



THE COORDINATING COUNCIL

2022 Calhoun County Attainable Housing Fact Sheet

Why do we need Attainable Housing?

Research has long established that safe and affordable housing is an essential component to healthy communities, including physical and mental health, child development, food security, and social equity. Beyond safe and affordable, **attainable** housing promotes new and available homes and rental units, removing barriers, to put housing within reach of consumers, improving health outcomes for individuals and their communities.

48% of renters are “rent burdened,” and spend more than **30%** of Household Income on Rent in Calhoun County

\$49,055

median ALICE
household **income**

7:1

Ratio Eligible People to
Available **affordable**
housing units by 2021

22%

Filing rate for **Evictions**,
3,489 total.
3x State of MI avg

20%

of renters have no
vehicle available

Spending a high percentage of household income on a mortgage or rent can create financial hardship, especially for lower-income homeowners and renters. With a limited income, paying a high mortgage or rent may not leave enough money for other expenses, such as **food, utilities, transportation, and medical care**. Moreover, high housing cost reduces the proportion of income a household may allocate to savings each month.

Housing Challenges

Houses built prior to 1980 that have not undergone substantial updates may contain hazardous materials. Lead based paint, which was banned in the United States in 1977, is a known toxin that causes nervous system damage, stunted growth and delayed development and is especially toxic to children under the age of six. Homes built prior to 1980 are also likely to have asbestos insulation which can cause cancer.

23%

of **children** live below
the poverty line

17%

of **households** live
below the poverty line

Income Challenges

According to the United Way's 2021 Calhoun County report, **35%** of households in Calhoun County live below the ALICE (Asset-Limited Income-Constrained Employed) threshold. Nationwide, family costs increased **20%** from 2013-2020 while the median household income in Calhoun County only increased **12%**. Moreover, the Household survival budget is calculated at **1.8** times the poverty level for singles and **2.0** times for a 4-person household.

72%

houses in Calhoun
County were **built before**
1980



33%

of **African American**
households live below
the poverty line