

Housing Needs Assessment

Albion

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Introduction

The Housing Needs Assessment reviews demographic, economic, housing market, and affordability trends in Albion to help identify trends and challenges in the local housing market and inform local housing priorities and policies.

Housing priorities should be informed by both a community's values and the conditions in its housing market. An analysis of housing market conditions can identify where a housing market is failing to meet the needs of community members. After this is completed, a community's values then determine which failures in the housing market a community should prioritize.

The following assessment utilizes data from a variety of sources, each listed at the bottom of the chart, graph, or map. For more information on these sources, please see the "Sources" Section of the document.

Population Trends

Albion

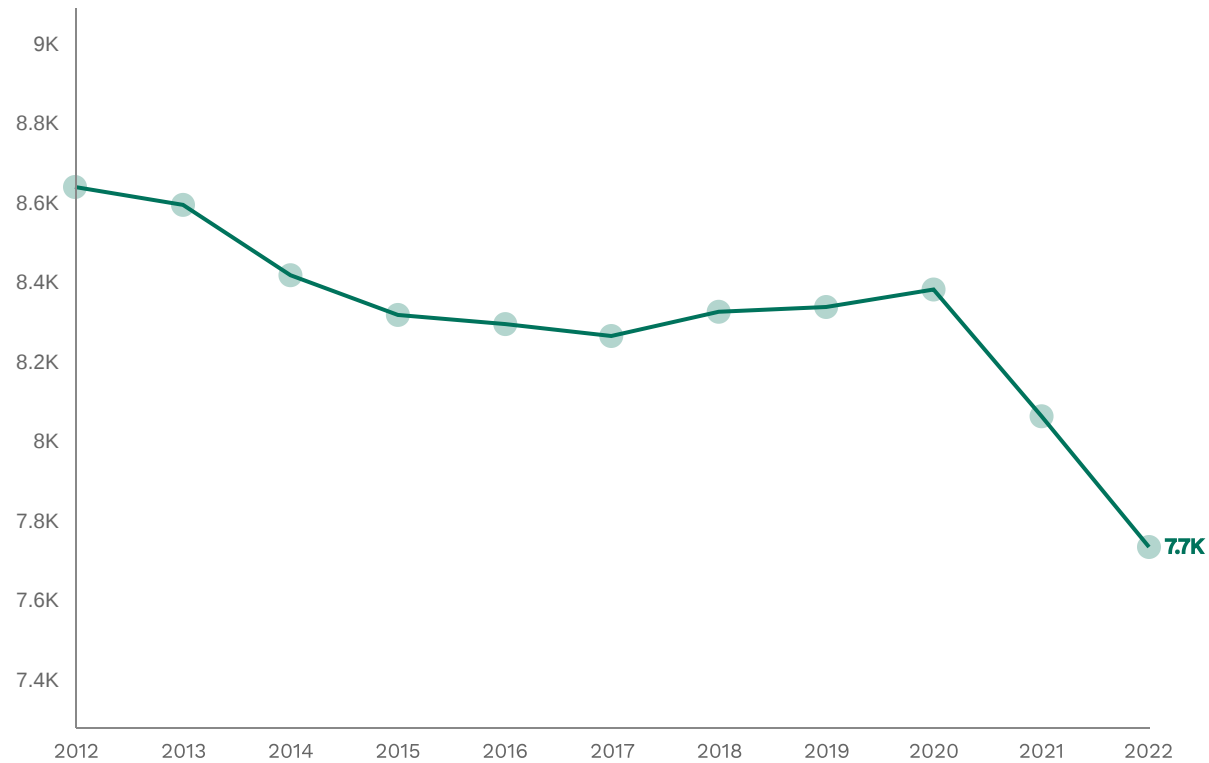
Population Trends

To assess current and future housing needs, it is important to understand a region's demographic trends. Changes in total population, household size, and age distribution impact the amount and type of housing needed, and an understanding of economic and racial disparities within the region can highlight which groups are likely to face inequitable access to affordable, quality homes.

Population

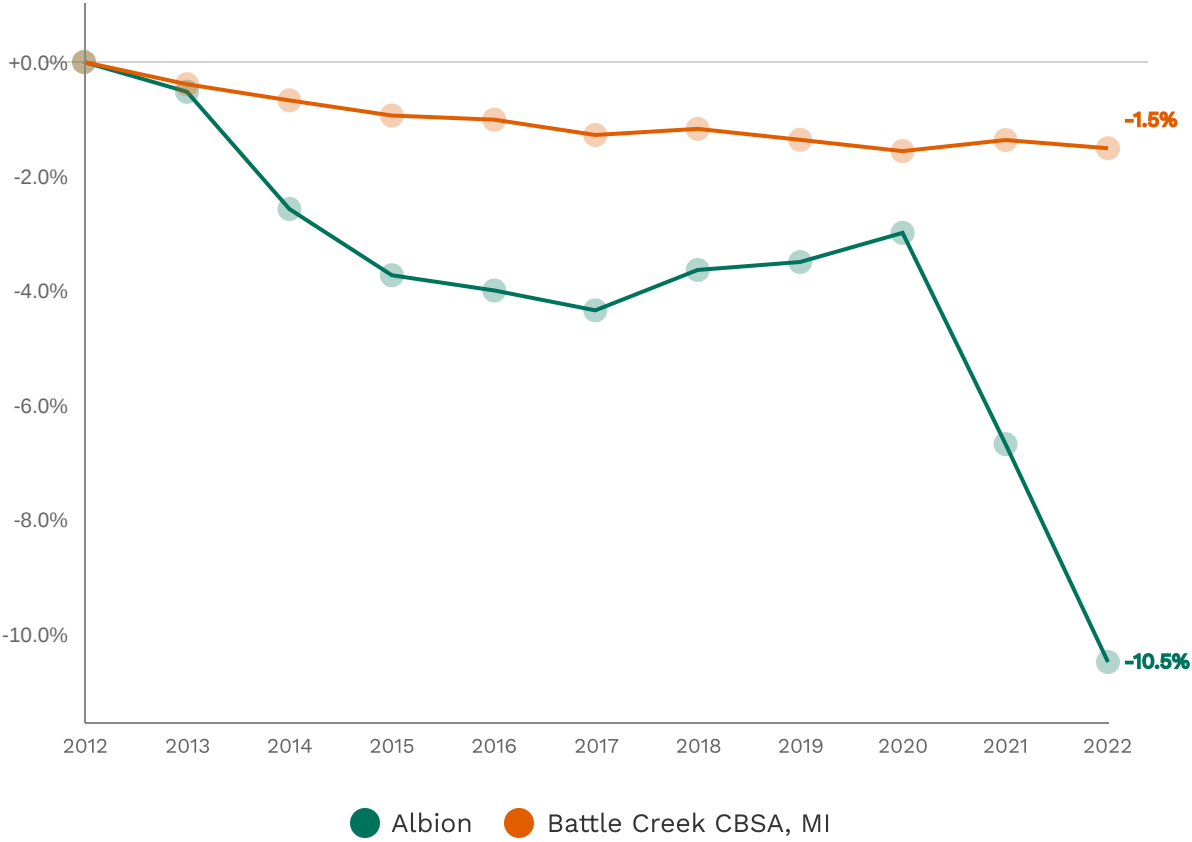
From 2012 to 2022, Albion's population decreased by -10.5% while Battle Creek CBSA, MI's population decreased by -1.5%.

Population (2012-2022)



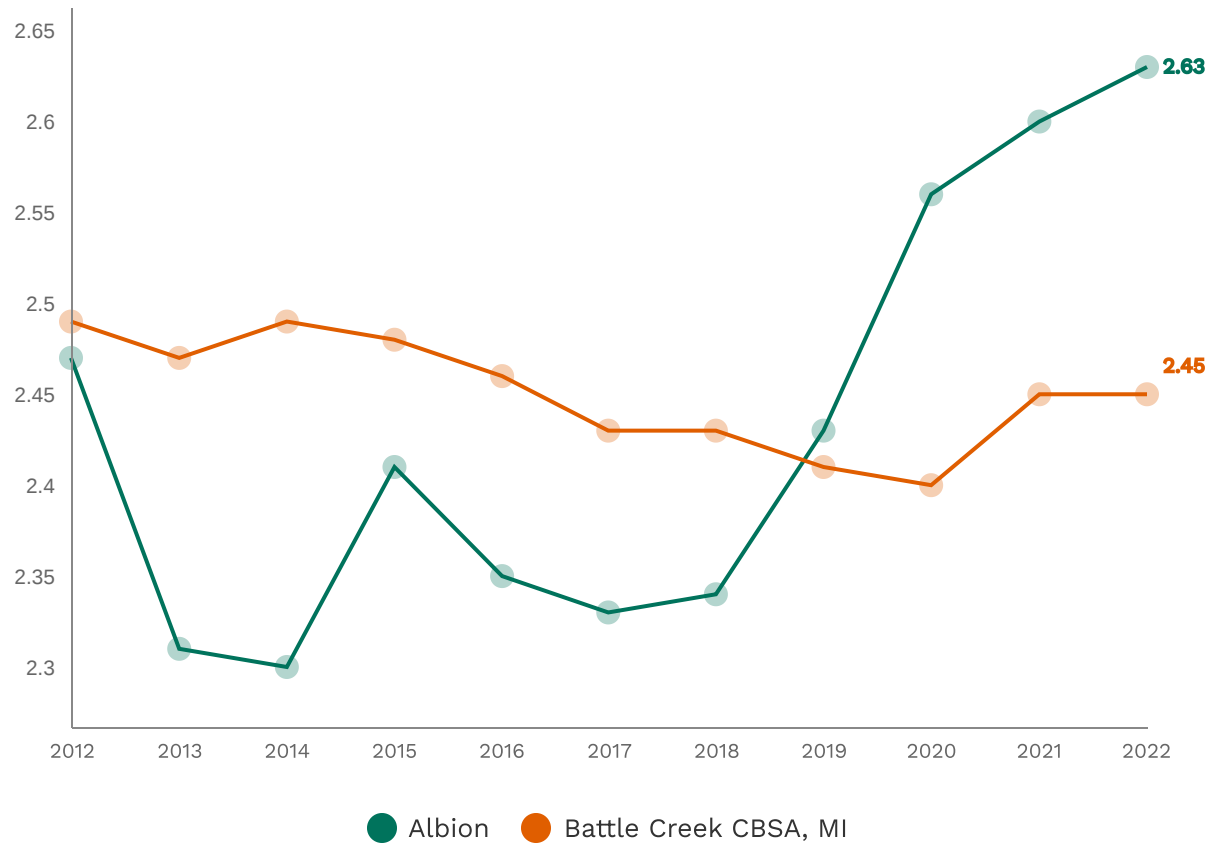
Source: American Community Survey (ACS), US Census Bureau

Comparative Population Change (2012-2022)



Source: American Community Survey (ACS), US Census Bureau

Average Household Size (2012-2022)

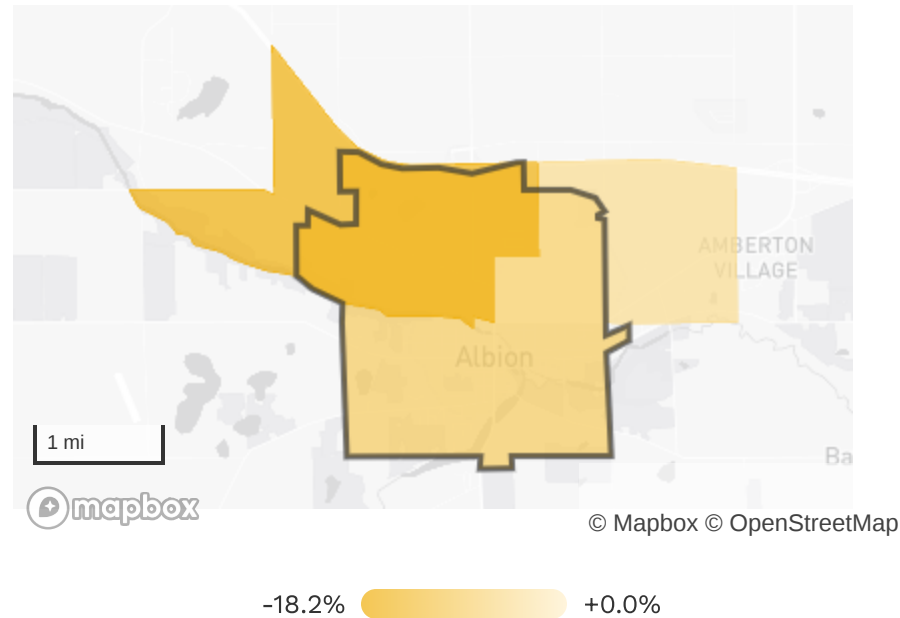


Source: American Community Survey (ACS), US Census Bureau

Population Growth and Density

On average, there were 1,753 people per square mile in Albion in 2022.

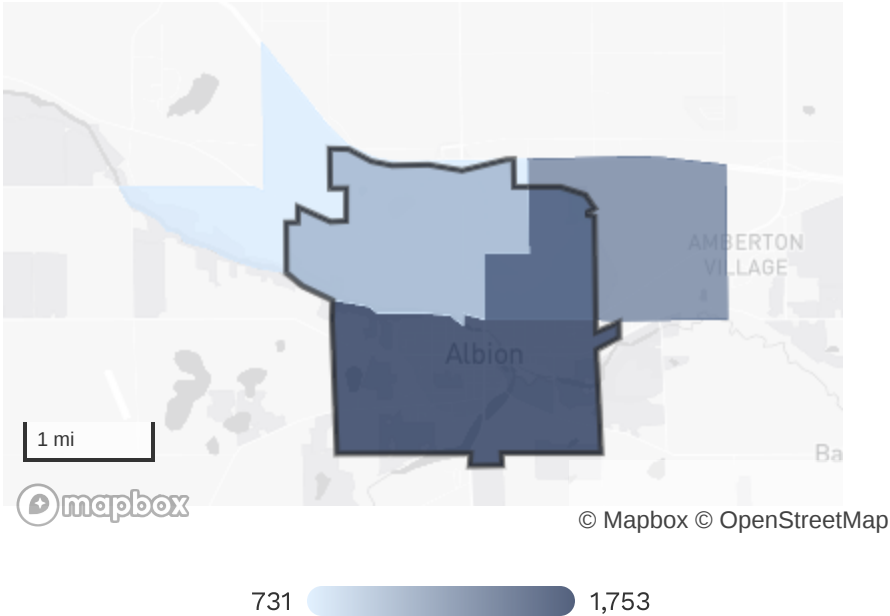
Population Change (2012-2022)



Where shown, pre-2020 tract-level data has been mapped onto 2020 vintage census tracts using a tract-to-tract crosswalk.

Source: American Community Survey (ACS), US Census Bureau

Regional Population Density Comparison (2022)

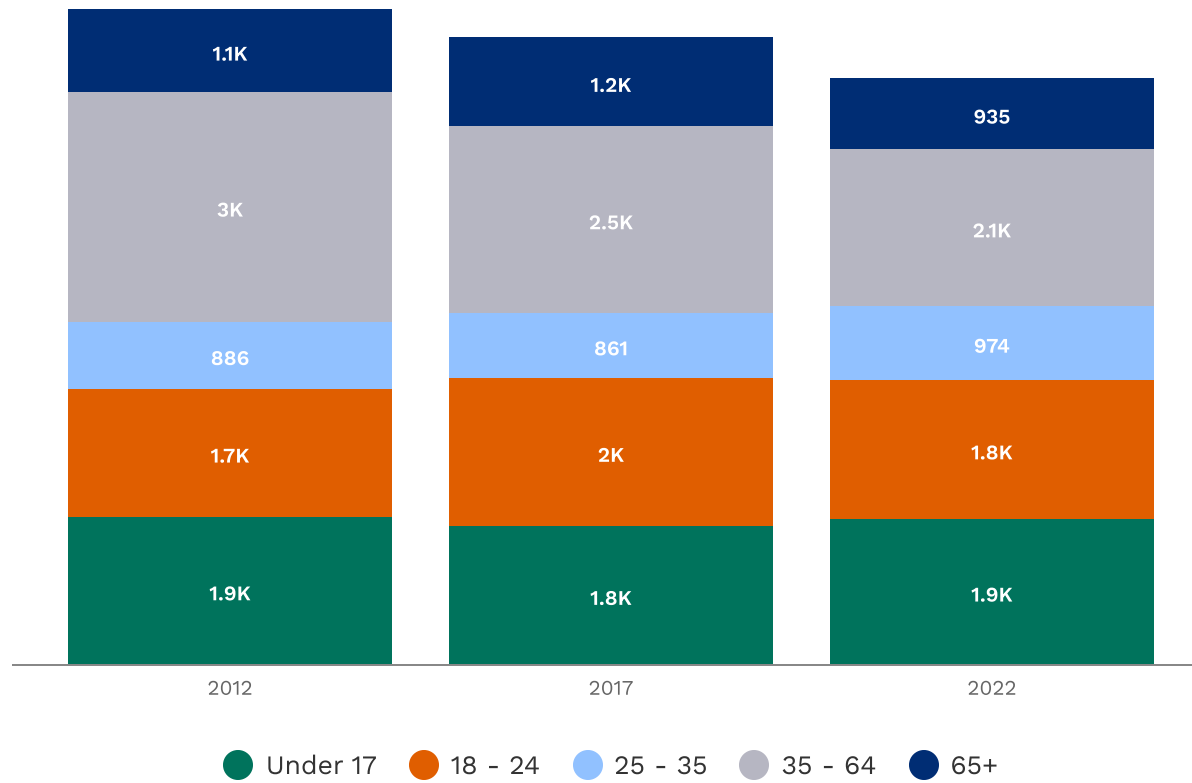


Source: American Community Survey (ACS), US Census Bureau

Age

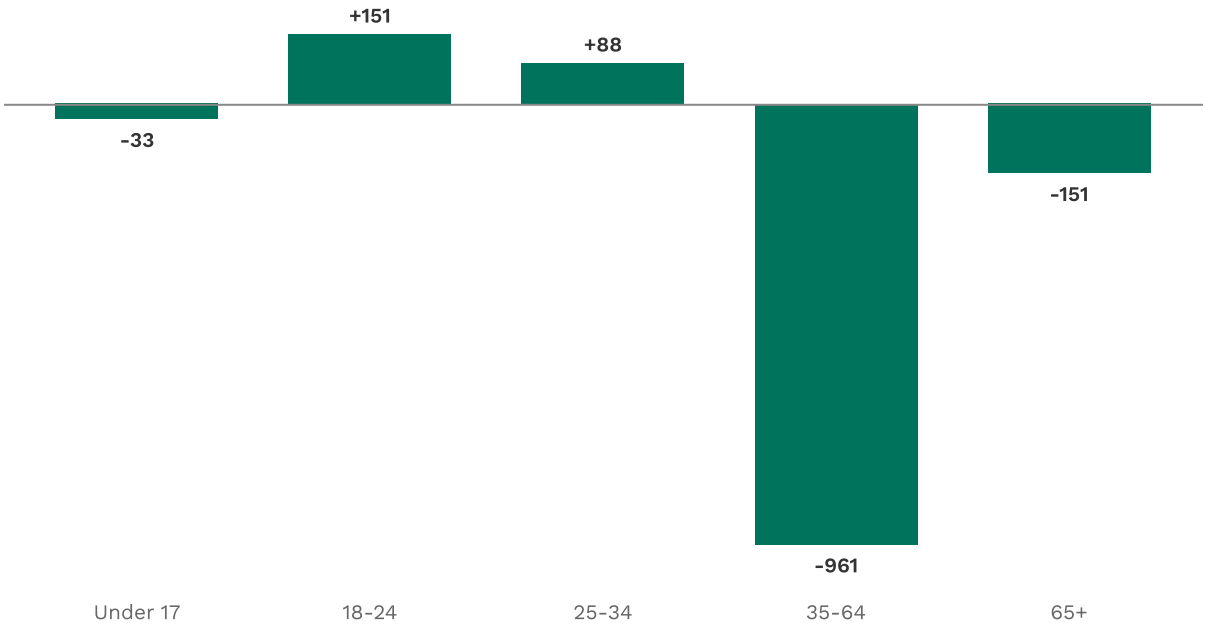
26.8% of residents in Albion were between the ages of 35 - 64 in 2022, the largest share of all age groups. 12.1% of residents in Albion were 65 years or older, down from 12.6% in 2012.

Population by Age (2012-2022)



Source: American Community Survey (ACS), US Census Bureau

Change in Age Distribution (2012-2022)

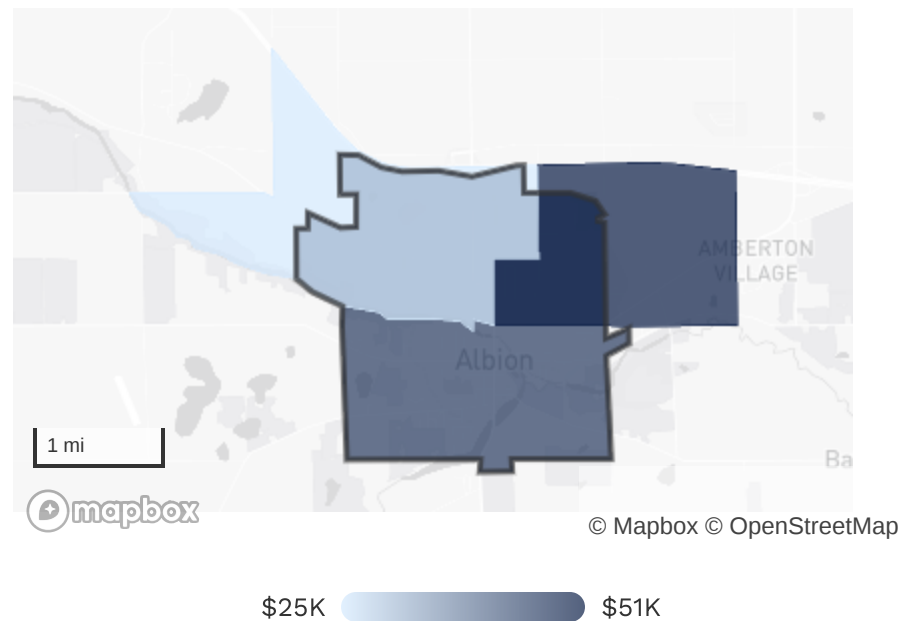


Source: American Community Survey (ACS), US Census Bureau

Median Income

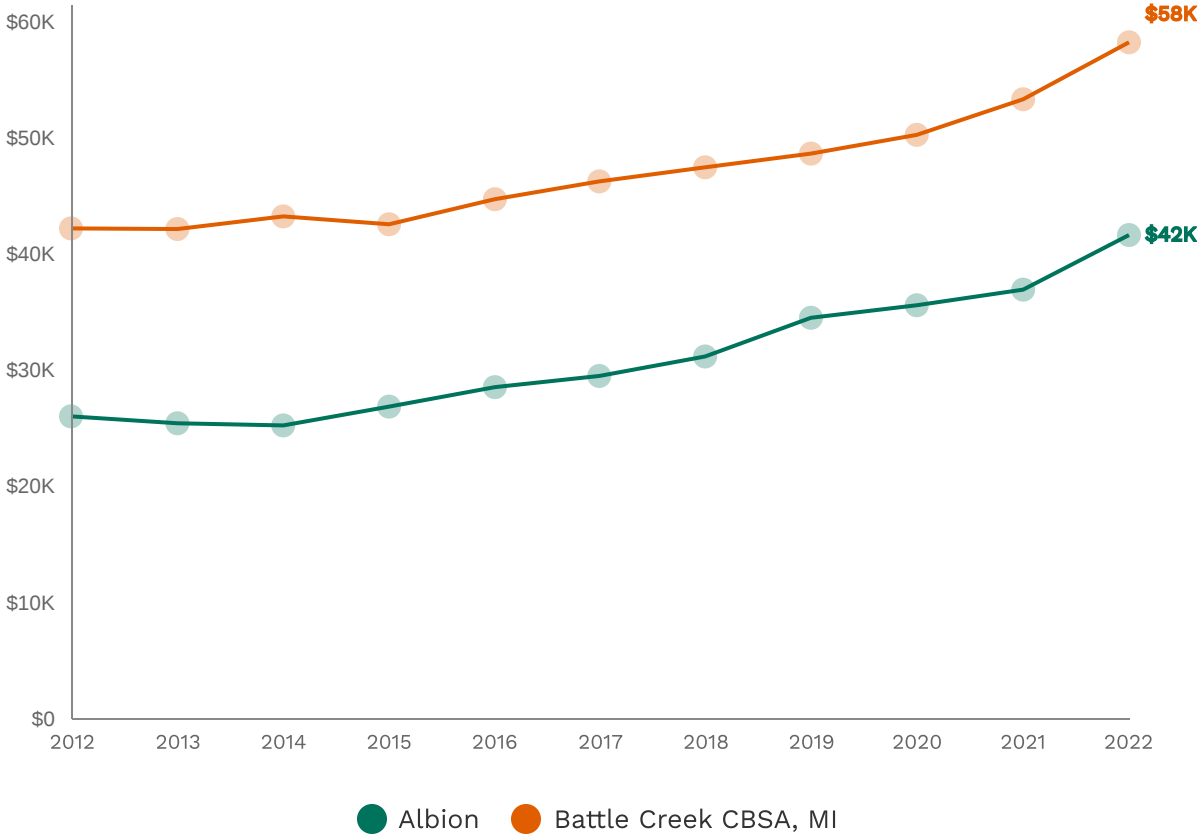
Albion's median household income increased more than Battle Creek CBSA, MI between 2012 and 2022. Albion's median household income increased by \$15,617 (60.1%), while Battle Creek CBSA, MI's median household income increased by \$16,027 (38.0%).

Regional Median Household Income Comparison (2022)



Source: American Community Survey (ACS), US Census Bureau

Median Household Income Over Time (2012-2022)



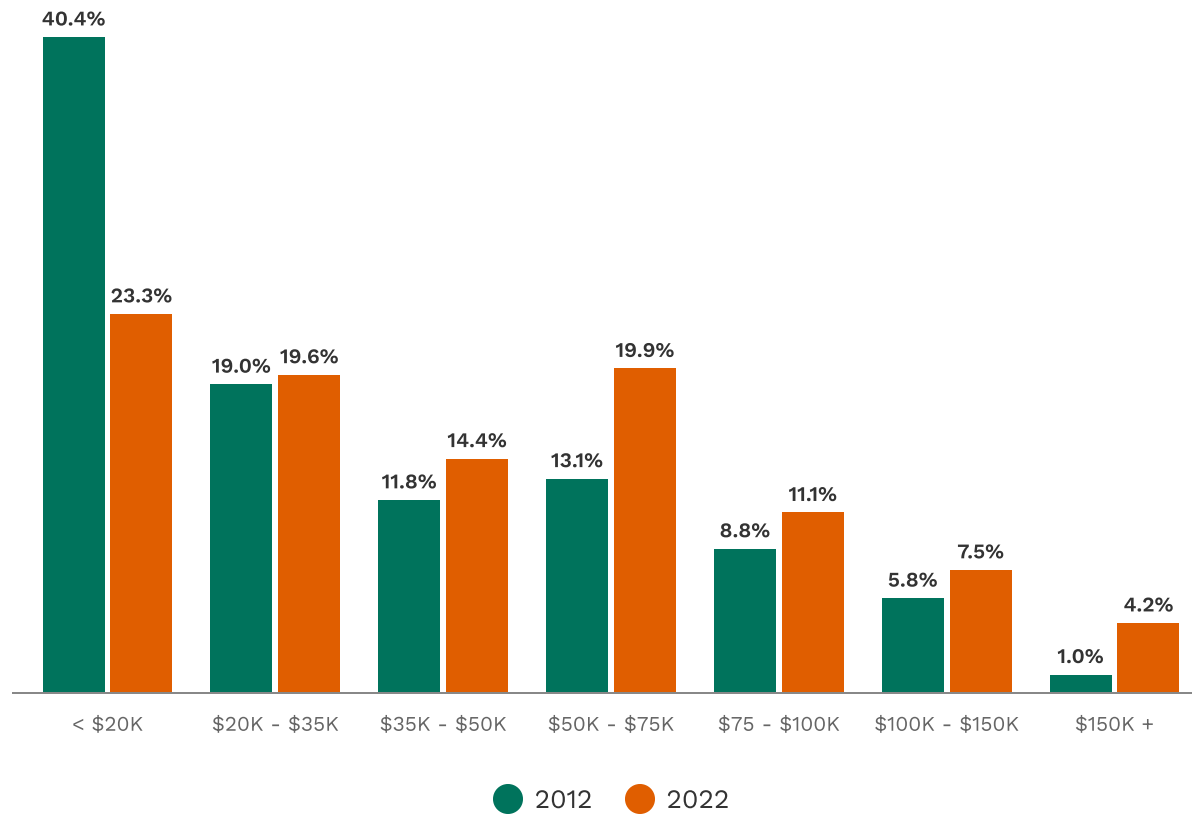
Dollar values are nominal.

Source: American Community Survey (ACS), US Census Bureau

Income Distribution

The number of Albion households earning \$150K + increased by 66 households (206.3%) from 2012 to 2022. The number of Albion households earning below < \$20K decreased by 693 households (56.2%).

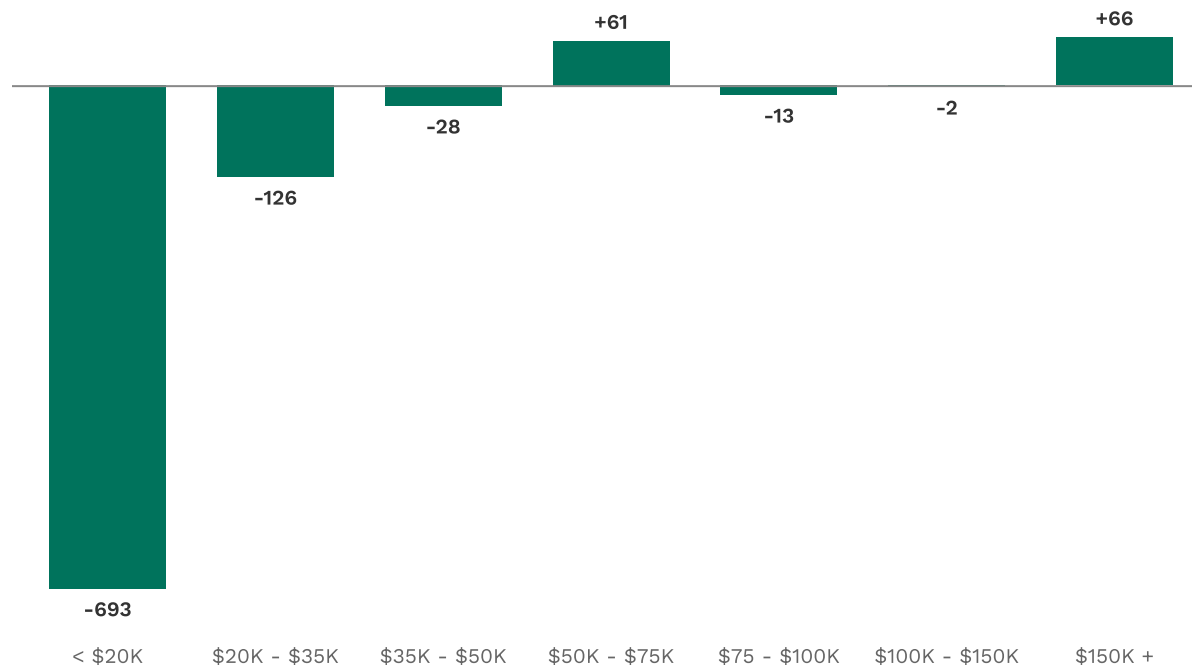
Household Income Distribution (2012-2022)



Dollar values are nominal.

Source: American Community Survey (ACS), US Census Bureau

Change in Households by Income Group (2012-2022)



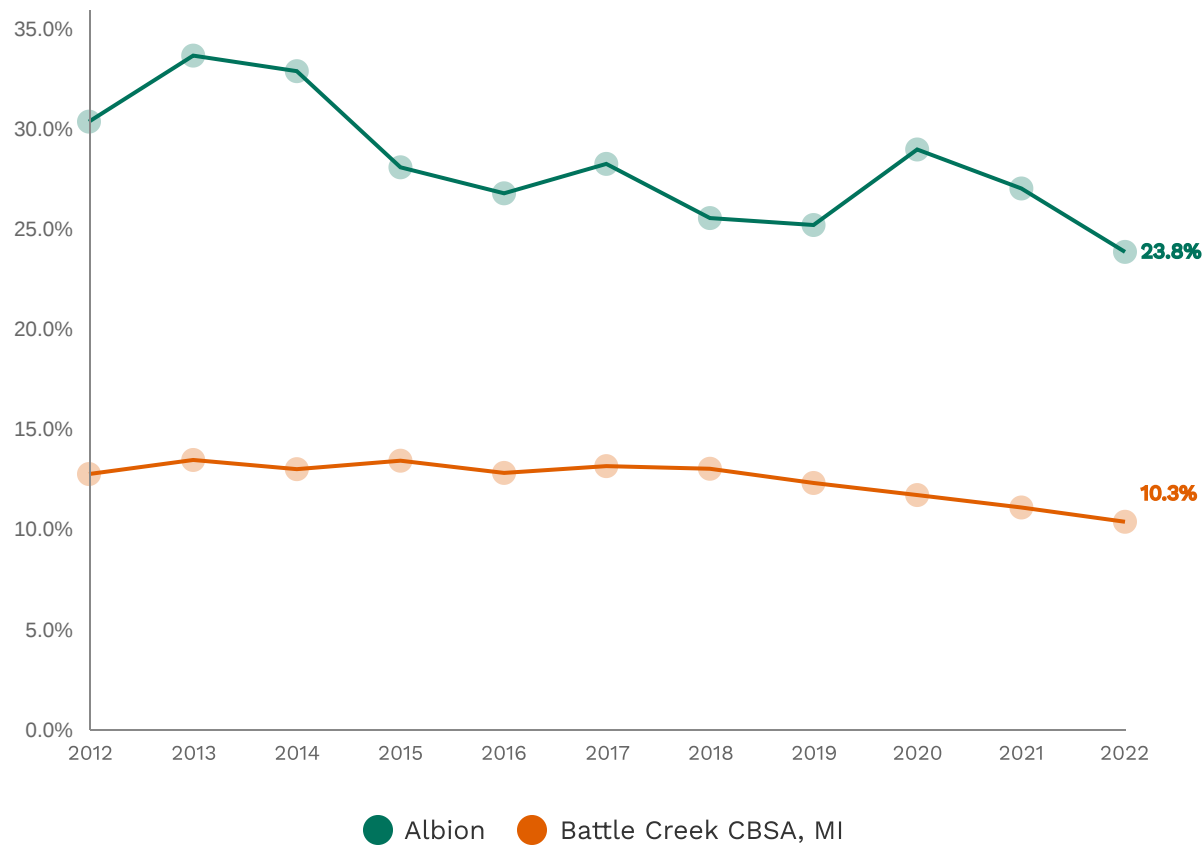
Dollar values are nominal.

Source: American Community Survey (ACS), US Census Bureau

Family Poverty Rate

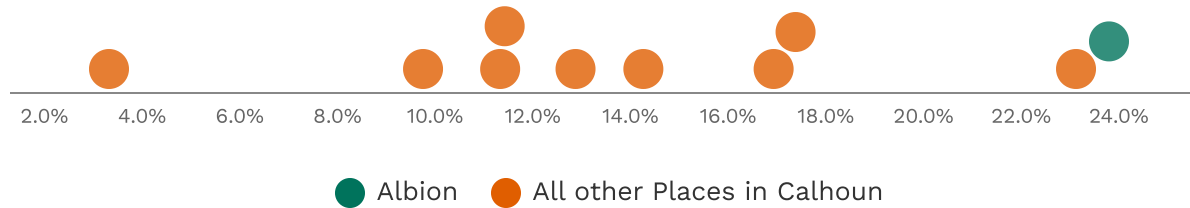
In 2022, 23.8% of families in Albion lived below the poverty line, down 6.5% from 2012.

Family Poverty Rate (2012-2022)



Source: American Community Survey (ACS), US Census Bureau

Family Poverty Rate Compared to Peer Regions (2022)

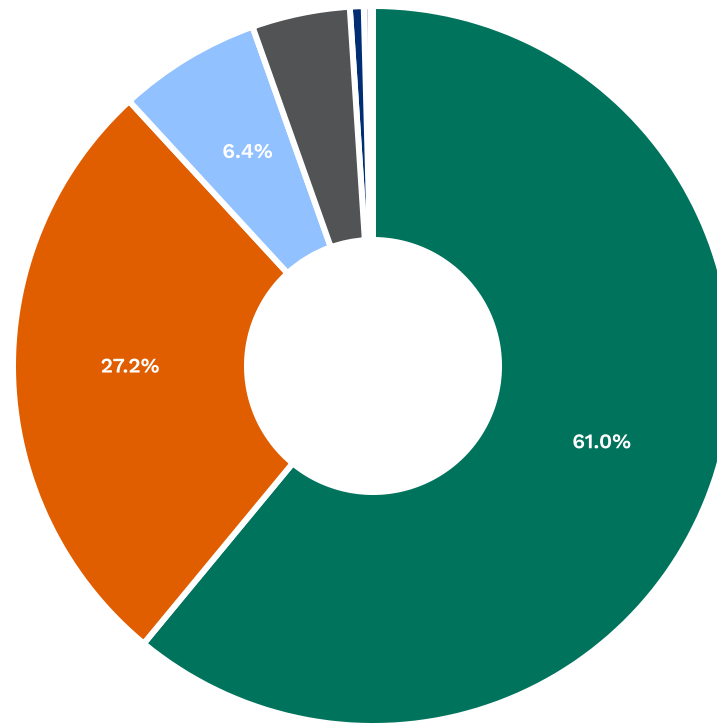


Source: American Community Survey (ACS), US Census Bureau

Racial and Ethnic Composition

In 2022, the racial/ethnic composition of households in Albion was 60.6% white, 31.8% Black, 0.2% Asian, and 3.3% Hispanic / Latino. White households were the largest racial group (60.6%) within Albion. The share of Black households changed from 34.4% in 2012 to 31.8% in 2022.

Racial and Ethnic Distribution (Population) (2022)

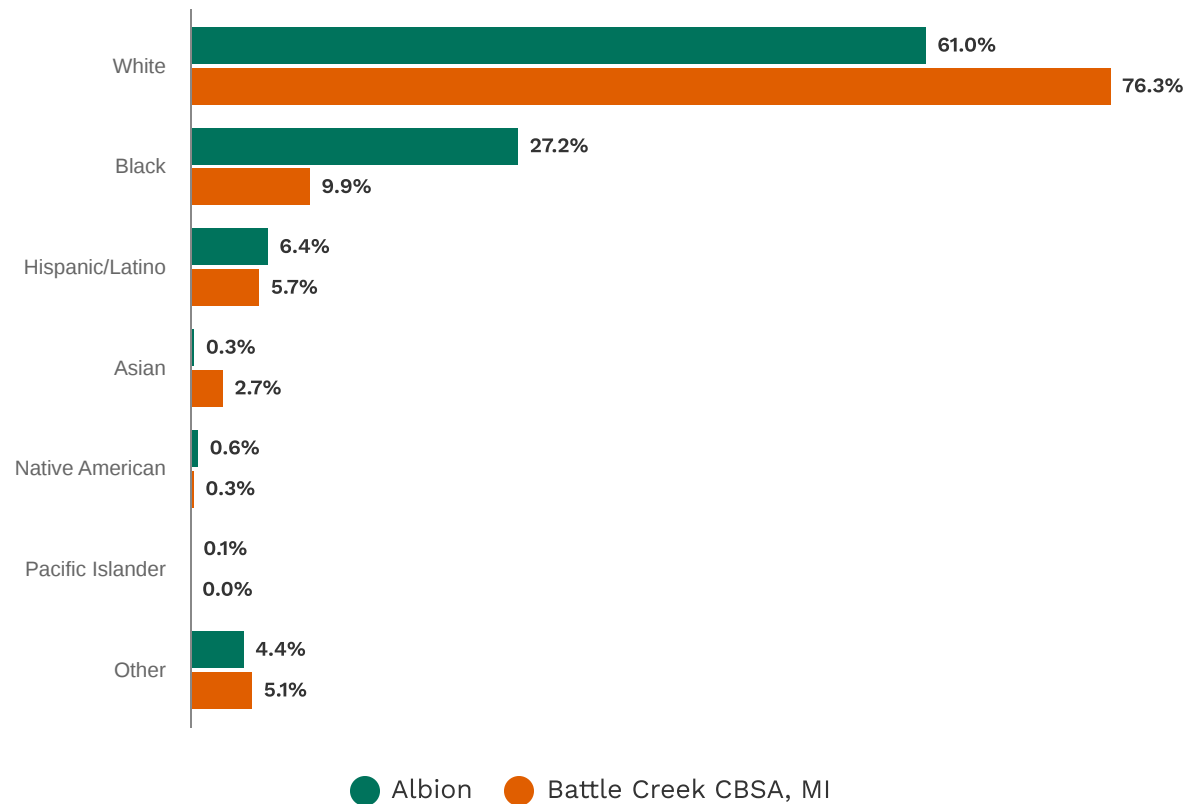


● White ● Black ● Hispanic/Latino ● Asian ● Native American
● Pacific Islander ● Other

White refers to non-Hispanic White heads of household only. Hispanic/Latino refers to those of any race whose ethnicity is Hispanic or Latino. All other groups include non-Hispanic individuals only. Other - Some Other Race and Two or More Races.

Source: American Community Survey (ACS), US Census Bureau

Racial and Ethnic Comparison (Population) (2022)



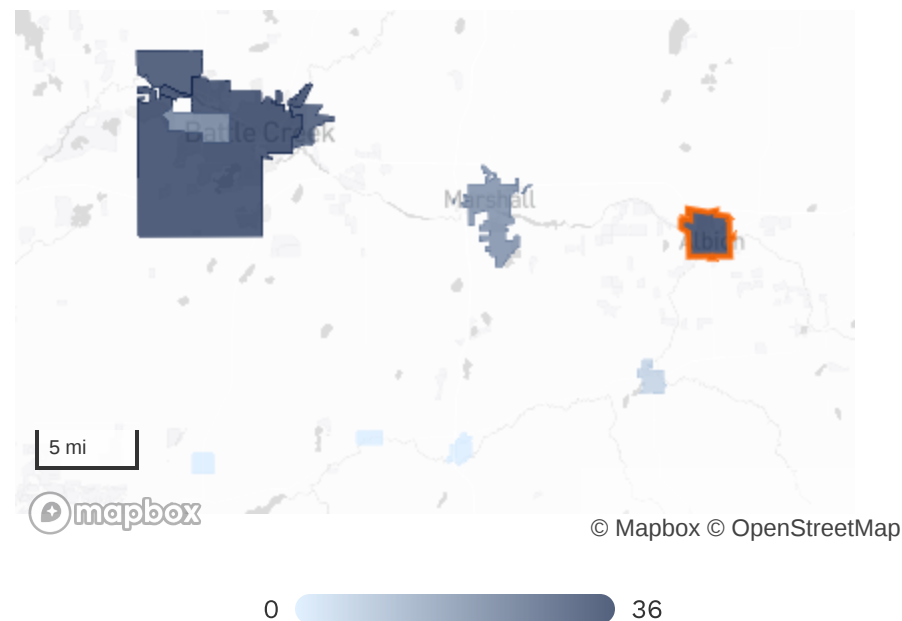
White refers to non-Hispanic White heads of household only. Hispanic/Latino refers to those of any race whose ethnicity is Hispanic or Latino. All other groups include non-Hispanic individuals only. Other - Some Other Race and Two or More Races.

Source: American Community Survey (ACS), US Census Bureau

Dissimilarity Index (Measure of Racial Segregation)

The dissimilarity index demonstrates the degree of racial segregation within specific geographic regions. A dissimilarity index of 0 demonstrates an environment of integration under which groups (in this case racial or ethnic groups) are distributed in the same proportions across all neighborhoods. A dissimilarity index of 100 indicates total segregation such that the members of one group are located in completely different neighborhoods than the second group.

Racial Dissimilarity Index (2022)

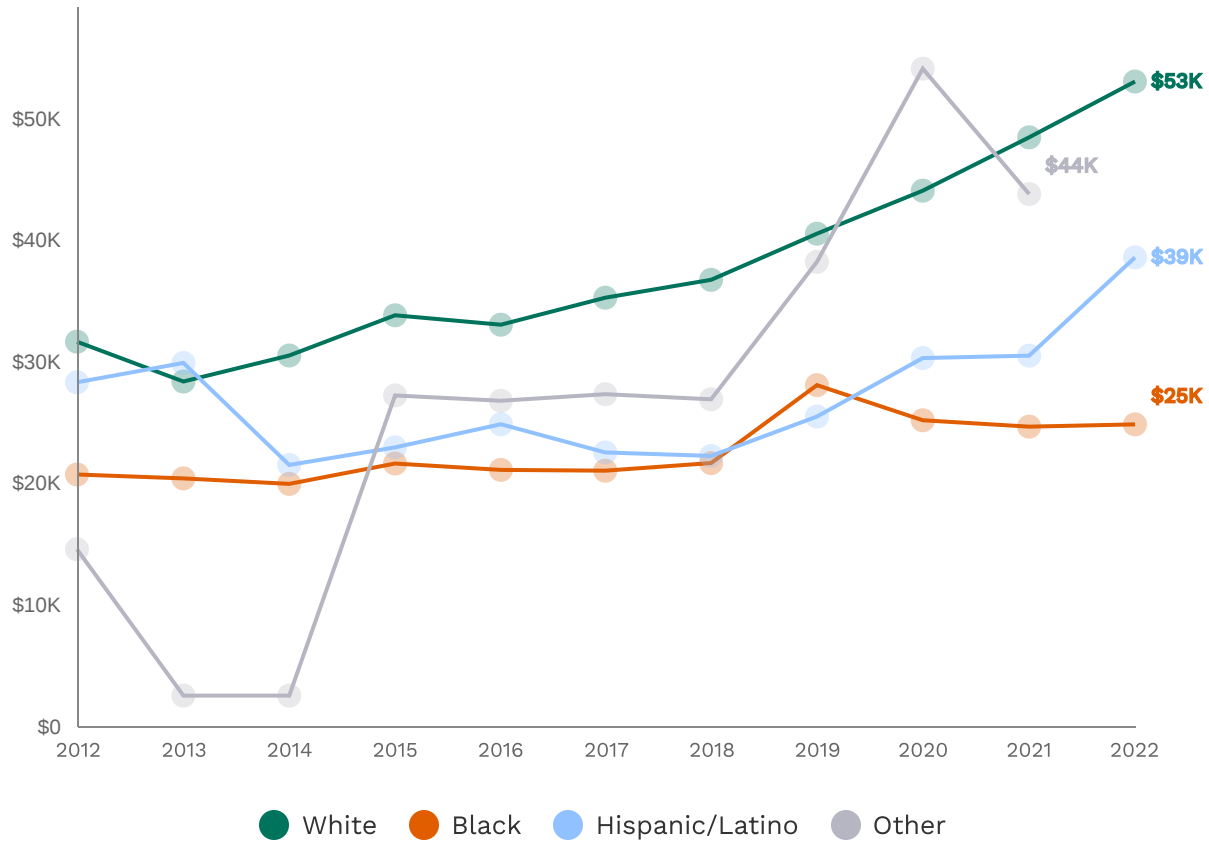


Source: American Community Survey (ACS), US Census Bureau, and TIGER/Line Shapefiles

Income by Race and Ethnicity

The income difference in 2022 between the median Black and white household was \$28,196.

Median Household Income by Race and Ethnicity (2012-2022)

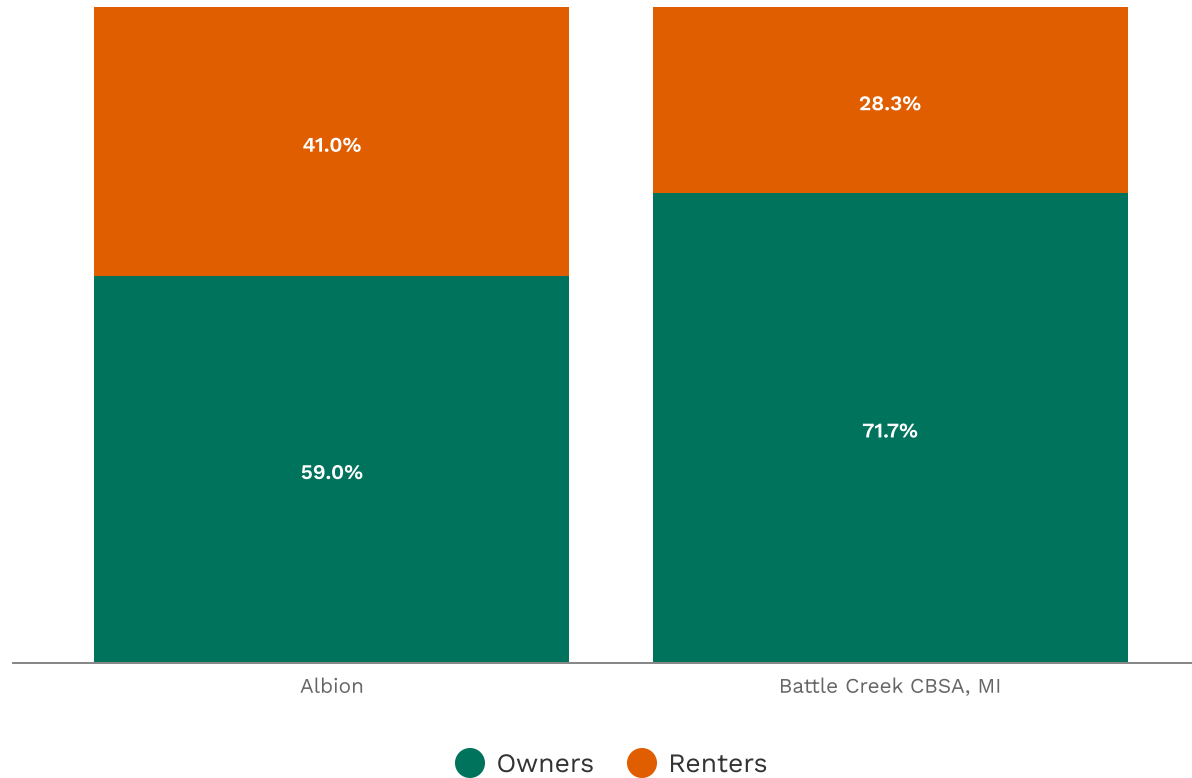


Values may not be accurate for smaller geographies or geographies with very few households of a specific race or ethnicity. Race and ethnicity is provided for the head of household only. White refers to non-Hispanic White heads of household only. Hispanic/Latino refers to those of any race whose ethnicity is Hispanic or Latino. All other groups include non-Hispanic individuals only. AI/AN - American Indian or Alaska Native; NHPI - Native Hawaiian or Pacific Islander. Dollar values are nominal.

Tenure

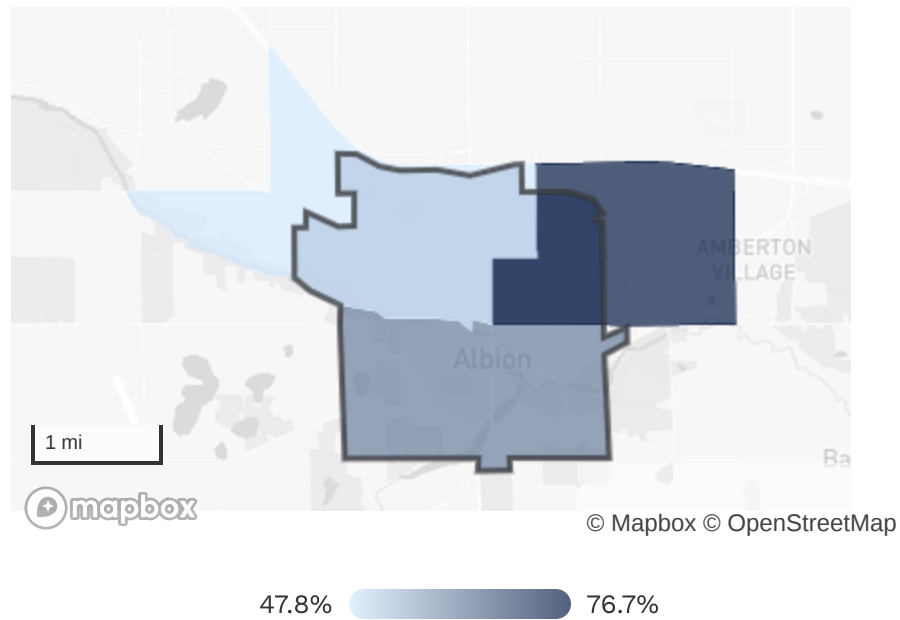
In 2022, 41.0% of households in Albion were renters, compared with 28.3% in Battle Creek CBSA, MI.

Share of Total Households by Tenure (2022)



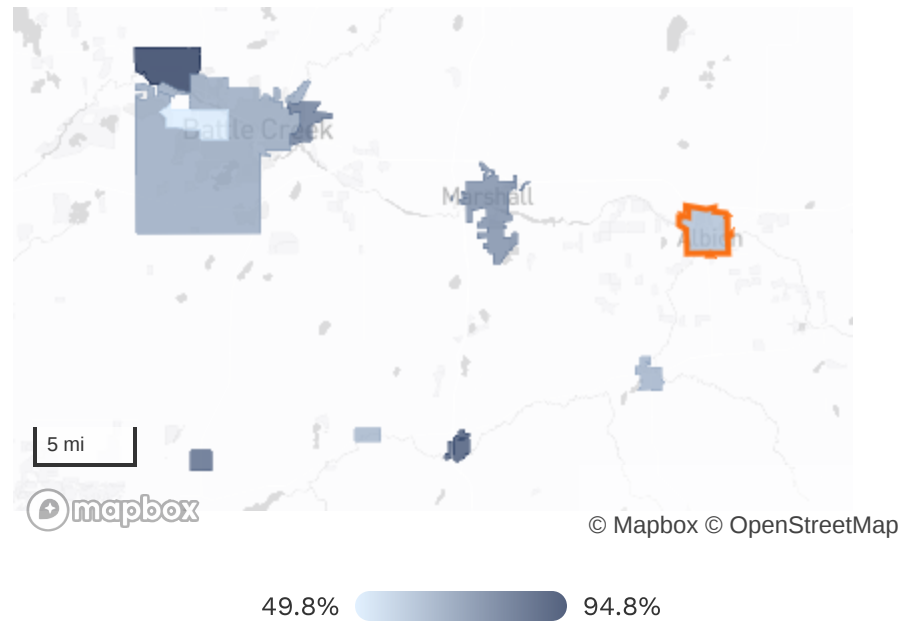
Source: American Community Survey (ACS), US Census Bureau

Homeownership Rate (2022)



Source: American Community Survey (ACS), US Census Bureau

Homeownership Rates by Peer Regions (2022)

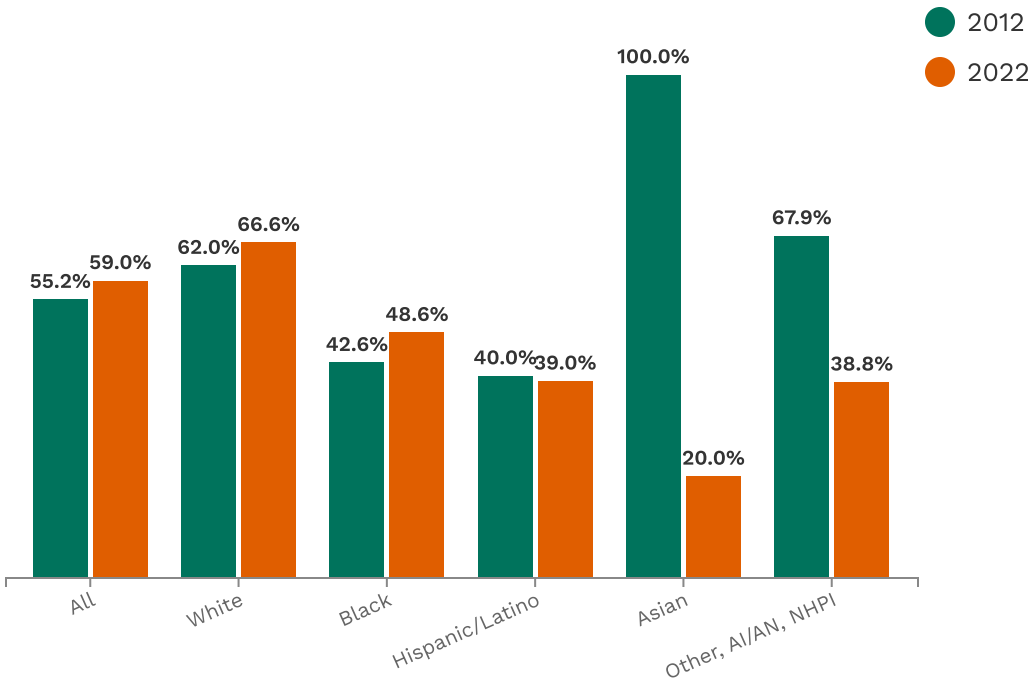


Source: American Community Survey (ACS), US Census Bureau

Homeownership by Race and Ethnicity

Between 2012 and 2022, the rate of homeownership in Albion increased by 6.8%. In Battle Creek CBSA, MI, the homeownership rate rose by 1.7%. For Black households in Albion, homeownership rates were -17.9% less than white households in 2022.

Homeownership Rate by Householder Race and Ethnicity (2012-2022)



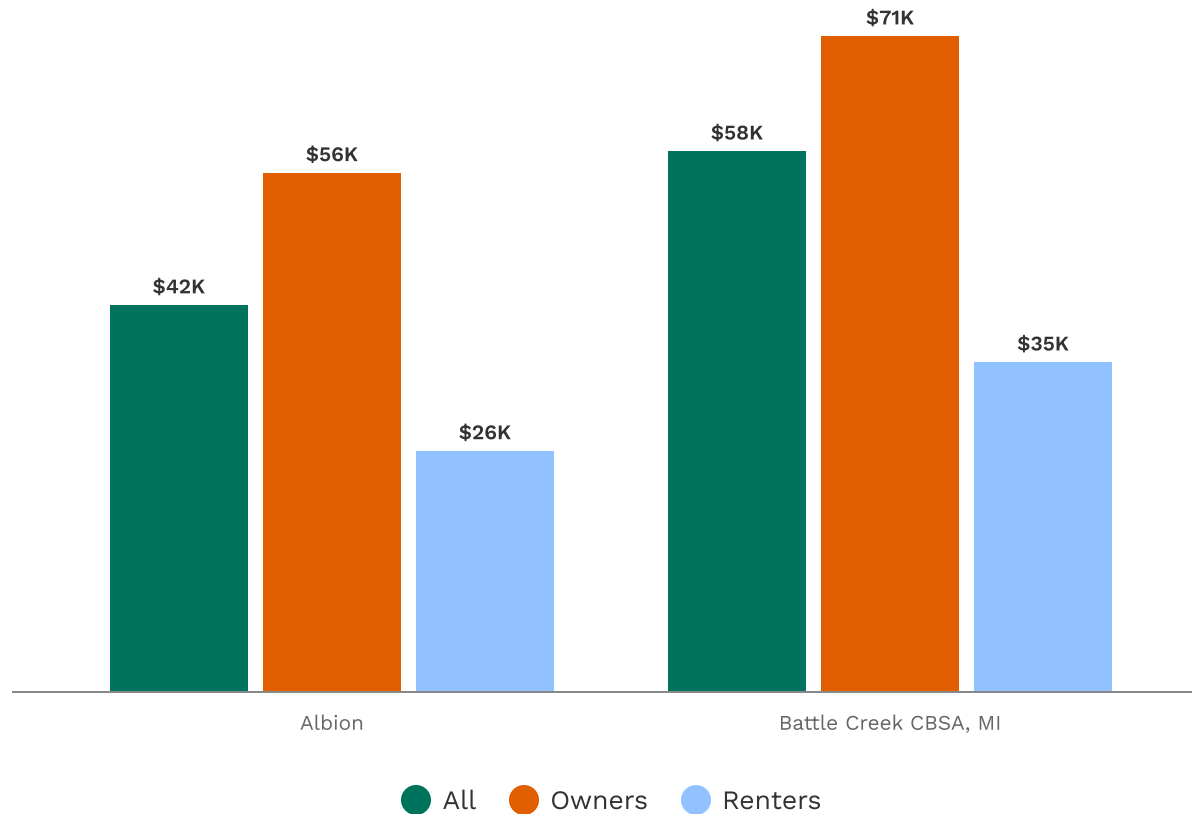
Values may not be accurate for smaller geographies or geographies with very few households of a specific race or ethnicity. White refers to non-Hispanic White heads of household only. Hispanic/Latino refers to those of any race whose ethnicity is Hispanic or Latino. All other groups include non-Hispanic individuals only. AI/AN - American Indian or Alaska Native; NHPI - Native Hawaiian or Pacific Islander; Other - Some Other Race and Two or More Races.

Source: American Community Survey (ACS), US Census Bureau

Median Income and Tenure

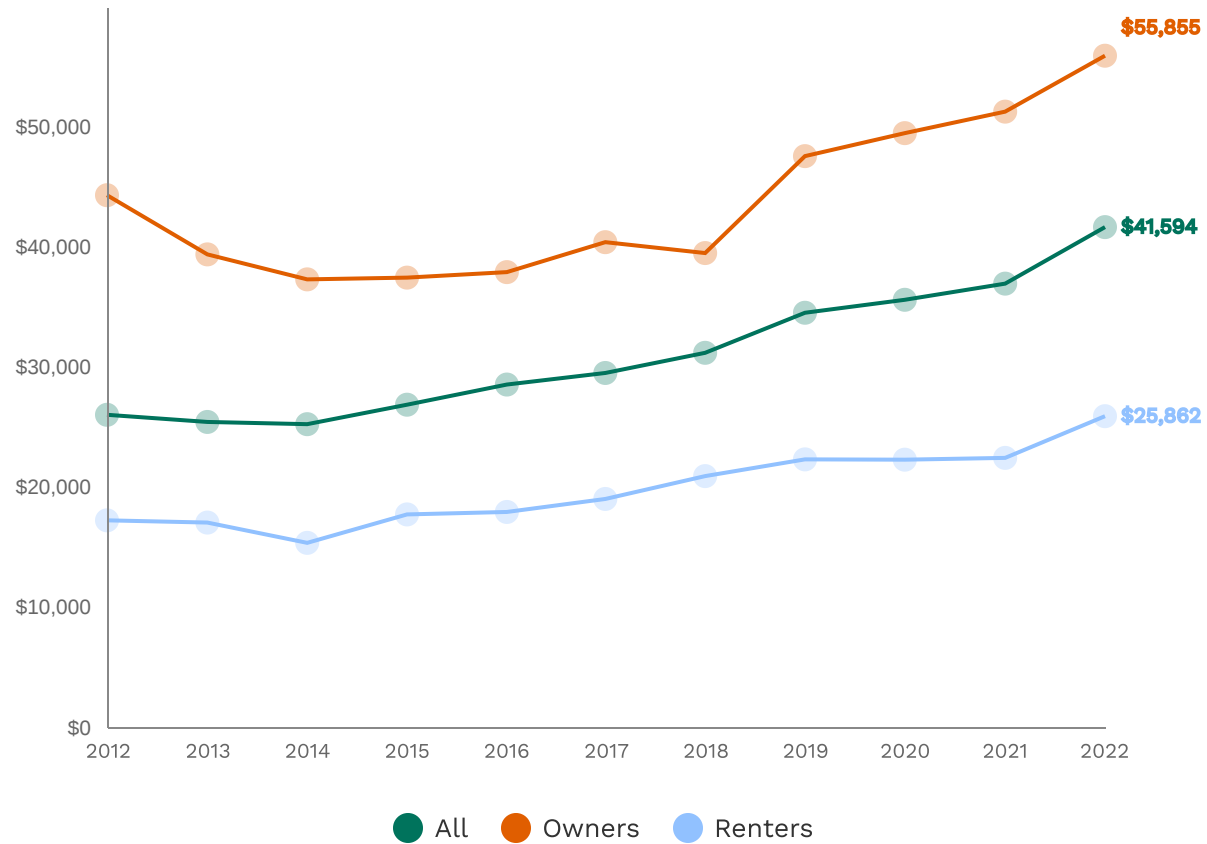
In 2022, median income for owner households was \$29,993 more than renter households in Albion. For Battle Creek CBSA, MI, the difference between owner and renter households was \$35,165.

Median Household Income by Tenure (2022)



Source: American Community Survey (ACS), US Census Bureau

Median Household Income Over Time by Tenure (2012-2022)



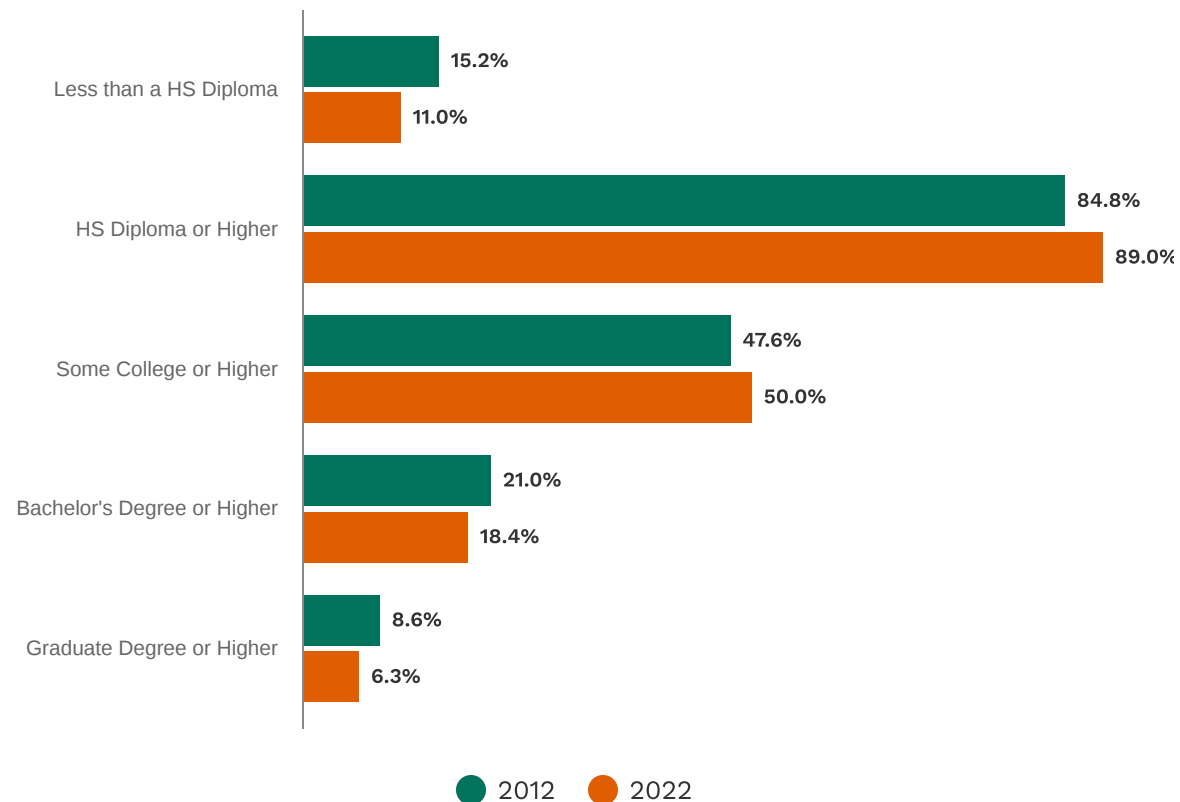
Dollar values are nominal.

Source: American Community Survey (ACS), US Census Bureau

Education

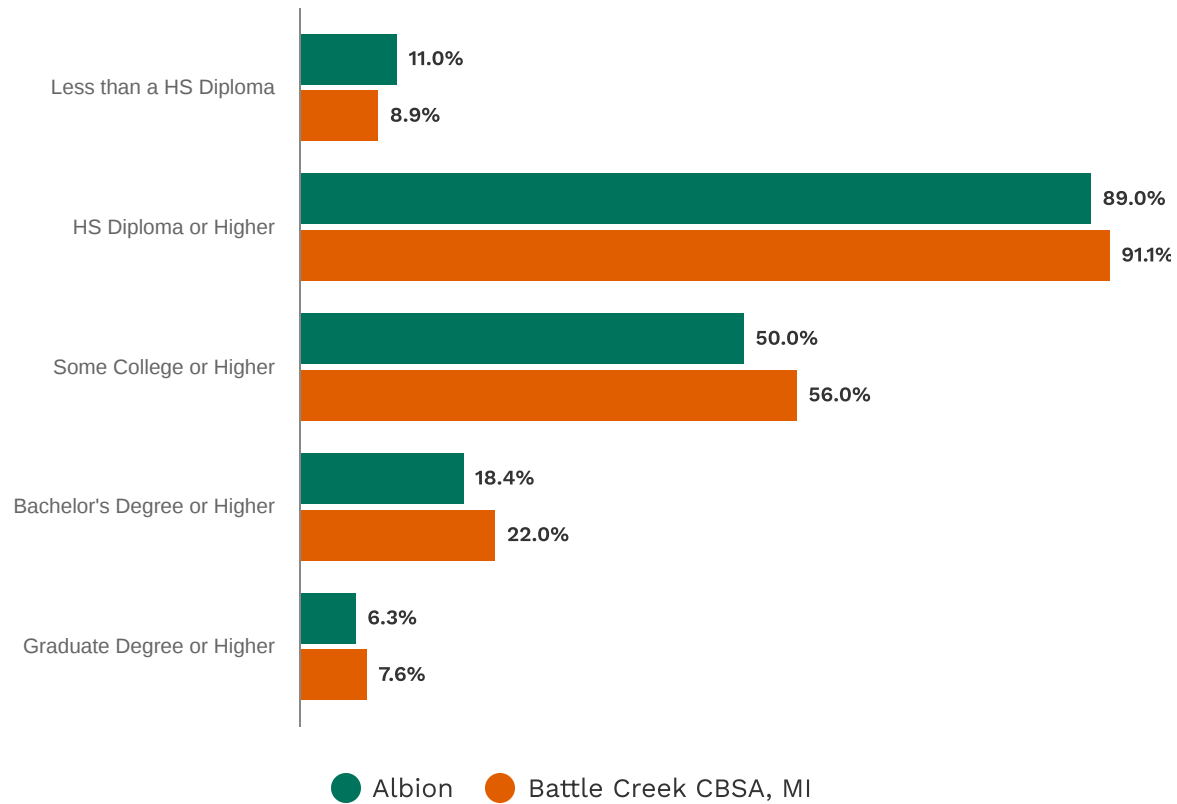
18.4% of the population in Albion had at least a college degree in 2022, down -2.5% from 2012. 89.0% of the population had a high school diploma, up 4.2% from 2012.

Educational Attainment Over Time (2012-2022)



Source: American Community Survey (ACS), US Census Bureau

Comparative Educational Attainment (2022)



Source: American Community Survey (ACS), US Census Bureau

Median Earnings by Educational Attainment

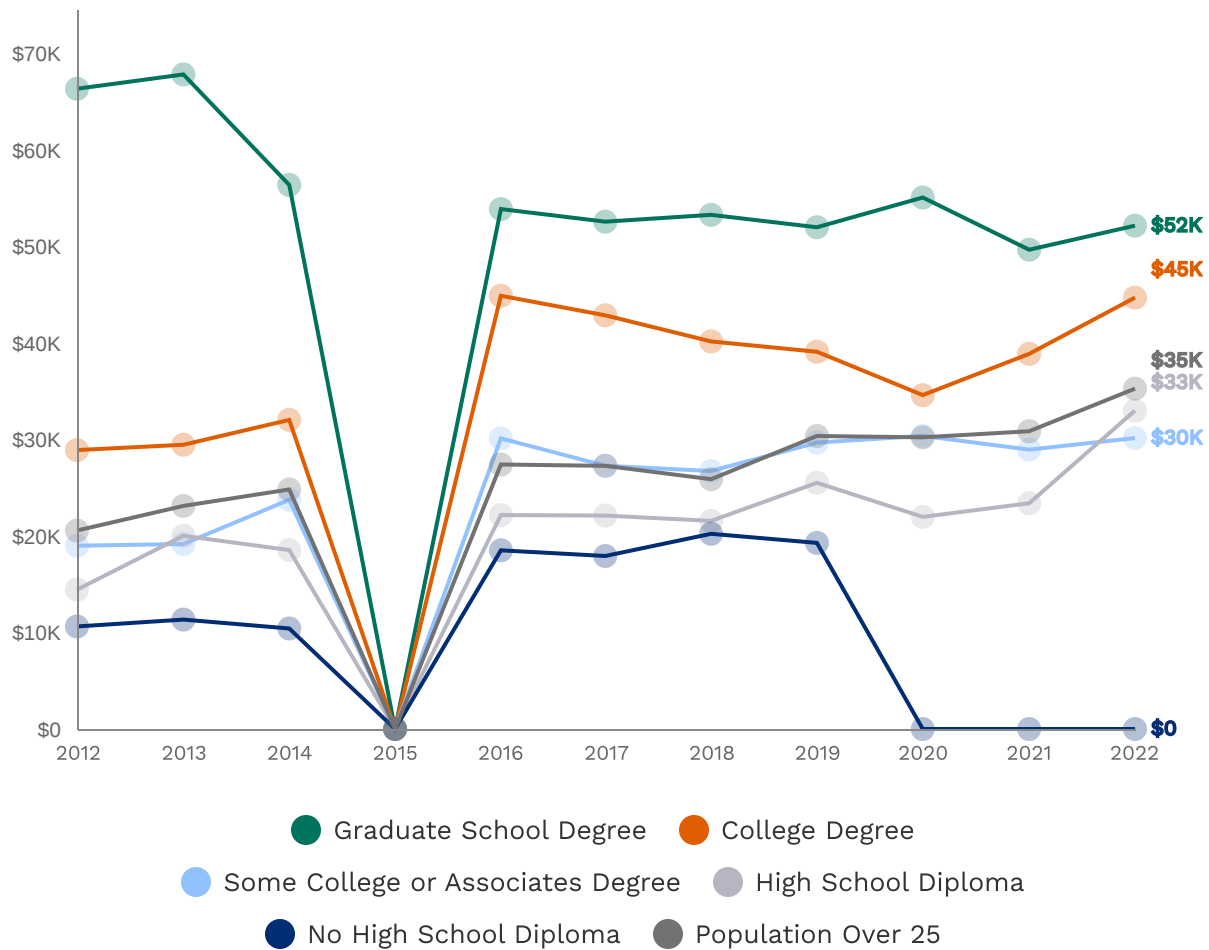
In 2022, residents with a college degree earned on average \$11,707 more than residents with only a high school diploma.

Median Individual Income by Educational Attainment (2022)

Education Level ▲	Albion	Battle Creek CBSA,...
No High School Diploma	\$0	\$27,992
High School Diploma	\$32,995	\$36,782
Some College	\$30,149	\$40,901
College Degree	\$44,702	\$56,320
Graduate Degree	\$52,159	\$78,122
Population Over 25	\$35,271	\$42,340

Source: American Community Survey (ACS), US Census Bureau

Median Income Over Time by Educational Attainment (2012-2022)



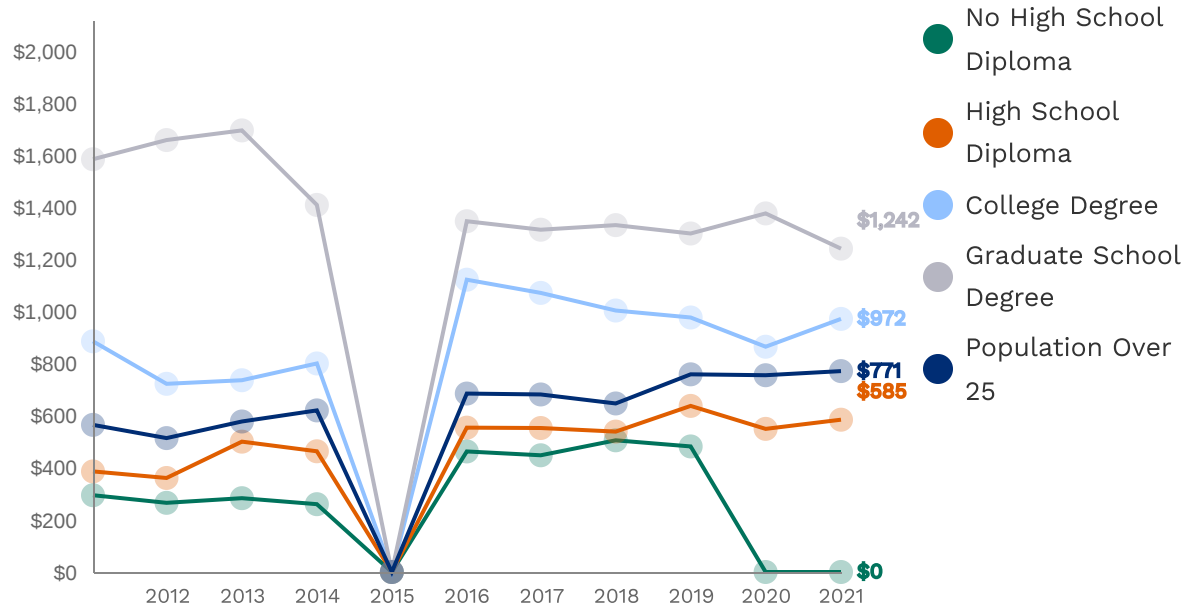
Dollar values are nominal.

Source: American Community Survey (ACS), US Census Bureau

Rent Affordable by Educational Attainment

On average, residents with a college degree could afford rent at \$972 in monthly rent in 2021, while residents without a college degree could afford a rent of \$585.

Rent Affordable by Educational Attainment (2011-2021)



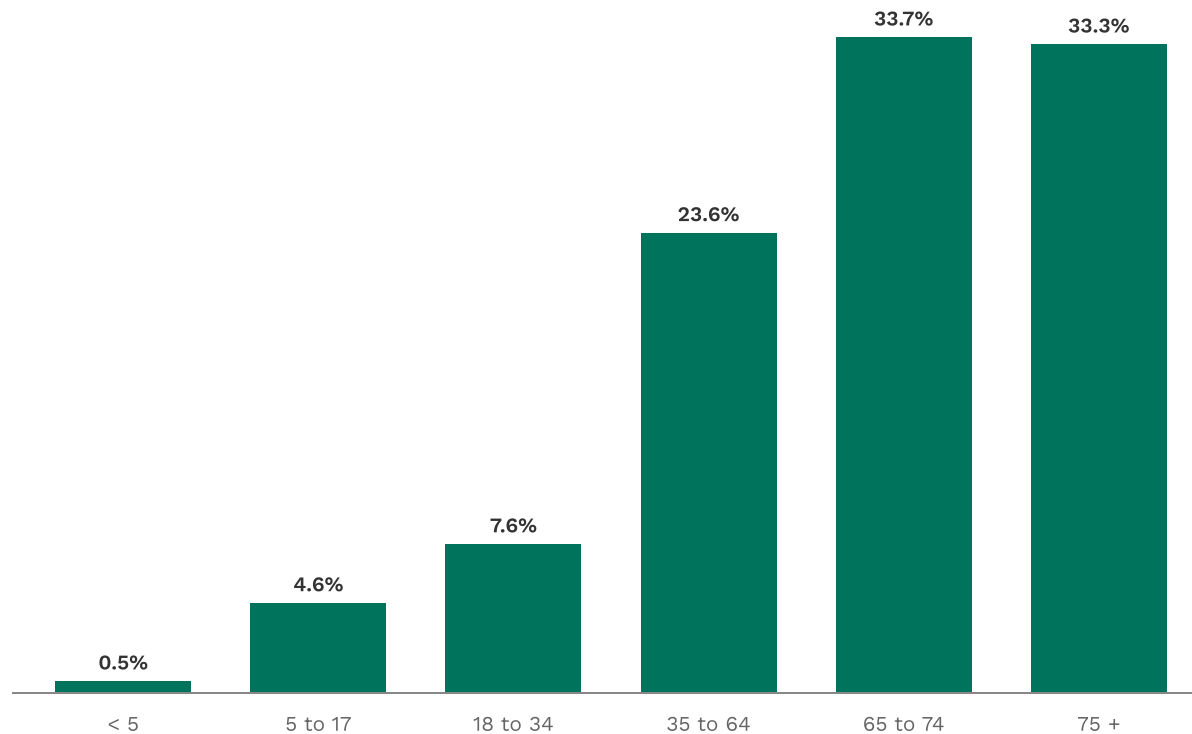
Rent is considered affordable if it is less than 30% of a household's of gross pre-tax monthly income, as per the Federal Department of Housing and Urban Development (HUD).

Source: American Community Survey (ACS), US Census Bureau

Disability

In 2022, 33.3% of people aged 75 and older had a disability in Albion. The share of all residents with a disability decreased by -1.0% between 2012 and 2022, less than in Battle Creek CBSA, MI overall.

Disability Status by Age (2022)

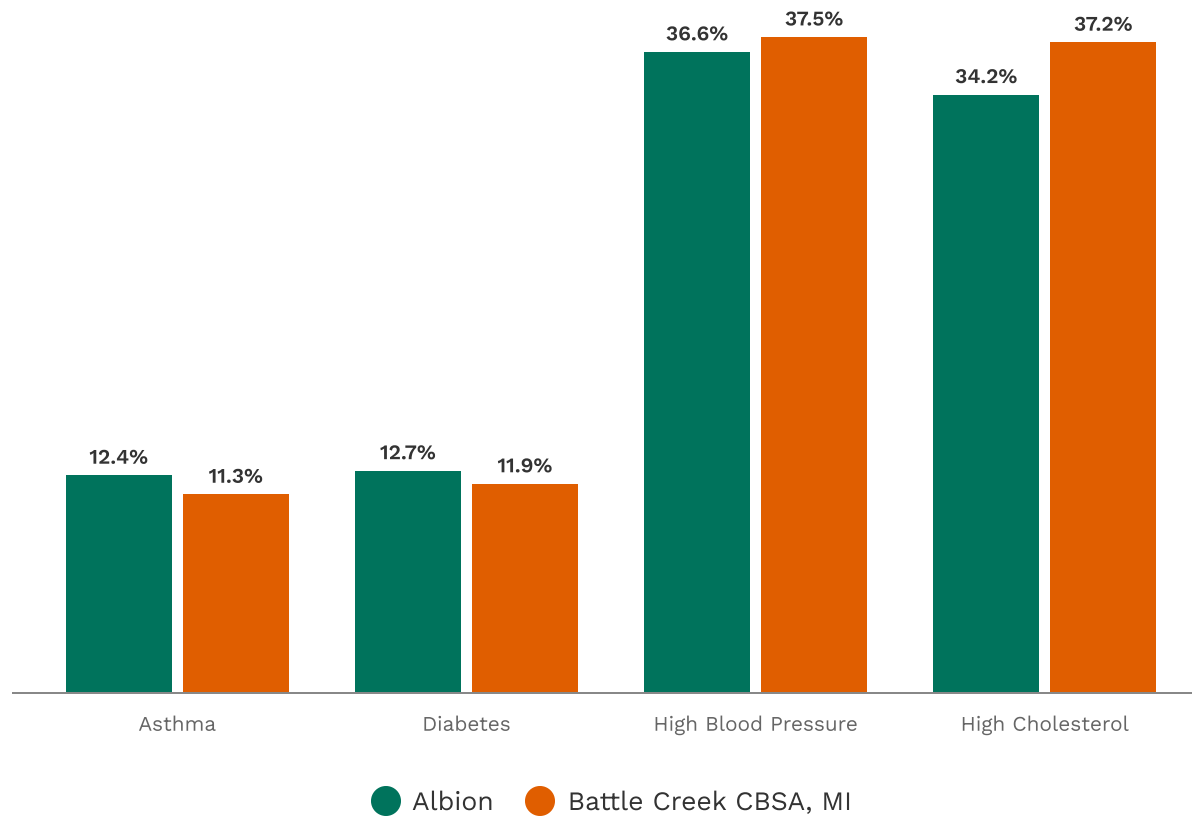


Source: American Community Survey (ACS), US Census Bureau

Health Outcomes

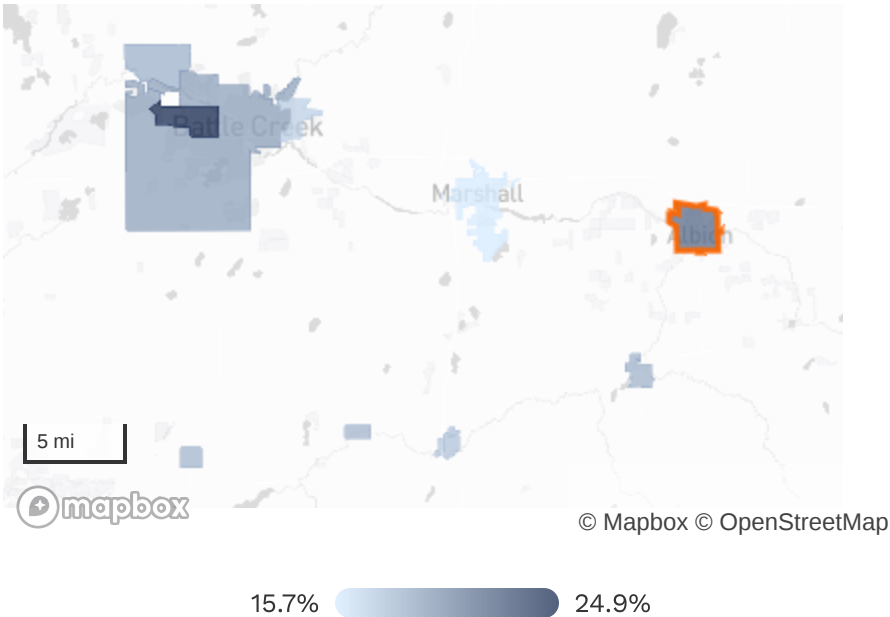
In 2021, 21.3% of the population over 18 years old in Albion had poor or fair health, as defined by the American Community Survey.

Prevalence of Chronic Health Conditions (2021)



Note: The latest year of this dataset is 2021.

Regional Rates of Poor or Fair Health Comparison (2021)



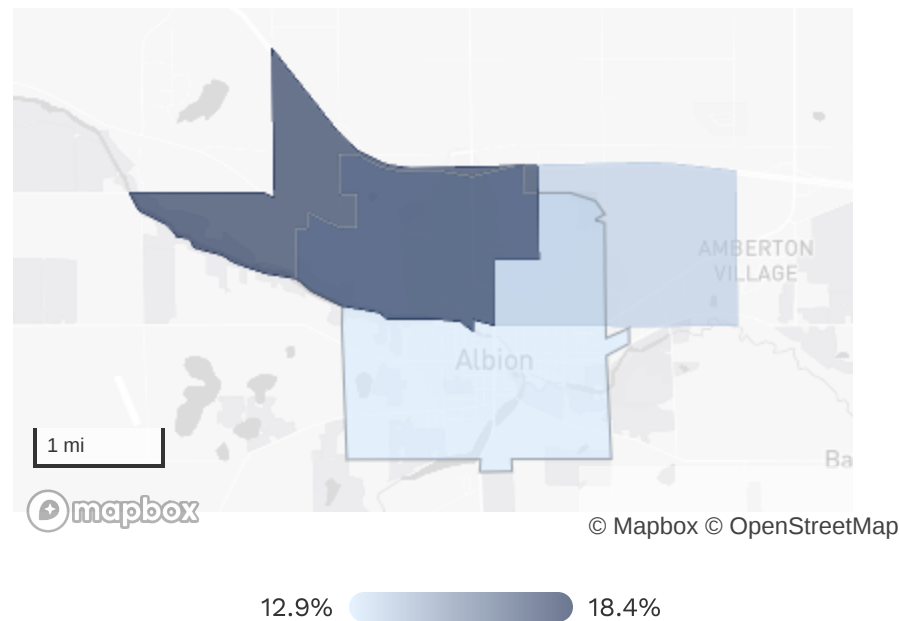
Note: The latest year of this dataset is 2021.

Source: Centers for Disease Control and Prevention PLACES

Internet Access

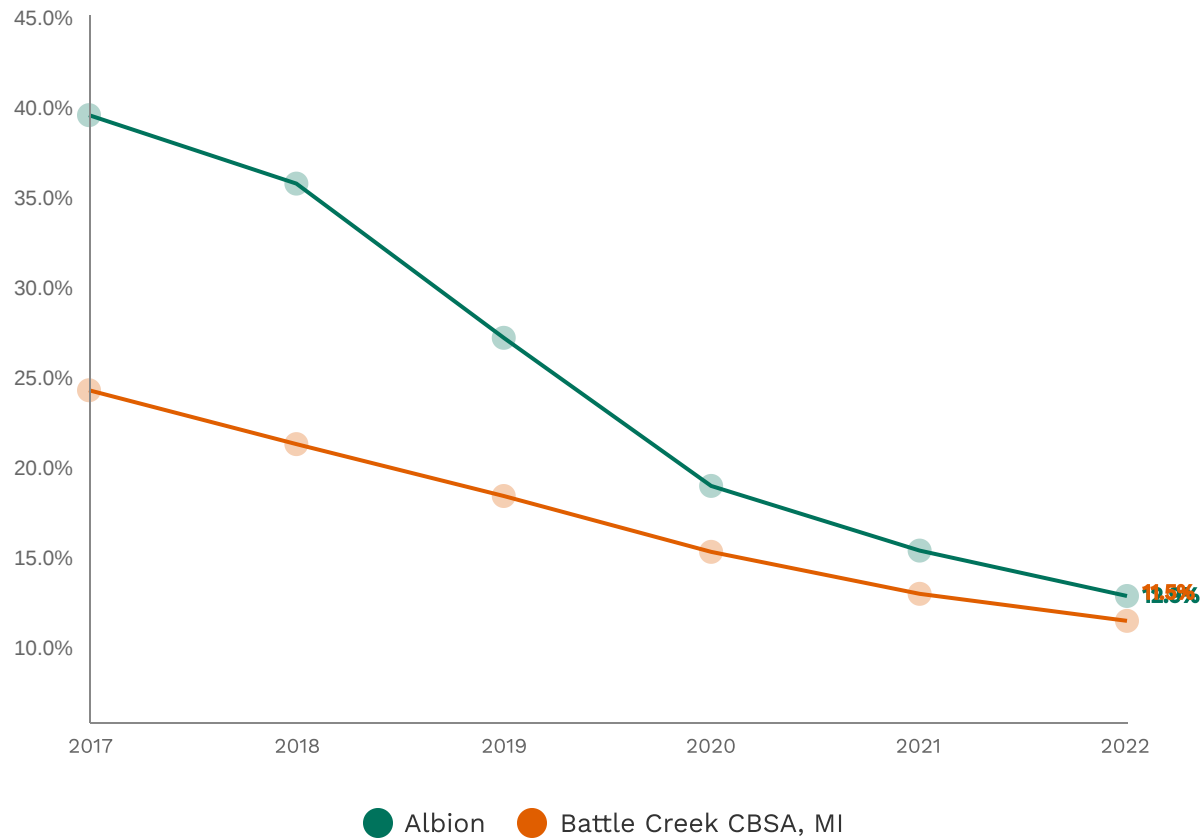
In 2022, 298 households in Albion did not have internet access in their home (12.9% of all households). Internet access refers to whether or not a household uses or connects to the internet, regardless of whether or not they pay for the service to do so.

Share of All Households Without Internet Access (2022)



Source: American Community Survey (ACS), US Census Bureau

Share of All Households Without Internet Access Over Time (2017-2022)



Source: American Community Survey (ACS), US Census Bureau

Economic Trends

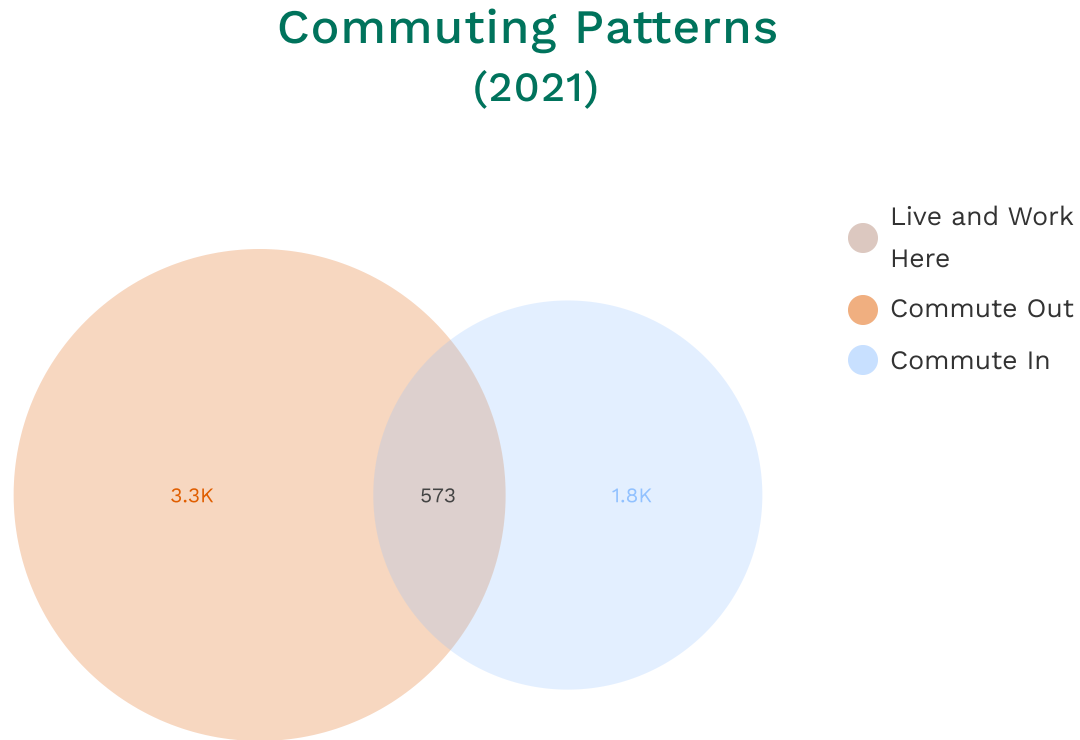
Albion

Economic Trends

Economic trends in a region, including changes in employment, industries and locations of jobs, impact current and future housing needs. Information about economic trends offers insight into where new housing may be needed and what households can afford to pay for housing based on wages.

Commuting Patterns

3,258 workers commuted out of Albion in 2021, equivalent to 57.6% of total workers.



Note: The latest year of this dataset is 2021.

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics (LEHD) Origin-Destination Employment Statistics (LODES), Origin-Destination Files

Commuter Inflow

The main points of origin of commuter households into Albion in 2021 were Jackson County (172 commuters), Calhoun County (155 commuters), Marshall (144 commuters), and Jackson (101 commuters).

Top Commuter Origins (2021)



Note: The latest year of this dataset is 2021.

Source: U.S. Census Bureau, LEHD Origin-Destination Employment Statistics (LODES)

Total Commuters by Origin (2021)

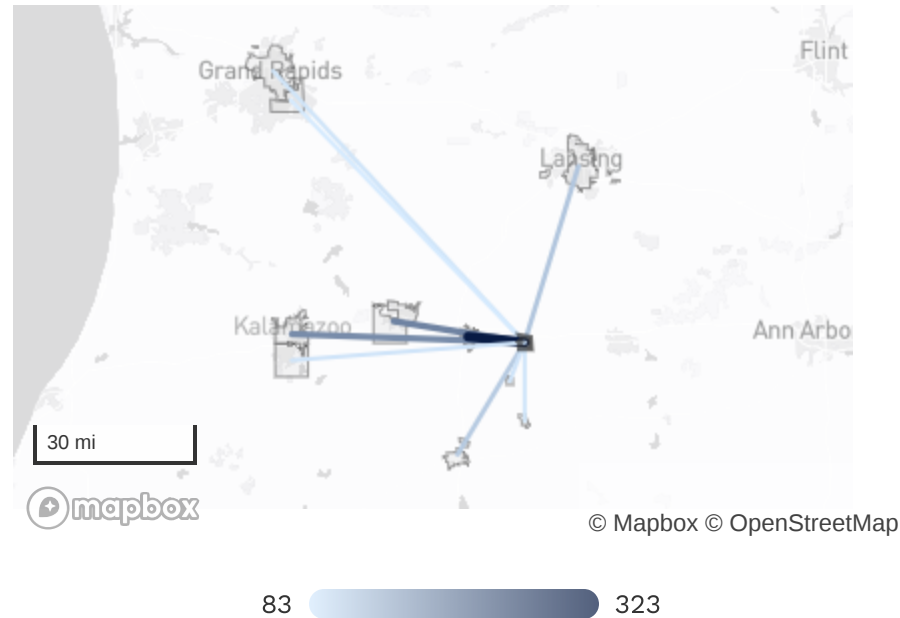
Origin	2021 ▲
Spring Arbor	30
Brownlee Park	34
Hillsdale	39
Parma village	43
Homer village	45
Battle Creek	72
Jackson	101
Marshall	144
Calhoun County	155
Jackson County	172

Source: U.S. Census Bureau, LEHD Origin-Destination Employment Statistics (LODES)

Commuter Outflow

The main destinations of commuting households out of Albion in 2021 were Marshall (323 commuters), Battle Creek (192 commuters), Kalamazoo (183 commuters), and Lansing (121 commuters).

Top Commuter Destinations (2021)



Note: The latest year of this dataset is 2021.

Source: U.S. Census Bureau, LEHD Origin-Destination Employment Statistics (LODES)

Total Commuters by Destinations (2021)

Destination	2021 ▲
Kentwood	83
Litchfield	88
Grand Rapids	89
Homer village	90
Portage	90
Coldwater	116
Lansing	121
Kalamazoo	183
Battle Creek	192
Marshall	323

Source: U.S. Census Bureau, LEHD Origin-Destination Employment Statistics (LODES)

Housing Supply Trends

Albion

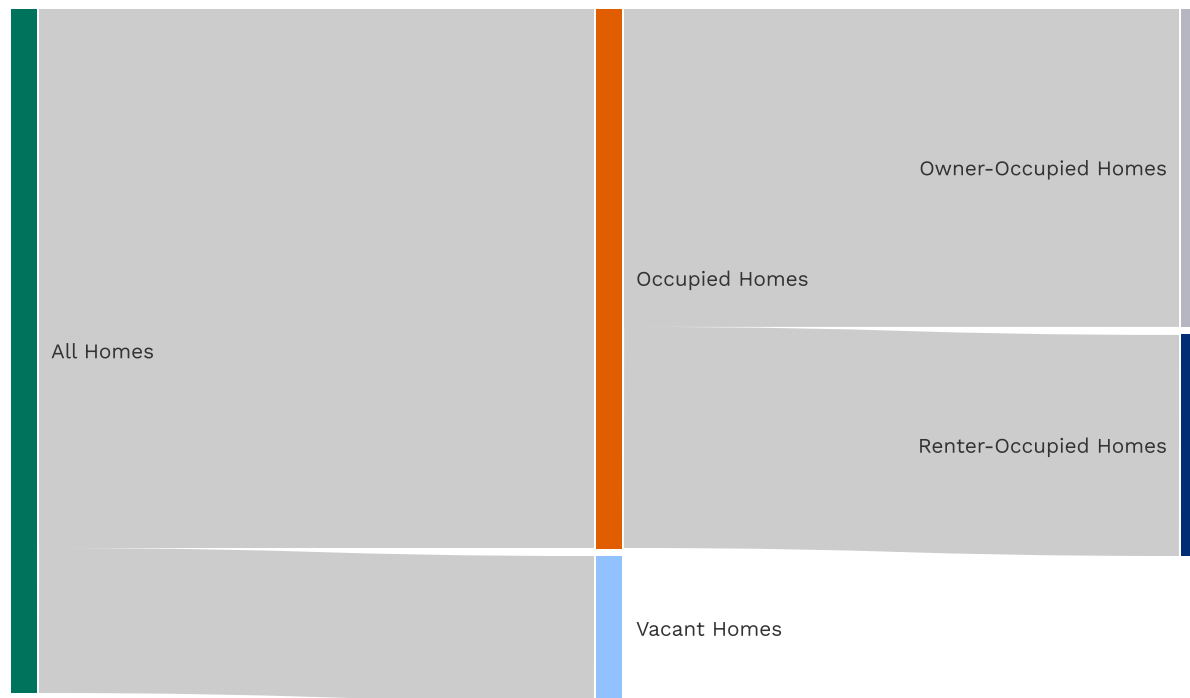
Housing Supply Introduction

This section explores overall housing supply— the total number of homes in a region, as well as their type, tenure, quality, and cost. The overall availability of housing for rent and for sale is an important indicator of a housing market’s ability to welcome new households and support housing choice for existing residents. Housing availability and affordability are closely linked; the Affordable Housing Supply section focuses on affordability trends and the supply of both naturally occurring and publicly subsidized affordable homes for lower income households.

Total Housing Stock

Of the total 2,316 occupied homes in Albion in 2022, 59.0% were owner-occupied homes and 41.0% were renter-occupied homes. Out of all homes, 21.2% of homes were vacant.

Renter and Owner Occupied Housing Stock (2022)

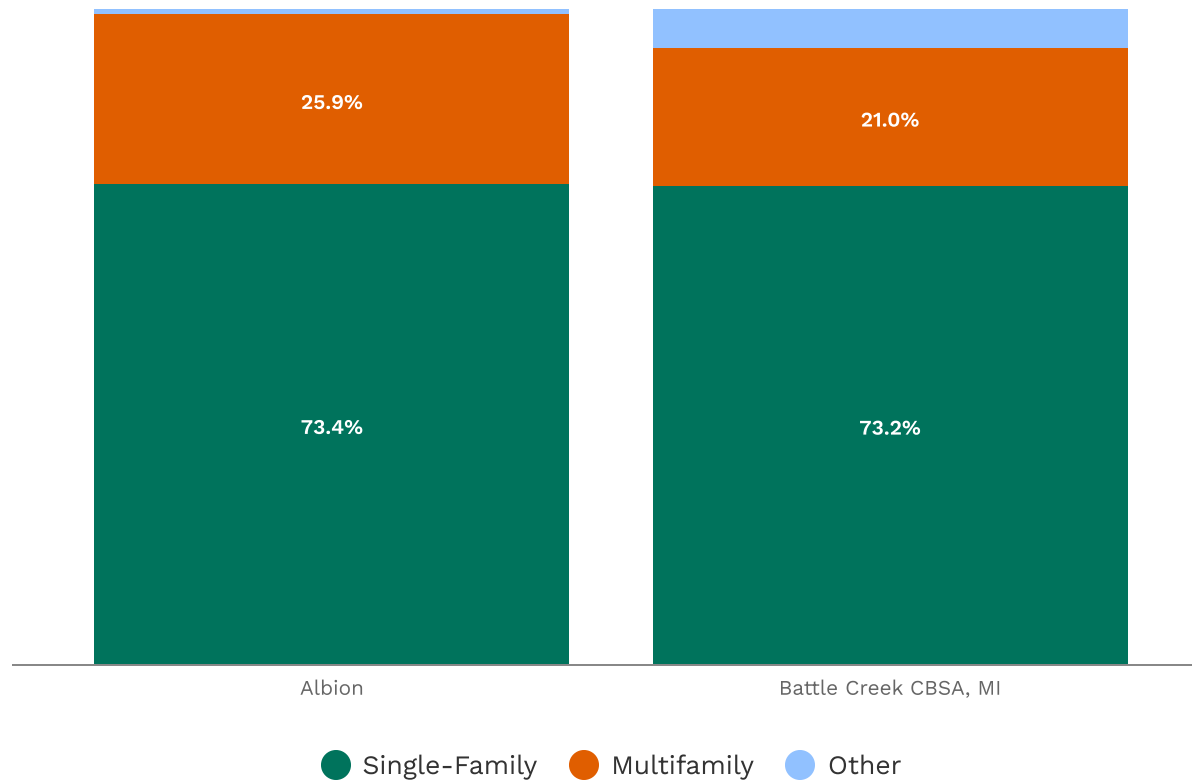


Source: American Community Survey (ACS), US Census Bureau

Homes by Typology

Single family housing made up the largest share of housing in Albion in 2022 (73.4%, or 2,156 homes). Multifamily housing was next with 762 homes (25.9%). The number of homes in multifamily buildings (2+ units) decreased by 400 homes between 2012 and 2022.

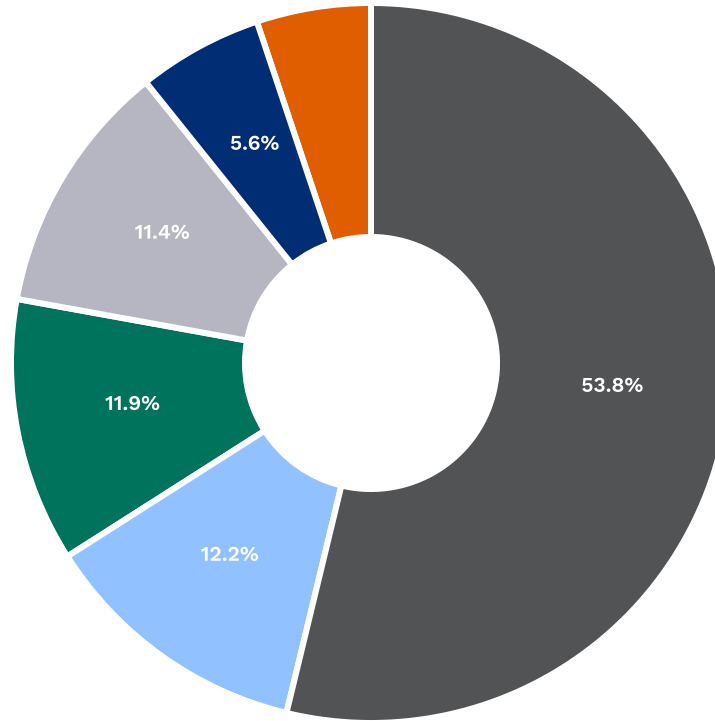
Share of Homes by Building Typology (2022)



Vacancy Trends

When determining the share of housing stock available for new renters and owners, only homes that are 'for rent' and 'for sale only' can be occupied by new renters and owners. So while 623 of homes were vacant in Albion in 2022, only 11.9% of these homes were vacant and for rent, and 12.2% were vacant and for sale. 5.6% of all vacant homes were for seasonal use, in which the home is unoccupied most of the year.

Status of Vacant Homes (2022)



- For Rent
- Rented Not Occupied
- For Sale Only
- Sold Not Occupied
- Seasonal Use
- For Migrant Workers
- Other Vacant

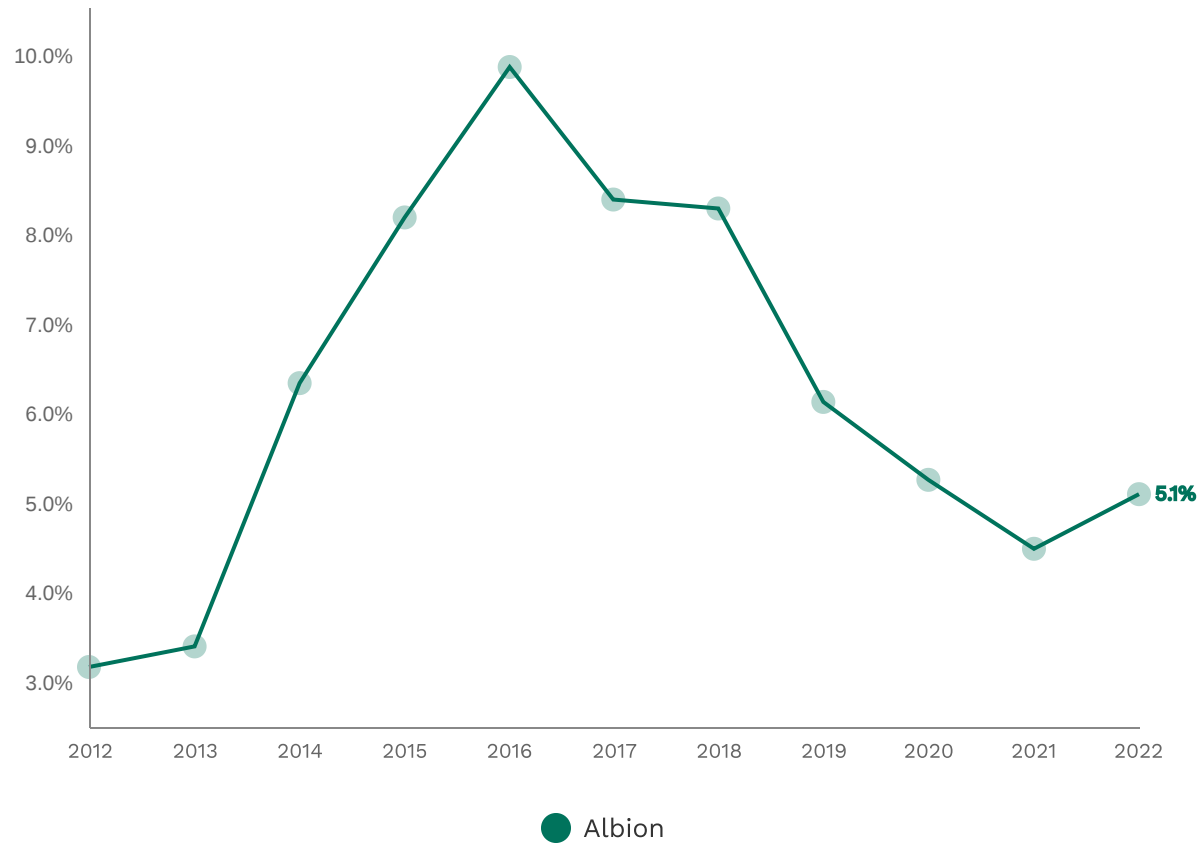
"Other Vacant" may include homes foreclosed on, in need of repair, or if the status is vacant and reason unknown.

Source: American Community Survey (ACS), US Census Bureau

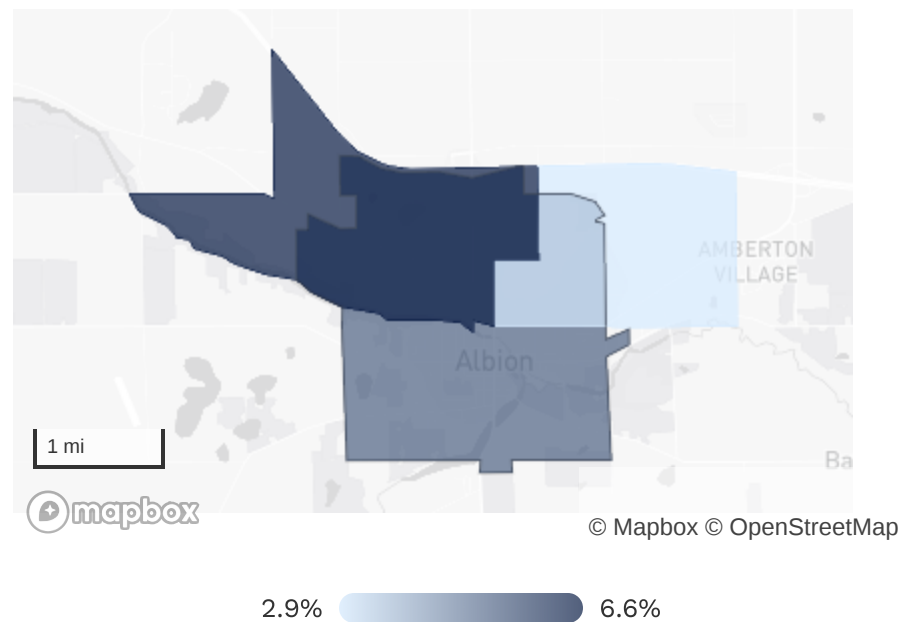
Vacancy Indicators

The share of vacant and available homes in Albion increased by 1.9%, or by 30 homes, between 2012 to 2022. This indicates that the housing market was less constrained in 2022 compared to 2012.

Share of Homes That Are Vacant and Available Over Time (2012-2022)



Share of Homes That Are Vacant and Available (2022)

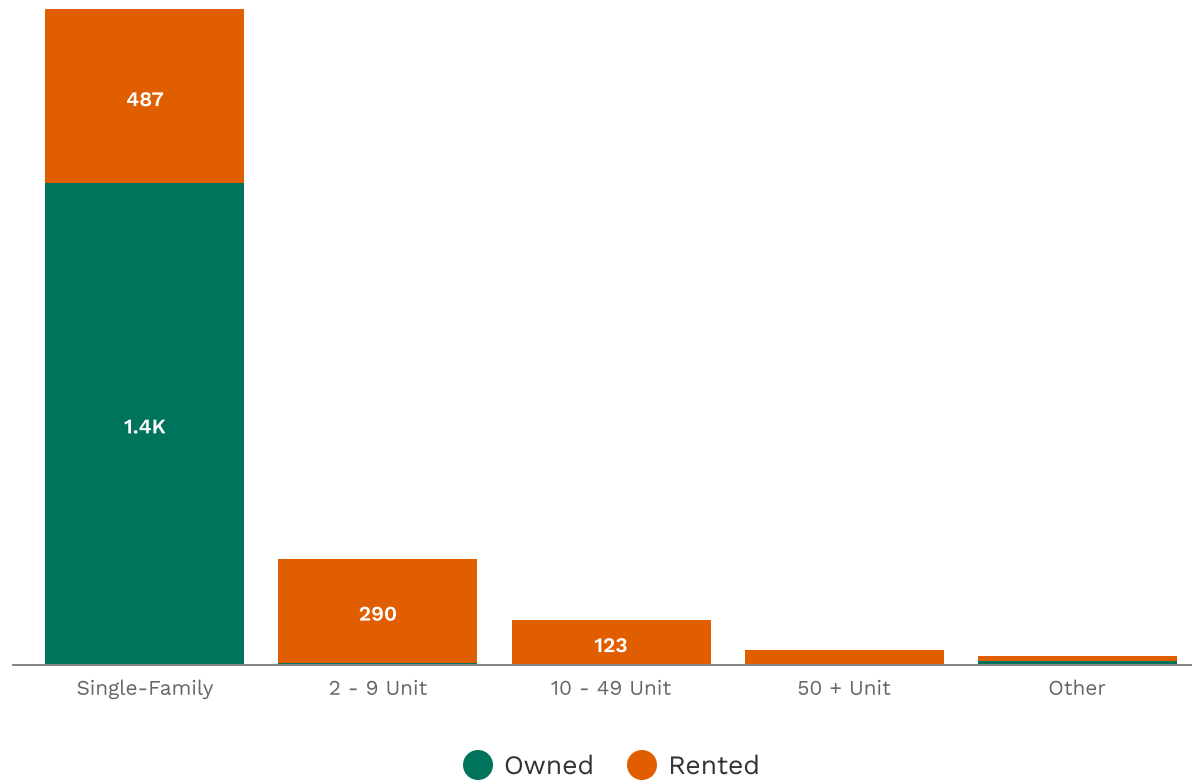


Source: American Community Survey (ACS), US Census Bureau

Typology by Tenure

In 2022, 487 single family homes in Albion were occupied by renters. For homes occupied by owners, the majority were single family, with 1,352 homes.

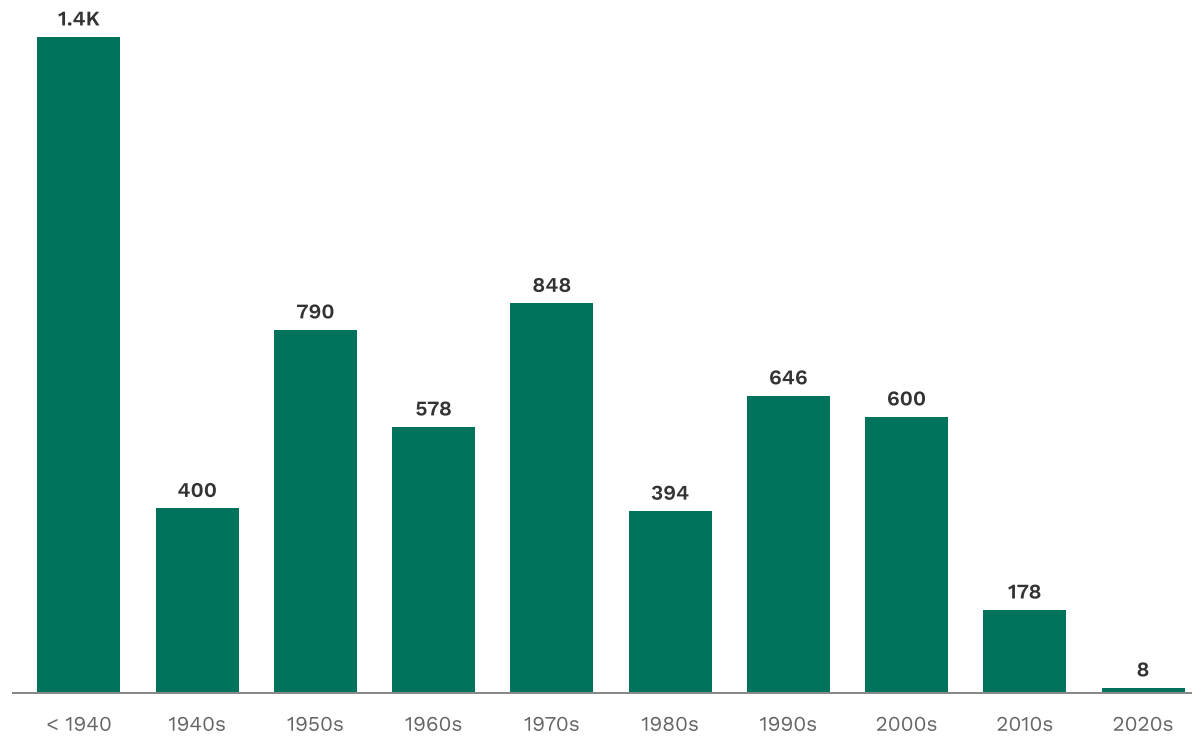
Typology by Tenure (2022)



Source: American Community Survey (ACS), US Census Bureau

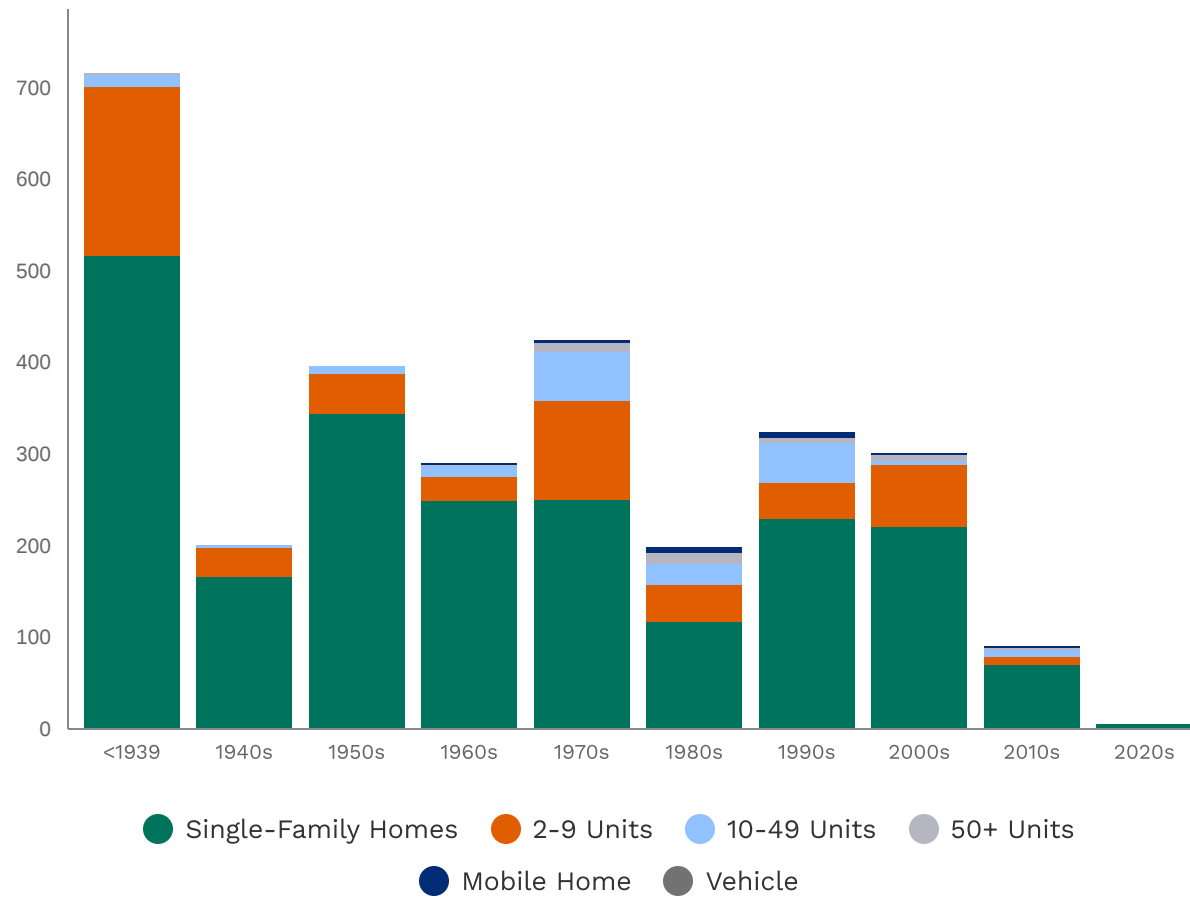
Homes by Decade Built

Homes by Decade Built (2022)



Source: Public Use Microdata Sample (PUMS), US Census Bureau

Homes by Decade Built and Typology (2022)

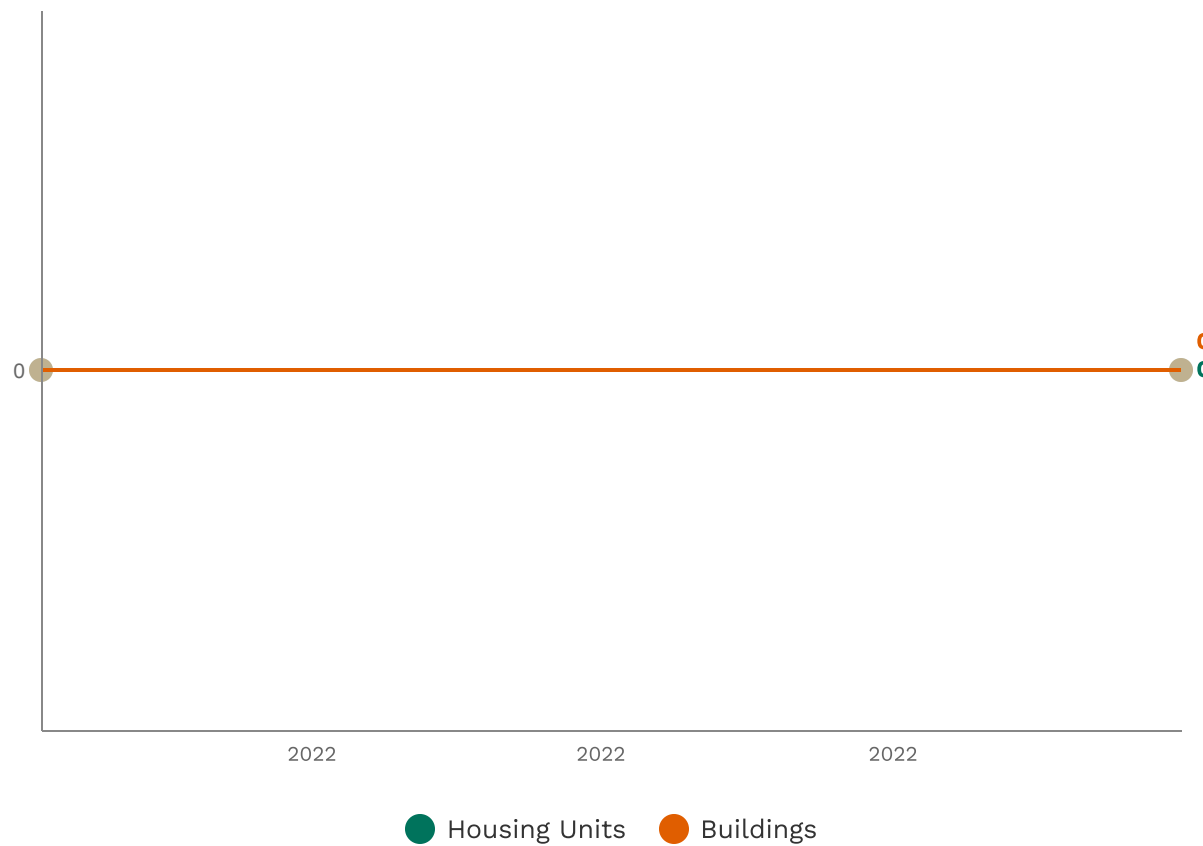


Vehicle refers to house boats, RVs, camper vans, and other homes.

Source: Public Use Microdata Sample (PUMS), US Census Bureau

Housing Permits by Year

Housing Permits (Buildings and Housing Units) (2022-2023)

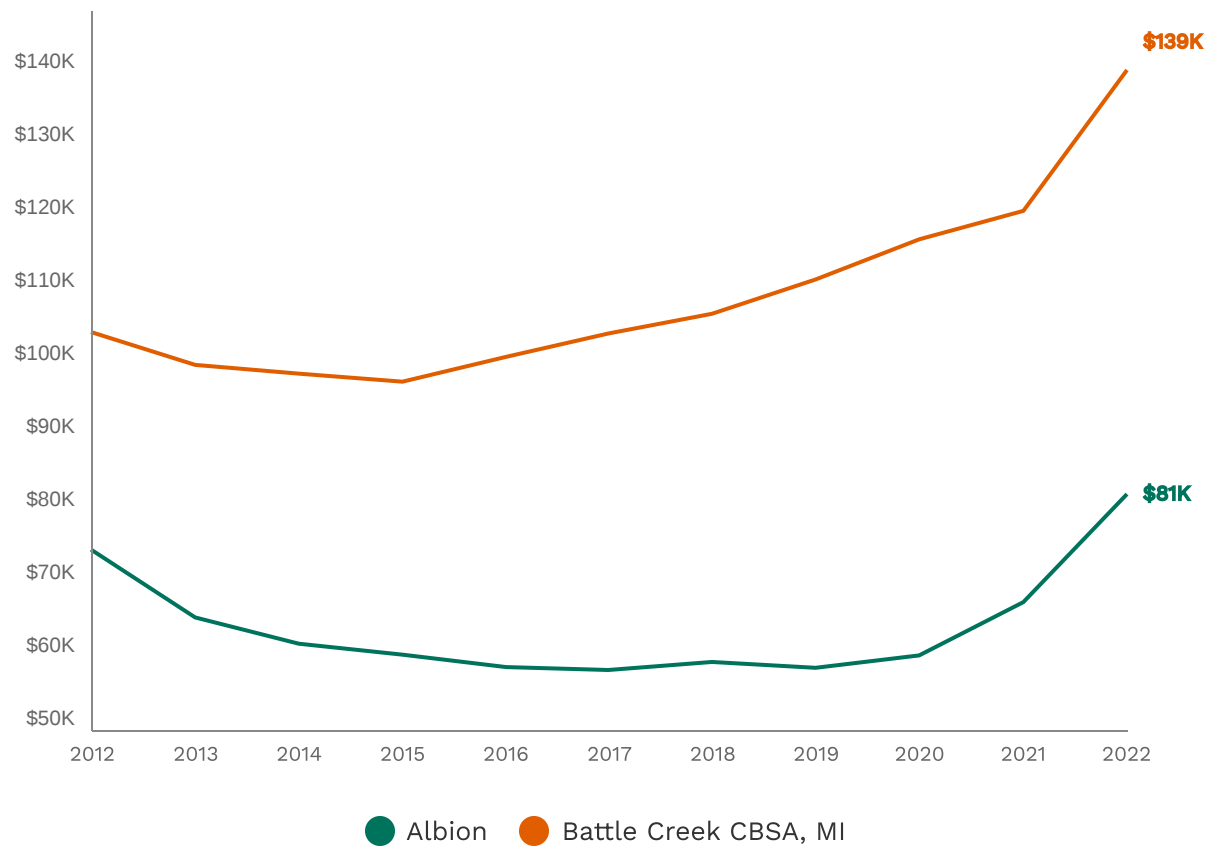


Source: Building Permits Survey (BPS), US Census Bureau

Home Values

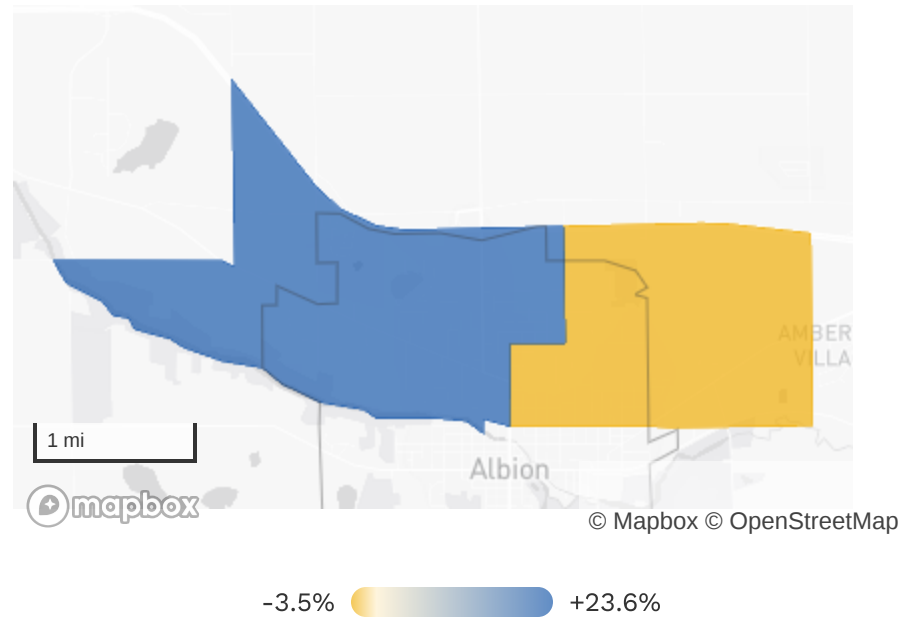
Home values in Albion increased by 125.8% from 2013 to 2023, compared to home values across Battle Creek CBSA, MI, which increased by 129.3%.

Typical Home Values Over Time (2012-2022)



Source: American Community Survey (ACS), US Census Bureau

Change in Median Home Values (2012-2022)



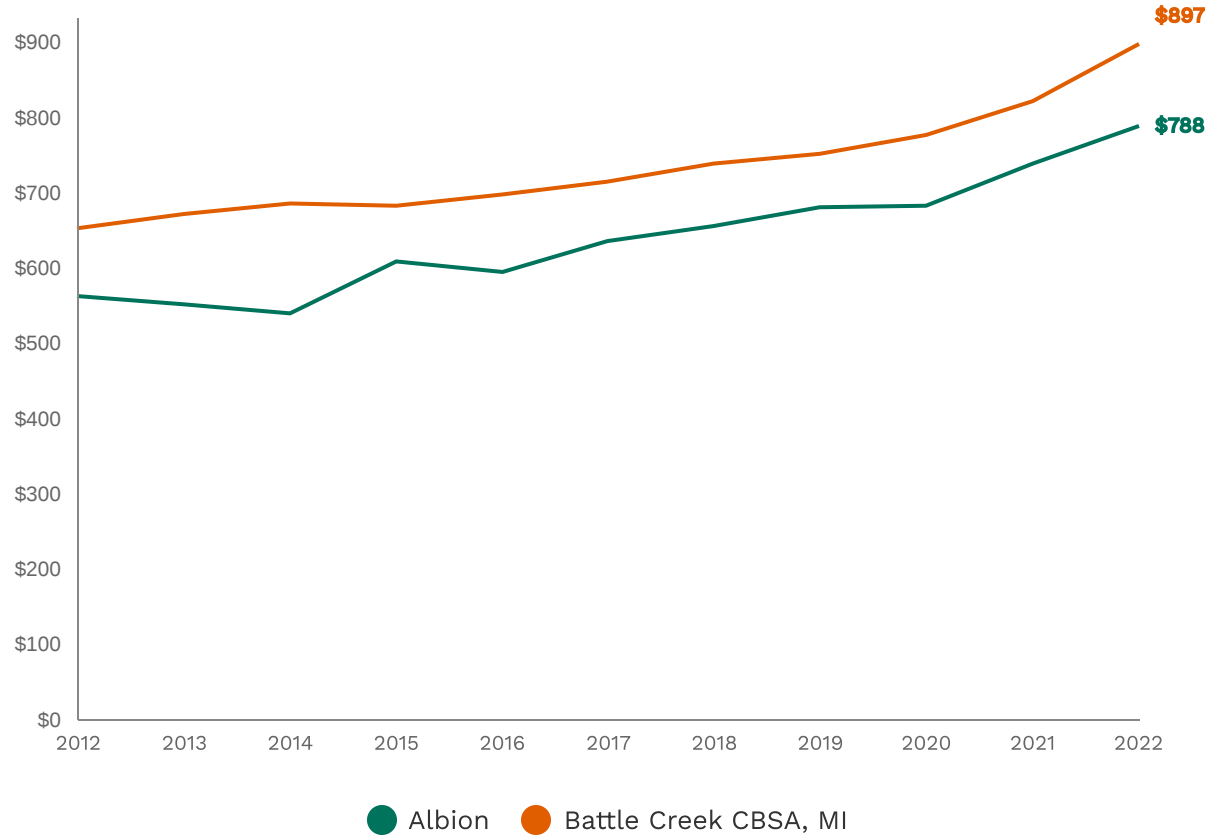
Where shown, pre-2020 tract-level data has been mapped onto 2020 vintage census tracts using a tract-to-tract crosswalk, using the number of owner-occupied homes as weights. Dollar values are nominal.

Source: American Community Survey (ACS), US Census Bureau

Rents

Median gross rent in Albion was \$738 in 2023. Rent increased by \$187 (33.9%) from 2013 to 2023.

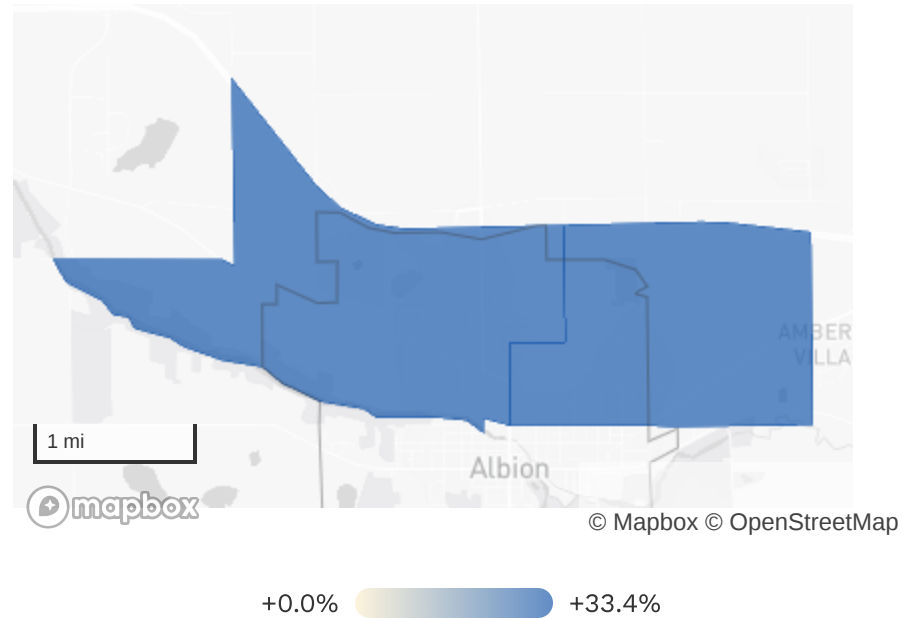
Typical Rents Over Time (2012-2022)



Dollar values are nominal.

Source: American Community Survey (ACS), US Census Bureau, and HUD-USPS Census Tract Crosswalk File

Change in Median Rents (2012-2022)



Where shown, pre-2020 tract-level data has been mapped onto 2020 vintage census tracts using a tract-to-tract crosswalk, using the number of renter-occupied homes as weights. Dollar values are nominal.

Source: American Community Survey (ACS), US Census Bureau, and HUD-USPS Census Tract Crosswalk File

Affordable Housing Supply

Albion

Affordable Housing Introduction

Based on a decades-old [standard](#) set by Congress and implemented in U.S. Department of Housing and Urban Developing (HUD) programs, housing is considered affordable when housing and utility costs combined are less than 30% of a household's income.

Households that pay more than 30% of income towards these costs are considered “cost-burdened.” The more a household spends on housing costs, the less residual income it has available for other basic household needs such as food and childcare. Even in healthy housing markets, some households will require assistance to afford market-rate rents because they do not have incomes or their incomes are too low.

This section examines two different types of housing that can be considered affordable: deed-restricted affordable homes, many of which receive subsidy, and unrestricted affordable homes, which are often referred to as “Naturally Occurring Affordable Housing” or “NOAH.”

Area Median Income

AMI stands for Area Median Income, which is a measure of the median income of a specific geographic area (known as Fair Market Rent (FMR) Areas) calculated by HUD to determine eligibility for housing assistance programs. 100% AMI reflects the median income for a given household size.

HUD calculates AMI annually for each metropolitan area and non-metropolitan county in the United States. The calculation is based on the income levels of all households in the area, regardless of their tenure status (i.e., whether they own or rent their homes). The AMI for a specific area is then used as a benchmark for determining eligibility for various housing assistance programs.

This report displays 2022 AMI data to align with the latest demographic and housing unit data from the US Census Bureau, but additional years of data are available through [HUD](#).

Area Median Income by Household Size (2022)

AMI ▲	1	2	3	4	5	6
30% AMI	\$15,150	\$17,310	\$19,470	\$21,630	\$23,370	\$25,110
50% AMI	\$25,2...	\$28,8...	\$32,4...	\$36,0...	\$38,9...	\$41,850
60% AMI	\$30,3...	\$34,6...	\$38,9...	\$43,2...	\$46,740	\$50,2...
80% AMI	\$40,4...	\$46,160	\$51,920	\$57,680	\$62,3...	\$66,9...
Area Median Income (100% AMI)	\$50,5...	\$57,700	\$64,9...	\$72,100	\$77,900	\$83,700

Source: US Department of Housing and Urban Development (HUD)

Source Notes

Data shown for Albion come from the Battle Creek, MI MSA. Census geographies may not directly align with HUD FMR Areas. To find another HUD FMR Area, explore the [HUD FMR Areas map](#) and access AMI data for other HUD FMR Areas from [HUD's data portal](#).

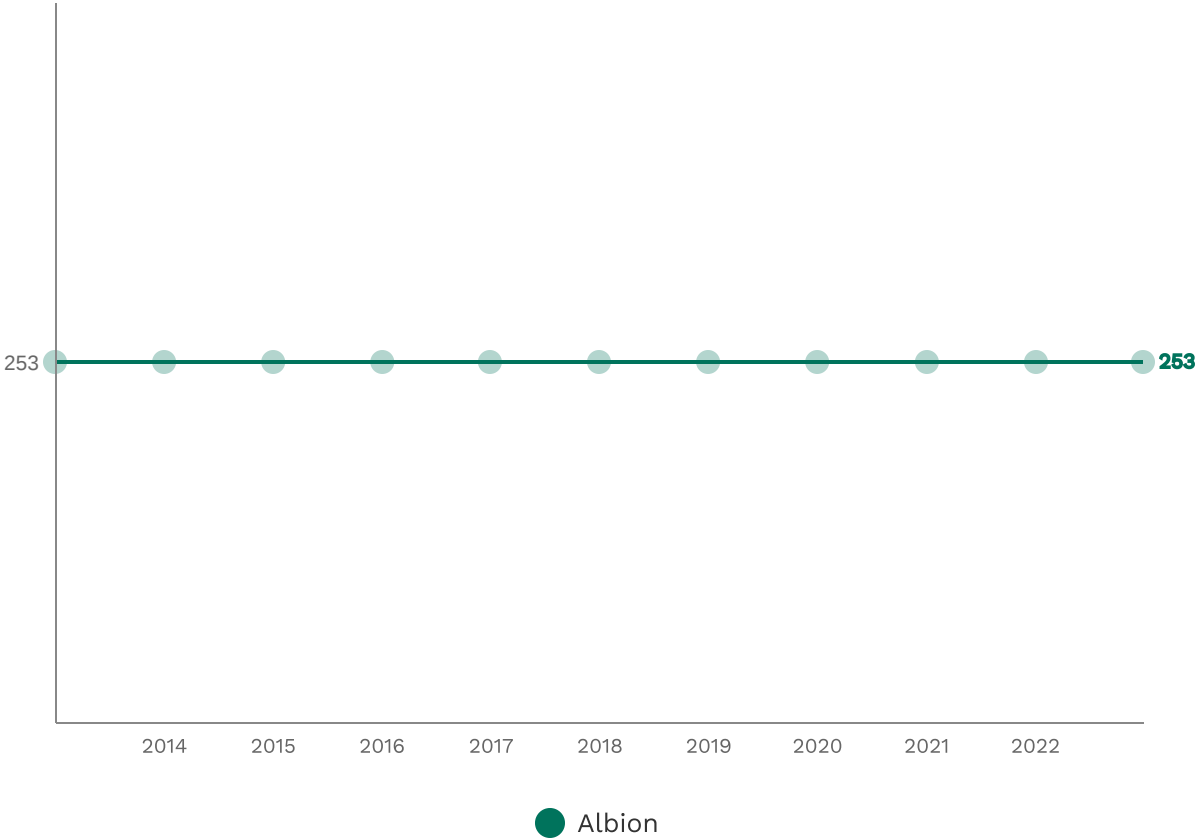
Source: US Department of Housing and Urban Development (HUD)

Deed-Restricted Affordable Homes

Deed-restricted homes commonly receive government subsidy to provide affordable rents and typically have some form of covenant that restricts rent growth. Throughout this report, “deed-restricted affordable housing” refers to state- and federally-assisted rental housing inventoried in the [National Housing Preservation Database \(NHPD\)](#). Deed-restricted homes that receive no public assistance, like some restricted by local statutes or in community land trusts, and those that only receive local government subsidy, such as New York City's 421-a local tax incentive, are not captured in this dataset.

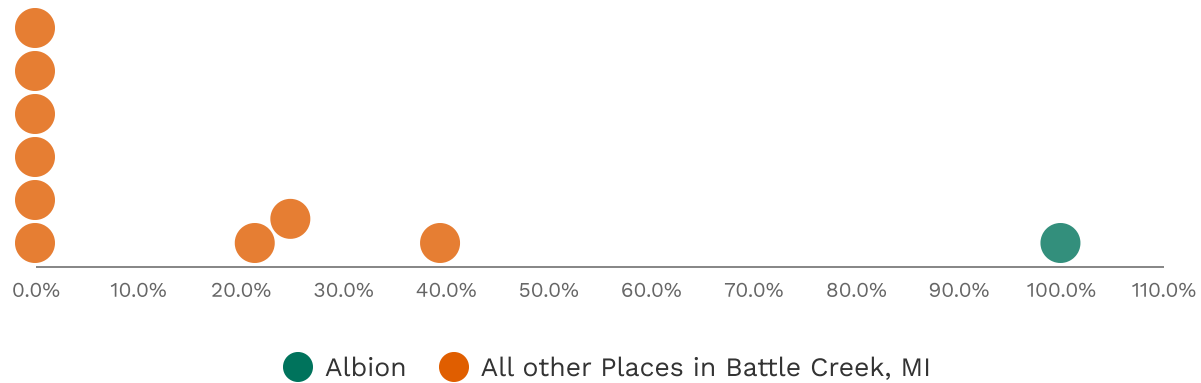
In Albion in 2021, 48.2% of all rental homes were deed-restricted, compared to Battle Creek CBSA, MI at 38.2%.

Total Supply of Deed-Restricted Affordable Homes by Year (2013-2023)



Note: Data reflect the total number of deed-restricted homes in each year with active or inconclusive subsidies based on the earliest start date and latest end date of each property's subsidies.

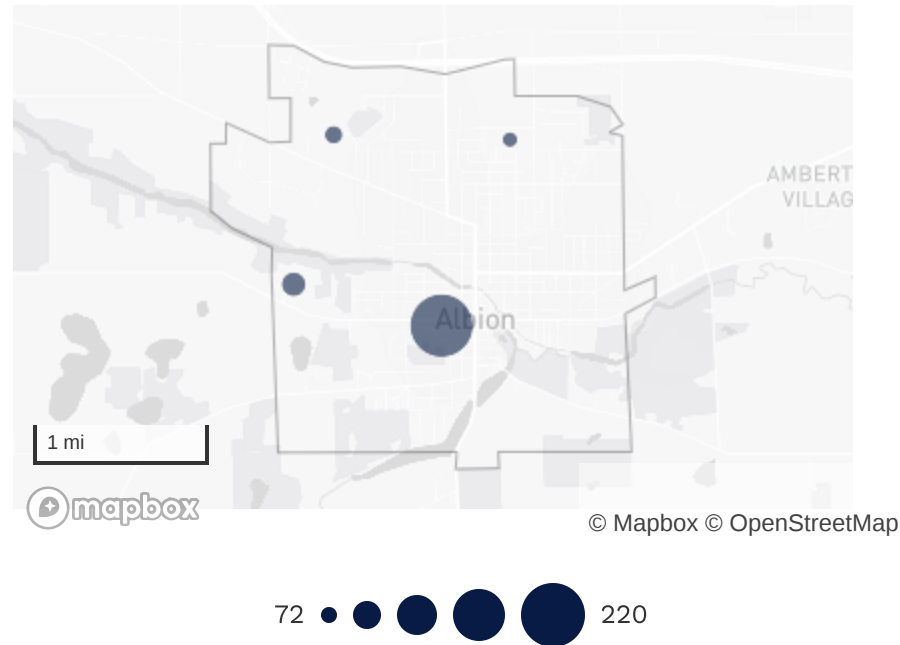
Deed-Restricted Affordable Homes as Share of all Rental Homes (2022)



Source: HR&A analysis calculated using data from the American Community Survey (ACS); Public Use Microdata Sample (PUMS); and National Housing Preservation Database (NHPD).

Deed Restricted Units by Location

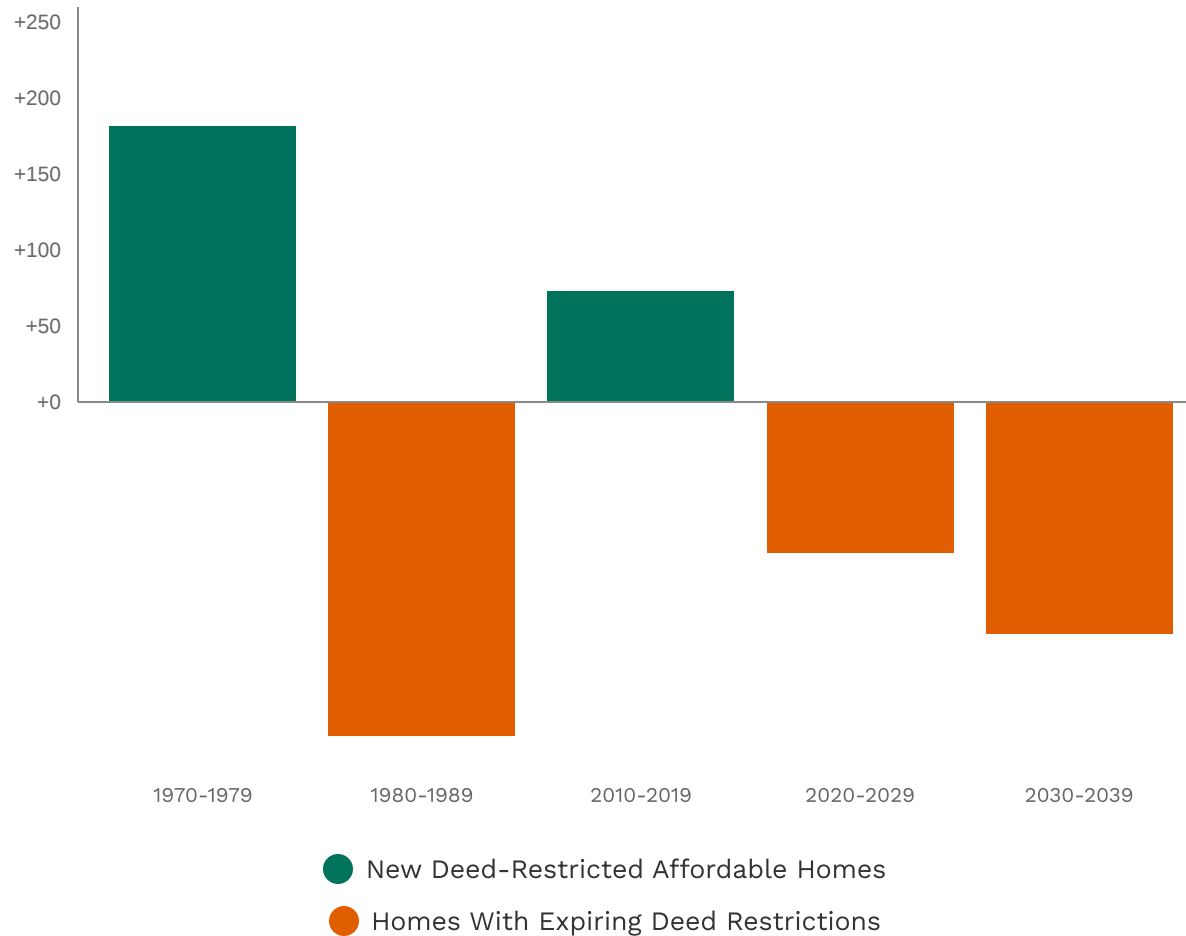
Deed-Restricted Affordable Homes by Location (2024)



Source: National Housing Preservation Database (NHPD)

Deed Restricted Buildings by Number of Units

Affordable Housing Deliveries and Potential Expiries by Decade



Source: National Housing Preservation Database (NHPD)

Deed-Restricted Affordable Deliveries and Potential Expirations

Deed-restricted affordable housing units typically do not have rent growth limited indefinitely. Depending on the program that is providing a subsidy source, rent growth is restricted for a set period of time. For units subsidized through the Low-Income Housing Tax Credit (LIHTC) Program for instance, units are typically only restricted for 15 years.

This chart demonstrates both deliveries of new, deed-restricted affordable units, compared to the number of estimated deed-restricted affordable units that will no longer have rent growth restrictions. While some of these expiring units will be preserved, it is important to consider when expiries are greater than new deliveries.

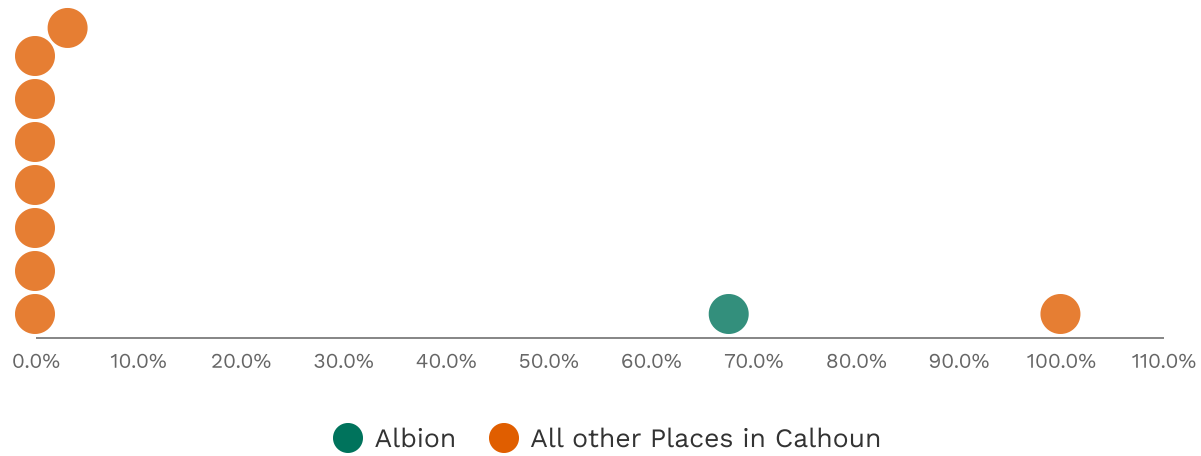
Michigan Economic Development Corporation (MEDC) Housing Investment

In addition to funding distributed at the federal level and by Michigan State Housing Development Authority (MSHDA), other Michigan State Agencies also make investments to improve or increase housing supply in the state. Michigan Economic Development Corporation for instance has invested in housing across the state of Michigan, shown below.

Affordable Housing in Areas of Opportunity

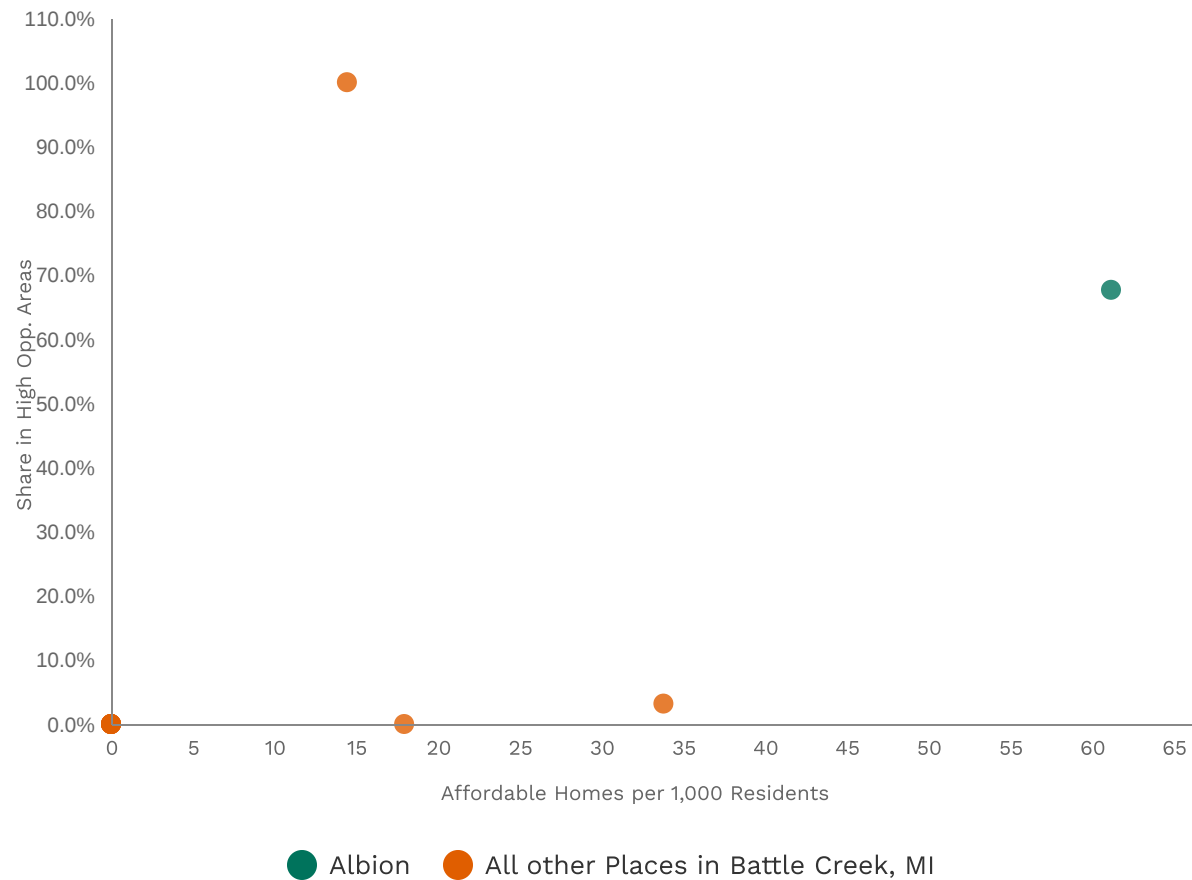
In 2022, 67.7% of the deed-restricted affordable housing stock in Albion was located in high opportunity areas, which are defined here as properties in census tracts that had a higher median income than Albion overall.

Comparative Share of Affordable Housing Properties Located in High Opportunity Areas (2022)



Source: National Housing Preservation Database (NHPD) and American Community Survey (ACS)

Affordable Homes per Capita Compared to the Share in High Opportunity Areas (2022)

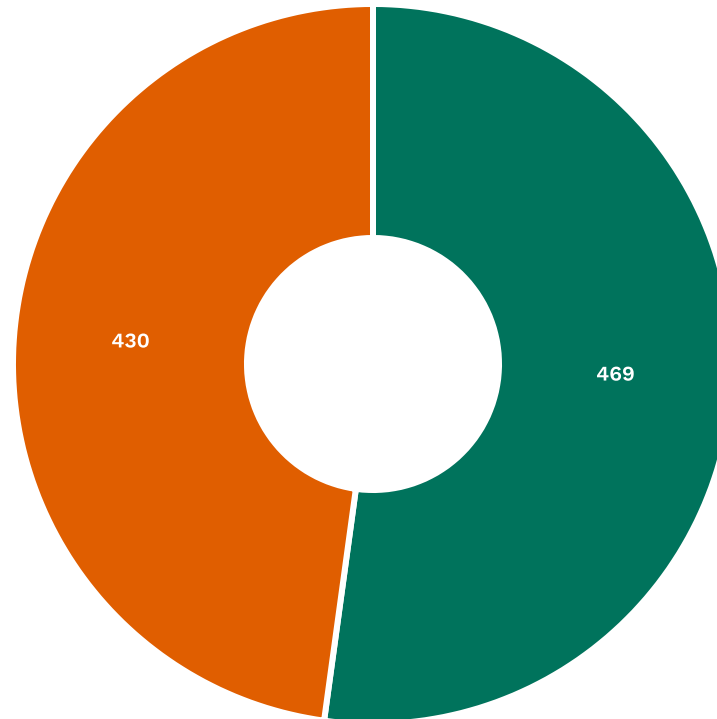


Source: National Housing Preservation Database (NHPD) and American Community Survey (ACS)

Affordable Homes

In 2021, 51.8% of homes in Albion were affordable to households earning less than 60% of Area Median Income. Of these homes, 473 (86.6%) were deed-restricted, or subsidized affordable housing. The remaining 73 (13.4%) were unrestricted, or Naturally Occurring Affordable Housing (NOAH).

Share of All Rental Homes Affordable Under 60% AMI (2022)

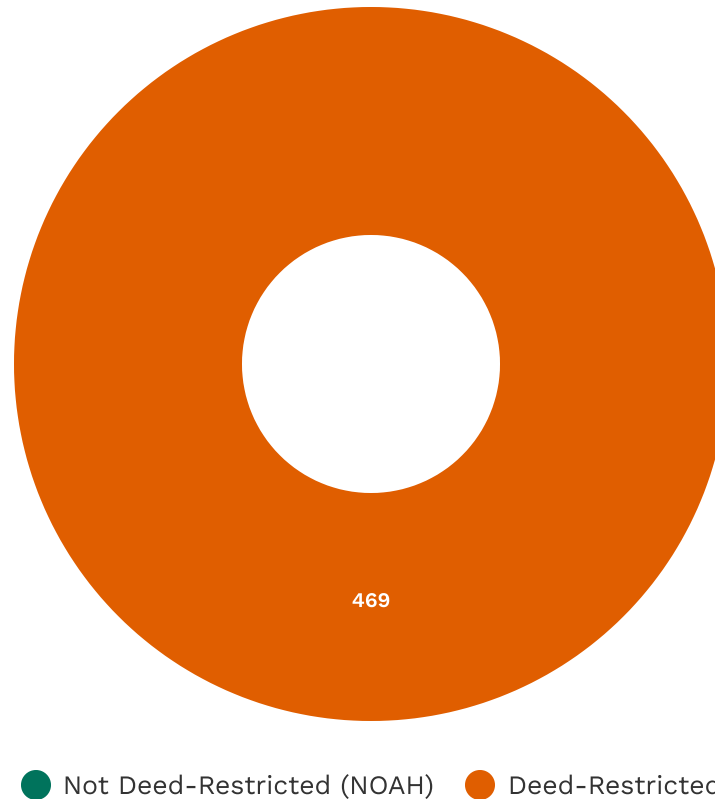


● Rental Homes Affordable <60% AMI ● Rental Homes Affordable >60% AMI

All rental homes includes all deed-restricted and unrestricted rental homes in the market.

Source: HR&A analysis calculated using data from the American Community Survey (ACS); Public Use Microdata Sample (PUMS); and National Housing Preservation Database (NHPP).

Rental Homes Affordable Under 60% AMI by Deed Restriction Status (2022)



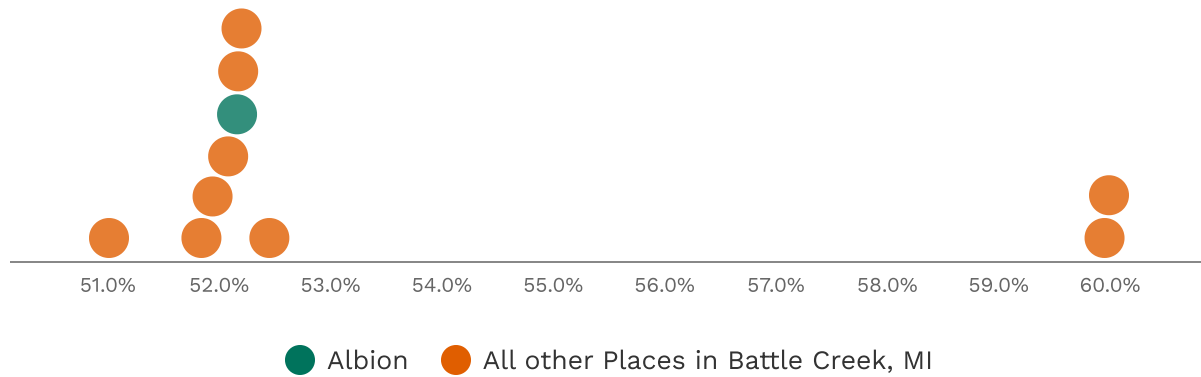
Deed-restricted affordable homes include federally-assisted and some state-assisted homes only. Deed-restricted homes that receive no public assistance or only receive local government subsidy are not included in the deed-restricted category in this chart.

Source: HR&A analysis calculated using data from the American Community Survey (ACS); Public Use Microdata Sample (PUMS); and National Housing Preservation Database (NHPD).

Regional Comparison

In 2021, the total share of homes affordable to households earning less than 60% of Area Median Income in Albion was 51.8%, compared to Battle Creek CBSA, MI at 61.8%.

Comparative Share of All Rental Homes Affordable Under 60% AMI (2022)



Source: HR&A analysis calculated using data from the American Community Survey (ACS); Public Use Microdata Sample (PUMS); and National Housing Preservation Database (NHPPD).

Renter Housing Needs

Albion

Renter Housing Needs

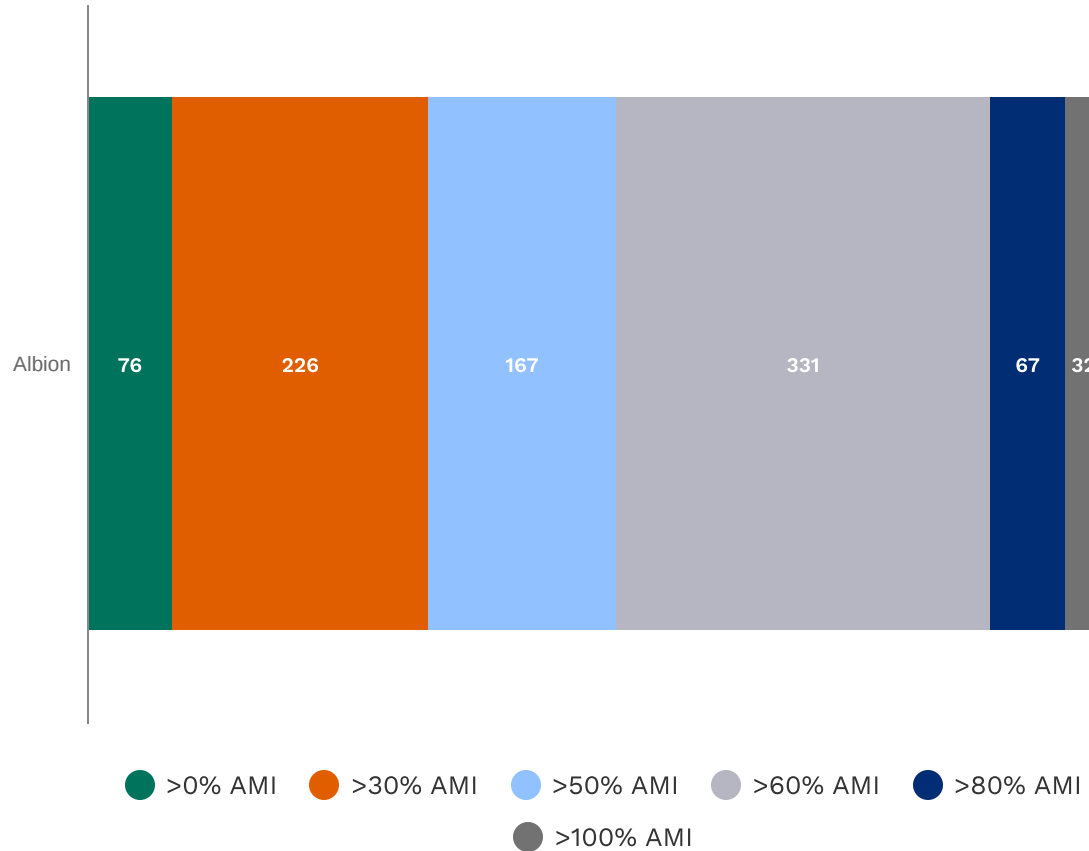
This section focuses on the housing needs of renters. Information about renter housing needs should be used to inform and shape policies and initiatives that address affordability, accessibility, and quality in the housing market.

Minimum AMI Levels Required to Afford Rent

In 2021, the largest share of rental homes in Albion required a minimum household income between 61-80% AMI to afford rent, with 398 homes (37.8%) affordable at this AMI level.

Click [here](#) to see the corresponding household incomes based on AMI level and household size.

Rental Homes by Minimum AMI Level to Afford Rent (2022)



This chart shows the minimum AMI level required to afford rent for each rental home in Albion. Because HUD calculates [AMI levels](#) by household size, household sizes were estimated for each rental home based on an assumption of 1.5 people per bedroom. Then, rents were compared to AMI levels by household size based on the affordability standard of rent costing less than 30% of a household's income. For interpretation purposes, note that any rental home which is affordable to households in one income bracket would also be affordable to households in any higher income bracket.

Area Median Income

AMI stands for Area Median Income, which is a measure of the median income of a specific geographic area (known as Fair Market Rent (FMR) Areas) calculated by HUD to determine eligibility for housing assistance programs. 100% AMI reflects the median income for a given household size.

HUD calculates AMI annually for each metropolitan area and non-metropolitan county in the United States. The calculation is based on the income levels of all households in the area, regardless of their tenure status (i.e., whether they own or rent their homes). The AMI for a specific area is then used as a benchmark for determining eligibility for various housing assistance programs.

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Area Median Income by Household Size (2022)

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Area Median Income (100% AMI)	\$50,5...	\$57,700	\$64,9...	\$72,100	\$77,900	\$83,700

Source: US Department of Housing and Urban Development (HUD)

Source Notes

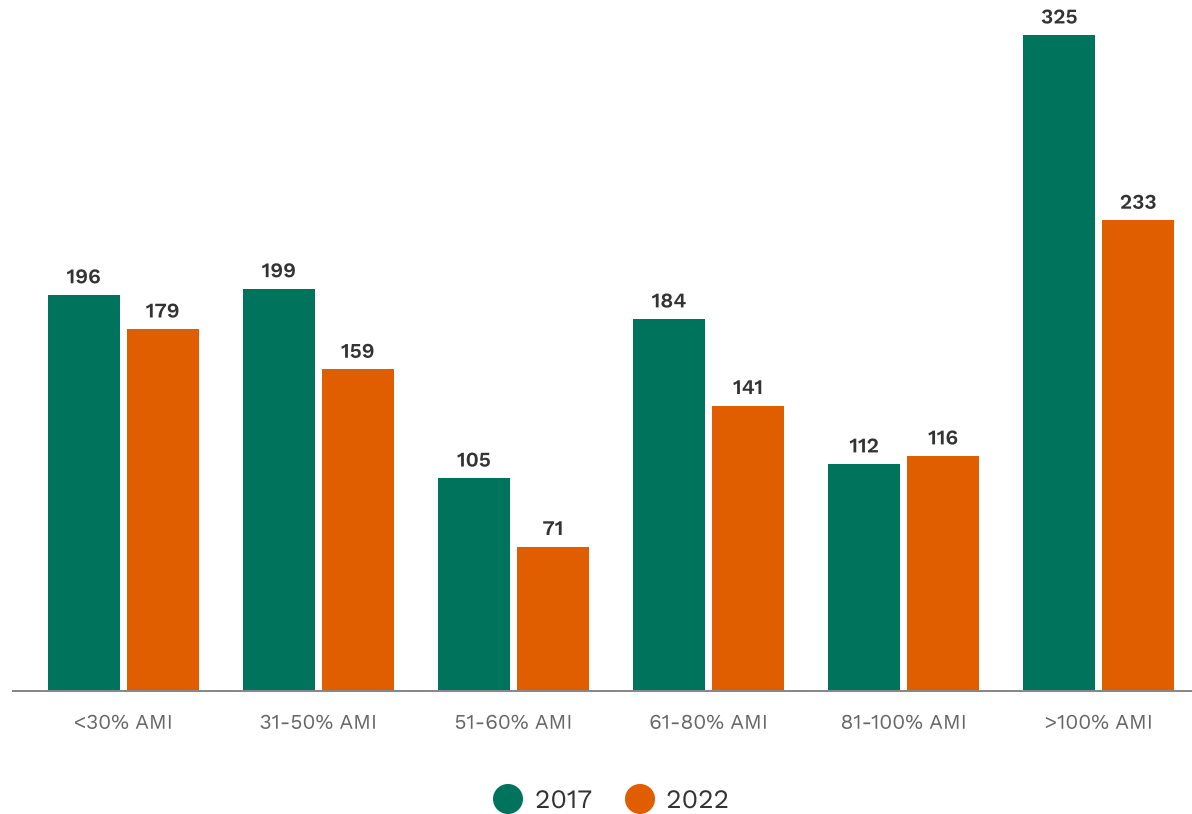
Data shown for Albion come from the Battle Creek, MI MSA. Census geographies may not directly align with HUD FMR Areas. To find another HUD FMR Area, explore the [HUD FMR Areas map](#) and access AMI data for other HUD FMR Areas from [HUD's data portal](#).

Source: US Department of Housing and Urban Development (HUD)

Renter Households by AMI and Income

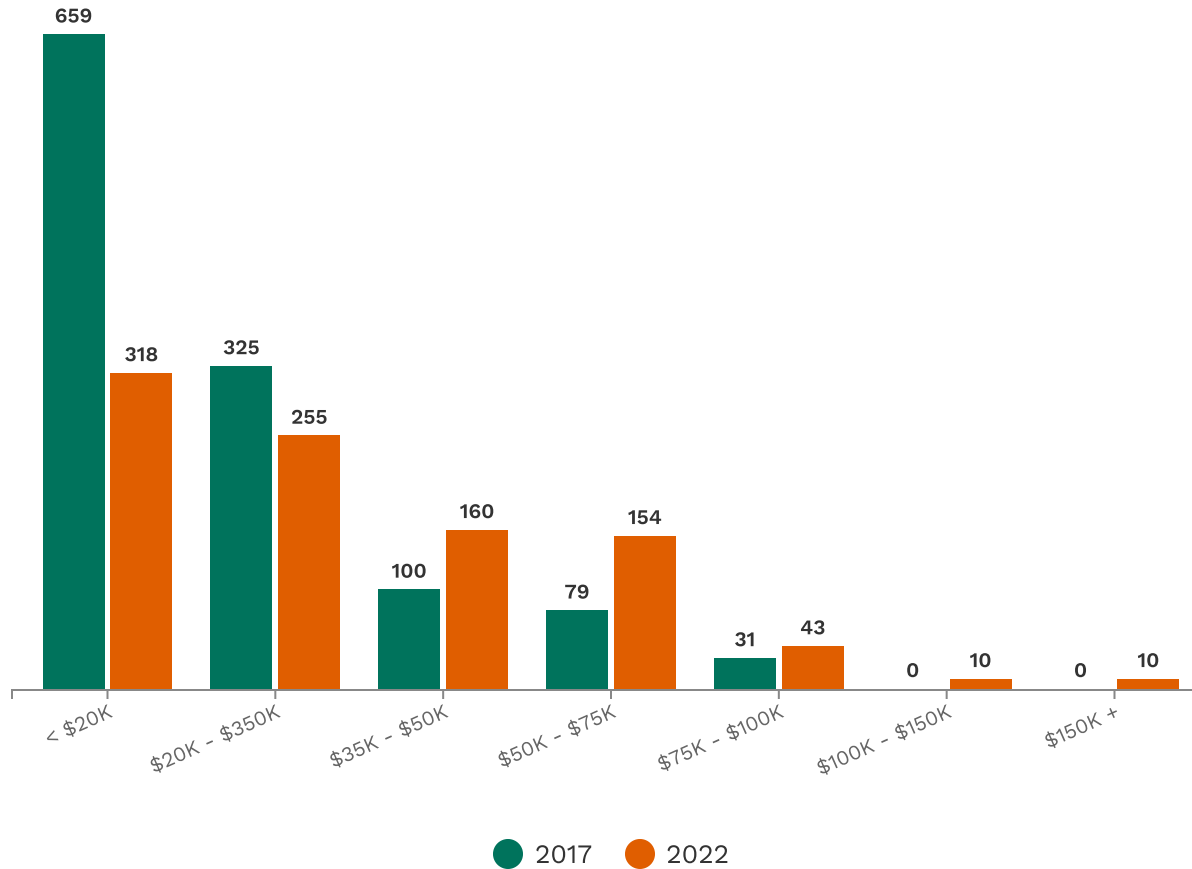
In 2021, 1,054 renter households in Albion paid cash rent. 11.8% of all households were renters and earned above the Area Median Income, compared with 8.3% of renters who earned below 30% of AMI. See below for more information about [AMI levels](#) in Albion.

Renter Households by AMI Level (2017-2022)



While the number of households in each income band can change substantially over time, the number of households at each AMI level is less likely to change much. This is because AMI levels are related to the median income, and factors like inflation may cause household incomes broadly to rise, including the median income. Dollar values are nominal.

Renter Households by Household Income (2017-2022)



Dollar values are nominal.

Source: American Community Survey (ACS), US Census Bureau

Renter Cost Burden

Overview

The mismatch between what people can afford and housing costs leads households to be cost burdened — spending more than 30% of their gross income on housing.

For low-income households, there is a disparity between the number of affordable homes and the number of households which need affordable housing.

Unfortunately, the number of cost-burdened households is even higher than this gap suggests.

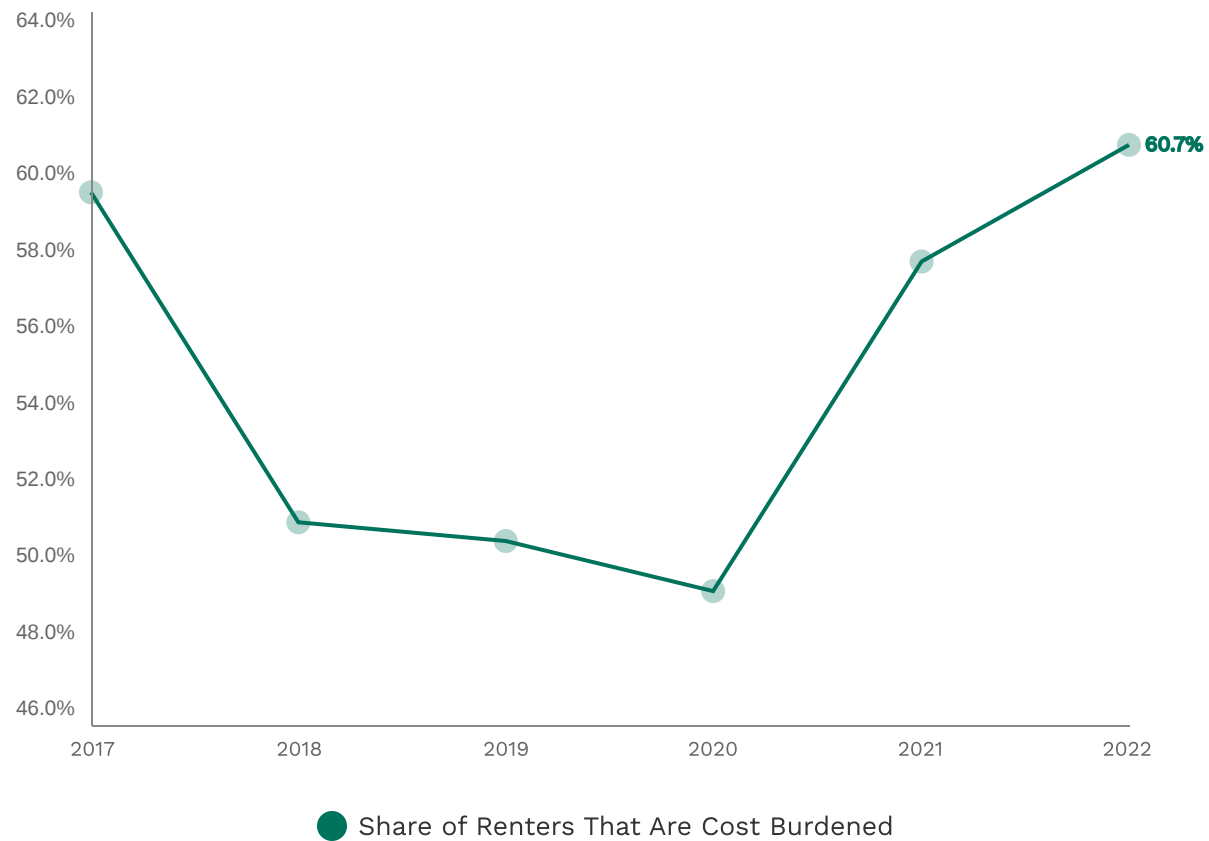
This is because many households choose to spend more than 30% of their income on housing in order to access high quality schools, safer conditions, or for proximity to employment centers and amenities which may be unavailable near lower priced homes. In addition, higher income households may choose to reside in lower-cost housing

“The rent eats first.” For low-income households, spending a disproportionate amount of income on housing is often called shelter poverty.

After paying for housing costs, many households do not have enough to adequately cover other necessary expenses like transportation, food, and healthcare.

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

Renter Cost Burden Rate Over Time (2017-2022)

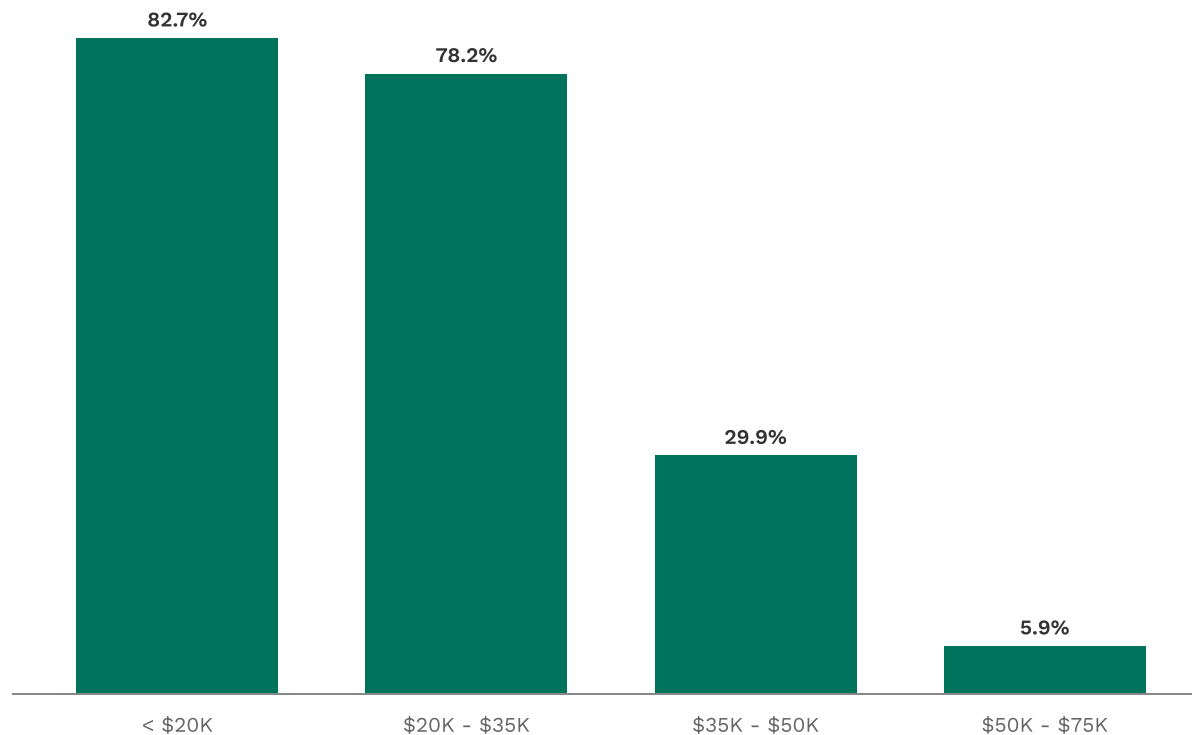


Source: American Community Survey (ACS), US Census Bureau

Renter Cost Burden by Income

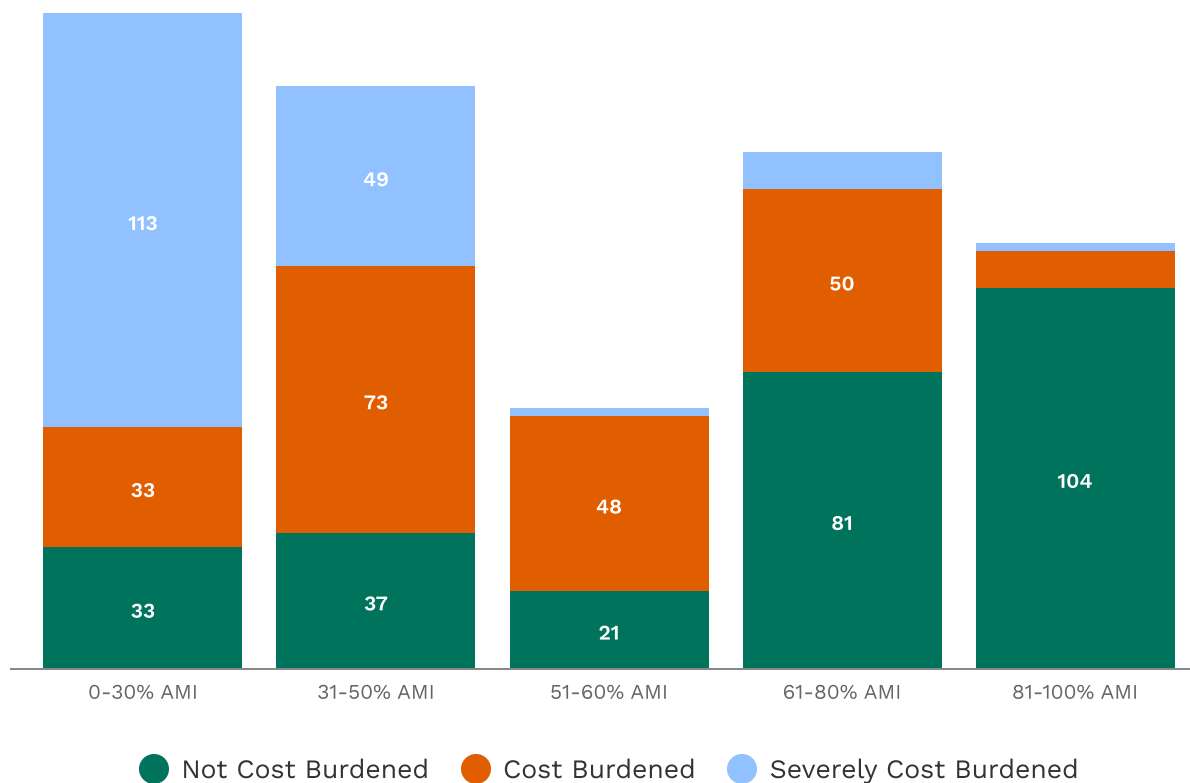
In 2022, 24.2% of renters in Albion spent 30-50% of their income on housing (cost burdened), while 19.5% of renters spent more than 50% of their income on housing (severely cost burdened), for a total of 43.7% of all renters.

Renter Cost Burden Rates by Household Income (2022)



Source: Public Use Microdata Sample (PUMS), US Census Bureau

Renter Cost Burden Rates by AMI (2022)



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

Renter Cost Burden by Cohort

Housing cost burden can sometimes fall disproportionately on specific demographic groups and vulnerable populations, like single parent households or seniors.

Renter Cost Burden Rates by Cohort (2022)

Cohort	Albion ▲
Households of Other Races	40.8%
White Households	41.5%
Households with Children	43.4%
All Renter Households	43.7%
Hispanic/Latino Households	46.4%
Black Households	54.8%
Senior Households	54.9%
Single-Parent Households	62.6%

Source: Public Use Microdata Sample (PUMS), US Census Bureau

Source Notes

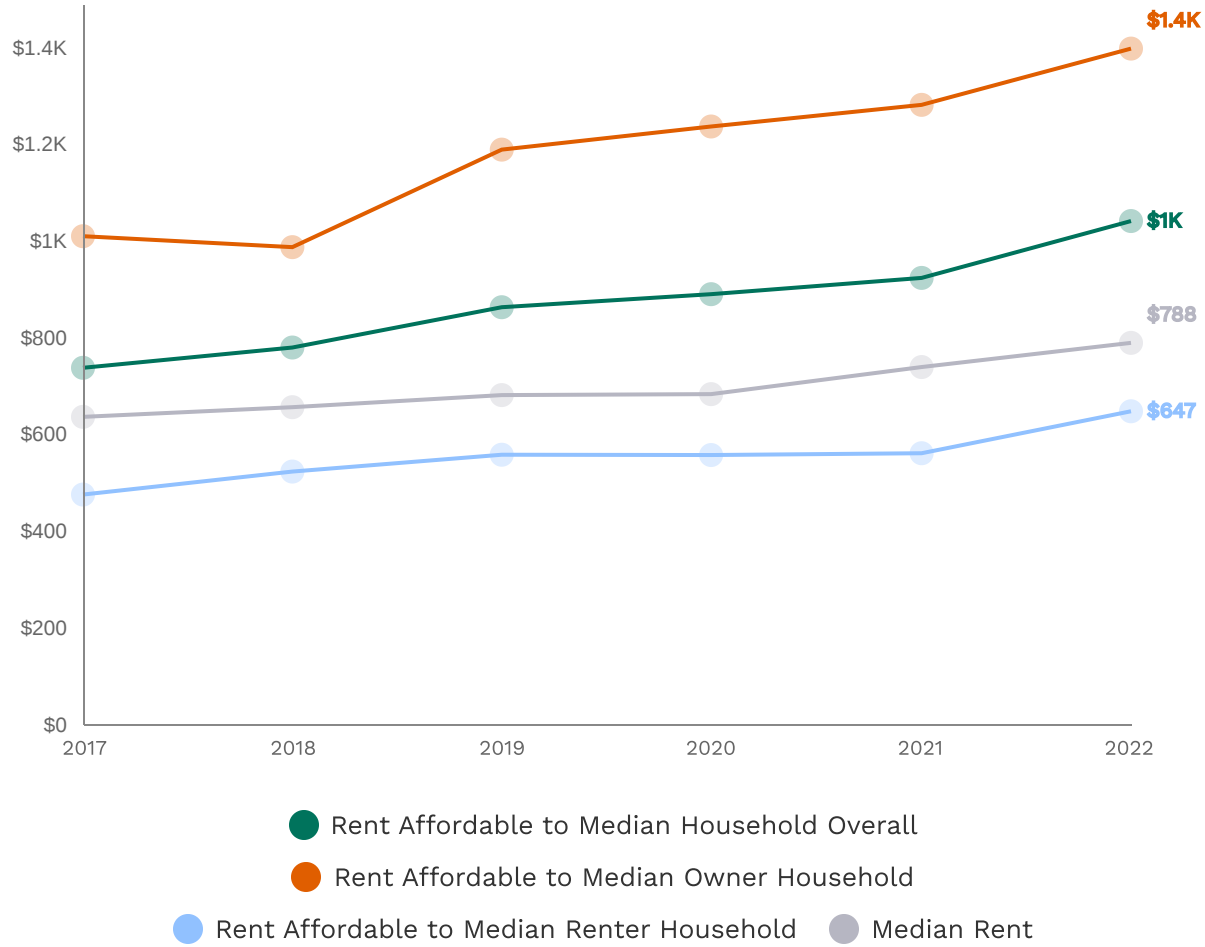
Only households exclusively composed of senior citizens (age 65 or above) were included in the "Senior" category. Note for geographies with small populations of a cohort, values might show 0 or N/A.

Source: Public Use Microdata Sample (PUMS), US Census Bureau

Affordable Rent

In 2021, the rent affordable to the median earning renter in Albion was \$560. In comparison, the median rent was \$738.

Comparison of Median Rent and Affordable Rent by Tenure (2017-2022)



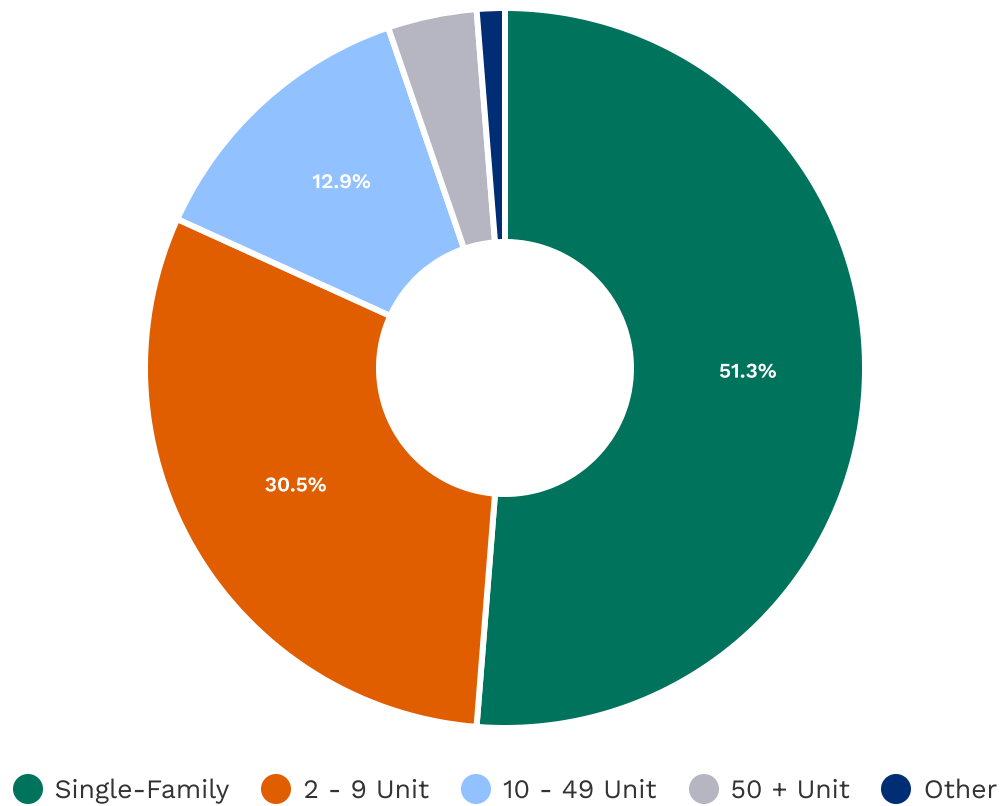
Median rent data for Albion comes from the ACS. Rent is considered affordable if it is less than 30% of a household's of gross pre-tax monthly income, per HUD. The affordable rent was calculated based on the median household income by tenure. Dollar values are nominal.

Source: Depending on data availability, rent data comes from Zillow where available, or else from the American Community Survey (ACS).

Rented Homes by Building Typology

There were 950 homes occupied by renters in Albion in 2022.

Rented Homes by Building Typology (2022)



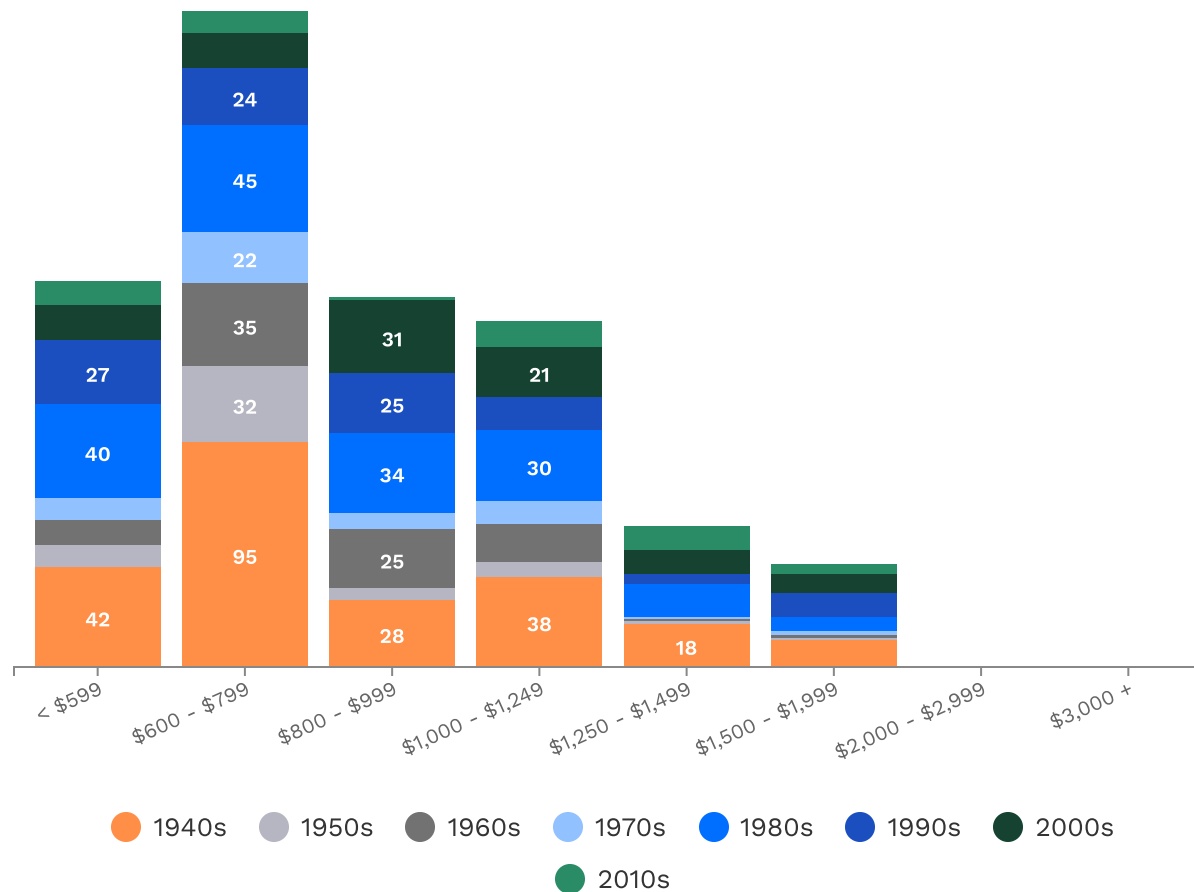
Source: American Community Survey (ACS), US Census Bureau

Homes by Rent

Between 2017 to 2022, the number of homes with rents below \$600 and between \$600-\$799 changed by -65.9% and -23.9% respectively.

Homes by Rent and Decade Built

Homes by Rent and Decade Built (2022)



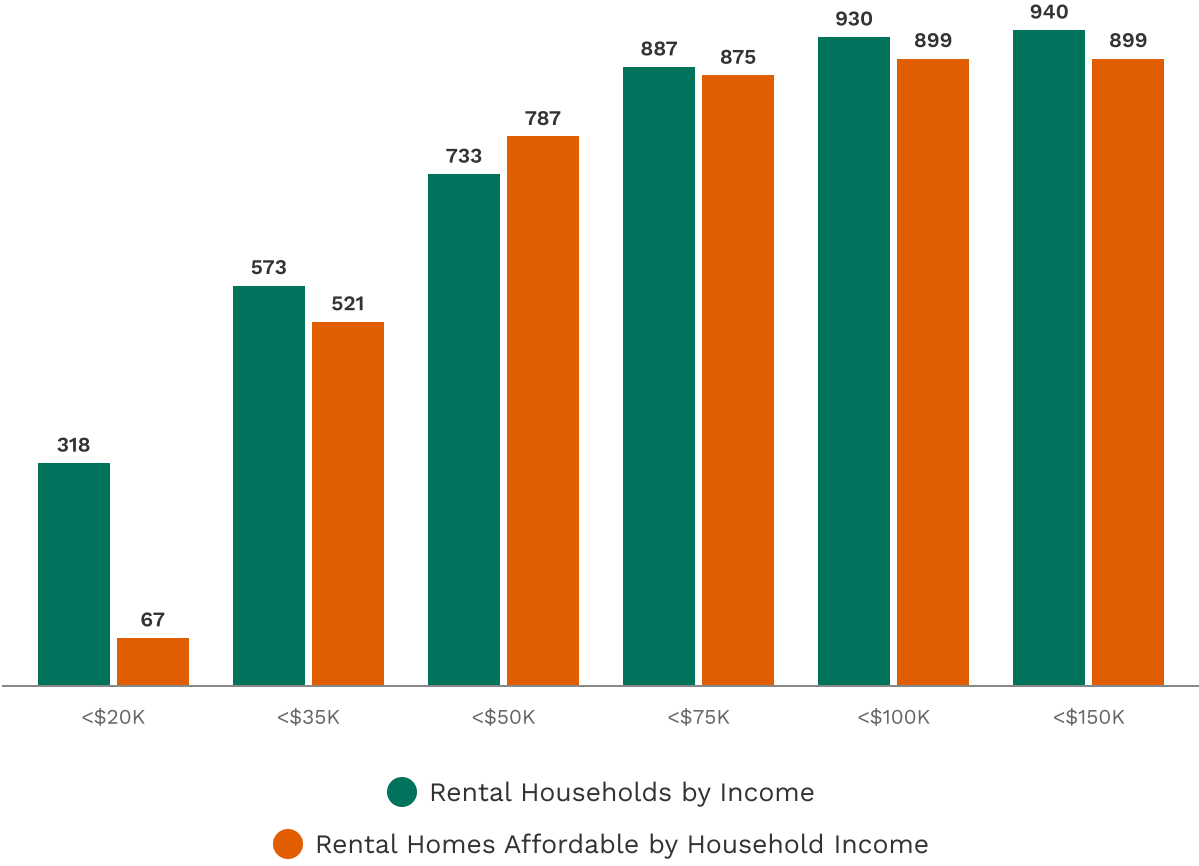
Source: Public Use Microdata Sample (PUMS), US Census Bureau

Rental Housing Gap: Demand and Supply

In Albion, there were 573 renter households earning at or below \$35,000 in 2022. In comparison, there were 521 homes that had rents affordable to households earning at or below \$35,000 (less than \$750).

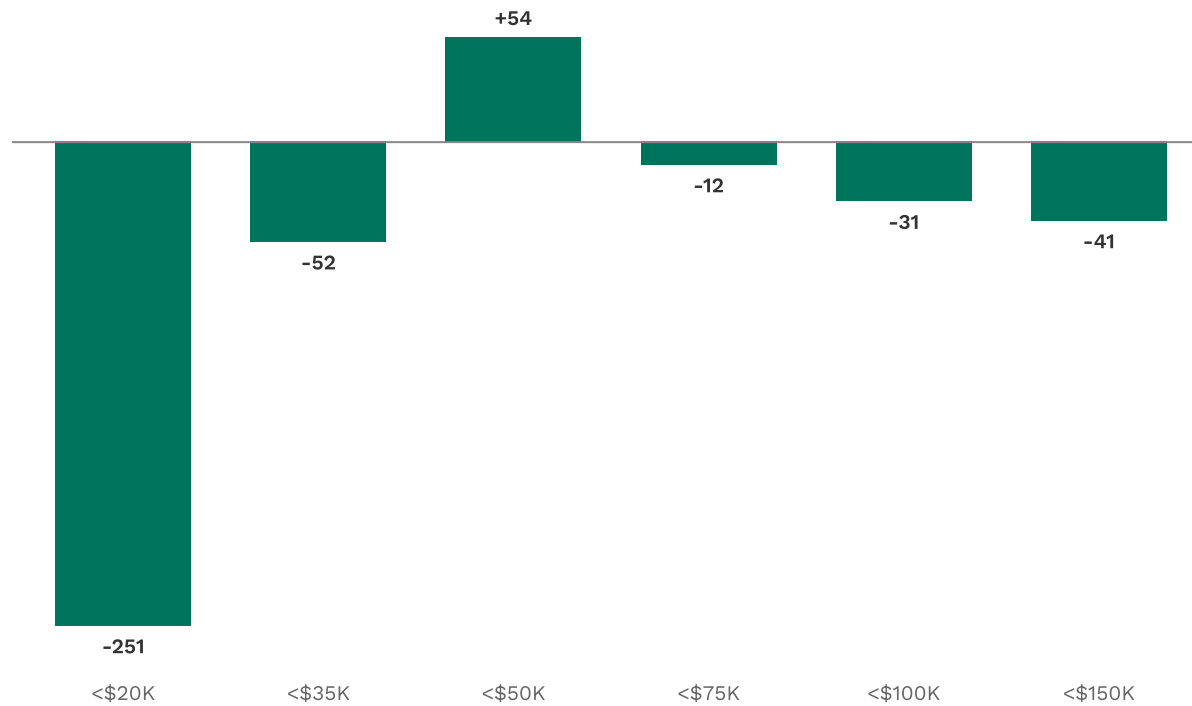
The rental housing gap is a calculation that considers all of the renter households in an income cohort and all of the housing units available to them if they were to spend a maximum of 30% of their income on housing. A negative number means that there are more housing units than households that need them at that price point.

Demand and Supply of Rental Housing by Household Income (2022)



Source: American Community Survey (ACS), US Census Bureau

Rental Housing Deficit/Surplus by Household Income (2022)



Negative numbers indicate a deficit of rental homes affordable to renter households based on their income level. Positive numbers reflect a surplus.

Source: American Community Survey (ACS), US Census Bureau

Homeowner Housing Needs

Albion

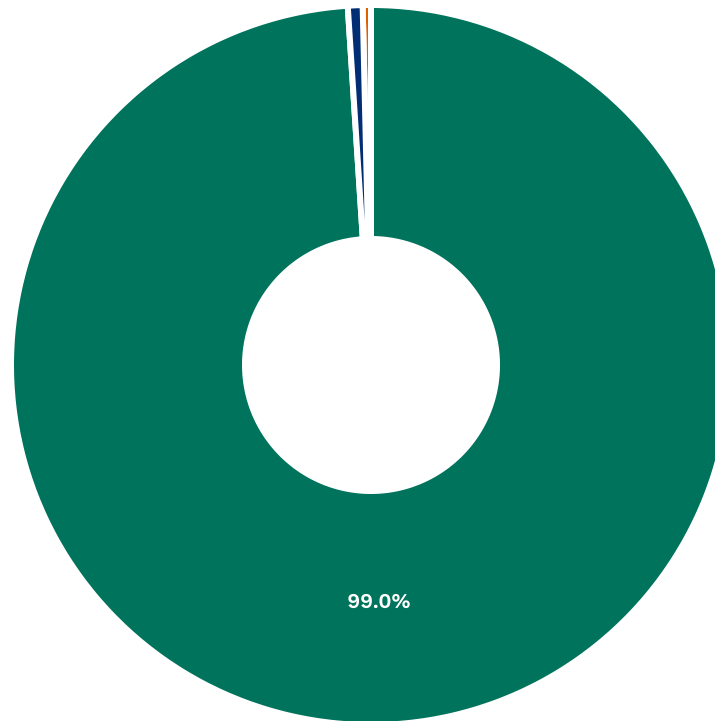
Homeowner Housing Needs

Access to homeownership enables households to build assets and housing stability. Homeownership is the largest source of wealth for households in America and disparate access to homeownership and support to sustain ownership contributes to inequality. Barriers to access could include high home prices and a lack of "entry-level" homes; a lack of assets for a down payment; competition from investor-owners, and inequitable access to mortgage loans. Barriers to sustaining ownership include the inability to maintain and repair a home as you age, access to home equity financing and rising property taxes. Tools to expand access to homeownership focus on increasing the supply of entry-level homes and removing structural barriers to ownership.

Owned Homes by Building Typology

There were 1,366 homes occupied by owners in Albion in 2022.

Owned Homes by Building Typology (2022)



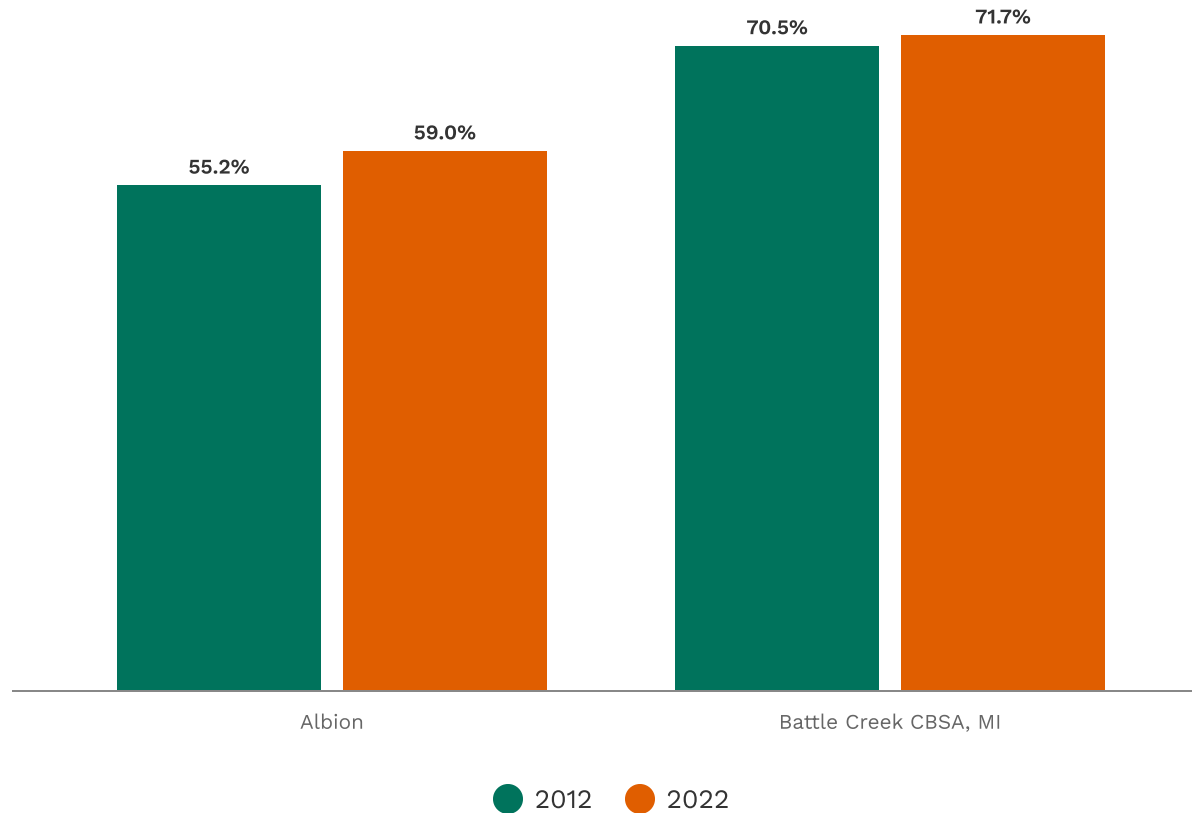
● Single-Family ● 2 - 9 Unit ● 10 - 49 Unit ● 50 + Unit ● Other

Source: American Community Survey (ACS), US Census Bureau

Homeownership Rate

Between 2012 and 2022, the rate of homeownership in Albion increased by 6.8%. In Battle Creek CBSA, MI, the homeownership rate rose by 1.7%. For Black households in Albion, homeownership rates were -17.9% less than white households in 2022.

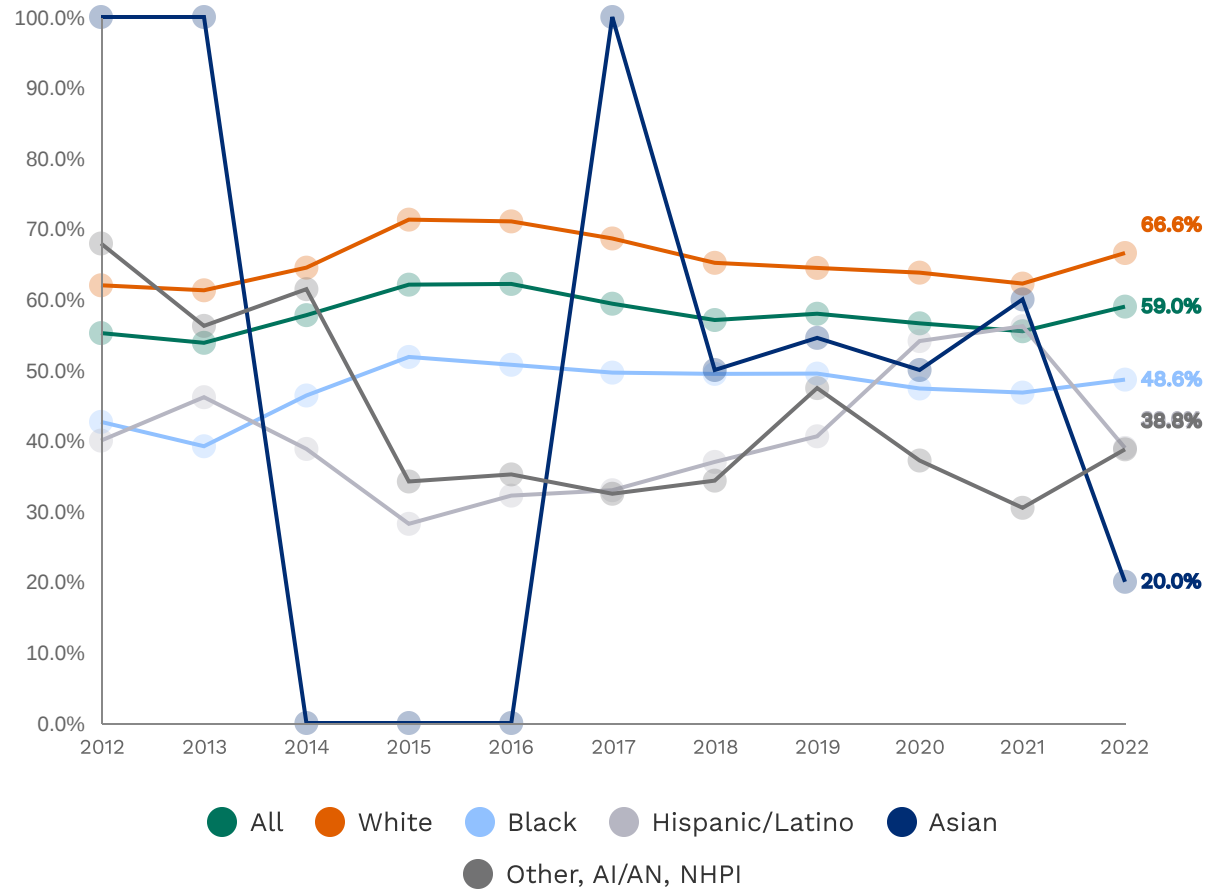
Comparative Homeownership Rate (2012-2022)



Source: American Community Survey (ACS), US Census Bureau



Homeownership Rate by Race and Ethnicity (2012-2022)

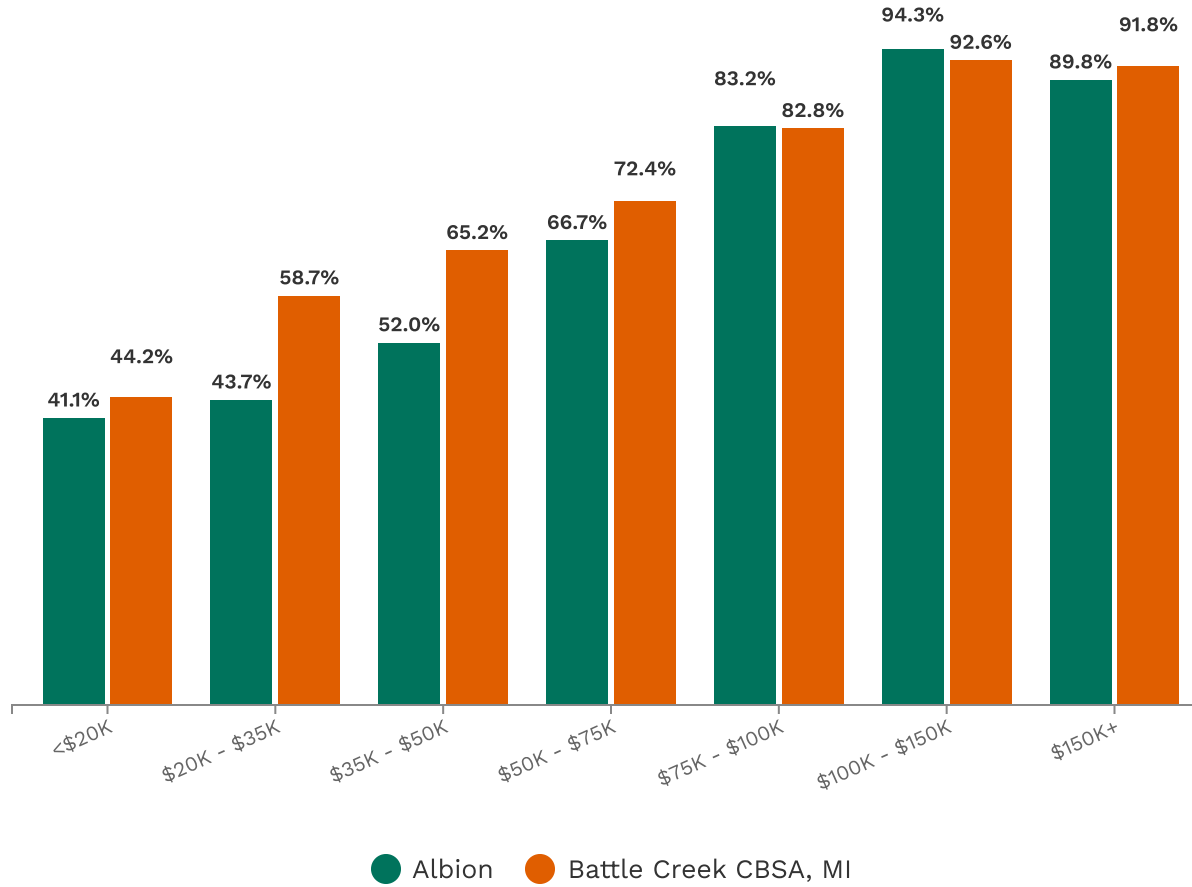


White refers to non-Hispanic White heads of household only. Hispanic/Latino refers to those of any race whose ethnicity is Hispanic or Latino. All other groups include non-Hispanic individuals only. AI/AN - American Indian or Alaska Native; NHPI - Native Hawaiian or Pacific Islander; Other - Some Other Race and Two or More Races.

Homeowners by Household Income

Households making \$50K - 75K had the highest rates of homeownership in Albion in 2022 at 22.6%. For households making \$35K - 50K, the homeownership rate was 12.7% and has decreased from 13.2% in 2012.

Comparative Homeownership Rate by Household Income (2022)



Source: American Community Survey (ACS), US Census Bureau

Owner Cost Burden

Overview

The mismatch between what people can afford and housing costs leads households to be cost burdened — spending more than 30% of their gross income on housing. For homeowners, housing costs include mortgage payments, property taxes, homeowners association fees, and insurance.

For low-income households, there is a disparity between the number of affordable homes and the number of households which need affordable housing.

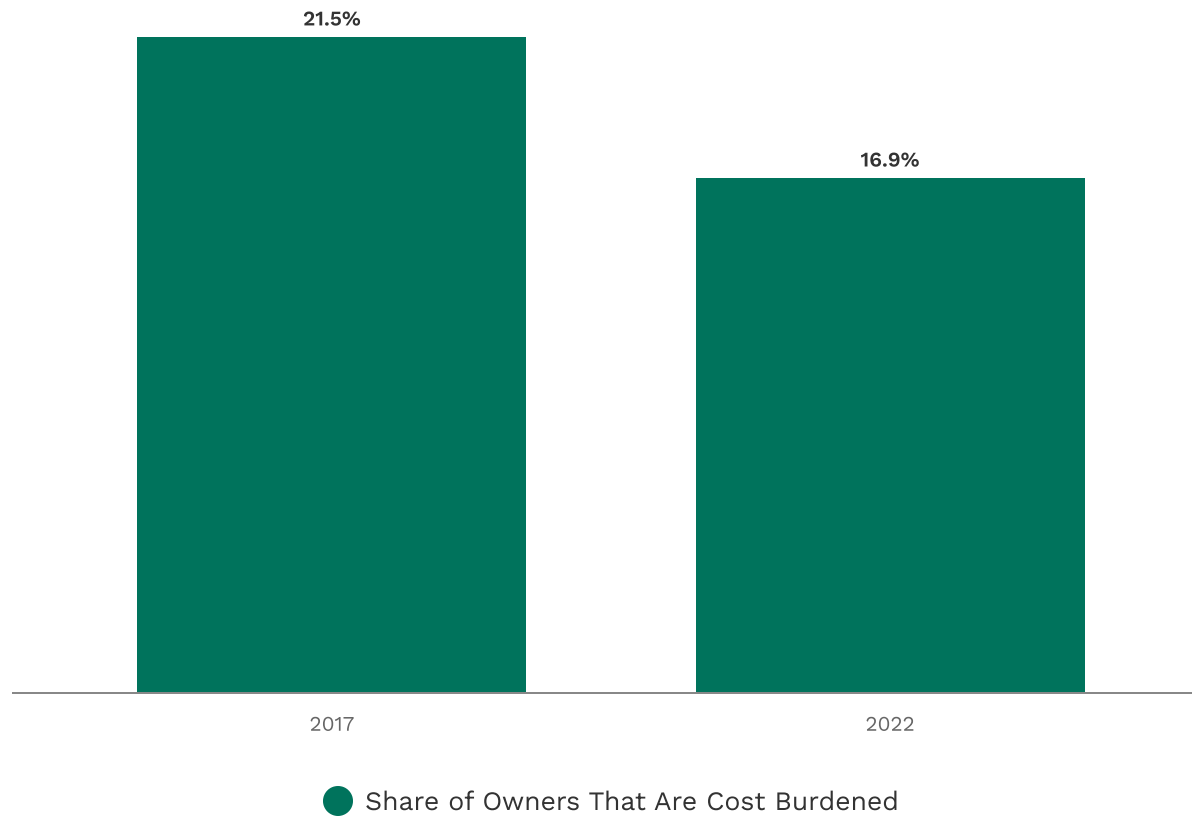
Unfortunately, the number of cost-burdened households is even higher than this gap suggests.

This is because many households choose to spend more than 30% of their income on housing in order to access high quality schools, safer conditions, or for proximity to employment centers and amenities which may be unavailable near lower priced homes. In addition, higher income households may choose to reside in lower-cost housing.

For low-income households, spending a disproportionate amount of income on housing is often called shelter poverty. After paying for housing costs, many households do not have enough to adequately cover other necessary expenses like transportation, food, and healthcare.

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

Owner Cost Burden Rate Over Time (2017-2022)



Source: American Community Survey (ACS), US Census Bureau

Owner Cost Burden by Cohort

Housing cost burden can sometimes fall disproportionately on specific demographic groups and vulnerable populations, like single parent households or seniors.

Owner Cost Burden Rates by Cohort (2022)

Cohort	Albion ▲
Households with Children	15.0%
White Households	19.2%
All Owner Households	19.3%
Black Households	19.3%
Hispanic/Latino Households	20.8%
Senior Households	23.8%
Households of Other Races	29.2%
Single-Parent Households	34.9%

Source: Public Use Microdata Sample (PUMS), US Census Bureau

Source Notes

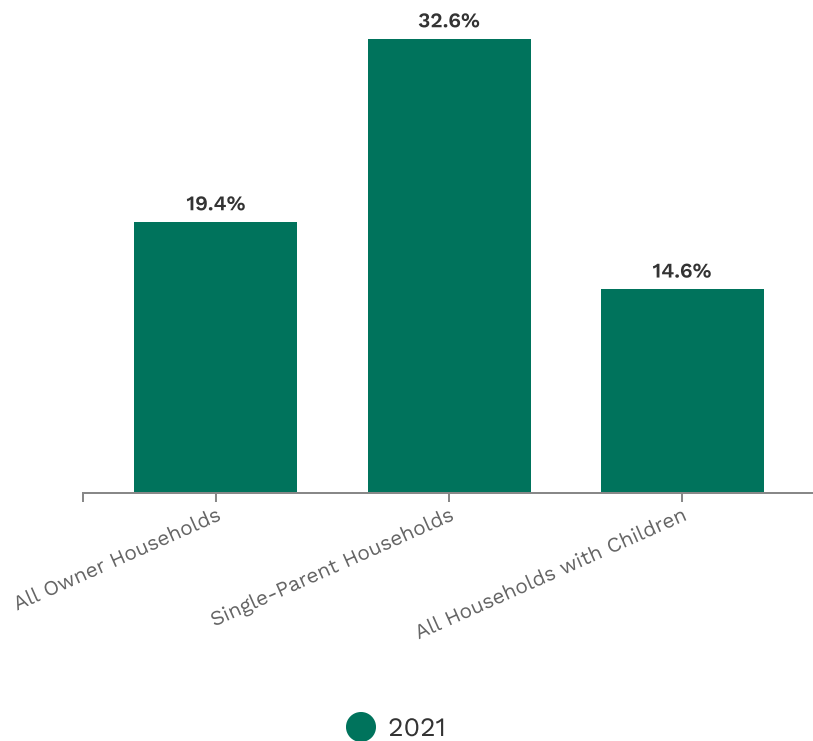
Only households exclusively composed of senior citizens (age 65 or above) were included in the "Senior" category. Note for geographies with small populations of a cohort, values might show 0 or N/A.

Source: Public Use Microdata Sample (PUMS), US Census Bureau

Owner Cost Burden Rates by Household Composition

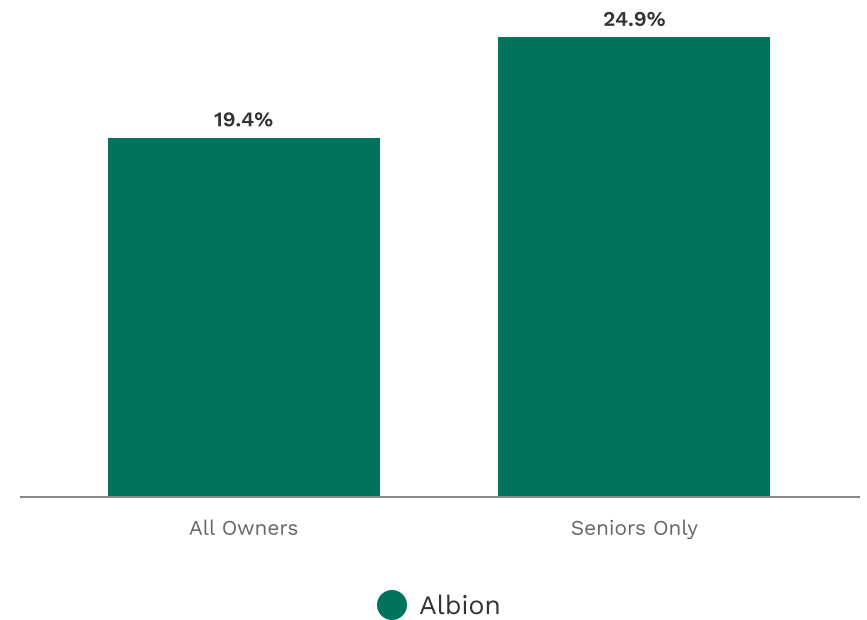
Cost burden is typically higher for single parent households and households that are comprised entirely of seniors--even for home owners.

Owner Cost Burden for Single Parent Households (2021)



Source: Public Use Microdata Sample (PUMS), US Census Bureau

Owner Cost Burden by Senior Status of Household Members (65+) (2021)

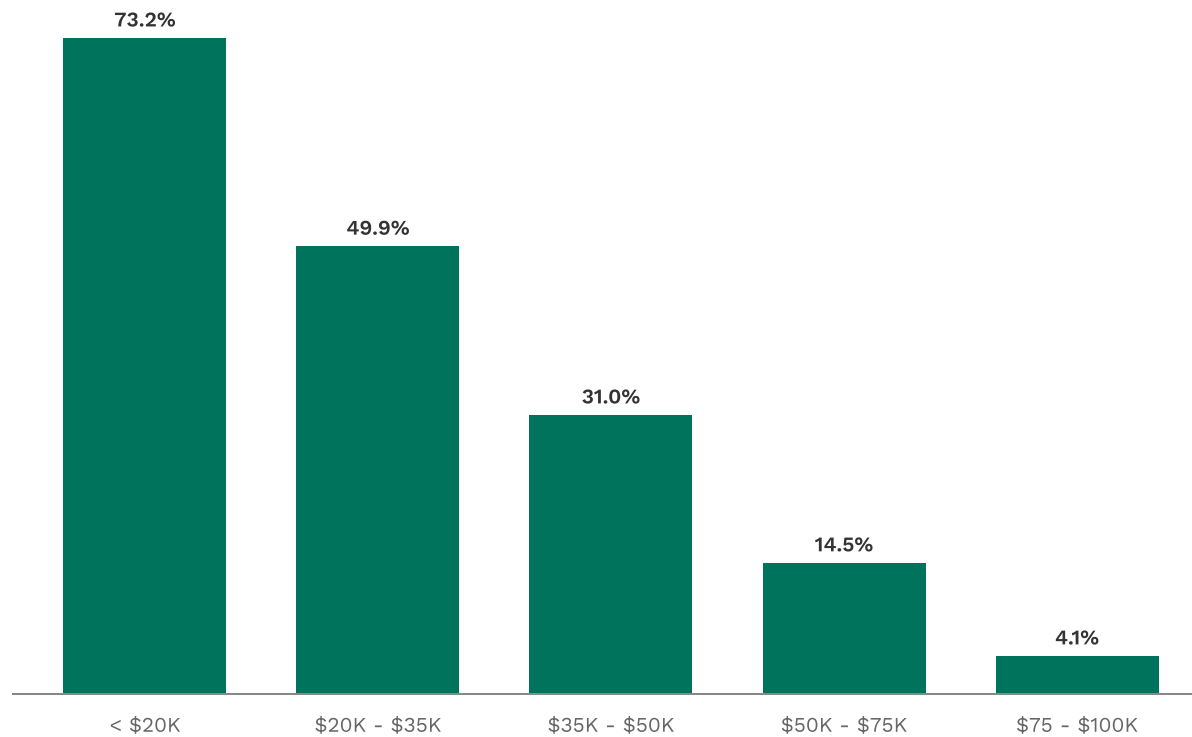


Only households exclusively composed of senior citizens (age 65 or above) were included in the "Senior" category.

Source: Public Use Microdata Sample (PUMS), US Census Bureau

Owner Cost Burden by Income

Owner Cost Burden Rates by Household Income (2022)

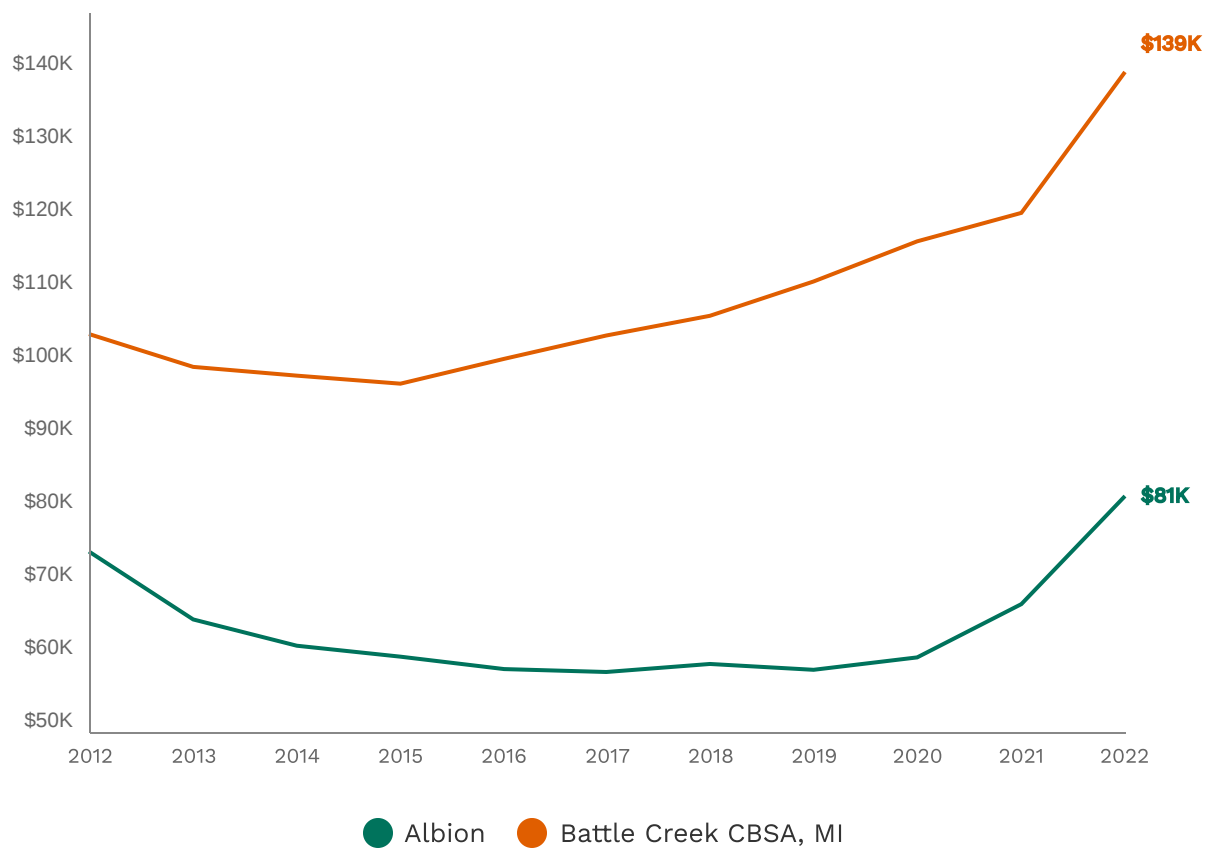


Source: Public Use Microdata Sample (PUMS), US Census Bureau

Home Values

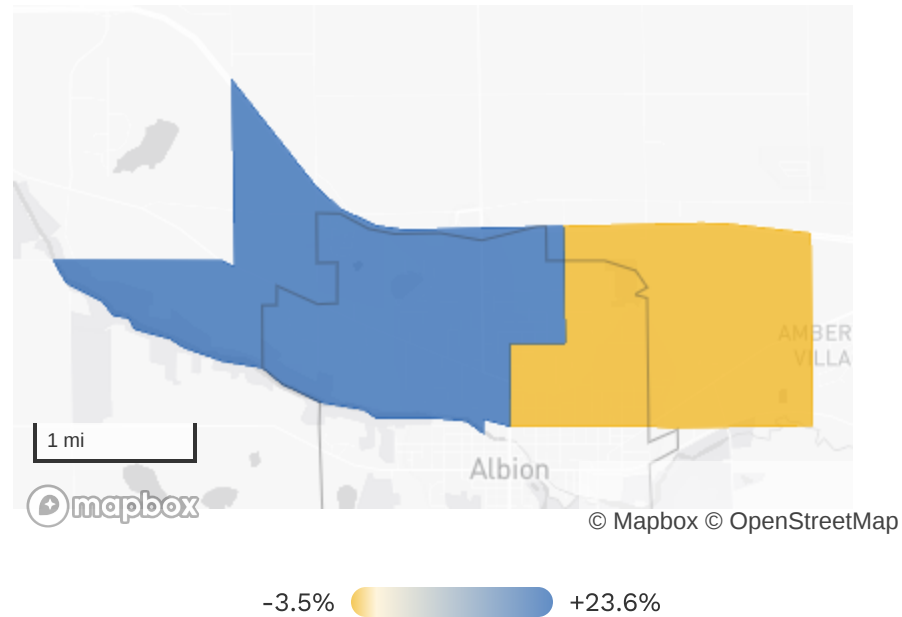
Home values in Albion increased by 130.8% from 2013 to 2023, compared to home values across Battle Creek CBSA, MI, which increased by 126.7%.

Typical Home Values Over Time (2012-2022)



Source: American Community Survey (ACS), US Census Bureau

Change in Median Home Values (2012-2022)



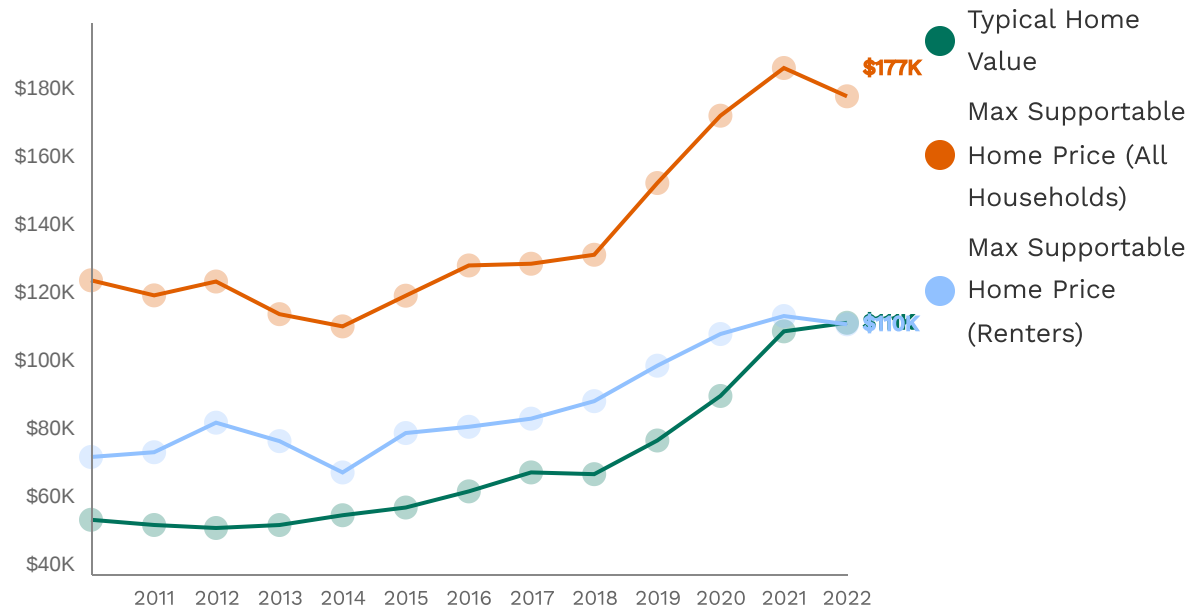
Where shown, pre-2020 tract-level data has been mapped onto 2020 vintage census tracts using a tract-to-tract crosswalk, using the number of owner-occupied homes as weights. Dollar values are nominal.

Source: American Community Survey (ACS), US Census Bureau

Homeownership Affordability

In 2021, the median household could afford a home that cost \$167,570, given prevailing interest rates, property taxes, and a conventional down payment. In comparison, the median home in Albion cost \$99,212.

Home Price Supportable at Median Household Income vs. Median Home Price (2010-2022)



Home values are in nominal dollars for Albion and come from Zillow. Where shown, Zillow home values reflect the December value for each year only. The maximum supportable home price is calculated as the maximum home price at which total annual costs are less than 30% of a household's gross pre-tax annual income. Annual costs include the annualized monthly principal and interest mortgage payments (calculated for a 30-year fixed-rate mortgage with a 20% down payment and the annual average interest rate) plus the annual property tax bill based on average effective tax rates.

Source: HR&A analysis calculated using home values from Zillow Research or the American Community Survey (ACS) depending on data availability; median incomes from the ACS; annual average 30-year fixed-interest mortgage rates from Freddie Mac provided by the Federal Reserve Bank of St. Louis; and effective property tax rates calculated from ACS median property taxes and median home values.

Sources

Albion

Sources

This housing needs assessment uses data from:

Data Sources

[American Community Survey \(ACS\), 5-Year Estimates](#), U.S. Census Bureau. The American Community Survey (ACS) produces a wide range of demographic, socioeconomic, and housing data at many geographic levels, including down to the local level. The U.S. Census Bureau administers the ACS to about 3% of all U.S. households every year and uses this sample to make estimates nationwide. ACS 5-year estimates represent data collected over five years, denoted by the last year in that period. With more years of data, the 5-year estimates provide a more detailed and reliable picture of the population than the 1-year estimates but include less recent data. The breadth of available data makes the ACS a useful resource for policymakers and researchers seeking to understand population characteristics and housing supply. Data are currently available through 2022. HR&A accesses ACS data from the U.S. Census Bureau's [ACS application programming interface \(API\)](#).

[Building Permits Survey \(BPS\)](#), U.S. Census Bureau. The Building Permits Survey (BPS) provides monthly data on new permits for residential construction. The U.S. Census Bureau collects voluntary monthly data from the jurisdictions that issue 99% of permits, imputes monthly data for the remaining permit-issuing jurisdictions based on their annual data submissions, and seasonally adjusts the final reported data. BPS data is used to analyze trends in construction activity, which can provide insights into economic growth, urban development, and housing market dynamics. For the most accurate building permits data, refer to local data sources. Data are currently available through 2024. HR&A accesses BPS data from the U.S. Census Bureau's [BPS website](#).

[Current Population Survey \(CPS\)](#), U.S. Census Bureau and U.S. Bureau of Labor Statistics (BLS). The Current Population Survey (CPS) measures national employment and unemployment. Through a joint sponsorship, the U.S. Census Bureau and Bureau of Labor Statistics (BLS) produce this data on a monthly basis. The CPS's labor force statistics shed light on national economic trends. Data are currently available through 2024. HR&A accesses CPS data from the BLS's [CPS website](#).

[Decennial Census of Population and Housing](#), U.S. Census Bureau. The Decennial Census is a comprehensive population count carried out by the U.S. Census Bureau every ten years as required by the U.S. Constitution. In addition to counting U.S. residents, the census also collects demographic data on every individual living in the country, including age, race, gender, and household information. The data gathered influences political representation, allocation of resources, and decision-making at various levels of government. Data are currently available through 2020. HR&A accesses Decennial Census data from the U.S. Census Bureau's [Decennial Census API](#).

[LEHD Origin-Destination Employment Statistics \(LODES\)](#), U.S. Census Bureau. Under the Local Employment Dynamic (LED) data partnership, the U.S. Census Bureau combines detailed, longitudinal, geographic data about employers and employees from several federal and state data sources. Once combined, the resulting Longitudinal Employer-Household Dynamics (LEHD) data are used to produce the LEHD Origin-Destination Employment Statistics (LODES). LEHD data are particularly useful for analyzing labor market dynamics across space and time. By mapping the data, policymakers and researchers can visualize geographic concentrations of employment and identify commuting patterns. This spatial analysis helps in understanding workforce movements, urban development, and the impact of economic policies on local and regional labor markets. Data are currently available through 2021. HR&A access LODES data from the U.S. Census Bureau's [LODES website](#).

[Local Area Unemployment Statistics \(LAUS\)](#), U.S. Bureau of Labor Statistics (BLS). The U.S. Bureau of Labor Statistics (BLS) calculates Local Area Unemployment Statistics (LAUS) monthly to help policymakers and researchers track employment and unemployment at local levels. LAUS estimates are produced based on data from the American Community Survey (ACS), the Current Population Survey (CPS), the Current Employment Statistics (CES) survey, and state unemployment insurance (UI) data systems. Data are currently available through 2024. HR&A accesses LAUS data from the BLS's [LAUS website](#).

[Multifamily Tax Subsidy Projects \(MTSP\) Income Limits](#), U.S. Department of Housing and Urban Development (HUD). The Multifamily Tax Subsidy Projects (MTSP) Income Limits set the maximum incomes for households to qualify for affordable housing funded by the Low-Income Housing Tax Credit (LIHTC) and tax-exempt bonds. Federal mandates require the U.S. Department of Housing and Urban Development (HUD) to update income limits annually based on the median family income for households of different sizes in each HUD Fair Market Rent (FMR) Area across the country. HUD's income limits are critical for understanding the supply of, need for, and development of affordable housing. Data are currently available through 2023. HR&A accesses MTSP Income Limits from the [HUD website](#).

[National Housing Preservation Database \(NHPD\)](#), Public and Affordable Housing Research Corporation (PAHRC) and National Low Income Housing Coalition (NLIHC). The National Housing Preservation Database (NHPD) compiles data on federally assisted---and some state-assisted---rental housing properties in the United States. As a longitudinal and deduplicated database, NHPD data tracks the supply of affordable housing over time, including each property's location, funding source(s), and physical conditions. NHPD sheds light on potential affordability expirations, helping policymakers and researchers identify affordable housing in need of preservation. Data are currently available through 2024. HR&A accesses NHPD data from the [NHPD website](#).

[Occupational Employment and Wage Statistics \(OEWS\)](#), U.S. Bureau of Labor Statistics (BLS). The Occupational Employment and Wage Statistics (OEWS) provide employment and income data for each occupation at a variety of geographic levels. Based on its annual survey of employers and federal-state cooperation for data collection, the U.S. Bureau of Labor Statistics (BLS)

calculates OEWS estimates each year. OEWS data inform policymakers and researchers about labor market conditions, employment, and wages in different jobs across the country. Data are currently available through 2022[RC3]. HR&A accesses OEWS data from the BLS's [OEWS website](#).

[Population Level Analysis and Community Estimates \(PLACES\)](#), U.S. Centers for Disease Control and Prevention (CDC). The Population Level Analysis and Community Estimates (PLACES) dataset provides small area estimates for chronic health conditions and their risk factors. PLACES data are derived from the Behavioral Risk Factor Surveillance System (BRFSS), which incorporates data from ongoing telephone surveys administered by the U.S. Centers for Disease Control and Prevention (CDC) in partnership with state health departments. Data are currently available through 2021. HR&A accesses PLACES data from the CDC's [PLACES website](#).

[Public Use Microdata Sample \(PUMS\), 5-Year Estimates](#), U.S. Census Bureau. The Public Use Microdata Sample (PUMS) is a subset of data from the U.S. Census Bureau's American Community Survey (ACS). Instead of the ACS's data which are pre-tabulated at the geography level, PUMS data are anonymized and published at the individual and housing unit levels. PUMS allows researchers to access detailed demographic, economic, and housing data for customized analyses while protecting respondents' privacy. Data are currently available through 2022. HR&A accesses PUMS data from the Census Bureau's [PUMS API](#).

[Statistics of Income \(SOI\) Migration Data](#), Internal Revenue Service (IRS). By linking individual income tax returns filed over time, the Internal Revenue Service (IRS) identifies address changes from the prior year. The Statistics of Income (SOI) Migration Data counts these residential moves as inflows and outflows from county-to-county and state-to-state, breaking down counts by individuals and households and providing the total adjusted gross income for movers to and from each geography. SOI Migration Data are perhaps the best publicly available data source tracking internal migration within the United States. Data are currently available through 2021. HR&A accesses the SOI Migration Data from the [IRS website](#).

[Zillow Housing Data](#), Zillow Research. Zillow Research is a division of the online real estate marketplace Zillow that focuses on conducting and publishing housing market indexes, analyses, and reports. Zillow's data covers various aspects of the housing market, such as home values, rent prices, for-sale listings, and market predictions, using data collected from their platform and other sources. Data are currently available through 2024. HR&A accesses Zillow Research's Housing Data from the [Zillow website](#).