

Oshtemo Township Housing Plan 2023



Adopted: 12/12/2023

Prepared by the W.E. Upjohn Institute and the Southcentral Michigan
Planning Council for the Oshtemo Township Board



W.E. UPJOHN
INSTITUTE
FOR EMPLOYMENT RESEARCH

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Acknowledgments

No single group or solution will solve the housing crisis. As such, many individuals and organizations were asked to contribute to the creation of this housing plan, including municipal leaders, realtors, developers, employers, nonprofit agencies, and residents. The Planning Commission worked as the steering committee to provide critical direction and innovative ideas to the planning process, which in turn guided the goals and objectives of this plan. Stakeholders' input on these strategies is vital, as their knowledge of local conditions and politics helps determine which are likely to succeed. In addition to the public Planning Commission meetings, eight special public meetings in the evening and on weekends were held to collect feedback on preliminary results. Survey responses were collected from 503 residents in the Oshtemo targeted survey. Further, 435 additional survey responses were received from Oshtemo residents countywide in the Kalamazoo County survey. This strong participation demonstrates the high level of concern, passion, and interest among residents regarding housing solutions for Oshtemo Township.

Formulating this housing plan would not be possible without the hard work of the Planning Commission and the Community Development Department at Oshtemo Township. Additional support provided by Township volunteers was invaluable in getting the word out about the housing survey. In addition to those who answered the survey, we had around 55 participate in stakeholder in-person and Zoom meetings. We are grateful for the collaboration and partnerships that formed during this process.

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The Township wishes to thank the residents that attended the public meetings and participated in the online survey. Your feedback and participation were an invaluable part of the plan!

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Introduction

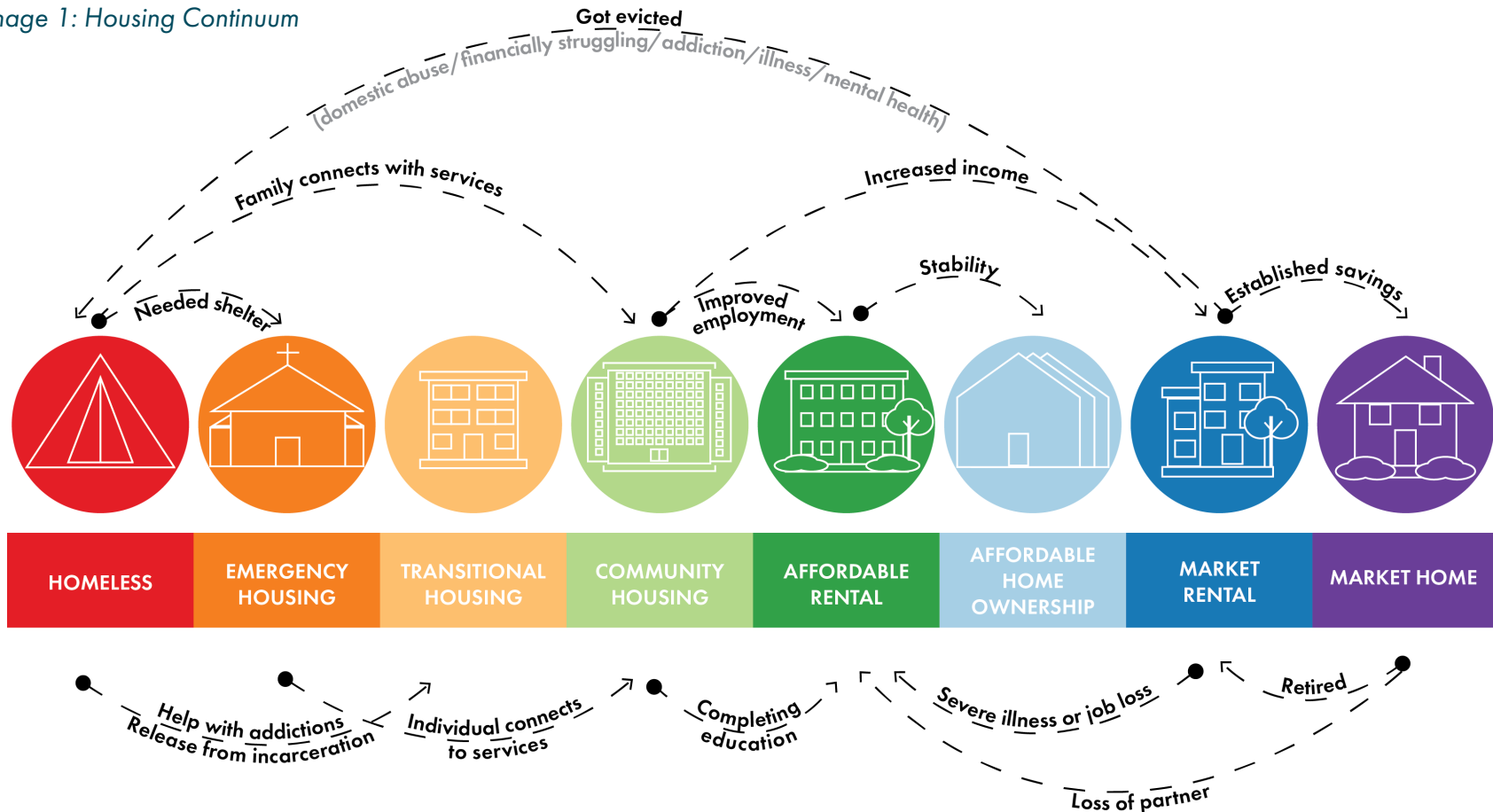
Introduction

Housing Continuum

The housing continuum demonstrates the range of housing types in which individuals may live during their lifetimes. A healthy housing market has options for any stage. Individuals can move in any direction at any point in their lives. A healthy community has

options along this continuum in order to allow residents to not only stay in their community through each stage, but, more importantly, to thrive through economic stability.

Image 1: Housing Continuum



These are a few examples of how people might move within the housing continuum.

Source: Housing Continuum Image Courtesy of United Way of Halifax (Canada)

Introduction

Creating This Plan

The Upjohn Institute was asked by the Oshtemo Township Board to complete a housing plan for the community. This plan will cover the housing needs assessment, market demands, results from the Oshtemo Township Housing Survey, the Oshtemo portion of the countywide housing survey, and goals and objectives. Community and committee engagement guided the direction and focus. The data and survey results contextualized the housing pressures and frustrations experienced throughout the Township. We cannot stop change, but we can take a proactive approach to guiding the changes and growth to provide a better future. The plan provides the data to see where we are currently, where we can go and how we can get there.

Executive Summary

A healthy housing continuum provides homes for those with a range of incomes or in different life situations. Oshtemo Township has a shortage of housing units at multiple price points. Low rates of construction, high construction costs, increased demand from a growing population, and housing costs that are increasing faster than wages have contributed to the shortage and affordability issues. This plan uses a number of indicators to assess the condition of the housing continuum. The indicators examined include the current and projected population, the existing housing stock, and the needs and desires of the current population. Population indicators and survey results are needed to understand the current and future demand for housing. An examination of the existing housing stock is needed in order to grasp what problems currently exist and which housing types are needed going forward. Assessing the needs and desires of the existing population helps guide decision-making around how resources are utilized to provide the greatest benefit to Township residents.

Fortunately, many strategies are available to help alleviate some

of the housing concerns found in the Township. These strategies are most effective when community partners band together to implement them as a cohesive unit.

In 2021, the population of Oshtemo Township stood at 23,583. It had grown about 5 percent during the preceding five years, a higher growth rate than that of the state overall, which was 1.54 percent for that same period. The Township has grown by 205 households since 2016. Among homeowners, one-person households and two-person households have declined by 3.0 and 7.5 percentage points, respectively. From 2016 to 2021, the population of Oshtemo Township became more racially diverse. The fastest-growing ethnic/racial group is the one categorized as “Two or More Races,” whose proportion increased by more than 4 percentage points over the five-year period.

Housing-unit construction in Oshtemo Township has remained low following the housing crash of the Great Recession. Even as the housing bubble burst, Oshtemo continued to grant building permits, while permits in the county overall declined. Both the Township and the county have found a stable level of construction since the recovery, though Oshtemo has been trending downward since 2018. While the pace of permitting countywide is modest, Oshtemo Township is missing out on potential growth and unmet demand.

Lower inventory of housing is one of the drivers of higher prices: demand for housing is high, but there are fewer available homes

Affordability is defined as a household paying 30 percent or less of its total gross annual income on housing. This is an inclusive definition that can be used for either market-rate or subsidized housing. Conversely, income-qualified units are intended only for low- and moderate-income households.

Introduction

than in the past. Housing prices and weekly earnings were trending generally together until 2018. Then, wages stagnated until the end of 2020 before rising steadily through 2021. During the same period, home prices rose steadily until flattening in 2022. The resulting gap is stark, making many homes unaffordable even as wages are rising.

The high proportion of university students in Oshtemo Township likely lowers the median income. Residents under the age of 25 making less than \$20,000 a year account for twice the rate in Oshtemo Township as they do statewide. Additionally, over 15 percent of the senior-aged population in Oshtemo Township make less than \$20,000 annually, and 28 percent of Oshtemo seniors make less than \$30,000 annually, indicating that some seniors likely struggle to afford housing without being cost-burdened.

Overall, the number of owner-occupied housing units in Oshtemo Township increased by more than 50 from 2016 to 2021. However, there was a decline in homeownership in Census Tract 29.05 (the section of the Township south of the Amtrak line and west of U.S. 131) by 1.81 percent.

The housing concerns in Oshtemo Township are not small. Rising costs have put most moderate- and low-income earners into situations where they are paying more in rent or ownership costs than what is financially sustainable. The supply-and-demand chapter shows that 2,300 renting households are burdened by their current housing costs. Most of these renters earn below \$20,000 per year and would need rental units costing below \$500 per month for relief from that burden. There are fewer than 1,000 overburdened homeowners, in a wide range of incomes. The largest group, at 300 households, are making \$35,000 to \$49,999 per year. These households would need homes of between \$115,000 and \$163,000 (depending on property taxes and loan parameters) to afford payments of \$875 to \$1,249 per month.

According to our estimates, the Township needs to enable the development of 750 new housing units to address housing issues. This includes population-growth projections and pent-up demand from the past under production of housing. This will require a substantial public private investment—an estimated \$177 million.

In total, 504 responses were received in the Oshtemo Township Survey, for a coverage rate of 5 percent of households. This is within the standard range for survey responses. Homeowners make up just over half of Oshtemo Township residents but represent over 85 percent of respondents to the survey. To account for this, data from the survey questions were apportioned by renter and owner to show responses separately. The purpose of the survey was to provide additional public engagement and feedback during a time when in-person meetings decreased. The survey responses do not represent the demographics of the community based on the U.S. Census's American Community Survey. There was a strong difference between renter and owner responses on further development of multifamily housing. The largest portion of renters—over 45 percent—strongly agreed that multifamily housing options were important. Owners were more evenly distributed but seem generally not to be in favor of multifamily housing, as “strongly agree” was the smallest response.

Owners and renters have different challenges when it comes to finding housing. Renters' primary concern is price. Their second and third concerns are the pace by which units are leaving the market and the various housing options. For owners, the issues were more evenly distributed, but the pace of homes on the market was the most frequent response. When asked what they were looking for when choosing a home, renters' top response indicated a desire to live in a mixed-income neighborhood. They also prioritized proximity to work more highly than homeowners did. Homeowners' responses most often prioritized factors associated with family life, such as parks, schools, and proximity to family.

Methodology

Kalamazoo County Survey Methodology

The intent of this survey was to document the housing characteristics and preferences of housed residents of Kalamazoo County. Survey questions were focused on determining demand for specific housing types, location preferences, clarifying housing challenges, getting feedback on housing priorities, and determining how different demographic groups are impacted by housing crises. Information gathered from this survey was used to inform content in the Kalamazoo County Housing Plan.

The target population for the survey was housed residents living in Kalamazoo County. For the purposes of this survey, all adults living in the household were asked to respond. As of 2021, Kalamazoo County had a population of 261,108 [1]. There were 204,985 individuals aged 18 and over residing in Kalamazoo County as of 2021 [2]. Additionally, there were 105,990 occupied housing units as of 2020 [3].

A sample of residential addresses were obtained from the Kalamazoo County government. Because the county government utilizes the address list for emergency services, apartment units are not specified. This lack of information was compensated for by identifying multifamily residents in the address list and verifying the number of units at the address from voting records. Addresses to be mailed survey prompts were randomly selected from the augmented list. Moreover, the survey was also shared on social media by cities, townships, villages, neighborhood groups, and nonprofits throughout Kalamazoo County.

The survey instrument was implemented through Survey Monkey on March 1, 2022, and concluded on May 22, 2022. A total

of 35,500 survey prompts were mailed to homes in Kalamazoo County. Resource limitations led to the selection of a multifaceted approach to advertising the survey among housed residents of Kalamazoo County. Moreover, this approach would attempt to account for the errors that could occur from administering survey prompts only by way of a mailer.

The mailed survey prompts, social media campaigns, and other advertising methods yielded roughly 3,000 responses. Of those roughly 3,000 responses, 435 were from Oshtemo Township residents. It is essential to incorporate these responses in this plan to ensure the largest number of Oshtemo Township residents' perspectives were considered. The results and analysis of these responses are found in Chapter 4.

Methodology

Oshtemo Township Survey Methodology

The intent of this survey was to document the housing characteristics and preferences of housed residents of Oshtemo Township. Survey questions were focused on determining demand for specific housing types, location preferences, clarifying housing challenges, getting feedback on housing priorities, and determining how different demographic groups are impacted by housing crises. Information gathered from this survey was used to inform the Oshtemo Township Housing Plan.

The target population for the survey was housed residents living in Oshtemo Township. For the purposes of this survey, all adults living in the household were asked to respond. As of 2021, Oshtemo Township had a population of 23,583 [1]. There were 18,687 individuals aged 18 and over residing in Oshtemo Township as of 2021 [2]. Additionally, there were 10,383 occupied housing units as of 2021 [3].

The survey instrument was implemented through Survey Monkey on November 18th, 2022 and concluded on March 10th, 2023. The survey was shared on a postcard to all addresses registered to vote in Oshtemo Township. It was shared on the Township newsletter, through multiple social media posts and posters were made for apartments where posting was possible. In total, 504 responses were received, for a coverage rate of 5 percent of households. This is within the standard range for survey responses.

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Housing Assessment

Housing Assessment

About the Data

Most of the data gathered for this report came from the 2021 and 2016 five-year estimates of the American Community Survey, which is a product of the U.S. Census Bureau. Census data are collected through a self-reported survey; as such, it is possible that respondents did not provide entirely accurate responses. Nonetheless, the U.S. Census Bureau remains a reliable data source for subjects covered in this report. Not all variables identified in the report were available at the county subdivision level; therefore, we pulled data at the census tract level.

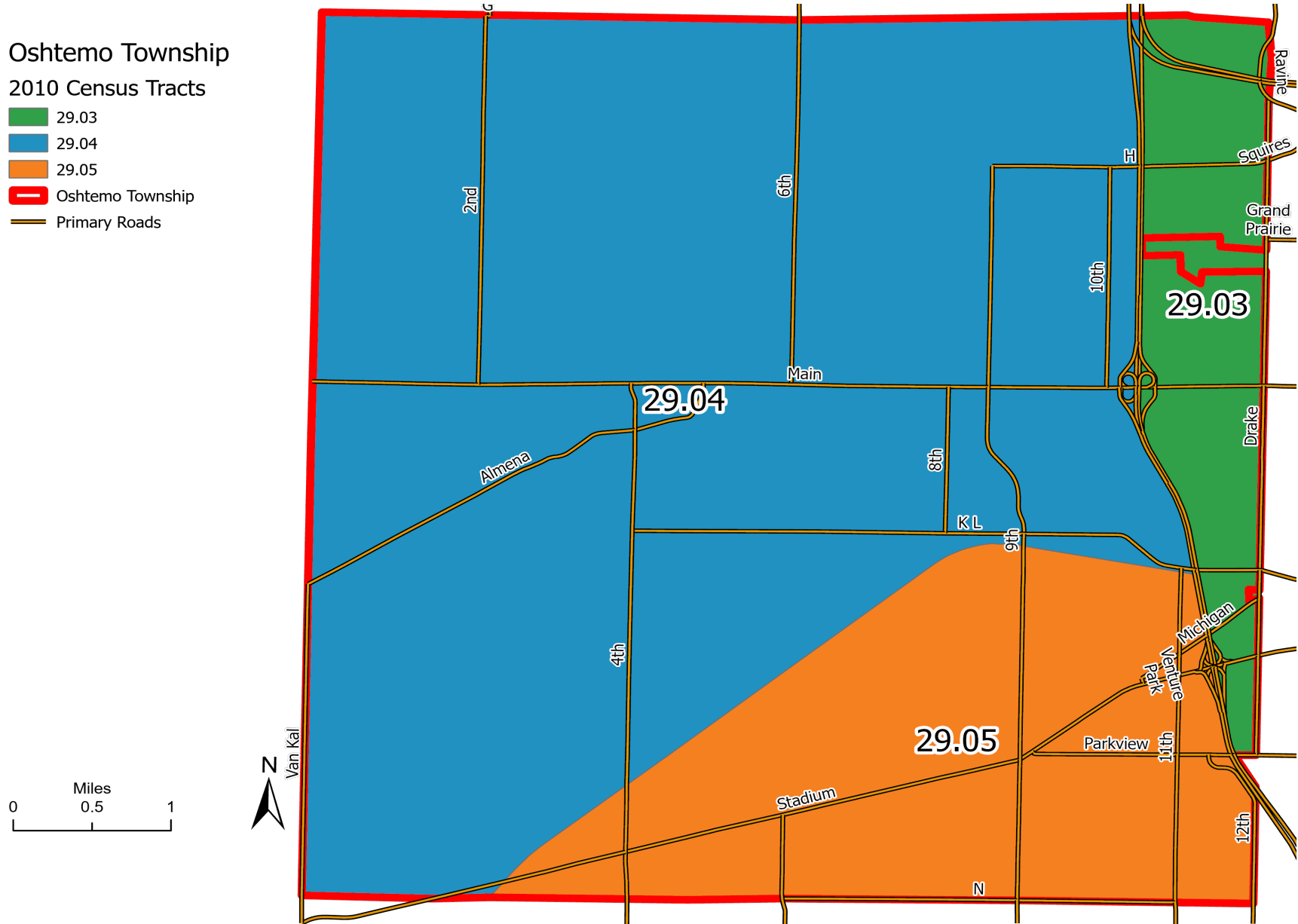
are associated with the 2010 census-tract boundaries, as the tracts that were split in 2020 can be aggregated to sum to the value of the 2010 tracts. Please reference the 2010 and 2020 census-tract map and tables for a visual representation of the census tracts in Oshtemo Township.

Data Limitations

The U.S. Census Bureau updates the boundaries of census tracts every 10 years; therefore, the 2021 five-year estimates and the 2016 five-year estimates of census-tract boundaries are not the same. Moreover, the 2021 five-year estimates correspond to the 2020 census-tract boundaries, while the 2016 five-year estimates correspond to the 2010 census-tract boundaries. The U.S. Census Bureau either splits or merges census tracts, depending on population change (splits for population increases and merges for population decreases). In Oshtemo Township between 2010 and 2020, three census tracts were split into new tracts (see Table 2), for a total of six census tracts. This discrepancy between the two years means that metrics that require calculating the percentage change between the 2021 five-year estimates and the 2016 five-year estimates

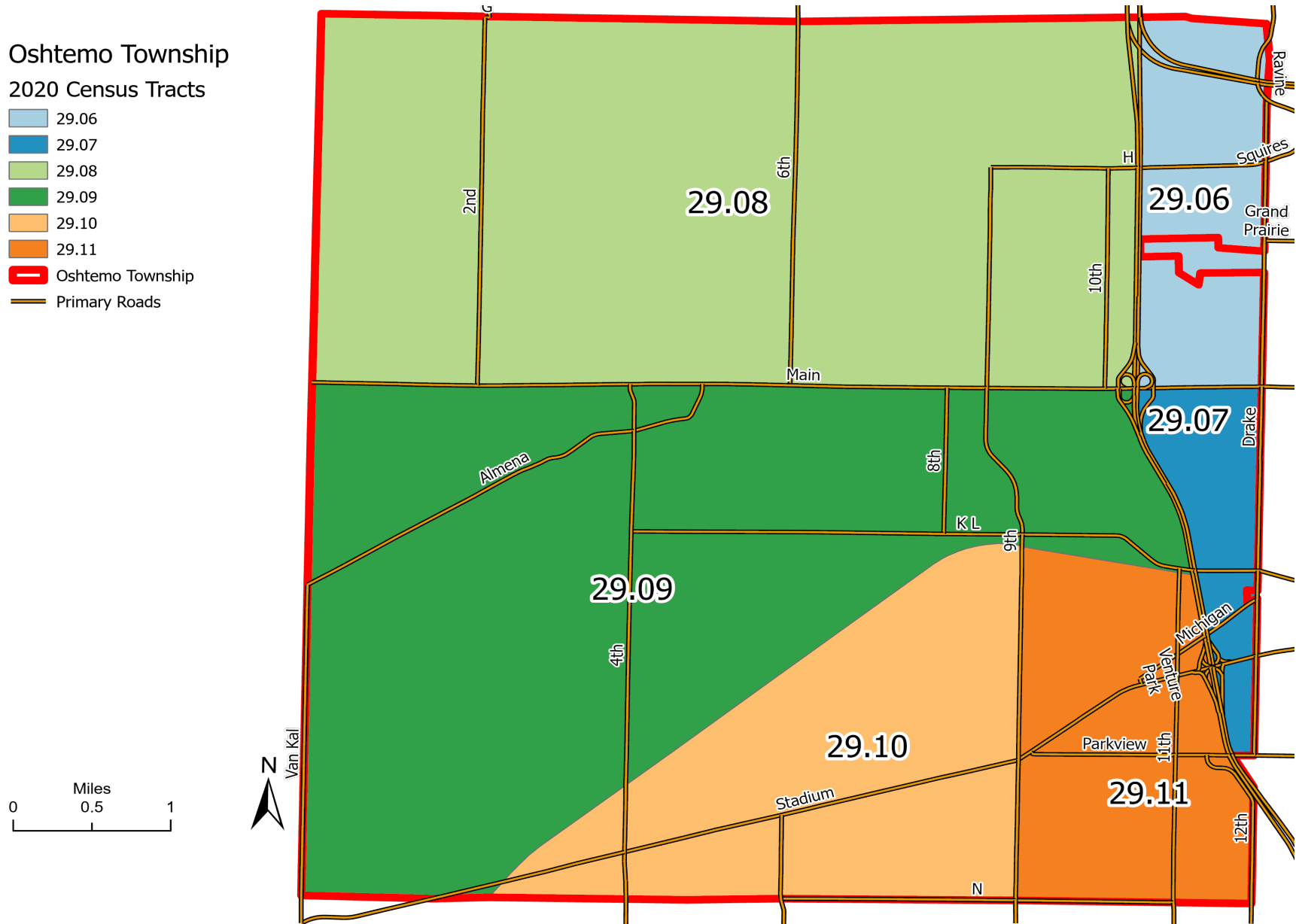
Housing Assessment

Map 1: Oshtemo Township Subdivision by Census Tract, 2010 Tracts



Housing Assessment

Map 2: Oshtemo Township by Census Tract, 2020 Tracts



Housing Assessment

Geography

Oshtemo Township is located on the west side of Kalamazoo County. Kalamazoo County is located south of Grand Rapids, southwest of Lansing, and west of Detroit. Kalamazoo County comprises the entire Kalamazoo-Portage Metropolitan Statistical Area. U.S. Route 131 and Interstate 94 intersect near the center of the county. Kalamazoo County consists of four cities (of which the City of Kalamazoo is the county seat), five villages, and 15 townships. Oshtemo Township consists of six census tracts as of the most recent census boundaries.

Survey Responses

What are/were you looking for in housing that you cannot find?

"Housing that is in a location where I can walk to shopping and services"

-Anonymous, Oshtemo Township Survey

What are some of the things you like or dislike about housing in Oshtemo Township?

"Proximity to everything and yet a feeling of being more sub-urban/rural than suburban/city."

- Anonymous, Oshtemo Township Survey

Housing Assessment

Population and Households

In order to design an effective housing plan, one must consider the unique demographics of a community and how the current housing supply may or may not serve the community’s needs. Such background information helps identify opportunities to better match housing supply to housing need

Population

In 2021, the population of Oshtemo Township stood at 23,583. It had grown 5 percent during the preceding five years, a higher growth rate than that of the state overall, which was 1.54 percent during the same period. From 2016 to 2021, one census tract experienced a population decrease within Oshtemo Township: Tract 29.04 (the section of the Township north of the Amtrak line and west of Interstate 131) saw its population fall by 4.77 percent. Conversely, Tracts 29.05 and 29.03 experienced population increases of 13.5 and 10.22 percent.

Table 1: Population, Oshtemo Township

2010 Tract	2016 Population	2020 Tract	2021 Population	2021 Population Adj.	Change %
29.03	5195	29.06	1613	5726	10.2
		29.07	4113		
29.04	9568	29.08	4974	9112	-4.8
		29.09	4138		
29.05	7705	29.10	4720	8745	13.5
		29.11	4025		

Source: 2021 & 2016 ACS, 5 yr Estimates

Survey Responses

What are some of the things you like or dislike about housing in Oshtemo Township?

“Not enough single family residential properties affordable to young couples”

-Anonymous, Oshtemo Township Survey

Housing Assessment

Household Size

Oshtemo Township has grown by 205 households since 2016. Among homeowners, one-person households and two-person households have declined by 3.0 and 7.5 percentage points, respectively. The proportion of homeowners living in three- or four-person households increased by 8 percentage points. Larger households of six people or more have increased in their proportion of homeowners but do not form a significant category for renters in the Township. Among renters, the proportion of three-person households has declined slightly, and the difference has been redistributed among other household sizes.

Table 2: Tenure by Household Size, Oshtemo Township

Household size	2016 Owner Occupied		2016 Renter Occupied		2021 Owner Occupied		2021 Renter Occupied	
	Count	%	Count	%	Count	%	Count	%
1-person Household	1,267	24.5%	2,389	47.8%	1,125	21.5%	2,498	48.6%
2-person Household	2,432	46.9%	1,230	24.6%	2,064	39.4%	1,287	25.0%
3-person Household	527	10.2%	968	19.4%	789	15.0%	834	16.2%
4-person Household	619	11.9%	350	7.0%	794	15.1%	431	8.4%
5-person Household	243	4.7%	61	1.2%	297	5.7%	90	1.8%
6-person Household	59	1.1%	-	-	125	2.4%	-	-
7 + person Household	33	0.6%	-	-	49	0.9%	-	-

Source: 2021 ACS, 5 yr Estimates

Race

From 2016 to 2021, the population of Oshtemo Township became more racially diverse. The fastest-growing ethnic/racial group is the one categorized as “Two or More Races,” whose proportion increased by more than 4 percentage points over the five-year period. Both the proportion and the total number of residents identifying as “White” decreased during the five-year period.

Table 3: Race 2016-2021, Oshtemo Township

Race	Population 2016		Population 2021	
	Count	%	Count	%
Two or More Races	1,093	4.9%	2,203	9.3%
White	16,854	75.0%	16,387	69.5%
Black or African American	2,810	12.5%	3,270	13.9%
Some Other Race	991	4.4%	1,182	5.0%
Hispanic Ethnicity <small>*Of Any Race</small>	885	3.9%	1,380	5.9%
Total Population	22,468	100%	23,583	100%

Source: 2021 ACS, 5 yr Estimates

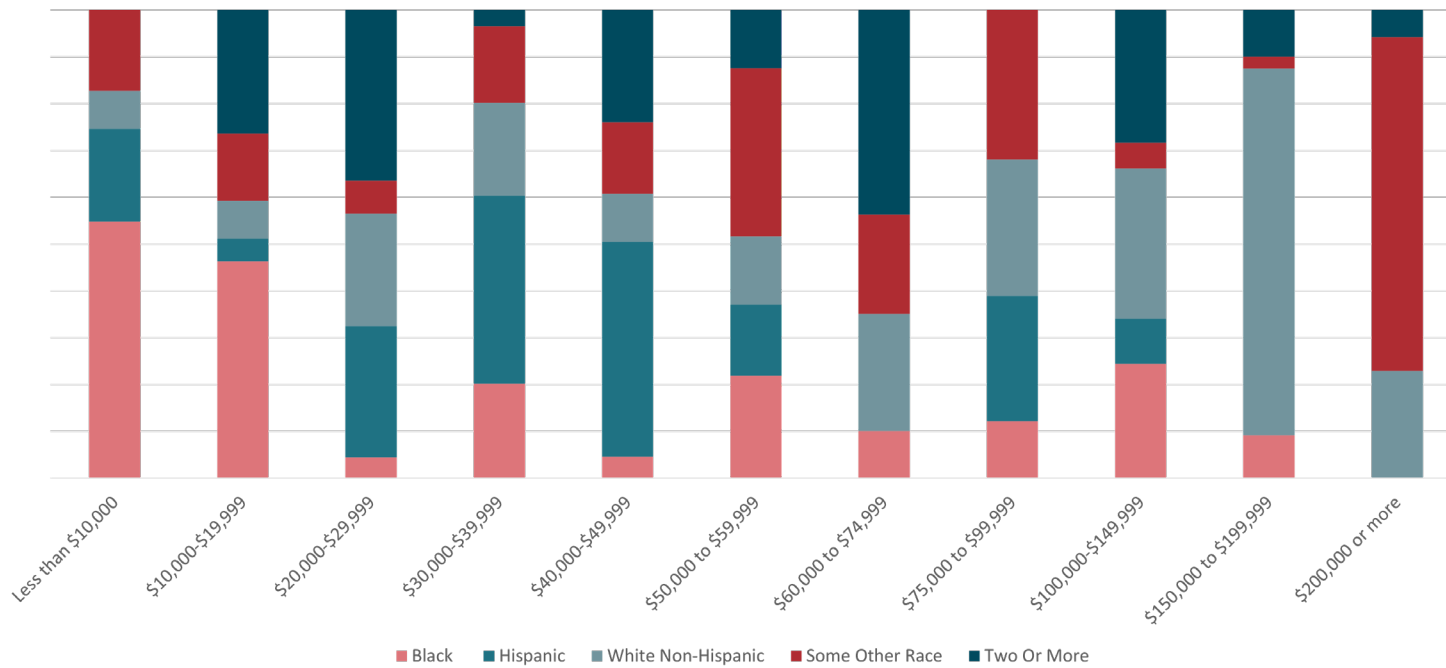
NOTE: Because of the inclusion of “Hispanic Ethnicity,” this table does not sum to the total population count. Differences in the 2021 total population count (listed in the population section) and the population count of this table stem from differences in the 2021 American Community Survey’s one-year estimate and the 2021 American Community Survey’s five-year estimate.

Housing Assessment

Race, cont.

Over half (55.6 percent) of Black households in Oshtemo Township make less than \$20,000 annually, greatly increasing the chances that they experience a housing-cost burden. They are twice as likely to have incomes of less than \$30,000 a year as White non-Hispanic households in the Township are, highlighting equity concerns.

Chart 1: Oshtemo Township Household Income by Race, 2021



Source: 2021 ACS, 5 yr Estimates

Housing Assessment

Table 4: Oshtemo Township Income By Race, 2021

Income	White Non-Hispanic	Black or African American	Hispanic Ethnicity	Two or More Races	Some Other Race
Less than \$10,000	2.7%	18.5%	6.7%	0.0%	5.8%
\$10,000- \$19,999	6.5%	37.1%	3.8%	21.1%	11.5%
\$20,000- \$29,999	13.5%	2.5%	15.7%	20.4%	4.0%
\$30,000- \$39,999	10.9%	11.0%	22.0%	1.9%	8.9%
\$40,000- \$49,999	7.4%	3.3%	32.9%	17.1%	11.0%
\$50,000- \$59,999	4.3%	6.4%	4.4%	3.6%	10.5%
\$60,000- \$74,999	11.6%	4.6%	0.0%	20.2%	9.8%
\$75,000- \$99,999	11.3%	4.7%	10.3%	0.0%	12.4%
\$100,000- \$149,999	14.0%	10.7%	4.2%	12.4%	2.4%
\$150,000- \$199,999	10.5%	1.2%	0.0%	1.3%	0.3%
\$200,000 or more	7.5%	0.0%	0.0%	1.9%	23.5%

Source: 2021 ACS, 5 yr Estimates

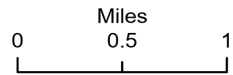
Housing Assessment

Map 3: Oshtemo Township Population Percent Change, 2016–2021

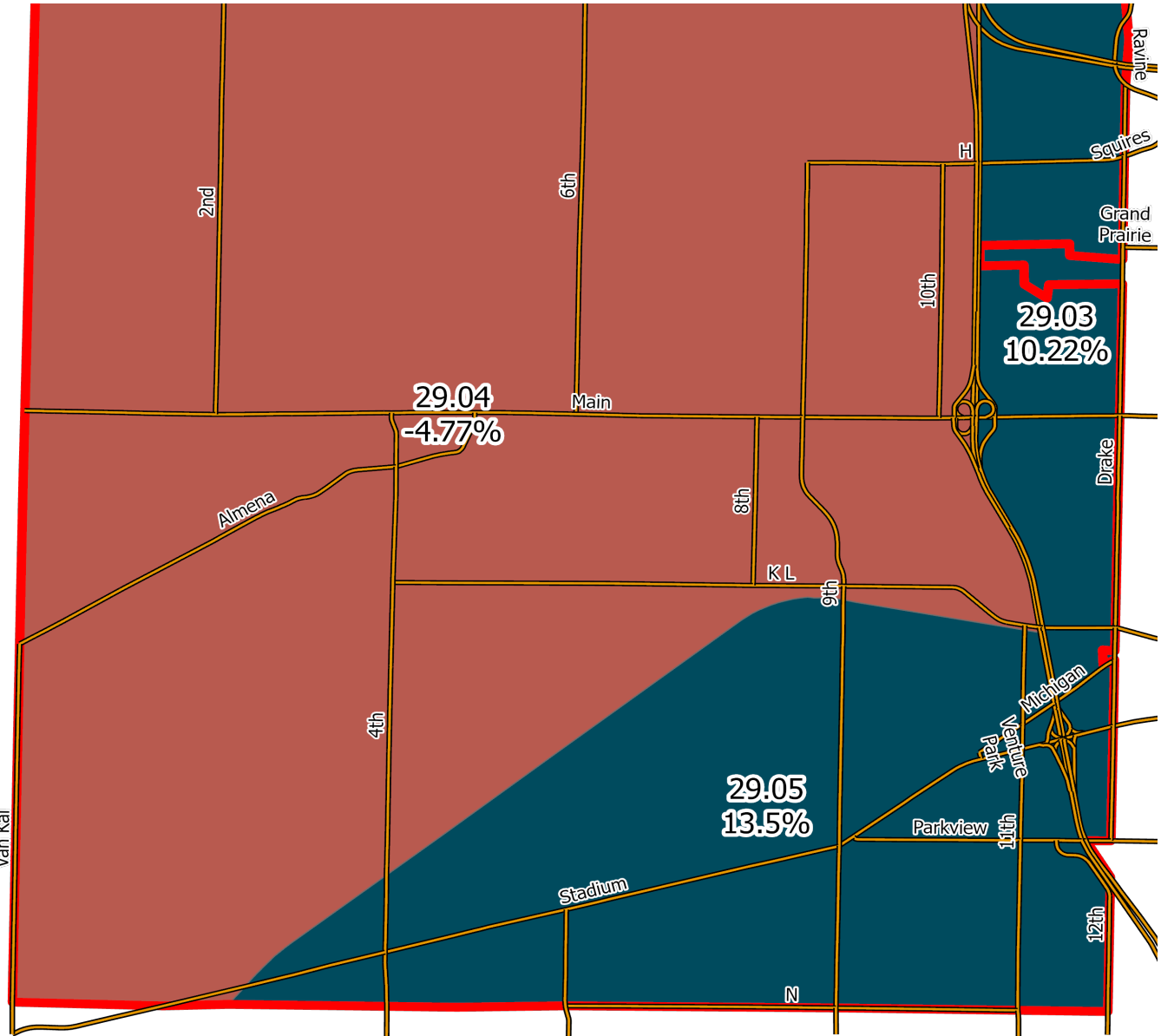
Population, 2016 to 2021

Percent Change, by Census Tract

- 4.77% - 0.00%
- 0.01% - 10.00%
- 10.01% - 20.00%
- Oshtemo Township
- Primary Roads



Source: ACS 2021 5 Yr Estimates, ACS 2016 5 Yr Estimates

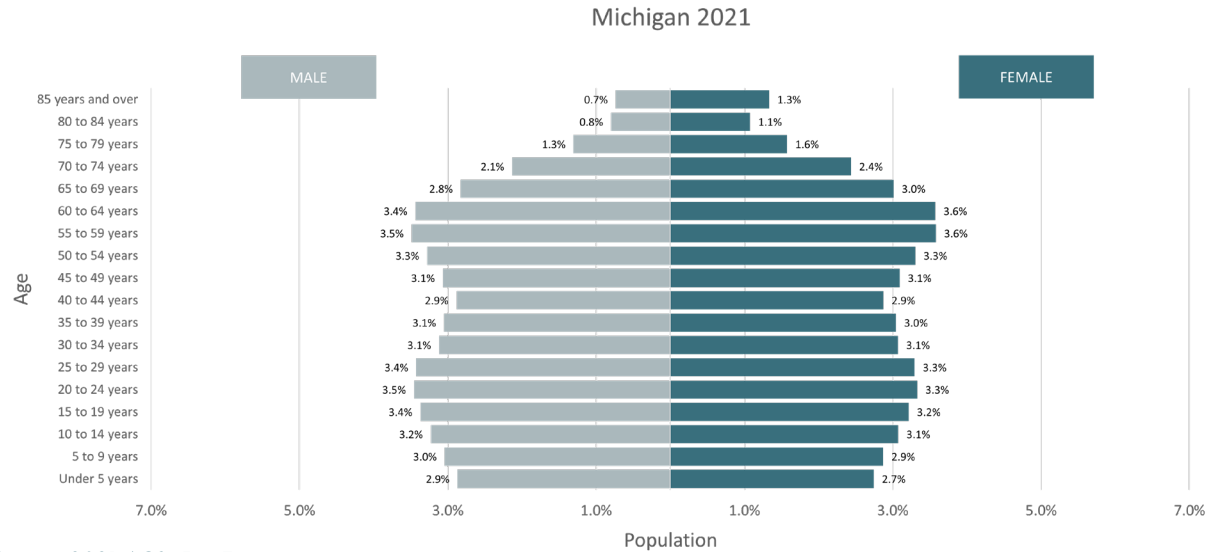


Housing Assessment

Age

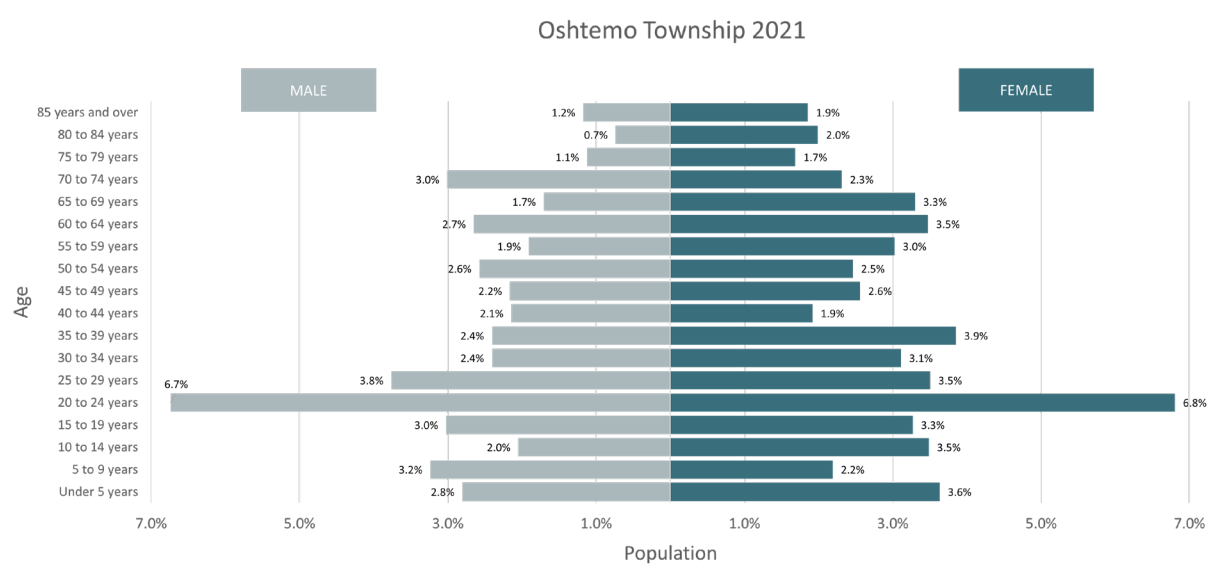
Oshtemo Township’s location next to Western Michigan University, Kalamazoo College, and Kalamazoo Valley Community College ensures that young adults make up more of the Township’s population than is typical across the state. Michigan’s proportion of 20- to 24-year-olds is 6.8 percent, while the proportion in Kalamazoo County is 11.8 percent and the proportion in Oshtemo Township is 13.5 percent—double the state average. Communities with a high number of university students are unique in that many students who did not grow up in that community return to their hometowns between semesters, which causes the population to fluctuate throughout the year. American Community Survey and census population estimates include the student population at its peak.

Chart 2: Michigan Population Pyramid, 2021



Source: 2021 ACS, 5 yr Estimates

Chart 3: Oshtemo Township Population Pyramid, 2021



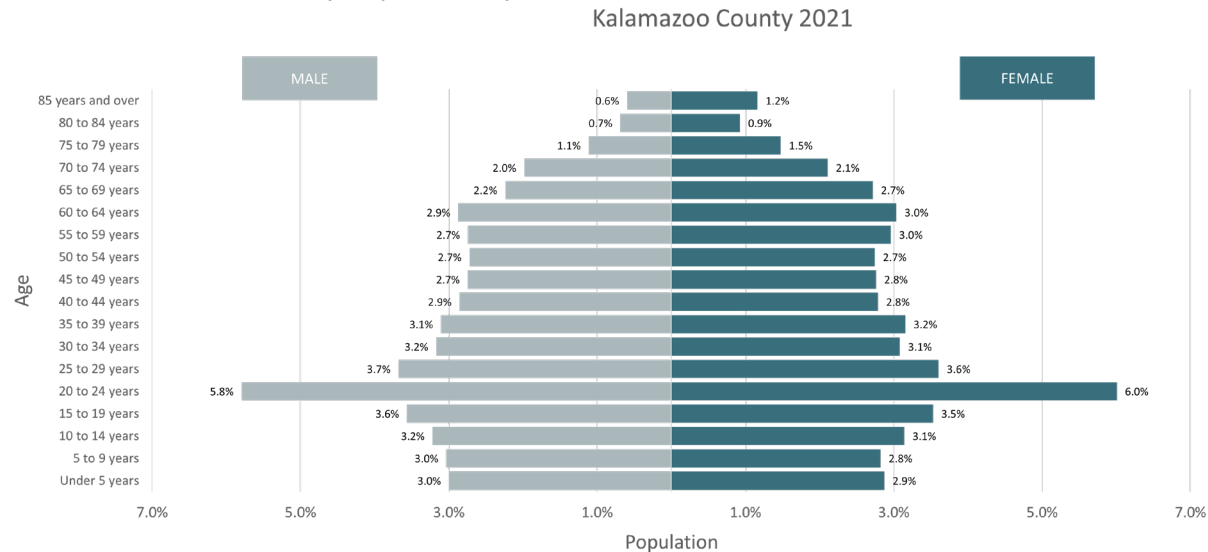
Source: 2021 ACS, 5 yr Estimates

Housing Assessment

Senior-aged individuals—those 65 years of age and older—comprise nearly one-fifth (18.8 percent) of the Township’s population. This is a slightly higher proportion than that of the overall population of Michigan seniors, who make up 17.2 percent of the state’s total population.

The proportion of Oshtemo Township’s residents aged 19 or younger matches that of the state as a whole, at just under one-quarter of the population.

Chart 4: Kalamazoo County Population Pyramid, 2021



Source: 2021 ACS, 5 yr Estimates

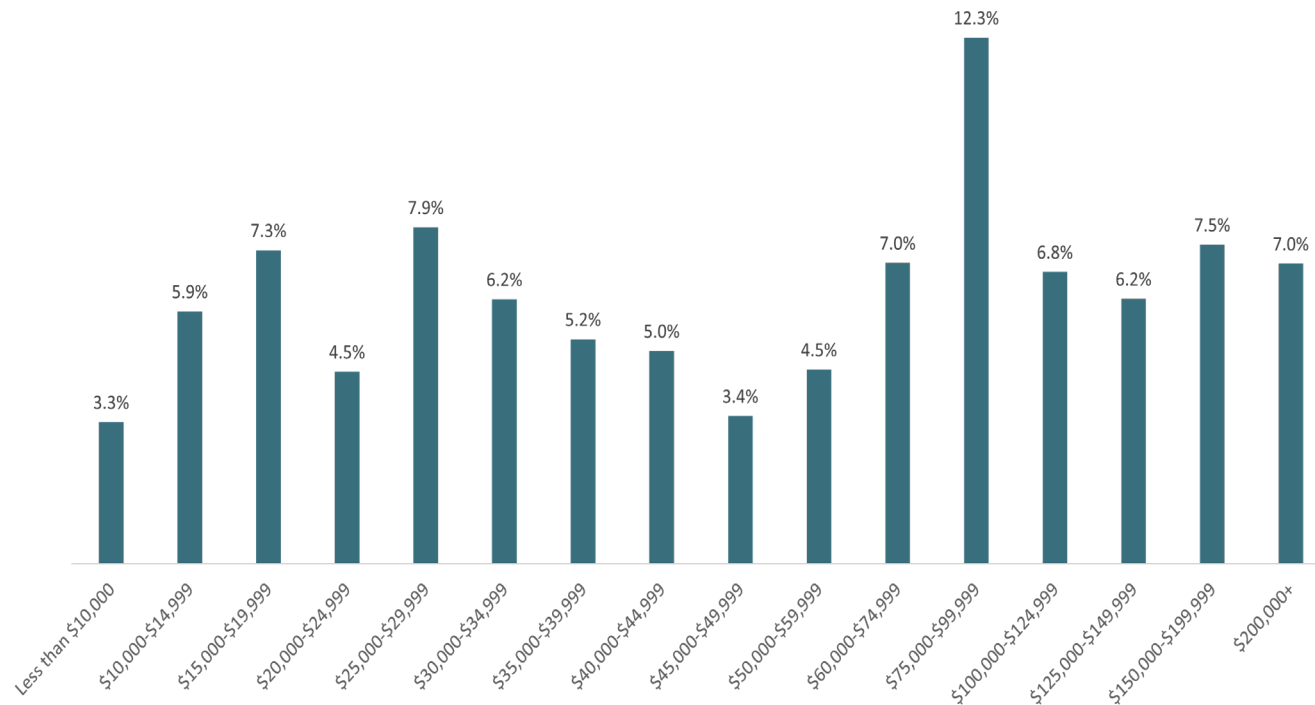
Housing Assessment

Age and Income

The high proportion of university students in Oshtemo Township likely lowers the median income. Residents under the age of 25 making less than \$20,000 a year account for twice the average rate in Oshtemo Township as they do statewide. Nearly one-third (32.1 percent) of residents under the age of 25 make less than \$20,000 a year, while 16.5 percent of Township residents overall make less than \$20,000 a year. While some students have supplementary forms of income not included in the census estimates, others do not and may struggle to afford housing. The median annual income needed to afford rent in the Township

without being housing-burdened ranges from \$23,880 to \$29,220. Nearly 60 percent (58.3 percent) of all senior-aged individuals in Oshtemo Township either pay rent or make a mortgage payment. Over 15 percent of the senior-aged population in Oshtemo Township make less than \$20,000 annually, and 28.1 percent of Oshtemo seniors make less than \$30,000 annually, indicating that some seniors likely struggle to afford housing without being cost-burdened.

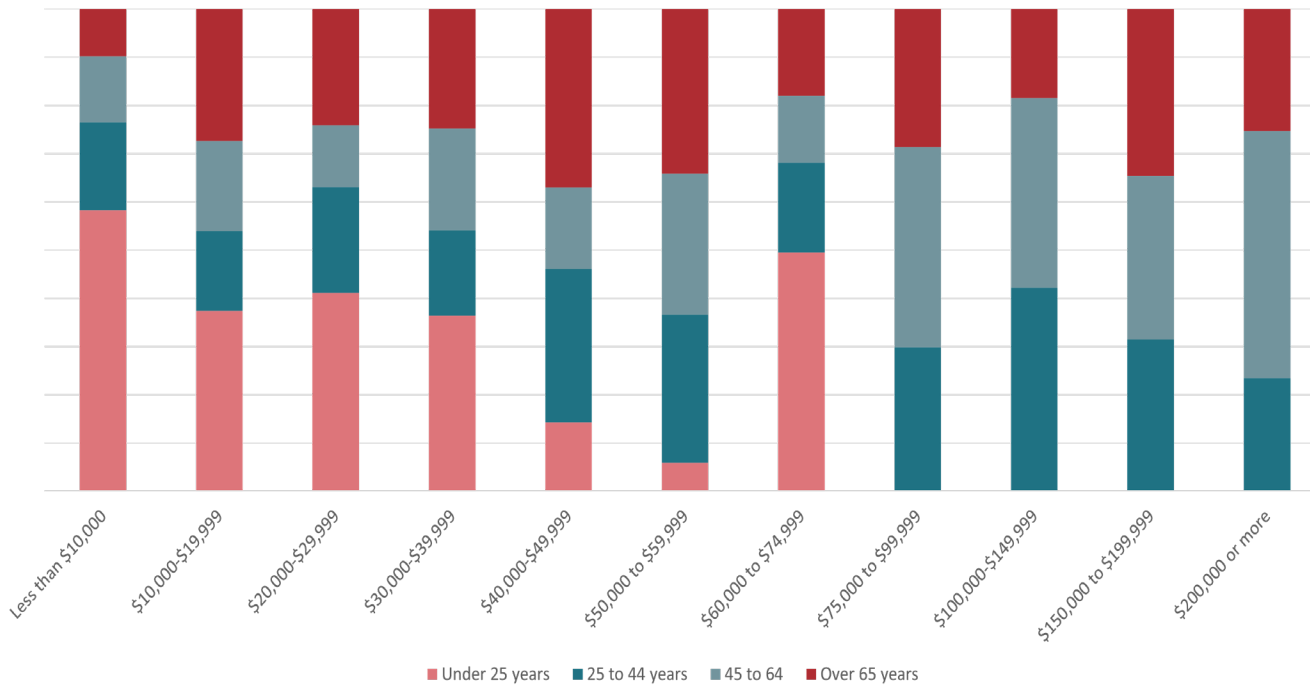
Chart 5: Oshtemo Township Income Distribution



Source: 2021 ACS, 5 yr Estimates

Housing Assessment

Chart 6: Oshtemo Township Income by Age, 2021



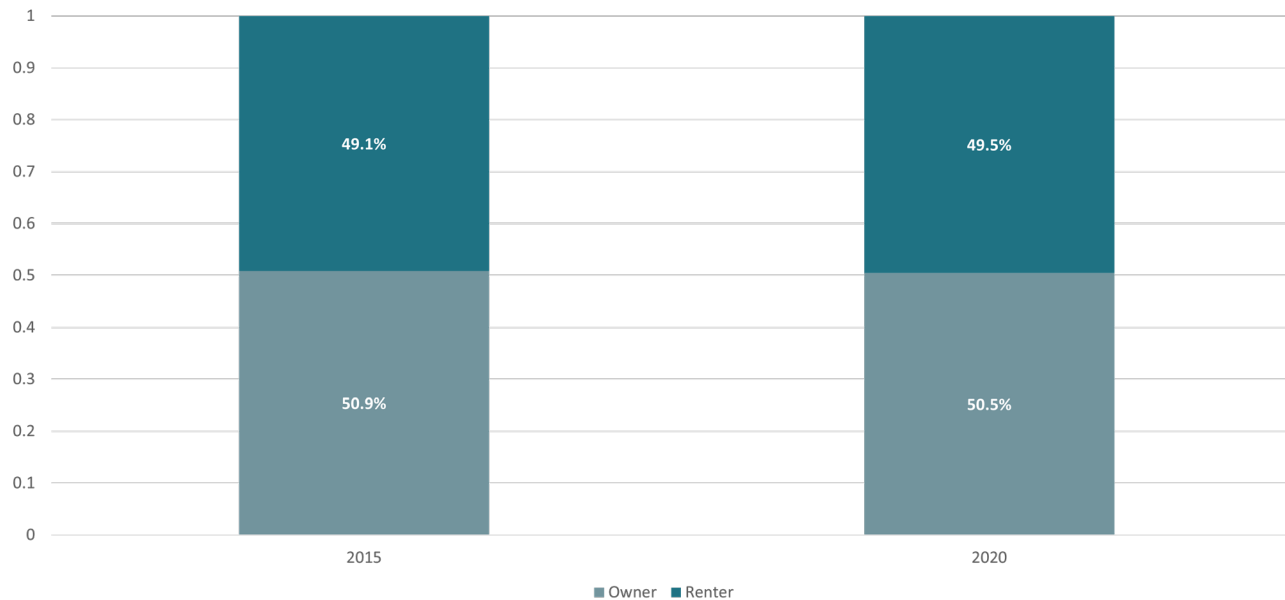
Source: 2021 ACS, 5 yr Estimates

Housing Assessment

Tenure

Overall, the number of owner-occupied housing units in Oshtemo Township increased by more than 50 from 2016 to 2021. However, there was a decline in homeownership in Census Tract 29.05 (the section of the Township south of the Amtrak line and west of Interstate 131) by 1.81 percent. Tracts 29.03 and 29.04 both had increases in the number of owner-occupied units, by 5.86 and 2.88 percent, correspondingly.

Chart 7: Housing Tenure in Oshtemo Township

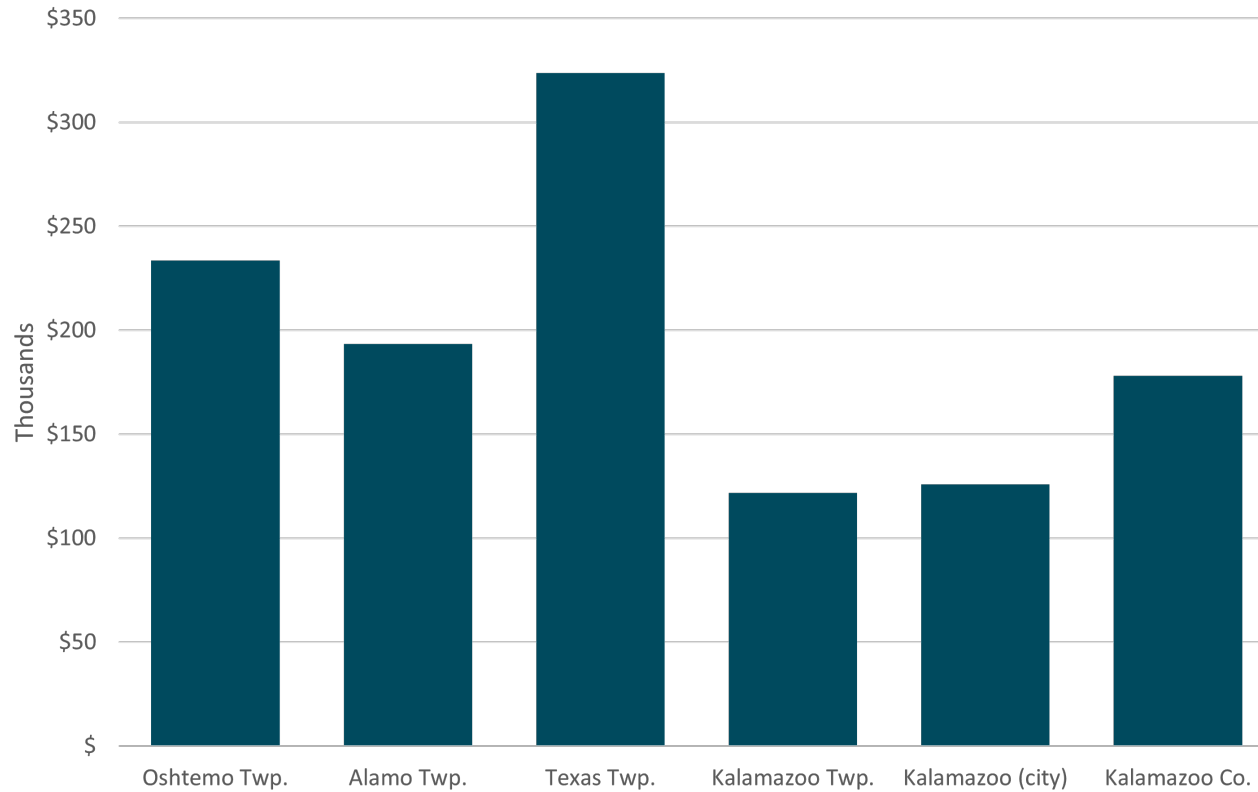


Source: 2021 ACS, 5 yr Estimates

Housing Assessment

Oshtemo Township's median owner-specified value is more than \$50,000 higher than that of Kalamazoo County. The Township's median owner-specified value is also higher than that of Alamo Township, Kalamazoo Township, and the City of Kalamazoo, but lower than that of Texas Township.

Table 8: Median Owner Specified Value of Owner-Occupied Housing Units

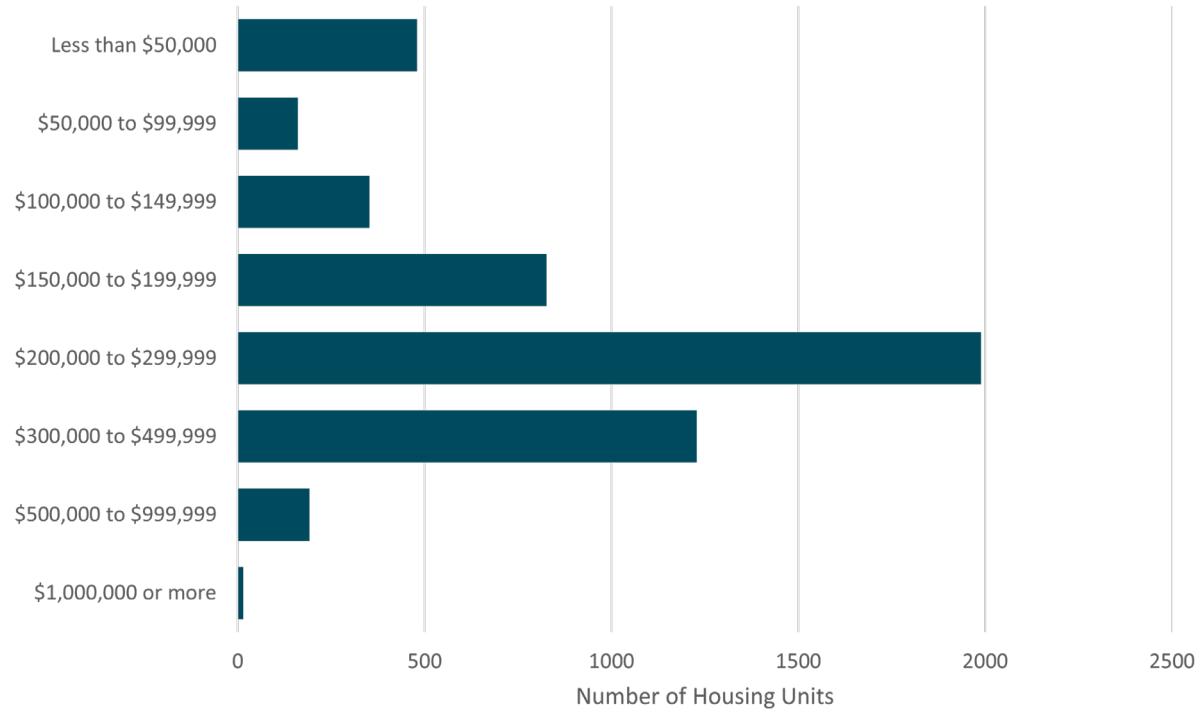


Source: 2021 ACS, 5 yr Estimates

Housing Assessment

About 19 percent of owners identified a value of less than \$150,000, with 34.7 percent identifying a value of less than \$200,000. A majority of owners (61.4 percent) identified a value of between \$200,000 and \$500,000.

Chart 9: Owner Specified Value of Owner-Occupied Housing Units



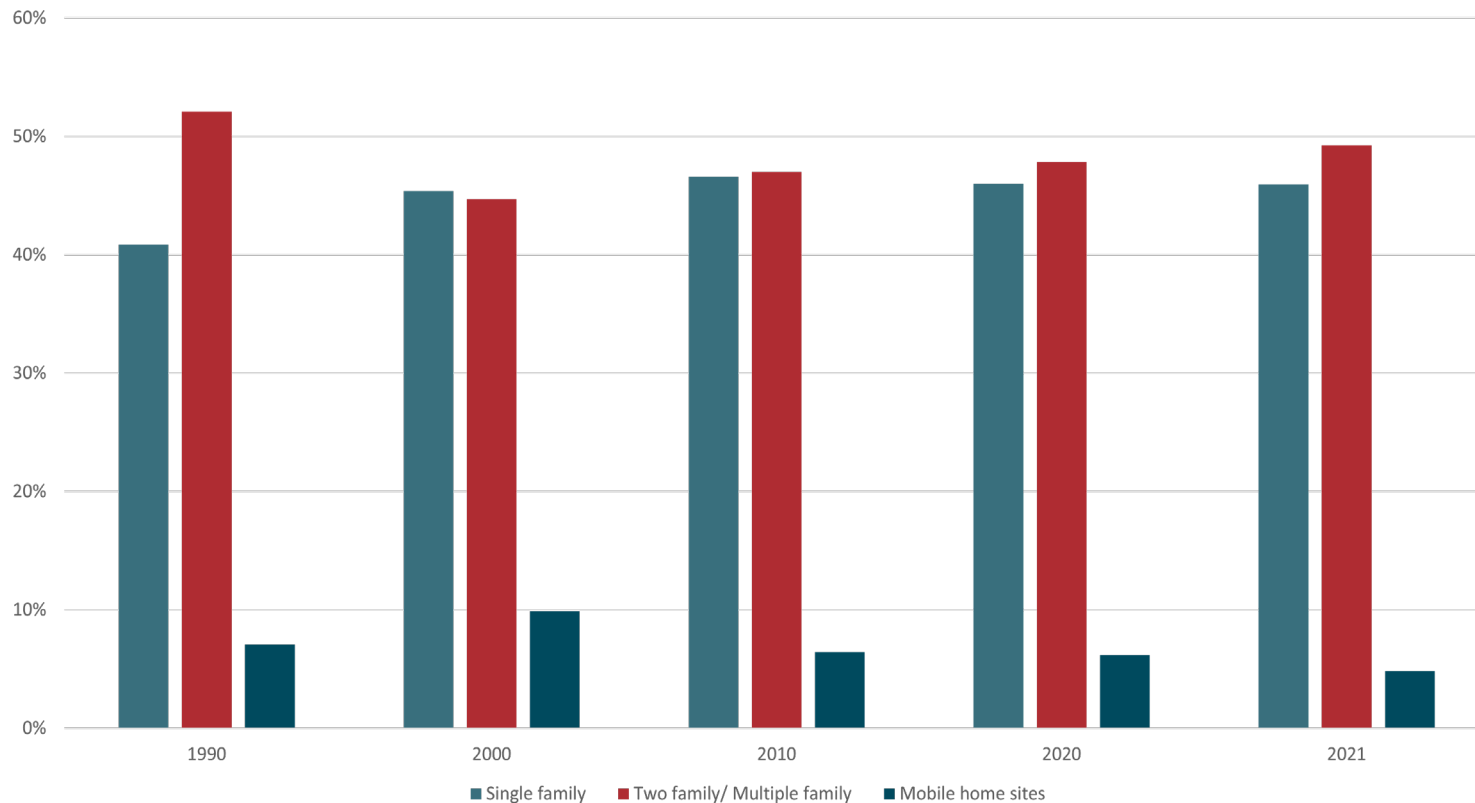
Source: 2021 ACS, 5 yr Estimates

Housing Assessment

Tenure Comparison

Within Oshtemo Township, about half of all units are multifamily; the remaining half are mostly single-family dwellings (both attached and unattached), and approximately 5 percent are mobile homes. Since 1990, the housing stock in Oshtemo Township has become comprised of proportionately more single-family dwelling units. The proportion of single-family units has grown by 6 percentage points, while that of multifamily homes and mobile home sites have both declined by about 3 percentage points each.

Chart 10: Housing Units by type: Oshtemo Township



Source: 2021 ACS, 5 yr Estimates

Housing Assessment

Table 5: Housing units by type, Oshtemo Township

	1990		2000		2010		2020		2021	
	Units	% Total	Units	% Total	Units	% Total	Units	% Total	Units	% Total
Single family	2,665	40.8%	3,627	45.4%	4,815	46.6%	5,022	46.0%	5,235	45.9%
Two family/ Multiple family	3,399	52.1%	3,570	44.7%	4,857	47.0%	5,222	47.8%	5,609	49.2%
Mobile home sites	461	7.1%	791	9.9%	664	6.4%	674	6.2%	550	4.8%

Source: 2021 ACS, 5 yr Estimates

Table 6: Housing units by location

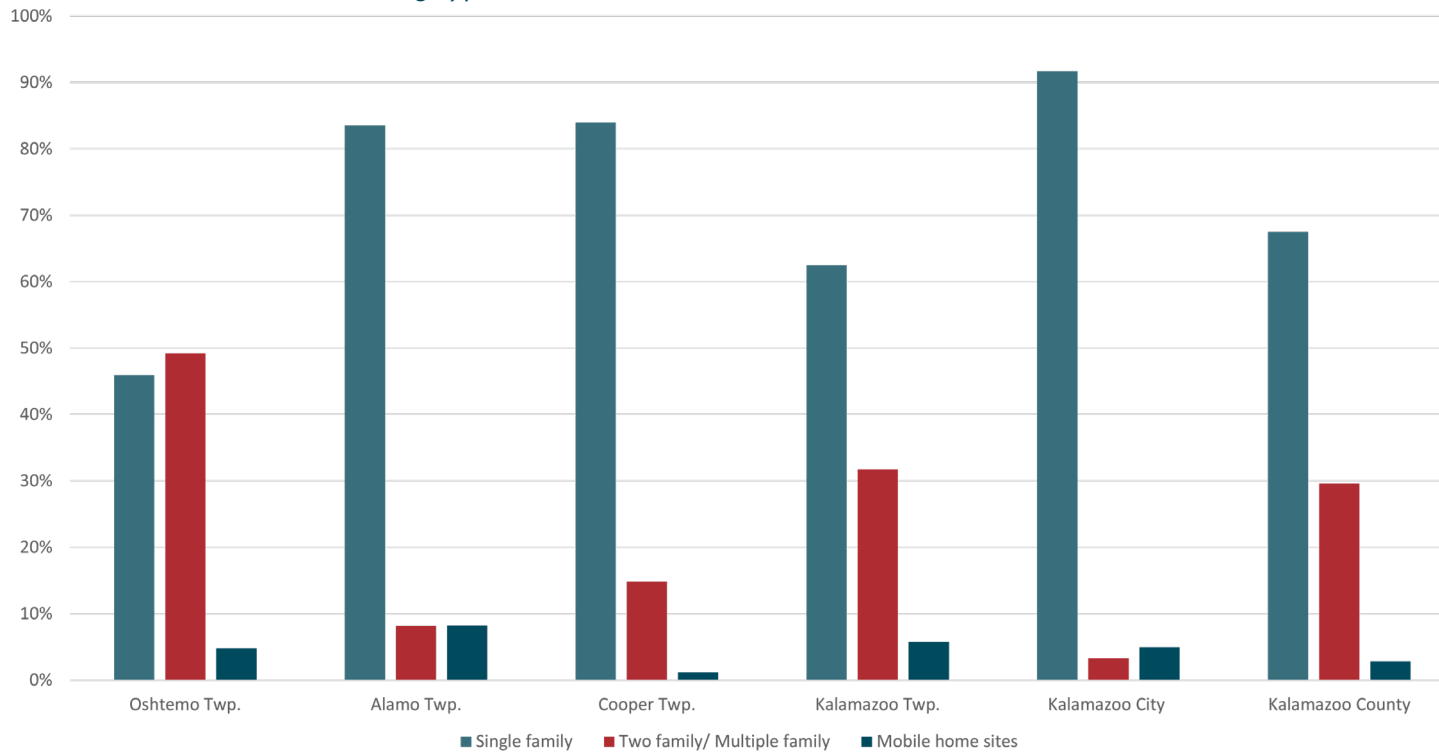
	Oshtemo Twp.	Cooper Twp.	Kalamazoo City	Alamo Twp.	Kalamazoo Twp.	Texas Twp.	Kalamazoo County
Single family	45.9%	84.0%	53.1%	83.6%	62.5%	91.7%	67.5%
Two family/ Multiple family	49.2%	14.9%	45.9%	8.2%	31.7%	3.3%	29.6%
Mobile home sites	4.8%	1.2%	1.1%	8.3%	5.8%	5.0%	2.8%

Source: 2021 ACS, 5 yr Estimates

Housing Assessment

Compared to its neighboring areas, Oshtemo Township has a bigger proportion of multifamily units, with approximately half of all homes in the Township having more than one unit. In fact, Oshtemo Township is comprised of multifamily homes at a rate that is nearly 20 percentage points higher than that of Kalamazoo County overall.

Chart 11: Percent of Total Housing Type



Source: 2021 ACS, 5 yr Estimates

Housing Assessment

Oshtemo Township had relatively more growth in owner-occupied units over the past 30 years than the larger geographic areas in which the Township is situated. That noted, the owner-to-renter ratio in the Township has grown modestly, at 1.5 percentage points since 1990.

The average number of persons per household in Oshtemo Township, at 2.3 persons per household, is lower than in neighboring areas, reflecting the high rate of multifamily dwellings.

Table 7: Owner and renter occupied rates

Owner occupied units	1990	2021	Percentage Points Change
Oshtemo Township	49.0%	50.5%	1.5
Kalamazoo County	64.4%	63.7%	-0.7
Michigan	71.0%	73.2%	0.02
United States	64.2%	65.4%	0.01
Renter occupied units	1990	2021	Percentage Points Change
Oshtemo Township	51.0%	49.5%	-1.5
Kalamazoo County	35.6%	36.6%	1
Michigan	29.0%	26.8%	-0.02
United States	35.8%	34.6%	-0.01

Table 8: Housing characteristics, 2021

	Oshtemo Twp.	Cooper Twp.	Kalamazoo City	Alamo Twp.	Kalamazoo Twp.	Texas Twp.	Kalamazoo County
Housing units	11,394	4,192	32,349	1,709	11,394	6,147	113,570
Total population	23,583	10,442	74,020	3,823	23,583	17,477	261,280
Average household size	2.3	2.5	2.3	2.4	2.3	2.9	2.4

Housing Assessment

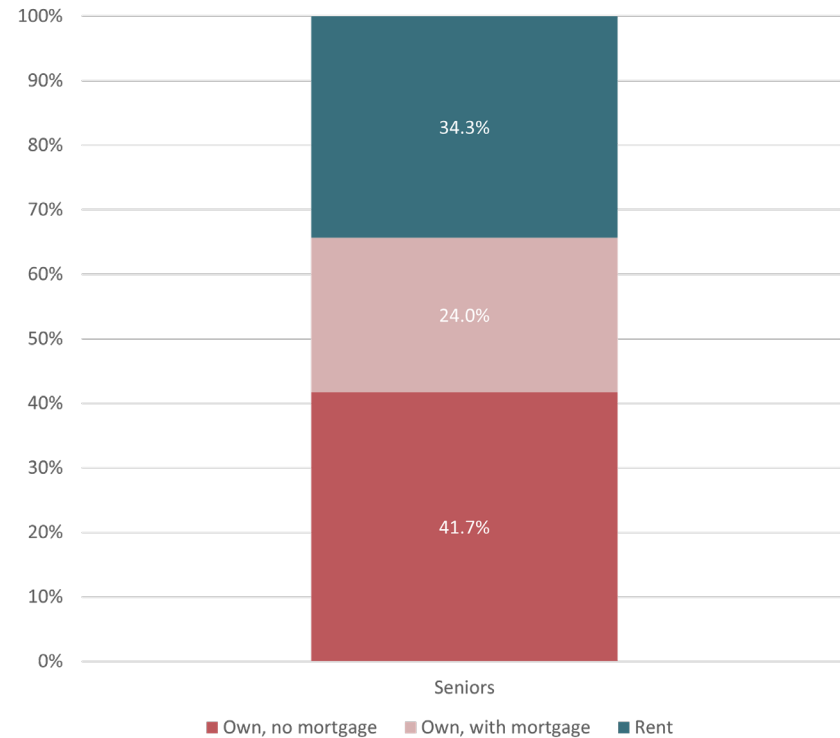
Tenure by Age

Some 65.7 percent of Oshtemo Township seniors own their homes, a rate substantially lower than the 79.7 percent of Kalamazoo County seniors who own their homes. This 14 percentage point difference could be due to the high number of nursing homes and assisted living centers located in the Township: one quarter of the Township’s senior-aged residents live in buildings with 50 or more units. Residents under the age of 34 years have the highest rate of apartment-building dwellers: 71.5 percent live in buildings with more than five units. The majority of residents in that age group (43.2 percent) live in buildings with 9 to 15 units. Oshtemo Township residents between the ages of 35 and 64 are the most likely to live in a single-unit building, with 67.5 percent doing so.

Table 9: Number of Units by Age, Oshtemo Township

Number of Units	15-34 years	35-64 years	65+ years
1, detached or attached	16.3%	67.5%	57.0%
2 to 4	6.5%	2.6%	6.9%
5 to 19	43.2%	15.0%	8.5%
20 to 49	15.9%	4.1%	0.6%
50 or more	12.4%	3.8%	24.4%
Mobile home, boat, RV, van, etc.	5.7%	6.9%	2.5%
Total:	100%	100%	100%

Chart 12: Seniors In Oshtemo Township, 2021



Source: 2021 ACS, 5 yr Estimates

Housing Assessment

Tenure by Household size

Oshtemo Township has grown by 205 households since 2016. Among homeowners, one-person households and two-person households have declined by 3.0 and 7.5 percentage points, respectively. The proportion of homeowners living in three- or four-person households increased by 8 percentage points. Larger households of six people or more have increased in their proportion of homeowners but do not form a significant category for renters in the Township. Among renters, the proportion of three-person households has declined slightly, and the difference has been redistributed among other household sizes.

Table 10: Tenure by Household Size, Oshtemo Township

Household size	2016 Owner Occupied		2016 Renter Occupied		2021 Owner Occupied		2021 Renter Occupied	
1-person Household	1,267	24.5%	2,389	47.8%	1,125	21.5%	2,498	48.6%
2-person Household	2,432	46.9%	1,230	24.6%	2,064	39.4%	1,287	25.0%
3-person Household	527	10.2%	968	19.4%	789	15.0%	834	16.2%
4-person Household	619	11.9%	350	7.0%	794	15.1%	431	8.4%
5-person Household	243	4.7%	61	1.2%	297	5.7%	90	1.8%
6-person Household	59	1.1%	-	-	125	2.4%	-	-
7 + person Household	33	0.6%	-	-	49	0.9%	-	-

Source: 2021 ACS, 5 yr Estimates

Survey Responses

What are/were you looking for in housing that you cannot find?

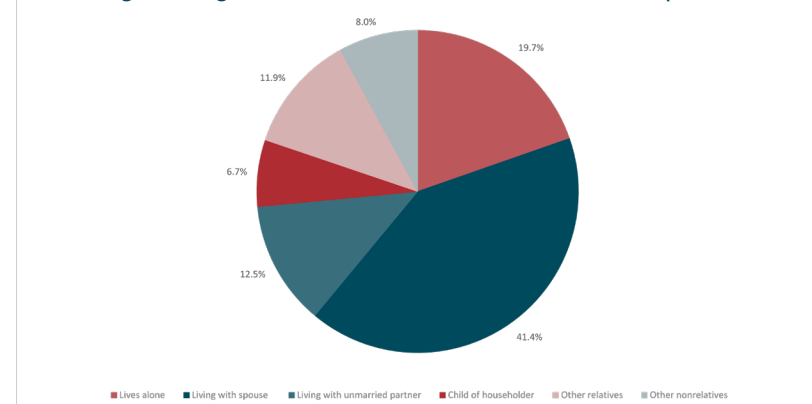
"We wanted a 2/bed single family home within our budget and couldn't find one."

-Anonymous, Oshtemo Township Survey

"Decent starter homes for my kids as they come back from college."

-Anonymous, Oshtemo Township Survey

Chart 13: Living Arrangements of Adults, Oshtemo Township 2021



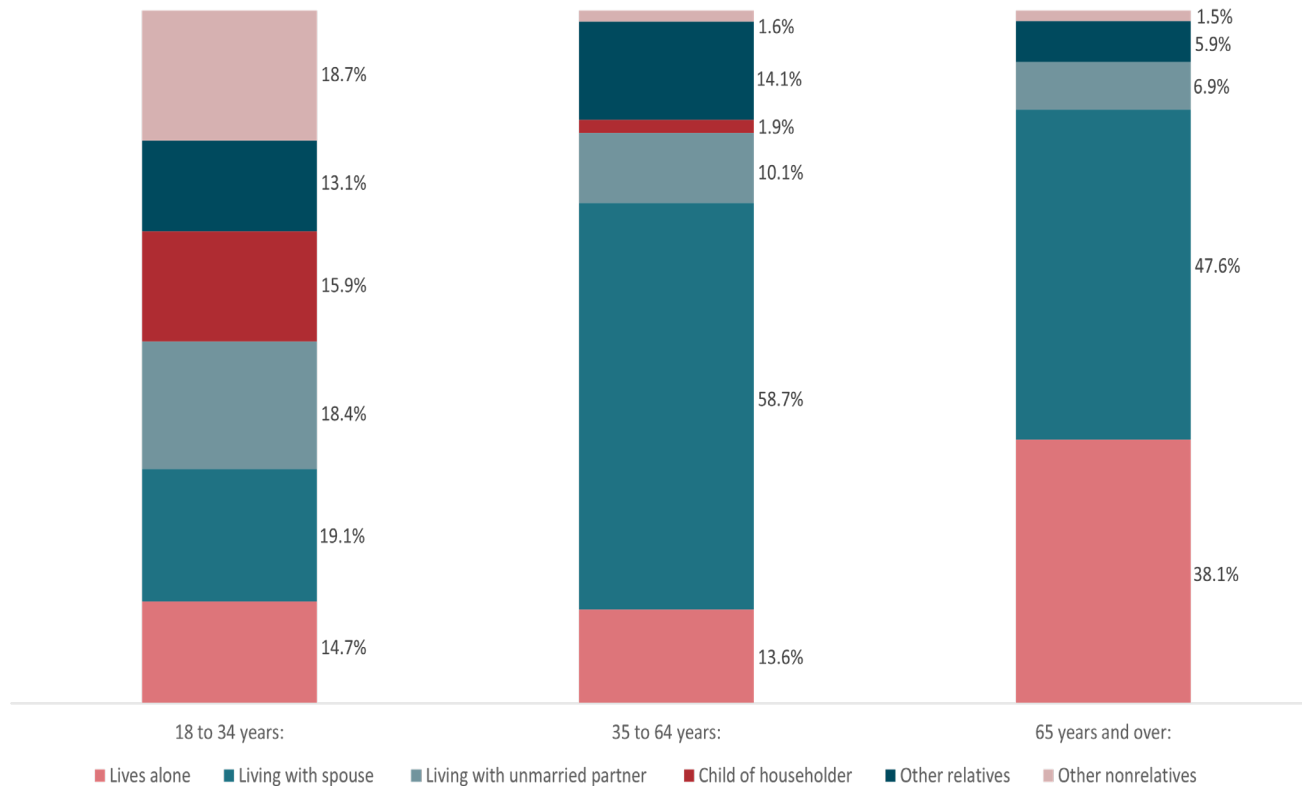
Housing Assessment

The American Community Survey asked adult respondents about their living arrangements. Just over half (53.9 percent) live with a spouse or a partner. Approximately 2 out of 10 respondents live alone. Eight percent live with roommates that are not related to them. Other categories include living with other relatives and being the child of the householder. Breaking these categories up by age reveals a greater diversity in living arrangements for young people; for instance, Oshtemo Township residents aged 18 to 34 have a

relatively even distribution of living arrangements across all the categories. Seniors are the most likely to live alone out of all the age groups: 4 out of 10 senior-aged individuals report living alone.

NOTE: This question asked only about those over the age of 18 and does not provide information about children.

Chart 14: Living Arrangements of Adults by Age, Oshtemo Township 2021



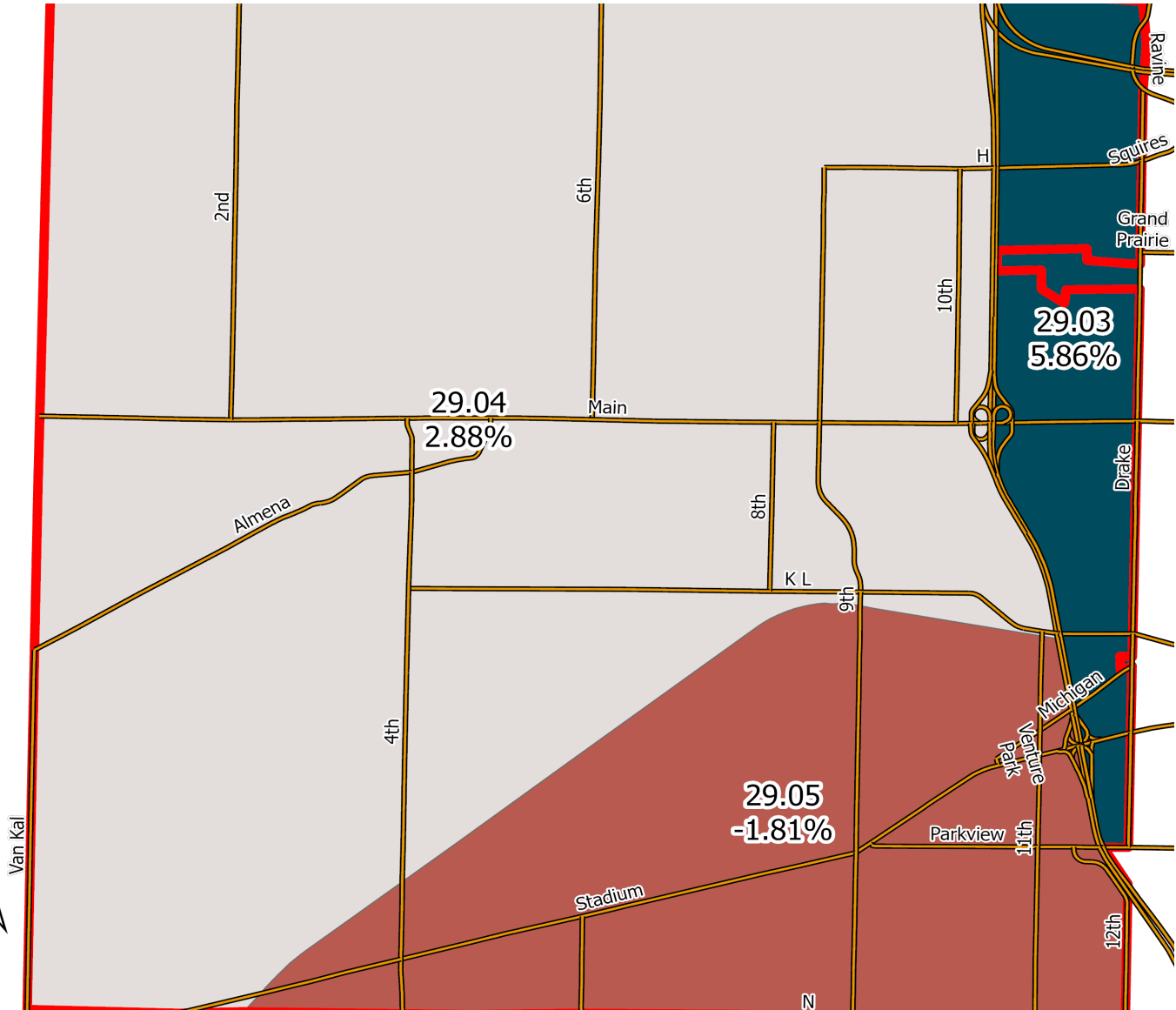
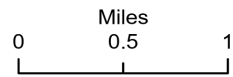
Housing Assessment

Map 4: Oshtemo Township Homeownership Percent Change, 2016–2021

Homeownership, 2016
to 2021

Percent Change, by
Census Tract

- 1.81% - 0.00%
- 0.01% - 5.00%
- 5.01% - 10.00%
- Oshtemo Township
- Primary Roads



Source: ACS 2021 5 Yr Estimates,
ACS 2016 5 Yr Estimates

Housing Assessment

Table 11: Homeownership, Oshtemo Township

2010 Tract	2016 % Homeowners	2020 Tract	2021 % Homeowners	2021 % HO. Adj.	Change in % points
29.03	10.1	29.06	5.8	9.8	-0.3
		29.07	11.4		
29.04	72.9	29.08	91.5	74.0	1.2
		29.09	57.5		
29.05	53.0	29.10	62.9	50.4	-2.6
		29.11	39.6		

Source: 2021 & 2016 ACS, 5 yr Estimates

Housing Assessment

Income to Afford Rent

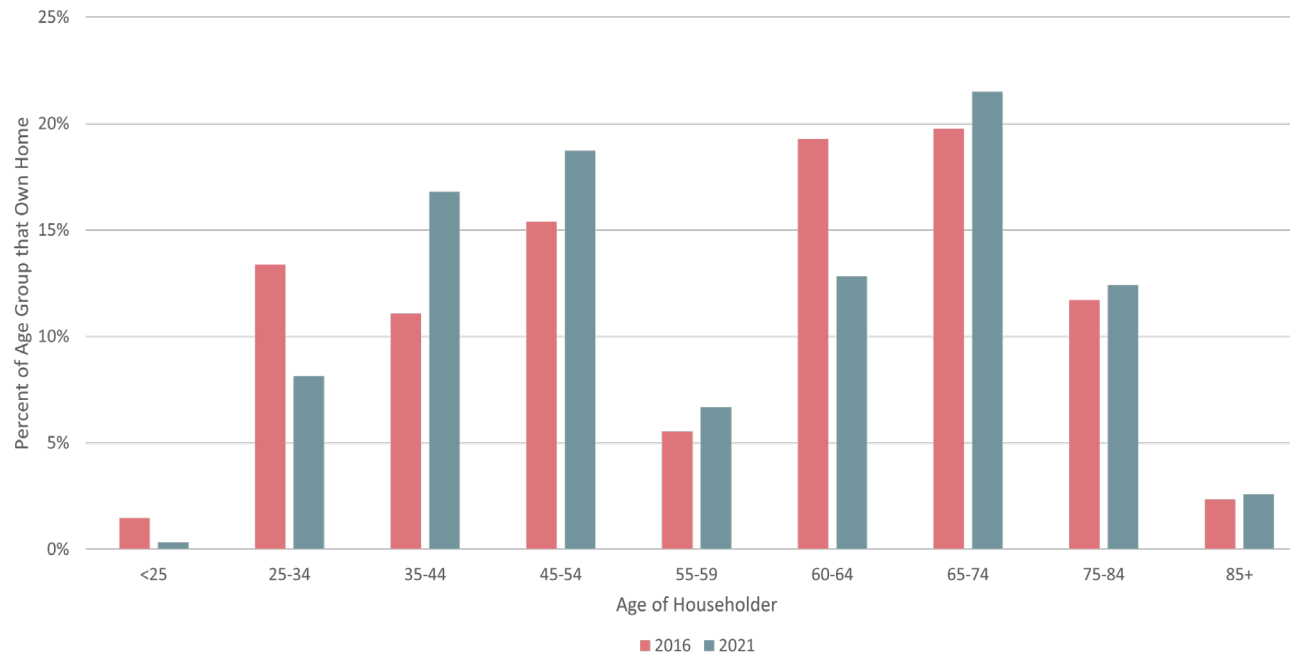
The tract in Oshtemo Township with the highest yearly incomes needed to afford median rent is Tract 29.10 (the section of the Township south of the Amtrak line and west of Ninth Street), at \$29,220. Tracts 29.02, 29.07, and 29.11 are the next-highest at \$27,420, \$24,690, and \$23,880. Tracts 29.08 and 29.06 had too low of a sample size to calculate this variable.

Survey Responses

What do you like/ dislike about Oshtemo Township housing?

“Not enough independent senior living”
-Anonymous, Oshtemo Township Survey

Chart 15: Oshtemo Township Homeownership by Age



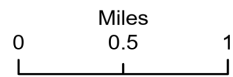
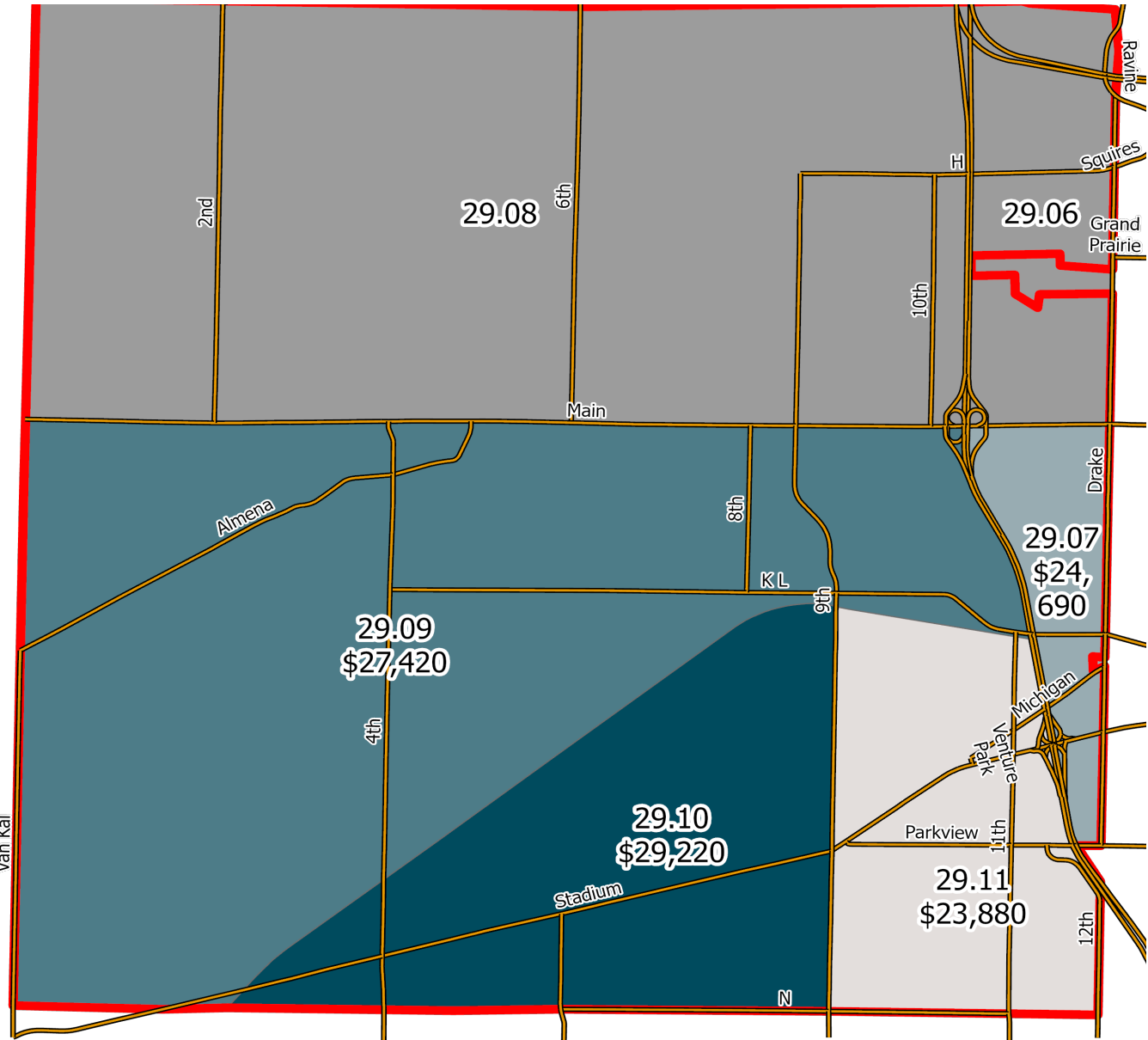
Source: 2021 ACS, 5 yr Estimates

Housing Assessment

Map 5: Oshtemo Township Income Needed to Afford Median Rent, 2021

Income Needed To Afford Median Rent
Yearly Income, by Census Tract

- \$23,880 - \$24,000
- \$24,001 - \$26,000
- \$26,001 - \$28,000
- \$28,001 - \$30,000
- N/A
- Oshtemo Township
- Primary Roads



Source: ACS 2021 5 Yr Estimates

Housing Assessment

Cost Burden

A household (whether owning or renting) is cost-burdened when it is spending more than 30 percent of household income for housing (rent or mortgage plus utilities, taxes, insurance, etc.). Severe cost burden is when a household is spending more than 50 percent of household income for housing.

Cost-Burdened Homeowners

The largest percentage of cost-burdened homeowners (with a mortgage) in Oshtemo Township are in Tracts 29.07 (the section of the Township south of the Amtrak line and west of Ninth Street) and 29.10 (the section south of West Main and east of Interstate 131), at 32.26 and 25.93 percent. Tract 29.06 follows, at 23.4 percent, then Tract 29.11 at 16.06 percent. Last, Tracts 29.08 and 29.09 have the lowest percentage of cost-burdened homeowners (those with a mortgage), at 5.88 and 8.50 percent.

Cost-Burdened Renters

The largest percentage of cost-burdened renters in Oshtemo Township are in Tract 29.09 (the section of the township that is south of West Main, west of Interstate 131, and north of the Amtrak line), at 75.98 percent. Tracts 29.07, 29.11, 29.10, and 29.06 follow, with percentages of cost-burdened renters at 49.11, 46.49, 32.55, and 32.04 percent. Tract 29.08 had too low of a sample size to calculate this variable.

Survey Responses

What are some of the things you like or dislike about housing in Oshtemo Township?

"I make a pretty good living but I don't fall into the category where I can get reduced rent so I'm spending the majority of my earnings on a place to live so I struggle with having to pay my car payment, insurance and groceries (food and household necessities) because rent is so high."

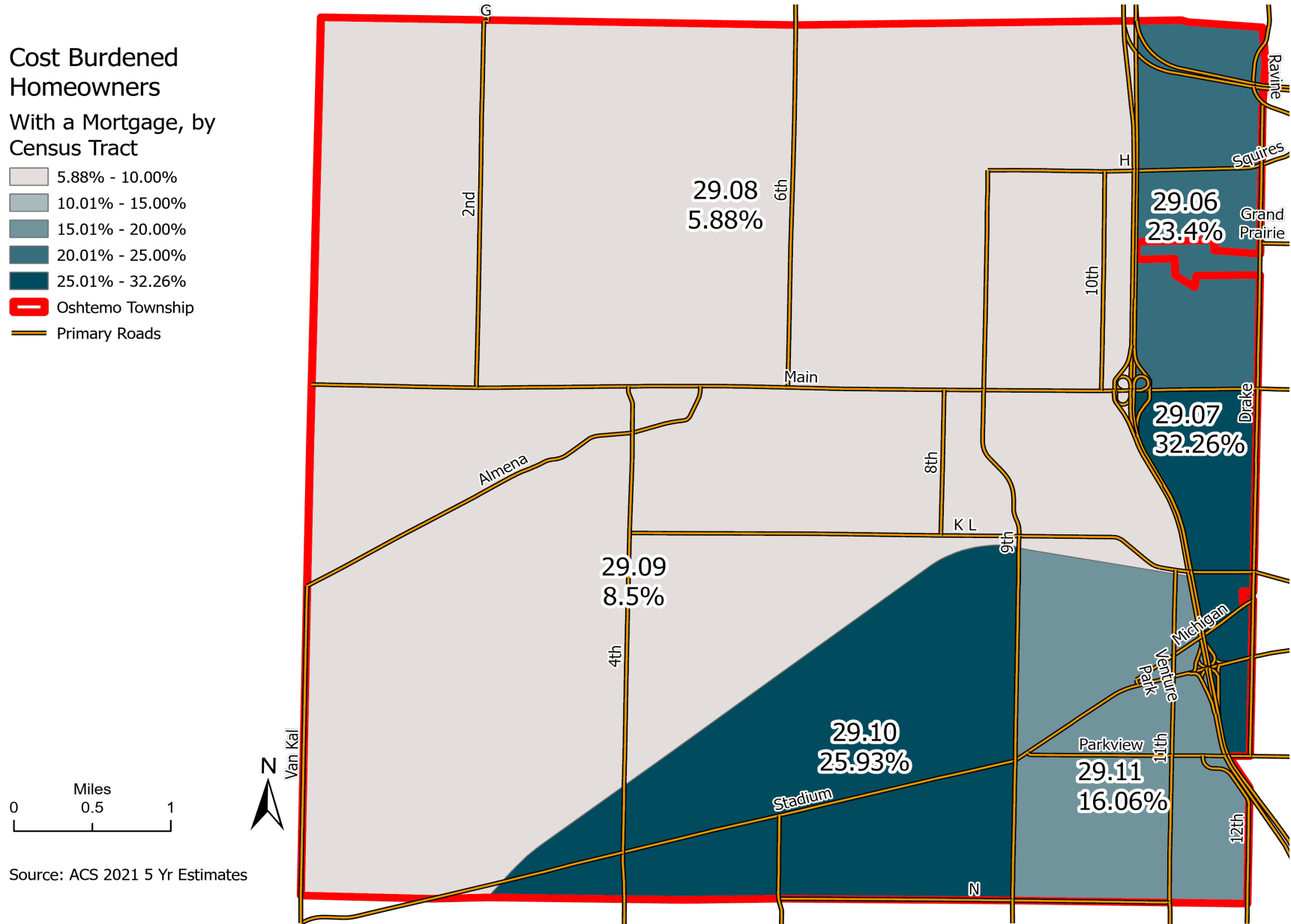
-Anonymous, Oshtemo Township Survey

Housing Assessment

Map 6: Oshtemo Township Cost-Burdened Homeowners, 2021

Cost Burdened Homeowners With a Mortgage, by Census Tract

- 5.88% - 10.00%
- 10.01% - 15.00%
- 15.01% - 20.00%
- 20.01% - 25.00%
- 25.01% - 32.26%
- Oshtemo Township
- Primary Roads



Housing Assessment

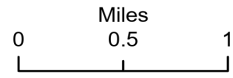
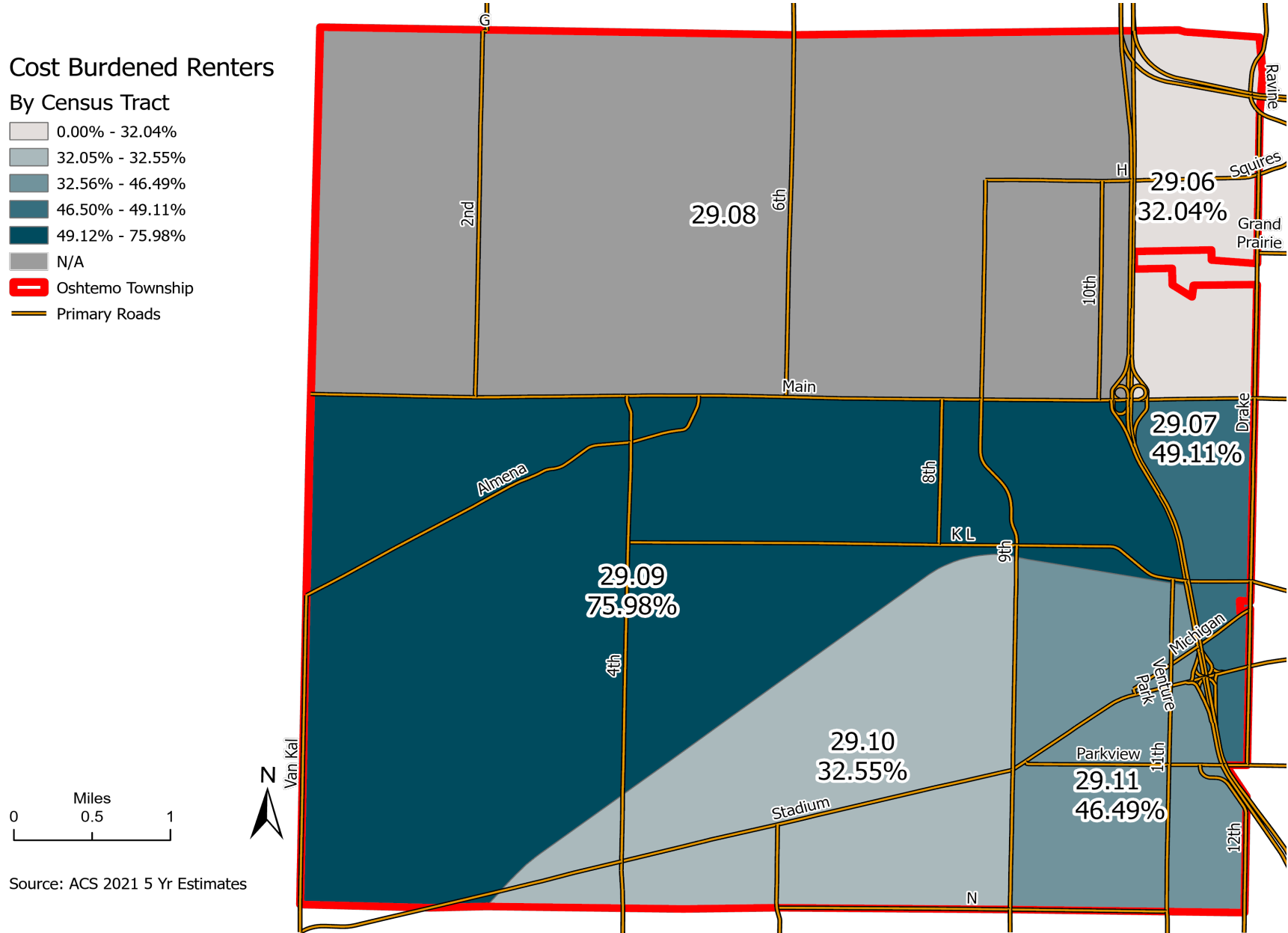
Map 7: Oshtemo Township Cost-Burdened Renters, 2021

Cost Burdened Renters

By Census Tract

- 0.00% - 32.04%
- 32.05% - 32.55%
- 32.56% - 46.49%
- 46.50% - 49.11%
- 49.12% - 75.98%
- N/A

- Oshtemo Township
- Primary Roads



Source: ACS 2021 5 Yr Estimates

Housing Assessment

Housing Units

The number of housing units in Oshtemo Township increased by 4.5 percent between 2016 and 2021. Moreover, all tracts in Oshtemo Township saw an increase in housing units between 2016 and 2021. Tract 29.03 (the section of the Township east of Interstate 131) increased by 9.56 percent, Tract 29.05 (the section south of the Amtrak line and west of Interstate 131) increased by 3.33 percent, and Tract 29.04 (the section of the Township north of the Amtrak line and west of Interstate 131) rose by 1.27 percent.

Table 12: Oshtemo Township Housing Units

2010 Tract	2016 Housing Units	2020 Tract	2021 Housing Units	2021 Housing Units Adj.	Percent Change
29.03	3201	29.06	1008	3507	9.6
		29.07	2499		
29.04	3865	29.08	1901	3914	1.3
		29.09	2013		
29.05	3845	29.10	1841	3973	3.3
		29.11	2132		

Source: 2021 & 2016 ACS, 5 yr Estimates

Survey Responses

Can you find (or have you found) housing that aligns with your earnings?

"I live with my father, so yes (for now). But there is a lack of starter family homes in this township that I love"

-Anonymous, Oshtemo Township Survey

The cost of my house aligns with my earnings, however if I were buying my house now, I could not afford to purchase it"

-Anonymous, Oshtemo Township Survey

Housing Assessment

Aging Housing Stock

Buildings require more repairs and maintenance as they age. Older homes are more likely to have the problems Kalamazoo County residents listed as worries in the housing survey. Oshtemo Township has newer housing stock than the county overall. Over 40 percent of the structures in Kalamazoo County are older than 50 years old, while close to 17 percent of Oshtemo Township’s structures are. Both are lower than the state of Michigan’s proportion of structures of that age. Michigan’s median-year structure was built in 1972. Structures within the census tracts that make up Oshtemo Township

were built more recently on average, with median years of 1976, 1983, 1984, 1993, 1994, and 1995.

In the Kalamazoo County Housing Survey, county residents voiced the concern that many senior-aged individuals struggle to maintain their homes in good upkeep. This challenge is exacerbated when a home is old. Nationally, 55 percent of senior-aged individuals live in homes built before 1970; however, within Oshtemo Township, that proportion is much lower, at 8.3 percent.

Table 13: Year Structure Was Built, Oshtemo Township

Year Built	Michigan	Oshtemo Township
2020 or later	0.1%	0.1%
2010 to 2019	3.7%	5.1%
2000 to 2009	9.9%	20.1%
1990 to 1999	13.0%	18.3%
1980 to 1989	9.8%	14.9%
1970 to 1979	15.3%	24.6%
1960 to 1969	11.8%	7.4%
1950 to 1959	14.6%	4.7%
1940 to 1949	7.2%	1.2%
1939 or earlier	14.5%	3.5%

Source: 2021 ACS, 5 yr Estimates

Table 14: Year Structure Was Built for Seniors Oshtemo Township

Year Built	Homes of Seniors
2020 or later	0.0%
2010 to 2019	0.0%
2000 to 2009	16.9%
1990 to 1999	8.0%
1980 to 1989	35.8%
1970 to 1979	31.0%
1960 to 1969	4.0%
1950 to 1959	1.4%
1940 to 1949	2.9%
1939 or earlier	0.0%

Source: 2021 ACS, 5 yr Estimates

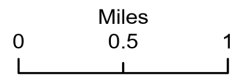
Housing Assessment

Map 8: Oshtemo Township Housing Units Percent Change, 2016–2021

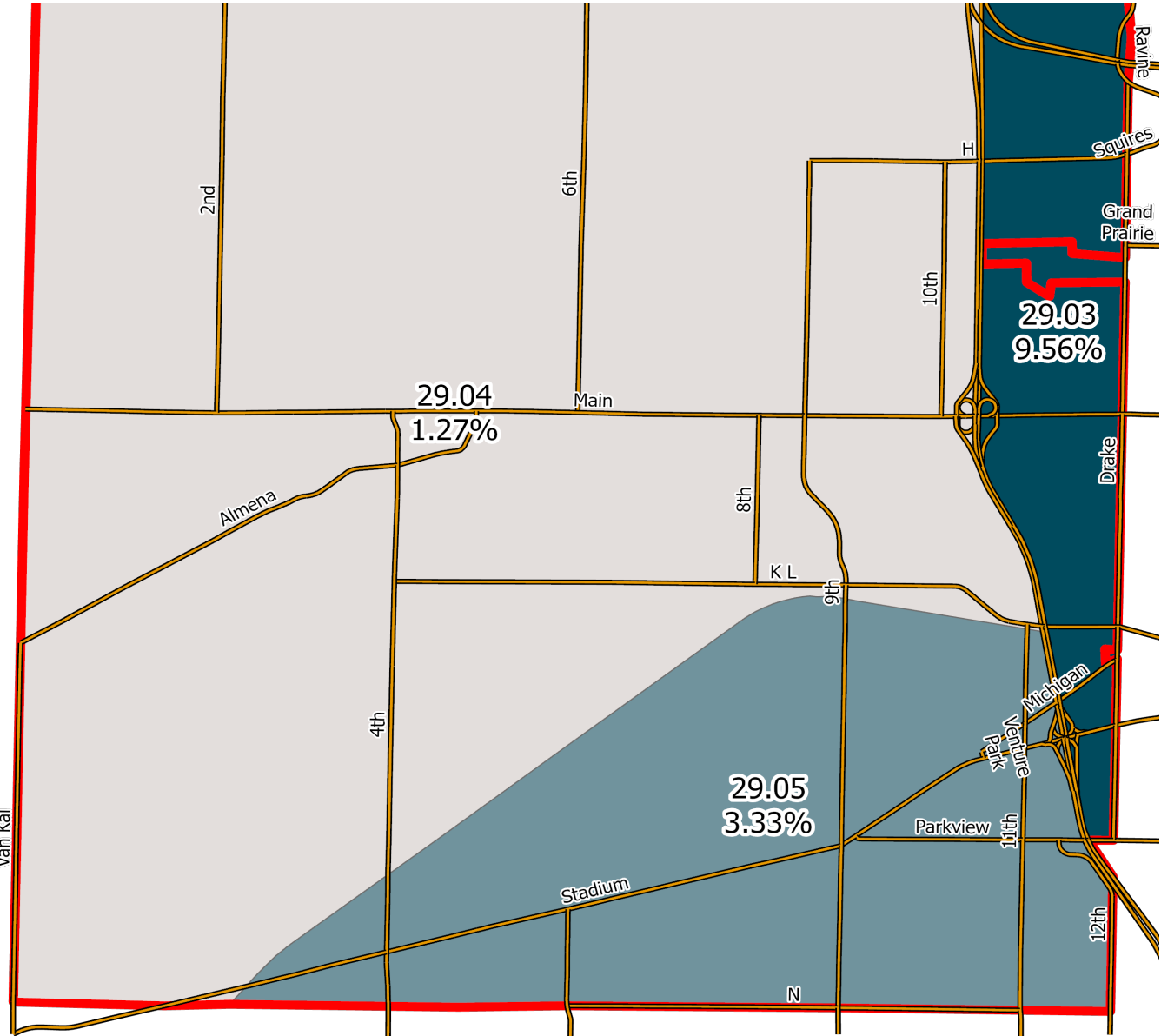
Housing Units, 2016 to 2021

Percent Change, by Census Tract

- 1.27% - 2.00%
- 2.01% - 4.00%
- 4.01% - 9.56%
- Oshtemo Township
- Primary Roads



Source: ACS 2021 5 Yr Estimates, ACS 2016 5 Yr Estimates

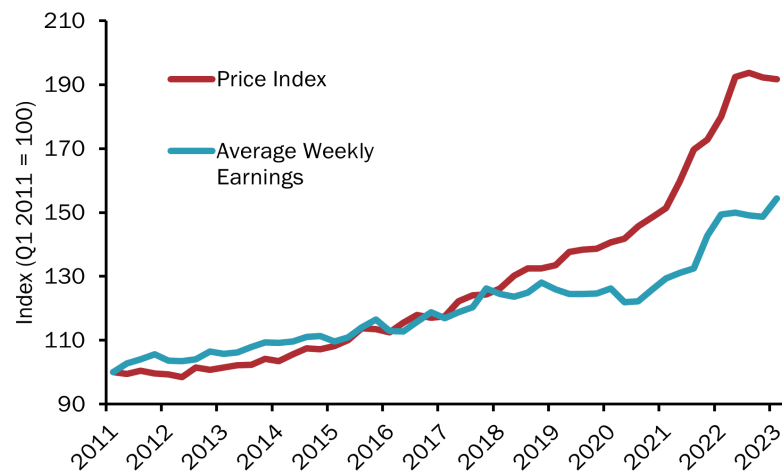


Housing Assessment

Price and Wages

Chart 16 shows weekly earnings and home prices in Kalamazoo County, indexed to First Quarter 2011. Housing prices and weekly earnings were trending together until 2018. Then, wages stagnated until the end of 2020 before rising steadily through 2021. During the same period, home prices rose steadily until flattening in 2022. The resulting gap is stark, making many homes unaffordable even as wages are rising.

Chart 16: FHFA Price Index and Average Weekly Wage Index

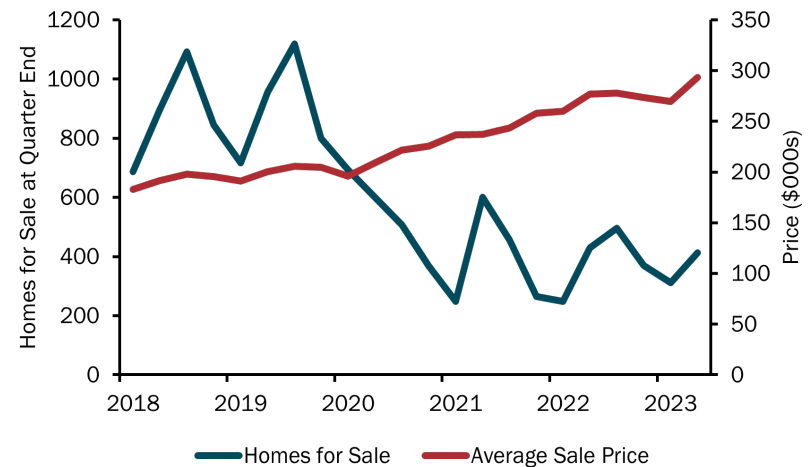


Source: Federal Housing Finance Agency & Bureau of Labor Statistics Current Employment Statistics

Sale Price and Housing Inventory

Looking closer at the home market, Chart 17 shows inventory and average sale price from Jaqua Realtors. Lower inventory is one of the drivers of higher prices: demand for housing is high, but there are fewer available homes. The housing market is seasonal, and the prepandemic lows are greater than the peaks of 2021 and 2022. Average sale price fell slightly in 2022 but in 2023 has rebounded, as inventory has continued to be low.

Chart 17: Inventory and Average Sale Price, Kalamazoo Market



Source: Jaqua Real Estate Market Report

3

Oshtemo Responses to the Kalamazoo County Survey

Kalamazoo County Survey Results

About the Data

The Kalamazoo County Housing Survey asked respondents, “Which of the following are your top three priorities for supporting housing?” and presented them with a list of options. Chart 18 presents responses from the respondents living in Oshtemo Township, split into homeowners and renters. Homeowners and renters ranked priorities in similar orders, selecting three out of four of the same priorities to top their rankings. The most selected priorities shared between the two groups include “Support services [mental health, financial literacy]”, “Affordable housing for those who are low income, vulnerable, etc.,” and “Senior housing.” Priorities that diverged between homeowners and renters include “Maintenance cost support” and “More units,” each of which

ranked in the top three for one group and appeared last or not at all for the other group.

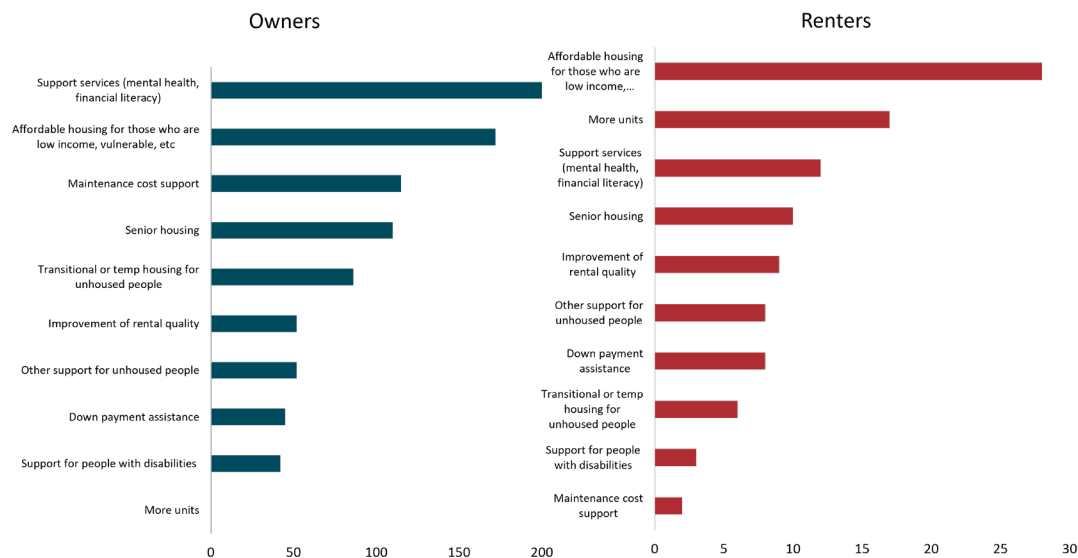
Survey Responses

What are (or were) your greatest challenges when looking to find housing in Oshtemo?

“I am a working professional (teacher). I do not want to live in the ‘student ghetto’ in Kalamazoo but all other rental options are out of my price range. I make \$60,000/year. I should be able to afford a 1-2 bedroom apartment that is not deplorable looking...”

-Anonymous, Oshtemo Township Survey

Chart 18: Top Three Priorities for Supporting Housing



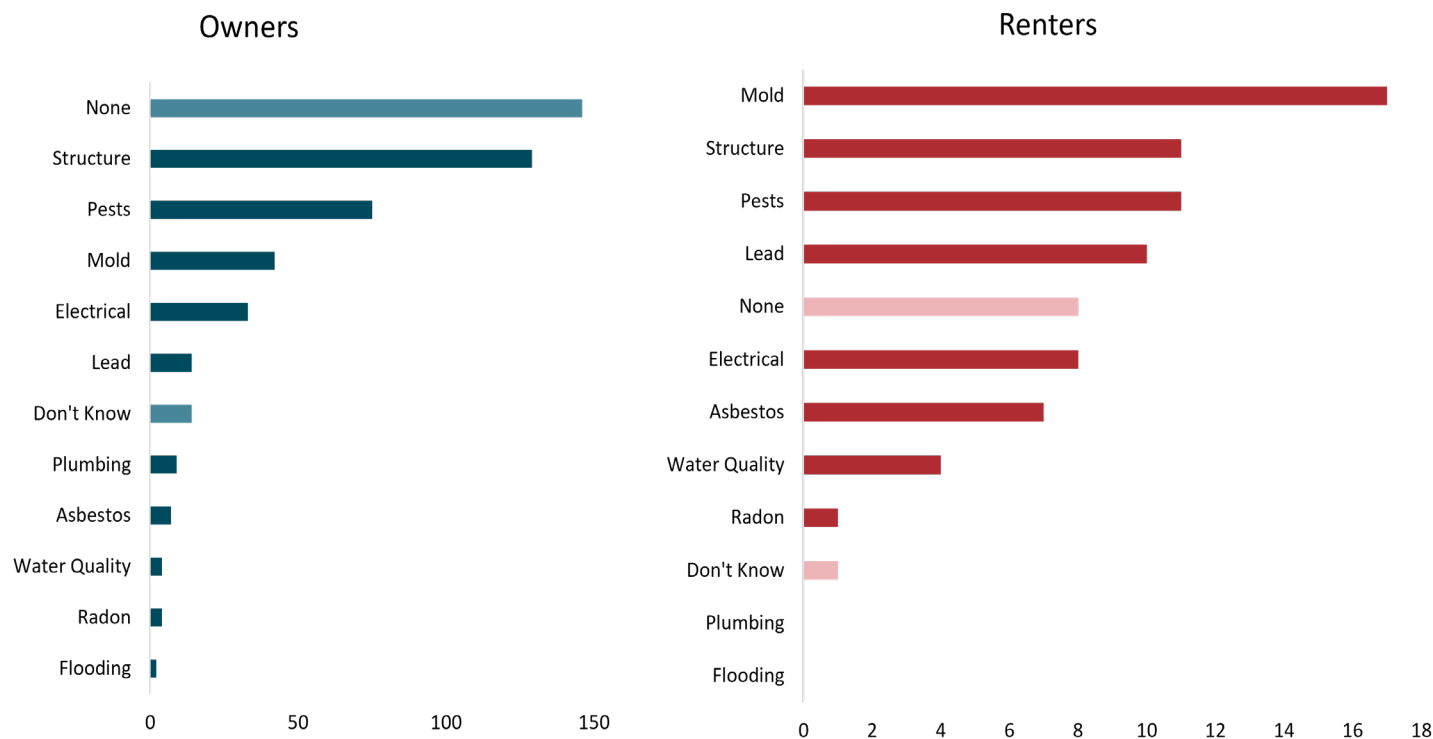
Source: Oshtemo Responses from the Kalamazoo County Housing Survey

Kalamazoo County Survey Results

The Kalamazoo County Survey reveals that the most prominent worries of Oshtemo Township residents differ by whether they are owners or renters. The survey asked, “Which of the following do you worry about in your home or apartment?” Chart 19 showcases the responses of Oshtemo Township residents, categorized by homeowners and renters. Homeowners selected “None” as the most-often-chosen concern. Renters voiced that their biggest concern is mold. Proportionally, more renters are concerned about

lead than are homeowners. Top concerns shared between the two groups include structure, pests, and mold.

Chart 19: Which of the Following Do You Worry About in Your Home or Apartment



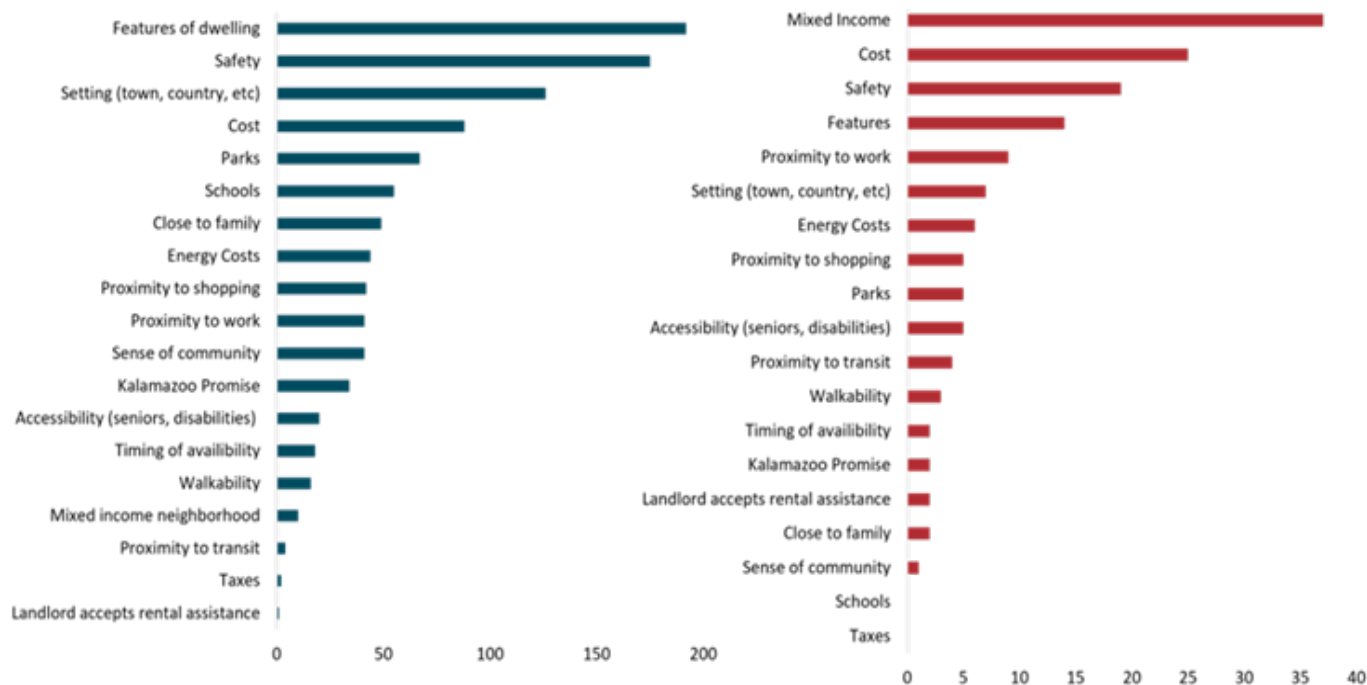
Source: Oshtemo Responses from the Kalamazoo County Housing Survey

Kalamazoo County Survey Results

The survey asked participants, “What five factors are most important to you when choosing your home?” They chose from a list of options or wrote a response in the “other” category. In contrast to the similarity of the responses for “Top three priorities for supporting housing,” renters and homeowners differed greatly on the order of factors. Exceptions to this divergence include cost, safety, and the features of the dwelling, all of which rank highly as factors that Oshtemo Township residents indicate play a role in their

choice of a home. Renters’ top response indicates a desire to live in a mixed-income neighborhood. They also prioritized proximity to work more highly than homeowners did. Homeowners’ responses most often prioritized factors often associated with family life, such as parks, schools, and proximity to family.

Chart 20: What Five Factors Are Most Important to You When Choosing a Home

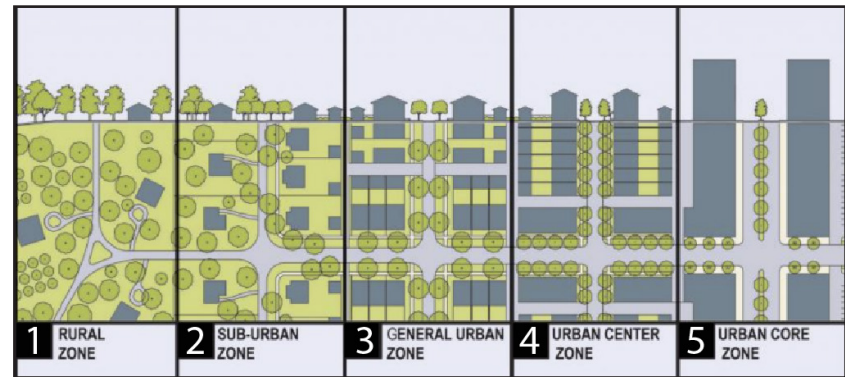


Source: Oshtemo Responses from the Kalamazoo County Housing Survey

Kalamazoo County Survey Results

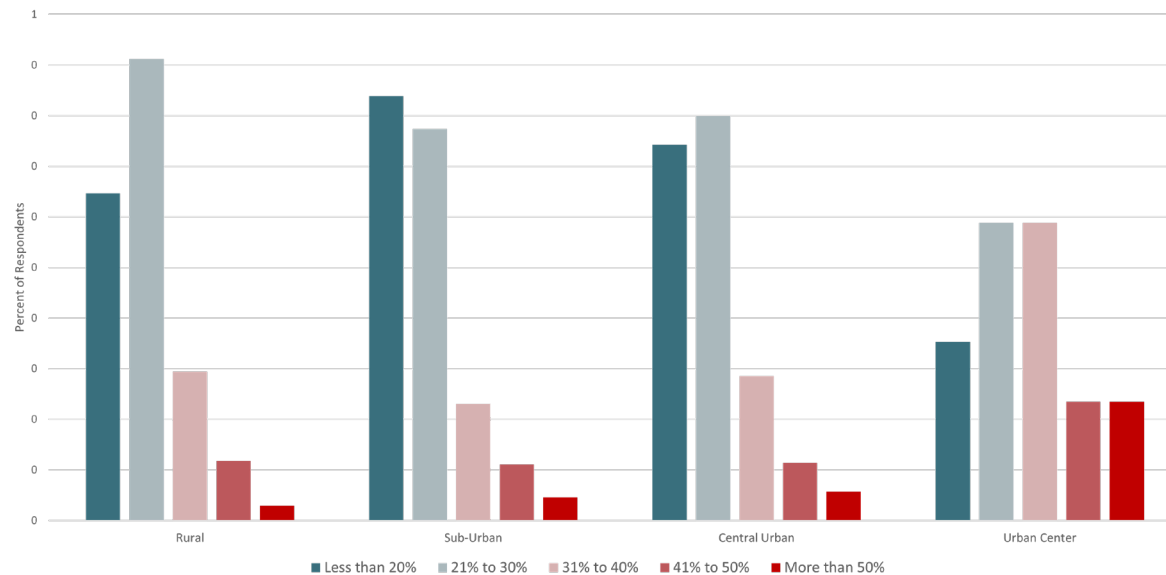
Respondents to the survey were prompted with the following questions: “What was the income for your entire household in the past 12 months?” and “Which of the following describes the area in which you live?” – which were synthesized to create chart 21.

Image 2: Urban Transect



Urban transect definitions can be found on page 105

Chart 21: Percent of Income That Goes to Housing Expenses, by Income Level (in Thousands)



Source: Oshtemo Responses from the Kalamazoo County Housing Survey

Kalamazoo County Survey Results

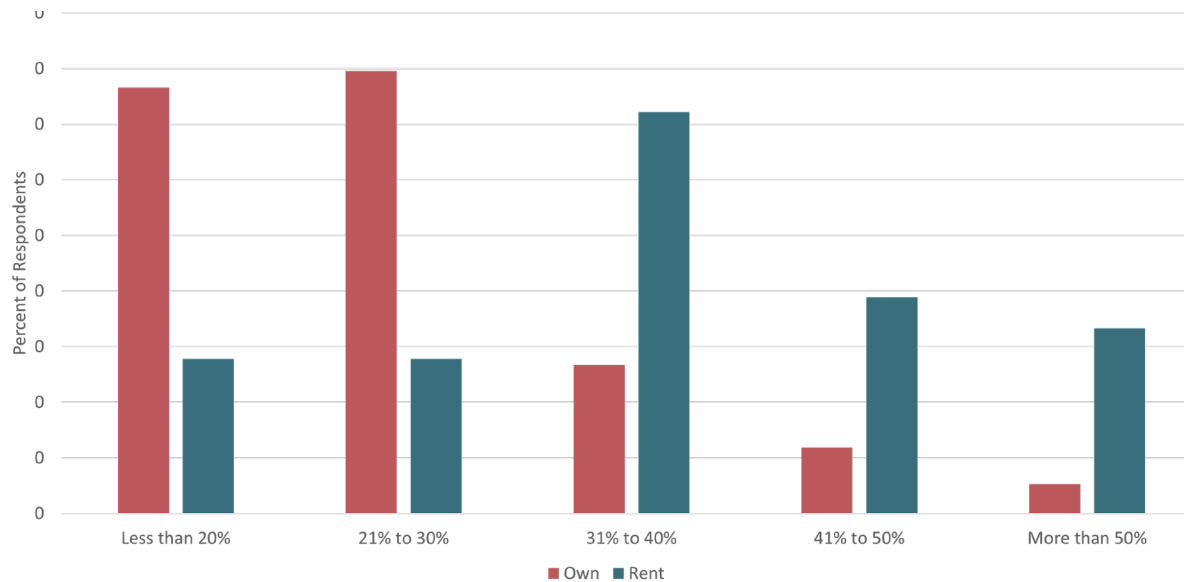
Respondents to the survey were prompted with the following questions: “About what percent of your take-home income goes to housing expenses?” and “What was the income for your entire household in the past 12 months?” From these questions, Chart 22 shows, by income level, the respondents’ percent of income that goes toward housing expenses. A household (owning or renting) is cost burdened when it spends more than 30% of household gross income for housing (rent or mortgage plus utilities, taxes, insurance, etc.). Generally, the more money a household makes, the less likely the household is to be housing burdened; respondents to this survey are no exception.

Survey Responses

What are some of the things you like or dislike about housing in Oshtemo Township?

“Convenience to shopping and highways. Oshtemo Township has good green space. Need to have newer and affordable single housing options”
-Anonymous, Oshtemo Township Survey

Chart 22: Percent of Income That Goes to Housing Expenses, Renter vs Owner



Source: Oshtemo Responses from the Kalamazoo County Housing Survey

Kalamazoo County Survey Results

Kalamazoo County Housing Survey respondents from Oshtemo Township replied “Yes” or “No” to the question of whether they felt their housing was affordable. Responses differed greatly by whether respondents owned or rented: 88.7 percent of homeowners indicated they perceived their housing as being affordable. This contrasts with responses from renters in the Township, a the majority of whom (52.8 percent) felt their housing was not affordable.

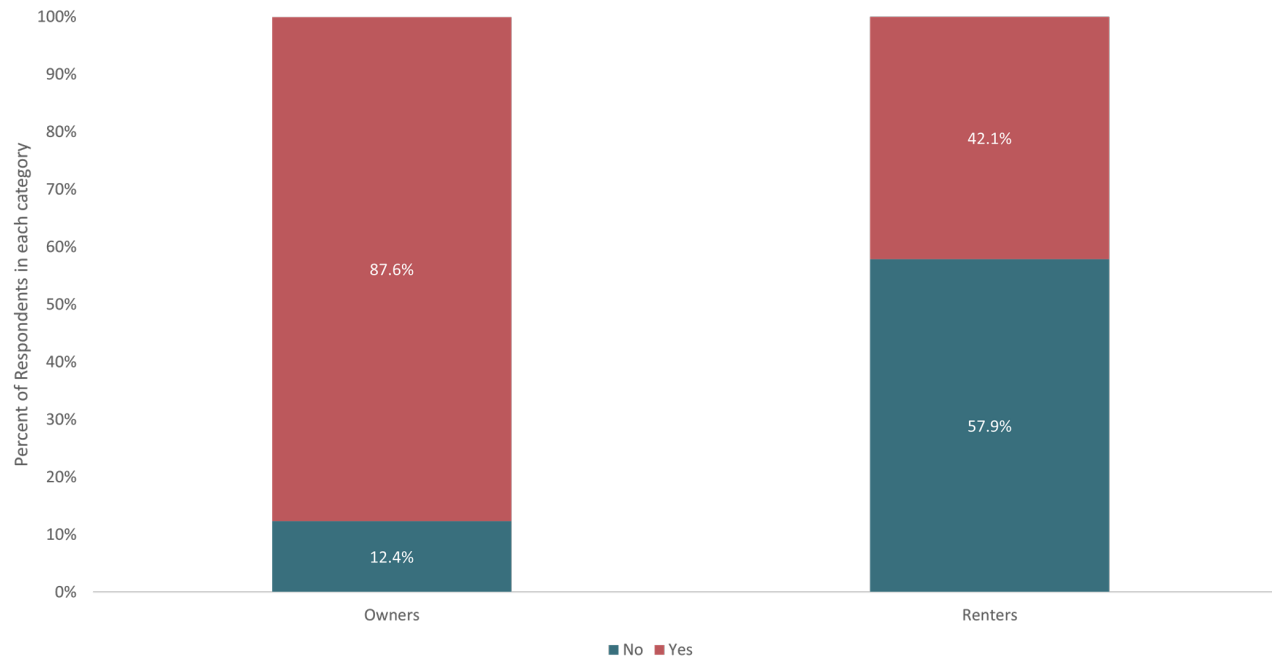
Survey Responses

What were/are you looking for in housing that you can not find?

“Starter family houses in a starter family price point (\$125,000-\$250,000)”

-Anonymous, Oshtemo Township Survey

Chart 23: Do You Feel Your Housing is Affordable, Renter vs. Owner



Source: Oshtemo Responses from the Kalamazoo County Housing Survey

4

Oshtemo Survey Results

Oshtemo Survey Results

About the Data

The survey asked participants “How long have you lived in Oshtemo Township?” They chose from a list of options that contained a range of time frames. More than half of respondents had lived in Oshtemo Township for over 10 years. Homeowners form just over half of Oshtemo Township’s residents but represent over 85 percent of respondents. Nearly two-thirds of renters have lived in Oshtemo for five years or less.

Note: There were 503 responses to both Home Type and Residence Length questions. Of the 503 who answered both home type and residence length, 9 were neither renters nor owners.

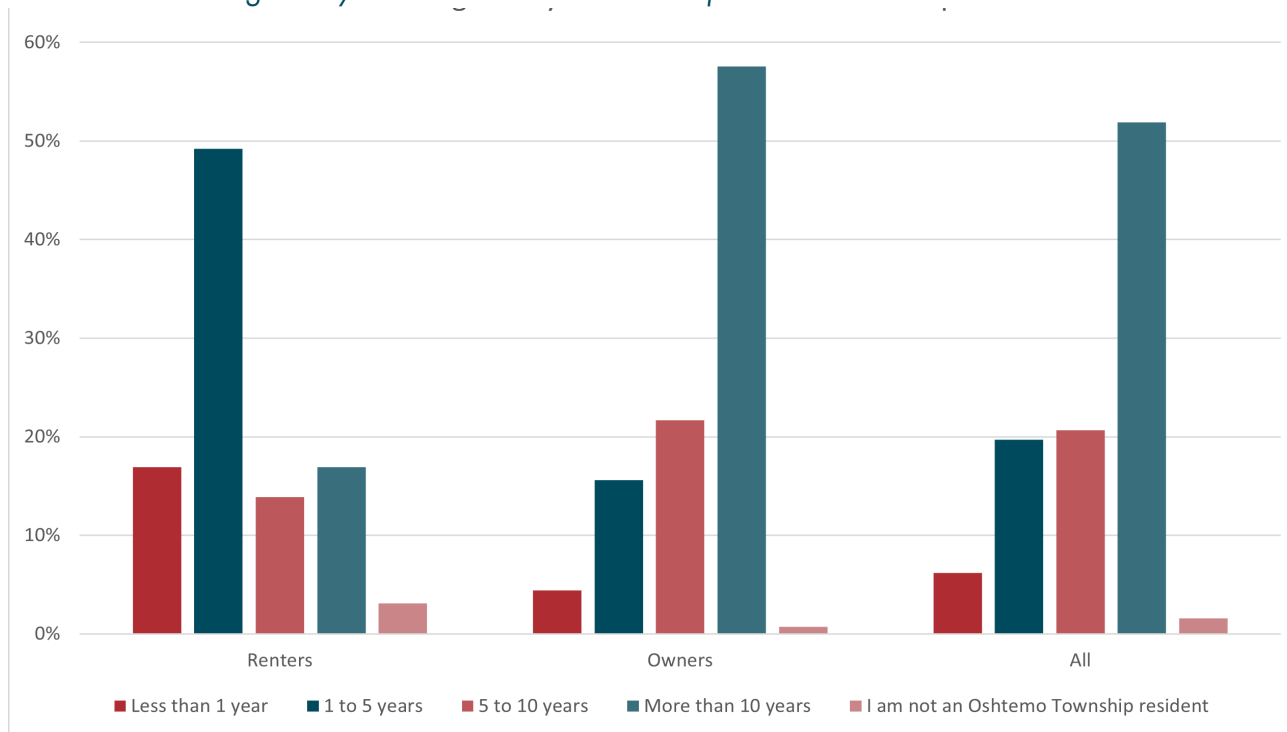
Survey Responses

What are (or were) your greatest challenges when looking to find housing in Oshtemo?

“Houses were too big for a single person.”
-Anonymous, Oshtemo Township Survey

“Options for building my own home”
-Anonymous, Oshtemo Township Survey

Chart 24: How long have you lived in Oshtemo Township?



Source: Oshtemo Housing Survey

Oshtemo Survey Results

The age profile of residents is different between renters and owners. Homeownership skews older, with half of owners aged 55 to 74. Students are not the only renters, however: the age distribution of renters is more evenly spread across the age groups. In fact, renters aged 18 to 34 represent a lower percentage of renters than those aged 55 to 74.

Over 85 percent of respondents were homeowners. These demographics do not match the U.S. Census Bureau’s American Community Survey, which has owners and renters more evenly split, at 52 percent and 48 percent, respectively.

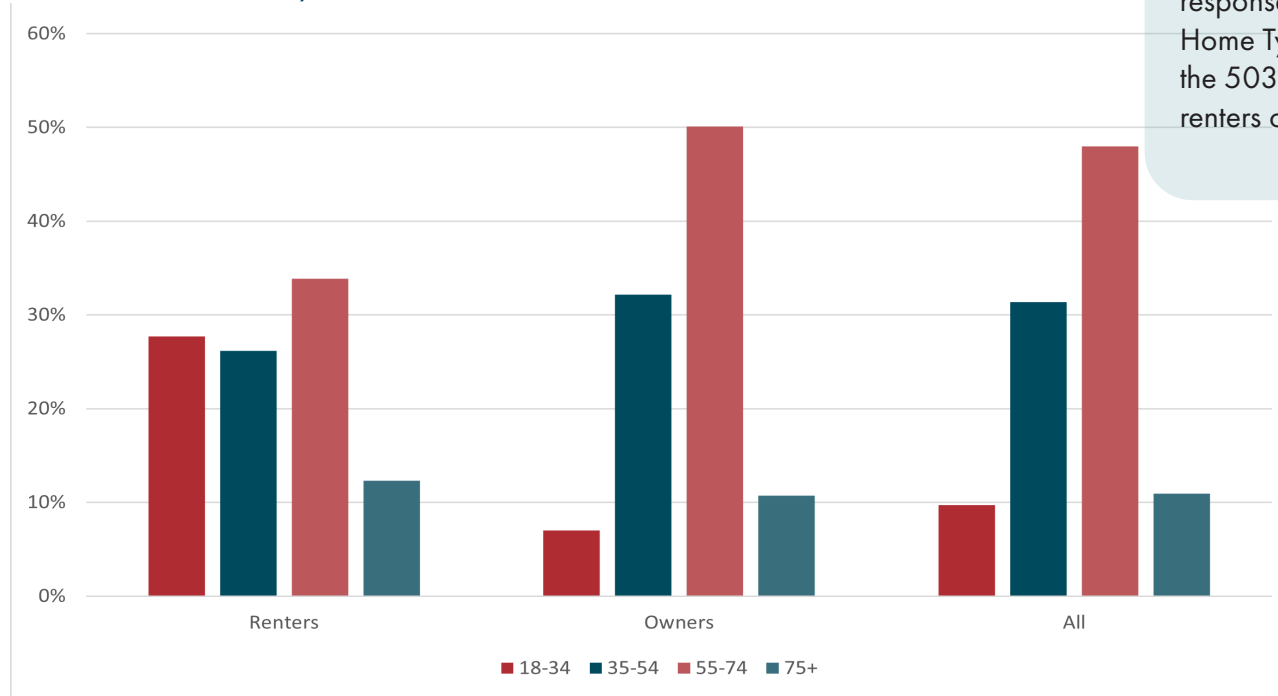
Survey Responses

What are (or were) your greatest challenges when looking to find housing in Oshtemo?

“A lot of large lots have been split or subdivided into smaller less desirable parcels”

-Anonymous, Oshtemo Township Survey

Chart 25: How old are you?



Note: There were 503 responses to both Age and Home Type questions. Of the 503, 494 were either renters or owners.

Source: Oshtemo Housing Survey

Oshtemo Survey Results

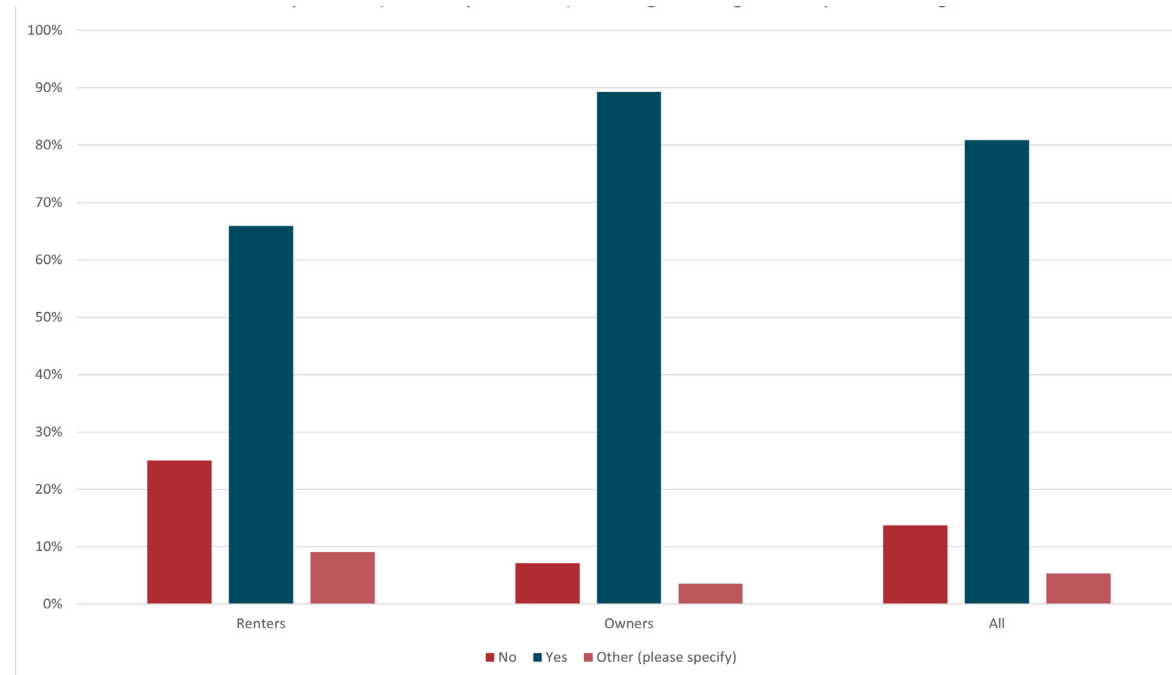
Most respondents were able to find housing within their budget in Oshtemo Township. Nearly 90 percent of renters found a home that aligned with their earnings. In the county, many renters struggle with finding a home that is affordable, but over 65 percent of renting respondents agreed that their rent aligned with their earnings.

In response to the below question, about 8 percent of respondents chose to provide a detailed answer rather than a “yes” or “no” answer. Some of these respondents indicated that they had found housing appropriate to their income, but only with assistance, often family-based. Others indicated that they had found housing that

was appropriate for their income, but they did so many years ago and doubted that they would be able to do so today. Some cited property taxes as a barrier to finding affordable housing. Another group reported that they were able to find housing that met their income, but just barely—it was, or is, a struggle.

Note: Excludes residents living in Oshtemo Township for five or more years. There were 478 responses to both the Found Housing and Home Type questions. Of those 478, 131 had lived in Oshtemo for less than five years. Of those 131, three were neither renters nor owners.

Chart 26: Can you find (or have you found) housing that aligns with your earnings?



Source: Oshtemo Housing Survey

Oshtemo Survey Results

Survey respondents believe Oshtemo should be a place to live for people at all income levels: over 70 percent of respondents felt that it was either somewhat or very important for housing options to be available for a variety of incomes in Oshtemo Township.

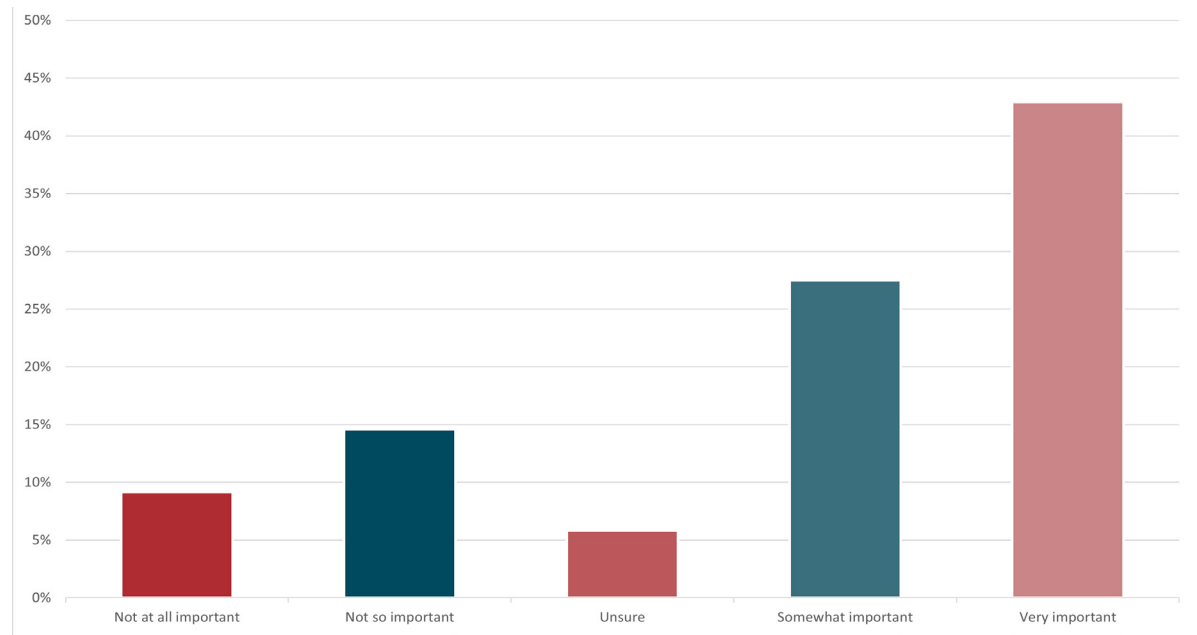
Notes: * 480 responses

Survey Responses

What do you like/dislike about Oshtemo Township housing?

“The Township taxes and sewer requirements keep making it more and more expensive to live here.”
-Anonymous, Oshtemo Township Survey

Chart 27: How Important or unimportant is it to have housing options for a variety of incomes in Oshtemo?



Source: Oshtemo Housing Survey

Oshtemo Survey Results

There is a stark contrast between renter and owner respondents on the question of multifamily housing. Renters strongly agreed that multifamily housing options were important. Responses skewed toward agreeing that it is important to build multifamily housing. The largest percentage of renters—over 45 percent—“strongly agree[d].” Owners were more evenly distributed but seemed generally to be not in favor of multifamily housing, with “strongly agree” having the smallest percentage of responses.

Note: There were 472 responses to both the Multifamily Importance and Home Type questions. Of the 472, eight were neither renters nor owners.

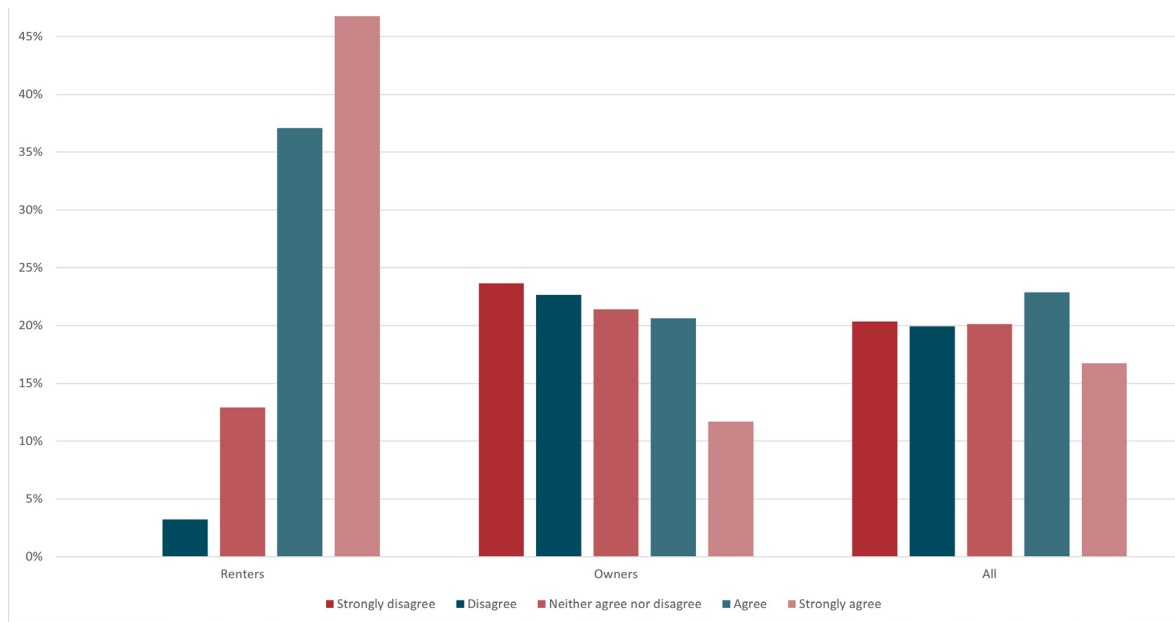
Survey Responses

What were/are you looking for in housing that you can not find?

“There are not enough condos in the below \$180,000 price range. When I cannot do stairs and need an inexpensive condo I don’t think I will be able to find one in Oshtemo”

-Anonymous, Oshtemo Township Survey

Chart 28: Do you agree with the statement “ It is important for our community to build more multi-family housing options”



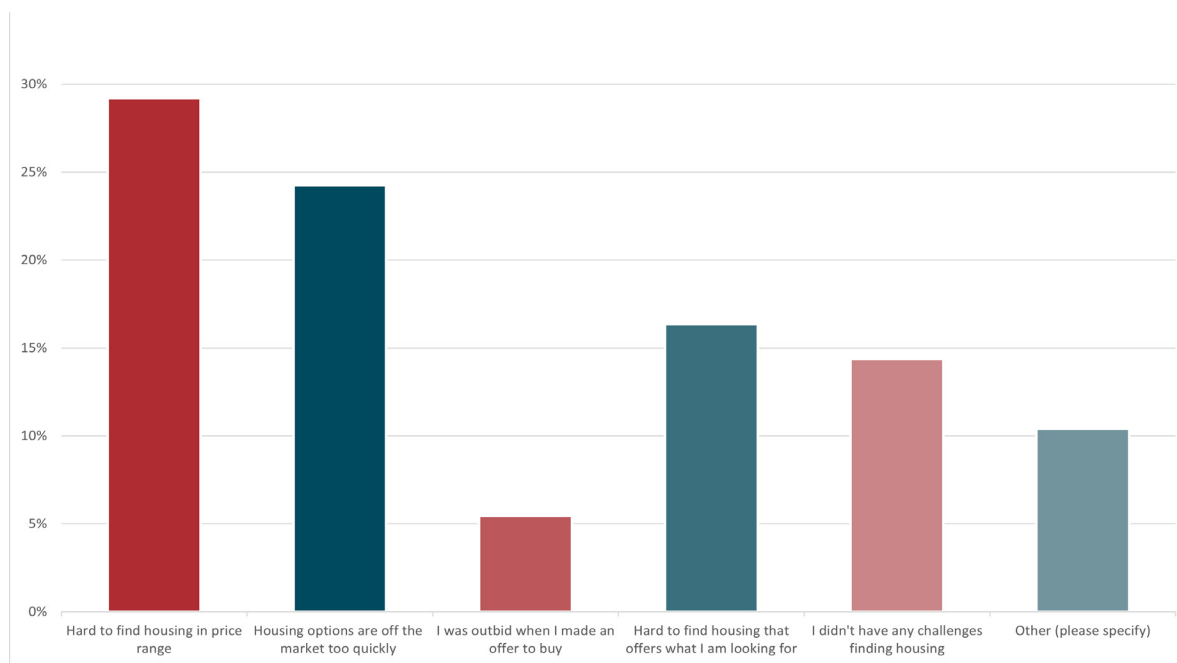
Source: Oshtemo Housing Survey

Oshtemo Survey Results

Owners and renters have different challenges when it comes to finding housing. While responses to an earlier question suggest renters were able to find a unit in their budget, renters' primary concern is price, implying that there may have been a struggle to find the right-priced rental unit with the amenities or quality they needed. Second and third among their concerns were the pace at which units were leaving the market and the housing options available to them. For owners, the issues were more evenly distributed, but the pace at which homes were leaving the market was the most frequent issue drawing a response. Being outbid was the lowest response for both renters and owners. Note that for this question asking about their greatest challenges, respondents could select multiple challenges.

The survey instrument allowed respondents to select more than one answer to this question; approximately 17 percent provided a written response. Many of these respondents expressed that it was difficult to find the specific housing option they were looking for, whether it was a larger lot size, a smaller home more suitable for a single person, or a quiet neighborhood. Respondents commented on an overall lack of options. Specific concerns include difficulty finding suitable senior housing, difficulty finding land to build on, and a need for more/better condominiums and good-quality rental options in the area. A portion of respondents indicated that taxes or utility prices were a barrier.

Chart 29: What are (or were) your greatest challenges when looking to find housing in Oshtemo?



Source: Oshtemo Housing Survey

Note: Excludes residents living in Oshtemo Township for five or more years. There were 130 responses to the Challenges and Home Type questions for those living in Oshtemo less than five years: 84 from owners, 43 from renters, and 3 from others/live with others.

Oshtemo Survey Results

What do you like/dislike about Oshtemo Township housing?

This question received 363 responses. In answering what they like or dislike about Oshtemo Township, many respondents described the direction they hope the Township will take in the future. It is worth reading the series of individual responses to this question, as perceptions of the Township are not uniform among residents, and at times desires for the community are in direct conflict with one another.

Oshtemo Township residents expressed appreciation for the green space and parks in the Township. Many respondents like their neighborhoods. Respondents mentioned enjoying that the Township is not overcrowded—parts of the Township feel rural while still being close to amenities. At the same time, others are concerned that the Township may grow too large and lose its rural feel. Many respondents appreciated the ease of access to highways, shopping, restaurants, and the like. Several respondents would like to see more local/small businesses (rather than franchises) in Oshtemo Township, especially local businesses within walking distance of residences.

Some said they liked the diversity and the different types of housing in the community. Other respondents disliked the apartment buildings, student housing, and multifamily housing in general. Several people expressed concern about the crime rate in areas with multifamily housing.

Some residents perceived the community as not being accessible to a diverse range of incomes, which they disliked. Others wrote that they like the Township the way it is and do not want to increase the diversity or availability of housing.

Other examples of dislikes cited include a lack of housing options for seniors, high taxes, a sense that Oshtemo Township is not affordable (high rents were often mentioned), Allen Edwin–style housing developments, too many regulations, not enough enforcement of ordinances, and forced sewer hookups.

What were/are you looking for in housing that you cannot find?

Some 150 respondents followed up on the previous question by providing details about what housing elements they desired but were unable to find in Oshtemo Township. The types of housing desired varied widely. Specific types mentioned include duplexes, mobile-home options, detached townhouses, condominiums (this request was common), townhomes, accessory dwelling units (ADUs), special amenities within multifamily buildings, ranch-style homes rather than two-story homes, apartment complexes, more single-family rental options, community housing that is easily accessible by public transportation, single-family homes with large lot sizes, high-end housing developments, and homes with large garages. Several respondents expressed a desire for large lot sizes or a “rural” feel. A significant number of respondents expressed a need for better and more senior-housing options. Specific-senior housing options mentioned include cottage and village-style senior housing, independent senior living communities, HUD-subsidized housing, senior carports, aging-in-place options, and zoning for accessory dwelling units or “mother-in-law” style homes, in which a separate structure is provided for someone on the property. Location-based elements such as safety, distance from college students, and accessibility emerged as themes in the responses. Taxes and affordability were two additional themes.

Additional details can be found in the Appendix.

5

Housing Supply and Demand

Housing Supply and Demand

Current Demand

In order to determine housing needs, we must first examine the current state of supply and demand. It is important to understand the current demand so that housing strategies can account for that pent-up demand. We will show three different elements of the housing market in order to better demonstrate the current needs. First, we will show housing-cost-burden levels for renters and owners. Next, we will look at housing preference types. Finally, we will look at household formation levels and how those compare to past building trends.

Housing Supply and Demand

Cost Burden

Tables 15 and 16 show the total households in the area by income and housing-cost burden. Overburdened households are considered to be paying more than the Housing and Urban Development (HUD) standard 30 percent of their income toward housing costs. These figures further separated the overburdened, showing the “heavily burdened” as those paying 50 percent or more toward housing. Overburdened households are in need of more appropriate housing, demonstrating a need to construct housing that meets their budget. The Oshtemo Township portion of Kalamazoo County Housing Survey showed that 62 percent of renters and 15 percent of owners considered their housing to be “not affordable.” These results are not necessarily tied to the HUD standard of 30 percent of income, as some respondents paying more considered their housing affordable, and some paying less did not.

There are more than 2,300 overburdened renting households in Oshtemo Township. Shown in chart 30, these households are concentrated on the lowest end of the income spectrum, most earning below \$20,000 per year. These are most likely college students and some seniors with fixed income, that could afford rental units of below \$500 per month in order to be unburdened. Table 15 shows the number of units needed by price in order to relieve the housing burden. While it is unrealistic to expect that any geographic area can completely eliminate housing burden, it is important to understand the magnitude of need.

Chart 31 shows fewer overburdened homeowners. Roughly 53 percent of the Township own their homes, and fewer than 1,000 are overburdened. Overburdened homeowners are spread through

more income ranges than renters, with over 300 households at \$35,000 to \$49,999 per year. These households would need homes of between \$115,000 and \$163,000 (depending on property taxes and loan parameters) to afford payments of \$875 to \$1,249 per month.

Table 15: Affordable Unit Levels Necessary to Alleviate Overburdened Renters in Oshtemo Township

Annual Income	Units	Rent Per Month (\$)
<\$20,000	1,186	<\$500
\$20,000 to 34,999	707	500 to 874
\$35,000 to 49,999	377	875 to 1,249
\$50,000 to 74,999	47	1,250 to 1,874
\$75,000 to 99,999	42	1,875 to 2,499
\$100,000 or more	0	2,500 and higher

Source: The American Community Survey of the U.S. Census, 2017–2021 average, and Claritas.

Table 16: Affordable Units to Alleviate Overburdened Homeowners in Oshtemo Township

Household Annual Income	Units	Payment Per Month (\$)	Estimated Home Price (\$) *
<\$20,000	327	<\$500	Less than 65,000
\$20,000 to 34,999	166	500 to 874	65,000 to 114,000
\$35,000 to 49,999	323	875 to 1,249	115,000 to 163,000
\$50,000 to 74,999	129	1,250 to 1,874	164,000 to 245,000
\$75,000 to 99,999	24	1,875 to 2,499	246,000 to 326,000
\$100,000 or more	15	2,500 and higher	327,000 and higher

* Purchase price with 5 percent down, 6.0 percent interest, a 30-year fixed rate, private mortgage insurance (PMI), and property taxes.

Source: The American Community Survey of the U.S. Census, 2017–2021 average, and Claritas.

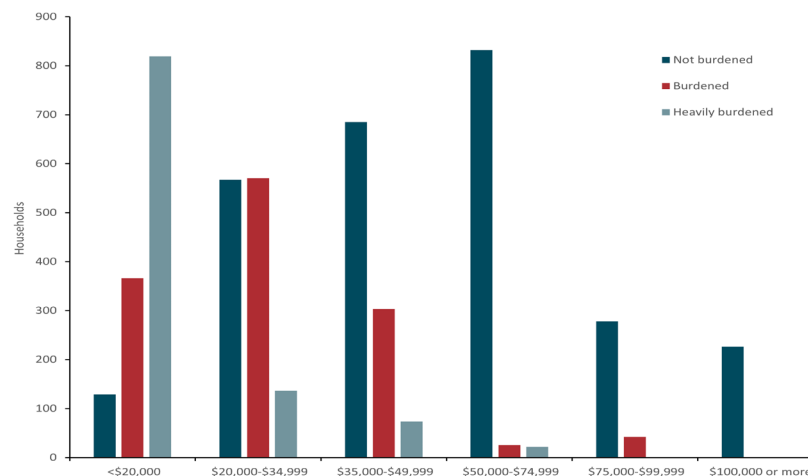
Housing Supply and Demand

Housing Preferences

The types of homes preferred in the survey are different from existing homes. Respondents were allowed to vote for more than one type of housing and the results show a range of preferences. Among homeowners in the Township, the housing survey suggests that the primary demand is for single-family homes, but types such as cottage courts and duplex or triplex received a lot of support. Few homeowner respondents wanted large apartment complexes and “No more housing” received nearly as many votes as ADU’s and Duplexes. For renters the preferences were more varied with medium-sized apartment building in the lead and no clear favorite in second place. Only two renters voted for no additional housing.

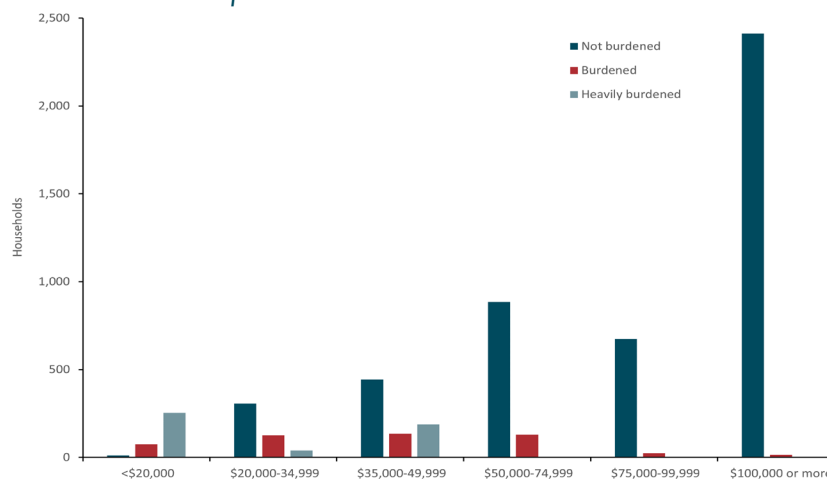
Constructing higher-density housing may offer a solution to improving affordability while also meeting preferences for a variety of housing types. The current housing market suggests there are households who are in homes they cannot afford and types they do not prefer. Development of affordable mid-density types would create more affordability than single-family detached homes and more quality than mobile homes. Higher-density options that fit with the character of the communities in Oshtemo Township may include duplexes, triplexes, and cottage courts. Other multi-family developments such as large apartments would be appropriate in more dense urban areas around existing developments like Meijer. For the eastern sliver of the Township where student rentals are already present, small and mid-sized apartment or condo developments may be more appropriate.

Chart 30: 2021 Income and Housing Burden for Renters in Oshtemo Township



Source: U.S. Census American Community Survey, 2017–2021 average, and Claritas.

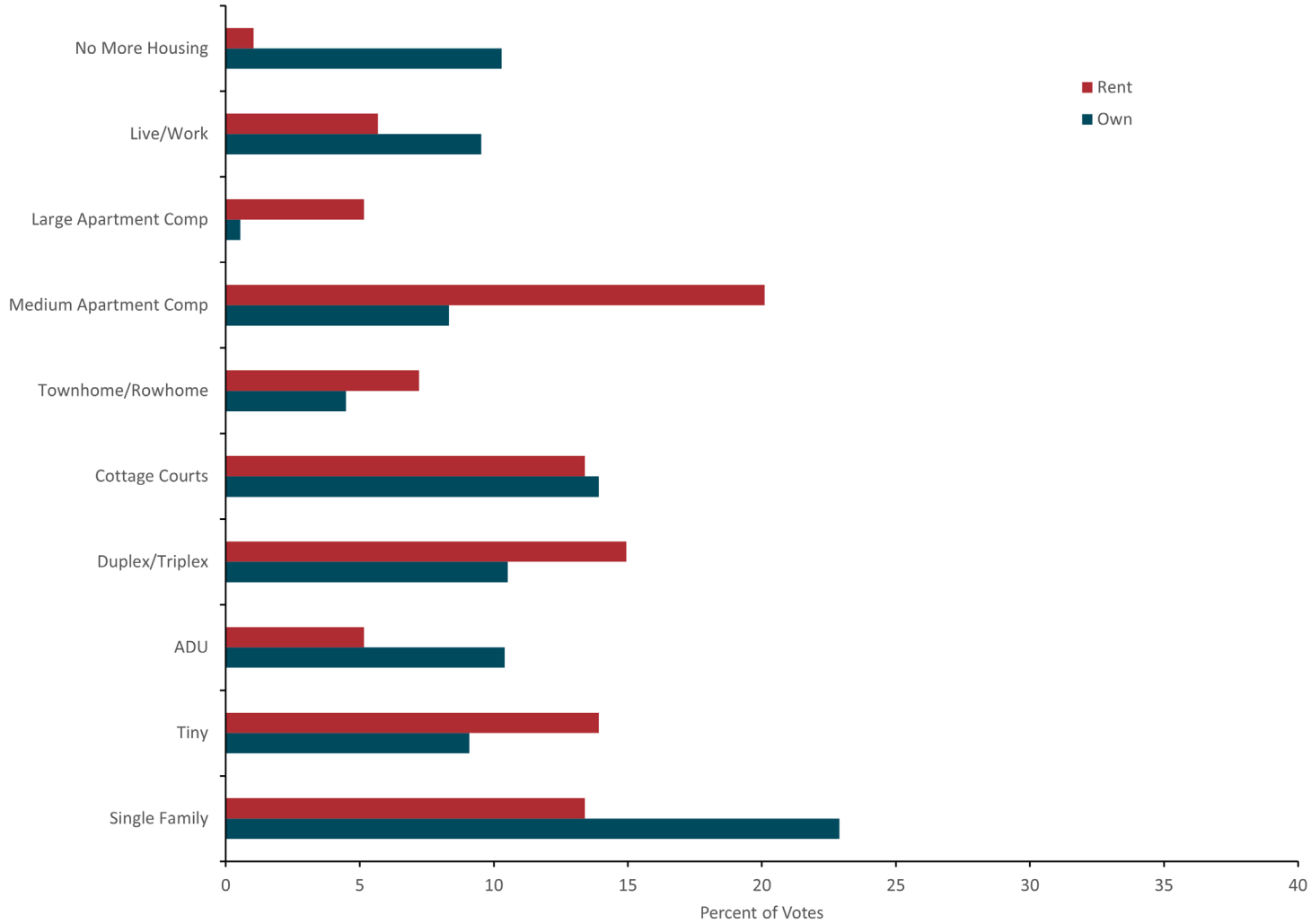
Chart 31: 2021 Income and Housing Burden for Owners in Oshtemo Township.



Source: U.S. Census American Community Survey, 2017–2021 average, and Claritas.

Housing Supply and Demand

Chart 32: Housing Preferences for Renters and Owners, Oshtemo Township

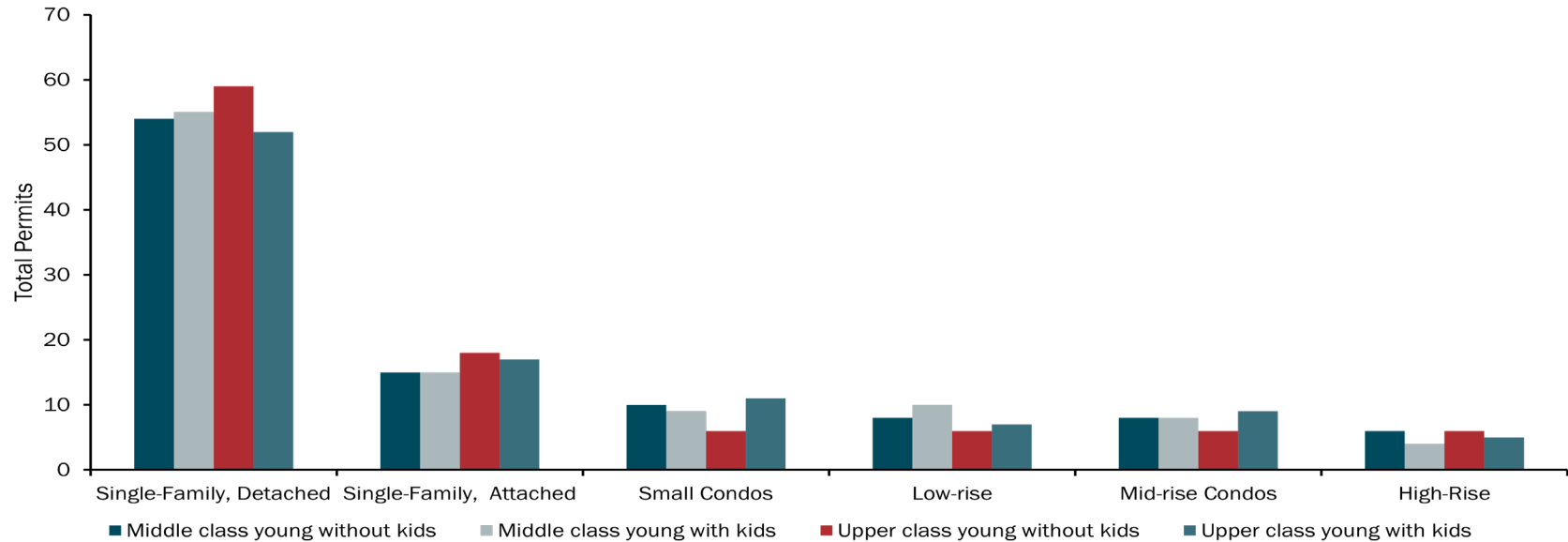


Source: Oshtemo Housing Survey

Housing Supply and Demand

Nationwide, housing preferences have shifted away from single-family detached units for young families. While the standard single-family house is still preferred by the majority of young families, it is a slim majority: only 52 percent of upper-class young families with kids are looking for a stand-alone house. There is no one clear alternative; rather, preferences are spread across a variety of housing types.

Chart 33: National Housing Preference



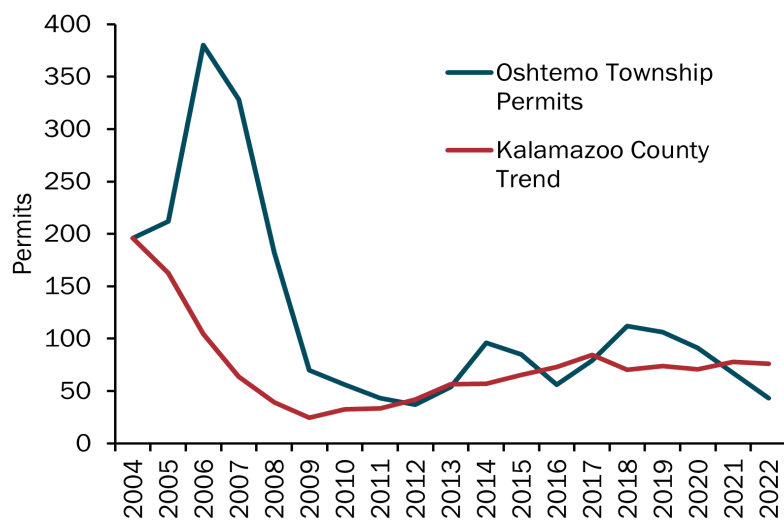
Source: RCLCO & IPUMS USA 2020

Housing Supply and Demand

Impacts of Great Recession

The Great Recession continues to impact the housing market in several ways. First, the overproduction of housing prior to the Great Recession led to very limited construction after it hit: lenders were less enthusiastic to finance new construction, home builders were left with many unsold homes or lots, and fewer people were looking to purchase homes. Annual home building remains below the pre-bubble level. Second, those in the construction trades sought work in other markets or other occupations. Third, many homes fell into disrepair and were demolished; some of these homes would have been targets for investment as the market strengthened. Finally, the disruption to employment in 2008–2010

Chart 34: Unit Permitting in Oshtemo Township vs. Kalamazoo County, 2004–2022

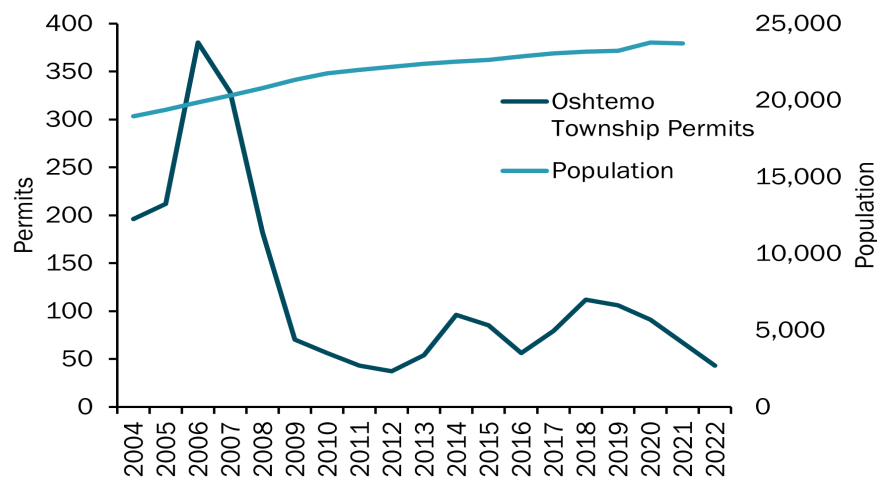


Source: Township data and U.S. Census building permits.

slowed the rate of household formation—that is, the rate at which people create new households by existing households.

Housing-unit construction in Oshtemo Township has remained low following the housing crash of the Great Recession. Chart 32 shows the number of housing permits in the Township compared to the trend in the county. As the housing bubble burst, Oshtemo building remained elevated, while overall county permits declined. Both the Township and the county have found a stable level since the recovery, though Oshtemo has been trending downward since 2018. While the pace of permitting countywide is modest, Oshtemo Township is missing out on potential growth. Chart 33 shows the same permit data compared to population. The population growth is loosely correlated with the permitting, as it slowed when permitting fell during the Great Recession.

Chart 35: Unit Permitting and Population for Oshtemo Township



Source: Township data and U.S. Census population estimates.

Housing Supply and Demand

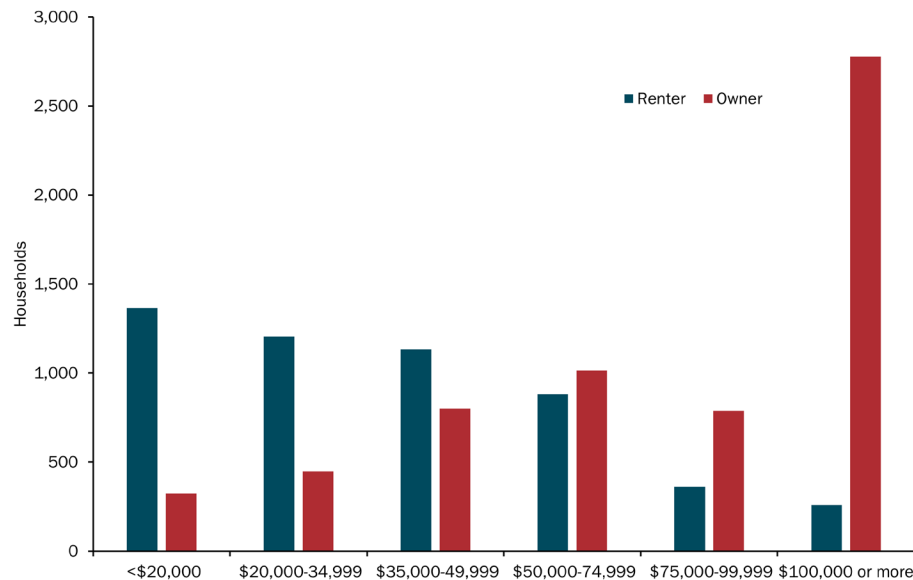
Future Demand

According to our data, the area’s housing needs stem from demographic and preferential mismatch rather than just rising population. According to household estimates from Claritas, the area is projected to grow by 3.5 percent from 2021 to 2026; Institute staff estimates project continued growth through 2023. Nonetheless, demand from the existing population exists; the area has many unformed households because some are unable to form new households due to a lack of available housing units.

or more. Nonetheless, the need for housing units that meet the needs of lower-income households will remain due to the existing unrealized demand for units at the lower end of the income spectrum and the projected persistence of households in that income range.

Chart 34 depicts the income levels and the number of households in 2026. These new households are projected to be at the higher end of the income spectrum, those earning \$100,000 a year

Chart 36: Units Needed in Oshtemo Township by Income Level



Source: The American Community Survey of the U.S. Census Bureau, 2015–2019 average, and Claritas.

Housing Supply and Demand

Looking beyond Oshtemo Township, we have included, for the entire county, potential demand by renters for homeownership. The county has roughly 36,000 households paying rent. The survey results indicate nearly 28 percent of those renters are looking to buy, which would be 10,000 homes. Chart 35 shows most of the interest in buying comes from those aged 25 to 34 and those aged 35 to 44. Oshtemo Township is certainly not expected to meet the entire demand, but there are many reasons why first time homeowners would be interested in Oshtemo Township. Proximity to the City of Kalamazoo, being eligible for the Kalamazoo Promise, and available areas to build mean growth potential for the township.

The housing market has cooled from the peaks of the last few years but demand remains elevated. There is a demand for housing due to net growth, but there is also demand due to mismatch of preference, price and availability of homes. Third-party estimates, such as the estimation from Claritas, suggest net growth of merely a few hundred households in the next five years. Forty-six percent of renters are paying more than 30 percent of their income for rent, and not all of these households are college students.

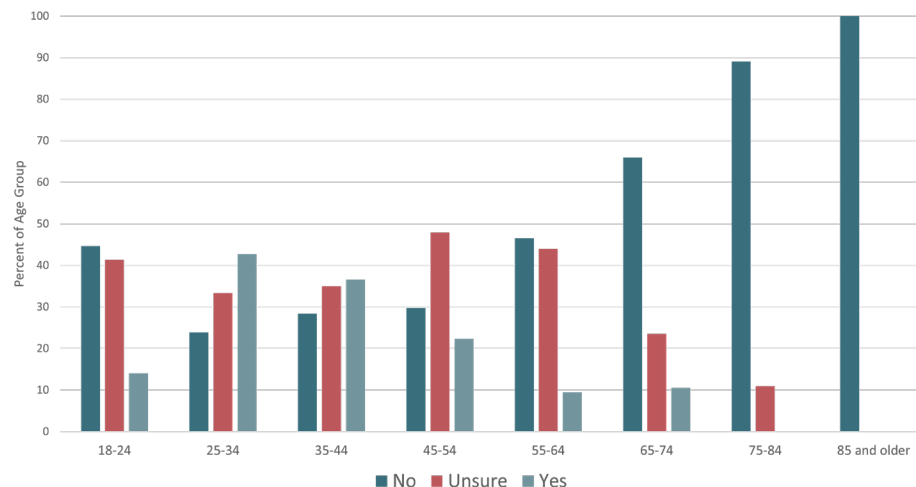
Survey Responses

What are some of the things you like or dislike about housing in Oshtemo Township?

“We already have an abundance of mid-rise apartments for rent. I’d like to see more efforts toward “Habitat for Humanity” type projects with a funding base, etc.”

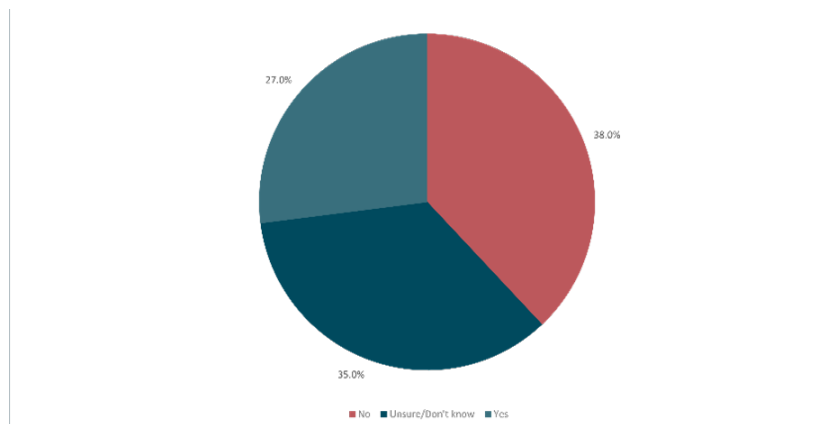
-Anonymous, Oshtemo Township Survey

Chart 37: Renters Planning on Buying a House in the Next Three Years by Age



Source: Oshtemo Responses from the Kalamazoo County Housing Survey

Chart 38: Renters Planning on Buying a House in the Next Three Years



Source: Oshtemo Responses from the Kalamazoo County Housing Survey

Housing Supply and Demand

Table 17: Units Needed to Meet Demand from Growth Over the Next Eight Years

Geography	Single family detached	Duplex-quadplex, Condos	Cottage courts, tiny homes, bungalow, mobile	Live/work units	Mid-sized multi-family (apartments and condos)	Apartments (low, mid, large)	Accessory dwelling units	Total units
	1 Unit	2-4 Units	1 Unit	4-25 Units	4-25 Units	25+ Units	+1 Units	
Rural	75	50	50				25	200
Suburban	150	75	125		50		40	440
General urban				20		75	15	110
Total	225	125	175	20	50	75	80	750
<i>Estimated cost to build per unit</i>	\$350,000	\$200,000	\$250,000	\$190,000	\$175,000	\$150,000	\$75,000	
<i>Total cost by type</i>	\$78,750,000	\$25,000,000	\$43,750,000	\$3,800,000	\$8,750,000	\$11,250,000	\$6,000,000	\$177,300,000

Housing needs in Oshtemo Township are influenced by many factors. Those factors include population projects, economic-condition projections, pent-up housing demand, housing-type preferences, and existing housing stock. When analyzing these factors together, Institute staff find a substantial demand for new housing units in Oshtemo Township through 2030. The current and future demand for housing units is different from the demand in decades past, as new and current residents are increasingly interested in higher levels of density and walkability. Nonetheless, single-family houses remain attractive to many. In the chart above, we estimate the number and location needed for each type of housing.

According to our estimates, the Township needs to enable the development of 750 new housing units. This will require a substantial investment from public and private entities—an estimated \$177 million. To create this estimate, Institute staff collected construction costs from local developers and state and national reports. The results of this work indicate that construction costs for single-family homes range between \$300,000 and \$500,000, duplexes are in a similar range but offer two housing units per building, midsized multifamily projects are slightly less expensive at approximately \$150,000–\$250,000 per unit, and low- and midrise apartments are even more cost-effective at \$125,000–\$200,000 per unit. The cost to add an accessory dwelling unit can vary widely, depending on the relationship to an existing home (utilizing the existing house envelope and infrastructure is far less expensive than building a stand-alone building on the same property), square footages, and the quality of the finishes. This report estimates an average cost of \$75,000 per accessory dwelling unit. Multiplying the average cost of each unit by the number of units needed reveals a total investment needed of around \$177 million to meet the future housing demands in the Township. Table 13 outlines these calculations, along with the number of units needed by location.

6

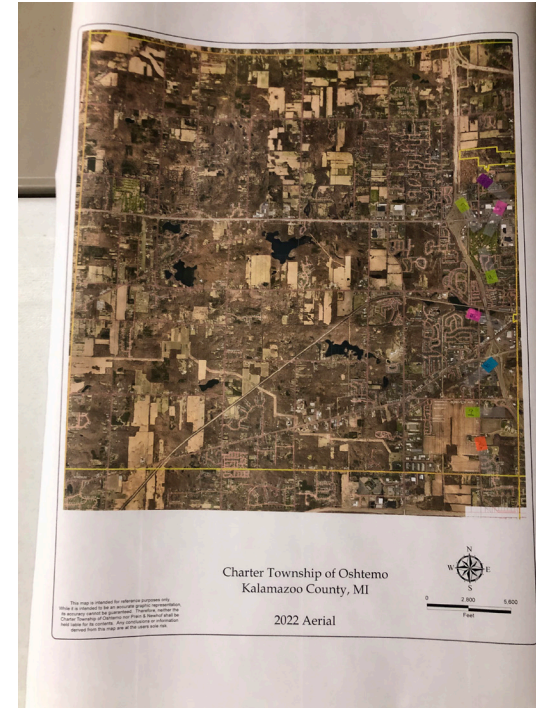
Goals, Objectives,
and Strategies

Goals, Objectives, and Strategies

Collaboration

No single group or solution will solve the housing crisis. As such, many individuals and organizations were asked to contribute to the creation of this housing plan. Our stakeholder groups were composed of municipal leaders, realtors, developers, employers, nonprofit agencies, and residents. These individuals volunteered their time and expertise to help guide areas of focus. The Planning Commission worked as the steering committee to provide critical direction and innovative ideas to the planning process, which in turn guided the goals and objectives of this plan. Stakeholders' input on these strategies is vital, as their knowledge of local conditions and politics helps determine which are likely to succeed. In addition to the public Planning Commission meetings, eight special public meetings in the evening and on weekends were held to collect feedback on preliminary results. Survey responses were collected from 503 residents in the Oshtemo targeted survey. Further, 435 additional survey responses were received from Oshtemo residents countywide in the Kalamazoo County survey. This strong participation demonstrates the high level of concern, passion, and interest among residents regarding housing solutions for Oshtemo Township.

Formulating this housing plan would not be possible without the hard work of the Planning Commission and the Community Development Department at Oshtemo Township. Additional support provided by Township volunteers was invaluable in getting the word out about the housing survey. In addition to those who answered the survey, we had around 55 participate for in-person and Zoom meetings. We are grateful for the collaboration and partnerships that formed during this process.



Goals, Objectives, and Strategies

The goals, objectives and strategies below were created based on data, stakeholder conversations, and public feedback. Details and specifics of strategies will need to be further discussed with the Planning Commission and Township Board prior to implementation. Additionally, increased capacity at the Township is needed to fully implement the goals. Many of these strategies would not be possible without the creation of additional dedicated staff and/or a department to address housing needs.

Goal One

A township where housing-unit production and preservation result in a supply of ownership and rental options that are safe, healthy, and affordable to people of all income levels and demographics.

Objective

Produce a supply of rental and home-ownership housing to meet current or projected needs.

Strategies

1. Update zoning to allow for accessory dwelling units (ADUs) township wide.
2. Open R1 and RR zoning to allow duplexes by right and allow legal conversion of single-family to duplexes, with design standards that will blend with single-family homes.
3. Remove zoning barriers for housing projects in designated areas such as, but not limited to, reviewing the minimum requirements in zoning, including parking setbacks, single-family lot size, and building square footage required.

4. Participate in the Redevelopment Ready Community program for long-term and future development.
5. Expand administrative-review ordinance for site-plan approval.
6. Create preapproved plans to remove barriers to development for small first-time builders such as, but not limited to, accessory dwelling units and infill duplexes.
7. Allow tax incentives such as, but not limited to, NEZ, PILOT, and TIF.
8. Update zoning ordinance to allow multifamily residential and/or mixed use development in all commercial zoning districts.
9. Consider adopting more recommendations from the Michigan chapter of the American Planning Association's Zoning Reform Toolkit. <https://www.planningmi.org/zoning-reform-for-housing>

Objective

Preserve good-quality rental and ownership housing for households of all incomes.

Strategies:

1. Expand housing opportunities with housing-choice vouchers.
2. Expand rental-code enforcement for properties five or fewer units to ensure the health and safety of the residents.
3. Review and improve the rental ordinance and rental inspections.

Goals, Objectives, and Strategies

Goal 1 Cont.

4. Connect and inform residents of opportunities for affordable home repair such as, but not limited to, creating a local lending library.
5. Provide outreach and education about existing opportunities for homeowner repair programs such as, but not limited to, a newsletter, website, and pamphlets for Tuesday toolman, weatherization, USDA loans, MI Saves, etc.
6. Create an Airbnb ordinance.
7. Explore ways to help minimize HOA fees by setting appropriate development standards for roads and water retention.

Objective

Consider housing demand and needs for future generations and life stages.

1. Allow zoning for alternative housing types such as, but not limited to, condos, tiny homes, cottage courts, townhomes, and accessory dwelling units (ADUs).
2. Allow single-family conversions to duplex or multifamily homes.
3. Encourage and allow cooperatives, community land trusts (CLTs), and resident ownership models in mobile-home parks to diversify options and opportunities. Include encouragements such as, but not limited to, subsidies for costs of development.
4. Promote and incentivize mixed-income and senior housing development projects.

5. Encourage new buildings to be built to meet the standards for American National Standards Institute (ANSI) Type A homes that add an accessible threshold throughout the home rather than ANSI Type B homes that is limited to items such as grab bars.

Survey Responses

What were/are you looking for in housing that you can not find?

"Affordable single family homes in a rural area"
-Anonymous, Oshtemo Township Survey

"Quality construction at the right price point"
-Anonymous, Oshtemo Township Survey

Goals, Objectives, and Strategies

Goal Two

A township where housing contributes to a safe, desirable, environmentally responsible and sustainable community.

Objective

Promote health and safety in neighborhoods close to multiple transportation opportunities.

Strategies:

1. Create process and encourage the creation of neighborhood organizations for community relationship building.
2. Establish structural housing grant programs for low-income homeowners.
3. Make incentives for landlords to reinvest in outdated apartments. Improvements could include landscaping, lights, and interior updates for health, safety, and energy efficiency.
4. Allow existing structures to be rebuilt for up to one-to-one replacement.
5. Prioritize housing close to existing infrastructure or planned nodes/zones with amenities like stores, farmers' markets, and other services.
6. Update rental-code enforcement for all rental properties.

Objective

Promote and facilitate reduction of energy, water, and waste in new and existing housing.

Strategies:

1. Increase education and outreach on existing rebates, and weatherization financing for homeowners and landlords, such as, but not limited to, consumer rebates, MI Saves, and PACE.
2. Encourage more environmental design in zoning approvals for sustainable buildings, such as, but not limited to, rain gardens, solar panels, taller native grasses, permeable pavement, and multifamily parking, with one tree for every four cars.
3. Allow density bonuses or other incentive programming for LEED project meetings, Passive House, Enterprise Green communities, and Energy Star.
4. Require minimum recycling percentages for demolition.
5. Create opportunities for composting facilities for homeowners.

Survey Responses

What are some of the things you like or dislike about housing in Oshtemo Township?

"Enjoy green spaces and outdoor recreation. smaller developments in clusters with adjoining green spaces would be preferred over high-density mega developments"

-Anonymous, Oshtemo Township Survey

Goals, Objectives, and Strategies

Goal 2 Cont.

Objective

Promote livable neighborhoods with a mix of housing types and incomes, high-quality design, and a scale and character that respect unique residential neighborhoods.

Strategies

1. Expand the allowable uses in existing zoning, including for housing types.
2. Prioritize housing close to existing infrastructure or planned zones with amenities.
3. Zoning should reflect measures to support new construction with good-quality design, scale, and character.
4. Encourage traffic-calming measures for new and existing roads.
5. Provide incentives to change existing exterior common-area lights to LED and Dark Sky–approved lights.

Survey Responses

What are/were you looking for in housing that you cannot find?

“I was looking for a large lot (5-10 acres). I settled for 3 acres, although I am happy with where I live.”

-Anonymous, Oshtemo Township Survey

Goals, Objectives, and Strategies

Goal Three

A township that values usable open space and the preservation of natural features.

Objective

Balance competing demands to create housing options and preserve open space.

Strategies

1. Promote housing developments that maximize usable open space, such as, but not limited to, gardens and natural features.
2. Create incentives for developments to add usable open space that connects to existing natural areas, including buffers and parks, and incentives such as, but not limited to, density in height and lot widths.
3. Prioritize housing close to existing infrastructure such as sewer lines, or planned zones with amenities.

Objective

Develop standards in housing developments to embrace natural features.

Strategies

1. Create incentives for tree planting and landscaping programs for existing owners and landlords/renters. This could be done through neighborhood associations.
2. Provide education and outreach on native lawn options and seed mixes.
3. New housing developments should meet the landscaping site-plan requirements.

Survey Responses

What are some of the things you like or dislike about housing in Oshtemo Township?

"The rapid increase in housing without consideration for the preserving natural elements and the environment. The resultant increase in noise as more cars and trucks move through the area.

-Anonymous, Oshtemo Township Survey

Goals, Objectives, and Strategies

Goal Four

A township that collaborates to support housing opportunities without discrimination.

Objective

Support aging in place.

Strategies:

1. Support local zoning that is appropriate for older-adult housing options, such as accessory dwelling units.
2. Develop or enhance local aging-in-place education and resources for older adults, their caregivers and families, and landlords, through housing counseling agencies, Area Agencies on Aging (AAA), and home and community-services agencies.
3. Support programs aimed at transitioning older adults out of nursing homes, as medically appropriate, and into housing where they can receive in-home care services.

Objective

Support equal housing opportunities.

Strategies:

1. Create an antidiscrimination ordinance that applies specifically to housing. (For example, federal law prohibits landlords from charging higher security deposits to people in wheelchairs or to families with children. The law also requires landlords to allow reasonable accommodations and reasonable modifications, as needed, for people with disabilities to fully use and enjoy their homes, and it prohibits discrimination on the basis of source of income.
2. Establish a library of resources to inform residents of their rights.

Objective

Support an adequate supply of transitional and/or permanent housing services throughout Oshtemo that are appropriate and meet the specific needs of those who are housing-insecure in the township.

Strategies:

1. Support the creation of transitional or permanent housing opportunities in Oshtemo Township.

Objective:

Support Housing First initiatives in Kalamazoo County.

Strategies:

1. Create working relationships with the local Kalamazoo County Continuum of Care, shelters, and nonprofit partners to assist with temporary housing for those in Oshtemo Township.

Survey Responses

What are/were you looking for in housing that you cannot find?

"Aging in place options are hard to find. I need attached garage, one level living, main floor laundry, more than 2 bedrooms all at an affordable retirement price."

-Anonymous, Oshtemo Township Survey

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Appendix

Appendix

Qualitative Responses to the Oshtemo Township Survey

Question 3:

“Do you own or rent your home?”

- “Going to build on our property.”
- “Too much money when it should be going for a house.”
- “We own our manufactured home but on rented property.”
- “Own Condo with Home Owner Association & management”

Question 5:

“Can you find (or have you found) housing that aligns with your earnings?”

Support equal housing opportunities. In response to the above question, about 8 percent of respondents chose to provide a detailed answer rather than a “yes” or “no” answer. Some of these respondents indicated that they had found housing appropriate to their income, but only with assistance, often family-based. Others indicated that they had found housing that was appropriate for their income, but they did so many years ago and doubted that they would be able to do so today. Some cited property taxes as a barrier to finding affordable housing. Another group reported that they were able to find housing that met their income, but just barely—it was, or is, a struggle.

Respondent was able to find housing that aligns with their earnings only through assistance of some kind:

- “Difficult - We had parental support at purchase time.”
- “I live with my father, so yes (for now). But there is a lack of starter family homes in this township that I love.”
- “ONLY with assistance.”

Respondent feels that property taxes are a barrier:

- “Yes, but the property taxes are slowly pushing us to seek other options.”
- “Property taxes need to be lower.”
- “I own but the taxes are so high I can’t afford to stay here too long.”
- “Finding a home at a reasonable price in KPS district has been challenging. Condo prices are as much as a home, or more. We overpaid for our home but had no choice. Rental prices are also very high, or locations are unsafe in Oshtemo - our son is looking for a place. Not to mention being gouged by township taxes with very little in return (sidewalks, streetlights, road maintenance.”
- “Yes, except for the crazy amount of taxes that we pay here. And they only continue to rise. This is difficult in our current economy. Our monthly mortgage payment is more than when we purchased the house due to taxes.”
- “Fear being taxed out of my home.”

Respondent was able to find housing that aligns with their earnings in the past, but is not sure that they would be able to now:

- “Yes, that was 15 years ago”
- “Bought 30 yrs ago.”
- “Barely, housing market has increased since I purchased and is now above what I could afford to buy.”
- “Built here in 70’s.”
- “50 years ago, but it wouldn’t now.”
- “Prices are increasing”
- “The cost of my house aligns with my earnings, however if I were buying my house now, I could not afford to purchase it.”
- “Currently yes. However, if and when I have to move, I’m concerned.”
- “At the time of move in yes.”

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- “Only because we bought a repo over 20 years ago.”

Respondent reports that they were/are able to find housing that aligns with their earnings, but just barely or it was/is a struggle:

- “Barely, it was extremely hard.”
- “Since the coronavirus pandemic the price of housing has increased. It is very difficult to maintain affordable housing in this area.”
- “Yes but it’s expensive and I work multiple jobs in order to live here.”
- “Everything is too much these days, especially in Oshtemo.”
- “The monthly charge for condo owners is INCREASING VERY FAST - too much for my income; I retired in year 2000.”

Question 9

“What are (or were) your greatest challenges when looking to find housing in Oshtemo?”

The survey instrument allowed respondents to select more than one answer to this question; approximately 17 percent provided a written response. Many of these respondents expressed that it was difficult to find the specific housing option they were looking for, whether it was a larger lot size, a smaller home more suitable for a single person, or a quiet neighborhood. Respondents commented on an overall lack of options. Specific concerns include difficulty finding suitable senior housing, difficulty finding land to build on, and a need for more/better condominiums and good-quality rental options in the area. A portion of respondents indicated that taxes or utility prices were a barrier.

Respondent could not find the option they wanted:

- “Not enough options when buying.”
- “Hard to find properties with rural character that made me look to Oshtemo.”

- “Hard to find a quiet neighborhood.”
- “Houses were too big for a single person.”
- “Not great single family renting options. I’m not in a position to buy and am a single parent. Individual rentals go so fast and I have a dog so I’d prefer not to be in an apartment. So the only option is unfortunately a trailer park.”
- “Lack of options, other than single family homes”
- “Hard to find modest sizes homes, less than 4 bedrooms”
- “I am a working professional (teacher). I do not want to live in the ‘student ghetto’ in Kalamazoo but all other rental options are out of my price range. I make \$60,000/year. I should be able to afford a 1-2 bedroom apartment that is not deplorable looking, like the ones in Kalamazoo.”
- “I felt like there weren’t many options when I needed something quickly. I took a job offer and was expected to move within the month and it was difficult.”
- “There are only a handful of housing options in Oshtemo.”
- “We need housing in areas that’s not so noisy away from highways and main areas.”
- “Hard to find homes for sale in the specific area I wanted.”

Respondent voiced a need for more or better-quality senior housing:

- “Need housing for seniors-affordable.”
- “Having been swindled by the landlord of a senior subsidized apartment/housing complex, I ended up in an overpriced tenement run by crooked con artists.”
- “More senior housing for folks living on social security.”

The respondent feels that taxes or utility prices are a barrier:

- “Taxes too high”
- “Taxes were too high for equivalent house in neighboring areas.”

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- “High prices with added upcoming fees for sewer/water hookups”
- “Taxes are high considering what they pay for. Kalamazoo City’s are way lower and offer leaf and bulk trash pick up. Portage are comparable and again offer leaf and bulk trash pick up.”
- “Taxes are ridiculous for services.”
- “Property taxes relative to services out of proportion.”
- “Taxes are very high, aligned with Chicago.”
- “Property taxes are outrageously high compared to surrounding communities.”

The respondent notes a lack of condominiums:

- “Need more condo’s.”
- “Free standing condominium”
- “Limited number of the site condo (detached condo) option that we were looking for”
- “No high-end condos and lack of luxury single family”
- “We need more condominiums, there just aren’t any good options.”

The respondent sought or is seeking land to build on:

- “Options for building my own home”
- “Open land to build what I want”
- “Availability of lots to build ranch style home”
- “A lot of large lots have been split or subdivided into smaller less desirable parcels”
- “We purchased acreage and built”
- “Built new”
- “Built a home on open rural land”
- “Hard to find rural/ag land”
- “Hard to find a lot to build on.”
- “Land/lots”

Miscellaneous:

- “Don’t feel safe within the community.”
- “Have not looked, but looking to own in the next 5 years.”
- “Past credit history. Not to be confused with rental history.”
- “Hud section 8”
- “Housing next to green.”
- “Single story.”
- “Unfettered urban sprawl. Lack of green space (unimproved parks)”
- “Houses are overpriced. Shopping & nicer restaurants are lacking - there are hardly any sidewalks for safe walking to parks, stores, etc. Old Chime building area could be developed into housing. And space closer to Mattawan and KVCC”
- “Finding one clean enough to even think about buying”
- “Renting with son from daughter”
- “Have not looked, I own my home and want to sell.”
- “Inflation has hit all of the USA and the world.”
- “Very few accept pets even if you have an excellent record.”

***A few respondents report not having been in the housing market for many years or that they find this question does not apply to them for some other reason.**

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Question 10

“What were/are you looking for in housing that you cannot find?”

Some 150 respondents followed up on the previous question by providing details about what housing elements they desired but were unable to find in Oshtemo Township. The types of housing desired varied widely. Specific types mentioned include duplexes, mobile-home options, detached townhouses, condominiums (this request was common), townhomes, accessory dwelling units (ADUs), special amenities within multifamily buildings, ranch-style homes rather than two-story homes, apartment complexes, more single-family rental options, community housing that is easily accessible by public transportation, single-family homes with large lot sizes, high-end housing developments, and homes with large garages. Several respondents expressed a desire for large lot sizes or a “rural” feel. A significant number of respondents expressed a need for better and more senior-housing options. Specific-senior housing options mentioned include cottage and village-style senior housing, independent senior living communities, HUD-subsidized housing, senior carports, aging-in-place options, and zoning for accessory dwelling units or “mother-in-law” style homes, in which a separate structure is provided for her on the property. Location-based elements such as safety, distance from college students, and accessibility emerged as themes in the responses. Taxes and affordability were two additional themes.

Respondent would like more options for housing types:

- “More of a selection”
- “MOBILE HOME PARK WAS NOT LISTED AS A HOUSING OPTION. I BELIEVE THE TOWNSHIP NEEDS MORE MOBILE HOME OPTIONS”
- “Duplexes and independent townhouses”
- “Community housing within walking distance of shopping,

library, and public transportation.”

- “Condo with 3 car garage. In high demand but aren’t any in Oshtemo.”
- “Free standing condominium”
- “I’m looking for a townhome or condo that fits within my price range. A price range that allows me to live comfortably and not ‘housing poor’ regardless of my income level.”
- “There are not enough condos in the below \$180,000 price range. When I cannot do stairs and need an inexpensive condo I don’t think I will be able to find one in Oshtemo”
- “Multiple site condo (detached condo) options. I know of only 2 such neighborhoods in Oshtemo”
- “Duplex, ADU”
- “More free standing condos”
- “Specific floor plan in a condo with specific amenities”
- “High end luxury condos with clubhouse, swimming pool, work out rooms, etc.”
- “Condominiums west of 131. The lack of city sewer makes building them impossible.”
- “Smaller than 1600 square foot homes”
- “Duplex”
- “Hard to find ranch style homes or condos”
- “Looking for Condo. I waited and found perfect location.”
- “Condo”
- “Apartment complexes and smaller homes”
- “See answer 9. More single-family rental options.”
- “Renting prices keep going up. Limited renting options in this area.”
- “Affordable housing that is friendly to children, and has a pool, workout center, and clubhouse that can be rented.”
- “Affordable rate on nice apartment took over a year to get off waiting list when I did not want to live in a huge apartment building that felt unsafe.”
- “Affordable young adult apartments”

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- “Single family homes in a neighborhood with large lots”
- “Were looking for area with single family homes in a neighborhood. Found it.”
- “A ranch with more than 1299 sq ft that is relatively new and not too far out in the rural area”
- “Walk out ranch style home in my price range and location”
- “Open floor plan, a kitchen in the back of the house, three or more bedrooms, a safe neighborhood and lots of closet space.”
- “Portage- smaller homes were outdated ranches, tight lots”
- “4-5 bedrooms”
- “We were looking for a ranch home and it was hard to find. More 2 story homes available”
- “Quality single family homes.”
- “High-end housing communities”
- “Nice subdivisions that have curbs and people care about their homes. That are not built by Allen Edwin.”
- “More upscale home developments”
- “Houses will more acreage, houses with outbuildings, houses with main level bedroom, houses with additional mother-in-law suite”
- “Quality construction rather than poorly built, but still high price homes”
- “With Verizon cost of food prices that would be wonderful if there could be housing with an area where we could have gardens or bigger balconies where we can have more planters.”
- “More soundproof walls. Individual garages.”
- “A garage within the allowed setback”
- “Large garage for needs”
- “House with extra car storage or lot that would legally accommodate second car storage building”

Respondent would like a sense of being “rural” or more land:

- “2003- country feel without living too far out”

- “Green space and large lot size.”
- “Larger lot”
- “Affordable single family homes in a rural area”
- “Quiet location with large lot/yard”
- “Tough to find much for sale with more than 2 acres of land for a reasonable price. If Oshtemo needs more of something it’s keeping lot sizes large and stop letting people split them up.”
- “Land. Wish there was more land and investment in sidewalks and nature trails. Please protect the trees. I fear West Main will look like Westnedge. And please stop with the credit unions for the love of all that is good.”
- “Space and land!!!”
- “Big lots, beautiful homes”
- “More space, bigger lot with privacy”
- “I was looking for a large lot (5-10 acres). I settled for 3 acres, although I am happy with where I live.”
- “Rural with more than 20 acres.”
- “Large lot/acreage”
- “Open lots, 1 to 2 acres”
- “Green space, low traffic and quiet are all critical for housing environments”
- “Land/acreage”
- “We wanted a move in ready house on 2+ acres of land. Most houses that come with land are very old and outdated, but priced high.”
- “Acreage”
- “Bigger yard”
- “Yard space”
- “Couldn’t find housing so decided to build, and even lots were hard to find.”
- “10+ acre lot, machine shed and/or hanger.”
- “Lots of land and large house for big family. Had to buy and tear down/rebuild.”
- “Quiet road with land (we found it but it is getting busier by the minute)!”

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Respondent notes a need for better or more senior housing options:

- “The lack of housing for seniors who are handicapped or difficultly with stairs.”
- “Single family homes for adults 55 and older.”
- “Independent senior living”
- “Aging in place options are hard to find. I need attached garage, one level living, main floor laundry, more than 2 bedrooms all at an affordable retirement price.”
- “Senior housing the Villages up here would be great.”
- “Affordable senior apartment/condo housing”
- “Senior subsidized housing”
- “Affordable senior housing for social security incomes”
- “HUD Subsidized housing for seniors.”
- “Carports for senior living”
- “More safe HUD housing; elderly/ disabled”
- “Housing that met current needs and allowed aging in place for as long as possible”
- “Would love to have the option to add ADU to my own property for aging parent. Or would love a tiny home community.”
- “A decent affordable apartment for seniors.”
- “Affordability for seniors, multi family and disabled individuals”
- “Affordable last homes for retirees were difficult to find for purchase and not rent.”
- “Shared living village concept, with younger people assisting seniors, like in Europe, to minimize the need for assisted living and nursing homes.”
- “Affordable senior housing I had to go back to work because I can’t make ends meet because housing is more than 30% of my income.”
- “More duplexes! Also, zoning reform that allows more accessory dwelling units. I wanted to live on my aging parents’ property in a freshly constructed ADU, but zoning rules had

obviously been carefully written to exclude them, so I didn’t even try to pursue that.”

- “Senior housing, cottage type.”

Respondent commenting on taxes, regulations, or utilities:

- “Average housing with taxes that are similar to other areas. Have to settle for less house because taxes are so much per month.”
- “Tax rates lower than Kalamazoo. Government that works for the citizens.”
- “Lower property taxes, because surrounding communities seem to have lower property taxes. According to my friends who live in the heart of Kalamazoo, Portage and Portage Outskirts, Schoolcraft, Mattawan, and Alamo township— Oshtemo seems to be the highest when it comes to property taxes. This makes it hard to even purchase a smaller-midsize home due to such high taxes.”
- “A township that will keep it hands out of my pocket”
- “Less government interference”
- “Consider moving out of the township. The board members are very unprofessional and unfair! Many board members are crooks!”
- “The opportunity to own my home and land without interference from the current township board’s fictitious “go green” initiative which only applies to areas outside of their properties (yes we know where you live) and their overzealous desire for roads and parks that just drive-up taxes. We were looking for a housing situation that did not involve constant tax increases and unwarranted assessments and mileage increases.”
- “I find it increasingly hard to find housing where local government leaves owners alone.”
- “What I found in a house in Oshtemo is a house that needs updating. However, with the threat of a sewer upgrade, rising taxes, and higher than normal property tax, it is difficult to upgrade. So we continue to live in the 80s.”
- “Public utilities (sewer), large BUT functional yard - not so tree covered that grass wouldn’t grow or grade changes that effected usable space, access to trails.”

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- “Connected to municipal utilities, affordable.”
- “Good internet connections”
- “We found a new home but overpaid. No sidewalks, streetlights far apart. Poor snowplow response time. Road maintenance is cheap, same potholes every year with the same sand pebble refill. Kids don’t have smooth roads to play on. High traffic busy roads with no walkability to benefits like parks and library. All affect housing thriving if options are built. Tons of development opportunity on stadium drive and 9th street.”

Respondent is commenting on the location:

- “Something NOT near rentals.”
- “I found a reasonably priced rental unit, but there is a higher crime rate in the area which is unsettling.”
- “Smaller one level home in a safe quieter neighborhood but close enough to town shopping”
- “I wanted something private but easily accessible to amenities such as shopping and highways. I could find no suitable alternatives at the time I was looking.”
- “Good neighborhood, nice landscaping, upscale housing, new designs.”
- “Lot size for good yard, number of bedrooms, still in KPS district”
- “Location”
- “Housing that is in a location where I can walk to shopping and services”
- “The size and general location that I wanted, in my price range”
- “A safe community to raise our children. We have have several break ins to our vehicles and drunk men knocking on our door in winter trying to come in! NOT AT ALL WHAT I WANT AROUND MY KIDS.”
- “Single family homes with neighbors that care about their homes and respect yours. Do you want to buy a house that’s next door to a dump with gutters falling off, dead trees and lousy lawns? My next-door home is owned by a slum Lord that owns multiple properties and does nothing to keep up the property. Renters don’t

care about keeping up a rented property that they don’t own. Rich multi homeowners that rent their properties can afford to outbid single families for the properties and many make lousy neighbors. Home and apartment renters can make lousy neighbors. Pray you don’t find out as new apartments are going up everywhere and running once nice single-family homes.”

- “Affordable, no students, and safe.”
- “Affordable, not in college area, preferably with older tenants, pets allowed, with some yard space.”

Respondent is commenting on affordability:

- “Single family dwellings at affordable price”
- “Affordable safe housing that can accommodate families”
- “Costs”
- “Low income, disabled housing”
- “Starter family houses in a starter family price point (\$125,000-\$250,000)”
- “Affordable, safe area”
- “Affordable rents that are not over a \$1,000 a month for a 2 bedroom Apt”
- “I feel like the limited options of houses for sale has made the price range we looked at were fixer uppers in the \$150-\$200k which was upgrading to us.”
- “Housing that suits a single person on a moderate income”
- “Affordable housing”
- “Decent starter homes for my kids as they come back from college.”
- “Affordable housing”
- “Affordable monthly payments”
- “Cost”
- “Affordable, but not run down or unkept. Managed well.”
- “Affordability or even just options. It’s sparse and super expensive. Has been since 2018 or before. At the very least.”
- “We were looking for a single-family home as a starter home

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and it took a long time. Many of the homes on the market were larger and more expensive than we could afford.”

- “I’m looking for something where I can afford the rent and utilities (not paying more than \$800 for rent) or where the utilities are included and I’m not paying more than \$1,000 per month.”
- “Affordable Single Story”
- “We wanted a 2/bed single family home within our budget and couldn’t find one.”
- “Low-income housing”
- “Lower rent/affordable rent prices for lower incomes.”
- “House in my price range.”
- “Availability and affordability”
- “Affordable homes for single adults, homes that are newer (more up to date/less repair work), and if possible, environmentally friendly homes. The only new homes being built lately are well over \$200,000 dollars which single adults can’t afford, thus condemning them to a lifetime of renting. A home I could afford by myself is: \$80,000-\$100,000 max.”
- “Updated or newer house on a large lot in a nice neighborhood for less than \$700,000.00.”
- “Affordability; two car attached garage; fairly updated; dish washer; washer/dryer on main floor; at least two bedrooms”
- “My house was affordable when I purchased it 7 years ago but has needed mid-five figures in repairs”
- “Newer that were not too expensive for my budget”
- “Quality construction at the right price point”
- “Affordability, most want 3.5x the rent which is not always obtainable or a 700 credit score. In unit washers and dryers would be great. Health care workers need better access as we do a lot of laundry.”

Question 11

“What do you like/dislike about Oshtemo Township housing?”

This question received 363 responses. In answering what they like or dislike about Oshtemo Township, many respondents described the direction they hope the Township will take in the future. It is worth reading the series of individual responses to this question, as perceptions of the Township are not uniform among residents, and at times desires for the community are in direct conflict with one another.

Oshtemo Township residents expressed appreciation for the green space and parks in the Township. Many respondents like their neighborhoods. Respondents mentioned enjoying that the Township is not overcrowded—parts of the township feel rural while still being close to amenities. At the same time, others are concerned that the township may grow too large and lose its rural feel. Many respondents appreciated the ease of access to highways, shopping, restaurants, and the like. Several respondents would like to see more local/small businesses (rather than franchises) in Oshtemo Township, especially local businesses within walking distance of residences.

Some said they liked the diversity and the different types of housing in the community. Other respondents disliked the apartment buildings, student housing, and multifamily housing in general. Several people expressed concern about the crime rate in areas with multifamily housing.

Some residents perceived the community as not being accessible to a diverse range of incomes, which they disliked. Others wrote that they like the Township the way it is and do not want to increase the diversity or availability of housing.

Other examples of dislikes cited include a lack of housing options for seniors, high taxes, a sense that Oshtemo Township is not affordable (high rents were often mentioned), Allen Edwin–style housing developments, too many regulations, not enough enforcement of ordinances, and forced sewer hookups.

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Quality of neighborhoods:

- “I love being a part of a neighborhood with children and families.”
- “I live in an awesome community!”
- “Like-safe quiet place to live in a good location.”
- “Different neighborhoods”
- “Neighborhoods”
- “Quiet, friendly, well-maintained neighborhoods.”
- “Nice neighborhoods”
- “My neighborhood is pretty quiet overall. Most neighborhoods are well kept.”
- “Love the area”
- “We love living in Oshtemo Township.”
- “Convenient, safe, diversity, quiet.”
- “Some areas are not suitable for families.”
- “I like Oshtemo Township very much. Again, it is the crime rate which depreciates the area”
- “Nice homes in quiet neighborhood.”
- “Variety of housing, beautiful urban areas”
- “Great neighborhoods with great home values”
- “Small community with good values and easy living away from the big city problems and drama.”
- “Most of it is older and not designed for modern living”
- “Convenient, safe, diversity, quiet.”

Senior Housing:

- “I dislike the cost of housing. As a retired couple, owning our own home, I am concerned about a time that we may have to move and being able to find something within our restricted income that will meet our needs.”
- “Not enough options for seniors with limited income.”
- “Not enough independent senior living”
- “Not affordable for seniors”
- “Would like independent senior living”

Sentiment regarding housing overall and the type of homes Oshtemo Township “should” build:

- “It is fine the way it is.”
- “I like the various options.”
- “Good neighborhoods. Presently, infrastructure supports existing housing.”
- “I like what we have.”
- “I like that similar housing types are mostly grouped together geographically in the township.”
- “Oshtemo already has a variety of housing options. With safe communities with affluent families”
- “Seems to be a tremendous amount of upscale homes in the subs.”
- “Dislike too much high end, too little low to middle income housing”
- “I like Oshtemo the way it is with more upscale single family homes. Don’t ruin Oshtemo.”
- “I like people making the choice to build or buy what they want without government to step in and force, limit, or reduce.”
- “Housing is okay. Probably need more apartments and lower to middle income housing options.”
- “The push for more high-density units”
- “I think there is enough affordable, well-maintained housing. Build more & better single- family, senior/ disabled housing.”
- “I like the housing options.”
- “I like that I have a lot of open land near to places I need and enjoy going. I paid a premium for it though and put a ton into remodeling, and many do not have that option. I definitely want affordable housing available for those with lower incomes because I believe it’s the right thing to do morally and the city has no room to expand. We do. The available land in Oshtemo near public transportation, however, is limited or priced for big developers of subdivisions. The township would have to put in money in

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purchasing land as well as putting in sidewalks and expanding public transportation to make a practical difference in the housing crisis.”

- “Need simple affordable Mid-income with decent back yards.”
- “Housing in Oshtemo is available for people looking for opportunities where enrichment for themselves and their families will reward them with a great place to live!”
- “Dislike trailer parks and subsidized housing.”
- “Variety”
- “I don’t like the lack of planning and foresight of areas of new housing.”
- “Thoughtless and indifferent design that compromises the environment. Thoughtless sprawl. Realtors and developers that have no sense of civic mindedness.”
- “None. I live in the country on the west side of Oshtemo Twp. It’s perfect. I think many housing areas in Oshtemo have high crime. That is always a concern.”
- “I like that’s pretty small and they have benefits out here.”
- “More of a small suburb feeling”
- “I like the township the way it is, and as me and my other family members that have lived our entire lives in Oshtemo, we do not need more homes, especially multi-family homes or apartments. People like this township now, the way it is, not for more housing. I think it is a disservice to try to increase housing for the people that are already here.”
- “Single family working class or retired.”
- “We like the variety of homes and neighborhoods.”
- “Enjoy green spaces and outdoor recreation. Smaller developments in clusters with adjoining green spaces would be preferred over high-density mega developments.”
- “Need more middle-income housing.”
- Need more houses people who work on Oshtemo can’t live in Oshtemo “
- “I do think there need to be more options for low-income

residents.”

- “There is a range of housing options, but I think that there could be more entry level housing and more non-student housing.”
- “Allen Edwin buying all the land around”
- “I love the wide variety of housing characteristics in Oshtemo Township. There’s only a couple neighborhoods that are ‘cookie cutter.’”
- “Too many Allen Edwin homes”
- “Most are Allen Edwin cheaply built housing”
- “Township Growing too big”
- “We know that single inlet neighborhoods are intrinsically safer from the standpoint of traffic, vandalism, burglary, and home invasion. This ultimately results in higher home values.”
- “While it’s nice to see developers build in the area, most of the newer communities have been Allen Edwin style homes which are extremely low quality. There has been no higher end housing development.”
- “Not interested in allowing low quality, small lot homes built in Oshtemo. A standard need to be defined and adhered to.”
- “Most is unique, built by multiple contractors in the same neighborhood. Allen Edwin neighborhoods are a blight. Better to have unique single-family homes and condo/townhomes in a neighborhood with adequate recreational space in an area. “
- “Almost no small houses. Many, many more people are living single and the housing builders are still putting up houses that are way too large.”
- “Dislike cheap quality Allen Edwin housing communities recently built on 9th street north of West Main Street.”

Comments regarding ordinances and utilities:

- “I wish there were better blight and road parking ordinances. There are so many areas where multiple large vehicles are parked near corners or on roads where there are school bus stops and children walking in those areas are not safe when traffic has to go

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around corners and vehicles without being able to see the kids. Too many people park half on the road and half in their yards so the snowplows can't clear thoroughly, you can't see the stop signs, and people can't easily travel through an area since there are people parked on both sides of the road in the same area plugging up those areas. Too many people living too close together without adequate off-road parking."

- "Forced sewer hookup."
- "Choice of tv servers instead of Spectrum only"
- "No leaf pickup like Kalamazoo Township."
- "The sewer hookup mess"
- "Sewer issues"
- "Septic tanks. What decade are we living in?"
- "The ongoing efforts of the Township to do things that do not need doing."
- "Over regulation; Too much interference from local gov't."
- "Lack of speed enforcement or speed reduction methods being offered to make neighborhoods safer for pedestrians. This is in direct context of the cluster of apartment buildings off of Drake on towards KL ave."
- "The township doesn't listen well to its citizens. The sewage issue continues to get pushed in spite of strong resistance from the voters. There seems to be a strong push for land use restrictions and control that make it challenging to know what the township will try to push onto landowners at incremental costs."
- "The setbacks and lack of willingness to work with homeowners on garages."
- "Finally, I live on Green Meadow Road. More traffic calming/speed abatement is needed. Speed bumps please!"
- "Like proximity to shopping and highways. Dislike high taxes and lack of public sewer in many areas."
- "Not enough focus on law enforcement."
- "Speed limits are far to high on primary roads with all of the new housing developments and increased traffic. Lack of broadband

availability."

- "I do not like how Oshtemo Township wastes money."
- "Too much regulation in Oshtemo Township."
- "Like the convenience of shopping. Dislike sewer project mandate. Dislike mandatory city water connection in the case if needing to replace well."
- "Township board only listens to input of those that agree with them. Never, in recent history, overturn one of their decisions, even when the citizenry overwhelmingly rejects or disagrees with their edict."
- "We greatly dislike the mandatory sewer hookup push. It has been proven time and time again that municipal water supplies are easily contaminated. Let us stay on our well and septic."
- "I dislike the lack of ordinance enforcement. One can just drive down any road in our subdivision and see violations."
- "Too many restrictions on what you can or cannot do with your own house and animals, such as chickens and pigs and such."
- "I recommend to others to avoid buying homes in Oshtemo Township due to issues with the township and many of the board members."
- "Dislike the neighborhoods that still utilize septic tanks."
- "Parks. Trash dump day. Library."
- "I wish the local government would leave people alone."
- "LIKES: Great, convenient library; Twp staff (usually) quick to reply to questions; near to I-94 & US 131. DISLIKES: road repair is OFTEN neglected - especially KL, and 9th St; stoplights are NOT COORDINATED - especially near 9th St & Main; and intersection of Drake & Main - this wastes TOO MUCH GAS!"
- "Dislike: lack of zoning for Mobile home housing options."
- "This isn't about housing per se but I was very disappointed to learn that Oshtemo is prohibiting cannabis retailers. We could use the money. It does not attract more crime, it brings in revenue. Clearly elderly people who still demonize marijuana without having any knowledge are in charge here."
- "I love the fact that the houses have a good amount space

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between the homes in subdivisions that have a number of homes. I like my long driveway and that I do not have a sidewalk to maintain. What I dislike about the housing in Oshtemo is there are some neighborhoods where that Oshtemo does not enforce some ordinances requiring homeowners to keep their property and home to have a good and clean appearance.”

- “Lack of enforcement of junk cars, trash, building supplies, etc. , stored outside homes in the township.”
- “Ordinances are not being enforced. People run auto repair businesses out of their home in Sky King and drive various unregistered cars in and out of the neighborhood storing cars at Walmart. Property values are being tanked.”
- “The sewer requirement we voted against that will cost me another \$7500 plus an estimated \$5000+ for hook-up. Apartments should have dedicated access to main roads instead of using quieter neighborhoods.”
- “It is not oshtemo’s legal responsibility to force residents to hook up to sewer. Oshtemo needs to take a step back from the plate and quit being so pushy on residents.”
- “Dislike- not hooked up to city sewer. Required to pay for recycling.”
- “Like: less crime than kzoo and a little quieter. Enjoy being close to campus, food, and shopping. As well as close to the highways-”
- “I like the open and green spaces, SOME ordinances to provide screening and transition from one use to another. Ordinances tend to be excessive and minutia, with selective practicality overridden by “we can’t set a precedent” rubber-stamp mentality. We have friends who have worked in the office and tell us there was a mentality of way too many people and too little to do. Went home feeling unaccomplished and left to be productive in the private sector.”
- “Having a well and septic”
- “Dislikes: * Roads are not plowed in a timely manner. A fire truck and ambulance were unable to reach a house to help a patient

who needed to get to the hospital ASAP * the possibility of being forced onto city water & sewer. We love having our own well! “

- “Overly rigid zoning in some cases, with little chance of obtaining a variance.”
- “Sometimes the water is brown especially in winter which makes me worry about how safe the drinking water/sink/bathroom water is here. They give notices to water shut offs or spraying a building for bugs at the very last minute via paper or e-mail (24-hour notice) giving residents little time to prepair and follow-ups on how those things went are nonexistent can be stressful. I like the trees/greenery around my area a lot!”

Making Oshtemo Township more accessible to those with different financial resources:

- “The housing currently available is great. I think single family homes are the answer for Oshtemo’s future. Low-income housing should be in Kalamazoo where they have bus lines.”
- “Low income housing lead’s to high crime areas and the facts show this is an accurate statement.”
- “They only want low income and they want to take away all the wildlife and greenspace. Fix up homes that need help and in the Kalamazoo area to use for housing. “
- “Just not enough affordable housing that is kept up.”
- “It’s too expensive. Houses are too big.”
- “Not enough single-family residential properties affordable to young couples”
- “Most housing not affordable for low- and middle-income families.”
- “All the same - no diversity in ages, income, race ethnicity.”
- “I like that there are many differing kinds of housing.”
- “Financial barriers for many, judgement of those who cannot afford.”
- “I’m concerned about lower income housing going in right next to upper income housing, thereby devaluing the upper income

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homes and potentially increasing crime.”

- “I like the proximity to shopping areas for most of the housing options and the variety of housing types throughout the township. Although, I do feel we need more options for lower income earners.”

- “Erroneous to say the community builds housing. Market forces are at play any distortions will lead to more distortion.”

- “Dislike the lack of options and affordability.”

- “Not enough people w/ varying income levels which leads to not enough diversity.”

- “Oshtemo sucks ...it’s expensive and there aren’t enough resources for the poor. I am struggling to make ends meet and the township keeps jacking up the cost of living. I’m going to have to sell bc I can’t afford to live in my childhood home anymore. My parents have passed, I am alone. So thanks for being greedy, Oshtemo Township.”

- “I like that there are options near commercial areas. I do not like that the prices seem to be higher than that of Kalamazoo township. This creates a gap in the diversity of different incomes to be able to live in Oshtemo.”

- “Expensive.”

Responses related to a “rural” feel or overdevelopment:

- “Distance we still have from other folks.”

- “I love that we have beautiful homes and offer both urban and rural settings in our community! I dislike how hard it is to find housing under \$250,000.”

- “Like the rural feel on the west side of the township.”

- “Too many developments. Too many big box retail businesses. Losing the rural environment that was promised by the township board several years ago. More violence heading our way or already here. ie; Stabbing on KL Ave. Danger to the wildlife living in Oshtemo. Too many truck routes on residential roads.”

- “Rural setting; quiet not crowded yet. Please do not turn

Oshtemo into Portage.”

- “I love the rural feeling, with urban amenities nearby.”

- “Too many large developments. Oshtemo used to be more rural in character now it is beginning to seem more like portage.

Oshtemo allows more building and restricts what can be done on property, but then doesn’t provide additional services to residents. Services like leaf pick up or the trash pick up like portage/kalamazoo. We seem to want to operate like a large city but we don’t provide services.”

- “Oshtemo does not need to be made like the city of kalamazoo or Kalamazoo township. Let Oshtemo stay the way it is. There is plenty of varying income housing in the surrounding areas. Stop trying to fix something that isn’t broken. The only thing Oshtemo needs to do is enforce the ordinances and protect property values.”

- “It’s becoming too crowded. A major part of moving to the area was that it still felt like country living, but was close to city.”

- “Location is great. Love my neighbors. Resources are nice. Dislike: the speed of M-43, removing green space to accommodate unnecessary buildings/parking lots (like Advia), the impending high cost of moving to city sewer, gravel trucks barreling down 10th street.”

- “Too much urban sprawl.”

- “Totally happy with current housing. Leave it alone. Do not make this a small Kalamazoo. That is why many residents moved to Oshtemo-to escape the city. I guarantee you will lose many residents if you destroy the “country” feel of Oshtemo. Don’t let the city of Kalamazoo talk you into something that we moved AWAY FROM!!!!”

- “Lower density where we live. Spacious country feel while still being close to services.”

- “Like the semi-country feeling of the Township. Dislike the wider choice of living options.”

- “*The country vibes, close enough to run into town for what we need but far enough out of town to enjoy the peace and quiet.”

- “Housing is getting too congested- traffic flow is difficult.”

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- “Land space, not overcrowdeduntil we started going crazy with unnecessary commercial building, with Banks specifically!”
- “I like how it is still small still, but just a few miles away you have everything you need.”
- “Area is getting too built up, too much traffic.”
- “Like the country feeling in the township (no crowded housing areas).”
- “Lot size”
- “Variety, land with house”
- “Rural character, yet fairly close to things needed (at least it has been)”
- “I appreciate the mix of urban and rural character. I like the idea of focused areas of live/eat/work/play surrounded by more rural areas with fields, forest and well-spaced housing. Please don’t let Oshtemo become suburban sprawl.”
- “There are houses in rural areas to be found.”
- “Noise and overuse of property without enough green space and consideration of traffic flow and risks associated with congestion.”
- “I like that we have plenty of properties with ample acreage.”
- “Nice size lots, preserved trees.”
- “I like that Oshtemo is more quiet and peaceful than other townships and areas in the county.”
- “Lots are spacious, for vegetation trees nature. not overcrowding.”
- “I like the natural, undeveloped areas around that provide privacy and walking trails for the kids.”
- “Rural, quiet, well-networked. Opportunities here to assist with housing problems by offering some density options - will raise property values and give us a more diverse population (age, incomes, family-types, etc)”
- “I like the country feel.”
- “I like the open space.”
- “Beautiful rural roads and houses that maintain larger tracts

of land. Driving under the trees on KL and other streets is uncommonly beautiful.”

- “Rural feeling (like)”
- “Commercial/retail growth overtaking green space. Example Advia credit union razed 40 acres of green space and paved over it for a consistently empty parking lot in front.”
- “Large lots more space.”
- “I like the green spaces here and the fact that everybody is not squeezed together.”
- “Too close together”
- “Like the open land”
- “I like feeling I am in a rural living but close to amenities.”
- “Open spaces, parks, shopping close by.”
- “Neighbors have gotten too close over the years.”
- “Rural feel but close.”
- “I like that there is some open land areas and it is not too built up.”
- “Wooded lots, size of lots, location away from Kalamazoo.”
- “I like space around homes. Not so crammed together unless they wanted to be—like a tiny home lot, then a blank lot, then something else. Space is good for humanity. Easy access to walking trails or sidewalks would be a bonus.”
- “I like the rural feeling west of 8th st. I would love to not see any more subdivisions or have a requirement in place that any new construction homes be on a minimum of 5 acres.”
- “The rapid increase in housing without consideration for the preserving natural elements and the environment. The resultant increase in noise as more cars and trucks move through the area.”
- “Housing which takes more farmland and green space adds more traffic and congestion- keeping the small feel lowers crime, preventing noise and light pollution.”
- “Population density is optimum now. Oshtemo is a transition township smoothly flowing from suburban to rural. I do not wish to see that change with additional development or sprawl.”

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- “Bigger lots for single family homes in Westport while keeping a neighborhood feel.”

Responses related to green space:

- “I love that nature matters and not to over build. We are close to city conveniences but at the end of the day being in the county is most important. I would also like to see Oshtemo preserve the night sky. The “light” pollution keeps creeping into our area. “nighttime” monitoring and giving people more knowledge about how their lighting choices affects all of us. I not talking about holiday lights (that’s great) I mean bright security type lights that glare all over-versus bright- directed downward lighting.”
- “Need planned green space.”
- “No central city. Parks are nice but they are on main roads.”
- “Nice mix of country homes and ‘in town living’, not too many ‘dangerous neighborhoods’, pride of ownership in many older neighborhoods. I dislike the ugly homes right on the main roads, esp stadium and 9th st area. I also dislike the fact that on sunset rd the woods are being bulldozed to build more condos. We need more woods and green space not less.”
- “I like that the township acquired the fruit belt trail. I hope it’s never paved. I don’t like the amount of development. We need to preserve more green space and farmland. When building housing it should be done with a small footprint and built on land already developed. I hope Oshtemo township will acquire more green space in the future.”
- “No matter what type of housing is built in Oshtemo Twnp., it is vitally important that we maintain and preserve plenty of green/open space. It’s a very large part of what is attractive about the Township, and it’s important to not “develop” it away.”
- “Too much focus on parks and trails that are not needed.”
- “The total disregard for the land and animals that inhabit that land. The township is so money-hungry that they have no respect or regard for what they are destroying. And that is just the beginning.”

- “I love the great amount of unscathed woodlands, but it’s sadly being developed at a high rate of speed.”
- “Like: parks, trails , and near to stores, restaurants and small professional/ medical facilities”

Responses related to taxes:

- “High taxes”
- “Location, taxes, rural feel”
- “Nice public works services, great schools, reasonable taxes, close to everything without living in ‘town.’”
- “Lower property taxes”
- “High taxes”
- “Dislike township involvement and taxes”
- “High Property Taxes”
- “Taxes and terrible road maintenance”
- “Lower taxes than city”
- “I love the location!! I love the people here. I love the closeness to shopping. I love lower than Kazoo city tax rates.”
- “Love the location, hate the taxes.”
- “Taxes too high”
- “High costs”
- “Property taxes are high.”
- “Dislike-high taxes and possible forced sewer connection”
- “High taxes”
- “Taxes have almost doubled in the 7 years I’ve lived here.”
- “I like this area, close to work and a big city. But my taxes are more on my 2 acres than I was paying on 10 before.”
- “Too many apartment people that don’t pay property taxes.”
- “High property taxes.”
- “Taxes that are absurd and mileages for things we don’t need. Also paying for schools we don’t use.”
- “They are slowly trying to stick their hands deeper and deeper into my pockets.”
- “Dislike the high property taxes compared to surrounding communities.”

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- “Taxes are too high! (library, school)”
- “The Township taxes and sewer requirements keep making it more and more expensive to live here.”
- “The taxes are too high.”
- “Taxes are way too high for services. We are last to be plowed. There is no spring garbage pickup, no leaf pickup in fall, water is terrible, roads near us are mostly in need of repair. We will be leaving soon.
- taxes have continued to go up with no added benefit.”
- “Taxes are too high.”
- “We don’t like Oshtemo as much as Portage. They don’t deliver mail on a routine schedule. They don’t shovel our neighborhood on a routine schedule. They don’t pick up leaves they don’t fix their roads. They don’t have walking trails. We have very high taxes and we get very little back from those taxes. We are very sorry we moved from PORTAGE to Oshtemo. We lost a lot.”
- “Dislike high taxes.”
- “Real Estate Taxes are way TOO HIGH given all the new commercial and industrial development. Presumably the new developments are getting tax breaks, but (if not) a larger burden should be on the wealthy developers ...not your residents.”
- “Too many renters vote yes for everything but don’t share that tax burden. Our taxes have tripled since the Promise!”
- “There is no need for the “community” ie: the taxpayer, to provide housing. That assumption drives this survey and is erroneous.”
- “Too much taxes for too little return of reserves as in leaf pick-up, curb side “junk” pickup. It seems a bit contradictory to the “go green” that we all have to load our vehicles and wait in a line to dump our stuff.”
- “I find the taxes in Oshtemo to be unreasonably high. The cost of the home is only a part of housing costs. Taxes are greater here than my home on Long Lake in Portage. And I do not receive any services such as road care, outside lighting, garbage pick up,

etc. If taxes continue to escalate, I will not be able to remain here. Additionally, I chose to live here because I do not want to live in a city. I do not want congested living areas, traffic issues, and increased crime and violence.”

- “Taxes are too high”
- “Taxes and the fact that Oshtemo township has control over housing issues regardless of the person owning the property and their financial status.”
- “The housing is great but seems that you pay a lot in taxes with no advantage to it. Honestly not sure what we pay taxes for.”
- “The taxes here are insane.”
- “I like how I am close to town, but not right in it. I like lower taxes than city of Kalamazoo.”
- “Taxes are too high and continue to rise making it difficult for seniors to stay in this township.”
- “Dislike the very high property taxes.”
- “Like lower taxes than City of Kalamazoo and Kalamazoo Township. Generally, it would be great to see more bike paths and sidewalks along busy streets connecting our neighborhoods to other neighborhoods and nearby stores and trails.”
- “Our taxes are outrageous, but we did not want to live downtown Kalamazoo. Please stop trying to gentrify Oshtemo.”

Responses related to a lack of maintenance:

- “Pest problems and lack of maintenance
- “Dislike - property maintenance; lack of care (Exterior and yards) being presented as “natural” or rural character, no quality standards (Allen Edwin developments) like - character of established neighborhoods “
- “Some homes are not kept in good repair.”
- “Dislike: Unkept mobile home parks”

Responses related to multi-family dwellings:

- “I dislike the student housing in Oshtemo and feel that it is unfair for people who live some where four or fewer years to have an

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equal vote on local politics as those who live here, pay taxes, and raise our children here.”

- “I dislike expanding into mass housing projects. Oshtemo should be a single family rural community, not a homeless housing solution. Our safety and health is at risk.”
- “Dislike there are too many multi-family dwellings”
- “Too many big apartment complexes stacked on top of one another dislike. A friendly community, convenient to downtown and many other small communities, like.”
- “Too many apartments, townhomes and condos. Housing in general is FAR too expensive.”
- “I’m not aware of all housing; however, I would strongly prefer to keep the sense of green space we currently enjoy, without further development along the West Main corridor. If we have to put up large condo/apartment complexes, my preference would be that they not be along the West Main corridor and perhaps located a little more remotely if possible.”
- “I am aware housing is a real need and support options; however, want to make sure whatever constructed is beautiful and well maintained and considers traffic flow for current residents.”
- “I don’t like the drugs being sold nearby in trailer parks and apartments”
- “Dislike so many assisted living units and apartments putting additional burdens on first responders”
- “There are a lot of apartments but not much starter homes. They jump to very expensive houses too.”
- “Too many apartments”
- “It’s older housing. Multi-plex apartment housing is not advantageous for a single person in their 50’s with a good income level.”
- “Few large single family neighborhoods. Only small plats scattered around. In our area, the mix of apartment projects has only hurt.”
- “Like convenience of shopping nearby the apartment. Dislike so

many cars, and so few people walking or biking in East Oshtemo. Like friendly response and kindness from Township offices and fast responses on requests. Like that activities happening behind mall were curtailed, and I haven’t seen the drug dealers in front of the mall for a while. Like the parks.”

- “Apartment complexes that are not kept up, high crime associated with same”
- “I have loved living in Oshtemo for the past 22 years however as of the past couple years the crime continues to creep into Oshtemo Township specifically when the apartments were built on KL.”
- “Apartment complexes have become places for more crimes.”
- “I like the affordability of Concord Place Apartments even though it’s not a very safe neighborhood.”
- “I moved here to be close to kzoo but further away from the crime. I dislike the idea of adding more apartment complexes. I grew up in apartments and the larger the complex the more crime problems seem to occur.”
- “Like: The proximity to everything we need. Dislike: Frequent sirens and train horns. Concern about crime near apartments and rental properties.”
- “All of the apartments appear to be student housing or old section 8 style”
- “Dirty apartments”
- “Apartment complexes that attract crime”
- “Some apartments are very run down/have not been well maintained.”
- “Too many apartments!”
- “I love my neighborhood, but unfortunately there have been a large increase in crime. RedRoof Inn, homeless encampments and the apartments on 11th st that seem to draw drug dealers.”
- “Too much housing expansion, certain large-scale developers make poor quality developments, and we have too many apartment complexes already. There’s plenty of housing if we just eliminate rentals and non-owner-occupied dwellings.”

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- “I like how there is a lot of green space, trees, not many apartments, and how some/most homes have yards.”
- “I do not like that property is being sold for people to build non family houses (condos, apartments, etc.)”
- “Existing zoning has created too-large, massive swaths of apartments, condo and mobile home parks. It would be better to have more but smaller complexes of them better integrated among single family housing. Not the huge, too densely populated complexes we have now, like off Drake between KL and Lowe’s; off 9th St. between KL and Stadium Dr. ; and off KL between Drake and 11th street.”
- “I LIKE the newer housing stock available in Oshtemo. That’s why I bought a condo here in May 2022.”
- “I make a pretty good living but I don’t fall into the category where I can get reduced rent so I’m spending the majority of my earnings on a place to live so I struggle with having to pay my car payment, insurance and groceries (food and household necessities) because rent is so high.”
- “Like keeping rial residential single-family housing”
- “Dislike talk of more multi-family dwellings”
- “Too many large apt complexes. Not enough integrated parks, rec within neighborhoods.”
- “Need more multifamily housing and the township needs single family housing to meet needs of all financial abilities.”
- “Dislike the high renting prices and limited options. Do like the quality options and exclusivity which is a catch 22. However, I still wish there was additional rental units of the same type.”
- “I’m noticing more rentals, I’m not a fan of that unless they’re upscale and well-maintained.”
- “Too much multifamily housing.”
- “I like single family homes on plots/neighborhoods. Place multi-family homes east of 131. Traffic is bad already.”
- “Rentals in my price range are pretty low quality. You have a mix of really nice neighborhoods and really cruddy rentals. Rentals should be held to better standards (in a way that keeps them

affordable and safe, but better standards for residents)”

- “Some rental properties are less concerned about their tenants.”
- “Dislike apartments being built”
- “I lived in multi-family units for several years, and I’m grateful that Oshtemo doesn’t have many of them. I don’t believe that multi-family units are good for society in general, and I tend to believe they primarily benefit developers and investment groups. Prior to buying a home, I felt stuck and that I would never be able to afford a home. When I realized my rent payment exceeded a potential mortgage payment, I decided to just go for it and buy a house. And then, I ended up paying rent for several months while also paying a mortgage because I wasn’t allowed to break the lease without incurring a huge fee. I never saw a return on investment for my rent payment because there was no return on investment (for the tenants, that is). I put up with broken furnaces, broken appliances, water leaks, and indifferent landlords for over a decade. Affordable single-family homes coupled with skilled labor and proper zoning are a strong basis for our society. We don’t need more light-commercial jobs that pay just enough to afford rent- we need good paying jobs that create solid foundations for peoples’ futures.”
- “There are enough college housing complexes. The 2 massive complexes on the border of KL and 11th have caused a lot of police need. Prefer housing where the residents are responsible for their own properties. The exception would be senior housing- there are few affordable senior housing options, and the demographics show the need.”
- “Not being able to pick your neighbors (lol!) or stop property management companies from buying up single family homes for rentals. Oshtemo is becoming another typical Rentwood dump. Single family homeowners are being pushed out, home values go down and crime increases more and more with renters. (Prove me wrong.)”
- “Lower income housing, apartments, mobile homes have brought increased crime to the area.”

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- “I dislike Canterbury Apartments. Low-income housing stuck in between a middle-income neighborhood. Has brought violence to the neighborhood.”
- “We do not need any more apartments/condos/etc. Where is this housing going to go? There’s not much green space left. Traffic is already a nightmare on West Main and has gotten worse every year we’ve lived here. More housing is not the answer.”
- “Large property with single family homes. Less traffic.”
- “We liked that there were a number of good condominiums at reasonable prices in the area.”
- “Too many crime-ridden apartment complexes!”
- “Builders trying to jam multi-person dwellings into small spaces.”
- “The apartment places nearby.”
- “I liked that there was a variety of choices in Oshtemo. I was looking for apartment or condo. But as a volunteer helping people with evictions I know the area pricing is not fair to all. We have many working poor and homeless. Seniors will be next when Social Security is taken away. Where can they find homes? Maybe planning can allow for low income homes? These do not have to be slums. Planning, tutoring, education can help form a person into an ideal citizen. This is happening in Kalamazoo. Seniors may be looking for Shared Housing. Sharing their house with others or looking to share someone else’s home. This can help them with expenses and also provide companionship. So many ways to help people in need compared to getting the top dollar. What can we do?”
- “We like that there is a variety of housing options already and they should continued to be grouped together, for example there are multi-family complexes along the drake road, stadium drive and KL ace corridors while there are also neighborhoods and rural residential in different areas. These areas do not need to mix. New developments should match their existing neighbors.”
- “I like the single-family neighborhoods.”
- “Things I like: single family houses, one or two story duplex/

triplex/multiplex housing, scarcity/absence of high-density multistory apartment buildings”

- “I like the combination of rural housing with multifamily housing with room left over for agriculture and undeveloped areas.”
- “I like space, natural resources; parks, trails, lakes. NO apartments or rental properties bringing in temporary residents who don’t care about the future of our community.”
- “Please close the road between Driftwood and Canterbury Apartments.”
- “Limited housing west of 9th St. off West Main. Lots of open available space with very few housing/condo projects. Any other community would have lots of options. too many apartments, too many mobile homes.”
- “Like the fact that we are now taking about options for new buildings for housing.”
- “We already have an abundance of mid-rise apartments for rent. I’d like to see more efforts toward “Habitat for Humanity” type projects with a funding base, etc.”
- “I feel that there are already many apartment complexes - single family housing is very important for a stable community in my opinion.”
- “Too many high population clusters (apartments) in a small footprint, stacked in a disarray of cluster without thought given for roads, sidewalks or other means of transportation. Master plan calling out interest to continue clustering in a small footprint of the Township causing even more traffic and access issues.”
- “No low or midrange development for single family housing. Condo development with high HOA fees making it impossible to purchase and afford the cost of living in the area.”
- “Infrastructure misconnects and upcoming sewer installation, mandatory hook-ups and other fees added on top of cost of housing. This is pushing elderly or long-term homeowners on fixed or lower incomes out of the Township. New developments coming in are sterile and row housing (condos or apartments).

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Current apartments not being maintained or inspected for violations regarding upkeep, animals, etc. Apartment owners not being held accountable in a visual manner showing improvements and results.”

- “I liked that there are several apartment options based on personal needs.”
- “Need more reasonably priced condos.”
- “Too many student apartment complexes.”
- “Too many apartments and subsidized housing which, as we, know has resulted in a lot of crime.”
- “Too many site condominiums.”
- “High density housing on our east side = student spillover from WMU. Associated with lots of fire and county sheriff calls.”
- “Too many apartments, tiny homes allowed No more apartments!! They bring in more crime to our community.”
- “I like that my subsidized apartment complex renovated our apartments. There is not enough housing for low-income people, and once it’s built mostly it’s just forgotten about, and never updated. So it’s nice that they remembered that poor people deserve to be housed with dignity as well.”
- “Proximity to everything and yet a feeling of being more suburban/rural than suburban/city.”
- “I like the multi-family housing close to main roads keeping country, country.”
- “That there as multifamily/apartments being built/proposed.”

Responses related to renters’ concerns:

- “Rent is unaffordable for many people.”
- “Not enough landlords that are not ‘slum lords’ taking advantage of students. Because they drive up the rent for every other place.”
- “There needs to be more/convenient Laundry facilities.”
- “Some rent prices are way too high”
- “Rent prices too high.”

- “Laundry room should be placed in an area where they can be used anytime without disturbing other people. There also should be handicap apartments on each floor. Apartments truly need to be energy efficient! And buses need to stop at senior citizen apartment buildings not several hundred yards away!”
- “High price subdivisions, very few rentals except in big apartment complexes, no senior living areas”
- “Way too expensive to rent. Not everybody can afford over \$1,000 a month on rent for a family.”
- “Oshtemo needs more condos, and affordable living and not making one bedroom cost 1,000 or more.”
- “Rent is too high for housing and housing not up to code!”
- “Unaffordable rent prices.”
- “No animals & no smoking of any kind.”
- “More camera’s outside property”
- “Security on campus (very important)”
- “No carport”
- “I like the diversity in the apartment complex I live in.”
- “Bad rental market.”

Accessibility to Services and Shopping, restaurants, etc. :

- “Need more restaurants that are not chains! Always driving to Portage or downtown Kazoo to eat.”
- “I think the water bills are high; lots of sirens at night compared to Portage or Schoolcraft; convection of traffic on West Main. Like having the Kal-Haven trail, the K-College Arboretum, straight shot to S. Haven, easy access to US-131.”
- “Convenient to shopping and downtown but still private.”
- “Bus service to grocery stores”
- “Metro for Dr’s appointments and transportation to casinos, short trips.”
- “I would like to see more non-motorized transportation avenues.”
- “Not necessarily housing- the roads are dreadful!”
- “Increase in vehicle traffic”

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- “I wish they would pave 2nd St. A short road with 8-10 newer homes with values from \$500K - \$800K, on a dirt road. Oshtemo can do better than that...”
- “Traffic”
- “Close to things I need”
- “I would like to see bike paths such as Portage, MI has.”
- “Centralized community resources: first responders, parks/trails, urgent care, grocery stores, restaurants.”
- “Love the community, parks, bike trail, Meijer”
- “Good variety; close to shops and highway; great community”
- “I like convenience of shopping and access to highways, rural nature, walking paths and parks.”
- “I like the convenience to the major highways and shopping.”
- “Wish housing was more connected both within neighborhoods and to higher density areas
- amenities -- public transportation, shopping, restaurants, post office, SSA office.”
- “Close to stores and restaurants.”
- “I like the easy access to shopping and restaurants.”
- “Within walking distance to grocery and shopping.”
- “I like Oshtemo. I have a nice senior apartment and stores are nearby. The township offices are helpful too.”
- “Love the area and all the options of stores and restaurants.”
- “Like the area, access to highway, shopping, groceries, etc.”
- “Outlying, yet close to daily needs”
- “Location and variety of options around”
- “I wish there were more small business/coffee shops/ etc within walking distance to housing.”
- “Keep connecting neighborhoods with pedestrian safe sidewalks and crosswalks.”
- “I like the Proximity to lots of food, shopping, and entertainment.”
- “Proximity to amenities is a plus. Affordability is a challenge.”
- “Convenient to shopping/travel.”
- “Like friendly neighborhoods and being close to everything”
- “Lots of necessities nearby. Access to many daily places is

relatively easy. Space is adequate.”

- “I dislike that there is not a sidewalk on 9th street north of stadium drive.”
- “The area is a huge plus.”
- “I think you should look at ways to attract employers, upscale dining establishments to get more variety.”
- “I love the parks in the area as well as the additional pickleball courts!
- “Wish we had a small walkable business area.”
- “Love the open spaces but need more bike trails like Portage.”
- “I like that the lots seem spacious and close to amenities. I dislike the lack of curbside services (recycling, leaf pick up) that we had the luxury of in Kalamazoo Twp.”
- “I like it’s close to shopping, but the traffic can be bad and speed limits are too high.”
- “I like the rural area and not being on city utilities. I dislike some of the new developments with tiny lots.”
- “We live in a great neighborhood! But our neighborhood doesn’t have the best work/live/shop feel to it. There are no neighborhood bars/restaurants/coffee shops that are appealing and give a more community feel.”
- “Not accessible for walking or bicycle”
- “Like mandatory recycling. Dislike lack of fine dining”
- “The absence of paved sidewalks past Drake Road going west.”
- “Convenience to shopping, downtown, Lake Michigan. Most neighborhoods have pride in house/yard upkeep. Taxes are high.”
- “Difficult to walk or bike to parks, stores, schools, etc.”
- “Convenience to shopping and highways. Oshtemo township has good green space. Need to have newer and affordable single housing options.”
- “Oshtemo has a great variety of stores, easy to get to.”
- “Traffic is horrible. Lots of accidents.”
- “Too much focus on ‘multi use’ paths and sidewalks in areas that

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are not needed.”

- “See previous comments. Latitude is the only nice restaurant and stays packed because of low options. Jac’s is ok, but that plaza is an eyesore. Build another library near 9th/kvcc area. Add sidewalks to neighborhoods & busy roads - huge safety concern. Update rundown plazas (KC dipping grill, old Kalamazoo kitty, Chime building, hardings grocery plaza, rollerworld, curry in a hurry is delicious but needs updating) more safe things for kids to do that they can access. Parking lots at parks are tiny, not convenient. 9th street/stadium bench was dumb, serves no purpose. A retail store or something to do could have been built at that intersection. KL and 9th intersection- blah. Just high, speeding traffic. Driving towards Mattawan is industrial and huge political signs space. Housing opportunities there. Don’t forget to consider the bus line when adding new places to live. Random houses turned into businesses don’t flow with surrounding areas.”

- “I dislike thoughtless design of many housing developments. I would like to see walkable neighborhoods close to services that people need. Reduced car traffic. Thanks.”

- “More nice restaurants would be nice like Texas township has to offer. Women’s and Men’s clothing stores other than TJ Maxx, Target and Walmart. Bring in more mom-and-pop small business shops.”

- “Inaccessible sidewalks with snowfall.”

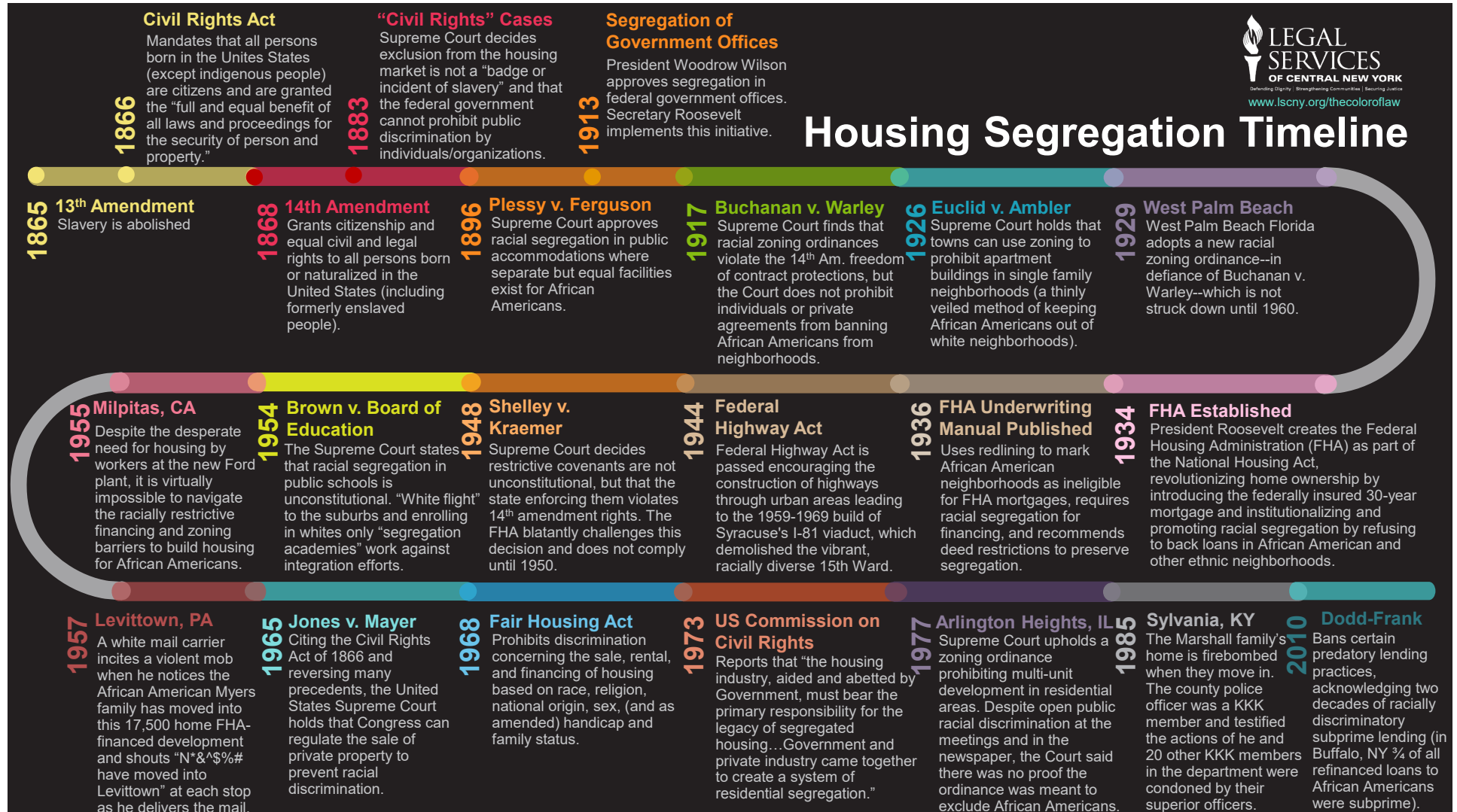
Miscellaneous:

- “Healthcare in-house on property”
- “Too many floodlights & string lights.”
- “The new housing, they are proposing on 11th street and off N avenue.”
- “Housing brings cars, which in turn bring too much traffic, which brings lots of problems and crime. Look at the statistics. Talk to the Sheriff’s department.”

- “I love Oshtemo. Housing is just expensive right now but that is similar across the state.”

- “The school district lines make no sense. Why some roads/neighborhoods are otsego schools is ridiculous.”

Housing Segregation Timeline



Appendix

Example Tiny House Policy

SECTION XX.XX MICRO-HOUSING DEVELOPMENTS

This type of infill development is intended to provide for affordable housing of less than standard size as an exception to the minimum floor area and lot area requirements of this ordinance. For this use the following conditions are required:

- A. Minimum development land area is one (1) acre and the maximum development land area is two (2) acres, excluding floodplain, wetland and water bodies.
- B. No more than ten (10) dwelling units shall be permitted per micro-housing development.
- C. A micro-housing development shall not be located further than 1,000 feet from a grocery store and potential employment, nor may a micro-housing development be located within 1,000 feet of another micro-housing development boundary.
- D. Municipal Sanitary Sewer and Municipal Water supply are mandatory.
- E. The maximum dwelling floor area shall not exceed 600 square feet in gross floor area (GFA). Post construction additions shall be prohibited.
- F. The minimum dwelling GFA shall be 288 square feet with a minimum width of 12 feet
- G. Each dwelling unit shall contain bathroom, kitchen, living room and a sleeping area. The sleeping area may consist of a loft.
- H. Each individual lot shall have one parking space for one vehicle (10' wide by 20' deep) directly accessible to the internal street of the development.
- I. Each individual lot shall have a minimum width of 22 feet and a minimum depth of 88 feet. Minimum lot size shall be 2,900 square feet and the maximum lot size shall be 4,250 square feet. Lots shall not exceed a 4 to 1 length to width ratio.
- J. Front setback shall be 20 feet, side setbacks shall be 5 feet on each side (except where the walls are masonry within 10 feet of the side lot line, then setback may be 0 feet), rear setback shall be 10 feet and there shall be 10 feet between the dwelling and a detached accessory building.
- K. One and only one accessory building shall be provided, the maximum floor area allowed for the accessory building shall not exceed 576 square feet no matter what the size of the dwelling. Maximum accessory building height shall be 15 feet.
- L. Maximum lot coverage shall be 30% or 1,176 square feet whichever is less.
- M. There shall be an access road with a minimum road easement width of 40 feet, provided that there shall also be 10-foot wide public utility easements on at least one side of the road right-of-way. The road designs shall be submitted to the municipal engineer, the County Drain Commissioner and the Fire Marshal for review and are subject to review and approval of the municipal governing body. The private road connection to a public road shall have the approval of the road agency having jurisdiction. The private road pavement shall be sufficient to support the largest fire apparatus available to the fire department and shall be at a minimum 24 feet wide widening to 28 feet every 150 feet from the public road and having a turn-around at the end unless direct connection is provided to another public roadway.

Appendix

Example ADU Provision

SAMPLE DRAFT ACCESSORY DWELLING PROVISION

SECTION XX.XX. ACCESSORY DWELLINGS.

One single-family accessory dwelling may be located on any parcel in RESIDENTIAL and MIXED-USE districts provided that the parcel shall contain no less than the minimum width and area required in that district. A detached accessory dwelling shall be located at least ten (10) feet from the principal structure, be built at least to the same construction code standards as the principal structure, and additionally shall meet the following provisions:

A. An accessory dwelling unit may be constructed either above or at least ten (10) feet behind a principal use structure and may be a detached structure.

B. At no time shall an accessory dwelling be considered a separate property by sale or condominium. An accessory dwelling may be used for income purposes, such as: monthly or other time period rental or lease agreement or monetary charge for occupancy.

B. Temporary occupancy of either the accessory dwelling or the principal dwelling by any occupant, shall exceed a minimum of thirty (30) consecutive days out of each calendar year unless a Temporary Transient Use permit is granted in accordance with Bed and Breakfast provisions of this ordinance.

C. The construction of an accessory dwelling unit shall meet all applicable requirements for accessory buildings. Additionally, an accessory dwelling unit shall have a minimum floor area of at least four hundred (400) square feet, but not more than fifty (50) percent of the floor area of the principal dwelling.

G. Each guest house shall be provided with emergency vehicle access which has been reviewed and approved by the authorized fire code official.

Appendix

Urban Transect Definitions

- 1. Rural Zone:** Sparsely settled lands, agricultural buildings, farms, woodlands, wetlands, stream, large regional parks
- 2. Sub-Urban Zone:** Large-lot single family homes, low density with large setbacks, shopping centers and connected green spaces
- 3. General Urban Zone:** Small-lot single family homes, apartments, mixed use and locally run shops

- 4. Urban Center Zone:** Wide housing choices, mixed use, retail shops, galleries, offices, restaurants and bars
- 5. Urban Core Zone:** Tall multi-use buildings cultural and entertainment districts and civic spaces for parades and festivals

The below map is an example of the urban transect applied to Kalamazoo County.

