



THE COORDINATING COUNCIL

# 2019 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.

**52%** of renters are “rent burdened,” and spend more than **30%** of Household Income on Rent in Calhoun County

**\$45,386**  
median ALICE  
household **income**

**5:1**  
Ratio Eligible People to  
Available **affordable**  
**housing** units by 2021

**22%**  
Filing rate for **Evictions**,  
3,583 total.  
3x State of MI avg

**21%**  
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.

**26%**  
of **children** live below  
the poverty line

**19%**  
of **households** live  
below the poverty line

### Income Challenges

According to the United Way's 2019 Calhoun County report, 45% of households in Calhoun County live below the ALICE (Asset-Limited Income-Constrained Employed) threshold. From 2010 to 2017, family costs increased 26% while inflation increased only 12%. Moreover, the Household survival budget is calculated at 1.7 times the poverty level for singles and 2.5 times for a 4-person household.

**75%**  
houses in Calhoun  
County were **built before**  
**1980**



**38%**  
of **African American**  
households live below  
the poverty line