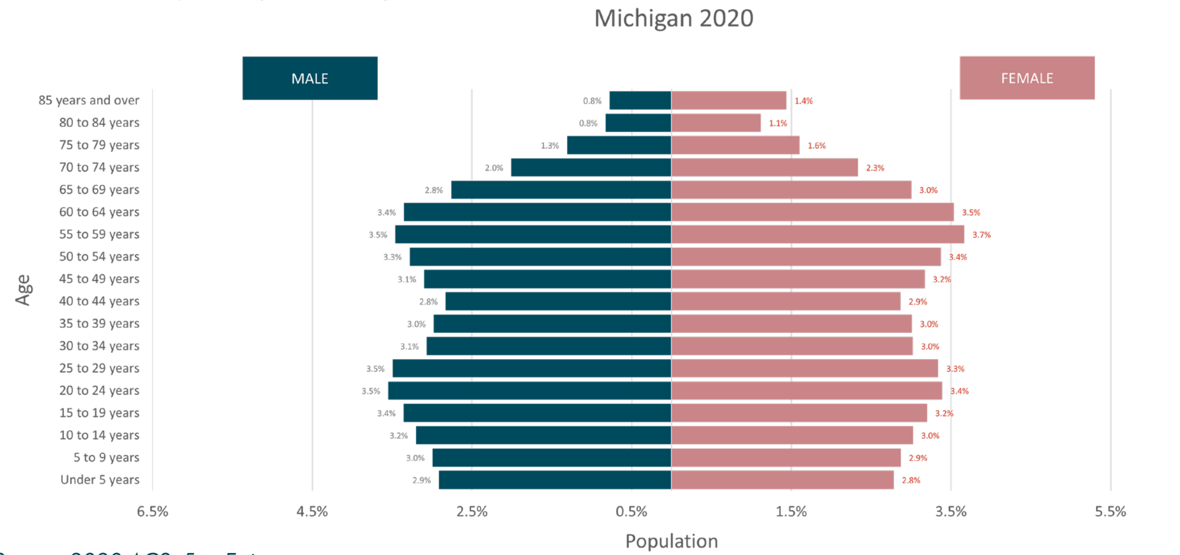


Source: 2020 ACS 5yr Estimates and 2015 5yr Estimates

Age

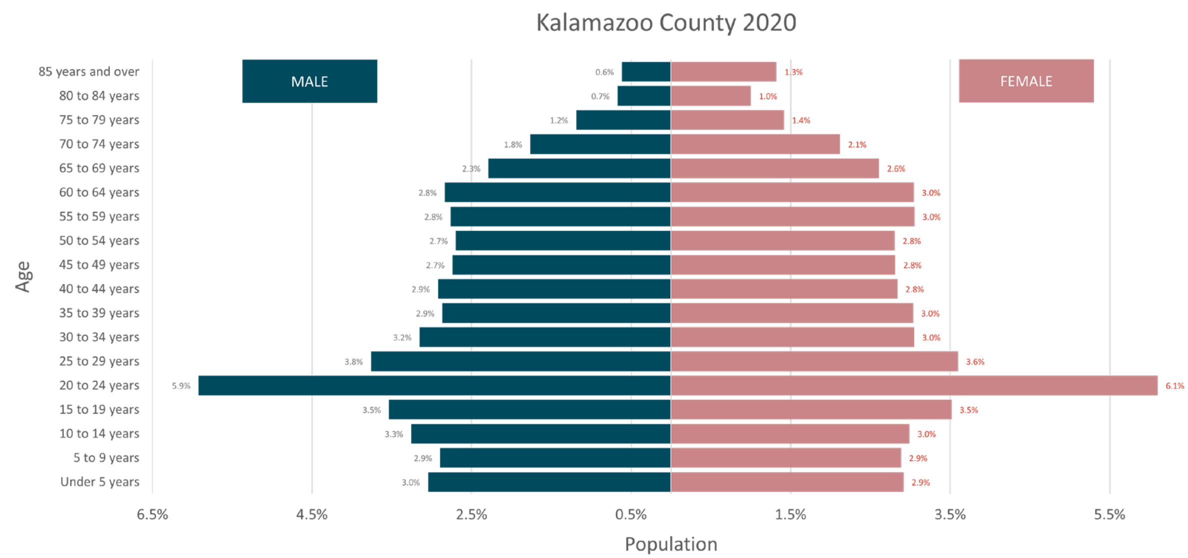
In 2020, 78.4% of Kalamazoo County residents were adults, a ratio similar to that of Michigan's. However, the median age in Kalamazoo County (34.5 years) is lower than that of the state overall (39.8 years). In the same year, 15.5% of Kalamazoo County's population was between the ages of 18 and 24, which 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

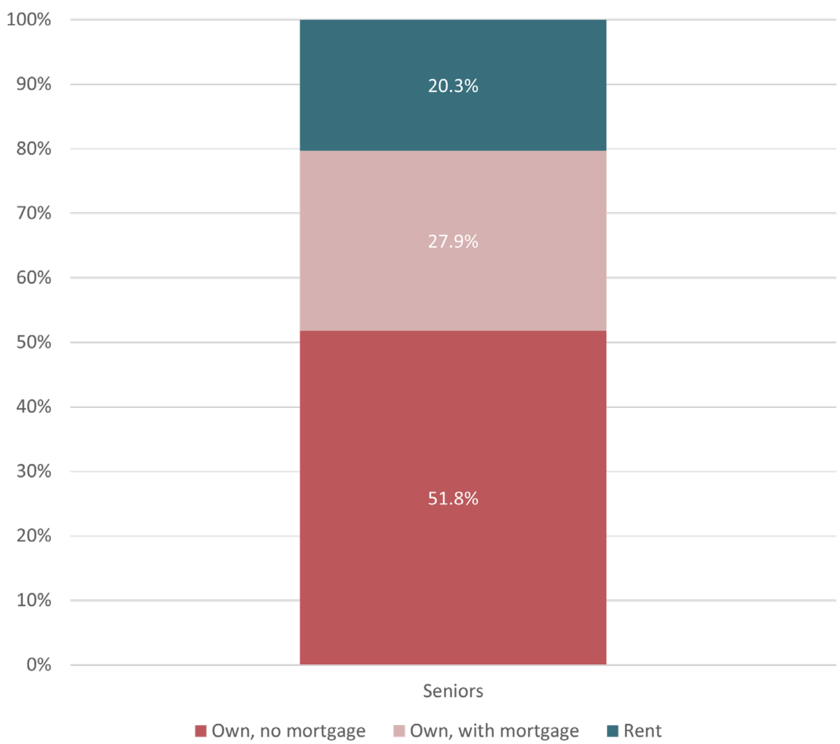
Chart 3: Kalamazoo Population Pyramid, 2020



Source: 2020 ACS, 5 yr Estimates

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

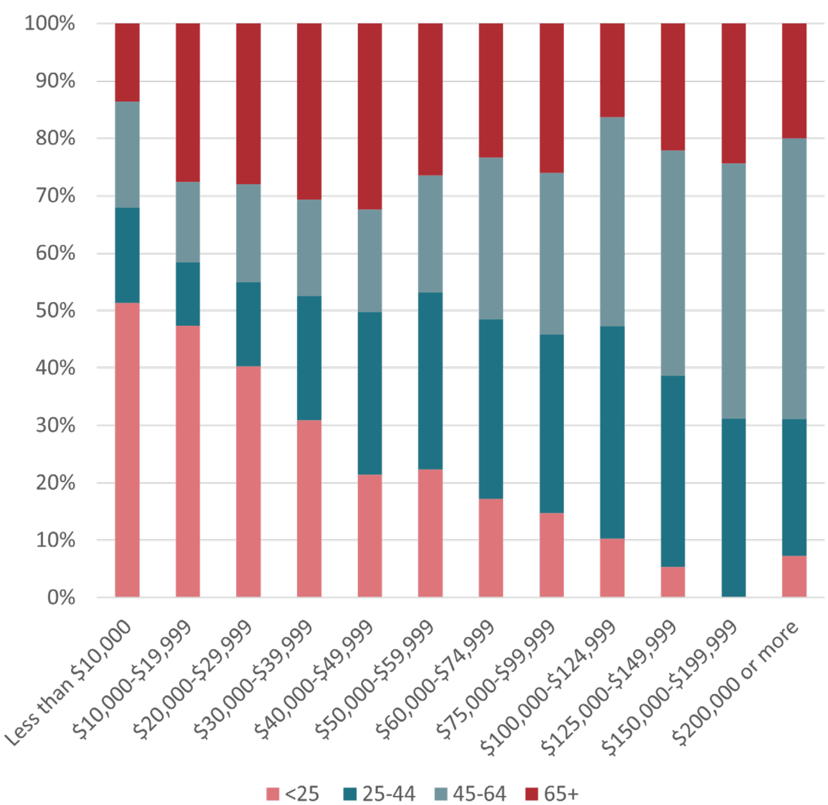
Why do you feel your housing expenses are unaffordable? (general survey)

"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."

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)

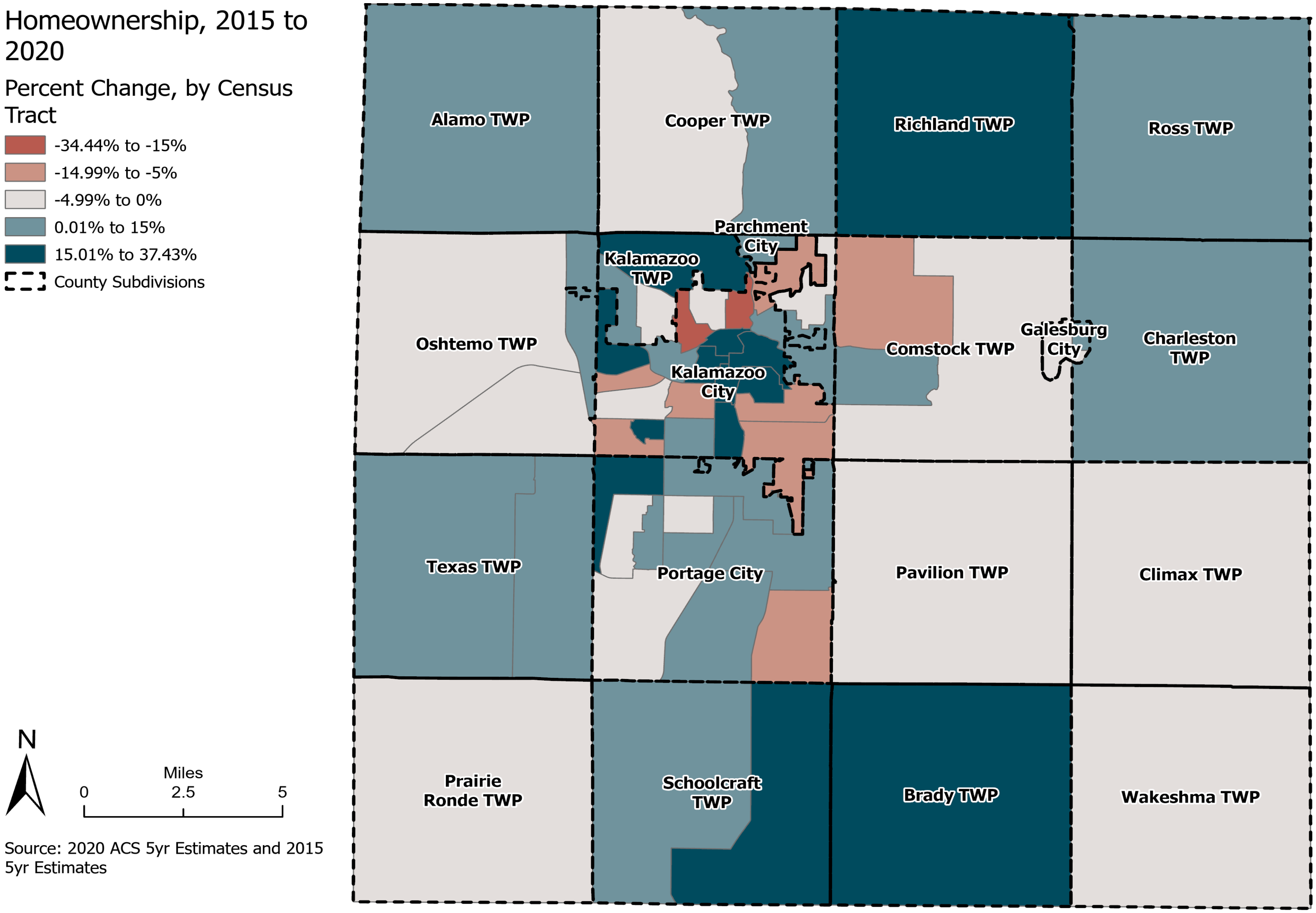
"Lower taxes for over 65-year-olds"

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).

Map 4: Kalamazoo Homeownership Percent Change, 2015–2020



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

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

Income to Afford Rent

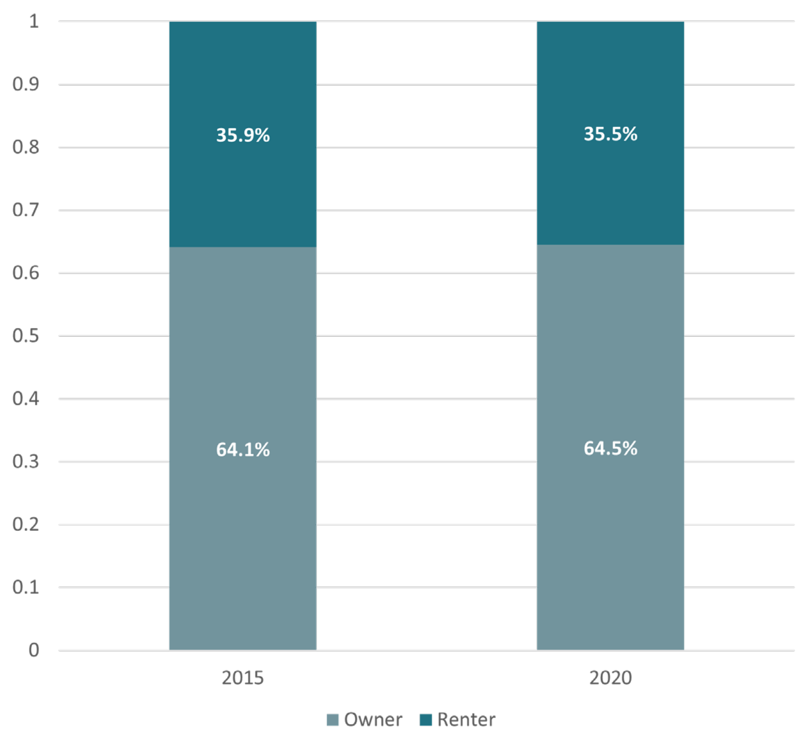
The tracts in Kalamazoo County with the highest yearly incomes needed to afford median rent, $40,001 –$48,280, are in the city of Kalamazoo and the city of Portage. Moreover, those tracts are 15.03 (Westwood Neighborhood), 15.08 (Westwood Neighborhood), 18.01 (Milwood Neighborhood), 19.07 (north central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

Survey Responses

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

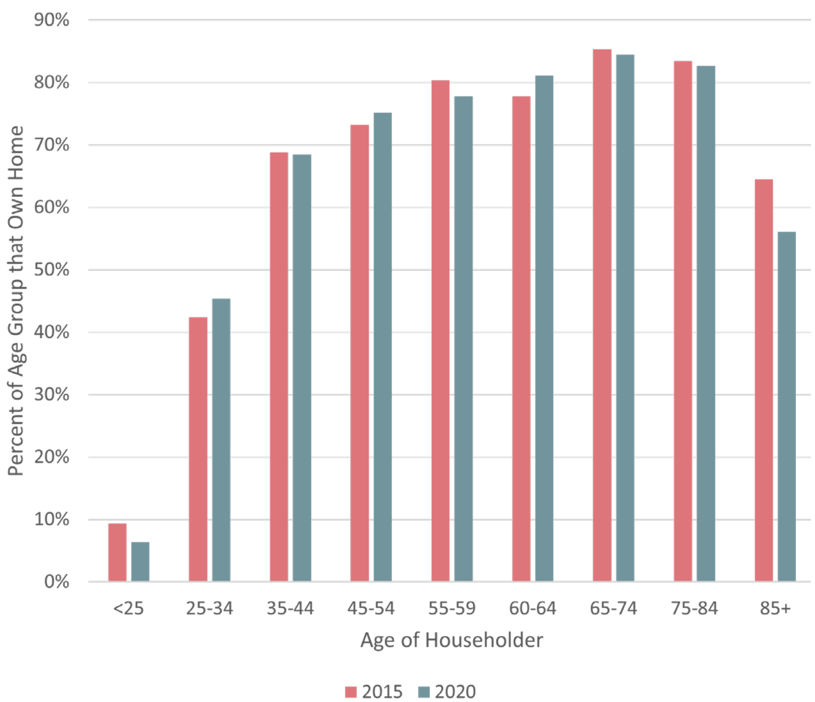
"Opportunity for low-income home ownership."

Chart 6: Kalamazoo Owner vs. Renter



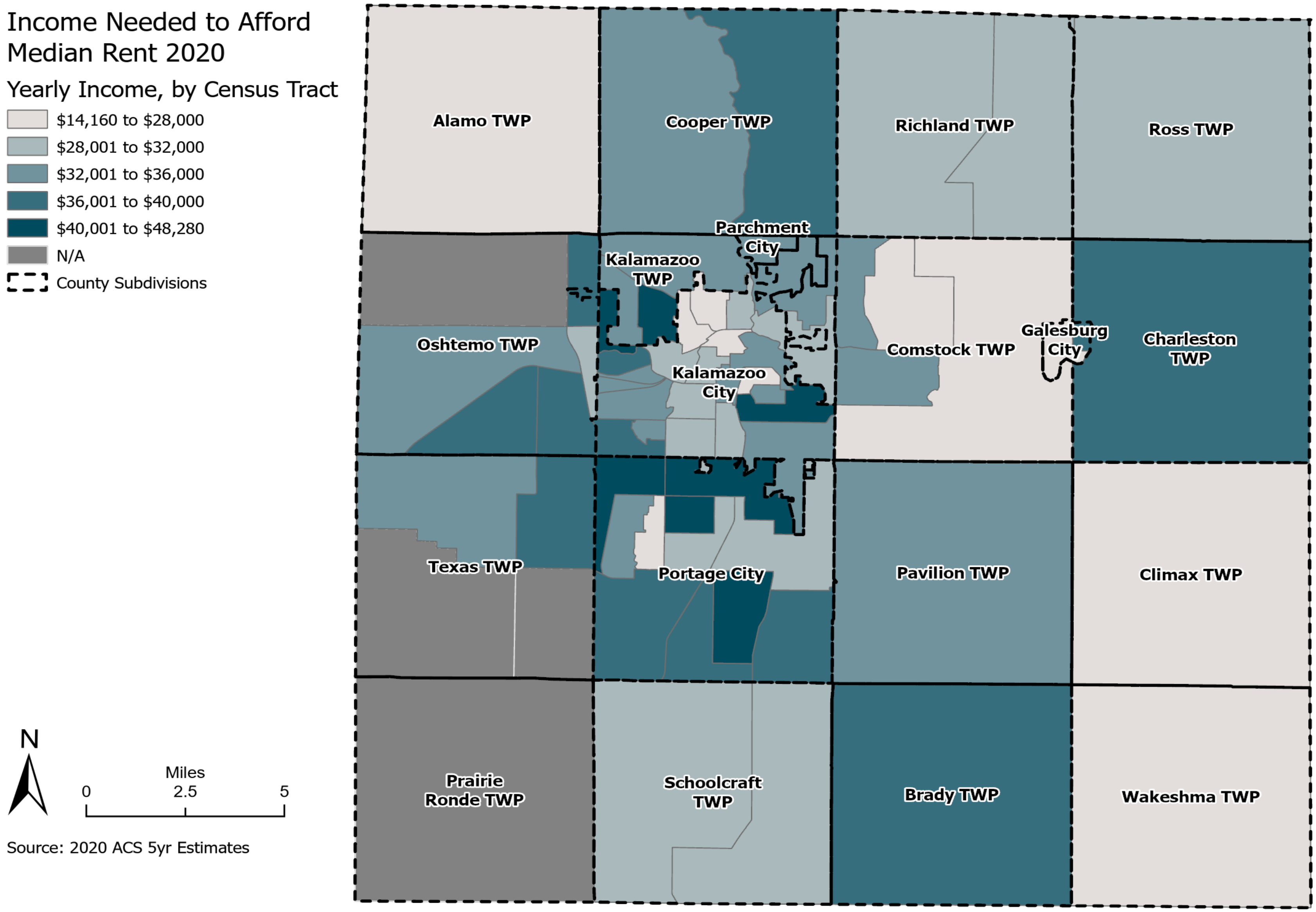
Source: 2020 ACS, 5 yr Estimates

Chart 7: Kalamazoo Homeownership by Age



Source: 2020 ACS, 5 yr Estimates

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



Source: 2020 ACS 5yr Estimates

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

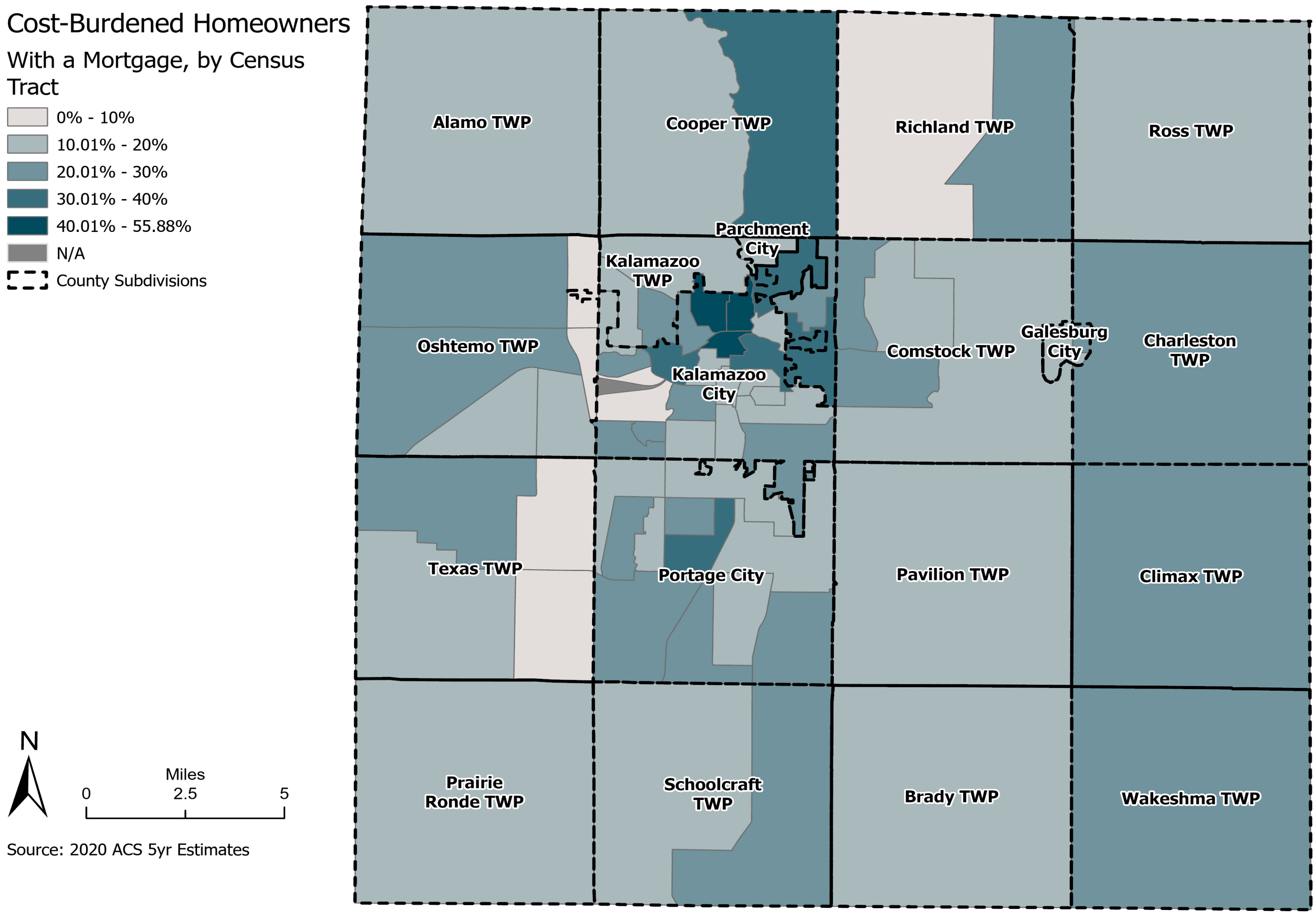
The largest percent of cost-burdened renters in Kalamazoo County, 60.01%–100%, are in tracts 1 (Eastside Neighborhood), 2.02 (Northside Neighborhood), 11 (Westnedge Hill Neighborhood), 15.04 (WMU), 15.08 (Westwood Neighborhood), 15.09 (Arcadia Neighborhood), 15.10 (Knollwood Neighborhood), 15.11 (Knollwood 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

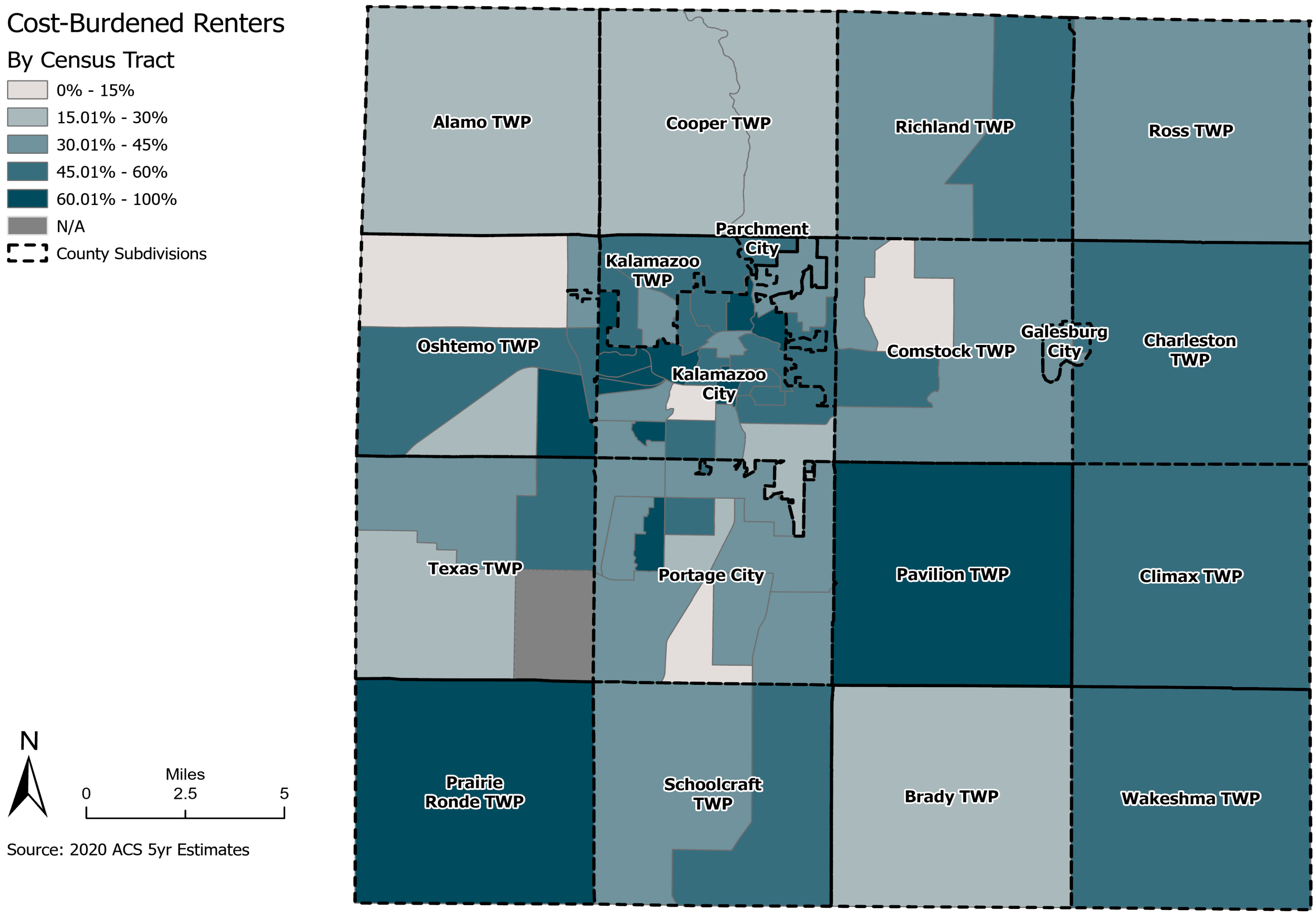
Why do you feel your housing expenses are unaffordable? (general survey)

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

Map 6: Kalamazoo Cost-Burdened Homeowners, 2020



Map 7: Kalamazoo Cost-Burdened Renters, 2020



Source: 2020 ACS 5yr Estimates

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%

Source: 2020 ACS, 5 yr Estimates

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%

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

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%

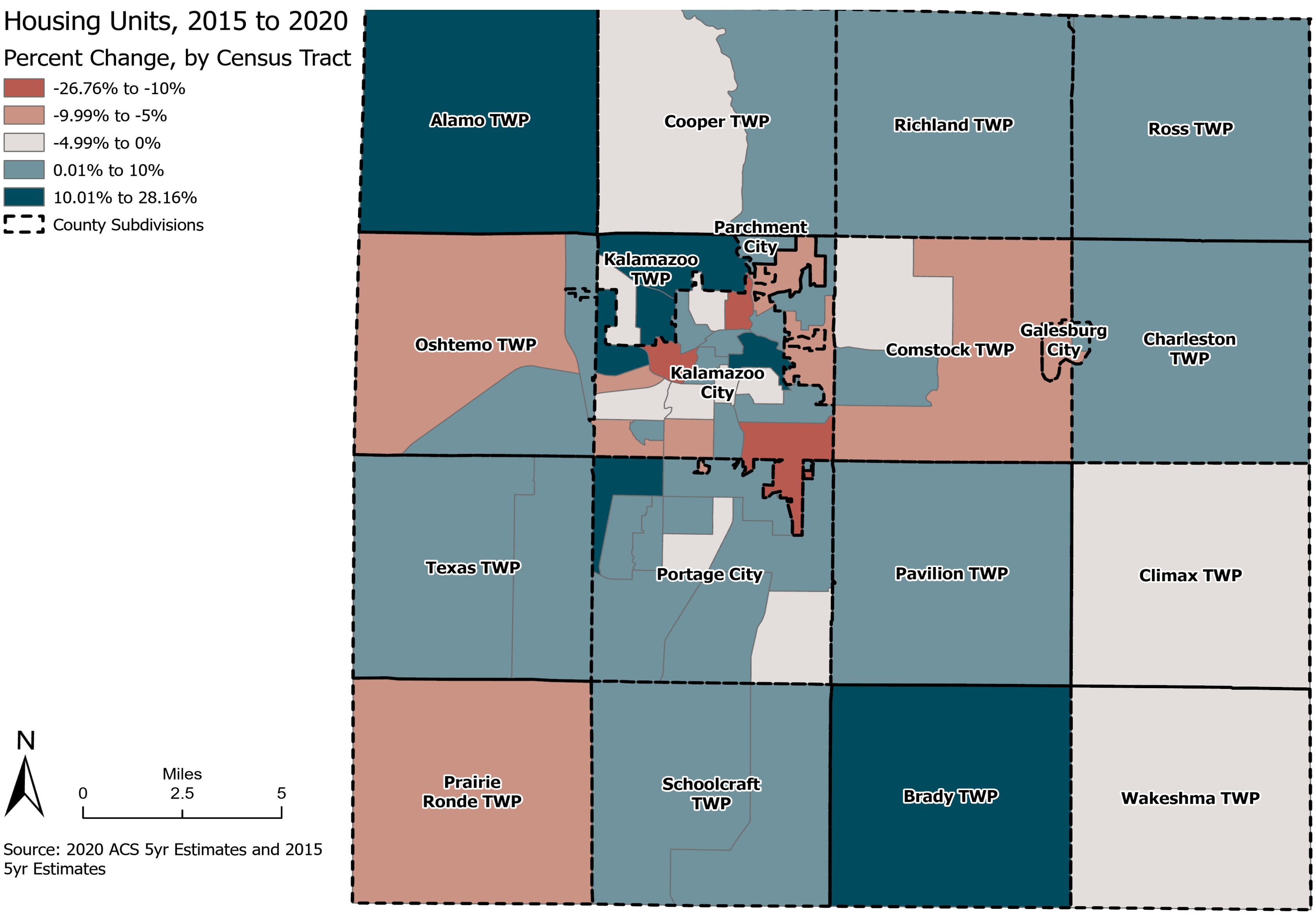
Source: 2020 ACS, 5 yr Estimates

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."

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



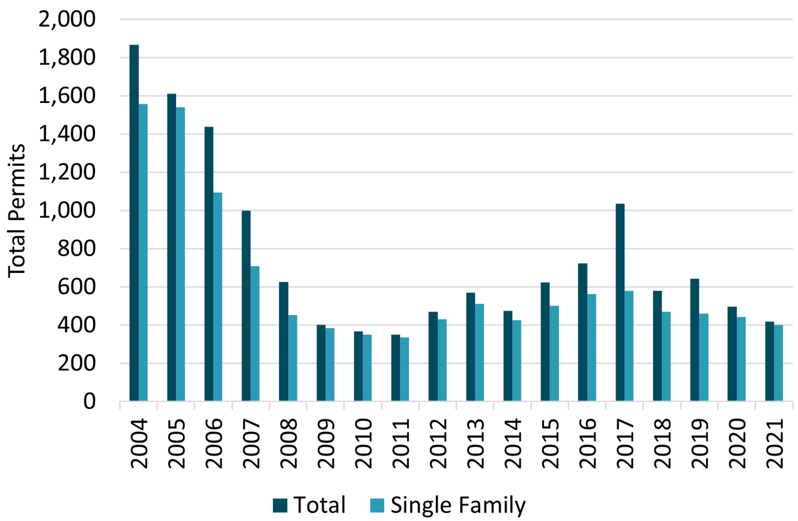
Source: 2020 ACS 5yr Estimates and 2015 5yr Estimates

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

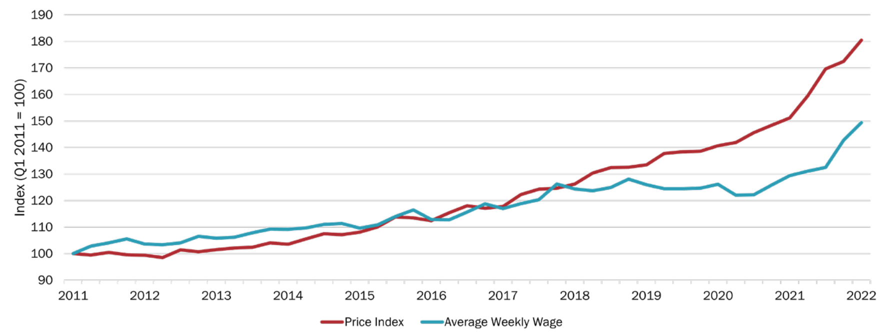


Source: US Census Building Permit Survey

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

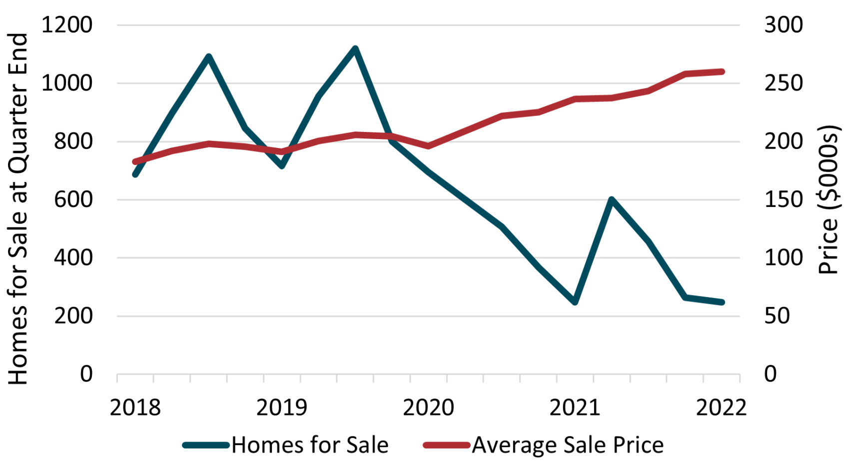


Source: Federal Housing Finance Agency & Bureau of Labor Statistics Current Employment Statistics

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

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.

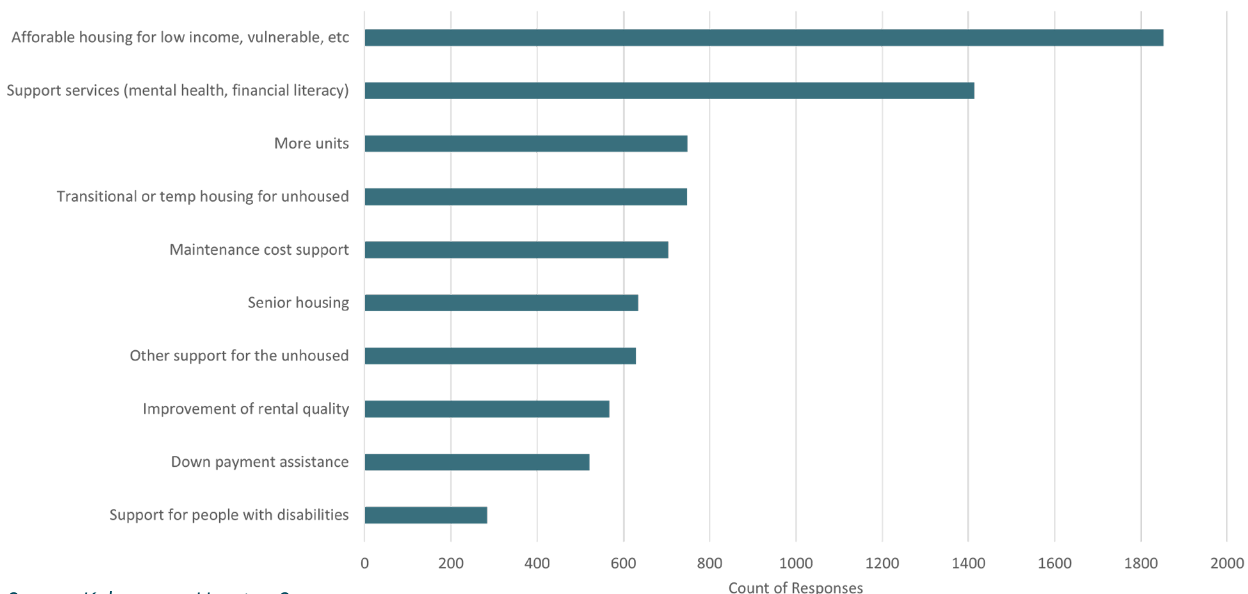
Survey Responses

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



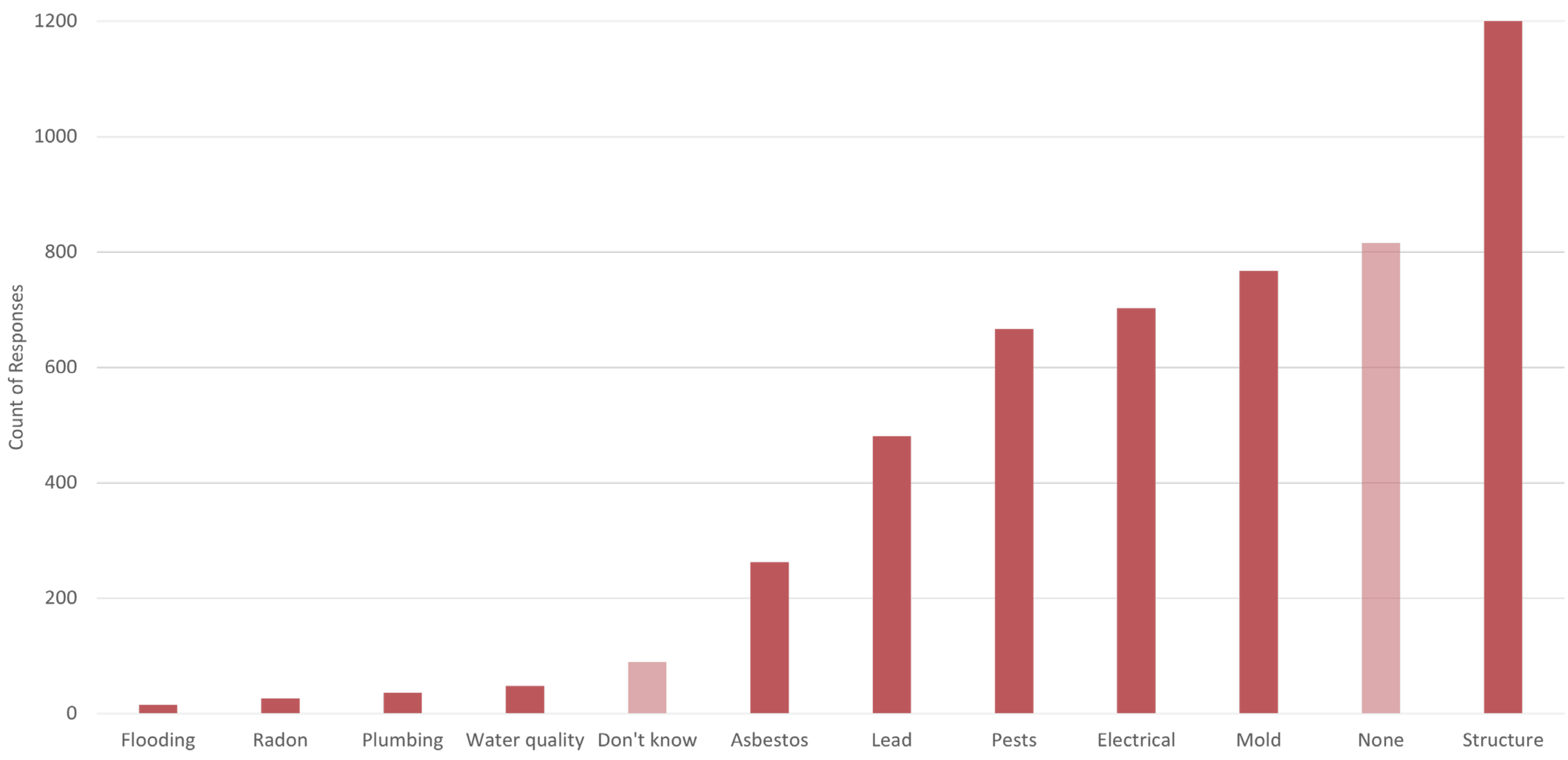
Source: Kalamazoo Housing Survey

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.

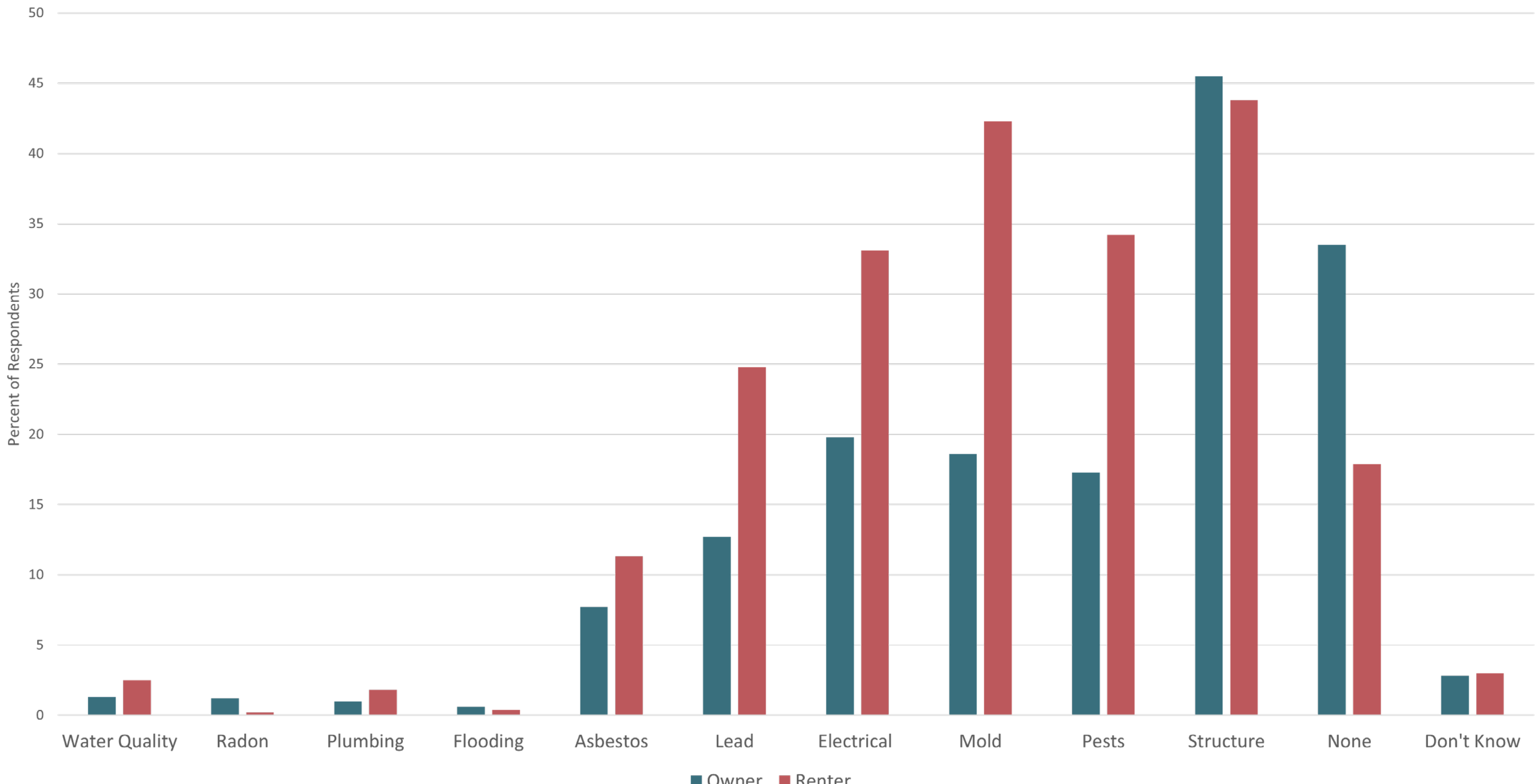
Chart 12: Which of the Following Do You Worry About in Your Home or Apartment



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

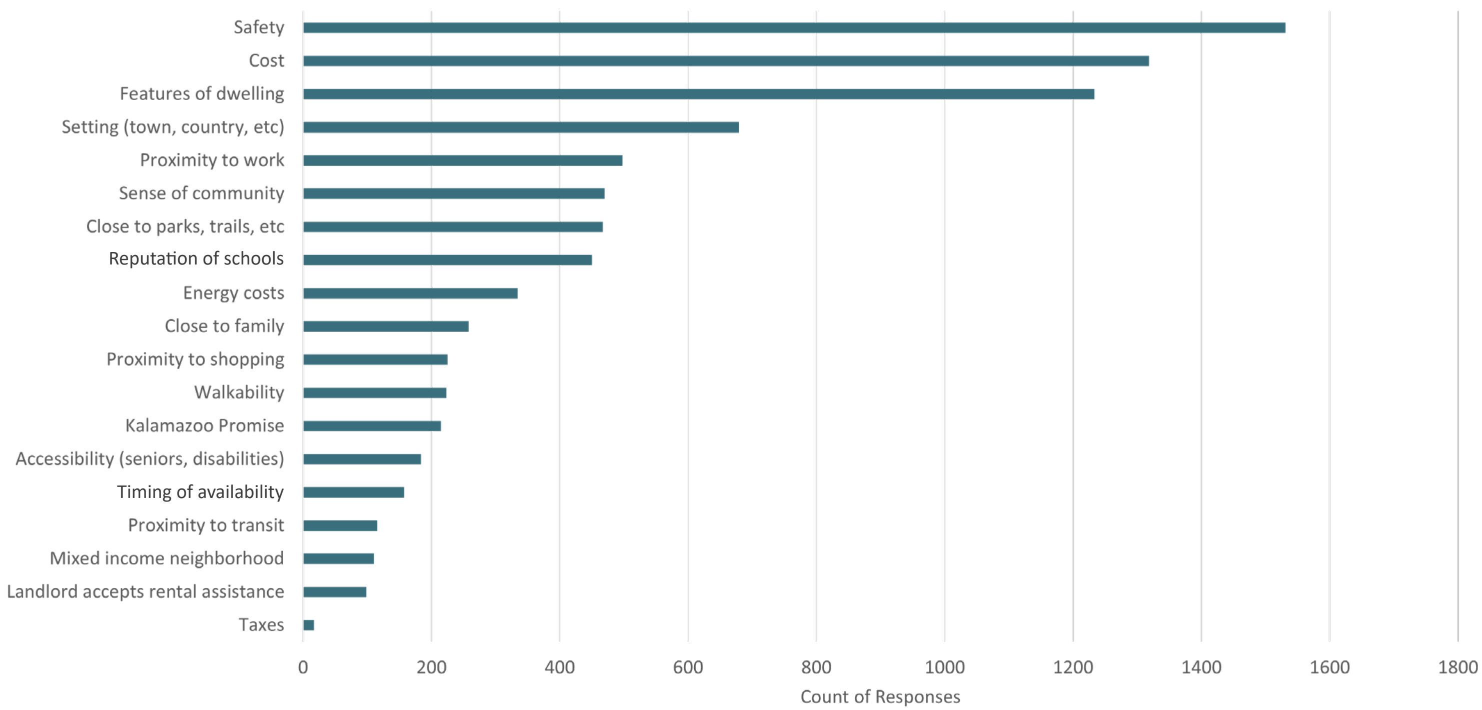
Survey respondents were asked, "What five factors are most important to you when choosing your home?" and were presented with a list of options from which to choose. Chart 13 displays the results. The top three choices– safety, cost, and features of dwelling–received at least 500 more responses than 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

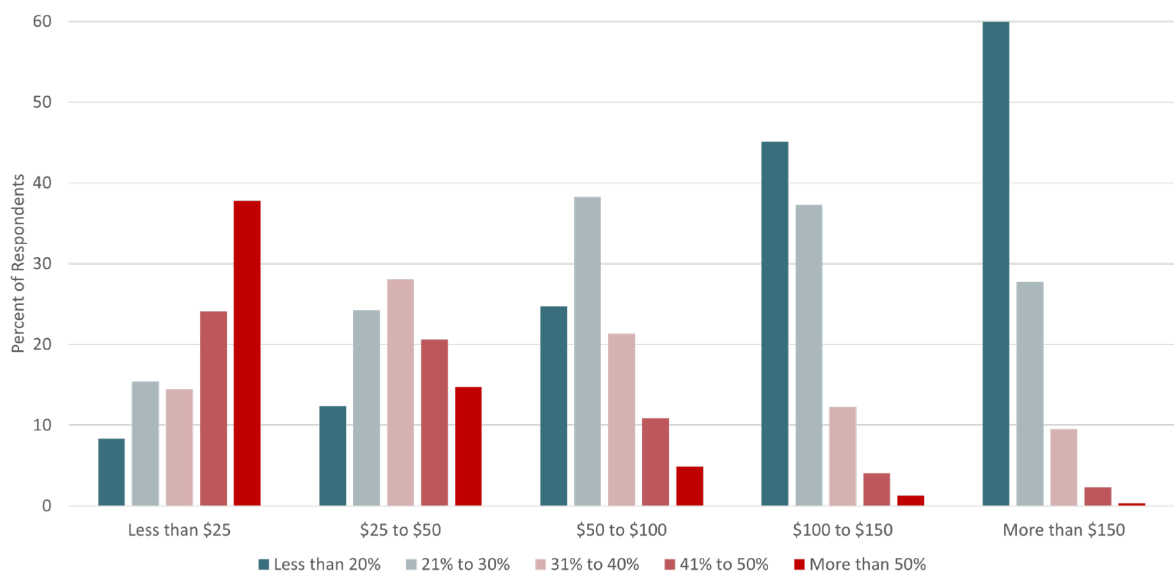


Source: Kalamazoo Housing Survey

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)

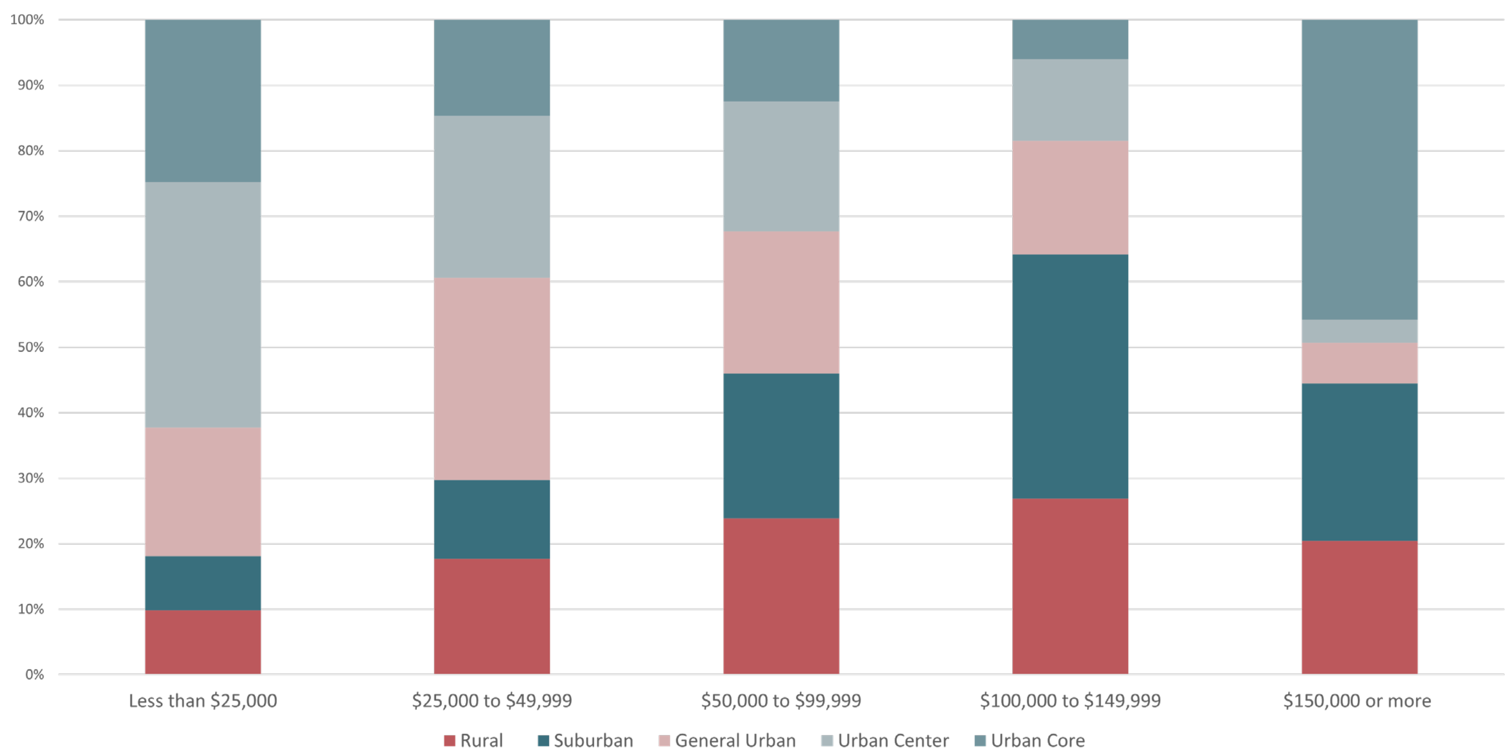


Source: Kalamazoo Housing Survey

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



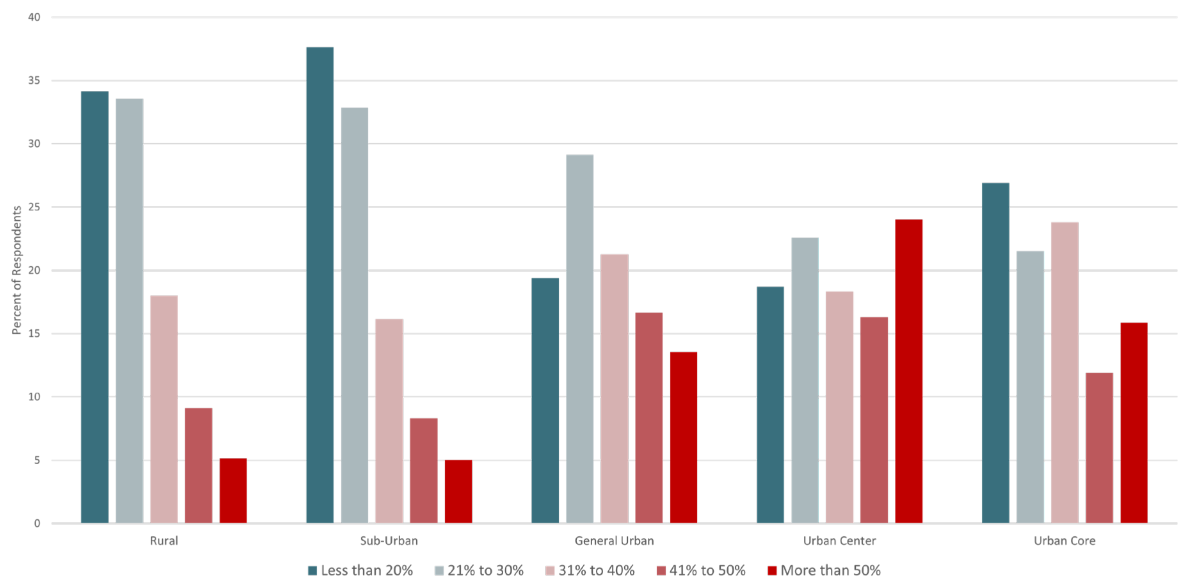
Source: Kalamazoo Housing Survey
Urban transect definitions can be found on page 110.

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

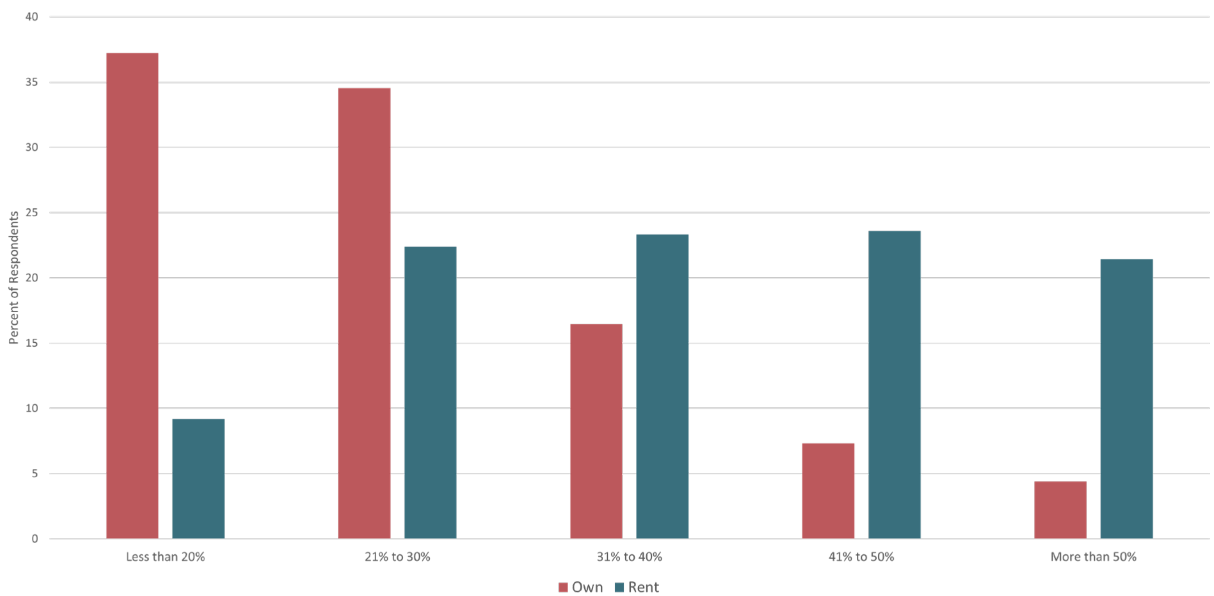
Survey respondents were prompted with the following questions: "About what percent of your take-home income goes to housing expenses?" and "Do you own or rent your current home?" From these questions, Chart 17 depicts the percent of income that goes to housing for renters and owners who responded to 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

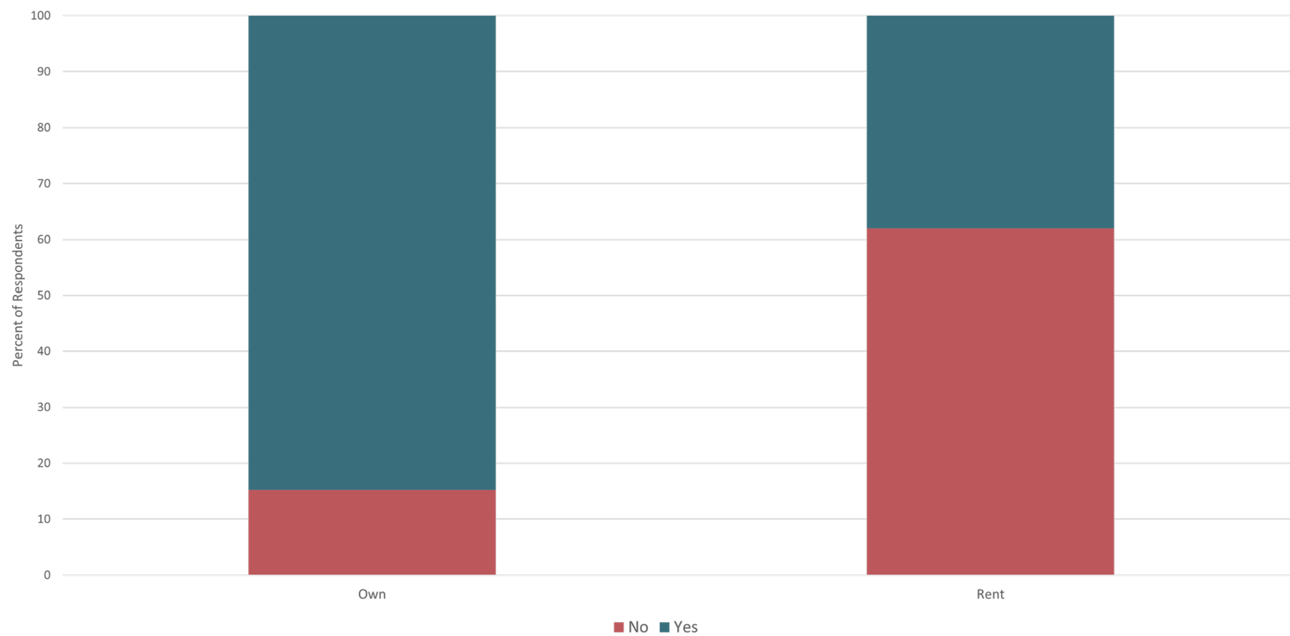
Respondents were asked the following questions: "Do you own or rent your current home?" and "Do you feel your housing is affordable?" Chart 18 is derived from the answers to these questions. Of the respondents that rent, 62.1% said their housing is not affordable, while 15.3% of respondents that own 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

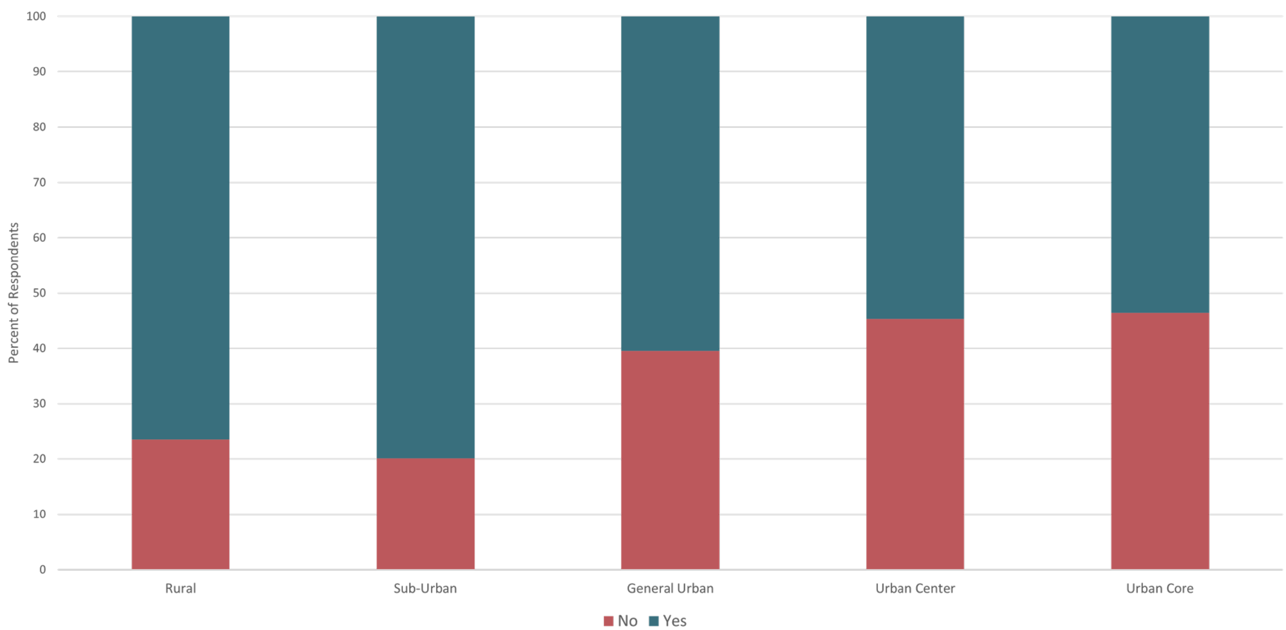
Respondents were asked the following questions: "Do you feel your housing is affordable?" and "Which of the following describes the area in which you live?" From these questions, the percent of respondents who believe their housing is affordable by location is displayed in Chart 19. Respondents who identified 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



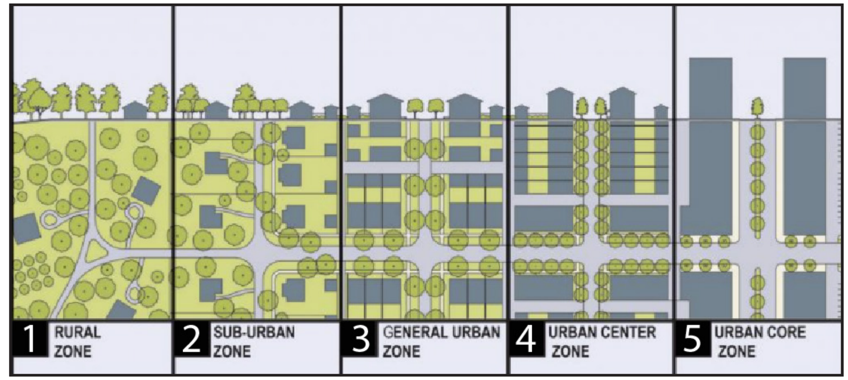
Source: Kalamazoo Housing Survey
Urban transect definitions can be found on page 110.

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%).

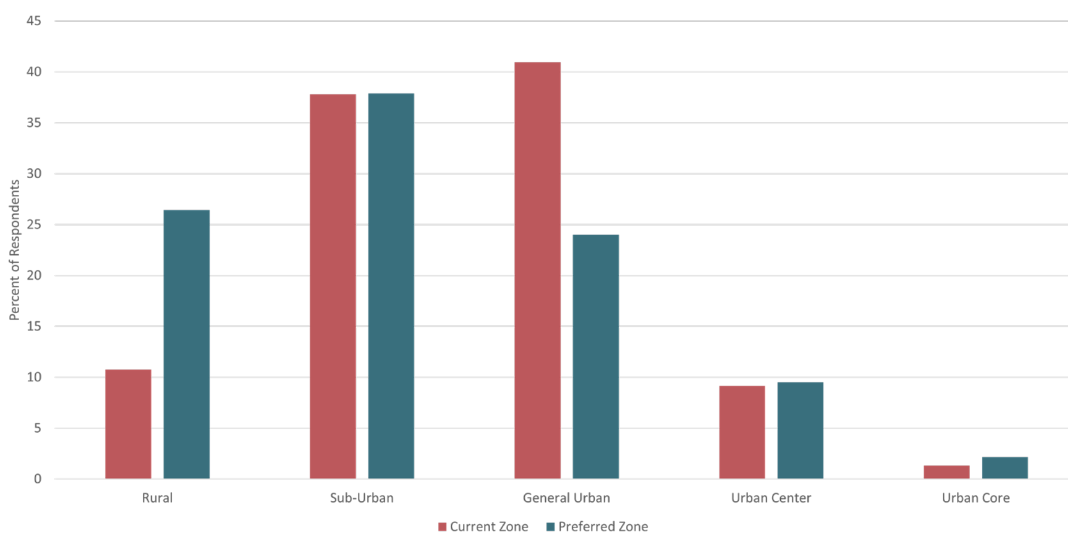
While these results show a strong preference to live in rural or suburban areas, most zones have less than a 1% difference between current zone and preferred zone. Furthermore, the large disparities in current and preferred zones exist in rural and central urban zones. Specifically, the zoning preferences 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.

Image 2: Urban Transect



Urban transect definitions can be found on page 110.

Chart 21: Housing Location, Current vs. Preferred



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

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.

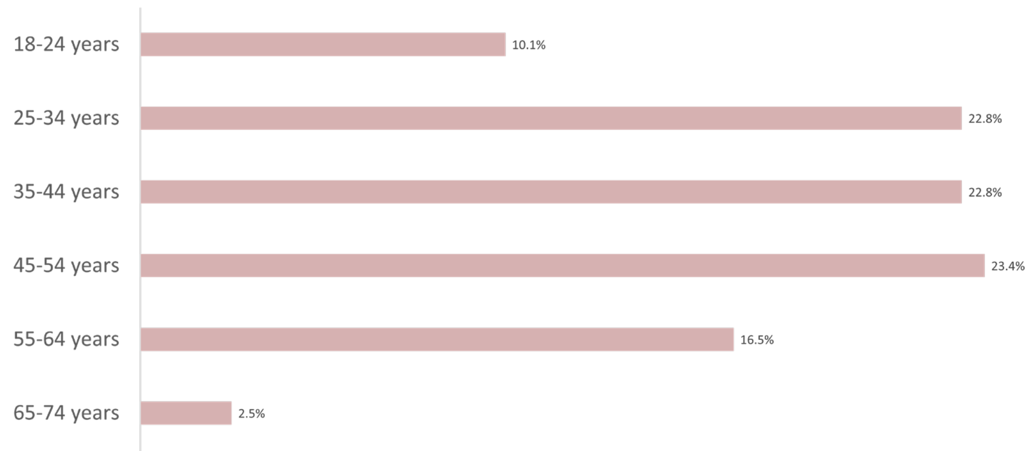
Nearly half of the unhoused individuals surveyed identify as White. Although individuals identifying as White are the majority in both the unhoused population and that of Kalamazoo County overall, the scale is skewed as approximately 80% of the county's population identifies as White. Meanwhile, close 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



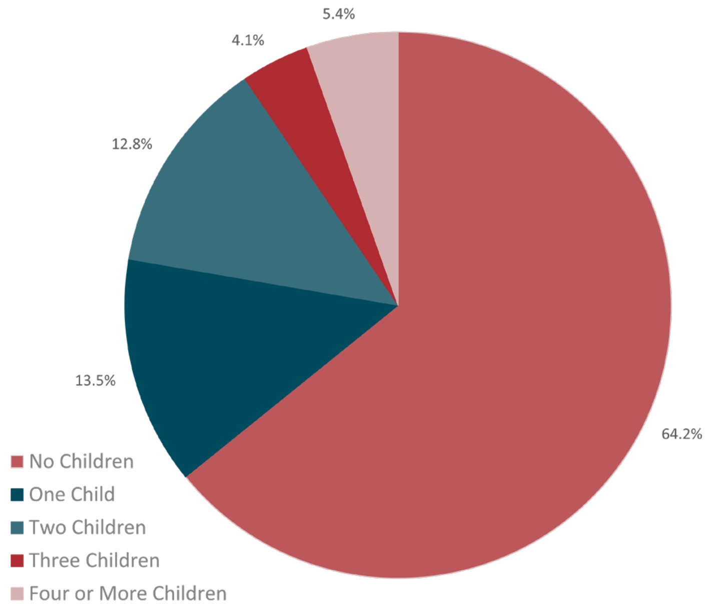
Source: Kalamazoo County Unhoused Survey

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

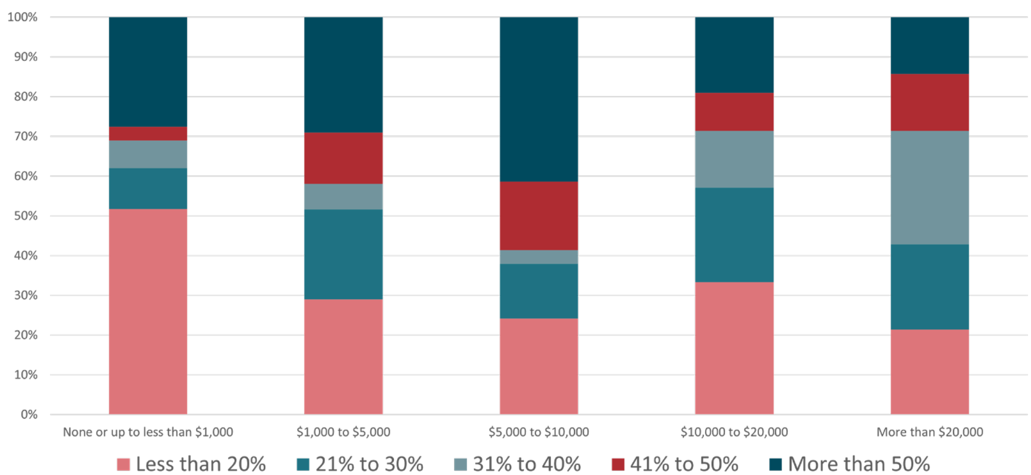
The survey instrument measures income from employment and other sources, such as child support, retirement income, Social Security Disability Insurance, Supplemental Security Income, Temporary Assistance for Needy Families or Unemployment Insurance. The largest group of respondents (37.3%) made no income 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.

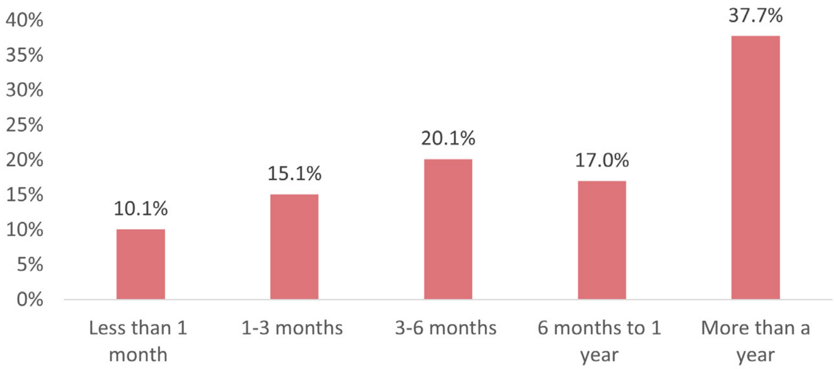
The largest group of respondents (38%) were unhoused for longer than one year. One-quarter were unhoused within the past three months.

Survey Responses

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

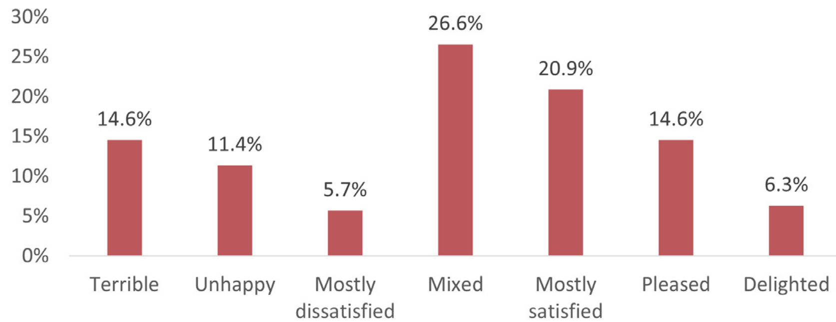
"Immigration status and not being able to legally work in the U.S. currently"

Chart 26: Time Passed Since Becoming Unhoused



Source: Kalamazoo County Unhoused Survey

Chart 27: Feelings Regarding Safety Over the Past 30 Days

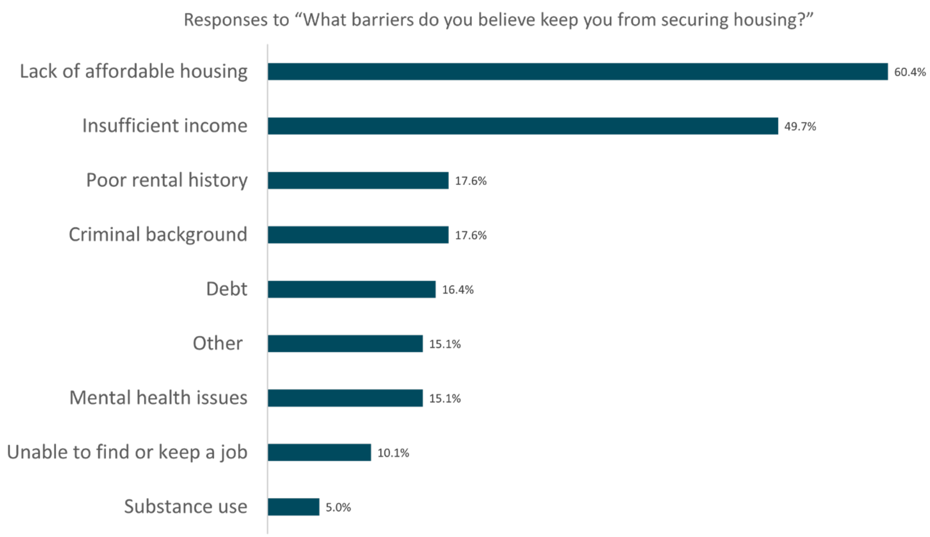


Source: Kalamazoo County Unhoused Survey

Unhoused Survey Results

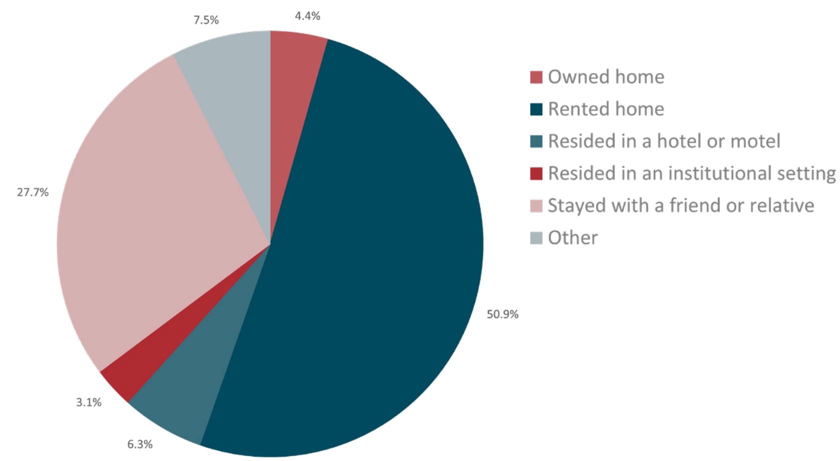
Prior to becoming unhoused, half of the individuals surveyed rented their home, some of which included renting individual rooms. Another quarter stayed with friends or relatives. Of note, several of the open-ended responses to survey questions mentioned domestic violence, breakups, or other similar situations 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.

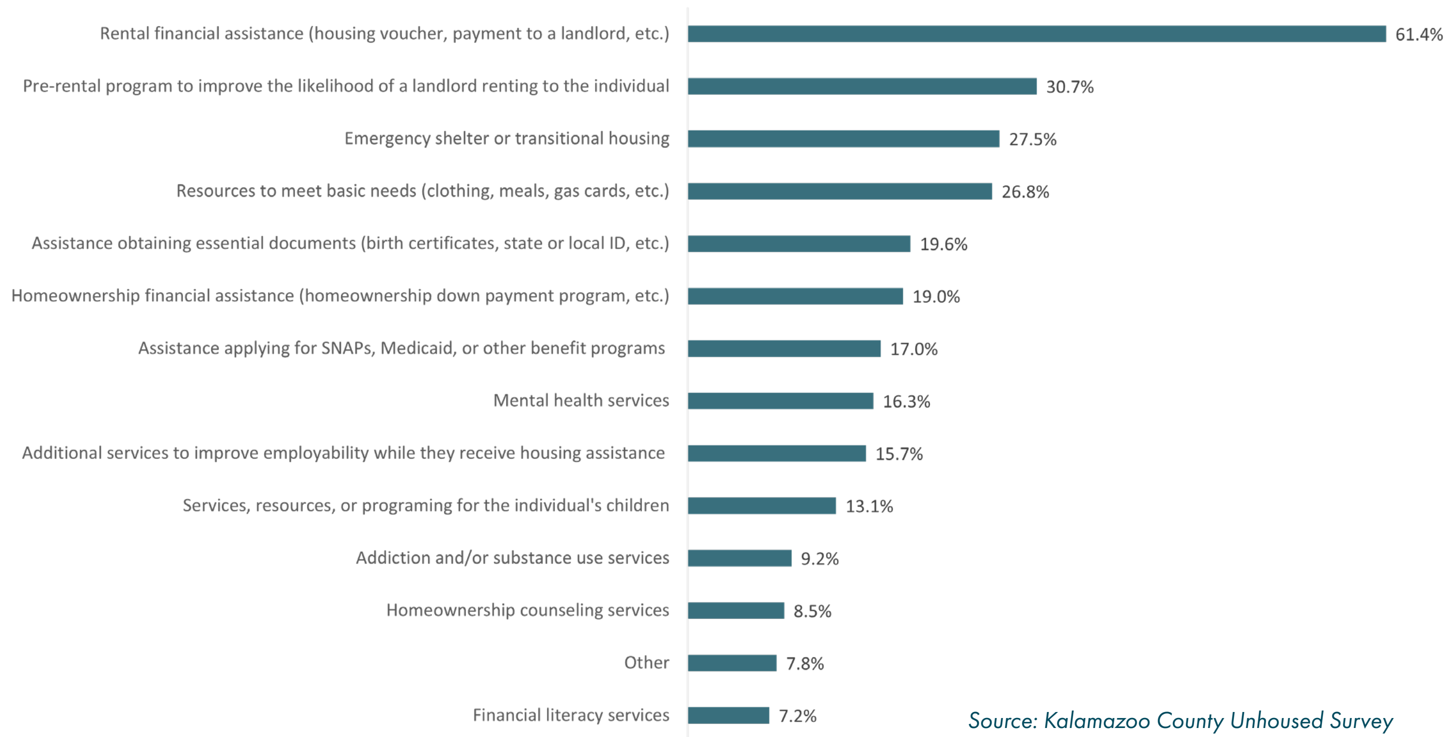
Survey Responses

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.

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.

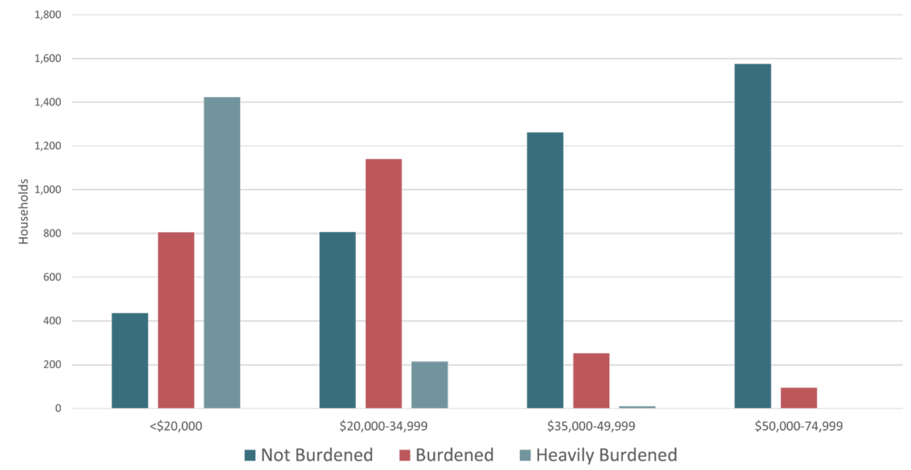
Housing Supply and Demand

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.

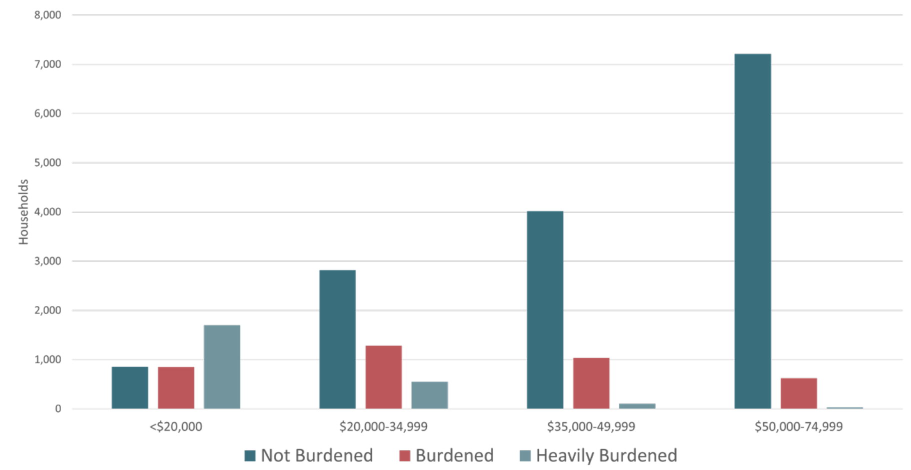
Constructing higher-density housing may offer a solution to improving affordability while also meeting preferences for a variety of housing types. As demonstrated in Charts 31 and 32, there are thousands of households occupying homes they cannot afford. The development of mid-density housing types would 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

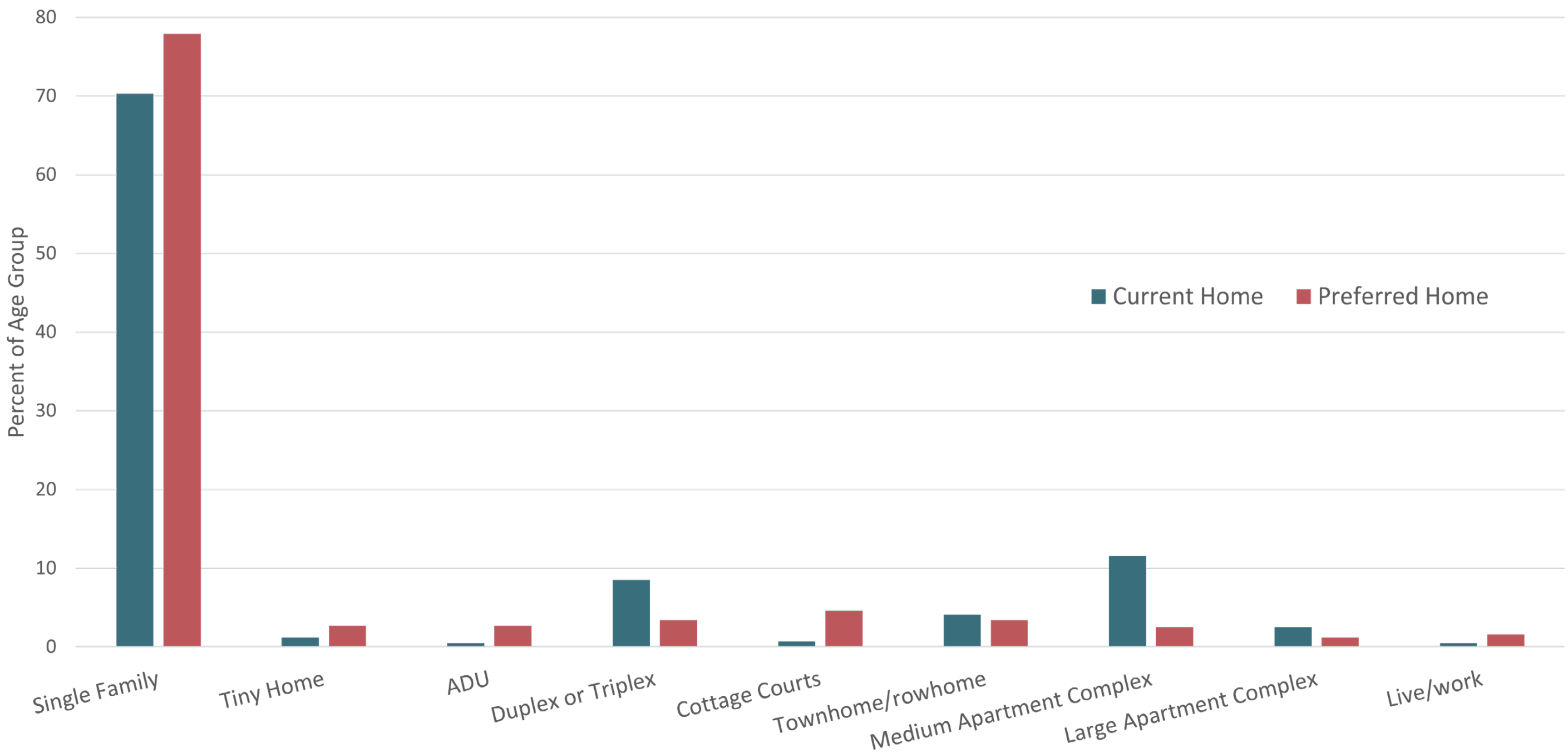


Source: U.S. Census American Community Survey, 2015–2019 average, and Claritas.

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



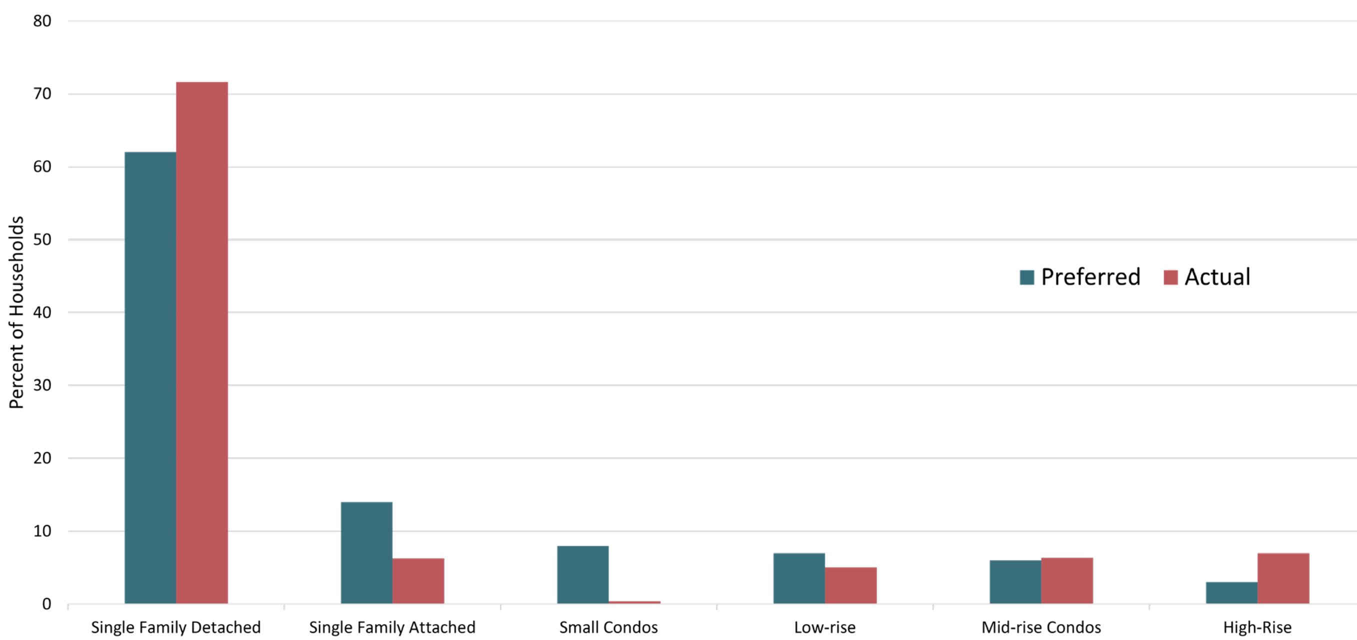
Source: Kalamazoo County Housing Survey

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

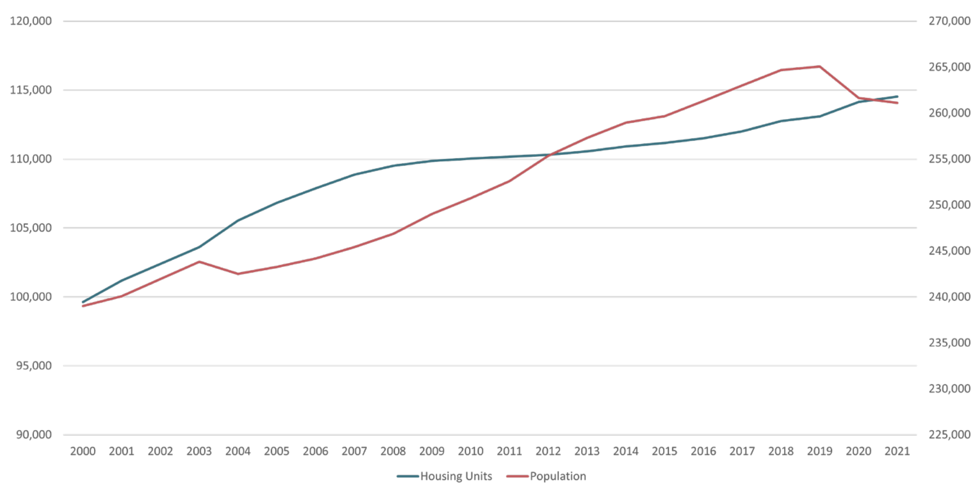
Housing Supply and Demand

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/)

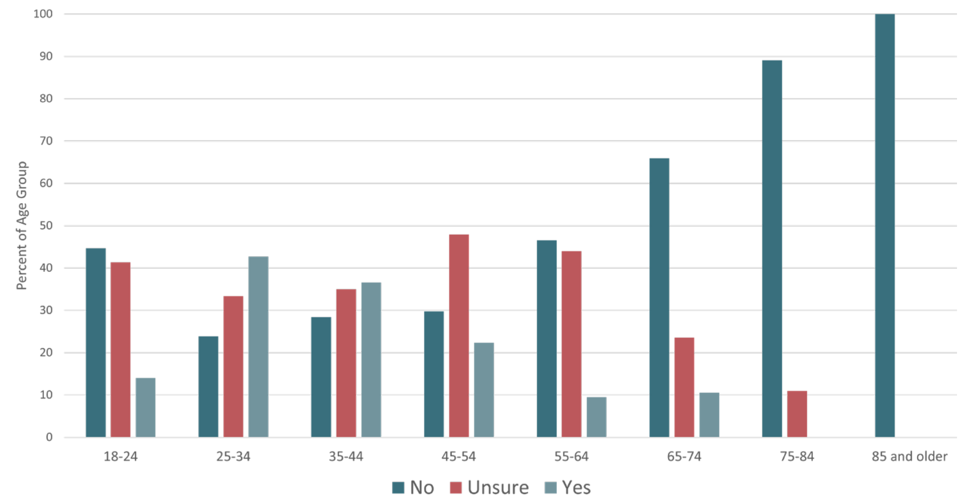
Additionally, Kalamazoo County has roughly 36,000 households paying rent. The survey results indicate nearly 28 percent of those renters are looking to buy a home in the next three years, which equates to roughly 10,000 owner-occupied units. Chart 35 shows most of the interest in buying comes from those 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 included owner-occupied units. Low- and mid-rise apartments are rental-focused developments that incude 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 Familiy Detached	Single Familiy 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, midsized multifamily projects are slightly less expensive at approximately $150,000-$250,000 per unit, and low- and midrise 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

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.

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."

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

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"

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"

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

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

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"

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

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*

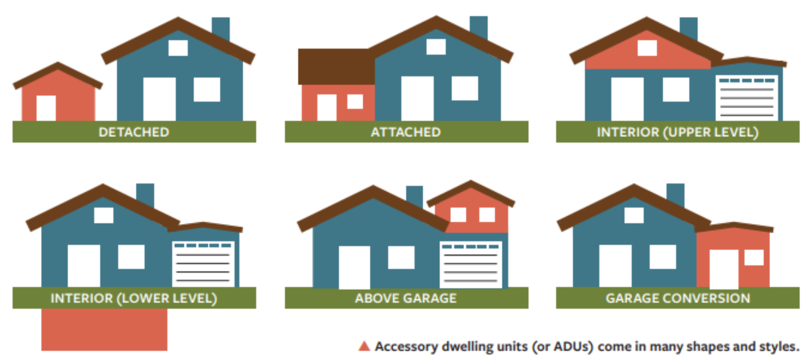
Goal 1: Increase Rental Opportunities
Goal 2: Ensure Housing Supply Is Built to Meet Demand
Goal 3: Remove Barriers to Acquiring and Keeping Homes

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 numerus 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



Source: ABC of ADUs by AARP and Orange Splot LLC

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 programing. 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.

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/.

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 styes 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 programing 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]

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].

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

[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.

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

[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

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.wkkf.org], the Kresge Foundation [www.kresge.org], and the Charles Stewart Mott Foundations [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] 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."

[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.

[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

[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.

[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/]

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.

Appendix

LEGAL SERVICES OF CENTRAL NEW YORK
Defending Dignity | Strengthening Communities | Securing Justice
www.lscny.org/thecoloroflaw

Housing Segregation Timeline

1865 13th Amendment
Slavery is abolished

1866 Civil Rights Act
Mandates that all persons born in the Unites States (except indigenous people) are citizens and are granted the "full and equal benefit of all laws and proceedings for the security of person and property."

1868 14th Amendment
Grants citizenship and equal civil and legal rights to all persons born or naturalized in the United States (including formerly enslaved people).

1883 "Civil Rights" Cases
Supreme Court decides exclusion from the housing market is not a "badge or incident of slavery" and that the federal government cannot prohibit public discrimination by individuals/organizations.

1896 Plessy v. Ferguson
Supreme Court approves racial segregation in public accommodations where separate but equal facilities exist for African Americans.

1913 Segregation of Government Offices
President Woodrow Wilson approves segregation in federal government offices. Secretary Roosevelt implements this initiative.

1917 Buchanan v. Warley
Supreme Court finds that racial zoning ordinances violate the 14th Am. freedom of contract protections, but the Court does not prohibit individuals or private agreements from banning African Americans from neighborhoods.

1926 Euclid v. Ambler
Supreme Court holds that towns can use zoning to prohibit apartment buildings in single family neighborhoods (a thinly veiled method of keeping African Americans out of white neighborhoods).

1929 West Palm Beach
West Palm Beach Florida adopts a new racial zoning ordinance--in defiance of Buchanan v. Warley--which is not struck down until 1960.

1934 FHA Established
President Roosevelt creates the Federal Housing Administration (FHA) as part of the National Housing Act, revolutionizing home ownership by introducing the federally insured 30-year mortgage and institutionalizing and promoting racial segregation by refusing to back loans in African American and other ethnic neighborhoods.

1936 FHA Underwriting Manual Published
Uses redlining to mark African American neighborhoods as ineligible for FHA mortgages, requires racial segregation for financing, and recommends deed restrictions to preserve segregation.

1944 Federal Highway Act
Federal Highway Act is passed encouraging the construction of highways through urban areas leading to the 1959-1969 build of Syracuse's I-81 viaduct, which demolished the vibrant, racially diverse 15th Ward.

1948 Shelley v. Kraemer
Supreme Court decides restrictive covenants are not unconstitutional, but that the state enforcing them violates 14th amendment rights. The FHA blatantly challenges this decision and does not comply until 1950.

1954 Brown v. Board of Education
The Supreme Court states that racial segregation in public schools is unconstitutional. "White flight" to the suburbs and enrolling in whites only "segregation academies" work against integration efforts.

1955 Milpitas, CA
Despite the desperate need for housing by workers at the new Ford plant, it is virtually impossible to navigate the racially restrictive financing and zoning barriers to build housing for African Americans.

1957 Levittown, PA
A white mail carrier incites a violent mob when he notices the African American Myers family has moved into this 17,500 home FHA-financed development and shouts "N*&^$%# have moved into Levittown" at each stop as he delivers the mail.

1965 Jones v. Mayer
Citing the Civil Rights Act of 1866 and reversing many precedents, the United States Supreme Court holds that Congress can regulate the sale of private property to prevent racial discrimination.

1968 Fair Housing Act
Prohibits discrimination concerning the sale, rental, and financing of housing based on race, religion, national origin, sex, (and as amended) handicap and family status.

1973 US Commission on Civil Rights
Reports that "the housing industry, aided and abetted by Government, must bear the primary responsibility for the legacy of segregated housing…Government and private industry came together to create a system of residential segregation."

1977 Arlington Heights, IL
Supreme Court upholds a zoning ordinance prohibiting multi-unit development in residential areas. Despite open public racial discrimination at the meetings and in the newspaper, the Court said there was no proof the ordinance was meant to exclude African Americans.

1985 Sylvania, KY
The Marshall family's home is firebombed when they move in. The county police officer was a KKK member and testified the actions of he and 20 other KKK members in the department were condoned by their superior officers.

2010 Dodd-Frank
Bans certain predatory lending practices, acknowledging two decades of racially discriminatory subprime lending (in Buffalo, NY ¾ of all refinanced loans to African Americans were subprime).

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 partneship with Tanisha Smith, Makayla Davis and Donald Cooney at Western Michigan University

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 partneship with Tanisha Smith, Makayla Davis and Donald Cooney at Western Michigan University.

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.

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.

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.

"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

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 tenets 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

- 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

- 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

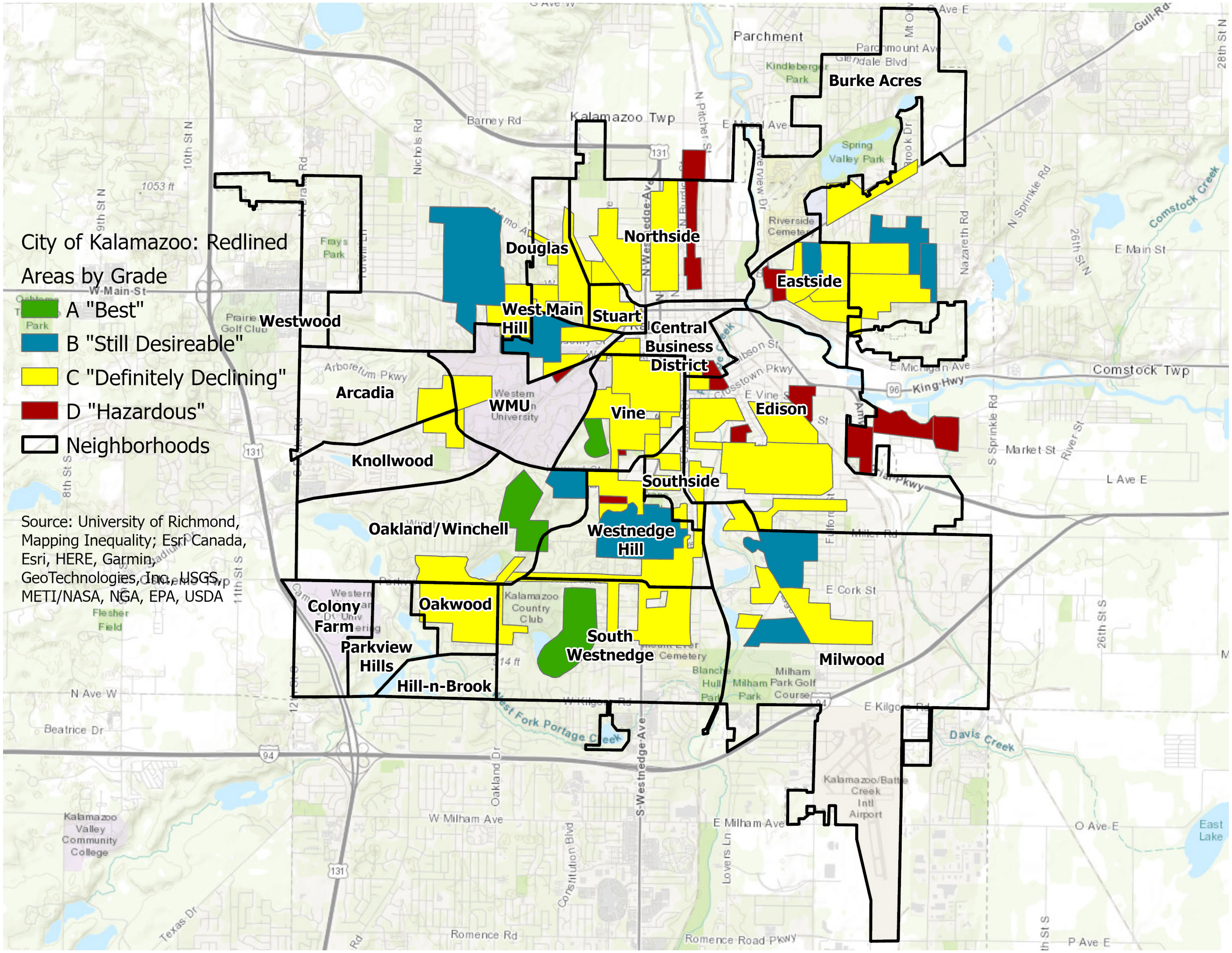
- Student loan payments
- Students:
  - College costs
  - The need to live close to campus

- Quality:
  - Respondents explained that rentals available within their price range were low quality. Several specifically cited dangerous maintenance failures on the part of landlords.

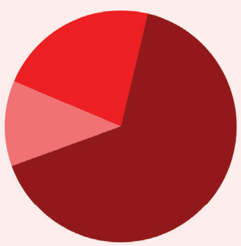
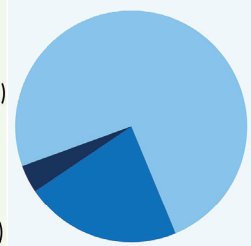
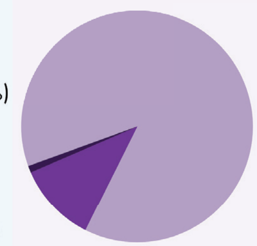
- Cost of Insurance
- Low wages or limited working hours

Appendix

Appendix Map 1: City of Kalamazoo: Redlined



Affordable Housing Continuum

Income	$20,000 and below	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999
Population	14,812 total households	15,606 total households	13,780 total households	18,322 total households
	26% of all BIPOC households are in this income level	19% of all BIPOC households are in this income level	14% of all BIPOC households are in this income level	14% of all BIPOC households are in this income level
	12% of white households are in this income level	14% of white households are in this income level	13% of white households are in this income level	18% of white households are in this income level
	People Experiencing Homelessness, People with disabilities, People with Service Needs, People Exiting Incarceration	Working Poor, People with Episodic Housing Crises and Service Needs	Working Poor, People with Episodic Housing Crises and Service Needs	People Who Are Accessing Market Housing but Are Limited by Locational Choice
Housing Burden Cost				
	No Cost Burden (12%)	No Cost Burden (40%)	No Cost Burden (74%)	No Cost Burden (88%)
	Cost Burden (22%)	Cost Burden (43%)	Cost Burden (22%)	Cost Burden (11%)
	Severe Cost Burden (66%)	Severe Cost Burden (17%)	Severe Cost Burden (4%)	Severe Cost Burden (1%)

Cost Burden occurs when households pay >30% of income on housing. Severe cost burden occurs when households pay >50% of

Housing Type

- Unsheltered, Shelters, Supportive Housing
- Public Housing, Section 8 Vouchers
- High Market Rental and Homeownership
- Homeownership Assistance
- Low Market Rental, Naturally Occuring Affordable Housing, Workfroce Housing
- Community Land Trusts, Resident Ownership, Cooperative Ownership

Strategies

- Harm Reduction/Housing First
- Permanent Supportive Housing
- Transitional Housing/Rapid Rehousing
- Rental Subsidies
- Reduce Cost Burdens
- Production, e.g. Low-income Housing Tax Credit
- Inclusionary Housing
- Preserve Existing
- Tax-increment financing (TIF)
- County Millage
- Zoning
- Community Land Trusts, Resident Ownership, Cooperative Ownership

Partners

- Service Providers
- Nonprofit Developers and Community Land Trusts
- Landlords/Owners
- For-Profit Affordable Housing Developers
- For-Profit Developers

Financing

Counties, Cities, Villages, Michigan State Housing Development Authority, Federal Home Loan Bank of Indianapolis, U.S Department of Housing and Urban Development (HUD), equity investors, county millage, Foundation for Excellence

Capital Funders: Private banking systems, equity investors, Michigan Economic Development Corporation

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

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

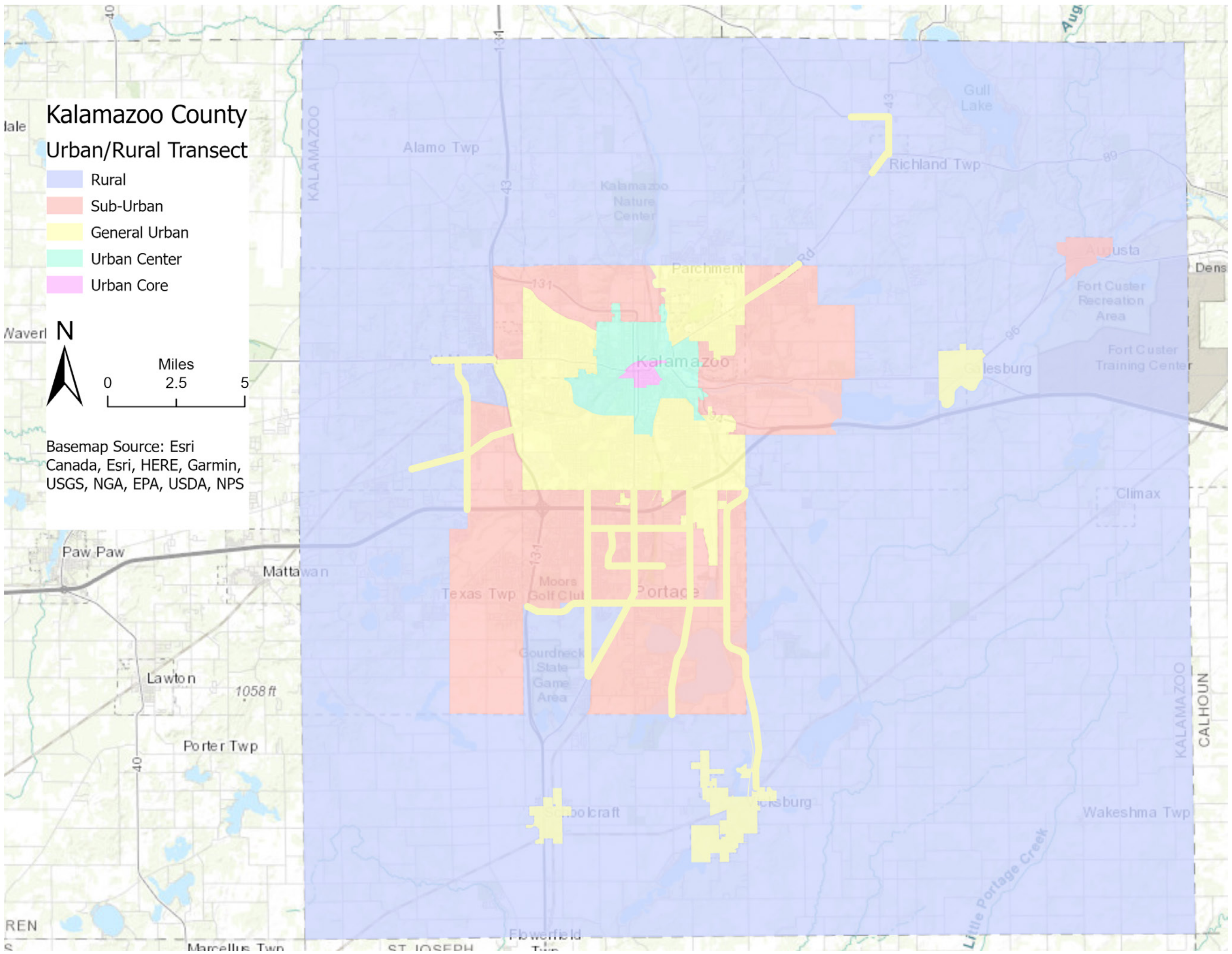
Patricia M. Randall, Mayor

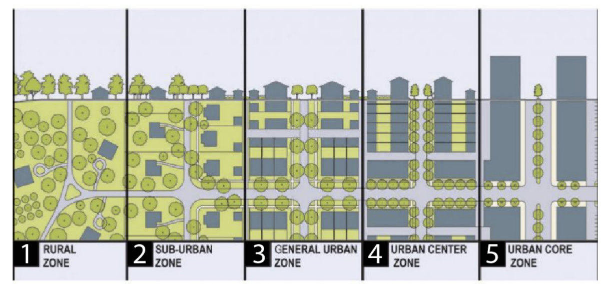
Appendix

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.





BRA Board of Directors
Staff Report

City of Kalamazoo

TO: Brownfield Redevelopment Authority Board of Directors

FROM: Antonio Mitchell, Director of Community Planning and Economic Development
Prepared by: Jamie McCarthy, BRA Staff Liaison

DATE: May 15, 2025

SUBJECT: Adoption of a Resolution Approving the Development and Reimbursement Agreement Relating to 234 and 238 E Michigan Avenue

RECOMMENDATION:

It is recommended the BRA adopt a Resolution approving the Development and Reimbursement Agreement relating to 234 and 238 E Michigan Avenue conditioned upon the City Commission adopting the Brownfield Plan and the County BRA accepting the reimbursement schedule.

BACKGROUND:

The following Resolution allows staff, the Chairperson, and Legal Counsel to finalize and execute the draft Development and Reimbursement Agreement with 234-238 EM LLC in accordance with the Brownfield Plan once adopted by City Commission.

FISCAL IMPACT:

No fiscal impact anticipated at this time.

CITY OF KALAMAZOO
BROWNFIELD REDEVELOPMENT AUTHORITY

A RESOLUTION APPROVING THE DEVELOPMENT AND REIMBURSEMENT AGREEMENT WITH 234-238 EM, LLC

Minutes of a regular meeting of the City of Kalamazoo Brownfield Redevelopment Authority ("BRA") held on May 15, 2025 at or after 7:45 a.m., local time at 245 N. Rose Street, Ste. 100 in Kalamazoo, Michigan.

PRESENT: ____

____

ABSENT: ____

The following resolution was offered by Member______________and seconded by Member______________.

RECITALS:

A. The Authority, and the City of Kalamazoo (the "City"), have determined that brownfield redevelopment constitutes the performance of an essential public purpose which protects and promotes the public health, safety and welfare.

B. The City has established a Brownfield Redevelopment Authority and the Authority, and the City have adopted a Brownfield Plan specifically for this site (the "Plan"), pursuant to the provisions of Act 381.

C. The Authority and the City have designated certain properties that have conditions of environmental contamination, blight, obsolescence, or housing property as appropriate sites for creating a Plan.

D. Act 381 permits the use of the real and personal property tax revenues generated from the increase in value (the "Increment") to brownfield sites constituting Eligible Property under Act 381 resulting from their redevelopment to pay or reimburse the payment of costs of conducting Eligible Activities (these costs are referred to as "Eligible Costs") and permits the reimbursement to Developer of Eligible Costs it has incurred.

E. Developer currently owns property in the City commonly known as 234 and 238 E. Michigan Avenue, Kalamazoo, Michigan 49007, Parcel ID 06-15-378-298 and 06-15-378-101 (the "Property") and legally described on the attached Exhibit A of the Development Agreement.

F. The Property has been included in an adopted Brownfield Plan and qualified as an "Eligible Property" under the terms of Act 381.

G. Developer intends to construct four residential apartment units and rehabilitate commercial space on the first floor. Twenty percent of the residential units will be leased at rates affordable to individuals at or below 85% of the area median income (workforce housing), based on MSHDA standards for Kalamazoo County in 2025.

H. The total capital investment on the project is expected to be approximately $2 million.

I. The Project will require the Developer to incur Eligible Costs associated with certain Eligible Activities including site assessment and baseline environmental assessment activities, lead and asbestos abatement, building demolition, public infrastructure and improvements, site demolition, site preparation, Brownfield Plan/Work Plan Preparation, gap financing, and contingency and which may require the services of various contractors, engineers, environmental consultants, attorneys and other professionals.

J. The parties are entering into this Agreement to establish the procedure for the reimbursement from Tax Increment Revenues under Act 381 as amended.

THEREFORE, IT IS RESOLVED THAT:

The City of Kalamazoo Brownfield Redevelopment Authority approves the Development and Reimbursement Agreement for with 234-238 EM, LLC and authorizes the Chair to sign.

AYES: ______________________________

____

NAYS: ______________________________

RESOLUTION DECLARED.

CERTIFICATE

The foregoing is a true and complete copy of a resolution adopted by the Brownfield Redevelopment Authority at a regular meeting held on May 15, 2025. Public notice was given and the meeting was conducted in full compliance with the Michigan Open Meetings Act (PA 267, 1976). Minutes of the meeting will be available as required by the Act.

____
Rachel Bair,
Secretary

DEVELOPMENT AND REIMBURSEMENT AGREEMENT

This Development and Reimbursement Agreement (the "Agreement"), is entered into on ________, 20__ between the **CITY OF KALAMAZOO BROWNFIELD REDEVELOPMENT AUTHORITY**, a Michigan public body corporate established pursuant to Act 381 of the Public Acts of 1996, as amended, MCL 125.2651 et seq. ("Act 381"), whose address is 241 W. South St., Kalamazoo, Michigan 49007 (the "Authority"), and 234-238 EM LLC (the "Developer"), whose address is 6314 Redfern Circle, Portage MI 49024.

RECITALS

A. The Authority, and the City of Kalamazoo (the "City"), have determined that brownfield redevelopment constitutes the performance of an essential public purpose which protects and promotes the public health, safety and welfare.
B. The City has established a Brownfield Redevelopment Authority, and the Authority and the City have adopted a Brownfield Plan specifically for this site (the "Plan"), pursuant to the provisions of Act 381.
C. The Authority and the City have designated certain properties that have conditions of environmental contamination, blight or obsolescence as appropriate sites for creating a Plan.
D. Act 381 permits the use of the real and personal property tax revenues generated from the increase in value (the "Increment") to brownfield sites constituting Eligible Property under Act 381 resulting from their redevelopment to pay or reimburse the payment of costs of conducting Eligible Activities (these costs are referred to as "Eligible Costs") and permits the reimbursement to Developer of Eligible Costs it has incurred.
E. Developer owns property in the City located at 234 and 238 E Michigan Avenue, Kalamazoo, Michigan (the "Property") and legally described on the attached Exhibit A.
F. The Property has been included in the Plan, attached as Exhibit B, and qualified as an "Eligible Property" under the terms of Act 381.
G. Developer intends to redevelop the historic Hiemstra Building located at the Property. The project will preserve an existing commercial space on the first floor and four new residential units on the second floor that has been vacant for several decades. These investments are expected to create one residential unit reserved for households with income at or below 85% of Area Median Income and increase the property tax base within the City of Kalamazoo (the "Project") once the Neighborhood Enterprise Zone certificate is complete.
H. The Project will require the Developer to incur Eligible Costs associated with certain Eligible Activities including hazardous materials surveys, environmental due diligence, lead and asbestos abatement and demolition, public infrastructure, infrastructure improvements, site preparation, and financing gap, which may require the services of various contractors, engineers, environmental consultants, attorneys and other professionals. The Developer's Eligible Costs shall not exceed $269,603.
I. The parties are entering into this Agreement to establish the procedure for the reimbursement from Tax Increment Revenues under Act 381 as amended.

NOW THEREFORE, in consideration of the mutual covenants, conditions and agreements set forth herein, the parties agree as follows:

1. Recitals. The above recitals are acknowledged as true and correct, and are incorporated by reference into this Paragraph.

2. The Plan. The Plan, approved by the Authority and the City of Kalamazoo City Commission, is attached as Exhibit B and incorporated as part of this Agreement. To the extent provisions of the Plan or this Agreement conflict with Act 381, Act 381 controls.

3. Term of Agreement. Pursuant to the Plan, the Authority shall capture that amount of Tax Increment Revenues generated from real and personal property taxes allowed by law on the Eligible Property. Capture will begin in the first full year after the year the Project is completed, which is achieved once a final certificate of occupancy is obtained, and will continue until the earlier of:

3.1 Full reimbursement to the Authority of its Administrative Costs, plus reimbursement to the Developer of the Property as outlined in the Plan, including reimbursement of Eligible Costs for those Eligible Activities set forth in Paragraph 5, plus an additional amount captured by the Authority for an additional five full years of tax capture ("Additional Authority Amount") such Additional Authority Amount to be designated for the Local Brownfield Revolving Fund "Local Fund"; or

3.2 30 years. With five of the 30 years designated for Local Brownfield Revolving Fund (LBRF) only.

4. Evidence of Ownership. Exhibit C includes a summary of the Project ownership interest, monetary considerations, fees, revenue and cost sharing, and other financial agreements and considerations between the parties involved. Prior to the execution of this Agreement, Developer shall provide to the Authority each of the following: (a) evidence satisfactory to the Authority that the Developer has acquired fee simple title to the Property, which evidence shall include (without limitation) a copy of a recorded deed to the Property in favor of the Developer; and (b) a copy of a commitment for owner's title insurance with respect to the Property (the "Commitment"), which Commitment shall show the Developer as record owner of the Property, shall reflect that all material conditions to the issuance of a policy thereunder have been satisfied, and shall otherwise be in form and substance satisfactory to the Authority.

5. Eligible Activities. The Developer shall diligently pursue completion of the Eligible Activities summarized in the Plan and set forth in this Paragraph. The Authority shall reimburse the Developer for Eligible Costs incurred on or after the date of the inclusion of this Project in the Plan, unless otherwise agreed upon by the Authority and included in the Plan, and may include Environmental, Lead and Asbestos Abatement, Demolition, Public Infrastructure/Infrastructure Improvements, Site Preparation, Contingency, Brownfield Plan/Work Plan Preparation, and housing development activities, including “Financing Gap” costs which may require the services of various contractors, engineers, environmental consultants, attorneys and other professionals.

6. Reimbursement Source. Subject to the terms and conditions of this Agreement and during its term, except as otherwise set forth in this Agreement, the Authority shall reimburse the Developer for its Eligible Costs, as limited under this Agreement, from all available Tax Increment Revenues collected from the real and personal property taxes on the Property,

7. Reimbursement Process.

7.1 Cost Reimbursement Request. The Developer will provide sufficient documentation of the Eligible Costs incurred including the dates of each Eligible Activity, a complete description of the work, proof of payment, detailed invoices for the costs involved for each Eligible Activity, sworn statements, lien waivers and other back up documentation reasonably requested by the Authority; a written statement certifying to the Authority that all such costs are "Eligible Costs"; and a final certificate of occupancy to document Project completion. Failure to provide the above noted information when due, or within the time permitted by the Authority under Paragraph 7.2, may result in foregone reimbursement, to the Developer by the Authority, for Eligible Costs that have not been requested within the timeframe described above.

7.2 Authority Staff Review. The Authority Staff shall review each reimbursement request within 60 days after receiving it. If Authority Staff determines that the documentation submitted by the Developer is not complete, then Developer shall cooperate in the Authority's review by providing, within 30 days of the Authority's request, any additional documentation of the Eligible Costs as deemed reasonable and necessary by the Authority in order to complete its review. Within 30 days following the receipt of such supplemental information, the Authority shall make the determination of whether the costs are eligible for reimbursement. If the Developer wishes to challenge that determination, it shall provide written notice to the Authority within 30 days of the determination, and the issue shall be brought to the Authority within 45 days thereafter for a final determination. The Developer shall not have any further appeal rights to challenge the final determination of the Authority and shall not be entitled to any claim or cause of action against the Authority as a result of any determinations made in good faith regarding whether or not any cost submitted by the Developer constitutes an "Eligible Cost," and hereby grants the City and the Authority and their respective officers, agents and employees, a complete release and waiver of any claims or causes of action as a result of the foregoing.

7.3 Reimbursement. After both the summer and winter taxes are captured and collected on the Property, and contingent upon Developer's compliance with the terms herein, after settlement and Tax Increment Revenues are available for payment, the Authority shall reimburse its Eligible and Administrative Costs and pay approved Eligible Costs to the Developer from Tax Increment Revenues that are generated from the Property in accordance with the Plan and Paragraph 7.

(a) The Authority shall receive ten (10) percent of Tax Increment Revenues each year until fully reimbursed, unless otherwise designated by the Authority. In the event that there are insufficient Tax Increment Revenues available in any given year to reimburse all of the Authority's and Developer's Eligible Costs, as described in Paragraph 5, then the Authority shall reimburse the Authority or Developer only from available Tax Increment Revenues.

(b) When an Act 381 Work Plan is approved by the State of Michigan, the Authority will capture 50% of the State Education Tax to be held for the State Brownfield Redevelopment Fund ("SBRF"), in accordance with Section 13(b)(14) of Act 381.

(c) Once the Authority is fully reimbursed for its Eligible Costs, the Developer shall receive the available Tax Increment Revenue, less Administrative and SBRF Costs, during the term of this Agreement, until all of the amounts for which submissions have been made have been fully paid to the Developer, or the repayment obligation expires, whichever occurs first. The Authority shall make additional payments, on an annual basis, toward the Developer's remaining unpaid Eligible Costs during the term of this Agreement. The Developer shall not be entitled to receive any interest on amounts for which reimbursement is requested under this Agreement. The Developer shall not be entitled to reimbursement under this Agreement unless all real and personal property taxes have been timely and completely paid, including all penalties, interest and other amounts due in relation thereto when due. For purposes of this Agreement, to be timely paid, taxes must be paid before the date on which they can no longer be paid without penalties or interest. The repayment obligation under this Agreement shall expire upon the earlier of the full payment by the Authority to the Developer of all amounts due the Developer from the Tax Increment Revenues or 25 years from the beginning of Tax Increment Revenue capture.

(d) The Developer shall be reimbursed for the Financing Gap only after documentation of Income Restricted Units and Income Qualified households is provided to the Authority pursuant to Section 9.6. If the Developer cannot demonstrate that at least _____ Units meet the Income Restrictions and Income Qualifications required by the approved Brownfield Plan and this Agreement on the date of initial occupancy and each subsequent June 15, the Authority shall reduce that year's annual reimbursement in proportion to the number of units without Income Qualified households. The Developer many demonstrate that those units are filled with Income Qualified households in the subsequent reporting year and reimbursement for the Financing Gap for that Income Restricted Unit or Units will be restored associated with the tax year for which sufficient documentation is reported.

7.4 Method of Reimbursement. The Authority will reimburse the Developer for Eligible Costs as follows:

Checks shall be payable to and delivered by certified mail (or through electronic transfer if available through Developer) to:

234-238 EM LLC
6314 Redfern Circle
Portage, MI 49024

8. Adjustments. The parties acknowledge that adjustments regarding the amount of Tax Increment Revenue paid to the Developer may occur under any of the following circumstances:

8.1 Audit or Court Ruling: In the event that a state agency of competent jurisdiction conducting an audit of payments made to the Developer under this Agreement or a court of competent jurisdiction determines that any portion of the payments made to the Developer under this Agreement is unlawful, the Developer shall pay back to the Authority that portion of the payments made to the Developer within 30 days of the determination made by a state agency or the court as the case may be. However, the Developer shall have the right, before any such repayment is made, to appeal on its or the Authority's behalf, any such determination made by a state agency or court as the case may be. If the Developer is unsuccessful in such an appeal, the Developer shall repay the portion of payments found to be unlawful to the Authority within thirty (30) days of the date when the final determination is made on the appeal. The Developer shall be responsible for payment of all of the City's and Authority's legal fees associated with any determination of whether a cost for which reimbursement is requested constitutes an "Eligible Cost" and all of the City's and Authority's legal fees associated with the review or determination of such issues by any state agency or court.

8.2 Property Tax Appeal: In the event the Developer, or any other owner of real estate on the Property, files an appeal with the Michigan Tax Tribunal, related to the taxable value of parcels of property included in the Brownfield Plan, the Authority shall do the following:

a. The Authority will hold the Tax Increment Financing Reimbursement payments in a separate account for the Authority until the pending appeal is adjudicated.
b. Once any tax appeals are adjudicated, the Authority will either return the funds held in escrow to the local unit in compliance with any tax appeal rulings or will make payments pursuant to Section 7 of this agreement.

8.3 Reduction of Property Assessments: If the Authority (i) incurs Costs on behalf of the Developer with respect to the Project, Site or Application and (ii) the Developer initiates, participates in or supports any proceeding or process which results in a reduction of the tax increment capture for the Project from that Projected and along the same term as contained within the Plan, the Developer indemnifies and will fully reimburse the Authority within 30 days of notification from the Authority as to the amount and the due date for all Costs as defined within the Plan, expenses or reduction in revenue from what was Projected as the tax increment capture.

9. Responsibilities of Developer. In consideration of the inclusion of the Property into the Plan and the resulting financial benefits, which it expects to receive, Developer agrees to the following:

9.1 Project. At its sole expense, Developer shall use its best efforts to conduct the activities described in the Plan and to demolish the existing buildings on the Property and construct the Project. The Developer intends to transform the property into mixed-use development. The new investment planned for this site includes four one-bedroom apartments for an initial planned investment of approximately $2 million. The Developer shall construction and make available for rent at least one one-bedroom Income Restricted Unit which shall be rent restricted to 80% and income limited to households earning at or below 85% AMI according to MSHDA annual Income and Rent Limits for Kalamazoo County. Subject to matters beyond the reasonable control of Developer (e.g., war, acts of God, exceptional health concerns for which a "stay at home" or "shelter in place" order is issued by an applicable governmental authority, etc.) ("Force Majeure"), Developer shall commence construction of the Project on a date ("Commencement Date") that is within twelve months of full execution of the Agreement. Developer shall use commercially reasonable efforts to substantially complete the Project to the point of receiving a Certificate of Occupancy within 24 months after the Commencement Date. Under no circumstances shall the Authority have any responsibility or liability for remediation or redevelopment of the Property, or for conducting any "Eligible Activities" at the Property, except for its obligations under this Agreement to provide funds to the extent available as permitted in Paragraph 7 hereof with respect to payments from Tax Increment Revenues.

9.2 Deed Restrictions. Developer shall ensure that deed restrictions are recorded at the County Register of Deeds within 30 days of the Project receiving a Certificate of Occupancy. The restriction shall match the proposed AMI levels to be served at the proposed housing development as set forth within the definition of Income and Rent Limits as elsewhere provided in this Agreement. The duration of affordability shall be 10 years.

9.3 Employment Opportunities. Developer shall make every reasonable effort to work with the City and community employment agencies to hire City residents for new employment opportunities created by the Project, and to encourage the local contracting of construction and site related work. Regardless of the Developer's ability to hire city residents, it shall make every reasonable effort to follow, and to cause any contractors hired to perform work on the Project, to follow the City's "Ex-offender Purchasing" policy and "Non-discrimination" policy regarding hiring employees who will work on the Project. A copy of the policies are attached as Exhibit

9.4 Ordinances. Develop the Property, including landscaping and all other improvements required for the Project, in compliance with all local ordinances, site plan reviews and this Agreement. The redevelopment of the Property shall be subject to all zoning approvals. This Agreement does not obligate any governing municipality to grant any such approvals.

9.5 Project Sign. Place on the Property during rehabilitation/redevelopment a development sign to promote the Project and the Authority's participation in it utilizing a logo or any artwork provided by the Authority.

9.6 Promotion and Marketing. Permit the Authority to cite or to use any renderings or photographs or other materials of the Project as an example of private/public partnership and brownfield site redevelopment.

9.7 Income and Rent Documentation and Reporting.

(a) The Developer shall monitor and annually demonstrate to the Authority and/or a third party providing verification services to the Authority that Income Restricted Unit rents are consistent with the Income and Rent Limits set forth in Section 9.1 of this Agreement and that Income Restricted Units are occupied by the appropriate Income Qualified households.

(b) Prospective and current renters or owners must provide eligibility at the time of initial occupancy and each year thereafter. Developer shall demonstrate to the Authority renters/owners occupying Income Restricted units meet income limits by certifying renters or owners using the MSHDA Missing Middle Housing Program – 1040 Worksheet Tentant Income Certification or Owner Income Certification Form or as otherwise approved by MSHDA or the Authority.

(c) The Developer shall provide on an annual basis to the Authority no later than June 15 each year during the term of reimbursement a report as requested by the Authority, including but not limited to, for the preceding calendar year pursuant to the reporting requirements under Section 16 of Act 381:

1. Total Investment and new capital investment since the prior year's report
2. Square footage of the new construction or renovation, including whether the space is residential, commercial, or other use
3. New jobs created
4. Total number of housing units and total number of Income Restricted Units, indicating the number rented to residents at or below 120% of AMI
5. Number of Income Restricted Units rented during the annual reporting period
6. Number of Income Qualified renting households assisted during the annual reporting period
7. Income Restricted Unit rental rates
8. Racial and socioeconomic data on the individuals purchasing or renting the Income Restricted Units, or if this data is not available, racial and socioeconomic data on the census tract in which the housing units are located

(d) Other information required to be reported to the State of Michigan to verify compliance with Act 381 unless that information is readily available to the City of Kalamazoo Treasurer.

9.8 Payment of Authority Legal and Professional Fees. To the extent the following costs and fees are not paid to the Authority from Tax Increment Revenues, the Developer shall reimburse the Authority for its legal and professional fees and disbursements incurred in connection with the review, approval and administration of the Plan for this Project, including any further amendments thereto; the preparation and negotiation of this Agreement, as it may be amended from time to time; and all documents and matters related thereto, including future expense. Developer shall reimburse the Authority for such expenses within 30 days from the date that the Authority sends an invoice and request for payment to Developer, provided Developer shall be eligible for reimbursement for such expenses to the extent permitted by law from Tax Increment Revenues.

10. Responsibilities of the Authority. In consideration of the preceding commitments of Developer the Authority further agrees to:

10.1 Agency Contacts. Provide Developer with appropriate service/employment agency contacts for the identification of City residents to interview for potential employment; and

10.2 Tax Increment Revenues. To utilize Tax Increment Revenue to reimburse Developer for Eligible Costs incurred by Developer in completing the Project subject to actual capture and as limited and detailed in this Agreement.

10.3 Cooperation. Cooperate and utilize its best efforts to obtain any governmental approvals required to close the transaction contemplated by this Agreement.

11. Developer's Representations, Warranties and Covenants. The Developer hereby makes the following representations, warranties and covenants:

11.1 Eligible Property. The Property is "eligible property" as defined in Act 381 and is eligible for the capture of Tax Increment Revenues pursuant to Act 381.

11.2 Eligible Costs. The Developer will only submit for reimbursement under Paragraph 7 hereof such costs that it has reasonably determined are "Eligible Costs" within the meaning of Act 381.

11.3 Due Authorization. The representatives signing this Agreement are duly authorized by the Developer to enter into this Agreement.

12. Events of Default. Each of the following shall constitute an event of default:

12.1 Any representation or warranty made by the Developer in this Agreement proves to have been incorrect or incomplete in any material respect when made or deemed to be made.

12.2 The Developer fails to observe or perform any covenant or agreement contained in this Agreement for 30 days after written notice thereof shall have been given to the Developer by the Authority.

12.3 The Developer abandons or withdraws from the reuse and redevelopment of the Property or indicates its intention to do so.

12.4 The Developer fails to pay any funds within 30 days of the date due which are required to be paid to the Authority pursuant to this Agreement, including but not limited to its real and personal property taxes as set forth in Paragraph 7 hereof.

12.5 The Developer terminates its existence.

12.6 Any material provision of this Agreement shall cease to be valid and binding on the Developer or shall be declared null and void; the validity or enforceability of such provision shall be contested or denied by the Developer; or the Developer denies that it is bound by this Agreement.

13. Remedies upon Default. If any event of default as defined above shall occur and be continuing for 30 days after written notice of default from the Authority, the Authority shall have the right, but not the obligation, to exercise any of the following rights and remedies either individually or concurrently:

(a) Terminate this Agreement effective immediately upon notice to the Developer;

(b) In addition, if Developer fails to substantially complete the Project with the timelines required by this Agreement (but subject to Force Majeure), of if Developer otherwise defaults prior to substantial completion of the Project, Developer shall repay the Authority (within thirty (30) days following demand by the Authority) any amounts paid to Developer as reimbursement for Eligible Costs with respect to such incomplete phases of the Project pursuant to the terms of this agreement or otherwise;

(c) Withhold, suspend or rescind reimbursement to Developer for Eligible Cost from Tax Increment Revenue as set forth in Paragraph 5 until Developer as cured such default to the satisfaction of the Authority. Any such action by the Authority shall not under any circumstances extend the time period under subparagraph 3.2 unless specifically approved by the Authority; and

(d) All other remedies available at law or in equity.

Following a default by Developer, or following expiration or termination of this Agreement for any reason, Developer shall then be responsible for all subsequent Project costs, including Eligible Costs, without contribution from Tax Increment Revenues collected by the Authority from taxes levied on the Property.

14. Legislative Authorization. This Agreement is governed by and subject to the restrictions set forth in the Act. In the event that there is legislation enacted in the future which alters or affects the amount of Tax Increment Revenues subject to capture, Eligible Properties, or Eligible Activities, then the Developer's rights and the Authority's obligations under this Agreement may be modified accordingly by agreement of the parties.

15. Freedom of Information Act. Developer stipulates that all petitions and documentation submitted by Developer shall be open to the public under the Freedom of Information Act, Act No. 442 of the Public Acts of 1976, MCL 15.231 et seq., and no claim of trade secrets or other privilege or exception to the Freedom of Information Act will be claimed by Developer as it relates to this Agreement or petitions and supporting documentation.

16. Plan Modification. The Plan and this Agreement may be modified to the extent allowed under the Act by mutual agreement of the parties.

17. Notices. All notices and other communications required or permitted under this Agreement shall be in writing, shall be deemed given when delivered, and shall be sent by personal delivery, overnight courier, or registered mail, return receipt requested, to the following addresses (or any other address that is specified in writing by either party):

If to Developer:	234-238 EM LLC 6314 Redfern Circle, Portage MI 49024
If to the Authority:	City of Kalamazoo Brownfield Redevelopment Authority 241 West South Street

Kalamazoo, Michigan 49007

With copy to: Authority Attorney

18. Indemnification. Developer shall defend, indemnify and hold harmless the Authority and the City, and any of their respective past, present and future members, officials, employees, agents or representatives from all losses, demands, claims, judgments, suits, costs and expenses (including without limitation the costs and fees of attorneys or other consultants) arising from or related to (i) the capture and use of Tax Increment Revenue paid to Developer as a reimbursable payment under this Agreement made in excess of the amount of tax increment revenues the Authority is determined by the State or court to be allowed by law to use for that reimbursement, and (ii) the Project.

19. Governing Law. This Agreement shall be construed in accordance with and governed by the laws of the State of Michigan.

20. Binding Effect/Third Parties. This Agreement is binding on and shall inure to the benefit of the parties to this Agreement and their respective successors, but it may not be assigned by any party without the prior written consent of the Authority and any other parties. The parties do not intend to confer any benefits on any person, firm, corporation, or other entity which is not party to this Agreement.

21. Waiver. No failure of either party to complain of any act or omission on the part of the other party, no matter how long this same may continue, is considered as a waiver by that party to any of its rights hereunder. No waiver by either party, expressed or implied, of any breach of any provision of this Agreement is considered a waiver or a consent to any subsequent breach of this same or other provision.

22. Authorization. Each of the parties represents and warrants to the other that this Agreement and its execution by the individual on its behalf are authorized by the board of directors or other governing body of that party.

23. Entire Agreement. This Agreement supersedes all agreements previously made between the parties relating to the subject matter. There are no other understandings or agreements between them.

24. Headings. Headings in this Agreement are for convenience only and shall not be used to interpret or construe its provisions.

25. Definitions. The following capitalized terms are used in this Agreement with the following meanings:

"AMI" means Area Median Income and is the midpoint of a specific area's household income distribution;
"Administrative Costs" means the Authority's out-of-pocket costs associated with the Project (including reasonable attorney fees and costs, environmental consulting fees and costs, and similar fees and costs) as well as the Authority's indirect costs associated with the Project (including allocation of the fixed costs of the Authority staff and/or any third party monitoring of rent and income restricted units.)
"Brownfield Plan" is defined by Section 2(e) of Act 381;
"Due Care Activities" is defined by Section 2(m) of Act 381;
"Eligible Activities" is defined by Section 2(o) of Act 381;

"Eligible Property or Properties" is defined by Section 2(p) Act 381;
"Tax Increment Revenues" is defined by Section 2(ss) of Act 381, and, for purposes of this Agreement, includes school taxes and local (non-school) taxes.
"Housing Development Activities Financing Gap" (the "Financing Gap") is a MSHDA Eligible Activity defined in Act 381 in part as reimbursement provided to a developer to fill a financing gap associated with the development of housing units priced for Income Qualified households.
"Income Qualified" or "Income Qualifications" means household incomes at or below 100% of AMI for Kalamazoo County, as determined annually by MSHDA.
"Income Restricted Units" means residential rental units occupied by Income Qualified households.
"MSHDA" means the Michigan State Housing Development Authority.

In witness of their intent to be legally bound by the terms of this Agreement, each of the parties has set forth its signature below by its duly authorized representative.

CITY OF KALAMAZOO BROWNFIELD
REDEVELOPMENT AUTHORITY

By________________________________

Title________________________________

Date________________________________

234-238 EM LLC

By________________________________

Title________________________________

Date________________________________

<u>EXHIBITS</u>**:**

A (Legal Description of Property)

B (Copy of Brownfield Plan)

C (Ownership Interest & Management Summary)

D (Ex-offender Purchasing Policy & Non-discrimination Policy)

E (Deed Restriction)

F (Housing Program 1040 Worksheet)

BRA Board of Directors
Staff Report

City of Kalamazoo

TO: Brownfield Redevelopment Authority Board of Directors

FROM: Antonio Mitchell, Director of Community Planning and Economic Development
Prepared by: Jamie McCarthy, BRA Staff Liaison

DATE: May 15, 2025

SUBJECT: Approval of an Interlocal Agreement with the Downtown Economic Growth Authority Related to the Project at 234 and 238 East Michigan Avenue and Authorizing the Chair to Sign.

RECOMMENDATION:

It is recommended the BRA approve an Interlocal Agreement with the Downtown Economic Growth Authority related to the project at 234 and 238 East Michigan Avenue.

BACKGROUND:

The Downtown Economic Growth Authority (DEGA) and the Brownfield Redevelopment Authority (BRA) are entering into an Agreement as it relates to the DEGA stepping aside to allow the BRA to capture Tax Increment Revenues for the Hiemstra Building project. The revenues will be used to reimburse the project for brownfield eligible costs and gap financing and brownfield administrative costs. The Agreement will be in place for up to 30 years to allow for reimbursement to the developer and the BRA, following the completion of the build out of the project.

FISCAL IMPACT:

No fiscal impact anticipated at this time.

CITY OF KALAMAZOO BROWNFIELD
REDEVELOPMENT AUTHORITY

RESOLUTION APPROVING AND AUTHORIZING REIMBURSEMENT OF ELIGIBLE ACTIVITIES WITH AVAILABLE TAX INCREMENT REVENUES PURSUANT TO DEVELOPMENT AND REIMBURSEMENT AGREEMENT

Boardmember _________, supported by Boardmember ________, moved the adoption of the following resolution:

WHEREAS:

1. The Authority and Kalamazoo Neighborhood Housing Services (the “Developer”) entered into a binding agreement dated December 18, 2020 (the “Agreement”) concerning the procedure and requirements for the reimbursement of available tax increment revenues for certain eligible activities related to the redevelopment of qualifying eligible properties located at 3524 and 3531 Lowden Street, all pursuant to an Act 381 Brownfield Plan; and

2. On January 26, 2025, as required by the Agreement, the Developer submitted a request for reimbursement of eligible costs, along with a written statement, detailed invoices, and other documentation establishing that it has incurred costs eligible for reimbursement.

3. The Authority, with the assistance of its staff and brownfield consultant, and following a review procedure as set forth in the Agreement, have reviewed the Developer’s request and supporting documentation and has determined that costs in an amount not exceeding $22,690 are eligible for reimbursement.

RESOLVED:

1. That the Executive Director of the Authority or his or her designee is hereby authorized and directed to reimburse eligible costs with available tax increment revenues generated from 3524 and 3531 Lowden Street in an amount not to exceed $485,253, all pursuant to the terms and conditions of the Agreement, and

2. That all resolutions and parts of resolutions insofar as they conflict with the provisions of this resolution be and the same are hereby rescinded.

YEAS: Boardmembers ______________________________________

NAYS: Boardmembers ______________________________________

ABSTAIN: Boardmembers ______________________________________

ABSENT: Boardmembers ______________________________________

RESOLUTION DECLARED ADOPTED.

Dated: May 15, 2025

____

Rachel Bair, Secretary

CERTIFICATION

I, the undersigned duly qualified and acting Secretary of the City of Kalamazoo Brownfield Redevelopment Authority, do hereby certify that the foregoing is a true and complete copy of a resolution adopted by the Board of Directors of the Brownfield Redevelopment Authority at a meeting held on May 15, 2025, and that public notice of said meeting was given pursuant to, and in accordance with, Act 267 of the Public Acts of Michigan of 1976, as amended.

Dated: May 15, 2025

____

Rachel Bair, Secretary

2960 Interstate Parkway
Kalamazoo, Michigan 49048

269.342.1100 | fishbeck.com

fishbeck
Engineers | Architects | Scientists | Constructors

Memo

TO: City of Kalamazoo Brownfield Redevelopment Authority

FROM: Logan Mulholland

DATE: May 8, 2025 **PROJECT NO.:** 231677

RE: Review of Reimbursement Request #4, Kalamazoo Neighborhood Housing Services

Fishbeck was requested to review Reimbursement Request #4 pertaining to the Kalamazoo Neighborhood Housing Services (KNHS) development of the properties at 3524 and 3531 Lowden Street included in the Scattered Site Infill Housing Brownfield Plan, Amendment #4.

The Scattered Site Infill Housing Brownfield Plan, as amended, anticipated available tax increment revenues as early as the 2022 taxes and allows for the capture of up to $485,253, a large portion of which is allocated to eligible activities incurred by KNHS. Previously, three reimbursement requests have been approved for a total of $230,613.31. KNHS has submitted a fourth reimbursement request of $22,690 in eligible costs. This amount is within the limits of the Brownfield Plan. All costs were incurred after the adoption of the Brownfield Plan.

Fishbeck finds that all the requested reimbursements are for eligible costs included in the Brownfield Plan and are within estimates identified in the Plan. Fishbeck finds that documentation of the reimbursement request included invoices with dates and descriptions of the eligible activity and lien waivers or other forms of proof of payment. While lien waivers are favored, the other forms of demonstrating payments include a Sworn Statement from the Contractor, Client Receipt Register, and Receipts and Disbursements Ledger.

Based on our review, Fishbeck finds a total of $22,690 to be eligible for reimbursement. We believe the absence of lien waivers from certain contractors is adequately compensated by other documentation and recommend that BRA Staff advise the BRA Board that the reimbursement request is approvable with considerations mentioned above.

A spreadsheet detailing the reimbursement request is included in Appendix 1. The reimbursement request with the updated backup documentation has been provided to the BRA Staff as well.

If you have any questions or require additional information, please contact me at 269.544.6966 or lmulholland@fishbeck.com.

By email

Appendix 1

PROJECT TITLE: Scattered Site Infill Housing

PROJECT ADDRESS: 110 and 124 Burr Oak, 1015 Albert, 1100 S Rose, 515 and 1114 Egleston, 1010 N Rose, 1014 N Rose, 114, 116, and 120 Burr Oak St, 1333 Summit Ave, 3408 Hoover St, 207 Wall St, 738 Harrision St., 3524 Lowden, 3531 Lowden

DATE OF BROWNFIELD PLAN: 7/20/2020, amended 12/4/2020, 5/20/2021, 6/21/2022, 5/4/2023

PREPARED BY: LLM

DATE PREPARED: 2/13/2023, 2/13/2024, 5/8/2025

CONTINGENCY: 15 % *(not to exceed 15%)*

fishbeck
Engineers | Architects | Scientists | Constructors

Brownfield Plan/Act 381 Work Plan Approved Estimated Costs

		Category Total	Total	Comments
1.00	**Baseline Environmental Assessment (BEA) - Statutorily Approved**			
1.01	Phase I and II Environmental Site Assessments	$0	**$0**	
1.02	Baseline Environmental Assessment	$0	**$0**	
1.03	Asbestos, Lead and Mold Surveys	$3,900	**$3,900**	1100 S Rose
1.04	Pre-Demolition Survey	$0	**$0**	
	Sub-Total	$3,900	**$3,900**	
	Contingency (15)%	$585	**$585**	
		$4,485	**$4,485**	
		Category Total	**Total**	**Comments**
5.00	**Public Infrastructure Improvements**			
5.01	Streets, roads	$0	**$0**	
5.02	Sidewalks	$1,300	**$1,300**	110 Burr Oak Sidewalks and approaches in ROW
5.02		$1,300	**$1,300**	124 Burr Oak Sidewalks and approaches in ROW
5.02		$1,300	**$1,300**	1015 Albert Sidewalks and approaches in ROW
5.02		$2,500	**$2,500**	1100 S Rose Sidewalks and approaches in ROW
5.02		$1,000	**$1,000**	515 Egleston Sidewalks and approaches in ROW
5.02		$1,000	**$1,000**	1114 Egleston Sidewalks and approaches in ROW
5.02		$1,000	**$1,000**	1010 N Rose Sidewalks and approaches in ROW
5.02				
5.02		$1,000	**$1,000**	1014 N Rose Sidewalks and approaches in ROW
5.02		$1,000	**$1,000**	114 Burr Oak Sidewalks and Approaches in ROW
5.02		$1,000	**$1,000**	116 Burr Oak Sidewalks and Approaches in ROW
5.02		$1,000	**$1,000**	120 Burr Oak Sidewalks and Approaches in ROW
5.02		$1,000	**$1,000**	1333 Summit Sidewalks and Approaches in ROW
5.02		$1,000	**$1,000**	3408 Hoover Sidewalks and Approaches in ROW
5.02		$1,000	**$1,000**	207 Wall Sidewalks and Approaches in ROW
5.02		$1,000	**$1,000**	738 Harrison Sidewalks and Approaches in ROW
5.02		$1,000	**$1,000**	3524 Lowden Sidewalks and Approaches in ROW
5.02		$1,000	**$1,000**	3531 Lowden Sidewalks and Approaches in ROW
5.03	Bike paths	$0	**$0**	
5.04	Bridges	$0	**$0**	
5.05	Lighting	$0	**$0**	
5.06	Signage	$0	**$0**	
5.07	Storm sewers	$0	**$0**	
5.08	Water mains	$17,482	**$17,482**	1106 S Rose Watermain
5.09	Curb and gutter	$0	**$0**	
5.10	Sanitary sewer mains	$0	**$0**	
		$0	**$0**	
5.11	Landscaping	$0	**$0**	
5.12	Marinas	$0	**$0**	
5.13	Boardwalks	$0	**$0**	
5.14	Park/Seating areas	$0	**$0**	
5.15	Public rail lines	$0	**$0**	
5.16	Vertical, Underground or Integrated Parking Structure	$0	**$0**	
5.17	Urban Storm Water Management Systems (Traditional)	$0	**$0**	
5.18	Urban Storm Water Management Systems (Low Impact Design)	$0	**$0**	
5.19	Publicly Owned Utilities	$0	**$0**	
5.20	Transit-Oriented Development or Property	$0	**$0**	
5.21	Soft Costs (Engineering, Design, Survey, Legal, other Professional)	$0	**$0**	
	Sub-Total	$36,882	**$36,882**	
	Contingency (15)%	$5,532	**$5,532**	
		$42,414	**$42,414**	
		Category Total	**Total**	**Comments**
7.00	**Building Demolition**			
7.01	Pre-Demolition Audit or Survey	$0	**$0**	
7.02	Building Demolition/Deconstruction	$21,900	**$21,900**	1100 S Rose Building and Site Demo
7.03	Foundation and basement removals	$0	**$0**	
7.04	Dewatering during foundation and basement removals	$0	**$0**	
7.05	Sheeting/Shoring	$0	**$0**	
7.06	Backfill	$0	**$0**	
7.07	Compaction	$0	**$0**	
7.08	Rough grading	$0	**$0**	
	Sub-Total	$21,900	**$21,900**	
	Contingency (15)%	$3,285	**$3,285**	
		$25,185	**$25,185**	

Actual Costs Incurred

BF Category	Date of Request	Invoice Date	Invoiced Amt	Invoice #	Contractor	Note:	Local Only	Proof of Payment	Reimbursement Approved
			$ -						
BF Category	**Date of Request**	**Invoice Date**	**Invoiced Amt**	**Invoice #**	**Contractor**	**Note:**	**Local Only**	**Proof of Payment**	**Reimbursement Approved**
5.02	Jan-22		$ 1,200.00	No. 13	Osborne Construction	110 Burr Oak Approches in ROW	X	Full Lien Waiver	Request #1
5.02	Jan-22		$ 850.00	Job 314	D & M Concrete	124 Sidewalks and Approaches in ROW	X	Full Lien Waiver	Request #1
5.02	Jan-22		$ 1,200.00	No. 13	Osborne Construction	1015 Albert Approaches in ROW	X	Full Lien Waiver	Request #1
5.02	Feb-23		$ 550.00	Sworn Statement	Jeffrey Michael Contracting	211 Wall St (1100 S Rose) Sidewalks/ROW	X	Sworn Statement	Request #2
5.02	Feb-23		$ 1,000.00	Sworn Statement	LCH/Gonzales Concrete	515 Egleston, Sidewalks/ROW	X	Lien Waiver	Request #2
5.02	Feb-23		$ 1,000.00	Sworn Statement	LCH/Gonzales Concrete	1114 Egleston, Sidewalks/ROW	X	Sworn Statement	Request #2
5.02	Feb-23		$ 480.00	Sworn Statement	Valley Vision Construction & Development LLC	1010 N Rose City Walk Replc/Remov/Cut	X	Sworn Statement	Request #2
5.02	Feb-23		$ 1,592.00	Sworn Statement	Valley Vision Construction & Development LLC	1010 N Rose Curb Cut, Approach w Removal	X	Sworn Statement	Request #2
5.02	Feb-23		$ 1,000.00	Sworn Statement	LLC/Gonzalez Concrete	1014 N Rose City Walks	X	Sworn Statement	Request #2
5.02	Jan-24	3/26/2023	$ 1,220.00	2880	Johnson Poured Walls, Inc.	207 Wall, City Sidewalks	X	Sworn Statement	Request #3
5.02	Jan-24	9/18/2023	$ 1,235.00	2023-270	Advance Poured Walls Inc	1333 Summit, City Sidewalks	X	Sworn Statement	Request #3
5.02	Jan-24	6/20/2023	$ 864.00	NA	D&M Concrete	114 Burr Oak, City Walk remove and repave	X	Sworn Statement	Request #3
5.02	Jan-24	7/19/2023	$ 2,300.00	NA	D&M Concrete	116 Burr Oak, Curb Replacement	X	Receipts and Disbursements Ledger	Request #3
5.02	Jan-24	6/20/2023	$ 1,274.00	NA	D&M Concrete	116 Burr Oak, Sidewalk and Approach removed and repaved	X	Receipts and Disbursements Ledger	Request #3
5.02	Jan-24	5/23/2023	$ 453.75	#831947	Diamond Concrete Sawing	120 Burr Oak, Curb Cuts	X	Receipts and Disbursements Ledger	Request #3
5.08	Feb-23		$ 17,481.15		Osborne Construction	1106 S Rose, 203 Wall St (1100 S Rose) Watermain	X	Lien Waiver	Request #2
									Request #3
5.10	Jan-24	3/30/2023	$ 7,935.00	16145	Lounsbury Excavating, Inc.	207 Wall, Sewer Main	X	Sworn Statement	Request #3
5.10	Jan-24	3/30/2023	$ 15,377.00	16146	Lounsbury Excavating, Inc.	120 Burr Oak, Traffic Control for Sewer	X	Lien Waiver	Request #3
5.11	Jan-24	7/21/2023	$ 127.50	1395	Mae & June Landscaping	114 Burr Oak, Landscaping in ROW	X	ePayment Reciept	Request #3
5.11	Jan-24	8/20/2023	$ 134.25	1398	Mae & June Landscaping	116 Burr Oak, Landscaping in ROW	X	ePayment Reciept	Request #3
5.11	Jan-24	7/21/2023	$ 137.50	1396	Mae & June Landscaping	120 Burr Oak, Landscaping in ROW	X	ePayment Reciept	Request #3
			$ 57,411.15						
BF Category	**Date of Request**	**Invoice Date**	**Invoiced Amt**	**Invoice #**	**Contractor**	**Note:**	**Local Only**	**Proof of Payment**	**Reimbursement Approved**
			$ -						

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		Category Total	Total	Comments	BF Category	Date of Request	Invoice Date	Invoiced Amt	Invoice #	Contractor	Note:	Local Only	Proof of Payment	Reimbursement Approved
9.00	**Site Preparation**													
9.01	Clearing and Grubbing	$0	**$0**		9.01	Apr-25	4/26/2024	$ 2,850.00	Sworn Statement	Osborne Construction	3524 Lowden Street, Tree Removal	X	Receipts and Disbursements Ledger	
9.02	Compaction & Sub-base Preparation	$0	**$0**											
9.03	Cut & Fill Operations	$0	**$0**											
9.04	Dewatering	$0	**$0**											
9.05	Dredging in Waterways	$0	**$0**											
9.06	Excavation for Unstable Material	$0	**$0**											
9.07	Fill	$0	**$0**											
9.08	Foundation Work to address Special Soil Concerns	$0	**$0**											
9.09	Geotechnical Engineering	$0	**$0**											
9.10	Grading	$0	**$0**		9.10	Jan-24	8/30/2023	$ 2,461.00	16362	Lounsbury Excavating, Inc.	3408 Hoover Grading	X	Receipts and Disbursements Ledger	Request #3
		$0	**$0**		9.10	Jan-24	5/1/2023	$ 1,250.00	2886	Kalamazoo Excavation	114 Burr Oak, Grading	X	Full Lien Waiver	Request #3
		$0	**$0**		9.10	Jan-24	5/4/2023	$ 459.00	2896	Kalamazoo Excavation	114 Burr Oak, Grading	X	Full Lien Waiver	Request #3
		$0	**$0**		9.10	Jan-24	5/4/2023	$ 435.00	#2897	Kalamazoo Excavation	116 Burr Oak, Grading	X	Receipts and Disbursements Ledger	Request #3
		$0	**$0**		9.10	Jan-24	5/1/2023	$ 1,250.00	#2887	Kalamazoo Excavation	116 Burr Oak, Grading	X	Receipts and Disbursements Ledger	Request #3
		$0	**$0**		9.10	Jan-24	5/1/2023	$ 1,250.00	#2885	Kalamazoo Excavation	120 Burr Oak, Grading	X	Lien Waver	Request #3
9.11	Land Balancing	$0	**$0**		9.10	Apr-25	4/26/2024	$ 6,445.00	Sworn Statement	Osborne Construction (Advance Excavating)	3524 Lowden Street, Strip, Dig, Backfill, Spread top soil on site	X	Receipts and Disbursements Ledger, Lien Waiver	
0.01	Land Balancing	$0	**$0**		9.10	Apr-25	4/26/2024	$ 6,495.00	Sworn Statement	Osborne Construction (Advance Excavating)	3531 Lowden Street, Strip, Dig, Backfill, Spread top soil on site	X	Receipts and Disbursements Ledger, Lien Waiver	
9.12	Relocation of Active Utilities	$22,205	**$22,205**	1106 S Rose, Relocation of Active Utilities	9.12	Feb-23		$ 21,505.00	9322124194	Consumers Energy	1106 (1100) S Rose St Relocation, 203/204 Wall St Service Fee	X	Bill 9322682190	Request #2
					9.12	Feb-23		$ 700.00	9322474938	Consumers Energy	1106 (1100) S Rose St, 203/204 Wall St Service Fee	X	Credit Card Use Form	Request #2
9.13	Retaining Walls	$0	**$0**											
9.14	Solid Waste Disposal	$0	**$0**											
9.15	Staking	$5,500	**$5,500**	110 Burr Oak Survey and Staking, Soil Excavation	9.15	Jan-22		$ 975.00	67864	Wightman & Associates, Inc.	110 Burr Oak Survey and Staking	X	Client Receipt Register	Request #1
9.15					9.15	Jan-22		$ 4,430.00	#339	Kalamazoo Excavating	110 Burr Oak Excavation of Unstable Material	X	Full Lien Waiver	Request #1
9.15					9.15	Jan-22		$ 6,588.00	#400, #340	Kalamazoo Excavating	110 Burr Oak Excavating Soil	X	Full Lien Waiver	Request #1
9.15		$5,500	**$5,500**	124 Burr Oak Survey and Staking, Soil Excavation	9.15	Jan-22		$ 975.00	67864	Wightman & Associates, Inc.	124 Burr Oak Survery and Staking	X	Client Receipt Register	Request #1
9.15					9.15	Jan-22		$ 7,000.00	#338	Kalamazoo Excavating	124 Burr Oak Excavating Soil	X	Partial and Full Lien	Request #1
9.15		$5,500	**$5,500**	1015 Albert St. Survey and Staking, Soil Excavation	9.15	Jan-22		$ 975.00	67864	Wightman & Associates, Inc.	1015 Albert St. Survey and Staking	X	Client Receipt Register	Request #1
9.15					9.15	Jan-22		$ 4,500.00	#418, 546, 390	Kalamazoo Excavating	1015 Albert St. Excavating Soil	X	Full Lien Waiver	Request #1
9.15		$18,600	**$18,600**	1100 S Rose, Survey and Staking, Soil Excavation	9.15	Feb-23		$ 10,080.00	Sworn Statement	Jeffrey Michael Contracting	211 Wall St (1100 S Rose) Excavation	X	Lien Waiver	Request #2
9.15					9.15	Feb-23		$ 2,750.00	Sworn Statement	Osborne Construction & Maintenance LLC/Kalamazoo Excavation	1106 (1100) S Rose St Excavation	X	Lien Waiver	Request #2
9.15					9.15	Feb-23		$ 1,070.00	Sworn Statement	Osborne Construction & Maintenance LLC/Kalamazoo Excavation	1106 (1100) S Rose St Backfill	X	Lien Waiver	Request #2
9.15					9.15	Feb-23		$ 1,825.00	77087	Wightman	Lot line adjustment/easement, 211/207 Wall St (1100 Rose)	X	P22092101-5385621	Request #2
9.15		$8,000	**$8,000**	515 Egleston, Survey and Staking, Soil Excavation	9.15	Feb-23		$ 2,175.00	71520	Wightman	515 Egleston BoundryW/Drawing	X	55246652	Request #2
9.15					9.15	Feb-23		$ 8,350.00	Sworn Statement	LCH/Kalamazoo Excavation	515 Egleston Excavation	X	Lien Waiver	Request #2
9.15		$8,000	**$8,000**	1114 Egleston, Survey and Staking, Soil Excavation	9.15	Feb-23		$ 2,375.00	71519	Wightman	1114 Egleston BoundryW/Drawing	X	55246652	Request #2
9.15					9.15	Feb-23		$ 7,830.00	Sworn Statement	LCH/Kalamazoo Excavation	1114 Egleston Excavation	X	Lien Waiver	Request #2
9.15		$16,610	**$16,610**	1010 N Rose, Survey and Staking, Soil Excavation	9.15	Feb-23		$ 550.00	71527	Wightman	1010 N Rose BoundryW/Drawing	X	55246652	Request #2
9.15					9.15	Feb-23		$ 950.00	72102	Wightman	1010 N Rose BoundryW/Drawing	X	56586750	Request #2
9.15					9.15	Feb-23		$ 4,950.00	Sworn Statement	Development LLC/Kalamazoo	1010 N Rose Excavation	X	Sworn Statement	Request #2
9.15					9.15	Feb-23		$ 700.00	Sworn Statement	Development LLC	1010 N Rose Waste Removal	X	Sworn Statement	Request #2
9.15					9.15	Feb-23		$ 2,900.00	Sworn Statement	Development LLC	1010 Stump Removal	X	Sworn Statement	Request #2
9.15					9.15	Feb-23		$ 1,200.00	Sworn Statement	Development LLC	1010 Fill	X	Sworn Statement	Request #2
9.15		$8,000	**$8,000**	1014 N Rose, Survey and Staking, Soil Excavation	9.15	Feb-23		$ 1,950.00	71518	Wightman	1014 N Rose BoundryW/Drawing	X	55246652	Request #2
9.15					9.15	Feb-23		$ 8,700.00	Sworn Statement	LLC/Kalamazoo Excavation	1014 N Rose Excavation	X	Sworn Statement	Request #2
9.15					9.15	Feb-23		$ 700.00	Sworn Statement	Hunt for Home Construction, LLC	1014 N Rose Waste Removal	X	Sworn Statement	Request #2
9.15		$8,000	**$8,000**	114 Burr Oak, Survey & Staking, soil excavation	9.15	Jan-24	6/8/2023	$ 1,950.00	Client Receipt Register	Wightman	114 and 120 Burr Oak, Surveying	X	Client Receipt Register	Request #3
9.15					9.15	Jan-24	10/13/2022	$ 10,132.60	2427	Kalamazoo Excavating	and backfill	X	Full Lien Waiver	Request #3
9.15		$12,160	**$12,160**	116 Burr Oak, Survey & Staking, soil excavation	9.15	Jan-24	9/13/2022	$ 7,742.60	#2316	Zay's Home Improvement, LLC (Kalamazoo Excavation)	116 Burr Oak, Excavation of unsuitable soils	X	Receipts and Disbursements Ledger	Request #3
9.15					9.15	Jan-24	10/13/2022	$ 2,150.00	#2424	Zay's Home Improvement, LLC (Kalamazoo Excavation)	116 Burr Oak, Unsuitable soils backfill	X	Receipts and Disbursements Ledger	Request #3
9.15		$12,160	**$12,160**	120 Burr Oak, Survey & Staking, soil excavation	9.15	Jan-24	2/2/2023	$ 300.00	#2023-019	Advance Excavating, LLC	120 Burr Oak, Fill	X	Receipts and Disbursements Ledger	Request #3
9.15					9.15	Jan-24	10/13/2022	$ 9,517.60	#2428	Kalamazoo Excavation	and fill	X	Lien Waver	Request #3
9.15					9.15	Jan-24	5/4/2023	$ 372.00	#2895	Kalamazoo Excavation	120 Burr Oak, Fill	X	Lien Waver	Request #3
9.15		$9,050	**$9,050**	207 Wall, Survey & Staking, soil excavation	9.15	Jan-24	8/25/2022	$ 1,825.00	Client Receipt Register	Wightman	207 Wall, Surveying	X	Client Receipt Register	Request #3
9.15					9.15	Jan-24	9/15/2022	$ 4,943.96	2328	Kalamazoo Excavation	207 Wall, Backfill	X	Lien Waiver	Request #3
9.15		$16,610	**$16,610**	738 Harrison Survey & Staking, soil excavation	9.15	Jan-24	6/14/2021	$ 1,900.00	Client Receipt Register	Wightman	738 Harrison, Surveying	X	Client Receipt Register	Request #3
9.15		$12,160	**$12,160**	1333 Summit, Survey & Staking, soil excavation	9.15	Jan-24	11/17/2022	$ 2,700.00	Client Receipt Register	Wightman	1333 Summit, Surveying	X	Client Receipt Register	Request #3
9.15					9.15	Jan-24	11/16/2022	$ 4,850.00	383	Exclusive	1333 Summit, Tree Removal	X	Receipts and Disbursements Ledger	Request #3
9.15					9.15	Jan-24	2/3/2023	$ 5,880.00	2023-023	Advance Excavating LLC	1333 Summit, Strip, Backill, Grading/Leveling	X	Sworn Statement	Request #3
9.15		$9,050	**$9,050**	3408 Hoover, Survey & Staking, soil excavation	9.15	Jan-24	11/17/2022	$ 2,700.00	Client Receipt Register	Wightman	3408 Hoover, Surveying	X	Client Receipt Register	Request #3
9.15		$9,050	**$9,050**	3524 Lowden	9.15	Apr-25	10/12/2022	$ 2,950.00	Client Receipt Register	Wightman	3524 Lowden Street, Surveying	X	Client Receipt Register	
9.15		$9,050	**$9,050**	3531 Lowden	9.15	Apr-25	10/12/2022	$ 2,750.00	Client Receipt Register	Wightman	3531 Lowden Street, Surveying	X	Client Receipt Register	
9.16	Temporary Construction Access and/or Roads	$0	**$0**											
9.17	Temporary Erosion Control	$0	**$0**											
9.18	Temporary Facility	$0	**$0**		9.18	Feb-23		$ 600.00	Sworn Statement	Development LLC	1010 N Rose Temp Facility/Portable Restroom	X	Sworn Statement	Request #2
9.18		$0	**$0**		9.18	Jan-24	10/1/2022	$ 600.00	Sworn Statement	Go)	207 Wall, Temp Facility/Portable Restroom	X	Sworn Statement	Request #3
9.18		$0	**$0**		9.18	Jan-24	6/20/2023	$ 630.40	Sworn Statement	Osborne Construction	Restroom	X	Sworn Statement	Request #3
9.19	Temporary Sheeting/Shoring	$0	**$0**		9.18	Jan-24	6/20/2023	$ 600.00	Sworn Statement	Osborne Construction	Restroom	X	Sworn Statement	Request #3
9.20	Temporary Site Control	$0	**$0**		9.18	Apr-25	4/26/2024	$ 600.00	Sworn Statement	Osborne Construction	Facility/Portable Restroom	X	Receipts and Disbursements Ledger	
9.21	Temporary Traffic Control	$0	**$0**		9.18	Apr-25	4/26/2024	$ 600.00	Sworn Statement	Osborne Construction	Facility/Portable Restroom	X	Receipts and Disbursements Ledger	
9.22	Specific and Unique Activities	$0	**$0**											
9.23	Soft Costs (Engineering, Design, Survey, Legal, other Professional)	$0	**$0**											
	Sub-Total	$195,205	**$195,205**											
	Contingency (15)%	$29,281	**$29,281**											
		$224,486	**$224,486**					**$ 195,892.16**						
Total Potential Brownfield Plan Eligible Costs			**$296,570**			**$296,570**		**$ 253,303.31**						
						Request #1		$ 28,693.00						
						Request #2		$ 104,963.15						
						Request #3		$ 96,957.16						
						Current Request #4		$ 22,690.00						

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