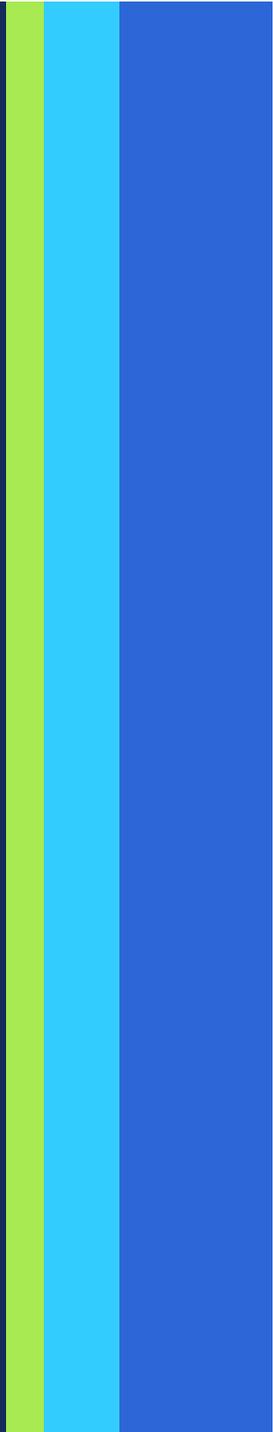


DRAFT: March 5, 2026

City of Kalamazoo

2026 Annual Action Plan

Approved by City Commission: PENDING



2026 ANNUAL ACTION PLAN

Acknowledgements

This PY2026 Action Plan is the result of the efforts of many people and organizations during the development of 2025-2029 Consolidated Plan. The City of Kalamazoo would like to thank all the organizations, committees, boards, and members of the public who participated in the consultations, public meetings, and the Consolidated Plan survey that helped craft the goals and priorities this Plan supports.

City Commissioners:

Mayor David Anderson

Vice Mayor Drew Duncan

Jeanne Hess

Stephanie Hoffman

Chris Praedel

Jae Slaby

Alonzo Wilson

The City would also like to thank the members of the Community Development Act Advisory Committee for their work in reviewing applications and recommending organizations for Community Development Block Grant Public Service dollars. Their role is integral to the understanding of community needs and the appropriate allocation of public service funding.

Table of Contents

DRAFT: March 5, 2026

- EXECUTIVE SUMMARY 1**
 - Introduction..... 1
 - Summary of the Goals and Outcomes in the Plan 2
 - Evaluation of Past Performance 2
 - Summary of Citizen Participation and Consultation Process 4
 - Summary of Public Comments 4
 - Summary of Comments/Views not Accepted and Reasons 4
 - Summary..... 4
- LEAD AND RESPONSIBLE AGENCIES 4**
 - Consolidated Plan Public Contact information..... 5
- CONSULTATION 5**
 - Introduction..... 5
 - Summary of Activities to Enhance Coordination..... 6
 - Coordination with the Continuum of Care and Efforts to Address the Needs of Homeless Persons 6
 - Consultation with the Continuum of Care in Allocation ESG Funds..... 7
 - Agencies, Groups, Organizations who Participated in the Process..... 7
 - Agency Types not Consulted 23
 - Other Local/Regional/State/Federal Planning Efforts Considered..... 23
 - Narrative..... 23
- PARTICIPATION..... 24**
 - Summary of Citizen Participation Process..... 24
- EXPECTED RESOURCES..... 33**
 - Introduction..... 33

Table of Contents continued

DRAFT: March 5, 2026

- Anticipated Resources 33
- How Federal Funds will Leverage Additional Resources 33
- Publicly Owned Land or Property that may be used to Address the Needs Identified in the Plan..... 35
- Discussion 35
- ANNUAL GOALS AND OBJECTIVES..... 35**
- Goal Summary Information 35
- Goal Descriptions..... 35
- PROJECTS..... 37**
- Introduction..... 37
- Allocation Priorities and Obstacles to Addressing Underserved Needs..... 37
- Project Summary 38
- GEOGRAPHIC DISTRIBUTION 46**
- Description of the Geographic Areas where Assistance will be Directed 46
- Rationale for the Priorities for Allocating investments Geographically 46
- Discussion 48
- AFFORDABLE HOUSING 48**
- Introduction..... 48
- Discussion 49
- PUBLIC HOUSING 49**
- HOMELESSNESS AND OTHER SPECIAL NEEDS 49**
- Introduction..... 49
- One-Year Goals and Action for Reducing and Ending Homelessness 49
- Discussion 54

Table of Contents continued

DRAFT: March 5, 2026

BARIERS TO AFFORDABLE HOUSING	54
Introduction.....	54
Actions Planned to Remove or Ameliorate the negative Effects of Public Policies that Serve as Barriers to Affordable Housing.....	55
Discussion	55
OTHER ACTIONS.....	56
Introduction.....	56
Actions Planned to Address Obstacles to Meeting Underserved Needs	56
Actions Planned to foster and Maintain Affordable Housing.....	57
Actions Planned to Reduce Lead-Based Paint.....	57
Actions Planned to Reduce the Number of Poverty-Level Families.....	58
Actions Planned to Develop Institutional Structure.....	58
Actions Planned to Enhance Coordination between Public and Private Housing and Social Service Agencies.....	59
Discussion	60
PROGRAM SPECIFIC REQUIREMENTS	60
Introduction.....	60
Community Development Block Grant.....	60
HOME Investment Partnership Program.....	61
APPENDIX	65

EXECUTIVE SUMMARY

Introduction

The City of Kalamazoo is an entitlement community receiving federal funds from the U.S. Department of Housing and Urban Development (HUD). Each year the city is required to submit an Action Plan to HUD that will identify how the federal grant funds will be utilized during that program year. The activities described in the Annual Action Plan are a result of the goals and strategies outlined in the city's 2025 – 2029 Consolidated Plan. Program Year (PY) 2026 (July 1, 2026 through June 30, 2027) represents the second program year of the current Consolidated Plan.

The Action Plan constitutes the city's application to HUD for its Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME) funds, which are the primary federal resources for addressing Kalamazoo's housing and community development needs. The city anticipates receiving \$2,040,448 in PY2026 through the CDBG (\$1,583,632) and HOME (\$456,816) entitlement grants. This dollar amount is an estimation based on funding levels from program year 2025.

In addition to the annual entitlement funds, the city is required to detail how any unallocated dollars from previous program years and program income are expected to be spent. Program income is defined as "any gross income received that was directly generated from the use of federal funds." As part of the action plan process, any anticipated program income must be identified and assigned to an eligible project. Typically, the activity that generates the program income is allowed to retain the funds to assist in the continuation of that activity.

Approximately \$24,000 in CDBG funds is anticipated in program income in PY2026 generated by the Kalamazoo Neighborhood Housing Services roof replacement program. In addition, approximately \$150,000 in CDBG and \$4,800 in HOME program income will be generated from previously funded housing development loans.

Between CDBG and HOME, there is \$641,883.02 in funds that need to be reallocated to a new activity as part of the PY2026 Action Plan. A large CDBG program income payment was made in PY2025 from an older housing project repaying a loan. Per HUD requirements, this program income had to be spent by the city before drawing down any existing 2024 or 2025 entitlement funds on approved projects. This resulted in \$366,549.14 of allocated entitlement CDBG funds being substituted by program income which released these funds to be assigned to new activities. In addition, there is \$275,333.02 in unallocated HOME funding that will be included in activities supported by this Action Plan.

The complete expected budget for program year 2026 totals \$2,861,131.02.

The Community Development Division of the Community Planning and Economic Development Department will also report, to the extent possible, on other resources expected to be used in ways consistent with the Consolidated Plan. This includes both funds and resources of other organizations and agencies, local nonprofits, and for-profits which address the housing and community development needs of the city and its residents.

The PY2026 Action Plan, including all tables, terminology, section headings, etc. are based on HUD requirements for the development of the Plan. Due to this, there are sections within the of the Action Plan that may be repetitive in nature. HUD also requires the City of Kalamazoo to indicate it will not use grant funds to promote "gender ideology," as defined in Executive Order (E.O.) 14168, Defending Women from Gender Ideology Extremism and Restoring Biological Truth to the Federal Government. The City of Kalamazoo agrees that it is compliant in all respects with all applicable Federal anti-discrimination laws of the U.S. Government's payment decisions for purposes of Section 3729(b)(4) of Title 31, United States Code. And finally, the City of Kalamazoo will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

Summary of Goals and Outcomes identified in the Plan

At the conclusion of the data collection and community engagement for the 2025-2029 Consolidated Plan, four overarching goals, 10 priorities, and associated outcomes were developed for the duration of the Plan. Based on the analysis of needs and the input received, the main three city goals and priorities are outlined on the following page (page 3).

The final goal for the Consolidated Plan is related to the planning and administration of the CDBG and HOME programs. This goal relates to the coordination, administration, and monitoring of the federal programs. All the priorities noted are supported by this goal and no specific outcomes are required by HUD.

Evaluation of Past Performance

The city is working to complete the final projects within the 2019-2024 Consolidated Plan. Program Year 2024 was the sixth and final year of this plan through an extension approved by HUD. Currently, there are four CDBG and five HOME activities from PY2024 or older still active. At the writing of this PY2026 Action Plan, program year 2025 activities have just begun due to delays at the federal level. Activities funded under the PY2025 grant year were not able to get under contract until approximately six months past the start of the program year (July 2025).

However, we can evaluate the city's past performance under the PY2019-2024 Consolidated Plan. The activities listed below utilized federal dollars to support low-income individuals or families through the close of PY2024, which occurred June 30, 2025:

- 603 owner-occupied homes received rehabilitation.
- 27 homes received lead-based paint remediation.
- 55 homebuyers received direct financial assistance.
- 14 homeowner housing units added.
- 68 rental units were rehabilitated.
- 13 rental units constructed.
- 142 people received legal aid support for housing issues.
- 369 people received fair housing training or services.
- 553 children received support through either after-school homework assistance and/or summer recreation opportunities.
- 30 blighted buildings were demolished, including one commercial building in the Eastside Neighborhood.
- 22,369 housing units and/or property inspections were performed by the Housing and Code Enforcement Division in the city's core neighborhoods.
- 1,175 people received homeless prevention or homeless supportive services with CDBG, CDBG-CV, and HOME-ARP funding.
- Community policing was conducted in the core neighborhoods, supporting a total population of approximately 28,884 people.
- Eastside Neighborhood Center improvements included repairs to their stairwell, outdoor pedestrian lighting, main parking lot light, neighborhood center sign, improved the entry ramp into the building, interior lighting improvements, new flooring, interior painting, bathroom improvements, roof replacement, and replacement of interior doors.
- Eastside Neighborhood also used CDBG funds to demolish a blighted commercial structure at 1616 East Main Street. The removal of this building was to allow new commercial construction along this important corridor in the Eastside Neighborhood.
- Fitness Court in Upjohn Park, which is an open-air wellness center that allows users to leverage their own body weight to get a complete workout.
- Washington Square sidewalk and street tree improvements.
- Southside Park updates in the Edison Neighborhood, which included a new playground, new soccer goals, resurfacing the basketball court, expanding the walking trail, and adding a new storage building.

Goal:	Attainable and affordable housing
Description:	Housing that is affordable and attainable was a consistent theme throughout all the community outreach conducted for the five-year Consolidated Plan. In addition, the housing studies completed by both the city and the county show a need to maintain existing and create new units to meet demand. Therefore, an attainable and affordable housing goal became important to the success of the Plan.
Priorities:	Preserve existing single-family housing for low-income households.
	Provide stable and affordable rental housing that prevents homelessness.
	Ensure safe and certified rental housing units for tenants.
	Increase the diversity of housing options.
Consolidated Plan Outcomes:	Rental units constructed: 4 housing units
	Homeowner housing added: 3 housing units
	Homeowner housing rehabbed: 400 housing units
	Tenant-based rental assistance / Rapid re-housing: 300 households
	Housing code enforcement / Foreclosed property care: 7,500 units
Goal:	Expanding access to public service grants.
Description:	The intent of this goal is to provide annual opportunities to address existing or emergent needs that will enhance the quality of life for low-income residents in the city. This could be support for those with special needs, vulnerable populations, services for the homeless, programs related to violence prevention, opportunities for education or technical assistance, mental illness or substance use disorder services, etc.
Priorities:	Help underserved groups access services and resources.
	Support economic development and stability of low-income households.
	Advocate for programs that help the homeless.
	Promote violence prevention programs.
Consolidated Plan Outcomes:	Public service activity other than low/moderate income housing activity: 1,250 persons
Goal:	Neighborhood solutions, beautification, and improvements.
Description:	Neighborhoods will have an opportunity to complete a brick-and-mortar project under this goal through either a public or facility improvement. The intent is to allow the neighborhood to develop a solution to a concern that will enhance the quality of life for neighborhood residents. Other neighborhood-focused projects may develop over the five years of the Consolidated Plan, depending on funding. In addition, code enforcement efforts will help to stabilize and increase property values, as well as promote improvements to private property.
Priorities:	Support beautification and property improvement efforts.
	Assist neighborhood solutions related to public improvement projects in the core neighborhoods.
Consolidated Plan Outcomes:	Public infrastructure or activities other than low/mod income housing benefit: 5 total projects affecting an average of 5,000 persons per neighborhood (25,000 persons total)
	Code enforcement activities: 7,500 properties

- Wireless internet was installed in Henderson Tot Lot, LaCrone Park, Milham Park, Rockwell Park, Spring Valley Park and Upjohn Park.
- 88 businesses were assisted with funds through the Coronavirus Aid, Relief, and Economic Security Act (CARES).

Summary of Citizen Participation and Consultation Process

The City of Kalamazoo followed its published HUD Citizen Participation Plan to complete the process requirements for the PY2026 Action Plan. A 30-day comment period was conducted to gather input from the community at large. The draft Action Plan was made available on the city's website and at the Community Planning and Economic Development office throughout the comment period, *which ran from March 8, 2026 through April 6, 2026*. After the comment period, a public hearing was held by the City Commission on *April 20, 2026*. The notices for the public comment period and public hearing were posted in the local newspaper, on the Community Development webpage, and emailed to a database of 68 organizations. In addition, these dates were emailed to all potential subrecipients who requested funding for the 2026 program year. At the conclusion of the public process, the approved Action Plan is made available on the city's website.

Each year's action plan process, as well as the ongoing monitoring of activities, is used as an opportunity to reach out to the city's nonprofit partners to understand changing needs. This less formal interaction combined with the more formal public hearing of the Action Plan helps to ensure the ongoing implementation of the goals of the 2025-2029 Consolidated Plan. The actions the city will carry out or support through implementation of the PY2026 Action Plan are a direct result of these discussions, and of the ideas and testimony the city received through the development of the Consolidated Plan.

Outreach for the Consolidated Plan included sending a postcard to every residential address in the core neighborhoods (8,090 addresses) and completing a city-wide social media campaign regarding the availability of an online community needs survey. These postcards also included the dates of planned

open houses in the core neighborhoods. A flyer about the survey was provided to the core neighborhood association centers, downtown businesses, the library, and it was posted on the city's social media accounts. Finally, the flyer was sent to 162 community partners and service provider organizations.

A total of six open houses were conducted in the core neighborhoods to receive resident input. In addition, staff attended several planned neighborhood events to pass out the survey flyer and/or to receive input on potential priorities of the Plan. Staff also held four service provider meetings where those 162 organizations were invited (71 in attendance). Two of the meetings were virtual and two were in-person to offer a variety of avenues for the service providers to provide input. Additional outreach included presentations and information gathering exercises at a Housing Matters and a Continuum of Care meeting. Finally, staff attended some larger city-wide festival events to promote the online survey. At the end of the four-month community outreach period, Community Development staff attended or hosted 24 different outreach and/or consultation events for the Consolidated Plan.

Summary of Public Comments

To be included.

Summary of Comments/Views not Accepted and Reasons

To be included.

Summary

To be included.

LEAD AND RESPONSIBLE AGENCIES

The lead entity for the administration of CDBG and HOME programs is the City of Kalamazoo through the Community Development Division of the Department of Community Planning and Economic Development. As the lead agency, the city is responsible for overseeing the development and implementation of the 2025-2029 Consolidated Plan, associated annual Action Plans, and year-

Table 1: Responsible Agencies		
Agency Role	Name	Department/Agency
Lead Agency	City of Kalamazoo	Department of Community Planning and Economic Development
CDBG Administrator		
HOME Administrator		

end Consolidated Annual Performance Evaluation Reports. Community Development Division staff provides administrative and planning support for the use of the federal funds and acts as the primary staff to the Community Development Act Advisory Committee. This Committee is a 9-member board that has been appointed by the City Commission to advise on matters related to public service activities, to make recommendations on the expenditure of public service dollars designated for the annual competitive application process, and to promote community development activities within the city.

Consolidated Plan Public Contact Information

Julie Johnston, AICP
 Compliance Specialist II
 Community Planning and Economic Development
 johnstonj@kalamazoo-city.org

CONSULTATION

Introduction

As the lead agency, the City of Kalamazoo, through the Department of Community Planning and Economic Development oversaw the consultation required to complete the 2025-2029 Consolidated Plan. Staff collaborated with a wide network of community services and housing providers, clients of those providers, government officials, business leaders, neighborhood representa-

tives, and residents. Information was gathered in several ways which included a community needs survey, stakeholder and neighborhood meetings, outreach at established community events, and provider meetings.

Throughout much of spring, summer, and fall of 2024, the Community Development team at the City of Kalamazoo met with community partners to discuss what they believe are important community needs and priorities. More than 160 organizations were invited to meet, and meetings were held both virtually and in-person to allow ample opportunity for transparency and discussion regarding the creation of the 2025-2029 Consolidated Plan. These meetings were formal, involving both a presentation describing the consolidated planning process as well as breakout groups and surveys to garner detailed feedback aimed at pinpointing the salient needs of the City of Kalamazoo community.

Beyond formal consultations, Community Development staff have continued to collect information on the state of Kalamazoo's housing needs using data-based housing studies. In 2024, Zimmerman/Volk Associates Inc. were commissioned to deliver an analysis of residential market potential in the city. This report details the market and growth potential of the urban core and urban center properties in the city, which inform not only affordable housing development projects, but also economic development needs in the community.

The goals of the Consolidated Plan represent the information collected from this collaboration, as well as from public comment and public hearing opportunities.

The city engages in ongoing consultation with local service providers, community leaders, community development partners, and the public. Consultation includes correspondence with area agencies, attendance at local and regional meetings and committees, outreach by City Commissioners, and public meetings. The Community Development Division also consults with other city departments to identify public facilities and community development needs.

Summary of Activities to Enhance Coordination between Public and Assisted Housing Providers and Private and Governmental Health, Mental Health and Service Agencies

The City of Kalamazoo encourages multiple collaborative relationships that enhance coordination between housing and service organizations. Many of these nonprofits work closely with the city, often receiving funding through CDBG and HOME programs. Coordination becomes essential to ensure proper delivery of their services as well as compliance with federal rules and regulations. To that end, the city will undertake the following steps to enhance coordination:

- Participate in countywide planning activities as they relate to housing.
- Participate with the Continuum of Care in addressing the needs of the homeless.
- Continue to build collaborations within the local development community to consolidate resources and efforts, and to assist in finding more funding sources.
- Provide monitoring sessions with subrecipients to assist with the understanding of federal regulations and to ensure proper expenditure of federal funds.
- Support ONEplace@kpl and other free services to nonprofit organizations providing capacity building, technical assistance, workshops, seminars, and research opportunities.
- Enhance coordination internally between the Community Development Division and departments that receive federal funding.
- Coordinate with Shared Prosperity Kalamazoo and the Foundation for Excellence on affordable housing development and other needed services to the low-income populations of Kalamazoo.
- Continue to work with the 20 unique neighborhood districts through coordination with the city's Neighborhood Activator. Among these neighborhoods, there are six urban core neighborhoods composing the greatest number of low-income residents who are CDBG-eligible. Each neighborhood has a board that works directly with the city to address neighborhood concerns.
- Support the continued partnership between Community Development and Housing and Code Enforcement staff of the city and Community Homeworks to implement a Code Enforcement Repair Program. This nonprofit works directly with Code Enforcement staff to address code violations in a manner that resolves housing issues before they become a larger burden on the homeowner and surrounding properties.
- Promote the Lead-Based Paint Hazard Control Program for city residents through a partnership with Kalamazoo Neighborhood Housing Services (KNHS). The program addresses lead hazards in older homes at no cost to the residents.
- Work collaboratively with the Kalamazoo County Land Bank to develop new affordable units for low-income residents. The goal of the Land Bank is to take obsolete, damaged, depleted, and underutilized assets in the Kalamazoo area and repurpose them for the community.

Coordination with the Continuum of Care and Efforts to Address the Needs of Homeless Persons and Persons at Risk of Homelessness

The City of Kalamazoo utilized the Continuum of Care's Point-In-Time Survey to inform its homelessness data within the Consolidated Plan. Additionally, the city held public forums to discuss the needs of the unhoused. The data and insight gleaned from both points of outreach was pivotal in preparing the Needs Assessment and Strategic Plan components of the Consolidated Plan. The Continuum of Care also informs Kalamazoo County in its effort to reduce homelessness. Both groups, in tandem with the City of Kalamazoo,

have worked to develop a strategic plan to assess the scope of homelessness needs as well as address problems with care and precision.

A member of the city management team sits on the Continuum of Care's Local Advisory Board. This Board includes members from local nonprofit organizations; state, county, and city government; housing organizations; and community members. They help to lead the Continuum of Care by advising on strategies to address homelessness through identifying local needs, coordinating services, and monitoring the effectiveness of programs aimed at preventing and ending homelessness, and allocating resources.

Finally, a coalition to address homelessness was convened between the City of Kalamazoo, City of Portage, and Kalamazoo County, which includes staff from the Continuum of Care. This coalition discusses homelessness on a regional basis to determine potential solutions for the Kalamazoo community as a whole. The coalition meets regularly to coordinate ideas, particularly related to housing.

Consultation with the Continuum of Care in Allocating ESG Funds, and Policies and Procedures for the Administration of HMIS

The City of Kalamazoo does not administer an Emergency Shelter Grant (ESG), however, consultation and reliance on the Kalamazoo County Continuum of Care and its advisors were pivotal in the development of the 2025-2029 Consolidated Plan. Kalamazoo's local Continuum of Care prioritized in its latest strategic plan to increase transparency and data collection in its procedures, which includes the administration of the Homeless Management Information System (HMIS). In order to expand in this regard, the Continuum of Care has incorporated a public dashboard which combines data from HMIS and recent statistics on total available housing units in Kalamazoo.

Also, as previously stated, a member of the city management team sits on the Continuum of Care's Local Advisory Board. This Board is involved in determining how ESG funds received from the State of Michigan are allocated on an annual basis.

Agencies, Groups, Organizations who Participated in the Process and Consultations with Housing, Social Service Agencies and Others

Table 2 on the following pages outlines the agencies, groups, organization and others who participated in the development of the Consolidated Plan and this Action Plan.

Table 2: Agencies, Groups, Organizations who Participated

1	Agency/Group/Organization	El Concilio
	Agency/Group/Organization Type	Services-Children, Services-Elderly Persons, Services-Education, Hispanic/Latino Services
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Non-Homeless Special Needs, Economic Development, Anti-Poverty Strategy, Hispanic/Latino Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	El Concilio is a non-profit community-focused organization that supports Latinx residents of the Kalamazoo community through a resource center, community events, bilingual preschool, cultural and academic programming for youth, and more. Staff were consulted through a service provider meeting to provide their informed opinions on what the City's most pressing needs and goals should be in the Strategic Plan.
2	Agency/Group/Organization	Housing Resources, Inc.
	Agency/Group/Organization Type	Housing, Services-Housing, Services-Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Non-Homeless Special Needs, Economic Development, Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Housing Resources, Inc. provides housing assistance and works to prevent homelessness for socially or economically vulnerable persons in Kalamazoo County. The City has previously partnered with them to provide programs like rental assistance to low- and moderate-income households in need. Staff were consulted as part of service provider meetings that focused on the development of the Strategic Plan.
3	Agency/Group/Organization	YWCA of Kalamazoo
	Agency/Group/Organization Type	Housing, Services-Housing, Services-Children, Services-Victims of Domestic Violence, Services-Homeless, Services-Health, Services-Education, Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Non-Homeless Special Needs, Economic Development, Market Analysis, Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The YWCA of Kalamazoo operates an emergency shelter for victims of domestic violence and their dependent children as well as providing safe transitional and permanent housing units for survivors of domestic violence. Staff participated in service provider consultation meetings to share their informed perspectives on what the City of Kalamazoo's highest needs are and how they believed the City should identify and prioritize goals in the Strategic Plan.

Table 2: Agencies, Groups, Organizations who Participated - Continued

4	Agency/Group/Organization	Kalamazoo County Brownfield Redevelopment Authority
	Agency/Group/Organization Type	Housing, Services-Housing, Other Government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Economic Development, Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Kalamazoo County Brownfield Redevelopment Authority is a state sanctioned authority that addresses Brownfield sites countywide. Staff participated in a community organization meeting focused on identifying and prioritizing the City of Kalamazoo's needs and goals for the Strategic Plan.
5	Agency/Group/Organization	Hollander Development Corporation
	Agency/Group/Organization Type	Housing, Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Non-Homeless Special Needs, Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Hollander Development Corporation is a private developer of affordable housing projects, including senior independent living communities, some of which have partnered with the City of Kalamazoo. As an experienced, locally owned affordable housing developer, their participation in a community organization meeting assisted in the crafting of the Strategic Plan.
6	Agency/Group/Organization	Stryker Johnston Foundation
	Agency/Group/Organization Type	Services-Housing, Services-Children, Services-Elderly Persons, Business and Civic Leaders, Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Non-Homeless Special Needs, Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Stryker Johnston Foundation is a private philanthropic foundation that is a major private funder of Kalamazoo area organizations to work to end intergenerational poverty. Many local organizations that have received community development funding from The City of Kalamazoo have leveraged those dollars with additional funds from the Stryker Johnston Foundation. Staff were invited to participate in the development of the Strategic Plan through a community organization meeting as part of the consultation process.

Table 2: Agencies, Groups, Organizations who Participated - Continued

7	Agency/Group/Organization	Kalamazoo Loaves & Fishes
	Agency/Group/Organization Type	Services-Children, Services-Homeless, Services-Health
	What section of the Plan was addressed by Consultation?	Homelessness Strategy, Homeless Needs-Chronically Homeless, Homeless Needs-Families with Children, Homelessness Needs-Unaccompanied Youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Kalamazoo Loaves & Fishes is the largest charitable food assistance organization in Kalamazoo County, with multiple food pantries, a mobile food distribution program, and targeted programs for seniors, youth, people experiencing homelessness, and other special populations. Staff participated in a group conversation and activities to share perspectives on the highest needs of the City and how to best prioritize goals and activities in the Strategic Plan.
8	Agency/Group/Organization	Integrated Services of Kalamazoo
	Agency/Group/Organization Type	Housing, Services-Housing, Services-Children, Services-Persons with Disabilities, Services-Homeless, Services-Health, Services-Employment, Health Agency, Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Integrated Services of Kalamazoo (ISK) is a Community Mental Health Services Program affiliated with South-west Michigan Behavioral Health, the regional entity responsible for Medicaid benefits management in Kalamazoo and other counties. They serve adults and youth with mental illness, substance use disorders, and intellectual/developmental disabilities. In addition to many other services, they operate supportive permanent housing programs, short term emergency shelter, rental assistance programs, and casework for other housing related needs. They are a current partner of the City of Kalamazoo receiving entitlement funding and their participation in a community provider meeting advised the development of the Strategic Plan.
9	Agency/Group/Organization	W.E. Upjohn Institute
	Agency/Group/Organization Type	Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The W.E. Upjohn Institute for Employment Research is a private, nonpartisan, nonprofit, independent research focused on policies related to employment and unemployment. Staff from the Institute participated in a service provider meeting to inform the development of the Strategic Plan. Additionally, research and reports developed by the Institute have been used to inform the Strategic Plan, including the Kalamazoo County Housing Plan.

Table 2: Agencies, Groups, Organizations who Participated - Continued

10	Agency/Group/Organization	Western Michigan University
	Agency/Group/Organization Type	Services-Education, Major Employer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Western Michigan University is one of the largest employers in the City of Kalamazoo. Consulting through participation in a community organization meeting, they assisted in informing the development of the Strategic Plan.
11	Agency/Group/Organization	Prevention Works
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Prevention Works is a nonprofit organization that develops and delivers research-based prevention education programs to young people and families. Programming focuses on substance abuse, pregnancy, and violence prevention. Staff attended a service provider input session to provide insight on the creation of the Strategic Plan.
12	Agency/Group/Organization	Fair Housing Center of Southwest Michigan
	Agency/Group/Organization Type	Housing, Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Fair Housing Center of Southwest Michigan is a non-profit organization providing fair housing services throughout the region. They have been a partner of the City of Kalamazoo and recipient of community development funding in the past and staff participation in a service provider meeting assisted in informing how the Strategic Plan affirmatively furthers fair housing.
13	Agency/Group/Organization	Kalamazoo College
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Kalamazoo College is a private liberal arts college in the City of Kalamazoo. Staff participation in a community organization meeting informed the development of the Strategic Plan's needs and goals.

Table 2: Agencies, Groups, Organizations who Participated - Continued

14	Agency/Group/Organization	Kalamazoo Habitat for Humanity
	Agency/Group/Organization Type	Housing, Services-Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Kalamazoo Valley Habitat for Humanity is a multicounty agency that leverages funding and volunteers to build, restore, and repair homes for low- and moderate-income families and is a current and past partner of the City of Kalamazoo. As part of a service provider consultation, staff were asked to provide insights for the Strategic Plan as an affordable housing provider in the community.
15	Agency/Group/Organization	Disability Network Southwest Michigan
	Agency/Group/Organization Type	Services-Persons with Disabilities, Service-Fair Housing, Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Disability Network of Southwest Michigan is a regional nonprofit social services organization with the goal of fostering a community where people with disabilities are able to participate fully in everyday life with equal opportunities and self-determination. Staff participation in service provider meetings provided important insights into how to consider the intersection of disability with the work funded and promoted by the City.
16	Agency/Group/Organization	Edison Neighborhood Association
	Agency/Group/Organization Type	Housing, Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Edison Neighborhood Association represents and serves the Edison neighborhood of Kalamazoo, a large, diverse core neighborhood that is predominantly low- and moderate-income households. Staff met with members of the Association and residents to identify priority needs and goals for the City.

Table 2: Agencies, Groups, Organizations who Participated - Continued

17	Agency/Group/Organization	ERACCE Kalamazoo
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	ERACCE (Eliminating Racism & Creating/Celebrating Equity) is a non-profit organization working to eliminate racism and create a network of antiracist institutions and communities. Staff participated in a community organization meeting related to priorities and goals of the Strategic Plan.
18	Agency/Group/Organization	Southwest Michigan First
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Southwest Michigan First is an organization of privately funded community and economic development advisors focused on business growth in the Southwest Michigan region. Staff consulted on Strategic Plan needs and goals through participation in community organization meetings.
19	Agency/Group/Organization	Communities in Schools of Kalamazoo
	Agency/Group/Organization Type	Services-Children, Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Communities in Schools Kalamazoo's is a non-profit organization whose mission is to surround students with a community of support, empowering them to stay in school and achieve in life. Staff were consulted via community provider meetings to identify and prioritize the City of Kalamazoo's greatest needs and goals.
20	Agency/Group/Organization	South Michigan Food Bank
	Agency/Group/Organization Type	Services-Children, Services-Homeless, Services-Health, Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	South Michigan Food Bank is a multicounty non-profit organization that works with partner agencies, including in the City of Kalamazoo, to ensure residents have access to food. Staff participated in service provider input sessions as part of the Strategic Plan consultation process.

Table 2: Agencies, Groups, Organizations who Participated - Continued

21	Agency/Group/Organization	Counting to One Ministries
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Counting to One Ministries is a faith-based non-profit organization established to provide community outreach services that go beyond the day to day services provided by the Galilee Baptist Church in the City of Kalamazoo. Staff engaged in a service provider meeting related to priorities and goals of the Strategic Plan.
22	Agency/Group/Organization	Kalamazoo Defender
	Agency/Group/Organization Type	Public Defender Office
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Kalamazoo Defender is a non-profit public defender office that provides clients in the Kalamazoo area with free legal representation in addition to facilitating client access to social services. Their work serves many populations that HUD designates as vulnerable, and staff participation in a service provider meeting focused on the Strategic Plan informed the identification and prioritization of needs and goals.
23	Agency/Group/Organization	Bogan Developments
	Agency/Group/Organization Type	Housing, Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Bogan Developments is a development corporation that focuses on affordable housing and youth development. The City of Kalamazoo has partnered on a project with the firm to redevelop brownfield sites into affordable housing and commercial units, including an early learning center. As a local affordable housing developer, their consultation in a community organization meeting informed the development of the Strategic Plan.

Table 2: Agencies, Groups, Organizations who Participated - Continued

24	Agency/Group/Organization	Kalamazoo Neighborhood Housing Services
	Agency/Group/Organization Type	Housing, Services-Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Kalamazoo Neighborhood Housing Services, Inc. is a non-profit organization and Community Housing Development Organization (CHDO) that has long been a partner of the City of Kalamazoo in their mission to assist low-and moderate income homeowners to fix and keep their homes through critical repair and foreclosure prevention programs. Additionally, they assist people to become first-time homeowners through homebuyer education, financial assistance, and the construction and rehabilitation of affordable housing.
25	Agency/Group/Organization	Community Homeworks
	Agency/Group/Organization Type	Housing, Services-Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Homeworks is a nonprofit organization that focuses on low-income homeowner interventions to help keep people in their homes and develop homeowner self-sufficiency while ensuring that their homes are safe, decent, and sustainable. The City of Kalamazoo has funded critical repair programs operated by Community Homeworks with both HUD Community Development and other funds.
26	Agency/Group/Organization	Gryphon Place
	Agency/Group/Organization Type	Services-Persons with Disabilities, Services-Health, Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Gryphon Place is a suicide prevention center that provides a variety of services in the Kalamazoo area, including operating the local 2-1-1 resource line and providing programming addressing violence and substance use prevention. They provided their perspective on the community's greatest needs and the best methods to address them through participation in a service provider meeting as part of consultation on the Strategic Plan.

Table 2: Agencies, Groups, Organizations who Participated - Continued

27	Agency/Group/Organization	Kalamazoo CDAAC
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Development Act Advisory Committee (CDAAC) is an advisory committee for the City of Kalamazoo's use of community development entitlement funding and is made up of volunteer City of Kalamazoo residents from the City's core neighborhoods. Through monthly meetings with City staff as well as participation in community organization meetings, their insights and experiences influenced the Strategic Plan.
28	Agency/Group/Organization	Interfaith Strategy for Advocacy & Action in the Community
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	ISAAC (Interfaith Strategy for Advocacy & Action in the Community) is a nonprofit faith-based organizing group in Southwest Michigan that focuses on multiple social justice issues in the community. It operates a Housing Task Force that looks at affordable housing issues across Kalamazoo County, including within the City of Kalamazoo. Staff were invited to participate in service provider meetings to help determine the focus of the City' strategic plan.
29	Agency/Group/Organization	The Arc Community Advocates
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Arc Community Advocates is a non-profit advocacy organization working to make it possible for all people with developmental disabilities to participate fully in their community and to support their self-determination. As an organization serving a population HUD has identified as vulnerable, staff informed the development of the Strategic Plan through participation in a service provider meeting.

Table 2: Agencies, Groups, Organizations who Participated - Continued

30	Agency/Group/Organization	Discover Kalamazoo
	Agency/Group/Organization Type	Regional Organization, Information Center
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discover Kalamazoo is the county organization dedicated to marketing Kalamazoo County to visitors and residents. Staff provided input at a service provider meeting identifying and prioritizing needs and goals of the Strategic Plan.
31	Agency/Group/Organization	Action Matters
	Agency/Group/Organization Type	Services-Children, Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Action Matters is a non-profit organization offering programing for academics, athletics, arts, and activism. They are a past Subrecipient of community development funding from the City of Kalamazoo and were consulted on the identification and prioritization of the City's greatest needs and goals for the Strategic Plan.
32	Agency/Group/Organization	Kalamazoo Area Transportation Study
	Agency/Group/Organization Type	Regional Organization, Planning Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Kalamazoo Area Transportation Study (KATS) is the Metropolitan Planning Organization (MPO) for the Kalamazoo Urbanized Area and is required by federal legislation to provide coordinated transportation planning for urban populations greater than 50,000. Staff participated in a community organization input meeting as part of the consultation process on the Strategic Plan.
33	Agency/Group/Organization	Kalamazoo County Planning and Development Department
	Agency/Group/Organization Type	Other Government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Kalamazoo County Planning & Development Department participated in a community organization meeting dedicated to identifying and prioritizing needs and goals for the Strategic Plan.

Table 2: Agencies, Groups, Organizations who Participated - Continued

34	Agency/Group/Organization	Kalamazoo Parks and Recreation
	Agency/Group/Organization Type	Other Government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Kalamazoo Parks is the City of Kalamazoo's Parks and Recreation Department, with the mission of providing great parks and experiences for everyone in the community. As a City department that has received HUD entitlement funding for the improvement of public parks and the provision of youth development programming, their participation in community organization meetings was important for informing the development of the Strategic Plan.
35	Agency/Group/Organization	Legal Aid of Western Michigan
	Agency/Group/Organization Type	Services-Housing, Service-Education, Services-Fair Housing, Legal Aid
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Legal Aid of Western Michigan is a non-profit law firm that provides free legal advice and representation in a broad range of areas, including housing problems. The City of Kalamazoo has partnered with the organization to support legal support to prevent evictions and assist with housing matters for low- and moderate-income persons in the City.
36	Agency/Group/Organization	Lockhart Management and Consulting
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lockhart Management & Consulting, LLC is a property management firm that works in many of the affordable housing multi-unit developments in the Kalamazoo area. Staff participated in a community organization meeting focused on identifying and prioritizing needs and goals for the Strategic Plan.

Table 2: Agencies, Groups, Organizations who Participated - Continued

37	Agency/Group/Organization	Catholic Diocese of Kalamazoo
	Agency/Group/Organization Type	Services-Housing, Services-Children, Services-Victims of Domestic Violence, Services-Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Catholic Charities Diocese of Kalamazoo operates The Ark Shelter, which helps runaway, homeless, and in crisis youth and their families by operating an emergency shelter with supportive services. As an organization serving populations designated as vulnerable by HUD, staff participation in a service provider meeting was valuable to inform the needs and goals identified in the Strategic Plan.
38	Agency/Group/Organization	YMCA of Greater Kalamazoo
	Agency/Group/Organization Type	Services-Children, Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The YMCA of Greater Kalamazoo provides programming focused on youth development and seniors in the Kalamazoo region. Staff from the YMCA attended a service provider meeting related to the development of the Strategic Plan.
39	Agency/Group/Organization	Housing Matters
	Agency/Group/Organization Type	Housing, Planning Organization, Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment, Homelessness Strategy, Non-Homeless Special Needs, Market Analysis, Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Housing Matters is an all-volunteer organization focusing on affordable housing issues in Kalamazoo County. Community Development staff presented data collected for the Consolidated Plan and then requested input on potential priorities for the next five-years. Their input provided direction for the development of the Strategic Plan.

Table 2: Agencies, Groups, Organizations who Participated - Continued

40	Agency/Group/Organization	Kalamazoo County Continuum of Care
	Agency/Group/Organization Type	Services-Housing, Services-Homeless, Services-Education, Regional Organization, Planning Organization
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment, Public Housing Needs, Homeless Needs-Chronically Homeless, Homeless Needs-Families with Children, Homeless Needs-Veterans, Homeless Needs-Unaccompanied Youth, Homelessness Strategy, Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Kalamazoo County Continuum of Care coordinates and finds solutions to gaps, inequities, and challenges partner members experience while working to reduce homelessness. They also are the organization that administers state and federal funding that works towards the goals of the 10-year Plan to End Homelessness mandated by HUD. Community Development staff presented data collected for the Consolidated Plan at a Continuum of Care meeting and then requested input on potential priorities for the next five-years. Their input provided direction for the development of the Strategic Plan.
41	Agency/Group/Organization	Kalamazoo Eastside Neighborhood Association
	Agency/Group/Organization Type	Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Eastside Neighborhood Association represents and serves the residents of the neighborhood, who are predominantly low- and moderate-income households. Staff met with members of the Association and residents to identify priority needs and goals for the City.
42	Agency/Group/Organization	Vine Neighborhood Association
	Agency/Group/Organization Type	Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Vine Neighborhood Association represents and serves the residents of the neighborhood, who are predominantly low- and moderate-income households. Staff met with members of the Association and residents to identify priority needs and goals for the City.

Table 2: Agencies, Groups, Organizations who Participated - Continued

43	Agency/Group/Organization	Northside Association for Community Development
	Agency/Group/Organization Type	Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy, Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Northside Association for Community Development represents and serves the residents of the neighborhood, who are predominantly low- and moderate-income households. Staff met with members of the Association and residents to identify priority needs and goals for the City.
44	Agency/Group/Organization	Bronson Healthcare
	Agency/Group/Organization Type	Services - Health, Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homeless Needs - Chronically Homeless, Homelessness Strategy, Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Bronson Healthcare services the Kalamazoo region and is the only level 1 trauma center in southwest Michigan. Staff met with administrative staff to discuss community development needs experienced by the hospital. Their comments focused on homelessness and substance use concerns and their impact on the emergency department. Their input provided direction for the Strategic Plan.
45	Agency/Group/Organization	Michigan State Housing Development Association
	Agency/Group/Organization Type	Housing, Services - Housing, Government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

Table 2: Agencies, Groups, Organizations who Participated - Continued

46	Agency/Group/Organization	Kalamazoo Public Schools
	Agency/Group/Organization Type	Services - Children, Services - Homeless, Services - Education
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with Children, Homeless Needs - Unaccompanied Youth, Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Interacted with the Kalamazoo Public Schools liaison for homeless youth and discussed highest needs for homeless youth. The input received assisted with the Housing and Homeless Needs Assessment and the Strategic Plan.
47	Agency/Group/Organization	Kalamazoo County Division of Environmental Health
	Agency/Group/Organization Type	Services - Health, Health Agency, Other Government—County
	What section of the Plan was addressed by Consultation?	Lead-Based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Compliance staff working with the lead-based paint remediation program work closely with the Division of Environmental Health on strategies to improve coordination, community outreach, contractor development and education, etc. Their input was utilized as part of the Strategic Plan.

Identify any Agency Types not Consulted and Provide Rationale for not Consulting

In its efforts to consult all relevant groups, the City of Kalamazoo developed a comprehensive list of organizations to include in Consolidated Plan development discussions. Community development staff worked to ensure all relevant agency types were represented in service provider discussions and feel the perspectives necessary to properly inform the Consolidated Plan and annual Action Plan process were heard.

velopment Authority, and the Michigan State Housing Development Authority (MSHDA). The city also works in collaboration with local developers, non-profits, and Kalamazoo County to increase the number of safe, affordable, and stable housing units. In the past year, the city has done two projects with the Kalamazoo County Land Bank. One has been recently completed, providing affordable attached condos, and another was recently approved and is expected to develop single-family units under the City's newly created pre-approved plans program. The partnership with the County is through the Housing Millage fund to develop multi-unit housing projects, as well as some additional funding for a tax foreclosure prevention program.

Other Local/Regional/State/Federal Planning Efforts Considered When Preparing the Plan

Table 3: Other Local/Regional/Federal Planning Efforts		
Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	United Way of South Central Michigan	The Kalamazoo County Continuum of Care's mission is to convene partners to improve communication and services, advocate for equitable solutions to end homelessness, and leverage state, local and federal resources to implement a county-wide Plan to End Homelessness. These plans both share a focus on
City of Kalamazoo Community Health Needs Assessment	Integrated Services of Kalamazoo	The Community Health Needs Assessment is a resource for community organizations and individuals working to improve behavioral health or developmental disabilities services in the Kalamazoo area.
Master Plan	City of Kalamazoo	In developing priorities for the Consolidated Plan, the strategies of the city Master Plan were considered and respected.
Housing Plan	Kalamazoo County	Working to create more affordable housing units.

Narrative

The City of Kalamazoo works in partnership with adjacent units of general local government such as the Kalamazoo County Land Bank, Brownfield Rede-

PARTICIPATION

Summary of Citizen Participation Process

The City of Kalamazoo has made a concerted effort to promote citizen participation in the development of the 2025-2029 Consolidated Plan. Engagement included an online survey and 24 total public outreach events. The online survey was published on the city's website, advertised through postcards mailed out to our core neighborhoods, and translated into Spanish for a wider response from the Hispanic community. To increase the participation of low-income seniors and homeless residents, a paper version of the survey was created and provided to various locations accessible to this population. In total, the survey had 867 responses. All responses were analyzed and informed the development of the Consolidated Plan, including the determined funding priorities.

Public participation was divided by core neighborhoods, demographic groups, and service providers. In order to increase communication across such a broad range of groups, the City of Kalamazoo planned public meetings in the core neighborhoods, attended events targeted towards certain demographic groups, and held public service provider workshops. To increase participation of homeless people, a public meeting was held at the Kalamazoo Public Library during a Coffee and Connections event. Coffee and Connections is a recurring library-sponsored event to provide socializing, food, and other resources and is primarily attended by homeless residents of Kalamazoo.

Table 4 on the following pages details the different modes of outreach and the participants targeted.

Table 4: Citizen Participation Outreach

1	Mode of Outreach	Eastside Neighborhood Open Houses
	Target of Outreach	Eastside Neighborhood residents
	Summary of Response / Attendance	Two open houses were held at the Eastside Neighborhood center to garner input from residents. A series of boards were presented requesting residents choose their top priorities and potential projects for the Consolidated Plan. In addition, residents were asked to provide any specific input, concerns, and ideas related to their neighborhood. Approximately 25 residents attended. Group responses selected support for populations described as vulnerable by HUD; increase access to safe, stable, and affordable housing; and developing community facilities/public improvements.
	Summary of Comments Received	Comments at the open houses included installation of neighborhood gardens/additional neighborhood trees, development of a splash pad and additional youth facilities, improved lighting in the neighborhood, better traffic lights and traffic control measures (such as speed bumps), increased safety measures in the community so kids can safely play outdoors, better gun safety/control, and a homeowner repair program.
	Summary of Comments not Accepted and Reason	All comments were accepted.
2	Mode of Outreach	Edison Neighborhood Open House
	Target of Outreach	Edison Neighborhood residents
	Summary of Response / Attendance	One open house was held at the Edison Neighborhood center to garner input from residents. A series of boards were presented requesting residents choose their top priorities and potential projects for the Consolidated Plan. In addition, residents were asked to provide any specific input, concerns, and ideas related to their neighborhood. Approximately 15 residents attended. Group responses selected safe and strong neighborhoods; programs that help the homeless; and support for populations described as vulnerable by HUD.
	Summary of Comments Received	Comments at the open house included programs to help those suffering from mental health issues, improved code enforcement repair, tenant/landlord liaison, use of grant funds to address history of inequality towards African Americans in the City of Kalamazoo.
	Summary of Comments not Accepted and Reason	All comments were accepted.

Table 4: Citizen Participation Outreach- Continued

3	Mode of Outreach	Edison Back to School Event
	Target of Outreach	Edison Neighborhood residents
	Summary of Response / Attendance	Approximately 30 residents interacted with Community Development staff at the Edison Back to School event held at the Edison Neighborhood center. A board listing potential priorities for the Consolidated Plan was presented requesting residents select their top three choices. In addition, residents were asked to provide any specific input, concerns, and ideas related to their neighborhood. Group responses prioritized increase access to safe, stable, and affordable housing; programs that help the homeless; and economic development and stability.
	Summary of Comments Received	No additional comments were received
	Summary of Comments not Accepted and Reason	Not applicable.
4	Mode of Outreach	Douglas National Night Out
	Target of Outreach	Douglas Neighborhood residents
	Summary of Response / Attendance	Approximately 20 residents interacted with Community Development staff at the Douglas National Night Out event held at the Station 5 Community Center. A board listing potential priorities for the Consolidated Plan was presented requesting residents select their top three choices. In addition, residents were asked to provide any specific input, concerns, and ideas related to their neighborhood. Group responses prioritized economic development and stability; increased access to safe, stable, and affordable housing; supporting populations described as vulnerable by HUD; and fostering safe and strong neighborhoods.
	Summary of Comments Received	No additional comments were received
	Summary of Comments not Accepted and Reason	Not applicable.

Table 4: Citizen Participation Outreach- Continued

5	Mode of Outreach	Northside National Night Out
	Target of Outreach	Northside Neighborhood residents
	Summary of Response / Attendance	Approximately 20 residents interacted with Community Development staff at the Northside National Night Out event held at the Northside Neighborhood center. A board listing potential priorities for the Consolidated Plan was presented requesting residents select their top three choices. In addition, residents were asked to provide any specific input, concerns, ideas related to their neighborhood. Group responses prioritized increase access to safe, stable, and affordable housing; programs that help the homeless; and economic development and stability.
	Summary of Comments Received	No additional comments were received
	Summary of Comments not Accepted and Reason	Not applicable.
6	Mode of Outreach	Northside Open Houses
	Target of Outreach	Northside Neighborhood residents
	Summary of Response / Attendance	Three open houses were held in different locations within the Northside Neighborhood to garner input from residents. A series of boards were presented requesting residents choose their top priorities and potential projects for the Consolidated Plan. In addition, residents were asked to provide any specific input, concerns, and ideas related to their neighborhood. In total, approximately 80 residents attended. Group responses selected supporting economic development and stability; increased access to safe, stable, and affordable housing; fostering safe and strong neighborhoods; and supporting populations described as vulnerable by HUD.
	Summary of Comments Received	Comments at the open house included improved public facilities including parks and street lighting, allowances to assist homeowners in core neighborhoods who are moderate income, assistance for small businesses, working closer with individuals as opposed to working with neighborhood organizations, more support for children/youth, housing for those who are disabled, childcare support, support for households making 80 to 120 of the area median income, homeowner repair programs, violence prevention, and day/night center for youth.
	Summary of Comments not Accepted and Reason	All comments were accepted.

Table 4: Citizen Participation Outreach- Continued

7	Mode of Outreach	Stuart Annual Meeting
	Target of Outreach	Stuart Neighborhood residents
	Summary of Response / Attendance	Approximately 15 residents interacted with Community Development staff at the Stuart Annual Meeting event held at the Stuart Neighborhood center. A board listing potential priorities for the Consolidated Plan was presented requesting residents select their top three choices. In addition, residents were asked to provide any specific input, concerns, and ideas related to their neighborhood. Group responses prioritized developing community facilities/public improvements; fostering safe and strong neighborhoods; and supporting economic development and stability.
	Summary of Comments Received	No additional comments were received
	Summary of Comments not Accepted and Reason	Not applicable.
8	Mode of Outreach	Vine Outdoor Pop-Up Concert
	Target of Outreach	Vine Neighborhood and non-targeted/broad community
	Summary of Response / Attendance	Approximately 45 persons in attendance. Provided flyers about online survey.
	Summary of Comments Received	No additional comments were received
	Summary of Comments not Accepted and Reason	Not applicable.
9	Mode of Outreach	KYD Net National Day of Learning
	Target of Outreach	Non-targeted/broad community
	Summary of Response / Attendance	Approximately 85 persons in attendance. Interacted with approximately 36 different organizations about the Consolidated Plan and provided flyers about the online survey to encourage participation.
	Summary of Comments Received	No additional comments were received
	Summary of Comments not Accepted and Reason	Not applicable.

Table 4: Citizen Participation Outreach- Continued

10	Mode of Outreach	Summer Cinema in Frays Park
	Target of Outreach	Non-targeted/broad community
	Summary of Response / Attendance	Approximately 50 persons in attendance. Provided flyers about online survey.
	Summary of Comments Received	No additional comments were received
	Summary of Comments not Accepted and Reason	Not applicable.
11	Mode of Outreach	Bluesfest
	Target of Outreach	Non-targeted/broad community
	Summary of Response / Attendance	Approximately 500 persons in attendance. Provided flyers about online survey.
	Summary of Comments Received	No additional comments were received
	Summary of Comments not Accepted and Reason	Not applicable.
12	Mode of Outreach	Latinx Festival
	Target of Outreach	Minorities, non-English speaking, and non-targeted/broad community
	Summary of Response / Attendance	Approximately 200 persons in attendance during the time the Community Development table was operating. Provided flyers about online survey.
	Summary of Comments Received	No additional comments were received
	Summary of Comments not Accepted and Reason	Not applicable.

Table 4: Citizen Participation Outreach- Continued

13	Mode of Outreach	Milwood Back to School Event
	Target of Outreach	Residents of the Milwood and southern part of the Edison Neighborhood
	Summary of Response / Attendance	Approximately 50 persons in attendance. Provided flyers about online survey.
	Summary of Comments Received	No additional comments were received
	Summary of Comments not Accepted and Reason	Not applicable.
14	Mode of Outreach	Coffee and Connections
	Target of Outreach	Homeless and at-risk of homelessness population
	Summary of Response / Attendance	Coffee and Connections is held monthly at the Kalamazoo Public Library downtown branch. The event includes community organizers and service providers to offer resources and to navigate support. Approximately 24 people were in attendance. Hard copy surveys and survey flyers were provided.
	Summary of Comments Received	No additional comments were received
	Summary of Comments not Accepted and Reason	Not applicable.
15	Mode of Outreach	Housing Matters Workshop
	Target of Outreach	Housing service providers
	Summary of Response / Attendance	Housing Matters is an all-volunteer organization focusing on affordable housing in Kalamazoo County. Community Development staff presented information on the Consolidated Plan to approximately 25 participants and then garnered input by requesting they choose their top priorities for the Plan. Top three priorities were promote programs that help the homeless, support for populations described by HUD as vulnerable, and develop community facilities.
	Summary of Comments Received	No additional comments were received
	Summary of Comments not Accepted and Reason	Not applicable.

Table 4: Citizen Participation Outreach- Continued

16	Mode of Outreach	Downtown Kalamazoo Lunchtime Live
	Target of Outreach	Non-targeted/broad community
	Summary of Response / Attendance	Approximately 100 persons in attendance. Provided flyers about online survey.
	Summary of Comments Received	No additional comments were received
	Summary of Comments not Accepted and Reason	Not applicable.
17	Mode of Outreach	Continuum of Care Workshop
	Target of Outreach	Service providers to homeless, at-risk of homelessness, and housing
	Summary of Response / Attendance	Community Development staff presented information on the Consolidated Plan to approximately 17 participants and then garnered input by requesting they choose their top priorities for the Plan and homeless service activities. Top three priorities were promote programs that help the homeless; increase access to safe, stable, and affordable housing; and support for populations described by HUD as vulnerable. The homeless activities included prevention, transitional housing and case management, creation of new shelters, mental health/substance use services, and more permanent supportive housing.
	Summary of Comments Received	No additional comments were received
	Summary of Comments not Accepted and Reason	Not applicable.
18	Mode of Outreach	Online Survey
	Target of Outreach	Non-targeted/broad community
	Summary of Response / Attendance	867 full responses for online survey (36 partial responses). Survey was intended to understand top community development priorities and potential projects for the Consolidated Plan.
	Summary of Comments Received	Results of survey are provided in the appendix.
	Summary of Comments not Accepted and Reason	All comments provided were reviewed and are included in the appendix of this Plan, but not all comments could be accepted due to the nature of the comment and its unrelated connection to the development of the Consolidated Plan.

Table 4: Citizen Participation Outreach- Continued

19	Mode of Outreach	Service Providers Workshops
	Target of Outreach	Community development service providers
	Summary of Response / Attendance	Community Development staff held four service provider workshops to gain insight into the needs of the Kalamazoo community. A presentation was given on the data collected for the Consolidated Plan and then several workshop activities were conducted. A total of 72 persons attended the workshops. At the conclusion of the workshop activities, increase access to safe, stable, and affordable housing was the number one priority with support for populations described by HUD as vulnerable at number two, and third was foster safe and strong neighborhoods.
	Summary of Comments Received	No additional comments were received
	Summary of Comments not Accepted and Reason	Not applicable.

EXPECTED RESOURCES

Introduction

The city anticipates receiving \$2,040,448 in PY2026 through the CDBG (\$1,583,632) and HOME (\$456,816) entitlement grants. As previously stated, \$366,549.14 in CDBG and \$275,333.88 in HOME unallocated funds need to be assigned to new activities and is included in the PY2026 budget.

Program income is defined as “any gross income received that was directly generated from the use of federal funds.” As part of the action plan process, any anticipated program income must be identified and assigned to an eligible project. Typically, the activity that generates the program income is allowed to retain the funds to assist in the continuation of that activity. Approximately \$24,000 is anticipated in program income in PY2026 generated by the Kalamazoo Neighborhood Housing Services roof replacement program. In addition, approximately \$150,000 in CDBG and \$4,800 in HOME program income will be generated from previously funded housing development loans.

The complete anticipated budget for program year 2026 totals \$2,861,131.02. The Community Development Division of the Community Planning and Economic Development Department will also report, to the extent possible, on other resources expected to be used in ways consistent with the Consolidated Plan.

As stated, the expected amount of funding in year two of the 2025-2029 Consolidated Plan is based on the potential entitlement funds received in PY2026, expected program income, and any prior year resources. Per HUD’s direction, the amount available for the remaining three years of the Consolidated Plan (PY2027 through 2029) is three times the anticipated federal allocation for PY2026. Any reduction and/or potential increase in funding is dependent on the federal appropriations to HUD.

Anticipated Resources

The table on the following page (**Table 5**) outlines the expected resources for PY2026.

How Federal Funds will Leverage Additional Resources

To maximize our federal funding, additional resources are leveraged by the city, our subrecipients, and project partners to address the priority needs established in the Consolidated Plan. These leveraged funds come from sources such as the Michigan State Housing Development Authority; foundations like the Foundation for Excellence or Kalamazoo Community Foundation; or other private sources.

Additional resources include:

- In PY2026, the city will continue to utilize federal dollars received through the American Rescue Plan (ARP). The \$1,881,648 in HOME-ARP dollars received in 2021 was allocated to supportive services and tenant-based rental assistance for qualified populations. These populations include the homeless, those at risk of becoming homeless through housing instability, and persons fleeing domestic violence. Approximately \$1 million of the award has been utilized to date.
- Approximately \$1.5 million from the Housing Development Fund will be utilized for affordable housing activities over the next program year. Activities typically supported include the rehabilitation or new construction of multi-family units.
- The city received a grant from the Office of Lead Hazard Control and Healthy Homes to assist with lead-based paint remediation in owner and renter-occupied single-family housing. A total of \$3,971,441 was approved in December of 2022 to remediate lead-based paint hazards and an additional \$696,000 Healthy Homes supplement for air quality remediation. This is a four-year grant that is expected to run through 2026.

Table 5: Anticipated Resources							
Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2 (PY2026)				Anticipated Amount Remainder of Con Plan
			Annual Allocation	Program Income	Prior Year Resources	Total	
CDBG	Public—Federal	<ul style="list-style-type: none"> Administration Public Services Public Improvements Housing 	\$1,583,632	\$174,000	\$366,549.14	\$2,124,181.14	\$4,750,896
<p>Narrative: CDBG funds will be leveraged with other federal grants, city general fund, and private dollars to support housing projects, neighborhood improvements, public service programming, and grant administration. In addition, other state, federal, and local private funds will be leveraged by city subrecipients for housing and public service activities.</p>							
HOME	Public—Federal	<ul style="list-style-type: none"> Administration Tenant-Based Rental Assistance Housing 	\$456,816	\$4,800	\$275,333.88	\$736,949.88	\$1,370,448
<p>Narrative: HOME dollars will primarily support a tenant-based rental assistance program for the period of the Consolidated Plan. The required set-aside of at least 15 percent of HOME funds will be provided to a Community Housing Development Organization for a housing activity.</p>							
Housing Development Fund	Public—Local	<ul style="list-style-type: none"> Housing 	\$1,500,000	\$0	\$0	\$1,500,000	\$4,500,000
<p>Narrative: The Housing Development Fund is a local source that will support the creation of affordable housing units.</p>							
Leveraged Funds	Private	<ul style="list-style-type: none"> Housing Public Services 	\$500,000	\$0	\$0	\$500,000	\$1,500,000
<p>Narrative: Subrecipients and partners are required to provide a 25 percent non-federal match for any CDBG or HOME funds they receive.</p>							

- The city will leverage its general fund dollars with CDBG funds for code enforcement and administration of the federal grants.
- Subrecipients of the city are typically required to provide a 25 percent match on all awards, leveraging other state or private dollars to expand their scope of assistance. For Program Year 2026, the city expects a minimum of \$258,000 in leveraged match funds.
- Finally, many of the multi-unit affordable housing projects further leverage dollars through low-income housing tax credits administered by the state and payment in lieu of taxes through the city.

Many of the sources of leveraged dollars noted above can also be utilized as required match funding for the federal resources. Match requirements for the HOME program are also often achieved through the donation of property, labor, and materials, as well as payments in lieu of taxes for affordable housing developments in the city.

Publicly Owned Land or Property that may be used to Address the Needs Identified in the Plan

CDBG funds will be utilized to remove blight from property owned by the city at 322 East Stockbridge.

Discussion

As federal resources continue to decline, the allocation of funds must be carefully considered and strategically applied to make the most impact. The requirement for a 25 percent match from both our CDBG and HOME subrecipients allows the city to leverage HUD dollars and provide more outcomes for city residents. In addition, local funding and other federal grants will provide some gap support to our shrinking HUD award.

ANNUAL GOALS AND OBJECTIVES

Each annual Action Plan must work towards the goals and outcomes established in the 2025-2029 Consolidated Plan. This section of the Action Plan is a review of the four goals established in the Plan, the needs that will be addressed this program year, and expected outcomes.

Goal Summary Information

Table 6 on the following page outlines the goals of the 2025-2029 Consolidated Plan, the priority needs associated with each goal, the anticipated funding available for the 2026 program year, and the expected outcomes.

Goal Descriptions

The following provides a description of each goal established in the Consolidated Plan:

Attainable and affordable housing: Housing that is affordable and attainable was a consistent theme throughout all of the community outreach conducted for this five-year plan. In addition, the housing studies completed by both the city and the county show a need to maintain existing and create new units to meet demand. Therefore, an attainable housing goal became important to the success of this plan. The goal includes activities such as critical and code repairs for existing owner-occupied housing, increasing access to affordable housing, growing the diversity of housing options for low-income households, and ensuring that rental housing units are safe and stable for tenants.

Expanding access to public service grants: The intent of this goal is to provide annual opportunities to address existing or emergent needs that will enhance the quality of life for low-income residents in the city. This could be support for those with special needs, vulnerable populations, services for the homeless, programs related to violence prevention, opportunities for education or technical assistance, mental illness or substance use disorder services, etc.

Table 6: Goals Summary						
Goal Name	Con Plan Years	HUD Category	Geographic Area	Priority Needs Addressed	PY 2026 Funding	PY2026 HUD Goal Outcome Indicator
Attainable and Affordable Housing	2025 to 2029	Affordable Housing	<ul style="list-style-type: none"> City-Wide Low-Income Households Core Neighborhoods Code Enforcement and Property Standards Area 	<ul style="list-style-type: none"> Preserve existing single-family housing for low-income households. Provide stable and affordable rental housing that prevents homelessness. Ensure safe and stable rental housing units for tenants. Increase the diversity of housing options in the city. 	CDBG: \$934,000 HOME: \$691,269	<ul style="list-style-type: none"> Existing Units Rehab: 3 Rental Housing Units Homeowner Housing Rehab: 79 Housing Units Tenant-Based Rental Assistance/ Rapid Re-housing: 35-45 Households Housing Code Enforcement/ Foreclosed Property Care: 1,500 Housing Units
Expanding Access to Public Service Grants	2025 to 2029	Homeless and Non-Homeless Special Needs	City-Wide Low-Income Households	<ul style="list-style-type: none"> Help underserved groups access and utilize services and resources. Support economic development and stability of low-income households. Advocate for programs that help the homeless. Promote violence prevention programs. 	CDBG: \$120,000	Public Service Activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted
Neighborhood Solutions, Beautification, and Improvements	2025 to 2029	Non-Housing Community Development	<ul style="list-style-type: none"> Core Neighborhoods Code Enforcement and Property Standards Area 	<ul style="list-style-type: none"> Support beautification and property improvement efforts. Assist neighborhood solutions related to public improvement projects in the core neighborhoods. 	CDBG: \$723,457	<ul style="list-style-type: none"> Public Facility or Infrastructure Activities other than Low/Moderate Income Housing: 1 Projects to Benefit approximately 5,000 Persons Code Enforcement: 1,500 Properties Removal of Blight: 1 project
Administration and Planning	2025 to 2029	Administration	City-Wide	All priority needs are supported by grant administration.	CDBG: \$346,724.14 HOME: \$45,680.88	N/A

Neighborhood solutions, beautification, and improvements: Neighborhoods will have an opportunity to complete a brick-and-mortar project under this goal through either a public or facility improvement. The intent is to allow the neighborhood to develop a solution to a concern that will enhance the quality of life for neighborhood residents. In addition, other neighborhood public improvements may be completed by the city, depending on funding availability. Finally, code enforcement efforts will help to stabilize and increase property values, as well as promote improvements to private property.

Administration and planning: Coordinate and administer the CDBG and HOME programs; prepare reports and plans required by HUD; manage federal environmental requirements; monitor subrecipient and developer compliance of all federally funded activities under the grants. Also, manage CDBG and HOME funded assets including the loans, program income, and any properties funded in whole or in part with CDBG or HOME dollars. Funding is allowed through both the CDBG and HOME grants to pay for the administration and planning costs of the grants. Please note that neither the CDBG nor the HOME grant requires outcomes be reported for planning and administration activities.

PROJECTS

Introduction

To support the priority needs and goals of the 2025-2029 Consolidated Plan, a set of projects and activities must be outlined in the Action Plan and established in the HUD Integrated Disbursement and Information System. Projects are groupings of eligible programs under the CDBG and HOME grants and activities are the specific way grant funding will be spent in the program year. For example, single-family homeowner repair is a broad eligible project category and roof replacement for a specific amount of grant funds is an activity within the scope of the project.

Table 7 outlines the project categories that will be funded in PY2026 through the CDBG and HOME programs.

Table 7: Project Information		
Number	Project	PY2026 Budget
1	Single-Family Homeowner Repairs	\$614,000.00
2	Rental Assistance	\$661,269.00
3	Neighborhood Solutions	\$523,457.00
4	Public Services	\$120,000.00
5	CHDO Project	\$150,000.00
6	Code and Property Standards	\$400,000.00
7	PY2026 Grant Administration	\$392,405.02

Allocation Priorities and Obstacles to Addressing Underserved Needs

There are several reasons for the allocation priorities of the PY2026 Action Plan. The first is a result of the extensive outreach that was conducted as part of the development of the 2025-2029 Consolidated Plan. This outreach was evaluated against the economic and demographic data collected for the Consolidated Plan; the realities the city must consider when determining priorities like potential reductions in annual budgets, staff and subrecipient capacity, etc.; and the priorities of other funders in the community. Based on this evaluation, a set of goals and priorities were established in the Plan to meet the stated needs of the community.

Obstacles to addressing these needs include reductions in grant funding, market conditions, subrecipient capacity, and the amount of need in the city. For the past 20 years, both CDBG and HOME have seen decreases in support from the federal government. For the City of Kalamazoo, CDBG has decreased by 27 percent and HOME has decreased by 42 percent. Per HUD’s Comprehensive Housing Affordability Strategy (CHAS) data, the number of households in the

city that make 80 percent or less the area median income (Kalamazoo/Portage Metropolitan Statistical Area) has increased from 35 percent of the population in 2012 to 59 percent in 2022, which is the most recent data available.

Current market conditions also contribute to obstacles in addressing underserved needs. Rents have increased around 40 percent in the last five years, causing housing cost burdens beyond the recommended threshold of 30 percent of income. Of the renter-occupied households with a cost burden, 97 percent make 80 percent or less of the area median income. In addition, the Michigan State Housing Development Authority has closed its waiting list for the Housing Choice Voucher Program, eliminating the potential for rental assistance to new households.

The 2024 American Community Survey 1-Year Estimate from the U.S. Census indicates the median home value in Kalamazoo was \$196,100. However, we know that since 2020, owner-occupied housing costs have significantly increased. The median home price in October of 2025 according to Realtor.com was listing at \$235,450. Conversely, local incomes have only increased 5.5 percent during this same period, which is not keeping pace with housing costs.

Also, construction prices have significantly increased since the COVID-19 pandemic, making the development of single-family homes specifically for low-income households almost impossible without some type of subsidy. According to Home-Cost.com, the average construction costs for a stick-built home in 2024 was \$170 to \$290 a square foot. A 1,500 square foot home would cost around \$345,000 to build. This is \$109,550 more than the average home price in the city in 2025. Finally, the age of the housing stock also contributes to housing cost burden for owners and renters. The average age of housing is 65 years old and 88 percent of the units in the city were built before 1979.

Project Summary

Information on each individual project is provided on the following pages.

1	Project Title	Single-Family Homeowner Repairs
	Project Description	This project will provide funding for critical and necessary repairs on owner-occupied single-family homes. The primary activities will be critical repairs to ensure the safety and livability of the home; code enforcement repairs due to a citation received from the city, with repairs prioritized based on safety concerns; accessibility improvements; and roof repair and replacement to support the long-term viability of the affordable unit.
	Funding	CDBG - \$503,450.86 in entitlement funds, \$86,549.14 in reprogrammed funds, and \$24,000.00 in anticipated program income (Total = \$614,000.00).
	Consolidated Plan Annual Goals Supported	Attainable and affordable housing.
	Priority Needs Addressed	<ul style="list-style-type: none"> • Preserving existing single-family housing for low-income households. • Support beautification and property improvement efforts.
	Target Date of Completion	12/31/2027
	Estimate of Performance Outcomes	79 low-income households
	Location Description	Primarily core neighborhoods (Eastside, Edison, Douglas, Northside, Stuart, and Vine), with some allowance for other low-income households city-wide.
	Planned Activities	<ul style="list-style-type: none"> • Community Homeworks Critical Home Repair Program: \$250,000.00 • Kalamazoo Valley Habitat for Humanity Critical Home Repair Program: \$120,000.00 • Milestone Senior Services Critical and Accessible Home Repair for Seniors Program: \$100,000.00 • Kalamazoo Neighborhood Housing Services Roof Replacement Program: \$120,000 .00 + approximately \$24,000.00 in program income • Code enforcement repair through a partnership with Community Homeworks: Funding through Housing Development Fund

2	Project Title	Rental Assistance
	Project Description	Funding will be provided for tenant-based rental assistance and security deposit support for low-income renter households, which can provide housing for a homeless person or prevent a household from becoming homeless.
	Funding	CDBG - \$120,000.00 in entitlement funds. HOME - \$261,135.12 in entitlement funds, \$275,333.88 in reprogrammed funds, and \$4,800.00 in program income. (Total = \$661,269.00)
	Consolidated Plan Annual Goals Supported	Attainable and affordable housing.
	Priority Needs Addressed	Provide stable and affordable rental housing that prevents homelessness.
	Target Date of Completion	09/30/2028
	Estimate of Performance Outcomes	35 to 45 low-income households will receive rental assistance and security deposit assistance.
	Location Description	Tenant-based rental assistance supports the low-income households so this project is city-wide.
	Planned Activities	<ul style="list-style-type: none"> • Housing Resources, Inc. Tenant-Based Rental Assistance Program: \$541,269.00 • Housing Resources, Inc. Security Deposit Assistance Program: \$120,000.00

3	Project Title	Neighborhood Solutions
	Project Description	Funding will be provided to the five core neighborhoods with nonprofit neighborhood associations to complete a public improvement. One neighborhood will receive funding each year of the 5-year Consolidated Plan. Additional city-initiated neighborhood solution projects may take place depending on available CDBG funding.
	Funding	CDBG - \$523,457.00 in entitlement funds.
	Consolidated Plan Annual Goals Supported	Neighborhood solutions, beautification, and improvements.
	Priority Needs Addressed	Assist neighborhood solutions for public improvement projects in the core neighborhoods.
	Target Date of Completion	12/31/2028
	Estimate of Performance Outcomes	Two projects will be completed with PY2026 CDBG funding which will enhance one or more of the core neighborhoods.
	Location Description	<ul style="list-style-type: none"> • Northside Neighborhood • Edison Neighborhood
	Planned Activities	<ul style="list-style-type: none"> • Public improvement within the Northside Neighborhood: \$200,000.00 • Removal of blight at 322 East Stockbridge Avenue: \$323,457.00

4	Project Title	Public Services
	Project Description	Public service dollars will be provided to address existing or emergent needs that will enhance the quality of life for low-income residents in the city. This could be support for those with special needs, vulnerable populations, services for the homeless, programs related to violence prevention, opportunities for education or technical assistance, mental illness or substance use disorder services, or youth programming.
	Funding	CDBG - \$120,000.00 in entitlement funds (Funding support for this project also includes \$100,000.00 in Public Service dollars previously approved in the 2025 Action Plan but not assigned to individual activities.)
	Consolidated Plan Annual Goals Supported	Expanding access to public service grants.
	Priority Needs Addressed	<ul style="list-style-type: none"> • Help underserved groups access services and resources. • Support economic development and stability of low-income households. • Advocate for programs that help the homeless. • Promote violence prevention programs.
	Target Date of Completion	12/31/2027
	Estimate of Performance Outcomes	250 low-income and/or special needs persons will receive a public service.
	Location Description	City-wide
Planned Activities	<ul style="list-style-type: none"> • Catholic Family Services - Support for the Ark Youth Homeless Shelter Drop-In Services (prevention and supportive services to homeless, run away or in-crisis youth which will include mental health and substance use disorder services): \$20,000.00 • Community AIDS Resources and Education - Rental assistance for people living with HIV: \$25,000.00 • Legal Aid of Western Michigan - Legal assistance for low-income households (particular focus on housing issues): \$40,000.00 • Kalamazoo Literacy Council - Parent Literacy Together: A Multi-Generational Approach to Learning and Employment (assists low-income parents to improve literacy and academic skills to be confident "first teachers" to their children): \$50,000.00 • KC Ready 4s - Expanding Equitable Pre-K Access (tuition assistance for pre-K children of low-income families and classroom supportive services): \$50,000.00 • YWCA - Survivor Stabilization Initiative (crisis response, emergency shelter, transitional housing supports, and survivor led safety planning): \$35,000.00 	

5	Project Title	CHDO Project
	Project Description	A minimum of 15 percent of the HOME funding must be set aside for a Community Housing Development Organization (CHDO). For PY2026, CHDO funds will assist with the rehabilitation of rental housing. To support the rehabilitation of housing within a 52-unit affordable apartment complex, a recommendation for \$150,000 will also be made in the 2027 Program Year Action Plan. The Subrecipient will utilize the combination of PY2026 and 2027 HOME funds, if approved by the City Commission, to renovate 2500 St Albans Way, which houses many elderly and disabled residents making less than 60 percent of the area median income.
	Funding	HOME - \$150,000.00 in entitlement funds.
	Consolidated Plan Annual Goals Supported	Attainable and affordable housing.
	Priority Needs Addressed	Increase the diversity of housing options.
	Target Date of Completion	06/30/2029
	Estimate of Performance Outcomes	Three rental units will be supported with the PY2026 CHDO funds as part of a larger rehabilitation of a 52 unit affordable housing project.
	Location Description	Burke Acres Neighborhood, 2500 St. Albans Way
	Planned Activities	New Horizon Village Nonprofit Housing Corporation will utilize the funds for rehabilitation activities.

6	Project Title	Code and Property Standards
	Project Description	The Housing Inspection and Code Enforcement team of the Community Planning and Economic Development Department will work in the CDBG-eligible census block groups designated for code and property standards administration to ensure safe and stable rental housing and to reduce blight.
	Funding	CDBG - \$280,000.00 in reprogrammed funds and \$120,000.00 in program income (Total = \$400,000.00).
	Consolidated Plan Annual Goals Supported	<ul style="list-style-type: none"> • Attainable and affordable housing. • Neighborhood solutions, beautification, and improvement.
	Priority Needs Addressed	<ul style="list-style-type: none"> • Ensure safe and certified rental housing units for tenants. • Support beautification and property improvement efforts.
	Target Date of Completion	12/31/2027
	Estimate of Performance Outcomes	Approximately 1,500 rental units will be inspected for rental certification and approximately 1,500 properties will be inspected for code standards.
	Location Description	Code enforcement and property standards area (determined annually for CDBG-eligible block groups).
	Planned Activities	Inspections related to rental housing certifications and code standards – City of Kalamazoo Community Planning and Economic Development Housing Inspection and Code Enforcement Division.

7	Project Title	PY2026 Grant Administration
	Project Description	Coordinate, administer, and monitor the CDBG and HOME grant programs.
	Funding	CDBG - \$316,726.14 in reprogrammed funds and \$30,000 in program income. HOME - \$45,680.88 in reprogrammed funds. (Total = \$392,404.02)
	Consolidated Plan Annual Goals Supported	All Consolidated Plan goals are aided with administrative support.
	Priority Needs Addressed	All priority needs are aided with administrative support.
	Target Date of Completion	06/30/2027
	Estimate of Performance Outcomes	No specific performance outcomes are required to be reported to HUD for administrative activities.
	Location Description	City-wide
	Planned Activities	The City of Kalamazoo Community Planning and Economic Development Department, Community Development Division will manage the federal funds provided in PY2026 and any remaining activities from previous program years.

GEOGRAPHIC DISTRIBUTION

Description of the Geographic Areas where Assistance will be Directed

Target Area	Percentage of Funds
City-wide low-income households	37%
Core neighborhoods	47%
Code enforcement and property standards area	16%

The investment of HOME dollars will occur city-wide. HOME will almost exclusively be used for tenant-based rental assistance, which provides funding directly to a household. Therefore, a city-wide approach is necessary to afford the most housing options, while preventing concentrations of poverty within one neighborhood. The City of Kalamazoo will focus CDBG housing and neighborhood solutions funds primarily within the core neighborhoods of Eastside, Edison, Douglas, Northside, Stuart, and Vine. However, all housing activities will be allowed to utilize 20 percent of their funding outside the core neighborhoods, but still directed at low-income households.

CDBG public service dollars will be available to low-income households city-wide, with a focus on the core neighborhoods. Typically, the nature of public service activities makes it difficult to focus funding within a particular area of the city. For example, a program that helps seniors is likely to have a city or county-wide focus.

The final distinct geographic area is for code and property standards activities. On an annual basis, the city is required by HUD to map those areas of the community that are eligible for CDBG-funded code enforcement. To determine these areas, CDBG-eligible census tracts that have at least 20 percent of

the parcels/lots with property standard violations in the previous year are established. The result of this analysis creates a map which will be utilized by the Housing Inspection and Code Enforcement Division for the next year.

Please see the two distinct geographic area maps on the following page.

Rationale for the Priorities for Allocating Investments Geographically

As the map on the following page shows, most of the census tracts in the City of Kalamazoo are eligible for HUD funding (51 percent of the households make 80 percent or less of the area median income). However, there are several reasons for focusing funding within distinct geographic areas. HUD data of the core neighborhoods show significant percentages of the population as low-income, as seen in the following table:

Census Tract	Neighborhood	Percent Low-Income
1.00	Eastside	82.7%
2.02	Northside	75.5%
3.00	Northside	78.7%
5.00	Douglas/Stuart	69.2%
6.00	Vine	84.8%
9.00	Edison	82.5%
10.00	Edison	72.5%
11.00	Edison/Southside	72.0%

A total of 66 percent of the persons living in the city are considered low-income by HUD. As can be seen, all of the neighborhoods listed in Table 5 exceed this average. In addition, three of the core neighborhoods meet HUD's

definition of racially or ethnically concentrated areas. Finally, the housing stock in the core neighborhoods is some of the oldest in the city, creating greater cost burdens on property owners.

According to HUD’s most recent CHAS data (2018-2022), 59 percent of the households in the city make 80 percent or less of the area median income. To support these households, public service dollars will be available city-wide. Any household that meets HUD’s income requirement of 80 percent or less of the area median income would be eligible depending on the public service activities funded.

Finally, the code enforcement geographic area is a requirement of HUD to utilize CDBG funding for this activity. The city must analyze and make decisions on where CDBG-funded code enforcement is most appropriate within CDBG-eligible neighborhoods. The city reviews code enforcement activities at the census block group level to map where at least 20 percent of the properties have received some type of citation. The percentage requirement was determined an appropriate benchmark due to the impact this number of code enforcement infractions have on surrounding properties and the block group as a whole. The intent is to ensure code enforcement activities supported by CDBG have a positive impact on the neighborhood by reducing code concerns in the future. The city is mapped annually to adjust the code enforcement areas as improvements are experienced.

Discussion

The geographic areas determined to be CDBG-eligible are either established by HUD or the city during the development of Consolidated Plan and each annual action plan. This is to ensure the federal funds received have the greatest possible impact on HUD-eligible households.

AFFORDABLE HOUSING

Introduction

Affordable housing continues to be a primary focus of the City of Kalamazoo through both the entitlement funds received from HUD and any local dollars available from the Housing Development Fund. As stated in the Needs Assessment and Housing Market Analysis of the 2025-2029 Consolidated Plan, housing costs continue to rise, making rents and homeownership more difficult for those making 80 percent or less than the area median income. Housing cost burdens are significant for this population, often requiring more than 30 percent of their income.

The high-cost burden for housing contributes to other concerns for both homeowners and renters. High housing costs limit mobility and restrict housing choice due to more limited affordable options. It can also impact other necessities like food, healthcare, childcare, etc., placing financial stress on the household. For very low-income households, this may lead to homelessness.

The city intends to utilize funding to support both renters and homeowners. **Tables 10 and 11** are required (with the shown terminology and format) by HUD.

Table 10: One Year Goals for Affordable Housing by Support Requirement	
Household Supported	Number
Homeless	30
Non-Homeless	85
Special Needs	12
Total	127

Table 11: One Year Goals for Affordable Housing by Support Type	
Housing Type	Number
Rental Assistance	45
Production of New Units	0
Rehab of Existing Units	82
Acquisition of Existing Units	0
Total	127

Discussion

While the city does not plan to use CDBG or HOME entitlement funding specifically for the development of housing for the homeless, both HOME and the HOME- ARP grant will provide rental assistance to approximately 60 individuals (30 HOME noted in Table 9 and 30 from HOME-ARP not reported in this Action Plan) that are homeless or are at imminent risk of homelessness in PY2026.

In addition, the local Housing Development Fund will be utilized for the creation of new affordable units. While the total number is not available at the time of the creation of this Action Plan, we expect these funds to support projects that generate approximately 25 units.

PUBLIC HOUSING

Introduction

The City of Kalamazoo does not have a public housing commission nor is responsible for any public housing. Actions related to public housing are managed by other organizations outside the city.

Actions Planned to Address the Needs of Public Housing

N/A

Actions to Encourage Public Housing Residents to become more Involved in Management and Participate in Homeownership

N/A

Troubled PHA and Financial Assistance

N/A

HOMELESS AND OTHER SPECIAL NEEDS

Introduction

Addressing homelessness and other special needs populations continues to be a goal of the 2025-2029 Consolidated Plan. During the public outreach process for this Plan, the city reconfirmed that homelessness is a major issue facing the Kalamazoo community. For this reason, the city continues to be active with the Kalamazoo County Continuum of Care who ensures coordinated efforts to help the homeless population.

The city does not receive direct entitlement funding for homelessness prevention and/or assistance programs through the Emergency Solution Grant from HUD. However, both CDBG and HOME funds support activities that benefit low-income persons for the prevention of homelessness, as well as addressing homeowners with special needs. In addition, the city will give priority funding to affordable housing projects that provide housing units to homeless persons or those of very low-income who may be in danger of becoming homeless.

One-Year Goals and Actions for Reducing and Ending Homelessness

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

The Department of Public Safety in the city supports a Community Service Team and Social Services Coordinator that work directly with homeless persons. They strive to strengthen relationships and build connections between homeless persons, Public Safety, and service providers. They are resource navigators working collaboratively with direct service providers to develop long-term plans, including housing.

The City of Kalamazoo will also continue to support the Kalamazoo County Continuum of Care and the service providers working with this organi-

zation. The Continuum of Care receives a Michigan State Housing Development Authority Emergency Solution Grant, which is intended for homelessness prevention in Kalamazoo County. The funding strengthens the supportive services provided to those experiencing or are in danger of experiencing homelessness. The following activities are funded:

- Street outreach
- Rapid re-housing
- Homelessness prevention
- Emergency shelters

Street outreach is conducted to try and understand individual needs related to mental health, substance abuse, and housing. Ultimately, the outreach is to provide homeless individuals with the services they need and to help them find permanent and supportive housing. The Kalamazoo County Continuum of Care convenes an Outreach Coordination Workgroup that is an interagency collaboration of service providers conducting street outreach. Households are referred to the coordinated entry process and strategies are developed to address household needs.

The Continuum of Care applies each year to the HUD Continuum of Care Program Competition. This funding source is designed to promote a community-wide commitment to the goal of ending homelessness. Agencies can apply for funding for transitional housing, rapid-rehousing, permanent supportive housing, and coordinated entry projects. The process begins with a local funding competition where projects are prioritized for the application to HUD. The amount of funding received is determined by performance on a Collaborative Application submitted by the Continuum of Care. Permanent supportive housing is typically the priority of this application process.

The Continuum of Care also provides a Mini Grant to homeless service providers that is a low-barrier local funding stream available to all members and partner organizations. The Mini Grant helps to address housing system gaps and support individuals and families in Kalamazoo County

experiencing a housing crisis. Examples of past Mini Grants include hoteling; tents, sleeping bags, and tarps; bus tokens and other transportation; food and phone cards. The Mini Grants are made possible by generous funders including the Stryker Johnston Foundation and City of Kalamazoo's Foundation for Excellence.

2. Addressing the emergency shelter and transitional housing needs of homeless persons

Gryphon Place, which is a nonprofit organization that helps people navigate conflict and crises, is the local 2-1-1 provider for Kalamazoo County. This is a 24-hour information and referral service that matches individuals with the available housing resources that best meet their needs. Persons with greatest need are referred to Housing Resources, Inc., who are the Housing Assessment and Resource Agency (HARA) for the city. A HARA provides centralized intake and housing assessment, helping to ensure a comprehensive and community-wide housing delivery approach. HARAs also practice shelter diversion and work to rapidly re-house those who are homeless. People with an urgent need are referred to area emergency shelters where a housing plan is developed in consultation with the HARA.

The housing plan will utilize the Homeless Management Information System and prioritizes strength-based case management principles. Resources are provided based on need and may include case coordination, financial assistance, landlord/tenant education/engagement, linkage to community partner resources, and referrals to mainstream service providers. Emergency shelter services, with the goal of rapid re-housing, are provided to homeless households. These services include a shelter diversion assessment, shelter entry with the goal of rapid exit, financial assistance in the form of rental subsidy, and tenant-landlord engagement. Emergency shelters with rapid re-housing services have the goal of achieving sustainable permanent affordable housing.

The following emergency shelters are available to the homeless population in Kalamazoo:

- Kalamazoo Gospel Ministries Shelter – serves single men, single women, and families.
- Oakland House – serves hard to serve homeless, priority given to mental health clients and those referred by other agencies.
- Next Door – serves single women.
- Open Door – serves single men.
- YWCA Shelter – serves victims of domestic assault and their children.
- The Ark Shelter – serves youth between the ages of 10 and 21.
- Keystone House - serves veterans.

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

Rapid re-housing is one of the most important strategies for moving persons and families quickly out of homelessness. The city has dedicated the majority of its HOME funding towards tenant-based rental assistance, which is one of the strategies to rapidly re-house persons and households experiencing homelessness or are under threat of homelessness. We expect to assist 35-45 households with HOME funding in PY2026. In addition, Housing Resources, Inc., utilizes funding from the Continuum of Care to help approximately 70 additional households annually to rapidly re-house. Providing this permanent housing through cash assistance and housing subsidies offers relative stability so the household can focus on other concerns that may have contributed to their homelessness.

In addition, there are currently 846 Housing Choice Vouchers being utilized to help alleviate homelessness in the city. The Housing Choice Voucher program is a federal program managed through the Michigan State Housing Development Authority that provides rental subsidies for very low-income individuals and families. Families who are provided the voucher may find their own housing in private homes or apartment complexes. Unfortunately, the waiting list for the state program has been closed. This closure prompted the city to dedicate HOME funding to tenant-based rental assistance to try and help fill the gap in services for city renters.

Additional resources focused on moving from homelessness to permanent housing include:

- Housing Resources, Inc. Housing Stabilization Program provides post-shelter support to families that have previously experienced homelessness. With the use of rental subsidies, financial pressures are reduced, allowing the participants to access more supportive services like financial/household management, employment referrals, housing plans, and other follow-up services.
- Catholic Charities Diocese of Kalamazoo's The Ark Shelter is a 21-day voluntary emergency shelter that assists youth and their families become more stable through identifying healthy lifestyle behaviors and developing positive decision-making skills with the hope of ending homelessness. The ARK is the only facility in Kalamazoo that assists adolescent homeless youth between the ages of 10 and 17 years. Catholic Charities Dioceses also operates the Youth Independent Living program, which provides transitional housing up to 18 months for homeless youth age 16 - 24.
- Open Doors Residence Community offers private apartments for low wage working individuals and families priced out of the housing market. Residents of the Open Doors homeless shelters often transition

- from the shelter home to an apartment within the Residence Community. Residents pay a monthly program fee which covers housing and additional personal support and assistance from Open Doors staff.
- Legacy House, managed by OutFront Kalamazoo offers transitional housing for LGBTQ+ young adults ages 18-24 who are experiencing homelessness. Legacy House provides residents with services, resources, and skill-building to facilitate healthy, sustainable, and holistic transitions into independent living.
 - Kalamazoo County Continuum of Care RentAble program provides funding for security deposits that help reduce the high cost of moving into a rental unit, providing support in securing affordable stable housing while reducing the risk to landlords renting to tenants with barriers to housing.
 - Kalamazoo Gospel Ministries assists homeless people and families of all ages. Advocacy and support is provided, including educational opportunities, life skills development, job readiness, and health services. Their long term programming is a one-year regenerative and recovery program focusing on managing health and addiction disorders.
 - Bethany House Shelter for Women managed by Community Healing Centers is a shelter for women in recovery and their children. Services that are provided include room and board, and assistance with case management, transportation needs, and court/Child Protective Services advocacy.
 - New Beginnings for Men is also offered by Community Healing Centers. This program provides transitional housing and supportive services for homeless men struggling with recovery issues.
 - YWCA Domestic Violence Program provides shelter and services to domestic violence survivors and their children. While in the shelter, women and children can receive counseling, support groups, advocacy and information and referral services to outside organizations.
 - Ministry with Community is a haven in Kalamazoo for people who need assistance, particularly the homeless. This is not an overnight shelter but one that provides services to persons needing support in their recovery from homelessness or poverty. The drop-in shelter offers laundry services, showers, haircuts, a place for mail pick up, meals, support for substance use recovery, help searching for birth records, and access to social workers.
 - Veterans Service Office through Kalamazoo County Health and Community Services provides a variety of services for local veterans like healthcare applications, referrals for assistance, VA compensation, and dependents and survivors benefits. They also sponsor the homeless veterans Stand Down events, which are typically one- to three-day events providing supplies and services to homeless veterans. These could include food, shelter, clothing, health screenings, housing solutions, employment assistance, and substance and mental health counseling.
 - Keystone 4 Vets Housing Program provides transitional housing for veterans 18 and older who are homeless or experiences post-traumatic stress disorder.
 - The Lodge House, which is long-term housing for the homeless that opened for tenants in 2022. It is a 60-unit subsidized conversion of a hotel, providing fully furnished studio apartments, and coordination with Integrated Services of Kalamazoo for on-site support services.

- The Step-Up Family Shelter is a 40-bed shelter in an apartment community in Kalamazoo specifically designed to help families move from congregate shelter to apartment living.
- HERS (Homeless Emergency Response System) is a low-barrier shelter located in multiple, undisclosed single-family homes for those identified by local hospitals as people who frequent emergency rooms and are otherwise unhoused.
- The Recovery and Resiliency Trauma Center of HOPE provides transitional housing and support services for men who have been impacted by substance use disorder, homelessness, and/or incarceration.

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.

Many of the housing activities supported by the CDBG and HOME programs help low-income individuals and families avoid becoming homeless. The home repair programs, particularly emergency home repairs, help to ensure families, including the city's senior population, may remain in their homes. In addition, the use of HOME funds for tenant-based rental assistance and CDBG funds for security deposit assistance will likely go towards helping individuals and families avoid becoming homeless.

Housing Resources, Inc. has a housing stabilization program for renters facing short term crises. Their program includes:

- Supportive services to address the barriers creating their housing crisis. Specifically, collaborations with community agencies in order to encourage self-sufficiency by providing:
 - * Financial/Household Management
 - * Employment Referrals
 - * Education/Training
 - * Transportation
 - * Agency Referrals and Collaboration
- Rent subsidies based on funding availability.
- Establishment of individual goal plans and family success plans to prepare and maintain affordable housing of their own.
- Permanent housing placement assistance.

When considering those that are being discharged from a public institution or other system of care, housing is paramount to ensure stability to re-enter society. There are strong guidelines about discharge from the state hospitals and from the mental health unit at Borgess Hospital. Integrated Services of Kalamazoo employs hospital liaisons to work with individuals prior to release to create a "person-centered plan" which includes next steps after discharge. They also fund a jail liaison position to connect people in jail with appropriate mainstream and Medicaid funded mental health services.

The Community Service Team and Social Services Coordinator of the Kalamazoo Department of Public Safety also assist with the creation of sustainable housing plans for homeless persons who are discharged from the hospital or jail.

The following outlines the discharge guidelines for some public institutions or systems of care:

Foster Care: Local foster care providers are required to adhere to Michigan's laws, policies, and procedures applicable to adult and child foster care placement and discharge. Young adults (ages 18-21) transitioning out of foster care to independent living are assisted in finding suitable and

sustainable living arrangements. They may be provided first month's rent, security/utility deposit, and monies to purchase household goods, food, and supplies. Discharge is guided by a needs assessment and the information collected in an individual service plan.

Health Care: Discharge assessment, planning, and follow-up procedures are managed by providing a multi-disciplinary team approach to patients with post-hospital needs. Discharge planning is the vehicle which moves the patient to the proper level of post-hospital care and/or to the proper facility.

Mental Health: Integrated Services of Kalamazoo follows the dictates of Section 330.1209b of the Mental Health Code which states that, "the community mental health services program shall produce in writing a plan for community placement and aftercare services that is sufficient to meet the needs of the individual."

Veterans: The regional Veteran's Administration follows a set of discharge criteria when releasing patients into the community. Social workers and case managers assess and work with the patients who are homeless to find them emergency shelter, homeless housing, and/or other supportive services to ensure suitable placement is achieved after discharge. The regional Veteran's Administration serves up to 14,000 veterans per year, half of whom are from the Kalamazoo County area.

The discharge procedures noted above often receive rental assistance from local providers like Housing Resources, Inc. and Catholic Charities Diocese of Kalamazoo to ensure housing stability when leaving an institutional setting.

Discussion

The Kalamazoo County Continuum of Care conducts an annual 24-hour point-in-time count of those who are experiencing homelessness. This count is intended to provide a snapshot of Kalamazoo County's homeless population. It

is one way to collectively understand the scope and breadth of homelessness in our community. The count is an important effort that ensures the voices of people experiencing homelessness are heard. It also helps the Continuum of Care develop more effective plans and measure progress toward ending homelessness. In addition, the providers noted within this section of the Action Plan utilize the point-in-time count to ensure they offer the appropriate services needed within the Kalamazoo community.

BARRIERS TO AFFORDABLE HOUSING

Introduction

Barriers to affordable housing are varied and complex, such as increasing costs of construction, housing costs rising faster than incomes, public "not in my back yard" NIMBYism, and dependence on automobiles between housing and employment. In addition, public policies related to zoning ordinances and building codes may be barriers to the development of affordable housing. Social issues like poverty and lack of employment, and outside forces like reductions in federal and state funding to develop new housing, also present development barriers.

Some specifics in the City of Kalamazoo include:

Available Land: Most of the available land in the city has been developed. There are only a small number of large vacant tracts that remain, thereby limiting the number of new units that can be constructed. There are several smaller parcels that are vacant and suitable for infill construction of residential units. While important, will have a smaller impact towards meeting the affordable housing need. Finally, vacant or underutilized commercial buildings could be redevelopment for residential uses, however this could be costly.

Environmental Issues: A barrier to the development and redevelopment of many of these infill sites is environmental contamination. In many of the lower income neighborhoods, the larger tracts of land that are available for rede-

velopment are environmentally contaminated, primarily due to overuse of the site or an adjacent contamination. Clean-up of these sites can be very costly, thereby limiting the ability to attract new business and housing.

Zoning Ordinances and Land Use Policies: Zoning regulations can be an impediment to affordable housing through density limits, height restrictions, parking requirements, and lengthy permitting processes. However, the city zoning ordinances must strike a balance between the needs of the community and goals of developers. Some barriers to infill development identified through the Imagine Kalamazoo 2025 Plan were lot sizes, building restrictions, site standards and lot coverage.

Housing and Building Codes: Concerns have been raised that the city-mandated rental certification program is a barrier to affordable housing because it adds an additional cost to the management of rental properties. However, in a city where over half of the residential units are rental, a program of this type is necessary to not only maintain the health and safety of those who rent in Kalamazoo, but to preserve or improve property values in city neighborhoods.

Actions Planned to Remove or Ameliorate the Negative Effects of Public Policies that Serve as Barriers to Affordable Housing

Zoning: The city completed a number of changes to the Kalamazoo Zoning Ordinance to try and reduce barriers to affordable housing. These included allowing single-family construction in multi-family zones, permitting duplexes in some single-family districts, creating mixed-use districts to encourage walkability, allowing accessory dwelling units for infill housing, and reducing minimum lot widths. During the 2026 program year, the city plans to review and realign the residential zoning districts with applicable development standards with the goal of increasing housing density.

Available Land: The city is working in partnership with the Kalamazoo County Land Bank Authority to develop vacant lots within the CDBG-eligible census tracts for the purpose of neighborhood appropriate single- and multi-family

affordable housing. The city has removed side lot allowances (selling a vacant lot to a neighboring property owner for combination) and instead are following land use best practices for buildable lots to increase housing options.

Community Partners: The city will also address barriers to affordable housing through our community partners. In PY2026, the city has assigned over \$1.5 million of local dollars to housing development in addition to the CDBG and HOME award. These funds will help to increase the supply of affordable housing, as well as help those in affordable units to remain housed.

Property Standards: The City of Kalamazoo's property standards and anti-blight efforts are funded with CDBG. This program helps in the identification and resolution of blighted housing units which can either be improved for the property owner to help them remain in their home or be made available for low-income households after rehabilitation.

Pre-Approved Plans: The city has also reduced barriers by creating pre-approved housing plans that include the designs of the home, site plan, permits, and utility plans. The pre-approved plan program is an effort to simplify and reduce the cost of the early stages of development, which encourages building on lots or land that may otherwise not have been considered.

Housing Corridor Study: This study is intended as a tool to help decrease barriers to housing infill and development along major corridors in the city. It is a land use strategy to show how existing resources and infrastructure can be leveraged as a catalyst to build-out underutilized land.

Discussion

Many of the city's community partners also provide needed services that help households with long-term housing sustainability. Removing barriers to affordable housing is the first goal, then stability is needed so long-term goals can be accomplished. The nonprofit organizations and affordable housing de-

velopers that have partnered with the city in recent years to assist with sustainable affordable housing include:

- 530 S. Rose LDHALP
- Bogan Development, LLC
- Community Homeworks
- Edison Neighborhood Association
- Hollander Development
- HOPE thru Navigation
- Housing Resources, Inc.
- Integrated Services of Kalamazoo
- Kalamazoo County Housing Department
- Kalamazoo County Land Bank
- Kalamazoo County Treasurer
- Kalamazoo Eastside Neighborhood Association
- Kalamazoo Neighborhood Housing Services
- Kalamazoo Valley Habitat for Humanity
- Legal Aid of Western Michigan
- LIFT Foundation
- Local Initiatives Support Corporation
- Milestone Senior Services, Inc.
- Standard Caddis 4 LDHALP
- Zero Day

In addition, during the time period of the 2025-2029 Consolidated Plan, the City of Kalamazoo will support the following:

- Work with local nonprofit housing providers to develop a variety of housing types like duplexes, townhomes, 4-unit apartments to provide a wider range of rents and mortgage costs through the use of city pre-approved housing plans.
- Improve access to quality rental housing in Kalamazoo through continued support of tenant-based rental assistance programs.

- Work with local nonprofit housing providers on free and/or reduced-cost financial literacy for households from the CDBG-eligible neighborhoods.
- Focus CDBG funding on substandard housing and/or deferred maintenance of affordable housing units, particularly the core neighborhoods.
- Continue supporting the housing repair program recently developed for low-income homeowners that receive code violations.
- Remediate household lead-based paint hazards, with a focus on homes with children under six years of age.

OTHER ACTIONS

Introduction

Per HUD regulation 24 CFR 91.220.K, some additional actions need to be addressed in the PY2026 Action Plan, which are the specific requirements of this regulation. However, many of these items have already been outlined earlier in the Action Plan report as required by HUD, so only a brief summary will be provided here. For those items not yet addressed, more detail will be included.

Actions Planned to Address Obstacles to Meeting Underserved Needs

For the 2025-2029 Consolidated Plan, the city determined that more CDBG funding should be set-aside for public service activities than in previous consolidated plans. During the community outreach for the 2025-2029 Plan, assisting special needs and underserved populations was listed as a community priority. The city's Community Development Act Advisory Committee will review and evaluate public service applications to determine which activities should be funded on an annual basis.

The city will also continue to collaborate with local community housing and human service providers, business leaders, residents, and the development community to identify areas of need. Community Development staff will make a concerted effort to enhance coordination efforts through PY2026 with local funders and other nonprofit organizations to try and address underserved needs. The actions that are currently scheduled as part of this Action Plan include:

- Assistance with construction costs for the development of affordable housing due to the increase in supply costs and labor shortages through the Housing Development Fund.
- Development of new affordable housing that will support low-income families with HOME funding.
- Support of tenant-based rental assistance through HOME and HOME-ARP programs.
- Coordination with the Kalamazoo County Continuum of Care related to supportive housing.
- Direct support for low-income families with critical and code repairs, as well as accessibility concerns.

Actions Planned to Foster and Maintain Affordable Housing

In PY2026, the city will continue to place an emphasis on affordable housing. A total of \$1,825,269 in CDBG and HOME funds will be used towards rental assistance, improvements to affordable housing, or supporting the neighborhoods where affordable housing is located. HOME-ARP dollars will provide tenant-based rental assistance for the homeless and/or special needs populations. Funds from the HUD Office of Lead Hazard Controls and Healthy Homes will remediate lead-based paint hazards for low-income households with children under the age of six.

Actions Planned to Reduce Lead-Based Paint Hazards

The rehabilitation of older housing in the city is a priority for several reasons. As previously stated, a majority of the housing stock within the core neighborhoods was built before 1980. According to the U.S. Census, 88 percent of the owner-occupied and 76 percent of the renter-occupied housing in the city was built prior to 1980. Due to its age, the likelihood of finding lead-based paint within these homes is high. As this housing stock is important to maintaining affordable housing in the city, remediation of lead-based paint hazards is necessary to ensure the health of children growing up in these homes.

The City of Kalamazoo was awarded a Lead Based Paint Hazard Reduction Grant in 2022. The specifics of the grant are as follows:

- Awarded December of 2022.
- Grant award is \$3,971,441.40
- Grant period is for four years.
- Approximately 90 homes are expected to be remediated.
- Grant was written in collaboration with Kalamazoo Neighborhood Housing Services.
- An additional \$696,000 Healthy Homes grant is available for indoor air quality testing, including radon testing and remediation.

The city also continues to include lead hazard reduction strategies into repairs of rental properties inspected under the city's housing code. The Rental Registration and Certification Program inspects all rental properties at least once every three years. When potential or existing problems are located, inspectors require appropriate remediation actions.

Subrecipients of city grant funding are required to comply with the lead-based paint disclosure rule of 1996 and the September 2000 regulation, "Requirements for Notification, Evaluation and Reduction of Lead Based Paint Hazards in Federally Owned Residential Property and Housing Receiving Federal Assistance." When subrecipients or developers rehabilitate units, they are

required to remediate any lead-based paint hazards found and inform the new occupants of the steps taken to eliminate this hazard.

Actions Planned to Reduce the Number of Poverty-Level Families

The 2023 American Community Survey 5-Year Estimates indicated that 27 percent of the city's population lives below the federal poverty level. The City of Kalamazoo has initiated Shared Prosperity Kalamazoo (SPK) to address this issue. SPK is an ambitious plan to transform the city into a place where every child and every adult thrives and prospers. The Shared Prosperity Kalamazoo Action Plan has three goals that activities are being planned and implemented on simultaneously. They are:

1. Promote the health growth, development, and learning of children.
2. Increase access to good jobs.
3. Promote strong families.

The SPK Action Plan defines "priority" populations as:

1. Families of color
2. Families at or below the ALICE (asset limited, income constrained, employed) threshold
3. Neighborhoods of concentrated poverty
4. Individuals with criminal records

The combination of aspirational goals and community engagement has led SPK to focus on three particular neighborhoods that encompass five CDBG-eligible census tracts within the city—Eastside, Edison, and Northside for targeted action projects.

The goals of the Shared Prosperity Kalamazoo Action Plan and the activities supported by this HUD Action Plan are closely aligned. Both plans address the following:

- Low-income residents
- Low-income and racially-concentrated neighborhoods of the city (CDBG-eligible Census tracts)
- Housing stability
- Youth development through public service activities

The City of Kalamazoo is leveraging HUD grant funding with private and foundation funding to address these shared goals.

Actions Planned to Develop Institutional Structure

During PY2026, the Community Development Division plans to continue our team's cross-training efforts to become more cohesive and support a wide variety of HUD related grant requirements. Policy and procedures will be reviewed and updated to correspond with the new 2025-2029 Consolidated Plan. Finally, the city began utilizing grant management software to assist Community Development staff with federal compliance. PY2026 will be the first year subrecipients will report outcomes through this portal for staff to update HUD. This software is also used by the Kalamazoo County Housing Department so we can better coordinate efforts related to housing development.

To ensure strong coordination among partners, city staff sit on boards or participates in organizational meetings. A member of the city management team sits on the Continuum of Care's Local Advisory Board to advise on strategies to address homelessness. A coalition was recently convened between the City of Kalamazoo, City of Portage, and Kalamazoo County, which includes city management and staff from the Department of Community Planning and Economic Development, to address homelessness. This coalition discusses homelessness on a regional basis to determine potential solutions for the Kalamazoo community as a whole. In addition, the city has staff in Shared Prosperity Kalamazoo and the Foundation for Excellence that support the projects and activities being funded by HUD grants. The shared vision of all these organizations to support and improve the lives of city residents allows for a coordination of efforts not previously seen in the city.

From a development perspective, the city convenes a Projects Team meeting biweekly to discuss potential and ongoing construction projects in the community. This is particularly important for the affordable housing projects being funded by city entitlement or housing development funds. The Projects Team meetings bring representatives from all city departments that have requirements related to new construction or rehabilitation of structures. This allows a coordinated response to the developer as they move through the city's approval processes for site plan review and building permits.

In addition, the city has a dedicated staff person to interact and liaise with the diverse neighborhood associations within the community. This is particularly helpful with the core neighborhoods, who are all CDBG-eligible.

To assist the city with the capacity and institutional structure of our nonprofit partners, the Kalamazoo Public Library provides *ONEplace @ kpl*, which stands for Opportunities for Nonprofit Excellence. They provide a management support center that offers capacity building opportunities for nonprofits within Kalamazoo County. ONEplace gathers local nonprofit leaders and peer-groups to learn from each other and to draw upon the thinking of nationally recognized researchers and practitioners. These opportunities strengthen the organizational capability of our nonprofit partners, which improves the performance outcomes gained through the city's grant funding.

CDBG will also be funding projects in PY2026 that will be managed by an internal city department, which is the Housing Inspection and Code Enforcement Division. The Community Development Division will provide technical assistance as needed to subrecipients and internal departments receiving funding to ensure all federal rules and regulations are being met.

Actions Planned to Enhance Coordination between Public and Private Housing and Social Service Agencies

The City of Kalamazoo has a multitude of nonprofit partners that work towards a better future for low-income households and the underserved. Many of these nonprofits work closely with the city, often receiving funding through the CDBG and HOME programs. Coordination becomes essential to ensure proper delivery of their services as well as compliance with federal rules and regulations. To that end, the city will undertake the following steps to strengthen coordination:

- Participate in countywide planning activities as they relate to housing.
- Participate with the Continuum of Care in addressing the needs of the homeless.
- Continue to build collaborations within the local development entities to consolidate resources and efforts, and to assist in finding more funding sources.
- Provide educational and capacity building training opportunities to nonprofit agencies to enhance management capacity, resulting in an increased ability to undertake and carry out the provision of affordable housing and related support services.
- Provide monitoring sessions with subrecipients to assist with the understanding of federal regulations and to ensure proper expenditure of federal funds.
- Promote ONEplace@kpl and other free services to nonprofit organizations providing capacity building, technical assistance, workshops, seminars, and research opportunities.
- Enhance coordination internally between the Community Development Division and departments that receive federal funding.

- Coordinate with Shared Prosperity Kalamazoo and the Foundation for Excellence for affordable housing development and other needed services to the low-income populations of Kalamazoo.

Discussion

As the city funds activities to address the goals established in the 2025-2029 Consolidated Plan, close communication with internal and external stakeholders will be essential to promote coordination among private and governmental housing, health, mental health, and service agencies. Addressing underserved needs and ensuring access to affordable housing are priorities of the Consolidated Plan.

PROGRAM SPECIFIC REQUIREMENTS

Introduction

The following information details some program specific information related to the CDBG and HOME grants. The CDBG information is almost exclusively related to program income generated each year from previous activities. The HOME section details more specific information on some of the policies and procedures required by HUD related to this funding source.

Community Development Block Grant Program (CDBG)

Projects planned with CDBG funds expected to be available during PY2026 are identified in the Projects Table (beginning on page 39). The following table identifies program income that is available for use 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 yet been re-programmed.	\$0.00
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.	\$0.00
3. The amount of surplus funds from urban renewal settlements.	\$0.00
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in prior statement or plan.	\$0.00
5. The amount of income from float-funded activities.	\$0.00
Total program income:	\$0.00

Other CDBG Requirements

1. The amount of urgent need activities.

No urgent need activities are planned in PY2026.
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low- and moderate-income.

After subtracting the allowable administration budget from the CDBG award, a total of 80 percent of the funds are expected to be used for activities that benefit low-income persons.

HOME Investment partnership Program (HOME)

- I. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City of Kalamazoo only funds HOME activities that are eligible as listed in 24 CFR 92.205

II. 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:

A. Resale Provisions

The City of Kalamazoo utilizes the Resale Provisions when HOME assistance is provided to newly built or redeveloped housing, but with no direct assistance to the homebuyer. The HOME resale provisions are established at §92.254(a)(5)(1) and ensure the following:

1. The property is sold to another low-income homebuyer who will use the property as their principal residence;
2. The original homebuyer receives a fair return on investment, (i.e., the homebuyer's down payment plus capital improvements made to the house); and
3. The property is sold at a price that is "affordable to a reasonable range of low-income buyers."

a) Long Term Affordability

Under the city's resale provisions, if the housing is transferred, voluntarily or otherwise, during the period of affordability, it must be made available for subsequent purchase *only* to a buyer whose family qualifies as low-income and will use the property as its principal residence. The HOME resale provisions must enforce these requirements as any housing assisted with HOME funds must remain affordable for the duration of the period of affordability.

b) Fair Return to Initial Buyer

Upon sale of the property by the initial homebuyer, the homeowner must receive a "fair return" on their investment. A fair return on their investment will be based on the Inflation Rate Multiplier established by the Michigan State Tax Commission and made available to the public on November 15th of each year. To determine a fair return on investment, the Inflation Rate Multiplier will be averaged for time period the initial homebuyer owns and resides in the HOME assisted unit.

In addition, the basis for calculating the fair return will include the homeowner's original investment (i.e., down payment, closing costs) plus any capital improvements as defined herein, including depreciation. The fair return will only apply to sales within the HOME affordability period.

It is important to note that in certain circumstances, such as a declining housing market where home values are depreciating, the original homebuyer may not receive a total return on his or her investment because the home sold for less or the same price as the original purchase price.

c) Capital Improvement Depreciation

Capital improvements performed by the homeowner will depreciate over a recovery period of 27.5 years using the straight-line method of depreciation outlined by the Internal Revenue Service from the date of improvement completion.

d) Continued Affordability

During the affordability period all new homeowners must, at time of purchase, be between 30 percent and 80 percent of

the area median income, adjusted for family size, as determined by HUD. The property must be affordable to a reasonable range of low-income homebuyers who pay no more than 35 percent of their household adjusted gross income for principal, interest, property taxes, and insurance.

B. Recapture Provisions

The City of Kalamazoo utilizes the Recapture Provisions when HOME funds are provided to a homebuyer. The HOME recapture provisions are established at §92.254(a)(5)(ii) and permit the original homebuyer to sell the property to any willing buyer during the period of affordability and the City is able to recapture all or a portion of the HOME-assistance provided to the original homebuyer.

1. Long Term Affordability

Under the city's recapture provisions, the house may be sold to any homebuyer for whatever the market will allow. However, if the homebuyer transfers the property either voluntarily or involuntarily during the period of affordability, the City recovers from available net proceeds all, or a portion of, the HOME assistance.

2. Reduction During Affordability Period

The City will reduce the amount of the direct HOME subsidy on a pro-rata basis each year of affordability. The resulting ratio would be used to determine how much of the direct HOME subsidy the City would recapture. The pro rata amount recaptured by the City cannot exceed what is available from net proceeds.

To determine the pro rata amount recaptured by the City:

- a) Divide the number of years the homebuyer occupied the home by the direct HOME subsidy,

- b) Multiply the resulting figure by the number of years left in the affordability period.

3. Shared Net Proceeds

In some cases, such as declining housing markets, the net proceeds available at the time of sale may be insufficient to recapture the entire direct HOME subsidy, and the down payment and any subsequent capital investments of the homebuyer. If such a case occurs, the City will share the net proceeds with the owner in the following manner:

City Proceeds:

- a) Divide the entire direct HOME subsidy by the sum of the direct HOME subsidy plus the homebuyer investment.
- b) Multiply this number by the net proceeds of the sale.

Homebuyer Proceeds:

- a) Divide the homebuyer's investment by the sum of the direct HOME subsidy plus the homebuyer investment.
- b) Multiply this number by the net proceeds of the sale.

4. Capital Improvement Depreciation

Capital improvements performed by the homeowner will depreciate over a recovery period of 27.5 years using the straight-line method of depreciation outlined by the Internal Revenue Service from the date of improvement completion.

At the time of resale, the depreciated amount of the capital improvements will be utilized in the calculation of shared net pro-

ceeds. Any remaining balance of the net proceeds would be applied to repaying the direct HOME subsidy.

Capital improvements by the homeowner must be substantiated with invoices, receipts, bank statements, etc. to confirm total investment.

5. Recapture Triggers:

The recapture provisions are triggered when the following occurs:

- a) The house is sold, foreclosed, or occupied by someone other than the approved purchaser under the HOME program.
- b) Non-compliance with the residency requirement will require the immediate payback of HOME funds invested into the property per the requirements noted herein.

III. 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:

- A. Resale Provisions – The total amount of HOME funds provided to the activity, including developer and downpayment assistance. For example, a developer is provided \$50,000 to rehabilitate a single-family unit, and the homebuyer is provided \$5,000 in downpayment assistance. The full \$55,000 is utilized to determine the years of affordability.
- B. Recapture Provisions – The total amount of direct HOME subsidy to the buyer, typically downpayment assistance, closing costs, or any financial assistance to reduce the cost of the home from fair market value to an affordable price. For example, a developer is provided \$50,000 to rehabilitate a single-family unit, the homebuyer is provided \$5,000 in downpayment assistance, and a second forgivable loan of

\$20,000 is provided for the gap between fair market value and the affordable purchase price. Only the \$5,000 in downpayment assistance and the \$20,000 forgivable loan is utilized to determine the years of affordability.

- C. Exemption – Development subsidies are not subject to recapture. Therefore, only the resale option may be used for properties that receive development subsidies only (that is, no direct financial assistance is provided to the homebuyer).

A development subsidy is the difference between the cost to develop housing and the market price. For example, \$120,000 in HOME funds is provided to a developer to build a new single-family home. The appraised value after construction will be \$100,000 because of neighborhood and market conditions. The \$20,000 difference between the \$100,000 sale price and \$120,000 HOME investment is not repaid and represents a development subsidy provided to the developer. While the subsidy does not go directly to the homebuyer, it helps make development of an affordable home feasible.

- IV. Plans for using HOME funds to refinance existing debt secured by multi-family 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 does not plan to utilize HOME funds in this way during the 2026 program year.

- V. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

The tenant-based rental assistance funding will not have specific preference for persons with special needs or disabilities.

VI. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

The tenant-based rental assistance funding will not have specific preference for persons with special needs or disabilities.

VII. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

No preference is planned for rental housing projects.

APPENDIX (PENDING)

SF-424 Application CDBG

SF-424 Application HOME

Certifications

Public Notices

April 20th City Commission Minutes

Public Comments