



# Kalamazoo County Housing Plan Updates

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Report prepared by the Regional and Community Development Team at  
W.E Upjohn Institute for the Kalamazoo County Board of Commissioners

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# 1

## Introduction



# Introduction

## Creating This Plan

The Upjohn Institute was asked by the Kalamazoo County Board of Commissioners to complete an update to the 2022 housing plan for Kalamazoo County. This update includes a housing assessment and market demands with the most recent data. We hope this update continues to support effective and efficient housing policy.

## 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, pent-up demand, and housing costs that are increasing faster than wages have contributed to the shortage and affordability issues.

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 their lives after homelessness. There are more than 17,500 overburdened renting households in Kalamazoo County. This is 2,500 more than were counted the 2019 estimates from the first release of the Kalamazoo County Housing Plan. 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.

Housing situations exist on a continuum from homelessness to securely affording a market-rate home. An example of this housing continuum is shown below. A healthy housing market has options for any stage. People can move throughout the continuum as needs change in their lives. Kalamazoo County needs additional housing construction in all types and price points, combined with rental protections and investment to create stable and affordable housing for those making low incomes. These three approaches will allow occupants to achieve financial stability and potentially move to a more secure or preferred form of housing.

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

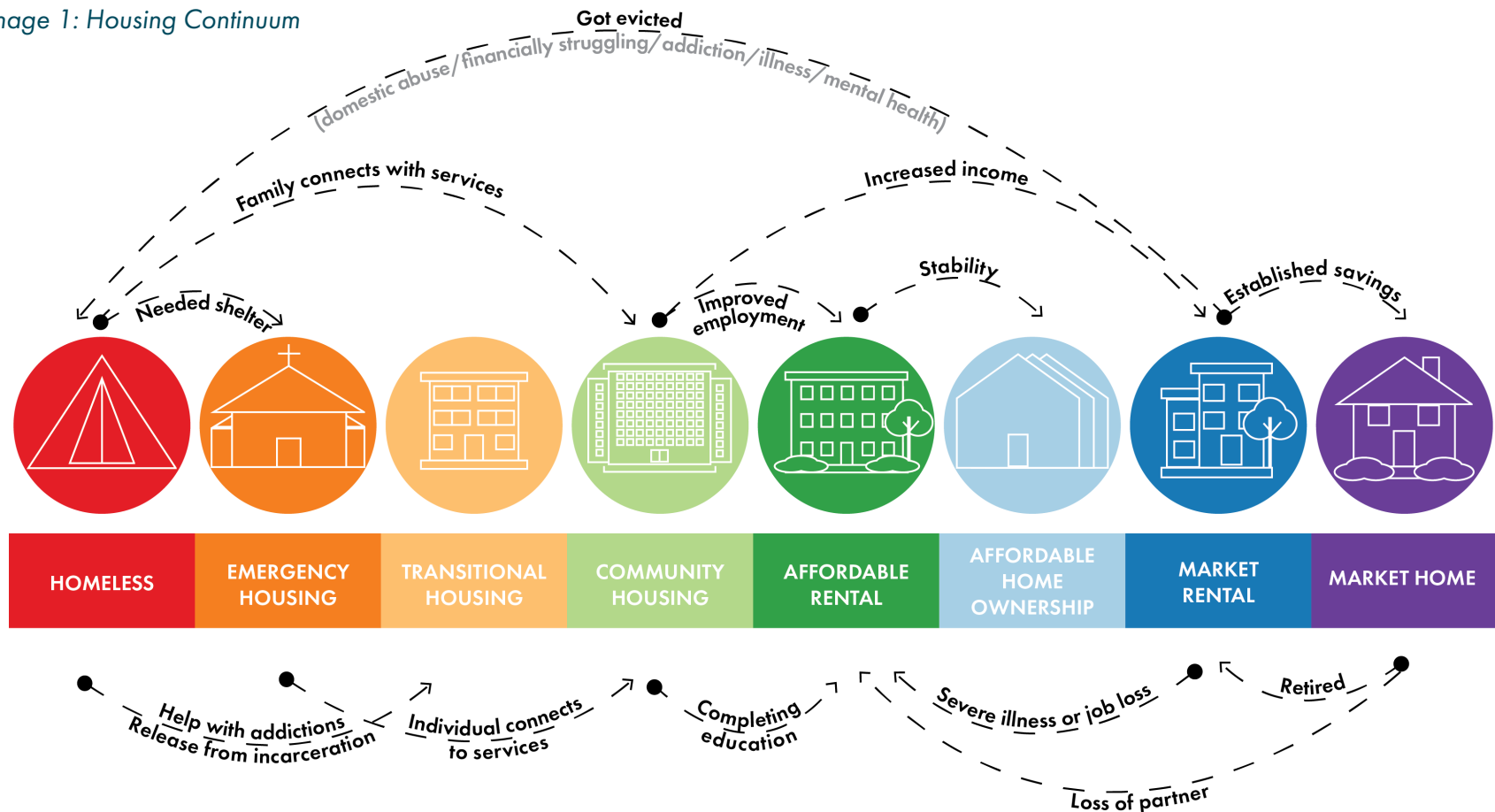
# Introduction

## Housing Continuum

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

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

Image 1: Housing Continuum



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

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

# Introduction

## Housing Assessment

This plan uses a number of indicators to assess the condition of the housing continuum. The indicators examined include demographics, cost of housing, homeownership, and renter rates and changes. 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 and policies are needed going forward. Assessing the changes in demand helps guide decision-making around how resources are utilized to provide the greatest benefit to county residents.

The population of Kalamazoo County has not significantly changed over the five-year period from 2018 to 2023. The rate of growth in the county was slightly lower than that of the state. Even without significant increases in population, the number of housing units produced did not keep pace with the demand. This has caused housing shortages and price increases, which in turn have caused more households to pay more than 30 percent of their income toward housing expenses. This phenomenon was not experienced equally across all parts of the county: certain urban and rural areas (Edison and Arcadia Neighborhoods, Richland and Oshtemo Townships) saw 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 of whom have low-to-moderate incomes. Addressing both 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.

## Supply and Demand

Over 27,000 households are renting or owning homes that do not meet their budget, while others are in types of housing they do not prefer. Housing construction has not been able to catch up to pent-up demand. The large number of units needed by 2030 to meet projected demand has increased because of changing demographics and because of the Ford BlueOval Battery Park in Marshall. The total number of units needed in 2030 is up to 8,000, up from 7,750. While just over 2,500 units have been permitted since the first iteration of this plan in 2022, that is below the pace of 1,000 per year. The county still needs to build around 5,500 units by 2030 to meet this demand. The type of units needed has also changed; the number of single-family units has decreased, and the number of two-to-four attached units has increased. The movement from single-family to smaller units is due to a change in preferences from consumers, a greater need for more affordable units, and a willingness to loosen zoning ordinances from municipalities.

# Introduction

## Vision

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

## Mission

To 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 high 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 working 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 countywide 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

# 2

## Housing Assessment

# Housing Assessment

## About the Data

Most of the data gathered for this report comes from the 2023 five-year estimates and the 2018 five-year estimates—both from 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 census tract boundaries

for the 2023 five-year estimates and the 2018 five-year estimates are not the same. Moreover, the 2023 five-year estimates correspond to the 2020 census tract boundaries, while the 2018 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 (splits for population increases and merges for population decreases). In Kalamazoo County, between 2010 and 2020, 11 census tracts were split into new tracts (see Table 2). This discrepancy between the two years means that metrics that require calculating the percentage change between the 2023 five-year estimates and the 2018 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.

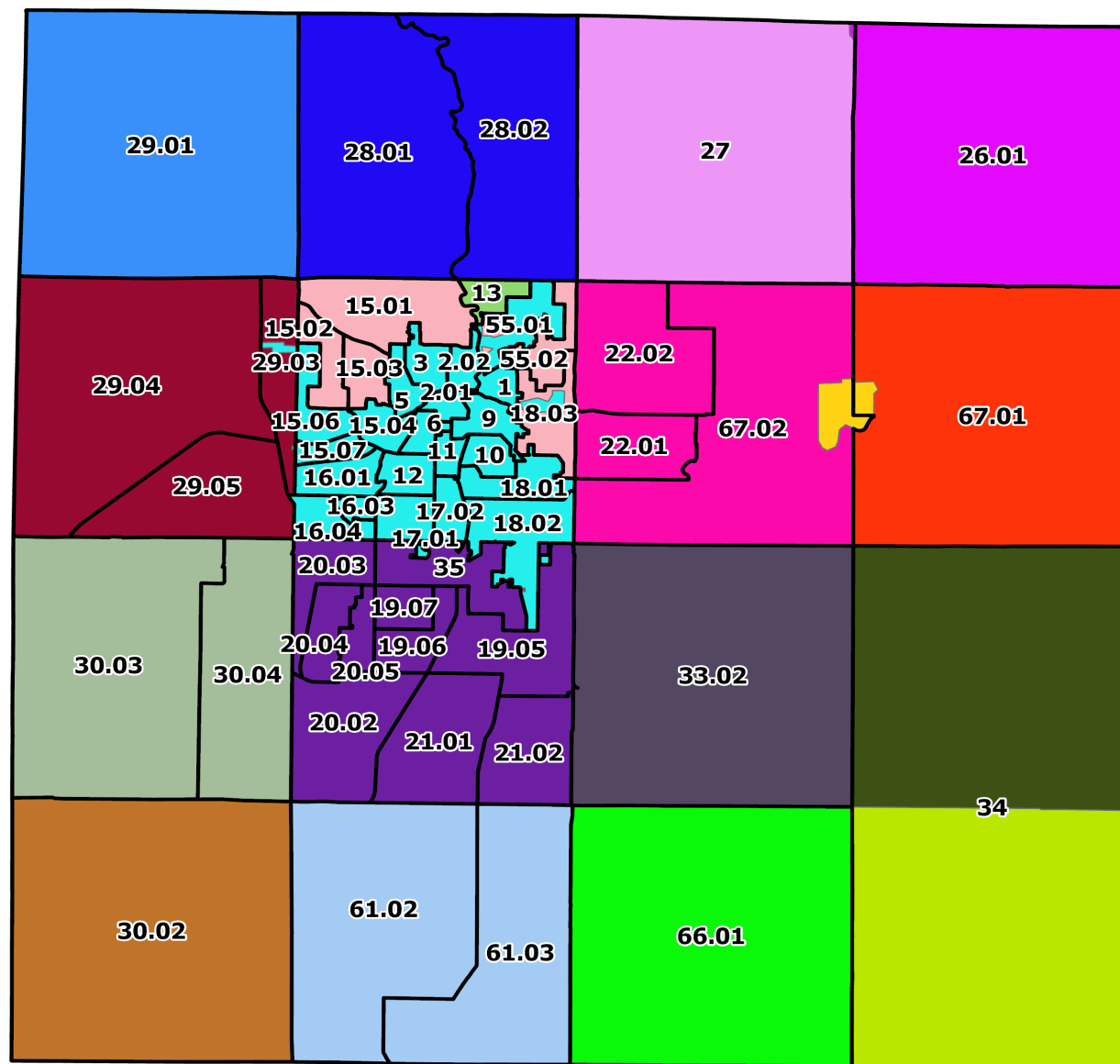
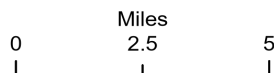
# Housing Assessment

Map 1: Kalamazoo Subdivision by Census Tract, 2010 Tracts

## Kalamazoo County: County Subdivisions

### By 2010 Census Tracts

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





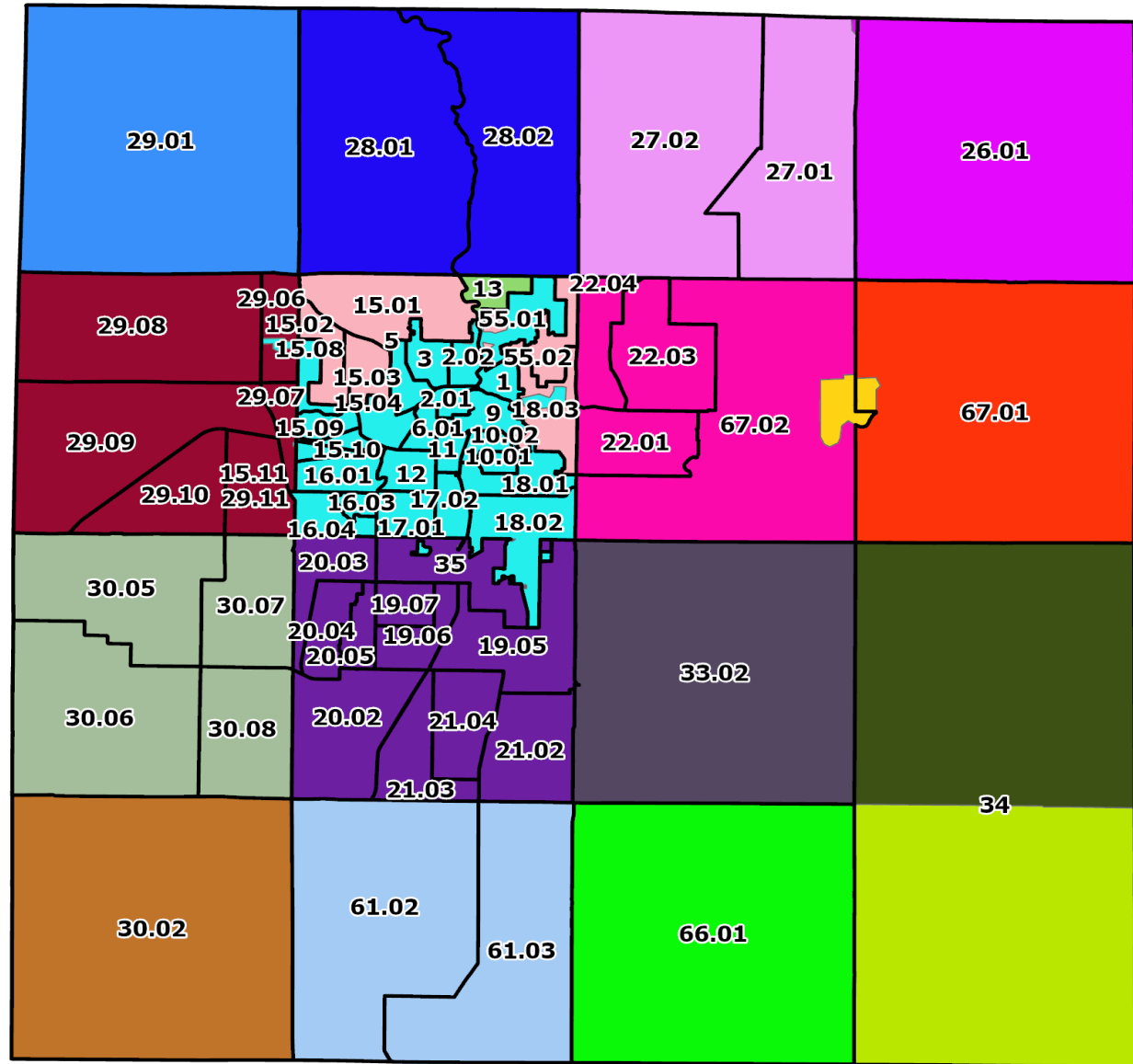
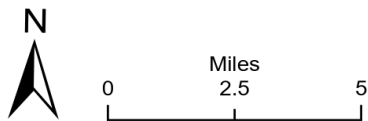
# Housing Assessment

Map 2: Kalamazoo Subdivision by Census Tract, 2020 Tracts

## Kalamazoo County: County Subdivisions

### By 2020 Census Tracts

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



# Housing Assessment

## Geography

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

# 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
15.10	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
29.10	Oshtemo Township
29.11	Oshtemo Township
30.02	Prairie Ronde Township
30.05	Texas Township
30.06	Texas Township

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

SOURCE: U.S. Census Bureau

# Housing Assessment

## Population and Households

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

### Population

In 2023, the population of Kalamazoo County stood at 261,437. This is a decrease of -.05% during the preceding five years, a lower rate than that of the state overall, which was a modest 0.95% during the same period. From 2018 to 2023, 32 census tracts experienced a population decrease within Kalamazoo County. The largest decreases occurred within the city of Kalamazoo, between -13.4% and -23.9% in tracts 1 (Eastside neighborhood), 2.02 (Northside neighborhood), 6 (Vine neighborhood), 15.04 (WMU), 15.07 (Knollwood neighborhood), and 16.01 (Oakland/Winchell). Conversely, 25 census tracts experienced a population increase. The largest increases occurred within the city of Portage, the city of Kalamazoo, and Comstock Township, and ranged from 13.3% to 22.5%. Tracts that saw the largest increases include Tracts 15.06 (Arcadia neighborhood), 19.07 (city of Portage), 20.02 (city of Portage), and 22.01 (Comstock Township). While specific tracts in Kalamazoo County saw increases or decreases in population between 2018 and 2023, Kalamazoo County's population has stayed fairly even.



# Housing Assessment

Table 2: Kalamazoo County Population

2010 Tract	2018 Population	2020 Tract	2023 Population	Change
1	2720	1	2,351	-13.6%
2.01	2,183	2.01	2,277	4.3%
2.02	909	2.02	781	-14.1%
3	4,203	3	3,731	-11.2%
5	4,086	5	4,093	0.2%
6	5,227	6.01	3,978	-23.9%
9	842	9	778	-7.6%
10	5,874	10.01	2,249	
10	5,874	10.02	3,722	1.7%
11	1,846	11	2,000	8.3%
12	2,759	12	2,708	-1.8%
13	1,969	13	2,012	2.2%
15.01	4,517	15.01	5,050	11.8%
15.02	4,446	15.02	4,495	1.1%
15.03	4,834	15.03	4,473	-7.5%
15.04	5,120	15.04	4,435	-13.4%
15.06	8,093	15.08	3,859	
15.06	8,093	15.09	6,054	22.5%
15.07	6,679	15.1	3,660	
15.07	6,679	15.11	1,628	-20.8%
16.01	2,804	16.01	2,297	-18.1%
16.03	1,674	16.03	1,633	-2.4%
16.04	1,843	16.04	1,697	-7.9%
17.01	3,573	17.01	3,392	-5.1%
17.02	3,748	17.02	3,948	5.3%
18.01	3,946	18.01	4,139	4.9%

Kalamazoo County Population

2010 Tract	2018 Population	2020 Tract	2023 Population	Change
18.02	4,779	18.02	4,437	-7.2%
18.03	2,230	18.03	2,054	-7.9%
19.05	6,077	19.05	5,274	-13.2%
19.06	4,688	19.06	4,596	-2.0%
19.07	4,096	19.07	4,864	18.8%
20.02	3,830	20.02	4,437	15.8%
20.03	6,041	20.03	6,648	10.0%
20.04	4,134	20.04	3,796	-8.2%
20.05	4,134	20.05	4,155	0.5%
21.01	7,910	21.03	1,950	
21.01	7,910	21.04	5,922	-0.5%
21.02	2,960	21.02	2,954	-0.2%
22.01	2,319	22.01	2,628	13.3%
22.02	8,188	22.03	3,390	
22.02	8,188	22.04	4,235	-6.9%
26.01	4,869	26.01	4,787	-1.7%
27	8,122	27.01	2,981	
27	8,122	27.02	5,849	8.7%
28.01	4,489	28.01	4,060	-9.6%
28.02	6,249	28.02	6,392	2.3%
29.01	3,913	29.01	3,812	-2.6%
29.03	5,566	29.06	1,724	
29.03	5,566	29.07	3,916	1.3%
29.04	8,877	29.08	4,759	
29.04	8,877	29.09	4,113	-0.1%

SOURCE: 2023 ACS, five-year estimates

# Housing Assessment

## Kalamazoo County Population

2010 Tract	2018 Population	2020 Tract	2023 Population	Change
29.05	8,402	29.1	5,295	
29.05	8,402	29.11	3,936	9.9%
30.02	2,293	30.02	2,179	-5.0%
30.03	8,850	30.05	5,595	
30.03	8,850	30.06	3,574	3.6%
30.04	7,814	30.07	7,028	
30.04	7,814	30.08	1,738	12.2%
33.02	6,384	33.02	6,367	-0.3%
34	3,872	34	3,668	-5.3%
35	4,551	35	4,419	-2.9%
55.01	4,180	55.01	3,939	-5.8%
55.02	5,508	55.02	5,893	7.0%
61.02	3,567	61.02	3,658	2.6%
61.03	5,271	61.03	5,531	4.9%
66.01	4,459	66.01	4,447	-0.3%
67.01	2,714	67.01	2,854	5.2%
67.02	6,342	67.02	6,143	-3.1%

SOURCE: 2023 ACS, five-year estimates

# Housing Assessment

## Household Size

In 2023, Kalamazoo County had 106,251 households, with two-person households taking the lead at 36%, closely followed by one-person households at around 30%. The total number of households in Kalamazoo County increased by 3,442 between 2018 and 2023—a rise of 3.3%, which is a higher growth rate than that of the population. The proportions of the number of people in households mostly remained the same during this five-year period.

Table 3: Tenure by Household Size, Kalamazoo County

Household Size	2018 Owner Occupied		2018 Renter Occupied		2023 Owner Occupied		2023 Renter Occupied	
1-person household	14,873	14.5	16,201	15.8	14,695	13.8	16,951	16.0
2-person household	25,913	25.2	10,262	10.0	26,553	25.0	11,674	11.0
3-person household	9,300	9.0	4,846	4.7	10,910	10.3	4,952	4.7
4-person household	9,530	9.3	3,654	3.6	10,084	9.5	2,865	2.7
5-person household	3,863	3.8	1,323	1.3	4,088	3.8	1,208	1.1
6-person household	1,261	1.2	685	0.7	1,111	1.0	480	0.5
7+ person household	884	0.9	214	0.2	507	0.5	173	0.2
All Sizes	65,624	63.8	37,185	36.2	67,948	64.0	38,303	36.0

SOURCE: 2023 ACS, five-year estimates.

## Race

The majority (76.8%) 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 2018 and 2023. The proportion of those identifying as Black or African American remained steady at 11%. Those identifying as Two or More Races increased by 2.6%.

Table 4: Race 2018–2023, Kalamazoo County

Race	Population 2018		Population 2023	
White	212,284	81.2%	200,753	76.8%
Black or African American	28,440	10.9%	28,836	11.0%
Hispanic Ethnicity *of any race	12,593	4.8%	15,121	5.8%
Two or More Races	12,196	4.7%	19,030	7.3%
Some Other Race	8,653	3.3%	12,818	4.9%
Total Population	261,573	100.0%	261,437	100.0%

NOTE: Differences in the 2023 total population count listed in the population section and total count of this table stem from differences in the 2023 American Community Survey one-year estimate and the 2023 American Community Survey five-year estimate.

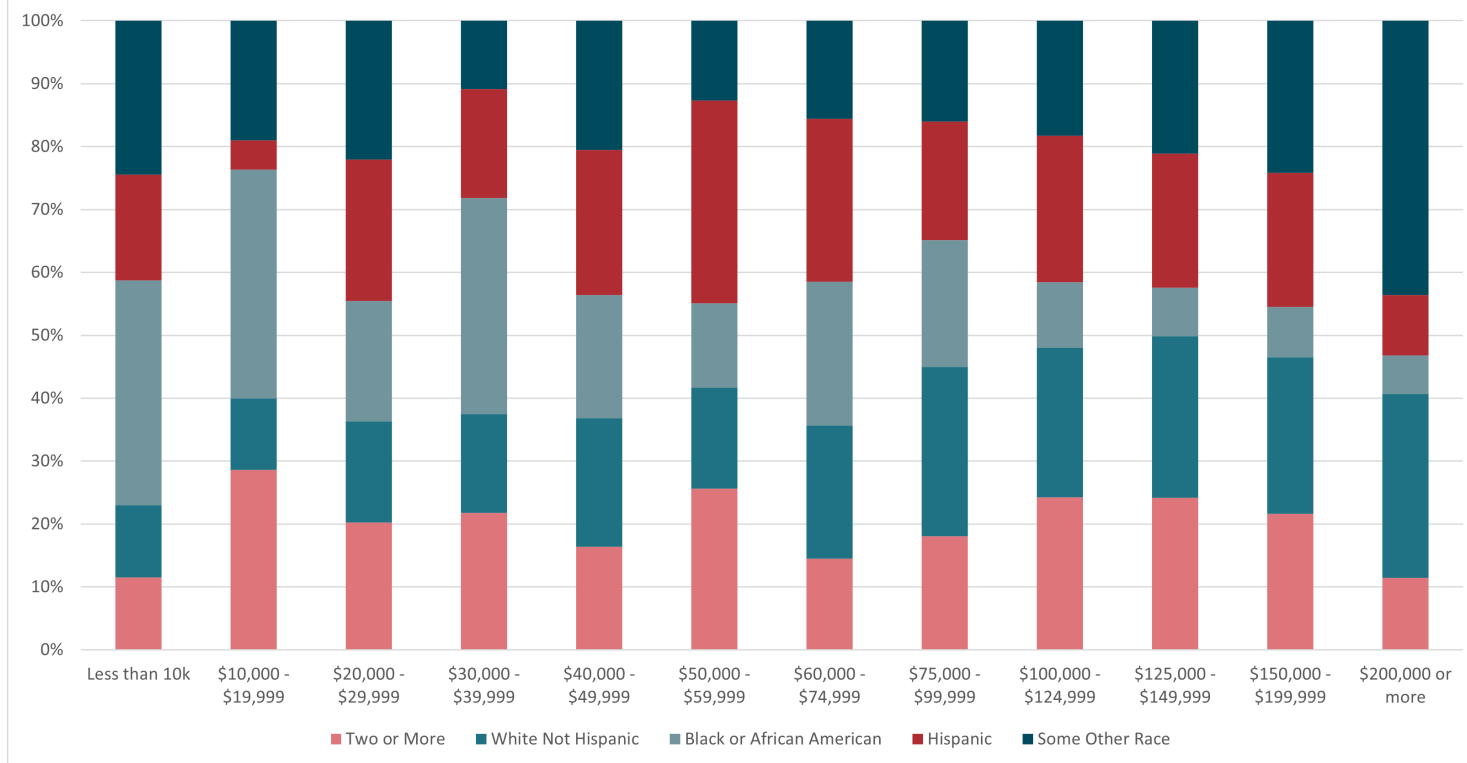
SOURCE: 2023 ACS, five-year estimates.

# Housing Assessment

## Race, Cont'd

Within Kalamazoo County, 16.66% of White Non-Hispanic residents earn less than \$30,000 annually, increasing the likelihood that they are housing burdened. 18.68% of Hispanic residents, 27.67% of residents who identify as Some Other Race, 26.16% of residents who identify as Two or More Races, and 38.19% of Black or African Americans earn less than \$30,000 annually. The proportion of Black or African American residents earning less than \$30,000 annually is twice that of White Non-Hispanic residents, drawing attention to racial equity concerns.

Chart 1: Kalamazoo County Income by Race, 2023



SOURCE: 2023 ACS, five-year estimates.



# Housing Assessment

Table 5: Kalamazoo County Income by Race, 2023

Income	White Non-Hispanic	Black or African American	Hispanic Ethnicity	Two or More Races	Some Other Race
Less than \$10,000	4.33%	13.47%	6.33%	4.35%	9.22%
\$10,000 - \$19,999	4.95%	15.93%	2.04%	12.53%	8.32%
\$20,000 - \$29,999	7.38%	8.79%	10.31%	9.28%	10.13%
\$30,000 - \$39,000	7.05%	15.43%	7.77%	9.77%	4.86%
\$40,000 - \$49,000	7.29%	6.96%	8.23%	5.84%	7.31%
\$50,000 - \$59,999	7.35%	6.10%	14.77%	11.73%	5.78%
\$60,000 - \$74,999	10.75%	11.59%	13.15%	7.34%	7.89%
\$75,000 - \$99,999	12.71%	9.52%	8.89%	8.54%	7.59%
\$100,000 - \$124,999	10.87%	4.73%	10.62%	11.05%	8.32%
\$125,000 - \$149,999	8.18%	2.47%	6.79%	7.72%	6.75%
\$150,000 - \$199,999	9.07%	2.91%	7.77%	7.89%	8.81%
\$200,000 or more	10.07%	2.11%	3.31%	3.95%	15.02%

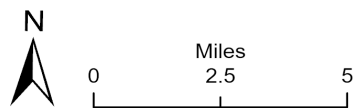
SOURCE: 2023 ACS, five-year estimates.

# Housing Assessment

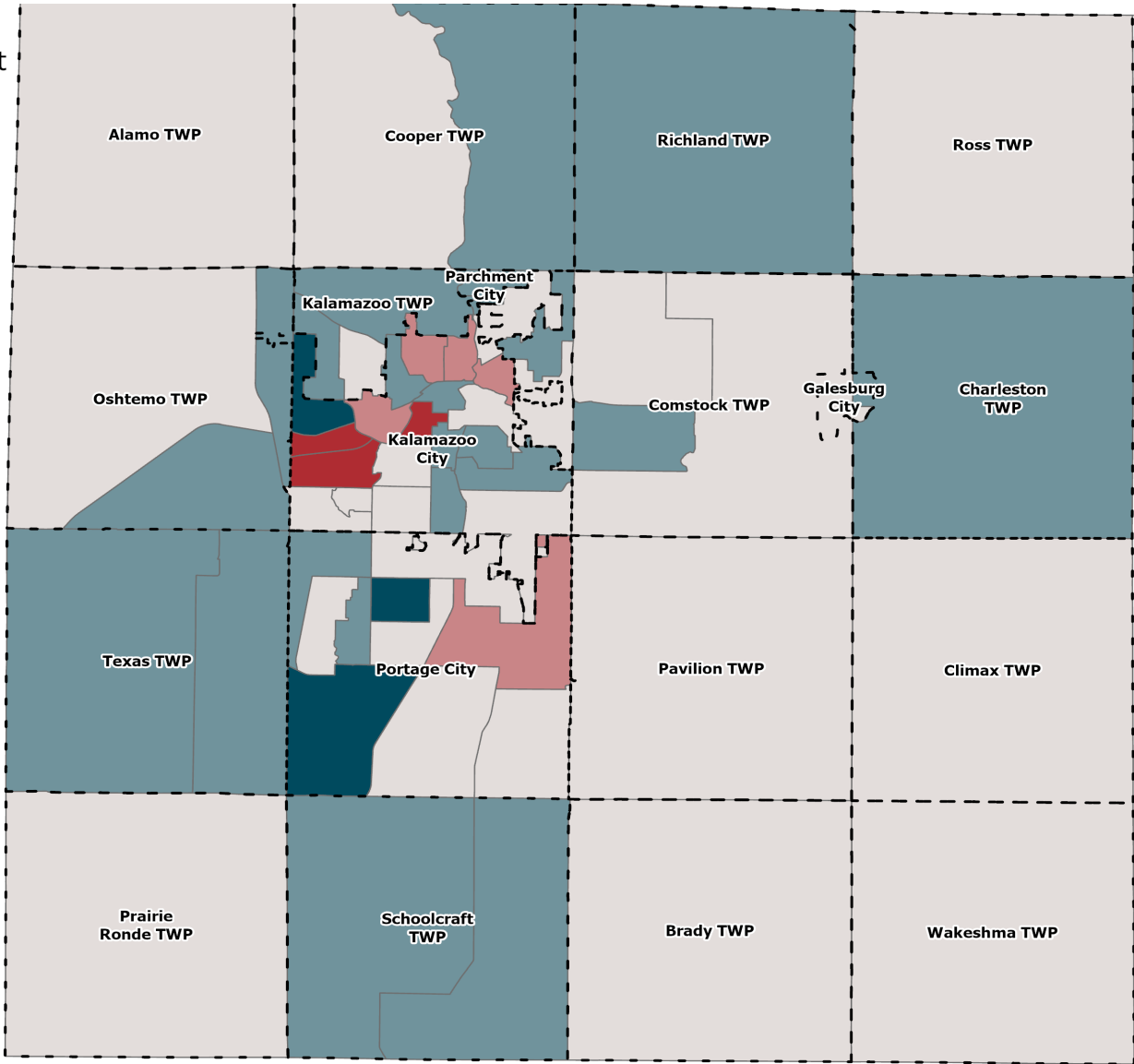
Map 3: Kalamazoo Population Percent Change, 2018–2023

Population, 2018 to 2023  
percentage change, by census tract

- 23.9% - -15%
- 14.99% - -10%
- 9.99% - 0%
- 0.01% - 15%
- 15.01% - 22.49%
- County Subdivisions



SOURCE: 2018 ACS five-year estimates, 2023 ACS five-year estimates.

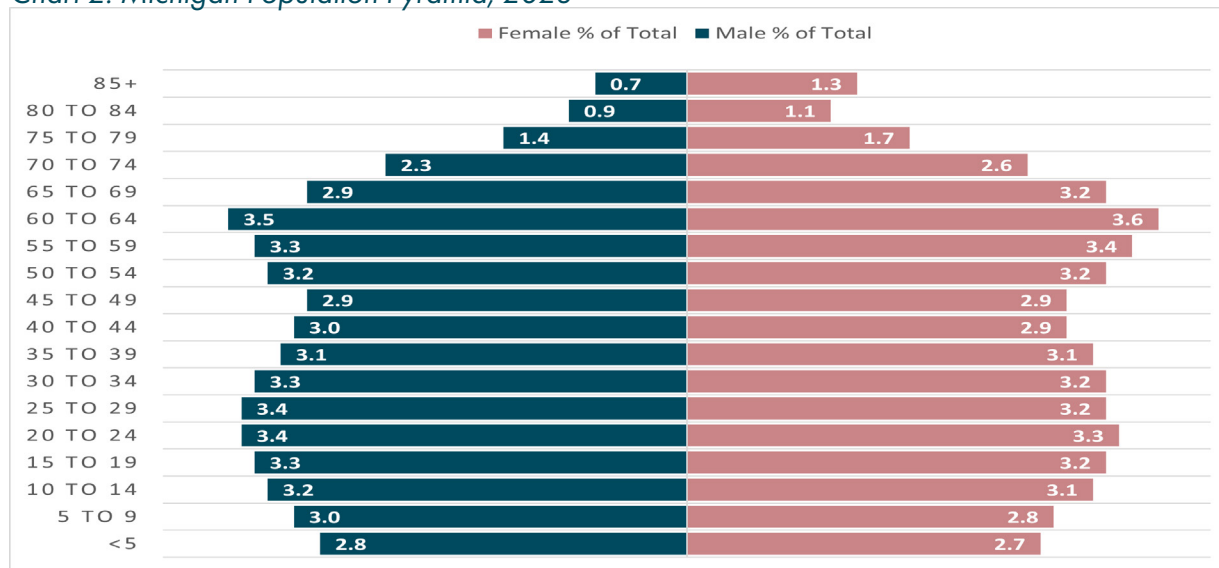


# Housing Assessment

## Age

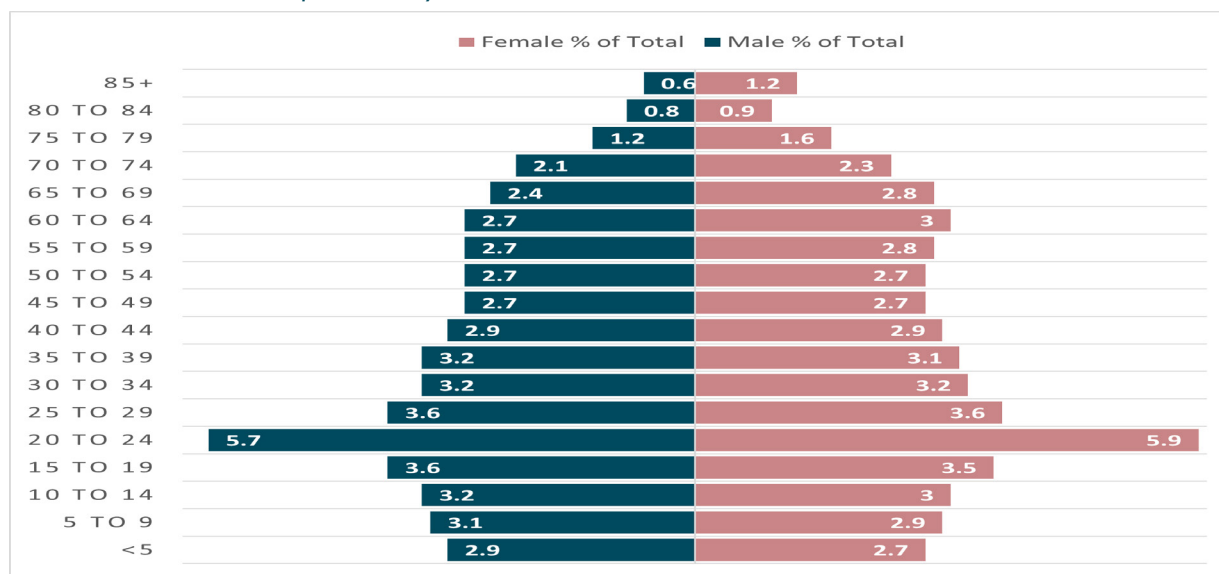
In 2023, 78.5% of Kalamazoo County residents were adults, a ratio similar to that of Michigan's. However, the median age in Kalamazoo County (34.9 years) is lower than that of the state overall (40.1 years). In the same year, 15% of Kalamazoo County's population was between the ages of 18 and 24, which is significantly higher than the state proportion of 9.2% or the national proportion of 9.1%. This is partially 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. For Fall 2023, Western Michigan University reports that one-third of the 13,026 undergraduate students lived in college-owned, -operated, or -affiliated housing. For that same semester, Kalamazoo College reports that over 60 percent of the 1,196 undergraduate students lived similarly. Between these two institutions, an estimated 5,060 persons in

Chart 2: Michigan Population Pyramid, 2023



SOURCE: 2023 ACS, five-year estimates.

Chart 3: Kalamazoo Population Pyramid, 2023

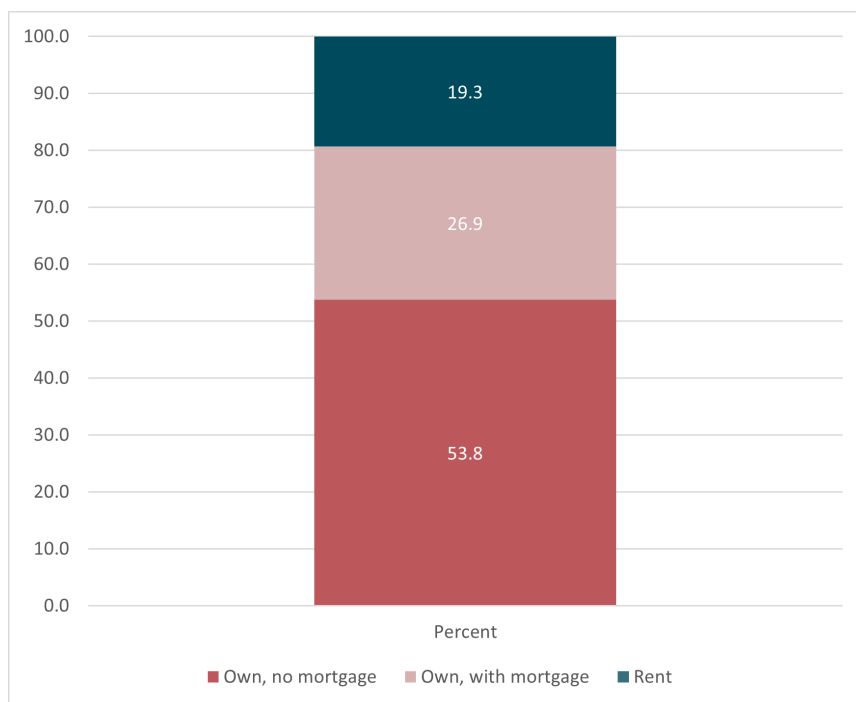


SOURCE: 2023 ACS, five-year estimates.

# Housing Assessment

Kalamazoo County lived in student housing in tracts 15.04 and 15.10 (Western Michigan University) and Tract 5 (Kalamazoo College). These counts do not include graduate students and are lower than for years prior to the Covid-19 pandemic. Of the total population in Kalamazoo County, 15.8% is composed of senior-aged individuals, those 65 years or older. This is lower than the 18% of all Michiganders who fall within that age group. In Kalamazoo County, 80.7% of seniors own the homes they live in. Some 27% of homes owned by seniors are mortgaged, which

*Chart 4: Seniors In Kalamazoo, 2023*

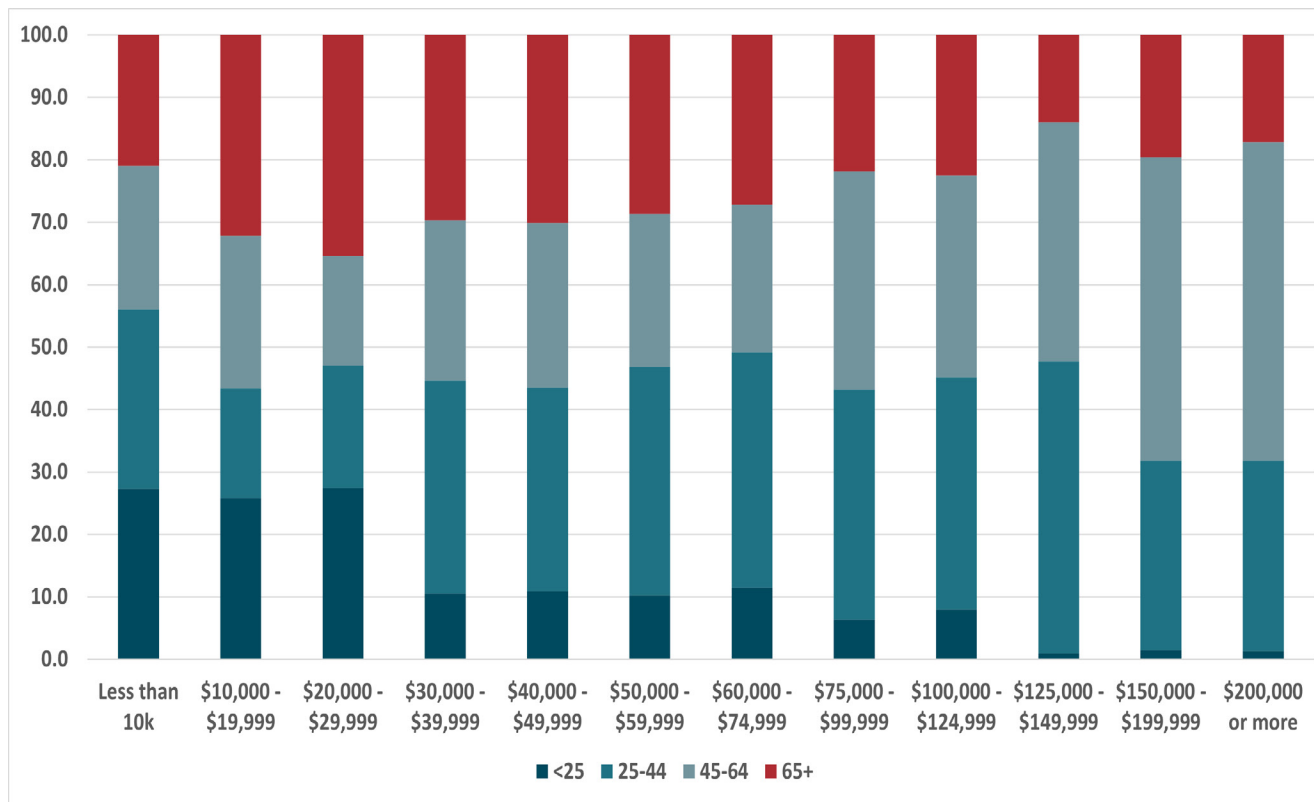


SOURCE: 2023 ACS, five-year estimates.

# Housing Assessment

is lower than the national rate of 29.1% for the same category. Forty-six percent 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 \$13,980. Of the senior population in Kalamazoo County, 24.4% 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 which carries associated costly repairs and limited availability of smaller housing units for seniors who wish to downsize.

Chart 5: Kalamazoo Income by Age, 2023



SOURCE: 2023 ACS, five-year estimates.

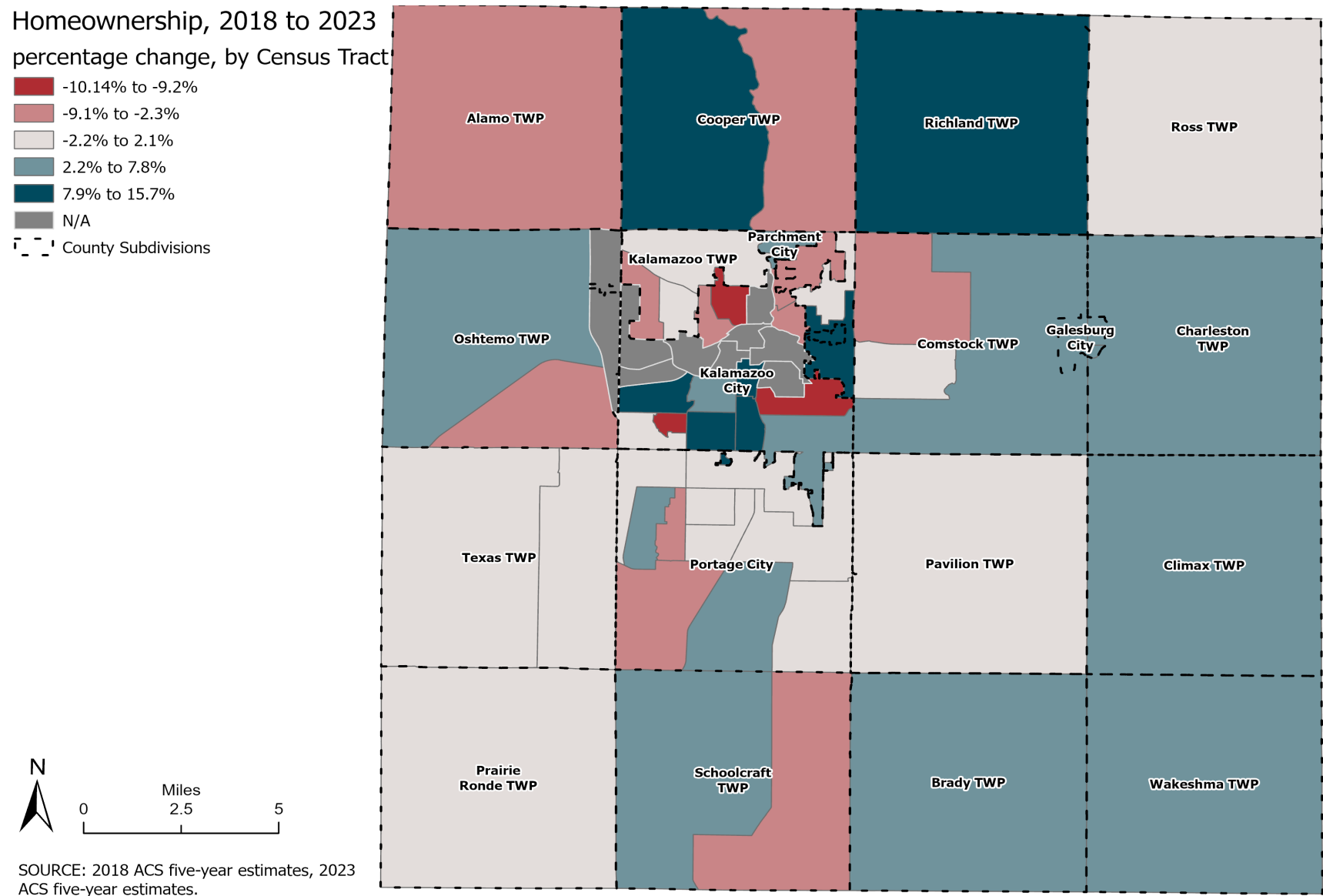
# Housing Assessment

## Tenure

Overall, the number of owner-occupied housing units stayed consistent. However, there was a decline in homeownership in 22 census tracts. This does not include the data from Tracts 2.01, 2.02, 6, 9, 10, 15.04, 15.06, 15.07, and 29.03. These tracts were not included in the map due to their degree of errors. Not including these tracts the largest decline in homeownership was observed in Tracts 3 (Northside neighborhood), 16.03 (Oakwood neighborhood), and 18.01 (North Milwood and Southeast Edison), with a range of -9% to -10% observed in these tracts. Twenty-nine census tracts saw an increase in the number of owner-occupied housing units between 2018 and 2023. The largest increase in owner-occupied housing units, varying between 13.01% and 15.7%, can be observed in Tracts 16.01 (Oakwood/Winchell neighborhood), 17.02 (South Westnedge), and 27 (Richland Township)

# Housing Assessment

Map 4: Kalamazoo Homeownership Percent Change, 2018–2023



# Housing Assessment

Table 6: Kalamazoo County Homeownership, 2023

2010 Tract	2018 % Homeowner	2020 Tract	2023 % Homeowner	Change in % points
1	61.0%	1	55.0%	-6.0
2.01	n/a	2.01	n/a	n/a
2.02	n/a	2.02	n/a	n/a
3	46.6%	3	36.5%	-10.1
5	28.8%	5	24.9%	-3.9
6	n/a	6.01	n/a	n/a
9	n/a	9	n/a	n/a
10	n/a	10.01	n/a	n/a
10	n/a	10.02	n/a	n/a
11	58.2%	11	69.2%	11.0
12	78.1%	12	85.9%	7.8
13	53.8%	13	56.9%	3.1
15.01	79.8%	15.01	78.0%	-1.8
15.02	49.8%	15.02	43.6%	-6.2
15.03	63.1%	15.03	64.8%	1.8
15.04	n/a	15.04	n/a	n/a
15.06	n/a	15.08	n/a	n/a
15.06	n/a	15.09	n/a	n/a
15.07	n/a	15.1	n/a	n/a
15.07	n/a	15.11	n/a	n/a
16.01	63.6%	16.01	79.3%	15.7
16.03	73.7%	16.03	64.4%	-9.3
16.04	58.9%	16.04	61.0%	2.1
17.01	57.2%	17.01	66.3%	9.1
17.02	38.7%	17.02	51.7%	13.0
18.01	70.1%	18.01	60.9%	-9.2

SOURCE: 2023 ACS, five-year estimates.

Kalamazoo County Homeownership 2023 Cont'd

2010 Tract	2018 % Homeowner	2020 Tract	2023 % Homeowner	Change in % points
18.02	49.9%	18.02	53.2%	3.4
18.03	65.4%	18.03	75.3%	9.8
19.05	53.4%	19.05	54.6%	1.3
19.06	40.2%	19.06	40.3%	0.2
19.07	55.1%	19.07	55.5%	0.4
20.02	58.1%	20.02	52.0%	-6.1
20.03	72.3%	20.03	71.3%	-1.0
20.04	79.8%	20.04	85.9%	6.1
20.05	69.9%	20.05	64.8%	-5.1
21.01	87.9%	21.03	89.9%	3.9
21.01	87.9%	21.04	92.5%	3.9
21.02	89.2%	21.02	88.3%	-0.9
22.01	73.7%	22.01	75.6%	1.9
22.02	56.0%	22.03	99.3%	-2.7
22.02	56.0%	22.04	27.6%	-2.7
26.01	84.8%	26.01	84.6%	-0.2
27	78.0%	27.01	85.7%	14.1
27	78.0%	27.02	95.5%	14.1
28.01	84.0%	28.01	94.9%	10.9
28.02	70.8%	28.02	65.8%	-5.0
29.01	98.5%	29.01	92.9%	-5.5
29.03	n/a	29.06	n/a	n/a
29.03	n/a	29.07	n/a	n/a
29.04	74.8%	29.08	96.4%	4.6
29.04	74.8%	29.09	62.6%	4.6



# Housing Assessment

## Kalamazoo County Homeownership 2023, Cont'd

2010 Tract	2018 % Homeowners	2020 Tract	2023 % Homeowners	Change in % points
29.05	57.4%	29.10	62.4%	-4.5
29.05	57.4%	29.11	43.7%	-4.5
30.02	97.5%	30.02	96.9%	-0.7
30.03	94.1%	30.05	96.2%	2.1
30.03	94.1%	30.06	96.2%	2.1
30.04	94.2%	30.07	92.6%	-0.4
30.04	94.2%	30.08	98.6%	-0.4
33.02	90.1%	33.02	90.0%	-0.1
34	86.1%	34	90.0%	3.9
35	81.1%	35	81.0%	-0.1
55.01	71.0%	55.01	67.4%	-3.7
55.02	57.5%	55.02	57.1%	-0.3
61.02	76.8%	61.02	79.4%	2.6
61.03	84.3%	61.03	80.1%	-4.2
66.01	86.8%	66.01	93.6%	6.8
67.01	84.2%	67.01	88.1%	3.8
67.02	80.7%	67.02	88.2%	7.5

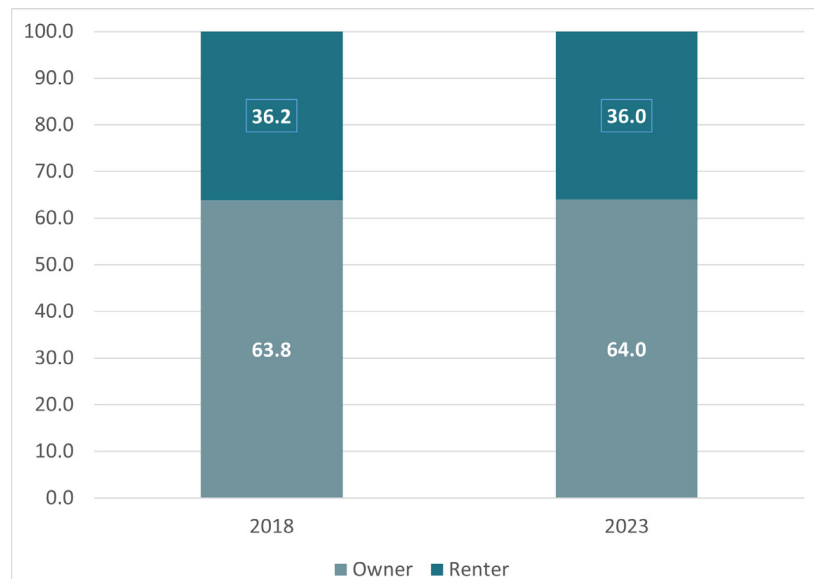
Source: 2023 ACS, 5 yr Estimates

# Housing Assessment

## Tenure, Cont'd

Although the individual census tracts saw changes in homeownership, there were no significant changes in homeownership by age between 2018 and 2023 in Kalamazoo County. Homeownership increases with age until age 85. Forty-six percent of 25- to 34-year-olds owned their own home in 2023. Homeownership peaks between ages 75–84 at 83.5%. There were also no significant changes in owner and renter rates in Kalamazoo County overall. Renters stayed at about 36% of the population during this five-year period.

Chart 6: Kalamazoo Owner vs. Renter

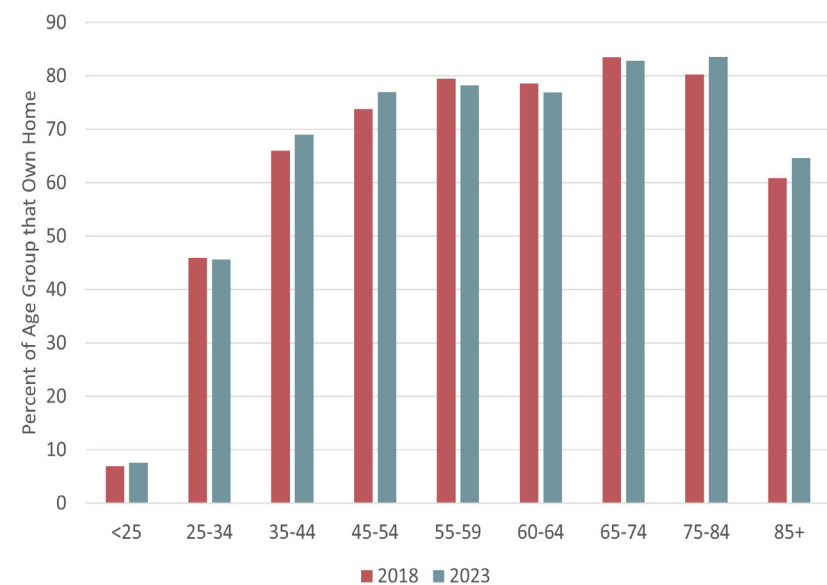


SOURCE: 2023 ACS, five-year estimates.

## Income to Afford Rent

In 2020 the highest yearly incomes to afford median rent ranged from \$40,001 to \$48,280. In 2023, the range is highest in Tract 29.08 (Oshtemo Township) at \$86,240. Another 11 tracts range from \$50,080 to \$60,000 for the highest yearly incomes needed to afford median rent. Some of those tracts include 30.07 (Texas Township), 20.03 (northwest Portage), 15.09 (Arcadia), 15.03 (west Kalamazoo Township), and 10.01 (south Edison neighborhood).

Chart 7: Kalamazoo Homeownership by Age



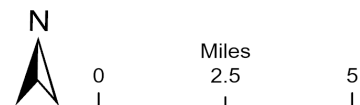
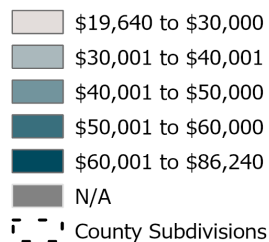
SOURCE: 2023 ACS, five-year estimates.

# Housing Assessment

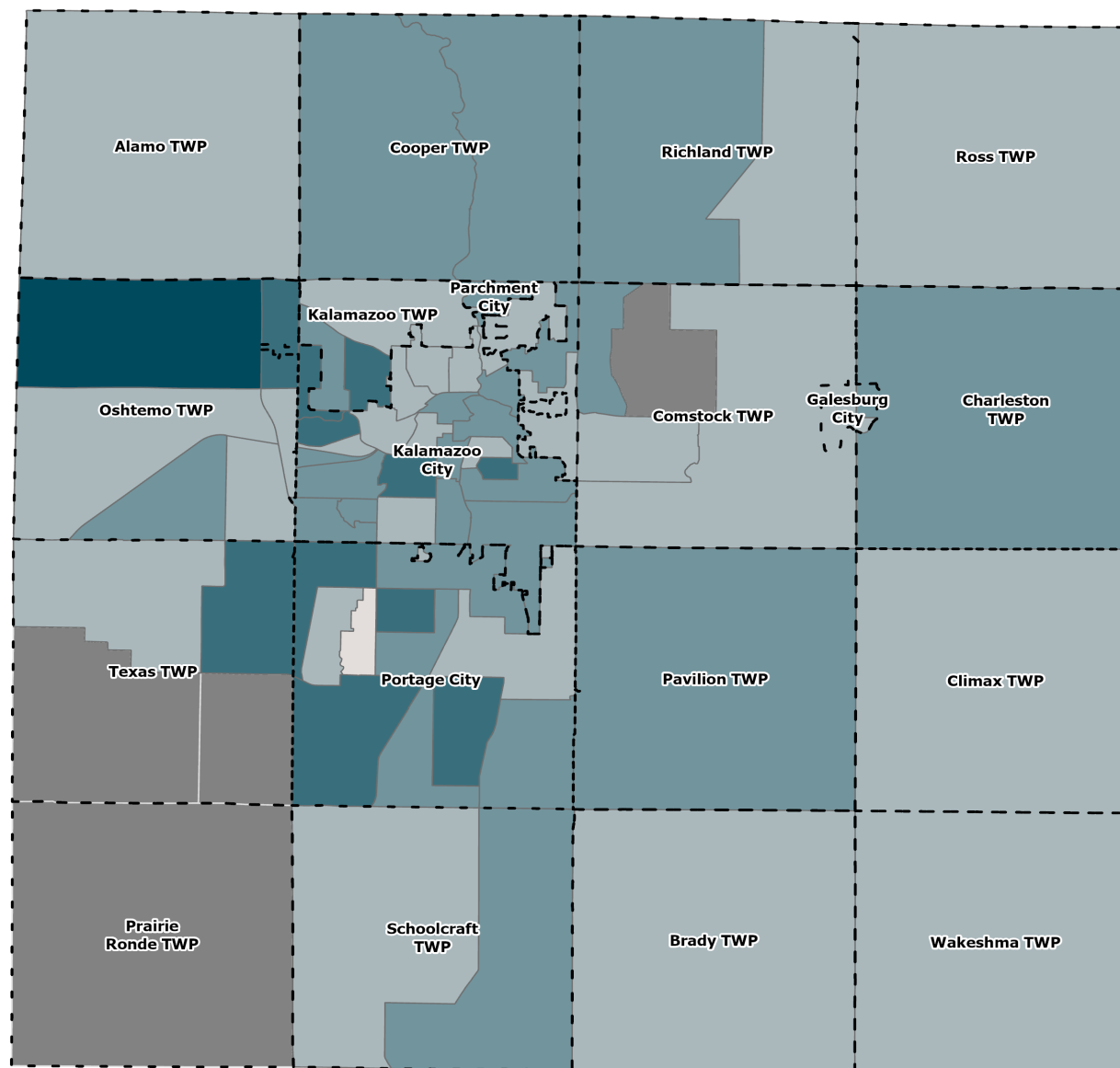
Map 5: Kalamazoo Income Needed to Afford Median Rent, 2023

## Income Needed to Afford Median Rent 2023

Yearly Income, by Census Tract



SOURCE: 2018 ACS five-year estimates, 2023 ACS five-year estimates.



# Housing Assessment

## Cost Burden

A household (owning or renting) is cost burdened when it is spending more than 30% of gross 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*

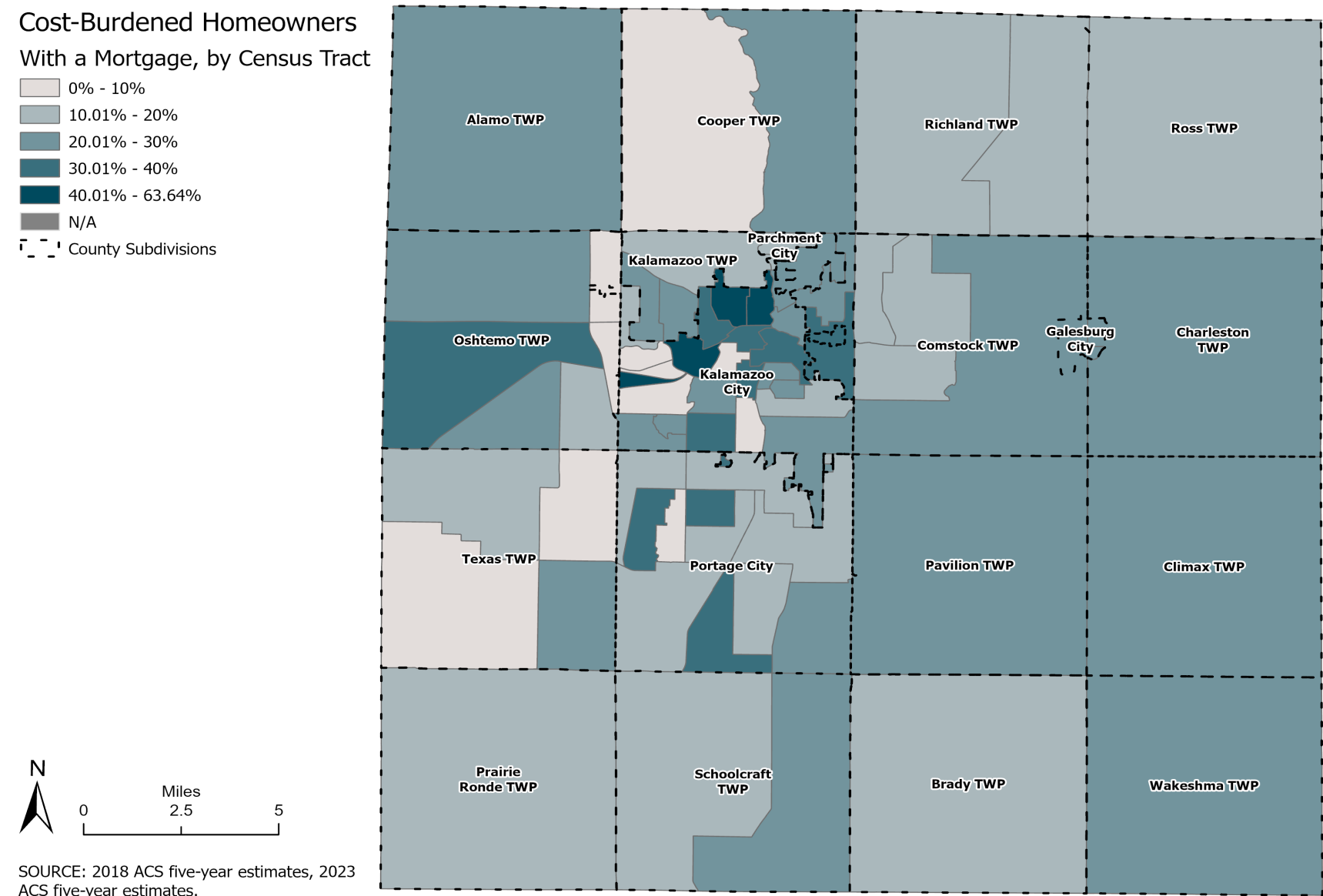
The largest percentage of cost-burdened homeowners (those with a mortgage) in Kalamazoo County, ranging from 40.01% to 63.64%, are in Tracts 2.02 (east Northside neighborhood), 3 (west Northside neighborhood), 15.04 (WMU), and 15.11 (Knollwood neighborhood). It should be noted that these tracts generally have a low number of homeowners.

### *Cost-Burdened Renters*

The largest percentage of cost-burdened renters in Kalamazoo County, 60.01% to 100%, are in Tracts 1 (Eastside neighborhood), 10.01 (Edison neighborhood, south), 15.04 (WMU), 15.09 (Arcadia neighborhood), 15.11 (Knollwood neighborhood), 27.01 (Richland Township), 29.08 (Oshtemo Township), 29.09 (Oshtemo Township), 30.06 (Texas Township), 30.08 (Texas Township), 55.01 (Burke Acres), and 55.02 (Kalamazoo Township). It should be noted that Tracts 30.06 and 30.08, which are listed as 100% cost-burdened renters, contain only 45 and 8 renters, respectively, listed in the 2023 census data.

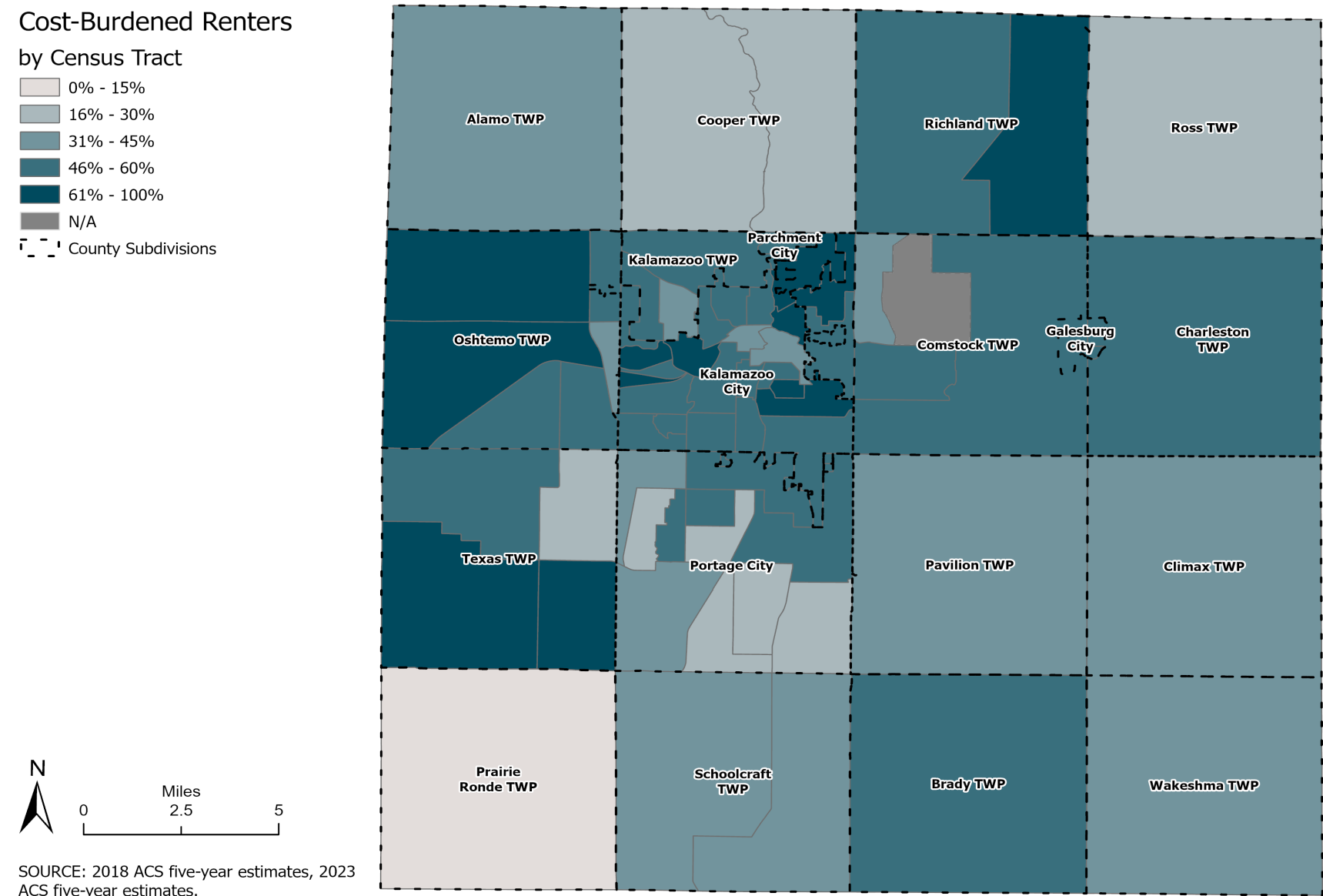
# Housing Assessment

Map 6: Kalamazoo Cost-Burdened Homeowners, 2023



# Housing Assessment

Map 7: Kalamazoo Cost-Burdened Renters, 2023



# Housing Assessment

## Aging Housing Stock

Even with proper maintenance, buildings break down over time. As such, assessments of housing availability must consider unit age. Structures in Kalamazoo are, on average, newer than those of the state overall, with a median structure age of 50 years compared to 53 years. However, almost 50% of structures in Kalamazoo County are more than 50 years old and therefore may require more intensive maintenance or repairs to be 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 7: Year Structure Was Built, Kalamazoo County

Year Built	Michigan	Kalamazoo
Median Year	1972	1975
2020 or later	0.6%	0.5%
2010 to 2019	4.6%	6.4%
2000 to 2009	10.2%	12.2%
1990 to 1999	12.4%	12.1%
1980 to 1989	9.7%	10.5%
1970 to 1979	15.1%	15.5%
1960 to 1969	11.6%	11.0%
1950 to 1959	14.3%	12.2%
1940 to 1949	7.0%	5.3%
1939 or earlier	14.5%	14.2%

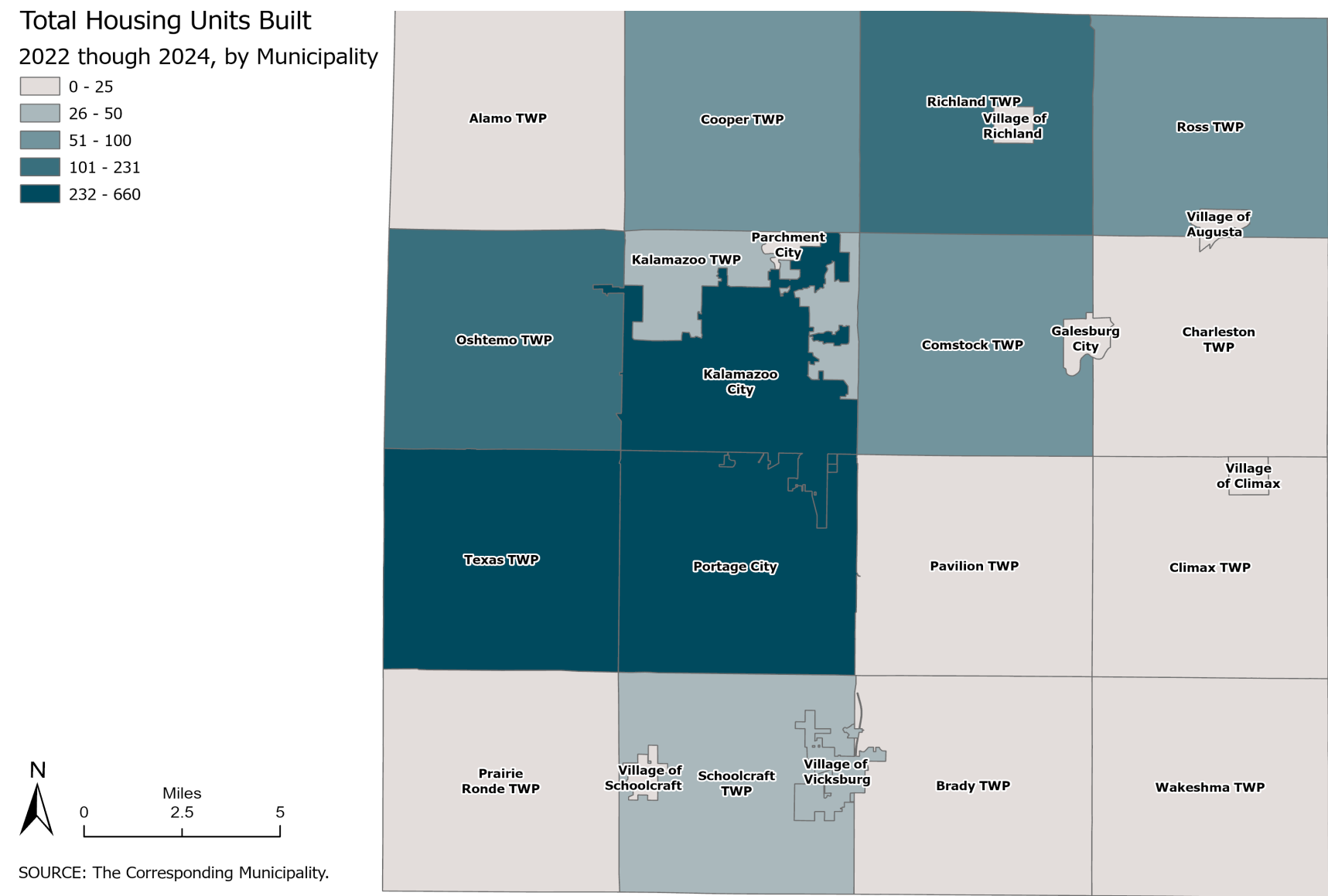
SOURCE: 2023 ACS, five-year estimates.

## Housing Units Built

The number of permits pulled from 2022 through 2024 in Kalamazoo County was 2,503. This includes single-family and multifamily units. Four municipalities saw the largest number of new units being built during this period of time. These include Texas Township with 660 units, the city of Kalamazoo and the city of Portage with 514 units each and Oshtemo Township with 231 units. Four municipalities had no additional units created during this period. These include the city of Galesburg, city of Parchment, the village of Augusta and village of Schoolcraft.

# Housing Assessment

Map 8: Kalamazoo Housing Units Built, 2022–2024



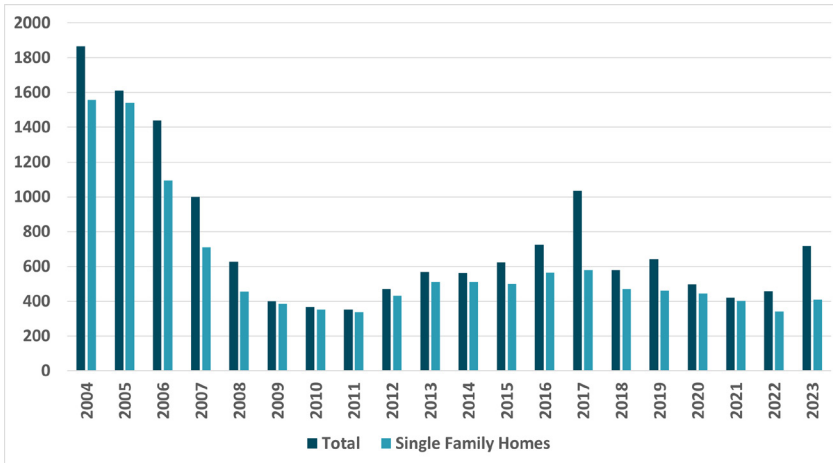


# Housing Assessment

## Housing Building Permits by Year

New construction of housing units fell off significantly during the Great Recession and unit creation in the last few years has not been 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. Unit creation is behind demand.

Chart 8: Permit Units by Year

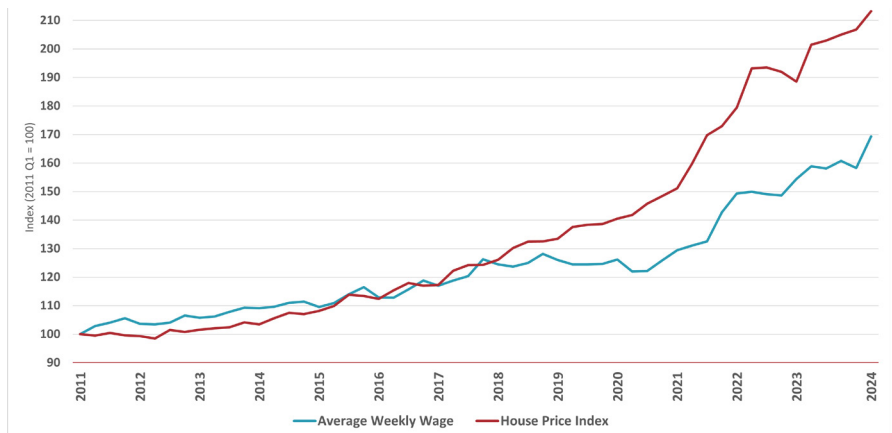


SOURCE: US Census Building Permit Survey

## Price and Wages

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

Chart 9: FHFA Price Index and Average Weekly Wage Index



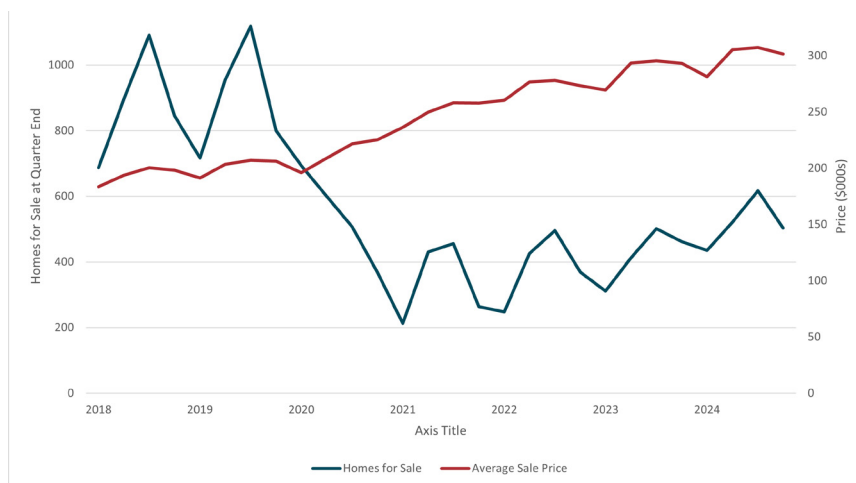
SOURCE: Federal Housing Finance Agency & Bureau of Labor Statistics Current Employment Statistics

# Housing Assessment

## Sale Price and Housing Inventory

The inventory of homes remains low as prices continue to rise. The lack of housing supply is pushing 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

## 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. To account for the current pent-up demand, we will look at multiple different contributing factors. These include housing cost-burden levels for renters and owners, housing preference types, and household formation levels and how those compare to past building trends.

# Housing Supply and Demand

## Cost Burden

Tables 8 and 9 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 gross income toward housing costs. Charts 11 and 12 further separate the overburdened, showing the “heavily burdened” as those paying 50% or more of gross income toward housing. Overburdened households need more appropriate housing, demonstrating a need for additional housing units that meet their budget.

There are over 17,500, overburdened renting households in Kalamazoo County. This is 2,500 more than the 2019 estimate in the first release of the Kalamazoo County Housing Plan. As shown in Chart 11, 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.

Table 9 shows that a smaller number of homeowners are overburdened. Sixty-four percent of the county population are homeowners, and more than 9,800 are overburdened. That figure has fallen by 2,200 from the 2019 estimates in the first release of the Kalamazoo County Housing Plan. Overburdened homeowners are spread through more income ranges than renters. More than 2,300 homeowner households are overburdened at an income range of \$50,000 to \$74,999 per year. At this income range,

these households would need home prices between \$134,000 and \$229,000 (depending on property taxes and loan parameters) to afford payments of \$1,250 to 1,874 per month.

*Table 8: Affordable Units to Alleviate Overburdened Renters, Estimate 2023*

Annual Income	Units	Rent Per Month (\$)
<\$20,000	7316	<\$500
\$20,000 to 34,999	5850	500 to 874
\$35,000 to 49,999	2523	875 to 1,249
\$50,000 to 74,999	1845	1,250 to 1,874
\$75,000 to 99,999	233	1,875 to 2,499
\$100,000 or more	222	2,500 and higher

SOURCE: U.S. Census, American Community Survey, 2023.

*Table 9: Affordable Units to Alleviate Overburdened Homeowners, Estimate 2023*

Household Annual Income	Units	Payment Per Month (\$)	Estimated Home Price (\$) *
<\$20,000	2788	<\$500	Less than \$20,000
\$20,000 to 34,999	2865	500 to 874	\$20,000 to \$76,000
\$35,000 to 49,999	1855	875 to 1,249	\$77,000 to \$133,000
\$50,000 to 74,999	2303	1,250 to 1,874	\$134,000 to \$229,000
\$75,000 to 99,999	715	1,875 to 2,499	\$230,000 to \$325,000
\$100,000 or more	575	2,500 and higher	\$326,000 and higher

\* Purchase price with 5% down, 6.7% interest, 30-year fixed, PMI, and property taxes.  
SOURCE: U.S. Census, American Community Survey, 2023.

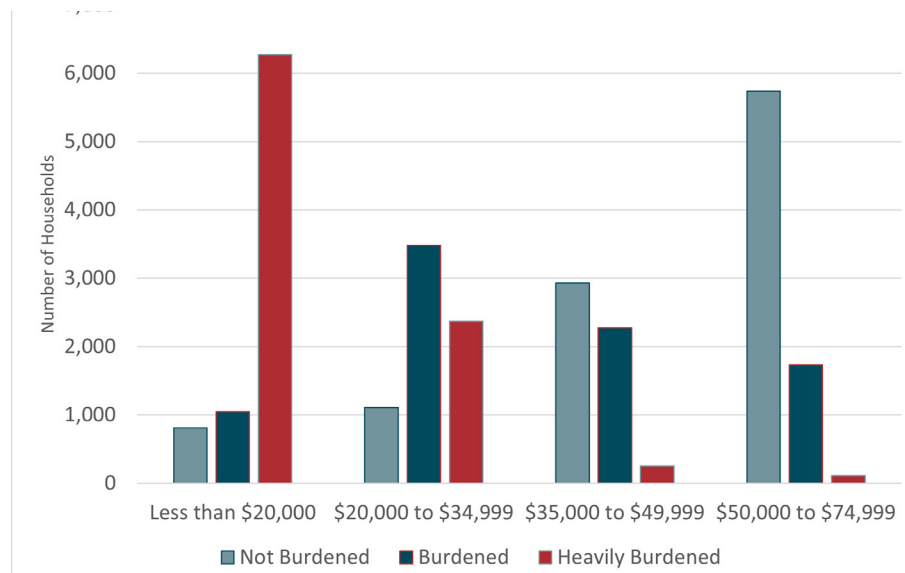
# Housing Supply and Demand

## Housing Preferences

The types of homes preferred are different from existing homes. Although the national survey suggests that the primary demand is for single-family homes, a closer look reveals that there is more interest in single-family attached, condos, and low-rise than the current housing stock supplies. This also points to an oversupply of single-family homes based on the subtle change in demand.

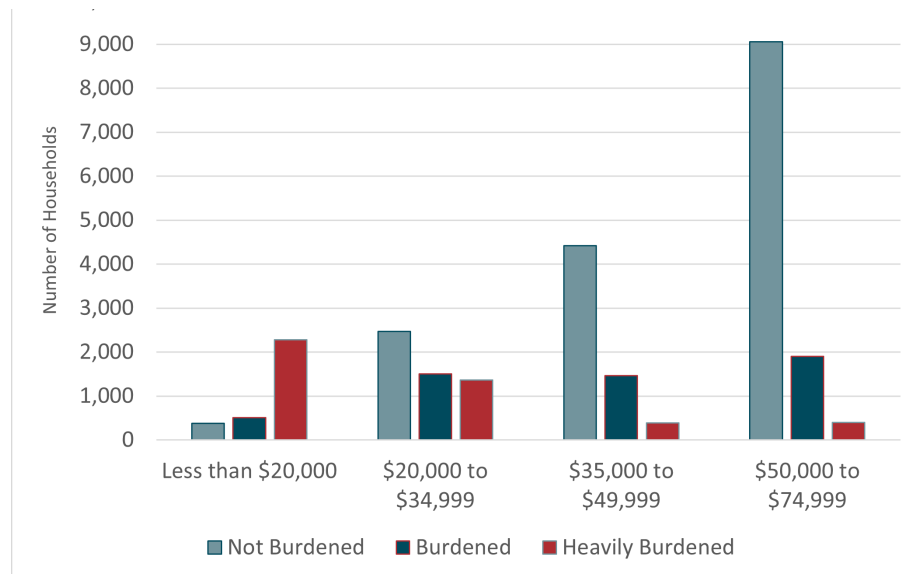
Constructing higher-density housing may offer a solution to improving affordability while also meeting preferences for a variety of housing types. As demonstrated in Charts 11 and 12, there are thousands of households occupying homes they cannot afford. There is an unmet demand for different types of housing and sizes based on what is currently built. Building to this demand can create more housing types along the housing continuum. This gives people options to move into the housing they need over different phases of life.

Chart 11: 2023 Income and Housing Burden for Renters



SOURCE: U.S. Census American Community Survey, 2023.

Chart 12: 2023 Income and Housing Burden for Owners



SOURCE: U.S. Census American Community Survey, 2023.

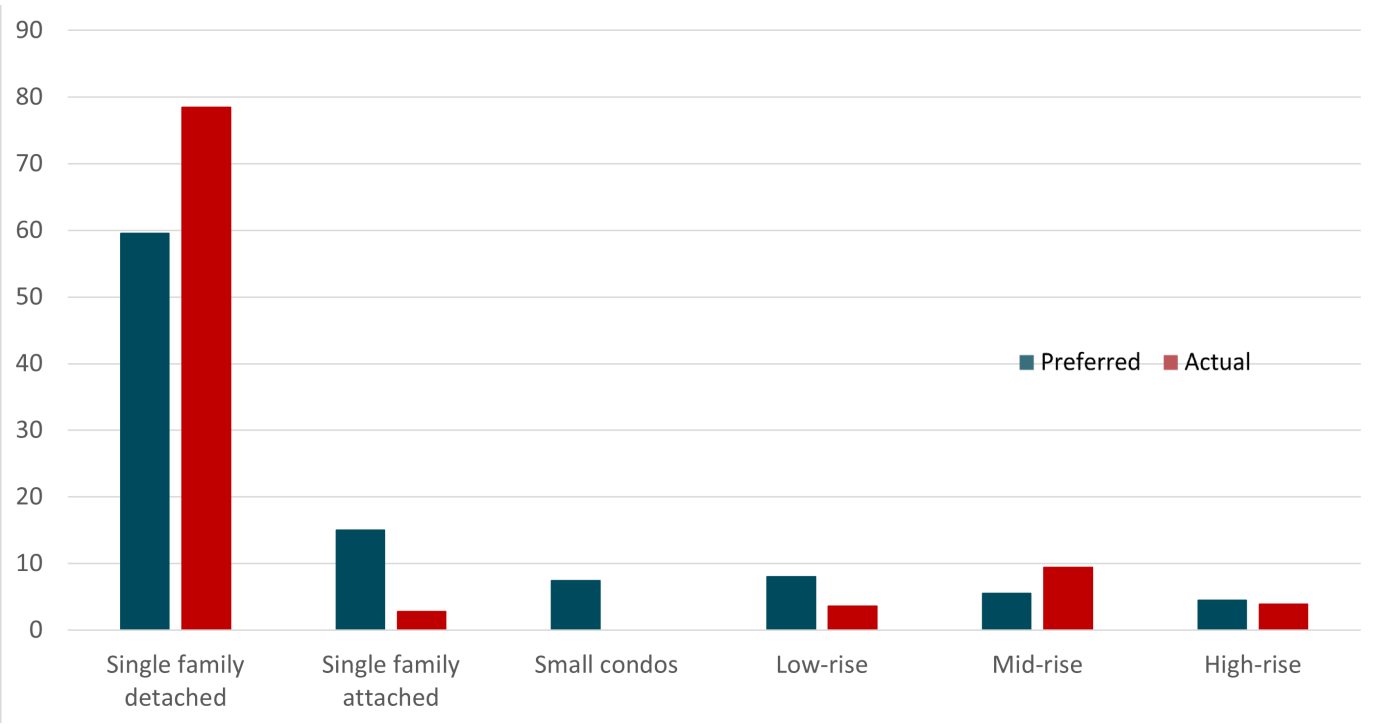
# Housing Supply and Demand

## Impacts of Great Recession

The Great Recession continues to impact the housing market in several ways. First, the overproduction of housing prior to the Great Recession led to very limited construction after: lenders were less enthusiastic about new construction, home builders 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).

Chart 13: National Housing Preference



SOURCE: RCLCO & IPUMS USA 2023.

# Housing Supply and Demand

## Future Demand

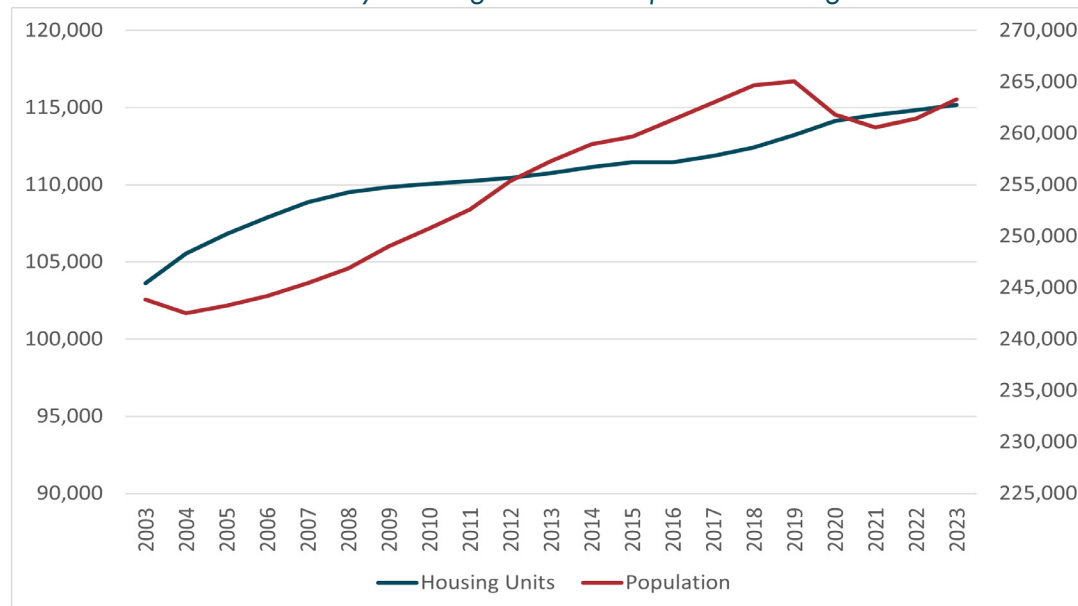
The future demand for housing in Kalamazoo County will come from existing and newly formed households moving within the county and from households moving to the county. The preferences of those who are likely to form households and those moving to the area are different from those who already rent or own in the county; they prefer more amenities near their home and smaller-sized diverse types of housing than the existing residents do. 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.

Chart 14 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 of housing units since the Great Recession, causing a housing shortage. (The Covid-19 pandemic caused a dip in population in 2020 and 2021, but this is likely temporary.)

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 a filtering effect for the lower end of the market. You can find a visual explainer on this subject in our repository: "How Even Luxury Housing Can Help Solve the Housing Shortage," <https://research.upjohn.org/reports/310/>.

**Chart 14: Kalamazoo County Housing Units and Population Change: 2003 to 2023**



SOURCE: U.S. Census Intercensal Estimates, 2023



# Housing Supply and Demand

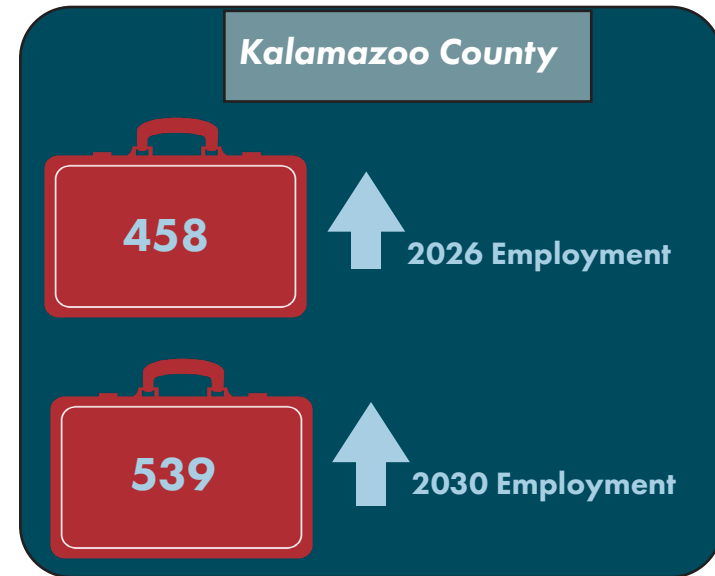
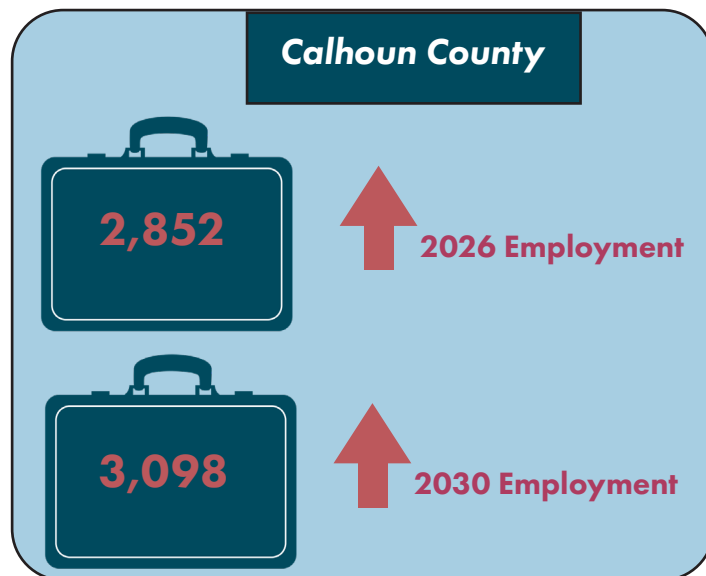
## Future Demand: BlueOval Housing Impacts

The Ford BlueOval Battery Park in Marshall (BlueOval) will have a significant impact not only on Calhoun County but also on the surrounding counties. Kalamazoo County has long had a strong commuting relationship with Calhoun County; residents from each county commute to the other county every day. It is anticipated that many of the future employees of BlueOval will reside in Kalamazoo County. The Upjohn Institute used an economic forecasting model from Regional Economic Models Inc. to estimate the impact of BlueOval. This model estimates the impact of a development to an area's population and economy. This model also factors in the assumed changes to a local economy that were likely to happen regardless of the BlueOval development. The following text will explore the impact of BlueOval on Calhoun County and the spillover impact on Kalamazoo County.

Image 2: BlueOval Employment Impacts

The estimated employment in Calhoun County will increase by 2,852 in 2026 and will grow to 3,098 jobs by 2030. Employment will increase due to the 1,700 BlueOval Jobs, but also because BlueOval's presence in the county will induce increases in other sectors. For example, with a new factory, there is new demand for repair or maintenance technician services. Additionally, the new wealth brought into the county by the factory will encourage other leisure-related services, such as restaurants, to increase employment as well.

## Estimated Employment



# Housing Supply and Demand

## BlueOval Housing Impacts, cont'd

As a part of the induced job increases, neighboring Kalamazoo County's employment will also increase. Initially, in 2026, estimated employment in Kalamazoo County will increase by 458 and is expected to expand to 539 by 2030.

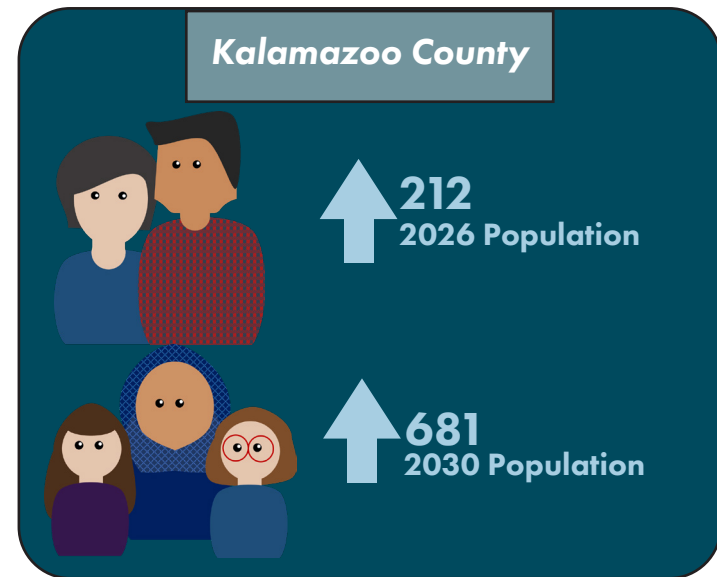
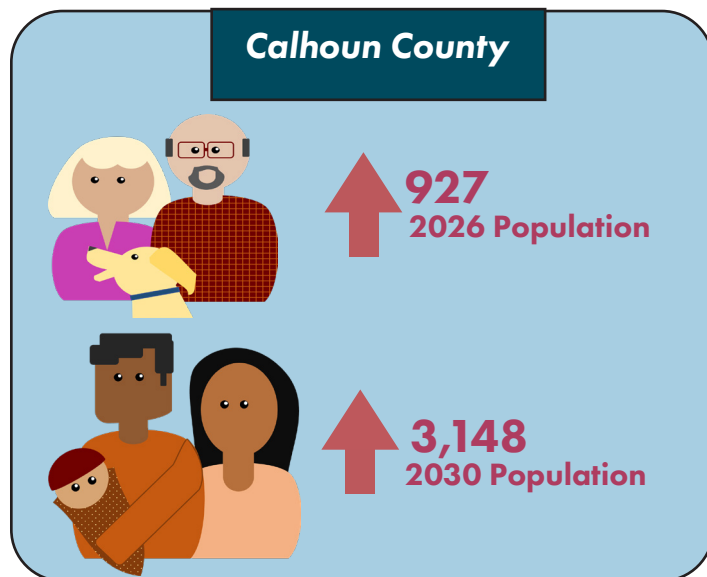
The population in Calhoun County will increase, as BlueOval will need to bring in workers from outside Calhoun County. Initially in 2026, the estimates are that 927 new residents will locate in Calhoun County, and by 2030, the development will attract a total of 3,148 new residents. Although it is very likely that some new residents will immigrate from neighboring counties in Michigan, BlueOval is expected to have beneficial spillover effects that

increase the overall population of both Calhoun County and the nearby regions in Michigan. In short, the battery manufacturing plant and its spillover effects will boost the population of southwest Michigan.

For Kalamazoo County in particular, the population is expected to increase by 212 in 2026 and reach an overall increase of 681 by 2030. Given the current average number of people per household, this population increase would need around 250 new units. This unit count reflects the assumption that the middle-aged workers attracted to the area will have larger households.

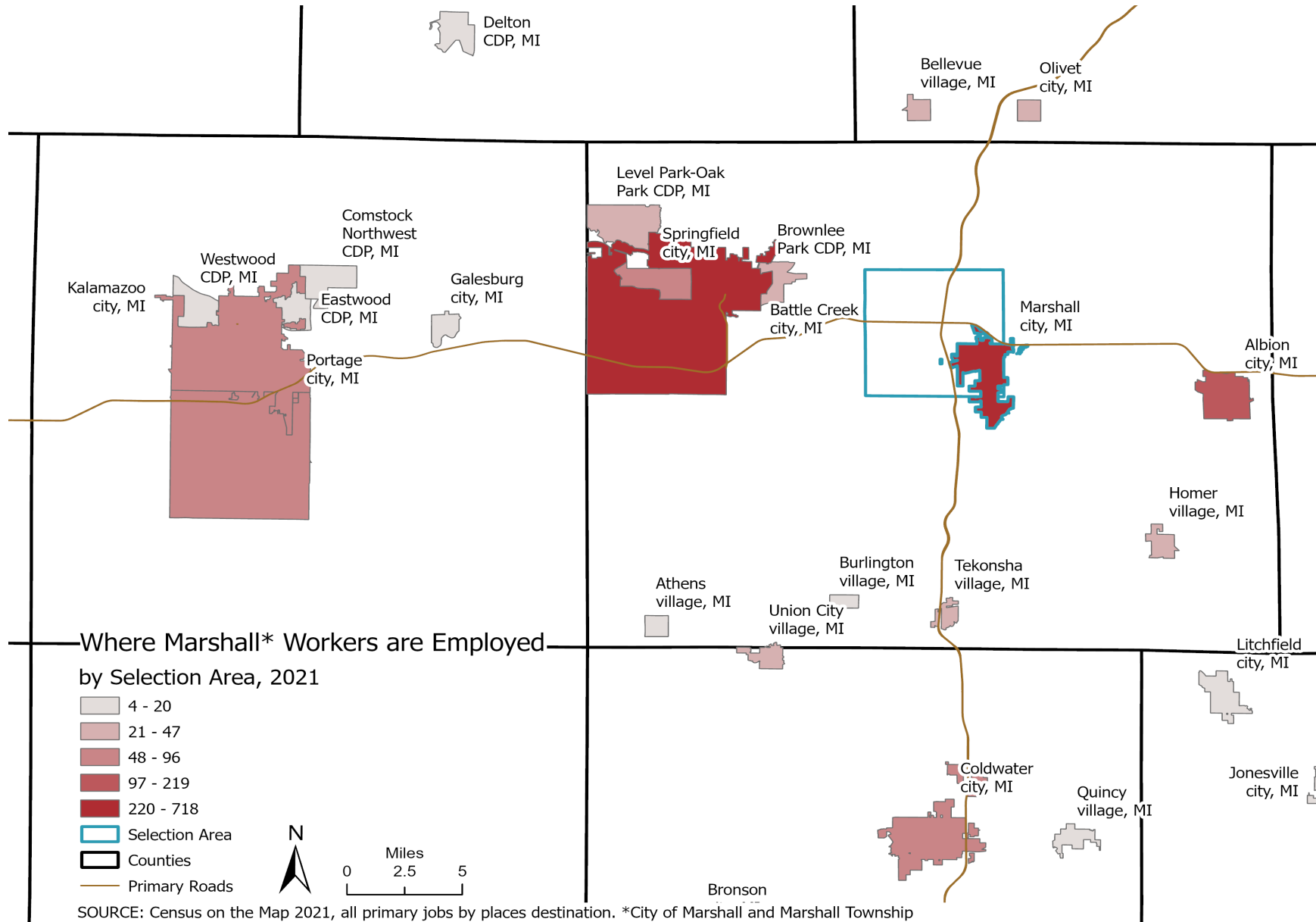
Image 3: BlueOval Population Impacts

## Population



# Housing Supply and Demand

### Map 9: Where Marshall\* Workers are Employed



# Housing Supply and Demand

## Future Demand Cont'd

Using the preferences expressed in the countywide survey in 2021 and in a national housing preference survey, and the construction trends realized over the past few years, the following number of units by type and location are needed in the county.

Table 10: Units Needed to Meet Demand from Growth over the Next Six Years

		Single-Family Detached	Single-Family Attached	Mid-Sized Multi Family	Low- and Mid-Rise Apartments	Accessory Dwelling Units	
		1 Unit	2-4 Units	5-25 Units	25+ Units	+1 Unit	Total
Location	Rural/Small Town	600	300	150	50	125	1,225
	Suburban	2100	450	275	200	150	3,175
	General Urban	700	350	350	300	150	1,850
	Urban Center	200	250	300	250	150	1,150
	Urban Core	0	25	150	400	25	600
	Total	3,600	1,375	1,225	1,200	600	8,000
	Estimated Cost to Build per Unit (\$)	350,000	200,000	175,000	150,000	75,000	
	Total Cost By Type (\$)	\$1,260,000,000	\$275,000,000	\$214,375,000	\$180,000,000	\$45,000,000	\$1,974,375,000

# Housing Supply and Demand

## Future Demand Cont'd

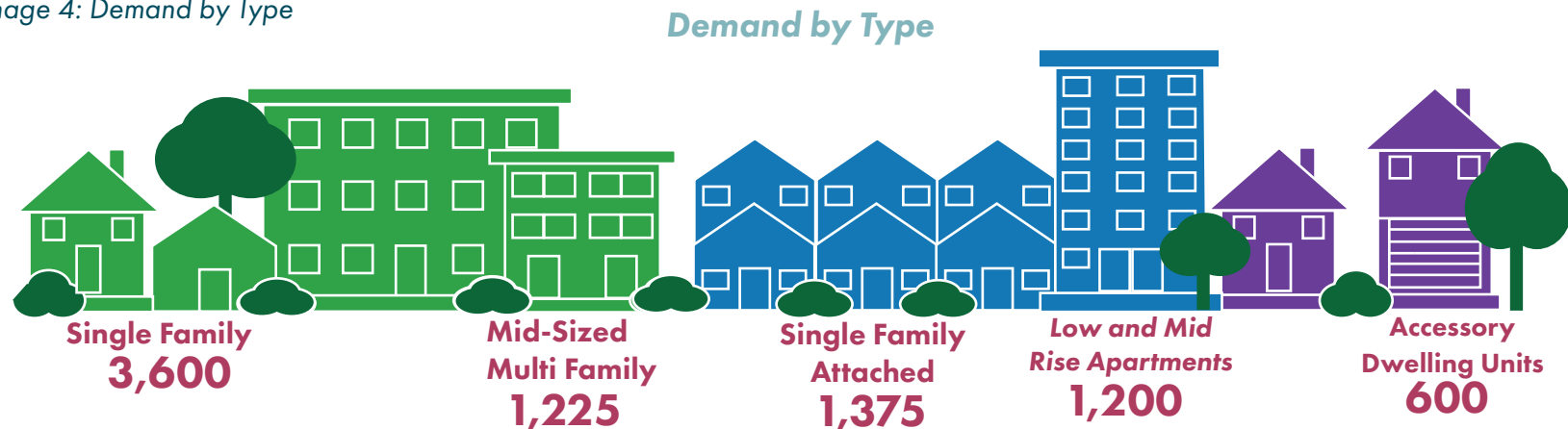
While the number of units needed by 2030 is similar to the estimate in the 2022 edition of this plan, there are substantial changes in the types of units needed. The estimated number of units needed will increase by modest amount, primarily due to the BlueOval Battery Park in neighboring Calhoun County. The estimate for the types of units needed is changing due to economic conditions and local preferences. The overall cost to construct all of these units remains relatively unchanged. This is possible despite an increase in the overall unit total because the most expensive units have been replaced with units that cost less to construct.

The Ford BlueOval Battery Park (BlueOval) is estimated to employ 1,700 workers when finished. Those workers will occupy blue collar and white collar positions. Current commuting patterns for similar facilities in Calhoun County show that many workers, especially those in white collar roles, will live in Kalamazoo County. Those employees will also spend a substantial amount of their income within the economies of Calhoun and Kalamazoo Counties. That spending will increase employment in both Calhoun and Kalamazoo Counties. That increased employment will in turn drive

up the need for housing. The combination of direct employment (those working at BlueOval) and indirect employment will increase the demand for housing in Kalamazoo County by an estimated 250 units, with a much higher increase in Calhoun County.

The estimate for the types of units needed to meet demand by 2030 was amended as well. The most significant change was to the number of single-family homes needed. That number was reduced to 3,600 from 4,300. The market for single-family homes remains strong, but other types of housing are gaining in popularity. Increasing construction costs and relocation of zoning ordinances have expanded the interest in duplexes and accessory dwelling units. Furthermore, many folks are more willing to accept smaller or attached units than previously because they are more economical and able to fit within a household's budget. Also, many municipal leaders have recognized the need for broader housing types to accommodate their residents. This recognition has led to changes in zoning ordinances. Those changes often include allowing accessory dwelling units, higher unit -per-acre limits, smaller minimum dwelling sizes, smaller minimum lot

Image 4: Demand by Type



# Housing Supply and Demand

## Future Demand Cont'd

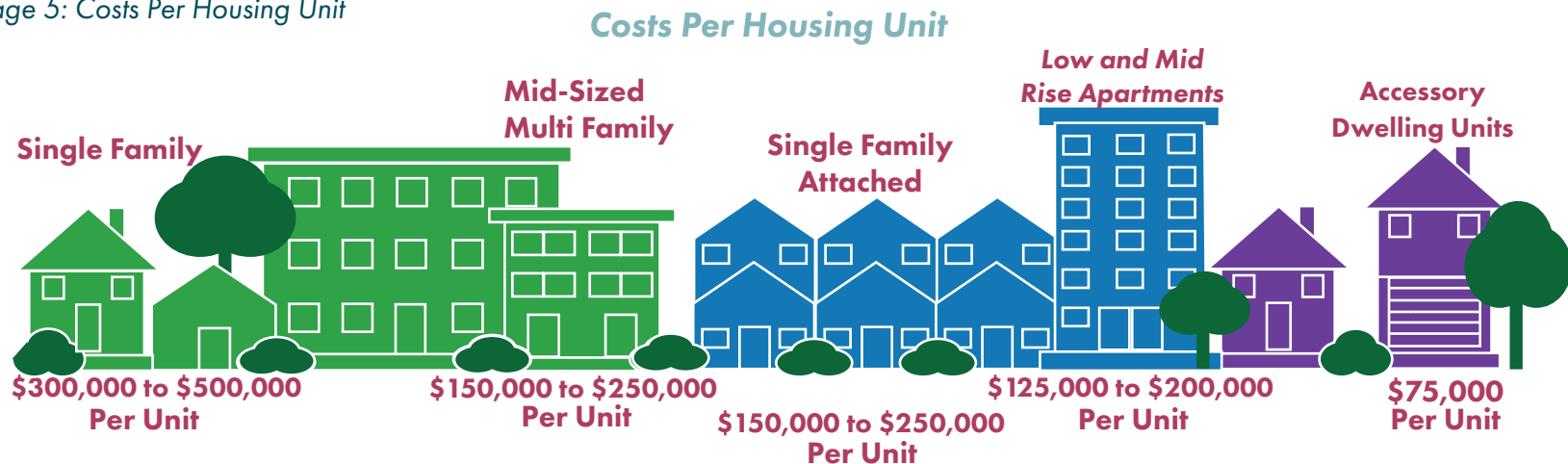
sizes, lower parking requirements, reduced setback requirements, and higher lot coverage thresholds. Given all these factors, this plan now calls for 1,375 duplex, triplex, or quadplex units; this is an increase from 975. Similarly, accessory dwelling units were increased to 600 from 450. The estimates for mid-sized and large multifamily development remained unchanged.

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 multifamily developments have more than 5 units but less than 26; these are typically rented but may include owner-occupied units. Low- and mid-rise apartments are rental-focused developments that include more than 25 units.

Developers will need to invest a great deal of resources in the county to meet the future demand for housing. To understand the scale of this investment, Institute staff collected construction costs

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

Image 5: Costs Per Housing Unit



# Housing Supply and Demand

## Development since the 2022 Plan

Housing has seen significant development since this plan was initially written in 2022. The total number of units receiving permits during 2022, 2023, and 2024 is 2,503. About 40% of those units are single-family, while roughly 60% are multi-family. The largest number of permits were for developments in the urban areas of the county, as Kalamazoo and Portage combined for 1,028 units. Texas Township saw the highest number of new units obtaining permits with 660; the bulk of this development was near Texas Corners. Oshtemo Township saw 231 new units permitted. The Gull Lake area (Richland and Ross Townships) issued permits for 212 units. These numbers were obtained by contacting each of the municipalities in the county.

The 2,503 new permitted units is a significant step in the right direction, but it is not enough to keep pace with the demand. The county needs to build around 1,100 new units per year through 2030 to absorb the demand estimated in this plan. The county needs a total of 5,497 additional units by 2030.

## Permitted Units since 2022

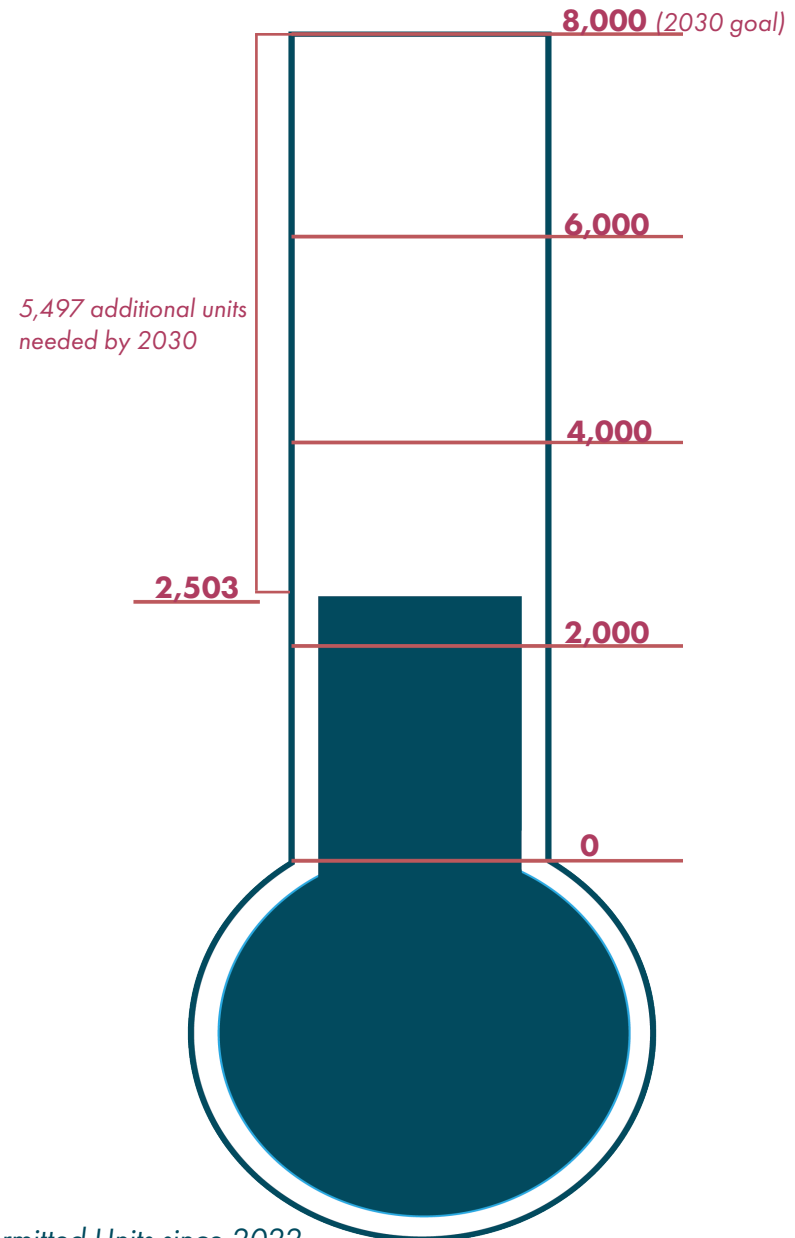


Image 6: Permitted Units since 2022

# 4

## Appendix



# Appendix

## Urban Transect Definitions

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

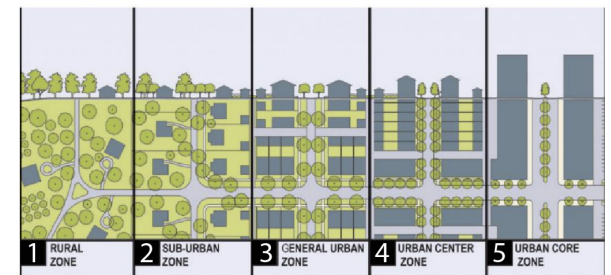
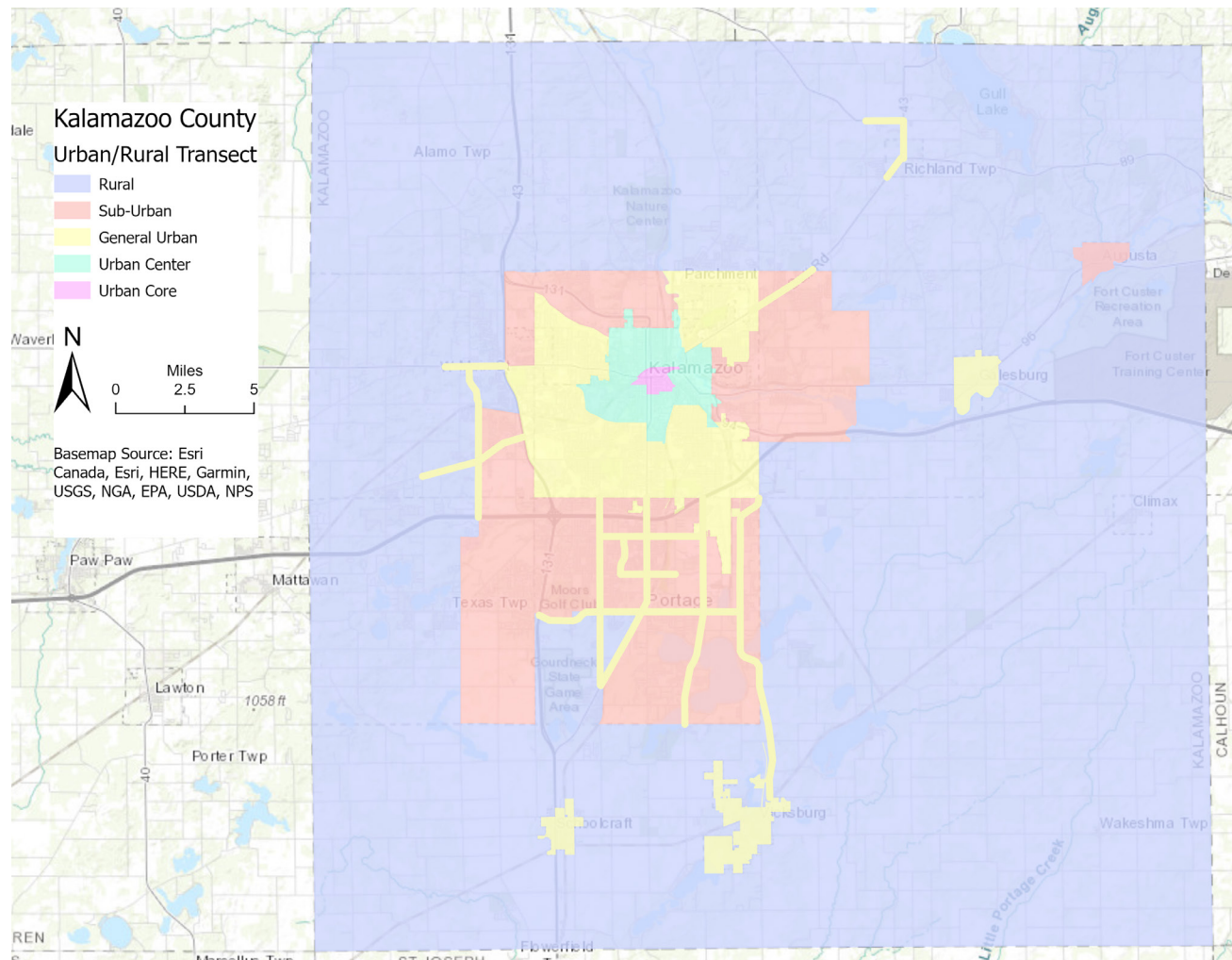
**2. Sub-Urban Zone:** Large-lot single-family homes, low density with large setbacks, shopping centers, and connected green spaces

**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.



# Appendix

## Extra Tables

Table A.1: Kalamazoo County Building Permits

Municipality	Total units
Alamo Township	11
Brady Township	25
Charleston Township	5
City of Galesburg	0
City of Kalamazoo	514
City of Parchment	0
City of Portage	514
Climax Township	15
Comstock Township	83
Cooper Township	82
Kalamazoo Township	28
Oshtemo Township	231
Pavilion Township	12
Prairie Ronde Township	13
Richland Township	125
Ross Township	87
Schoolcraft Township	38
Texas Township	660
Village of Augusta	0
Village of Climax	3
Village of Richland	3
Village of Schoolcraft	0
Village of Vicksburg	50
Wakeshma Township	4

SOURCE: Reported by Municipality 2024

# Appendix

Table A.2: Income Needed to Afford Median Rent

Tract	Income	Tract	Income	Tract	Income
1	\$47,040	19.05	\$35,360	30.07	\$60,000
2.01	\$42,640	19.06	\$40,400	30.08	N/A
2.02	\$39,160	19.07	\$50,960	33.02	\$46,600
3	\$34,360	20.02	\$52,680	34	\$34,560
5	\$34,520	20.03	\$58,480	35	\$42,280
6.01	\$39,120	20.04	\$39,800	55.01	\$30,440
9	\$41,840	20.05	\$19,640	55.02	\$41,000
10.01	\$53,960	21.02	\$44,120	61.02	\$35,320
10.02	\$34,480	21.03	\$40,920	61.03	\$40,760
11	\$41,840	21.04	\$51,200	66.01	\$33,240
12	\$50,560	22.01	\$38,760	67.01	\$44,320
13	\$40,960	22.03	N/A	67.02	\$36,360
15.01	\$38,560	22.04	\$40,960		
15.02	\$44,880	26.01	\$32,040		
15.03	\$54,040	27.01	\$39,920		
15.04	\$31,800	27.02	\$44,160		
15.08	\$50,520	28.01	\$41,960		
15.09	\$55,600	28.02	\$46,520		
15.10	\$32,400	29.01	\$40,000		
15.11	\$48,120	29.06	\$50,080		
16.01	\$43,160	29.07	\$38,200		
16.03	\$45,200	29.08	\$86,240		
16.04	\$45,800	29.09	\$37,480		
17.01	\$35,400	29.10	\$47,080		
17.02	\$42,720	29.11	\$37,680		
18.01	\$43,640	30.02	N/A		
18.02	\$40,520	30.05	\$34,000		
18.03	\$39,600	30.06	N/A		

SOURCE: U.S. Census Bureau

# Appendix

Table A.3: Homeowner Cost Burden

Tract	Percent	Tract	Percent	Tract	Percent
1	21.8	19.05	14.5	30.07	9.5
2.01	30.2	19.06	16.2	30.08	20.8
2.02	56.9	19.07	31.3	33.02	21.1
3	44.9	20.02	15.6	34	24.2
5	35.1	20.03	16.2	35	13.6
6.01	0.0	20.04	30.5	55.01	28.7
9	30.4	20.05	8.7	55.02	25.5
10.01	25.1	21.02	21.6	61.02	12.9
10.02	22.8	21.03	35.3	61.03	26.4
11	32.1	21.04	15.3	66.01	17.2
12	23.3	22.01	10.4	67.01	22.5
13	16.4	22.03	17.0	67.02	20.7
15.01	19.6	22.04	14.0		
15.02	29.0	26.01	14.2		
15.03	21.6	27.01	13.1		
15.04	42.3	27.02	16.3		
15.08	18.1	28.01	6.7		
15.09	0.0	28.02	20.8		
15.10	0.0	29.01	22.9		
15.11	63.6	29.06	0.0		
16.01	6.9	29.07	5.3		
16.03	22.5	29.08	25.8		
16.04	21.1	29.09	33.1		
17.01	34.4	29.10	24.8		
17.02	8.8	29.11	11.6		
18.01	19.9	30.02	14.9		
18.02	22.9	30.05	15.0		
18.03	33.1	30.06	9.1		

SOURCE: U.S. Census Bureau

# Appendix

Table A.4: Renter Cost Burden

Tract	Percent	Tract	Percent	Tract	Percent
1	67.8	19.05	45.9	30.07	21.9
2.01	43.9	19.06	22.1	30.08	100.0
2.02	47.3	19.07	47.2	33.02	32.6
3	45.6	20.02	40.8	34	32.2
5	48.4	20.03	41.6	35	51.4
6.01	47.6	20.04	25.6	55.01	62.7
9	44.4	20.05	51.8	55.02	66.5
10.01	84.3	21.02	29.0	61.02	33.9
10.02	49.8	21.03	17.5	61.03	39.8
11	45.7	21.04	20.8	66.01	45.2
12	50.0	22.01	46.0	67.01	54.9
13	46.8	22.03	N/A	67.02	57.1
15.01	59.3	22.04	33.6		
15.02	57.6	26.01	26.5		
15.03	40.3	27.01	60.5		
15.04	90.7	27.02	47.9		
15.08	58.4	28.01	27.3		
15.09	72.6	28.02	24.2		
15.10	45.4	29.01	43.6		
15.11	71.3	29.06	47.9		
16.01	53.8	29.07	43.3		
16.03	53.8	29.08	72.6		
16.04	53.4	29.09	87.3		
17.01	55.7	29.10	46.6		
17.02	46.2	29.11	59.5		
18.01	76.1	30.02	0.0		
18.02	47.8	30.05	52.8		
18.03	53.3	30.06	100.0		

SOURCE: U.S. Census Bureau