

Albion Economic Development Corporation Housing Task Force Minutes

115 N. Superior Street and Zoom
April 18, 2024

Committee Meeting called to order 9:00 am.

Committee Members Present: Christine Thomas, Haley Snyder, Scott Kipp, Bruce Nelson, Pastor Kurtz, Trevor White, Virgie Ammerman

We received updates regarding:

Manufactured Housing in a Co-op Model
Watson Street Housing
Caldwell School Housing
Darymple School property
Westward Property

10:00 am Meeting adjourned.

Next Meeting May 16, 2024, 9:00 am

Virgie Ammerman

From: Virgie Ammerman
Sent: Thursday, April 18, 2024 8:57 AM
To: Benson, Chad (MSHDA); Bogan, Charmaine; Bruce Nelson; dwilliams@cityofalbionmi.gov; Esther McGear (emcgear@att.net); glavp15@gmail.com; goauto66@yahoo.com; Haley Snyder (hsnyder@cityofalbionmi.gov); Ian Arnold (iarnold@cityofalbionmi.gov); jerome@glwal.com; Justin Harper (cutsbymoos@gmail.com); ladygraceafire@yahoo.com; Loudermill, Phyllis; Mike McKissie; Nora Jackson; Pastor Albert Amos (albertamos377@gmail.com); timkurtz712@gmail.com; whitetrevor@4tglobalenterprise.com; Vera Prince; vsnyder@cityofalbionmi.gov; Virgie Ammerman
Subject: Housing Task Force
Attachments: 6-3 Housing-Needs-Assessment-Albion.pdf

Good morning Housing Taskforce -

In anticipation of our Housing Taskforce Meeting on Thursday, April 18th, at 9 am, I'm sharing this report and related commentary. I hope to discuss Thursday, April 18th, at our 9 am meeting.

Also, if you know of anyone who wants to join our Housing Taskforce, please let me know.

Thank you.

Commentary:

Overall, we need well-paying jobs, training/education for the jobs, and quality housing. I found the intersection of income, race, ethnicity, homeownership, rental, and the 10-year trends to be significant. Poverty and our incredibly low median income levels prohibit growth.

My bias is that our housing needs are broad, and this report solidified that bias for me. Also, my bias is we need more low-income housing and this report solidified that for me. Slide 95 demonstrates the need is real.

Although Albion becoming a retirement community may have been a goal in the past, with Ford Blue Oval presenting itself as a major regional employer, directing efforts toward developing a live-work-play makes sense; this is also reflected in the City's 2022-2026 Master Plan and the EDC Board 2022-2026 5-year plan. <https://albionedc.org/economic-development-strategy>. Jobs, housing, jobs, housing, jobs, housing. It's a circular economy.

Question yet to be Answered:

“What type and to what degree new housing is needed to support Blue Oval, related supply chain, and other growth initiatives?” I propose leaning on Southwest Michigan First and Southwest Michigan Works! to answer these questions.

IMO, I maintain that Albion needed 900 units of housing 4 years ago; Wildflower Crossing and downtown housing development will bring 450 units; that leaves a shortage of 450 units and more of those need to be geared toward <60% AMI than not. Now comes Blue Oval and its supply chain opportunities and I propose we need another 1,000 units of housing in the greater Albion area (and most of those should be targeted to >120% AMI.)

This is my current goal set and assumptions:

**350 units <60% AMI – immediate current residents
100 units >60% AMI – immediate current residents
1,000 units >120% AMI – 2-4 year growth residents**

The 1,000 units will adjust itself based on the number of housing units produced within the region.

This is the link if you want to run additional reports or measure Albion against other areas in the State....

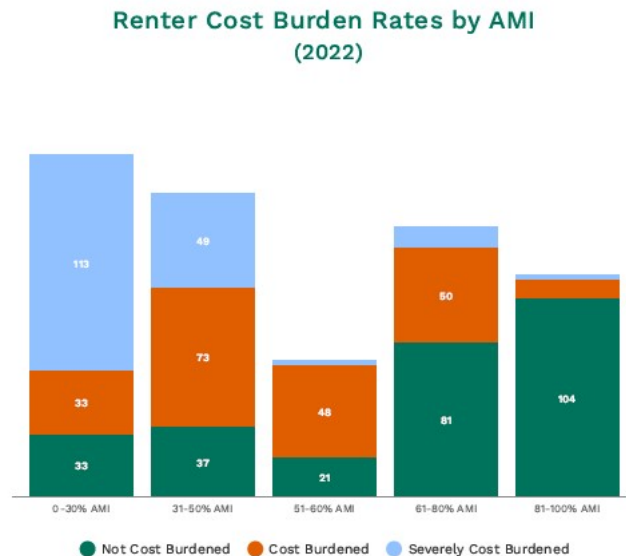
[Home | Michigan Housing Data Portal \(mihousingdata.org\)](http://mihousingdata.org)

Detailed Notes:

- Population density is smallest in Precincts 1 and 2 – does it make sense to grow density in these areas? I think so. This equates to demolishing or rebuilding abandoned housing and recreating housing. Also, how can we simplify the method to develop Land Bank properties?
- 10% population decrease in Albion over 12 years as compared to 1.5% in the greater Battle Creek/Kalamazoo area is significant. Not new news, but significant.
- Working adults (34-65) represent the bulk of those who left – allowing fewer working adults to support growth. At the same time, Slides 15-16 demonstrate that those living in poverty reduced by 50% over the measurement period and all other income categories experienced an increase in income. Does this mean that those previously living in poverty were also in the age group of 34-65 and were under/unemployed? If

so, will this trend continue? Will this equate to less natural support systems for family members here in Albion? How are we improving our service/support opportunities for seniors, disabled individuals, and families in need?

- Poverty levels remain high and uncharacteristic to the region. IMO, this points to the need to educate as to the value of increasing home values, housing quality, employment opportunities, education, etc., so that those in poverty can reach a higher level of economic potential.
- The difference in median income between black and white families is starker than I imagined. Nearly \$30,000 is a real number. IMO, this further indicates a need to invest in black families by way of training, employment opportunities, entrepreneurship mentorship, etc, for the betterment of the overall economy in Albion. This should/could increase home ownership among black families.
- Education levels in Albion are like the greater Battle Creek/Kalamazoo market yet income levels are significantly less. The reduced income levels limit dollars available for rents or mortgages. This leads to an abnormally high vacancy rate in houses.



Source: Public Use Microdata Sample (PUMS), US Department of Housing and Urban Development (HUD)

-
- The cost burdened numbers for renters are very high. The solution is a combination of additional affordable rental units and new/greater income opportunities. Black families, seniors, and single parent households are at the highest risk.

Housing Needs Assessment - Albion | 87

Investor Confidence rises parallel to collaboration within our City. Housing is a great place to start.

Thank you all for your enthusiasm.