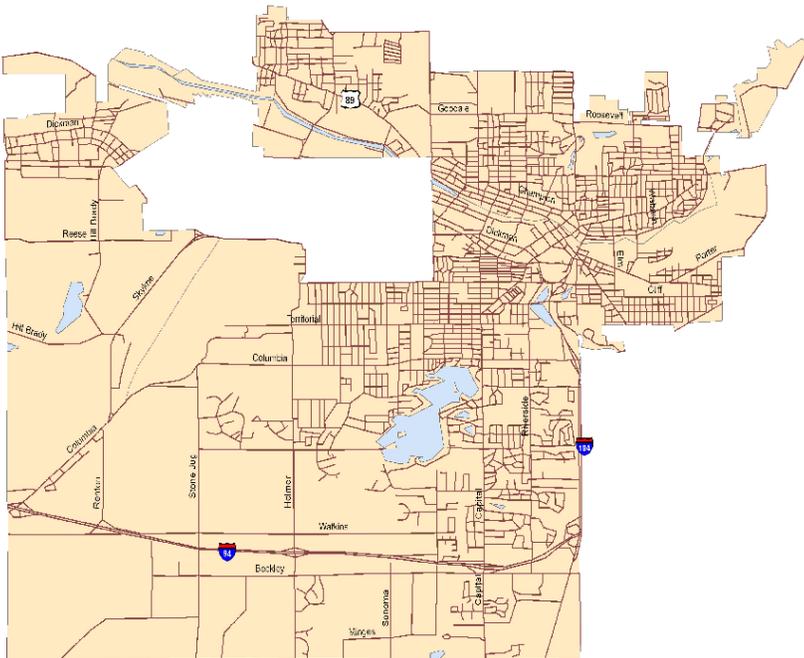


City of Battle Creek

Comprehensive Housing Study



Prepared by:
J-QUAD & ASSOCIATES, LLC.

Final Report September 2006

Table of Contents

Table of Contents Summary



Executive Summary

Battle Creek Comprehensive Housing Study

1. Socio-Economic Overview

2. General Housing Supply Characteristics

3. Housing Supply by Tenure

4. Housing Supply by Type

5. Housing Demand

6. Neighborhood Evaluation

7. Key Issues

Table of Contents

Executive Summary.....	i
Battle Creek Comprehensive Housing Study	1
1. Socio-Economic Overview.....	2
Population	3
Race/Ethnicity	4
Age Groups.....	10
Household Type.....	12
Household Size.....	13
Income	14
Household Income	14
Poverty.....	18
Employment and Education	20
Public Transportation	23
Synopsis	25
2. Housing Supply Characteristics	26
2.A. Characteristics of Housing Stock by Type and Value.....	26
Housing Types	29
Housing Size	31
2.B. Age of Housing Stock	32
2.C. Housing Conditions	35
Dangerous Buildings	36
Vacant Housing	36
Synopsis	39
3. Housing Supply by Tenure	40
3.A. Owner-Occupied Housing	40
Housing Values	47
Housing Affordability	51
Foreclosures.....	54
3.B. Renter-Occupied Housing	56
Rental Housing Inventory	56
Median Gross Rent and Median Contract Rent	58
Characteristics of Rental Housing Stock.....	60
Cost Burden	64
Current Rental Housing Characteristics	68
Current Rent Characteristics by NPC.....	71
Rent Affordability by Income Group	72
Synopsis	73

Table of Contents

4. Housing Supply by Type of Housing	74
4.A. Single-Family Housing	74
Age of Single-Family Housing	75
Single-Family Housing Valuation	75
Summary of New Single-Family Housing	76
Supply of Rental Single-Family Housing	76
Cost Burden	77
4.B. Multifamily Housing	80
Multifamily Housing Inventory	80
Multifamily Production Levels	80
Cost Burden in Multifamily Housing	82
4.C. Manufactured Housing	83
4.D. Public and Assisted Housing	84
Public and Assisted Housing Inventory and Waiting Lists	84
Five-Year Plan by Battle Creek Housing Commission	85
4.E. Housing Built Using Tax Credits and PILOTs	86
4.F. Population in Group Quarters	88
4.G. Special Needs Housing	89
4.H. Homeless Facilities	90
Synopsis	91
5. Housing Demand	92
Population Estimates and Projections	92
Census Estimates	92
Population Projections	93
Projection Methods	94
Existing Forecasts and Estimates	95
Refining Projections	97
Vacant Land Inventory	97
Home Sales	99
Population and Housing Projections	105
Other Demographic Trends	106
Economic Activity	109
Synopsis	116

Table of Contents

6. Neighborhood Evaluation	117
Methodology	117
Neighborhood Area Selection	117
Neighborhood Area Selection Criteria	117
Resulting Neighborhoods.....	118
On-Site Evaluation	120
Data Analysis	122
Methodology to Synthesize Neighborhood Survey Data.....	123
Neighborhood Condition Assessment.....	124
Urbandale	124
North Central	128
Fremont / McKinley / Verona.....	131
Post / Franklin	134
Wilson / Coburn / Roosevelt / Territorial.....	136
Westlake / Prairieview	139
Minges Brook / Riverside	141
Rural Southwest	146
Synopsis	148
7. Key Issues.....	149
Focus Group Sessions.....	149
Steering Committee Session	149
Issues and Recommendations.....	150
Concentrations of Poverty	150
Land Use Compatibility	156
Housing Conditions	158
Single-Family Rental	161
Location of New Construction	164
Downtown Housing	166
High-End Housing	170
Perceived Lack of Housing Stock Competitiveness	172
Multifamily Housing	173
Senior Housing and Special Needs Housing	174

Appendix

Attachment A: Neighborhood Area Evaluation Form
Attachment B: Focus Group Session Issues
Attachment C: Poverty Thresholds 1999
NPC Fact Sheets

Table of Contents - Tables

Table 1.1: Population (1960-2000)	4
Table 1.2: Population by Race, 1990 and 2000	4
Table 1.3: Population by Race, 2000	7
Table 1.4: Population by NPC, 1990 and 2000	9
Table 1.5: Population by Age Group, 2000	10
Table 1.6: Population by Age Group by NPC, 2000	11
Table 1.7: Type of Households, 2000	12
Table 1.8: Type of Households by NPC, 2000	13
Table 1.9: Income Class and Median Household Income, 2000	14
Table 1.10: Median Household Income by NPC, 2000	15
Table 1.11: Poverty, 2000	18
Table 1.12: Poverty Rate by NPCs, 2000	18
Table 1.13: Unemployment Rate, 2000	20
Table 1.14: Unemployment Rate by NPCs, 2000	20
Table 1.15: Major Employers, 2003	21
Table 1.16: Percent of Educational Attainment, 2000	22
Table 1.17: Percent of Population With Less than High School Education by NPC, 2000	22
Table 1.18: Percent Taking Public Transportation to Work, 2000	23
Table 1.19: Percent Taking Public Transportation to Work by NPC, 2000	23
Table 2.1: Building Permits (2000-2005)	27
Table 2.2: Type of Housing, 1990 and 2000	29
Table 2.3: Type of Housing by NPCs, 1990 and 2000	30
Table 2.4: Number of Rooms, 2000	31
Table 2.5: Year Structure Built	31
Table 2.6: Year Structure Built by NPCs, 2000	33
Table 2.7: Incomplete Plumbing in Housing Units, 2000	35
Table 2.8: Incomplete Plumbing in Housing Units by NPCs, 2000	35
Table 3.1: Tenure, 1990 and 2000	41
Table 3.2: Tenure by Race in Occupied Units	41
Table 3.3: Tenure by NPCs, All Housing Units, 1990 and 2000	42
Table 3.4: Type of Owner-Occupied Housing by NPCs, 2000	43
Table 3.5: Age of Owner-Occupied Housing	43
Table 3.6: Owner-Occupied Housing Values and Median Housing Value, 2000	47
Table 3.7: Housing Value by Number of Units, 1990, 2000, and 2005	48
Table 3.8: Median Housing Value, 1990 and 2000	49
Table 3.9: Income Requirements for Various Home Values	51
Table 3.10: Renter-Occupied Housing by Race, 2000	56
Table 3.11: Renter-Occupied Housing by NPC, 1990-2000	56
Table 3.12: Units in Structure, Rental	58
Table 3.13: Gross Rent by Number of Bedrooms	58
Table 3.14: Median Contract Rent 1990 and 2000	59
Table 3.15: Median Contract Rent in NPCs, 1990 and 2000	59
Table 3.16: Type of Renter-Occupied Housing by NPCs, 2000	60
Table 3.17: Age of Rental and Owner-Occupied Housing, 2000	61
Table 3.18: Occupants per Room, 2000	61
Table 3.19: Occupants per Room by NPCs, 2000	62
Table 3.20: Percent of Household Income for Rent by Income Group	64

Table of Contents - Tables

Table 3.21: Cost Burden for Renters by NPCs, 2000	65
Table 3.22: Rental Housing Characteristics by Number of Bedrooms, March 2006.....	68
Table 3.23: Rental Survey Results, March 2006.....	69
Table 3.24: Rent Characteristics, March 2006.....	71
Table 3.25: Median Contract Rent by NPC, 2000.....	71
Table 3.26: Rent Affordability.....	72
Table 4.1: Single-Family Housing Inventory, 1990 and 2000	74
Table 4.3: Age of Occupied Single-Family Housing Stock, 2000.....	75
Table 4.4: Building Permits for Single-Family Housing (2000-2005)	76
Table 4.5: Single-Family Renter-Occupied Housing by Age of Housing Stock.....	76
Table 4.6: Single-Family Rental Housing by NPCs, 2000.....	77
Table 4.7: Gross Rent as a Percent of Household Income in Single-Family Housing	77
Table 4.8: Cost Burden in Single-Family Renter Housing by NPCs, 2000	78
Table 4.9: Multifamily Housing Inventory, 1990 and 2000	80
Table 4.10: Building Permits for Multifamily Housing (2000-2005)	80
Table 4.11: Gross Rent as a Percent of Household Income in Multifamily Housing.....	82
Table 4.12: Cost Burden in Multifamily Households by NPCs, 2000	82
Table 4.13: Mobile Homes, 1990 and 2000	83
Table 4.14: Housing Needs of Families on Public Housing and Section 8 Waiting Lists..	84
Table 4.15: Public Housing Waiting List.....	85
Table 4.16: Housing Units in Battle Creek Built with Tax Credits, 2003	86
Table 4.17: Low-Income Housing Tax Credit Housing (2003)	87
Table 4.18: Population in Group Quarters, 2000	88
Table 4.19: Independent Living Facilities, 2000.....	89
Table 4.20: Assisted Living Facilities, 2000	89
Table 4.21: Homeless Facilities - Emergency Shelters.....	90
Table 4.22: Homeless Facilities – Transitional Housing	90
Table 4.23: Homeless Facilities – Permanent Supportive Housing	90
Table 5.1: Census Population Estimates	93
Table 5.2: US and Michigan Population Forecast, 2000 – 2030.....	93
Table 5.3: Area Agency Population Forecasts.....	96
Table 5.4: Vacant Lot Summary	97
Table 5.5: Housing Sales, 2001 – 2005.....	99
Table 5.6: Median Sales Price by NPCs, 2000.....	100
Table 5.7: Housing Sale Price by NPCs, 2000	101
Table 5.8: Housing Sales by NPC, 2001-2005	102
Table 5.9: Housing Sales by Number of Bedrooms, 2001– 2005	103
Table 5.10: Battle Creek 2010 and 2015 Population Projections.....	105
Table 5.11: Battle Creek Age Distribution , 1990 and 2000.....	106
Table 5.12: 2010 and 2015 Population Forecasts by Age Cohort	107
Table 5.13: Population Change 1990 - 2015 by Cohort.....	108
Table 5.14: Number of Establishments by Industry 1998 to 2003, Calhoun County.....	111
Table 5.15: Employment by Industry 1998 to 2003, Calhoun County.....	112
Table 5.16: Number of Establishments by Industry 1998 to 2003, Battle Creek.....	114
Table 5.17: Number of Establishments by Employment-Size Group 2003, Battle Creek	115
Table 5.18: Change in Businesses in Battle Creek by Business Size: 1998 – 2003	116

Table of Contents - Maps

Map 1.1: Percent African-American, 2000	5
Map 1.2: Percent Hispanic, 2000	6
Map 1.3: Median Household Income, 2000	16
Map 1.4: Percent of Households on Public Assistance, 2000.....	17
Map 1.5: Poverty Rate, 2000	19
Map 1.6: Battle Creek Transit Routes and Percent Taking Public Transportation to Work.....	24
Map 2.1: Residential Building Permits (2003-2005).....	28
Map 2.2: Pre-1960 Housing Stock	34
Map 2.3: Location of Dangerous Building	37
Map 2.4: Percent Vacant, 2000	38
Map 3.1: Percent Owner-Occupied, 2000.....	44
Map 3.2: Percent African-Americans in Owner-Occupied Units, 2000	45
Map 3.3: Percent Hispanics in Owner-Occupied Units, 2000	46
Map 3.4: Median Housing Value, 2000	50
Map 3.5: Percent Owners Paying More than 30 Percent of Household Income on Housing Expenses, 2000	53
Map 3.6: Properties Sold After Foreclosure, 2002.....	55
Map 3.7: Percent Renter-Occupied, 2000	57
Map 3.8: Overcrowding, 2000.....	63
Map 3.9: Median Contract Rent, 2000	66
Map 3.10: Percent Renters Paying More than 30% of Household Income to Housing Expenses, 2000	67
Map 3.11: Rental Survey Results 2006	70
Map 4.1: Percent Rental in Single-Family, 2000.....	79
Map 4.2: Multifamily Housing Locations.....	81
Map 5.1: Vacant Lots (Zoned Residential).....	98
Map 5.2: Zip Codes in Battle Creek, 2000	110
Map 6.1: Neighborhood Condition Survey Areas.....	119
Map 6.2 : Neighborhood Classification	125
Map 6.3 : Urbandale NPC—Neighborhood Classification.....	126
Map 6.4 : North Central NPC—Neighborhood Classification.....	129
Map 6.5 : Fremont/McKinley/Verona NPC—Neighborhood Classification.....	132
Map 6.6 : Post/Franklin NPC—Neighborhood Classification	135
Map 6.7 : Wilson/Coburn/Roosevelt/Territorial NPC—Neighborhood Classification	137
Map 6.8 : Westlake / Prairieview NPC—Neighborhood Classification.....	140
Map 6.9: Minges Brook/Riverside NPC—Neighborhood Classification	142
Map 6.10 : Rural SW NPC—Neighborhood Classification.....	147
Map 7.1: Battle Creek Habitat for Humanity Project Locations	152
Map 7.2: Battle Creek Future Zoning	155
Map 7.3: Zoning in the Central Business District	169

Table of Contents - Charts

Chart 3.1: Housing Value, 2005	49
Chart 3.2: Housing Price Index, 1975-2002	52
Chart 3.3: Renter Households by Income Group, 2000	72
Chart 5.1: Percentage of the Michigan population in Calhoun County	94
Chart 5.2: Upjohn Institute County Population Forecast	96
Chart 5.3: Number of Housing Units Sold by Number of Bedrooms	104
Chart 5.4: Average Sales Price by Number of Bedrooms	104
Chart 7.1: Owner-Occupied Housing Price Ranges.....	171

Executive Summary

This comprehensive housing study for the City of Battle Creek evaluates housing market conditions and characteristics. It has been structured to serve as a planning and reference tool, with policy options for future housing development to meet the demands of current and future residents of Battle Creek. The study is divided into seven main sections:

1. Socio-Economic Overview
2. Housing Supply Characteristics
3. Housing Supply by Tenure
4. Housing Supply by Type
5. Housing Demand
6. Neighborhood Area Conditions
7. Key Issues

1. Socio-Economic Overview

The data in this section show that one significant trend in Battle Creek has been the steady decline in population. This trend goes back to the 1950's and is not reflected in the county or state. Just as significant as the declining overall population trend, not all Neighborhood Planning Councils (NPCs) are declining in population. From 1990 to 2000, the southern NPCs experienced population gains. These two trends - the decline in overall population and population growth in southern Battle Creek - have had a significant impact on housing within the city.

On the whole, the City's population has become more racially and ethnically diverse, though there are areas of the city with concentrations of minority populations. Data show that Hispanic and African Americans are more likely to live in the NPCs closest to the CBD.

Battle Creek's residents are generally older than those of Jackson, Kalamazoo, and the state. Older households are typically smaller than younger ones, and the average household size in Battle Creek decreased from 1990 to 2000, as did the average household size for the county and the state.

Executive Summary

Non-family, male-headed, and female-headed households all increased from 1990 to 2000. Households consisting of married couples are still the largest household group, although female-headed households are a significant group in the North Central, Post / Franklin, and CBD NPCs.

An older, more affluent, more diverse population will demand a different and varied set of housing options.

2. Housing Supply Characteristics

Data show that Battle Creek's housing growth is occurring in the southern portions of the city. As shown in the population section, Battle Creek's population losses are mainly in the central NCPs. Not surprisingly, these areas also have the largest number of vacant structures and dangerous buildings. Addressing these issues will be of importance in a comprehensive housing policy.

In terms of the age of the housing stock and home size, Battle Creek's housing is not significantly different than that of Jackson or Kalamazoo. Battle Creek's housing stock is younger than Jackson's but older than Kalamazoo's. The city's newest housing stock is in the southern portion of the city, while in areas around the CBD more than 80 percent of the homes were built prior to 1960. This disparity in housing age, coupled with the location of new construction, is an issue facing Battle Creek.

Most of the City's housing is single-family. Over 70 percent of the total housing stock in Battle Creek in 1990 and 2000 was single-family, higher than Jackson or Kalamazoo. It is important to remember that the city's single-family homes include both homeowner occupied and rental units.

3. Housing Supply by Tenure

Battle Creek has a high homeownership rate at almost 66 percent. This is higher than Jackson or Kalamazoo. Homeownership rates are highest in areas of the city with newer homes, despite the higher median housing values in those areas. The median home in the city in 2000,

Executive Summary

at \$70,800, was more affordable than the median home in the state, county, and Kalamazoo. Median housing values in Battle Creek vary among the NPCs, with the highest values to the south.

In 2000, for a family to afford the median home in Battle Creek the household's income had to be at least \$35,923. Households paying more than 30 percent of their income on housing (including utilities and insurance) are said to be cost burdened. Despite a general affordability, there are areas of the city with a high percentage of cost-burdened households. In 2000, the area with the greatest number of cost burdened renter households was the Fremont NPC with 660 households. Areas with higher rents typically also had higher numbers of cost burdened renter households.

In terms of rental housing, African Americans and Hispanics in Battle Creek are more likely to be renters than Whites. While it did not have the highest renter occupancy rate, the highest number of renters lived in the Fremont / McKinley / Verona area. A significant portion of rental housing is in single-family homes (30.4%), while less than half (about 46 percent) of rental housing is found in apartment buildings.

While the overall homeownership rate is high there is also a high number of rental single-family homes in the city. These rental homes, primarily located in areas with concentrations of low-income households, are a challenge and an opportunity for the city.

4. Housing Supply by Type

In 2000, Battle Creek had 16,604 single-family housing units. Of the 15,626 occupied single-family homes, more than 70 percent were built before 1960 and almost 29 percent were built before 1930. Census data show the majority of the city's single-family homes were owner-occupied, although a significant number, over 2,200, were renter-occupied. Most of the city's renter-occupied homes were in the Fremont / McKinley / Verona, Wilson / Coburn / Roosevelt / Territorial, and North Central NPCs. Renters in single-family homes typically occupied older housing stock. More than half of renter-occupied single-family homes were built before 1950.

Battle Creek had 4,030 multifamily units in 2000. Cost burdened households in multifamily

Executive Summary

units were most common in the Wilson / Coburn / Roosevelt / Territorial, Northcentral, and Post / Franklin NPCs where about half of all households were cost burdened. In 2000, the average one-bedroom apartment would not be affordable to households earning less than \$15,000 in Battle Creek. Over 34 percent of all renter households in Battle Creek earned less than \$15,000 in 2000.

There were 359 manufactured and mobile home units in Battle Creek in 2000, an increase of 238 units from 1990. This number represents 1.5 percent of the all housing units in Battle Creek. Calhoun County had 3,838 manufactured and mobile home units at the end of 2000.

5. Housing Demand

Housing demand is driven by many factors, the most important of which are employment and population change. Census Bureau data show a pattern of population decline, down to an estimated 53,399 persons in 2004. This represents a gain of only 35 people from the 2000 Census count.

Growth in Battle Creek is not constrained by a lack of land. Battle Creek has approximately 419 acres developable in the short-term and 2,488 acres of longer-term growth potential. City-wide sales data show a trend of moderate increases in home sales and values. Over the 2001 to 2005 period the type of home with the most consistent increases in the number of units sold was two-bedroom homes.

It is estimated that Battle Creek will have a population of 53,830 persons in 2010 and 53,650 in 2015. These figures indicate a continued trend of low to no population growth for the city. Battle Creek may experience only modest population gains by 2015, but the increase in the '60 to 64 year old' age cohort will far outpace the city's overall growth rate, reflecting the aging of baby boomers and foreshadowing the future shift to housing needs to address this cohort.

Population change and economic activity in Battle Creek are linked. The number of employers and available jobs affect how many people will make Battle Creek their home. Data indicate there has been a decline in the number of business in the city since 1998. The number of employers is a good indicator of economic vitality within the city, although the size of those em-

Executive Summary

ployers is just as important. One growing industry sector in Battle Creek's economy is the 'Health and Social Assistance' sector. Other growing sectors included 'Transportation and Warehousing', 'Retail Trade', and 'Finance and Insurance'.

6. Neighborhood Area Conditions

J-Quad and Associates undertook a neighborhood area evaluation of Battle Creek, collecting both qualitative and quantitative data for the city's residential areas. Data collection was performed by 'neighborhood area'. These areas were initially determined through a GIS data exercise to produce homogenous areas based on housing stock age, assessed values, lot size, and zoning. After data were collected for all the neighborhood areas, these were refined to a total of 52 distinct areas which ranged from 25 acres to 232 acres in size. Data collected in each neighborhood area included:

- Predominant housing type - the type of housing most common in the area.
- Area structural conditions - housing was rated as either '1. Standard Condition', '2. Minor Repair', or '3. Major Repair'.
- Lot conditions - as with the area housing conditions, lots rated either '1. Standard Condition', '2. Minor Repair', or '3. Major Repair'.
- Neighborhood Infrastructure - a five-point scale was used to rate area infrastructure including street lighting, roads, sidewalks, signage and utilities based on presence and quality.
- Neighborhood Design - a five-point scale was used to rate the presence and quality of neighborhood design enhancements such as traffic calming measures, pedestrian friendliness, illumination, and landscaping.

The data collected were adapted to fit the five neighborhood descriptor categories used in the Battle Creek Comprehensive Plan. These are Stable Neighborhoods, Neighborhoods in Transition, Declining Neighborhoods, Areas of Deterioration, and Areas of Residential Conversion to Non-Residential.

The data show a variety of conditions within the city's residential areas. The residential areas of concern are designated as in deterioration or conversion to non-residential. Strategies appropriate for these areas are discussed in the Key Issues section.

7. Key Issues

During the month of March, 2006, focus group sessions were conducted to receive input on a variety of housing topics. Groups included housing professionals and industry leaders, local non-profit agencies with housing concerns, and City and County Staff. Two public forums were held to receive input from citizens with housing concerns. These meetings covered a range of topics which would guide research for this report. The Steering Committee, formed early in the process, provided guidance to the development of this study, and act as a sounding board for issues raised at focus group sessions. The issues presented were derived from the focus group sessions, Steering Committee direction, and an examination of data in this report. Some of the policy alternatives may address specific areas of the city or a specific sub-market, while others are broad in their possible application. The recommendations are presented as options in the creation of an overall housing policy. Issues presented include:

Concentrations of Poverty

Concentrations of poverty are not only a concern with regard to social equity, but have a significant impact on the conditions and quality of housing in a neighborhood. In areas where a majority of homeowners cannot afford to perform routine maintenance, poor housing conditions may quickly become the accepted state of affairs. Policies in this section include incentives for mixed-income infill development, inclusionary zoning, and allowing for appropriate lot size variety and zoning categories to create mixed-income areas.

Land Use Compatibility

One land use issue observed in the neighborhood assessment phase of the report was that there are some areas in the city with inappropriate land uses or with incompatible adjacent land uses. These areas had a variety of problems which included:

- commercial adjacency / encroachment into neighborhoods
- isolation of smaller neighborhood areas
- vacant residential structures along arterials

Housing Conditions

One issue which was discussed at each focus group session was the general state of housing in the city. Concerns regarding housing conditions in some areas of the city are not un-

Executive Summary

founded. While on the whole conditions in the city were standard, with strong neighborhoods, there are some areas of the city which need attention. The conditions information shows that some areas, particularly those areas identified as 'residential transitioning to commercial' in both the existing Comprehensive Plan survey and in this report, are poor. Strategies in this section include the creation of area improvement plans, enhancing neighborhood identity, and a pro-active code enforcement process.

Single-Family Rental

Data show that Battle Creek has a fairly high homeownership rate at 65.8 percent. It is seven percentage points higher than Jackson and more than 15 percentage points higher than Kalamazoo when all housing is included. Single-family rental housing stock in Battle Creek is a large portion of the City's rental market. A concentration of single-family rental units in areas of poorer housing conditions and lower incomes is a cause for concern. Strategies to improve the condition of single-family rental homes include the creation of a housing rehabilitation program focusing on rental units, enhancing the City's existing rental registration program, and a strengthened citation process for repeat building code violators.

Location of New Construction

One issue discussed at the focus groups was the type and location of new development in the city and where development was occurring and where it was not occurring. Residential building permit data for the last 3 years show a concentration of development in the Westlake / Prairieview, Minges Brook / Riverside, and Rural Southwest NPCs. While many thought new development was a positive for the city, there was concern expressed that this new development was not benefiting all parts of the city equally. Strategies to address this issue include land assembly and an infill housing parade of homes.

Downtown Housing

Downtown living is associated with a thriving city, where the downtown is more than just a place to conduct business, but has also re-emerged as a center for restaurants, entertainment, and a vibrant street-life. People who choose to live in downtowns are willing to give up some of the advantages that suburban living offers, such as a back-yard and better schools. Making this exchange is simple for a demographic which has no children. Young professionals, students, empty nesters, boomers, and retirees often fit this mold.

Executive Summary

High-end Housing

One of the issues discussed in focus group sessions was the perceived lack of high-end housing and new high-end housing development in Battle Creek. Many focus group attendees and interviewees felt that this type of housing was available in larger quantities in surrounding areas and that high-end development was occurring in larger quantities outside of Battle Creek. This issue is explored and recommendations on attracting high-end housing are described.

Perceived lack of housing stock competitiveness

Some of the focus group participants and interviewees felt that the housing stock in Battle Creek is older, more deteriorated, and has higher rents and overall costs than in Kalamazoo or Jackson. They felt that this inferior housing stock led many of the higher income groups, young professionals, and families to choose to live in Kalamazoo or other surrounding cities. While data do show that there is net out-migration from Battle Creek, Census data do not support a competitive disadvantage of housing stock in Battle Creek in terms of condition factors.

Multifamily Housing

Figures show a relatively low attractiveness for multifamily housing in Battle Creek compared to Kalamazoo, Jackson, or Portage. Low occupancy rates in Battle Creek may be due, in part, to the higher levels of single-family rental housing, and the concentration of multifamily housing options. Allowing for the development of small-scale multifamily housing in appropriate areas of the northern NPCs (Franklin, Wilson, Northcentral, and CBD) where the single-family rentals are concentrated, could shift some renter households to multifamily units. The city should enhance its multifamily site development requirements to require desirable amenities in new development.

Senior Housing and Special Needs Housing

One notable demographic trend for Battle Creek is the population crest of baby boomers in Battle Creek's population. By 2010 it is projected that baby boomers (those born between 1946 and 1964) will make up more than one quarter of Battle Creek's population. More than 37 percent of the population will be boomers or in older cohorts. For this population to age in place, the city's housing stock will need to change to meet their demands or lose them to other areas that do. Strategies to assist in creating housing options for this population include the aging in place initiative, capitalizing on Battle Creek's healthcare competitive advantages, adopting a universal design ordinance, and cottage housing.

Comprehensive Housing Study

This comprehensive housing study for the City of Battle Creek evaluates housing market conditions and characteristics. It has been structured to serve as a planning tool and reference, and provide policy options to encourage future housing development to meet the demands of current and future residents of Battle Creek. The study is divided into seven sections.

1. The Socio-Economic Overview section describes Battle Creek in terms of its demographic characteristics, such as income, education level, and employment. This section also describes the city's public transportation, and which populations make use of it. Much of the data for the analysis in this section is drawn from the U.S. Bureau of the Census, although, whenever available, more recent data are used.
2. The Housing Supply Characteristics section describes the city's existing housing stock in terms of age, value, and location. This section also examines new construction, both single-family and multifamily, and where vacant land is available for future development.
3. The Housing Supply by Tenure section looks at the characteristics of Battle Creek's rental and owner-occupied housing, examining homeownership rates, cost burdens among homeowners and renters, and foreclosure information.
4. The Housing Supply by Type section analyzes Battle Creek's single-family and multifamily housing stock, manufactured housing, public and assisted housing, special needs housing, and homeless facilities.
5. The Housing Demand section contains population, employment, and housing demand projections to aid the City in encouraging the development of appropriate housing options. It also examines perceptions and other factors that will influence future housing demand.
6. The Neighborhood Area Conditions section builds on the descriptions in the Housing Supply Characteristics by showing examples of the city's housing stock. This section provides an overview of the physical conditions found in the city using the results of a neighborhood conditions assessment. This section categorizes these neighborhoods as a planning tool to determine appropriate policies.
7. Finally, the Key Issues section provides housing policy options designed to spur desirable development and reverse negative neighborhood trends identified in the study. This section provides some policy tools that may be used to reach the goals expressed throughout this process.

1. Socio-Economic Profile

1. Socio-Economic Overview

Battle Creek is located in Southwest Michigan, 70 miles east of Lake Michigan along the I-94 corridor. Founded as a village for mill workers in 1831, it was named Milton in the 1840s, was incorporated as a town and changed its name to Battle Creek in 1850. Battle Creek and Battle Creek Township merged in 1983 doubling the city's size. Cities within a 50 mile radius include Kalamazoo and Jackson.

The Socio-Economic Overview provides a look at the demographics of the community and identifies major trends in Battle Creek including:

Population: Looks at the basic structure of the community in terms of population growth, family structure, and racial diversity.

Income: Analyzes income sources, the distribution of households across income class, and poverty.

Employment and Education: Examines unemployment rates, major employers, and educational status.

Public Transportation: Focuses on the population using public transportation in their trip to work.

Throughout this section, Battle Creek is compared to Michigan, Calhoun County, and the cities of Kalamazoo and Jackson. Data were gathered for this analysis from the 1990 and 2000 U.S. Census and several other sources. Detailed analyses will concentrate on the ten Neighborhood Planning Council Districts (NPC): Urbandale, North Central, Central Business District, Fremont/McKinley/Verona, Post/Franklin, Wilson/Coburn/Roosevelt/Territorial, Minges Brook/Riverside, Rural Southwest, Westlake/Prairieview, and WK Kellogg Airport/Fort Custer Industrial Park. The analysis includes three major racial and ethnic groups in Battle Creek: White, African-American, and Hispanic. All other groups are relatively small in number and percentage and, therefore, will not be examined in detail.

1. Socio-Economic Profile

About the Data

Throughout the report maps present data for Battle Creek by census tract with an overlay of the boundaries of the city and the NPCs. Data reported by the US Bureau of the Census at the Census tract level is combined to the NPC level. It is important to note that not all data is collected at the NPC level and the boundaries of Census tracts and block groups do not match exactly with those of the NPCs. Further, the Census Bureau block groups along the city limits extend beyond the outer NPC boundaries, and outside of the city. Because many estimates for NPCs were generated from Census block group data they are approximations for those NPCs. Comparisons with 1990 Census data at the NPC level poses another challenge: changes in Census boundaries between 1990 and 2000. This is particularly significant in the Central Business District NPC where the US Bureau of the Census which from 1990 to 2000 joined previously separate tracts into new, larger tracts which extend further outside of the CBD area boundary. To minimize confusion and data discrepancies caused by these boundary changes, two conventions will be used within the report. In examining population and housing units for 2000 the report will use the smallest Census geography available, the Census block, to best match the CBD boundary. Most Census data are not available at the block level. In comparisons using data not available at the block level, the 2000 Census block group boundaries will be used. One implication of this second convention is that data reported for 1990 for the CBD will not match reports for 2000.

Population

The population of Battle Creek in 2000 was 53,364, representing 38.7 percent of the population of Calhoun County

The population of Battle Creek has been declining since the 1950's. The city has not followed the same trend as the County or the State which have been increasing in population.

and 0.5 percent of the population of the state. Battle Creek experienced a population decline of 12,942 (-26.6%) between 1950 and 1980. During the period between 1980 and 1990, the City of Battle Creek was merged with Battle Creek township increasing the population by 17,816 (49.9%). But, the combined population of Battle Creek city and township dropped by 2,799 (-5.0%) between 1980 and 1990. The population of Battle Creek dropped by 176 (-0.3%) between 1990 and 2000. The population of Calhoun County increased by 21,150 (17.5%) between 1950 and 1970 and increased by 2,003 residents (1.5%) between 1990 and 2000. Calhoun County did, however, experience a drop in population for the period between 1980 and 1990, though a smaller population loss than Battle Creek (township and city). Michigan's population increased by 3,566,678 (56.0%) between 1950 and 2000.

1. Socio-Economic Profile

Table 1.1: Population (1950-2000)

	1950	1960	1950-1960 % Change	1970	1960-1970 % Change	1980	1970-1980 % Change	1990	1980-1990 % Change	2000	1990-2000 % Change
Battle Creek City	48,666	44,169	-10.2%	38,931	-11.9%	35,724	-8.2%	53,540	49.9%	53,364	-0.3%
Battle Creek Township	15,015	19,010	21.0%	21,782	14.6%	20,615	-5.4%	0*	0.0%	0*	0.0%
Calhoun County	120,813	138,858	13.0%	141,963	2.2%	141,557	-0.3%	135,982	-3.9%	137,985	1.5%
Michigan	6,371,766	7,823,194	18.6%	8,875,083	13.4%	9,262,078	4.4%	9,295,297	0.4%	9,938,444	6.9%

Source: U.S. Census

*Battle Creek Township incorporated in to Battle Creek City.

Race/Ethnicity

According to the 2000 Census, Hispanics constituted 4.6 percent of the city's population.

The African-American population of Battle Creek increased by 1.3 percentage points between 1990 and 2000 to 17.8 percent of the total population in 2000. It should be noted in

comparing the racial distribution between 1990 and 2000 that the Census changed the way it considered racial categories and ethnicities for the 2000 Census. The category 'Hawaiian and Pacific Islander' was split from the Asian category from 1990. Additionally, the 2000 Census allowed respondents to identify more than one racial category. The 'Two or More' category groups all respondents that indicated more than one racial group. Also, Hispanic is

On the whole, the city's population has become more racially and ethnically diverse, though there are areas of the city with concentrations of minority populations. Data show that Hispanic and African Americans are more likely to live in the NPCs closest to the CBD.

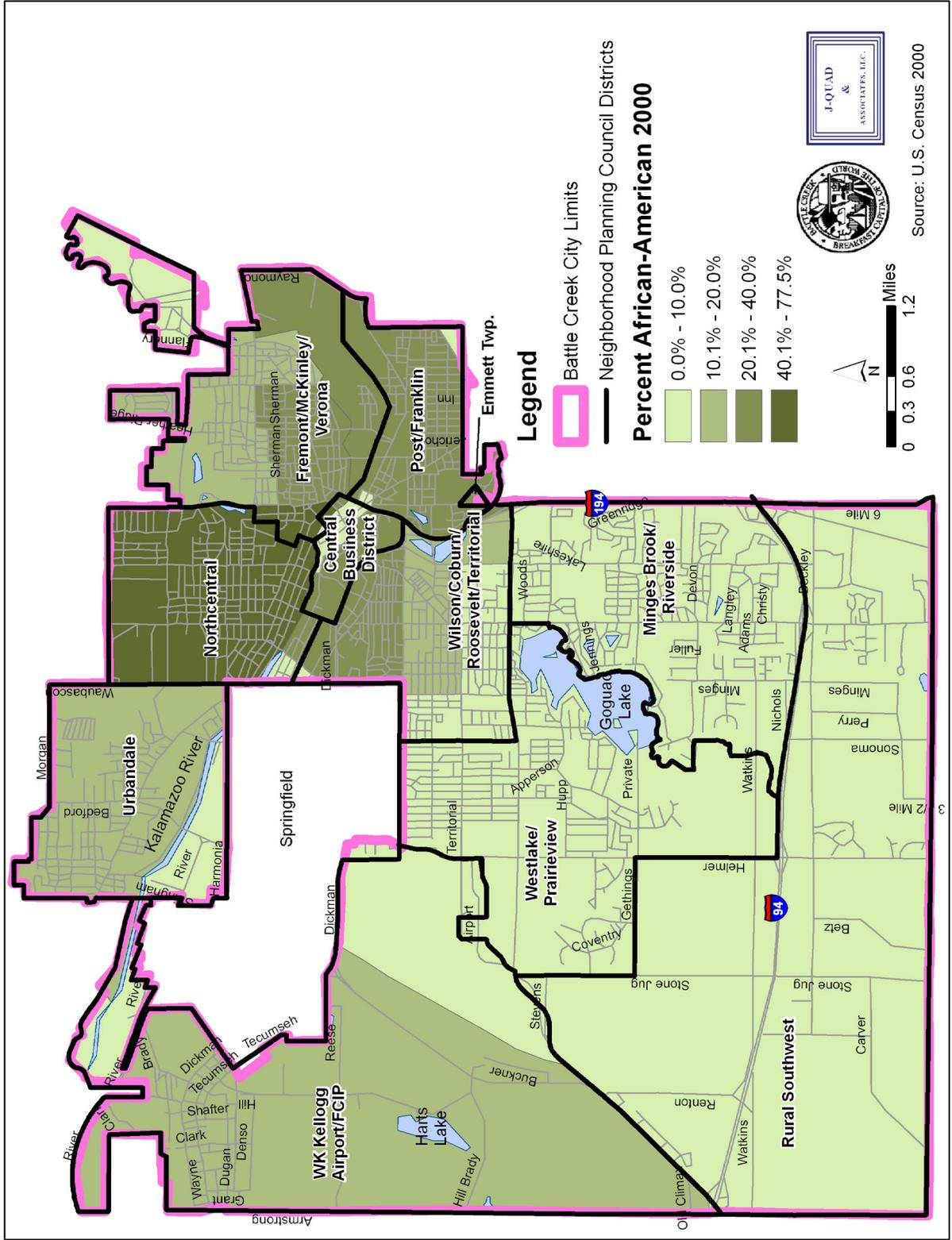
Table 1.2: Population by Race, 1990 and 2000

	1990		2000	
	#	%	#	%
White	43,226	80.74%	39,838	74.65%
African-American	8,854	16.54%	9,501	17.80%
American Indian	342	0.64%	411	0.77%
Asian	670	1.25%	1,033	1.94%
Hawaiian	-	-	6	0.01%
Other	448	0.84%	1,126	2.11%
Two or More	-	-	1,449	2.72%
Total	53,540	100.00%	53,364	100.00%
Hispanic	978	1.83%	2,475	4.64%

Source: 1990 & 2000 U.S. Census

1. Socio-Economic Profile

Map 1.1: Percent African-American, 2000



1. Socio-Economic Profile

not considered a race, but rather an ethnicity and is counted separately from the race population totals.

Maps 1.1 and 1.2, on the preceding pages, provide a graphic depiction of concentrations of African-Americans and Hispanics by census tract within the city. The maps show a higher concentration of minorities in the NPCs around the CBD. The North Central NPC has the highest concentration of African-Americans (68.2%). The highest concentrations of Hispanics are in the CBD (19.3%), Franklin (8.2%), and Wilson (7.5%) NPCs. This information is presented in Table 1.4. on page 9.

Table 1.3: Population by Race, 2000

		Michigan	Calhoun County	Battle Creek	Jackson	Kalamazoo
White	#	7,966,053	115,804	39,838	26,825	54,593
	%	80.2%	83.9%	74.7%	73.9%	70.8%
African-American	#	1,412,742	15,033	9,501	7,154	15,924
	%	14.2%	10.9%	17.8%	19.7%	20.6%
American Indian	#	58,479	865	411	203	445
	%	0.6%	0.6%	0.8%	0.6%	0.6%
Asian	#	176,510	1,530	1,033	186	1,847
	%	1.8%	1.1%	1.9%	0.5%	2.4%
Hawaiian	#	2,692	32	6	14	50
	%	0.0%	0.0%	0.0%	0.0%	0.1%
Other	#	129,552	1,779	1,126	601	1,836
	%	1.3%	1.3%	2.1%	1.7%	2.4%
Two or More	#	192,416	2,942	1,449	1,333	2,450
	%	1.9%	2.1%	2.7%	3.7%	3.2%
Total	#	9,938,444	137,985	53,364	36,316	77,145
	%	100.0%	100.0%	100.0%	100.0%	100.0%
Hispanic	#	323,877	4,351	2,475	1,469	3,304
	%	3.3%	3.2%	4.6%	4.1%	4.3%

Source: U.S. Census 2000

About 20 percent of the population of Jackson and nearly 21 percent of the population in Kalamazoo were African-Americans, compared to about 18 percent of the total population in Battle Creek. Over four percent of the Kalamazoo, Jackson, and Battle Creek populations were reported to be Hispanic, above the state and county figures of 3.3 and 3.2 percent, respectively. Table 1.3, above, compares the populations of each race and the total population of Battle Creek with Michigan, Calhoun County, Jackson, and Kalamazoo.

1. Socio-Economic Profile

Table 1.4, on page 9, describes changes in the City's population, by race, in the ten NPCs in Battle Creek from 1990 to 2000. The populations of the Urbandale, North Central, Post-Franklin, and Wilson NPCs were observed to be decreasing. The other NPCs increased during the 10-year period. This points out an overall trend of decreasing population in the northern part of the city and increasing population in the southern part of the city.

The greatest population increases occurred in the Rural SW and Minges Brook / Riverside NPCs, an increase of 1,385 and 1,336 persons respectively. The highest percentage increase occurred in the Rural SW NPC, 45.6 percent, compared to 18.9 percent in the Riverside NPC. The Post/Franklin NPC experienced a 18.7 percent population decrease, compared to 17.8 percent, 5.8 percent, and 2.1 percent decreases in the North Central, Wilson, and Urbandale NPCs respectively.

The city's African-American population ranged from two percent in the Westlake NPC to 68.2 percent in the North Central NPC in 2000. The African-American population in the Post / Franklin NPC increased by 7.7 percentage points between 1990 and 2000. The city's Hispanic population ranges from 1.3 percent in the Riverside NPC to 27.8 percent (only 5 Hispanic persons) in the CBD NPC. The highest number of Hispanics were in the Fremont NPC, 608 persons in 2000. The Hispanic population showed an increase of 4.7 percentage points in the Franklin NPC, compared to a decrease of 0.5 percentage points in Hispanic population in the Rural SW NPC. Overall, there was an increase in Hispanic residents in almost every NPC except in the Rural South West, between 1990 and 2000.

1. Socio-Economic Profile

Table 1.4: Population by NPC, 1990 and 2000*

			NPCs									
			Urbandale	North Central	CBD**	Fremont	Post/Franklin	Wilson	Riverside	Rural SW	Westlake	WK Kellogg**
White	1990	#	5,963	2,002	-	12,215	5,563	5,841	6,728	2,785	5,683	-
		%	87.1%	27.3%	-	90.0%	81.0%	78.7%	95.4%	91.7%	94.1%	-
	2000	#	5,597	1,525	10	12,335	3,589	5,077	7,572	3,879	5,957	89
		%	83.5%	25.3%	55.6%	80.7%	64.3%	72.6%	90.2%	87.7%	92.0%	91.8%
African-American	1990	#	784	5,240	-	1,109	1,044	1,316	95	81	149	-
		%	11.4%	71.4%	-	8.2%	15.2%	17.7%	1.3%	2.7%	2.5%	-
	2000	#	771	4,117	6	2,060	1,279	1,190	271	248	129	1
		%	11.5%	68.2%	33.3%	13.5%	22.9%	17.0%	3.2%	5.6%	2.0%	1.0%
American-Indian	1990	#	27	41	-	79	93	86	15	17	21	-
		%	0.4%	0.6%	-	0.6%	1.4%	1.2%	0.2%	0.6%	0.3%	-
	2000	#	19	12	0	177	160	66	41	0	17	2
		%	0.3%	0.2%	0.0%	1.2%	2.9%	0.9%	0.5%	0.0%	0.3%	2.1%
Asian	1990	#	42	14	-	66	45	41	206	131	160	-
		%	0.6%	0.2%	-	0.5%	0.7%	0.6%	2.9%	4.3%	2.6%	-
	2000	#	44	19	0	62	4	55	347	265	186	3
		%	0.7%	0.3%	0.0%	0.4%	0.1%	0.8%	4.1%	6.0%	2.9%	3.1%
Hawaiian	1990	#	-	-	-	-	-	-	-	-	-	-
		%	-	-	-	-	-	-	-	-	-	-
	2000	#	0	0	0	0	0	0	0	0	0	0
		%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other	1990	#	32	44	-	103	122	137	12	23	25	-
		%	0.5%	0.6%	-	0.8%	1.8%	1.8%	0.2%	0.8%	0.4%	-
	2000	#	26	33	1	221	302	256	54	11	122	1
		%	0.4%	0.5%	5.6%	1.4%	5.4%	3.7%	0.6%	0.2%	1.9%	1.0%
Two or More	1990	#	-	-	-	-	-	-	-	-	-	-
		%	-	-	-	-	-	-	-	-	-	-
	2000	#	241	330	1	438	249	346	107	19	61	1
		%	3.60%	5.50%	5.6%	2.90%	4.50%	4.90%	1.30%	0.40%	0.90%	1.0%
Total Population	1990	#	6,848	7,341	-	13,572	6,867	7,421	7,056	3,037	6,038	-
		%	100.0%	100.0%	-	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	-
	2000	#	6,706	6,036	18	15,293	5,583	6,990	8,392	4,422	6,472	97
		%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Percent Change (1990-2000)			-2.1%	-17.8%	-	12.7%	-18.7%	-5.8%	18.9%	45.6%	7.2%	-
Hispanic	1990	#	79	71	-	238	239	240	77	53	95	-
		%	1.2%	1.0%	-	1.8%	3.5%	3.2%	1.1%	1.7%	1.6%	-
	2000	#	203	139	5	608	456	525	111	51	263	1
		%	3.0%	2.3%	27.8%	4.0%	8.2%	7.5%	1.3%	1.2%	4.1%	1.0%

Source: US Census 1990 and 2000

* NPC totals sum to more than the total for the city because block groups do not coincide with the city limits.

** US Bureau of Census block group boundaries and the CBD and WK Kellogg NPC boundaries are not sufficiently coincidental to accurately represent NPC information. Census Block information has been used for these NPCs. Block level data were not available for 1990.

1. Socio-Economic Profile

Age Groups

Residents of Battle Creek, on the whole, are older than those of Kalamazoo, Jackson, and the state. The percentage of the population over 30 years of age in Battle

Residents of Battle Creek, on the whole, are older than those of Kalamazoo, Jackson, and the state.

Creek was higher than in the cities of Kalamazoo and Jackson. Elderly persons, those over the age of 65, accounted for 13.5 percent of the population of Battle Creek, compared to 11.9 percent in Jackson and 10.1 percent in Kalamazoo. While higher than its surrounding communities, the elderly population in Battle Creek decreased between 1990 and 2000. The elderly population in Battle Creek was 12.6 percent in 1980, 14.4 percent in 1990 and 13.5 percent in 2000.

The 18 to 24 age group, students or young adults just entering into labor force, was significantly larger in Kalamazoo, than in Jackson or Battle Creek, in large part due to the presence of Western Michigan University with an undergraduate enrollment of over 22,700 students. The age group was 27.6 percent of the population in Kalamazoo, compared to 9.8 percent in Jackson and 8.7 percent in Battle Creek. Table 1.5, below, shows the population by age group for Michigan, Calhoun County, Kalamazoo, Jackson, and Battle Creek in 2000.

Table 1.5: Population by Age Group, 2000

Age		Michigan	Calhoun County	Battle Creek	Jackson	Kalamazoo
<5	#	672,005	9,002	3,892	3,289	4,786
	%	6.8%	6.5%	7.3%	9.1%	6.2%
5-14	#	1,492,193	20,585	8,281	5,976	8,651
	%	15.0%	14.9%	15.5%	16.5%	11.2%
15-17	#	431,569	6,267	2,362	1,507	2,218
	%	4.3%	4.5%	4.4%	4.1%	2.9%
18-24	#	932,137	12,311	4,654	3,550	21,276
	%	9.4%	8.9%	8.7%	9.8%	27.6%
25-29	#	654,629	8,626	3,917	3,052	6,607
	%	6.6%	6.3%	7.3%	8.4%	8.6%
30-64	#	4,536,893	62,337	23,036	14,609	25,810
	%	45.7%	45.2%	43.2%	40.2%	33.5%
>64	#	1,219,018	18,857	7,222	4,333	7,797
	%	12.3%	13.7%	13.5%	11.9%	10.1%
Total	#	9,938,444	137,985	53,364	36,316	77,145

Source: US Census 2000

1. Socio-Economic Profile

The city's population of those below the age of 18 decreased from 28.9 percent in 1990 to 27.2 percent in 2000. Despite this decrease, the population cohort was larger in Battle Creek as compared to the state, county, and Kalamazoo.

Table 1.6, below, illustrates Battle Creek's population by age group by NPC. It can be observed from the table that Battle Creek's elderly population was the highest in the WK Kellogg, Westlake, and the Urbandale NPCs (18.6%, 16.6% and 16.2%). The percentage of young children (age 5 and younger) was highest in the CBD (with only 5 children), Post/Franklin, and Wilson NPCs (27.8%, 8.7%, and 8.0%).

Table 1.6: Population by Age Group by NPC, 2000*

Age Group		NPCs									
		Urbandale	North Central	CBD**	Fremont	Post/Franklin	Wilson	Riverside	Rural SW	Westlake	WK Kellogg**
<5	#	521	442	5	1,042	484	562	483	316	462	0
	%	7.8%	7.3%	27.8%	6.8%	8.7%	8.0%	5.8%	7.2%	7.1%	0.0%
5-14	#	966	1,120	0	2,217	1,014	1,117	1,132	607	1,011	1
	%	14.4%	18.6%	0.0%	14.5%	18.2%	16.0%	13.5%	13.7%	15.6%	1.0%
15-17	#	262	284	0	748	272	292	415	129	253	1
	%	3.9%	4.7%	0.0%	4.9%	4.9%	4.2%	4.9%	2.9%	3.9%	1.0%
18-24	#	538	463	3	1,331	575	656	455	491	461	1
	%	8.0%	7.7%	16.7%	8.7%	10.3%	9.4%	5.4%	11.1%	7.1%	1.0%
25-29	#	484	353	0	1,105	549	652	402	434	362	3
	%	7.2%	5.8%	0.0%	7.2%	9.8%	9.3%	4.8%	9.8%	5.6%	3.1%
30-64	#	2,846	2,417	9	6,893	2,272	2,807	4,170	1,899	2,850	73
	%	42.4%	40.0%	50.0%	45.1%	40.7%	40.2%	49.7%	42.9%	44.0%	75.3%
65 and above	#	1,089	957	1	1,957	417	904	1,335	546	1,073	18
	%	16.2%	15.9%	5.6%	12.8%	7.5%	12.9%	15.9%	12.3%	16.6%	18.6%
Total Population	#	6,706	6,036	18	15,293	5,583	6,990	8,392	4,422	6,472	97

Source: US Census 2000

* NPC totals sum to more than the total for the city because block groups do not coincide with the city limits.

** US Bureau of Census block group boundaries and the CBD and WK Kellogg NPC boundaries are not sufficiently coincidental to accurately represent NPC information. Census Block information has been used for these NPCs.

1. Socio-Economic Profile

Household Type

The total number of households in Battle Creek decreased marginally from 21,457 in 1990 to 21,348 in 2000. The percentage of households consisting of married couples

Non-family, male-headed, and female-headed households all increased from 1990 to 2000. Households consisting of married couples are still the largest household group, although female-headed households are a significant group in the North Central, Post / Franklin, and CBD NCPs.

decreased and other types (male-headed and female-headed households) increased from 1990 to 2000. The percentage of married couple households dropped from 46.1 percent in 1990 to 41.9 percent in 2000. The percentage of households consisting of married couples and married couples with children was higher in Battle Creek than in Kalamazoo and Jackson, but was lower than the state and county percentages. Table 1.7, below, shows the type of households in the state, county, and the three cities, including Battle Creek, in 2000.

The percentage of male-headed, female-headed, and non-family households in Battle Creek was higher than state and county percentages, but lower than those of Kalamazoo and Jackson. The percentage of other types of households increased from 19.4 percent in 1990 to 20.1 percent in 2000. The percentage of non-family households increased from 34.4 percent in 1990 to 37.4 percent in 2000.

Table 1.7: Type of Households, 2000

Type of Household		Michigan	Calhoun County	Battle Creek	Jackson	Kalamazoo
Married couple family	#	1,947,710	26,840	8,947	5,084	8,996
	%	51.4%	49.6%	41.9%	35.8%	30.6%
Married couple with children	#	913,257	11,882	4,194	2,516	3,960
	%	24.1%	22.0%	19.6%	17.7%	13.5%
Male householder, no wife present	#	154,187	2,376	984	750	1,051
	%	4.1%	4.4%	4.6%	5.3%	3.6%
Male householder with children	#	91,323	1,613	657	521	587
	%	2.4%	3.0%	3.1%	3.7%	2.0%
Female householder, no husband present	#	473,802	7,033	3,429	2,832	4,311
	%	12.5%	13.0%	16.1%	19.9%	14.7%
Female householder with children	#	326,486	5,133	2,621	2,212	3,350
	%	8.6%	9.5%	12.3%	15.6%	11.4%
Non-family* Households	#	1,209,962	17,851	7,988	5,544	15,055
	%	32.0%	33.0%	37.4%	39.0%	51.2%
Total Households	#	3,785,661	54,100	21,348	14,210	29,413

Source: US Census 2000

*The US Bureau of the Census distinguishes two types of households: that of a family householder and that of a non-family householder. A family householder is a householder living with one or more people related to him or her by birth, marriage, or adoption. The householder and all people in the household related to him are family members. A non-family householder is a householder living alone or with non-relatives only.

1. Socio-Economic Profile

Table 1.8, below, illustrates household type by NPC. In 2000, the percentage of married couple households was highest in the Riverside NPC, at 65.3 percent, and the Westlake NPC, at 53.9 percent. The percentage of female-headed households was highest in the North Central (26.4%) and Franklin (24.3%) NPCs. The percentage of female-headed households with children was highest in the Franklin and North Central NPCs, at 17.1 and 15.7 percent, respectively. Non-family households were most prevalent in the Rural SW (41.8%) and Wilson (41.0%) NPCs.

Household Size

The average household size decreased slightly in Battle Creek from 2.49 persons in 1990 to 2.43 in 2000. This decrease in average household size was consistent with the county and state. The average household size for Battle Creek is lower than those of Michigan (2.6), Calhoun County (2.5), and Jackson (2.5), but higher than Kalamazoo (2.3).

The average household size in Battle Creek decreased from 1990 to 2000 as did the average household size for the county and the state.

Table 1.8: Type of Households by NPC, 2000*

Type of Household		NPCs									
		Urbandale	North Central	CBD**	Fremont	Post/Franklin	Wilson	River-side	Rural SW	West-lake	WK Kellogg*
Married Couple	#	1,206	793	0	2,475	606	957	2,196	922	1,418	2
	%	41.7%	32.4%	0.0%	41.3%	29.8%	34.3%	65.3%	46.6%	53.9%	33.3%
Married Couple w/ Children	#	523	335	0	1,141	286	487	950	413	620	2
	%	18.1%	13.7%	0.0%	19.0%	14.1%	17.4%	28.3%	20.9%	23.6%	33.3%
Male Householder, no wife	#	85	97	0	222	142	162	109	60	114	2
	%	2.9%	4.0%	0.0%	3.7%	7.0%	5.8%	3.2%	3.0%	4.3%	33.3%
Male Householder w/ Children	#	64	52	0	154	82	85	56	38	91	2
	%	2.2%	2.1%	0.0%	2.6%	4.0%	3.0%	1.7%	1.9%	3.5%	33.3%
Female Householder, no husband	#	479	647	0	963	495	529	230	170	286	0
	%	16.6%	26.4%	0.0%	16.1%	24.3%	18.9%	6.8%	8.6%	10.9%	0.0%
Female Headed Householder w/ Children	#	343	384	0	655	348	374	130	138	198	0
	%	11.9%	15.7%	0.0%	10.9%	17.1%	13.4%	3.9%	7.0%	7.5%	0.0%
Non-family Households	#	1,124	912	6	2,336	792	1,144	826	826	813	3
	%	38.8%	37.2%	100.0%	39.0%	38.9%	41.0%	24.6%	41.8%	30.9%	50.0%
Total Households		2,894	2,449	6	5,996	2,035	2,792	3,361	1,978	2,631	6***

Source: US Census 2000

* NPC totals sum to more than the total for the city because block groups do not coincide with the city limits.

**US Bureau of Census block group boundaries and the CBD and WK Kellogg NPC boundaries are not sufficiently coincidental to accurately represent NPC information. Census Block information has been used for these NPCs.

***Though U.S Bureau of Census reports a population of 97, only six households are reported within the blocks in the WK Kellogg NPC. In particular, for census tract 26, block group 1, block 1010 is reported to have a population of 85 and zero households in 2000.

1. Socio-Economic Profile

Income

Household Income

The most significant factor facing households, when considering housing affordability and availability, is income. Higher income households have a wider range of housing options

Residents of Battle Creek generally are better off than residents of Jackson or Kalamazoo. The distribution of incomes within the city, however, is not even, with higher-income households located in the southern NPCs.

in the marketplace than do those with relatively low incomes. The median household income (MHI) in Battle Creek, as reported in the 2000 U.S. Census, was \$35,491. The MHI increased by \$10,185 from 1990 figure of \$25,306. The data in Table 1.9, below, show the distribution of households across income class in Battle Creek compared to Jackson, Kalamazoo, the county, and the state. The percentage of the population earning \$75,000 and above was highest in Battle Creek, compared to Kalamazoo and Jackson. When examining the lowest income group, as compared to Calhoun County and the state, this group represents a larger percent of those living in Battle Creek, Jackson and Kalamazoo.

Table 1.9: Income Class and Median Household Income, 2000

Income Group		Michigan	Calhoun County	Battle Creek	Jackson	Kalamazoo
Less than \$10,000	#	313,905	4,851	2,494	2,107	4,527
	%	8.3%	9.0%	11.7%	14.8%	15.4%
\$10,000 to \$14,999	#	219,133	3,906	1,658	1,293	2,757
	%	5.8%	7.2%	7.8%	9.1%	9.4%
\$15,000 to \$24,999	#	469,100	7,611	3,212	2,433	4,932
	%	12.4%	14.1%	15.0%	17.1%	16.8%
\$25,000 to \$34,999	#	470,419	7,829	3,174	1,877	3,790
	%	12.4%	14.5%	14.9%	13.2%	12.9%
\$35,000 to \$49,999	#	624,326	9,529	3,517	2,622	4,801
	%	16.5%	17.6%	16.5%	18.4%	16.3%
\$50,000 to \$74,999	#	778,755	11,300	3,996	2,407	4,733
	%	20.6%	20.9%	18.7%	16.9%	16.1%
\$75,000 to \$99,999	#	432,681	4,973	1,806	910	1,880
	%	11.4%	9.2%	8.5%	6.4%	6.4%
\$100,000 or more	#	480,461	4,162	1,515	566	1,995
	%	12.7%	7.7%	7.1%	4.0%	6.8%
Total	#	3,788,780	54,161	21,372	14,215	29,415
Median Household Income		\$44,667	\$38,918	\$35,491	\$31,294	\$31,189

Source: US Census 2000

1. Socio-Economic Profile

Table 1.10, below, shows median household income by NPCs. The highest median household incomes were reported in the Minges Brook / Riverside NPC at \$61,002, the Rural SW NPC at \$50,774, and in the Westlake NPC with \$40,020. The districts with the lowest median income were North Central at \$26,961 and Franklin at \$27,009. Map 1.3, on the following page, presents median household income by census tract.

Table 1.10: Median Household Income by NPC, 2000

	NPCs									
	Urbandale	North Central	CBD*	Fremont	Post/ Franklin	Wilson	Riverside	Rural SW	Westlake	WK Kellogg*
Median Household	\$32,697	\$26,961	-	\$36,126	\$27,009	\$29,423	\$61,002	\$50,774	\$40,020	-

Source: U.S. Census 2000

* US Bureau of Census block group boundaries and the CBD and WK Kellogg NPC boundaries are not sufficiently coincidental to accurately represent NPC information.

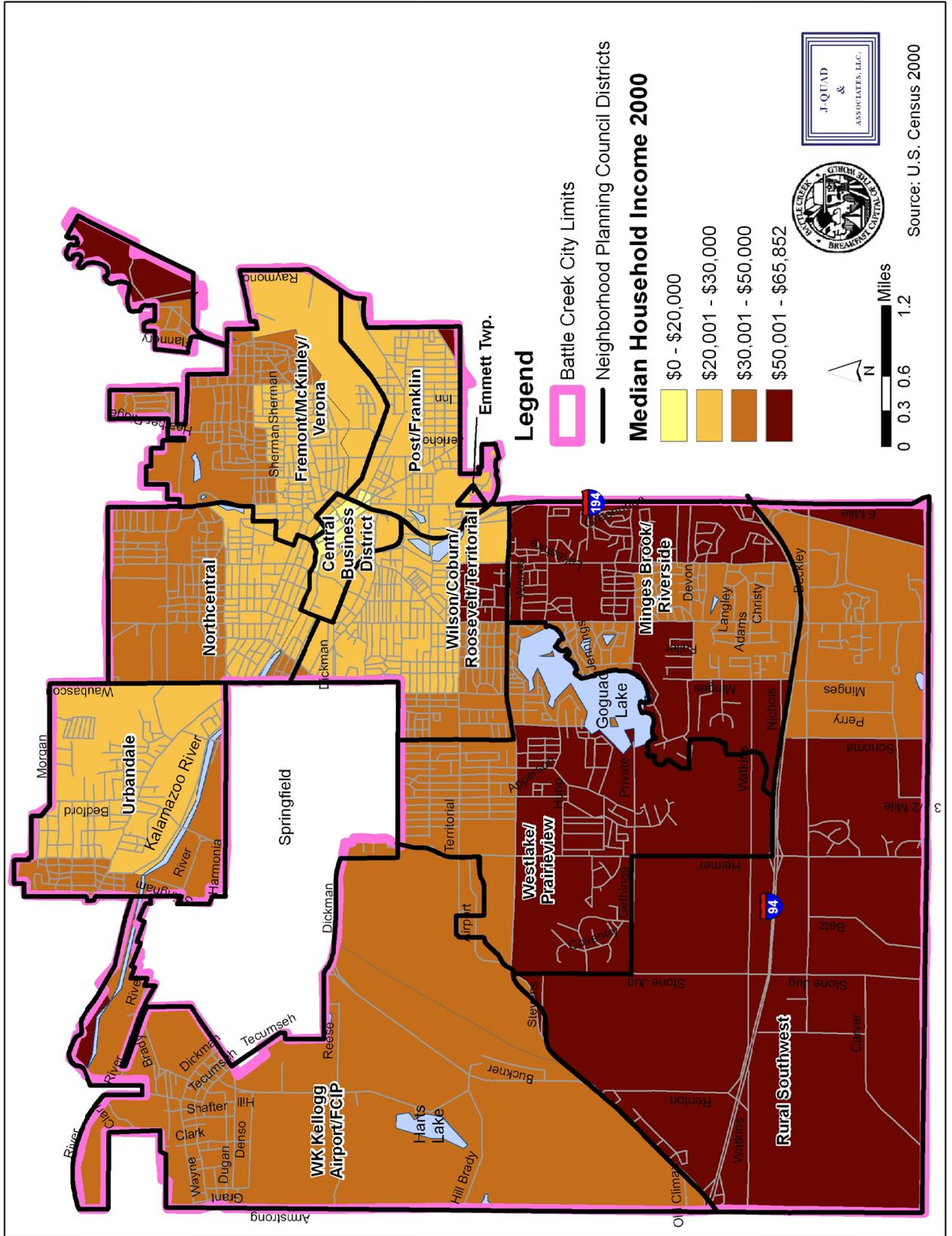
Map 1.4, on page 17, shows the percentage of households living on public assistance in Battle Creek. As may be expected, there is a large similarity between the areas with low median household incomes and the areas with high percentages of households on public assistance. The census tracts around the CBD have the highest concentration of these households, while the percentages are the lowest in the Rural Southwest, Minges Brook/Riverside, and Westlake/Prairieview NPCs.

Income by Age of Householder

According to the 2000 U.S. Census, out of the 1,315 households that had a householder younger than 25 years of age, 52.1 percent earned less than \$25,000, 31.2 percent earned between \$25,000 and \$50,000, and 16.7 percent earned between \$50,000 and \$100,000. Out of the 15,002 households that had a householder within the age group 25 to 64 years, 27.0 earned less than \$25,000. In the same category, 31.6 percent of the households earned between \$25,000 to \$50,000, 32.6 percent earned between \$50,000 to \$100,000, and 8.8 percent earned more than \$100,000. About 52 percent of the elderly households earned less than \$25,000, 30.4 percent earned between \$25,000 to \$50,000, 13.6 percent earned between \$50,000 to \$100,000, and 4.0 percent earned more than \$100,000.

1. Socio-Economic Profile

Map 1.3: Median Household Income, 2000



1. Socio-Economic Profile

Poverty

In 1999, a family of four (two adults and two children) with an income of less than \$16,895 was considered to be in poverty. Attachment C in the Appendix shows the U.S. Census poverty thresholds for different household sizes. As shown in Table 1.11, below, the overall poverty rate in 2000 was 14.4 percent in Battle Creek, which was higher than state and county poverty rates, but lower than Kalamazoo and Jackson. The poverty rate in Battle Creek decreased by 3.9 percentage points from 18.3 percent in 1990.

The poverty rate declined in Battle Creek from 1990 to 2000. Although higher than the county or the state, the poverty rate was lower than Jackson or Kalamazoo. Within Battle Creek there are areas with significantly higher rates of poverty than the city average.

Table 1.12, below, provides a look at the poverty rate within Battle Creek by NPC for 2000. The highest poverty rates can be noted in the Wilson (24.2%) and Franklin (22.2%) NPCs. The areas within Battle Creek with the highest poverty rate had a lower rate of poverty than the city of Kalamazoo. Map 1.5, on the following page, illustrates the poverty rate in Battle Creek by tract.

Table 1.11: Poverty, 2000

		Michigan	Calhoun County	Battle Creek	Jackson	Kalamazoo
Below Poverty Level	#	1,021,605	15,094	7,446	6,944	16,641
	%	10.5%	11.3%	14.4%	19.6%	24.3%
Above Poverty Level	#	8,679,017	119,022	44,430	28,403	51,747
	%	89.5%	88.7%	85.6%	80.4%	75.7%
Total:	#	9,700,622	134,116	51,876	35,347	68,388

Source: U.S. Census 2000

Table 1.12: Poverty Rate by NPCs, 2000

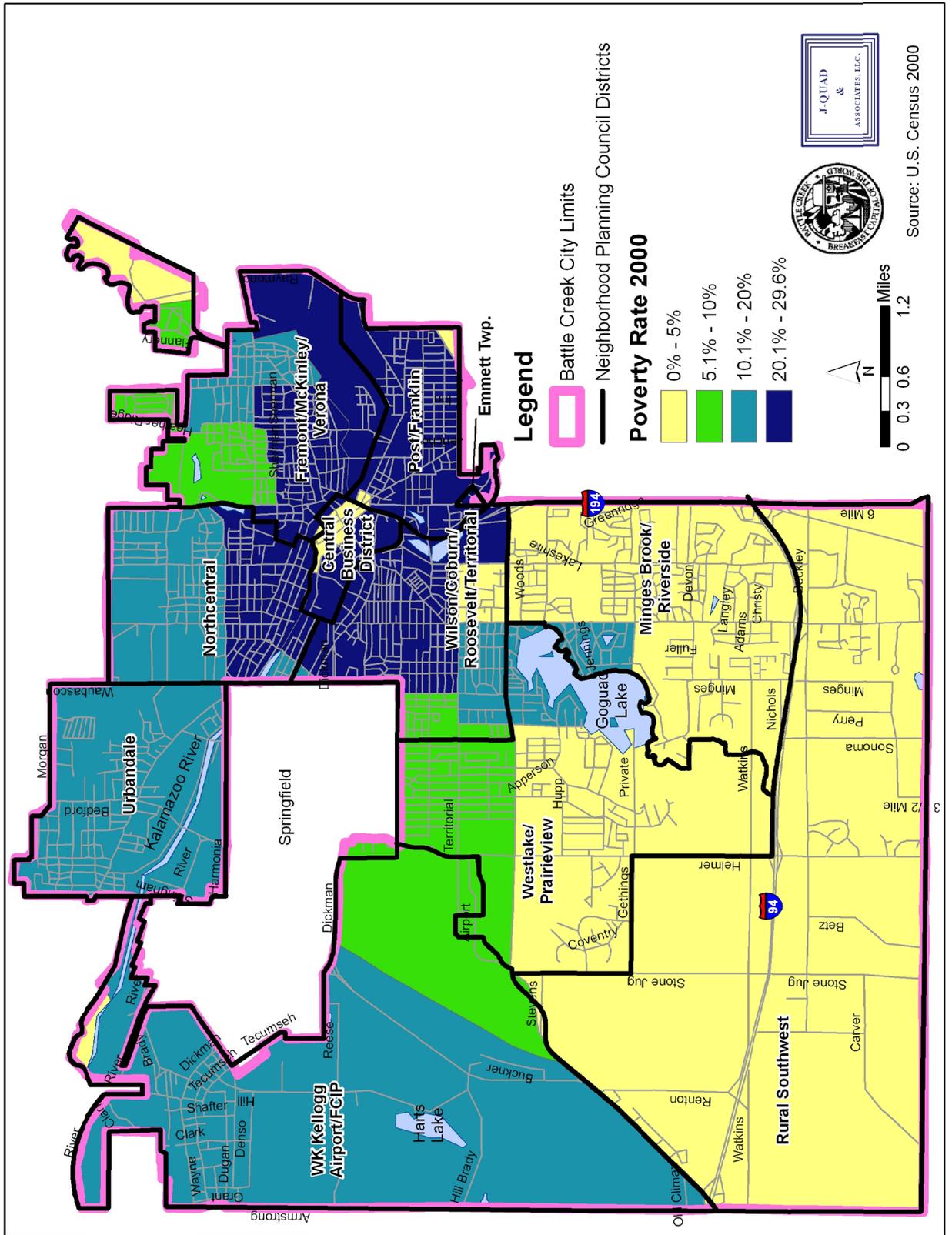
	NPCs									
	Urbandale	North Central	CBD*	Fremont	Post/Franklin	Wilson	Riverside	Rural SW	West-lake	WK Kellogg*
# BelowPoverty	796	1,119	-	2,232	1,224	1,667	186	280	544	-
Poverty Rate	12.1%	18.8%	-	15.5%	22.2%	24.2%	2.2%	6.4%	8.5%	-

Source: US Census 2000

* US Bureau of Census block group boundaries and the CBD and WK Kellogg NPC boundaries are not sufficiently coincidental to accurately represent

1. Socio-Economic Profile

Map 1.5: Poverty Rate, 2000



1. Socio-Economic Profile

Employment and Education

According to the Census, the unemployment rate in Battle Creek dropped from 10.2 percent in 1990 to 6.6 percent in 2000. The unemployment rate in Battle Creek was slightly higher than the state and county rates, but lower than Kalamazoo and Jackson. According to the Bureau of Labor Statistics, the unemployment rate for the Battle Creek MSA was 6.5 percent in 2005. As a comparison, during the first quarter of 2006, the unemployment rate in the MSA was 6.9 percent, with a total of 68,433 employees. Table 1.14, below, shows the unemployment rate by NPC in 2000. The highest unemployment rate was observed in the Franklin NPC 10.9 percent. The NPC with the highest number of unemployed persons was the Fremont NPC at 528 persons.

Table 1.13: Unemployment Rate, 2000

	Michigan	Calhoun County	Battle Creek	Jackson	Kalamazoo
Unemployed	284,992	3,870	1,623	1,371	5,287
Unemployment Rate	5.8%	5.8%	6.6%	8.1%	12.4%

Source: US Census 2000

Table 1.14: Unemployment Rate by NPCs, 2000

	NPCs									
	Urbandale	North Central	CBD*	Fremont	Post/Franklin	Wilson	Riverside	Rural SW	West-lake	WK Kellogg*
# Unemployed	198	236	-	528	262	270	117	96	127	-
Unemployment Rate	6.6%	9.1%	-	7.7%	10.9%	8.3%	2.6%	3.8%	6.1%	-

Source: US Census 2000

* US Bureau of Census block group boundaries and the CBD and WK Kellogg NPC boundaries are not sufficiently coincidental to accurately represent NPC information.

1. Socio-Economic Profile

Table 1.15, to the right, contains the list of major employers, as reported by Battle Creek Unlimited, Inc. in 2003. The largest employer in Battle Creek was Denso Manufacturing Michigan, Inc. with approximately 3,000 employees. The next largest was the Federal Center with approximately 1,900 employees. Kellogg Company employed more than 1,800. Battle Creek Health System employed around 1,500 employees. The Battle Creek Public Schools had 1,300 employees and the VA Medical Center had 1,150 employees. These six businesses, with over 1,000 employees each, represent about 5 percent of the labor force in the MSA.

Educational attainment is an important factor in employment. Table 1.16, on the following page, provides a comparison of educational attainment of the Battle Creek population with the state, county, and the cities of Kalamazoo and Jackson. The percentage of high school dropouts in Battle Creek (17.6%) was higher than the state and the county figures and Kalamazoo, but was lower than Jackson (22.7%).

Table 1.15: Major Employers, 2003

Employer	Employees
Denso Manufacturing Michigan, Inc.	3,000
Federal Center	1,900
Kellogg Company	1,800
Battle Creek Health System	1,554
Battle Creek Public Schools	1,300
VA Medical Center	1,150
Kraft Foods, Inc. Post Division	760
I I Stanley Company, Inc.	780
Felpausch Food Centers	700
Meijer, Inc.	600
City of Battle Creek	650
Duncan Aviation	550
Calhoun County Government	520
Canadian National	500
Kellogg Community College	500
TRMI, Inc.	550
Lakeview Public Schools	485
EPI Printers/ARM	460
Koyo Corporation	400
Hi-Lex Corporation	380
Musashi Auto Parts, Inc.	430
Asmo Manufacturing	330
McDonald's Restaurants	280
Flex-N-Gate	275
Michigan Air National Guard	300
Harper Creek Community Schools	264
United Steel & Wire	220
Michigan Paperboard Company	250
Johnson Controls	240
Yorozu Automotive North America	250
Marshall Fields	230
W.K. Kellogg Foundation	225
Pennfield Schools	220
Battle Creek Enquirer	213
Cello-Foil Products, Inc.	200
David Brown Union Pumps	170
Kmart	200
Rock-Tenn Co.	200
Lifespan	195
McCamly Plaza Hotel	180
Wal Mart	180
Systex Products Corp.	195

Source: Battle Creek Unlimited
<http://www.bcunlimited.org/demographics.taf?function=employers>

1. Socio-Economic Profile

Table 1.16: Percent of Educational Attainment, 2000

		Michigan	Calhoun County	Battle Creek	Jackson	Kalamazoo
<9th grade	#	299,014	3,935	1,395	1,250	2,055
	%	4.7%	4.4%	4.1%	5.7%	5.2%
9th to 12th grade	#	765,119	11,177	4,637	3,735	4,263
	%	11.9%	12.4%	13.5%	17.0%	10.7%
High School Graduate	#	2,010,861	32,083	11,239	6,772	9,391
	%	31.3%	35.6%	32.8%	30.9%	23.5%
College	#	1,496,576	21,514	8,353	5,707	8,732
	%	23.3%	23.9%	24.4%	26.0%	21.9%
Associate Degree	#	448,112	6,989	2,751	1,613	2,392
	%	7.0%	7.8%	8.0%	7.4%	6.0%
Bachelors Degree	#	878,680	9,424	3,931	2,026	7,314
	%	13.7%	10.5%	11.5%	9.2%	18.3%
Graduate Degree	#	467,771	4,579	1,809	755	4,786
	%	7.3%	5.1%	5.3%	3.4%	12.0%
Doctoral	#	49,808	436	159	84	951
	%	0.8%	0.5%	0.5%	0.4%	2.4%
Total	#	6,415,941	90,137	34,274	21,942	39,884

Source: US Census 2000

According to Table 1.17, below, the high school dropout rate in the some NPCs was significantly higher than the city average of 17.6 percent. The dropout rate in the Post-Franklin NPC was 28.3 percent and the Northcentral NPC was 27.3 percent. The areas with the lowest dropout rates are the Minges Brook / Riverside (6.2%), Rural Southwest (9.3%) and Westlake / Prairieview (12.5%) NPCs, which are generally within the Lakeview School District. A large number of individuals with lower educational attainment creates a pool of workers who typically can only fill low-skill, low-wage jobs.

Table 1.17: Percent of Population With Less than High School Education by NPC, 2000

	NPCs									
	Urbandale	North Central	CBD*	Fremont	Post/Franklin	Wilson	Riverside	Rural SW	West-lake	WK Kellogg*
# Less than High School Educated	902	1,016	-	1,921	915	884	367	268	537	-
% Less than High School Educated	20.4%	27.3%	-	19.3%	28.3%	20.3%	6.2%	9.3%	12.5%	-

Source: US Census 2000

*US Bureau of Census block group boundaries and the CBD and WK Kellogg NPC boundaries are not sufficiently coincidental to accurately represent NPC information.

1. Socio-Economic Profile

Public Transportation

The Battle Creek Transit system provides nine bus routes within the city, Monday through Saturday. An inter-modal station is located downtown serving as a central transfer point for all routes. A demand responsive service is available to serve disabled and

Residents of Battle Creek close to the CBD were much more likely to use public transportation to go to work than those in the southern parts of the city. Use of public transportation in Battle Creek, while higher than the state and county, was low.

elderly persons in the city. Table 1.18, below, reveals that Battle Creek has a lower percentage of workers (1.7%) taking public transportation to work compared to Kalamazoo (3.2%) and a higher percentage of public transportation users than Jackson (1.5%). Map 1.5, on the following page, shows that the transit ridership is higher in lower-income neighborhoods (refer to Map 1.3, on page 16, for the distributions of income). As shown in Table 1.19, below, and Map 1.6, the Franklin NPC had the highest percentages of workers taking public transportation to work at 7.6 percent.

Table 1.18: Percent Taking Public Transportation to Work, 2000

	Workers 16 years and over	Workers Taking Public transportation to Work	% Workers Taking Public transportation to Work
Michigan	4,540,372	60,537	1.3%
Calhoun County	61,649	586	1.0%
Battle Creek	22,482	378	1.7%
Jackson	15,204	229	1.5%
Kalamazoo	36,122	1,138	3.2%

Source: US Census 2000

Table 1.19: Percent Taking Public Transportation to Work by NPC, 2000

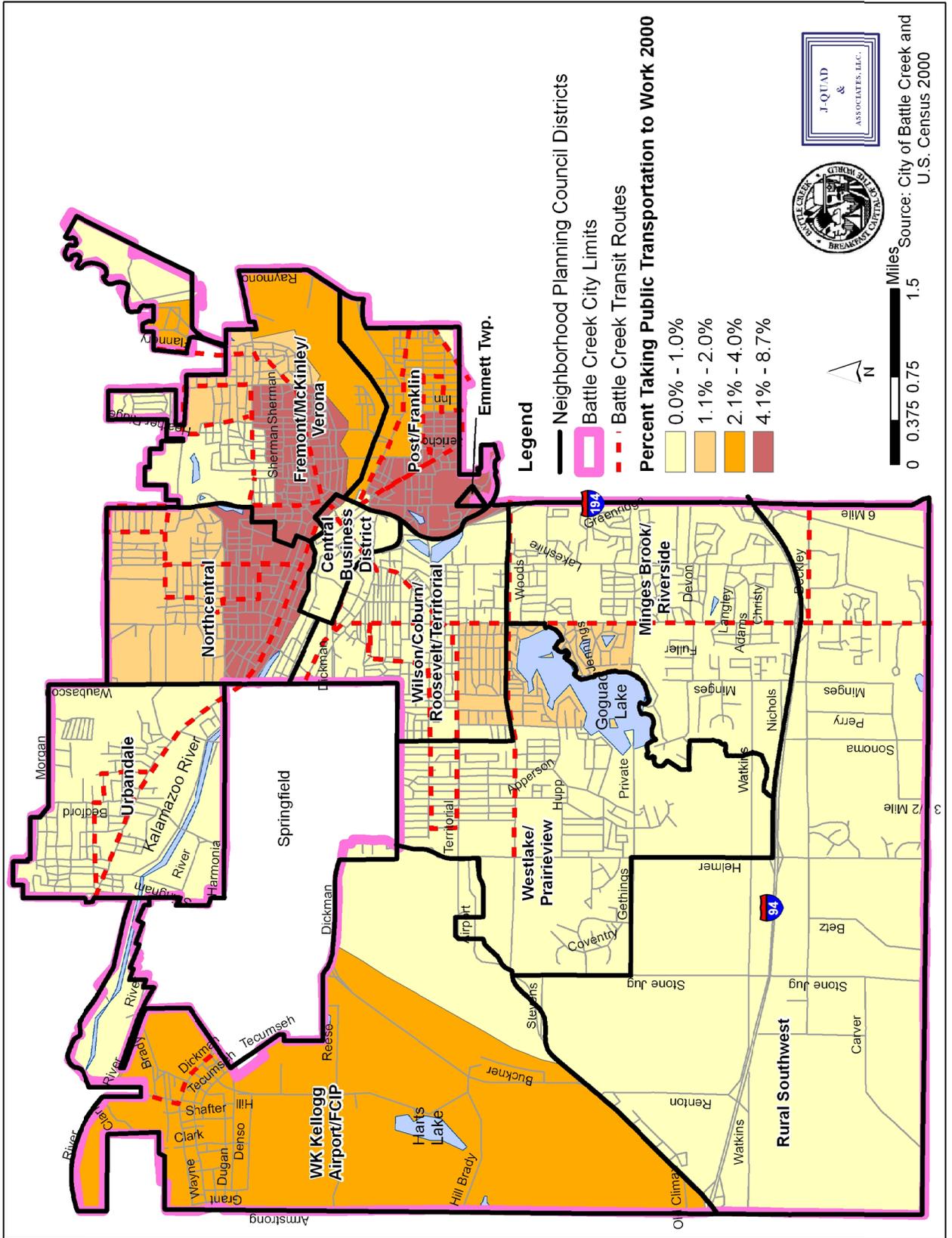
	NPC									
	Urbandale	Northcentral	CBD*	Fremont	Post/Franklin	Wilson	Riverside	Rural SW	Westlake	WK Kellogg*
# of Workers using public transportation	0	74	-	184	158	16	5	7	13	-
% of Workers using public transportation	0.00%	3.30%	-	3.00%	7.60%	0.60%	0.10%	0.30%	0.50%	-

Source: US Census 2000

* US Bureau of Census block group boundaries and the CBD and WK Kellogg NPC boundaries are not sufficiently coincidental to accurately represent NPC information.

1. Socio-Economic Profile

Map 1.6: Battle Creek Transit Routes and Percent Taking Public Transportation to Work



1. Socio-Economic Profile

Synopsis

The data in this section show that one significant trend in Battle Creek has been the steady decline in population. This trend goes back to the 1950's and is not reflected in the county or state. Just as significant as the declining overall population trend, not all NPCs are declining in population. From 1990 to 2000, the southern NPCs experienced population gains. These two trends - the decline in overall population and population growth in southern Battle Creek - have had a significant impact on housing within the city.

On the whole, the City's population has become more racially and ethnically diverse, though there are areas of the city with concentrations of minority populations. Data show that Hispanic and African Americans are more likely to live in the NPCs closest to the CBD.

Battle Creek's residents are generally older than those of Jackson, Kalamazoo, and the state. Older households are typically smaller than younger ones, and the average household size in Battle Creek decreased from 1990 to 2000, as did the average household size for the county and the state.

Non-family, male-headed, and female-headed households all increased from 1990 to 2000. Households consisting of married couples are still the largest household group, although female-headed households are a significant group in the North Central, and Post / Franklin NPCs.

An older, more affluent, more diverse population will demand a different and varied set of housing options. The following section, Housing Supply, examines what choices are available in the city.

2. Housing Supply

2. Housing Supply Characteristics

The housing supply in Battle Creek was analyzed under three frameworks. First, the analysis examines the characteristics of the overall housing supply. Second, the housing supply was analyzed by tenure (owner-occupied and renter-occupied housing). Third, the housing supply was analyzed by housing type, including single-family, duplex, multifamily, mobile, manufactured, group quarters, and special needs housing. At each level of the analysis, Battle Creek's housing supply is compared to Michigan, Calhoun County, and the cities of Jackson and Kalamazoo. The analysis also compares the housing data among the city's ten Neighborhood Planning Council Districts (NPCs).

2.A. Characteristics of Housing Stock by Type and Value

According to the 1990 and 2000 Census data, the number of housing units available in Battle Creek has remained relatively stable over that 10-year span. The number of housing units in the city was

Despite the consistent addition of new single-family and multifamily units to Battle Creek's housing stock, the city's population has remained relatively stable.

23,252 in 1990 and 23,525* in 2000. Table 2.1, on the following page, presents data that indicate the building activity in the city over the past six years. During that period, a total number of 544 permits were issued for 903 housing units added to the city's housing stock. The total valuation of the additional housing stock was over \$79 million. During the six years shown in the data, the most activity was in 2000 with 109 permits issued and 214 units built. The second most permits were issued in 2003, resulting in 108 units. A higher number of units were built in 2001 (173 units), despite fewer permits than 2003 at 90. There was no multifamily construction in 2004 and only six units were built in 2003. The lowest year for single-family construction was 2002 with 68 units. Map 2.1, on page 27, shows the building permit activity in Battle Creek between 2003 and 2005. Most of the building permits issued over the past three years are concentrated in Westlake/ Prairie View NPC around Goguac Lake.

It is important to note that while a consistent amount of construction of both single-family and multifamily units adds housing to Battle Creek, particularly to the south of Columbia Avenue, the city's overall population has remained stable. This has resulted in gradual shifting of population to southwest Battle Creek, a discussion item brought up in the focus group sessions as an issue facing the city.

* This represents the 100% (SF1 tables) count which may not match the sample data (SF3 tables) in the Census, shown in Table 2.2, 2.4, and 2.5.

2. Housing Supply

Table 2.1: Building Permits (2000-2005)

Type of Housing	Buildings	Units	Value
2000			
Single-Family	99	99	\$13,174,374
Two-Family	0	0	\$0
Three- and Four-Family	0	0	\$0
Multifamily	10	115	\$2,869,640
Total	109	214	\$16,044,014
2001			
Single-Family	77	77	\$6,696,369
Two-Family	0	0	\$0
Three- and Four-Family	0	0	\$0
Multifamily	13	96	\$3,289,990
Total	90	173	\$9,986,359
2002			
Single-Family	68	68	\$8,621,919
Two-Family	0	0	\$0
Three- and Four-Family	0	0	\$0
Multifamily	2	96	\$1,300,000
Total	70	164	\$9,921,919
2003			
Single-Family	102	102	\$14,831,908
Two-Family	0	0	\$0
Three- and Four-Family	0	0	\$0
Multifamily	1	6	\$190,465
Total	103	108	\$15,022,373
2004			
Single-Family	78	78	\$13,087,618
Two-Family	0	0	\$0
Three- and Four-Family	0	0	\$0
Multifamily	0	0	\$0
Total	78	78	\$13,087,618
2005			
Single-Family	90	90	\$12,065,273
Two-Family	0	0	\$0
Three- and Four-Family	0	0	\$0
Multifamily	4	76	\$3,462,448
Total	94	166	\$15,527,721

Source: City of Battle Creek

2. Housing Supply

Housing Types

Table 2.2, below, compares the type of housing in Battle Creek with the state, county, Jackson, and Kalamazoo. The percentage of single-family housing in Battle Creek was higher than Jackson and Kalamazoo, but

Over 70 percent of the total housing stock in Battle Creek in 1990 and 2000 was single-family, higher than Jackson or Kalamazoo. The Rural Southwest had the highest number and percentage of multifamily units.

lower than the state and county figures. Over 70 percent of the total housing stock in Battle Creek in 1990 and 2000 was single-family. Multifamily housing in Kalamazoo was higher (30.3%) than in Battle Creek (17.1%) and Jackson (13.9%). The percentage of multifamily housing in Battle Creek was higher than the state (12.5%) and county (12.7%) figures. Mobile homes in Battle Creek made up 1.5 percent of the total housing stock in 2000, compared to 0.4 percent in Jackson and 2.5 percent in Kalamazoo.

Table 2.2: Type of Housing, 1990 and 2000

Type of Housing			Michigan	Calhoun County	Battle Creek	Jackson	Kalamazoo
Single-Family, detached	1990	#	2,668,437	40,236	16,124	9,736	15,684
		%	69.3%	72.3%	69.3%	62.1%	49.8%
	2000	#	2,988,818	42,185	16,155	9,946	15,938
		%	70.6%	71.9%	68.6%	65.3%	50.1%
Single-Family, attached	1990	#	131,302	698	271	293	895
		%	3.4%	1.3%	1.2%	1.9%	2.8%
	2000	#	164,910	930	449	286	933
		%	3.9%	1.6%	1.9%	1.9%	2.9%
2 to 4	1990	#	269,452	4,959	3,227	3,522	4,956
		%	7.0%	8.9%	13.9%	22.4%	15.7%
	2000	#	264,481	4,256	2,559	2,825	4,489
		%	6.2%	7.3%	10.9%	18.5%	14.1%
Multifamily	1990	#	491,960	6,116	3,371	2,035	8,906
		%	12.8%	11.0%	14.5%	13.0%	28.3%
	2000	#	531,367	7,472	4,030	2,117	9,630
		%	12.5%	12.7%	17.1%	13.9%	30.3%
Mobile home	1990	#	246,243	3,196	121	0	836
		%	6.4%	5.7%	0.5%	0.0%	2.7%
	2000	#	277,158	3,838	359	61	781
		%	6.5%	6.5%	1.5%	0.4%	2.5%
Boat, RV, van, etc.	1990	#	40,532	414	138	103	211
		%	1.1%	0.7%	0.6%	0.7%	0.7%
	2000	#	7,545	10	0	6	11
		%	0.2%	0.0%	0.0%	0.0%	0.0%
Total*	1990	#	3,847,926	55,619	23,252	15,689	31,488
	2000	#	4,234,279	58,691	23,552	15,241	31,782

Source: U.S. Census 1990 & 2000

* Total number of housing units represent the sample data (SF3 tables) in the Census and may not match 100% (SF1 tables) counts for housing units.

2. Housing Supply

Table 2.3, below, describes the quantity of each housing type by NPC in 1990 and 2000. The highest percentage increase in total housing units occurred in the Rural SW (50.7%) and Fremont (48.9%) NPCs between 1990 and 2000. The highest percentage decrease in housing units occurred in the Franklin (26.6%) and Wilson (17.6%) NPCs during this period. The highest percentage of single-family housing in the total housing stock in the NPCs, was in the Riverside NPC (92.7%). The percentage of multifamily housing ranged from 55.6 percent in the Rural SW NPC to 3.9 percent in the Westlake NPC.

Table 2.3: Type of Housing by NPCs, 1990 and 2000*

Type of Housing	Year		NPCs									
			Urbandale	North Central	CBD**	Fremont	Post / Franklin	Wilson	Riverside	Rural SW	Westlake	WK Kellogg**
Single-Family, detached	1990	#	1,716	2,289	-	2,950	1,864	3,082	2,379	647	2,428	-
		%	68.3%	67.7%	-	68.1%	59.9%	73.6%	96.0%	41.9%	83.7%	-
	2000	#	1,660	2,055	-	4,522	1,433	2,214	3,213	779	2,331	-
		%	61.0%	72.6%	-	70.1%	62.7%	76.1%	92.3%	33.5%	83.2%	-
Single-Family, attached	1990	#	11	57	-	44	32	46	0	48	19	-
		%	0.4%	1.7%	-	1.0%	1.0%	1.1%	0.0%	3.1%	0.7%	-
	2000	#	59	59	-	101	23	51	13	106	54	-
		%	2.2%	2.1%	-	1.6%	1.0%	1.8%	0.4%	4.6%	1.9%	-
2 to 4	1990	#	110	548	-	851	677	640	14	35	354	-
		%	4.4%	16.2%	-	19.6%	21.8%	15.3%	0.6%	2.3%	12.2%	-
	2000	#	136	313	-	926	396	262	80	141	297	-
		%	5.0%	11.1%	-	14.3%	17.3%	9.0%	2.3%	6.1%	10.6%	-
Multifamily	1990	#	555	470	-	454	449	370	78	805	78	-
		%	22.1%	13.9%	-	10.5%	14.4%	8.8%	3.1%	52.1%	2.7%	-
	2000	#	566	397	-	815	432	376	168	1,294	109	108***
		%	20.8%	14.0%	-	12.6%	18.9%	12.9%	4.8%	55.6%	3.9%	100.0%***
Mobile home	1990	#	113	0	-	14	78	0	0	0	0	-
		%	4.5%	0.0%	-	0.3%	2.5%	0.0%	0.0%	0.0%	0.0%	-
	2000	#	302	8	-	82	0	5	6	7	12	-
		%	11.1%	0.3%	-	1.3%	0.0%	0.2%	0.2%	0.3%	0.4%	-
Boat, RV, van, etc.	1990	#	7	17	-	22	12	48	6	9	21	-
		%	0.3%	0.5%	-	0.5%	0.4%	1.1%	0.2%	0.6%	0.7%	-
	2000	#	0	0	-	7	0	0	0	0	0	-
		%	0.0%	0.0%	-	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	-
Total	1990	#	2,512	3,381	-	4,335	3,112	4,186	2,477	1,544	2,900	-
	2000	#	2,723	2,832	39	6,453	2,284	2,908	3,480	2,327	2,803	108***
% Change (1990-2000)		%	8.4%	-16.2%	-	48.9%	-26.6%	-30.5%	40.5%	50.7%	-3.3%	-

Source: US Census 1990 & 2000

*NPC totals sum to more than the total for the city because block groups do not coincide with the city limits.

**US Bureau of Census block group boundaries and the CBD and WK Kellogg NPC boundaries are not sufficiently coincidental to accurately represent NPC information.

***Source: Planning and Community Development Department.

2. Housing Supply

The highest number of multifamily housing units was in the Rural SW NPC at 1,294. Over 11 percent of the housing stock in the Urbandale NPC was mobile homes. The number of mobile homes in the Urbandale NPC (302) was more than three times that of the Fremont / McKinley / Verona NPC with 82 units. The highest number of housing units containing two to four units were in the Fremont / McKinley / Verona NPC (926 units).

Housing Size

Table 2.4, below, shows the size of housing units (number of rooms*) in the city. Battle Creek had 1,025 housing units classified as very small with 1 or 2 rooms. This was almost half (48.4%) of

In terms of home size, Battle Creek's housing stock is not significantly different from Jackson, Kalamazoo, or Calhoun county.

the 2,118 very small housing units of Calhoun County. Very Small housing units in Battle Creek represent 4.4 percent of all housing units, compared to 3.6 percent in Calhoun County, 4.9 percent in Jackson, and 9.2 percent in Kalamazoo. There were 6,088 housing units considered to be small (3 or 4 rooms) in 2000. Small units in Battle Creek represented 25.8 percent of the city's units. The percentage of Small housing units in Jackson was 23.8 percent and 31.6 percent in Kalamazoo. The Very Large (7+ room homes) category comprises 27.3 percent of homes in Battle Creek. This percentage is marginally higher than Kalamazoo (24.0%) and almost equal to Jackson (27.7%).

Table 2.4: Number of Rooms*, 2000

Size of Housing Unit	Number	Percent
Very Small (1-2 rooms)	1,025	4.4%
Small (3-4 rooms)	6,088	25.8%
Large (5-6 rooms)	10,014	42.5%
Very Large (7+ rooms)	6,425	27.3%
Total	23,552	100.0%

Source: U.S. Census 2000

* The US Bureau of the Census uses a count of "rooms" used for living purposes. Rooms include living rooms, dining rooms, kitchens, bedrooms, finished recreation rooms, enclosed porches suitable for year-round use, and lodger's rooms. Excluded from the Census definition are strip or Pullman kitchens, bathrooms, open porches, balconies, halls or foyers, half-rooms, utility rooms, unfinished attics or basements, or other unfinished space used for storage. A partially divided room is a separate room only if there is a partition from floor to ceiling, but not if the partition consists solely of shelves or cabinets.

2. Housing Supply

2.B. Age of Housing Stock

Battle Creek's housing stock is younger than Jackson's but moderately older than Kalamazoo's. As shown in Table 2.5, below, the percentage of housing built before 1960 was 62.6 percent in Battle Creek, compared to 76.8 percent in Jackson and 55.6 percent in Kalamazoo. In

Battle Creek's housing stock is younger than Jackson's but older than Kalamazoo's. The city's newest housing stock is in the southern portion of the city, while in areas around the CBD more than 80 percent of the homes were built prior to 1960.

Battle Creek, 8.8 percent of the housing stock was built in the 1990s, 6.0 percent in the 1980s, and 9.6 percent in the 1970s. About 76 percent of the housing stock was more than 30 years old and about 63 percent was more than 40 years old. This housing stock is more apt to be in poor condition, given its age, than newer housing stock. While age does not indicate housing condition, correlations exist. Areas with older housing were also identified as having a greater need for repair during the neighborhood conditions assessment.

Table 2.5: Year Structure Built

Year Structure Built		Michigan	Calhoun County	Battle Creek	Jackson	Kalamazoo
1939 or earlier	#	715,459	14,997	6,567	7,783	9,182
	%	16.9%	25.6%	27.9%	51.1%	28.9%
1940 to 1949	#	416,500	6,366	3,401	2,267	3,523
	%	9.8%	10.8%	14.4%	14.9%	11.1%
1950 to 1959	#	706,799	10,410	4,776	1,652	4,950
	%	16.7%	17.7%	20.3%	10.8%	15.6%
1960 to 1969	#	602,670	8,334	3,053	1,406	4,345
	%	14.2%	14.2%	13.0%	9.2%	13.7%
1970 to 1979	#	722,799	7,824	2,251	1,257	4,874
	%	17.1%	13.3%	9.6%	8.2%	15.3%
1980 to 1989	#	446,197	4,205	1,420	513	2,931
	%	10.5%	7.2%	6.0%	3.4%	9.2%
1990 to 1994	#	259,389	2,611	711	251	965
	%	6.1%	4.4%	3.0%	1.6%	3.0%
1995 to 1998	#	272,594	2,884	916	85	814
	%	6.4%	4.9%	3.9%	0.6%	2.6%
1999 to March 2000	#	91,872	1,060	457	27	198
	%	2.2%	1.8%	1.9%	0.2%	0.6%
Total:	#	4,234,279	58,691	23,552	15,241	31,782

Source: US Census 2000

2. Housing Supply

Battle Creek and Kalamazoo have similar age profiles, while Jackson's housing stock was older, with over 51 percent built prior to 1940. The housing stock in both the county and the state is younger than Battle Creek's.

Table 2.6, below, shows the age of the housing stock in Battle Creek by NPC. The NPCs around the CBD NPC had a high percentage of older housing stock. The percentage of pre-1960 housing stock was over 77 percent in the Wilson NPC, over 74 percent in the Franklin and Fremont NPCs, and over 71 percent in the North Central NPC. Over 42 percent of the housing stock in the Rural SW NPC was relatively new, built after 1990. Map 2.2, on page 34, provides a look at the geographic concentrations of older housing units.

Table 2.6: Year Structure Built by NPCs, 2000*

Year Housing Built		NPCs									
		Urbandale	North Central	CBD**	Fremont	Post / Franklin	Wilson	Riverside	Rural SW	West-lake	WK Kellogg**
Pre 1939	#	413	879	-	2,538	879	1,134	256	88	359	-
	%	15.2%	31.0%	-	39.3%	38.5%	39.0%	7.4%	3.8%	12.8%	-
1940 to 1949	#	363	468	-	914	411	590	292	97	590	-
	%	13.3%	16.5%	-	14.2%	18.0%	20.3%	8.4%	4.2%	21.0%	-
1950 to 1959	#	810	678	-	1,346	408	515	1,050	95	786	-
	%	29.7%	23.9%	-	20.9%	17.9%	17.7%	30.2%	4.1%	28.0%	-
1960 to 1969	#	214	379	-	655	156	251	1,132	196	557	-
	%	7.9%	13.4%	-	10.2%	6.8%	8.6%	32.5%	8.4%	19.9%	-
1970 to 1979	#	196	238	-	598	274	162	375	347	310	-
	%	7.2%	8.4%	-	9.3%	12.0%	5.6%	10.8%	14.9%	11.1%	-
1980 to 1989	#	381	45	-	295	136	40	137	522	100	-
	%	14.0%	1.6%	-	4.6%	6.0%	1.4%	3.9%	22.4%	3.6%	-
1990 to 1994	#	96	55	-	38	7	85	60	350	43	-
	%	3.5%	1.9%	-	0.6%	0.3%	2.9%	1.7%	15.0%	1.5%	-
1995 to 1998	#	154	64	-	69	7	131	125	383	31	-
	%	5.7%	2.3%	-	1.1%	0.3%	4.5%	3.6%	16.5%	1.1%	-
1999 to March 2000	#	96	26	-	0	6	0	53	249	27	-
	%	3.5%	0.9%	-	0.0%	0.3%	0.0%	1.5%	10.7%	1.0%	-
Total	#	2,723	2,832	39	6,453	2,284	2,908	3,480	2,327	2,803	108***

Source: US Census 2000

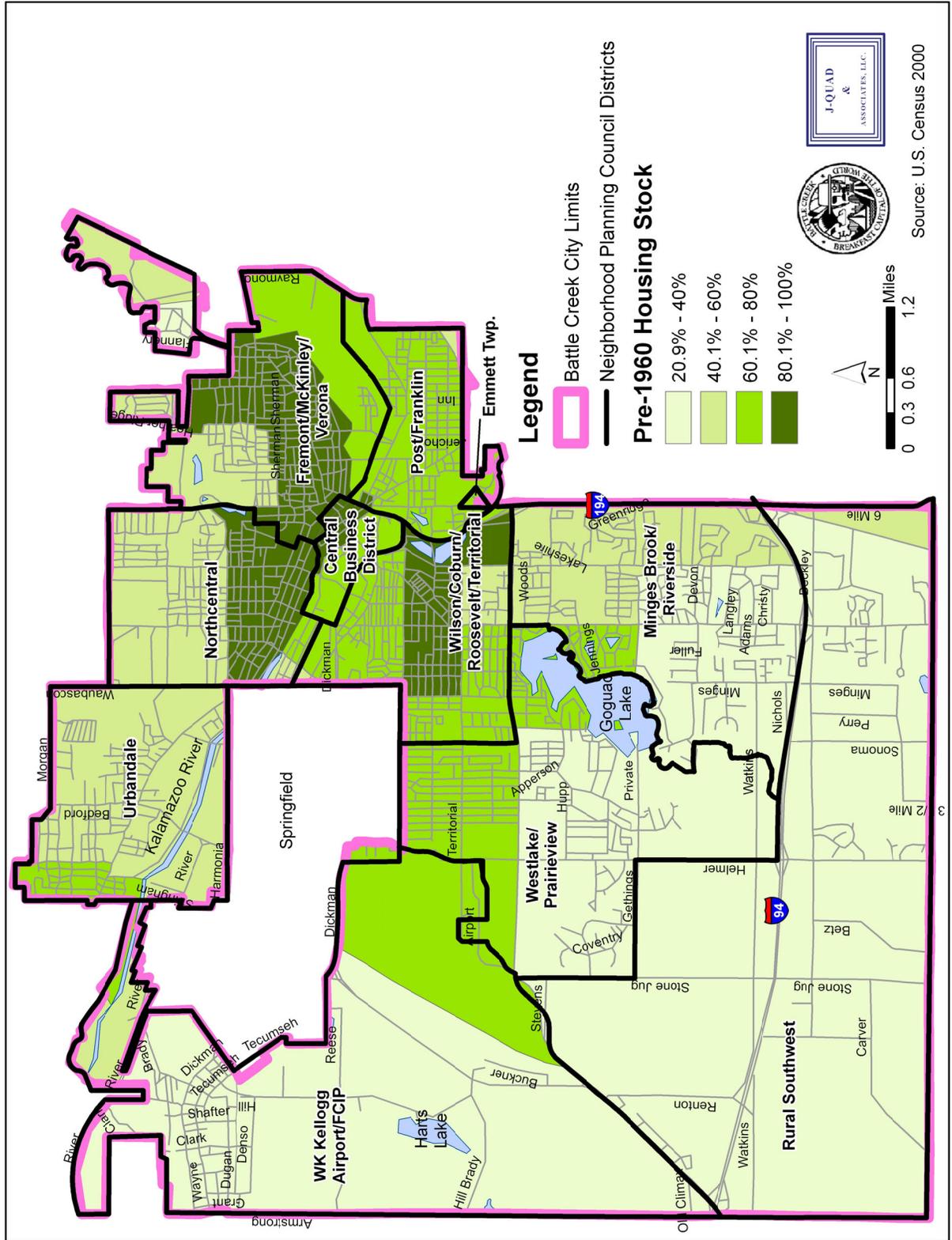
*NPC totals sum to more than the total for the city because block groups do not coincide with the city limits.

**US Bureau of Census block group boundaries and the CBD and WK Kellogg NPC boundaries are not sufficiently coincidental to accurately represent NPC information.

***Reported by the Planning and Community Development Department.

2. Housing Supply

Map 2.2: Pre-1960 Housing Stock



2. Housing Supply

2.C. Housing Conditions

Housing conditions can be examined in a variety of ways. The following section examines housing conditions in Battle Creek through the use of census data and data provided by the City. Subsequent sections will present the neighborhood area housing conditions and observations obtained through the neighborhood survey conducted by J-QUAD & Associates.

Three measures of housing conditions are homes with incomplete plumbing, City identified dangerous buildings, and vacant housing. While there are few homes with incomplete plumbing, the NPCs around the CBD have a high concentration of negative marks on these measures.

One data item available from the U.S. Bureau of the Census which speaks directly to housing conditions is the number of homes with incomplete plumbing facilities shown in Table 2.7, below, and compared to the state, county, Jackson, and Kalamazoo. While Battle Creek has a higher incidence of problems due to incomplete plumbing than Jackson and Kalamazoo, the percentage is less than one percent of the total housing stock. According to Census 2000 data, provided in the Table 2.8, below, less than one percent of housing units had incomplete plumbing in all the NPCs except the North Central NPC (1.7%).

Table 2.7: Incomplete Plumbing in Housing Units, 2000

	Michigan	Calhoun County	Battle Creek	Jackson	Kalamazoo
Lacking complete plumbing facilities	54,808	423	196	53	159
%	1.3%	0.7%	0.8%	0.3%	0.5%
Total:	4,234,279	58,691	23,552	15,241	31,782

Source: US Census 2000

Table 2.8: Incomplete Plumbing in Housing Units by NPCs, 2000

		NPCs									
		Urbandale	North Central	CBD*	Fremont	Post / Franklin	Wilson	Riverside	Rural SW	Westlake	WK Kellogg*
Incomplete Plumbing	#	0	47	-	38	11	22	0	17	9	-
	%	0	1.7%	-	0.6%	0.5%	0.8%	0.0%	0.7%	0.3%	-
Total Housing Units	#	2,723	2,832	39	6,453	2,284	2,908	3,480	2,327	2,803	108**

Source: US Census 2000

* US Bureau of Census block group boundaries and the CBD and WK Kellogg NPC boundaries are not sufficiently coincidental to accurately represent NPC information.

**Reported by the Planning and Community Development Department.

2. Housing Supply

Dangerous Buildings

The Code Compliance Department of the City of Battle Creek conducts building inspections on a reactive basis as complaints are filed. To ensure the safety, security, and the quality of housing stock, buildings with extremely deteriorated conditions or that are abandoned for a significant length of time are labeled as “Dangerous Buildings” by the Code Compliance officer. The criteria to categorize a building as a Dangerous Building includes vacancy in excess of 180 days and structural deterioration. A hearing is held to determine whether a building meets the criteria and the Hearing Officer makes a decision. These cases are reviewed by the Housing Board of Appeals and the City Commission to make the final decision for demolition or actions needed to maintain the property. The property owner is notified during each stage of the determination process. The City will be reimbursed by the property owner for any cost associated with demolition or rehabilitation if a building is determined to be dangerous and is scheduled for demolition or repairs. Absent voluntary reimbursement, a lien is placed against the property.

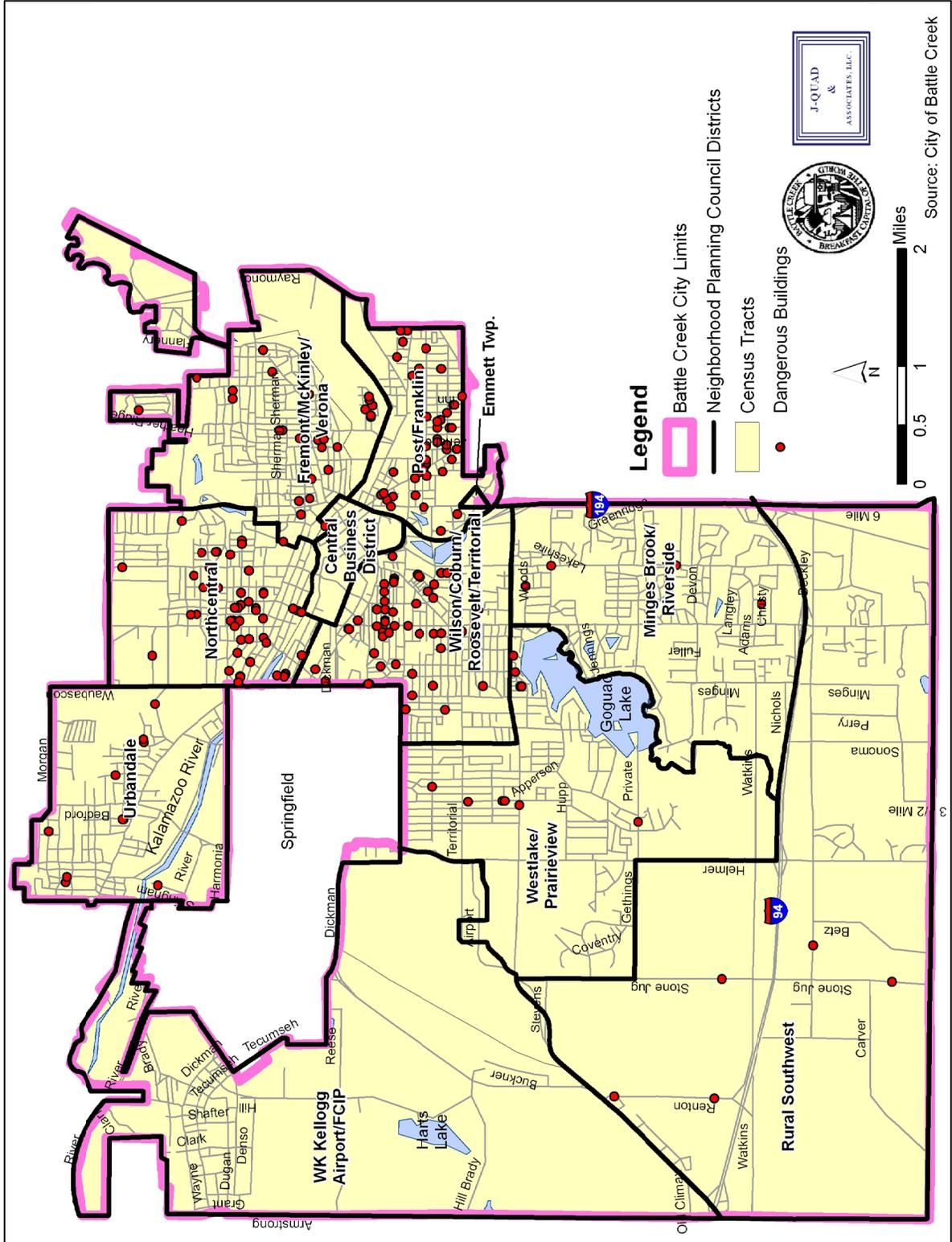
Map 2.3, on the following page, shows the location of the 309 “Dangerous Buildings” listed in Battle Creek. The map shows concentrations of dangerous buildings in the Northcentral, Post / Franklin, Fremont, and Wilson NPCs.

Vacant Housing

Map 2.4 on page 38, shows the percent of vacant housing within the city. Vacant home data from the U.S. Bureau of Census includes homes vacant for any reason, including those vacant pending a sale. The area with the highest percentage of vacant housing, at over 20 percent in 2000, was just north of the Central Business District, in the southern portion of the Northcentral NPC and western portion of the Fremont / McKinley / Verona NPC. Other areas with high housing vacancy rates include much of the Urbandale NPC, northeastern portions of the Post / Franklin NPC, the southern portions of the Fremont / McKinley / Verona NPC, the southeastern portions of the Minges Brook / Riverside and Rural SW NPCs, and much of the WK Kellogg NPC. It should be noted that there is little housing in the WK Kellogg NPC. High levels of vacant housing are a cause for concern in a neighborhood. Vacant homes can bring unwanted activities into a neighborhood. Not surprisingly, there is a high degree of correlation between the location of dangerous buildings shown on Map 2.3 and areas with a high percentage of vacant housing shown on Map 2.4.

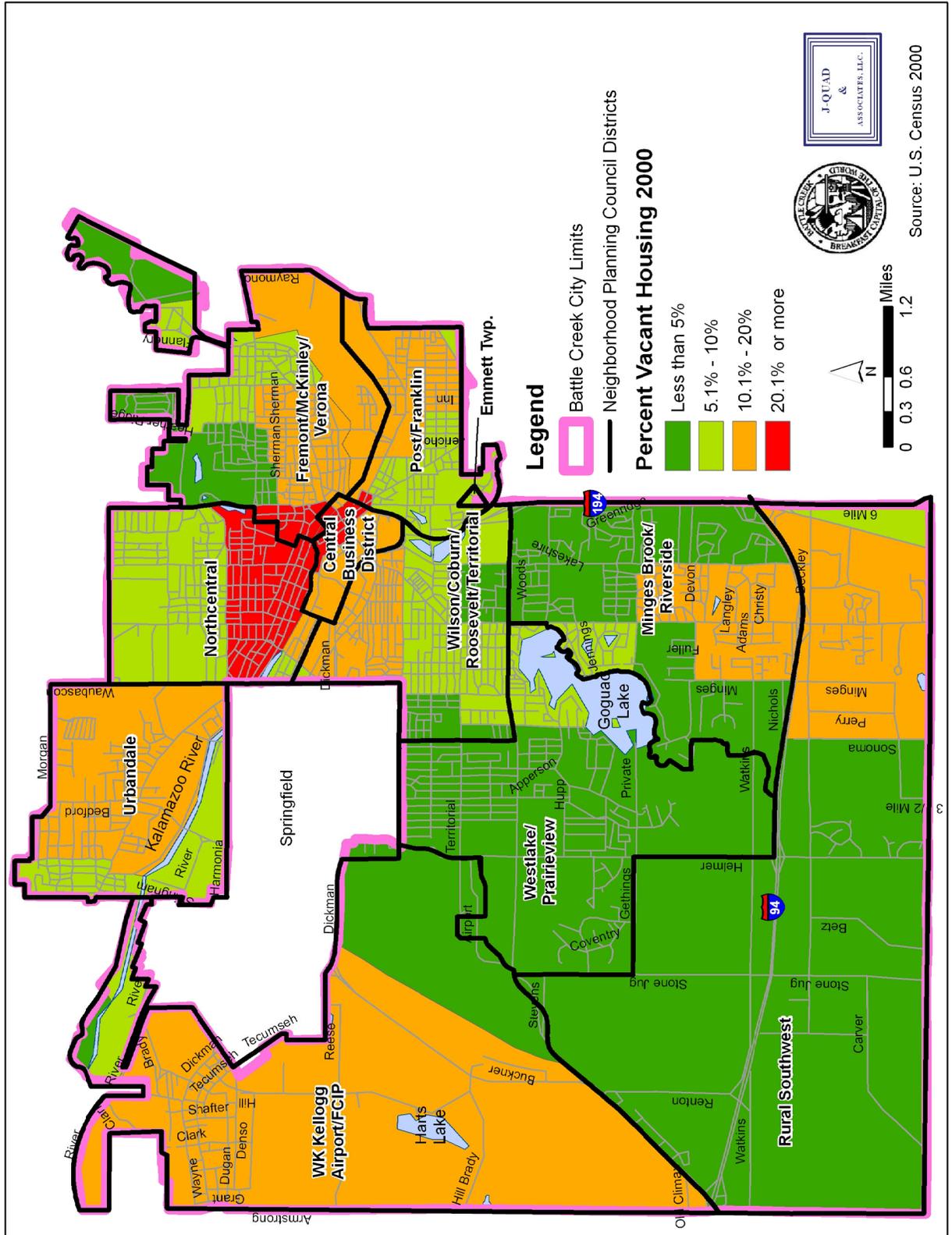
2. Housing Supply

Map 2.3: Location of Dangerous Building



2. Housing Supply

Map 2.4: Percent Vacant, 2000



2. Housing Supply

Synopsis

Data show that Battle Creek's housing growth is occurring in the southern portions of the city. As shown in the population section, Battle Creek's population losses are mainly in the central portions of the city. Not surprisingly, these areas also have the largest number of vacant structures and dangerous buildings. Addressing these issues will be of importance in a comprehensive housing policy.

In terms of the age of the housing stock and home size, Battle Creek's housing is not significantly different than that of Jackson or Kalamazoo. Battle Creek's housing stock is younger than Jackson's but older than Kalamazoo's. The city's newest housing stock is in the southern portion of the city, while in areas around the CBD more than 80 percent of the homes were built prior to 1960. This disparity in housing age, coupled with the location of new construction, is an issue facing Battle Creek.

Most of the city's housing is single-family. Over 70 percent of the total housing stock in Battle Creek in 1990 and 2000 was single-family, higher than Jackson or Kalamazoo. It is important to remember that the city's single-family homes include both homeowner occupied and rental units. The following section, 'Housing Supply by Tenure', examines the city's rental and homeowner housing stock.

3. Housing Supply by Tenure

3. Housing Supply by Tenure

The analysis of housing supply by tenure includes the following sections:

3.A. Owner-Occupied Housing: In this section, the homeownership rate is described by race and by NPC. Examples of the income requirements to qualify for mortgages on homes of various values, based on current market conditions and some basic assumptions concerning insurance and utility costs, are described. Housing value and sales price are analyzed by NPC. The affordability of these homes by income group is analyzed. Foreclosure data for the city is also included.

3.B. Renter-Occupied Housing: This section looks at the rental housing inventory and changes in renter-occupied housing by year in the ten NPCs. The current rental housing characteristics are described by the prevailing market rents and by the number of bedrooms. The affordability of rents by income group is analyzed.

3.A. Owner-Occupied Housing

Table 3.1, on the following page, illustrates the tenure status in Battle Creek in comparison with Michigan, Calhoun County, Jackson, and Kalamazoo among all available housing. According to the 2000 U.S. Census, 65.8 percent of Battle Creek residents owned the home in which they reside. This compares favorably to Jackson and Kalama-

At 65.8 percent, the homeowner rate in Battle Creek is high. Homeownership rates among African Americans and Hispanics, at 50.7 percent and 44.0 percent, are lower than the city average. Areas with higher owner-occupancy rates also tended to have newer homes.

zoo, at 57.8 percent and 47.7 percent, respectively. Ownership rates in the county and state were higher than Battle Creek, at 73.0 percent and 73.8 percent, respectively.

It can be noted from the table that the vacancy rates in Battle Creek were higher compared to Jackson and Kalamazoo. The vacancy rate in Battle Creek was 9.3 percent in 2000, compared to 6.8 percent in Jackson and 7.5 percent in Kalamazoo. Owner occupancy rates and vacancy rates each increased by about 1.5 percentage points in Battle Creek between 1990 and 2000.

3. Housing Supply by Tenure

Table 3.1: Tenure, 1990 and 2000

Tenure*	Year		Michigan	Calhoun County	Battle Creek	Jackson	Kalamazoo
Owner-occupied	1990	#	2,427,643	36,806	13,494	8,217	13,928
		%	71.0%	71.0%	62.9%	55.8%	47.4%
	2000	#	2,793,124	39,476	14,044	8,181	14,027
		%	73.8%	73.0%	65.8%	57.6%	47.7%
Renter-occupied	1990	#	991,688	15,006	7,963	6,506	15,481
		%	29.0%	29.0%	37.1%	44.2%	52.6%
	2000	#	992,537	14,624	7,304	6,029	15,386
		%	26.2%	27.0%	34.2%	42.4%	52.3%
Total Occupied Units	1990	#	3,419,331	51,812	21,457	14,723	29,409
	2000	#	3,785,661	54,100	21,348	14,210	29,413
Vacant	1990	#	428,595	3,807	1,795	966	2,079
		% of Total Units	11.1%	6.8%	7.7%	6.2%	6.6%
	2000	#	448,618	4,591	2,177	1,031	2,385
		% of Total Units	10.6%	7.8%	9.3%	6.8%	7.5%
Total Units**	1990	#	3,847,926	55,619	23,252	15,689	31,488
	2000	#	4,234,279	58,691	23,525	15,241	31,798

Source: U.S. Census 1990 and 2000

* Tenure of all occupied units

** Total number of housing units represents the U.S. Census 100 percent (SF1 table) counts which include vacant units. This 100 percent count also differs from sample data (23,552 units for Battle Creek) used in other tables.

Table 3.2, below, provides a comparison of homeownership rates among the three major ethnic groups in Battle Creek and the citywide average. Disparities exist when comparing homeownership by race. The White homeownership rate stood at 71.1 percent. African-American homeowners represented 50.7 percent of all African-American households in 2000. Hispanic owner-occupied households were 44.0 percent of all Hispanic households.

Table 3.2: Tenure by Race in Occupied Units

Tenure	White-Non Hispanic		African-American		Hispanic		City	
Owner-occupied	11,646	71.1%	1,819	50.7%	243	44.0%	14,044	65.8%
Renter-occupied	4,733	28.9%	1,766	49.3%	309	56.0%	7,304	34.2%
Total:	16,379	100.0%	3,585	100.0%	552	100.0%	21,348	100.0%

Source: U.S. Census 2000

3. Housing Supply by Tenure

Map 3.1 on page 44, provides a graphic representation of homeownership rates by census tract. The southern census tracts of the Westlake NPC and the western census tracts of the Rural Southwest NPC had the highest homeownership rates, at over 80 percent. Maps 3.2 and 3.3, on pages 45 and 46, provide a graphic representation of African-American and Hispanic homeownership rates by census tract. The Northcentral NPC had the highest African-American ownership rates. The western census tracts of the Post / Franklin NPC, the northern census tracts of the Wilson / Coburn / Roosevelt / Territorial NPC, and the southwestern tracts of the CBD NPC had the highest Hispanic homeownership rates.

Table 3.3, below, describes tenure in Battle Creek by NPC for 1990 and 2000. The highest homeownership rate was in Minges Brook / Riverside NPC for both 1990 and 2000, at 91.4 percent and 84.1 percent, respectively. Despite the decrease in the homeownership rate, there were more owner-occupied units in 2000 than in 1990. Both the number of owner-occupied units and the homeownership rate increased in the Fremont / McKinley / Verona NPC from 1990 to 2000. The homeownership rate in the Post / Franklin NPC and Rural SW remained stable but low. Areas with high homeownership rates generally have better sustainability and stability because homeowners have a vested interest in the maintenance and improvement of their area. High homeownership rates in Battle Creek are an asset.

Table 3.3: Tenure by NPCs, All Housing Units, 1990 and 2000*

Tenure	Year		NPCs									
			Urbandale	North Central	CBD**	Fremont	Post / Franklin	Wilson	Riverside	Rural SW	Westlake	WK Kellogg**
Owner-occupied	1990	#	1,483	1,712	-	2,498	1,459	2,141	2,265	575	2,246	-
		%	59.0%	50.6%	-	57.6%	46.9%	60.7%	91.4%	37.2%	77.4%	-
	2000	#	1,673	1,539	1	4,001	1,035	1,712	2,928	828	2,180	-
		%	61.4%	54.3%	2.6%	62.0%	45.3%	58.9%	84.1%	35.6%	77.8%	-
	% Change		12.8%	-10.1%	-	60.2%	-29.1%	-20.0%	29.3%	44.0%	-2.9%	-
Renter-occupied	1990	#	883	1,293	-	1,481	1,309	1,197	147	858	527	-
		%	35.2%	38.2%	-	34.2%	42.1%	33.9%	5.9%	55.6%	18.2%	-
	2000	#	761	879	5	1,931	1,047	1,018	398	1,192	488	108***
		%	27.9%	31.0%	12.8%	29.9%	45.8%	35.0%	11.4%	51.2%	17.4%	100.0%
	% Change		-13.8%	-32.0%	-	30.4%	-20.0%	-15.0%	170.7%	38.9%	-7.4%	-
Total	1990	#	2,512	3,381	-	4,335	3,112	3,530	2,477	1,544	2,900	-
	2000	#	2,723	2,832	39	6,453	2,284	2,908	3,480	2,327	2,803	108***
	% Change		8.4%	-16.2%	-	48.9%	-26.6%	-17.6%	40.5%	50.7%	-3.3%	-

Source: US Census 1990 & 2000

*NPC totals sum to more than the total for the city because block groups do not coincide with the city limits.

**US Bureau of Census block group boundaries and the CBD and WK Kellogg NPC boundaries are not sufficiently coincidental to accurately represent NPC information.

***Reported by the Planning and Community Development Department.

3. Housing Supply by Tenure

Table 3.4, below, shows housing types within owner-occupied housing by NPC. The percentage of owner-occupied housing that was single-family ranged from 99.4 percent in the Minges Brook / Riverside NPC to 84.6 percent in Urbandale NPC. Over 14 percent of the owner-occupied units in the Urbandale NPC were mobile homes (243 units). About three percent of the owner-occupied units in the Westlake NPC were multifamily (60 units).

Table 3.4: Type of Owner-Occupied Housing by NPCs, 2000

Type of Housing in Owner-Occupied	NPCs									
	Urbandale	North Central	CBD*	Fremont	Post/Franklin	Wilson	Riverside	Rural SW	Westlake	WK Kellogg**
Single-Family, detached	1409	1454	-	3795	981	1667	2906	692	2075	-
	84.2%	94.5%	-	94.9%	94.8%	97.4%	99.2%	83.6%	95.2%	-
Single-Family, attached	7	26	-	57	7	20	5	77	19	-
	0.4%	1.7%	-	1.4%	0.7%	1.2%	0.2%	9.3%	0.9%	-
2 to 4	14	46	-	97	38	20	11	46	20	-
	0.8%	3.0%	-	2.4%	3.7%	1.2%	0.4%	5.6%	0.9%	-
Multifamily	0	13	-	7	9	0	0	6	60	-
	0.0%	0.8%	-	0.2%	0.9%	0.0%	0.0%	0.7%	2.8%	-
Mobile home	243	0	-	45	0	5	6	7	6	-
	14.5%	0.0%	-	1.1%	0.0%	0.3%	0.2%	0.8%	0.3%	-
Boat, RV, van, etc.	0	0	-	0	0	0	0	0	0	-
	0.0%	0.0%	-	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-
Total Owner-occupied	1,673	1,539	-	4,001	1,035	1,712	2,928	828	2,180	-

Source: US Census 2000

* US Bureau of Census block group boundaries and the CBD and WK Kellogg NPC boundaries are not sufficiently coincidental to accurately represent NPC information. Census Block information has been used for these NPCs.

** As reported by the Planning and Community Development Department, the WK Kellogg NPC has 108 multifamily units.

Table 3.5, to the right, shows the age of owner-occupied housing. Over 69 percent of owner-occupied housing was reported to have been built prior to 1960. About 6.6 percent of the owner-occupied housing was built in 1990s. Comparing Map 2.2, showing the percentage of pre-1960 housing on page 34 with areas of high minority homeownership shown on Maps 3.2 and 3.3 on pages 45 and 46 indicates that minority homeowners are mostly present in areas with older housing stock. These areas include the southern portion of the Northcentral NPC and portions of the Post / Franklin NPC.

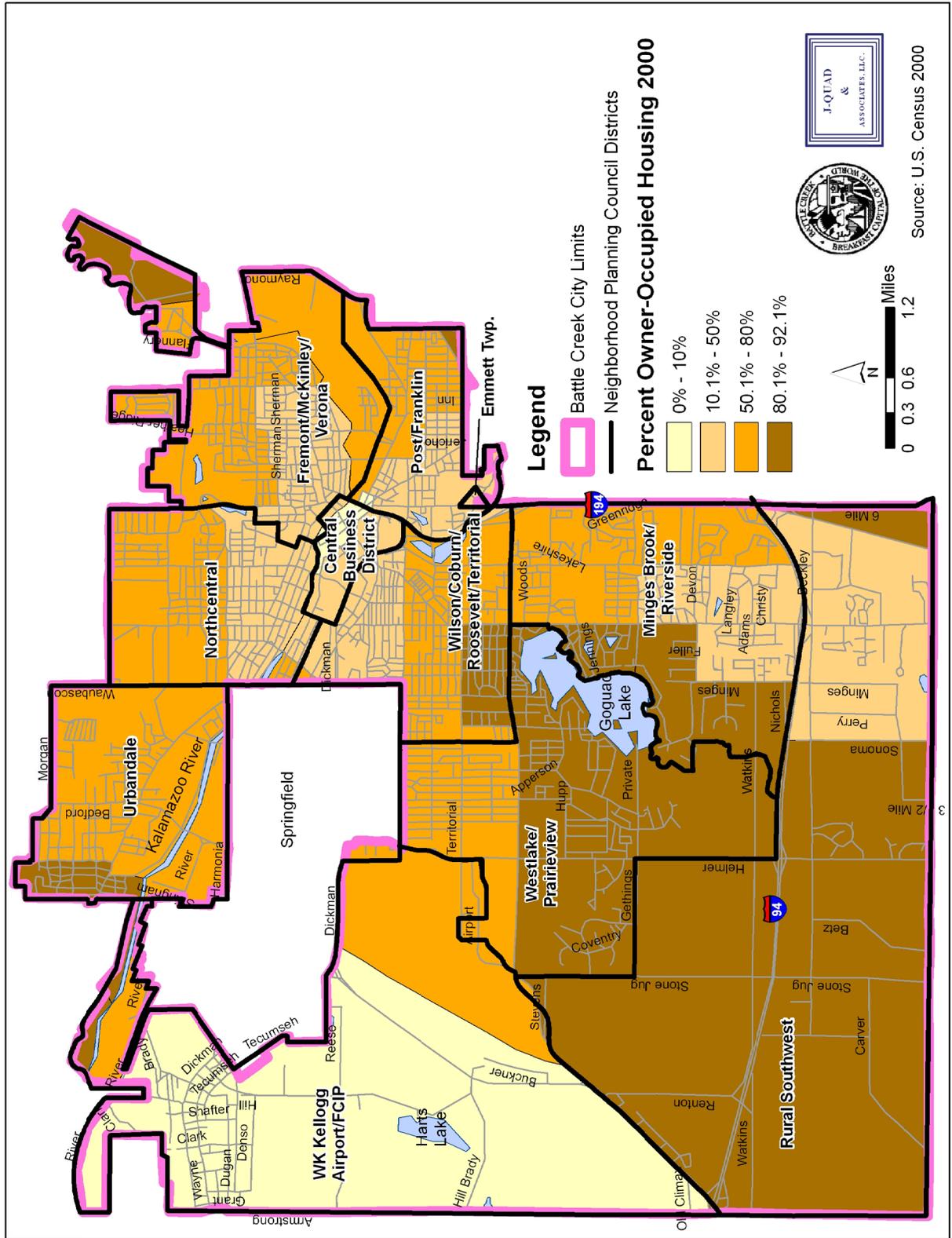
Table 3.5: Age of Owner-Occupied Housing

Year Structure Built	#	%
Built 1939 or earlier	3,910	27.8%
Built 1940 to 1949	2,387	17.0%
Built 1950 to 1959	3,457	24.6%
Built 1960 to 1969	2,013	14.3%
Built 1970 to 1979	980	7.0%
Built 1980 to 1989	396	2.8%
Built 1990 to 1994	228	1.6%
Built 1995 to 1998	541	3.8%
Built 1999 to March 2000	162	1.2%
Total owner-occupied	14,074	100.0%

Source: US Census 2000

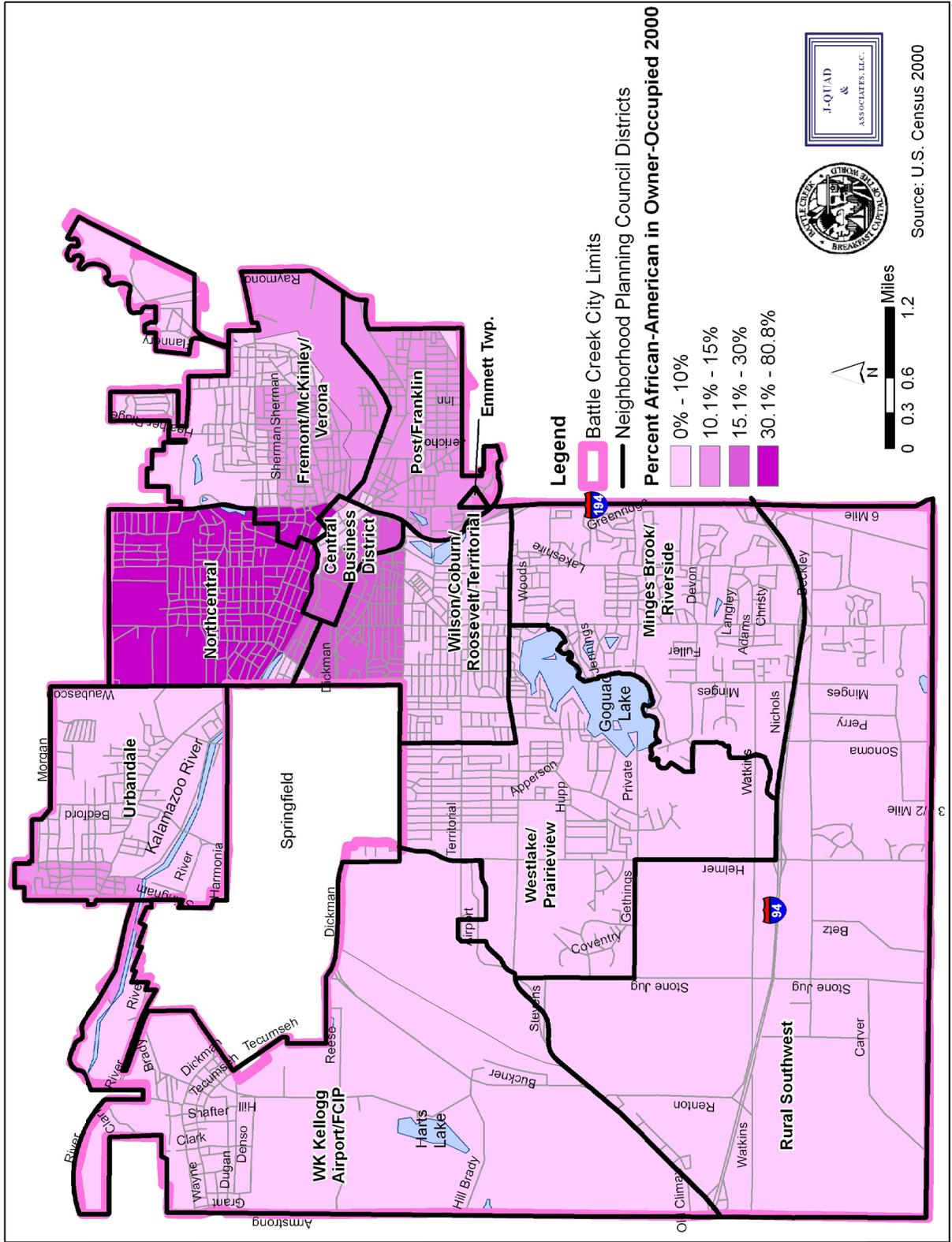
3. Housing Supply by Tenure

Map 3.1: Percent Owner-Occupied, 2000



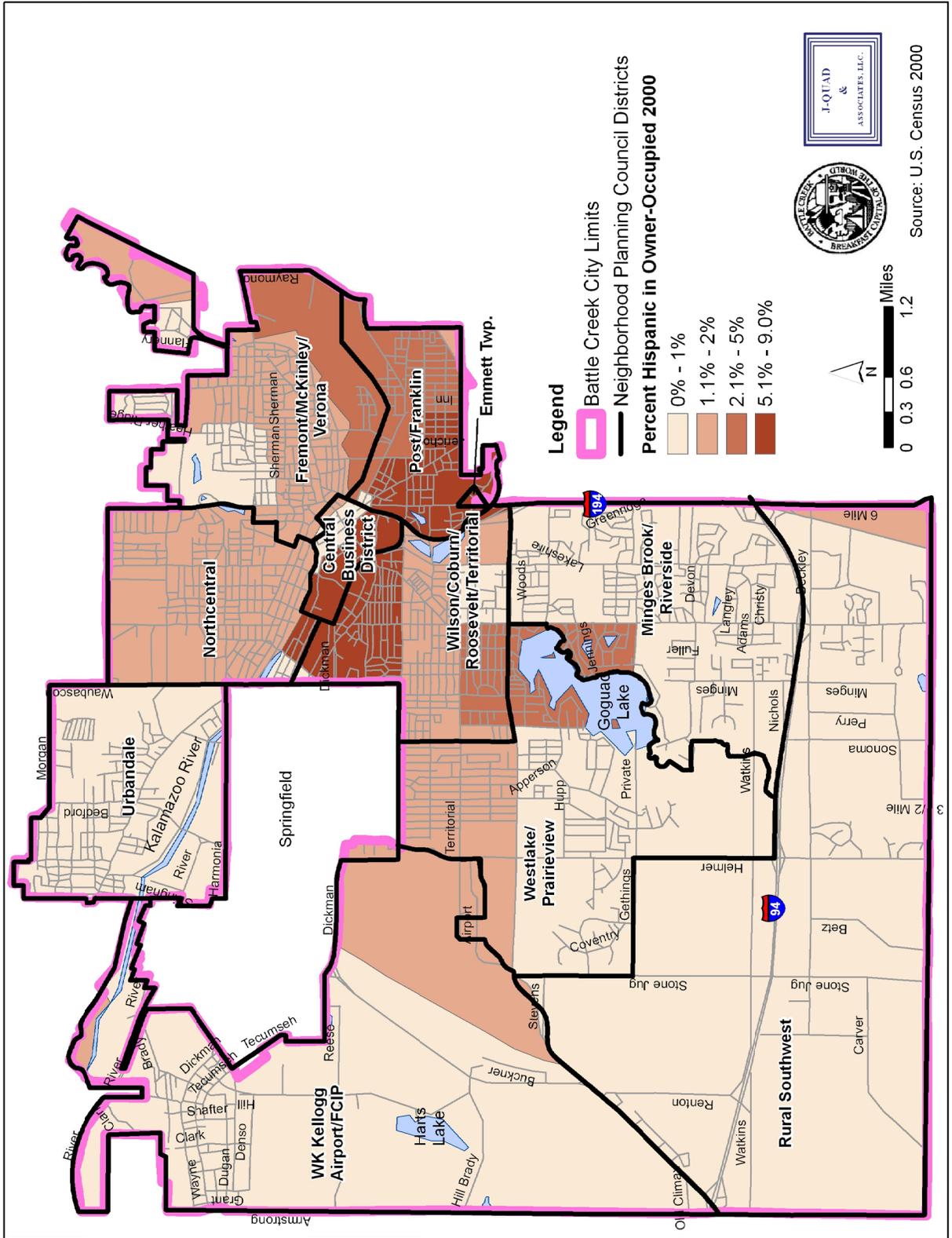
3. Housing Supply by Tenure

Map 3.2: Percent African-Americans in Owner-Occupied Units, 2000



3. Housing Supply by Tenure

Map 3.3: Percent Hispanics in Owner-Occupied Units, 2000



3. Housing Supply by Tenure

Housing Values

Tables 3.6, below, shows housing values for owner-owned housing in 2000, as well as median housing values for the state and county, and for the cities of Battle Creek, Jackson, and Kalamazoo. The value range where the highest percentage of home values fall is called the “modal value range”.

In 2000, the median home in Battle Creek, at \$70,800, was more affordable than the median home in the state, county, and Kalamazoo. Median housing values in Battle Creek vary among the NPCs, with the highest values to the south.

Table 3.6: Owner-Occupied Housing Values and Median Housing Value, 2000

Value Range	Michigan	Percent	Calhoun County	Percent	Battle Creek	Percent	Jackson	Percent	Kalamazoo	Percent
Less than \$10,000	9,123	0.4%	303	1.0%	73	0.6%	21	0.3%	35	0.3%
\$10,000 to \$14,999	12,041	0.5%	390	1.2%	181	1.4%	66	0.9%	110	0.9%
\$15,000 to \$19,999	14,832	0.7%	390	1.2%	191	1.5%	137	1.8%	110	0.9%
\$20,000 to \$24,999	19,000	0.8%	436	1.4%	238	1.8%	125	1.6%	128	1.0%
\$25,000 to \$29,999	22,871	1.0%	565	1.8%	321	2.5%	282	3.7%	239	2.0%
\$30,000 to \$34,999	30,348	1.3%	876	2.8%	535	4.1%	337	4.4%	362	3.0%
\$35,000 to \$39,999	35,918	1.6%	1,297	4.1%	682	5.3%	365	4.8%	349	2.9%
\$40,000 to \$49,999	80,470	3.5%	2,391	7.5%	1,217	9.4%	956	12.6%	833	6.8%
\$50,000 to \$59,999	100,354	4.4%	3,032	9.6%	1,382	10.7%	1,123	14.8%	1,130	9.2%
\$60,000 to \$69,999	125,504	5.5%	3,387	10.7%	1,544	11.9%	922	12.1%	1,204	9.8%
\$70,000 to \$79,999	143,229	6.3%	2,805	8.8%	1,156	8.9%	944	12.4%	1,256	10.3%
\$80,000 to \$89,999	173,442	7.6%	2,682	8.5%	812	6.3%	778	10.2%	1,202	9.8%
\$90,000 to \$99,999	169,119	7.5%	2,517	7.9%	876	6.8%	521	6.8%	1,040	8.5%
\$100,000 to \$124,999	318,345	14.0%	3,942	12.4%	1,381	10.7%	434	5.7%	1,733	14.2%
\$125,000 to \$149,999	285,109	12.6%	2,570	8.1%	851	6.6%	233	3.1%	970	7.9%
\$150,000 to \$174,999	202,302	8.9%	1,681	5.3%	559	4.3%	151	2.0%	590	4.8%
\$175,000 to \$199,999	137,414	6.1%	932	2.9%	270	2.1%	84	1.1%	312	2.5%
\$200,000 to \$249,999	156,487	6.9%	911	2.9%	285	2.2%	68	0.9%	280	2.3%
\$250,000 to \$299,999	95,557	4.2%	515	1.6%	191	1.5%	46	0.6%	143	1.2%
\$300,000 to \$399,999	74,361	3.3%	242	0.8%	117	0.9%	13	0.2%	132	1.1%
\$400,000 to \$499,999	29,718	1.3%	98	0.3%	70	0.5%	0	0.0%	38	0.3%
\$500,000 to \$749,999	20,814	0.9%	11	0.0%	11	0.1%	3	0.0%	33	0.3%
\$750,000 to \$999,999	6,828	0.3%	28	0.1%	19	0.1%	0	0.0%	0	0.0%
\$1,000,000 or more	5,989	0.3%	5	0.0%	0	0.0%	0	0.0%	12	0.1%
Total	2,269,175	100.0%	31,734	100.0%	12,962	100.0%	7,609	100.0%	12,241	100.0%
Median value	\$110,300	-	\$81,300	-	\$70,800	-	\$64,400	-	\$80,700	-

Source: US Census 2000

According to 2000 Census data, the median home in Battle Creek was \$70,800, more affordable than the median home in the state, county, and Kalamazoo. The median home in Jackson, at \$64,400, was \$6,400 lower than Battle Creek.

3. Housing Supply by Tenure

Table 3.6 also shows the distribution of values of owner-occupied homes. It is important to note how these distributions differ between the county, Battle Creek, Jackson, and Kalamazoo. For each geography the modal range is highlighted. The modal range for the value of owner-occupied housing in Battle Creek was between \$60,000 and \$69,999, with almost 12 percent of the homes. The modal range for Jackson was lower, in the \$50,000 to \$59,999 range, and the modal ranges for Calhoun County and Kalamazoo were the \$100,000 to \$124,999 range. The value distribution in Battle Creek shows two peaks. The first, the modal range of \$60,000 to \$69,000, then another in the \$100,000 to \$124,999 range, with 10.7 percent of the owner-occupied units in 2000. Both Kalamazoo and Calhoun County show a similar two-peak distribution, while Jackson does not. In terms of distribution among homes under \$50,000, 26.5 percent of Battle Creek's owner-occupied homes were in this range in 2000, compared to 30.1 percent for Jackson and only 17.7 percent for Kalamazoo. In terms of higher value housing, in Battle Creek 1.7 percent of owner-occupied homes were valued at above \$300,000 in 2000, compared to 0.2 percent in Jackson and 1.8 percent in Kalamazoo. In comparison with Kalamazoo, Battle Creek had a wider distribution of owner-occupied home values. Compared to Jackson, the distribution of values in Battle Creek tended to be higher, particularly in the ranges higher than \$60,000. The percentage of homes in the highest value categories in Calhoun County, Battle Creek, Jackson, and Kalamazoo were all low when compared to the state.

Housing values in Battle Creek have been increasing, with significant changes between 1990 and 2000 and between 2000 and 2005. Table 3.7, below, illustrates the percentage of housing units in each housing value range in 1990, 2000, and 2005. According to Census data, the modal value range, highlighted in the table, for 1990 was \$20,000 to \$49,999, with 47.5 percent of all units falling into that range. The increase in the home values between 1990 and

Table 3.7: Housing Value by Number of Units, 1990, 2000, and 2005

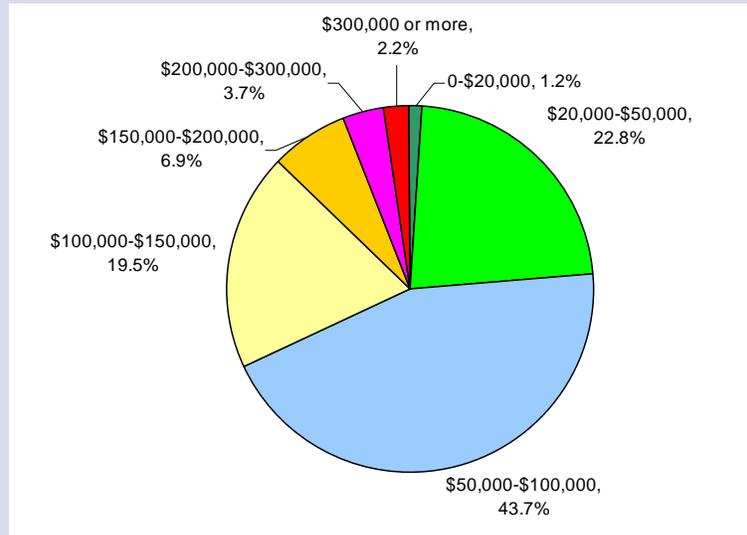
Value of Housing Units	1990		2000		2005	
	# of Units	%	# of Units	%	# of Units	%
Less than \$20,000	2,092	16.6%	560	4.0%	190	1.2%
\$20,000 to \$49,999	5,989	47.5%	3,280	23.3%	3,739	22.8%
\$50,000 to \$99,999	3,535	28.0%	6,151	43.7%	7,178	43.7%
\$100,000 to \$149,999	641	5.1%	2,390	17.0%	3,197	19.5%
\$150,000 to \$199,999	236	1.9%	966	6.9%	1,127	6.9%
\$200,000 to \$299,999	87	0.7%	491	3.5%	614	3.7%
\$300,000 and above	29	0.2%	236	1.7%	362	2.2%
Total	12,609	100.0%	14,074	100.0%	16,407	100.0%

Source: US Census 1990 & 2000 and the City of Battle Creek (2005)

3. Housing Supply by Tenure

2000 moved the modal price range upwards. In 2000 and 2005 the modal value range was \$50,000 to \$99,999, with 43.7 percent of the units in this range. The percentage of homes in the next highest range, \$100,000 to \$149,999 increased from 5.1 percent in 1990 to 17.0 percent in 2000 and to 19.5 percent in 2005.

Chart 3.1: Housing Value, 2005



Source: City of Battle Creek (2005)

The median housing values in Battle Creek vary among the NPCs. Table 3.8, below, shows the differences in median housing values by NPC from 1990 to 2000. Values in the Rural Southwest NPC and the Minges Brook / Riverside NPC were the highest among the NPCs in 2000. The largest increase in median housing value occurred in the Rural Southwest NPC. As shown in Table 2.6 and on Map 2.2, on pages 33 and 34, respectively, the Rural Southwest NPC also has the newest housing stock, having the most recent permit and construction activity. Map 3.4, on the following page, illustrates the median housing values in Battle Creek by census tract.

Table 3.8: Median Housing Value, 1990 and 2000

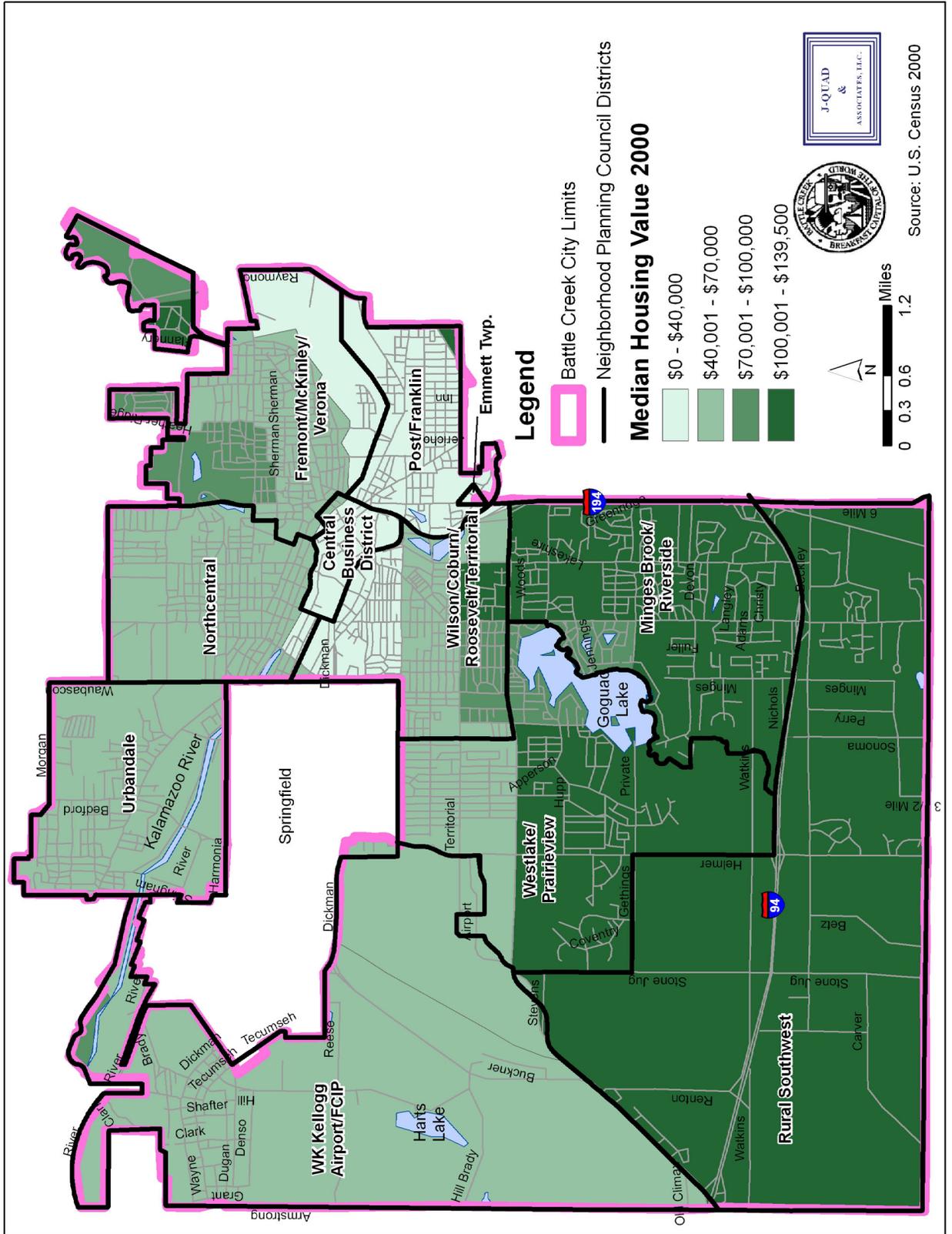
	NPCs									
	Urbandale	North Central	CBD*	Fremont	Post/Franklin	Wilson	Riverside	Rural SW	Westlake	WK Kellogg*
1990	\$32,160	\$22,212	-	\$34,600	\$23,086	\$31,383	\$83,160	\$65,100	\$61,714	-
2000	\$58,350	\$52,014	-	\$68,222	\$42,325	\$51,080	\$125,667	\$149,500	\$88,357	-

Source: US Census 1990 & 2000

* US Bureau of Census block group boundaries and the CBD and WK Kellogg NPC boundaries are not sufficiently coincidental to accurately represent NPC information.

3. Housing Supply by Tenure

Map 3.4: Median Housing Value, 2000



3. Housing Supply by Tenure

Housing Affordability

Housing affordability is an issue for those looking to become homeowners. Table 3.9, below, provides examples of the income requirements to qualify for mortgages on homes of various values, based on current market conditions and some basic assumptions concerning insurance and utility costs. The calculations were based on a 6.5 per-

In 2000, for a family to afford the median home in Battle Creek (with a value of \$70,800) their household income had to be at least \$35,923. Households paying more than 30 percent of their income on housing (including utilities and insurance) are considered to be cost burdened. Despite a general affordability, there are areas of the city with high percentages of cost-burdened households.

cent interest rate and a sliding scale for insurance and utilities, based on the assumption that as values increase these expenses will increase as well.

Table 3.9: Income Requirements for Various Home Values

Home Value	Monthly Principal and Interest	Monthly Tax	Monthly Insurance	Monthly Utilities	Monthly Total	Yearly Income Requirements
\$60,000	\$380	\$206	\$90	\$100	\$776	\$31,027
\$80,000	\$506	\$274	\$100	\$120	\$1,000	\$39,997
\$100,000	\$632	\$343	\$110	\$140	\$1,225	\$48,996
\$120,000	\$758	\$411	\$120	\$160	\$1,450	\$57,995
\$140,000	\$885	\$480	\$130	\$180	\$1,675	\$66,994
\$160,000	\$1,011	\$549	\$140	\$200	\$1,900	\$75,994

Source: J-Quad and Associates

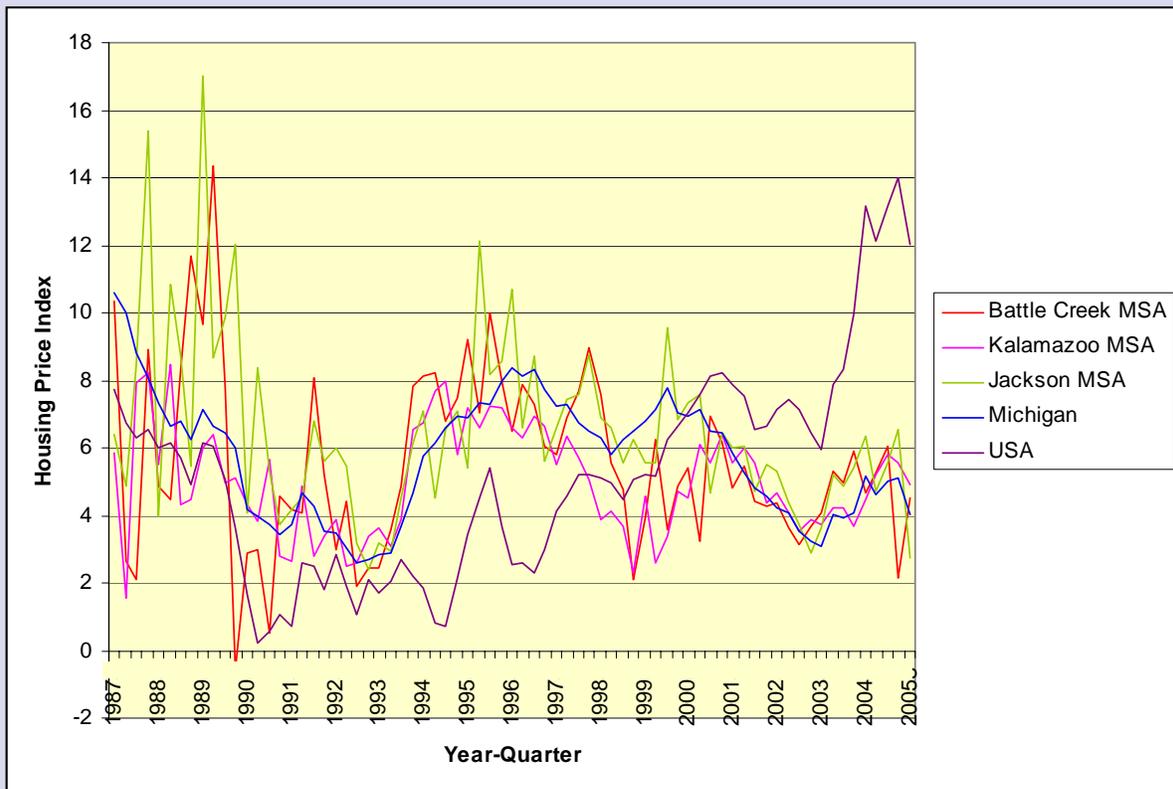
Taxes were estimated based on an average homestead millage of \$41.14 for the city, as reported by the City Assessor's Office. Income requirements assume that no more than 30 percent of gross income is needed to meet housing expenses.

The table shows that with current interest rates, housing is relatively affordable, if the housing stock within a given price range is available. To afford the median home with a value of \$70,800 in 2000 would have required an income of \$35,923. As a reference, \$35,923 per year is approximately \$17.27 per hour for a forty-hour workweek, 52 weeks a year for a single wage earner. The current federal minimum wage is \$5.15 per hour. If interest rates were higher, housing would be less affordable. At an 8.25 percent interest rate, the principal and interest payment (P&I) on a \$100,000 home would increase by approximately \$119 per month, requiring an additional \$4,768 per year in gross income to cover housing expenses.

3. Housing Supply by Tenure

Chart 3.2, below, plots the Housing Price Index (HPI) data from 1975 to 2002 for the USA, Michigan, Battle Creek, Jackson, and Kalamazoo from data provided by the Office of Federal Housing Enterprise Oversight. The HPI is a broad measure of the movement of single-family house prices. The HPI serves as a timely, accurate indicator of house price trends at various geographic levels. From the chart it can be noted that the changes in the housing price index of Battle Creek was similar to Jackson, Kalamazoo, and the state, indicating similar price increases over time. Price increases in Michigan are lower than the price increases occurring in the U.S overall.

Chart 3.2: Housing Price Index, 1975-2002

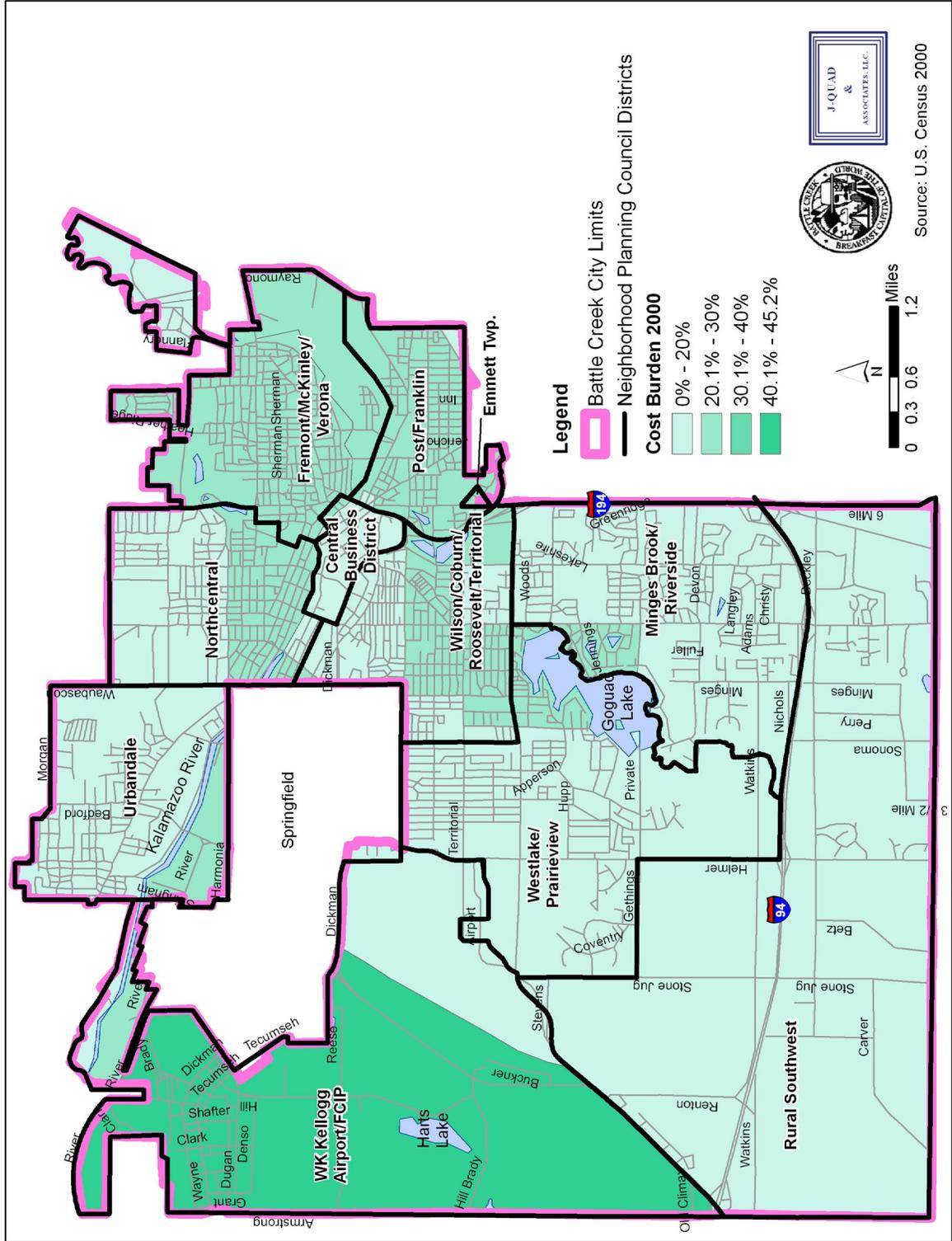


Source: Office of Federal Housing Enterprise Oversight

Map 3.5, on the following page, shows the percentage of owners paying more than 30 percent of their household income on housing expenses including as mortgage payments, insurance, utilities, and taxes. While the area shown with the highest percentage of cost burdened households in 2000 is the WK Kellogg NPC this is due to a few homeowners outside of Battle Creek also within the Census tract. There are no owner-occupied homes in Battle Creek in this area. Over 30 percent of the owner-occupied households in the Fremont / McKinley / Vernona, Post / Franklin, Wilson / Coburn / Roosevelt / Territorial, and southern tracts of Northcentral NPCs were cost burdened.

3. Housing Supply by Tenure

Map 3.5: Percent Owners Paying More than 30 Percent of Household Income on Housing Expenses, 2000



3. Housing Supply by Tenure

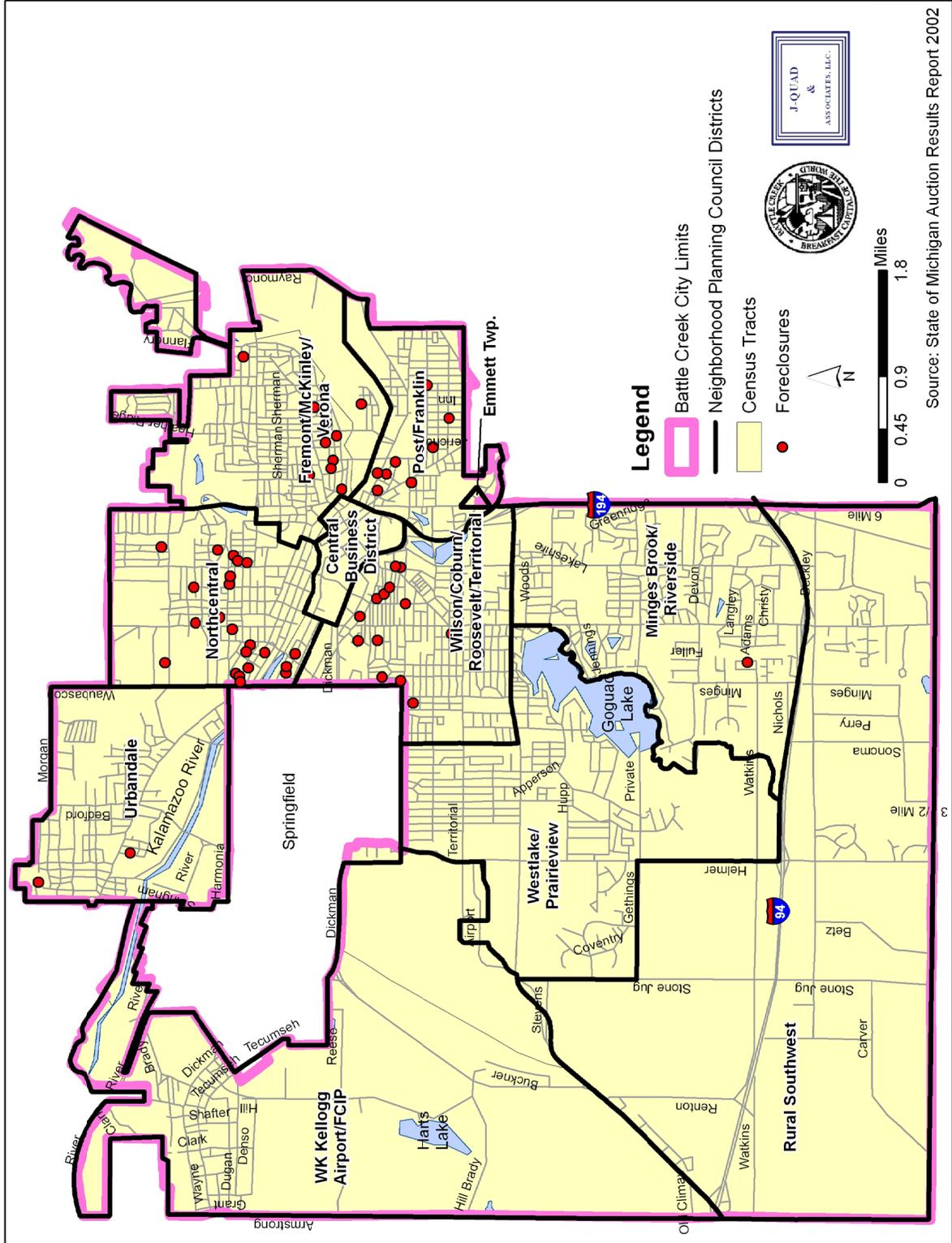
According to the 2000 U.S. Census, out of the city's 2,284 owner-occupied households that earned less than \$20,000, 1,258 households, or 55.1 percent, paid more than 30 percent of household income towards mortgage or related housing expenses. In owner-occupied households that earned between \$20,000 and \$50,000 (4,979 households), 895, or 18 percent of the households, were considered to be cost burdened. Out of 4,407 owner-occupied households that earned between \$50,000 and \$100,000, 152 households, 3.4 percent, were cost burdened. No owner-occupied households that earned more than \$100,000 were cost burdened.

Foreclosures

Map 3.6, on the following page, shows the location of tax foreclosures* that occurred in Battle Creek in 2002. There were several clusters of foreclosures in the CBD, Northcentral, Post / Franklin, Fremont / McKinley / Verona, and Wilson / Coburn / Roosevelt / Territorial NPCs. A high number of foreclosures in an area is indicative of a housing problem that can contribute to the destabilization of a neighborhood. The properties shown on the map are from the Auction Results Report generated by the State of Michigan. The Property Services Division, Foreclosure Services Section, maintains the list of tax delinquent, forfeited property and oversees the notification process. Once forfeited properties have been judicially foreclosed, Foreclosure Services Section is responsible for handling the governmental and public auction sales of the properties.

3. Housing Supply by Tenure

Map 3.6: Properties Sold After Foreclosure, 2002



3. Housing Supply by Tenure

3.B. Renter-Occupied Housing

Rental Housing Inventory

Tables 3.10 and 3.11, below, show the percentage of renter-occupied housing by race and by NPC. The percentage of White renters, at 28.9 percent, was 24.4 percentage points lower than that of African-Americans and 27.1 percentage points lower than Hispanics. Although the percentage of renter-occupied housing among Hispanics was high at 56.0 percent, it represents a smaller number of persons compared to African-American

African Americans and Hispanics in Battle Creek are more likely to be renters than Whites. While it did not have the highest renter occupancy rate, the highest number of renters lived in the Fremont / McKinley / Verona area. A significant portion of rental housing is in single-family homes (30.4%), while less than half (about 46 percent) of rental housing is found in apartment buildings.

Table 3.10: Renter-Occupied Housing by Race, 2000

	Number	%	White	%	Black	%	Hispanic	%
Renter-occupied	7,304	34.20%	4,733	28.90%	1,766	49.30%	309	56.00%
Total Housing	21,348		16,379		3,585		552	

Source: US Census 2000

Table 3.11: Renter-Occupied Housing by NPC, 1990-2000

		NPCs										
		Urbandale	North Central	CBD*	Fremont	Post / Franklin	Wilson	Riverside	Rural SW	Westlake	WK Kellogg*	
Renter-occupied Housing	1990	#	883	1,293	-	1,481	1,309	1,197	147	858	527	-
		%	35.2%	38.2%	-	34.2%	42.1%	33.9%	5.9%	55.6%	18.2%	-
	2000	#	761	879	-	1,931	1,047	1,018	398	1,192	488	108**
		%	27.9%	31.0%	-	29.9%	45.8%	35.0%	11.4%	51.2%	17.4%	100.0%
	% Change		-13.8%	-32.0%	-	30.4%	-20.0%	-15.0%	170.7%	38.9%	-7.4%	-

Source: US Census 1990 & 2000

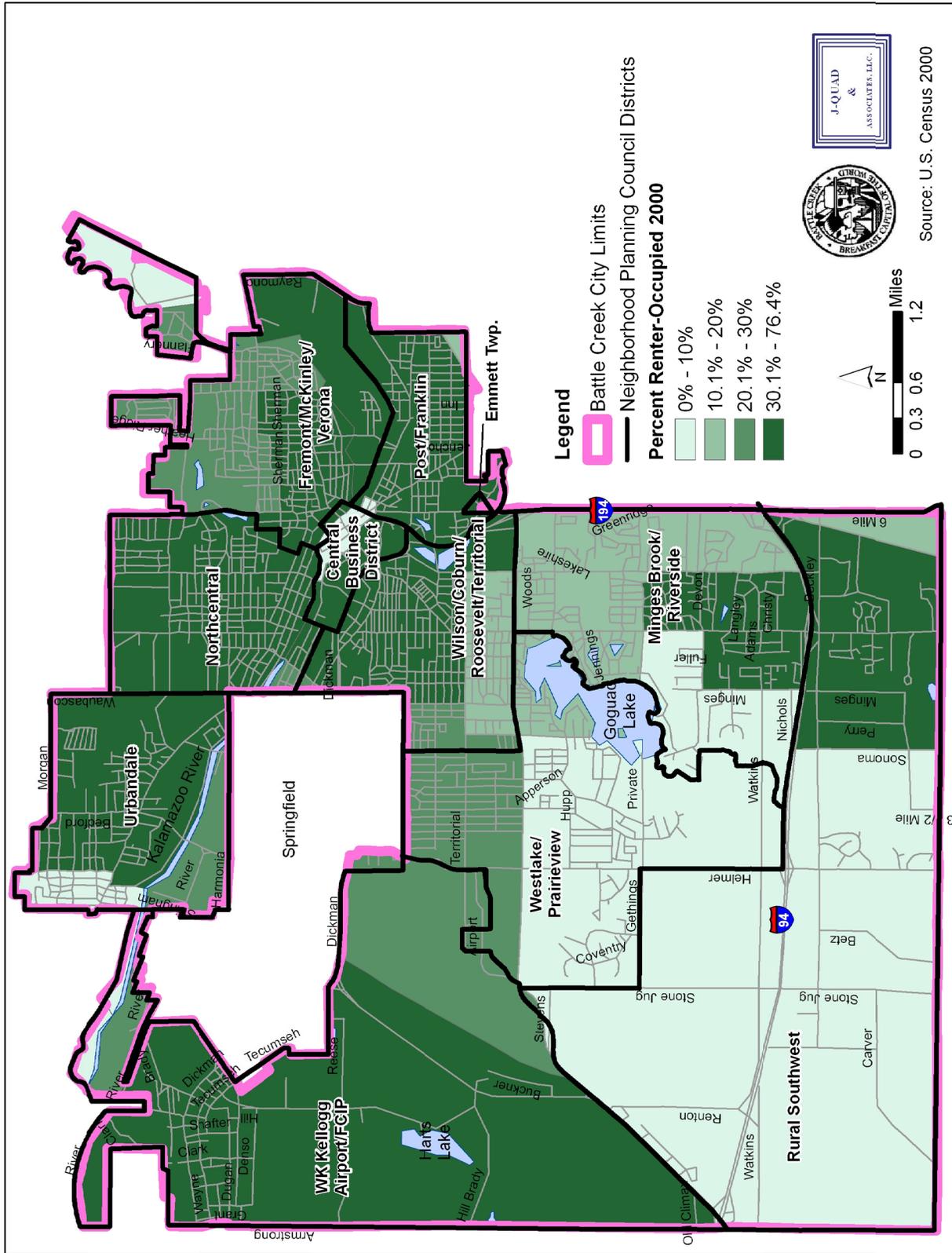
* US Bureau of Census block group boundaries and the CBD and WK Kellogg NPC boundaries are not sufficiently coincidental to accurately represent NPC information.

**Reported by the Planning and Community Development Department.

renter-occupied households at 49.3 percent. The percentage of renter-occupied housing in the Rural SW NPC was reported to be the highest, at 51.2 percent of the housing stock of the NPC in 2000. This may be due to the number of large apartment complexes added over the past decade. The Fremont / McKinley / Verona NPC had the highest increase in the number of rental housing units, adding 450 units, followed by the Rural Southwest NPC with 334 units.

3. Housing Supply by Tenure

Map 3.7: Percent Renter-Occupied, 2000



3. Housing Supply by Tenure

The highest percentage change in rental units occurred in the Riverside NPC (170.7%).

Several NPCs lost rental housing units. The highest drop was in Northcentral NPC with a percentage decrease of 32.0 percent and the Post/Franklin NPC with a drop of 20 percent between 1990 and 2000. Overall, more renter-occupied units were lost than added from 1990 to 2000. Map 3.7, on the previous page, shows the percentage of rental-occupied housing by census tracts and by NPCs in Battle Creek city.

Table 3.12: Units in Structure, Rental

Units in Structure	Number	%
1, detached	2,062	28.3%
1, attached	156	2.1%
2	711	9.8%
3 or 4	1,010	13.9%
5 to 9	981	13.5%
10 to 19	862	11.9%
20 to 49	660	9.1%
50 or more	811	11.1%
Mobile home	21	0.3%
Boat, RV, van, etc.	0	0.0%
Total	7,274	100.0%

Source: 2000 U.S. Census

Table 3.12, above, provides the distribution of rental units by the number of units in the structure showing that a significant portion of rental housing is in single-family homes (30.4%). About 46 percent of rental housing is found in apartment buildings (five or more units in the structure).

Median Gross Rent and Median Contract Rent

Table 3.13, below, provides a look at gross rent by number of bedrooms in Battle Creek, according to 2000 U.S. Census. The median gross rent in Battle Creek was \$488 in 2000. The table shows that for studio and rental units with one-bedroom, the modal category was \$300 to \$499. For units with two and three or more bedrooms, the modal rent category was \$500 to \$749.

Increases in rents from 1990 to 2000 for Battle Creek were comparable to those in the state, county, Jackson, and Kalamazoo. Within the city, the Rural Southwest and the Fremont NPC experienced the highest rent increases between 1990 and 2000.

Table 3.13: Gross Rent by Number of Bedrooms

Gross Rent	Studio		1 bedroom		2 bedrooms		3 or more bedrooms	
	Number	%	Number	%	Number	%	Number	%
Less than \$200	33	10.9%	398	15.9%	24	0.9%	29	2.2%
\$200 to \$299	71	23.4%	270	10.8%	145	5.1%	89	6.6%
\$300 to \$499	137	45.2%	1,222	48.8%	887	31.4%	375	27.9%
\$500 to \$749	57	18.8%	567	22.7%	1,534	54.4%	617	45.9%
\$750 to \$999	0	0.0%	37	1.5%	179	6.3%	138	10.3%
\$1,000 or more	5	1.7%	8	0.3%	52	1.8%	95	7.1%
Total	303	100.0%	2,502	100.0%	2,821	100.0%	1,343	100.0%

Source: U.S. Census 2000

3. Housing Supply by Tenure

Table 3.14, below, shows the median contract rent for Battle Creek compared to the state, the county, Jackson, and Kalamazoo. The median contract rent of Battle Creek is lower than that of Kalamazoo and almost equal to that of Jackson. The table indicates that the increase in rents in Battle Creek between 1990 to 2000 is lower than that of Jackson, Kalamazoo, and the state overall. The percentage increase in rents in Battle Creek, however, is comparable to the county and the state, lower than Jackson, and higher than Kalamazoo.

Table 3.14: Median Contract Rent 1990 and 2000

	Michigan	Calhoun County	Battle Creek	Jackson	Kalamazoo
1990	\$343	\$303	\$307	\$283	\$357
2000	\$468	\$414	\$419	\$412	\$476
Change	\$125	\$111	\$112	\$129	\$119
%Change	36.4%	36.6%	36.5%	45.6%	33.3%

Source: US Census 1990 & 2000

Table 3.15, below, compares the median contract rent in the eleven NPCs in 1990 and 2000. The Rural SW NPC had the highest median contract rent at \$625, and the lowest median contract rent was reported in the Urbandale NPC. The Fremont and Rural SW NPCs experienced the highest rent increases between 1990 and 2000. The median rents decreased in the Riverside NPC, Urbandale NPC, and Northcentral NPC. The highest decrease in rents was in the Riverside NPC. The declines in the median contract rents in the three NPCs could be due to an increase in the rental unit supply during the period, for example an additional 250 units in the Riverside NPC, or due to the decreasing attractiveness of renting as an option in those areas.

Table 3.15: Median Contract Rent in NPCs, 1990 and 2000

	NPCs									
	Urbandale	North Central	CBD*	Fremont	Franklin	Wilson	Riverside	Rural SW	Westlake	WK Kellogg*
Median Contract Rent 1990	\$389	\$357	-	\$367	\$384	\$418	\$747	\$518	\$532	-
Median Contract Rent 2000	\$323	\$353	-	\$458	\$418	\$424	\$588	\$625	\$605	-
Change	-\$66	-\$4	-	\$91	\$34	\$6	-\$159	\$107	\$73	-
%Change	-17.0%	-1.1%	-	24.8%	8.9%	1.4%	-21.3%	20.7%	13.7%	-

Source: US Census 1990 & 2000

* US Bureau of Census block group boundaries and the CBD and WK Kellogg NPC boundaries are not sufficiently coincidental to accurately represent NPC information.

3. Housing Supply by Tenure

Characteristics of Rental Housing Stock

The type of rental units available is an important key to determining appropriate housing strategies to address rental housing stock. Despite having similar overall rental rates, the areas with high single-family residential rentals are different from the areas with high multifamily residential rentals. Table 3.16, below, describes the type of housing in renter-

Battle Creek's owner-occupied housing is older than its renter-occupied housing. Overcrowding does not appear to be a significant concern.

occupied housing units by NPCs, in 2000. Over 50 percentage of rental housing in the Riverside NPC was single-family. More than 40 percent of rental housing in the Wilson, North-central, and Westlake NPCs was single-family. About 50 percent of rental housing in the Westlake NPC had two to four units. About 87 percent of the rental housing in the Rural SW NPC were multifamily units.

Table 3.16: Type of Renter-Occupied Housing by NPCs, 2000

Type of Housing in Renter-Occupied	NPCs									
	Urbandale	North Central	CBD*	Fremont	Franklin	Wilson	Riverside	Rural SW	Westlake	WK Kellogg*
Single-Family, detached	158 20.8%	360 41.0%	-	540 28.0%	368 35.1%	440 43.2%	195 49.0%	47 3.9%	187 38.3%	-
Single-Family, attached	17 2.2%	25 2.8%	-	40 2.1%	11 1.1%	20 2.0%	6 1.5%	29 2.4%	20 4.1%	-
2 to 4	87 11.4%	176 20.0%	-	635 32.9%	257 24.5%	205 20.1%	52 13.1%	83 7.0%	242 49.6%	-
Multifamily	492 64.7%	318 36.2%	-	689 35.7%	411 39.3%	353 34.7%	145 36.4%	1033 86.7%	33 6.8%	-
Mobile home	7 0.9%	0 0.0%	-	20 1.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	6 1.2%	-
Boat, RV, van, etc.	0 0.0%	0 0.0%	-	7 0.4%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	-
Total Renter-occupied	761	879	-	1,931	1,047	1,018	398	1,192	488	-

Source: US Census 2000

*US Bureau of Census block group boundaries and the CBD and WK Kellogg NPC boundaries are not sufficiently coincidental to accurately represent NPC information.

Table 3.17, on the following page, compares the age of rental housing to the age of owner-occupied housing. Owner-occupied housing is older than renter-occupied housing in Battle Creek. The data show that the largest percentage of housing stock for both rental and owner-occupied units were built prior to 1939. The next largest percentages for owner-occupied housing were for housing built in 1950s and 1940s whereas largest percentages for renter-occupied

3. Housing Supply by Tenure

Table 3.17: Age of Rental and Owner-Occupied Housing, 2000

Year Built	Rental	%	Owner	%
Built 1999 to March 2000	117	1.6%	162	1.2%
Built 1995 to 1998	319	4.4%	541	3.8%
Built 1990 to 1994	376	5.2%	228	1.6%
Built 1980 to 1989	936	12.9%	396	2.8%
Built 1970 to 1979	1,065	14.6%	980	7.0%
Built 1960 to 1969	834	11.5%	2,013	14.3%
Built 1950 to 1959	990	13.6%	3,457	24.6%
Built 1940 to 1949	722	9.9%	2,387	17.0%
Built 1939 or earlier	1,915	26.3%	3,910	27.8%
Total	7,274	100.0%	14,074	100.0%

Source: U.S. Census 2000

units were for units built in 1950s and 1970s. About 50 percent of rental housing is more than 40 years old, compared to over 69 percent of owner-occupied housing in this age category.

Table 3.18, to the right, compares overcrowding between owner-occupied and rental housing. HUD defines overcrowding as more than one person per room. A “room”, as defined by the Census, is an enclosed area within a dwelling which is used for living purposes, including living, dining, kitchen, and bedrooms etc.

Table 3.18: Occupants per Room, 2000

Owner-occupied:	#	%
0.50 or less occupants per room	10,842	77.0%
0.51 to 1.00 occupants per room	3,040	21.6%
1.01 to 1.50 occupants per room	105	0.7%
1.51 to 2.00 occupants per room	70	0.5%
2.01 or more occupants per room	17	0.1%
Owner-occupied Total	14,074	100.0%
Renter-occupied:		
0.50 or less occupants per room	4,657	64.0%
0.51 to 1.00 occupants per room	2,197	30.2%
1.01 to 1.50 occupants per room	250	3.4%
1.51 to 2.00 occupants per room	140	1.9%
2.01 or more occupants per room	30	0.4%
Renter-occupied Total	7,274	100.0%

Source: U.S. Census 2000

By this definition, rental housing tends to be more overcrowded. Just over one percent of owner-occupied housing fits this definition, while about six percent of rental households qualify. The average household size, in 2000, was 2.57 for owner-occupied housing and 2.13 for rental housing.

Table 3.19, on the following page, compares overcrowding between owner-occupied and rental housing by NPC. The highest percentage of overcrowding among owner-occupied units was in the Franklin NPC with over four percent. The highest among renter-occupied units was in the Westlake NPC with over nine percent.

3. Housing Supply by Tenure

Table 3.19: Occupants per Room by NPCs, 2000

Tenure by Occupants/Room		NPCs									
		Urbandale	North Central	CBD*	Fremont	Post / Franklin	Wilson	Riverside	Rural SW	Westlake	WK Kellogg*
Owner-occupied											
0.50 or less	#	1,196	1,164	-	3,031	727	1,295	2,415	586	1,696	-
	%	71.5%	75.6%	-	75.8%	70.2%	75.6%	82.5%	70.8%	77.8%	-
0.51 to 1.00	#	434	337	-	921	265	383	513	242	484	-
	%	25.9%	21.9%	-	23.0%	25.6%	22.4%	17.5%	29.2%	22.2%	-
1.01 to 1.50	#	26	25	-	23	23	9	0	0	0	-
	%	1.6%	1.6%	-	0.6%	2.2%	0.5%	0.0%	0.0%	0.0%	-
1.51 to 2.00	#	0	13	-	19	20	25	0	0	0	-
	%	0.0%	0.8%	-	0.5%	1.9%	1.5%	0.0%	0.0%	0.0%	-
2.01 or more	#	17	0	-	7	0	0	0	0	0	-
	%	1.0%	0.0%	-	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	-
Owner-occupied Total		1,673	1,539	1	4,001	1,035	1,712	2,928	828	2,180	-
Renter-occupied											
0.50 or less	#	594	534	-	1,260	598	634	270	791	292	-
	%	78.1%	60.8%	-	65.3%	57.1%	62.3%	67.8%	66.4%	59.8%	-
0.51 to 1.00	#	147	309	-	571	380	322	128	326	150	-
	%	19.3%	35.2%	-	29.6%	36.3%	31.6%	32.2%	27.3%	30.7%	-
1.01 to 1.50	#	20	23	-	54	38	48	0	24	39	-
	%	2.6%	2.6%	-	2.8%	3.6%	4.7%	0.0%	2.0%	8.0%	-
1.51 to 2.00	#	0	5	-	31	31	14	0	51	0	-
	%	0.0%	0.6%	-	1.6%	3.0%	1.4%	0.0%	4.3%	0.0%	-
2.01 or more	#	0	8	-	15	0	0	0	0	7	-
	%	0.0%	0.9%	-	0.8%	0.0%	0.0%	0.0%	0.0%	1.4%	-
Renter-occupied Total		761	879	5	1,931	1,047	1,018	398	1,192	488	108**

Source: US Census 2000

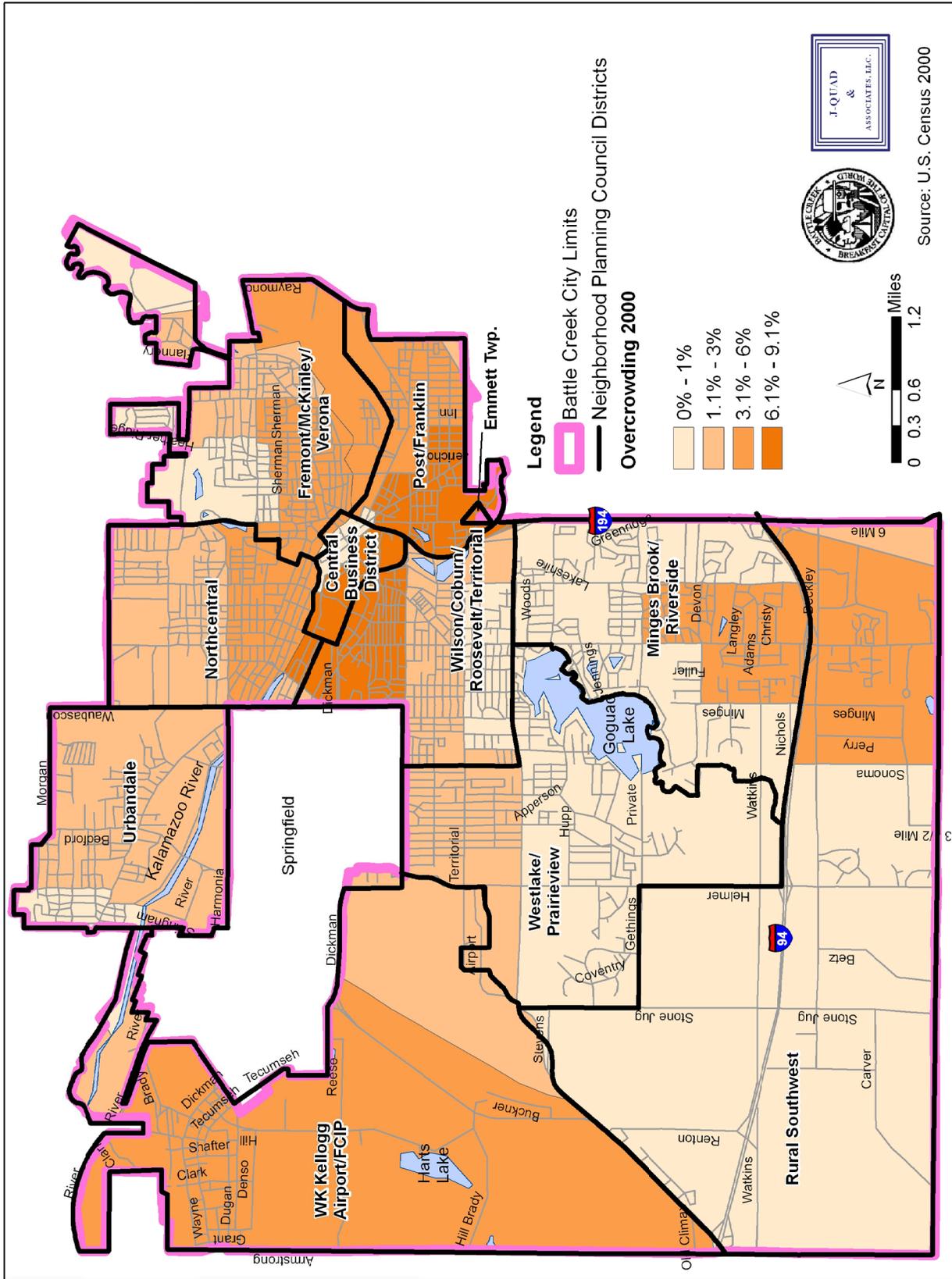
* US Bureau of Census block group boundaries and the CBD and WK Kellogg NPC boundaries are not sufficiently coincidental to accurately represent NPC information.

**Reported by the Planning and Community Development Department.

Map 3.8, on the following page, provides a look at the geographic distribution of overcrowding by census tract. The northern census tracts in the Wilson NPC and the western census tracts in the Franklin NPC had the highest concentrations of overcrowded households.

3. Housing Supply by Tenure

Map 3.8: Overcrowding*, 2000



*HUD defines overcrowding as more than one person per room. A "room", as defined by the Census, is an enclosed area within a dwelling which is used for living purposes, including living, dining, kitchen, and bedrooms etc.

3. Housing Supply by Tenure

Cost Burden

A significant indicator of housing affordability is cost burden; renters paying more than 30 percent of their household income on housing expenses. Citywide, 36.5 percent of all households pay more than 30 percent of their household income on housing expenses.

Table 3.20, below, provides details on rents paid by income group. As logic would indicate, lower income groups are much more likely to be financially burdened with their rent payments. As

shown in the table, 72.9 percent of those earning less than \$10,000 per year pay more than 30 percent of their income on housing. In the next income group up, \$10,000 to \$19,999 per year, 66.3 percent pay more than 30 percent of their income on housing expenses. In the next income category, \$20,000 to \$34,999 per year, 16.7 percent of households pay a high percentage of their income for housing expenses. Only in the upper income levels (household incomes over \$50,000) do no households pay more than 30 percent of their income on housing expenses.

Renters paying more than 30 percent of their household income on housing expenses are considered cost burdened. In 2000, the area with the greatest number of cost burdened renter households was the Fremont NPC with 660 households. Areas with higher rents typically also had higher numbers of cost burdened renter households.

Table 3.20: Percent of Household Income for Rent by Income Group

	#	%		#	%		#	%		#	%
Less than \$10,000:	1,573	100.0%	\$20,000 to \$34,999:	1,765	100.0%	\$50,000 to \$74,999:	650	100.0%	\$100,000 or more:	184	100.0%
Less than 20 %	51	3.2%	Less than 20 %	596	33.8%	Less than 20 %	563	86.6%	Less than 20 %	159	86.4%
20 to 24 %	45	2.9%	20 to 24 %	454	25.7%	20 to 24 %	25	3.8%	20 to 24 %	0	0.0%
25 to 29 %	168	10.7%	25 to 29 %	329	18.6%	25 to 29 %	13	2.0%	25 to 29 %	0	0.0%
30 to 34 %	80	5.1%	30 to 34 %	222	12.6%	30 to 34 %	0	0.0%	30 to 34 %	0	0.0%
35 % or more	1,066	67.8%	35 % or more	73	4.1%	35 % or more	8	1.2%	35 % or more	0	0.0%
Not computed	163	10.4%	Not computed	91	5.2%	Not computed	41	6.3%	Not computed	25	13.6%
\$10,000 to \$19,999:	1,767	100.0%	\$35,000 to \$49,999:	1,062	100.0%	\$75,000 to \$99,999:	252	100.0%	All Inc. Groups	7,253	100.0%
Less than 20 %	137	7.8%	Less than 20 %	761	71.7%	Less than 20 %	224	88.9%	Less than 20 %	2,491	34.3%
20 to 24 %	128	7.2%	20 to 24 %	198	18.6%	20 to 24 %	0	0.0%	20 to 24 %	850	11.7%
25 to 29 %	283	16.0%	25 to 29 %	21	2.0%	25 to 29 %	11	4.4%	25 to 29 %	825	11.4%
30 to 34 %	183	10.4%	30 to 34 %	18	1.7%	30 to 34 %	0	0.0%	30 to 34 %	503	6.9%
35 % or more	987	55.9%	35 % or more	14	1.3%	35 % or more	0	0.0%	35 % or more	2,148	29.6%
Not computed	49	2.8%	Not computed	50	4.7%	Not computed	17	6.7%	Not computed	436	6.0%

Source: U.S. Census 2000

3. Housing Supply by Tenure

Table 3.21, below, analyzes cost burden for renters by NPCs. The area with the greatest number of cost burdened households was the Fremont NPC with 660 households (47.9 per cent) spending more than 30 percent of their income on housing expenses. About 50 percent of the households in the Northcentral NPC, 48 percent in the Franklin NPC, and 41 percent of the Wilson NPC spent more than 30 percent of their household income on housing expenses. About 28 percent of the households in the Northcentral NPC spent more than 50 percent of their household income on housing expenses.

Table 3.21: Cost Burden for Renters by NPCs, 2000

Gross Rent as percent of household income	NPCs										
		Urbandale	North Central	CBD*	Fremont	Franklin	Wilson	Riverside	Rural SW	Westlake	WK Kellogg*
Less than	#	34	69	-	181	24	99	30	68	36	-
	%	4.5%	7.9%	-	9.5%	2.3%	9.7%	7.7%	5.7%	7.4%	-
10 to 19%	#	214	145	-	509	269	243	133	409	129	-
	%	28.1%	16.6%	-	26.6%	25.7%	23.9%	34.1%	34.3%	26.4%	-
20 to 29%	#	315	189	-	407	159	213	88	315	105	-
	%	41.4%	21.6%	-	21.3%	15.2%	20.9%	22.6%	26.4%	21.5%	-
30 to 39%	#	78	119	-	205	132	117	67	133	41	-
	%	10.2%	13.6%	-	10.7%	12.6%	11.5%	17.2%	11.2%	8.4%	-
40 to 49%	#	52	75	-	117	137	80	18	69	34	-
	%	6.8%	8.6%	-	6.1%	13.1%	7.9%	4.6%	5.8%	7.0%	-
50 % or	#	42	241	-	338	232	217	19	165	92	-
	%	5.5%	27.6%	-	17.7%	22.2%	21.3%	4.9%	13.8%	18.9%	-
Not com-	#	26	35	-	155	94	49	35	33	51	-
	%	3.4%	4.0%	-	8.1%	9.0%	4.8%	9.0%	2.8%	10.5%	-
Total		761	873	-	1,912	1,047	1,018	390	1,192	488	-

Source: US Census 2000

* US Bureau of Census block group boundaries and the CBD and WK Kellogg NPC boundaries are not sufficiently coincidental to accurately represent NPC information.

Map 3.9, on the following page, shows the geographic distribution of median contract rents by Census tract. The southern census tracts in the Westlake NPC and the western census tracts in the Minges Brook / Riverside NPC had the highest median contract rents. Map 3.10, on page 65, provides an illustration of cost burden for renters by census tract. Darker tracts indicate those tracts where large concentrations of renters are paying more than 30 percent of their household income on housing expenses. The census tracts with higher rent burden coincide with the tracts with higher rents.

3. Housing Supply by Tenure

Current Rental Housing Characteristics

The results of a rental housing survey conducted by J-QUAD & Associates in January 2006 are illustrated in the Table 3.22, below. A total of 6,646 units in 23 complexes were surveyed in and around Battle Creek. Fourteen complexes reported a combined occupancy rate of more than 90 percent. Table 3.22, below, shows the effective rent range and average rent by number of bedrooms.

Bedroom distribution was reported for 2,924 units, of which 49 percent were two-bedroom units, about 43 percent were one-bedroom units, and about six percent were three bedroom units. A detailed inventory from the survey is provided in Table 3.23, on the following page. The survey includes some apartment complexes outside Battle Creek city limits. Map 3.1, illustrates current rents in the NPCs.

Table 3.22: Rental Housing Characteristics by Number of Bedrooms, March 2006

Bedrooms	Units Reported*	Effective Rent Range	Average Rent
0	75	\$300-\$425	\$365
1	1,252	\$375-\$604	\$463
2	1,424	\$449-\$889	\$595
3	173	\$505-895	\$703

Source: Survey by J-QUAD & Associates.

*Survey includes some apartment complexes outside Battle Creek city limits.

3. Housing Supply by Tenure

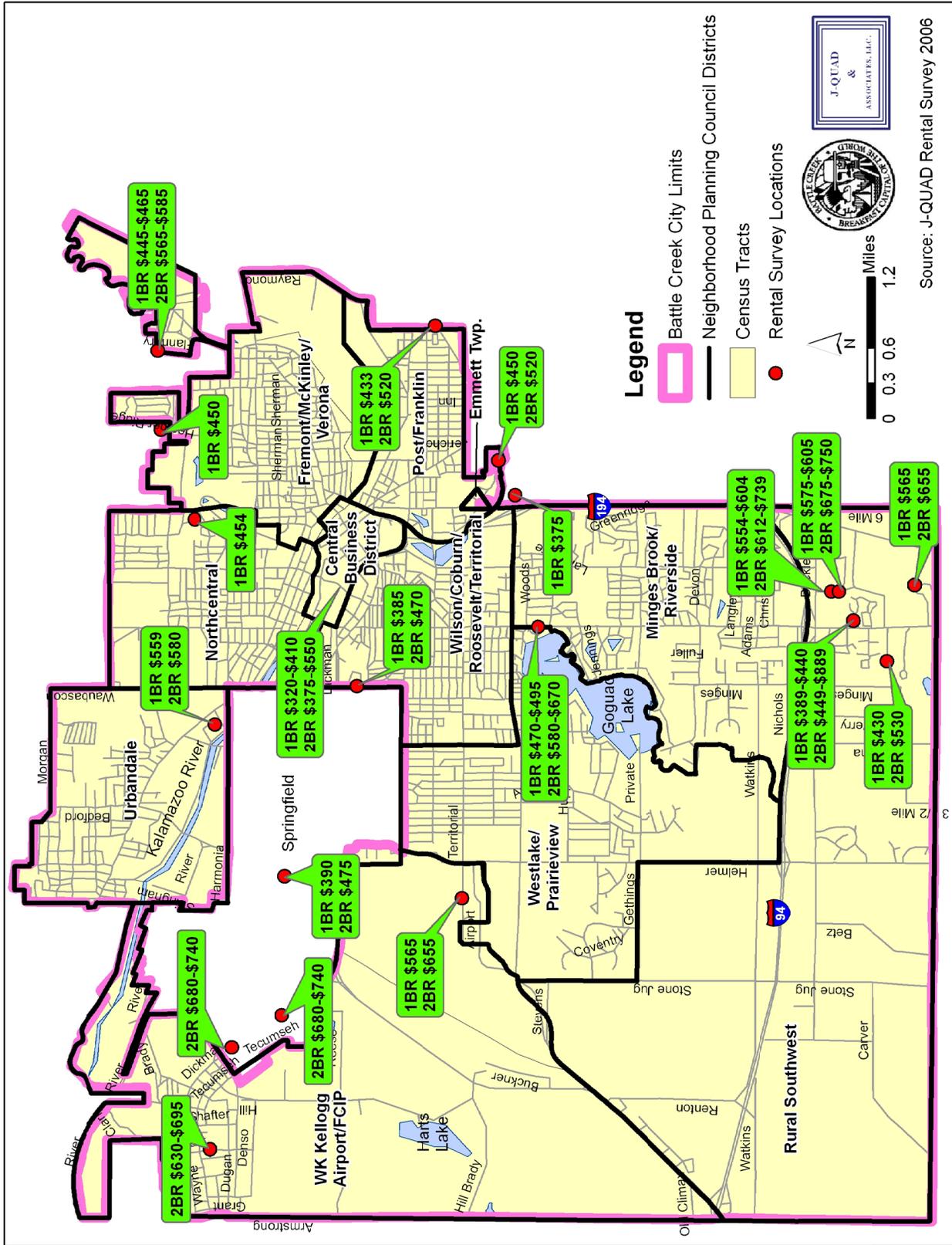
Table 3.23: Rental Survey Results, March 2006

Apt Name	Address	Occ. Rate	Tot. Units	Eff. #	Eff. Rent	1-Bd #	1-Bd Rent	2-Bd #	2-Bd Rent	3-Bd #	3-Bd Rent
Arbor Pointe	420 Arbor Pointe Dr.	94%	162	0	0		\$559		\$580		\$670
Arbors of Battle Creek	55 Greentree Blvd.		664	0	0		\$389-\$439		\$449-\$889	0	
Arbors of Battle Creek	10 Rambling Road		586	0	0		\$389-\$440		\$449-\$889	0	
Battle Creek Non-Profit Hsng	85 Lenon St	100%	10			10	Market rent \$570, Subsidized and depends on income				
Bent Tree	59 Laura Ln	100%	164			Rents change based on Income-Section 8					
Brookside Apartments	4201 W Dickman Rd	73%	409	38	\$360	233	\$405	108	\$480		
Carlson Apartments	504 Columbia Ave E	100%	37	28	\$350-\$405-\$425	29	\$375				
Crowne Chase Apartments	1417 Capital Ave NE	95%	314				\$445-\$465		\$565-\$585		
Eagles Ridge	801 Tecumseh	96%	108					83	\$630-\$695	25	\$810-\$825
Fairlane Apartments	719 Avenue A	95%	245				\$390-\$395		\$475-\$485		
Forest Hills Apartments	907 Capital Ave. SW	95%	135				\$470-495		\$580-\$670		
Georgetown Estates	1975 Columbia Ave E		132				\$433		\$520		\$595
Glenn Valley	5255 Glenn Valley Drive		342				\$530-\$590		\$665-\$695		
Glenwood Trace Apartments	225 Winding Way	80%	124				\$450		\$520		\$610-\$670
Knollwood Town Homes	180 Carl Ave	85%	128				\$385		\$470		\$505
Lakeside Apartments & Townhouses	1103 Michigan Ave E	94%	185	4	\$389	90	\$409-\$465	91	\$555-\$599		
Lakeview Apartments	Po Box 854	95%	38			26	\$390	12	\$450		
Landings	100 Minges Creek PI	90%	190			12	\$554-\$604	178	\$612-\$739		
Limewood Apartments	572 Limewood Dr	70%	130		\$385		\$450				
Minges Creek Village Apartments	151 Minges Creek Place	94%	192			64	\$575-\$605	128	\$675-\$750		
Oakbrook Apartment	10 Rambling Rd		576			192	\$399	384	\$449		
Pine Knoll Apartments	115 Pine Knoll Dr	99%	564			350	\$480-\$510	214	\$605-\$645		
Riverview Pointe Apartments	120 Riverside Dr.		100								
Shelborne Park Apartments	109 Springview Dr	85%	175			175	\$454				
Teal Run Apartments	5235 Horizon Dr		150			55	\$565-\$575	62	\$655-\$665	33	\$795-\$815
The Woodlands	10 Rambling Road		586				\$389		\$449		
Village at Irving Park	115 West St.		39								
West Brook Place	183 West St.	-	69			Under construction					
Willow Creek Apartments	19 Willow Creek Dr	90%	90			16	\$430	44	\$530	30	\$645
Wilson Rentals (Downtown Rental Hs)	120 Raymond Rd N	53%	50	5	\$300-\$346		\$320-\$410	40	\$375-\$550	5	\$500-625
Wynd Tree Townhouses	10 Wyndtree Dr		160					80	\$680-\$740	80	\$850-895

Source: J-QUAD Rental Survey
 *Survey includes some apartment complexes outside Battle Creek city limits.

3. Housing Supply by Tenure

Map 3.11: Rental Survey Results 2006



3. Housing Supply by Tenure

Current Rent Characteristics by NPC

Table 3.24, below, shows the current rents by NPC from the rental housing survey. The highlighted cells indicate the rents which are above the city average for each bedroom type. Blank cells are those where no data were available for the bedroom type in the NPC. The results of the survey by bedroom type characterize a total of 3,672 units in 23 complexes which covers over 50 percent of the multifamily units in the city.

Table 3.24: Rent Characteristics, March 2006

NPC	Efficiency	1-Bedroom	2-Bedroom	3- Bedroom
CBD	\$323	\$365	\$465	\$560
Franklin		\$440	\$520	\$625
Fremont	\$405	\$455	\$475	
Minges Brook		\$480	\$625	
Northcentral		\$454		
RuralSW		\$505	\$667	\$645
Urbandale		\$559	\$580	\$670
Westlake		\$482	\$625	
Wilson	\$350	\$380	\$470	\$505
WK Kellogg		\$570	\$660	\$805
Citywide	\$365	\$463	\$595	\$703

Source: Survey by J-QUAD & Associates

Table 3.25, below, shows the median rent asked by NPC in 2000. The median Contract Rent for Battle Creek was \$419. All the NPCs having the median contract rent over \$419 were highlighted to show rents that are higher than median rent for the city. The Fremont, Riverside, Rural SW, Westlake, and WK Kellogg had higher rents than the citywide median rent in 2000.

Table 3.25: Median Contract Rent by NPC, 2000*

NPC									
Urbandale	North Central	CBD	Fremont	Franklin	Wilson	Riverside	Rural SW	Westlake	WK Kellogg
\$323	\$353	\$369	\$458	\$418	\$342	\$588	\$625	\$605	\$521

Source: US Census 2000

*Rents shown are the average of median rents reported in Census tracts within each NPC.

3. Housing Supply by Tenure

Rent Affordability by Income Group

Table 3.26, to the right, shows the calculations of rent affordability based on the apartment industry standard for qualifying renters: a monthly income of at least three times the monthly rent. From the table, it can be noted that the maximum rent affordable to a household earning \$15,000 is \$417. This is less than the average rent of a one-bedroom unit (\$463 from Table 3.23) from the rental housing survey. The average one-bedroom apartment would not be affordable to households earning

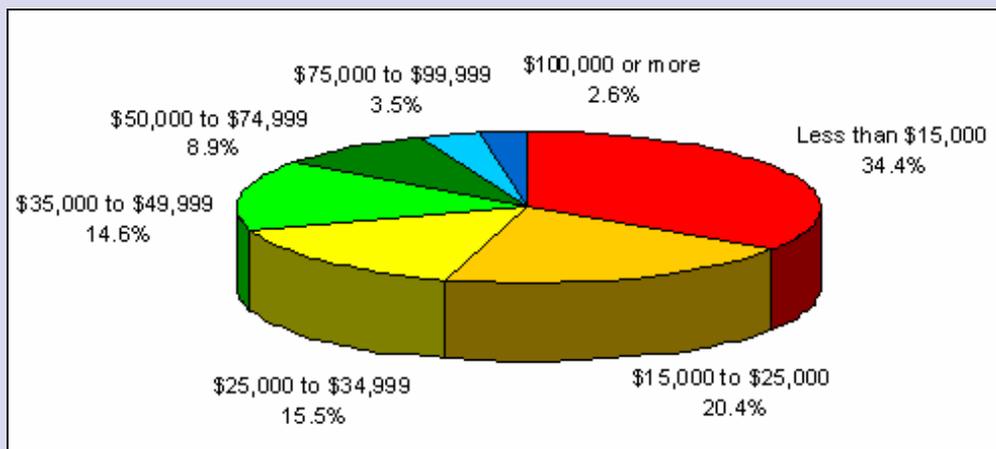
less than \$15,000 in Battle Creek. A household with an annual income of \$25,000 can afford a monthly rent of \$694. This allows rental of the average two-bedroom apartment in Battle Creek with an average rent of \$595. The average three-bedroom apartment, with a rent of \$703, is unaffordable to that income group. Chart 3.3, below, shows households by income group in renter-occupied housing in 2000. Over 34 percent of all renter households in Battle Creek earned less than \$15,000 in 2000. About 55 percent of the renter households in Battle Creek earned less than \$25,000.

Table 3.26: Rent Affordability

Income Groups	Monthly Income	Monthly Rent Affordable
Under \$5,000	\$417	\$139
\$5,000-\$9,999	\$417-\$833	\$139-\$278
\$10,000-\$14,999	\$833-\$1,250	\$278-\$417
\$15,000-\$24,999	\$1,250-\$2,083	\$417-\$694
\$25,000-\$34,999	\$2,083-\$2,917	\$694-\$972
\$35,000-\$49,999	\$2,917-\$4,167	\$972-\$1,389
\$50,000-\$74,999	\$4,167-\$6,250	\$1,389-\$2,083
\$75,000-\$99,999	\$6,250-\$8,333	\$2,083-\$2,778

Source: J-Quad and Associates

Chart 3.3: Renter Households by Income Group, 2000



Source: U.S. Census 2000

3. Housing Supply by Tenure

Synopsis

Battle Creek has a high homeownership rate at almost 66 percent. This is higher than Jackson or Kalamazoo. Homeownership rates are highest in areas of the city with newer homes, despite the higher median housing values in those areas. The median home in the city in 2000 was more affordable, at \$70,800, than the median home in the state, county, and Kalamazoo. Median housing values in Battle Creek vary among the NPCs, with the highest values to the south.

In 2000, for a family to afford the median home in Battle Creek the household's income had to be at least \$35,923. Households paying more than 30 percent of their income on housing (including utilities and insurance) are termed cost burdened. Despite a generally affordable housing market, there are areas of the city with a high percentage of cost-burdened households.

In 2000, the area with the greatest number of cost burdened renter households was the Fremont NPC with 660 households. Areas with higher rents typically also had higher numbers of cost burdened renter households.

African Americans and Hispanics in Battle Creek are more likely to be renters than Whites. While it did not have the highest renter occupancy rate, the highest number of renters lived in the Fremont / McKinley / Verona area. A significant portion of rental housing is in single-family homes (30.4%), while less than half (about 46 percent) of rental housing is found in apartment buildings.

While the overall homeownership rate is high there is also a high number of rental single-family homes in the city. These rental homes, primarily located in areas with concentrations of low-income households, are a challenge and an opportunity for the city.

4. Housing Supply by Type

4. Housing Supply by Type of Housing

This section includes an analysis of various housing types in Battle Creek, including single-family housing, multifamily housing, manufactured housing, mobile homes, public assisted housing, and the housing built with tax credits.

The populations in institutional and non-institutional group quarters are summarized, showing the changes from 1990 to 2000. In the special needs housing section, the types of housing for elderly, seriously mentally ill, chronic substance abusers, and persons with HIV/AIDS are described. The inventory of special needs housing and facilities is provided.

4.A. Single-Family Housing

As shown in Table 4.1, below, the single-family housing stock in Battle Creek consisted of 23,552 units in 2000. The single-family housing stock increased by 209 units between 1990 and 2000 and the percentage of single-family homes as a percentage of the total housing stock remained constant at 70.5 percent. More than one-third of renter households were living in single-family homes.

In 2000, more than one-third of renter households in Battle Creek were living in single-family homes.

Table 4.1: Single-Family Housing Inventory, 1990 and 2000

Units in Structure	1990	Percent	2000	Percent
Single-Family, detached	16,124	69.3%	16,155	68.6%
Single-Family, attached	271	1.2%	449	1.9%
Total Single-Family	16,395	70.5%	16,604	70.5%
Total Housing Units	23,252		23,552	

Source: 1990 and 2000 U.S. Census

4. Housing Supply by Type

Age of Single-Family Housing

Table 4.3, below, shows the number of occupied single-family homes within the city. More than 70 percent (11,093 units) of occupied single-family housing units in Battle Creek were built prior to 1960. The largest age-group of occu-

Of the 15,626 occupied homes in the city, the largest age group of homes is those built before 1939.

pied single-family homes in the city was homes built before 1939 with 28.6 percent (4,462 units) of all single-family homes. Following single-family homes built before 1939 in number are those built between 1950 and 1959, representing 24.8 percent (3,883 units) of the city's single-family homes. These two largest age groups contain more than half of the single-family homes in Battle Creek. The 2000 Census shows that occupied single-family homes built between 1990 and March 2000 represented 5.2 percent of the city's occupied single-family homes (806 units), more than twice that of the previous decade. The total number of occupied single-family homes reported by the Census was 15,626. The total number of single-family homes reported by the Census was 16,404. There were 978 un-occupied single-family homes in Battle Creek in 2000.

Table 4.3: Age of Occupied Single-Family Housing Stock, 2000

Year Structure Built	Number	%
Built 1939 or earlier	4,462	28.6%
Built 1940 to 1949	2,748	17.6%
Built 1950 to 1959	3,883	24.8%
Built 1960 to 1969	2,268	14.5%
Built 1970 to 1979	1,100	7.0%
Built 1980 to 1989	359	2.3%
Built 1990 to 1994	205	1.3%
Built 1995 to 1998	458	2.9%
Built 1999 to March 2000	143	0.9%
Total	15,626	100%

Source: U.S. Census 2000

Single-Family Housing Valuation

In 2000, the aggregate value of single-family housing was \$1,209,027,500. Within Battle Creek, 29.0 percent of all single-family homes were valued at over \$100,000, compared to 35.8 percent in Calhoun County, 13.1 percent in Jackson, and 33.2 percent in Kalamazoo. In 2000 and 2005, the modal value range was \$50,000 to \$99,000 with 43.7 percent of the single-family housing in that range.

4. Housing Supply by Type

Summary of New Single-Family Housing

Single-family residential starts are typically counted when a foundation is poured. In the absence of on-site survey data, single-family building permits, as reported annually by the U.S. Census are used as a proxy for housing starts.

As shown in Table 4.4, to the right, there was an inventory of 514 new single-family housing units built in Battle Creek between 2000 to 2005. This amounts 94.5 percent of the new residential building permits and 56.9 percent of new housing units during the period. The value of the new single-family housing units was \$68,477,461, or 86.0 percent of the net value of the new housing during the period.

Table 4.4: Building Permits for Single-Family Housing (2000-2005)

Year	Single-Family Permits	Construction Cost
2000	99	\$13,174,374
2001	77	\$6,696,369
2002	68	\$8,621,919
2003	102	\$14,831,908
2004	78	\$13,087,618
2005	90	\$12,065,273
Total	514	\$68,477,461

Source: U.S. Census

Supply of Rental Single-Family Housing

Table 4.5, to the right, shows the age of single-family, renter-occupied housing according to U.S. Census. In Battle Creek, 14.2 percent of single-family homes were renter-occupied in 2000 (2,218 homes). Of those homes, 72.9 percent were built before 1960. More than half of renter-occupied single-family homes were built before 1950. Older rental homes can fall into disrepair because renters are less likely to take the responsibility of maintaining the property. The poor condition of renter-occupied older homes was one of the issues pointed out by focus group participants.

Table 4.5: Single-Family Renter-Occupied Housing by Age of Housing Stock

Year Structure Built	Renter-Occupied Single-Family	Percent of Single-Family Home Renters	Single-Family Homes	Percent Renter in Single-Family
1939 or earlier	745	33.6%	4,462	16.7%
1940 to 1949	416	18.8%	2,748	15.1%
1950 to 1959	456	20.6%	3,883	11.7%
1960 to 1969	262	11.8%	2,268	11.6%
1970 to 1979	152	6.9%	1,100	13.8%
1980 to 1989	60	2.7%	359	16.7%
1990 to 1994	78	3.5%	205	38.0%
1995 to 1998	38	1.7%	458	8.3%
1999 to March 2000	11	0.5%	143	7.7%
Total	2,218	100.0%	15,626	14.2%

Source: US Census 2000

4. Housing Supply by Type

Table 4.6, below, describes single-family, renter-occupied housing units by NPC in 2000. The highest percentage of single-family renter-occupied housing was in the Post / Franklin NPC (25.9%). The Fremont NPC had the highest number of single-family rental housing units with 580 units and the Rural Southwest NPC had the lowest at 76.

Table 4.6: Single-Family Rental Housing by NPCs, 2000

Renter-Occupied in Single-Family Housing		NPCs									
		Urbandale	North Central	CBD*	Fremont	Franklin	Wilson	Riverside	Rural SW	Westlake	WK Kellogg*
Single-Family, detached in Renter-Occupied	#	158	360	-	540	368	440	195	47	187	-
	%	9.5%	17.0%	-	11.8%	25.1%	19.5%	6.1%	5.7%	8.0%	-
Single-Family, attached in Renter-Occupied	#	17	25	-	40	11	20	6	29	20	-
	%	1.0%	1.2%	-	0.9%	0.8%	0.9%	0.2%	3.5%	0.9%	-
Total Single-Family in Renter-Occupied	#	175	385	-	580	379	460	201	76	207	-
	%	10.5%	18.2%	-	12.7%	25.9%	20.4%	6.3%	9.2%	8.8%	-
Total Single-Family	#	1,671	2,112	-	4,566	1,465	2,260	3,213	827	2,350	-

Source: US Census 2000

* US Bureau of Census block group boundaries and the CBD and WK Kellogg NPC boundaries are not sufficiently coincidental to accurately represent

Cost Burden

Table 4.7, to the right, provides details on cost burden for renters in single-family housing units. Thirty-three percent of those in single-family rental households paid more than 30 percent of their income on rent.

Table 4.7: Gross Rent as a Percent of Household Income in Single-Family Housing

Percent of Income	#	%
Less than 20 percent	741	33.7%
20 to 24 percent	287	13.1%
25 to 29 percent	189	8.6%
30 to 34 percent	100	4.6%
35 percent or more	625	28.4%
Not computed	255	11.6%
Total	2,197	100.0%

Source: US Census 2000

4. Housing Supply by Type

Table 4.8, below, provides details on cost burden for renters in single-family housing units by NPC. In the Post / Franklin NPC, 47.5 percent of rental households were in the “More than 30%” cost burden category in single-family rental housing. The Northcentral and Westlake / Prairieview NPCs also had high cost burdens, with 43.5 percent and 42.5 percent of rental households in this category, respectively.

Table 4.8: Cost Burden in Single-Family Renter Housing by NPCs, 2000

Percent of Household Income for Rent in		NPCs									
		Urbandale	North Central	CBD*	Fremont	Franklin	Wilson	Riverside	Rural SW	Westlake	WK Kellogg*
Less than 20%	#	72	104	-	204	111	188	77	11	39	-
	%	41.1%	27.4%	-	36.4%	29.3%	40.9%	39.9%	14.5%	18.8%	-
20 to 30%	#	55	82	-	111	55	116	47	38	43	-
	%	31.4%	21.6%	-	19.8%	14.5%	25.2%	24.4%	50.0%	20.8%	-
More than 30%	#	31	165	-	149	180	112	47	17	88	-
	%	17.7%	43.5%	-	26.6%	47.5%	24.3%	24.4%	22.4%	42.5%	-
Not Computed	#	17	28	-	97	33	44	22	10	37	-
	%	9.7%	7.4%	-	17.3%	8.7%	9.6%	11.4%	13.2%	17.9%	-
Total Single-Family Rental		175	379	-	561	379	460	193	76	207	-

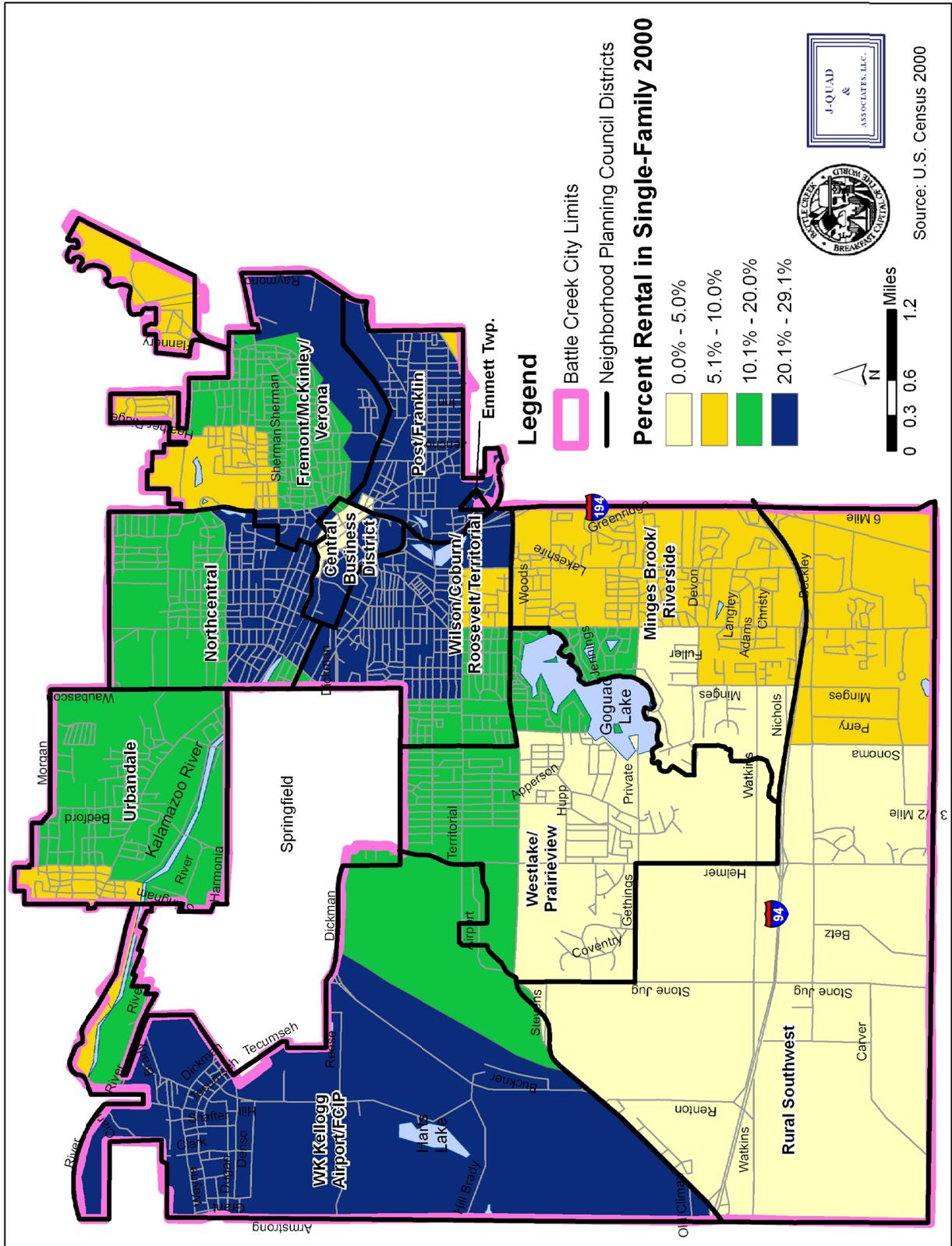
Source: US Census 2000

*US Bureau of Census block group boundaries and the CBD and WK Kellogg NPC boundaries are not sufficiently coincidental to accurately represent NPC information.

Map 4.1, on the following page, shows the percentage of rental single-family housing by Census tract.

4. Housing Supply by Type

Map 4.1: Percent Rental in Single-Family, 2000



4. Housing Supply by Type

4.B. Multifamily Housing

Multifamily Housing

Inventory

As shown in Table 4.9, to the right, the housing stock in Battle Creek consisted of 4,030 multifamily units in complexes of 5 or more units in 2000. The multifamily housing stock increased by 659 units between 1990 and 2000. The percentage of multifamily units in the total housing count increased by 2.6 percentage points during the period. Multifamily units in Battle Creek represent 53.9 percent of all multifamily units in Calhoun County.

Between 1990 and 2000 the number of multifamily housing units increased by 659 units, from 3,371 to 4,030 units. In 2000, over 36 percent of households in multifamily housing were cost burdened.

Table 4.9: Multifamily Housing Inventory, 1990 and 2000

Units in Structure	1990		2000	
	#	%	#	%
5 to 9	1,167	5.4%	1,144	4.9%
10 to 19	1,080	4.7%	1,132	4.8%
20 to 49	643	3.1%	920	3.9%
50 or more	481	2.1%	834	3.5%
Multifamily	3,371	14.5%	4,030	17.1%
Total Housing Units	23,252	100.0%	23,552	100.0%

Source: US Census 1990 and 2000

Multifamily Production Levels

According to the U.S. Census, there were 30 multifamily building permits issued, consisting of 389 dwelling units for multifamily housing (5+ units), between 2000 and 2005. The value of these units was 13.8 percent of the value of all new building permit applications during the period. There were no building permits issued for 2-4 dwelling units during the period. Map 4.2, on the following page, illustrates the multifamily housing locations in Battle Creek.

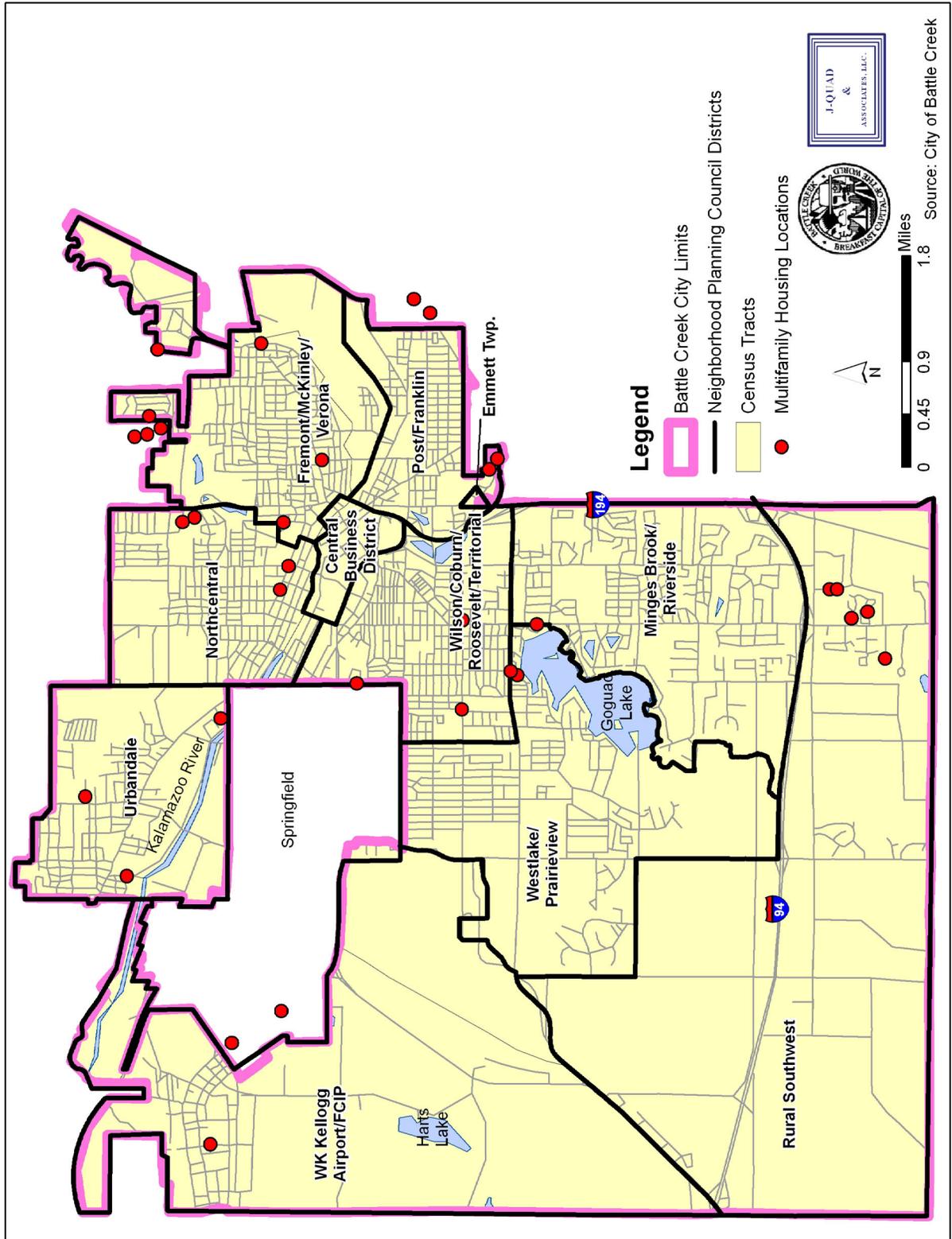
Table 4.10: Building Permits for Multifamily Housing (2000-2005)

Year	Buildings	Units	Construction Cost
2000	10	115	\$2,869,640
2001	13	96	\$3,289,990
2002	2	96	\$1,300,000
2003	1	6	\$190,465
2004	0	0	\$0
2005	4	76	\$3,462,448

Source: U.S. Census

4. Housing Supply by Type

Map 4.2: Multifamily Housing Locations



4. Housing Supply by Type

Cost Burden in Multifamily Housing

As shown in Table 4.11, below, 36.2 percent of multifamily renters paid more than 30 percent of their income towards rent. The percentage is highest in the 50 or more-unit group, at 40.2 percent. The cost burden in the duplex to four-unit group was 42.3 percent. Table 4.12, at the bottom of the page, shows the cost burden in multifamily housing by NPC. Households in the Wilson / Coburn / Roosevelt / Territorial, Northcentral, and Post / Franklin NPCs had high cost burdens, at 57.5 percent, 47.2 percent, and 46.7 percent respectively.

Table 4.11: Gross Rent as a Percent of Household Income in Multifamily Housing

Gross Rent as a Percent of Household Income	2 to 4		5 to 19		20 to 49		50 or more		Total Multifamily (5+Units)	
	#	%	#	%	#	%	#	%	#	%
Less than 20 percent	620	36.0%	696	37.8%	239	36.2%	195	24.0%	1,130	34.1%
20 to 24 percent	138	8.0%	236	12.8%	105	15.9%	77	9.5%	418	12.6%
25 to 29 percent	168	9.8%	173	9.4%	91	13.8%	204	25.2%	468	14.1%
30 to 34 percent	113	6.6%	164	8.9%	58	8.8%	68	8.4%	290	8.8%
35 percent or more	615	35.7%	508	27.6%	142	21.5%	258	31.8%	908	27.4%
Not computed	67	3.9%	66	3.6%	25	3.8%	9	1.1%	100	3.0%
Total	1,721	100.0%	1,843	100.0%	660	100.0%	811	100.0%	3,314	100.0%

Source: US Census 2000

Table 4.12: Cost Burden in Multifamily Households by NPCs, 2000

Percent of Household Income for Rent in		NPCs									
		Urbandale	North Central	CBD*	Fremont	Post / Franklin	Wilson	Riverside	Rural SW	Westlake	WK Kellogg*
Less than 20%	#	145	77	-	252	84	101	63	428	20	-
	%	29.5%	24.2%	-	36.6%	20.4%	28.6%	43.4%	41.4%	60.6%	-
20 to 30%	#	216	91	-	170	83	49	35	260	13	-
	%	43.9%	28.6%	-	24.7%	20.2%	13.9%	24.1%	25.2%	39.4%	-
More than 30%	#	122	150	-	252	192	203	40	322	0	-
	%	24.8%	47.2%	-	36.6%	46.7%	57.5%	27.6%	31.2%	0.0%	-
Not Computed	#	9	0	-	15	52	0	7	23	0	-
	%	1.8%	0.0%	-	2.2%	12.7%	0.0%	4.8%	2.2%	0.0%	-
Total Multifamily Rental		492	318	-	689	411	353	145	1033	33	-

Source: US Census 2000

* US Bureau of Census block group boundaries and the CBD and WK Kellogg NPC boundaries are not sufficiently coincidental to accurately represent NPC information.

4. Housing Supply by Type

4.C. Manufactured Housing

As of June 1976, homes manufactured according to the national HUD Code are defined as “Manufactured Homes.” Homes built prior to that date are referred to as “Mobile Homes.”

According to the American Housing Survey

(AHS) conducted by Department of Commerce, Bureau of the Census, the most important reason for a purchaser to choose a manufactured housing unit was financial, while single-family unit purchasers cited a variety of reasons for their purchase. The typical purchaser of manufactured housing was moving from rental status to owner status. There were 359 manufactured and mobile home units in Battle Creek in 2000, an increase of 238 units from 1990, representing 1.5 percent of the all housing units in Battle Creek. Calhoun County had 3,838 manufactured and mobile home units in 2000, accounting for 5.7 percent of all housing units. Table 4.13, below, shows that the mobile home percentage in Battle Creek was higher than Jackson, lower than Kalamazoo, and was 9.4 percent of the mobile home count of the county. In Battle Creek, the majority of mobile homes are located in the Urbandale NPC with over 300 housing units, 11.1 percent of the total housing stock in the Urbandale .

In 2000, manufactured homes made up 1.5 percent of Battle Creek’s housing stock with 359 units.

Table 4.13: Mobile Homes, 1990 and 2000

Type of Housing			Michigan	Calhoun County	Battle Creek	Jackson	Kalamazoo
Mobile home	1990	#	246,243	3,196	121	0	836
		%	6.40%	5.70%	0.50%	0.00%	2.70%
	2000	#	277,158	3,838	359	61	781
		%	6.50%	6.50%	1.52%	0.40%	2.50%

Source: US Census 2000

4. Housing Supply by Type

4.D. Public and Assisted Housing

Public and Assisted Housing Inventory and Waiting Lists

The Battle Creek Housing Commission (BCHC) administers public housing and rental voucher programs in Battle Creek. Currently, the Housing Authority operates 320 units within

The Battle Creek Housing Commission (BCHC) operates 320 units within four developments. The BCHC also assists 315 families with Section 8 Vouchers, 100 families with Special Purpose Section 8 Vouchers, and 78 families through the Housing Opportunity Program.

four developments. These include low-income housing, including scattered site rental housing; home purchase programs; and senior residential developments. The BCHC provides Section 8 Vouchers for 315 families, Special Purpose Section 8 Vouchers for 100 families, and serves an additional 78 families through the Housing Opportunity Program (HOP).

Table 4.14, below, provides details on waiting lists for public housing and Section 8 tenant-based rental assistance on the basis of income, race, age, and disability. The African-American population represents the largest ethnic group on the waiting lists for public housing and Section 8 tenant-based assistance. The Extremely Low-Income ($\leq 30\%$ MHI) and

Table 4.14: Housing Needs of Families on Public Housing and Section 8 Waiting Lists

	Public Housing		Section 8 Tenant Based Assistance	
	# of families	% of total families	# of families	% of total families
Extremely Low Income $\leq 30\%$MHI	35	74%	142	96%
Very Low Income $>30\%$ but $\leq 50\%$	8	17%	6	4%
Low Income $>50\%$ but $<80\%$	4	9%	0	0%
Families with children	28	60%	96	65%
Elderly families	4	8%	8	5%
Families with disabilities	15	32%	44	30%
Race/ethnicity				
White	17	36%	31	21%
African-American	25	53%	110	74%
Hispanic	4	9%	3	2%
Asian	1	2%	4	3%
Waiting list total	47		148	

Source: Battle Creek Housing Commission Annual Plan 2005

4. Housing Supply by Type

families with children are the largest categories in income and household type on the waiting lists for both housing types. The waiting list for public housing by bedroom size is shown in Table 4.15, to the right. Out of the 47 households that are awaiting the opportunity to occupy public housing units, 29 applicants are waiting for single bedroom units.

Table 4.15: Public Housing Waiting List

Bedroom size	Applicants
1	29
2	7
3	9
4	2
Total	47

Source: Battle Creek Housing Commission Annual Plan 2005

The inventory of public housing in Battle Creek includes Northside Drive Homes, containing 16 two and three-bedroom units; Parkway Manor, containing 84 one, two, and three bedroom units (7 wheelchair accessible units); 150 one-bedroom apartments for seniors in Cherry Hill Manor; 70 studios and one-bedroom apartments for seniors and low-income families with disabilities in Kellogg Manor; and five sites consisting of 77 units for working low-income families through the Scattered-Site Homeownership/Turnkey 3 Program.

Five-Year Plan by Battle Creek Housing Commission

According to Battle Creek Housing Commission's five-year plan, the BCHC, through its partnerships with the City and other agencies, supports a range of programs focused on job training and education, affordable housing development, and ancillary support services; safe and affordable housing opportunities to low-income individuals and families; and quality of life for BCHC's residents.

The Battle Creek Housing Authority has plans to:

1. Reduce public housing vacancies and expand the supply of assisted housing by leveraging private or public funds.
2. Improve the quality of assisted housing by improving the public housing management, voucher management, and renovate public housing units.
3. Increase assisted housing choices by conducting outreach efforts to potential landlords and voucher mobility counseling.

4. Housing Supply by Type

4. Provide an improved living environment by implementing measures to deconcentrate poverty by bringing higher income public housing households into lower income developments and assuring access for lower income families into higher income developments.
5. Promote self-sufficiency and asset development of families and individuals by providing or attracting supportive services to improve employability of assistance recipients or improve independence for the elderly or families with disabilities.
6. Ensure equal opportunity by undertaking affirmative measures to improve access to affordable housing.

4.E. Housing Built Using Tax Credits and PILOTs

The Michigan State Housing Development Authority (MSHDA) administers the Low-Income Housing Tax Credit Program (LIHTC) for the State. Housing developed under the program must have, at minimum, either 20 percent of

The Michigan State Housing Development Authority (MSHDA) administers the Low-Income Housing Tax Credit Program (LIHTC) for the State. As of 2003, LIHTC housing developments in Battle Creek include 446 low-income units.

the units provided to households whose income does not exceed 50 percent of area median income or 40 percent of the units provided to households whose income does not exceed 60 percent of median income (as determined and adjusted annually by HUD). An annual credit of nine percent of construction or rehabilitation costs is available to developments not utilizing federal tax-exempt financing. An annual credit of four percent of the qualified basis is applicable where federal or tax-exempt financing is utilized.

As of 2003, LIHTC housing developments in Battle Creek include 446 low-income units. Table 4.16, to the right, provides an inventory of the housing units in Battle Creek built with tax credits by number of bedrooms. The inventory of LIHTC developments is provided in Table 4.17, on the following page.

Table 4.16: Housing Units in Battle Creek Built with Tax Credits, 2003

Size of unit by the number of Bedrooms	Number of Units
0	0
1	172
2	209
3	70

Source: <http://lihtc.huduser.org>

4. Housing Supply by Type

Table 4.17: Low-Income Housing Tax Credit Housing (2003)

Development	Location	# of Units	# of LI Units	Year in Service	Vacancy Rate
Lakeview Meadows	890 Territorial Road	52	52	1992	10%
Lakeview Meadows II	900 Territorial Road	59	59	1994	10%
Minges Creek Village	151 Minges Creek Place	192	39	1990	6%
Teal Run Apartments	5220 Horizon Drive	150	100	2002	-
Riverview Pointe Apartments	120 Riverside Dr.	100	100	1996	-
Willow Creek Apartments	11 Willow Dr.	72	72	1993	20%
Willow Creek Apartments Phase II	171 Willow Creek Dr.	18	18	1994	20%
Village at Irving Park	115 West St.	39	39	2003	30%
West Brook Place	183 West St.	69	68	Under Construction	-

Source: <http://lihtc.huduser.org>, City of Battle Creek, and Michigan State Housing Development Authority

Under the State Housing Development Authority Act of 1966 certain housing developments are exempt from paying state taxes. Under 125.1415a, housing projects owned by nonprofit corporations, limited dividend housing corporations, and mobile home park corporations or associations may be exempted from taxes if the project is financed with a federally-aided or authority-aided mortgage, advance, or grants. Instead of paying taxes, these exempt housing developments pay the city of Battle Creek an annual service fee, a payment in lieu of taxes (PILOT). This PILOT cannot exceed what the taxes would have otherwise have been.

It is at the discretion of the City to grant payments in lieu of taxes as an inducement for the creation of new affordable or subsidized developments. Developments requesting an exemption must use the funds to assist low-income residents. The list below details developments in Battle Creek with PILOT exemptions. Currently 17 multifamily developments have received PILOT exemptions. These developments are located throughout the city with the exception of the Rural Southwest NCP. The granting of PILOT exemptions should be done in a manner which is generally predictable, in accordance with a set affordable housing policy, and take into account existing PILOT locations and the need to deconcentrate affordable housing development.

Developments Granted Payment in Lieu of Taxes

BCHC Parkway Manor	Bedford Manor Apartments	Westbrook Place (community hospital)
BCHC Cherry Hill Manor	Carl Terrace	Knollwood Townhomes
BCHC Kellogg Manor	Lakeview Meadows	Minges Creek Village
BCHC Georgetown Estates	Lakeview Meadows II	Village at Battle Creek
Springview Tower	Riverview Pointe	
Bent Tree Apartments	Arbor Pointe	
	Heritage Place at Hillside	

4. Housing Supply by Type

4.F. Population in Group Quarters

Group quarters are defined as either institutional or non-institutional places of residence. Institutional group quarters include people who are under formally authorized, supervised care or custody in institutions at the time of the census enumeration. These include correctional institutions, nursing homes, and juvenile institutions. Non-institutional group quarters are places of residence other than institutions. These include college dormitories, military quarters, and group homes.

Group quarters are defined as either institutional or non-institutional places of residence. The percentage of institutionalized group quarter population in Battle Creek (2.0%) was higher than that of Jackson, Kalamazoo, the county, and the state. The percentage of non-institutionalized group quarter population (0.9%) was the lowest.

Table 4.18, below, compares the group quarter, non-institutional, and institutional populations in Michigan, Calhoun County, Battle Creek, Jackson, and Kalamazoo. The percentage of institutionalized group quarter population in Battle Creek (2.0%) was higher than that of Jackson, Kalamazoo, the county, and the state. The percentage of non-institutionalized group quarter population in Kalamazoo (10.8%) was higher than Battle Creek or Jackson due to the population in college dormitories. Those in group quarters as a percentage of the total population in Battle Creek was almost equal to Jackson and the county, but much lower than Kalamazoo.

Table 4.18: Population in Group Quarters, 2000

Population in group quarters:		Michigan	Calhoun County	Battle Creek	Jackson	Kalamazoo
Institutionalized population	#	126,879	1,874	1,084	592	1,254
	%	1.3%	1.4%	2.0%	1.6%	1.6%
Non-institutionalized population	#	123,102	2,248	462	512	8,294
	%	1.2%	1.6%	0.9%	1.4%	10.8%
Total in group quarters:	#	249,981	4,122	1,546	1,104	9,548
	%	2.5%	3.0%	2.9%	3.0%	12.4%
Total:	#	9,938,444	137,985	53,251	36,316	77,092

Source: U. S. Census 2000

4. Housing Supply by Type

4.G. Special Needs Housing

Table 4.19, below, provides an inventory of independent living facilities in Battle Creek. A total of 1,871 independent living facility units are present in the city. Of the reported number of units, 896 (47.8%) are for families, 646 (34.5%) are for elderly,

Battle Creek has 1,871 independent living facility units for families, elderly, and disabled persons.

Table 4.19: Independent Living Facilities, 2000

Facility/Program	Population Served	Type of Assistance	# of Beds/Units
Battle Creek Housing Commission, 250 Champion	Family	Section 8	53
Bedford Manor, 100 South Bedford Drive	Elderly	Section 8	125
Bent Tree, 59 Laura Lane	Elderly & Family	Section 9	164
Brookestone, Whitmark Road South	Elderly & Family	Section 515/202; RAP; LIHTC	156
Glenwood Trace, 225 Winding Way	Family	Rent Subsidy; Section 236	124
Hill House, 337 Champion	Handicap	Section 8	9
Kellogg Manor, 250 Champion	Elderly	Section 8	70
Knollwood (Carl Terrace), 180 Carl Avenue	Family	Rent Subsidy	158
Lakeview Meadow, 890 East Territorial	Elderly	MSHDA	53
The Laurels of Bedford, 270 North Bedford Road	Elderly	Nursing Home	123
Meadows, The, 85 Lennon	Chronically Mentally Ill	PRAC	
Minges Creek, 151 Minges Creek Place	Family	MSHDA	192
Parkway Manor, 380 Truth Drive	Family	Section 8, rent subsidy	84
River Apartments, 45 Stringham Road	Family	Section 8	120
Riverview Pointe, 120 Riverside Drive	Elderly	Rent Subsidy	100
Spring View Tower, 231 Spring View Drive	Elderly	Rent Subsidy	175
Arbor Pointe, 420 Straford Drive	Family	Section 221 (d)3	165

Source: Battle Creek Consolidated Plan 2005-2009

320 (17.1%) are for elderly and families, and nine (0.4%) are for disabled persons. Table 4.20, below, provides an inventory of assisted living facilities for seniors in Battle Creek. A total of 627 assisted living facility beds/units were reported to be present in the city.

Table 4.20: Assisted Living Facilities, 2000

Facility/Program	Population Served	Type of Assistance	# of Beds/Units
Alterra, 197 Lois Drive	Elderly – Assisted Living Nursing Home	Private Pay Only	20/20
Care Community, 565 General Avenue	Elderly	Medicaid	150
Evergreen Manor, 111 Evergreen Road	Elderly	Medicare, Medicaid	101
Heartland Health Care Center, 200 Roosevelt Avenue E	Elderly	Medicare, Medicaid	65
Mercy Pavilion, 80 20th Street North	Elderly	Medicare, Medicaid, Private Pay, Insurance, SSI	77 nursing home, 64 assisted living
North Pointe Woods	Elderly	Private Pay Only	100 independent, 50 Assisted Living
Tendercare Riverside, 675 Wagner Drive	Elderly		

Source: Battle Creek Consolidated Plan 2005-2009

4. Housing Supply by Type

4.H. Homeless Facilities

Tables 4.21, 4.22, and 4.23 present an inventory of emergency shelters, transitional housing, and permanent supportive housing in the city. Emergency shelters contain a total of 41 beds for homeless families, four beds for homeless individuals, and nine units with 19 beds are under development. Transitional shelters contain 30 beds for homeless families and 53 beds for homeless individuals. Permanent supportive housing includes 40 beds for homeless individuals with 14 beds under development.

Battle Creek has 108 emergency shelter beds, 83 transitional housing beds, and 40 permanent supportive housing beds available. An additional 19 emergency shelter beds are under development.

Table 4.21: Homeless Facilities - Emergency Shelters

Provider Name	Facility Name	Target Population	Family Units	Family Beds	Individual Beds	Year Round
SAFE Place	SAFE Place	Single Females and Domestic Violence		29	25	54
The Haven	The Haven	Single Males			38	38
The Haven	Inasmuch House	Single Females	4	12	4	16
		Total	4	41	67	108
Under Development						
The Haven	Inasmuch House		5	15	4	19

Source: Battle Creek Consolidated Plan 2005-2009

Table 4.22: Homeless Facilities – Transitional Housing

Provider Name	Facility Name	Target Population	Family Units	Family Beds	Individual Beds	Total Beds
VA Medical Center	Jesse Houses	Single Males and Veterans			14	14
The Haven	The Life Recovery Program	Single Males			39	39
The Haven	Women and Families New Life Program	Families with Children	10	30		30
		Total	10	30	53	83

Source: Battle Creek Consolidated Plan 2005-2009

Table 4.23: Homeless Facilities – Permanent Supportive Housing

Provider Name	Facility Name	Target Population	Family Units	Family Beds	Individual Beds	Total Beds
Summit Pointe	Lakeview Meadows	Single Males and Females			10	10
Summit Pointe	Shelborne	Single Males and Females			30	30
		Total	0	0	40	40
Under Development						
Summit Pointe	Garfield	Single Males and Females			14	14

Source: Battle Creek Consolidated Plan 2005-2009

4. Housing Supply by Type

Synopsis

In 2000, Battle Creek had 16,604 single-family housing units. Of the 15,626 occupied single-family homes, more than 70 percent were built before 1960 and almost 29 percent were built before 1930. Census data show the majority of the city's single-family homes were owner-occupied, although a significant number, over 2,200, were renter-occupied. Most of the city's renter occupied homes were in the Fremont / McKinley / Verona, Wilson / Coburn / Roosevelt / Territorial, and North Central NPCs. Renters in single-family homes typically occupied older housing stock. More than half of renter-occupied single-family homes were built before 1950.

Battle Creek had 4,030 multifamily units in 2000. Cost burdened households in multifamily units were most common in the Wilson / Coburn / Roosevelt / Territorial, Northcentral, and Post / Franklin NPCs where about half of all households were cost burdened. In 2000, the average one-bedroom apartment would not be affordable to households earning less than \$15,000 in Battle Creek. Over 34 percent of all renter households in Battle Creek earned less than \$15,000 in 2000.

There were 359 manufactured and mobile home units in Battle Creek in 2000, an increase of 238 units from 1990. This number represents 1.5 percent of the all housing units in Battle Creek. Calhoun County had 3,838 manufactured and mobile home units in 2000.

The Battle Creek Housing Commission (BCHC) operates 320 units within four developments. The BCHC also assists 315 families with Section 8 Vouchers, 100 families with Special Purpose Section 8 Vouchers, and 78 families through the Housing Opportunity Program. The Michigan State Housing Development Authority (MSHDA) administers the Low-Income Housing Tax Credit Program (LIHTC) for the State. As of 2003, LIHTC housing developments in Battle Creek include 446 low-income units.

Battle Creek has 1,871 independent living facility units for families, elderly, and disabled persons. Battle Creek has 108 emergency shelter bed, 83 transitional housing beds, and 40 permanent supportive housing beds available.

As the city's population changes so will its demand for housing. The next section, 'Housing Demand', re-examines trends discussed in previous sections and projects possible population and housing scenarios for Battle Creek.

5. Housing Demand

5. Housing Demand

Housing demand is driven by many factors, the most important of which are employment and population change. The Socio-Economic Overview described population changes and characteristics of employment in Battle Creek. This section will re-examine these trends and project possible population and employment scenarios for the city. With these housing and employment scenarios, this section will examine future housing demand. Important considerations in this section will be the demand for single-family and multifamily housing, the perceptions shaping demand, and the overall effective demand for housing within the city.

Population Estimates and Projections

Because population counts are generally only done every 10 years during the decennial Census, estimates are calculated during the interim years. Population estimates are approximations of the current population generated from local information, such as the number of new homes built in the area. Population estimates are generated yearly by the U.S. Bureau of the Census at the State, County, and City level. For Battle Creek, the Census estimate shows a population increase of 35 persons between 2000 and 2004.

Census Estimates

The US Bureau of the Census produces intra-decennial population estimates.

These estimates are produced through the Population Estimates Program which publishes total resident population estimates and demographic components of change

(births, deaths, and migration) each year. The program also publishes the estimates by demographic characteristics (age, sex, race, and Hispanic origin) for the nation, states, and counties. The US Bureau of the Census develops these estimates with the assistance of the Federal State Cooperative Program for Population Estimates (FSCPE). The Bureau of the Census uses information provided by the FSCPE to produce sub-county population estimates through a housing unit methodology that uses housing unit change to distribute county population to sub-county areas. Table 5.1, on the following page, shows the 2000 Census population count

Census Bureau estimates produced yearly for Battle Creek for 2001 through 2004 show a small increase to 53,399 persons in 2004, a gain of only 35 people from the 2000 Census count.

5. Housing Demand

Table 5.1: Census Population Estimates

	2000 Population	2001 Estimate	2002 Estimate	2003 Estimate	2004 Estimate
Michigan	9,956,091	10,004,710	10,042,495	10,082,364	10,112,620
Calhoun County	138,095	138,392	138,739	138,900	139,067
City of Battle Creek	53,364	53,427	53,489	53,466	53,399

Source: US Census Bureau

and estimates for 2001 to 2004. The table shows that while the Census estimated a population increase from the 2000 count of 53,364 to 53,489 in 2002, estimates from 2002 through 2004 show a pattern of decline, down to 53,399 in 2004, a gain of 35 people from 2000.

Population Projections

Population projections attempt to predict the size of the population in the future. Projections use a variety of data and methods, including the use of existing estimates, to forecast what may occur. These population forecasts also predict the size of future demand for housing because they project the size of the population that will want to occupy those homes. Population trends and demographic changes, such as changes in a population's age, are important in determining not only how many homes, but what types of homes may be required in the future.

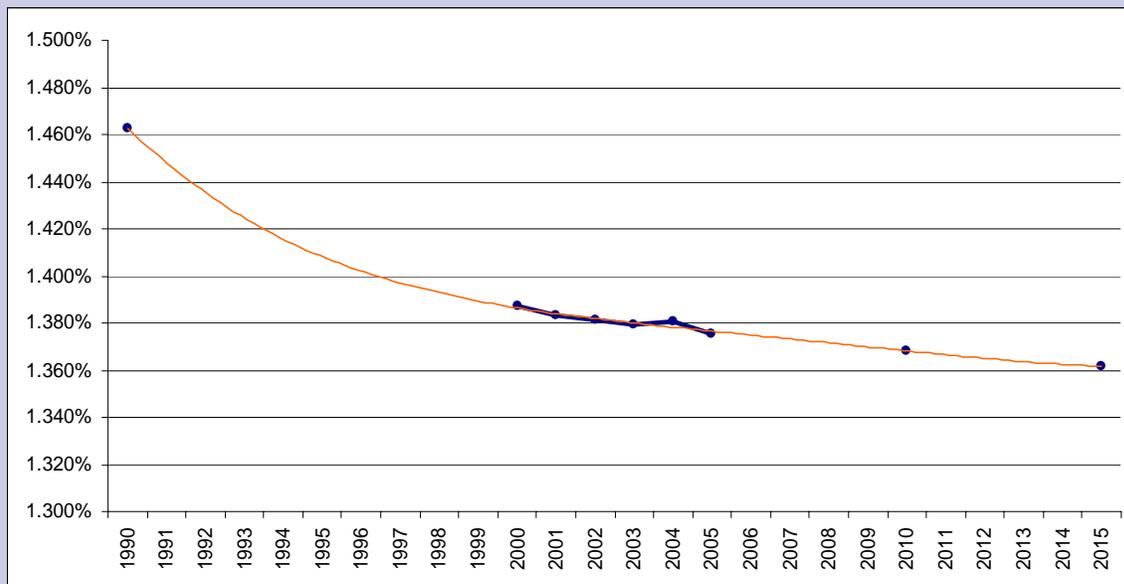
Table 5.2: US and Michigan Population Forecast 2000 - 2030

	Census April 1, 2000	Estimate July 1, 2005	Projections July 1, 2010	Projections July 1, 2015	Projections July 1, 2020	Projections July 1, 2025	Projections July 1, 2030
United States	281,421,906	295,507,134	308,935,581	322,365,787	335,804,546	349,439,199	363,584,435
Michigan	9,938,444	10,207,421	10,428,683	10,599,122	10,695,993	10,713,730	10,694,172
Change	-	268,977	221,262	170,439	96,871	17,737	(19,558)
percent change	-	2.71%	2.17%	1.63%	0.91%	0.17%	-0.18%
percent of US	3.53%	3.45%	3.38%	3.29%	3.19%	3.07%	2.94%

Source: U.S. Census

5. Housing Demand

Chart 5.1: Percentage of the Michigan population in Calhoun County



Source: US Census Bureau

Projection Methods

One method to produce demographic forecasts is the Cohort Component Method. This method, used by the U.S. Bureau of the Census and by the Office of the State Demographer, divides the population into age groups, or cohorts. Each cohort has different characteristics, such as differing mortality and migration rates. As these cohorts are 'aged', that is, projected into the future, their populations change based on the group characteristics.

Another method of projecting population change, called trend analysis, examines historic patterns in population size and projects those patterns into the future through best-trend lines. For example, it is possible to examine trends in the relationship between the local population size and available Census data for the state and county populations. Data analyzed using this method includes information such as forecasts for larger areas such as that presented in Table 5.2, on the previous page, and trend projections such as the proportion of persons living in Battle Creek relative to those in Calhoun county and Michigan. Chart 5.1, above, shows the past trend and a projection of the proportion of the State's population living in Calhoun County.

5. Housing Demand

The Housing Unit method of population projections, useful for smaller areas, examines development trends and available developable land for future growth. This method relies on likely development scenarios within the city (using zoning and policy documents), permit and construction data, and the availability of appropriately zoned developable land. Based on existing and projected development patterns, this method projects population changes based on the amount and pace of residential construction and other indicators of population growth.

Existing Forecasts and Estimates

Table 5.2, on page 93, shows the Census population counts for 2000, the 2005 estimated populations, and population forecasts through 2030 for the United States and the State of Michigan. This type of data, in conjunction with decennial Census population data, has been used by area agencies to help produce local population forecasts. Agencies with local and regional population forecasts include the State of Michigan Department of History, Arts, and Libraries; the Battle Creek Area Transit Study (BCATS); and the Upjohn Institute.

In 2002, the Department of History, Arts, and Libraries was assigned the demographic functions of the Office of the State Demographer in the Michigan Department of Management and Budget. Currently the department reports only Census estimates and forecasts, which do not include forecasts for Battle Creek. In the past the department developed population forecasts which include county level forecasts out to 2020.

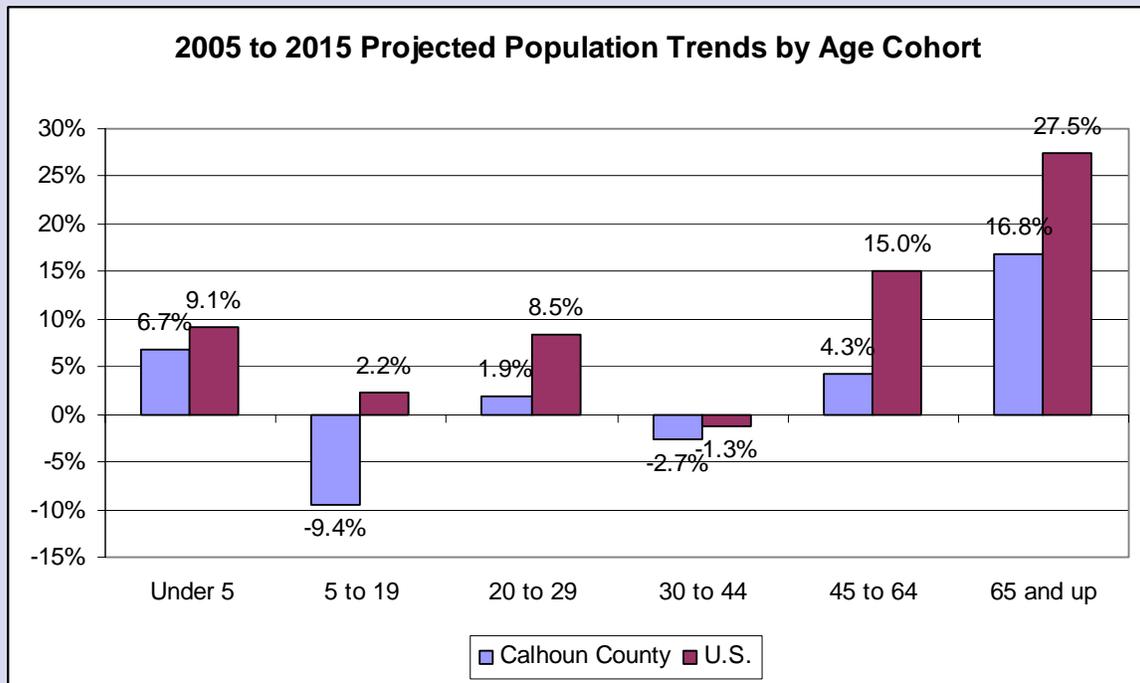
The Battle Creek Area Transportation Study (BCATS) is a metropolitan planning organization that collects local data annually. Among the data BCATS collects in Battle Creek is information on housing and housing development. BCATS uses this and other information to generate estimates and projections. The BCATS model relies on both existing projections using the cohort component method and data BCATS collects to adjust these existing projections using the housing unit method. Currently BCATS is working to update its regional transportation models for its 2030 plan. The most current population forecasts produced by BCATS include projections for Battle Creek to the year 2025.

The W.E. Upjohn Institute for employment research, a non-partisan non-profit organization based in Kalamazoo and founded in 1932, has produced population forecasts for the region and for the City of Battle Creek. Recently the institute updated projections for Calhoun County

5. Housing Demand

to reflect current economic data. The institute expects the growth rate for the county to be 1.6 percent from 2005 to 2016. Additionally, the institute expects the over-65 age group to experience the fastest growth as the “baby boomer” generation ages and moves toward retirement. The institute expects that this age group will increase by 16.8 percent in Calhoun County. This is a generally slower overall population growth for this age group in the US population which is expected to grow 27.5 percent by 2015. The institute expects flat or negative growth in many of the younger age categories. Chart 5.2 below shows the changes forecast by the Upjohn Institute. Table 5.3, below, shows the forecast figures produced by BCATS and the Office of the State Demographer.

Chart 5.2: Upjohn Institute County Population Forecast



Source: W.E. Upjohn Institute

Table 5.3: Area Agency Population Forecasts

Battle Creek	2010	2015	2020	2025
BCATS	-	-	-	63,241
Calhoun County	2010	2015	2020	2025
State Demographer	145,500	146,400	147,200	-
BCATS	-	-	-	169,065

Source: BCATS, Office of the State Demographer

5. Housing Demand

Refining Projections

It is important to examine projections and make refinements using any relevant data available, such as the pace of home sales, building permit data, and the amount of vacant and developable land. These data can be used to refine population and housing projections, as well as test the soundness of a projection. In particular, the inventory of vacant land in the city provides information on the city’s capacity for growth, and home sales and building permit information describe the pace of movement and change of the city’s population.

Vacant Land Inventory

The current inventory of vacant land for residential uses is shown on Map 5.1 on the following page. This inventory can be divided generally into land with short-term and long-term growth potential, based on how readily the parcels can be utilized. Some of the land in this inventory has been sub-divided into home-site sized lots,

Battle Creek has approximately 419 acres developable in the short-term and 2,488 acres of longer-term growth potential.

allowing for construction in the short-term, while other, larger properties need to be sub-divided before residential development occurs. Assuming that a lot of over 1 acre in size may be sub-divided for future development, the vacant, developable land inventory in Battle Creek is 419 acres developable in the short-term and 2,488 acres of longer-term growth potential. This land inventory is shown in terms of acres and lots in Table 5.4, below. As can be seen from examining Table 5.4 and Map 5.1, much of the city’s long-term growth is in the Rural Southwest, Ur-

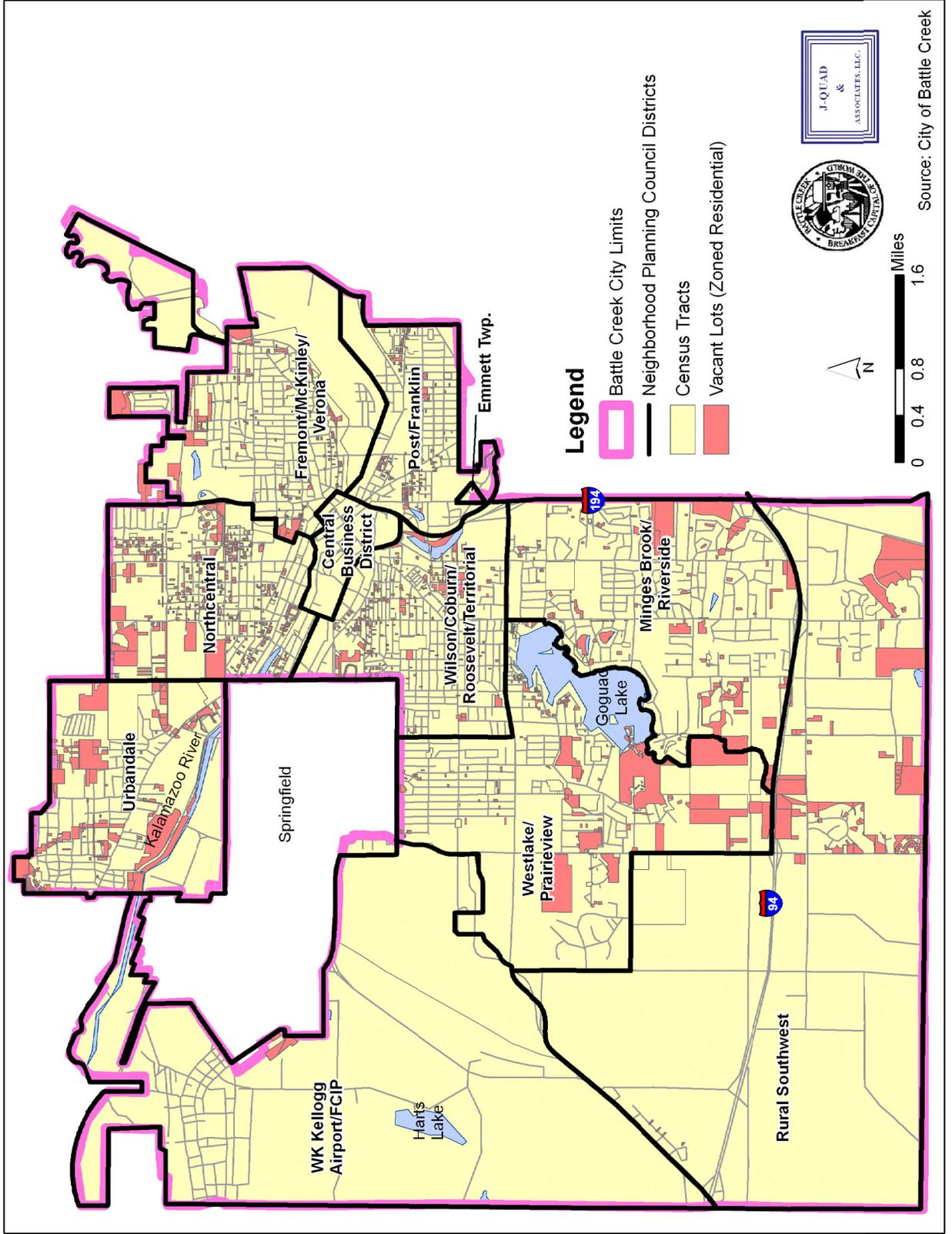
Table 5.4: Vacant Lot Summary

	Less than 1 Acre		More than 1 Acre		Total	
	# of Lots	Total Area (Acres)	# of Lots	Total Area (Acres)	# of Lots	Total Area (Acres)
Urbandale	86	39	49	545	135	584
North Central	473	63	30	317	503	380
Fremont	169	59	25	222	194	281
Franklin	190	57	12	33	202	90
Wilson	234	84	39	70	273	154
Riverside	114	44	19	87	133	131
Rural SW	69	27	29	708	98	735
Westlake	156	46	14	501	170	547
WK Kellogg	0	0	3	5	3	5
Total	1,491	419	220	2,488	1,711	2,907

Source: City of Battle Creek

5. Housing Demand

Map 5.1: Vacant Lots (Zoned Residential)



5. Housing Demand

bandale, and Westlake / Prairieview NPCs. The largest number of readily-developable lots is located in the North Central NPC. While the North Central NPC has a large number of lots, it is important to note that this piece of information alone is not enough to gauge future growth. Map 5.1 shows that these lots are not contiguous. Infill development is generally more costly than the development of numerous homes on a large tract. While the capacity for growth is there, other, more easily-developed tracts elsewhere may be divided and developed before the scattered lots in the North Central NPC. The smallest amount of land available for residential development is in the WK Kellogg NPC where industrial zoning predominates. In terms of vacant land and lot availability presented in Table 5.4 there is growth potential in Battle Creek, and the availability of land is not a growth constraint. Given the availability of land within the City's limits, the city's urban services boundary is not a limiting factor on growth. For the boundary to be effective as a tool to preventing sprawl development inside the boundary making use of city infrastructure must be seen as more cost-effective and desirable than developing outside the boundary. The vacant land currently zoned for residential uses could hold more than 7,200 new households. The distribution of this land is a good indicator of where new households may locate, but given the availability of land in all NPCs, other factors must be considered.

Home Sales

The amount, location, and value of home sales are good indicators of future housing and population changes. Table 5.5, to the right, summarizes home sale information between 2001 and 2005.

The number of home sales in Battle Creek has remained stable and average sale prices have increased during the period. The number of home sales ranged from 710 in 2001 to 829 in 2003 and

2005. The average sale price increased 16.5 percent. These home sales, however, were not distributed evenly throughout the city. Tables 5.6 and 5.7, on the following pages, show the number of home sales and median home sale prices by NPC for 2000, as reported by the US Bureau of the Census.

Table 5.5: Housing Sales, 2001-2005

Year	Housing	
	# of Sales	Average Sales Price
2001	710	\$96,219
2002	745	\$103,539
2003	829	\$106,518
2004	823	\$109,708
2005	829	\$112,078

Source: City of Battle Creek

The median sales price for all census tracts within each NPC were averaged. Table 5.6 shows these average median sales prices for 2000. The highest average median sales price was reported in the Rural SW NPC at \$225,000. The lowest reported median value was in the North

5. Housing Demand

Central NPC at \$31,667. These median sales prices are aggregated to the NPC level from Census data and do not necessarily reflect the value of homes in the area – just those reported as bought and sold in the 2000 Census.

Table 5.6: Median Sales Price by NPCs, 2000

	NPCs									
	Urbandale	North Central	CBD*	Fremont	Post / Franklin	Wilson	River-side	Rural SW	West-lake	WK Kellogg*
Median Asked Price 2000	\$52,500	\$31,667	-	\$78,363	\$44,167	\$41,850	\$173,125	\$225,000	\$103,750	-

Source: US Census 2000

* US Bureau of Census block group boundaries and the CBD and WK Kellogg NPC boundaries are not sufficiently coincidental to accurately represent NPC information.

Table 5.7, on the following page, shows the number of housing units sold in each price range by NPC, according to the 2000 Census. A price range with the highest number of sales is designated as the “modal sales price range”. In the table, the modal sales range for each NPC is highlighted. The modal price range for the Northcentral, Post / Franklin, and Westlake / Prairieview NPCs was the \$20,000 to \$40,000 range. The Fremont / McKinley / Verona NPC had an equal number of sales in the \$40,000 to \$60,000 range and the \$60,000 to \$80,000 range. Modal price range for the Urbandale, Fremont, and Wilson NPCs was \$60,000 to \$80,000. The modal sales price range for the Minges Brook / Riverside NPC was \$125,000 to \$150,000 and for the Rural Southwest NPC it was more than \$200,000. The 2000 data show that sales in the city were distributed across all price ranges, with sales prices typically tightly clustered around the modal price range within each NPC. The exceptions were the Westlake and the Fremont / McKinley / Verona NPCs. In the Westlake NPC, while the modal sales range was \$20,000 to \$40,000, there were also a relatively large number of sales in higher ranges, with 7 sales in the \$150,000 to \$200,000 range and 5 sales above \$200,000. In the Fremont / McKinley / Verona NPC, sales were only loosely clustered around its modal sales ranges of \$40,000 to \$60,000 and \$60,000 to \$80,000 (having equal sales in both), with sales recorded in all but the ‘Less than \$20,000’ and ‘\$125,000 to \$150,000’ ranges.

Table 5.8 on page 102, shows home sales by NPC for 2001 to 2005. Because no sales were recorded in the CBD and WK Kellogg NPCs, these NPCs are not listed in the table. The city-wide data show a trend of moderate increases in home sales and values. The number of sales and sales prices at the NPC level, however, show a greater degree of variation. The largest

5. Housing Demand

Table 5.7: Housing Sale Price by NPCs, 2000

Sale Price Range	Urbandale	North Central	CBD*	Fremont	Post / Franklin	Wilson	River-side	Rural SW	Westlake	WK Kellogg*
Less than \$20,000	2 5.0%	9 31.0%	-	0 0.0%	0 0.0%	3 9.1%	0 0.0%	0 0.0%	0 0.0%	-
\$20,000 to \$40,000	7 17.5%	12 41.4%	-	28 24.8%	20 66.7%	9 27.3%	0 0.0%	0 0.0%	14 35.9%	-
\$40,000 to \$60,000	15 37.5%	6 20.7%	-	30 26.5%	4 13.3%	8 24.2%	0 0.0%	0 0.0%	8 20.5%	-
\$60,000 to \$80,000	16 40.0%	2 6.9%	-	30 26.5%	6 20.0%	13 39.4%	8 12.9%	0 0.0%	5 12.8%	-
\$80,000 to \$100,000	0 0.0%	0 0.0%	-	12 10.6%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	-
\$100,000 to \$125,000	0 0.0%	0 0.0%	-	5 4.4%	0 0.0%	0 0.0%	4 6.5%	0 0.0%	0 0.0%	-
\$125,000 to \$150,000	0 0.0%	0 0.0%	-	0 0.0%	0 0.0%	0 0.0%	24 38.7%	0 0.0%	0 0.0%	-
\$150,000 to \$200,000	0 0.0%	0 0.0%	-	1 0.9%	0 0.0%	0 0.0%	4 6.5%	4 33.3%	7 17.9%	-
More than \$200,000	0 0.0%	0 0.0%	-	7 6.2%	0 0.0%	0 0.0%	22 35.5%	8 66.7%	5 12.8%	-
Total	40 100.0%	29 100.0%	-	113 100.0%	30 100.0%	33 100.0%	62 100.0%	12 100.0%	39 100.0%	-

Source: US Census 2000

*US Bureau of Census block group boundaries and the CBD and WK Kellogg NPC boundaries are not sufficiently coincidental to accurately represent NPC information.

5. Housing Demand

Table 5.8: Housing Sales by NPC, 2001-2005

NPC	2001		2002		2003		2004		2005	
	# of Sales	Average Sale Price								
Post / Franklin	63	\$43,589	40	\$48,048	63	\$52,724	68	\$54,284	63	\$57,733
Fremont / McKinley/ Verona	116	\$81,759	128	\$85,243	150	\$92,312	158	\$91,467	133	\$89,217
Minges Brook / Riverside	134	\$137,709	147	\$148,546	165	\$155,440	163	\$154,281	154	\$186,523
Northcentral	60	\$51,475	36	\$53,302	48	\$54,527	39	\$64,404	71	\$57,327
Rural Southwest	43	\$175,693	35	\$175,478	35	\$182,368	43	\$231,690	33	\$174,993
Urbandale	77	\$60,825	73	\$70,563	71	\$73,353	74	\$74,959	67	\$74,151
Westlake / Prairievew	107	\$122,108	159	\$123,876	158	\$128,683	146	\$122,467	149	\$136,101
Wilson / Coburn/ Roosevelt / Territorial	110	\$62,683	127	\$65,989	139	\$69,975	132	\$72,900	159	\$71,857
Citywide	710	\$96,219	745	\$103,539	829	\$106,518	823	\$109,708	829	\$112,078

Source: City of Battle Creek

number of homes sales for every year, except 2005, was in the Minges Brook / Riverside NPC. In 2005, the Wilson / Coburn / Roosevelt / Territorial NPC outpaced Minges Brook / Riverside by four home sales. The largest variation in the number of home sales also occurred in the Wilson / Coburn / Roosevelt / Territorial NPC, ranging from 110 sales in 2001 to 159 sales in 2005. The largest variation in sales price was in the Rural Southwest NPC. The average sale price had a variation of 32 percent, ranging from \$175,639 in 2001 to \$231,690 in 2004. Exclusive of the 2004 value, the variation in the average sale price in the Rural Southwest was a four percent decline.

5. Housing Demand

Changing demographics can also be reflected in changes in demand for different sized homes. Table 5.9, on the right, and Charts 5.2 and 5.3, on the following page, show the number of housing units sold in Battle Creek by the number of bedrooms in each unit and by the price range between 2001 and 2005. As more years of data are added to this data table greater reliability can be placed on the patterns depicted and any projections based on the data.

Data were available for 3,924 homes sold during this period. These homes were divided into 61 one-bedroom units, 1,307 two-bedroom units, 1,759 three-bedroom units, and 797 four-or-more-

bedroom units. The greatest price change was in units with four or more bedrooms, increasing by \$23,469 during this period. The increase in price in three-bedroom units was \$14,883, with two-bedroom units increasing by \$19,926 and single-bedroom units increasing by \$11,194. A total of 12 studio units were sold during the five year period (not shown in the chart) with an average sales price of \$111,802.

The data shown in Table 5.9 and Charts 5.3 and 5.4 indicate that over the 2001 to 2005 period the type of home with the most consistent increases in the number of units sold was two-bedroom homes. The sale of one-bedroom homes remained relatively stable at a low percentage (1.2%) of overall home sales. Three-bedroom homes were the largest portion of the homes sold during this period. Larger homes (4 bedrooms or more) made up just over 20 percent of all sales.

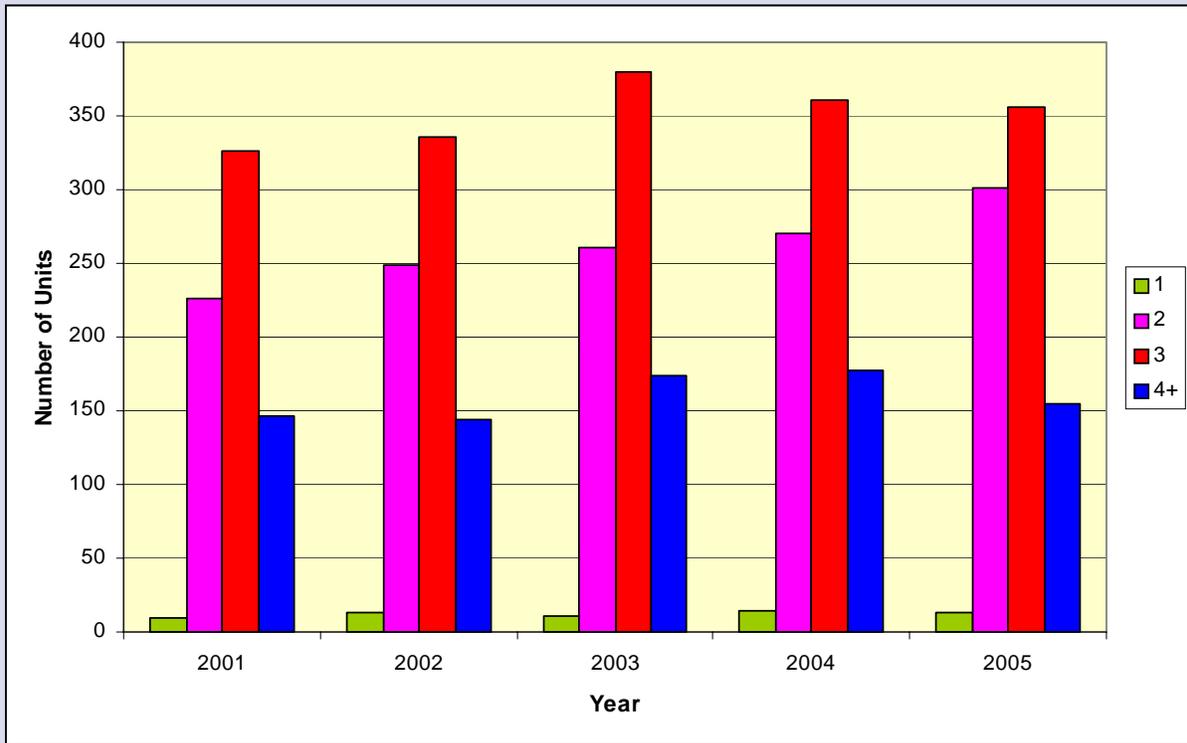
Table 5.9: Housing Sales by Number of Bedrooms 2001- 2005

Year	# of Bedrooms	# of Units Sold	Average Sale Price
2001	1	10	\$71,260
	2	226	\$65,529
	3	326	\$97,600
	4+	147	\$142,115
2002	1	13	\$84,715
	2	249	\$73,230
	3	336	\$105,821
	4+	144	\$154,599
2003	1	11	\$68,355
	2	261	\$79,892
	3	380	\$108,565
	4+	174	\$145,069
2004	1	14	\$90,236
	2	270	\$78,953
	3	361	\$105,830
	4+	177	\$168,643
2005	1	13	\$82,454
	2	301	\$85,455
	3	356	\$112,483
	4+	155	\$165,584

Source: City of Battle Creek

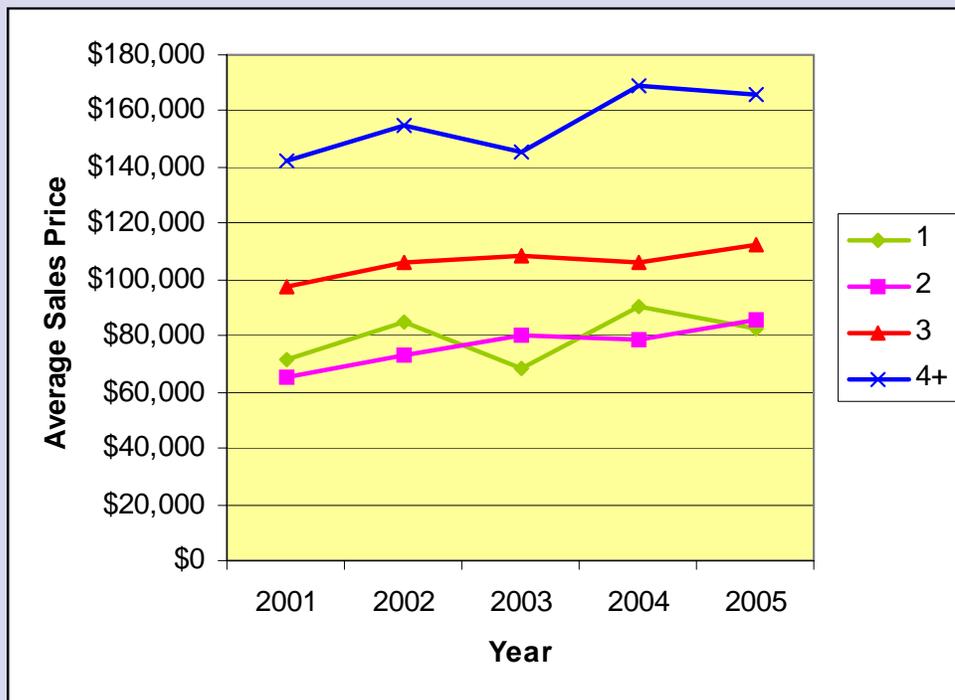
5. Housing Demand

Chart 5.3: Number of Housing Units Sold by Number of Bedrooms



Source: City of Battle Creek

Chart 5.4: Average Sales Price by Number of Bedrooms



Source: City of Battle Creek

5. Housing Demand

Population and Housing Projections

Table 5.10, below, presents three projections of the population of Battle Creek for 2010 and 2015 based the data and methods presented in the preceding sections. Additionally, the projections make use of current Census projections for the 2010 and 2015 state population and the current Census forecast for the population of Calhoun County as regional controls.

Battle Creek is estimated to have a population of 53,830 persons in 2010 and 53,650 in 2015.

Table 5.10: Battle Creek 2010 and 2015 Population Projections

Population Scenario	2010	2015
High	54,840	55,740
Likely	53,830	53,650
Low	52,890	52,040

Source: J-Quad & Associates

The 'High' population scenario for Battle Creek makes several regional growth assumptions. These assumptions include Calhoun County's portion of the State's population remaining constant and that Battle Creek's portion of the County's population remains level.

Historic data trends do not indicate that this is the most likely scenario, but reflects a high-growth projection for the county and city. The trend in the 2000 to 2005 population estimate data indicates that Calhoun County is declining as a portion of the overall state population. The Census estimates a growth of 1,096 people in the county's population, an increase of 0.8 percent. During this period, however, the state grew at double that rate. In the 'Low' scenario the variable corresponding to the projected percentage Calhoun County represents of Michigan's population trends lower. The 'Likely' forecast lies between the 'High' and the 'Low' projections in terms of growth estimates. This estimate, like the bounding estimates, uses the regional controls of the projected county and state populations.

The three projections make a series of assumptions about the economy, schools, and political factors affecting Battle Creek. The model does not, for example, factor the unpredictable changes to the population size a major employer entering or leaving the area might have. Many political, economic, or social changes may influence the city's growth and any projection must assume that prevailing conditions will change in predictable ways, in accordance to past experiences.

5. Housing Demand

Other Demographic Trends

A projection for the city's population is important, but it does not fully describe that future population. Shifts in other demographic characteristics, such as the age distribution of the population, are also important. Table 5.11, below, shows the age distribution of Battle Creek's population by age category for 1990 and 2000. As can be seen, not only did the total population change for each age group, but the percentage that each age group

Battle Creek may experience only modest population gains by 2015, but the increase in the '60 to 64 year old' age cohort will far outpace the city's overall growth rate, reflecting the aging of baby boomers and foreshadowing the future shift to housing needs to address this cohort.

contributed to the total population changed. The largest change occurred in the '45 to 54 years old' age cohort. This group increased its share of the population by four percentage

Table 5.11: Battle Creek Age Distribution , 1990 and 2000

Age Group	Population 1990	Percentage of Population 1990	Population 2000	Percentage of Population 2000
Under 5 years	4,502	8.4%	3,892	7.3%
5 to 9 years	4,282	8.0%	4,235	7.9%
10 to 14 years	3,853	7.2%	4,046	7.6%
15 to 19 years	3,583	6.7%	3,678	6.9%
20 to 24 years	3,449	6.4%	3,338	6.3%
25 to 34 years	8,851	16.5%	7,719	14.5%
35 to 44 years	7,772	14.5%	8,005	15.0%
45 to 54 years	4,897	9.1%	6,976	13.1%
55 to 59 years	2,209	4.1%	2,401	4.5%
60 to 64 years	2,425	4.5%	1,852	3.5%
65 to 74 years	4,260	8.0%	3,556	6.7%
75 to 84 years	2,571	4.8%	2,727	5.1%
85 years and over	886	1.7%	939	1.8%
Total Population	53,540	100.0%	53,364	100.0%

Source: US Census, 1990 and 2000

points. The largest decrease among the age ranges occurred in the '25 to 30 years old' cohort, declining, as a percentage of the population, by two percentage points. It is important to note that in Battle Creek the modal age cohort shifted from 1990 to 2000. The most common age cohort in 1990 was '25 to 34 years old'. In 2000 the modal cohort was '35 to 44 years old'. As the '25 to 34 years old' group in 1990 aged, they became the '35 to 44 years old' group in 2000. The majority of people in the largest age category in 1990 stayed and aged in Battle Creek— they became the largest age category in 2000. In each age category some persons move into the city (immigration) while others move out (emigration), or pass on, but the major-

5. Housing Demand

ity will stay, living in Battle Creek, and move into the next age group. County vital statistic information, such as birth rate and mortality information, can be used to estimate how these changes will affect each age cohort as they age.

The first step in this projection is to examine the known age distribution from census data, presented in Table 5.11, above. The populations in each age group in 1990 changed in different ways as they aged into their 2000 age categories. Each age category had a different level of immigration, emigration, and deaths from 1990 to 2000. It is possible to age the population of each cohort in 2000 in a similar way, moving the 2000 age-group populations to 2010. This distribution would assume that each age group would retain similar characteristics in terms of immigration, emigration, and mortality rates. For the 'Under 5 years' category, fertility rate information is used to estimate the number of persons being born into this category, and are added to an estimate for children moving into Battle Creek.

Table 5.12, below, shows the estimated populations Battle Creek for 2010 and 2015 by age category. Again, assumptions must be made about these projections. The first assumption is that changes to population groups as they age will be similar to the changes which occurred to the group from 1990 to 2000. Unexpected changes, such as a major expansion of Kellogg Community College without an equivalent change between 1990 and 2000 would affect the

Table 5.12: 2010 and 2015 Population Forecasts by Age Cohort

Age Group	Population 2010	Percentage of Population 2010	Population 2015	Percentage of Population 2015	Change 2010 - 2015	Percent Change 2010 - 2015
Under 5 years	3,714	6.9%	3,726	6.9%	12	0.3%
5 to 9 years	3,871	7.2%	3,585	6.7%	-286	-7.4%
10 to 14 years	3,592	6.7%	3,736	7.0%	144	4.0%
15 to 19 years	3,735	6.9%	3,467	6.5%	-268	-7.2%
20 to 24 years	3,599	6.7%	3,605	6.7%	6	0.2%
25 to 34 years	8,045	14.9%	7,526	14.0%	-519	-6.5%
35 to 44 years	7,167	13.3%	7,156	13.3%	-11	-0.2%
45 to 54 years	7,378	13.7%	6,843	12.8%	-535	-7.3%
55 to 59 years	3,512	6.5%	3,092	5.8%	-420	-12.0%
60 to 64 years	2,709	5.0%	3,390	6.3%	681	25.1%
65 to 74 years	3,148	5.8%	4,134	7.7%	986	31.3%
75 to 84 years	2,337	4.3%	2,373	4.4%	36	1.5%
85 years and over	1,023	1.9%	1,017	1.9%	-6	-0.6%
Total Population	53,830	100.0%	53,650	100.0%	-180	-0.3%

Source: J-Quad & Associates

5. Housing Demand

Table 5.13: Population Change 1990 - 2015 by Cohort

Age Group	Population 1990	Population 2000	Change 1990 to 2000	Population 2010	Change 2000 to 2010	Population 2015	Change 2010 to 2015	Change 2000 to 2015
Under 5 years	4,502	3,892	-610	3,714	-178	3,726	12	-166
5 to 9 years	4,282	4,235	-47	3,871	-364	3,585	-286	-650
10 to 14 years	3,853	4,046	193	3,592	-454	3,736	144	-310
15 to 19 years	3,583	3,678	95	3,735	57	3,467	-268	-211
20 to 24 years	3,449	3,338	-111	3,599	261	3,605	6	267
25 to 34 years	8,851	7,719	-1,132	8,045	326	7,526	-519	-193
35 to 44 years	7,772	8,005	233	7,167	-838	7,156	-11	-849
45 to 54 years	4,897	6,976	2,079	7,378	402	6,843	-535	-133
55 to 59 years	2,209	2,401	192	3,512	1,111	3,092	-420	691
60 to 64 years	2,425	1,852	-573	2,709	857	3,390	681	1,538
65 to 74 years	4,260	3,556	-704	3,148	-408	4,134	986	578
75 to 84 years	2,571	2,727	156	2,337	-390	2,373	36	-354
85 years and over	886	939	53	1,023	84	1,017	-6	78
Total Population	53,540	53,364	-176	53,830	466	53,650	-180	286

Source: J-Quad & Associates

2010 distribution. A doubling of enrollment at the college could potentially add another 5,300-plus residents to the city, all in a narrow band of age cohorts.

Table 5.13, left, shows the age distribution of Battle Creek's population for 1990 and 2000 and the age distribution for the projected populations for 2010 and 2015. This distribution assumes the 'Likely' population growth scenario presented in Table 5.10. The projected modal population group for 2015 will be the '25 to 34 years' category. The age categories with the largest change from 2000 are projected to be the '55 to 59 years' age group, gaining an estimated 1,111 persons from 2000 to 2010 and the '60 to 65 years old' cohort 5 years later with a change of 1,538 persons from 2000 to 2015. It is important to note that while Battle Creek as a whole may experience only modest populations gains by 2015, the increase in the '60 to 64 year old' age cohort will far outpace the city's overall growth rate, reflecting the aging of baby boomers and foreshadowing the future shift to housing needs to address this cohort.

5. Housing Demand

Economic Activity

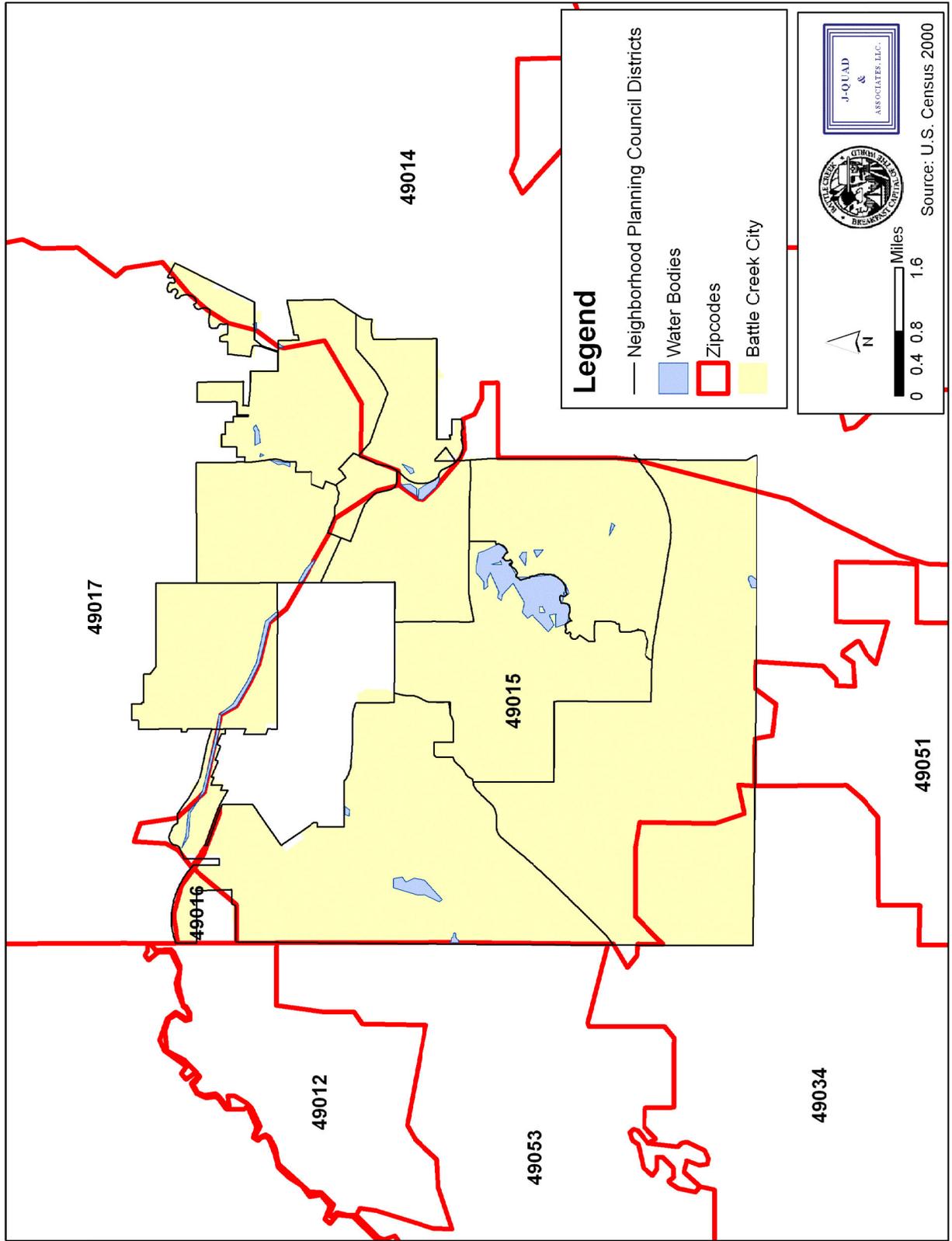
Population change and economic activity in Battle Creek are linked. The number of employers and available jobs affect how many people will make Battle Creek their home. Examining existing economic patterns can help determine future economic trends, and the potential demand for housing. Economic activity information by industry is available from the US Bureau of the Census for Calhoun County as a whole, and, in lesser detail, by zip code for Battle Creek. The Census zip code level information provides the number of establishments by industry type, and the number of establishments by number of employees. For the county the economic data also includes annual employment by industry. This information can provide insight into the economy of the county and, via the zip code information, the city of Battle Creek. While zip code boundaries do not coincide exactly with city limit boundaries, they provide data at a level of detail which approximates the Battle Creek area. Map 5.2, on the following page, shows the zip codes in and around Battle Creek. In the analysis the 49014, 49015, 49016, and 49017 zip codes were used as representing Battle Creek.

Tables 5.14, and 5.15, on pages 111 and 112, show the number of establishments by industry sector for the county and employment by industry sector, respectively. Table 5.14 shows that during from 1998 to 2003 the county lost 122 employers. Despite the overall loss of employers, some business sectors grew, adding employers and, as shown in Table 5.15, employees. The largest gain in employers was in the 'Professional, Scientific and Technical Services' sector, adding 31 businesses. By 2003 this sector had an increase in total employment of 173 employees over 1998. This was not, however, the sector which increased most in employment for the county. The largest employment change occurred in the 'Management of Companies and Enterprises' sector, adding 770 employees to the county from 1998 to 2003. The sectors gaining the most employees between 1998 and 2003, after 'Management of Companies and Enterprises' were the 'Health care and social assistance' and 'Transportation and warehousing' sectors, adding 745 and 242 jobs, respectively. For the County, the economic sector which lost the most employment was 'Manufacturing', losing 3,959 jobs between 1998 and 2003. After 'Manufacturing', the sectors losing the most jobs in the county from 1989 to 2003 were 'Admin, support, waste mgt, remediation services', with a loss of 1,005 jobs, and 'Other services (except public administration)' with a loss of 472 jobs.

Due to these losses, and the overall loss of 122 employers, the county lost 4,464 jobs. As described, the largest employment gains were in the 'Management' and 'Health Care' sectors, but

5. Housing Demand

Map 5.2: Zip Codes in Battle Creek, 2000



5. Housing Demand

Table 5.14: Number of Establishments by Industry 1998 to 2003, Calhoun County

Industry Code	Industry Code Description	1998	1999	2000	2001	2002	2003
-----	Total	3,058	3,062	3,029	3,029	2,999	2,936
11----	Forestry, fishing, hunting, and agriculture support	2	3	2	2	1	1
21----	Mining	7	7	8	8	6	6
22----	Utilities	7	7	7	7	7	6
23----	Construction	253	258	272	262	251	251
31----	Manufacturing	214	204	208	206	203	189
42----	Wholesale trade	145	141	136	127	140	124
44----	Retail trade	555	551	530	547	532	529
48----	Transportation & warehousing	66	64	70	71	65	64
51----	Information	40	39	41	49	45	38
52----	Finance & insurance	167	167	166	170	169	170
53----	Real estate & rental & leasing	92	100	94	98	95	96
54----	Professional, scientific & technical services	189	188	196	206	216	220
55----	Management of companies & enterprises	16	21	21	25	29	26
56----	Admin, support, waste mgt, remediation services	138	142	142	141	120	118
61----	Educational services	22	28	28	24	24	23
62----	Health care and social assistance	369	372	359	346	369	360
71----	Arts, entertainment & recreation	56	53	54	54	54	54
72----	Accommodation & food services	297	314	309	300	289	285
81----	Other services (except public administration)	360	358	355	359	360	349
95----	Auxiliaries (exc corporate, subsidiary & regional mgt)	4	4	4	4	3	27
99----	Unclassified establishments	59	41	27	23	21	-

Source: US Census

5. Housing Demand

Table 5.15: Employment by Industry 1998 to 2003, Calhoun County

Industry Code	Industry Code Description	1998	1999	2000	2001	2002	2003
-----	Total	60,436	60,866	60,719	58,793	56,235	55,972
11----	Forestry, fishing, hunting, and agriculture support	10	10	10	10	10	10
21----	Mining	84	73	81	84	61	52
22----	Utilities	375	375	375	375	375	375
23----	Construction	1,846	1,909	1,985	1,716	1,618	1,786
31----	Manufacturing	16,804	15,940	16,010	14,325	13,004	12,845
42----	Wholesale trade	2,111	1,747	1,754	1,980	2,025	1,838
44----	Retail trade	7,865	7,928	7,897	8,011	7,939	7,849
48----	Transportation & warehousing	1,142	1,068	1,190	1,230	1,148	1,384
51----	Information	708	710	776	782	724	695
52----	Finance & insurance	3,222	3,282	3,388	3,263	3,289	3,169
53----	Real estate & rental & leasing	432	433	429	471	417	433
54----	Professional, scientific & technical services	976	1,065	1,092	1,140	1,096	1,149
55----	Management of companies & enterprises	1,721	2,711	2,801	2,402	2,704	2,491
56----	Admin, support, waste mgt, remediation services	4,701	5,190	4,397	4,903	3,225	3,696
61----	Educational services	1,433	1,463	1,372	1,389	1,433	1,494
62----	Health care and social assistance	8,581	8,563	8,888	8,539	9,218	9,326
71----	Arts, entertainment & recreation	683	708	823	831	588	588
72----	Accommodation & food services	4,863	4,875	4,830	4,742	4,728	4,507
81----	Other services (except public administration)	2,873	2,841	2,661	2,677	2,660	2,401
95----	Auxiliaries (exc corporate, subsidiary & regional mgt)	60	60	60	35	60	60
99----	Unclassified establishments	83	81	49	10	19	-

Source: US Census

5. Housing Demand

significant employment gains were also made in the 'Transportation and Warehousing' sector, with the addition of 242 jobs between 1998 and 2003.

Table 5.16, on the following page, shows the total number of establishments by industry sector for zip codes in Battle Creek for the years 1998 to 2003. While changes in the number of employers is not necessarily directly reflected in overall employment, the number of employers is a good indicator of economic vitality within the city. The sector with the largest gain in employers in Battle Creek was the 'Professional, Scientific, and Technical Services' sector, adding 18 new businesses from 1998 to 2003. A closer examination of the distribution of the size of these businesses can be seen in Table 5.17, on page 115, showing the number of establishments by business size groups for Battle Creek for 2003. This table shows that the new businesses in 'Professional, Scientific, and Technical Services' ranged in size from the very small (103 businesses had 1 to 4 employees) to medium sized, with two business in the sector employing between 50 and 99 people. The next largest increase in new businesses was in the 'Finance and Insurance' sector, adding 9 new businesses in the period. In examining the size of firms added since 1998, the majority of new firms were in the '5 to 9 employee' range. During the same period the 'Finance and Insurance' sector also gained 2 business in the '50 to 99 employee' range - possibly the 2 businesses grew out of the '20 to 49 employee' category.

Based on an analysis of changes in the employment categories by industry from 1998 to 2003, one growing industry sector in of Battle Creek's economy is the 'Health and Social Assistance' sector. Other growing sectors included the 'Transportation and Warehousing', 'Retail Trade', and 'Finance and Insurance' sectors. Tables 5.16 and 5.17, on pages 114 and 115, show changes in the number of businesses in the city from 1998 to 2003 by business size and category.

In terms of gains over 1998, the distribution of businesses in 2003 showed gains in the small and mid-sized businesses, with 19 more businesses in both the '5 to 9 employee' range and the '50 to 99 employee' range. Unfortunately, the city also saw a decline in employment in its largest employers. Two businesses in Battle Creek in 1998 in the '1000 or more employees' category and one business in the '500 to 999 employees' category were no longer in these size ranges in 2003. Table 5.18 on page 116 summarizes the information.

5. Housing Demand

Table 5.16: Number of Establishments by Industry 1998 to 2003, Battle Creek

Industry Code	Type	1998	1999	2000	2001	2002	2003
-----	Total	2,109	2,076	2,060	2,035	2,069	2,045
11-----	Forestry, fishing, hunting, and agriculture	1	1	1	1	1	1
21-----	Mining	2	2	2	2	1	3
22-----	Utilities	3	3	3	3	3	2
23-----	Construction	176	169	175	167	166	161
31-----	Manufacturing	116	106	115	118	121	116
42-----	Wholesale trade	95	94	95	85	100	88
44-----	Retail trade	388	382	368	375	380	374
48-----	Transportation & warehousing	41	35	37	42	43	40
51-----	Information	25	30	27	34	31	27
52-----	Finance & insurance	105	102	108	106	110	114
53-----	Real estate & rental & leasing	72	80	69	71	67	67
54-----	Professional, scientific & technical services	141	134	143	151	158	159
55-----	Management of companies & enterprises	14	26	16	18	19	17
56-----	Admin, support, waste mgt, remediation services	97	88	100	94	85	94
61-----	Educational services	15	24	18	16	18	19
62-----	Health care and social assistance	276	272	270	256	274	278
71-----	Arts, entertainment & recreation	36	36	34	31	35	32
72-----	Accommodation & food services	214	218	217	206	196	197
81-----	Other services (except public administration)	265	254	246	247	251	238
95-----	Auxiliaries (exc corporate, subsidiary)	3	3	3	3	2	-
99-----	Unclassified establishments	24	17	13	9	8	18

Source: US Census

5. Housing Demand

Table 5.17: Number of Establishments by Employment-Size Group in 2003, Battle Creek

Industry Code	Industry Code Description	Total Establishments	'1-4'	'5-9'	'10-19'	'20-49'	'50-99'	'100-249'	'250-499'	'500-999'	'1000 or more'
-----	Total	2045	843	511	334	208	79	51	10	5	4
11----	Forestry, fishing, hunting, and agricultural	1	1	0	0	0	0	0	0	0	0
21----	Mining	3	2	1	0	0	0	0	0	0	0
22----	Utilities	2	0	0	0	1	0	1	0	0	0
23----	Construction	161	88	32	19	15	6	1	0	0	0
31----	Manufacturing	116	33	20	14	19	9	13	4	3	1
42----	Wholesale trade	88	42	18	12	13	2	0	1	0	0
44----	Retail trade	374	120	116	78	39	6	12	3	0	0
48----	Transportation & warehousing	40	18	4	7	5	3	2	0	1	0
51----	Information	27	7	7	3	7	2	1	0	0	0
52----	Finance & insurance	114	50	40	15	5	4	0	0	0	0
53----	Real estate & rental & leasing	67	39	18	9	1	0	0	0	0	0
54----	Professional, scientific & technical services	159	103	37	13	4	2	0	0	0	0
55----	Management of companies & enterprises	17	3	5	4	1	1	2	0	0	1
56----	Admin, support, waste mgt, remediation services	94	40	17	11	9	9	7	0	1	0
61----	Educational services	19	7	3	5	2	1	1	0	0	0
62----	Health care and social assistance	278	98	80	56	21	10	9	2	0	2
71----	Arts, entertainment & recreation	32	11	8	4	7	2	0	0	0	0
72----	Accommodation & food services	197	46	37	48	46	20	0	0	0	0
81----	Other services (except public administration)	238	121	65	35	13	2	2	0	0	0
95----	Auxiliaries (exc corporate, subsidiary & regional mgt)	0	0	0	0	0	0	0	0	0	0
99----	Unclassified establishments	18	14	3	1	0	0	0	0	0	0

Source: US Census

5. Housing Demand

Table 5.18: Change in Businesses in Battle Creek by Business Size: 1998 - 2003

Year	Total Establishments	Employees								
		'1-4'	'5-9'	'10-19'	'20-49'	'50-99'	'100-249'	'250-499'	'500-999'	'1000 or more'
1998	2109	917	492	354	214	60	50	10	6	6
1999	2076	917	467	336	213	70	49	11	8	5
2000	2060	886	458	358	216	67	53	11	6	5
2001	2035	866	469	337	222	71	48	11	8	3
2002	2069	895	489	331	219	69	46	11	5	4
2003	2045	843	511	334	208	79	51	10	5	4

Source: US Census

Synopsis

Housing demand is driven by many factors, the most important of which are employment and population change. Census Bureau data show an overall pattern of population decline, with an estimate of 53,399 persons in 2004. This represents a gain of only 35 people from the 2000 Census count.

Growth in Battle Creek is not constrained by a lack of land. Battle Creek has approximately 419 acres developable in the short-term and 2,488 acres of longer-term growth potential. City-wide sales data show a trend of moderate increases in home sales and values. Over the 2001 to 2005 period the type of home with the most consistent increases in the number of units sold was two-bedroom homes.

It is estimated that Battle Creek will have a population of 53,830 persons in 2010 and 53,650 in 2015. These figures indicate a continued trend of low to no population growth for the city. Battle Creek may experience only modest population gains by 2015, but the increase in the '60 to 64 year old' age cohort will far outpace the city's overall growth rate, reflecting the aging of baby boomers and foreshadowing the future shift to housing needs to address this cohort.

Population change and economic activity in Battle Creek are linked. The number of employers and available jobs affect how many people will make Battle Creek their home. Data indicate there has been a decline in the number of business in the city since 1998. The number of employers is a good indicator of economic vitality within the city, although the size of the employers is just as important. One growing industry sector in Battle Creek's economy is the 'Health and Social Assistance' sector. Other growing sectors included 'Transportation and Warehousing', 'Retail Trade', and the 'Finance and Insurance'.

6. Neighborhood Evaluation

6. Neighborhood Evaluation

Methodology

The methodology presented below was used to evaluate housing stock and neighborhood conditions in Battle Creek. The evaluation was based on an examination of the physical conditions of residential areas and qualitative and quantitative data collected from these areas. The evaluation was divided into three phases: the initial neighborhood area selection, an on-site evaluation of these neighborhood areas, and an analysis of the data collected.

Neighborhood Area Selection

To effectively evaluate Battle Creek's residential areas, the first task undertaken was to divide the city into homogeneous neighborhood areas. Each of these areas would then be evaluated individually. The primary purpose of dividing the city into these neighborhoods is to create analysis areas of similar characteristics. This division of the city into individual homogeneous areas provided a basis for evaluating strategies that suit the particular needs that individual area.

Neighborhood Area Selection Criteria

The initial determination of neighborhood areas was accomplished through a GIS data exercise. City parcel data were mapped, generating thematic maps based on the following data: age of residential structures, assessed housing value, lot size and configuration, and zoning. Other criteria used in determining boundaries for neighborhood areas included the physical and political barriers separating neighborhoods, such as roadways and existing planning district boundaries. These data were analyzed to select areas with similar attributes in these selection criteria. For each data type, boundaries were generated which could be used to generate sub-areas. These divisions could then be correlated to the boundaries of residential areas of similar lot sizes. This resulting division produced a new map with areas grouped by similar lot size and housing age. This process was repeated for each data type.

6. Neighborhood Evaluation

Resulting Neighborhoods

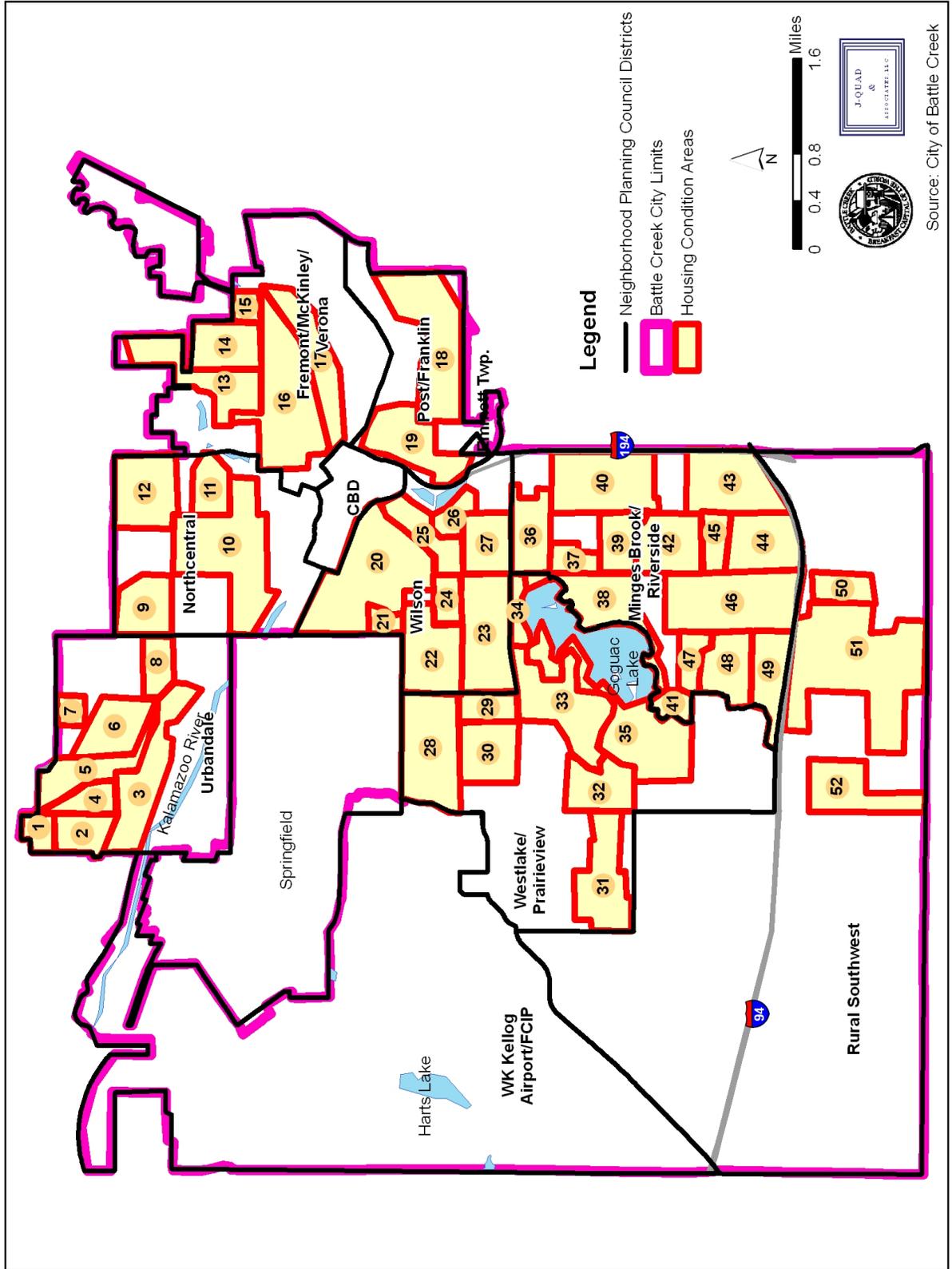
The map on the following page illustrates the result of the neighborhood area identification process. A total of 52 distinct areas were identified based on the methodology described. The areas range in size from 25 acres to 232 acres. The neighborhood areas were divided among the NPC's in the following manner:

NPC	Neighborhood Areas
Urbandale	1, 2, 3, 4, 5, 6, 7, 8
North Central	9, 10, 11, 12
Fremont / McKinley / Verona	13, 14, 15, 16, 17
Post / Franklin	18, 19
Wilson	20, 21, 22, 23, 24, 25, 26, 27
Westlake / Prairieview	28, 29, 30, 31, 32, 33, 34, 35
Minges / Brooks / Riverside	36*, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49
Rural SW	50, 51, 52
WK Kellogg	-
CBD	-

*A small portion of this neighborhood area is in the Westlake / Prairieview NPC

6. Neighborhood Evaluation

Map 6.1: Neighborhood Condition Survey Areas



6. Neighborhood Evaluation

On-Site Evaluation

To categorize the neighborhoods, data were collected through a visual survey. Each neighborhood was assessed during an on-site visit using a physical attribute evaluation form to note physical conditions and qualities. The on-site evaluation form provided a standard data collection tool to note characteristics found in each neighborhood and rate the quality of the housing stock, infrastructure, and neighborhood facilities. The evaluation form also allowed for notes and general impressions of the conditions found in each neighborhood area. The form, provided as Attachment A in the Appendix Section, captured the following items of information about each neighborhood area:

Area Number

The Area Number identifies the neighborhood and corresponds to the numbering system identified on the neighborhood map (Map 6.1 on the previous page).

Streets

This information serves as a reference tool to quickly identify the area without need for the neighborhood map. This data item contains the names of a few of the major roads in the neighborhood.

Predominant Housing Type

The neighborhoods are generally homogeneous across several variables, including the type of housing. This item lists the type of housing which is the most common in the area. Additional housing types are also noted.

Area Structural Conditions

Evaluators chose the descriptor which best fits the predominant conditions of the neighborhood buildings. The descriptors available were; 1. Standard, 2. Minor Repair, and 3. Major Repair. An area rated as 'Standard' has housing which does not exhibit visible signs of deterioration. Homes in the standard conditions category would not exhibit peeling paint, their siding or brick exteriors are in good repair, and the roofs appear to be in good shape with no sagging or flaws. Homes in the areas listed as Standard are typically newer housing or, in older homes, have received ongoing maintenance to remain in good repair. Some units in a standard area may need minor repairs, but the majority of units are satisfactory.

6. Neighborhood Evaluation

An area rated as 'Minor Repair' has a need for some degree of minor restoration or maintenance attention. Repairs needed for the housing stock in these areas may range from some minor touch-up of painted surfaces where flaking has occurred, to the repair of holes in siding, missing bricks, or spot repair of roofs. As with the majority of the housing stock in the Standard rated areas, the roof, as a whole, is in good shape. Some units in areas listed as 'minor repair' may need more extensive work, while others may be in standard condition, but the majority of units in these areas require only minor repair or maintenance.

An area rated a 'Major Repair' has obvious, costly maintenance needs. Homes in these areas may be in need of a new roof, demolition or reconstruction of attached porches or additions, repair of large holes in siding or brickwork, or may exhibit evidence of foundation problems, such as dips at the corners of the housing unit. Some homes in areas categorized as 'Major Repair' may be dilapidated. Dilapidated units are those where the condition is so deteriorated that the investment required to rehabilitate the unit would be more than the value of the repaired home. The majority of homes, however, while needing major repairs, are salvageable.

Lot Conditions

As with the condition of the structures in the area, evaluators chose the descriptor which best fits the predominant conditions of the neighborhood area lots. The descriptors available were: 1. Standard, 2. Minor Repair, and 3. Major Repair.

In an area rated as 'Standard', a majority of lots are well maintained, with no obvious major flaws, such as standing water caused by poor drainage. The majority of lots in a standard area have neatly trimmed lawns, healthy vegetation, no trash, and have well maintained walkways and driveways, as well as well maintained fencing. While some lots may have untrimmed vegetation, flaws in walkway and driveway paving, or deteriorated fencing, the majority do not.

In an area rated as 'Minor Repair', a majority of lots have minor maintenance issues. These maintenance issues may include unkempt vegetation, litter in yards, deteriorated walkways, or deteriorated fencing. Some lots may have more serious issues, such as inoperable vehicles occupying the lot or standing water, but the majority will not.

In an area rated a 'Major Repair', a majority of lots have obvious, sometimes costly maintenance needs. Lot sites in an area classified 'major repair' may have a significant amount of

6. Neighborhood Evaluation

untrimmed vegetation and/or trash on the site and display one or more of the following issues: deteriorated walkways and driveways, vehicles on blocks, and deteriorated fencing.

Neighborhood Infrastructure

The neighborhood infrastructure section rates a neighborhood in terms of the quality and condition of various infrastructure. The infrastructure rated are street lighting, roads, sidewalks, signage, and utilities. A five-point scale is used to assess the conditions of each. The highest rating, a one, indicates that the infrastructure is present throughout a majority of the neighborhood and is of at least standard quality. A rating of two indicates that the item is present throughout the majority of the neighborhood, but is of below-standard quality. A rating of three indicates that the item is present in some, but not most of the neighborhood and of standard or better quality. A rating of four indicates that the item is present in some parts of the neighborhood, but is of below-standard quality. Finally, a rating of five indicates that this item is not present in the neighborhood.

Neighborhood Design

Using the same five-point rating scale from the 'Neighborhood Infrastructure' section, these data report information about the neighborhood design. The first item is 'Traffic Calming'. This encompasses the absence or presence of the various design mechanisms which reduce the speed of vehicular traffic through a residential area. Examples of these design features include speed 'bumps' or 'pillows', shortened or narrowed streets, one-way streets, and roundabouts. The second item, 'Pedestrian Friendliness' refers to the type of amenities which contribute to pedestrian activity in an area. Examples include sidewalks, shade trees, street furniture (benches, trash receptacles), adequate illumination, etc. The final item in the neighborhood design category is 'Landscaping/ Vegetation'. This item rates the presence and quality of the area landscaping and design. Positive features include gateway/entryway landscaping, planters, trees, and shrubs. Negative features may include items such as overgrown and unkempt vegetation or areas lacking in trees or plantings.

Data Analysis

Once the site data were collected the neighborhoods could be evaluated. The evaluation consisted of four phases. These phases were: Division, Amalgamation, Categorization, and Description.

6. Neighborhood Evaluation

The Division phase analyzed the data collected for each neighborhood to determine if an area was one homogeneous neighborhood, or if it should be divided into two or more areas. Indicators that an area should be divided were, for example, an area having more than one major housing type or if housing conditions in an area varied from one geographic section to another within that area.

The Amalgamation phase consisted in examining adjacent neighborhood areas to determine if they are so similar that they should be grouped. Neighborhood areas were considered for merger if housing conditions and other physical attributes were similar and there were no significant physical barriers separating the adjacent areas.

Categorization consisted of identifying the range of neighborhood area types described by the data. This phase included analysis of the different types of neighborhood conditions, as well as data items to group neighborhood areas by similarity.

The Description phase examined each of the neighborhood categories to determine what physical and data attributes they shared. The types of similarities on these attributes were used to describe the categories. The categories and descriptors form the basis to best generate strategies pertinent to groups of similar neighborhood areas.

Methodology to Synthesize Neighborhood Survey Data

This section describes the methodology used to synthesize the neighborhood survey data into the Battle Creek Comprehensive Plan categories. If survey data show the predominant structural condition and lot condition in a survey area are similar, (structural conditions “Standard”, “Minor Repair”, or “Major Repair”, matching with their lot conditions “Standard”, “Minor Maintenance”, and “Major Maintenance”) that area was assigned to the corresponding categories in the comprehensive plan: “Stable Neighborhoods”, “Neighborhoods in Transition”, or “Declining Neighborhoods” respectively. Areas were categorized as “Deterioration” if the predominant structural conditions noted in the survey for an area was listed as “Major Repair”, the lot conditions were “Major Maintenance”, the average of infrastructure conditions ranked 3 or worse on the survey’s five-point scale, and the area had low property values and a high percentage of older (pre-1960) homes. Areas meeting the “Deterioration” category criteria which were observed to have conflicting land uses or contained residential stock adapted to commercial or

6. Neighborhood Evaluation

office use, were categorized as “Residential Conversion to Non-Residential”. If the predominant structural condition and lot condition in an area are different, then the higher or lower condition category was assigned to the area depending on the infrastructure conditions found in the area. For example, if the predominant building condition in an area is “Standard” and lot condition is “Minor Maintenance”, the area would be categorized as “Stable Neighborhood” if the average of infrastructure conditions are better than a three on the five-point infrastructure ranking scale. The area would be categorized as a “Neighborhoods in Transition” if the infrastructure condition score was three or poorer. Map 6.2 , on the following page, illustrates the results of neighborhood condition survey.

Neighborhood Condition Assessment

Urbandale

The Urbandale NPC has predominantly “neighborhoods in transition” with some stable neighborhoods. Although a majority of neighborhoods in the Urbandale NPC are classified into two broad categories, a closer look reveals the contrasts within each of these areas. Map 6.3 on page 126 shows the Urbandale NPC.

Map area: 1

The area to the north of Morgan Ave. near the city limits.

Development is not complete in this area. Some of the smaller lots in this area back to a creek with little buffer-space. This area is predominantly single-family housing with minor repair needs and some minor lot maintenance issues. Utilities and street lighting are in standard condition. Speed bumps in some parts of the neighborhood and curvilinear roads slow traffic. Minor improvements would make a large difference in this area which is primarily categorized as a “Neighborhood in Transition”.

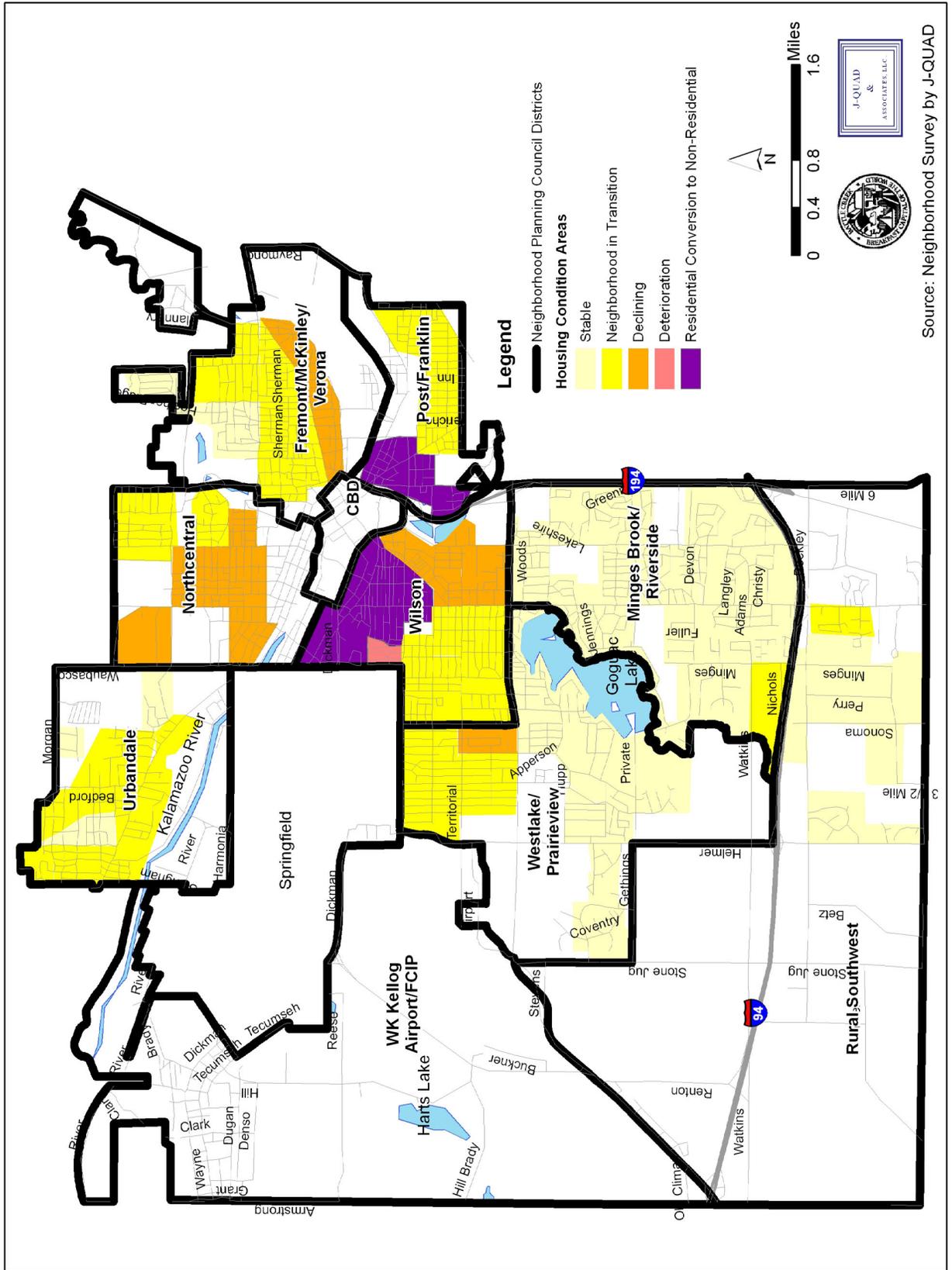
Map area: 2

The area south of Morgan Ave. and to the west of Sigel St.

This area contains single-family housing in standard condition, with only a few houses in need of minor repairs. Most of the lots need minor maintenance attention, such as mowing and cleaning. Infrastructure in this area is in standard condition. Sidewalks are present on both sides of the road and the roads are in good condition. La Mora Park School is within walking distance of the strong neighborhood surrounding it. Overall, this area is classified as a “Neighborhood in Transition”.

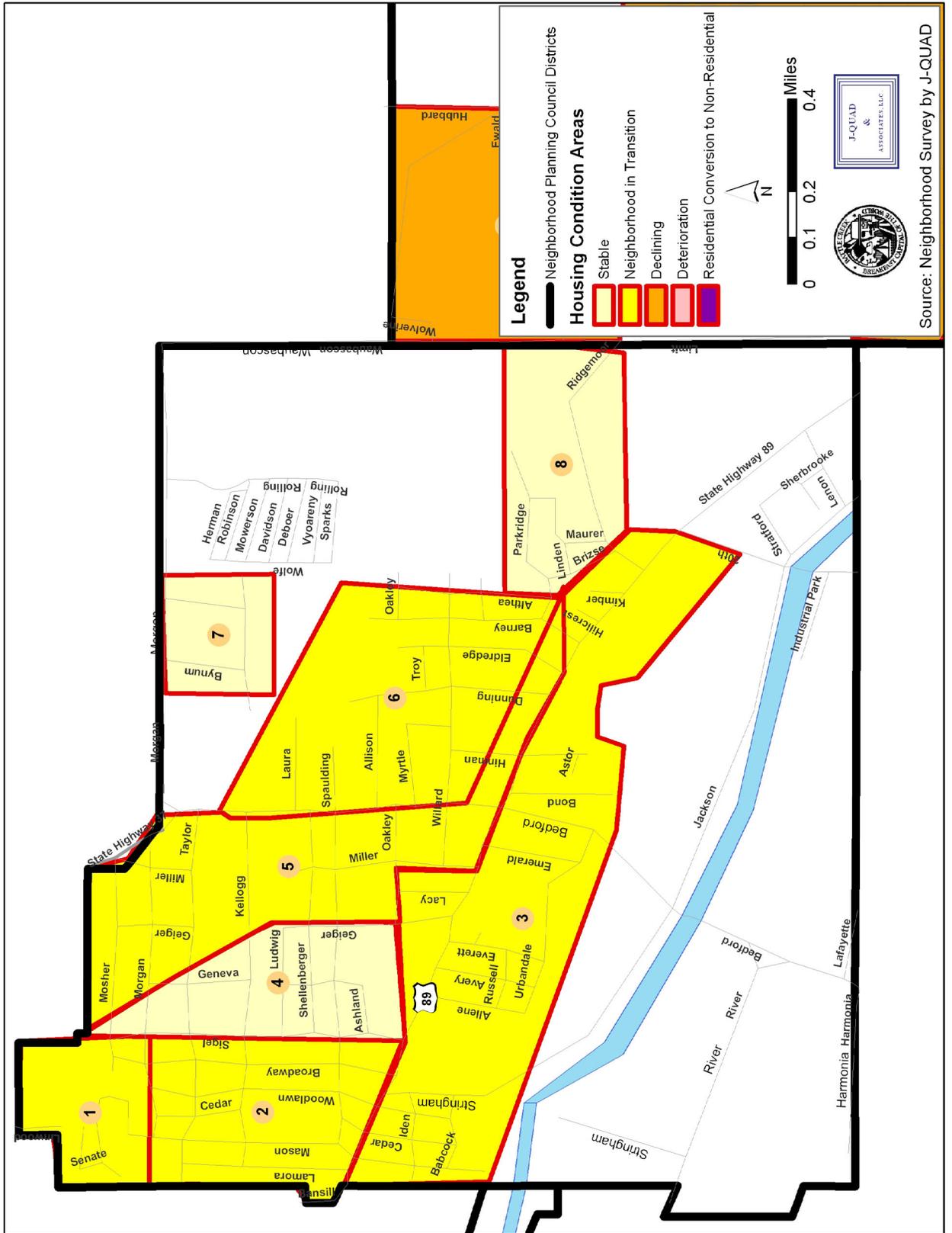
6. Neighborhood Evaluation

Map 6.2 : Neighborhood Classification



6. Neighborhood Evaluation

Map 6.3 : Urbandale NPC—Neighborhood Classification



6. Neighborhood Evaluation

Map area: 3

Area generally south of W. Michigan Ave. between 10th and the city limits.

This area contains a mix of housing, including single-family and multifamily housing, townhomes, and senior housing. Bedford Manor is a seven-story senior housing center located on Bedford Rd. The River Apartments are located on the western boundary of the area on Stringham Rd. Arbor Pointe is a townhome development in the area. A linear park area, borders the southern edge of the area. This area contains several vacant properties located to the north of Jackson St. Most of the lots need minor maintenance attention, such as mowing and cleaning. Infrastructure in this area, such as roads and utilities, are in standard condition, although some sidewalks are in need of some repair. Overall, this area is classified as a “Neighborhood in Transition”.

Map area: 4

The area bounded by:

- W. Michigan Ave. to the south,
- Sigel St., and
- Geiger Ave.

This area has a cohesive neighborhood with well-maintained, single-family housing on lots in standard condition. Roads, sidewalks, streetlights, signage, and utilities in this area are in standard condition. Overall, this area is categorized as a “Stable” neighborhood.

Map area: 5

The area bounded by:

- W. Michigan Ave.,
- Geiger Ave., and
- N. Bedford Rd.

This area contains single-family housing in need of minor repairs on relatively smaller lots in need of minor maintenance. Housing in this neighborhood is characterized by a mix of styles. There are large contiguous vacant lots in this area presenting development opportunities. A large utility easement runs through the area and while this open space is maintained, it could be utilized more fully as an asset to the area. This area is bordered on the east by the heavy traffic on Bedford Road creating a strong neighborhood boundary. A major asset located in this area is the Urbandale School located on the western side of Bedford. Roads and sidewalks are in good condition, although sidewalks are present in only some parts of the neighborhood. Overall, this area is categorized as a “Neighborhood in Transition”.

Map area: 6

The area north of W. Michigan Ave., between N. Bedford Rd. and Fell Park.

This area contains a mix of one and two story single-family homes which need minor repairs. The lots in this area need minor maintenance. Roads and utilities are in standard condition. Not all areas have sidewalks and where they do exist they need some repairs. There are no

6. Neighborhood Evaluation

street lights in this area. Overall, this area is categorized as a “Neighborhood in Transition”.

Map area: 7

The area bounded by:

- Morgan Ave. on the north, and
- Laura La. to the south.
(between Bynum Dr. and Rolling Dr.)

This area contains a mobile home community called Rolling Hills which is in excellent condition. The area contains good street lighting, roads, sidewalks, signage, and landscaping. The community is pedestrian friendly and overall, this area is categorized as a “Stable” neighborhood.

Map area: 8

The area bounded by:

- Fell Park to the north,
- Ridgemoor St. to the south,
- Althea Ave. to the west, and
- Waubascon St. to the east.

This area contains single-family housing in standard condition on lots which need minor maintenance. Roads, sidewalks, street lights, and utilities in this area are in standard condition. Many lots in this area are adjacent to Fell Park. The community is pedestrian friendly, this area is categorized as a “Stable” neighborhood.

North Central

The western neighborhoods in the North Central NPC are in “Declining” condition, while the eastern neighborhoods are categorized as “Neighborhoods in Transition”. Map 6.4 on the following page shows the Northcentral NPC. Although the majority of the neighborhoods in the NPC are classified into two broad categories, a closer look reveals differences.

Map area: 9

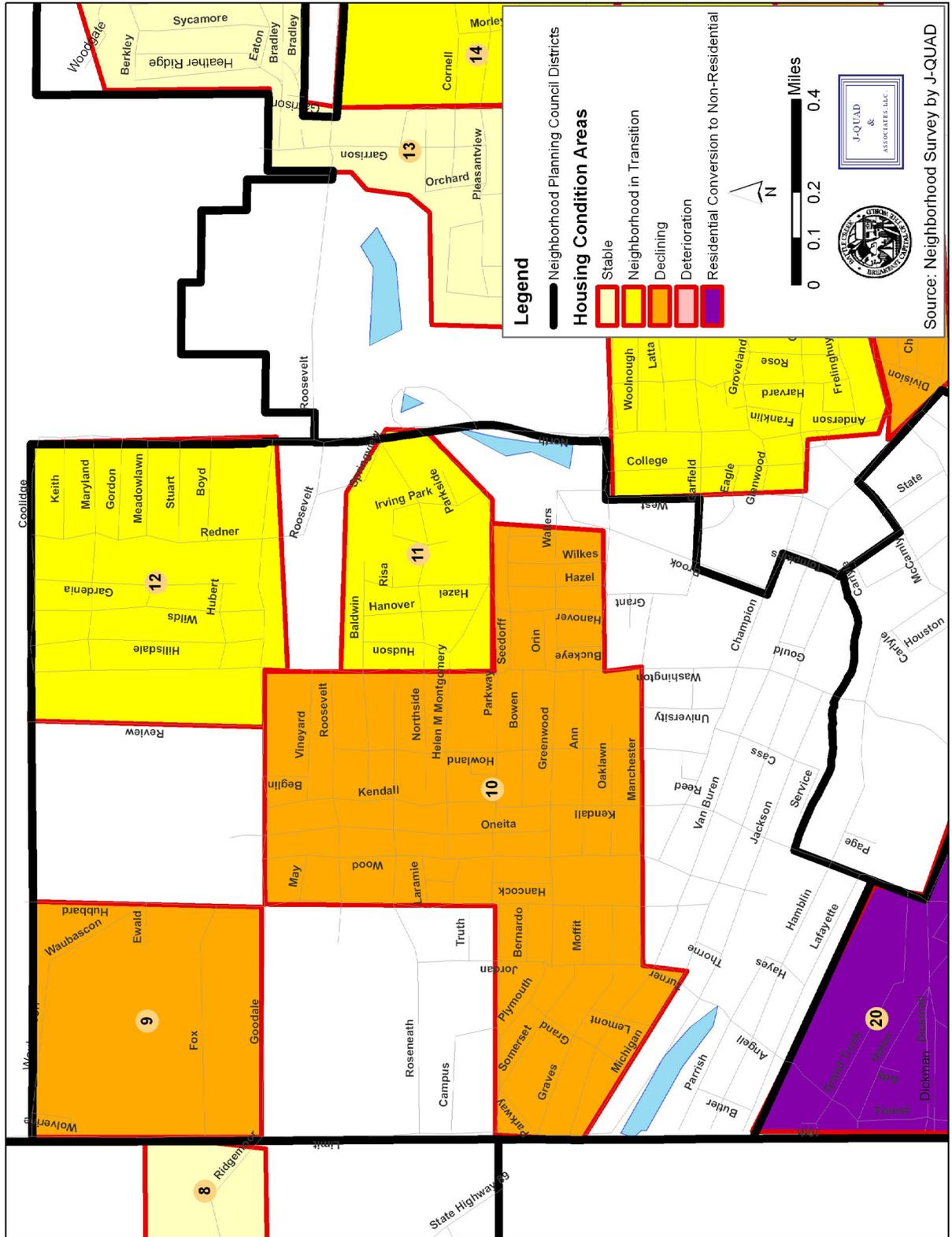
The area bounded by:

- Waubascon St.,
- Hubbard St.,
- Goodale Ave., and
- Limit St. (and Fell Park).

This area has a rural quality. This neighborhood contains housing in mix of conditions that range from standard to those needing major repair. The neighborhood has housing in different styles on different sized lots and development is irregular. Many lots in the area need major maintenance. Roads are in good condition, but sidewalks are in poor condition and are not present in many parts of the neighborhood. This area is categorized as a “Declining” neighborhood.

6. Neighborhood Evaluation

Map 6.4 : North Central NPC—Neighborhood Classification



6. Neighborhood Evaluation

Map area: 10

The area bounded by:

- Goodale Ave.,
- Washington Ave.,
- Irving Park,
- Manchester St., and
- W. Michigan Ave.

This area contains primarily single-family housing, although other housing types, such as the public housing on Truth Dr., are present. The single-family residences are mixed in size and style. The condition of housing in this small area ranges from standard condition to major repair and dilapidated. Many of the homes in poor condition are at the edges of the neighborhood and suffer because of their proximity of institutional uses without adequate buffering. There are several well maintained empty lots in the neighborhood which provide infill housing opportunities. The Willis Commons Area contains a mix of housing conditions, but has amenities, such as speed bumps and some landscaping, creating an excellent opportunity area. The area to the east of N. Washington Ave., to the west of Irving Park, to the south of Parkway Dr., and to the north of Manchester St. contains the Park Hill neighborhood. Housing in Park Hill has a mix of conditions, ranging from standard to minor repair conditions. This neighborhood needs minor to major lot maintenance to eliminate trash and abandoned vehicles on the lots. The neighborhood immediately adjacent to the Greenwood Park (Wood St. and Greenwood Ave.) has smaller homes and some vacant lots. To the east of Greenwood Park, on Ann Ave. and Oaklawn Av., there are larger homes, many of which have fallen into major disrepair and dilapidation. Lemont Park, located at Jordan Ave. and Somerset Ave. to the east of Battle Creek Academy, requires maintenance, but could be a great asset to the area. Roads and sidewalks are in very good condition. Considerable improvements to sidewalks and infrastructure have been made. Despite these improvements, the overall categorization for this area is “Declining”, particularly due to the vacant homes.

Map area: 11

The area bounded by:

- Goodale Ave.,
- Kellogg Community College,
- West Parkway Dr., and
- N. Washington Ave.

This area contains an irregular and hilly topography. Most of the housing in this area is in standard or minor repair condition, with very few houses in need of major repair. Some houses in this area have good landscaping. Roads, sidewalks, and utilities are in good condition. This neighborhood contains Claude Evans Park, at the intersection of Helen Montgomery Ave. and N. Washington Ave. This area is categorized as a “Neighborhood in Transition”.

6. Neighborhood Evaluation

Map area: 12

The area bounded by:

- Review Ave.,
- North Ave.,
- Goodale Ave., and
- Saratoga St. on the north.

This area contains single-family homes in need of minor to major repairs on lots which need minor maintenance. Topography in this area is irregular and hilly. Roads and sidewalks in this area are in moderate condition. Overall, this area is categorized as a “Neighborhood in Transition”.

Fremont/ McKinley/ Verona

The neighborhood conditions in the Fremont NPC gradually change from “Stable” neighborhoods in the north to “Declining” neighborhoods in the south with some “neighborhoods in transition” in between. Map 6.5, on the following page, shows the Fremont / McKinley / Verona NPC. While the neighborhoods in the Fremont NPC are classified into three broad categories a closer look reveals the following characteristics:

Map area: 13

The area bounded by:

- McKinley Ave.,
- Kellogg Community College,
- W. Emmett St., and
- The city limits.

This area has housing in standard condition on lots that are well maintained. Roads, sidewalks, and utilities are in good condition, although the southern end of this area has no sidewalks. Assets in the area include the Battle Creek Art Center, located on Emmett St. The community is pedestrian friendly. This area is categorized as a

“Stable” neighborhood.

Map area: 14

The area bounded by:

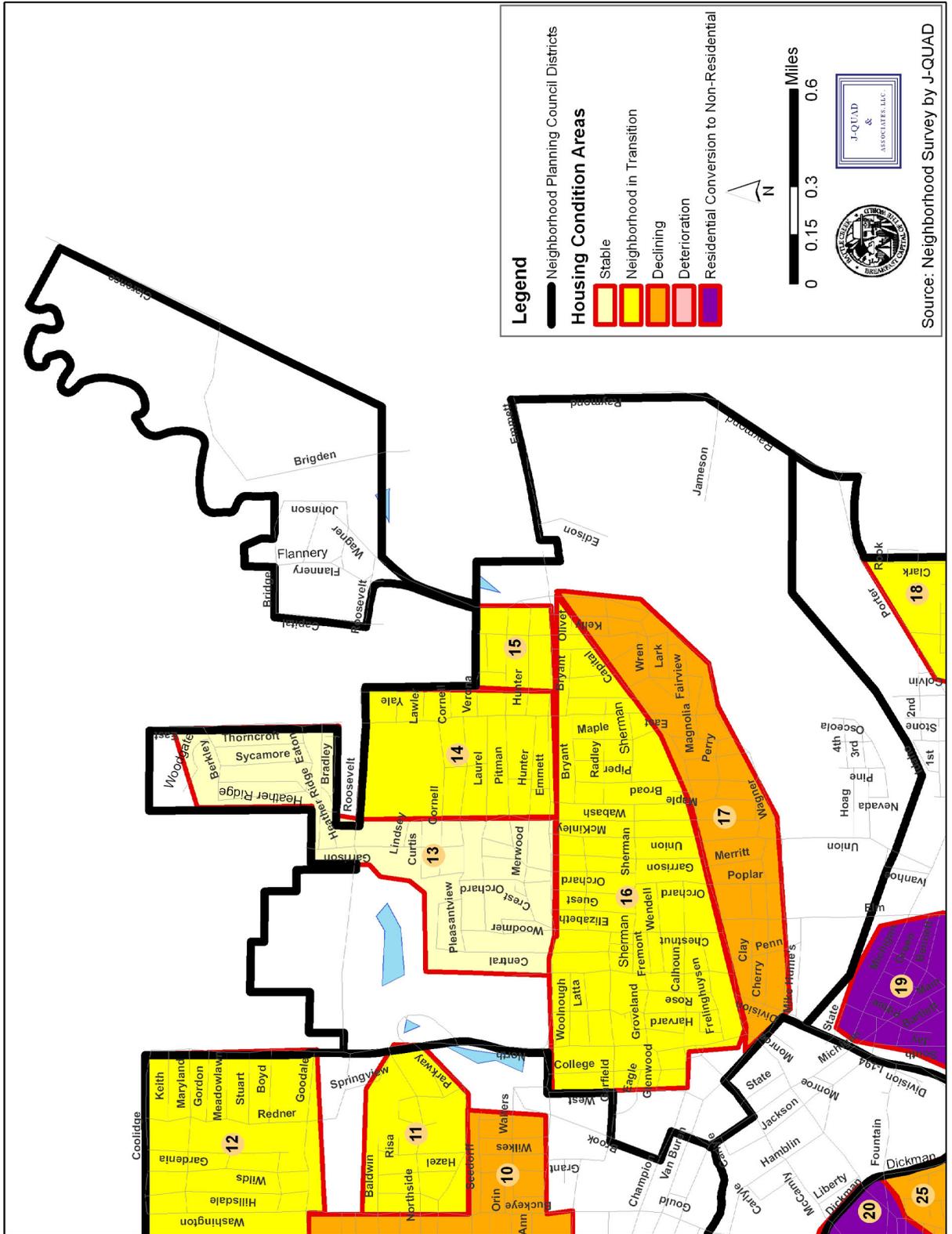
- McKinley Ave.,
- Sharon Ave.,
- W. Emmett St., and
- Bradley St.

This area has many homes which need minor repairs and lots needing minor maintenance. Sidewalks on many streets in this area need repairs. On Emmett Ave., homes need minor and major repairs. The homes needing major repair are generally located on the southeast corner of the area, where residential uses meet a commercial area. Housing on Hunter and McKinley are in standard condition. The interior streets are quiet and well maintained. Due to the mix of conditions, this area is categorized as a

“Neighborhood in Transition”.

6. Neighborhood Evaluation

Map 6.5 : Fremont/McKinley/Verona NPC—Neighborhood Classification



6. Neighborhood Evaluation

Map area: 15

The area:

- east of East Ave.,
- west of NE. Capital Ave.,
- south of Edgemont Dr., and
- north of W. Emmett St.

This small portion of the Fremont NPC has a dense neighborhood with smaller lot sizes. Homes in this area are of similar size and quality, requiring only minor repair.

The area borders Capital Av., where heavy traffic negatively impacts housing along the thoroughfare. Many

homes along Capital Av. need major repairs and a few

homes are in dilapidated condition. The Verona School is an asset to the neighborhood and the community is pedestrian friendly. This area is categorized as a “Neighborhood in Transition”.

Map area: 16

The area bounded by:

- Emmett St.,
- W. Van Buren St. and NE Capital Ave., and
- Brook St.

This large triangle-shaped area of the Fremont NPC has five distinct neighborhood areas. These are the Piper

Park Area, Quaker Commons, Meritt Commons, and

Meritt Acres, along with the neighborhood area west of

North Ave. Housing conditions are generally homogene-

ous within each of these neighborhoods. Piper Park, Quaker Park, and Fremont Park are strong assets to their neighborhoods. Homes adjacent to these parks are in good condition, although conditions deteriorate away from the parks. Sidewalks on many streets in these areas need minor repairs. The Piper Park neighborhood is located east of Garrison Av. and bordered on the southeast by Capital Av. This area contains smaller homes in standard condition on well maintained lots. The Quaker Commons neighborhood, located around Quaker Park, contains large homes in standard condition on well maintained lots. The Meritt Park neighborhood has some of the city’s well maintained larger historic homes. Each of these neighborhoods, like Meritt Commons which has speed bumps to slow traffic, are pedestrian friendly. Meritt Commons and Meritt Acres are small strong neighborhoods.

Map area: (section of) 16

The area bounded by:

- North Ave.,
- Brook St.,
- Irving Park, and
- W. Van Buren St.

This portion of area is in transition from residential to insti-

tutional and commercial uses. Residential structures in this area are in generally poorer condition than the area

as a whole. The western border of the area contains various institutional and commercial uses such as Leila Hos-

pital, West Brook Hospital, C.W. Post Athletic Field, Central

High School, W.K. Kellogg Middle School, and the “Y” Center. Homes in the area, particularly those near the athletic field, are cut off from the rest of the neighborhood by the commer-

6. Neighborhood Evaluation

cial activity on North Ave. and are in poor condition. The neighborhoods in this area are in good condition, except the portion to the west of North Av. which is in moderate to poor condition. This area is categorized as a “Neighborhood in Transition”.

Map area: 17

The area generally:

- south of NE Capital Ave.,
- north of Wagner Dr.

The portion of the Fremont NPC to the south of NE Capital Ave and to the north of Wagner Dr. is in “Declining” condition. Much of single-family housing in this area needs major repairs and lots need major maintenance.

Roads, sidewalks and utilities are in moderate condition with sidewalks and roads showing wear, and utility wiring in the area is highly visible. Few homes are in standard condition and many of those are for sale.

Post / Franklin

Portions of western neighborhoods in the Post/Franklin NPC are in conversion to non-residential uses and the eastern neighborhoods are in the “Neighborhoods in Transition” category. Map 6.6 on the following page shows the Post / Franklin NPC in more detail.

Map area: 18

The area bounded by:

- Michigan Ave.,
- W. Kingman Ave.,
- the Oakhill Cemetary, and
- Raymond Rd. on the east.

This area is predominantly single-family housing with a large range of conditions. In this area most lots need minor maintenance. Traffic and commercial activity on Michigan Avenue divides the area. Some of the homes near Michigan Ave. are in deteriorated condition. This area is categorized as a “Neighborhood in Transition”.

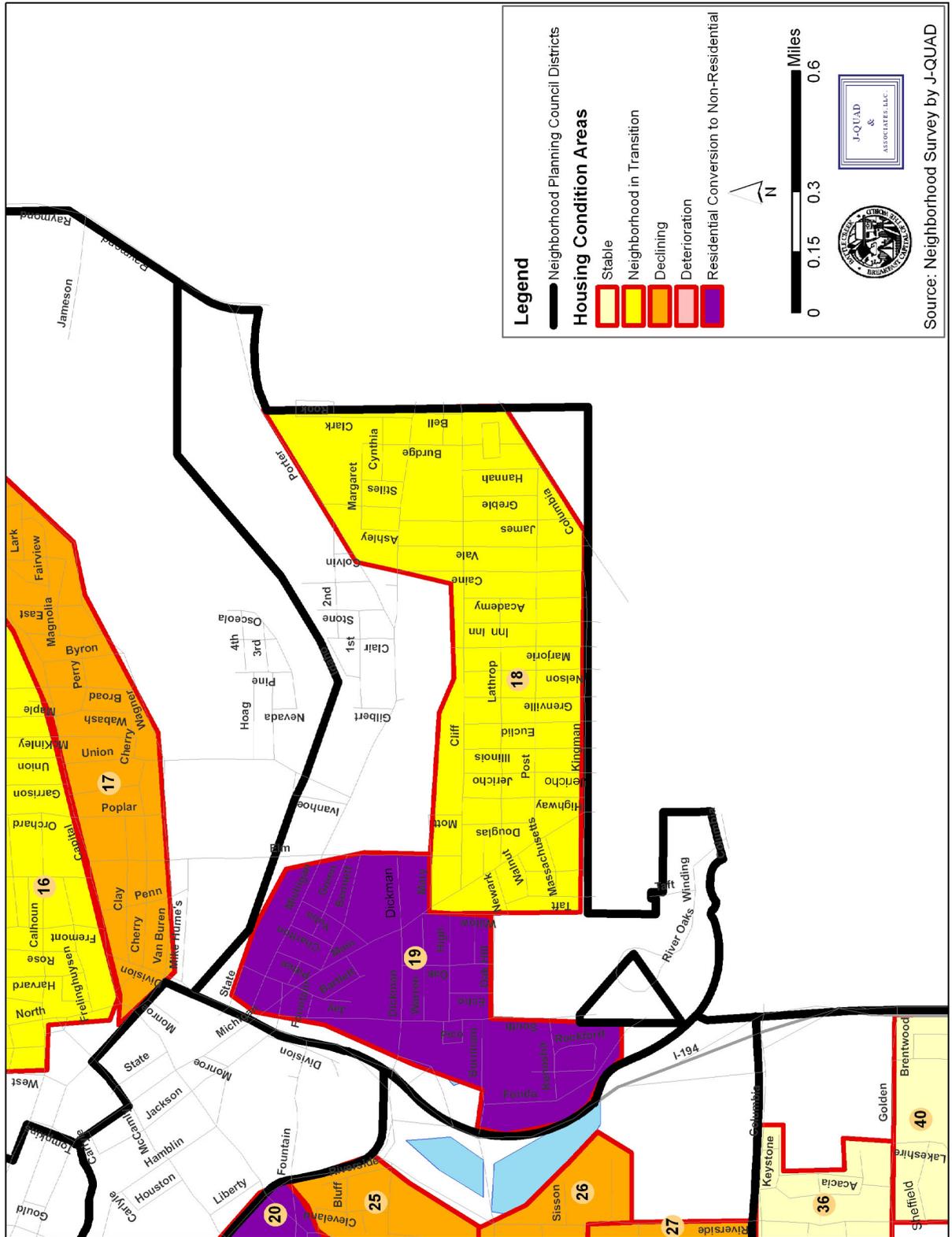
Map area: 19

The area generally east of I-194, to the west of Elm St., north of Kenosha St., and to the south of E. Michigan Ave.

Most of the single-family housing in this area is in need of major repair. Lots in this area are generally in poor condition. While the Franklin School is an asset, this area has some challenges. One challenge is the incompatible land uses near Main and Jay St. where a dilapidated commercial building, dilapidated residential buildings, and cemetery are next to each other. Another challenge is presented by the neighborhood cut off from the rest of the area by Olivet cemetery. The neighborhoods in this area are categorized as “Residential Conversion to Non-Residential”.

6. Neighborhood Evaluation

Map 6.6 : Post/Franklin NPC—Neighborhood Classification



6. Neighborhood Evaluation

Wilson / Coburn / Territorial

The Wilson / Coburn / Territorial NPC has the most variety in terms of neighborhood conditions. The northern neighborhoods in the Wilson NPC are classified as 'Conversion to non-residential uses', the southwestern parts of the NPC are 'Neighborhoods in Transition', and the southeastern neighborhoods in the NPC are 'Declining'. Map 6.7 on the following page shows the NPC in more detail.

Map area: 20

The area generally:

- south of Dickman Rd. and Lafayette Ave.,
- northwest of Capital Ave., and
- east of Carl Ave.

Most of the single-family housing in the northern portion of the NPC needs major repairs and lots in the area need major maintenance. Infrastructure, however, is in moderate condition and sidewalks, present in much of the area, are in good condition. The Capital Ave. commercial corridor has a detrimental effect on the neighborhood adjacent to it. Homes adjacent to the commercial uses need major repairs. There are some dilapidated vacant buildings and some vacant lots in this part of the neighborhood. The neighborhoods in this area are categorized as "Residential Conversion to Non-Residential".

Map area: 21

The area bounded by:

- Spring St.,
- W. Goguac St.,
- Carl Ave., and
- Meacham Park.

This small portion of the NPC has predominantly single-family housing in need of major repairs on lots with minor maintenance issues. The Liberty Commons Apartments, located on Carl Av., are in standard condition. The topography of this area is irregular and hilly, which can increase the cost of improvements in some cases. This area is categorized as in "Deterioration".

Map area: 22

The area bounded by 21st St. to the west, Harris Ave. to the east, W. Goguac St. to the north, and Territorial Rd. to the south.

Most of the single-family housing in this portion of the Wilson / Coburn / Territorial NPC is in standard condition on lots which are well maintained. This area contains smaller lots than surrounding areas, with 2 and 3 bedroom homes. Area roads are in good condition and improvements made by the Shady Maple Neighborhood Association are evident. Sidewalks are present on both sides and are in moderate condition. This area is categorized as "Standard".

6. Neighborhood Evaluation

Map area: 23

The area bounded by:

- W. Territorial Rd.,
 - W. Columbia Ave., and
 - 20th St.,
- and generally located to the west of Capital Ave.

This area has single-family housing in standard condition and some lots with minor maintenance issues. The Mercy Pavilion Hospital is located in the southwest corner of this area. Roads are in good condition and sidewalks, present in some parts of the neighborhood, are in good condition. This area is categorized as “Neighborhood in Transition” due to the minor repairs needed on the lots and the lack of sidewalks throughout the area.

Map area: 24

The area bounded by:

- McCrea Park,
- W Territorial Rd.,
- Bechman Ave., and
- Meachem Ave.

This small portion of the NPC has predominantly single-family housing that needs minor repairs on lots with minor maintenance issues. A few houses in this area need major repairs. Like other areas in this NPC the irregular, hilly topography can increase the cost of improvements. This area is categorized as a “Neighborhood in Transition”.

Map area: 25

The area bounded by:

- Capital Ave.,
- Riverside Dr., and
- E. Territorial Rd.

The eastern neighborhoods in the Wilson NPC have irregular topography and because of this many lots have odd shapes and retaining walls. The terrain played an important role in the development of this area and the lots have major maintenance issues. Housing in this area has a mix of conditions—some homes need minor repairs and others need major repairs. Roads and sidewalks are in moderate condition. This area is categorized as a “Declining” neighborhood.

Map area: 26

The area bounded by:

- Elsmere St,
- I-94, and
- Riverside Pkwy.

The eastern most portion of the Wilson NPC, to the east of Scenery St., has single-family housing in need of at least minor repair and has many lots with major maintenance issues. There are some low lying areas in this neighborhood which may need attention. Roads and sidewalks in this area, are in good condition. This area has a multifamily housing development, Riverview Pointe Apartments. This area is categorized as a “Declining” neighborhood.

6. Neighborhood Evaluation

Map area: 27

The area bounded by:

- Territorial Rd.,
- Capital Ave.,
- Columbia Ave., and
- Riverside Dr.

In this area most of the single-family housing needs minor repair and many lots have major maintenance issues. Broken sidewalks, garbage strewn on lots, vacant lots, poor drainage, and poor road conditions were observed in this area. Housing closest to the commercial properties on Capital Ave. and Columbia Ave. are in deteriorated condition. This area is categorized as a “Declining” neighborhood.

Westlake / Prairieview

The northern neighborhoods in the Westlake / Prairieview NPC are in the “Neighborhoods in Transition” and “Declining” categories . The southern parts of the NPC have “Stable” neighborhoods. Map 6.8, on the following page, shows the Westlake NPC in more detail.

Map area: 28

The area bounded by:

- Goguac St.,
- N. 20th St.,
- Territorial Rd., and
- Helmer Rd.

A majority of homes in area need minor repairs. There is a mix of large and small lots and many have minor maintenance issues. Roads and sidewalks are generally in good condition. Commercial intrusion in to the neighborhood does not appear to affect housing conditions and fencing and buffering was observed where there was a commercial and residential mix. Territorial School, Lakeview Junior High School, and Arbor Academy are the assets to this area. This area is categorized as a “Neighborhood in Transition.”

Map area: 29

The area bounded by:

- Territorial Rd.,
- W. Columbia Ave.,
- 25th St., and
- 20th St.

This area has a large multifamily area backing the 24th St. commercial corridor. These are a mix of single-story and two-story buildings separated by a wide median. This multifamily area is in an advanced state of decay. Some units are dilapidated and vacant and others need major repairs. This area is categorized as a “Declining” neighborhood.

Map area: 30

The area bounded by:

- Territorial Rd.,
- W. Columbia Ave., and
- 25th St.

This area is predominantly single-family housing in standard condition. Some lots in this area have minor maintenance issues. This neighborhood consists of small houses on narrow lots. Prairieview School, a valuable neighborhood asset, is located in this area. Housing

6. Neighborhood Evaluation

conditions improve towards the school. This area is categorized as a “Neighborhood in Transition”.

Map area: 31

The area bounded by:

- Huntington Blvd.,
- Helmer Rd.,
- Abbingdon Cir., and
- Stone Jug.

The western portion of the NPC on Jacaranda Dr. contains a cohesive neighborhood, Jacaranda Estates, with large homes in standard condition on well maintained lots. Roads are in good condition and there are no sidewalks. The neighborhood is at the southwest end of the residential developments in the city. This neighborhood

is categorized “Stable”.

Map areas: 32, 33, 34, and 35

The area generally east of Helmer Rd. and west of Goguac Lake, and the small area immediately north of Goguac Lake.

The portions of the Westlake NPC to the west of Goguac Lake contain single-family housing in standard condition on well maintained lots. Some homes in this area have well landscaped yards exceeding most standard rated lots. Roads are in good condition and there are no side-

walks. Curvilinear roads reduce the speed of vehicles. There are minor lot maintenance issues moving further from the lake due to the irregular terrain. This area contains the Potters Grove condominiums and Heritage Assisted Living Facility. Both are in standard housing condition on well maintained lots. This neighborhood is categorized “Stable”.

Minges Brook / Riverside

Most of the neighborhoods in the Minges Brook / Riverside NPC are in “Stable” condition except the southwestern area which is categorized as a “Neighborhood in transition”. Map 6.9 on the following page shows the Minges Brook / Riverside NPC in detail.

Map area: 36

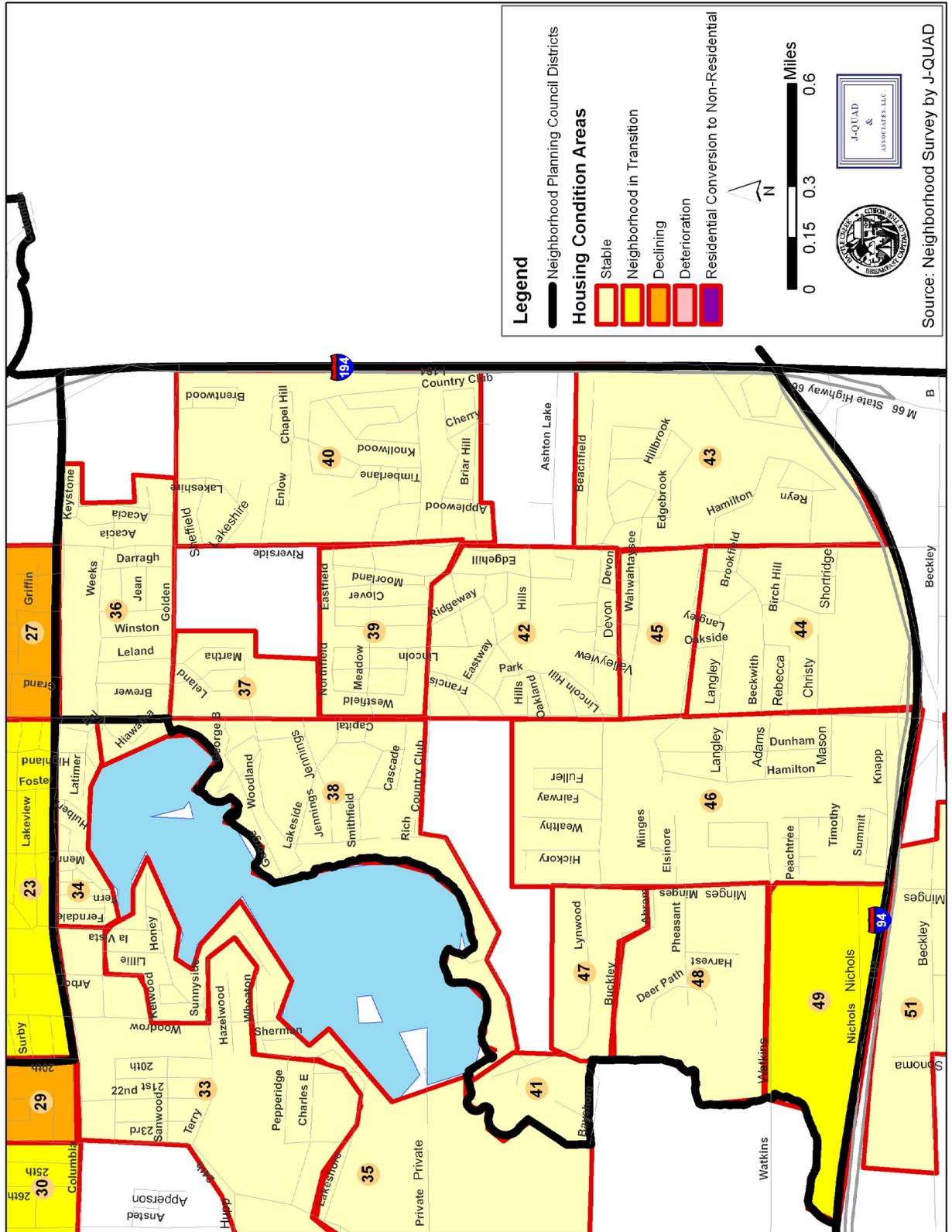
The area bounded by:

- Columbia Ave.,
- Acacia Blvd.,
- Golden Ave., and
- Capital Ave.

The northernmost neighborhood in this area has single-family housing in standard condition on lots that need only minor maintenance. This area also includes apartments on Brewer Dr. and the Forest Hills Apartments overlooking the creek. The eastern portion of this area has smaller homes which are a mix of older and new homes. This area benefits from the

6. Neighborhood Evaluation

Map 6.9: Minges Brook/Riverside NPC—Neighborhood Classification



6. Neighborhood Evaluation

presence of the Riverside Country Club. Roads are in moderate condition and speed bumps serve to reduce traffic speeds in this area. This area is categorized as a “Stable” neighborhood.

Map area: 37

The area bounded by:

- SW Capital Ave.,
- Riverside Dr.,
- Northfield Dr., and
- Golden Dr.

This area contains predominantly one-story single-family homes in standard condition on well maintained lots. Some homes on Martha Dr. backup to the Riverside Elementary School. Like the area north of it, there is a mix of newly built housing and some older housing in this area. Some homes have extensive landscaping, benefiting the area as a whole. This area is categorized as a “Stable” neighborhood.

Map area: 38

The area east of Goguac Lake, to the west of SW Capital Ave., and bounded by Country Club Dr. and Golden Dr. to the north and south.

This area contains the Cascade Hills neighborhood which has single-family homes in standard condition on well maintained lots. Homes with lake views typically have enhanced landscaping. This area has large-lot, high-end waterfront housing. Roads are in good condition and there are no sidewalks. This area is categorized as a “Stable” neighborhood.

Map area: 39

The area east of SW. Capital Ave., to the west of Riverside Dr., north of Country Club Blvd., and south of N. Field Dr.

This area contains an enclosed neighborhood with single-family housing in standard condition on well maintained lots. These are well maintained older homes and some smaller homes with additions, such as decks. Roads are in good condition and there are no sidewalks. This area is categorized as a “Stable” neighborhood.

Map area: 40

The area bounded by:

- Riverside Dr.,
- Briarhill Dr.,
- Golden Ave., and
- I-194.

This area contains single-family housing in standard condition on well maintained lots. To the south of Chapel Hill Dr. homes are on larger, landscaped lots. The neighborhood on Brentwood Dr. is similar to the Chapel Hill area with better street lighting. Housing to the east, backing onto I-94 has a large buffer between

the homes and the highway. Neighborhood assets include the Chapel Hill United Methodist Church. This area is categorized as a “Stable” neighborhood.

6. Neighborhood Evaluation

Map area: 41

The area generally south of Goguac Lake, west of Country Club Blvd, and north of Bay Shore Dr.

This area is a neighborhood made up of single-family homes of standard condition on well maintained lots.

This area has large-lot, high-end waterfront housing and smaller housing away from the lake. Roads are in good condition and there are no sidewalks. This area is categorized as a “Stable” neighborhood.

Map area: 42

The area bounded by:

- Minges Rd.,
- Country Club Dr.,
- Riverside Dr., and
- SW Capital Ave.

The area in the Minges Brook / Riverside NPC bounded by, on the east and west ,contains single-family housing in standard condition on well maintained lots. This

neighborhood has a mix of small and large lots. Minges Brook School is located on Minges Road at the southwest corner of this area. Roads are in good condition and sidewalks are present in some parts of this area. This area is categorized as a “Stable” neighborhood.

Map area: 43

The area bounded by:

- I-94,
- Beachfield Dr.,
- Riverside Dr., and
- I-194.

This area in the Minges Brook / Riverside NPC has four distinct sub-areas from north to south. A stable

neighborhood with no cross traffic is located on Country Club Dr. It contains a mix of old and new homes, some two-story homes, all in standard condition on well maintained lots. Housing on Minges Road is in standard condition. The homes are on larger lots and have good landscaping and paving. Hamilton Ave. has even larger homes and lots with better amenities, such as a neighborhood tennis court. The Village of Ashton is a new condominium development located on Riverside Dr. Infrastructure in of these neighborhoods is in good condition. This area is categorized as a “Stable” neighborhood.

Map area: 44

The area generally NPC to the north of I-94, to the south of Hamilton Lane, to the east of SW. Capital Avenue, and to the west of Riverside Drive.

The area in the Minges Brook / Riverside contains single-family housing in standard condition on well maintained lots.

Roads are in good condition and there are no sidewalks. This area has large lots and a mix of small smaller homes and two-story larger homes with enhanced landscaping. This area is categorized as a “Stable” neighborhood.

6. Neighborhood Evaluation

Map area: 45

The area bounded by:

- Hamilton Lane.,
- Minges Rd.,
- SW. Capital Ave., and
- Riverside Dr. on the east.

This area has a mix of housing styles and sizes. The single-family housing in this area is in standard condition and the lots, while varied in size, are well maintained.

Roads appear new and utilities are located underground.

This area is categorized as a “Stable” neighborhood.

Map area: 46

The area bounded by:

- Battle Creek Country Club,
- I-94,
- SW Capital Ave., and
- N. Minges Rd.

This area has four neighborhoods. The neighborhood on Minges Road has architecturally distinctive homes adjacent to Battle Creek Country Club. The southern most neighborhood in this area fronts I-94. Lots are larger south of Minges Road than those north of Minges. This area is categorized as a “Stable” neighborhood.

Map area: 47

The area bounded by:

- Goguac Lake,
- N. Minges Rd., and
- Buckley Ln.

This area contains large ranch-style homes on large lots, some of which face Goguac Lake. Single-family housing in this area is in standard condition on well maintained lots. Roads are in good condition and there are no sidewalks. This area has extensive landscaping and vegetation. This area is categorized as a “Stable” neighborhood.

Map area: 48

The area bounded by:

- Abram Ave.,
- N. Minges Rd.,
- Watkins Rd., and
- Bay Pointe Lane.

This area contains the Minges Farm Neighborhood, with new single-family housing on well maintained lots. This area has large lots and is well landscaped. Roads are in good condition and there are no sidewalks. This area is categorized as a “Stable” neighborhood.

Map area: 49

The area bounded by:

- I-94,
- Watkins Rd., and
- N. Minges Rd.

This area contains large vacant lots and some single-family housing in need of minor repairs. There is some new construction in this area. Development is not complete and has a more rural character. Roads are in moderate condition and there are no sidewalks. This area is adjacent to I-94. This area is categorized as a “Neighborhood in Transition”.

6. Neighborhood Evaluation

Rural Southwest

The neighborhoods in the Rural SW NPC are in “Stable” condition, except for the neighborhood to the west of SW Capitol Ave., which is in the “Neighborhood in transition” category. Map 6.10 on page 147 shows the Rural Southwest NPC in detail.

Map area: 50

The area bounded by:

- Glen Cross Rd.,
- I-94,
- N. Minges Rd., and
- SW Capitol Ave.

This area contains predominantly multifamily housing in standard and minor repair conditions. Multifamily developments in this area include Minges Creek Village, Glenn Valley, Teal Run (a HUD project), Willow Creek, and the Bridgewood Condominiums. Bickford Cottage, an assisted living facility, is under construction. Roads, signage, utilities are in good condition and there are no sidewalks in this area. This area is categorized as a “Neighborhood in Transition”.

Map area: 51

The area bounded by:

- I-94,
- Sonoma Rd to the west.,
- N. Minges Rd. to the east, and
- the city limits.

This area contains single-family housing in standard condition on lots that have minor maintenance issues. The housing mix in this area includes older farm homes. Although the roads in this area are in good condition, they are long and straight with no sidewalks. Yards have good landscaping and vegetation. This area is categorized as a “Stable” neighborhood.

Map area: 52

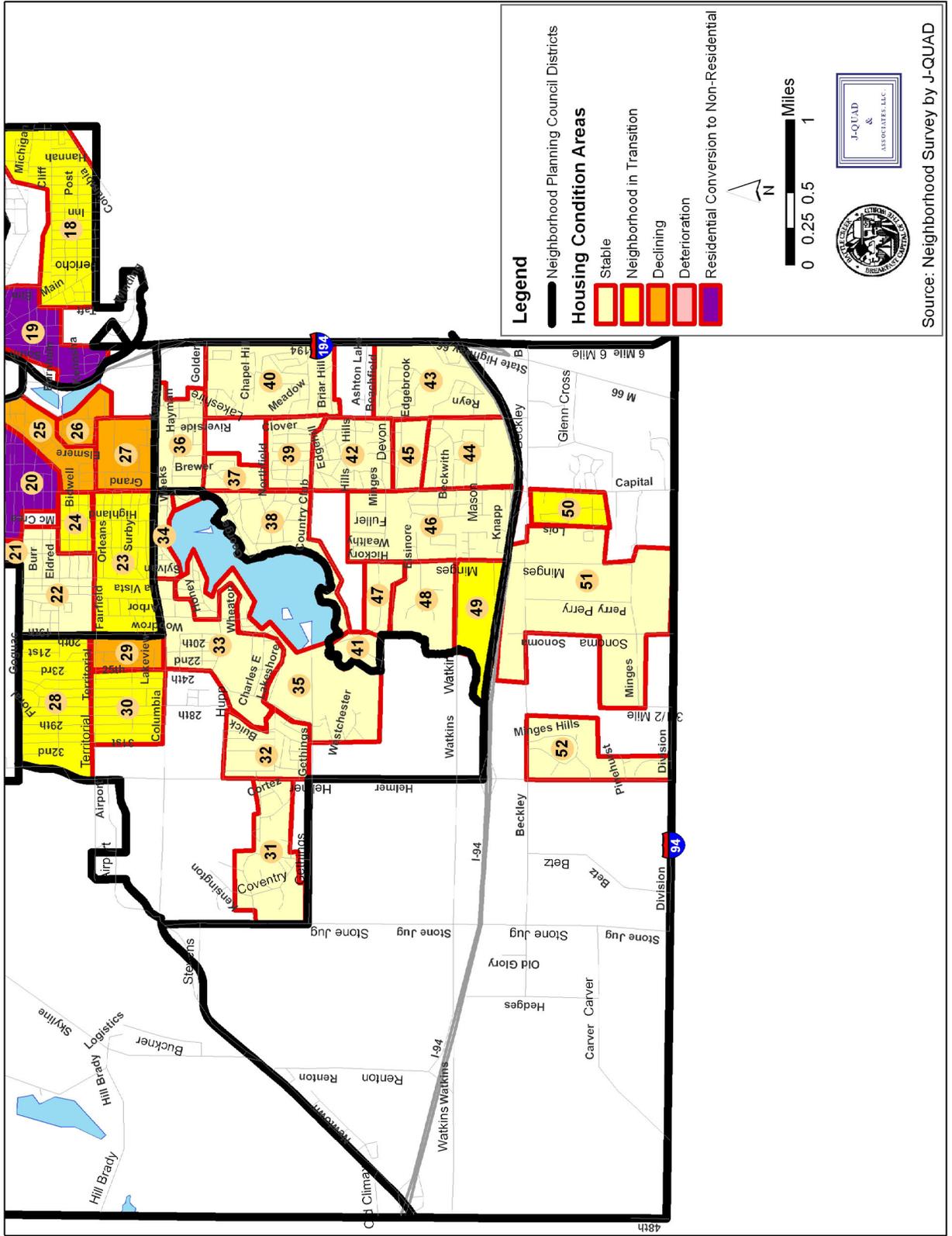
The area bounded by:

- Division Dr
- Beckley Rd.,
- Helmer Rd., and
- 31/2 Rd.

This area of the Rural SW NPC contains single-family housing in standard condition on well maintained lots. Roads, signage and utilities are in good condition and there are no sidewalks. Despite the lack of sidewalks, the roads are wide and pedestrians were observed sharing the road with vehicles. Yards have good landscaping and vegetation. This area is categorized as a “Stable” neighborhood.

6. Neighborhood Evaluation

Map 6.10 : Rural SW NPC—Neighborhood Classification



6. Neighborhood Evaluation

Synopsis

J-Quad and Associates undertook a neighborhood area evaluation of Battle Creek, collecting both qualitative and quantitative data for the city's residential areas. Data collection was performed by 'neighborhood area'. These areas were initially determined through a GIS data exercise to produce homogenous areas based on housing stock age, assessed values, lot size, and zoning. After data was collected for all the neighborhood areas, these were refined to a total of 52 distinct areas which ranged from 25 acres to 232 acres in size. Data collected in each neighborhood area included:

- Predominant housing type - the type of housing most common in the area.
- Area structural conditions - housing was rated as either '1. Standard Condition', '2. Minor Repair', or '3. Major Repair'.
- Lot conditions - as with the area housing conditions, lots rated either '1. Standard Condition', '2. Minor Repair', or '3. Major Repair'.
- Neighborhood Infrastructure - a five-point scale was used to rate area infrastructure including street lighting, roads, sidewalks, signage and utilities based on presence and quality.
- Neighborhood Design - a five-point scale was used to rate the presence and quality of neighborhood design enhancements such as traffic calming measures, pedestrian friendliness, illumination and landscaping.

The data collected was adapted to fit the five neighborhood descriptor categories used in the Battle Creek Comprehensive Plan. These are Stable Neighborhoods, Neighborhoods in Transition, Declining Neighborhoods, Areas of Deterioration, and Areas of Residential Conversion to Non-Residential.

The data show a variety of conditions within the city's residential areas. The residential areas of concern are those designated as in deterioration or conversion to non-residential. Strategies appropriate for these areas are discussed in the Key Issues section.

7. Key Issues

7. Key Issues

Focus Group Sessions

During the month of March 2006, several focus group sessions were held to identify key housing issues in Battle Creek. Two sessions, on the 6th and 8th of March, were reserved for public input. Housing professionals and industry leaders were invited to provide input on the morning of March 7th, and an afternoon session was held on the same day to receive input from local non-profit agencies with housing concerns. Attendees were invited by the City based on their knowledge of the local housing environment. A session with City and County Staff was held on the 9th. These meetings provided a range of topics which would guide research for this report. At each session participants were asked to discuss issues of concern regarding housing in the city. Issues were listed on large tablets which were posted for the group to see. As a part of the exercise in all the sessions except in the case of the housing professionals and industry leaders (due to a lack of time), participants voted on the issues discussed that they felt were the most important. Voting, by means of individual participants placing a limited number of dots on the issues listed on the tablets, determined what the group felt were the priority needs. The full list of issues and priority needs is listed in Attachment B in the Appendix section.

Steering Committee Session

Early in the process a Steering Committee was formed to provide guidance to the development of this study, act as a sounding board for issues, and monitor progress. Before the focus group sessions were held this committee performed a Strengths / Weaknesses / Opportunities / Threats (SWOT) analysis for the city and was also asked for input on housing issues facing Battle Creek. At the completion of the focus group sessions the issues and priority needs discussed were presented to the Steering Committee to provide insight into the questions and issues raised. Steering Committee members found surprising similarity in the issues mentioned, particularly the priority needs, listed among the focus group sessions and those listed in their earlier issues session. The Steering Committee was asked to help J-Quad further understand some of the issues raised at the focus group sessions.

7. Key Issues

Issues and Recommendations

The following section presents specific policy alternatives addressing housing issues in Battle Creek. These issues were derived from input from the focus group sessions, priority needs, Steering Committee direction, and an examination of data in this report. Some of the policy alternatives may address specific areas of the city or a specific sub-market, while others are broad in their possible application. The recommendations are presented as options in the creation of an overall housing policy.

Concentrations of Poverty

One issue frequently mentioned was the perception that certain areas of the city are home to a disproportionate number of the city's low-income population. Census data indicate that in 2000 approximately 14.4 percent of the population of Battle Creek lived below the poverty line. Poverty within the city, however, was not distributed evenly among NPCs. Poverty was most common in the Wilson / Coburn / Roosevelt / Territorial, Post / Franklin, and CBD NPCs, all with poverty rates above 20 percent. In the Wilson / Coburn / Roosevelt / Territorial NPC, almost one quarter of the residents were living below the poverty line in 2000. More affluent NPCs had significantly lower poverty rates. Map 1.5 on page 19 shows the rates of poverty by Census tract in the city.

Concentrations of poverty are not only a concern with regard to social equity, but have a significant impact on the condition and quality of housing in a neighborhood. In areas where a majority of homeowners cannot afford to perform routine maintenance, poor housing conditions may quickly become the accepted state of affairs. The neighborhood survey data show that there is a correlation between areas with high poverty rates and poorer housing conditions. Examining Map 6.2, on page 125, showing the neighborhood classifications, shows that the areas with the most housing problems are those located in the ring surrounding the CBD – the areas with the highest poverty rates in the city.

There are a number of policy options which address the deconcentration of poverty. Policies focused on housing can work to create neighborhoods with a greater range of values and, therefore, residents with a mix of incomes. Examples of these policies include incentives for mixed-income infill development, inclusionary zoning, and allowing for a variety of lot sizes and zoning categories to create mixed-income areas.

7. Key Issues

Mixed-Income Infill

Incentives for mixed-income infill development may be appropriate as a part of the overall strategy to rebuild older neighborhoods through the replacement of demolished homes, particularly in neighborhoods identified as “In transition”. Many of the areas identified as “In transition” have vacant lots available for redevelopment. Poorer neighborhoods which are otherwise strong may see an immediate benefit if the vacant lot or vacant house on a block is replaced with a new home. This type of development, known as infill development, places new housing on scattered vacant or underutilized lots in established neighborhoods or in an area within a neighborhood which had previously been left undeveloped. The City promotes infill development and area agencies, such as the Battle Creek Area Habitat for Humanity, have had success in creating new housing in existing neighborhoods. Habitat built 41 new infill homes between 2000 and 2005 and has a goal of 11 homes for 2006. Map 7.1 on the following page shows the location of homes built by Habitat for Humanity in the city.

Mixed-income infill development refers to infill development which does not necessarily focus on low to moderate-income housing. Rather, mixed-income infill looks to create a broader range of infill housing types and values. This type of development does not necessarily mean a one-for-one replacement of residential stock on currently vacant lots, but typically accommodates higher densities and different housing options, including townhome and duplex development, where appropriate. Increasing area density through density bonuses or re-zoning is one possible component of a mixed-income infill strategy. Other components may include:

Generating developer interest –

- Developers may be hesitant to initiate an infill project if their experience in this area is limited. A training program or seminar on infill development, showcasing City incentives for this type of development, may provide developers with the tools to start infill activities.
- Identification of infill priority areas and creating a list of available infill sites. This list showing potential infill sites could be accessed by developers and be similar to the Battle Creek Unlimited properties list, searchable on the BCU website.
- Providing examples of successful infill projects.

Reducing development costs –

- Examine the reduction or waving of development fees for infill development.

7. Key Issues

- Often vacant lots are difficult to develop because doing so involves a lengthier review and approval process not associated with other development. This process may involve soliciting variances from side-yard set-backs and other restrictions which may not be granted. Review the process required to create infill housing for ways to make the process more streamlined and efficient. One way to reduce development costs may include 'fast-tracking' permitting and variance processes for infill status projects.
- Developing one lot is more costly than developing a number of contiguous lots. One strategy includes creating a public land assembly and land write-down program to generate larger impacts than piecemeal development.
- Examine the appropriateness of financial assistance to spur infill development through loan guarantees, tax abatements, and below-market financing.

Generating market awareness –

- An infill strategy will be less likely to be successful if no one is aware of it. Consider a publicity campaign targeting builders, real estate professionals, and lenders, encouraging them to take advantage of the City's infill incentives.
- Provide information on infill development through planning, zoning and permitting offices, and distribute materials explaining the new program through builders associations and the boards of realtors.
- Minimize opposition by lenders to finance infill development projects, which they may be unfamiliar with, by providing information on successful infill development projects.
- A Parade of Homes.

Inclusionary Zoning

Inclusionary Zoning refers to a set of strategies that aims to create balanced housing development and mixed-income communities by ensuring that some portion of new housing development is affordable. This strategy may be appropriate to encourage a mix of incomes in the Rural SW NPC where development may create neighborhoods of homogenous home prices and residents of similar incomes. Mixed-income communities broaden access to services and jobs, as well as provide openings through which lower-wage earning families can buy homes in appreciating housing markets and accumulate wealth.

Inclusionary Zoning policies can be voluntary or mandatory. Austin, Texas is an example of a city with a voluntary inclusionary zoning policy implemented through its Safe, Mixed-Income,

7. Key Issues

Reasonably-Priced, Transit-Oriented (SMART) Housing program. The program provides fee waivers and other incentives on a sliding scale according to the share of affordable units included in new developments. An example of a mandatory inclusionary zoning policy is that of Montgomery County, Maryland, which was enacted in 1974. The policy requires developments of more than 50 units to include 15 percent moderately priced dwelling units. Of that 15 percent, two-thirds are sold to moderate-income first-time homebuyers and the remainder can be purchased by the local housing commission or local non-profits for use in their affordable rental programs.

Lot Size Variety and Zoning Categories

An analysis of Battle Creek zoning and the location of recent building permits (see Map 2.1 on page 28) shows the majority of new residential development occurring in areas predominantly zoned for R1-B (standard single-family lot), R1-R (single-family rural lot), and AG (agricultural area). These zoning categories support low-density residential development. Current zoning in the Minges Brook / Riverside and Rural Southwest NPCs shows little opportunity to build homes other than low-density single-family without rezoning.

The future land use plan, reproduced on the following page in Map 7.2, illustrates the proposed pattern of development in Battle Creek. The Battle Creek Comprehensive Plan identifies a Vision-based Future growth scenario with a greater variety of housing in the southern portions of the Minges Brook / Riverside and Rural Southwest NPCs than current zoning permits. To ensure a greater mix of incomes in this area, rezoning and development should occur in accordance to the Comprehensive Plan. Additionally, within the areas identified in the plan as future single-family areas of 2-4 dwelling units per acre, allowances could be made for areas of higher residential density, particularly around the sites identified for new schools and parks.

7. Key Issues

Land Use Compatibility

One land use issue observed in the neighborhood assessment phase of the report was that there are some areas with inappropriate land uses or with incompatible adjacent land uses. These areas had a variety of problems which included:

- commercial adjacency / encroachment into neighborhoods
- isolation of smaller neighborhood areas
- vacant residential structures along arterials

One area where commercial adjacency and the encroachment of commercial uses into residential areas was seen as having a particularly negative effect was in the neighborhoods along the northern portion of the Columbia street commercial corridor. Encroachment of commercial uses from the corridor has had two different effects on the adjoining neighborhoods. The first effect has been the conversion of some single-family homes in the adjoining neighborhood to commercial uses. Not all instances of these conversions have had serious negative effects. While these conversions necessarily result in a change of the character of the adjoining neighborhoods, elements, such as adequate buffering, vegetative or other enhanced visual screening, and careful design of traffic flow, minimize the impact a commercial use has on residential uses in the area.

The second effect is the impact of the commercial character of the uses on the residential area, particularly at the entrances to the neighborhoods. The lack of an adequate transition between high impact uses, such as automotive uses, and the adjoining residential structures has created a problem for these properties. Some of these properties were in poor repair and others were vacant. This is strong evidence of the inappropriateness of residential uses at those locations, if the externalities of the commercial area cannot be eliminated through a distance buffer or appropriate screening.

Another form of land use incompatibility is found in the areas identified on the neighborhood conditions map (See Map 6.2 on page 125) as "Residential Conversion to Non-Residential". These areas are residential pockets, surrounded by non-residential uses. One example is in the Post / Franklin NPC where a residential island is cut off from the rest of the neighborhood by the Olivet Cemetery and is bounded by an industrial area. Another, smaller example exists in the North Central NPC where a small area of single-family homes near Manchester, south-

7. Key Issues

west of Irving Park, is bordered by institutional uses. The homes in these small residential areas are generally in dilapidated condition and have high vacancy rates. Housing surrounded by active commercial or institutional uses, traffic, access issues, and noise make these homes undesirable. Because these areas are small there are relatively few, if any, interior streets shielded from the negative spill-over from the adjacent uses.

Along Northeast Capital Avenue, near the Verona school, there are residential lots with vacant or dilapidated homes. The homes along this portion of Northeast Capital have become less desirable because of their proximity to this heavily traveled, noisy arterial. The homes do not have the benefit of a front yard to create a buffer-space between the traffic and the front of the building, which also creates problems with entry and exit from the properties. The residential uses facing Northeast Capital in this area are clearly not appropriate because they are too close to the road. This area may be more appropriate for designs which do not face the road, or may need re-platting with adjacent property to adequately address buffering concerns.

The City should examine site-specific measures in each of these areas of land use incompatibility. In areas with encroachment and adjacency problems, the City should study the appropriateness of residential uses adjacent to commercial uses, determining if the lot sizes provide for adequate buffering and screening between the uses, or if a transitional use is more appropriate on the residential lot. In the areas identified in the City's Comprehensive Plan and the Neighborhood Conditions Survey as "Residential Conversion to Non-Residential", the City should conduct special area studies to determine appropriate land uses. If these areas should remain residential, the study should identify what strategies will be used to enhance the long-term viability of the area as a neighborhood and what strategies may reduce the negative effects from adjoining non-residential uses. The area studies should also identify what potential uses and zoning categories may be appropriate for the areas that should transition from residential uses. Following each area study, the City should follow-up with zoning changes to facilitate the transition from residential.

7. Key Issues

Housing Conditions

One issue which was discussed at each focus group session was the general state of housing in the city. Concerns raised in focus group sessions regarding housing conditions in some areas of the city are not unfounded. While on the whole, conditions in the city were standard, within strong neighborhoods, there are some areas of the city which need attention. The neighborhood conditions map (Map 6.2 on page 125) highlights these areas. The conditions information shows that some areas are poor, particularly those areas identified as 'residential transitioning to commercial' in both the existing Comprehensive Plan survey and in this report. As discussed in the land use compatibility issue, there are non-viable neighborhoods which need to transition from residential to commercial uses in these areas. Other areas identified as 'in decline' were also areas of high renter-occupied single-family homes. Strategies to facilitate rehabilitation of these homes are discussed in the following section.

Improvement Plans

Currently there are several parallel efforts where neighborhoods are developing community goals and objectives for improvement in their area. The City should be involved in these processes where it can identify potential public/private partnership opportunities for various housing revitalization activities. These may range from civic groups for neighborhood litter pickup to specific contractual relationships with development entities that are involved in housing rehabilitation or development. The City should investigate starting a series of small area improvement plans. Area improvement plans are a way to identify improvements that are needed for specific areas and ascertain the specific actions needed over a number of properties. Plans would include: physical improvements to support reinvestment, such as urban design amenities, traffic controls, or street closures; neighborhood self-help initiatives, such as clean up campaigns and plantings in medians or parkways; public safety initiatives, such as crime watch, bicycle patrols, and crime prevention workshops; and social and civic support services by neighborhood associations and social service providers. The development of area improvement plans brings participants together around a shared vision for the neighborhood, identifies specific strategies and tools to be used to improve the area, and identifies the community-wide actions that support and facilitate revitalization activities.

Neighborhood Identity

One striking difference between the more stable neighborhoods in Battle Creek and those in

7. Key Issues

decline or deterioration was the 'sense of place' which was generally lacking in the neighborhoods with poor conditions. Creating a stronger identity for a neighborhood increases the pride residents have in their neighborhood and engenders a feeling of commitment to its future. Residents will be more willing to investment in the maintenance and improvement of their homes and aid in marketing new infill housing developed on vacant lots. The following design features and concepts can contribute to creating stronger neighborhood identity.

- Neighborhood Gateway and Entrance Treatments with signs such as those of the Cascade Hills neighborhood (Minges Brook / Riverside NPC) and in neighborhoods in 'the numbered streets';
- Internal neighborhood identification, such as the banners used on Onetia Street in the Washington Heights neighborhood (Northcentral NPC);
- Distinctive street signage and other streetscape fixtures such as the Minges Hills neighborhood street signs (Rural Southwest NPC);
- Consistent landscape themes among properties;
- A street sign-topper or yard-flag program to promote neighborhood cohesiveness; and
- Promoting neighborhood associations and neighborhood planning council involvement, and providing grants for association and/or council block-parties and events.



Example of a neighborhood gateway sign.

7. Key Issues



Example of internal neighborhood identification



Example of distinctive street signage

Proactive Code Enforcement

Revitalizing Battle Creek's older neighborhoods requires a comprehensive approach involving residents, neighborhood organizations, and the City. Participants in the public focus group sessions expressed concerns about their relationship with the City, particularly that between code enforcement and area neighborhoods. The City should enhance its working relationship with the residents, property owners, and community organizations. This is a most important step in that community resources are identified and nurtured, which will serve as building partners for revitalization actions. Code enforcement officers need to have a proactive presence in the community. Battle Creek currently has a complaint-driven code enforcement system, in which enforcement officers respond to calls. Several issues were discussed in regard to this system which would be addressed through proactive code enforcement policies. One such issue listed several times was the perception that code enforcement activity may repeatedly target one home or block while others with similar code violations are not visited. As will be discussed in the next section on single-family rental, repeat code violations must be addressed. The perception of bias or the targeting of enforcement, is likely a product of the complaint-driven system. Properties which are perceived by a vocal few as a serious problem may receive more attention than other equally serious code issues nearby.

7. Key Issues

Single-Family Rental

Single-family issues discussed at numerous sessions included the perception of high rental rates, the large number of single-family homes rented in the city, and that many of these homes are in poor condition. Data show that Battle Creek has a fairly high homeownership rate, eight percentage points higher than Jackson, and more than 18 percentage points higher than Kalamazoo (See Table 3.1 on page 41). However, single-family rental housing stock in Battle Creek is a large portion of the City's rental market. It is also an important part of the area's affordable housing. There were 2,496 single-family attached or detached rental homes according to the 2000 Census, 28.3 percent of all rental units in the city. By way of comparison, single-family homes made up 20.9 percent of the rental units in Kalamazoo and 29.8 percent of the rental stock in Jackson. The availability of decent and affordable rental housing, both single-family and multifamily, is important in that it typically provides lower-cost housing opportunities for residents not ready or wishing to move to homeownership. A concentration of single-family rental units in areas of poorer housing conditions and lower incomes, however, is a cause for concern.

Census 2000 data show that the largest number of renter-occupied single-family homes was located in the Fremont / McKinley / Verona (580 homes), Wilson / Coburn / Territorial (460 homes), Northcentral (385 homes), and Post / Franklin (379 homes) NPCs. In the Post / Franklin NPC more than one in four of all single-family homes are rented. In the Wilson / Coburn / Territorial and Northcentral NPCs the rates are 20.4 percent and 18.2 percent. These rental rates among single-family homes are significantly higher than other areas of the city. Data also indicate that these areas of renter-occupied single-family home concentrations also contain older single-family homes.

Strategies to improve the condition of single-family rental homes include the creation of a housing rehabilitation program focusing on rental units, enhancing the City's existing rental registration program, and a strengthened citation process for repeat building code violators.

Rehabilitation of Renter-Occupied Housing

The 2005 – 2009 Consolidated Plan for the City of Battle Creek indicates that the City should support strategies for the rehabilitation of owner-occupied and renter-occupied housing in low to moderate-income areas. The Action Plan for 2005 – 2006 includes resources for the reha-

7. Key Issues

bilitation of owner-occupied housing through the Housing Rehab Loan Program (\$400,000), CAA/Minor Home Repair (\$85,633), and Habitat/Homeowner Rehab (\$15,112) programs. The Plan does not designate funds specifically for renter-occupied single-family housing. The City should consider using HUD funding for programs targeting these homes to increase the number of decent residential rental units available to low and moderate-income tenants. Many such programs are operated like homeowner rehabilitation home loan programs, although in coordination with landlords instead of homeowner-occupants. Rental rehabilitation programs provide a financial incentive through a forgivable loan for a portion of rehabilitation costs, up to a certain dollar amount per residential rental unit. In these programs landlords provide the remainder of the rehabilitation costs to bring the buildings up to code. If certain conditions are not met over the life of the loan, such as rents remaining affordable or code violations noted, the loan loses its forgivable status and loan payments become due.

Strengthen Rental Registration Program

To combat the deterioration of renter-owned single-family housing stock, the City should strengthen its rental registration and inspection program. Registration of all rental property with the City should work to ensure that minimum property maintenance standards are met by landlords. Currently the city does not have a complete registry of rental properties and this list is particularly deficient in single-family rentals. The City should work to increase the number of registered rental properties. One way to do this is to mine existing property data to identify rental properties. Such data mining examples include examining properties not receiving homeowner exemptions or un-matched owner and utility bill information. Maintaining current registration information will be particularly useful in addressing issues associated with absentee landlords, which was also discussed as an important issue in this type of rental housing.

As part of the current registration and licensing process, owners (or responsible local agents) are required to provide contact information for themselves as well as the local person (within Calhoun County) who will manage the property. A more complete registration list will ensure that persons with the responsibility and authority to maintain buildings can be easily located and, if necessary, served with legal notices, expediting compliance and enforcement actions. Tenants also benefit from being able to readily locate those responsible for maintaining their homes. Strengthening the rental registration program should go beyond expanding the number of registered properties. Currently the registration fee is \$25 if it is voluntarily submitted and \$50 if the City solicits the registration. These one-time fees do not cover the cost of an on-

7. Key Issues

premise inspection of the property, let alone any re-inspections. To more adequately ensure improvement in the city's renter-occupied single-family housing the City should consider moving from a one-time registration fee to an annual fee, along with scheduled inspections covered by these fees.

Other cities with strong rental registration programs include Boulder, Colorado, and Crestwood Missouri. Like in Battle Creek, Boulder property owners who wish to rent their property must obtain a license and provide local contact information. A baseline inspection is required as a part of the registration process. The baseline inspection includes a general inspection (exterior, egress, stairways, fire protection, lighting, plumbing, and general conditions) and an electrical system inspection. On renewal of the rental license, only a safety inspection is required, provided there has not been a change in ownership during the four-year licensing period. Inspections are not performed by City inspectors, but the City provides a list of licensed inspectors. Both licensed rental properties and pending applications are available through the City's Internet site and can be searched and viewed as a list or through an interactive map.

In Crestwood, Missouri, a suburb of Saint Louis, all existing dwellings that are let, leased, or rented are required to submit a residential rental property re-occupancy permit application for approval. The fee for the permit is \$190 for single-family residences and \$145 for apartments. If the rental dwelling fails the initial inspection, a \$75 re-inspection fee is assessed at the time of re-inspections. Rental properties will not be allowed to be occupied unless all deficiencies are addressed and the property meets current codes.

Repeat Code Violators

An issue raised with regard to rental housing was that despite repeat code enforcement action in an area conditions did not seem to improve. Many at focus group sessions felt that a few bad landlords controlled several properties in an area and these were visited repeatedly before any action was taken. Sometimes existing regulations and enforcement alternatives are not sufficient to deter violators who have a consistent pattern of violating the codes or responding only after regulatory agencies have issued multiple warnings. One method to combat this problem would be requiring code enforcement violators that have repeat violations on the same property in a twelve month period to pay citations as a first action. Graduated fines would be assessed for each successive violation. Multiple or chronic violator enforcement would allow code enforcement officials to file one action for all properties in violation of the

7. Key Issues

codes, when owned by the same entity who has a consistent pattern of code violation. This would result in court actions that assign fines or other judgments that more closely fit the impact that such landlords are having on the community.

Location of New Construction

An issue discussed at the focus groups was the type and location of new development in the city—where development was occurring and where it was not occurring. Residential building permit data for the last 3 years (See Map 2.1 on page 28) show a concentration of development in the Westlake / Prairieview, Minges Brook / Riverside, and Rural Southwest NPCs. While many thought of new development as a positive for the city, there was concern expressed that this new development was not benefiting all parts of the city equally.

Many factors determine where new development will occur. One factor is the availability of easily developable land. Map 5.1 on page 98 shows the availability of vacant land zoned for residential development. Comparing the patterns of development from Map 2.1 and the availability of land on Map 5.1 shows a high correlation. The southern NPCs contain the large tracts of undeveloped land, while vacant land in the more established areas of the city are small individual lots, which may need clearing and are more costly to develop. One strategy already presented to address this disparity is infill development. Other strategies to overcome the disparity in available land are through land acquisition and an infill housing parade of homes.

Land Assembly

Land acquisition and land assembly aim to produce contiguous parcels for redevelopment. Often the plans of organizations involved in redevelopment are not coordinated and work is done in a piecemeal, less cost-effective manner. Redevelopment plans are often stymied by difficulties in acquiring critical parcels or acreage to make a project feasible. The City should be a land assembly agent and have the responsibility of receiving and maintaining property for future redevelopment in targeted areas throughout the City. These parcels could then be sold to nonprofit corporations, CDCs, or market rate developers. The advantages of a citywide Land Assembly program are:

7. Key Issues

- Removes blighted conditions and halts further proliferation of such conditions.
- Provides active and responsible ownership interest for troubled and abandoned property until redevelopment can occur.
- Facilitates land assembly that allows projects that otherwise could not move forward due to an inability to acquire critical parcels.
- Provides a supply of lots for infill housing construction that can be coordinated with other efforts or projects.
- Maintains an inventory of developable lots available to community partners, such as CDCs, faith based institutions, and others engaged in community revitalization.

The City, in cooperation with the newly-created land bank authority, should work to be the land assembly agent to spur change within the city.

Parade of Homes

A Parade of Homes event could be established in Battle Creek to facilitate the development and sale of infill housing. The Parade of Homes concept brings together the right mix of developers, available land, banking, and buyers. A parade of homes has five phases:

Site selection – a neighborhood assessment and action plan are completed, determining where the parade of homes will take place. Lots are acquired to be made available to builders.

Pre-development – work is coordinated with a local neighborhood association and code enforcement to schedule neighborhood clean-ups, rehabilitation, public safety, and code enforcement projects. In this phase the City recruits builders, bankers, mortgage companies, insurance companies, and non-profit and community organizations to participate in the Parade of Homes.

Development – The development phase entails completion of necessary environmental reviews, demolition and relocation, addressing infrastructure needs, lot sales, and construction.

Homebuyer acquisition – This phase includes pre-purchase homebuyer programs, loan applications, and financing for prospective homebuyers.

7. Key Issues

Parade event / Home sales – This final phase includes the pre-parade advertising and marketing, the event and home tours, home purchases / closings, and post-purchase homebuyer activities.

Downtown Housing

Downtown living is associated with a thriving city, where the downtown is more than just a place to conduct business, but has also re-emerged as a center for restaurants, entertainment, and a vibrant street-life. People who choose to live in downtowns are willing to give up some of the advantages that suburban living offers, such as a back-yard and better schools. Making this exchange is simple for a demographic which has no children. Young professionals, students, empty nesters, boomers, and retirees often fit this mold.

Population projections for the city show growth in older population cohorts outpacing the population growth of the city as a whole. As shown in Table 5.13 on page 108, the age cohort with largest population growth projected to 2015 would be '50 to 59 years', increasing by 1,111 persons from 2000 to 2010, and the '60 to 65' age cohort, with an increase of 1,538 persons from 2000 to 2015. This population trend reflects the aging baby boomer population. This population will likely demand a different set of housing options, including downtown housing, than is currently being offered. The population table also shows that by 2015 the modal population cohort will be from '25 to 34 years' of age. As the young, single professional portion of this population seeks housing they will look at a variety of housing options. Before 2015 this population will be of the age to attend Kellogg Community College, which is already connected to the downtown via transit. The population projections above indicate an increasing demand for a downtown housing component.



Example of a successful downtown senior housing conversion in Shawnee, OK.

7. Key Issues

Downtown living in Battle Creek would provide unique shopping and entertainment opportunities, as well as proximity to offices and business sites for young professionals. Aging boomers, retirees, or the elderly, because there are no children in their households, may no longer desire or need to maintain a large home. Without the burdens of a large home and lawn to mow, those with smaller households can take advantage of the compact residential options in downtown. School choice is typically not a consideration for empty nesters who may choose to live downtown. Senior citizens who are unable to drive long distances to be part of activities in central city may choose to live downtown to take advantage of the pedestrian friendliness and easy access to the hub of cultural activity and shopping. Downtown living offers the opportunity for developments with retail on the ground floor and housing on the upper floors. This environment can connect these target groups to the energy and community living of downtown. This type of development can make the downtown streets vibrant and lively, at all times.

Downtown Battle Creek offers an array of facilities and attractions. The river view in downtown is an asset to be capitalized upon, providing excellent views for residents on upper floors. The walkable historic downtown and Michigan Ave. provides specialty retail, restaurants, arts, and entertainment. The results of the resident and business surveys conducted for the "Hytte Palma, Battle Creek Downtown Blue Print: 2003" revealed that 45 percent of the survey respondents made frequent trips to downtown (1 to 7 times a week). Downtown is already a destination point and generates a significant number of trips. The top reasons to visit downtown were restaurants, shopping, and entertainment. The study recommended more loft apartments in downtown, with upper floor residential in commercial buildings. Both owner and rental units were suggested to be developed in downtown.

Based on the field survey conducted by Battle Creek Unlimited, downtown Battle Creek contains only three residential units with four residents. The population projections show a significant demand exists for housing from seniors and younger groups of the population, who can be accommodated in downtown. A collaborative effort with developers is recommended to explore the feasibility of senior housing in downtown. The picture on the previous page shows an example of senior housing in downtown Shawnee, Oklahoma, with retail on ground floor and residential units on upper floors. Development of rental housing is recommended as an initial phase, such as loft apartments on upper floors, with ground floor retail, in both low-rise and high-rise buildings, providing a variety of unit types. Depending on the success

7. Key Issues

and feasibility of downtown rental housing, owner-occupied housing could be encouraged in later phases. Buyers are more hesitant than renters in an unproven market. By starting with rental units, momentum will begin to build in the downtown market, allaying the fears of potential buyers.

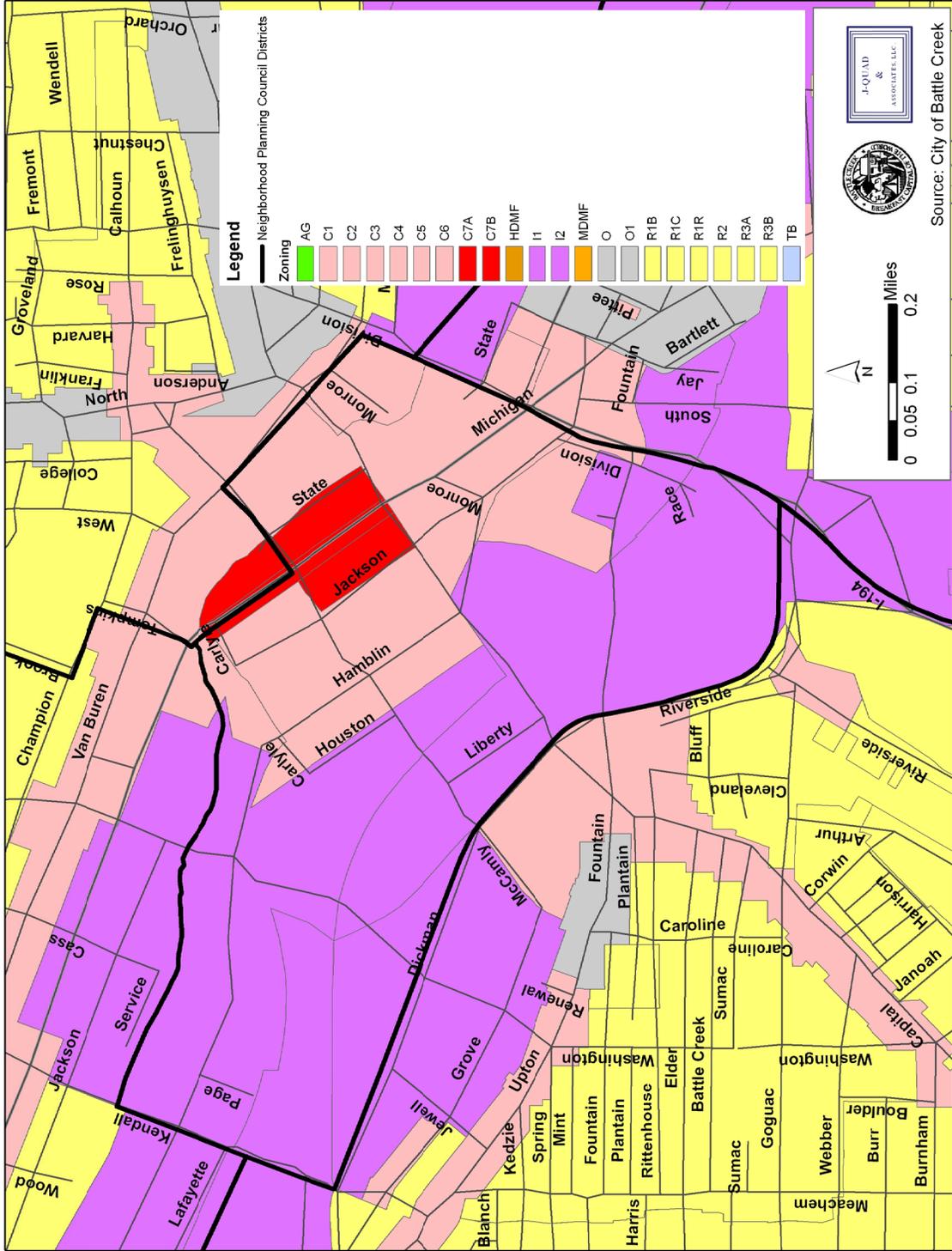
Map 7.3, on the following page, shows zoning in the Central Business District. An asset that the City should utilize more fully is the C7A and C7B zoning districts bounded by Carlyle St., State St., Capital Ave., and Jackson St. shown in red. These districts allow mixed-use development, such as ground floor retail and residential on upper floors. Zoning alone is not enough to create downtown housing. A critical element to the development of housing in downtown will be the City's work with developers and lenders. To ensure the viability of this market the City must work with developers to discover what they feel is necessary to build downtown housing. Many of the mechanisms, such as zoning, are already in place. Other mechanisms already in place include those listed in the "Hytte Palma, Battle Creek Downtown Blue Print: 2003". The report lists affordability set-asides within new downtown housing using Section 108 Loan Guarantees, utilizing Michigan State Housing Development Authority (MSHDA) programs (such as Rental Rehabilitation Program), and utilizing various funding sources available from the Michigan Economic Development Corporation (MEDC) to facilitate downtown housing development.

Other recommendations in the Downtown Blueprint report included the development of a streetscape plan to improve the attractiveness of downtown. The funding sources suggested are: Community Development Block Grant (CDBG) funds for infrastructure improvements, Tax Increment Financing (TIF) for streetscaping, State Historic Preservation Office (SHPO) Tax Credits for re-use of historic structures, and Brownfield Incentives for rehabilitation of buildings.

Developers and lenders may not be aware of all the resources available to them. In addition to discovering what developers and lenders feel is lacking, an education process may take place where developers discover new funding mechanisms to break ground faster on downtown projects.

7. Key Issues

Map 7.3 : Zoning in the Central Business District



7. Key Issues

High-End Housing

Another issue discussed in focus group sessions was the perceived lack of high-end housing and new high-end housing development in Battle Creek. Many focus group attendees and interviewees felt that this type of housing was available in larger quantities in surrounding areas and that high-end development was occurring in larger quantities outside of Battle Creek. Commonly mentioned were the cities of Kalamazoo and Portage. It was felt that when locating in the area, executives passed over Battle Creek in favor of Kalamazoo or Portage. This issue was directly related to a perception of a lack of competitiveness of Battle Creek's housing - it was one important aspect of the housing market in which many felt Battle Creek was not competitive.

Graph 6.1, on the following page, shows Census 2000 data for the percent of owner-occupied housing by price range for the cities of Battle Creek, Kalamazoo, Jackson, and Portage. It shows that Portage had a greater percentage of housing stock in all value categories above \$79,000 than Battle Creek, and a greater percentage of its housing stock in the categories above \$89,000 than Battle Creek, Jackson, or Kalamazoo. Battle Creek compares well against both Kalamazoo and Jackson in the higher ranges of home values. The data do not show that Battle Creek had owner-occupied housing stock in disproportionately lower value ranges when compared to Jackson and Kalamazoo. When compared to Portage, the data show that in 2000 the distribution of value of owner-occupied homes in Battle Creek was lower.

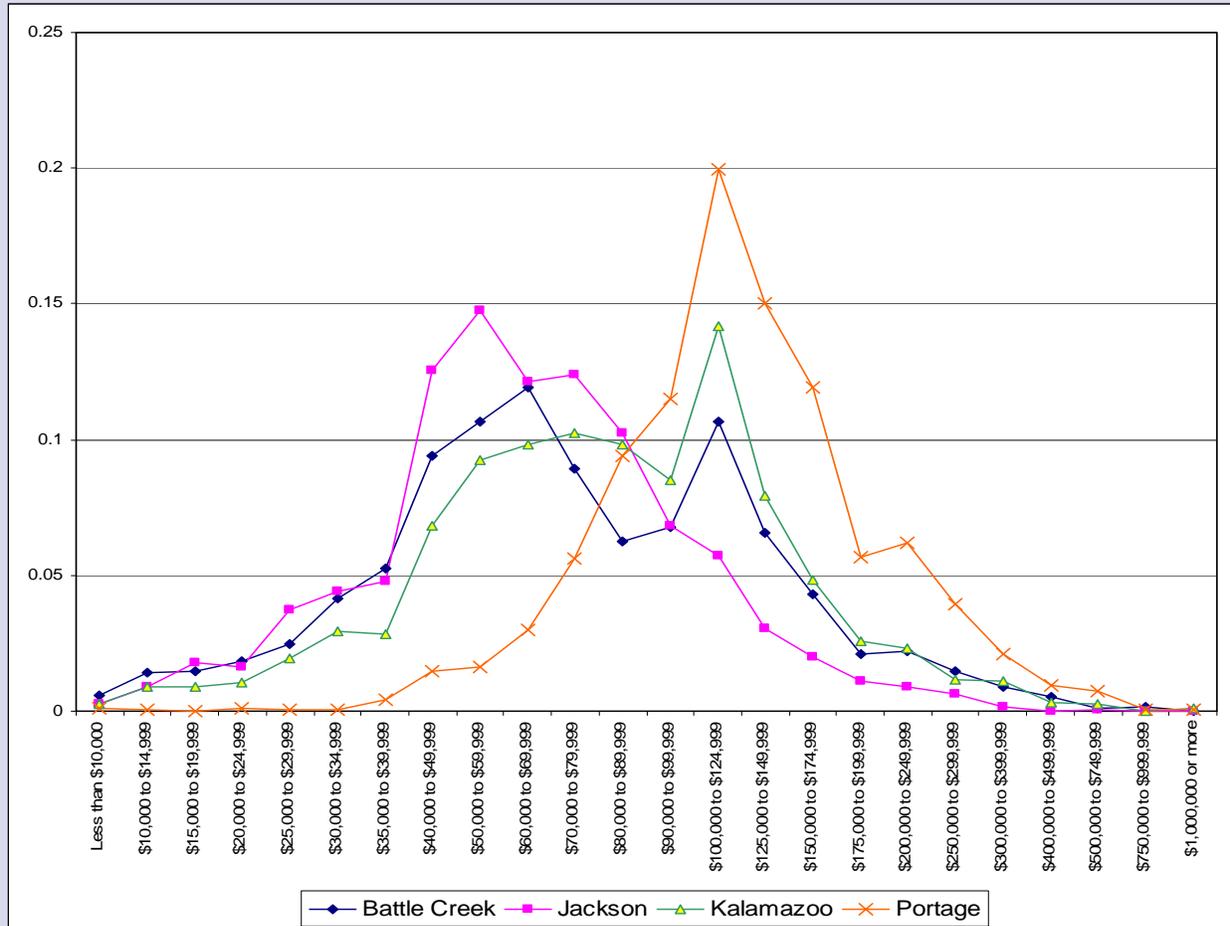
In terms of the number of homes, the Census reported that in 2000 Battle Creek had 30 owner-occupied homes valued above \$500,000. The figure for Kalamazoo was 45 and for Portage it was 96 homes. A recent internet search using Realtor.com and the Yahoo! real estate services to identify homes available for sale revealed four homes above \$500,000 for sale in Battle Creek, 14 homes in this price range in Portage, and 32 homes above \$500,000 for sale in Kalamazoo. The data show that Portage and Kalamazoo have an advantage in the number of available 'high-end' housing units.

Census 2000 county-to-county migration data show where residents of Calhoun County lived in 1995. The data show that 1,764 persons living in Calhoun County in 2000 were living in Kalamazoo County in 1995. During the same period, however, 2,554 persons left Calhoun County for Kalamazoo County. While these data do not tell us the housing the migrating persons acquired, this loss of 790 persons to Kalamazoo County could be indicative of the relative

7. Key Issues

attractiveness of each county as a place to live.

Chart 7.1: Owner-Occupied Housing Price Ranges



Source: US Census

Attracting High-End Housing

Given that data points to a stronger market for high-end housing in Portage and Kalamazoo, the following strategies may be useful in strengthening Battle Creek's competitiveness in this sector.

- Work with developers to find out what impediments they see to the creation of high-end housing in the city;
- One impediment voiced during this study is the lack of large consolidated areas specified for this type of development. Work to identify large tracts of land appropriate for high-end

7. Key Issues

- housing development;
- Work with realtors to find out what city amenities influence purchasers of high-end homes and market Battle Creek's amenities more effectively;
- Work with the chamber to market Battle Creek's high-end home market and spur interest in these areas;
- Work with local employers to provide incentive to executives who reside in Battle Creek.

Perceived Lack of Housing Stock Competitiveness

Some of the focus group participants and interviewees felt that the housing stock in Battle Creek is older, more deteriorated, and has higher rents and overall costs than Kalamazoo or Jackson. They felt that this inferior housing stock led many of the higher income groups, young professionals, and families to choose to live in Kalamazoo or other surrounding cities. While data do show that there is net out-migration from Calhoun County, Census data do not support a competitive disadvantage of housing stock in Battle Creek in terms of condition factors.

Many housing stock characteristics are similar to or better in Battle Creek when compared to Jackson and Kalamazoo. While housing stock age is an issue, the housing stock in Battle Creek is not older than Jackson or Kalamazoo. Battle Creek and Kalamazoo have similar age profiles, while Jackson's housing stock was older. About 63 percent of the housing stock in Battle Creek was more than 40 years old, compared to 77 percent in Jackson, and 69 percent in Kalamazoo. About nine percent of housing in Battle Creek was built in the 1990s, compared to over two percent in Jackson and just over six percent in Kalamazoo.

Homeownership is highly correlated to strong neighborhoods. Homeownership was higher in Battle Creek than Kalamazoo or Jackson. About 66 percent of households owned their home in Battle Creek, compared to 58 percent in Jackson and 48 percent in Kalamazoo. High homeownership is a great asset to the community that fosters the stability and improvement of neighborhoods in Battle Creek.

In terms of residents occupying Battle Creek's housing stock, a greater percent are above poverty line in Battle Creek than in Jackson or Kalamazoo. According to the 2000 Census, the poverty rate in Battle Creek was just over 14 percent, compared to 19.6 percent in Jackson,

7. Key Issues

and over 24 percent in Kalamazoo. Additionally, the median household income in Battle Creek was higher than Jackson or Kalamazoo in 2000. Residents with higher incomes can better afford to maintain their homes.

Despite these statistics the perception of a lack of competitiveness exists. This perception may be fueled by the city's stable to declining population, which may be perceived to be in part because of the availability of 'better' housing elsewhere. Another possible source of this community perception is that housing conditions in the city are not the same throughout. The neighborhood conditions survey identifies areas where strategies in this section should be applied to combat the perception of a poorer housing stock.

Multifamily Housing

According to U.S. Census, the housing stock in Battle Creek consisted of 4,030 (17.1%) multifamily units in complexes of 5 or more units in 2000. From 2000 to 2005, the City issued 30 permits for the construction of 389 new multifamily units (see Table 4.10 on page 78). When compared to Kalamazoo (30.3 percent) and Portage (22.5 percent), the percentage of multifamily housing in Battle Creek, as a part of the overall housing stock in 2000, was low. In Jackson multifamily units made up 13.9 percent of its overall housing stock. Despite a similar or lower percentage of multifamily units in the overall housing, vacancy rates in Battle Creek's multifamily housing were higher than Jackson, Kalamazoo, and Portage. In 2000, 15.4 percent of multifamily units (621 units) were vacant in Battle Creek, compared to 11.2 percent in Jackson (237 units), 8.0 percent (774 units) in Kalamazoo, and 6.8 percent (288 units) in Portage. These figures show a relatively low attractiveness for multifamily housing in Battle Creek compared to Jackson, Kalamazoo, and Portage. These low rates may be due, in part, to the higher levels of single-family rental units and the concentration of multifamily housing options.

Over 14 percent of single-family housing in Battle Creek was renter-occupied in 2000. Much of renter-occupied single-family housing is concentrated in the Post / Franklin and Wilson/ Coburn / Territorial NPCs, with over 20 percent of single-family units in rental. Attractive multifamily rental opportunities in these areas are scarce. Map 4.2, on page 81 shows concentrations of multifamily housing in the southern NPCs of the Rural SW and Westlake NPCs. Allowing for the development of small-scale multifamily housing in appropriate areas of the northern NPCs (Franklin, Wilson, Northcentral, and CBD) where the single-family rentals are higher,

7. Key Issues

could shift some renter households to multifamily units. This could make the single-family rental units available for homeownership. To ensure quality development, the City should enhance its multifamily site development requirements (Section 1254.06 in the zoning ordinance) to require desirable amenities in new development. Items found in other ordinances include building design elements, enhanced signage and lighting requirements, and play areas.

Newer, energy efficient units with amenities not found in older single-family rental housing could increase demand for multifamily and attract those living in single-family rental housing to choose multifamily. In the CBD, as discussed in the recommendations for downtown housing and loft rental housing, special amenities for seniors can accommodate baby boomers and empty nesters. Improved design in new units and accessibility modifications in older multifamily stock are important elements to accommodate the city's elderly and special needs populations. Many design elements identified in Universal Design, discussed later with regard to senior and special needs populations, not only benefit these populations, but enhance housing for everyone. As of 2000, about 23 percent of the city's multifamily housing was built prior to 1960. This older housing stock may be in need of repair and would benefit from rehabilitation to be more energy efficient and accessible.

Senior Housing and Special Needs Housing

One notable demographic trend for Battle Creek shown in Table 5.12, on page 107, is the population crest of aging baby boomers in Battle Creek's population. By 2010 it is projected that baby boomers (those born between 1946 and 1964) will make up more than one quarter of Battle Creek's population. More than 37 percent of the population will be boomers or in older cohorts. For this population to age in place, the city's housing stock will need to change to meet their demands or lose them to other areas that do. Data show that between 1990 and 2000 many persons did, in fact, leave. Those aged 45 to 54 in 1990 accounted for almost 5,000 Battle Creek residents. By 2000 these persons would have aged to be in the 55 to 64 years old age category, although there were only 4,253 residents in this age group. As the majority of boomers age, if inadequate housing options exist they too will be faced with the option of remaining in Battle Creek or moving elsewhere.

7. Key Issues

Aging In Place

Battle Creek is a participant community in the 'Aging In Place Initiative'. Burnham Brook, a Battle-Creek non-profit organization focused on the needs of older adults with funding from the WK Kellogg Foundation, has joined a national initiative sponsored by Partners for Livable Communities and the National Association of Area Agencies on Aging in the Aging In Place Initiative. The overall objective of the initiative is to improve livability for older persons in Battle Creek. In their February 2006 report to the community entitled "Cruising the Age Wave – Where Will All the Boomers Go?", Aging In Place Battle Creek identified 10 issues and 26 recommendations based on input from the Battle Creek boomer population. In terms of housing, while many boomers desire to remain in their own homes in retirement, an almost equal number would like to see the development of new housing options. Options mentioned included smaller homes in planned communities, condominium living, and downtown housing opportunities. As discussed in the downtown housing section, both rental and ownership opportunities should be pursued.

Healthcare Competitive Advantage

One stable sector of the Battle Creek economy is the health care and health service industry. The Southwest Regional Rehabilitation Center recently opened their doors at their new 43,545 square-foot site at 393 E. Roosevelt Road on the north side of Battle Creek. Near the new development are a nursing home and an assisted-living facility, along with several other nursing homes. Only a short drive separates these sites from the Battle Creek Health System hospital, a veteran's medical facility, and other doctor's offices. These, and other new developments, such as the Lifespan Hospice Residence opening recently on Glenn Cross Road, and the near-by Bickford Cottage, under construc-



Bickford Cottage: an example of new housing to meet the demand of Battle Creek's aging population

7. Key Issues

tion on Capital Avenue Southwest, are making Battle Creek known as a healthcare hub in the state. Battle Creek should capitalize on this trend and ensure that housing can accommodate the needs of seniors and the staff of these facilities.

Universal Design

One way to impact housing accessibility is the adoption of a Universal Design Ordinance, requiring developers to incorporate accessibility provisions into all or a certain percentage of new housing units. With the aging population, the need for accessible housing will be more and more an issue. The City should investigate the feasibility of adopting a Universal Design Ordinance to guarantee that future development will provide a ready supply of accessible housing, reducing the cost of accessibility through incorporation into development costs, rather than through adaptation after the fact. Converting a home that was built according to standard (non-accessible) practices to allow room to maneuver a wheelchair can be very expensive, involving widening doorways and rebuilding bathrooms. Cost estimates of incorporating universal design into new construction show the addition of \$370 to \$670 per unit, compared to \$3,300 to \$5,300 for remodeling to meet the same accessibility provisions. A Universal Design Ordinance is an important step toward providing appropriate housing for a range of citizens.

As Battle Creek's population ages, demands in the marketplace for accessible housing are going to increase. Universal Design features will help create more accessible homes for people of all ages. Homebuilders in Battle Creek can also lower the cost of converting a home to be fully wheelchair accessible by planning their construction process to anticipate the possibility of these future conversions. Doorways can be framed with longer headers to allow wider doors to be installed easily, if and when needed. Blocking for safety bars can be installed in walls for showers and toilets, eliminating the need to tear the wall up to install blocking later. Obstacles can be avoided, in the design and construction process, to eliminate the need for ramps. The costs associated with planning for the eventual conversion to accessibility are relatively minor, especially when compared to the cost of retrofitting a home where no provisions for accessibility were made.

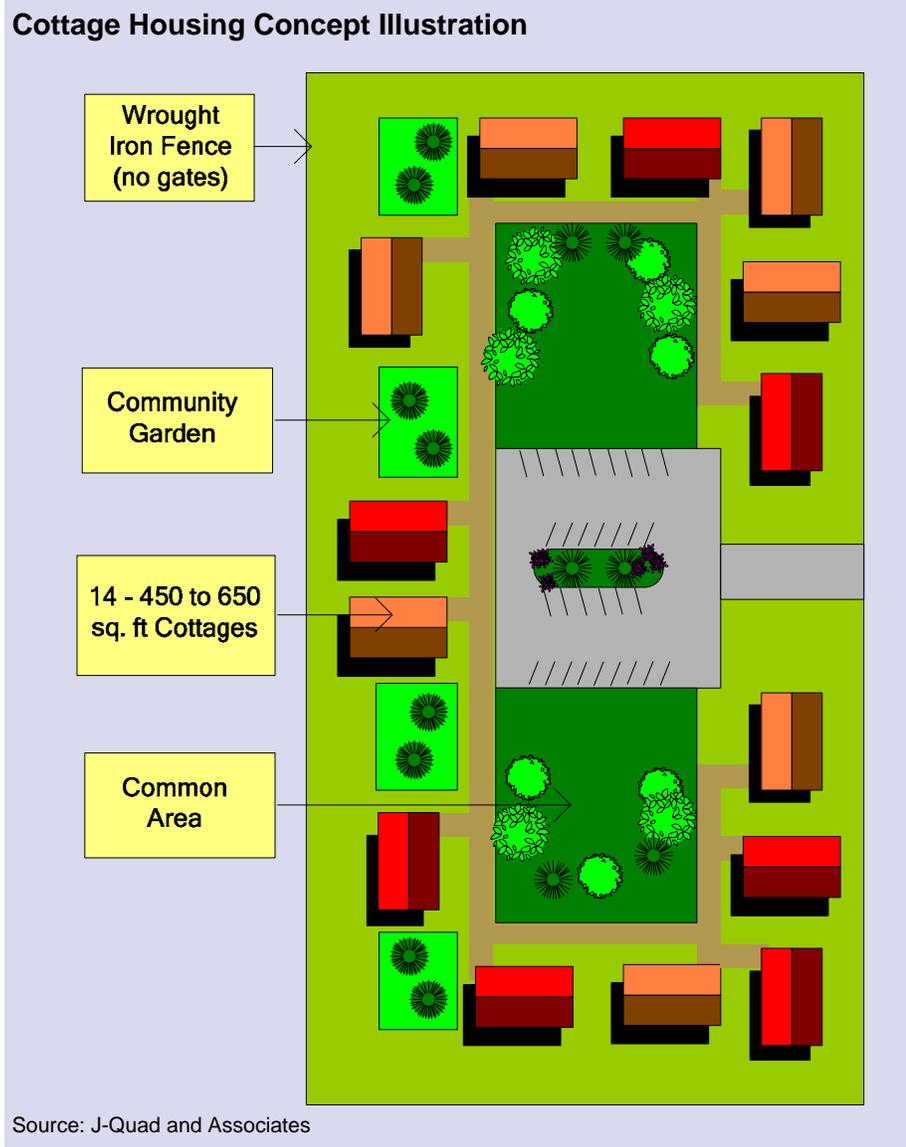
New housing units need to be developed to house persons with disabilities. While current needs are being met, future demand should be anticipated and preparations should be made. New development opportunities should be explored and new housing models adapted to address the need of all sectors of the special needs population.

7. Key Issues

Cottage Housing

The illustration below shows a concept that could be used for persons with disabilities and elderly couples and individuals. The cottage housing concept combines a group support setting with individual units that provide some degree of privacy and self-reliance. Housing units would be small, accessible, and efficient. The group setting would allow support organizations the ability to meet the needs of several individuals in one trip and provides a sense of community for the occupants. Developments could be managed by non-profit organizations that rent units to eligible individuals or caretakers could purchase units for their family members, while the non-profit provided support services and maintained the common areas along the lines of a townhouse model.

As housing for the elderly, cottage housing could replace a large family home with a smaller unit that is more manageable and in an environment where there is a support network and opportunities to socialize with others in similar circumstances.



Appendix

Attachment A: Neighborhood Area Evaluation Form

BATTLE CREEK NEIGHBORHOOD AREA EVALUATION FORM

AREA NUMBER: _____ STREETS: _____

PREDOMINANT HOUSING TYPE:

a Single-Family	b Multifamily	c Mobile homes
d Duplex	e Public Housing	f Other (enter in notes)

AREA STRUCTURAL CONDITIONS:

1 Standard	2 Minor Repair	3 Major Repair
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AREA LOT CONDITIONS:

1 Standard	2 Minor Repair	3 Major Repair
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NEIGHBORHOOD INFRASTRUCTURE:

RATING NUMBER

	1	2	3	4	5
Street Lighting					
Roads					
Sidewalks					
Signage					
Utilities					

NEIGHBORHOOD DESIGN:

RATING NUMBER

	1	2	3	4	5
Traffic Calming					
Pedestrian Friendliness					
Landscaping / Vegetation					

OTHER:

RATING NUMBER

	1	2	3	4	5
Neighborhood Environment					

NOTES:

RATING NUMBERS:

- 1- Present in most of the neighborhood and of standard quality
- 2- Present in most of the neighborhood and below standard quality
- 3- Present in some parts of the neighborhood and of standard quality
- 4- Present in some parts of the neighborhood and of below standard quality
- 5- Not present in neighborhood

Appendix

Attachment B: Focus Group Session Issues

1. Public Session 3/6/06

Top Priorities

Homeownership and issues such as credit
Concentration of poverty in the City
Slumlords and absentee landlords
Perceptions of crime / prostitution
Homeownership and rental difficulties of those with low credit / jail

All Issues

Homeownership and issues such as credit
Too much rental
Need for lower rents (\$450-\$550 is high rent for a low income family)
Lack of code enforcers NPC3 trash pickup and cleaning need
Lack of Neighborhood leaders
Making information accessible and available
Concentration of poverty
Homeownership, particularly credit issues for Hispanics
Older large homes are costly to heat to maintain
Lack of knowledge on home maintenance techniques
Lack of neighborhood pride
Slumlords and absentee landlords
Perceptions of crime / prostitution
Garbage in lots
Empty school and apartment (Union St. NPC4)
No money entering the Wilson area
Hancock Ct. area drug homes
Maintenance of standard buildings avoid decline
People abandoning an area

2. Housing professionals and industry leaders 3/7/06

All Issues

Attract and sustain people to reside in Battle Creek vs moving to Kalamazoo
Work on options to move into downtown including infrastructure development
Reinventing housing to cater to modern needs
Old housing stock is not energy efficient
Legacy program of Battle Creek is not well known compared to Kalamazoo program
Need for incentives for housing developments
Need for housing suitable to youth
Perception of crime particularly in the North central (area 43)
Need for rehab of older historic districts
Declining property values and disinvestment particularly in the north central area
Shifting populations due to school district disparity in Battle Creek and Lakeview schools
Lack of choice in housing types suitable for various lifestyles
Lack of funding for Neighborhood Inc. and other housing rehabilitation activities
High cost of demolition
Neighborhood deterioration in neighborhoods around CBD
High levels of lead in soil - impediment to development

Appendix

3. Non-profit organizations 3/7/06

Top Priorities

Need for rental housing especially for hard to house populations
Lack of income/ affordability to make modifications/maintenance
New arrivals preferring to find housing in Kalamazoo or other areas instead of Battle Creek
Lack of homebuyer education on total cost of homeownership (utilities & maintenance)
Concentrations of poverty
Need for downtown housing

All Issues

People leaving city center and moving to south
Lack of plan/incentives to rehabilitate larger and older homes (East of Horrock's)
Lack of income/ affordability to make modifications/maintenance
Lack of homebuyer education on total cost of homeownership (utilities & maintenance)
Vacant properties
Economic impact on property values
"Cocooning effect" feeling of unsafety in neighborhoods
Need for rental housing especially for hard to house populations
Lack of housing options particularly in the medium and high-price ranges
New arrivals preferring to find housing in Kalamazoo or other areas instead of Battle Creek
Neighborhood deterioration in historic areas
High cost to rehabilitate historic north-side homes
High rental rates in single-family homes
Lack of commitment to neighborhood
Absentee landlords
Cycle of disinvestment in neighborhoods
Not enough high-end housing
Declining real values
Perception of lower affluence levels of the community at the state level
Concentration of poverty
Need to improve rental property
Need for non-apartment rental properties
Need for downtown housing

4. Public 3/8/06

Top Priorities

Lack of effective code enforcement
Concentrations of poverty
Lack of affordable housing – rental and homeowner
Lack of maintenance in rental properties
Repeated code offenders
Sprawl development leading to the decay of city core

All Issues

Lack of commitment to rental inspections
Code enforcement - perception of harassment and incompetence
Need for better and faster permit data
Dilapidated commercial buildings within neighborhoods
Discouraged investment by the City (intentional or unintentional)
Poor sidewalk conditions in some areas

Appendix

- Inadequate high-end housing
- Concentrations of poverty
- Battle Creek not perceived as the place of choice for executives
- Vacant houses
- Lack of maintenance in rental properties
- Lack of affordable housing – rental and homeowner
- Lack of sense of community
- Growing and encroachment of blighted areas
- Lack of responsibility of landlords
- Older housing stock has inadequate parking
- Ineffective code enforcement
- Repeated code offenders
- Sprawl development leading to the decay of city core
- Need for transitional housing Eg. Gracious Homes
- Incorrect zoning
- Perception of crime rates and feeling of unsafety

5. City and County Staff 3/9/06

Top Priorities

- Higher poverty rates - Connection between personal economics and housing policy ignored
- Vacant and abandoned housing (absentee landlords and foreclosures)
- Landlords – disinvestment in properties
- Executives looking at housing options outside of Battle Creek
- Perceptions of crime in overcrowded multifamily areas

All Issues

- Vacant and abandoned housing
- Landlords – disinvestment in properties
- Desperation housing – market pressure and lack of affordability for renters creates a situation where, particularly the Hispanic/Latino population can be taken advantage of
- Neighborhood Overcrowding
 - Attract higher income individuals into the community
- Overabundance of public/assisted housing in the north end/ Lack of high end housing
- Lack of orderly development
- Concentrations of poverty, income groups, and races
 - Perception of disparity between Battle Creek school system and peripheral school systems
- Executives looking at housing options outside of Battle Creek
- Battle Creek perception of crime
- High insurance rates in certain areas
- Possible predatory lending
- Past redevelopment efforts - too narrowly focused
- Outside pressures effecting Battle Creek neighborhoods , for example the ease of moving to other areas with lower taxes, low cost of land and development cost.
- Perception of non-conforming uses and difficulty in removal
- Clear title issues
- Reluctance to improve - fear of increasing property taxes
- Lack of investment attractors for high-end rental
- Perception of blue collar community and second tier city
- Not taking advantage of larger homes in the community – gas light district
- Perceptions of crime in overcrowded multifamily areas
- Higher poverty rate - Connection between personal economics and housing policy ignored

Appendix

Attachment C: Poverty Thresholds 1999

Size of Family Unit	Weighted Average Threshold	Related children under 18 years										
		None	One	Two	Three	Four	Five	Six	Seven	Eight or more		
One person (unrelated individual)	8,501											
Under 65 years old	8,667	8,667										
65 years old and over	7,990	7,990										
Two People	10,869											
Householder under 65 years old	11,214	11,156	11,483									
Householder 65 years old and over	10,075	10,070	11,440									
Three people	13,290	13,032	13,410	13,423								
Four people	17,029	17,184	17,465	16,895	16,954							
Five people	20,127	20,723	21,024	20,380	19,882	19,578						
Six people	22,727	23,835	23,930	23,436	22,964	22,261	21,845					
Seven people	25,912	27,425	27,596	27,006	26,595	25,828	24,934	23,953				
Eight people	28,967	30,673	30,944	30,387	29,899	29,206	28,327	27,412	27,180			
Nine people or more	34,417	36,897	37,076	36,583	36,169	35,489	34,554	33,708	33,499	32,208		

Source: U.S. Census