

CITY OF BATTLE CREEK

2025-2029

CONSOLIDATED PLAN



269-966-3315



10 N Division St, Battle Creek, MI
49014



<https://battlecreekmi.gov/181/Community-Development>

Acknowledgements

This plan is the result of the efforts of many people and organizations. The City of Battle Creek Community Development staff would like to thank all the organizations and the members of the public that participated in the consultations, public meetings and the community development survey during the development of this plan. Community Development would like to give a special thank you to the individuals on the Consolidated Plan Strategy Team for help developing the strategic objectives and metrics for the plan.

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Battle Creek's Community Development Division supports neighborhoods by administering federal, state, and local grant programs and coordinating planning around community development efforts. It administers the federal Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) formula grant programs. It is also responsible for administering the Lead Safe Program funded by grants from the Michigan Department of Health and Human Services (MDHHS) Childhood Health Improvement Program (CHIP) and the U.S. Department of Housing and Urban Development (HUD) Lead Hazard Reduction Program (HUD LEAD). Community Development also administers the Battle Creek Public Schools Housing Incentive Program which provides rental assistance and homebuyer down payment assistance to teachers and administrators funded by the W.K. Kellogg Foundation.

Every five years, the City of Battle Creek coordinates a community-wide planning and needs assessment process to develop a five-year Consolidated Plan which governs the spending of federal CDBG and HOME funds. Other federal funds provided through the U.S. Department of Housing and Urban Development (HUD), not administered by the City of Battle Creek but included in the Consolidated Plan, include federal Continuum of Care Homeless Assistance which provides funds to the Haven of Rest, S.A.F.E. Place, Neighborhoods Inc. of Battle Creek, the SHARE Center and Summit Pointe's housing and homeless assistance programs; and subsidized housing and housing choice rental vouchers provided through the Battle Creek Housing Commission.

CDBG funds are awarded to entitlement cities of over 50,000 in population, counties and states. Communities develop their own programs and funding priorities based on national objectives for neighborhood revitalization, economic development and provision of public infrastructure and services. Priority must be given to activities which benefit low- and moderate-income people, or aid in the prevention and elimination of slums and blight.

The Consolidated Plan calls for a community-wide planning process to identify needs and create a plan to address them. It includes consulting with individuals and organizations in both the private and public sectors. It involves the collection and analysis of data concerning the needs of households, as well as the market conditions that shape where we live, work, and play. The result is a plan that addresses community needs identified through a public process, describes the different community development related activities throughout the city, sets measurable goals for meeting specific community needs, and gives direction for how City administered federal dollars will be spent.

Summary of the Priorities Identified in the 2025-2029 Consolidated Plan

The goal of the City's Five-Year Consolidated Plan is to ensure safe, prosperous, and equitable communities by creating strong, sustainable, and inclusive neighborhoods and quality affordable housing for the residents of Battle Creek. In order to achieve this goal, the plan has five strategic priorities.

Local Priority 1: Ensure Housing is Safe, Affordable and Accessible

Communities are stronger when people have access to quality affordable and safe housing. This priority encompasses preserving current affordable housing, development of new units, increasing the mix of housing options, ensuring that low- and moderate-income neighborhoods benefit from housing resources, and that rental housing is safe.

Accessible housing includes fair housing where all people have the right to choose housing free from unlawful discrimination. Federal, state and local fair housing laws protect people from discrimination in housing transactions such as rentals, sales, lending, and insurance. When accepting grant funds from HUD, the City agrees to affirmatively further fair housing.

Local Priority 2: Restore Vitality in Low- and Moderate-Income Neighborhoods

Vibrant and strong neighborhoods help make a city a good place to live, work and play. Healthy neighborhoods possess a sense of place and a feeling of safety and familiarity. Houses are occupied and well maintained. Public spaces are inviting, walkable, and lively. Strategies and projects that promote healthy neighborhoods create, facilitate, ensure, or enhance vitality and make Battle Creek a great community.

Local Priority 3: Increase Public Awareness and Community Engagement Through Collaboration and Empowerment

This priority promotes engagement and empowerment at all levels of the community. Empowerment refers to the process by which people gain control over the factors and decisions that shape their lives. To that end, this priority puts an emphasis on projects that promote home ownership, create or clarify pathways for community members to access and utilize resources; and/or that engage them in community decision making. This priority includes the City's efforts to promote civic engagement and to support Neighborhood Planning Councils as local groups that improve communication with local government.

Other objectives in this priority include organizing at the institutional level to create a sense of shared purpose, increase capacity, coordinate planning, partner across sectors and build coalitions.

Public awareness is educating the public about the City regulations concerning housing and building inspections. How to be a good renter and how to do home maintenance were discussed as needs during the citizen engagement. Increasing public knowledge about the programs that are funded and what services are available to help people solve problems.

Local Priority 4: Alleviate Poverty through public services and infrastructure development

Battle Creek has a higher poverty rate than the State of Michigan or the nation with 18% of residents living at or below the poverty rate (2023 American Community Survey (ACS)), with 9,391 of Battle Creek's 52,175 residents living in poverty. The United Way conducts a study annually on the working poor, or those households that are Asset-Limited, Income-Constrained, and Employed (ALICE) that make or receive income that is below the basic cost of living for their area. Of the 21,233 Battle Creek households, 52% of households earn below the basic cost of living for Calhoun County. This priority encompasses strategies that raise income, reduce the impact of being low income, and break up concentrated poverty. Children have a higher poverty rate than other age cohorts.

Poverty

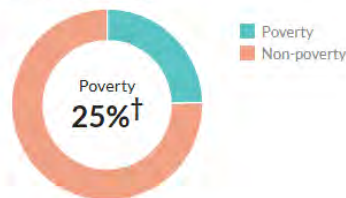
18%

Persons below poverty line

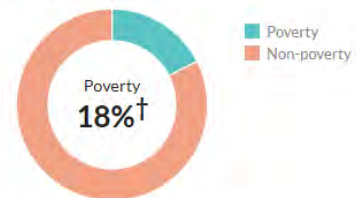
about 25 percent higher than the rate in Calhoun County: 14.2%

about 1.4 times the rate in Michigan: 13.1%

Children (Under 18)



Seniors (65 and over)



Local Priority 5: Activate Underutilized Land for Housing Development

The city will encourage the activation of public, vacant and/or underutilized land consistent with Master Plan. Activation of these spaces enables communities to preserve natural resources for public use; promote higher densities and a wider range of land uses around downtown and major corridors; assemble property for larger scale developments and improve connectivity between neighborhoods and the downtown. Activities will include the promotion of permanent supportive rental housing, development of affordable rental housing and funding the development of in-fill housing.

Evaluation of past performance

The previous Consolidated Plan covered program years 2020 through 2024. During these five years, CDBG funding was used for code compliance, housing rehabilitation through the minor home repair program, rental rehabilitation, lead hazard assessments, neighborhood planning and administration. HOME Investment Partnership funds were used to fund a homeowner rehabilitation program, numerous acquisition/development/resale projects, and a tenant-based rental assistance program. Since 2018, the city has administered \$1.5 million annually from the CHIP Medicaid Lead Hazard Control Grant to do full lead abatement for families with a lead poisoned child on Medicaid. In January 2020, the City of Battle Creek also received a \$3.4 million Lead Hazard Reduction grant which ends June 30, 2025.

The City of Battle Creek identified five CDBG Revitalization Target Areas as part of a strategy to stabilize neighborhood conditions and to improve housing values in low and moderate Income (LMI) neighborhoods for the 2020-2024 Consolidated Plan. The 2025-2029 Consolidated Plan expands the number of revitalization

areas from five to nine. The selected areas were targeted with the CDBG and HOME funded programs, as well as programs and activities operated by the Battle Creek Police Department; Battle Creek Departments of Parks and Recreation and Public Works; Calhoun County Land Bank; Habitat for Humanity; Neighborhoods Inc. of Battle Creek; Salvation Army; Battle Creek Area Association of Realtors; Battle Creek Urban League; Fair Housing Center of Southwest Michigan, numerous local churches and community groups; and neighborhood planning councils.

The many successes of these efforts are detailed in the yearly end of the year Consolidated Annual Performance and Evaluation Reports (CAPER) available online at: <http://battlecreekmi.gov/186>.

Summary of citizen participation process and consultation process

Beginning in the fall of 2024 and continuing through early 2025, as part of the 2025-2029 Consolidated Plan planning process, the City of Battle Creek Community Development Division conducted more than 20 consultations with community leaders, distributed a survey to the community, held seven public meetings to gather public input, and held one public hearing at a City Commission meeting on the housing and community development needs of low-and moderate-income residents.

Consultations: More than 20 consultations were conducted with service providers, agency leaders, community leaders, and local funders—groups that are a crucial part in providing, supporting, or decision-making roles in addressing community needs.

Public Meetings: The City held seven public meetings to receive feedback on the housing and community development needs assessment conducted for the 2025-2029 Consolidated Plan. A presentation on the housing needs of the Battle Creek Community was developed and presented to five of the City's six reactivated Neighborhood Planning Councils; a meeting of the Housing Solutions Board, the decision-making body of the Calhoun County Homeless Coalition, the Continuum of Care organization for our area headquartered in Battle Creek; and two public meetings were held in a downtown community center on December 12, 2024 that were promoted citywide through an advertisement in the SHOPPER NEWS and through social media posts.

Survey Respondents (323 total) shared their perspectives on the needs in their community. The survey was offered online and available in hard copy. Respondents were asked to prioritize program activities and answer an open-ended question about improving their neighborhood. Staff and community partners analyzed the open-ended responses. The response to the public survey was significantly lower than past Consolidated Plan public processes, in 2014 there were 1,179 responses received and in 2020 the city received 950 responses to similar surveys. Our hypothesis is that we did the survey November 2024 – January 2025 during the holiday season and that people do not trust surveys as much in this digital age where government is less trusted. The same outreach strategy used for previous community development surveys netted a much lower response rate.

Public Hearings: The City held two public hearings as part of the Citizen Participation process for the 2025-

2029 Consolidated Plan, one on housing and community needs on April 15, 2025, with 14 public comments and two City Commission comments received. All comments were accepted. The second public hearing on the Consolidated Plan will be held June 17, 2025, at a regularly scheduled City Commission meeting. Before each public hearing the city publishes a notice in the newspaper, lists the public hearing on its website, and promotes the public hearing on social media.

2. Summary of public comments

The Consolidated Plan was published in draft form on May 15, 2025, on the Community Development page of the website of the City of Battle Creek and made available for 30 days of public comment. Copies of the Consolidated Plan and other Community Development reports are available upon request by email, phone or mail. The 2025-2029 Consolidated Plan was approved by the City Commission at its June 17, 2025 meeting. The Final Plan and supporting documents are available on the city's website.

3. Summary of comments or views not accepted and the reasons for not accepting them

All comments and views expressed in the consultations, survey, public meetings and public hearings were accepted.

4. Summary

All proposed activities and budgets are published in the free local newspaper called the SHOPPER News, and is also translated in Spanish to be published in the regional Spanish language newspaper, Nueva Opinion. Annually, the City Commission holds three public hearings about federal community development funding. One public hearing is held each fall to gather citizen input on the Consolidated Annual Performance and Evaluation Report (CAPER) report on the previous year of CDBG and HOME funded activities. In late winter or early spring, a second public hearing is held to solicit citizen input on housing and community development needs. A third public hearing is held in the late spring to obtain citizen comments and review of the proposed budget and use of funds for the proposed Consolidated Plan and/or Annual Action Plan.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The City of Battle Creek is an entitlement grantee for federal Community Development Block Grant (CDBG) and HOME Investment Partnership funds. Battle Creek is located in southwest Michigan, approximately 115 miles west of Detroit and 160 miles northeast of Chicago. It is the largest city in Calhoun County, encompassing an area of 44 square miles, with a current estimated population of 52,175 (2023 ACS).

The administration of federal community development funding is conducted by the Community Development Division which is part of the Community Services Department. The Department of Community Services is comprised of four divisions: Inspections, Planning, Code Compliance, and Community Development. The Community Development Division in May 2025 is staffed with seven employees: a Supervisor, a Housing Rehabilitation Coordinator, a Lead Coordinator, a Lead Inspector, a Construction Specialist, a Community Development Specialist, and a Housing Intake Specialist. The Community Development Supervisor reports to the Director of Community Services who reports to the Interim City Manager. In 2025, the City of Battle Creek is in the search process for a new City Manager.

The city has operated under the commission-manager form of government since 1961. Policymaking and legislative authorities are vested in the City Commission, which is comprised of nine members, including the mayor. The City Commission is responsible, among other things, for passing ordinances and resolutions; making public policy decisions; adopting budgets; appointing boards, commissions and committees; approving contracts; authorizing real estate transactions; awarding bids; selling property; and hiring the City Manager and City Attorney. Four commissioners are elected at-large for two-year terms and five commissioners are elected from the five wards in the city, who also serve two-year terms. The mayor is elected by the citizens. Annually, the City Commission appoints the vice mayor from among its members. The City Manager is the chief administrative officer and is appointed by and serves at the pleasure of the City Commission. The City Manager is responsible for carrying out the policies and ordinances of the City Commission, for overseeing the day-to-day operations of the government, and hiring department heads.

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Table 1 – Responsible Agencies

Agency Role	Name	Department/Agency
CDBG Administrator	BATTLE CREEK	City of Battle Creek Community Development
HOME Administrator	BATTLE CREEK	City of Battle Creek Community Development

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PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

In January and February 2025, the City's Community Development Supervisor, Planning and Zoning Manager and the Community Development Specialist met with community partners to discuss community needs, priorities, and partnerships. The team met with more than 20 organizations. The Community Development staff regularly interacts with a wide variety of community organizations and gathers information through formal and informal conversations and meetings. Our Community Development staff is well positioned in the community to interact with a wide variety of partners. When formal consultations took place, they were held at the organization's location or virtual meetings via Teams.

The following interview questions were used:

1. What role does your organization fulfill in the community? Are there any changes happening in the organization?
2. What is working in Battle Creek? What is your organization's strongest asset?
3. Who does your organization serve? What groups of people are you most concerned?
4. What is the one thing that people you serve face that you would fix? How would you do it?
5. What is the biggest obstacle to meeting your program goals?
6. Who are your allies in your work?
7. What opportunities are there to work together to solve community problems? What are the opportunities for city government to participate in solutions?

Provide a concise summary of the City's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City of Battle Creek works closely with the Calhoun County Land Bank on neighborhood issues and land reuse strategy, and with the Calhoun County Health Department on its lead abatement programs. The City of Battle Creek works with Emmet, Bedford and Pennfield Township through its shared water and sewer services. The City of Springfield with a population of 5,281 is totally surrounded by the City of Battle Creek, while its school system is merged with Battle Creek Public Schools and it uses City of Battle Creek water, Springfield maintains its own city services.

The City of Battle Creek is engaged with housing developers as they seek Planning and Zoning approval for building and with Inspections through site plan review and building permits. The Community Services Director and the Community Development Supervisor are City Commission approved Board members of the Battle Creek Housing Commission. Community Development, the administrator of federal Community Development Block Grant and HOME Investment Partnership funds, is one of four divisions in the City of Battle Creek Community Services Department that include Planning, Building Inspections, and Code Compliance. The four City divisions work closely together on the Master Plan, and other housing policy issues.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The City of Battle Creek is part of the Calhoun County Continuum of Care. The Continuum of Care membership body is known as the Calhoun County Homeless Coalition which has been meeting regularly since the early 1990s. The planning body, or decision-making group, is known as the Housing Solutions Board and consists of the directors of three shelters serving people experiencing homelessness in Battle Creek and Calhoun County. Serving Calhoun County are the following facilities: The day shelter is called the SHARE Center, the emergency shelter for men and women is the Haven of Rest, and the domestic violence shelter is S.A.F.E. Place. Ten organizations serve on the Housing Solutions Board including the Battle Creek Housing Commission; Legal Services of South-Central Michigan; Michigan Works; the Homeless Healthcare Team at the federal Veterans Affairs Center; Neighborhoods Inc. of Battle Creek, the Housing Access Resource Agency (HARA); Albion Substance Abuse Prevention Services, as well as the City of Battle Creek Community Development Division, S.A.F.E. Place, The Haven of Rest and the SHARE Center.

In March of 2024, the United Way of South-Central Michigan became the Continuum of Care administrator for Calhoun County, they also serve this role for the Kalamazoo Continuum of Care, the county west of Calhoun County. There is a gap in services available for unaccompanied youth in Calhoun County. Kalamazoo has the ARK Youth Shelter that is administered by Catholic Charities and is supposed to serve Calhoun County. Besides Child Protective Services and the assistance, they can provide youth under age 18, there is not an overnight facility available to unaccompanied youth in the county. Persons at risk of homelessness are referred to housing services of Neighborhoods Inc. or Community Action. The Community Development Supervisor serves as the Co-Chair of the Housing Solutions Board along with the Executive Director of the S.A.F.E. Place, the domestic violence and human trafficking service provider for Calhoun County.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS.

Neither the City of Battle Creek nor Calhoun County are direct entitlements for Emergency Shelter Grant (ESG) funding. The Calhoun County Continuum of Care participates in the Michigan State Housing Development Authority (MSHDA) Balance of State process to receive ESG funding. Neighborhoods Inc. of Battle Creek serves as the fiduciary for MSHDA for the ESG program. The United Way of South-Central Michigan is the administrator who coordinates the applications for funding for both the HUD Continuum of Care funding process and the MSHDA ESG funding process.

The Housing Solutions Board develops and approves the allocation of funds for both HUD Continuum of Care funds and MSHDA ESG process. As a decision-making body, the Housing Solutions board develops performance standards, grievance procedures, evaluates outcome, decides on funding priorities and policies

and procedures. Starting in March 2024, the United Way of South-Central Michigan took over the administration of the Homeless Management Information System (HMIS) from Summit Pointe. The United Way works with the Housing Solutions Board to understand the data that HMIS provides and to identify trends in the data about homelessness in the City and County.

Consultations

Summit Pointe, the Mental Health Authority for Calhoun County

Summit Pointe primarily serves the Medicaid-enrolled population, offering crucial support for individuals dealing with substance use disorders, autism, and those transitioning from incarceration, along with veterans and other vulnerable groups. Key challenges identified include transportation barriers, limited staff capacity (with approximately 30 open positions), a lack of permanent housing, and increased drug use following the COVID-19 pandemic.

The closure of the Battle Creek Shelter in May 2024 has also led to an influx of individuals without mental health needs seeking basic resources like coffee, snacks, a place to charge their phones, and access to detox and long-term stay facilities. Concerning statistics shared by Summit Pointe include a high prevalence of mental health issues: 21% of seniors (61 and older) experience depression, 37% of middle school students report depression, 17% have attempted suicide, and 45% of high school students report depression, with 10% having attempted suicide. Additionally, working adults aged 35-40 represent the fastest-growing demographic for suicidal ideation.

Summit Pointe collaborates closely with a broad network of allies, including public health organizations, church groups, the health department, hospitals, schools, law enforcement agencies, and suicide prevention teams. Opportunities for deeper collaboration between the City of Battle Creek and Summit Pointe primarily center on addressing the need for more affordable housing.

Consultation Attendees: Helen Guzzo, Community Development Supervisor; Vanessa Hernandez, Community Development Specialist; Jeannie Goodrich, Chief Executive Officer; and Nicole DuPont, Director of Strategic Development, met virtually.

Community Needs Discussed: Lack of affordable housing, especially permanent supportive housing, transportation barriers, limited staff capacity (with approximately 30 open positions), and increased drug use following the COVID-19 pandemic.

Battle Creek Area Habitat for Humanity

Habitat for Humanity has changed its strategy of rehabilitating vacant houses purchased from the Calhoun County Land Bank to building modest, new construction as the housing market has changed in Battle Creek. Vacant houses are no longer available as they once were and there is now a shortage of available homes for people to purchase. A strength of Habitat is the revenue stream it

receives from operating a Re-store storefront that repurposes and sells goods and building materials at low cost to the public, generating crucial funding for local housing projects. Volunteers continue to work on the new builds and also operate a program that constructs accessibility ramps to help people with disabilities be able to safely leave and return to their homes.

In addition to these efforts, Habitat is currently building new homes in a small development in the Urbandale neighborhood across from LaMora Park Elementary. The HOME Investment Partnership Program has funded two of these new homes. Thanks to its volunteer builders and donation of some materials, Habitat for Humanity can cost-effectively build in-fill housing.

Habitat serves households earning 30-80% of the Area Median Income (AMI), but they face challenges, including a high percentage of applicants struggling with debt issues, leading to as much as half of their applicants being deemed ineligible.

As the City of Battle Creek's only designated Community Housing Development Organization (CHDO), Habitat for Humanity plays a vital role in addressing the city's housing needs.

Consultation Attendees: Helen Guzzo, Community Development Supervisor; Darcy Schmitt, Planning Supervisor; Vanessa Hernandez, Community Development Specialist; and Mike King, Executive Director, met virtually.

Community Needs Discussed: Need for credit repair and financial counseling for homebuyers, development of new infill housing, and a change in strategy due to limited availability of vacant properties.

Community Action

Community Action is a vital partner in the City of Battle Creek's efforts around lead abatement. The City of Battle Creek provides lead abatement within City boundaries and Community Action provides lead abatement in other areas of Calhoun County. In addition to its work in Battle Creek, Community Action serves four other counties, Kalamazoo, Branch, Barry and St. Joseph. In Battle Creek, Community Action operates Head Start, Early Head Start, the Foster Grandparent program, and the Emergency Food Assistance and Commodity Supplemental Food programs. Community Action provides utility assistance and weatherization services.

Transportation remains a significant need in Battle Creek, particularly for parents participating in the Head Start program. Through state funding and Calhoun County Senior Millage, Community Action provides 3,000 rides per month for seniors and individuals with disabilities. The City and Community Action regularly collaborate on minor home repair services, ensuring safer and more stable housing for residents.

Community Action and the City's Community Development staff meet regularly to address issues related to lead in housing and supportive services.

Consultation Attendees: Helen Guzzo, Community Development Supervisor; Vanessa Hernandez, Community Development Specialist; Courtney Lobe, Chief Executive Officer; and Joshua Reetz, Chief Operations Officer met virtually.

Community Needs Discussed: Transportation, stable housing, and lead abatement programs

Neighborhood Inc. of Battle Creek (NIBC)

NIBC was originally incorporated in 1981 and has acted as a long-standing community housing resource providing Battle Creek Neighborhoods with affordable housing, homeownership, and community development services. The mission of NIBC is to promote stable, healthy homes and neighborhoods by providing services and educational programs focused on low-to-moderate-income families in the Greater Battle Creek Area. Since 2021, NIBC has stepped up to serve as the Housing Assessment Resource Agency for Calhoun County, providing services to individuals at risk of homelessness and individuals who are currently experiencing homelessness through resources provided through the Michigan State Housing Development Authority (MSHDA), the City of Battle Creek HOME funded Tenant Based Rental Assistance (TBRA) program, and other programs as they are available.

NIBC owns and manages over 50 rental properties. The rental portfolio allows NIBC to provide an essential direct service to low-income individuals and families while providing a safe place to call home. NIBC also has a number of homeownership program and manages a loan portfolio. Neighborhoods also provides homebuyer education and financial coaching. It is completing its certification as a MSHDA and HUD certified Housing Counseling Agency. It provides financial literacy programs, homebuyer readiness classes, one-on-one housing counseling programs and works with landlords to help renters locate and obtain housing.

Consultation Attendees: Helen Guzzo, Community Development Supervisor; Vanessa Hernandez, Community Development Specialist; and Whitney Wardell, Executive Director met in person.

Community Needs Discussed: Affordable housing, lead program, minor home repair program

Calhoun County Land Bank

The Calhoun County Land Bank is a key partner in the City of Battle Creek's efforts to strengthen neighborhoods and address housing needs. By combining City funds with Land Bank resources — including vacant properties — the two entities collaborate to rehabilitate homes and revitalize communities. A central focus of recent discussions has been the feasibility of establishing an infill housing program, which would help transform underutilized spaces into quality housing opportunities.

The Land Bank also plays a critical role in eliminating blight, working alongside the City to develop strategies for managing vacant properties. Together, they are creating guidelines for the disposition

of these properties and establishing priorities for demolition, ensuring that redevelopment efforts align with the community's vision for growth and improvement.

Consultation Attendees: Helen Guzzo, Community Development Supervisor; Darcy Schmitt, Planning Supervisor; Vanessa Hernandez, Community Development Specialist; Krista Trout-Edwards, Executive Director, and Amy Rose Wallace-Robinson, Assistant Director, met virtually.

Community Needs Discussed: Development gap for building affordable housing, utilization of vacant land, how to use Tax Increment Financing Authority through the Brownfield Redevelopment Authority managed by Battle Creek Unlimited.

W.K. Kellogg Foundation

The W.K. Kellogg Foundation is dedicated to empowering children, families, and communities by fostering conditions that enable vulnerable children to thrive—both as individuals and as active, contributing members of society. Recognizing the vital role of collaboration, the Foundation views its grantees as key partners and works in close alliance with the Miller Foundation and the Battle Creek Community Foundation.

As part of its commitment to addressing community needs, the Foundation is spearheading quarterly housing stakeholder meetings, bringing together diverse voices to shape strategic solutions. Investing in housing development is a relatively new area of investment for the W.K. Kellogg Foundation. They are working with Kalamazoo based LISC to set up a Housing Investment Fund to support small scale, infill housing development activity. The W.K. Kellogg Foundation has also provided gap funding for the development of large-scale rental housing such as the Milton, the redevelopment of the former Heritage Tower, and the Blue Light development on the site of the former K-Mart store.

Consultation Attendees: Helen Guzzo, Community Development Supervisor; Vanessa Hernandez, Community Development Specialist; Darcy Schmitt, Planning Supervisor; and Jamie Schriener, Program Manager, met virtually.

Community Needs Discussed: Affordable housing, investment strategies in the community

Battle Creek Community Foundation

The Community Foundation receives gifts from individuals, corporations, and organizations, which are placed into endowment funds. These funds are then invested to generate earnings. The Community Foundation uses these earnings to distribute grants supporting a variety of nonprofit programs, organizations, and community-oriented charitable efforts benefiting Battle Creek residents. Additionally, the Foundation provides scholarships to local students. As a connector and

collaborator, the Community Foundation leverages its connections and resources to support the Battle Creek community. Discussions with the Foundation included topics such as safe, affordable, and stable housing to retain community members living and working in Battle Creek, as well as the challenges of retaining workers due to low pay, childcare, and transportation obstacles.

Consultation Attendees: Helen Guzzo, Community Development Supervisor; Vanessa Hernandez, Community Development Specialist; Elizabeth Schultheiss, Vice President of Fund Administration and Development; and Mary Muliatt, President & CEO, met virtually.

Community Needs Discussed: Safe and affordable housing, daycare, social determinants of health
Kellogg Community College (KCC)

Kellogg is a highly rated public community college established in 1956 with five sites with the main campus in Battle Creek and smaller campuses in Albion, Coldwater, Hastings and in the Fort Custer Industrial Park. It serves approximately 8,400 students in Barry, Branch and Calhoun counties via five campuses, customized training, and online coursework. Since COVID, about 45% of classes are held on-line. KCC has been working on a prison education system to help people readjust after incarceration. The President of KCC serves on a lot of local boards to help get the needs of students met– the Transportation Authority of Calhoun County, Broadband Task Force, Burma Center, Village Network of Battle Creek and others to help promote the filling of gaps in services in the community. Discussed the large need for housing development. Too many times college employees and instructors can't find home ownership and rentals to fit their needs, jobs are offered and then declined after new prospective employees cannot find housing to fit their needs and budget. Employees are interested in living in neighborhoods near campus.

Consultation Attendees: Dr. Paul Watson II, President; Helen Guzzo, Community Development Supervisor met virtually.

Community Needs Discussed: lack of suitable housing for instructors and other college employees; transportation needs; workforce development; difficulty for working students to attend more than part-time; need for more support for prisoners reentering life after incarceration.

Legal Service of Southwest Michigan

Legal Services of South-Central Michigan (LSSCM) provides free legal advice and representation to low-income individuals, families, and older adults. Legal Services is the sole provider of free legal assistance in the county, prioritizing cases related to homelessness prevention, domestic violence victims, seniors, and loss of benefits. Legal Services is a member of the Housing Solutions Board and has been providing an eviction diversion program in partnership with the local courts and NIBC that the City has partially funded through the public services through the Community Development Block Grant program.

Consultation Attendees: Helen Guzzo, Community Development Supervisor; Vanessa Hernandez,

Community Development Specialist; Darcy Schmitt, Planning Supervisor; and Anna Moss, Executive Director, met virtually.

**Community Needs Discussed: Legal services to prevent homelessness
United Way of South Central Michigan**

United Way strives for a vision of strong, caring communities where every person is valued, thriving and connected for the common good. Their mission is to bring together people, ideas and resources to lead communities and create a flourishing, equitable life for everyone. The United Way of South Central Michigan serves Calhoun, Clinton, Eaton, Ingham, Jackson, and Kalamazoo counties since its merger of three United Ways turning to a regional focus. The United Way is focused on reducing racial and economic disparities by addressing the needs of Asset Limited, Income Constrained, Employed (ALICE) households in the areas of financial stability, education, health, and basic needs. Their mission is to create equitable opportunities for individuals and families to reach their full potential. In March 2024, the United Way of South Central Michigan took over as the administrator of the Continuum of Care of Homeless Assistance for Calhoun County replace Summit Pointe in this important role. The United Way has been fulfilling this role in Kalamazoo County for a number of years.

Consultation Attendees: Helen Guzzo, Community Development Supervisor; Vanessa Hernandez, Community Development Specialist; Darcy Schmitt, Planning Supervisor, and Andrea Macklin, United Way Director of Community Impact for Investments and Community Partnerships, met virtually.

Community Needs Discussed: Systemic inequities, limited funding, environmental challenges, and gaps in public policy.

Michigan Works! Southwest

Michigan Works! Southwest is a program of the W.E. Upjohn Instituted for Employment Research, a regional organization that has its Center for Workforce Innovation and Solutions managing employment and training services for Branch, Calhoun, Kalamazoo and St. Joseph counties. Key topics included housing, transportation, lack of day care, substance abuse, and the challenges associated with working with landlords who accept rental vouchers. A significant concern highlighted in this conversation was the prevalence of mental health struggles within the community, which often contribute to individuals' difficulties in meeting employment expectations. These challenges underscore the need for a more integrated approach to workforce development and support services. Michigan Works! Southwest collaborates closely with strategic partners such as Legal Services of Southwest Michigan and the Goodwill Financial Opportunity Center. Together, these organizations play a vital role in addressing employment barriers and supporting community members' overall well-being. Michigan Works! Southwest serves as a member of the Housing Solutions Board and runs the Employment Hubs program funded by the W.K. Kellogg Foundation.

Consultation Attendees: Helen Guzzo, Community Development Supervisor; Vanessa Hernandez, Community Development Specialist; Darcy Schmitt, Planning Supervisor; and Jennifer Teske, Michigan Works! Southwest, Talent Solutions Director for Calhoun and Branch Counties, met virtually.

Community Needs Discussed: Need for affordable housing, transportation, substance abuse and the need for recovery housing, and working with landlords to accept rental vouchers

Fair Housing Center of Southwest Michigan

The Fair Housing Center engages outreach and educational activities in order to increase public awareness about fair housing rights and to give people tools to better advocate for their fair housing rights. Since 2001, the Fair Housing Center has provided complaint and intake services to residents who believe they've been the victims of housing discrimination, and provided education and outreach on fair housing issues working with the State of Michigan, housing developers, housing managers, and others to promote compliance with federal fair housing laws. Headquartered in Kalamazoo, the Center serves 9 counties including Calhoun, Allegan, Barry, Berrien, Branch, Cass, Kalamazoo, St. Joseph, and Van Buren. The City of Battle Creek has funded the Fair Housing Center to conduct investigations into the real estate and rental housing market in Battle Creek.

Consultation Attendees: Kelley Kellis, Executive Director (left position, June 2025); Nicholas Tolbert-Johnson, Lead Investigator; Helen Guzzo, Community Development Supervisor; Vanessa Hernandez, Community Development Specialist; Darcy Schmitt, Planning Supervisor, met virtually.

Community Needs Discussed: Public education needs; discrimination based on disability; discrimination based on race or national origin.

The SHARE Center

The SHARE Center is a day program open every day from 8am to 6pm that provide a mutually supportive safe space with resources for recovery for vulnerable people experiencing issues with homelessness, mental health, and/or addiction. The SHARE Center helps people meet their basic needs with a meals program, showers, case management and peer recovery coaching, assistance obtaining identification, support groups and special events. In 2024, the SHARE Center had 82,852 visits by 1,749 people; served 55,734 meals to 1,607 people, distributed 14,981 basic need items and helped 96 obtain vital records like birth certificates and 54 obtain state IDs. Discussed the need for a wet shelter and for emergency winter weather shelter. Discussed declining support from the area's mental health authority and increasing need of people to find housing.

Consultation Attendees: Robert Elchert, Executive Director; Helen Guzzo, Community Development Supervisor; Vanessa Hernandez, Community Development Specialist, met in person.

Community Needs Discussed: homelessness, mental health needs, lack of affordable housing, the siting of Permanent Supportive Housing, lack of warm shelter in weather emergencies, concerns about current political climate causing more hardship for vulnerable people.

Goodwill Industries of Central Michigan's Heartland and The Goodwill Financial Opportunity Center

Headquartered in Battle Creek, Goodwill Industries serves eight surrounding counties and operates 13 retail stores. In Battle Creek, Goodwill is the convener for the career academies which is a key strategy for the reorganization of Battle Creek High School, creating a link between high school education and local employers funded by the W.K. Kellogg Foundation. Goodwill changes lives through the power of work and is focusing on youth to build employment skills and experiences and to restore hope to Battle Creek residents and youth, too many people in Battle Creek live in poverty and need hope to create change. Goodwill is experimenting with an Asset Building Program but has had problems recruiting families to participate. Discussed the need for flexible funding to help families remove the barriers to employment be it elder care, child care, clothing, dental needs, or transportation. During the summer, Goodwill runs a Goodwill Connects job placement/training program for high school youth age 15-19. Goodwill also promotes financial literacy through budget counseling through the Financial Opportunity Center. Goodwill also runs the Volunteer Income Tax Assistance (VITA) program for Calhoun County.

Consultation Attendees: Preston Hicks, Vice President of Workforce Development and Community Partnerships; Helen Guzzo, Community Development Supervisor, met in person.

Community Needs Discussed: Poverty, workforce development, youth programing, strategies to strengthen local education, transportation, drug culture and substance abuse, lack of hope

VOCES

VOCES is a community center for Latino/Hispanic families, dedicated to linking individuals to opportunities and fostering community engagement. VOCES provides English language classes, access to GED training and testing, as well as translation services and support for families in need. Community Development staff consulted VOCES on how to best engage the Spanish-speaking population in the public engagement process. VOCES shared their concern for low- to moderate-income Latino families, particularly those facing challenges such as housing instability, limited healthcare access, language barriers, and economic hardship. Their programs are designed to help families thrive by providing culturally relevant resources and services tailored to their specific needs. The City has funded a Housing Liaison at VOCES for a number of years through the Community Development Block Grant program as a public service to help bridge language barriers and ensure that Spanish speaking know about and are able to access needed housing services.

Consultation Attendees: Helen Guzzo, Community Development Supervisor; Vanessa Hernandez, Community Development Specialist; Eugenia Rangel, Interim Executive Director/Operations Manager; Mary Graniela, Family Liaison; and Marian Guzman, Housing Liaison, met in person.

Community Needs Discussed: Concerned for low- to moderate-income Latin families, particularly those facing challenges such as housing instability, limited healthcare access, language barriers, and economic hardship.

The Burma Center

The Burma Center located in the City of Springfield but serving the Battle Creek area was established in 2011 with a grant from the W.K. Kellogg Foundation to empower Burmese Americans to access resources in the community and enhance the culture in Battle Creek. It is estimated that more than 3,800 Burmese Americans live in Battle Creek and there are more than 600 Burmese American students attending local schools. The vision of the Burma Center is to empower Burmese Americans and the Battle Creek community through advocacy, engagement and education. In addition to providing services to Burmese residents, the Burma Center owns and operated an old school building (the 1956 Springfield High School and former Math and Science Center). It now houses two independent childcare centers, the Calhoun County Alternative High School, and several nonprofit organizations. The gymnasium and multipurpose room are rented for special events. The Burma Center provides language access resources, and the THRIVE Youth Program providing tutoring and a summer youth program. The Center provides health and wellness programming, diabetes is a major concern as well as mental health services. Immigration issues are a major concern for staff and members. Participation in the City's Community Development Survey was discussed, community members viewed it with distrust needing more background to want to complete it.

Consultation Attendees: Jenifer Pui, Operations Director; and Helen Guzzo, Community Development Manager, met in person.

Community Needs Discussed: Language access for Burmese speakers; need for more education for community members around City requirements for planning, zoning and inspections; need for expanded health and wellness programming; immigration concerns as the federal sponsorship have been halted and family members are still in Myanmar.

Calhoun County Broadband Task Force

The Calhoun County Broadband Task Force is committed to ensuring all residents have access to reliable, high-speed internet. Since forming in 2021, the task force has been working on broadband expansion by conducting community surveys, focus groups, funding feasibility studies, and collaborating with partners. The [Broadband, Equity, Access, and Deployment \(BEAD\) program](#) is a federally funded initiative aimed at expanding high-speed internet access to unserved and underserved areas. The National Telecommunications and Information Administration (NTIA) has finalized the list of eligible locations in Michigan, which includes homes, businesses, and community anchor institutions. Internet Service Providers (ISPs) and municipalities can apply for BEAD funding through the Michigan High Speed Internet Office (MIHI), applications closed on April 9, 2025. With the release of the BEAD program's eligibility map, Calhoun County is engaged with Internet Service

Providers to develop strong applications and ensure that unserved and underserved areas receive the necessary resources to bridge the digital divide.

The County's Digital Equity Subcommittee has compiled a collection of digital resources, such as public computer access, public Wi-Fi locations, printing services, and various other amenities for public use. The County is applying and partnering with other efforts to support the promoting of digital literacy. The City's Internet Technology Coordinator serves on the Broadband Task Force which meets quarterly.

According to the 2019-2023 American Communities Survey 5-year estimates, 92.3% of Battle Creek households have a computer, and 89% of households have a broadband internet subscription.

Consultation Attendees: Helen Guzzo, Community Development Supervisor, and Mike Nofs, Information Technology, Network Operations Manager, met in person.

Community Needs Discussed: Need to test the network in rural areas of the county, applying for funding to expand the network, addressing technology literacy issues

Willard Library

Willard Library is a strong community asset for inspiring learning, creativity and connection. It serves Battle Creek residents and the surrounding townships. Established in 1840, it is one of the oldest libraries in Michigan. It is named after Charles Willard who upon his death in 1897 bequeathed \$40,000 to expand the public-school library in Battle Creek. With two locations, the library provides engaging programs, valuable services, and abundant resources for the entire community. Downtown meeting rooms are available for reservation. Both the Children's Room and Teen Room host weekly activities to engage children of all ages. Each location is equipped with public computers and free Wi-Fi. With the wide access to cell phones in the community, the public demand for computers has dramatically decreased. The ability to print documents as a service is appreciated by library users.

Additionally, the library offers local history archives, an extensive collection of historical newspapers, and valuable information for genealogical research. Willard Library is organized as a District Library under Michigan Public Act 24 of 1989. The boundary of the Willard Library District follows the boundaries of the four local school districts — Battle Creek, Harper Creek, Lakeview and Pennfield. The library is governed by a five-member Board of Trustees appointed by the school boards in the Battle Creek, Harper Creek, Lakeview, and Pennfield districts. Discussion of the impact of homelessness on the downtown library, patrons are not allowed to sleep in the library. Managing bags and possessions of people experiencing homelessness has been a problem for the library.

Consultation Attendees: Helen Guzzo, Community Development Supervisor; Vanessa Hernandez, Community Development Specialist; Matt Willis, Willard Library Director; and April Dillinger, Willard Library Deputy Director, met in person.

Community Needs Discussed: Promoting literacy, the 20-year anniversary of the Battle Creek reads program, needs of people experiencing homelessness who use the library, needs of teenage youth, and perceptions of safety in the downtown area.

Substance Abuse Council

For over 30 years, the Substance Abuse Council has worked to prevent substance abuse in Calhoun County collaborating with over 100 partners addressing the problems and issues related to substance use. The coalition is made up of dedicated partners from law enforcement, schools, parents, elected officials and healthcare. With four dedicated staff, the Council works to provide support for recovery, public education, promotion of Narcan, special events and teen intervention.

Teen Intervene is a program of harm reduction, where youth meet individually or in a small group setting with a Substance Abuse Council Prevention Specialist to discuss coping skills, goal setting, and behavior changes to reduce or eliminate substance use. The program is a 1-day, small group, classroom setting or an individualized session. Referrals to other programs may be made at the conclusion of the program if further support is needed. Other evidence-based prevention programs are offered including life skills training and Catch my Breath to help youth understand the consequences of vaping and the damage that

it does to lungs. The Substance Abuse Council also operates the Countywide Opioid Coalition and various other workgroups. Through the consultation, the Coalition director connected with the City to serve on a Recovery Housing Request for Proposal review panel.

Consultation Attendees: Dawn Smith, Substance Abuse Council Executive Director; Helen Guzzo, Community Development Supervisor; Vanessa Hernandez, Community Development Specialist; Darcy Schmitt, Planning Supervisor, met virtually.

Community Needs Discussed: Public education needs; need for recovery housing and treatment, prevalence of vaping among teenagers; overdose rates; use of Narcan for overdoses; opioid use

Calhoun County Office, Michigan Department of Health and Human Service (MDHHS)

The County office of MDHHS manages Family Independence Payments, State Emergency Relief, Supplemental Nutrition Assistance Payments (SNAP formerly Food Stamps), Child Protective Services and Adult Protective Services, child care subsidies, Medicaid and other cash assistance programs. In December 2024, MDHHS assisted 46,000 families in Calhoun County. There were 24,000 families were assisted through nutrition assistance, there were 33,000 individuals enrolled in Medicaid and 1,283 families were assisted through daycare assistance.

Consultation Attendees: Karen Doubleday, Calhoun County MDHHS Assistance Payments Program Manager; Ian Pegg, Calhoun County MDHHS Community Resources Coordinator; Helen Guzzo, Community Development Supervisor; Vanessa Hernandez, Community Development Specialist; Darcy Schmitt, Planning Supervisor, met virtually.

Community Needs Discussed: Resource constraints, need for affordable housing, food insecurity, lack of transportation (including bus line), and daycare.

Battle Creek Housing Commission

The Battle Creek Housing Commission is undergoing strategic change as it is in the final stages of converting from a public housing authority in a Rental Assistance Demonstration (RAD) conversion where its 320 housing units will now be funded with Project Based Section 8 vouchers and not under public housing. The Battle Creek Housing Commission will continue to administer housing choice vouchers. The Housing Commission just hired a new Deputy Director for Development to help it manage the renovation of its housing portfolio and to develop a strategic plan for building new affordable housing. The City's Community Services Director and the Community Development Supervisor serve on the Housing Commission's Board of Directors. The Board consists of five members from the Battle Creek community all appointed for five-year terms by the City Commission.

Consultation Attendees: Lee Talmage, Executive Director; Abe Alassaf, Deputy Director; Helen Guzzo, Community Development Supervisor; met in-person.

Community Needs Discussed: Need for new affordable housing, development gap between costs of construction and the appraised value after construction, need for service coordinators at the housing developments of Cherry Hill, Kellogg Manor and Parkway.

Enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City of Battle Creek participates closely in various collaborative relationships that coordinate between housing and service organizations. Part of the collaborative work includes a city staff serving as liaison to the Neighborhood Planning Councils; partnership with the Calhoun County Lead Task Force, Battle Creek Area Association of Realtors (BCAAR), VOCES, the Calhoun County Land Bank, the Homeless Coalition and the Housing Solutions Board, and the community policing efforts of the Battle Creek Police Department.

The Neighborhood Planning Councils (NPCs), commonly referred to as NPCs -- are groups of citizens from the same residential area who meet to discuss issues or concerns of that neighborhood. City staff members from various departments, including police and community services, work with these resident groups to provide facts and guidance and address issues as necessary. The city is broken down into eight NPC geographic areas. As of May 2025, only six of the eight NPCs have re-chartered and restarted meeting again monthly since COVID. The NPCs provide a platform to community members and residents, City Staff, the City Commission, and various organizations to discuss neighborhood concerns. The space also allows the city to educate residents about programs and pending decisions, opportunities, and/or changes coming to the city. Meetings are open to all and usually meet monthly or 8 to 10 times a year.

The Calhoun County Lead Poisoning Prevention Task Force is a group that works to educate and reduce lead exposure in Calhoun County, Michigan. Our Lead Coordinator and Rehab Coordinator are active members of the task force. The Calhoun County Health Department is the convener of the Task Force and is operating an Albion Coalition to oversee a water faucet replacement program being funded by the State of Michigan. Community Development meets monthly with Health Department public health nurse and community healthcare worker to review cases of lead poisoned children to work together to qualify households for the City's lead abatement programs.

The Battle Creek Association Area of Realtors (BCAAR) serves as a hub for realtors, brokers, and industry experts to connect, collaborate, and stay informed about the latest regulations, trends,

and best practices in the real estate market. The association's goal is to empower its members to achieve their full potential and establish themselves as trusted and successful real estate professionals. For the association, it is important to prioritize advocacy and represent the interests of the community.

Voces was initially organized in 2007 by a small group of dedicated Latinos and allies interested in improving the health, quality of life, and leadership of Latino families in greater Battle Creek, MI. Voces began operations in May 2008 as a Community Project Fund of the Battle Creek Community Foundation with generous financial support from the W.K. Kellogg Foundation. Currently, Voces is an independent nonprofit organization serving the Latino community in Calhoun County, MI, with generous local and national support.

The Land Bank has been active in blight elimination efforts throughout the county since its inception in 2007. Removing dangerous and unsightly structures is one way the Land Bank has worked to improve the neighborhoods where it is a property owner. Knowing that while demolition can help make a neighborhood safer and looking better, it can also be a hollowing out of a community. The Land Bank has actively sought rehabilitation funding to save and repurpose structures wherever possible to maintain the positive fabric of transforming neighborhoods.

Battle Creek receives Emergency Solutions Grants (ESG) funding through MSHDA and its balance of state program for ESG non-entitlement Cities. The Housing Solutions Board (HSB), part of the Battle Creek Homeless Coalition, runs the application process for ESG funding and for HUD Continuum of Care homeless assistance funding.

As part of the Battle Creek Police Department's commitment to community-oriented policing (COPS), the Community Services Unit is dedicated to strengthening connections between neighbors and the officers who serve them. Through partnerships with businesses, organizations, and citizen groups, we provide programs aimed at enhancing the quality of life for all residents, especially children, in the Battle Creek community. Each Neighborhood Planning Council Target Area has a COPS officer devoted to developing relationships within the geographic area.

Furthering the emphasis on working with the community including Summit Pointe, the mental health authority for Calhoun County, the Battle Creek Police Department has organized and grant funded the Fusion Center, a collaborative operational unit housed within the Investigations Division. This unit includes multiple law enforcement agencies as well as external community partners. Some of the responsibilities of the Fusion Center include: identifying and analyzing crime trends and hotspots, as well as disseminating that information to law enforcement as necessary; tracking crime statistics and trends over time; victim services; connecting appropriate stakeholders, law enforcement, or community partners to trends or issues identified; supporting data collection and monitoring of law enforcement or community initiatives; building relationships with community partners to bridge information and communication gaps to facilitate a better working relationship between law enforcement and all community stakeholders; support for major investigations or

critical incidents; and planning for local and regional events and incidents.

This unit also serves to support all other aspects of the Battle Creek Police Department, providing an information clearinghouse and an operational support resource for Patrol, Gang Suppression Unit, Special Investigations Unit, Detective Bureau, Community Services, and Police Administration.

The Fusion Center is a combination of Battle Creek Police Department personnel and outside partners, both civilian and law enforcement. Many of these community agencies have dedicated personnel to work on-site in the Fusion Center either full-time or part-time as their organization allows. Summit Pointe has actively trained officers in Critical Intervention Team skills to better equip the police to handle calls involving mental health issues.

The City of Battle Creek agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government's payment decisions for purposes of section 3729(b)(4) of title 31, United States Code.

The City of Battle Creek will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

Identify any Agency Types not consulted and provide rationale for not consulting

The City of Battle Creek conducted 21 consultations in January and February 2025. A number of organizations were on the list to have consultations, but due to staff schedules and other logistics, meetings did not happen. Organizations not consulted with directly include the Disability Network; Senior Care Partners; the local hospital, Bronson Battle Creek; and the ARC. Despite not having direct consultations, community development staff work in collaborative groups with these organizations and feel their perspective informed the Consolidated Plan planning process.

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City of Battle Creek works closely with the Calhoun County Land Bank on neighborhood issues and land reuse strategy, and with the Calhoun County Health Department on its lead abatement programs. The City works with Emmet, Bedford and Pennfield Townships through its shared water and sewer services. The City of Springfield with a population of 5,281 is totally surrounded by the City of Battle Creek, while its school system is merged with Battle Creek Public Schools and it uses City of Battle Creek water, Springfield maintains its own city services. The city has mentored Community Development staff at

the City of Springfield about its housing rehab program funded by MSHDA sharing forms and policies.

PR-15 Citizen Participation

Summary of citizen participation process/efforts made to broaden citizen participation

Summarize the citizen participation process and how it impacted goal-setting

The City of Battle Creek engaged in extensive outreach for the citizen participation process in the development of the 2025-2029 Consolidated Plan. It started with forming a strategic planning team made up of seven representatives from the city and eleven representatives affiliated with community organizations. This group meet virtually three times and twice in-person. This same Steering Committee is going to provide advice and guidance to the Housing Strategy update to the Master Plan which will continue through the rest of 2025.

The city repeated a Community Development Survey that was very similar to a community survey conducted for the 2015-2019 and 2020-2024 Consolidated Plan public process. To help increase survey participation of low-income and homeless people, Willard Library and the Burma Center allowed the city to have available a paper survey on their site. Overall, there were a total of 323 survey responses submitted. All responses were analyzed and informed the priority setting for the Consolidated Plan. The responses were much lower in 2025 than in the two previous community surveys despite following the same outreach strategy.

Additional public participation was gathered from existing Neighborhood Planning Councils (NPC). To increase communication with residents and assist with service planning, the City of Battle Creek is divided into eight NPC areas where residents meet monthly (six are currently active), elect their own leadership and develop their own agendas. Presentations were made to all active NPCs.

Technology was used in multiple ways to gain participation. All documents and information were posted on the Community Development page of the City of Battle Creek's website. The City of Battle Creek made postings about the survey and public meetings on its Facebook page and Twitter feed.

SURVEY DISTRIBUTION STRATEGY

- Released in water bill November 2024
- Social Media Campaign with links to electronic survey
- Paper copies available
- Translated into Spanish and Burmese
- Color SHOPPER NEWS ad for four weeks
- Distributed at public events/NPC meetings
- City staff did podcast and radio appearances
- Due date extended in late Dec. to Jan. 30, 2025
- Dramatically lower response rate

– 307 in English, 15 in Spanish and 0 in Burmese

- 2014 Survey – 1,179 Responses
- 2020 Survey – 950 Responses
- 2025 Survey – 323 Responses
- Not enough responses to analyze subgroups by race, employment status, age, income or rental/homeowner

Safe and Affordable Housing	
Homeowner housing rehabilitation/repair	48%
Educate about routine home maintenance	45%
Rental housing rehabilitation	44%
Public Service	
Child care	57%
Crime prevention education & victim services	55%
Domestic Violence Services	50%
Neighborhood Health	
Clean up of vacant lots	42%
Demolition of abandoned buildings	39%
Code compliance property maintenance	37%
Public Infrastructure	
Street improvement	40%
Improve sidewalk accessibility	40%
Sidewalk repair	35%
Economic Development	
Increase job opportunities	57%
Rehabilitation of commercial buildings	49%
Small business loans	35%

Citizen Participation: Summary of the Public Engagement

Please note that for ease of reviewing an alternative format is presented for Table 1 – Citizen Participation Outreach in the Consolidated Plan submitted to the U.S. Department of Housing and Urban Development (HUD)

Consolidated Plan 2025-2029 Community Engagement Process Timeline

Tuesday 11/19/2024	City Press Release on the survey and December 12 Community Conversation Survey QR code and description mailed out in December water bills. (1)
Thursday 11/21/2024	The SHOPPER News Pubic Notice , survey and Dec. 12 Community Conversation (2)
Wednesday 12/4/2024	1ST Meeting Housing and Community Development Steering Committee (3)
Thursday 12/5/2024	NPC #1 Post Edition Neighborhood Planning Council (4) 8 community members, 3 city staff, 1 guest

From NPC 1, December 5, 2024 meeting minutes: Helen Guzzo discussed the survey for the city's Consolidated Plan and Master Plan update that is being conducted. 2 meetings will be held on December 12th at 2:30-4:30 and 5:30-7 pm at the Kook Family Center. She provided members with a survey associated with these two items and requested they be completed and returned to her office. The Consolidated Plan is used by HUD to determine amount of funding city will receive from HUD via the Community Development Block Grant process. This money is crucial to support the needs of our community. Attendees voiced support for the assistance provided through the Minor Home Repair program.

Thursday 12/5/2024	SHOPPER NEWS, Community Survey/Community Conversation Ad and Public Notice (Recording of PODCAST Show, Community Matters with Richard Piet (5)
Saturday 12/7/2024	Airing of Podcast Show with Richard Piet on WBCK station @ 8:00 AM (6)
Thursday 12/12/2024 2:30 pm – 4 pm 5:30 pm – 7 pm	Community Development Community Conversation (7) Presentation by Helen Guzzo, Darcy Schmitt and Sonja Dean

A total of 38 community comments were made from 5 discussion groups, discussion revolved around the importance of the Minor Home Repair program for helping low-income to moderate-income homeowners

make needed health and safety repairs, concerns with CODE, and the need for more affordable housing. A total of 23 people attended.

Friday
12/27/2024 **City Press Release extending community survey deadline through Jan. 30, 2025**
Graphic for Housing and Community Development Survey for and social media (8)

Thursday
1/16/2025 **2nd Meeting Housing and Community Development Steering Committee (9)**

Thursday
1/9/2025 **NPC #3 Old Lakeview Neighborhood Planning Council/Trinity Neighborhood Center**
4 community members, 3 city staff, 8 guests (10)

From the meeting minutes: Helen Guzzo discussed the HOUSING AND COMMUNITY DEVELOPMENT COMMUNITY CONVERSATION REPORT and the Survey that can be done online or paper survey picked up at City Hall. Each year the City of Battle Creek receives Federal Funding for Community Development to benefit low and moderate-income residents. Every 5 years, the city conducts a needs assessment to develop a consolidated plan which determines how CDBG and Home Investment Partnership Federal dollars are spent. Support was voiced for the Minor Home Repair program, the important role that code compliance provides for dealing with neighbors who do not take care of their property to neighborhood standards and the need for housing development.

Monday
1/13/2025 **Access Vision (00:31:00), Be Scene on Air with host, Sherii Sherban (11)**
1/13/2025, 6 pm **NPC #2 Washington Heights Neighborhood Planning Council (12)**
9 community members, 4 city staff, 1 guest

Discussion of need for relief or payment of back taxes to prevent tax foreclosure. Discussion of how to develop tiny homes. Discussion of the need to develop new housing on in-fill lots where vacant houses have been demolished. Need for rehab of vacant houses to preserve them and keep them part of the community.

1/13/2025, 7pm **NPC #5 Urbandale Neighborhood Planning Council (13)**
8 community members, four city staff

From the meeting minutes: Helen Guzzo and Darcy Schmidt from the City of Battle Creek presented on the 2025-2029 Housing and Community Development Consolidated Master Plan. In 2018 housing was added to the city's master plan which is now required by state law as there is a housing shortage. Half of the residential housing in BC was built before 1960, too many of the homes are in disrepair, and there is limited quantity of quality housing on all levels—we are short 470 more single-family homes and 1,400 rental units. BCCF, WKKF, BCU are all working with the city as interested stakeholders of the Housing Action Plan. City receives \$1.2m block grant (same as 10 years ago) for many projects. Discussion of the Habitat for Humanity new construction in the area. Discussion of the need for retirement housing, not enough new housing being built. Discussion of the importance the minor home repair program to support for replacing roofs, stairs and more when homeowners cannot afford to make needed repairs. Discussion of the need to repurpose existing vacant schools and factories.

Wednesday
1/15/2025 **NPC #4 Historic Northside/Northeast Neighborhood Planning Council (14)**
7 community members, 4 city staff, 3 guests

Discussed were the source of revenues, the consolidation plan priorities, and American Rescue Act recipients. Steps and roof repair highlighted the minor home repair projects. Homeowners and rental property were compared between NPC's 1,2,3,4 and 5. Discussion of Battle Creek having a housing shortage in the future. Discussion of the lack of a grocery store close to downtown. Need for more Low-Income Housing Tax Credits projects to building more affordable housing. Discussion of the County Transportation Millage and the progress in establishing the Calhoun County Transportation Authority.

Wednesday
1/29/2025 **NPC #11 Neighborhood Planning Council (15)**
12 community members, 4 city staff, 2 guests

Discussion of the lack of housing development and the needs of people seen downtown who are homeless. Members appreciated the presentation on the housing and community development needs assessment and how funds have been spent in the past.

Wednesday
2/5/2025 **Presentation to the Pennfield Lions Club (16)**
14 members, 4 homeowners in Battle Creek, and 2 Battle Creek landlords

Presented the housing and community development needs assessment. Discussion of rental housing and the role of inspections.

Wednesday
2/6/2025 **NPC #1 Post Edition Neighborhood Planning Council Follow-Up Discussion**
Calhoun County Land Bank Land Reuse Discussion (17)

Discussion of how the city can support Neighborhood Planning Councils. Support restarting leadership meetings. Discussion of the proposal to develop a 50-unit apartment building for permanent supportive housing for people in recovery from substance abuse and chronic homelessness. Desire for new infill housing construction to increase the number of homeowners and decrease the number of renters. Favor continued funding of code compliance.

Thursday
3/13/2025 **3rd Housing and Community Development Steering Committee Meeting (18)**
Department of Public Works, 11 Committee members, 5 City staff
Theming of public statements from survey and public meetings

Friday
3/21/2025 **Housing Solutions Board Meeting Focus Group – Housing and Community Needs Presentation (19)**

Thursday
3/27/2025 **SHOPPER News 1st Public Notice of April 15 Housing and Community Needs Public Hearing along with a Program Year 2025 proposed CDBG and HOME Use of Funds (20)**

Thursday 4/3/2025	SHOPPER News 2nd Public Notice of April 15 Housing and Community Needs Public Hearing during a regularly scheduled City Commission Meeting, and estimated amounts for the PY2025 Proposed Use of Funds for the Community Development Block Grant and HOME Investment Partnership programs. (21)
Tuesday 4/15/2025	City Commission Public Hearing on Housing and Community Development Needs 14 public comments and 2 City Commissioner comments – See City Commission (22)
4/30/2025	Completed Consultations with Community Organizations
Thursday 5/15/2025	SHOPPER News First Notice of June 17 Public Hearing with estimated amounts of CDBG and HOME allocations for the Proposed Use of Funds (23)
	Published a DRAFT on the 2025-2029 Consolidated Plan to the City’s website along with a Public Notice of the June 17th Public Hearing and the Proposed Use of Funds with actual allocations (24)
Thursday 5/22/2025	La Nueva Opinion Spanish-language newspaper, Public Notice of June 17 Public Hearing and Proposed Use of Funds for Program Year 2025 with actual allocations of CDBG and HOME, Invoice for Translation/Proof of publication (25)
	SHOPPER News Second Public Notice of June 17 Public Hearing and Proposed Use of Funds for PY2025 with actual allocations of CDBG and HOME (26)
Tuesday 6/17/2025	Consolidated Plan Public Hearing and Approval by the City Commission (27)

Needs Assessment

NA-05 Overview

Based on HUD- provided U.S. Census figures, the following data indicates the number and percentage of renters and homeowners who may be subject to housing problems, based on income level. HUD receives a “special tabulation” of data from the U.S. Census Bureau’s American Community Survey (ACS) that is largely not available through standard Census products. This special tabulation data provides counts of the numbers of households that fit certain combinations of HUD-specified criteria such as housing needs, HUD-defined income limits (primarily 30, 50, and 80 percent of area median income) and household types of particular interest to planners and policy-makers. Known as the Comprehensive Housing Affordability Strategy (CHAS) data, it is used by local governments for housing planning and as part of the Consolidated Planning process.

NA-10 Housing Needs Assessment - 24 CFR 91.205

According to the 2019-2023 American Communities Survey ACS (five-year average), the population of Battle Creek is 52,175 consisting of 21,233 households with a median income of \$51,699.

In 2020, population estimates in the following table reflect the population, household and median income for residents of Battle Creek.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	51,830	51,085	-1%
Households	20,630	20,690	0%
Median Income	\$36,882.00	\$42,285.00	15%

Table 2 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS

Households

21,233

Number of households

Calhoun County: 53,431

Michigan: 4,040,168

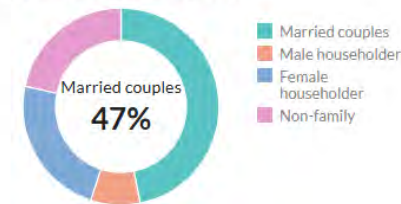
2.4

Persons per household

about the same as the figure in Calhoun County:
2.4

about the same as the figure in Michigan: 2.4

Population by household type



2019-2023 American Communities Survey ACS (five-year average)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	3,305	3,075	4,045	2,145	8,120
Small Family Households	770	980	1,330	845	4,060
Large Family Households	255	180	180	130	665
Household contains at least one person 62-74 years of age	700	440	780	450	1,900
Household contains at least one person age 75 or older	260	495	715	215	575
Households with one or more children 6 years old or younger	650	374	604	445	715

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

HAMFI is the HUD Area Median Family Income which is calculated by HUD for each City to determine Fair Market Rents (FMRs) and income limits for HUD programs.

Income

\$29,763

Per capita income

about 90 percent of the amount in Calhoun County: \$33,239

about three-quarters of the amount in Michigan: \$39,538

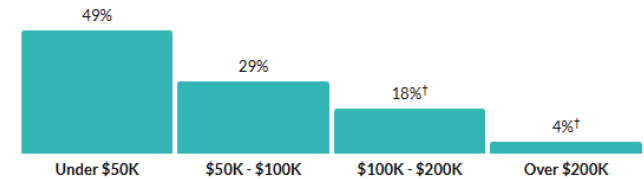
\$51,699

Median household income

about 90 percent of the amount in Calhoun County: \$60,385

about three-quarters of the amount in Michigan: \$71,149

Household income



2019-2023 American Communities Survey ACS (five-year average)

2025 Income Limits

2025 Income Limit Area	Income Limit Category	Persons in Family							
		1	2	3	4	5	6	7	8
City of Battle Creek	30% Extremely Low Income Limits	\$17,194	\$19,650	\$22,106	\$24,563	\$26,531	\$28,500	\$30,469	\$32,438
	50% Very Low Income Limits	\$28,656	\$32,750	\$36,844	\$40,938	\$44,219	\$47,500	\$50,781	\$54,063
	60% of Area Median Income	\$34,388	\$39,300	\$44,213	\$49,125	\$53,063	\$57,000	\$60,938	\$64,875
	80% Moderate Income Limits	\$45,850	\$52,400	\$58,950	\$65,500	\$70,750	\$76,000	\$81,250	\$86,500

Each year, HUD updates income limits. For the current limits, click here: [Income Limits | HUD USER](#)

Data 2016-2020 CHAS
Source:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	10	75	15	10	110	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	30	30	15	0	75	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	30	80	55	165	25	4	4	25	58
Housing cost burden greater than 50% of income (and none of the above problems)	1,515	535	25	35	2,110	665	225	120	0	1,010
Housing cost burden greater than 30% of income (and none of the above problems)	340	840	560	65	1,805	90	480	425	70	1,065
Zero/negative Income (and none of the above problems)	135	0	0	0	135	75	0	0	0	75

Table 3 – Housing Problems Table

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,560	670	135	105	2,470	685	230	125	25	1,065
Having none of four housing problems	830	1,150	1,690	725	4,395	230	1,020	2,095	1,295	4,640
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	525	415	165	1,105	165	285	124	574
Large Related	130	85	0	215	120	70	10	200
Elderly	495	290	160	945	255	235	235	725
Other	745	680	275	1,700	240	115	175	530
Total need by income	1,895	1,470	600	3,965	780	705	544	2,029

3. Cost Burden > 30%

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	155	155	145	80	0	225
Large Related	0	0	45	45	100	0	0	100
Elderly	420	140	25	585	220	105	90	415
Other	0	645	265	910	225	0	0	225
Total need by income	420	785	490	1,695	690	185	90	965

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	30	25	95	55	205	25	4	4	25	58
Multiple, unrelated family households	0	4	0	0	4	0	0	0	0	0
Other, non-family households	0	30	0	0	30	0	0	0	0	0
Total need by income	30	59	95	55	239	25	4	4	25	58

Table 11 – Crowding Information

Data 2016-2020 CHAS
Source:

Units & Occupancy

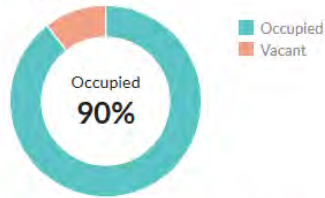
23,717

Number of housing units

Calhoun County: 59,626

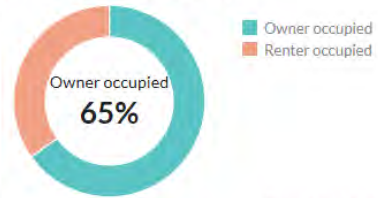
Michigan: 4,599,683

Occupied vs. Vacant



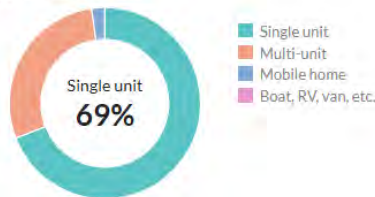
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Ownership of occupied units

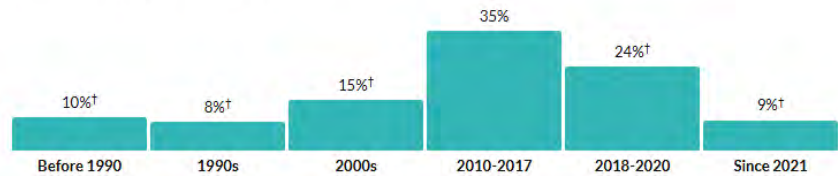


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Types of structure



Year moved in, by percentage of population



Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to the 2023 ACS estimates, 10% of the City's population under age 65 is disabled. The City does not have data available to estimate the number of persons or households with victims of domestic violence, dating violence, sexual assault and stalking who may be in need of housing assistance. Services for people experiencing domestic violence or human trafficking are provided by SAFE Place, Battle Creek's domestic violence service provider and shelter. This organization is committed to helping victims of domestic violence and their families in Calhoun, Eaton and Barry counties.

What are the most common housing problems?

Looking at the data reported in Table 8 on housing cost burden, the most common housing problem in the City is severe housing cost burden, where residents pay more than 50 percent of their gross income for housing costs. This problem is more prevalent among renters than homeowners, however this is largely the result of renters having lower incomes than homeowners. Typically, severe housing cost burden tracks with income, with higher rates of burden being associated with lower incomes. A notable exception is elderly owner-occupied households, which represent severely housing cost burdened homeowners, but are more likely to be of moderate income than low or very low income.

Other issues, such as overcrowding and substandard housing, as defined by the U.S. Census, tend to affect renter households more than homeowners. Overcrowding is not prevalent in Battle Creek.

The inability of some individuals or families to access rental housing in a broad range of neighborhoods due to poor

or bad credit, a past eviction or a criminal history was mentioned repeatedly during the public engagement process as a significant problem.

Are any populations/household types more affected than others by these problems?

As mentioned previously, lower incomes are the factor most strongly associated with severe housing cost burden. Certain demographic groups, such as renters, and elderly households are affected more by severe housing cost burden, but much of this disparity disappears when you control for income.

Describe the characteristics and needs of low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered (91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Individuals with an imminent risk of residing in shelters or becoming unsheltered typically have a combination of financial factors present in their lives: lack of a living-wage job, housing costs consuming more than 50 percent of their income, and high child care, medical, or transportation costs. In addition to these factors, individuals at risk of homelessness will often have additional issues present: family conflicts, domestic violence, doubling up with family members, recent health care or other financial crisis, housing with code or safety violations, family members with disabilities, criminal histories, history of mental illness or chemical dependency, difficulty navigating systems to access public benefits or community-based services, and prior experience with homelessness.

If a City provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Battle Creek does not provide an estimate of the at-risk population(s).

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The City does not have access to reliable data regarding what happens to households after an eviction or a foreclosure. Data collected through the public engagement process and from consultation with local agencies that work with at-risk populations suggest that many of the families that struggle with housing often have credit issues and prior housing evictions.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205

Assess the need of any racial or ethnic group that has a disproportionately greater need in comparison to the needs of that category of need as a whole.

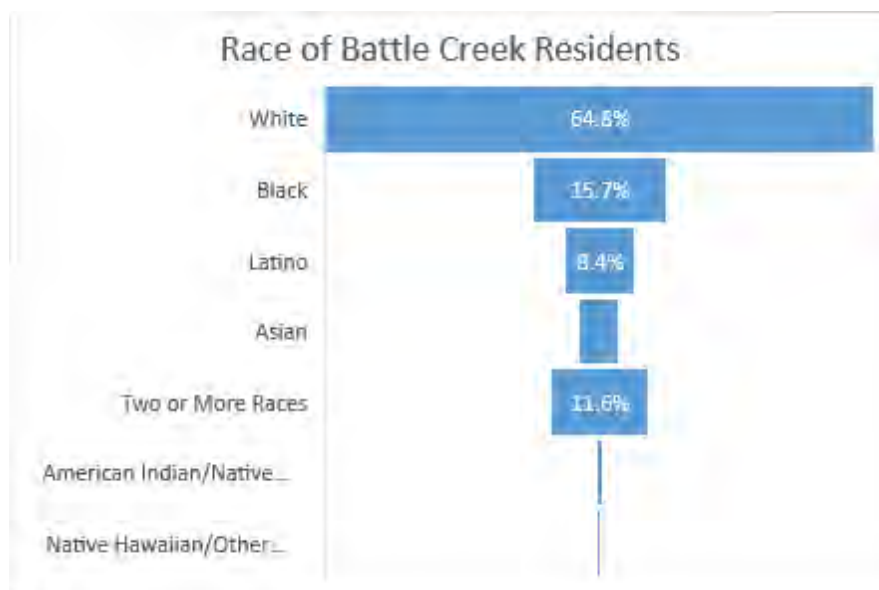
HUD defines a disproportionately greater number of housing problems by a racial or ethnic group as when a group experiences housing problems at a rate more than 10% greater than the income group as a whole. Income

classifications are defined as: extremely low-income (under 30% of area median income); low- income (between 30% to 50%); moderate-income (between 50% to 80%); and middle-income (between 80% to 100%).

In this section (NA-15) housing problems are defined as:

- Lacking complete kitchen facilities
- Lacking complete plumbing facilities
- More than one person per room
- Housing costs more than 30% of household income (housing cost burdened)

Paying more than 50% of household income per month for housing is designated at severely house cost burdened. The racial makeup of Battle Creek residents according to the 2023 ACS is:



0%-30% of Area Median Income						
Housing Problems	# of Households with one or more of four housing problems	% of Households with 1 or more problems	Has none of the four housing problems	% with no problems	Household has no/negative income, but none of the other housing problems	Total Households
City as a whole	2,670	81%	640	19%	0	3,310
White	1,620	82%	350	18%	0	1,970
Black / African American	750	79%	200	21%	0	950
Asian	125	100%	0	0%	0	125
American Indian, Alaska Native	4	12%	30	88%	0	34
Pacific Islander	0	0	0	0	0	0
Hispanic	70	64%	40	36%	0	110

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

# of Households with one or more of four housing problems	% of Households with 1 or more problems	Has none of the four housing problems	% with no problems	Household has no/negative income, but none of the other housing problems	Total Households
2,215	72%	855	28%	0	3,070
1,125	71%	465	29%	0	1,590
770	79%	205	21%	0	975
65	100%	0	0%	0	65
4	100%	0	0%	0	4
0	#DIV/0!	0	#DIV/0!	0	0
200	55%	165	45%	0	365

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	# of Households with one or more of four housing problems	% of Households with 1 or more problems	Has none of the four housing problems	% with no problems	Household has no/negative income, but none of the other housing problems	Total Households
City as a whole	1,240	31%	2,805	69%	0	4,045
White	900	31%	1,990	69%	0	2,890
Black / African American	255	31%	565	69%	0	820
Asian	15	100%	0	0%	0	15
American Indian, Alaska Native	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0
Hispanic	75	25%	220	75%	0	295

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	# of Households with one or more of four housing problems	% of Households with 1 or more problems	Has none of the four housing problems	% with no problems	Household has no/negative income, but none of the other housing problems	Total Households
City as a whole	1,240	31%	2,805	69%	0	4,045
White	900	31%	1,990	69%	0	2,890
Black / African American	255	31%	565	69%	0	820
Asian	15	100%	0	0%	0	15
American Indian, Alaska Native	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0
Hispanic	75	25%	220	75%	0	295

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Groups that are affected at a rate more than 10 percent above the income group as a whole are considered to be disproportionately affected. The data for Asians and Hispanics suggest that there are some income groups that are affected more by housing problems than households of other races with similar incomes. However, the pool of data for Asians and Hispanics is very small and the data is not very consistent, so it should be used with caution.

NA-20 Disproportionately Greater Need: Severe Housing Problems – b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

HUD defines a disproportionately greater number of severe housing problems by a racial or ethnic group as when a group experiences housing problems at a rate more than 10% greater than the income group as a whole. The data summarizes the number of each racial or ethnic group experiencing any of four housing problems: severe cost burden (paying more than 50% of income for housing); overcrowding (more than one person per room); and lacking complete kitchen facilities or complete plumbing facilities (substandard housing). Income classifications are defined as: extremely low-income (under 30% of area median income); low-income (between 30% to 50%); moderate-income (between 50% to 80%); and middle-income (between 80% to 100%).

In this section (NA-20) severe housing problems are defined as:

- Lacking complete kitchen facilities
- Lacking complete plumbing facilities
- More than one person per room
- Housing costs more than 50% of household income (severely cost burdened)

0%-30% of Area Median Income

Severe Housing Problems*	# of Households with one or more of four housing problems	% of Households with 1 or more problems	Has none of the four housing problems	% with no problems	Household has no/negative income, but none of the other housing problems	Total Households
City as a whole	2,245	68%	1,060	32%	0	3,305
White	1,405	71%	565	29%	0	1,970
Black / African American	575	61%	375	39%	0	950
Asian	125	100%	0	0%	0	125
American Indian, Alaska Native	4	12%	30	88%	0	34
Pacific Islander	0	0	0	0	0	0
Hispanic	45	41%	65	59%	0	110

Table 4 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	# of Households with one or more of four housing problems	% of Households with 1 or more problems	Has none of the four housing problems	% with no problems	Household has no/negative income, but none of the other housing problems	Total Households
City as a whole	900	29%	2,170	71%	0	3,070
White	350	22%	1,245	78%	0	1,595
Black / African American	410	42%	560	58%	0	970
Asian	30	46%	35	54%	0	65
American Indian, Alaska Native	0	0%	4	100%	0	4
Pacific Islander	0	0	0	0	0	0
Hispanic	90	25%	270	75%	0	360

Table 5 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

50%-80% of Area Median Income

Severe Housing Problems*	# of Households with one or more of four housing problems	% of Households with 1 or more problems	Has none of the four housing problems	% with no problems	Household has no/negative income, but none of the other housing problems	Total Households
City as a whole	260	6%	3,785	94%	0	4,045
White	170	6%	2,720	94%	0	2,890
Black / African American	25	3%	800	97%	0	825
Asian	0	0%	15	100%	0	15
American Indian, Alaska Native	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0
Hispanic	65	22%	230	78%	0	295

Table 6 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	# of Households with one or more of four housing problems	% of Households with 1 or more problems	Has none of the four housing problems	% with no problems	Household has no/negative income, but none of the other housing problems	Total Households
City as a whole	130	6%	2,020	94%	0	2,150
White	65	4%	1,420	96%	0	1,485
Black / African American	10	2%	395	98%	0	405
Asian	0	0%	50	100%	0	50
American Indian, Alaska Native	0	0%	4	100%	0	4
Pacific Islander	0	0	0	0	0	0
Hispanic	50	30%	115	70%	0	165

Table 7 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

Groups that are affected at a rate more than 10 percent above the income group as a whole are considered to be disproportionately affected. The chart shows that African American and Asian households with an income between 0 and 30 percent of AMI are more likely to experience severe housing cost burden compared to other households making the same income. Again, the pool of data for Asians in this income bracket is very small, so it should be used with caution. African-American households in general are not disproportionately affected with the exception of households in the very low-income bracket.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

The disproportionately greater need of racial or ethnic groups is based on the level of cost burden defined as monthly housing costs (including utilities) exceeding 30% of monthly income. The data is broken down into groups paying under 30% of income for housing, those with housing cost burden between 30% and 50%, and those over 50%, considered severely housing cost burdened. The column labeled “no/negative income” represents households with no income or those paying 100% of their gross income for housing costs.

Housing Cost Burden

Housing Problems	<=30% Not Cost Burdened	% of House holds <30%	30-50% Burdened	% of Households 30-50%	>50% Burdened	% of Households >50%	No / Negative Income (not computed)	% of Households >50%
City as a whole	14,115	68%	3,100	15%	3,260	16%	215	1%
White	10,145	71%	2,000	14%	1,885	13%	160	1%
Black / African American	2,020	52%	835	21%	995	26%	50	1%
Asian	405	66%	65	11%	140	23%	0	0%
American Indian, Alaska Native	49	86%	4	7%	4	7%	0	0%
Pacific Islander	0	0	0	0	0	0	0	0
Hispanic	1,000	78%	145	11%	135	11%	0	0%

Table 8 – Greater Need: Housing Cost Burdens AMI

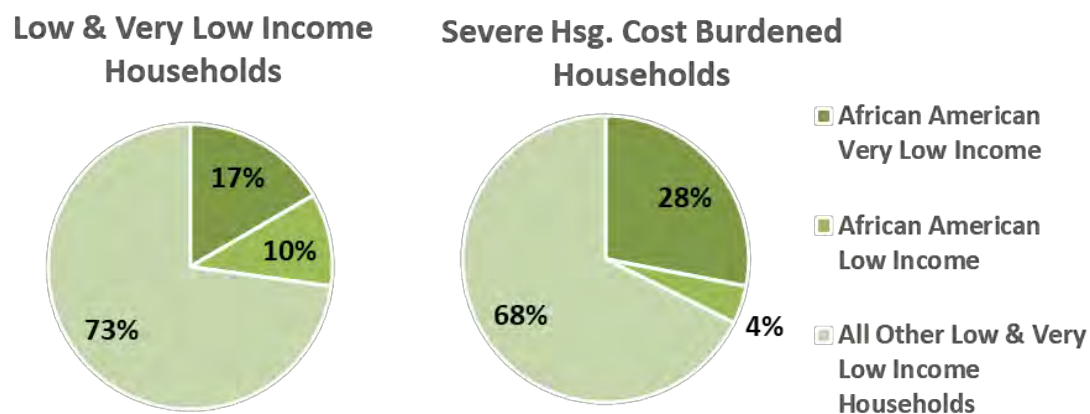
Data Source: 2016-2020 CHAS

Housing Cost Burden of Low and Very Low-income Households

Households are considered housing cost burdened if they are paying over 30% of their household income for housing and utilities. Households are cost burdened when they are paying between 30% and 50% of their income in housing costs. When households are paying over 50% of their income in housing and utility costs, they are considered severely housing cost burdened.

Low and very low-income African Americans have a significantly greater likelihood of experiencing severe housing cost burden than whites and other minority residents with similar incomes. This disparity is in part driven by income as African Americans make up a disproportionate amount of low- and very low-income households. African Americans make up 15.7% of Battle Creek households but constitute 27% of low- and very low-income households.

Figure 9: Low Income African American Households as a Percentage of Low Income and Severely Housing Cost Burdened Households of Any Race



NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

This question is answered in NA-25. Disproportionate need is mostly associated with income. With just one exception, any statistically significant disparity associated with race or ethnicity is linked to increased representation among lower income groups. The one exception is very low-income African Americans who are disproportionately affected by housing cost burden, even after controlling for income.

If they have needs not identified above, what are those needs?

Low-income homeowners both older adults, age 60 and over, and adults under 60 demonstrate a need for assistance with home repairs.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

There is significant correlation between racial minority concentration and low- and moderate-income areas (areas where 51% or more of the population is at or below 80% AMI). The North Central neighborhood, known as Washington Heights, has the highest percentage of African Americans at 66 percent.

NA-35 Public Housing – 91.205(b)

The Battle Creek Housing Commission is a medium-sized public housing authority. It provides housing for people with limited incomes, including the elderly and disabled. It offers a range of housing choices from apartments in a townhouse environment to single-family homes. The needs of public housing residents for supportive services and workforce development mirror the needs of other low-income people.

Cherry Hill Manor: Located next the YMCA, Cherry Hill Manor consists of 150 one-bedroom apartments for seniors who are at least 50 years old. Cherry Hill Manor is located at 10 Clay Street and is on a bus line that connects with all parts of the city. Area churches, the Battle Creek Y Center and the downtown area are within walking distance. The Meals on Wheel administered by Milestone Senior Services and paid through Older American Act through CareWell Services and Calhoun County Senior Services provide a hot lunch on Monday through Friday. All utilities are provided and maintenance staff is readily available. Pets are allowed.

Kellogg Manor, located near the Federal Center, consists of 70 apartments including one bedroom and efficiency floor plans. This historic building is located within walking distance of the Kool Family Community Center and is on the city bus line leading to shopping and services. A coin laundry facility is available for residents as well as a community room for other activities. All utilities are provided and maintenance staff is readily available. Parking is next to the building and some garage stalls are available on a rental basis. There is security and pets are allowed.

Parkway Manor offers 84 family apartments in a townhouse setting with play areas for children. A community center provides an Early Head Start Program and food pantry. Located in the Washington Heights neighborhood, the development is on a bus line.

Northside Homes offer 16 single-family homes scattered in a quiet, residential neighborhood in Washington Heights along a bus line.

Jesse Houses offers housing for homeless veterans leaving the Veterans Administration Hospital and reentering the community. Referrals to this program must come through the VA. Three older homes offer communal living.

Section 8 **Housing Choice Voucher Program** helps families pay rent in the private rental market. The rental units may be single-family houses or apartments. Participant families include elderly persons, disabled persons and working families who do not earn enough to keep pace with rising rental housing costs. Eligible applicants are responsible for finding their own rental unit of the appropriate size that meets the requirements of the program and pay a 30% of their adjusted income toward rent and utilities. The success of the program depends on the ability to contract with property managers and owners who have decent, safe, and sanitary rental units. For families entering into a housing choice

voucher agreement, participation in an orientation program is required.

Turnkey III Homeownership Program: The Battle Creek Housing Commission newly constructed 200 homes in the early 1990s for a rent-to-own homeownership program. Now about 13 of these homes left and are in the final phases of the program. These homes scattered throughout Battle Creek are rented to qualified families with an option to purchase that is exercised at the discretion of the resident family. Residents must be employed and/or have a continuing source of income and remain employed throughout their rental term.

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	172	699	137	382	76	0	94

Table 9 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: Battle Creek Housing Commission 05/12/2025

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Disabled *	
Average Annual Income	0	0	\$19,080	\$14,753	\$13,585	\$15,038	\$14,789	\$14,269	
Average length of stay	0	0	4 years	3 years	4 years	3 years	3 years	12 years	
Average Household size	0	0	2	2	1	2	1	1	
# Homeless at admission	0	0	3	1	0	0	1	0	
# of Elderly Program Participants (>62)	0	0	51	298	107	95	53	43	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project -based	Tenant -based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Disabled *
# of Disabled Families	0	0	94	181	33	35	19	94
# of Families requesting accessibility features	0	0	2	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 10 – Characteristics of Public Housing Residents by Program Type

Please note that the Battle Creek Housing does not collect this data.

Data Source: Battle Creek Housing Commission 05/12/2025

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	82	250	90	93	41	0	26
Black/African American	0	0	79	420	47	275	34	0	64
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	1	2	0	2	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 11 – Race of Public Housing Residents by Program Type

Data Source: Battle Creek Housing Commission 05/12/2025

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	10	27	0	22	1	0	4
Not Hispanic	0	0	162	672	137	370	75	0	90
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 12 – Ethnicity of Public Housing Residents by Program Type

Data Source: Battle Creek Housing Commission 05/12/2025

Section 504 Needs Assessment - Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The Battle Creek Housing Commission owns and manages 320 public housing units, has budget authority for 793 Housing Choice Vouchers (utilizing about 640 vouchers because of budget constraints), and owns and manages 14 remaining units of scattered site homeowner units. Five percent of units in each development are required to be accessible in accordance with ADA requirements. All of the Housing Commission's developments meet the 5% requirement. Households assisted from the waiting list are evaluated and offered housing appropriate to their individual needs.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The Battle Creek Housing Commission opens its Housing Choice Voucher Program waiting list twice a year usually in April and September. Sign-up for the waiting list is online and the Battle Creek Housing Commission draws 500 names by random, computerized lottery to be placed on the waiting list.

There is a need for more affordable, one-bedroom units for non-elderly, non-disabled families. Cherry Hill, Kellogg Manor and Parkway developments could benefit from a services coordinator at each property to develop social programs and provide supportive services and referrals to residents.

How do these needs compare to the housing needs of the population at large?

The needs of public housing residents are very similar to the housing needs of other low-and moderate-income people. With the significant advantage of living in income based stable housing.

NA-40 Homeless Needs Assessment – 91.205(c)

The homeless services systems, known as the Continuum of Care (CoC), is rich with compassion and operated by trusted, experienced, and accountable nonprofit organizations who work with homeless people with limited access to safe and affordable permanent housing.

Resources have been devoted to housing any individuals experiencing homelessness in Battle Creek through outreach from the federal Department of Veterans Affairs, the Haven of Rest shelter ministries and the SHARE Center. Emergency shelter services are provided by the Haven of Rest. The Haven provides comprehensive services to homeless individuals and families from emergency shelter, food, temporary and transitional housing, and substance abuse treatment and case management.

Survivors of domestic violence are provided emergency shelter, counseling, legal advocacy, and transitional services by S.A.F.E. Place. The SHARE Center provides a Drop-In Resource Center that houses a Community Inclusion Program to provide safety, access to services and meals to homeless individuals. The SHARE Center also provides a Peer Support Program to support individuals in their mental health and substance abuse recovery.

In 2024, the leadership of the Continuum of Care transferred from Summit Pointe to the United Way of South-Central Michigan. The United Way also staffs the Kalamazoo County Continuum of Care. The **Calhoun County Homeless Coalition (HC)** is a collaborative body within the CoC and chaired by the Director of the CoC. The Homeless Coalition is a broad-based, 51-member collaborative that meets bi-monthly to share information and develop and implement strategies to address the issues of homelessness in Calhoun County. Battle Creek's nonprofit and government service providers meet regularly as part of the **Homeless Coalition's** various workgroups to share information about available services and to coordinate individual cases. Workgroups include the Data Quality Team, and Calhoun County Connect & VA Stand Down (health fair) Committee. The Homeless Coalition coordinates the Point-In-Time homeless count each January and organizes a community health fair each October.

Leadership for coordinating HUD Continuum of Care and MSHDA Emergency Solutions Grants (ESG) funding is delegated to the **Housing Solutions Board**, which organizes two grant funding rounds per year. MSHDA is Michigan's statewide housing authority and a HUD grantee for balance of state ESG funds. The Housing Solutions Board meets monthly. The Director of CoC serves as an ex-officio board member and Secretary of the Housing Solutions Board. Staff from the City's Community Development Division participates in the Homeless Coalition attending monthly meetings and currently serve as the Co-chair to the Housing Solutions Board. The Housing Solutions Board fulfills the roles assigned to it by state and

federal funders, MSHDA and HUD as the decision-making body for the Continuum of Care.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
Persons in Households with adult(s) and Child(ren)	Sheltered 56	Unsheltered 0	312	283	76	79
Persons in Households with Only Children	0	1	1	1	1	8
Persons in Households with Only Adults	167	28	755	583	178	70
Chronically Homeless Individuals	7	6	45	-	-	-
Chronically Homeless Families	0	0	9	-	-	-
Veterans	20	3	114	106	46	61
Unaccompanied Child	0	1	1	1	1	8
Persons with HIV	0	0	6	-	-	-

Table 23 - Homeless Needs Assessment

Data Source: Estimates of the # of persons experiencing homelessness on a given night come from the Calhoun County 2024 Point in Time Count. Estimates on the number of persons experiencing homelessness each year come from the Michigan Data Warehouse Core Demographics Report; data is for January 1, 2024, to December 31, 2024. Estimates on the number of persons becoming homeless and exiting homelessness

each year is from the Michigan Data Warehouse Emergency Shelter Dashboard for January 1, 2024, to December 31, 2024. Estimates on the number of days persons experience homelessness is from the Stella Performance Module using LSA data from October 1, 2023, to September 30, 2024.

Table 24: Race and Numbers of People experiencing homelessness in 2024, Sheltered and Unsheltered

Race	Sheltered	Unsheltered (optional)
White	472	45
Black or African American	452	44
Asian	3	0
American Indian or Alaska Native	10	0
Pacific Islander	3	0
Multiple	65	3
Ethnicity	Sheltered	Unsheltered (optional)
Hispanic	64	3
Not Hispanic	961	89

Table 24

Data Source Comments: Data for Table 24 comes from the Michigan Data Warehouse Core Demographics Report. Data is for January 1, 2024, to December 31, 2024. Race and ethnicity information for sheltered persons comes from HMIS data for persons enrolled in emergency shelter or transitional housing programs. Race and ethnicity information for unsheltered persons comes from HMIS data for persons enrolled in street outreach programs.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

At any point in time, the capacity of the family shelters are nine families at the Haven’s InAsMuch family shelter and 25 at S.A.F.E. Place, Battle Creek’s shelter for families recovering from domestic violence. Veterans served in Battle Creek consist mainly of male individuals. While veterans are a significant presence in the number of homeless people in Battle Creek, the number of homeless veterans includes very few single women or veterans with families with them.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Most people experiencing homelessness in Battle Creek are white and African American. African American and other minorities in need are more likely to live in doubled-up situations and are much less likely to use shelters.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The unsheltered population tends to have more severe and active substance abuse problems and/or severe mental health problems. In the warm weather, camps are found in the woods and under bridges. Because of the presence of a large Veteran's Administration Hospital at Fort Custer in Battle Creek, Battle Creek has a large percentage of veterans who are homeless. Unsheltered homeless people are more likely to be veterans.

Discussion:

The **Housing Solutions Board** responsibilities include:

A. Lead the Continuum of Care

- Conduct meetings of the full membership
- Issue a public invitation for new members, at least annually
- Adopt and follow a written process to select a board and appoint additional committees, subcommittees, or work groups
- Develop and follow a governance charter detailing the responsibilities of all parties
- Consult with recipients and sub-recipients to establish performance targets appropriate for population and program type, monitor the performance of recipients and sub-recipients, evaluate outcomes, and take action against poor performance
- Evaluate and report to HUD and MSHDA outcomes of funded projects
- Establish and operate a centralized or coordinated assessment system

B. Oversee a Homeless Management Information System (HMIS)

- Designate an entity to manage the Homeless Coalition's HMIS
- Monitor recipient and sub-recipient participation in HMIS
- Review and approve privacy, security, and data quality plans

C. Continuum of Planning

- Coordinate the housing and service system within Calhoun County
- Conduct a Point in Time count of homeless persons
- Conduct an Annual Gaps analysis
- Provide information required to complete the Consolidated Plan
- Consult with Emergency Solutions Grant (ESG) recipients about the allocation of ESG funds and evaluation of the performance

	Battle Creek city, Michigan		
	Total	With a disability	Percent with a disability
Label	Estimate	Estimate	Estimate
Total civilian noninstitutionalized population	51,625	7,678	14.9%
SEX			
Male	24,925	3,922	15.7%
Female	26,700	3,756	14.1%
RACE AND HISPANIC OR LATINO ORIGIN			
White alone	33,453	5,482	16.4%
Black or African American alone	8,017	1,304	16.3%
American Indian and Alaska Native alone	290	28	9.7%
Asian alone	2,471	77	3.1%
Native Hawaiian and Other Pacific Islander alone	28	1	3.6%
Some other race alone	1,376	128	9.3%
Two or more races	5,990	658	11.0%
White alone, not Hispanic or Latino	32,477	5,401	16.6%
Hispanic or Latino (of any race)	4,319	347	8.0%
AGE			
Under 5 years	3,277	22	0.7%
5 to 17 years	9,829	368	3.7%
18 to 34 years	10,961	986	9.0%
35 to 64 years	19,418	3,268	16.8%
65 to 74 years	4,996	1,377	27.6%
75 years and over	3,144	1,657	52.7%
DISABILITY TYPE BY DETAILED AGE			
With a hearing difficulty	(X)	1,734	3.4%
Population under 18 years	13,106	12	0.1%
Population under 5 years	3,277	0	0.0%
Population 5 to 17 years	9,829	12	0.1%
Population 18 to 64 years	30,379	692	2.3%
Population 18 to 34 years	10,961	144	1.3%
Population 35 to 64 years	19,418	548	2.8%
Population 65 years and over	8,140	1,030	12.7%
Population 65 to 74 years	4,996	259	5.2%
Population 75 years and over	3,144	771	24.5%
With a vision difficulty	(X)	1,332	2.6%
Population under 18 years	13,106	73	0.6%
Population under 5 years	3,277	22	0.7%
Population 5 to 17 years	9,829	51	0.5%
Population 18 to 64 years	30,379	796	2.6%
Population 18 to 34 years	10,961	114	1.0%
Population 35 to 64 years	19,418	682	3.5%
Population 65 years and over	8,140	463	5.7%
Population 65 to 74 years	4,996	207	4.1%
Population 75 years and over	3,144	256	8.1%
With a cognitive difficulty	(X)	3,027	6.3%
Population under 18 years	9,829	280	2.8%
Population 18 to 64 years	30,379	1,978	6.5%
Population 18 to 34 years	10,961	606	5.5%
Population 35 to 64 years	19,418	1,372	7.1%
Population 65 years and over	8,140	769	9.4%
Population 65 to 74 years	4,996	292	5.8%
Population 75 years and over	3,144	477	15.2%
With an ambulatory difficulty	(X)	3,998	8.3%
Population under 18 years	9,829	27	0.3%
Population 18 to 64 years	30,379	1,897	6.2%
Population 18 to 34 years	10,961	127	1.2%
Population 35 to 64 years	19,418	1,770	9.1%
Population 65 years and over	8,140	2,074	25.5%
Population 65 to 74 years	4,996	1,054	21.1%
Population 75 years and over	3,144	1,020	32.4%
With a self-care difficulty	(X)	1,364	2.8%
Population under 18 years	9,829	73	0.7%
Population 18 to 64 years	30,379	722	2.4%
Population 18 to 34 years	10,961	135	1.2%
Population 35 to 64 years	19,418	587	3.0%
Population 65 years and over	8,140	569	7.0%
Population 65 to 74 years	4,996	178	3.6%
Population 75 years and over	3,144	391	12.4%
With an independent living difficulty	(X)	2,980	7.7%
Population 18 to 64 years	30,379	1,738	5.7%
Population 18 to 34 years	10,961	449	4.1%
Population 35 to 64 years	19,418	1,289	6.6%
Population 65 years and over	8,140	1,242	15.3%
Population 65 to 74 years	4,996	442	8.8%
Population 75 years and over	3,144	800	25.4%

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b, d)

This section will discuss the characteristics and needs of persons in various subpopulations who are not homeless but may require supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, and developmental) and persons with HIV/AIDS and their families.

Data is not available for the number of persons with alcohol or drug addiction.

Describe the characteristics of special needs populations in your community:

The chart on the previous page gives the statistics from the 2020 U.S. Census about the 14.9% of Battle Creek residents living with a disability (7,678 individuals out of a population of 51,625). The Census report details the age groups of people with hearing, vision, cognitive, and Independent Living difficulties.

There are two subsets of elderly households that have unmet housing needs: elderly women who live alone and elderly residents who have a disability. Approximately, 36% of Battle Creek's elderly population lives alone, of these 74% (or 1,887) are women.

What are the housing and supportive service needs of these populations and how are these needs determined?

These two groups, disabled, particularly elderly disabled; and elderly single householders, who are most often women; have difficulties with routine home maintenance, experience accessibility issues, lack necessary accommodations, and because many are on fixed income, are more susceptible to utility cost fluctuations, emergency repair needs, and the failure of a major housing element. This often leads to depreciating home values, property decline, and code violations.

Consultations with local stakeholders indicated a significant number of elderly or disabled residents who are fiscally or physically unable to make repairs. Due to the high ratio of monthly income spent on housing needs, elderly residents may encounter difficulty meeting additional basic needs such as food, clothing, transportation, and health care. Therefore, they may require the help of social and human services and public assistance to afford other basic needs. Elderly residents and residents with impairments experience significant difficulty accessing transportation. Affordable housing and transportation options for residents with disabilities are also limited. Additionally, interviews with community stakeholders and residents indicated that affordable housing for residents with mental and behavioral issues is limited.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

While some people are affected by HIV/AIDS, it is not identified as a major health issue for the Battle Creek community.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the City's need for Public Facilities:

Battle Creek has a wide variety of public facilities available including the Kool Family Community Center, the Full Blast water park and recreation facility, Binder Park Golf Course, Binder Park Zoo, and a wide variety of City and County parks including the Linear Trail and the Calhoun County Trailway. The city owns and operates a municipal public events facility called Kellogg Arena. Many capital improvement items are related to upgrading this facility which hosts school sports championships, conventions, and large community gatherings. The city owns and operates the Battle Creek Executive Airport formerly known as the W.K. Kellogg Airport. Significant investment continues at the airport with resurfacing of runways and taxiways with federal aviation funding.

Childcare was noted as a need in both the community development survey and in several consultations with community leaders. A childcare facility for second- and third-shift workers in the Fort Custer Industrial Park was identified as a high-priority need for employees in the manufacturing sector.

How were these needs determined?

The need for public facilities was assessed through the City's Capital Improvement Plan, interactions with the public, and the consultations with community leaders.

Describe the City's need for Public Improvements:

Each year the City of Battle Creek staff and the City Commission update the City's six-year Capital Improvement Program. Needs are determined by staff recommendation in consultation with public input. This document formalizes and consolidates all the capital improvement projects through the city departments and units and provides a comprehensive summary of the capital needs of the city. To be considered as a project for the Capital Improvement Program, an item must have an estimated cost of at least \$25,000 and have a minimal useful life of at least five years.

The city provides a full range of municipal services, each with its own infrastructure and capital assets. The general fixed assets of the city include City Hall, the Department of Public Works facilities, fire stations, the police station, park land, and the furniture and equipment contained in these facilities. The city owns and maintains general infrastructure consisting of 300-plus miles of roads and streets, bridges, sidewalks, and storm sewer systems. In total, these assets are valued at

\$232 million. Providing adequate resources to fund these areas remains a high priority. Limited resources continue to challenge the city to make difficult funding decisions involving the allocation of resources between operations and capital costs.

Describe the jurisdiction's need for Public Services

Nonprofit organizations are constantly looking for new sources of funding to support their community work. During the consultations, nonprofit organizations discussed their need for additional funds to support and expand their mission. The Substance Abuse Council was looking for prevention and education funding, Legal Services is looking to expand their eviction diversion work, Neighborhoods Inc. is looking for funding for case management and other needs in the community were discussed. The United Way is looking for funding to stabilize the administration of the Continuum of Care work and to hire an assistant to help with the organization work.

How were these needs determined?

These needs were determined through consultations with area nonprofit organizations and experience working in the community with a variety of nonprofit organizations. Community Development staff serve on the Board of the Battle Creek Housing Commission and co-chair the Housing Solutions Board, the organization that serves as the decision-making body for the Calhoun County Homeless Coalition, the membership organization that serves as the Continuum of Care for Homeless Assistance membership organization for the area.

Housing Market Analysis

MA-05 Overview

Housing needs in Battle Creek are significant and range from a lack of affordable units that meet minimum health and safety standards to a demand for upscale urban housing. There are an estimated 24,480 housing units in Battle Creek. Approximately 3,350 units are occupied by households earning less than 80% of Area Median Income and severely housing cost burdened—their housing costs are more than 50% of their income. Approximately 36% of Battle Creek’s housing was built before 1950, and much of it is in these neighborhoods. These older homes tend to be less energy efficient, more expensive to maintain, and lack modern amenities that affect marketability.

Battle Creek has strengths and weaknesses that contribute to its housing and economic conditions. The region is well-served by interstate 94, has major employers and a diverse economy. However, the housing stock throughout much of the Battle Creek MSA has not been adequately maintained and major employers often refer new hires to nearby cities or towns, perpetuating a cycle of housing decline.

The demand for rental housing is higher than the demand for homeownership. The residential gap analysis, which forecasts demand by affordability, estimates that there is total demand for 564 rental units, but an oversupply of 34 owner-occupied units.

The demand for rental housing is greatest, generally for renters earning less than 30% AMI and up to 80% AMI. There is demand for owner-occupied housing, but household growth is not strong enough to support widespread new home construction. Efforts to preserve and rehabilitate existing housing, or build affordable starter homes, are important.

Much of Battle Creek’s housing supply is outdated housing that must be brought up to market standard through rehabilitation. Surveyed stakeholders reported that developers have financial difficulties renovating older homes and that it is often more viable to demolish and build a new home.

According to surveyed Realtors and local real estate professionals, homes priced between \$75,000 and \$200,000 are the ideal price points. However, many existing homes with prices near \$75,000 are outdated or need repairs.

Below are some findings from a 2013 housing study by McKenna and Associates that remain true:

Additional opportunities for low-income housing are needed in both Primary and Secondary commuting areas. The core neighborhoods of Battle Creek need to be strengthened and infilled with housing that appeals to a variety of household types and income groups. (McKenna and Associates)

There are insufficient opportunities for households interested in dense housing near retail and amenities, especially in the Central Business District and immediate surroundings. Housing in the walkable center of a community appeals to several groups—young professionals, retirees, individuals needing access to social services, and households looking to reduce the costs of maintaining their homes. These groups cluster at the top and bottom of the income spectrum, in the categories where housing is not currently supplied at levels that meet demand. By providing additional housing in the core of Battle Creek, the housing needs of these residents can be met and a mixed-income, vibrant community can be created in the downtown area.
(McKenna and Associates)

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	15,115	64%
1-unit, attached structure	325	1%
2-4 units	2,155	9%
5-19 units	2,235	10%
20 or more units	2,940	13%
Mobile Home, boat, RV, van, etc.	705	3%
<i>Total</i>	<i>23,475</i>	<i>100%</i>

Table 13 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	10	0%	280	3%
1 bedroom	205	2%	2,445	30%
2 bedrooms	3,425	27%	3,565	44%
3 or more bedrooms	8,905	71%	1,860	23%
<i>Total</i>	<i>12,545</i>	<i>100%</i>	<i>8,150</i>	<i>100%</i>

Table 14 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Based on the latest HUD and Battle Creek Housing Commission data, there are 2,012 state or federally assisted units in Battle Creek. Of these, 320 are public housing units, 561 are Public Housing Authority

(PHA) Section 8 Housing Choice Voucher (HCV) units, 62 are Section 202/811 units, and 1,015 are Low-income Housing Tax Credit (LIHTC) units.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

No units are expected to be lost from the affordable housing inventory at this time.

Does the availability of housing units meet the needs of the population?

The availability of subsidized housing does not meet the needs of low-income households.

Describe the need for specific types of housing:

Based on the area median income for the Battle Creek MSA, the greatest need for rental housing is for households earning less than 30% AMI. There is under supply of 3,005 rental units targeted to renters in this income bracket, while the 30% to 60% AMI segment is oversupplied by 3,445 rental units. At 60% to 80% AMI, there is an undersupply of 818 units.

Battle Creek's housing market is stagnant, lacking investment required to meet current and future needs. There has been a 1,100 decline in residents since 1990. Like many communities in Michigan and nationally, Battle Creek has housing challenges, exacerbated by COVID-19. Battle Creek's housing market conditions have only worsened in recent years, while some other southwestern Michigan communities have seen a revival. Future population and economic growth in Battle Creek depends on the availability of quality, affordable housing to sustain current and attract future residents.

In Battle Creek, 75% of the homes were built before 1980. 63% of households own their homes so homeownership is an important aspect of the housing in Battle Creek. Battle Creek lacks sufficient rental housing for households earning less than \$32k/year. There is also a shortfall of units for households making over \$60K, suggesting a relatively affordable rental housing stock but also one that may be lacking in quality. According to the 2024 Housing Study commissioned by the City of Battle Creek, Battle Creek Unlimited and the W.K. Kellogg Foundation, there is a deficit of 1,400 units in the rental market for households making under \$32,000. There is an estimated 2,800-unit deficit for rental housing for households making over \$60,000. This strong demand for rental housing if unaddressed, could create competition for housing affordable for lower-income households, potentially displacing renters earning less than 50% of the area median income. These households are the most likely to be rent burdened. There is also demand for over 470 new or rehabbed homeownership units. Battle Creek needs new housing of all types, multifamily rental, in addition to homeownership with single family, duplexes and quad developments.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

One of the most important factors in evaluating a community's housing market is the cost of housing and, even more significant, whether the housing is affordable to households who live there or would like to live there. Battle Creek has a poverty rate of 18 percent according to the 2020 U.S. Census (down from 20% in the 2010 U.S. Census), living in poverty makes paying for housing and utilities take a large portion of people's income. Approximately, 3,350 households (renters and homeowners) are severe housing cost burdened meaning they pay over 50% of their household income for housing and utilities.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	81,100	91,700	13%
Median Contract Rent	559	608	9%

Table 15 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,880	23.1%
\$500-999	5,720	70.2%
\$1,000-1,499	249	3.1%
\$1,500-1,999	170	2.1%
\$2,000 or more	120	1.5%
<i>Total</i>	<i>8,139</i>	<i>99.9%</i>

Table 16 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	750	No Data
50% HAMFI	3,050	1,975
80% HAMFI	6,555	4,265
100% HAMFI	No Data	5,740
<i>Total</i>	<i>10,355</i>	<i>11,980</i>

Table 17 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	697	779	958	1,224	1,397
High HOME Rent	486	601	757	986	1,040
Low HOME Rent	486	601	722	835	931

Table 18 – Monthly Rent

Data Source: HUD FMR and HOME Rents

The FY 2025 Battle Creek, MI MSA FMRs for All Bedroom Sizes

Final FY 2025 & Final FY 2024 FMRs By Unit Bedrooms					
Year	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
FY 2025 FMR	\$777	\$899	\$1,090	\$1,313	\$1,491
FY 2024 FMR	\$745	\$854	\$1,038	\$1,291	\$1,488

Calhoun County, MI is part of the Battle Creek, MI MSA, which consists of the following counties: Calhoun County, MI. All information here applies to the entirety of the Battle Creek, MI MSA.

Is there sufficient housing for households at all income levels?

According to housing market studies, discussion with realtors and the public, there are needs for new housing both rental and homeowner for all income levels.

How is the affordability of housing likely to change, considering changes to home values and/or rents?

Battle Creek's stagnant household growth indicates that demand for owner-occupied houses will remain consistent at 92 per month and that there is a shortage of available homes to meet existing demand. Recent study findings suggest that demand for for-sale housing is not non-existent, but that buyers are likely constrained by either choice or price. Lower-income buyers can find affordable housing to purchase in the PSA, although they may face higher renovation or repair costs to make the house habitable or bring it up to modern standards. There is more demand for rental housing than for-sale housing.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

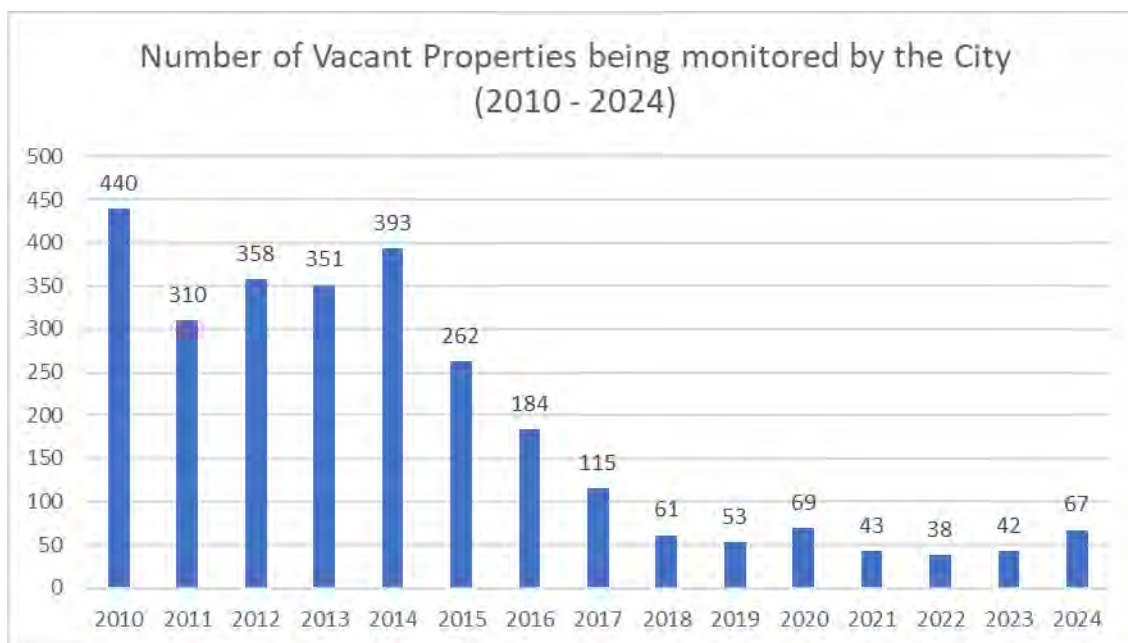
There is an overlap between market rents and housing that is affordable to households earning 60% to 80% AMI. This means that market-rate apartments compete, to a degree, with properties that have income restrictions. Consequently, housing policy cannot only focus on providing greater supplies of affordable housing if tenants that can afford "market-rate" compete with renters at lower income strata.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

One of Battle Creek’s unique assets is the rich history of its neighborhoods. The City has five local and five National Register Historic districts. Approximately, 63% of residential properties in the City were built before 1960 and 7580% before 1980. The city’s newest housing stock is in the Lakeview, or southern portion of the city. In areas around the downtown, more than 40% percent of the homes were built prior to 1940.

While the historic housing stock is an asset, the age of housing stock can present challenges such as additional maintenance and repair costs, low energy efficiency, the lack of modern amenities that affect marketability, and lead-based paint hazards. While age does not indicate housing condition, correlations exist. Areas with older housing have been identified as having a greater need for repair in housing.

Affordable housing in Battle Creek is currently affected by poor housing conditions that said, significant strides have been made over the past decade to improve property conditions, inspect and certify rental properties and eliminate blight in neighborhoods. The City now inspects and certifies 94% of all rental properties, up from roughly 50% in the previous decade. Over 800 blighted properties have been demolished since 2008 and three times that number have been put back into productive use.



The number vacant buildings that the City is monitoring is down from 440 in 2010 to 67 in 2024.

Definitions

“Substandard condition” is defined as housing that does not meet local building, fire, health and safety codes. “Substandard condition but suitable for rehabilitation” is defined as housing that does not meet local building, fire, health and safety codes but is both financially and structurally feasible for rehabilitation. It may be financially unfeasible to rehabilitate a structure when costs exceed 30-50% of the assessed value of the property. The City’s standard for its dangerous buildings process is if the cost estimate to repair exceeds the State Equalized Value (typically 50% of the market value) of a property, demolition is authorized.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,380	19%	4,130	51%
With two selected Conditions	25	0%	155	2%
With three selected Conditions	0	0%	10	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	10,140	81%	3,850	47%
<i>Total</i>	<i>12,545</i>	<i>100%</i>	<i>8,145</i>	<i>100%</i>

Table 19 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	770	6%	1,015	12%
1980-1999	1,425	11%	1,980	24%
1950-1979	5,425	43%	2,515	31%
Before 1950	4,925	39%	2,640	32%
<i>Total</i>	<i>12,545</i>	<i>99%</i>	<i>8,150</i>	<i>99%</i>

Table 20 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	10,350	83%	5,155	63%
Housing Units build before 1980 with children present	598	5%	268	3%

Table 21 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 22 - Vacant Units

Need for Owner and Rental Rehabilitation

There is significant need for rehabilitation funds to preserve affordable housing units as well as strengthen the neighborhoods in which much of the City's current affordable housing is located. Resources directed at assisting current homeowners with repairs should be prioritized to address health and safety issues with minor repairs. Given that the number of potential households in need is in the thousands, investments should be smaller to increase the number of beneficiaries. Substantial rehabilitation that results in the creation of new affordable units should be limited to a manageable target area where there is a substantial leveraging of other resources to create a measurable physical impact or change in the resident mix (such as income mix or proportion of owner occupants).

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards

Lead-based paint is a concern in houses built before 1978. Citywide 80.4% of housing units were built pre-1978, a total of 19,898. Many of Battle Creek's core neighborhoods were almost entirely built prior to that year. In these core neighborhoods alone, it is estimated that between 7,100 and 7,500 low- or moderate-income families are living in housing units with lead-based paint hazards.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Battle Creek Housing Commission recently completed a conversion of its public housing to Project Based Vouchers in a Rental Assistance Demonstration conversion. The Housing Commission owns and operates three complexes and George Town which offers a mix of market rate and subsidized units.

Parkway Manor offers 84 family apartments in a townhouse setting. This newly modernized family development boasts play areas for children, a summer lunch program and supervised summer activities. A centrally located community center provides an opportunity for young children to attend Early Head Start Program administered by Community Action, a food pantry and community rooms. Residents are responsible for supplying their own gas and electricity. Water and sewer are provided. Parkway Manor offers 1Br, 2Br, 3Br and 4Br apartments in single- and two-story townhouses.

Northside Homes offer 16 single family 2Br and 3Br homes in a quiet residential neighborhood. Northside Home residents are welcome to participate in all the activities located at Parkway Manor. Cherry Hill Manor for Seniors

Cherry Hill Manor consists of 150 1-bedroom apartments for seniors who are at least 50 years young. Cherry Hill Manor is located at 10 Clay Street and is on the bus line which connects with all parts of the city. Area churches, the Battle Creek Y-Center and the downtown area are all within walking distance. Residents are encouraged to enjoy freedom and partake in the many on-going social activities held in Cherry Hill Manor's Community Room. Senior Services also provides lunch four days a week to all residents. In addition to the Community room, there is a computer lab and a game room with a library and television. There are two complete coin laundry facilities available on the first floor and the tenth floor. All utilities are provided and an outstanding maintenance staff is readily available. A resident caretaker is on call in the event of an emergency. Parking is next to the building and pets are allowed.

Kellogg Manor for Seniors, Handicapped/Disabled

Kellogg Manor consists of 70 apartments including 1-bedroom and efficiency floor plans. This historic building is located within walking distance of the Kool Family Community Center, is on the city bus line leading to all the shopping and services the community has to offer. A coin laundry facility is available for residents use as well as a community room for other activities. All utilities are provided and an outstanding maintenance staff is readily available. A resident caretaker is on call in the event of an emergency. Parking is next to the building and some garage stalls are available on a rental basis. Security is excellent and pets are allowed.

Jesse Houses are housing opportunities for veterans leaving the Veterans Administration Hospital who are re-entering the community. Referrals to this housing program must come through the Veterans Administration Hospital in Battle Creek, Michigan.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			380	694			554	0	900
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 23 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the number and physical condition of public housing units in the City, including those that are participating in an approved Public Housing Agency Plan:

The Battle Creek Housing Commission provides subsidized housing through various programs in the City of Battle Creek. The Commission was created on August 9, 1960, through a City ordinance. The five-member Housing Commission is appointed to five-year terms by the mayor with approval by the City Commission. The Housing Commission owns and manages 320 public housing units, administers the Housing Choice Voucher program, and owns and manages 14 scattered-site homeowner units.

- Kellogg Manor – (70) Efficiency and one-bedroom apartments
- Northside Drive Homes – (16) two- and three-bedroom single-family homes Parkway Manor – (84) one-, two-, three and four-bedroom townhomes Cherry Hill Manor – (150) one-bedroom apartments
- Home Ownership Program – (13 of 200 remaining) two-, three-, and four-bedroom single-family homes

The affordable housing units provided by the Battle Creek Housing Commission are in good condition. In addition to owning an operating affordable housing, the Battle Creek Housing Commission administers the area's Housing Choice Voucher program. Currently, it administers 645 vouchers in Battle Creek and Albion (30).

Describe the restoration and revitalization needs of public housing units in the City

In July 2025, the Battle Creek Housing Commission finished converting its public housing in a HUD process called the Rental Assistance Demonstration (RAD) moving its four public housing developments to project-based voucher contracts with HUD to provide a higher subsidy rate. All four developments will be renovated during the next five years with financing provided from rental reserves and 4% Low Income Housing Tax Credits (LIHTC).

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing

The Housing Commission assists mostly extremely low-income and very low-income households in its affordable housing units, and mostly very low and low-income families with Housing Choice vouchers. The homeownership program predominantly assists low-income households. Families interested in the homeownership program are working families with children with incomes of at least \$18,000 per year. Many of the existing residents of the homeowner units are former housing residents/or Housing Choice voucher recipients. The opportunity for homeownership provides the needed financial assistance to these families.

The Housing Commission manages three houses, providing 14 bedrooms for Veterans recovering from alcohol and/or other substance problems. This program, "Jesse Houses," is jointly operated with the Veteran's Administration Transitional Living Program.

The Battle Creek Housing Commission works with area service providers including Community Action to provide services to residents of its housing.

MA-30 Homeless Facilities and Services – 91.210(c)

Homelessness is a complex issue with many causes experienced by individuals and families. Nonprofit organizations have staff devoted to helping people find housing and improve their situation. Below is an inventory of emergency shelters, transitional housing programs, and housing programs dedicated to helping homeless people in Battle Creek.

The Haven of Rest has been providing hope and emergency shelter in Battle Creek since 1956. As the primary provider of overnight emergency shelter for men, women, and families in Calhoun County, the Haven operates nine essential programs and employs 55 dedicated staff, 60% of whom have lived experience with homelessness, bringing invaluable empathy and insight to the work.

The **Men's Shelter** offers 50 beds for single men aged 18 and over. Guests receive hot meals, access to showers, and personalized advocacy through case managers who help connect them to housing, mental health services, and other critical resources.

During periods of extreme cold or heat, the Haven operates Warm Shelters for both men and women. These low-barrier, overnight shelters provide mats, blankets, and a safe environment for those not ready or able to engage in structured programs. The Warm Shelters are a critical lifeline during severe weather events, ensuring no one has to sleep outside when conditions become life-threatening.

Substance Abuse Recovery Programs

The Haven operates two long-term, 12-month in-residence substance use recovery programs grounded in Cognitive Behavioral Therapy: The **Men's Life Recovery Program** offers 36 beds in a structured, supportive environment designed to help men address addiction, build life skills, and move toward stability. The **Women's Life Recovery Program**, housed at the **Emily Andrus House**, provides recovery services in a nurturing, home-like setting with 22 private bedrooms. Women may bring children under the age of 12 to live with them during the course of their recovery, supporting family preservation while promoting healing and sobriety.

Veterans and Adult Foster Care Services

The **Veterans In Progress (VIP) program** provides 19 beds for male and female veterans experiencing homelessness. Guests may stay for up to six months while awaiting permanent housing solutions, such as HUD-VASH or other veteran housing programs. This program is partially funded by per diem payments from the U.S. Department of Veterans Affairs. The Haven also offers Adult Foster Care, offering stable, single-room occupancy housing for single men who require additional supportive services in a residential setting.

Inasmuch House: Shelter for Women and Families

Inasmuch House is the Haven's emergency shelter for single women, women with children, and families, including households with male family members and teenage boys. This includes fathers with children, intact families, and multigenerational family groups—ensuring that no family is separated due to the gender or age of its members. The shelter provides up to 55 beds and offers a safe, stable environment where families can begin to rebuild their lives. Case management is available

to help guests navigate housing options, employment resources, and mental health services. Daycare is provided on-site to support parents as they engage in services and regain stability. The **Gain Access Program (GAP)** ensures that school-aged children in our family shelters continue their education without interruption. GAP provides academic support, advocacy with schools, and after-school enrichment to help children overcome the educational challenges that often accompany homelessness. The Haven serves over 87,000 meals per year to the various students and guests in our programs and shelters. The kitchen at the Haven provides 3 square meals per day, 365 days per year.

Since 1983, **S.A.F.E. Place** has helped victims of domestic violence and their families in Calhoun, Eaton and Barry Counties by providing shelter and crisis intervention. S.A.F.E. Place is a 54-bed emergency shelter for victims and survivors of domestic violence and sex trafficking. The shelter and crisis line operate 365 days a year, 24 hours a day. All services are confidential, free of charge, and designed to encourage an empowered life free from abuse.

Advocates are available to working with survivors to obtain safe housing, employment, childcare, income assistance, and provide referrals to community resources. Counseling services are offered to all survivors of domestic violence and sex trafficking and their dependent children. This includes shelter guests as well as those living elsewhere. All of counseling is provided by Master's level counselors and interns. Counselors utilize a variety of therapeutic approaches. S.A.F.E. Place's Children's Advocate works with survivors and their children to provide counseling, advocacy, referrals, individual and group activities, and tutoring.

S.A.F.E. Place's Legal Advocates provide assistance and support to survivors of intimate partner domestic violence. Services may include but are not limited to assisting with questions regarding criminal charges against the abuser, obtaining and enforcing a personal protection order, pursuing divorce and child custody issues, and other matters. Legal advocates are also available for court accompaniment to court hearings for support, assistance with crime victims' compensation, and making appropriate legal referrals. S.A.F.E. Place works with Sexual Assault Services of Calhoun County on the Sexual Assault/Domestic Violence Coordinating Council to provide services to victims of domestic violence and educate the community on the importance of recognizing, understanding, and fighting domestic violence.

The **SHARE Center** serves as a Daytime Drop-In center with coffee, breakfast items, bathrooms, personal hygiene kits, complimentary haircuts, daily meals, personal identification facilitation, computer lab, telephone services and laundry facilities. The SHARE Center offers certified peer support specialists, and recovery coaches who facilitate one-on-one and group sessions supporting recovery, in addition to case management, which coordinates care for homeless people requiring medical, behavioral and substance abuse services. The SHARE Center also facilitates enrollment into the Healthy Michigan Plan Medicaid expansion program, and provides the SHARE Center mailing address and phone number to the homeless individuals/families for enrollment/health plan information correspondence. The day shelter also works to engage people in employment services and coordinates housing solutions.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	77	0	4	47	0
Households with Only Adults	143	2	43	135	0
Chronically Homeless Households	0	0	0	1	0
Veterans	18	0	0	167	0
Unaccompanied Youth	0	0	0	0	0

Table 24 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: Data for table 43 comes from the 2024 Housing Inventory Count. 58 Adult Only Emergency Shelter beds are no longer available due to the closing of the Battle Creek Homeless Shelter in May 2024. At S.A.F.E. Place, 46 Adult-Child emergency shelter beds and 10 Adult Only emergency shelter beds are dedicated to households fleeing domestic violence and human sex trafficking.

Describe mainstream services, such as health, mental health, and employment services to the extent those services complement services targeted to homeless persons

Low-income people in Battle Creek receive health care services through Grace Health, a federally qualified health center. Grace Health provides people with health care, dental, and behavioral health. Grace Health coordinates care with other community resources to provide patients with access to any resources that will contribute to their overall wellness.

Mental health services are provided by Summit Pointe, the community mental health agency for Calhoun County. Summit Pointe provides a continuum of mental health services ranging from outpatient services, hospital diversion, and psychosocial assessments to engage people in need of services. Summit Pointe is a major funder in the SHARE Center which provides a Drop-In and outreach center for homeless people during the day from 8:00 am-8:00 pm, times when the night shelters are closed.

Employment services are provided by the Michigan Works! Southwest office. Managers estimate that 40% of customers who use Michigan Works are struggling with housing instability. Michigan Works serves 5,000 people in an average month; approximately 10% are new each month and up to 20% are consumers of

Summit Pointe programs. Homeless people who have mental health issues also receive employment training through Michigan Rehabilitative Services.

The Salvation Army runs a soup kitchen called Sally's Kitchen six days a week serving a hot lunch to an average of 200 people per day. The Salvation Army assists families in crisis through a food pantry, clothing assistance, beauty shop services, rent and utility payment assistance and youth programming. Families can be assisted with first month's rent and security deposits if they demonstrate the ability to pay rent once housed again.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The U.S. Department of Veteran's Affairs has a medical center located in Battle Creek that provides integrated health services including inpatient substance abuse treatment and mental health services. The VA provides outreach workers to shelters and a walk-in clinic case manager. With the first phase opened in July 2009, Silver Star Apartments and Zero Day as the supportive services provider provide 175 one-bedroom units of permanent housing available to veterans. The Battle Creek Housing Commission in partnership with the VA Medical Center and Healthcare for Homeless Veterans program provides 175 HUD-VASH Housing Choice Vouchers. The Housing Commission also manages Jesse Houses, three houses with 14 beds of transitional housing for veterans recovering from alcohol or other substance abuse problems available to those in need of aftercare after leaving VA Medical Center services.

Located in Kalamazoo, the ARK Services for Youth, Catholic Charities of Kalamazoo provides crisis counseling and emergency shelter for unaccompanied homeless and runaway youth ages 10 to 17. The ARK receives federal Homeless and Runaway Youth funding to include Calhoun County in its service area.

Legal Services of South-Central Michigan in cooperation with the courts and Neighborhoods, Inc. provides an Eviction Diversion program to provide interventions on foreclosures and evictions, domestic violence legal issues and legal assistance. It works in collaboration with nonprofit partners including VOCES, the Burma Center, the Urban League and Women's Co-op.

Administered by the United Way of South-Central Michigan, 211 provides a one stop shop for referrals for community services. 211 tracks requests for housing and utility assistance. It provides information and referral services for the entire community and works with local nonprofit organizations to track availability of services.

Calhoun County Department of Health and Human Services provides a safety network for families in poverty and those seeking to prevent homelessness or recover from being homeless. They provide food assistance, cash assistance, child care, access to Medicaid, emergency state relief for housing and transportation needs. If a housing emergency is not client-caused, home ownership services may be able to provide mortgage payments, payment of property taxes, or needed home insurance. State Emergency

Relief (SER) can also make home repairs and pay back utility bills. SER funds rent and security deposits for families.

Charitable Union provides clothing and work boots to families and individuals in need. Homeless service organizations refer people to Charitable Union for school and work clothes and other household needs.

McKinney-Vento Homeless Education Services funds for Calhoun County are managed by the Eaton RESA McKenney Vento program. Eaton Regional Education Services Agency (RESA) provides services to families and students facing housing insecurity and homelessness in Barry, Calhoun, Clinton, Eaton and Shiawassee counties. A coordinator and community navigator receive referrals to help families and provide personal and educational supplies for children who reside at the In As Much Haven Family shelter or S.A.F.E. Place.

MA-35 Special Needs Facilities and Services – 91.210(d)

This section describes the supportive housing needs of the City of Battle Creek's special needs populations, including the elderly, frail elderly, individuals with substance abuse, persons who have experienced domestic violence, and persons/families with HIV/AIDS.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents, and any other categories the City may specify, describe their supportive housing needs

The city and its partners continue to see a high percentage of applications for minor home repair programs from senior homeowners that live alone.

Persons with disabilities: The 2023 ACS estimates that 10.7% of Battle Creek residents under the age of 65 are disabled. This number has decreased from previous years.

Persons with alcohol and other drug addictions: The Haven of Rest provides drug and alcohol treatment in its transitional housing programs for homeless men and women. There is an unmet need for a detox program in Battle Creek. The Substance Abuse Council provides drug prevention and education programs. There is an unmet need for supportive housing for people recovering from alcohol and drug addiction.

Persons with HIV/AIDS and their families: There is very little-known presence of people dealing with HIV/AIDS in the Battle Creek community.

Public housing residents: Consultations with the Battle Creek Housing Commission did not identify supportive housing needs for the residents of public housing as a priority need. The disabled and elderly residents of Cherry Hill Manor (150 one-bedroom units) and Kellogg Manor (70 efficiency and one- bedroom units)

receive community services and would welcome more community involvement in hosting social and recreational events.

Survivors of domestic violence: there is a need for housing case management and supportive housing for survivors of domestic violence, re-establishing them in independent, violence free living.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

There is a lack of supportive housing in Battle Creek. Local police departments and hospitals have discharge protocols that prohibit discharge to shelters and to the streets but in reality, according to homeless providers people are discharged to shelters and the streets. Summit Pointe provides community services to people with mental illness.

The City is working with a developer from Chicago named Upholdings to develop 55 one bedroom apartments with funding from the Low Income Housing Tax Credit program. The City has reserved \$368,114 of HOME ARP funds for this needed project. The project has scored just below the scoring line for the last three LIHTC competitions run by MSHDA. The funding will be reprogrammed if a LIHTC award is not received by January 2027.

Specify the activities that the City plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City of Battle Creek funded Tenant-Based Rental Assistance (TBRA) with the HOME program over the past ten years. After repeated consultations with stakeholders and partnering organizations, it appears the need for these resources is still very much needed. A new plan for offering rental assistance has emerged that involves linking it to an eviction diversion initiative and pairing it with public service dollars for housing case management.

The TBRA program will provide up to 30 families with three to six months of rental subsidy. The City will partner with Neighborhoods, Inc., the MSHDA designated Housing Access Resource Agency (HARA) for Calhoun County. This housing assistance will help provide housing stability to increase the success of existing service programs in the community.

The need for such a program is based on the high level of severe housing cost burden among low- income households and numerous consultations with local public service agencies, which reported that the high level of evictions in Calhoun County were creating barriers to accessing affordable housing.

The Housing Rehabilitation-Minor Home Repair program funded by CDBG will partner with other services available to seniors in the community to improve outcomes for the elderly. Other supportive service partners will include the Calhoun County Office of Senior Services; Carewell Services, the Region 3B Area

Agency on Aging; Community Action; and Battle Creek Area Habitat for Humanity.

For entitlement/consortia grantees: Specify the activities that the City plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

As stated above, the City will partner with a supportive services provider to provide Tenant-Based Rental Assistance and will partner with the Housing Rehabilitation - Minor Home Repair, with other services available to help those with special needs.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

There are several State and local regulations designed to promote the orderly development and maintenance of safe, decent, and sanitary housing in the community. Sometimes these regulations can act as barriers to affordable housing. That does not appear to be the case in Battle Creek.

Likewise, the locally established Minimum Housing Code does not create a barrier for affordable housing. These standards parallel the International Property Maintenance Code (IPMC) and are minimum requirements established to preserve and promote the public health, safety, comfort, personality, and general welfare of the people. Their enforcement is necessary to preserve and encourage the private/public interests in housing and its maintenance. At the same time, these standards are appealable, locally, to ensure there are no undue hardships.

The City's zoning and land-use codes promote the aesthetics, prosperity, health, safety and general welfare of people in Battle Creek. These codes are constructed to allow compatible development throughout the community and are flexible enough to encourage redevelopment in the community's existing, established areas. This is evidenced by development in both the City's outlying and urban areas. These codes, like other local codes, are appealable locally to ensure equitable and fair treatment.

All residential properties are assessed using market sales data of comparable properties in and around the immediate neighborhood. Citywide assessing appears to ensure an equitable treatment of residential properties and provide an incentive to those who maintain and improve their properties. The current public policies relating to housing and, in particular, affordable housing, do

not appear to be excessive, exclusionary, or discriminatory, nor do they duplicate any other policies.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Battle Creek is located in Calhoun County off I-94 between Chicago and Detroit. Battle Creek is known as Cereal City, USA, because of its breakfast cereal and food production history. Two cereal plants remain in production, the W.K. Kellogg Cereal Company and Post Foods. Battle Creek is the corporate headquarters for Kellanova, the W.K. Kellogg Cereal Company, the W.K. Kellogg Foundation, and the International Food Protection Training Institute. Battle Creek has many other major corporate employers, including DENSO, II Stanley, and Duncan Aviation.

Battle Creek's Air National Guard Base, commercial airport, and Fort Custer Industrial Park contribute to the economic vitality of the area. Manufacturing areas surround downtown and are otherwise concentrated in the Fort Custer Industrial Park. Adjacent to the Fort Custer Industrial Park is the Battle Creek Executive Airport, a city-owned general aviation airport located approximately three miles from downtown Battle Creek. Sharing the airport is an important national defense installation, the Battle Creek Air National Guard Base, home of the 110th Wing. The base employs approximately 940 part-time and full-time personnel in missions including remote support of overseas MQ-9 "Reaper" flying operations, a Command & Control and Joint Task Force capability under U.S. Air Forces Europe – Air Forces Africa, and a Cyber defense squadron providing security for Air National Guard networks nationwide.

The airport is also home to Western Michigan University's College of Aviation. Companies conducting international trade from Battle Creek benefit from the U.S. Customs Port of Entry and Foreign Trade Zone 43 located at the Battle Creek Executive Airport, which provides favorable duty fees for international industrial commerce.

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	132	6	1	0	-1
Arts, Entertainment, Accommodations	2,070	2,209	11	8	-3
Construction	557	366	3	1	-2
Education and Health Care Services	3,482	7,330	19	25	7
Finance, Insurance, and Real Estate	689	748	4	3	-1
Information	186	338	1	1	0
Manufacturing	4,654	8,282	25	28	4

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Other Services	715	1,072	4	4	0
Professional, Scientific, Management Services	1,144	2,518	6	9	3
Public Administration	0	0	0	0	0
Retail Trade	2,156	2,471	11	8	-3
Transportation and Warehousing	657	1,190	4	4	1
Wholesale Trade	649	1,064	3	4	0
Total	17,091	27,594	--	--	--

Table 25 - Business Activity

Data 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)
Source:

Battle Creek's Top 30 Employers, October 2023

Number of Company	Principal product or service	Number of Employees
Denso Manufacturing Michigan, Inc.	Automotive parts	2,500
Kellogg Company	Breakfast foods	2,000
Firekeepers Casino	Casino	1,730
Veterans Administration Medical Center	Medical services	1,670
Hart-Doyle-Inouye Federal Center	Government	1,500
Bronson Battle Creek	Medical services	1,360
Fort Custer Training Center	Government (14 Reserve branches)	825
Duncan Aviation	Aircraft refurbishing	761
Kellogg Community College	Higher education	709
Michigan Air National Guard	Reserve branch of U.S. Air Force	650
TRMI	Electronic switches	617
Calhoun County	Government	614
Il Stanley Company, Inc.	Manufacturer of Lights & Equipment	609
Post Consumer Brands	Breakfast foods	600
City of Battle Creek	Government	532
Magna Cosma Castings	Automotive parts	450
Battle Creek Public Schools	Education (K-12)	433
Musashi Auto Parts, Inc.	Auto Parts	425
Lakeview School District	Education (K-12)	395
Adient	Automotive parts	334
Prairie Farms Dairy	Dairy manufacturer	320
Hi-Lex Corporation	Mechanical devices	315
Harper Creek Community Schools	Education (K-12)	301
Systex Products Corporation	Plastic Injection Molding	270
EPI Marketing Services	Printing	240
W.K. Kellogg Foundation	Philanthropic	226
Motus Integrated Technologies	Automotive parts	200
TC Transcontinental	Printing	138
Western Michigan University College/Aviation	Education (University)	138
Advantage Sintered Metals	Automotive parts	<u>110</u>
		TOTAL 20,972

SOURCE: Battle Creek Unlimited, October 2023

Labor Force

Total Population in the Civilian Labor Force	24,230
Civilian Employed Population 16 years and over	22,625
Unemployment Rate	6.63
Unemployment Rate for Ages 16-24	15.58
Unemployment Rate for Ages 25-65	4.40

Table 26 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	4,455
Farming, fisheries and forestry occupations	375
Service	2,815
Sales and office	4,305
Construction, extraction, maintenance and repair	1,085
Production, transportation and material moving	2,055

Table 27 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	17,462	82%
30-59 Minutes	2,827	13%
60 or More Minutes	879	4%
<i>Total</i>	<i>21,168</i>	<i>100%</i>

Table 28 - Travel Time

Data Source: 2016-2020 ACS

Transportation to work

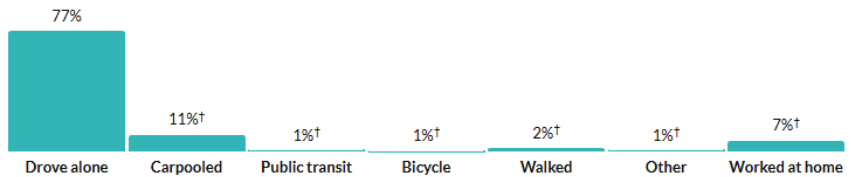
18.9 minutes

Mean travel time to work

about 90 percent of the figure in Calhoun County:
20.6

about 80 percent of the figure in Michigan: 24.4

Means of transportation to work



* Universe: Workers 16 years and over

2019-2023 American Communities Survey ACS (five-year average)

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,010	195	1,485
High school graduate (includes equivalency)	5,900	310	2,535
Some college or Associate's degree	6,645	515	2,055
Bachelor's degree or higher	4,690	135	555

Table 29 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational attainment

90%

High school grad or higher

about the same as the rate in Calhoun County: 90.9%

about the same as the rate in Michigan: 91.9%

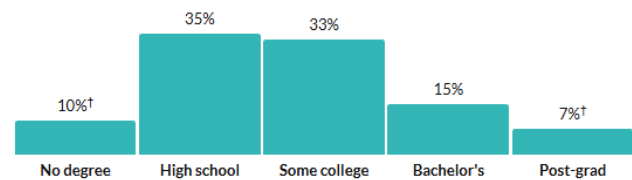
22.1%

Bachelor's degree or higher

about the same as the rate in Calhoun County: 22.2%

about two-thirds of the rate in Michigan: 31.8%

Population by highest level of education



* Universe: Population 25 years and over

2019-2023 American Communities Survey ACS (five-year average)

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	55	150	260	345	200
9th to 12th grade, no diploma	695	595	595	745	545
High school graduate, GED, or alternative	1,505	2,590	2,115	4,045	3,085
Some college, no degree	1,380	2,105	1,825	3,150	1,600
Associate's degree	210	390	515	1,290	585
Bachelor's degree	215	970	865	1,665	1,070
Graduate or professional degree	0	370	710	820	660

Table 30 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than a high school graduate	\$20,708
High school graduate (includes equivalency)	\$30,987
Some college or an Associate's degree	\$31,387
Bachelor's degree	\$46,184
Graduate or professional degree	\$75,781

Table 31 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within your City?

The economy of Battle Creek, MI employs 59k people. The largest industries in Battle Creek, MI are Manufacturing (12,808 people), Health Care & Social Assistance (9,260 people), and Retail Trade (6,773 people), and the highest paying industries are Management of Companies & Enterprises (\$116,250), Utilities (\$75,625), and Public Administration (\$64,242).

Describe the workforce and infrastructure needs of the business community

The UpJohn Institute for Employment Research has operated Michigan Works! Southwest since 2014, when the service area of Kalamazoo and St. Joseph counties expanded to include Branch and Calhoun counties.



After experimenting with different ways to connect people in the highest-unemployment neighborhoods in its service area, the Upjohn Institute applied for and received a grant from the W.K. Kellogg Foundation in 2017 that helped fund the Neighborhood HUBS program. The program is

embedded within existing community organizations in Battle Creek neighborhoods to help residents overcome the barriers to finding and keeping good jobs.

Recognizing the importance of early childhood education in its employment mission, the Upjohn Institute in 2020 brought in Pulse at the W.E. Upjohn Institute; formerly BC Pulse, the group works to change child care systems with the foundational belief that when children thrive, the entire community benefits.

Neighborhood Employment Hubs (or Hubs) began in 2018 in Battle Creek to create more opportunities for residents in marginalized communities by creating stronger pathways to good jobs. Operated by Michigan Works! Southwest, the regional workforce development agency, Hubs are intentionally embedded in community organizations operating in distressed neighborhoods. A key goal is to reach potential workers who may be disconnected from traditional employment agencies and other community resources.

The Hubs are open to the public Monday through Thursday from 9:00 a.m. to 4:30 p.m., with all adult residents eligible to receive services. After filling out an application and completing a short orientation, clients are asked to describe both their barriers to employment and their training goals. Lessons learned include:

- **Before beginning any training, focus on eliminating barriers to employment.**
- **A flexible funding model allows for important barriers to be addressed.**
- **Building long-term relationships creates trust within the community.**
- **Coordination and alignment among service providers is essential for maximizing the impact of workforce development systems.**

Many residents face numerous barriers to finding and keeping good jobs, ranging from lack of child care and transportation to being unable to afford appropriate equipment or clothing for a job. Understanding and helping people overcome these and other barriers to employment is [essential to successful job training programs](#), and Hubs tackle these issues as priority.

A flexible funding model allows for important barriers to be addressed.

State and federal government funding often comes with restrictions on how money can be spent on program activities. Because the Hubs are primarily funded from a private grant from the W.K. Kellogg Foundation, funding has more flexibility to implement innovative approaches to support individuals seeking services. For example, someone may have a car but cannot legally drive it because it is uninsured. Rather than have the individual face fines and license suspension, further reducing the chances of the individual attaining or keeping a job, the Hubs can help their client find and finance insurance. Assistance with financing insurance is generally not offered in most publicly funded job training programs.

Building long-term relationships creates trust within the community.

Trust built on developing long-term relationships is another key feature of Hubs. Customers typically work with Hubs staff for over 12 months, if not longer, helping to develop rapport. Moreover, Hubs staff participate in community activities within the neighborhood, often living nearby, helping to build trust and accessibility among customers. This relationship building makes it easier for Hubs staff to help customers find matches for both [additional community support services](#) and jobs that will be a good fit. Hubs serve a social capital-building approach. Word-of-mouth is central to this model, as HUBS target people who otherwise would not be aware of available services or readily trust area service providers.

Coordination and alignment among service providers is essential for maximizing the impact of workforce development systems.

The Hubs operate within the framework of a workforce consortium that includes the local Goodwill Industries affiliate, Kellogg Community College, and Michigan Works! Southwest, and Woman's Co-op. To better serve target communities, this consortium coordinates and aligns resources, reducing the need for customers to repeat intake forms, speak with multiple representatives, or otherwise get lost in the shuffle. The greater efficiency from coordination has allowed the consortium to expand job preparation, training, and support services to customers.

Business partners also need to be part of the program.

While alignment between workforce partners has been successful, engaging business partners has been a more enduring challenge. Here, too, relationships matter. Hubs coaches play a large role in helping customers find specific jobs and businesses where they will be successful, using their own local knowledge to pair customers with employment opportunities that provide a welcoming work environment capable of meeting individual needs. Hubs staff work to understand business needs and have been instrumental in developing trusted partnerships with businesses. This approach broadens the pool of applicants and can deepen the pipeline of employment opportunities. In turn, this buy-in rests on relationships with Hubs staff and demonstrated success of assisted job seekers and business partners, both of which take time to build.

Neighborhood Employment Hubs represent an innovative approach to help residents in distressed neighborhoods find—and keep—good jobs. By eliminating barriers, building long-term relationships, and collaborating with other community partners, the Hubs offer a way to borrow some of the more [successful elements](#) from private training programs while leveraging the greater scale of public funding to redefine employment service delivery.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job

and business growth opportunities during the planning period. Describe any needs for workforce development, business support, or infrastructure that these changes may create.

In November 2024, voters of the cities of Battle Creek, Springfield, Marshall, and Albion passed a transportation millage to fund a countywide transportation authority entitled Ride Calhoun. The Transportation Authority of Calhoun County (TACC). This will be a merger of the existing transportation systems in Battle Creek and Dial-A-Ride in Marshall. Battle Creek Transit will expand its service area and its fleet of vans to provide a demand response system as well as its current fixed routes. This new transportation infrastructure will dramatically expand the availability of transportation for work, health appointments, and recreation.

Pulse has been working with the business community to expand high quality childcare to enable growth how families with children can engage in the workforce, and to build the wage structure for childcare workers. Childcare remains a barrier to workforce growth and engagement.

How do the skills and education of the current workforce correspond to employment opportunities in the City?

Battle Creek, Michigan, has been actively working to align workforce skills and education with employment opportunities through various initiatives. Programs like **Neighborhood Employment HUBs** provide career coaching, job placement, and skills training to help residents secure meaningful careers. Additionally, **Michigan Works! Southwest** offers training opportunities, including on-the-job training and scholarships for occupational skills development.

The city has also benefited from partnerships between the **Michigan Department of Labor and Economic Opportunity (LEO)** and organizations like the **W.K. Kellogg Foundation**, which focus on workforce development and career growth. These efforts aim to close the skills gap and ensure long-term prosperity for Battle Creek's workforce. The Battle Creek Public Schools have partnered with Goodwill Industries to create career academies at the high school and Kellogg Community College has established the Regional Manufacturing Technology Center to provide job training and encourage enrollments in the trades such as welding and plumbing.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the City's Consolidated Plan.

The City of Battle Creek is home to numerous higher education institutions featuring Kellogg Community College. Spring Arbor University, Sienna Heights, and Grand Valley University all have Battle Creek satellite locations. Kellogg Community College runs the Regional Manufacturing Technology Center (RMTC), an innovative, community-driven training facility in the Fort Custer Industrial Park. Training programs are designed to meet the employee training needs of area

business and industry. The RMTC responds to training needs quickly and efficiently. Training is available to individuals on a walk-in basis or can be scheduled to meet production and service schedules and may be provided either at the worksite, at the RMTC or at any location in the community. RMTC prepares individuals for employment by providing certification-based training focused on developing the workplace and technical competencies required for entry-level positions.

Created in 2019, the city's Small Business Development (SBD) team, under the direction of the city manager's office, provides services to small businesses, and commercial and retail development. The SBD team, working collaboratively with other entrepreneurial support organizations, assists with business development, helps guide businesses through the regulatory process, provides assistance with planning and zoning, code and inspections, access to incentives, and more.

Battle Creek Unlimited provides economic development services to large businesses and the city's Fort Custer Industrial Park.

Michigan Works is the state-sponsored unemployment office and runs neighborhood Hubs, one-stop service centers with job training and placement services. Goodwill offers job development, training, occupational therapy and support to people with disabilities and youth programs to help people obtain and retain employment.

Does your City participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

To the best of Community Development's knowledge, Battle Creek is not currently participating in a Comprehensive Economic Development Strategy.

Economic development initiatives are led by Battle Creek Unlimited (BCU), a private, nonprofit corporation, serves as the business and economic development arm for the City of Battle Creek. BCU assists new and growing companies or those looking to relocate to find resources they need to build their business. This includes not only site selection, but also redevelopment assistance, workforce research, access to financing and other incentives or resources to help them make the most of their investments in Battle Creek. For over 50 years, Battle Creek Unlimited (BCU) has helped people and businesses find ways to create economic opportunity in Southwest Michigan.

BCU was established in 1972 under contract with the City of Battle Creek to market and manage the conversion of the abandoned, former military property, which is now known as Fort Custer Industrial Park. The grounds were transformed from rolling, wooded tracts of abandoned military property into a 3,000-acre thriving industrial park. Now, Fort Custer industrial park is home to more than 80 companies, including 25 international businesses. To support Battle Creek's economic development, BCU has led the creation of:

- 1976 - Customs Port of Battle Creek Designation
- 1978 - Foreign-Trade Zone 43 grant of authority
- 1980 - Public Act 450, positioning the Battle Creek Tax Increment Financing Authority as the first industrial TIFA in Michigan

The industrial park is adjacent to the Battle Creek Executive Airport at Kellogg Field. Companies choose Battle Creek because of the size of our immediate workforce, and that of surrounding communities. Area employers can pull from an approximate workforce of 740,000 people who are part of a population of over 1.9 million within a one-hour commute and 60-mile radius, respectively. The average commute for those working in Battle Creek is about 20 minutes.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (Include a definition of "concentration")

Households with multiple housing problems are concentrated in portions of the Urbandale, Fremont/McKinley, North Central, Post Addition, and Central neighborhoods. These neighborhoods are comprised of older housing stock and are all adjacent to the major corridors leading into downtown. A concentration is when households in a neighborhood are more likely to have multiple housing problems when compared to the city as a whole and has a greater risk of decline. Risk of decline scores are based on age of housing, bank and tax foreclosures, vacant properties, and Code Compliance violations.

Are there any areas in the City where racial or ethnic minorities or low-income families are concentrated? (Include a definition of "concentration")

There is a relationship between low- and moderate-income areas (LMI Areas) and neighborhoods that are at a high- or medium-risk of deterioration; however, the boundaries are not coterminous.

Racial and ethnic minorities are considered concentrated when their population numbers represent more than twice their portion of the Citywide population. A concentration of low-income households is when more than 51% of the population of a geographic area is made up of low- and moderate-income households.

What are the characteristics of the market in these areas/neighborhoods?

Homeownership disparities arise from a mix of historical, economic, and social factors. There are income and wealth disparities, Lower earnings and limited generational wealth make it harder for some groups to afford down payments and qualify for mortgages. Discriminatory access to credit and lending practices along with lower credit scores among marginalized communities restrict access to favorable loan terms.

Are there any community assets in these areas/neighborhoods?

Despite challenges, Battle Creek displays a number of strengths. Many neighborhoods are close to downtown or a major thoroughfare into downtown, and have a short walk to downtown and the Linear Park Trail.

Downtown Battle Creek is home to numerous educational, arts, and cultural institutions. Kellogg Community College is located north of the downtown Area. Grand Valley State University is currently remodeling a downtown Battle Creek location. The Battle Creek Symphony Orchestra performs at the W.K. Kellogg Auditorium in Downtown Battle Creek, and the Brass Band of Battle Creek plays two annual concerts in the city, which are regularly sold out. Downtown features a number of yearly festivals include a Holiday light show and the Cereal City Festival. Every year for the Fourth of July, the airport hosts an airshow and balloon festival.

Downtown Battle Creek is the site of several civic buildings, including City Hall and the Calhoun County Circuit Court, the U.S. Post Office, and the Hart-Dole-Inouye Federal Center. Downtown also includes the world headquarters of W.K. Kellogg Cereal Company and Kellanova, the W.K. Kellogg Foundation, the W.K. Kellogg Food Research Institute, churches, banks, several eating and drinking establishments, ranging from fast food franchises to fine dining, the Battle Creek Farmers Market, a newly remodeled Doubletree Hotel by Hilton Hotel, a Baymont Hotel and Suites, Full Blast Family Recreation Center, Willard Public Library, Battle Creek Math and Science Center, and the Battle Creek Family YMCA.

Downtown Battle Creek also hosts a transit hub where Amtrak Blue Water and Wolverine passenger trains stop at the intermodal transit center. The Blue Water line runs between Port Huron, Michigan and Chicago, Illinois, and the Wolverine provides daily round trips between

Pontiac and Chicago. Greyhound and intercity bus service is available at the transit center. Battle Creek Transit provides bus service daily except for Sunday and its transportation center is located adjacent to the train station. Battle Creek Transit also runs Tele-Transit, a weekday door-to-door service for seniors, the disabled, and workers going to their places of employment.

The Battle Creek Linear Park Trail, which runs through downtown as well as most of the targeted neighborhoods, encompasses more than 26 miles of paved paths in and around the city. The trail has four distinct loops and runs along the Kalamazoo River for several miles. The trail also passes through the Leila Arboretum, 85 acres of gardens and sculptures located off Michigan Avenue. In addition to the greenhouse and the Fragrant Hill Pavilion, the Arboretum includes a one-mile walking trail, a Children's Garden, and the Peace Labyrinth. The Kingman Museum, a natural history museum and planetarium, is also located on the grounds of the Arboretum. Although not physically located in Battle Creek, Binder Park Zoo is a small zoo that serves as a regional attraction.

Are there other strategic opportunities in any of these areas?

The opportunities to improve the quality of life in these areas are numerous. The city makes the Minor Home Repair available citywide as it income tests the program to help homeowners who are 80% of Area Medium Income or below. The city is working with Battle Creek Unlimited to naturalize and restore the Kalamazoo River to its natural state to increase recreational use of the river and to restore it from a concrete channel to a beautiful nature assest to the downtown area. The city uses planning and zoning, along with Code Complainece to help improve and maintain neighborhoods. Several nonprofit groups also work to strengthen the community.

MA-60 Broadband Needs of Housing occupied by LMI Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Being able to afford internet service is a challenge for some low-and moderate-income households. In the public process for the 2025-2029 Consolidated Plan, the need for broadband wiring and connections was not identified as a high priority. In more rural areas of Calhoun County access to internet services is an issue.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Battle Creek is an urban area with a number of broadband internet service providers. There does not seem to be a need to increase competition among broadband internet service providers in the area. This is an issue in the rural areas of Calhoun County. Calhoun County has an active Broadband Task Force which is applying for funding and working to test the speed of service in the different areas of the county.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

In the past five years, Battle Creek has experienced a number of wind storms that have downed trees and caused property damage. Climate change is expected to create more frequent and intense heat wave, specifically Battle Creek is projected to see more days above 97 degrees in the future and flood risk is anticipated to grow, potentially affecting more properties.

The City of Battle Creek adopted a Sustainability Plan on Feb. 5, 2019, which lays out a plan to protect the quality of the air, water, land and all natural resources, and to conserve these resources in its daily operations. The plan was developed by the Sustainable BC Committee, comprised of city staff and community partners who were given the task to increase efforts to incorporate environmentally responsible and cost-effective policy related to infrastructure and natural resources. The Plan is available on the website on the Community Develop special reports page.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Multi-family housing is more susceptible to fire hazards. A number of apartment buildings have experienced tragic fires in the past in Battle Creek. Climate change provides risk to households of all income levels. The City of Battle Creek has not identified data, findings or methods that determine greater vulnerability or risks to housing occupied by low- and moderate-income households from the risks associated with climate change.

Strategic Plan SP-05 Strategic Plan Overview

The goal of the Five-Year 2025-2029 Consolidated Plan is to ensure safe, prosperous, and equitable communities by creating strong, sustainable, and inclusive neighborhoods and quality affordable homes for all people of Battle Creek.

To achieve this goal, the plan has five strategic priorities.

Priority 1: Ensure Housing is Safe, Affordable, and Accessible

Communities are stronger when people have access to quality, affordable, safe housing. This priority preserves current affordable housing, develops new units, increases the mix of housing options, ensures that low- and moderate-income neighborhoods benefit from housing resources, and that rental housing is safe. Accessible housing includes Fair Housing, the right to choose housing free from unlawful discrimination. Federal, state and local fair housing laws protect people from discrimination in housing transactions such as rentals, sales, lending, and insurance. When accepting grant funds from HUD, the City agrees to use the funds affirmatively further fair housing.

First year activities include: Code Compliance, Tenant-Based Rental Assistance, Minor Home Repair, and Down Payment Assistance.

Priority 2: Restore Vitality in Low- and Moderate-Income Neighborhoods

Vibrant and strong neighborhoods make a strong city. They possess a sense of place and a feeling of safety and familiarity. Houses are occupied and well maintained and public spaces are inviting, walkable, and lively. Strategies and projects that successfully address this priority create, facilitate, ensure, or enhance these conditions.

First year activities include: Code Compliance, Minor Home Repair, and Down Payment Assistance.

Priority 3: Increase Public Awareness and Community Engagement Through Collaboration and Empowerment

This priority promotes engagement and empowerment at all levels of the community. Empowerment refers to the process by which people gain control over the factors and decisions that shape their lives. To that end, this priority puts an emphasis on projects that promote ownership, create or clarify pathways for community members to access and utilize resources; and/or that engage them in community decision-making processes.

Other objectives in this priority promote organizing at the institutional and organizational level to create a sense of shared purpose, increase capacity, coordinate planning, collaborate across sectors and build coalitions.

First year activities include: Fair Housing Education, Public Health Campaigns, CDBG Public Services and Minor Home Repair. Most of the activities for this goal are scheduled to occur in years 2-5.

Priority 4: Alleviate Poverty through Public Services and Infrastructure Development

Individuals and families can be said to be in poverty if they have resources far below those of an average individual or family and if the impact is that, they are essentially excluded from ordinary patterns, customs, activities, or quality of life. This priority encompasses strategies that raise income, reduce the impact of being low income, and break up concentrated poverty.

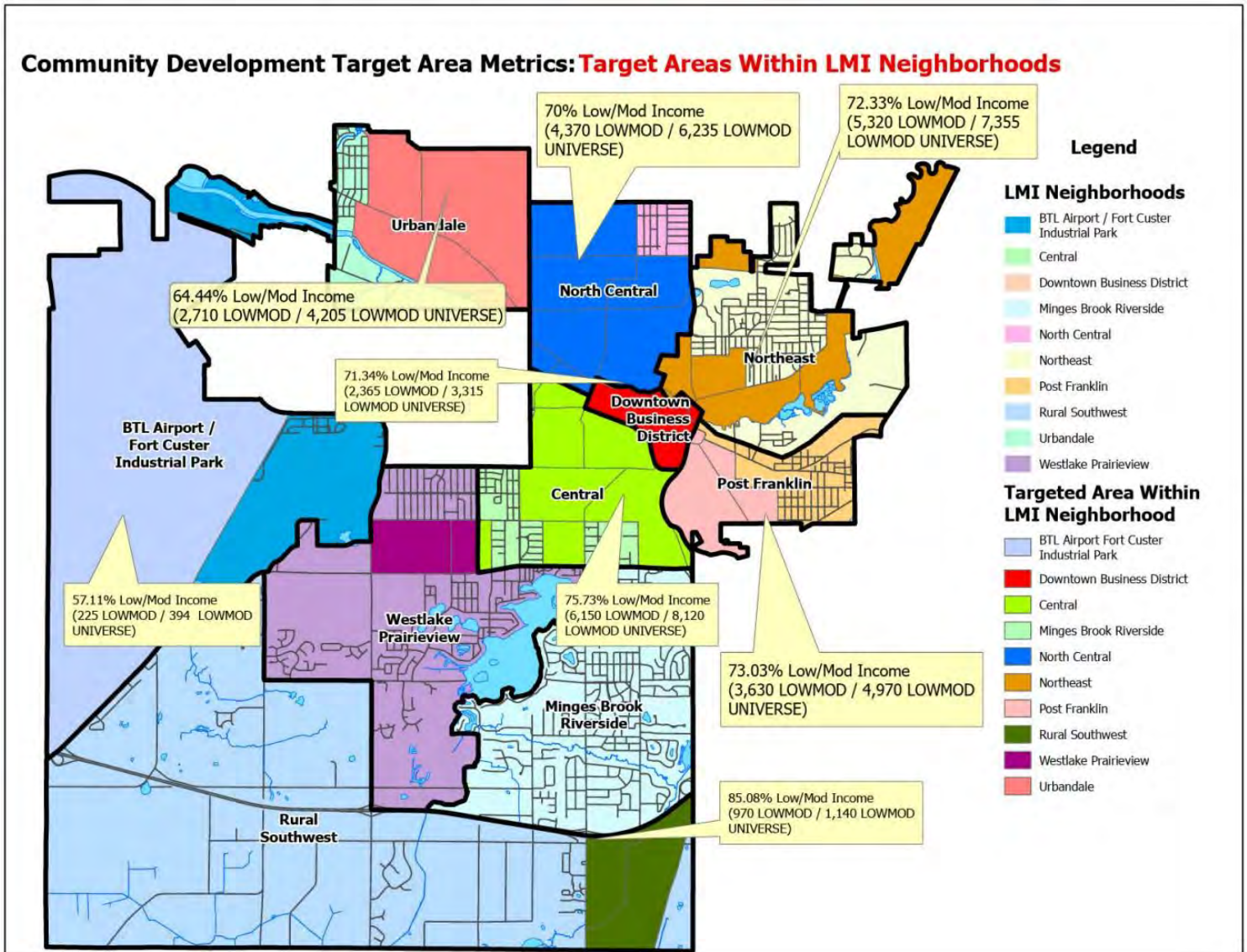
First year activities include Minor Home Repair, Tenant-Based Rental Assistance, Code Compliance, and Down Payment Assistance. Many activities that influence this goal will occur in years 2-5.

Priority 5: Activate Underutilized Land for Housing Development

The City will encourage the activation of public, vacant and underutilized land in low-income areas, consistent with the City's master plan. Activation of these spaces enables communities to preserve natural resources for public use; promote higher densities and a wider range of land uses around downtown and major corridors; assemble property for larger scale developments and improve connectivity between neighborhoods and the downtown.

First year activities include Minor Home Repair, HOME-funded in-fill housing. Most activities that affect this goal will occur in years 2-5.

Community Development Targeted Areas



SP-10 Geographic Priorities – 91.215

(a)(1)

Table 45 - Geographic Priority Areas

1 Area Name: Post Addition Revitalization Area

Area Type: Local Target Area

% of Low/ Mod: 73%

Revitalization Type: Housing

Identify the neighborhood boundaries for this target area.

The Post Addition Revitalization Area encompasses the entire Neighborhood Planning Council of the same name. It is located immediately east of the Central Business District, south of the Battle Creek River. Centered on the Post Foods factory, the neighborhood was originally developed as housing for workers in the factory.

Include specific housing and commercial characteristics of this target area.

Significant progress has been made improving the physical conditions of properties in the neighborhood. Underlying issues like housing cost burden, vacancy, depressed housing values, and tax delinquency remain significant problems

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

Meetings were held at the Post Addition Neighborhood Planning Council, a resident council made up of residents or stakeholders from the neighborhood

Identify the needs in this target area.

Data collected from the neighborhood indicate exposure to lead and lead poisoning are serious concerns. Largely this is from lead paint exposure, as almost all of the housing in the neighborhood was built before lead paint was banned from use, however the city has identified a majority of properties with lead service lines in the neighborhood. The City Water Department has received a State Revolving Loan for the replacement of all lead and galvanized steel water service lines in the next three years, 2025-2027. After the water service line replacements are complete, the city will pave all the streets in the Planning Council.

What are the opportunities for improvement in this target area?

The area has a high concentration of rental properties that were converted from single family. Much of this housing serves as last resort housing and a high rate of eviction is not unusual. This significant instability in the neighborhood would benefit from increased supports to renters and eviction diversion strategies.

Another opportunity for improvement stems from responding effectively to the destabilizing trend of vacancy and disinvestment that was accelerated ten years ago by the housing foreclosure crisis. Code Compliance staff are assigned to the Neighborhood Planning Council and will continue to respond to resident priorities and report on progress toward addressing blighted areas within the neighborhood. These efforts will be focused on improving existing rental housing conditions, as well as assisting homeowners to comply with the City Housing Code.

The Calhoun County Land Bank Authority (CCLBA) offers its “Transform this Home” and “Neighborhood Mow and Maintenance” programs in Battle Creek neighborhoods. These programs promote urban homesteading and the maintenance of vacant lots in neighborhoods like Post Addition that have higher levels of tax foreclosure and property abandonment.

Are there barriers to improvement in this target area?

The scarcity of funds available for redevelopment and blight removal in the Post Addition neighborhood is compounded by low property values, high housing cost burden and tax delinquency. Low property values mean that redevelopment projects require more subsidy in order to be successful— which means fewer projects than if the funds were spent in another neighborhood. The high rates of delinquency and housing cost burden mean that households have fewer resources to keep their properties maintained are more likely to defer maintenance.

2 Area Name: North Central Revitalization Area

Area Type: Local Target area

% of Low/ Mod: 70%

Revitalization Type: Housing

Identify the neighborhood boundaries for this target area.

The North Central Revitalization Area is comprised of about 80% of the Neighborhood Planning Council (NPC) and is located immediately North Central of the Central Business District, bounded by North Avenue on the east; Goodale Avenue on the north; Limit Street on the west; and Jackson Street on the south.

A significant portion of the revitalization area is the neighborhood of Washington Heights, which has historically been an affluent African American community and has a strong neighborhood

identity. Occasionally, the North Central NPC is referred to as Washington Heights. However, in this document the term North Central is used throughout.

Include specific housing and commercial characteristics of this target area.

Census data indicate that two-thirds of the neighborhood is African American, and one-eighth of the population is over the age of 70. HUD requires boundaries to be reset every 10 years. While there has been significant investment of housing resources in the neighborhood, conditions continue to decline. In addition, underlying issues like housing cost burden, vacancy, depressed housing values, and tax delinquency remain significant problems.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

A public meeting was held to discuss neighborhood priorities each year during the previous Five-Year Plan. Meetings were held at the North Central Neighborhood Planning Council, a resident council made up of residents or stakeholders from the neighborhood.

Identify the needs in this target area.

Community meeting have identified increasing homeownership as the number one housing priority. NPC discussion was around homeownership, inclusionary zoning, segregation, fair housing, and tax assessing. The extensive demolition of abandoned property over the years, the number of vacant lots and long-term vacant buildings, and the history of population decline suggest that this area is likely to be less populous in the future without a significant reinvestment strategy.

What are the opportunities for improvement in this target area?

Neighborhoods Inc. of Battle Creek, the City of Battle Creek, Calhoun County Land Bank Authority, Community Action, and Habitat for Humanity have historically been very active in supporting the revitalization of housing in the North Central neighborhood, and will continue to be vital partners in the neighborhood's success. Specific programs include rehabilitation for homeowners and homebuyers, down payment assistance and minor home repair.

Other key partners for the next five years include the Battle Creek Public School District (BCPS), the Battle Creek Community Foundation (BCCF), New Level Sports, the Urban League, the Battle Creek Housing Commission, Washington Height United Methodist Church, a community garden, Second Missionary Baptist Church and numerous neighborhood churches, as any successful strategy will need to be more comprehensive in approach. These organizations are contributing to efforts that connect and address issues related to housing, the economy, health, and education. Battle Creek Public Schools have two schools and a couple large swaths of land in the neighborhood. BCCF has made significant investments in economic development, education, and housing in the neighborhood, and provides leadership to area health initiatives.

New Level Sports created a plan for and began development on its Youth Village, a redevelopment-block area located just west of downtown that consists of a youth facility, child care center, commercial kitchen, church, new sports field, and roughly two city blocks of assembled properties for housing and mixed use development.

The Battle Creek Housing Commission has two of its largest properties in the neighborhood and some underdeveloped land.

The Consolidated Plan includes funds for Code Compliance, Minor Home Repair, Fair Housing Education, Infill Housing, Down Payment Assistance and Facility Improvements as part of the plan to address needs in the North Central Revitalization Area. These efforts will be focused on improving existing rental housing conditions, vacant property maintenance, support to current homeowners, increasing access to homeownership, redeveloping vacant land, and improving mass transportation options. These activities are critically important to improving the overall health of the North Central neighborhood.

Are there barriers to improvement in this target area?

Tax delinquency is a barrier to accessing homeowner rehab and minor home repair resources. This is a barrier in all of the revitalization areas, but is most acute in North Central, as it is affected more by tax foreclosures than other neighborhoods.

3 Area Name: Central Revitalization Area

Area Type: Local Target area

% of Low/ Mod: 76%

Revitalization Type: Housing

Identify the neighborhood boundaries for this target area.

Located directly south of the Central Business District, this Revitalization Area is located within the Central/Roosevelt/Territorial NPC. This NPC is culturally divided by Territorial Road. South of Territorial, in the Lakeview School District, the housing is higher quality and less affordable. The targeted area includes the parts of the NPC that are north of Territorial, which is in the Battle Creek School District. This target area also includes a portion of downtown Battle Creek.

Include specific housing and commercial characteristics of this target area.

HUD requires boundaries to be reset every 10 years. The past five years have seen mixed results for the neighborhood. Foreclosures and vacancy are down considerably throughout the neighborhood, and code data suggest property conditions have improved considerably. However,

home sale values have remained stubbornly low, and as vacant homes have become occupied, the trend has been for them to be converted from owner occupied to rental properties.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

A public meeting is held each year to discuss neighborhood priorities at the Neighborhood Planning Council #3.

Identify the needs in this target area.

Home Repair, economic development, food insecurity

What are the opportunities for improvement in this target area?

The typical home in this neighborhood is a bungalow. These are modest in size, ranging from 900 to 1,100 square feet, and when in good repair, have lower maintenance and energy costs, making for some of the most affordable housing in the city. Down payment assistance, minor home repair, and weatherization will be directed here in order to help sustain low- and moderate-income families and individuals in their homes.

Areas of the neighborhood south of West Goguac Street have a strong housing market to consider low-cost homebuyer rehab when property conditions permit. Minor Home Repair will continue to be an important strategy in the neighborhood. Code Compliance will continue to provide stimulus for improvements to the neighborhood's housing stock. These efforts will be focused on identifying and monitoring vacant buildings, improving existing rental housing conditions, and assisting homeowners to comply with the City Housing Code. Strategic demolition and vacant property maintenance will be used to reduce blight and promote a suitable living environment.

Another opportunity is for place-making and increased connectivity around Capital Avenue SW, a major thoroughfare connecting the Old Lakeview commercial area to the south with the downtown to the north.

Are there barriers to improvement in this target area?

Incomes are such that keeping up to date with taxes and insurance can be a challenge for some homeowners. This and the prevalence of land contracts can be a barrier to homeowners being able to access assistance programs. Another barrier is the quality of construction of homes in some parts of the neighborhood, particularly north of West Goguac Street. Many of these homes were constructed during or just after World War II, at a time when housing was in such demand that houses were often erected quickly and cheaply.

Historically, a number of commercial and industrial uses along the Kalamazoo River

significantly disrupted the connection between downtown and the residential neighborhoods of the Central target area. This reduced walkability and the extent to which improvements downtown produce a beneficial impact in the rest of the neighborhood. Over the last two years, demolition of large commercial and industrial structures has occurred creating opportunity for new redevelopment initiatives that include residential. The much needed addition of housing will help to bridge connectivity between downtown and the Central area.

4 Area Name: Northeast Revitalization Area

Area Type: Local Target Area

% of Low/ Mod: 72%

Revitalization Type: Housing

Identify the neighborhood boundaries for this target area.

The Northeast Revitalization Area is located northeast of Battle Creek's Central Business District within the Fremont/McKinley/Verona Neighborhood Planning Council (NPC). It is bounded by North Avenue to the west, the Battle Creek River to the south and east, and the city boundary to the north.

Include specific housing and commercial characteristics of this target area.

Although the neighborhood has experienced some of the same challenges as other core neighborhoods, it is part of the Historic North Side, which includes areas with large historic homes that attract affluent residents and create some of the most intense mixing of incomes within the City. The proximity of these affluent areas is an asset that can be leveraged to stabilize and improve targeted block groups. The Northeast Revitalization Area is also adjacent to large institutional employers – Kellogg Community College and Bronson Hospital. Code data suggest physical property conditions have improved.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

A public meeting was held to discuss neighborhood priorities at the Neighborhood Planning Council # 4.

Identify the needs in this target area.

Minor Home Repair, Picking up of trash, removal of liquor stores

What are the opportunities for improvement in this target area?

The number of anchor institutions, the proximity to the Battle Creek River, and the relative strength of the housing market compared to other downtown neighborhoods make this area a great target for activities that increase walkability, safety, and connectedness.

Neighborhoods Inc. of Battle Creek, City of Battle Creek, Calhoun County Land Bank Authority, and Habitat for Humanity have all completed numerous revitalization projects in the Northeast neighborhood, and will continue to be vital partners in the neighborhood's success. Specific programs include rehabilitation for homeowners and homebuyers, rental rehab, down payment assistance and minor home repair.

Code Compliance will continue to provide stimulus for improvements to the neighborhood's housing stock, with partial funding through the CDBG program. These efforts will be focused on improving existing rental housing conditions, as well as assisting homeowners to comply with the City Property Maintenance Code. Strategic demolition and vacant property maintenance will be used to reduce blight and promote a suitable living environment.

Are there barriers to improvement in this target area?

Many of the houses in the historic Northside neighborhood are very large, upkeep and energy costs can be expensive. This tends to be offset by relatively low property costs and households with more expendable income. When household incomes are low, properties can deteriorate quickly. Another common outcome is for these properties to be bought by an investor and divided up into multiple units even though this area is zoned for single-family housing. When this type of redevelopment and reuse is well-resourced it provides a benefit to the neighborhood. Unfortunately, there are a number of examples of these projects being poorly financed and resulting in slum/nuisance properties.

5 Area Name: Urbandale Revitalization Area

Area Type: Local Target area

% of Low/ Mod: 64%

Revitalization Type: Housing

Identify the neighborhood boundaries for this target area.

The Urbandale Neighborhood Planning Council is located northwest of the North Central NPC, across the Kalamazoo River from the City of Springfield. Physically distant from other parts of

Battle Creek, it maintains a separate cultural identity from the rest of the City.

Include specific housing and commercial characteristics of this target area.

The residential areas of the neighborhood are served by a strong commercial corridor, Michigan Avenue, which bisects Urbandale from the northwest to the southeast. Over the last couple of years, the Urbandale NPC has experienced a substantial increase in commercial new and redevelopment along Michigan Avenue.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

A public meeting is held to discuss neighborhood priorities at the Urbandale NPC each of the past two years.

Identify the needs in this target area.

Minor Home Repair, Code Compliance, neighborhood clean ups

What are the opportunities for improvement in this target area?

Neighborhoods Inc. of Battle Creek, Community Action, Habitat for Humanity, and the City of Battle Creek have all completed numerous revitalization projects in the Urbandale neighborhood. The City will continue to offer its minor home repair funds in the area.

Code Compliance will continue to monitor property conditions and provide stimulus for improvements to the neighborhood's housing stock, with partial funding through the CDBG program. These efforts will be focused on improving existing rental housing conditions, as well as assisting homeowners to comply with the City Property Maintenance Code. Vacant property monitoring, while not as high a priority as in other target areas, will be used to reduce blight and promote a suitable living environment.

Are there barriers to improvement in this target area?

Relative to other targeted areas there are none.

Describe the basis for allocating investments geographically within the City (or within the EMSA for HOPWA)

While the boundaries are not coterminous, there is a correlation between poor housing conditions, minority race/ethnicity status and low- and moderate-income households in Battle

Creek neighborhoods. These poor conditions are concentrated in portions of the Fremont/McKinley, North Central, Post Addition, and Central Neighborhood Planning Council areas. The City has identified revitalization areas within each of these NPC areas that are medium risk of decline. These areas will be targeted with resources and programs intended to arrest neighborhood decline. This includes CDBG- funded City programs like Minor Home Repair and Code Compliance, as well as programs and activities operated by the Police Department, Parks and Recreation, the Department of Public Works, the Calhoun County Land Bank, community groups, and local non-profits.

6 Area Name: Downtown Business District Revitalization Area

Area Type: Local Target area

% of Low/Mod: 71.34%

Revitalization Type: Housing and Commercial

Identify the neighborhood boundaries for this target area.

The Downtown Business Revitalization Area is located in the center of Battle Creek's Central Business District outside any NPC region. It is bounded by Kendall St to the west, the Battle Creek River to the south, Division St to the east, and Van Buren to the north.

Include specific housing and commercial characteristics of this target area.

The residential areas of the neighborhood include single-family homes along the northern border and rental housing residents that are above the commercial businesses along Michigan Ave. The City is actively engaged in revitalizing the Michigan Avenue commercial corridor and has had several businesses move into the area in the last couple of years. We have also had several businesses close in this time. Owners of buildings have started being more proactive in trying to update rental properties above their used commercial spaces.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

The city conducted a survey but we did not receive enough feedback from the community so we had to consult community groups for their recommendations on what were top priorities.

Identify the needs in this target area.

The city's highest needs in this area are helping the homeless find shelter, developing more commercial enterprises along Michigan Ave and updating and developing rental properties that are over the commercial businesses.

What are the opportunities for improvement in this target area?

City of Battle Creek and Battle Creek Unlimited have all completed numerous revitalization projects in the Downtown Business District. Code Compliance will continue to monitor property conditions and receive and provide solutions for improvements to the housing stock and the multi-unit updates, with partial funding through the CDBG program. These efforts will be focused on improving existing rental housing conditions, as well as assisting homeowners to comply with the City Property Maintenance Code. Vacant property monitoring, while not as high a priority as in other target areas, will be used to reduce blight and promote a suitable living environment. We also have a new housing development called the blue light special that is breaking ground in the fall 2025 that will build an additional 97 units of housing.

Are there barriers to improvement in this target area?

Most of the area is zoned commercial with rental units above commercial spaces that need significant updates to bring up to code. Commercial revitalization and bringing new businesses to help stimulate the main downtown corridor will help more residents to the downtown area to live and for recreation.

7 Area Name: Old Lakeview Revitalization Area

Area Type: Local Target area

% of Low/Mod: 53.51%

Revitalization Type: Housing and Commercial

Identify the neighborhood boundaries for this target area.

The area is contained in a square block with Helmer road in the West. Territorial in the North, 20th St in the East and Columbia Ave in the South.

Include specific housing and commercial characteristics of this target area.

Owner occupied housing is the majority in this area. The area also has light commercial on the west side of 20th St. and along the north side of Columbia Ave.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

The city consulted community groups for their recommendations on what were top priorities.

Identify the needs in this target area.

Older homes in need of repair and updating. The rising cost of home prices have affected this area which have caused new buyers being priced out of the traditional area for starter homes. It has also caused current older populations to stay longer in the current residents for fear of not being able to find a similar residence that may be newer. This has caused a drop in maintenance of existing properties

What are the opportunities for improvements in this target area?

CDBG funding can help low to moderate income families with some repairs with minor home repairs but the rising cost of housing inventory is keeping many families from purchasing and it is allowing corporate interests to purchase existing properties as investments.

Are there barriers to improvement in this target area?

High cost of existing units and age of housing stock.

8 Area Name: Airport Revitalization Area

Area Type: Local Target area

% of Low/Mod: 57.18%

Revitalization Type: Housing, Commercial and Industrial

Identify the neighborhood boundaries for this target area.

Michigan Ave to the North, Calhoun County Line to the West, Skyline and Mercury Dr. to the South and Dickman rd. and Helmer rd. to the East.

Include specific housing and commercial characteristics of this target area.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

The city consulted with community groups for their recommendations on what were top priorities.

Identify the needs in this target area.

This Area is very large and a mix of rural and suburban areas. They population is in 3 different areas in the North in the south and in the East close to the main roads. This Census Tract also contains parts of the city of Springfield which has cut off some of the areas that are directly contacted to the city. The housing density is not as great in as other areas so homes tend to be spread out more which can cause issues when it comes to connecting utilities to existing structures without major infrastructure improvements.

What are the opportunities for improvements in this target area?

Home updates also updates to existing infrastructure and utilities. Many home owners in this area live outside range of city sewers, water and gas lines. Existing owner-occupied homes can use updating if existing septic tanks and wells are not operational or within a few years of not being operational.

Are there barriers to improvement in this target area?

Distance from the center of the City of Battle Creek lack of and cost of utilities to connect to owner occupied homes.

9 Area Name: SW Capital Revitalization Area

Area Type: Local Target area

% of Low/Mod: 85.08%

Revitalization Type: Housing and Commercial

Identify the neighborhood boundaries for this target area.

To the North I-94, the West is Capital Ave S.W, The East is M-66 highway and to the South is the Township Border with Leroy Township. This is an area of relatively new multi-family housing.

Include specific housing and commercial characteristics of this target area.

North is Beckley Rd that has light commercial going East and West. Capital Ave has light commercial going North and South. The majority of the property in this area are rental units that have low to moderate income families.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

The city consulted community groups for their recommendations on what were top priorities.

Identify the needs in this target area.

Roads going out to the apartment complexes and inside the apartment structures need updating. Rental assistance to low to moderate income families would help with the needs of families with rising prices. Code enforcing apartments to make sure they conform to safety rules established by the city and the state.

What are the opportunities for improvements in this target area?

New apartments are being built in the area but some of the older apartments need major updates.

Are there barriers to improvement in this target area?

Companies not wanting to reinvest into existing properties because the cost is too great vs the amount of return on investment.

SP-25 Priority Needs - 91.215(a)(2)

The following priority needs have been drawn from the problem statements, root causes and strategies described in earlier in the overview of the City's strategic plan to address Community Development needs. The goals identified later in this document address these needs.

Priority Needs Summary

Local Priority 1: Ensure Housing is Safe, Affordable and Accessible

Communities are stronger when people have access to quality affordable and safe housing. This priority encompasses preserving current affordable housing, development of new units, increasing the mix of housing options, ensuring that low- and moderate-income neighborhoods benefit from housing resources, and that rental housing is safe.

Accessible housing includes fair housing where all people have the right to choose housing free from unlawful discrimination. Federal, state and local fair housing laws protect people from discrimination in housing transactions such as rentals, sales, lending, and insurance. When accepting grant funds from HUD, the City agrees to affirmatively further fair housing.

Local Priority 2: Restore Vitality in Low- and Moderate-Income Neighborhoods

Vibrant and strong neighborhoods help make a city a good place to live, work and play. Healthy neighborhoods possess a sense of place and a feeling of safety and familiarity. Houses are occupied and well maintained. Public spaces are inviting, walkable, and lively. Strategies and projects that promote healthy neighborhoods create, facilitate, ensure, or enhance vitality and make Battle Creek a great community.

Local Priority 3: Increase Public Awareness and Community Engagement Through Collaboration and Empowerment

This priority promotes engagement and empowerment at all levels of the community. Empowerment refers to the process by which people gain control over the factors and decisions that shape their lives. To that end, this priority puts an emphasis on projects that promote home ownership, create or clarify pathways for community members to access and utilize resources; and/or that engage them in community decision making. This priority includes the City's efforts to promote civic engagement and to support Neighborhood Planning Councils as local groups that improve communication with local government.

Other objectives in this priority include organizing at the institutional level to create a sense of shared purpose, increase capacity, coordinate planning, partner across sectors and build coalitions.

Public awareness is educating the public about the City regulations concerning housing and building inspections. How to be a good renter and how to do home maintenance were discussed as needs during the citizen engagement. Increasing public knowledge about the programs that are funded and what services are available to help people solve problems.

Local Priority 4: Alleviate Poverty through public services and infrastructure development

Battle Creek has a higher poverty rate than the State of Michigan or the nation with 18% of residents living at or below the poverty rate (2023 American Community Survey (ACS)), with 9,391 of Battle Creek's 52,175 residents living in poverty. The United Way conducts a study annually on the working poor, or those households that are Asset-Limited, Income-Constrained, and Employed (ALICE) that make or receive income that is below the basic cost of living for their area. Of the 21,233 Battle Creek households, 52% of households earn below the basic cost of living for Calhoun County. This priority encompasses strategies that raise income, reduce the impact of being low income, and break up concentrated poverty. Children have a higher poverty rate than other age cohorts.

Local Priority 5: Activate Underutilized Land for Housing Development

The City will encourage the activation of public, vacant and/or underutilized land consistent with Master Plan. Activation of these spaces enables communities to preserve natural resources for public use; promote higher densities and a wider range of land uses around downtown and major corridors; assemble property for larger scale developments and improve connectivity between neighborhoods and the downtown. Activities will include the promotion of permanent supportive rental housing, development of affordable rental housing and funding the development of in-fill housing.

SP-30 Influence of Market Conditions – 91.215 (b)

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant- Based Rental Assistance (TBRA)	The need for such a program is based on the high level of severe housing cost burden among low-income households and the high level of evictions in Calhoun County. This will be treated as a high priority need and efforts will be made to pair HOME TBRA resources with housing case management services focused on eviction diversion and rehousing the homeless.
TBRA for Non-Homeless Special Needs	The need for such a program is based on the high level of cost burden among low-income households. See above for circumstances in which this may be considered a high priority need.
New Unit Production	Because of the shortage of housing inventory prices for rentals and homeownership housing prices are increasing. There is a need for new unit production. New units will produce both an affordable housing unit and an area-wide benefit such as increased density in walkable, urban neighborhoods; expansion or creation of mixed income neighborhoods; and/or the creation of new housing types that increase available housing options for low- and moderate-income families in Battle Creek.
Rehabilitation	Minor Home Repair will continue to be a high priority as long as thousands of low- and moderate-income households continue to be severely housing cost burdened and the average age of housing is over 50 years. More extensive rehabilitation will be considered based on the extent to which there is a high demand for redeveloped units and where such units will produce both affordable housing and an area-wide benefit such as preserving units in walkable, urban neighborhoods; expansion or creation of mixed income neighborhoods; and/or the creation of new housing types that increase available housing options for low- and moderate-income families in Battle Creek.
Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	Acquisition will be considered based on the extent to which it supports the creation of units for which there is a high demand and where such units will produce both affordable housing and an area-wide benefit such as preserving units in walkable, urban neighborhoods; expansion or creation of mixed income neighborhoods; and/or the creation of new housing types that increase available housing options for low- and moderate- income families in Battle Creek.

Table 46 – Influence of Market Conditions

SP-35 Anticipated Resources -

91.215(a)(4), 91.220(c)(1,2)

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,205,390	\$30,000	\$490,000	\$1,725,390	\$4,821,560	CDBG funds program delivery costs, code compliance, minor home repair, public service grants, facility improvements
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab New construction for ownership TBRA	\$254,254.29	0	\$689,357	\$943,611	\$1,017,016	HOME funds major rehabilitation of homes for homeowners, homebuyers. Sub-recipients conduct activities under contract with the City.

Table 32 - Anticipated Resources

The City of Battle Creek's Community Development Department administers the federal Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) formula grant programs. Other federal funds provided through the U.S. Department of Housing and Urban Development (HUD), but not administered by the City of Battle Creek, include Continuum of Care Homeless Assistance which provides funds to organizations providing assistance to people experiencing housing instability; and public housing and rental vouchers provided through the Battle Creek Housing Commission.

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

When it established the HOME Investment Partnership Program, Congress intended to establish a partnership between the federal government, states, units of local government and nonprofit organizations to expand the supply of affordable housing for low-income families. According to 24 CFR §92.218, contributions must be made to qualified housing in an amount equal to 25% of appropriated HOME funds drawn down for housing projects. These contributions are referred to as match. To be considered eligible match, a contribution must be made from nonfederal sources and must be made to housing that is assisted to meet HOME program requirements.

In many program years, because of its higher poverty, Battle Creek has qualified as a distressed community by Congress and has had its HOME match requirement reduced 50% from 25% to 12.5%. The City of Battle Creek has been able to “bank” excess match documented in previous program years so it currently carries a significant surplus. Match is documented and recorded as it is earned. Match in 2024 and 2025 is being provided through the contribution of volunteer labor to the new construction by the Battle Creek Area Habitat for Humanity, a Community Development Housing Organization. Volunteer labor is valued at \$15 per hour. Habitat provides detailed sign sheets to document hours contributed to building each address.

If appropriate, describe publicly owned land or property located within the City that may be used to address the needs identified in the plan

The Calhoun County Land Bank Authority owns the majority of vacant residential property in CDBG Revitalization Target Areas and is an important implementation partner.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the City will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Battle Creek Community Development	Government	-Non-homeless special needs -Ownership -Planning -Neighborhood improvements -Public services	City
Neighborhoods, Inc.	MSHDA HARA Housing Access Resource Agency, sub-recipient, housing counseling agency	-Non-homeless special needs -Ownership Housing Neighborhood	City
Habitat for Humanity	CHDO	-Ownership	City
Community Action	Non-profit organization	Housing Services -Public Services	City

Table 56 - Institutional Delivery Structure

Assess Strengths and Gaps in the Institutional Delivery System

Housing studies can be found online at: <http://battlecreekmi.gov/181>.

Gaps in the institutional delivery system include:

The research conducted into the housing and community development ecosystem for Battle Creek elevated the following challenges that the consultant team addressed in its recommendations.

1. Weak housing demand. The longer-term trend of population decline is indicative of this weak demand. Too often new employees of companies based in Battle Creek choose to live in nearby towns. Locals cite newer homes, better schools, and access to other community amenities as contributing factors. Additionally, some employers have chosen to locate elsewhere due to quality-of-life considerations including housing choices and access to a vibrant downtown.
2. Limited new supply. Data suggests that there has been very little new housing development in the city of Battle Creek. Yet, market studies and many observers suggest that there is a strong demand for housing at certain price points that is not met by suppliers. Promising efforts to revitalize the downtown including residential investments should help the city to attract new residents, especially empty nesters and millennials.
3. Limited delivery system capacity. There are many fine organizations with competent leaders working on various aspects of housing and community development. The system would benefit from the presence of one or more housing development organizations with a social enterprise ethos, organizations that are both mission-driven and business-like, with the ability to attract and deploy new capital and work at scale.
4. Need to maximize access to public and private resources for housing and community development. The limited nonprofit capacity in the city means that Battle Creek is not sufficiently leveraging regional and national resources. This includes Low-Income Housing Tax Credits, New Markets Tax Credits, Community Development Financial Institution grants and loans, Capital Magnet Fund grants, and others. Successful capture of these resources often leverages other tandem private, market-rate capital.
5. Limited capacity means limited access to innovation in the field. There are many innovations occurring in housing and community development practice. With increased capacity, Battle Creek would have increased opportunities to tap these innovations. Examples include: path breaking cross-sector partnerships, the public housing rental assistance demonstration (RAD), federal Opportunity Zones, and new ventures in the intersection of health and housing.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance			
Rental Assistance	X	X	
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X		
Other Street Outreach	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X		
Health care	X		
HIV/AIDS			
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		

Table 33 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

There is not a significant, known population of people with HIV in Battle Creek. As described earlier, Battle Creek has a VA Medical Center that provides mental health and substance abuse services to a wide geographic area. This means that Battle Creek has a larger--than-normal number of homeless veterans, mainly single men, among people living without housing in Battle Creek. The VA provides support to the Haven of Rest, the emergency shelter provider, to help homeless veterans' access services and permanent housing. Health services are provided by the local hospital, Bronson Battle Creek, which has a full-service emergency room. Maternal health, dental

services, optical and general medical services are also available through a Federally Qualified Health Center called Grace Health. Mental health services are provided at the SHARE Center and by services provided by Summit Pointe. The Haven has a transitional housing facility that provides substance abuse treatment services to men and women. Battle Creek does not have a program that provides services to unaccompanied youth, age 18 and under.

Michigan Works! Southwest provides access to unemployment benefits and acts as a job referral network. Transportation is a high need of homeless people; they have difficulty affording bus fare to appointments and employment.

Describe the strengths and gaps of the service delivery system for special needs populations and persons experiencing homelessness, including, but not limited to, the services listed above

A strength of the Battle Creek Continuum of Care of homeless assistance is the involvement of high quality, accountable nonprofit organizations with long histories of helping people overcome problems. The Haven has developed substance abuse programs to provide services needed by shelter residents. Case management is provided to help people overcome problems and rebuild connections to work, benefits and community resources.

There is a lack of permanent supportive housing for people leaving homelessness. Housing resources are available for veterans and people with severe mental illness but resources are more limited for single individuals without these characteristics. Histories of felony convictions, poor rental references and poor credit scores prevent people from finding housing.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Other specific efforts that the City will engage in include:

- Working with Homeless Coalition and the Battle Creek Housing Commission to identify new permanent supportive housing opportunities.
- Work with the revision of the Master Plan to develop a housing strategy and reduce institutional barriers to housing development
- Work with Battle Creek Unlimited to develop Tax Increment Financing plan for housing development on vacant lots to develop incentives for building in-fill housing.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Attainable Housing	2025	2029	Affordable Housing	Citywide	Health and safety home repairs	CDBG: \$744,312 HOME: \$254,254.29	Homeowner Minor Home Repair: 36 CHDO New Construction: 1 homebuyer Tenant-based rental assistance 27 Households Assisted Recovery Housing at 614 NE Capital will house 5 individuals in recovery from Opioid Use Disorder
2	Housing Code Enforcement	2025	2029	Affordable Housing Non-Housing Community Development	Target Areas	Neighborhood conditions	CDBG: \$250,000	Housing Code Enforcement/Vacant Building Monitoring: 2000 Household Housing Unit
3	Public Service Grants	2026	2029	Non-Housing Community Development	Citywide	Supportive Services Needs	CDBG: \$180,000	Public service activities for Low/Moderate Income Housing Benefit: 320 Households Assisted
4	Facility Improvements	2025	2029	Non-Housing Community Development	North Central Target Area	Lack of childcare	CDBG: \$490,000 (prior year funding)	100 households will be enrolled in services within 9 months of opening.

Table 34 – Goals Summary

Goal Descriptions

1	Goal Name	Attainable Housing
	Goal Description	Increase the mix of housing options; Preserve and maintain existing affordable housing; Increase access to affordable housing; Promote dense, mixed use development downtown; Reduce areas of concentrated poverty; Help underserved groups access and use resources; Support efforts around homelessness prevention; Improve fair housing awareness and accountability; Improve property conditions in LMI neighborhoods
2	Goal Name	Housing Code Enforcement
	Goal Description	Improve property conditions in LMI neighborhoods; Reduce the effects of low income on life quality; Preserve and maintain existing affordable housing; Ensure the safety of rental housing
3	Goal Name	Public Service Grants
	Goal Description	Increase access to affordable housing; Raise the incomes of low-income families; Reduce the effects of low income on life quality; Help underserved groups access and use resources; Support efforts around homelessness prevention; Improve fair housing awareness and accountability

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the City will provide affordable housing as defined by HOME 91.315(b)(2)

In the 2025 Program Year, the City of Battle Creek will assist 27 extremely low to moderate income households (60% AMI) through short-term tenant based rental assistance provided through a subrecipient, Neighborhoods, Inc. One household will be assisted to purchase a newly build home through the CHDO, Battle Creek Habitat for Humanity.

With HOME resources remaining from previous years of funding:

- Two infill construction projects will be completed on vacant parcels in LMI neighborhoods and sold to low or moderate homebuyers.
- Twenty (20) low- or moderate-income homebuyers will be assisted with down payment assistance.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Battle Creek Housing Commission owns and manages 320 units of housing that was built as public housing units but converted to Project Based Vouchers to complete its RAD conversion in June 2025; administers 645 Housing Choice Vouchers, and owns and manages 14 units of scattered site homeowner units. Five percent of units in each development are required to be accessible in accordance with ADA requirements. All of the Housing Commission's developments meet the 5% requirement.

Activities to Increase Resident Involvements

Bulletin boards and monthly newsletters inform public housing residents of activities and opportunities within the housing commission and the community. Services such as meals and medical checks are provided by community organizations. Resident activities such as bingo and potlucks are organized by resident committees. The Parkway Community Building, located at 380 Truth Drive, hosts an Early Head Start classroom administered by Community Action and the Parkway Neighborhood Food Pantry.

In June 2025, the Battle Creek Housing Commission completed the process to convert its public housing in a Rental Assistance Demonstration (RAD) to project-based housing choice vouchers so that it will no longer be public housing but its housing units will be funded by project-based voucher contract with HUD.

Is the public housing agency designated as troubled under 24 CFR part 902?

No. The Battle Creek Housing Commission is not designated as a troubled public housing agency.

SP-55 Barriers to affordable housing – 91.215(h)

There are a number of State and local regulations designed to promote the orderly development and maintenance of safe, decent and sanitary housing in the community. Sometimes these regulations can act as barriers to affordable housing. That does not appear to be the case in Battle Creek. To eliminate duplication, the City uses the building codes established by the State for uniform construction standards. These standards parallel the three National Code standards and are minimum provisions to ensure general safety for the public. The State codes and guidelines are also appealable to the State. Consequently, the City's building codes do not appear to hinder the development or preservation of affordable housing.

The City's zoning and land-use codes promote the morals, aesthetics, prosperity, health, safety and general welfare of people in Battle Creek. These codes are constructed to allow compatible development throughout the community and are flexible enough to encourage redevelopment in the community's existing, established areas. This is evidenced by development in both the City's outlying and urban areas. These codes, like other local codes, are appealable locally to ensure equitable and fair treatment.

All residential properties are assessed on a citywide basis using market sales data of comparable properties in and around the immediate neighborhood. Citywide assessing appears to ensure an equitable treatment of residential property and provides an incentive to those who maintain and improve their properties.

The current public policies relating to housing and, in particular, affordable housing, do not appear to be excessive, exclusionary, or discriminatory nor do they duplicate any other policies.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Battle Creek is participating in the Redevelopment Ready Communities initiative. This state- wide program promotes communities that are competitive and ready for redevelopment. The process and eventual certification ensure that a community is transparent, predictable, and efficient in their daily development practices, which includes having a streamlined development review process. The third-party review and potential regulatory and/or policy changes that will come out of this program will ensure that those coming forward to invest in property can do so as efficiently and expeditiously as possible.

The zoning ordinance is reviewed frequently to ensure there are no barriers to development. Changes have been made to various chapters that allow for flexibility in development practices to

encourage a variety of uses.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Outreach to homeless people occurs through a cross-agency team from the SHARE Center and the Haven. This team visits camps of homeless people, provides personal care kits, and refers to the SHARE Center and/or the Haven. The SHARE Center serves as a Daytime Drop-In center with coffee, breakfast items, bathrooms, personal hygiene kits, complimentary haircuts, daily meals, personal identification facilitation, computer lab, telephone services and laundry facilities. The SHARE Center offers certified peer support specialists, and recovery coaches who facilitate one-on-one and group sessions supporting recovery, in addition to case management, which coordinates care for homeless people requiring medical, behavioral and substance abuse services. The SHARE Center also facilitates enrollment into the Healthy Michigan Plan Medicaid expansion program, and provides the SHARE Center mailing address and phone number to the homeless individuals/families for enrollment/health plan information correspondence. The day shelter also works to engage people in employment services and coordinates housing solutions.

The U.S. Department of Veterans Affairs in partnership with the Homeless Coalition also annually organizes a Calhoun County Connect & Veteran's Stand Down health fair which engages the homeless community and veterans in services and provides free basic needs items to people. The VA also has outreach staff who work with the shelters to enroll veterans in services.

Battle Creek has a number of meal programs that offer outreach services where individuals and families come for meals including the SHARE Center; Salvation Army Sally's Kitchen lunch program, Monday through Saturday; St. Philip's Sunday Supper program; God's Kitchen; and St. Thomas Episcopal Church summer breakfast program, which provides a healthy breakfast when children/families are not able to receive school breakfasts.

Addressing the emergency and transitional housing needs of homeless persons

The City of Battle Creek's inventory of emergency and transitional beds is usually adequate to fill the needs of people. There is a continuing need for case management to help people connect to housing, employment and services. Homeless providers work creatively to obtain private donations, government funding and foundation funding to fulfill their missions to help homeless

people and others leaving unsafe home situations. They work constantly to maintain funding for their current inventory of shelter beds and services.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

There is a shortage of safe, quality, affordable housing in Battle Creek for low-income families and individuals. A housing case manager will work with a family or individual on housing solutions that may best fit each need, including determining whether they qualify for available housing assistance.

The Haven provides case management to help families and individuals gain a regular income to pay for housing and to access community resources to help prevent further episodes of homelessness. Goodwill's Financial Opportunities Center has an excellent financial fitness program to help people work through debt and low credit scores. Legal Services provides legal services and eviction prevention. Women's Co-op provides support for women leaving poverty and seeking help through their store, volunteering and the Solutions Highway Program. Neighborhoods, Inc. of Battle Creek provides homeownership counseling for those interested and able to own their own home, and also rents units to people fleeing domestic violence or recovering from homelessness.

As part of the City's code enforcement activities, Battle Creek will be strengthening the numbers of registered rentals to increase the safety and quality of rental housing in its neighborhoods.

Homeless providers will work with the Battle Creek Housing Commission to fill vacancies in the public housing inventory for large multi-bedroom units and senior and disabled housing. Homeless providers will work with the Housing Commission when it opens its Section 8 waiting list again to have families and individuals sign up.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The three organizations that are the major sources of homelessness prevention in the Calhoun County Homeless Coalition include Neighborhoods, Inc., the Housing Assessment Resource Agency

(HARA) and the Coordinated Entry (CE) for Calhoun County which and provides eviction prevention services and help for homeless people to find housing; Goodwill Financial Opportunities Center which also provides budget and foreclosure counseling; and Legal Services which provides legal intervention and education about foreclosures and evictions and eviction diversion working with the courts

Work needs to be done with all of these organizations to provide greater homeless prevention services.

The Haven's Jail Ministry works with people in Calhoun County's jail who do not have a place to live after release. The Haven also supports housing solutions for homeless people through grant funding from through the Michigan Housing Development Authority (MSHDA) and the U.S. Department of Housing and Urban Development (HUD). CityLinC runs a Second Wind program that links people released from jail with employment and community connections.

Battle Creek does not have a program that works with unaccompanied youth, this is a gap in available services. Unaccompanied youth are referred to Child Protective Services or taken to the ARK in Kalamazoo.

SP-65 Lead-based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Any housing unit that is rehabilitated, modernized, weatherized, or reconstructed using City or entitlement dollars must address lead paint hazards that are present. When Lead Inspections/Risk Assessments are required, they are done before work begins and when finished a Lead Clearance is required, all provided by a licensed Lead Inspector. All sub-recipients must comply with federal regulations for lead hazard reduction and/or abatement in an effort to reduce the hazards of lead paint in the community. Every homeowner is provided a pamphlet education about the lead risks before any rehabilitation work begins.

Since 2018, the City of Battle Creek, in partnership with Community Action, has administered a Lead Safe Program, which provides lead abatement rehabilitation to families with children who have blood lead poisoning. The Lead Safe Program has been funded by the State of Michigan Childhood Health Improvement Program (CHIP) funded by Medicaid through a grant from the Michigan Department of Health and Human Services for an annual grant of \$1.5 million. The Lead Safe Program covers all of Calhoun County with the City of Battle Creek managing abatements within the city boundaries and Community Action conducting abatements in areas of the county outside of the city limits. Since 2018, the Lead Safe Program has used CHIP funding to abate 156 homes with an additional 10 projects in progress. The City also received a HUD funded Lead Hazard Reduction grant in 2021, this \$3.4 million grant expanded public education and outreach about lead poisoning and has funded 37 housing rehabilitation lead abatements. In 2025, the city is applying for another round of HUD funding for Lead Hazard Reduction and Healthy Homes. The City and Community Action have an active partnership with the Calhoun County Department of Health and meets regularly with the lead case management team to recruit families into the Lead Abatement program for families who have lead-poisoned children.

How are actions listed above related to the extent of lead poisoning and hazards?

Lead poisoning continues to be a risk in Battle Creek because 75% of housing was built prior to 1980. The sale of lead-based paint was banned by law in 1978. However, its use was curtailed significantly after the 1950s. Lead-based paint only becomes a health issue when it is ingested or inhaled.

Even low levels of lead are known to significantly affect a child's IQ, reading and learning abilities, attention span, and behavior. Exposures during infancy can affect the basic

development of the brain and nervous system. Effects may be irreversible, affecting performance in school and later in adult life. A blood lead level greater than or equal to 3.5 micrograms per deciliter is classified by the Centers for Disease Control and Prevention as a level of concern and warrants attention.

The City will continue to promote awareness of lead poisoning and hazards and requires contractors to have the appropriate training.

How are the actions listed above integrated into housing policies and procedures?

The City of Battle Creek will continue to insist, and verify through monitoring, that all CDBG and HOME funded housing rehabilitation programs will comply with 24 CFR Part 35, Requirements for Notification, Evaluation and Reduction of Lead-Based Paint Hazards in Federally Owned Residential Property and Housing Receiving Federal Assistance. The City requires all contractors working on federally-funded projects that will involve the disturbance of painted surfaces identified as containing lead to be licensed as Lead Abatement Contractors and have properly trained and certified workers and supervisors.

SP-70 Anti-Poverty Strategy – 91.215(j)

City Goals, Programs and Policies for reducing the number of Poverty-Level Families

Individuals and families can be said to be in poverty when having resources far below those of an average individual or family results in exclusion from ordinary patterns, customs, activities or quality of life. The City of Battle Creek anti-poverty strategy has three objectives:

1. Raise the income of low-income families
2. Reduce the effects of being low-income on housing, schooling, safety, and health
3. Reduce areas of concentrated poverty

The poverty rate in Battle Creek is 18% with 25% of children growing up in poverty (2023 ACS), which was 25.2% greater than the poverty level of 13.5% across the entire state of Michigan. Educational attainment matters. When considering poverty, 13.8% of high school graduates and 40.8% of non-high school graduates live in poverty. The poverty rate was 27.3% among disabled residents. If living in poverty, a family is more likely to rent than own a home, the renting rate among poor residents was 54.6%. For comparison, it was 20.7% among residents with income above the poverty level.

the Housing Assessment Resource Agency (HARA) and the Coordinated Entry (CE) for Calhoun

County which and provides eviction prevention services and help for homeless people to find housing. Strategies that raise the incomes of low-income families directly typically involve job training, job placement, and skill development. The City is not directly funding these types of activities with CDBG funds.

The second objective is focused on reducing the impact of being low income on quality of life and can be met in a variety of ways including: making housing more affordable or safe, reducing barriers, to early childhood education, improving public transportation options, improving health criteria in low-income areas and increasing the affordability and availability of child care. Code compliance will ensure that just because someone is poor, doesn't mean they have to live in a substandard rental or next to a dilapidated building. CDBG funds remaining from previous years (\$490,000) will be used for facility improvements to support the creation of a new early childhood development center.

The third objective prioritizes the de-concentration of poverty. This can be achieved either by improving the access low-income families have to safe neighborhoods, quality housing, good schools, and health care; or by making investments in neighborhoods where low-income households are currently concentrated. Tenant-based Rental Assistance and Down Payment Assistance programs are examples of City funded programs that improve access. CDBG funded facility and infrastructure investments in CDBG Revitalization Areas are examples of improving neighborhoods in high poverty areas.

How are the City poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

The City's Community Development funded programs are structured around improving neighborhood conditions in low- and moderate- income areas of Battle Creek.

Code Compliance works to improve the condition of housing in all areas of the city but especially in distressed areas. The City's Minor Home Repair program is paired with Code Compliance and offers grants of up to \$25,000 to households unable to afford orders-to-repair including roof replacement. As the organization charged with implementing the City's Rental Registration Ordinance, Code compliance works to ensure that rental housing is safe for families and that rental housing is up to Michigan building code standards.

The HOME program helps to develop units of affordable housing by funding the development of new construction. The HOME program also funds short-term tenant-based rental assistance to help very low-income and/or homeless households afford quality rental housing.

Neighborhood Planning funding through the CDBG program provides housing and market studies that help the City and community learn what is happening in the housing market and plans for housing and neighborhood improvements. Fair housing services are also provided through Neighborhood Planning.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the City will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

It is critical that correct and complete information is being reported through the Integrated Disbursement and Information System (IDIS). Community Development is responsible for completing the five-year Consolidated Plan, the Annual Action Plan and the Consolidated Annual Performance Evaluation Report (CAPER). Community Development works closely with its sub-recipients and other City programs funded with HUD dollars. Technical assistance is provided when challenges arise.

The City requires a quarterly report from all its sub-recipients that details progress of project implementation. At the completion of each project, demographic data is collected on persons served. The fourth-quarter report requires reporting on contracts to women and minority owned businesses and any Section 3 employment opportunities provided to low-income people and business concerns. Funding draws are carefully reviewed when received. Documentation is kept for all funding requests.

Annually, Community Development staff conducts on-site monitoring of each activity funded with federal dollars for both internally funded programs and external sub-recipients. This monitoring includes reviewing program files, procurement procedures and files, audit reports, progress implementing grant milestones and funding draws. As needed, interviews with clients are held. Each rehabilitation or construction project is inspected at the end of construction by the City's Rehabilitation Coordinator or Construction Specialist to ensure the rehabilitation is complete and fulfills housing code requirements. Mid-construction inspections are also often conducted. If a building permit is required, contractors must obtain required permits and invoices are not paid until the inspection is completed. Following every monitoring, a monitoring letter is sent to the sub-recipient explaining any concerns or findings. A finding is defined as a program element which does not comply with a federal statute or regulation. A concern is either a potential finding or a program weakness which should be improved to avoid future problems. If concerns or findings are cited, procedures for correcting the violation, along with a timeline for compliance, are presented to the sub-recipient.

Community Development works with the City's Purchasing Department for procurement of goods and services including grants and contracts funded through the CDBG and HOME programs. The

City's Purchasing Department strives to include, to the maximum extent feasible, minorities and women and entities owned by minorities and women.

2025 Annual Action Plan

AP-15 Expected Resources – 91.220(c)(1,2)

The City of Battle Creek's Community Development Division administers the federal Community Development (CDBG) and HOME Investment Partnership (HOME) programs to benefit low- and moderate-income residents of the City. The City uses a significant large portion of the CDBG program to provide a Minor Home Repair program citywide to help low- and moderate-income homeowners make health and safety repairs that they cannot afford to make on their own, and to fund Code Compliance in targeted areas of the City to help improve and maintain positive neighborhood conditions.

Other federal funds provided through the U.S. Department of Housing and Urban Development (HUD), not administered by the City of Battle Creek but considered in the creation of the five-year Consolidated Plan include Continuum of Care assistance provided to organizations addressing homelessness in Battle Creek and the greater Calhoun County, and Emergency Shelter Grant funds provided through the Balance of State program administered by the Michigan State Housing Development Authority (MSHDA). The Battle Creek Housing Commission, the public housing authority in Battle Creek, administers the Section 8 housing choice voucher for the cities of Battle Creek and Albion. The Battle Creek Housing Commission in collaboration with the Veteran Affairs Medical Center located in the Fort Custer area of Battle Creek jointly administer a HUD-VASH (Veteran Affairs Supportive Housing) program.

Table 49: Anticipated Federal Resources

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total:		
						\$		
CDBG	public - federal	Admin and Planning	\$1,205,390	\$30,000	\$490,000	\$1,725,390	\$4,912,440	CDBG funds Admin & Planning, Housing Rehab, program delivery costs, code compliance, minor home repair, public service grants.
		Housing						
		Public Improvements						
		Public Services						
HOME	public - federal	Homebuyer assistance	\$254,254.29	\$0	\$844,834	\$1,099,088	0	HOME funds new construction for home homebuyers, down payment assistance, and tenant based rental assistance (TBRA). Sub-recipients conduct activities under contract with the City.
		New construction for ownership						
		TBRA						

Table 35 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

In the Minor Home Repair program, program staff make referrals to other programs to increase the amount of rehabilitation assistance available, referrals are made to Community Action for its Senior Minor Home Repair program through Senior Millage funding, for water and plumbing funds and for the federal weatherization program. Minor Home Repair also partners with the two lead remediation program that the City administers with funding from the State of Michigan through the Childhood Health Improvement Program (CHIP) Lead Remediation program using Medicaid funds and a Lead Hazard Remediation program grant from HUD.

When it established the HOME Investment Partnership Program, Congress intended to establish a partnership between the federal government, states, units of local government and nonprofit organizations to expand the supply of affordable housing for low-income families according to 24 CFR§92.218, contributions must be made to qualified housing in an amount equal to 25% of appropriated HOME funds drawn down for housing projects. These contributions are referred to as match.

Historically the City of Battle Creek's HOME match has been reduced to 0 based on poverty and per capital income Match documentation is collected from the volunteer hours that the City's CHDO contributes to building or rehabilitating homes. Battle Creek Habitat for Humanity documents its volunteer hours with a volunteer sign-in and sign-out log. These hours contributed volunteer hours are valued at \$15.00 per hour and these hours are recorded as match for the City of Battle Creek HOME program.

If appropriate, describe publicly owned land or property located within the City that may be used to address the needs identified in the plan

The Calhoun County Land Bank Authority owns the majority of vacant residential property in CDBG Revitalization Target Areas and are a key partner in the implementation of the plan. Battle Creek Unlimited, an economic development corporation that receives TIFA funds and whose board is appointed by the City Commission, purchased a closed Kmart located in a LMI neighborhood close to downtown. The Kmart was demolished and the land is being promoted for affordable housing development. MSHDA made an award of Low-Income Housing Tax Credits (LIHTC) to the Blue Light development which as a Phase 1 of a multiphase redevelopment plan will build 48 units of workforce housing at this location, the housing is targeted to families with income 80% to 120% of the area median income.

The City is working with Upholdings, a developer of permanent supportive housing, to apply to the LIHTC program to fund the development of 55 units of one-bedroom apartments to serve single people or couples who have experience chronic homelessness. Upholdings scored highly in the

competitive request for proposals that was held to distribute HOME-ARP funds. Upholdings is calling this development, Northern Pines. Summit Pointe, the mental health authority for Calhoun County, will be providing service funds through the Medicaid program, to fund services for the housing development. This development would be built on vacant land that the City of Battle Creek owns along with a parcel that the Battle Creek Housing Commission owns.

Discussion

Because of staffing changes and impacts from the COVID pandemic, the City of Battle Creek has significant unspent funds for which plans have been developed to spending funding while making an impact in the community and ensuring compliance with HUD's timeliness standards. In Program Years 2022 and 2023, the City made a commitment of CDBG funds to New Level Sports and the development of a Childcare and Preschool facility. Construction of this facility has been delayed because of contaminated soil and environmental concerns, during the program year compliance with environmental standards will be completed and decisions made about how to utilize the \$490,000 that has been committed to this project. This project should move from concept to construction during the 2025 Program Year, if it has not been approved to move forward by Spring 2026, the funding will be rebid.

The City also has a nonperforming rental rehabilitation project at 614 NE Capital. The City has taken over ownership of the property from the developer and has selected a Recovery Housing Provider to take over ownership and operations of the property after the City completes the renovations. The property will provide five units of recovery housing for individual or couples recovering from opioid use disorder.

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Attainable Housing	7/1/2025	6/30/2026	Affordable Housing	Post Addition Revitalization Area Northeast Revitalization Area Northcentral Revitalization Area Central Revitalization Area Urbandale Revitalization Area	Ensure the safety of rental housing Increase the mix of housing options Preserve and maintain existing affordable housing Increase access to	CDBG: \$714,312 HOME: \$254,254	Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated : 36 Household Housing Units Tenant-based rental assistance /
2	Housing Code Compliance	7/1/2025	6/30/2026	Affordable Housing Non-Housing Community Development	Post Addition Revitalization Area Northeast Revitalization Area Northcentral Revitalization Area Central Revitalization Area	Ensure the safety of rental housing Preserve and maintain existing affordable housing Reduce the effects of low income on life quality Improve property conditions in LMI neighborh	CDBG: \$250,000	Housing Code Enforcement/Foreclosed Property Care: 2000 Household Housing Units

Table 51: Goal Descriptions

1	Goal Name	Attainable Housing
	Goal Description	<p>CDBG and HOME funds will be utilized to help low- and moderate-income residents have attainable housing.</p> <p>CDBG funded Minor Home Repair, Program Income and Housing Rehab Activity Costs = \$744,312. This amount consists of \$599,312 of CDBG funds for MHR, \$30,000 in expected program income, and \$115,000 of CDBG funds for MHR Activity Delivery Costs. CDBG funded Minor Home Repair provides home repair for health and safety required items that do not disturb lead paint services. The average cost per project in PY 2024 was \$16,500, which will result in 36 households being assisted in PY 2025.</p> <p>HOME Investment Partnership funds of \$254,254.29 for Program Year 2025 will fund:</p> <p>Battle Creek Habitat for Humanity, CHDO in-fill housing development: \$143,000 for new construction of one 3-bedroom home, one low-income households will be assisted.</p> <p>Neighborhoods, Inc. Tenant Based Rental Assistance, \$85,829.29 of 2025 HOME funds will assist approximately 27 households. Average amount of assistance in previous years is \$3,185 for three to six months of rental assistance including security deposits.</p>
2	Goal Name	Housing Code Compliance
	Goal Description	<p>CDBG pays a portion of City Code Officers who work in the five CDBG target areas. Five of the City's Neighborhood Planning Councils represents these areas; Code Officers attend these monthly meetings and coordinate with law enforcement in their service areas. Depending on the service area, a different percentage of each of the five City Code Officers time is charged to the CDBG program depending on the percentage of low- and moderate-income residents in the boundaries of the Neighborhood Planning Councils.</p>

AP-35 Projects – 91.220(d)

The City of Battle Creek will receive \$1,205,390 in CDBG funding and \$254,254.29 in HOME Investment Partnership funds in Program Year 2025. The 2025 Program Year is from July 1, 2025 to June 30, 2026. The City runs the Minor Home Repair program citywide and funds its Code Compliance program in the nine target areas with CDBG funds. If the City implements a public service grant program, it will run a request for proposals to select a subrecipient for public service grants.

For the HOME program, the City will fund subrecipients, Neighborhoods, Inc., to administer a Tenant-Based Rental Assistance program and a Community Housing Development Organization (CHDO), Battle Creek Area Habitat for Humanity, to construct one three-bedroom home in the Urbandale neighborhood for a low-income, first-time homebuyer.

Table 52: Projects

#	Project Name
1	General Administration
2	Neighborhood Planning Administration
3	Neighborhood Code Compliance
4	Housing Rehabilitation: Minor Home Repair
5	Housing Rehab. Administration (Activity Delivery Costs)
6	HOME General Administration
7	Community Housing Development Organization In-Fill Housing
8	Tenant Based Rental Assistance (TBRA)
9	In-Fill Housing Development
10	Down Payment Assistance

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The Minor Home Repair program continues to experience strong demand for its services and a

waitlist exists for services. There continues to be unmet need for housing both homeownership and rental in Battle Creek. A number of core neighborhoods have an abundance of vacant lots from deteriorated housing being torn down, in-fill housing would provide needed housing and help neighborhoods stabilize housing values. The cost of construction vs. the value of homes when construction is completed prevents private construction and developers from investing in building housing in neighborhoods. The CDBG and HOME investments help address underserved housing needs.

AP-38 Project Summary

1	Project Name	CDBG Administration
	Target Area	Post Addition Revitalization Area Northeast Revitalization Area Northcentral Revitalization Area Central Revitalization Area Urbandale Revitalization Area
	Goals Supported	Attainable Housing Housing Code Enforcement Public Service Grants
	Needs Addressed	Ensure safety of rental housing Increase the mix of housing options Preserve and maintain existing affordable housing Increase access to affordable housing Better connect LMI neighborhoods and downtown Promote dense, mixed-use development downtown Reduce the effects of low income on life quality Reduce areas of concentrated poverty Help underserved groups access and use resources Support efforts around homelessness prevention Improve fair housing awareness and accountability Improve property conditions in LMI neighborhoods
	Funding	CDBG: \$120,539
	Description	The function of this City activity is to provide necessary staffing to develop, implement and monitor the overall performance of all Community Development Block Grant programs.
	Target Date	6/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	This funding supports the CDBG program, which ensures program compliance and the directing of funds to the highest needs in the community. Code Compliance will touch over 2,000 households and ensure stable or improving neighborhood conditions for many low- and moderate-income households living in the City's core neighborhoods. The Minor Home Repair program will assist at least 36 households. Public Service grants will benefit at least 150 households. Staffing will also help resolve the implementation challenges stalling projects funded from previous years funding including the Youth Village Child Care project and the rental rehabilitation project at 614 NE Capital. Early in the program year, the Transit project funded in PY 2023 will complete its work to reconstruct four bus stops to make them handicapped accessible.
	Location Description	Community Development activities are provided citywide.
	Planned Activities	The function of this City activity is to provide necessary staffing to develop, implement and monitor the overall performance of all Community Development Block Grant programs. The City uses 10% of the total CDBG allocation for general administration functions.
2	Project Name	Neighborhood Planning Administration
	Target Area	Post Addition Revitalization Area Northeast Revitalization Area Northcentral Revitalization Area Central Revitalization Area Urbandale Revitalization Area
	Goals Supported	Attainable Housing Housing Code Enforcement Public Service Grants
	Needs Addressed	Ensure safety of rental housing Increase access to affordable housing Improve fair housing awareness and accountability
	Funding	CDBG: \$120,539
	Description	This City function provides the necessary management to conduct specific studies related to the overall program design of the comprehensive planning process and the development of the Consolidated Plan, involving Neighborhood Planning Councils, participation in the Continuum of Care through the Housing Solutions Board, civic organizations, individuals, and other boards, commissions and committees.
	Target Date	6/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	This function provides citywide benefit to activities conducted under strategic planning and neighborhood planning including developing the Consolidated Plan, ensuring consultations around community development and housing needs in Battle Creek, conducting housing and marketing studies, facilitating the citizen engagement process, supporting the effectiveness of Neighborhood Planning Councils, supporting collaborative efforts to address homelessness and other community initiatives.
	Location Description	Activities occur citywide.
	Planned Activities	The City of Battle will be developing the Consolidated Plan for 2025-2029 during the 2024 Program Year this will involve developing a public survey, conducting a housing needs study and developing a community engagement/public meeting strategy. Neighborhood Planning Administration provides the necessary management to conduct specific studies related to the overall program design of the comprehensive planning process and the development of the Consolidated Plan, involving Neighborhood Planning Councils, civic organizations, individuals, and other boards, commissions and committees.
3	Project Name	Code Enforcement
	Target Area	Post Addition Revitalization Area Northeast Revitalization Area Northcentral Revitalization Area Central Revitalization Area Urbandale Revitalization Area
	Goals Supported	Housing Code Enforcement
	Needs Addressed	Ensure safety of rental housing Preserve and maintain existing affordable housing Improve property conditions in LMI neighborhoods
	Funding	CDBG: \$250,000
	Description	The purpose of this activity is to provide effective staffing for the City Neighborhood Compliance Division to continue its efforts to provide the citizens of Battle Creek with effective code enforcement, and to complement other Community Development activities in blighted and distressed areas. This activity will serve to arrest a decline in targeted areas due to housing code violations, vacant and abandoned properties, citizen complaints regarding refuse and weed control and health and safety issues related to rental properties.
	Target Date	6/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	Area benefit is calculated as the number of low-and moderate-income individuals living in the targeted areas for code compliance. The population estimate for these five areas is 22,935 with 14,545 being low- and moderate-income people. It is expected that Code Compliance will impact 2,000 housing units. Code Compliance implements the City's rental registration ordinance and conducts rental property inspections in addition to exterior violations and junk accumulation for houses in neighborhoods.
	Location Description	Code Compliance is undertaken in the five CDBG target areas.
	Planned Activities	Code enforcement activities include exterior of housing and property inspections; write up and resolution of housing code violations; partnerships with community groups and the police department to address vacant housing and nuisances in neighborhoods, and rental registration and rental inspections.
4	Project Name	Housing Rehabilitation - Minor Home Repair
	Target Area	Post Addition Revitalization Area Northeast Revitalization Area Northcentral Revitalization Area Central Revitalization Area Urbandale Revitalization Area
	Goals Supported	Attainable Housing
	Needs Addressed	Preserve and maintain existing affordable housing Reduce the effects of low income on life quality Help underserved groups access and use resources Improve property conditions in LMI neighborhoods
	Funding	CDBG: \$599,312
	Description	This City of Battle Creek activity will provide grants to homeowners for necessary repairs. The primary focus will be exterior repairs for cited code violations and health and safety issues. The City provides up to \$15,000 for repairs that do not disturb lead paint surfaces and up to \$25,000 for roofs.
	Target Date	6/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	The average amount of Minor Home Repair assistance in PY 2023 was \$14,000. It is estimated that 36 households will be assisted in PY 2024 with \$502,489 of 2024 CDBG funds and an estimate amount of program income of \$60,000 from the repayment of mortgages from previous years of rehabilitation funding. The Minor Home Repair program serves Battle Creek homeowners who meet the income guidelines, the program is first come, first served through an application system. Because of the cost of labor and materials have increased, less people are being served and the average costs for each project has increased.
	Location Description	The program is available citywide to low- and moderate-income households that meet the eligibility guidelines. Often repairs are made to homes located in the CDBG target areas.
	Planned Activities	This City of Battle Creek activity will provide grants to homeowners for necessary repairs. The primary focus will be exterior repairs for cited code violations and health and safety issues.
5	Project Name	Housing Rehab. Administration (Activity Delivery Costs)
	Target Area	Post Addition Revitalization Area Northeast Revitalization Area Northcentral Revitalization Area Central Revitalization Area Urbandale Revitalization Area
	Goals Supported	Attainable Housing
	Needs Addressed	Preserve and maintain existing affordable housing Improve property conditions in LMI neighborhoods
	Funding	CDBG: \$115,000
	Description	This activity funds the costs to staff the Minor Home Repair program including conducting intake, documenting income eligibility, conducting home inspections, developing cost specifications, working with contractors and processing payments.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	The average amount of assistance provided in program year 2023 was \$14,000 per Minor Home Repair project. So with \$502,489 in funding available, approximately 36 households will be assisted.
	Location Description	This activity supports the delivery of Minor Home Repair services citywide.

	Planned Activities	The 2024 Annual Action Plan makes \$502,489 available in the Minor Home Repair program. This activity provides the staffing or project delivery costs for the Minor Home Repair program.
6	Project Name	General Administration (HOME)
	Target Area	Post Addition Revitalization Area Northeast Revitalization Area Northcentral Revitalization Area Central Revitalization Area Urbandale Revitalization Area
	Goals Supported	Attainable Housing
	Needs Addressed	Increase the mix of housing options Preserve and maintain existing affordable housing Increase access to affordable housing Reduce the effects of low income on life quality Help underserved groups access and use resources Improve fair housing awareness and accountability Improve property conditions in LMI neighborhoods
	Funding	HOME: \$25,425.43
	Description	The function of this City activity is to provide necessary staffing to develop, implement and monitor the overall performance of all HOME programs.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	This project supports all the HOME funded projects. In PY 2024, an estimated 152 households will be assisted. Battle Creek Area Habitat for Humanity, In-fill housing developed by a CHDO: 2 households assisted In-fill Housing RFP: 2 households Neighborhoods Inc., Tenant Based Rental Assistance: 122 households with 2024 funds written agreement, and agreements funded with previous years allocations. Down Payment Assistance: 26 households
	Location Description	Services will be available citywide.
	Planned Activities	Staffing for HOME program oversight, compliance and implementation. City staff will hold two Requests for Proposals to allocate in-fill housing funding and down payment assistance.
7	Project Name	Community Housing Development Organization In-Fill Housing (CHDO Set Aside of at least 15%)
	Target Area	Urbandale Revitalization Area

	Goals Supported	Attainable Housing
	Needs Addressed	Increase the mix of housing options Increase access to affordable housing Reduce the effects of low income on life quality
	Funding	HOME: \$143,000
	Description	This activity will provide gap funds for development of one or more new built single-family homes within the City. Upon completion of construction, these properties will be made available for purchase to low- to moderate-income homebuyers.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Two families will obtain homeownership through this funding combined with CHDO funding from previous years.
	Location Description	The new homes are being built in the Urbandale Neighborhood Planning Council, #5. The house is being built on Cedar Street and Woodlawn Avenue on land purchased from the Calhoun County Land Bank on land from a church that burnt down a number of years ago. It is located across from Lamora Park Elementary School, part of Battle Creek Public Schools.
	Planned Activities	This funding will be used with funds available from past years to build a modest three-bedroom home. Habitat for Humanity estimates the cost to build using volunteer labor and some contributed materials to be \$130,000 along with \$13,000 in down payment assistance for each of the two houses that are proposed to be built.
8	Project Name	Tenant Based Rental Assistance(TBRA)
	Target Area	Post Addition Revitalization Area Northeast Revitalization Area Northcentral Revitalization Area Central Revitalization Area Urbandale Revitalization Area
	Goals Supported	Attainable Housing
	Needs Addressed	Ensure safety of rental housing Increase access to affordable housing Reduce the effects of low income on life quality Reduce areas of concentrated poverty Help underserved groups access and use resources Support efforts around homelessness prevention

Funding	HOME: \$85,828.86
Description	This activity provides short-term rental assistance of three to six months to eligible low-income households experiencing a housing emergency and also participating in housing case management, employment training or another self-sufficiency program.
Target Date	6/30/2025
Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 48 households will be assisted with three to six months of rental assistance along with security and utility deposits.
Location Description	Assistance will be citywide.
Planned Activities	Tenant Based Rental Assistance will provide short-term rental assistance to help prevent, and help families recover from, homelessness to help households live in safe, quality housing.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City has identified five geographic areas for targeted investment. These areas are called CDBG Revitalization Areas and are listed below.

While the boundaries are not coterminous, there is a correlation between poor housing conditions, minority race/ethnicity status, and low- and moderate-income households in Battle Creek neighborhoods. These poor conditions are concentrated in portions of the Fremont/McKinley, North Central, Post Addition, and Central Neighborhood Planning Council areas. The City has identified revitalization areas within each of these NPC areas that are at risk of decline (as is discussed in the section MA-50 "Needs and Market Analysis Discussion" of the Consolidated Plan).

These areas will be targeted with resources and programs intended to arrest neighborhood decline. This includes CDBG- funded City programs like Minor Home Repair and Code Compliance, as well as programs and activities operated by the Police Department, Parks and Recreation, the Department of Public Works, the Calhoun County Land Bank, community groups, and local non-

profits. The proposed target areas encompass 7,183 residential parcels (of 17,000 citywide)

Geographic Distribution

Target Area	Percentage of Funds
Post Addition Revitalization Area	20
Northeast Revitalization Area	10
North Central Revitalization Area	50
Central Revitalization Area	20
Urbandale Revitalization Area	10

Table 51 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Market analysis and survey data show the Post Addition, Central, and Northcentral Revitalization Areas to have the greatest need. Resources targeted to these areas build on investments from previous years. The Urbandale Revitalization Area has improved significantly and will likely be removed as a target area (based on the data) sometime during the next five years. However, distribution of funds to the Urbandale neighborhood is expected to increase by 10% compared to last year due to the investments in transit stops adjacent to affordable housing developments and a grocery store located in Urbandale.

Discussion:

The City has been targeting resources in these neighborhoods for a long time. Each area is represented by a Neighborhood Planning Council where neighborhood residents, police officers, City Commissioners, and City staff meet monthly to discuss neighborhood and city issues and initiatives. Each Neighborhood Planning Council was part of the citizen engagement process for the 2025-2029 Consolidated Plan.

AP-55 Affordable Housing – 91.220(g)

In 2024-2025, the majority of people and families that will benefit from affordable housing resources will be homeowners seeking assistance with home repairs and individuals in need of financial assistance to purchase a home or access rental housing. The City's Minor Home Repair program will focus on smaller projects that address housing code violations and other housing deficiencies related to health and safety. A Tenant-Based Rental Assistance program will be offered that provides rental assistance to individuals facing eviction or housing instability.

One Year Goals for the Number of Households to be Supported	
Homeless	48
Non-Homeless	37
Special-Needs	0
Total	85

Table 52 - One-Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	48
The Production of New Units	1
Rehab of Existing Units	36
Acquisition of Existing Units	0
Total	85

Table 53 - One Year Goals for Affordable Housing by Support Type

Discussion:

As discussed in the needs assessment, the most common housing problem in the City is severe housing cost burden, where residents pay more than 50% of their household income for housing and utility costs. This problem is more prevalent among renters (2,245 households) than homeowners (1,260). However, this is largely the result of renters generally having lower incomes than homeowners.

Many of the target revitalization areas have older homes in need of repair. Housing cost burden contributes to the lack of upkeep. Another factor has been the low return on investment for homeowners who do repairs on their homes due to low sales prices. However, values are beginning to rise in CDBG Revitalization Areas, with some areas of Washington Heights and the Post Addition areas seeing 60 to 90 percent increases in residential prices over the last five years, outpacing the City. This is creating incentives for property owners to invest in these neighborhoods and is creating wealth-building opportunities for some low and moderate-income families.

The affordable housing activities will meet the definition of 92.252 for rental housing and/or 92.254 for homeownership, as applicable. Affordable housing meeting the HOME definition for both rental and homeownership.

AP-60 Public Housing – 91.220(h)

The Battle Creek Housing Commission is a medium-sized housing authority that owns and manages 320 public housing units with family units at Parkway Manor and Northside Homes and older adults and disabled housing at Cherry Hill Manor and Kellogg Manor. The Battle Creek Housing Commission is currently in the process of converting its public housing inventory of housing to project-based vouchers through the Rental Assistance Demonstration (RAD) program so that now rents and operating costs will be reimbursed from the U.S. Department of Housing and Urban Development through the multi-family portfolio instead of public housing division. The incentive to do this is that the reimbursement from HUD is more stable and is usually higher. Cherry Hill which provides 150 one-bedroom units to older adults, age 50 and over, will fully convert January 1, 2025. Kellogg Manor, 70 units for people with disabilities and older adults, age 50 and over; Northside Homes, 16 single family homes scattered within the Washington Heights neighborhood, and Parkway Manor, 84 apartments for families is in the application process for converting and should be approved in the summer of 2024 for conversion January 1, 2026

The Housing Commission has budget authority for 700 Housing Choice vouchers, which includes 175 of HUD-VASH certificates for veterans who have experienced homelessness. It also owns and manages 19 remaining single-family homes available for homeownership in a lease- to- purchase program. This program started with 150 homes that have been sold to families to create homeownership. The Battle Creek Housing Commission opens its Housing Choice Voucher Program waiting list annually in April. Sign-up for the waiting list is online and the Battle Creek Housing Commission draws 300-500 names by random, computerized lottery to be placed on the waiting list.

Actions planned during the next year to address the needs to public housing

The Battle Creek Housing Commission and the City of Battle Creek have a close working relationship and collaborate on joint projects including human resource services. There are no planned activities using federal CDBG or HOME funding in the next program year for public housing. The Community Development Supervisor and the Community Services Director serve on the Board of the Battle Creek Housing Commission.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Battle Creek Housing Commission provides opportunities for families who apply and qualify for entrance into the homeownership program. In 1990, the Housing Commission constructed 150 single family homes in a HUD funded Turnkey III program. Nineteen single family homes remain to be sold in the program, scattered throughout neighborhoods in the Battle Creek area rented to qualified families with an option to purchase that is exercised at the option of the resident family. Residents must be employed and/or have a continuing source of income and remain employed throughout their rental term. Two, three and four bedroom units are available. Residents are responsible for all utilities and agree to perform all routine and non-routine maintenance. One hundred seventy-six of these homes have already been converted from rental to homeownership by the resident families and this has proven to be a very successful program.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Battle Creek Housing Commission is not a troubled agency. While older, the housing commission housing stock is in good condition. Cherry Hill was built in 1970 and is in the initial development phase of undergoing a major rehabilitation of its common areas and entrance with financing through the Low Income Housing Tax Credit program.

Discussion:

The Battle Creek Housing Commission has been a member of the Greater Battle Creek Homeless Coalition since the start of the coalition.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

While the City does not provide housing and supportive services for homeless people and people who are not homeless but who have special needs, the City works with a large network of social service agencies and the Calhoun County Continuum of Care to coordinate services and communication among providers of services and housing. Different organizations in the network of service providers work with specific populations of people, such as the elderly, frail elderly, persons with disabilities, and public housing residents.

In spring 2024, the Lead Planning Body for the Battle Creek/Calhoun County Continuum of Care notified HUD and MSHDA that it was resigning from this role to focus its agency's attention away from housing and homelessness to focus on providing mental health services. Summit Pointe, the community mental health agency for Calhoun County, had served in the lead planning body role since the beginning of the Continuum of Care requirements. Through a competitive process, the Housing Solutions Board, the decision-making body for the Continuum of Care, selected the United Way of South Central Michigan to be the new lead planning body. The United Way currently also serves as the Lead Planning Body for the Kalamazoo City and County Continuum of Care.

ESG program has been funded in Battle Creek in a total of \$184,362 in 2023 and \$184,364 in 2022.

Describe the City's one-year goals and actions for reducing and ending homelessness including:

- 1) Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Outreach to homeless people occurs mainly by the staff of the SHARE Center and the Haven of Rest. The current peer support/recovery coach who performs outreach for the SHARE Center is paid through a HOME-ARP grant through June 30, 2025.

The SHARE Center serves as a Daytime Drop-In center with coffee, breakfast items, bathrooms, personal hygiene kits, complimentary haircuts, daily meals, personal identification facilitation, computer lab, telephone services and laundry facilities. The SHARE Center staff facilitate one-on-one and group sessions supporting recovery, in addition to case management, which coordinates care for homeless people requiring medical, behavioral and substance abuse services. The SHARE Center also facilitates enrollment into the Healthy Michigan Plan Medicaid expansion program, and provides the SHARE Center mailing address and phone number to the homeless individuals/families for enrollment/health plan information correspondence. The day shelter also works to engage

people in employment services and coordinates housing solutions. The SHARE Center works closely with the Department of Veterans Affairs to support all the veterans who use the Center. The SHARE Center is funded by the Michigan State Housing Development Authority's Emergency Solutions Grant.

Staff at shelters engage people in services and help them find housing. The Haven has a dedicated staff person with lived experience who leads outreach efforts. Volunteers work with him to distribute items like sack lunches, bottles of water, clothing, or blankets, depending on donations and what is appropriate for the weather at the time, to homeless people living on the street and not in any of the shelters.

The U.S. Department of Veterans Affairs in partnership with the Homeless Coalition, also annually organizes a Calhoun County Connect & Veterans' Stand Down health fair, which engages the homeless community and veterans in services and provides free basic needs items to people. It offers free haircuts, lunch, toiletries, blankets, and other free items. This event is always widely attended, and providers offer services to engage homeless people. The VA also has outreach staff who work with the shelters to enroll veterans in services. About 300 people attend this event hosted at the City's recreation facility every October.

Battle Creek has several meal programs that offer outreach services where individuals and families come for meals including the SHARE Center; Salvation Army Sally's Kitchen lunch program, Monday through Saturday; Upton Avenue Original Church luncheon program every Tuesday; St. Philip's Sunday Supper program; God's Kitchen; and St. Thomas Episcopal Church summer breakfast program, which provides a healthy breakfast when children/families are not able to receive school breakfasts.

A weakness in Battle Creek's Continuum of Care is that none of the shelters serve unaccompanied minors under the age of 17. Child Protective Services helps place youth but there isn't a licensed facility available to serve children and teenagers that are no longer can rely on their family for shelter and care.

2) Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Battle Creek's inventory of emergency and transitional beds is usually adequate to fill the needs for men, but there is an increased number of women and families seeking emergency shelter. During the COVID pandemic, a new low-barrier, emergency shelter opened up in Battle Creek to help with social distancing with funding from the Battle Creek Community Foundation and CDBG-CV funds from HUD through the City of Battle Creek. This shelter closed on May 1, 2024, due to a lack of ongoing operating funds. Existing programs absorbed the people who had been using the Battle Creek Shelter for overnight and day shelter.

There is a continuing need for case management to help people connect to housing, employment and services. There is an unmet need in permanent supportive housing and in affordable housing in quality condition for families and individuals. Homeless providers work creatively to obtain private

donations, government funding and foundation funding to fulfill their missions to help homeless people and others leaving unsafe home situations. They work constantly to maintain funding for their current inventory of shelter beds and services.

The City's HOME-ARP funds were allocated to support these needs, including five sub-grants to homeless service providers to provide housing case management and other supportive services. 360,000 was allocated to provide gap funds for a 55 unit permanent supportive housing development.

- 3) Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

There is a shortage of safe, quality, affordable housing in Battle Creek for low-income families and individuals. A housing counselor will work with a family or individual to see if they qualify for available housing assistance. The first step is always to obtain Social security cards and birth certificates.

The Haven provides case management to help families and individuals obtain a regular income to pay for housing and to access community resources to help prevent further episodes of homelessness.

VOCES provides housing advocacy and interpretation services to the Latino/Hispanic community. This has been an important aspect of helping the Spanish-speaking community access housing resources. The goal is general increased awareness of available resources and navigating the often complex application process.

Goodwill's Financial Opportunities Center has an excellent financial program to help people work through debt and low credit scores. Legal Services provides legal services and eviction prevention. Women's Co-op provides support for women leaving poverty and seeking help through their store, volunteering and the Solutions Highway Program. Neighborhoods, Inc. of Battle Creek provides homeownership counseling for those interested and able to own their own home, and also rents units to people recovering from homelessness.

- 4) Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies**

that address housing, health, social services, employment, education, or youth needs.

Several organizations provide homelessness prevention in the Greater Battle Creek Homeless Coalition including Neighborhood, Inc., which provides foreclosure counseling and helps people restructure their debt and mortgages; Goodwill Financial Opportunities Center that also provides budget and foreclosure counseling; Legal Services that provides legal intervention and education about foreclosures and evictions.

Neighborhoods, Inc. is also the Housing Access Resource Agency (HARA) for Calhoun County, which provides eviction prevention services and help for homeless people to find housing. Neighborhoods, Inc. supports housing solutions for homeless people through several grant funding streams, primarily through the Michigan Housing Development Authority (MSHDA) and the U.S. Department of Housing and Urban Development (HUD). NIBC is sub-recipient of CDBG-CV, HOME-ARP and HOME TBRA funds with plans for continued partnership.

- MSHDA Emergency Solutions Grant (ESG) Homeless Prevention Financial Assistance and Case Management funding provides individual support, relocation, housing stabilization services, and financial assistance to avoid eviction and prevent homelessness.
- MSHDA ESG Rapid Re-Housing (RRH) funding includes Case Management and Financial Assistance to provide individual case support, housing stability services, and short-term funding to cover security deposit funding and up to six months' rent to rapidly exit homelessness.
- MSHDA ESG Homeless Management Information System (HMIS) funding provides data management support.

The Homeless Coalition has negotiated discharge protocols with local police departments and hospitals in the past years. There is a need to reexamine them with the Calhoun County Jail, Calhoun County Sheriff's Department, the Battle Creek Police Department, and the two local hospitals, Bronson Battle Creek near downtown and Oakland Hospital in Marshall.

Discussion

Battle Creek has experienced, caring organizations providing shelter and supportive services. The Haven has developed treatment programs for helping people overcome substance abuse problems and other issues that hamper re-establishing independent living. Summit Pointe, Battle Creek's community mental health provider, has expanded its mental health services to serve those who are dually diagnosed with both mental health and substance abuse disorders. The SHARE Center provides outreach and peer mentoring in an environment rich with services for those making changes in their lives. There continues to be a shortage of housing case management to help people find and remain stable in permanent housing. There is also a shortage of permanent supportive housing. Transportation also remains a challenge. The

shortage of subsidized housing inhibits the implementation of the Rapid Re-Housing and Housing First models. While workers at the Haven and the SHARE Center help connect people to services in the community, there remains a shortage of affordable housing for those with low incomes. S.A.F.E. Place works with victims recovering from domestic violence who also find housing a difficult piece of the recovery puzzle.

AP-75 Barriers to affordable housing – 91.220(j)

The City of Battle Creek has periodically reviewed State and local regulations, policies and practices to continue to make improvements and eliminate barriers to families accessing affordable housing. There are a number of State and local regulations designed to promote the orderly development and maintenance of safe, decent and sanitary housing in the community. Sometimes these regulations can act as barriers to affordable housing, and city staff continue to make adjustments.

In the City's last Analysis of Impediments to Fair Housing, there were no specific regulations listed as impediments to fair housing. Several recommendations were made for the City to explore and consider zoning and land use changes. These recommendations and the City's action steps are included in its 2019 Fair Housing Report and progress is evaluated in a subsequent assessment report completed in 2020.

The 2019 Fair Housing report covers four years of activities by the City and its partners to address fair housing issues in Battle Creek. Activities include public engagement, training, seminars, 9 systemic investigations, numerous events, the creation of a Human Relations Board and a Beyond Separation Task Force. The 2019 Fair Housing report is available on the City's website at: www.battlecreekmi.gov/566.

The City is in negotiations with the Fair Housing Center of Southwest Michigan to sign a contract for two fair housing trainings and investigations of the rental and real estate market. The investigations follow up on the 2015 and 2018 testing of fair housing.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing, such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

To eliminate duplication, the City uses the building codes established by the State for uniform construction standards. These standards parallel the three National Code standards and are minimum provisions to ensure general safety for the public. The State codes and guidelines are also appealable to the State. Consequently, the City's building codes do not appear to hinder the

development or preservation of affordable housing.

Likewise, the locally established Minimum Housing Code does not create a barrier for affordable housing. These standards parallel the International Property Maintenance Code (IPMC) and are minimum requirements established to preserve and promote the public health, safety, comfort, personality and general welfare of the people. Their enforcement is necessary to preserve and encourage the private/public interests in housing and its maintenance. At the same time, these standards are appealable, locally, to ensure there are no undue hardships. An examination of the community's fee structures indicates the City's building permit fees and charges are at a median, as compared to surrounding communities.

The City's zoning and land-use codes promote the morals, aesthetics, prosperity, health, safety and general welfare of all people in Battle Creek. These codes are constructed to allow compatible development throughout the community and are flexible enough to encourage redevelopment in the community's existing, established areas. This is evidenced by development in both the City's outlying and urban areas. These codes, like other local codes, are appealable locally to ensure equitable and fair treatment. All residential properties are assessed on a citywide basis using market sales data of comparable properties in and around the immediate neighborhood. Citywide assessing appears to ensure an equitable treatment of residential property and provides an incentive to those who maintain and improve their properties. The current public policies relating to housing and, in particular, affordable housing, do not appear to be excessive, exclusionary, or discriminatory nor do they duplicate any other policies.

The City of Battle Creek is participating in the Redevelopment Ready Communities initiative through the Michigan State Housing Development Authority. This state-wide program promotes communities that are competitive and ready for redevelopment. The process and eventual certification ensures that a community is transparent, predictable, and efficient in their daily development practices, which includes having a streamlined development review process. The third-party review and potential regulatory and/or policy changes that will come out of this program will ensure that those coming forward to invest in property can do so as efficiently and expeditiously as possible.

The City's master plan was updated in 2018; part of this review included research and recommendations for housing development and redevelopment, including the availability of diverse housing options and affordability levels such as real estate, public policy, neighborhood conditions, finance, and socio economic.

Discussion:**Real Estate:**

In the Battle Creek housing market there is limited variety in the types of available housing suitable for different types of households. The Fair Housing studies identified a need to increase the variety of owner and rental housing in the City (more than just single family homes) for empty nesters, students, young professionals and the elderly. This needed housing should be located downtown where pedestrian amenities, educational opportunities, public transportation and fewer maintenance burdens exist.

Evidence points to possible Fair Housing violations in real estate advertising. A review of rental advertisements in one publication indicated that few promotional photographs feature minority residents. The Battle Creek Area Association of Realtors does display the equal opportunity logo at events, on their website and does adhere to a code of ethics.

Public Policy:

A special permitting process is required to establish a State licensed residential facility. Battle Creek requires a minimum lot size and a special permitting process for establishing a State licensed residential facility in the City. A review of discrimination complaints and fair housing testing indicates that Battle Creek may have instances of housing discrimination based on familial status (presence of children under the age of 18).

Neighborhood Conditions:

In some neighborhoods there is a concentration of substandard rental housing units in minority census tracts. There is a strong correlation between older housing stock and the presence of racial minorities and suggested increased code enforcement, continue the rental registration program and increase public-private rehabilitation programs for rental housing using HUD, MSHDA, and historic tax credits.

Finance:

For some residents, credit issues limit financing options and the ability to qualify for a loan. Many applicants are denied mortgages due to poor credit or lack of credit. Goodwill's Financial Opportunities Center and Neighborhood, Inc. have foreclosure and homeownership programs that teach financial literacy, help prevent homeless and provide homeownership coaching. Evaluation of lending patterns is an area the city should explore further. The city could encourage lending institutions to consider alternative measures to determine credit worthiness such as utility bills and occupational longevity. The city could host a roundtable with lending institutions to discuss the outcomes of the Housing Mortgage Data Activities (HMDA) trends and the need for investment in

lower income census tracts.

Socioeconomic:

Some neighborhoods demonstrate a concentration of socio-economic problems and poverty. Increasing socioeconomic integration has the positive benefit of decreasing poverty concentration, decreasing blight, increasing social capital and increasing variety in neighborhoods, and promoting in-fill development.

AP-85 Other Actions – 91.220(k)

The City of Battle Creek spends federal community development funding to improve neighborhood conditions so that residents feel safe and enjoy a vibrant, healthy community. Funds and planning activities are intended to help restore and support the private housing market, especially in low—and moderate-income areas.

Actions planned to address obstacles to meeting underserved needs

Almost all CDBG and HOME funding is spent in low- and moderate-income areas of the community. These neighborhoods are identified in the five revitalization areas set up in previous Consolidated Plans. The city will continue to implement housing and community development activities that meet the underserved needs in the community.

Actions planned to foster and maintain affordable housing

Housing has typically been relatively affordable in Battle Creek in recent years (compared to similar communities), with the condition and safety of housing affordable to those with low incomes being the greatest concern. However, in the last few years, home sale prices have increased as much as 60-90% in some low- and moderate-income areas. Talking to area Realtors, the supply of houses for sale is low and housing prices, after being stagnant for many years, are rapidly increasing. The median value of owner-occupied housing in Battle Creek is low compared to the rest of Calhoun County and the State of Michigan.

Value

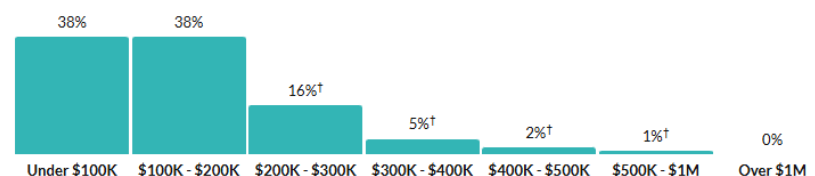
\$127,600

Median value of owner-occupied housing units

about 80 percent of the amount in Calhoun County: \$151,500

about three-fifths of the amount in Michigan: \$217,600

Value of owner-occupied housing units



[Show data](#) / [Embed](#)

The city offers Minor Home Repair to help sustain low and moderate-income homeowners in their housing. In a given year, anywhere from 30 to 50 percent of participants in the program are single seniors on fixed incomes. Often these seniors have paid off their mortgages and are living in areas where they have built up supportive social networks. Minor Home Repair assistance helps with costs that might otherwise cause a senior to be displaced from an otherwise independent living situation.

Many partners have been working on creating viable infill housing models for Battle Creek neighborhoods, including the Calhoun County Land Bank Authority (CCLBA), the Urban League, Neighborhoods Inc. of Battle Creek (NIBC), and Habitat for Humanity, and Washington Heights

United Methodist Church Hub of Hope. The CCLBA received a \$500,000 private foundation grant to do some infill housing in the Washington Heights area. The Urban League, NIBC, New Level Sports Youth Village, and the Hub of Hope have prepared or are working on proposals for infill housing developments. The city will release an RFP in 2025 for infill housing proposals using HOME funds. The City of Battle Creek with Kellogg Foundation funds has completed a housing assessment which is available on the website.

The City Manager's office continues to take the lead on facilitating a permanent supportive housing development in Battle Creek. In July 2025, Upholding a Chicago-based developer of permanent supportive housing, was awarded a Low-Income Housing Tax Credit (LIHTC) award from the Michigan State Housing Development Authority (MSHDA) for a 55-unit one-bedroom apartment permanent supportive development. Most of the land for this proposed development is city owned land and is located in NPC #1, a CDBG target area. HOME-ARP funding is budgeted to provide \$369,159 toward gap funding for this development. The Battle Creek Housing Commission has pledged 55 Project-Based Vouchers to fund the operating costs of the housing.

Actions planned to reduce lead-based paint hazards

Any rehabilitation activities on housing units constructed before 1978 will have lead hazards identified and actions taken to remove the hazard. All rehab work is required to be done with lead-safe work practices. In the rehabilitation of homeowner housing, homeowners receive an EPA Lead education pamphlet and sign a notice that they have received such notification.

The City of Battle Creek has two Lead Abatement Programs that will address lead hazards in housing in the PY 2025. The Lead Safe Program is a Michigan Department of Health and Human Services funded program that uses \$1.5 million in CHIP Medicaid funds to do full lead abatement on homes that have a lead poisoned child or pregnant woman on Medicaid living in them. The program is implemented by the City of Battle Creek in partnership with Community Action (CA), with city staff completing projects within the city limits and CA completing projects in the balance of the county.

The second lead program is funded with a \$3.4 million HUD lead hazard control grant that began in January 2021 and is funded until June 30, 2025. The Lead Hazard Control Program assists low and moderate-income families living in housing built before 1978 with identifying, controlling, and/or abating lead hazards. This grant is offered to families countywide. Community Action is the city's partner on this grant, implementing projects in the areas of the county outside the city limits. The city is seeking to obtain a second HUD Lead grant through the next competitive funding round.

Actions planned to reduce the number of poverty-level families

With a high poverty rate of 18%, reducing poverty is a goal for Battle Creek. A number of collaborative efforts are under way to improve the quality of life and economic well-being of residents, including:

- Minor Home Repair program helps sustain families in affordable owner-occupied housing. Because property values in downtown neighborhoods are beginning to rise in

recent years, this creates a wealth building opportunity.

- United Way conducts an annual ALICE Analysis, an educational effort to focus programs and policy on those families struggling just above the poverty line to make it financially.
- Women's Co-op, Solutions Highway, a coaching program working with the Goodwill Financial Opportunities Center and volunteering to help low-income women improve their family and employment outcomes.
- Down payment assistance will be offered to create pathways to homeownership for low- and moderate-income families
- As part of its collaboration with TRHT, the Battle Creek Area Association of Realtors, the Fair Housing Center, and the Urban League, the city continues to work to reduce the homeownership gap between white people and people of color in Battle Creek— disseminating a locally created homebuyer guide and holding homebuyer workshops facilitated by African American and Hispanic/Latino Realtors and community leaders.

Actions planned to develop institutional structure

There are exciting new developments on the horizon for Program Year 2025 (July 1, 2025 – June 30, 2025) with a consultant hired to lead the housing strategy portion of an update of the Master Plan for the City of Battle Creek.

Actions planned to enhance coordination between public and private housing and social service agencies

The city is involved in numerous collaborations and efforts to improve resident and community engagement. The city will continue with its participation in the Homeless Coalition and the Housing Solutions Board, and the Battle Creek Realtor Association. The city participates with the Calhoun County Public Health Department on the Calhoun County Lead Poisoning Prevention Task Force. The City of Battle Creek will continue to work with the Calhoun County Land Bank Authority to maintain and make use of the properties held for redevelopment.

The City of Battle Creek agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government's payment decisions for purposes of section 3729(b)(4) of title 31, United States Code.

The City of Battle Creek will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

The City of Battle Creek will utilize its PY 2025 CDBG allocation of \$1,205,390 to only fund CDBG eligible activities as listed in 24 CFT 91.220. In PY 2025, the city will operate a Minor Home Repair program, fund Code Compliance efforts in targeted neighborhoods, and fund the city administration and neighborhood planning functions of the program. The city will also complete funding of construction of a child care facility and rehabilitation of recovery housing for people recovering from Opioid Addiction funded from previous years of CDBG funding.

The goal of the City of Battle Creek Community Development Division is to implement programs in compliance with HUD and other Federal regulations. Program income is tracked and spent first before program funding. Sub-recipients are monitored annually and provided technical assistance to also be in compliance with Federal regulations. Funds are competitively bid in accordance with procurement rules.

The City of Battle Creek agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government's payment decisions for purposes of section 3729(b)(4) of title 31, United States Code.

The City of Battle Creek will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out. The city has reprogrammed all program income received to the Housing Rehabilitation Minor Home Repair program. Program income is expended as it is received and deposited.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

- | | |
|--|--------|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan, for Program Year 2025: | 95.00% |

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City of Battle Creek will utilize its PY 2025 HOME allocation of \$254,254.29 to fund only HOME eligible activities as listed in CFR 92.205. No other form of investment is being used beyond those identified in Section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Resale and Recapture guidelines used by the City of Battle Creek are discussed below.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The City of Battle Creek utilizes the recapture option in its homebuyer and homeowner rehabilitation programs. The city reserves the right to utilize the resale option at its discretion when developing a new HOME-funded program or activity. Sub recipients and CHDOs use the same recapture policy as the City of Battle Creek.

Recapture: Under the recapture option, the City of Battle Creek will require the initial HOME assisted homebuyer/homeowner to repay the outstanding HOME subsidy at the time of resale. The HOME subsidy will be forgiven on a pro rata basis, depending on the amount of assistance originally given, of 1/5, 1/10 or 1/15 per year. On a pro rata basis, the assistance will be fully forgiven after the term of affordability ends. The term of affordability will end, as a result of the sale of the assisted property by the homeowner, when the adjusted pro rata subsidy is repaid in whole to the city. At no time will the amount subject to recapture exceed the amount of the net proceeds from the sale of the property. The recapture provision will be enforced with a recorded lien on the assisted property. Deed restrictions will be utilized as needed and appropriate.

Resale: The homebuyer may sell the property during the term of affordability provided that the following conditions are met: The subsequent purchaser is a low or moderate-income household that will use the property as their principal residence, pay homeowner insurance, and keep property taxes current. Low- or moderate-income households are defined as households whose gross annual income does not exceed 80 percent of the area median income, adjusted for household size. Due to space limitations, the rest of the resale policy is described in the 2025-2029 Consolidated Plan and in the HOME Policies and Procedures for the City of Battle Creek.

The fair return on investment will equal the sum of 1) the amount of homeowner investment, and 2) the amount of the standardized appreciation value, less any investment by the city required at the time of resale to enable the property to meet local housing code. The investment

of the homeowner is calculated by adding the down payment made by the homeowner during the period of ownership, and the value of the mortgage principal repaid by the homeowner during the period of ownership and the value of any improvement installed at the expense of the homeowner. The standardized appreciation value will equal three percent of the original purchase price for each year the homeowner holds title to the property, calculated as one-quarter percent per month.

The sale price of the property may not exceed the lesser of 1) the appraised value of the property at the time of sale, or 2) a sale price that provides for an affordable mortgage. The sales price must also be under the HOME Homeownership Value Limits (95% of area medium property value). A mortgage is considered affordable if the monthly payment for principal, interest, taxes and insurance (PITI) does not exceed 30 percent of the gross monthly income of a household with an income that is between 70 and 80 percent of area median income adjusted for household size. If necessary, the City of Battle Creek will invest additional HOME funds to assure the subsequent mortgage is affordable.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City of Battle Creek will not use HOME funds to refinance existing debt secured by multifamily housing. HOME funds will also not be used to rehabilitate multifamily housing in conjunction with any refinancing of existing debt.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

The City of Battle Creek does fund a Tenant-Based Rental Assistance (TBRA) program through a sub-recipient, Neighborhoods, Inc. of Battle Creek. They assist people who have been homeless or to help prevent homelessness. They do not utilize a preference for persons with special needs or disabilities.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g., persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

The City of Battle Creek funds a TBRA program but the subrecipient does not use preferences. Income eligibility is documented, and households are served on a first-come, first served basis.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

The city does not fund rental housing projects that use a preference or limitation beyond income.

The City of Battle Creek utilizes a first-come-first-served application policy for programs implemented directly to citizens. Applications to city programs are available online on its website and are available for pickup at City Hall during normal business hours. Applications are regularly mailed out to potential clients when requested or identified as a candidate for city programs. People without computer access are offered to have an intake interview with the Intake Specialist, who enters the application information into the computer for the applicant.

Subrecipients are monitored and provided technical assistance to also be in compliance with Federal regulations. Funds are competitively bid in accordance with procurement rules.

The city uses the HOME affordable homeownership limits for Battle Creek provided by HUD.