



GRASS LAKE HOUSING ACTION PLAN

AN UPDATE TO THE VILLAGE OF GRASS LAKE MASTER PLAN

ADOPTED BY THE VILLAGE OF GRASS LAKE PLANNING COMMISSION ON JULY 10, 2025

PREPARED BY:

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PREPARED FOR:

Village of Grass Lake
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Adopted July 10, 2025

RESOLUTION NO. 07102025-1

GRASS LAKE PLANNING COMMISSION
RESOLUTION OF ADOPTION GRASS LAKE HOUSING
ACTION PLAN (ADDENDUM TO 2020 MASTER PLAN)

Village of Grass Lake
Jackson County, Michigan

The following Resolution was offered by Planning Commission Commissioner and supported by Planning Commission Commissioner David Keener.

WHEREAS, The Village of Grass Lake has established a Planning Commission under the Planning Enabling Act, State Public Act 33 of 2008, as amended; and,

WHEREAS, The Village Planning Commission is required by Section 7 of said Act to make and adopt a master plan as a guide for the physical development of the village; and,

WHEREAS, The Village adopted a Master Plan in December 2020 as a guide for the physical development of the Village; and,

WHEREAS, The Village Planning Commission recognizes housing as a key issue in the community; and,

WHEREAS, The Village Planning Commission has prepared a Housing Action Plan which evaluates housing needs and opportunities and establishes an “action plan” containing recommendations to support increased housing supply, diversity, and affordability within the Village; and,

WHEREAS, The Village Planning Commission desires to adopt the Grass Lake Housing Action Plan as an addendum to the 2020 Master Plan (with all chapters and content of the 2020 Master Plan remaining unchanged); and,

WHEREAS, The Grass Lake Housing Action plan was presented to the public at a hearing held on July 10, 2025, before the Planning Commission, with notice of the hearing being provided in accordance with Section 43 of Public Act 33 of 2008, as amended;

NOW THEREFORE BE IT RESOLVED THAT, The Village of Grass Lake Housing Action Plan, with the revisions as noted this meeting, is hereby adopted by the Planning Commission as an addendum to the 2020 Master Plan this 10th day of July, 2025.

AYES: Rich Rabeler, David Keener, Diane DeBoe, Kevin Caldwell

NAYS: 0

Absent: Susan Cobb

RESOLUTION 07102025-1 DECLARED ADOPTED.

A handwritten signature in cursive script, appearing to read "Kevin Caldwell", written over a horizontal line.

Kevin Caldwell, Secretary
Village of Grass Lake Planning Commission

A handwritten signature in cursive script, appearing to read "Rich Rabeler", written over a horizontal line.

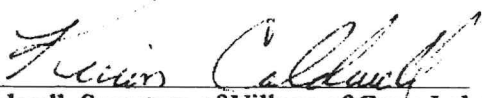
Rich Rabeler, Chairman
Village of Grass Lake Planning Commission

CERTIFICATION

STATE OF MICHIGAN)
) ss
COUNTY OF JACKSON)

I, Kevin Caldwell, Secretary of the Village of Grass Lake Planning Commission, do hereby certify that the foregoing is a true and accurate copy of Resolution No. 07102025-1 adopted by the Village of Grass Lake Planning Commission on July 10, 2025.

Attested:


Kevin Caldwell, Secretary of Village of Grass Lake Planning Commission

JULY 17, 2025



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ADOPTED JULY 10, 2025

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INTRODUCTION

This document is an Addendum to the Village of Grass Lake 2020 Master Plan, which was originally adopted by the Village of Grass Lake Planning Commission on December 15, 2020. This Addendum document was adopted by the Village of Grass Lake Planning Commission on July 10, 2025, to address changes pertinent to land use planning policies within the Village of Grass Lake.

This Addendum includes two sections which will be additions to the original Village of Grass Lake 2020 Master Plan: Housing Needs Analysis and Housing Action Plan. These updated sections, along with the included tables, graphics and maps, act as a stand-alone “addendum” to the Village’s current Master Plan. All chapters from the original Master Plan remain unchanged.



HOUSING NEEDS ANALYSIS



INTRODUCTION AND METHODOLOGY

When developing a needs analysis, it is important to perform background studies to identify the nature and character of the community's natural, human, and institutional environments. Socioeconomic characteristics are essential components in the development of any planning process. While an evaluation of the community's current situation provides insight into immediate needs and deficiencies, projections provide a basis for determining needs, requirements, and services.

By examining characteristics such as population, housing income, and tenure, a community can identify trends and opportunities that will influence future land use decisions and policy choices. This data will provide the background necessary to design housing programs, support grant applications, and provide the legal foundation for any regulatory action that the community may choose to take.



Whistlestop Park (foreground) and Michigan Central Railroad Depot (background)

This housing needs analysis relies on several key data sources. Figures from the decennial U.S. Census reports, including the most recent 2020 Census, are utilized, where available. The decennial census reports from the Census Bureau are 100% counts of every citizen in the country.

Another key data source is Esri (a leader in GIS software, location intelligence and mapping), who produces independent demographic and socioeconomic estimates for the United States using a variety of data sources, beginning with the latest decennial census data as a base and adding a mixture of administrative records and private sources to capture change. Esri data is available for 2023, with 5-year estimates for the year 2028.

Finally, data on certain detailed demographic topics is only available through the American Community Survey (ACS) 5-year estimates, made available by the U.S. Census Bureau. ACS data is derived from a sample survey of citizens by the Census Bureau. It should be noted that, although the ACS data offers valid insights into certain population characteristics, the data contains a margin of error. For this reason, the Census Bureau's decennial census reports and Esri data are used when available.



Downtown Grass Lake

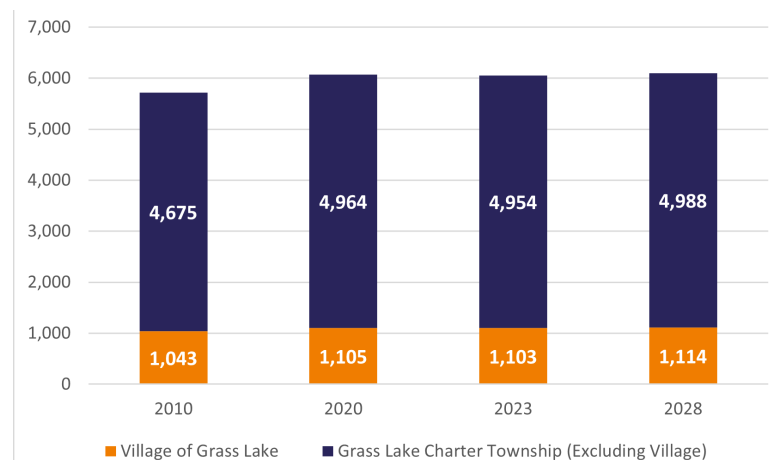
POPULATION

Population growth is an important factor influencing land use decisions in any community. Simply put, if the population of a community is growing, there will be a need for more housing, commerce, jobs, parks and recreation, public services and facilities, or roads. If a population size is stagnant or shrinking, the community may have different priorities such as focusing on sustaining economic vitality or improving quality of life.

TRENDS AND ESTIMATES

Figure 1 shows the population trends for the Village of Grass Lake and Grass Lake Township (excluding the Village's population) from 2010 and projected to 2028. The Village and Township saw notable growth between 2010 and 2020 (5.9% and 6.2%, respectively). There was a marginal decline in population from 2020 to 2023, with the Village seeing their population lower by 0.2% before it is once again projected to increase to 1,114 residents by 2028.

Figure 1: Population Trends

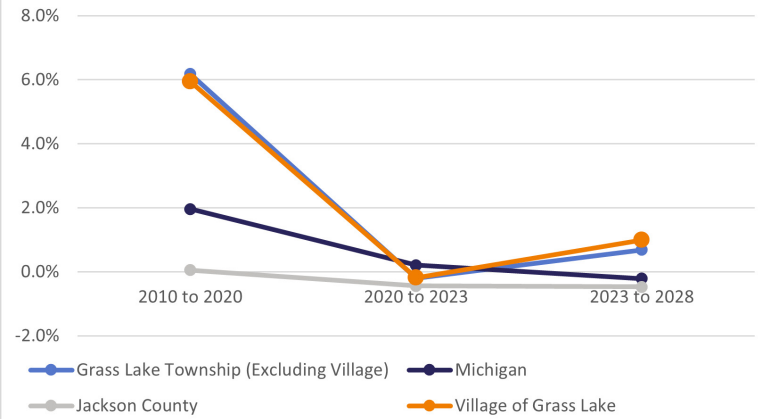


Source: 2010 & 2020 US Census Bureau; 2023 & 2028 Esri Demographic and Income Profiles

Figure 2 compares the Village of Grass Lake’s population trends with the Township, Jackson County, and the State of Michigan. The units of government compared in the table show varying degrees of population change between 2010 and 2028. From 2010 to 2028, the Village of Grass Lake’s population is expected to increase by 6.8%, the most of any analyzed municipality in Jackson County. In comparison, the population of Michigan is expected to increase by only 2%, while the County as a whole decreases by just under 1%.

Although Jackson County growth trends are relatively stagnant, this is not the case in neighboring Washtenaw County, which has a growth rate of 6.8% from 2010 to 2028. The Village of Grass Lake, being in the eastern edge of Jackson County, experiences a growth trend that is more similar to Washtenaw County.

Figure 2: Population Changes by Percent



Source: 2010 & 2020 US Census Bureau; 2023 & 2028 Esri Demographic and Income Profiles

AGE

As people go through life, they typically experience different stages that align with their age groups. Age distribution data is used by demographers and policy makers to anticipate future changes in demand for housing, medical care, education, and recreation.

The “baby boomer” generation, consisting of persons born between 1946 and 1964, is a major population group within the Village, region, and nation. These baby boomers desire larger homes, require additional health care, and spur construction of retail and manufacturing, offices, and transportation improvements. Boomers impact leisure and recreation markets and those who are able and willing are moving into smaller homes, especially homes they can age in. As they continue to shift into their senior and elderly years, boomers are moving to retirement communities or even to their second home bought many years earlier. An expected outcome of this includes an increased demand for health care services and facilities.

Currently, Generation X (those who are generally between 43 and 60 as of 2024) is the highest-earning homebuyer group, with a median household income of \$114,300 in 2021, according to statistics provided by U.S. Bank. A source from the National Association of Realtors states roughly 75% of Gen Xers prefer detached single-family homes, the highest among any generation at present.

A major player in today’s housing market, the Millennial Generation (those born between 1981 and 1996) account for 75% to 80% of the owner-occupied housing purchases among people under 65. Unique from their parent’s living preferences, many within this generation prefer housing in mixed-use urban environments and increasingly view renting as an advantageous option. However, the growing ability to work remotely gives people more flexibility in choosing where to live, leading many to move to more affordable and less crowded areas, such as small towns and suburbs.

Generation Z (those who born between 1997 and 2013) is the next generation who are just entering the housing market. Recent research has shown that Gen Z's have a similar housing preference to Millennials in that they prefer to live in walkable communities with easy access to shopping, schools, recreational areas and entertainment destinations. The growing ability to work remotely also offers Gen Z flexibility in where they want to live, with affordability as an important factor. Single-family homes (including rentals), townhouses, and garden-style apartment communities tend to be in-demand housing types for this generation.

Table 1: Age Trends (Village of Grass Lake)

Age Range	2010		2020		2023		2028	
	#	%	#	%	#	%	#	%
Under 5	62	5.9%	40	3.6%	52	4.7%	50	4.5%
5 to 9	70	6.7%	59	5.3%	66	6.0%	63	5.7%
10 to 14	85	8.1%	81	7.3%	65	5.9%	75	6.7%
15 to 19	73	7.0%	84	7.6%	58	5.3%	70	6.3%
20 to 24	47	4.5%	49	4.4%	50	4.5%	37	3.3%
25 to 34	113	10.8%	142	12.9%	119	10.8%	97	8.7%
35 to 44	158	15.1%	156	14.1%	147	13.3%	153	13.7%
45 to 54	169	16.2%	148	13.4%	158	14.3%	177	15.9%
55 to 64	142	13.6%	156	14.1%	171	15.5%	146	13.1%
65 to 74	73	7.0%	126	11.4%	142	12.9%	139	12.5%
75 to 84	35	3.4%	46	4.2%	59	5.3%	90	8.1%
Over 85	16	1.5%	18	1.6%	16	1.5%	17	1.5%
Totals	1,043	100.0%	1,105	100.0%	1,103	100.0%	1,114	100.0%
Median Age	39.7		40.7		44.6		45.6	

Source: 2010 & 2020 US Census Bureau; 2023 & 2028 Esri Demographic and Income Profiles

TRENDS AND ESTIMATES

Using Esri data, **Table 1** and **Figure 3** compares the age distributions for the Village of Grass Lake from 2010 to 2028. As shown, the Village is gradually aging with increasing percentages of residents over 65 and less under the age of 20. Esri estimates that the median age in the Village of Grass Lake will continue to increase over the next 5 years, reaching 45.6 years by 2028. Similarly, the median age for Jackson County as a whole is forecasted to increase to 42.6 years by 2028.

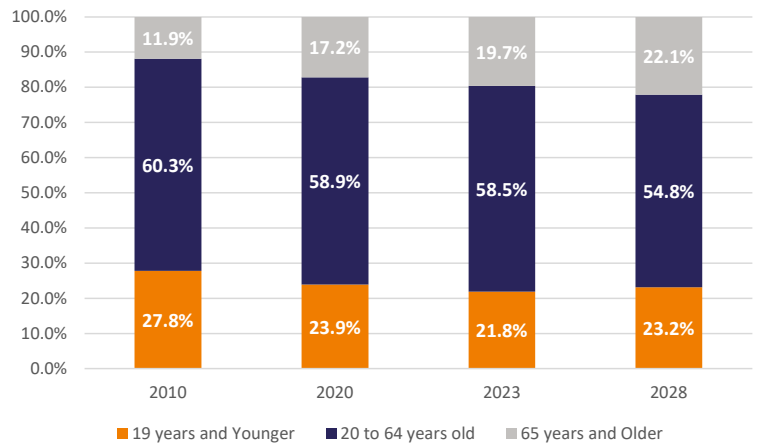
HOUSEHOLDS

This section examines households in terms of the relationships among the persons who share a housing unit. Some households are families, consisting of two or more persons related by blood, marriage, or adoption, while others are non-family households composed of persons living alone or with unrelated persons.

TOTAL

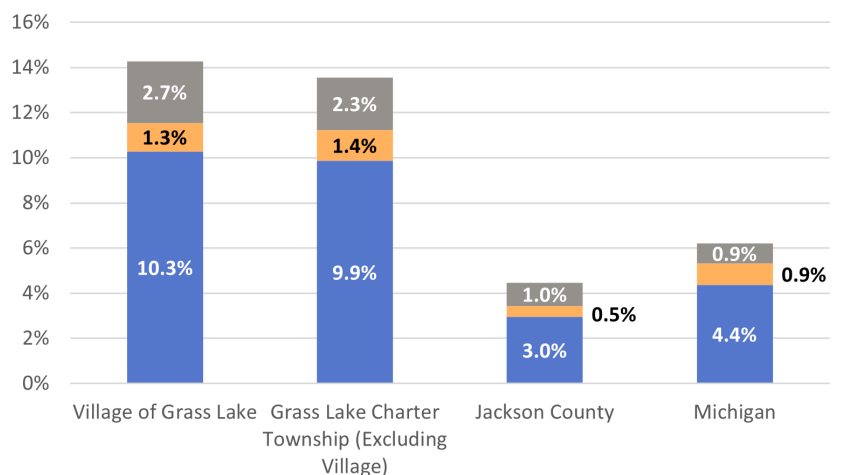
A total of 478 households were estimated to be in the Village of Grass Lake in 2023. This is an increase from 2010, when 428 households were recorded in the Village. By 2028, this value is expected to further rise to 491 total households, a 14.7% increase from 2010. This increase is mirrored in the Township. Grass Lake Township, excluding Village values, is expected to see a 13.9% increase in total households from 2010 to 2028. **Figure 4** shows changes in households from 2010 to 2028 by percentage for each community.

Figure 3: Age Trends (Village of Grass Lake)



Source: 2010 & 2020 US Census Bureau; 2023 & 2028 Esri Demographic and Income Profiles

Figure 4: Total Households Change by Percentage



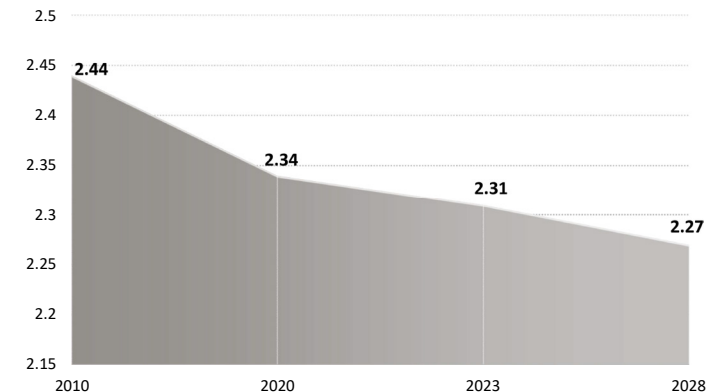
Source: 2010 & 2020 US Census Bureau; 2023 & 2028 Esri Demographic and Income Profiles

Size

The number of persons per household constitutes household size. Since the 1970's, the nationwide trend has been a decline in household size. This trend has occurred for a number of reasons which include a declining number of children per family, higher divorce rates, and the growing number of elderly living alone.

The average household size (persons per household) trends for the Village of Grass Lake since 2010 are shown in **Figure 5**. Similar to the national trend, the figure shows how the number of persons per household has decreased in the village, from 2.44 in 2010 to 2.31 in 2023. The average household size in The Village of Grass Lake is forecasted to continue to decline to 2.27 by 2028.

Figure 5: Household Size (Village of Grass Lake)



Source: 2010 & 2020 US Census Bureau; 2023 & 2028 Esri Demographic and Income Profiles

CHARACTERISTICS

Household characteristics for the Village and other places in 2020 are compared in **Table 2**. The highest percentage of households in the Village of Grass Lake are Married Couple Households at 48.7%. This percentage closely reflects the county and state.

Other significant percentages in the Village of Grass Lake include Single Female Households (27.5%) and Householders Living Alone (25.8%).

Table 2: Household Characteristics

Household Characteristics	Village of Grass Lake		Grass Lake Township		Jackson County		Michigan	
	#	%	#	%	#	%	#	%
Married Couple Households	230	48.7%	1,236	65.6%	28,389	45.4%	1,831,996	45.3%
Cohabiting Couple Households	34	7.2%	117	6.2%	5,049	8.1%	284,772	7.0%
Single Male Households	78	16.5%	249	13.2%	12,386	19.8%	797,856	19.7%
Single Female Households	130	27.5%	281	14.9%	16,743	26.8%	1,127,136	27.9%
Total Households	472	100.0%	1,883	100.0%	62,567	100.0%	4,041,760	100.0%
Householder living alone	122	25.8%	358	19.0%	18,344	29.3%	1,198,796	29.7%
Households with own children under 18	122	25.8%	520	27.6%	15,477	24.7%	1,005,123	24.9%
Households with adults 65 and over	44	9.3%	166	8.8%	8,071	12.9%	496,974	12.3%

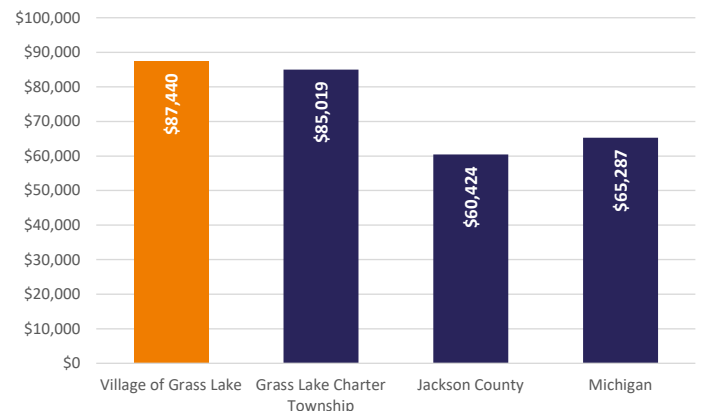
Source: 2020 US Census Bureau

MEDIAN INCOME

Income levels provide insight into the relative economic health of a community. **Figure 6** shows the 2023 median household income for the village, township, county, and state. Household income measures the total income of all persons in a household.

Based on Esri data, the Village of Grass Lake's median household income (\$87,440) is the highest of all places shown. These higher household incomes are influenced by the proximity to Ann Arbor and Washtenaw County, which had a higher median income of \$86,255. The Village is closely followed by Grass Lake Township (\$85,019) before seeing a steep drop-off for the state (\$65,287) and Jackson County (\$60,424).

Figure 6: Median Household Income



Source: 2023 Esri Demographic and Income Profiles

All units of government show a forecasted \$7,000 to \$10,000 median household income increase from 2023 to 2028. The Village of Grass Lake's median household income is forecasted to see the smallest increase of \$6,647 in that timeframe.

HOUSING UNITS

Data on the type of housing units found within a community is available through Esri and the ACS 5-year estimates. The detailed data presented on the current housing stock helps state and community organizations better understand what types of housing are available for residents, and assist them in determining the housing needs of current and future citizens.

TOTAL

While households only account for occupied units, housing units include owner/renter occupied units in addition to vacant units. Similar to the Village’s total number of households, the total number of housing units is also expected to increase through the year 2028, albeit at a much smaller percentage. From 2023 to 2028, the village is expected to go from 518 units to 524, a 1.2% increase. This is the largest increase in this timeframe compared to the township, county, and state (**Table 3**).

Table 3: Total Housing Units

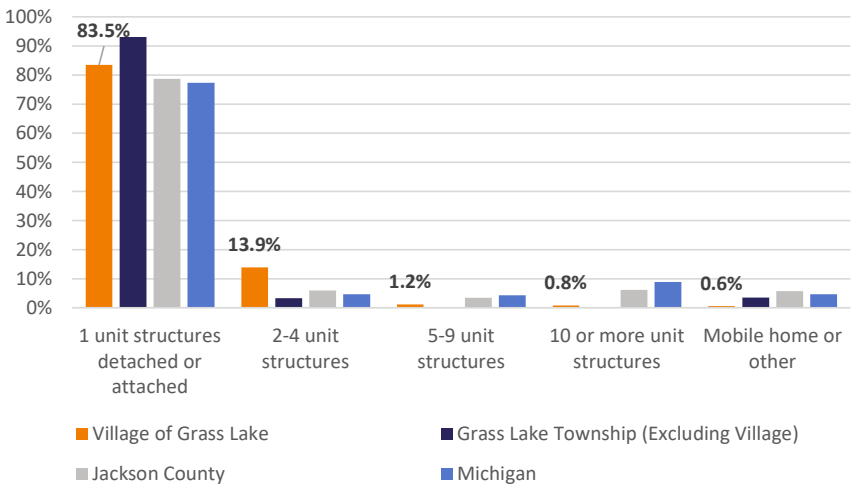
Total Housing Units	2010	2020	% Change 2010 to 2020	2023	% Change 2020 to 2023	2028	% Change 2023 to 2028
Grass Lake Village	513	510	-0.6%	518	1.6%	524	1.2%
Grass Lake Charter Township (Excluding Village)	1,892	2,065	9.1%	2,091	1.3%	2,115	1.1%
Jackson County	69,458	69,025	-0.6%	69,155	0.2%	69,617	0.7%
Michigan	4,532,233	4,570,173	0.8%	4,608,370	0.8%	4,637,244	0.6%

Source: 2010 & 2020 US Census Bureau; 2023 & 2028 Esri Demographic and Income Profiles

TYPES

The U.S. Census Bureau separates housing units into five different categories: 1 Unit Structures (single-family homes), Units in 2-4 Unit Structures (e.g. duplex units), Units in 5 -9 Unit Structures (e.g. small apartment buildings), 10 or More Unit Structures (e.g. large apartment buildings), and Mobile Home or Other Units. **Figure 7** shows the distribution of housing units by type for the Village of Grass Lake, Grass Lake Township, Jackson County, and Michigan.

Figure 7: Housing by Type



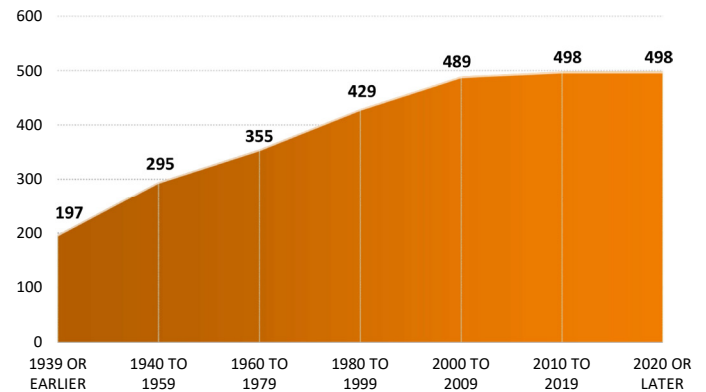
Source: 2021 American Community Survey 5-year Estimates

The Village of Grass Lake’s 1-unit structures account for 83.5% of its total housing stock. This is the second highest percentage, only beaten by the Township at 93.1%. The county and state have lower percentages of 78.1% and 77.3% respectively. The Village’s second highest category is 2-4 unit structures at 13.9%. the remaining three categories each account for 1.2% or less.

AGE

Analyzing the age of housing units is a way to measure the physical quality of the total housing stock of a community. Data from Esri divides housing units into seven categories according to the year the structure was built, spanning between those built in 1939 or earlier and those built in 2020 or later. These groupings are helpful in determining the economic viability of housing structures. Any housing unit classified as built before 1980 could be in need of rehabilitation or repairs. However, some of the older housing of a community might be very well built, as well as desirable because of historical or architectural value, while newer housing might not be of good quality.

Figure 8: Housing Age - Cumulative (Village of Grass Lake)



Source: 2022 American Community Survey 5-year Estimates

Figure 8 shows the cumulative amount of housing units the Village of Grass Lake. Units built before 1980 account for 71.3% of all units in the Village. This is a vastly higher value when compared to the Township excluding the Village (40.8%), county (66.7%), and state (62.6%).

HOUSING OCCUPANCY AND TENURE

Housing occupancy is expressed as either occupied housing units or vacant housing units. Moreover, for occupied housing units, the “tenure” of a housing unit is expressed as either owner-occupied or renter-occupied.

OCCUPANCY

According to Esri housing estimates, in 2023, the Village of Grass Lake featured a total of 518 housing units. This is an increase from 510 total units recorded in 2020. Of these 518 units, 478 or 92.3% were occupied, while the remaining 40 or 7.7% were vacant (**Table 4**). Overall, the Village of Grass Lake’s vacancy rate is lower than the Township, County, and State. Vacancy in the Village is expected to decrease over the next 5 years to 6.3% in 2028. A high vacancy rate can be an indicator of a poor economy or housing market, while a low vacancy rate may mean a tight housing market that lacks available housing stock for potential future residents. According to the 2023 Third Quarter Residential Vacancies and Homeownership Press Release from the U.S. Census, the national vacancy rate was 7.4%.

Table 4: Housing Occupancy (Village of Grass Lake)

	2020		2023		2028	
	#	% of Total Units	#	% of Total Units	#	% of Total Units
Occupied Housing	472	92.5%	478	92.3%	491	93.7%
Owner-Occupied	346	73.3%	433	90.6%	445	90.6%
Renter-Occupied	126	26.7%	45	9.4%	46	9.4%
Vacant Units	38	7.5%	40	7.7%	33	6.3%
Total Housing Units	510	100.0%	518	100.0%	524	100.0%

Source: 2020 US Census Bureau; 2023 & 2028 Esri Demographic and Income Profiles

TENURE

Of the 478 occupied housing units in the Village of Grass Lake in 2023, 433 or 90.6% were owner-occupied, while 45 or 9.4% were renter-occupied (**Figure 9**). The Village of Grass Lake's renter-occupied housing percentage is slightly higher than the township (8.4%) but significantly lower than the county (26.0%) or state (28.4%). Rental units are an important component of a community's housing stock, offering housing options for those households who may need a short-term housing solution and a more affordable housing option for lower-income households.

VACANCY STATUS

The Village of Grass Lake's vacancy rate was a 7.4% with a total of 38 vacant units. Vacant units can further be broken down to better understand why they are vacant. For instance, a cabin or seasonal home may be considered a vacant unit even though it is frequently used for its intended purpose. The following data is from the 2020 U.S. Census. Out of the 38 vacant units, the highest proportion of these units were for rent (34.2%, 13 units). Seasonally vacant units are common in Michigan communities, particularly along bodies of water. The proportion of seasonal/recreational/occasional use accounts for 18.4% (7 units). Other forms of vacancy include units for sale only and rented, but currently unoccupied units (**Figure 10**).

HOUSING VALUE

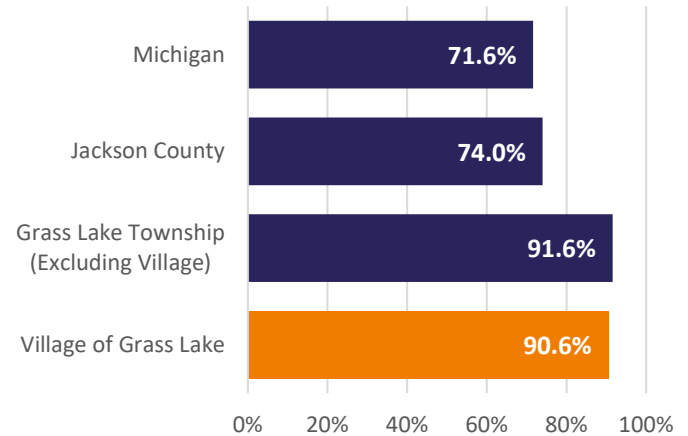
Analyzing housing values helps reveal both the overall value of housing as well as housing affordability. Housing values can also provide insight into the overall quality.

HOUSING VALUES (OF OWNER-OCCUPIED UNITS)

The distribution of owner-occupied housing values provide insight into value diversity. This data comes from the Esri Housing Profiles for 2023 and is analyzed for the Village of Grass Lake, Grass Lake Township, Jackson County, Washtenaw County, and Michigan.

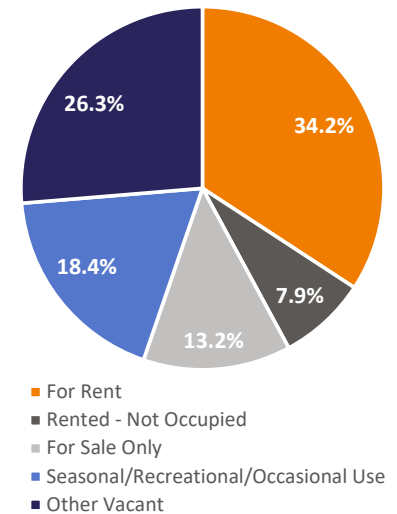
For the Village of Grass Lake in 2023, the largest percentage owner-occupied housing units were valued between \$250,000 and \$299,000 (38.6%). The Village of Grass Lake's percentage of houses valued at \$300,000 or more (26.6%) is similar to the Township (27.8%), and State (30.8%). Washtenaw County had a larger variety of more expensive homes, with 56.7% of the houses valued at \$300,000 or more. Jackson County is much lower, with only 19.2% of houses valued at \$300,000 or more.

Figure 9: Owner-Occupied Housing Rate



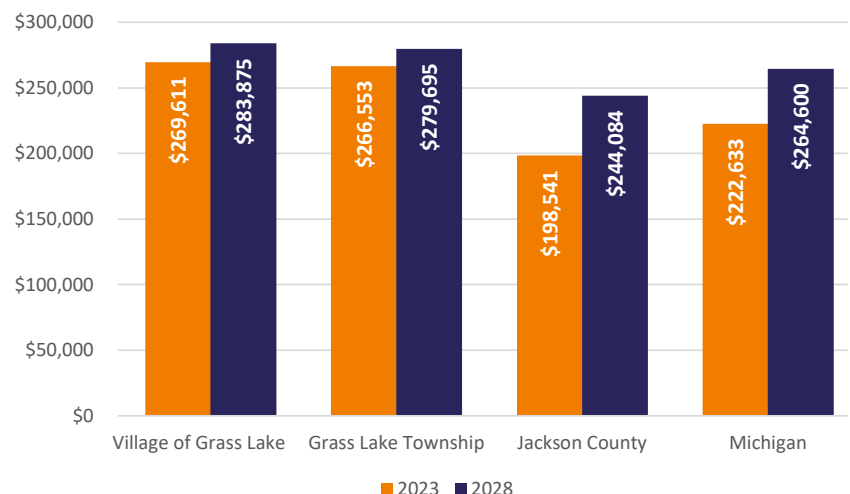
Source: 2023 Esri Demographic and Income Profiles

Figure 10: Vacancy by Type (Village of Grass Lake)



Source: 2020 US Census Bureau

Figure 11: Median Housing Value (of Owner-Occupied Units)



Source: 2023 & 2028 Esri Demographic and Income Profiles

MEDIAN VALUE (OF OWNER-OCCUPIED UNITS)

Data from Esri indicates that the median value of owner-occupied housing units in the Village of Grass Lake is \$269,611 as of 2023 and is forecasted to rise to \$283,875 by 2028. This represents an increase of 5.3% over the five year span. Comparatively, neighboring Washtenaw County had a higher median value of \$398,373 in 2023 and is forecasted to rise by 10.3%. As shown in **Figure 11**, Grass Lake Township is projected to experience an increase by 4.9%. However, Jackson County's and Michigan's increases are projected to be much higher (22.9% and 18.9%, respectively).

MEDIAN RENT

Figure 12 shows the median rent values for each unit of government as indicated from the 2021 American Community Survey 5-year Estimates. The Village of Grass Lake has a median rent of \$959/month. This is very similar to the state (\$946/month) and between the ranges set by the county (\$859/month) and township (\$1,113/month).

Figure 12: Median Rent



Source: 2021 American Community Survey 5-year Estimates

HOUSING DISTRIBUTION AND LOT SIZE ANALYSIS

HOUSING TYPE DISTRIBUTION

Map 1 shows all residential land uses based on housing type within the Village. The map was created based on a combination of sources including field work, Jackson County parcel and ownership data, interpretation of aerial photography, and information provided by the Village. The following housing type categories were utilized to create the map:

1. Single-Family Residential, Detached
2. Single-Family Residential with Accessory Dwelling Unit (ADU)
3. Attached Residential (2 units / Duplex)
4. Attached Residential (3-4 units)
5. Multi-Family Residential (5+ units)
6. Mixed-Use (Residential above commercial)
7. Vacant with Residential Development Potential

In total, there are 415 residential parcels within the Village. As shown on the map, most residential parcels include single-family detached homes (380 parcels / 92% of all residential parcels). These are located throughout the Village. Housing units may include single-family detached homes that are occupied or seasonally occupied. This category includes mobile homes situated on individual lots.



Single-family dwellings in the Village

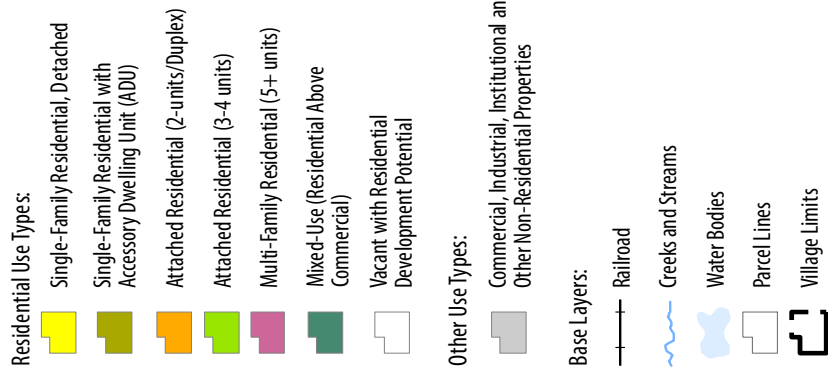


2-unit/duplex attached residential structure along Michigan Avenue

Village of Grass Lake Jackson County, Michigan

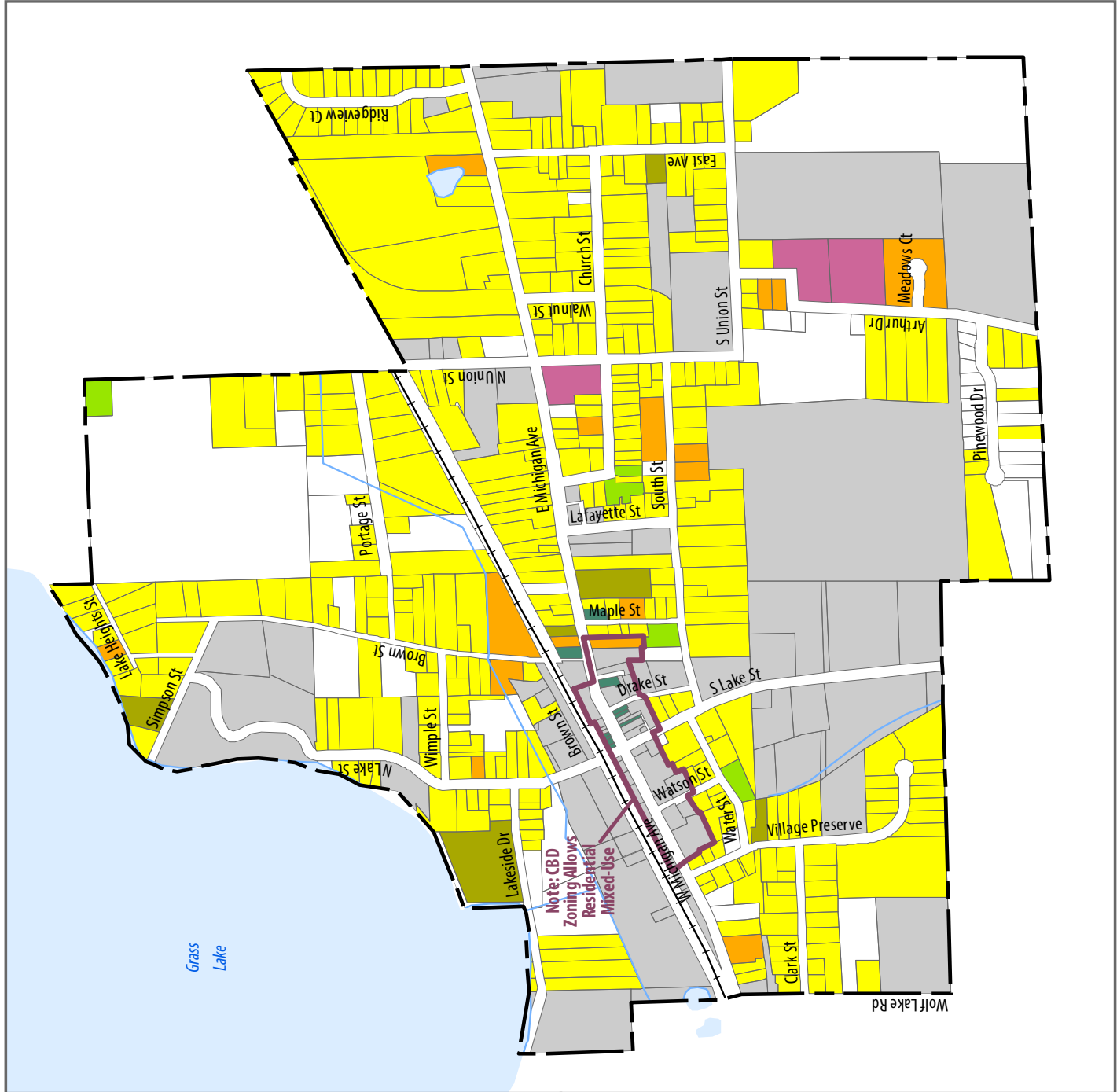
Housing Action Plan

Residential Land Use by Housing Unit Type



July 2025

Map prepared by Wade Trim for the Village of Grass Lake Housing Needs Analysis



Map 1: Residential Land Use by Type

There are 16 parcels within the Village occupied by attached 2-unit/duplex attached residential dwellings. These 2-unit attached residential structures are more concentrated within the neighborhoods immediately surrounding downtown Grass Lake. Additionally, there is a grouping of four 2-unit/duplex structures (8 total units) near the east side of South Street, between Lafayette and Union Streets. Finally, Meadows Court in the southeastern corner of the Village contains a development of seven 2-unit/duplex structures (14 total units).

The following housing types make up less than 6% of the residential parcels: mixed use (11 parcels / 3%), single family residential with ADU (6 parcels / 1%), attached residential (3-4 units) (5 parcels / 1%), and multi-family residential (3 parcels / 0.7%). Most of these housing types are scattered throughout the Village, while the mixed use housing is concentrated downtown in upper-stories above ground floor commercial or office spaces.

Presently, no mobile or manufacturing home parks are located within the Village of Grass Lake. However, there is a manufactured home park (Andover) located within Grass Lake Township only approximately one-quarter mile to the east of the Village along Michigan Avenue. Well planned and maintained mobile/manufactured home parks provide an important affordable housing option for area residents.

Presently, there are no senior housing developments or residential care facilities such as assisted living or convalescent homes within the Village. A lack of such facilities limits residents' ability to age-in-place within the Village, as residents must look outside of the Village to find specialized senior housing or care facilities.

It is important to note that housing type statistics garnered from the Census Bureau and Esri may differ from what is shown on the map, as those sources are primarily made up of self-reported or calculated data to create estimates where exact information may be unavailable.



Former school building at the corner of Michigan and Union which has been converted to an apartment building



The second story of several buildings in downtown Grass Lake is occupied by residential dwelling units

LOT SIZE ANALYSIS

Map 2 shows all parcels of land that are actively being used in some sort of residential capacity, with each color-coded by lot size. This helps provide a general snapshot of housing density in the Village. Property size also influences housing affordability, as a dwelling on a smaller lot is generally less expensive/more affordable in comparison to a dwelling on a larger lot.

Smaller lot sizes of generally less than 8,000 square feet are most common within and immediately adjacent to downtown Grass Lake. Most of the residential neighborhoods outside of downtown feature lots greater than 10,000 square feet in size, including some of the Village's newest neighborhoods such as along Village Preserve, Pinewood Drive, and Ridgeview Court.

Village of Grass Lake Jackson County, Michigan

Housing Action Plan

Residential Land Use by Parcel Size

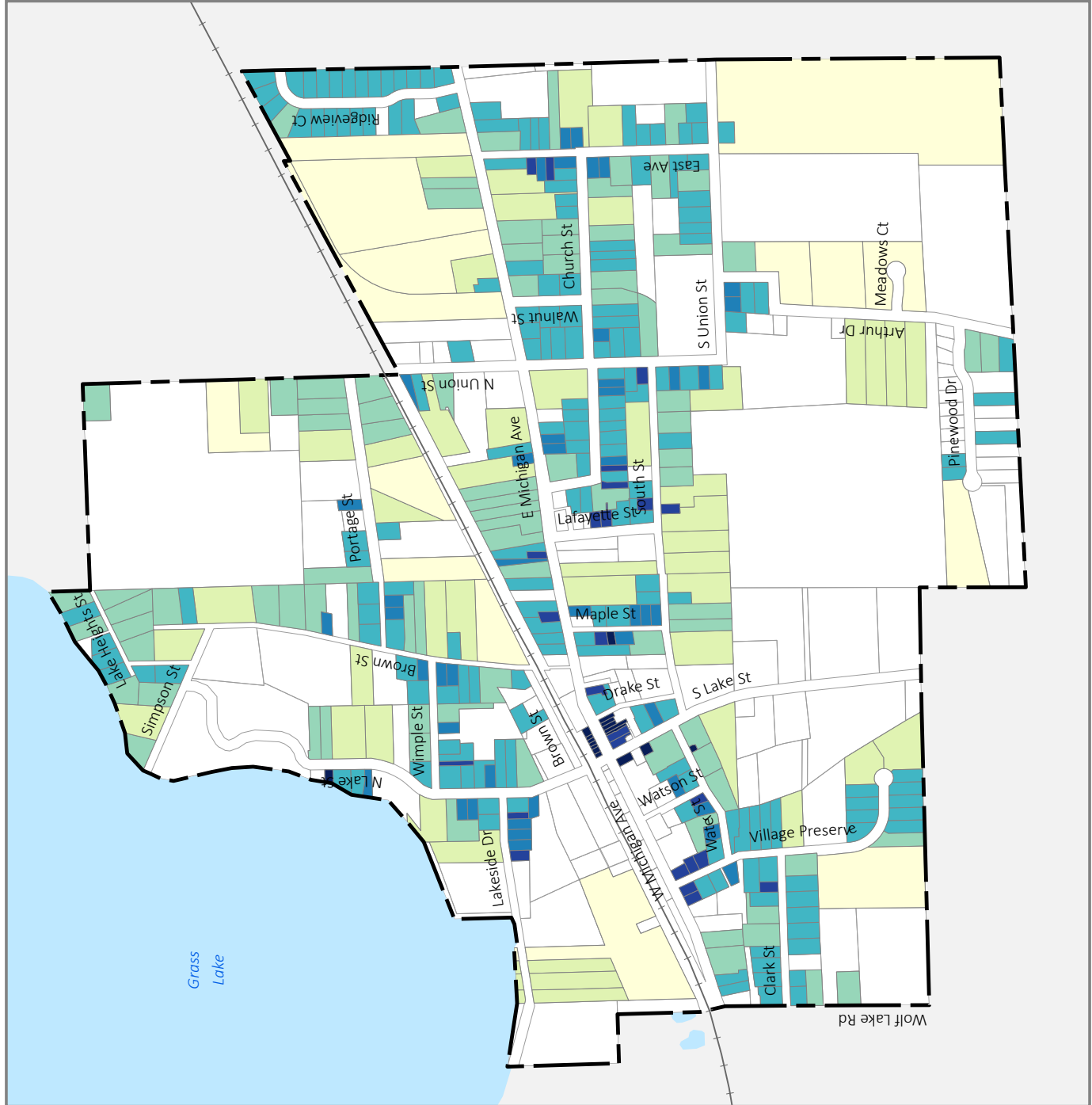


Source: Michigan Geographic Database, 2017;
Waide Trim Analysis, 2024
Parcel Source: Jackson County GIS, 2023



June 2024

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Map 2: Residential Land Use by Lot Size

Village of Grass Lake Jackson County, Michigan

Housing Action Plan

Currently Adopted Future Land Use Map Based off the Village of Grass Lake 2020 Master Plan

Base Layers

- Railroad
- Water Body
- Parcel
- Municipal Boundary

Residential Use Type

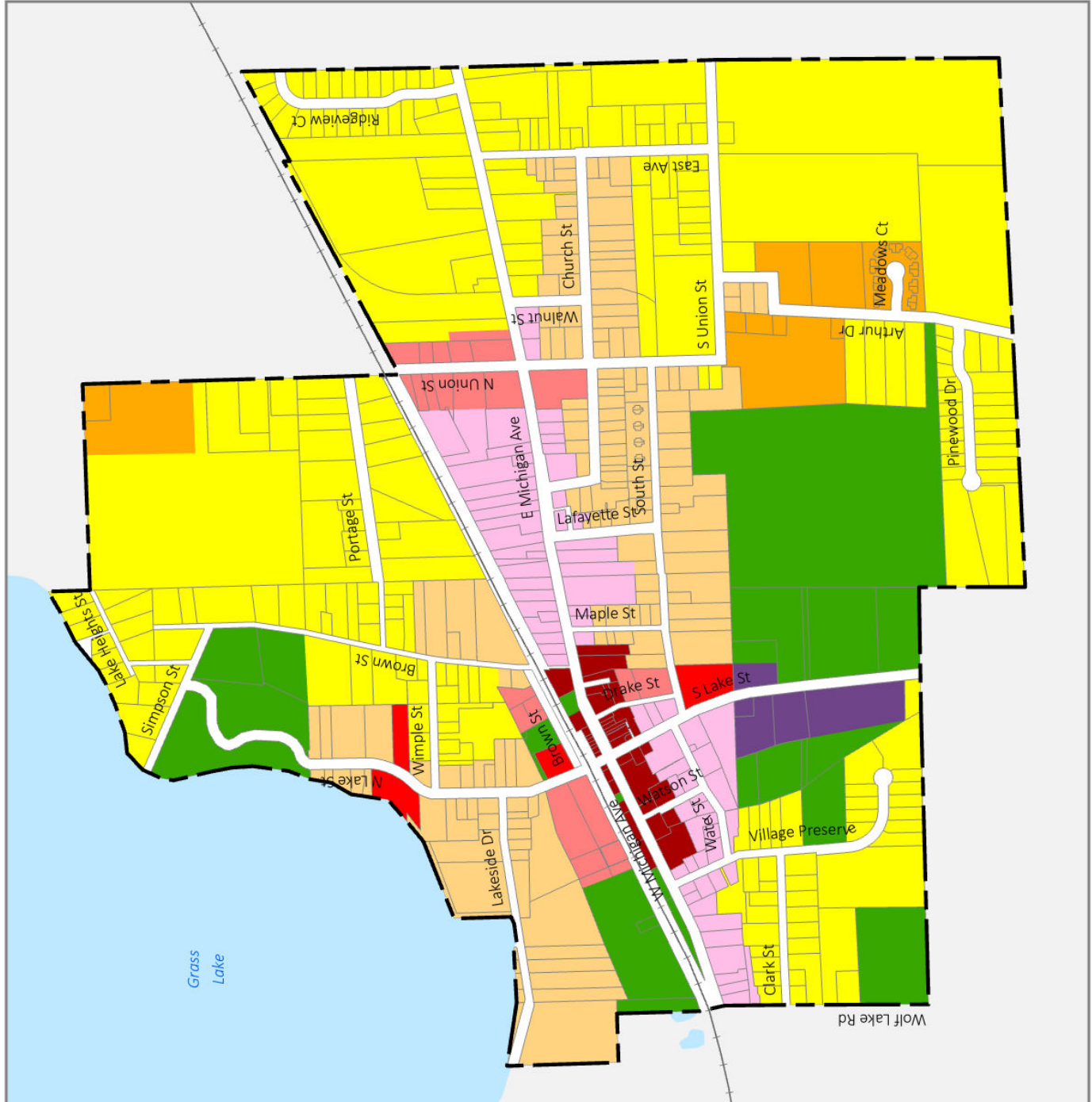
- Low Density Residential
- Medium Density Residential
- High Density Residential
- Mixed Use-Residential/Office
- Mixed Use-Residential/Office/Commercial
- Mixed Use-Traditional
- Commercial
- Industrial
- Open Space/Conservation

Source: Michigan Geographic Database, 2017;
Waide Trim Analysis, 2024; Village of Grass Lake, 2020
Parcel Source: Jackson County GIS, 2023

0 250 500 1,000 Feet



June 2024



Map 3: Currently Adopted Future Land Use Map

CURRENT PLANNING AND ZONING

To understand the potential for future housing development within the Village, an evaluation of the Village's current plans and policies is necessary. This section reviews the Village's currently adopted Master Plan and Zoning Ordinance.

MASTER PLAN/FUTURE LAND USE

The Future Land Use Map of the 2020 Village of Grass Lake Master Plan is included as **Map 3**. The Future Land Use Map is intended to serve as a guide toward logical future development of the Village when used in conjunction with the current zoning ordinance and map. These tools together give the Village the legal basis to implement and guide development within the Village.

The Future Land Use map includes nine distinct categories which represent various planned land uses. Three of these nine categories are residential categories while an additional four categories would allow for mixed-use development to include residential use. The intended character of each residential and mixed-use category is summarized below, based on information taken directly from the 2020 Master Plan:

- **Low density residential:** The goal of the low density residential areas is to provide for larger single-family lots and preserve the rural residential character of the historic homes along Michigan Avenue. Appropriate land uses include detached single-family and accessory uses. "Cluster development" is recommended for new single family development. As shown on **Map 3**, these lands are generally found in the outer perimeter of the Village limits.
- **Medium density residential:** Medium density residential areas are intended to act as a buffer between low density residential areas and higher intensity land uses. They are characterized by smaller lots and located closer to the heart of village and along the lakefront. Medium density residential areas are intended to accommodate both one and two-family residential uses. These lands are concentrated north of downtown, generally along Lakeside Drive and Lake Street, and east of downtown, generally along South and Church Streets.
- **High density residential:** High density residential areas are intended to provide a variety of housing options for village residents. Appropriate uses include multiple family apartments, townhomes, and other attached single-family development. Lands designated high density residential are found along Arthur Drive in the southern portion of the Village and along Union Street in the northern portion of the Village. Both locations could accommodate new high density residential development.
- **Mixed-use residential/office:** The intent of these areas is to retain existing residential areas and the protection of these neighborhoods from conflicting and higher-intensity uses while at the same time allowing compatible home-oriented office uses. Medium-density residential/office areas are intended to allow both one and two-family residential uses in addition to allowing offices as a permitted use. These lands are found immediately to the west and east of downtown, generally along Michigan Avenue.

- **Mixed-use residential/office/commercial:** Mixed Use-residential/office areas will also serve as a buffer between low-density residential and higher-intensity areas. Uses include attached residential, live/work units, restaurants, retail. Pockets of these lands are found north and south of downtown, as well as surrounding the intersection of Michigan Avenue and Union Street.
- **Mixed-use traditional:** Mixed use-traditional is the heart of the community, providing for a mixed of pedestrian oriented uses, active storefronts, and upper story residential units. These lands encompass downtown Grass Lake.
- **Commercial:** Commercial areas are intended to allow for mixed-use, live/work developments, personal service establishments, office space, bed and breakfasts, parks and playgrounds, food and drink establishments and civic uses. Only a few properties in the Village are designated commercial, scattered along Lake Street both north and south of downtown.

CURRENT ZONING

The Village of Grass Lake Zoning Ordinance was adopted under the Zoning Enabling Act of 2006, as amended. The Ordinance has established a total of 13 zoning districts. The geographic distribution of the zoning districts is shown on the Village of Grass Lake Zoning Map (**Map 4**).

Table 5 highlights the allowance for residential uses by type of use and zoning districts. Generally, most zoning districts that allow residential use allow both single-family detached dwellings and two-family dwellings. Beyond single- and two-family dwellings, only certain zoning districts allow other types of residential uses such as apartments, live/work units, and upper floor residential dwellings.

Table 5: Residential Use Allowance by Zoning District

Residential Uses	Zoning Districts											
	R-1	R-2	RM-1	OS-1	LS	CM	MA	WS	GC	USG	CBD	LI
Single-family detached dwellings	X	X	X	X	X	X	X	X		X		
Two-family dwellings	X	X	X		X	X	X	X		X		
Multiple-family dwellings			X					X	X	X	X	
Residential dwellings on upper floors									X	X	X	
Live/work units									X	X	X	X
Mobile/manufactured home parks			X									
Nursing homes and senior assisted living*					X	X	X	X		X		

*Only allowed on property at least 10 acres in size.

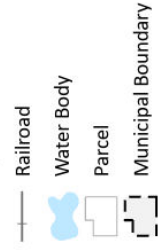
Source: Wade Trim Analysis

Village of Grass Lake Jackson County, Michigan

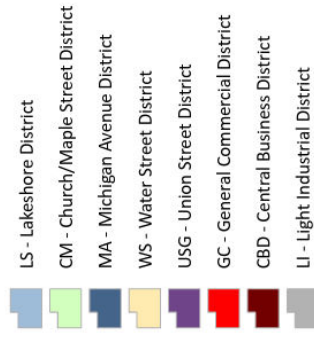
Housing Action Plan

Currently Adopted Zoning Map

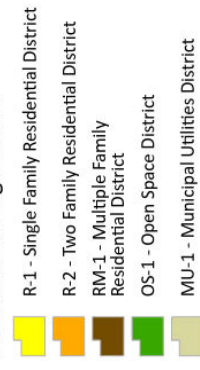
Base Layers



Form-Based Districts



Traditional Zoning Districts

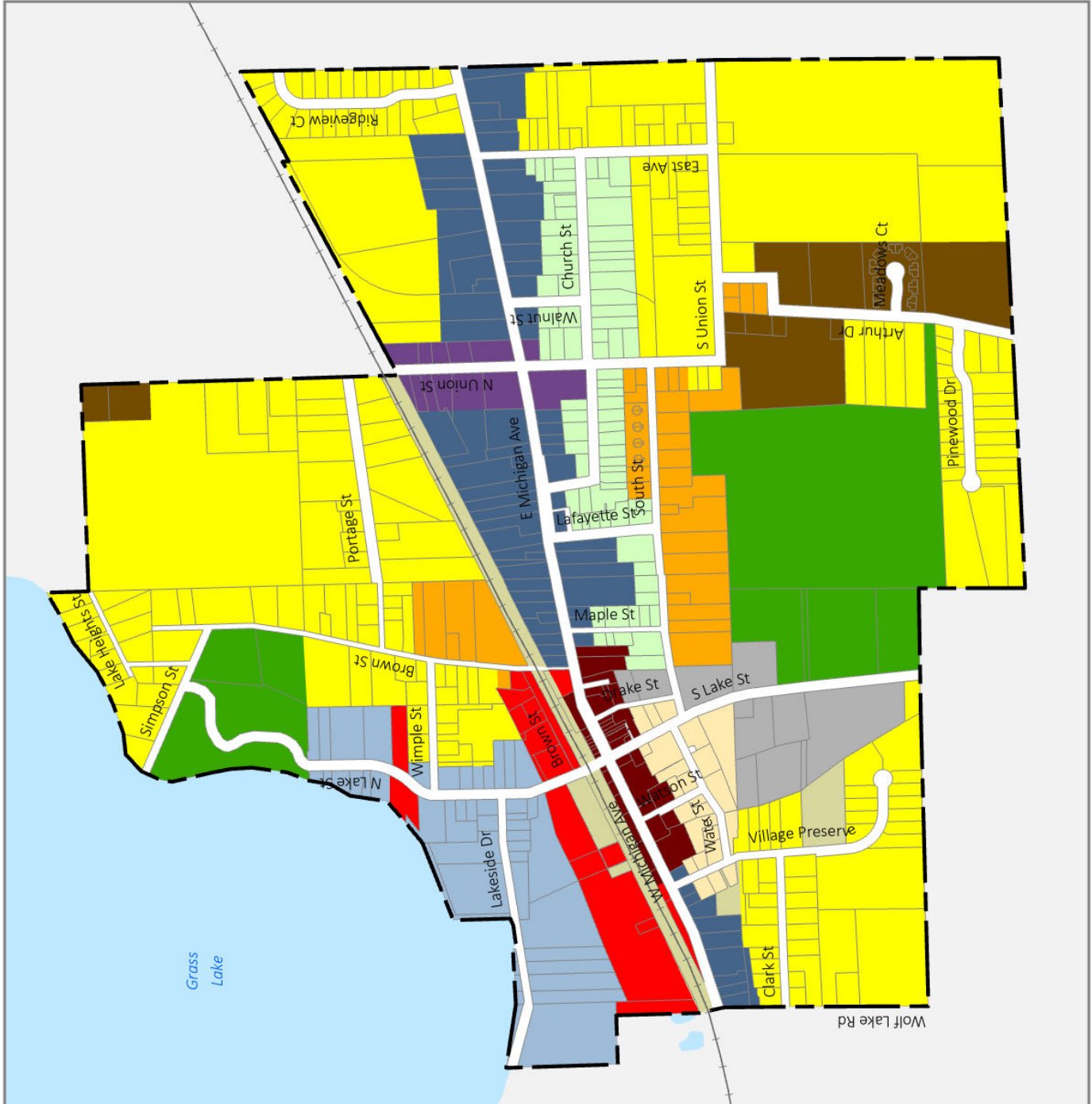


Source: Michigan Geographic Database, 2017;
Village of Grass Lake, 2021; Wade Trim Analysis, 2024
Parcel Source: Jackson County GIS, 2023



June 2024

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Map 4: Currently Adopted Zoning Map

In 2023, the Village of Grass Lake amended its zoning ordinance to allow accessory dwelling units (ADUs), defined as “a dwelling unit that is included in a detached accessory building that is incidental and accessory to a principal single-family dwelling on the same lot.” Per the new language, ADUs may be allowed within the R-1, R-2, LS, CM, MA, WS, and USG zoning districts. Various restrictions and design standards are applicable for any proposed ADU, such as a minimum unit size of 250 square feet and a maximum unit size of 600 square feet.

Also in 2023, the Village of Grass Lake amended its zoning ordinance to allow economy efficient dwellings (EEDs), defined as “a principal dwelling unit that is between 250 square feet and 700 square feet in size, built on an approved foundation, meeting the State of Michigan’s building and sanitary codes, and qualifying for a Certificate of Occupancy.” Per the new language, EEDs may be allowed within the RM-1 zoning district, but may only be developed in a cluster with other EEDs, under single common ownership or through a site condominium.

PUBLIC ENGAGEMENT AND INPUT

HOUSING SURVEY

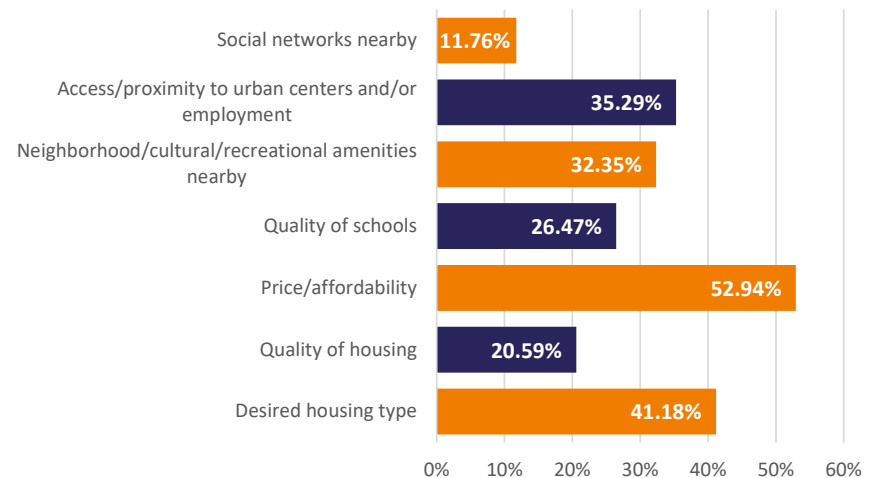
An online survey was conducted between August 10 and September 30, 2024. The survey received a total of 34 responses. The community’s responses provide insight into the needs and preferences of community members, as well as best approaches to addressing the housing needs. The results are summarized below.

The survey was meant for community members from the Village of Grass Lake and surrounding areas. Of the respondents, 59% were from Grass Lake Township and 32% were from the Village. The age range for the respondents included 30 to 75+ years of age. Most respondents indicated they were working (71%), and 24% indicated that they were retired. This correlates to the income bracket bar chart, which is skewed toward median and higher incomes making more than \$100,000.

The demographic information from the respondents correlates with the housing tenure. Most of the respondents were homeowners (94%) with 65% of the respondents owning their home with a mortgage and 30% owning a home without a mortgage. The remaining 6% of respondents were renters. Additionally, most of the respondents said they live in either large single-family homes (56%) or small single-family homes (38%).

The Grass Lake Community respondents’ top reasons for choosing to live in their neighborhood included the price and affordability (53%), it’s their desired housing type (41%), and access/proximity to urban centers and/or employment (35%) (**Figure 13**). Additionally, most respondents indicated they were satisfied

Figure 13: Primary Reasons for Choosing to Live in Their Neighborhood



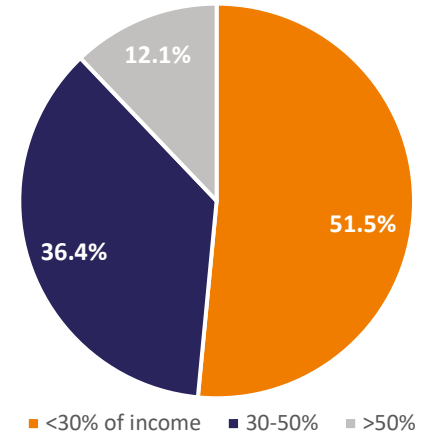
Source: Grass Lake Housing Survey Results, 2024

(35%) or very satisfied (32%) with their housing situation. With this information in mind, when asked what type of housing they would prefer to live in, despite the local availability or affordability, most responded they would live in a large single-family home (41%) or a small single-family home (18%). This generally aligns with the household compositions of the respondents. However, they also expressed a preference for potentially living in housing cooperatives, townhomes, and mixed-use buildings.

The income brackets of the survey respondents steered higher than the community averages. Despite the income brackets being higher, the housing cost burden was similarly depicted to the community's average cost burdens. Nearly 50% of respondents described being cost-burdened by housing, meaning they spend more than 30% of their income on housing. Within this group, 36% spend between 30-50% of their income on housing, while 12% were severely cost-burdened, spending over 50%. In contrast, approximately 50% of respondents described their housing situation as affordable, spending less than 30% of their income on housing (**Figure 14**). The community described the main barriers to living in their preferred home was that it was too expensive (35%) and that the housing market is too competitive (15%). Although, 35% of the respondents described that there were no barriers to their preferred housing.

The final survey question provided respondents with a list of five policies that municipalities may employ to encourage housing supply, choice, and affordability. They were asked to indicate whether they thought each policy would be appropriate in the Village. The following list ranks each of the 5 policies based on how many respondents thought they'd be appropriate in Grass Lake, with 1 being most appropriate, and 5 being least:

Figure 14: Amount of Income Spent on Housing



Source: Grass Lake Housing Survey Results, 2024

1. Programs that help improve building conditions and quality/safety of housing units (e.g. rehab grants, code enforcement, or landlord training programs) **(68% said Appropriate in Grass Lake)**
2. Policies to encourage missing middle housing types (e.g. allowing for these housing types in more residential areas, or streamlining requirements to reduce development costs) **(50%)**
3. Programs to support existing/prospective homeowners (e.g. repairs, down payment assistance, housing counseling) **(50%)**
4. Programs to assist developers who help supply/preserve affordable units (e.g. incentives like financing, land, reduced fees, or reduced cost of development) **(41%)**
5. Programs to support renters (e.g. security deposit assistance, expanded tenant protections, landlord training and education) **(27%)**

COMMUNITY WORKSHOP

The Village of Grass Lake hosted a Community Workshop on August 22, 2024. The workshop began with introductions, followed by a presentation covering topics including housing, demographics, social wellbeing, and the local economy. Following the presentations, attendees participated in a group discussion centered around Grass Lake's existing housing conditions. This was followed by a small group exercise.

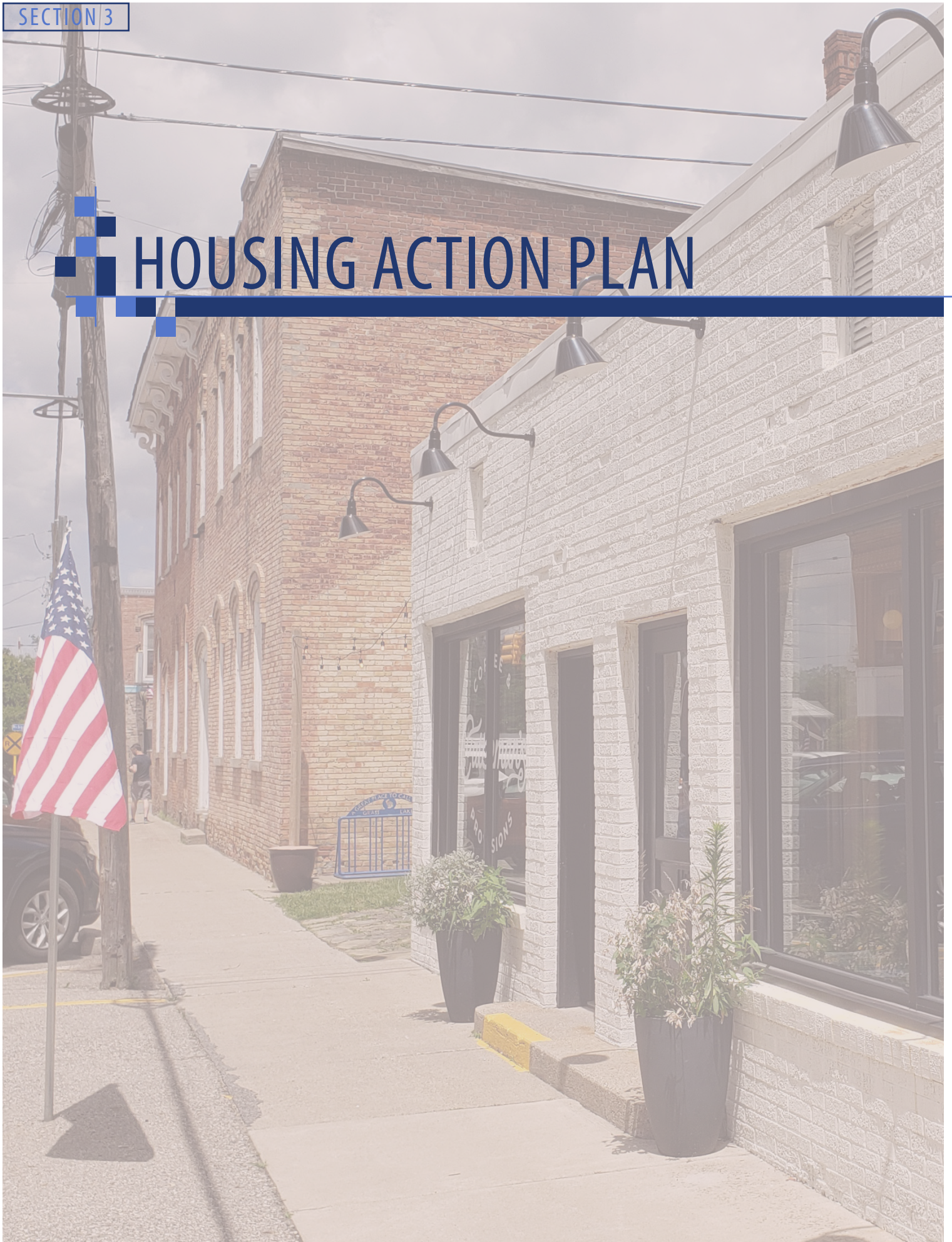
Potential Housing Development/Redevelopment Exercise

Working in small groups, participants were provided with a parcel map. The map identified each property within the Village of Grass Lake as either a vacant property with residential development potential, existing residential developments, or non-residential properties. Each group was asked to identify potential “housing development or redevelopment sites” and indicate the type/character of housing that may be appropriate. Once they were finished, each group presented their results to the meeting attendees.

The community workshop generated significant discussion and ideas about actions that the Village can take to encourage additional housing supply and affordable. These conversations helped to inform the planning recommendations contained in Section 3.



HOUSING ACTION PLAN



Based on the analyzed local housing needs, this study provides recommendations and implementation strategies, and goals for the Village of Grass Lake. These recommendations align with the goals of the Michigan Statewide Housing Plan, the Southeast Housing Partnership, and the Village of Grass Lake Master Plan. Additionally, recommendations incorporate the public input gathered during the development of this plan.

GOALS

Michigan Statewide Housing Plan

The Michigan Statewide Housing Plan addresses the complex barriers to attaining safe, healthy, affordable, and accessible housing. The Grass Lake Community supports these Statewide and Regional goals by continuing to work with the State of Michigan and regional partners. There are eight priority areas that guide the statewide goals and strategies listed below:

- **Equity and Racial Justice.** Addresses long term disparities in housing access and generational wealth building by striving for equitable access to housing.
- **Housing Ecosystem.** Striving for a housing ecosystem that is diverse and interconnected with other priorities of the Statewide Housing Plan. This includes the construction of housing, data and research on housing, and internet accessibility for housing.
- **Preventing and Ending Homelessness.** Prioritizes stability for people that have experienced homelessness and need additional support, as well as those that experience chronic housing instability.
- **Housing Stock.** Increases the supply of affordable, accessible, and attainable housing. This is driven by a need to develop, rehabilitate, and preserve housing for all levels of incomes.
- **Older Adult Housing.** Expands supply of affordable, accessible housing units specifically for older adults (65 years or older). This is important because Michigan has a growing aging population.
- **Rental Housing.** Prioritizes rental housing and rental affordability as a housing option for those who cannot afford or do not want to own a home.
- **Homeownership.** Increases the homeownership equity, for low- and moderate-income households, overall, and helping vulnerable homeowners keep their homes. This is important for financial benefits, generational wealth building, and community stability.
- **Communication and Education.** Focuses on inclusive communication and education to support affordable and attainable housing, understanding of housing programs and services, and enhancing awareness of fair housing rights.

Southeast Housing Partnership

Jackson County is located within the Southeast Housing Partnership which is led through the Community Action Agency in Jackson, Michigan. The Southeast Housing Partnership addresses the Michigan Statewide Housing Plan priorities through regional goal setting and collaboration. The five regional goals are described below:

- **Information and Collaboration.** Increase the efficiency and effectiveness of the housing ecosystem by enhancing collaboration on housing among federal and state agencies, philanthropy, local governments, tribal nations, education, and the wide variety of private sector organizations that make up the housing market.
- **Rental Housing.** Keep people housed by reducing the number of evictions.
- **Preventing and Ending Homelessness.** Increase access to stable and affordable quality housing options for households with extremely low incomes.
- **Housing Stock.** Impact overall housing stock.
- **Communication and Education.** Increase awareness of and support for the importance and benefits of accessible, affordable, and attainable housing throughout Michigan.

VILLAGE OF GRASS LAKE HOUSING GOALS

Goals are basic statements that set a critical path, provide direction, and describe to the organization how the desired outcome should look. Goals play a vital role in the planning process, serving as flexible, timeless, and defining elements for an organization. They remain in place until achieved and are intentionally ambitious and broad. While addressing specific needs or challenges, goals focus on fundamental change and directly support the organization's mission. A total of four goals have been established for the Village of Grass Lake based on the Michigan Statewide Housing Plan, the Southeast Housing Partnership, and the Village of Grass Lake Master Plan. These goals are as follows:

- **Community Character.** Embrace future growth while enhancing the community's traditional charm and compact character.
- **New Housing Development.** Expand housing development to meet the diverse needs of Grass Lake Community members.
- **Sustainable Development.** Champion sustainable development by harmonizing conservation, strategic developments, and responsible stewardship of resources.
- **Rehabilitation and Preservation.** Enhance housing quality by expanding housing rehabilitation and preservation efforts for both renters and homeowners, ensuring adequate housing for all.

Community Character

Goal: Embrace future growth while enhancing the community's traditional charm and compact character.

Objectives:

- Continue conversations regarding the potential for a new mixed-use building to house a Village office within the downtown.
- Pursue further studies of the current municipal property and adjacent parcels for a new mixed-use project with higher density residential.
- Actively market potential sites for new housing, particularly missing middle housing types such as townhomes, apartments, cottage courts (small units, typically clustered around central courtyard), or attached single family.
- Coordinate with regional and state agencies to increase affordable housing programs.
- Identify and pursue gap funding for new residential development.

New Housing Development

Goal: Expand housing development to meet the diverse needs of Grass Lake Community members.

Objectives:

- Increase the full spectrum of housing units. Support new lifestyle housing choices such as townhomes, rowhouses, lofts, accessory dwelling units (ADUs), economy efficient dwelling units (EEDs), and life-work units within downtown and adjacent mixed-use sites.
- Explore strategies to promote the development of housing options that meet the Village of Grass Lake's specific needs.
- Expand essential services and facilities, including sewer, water, and streets in an efficient manner to meet current and future development needs.
- As new commercial and mixed-use development occurs, consider upper floors for residential dwellings.

Sustainable Development

Goal: Champion sustainable development by harmonizing conservation, strategic developments, and responsible stewardship of resources.

Objectives:

- Balance housing development and community needs with environmental conservation by reducing sprawl through concentrated and connected growth.
- Limit fragmentation of habitat corridors, such as along water courses, hedgerows, and fence rows.
- Promote healthy quality of life through intentional development that emphasizes the Villages's walkability, as well as access to natural and recreational areas.

Rehabilitation and Preservation

Goal: Enhance housing quality by expanding housing rehabilitation and preservation efforts for both renters and homeowners, ensuring adequate housing for all.

Objectives:

- Rehabilitate and preserve the existing housing stock while enforcing reasonable housing, rental, and maintenance codes to ensure the housing stock remains resilient and high quality.
- Improve the quality and health of existing rental units through regular maintenance checks and updates.
- Ensure detached single family homes remain the predominant housing type and are not subject to excessive encroachment from higher density housing.
- Prioritize energy efficiency and weatherization in construction and housing rehabilitation.

ZONING RECOMMENDATIONS

According to section 2(d) of the Michigan Planning Enabling Act, PA 33 of 2008, the Master Plan shall include a “Zoning Plan” depicting the various zoning districts and their use, as well as standards for height, bulk, location, and use of building and premises. These zoning recommendations are tailored to meet the goals and objectives of this Housing Study by providing a guide the Planning Commission in what to consider when updating in the Zoning Ordinances.

The Village of Grass Lake Master Plan has established a total of 9 future land use classifications (**see Map 3**).

The presently adopted Village of Grass Lake Zoning Ordinance has established a total of 13 zoning district designations, as follows:

- R-1, Single Family Residential
- R-2, Two Family Residential
- RM-1, Multiple Family Residential
- OS-1, Open Space
- MU-1, Municipal Utilities
- LS, Lakeshore
- CM, Church/Maple Street
- MA, Michigan Avenue
- WS, Water Street
- USG, Union Street
- GC, General Commercial
- CBD, Central Business
- LI, Light Industrial

Table 6 highlights how each of the 9 future land use classifications is intended to be accomplished through zoning district designations.

Table 6: Zoning District & Future Land Use Class Distinctions

Zoning Districts	Future Land Uses								
	Low Density Residential	Medium Density Residential	High Density Residential	Mixed Use-Residential/Office	Mixed Use-Residential/Office/Commercial	Mixed Use-Traditional	Commercial	Industrial	Open Space/Conservation
R-1, Single Family Residential	X								X
R-2, Two Family Residential		X							
RM-1, Multiple Family Residential			X						
OS-1, Open Space	X								X
MU-1, Municipal Utilities									X
LS, Lakeshore		X							
CM, Church/Maple Street		X							
MA, Michigan Avenue				X					
WS, Water Street				X					
USG, Union Street					X				
CBD, Central Business						X			
GC, General Commercial							X		
LI, Light Industrial								X	
PUD, Planned Unit Development	X	X	X						X

Source: Wade Trim Analysis; Village of Grass Lake Master Plan, 2020

As noted, amendments to the Village of Grass Lake Zoning Ordinance are needed to implement the recommendations related to housing within the Village's Master Plan. These recommended amendments include:

- Review and consider needed amendments to the R-1 District pertaining to permitted uses and development standards appropriate for traditional neighborhood development.
- Review and consider needed amendments to the RM-1 District pertaining to permitted uses and development standards to allow for missing-middle housing, senior/assisted living facilities, and creative residential redevelopment initiatives.
- Review and consider needed amendments to the CBD District pertaining to permitted uses and development standards to allow for a dynamic mix of uses within a traditional downtown context.

HOUSING REHABILITATION AND PRESERVATION PROGRAM RECOMMENDATIONS

Housing rehabilitation and preservation are important initiatives to maintain local housing quality. Additionally, these initiatives enable local community members to modify their current housing to better meet their needs. Housing preservation and rehabilitation initiatives tend to include weatherization, energy efficiency upgrades, accessibility retrofits, and housing repair. Both rehabilitation and preservation are most often accomplished by individual homeowners or landlords. As such, there are programs available to support these efforts.

Housing Education

Education can play a crucial role in helping Grass Lake address housing access, quality, and preserving local housing opportunities. By connecting residents with resources and knowledge about their local housing options, financial resources, and maintenance practices, the community can empower individuals to make informed decisions that enhance their living conditions; leading to neighborhood stability and quality. Moreover, educational programs around available subsidies, grants, and loans for homebuyers and renters can additionally increase access to affordable housing.

It is recommended that the Village of Grass Lake support existing housing education programs and help connect community members to appropriate resources. Some applicable programs are as follows:

- **Fair Housing Act.** Education around the Fair Housing Act promotes inclusivity and prevents housing discrimination. The US Department of Housing and Urban Development's website provides a full overview of the Act.
- **Community Action Agency.** The CAA offers several resources for current and future homeowners. These resources include:
 - Foreclosure counseling
 - Weatherization programs
 - Utility assistance
 - Lead abatement
 - Homebuyer education

Weatherization and Energy Efficiency

The cold winter and warming summers of Michigan mean weatherization is essential for affording heating and cooling costs. Weatherization helps prevent air leakage and improve insulation to reduce energy spent on heating and cooling buildings. Energy efficiency can include many methods to reduce energy consumption over time, such as energy efficient light bulbs. Weatherizing a home includes air sealing, insulating, and repairing or replacing the mechanical needs such as water heaters, furnaces, and ventilation fans. These initiatives reduce energy use, and can significantly reduce costs over time; they can improve the environmental quality and health inside the home as well.

Below are important programs for the Village of Grass Lake to support and promote:

- **Weatherization Assistance Program.** This program is administered by the Michigan Department of Health & Human Services. The program provides energy conservation and related health & safety services for eligible low-income households at no cost to the resident.
- **Helping Neighbors Program.** Sponsored by Consumers Energy, this program provides a free home visit to identify opportunities for energy efficient upgrades, installation of energy saving upgrades, and helpful tips to save energy. Potential installations include smart thermostat installation, water pipe insulation, and door sealing.
- **Home Energy Loan Program.** Operated by Michigan Saves, it provides loans for energy efficiency and renewable energy improvements. Homeowners, including those with secondary homes or 1-4 unit properties with at least one owner-occupied unit, may qualify for a list of approved improvements. These improvements include new windows and doors, air conditioners or furnaces, and even some appliances.

Housing Repair and Quality

Approximately two thirds of the Village of Grass Lake's housing stock is 50 years old or older. Therefore, many homes in the community may require more significant repairs to maintain current living standards. These repairs are crucial, as neglecting them can lead to high costs, especially when maintaining an older home. Proper maintenance not only preserves housing quality, but it also tends to increase property values, creating wealth-building opportunities for homeowners.

Regularly maintaining rental housing is also important for the community. Proactive maintenance checks from landlords help identify potential hazards before they escalate into more serious problems. Having a proactive approach to rental inspections can also help foster tenant satisfaction and retention. Well-maintained properties are more attractive to potential renters, reducing vacancy rates and ensures steady income for landlords. Additionally, it contributes to the overall stability of the rental market, benefitting both the tenants and the property owners.

The Village of Grass Lake can reinforce quality housing by requiring regular rental inspections and code enforcement. These should be coupled with tenant protections to prevent community displacement. Several home improvement resources are found below:

- **Home Preservation Program.** Michigan Habitat for Humanity offers home repairs for low-income homeowners who need help with home maintenance as a result of either physical or financial hardship. In some cases, an affordable loan is made to the homeowner, and their payments are then placed in a revolving fund used to fund other Home Preservation repairs.
- **Single Family Home Ownership Loan.** A USDA program to provide safe, well-built affordable homes for rural Americans. Families and individuals in rural areas and communities of 20,000 or less population with qualifying incomes are able to use this program to buy, build, improve, repair or rehabilitate rural homes as a permanent residence.

- **Predevelopment Loan Program.** The Michigan Historic Preservation Network (MHPN) sponsors the loan program to provide aid to projects rehabilitating historic buildings. It is meant to cover the third-party costs of starting a preservation project. This loan is not only reserved for housing, and is eligible for non-profit organizations and for-profit groups.
- **Intervention Loan Program.** The MHPN also provides financial support to historic building repairs. This is meant to provide to support comprehensive efforts to rehabilitate the building. This loan is eligible for non-profits, municipalities, downtown development authorities, land banks, community development corporations, and religious groups.
- **Michigan Lead Safe Home Program.** The Michigan Department of Health and Human Services helps renters and homeowners find, fix, and reduce exposure to lead in paint, dust, soil, and drinking water. Additionally, the Lead Prevention Fund helps qualifying homeowners cover 50% of the cost of a lead abatement project.
- **Property Improvement Program.** A Michigan State Housing Development Authority program to assist qualified homeowners make repairs and improvements to their primary residences.
- **Single Family Housing Repair Loans and Grants.** The U.S. Department of Agriculture sponsors the Section 504 Home Repair Program. This program provides loans to very-low-income homeowners to repair or improve their homes. Additionally, the program can provide grants to elderly very-low income homeowners to remove health and safety hazards.

Accessibility Retrofits

Grass Lake has an aging population and a limited capacity for senior housing. Therefore, home accessibility retrofits may be important for existing dwelling units to meet the accessibility needs of the occupants. These retrofits often include adding ramps, handrails, levered door handles, bathroom modifications (walk-in shower, grab bars, toilet modifications), lowered kitchen counters, wheelchair lifts, widening doorways, and accessible modifications. These modifications are important to allow for the growing senior population to age in place. Aging in place is sometimes more feasible than the costs of moving to an assisted living center or to a different home.

- **Ramps for Independence.** Administered by Michigan United Cerebral Palsy (MI-UCP), this program is designed to improve the quality of life for people with disabilities, seniors and veterans with low to moderate income by making their housing more accessible.
- **disAbility Connections' Ramp Program.** A collaboration between the Jackson Rotary Clubs and disAbility Connections that builds ramps for Jackson County residents with disabilities.

HOUSING DEVELOPMENT AND REDEVELOPMENT STRATEGIES

Communities must approach development and redevelopment of properties strategically. Diversifying development methods can help prevent obstacles and promote long term changes. This may involve various new housing projects, property redevelopments, housing renovation, and housing preservation efforts. Investments should be focused on areas with the potential for long term positive benefits while minimizing risks of negative impacts. The goals outlined within this Housing Action Plan can guide these investments and strategic initiatives.

ENCOURAGING NEW HOUSING

The following data is from the Housing demographics and Housing Distribution and Lot Size Analysis subsections found in Section 2:

- Population size is projected to remain relatively stagnant
- Residents are getting older with an overall increasing median age
- There are 426 residential parcels within the Village
 - About 90% are single-family detached dwellings
 - 22 are 2-unit/duplexes
 - Less than 10 have 3+ units
- No manufactured housing
- No senior housing
- Less than 10% of all dwellings are renter-occupied

Considering this information, the Village can reasonably expect a greater need for housing in the future. If the population consistently remains around 1,100 and the national trend of persons per household continues to decline, Grass Lake should consider future housing options for residents beyond detached single family homes. Particularly for older residents who are looking to age in place, but are unable to do so in their current situation.

Moreover, redeveloping vacant houses and residential lots provides an opportunity to meet the local housing needs and reduce new land development. The Jackson County Land Bank Authority supports these efforts by acquiring, developing, and selling vacant and abandoned properties. Affordable homes and homes ready for rehabilitation can be purchased through the land bank.

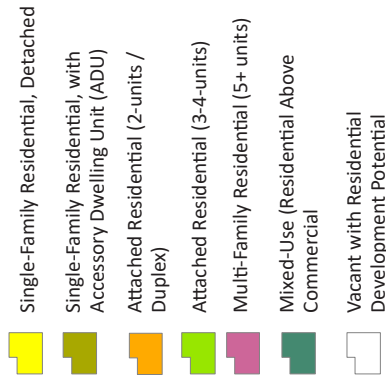
Village of Grass Lake

Jackson County, Michigan

Housing Action Plan

Residential Development Opportunities Map

Residential Use Types:



February 2025

\\fs-jackson\proj\GIS\2021\GIS-data\Housing\Map Type Map Feb 2025.mxd

5. Small Lot Single-Family and/or Cottage Courts:
The rear portion of these properties is under utilized and may accommodate residential development. New street would be required to gain access to this area.

6. Mixed-Use Node: This planned mixed use node may accommodate future residential use in combination with commercial and office use.

7. Multi-Family Development:
Opportunity for new multifamily residential development, senior living, and/or senior care facilities.

1. Mixed-use redevelopment opportunity (property partially owned by the Village) to potentially include multi-family residential and residential above commercial.

2. Downtown Core: Potential new upper story residential.

3. Infill Cottage Courts: Potential redevelopment of underutilized space on existing sites to accommodate cottage courts.

4. Planned Residential Development:
Large site has opportunity to accommodate a planned residential development with mixture of residential uses, types, and lot sizes (multi-family, attached residential, single-family, and/or senior living).

8. Infill Residential Development: Existing development with undeveloped lots presents "shovel ready" opportunity for new single-family and/or two-family dwellings.

9. Planned Residential Development: Large, undeveloped site has potential for residential development, including single-family homes or senior/assisted living facilities.

Map 5: Residential Development Opportunities Map

RESIDENTIAL DEVELOPMENT OPPORTUNITY SITES

Focusing on the development and reuse of property or a specific node can catalyze further development around it. To ensure lasting change, the following concepts identify a community-generated vision for “residential development opportunity sites” within the Village of Grass Lake. These properties may be in the form of vacant land, a superfluous surface parking lot, a blighted/unoccupied building, or even vacant storefronts or upper stories along a commercial street. Pushing these properties into more productive uses will help community leaders meet multiple goals, from increased tax revenue to a better quality of life for existing residents.

By engaging the public and formulating a framework of desired outcomes for priority sites, the Village can create a predictable environment for redevelopment projects.

Residential Development Opportunities Identification

As shown on **Map 5**, nine sites within the Village have been identified as residential development opportunity sites:

1. City-Owned Property
2. Downtown Core
3. Infill Cottage Courts
4. Planned Residential Development
5. Small Lot Single-Family and/or Cottage Courts
6. Mixed-Use Node
7. Multi-Family Development
8. Infill Residential Development
9. Planned Residential Development

These sites came to the forefront during the various public engagement opportunities, including the citizen survey and community workshop for this Plan. They have significant potential for development or redevelopment and, if developed, would greatly contribute to the improvement of the community in-line with the vision and recommendations of the Village of Grass Lake Master Plan and this Housing Action Plan.

Conditions may change and new opportunities may arise that will result in the Village focusing on different or new residential development opportunity sites. Over time, the Village should continually identify residential development opportunity sites (in addition to those highlighted in this section) and package them for marketing and solicitation of developers.

Development Challenges

Site development and redevelopment poses a variety of challenges. The following is a listing of challenges that the Village of Grass Lake faces as it seeks site development and redevelopment of its nine residential development opportunity sites:

1. Lack of control of the land due to ownership by multiple private property owners (applicable to all sites)
2. Zoning designations/requirements which serve as barriers to “creative” redevelopment concepts (applicable to all sites)
3. Limited public infrastructure (water, sewer or roads) (applicable to all sites)

Development Strategies

The Village, with the support of private and public partners, has the ability and necessary tools to combat these challenges. The following strategies are recommended as a means to overcome the various redevelopment challenges:

Market redevelopment sites and solicit developers

- Clearly articulate and communicate the vision for each priority redevelopment site. The category descriptions of the Future Land Use Plan are a starting point for prospective redevelopment, but additional site investigation may be necessary, and the Village may wish to prepare high quality concept sketches and illustrations as marketing tools.
- Work with local partners (DDA, County, MEDC, etc.) to promote this Plan's vision
- Promote sites on online databases such as Zoom Prospector, OppSites, and the MEDC Real Estate Database

Eliminate zoning barriers

- Proactively rezone priority redevelopment sites to a district that would support the proposed redevelopment
- Review and amend the zoning ordinance to incentivize new residential development within downtown and mixed-use districts

Incentivize redevelopment

- Establish and promote clear incentives to demonstrate the Village is a willing partner in redevelopment for certain types of projects. Village incentives may include tax abatements, and DDA funded capital improvements.
- Consider a new DDA program to provide "gap financing" for impactful investment projects through the use of project specific tax increment financing
- Catalogue available outside funding resources and serve as a conduit between property owners and funding agencies, including the MEDC and EGLE

IMPLEMENTATION RESOURCES

Along with the previously mentioned recommendations to zoning updates and connecting the community with rehabilitation and preservation programs, it is recommended that the Village of Grass Lake works to encourage housing development within the community. This can be done by connecting with developers and support from funding sources.

Working with Developers

Developers tend to focus on large markets with higher values and the potential for greater profit margins within larger cities. This leads to challenges for development in smaller, outlying communities, because the incomes and housing values tend to be lower. Therefore, the Village will have to find creative ways to generate new housing development, on both the construction and land development ends of the market.

Cost is often the primary factor in deciding when and where to construct. Nearly 30% of the costs of new construction projects are regulatory, so finding ways to reduce those costs is critical. Gathering specific market data on potential sale prices or rental structures, as well as understanding the local demand target demographics is essential. The Grass Lake Community could establish a focus group meeting with local realtors and lenders to help identify this information.

Builders are typically able to offer lower-priced options when they can develop higher densities or if they can acquire land at a very low cost. The “Residential Development Opportunities Map” (**Map 5**) was created with higher density in mind and may be used as a blueprint when identifying potential locations.

Public-Private Partnerships (P3’s) can help encourage development and lower costs on developers. P3’s are arrangements with local municipalities, developers, or non-profit entities. Either the community or the P3, can look for ways to encourage new housing construction including but not limited to:

- **Acquiring land.** Since both lenders and developers are shying away from new developments, the community can acquire land for that purpose and eliminate one of the required steps. This land can be sold raw or if possible, with the necessary infrastructure indicated below. If land can be obtained at a reduced price through tax foreclosure, the savings can be passed on to the developer as an added incentive. If the community is acting as the developer, this will help lower development costs, and the savings can be passed on to the individual builders.
- **Obtaining zoning approvals.** The community can rezone and or proactively site plan the project. This simplifies and reduces the costs on a developer who will then only need to install the infrastructure and then obtain building permits for the construction. Prior zoning approval would also help with alternate housing types, like townhouses, condominiums, apartments, etc.
- **Extending infrastructure to the site.** This is one of the most expensive parts of development. If the community can install utilities to the property already purchased, typically at a lower financing rate, this will greatly improve the ability to attract builders. With roads, sewer, and water already installed, the community will then be able to sell individual lots to builders and eliminate the risk that comes with developing an entire subdivision. This also gives the community flexibility with the builder and ability to ensure high-quality construction.

- **Establish a risk loan guarantee that encourages banks to lend for speculative housing development, like subdivisions.** Communities could establish a loan guarantee program that mitigates lenders' risk by covering a portion of their losses if a project fails and they must foreclose. Instead of requiring funding for every project, the community would only allocate funds for unsuccessful ones, allowing banks to recover some losses and potentially resell the property. Communities may assume these risks because successful developments can enhance local economies, increase property values, and provide essential housing. This type of fund could be undertaken at the community level, but it is typically more effective at the regional level as part of a consortium of communities or economic development agencies.

Funding Resources

Applying for funding can significantly impact the probability and success of the housing recommendations. Below are funding opportunities that would be applicable to the Village of Grass Lake:

- MSDHA Housing Readiness Incentive Grant Program
 - Provides funding to eligible applicants to implement actions that encourage increasing housing supply and affordability.
- MEDC Brownfield Tax Increment Financing
 - Helps facilitate redevelopment of brownfield and historic properties that might otherwise be cost prohibitive due to the pre-existing conditions on the property or due to tax-reverted status.
- USDA Energy Efficiency and Conservation Loan Program
 - Provides loans to finance energy efficiency and conservation projects for commercial, industrial, and residential consumers.
- National Park Service (NPS) Paul Bruhn Historic Revitalization Grants Program
 - Fosters economic development in rural communities through the rehabilitation of historic buildings in those communities. The program provides recipients with a single grant that is then regranted in smaller amounts to individual projects (subgrants).
- KeyBank Foundation Grant
 - Designed to create safe, healthy, affordable, inclusive communities with thriving family homes and small businesses. The goals of the program include affordable housing, homeownership, and small business growth.



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