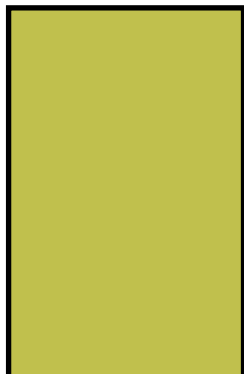


City of Battle Creek 2020-2024 Consolidated Plan



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 within the City. 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 the Michigan Department of Health and Human Services MDHHS) and the BCPS Teacher Housing Incentive Program 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 these federal 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 Continuum of Care Homeless Assistance which provides funds to the Haven of Rest, S.A.F.E. Place and Summit Pointe's housing and homeless assistance programs; and public housing and 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 accounts for 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.

2. Summary of the objectives and outcomes identified in the 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 homes for all people of Battle Creek.

In order to achieve this goal, the plan has six strategic priorities.

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

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 diversity of housing options, ensuring that low and moderate income neighborhoods benefit from housing resources, and that rental housing is safe.

Local Priority 2: Activate Underutilized Land in Low Income Neighborhoods

The City will encourage the activation of public, vacant and/or 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.

Local Priority 3: Alleviate Poverty

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.

Local Priority 4: 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, partner across sectors and build coalitions.

Local Priority 5: Affirmatively Further Fair Housing

Fair housing is 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.

Local Priority 6: Restore Vitality in Low 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.

3. Evaluation of past performance

The previous Consolidated Plan covered program years 2015 through 2019. During these five years, CDBG funding was used for code compliance, housing rehabilitation, demolition, street and sidewalk infrastructure improvements, 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. The City was also awarded two Hardest Hit Fund grants for demolition and a CHIP Medicaid Lead Hazard Control Grant to do full lead abatement for families with a lead poisoned child on Medicaid.

During 2015-2019, the City of Battle Creek created 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. To determine the boundaries of the revitalization areas, eight neighborhood health indicators were analyzed for each of the City's forty-seven Census block groups. This data was used to determine a "risk of decline" score for each block group. Medium and high-risk block groups located within LMI neighborhoods were selected.

The selected areas were targeted with the CDBG and HOME funded programs, as well as programs and activities operated by the Police Department, Parks and Recreation, the Department of Public Works, the Calhoun County Land Bank; the Truth, Racial Healing and Transformation Movement; Habitat for Humanity, Neighborhoods Incorporated, Community Action, Salvation Army, the Battle Creek Area Association of Realtors, the Urban League, the Fair Housing Center, numerous local churches and community groups; neighborhood planning councils, and many, many others. The many successes of these efforts are detailed in the City's yearly end of the year CAPER reports from those years which are available online at: <http://battlecreekmi.gov/186>.

4. Summary of citizen participation process and consultation process

Beginning in fall 2019 and continuing through early 2020, as part of the 2020-2024 Consolidated Plan planning process, the City of Battle Creek Community Development Department conducted more than 20 consultations with community leaders, distributed a survey to the community, and held 9 public meetings to gather public input. Efforts were made to broaden public participation with the Community Development Survey being widely distributed and over 125 people participating in the in public meetings about plans to spend federal community development funding.

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 (9 total) were held at six of the City's eight Neighborhood Planning Councils; a participant's meeting at the SHARE Center, a drop in day center for homeless people; a focus group session for service providers, and a Neighborhood Leadership meeting at the City's Department of Public Works. Over 125 people participated in the sessions. Most of the data collected is from the perspective of people experiencing the needs firsthand.

Survey Respondents (950 total) shared their perspective of the needs in their community. The survey was offered online and distributed via water bills. Respondents were asked to prioritize program activities and answer an open-ended question about improving their neighborhood—590 open ended responses were received. City staff and community partners analyzed the open-ended responses. The City of Battle Creek published a report on information gathered in a report titled *2020 Public Engagement Report* which details the demographics and priorities expressed in the surveys.

As part of the City's Citizen Participation process, the City published a notice in the newspaper and held a public hearing on the Consolidated Plan and the Annual Action Plan on July 21, 2020 before a regular meeting of the City Commission.

5. Summary of public comments

An analysis of survey respondents and data collected in the 2020 citizen engagement process is attached in the ***2020 Public Engagement Report***. The Consolidated Plan was published in draft form and made available for 30 days of public comment. The Consolidated Plan and other reports are posted on the City's website and available to all with Internet access.

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

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

7. Summary

All proposed activities and budgets are published in the local newspaper. Annually, the City Commission holds four public hearings about federal community development funding. One public hearing is held in the winter of each year to solicit citizen input on Battle Creek's housing and community development needs. A hearing is held in the fall to gather citizen input on the City of Battle Creek's annual performance report on CDBG and HOME funded activities. A third public hearing is held in the spring to obtain citizen comments and review of the proposed budget and use of funds. A fourth public hearing is held in March or April to receive comment on the proposed Consolidated Plan and/or Annual Action Plan. The City can combine the public hearings on the proposed budget and the Consolidated and/or 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 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 51,534.

The administration of federal community development funding is conducted by the Community Development Division which is part of the Community Services Department comprised of Inspections, Planning, Code Compliance and Community Development. The Community Development Division is staffed with a Manager, a Housing Rehabilitation Coordinator, Lead Inspector, two Grant Specialists and an Administrative Assistant. The Community Development Manager reports to the Director of Community Services who reports to the Assistant 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 governing council is responsible, among other things, for passing ordinances and resolutions, making public policy decisions, adopting the budget, appointing boards, commissions and committees, approving contracts, authorizing real estate transactions, awarding bids, selling property, and hiring the government's manager and attorney. Four commissioners are elected at-large for two-year terms and five commissioners are elected from the five wards in the city, also serving two-year terms. The City Commission elects a mayor and vice mayor from among its members. The City Manager is the chief administrative officer of the City 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 appointing government's 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.

| 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 |

Table 1 – Responsible Agencies

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

Beginning in summer 2019 and concluding in early 2020, members of the City's Community Services Division, including Community Development, Code Compliance, Inspection and Planning met with community partners to discuss community needs, priorities, and partnerships. More than 20 such meetings took place. Community Development staff regularly interface with area organizations and gathered information throughout the Consolidated Plan planning process via both formal consultations and informal conversations. Staff are well positioned in the community to interact with a wide variety of partners. When formal consultations took place, they were often held with a small group of staff either at the offices of the organization being interviewed, at City Hall, or over the phone when necessary.

Beyond the organized consultations held to inform the Consolidated Plan, Community Development staff are continually gathering information. The staff work collaboratively with many community partners and aim to integrate information into informing the Consolidated Plan. In 2019 PFate & Associates, LLC and the Affordable Housing Institute (AHI) were commissioned by the City of Battle Creek to deliver a report assessing the Battle Creek Housing and Community Development Assessment. The resulting report has informed the Consolidated Plan planning process as well as some of the consultations that took place.

Types of organizations covered by the consultations include:

- Affordable Housing
- Funders, Data Collection & Community Collaboration
- Economic Development
- Education
- Homelessness/Continuum of Care
- Public Housing
- Supportive Services including mental health

Special Populations including African American, Burmese and Hispanic populations in Battle Creek

Consultations conducted for the Consolidated Plan 2020-2024

Affordable Housing

January 2020

Summit Pointe

Summit Pointe's homeless housing program is funded by the HUD Continuum of Care and is located in the Drop-In, day center for homeless people, the SHARE Center. This is the Housing Access Resource Agency (HARA) for the Battle Creek Continuum of Care. They use a Housing First model as much as possible in a limited resource environment. Staff from Summit Pointe Housing participated in several conversations with Community Development staff including an Attainable Housing Focus Group. There is a great need for more permanent supportive housing and more case management. People's poor rental and credit histories are barriers to gaining private market housing.

Fall 2019

Habitat for Humanity

Habitat runs a Re-store storefront that recycles building materials, providing them at low cost to Battle Creek residents and providing a source of funding for projects. Habitat has been specializing in building handicapped ramps in partnership with Community Action. Habitat would like to work with the Calhoun County Land Bank and the City to rehab vacant homes and create infill housing on vacant lots. Habitat is currently the City of Battle Creek's only Community Housing Development Organization (CHDO).

Fall 2019

Community Action Agency of Southcentral Michigan

Community Action is a key partner in the City's work around lead abatement. Community Action works in many adjacent counties. In Battle Creek, it runs Head Start, Early Head Start, a Foster Grandparent program, and Emergency Food Assistance and Commodity Supplemental Food programs. Community Action also administers utility assistance and weatherization. CA provides 3,000 rides per month for seniors and the disabled. Transportation is still the number one need of parents participating in Head Start, and is a big need in Battle Creek. The City and Community Action regularly coordinate minor home repair services. Community Action and Community Development staff meet regularly on issues surrounding lead in housing and supportive services. Community Action staff also participated in an Attainable Housing Focus Group that was part of the Consolidated Plan planning process.

Fall 2019

Neighborhoods, Inc. of Battle Creek

Community Development staff together with other City staff and consultants met with Neighborhoods, Inc. throughout fall 2019 as part of an evaluation of the City of Battle Creek's community development delivery system. There is a great need for services that Neighborhoods, Inc. previously provided. The 2020-2024 Consolidated Plan strategies were informed by the discussions with Neighborhoods, Inc.

February 10, 2020

Calhoun County Land Bank

The Land Bank is an important partner with the City of Battle Creek. City funds and Land Bank resources such as vacant property are regularly paired to rehabilitate home. The discussion with the Land Bank focused on feasibility of creating an infill housing program. The Land Bank plays a vital role in blight elimination in Battle Creek. The City of Battle Creek and the Land Bank are working together to develop clear guidance for the deposition of vacant property and the prioritization of what properties to demolish.

Funders, Data Collection & Community Collaboration

Fall 2019 Calhoun County Lead Task Force

Community Development staff in partnership with Calhoun County Health Department, facilitate the Calhoun County Lead Task Force. The ongoing work of the Task Force helped inform the priorities of the 2020-2024 Consolidated Plan. The group focuses on increasing cross-sector partnerships and data sharing.

Fall 2019 BC Pulse

BC Pulse has served as a consultant throughout the process of writing the Consolidated Plan. BC Pulse advised the community engagement process and helped coach the evaluation of the data from the public meetings and public survey. BC Pulse has been engaged in evaluating the service system for families with young children in Battle Creek and working to create systems change. BC Pulse has set up Action Learning Groups to engage families and create change.

January 30, 2020 City of Battle Creek Transportation

Community Development staff met with Mallory Avis, Public Transit Director for City of Battle Creek to discuss transportation needs identified in the public process for the Consolidated Plan. The discussion focused on the continued issue of afterhours transportation to the Fort Custer Industrial Park, infrastructure and accessibility improvements to transit stops to ensure ADA compliance, and the need for transit passes for vulnerable populations including those who are homeless, recently homeless, victims of domestic violence, extremely low-income, disabled, unemployed, and newly employed.

February 27, 2020 City of Battle Creek Parks and Recreation

Community Development staff met with Duska Brumm, Recreation Director for the City of Battle Creek to discuss how the 2020-2024 Consolidated Plan could align with the Parks and Recreation Master Plan. The discussion focused on priorities for facilities, parks and programming in low- and moderate-income neighborhoods.

Economic Development

February 20, 2020 City of Battle Creek Small Business Development

Community Development staff met with John Hart, Downtown Development Director for City of Battle Creek to discuss partnerships and housing needs downtown as it was related to the 2020-2024 Consolidated Plan. The discussion focused on creating cohesive intersections between business districts and neighborhoods as well as the continued need for varied housing stock throughout low-income neighborhoods. The discussion also focused on how to appropriate use and development of available land.

Education

February 2020 New Level Sports

New Level Sports Ministries is a Non-profit Student Athlete Support Service, for ages 8 – 18. New Level Sports assists student-athletes to develop purpose driven lives through participation in educational enrichment, personal growth and physical development activities. New Level Sports leadership were included on the strategy team for helping to develop strategic priorities for the Consolidated Plan. Community Development staff consulted with New Level in February, discussion covered continued development of the Youth Village, in particular the development of the early childhood center and the need for increased access to quality daycare.

Homelessness

November 2019 Homeless Coalition

Community Development staff attended the November 2019 Homeless Coalition meeting and presented draft priorities for the 2020-2024 Consolidated Plan. The coalition provided input and feedback about how well the draft priorities met the needs they saw among the homeless population. The Homeless Coalition is a sub-group of the Housing Solutions Board. The process for applying for and ranking Continuum of Care funding was discussed as well as data collection for the Homeless Management Information System. Members of the Homeless Coalition span a variety of partners who serve the homeless population with wide-ranging services.

Fall 2019 Haven of Rest

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. Community Development staff participate in various work groups with Haven staff and regularly interface regarding the ongoing needs of the homeless population in Battle Creek. Many discussions focus on the need for improved case management services and permanent supportive housing.

October 2019 SHARE Center

SHARE Center and Cafe-Can-Do receive community mental health funding through a contract with Summit Pointe. The SHARE Center is Battle Creek's drop-in day program for homeless people. It offers services for those who are ready to make positive life changes and offers peers support specialists to provide services. The Center also provides the office to the Homeless Housing office/Summit Pointe Housing. The SHARE Center serves about 120 individuals a day, seven days a week. Community Development staff working in conjunction with SHARE Center leadership held two public input session with SHARE Center consumers.

Public Housing

Fall 2019 Battle Creek Housing Commission

As of March 2020, the Battle Creek Housing Commission owns and manages 345 public housing units, has budget authority for 793 Housing Choice Vouchers, and owns and manages 25 units of scattered site homeowner units. The Battle Creek Housing Commission has been an active partner in efforts to end homelessness. The Housing Commission has also worked with the Veterans Administration (VA) to administer the Jesse Houses and HUD-VASH Housing Choice Vouchers.

February 21, 2020 Housing Solutions Board

The Housing Solutions Board is the Calhoun County Homeless Coalition's executive board and represents the broad interests of all stakeholders whose goal is to create self-sufficient individuals and families. Community Development staff presented information regarding the Consolidated Plan to the board. The presentation included the timeline for planning and public comment, a summary of the public survey data, and a discussion about homeless needs.

Supportive Services

February 2020 Legal Services

Legal Services provides the only free legal services in the county. Legal Services prioritizes cases for homelessness prevention, victims of domestic violence, seniors and loss of benefits. Community Development staff consulted Legal Services about best practices for eviction diversion and continued partnership.

Fall 2019 Salvation Army

The Salvation Army administers Emergency Food and Shelter Program funds available from FEMA. The Salvation Army runs a weekly soup kitchen that feeds up to 220 people per day, runs children's programs, and provides emergency services to families including food packages and rent assistance. The Salvation Army also provides utility assistance when it is available. The Salvation Army is an active participant in the Battle Creek Homeless Coalition, Interagency Services Team and Rental Housing Round Table.

January 14, 2020 Fair Housing Center

The Fair Housing Center of Southwest Michigan is a non-profit organization that provides fair housing services throughout nine counties of Southwest Michigan. Services include providing complaint and intake services to residents who believe they've been the victims of housing discrimination and education and outreach on fair housing issues to local governments, housing developers, housing managers, and others to promote compliance with federal fair housing laws. Fair Housing Center staff were consulted regarding fair housing priorities and to help develop metrics for the Consolidated Plan's strategic priorities and objectives around fair housing.

Fall 2019 Urban League

Urban League specializes in developing relationships with Battle Creek's African American youth. It runs seven direct service programs, promoting education and youth leadership for at-risk and disadvantaged young people. Being physically located next to Battle Creek Central High School helps their outreach to and enrollment of young people. The Urban League is a great resource for engaging African American youth in the City. Community Development staff have regularly consulted with the Urban League over the past year. These consultations have largely focused on racial equity and housing issues and have led to collaborative projects that include a number of racial equity events (men's group discussion, movie night, etc.) and the creation of a local home buyer's guide.

Special Populations

October 2019 The Burma Center

The Burma Center was established in 2011 to serve as a community center for the growing Burmese immigrant population in the adjoining Cities of Battle Creek and Springfield. There are approximately 1,700 Burmese people living in the Battle Creek area. Burmese immigrants find Battle Creek calm and find opportunities for employment in meat packing in Plainwell and manufacturing jobs at the Fort Custer industrial park. Community Development staff consulted the Burma Center about how to best engage the Burmese population in the public engagement process.

October 2019 VOCES

VOCES is a community center for Latino/Hispanic families to link to opportunities and engage the community. VOCES provides English language classes, access to GED training and testing, and provides translation services. Community Development staff consulted VOCES about how to best engage the Spanish-speaking population in the public engagement process. A focus group for Spanish-speaking individuals was also held at the VOCES offices.

Provide a concise summary of the jurisdiction'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 participates in a number of collaborative relationships that enhance coordination between housing and service organizations. Collaborative work includes support to Neighborhood Planning Councils, the Greater Battle Creek Homeless Coalition, the Calhoun County Lead Task Force, BC Vision, TRHT (Truth, Racial Healing, & Transformation), The Coordinating Council of Calhoun County, and the community policing efforts of the Battle Creek Police Department. The Calhoun County Land Bank Authority is a key partner in efforts to address vacant buildings, maintenance on vacant properties and other efforts to improve neighborhood conditions.

Neighborhood Planning Councils (NPCs) are eight resident groups representing different geographic areas of Battle Creek. NPCs provide a forum for residents, City staff and City Commissioners to discuss neighborhood concerns. The City educates members about City programs and pending decisions, opportunities or changes. NPCs decide which recommendations or strategies they would like to develop. Meetings are open to all and take place once a month.

The Coordinating Council (TCC) of Calhoun County was formed in 1989 at the direction of the State of Michigan to put funds and fiscal decisions in the hands of the local community. It coordinates local, state and federal program efforts. TCC oversees grant dollars, especially a wrap-around supportive services program providing case management to at-risk families; ensures collaborative efforts on the part of grantees; and decreases duplication of services and strengthens community programs/initiatives. Members of the collaborative represent nonprofit, education, health, public safety, for-profit, grassroots, local businesses and community members. TCC members work collaboratively to positively impact community conditions in Battle Creek and Calhoun County. The City of Battle Creek is represented on TCC's leadership cabinet by the City Manager. TCC is also responsible for staffing Continuum of Care leadership.

In 2017, the City of Battle Creek Police Department received a Byrne Criminal Justice Innovation grant to target hot spots of crime and to plan/implement a place-based, community-oriented policing strategy to address crime as part of a broader neighborhood revitalization initiative. The Community Development Division has been a partner in this initiative to improve neighborhoods, targeting CDBG and HOME housing resources in Byrne grant target areas. This grant concluded at the end of 2019, but community policing initiatives will continue as will the partnership between Community Development and the Police Department.

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 Greater Battle Creek Homeless Coalition is the Continuum of Care coordinating body for the City of Battle Creek and Calhoun County. It is a community collaborative with an executive board, the Housing Solutions Board, which manages HMIS and funding applications. Staff from the City's Community Development Department participates in the Homeless Coalition attending monthly meetings and serve periodically on the Housing Solutions Board.

Working together members of the Homeless Coalition address the needs of homeless persons and persons at risk of homelessness. The inventory of homeless services and facilities described in MA-30 Homeless Facilities details the array of services that are provided to help prevent homelessness and to help people recover from a housing crisis.

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

Battle Creek receives Emergency Solutions Grants (ESG) funding through MSHDA and its balance of state program for ESG non-entitlement jurisdictions. 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.

During the consultation process, Community Development staff met with numerous representatives of the Homeless Coalition to discuss their priorities and alignment with the Consolidated Plan. The consultations included separate meetings with the Director of the Continuum of Care, the Housing Solutions Board, the Executive Director of the SHARE Center, and a focus group made up of representatives from seven Homeless Coalition member organizations. Permanent supportive housing, facilities improvements, overcoming housing access barriers, eviction diversion and providing ongoing case management and other supportive services to the homeless were listed as priorities.

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

The City of Battle Creek conducted more than 20 consultations beginning in fall 2019 and concluding in early 2020. 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, CentraCare, the Michigan Rehabilitation Center 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 in partnership with adjacent communities such as the Cities of Springfield, Albion, and Marshall; Calhoun County, especially the Calhoun County Land Bank Authority, and the Michigan State Housing Development Authority (MSHDA) and the Michigan Department of Housing and Human Services (MDHHS). In the past five years the City has collaborated on numerous grant applications with the Land Bank Authority and MSHDA resulting in over \$3 million in Hardest Hit Fund grants to address blighted properties in residential neighborhoods in Battle Creek. The City also implements a \$1.5 million a year county-wide Lead Hazard Control grant in partnership with MDHHS, the Calhoun County Health Department, Springfield, Albion, Marshall, and the village of Homer.

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|--|---|---|
| Continuum of Care | Summit Pointe | The Battle Creek Homeless Coalition is a community collaboration working to provide services to homeless people and to develop additional units of permanent supportive housing. There is a shared focus on homeless prevention, increasing attainable housing, and eviction diversion. |
| Calhoun County Community Health Needs Assessment | Calhoun County Regional Health Alliance | The Community Health Needs Assessment was completed in 2019 and prioritized social determinants of health, as its highest community health need. Areas of shared focus include addressing homelessness, increasing availability of affordable quality childcare, income instability for seniors, improving housing and neighborhood conditions, and addressing racial inequities. |
| Calhoun County Older Adult Needs Assessment | Carewell Services, Calhoun County Office of Senior Services | The Needs Assessment was completed in 2019 for the Calhoun County Office of Senior Services and Carewell Services. Community Development funding is spent on Minor Home Repair and HOME rehabilitation for seniors. Coordinating services is important for program effectiveness and using public funding wisely. |

PR-15 Citizen Participation

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

Summarize 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 2019-2020 Consolidated Plan. It started in July 2019 with forming a strategic planning team made up of seven representatives from the City and eleven representatives affiliated with community organizations. Represented organizations included the City's Community Development, Economic Development, Planning, and Code Divisions, the Calhoun County Land Bank Authority (CCLBA), Summit Pointe, Calhoun County Senior Services, the Battle Creek Public Housing Authority, Northern Initiatives, New Level Sports, the NAACP, the Battle Creek Area Association of Realtors, the Coordinating Council, Neighborhoods Inc. and the Fair Housing Center of Southwest Michigan.

Engagement included a paper survey and a companion online survey, and 5 public meetings. The paper survey was mailed to 20,000 addresses in Battle Creek with the September 2019 water bills. To increase the participation of low- income and homeless people the SHARE Center, a drop-in center for homeless people, had participants fill out the survey. Surveys were also completed by attendees of the Homeless Health Fair and Veterans Stand Down public event held by the U.S. Department of Veterans Affairs and the SHARE Center at the City's Full Blast Facility on October 18, 2019. The surveys had 950 responses. All responses were analyzed and informed the priority setting for the Consolidated Plan. The Public Engagement Report is attached as an appendix.

Public participation was gained using 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, elect their own leadership and develop their own agendas. Presentations were made to all eight NPCs. To increase participation of homeless people, a public meeting was held at the SHARE Center.

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. Community development staff worked with VOCES and the Burma Center to provide videos in Spanish and Burmese that were shared via the City of Battle Creek, Burma Center and VOCES social media pages.

The above described process is in addition to the public hearings and publicized notice of public hearings held four times a year at the Battle Creek City Commission. These public hearings are held each year and are detailed in the Citizen Participation Plan, which was adopted by the Battle Creek City Commission in May of 2020.

Citizen Participation: Summary of the Public Engagement

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

Population estimates in the following table reflect the population, household and median income for residents of Battle Creek. According to the 2011-2015 ACS estimates, the City of Battle Creek is comprised of 51,830 residents and 20,630 households in 2015. These totals represent a 1% decrease in population and a 2% decrease in households since 2009. The median income decreased 3% from \$38,209 to \$36,882 during the same period. ESRI forecast data for 2019 show median income increased to \$40,482, a 5.9% increase compared to 2009.

| Demographics | Base Year: 2009 | Most Recent Year: 2015 | % Change |
|---------------|-----------------|------------------------|----------|
| Population | 52,347 | 52,534 | -1% |
| Households | 21,054 | 20,630 | -2% |
| Median Income | \$38,209 | \$36,882 | -3% |

Table 3 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

| | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI |
|--|------------------------|-----------------------------|-----------------------------|------------------------------|---------------------------|
| Total Households * | 3,095 | 2,905 | 3,980 | 1,965 | 8,685 |
| Small Family Households * | 1,145 | 1,025 | 1,280 | 810 | 4,145 |
| Large Family Households * | 115 | 205 | 230 | 220 | 640 |
| Household contains at least one person 62-74 years of age | 535 | 485 | 925 | 410 | 1,815 |
| Household contains at least one person age 75 or older | 230 | 530 | 755 | 205 | 730 |
| Households with one or more children 6 years old or younger * | 685 | 570 | 770 | 360 | 635 |
| * the highest income category for these family types is >80% HAMFI | | | | | |

Table 4 - Total Households Table

Data 2011-2015 CHAS

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 | 0 | 25 | 30 | 15 | 70 | 60 | 0 | 4 | 10 | 74 |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 0 | 0 | 40 | 0 | 40 | 0 | 0 | 0 | 25 | 25 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 10 | 0 | 45 | 0 | 55 | 45 | 10 | 70 | 10 | 135 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 1,560 | 555 | 80 | 10 | 2,205 | 480 | 265 | 260 | 0 | 1,005 |
| Housing cost burden greater than 30% of income (and none of the above problems) | 180 | 850 | 675 | 55 | 1,760 | 250 | 410 | 690 | 260 | 1,610 |
| Zero/negative Income (and none of the above problems) | 200 | 0 | 0 | 0 | 200 | 70 | 0 | 0 | 0 | 70 |

Table 5 – Housing Problems Table

Data Source: 2011-2015 CHAS

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 | 1,575 | 580 | 200 | 25 | 2,380 | 585 | 275 | 334 | 45 | 1,240 |
| Having none of four housing problems | 380 | 1,135 | 1,430 | 785 | 3,730 | 290 | 920 | 2,015 | 1,115 | 4,340 |
| Household has negative income, but none of the other housing problems | 200 | 0 | 0 | 0 | 200 | 70 | 0 | 0 | 0 | 70 |

Table 6 – Housing Problems 2

Data Source: 2011-2015 CHAS

3. Cost Burden > 30%

| | 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 | 640 | 550 | 315 | 1,505 | 360 | 280 | 290 | 930 |
| Large Related | 70 | 95 | 10 | 175 | 45 | 40 | 110 | 195 |
| Elderly | 369 | 320 | 230 | 919 | 195 | 255 | 475 | 925 |
| Other | 665 | 440 | 235 | 1,340 | 230 | 110 | 135 | 475 |
| Total need by income | 1,744 | 1,405 | 790 | 3,939 | 830 | 685 | 1,010 | 2,525 |

Table 7 – Cost Burden > 30%

Data Source: 2011-2015 CHAS

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 | 595 | 235 | 35 | 865 | 215 | 120 | 20 | 355 |
| Large Related | 70 | 0 | 0 | 70 | 45 | 0 | 15 | 60 |
| Elderly | 285 | 115 | 35 | 435 | 140 | 100 | 170 | 410 |
| Other | 620 | 205 | 10 | 835 | 180 | 50 | 60 | 290 |
| Total need by income | 1,570 | 555 | 80 | 2,205 | 580 | 270 | 265 | 1,115 |

Table 8 – Cost Burden > 50%

Data Source: 2011-2015 CHAS

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 | 10 | 0 | 55 | 0 | 65 | 45 | 0 | 25 | 4 | 74 |
| Multiple, unrelated family households | 0 | 0 | 4 | 0 | 4 | 0 | 10 | 45 | 29 | 84 |
| Other, non-family households | 0 | 0 | 25 | 0 | 25 | 0 | 0 | 0 | 0 | 0 |
| Total need by income | 10 | 0 | 84 | 0 | 94 | 45 | 10 | 70 | 33 | 158 |

Table 9 – Crowding Information

Data Source: 2011-2015 CHAS

Describe the number and type of single person households in need of housing assistance.

From 1/1/2019 to 12/31/2019, the Battle Creek Homeless Coalition reported 757 individuals experienced homelessness and some sort of housing crisis.

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 2018 ACS estimates, 8,489 Battle Creek residents (or 16.8 percent of the total population) are considered non-institutionalized disabled. The data shows that 2,961; or 34.8 percent, of disabled residents are 65 years or older. 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.

S.A.F.E. Place is 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. In 2019, S.A.F.E. Place served a total of 2,177 victims of domestic violence. S.A.F.E. Place provided 295 adults and 249 children residential services.

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 (2,205 households) than homeowners (1,005), 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 410 severely housing cost burdened homeowners, but are more likely to be of moderate income (170) than low (100) or very low (140) income.

Other issues, such as overcrowding and substandard housing, as defined by the U.S. Census, tend to affect renter households more than homeowners. However, estimates from the 2011-2015 CHAS dataset indicate that these issues affect less than .5 percent of all households, so the conditions are not prevalent. A discussion of issues related to the housing market and Battle Creek's available housing stock can be found in the Housing Market Analysis section of this report.

The inability of some individuals or families to access rental housing in a broad range of neighborhoods due to 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, African-Americans, and elderly households are affected more by severe housing cost burden, but much of this disparity disappears when you control for income. For example, African Americans represent 42 percent of Battle Creek's severe

housing cost burdened population, despite being just 18.4 percent of the general population. However, at 41 percent of the low-and moderate-income population, African Americans are affected by severe housing cost burden at the same rate as they are by having low- to moderate-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 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 jurisdiction 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 a credit issue or a prior eviction.

Survey data has been collected at the neighborhood level that enables the City to determine neighborhoods where the median length of occupancy is relatively short. Houses in these neighborhoods are typically older (built before 1950) and exhibit the following risk factors: higher levels of foreclosure and tax delinquency, housing code violations, vacancy, low sales volume, low property values, and poor energy efficiency.

These factors are discussed in more detail in the Housing Market Analysis section of this report.

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 HAMFI); low-income (between 30 and 50%); moderate-income (between 50 and 80%); and middle-income (between 80 and 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

0%-30% of Area Median Income

| Housing Problem | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 2590 | 240 | 270 |
| White | 1365 | 170 | 165 |
| Black / African American | 910 | 45 | 90 |
| Asian | 50 | 0 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 100 | 10 | 15 |

* 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%

Table 10 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

30%-50% of Area Median Income

| Housing Problem | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 2115 | 795 | 0 |
| White | 1320 | 595 | 0 |
| Black / African American | 440 | 165 | 0 |
| Asian | 0 | 0 | 0 |
| American Indian, Alaska Native | 4 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 210 | 35 | 0 |

* 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%

Table 11 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2011-2015 CHAS

50%-80% of Area Median Income

| Housing Problem | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 1900 | 2080 | 0 |
| White | 1425 | 1485 | 0 |
| Black / African American | 305 | 400 | 0 |
| Asian | 75 | 35 | 0 |
| American Indian, Alaska Native | 0 | 30 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 65 | 85 | 0 |

* 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%

Table 12 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 CHAS

80%-100% of Area Median Income

| Housing Problem | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 385 | 1580 | 0 |
| White | 250 | 1170 | 0 |
| Black / African American | 90 | 235 | 0 |
| Asian | 0 | 40 | 0 |
| American Indian, Alaska Native | 0 | 25 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 35 | 105 | 0 |

* 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%

Table 13 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2011-2015 CHAS

Figure 7

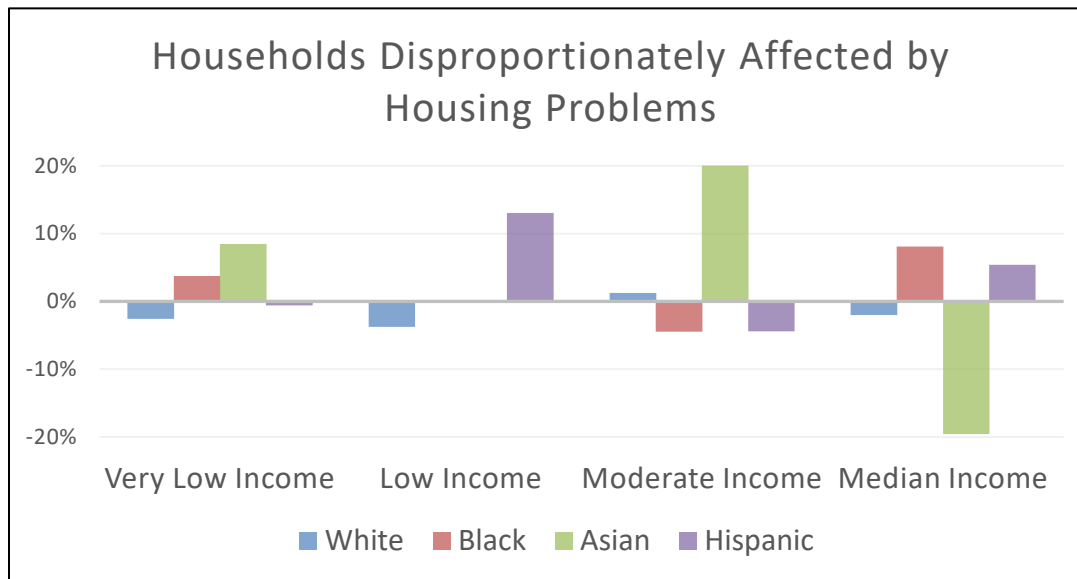


Figure 7 shows the extent to which certain types of households are disproportionately affected by housing problems are derived from the 2011-2015 CHAS data set. It compares the percentage of households with housing problems for a given race or ethnicity to that of all households with a similar income. 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 isn't very consistent, so it should be used with caution. Median Income African American households are 8 percent more likely be affected by housing problems, depending on income. However, this is below the 10 percent threshold and therefore does not represent a disproportionate need.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 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.

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 HAMFI); low-income (between 30 and 50%); moderate-income (between 50 and 80%); and middle-income (between 80 and 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

0%-30% of Area Median Income

| | Has one or more of four | Has none of the four | Household has no/negative income, but none of the |
|---------------------------------|-------------------------|-------------------------|---|
| Severe Housing Problems* | housing problems | housing problems | other housing problems |
| Jurisdiction as a whole | 2,160 | 670 | 270 |
| White | 1,090 | 440 | 165 |
| Black / African American | 845 | 110 | 90 |
| Asian | 50 | 0 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 40 | 80 | 15 |

Table 14 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 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

| | Has one or more of four | Has none of the four | Household has no/negative income, but none of the |
|--|-------------------------|----------------------|---|
|--|-------------------------|----------------------|---|

| Severe Housing Problems* | housing problems | housing problems | other housing problems |
|---------------------------------|-------------------------|-------------------------|-------------------------------|
| Jurisdiction as a whole | 855 | 2,055 | 0 |
| White | 595 | 1,315 | 0 |
| Black / African American | 130 | 475 | 0 |
| Asian | 0 | 0 | 0 |
| American Indian, Alaska Native | 4 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 84 | 155 | 0 |

Table 15 – Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 CHAS

50%-80% of Area Median Income

| | Has one or more of four | Has none of the four | Household has no/negative income, but none of the |
|---------------------------------|--------------------------------|-----------------------------|--|
| Severe Housing Problems* | housing problems | housing problems | other housing problems |
| Jurisdiction as a whole | 535 | 3,445 | 0 |
| White | 445 | 2,465 | 0 |
| Black / African American | 50 | 655 | 0 |
| Asian | 25 | 80 | 0 |
| American Indian, Alaska Native | 0 | 30 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 10 | 140 | 0 |

Table 16 – Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 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

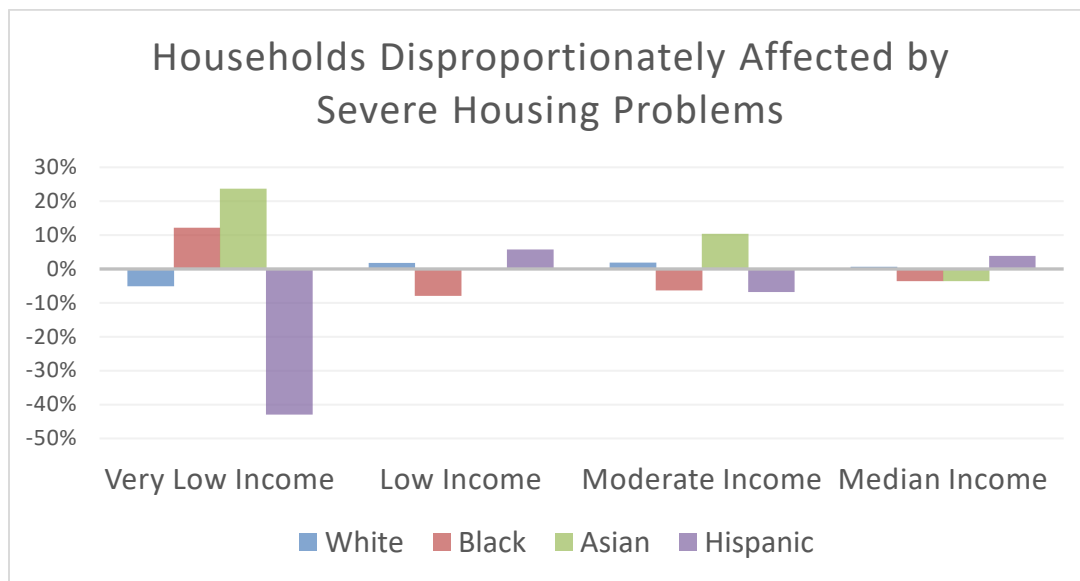
| | Has one or more of four | Has none of the four | Household has no/negative income, but none of the |
|---------------------------------|-------------------------|-------------------------|---|
| Severe Housing Problems* | housing problems | housing problems | other housing problems |
| Jurisdiction as a whole | 70 | 1,900 | 0 |
| White | 60 | 1,360 | 0 |
| Black / African American | 0 | 325 | 0 |
| Asian | 0 | 40 | 0 |
| American Indian, Alaska Native | 0 | 25 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 10 | 125 | 0 |

Table 17 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 CHAS

Figure 8 shows the extent to which certain types of households are disproportionately affected by severe housing problems as is derived from the 2011-2015 CHAS data set, and compares the percentage of households with severe housing problems for a given race or ethnicity to that of all households with a similar income. 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.

Figure 8



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 Cost Burden | <30% | 30-50% | >50% | No / negative income (not computed) |
|--------------------------------|--------|--------|-------|--|
| Jurisdiction as a whole | 13,245 | 3,775 | 3,350 | 265 |
| White | 10,445 | 2,445 | 1,985 | 165 |
| Black / African American | 1,765 | 780 | 990 | 90 |
| Asian | 305 | 75 | 75 | 0 |
| American Indian, Alaska Native | 110 | 30 | 4 | 0 |
| Pacific Islander | 15 | 0 | 0 | 0 |
| Hispanic | 490 | 280 | 120 | 15 |

Table 18 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 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. The 2011-2015 CHAS data tables reflect that 27.3% of African Americans paid more than 50% of their monthly income on housing—11.1 percentage points higher than what residents of all races experience.

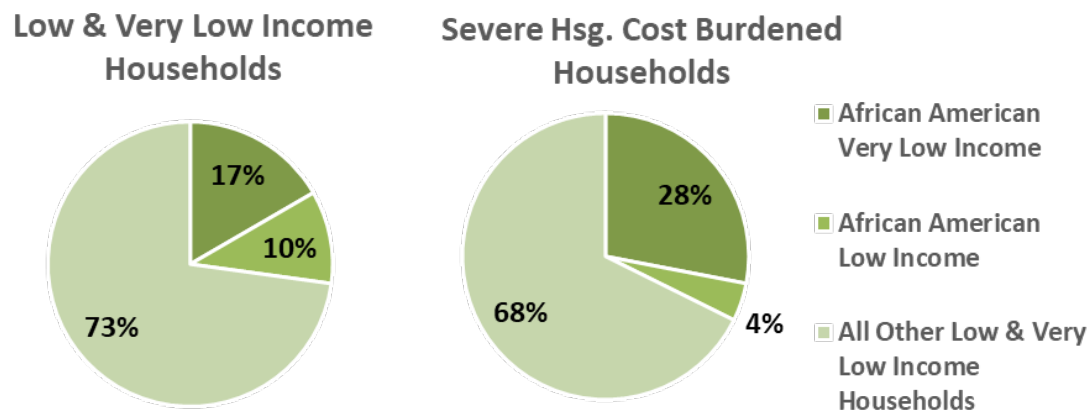
This disparity is in part driven by income as African Americans make up a disproportionate amount of low- and very low-income households. African Americans make up 17.6% of Battle Creek households but constitute 27% of low- and very low-income households.

However, as the second pie chart in Figure 9 shows, even when income is controlled for, African

Americans—particularly very low-income African Americans, are more likely to be severely housing cost burdened. Figure 9 shows that 28% of severely housing cost burdened households are very low-income African Americans despite making up just 17% of low and very low-income families.

The implication for Community Development programming is that resources that are targeted at low- and very low- income households without regard to race should be monitored to ensure that an equitable distribution occurs. Further, an equitable distribution should result in the percentage of African American households served correlating with their representation amongst cost burdened households (32%), rather than the total population (17.6%).

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?

The City of Battle Creek conducted a survey of 950 residents, in which respondents were asked to consider 38 community development services and rank them as “high”, “medium”, or “low” need, or indicate “no opinion”. 93 African Americans responded. African Americans tended to rate service needs as “high” more often than other demographic groups. Of the housing related community development services, African Americans rated “Help People Purchase Homes” as “high” most often at 67.7 percent of the time and “Rental Housing for the Homeless” also at 67.7 percent.

Analysis of Home Mortgage Disclosure Act data for Battle Creek completed in early 2020 corroborated concerns around the level of African American access and participation in the for-sale housing market. It showed that in 2018 African Americans in Battle Creek were half as likely to apply for a home loan as Whites. The loan origination rate (the rate of approval) for African Americans was 50.4% and 65.7% for Whites. As a result, the average white household was 2.5 times as likely to have received a loan than an African American household.

This disparity in participation in the formal housing market increased significantly for low income African Americans. Low income Whites were 5.5 times more likely to have received a loan than African Americans with comparable incomes.

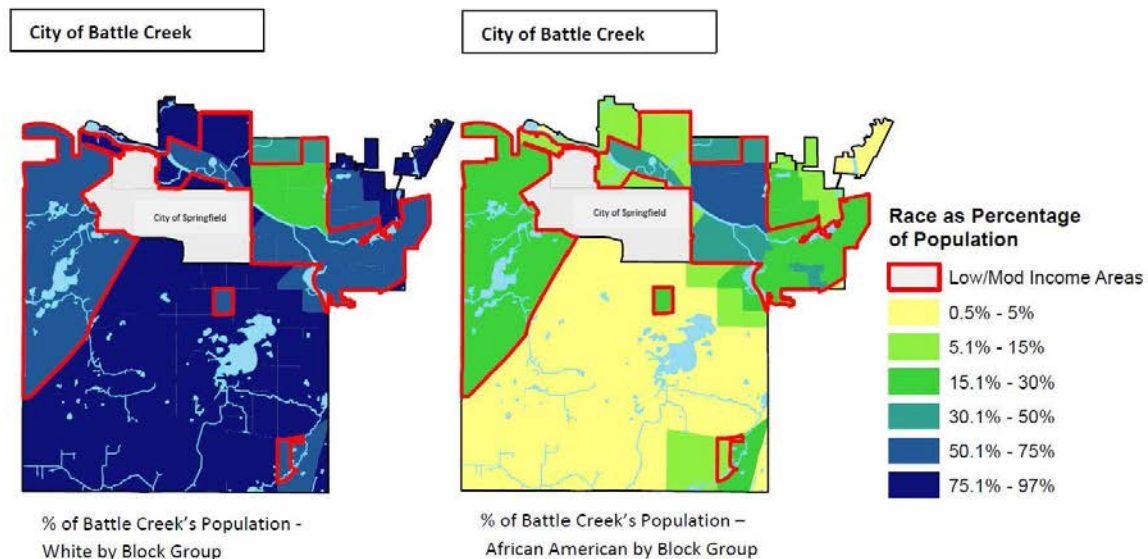
A 2016 fair housing investigation of real estate agents that tested the treatment of African American homebuyers in Battle Creek showed a pattern of differences in treatment in almost every stage of the home buying process. The investigation was funded by the City and conducted by the Fair Housing Center of Southwest Michigan. Differences that disadvantaged African Americans were found in the information, service, treatment, and access to available real estate listings. A 2018 follow up investigation showed improvement in most parts of the process. All of the City’s fair housing investigations along with documentation of the community response are included in a 106 page Fair Housing Report available on the City’s website at: <https://www.battlecreekmi.gov/DocumentCenter/View/6689/2019-Battle-Creek-Fair-Housing-Report>.

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). This is particularly true for African

Americans, as demonstrated by Figure 10. The North Central, known as Washington Heights, neighborhood has the highest percentage of African Americans at 66 percent.

Figure 10: White and African American Population Dispersion in Battle Creek



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.

Parkway Manor offers 84 family apartments in a townhouse setting with play areas for children, a summer lunch program and supervised summer activities. A community center provides an Early Head Start Program and a computer-learning center.

Northside Homes offer 16 single-family homes in a quiet, residential neighborhood. Both developments are on major bus lines and are located on the north side of the City.

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.

Section 8 **Housing Choice Voucher Program** helps families pay rent in many different neighborhoods. The rental units are privately owned and may be single-family houses or apartments in a complex. 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 portion of their income toward rent. 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.

Homeownership: 25 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. All homes were constructed since 1990. 145 of these homes have already been converted from rental to homeownership by the resident families.

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. Residents are encouraged to participate in the many activities available. The Community Action Agency provides hot meals twice a day and has a social calendar with a variety of activities in the community room. Also located on the first floor is a card room with a library and television for resident use. A complete coin laundry facility is available in the penthouse. All utilities are provided and an outstanding maintenance staff is readily available. A resident caretaker is on call in the event of an emergency. 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 Burnham Brook 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. A resident caretaker is on call in the event of an emergency to assist in obtaining assistance. Parking is next to the building and some garage stalls are available on a rental basis. There is security and pets are allowed.

The needs of public housing residents for supportive services and workforce development mirror the needs of other low-income people.

| 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 | 352 | 627 | 0 | 473 | 53 | 0 | 101 |

Table 19 - Public Housing by Program Type

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

| Characteristics of Residents Program Type | | | | | | | | |
|---|-------------|-----------|----------------|----------|---------------|--------------|-------------------------------------|----------------------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | |
| | | | | Total | Project-based | Tenant-based | Special Purpose Voucher | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program |
| Average Annual Income | 0 | 0 | 11,417 | 11,428 | 0 | 11,666 | 10,957 | 0 |
| Average length of stay | 0 | 0 | 4 | 3 | 0 | 3 | 1 | 0 |
| Average Household size | 0 | 0 | 1 | 2 | 0 | 2 | 1 | 0 |
| # Homeless at admission | 0 | 0 | 3 | 1 | 0 | 0 | 1 | 0 |
| # of Elderly Program Participants (>62) | 0 | 0 | 100 | 99 | 0 | 78 | 6 | 0 |
| # of Disabled Families | 0 | 0 | 117 | 207 | 0 | 95 | 26 | 0 |
| # of Families requesting accessibility features | 0 | 0 | 352 | N/A | N/A | N/A | N/A | 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 20 – Characteristics of Public Housing Residents by Program Type
Data Source: PIC (PIH Information Center)

Race of Residents

| Race | Certificate | Mod-Rehab | Public Housing | Program Type | | | | | |
|-------------------------------|-------------|-----------|----------------|--------------|---------------|--------------|-------------------------------------|----------------------------|-----------|
| | | | | Vouchers | | | | | |
| | | | | Total | Project-based | Tenant-based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled* |
| White | 0 | 0 | 213 | 187 | 0 | 133 | 15 | 0 | 39 |
| Black/African American | 0 | 0 | 138 | 439 | 0 | 339 | 38 | 0 | 62 |
| Asian | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| American Indian/Alaska Native | 0 | 0 | 1 | 1 | 0 | 1 | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 21 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Ethnicity of Residents

| Race | Certificate | Mod-Rehab | Public Housing | Program Type | | | | | |
|--------------|-------------|-----------|----------------|--------------|---------------|--------------|-------------------------------------|----------------------------|-----------|
| | | | | Vouchers | | | | | |
| | | | | Total | Project-based | Tenant-based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled* |
| Hispanic | 0 | 0 | 7 | 12 | 0 | 11 | 0 | 0 | 1 |
| Not Hispanic | 0 | 0 | 345 | 615 | 0 | 462 | 53 | 0 | 100 |

Table 22 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

As of March 2020, the Battle Creek Housing Commission owns and manages 345 public housing units, has budget authority for 793 Housing Choice Vouchers, and owns and manages 25 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

As of March 2020, the Battle Creek Housing Commission's waiting list is 63 families. The Housing Choice Voucher waiting list is 157 families. The Housing Choice Voucher Waiting List contains 7 families for Battle Creek, and 18 for Albion. 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 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.

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 affordability and supply of quality housing being the most significant barriers to 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.

CoC leadership is staffed through of **The Coordinating Council of Calhoun County (TCC)**. TCC is a multi-purpose community collaborative that meets monthly with 62 government, nonprofit and foundation members and six work groups. 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 monthly to share information and develop and implement strategies to address the issues of homelessness in Calhoun County.

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 Department participates in the Homeless Coalition attending monthly meetings and serve periodically on the Housing Solutions Board. The Housing Solutions Board fulfills the roles assigned to it by state and federal funders, MSHDA and HUD. It fulfills responsibilities identified in the HEARTH Act of 2009.

Direct line staff from 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: Interagency Services Team, Veterans Resource Group, Hunger Free Calhoun subgroup, 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.

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 |
|--|--|-------------|--|--|---|--|
| | Sheltered | Unsheltered | | | | |
| Persons in Households with Adult(s) and Child(ren) | 44 | 3 | 441 | 82 | 62 | 45 |
| Persons in Households with Only Children | 0 | 1 | 0 | 0 | 0 | 0 |
| Persons in Households with Only Adults | 140 | 39 | 757 | 980 | 1195 | 45 |
| Chronically Homeless Individuals | 3 | 18 | 164 | 350 | 165 | 90 |
| Chronically Homeless Families | 4 | 3 | 18 | 75 | 50 | 130 |
| Veterans | 29 | 2 | 197 | 189 | 129 | 45 |
| Unaccompanied Child | 0 | 0 | 3 | 0 | 0 | 45 |
| Persons with HIV | 0 | 0 | 0 | 1 | 1 | 182 |

Table 23 - Homeless Needs Assessment

Data Source: 2020 PIT Count, FY 2019 Annual Count Report – Region 8 Calhoun County, Haven Persons Served Data

HMIS Report on People Served

HMIS Reports providers in the Battle Creek Homeless Coalition served 1,192 homeless people in 2019: 154 families consisting of 177 adults and 264 children, for a total of 441 persons in families served. 757 individuals were served.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The Haven of Rest, Battle Creek's only provider of emergency shelter for single men and women, and families not fleeing from a domestic violence situation provided its 2019 numbers of persons served.

Nature and Extent of Homelessness:

| Race | Sheltered | Unsheltered (optional) |
|----------------------------------|-----------|------------------------|
| White | 577 | 3 |
| Black or African American | 596 | 4 |
| Asian | 1 | 0 |
| American Indian or Alaska Native | 8 | 2 |
| Pacific Islander | 9 | 0 |
| Multiple | 9 | 9 |
| Ethnicity | Sheltered | Unsheltered (optional) |
| Hispanic | 49 | 1 |
| Not Hispanic | 1,149 | 44 |

Table 24

Data Source Comments: HMIS FY 2019 Annual Count Report – Region 8 Calhoun County

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 likely to be veterans. The 2020 Point in Time count estimated 43 people living on the street or in places not meant to be inhabited. Homeless veterans (2) accounted for 1% of those identified without shelter.

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

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.

Figure 11: Disability Characteristics for Battle Creek, Michigan

| | With a disability Estimate | Percent with a disability Estimate |
|---------------------------------------|-------------------------------|---------------------------------------|
| Population 5 to 17 years | 690 | 5.00% |
| With a hearing difficulty | 45 | 0.30% |
| With a vision difficulty | 0 | 0.00% |
| With a cognitive difficulty | 645 | 4.60% |
| With an ambulatory difficulty | 0 | 0.00% |
| With a self-care difficulty | 0 | 0.00% |
| Population 18 to 64 years | 6,594 | 14.40% |
| With a hearing difficulty | 1,161 | 2.50% |
| With a vision difficulty | 1,133 | 2.50% |
| With a cognitive difficulty | 3,267 | 7.10% |
| With an ambulatory difficulty | 2,969 | 6.50% |
| With a self-care difficulty | 798 | 1.70% |
| With an independent living difficulty | 2,340 | 5.10% |
| Population 65 years and over | 4,697 | 42.20% |
| With a hearing difficulty | 1,781 | 16.00% |
| With a vision difficulty | 421 | 3.80% |
| With a cognitive difficulty | 1,932 | 17.30% |
| With an ambulatory difficulty | 3,177 | 28.50% |
| With a self-care difficulty | 1,337 | 12.00% |
| With an independent living difficulty | 2,125 | 19.10% |

Data source: 2013 ACS

Describe the characteristics of special needs populations in your community:

Battle Creek's elderly population, defined as 65 years of age or older, is currently 16.4% (2019 ESRI Community Analyst). The median income for elderly households is \$29,810 (below 80% AMI), and they make up 36% of all low- and moderate-income households in Battle Creek. However, in general elderly households tend to be better prepared to handle housing costs than households of similar income as they make up only 20% of households that are severe housing cost burdened. This is counter to the trend mentioned previously of housing cost burden tracking closely with income. Since 71% of elderly householders in Battle Creek are homeowners, it's likely that many have paid off their mortgages and

have lower housing expenses than younger householders, who are more likely to be renters or have an outstanding mortgage.

That said, 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. According to the 2018 ACS, 30.3% of Battle Creek households have one or more individuals with an identified disability.

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. Elderly single women made up 44% of requests for assistance through the City's Minor Home Repair program in 2018. 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. Consultations with the City's Transit Department identified difficulties with transportation for people with disabilities.

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

According to the Michigan Statewide HIV Surveillance Report, there were an estimated 220 people living with HIV/AIDS in Calhoun County in January 2019. This represents a rate of 137.6 cases per 100,000 residents. In 2009, 42% of adults age 18-64 in Calhoun County reported ever being tested for HIV. The most common reasons for receiving an HIV test among adults age 18-64 were because it was part of a routine medical check-up or because of pregnancy. Only 1.1% of Calhoun County adults reported that they received an HIV test because they thought they had contracted HIV through sex or drug use. While it not identified as a major health issue for the Battle Creek community, prevalence has increased in the past ten years.

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

Describe the jurisdiction's need for Public Facilities:

The need for public facilities was established through the City's annual Capital Improvement Program, the Community Development Survey and the consultations. Examples of public facilities are centers for seniors, handicapped people, homeless people, youth, or child care; neighborhood facilities, fire stations/equipment, health facilities, parks and recreation facilities, and other facilities for special needs populations.

Battle Creek has a wide variety of public facilities available including the Burnham Brook 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 W.K. Kellogg Airport. Significant investment continues at the airport with resurfacing of runways and taxiways with federal aviation funding.

In 2014, the Burma Cultural Community Center opened in the former Springfield High School building (also the former Battle Creek Area Math and Science Center). Battle Creek also has VOCES, a community resource center for Spanish-speaking people. Both of these facilities are looking to expand programming.

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.

Another priority is the need for a new homeless day and night shelter. Current facilities are not adequate to function as a day shelter and night shelter space is not sufficient for demand, particularly in light of the coronavirus pandemic and social distancing requirements.

How were these needs determined?

In the summer and fall of 2019, the City of Battle Creek conducted 50 consultations with community leaders and conducted a Community Development Survey of residents which had a good response rate of 950. The survey recorded 590 open-ended statements to the question, "If you could change one thing in your neighborhood, what would it be and how would you do it?" Statements recorded at public meetings and the survey open-ended responses were themed for strategy development. 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 jurisdiction'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.

Priority needs that arose during the consultation and public engagement process were the need for curb cuts at bus stops to make them handicap accessible.

How were these needs determined?

For the Consolidated Plan public input process, the City of Battle Creek conducted a paper and online survey, receiving 950 responses. The city identified the transit stop issue via consultations with homeless service providers and leadership at the City's Public Transit Department.

Describe the jurisdiction's need for Public Services:

Public services needs in Battle Creek include the need for housing case management, childcare, eviction diversion, rent assistance, and transportation assistance.

How were these needs determined?

The needs listed above were identified during the public engagement and consultation process.

Figure 12: From the Community Development Survey

Highest Ranked Issues and Highest Ranked Needs for Your Neighborhood

| Rank | Need Category | Percent |
|------|--|---------|
| 1 | Mental Health Services | 53% |
| 2 | Increase Job Opportunities | 51% |
| 3 | Health Care | 51% |
| 4 | Street Improvements | 50% |
| 5 | Veteran Services | 48% |
| 6 | Substance Abuse Services | 47% |
| 7 | Senior Services | 46% |
| 8 | Crime Prevention and Victim Services | 44% |
| 9 | Rental Housing for People Who Are Homeless | 43% |
| 10 | Youth Services | 42% |
| 11 | Transportation | 42% |
| 12 | Weatherization Improvements | 41% |
| 13 | Child Care | 40% |
| 14 | Rental Housing for Seniors | 39% |
| 15 | Homeowner Housing Rehab | 38% |

| Rank | Issue Category | Percent |
|------|---|---------|
| 1 | Speeding/Traffic Concerns | 11% |
| 2 | Public Safety | 11% |
| 3 | Improved Public Infrastructure | 8% |
| 4 | Street Lighting | 7% |
| 5 | Build/Improve Sidwalks | 6% |
| 6 | Code Compliance | 6% |
| 7 | Improve Neighborhood Conditions | 6% |
| 8 | Parking Issues | 5% |
| 9 | Noise Issues | 5% |
| 10 | Housing Rehab | 5% |
| 11 | Trash/Neighborhood Clean-up | 5% |
| 12 | Rental Housing Concerns | 4% |
| 13 | Vacant Buildings | 4% |
| 14 | Neighborhood Organizing/ Relationship Building | 4% |
| 15 | Economic Development | 3% |

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.

Findings from a 2019 housing study by Prior and Associates suggests that there are opportunities for redevelopment:

- **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.
- **There are 4,289 existing senior (55+) renters in the PSA and Claritas forecasts that the PSA will add 98 senior renters over the next two years.** The surveyed senior rental projects were 0.0% vacant, indicating that there is demand for 214 age-restricted units. The combination of renter growth and demand suggests that there is net demand for 312 age-restricted (55+) units in the PSA, or 156 per year if current growth trends remain stable.
- **There are four rental projects with 414 units planned, under construction or being renovated in the Battle Creek MSA.** A number of these are downtown including an adaptive reuse of the old Heritage Tower building downtown that will add 85 new upper income units in 2020 and two rental projects proposed by Hollander Development located downtown that will create 80 new income restricted units.
- **While there is an oversupply of 34 owner-occupied units, much of the oversupply 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. These homes are often priced above the optimal top price of \$200,000.

- **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:

- **Throughout the commuter-shed there is an undersupply of housing for households earning under 50% of AMI, but an oversupply of such housing within the City of Battle Creek.** Currently, many low-income families are forced to choose between neighborhoods with lower quality housing and fewer amenities and housing that is financially burdensome. 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)

The 2019 Housing Study completed by Prior and Associates determined the City has an oversupply of for-purchase units that are affordable to low- and moderate-income households, but most of these units are not suitable for habitation or are occupied by higher-income households. Just over 400 units are on the City's vacant buildings registry due to marketability deficiencies or blight. The study also showed that thousands of higher-income households are occupying housing that costs far less than they can afford, and that higher-cost housing is in short supply within the City. This reduces what is available to lower-income households.

The study found that in order to be affordable to owners, new construction must either include condominiums or smaller “starter homes” that could reverse the forecasted decline in owner households that earn between roughly \$22,500 and \$60,600 per year, or better efforts need to be made to incentivize the rehabilitation of existing structures. Without such a change, potential homebuyers are likely to sacrifice distance from their job in Battle Creek for superior housing options farther from the city.

An analysis of rental properties in the Battle Creek MSA indicated that there is undersupply of 3,005 rental units targeted to renters earning less than 30% AMI, while the 30% to 60% AMI segment is oversupplied by 3,445 rental units. At 60% to 80% AMI, there is undersupply of 818 units, while at 80% to 120% AMI the undersupply is 1,957 units. There is oversupply of 1,771 units at 120% and above.

This analysis, however, does not adequately account for renter household choices and housing availability in the MSA. The highest surveyed weighted average three-bedroom market rate rent in the MSA was \$1,145, which is in the 60% to 80% AMI range, indicating that market-rate rents for the newer or nicer supply in the Battle Creek area start at 80% AMI. As a result, market-rate projects have an overlapping target market with rental properties that are affordable to households earning 60% to 80% AMI.

All residential properties by number of units

| Property Type | Number | % |
|---------------------------------|--------|------|
| 1-unit detached structure | 16,890 | 69 |
| 1-unit, attached structure | 370 | 2 |
| 2-4 units | 1,865 | 8 |
| 5-19 units | 2,510 | 10% |
| 20 or more units | 2,380 | 10 |
| Mobile Home, boat, RV, van, etc | 465 | 2% |
| Total | 24,480 | 100% |

Table 25 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

| | Owners | | Renters | |
|--------------------|--------|------|---------|------|
| | Number | % | Number | % |
| No bedroom | 15 | 0% | 270 | 3% |
| 1 bedroom | 150 | 1% | 2,345 | 28% |
| 2 bedrooms | 3,400 | 28% | 3,090 | 37% |
| 3 or more bedrooms | 8,720 | 71% | 2,640 | 32% |
| Total | 12,285 | 100% | 8,345 | 100% |

Table 26 – Unit Size by Tenure

Data Source: 2011-2015 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, 380 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. Some units are covered by multiple funding sources resulting in a slight double count.

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. The Prior and Associates study found that in 2021 there will be 5,293 low income renters and only 1,015 LIHTC rental units targeted to this cohort.

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.

Much of the existing non-LIHTC rental housing available to households earning 30% to 60% AMI can be outdated or obsolete with regards to renter demands and desired attributes. There are only 1,015 existing LIHTC units in the PSA, but Claritas (data source used in the Prior and Associates study) estimates demand of 5,293 to 7,087 for units limited to renters with incomes below 60% AMI, illustrating a significant undersupply of LIHTC rental housing, and that lower-income renters must compete on the “open rental market” for units that they can afford.

There are 4,289 existing senior (55+) renters in the PSA and Claritas forecasts that the PSA will add 98 senior renters over the next two years. The surveyed senior rental projects were 0.0% vacant, indicating that there is pent-up demand for 214 age-restricted units. The combination of renter growth and pent-up demand suggests that there is net demand for 312 age-restricted (55+) units in the PSA, or 156 per year if current growth trends remain stable.

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 22.6 percent according to the 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: | Most Recent Year: | % |
|----------------------|------------|-------------------|--------|
| | 2009 | 2015 | Change |
| Median Home Value | 97,700 | 81,100 | -17% |
| Median Contract Rent | 531 | 559 | 5% |

Table 27 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

| Rent Paid | Number | % |
|-----------------|--------|---------|
| Less than \$500 | 2,935 | 35% |
| \$500-999 | 5,005 | 60% |
| \$1,000-1,499 | 250 | 3% |
| \$1,500-1,999 | 90 | 1% |
| \$2,000 or more | 68 | 1% |
| Total | 8,348 | 100.00% |

Table 28 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

| % Units affordable to Households earning | Renter | Owner |
|---|---------------|--------------|
| 30% HAMFI | 530 | No Data |
| 50% HAMFI | 2,065 | 1,930 |
| 80% HAMFI | 5,960 | 4,273 |
| 100% HAMFI | No Data | 5,452 |
| Total | 8,555 | 11,655 |

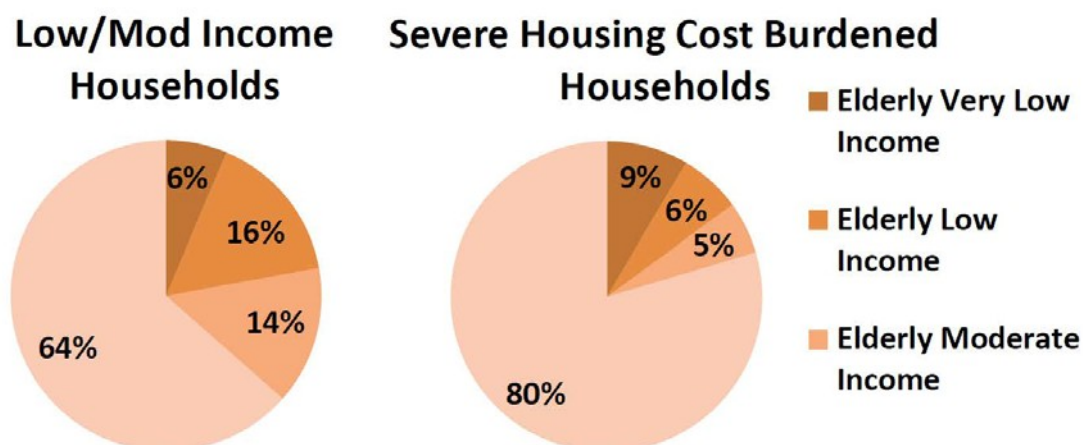
Table 29 – Housing Affordability**Data Source: 2011-2015 CHAS**

| Monthly Rent (\$) | Efficiency Unit | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|-------------------|-----------------|-----------|-----------|-----------|-----------|
| Fair Market Rent | \$486 | \$601 | \$757 | \$986 | \$1,040 |
| High HOME Rent | \$486 | \$601 | \$757 | \$986 | \$1,040 |
| Low HOME Rent | \$486 | \$601 | \$722 | \$835 | \$931 |

Table 30 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Figure 13: Housing Cost Burden for Low- and Moderate-Income Elderly People



Is there sufficient housing for households at all income levels?

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.

Much of the existing non-LIHTC rental housing available to households earning 30% to 60% AMI can be outdated or obsolete with regards to renter demands and desired attributes. There are only 1,015 existing LIHTC units in the PSA, but Claritas (data source used in the Prior and Associates study) estimates demand of 5,293 to 7,087 for units limited to renters with incomes below 60% AMI, illustrating a significant undersupply of LIHTC rental housing, and that lower-income renters must compete on the “open rental market” for units that they can afford.

There are 4,289 existing senior (55+) renters in the PSA and Claritas forecasts that the PSA will add 98 senior renters over the next two years. The surveyed senior rental projects were 0.0% vacant, indicating that there is pent-up demand for 214 age-restricted units. The combination of renter growth and pent-up demand suggests that there is net demand for 312 age-restricted (55+) units in the PSA, or 156 per year if current growth trends remain stable.

While there are ample homes for sale under \$99,000 and targeted to households with incomes below \$30,000, the quality of homes listed at this price is mostly below average and would require significant renovations. Of Battle Creek homeowners, 23% have annual incomes up to \$30,000, while 48% of renters have incomes up to \$30,000.

Prior and Associates determined the availability of housing for various income groups based on the 250 for sale listings at the time of the study. Using a 3.3 price/income ratio, which would be typical for a low- to moderate-income borrower, sales price ranges were identified for each income bracket. Approximately 42% of the active listings in the study area had prices below \$99,000, 31% were priced between \$99,000 and \$248,000, 17% between \$247,500 and \$329,999, and 10% were listed above \$330,000.

How is 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 not 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. Recent study findings projected Battle Creek to add 12 renters per year through 2024, but only two owner households total over the period. The greatest need for affordable rental housing will be for households earning less than \$19,260 per year.

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 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 80% 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 studies done in 2013, 2015, 2019.

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. Vacant buildings are down from 1300 in 2011 to just over 400 properties in 2019.

Comparing the public engagement surveys from 2014 and 2019, the number of residents concerned with deteriorating neighborhood conditions is down significantly. In each survey, residents were asked if they could change one thing about their neighborhood, what would it be and how would they do it. In 2014, 13% of all responses were code compliance related, making it the most often mentioned issue. Four of the top six issues were related to neighborhood conditions: vacant buildings was fourth at 9% of respondents, condition of rental properties was fifth at 7.5% of respondents, and improving neighborhood appearance was sixth at 7%. In 2019, none of the four issues was mentioned in the top five. Code compliance dropped to sixth—mentioned in just 6% of responses. Improving neighborhood appearance (6%), vacant buildings (4%), and condition of rental housing (4%) also similarly dropped.

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 | Owner-Occupied | | Renter-Occupied | |
|--------------------------------|----------------|------------|-----------------|-------------|
| | Number | % | Number | % |
| With one selected condition | 2,990 | 24% | 4,180 | 50% |
| With two selected conditions | 125 | 1% | 45 | 1% |
| With three selected conditions | 50 | 0% | 0 | 0% |
| With four selected conditions | 0 | 0% | 0 | 0% |
| No selected conditions | 9,115 | 74% | 4,125 | 49% |
| Total | 12,280 | 99% | 8,350 | 100% |

Table 31 - Condition of Units

Date Source: 2011-2015 ACS

Year Unit Built

| Year Unit Built | Owner-Occupied | | Renter-Occupied | |
|-----------------|----------------|-------------|-----------------|-------------|
| | Number | % | Number | % |
| 2000 or later | 770 | 6% | 665 | 8% |
| 1980-1999 | 1,320 | 11% | 1,835 | 22% |
| 1950-1979 | 5,365 | 44% | 3,175 | 38% |
| Before 1950 | 4,825 | 39% | 2,675 | 32% |
| Total | 12,280 | 100% | 8,350 | 100% |

Table 32 – Year Unit Built

Data Source: 2011-2015 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 | 10,190 | 83% | 5,850 | 70% |
| Housing Units built before 1980 with children present | 685 | 6% | 210 | 3% |

Table 33 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS, 2011-2015 CHAS

Vacant Units

| | Suitable for Rehabilitation | Not Suitable for Rehabilitation | Total |
|--------------------------|-----------------------------|---------------------------------|-------|
| Vacant Units | 203 | 137 | 340 |
| Abandoned Vacant Units | 0 | 0 | 0 |
| REO Properties | 82 | 25 | 107 |
| Abandoned REO Properties | 0 | 0 | 0 |

Table 34 - Vacant Units

Data Source: City of Battle Creek Neighborhood Intel

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 diversity 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. City-wide 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)

| Totals Number of Units 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* |
| # of units and/or vouchers available | | | 380 | 694 | | | 554 | 0 | 900 |

Table 35 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

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

Describe the number and physical condition of public housing units in the jurisdiction, 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 345 public housing units, administers the Housing Choice Voucher program and owns and manages 25 scattered site homeowner units.

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

Kellogg Manor – (70) Efficiency and one-bedroom apartments

Home Ownership Program – (25) two-, three-, and four-bedroom single-family homes

The public housing units provided by the Battle Creek Housing Commission are in good condition. In addition to the public housing units, the Battle Creek Housing Commission administers the Housing Choice Voucher program. Currently, it administers 793 vouchers in Battle Creek, Albion and Portage. Most vouchers are used in Battle Creek.

Source: Battle Creek Housing Commission, July 2014

Public Housing Condition

| Public Housing Development | Average Inspection Score |
|---------------------------------|--------------------------|
| Parkway Manor/Northside Drive | 77 |
| Cherry Hill Manor/Kellogg Manor | 90 |

Table 36 - Public Housing Condition

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

The Battle Creek Housing Commission receives \$300,000 to \$400,000 annually for renovation and maintenance expenses from HUD'S Capital Fund Program. In 2013, the Commission received a \$358,958 grant.

In 2014, the Commission expects to receive a \$416,040 grant. The Commission is using these funds for foundation and wall repair at Parkway Manor and boiler replacement at Kellogg Manor. Work items include preventative maintenance of items identified by a Capital Needs Assessment and replacement of items for energy efficiency.

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 public 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 public housing and/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 shelter, transitional housing programs and housing programs dedicated to helping homeless people in Battle Creek.

The Haven of Rest has been giving hope since 1956. Besides the domestic violence shelter run by S.A.F.E. Place, almost all other overnight emergency shelter for men, women and families with children is provided by the Haven. The Haven runs 8 programs and employs 50 staff, 56% full-time and 38% former homeless people. The men's Emergency Shelter provides 49 bunks for single men, age 18 and over, who must not be visibly drunk or high. Services include hot dinner and breakfast, and showers. The shelter allows 30- to 60-day stays. Case management is provided by a Life Skills Instructor. A Night Shelter provides a mat and a blanket, a warm and safe place for people actively drunk or high, or not willing to participate in case management, to sleep from 11:00 pm-6:00 am. The Men's Life Recovery Program provides 38-beds of transitional housing focusing on substance abuse treatment and recovery. This structured 12-month program has helped many men recover their lives since it started in 1998. It has a 50% graduation rate, which is good considering the difficult problems with which homeless and addicted men enter the program.

The Veterans in Progress (VIP) program provides up to 18 shelter beds for homeless veterans for up to six months while male veterans wait to be served by permanent housing at the Silver Star Apartments, HUD-VASH Housing Choice Vouchers or other programs. The VA provides per diem payment to fund this program. The Haven also provides Adult Foster Care in 15 single-room occupancy housing units for single men.

The Haven also serves single women and families. Inasmuch House provides 55 beds of emergency shelter for women and families. Case management by life coaches. The Women's Life Recovery Program provides substance abuse treatment for up to 40 single women and women with children at the former Emily Andrus facility. Children's Gain Access Program provides school-aged children with after-school programming for 60 children while family members deal with the crisis that has them living in a Haven facility.

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 provides 47 beds of shelter for women and children. In 2019, S.A.F.E. Place served a total of 2177 victims of domestic violence. S.A.F.E. Place provided 295 adults and 249 children residential services and provided 11,563 nights of shelter while employing 16 full time equivalents, 22 staff. In 2019, S.A.F.E. Place recorded 1409 domestic crisis and information/referral calls. S.A.F.E. Place also received 128 Lethality Assessment calls, a program in conjunction with Battle Creek Police Department to access the safety of victims during police response. S.A.F.E. Place's counseling program served 201 individuals in 2019, with 34% being children. The Legal Advocacy program served 1231 individuals. 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 Housing Beds (PSH and RRH) | |
|---|--|---|----------------------------------|---|--------------------------|
| | Year Round Beds (Current & New) | Voucher / Seasonal / Overflow Beds | Current & New | Current & New | Under Development |
| Households with Adult(s) and Child(ren) | 71 | 0 | 17 | 39 | 0 |
| Households with Only Adults | 63 | 19 | 23 | 11 | 0 |
| Chronically Homeless Households | 0 | 0 | 0 | 0 | 0 |
| Veterans | 22 | 0 | 0 | 95 | 25 |
| Unaccompanied Youth | 0 | 0 | 2 | 0 | 0 |

Table 37 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: HUD's 2019 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report, 05/31/2019

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 Assertive Community Treatment Teams (ACT) 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.

Summit Pointe Housing is the Housing Access Resource Agency (HARA) for Calhoun County. It is located in the SHARE Center. It provides eviction prevention services and help for homeless people to find housing. Summit Pointe Housing also manages 12 units of permanent supportive housing. Summit Pointe Housing 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).

- 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 (\$45,037).
- 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 (\$72,865).
- MSHDA ESG Homeless Management Information System (HMIS) funding provides data management support (\$2,650).
- HUD Continuum of Care funding for the Homeless Housing Assistance Project funds security deposits up to \$350 for people who are homeless and diagnosed with a serious mental illness (\$19,607).
- HUD Continuum of Care funding for Permanent Supportive Housing PSH (\$63,647) and Permanent Supportive Housing PSH-2 (\$66,236) projects are used to provide permanent housing solutions for chronically homeless individuals.

Employment services are provided by the Michigan Works! 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 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. Permanent housing available to veterans includes the Silver Star Apartments, 175 one bedroom apartments, and HUD-VASH Housing Choice Vouchers available in partnership with the Battle Creek Housing Commission. 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.

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. Located in Kalamazoo, transportation is provided to the shelter for Calhoun County homeless or runaway youth. Outreach staff is available in Battle Creek twice a month at alternative high schools. The ARK receives federal Homeless and Runaway Youth funding to include Calhoun County in its service area.

The Salvation Army of Battle Creek serves a hot meal for an average of 200 people each day, Monday through Saturday, and provides social services to about 20 families per month with rent and utility assistance, clothing, groceries, and counseling.

Legal Services of South Central Michigan provides homelessness prevention with 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.

HandsOn 211 provides a one stop shop for referrals for community services. HandsOn 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 are managed through the Calhoun County Intermediate School District and students are referred on a case-by-case basis. The Calhoun ISD has a dedicated Homelessness Coordinator and provides funding to S.A.F.E. Place and The Haven to provide personal and educational supplies for children or youth who reside at the shelters.

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 jurisdiction may specify, describe their supportive housing needs

Supportive housing is affordable housing with services provided to people with special needs.

The elderly and frail elderly: In 2019, Carewell Services Southwest conducted a Calhoun and Barry Counties Senior Needs Assessment. In the quantitative analysis, when they asked respondents to rank unmet service needs of people age 60 and older, they ranked adult day care first, care case management second, and chore services third. The report also showed a downward trend across studies in 2012, 2016, and 2019 for percentages of seniors that drive themselves (83.4%, 79.7%, 74.3%), who report having no barrier to transportation (91.7%, 83.3%, 76%), and who go to the doctor’s office for health care (91.9%, 90.8%, 70.6%). Over 40% of all seniors living in the zip codes that cover CDBG Revitalization target areas live alone. 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 2014-2018 ACS estimates that 12.8% of Battle Creek residents are disabled. In responses to the Consolidated Plan Survey, individuals that identified as disabled, ranked “rental housing for homeless individuals” as a high priority 72.4% of the time, ranking it second overall behind “job opportunities” from a list of 38 community development needs.

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: According to consultations with S.A.F.E. Place, 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. Integrated Health Partners provide ongoing case management to frequent users of the emergency room. Summit Pointe provides community services to people with mental illness.

Specify the activities that the jurisdiction 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 five years, but it has been a challenging program to implement. Two different organizations have attempted to run the program, but each found that they were unable to provide the level of case management needed to make the programs successful. 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 18 families with a 12 month rent subsidy. In this program, the City will partner with a service provider to provide the housing case management and other needed services. 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, Region 3B Area Agency on Aging, Community Action, and Habitat for Humanity.

For entitlement/consortia grantees: Specify the activities that the jurisdiction 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 state above, the City will partner with a supportive services provider to provide Tenant-Based Rental Assistance and will partner the Housing Rehabilitation - Minor Home Repair with other services available to

the elderly in the community.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

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.

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 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 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, U.S.A. because of its breakfast cereal and food production history. Three cereal plants owned by the Kellogg Company, Post Foods and ConAgra Foods still produce ready-to-eat cereal. Battle Creek is the corporate headquarters for The Kellogg Company, the W.K. Kellogg Foundation, and the International Food Protection Training Institute. Battle Creek has many other major corporate employers including DENSO, Il 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. Nearly 25,000 employees work in almost 1,800 business establishments

within a three-mile radius of Battle Creek. Major employers with more than 1,000 workers include DENSO Manufacturing Michigan (2,762 employees), the Kellogg Company (2,300 employees), the Hart-Dole-Inouye Federal Center (2,100 employees), and the VA Medical Center (1,300 employees). Manufacturing areas surround downtown and are otherwise concentrated in the Fort Custer Industrial Park.

Adjacent to the Fort Custer Industrial Park is W.K. Kellogg 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 Airlift Wing with the mission of aeromedical transport using C-20A Learjets. The airport is also home to Western Michigan University's College of Aviation.

The City of Battle Creek has contracted with Battle Creek Unlimited (BCU), a private, nonprofit corporation, to provide business development. BCU has led the conversion of a military base to a thriving 3,000-acre Fort Custer Industrial Park. Fort Custer Industrial Park features 90 companies employing more than 9,400 people. It is home to 22 international companies including 16 Japanese, four German, one Austrian, and one Danish.

Companies conducting international trade from Battle Creek benefit from the U.S. Customs Port of Entry and Foreign Trade Zone 43 located at the Kellogg 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 | 109 | 3 | 1 | 0 | -1 |
| Arts, Entertainment, Accommodations | 1,983 | 2,728 | 12 | 10 | -2 |
| Construction | 542 | 405 | 3 | 1 | -2 |
| Education and Health Care Services | 3,306 | 6,683 | 21 | 24 | 3 |
| Finance, Insurance, and Real Estate | 670 | 814 | 4 | 3 | -1 |
| Information | 205 | 331 | 1 | 1 | 0 |
| Manufacturing | 4,301 | 8,830 | 27 | 32 | 5 |
| Other Services | 663 | 1,128 | 4 | 4 | 0 |
| Professional, Scientific, Management Services | 1,068 | 2,447 | 7 | 9 | 2 |

| | | | | | |
|--------------------------------|--------|--------|----|----|----|
| Public Administration | 0 | 0 | 0 | 0 | 0 |
| Retail Trade | 2,003 | 2,250 | 12 | 8 | -4 |
| Transportation and Warehousing | 579 | 1,099 | 4 | 4 | 0 |
| Wholesale Trade | 616 | 1200 | 4 | 4 | 0 |
| Total | 16,045 | 27,918 | -- | -- | -- |

Table 38 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

| | |
|--|--------|
| Total Population in the Civilian Labor Force | 23,880 |
| Civilian Employed Population 16 years and over | 20,985 |
| Unemployment Rate | 12.12 |
| Unemployment Rate for Ages 16-24 | 34.57 |
| Unemployment Rate for Ages 25-65 | 6.86 |

Table 39 - Labor Force

Data Source: 2011-2015 ACS

| Occupations by Sector | Number of People |
|--|------------------|
| Management, business and financial | 3,450 |
| Farming, fisheries and forestry occupations | 945 |
| Service | 2,640 |
| Sales and office | 4,755 |
| Construction, extraction, maintenance and repair | 1,185 |
| Production, transportation and material moving | 2,150 |

Table 40 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

| Travel Time | Number | Percentage |
|--------------------|---------------|-------------|
| < 30 Minutes | 16,385 | 82% |
| 30-59 Minutes | 2,700 | 14% |
| 60 or More Minutes | 875 | 4% |
| Total | 19,960 | 100% |

Table 41 - Travel Time

Data Source: 2011-2015 ACS

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 | 1145 | 315 | 1,110 |
| High school graduate (includes equivalency) | 4,650 | 760 | 3,145 |
| Some college or Associate's degree | 6,710 | 590 | 2,365 |
| Bachelor's degree or higher | 4,670 | 160 | 905 |

Table 42 - Educational Attainment by Employment Status**Data Source: 2011-2015 ACS****Educational Attainment by Age**

| Educational Attainment | Age | | | | |
|---|-----------|-----------|-----------|-----------|---------|
| | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Less than 9th grade | 150 | 345 | 145 | 200 | 365 |
| 9th to 12th grade, no diploma | 755 | 755 | 410 | 715 | 685 |
| High school graduate, GED, or alternative | 1,655 | 2,110 | 1,840 | 4,605 | 2,700 |
| Some college, no degree | 1,855 | 1,940 | 2,040 | 3,450 | 1,535 |
| Associate's degree | 105 | 690 | 575 | 990 | 440 |
| Bachelor's degree | 235 | 960 | 1,125 | 2,070 | 785 |
| Graduate or professional degree | 0 | 195 | 385 | 1,055 | 720 |

Table 43 - Educational Attainment by Age**Data Source: 2011-2015 ACS**

Educational Attainment – Median Earnings in the Past 12 Months

| Educational Attainment | Median Earnings in the Past 12 Months |
|---|---------------------------------------|
| Less than high school graduate | 12,961 |
| High school graduate (includes equivalency) | 21,991 |
| Some college or Associate's degree | 29,063 |
| Bachelor's degree | 45,479 |
| Graduate or professional degree | 71,662 |

Table 44 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

Looking at 2019 ESRI data, 41.4% of available jobs in Battle Creek are in services, 26.4% in manufacturing, 11.6% in retail trade, and 5.9% in public administration.

Describe the workforce and infrastructure needs of the business community

During the past five years, the Battle Creek largely recovered from the Great Recession, but continues to face challenges in some sectors. Battle Creek's labor participation rate was 61.9% in January 2020, roughly the same as in 2009 and just slightly less than the national average (62.9%). A winter 2018 business outlook report from the Upjohn institute summarized how local industries have fared:

“...from 2007 to 2016, employment in the Battle Creek area grew by 1.9 percent, or 1,100 persons. That's a significant boost from the trough of the recession, which occurred in mid-2009, when Battle Creek had lost 5,500 workers. However, not every industry has regained employment losses. The construction industry is 22 percent below 2007 employment and the financial sector is down 13 percent. Balancing out losses from those two industries is the education and health services industry, which gained 16 percent.

BC Vision, a community collaborative funded by the W.K. Kellogg Foundation and the Kellogg Company has task forces that focus on job creation, workforce development and college and career readiness. Comprised of residents and individuals representing every sector—public, private, academic, and nonprofit—the work of BC Vision is implemented by a steering committee and six action teams:

- College & Career Readiness: Ensure all students — regardless of race, gender or socio-economic background — are successful in pursuing careers and life paths that lead to their economic stability.

- Culture of Vitality: Increase civic pride, unity, collaboration, trust and healthy lifestyles among the diverse community members that live, work and play in Battle Creek.
- Kindergarten Readiness: Improve early childhood programs to help every child have a great start; better support parents to ensure children are safe, healthy, prepared and eager to succeed in school and in life.
- Large Business: Collaboration among Battle Creek's large employers to retain and attract businesses to increase the number of jobs and ensure a strong workforce is connected to these jobs, ultimately resulting in employment for all residents and strong talent for employers.
- Small Business: Make Battle Creek home to a thriving small business economy characterized by an increasing number of successful small businesses and growth in jobs.
- Workforce Development: Provide equitable opportunities for all Battle Creek residents — regardless of race, gender or socioeconomic background — to gain the required skills for permanent jobs that provide both access and visibility into career advancement, as well as lead to family economic security.

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 these changes may create.

Areas of focus for the various task forces include:

- Employee readiness to ensure Battle Creek working-age residents have equal access to job training and preparation outside of traditional educational or academic settings. Types of employee readiness supports include training and workforce development, adult literacy and English as a Second Language education, remedial and adult education, and opportunities for career advancement.
- Employer initiatives, including coordination and communication of needs, review and revision of human resource policies and practices, and providing on-the-job training. Job training programs and educational institutions need to more closely work with employers so they can communicate their needs and initiate efforts that result in job seekers and candidates acquiring the desired and necessary skills.
- Review of infrastructure to enable residents to seek and maintain employment regardless of personal or family situations. Needed infrastructure supports include transportation and childcare.

Not all members of the workforce have access to the services and supports they need to pursue and maintain employment. Existing supports do not reach all subpopulations. For example, childcare options only serve a few children and there is a lack of culturally diverse opportunities for child care. Not all subpopulations are aware of existing supports and services. Some members of the workforce

cannot afford existing supports and services. There is limited capacity in low-cost programs for transportation and childcare. Existing public transportation does not reach all employer locations and childcare is not close to jobs. Childcare and transportation are not available for longer, 12-hour shifts, night shifts or weekend work. Current transportation options may require multiple modes of transportation and significant time to get to work.

Low-income people need transportation to employment in Fort Custer Industrial Park and other locations. There is a need for expanded hours and routes for public transit but expanding routes citywide is cost-prohibitive. Most new jobs in the community are for second and third shifts at Fort Custer. Among the feedback is that taxis are too expensive, and dial-a-ride takes too long to be a regular source of transportation to employment.

The city created a Small Business Development (SBD) Team in 2019. The 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, will assist with business development, help guide your business through the regulatory process, aiding with planning and zoning, code and inspections, access to incentives, and more. The SBD team has worked closely with Community Development staff to identify and provide support to potential developers and property owners for the City's CDBG funded Rental Rehab program.

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

Battle Creek has a total of 2,478 businesses. In 2019, the leading industries in Battle Creek were Health Care and Social Services, Manufacturing, Retail, and Other Services - Repair, Personal Care, Laundry, Religious, etc. Battle Creek has a labor force of 23,771 people, with an unemployment rate of 5.3%.

Key challenges include:

- Many jobs in the Battle Creek labor market remain unfilled because of a lack of qualified applicants
- Job forecasts suggest that, in the years to come, jobs will require employees to have a higher level of educational preparation and skills – including for entry level positions
- Certain populations in the community are struggling at disproportionate rates, particularly people of color and residents with a high school diploma or less, limited English speaking skills, and/or limited work experience
 - These populations are more likely to be unemployed or under-employed, with African Americans and Hispanics having an unemployment rate close to 20%, compared to 13% for Whites
- Some employers noted applicants' substance abuse and lack of proficiency in reading and math as key barriers to employment
- Many small businesses, which could drive job growth, struggle to grow as they need access to smaller amounts of capital and/or higher risk capital than is available from current lending sources
 - Many of the available services are perceived as inaccessible or not tailored to specific needs of small business owners, especially different people of color groups

- There is a challenging regulatory/policy environment for businesses, including limiting zoning and land use requirements, restrictive barriers around types of businesses permitted downtown, and a complicated business permitting process

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 jurisdiction's Consolidated Plan.

The City of Battle Creek is home to numerous higher education institutions featuring Kellogg Community College and Miller College. Spring Arbor University, Sienna Heights, Davenport University and Western Michigan 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. The facility is home to KCC's Industrial Trades and Workforce Solutions. Training programs are designed to meet the employee training needs of area business and industry. The innovative approach to training enables the RMTC to respond 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.

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, will assist with business development, help guide your business through the regulatory process, providing 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. See more on BCU in the section below.

Michigan Works is the state-sponsored unemployment office and runs a one-stop service center with job training and placement services. KCC and Michigan Works! host Ready Work events to educate businesses and workforce development programs about hiring individuals with criminal backgrounds.

The W.K. Kellogg Foundation has funded a community collaborative led by Goodwill Industries, called the EDGE program, where participants learn both soft and technical skills, linked directly to employers who hire participants after the program. This program has been serving 30 learners at a time, graduates an average of 90 people per year and offers job coaching to help with retention for the first year of employment. During the consultations it was reported that a large number of EDGE program participants struggle with housing instability.

Goodwill offers job development, training, occupational therapy and support to people with disabilities and youth programs to help people obtain and retain employment.

While HUD funds are not used to directly support economic development, the City of Battle Creek is a full partner in Battle Creek Unlimited and the BC Vision efforts to expand economic opportunities in the region.

Does your jurisdiction 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. As described above, Battle Creek is currently implementing an economic development strategy through the BC Vision process.

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/Franklin, and Wilson/Coburn 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 jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Figure 14 is a map that illustrates Battle Creek's population distribution by race and ethnicity.

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. Of the 23 high/medium-risk census block groups, 15 of them are LMI areas. Only five LMI census block groups are considered at no or low risk of deterioration. Note that local CDBG target areas are comprised of neighborhoods that meet the standard of high/medium-risk and have LMI area status.

Racial and ethnic minorities are considered concentrated when their population numbers represents more than twice their portion of the city-wide 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?

The market characteristics of these neighborhoods are covered in detail in section SP-10 Geographic Priorities.

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; Spring Arbor University, Davenport University, and Western Michigan University all have Battle Creek locations. 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 host 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 The Kellogg Company, the Kellogg Foundation, the W.K. Kellogg Institute, churches, banks, several eating and drinking establishments, ranging from fast food franchises to fine dining, the Battle Creek Farmers Market, the McCamly Plaza Hotel and Baymont Hotel and Suites, the Full Blast Family Recreation Center, the Willard Public Library, the Battle Creek Math and Science Center, and the Battle Creek Family YMCA. Horrock's Farm Market, located just outside downtown, is a highly-regarded family-owned specialty grocery store and florist.

Downtown Battle Creek is also a transit hub. Amtrak Blue Water and Wolverine passenger trains stop at the newly-remodeled intermodal transit center. The Blue Water line runs between Port Huron, Michigan and Chicago, Illinois, and the Wolverine provides three daily round trips between Pontiac and Chicago. Greyhound and intercity bus service is available at the transit center. Battle Creek Transit has eight routes that provide 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, the Binder Park Zoo is a small zoo that serves as a regional attraction.

Are there other strategic opportunities in any of these areas?

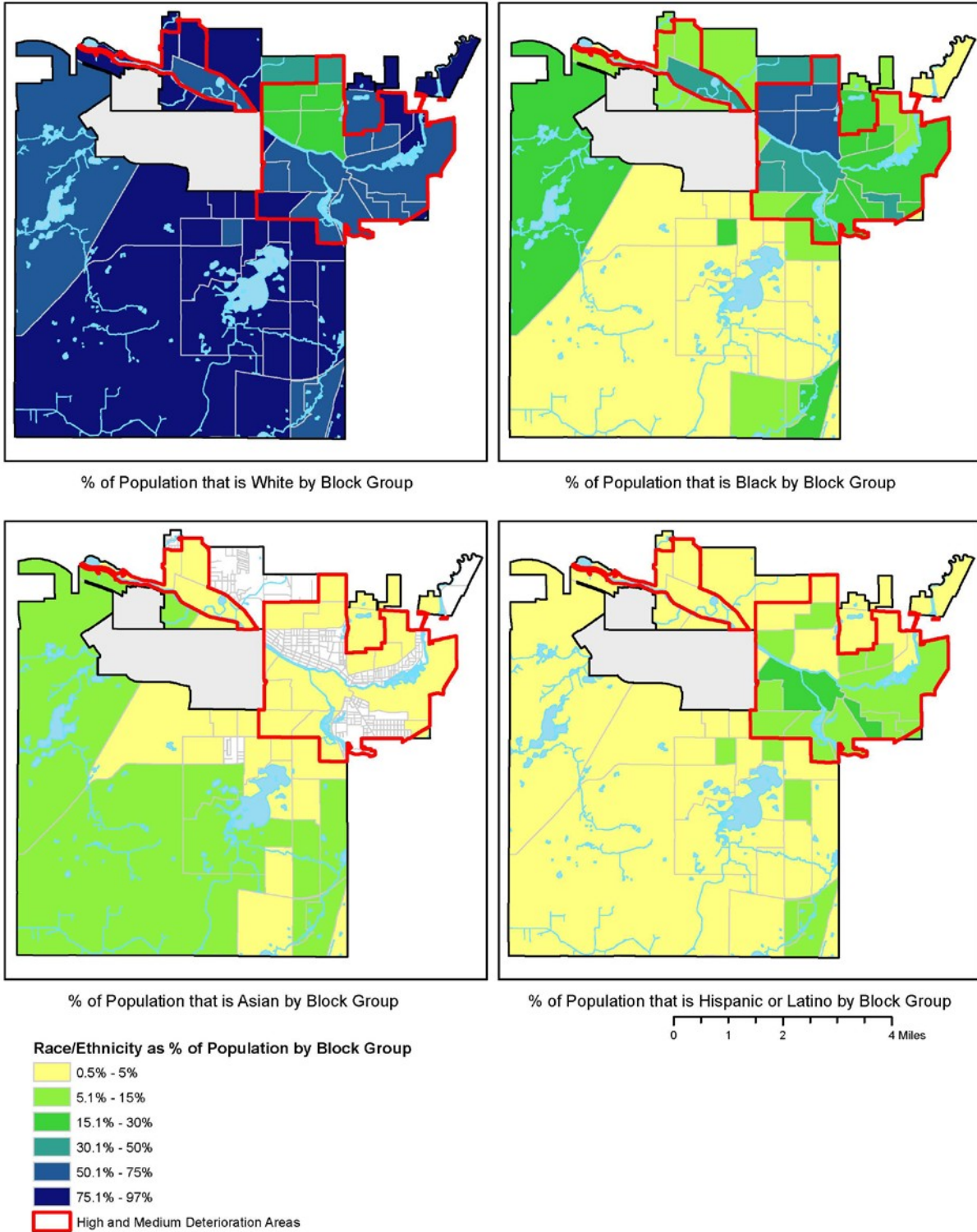
The strategic opportunities for each of these areas are covered in detail in section SP-10 Geographic Priorities.

Opportunities that cut across neighborhoods include:

- Partnership with Truth, Racial Healing, and Transportation (TRHT) is creating opportunities to address housing segregation, increase minority access to housing resources, address inequities in lending to the African American and Hispanic/Latino communities.
 - City and TRHT hosted Richard Rothstein, author of *The Color of Law* in 2019, added to national working group connected Rothstein's work.
 - City and TRHT created a comprehensive, high production value, homebuyer guide geared toward African American, Hispanic/Latino, and Burmese homebuyers. A direct response to a request from the African American community following the 2016 Fair Housing Realtor Investigation. COVID-19 disrupted the distribution plan for these guides, but they will be used in the 2021 homebuying season.
 - TRHT created and facilitates a Racial Equity Task Force that serves as an advisory board for the City's CDBG-CV grants. The task force is assessing grantee's capacity to address access barriers to their services, identifying groups less likely to access resources, recommending strategies, and evaluating the impact of CDBG-CV grants in providing assistance to underserved communities.
- The City, the Battle Creek Public School District and a group of other community partners are exploring The Purpose Built Communities model as a potential reinvestment strategy in the Washington Heights neighborhood.
- The City is pursuing a HUD Lead Hazard Control Grant in 2020 to supplement the work of the Calhoun County Lead Task Force and the CHIP Medicaid Lead Safe Program.
- The City is working with HR&A Associates, the WK Kellogg Foundation, and the Calhoun County Land Bank to explore a housing strategy in the Fremont/McKinley Revitalization Area. This effort is still in the planning stage.

Figure 14: Race/Ethnicity Concentration by Neighborhood

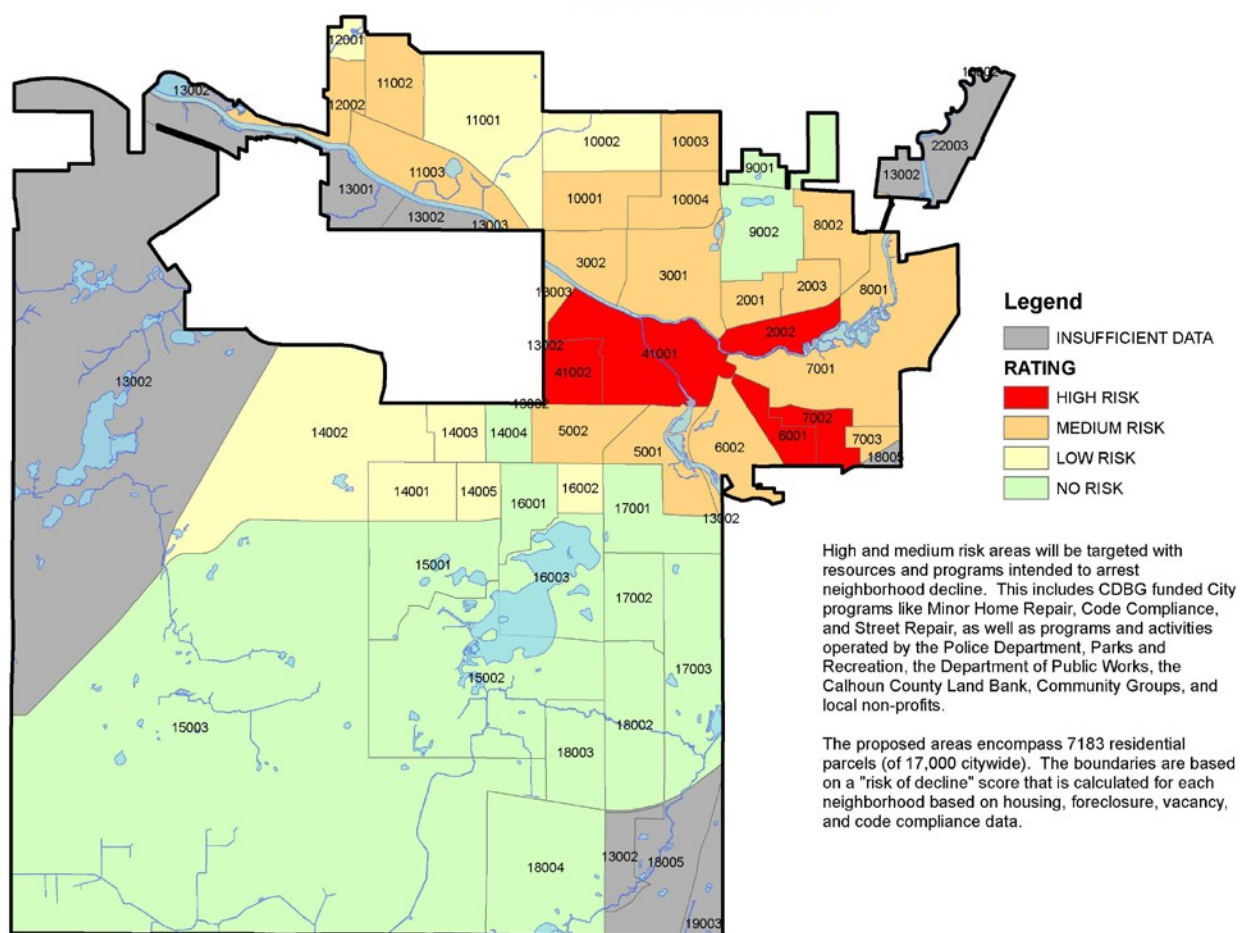
Population by Race and Ethnicity (2010 Census) and High/Medium Deterioration Areas



Most racial and ethnic minorities are concentrated in the neighborhoods near the downtown. African Americans are most concentrated in the census block groups that make up the North Central neighborhood, making up 18% of the Battle Creek population, but between 50% and 75% of the population in these block groups. Hispanic and Latino households are most concentrated in the census block groups within the Wilson/Coburn and Post/Franklin neighborhoods, making up 7% of the Battle Creek population, but between 13% and 18% of these neighborhoods.

Figure 15: High and Medium Risk of Decline Areas

2014 Community Development Target Area Metrics: Risk of Decline Rating



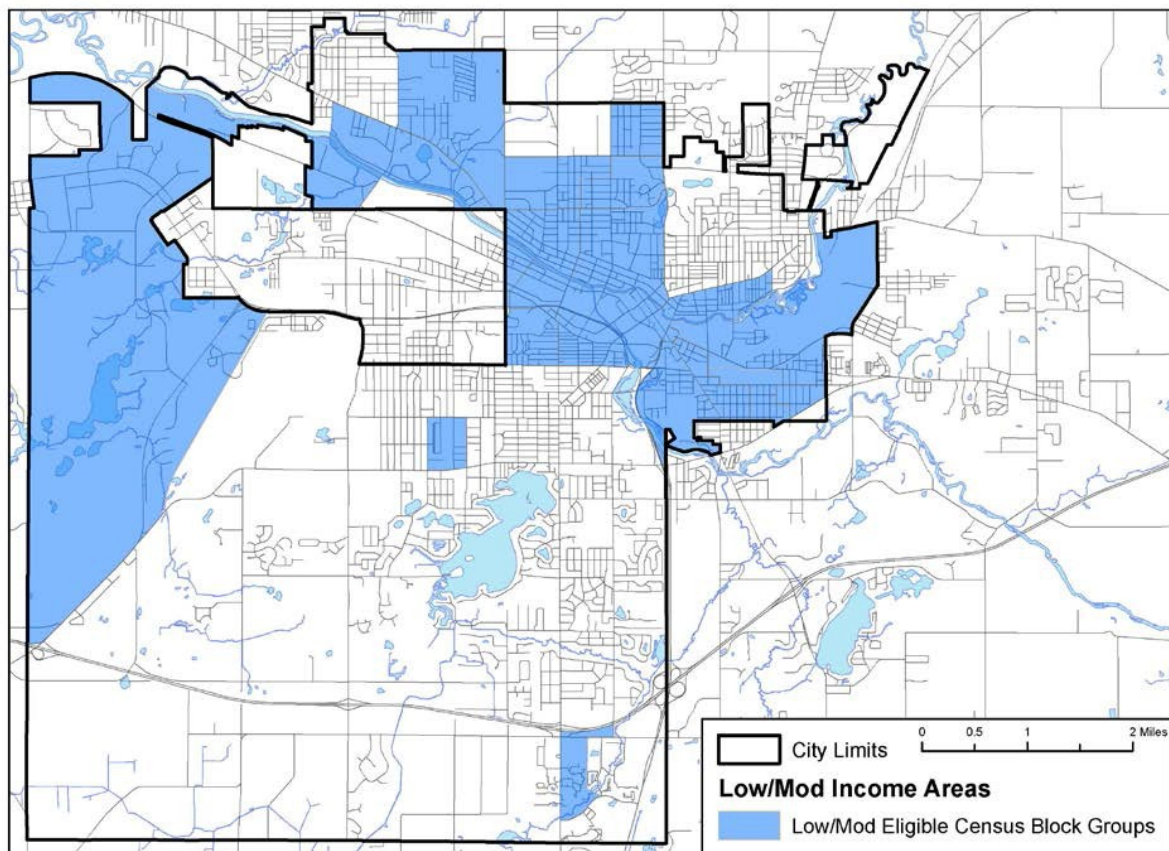
Areas at Risk of Decline

The City has developed a risk of deterioration metric that incorporates eight neighborhood health variables related to property conditions, foreclosures, vacancy/abandonment, and home sales. This metric is valuable for determining where neighborhoods are deteriorating and where further decline is

likely to occur. Neighborhoods are evaluated at the census block group level and for each variable receive a rating of "no risk," "low risk," "medium risk," or "high risk." "Medium" and "high" risk ratings for a particular variable contribute points to a neighborhood risk score. This risk score ranges from 0, indicating no risk in any category, to 16, indicating a neighborhood with significant challenges across all variables. Neighborhoods that score between 4 and 10 are considered to be at medium risk of deterioration; those between 11 and 16 are considered high risk.

Medium- and high-risk determinations are used to create local CDBG target areas within the neighborhoods mentioned above. These areas are targeted with resources and programs (including CDBG and HOME funds) intended to improve housing conditions and arrest neighborhood decline.

Figure 16: Low/Mod Income Eligible Areas



Low/Mod Eligible Census Block Groups for CDBG and HOME (Effective June 11, 2014)

Strategic Plan

SP-05 Strategic Plan Overview

The goal of the Five Year 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 six strategic priorities.

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

Communities are stronger when people have access to quality, affordable, safe housing. This priority preserves current affordable housing, develops new units, increases the diversity of housing options, ensures that low and moderate income neighborhoods benefit from housing resources, and that rental housing is safe.

First year activities include: Rental Rehabilitation, Code Compliance, Tenant-Based Rental Assistance, Fair Housing Education and Case Management, Minor Home Repair, Acquisition/Development/Resale, and Down Payment Assistance.

Priority 2: Activate Underutilized Land in Low Income Neighborhoods

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: Rental Rehabilitation, Minor Home Repair, and Acquisition/Development/Resale. Most activities that impact this goal will occur in years 2-5.

Priority 3: Alleviate Poverty

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 impact this goal will occur in years 2-5.

Priority 4: 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, partner across sectors and build coalitions.

First year activities include: Fair Housing Education and Case Management and Minor Home Repair. Most of the activities for this goal are scheduled to occur in years 2-5.

Priority 5: Affirmatively Further Fair Housing

Fair housing is 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: Fair Housing Education and Case Management, Tenant-Based Rental Assistance and Down Payment Assistance.

Priority 6: Restore Vitality in Low 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, Acquisition/Development/Resale, Rental Rehabilitation, and Down Payment Assistance.

SP-10 Geographic Priorities – 91.215 (a)(1)

Table 45 - Geographic Priority Areas

1 Area Name: Post/Franklin Revitalization Area

Area Type: Local Target area

% of Low/ Mod:

Revitalization Type: Housing

Identify the neighborhood boundaries for this target area.

The Post/Franklin 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.

The boundaries for this area were originally set in 2014. HUD requires boundaries to be reset every 10 years. Significant progress has been made improving the physical conditions of properties in the neighborhood and as a result the City plans to reevaluate its boundaries in 2021. Underlying issues like housing cost burden, vacancy, depressed housing values, and tax delinquency remain significant problems, so while new benchmarks for improvement might be set in 2021, it is not anticipated that the boundaries will change.

A windshield survey of neighborhood property conditions conducted in 2014 by Neighborhoods Inc. of Battle Creek rated just 35% of properties as being in good condition. 54% were in need of minor repairs and another 11% were in need of one or more major repairs. While a follow up windshield survey hasn't been completed since, code compliance data indicate that between 2014 and 2019 the number of properties with deteriorating conditions have been cut in half. In 2015 and 2016, a total of 517 housing code violations were cited. In 2018 and 2019, that number dropped to 238 housing code violations.

There are five census block groups in this target area, two of which were rated as high risk for deterioration in 2014 using the City's neighborhood health metrics, the others rated as medium risk. In 2019 all five census block groups were rated as medium risk for deterioration. Vacancy rates in the neighborhood remain high, with 9.69% of all residential properties currently vacant compared to 5.5% city-wide. Tax delinquency in 2018 peaked at 28.6% compared to 17.5% city-wide. Home sales values in the neighborhood were less than half that of the rest of the city--\$40.54 per square foot in Post/Franklin compared to \$90.12j per square foot city-wide. While home sales volume has increased steadily city-wide in the past three years, sales volume in the neighborhood has remained fairly stagnant—averaging 3-5 sales a month during peak season.

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

The City of Battle Creek conducted a survey distributed online and via water bills and received 950 responses, 73 from this target area. A public meeting was held to discuss neighborhood priorities each year during the previous Five Year Plan (including January of 2020). Meetings were held at the Post/Franklin Neighborhood Planning Council, a resident council made up of residents or stakeholders

from the neighborhood.

Identify the needs in this target area.

In the survey, one of the-highest predictors of whether a respondent would identify a need as “high” was if they lived in the Post/Franklin neighborhood, so in general, needs are greater in Post/Franklin than in other neighborhoods. Respondents from Post/Franklin indicated job opportunities were the greatest priority, with 71% of respondents rating it as a high need. Homeowner housing rehab and repair were rated as high needs 62% of the time. Clean up of vacant lots and crime prevention and victim services were also rated as top needs.

Data collected from the neighborhood indicate exposure to lead and lead poisoning are serious concerns. In the east side of the neighborhood roughly 9% of all kids tested for lead poisoning between 2011 and 2015 tested positive for elevated blood lead levels. 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.

What are the opportunities for improvement in this target area?

The Battle Creek Police Department recently completed a Byrne Criminal Justice Innovation Grant which engaged resident leaders in the area and developed data-driven community policing strategies to address safety issues in the targeted area. Resident leadership capacity was greatly increased during this effort and it is expected that the partnerships created will continue to have a positive influence on neighborhood strategies.

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.

In 2019, City Community Development Division staff worked with the Neighborhood Planning Council to develop a housing resource strategy for the neighborhood, identifying five different programs with resources to address needs in the neighborhood. Implementing the strategy involved using data to identify households most in need and sending mailers with resource information that addressed their needs. Community Development staff and volunteers from the NPC, local churches and non-profits, and the police department followed up by going door to door to talk with families. Lastly a community meeting was held at the neighborhood elementary school to explain benefits to families.

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/Franklin 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/Franklin 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:

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 colloquially 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. The population in this neighborhood declined 17.5% from 1990 to 2000 and 3.4% from 2000 to 2010.

The boundaries for this area were originally set in 2014. 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.

A windshield survey of neighborhood property conditions conducted in 2014 by Neighborhoods Inc. of Battle Creek rated just 35% of properties as being in good condition. 54% were in need of minor repairs and another 11% were in need of one or more major repairs (note that condition results were almost identical to those from Post/Franklin). There hasn't yet been a follow up windshield survey, but code data suggests that deteriorating housing remains an issue. From 2014 to 2016 there were 447 housing code violations. From 2017 to 2019 there were 458.

There are five census block groups in this target area, all of which are rated as medium risk for deterioration in 2019 using the City's neighborhood health metrics. Vacancy rates in the neighborhood remain high, with 10.66% of all residential properties currently vacant compared to 5.5% city-wide. Tax delinquency in 2018 peaked at 29% compared to 34.7% in 2014 and 17.5% city-wide. Home sales values in the neighborhood were less than half that of the rest of the city--\$43.70 per square foot in the North Central compared to \$90.12 per square foot city-wide. While home sales volume has increased steadily city-wide in the past three years, sales volume in the neighborhood has remained fairly stagnant—averaging 2-3 sales a month during peak season.

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

The City of Battle Creek conducted a survey distributed online and via water bills and received 950 responses, 58 from this 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.

Survey results show the need for jobs and supports for youth. Based on the survey results, Job Opportunities (71.2%) and Youth Services (72.4%) were two of the highest priorities for the neighborhood. Rental Housing for Homeless People (67.2%) was rated much higher by neighborhood respondents than other demographic groups. Health and Mental Health Care and Street Improvements were ranked as high needs by 67.1% of respondents.

A community meeting held in the neighborhood at New Level Sports identified increasing homeownership amongst communities of color as the number one housing priority. Over 40 people attended the event and participated in small group discussions about homeownership, inclusionary zoning, segregation, fair housing, and tax assessing in relation to communities of color. Participants were asked to identify the issue they were most interested in working on. 72.2% of respondents chose homeownership.

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, the 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 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 three block area located just west of downtown that consists of a youth facility, a commercial kitchen, a church, a 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 Urban League has been active in convening African American leaders and providing programming and resources to support families in the target area.

The Consolidated Plan includes funds for Code Compliance, Minor Home Repair, Curb Cuts for Transit

Stops, 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: Wilson/Coburn Revitalization Area

Area Type: Local Target area

% of Low/ Mod:

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 Wilson/Coburn/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.

The neighborhood has a strong Hispanic population, with 7.8% of the residents reporting Hispanic or Latino origin. Homeownership rates are approximately 60%. The neighborhood also includes one of central Battle Creek's largest retailers, Horrock's Farmer's Market.

The boundaries for this area were originally set in 2014. 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.

A windshield survey of neighborhood property conditions conducted in 2014 by Neighborhoods Inc. of Battle Creek rated 39% of properties as being in good condition. 54% were in need of minor repairs and another 6% were in need of one or more major repairs. Code data shows that there were 1427 housing code violations from 2014 to 2016, but just 637 from 2017 to 2019.

There are five census block groups in this target area, all of which are rated as medium risk for

deterioration in 2019 using the City's neighborhood health metrics. Vacancy rates in the neighborhood improved, with 5.8% of all residential properties currently vacant compared to 8.2% in 2014 and 5.5% city-wide. Tax delinquency in 2018 peaked at 26.3% compared to 17.5% city-wide. Home sales values in the neighborhood were little over half that of the rest of the city--\$45.22 per square foot in the Wilson/Coburn Target Area compared to \$90.12j per square foot city-wide. Home sales volume has increased steadily city-wide in the past three years, and sales volumes in the neighborhood have generally followed suit. Owner-occupancy rates have declined slightly—62.6% in 2014 compared to 61.6% in 2019.

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

The City of Battle Creek conducted a survey distributed online and via water bills and received 950 responses, 80 from this target area. A public meeting was held each year of the previous five year plan (including this past winter) to discuss neighborhood priorities at the Wilson/Coburn/Roosevelt/Territorial Neighborhood Planning Council.

Identify the needs in this target area.

Survey results show the need for substance abuse services and support for seniors. Based on the survey results, Substance Abuse Services (53.8%) and Mental Health Services (53.8%) were tied as the highest priorities for the neighborhood. Senior Services (53.7%), Veteran Services (52.5%) and Rental Housing For Seniors (50%) were the next highest priorities.

The Trinity Neighborhood Center, a new community center located in the neighborhood, canvassed neighborhood residents and established assistance with minor home repairs and relationship building amongst neighbors as priorities for their work in the neighborhood.

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 enough housing market to consider low-cost homebuyer rehab when property conditions permit. Rental rehab is an option to improve housing quality and affordability, while at the same time, increasing vibrancy (density, variety, mixed income and use, walkability, etc.) in areas in and around the downtown—an important hub from which all adjacent neighborhoods would benefit. Minor Home Repair will continue to be an important strategy in the neighborhood. Staff will work with the Trinity Neighborhood Center to align CDBG repair resources with their work 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 used be 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.

A number of industrial uses along the Kalamazoo River significantly disrupt the connection between downtown and the residential neighborhoods of the Wilson/Coburn target area. This reduces walkability and the extent to which improvements downtown produce a beneficial impact in the rest of the neighborhood.

4 Area Name: Fremont/McKinley Revitalization Area

Area Type: Local Target area

% of Low/ Mod:

Revitalization Type: Housing

Identify the neighborhood boundaries for this target area.

The Fremont/McKinley 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 are an asset that can be leveraged to stabilize and improve targeted block groups.

The Fremont/McKinley Revitalization Area is also adjacent to Battle Creek's three largest institutional employers – Kellogg Community College, Miller College, and Bronson Hospital. The portion of the target area north of Capital Avenue NE (Block Group 2001) was part of the City's primary target area for its Neighborhood Stabilization Program—an area that received

\$5.4 million of housing rehabilitation. Property values in that part of the target area, while still modest, increased 91% between 2011 and 2013.

Code data suggest physical property conditions have improved. A windshield survey of neighborhood property conditions conducted in 2014 by Neighborhoods Inc. of Battle Creek rated 43.5% of properties as in need of minor repairs and another 1.7% in need of major repairs. In 2015 and 2016, code data show 588 housing code violations in the neighborhood. In 2018 and 2019, a comparable two year period, there were only 445 housing code violations.

While physical property conditions are better, other neighborhood health indicators are still concern. There are three census block groups in this target area, all are rated as medium risk for deterioration in 2019 using the City's neighborhood health metrics. Following the foreclosure crisis vacancy rates dropped from 10.2% in 2011 to 6.3% in 2016. Since 2016 however, vacancy has climbed back up to 9.3% in 2019 (compared to 5.5% city-wide). Tax delinquency in 2018 peaked at 23.8% compared to 17.5% city-wide. Home sales values in the neighborhood were under \$40 per square foot in 2019, largely driven by low sales values of properties south of the Capital Ave NE corridor. Owner-occupancy rates have declined slightly—59.4% in 2014 compared to 57.8% in 2019.

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

The City of Battle Creek conducted a survey distributed online and via water bills and received 950 responses, 146 from this neighborhood. A public meeting was held to discuss neighborhood priorities at the Fremont/McKinley/Verona NPC.

Identify the needs in this target area.

Health Care (54.1%) and Mental Health Services (53.4%) were the top two needs identified in the survey. The third highest need was Homeowner Housing Rehab/Repair at 50.7%. Substance Abuse Services (50%), and Job Opportunities (47.3%) rounded out the top five needs from the survey for this neighborhood.

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, the City of Battle Creek, the Calhoun County Land Bank Authority, and Habitat for Humanity have all completed numerous revitalization projects in the Fremont/McKinley 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 Housing

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:

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. The area targeted for revitalization includes the neighborhoods south of West Michigan Avenue (Block Group 11003) and west of Bedford Road (Block Group 11002).

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. The Urbandale NPC has expressed concern that the heavy retail development occurring on the south side of Battle Creek is drawing down the potential for redevelopment opportunities along Michigan Avenue.

There are two census block groups in this target area, both have improved since being designated as a target area in 2014 and were rated low risk for deterioration in 2019 using the City's neighborhood health metrics. Vacancy rates in the neighborhood improved, with 3.7% of all residential properties currently vacant compared to 4.6% in 2014 and 5.5% city-wide. Tax delinquency in 2018 peaked at 16.7% compared to 17.5% city-wide. Home sales values in the neighborhood have improved considerably in five years—from \$54.53 per square foot in 2014 to \$78.19 in 2019. Home sales volume has increased steadily city-wide in the past three years, and sales volumes in the neighborhood have generally followed suit. Owner-occupancy rates have declined slightly but are above the city-wide average.

Staff will continue to monitor progress in the area. It is likely that the next time target area boundaries are drawn that this area will not be selected based on achieving a low risk rating.

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

The City of Battle Creek conducted a survey distributed online and via water bills and received 950 responses, 74 from this target area. A public meeting was held to discuss neighborhood priorities at the Urbandale NPC each of the past two years.

Identify the needs in this target area.

Veteran Services (52.7%) and Street Improvements (56.8%) were the top two needs identified by Urbandale residents in the survey. The third highest need was Job Opportunities at 52.7%. Mental Health Services (52.7%), and Substance Abuse Services (47.3%) rounded out the top five needs from the survey for this neighborhood.

What are the opportunities for improvement in this target area?

Neighborhoods Inc. of Battle Creek, Community Action, 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 and Community Action has dedicated its home owner repair funds to this target area. Other specific housing programs that may be implemented in this area include minor home repair and down payment assistance for low and moderate income families.

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 Housing 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.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (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/Franklin, and Wilson/Coburn Neighborhood Planning Council areas. The City has identified revitalization areas within each of these NPC areas that are medium risk of decline (as was discussed in the section MA-50 "Needs and Market Analysis Discussion").

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).

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 SP-5, the overview of the City's strategic plan to address Community Development needs. The goals identified later in this document in SP-45 Goals are intended to address these needs.

Additional process information regarding the creation of these priority needs as well as more detailed information about the strategic priorities that shaped this plan can be found in the Battle Creek Consolidated Plan Strategic Priorities guide in Appendix B.

Priority Needs Summary

1. Ensure safety of rental housing

Priority Level: High

Population: Extremely Low Income, Low Income, Moderate Income

Geographic Areas Affected: Post/Franklin Revitalization Area, Northcentral Revitalization Area, Wilson/Coburn Revitalization Area, Fremont/McKinley Revitalization Area, Urbandale Revitalization Area

Associated Goals: Attainable Housing, Housing Code Enforcement

Description: To ensure housing quality and safety of rental housing, the City passed a rental registration ordinance. Code Compliance manages the rental registration process and is seeking to increase the percentage of rentals that are registered. There are landlords who take advantage of people living in rental housing. The City does an interior inspection of all registered rental housing at registration and at renewal of registration.

Basis for Relative Priority: Rental housing is safe when it is well-managed, well-maintained, and free of hazards. Landlords and tenants associated with such properties are informed of their rights and responsibilities and are aware of available resources and supports. As discussed in the market analysis section of this plan, a strong correlation exists between neighborhoods with deteriorating rentals and racial and ethnic minority status, making rental safety a Fair Housing issue. Also discussed is the extent to which deteriorating property conditions are a serious threat to the City's affordable housing stock and a major contributor to housing cost burden.

2. Increase the number and diversity of housing options

Priority Level: High

Population: Extremely Low Income, Low Income, Moderate Income, Middle Income, Large Families, Families with Children, Elderly, Persons with Developmental Disabilities, Persons with Physical Disabilities, Persons with Mental Disabilities.

Geographic Areas Affected: Post/Franklin Revitalization Area, Northcentral Revitalization Area, Wilson/Coburn Revitalization Area, Fremont/McKinley Revitalization Area, Urbandale Revitalization Area

Associated Goals: Attainable Housing

Description: Involves increasing the amount of affordable housing as well as diversifying the type of units currently available. The city's current housing stock is fairly homogeneous and there is demand for alternatives. Example strategies include creating permanent supportive housing, locating properties in more walk-able and lively areas, or building new unit types like loft apartments, duplexes, quads, or town houses.

Basis for Relative Priority: Through the public engagement process, the needs assessment, and various market analyses done within the last few years, increasing the number and diversity of housing units was identified as a high need.

3. Preserve and maintain existing affordable housing units

Priority Level: High

Population: Extremely Low Income, Low Income, Moderate Income, Elderly

Geographic Areas Affected: Post/Franklin Revitalization Area, Northcentral Revitalization Area, Wilson/Coburn Revitalization Area, Fremont/McKinley Revitalization Area, Urbandale Revitalization Area

Associated Goals: Attainable Housing, Housing Code Enforcement

Description: Focuses on providing resources to current LMI homeowners to maintain their homes and funding local housing non-profits (or developers) to acquire, rehab and resell existing properties as affordable housing.

Basis for Relative Priority: Based on the public engagement process and the market analysis, preserving existing housing units is a high priority.

4. Increase access to affordable housing

Priority Level: High

Population: Extremely Low Income, Low Income, Large Families, Families with Children, Elderly, Homeless Individuals, Homeless Families with Children, Homeless Mentally Ill, Homeless Veterans, Victims of Domestic Violence

Geographic Areas Affected: Post/Franklin Revitalization Area, Northcentral Revitalization Area, Wilson/Coburn Revitalization Area, Fremont/McKinley Revitalization Area, Urbandale Revitalization Area

Associated Goals: Attainable Housing, Public Service Grants

Description: Battle Creek envisions a future when all families and individuals have free and open access to housing anywhere in the city. Data suggest that some groups have challenges and need support. Discrimination or steering based on protected class status (race, gender, disability, family size, etc.), poor credit or rental history, and lack of sufficient modifications to support physical access are examples of such challenges. This can be accomplished by activities that address barriers like deteriorating rental housing conditions; issues with credit, past evictions or criminal history; inadequate resources to afford a down payment or security deposit; etc.

Basis for Relative Priority: Through the public engagement process, the needs assessment, and various market analyses done within the last few years, increasing access to affordable units was identified as a high need.

5. Preserve and enhance parklands and natural resources in LMI Areas

Priority Level: Low

Population: Extremely Low Income, Low Income, Moderate Income

Geographic Areas Affected: Post/Franklin Revitalization Area, Northcentral Revitalization Area, Wilson/Coburn Revitalization Area, Fremont/McKinley Revitalization Area, Urbandale Revitalization Area

Associated Goals: Infrastructure Improvements

Description: Local parks and natural resources like Goguac Lake and the Battle Creek and Kalamazoo Rivers are important assets for the community. Whether a pocket park in a neighborhood or a trail along a river, activating and improving access to these spaces in ways that improve the quality of life for all residents is a priority, especially those in neighboring low and moderate-income neighborhoods.

Basis for Relative Priority: Through the public engagement process, the needs assessment, and meetings with community stakeholders during the Consolidated Plan planning process, preserving, and enhancing parklands and natural resources was identified as a lower priority need for federal community development funding.

6. Improve connectivity between LMI neighborhoods and downtown

Priority Level: High

Population: Extremely Low Income, Low Income, Moderate Income

Geographic Areas Affected: Post/Franklin Revitalization Area, Northcentral Revitalization Area, Wilson/Coburn Revitalization Area, Fremont/McKinley Revitalization Area

Associated Goals: Facility Improvements, Infrastructure Improvements

Description: Address barriers to walkability between neighborhoods, downtown and other community anchors. Infrastructure improvements that increase walkability, connectivity, and a sense of place, such as street reconstruction in low- and moderate-income areas. A walkable community with a sense of place is one that provides physical and emotional connections between neighborhoods, supports active living, and uses these assets to drive economic, environmental, and health outcomes. Walkability is not only the addition of sidewalks to an area, but it includes aesthetic streetscape improvements (trees, benches), building density and use, building orientation, availability of activities and amenities, and street connectivity and design that work for people, not just cars.

Basis for Relative Priority: Public infrastructure improvements, especially improvements that increase connectivity, walkability, and sense of place are identified as a high priority. Placemaking is a priority at both the State and local level as a means of improving market health and quality of life in LMI areas. Through the public engagement process and needs assessment as well as meetings with stakeholders, improving connectivity to downtown was identified as a high priority.

7. Assemble properties for large scale development in LMI Areas

Priority Level: Low

Population: Extremely Low Income, Low Income, Moderate Income

Geographic Areas Affected: Post/Franklin Revitalization Area, Northcentral Revitalization Area, Wilson/Coburn Revitalization Area, Fremont/McKinley Revitalization Area

Associated Goals: Infrastructure Improvements

Description: Involves assembling smaller parcels with little reuse potential into larger tracts for redevelopment. Of particular interest are projects proposed as a part of a larger redevelopment plan that encourage multiple uses downtown or in LMI areas adjacent to downtown.

Basis for Relative Priority: The market and needs analysis and consultations with stakeholders identified property assembly for large scale development as a lower priority need for federal community development funding.

8. Promote higher densities and a wider range of land uses around downtown and in major corridors

Priority Level: High

Population: Extremely Low Income, Low Income, Moderate Income

Geographic Areas Affected: Post/Franklin Revitalization Area, Northcentral Revitalization Area, Wilson/Coburn Revitalization Area, Fremont/McKinley Revitalization Area

Associated Goals: Attainable Housing

Description: This objective is focused on creating a stronger and more competitive downtown by increasing population density, which has been linked to increased productivity and capitalizes on already built infrastructure. While a vibrant downtown benefits all Battle Creek neighborhoods, four of the City's five CDCG Revitalization Areas border the downtown, and therefore stand to benefit most.

Basis for Relative Priority: The market and needs analysis and consultations with stakeholders identified higher density around downtown and major corridors as a high priority.

9. Raise the incomes of low-income families

Priority Level: Low

Population: Extremely Low Income, Low Income

Geographic Areas Affected: Jurisdiction-wide

Associated Goals: Public Service Grants

Description: This objective includes increasing incomes directly through job training, job placement, and/or skill development.

Basis for Relative Priority: The market and needs analysis, public engagement process, and consultations with stakeholders identified raising the incomes of low-income families as a lower priority need for federal community development funding. Other community partners are focused on this goal.

10.Reduce the effects of low income on housing, schooling, safety, and health

Priority Level: High

Population: Extremely Low-Income, Low-income, Families with Children, Homeless Individuals, Homeless Families with Children, Victims of Domestic Violence

Geographic Areas Affected: Jurisdiction-wide

Associated Goals: Housing Code Enforcement, Infrastructure Improvements, Public Service Grants

Description: 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 outcomes in low income areas and increasing the affordability and availability of childcare.

Basis for Relative Priority: The market and needs analysis, public engagement process, and consultations with stakeholders identified raising the incomes of low-income families as a high

priority.

11.Reduce areas of concentrated poverty

Priority Level: High

Population: Extremely Low-Income, Low-income

Geographic Areas Affected: Post/Franklin Revitalization Area, Northcentral Revitalization Area, Wilson/Coburn Revitalization Area, Fremont/McKinley Revitalization Area

Associated Goals: Attainable Housing, Facility Improvements

Description: This 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.

Basis for Relative Priority: The market and needs analysis and the public engagement process identified helping people access affordable housing as a high priority.

12. Help underserved groups access and use resources

Priority Level: High

Population: Extremely Low Income, Low Income, Chronic Homeless, Homeless Individuals, Homeless Families with Children, Homeless Mentally Ill, Homeless with Chronic Substance Abuse, Homeless Veterans, Victims of Domestic Violence, Homeless Unaccompanied Youth

Geographic Areas Affected: Post/Franklin Revitalization Area, Northcentral Revitalization Area, Wilson/Coburn Revitalization Area

Associated Goals: Attainable Housing, Facility Improvements, Infrastructure Improvements, Public Service Grants

Description: Emphasizes projects that result in improved access to resources, engage harder to reach populations, involve coaching, and utilize more efficient and accessible processes.

Basis for Relative Priority: The market and needs analysis and the public engagement process identified providing support to underserved groups to access and use resources as a high priority.

13.Support efforts around homelessness prevention

Priority Level: Low

Population: Extremely Low-, Low-income, Large Families, Families with Children, Elderly, Chronic Homelessness, Individuals, Families with Children, Mentally Ill, Chronic Substance Abuse, Veterans, Persons with HIV/AIDS, Victims of Domestic Violence, Unaccompanied Youth

Geographic Areas Affected: Jurisdiction-wide

Associated Goals: Attainable Housing, Facility Improvements, Public Service Grants

Description: The primary focus of this objective is to support local collaborative homelessness prevention efforts. Priorities for this work are established by the Calhoun County/Greater Battle Creek Homeless Coalition.

Basis for Relative Priority: Addressing homelessness in the community is identified as a priority need. During consultations with homeless service providers, it was determined that there was a consistent need for City participation in coordinating collaborative efforts, but it is a low priority need at this time.

14.Improve Fair Housing awareness and accountability

Priority Level: High

Population: Large Families, Families with Children, Elderly, Public Housing Residents, Chronic Homelessness, Individuals, Families with Children, Mentally Ill, Chronic Substance Abuse, Veterans, Victims of Domestic Violence, Frail Elderly, Persons with Mental Disabilities, Persons with Physical Disabilities, Persons with Developmental Disabilities, Persons with Alcohol or Other Addictions, Persons with HIV/AIDS and their Families, Victims of Domestic Violence

Geographic Areas Affected: Jurisdiction-wide

Associated Goals: Attainable Housing, Public Service Grants

Description: Further Fair Housing in Battle Creek to create an open housing market with equal opportunity for all. Continue to work with the Fair Housing Center to further fair housing to conduct systemic investigations, testing and education. Use the rental registration process to educate about protected classes. Evaluate gaps in the housing market and review zoning ordinances to determine potential regulatory barriers and implement changes. Work with local realtors, rental management companies, and landlords to get them to include people of all races/ethnicities in their advertising. As terms expire, the City Commission should select new members of boards that are more balanced by gender, race, ethnicity, and geography. Develop a longer-term strategy for cultivating new board and commission appointees, including new partnerships and training opportunities. Work with the Battle Creek Area Association of Realtors to encourage higher minority participation in the Battle Creek real estate market.

Basis for Relative Priority: The Analysis of Impediments to Fair Housing Choice, needs assessment, consultations with stakeholders and the public engagement process identified Fair Housing as a high priority.

15. Improve property conditions in low-moderate income neighborhoods

Priority Level: High

Population: Extremely Low Income, Low Income, Moderate Income

Geographic Areas Affected: Geographic Areas Affected: Post/Franklin Revitalization Area, Northcentral Revitalization Area, Wilson/Coburn Revitalization Area, Fremont/McKinley Revitalization Area, Urbandale Revitalization Area

Associated Goals: Attainable Housing, Housing Code Enforcement

Description: This objective refers to improving the appearance, maintenance and quality of housing in low- and moderate-income neighborhoods and encouraging environmentally responsible building and development. This also includes the need for street reconstruction and sidewalks that directly supports the successful creation or redevelopment of affordable housing units.

Basis for Relative Priority: Through the public engagement process, the needs assessment, and various market analyses done within the last few years, improving property conditions in low-moderate neighborhoods was identified as a high need.

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 | The need for new unit production will be based on the extent to which there is a demonstrated high demand for such units (low levels of subsidy), and the extent to which such 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)

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 the Haven of Rest, S.A.F.E. Place and Summit Pointe’s housing and homeless programs; and public housing and rental vouchers provided through the Battle Creek Housing Commission.

Table 44: Anticipated Federal Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | Remainder of Con Plan | Narrative Description |
|----------------|------------------|---|----------------------------------|------------|-------------|-----------------------|--|
| | | | Annua | Prior Year | Total: | | |
| CDBG Planning, | public - | Acquisition, Admin and | \$1,100,772 | \$30,000 | \$1,130,772 | \$4,400,000 | CDBG funds program delivery costs, code compliance, minor home repair, street reconstruction and demolition. |
| | federal | Economic Development, Housing, Public Improvements, Public Services | \$211,892 | \$197,273 | \$409,165 | \$840,000 | |
| HOME | public - federal | Acquisition, Homebuyer assistance, Homeowner rehab, Multifamily rental/new construction, Multifamily rental rehab, New construction for ownership, TBRA | | | | | HOME funds major rehabilitation of homes for homeowners, homebuyers and rental. Sub- recipients conduct activities under contract with the City. |

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.

In 2020, HOME match will be in the form of “as is” housing units and volunteer hours contributed through the Acquisition/Development/Resale Program.

If appropriate, describe publicly owned land or property located within the jurisdiction 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. Infill development is called for in the plan in years two through five.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction 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 Public facilities | Jurisdiction |
| Neighborhoods, Inc | CHDO | -Non-homeless special needs -Ownership -Neighborhood improvements | Jurisdiction |
| Habitat for Humanity | CHDO | -Ownership | Jurisdiction |
| Summit Pointe | Non-profit organizations | -Homelessness -Public Services | Jurisdiction |

Table 47 - Institutional Delivery Structure

Assess Strengths and Gaps in the Institutional Delivery System

In 2019, the City of Battle Creek hired PFate and Associates LLC to assess the housing and community development delivery system in Battle Creek. The 92 page report covers the current housing market, community development ecosystem conditions, strengths and gaps in the city's housing and neighborhoods strategies, national best practices for creating vital cities, the state of nonprofit capacity and identification of opportunities for expanded impact, and recommendations for strengthening the ecosystem and building a more vital community. The report 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: pathbreaking cross-sector partnerships, the public housing rental assistance demonstration (RAD), federal Opportunity Zones, and new ventures in the intersection of health and housing.

Table 48: 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 | | | |
| Mobile Clinics | X | | |
| Other Street Outreach Services | X | X | |
| Supportive Services | | | |
| Alcohol & Drug Abuse | X | X | |
| Child Care | X | | |
| Education | X | | |
| Employment and Employment Training | X | | |
| Health care | X | X | |
| HIV/AIDS | | | |
| Life Skills | X | X | |
| Mental Health Counseling | X | X | |
| Transportation | X | | |

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, in our population of homeless people. 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, I Bronson Battle Creek and their emergency room and 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 homeless men and is working create a similar program for single women and women with children.

Job opportunities are consistently one of the highest ranked service needs in the Community

Development survey. Michigan Works 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

The City of Battle Creek will continue to participate in The Coordinating Council which regularly explores, assesses, and strategizes around gaps in service delivery. Other specific efforts that the City will engage in include:

- Implement the recommended strategies from the PFate and Associates report including
- Working with Homeless Coalition agencies to identify new permanent supportive housing opportunities.
- Cultivating greater CHDO capacity within Battle Creek.

SP-45 Goals Summary – 91.215(a)(4)

Goal Descriptions

| # | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|---|---------------------------------|------------|----------|---|---|---|--|---|
| 1 | Attainable Housing | 2020 | 2024 | Affordable Housing | All five Revitalization Areas | Increase the diversity 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 | CDBG: \$2,890,000 HOME: \$1,050,000 | Household Housing Unit, Households Assisted |
| 2 | Housing Code Enforcement | 2020 | 2024 | Affordable Housing, Non-Housing Community Development | All five Revitalization Areas | 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 | CDBG: \$1,050,000 | Household Housing Unit |
| 3 | Facility Improvements | 2022 | 2024 | Non- Housing Community Development | Post/Franklin Revitalization Area; Northcentral Revitalization Area | Better connect LMI neighborhoods and downtown; Reduce areas of concentrated poverty; Help underserved groups access and use resources; Support efforts around homelessness prevention | CDBG: \$620,000 | Persons Assisted |

| | | | | | | | | |
|---|------------------------------------|------|------|-----------------------------------|-------------------------------|--|-----------------|------------------|
| 4 | Infrastructure Improvements | 2020 | 2021 | Non-housing Community Development | All five Revitalization Areas | Better connect LMI neighborhoods to downtown; Reduce the effects of low income on life quality; Help underserved groups access and use resources | CDBG: \$300,000 | Persons Assisted |
| 5 | Public Service Grants | 2020 | 2024 | Affordable | All five Revitalization | 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 | CDBG: \$425,000 | Persons Assisted |

Program Goals

| | | |
|---|-------------------------|--|
| 1 | Goal Name | Attainable Housing |
| | Goal Description | This goal encompasses preserving current affordable housing, development of new units, increasing access to affordable housing and increasing the diversity of housing options for LMI households. |
| 2 | Goal Name | Housing Code Enforcement |
| | Goal Description | This effort is to improve living conditions in neighborhoods and arrest decline in targeted low- and moderate- income areas due to housing code violations; abandoned inoperable vehicles; citizen complaints regarding refuse and weed control; and code issues related to rental properties. |
| 3 | Goal Name | Facility Improvements |
| | Goal Description | Improve public facilities that administer services to vulnerable populations. |
| 4 | Goal Name | Infrastructure Improvements |
| | Goal Description | This goal involves installing curb cuts and other accessibility improvements at transit stops within the CDBG target area to ensure that all stops are ADA accessible. |
| 5 | Goal Name | Public Service Grants |
| | Goal Description | Includes public service activities that improve access to housing and transportation. |

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

The City of Battle Creek will assist 146 extremely low to moderate income households with affordable housing through the HOME program. Two properties in an LMI neighborhood will be acquired, developed, and resold to low or moderate income buyers. Four infill construction projects will be completed on vacant parcels in LMI neighborhoods and sold to low or moderate homebuyers.

Neighborhoods, Inc. Rental Rehab: Ninety (90) extremely low or low income renters will be assisted with Tenant-based Rental Assistance. Fifty (50) 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)

As of March 2020, the Battle Creek Housing Commission owns and manages 320 public housing units, administers 655 Housing Choice Vouchers, and owns and manages 25 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. At the Battle Creek Housing Commissions Parkway Manor Community Bldg, located at 380 Truth Drive, in addition to its Computer Learning Center, the Housing Commission has entered into new collaborations with the Parkway Neighborhood Food Pantry, Michigan Works Employment HUB, and hosts a monthly Diaper Drive to provide diapers and other necessities for low-income families. Resident input is obtained during the preparation of the Commission's five-year plan and prioritization of work items utilizing Capital Fund Program grants through tenant meetings. A public meeting is held annually before submission of the Annual Plan.

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

No. The Battle Creek Housing Commission is not now and has never been 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 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 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, the Haven, and Kalamazoo Interagency Services Team's PATH Program (serving Calhoun County). 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; 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. The ARK run by Catholic Charities in Kalamazoo also conducts monthly outreach to homeless and runaway youth.

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. Homeless people can seek housing assistance from Summit Pointe Housing located in the SHARE Center. 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. Summit Pointe Housing offers a number of housing programs, including permanent supportive housing, rapid rehousing, one-time assistance, resource referrals, and connections to other community services, to prevent or lessen the time a person is homeless. The SHARE Center has peer mentors that help people to work through crisis.

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. The Ark of Kalamazoo, a ministry of Catholic Charities, provides counseling and short-term housing for unaccompanied youth, while working towards reconciliation or foster placement. 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 four organizations that are the major sources of homelessness prevention in the Calhoun County Homeless Coalition include Neighborhoods, Inc., which provides foreclosure counseling and helps people restructure their debt and mortgages; Goodwill Financial Opportunities Center which also provides budget and foreclosure counseling; Legal Services which provides legal intervention and education about foreclosures and evictions; and Summit Pointe Housing is 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. Summit Pointe Housing 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).

- 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 (\$45,037).
- 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 (\$72,865).
- MSHDA ESG Homeless Management Information System (HMIS) funding provides data management support (\$2,650).
- HUD Continuum of Care funding for the Homeless Housing Assistance Project funds security deposits up to \$350 for people who are homeless and diagnosed with a serious mental illness

(\$19,607).

- HUD Continuum of Care funding for Permanent Supportive Housing PSH (\$63,647) and Permanent Supportive Housing PSH-2 (\$66,236) projects are used to provide permanent housing solutions for chronically homeless individuals.

The Homeless Coalition has negotiated discharge protocols with local police departments and hospitals in 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. Integrated Health Partners provided medical case management and follow-up to frequent users of emergency rooms. 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).

- MSHDA Emergency Solutions Grant (ESG) Street Outreach supports direct outreach to homeless individuals in Battle Creek and works to connect them to services (\$13,437).
- MSHDA Emergency Solutions Grant (ESG) Emergency Shelter (\$13,437).
- MSHDA ESG Homeless Management Information System (HMIS) funding provides data management support (\$7,154).
- HUD Continuum of Care funding for Men's Life Recovery Program (\$88,330)

CityLinC runs a Second Wind program that links people released from jail with employment and community connections.

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.

For families with a child on Medicaid, a referral is made to the City's Lead Safe Program, a \$1.5 million a year lead abatement program funded by Medicaid through a grant from the Michigan Department of Health and Human Services.

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 79.6% of housing was built prior to 1978. The sale of lead-based paint was banned by law in 1978. However, its use was curtailed significantly after the 1950s. Lead was used only in oil-based paints and was used to hold the color in the paint; it therefore, was primarily used in bright color, exterior paints. Most interior paints prior to 1978 were of a subdued color and were less likely to contain lead than exterior paints. It should be stressed that having lead-based paint in a dwelling does not necessarily constitute a health hazard. 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 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 require contractors to have the appropriate training. In the past, the City has provided training or paid for training in lead safe practices for area contractors, however we have found that lead training has become a generally accepted practice among contractors in the area and do not see a need to continue at this time.

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)

Jurisdiction 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 low income on housing, schooling, safety, and health
3. Reduce areas of concentrated poverty

20.8% of Battle Creek residents had an income below the poverty level in 2017, which was 31.9% greater than the poverty level of 14.2% across the entire state of Michigan. Taking into account residents not living in families, 17.4% of high school graduates and 49.9% of non-high school graduates

live in poverty. The poverty rate was 18.4% among disabled males and 21.5% among disabled females. The renting rate among poor residents was 62.6%. For comparison, it was 29.3% among residents with income above the poverty level.

Strategies that raise the incomes of low income families directly typically involve job training, job placement, and skill development. The City isn't directly funding these types of activities with CDBG funds. The City is part of a community economic development initiative called BC Vision that focuses on these activities. BC Vision includes local foundations, non-profits, and most of the major local employers. Programs include supports for early childhood development, workforce development, job placement, small business development, and college readiness. CDBG-funded case management activities will likely indirectly further this objective as beneficiaries will likely receive referrals for these services.

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. CDBG funds will be used to make improvements to public transit so that bus stops are more accessible. These improvements will enable the creation of new, more efficient routes, making bus transit a more attractive and viable transportation option for low income individuals. CDBG will fund transit passes for vulnerable individuals—the homeless and low income workers. 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 will be used for facility improvements to support the creation of a new early childhood development center and a homeless day shelter.

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 high poverty areas.

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

CDBG- and HOME- funded programs serve as the cornerstone of the City's effort to address poverty and community development needs. The City's Community Development funded programs are structured around supporting and 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 \$5,000 (and up to \$12,000 for roofs) to households unable to afford code orders to repair. Code compliance works to ensure that rental housing is safe for families and not a drain on neighborhoods.

The HOME program helps to develop units of affordable housing by rehabilitating buildings for homeownership and rental units. The HOME program also funds 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 jurisdiction 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

The City recognizes that monitoring must be carried out on a regular basis in order to ensure that statutory and regulatory requirements are being met. It is critical that correct and complete information is being reported through the Integrated Disbursement and Information System (IDIS). The Community Development Department is responsible for completing the Consolidated Plan, the Annual Action Plan and the Consolidated Annual Performance Evaluation Report (CAPER). The Community Development Department works closely with its sub-recipients and other City Departments funded with HUD dollars. Technical assistance is provided when problems and 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 to ensure the rehabilitation is complete and fulfills housing code

requirements. Mid-construction inspections are also often conducted.

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.

The City's Community Development Department 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.

Expected Resources

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

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), not administered by the City of Battle Creek but included in the Consolidated Plan, include Continuum of Care Homeless Assistance which provides funds to the Haven of Rest, S.A.F.E. Place and Summit Pointe’s housing and homeless programs; and public housing and rental vouchers provided through the Battle Creek Housing Commission. The Battle Creek Housing Commission in partnership with the VA Medical Center, located in the Fort Custer area of Battle Creek, jointly administer HUD-VASH Housing Choice vouchers.

Table 49: Anticipated Federal Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | Remainder of Con Plan | Narrative Description |
|---------|-----------------|---|----------------------------------|-----------------------|-------------|-----------------------|--|
| | | | Annual Allocation: | Prior Year Resources: | Total: | | |
| CDBG | Federal | Acquisition, Admin and Planning, Economic Development, Housing, Public Improvements, Public Services | \$1,239,795 | \$55,205 | \$1,295,000 | \$4,800,000 | CDBG funds program delivery costs, code compliance, minor home repair, street reconstruction and demolition. |
| HOME | Federal | Acquisition, Homebuyer assistance, Homeowner rehab, Multifamily rental/new construction, Multifamily rental rehab, New construction for | \$302,362 | \$0 | \$302,362 | \$1,100,000 | HOME funds major rehabilitation of homes for homeowners, homebuyers. Sub-recipients conduct activities under contract with the City. |

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.

In 2020, HOME match will be in the form of “as is” housing units and volunteer hours contributed through the Acquisition/Development/Resale Program.

If appropriate, describe publically owned land or property located within the jurisdiction 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. Infill development is called for in the plan in years two through five.

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 | 2020 | 2024 | Affordable Housing | Citywide, all five Revitalization Areas | Increase the diversity 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 | CDBG: \$620,000 HOME: \$252,126 | Household Housing Units: 46 Households Assisted: 33 |
| 2 | Housing Code Enforcement | 2020 | 2024 | Affordable Housing Non-Housing Community Development | All five Revitalization Areas | 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 | CDBG: \$210,000 | Household Housing Units: 2000 |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|-----------------------------|------------|----------|-----------------------------------|---|--|-----------------|------------------------|
| 3 | Infrastructure Improvements | 2020 | 2021 | Non-housing Community Development | Post/Franklin Revitalization Area, Northcentral Revitalization Area | Better connect LMI neighborhoods to downtown; Reduce the effects of low income on life quality; Help underserved groups access and use resources | CDBG: \$200,000 | Persons Assisted: 1200 |
| 4 | Public Service Grants | 2020 | 2024 | Non-housing Community Development | Citywide | 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 | CDBG: \$25,000 | Persons Assisted: 25 |

Table 51: Goal Descriptions

| | | |
|---|-------------------------|--|
| 1 | Goal Name | Attainable Housing |
| | Goal Description | This goal encompasses preserving current affordable housing, development of new units, increasing access to affordable housing and increasing the diversity of housing options for LMI households. |
| 2 | Goal Name | Housing Code Enforcement |
| | Goal Description | This effort is to improve living conditions in neighborhoods and arrest decline in targeted low- and moderate- income areas due to housing code violations; abandoned inoperable vehicles; citizen complaints regarding refuse and weed control; and code issues related to rental properties. |
| 3 | Goal Name | Infrastructure Improvements |
| | Goal Description | This goal involves installing curb cuts and other accessibility improvements at transit stops within the CDBG target area to ensure that all stops are ADA accessible. |
| 4 | Goal Name | Public Service Grants |
| | Goal Description | Includes public service activities that improve access to housing and transportation. |

AP-35 Projects – 91.220(d)

For the 2020 Program Year, which runs from July 1, 2020 to June 30, 2021; the City of Battle Creek will receive approximately \$1.2 million in CDBG funding and \$300,000 in HOME Investment Partnership funding. With CDBG funding it will provide General Administration, Strategic Planning, Code Enforcement in targeted low- and moderate-income areas, Minor Home Repair for exterior repairs, new ADA accessible curb cuts for transit stops in LMI neighborhoods, rental rehabilitation, and fair housing education.

In the HOME program, the City will partner with community organizations to rehabilitate affordable housing, provide Tenant-based Rental Assistance, and assist low and moderate income homebuyers with down payment assistance.

Table 52: Projects

| # | Project Name |
|----|--|
| 1 | General Administration (CDBG) |
| 2 | Neighborhood Planning Administration |
| 3 | Code Enforcement |
| 4 | Housing Rehabilitation Administration |
| 5 | Housing Rehabilitation Minor Home Repair |
| 6 | Rental Rehabilitation Administration |
| 7 | Rental Rehabilitation |
| 8 | Fair Housing Education and Case Management |
| 9 | Transit Infrastructure Program |
| 10 | General Administration (HOME) |
| 11 | Acquisition/Development/Resale Program |
| 12 | Tenant-Based Rental Assistance |
| 13 | Down Payment Assistance |

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

The Consolidated Plan calls for a community-wide planning process to identify needs and create a plan to address them. The allocation priorities are the product of consulting with individuals and organizations in both the private and public sectors; 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; and a robust community engagement process. The result is a plan that accounts for 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.

AP-38 Project Summary

| | | |
|---|--|---|
| 1 | Project Name | General Administration (CDBG) |
| | Target Area | Citywide Post/Franklin Revitalization Area Fremont/McKinley Revitalization Area North Central Revitalization Area Wilson/Coburn Revitalization Area Urbandale Revitalization Area |
| | Goals Supported | Attainable Housing Housing Code Enforcement Infrastructure Improvements Public Service Grants |
| | Needs Addressed | Ensure safety of rental housing Increase the diversity 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: \$109,000 |
| | 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 within the City. This activity is eligible under 24 CFR 570.206 and 24 CFR 570.208(a)(1). |
| | Target Date | 6/30/2021 |
| | Estimate the number and type of families that will benefit from the proposed activities | This project ensures program compliance and delivery for code compliance (roughly 14,500 low- and moderate-income people affected), Minor Home Repair (40 households assisted), Transit Infrastructure improvements (1200 low and moderate income people affected), Rent Rehab (4 households assisted), and Fair Housing (25 low and moderate income people affected). |

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| | Location Description | Community Development activities are provided City wide. |
| | 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 within the City. |
| 2 | Project Name | Neighborhood Planning Administration |
| | Target Area | Citywide |
| | Goals Supported | Attainable Housing Housing Code Enforcement Infrastructure Improvements Public Service Grants |
| | Needs Addressed | Support efforts around homelessness prevention Improve fair housing awareness and accountability |
| | Funding | CDBG: \$131,000 |
| | 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, civic organizations, individuals, and other boards, commissions and committees. |
| | Target Date | 6/30/2021 |
| | Estimate the number and type of families that will benefit | There is citywide benefit to activities conducted under strategic planning include implementing of the Consolidated Plan requirements, conducting housing and market studies, facilitating the citizen engagement process, supporting Neighborhood Planning Councils and other community initiatives, and supporting collaborative efforts to address homelessness. |
| | Location Description | Activities occur citywide. |
| | Planned Activities | Activities will include funding dynamo metrics housing market analysis, planning for Fair Housing work, engagement with the Greater Battle Creek Homeless Coalition and its Housing Solutions Board and other planning activities. |

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| 3 | Project Name | Code Enforcement |
| | Target Area | Post/Franklin Revitalization Area Fremont/McKinley Revitalization Area North Central Revitalization Area Wilson/Coburn Revitalization Area Urbandale Revitalization Area |
| | Goals Supported | Attainable Housing Housing Code Enforcement |
| | Needs Addressed | 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 neighborhoods |
| | Funding | CDBG: \$210,000 |
| | Description | The purpose of this activity is to provide effective staffing for the City's Neighborhood Code 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 | 6/30/2021 |
| | 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 of these areas is estimated by the U.S. Census to be 22,935 with the estimated number of low- and moderate-income people to be 14,545. |
| | Location Description | This activity will be undertaken within the five revitalization areas within the city. |
| | Planned Activities | Code enforcement activities, include exterior housing and property inspections; the write up/resolution of violations of housing code, partnerships with community groups and the police department; and rental registration promotion and inspections. |

| | | |
|---|---|---|
| 4 | Project Name | Housing Rehabilitation Administration |
| | Target Area | Post/Franklin Revitalization Area Fremont/McKinley Revitalization Area North Central Revitalization Area Wilson/Coburn 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: \$89,000 |
| | Description | Provide staffing to carry out housing rehabilitation programs to undertake marketing, loan intake, processing, property inspections, cost estimating, contractor procurement, progress and final inspections, contractor pay requests, processing change orders and providing lead risk assessments and lead clearance when applicable. |
| | Target Date | 6/30/2021 |
| | Estimate the number and type of families that will benefit | Housing Rehabilitation Administration oversees the Minor Home Repair program which will serve 40 households during the program year, inspections for HOME funded rehabilitation projects and the administration of previously funded rehabilitation projects. |
| | Location Description | The Housing Rehabilitation and Minor Home Repair program is offered citywide including the five target revitalization areas. |

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| | Planned Activities | Provide staffing to carry out housing rehabilitation programs to undertake marketing, loan intake, processing, property inspections, cost estimating, contractor procurement, progress and final inspections, contractor pay requests, processing change orders and providing lead risk assessments and lead clearance when applicable. |
| 5 | Project Name | Housing Rehabilitation Minor Home Repair |
| | Target Area | Citywide Post/Franklin Revitalization Area Fremont/McKinley Revitalization Area North Central Revitalization Area Wilson/Coburn Revitalization Area Urbandale Revitalization Area |
| | Goals Supported | Attainable Housing |
| | Needs Addressed | Improve property conditions in LMI neighborhoods. Preserve and maintain existing affordable housing Reduce the effects of low income on life quality |
| | Funding | CDBG: \$356,000 |
| | Description | This City of Battle Creek activity will provide grants and deferred loans to homeowners for necessary repairs. The primary focus will be exterior repairs for cited code violations and health and safety issues. All work will comply with HUD and EPA regulations including those that address the treatment of lead-based paint hazards, or potential hazards, and asbestos hazards. This activity also provides necessary funding to cover subsidies and defaults on all outstanding lender originated rehabilitation loans. |
| | Target Date | 6/30/2021 |
| | Estimate the number and type of families that will benefit from the proposed activities | 40 low- to moderate-income homeowners will benefit from health and safety related home repair. |

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|---|---|--|
| | Location Description | This activity will be available citywide. |
| | Planned Activities | The Minor Home Repair Program provides grant funds of up to \$5,000 for eligible, low-income homeowners to fix exterior Code Compliance orders to repair or other health and safety issues. Roofs are funded for replacement cost up to \$15,000. Most repairs are exterior or interior repairs of plumbing, mechanical, electrical, or accessibility issues such as handicap ramps or door modifications. |
| 6 | Project Name | Rental Rehabilitation Administration |
| | Target Area | Post/Franklin Revitalization Area Fremont/McKinley Revitalization Area North Central Revitalization Area Wilson/Coburn Revitalization Area |
| | Goals Supported | Attainable Housing |
| | Needs Addressed | Ensure safety of rental housing Increase the diversity 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 |
| | Funding | CDBG: \$15,000 |
| | Description | Provide staffing to carry out rental housing rehabilitation programs to undertake marketing, loan intake, processing, property inspections, cost estimating, contractor procurement, progress and final inspections, contractor pay requests, processing change orders and providing lead risk assessments and lead clearance when applicable. |
| | Target Date | 6/30/2021 |
| | Estimate the number and type of families that will benefit | Four low or moderate income households will benefit from improved rental housing units. |
| | Location Description | Projects will be focused downtown and along major corridors into downtown. |

| | | |
|----------|--|--|
| | Planned Activities | Provide staffing to carry out rental housing rehabilitation programs to undertake marketing, loan intake, processing, property inspections, cost estimating, contractor procurement, progress and final inspections, contractor pay requests, processing change orders and providing lead risk assessments and lead clearance when applicable. |
| 7 | Project Name | Rent Rehabilitation |
| | Target Area | Post/Franklin Revitalization Area Fremont/McKinley Revitalization Area North Central Revitalization Area Wilson/Coburn Revitalization Area |
| | Goals Supported | Attainable Housing |
| | Needs Addressed | Ensure safety of rental housing Increase the diversity 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 |
| | Funding | CDBG: \$160,000 |
| | Description | This proposed project will provide funds to support the development or rehabilitation of quality rental housing for use by low and moderate income families. Rental projects will generally be limited to properties for which rental housing is the highest and best use. Projects will prioritized that increase the housing density and enhance the vibrancy of mixed use neighborhoods |
| | Target Date | 6/30/2021 |
| | Estimate the number and type of families that will benefit from the proposed activities | Four low or moderate income households will benefit from improved rental housing units. |

| | | |
|----------|-----------------------------|--|
| | Location Description | Projects will be focused downtown and along major corridors into downtown. |
| | Planned Activities | Provide staffing to carry out rental housing rehabilitation programs to undertake marketing, loan intake, processing, property inspections, cost estimating, contractor procurement, progress and final inspections, contractor pay requests, processing change orders and providing lead risk assessments and lead clearance when applicable. |
| 8 | Project Name | Fair Housing Education and Case Management |
| | Target Area | Citywide |
| | Goals Supported | Public Service Grants |
| | Needs Addressed | Increase access to affordable housing Help underserved groups access and use resources Improve fair housing awareness and accountability |
| | Funding | CDBG: \$25,000 |
| | Description | This proposed project funds fair housing education and case management services provided to low- and moderate income housing seekers. This includes educational classes and seminars, fielding and investigating complaints, and making referrals or prosecuting fair housing violations. |
| | Target Date | 6/30/2021 |

| | | |
|---|--|---|
| | Estimate the number and type of families that will benefit from the proposed activities | 50 extremely low, low, or moderate income families will receive training and/or case management services. |
| | Location Description | Services offered citywide. |
| | Planned Activities | This proposed project funds fair housing education and case management services provided to low- and moderate income housing seekers. This includes educational classes and seminars, fielding and investigating complaints, and making referrals or prosecuting fair housing violations. |
| 9 | Project Name | Transit Infrastructure Program |
| | Target Area | All Five Revitalization Areas |
| | Goals Supported | Infrastructure Improvements |
| | Needs Addressed | Better connect LMI neighborhoods and downtown Reduce the effects of low income on life quality Help underserved groups access and use resources |
| | Funding | CDBG: \$200,000 |
| | Description | This project will install curb cuts and other accessibility improvements at transit stops within the CDBG target area to ensure that all stops are ADA accessible. |
| | Target Date | 6/30/2021 |

| | | |
|-----------|--|---|
| | Estimate the number and type of families that will benefit from the proposed activities | Up to 4 low and moderate income homeowners will have their homes rehabilitated. |
| | Location Description | Improvements will be made at transit stops in all five CDBG Revitalization Target Areas.. |
| | Planned Activities | Up to 4 homes will be rehabilitated with HOME funding by Community Action. |
| 10 | Project Name | General Administration (HOME) |
| | Target Area | Fremont/McKinley Revitalization Area |
| | Goals Supported | Attainable Housing |
| | Needs Addressed | <p>Preserve and maintain existing affordable housing</p> <p>Increase access to affordable housing</p> <p>Reduce the effects of low income on life quality</p> <p>Reduce areas of concentrated poverty</p> <p>Help underserved groups accss and use resources</p> <p>Support efforts around homelessness prevention</p> <p>Improve fair housing awareness and accountability</p> <p>Improve property conditions in LMI neighborhoods</p> |
| | Funding | HOME: \$30,326 |

| | | |
|-----------|--|--|
| | 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 | 6/30/2021 |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | |
| | Planned Activities | This project supports all the HOME funded projects. |
| 11 | Project Name | Acquisition/Development/Resale Program |
| | Target Area | Post/Franklin Revitalization Area Northcentral Revitalization Area |
| | Goals Supported | Attainable Housing |
| | Needs Addressed | Preserve and maintain existing affordable housing Reduce areas of concentrated poverty Improve property conditions in LMI neighborhoods |
| | Funding | HOME: \$130,000 |

| | | |
|-----------|--|--|
| | Description | This activity will provide gap funds for acquisition, rehabilitation, and/or resale of one or more dilapidated properties within the City by a certified Community Housing Development Organization (CHDO). Upon completion of rehabilitation, these properties will be made available for purchase to low- to moderate income homebuyers. |
| | Target Date | 6/30/2021 |
| | Estimate the number and type of families that will benefit from the proposed activities | Two low or moderate income homebuyers will benefit from the proposed activities. |
| | Location Description | Rehabbed properties will be located in the Post/Franklin or Northcentral Revitalization Areas, building on previous investments and activities in these areas. |
| | Planned Activities | This activity will provide gap funds for acquisition, rehabilitation, and/or resale of one or more dilapidated properties within the City by a certified Community Housing Development Organization (CHDO). Upon completion of rehabilitation, these properties will be made available for purchase to low- to moderate income homebuyers. |
| 12 | Project Name | Tenant-Based Rental Assistance |
| | Target Area | Post/Franklin Revitalization Area Fremont/McKinley Revitalization Area North Central Revitalization Area Wilson/Coburn Revitalization Area Urbandale Revitalization Area |
| | Goals Supported | Attainable Housing |

| | | |
|--|--|---|
| | Needs Addressed | 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: \$42,126 |
| | Description | This activity provides short term rental assistance (three to six months) to eligible low-income households experiencing a housing emergency. |
| | Target Date | 6/30/2021 |
| | Estimate the number and type of families that will benefit from the proposed activities | Approximately 18 households will benefit from first month rent and security deposits. |
| | Location Description | Housing will be available city wide at the beneficiary's choice. |
| | Planned Activities | Tenant Based Rental Assistance will provide rental assistance to help people engaged in a service program to be stable in safe, quality housing. |

| | | |
|-----------|------------------------|--|
| 13 | Project Name | Down Payment Assistance |
| | Target Area | Post/Franklin Revitalization Area Fremont/McKinley Revitalization Area North Central Revitalization Area Wilson/Coburn Revitalization Area Urbandale Revitalization Area |
| | Goals Supported | Attainable Housing |

| | | |
|--|--|--|
| | Needs Addressed | 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 |
| | Funding | HOME: \$100,000 |
| | Description | This project provides down payment assistance to low and moderate income home buyers. Down payment assistance ranges from \$1000 to \$10,000 based on need. Assistance will be offered in conjunction with other programs like fair housing education and home buyer education |
| | Target Date | 6/30/2021 |
| | Estimate the number and type of families that will benefit from the proposed activities | Approximately 15 households will benefit from first month rent and security deposits. |
| | Location Description | Housing will be available city wide at the beneficiary's choice. |
| | Planned Activities | Down payment assistance ranges from \$1000 to \$10,000 based on need. Assistance will be offered in conjunction with other programs like fair housing education and home buyer education |

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/Franklin, and Wilson/Coburn Neighborhood Planning Council areas. The City has identified revitalization areas within each of these NPC areas that are medium risk of decline (as was 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/Franklin Revitalization Area | 25 |
| Fremont/McKinley Revitalization Area | 20 |
| North Central Revitalization Area | 30 |
| Wilson/Coburn Revitalization Area | 20 |
| Urbandale Revitalization Area | 5 |

Table 51 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Market analysis and survey data show the Post/Franklin 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.

Discussion: The City has been working 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 2020-24 Consolidated Plan.

AP-55 Affordable Housing – 91.220(g)

In 2020-21, 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 will issue an RFP to procure a Community Housing Development Organization (CHDO) to acquire, rehab, and resell two houses in a CDBG Revitalization Area. 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. Down payment assistance will be offered to low and moderate income families to help them purchase a home.

| One Year Goals for the Number of Households to be Supported | |
|---|----|
| Homeless | 8 |
| Non-Homeless | 61 |
| Special-Needs | 10 |
| Total | 79 |

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

| One Year Goals for the Number of Households Supported Through | |
|---|----|
| Rental Assistance | 18 |
| The Production of New Units | 0 |
| Rehab of Existing Units | 46 |
| Acquisition of Existing Units | 15 |
| Total | 79 |

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 home owners (1,260). However, this is largely the result of renters generally having lower incomes than homeowners. Many of the target revitalization areas have low or falling home values, which make the repair of older homes cost prohibitive. Hence, Battle Creek has an oversupply of older homes in poor repair and a large number of vacant buildings.

AP-60 Public Housing – 91.220(h)

The Battle Creek Housing Commission is a medium-sized housing authority which owns and manages 345 units of public housing with family units at Parkway Manor and Northside Homes and elderly and disabled housing at Cherry Hill Manor and Kellogg Manor. The Housing Commission has budget authority for 793 Housing Choice vouchers. It also owns and manages 25 of remaining single-family homes available for homeownership in a lease- to- purchase program. The Housing Choice Voucher waiting list is 157 families. The Housing Choice Voucher Waiting List contains 7 families for Battle Creek, and 18 for Albion. 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 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.

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. Twenty-five single family homes are 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. All homes were constructed since 1990. Residents are responsible for all utilities and agree to perform all routine and non-routine maintenance. One hundred seventy-five 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 commissions housing stock is in good condition.

Discussion: The Battle Creek Housing Commission has been a member of the Greater Battle Creek Homeless Coalition for a number of years and is a member of the Housing Solutions Board.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Battle Creek homeless providers do a quality job of providing services to people in need. Collaborative partnerships are strong. HMIS Reports providers in the Battle Creek Homeless Coalition served 1,192 homeless people in 2019: 154 families consisting of 177 adults and 264 children, for a total of 441 persons in families served. 757 individuals were served.

Describe the jurisdictions 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. 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 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. The SHARE Center also houses Summit Pointe's Housing program.

Staff at shelters engages people in services and help find housing. The H.O.P.E Team, a homeless outreach program of the Haven, works with church groups and the Salvation Army every other month to distribute items like sack lunches, bottles 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 & Veteran's 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.

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; 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. The ARK run by Catholic Charities in Kalamazoo also conducts monthly outreach to homeless and runaway youth.

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 need of people. There is a continuing need for case management to help people connect to housing, employment and services. This 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.

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. Homeless people can seek housing assistance from Summit Pointe Housing located in the SHARE Center. A housing counselor will work with a family or individual to see if they qualify for available housing assistance. The SHARE Center has peer mentors that help people to work through their crisis. The first step is always to obtain Social security cards and birth certificates.

The Haven provides case management to have families and individuals obtain 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 recovering from homelessness.

As part of the Consolidated Plan strategy, the City of Battle Creek will run a Tenant-Based Rental Assistance (TRBA) program to provide rental assistance to individuals facing eviction.

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

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

The four 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 which also provides budget and foreclosure counseling; Legal Services which provides legal intervention and education about foreclosures and evictions; and Summit Pointe Housing, the Housing Access Resource Agency (HARA) for Calhoun County, which provides eviction prevention services and help for homeless people to find housing. Summit Pointe Housing also manages 12 units of permanent supportive housing. Summit Pointe Housing 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).

- 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 (\$45,037).
- 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 (\$72,865).
- MSHDA ESG Homeless Management Information System (HMIS) funding provides data management support (\$2,650).
- HUD Continuum of Care funding for the Homeless Housing Assistance Project funds security deposits up to \$350 for people who are homeless and diagnosed with a serious mental illness (\$19,607).
- HUD Continuum of Care funding for Permanent Supportive Housing PSH (\$63,647) and Permanent Supportive Housing PSH-2 (\$66,236) projects are used to provide permanent housing solutions for chronically homeless individuals.

The Homeless Coalition has negotiated discharge protocols with local police departments and hospitals in 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. Integrated Health Partners provided medical case management and follow-up to frequent users of emergency rooms. Work needs to be done with all of these organizations to provide greater homeless prevention services.

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 to 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. A number of 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. This 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, and 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 will issue an RFP to procure a consultant to update its Analysis of Impediments to Fair Housing in 2021.

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. In fact, in the case of new housing development, the City is currently subsidizing the cost of services because the cost to the City is greater than the development fees charged.

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 2016; part of this review included research and recommendations for housing development and redevelopment, including the availability of diverse housing options and affordability levels

Discussion:

The City's most recent AI noted the following impediments:

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 AI recommended further evaluation of advertising. 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 facilities 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. The AI found 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 AI suggested the City host a roundtable with lending institutions to discuss the outcomes of the HMDA data and 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)

Federal community development funding is spent by the City of Battle Creek to improve neighborhood conditions for residents to 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. For the 2021-2024 Consolidated Plan, an extensive public engagement strategy was undertaken including a community survey, community forums and meetings with Neighborhood Planning Councils. Local priorities resulting from the planning process include:

1. Ensure Housing is Affordable, Accessible, and Safe
2. Activate Underutilized Land in Low Income Neighborhoods
3. Alleviate Poverty
4. Community Engagement Through Collaboration and Empowerment
5. Affirmatively Further Fair Housing
6. Restore Vitality in Low Income Neighborhoods

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 the 2020-2024 Consolidated Plan. 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

See AP-55 for a discussion on Affordable Housing activities to be undertaken in the 2020-21 program year. Housing is relatively affordable in Battle Creek. The condition and safety of housing affordable to those with low-income is a great concern and is the reason behind requiring rentals to be inspected and registered with the city.

The most common housing problem for low-income people is severe housing cost burden which means residents pay more than 50% of their household income for rent and utilities. According to the U.S. Census, approximately 2,245 renters and 1,260 homeowners in Battle Creek are severely housing cost burdened. Efforts to enhance resident's ability to find and keep employment such as the EDGE job training program and the BC Vision economic development plan will be supported.

Actions planned to reduce lead-based paint hazards

Any rehabilitation activities on housing units constructed prior to 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.

Actions planned to reduce the number of poverty-level families

With a high poverty rate of 22%, 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:

- BC Vision, a community collaborative funded by the W.K. Kellogg Foundation and the Kellogg Company to develop an economic development plan to expand jobs, talent development and a culture of vitality.
- United Way's ALICE Analysis, United Way's educational effort to focus programs and policy on those families struggling just above the poverty line to make it financially.
- EDGE Program, a collaborative job training program run by Goodwill Industries in partnership with Kellogg Community College's Regional Manufacturing Center and Michigan Works, serving 90 individuals in a program year.
- Women's Co-op, Solutions Highway, a coaching program working with LISC's Financial Opportunities Center and volunteering to help low-income women improve their family and employment outcomes.

Actions planned to develop institutional structure

In 2019, the City of Battle Creek hired PFate and Associates LLC to assess the housing and community development delivery system in Battle Creek. The 92 page report covers the current housing market, community development ecosystem conditions, strengths and gaps in the city's housing and neighborhoods strategies, national best practices for creating vital cities, the state of nonprofit capacity and identification of opportunities for expanded impact, and recommendations for strengthening the ecosystem and building a more vital community. The report can be found online at: <http://battlecreekmi.gov/181>.

The primary focus in the coming year will be to address the limited current delivery system capacity due to not having a strong housing development organization. There are many fine organizations with competent leaders working on various aspects of housing and community development. However, the report found that 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.

The City will work in the coming year to identify or help create this organization.

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 Coordinating Council of Calhoun County, the Homeless Coalition, the Lead Task Force, and the Truth, Racial Healing, and Transformation Initiative. 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 in the City.

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

The City of Battle Creek Community Development Division's goal 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 and provided technical assistance to also be in compliance with Federal regulations. Funds are always competitively bid in accordance with procurement rules.

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, and that is included in projects to be carried out.

| | |
|--|----------|
| 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's 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. | 100% |

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(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 only funds HOME eligible activities as listed in CFR 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. Subrecipients 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: Under the resale option, 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.

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 80 percent of area median income, adjusted for household size. If necessary, the City will invest additional HOME funds to assure the subsequent mortgage is affordable.

The seller's fair return on investment is limited by the 1) City's fair return formula, described below; and 2) the area housing market value. Appreciation realized during the term of home ownership may be shared between the homeowner and the City.

The fair return on investment will equal the sum of 1) the amount of the homeowner's 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 homeowner's investment 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 homeowner's expense. 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 homeowner/seller will receive the full amount of the fair return on investment only if sufficient sale proceeds remain after all outstanding debt (excluding the repayable HOME subsidy), closing costs, and housing code required repairs are paid off. Any sale proceeds remaining after payment of outstanding debt, closing costs, housing code required repairs, fair return, and repayment of the remaining pro rata share of the HOME subsidy will be shared 50/50 between the homeowner and

the City. If necessary, the City will use its share for the purposes of reducing the monthly payment to an affordable level for the subsequent low- to moderate-income purchaser.

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.

Appendix A: City of Battle Creek 2020 Public Engagement Report

Appendix B: Battle Creek Consolidated Plan Strategic Priority Guide