

MASTER PLAN FOR LAND USE  
for the  
COUNTY OF CASS,  
MICHIGAN

December 18, 2002

**Prepared by the  
Cass County Planning Commission**

with the assistance of



McKenna Associates, Incorporated  
151 South Rose Street, Suite 920  
Kalamazoo, Michigan 49008  
(269) 382-4443  
[info@mcka.com](mailto:info@mcka.com)

## ACKNOWLEDGMENTS

### *County Commissioners*

R. James Guse, Sr., Chairman  
Richard J. Accoe, Commissioner  
Wendy Elsey, Commissioner  
Carl D. Higley, Sr., Commissioner  
Johnie Rodebush, Commissioner  
Larry L. Malsch, Commissioner  
James R. Sayer, Commissioner

### *Planning Commission*

William Steele, Chair  
Bernie Williamson, Vice-Chair  
David Carnegie  
Robert Green  
Barbara Wood Cook  
Dennis Bannow

### *County Staff*

Terry L. Proctor, County Administrator

# TABLE OF CONTENTS

Introduction .....	1
Legal Basis for the Master Plan .....	2
Purpose of a Master Plan .....	3
Organization of the Master Plan .....	3
Other Plans .....	5
Demographic Analysis .....	8
Total Population .....	8
Race and Ethnic Origin .....	17
Age Structure .....	18
Household Composition .....	20
Housing Analysis .....	28
Housing Units .....	28
Tenure and Occupancy .....	32
Housing Types .....	35
Transportation Analysis .....	37
Road Classification System .....	37
Traffic Counts .....	39
Transportation Improvements .....	40
Natural Resources .....	42
Soils .....	42
Flood Plains .....	43
Surface Waters and Wetlands .....	44
Historic Resources .....	47
Existing Land Uses .....	54
Community Facilities and Services .....	59
Community Facilities .....	59
Water and Sewer Infrastructure .....	63
School Districts .....	66
Cass County Parks System .....	68
Utility Service Providers .....	69
Transportation .....	70
Public Safety Services .....	71
Economic Analysis .....	74
Land Demand Forecasts .....	80
Population .....	80
Housing .....	82

Manufacturing Land Demand .....	84
Warehousing .....	85
Industrial Services .....	86
Offices .....	86
Retail .....	87
Total Land Demand Forecast .....	87
Strategic Issues .....	89
Elkhart East .....	89
The Midwest Rail Initiative .....	90
The Pokagon Band of Potawatomi Indians .....	92
Issues and Opportunities .....	94
Land Use Issues .....	94
Economic Issues .....	95
Natural Features .....	95
Community Facilities and Utilities .....	96
Intergovernmental Cooperation and Coordination .....	97
Goals and Objectives .....	98
Land Use .....	99
Economic Development .....	100
Community Facilities and Services .....	101
Housing .....	102
Transportation .....	103
Alternative Development Scenarios .....	105
Growth and Development Categories .....	105
Alternative Development Scenarios .....	107
The Preferred Alternative .....	108
Description of Growth Areas .....	110
Future Land Use Plan .....	114
Future Land Use Categories .....	115
Implementation Plan .....	124
Appendix: Economic Analysis .....	127
The Regional Economy .....	131
The Local Economy .....	143

## LIST OF FIGURES

Figure 1	Historical Population Trend, 1900 – 2000 Cass County .....	9
Figure 2	Historical Population Trend, 1950 to 2000 Urban Areas in Cass County .....	12
Figure 3	Historical Population Trend, 1900 to 2000 Cass County and the Region .....	14
Figure 4	1999 Water and Sewer Master Plan Existing and Proposed Water Service Areas .....	64
Figure 5	1999 Water and Sewer Master Plan Existing and Proposed Sewer Service Areas .....	65
Figure 6	Employment by Sector as a Percent of Total Employment Cass County, 1999 .....	75
Figure 7	Employment by Sector as a Percent of Total Employment Cass County and Non-Metropolitan Area of Michigan, 1999 .....	77

## LIST OF MAPS

Natural Resources Inventory .....	48 – 53
Existing Land Uses .....	58
Generalized Future Land Uses .....	111
Future Land Use Map .....	118 – 122

## LIST OF TABLES

Table 1	Population Growth 1940 to 1980 and 1980 to 2000, Cass County, City of Dowagiac, and Townships . . . . .	10
Table 2	Population Growth and Growth Rates, 1950 to 1980 and 1980 to 2000 Urban Places of Cass County . . . . .	13
Table 3	Population Growth Rates, 1940 – 2000 Cass County, the Region and the State of Michigan . . . . .	15
Table 4	Race and Ethnic Origin, 2000 Cass County, City and Townships, and State of Michigan . . . . .	17
Table 5	Age Structure Measures, 2000 Cass County, City and Townships, and State of Michigan . . . . .	19
Table 6	Household Composition, 2000 Cass County and State of Michigan . . . . .	21
Table 7	Historical Population Trend 1900 – 2000 Cass County . . . . .	23
Table 8	Historic Population Trend, 1940 – 2000 Cass County, City of Dowagiac, and Townships . . . . .	24
Table 9	Historical Population Trend, 1950 to 2000 Urban Places of Cass County . . . . .	25
Table 10	Historical Population Trend, 1900 to 2000 Cass County and the Region . . . . .	26
Table 11	Age Structure, 2000 Cass County, City of Dowagiac, and Townships . . . . .	27

Table 12	Total Housing Units, 1990 and 2000 Cass County, Region, and State of Michigan .....	29
Table 13	Total Housing Units, 1990 and 2000 Cass County, City and Townships .....	30
Table 14	Increase in Housing Density, 2000 Cass County, City and Townships .....	32
Table 15	Housing Tenure and Occupancy, 2000 Cass County, Region, and State of Michigan .....	33
Table 16	Housing by Units in Structure, 2000 Cass County, Region, and State of Michigan .....	35
Table 17	Wetland Acreage by Category, Cass County .....	45
Table 18	Existing Land Use Acreage, Cass County .....	55
Table 19	Total Employment Forecast Cass County, 2007, 2012, and 2022 .....	78
Table 20	Population Forecast Elkhart-Goshen EA, 2002, 2007, 2012, and 2022 .....	81
Table 21	Population Forecast Cass County, 2002, 2007, 2012, and 2022 .....	81
Table 22	Number of Households Forecast Cass County, 2002, 2007, 2012, and 2022 .....	82
Table 23	New Housing Units Forecast Cass County, 2002, 2007, 2012, and 2022 .....	83

Table 24	Manufacturing Land Demand Cass County, 2007, 2012, and 2022 .....	85
Table 25	Warehousing Land Demand Forecast Cass County, 2007, 2012, and 2022 .....	86
Table 26	Industrial Services Land Demand Forecast Cass County, 2007, 2012, and 2022 .....	86
Table 27	Offices Land Demand Forecast Cass County, 2007, 2012, and 2022 .....	87
Table 28	Retail Trade Land Demand Forecast Cass County, 2007, 2012, and 2022 .....	87
Table 29	Total Commercial and Industrial Land Demand Forecast Cass County, 2007, 2012, and 2022 .....	88

---

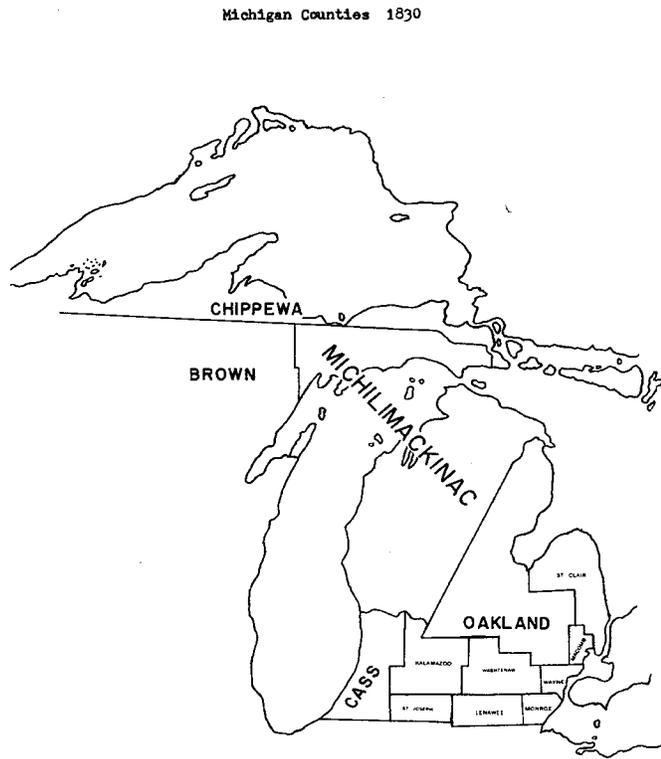
---

# INTRODUCTION

---

---

Established by the Territorial Legislature on November 15, 1829, and named in honor of Governor Lewis Cass, Cass County is today a vibrant and thriving collection of communities. Located in southwest Michigan just north of South Bend and Elkhart, it has something for everyone. For those who prefer country living, lakefront environments or small city life, it is here. Cass County has an excellent community college, a hospital and the Dowagiac Municipal Airport. It is also close to two major universities and four major hospitals.



Cass County is home to lakes, golf courses, tennis courts, hiking and biking trails, museums, art galleries, theater groups, libraries and restaurants. There is always something to do with festivals and cultural events year round.

Over 50,000 people call Cass County home; and Cass County Government and the townships, villages and the City of Dowagiac that make up Cass County touch the lives of residents to help maintain and improve their quality of life.

It is with the intent of preserving and enhancing this valued quality of life that the Cass County Planning Commission has prepared this Master Plan for Land Use. This Plan will be the

fundamental tool used by the Planning Commission as a guide to fulfilling the Commission's responsibilities over the next five years. This Master Plan is the first comprehensive update of the County's first plan, the Cass County General Development Plan, which was adopted in 1975.

## **LEGAL BASIS FOR THE MASTER PLAN**

The County Planning Act of the State of Michigan (Public Act 282 of 1945) expressly authorizes counties to engage in planning. The Act requires the Planning Commission to develop and adopt a basic plan as a guide for the development of the County. The Act further requires that this plan, at a minimum, addresses certain specific issues.

*The county plan shall address land use issues and may project 20 years or more into the future. The plan shall include maps, plats, charts, and descriptive, explanatory, and other related matter and shall show the planning commission's recommendations for the physical development of the county. The plan shall also include those of the following subjects which reasonably can be considered as pertinent to the future development of the county: (a) A land use plan and program. If the county has adopted a zoning ordinance under the county zoning act, 1943 PA 183, MCL 125.201 to 125.240, the land use plan and program shall consist in part of a classification and allocation of land for agriculture, residences, commerce, industry, recreation, ways and grounds, public buildings, schools, soil conservation, forests, woodlots, open space, wildlife refuges, and other uses and purposes. If the county has not adopted a zoning ordinance under the county zoning act, 1943 PA 183, MCL 125.201 to 125.240, the land use plan and program may be a general plan with generalized future land use maps. (b) The general location, character, and extent of streets, railroads, airports, bicycle paths, pedestrian ways, bridges, waterways, and water front developments; flood prevention works, drainage, sanitary sewers and water supply systems, public works for preventing pollution, and works for maintaining water levels; and public utilities and structures. (c) Recommendations as to the general character, extent, and layout for the*

*redevelopment or rehabilitation of blighted areas; and the removal, relocation, widening, narrowing, vacating, abandonment, or changes or use or extension of ways, grounds, open spaces, buildings, utilities, or other facilities. (d) Recommendations for implementing any of its proposals.” (M.C.L. 125.104)*

## **PURPOSE OF A MASTER PLAN**

There are two primary purposes of a county master plan. First, the Planning Commission is required to review all projects that involve the expenditure of County funds. The Master Plan is the basis for such review. Secondly the Planning Commission reviews all master plans and zoning ordinances of the townships within the County. Once again, this Master Plan is the basis of such review.

Just as importantly, though, the County’s Master Plan is an excellent resource and guide for all manner of development projects proposed or being considered within the County. Likewise, the Master Plan can be an excellent tool for the Planning Commission to use to advocate good planning and development throughout Cass County.

## **ORGANIZATION OF THE MASTER PLAN**

The Master Plan is divided into three functional parts. The first part is the inventory and analysis. This part is intended to answer the question, “Where are we today?” This includes an inventory of current development patterns, community resources, and natural resources. The following chapters are included in this first part:

- Demographic Analysis
- Housing Analysis
- Economic Analysis

- Existing Land Use Patterns
- Natural Resources Inventory
- Transportation Analysis
- Community Facilities Profile

The second part is the goals and objectives. This part is intended to answer the question, “Where do we want to be?” This part begins by projecting future population and housing. Following the projection of future growth, this part discusses the growth and development issues facing the County. Finally, the County’s goals and objectives and the future land use plan are presented. The chapters that are included in this part are:

- Land Demand Forecasts
- Strategic Issues
- Issues and Opportunities
- Goals and Objectives
- Alternative Development Scenarios
- Future Land Use Map

The final part of the Master Plan is the implementation plan. This part is intended to answer the question, “How do we get there?” This part describes the actions and activities that the County should pursue over the next five years. The goals and objectives of this Plan are ambitious, and the complete implementation of this Plan will depend on the amount of resources that are available. In addition the County’s undertakings, the implementation Plan also presents issues and ideas that the city, villages, and townships may wish to consider. This part of the plan is included in a single chapter, The Implementation Plan.

## **OTHER PLANS**

Although this is the Master Plan for Land Use, its implementation requires coordination with several other important planning projects.

### **Water and Sewer Master Plan**

In 1999, the Planning Commission and the Board of County Commissioners adopted the Water and Sewer Master Plan. That plan provided a comprehensive inventory of water and sewer infrastructure throughout the County. It also set forth a long range, twenty year plan to develop the infrastructure needed to sustain growth and development throughout the County.

The development of this Master Plan was coordinated with the Water and Sewer Master Plan. Indeed, the identification of the various growth areas on the Future Land Use Map is based substantially on the plans for development of water and sewer infrastructure. Thus the Water and Sewer Master Plan should be considered as an integral partner with this Master Plan for Land Use.



*Dowagiac's Sewage Treatment Plant*

### **Parks and Recreation Master Plan**

Likewise, the County's Parks and Recreation Master Plan is closely allied with this Master Plan. The provision of park facilities and recreation services enhances the quality of life that this Plan is intended to preserve.

### **Historical Reflections on Cass County**

Historical Reflections of Cass County was prepared by the Cass County Historical Commission in 1981 and it is an excellent inventory of the County's historic resources. It is a comprehensive inventory and should be consulted during the planning of land development. The quantity of information contained in that report greatly exceeds what can be included in this Plan, yet this Plan supports the preservation of the historic resources identified in that report.

### **Dowagiac River Watershed Project Management Plan**

The Dowagiac River Watershed Resource Papers presents a variety of avenues for preserving the excellent water quality of the Dowagiac River and will be a model for other watersheds. This Plan fully supports the efforts of this Project. Indeed, the Planning Commission intends that this Master Plan be seen as one tool for implementing this Project.

**PART 1**

**INVENTORY AND ANALYSIS**

---

---

# DEMOGRAPHIC ANALYSIS

---

---

This Chapter describes the population of Cass County using a variety of statistics and information. An understanding of a community's demographics is a fundamental aspect of planning. The growth and development that is the subject of this Master Plan is driven by the population, housing, employment opportunities, places to shop, and a range of public services including education, parks, solid waste disposal, clean drinking water and sewage disposal.

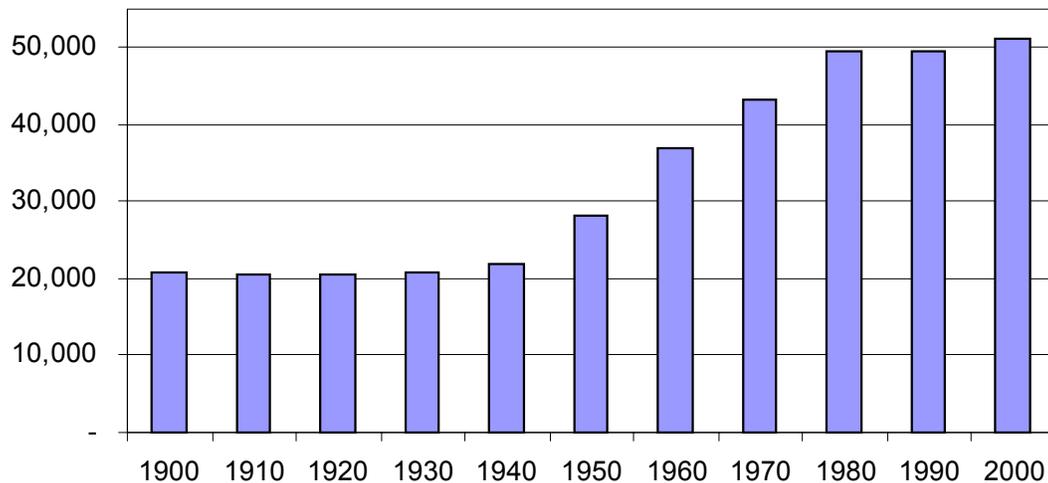
These development issues are all related to the population. Communities with more children have educational needs that differ from other communities. And those with a greater proportion of elderly residents will face different issues than those with more seasonal and recreational homes.

The purpose of this Chapter is to provide an understanding of the population of Cass County, how it is similar and how it is different from other communities, and how the demographics characteristics impact growth and development issues.

## **TOTAL POPULATION**

The total population of Cass County in 2000 was 51,104 people, which was a 3.3 percent increase of the 1990 population of 49,477. The historical population trend for Cass County is presented in Table 8, at the end of this Chapter, and is shown graphically in Figure 1.

**Figure 1**  
**Historical Population Trend, 1900 – 2000**  
**Cass County**



Source: McKenna Associates, Inc., 2002. Data from US Census Bureau

The County's population remained relatively stable from 1900 through 1940. From 1940 through 1980 the population grew significantly, increasing almost 126 percent during this period. During the previous two decades the population once again leveled-off, increasing only 3.2 percent from 1980 to 2000.

### **Intra-County Population**

The historical population growth was not distributed evenly throughout the County. The historical population of the townships and city are presented in Table 9 at the end of this Chapter. Looking specifically at the County's two recent growth periods, 1940 to 1980 and 1980 to 2000, several townships accounted for most of the County's growth. Table 1 below presents the growth and growth rates for the County, the city, and the townships for these two periods.

**Table 1**  
**Population Growth 1940 to 1980 and 1980 to 2000,**  
**Cass County, City of Dowagiac, and Townships**

	1940	1980	Change in Population 1940 to 1980		2000	Change in Population 1980 to 2000	
			Number	Percent		Number	Percent
Calvin Township	899	1,643	744	82.8%	2,041	398	24.2%
City of Dowagiac	5,007	6,307	1,300	26.0%	6,147	(160)	-2.5%
Howard Township	1,451	6,524	5,073	349.6%	6,309	(215)	-3.3%
Jefferson Township	838	1,963	1,125	134.2%	2,401	438	22.3%
LaGrange Township	2,296	3,526	1,230	53.6%	3,340	(186)	-5.3%
Marcellus Township	1,599	2,463	864	54.0%	2,712	249	10.1%
Mason Township	594	2,132	1,538	258.9%	2,514	382	17.9%
Milton Township	619	2,235	1,616	261.1%	2,646	411	18.4%
Newburg Township	883	1,383	500	56.6%	1,703	320	23.1%
Ontwa Township	1,145	5,787	4,642	405.4%	5,865	78	1.3%
Penn Township	1,115	2,044	929	83.3%	1,902	(142)	-6.9%
Pokagon Township	1,254	2,394	1,140	90.9%	2,199	(195)	-8.1%
Porter Township	1,148	3,857	2,709	236.0%	3,794	(63)	-1.6%
Silver Creek Township	1,177	3,361	2,184	185.6%	3,491	130	3.9%
Volinia Township	766	1,182	416	54.3%	1,174	(8)	-0.7%
Wayne Township	1,119	2,699	1,580	141.2%	2,861	162	6.0%
Cass County	21,910	49,499	27,589	125.9%	51,104	1,605	3.2%

Source: McKenna Associates, Inc., 2002. Population data from US Census Bureau.

During the first growth period, 1940 to 1980, 8 townships had higher growth rates than the County; four of these; Howard, Ontwa, Porter, and Silver Creek, accounted for 53 percent of the total population growth. Furthermore, during the second growth period, when the County's population increased by 3.3 percent, 6 townships and the City of Dowagiac experienced in a decline in population.

Not only did the level of growth change between these two periods, but the pattern of growth also changed. Of the four townships that accounted for the majority of growth in the first period, two experienced a decline in population in the second period, Howard and Porter Townships. A third,

Ontwa Township had a growth rate of less than half of the County's rate. Only Silver Creek Township continued to grow at a rate greater than the County as a whole. Finally, there were three townships that had a lower growth rate than the County during the first period, and a higher rate in the second period: Calvin, Marcellus, and Newburg.

### **Urban Population**

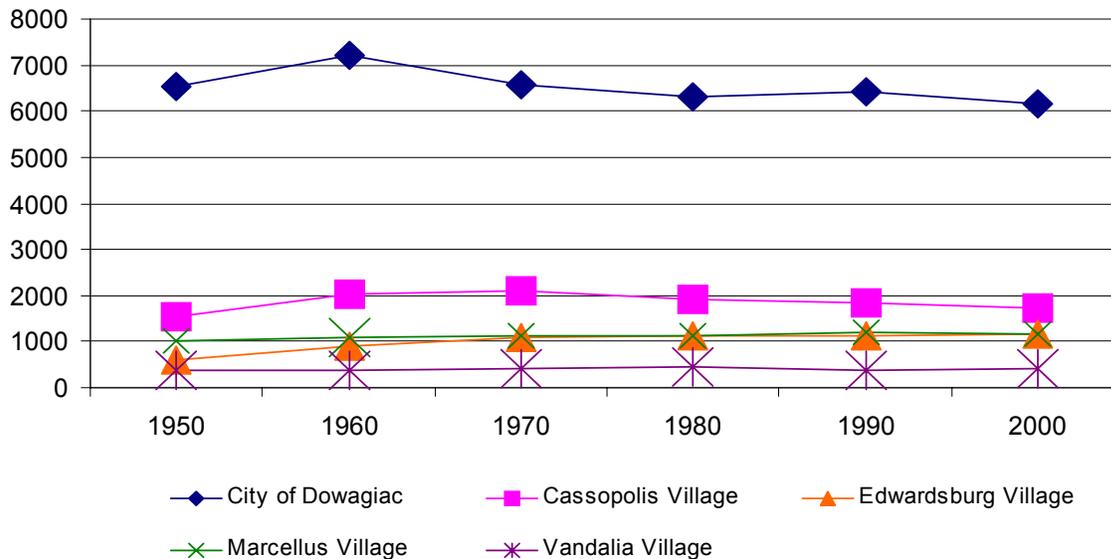
In regard to the pattern of growth within the County, another important issue is the relative growth of the urban areas: the City of Dowagiac and the Villages of Cassopolis, Edwardsburg, Marcellus, and Vandalia. The population trend for these urban areas is shown graphically in Figure 2 below, and presented in Table 9, at the end of this Chapter.

While the County was undergoing a population growth spurt, its urban areas were experiencing a variety of growth patterns. From 1950 to 1980 the City of Dowagiac decreased in population, while the villages all increased, by varying rates, with Edwardsburg's 84.3 percent growth rate leading the way and exceeding the County's overall rate. None of the other villages, however, exceeded the County's growth rate nor the State's even lower rate. Furthermore, during the County's relatively small population growth rate period from 1980 to 2000, 3 of the 5 urban places had declining populations. The other two, Edwardsburg and Marcellus, increased in population, albeit at a lower rate than the County's overall rate.



*Downtown Cassopolis*

**Figure 2**  
**Historical Population Trend, 1950 to 2000**  
**Urban Areas in Cass County**



Source: McKenna Associates, Inc., 2002. Population data from US Census Bureau.

This data indicates that the health of the County's urban places is not good. During the highest growth period, only Edwardsburg increased in population faster than the County's average. During the slowest growth period, a majority of urban places decreased in population, and none exceeded the County's average growth rate. Thus the County's growth during the past fifty years has been almost exclusively a rural phenomenon. This, of course, has important implications for growth and development policies. The data on these growth rates is presented in Table 2.

**Table 2**  
**Population Growth and Growth Rates, 1950 to 1980 and 1980 to 2000**  
**Urban Places of Cass County**

	Population 1950	Population 1980	Population Growth 1950 to 1980	Growth Rate 1950 to 1980	Population 2000	Population Growth 1980 to 2000	Growth Rate 1980 to 2000
City of Dowagiac	6,542	6,307	(235)	-3.6%	6,147	(160)	-2.5%
Cassopolis Village	1,527	1,933	406	26.6%	1,740	(193)	-10.0%
Edwardsburg Village	616	1,135	519	84.3%	1,147	12	1.1%
Marcellus Village	1,014	1,134	120	11.8%	1,162	28	2.5%
Vandalia Village	360	447	87	24.2%	429	(18)	-4.0%
Cass County	28,185	49,499	21,314	75.6%	51,104	1,605	3.2%
State of Michigan	6,371,766	9,262,078	2,890,312	45.4%	9,938,444	676,366	7.3%

Source: McKenna Associates, Inc., 2002. Population data from US Census Bureau.

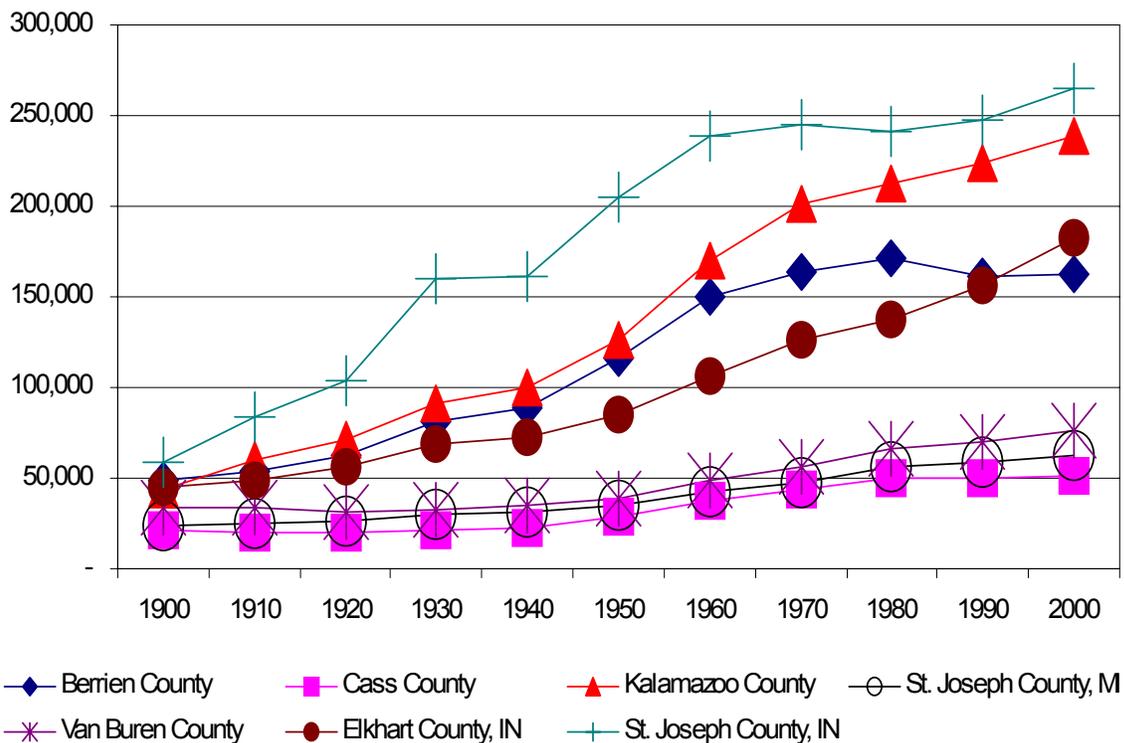
### Regional Population

Further understanding of population growth can be obtained by comparing Cass County's growth with the growth rate for the region and the State as a whole. For the present purposes, the region is defined as Cass County and the surrounding counties of Berrien, Kalamazoo, St. Joseph, and Van Buren in Michigan and Elkhart and St. Joseph in Indiana. The historical population counts for each of these counties and the State of Michigan are shown graphically in Figure 3. The data are presented in Table 11, at the end of this Chapter.

The graph clearly shows that the population trend in Cass County has been very similar to that in Van Buren and St. Joseph, Michigan, counties. The other counties, however, have had varying growth patterns, although all have generally exhibited a trend of increasing population. Table 3 presents the growth and growth rates for Cass County, the region and the State of Michigan. During each decade of Cass County's growth period, 1940 through 1980, the population growth rate exceeded that of the region and the State. In the two subsequent decades, the County's growth rate has been less than that for the region and that of the State.

Thus, when the region and the State were experiencing double-digit decennial growth rates, Cass County was also growing even faster. When the regional and State growth rates were much lower, Cass County experienced even less growth than the region and the State. Based on a regression analysis of this data, about 87 percent of the variation in the County’s population growth rate is explained by the variation in the regional and State growth rates. That is to say, most of the growth in the County’s population is driven by the factors that are driving population growth throughout the region and the State.

**Figure 3**  
**Historical Population Trend, 1900 to 2000**  
**Cass County and the Region**



Source: McKenna Associates, Inc., 2002. Population data from the US Census Bureau

**Table 3**  
**Population Growth Rates, 1940 – 2000**  
**Cass County, the Region and the State of Michigan**

	Cass County		Region		State of Michigan	
	Population	Growth Rate over previous	Population	Growth Rate over previous	Population	Growth Rate over previous
1940	21,910		512,429		5,256,106	
1950	28,185	28.6%	634,419	23.8%	6,371,766	21.2%
1960	36,932	31.0%	792,640	24.9%	7,823,194	22.8%
1970	43,312	17.3%	883,876	11.5%	8,875,083	13.4%
1980	49,499	14.3%	934,997	5.8%	9,262,078	4.4%
1990	49,477	0.0%	966,489	3.4%	9,295,297	0.4%
2000	51,104	3.3%	1,039,195	7.5%	9,938,444	6.9%

Source: McKenna Associates, Inc., 2002. Population data from US Census Bureau

### Implications of Population Growth

It has been shown in this section that the County's population growth is highly correlated with overall growth in the region and the State. This implies that, if present trends continue, population growth will continue relative to the forces that are driving growth in the region and the State. Thus, County-wide growth and development policies will generally only have limited impact on affecting the overall rates of population growth.

Within the County, the pattern of growth and development has varied throughout the various townships. In general, though, the County's urban places have experienced little of this growth. Thus planning policies should focus on improving the quality of life of these urban places in order to provide an attractive urban focus for future growth.

## RACE AND ETHNIC ORIGIN

An analysis of the race and ethnic origin of the population is useful for understanding the degree to which land use policies, as well as growth and development, may or may not disproportionately affect certain segments of the population. Such an analysis can also indicate those areas where the needs and desires of specific groups may need to be taken into particular account. Relevant data on race and ethnic origin are presented in Table 4.

For the 2000 Census, respondents were allowed to respond by indicating more than one race. For Cass County, 2.1 percent of the population indicated more than one race. While this result may or may not be significant, its impacts for planning and development are minimal. Thus, in the information below, the final race category includes both “other races” and those who indicated more than one race.

The information in Table 4 shows that Cass County is less racially and ethnically diverse than the State of Michigan as a whole. Indeed, non-whites are more than twice as prevalent throughout Michigan, 21.4 percent, as compared to Cass County where they constitute 10.8 percent of the population. While the relative lack of racial and ethnic diversity may or may not be an issue of public concern for the County’s residents, it does not impose any particular issues onto planning and zoning at the County level.

**Table 4**  
**Race and Ethnic Origin, 2000**  
**Cass County, City and Townships, and State of Michigan**

	Total Population	White alone		Black or African American alone		American Indian and Alaska Native alone	
		Number	Percent	Number	Percent	Number	Percent
Calvin Township	2,041	1,417	69.4%	474	23.2%	11	0.5%
City of Dowagiac	6,147	4,730	76.9%	961	15.6%	124	2.0%
Howard Township	6,314	5,925	93.8%	234	3.7%	26	0.4%
Jefferson Township	2,401	2,150	89.5%	170	7.1%	20	0.8%
LaGrange Township	3,340	2,428	72.7%	631	18.9%	14	0.4%
Marcellus Township	2,712	2,619	96.6%	22	0.8%	14	0.5%
Mason Township	2,514	2,437	96.9%	6	0.2%	13	0.5%
Milton Township	2,646	2,517	95.1%	58	2.2%	5	0.2%
Newburg Township	1,703	1,612	94.7%	33	1.9%	5	0.3%
Ontwa Township	5,865	5,676	96.8%	18	0.3%	49	0.8%
Penn Township	1,902	1,561	82.1%	235	12.4%	11	0.6%
Pokagon Township	2,199	1,912	86.9%	142	6.5%	24	1.1%
Porter Township	3,794	3,694	97.4%	24	0.6%	20	0.5%
Silver Creek Township	3,491	3,160	90.5%	29	0.8%	41	1.2%
Volinia Township	1,174	1,100	93.7%	30	2.6%	4	0.3%
Wayne Township	2,861	2,644	92.4%	60	2.1%	39	1.4%
Cass County	51,104	45,582	89.2%	3,127	6.1%	420	0.8%
State of Michigan	9,938,444	7,806,691	78.6%	1,402,047	14.1%	53,421	0.5%

	Asian alone		Native Hawaiian and Other Pacific Islander alone		All other races, alone and in combination		Hispanic, of any race	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Calvin Township	14	0.7%	-	0.0%	125	6.1%	51	2.5%
City of Dowagiac	35	0.6%	-	0.0%	297	4.8%	153	2.5%
Howard Township	11	0.2%	2	0.0%	116	1.8%	61	1.0%
Jefferson Township	6	0.2%	-	0.0%	55	2.3%	29	1.2%
LaGrange Township	74	2.2%	-	0.0%	193	5.8%	62	1.9%
Marcellus Township	4	0.1%	-	0.0%	53	2.0%	31	1.1%
Mason Township	18	0.7%	-	0.0%	40	1.6%	42	1.7%
Milton Township	10	0.4%	-	0.0%	56	2.1%	43	1.6%
Newburg Township	16	0.9%	-	0.0%	37	2.2%	22	1.3%
Ontwa Township	16	0.3%	2	0.0%	104	1.8%	50	0.9%
Penn Township	40	2.1%	-	0.0%	55	2.9%	19	1.0%
Pokagon Township	14	0.6%	-	0.0%	107	4.9%	119	5.4%
Porter Township	3	0.1%	-	0.0%	53	1.4%	51	1.3%
Silver Creek Township	5	0.1%	-	0.0%	256	7.3%	352	10.1%
Volinia Township	3	0.3%	-	0.0%	37	3.2%	44	3.7%
Wayne Township	6	0.2%	-	0.0%	112	3.9%	104	3.6%
Cass County	275	0.5%	4	0.0%	1,696	3.3%	1,233	2.4%
State of Michigan	175,311	1.8%	2,145	0.0%	174,952	1.8%	323,877	3.3%

Source: U.S. Bureau of the Census, Census 2000

NOTE: For information on confidentiality protection, nonsampling error, and definitions,  
see <http://factfinder.census.gov/home/en/datanotes/expplu.html>.

Although the County is relatively less diverse, there are several townships in which non-whites make up a significant portion of the population. African-Americans, constitute a substantial portion of the population in the City of Dowagiac, and Calvin, LaGrange and Penn Townships. The presence of American Indians and Alaskan Natives is higher in Cass County than in the State as a whole, and the City of Dowagiac and Pokagon, Silver Creek, and Wayne townships have a higher proportion than the County. The higher rate of Native Americans in the County's population is related to the location of the Pokagon Band of the Pottawatomie Indian Tribe in the County, with their tribal headquarters near Dowagiac. Asians make up a significantly larger portion of the population in LaGrange and Penn townships than in the State as a whole. Finally, Hispanics make up a relatively large portion of the population in Pokagon and Silver Creek townships. Thus, there are patches of racial and ethnic diversity spread throughout Cass County.

The most important of these are the higher percentage of African-Americans in Dowagiac, and Calvin, LaGrange, and Penn Townships, and the higher percentage of Hispanics in Silver Creek Township. In these communities, the needs and desires should be taken into account. At a minimum, efforts should be made to assure that their voices are heard during the planning and development processes.

## **AGE STRUCTURE**

An analysis of the age of the County's population is important to planning on several very basic grounds. First, communities with more school age children will face schools and education issues more intensely than other communities. Or, those with more elderly residents will face different issues, such as affordability of property taxes, transportation and accessibility, and service provision. Information regarding specific age groups is presented in Table 5.

**Table 5**  
**Age Structure Measures, 2000**  
**Cass County, City and Townships, and State of Michigan**

	Total Population	Median Age	Age under 18		Age 65 and over	
			Number	Percent	Number	Percent
Calvin Township	2,041	37.6	538	26.4%	236	11.6%
City of Dowagiac	6,147	33.8	1,725	28.1%	947	15.4%
Howard Township	6,309	40.8	1,449	23.0%	875	13.9%
Jefferson Township	2,401	40.8	578	24.1%	355	14.8%
LaGrange Township	3,340	37.3	881	26.4%	459	13.7%
Marcellus Township	2,712	35.2	750	27.7%	345	12.7%
Mason Township	2,514	38.4	637	25.3%	281	11.2%
Milton Township	2,646	40.1	691	26.1%	284	10.7%
Newburg Township	1,703	38.3	445	26.1%	219	12.9%
Ontwa Township	5,865	38.7	1,459	24.9%	842	14.4%
Penn Township	1,902	41.1	477	25.1%	295	15.5%
Pokagon Township	2,199	39.8	519	23.6%	340	15.5%
Porter Township	3,794	41.5	884	23.3%	498	13.1%
Silver Creek Township	3,491	40.0	885	25.4%	526	15.1%
Volinia Township	1,174	36.4	349	29.7%	125	10.6%
Wayne Township	2,861	36.9	786	27.5%	297	10.4%
Cass County	51,104	38.5	13,053	25.5%	6,927	13.6%
State of Michigan	9,938,444	35.5	2,595,767	26.1%	1,219,018	12.3%

Source: McKenna Associates, Inc., 2002. Data from US Census Bureau.

Median age is that age at which one-half of the population is older and one-half is younger. The County's median age is 38.5 years, which is 3 years older than the State's median age. Based on the variance of the median age of the City and the townships, the populations of the City of Dowagiac and Marcellus Township are significantly younger than the rest of the County, and younger than the State as a whole. In fact, these were the only townships with a median age lower than the State's. At the same time, Howard, Jefferson, Penn, and Porter townships are significantly older than the remainder of the County.

Another important aspect of the age structure is the percentage of the population under the age of 18. For Cass County as a whole, 25.5 percent of the population is under the age of 18. This rate is slightly less than that for the State. The townships with significantly fewer individuals under the age of 18 are Howard, Porter and Pokagon. The City of Dowagiac and Marcellus and Volinia Townships have a significantly higher percentage of the population under the age of 18.

The final important age category is the population over the age of 65. For Cass County, 13.6 percent of the population is over the age 65, as compared to 12.3 percent for the State as a whole. Wayne, Volinia, Milton, and Mason townships have a significantly lower percentage of the population over the age of 65, while the City of Dowagiac and Silver Creek, Pokagon, and Penn townships have a significantly higher percentage.

Based on median age, Cass County is older than the State as a whole. The County's population has slightly fewer individuals under the age of 18 and slightly more that are over the age of 65. However, these differences are not substantially different than what would be expected for a rural county. Furthermore, it does not appear that the age structure of the County's population introduces any extraordinary issues for planning and development.

Based on the three aspects of the age structure described in this section, Howard, Penn, Pokagon, and Porter townships have issues in regard to an older population. At the same time, the City of Dowagiac and Marcellus and Volinia townships have issues related to a younger population, relative to the remainder of the County.

## **HOUSEHOLD COMPOSITION**

The final demographic issue for analysis is household composition. While the population as a whole and the percentage in certain age groups impact the nature of public services, it is the collection of

individuals into households that poses issues for the physical development of the County. Information regarding relevant aspects of household composition are presented in Table 6.

**Table 6**  
**Household Composition, 2000**  
**Cass County and State of Michigan**

	Cass County	State of Michigan
Total Population	51,104	9,938,444
Population in households	50,360	9,688,555
Number of households	19,676	3,785,661
Average household size	2.56	2.56
Average family size	2.98	3.10
Married couple households	11,447	1,947,710
Percent of total households	58.2%	51.4%
Female householder, no husband present	1,955	473,802
Percent of total households	9.9%	12.5%
Households with individuals under 18	6,814	1,347,469
Percent of total households	34.6%	35.6%
Households with individuals over 65	4,887	862,730
Percent of total households	24.8%	22.8%
Householder 65 or older living alone	1,848	355,414
Percent of total households	9.4%	9.4%

Source: McKenna Associates, Inc., 2002. Data from US Census Bureau

This information indicates that the household composition in Cass County is similar to that for the State as a whole. The average household size, 2.56, is the same for both, although the County's average family size, at 2.98, is smaller than the State's 3.10. A greater portion of the County's households are married couples, and a smaller percentage are female-headed households with no husband present. While these differences are significant, they are not out of the ordinary for rural areas. Finally, the percentage of households in Cass County with an individual over the age of 65 is higher than that for the State. However, the incidence of individuals aged 65 or older living alone is the same for the County as it is for the State.

Among the various townships, there are notable differences. Penn, Silver Creek, Porter, and Howard townships had the lowest percentage of households with an individual under the age of 18 while Marcellus and Volinia townships had the highest. The City of Dowagiac and Penn, Silver Creek, and Pokagon Townships had the highest percentage of households with an individual over the age of 65, while Wayne, Milton, Mason, and Volinia Townships had the lowest percentage. Finally, several townships had a slightly higher incidence of individuals over the age of 65 living alone. The rate in the City of Dowagiac, at 15.4 percent, is 64 percent higher than the rate for the County and the State. Indeed, the City of Dowagiac accounted for over 20 percent of all of such households in the County.

The assessment of household composition for Cass County indicates that there are no out of the ordinary issues that should impact planning and development. In regard to individual townships, Marcellus and Volinia have issues in regard to the number of households with individuals under the age of 18. Finally, the incidence of individuals over the age of 65 living alone is a significant issue for the City of Dowagiac.

## DEMOGRAPHIC ANALYSIS DATA

**Table 7**  
**Historical Population Trend 1900 – 2000**  
**Cass County**

Year	Population	Growth Rate
2000	51,104	3.3%
1990	49,477	0.0%
1980	49,499	14.3%
1970	43,312	17.3%
1960	36,932	31.0%
1950	28,185	28.6%
1940	21,910	4.9%
1930	20,888	2.4%
1920	20,395	-1.1%
1910	20,624	-1.2%
1900	20,876	

Source: McKenna Associates, Inc., 2002  
Data from US Census Bureau

**Table 8**  
**Historic Population Trend, 1940 – 2000**  
**Cass County, City of Dowagiac, and Townships**

	1940	1950	1960	1970	1980	1990	2000
Calvin Township	899	996	1,172	1,347	1,643	1,813	2,041
City of Dowagiac	5,007	6,542	7,208	6,583	6,307	6,409	6,147
Howard Township	1,451	2,952	4,622	5,497	6,524	6,378	6,309
Jefferson Township	838	987	1,255	1,718	1,963	2,097	2,401
LaGrange Township	2,296	2,488	3,321	3,583	3,526	3,421	3,340
Marcellus Township	1,599	1,621	1,814	2,006	2,463	2,553	2,712
Mason Township	594	590	853	1,519	2,132	2,450	2,514
Milton Township	619	1,179	1,541	1,727	2,235	2,284	2,646
Newburg Township	883	907	1,023	1,174	1,383	1,627	1,703
Ontwa Township	1,145	2,020	3,772	5,224	5,787	5,592	5,865
Penn Township	1,115	1,164	1,522	1,775	2,044	1,877	1,902
Pokagon Township	1,254	1,518	1,935	2,189	2,394	2,188	2,199
Porter Township	1,148	1,492	2,001	2,765	3,857	3,859	3,794
Silver Creek Township	1,177	1,773	2,108	2,886	3,361	3,213	3,491
Volinia Township	766	774	815	986	1,182	1,048	1,174
Wayne Township	1,119	1,272	1,970	2,333	2,699	2,668	2,861
Cass County	21,910	28,185	36,932	43,312	49,499	49,477	51,104

Source: US Census Bureau

**Table 9**  
**Historical Population Trend, 1950 to 2000**  
**Urban Places of Cass County**

	1950	1960	1970	1980	1990	2000
City of Dowagiac	6542	7208	6583	6307	6409	6147
Cassopolis Village	1527	2027	2108	1933	1822	1740
Edwardsburg Village	616	902	1107	1135	1142	1147
Marcellus Village	1014	1073	1139	1134	1193	1162
Vandalia Village	360	357	427	447	357	429

Source: US Census Bureau

**Table 10**  
**Historical Population Trend, 1900 to 2000**  
**Cass County and the Region**

	1900	1910	1920	1930	1940	1950
Berrien County	49,165	53,622	62,653	81,066	89,117	115,702
Cass County	20,876	20,624	20,395	20,888	21,910	28,185
Kalamazoo County	44,310	60,427	71,225	91,368	100,085	126,707
St. Joseph County, MI	23,889	25,499	26,818	30,618	31,749	35,071
Van Buren County	33,274	33,185	30,715	32,637	35,111	39,184
Elkhart County, IN	45,052	49,008	56,384	68,875	72,634	84,512
St. Joseph County, IN	58,881	84,312	103,304	160,033	161,823	205,058
Regional Total	275,447	326,677	371,494	485,485	512,429	634,419
Michigan	2,420,982	2,810,173	3,668,412	4,842,325	5,256,106	6,371,766

Source: US Census Bureau

	1960	1970	1980	1990	2000
Berrien County	149,865	163,875	171,276	161,378	162,453
Cass County	36,932	43,312	49,499	49,477	51,104
Kalamazoo County	169,712	201,550	212,378	223,411	238,603
St. Joseph County, MI	42,332	47,392	56,083	58,913	62,422
Van Buren County	48,395	56,173	66,814	70,060	76,263
Elkhart County, IN	106,790	126,529	137,330	156,198	182,791
St. Joseph County, IN	238,614	245,045	241,617	247,052	265,559
Regional Total	792,640	883,876	934,997	966,489	1,039,195
Michigan	7,823,194	8,875,083	9,262,078	9,295,297	9,938,444

Source: US Census Bureau

**Table 11**  
**Age Structure, 2000**  
**Cass County, City of Dowagiac, and Townships**

	Total Population	Median Age	Age under 18		Age 65 and over	
			Number	Percent	Number	Percent
Calvin Township	2,041	37.6	538	26.4%	236	11.6%
City of Dowagiac	6,147	33.8	1,725	28.1%	947	15.4%
Howard Township	6,309	40.8	1,449	23.0%	875	13.9%
Jefferson Township	2,401	40.8	578	24.1%	355	14.8%
LaGrange Township	3,340	37.3	881	26.4%	459	13.7%
Marcellus Township	2,712	35.2	750	27.7%	345	12.7%
Mason Township	2,514	38.4	637	25.3%	281	11.2%
Milton Township	2,646	40.1	691	26.1%	284	10.7%
Newburg Township	1,703	38.3	445	26.1%	219	12.9%
Ontwa Township	5,865	38.7	1,459	24.9%	842	14.4%
Penn Township	1,902	41.1	477	25.1%	295	15.5%
Pokagon Township	2,199	39.8	519	23.6%	340	15.5%
Porter Township	3,794	41.5	884	23.3%	498	13.1%
Silver Creek Township	3,491	40.0	885	25.4%	526	15.1%
Volinia Township	1,174	36.4	349	29.7%	125	10.6%
Wayne Township	2,861	36.9	786	27.5%	297	10.4%
Cass County	51,104	38.5	13,053	25.5%	6,927	13.6%
State of Michigan	9,938,444	35.5	2,595,767	26.1%	1,219,018	12.3%

Source: McKenna Associates, Inc., 2002. Data from US Census Bureau.

---

---

# H O U S I N G   A N A L Y S I S

---

---

The previous Chapter described the population of Cass County. A firm understanding of the people who reside in the County is fundamental to understanding growth and development issues. This Chapter is concerned with the impact of population growth that is most noticeable upon the landscape: the housing in which the County's residents live.

## H O U S I N G   U N I T S

A housing unit is the basic unit of analysis in the housing assessment. A housing unit is a single, individual dwelling, whether it is a single-family detached house, a single apartment in an apartment building, or a mobile home. This section assess the quantity of housing in the County. Later sections will investigate issues of housing types and quality.



According to the 2000 census, there were 23,884 housing units in Cass County. This represents an increase of 5.5 percent of the 22,644 units in the County in 1990. The growth in housing exceeds the growth rate in population, which is a fairly common trend throughout the State and the nation as the average number of people per house continued decreasing during the previous decade. The total number of housing units in Cass County, the region, and the State, and the increase from 1990 to 2000, is presented in Table 12.

**Table 12**  
**Total Housing Units, 1990 and 2000**  
**Cass County, Region, and State of Michigan**

	Total Housing Units		Increase 1990 to 2000	Growth Rate 1990 to 2000
	1990	2000		
Cass County	22,644	23,884	1,240	5.5%
Berrien County	69,532	73,445	3,913	5.6%
Kalamazoo County	88,955	99,250	10,295	11.6%
St. Joseph County, MI	24,242	26,503	2,261	9.3%
Van Buren County	31,530	33,975	2,445	7.8%
Elkhart County, IN	60,182	69,791	9,609	16.0%
St. Joseph County, IN	97,956	107,013	9,057	9.2%
Regional Total	395,041	433,861	38,820	9.8%
State of Michigan	3,847,926	4,234,279	386,353	10.0%

*Source: McKenna Associates, Inc., 2002. Data from US Census Bureau*

This information shows that even though Cass County experienced an increase in total housing from 1990 to 2000, the growth rate was only 56 percent of that for the region as a whole. Furthermore, the region's growth rate was slightly less than that for the State as a whole. Indeed, Cass County had the lowest growth rate in total housing in the region.

As with total population, the County-wide growth rate in housing masks what is going on within the County. The total housing for 1990 and 2000 for the City and the townships is presented in Table 13 below. Housing growth rates in the County ranged from a low of -0.4 percent in Penn Township to a high of 22.4 percent in Milton Township.

The largest increases in total housing units were in Ontwa, Howard, Milton, and Calvin Townships. The highest growth rates were in Milton, Calvin, Jefferson, and Ontwa townships, all of which exceeded the regional and State-wide growth rates.

**Table 13**  
**Total Housing Units, 1990 and 2000**  
**Cass County, City and Townships**

	Total Housing Units		Increase 1990 to 2000	
	1990	2000	Number	Percent
Calvin Township	874	999	125	14.3%
City of Dowagiac	2,624	2,631	7	0.3%
Howard Township	2,476	2,663	187	7.6%
Jefferson Township	841	957	116	13.8%
LaGrange Township	1,548	1,607	59	3.8%
Marcellus Township	1,133	1,186	53	4.7%
Mason Township	934	1,021	87	9.3%
Milton Township	793	971	178	22.4%
Newburg Township	765	781	16	2.1%
Ontwa Township	2,404	2,653	249	10.4%
Penn Township	1,285	1,280	(5)	-0.4%
Pokagon Township	896	912	16	1.8%
Porter Township	2,020	2,040	20	1.0%
Silver Creek Township	2,304	2,362	58	2.5%
Volinia Township	557	588	31	5.6%
Wayne Township	1,190	1,231	41	3.4%
Cass County	22,644	23,884	1,240	5.5%

Source: McKenna Associates, Inc., 2002. Data from US Census Bureau

The growth in total housing units is important because it indicates the areas of the County where the most land is being converted into residential uses. These are areas where the growth will most likely be noticeable. In such areas planning takes on more importance than it does in other areas where the growth in housing is much less.

The rate of growth also has important implications for planning. Often it is in more rural, more sparsely populated areas that the growth in housing is felt because the jurisdictions are less likely to be equipped to plan and deal with increases as effectively. For example, while Howard Township had the second highest increase in the number of housing units, the rate of growth was less than the regional and State-wide growth rates. Thus, the additional housing is less likely to overwhelm local

resources. Conversely, the number of new housing units in Jefferson Township was less than in Howard, but the rate of growth was substantially higher. Thus, even though there were fewer new houses, the increase is likely to be more burdensome upon the resources of Jefferson Township than upon Howard Township.

One final way of viewing the housing growth is to consider the increase in housing density in each of the County's municipal subdivisions. This information is presented in Table 14.

This information puts the growth in housing into perspective. For instance, Ontwa Township's growth rate was only the fourth highest, yet its increase in housing density is substantially higher than any other township, and is more than 5 times greater than the County's overall increase in density. The increase in density is an indicator of how residents are likely to perceive the rate of growth. Thus, the residents of Ontwa Township are likely to perceive that their community is growing more rapidly than other communities in the County. Similarly, the residents of Volinia might not recognize that the housing in their community has grown at a faster rate than in the County as a whole.



*Residential Dwelling, Dowagiac*

**Table 14**  
**Increase in Housing Density, 2000**  
**Cass County, City and Townships**

	Land Area (sq. miles)	Housing Density		Density Increase
		1990	2000	
Calvin Township	34.42	25.39	29.02	3.63
City of Dowagiac	4.02	652.74	654.48	1.74
Howard Township	34.83	71.09	76.46	5.37
Jefferson Township	35.00	24.03	27.34	3.31
LaGrange Township	33.52	46.18	47.94	1.76
Marcellus Township	33.33	33.99	35.58	1.59
Mason Township	20.27	46.08	50.37	4.29
Milton Township	21.27	37.28	45.65	8.37
Newburg Township	34.59	22.12	22.58	0.46
Ontwa Township	19.53	123.09	135.84	12.75
Penn Township	33.65	38.19	38.04	-0.15
Pokagon Township	34.56	25.93	26.39	0.46
Porter Township	51.74	39.04	39.43	0.39
Silver Creek Township	32.17	71.62	73.42	1.80
Volinia Township	34.37	16.21	17.11	0.90
Wayne Township	34.27	34.72	35.92	1.20
Cass County	491.54	46.07	48.59	2.52

*Source: McKenna Associates, Inc., 2002. Data from US Census Bureau  
Land area based on Census 2000.*

## TENURE AND OCCUPANCY

Another important aspect of the County's housing is the degree to which it is owner-occupied or rented and the degree to which it is occupied or vacant. This section describes the tenure and occupancy of the County's housing stock. This information for the County, the region and the State is presented in Table 15.

Cass County has a significantly higher percentage of housing that is for seasonal use. This, however, is expected in light of the substantial number of lakes and lake front property. If such housing is taken out of the calculation, Cass County has a ratio of occupied to vacant housing that is between the regional and state ratios.

**Table 15**  
**Housing Tenure and Occupancy, 2000**  
**Cass County, Region, and State of Michigan**

	Cass County	Region	State of Michigan
Total housing units	23,884	433,861	4,234,279
Occupied housing units	19,676	394,984	3,785,661
Percent of total	82.4%	91.0%	89.4%
Vacant housing units	4,208	38,877	448,618
Percent of total	17.6%	9.0%	10.6%
For seasonal, recreational or occasional use	3,031	15,478	233,922
Percent of total	12.7%	3.6%	5.5%
Owner-occupied units	16,106	283,717	2,793,124
Percent of total	81.9%	71.8%	73.8%
Renter occupied units	3,570	111,267	992,537
Percent of total	18.1%	28.2%	26.2%

*Source: McKenna Associates, Inc., 2002. Data from US Census Bureau*

The percentage of occupied housing that is owner-occupied is also significantly higher in Cass County than in the region and the State. Such a high percentage, however, is not out of the ordinary for a rural jurisdiction. Large apartment developments and other dense residential housing are more often renter-occupied, and these tend to be located in larger, more urban areas, where water, sewer, and other infrastructure are available.

Even though the smaller percentage of renter-occupied housing units is not unexpected, it does have implications for planning and development in the County. Rental housing is often a first step for

individuals when they first leave home. A lack of rental opportunities can be an impetus for young adults to leave the County. On the other hand, if young adults are prone to leave the County, then there would be less of a market for rental housing.

Regardless of the direction of cause and effect, this correlation exists for Cass County. Individuals aged 20 to 24 constitute 4.8 percent of the County's population, compared to 6.5 percent for the State. Individuals aged 25 to 34 account for 11.6 percent of Cass County's population and 13.7 percent for the State. This age difference would appear to correlate with the County's relative lack of rental housing.

Further investigation is warranted in regard to the policy implications. If young adults leave the County because of a lack of affordable rental housing, then policies directed at increasing the provision of such housing might be warranted. If young adults leave the County due to a lack of employment opportunities, then policies directed at increasing jobs might be warranted, with the expectation that the market would provide appropriate housing as needed.

The final implication of the tenure and occupancy information is related to seasonal housing. In 2000 there were over 3000 seasonal houses in the County, more than one out of every ten housing units. The population who use these houses for seasonal recreational use can be considered tourists, and the money they spend in the County is of great benefit to the local economy. However, as seasonal houses are converted into retirement homes, there is the potential for substantial population increases. Thus, while the County and its municipal subdivisions currently reap the benefits of the property taxes on seasonal homes, conversion into retirement homes could lead to additional residents requiring public services without a corresponding rise in property tax revenue.

## HOUSING TYPES

This section describes the type of housing in Cass County. The information is presented in Table 16.



*Conventional Townhouse Development*

Single-family detached housing constitutes a substantially higher percentage of Cass County’s housing than it does of that in the region and the State. All types of multi-family dwellings are a smaller percentage of housing in the County than in the region and the State. However, this is not unexpected in a rural jurisdiction, for the reasons discussed in the previous sections in this Chapter.

**Table 16**  
**Housing by Units in Structure, 2000**  
**Cass County, Region, and State of Michigan**

	Cass County		Region		State of Michigan	
	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	23,884	100.0%	433,861	100.0%	4,234,279	100.0%
1-unit, detached	19,711	82.5%	312,224	72.0%	2,988,818	70.6%
1-unit, attached	208	0.9%	9,745	2.2%	164,910	3.9%
2 units	406	1.7%	13,598	3.1%	146,414	3.5%
3 or 4 units	295	1.2%	15,736	3.6%	118,067	2.8%
5 to 9 units	230	1.0%	17,324	4.0%	169,946	4.0%
10 to 19 units	133	0.6%	14,776	3.4%	144,848	3.4%
20 or more units	333	1.4%	21,936	5.1%	216,573	5.1%
Mobile home	2,565	10.7%	28,291	6.5%	277,158	6.5%
Boat, RV, van, etc.	3	0.0%	231	0.1%	7,545	0.2%

*Source: McKenna Associates, Inc., 2002. Data from US Census Bureau*

Mobile homes constitute a significantly higher proportion of housing in Cass County than in the region and the State. Indeed, mobile homes are 64.7 more prevalent in Cass County than in the region as a whole.

At times there appears to be a generally poor public perception of manufactured housing. However, in recent years the quality of both the housing units themselves as well as manufactured housing developments has greatly exceeded public perceptions. Manufactured housing can be a high quality, safe, and affordable housing option.

Regardless of public perception, manufactured housing will continue to be a significant and growing component of Cass County's housing stock. Thus, planning and development needs to take such housing into account.



*Manufactured Housing*

---

---

# T R A N S P O R T A T I O N   A N A L Y S I S

---

---

Perhaps the most significant, major transportation project since the completion of the previous County master plan has been the construction M-217, which runs from Union to County Road 17 in Indiana, at the Indiana Turnpike. This road was being completed at the time this Plan was developed. M-217 will provide quick and easy access from lower Cass County to this major interstate highway, and has the potential to enhance economic development.

This section summarizes the existing traffic conditions and data, identifies current roadway improvement plans and outlines traffic related guidelines the County should consider that will help maintain an efficient and safe roadway system in the future.

## **R O A D   C L A S S I F I C A T I O N   S Y S T E M**

As part of the planning process, it is important to identify the function of the roadways that make up the County's system. Identification of road classifications assists in the determination of providing recommendations for appropriate land uses and zoning code standards along the various routes. Implementation of capacity and access management standards helps preserve the public investment and maintains an efficient vehicular transportation system. The functional classifications of roadways within Cass County are briefly noted below.

### **U.S. Highways**

The function of this type of roadway is to facilitate the through movement of traffic on a regional basis between communities and other major activity centers. Highway US-12 is the only roadway of this type and runs East and West along the southern edge of Cass County. No state expressways or freeways are planned for Cass County. US-12 is under the jurisdiction of the Michigan Department of Transportation (MDOT).

### State Highways

These major routes are also under the jurisdiction of MDOT and are primarily for the movement of regional traffic between communities, although they also provide access to adjacent properties. M-60, M-62, M-51, M-40, M-216, and M-152 are the at-grade state highways that provide the through route road system in the County. M-60 runs East and West through the County and connects the Village of Cassopolis with Three Rivers



*M-60 Heading Towards US-12*

and US-131 to the east, and Niles to the west. M-62 runs North and South and connects Cassopolis to Dowagiac to the north and Edwardsburg to the south. M-51 runs mainly north and south through the northeastern section of Cass County, it connects Dowagiac with Interstate-94 to the north and Niles to the south. M-40 runs north and south in the eastern portion of the county and connects Marcellus to US-12 to the south and Interstate 94 to the north. M-216 connects Marcellus to US-131 to the east, and M-152 connects Dowagiac to the Sister Lakes area and Berrien County to the west.

### County Primary Roads (Class A or B)

County primary roads are those that serve longer trips within urban areas or link adjacent population centers and major arterials. County primaries are designed to accommodate moderate to large traffic volumes dependent upon their overall design and construction. Speeds on these roadways are usually in the 35-55 mph range. Access to adjacent development is usually provided although some constraints regarding the design of a particular road may affect the extent of available access. Primary roads are designated as either Class A (all weather or seasonal) or Class B (seasonal) roads.

Examples of County primary roads include Marcellus Hwy., Pokagon Hwy., Decatur Rd., Indian Lake Rd., Dutch Settlement St., and Redfield St. The Cass County Road Commission maintains 267.33 miles of County primary roads.

### **County Local Roads**

These roads collect and distribute traffic to and from higher classification roads. Traffic mobility is impeded through the allowance of additional curb cuts or access points to adjacent properties. These paved or gravel roadways are typically designed for speed limits in the 35-45 mph range. The Cass County Road Commission maintains approximately 738.68 miles of local County roads.

## **T R A F F I C   C O U N T S**

Traffic volume counts are a numeric tabulation based upon usage of a particular segment of roadway and are tools used to determine if roads are meeting or exceeding their designed capacity. The Cass County Road Commission maintains traffic volume counts for primary County roads, and the Michigan Department of Transportation (MDOT) maintains data for state highways and interstates. These 24-hour traffic counts, commonly referred to as Average Daily Traffic (ADT), can help identify where the volumes may be approaching or exceeding the design capacity of the road. Traffic counts are not consistently collected for major and local streets under a municipality's or County's jurisdiction, but when taken do provide a "snapshot" of the current capacity and efficiency of the road and trends in vehicle travel.

According to MDOT's report of the annual average 24-hour traffic volume, there are two areas that experience over 10,000 vehicles per day, M-51 from Dowagiac to Edwards Road (11,900 vehicles) and M-60 from Baron Lake to Niles (10,400 vehicles). Segments of US-12 experience a high traffic volume ranging from 6,000 to 8,000 vehicles per day with larger volumes of approximately 8,000

vehicles per day experienced at the Calvin Center Road intersection. M-51 from, and M-62 out of Dowagiac experience a range of 6,000 to 8,000 vehicles per day. M-62 from Cassopolis to Edwardsburg experiences approximately 6,500 vehicles per day.

## **TRANSPORTATION IMPROVEMENTS**

The County Road Commission has instituted and continues a program of reconstructing or resurfacing County roadways each year. Current 2002 plans include the reconstruction of Dailey Road between Pokagon Highway and Beeson Road and Brownsville Road from M-60 to Crooked Creek Road, in addition to basic repaving and maintenance work on County roads within the fifteen townships.

The road commission is completing a major project to connect Calvin Center Road to CR 17 in Indiana, linking Cass County to new business and residential developments. A new four lane highway will be constructed between Kessington Road and Union Road, and will extend to the I-80 toll road in Northern Indiana.

This new road, M-217, has several implications for planning and land development. First, this route puts the lower part of Cass County in closer proximity to Northern Indiana, I-80, the City of Elkhart, and the major new land development project, Elkhart East. Over the long term, this proximity will most likely lead to growth and development pressures in this area of the County.

Secondly, this new road opens the way for commerce and economic development. M-217 will connect US 12 to I-80. This can benefit Edwardsburg. However, connections between M-217 and Cassopolis and Dowagiac are limited and problematic. Thus, the ability for economic development in these two cities will be limited at best. Dowagiac has other connections to major transportation

routes. For Cassopolis, however, additional planning is necessary in order to realize economic gains from M-217.

It is unlikely that additional transportation corridors will be warranted in the short- or mid-term. Thus, it is imperative that transportation and access management become integral parts of the planning processes in this area of the County in order that development does not lead to traffic congestion that could choke this opportunity.



*M-217 During Construction*

---

---

# N A T U R A L R E S O U R C E S

---

---

There are numerous natural resources throughout Cass County. The natural environment creates both opportunities for and constraints to growth and development. For example, the numerous lakes and rivers are attractive for recreation and as amenities for residential uses. At the same time, the flood plains associated with rivers are not suitable for development.

## **S O I L S**

Soils are a key component in determining the types of development suited to a particular property. Certain soils have the potential to swell when wet and to shrink when dry. These soils require special foundations and thus increase the costs of developing a property. Other soils have a high clay content and are not very permeable, or are permeable but have a very high water table. These soils are generally not well suited for on-site septic drain fields.

There are other soils that have a moderate permeability rate that is well suited for septic systems. However, these soils tend to be highly productive for agricultural uses. This creates one of the most difficult quandaries for planning in rural areas: lands that are well suited for agricultural production are also well suited for low-density residential development. Growth and development that is not well-managed and that is left to its own devices tends to result in the conversion of prime farm land and urban sprawl.

The US Department of Agriculture has developed a soil survey for most counties, including Cass County. This survey indicates the underlying soil types and describes the engineering properties and limitations of each type. These inventories are one of the most important tools for planning in rural areas, and they are readily available through local USDA offices, extension offices, and certain other public agencies.

In many areas of Michigan, the state Department of Natural Resources has converted the soil surveys' paper maps into a digital computerized form that can be combined with other maps, such as property maps. However, this important planning resources has not yet been developed for Cass County. Thus efforts should be undertaken to have a digital soil map developed prior to the next update of the County's Master Plan.

Until then, the use of the soil survey is limited for purposes of County planning. However, the soil survey should be consulted in regard to specific development projects and proposals. Indeed, each local planning commission or zoning board should have a copy of the Cass County Soil Survey on hand as they review zoning cases and development proposals.

## **FLOOD PLAINS**

Flood plains are located adjacent to rivers, streams, creeks, and lakes and are areas that are inundated with water during times of heavy rains or annual snow melt runoff. Flood plains serve as natural protection against flooding and are a natural safety valve for the collection and removal of stormwater and excess surface water within a watershed. Development within a flood plain will result in the further displacement of water and compound flooding problems.



*Peavine Creek has harmlessly overflowed its banks as snow melts and will return to its natural channel later.*

Development in flood plains should be discouraged or prohibited if at all possible in order to minimize potential property damage and loss. Flood plains should be maintained as natural open space or utilized for low impact development such as parks, golf courses and other similar uses not

incorporating substantial physical structures that would be subject to damage or displace water further.

The National Flood Insurance Program identifies areas designated as potential flood prone areas and maintains a program in which property owners may purchase flood insurance if their property is located within a 100 year or 500 year flood plan. However, Cass County does not participate in the National Flood Insurance Program and therefore detailed flood hazard maps are not available for planning purposes.

Efforts should be undertaken to identify and map flood prone areas and areas within the 100- and 500-year flood plains. The County and local jurisdictions should protect these areas from further encroachment by development in order to minimize property loss and the degradation of natural areas.



*Dowagiac's Upper Millpond*

### **Surface Waters and Wetlands**

There are numerous lakes, streams, and rivers in Cass County. These natural resources are widely valued throughout the community. Indeed, there are 10,000 acres of surface waters in Cass County.

Equally as important as the surface waters are the wetlands that serve to protect the quality of waters in the County. The Natural Resources Inventory Map identifies 4 types of wetlands. The acreage of each of these types is presented in Table 17 below.

**Table 17**

<b>Wetland Acreage by Category, Cass County</b>		
Wetland Type	Acres	Percent of County Area
Aquatic Bed	1,139	2.3%
Emergent	10,823	3.5%
Forested	21,225	7.0%
Scrub – Shrub	7,022	2.3%
Lakes & Streams	10,031	3.3%

Source: McKenna Associate, Inc., 2002. Data from Michigan Department of Natural Resources

The wetlands that are adjacent to surface waters are extremely important for protecting the quality of those waters. Wetlands filter sediments and pollutants from stormwater runoff before it flows into the lakes, rivers and streams. Wetlands also provide habitat and biomass for marine resources. Finally, wetlands help stabilize water courses and reduce erosion.

However, wetlands themselves are fragile ecosystems and are susceptible to damage from inappropriate development. Studies have shown that a 100-foot vegetated buffer adjacent to wetlands can reduce the pollutant loading in stormwater runoff by 40 percent and can reduce sediment loading by up to 70 percent.

Thus, the Natural Resources Inventory Map indicates a 100-foot buffer around surface waters and the adjacent wetlands. In order to improve existing water quality and to prevent degradation of water quality, measures should be considered to



*Baldwin Lake*

minimize or restrict development within this 100-foot buffer area.

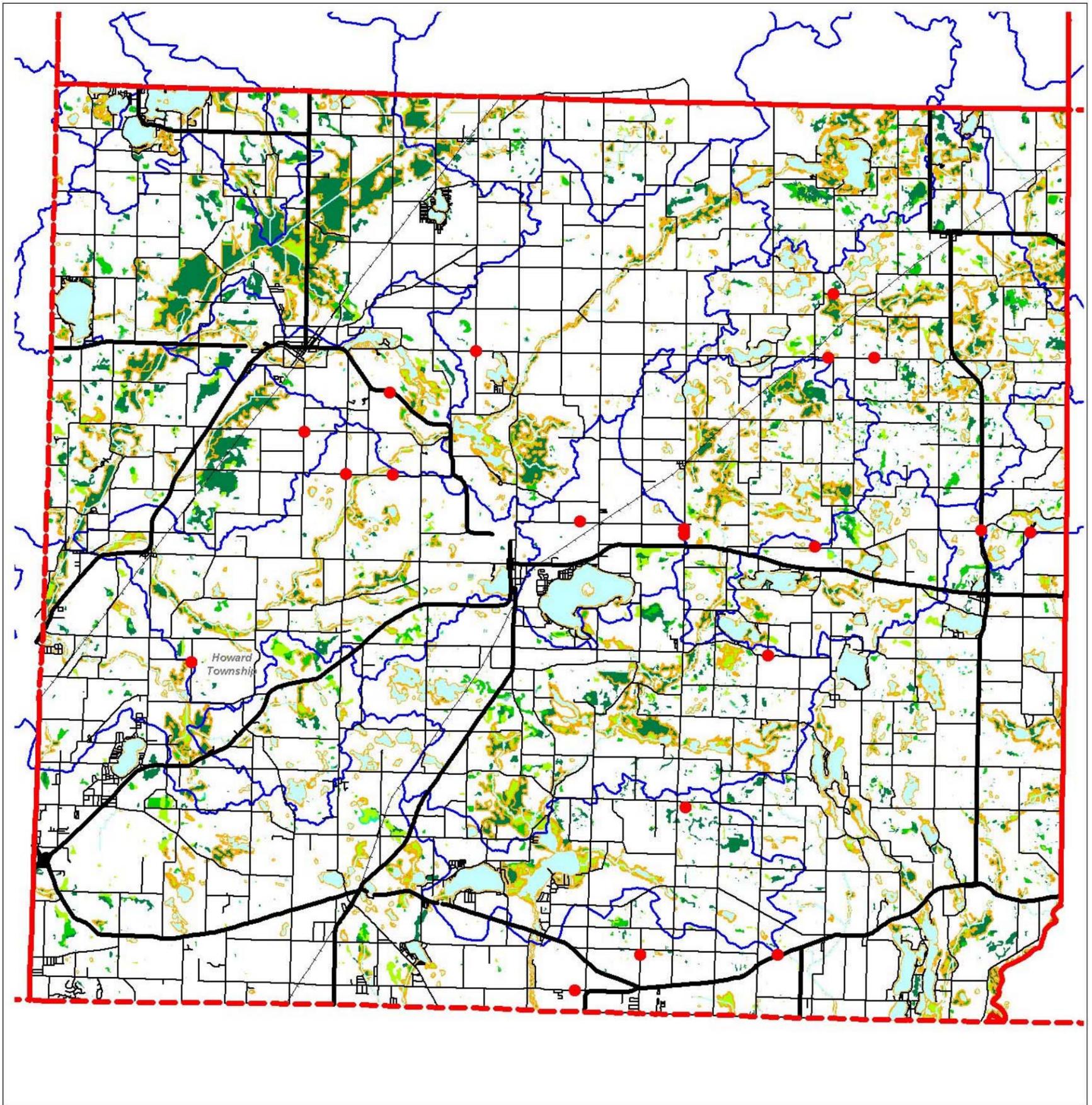
## Historic Resources

The Natural Resources Inventory Map identifies the location of historic resources that are included on the State and National Registers of Historic Sites, Buildings, and Landmarks. This Plan does not call for specific historic preservation ordinances. However, proposed developments in the vicinity or within sight of these identified resources should be reviewed and carefully considered for any potential impact on historic resources. The specific historic resources identified on the Map are:

- Cass County Courthouse
- Cass County Office Building/Masonic Temple
- Centennial Hall building
- Chain Lake Baptist Church Cemetary
- First Methodist Episcopal Church
- First Universalist Church of Dowagiac
- Jarius Hitchcox House
- Indian Lake Cemetery
- Carroll Sherman and Bessie E. Jones House
- George Washington Jones House
- Joseph Webster Lee House
- Mason District No. 5 Schoolhouse
- Michigan Central Railroad Dowagiac Depot
- George Newton House
- Poe's Corners Informational Designation
- Sylvador T. Read House
- Sacred Heart of Mary Catholic Church
- Smith's Chapel and Cemetery
- Underground Railroad Informational Designation
- Wayne Township School District No. 7 School



*George Newton House*



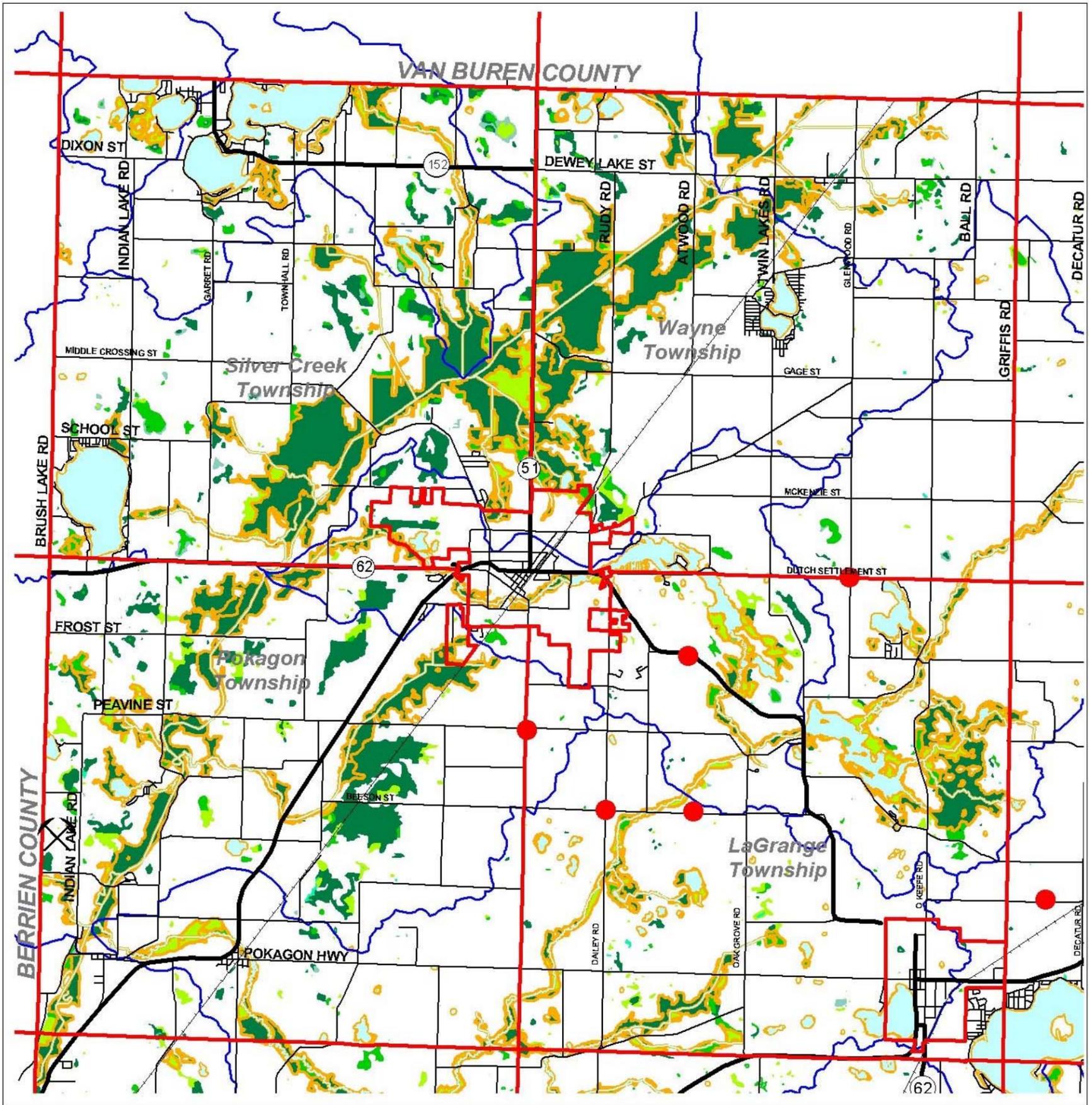
Base Map Source: Cass Co. Information Systems  
Data Source: McKenna Associates, Inc & Michigan Department of Natural Resources Spatial Data Library

Wetland Categories			
	Aquatic Bed		100 Foot Buffer
	Emergent		Watershed Boundaries
	Scrub-Shrub		Lakes & Streams
	Forested		Historical Sites

## Natural Resources Inventory



9/24/2002

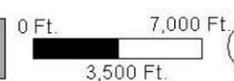


Base Map Source: Cass Co. Information Systems  
Data Source: McKenna Associates, Inc & Michigan Department of Natural Resources Spatial Data Library

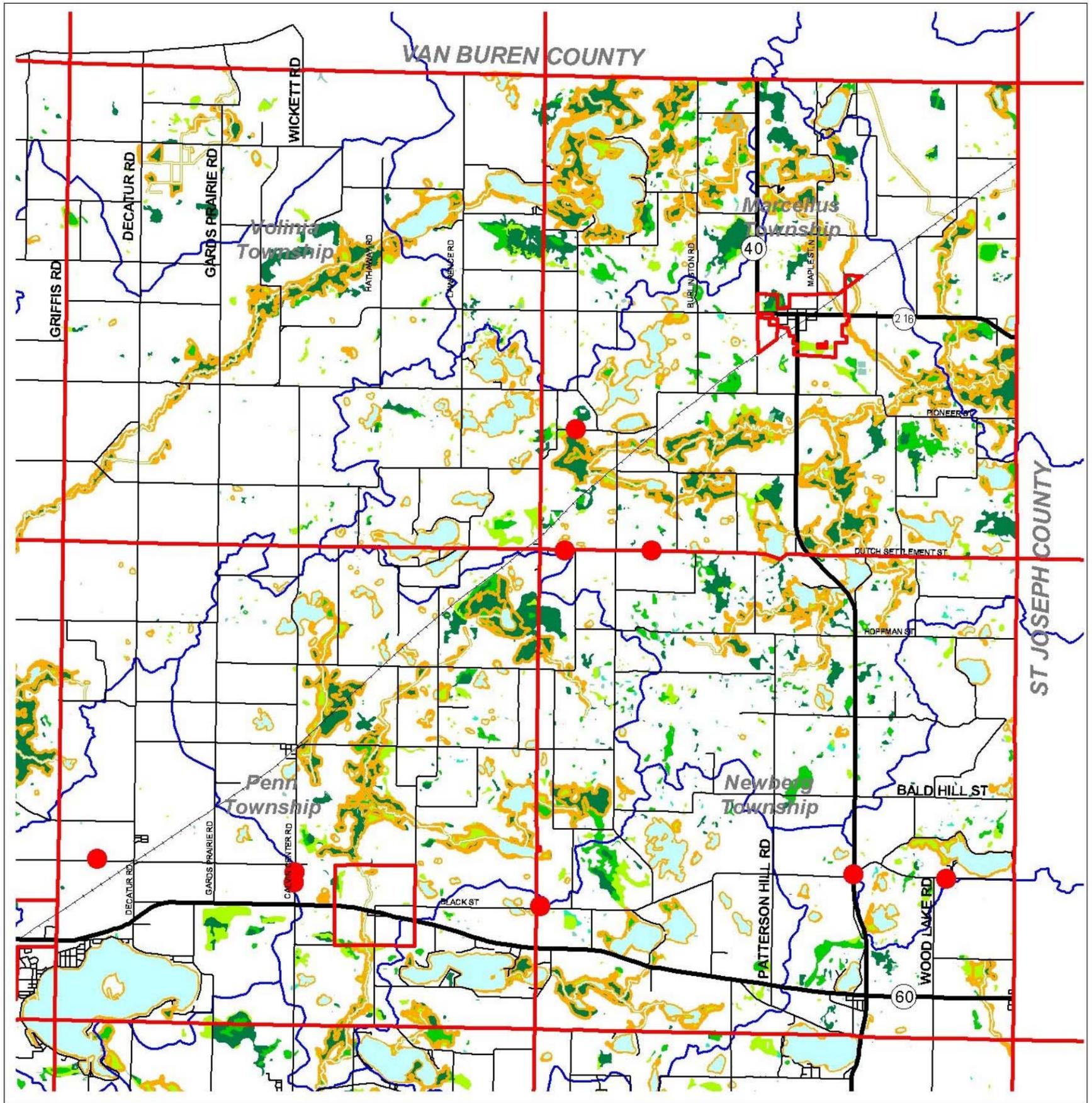
Wetland Categories			
	Aquatic Bed		100 Foot Buffer
	Emergent		Watershed Boundaries
	Scrub-Shrub		Lakes & Streams
	Forested		Historical Sites

## Natural Resources Inventory

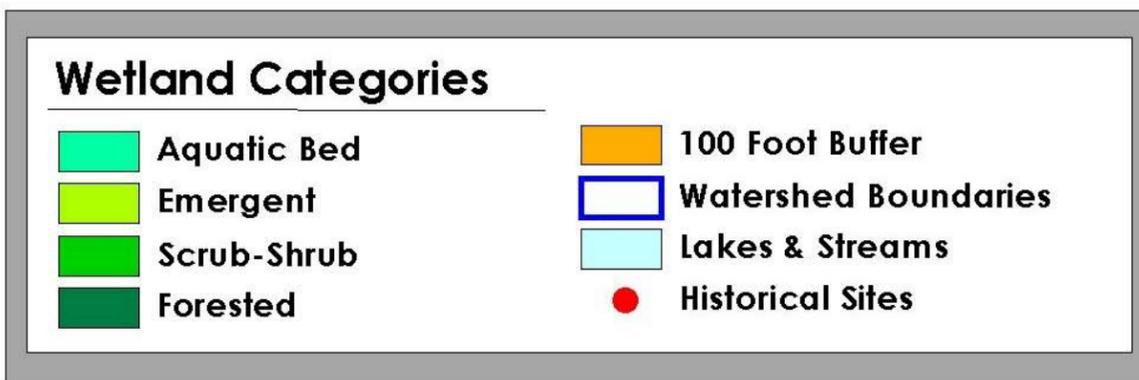
## NW Quadrant



10/21/2002



Base Map Source: Cass Co. Information Systems  
Data Source: McKenna Associates, Inc & Michigan Department of Natural Resources Spatial Data Library

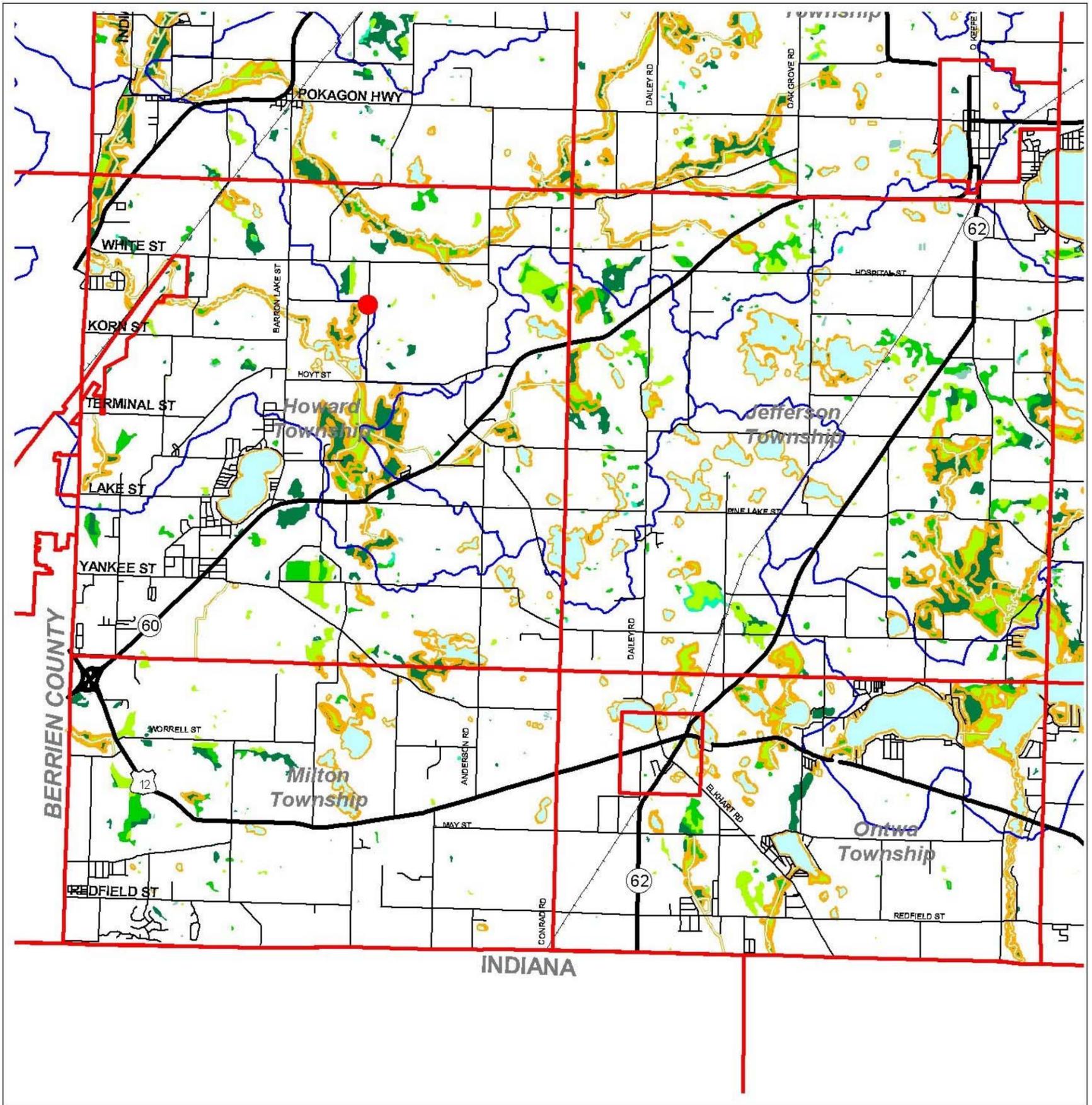


## Natural Resources Inventory

## NE Quadrant



10/21/2002



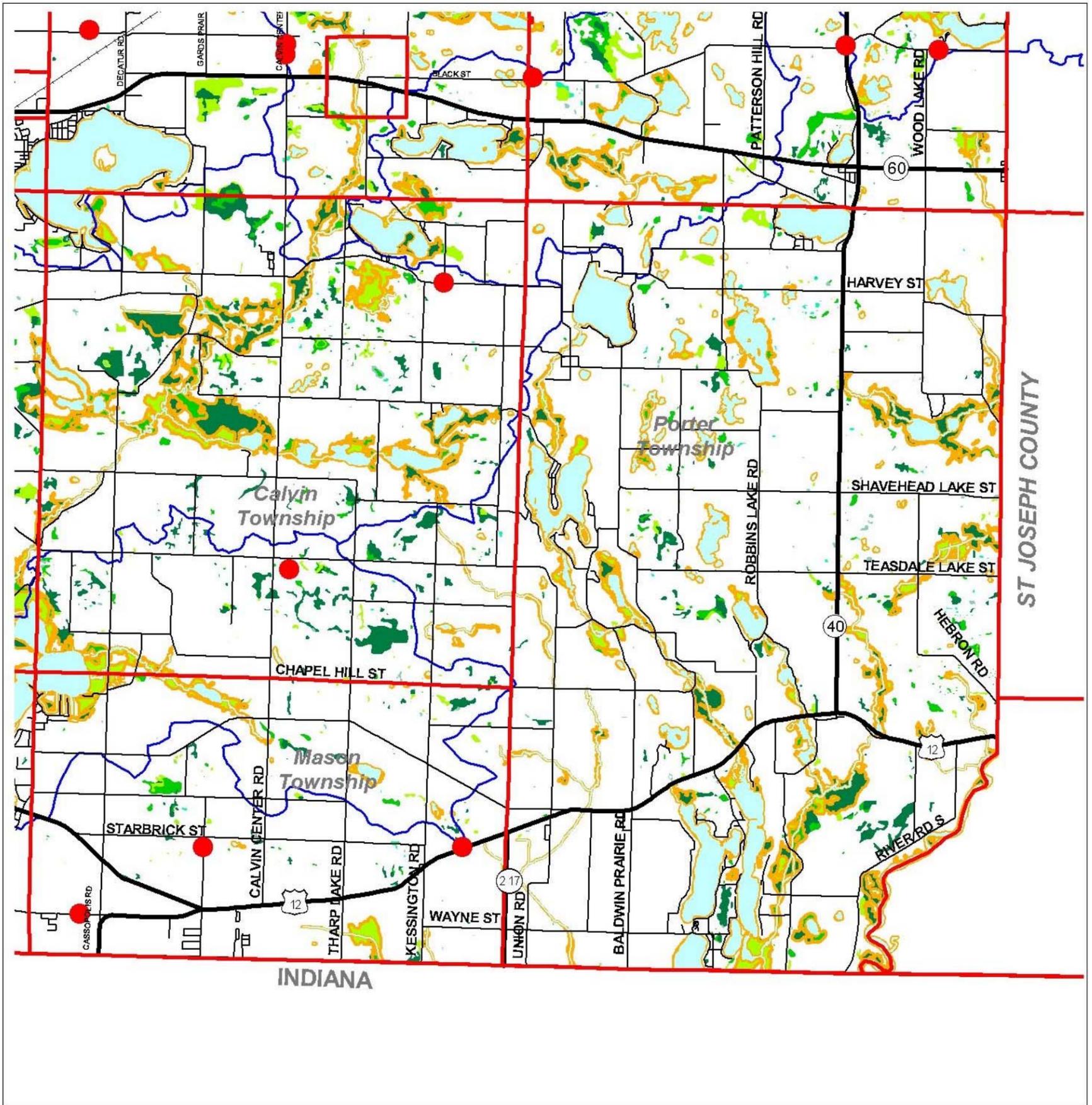
Base Map Source: Cass Co. Information Systems  
Data Source: McKenna Associates, Inc & Michigan Department of Natural Resources Spatial Data Library

Wetland Categories			
	Aquatic Bed		100 Foot Buffer
	Emergent		Watershed Boundaries
	Scrub-Shrub		Lakes & Streams
	Forested		Historical Sites

## Natural Resources Inventory

## SW Quadrant





Base Map Source: Cass Co. Information Systems  
Data Source: McKenna Associates, Inc & Michigan Department of Natural Resources Spatial Data Library

Wetland Categories			
	Aquatic Bed		100 Foot Buffer
	Emergent		Watershed Boundaries
	Scrub-Shrub		Lakes & Streams
	Forested		Historical Sites

## Natural Resources Inventory

## SE Quadrant

---

---

# E X I S T I N G L A N D U S E S

---

---

At least three times in the last thirty years, the existing land use and development pattern for Cass County has been identified and evaluated. The first, was for the 1975 Cass County General Development Plan. The second, was for the 1992 Update to the 1975 Cass County General Development Plan. The most recent was the 1999 Cass County Water and Sewer Master Plan. These plans identified generally how land was being used in the County and evaluated development trends to project future land use demands.

This Chapter describes the existing land uses in Cass County. The base data comes from the assessment database of each of the local assessors for 2001. This data was then field checked during the summer of 2002.

The information is presented graphically on the Existing Land Use Map, which is presented at the end of this Chapter. The map groups each parcel of land in the County into one of the following land use categories: Public, Agriculture, Commercial, Industrial, Residential, and Undefined. The amount of land included in each land use category is described in Table 18. A brief description of each land use category is provided after this Table.



*Gravel Mining*

Table 18

Existing Land Uses Cass County, 2002		
Land Use Category	Acreage	Percent of Total
Public	6,623	2.2%
Agriculture	220,332	72.2%
Commercial	2,785	0.9%
Industrial	2,479	0.8%
Residential	72,542	23.8%
Undefined	246	0.1%

Source: McKenna Associates, Inc., 2002.



Mason Township Hall

**Public**

This category includes land that is owned by the Federal, State, County, and local governments. It also includes lands that are exempt from taxation, such as churches and church-owned properties, including church camps at some of the lakes.

**Agriculture**

This category includes those lands that are actively farmed, pastured, or used for timber production. It also include areas of open space and natural areas that are not used for other purposes. This is the largest land use category in Cass County. In some jurisdictions, the



local assessor includes sand and gravel operations as an agricultural use. The map indicates the location of these. This category also includes golf courses.



*Marcellus*

### **Commercial**

This category includes all properties that are used for businesses other than industry. In most cases, properties that were previously used for commercial purposes, but which are now vacant, are still classified as commercial.

### **Industrial**

This category include properties used for manufacturing and warehousing. In some jurisdictions the local assessor classifies sand and gravel mining as an industrial use. These areas on indicated on the map.



*Judd Lumber Company*



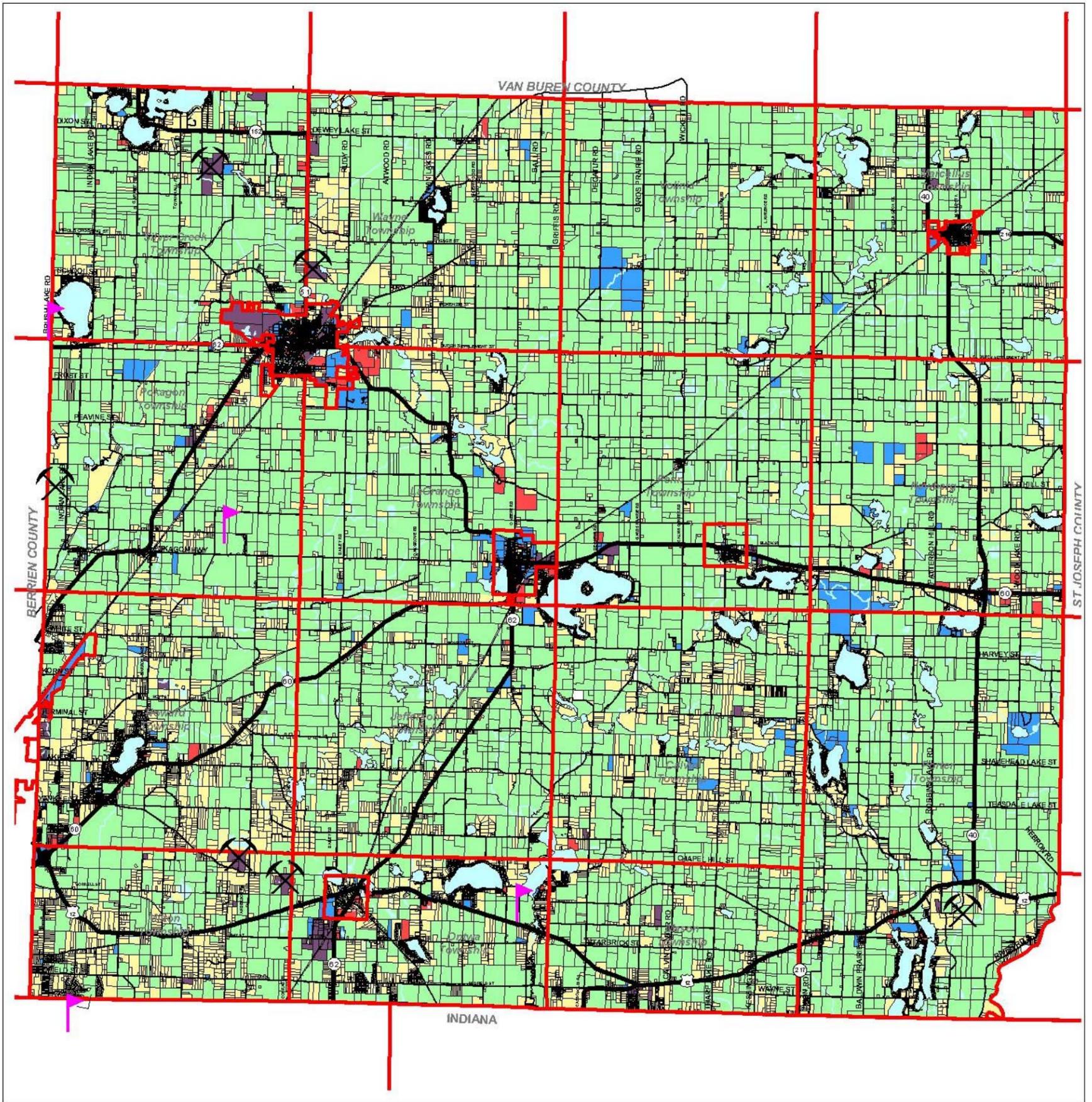
### **Residential**

This category includes those properties which are used for residential purposes, including single-family detached housing, apartments, and mobile homes. It is clear from looking at the map that there are many larger properties – 5 and 10 acres, even larger – that are classified as residential. Properties

that are used for a residence and which do not generate farm income are generally classified as residential by the local assessors. Thus the large amount of acreage classified as residential is deceiving in terms of population and housing density, but it is accurate in terms of land that has been converted away from agricultural production.

**Undefined**

This category includes a number of properties which are in transition, which are in estates, or for which no information is available.



Basemap Source: Local Assessor's  
Data Source: McKenna Associates, Inc

### Existing Land Use Categories

- |  |  |
|--|--|
|  Ag/Forestry/Open Space |  Publicly Owned & Tax Exempt |
|  Residential            |  Sand & Gravel               |
|  Commercial             |  Golf Course                 |
|  Industrial             |  |

## Existing Land Use

0 Mi. 2.5 Mi. 5 Mi.



10/20/2002

---

---

# COMMUNITY FACILITIES AND SERVICES

---

---

This Chapter provides an inventory of public facilities and services in Cass County. This inventory is important to planning and development in two ways. First, the public facilities and services described below facilitate growth and development. At the same time, however, the provision of public services is impacted by growth and development and by the demands that new population place upon the provision of services.

## COMMUNITY FACILITIES

### **Cass County Building**

Located at 120 N. Broadway Street in the Village of Cassopolis, the current County Courthouse and Administration building was originally constructed in 1899. The Cass County Building provides office space for a variety of governmental functions. The Cass County Board of Commissioners has its offices and conducts its meeting in this building. In addition, the Circuit Court, District Court, and Probate have court rooms and office space in the facility. Finally, the County Building also houses the offices of the County Clerk, Drain Commissioner, Register of Deeds, Treasurer, Planning Commission, and Equalization.

In addition to this building, the County has made great strides to consolidate many of its services in the Village of Cassopolis, in a new County Complex on M-62. This complex houses the Library, Health Department, and Family Independence Agency. The County is currently constructing a new Courts Building to house the Courts, Animal Control, and Jail. By focusing its investments in the centrally located urban area of Cassopolis, the County is leading by example for the growth management policies advocated in this Master Plan.

### **Cass County Conservation District**

The offices of the County Conservation District are located at 1127 East State Street in Cassopolis. The Conservation District's mission is to protect and enhance Cass County's natural resources by providing educational and technical services to all land users, through sound land use management practices. The County Conservation District is devoted to protecting the County's water quality, forestry and wildlife resources.

### **Cass County Road Commission Garage / Offices**

The Cass County Road Commission operates an office and service facility located at 340 N. O'Keefe Street in Cassopolis. The Road Commission has the responsibility for the construction and maintenance of 267.33 miles of county primary roads and the maintenance of 738.68 miles of county local roads. At the direction of the townships, the Road Commission also constructs and improves local roads. The Michigan Department of Transportation is responsible for an additional 122 miles of State and Federal highways within the County. The work of the Road Commission includes not only snow removal and road repair, but also the upgrading and building of new and existing roads to current standards. One of the few road commissions in the State of Michigan to have its own asphalt operations, as well as gravel operations and centralized equipment maintenance facility in Cassopolis, the Road Commission accomplishes this work at the lowest possible cost. Savings generated by this approach to county road work largely account for the over 738 miles of paved Cass County roads.

### **Cass County Council on Aging / Senior Center**

The Cass County Council on Aging, employs approximately 58 persons, and is a County supported agency providing various activities, programs and assistance to senior residents of Cass County 60 years of age and older. The agency is located in the Senior Center facility located at 60525 Decatur Road. The agency's goal is to provide support for seniors in their effort to remain in their own homes, and maintain independence, health, dignity and self respect. The agency provides home

delivered meals, senior transportation, homemaking, respite and numerous other support services, and has served 6,718 clients within the past year (2001). Eligibility for agency services is need-based.

The Senior Center provides a location at which residents can maintain healthy lifestyles by participating in recreational, educational, and leisure activities. The Senior Center and Commission on Aging encourage the community to share their skills while at the same time enriching their own lives through increased knowledge and volunteer experience.

### **Cass County Drain Commissioner**

The Cass County Drain Commissioner's office is located in the County Courthouse building in downtown Cassopolis. The Drain Commissioner has jurisdiction for the maintenance and management of 148 County Drains and lake levels. The Drain Commissioner's office is also responsible for the enforcement of the Michigan Drain Code of 1956, the construction, maintenance and inspection of all County drains, establishing drainage districts, and the determination and assignment of drain assessments. In addition, the Drain Commissioner secures rights-of-way and easements for County drains, represents the County Drainage Districts in court proceedings, and reviews and approves all plats for subdivisions, manufactured home developments, and site condominium projects in Cass County.

The Drain Commissioner's office has established a set of goals through which it seeks to improve its service to the residents of Cass County. These include bringing all County drains into optimum working condition and maintaining them on a regular basis, assisting all County residents experiencing flooding problems, and educating the community on the importance and responsibilities of the Cass County Drain Commissioner's office.

The Drain Commissioner would like everyone to know that permits are necessary when proposing a crossing over a County drain right-of-way and occasionally when constructing within a drainage district. It is advisable for property owners to contact the Drain Commissioner's office when building in or adjacent to a County drain or drainage district

### **Lee Memorial Hospital**

Located in the City of Dowagiac, Lee Memorial Hospital is a progressive 74 bed acute care facility licensed by the State of Michigan and accredited by the Joint Commission on Accreditation of Healthcare Organizations. Fourteen physicians are on active staff, and approximately 278 people are employed both full and part time by the hospital. Inpatient areas include medical / surgical and pediatrics, critical care, rehabilitation, and obstetrics. In 1999, 1,654 people were admitted for in-patient treatment and services.

### **Township Halls**

Each of the fifteen townships maintains a township hall at which they conduct and hold their monthly meetings.



### **Library System**

The Cass County District Library is located at 319 M-62. in Cassopolis. The Library serves a county population of approximately 51,100. The Library also has library service contracts to serve residents of Marcellus Township and the Van Buren District Library.

The materials collection available at the Library contains approximately 80,000 items. This includes books, audio and video materials, and magazines, microfilm, and microfiche. The Library employs 24 people.

In addition the Cass County District Library has branches in Edwardsburg, Dowagiac, Howard Township, and Mason Township.

## **WATER AND SEWER INFRASTRUCTURE**

In 1999, the County prepared a comprehensive study of water and sewer needs in the County and developed a plan to address those needs. The 1999 Water and Sewer Master Plan recognized the County's extensive natural features, including lakes, streams, forests, and parks, and it recognized that the provision of water and sewer infrastructure was essential for preserving and protecting those resources.

Specifically, the Plan proposes water infrastructure improvements over the next 20 years, at an estimated cost of \$52,600,000. The Plan also proposes sewer infrastructure improvements at an estimated cost of \$74,650,000. The current and proposed services areas for the water systems and the sewer systems is indicated on the following maps.





## **SCHOOLS**

Cass County is serviced by ten different public school districts. However, the six school districts with facilities located within Cass County serve over 90% of the children in the County.

### **Dowagiac School District**

The largest of the school districts in Cass County is the Dowagiac School District. Dowagiac covers the north-eastern section of Cass County and has an enrollment of 2,636 students and employs 360 people.

### **Cassopolis Public Schools**

The second largest district in the County is Cassopolis Public Schools. The Cassopolis District employs 189 people and has an enrollment of approximately 1,435 children from the Village of Cassopolis and the surrounding townships in the central portion of Cass County.

### **Marcellus Community Schools**

Marcellus Community School District serves approximately 1,000 students in the northeastern townships of Cass County and the Village of Marcellus. The school district employs 172 people.

### **Edwardsburg Community School District**

Edwardsburg Community School District is located in the south central area of Cass County and its service area covers southwestern Cass County. Edwardsburg Community Schools employs 186 people and has an enrollment of approximately 2,138 K-12 grade students.

### **White Pigeon Community Schools**

White Pigeon Community Schools are located in the city of White Pigeon but have one building in the southeastern portion of Cass County. The White Pigeon School District serves some southern property owners in Cass County. White Pigeon Community Schools employs 150 people and the one building in Cass County has an enrollment of approximately 102.

### **Niles Public Schools**

Niles Public Schools is located in the City of Niles, in Berrien County. This school district operates two elementary schools in Cass County with a combined enrollment of approximately 300 students. The overall district employs 250 people.

### **Southwestern Michigan College**

Founded in 1964 by a number of Cass County residents, the College has developed two modern campuses, a 240 acre campus outside the City of Dowagiac and approximately 5 acres in the Niles area. Southwestern Michigan College has high quality transfer courses and curricula for students who wish to pursue their first two years of a four-year degree at SMC before transferring to a four-year college or university. SMC also offers unparalleled occupational skills training in numerous technical, business and health-care fields geared toward preparing students for high-wage, high-skill, high-demand occupations. In addition, six educational programs, through three universities are available through SMC for obtaining a bachelor's degree.

Southwestern Michigan College employs approximately 420 full and part-time employees. There are approximately 3,100 undergraduate students at the College's two campuses.

## CASS COUNTY PARKS SYSTEM

The Cass County Parks Commission operates five parks within the County offering a variety of recreational opportunities for residents and visitors alike.

### **Dr T K Lawless**

This park is located on Monkey Run Road, nine miles east of Cassopolis, on M-60 and Lewis Lake Road. Dr. T. K. Lawless Park provides a variety of outdoor activities including hiking and biking trails. The park is a 720 acre nature area and includes organized group campsites, fishing, and sports fields.

### **Fred Russ Forest Park**

This park is located on Marcellus Highway, eight miles east of Dowagiac. The Fred Russ Forest Park is part of a 580 acre research park operated by Michigan State University. This park provides 10 acres of recreational activities, including hiking trails, a canoe landing, and fishing.



### **Arthur Dodd Memorial Park**

This park is located on Creek Road five miles northeast of Niles, near Sumnerville. Located on the Dowagiac River, the Arthur Dodd Memorial Park offers a canoe landing and fishing. The park is on 51 acres of land owned by the Michigan D.N.R. and leased by the Cass County Road Commission.

### **DNR Boat Launches**

There are two public access sites with associated park areas. One is located on Shavehead Lake and the other is located on Birch Lake. There is also a public swimming access on Shavehead Lake.

DNR has 22 public access sites at the following locations in Cass County:

- Big Fish Lake
- Dowagiac River
- Arthur Dodd Memorial Park (maintained by Cass County)
- Magician Lake
- Paradise Lake
- Diamond Lake
- Hemlock Lake
- Donnell Lake
- Forked Lake
- Stone Lake
- Driskels Lake
- Juno Lake
- Harwood Lake
- Corey Lake
- Chain Lake
- Long Lake
- Belas Lake (Crane Pond S.G.A.)
- Kirk Lake (Crane Pond S.G.A.)
- Bogart Lake (Crane Pond S.G.A.)
- Fox Lake (Crane Pond S.G.A.)
- Dowagiac Heddon Memorial (maintained by the City of Dowagiac)
- Dewey Lake

Three of these comply with the accessibility requirements of the Americans with Disabilities Act: Magician Lake, Diamond Lake, and Juno Lake.

## **UTILITY SERVICE PROVIDERS**

### **Electric**

Midwest Energy Cooperative provides electrical service to Newberg, Howard, Jefferson, LaGrange, Marcellus, Pokagon, Wayne, Porter, Volinia, and Silver Creek Townships.

American Electric Power provides electrical services to Marcellus, Calvin, Howard, Volinia, Jefferson, Milton, Newberg, Pokagon, Ontwa, and LaGrange Townships.

It should be noted that legislation is pending in Michigan that would deregulate the delivery of electrical service to customers in Michigan. This action would result in allowing homeowners as well as businesses and industry the ability to chose their electrical provider.

### **Natural Gas**

SEMCO Energy provides natural gas service to many communities within Cass County.

### **Communications**

Verizon (formerly GTE) and SBC (formerly Ameritech) are the providers of local telephone service in Cass County. With the deregulation of long distance telephone service, many different national carriers service Cass County for long distance telephone service.

## **T R A N S P O R T A T I O N**

### **Dowagiac Municipal Airport**

This airport is located one mile northwest of Dowagiac. The primary east/west runway is a 4,700 foot asphalt runway. Though the airport currently does not offer passenger service, the airport does service daily corporate, charter and recreational flights.

## **PUBLIC SAFETY SERVICES**

### **Cass County Central Dispatch (Emergency 911) System**

A central dispatch system for Cass County is located on M-62 north of Cassopolis and is operated by a full-time director and staff providing central dispatching of all law enforcement, fire, and medical services within the county.

### **Dowagiac Fire Department**

The Dowagiac Fire Department is a public department whose members are a combination of paid and volunteer status. The Fire Division covers an area of ten square miles, which includes the City of Dowagiac and parts of LaGrange, Pokagon, Silver Creek, and Wayne Townships. The service area includes a population of 7,900. The Fire Division conducts annual inspections of rental housing within the City and is responsible for maintaining the department's seven pieces of apparatus, which includes two ambulances. The offices of the Fire Division are located at 103 Park Place Avenue in Dowagiac. The staff includes five full time and eleven part time firefighters.

### **Marcellus Township Fire Department**

The Marcellus Township Fire Department is located in the Village of Marcellus, and serves an area of approximately 81 square miles, and a population of 5,160. The Department has eight pieces of equipment, which includes two ambulances. Marcellus Fire Department is manned by a staff of twenty six volunteers, which are both firefighters and EMS providers.

### **Porter Township Fire Department**

This fire department is located in Union, and has a service area of 65 square miles and a population of 5,200. Porter Township has one full time firefighter, one part time firefighter, and 25 volunteer firefighters

### **Howard Township Fire Department**

This fire department is located at 1345 Barron Lake Road, and has a service area of 36 square miles and a population of 7,500. Howard Township has no full time firefighters, one part time firefighter, and 22 volunteer firefighters

### **Pokagon Fire Department**

This fire department is located at 3213 Pokagon Highway, and has a service area of 25 square miles and serves a population of 2,500. Pokagon Township has 16 volunteer firefighters

### **Wayne Fire Department**

This fire department is located outside Dowagiac, and has a service area of 44 square miles and a population of 2,800. Wayne Township has 18 volunteer firefighters.

### **Indian Lake Fire Department**

This fire department is located at 33104 M-62, and has a service area of 25 square miles and a population of 4,000. Indian Lake has 30 volunteer firefighters.

### **Edwardsburg Fire Department**

This fire department is located at 26771 Main Street, and has a service area of 67 square miles and a population of 9,000. Edwardsburg has no full time firefighters, one part time firefighter, and 41 volunteer firefighters.

### **Cassopolis Fire Department**

This fire department is located at 139 North Broadway Street, and has a service area of 24 square miles and a population of 4,257. Cassopolis has 21 volunteer firefighters.

### **Newberg Township Fire Department**

This fire department is located at 11900 McKinley Street, and has a service area of 25 square miles and a population of 1,900. Newberg has 23 volunteer firefighters

### **Penn Township Fire Department**

This fire department is located in Vandalia, and has a service area of 72 square miles and a population of 5,000. Penn Township has 14 volunteer firefighters.

### **Dowagiac Police Department**

The Dowagiac Police Department is a division of the city's Public Safety Department and employs seventeen police officers. In addition to law enforcement activities, the department offers programs such as the Neighborhood Officer Program, student Explorer Program, School Liaison Program, and Service Officer Program.

### **Cass County Sheriff's Department**

The Cass County Sheriff's Department mission is to provide the highest quality law enforcement to the residents of Cass County, with professional, courteous and compassionate service. The Sheriff's Department employs the Sheriff, undersheriff, detectives, sergeants, deputies, corrections officers, animal control officer, marine officers and administrative support staff. The Sheriff's Department publishes an annual report each year.

### **Michigan State Police Department**

Though the State Police do not operate an actual post in Cass County, the County is served by the Niles Post in Berrien County. There are two other State Police Posts in adjacent counties, the White Pigeon post is located in St. Joseph County on US-131 in the City of White Pigeon and the Paw Paw Post located in Van Buren County off of M-51 where it intersects Interstate-94.

---

---

# E C O N O M I C   A N A L Y S I S

---

---

This Chapter presents an analysis of the local economy and provides a forecast of the structure of the local economy in the next 5, 10, and 20 years. This work is used as the basis for the land demand forecasts presented in the following Chapter. The entire economic analysis is provided in the Appendix.

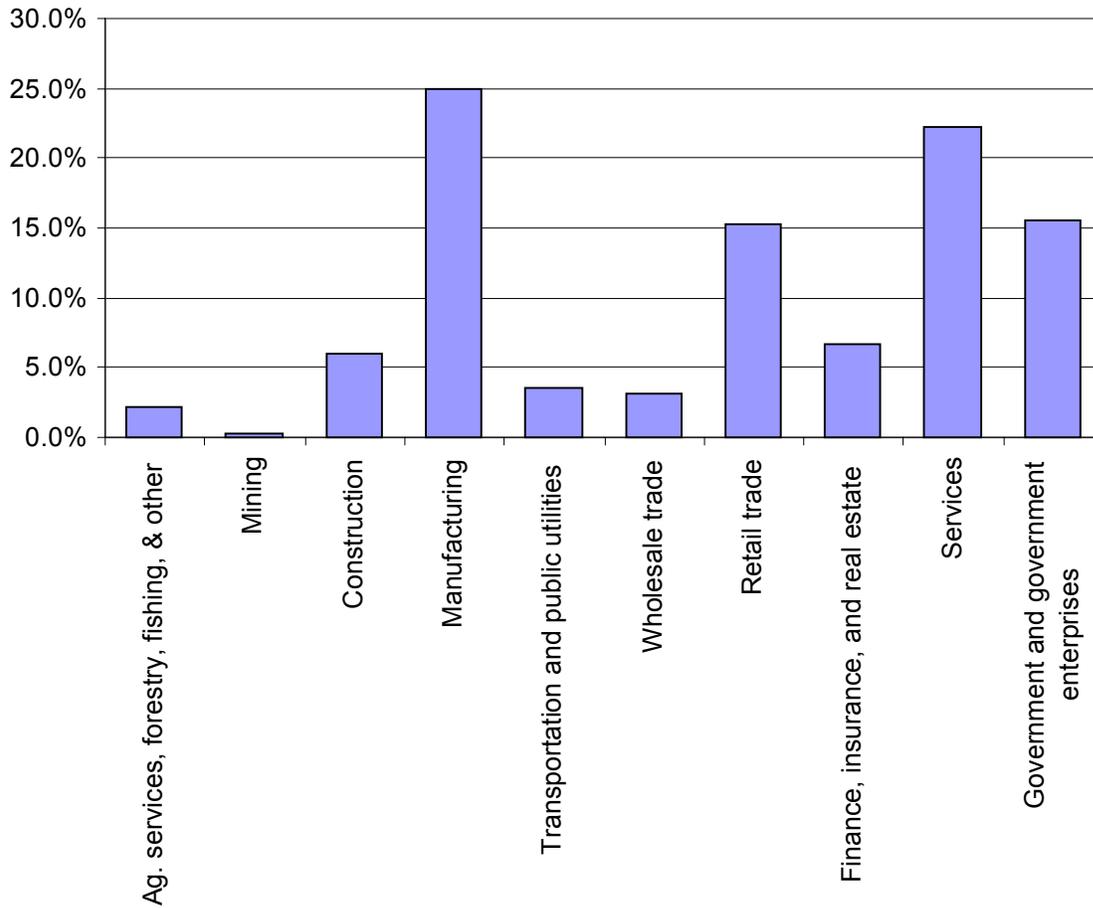
An analysis of the local economy considers the structure of the economy, which is typically broken down into the following basic sectors:

1. Agricultural services, forestry and fishing
2. Mining
3. Construction
4. Manufacturing
5. Transportation and public utilities
6. Wholesale trade
7. Retail Trade
8. Finance, insurance and real estate
9. Services
10. Government

The structure is then described by assessing the number of employees in each of these sectors. Those sectors with more employees are more important. This method also provides a means to compare the structure of the local economy to that of other areas. The structure of the economy in Cass County is presented graphically in Figure 6.



**Figure 6**  
**Employment by Sector as a Percent of Total Employment**  
**Cass County, 1999**



Source: McKenna Associates, Inc., 2002. Data from US Bureau of Economic Analysis.

The most important sector in the local economy is manufacturing, with 25.0 percent of total employment. This is followed by services, with 22.2 percent, government, with 15.6 percent, and retail trade with 15.3 percent.

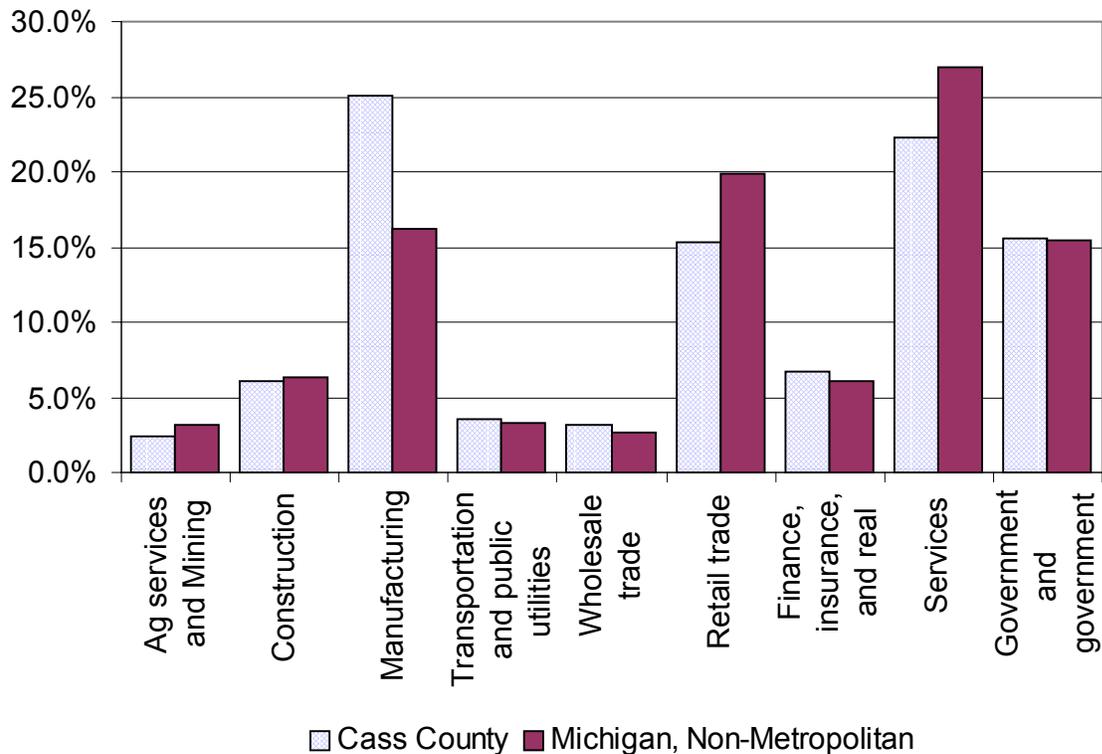
This is interesting information, but it is made more useful when compared to other areas. For instance, by comparing the structure of the economy in Cass County to that for the rural areas of Michigan, one can see where local businesses are specialized. This comparison is presented graphically in Figure 7. For this comparison, the agricultural services, forestry and fishing sector and the mining sector are combined into one category due to the manner in which data is released from the federal government.

This comparison illustrates several important aspects of the local economy. First, manufacturing is more important locally than what is to be expected in a rural area. This sector constitutes 25.0 percent of the local economy and 16.2 percent of the economy in the non-metropolitan areas of Michigan. Secondly, the services sector accounts for 22.2 percent of the local economy and 26.9 of that in rural areas. Finally, retail trade represents 15.3 percent of the local economy and 19.9 percent of rural economies. The remaining sectors exhibit similar employment shares.

Thus manufacturing is important in the local economy. This is a strength upon which future economic development efforts can build. However, the local economy underperforms in the areas of services and retail trade. In some part, this is due to nearby opportunities in adjacent communities. At the same time, these sectors represent areas upon which future economic development efforts could focus with the intent of capturing Cass County's expected share of economic activity.



**Figure 7**  
**Employment by Sector as a Percent of Total Employment**  
**Cass County and Non-Metropolitan Area of Michigan, 1999**



Source: McKenna Associates, Inc., 2002. Data from US Bureau of Economic Analysis.

The final aspect of the local economy to be considered is its future growth. The forecast of the structure if the economy in 2007, 2012 and 2022 is developed in the Appendix. The forecast is presented in Table 19. The forecast is based on annual employment data in each of the sectors from 1969 through 1999, thirty years of trend data. Furthermore, the projection model is based on the local economy as well as the regional economy in which Cass County is located.

Table 19

<b>Total Employment Forecast Cass County, 2007, 2012 and 2022</b>				
	Number of Jobs 2002	Number of Jobs 2007	Number of Jobs 2012	Number of Jobs 2022
Construction	1002	1154	1302	1579
Manufacturing	3718	3792	3866	4013
Transportation and public utilities	543	610	680	833
Wholesale trade	612	716	828	1075
Retail trade	2746	3190	3696	4664
Finance insurance and real estate	966	1028	1091	1219
Services	4148	4816	5593	7547
Other	369	393	411	428
Government	2445	2576	2718	3043
<b>TOTAL EMPLOYMENT</b>	<b>16548</b>	<b>18274</b>	<b>20185</b>	<b>24402</b>

Source: McKenna Associates, Inc., 2002.

It was shown previously that the manufacturing sector is more important in the local economy than is to be expected in a rural area. However, if present trends continue, employment in this sector will increase by only 7.9 percent over the next 20 years. At the same time, the two sectors that are under-represented in the local economy are forecast to add the most jobs over the next 20 years. Retail sales is forecast to add 1,918 jobs, an increase of 69.8 percent. The services sector is forecast to add 3,300 jobs, an increase of 81.9 percent.

The forecast of the structure of the local economy has important implications for economic development efforts, and it is important for future land use planning. The amount of land needed to accommodate the growth of the local economy is derived in the next chapter.

**PART 2**  
**GOALS AND OBJECTIVES**

---

---

# LAND DEMAND FORECASTS

---

---

The purpose of this Chapter is to forecast the amount of land that will be needed for housing, commerce, and industry over the next 5, 10 and 20 years. The forecast models build on the economic analysis that was presented previously.

The first section provides the forecast for population and housing. The second section provides the forecast for the amount of land needed for industry, warehousing, retail trade, and offices.

## **POPULATION**

The first step is to forecast the total population. In general, employment growth and decline is the driving force for population growth and decline. That is to say, those regions with thriving and growing economies with corresponding growth in jobs tend to see regional population growth. Likewise, those regions with stagnant or contracting economies with corresponding job losses tend to see an exodus of population as individuals and families move to regions with brighter employment potential. Thus, this study uses a population growth model based on employment level forecasts.

In 1970, each job supported 2.4 people in the Elkhart-Goshen EA. During the next several decades a greater percentage of the population joined the workforce, following the national trend. By 2000, each job supported 1.7 people. This rate will likely continue to decrease until around 2010 and then level-off as the baby boom generation begins to retire. For the purposes of this study, the population to employment ratio trend is used to forecast the ratio in the years 2007, and it is assumed that the ratio will level out at that ratio for the 2012 and 2022 study years. Applying the forecast population to forecast employment levels for the region provides the population forecast, which is presented in Table 20.

**Table 20**

<b>Population Forecast</b>			
<b>Elkhart – Goshen EA, 2002, 2007, 2012, and 2022</b>			
Year	Population to Employment Ratio	Employment Forecast	Population Forecast
2002	1.6241	584,195	948,783
2007	1.5199	645,509	981,104
2012	1.5199	712,909	1,083,544
2022	1.5199	870,121	1,322,489

Source: McKenna Associates, Inc., 2002.

The next step is to forecast Cass County’s share of the regional population, based on the past trend, and to apply that ratio to the region’s population forecast. The model used does not necessarily provide accurate estimates for population growth between the years from the end of the observed employment data, 1999, and the latest census data, 2000. Therefore, for the purposes of this forecast, the population estimate for 2002 and the forecast for 2007 is based on the average annualized growth rate from the observed Census population in 2000 to the mid-term forecast for 2010. This forecast is presented in Table 21.

**Table 21**

<b>Population Forecast</b>	
<b>Cass County</b>	
<b>2002, 2007, 2012, and 2022</b>	
2002	52,036
2007	54,440
2012	56,956
2022	68,373

Source: McKenna Associates, Inc., 2002.

## HOUSING

The next step is to forecast the proportion of the population living in households and then apply this ratio to the County’s population forecast to determine the number of housing units required for each of the study years. This forecast is presented in Table 22.

**Table 22**

<b>Number of Households Forecast</b>					
<b>Cass County, 2002, 2007, 2012, and 2022</b>					
1	2	3	4	5	6
Year	Population	Percent of Population in Households	Household Population	Average Household Size	Number of Households
2002	52,036	98.77%	51,395	2.49	20,674
2007	54,440	98.63%	53,695	2.39	22,425
2012	59,956	98.50%	56,099	2.31	24,325
2022	68,373	98.22%	67,159	2.14	31,390

Source: McKenna Associates, Inc., 2002.

The data in column 2 is the previously presented population forecast for Cass County. The data in column 3 is a projection of the percent of the population living in households, based on the past trend in Cass County. The data in column 4 is the resulting population living in households. The data in column 5 is a forecast of the average household size, based on the past trend in Cass County. The data in column 6, then, is the resulting forecast of the number of households.

The final step then is to combine the number of new households with the projected number of vacant units to determine the total number of new housing units to be accommodated during the study period. This final data is presented in Table 23.

**Table 23**

<b>New Housing Units Forecast</b>				
<b>Cass County, 2002, 2007, 2012, and 2022</b>				
Year	Number of Households	Number of Vacant Units	Total Number of Housing Units	Increase in Housing Units
2002	20,674	3,151	23,825	
2007	22,425	3,418	25,843	2,018
2012	24,325	3,707	28,032	2,190
2022	31,390	4,784	36,174	8,142

Source: McKenna Associates, Inc., 2002.

The preceding table indicates the number of new housing units that are expected to be constructed in Cass County in each of the study years. The actual amount of land required for these increases in housing will depend on the minimum lot sizes required. For example, if all of these housing units were to be constructed in urban areas with, say, a lot size of 1/4 acre, then 2,033 acres of land would be developed over the next twenty years. If, however, all of these housing units were to be constructed on rural estate type lots with, say, a lot size of 2 acres, then 16,248 acres of land would be developed for housing over the next 20 years. Obviously the land development policies that the townships, city and villages require for the growth in housing will have a great impact on the landscape throughout the County.

The final part of this Chapter forecasts the amount of land required for new developments for manufacturing, warehousing, offices and retail. The Urban Land Institute has determined national spacing needs, in terms of square feet per employee, for each of these general land uses. These standards are then applied to the previously presented employment forecasts.

## **MANUFACTURING LAND DEMAND**

On average, manufacturing facilities use approximately 600 square feet of building per employee, and have a floor to area ratio of 50 percent. Applying these standards to the forecasts for

manufacturing employment yields the forecast for the amount of land required for industrial development, which is presented in Table 24.

*Table 24*

<b>Manufacturing Land Demand Forecast Cass County, 2007, 2012, and 2022</b>			
Year	Employment Increase	Building Size (square feet)	Land Area Required (acres)
2007	74	44,344	2.0
2012	74	44,344	2.0
2022	148	88,687	4.1

*Source: McKenna Associates, Inc., 2002.*

The employment increase represents the number of new jobs from the preceding period to the current. The building size is then based on 600 square feet per employee. The land area required is based on the building size and a 50 percent floor to area ratio. Thus, between 2002 and 2007 this study forecasts that 2.0 acres of land will be needed for new industrial development.

## **WAREHOUSING**

On average, warehousing facilities have about 1200 square feet per employee, and a floor to area ratio of 50 percent. Applying these standards to the forecasts for wholesale trade employment yields the forecast for the amount of land required for warehousing, which is presented in Table 25.

*Table 25*

<b>Warehousing Land Demand Forecast</b>				
<b>Cass County, 2007, 2012, and 2022</b>				
Year	Employment Increase	Building Size (square feet)	Land Area Required (acres)	
2007	104	124,294	6	
2012	112	134,203	6	
2022	247	296,412	14	

Source: McKenna Associates, Inc., 2002.

## INDUSTRIAL SERVICES

Industrial services includes the Transportation and public utilities sector and 50 percent of the construction sector. These businesses often require large areas for the storage of equipment and supplies. On average, these facilities have about 700 square feet per employee, and a floor to area ratio of 50 percent. Applying these standards to the forecasts for employment in these sectors yields the forecast for the amount of land required for industrial services, which is presented in Table 26.

*Table 26*

<b>Industrial Services Land Demand Forecast</b>				
<b>Cass County, 2007, 2012, and 2022</b>				
Year	Transportation Employment Increase	Part of Construction Employment Increase	Building Size (square feet)	Land Area Required (acres)
2007	67	76	99,977	5
2012	70	74	101,156	5
2022	153	139	204,039	9

Source: McKenna Associates, Inc., 2002.

## OFFICES

The model for land demand for offices includes the employment in finance, insurance and real estate and half of the employment in services. On average, offices usually have 200 square feet of building per employee, and a floor to area ratio of .25. Applying these standards to the employment level

forecasts for these sectors yields the forecast for land required for office development, which is presented in Table 27.

**Table 27**

<b>Offices Land Demand Forecast</b>				
<b>Cass County, 2007, 2012, and 2022</b>				
Year	FIRE Employment Increase	Part of Services Employment Increase	Building Size (square feet)	Land Area Required (acres)
2007	62	334	79,241	7
2012	63	389	90,271	8
2022	128	977	220,963	20

Source: McKenna Associates, Inc., 2002.

## RETAIL

The model for land demand for retail includes the employment in retail trade and half of the employment in services. On average, retail trade usually has 200 square feet of building per employee, and a floor to area ratio of .25. Applying these standards to the employment level forecasts for these sectors yields the forecast for land required for retail development, which is presented in Table 28.

**Table 28**

<b>Retail Trade Land Demand Forecast</b>				
<b>Cass County, 2007, 2012, and 2022</b>				
Year	Retail Trade Employment Increase	Part of Services Employment Increase	Building Size (square feet)	Land Area Required (acres)
2007	444	334	155,718	14
2012	506	389	179,017	16
2022	967	977	388,811	36

Source: McKenna Associates, Inc., 2002.

## TOTAL LAND DEMAND FORECAST

Finally, the forecasts presented above are combined to provide a forecast of the total amount of land needed for commercial and industrial development in Cass County during each of the study years. This forecast is presented in Table 29.

**Table 29**

<b>Total Commercial and Industrial Land Demand Forecast (in acres)</b>				
<b>Cass County, 2007, 2012, and 2022</b>				
	2007	2012	2022	Total 2002 – 2022
Manufacturing	2	2	4	8
Warehousing	6	6	14	26
Industrial Services	5	5	9	19
Offices	7	8	20	35
Retail Trade	14	16	36	66
<b>TOTAL</b>	<b>34</b>	<b>37</b>	<b>83</b>	<b>154</b>

Source: McKenna Associates, Inc., 2002.

---

---

# STRATEGIC ISSUES

---

---

The land demand forecasts presented in the previous Chapter are predicated on the assumption of present trends continuing. This is considered a valid assumption since the forecasts are based on the trends over the past 30 years. There are however, three developments that have the potential to substantially affect the rate of growth and development. These are the Elkhart East Development in Elkhart, Indiana, the development of High Speed Rail, providing commuter rail service from Dowagiac and Niles to downtown Chicago, and the development plans of the Pokagon Band of Potawatomi Indians.

## **ELKHART EAST**

Elkhart East is a planned, mixed unit development. It is located at the junction of Interstate 80/90 (the Indiana Toll Road) and County Road 17. CR17 is a north/south route and it is being improved and widened into a four-lane divided highway that will intersect with US12 in Cass County.

The proposed build out of this development has been approved at 1.8 million square feet. Thus, this development has the potential to become a major employment center and economic node in the region. Furthermore, the improvements to CR17 assure that the impacts of this development can flow easily into southern Cass County.

While the construction has commenced, the project has a 20-year development time frame. Thus the impacts to growth and development in Cass County, while significant, will take place over time. The most immediate effects will probably be felt around the lake shores in Porter Township. As employment grows at Elkhart East, some of the new employees will migrate into Cass County. Without an urban core with water and sewer in this area, this growth will first impact the existing housing market. And, as it is usually the higher paid professionals who move further out, it is likely that they will gravitate to the beautiful lake front areas. This growth will result in an increase in property values, and greater pressures to convert older, smaller lake front cottages into much larger primary homes. Eventually, the growth pressures and increasing property values will induce the conversion of agricultural land into new residential subdivisions.

This will most likely be a slow and long term process. It is possible that rural land owners will hold on to their land for a long time, but eventually, the market will win over. At this point, it is possible

that subdivisions and sprawl will appear rapidly, as if out of nowhere. When, in fact, the signs will have been there for quite sometime.

It is the position of this Master Plan that the impacts of the Elkhart East development will be negligible during the short-term, the next five years. However, the Planning Commission should continue to monitor the situation, especially property values, real estate transactions, and the conversion of small lake front cottages. Furthermore, it is the position of this Plan, that the Townships along the southern portion of the County, should begin now to comprehensively plan for the growth that will inevitably flow from Elkhart East. This is not a no-growth recommendation. Rather, this position is that consideration should be given now for areas that are appropriate for growth, areas to be set aside for preservation, and to the financial planning for infrastructure and growth related issues.

It is likely that the most noticeable impacts of Elkhart East will be seen on the ground in the long-term, 10 years from now and beyond. But, it is in the mid-term that the opportunity to shape and direct that growth in beneficial ways can be most effective. Therefore, the Elkhart East development should be given special consideration, and its impacts better quantified, when this Master Plan is reviewed in five years.

## **THE MIDWEST RAIL INITIATIVE**

Currently, there are three train routes from Detroit to Chicago that stop in Dowagiac, the earliest at 11:06 AM. All three routes stop in Niles about ten minutes later. Thus making Niles the last stop before Chicago. The travel time from Dowagiac to Chicago is just over two hours. However, there are two more routes that make the Niles stop without the previous stop in Dowagiac.

The future will bring higher speeds and more frequency. The Midwest Rail Initiative, sometimes referred to as the Fast Train, has proposed to add four more routes from Detroit to Chicago, and to reduce the time from five and a half hours to three and a half. The section of the rail between Kalamazoo and Niles is equipped for the higher speeds. At this time there is no information available as to when all sections will have the proper equipment. The Michigan Department of Transportation (MDOT) and a member of the Michigan State Transportation Committee have suggested that some funding may be available at some point in 2003. MDOT has stated that all

current stops will remain on the high-speed corridor; each route will contain some stops but not others. The time from Dowagiac to Chicago could be reduced to less than ninety minutes.

After contacting MDOT, the Chicago Area Transportation Study (CATS), Chicago 2020, and Amtrak it has been determined that there is a lack of specific information on an increase of persons commuting to Chicago for work via high-speed rail. However, CATS has an Environmental Impact study on the St. Louis to Chicago high speed corridor suggesting that ridership could increase 5 to 15 percent, and that this increase is likely to be pleasure oriented, as in a weekend trip to Chicago. The study also concluded that there is considerable potential for additional economic activity in communities along the high-speed corridor that is not directly related to expenditures for the railroad operations.

The provision of commuter rail service, especially one that is 90 minutes from downtown Chicago has the potential to significantly impact growth and development in Cass County. However, at the time this Master Plan was prepared, it was not clear when, or even if, funding would be available to complete the project. Indeed, the future of Amtrak is even in question.

Should the Midwest Rail Initiative eventually be fully implemented, it is not clear how it might affect population and economic growth. Based on experiences in other areas of the country , it is considered likely that the impacts will be slow to develop. At first, the commuter rail service will most likely be used by existing residents who are already driving to work in Chicago. Slowly, over time, as the rail service proves itself to be reliable and affordable, new migrants will be attracted to move from Chicago and closer-in areas to Cass County. Even then, it will take time for that population growth to become manifest in new residential development.

Thus it is the position of this plan that the Midwest Rail Initiative will have no significant impact on growth and development in Cass County during the short term. There is the possibility that some population growth could result in the midterm (five to ten years) if the full implementation of the fast train begins in earnest and is completed in the next few years. It is likely that any noticeable impacts will be seen on the ground in the long-term, 10 years from now and beyond.

Therefore, the status of the Midwest Rail Initiative should be monitored by the Planning Commission. When this Plan is reviewed in five years, a more detailed review of progress on the implementation should be conducted, and a thorough analysis of the potential impact considered.

## **THE POKAGON BAND OF POTAWATOMI INDIANS**

The Pokagon Band of Potawatomi Indians has approximately 2,700 members in Indiana, Michigan, and Ohio. In February 2002, the Tribe applied to place approximately 850 acres of land in Cass County into Federal Trust Lands. This property lies in Pokagon and Wayne Townships and the location is shown on the Future Land Use Map.

Currently the Tribe's administration and information technology are located on this property. In the first phase of the Tribe's development plan, 9 offices in Michigan and one in South Bend would be relocated to this property. These functions include food commissary, finance, Elders Council, housing, Head Start, health, education, and enrollment. Later phases of development would include a community center and housing development.

The Tribe has also purchased 210 acres of land in LaGrange Township, with the intent of development 15 acres housing. The Tribe has also purchased 0.5 acres in Silver Creek Township with the intent of constructing an Elders Hall. At the time this Plan was being developed, the Tribe had not applied to include these properties in the Federal Trust Lands. Such application, however, could occur in the future.

The Tribe is already an economic stakeholder in Cass County, employing approximately 55 people. At the time this Plan was being developed, the Tribe was pursuing the development of a casino in New Buffalo, Michigan. If and when the Casino is approved and completed, the Tribe would have significant resources to fully implement its development Plan.

The Tribe has indicated that a portion of its membership is interested in relocating to the Cass County property once the Tribe has developed housing and employment opportunities. Thus, there is a potential for impacts to the County's land use and development patterns. However, these impacts are not likely to be significant in the short term of this Plan, the next five years. It is likely that such impact will begin in the mid term of this Plan, five to ten years. And the most substantial impacts will occur in the long term, ten to twenty years. Thus, no special planning policies are warranted during the short term course of this Comprehensive Plan. However, this issues should be revisited in five years when the Planning Commission considers revisions to this Plan.

In one sense, the Tribe's operations are a matter solely with the Federal government, and Cass County has no legal role to play. However, the County and the Tribe have developed a positive working relationship. Furthermore, many members of the Tribe are residents of the County and some are involved in civic and community affairs. Thus, it is a policy of this Comprehensive Plan to continue to work with and cooperate with the Pokagon Band for the benefit of the Tribe and the County.

---

---

# ISSUES AND OPPORTUNITIES

---

---

An evaluation of Cass County in terms of its regional location, historical development pattern, economic situation, and natural features begins to reveal several key strategic issues that serve to frame the identification of goals and objectives and the Future Land Use Plan. These preliminary issues are presented in this Chapter.

## LAND USE ISSUES

### **Protection of Farmland and Open Space**

A large portion of Cass County is comprised of agricultural lands and open space. Agricultural activities continue to account for millions of dollars in local economic activity. Hundreds of residents continue to depend upon agricultural activities for at least a portion of their income. Several portions of Cass County contain soils that are considered prime agricultural land by the Natural Resource Conservation Service, and thus represent a significant resource for the local and regional economies.

### **Preservation of Rural Character**

As mentioned previously, a large portion of Cass County remains in open lands or is being actively farmed. The physical character associated with this historical pattern (open land, low density residential development, presence of open areas and agricultural activities, etc), constitutes a powerful visual image of Cass County, and a sense of place and identity.



### **Reinforcement of Cities and Villages as the Economic Centers of the Area**

Historically, the City of Dowagic and the Villages of Marcellus, Vandalia, Cassopolis, and Edwardsburg have functioned as the economic centers for Cass County. These are the locations where the majority of economic transactions occurred. These communities remain classic examples of traditional neighborhood development, where homes, businesses, and public institutions are all located in close proximity to one another and surrounded by large areas of open space.

In recent decades however, the role that these communities have played has begun to diminish. Increasingly residents of Cass County travel to locations other than these for employment and shopping opportunities.

### **Preservation of Historic Sites and Features Significant to the Heritage of Cass County**

Cass County has a long history of human settlement. Numerous artifacts remain of this history and heritage, ranging from vernacular farmhouses to underground railroad sites. In many ways, these artifacts represent the last links to the past development and land use practices associated with Cass County.

## **ECONOMIC ISSUES**

### **Increase in Local Shopping Opportunities**

As mentioned previously, the cities and villages in Cass County served as centers for commercial activities for much of the surrounding area and many of the residents. However, as consumer preferences change and mobility increases, the need for additional shopping opportunities has become evident. Currently many of these shopping needs are being met outside of the area in locations such as Niles, St. Joseph, Kalamazoo, South Bend Indiana, or Elkhart Indiana.

### **Increase in Local Employment Opportunities**

Historically, farming was the primary occupation of the majority of residents in Cass County. As the economy shifted toward manufacturing and service occupations, the residents in the county followed jobs, often to locations outside of the County.

## **NATURAL FEATURES**

### **Protection and Enhancement of Water Quality**

Cass County contains several watersheds that feed into the St. Joseph River. At the same time, residents and businesses continue to rely on groundwater as a drinking water supply. This requires that greater attention be given to the protection and enhancement of water quality and to those items or activities that may contribute to it, either positively or negatively.

### **Protection of Open Space**

Large areas of Cass County are currently open. Much of this land is active agricultural land, though stands of trees, lakes, and wetlands are also found throughout the county. These open spaces are vulnerable to impacts from development and changes in land use. Attention should be given to the protection of significant areas of open space, particularly to those areas that contribute to the rural character of the county.

### **Protection and Enhancement of Wetlands, Woodlands, Lakes, and Streams**

Lakes and streams play an integral role in Cass County. Several lakes in the county are surrounded by valuable housing and provide recreational opportunities for residents and visitors alike. The lakes, streams, wetlands, and woodlands also provide valuable wildlife and aquatic plant habitats. Furthermore, each contributes significantly to the area's sense of place or character, as well as in some instances to flood control and improving the water quality. Attention should be given to the continued protection and enhancement of these valuable features.

## **COMMUNITY FACILITIES AND UTILITIES**

### **Expansion of Public Drinking Water Supply and Wastewater Treatment**

Historically, Cass County has relied on ground water for its drinking water supply, typically in the form of individual on-site wells. Likewise, residents in the area relied on on-site treatment (septic tanks and drain fields) for wastewater disposal. This remains the case for much of the county, though increasingly steps are being taken to develop centralized public systems. As the population continues to grow, densities intensify, and ground water becomes less reliable for safe drinking water or for recreation, there exists the need for the expansion of drinking water supply and wastewater treatment facilities. In response to these issues, the County developed a 20-year Master Water and Sewer Plan in 1999. The proposed future service areas identified in that Plan are the basis for the identification of the growth areas in the Future Land Use Map later in this Master Plan.

### **Expansion of Recreational Facilities and Programs**

Increasingly, communities are recognizing the value of sufficient recreational facilities. Recreation opportunities in Cass County are numerous and varied, though expansion is needed in response to population growth.

## **INTERGOVERNMENTAL COOPERATION AND COORDINATION**

### **Local Communities**

Though many of the individual communities in Cass County maintain comprehensive plans and land development regulations, few take into consideration how the growth and development of their community may impact an adjoining community or the county as a whole. In a similar manner, many communities are unable to pursue specific programs or activities effectively due to the fact that the issue being confronted lies beyond jurisdictional boundaries. The need for continued and enhanced cooperation and coordination among local communities is a major focus of the Master Plan.

### **Pokagon Band of the Potawatomi Indian Tribe**

The Pokagon Band of the Potawatomi Indians has applied for trust land in Pokagon and Wayne Townships. The Planning Commission realizes that the County and the Tribe are neighbors, and like neighbors everywhere, consistent dialogue and cooperation are warranted.

---

---

# GOALS AND OBJECTIVES

---

---

In establishing a Land Use Plan, one of the primary components is the formulation of a community's goals and objectives. Establishing goals determines the destination toward which the community's planning efforts are directed. Objectives are more specific action oriented activities that are intended to lead to the fulfillment of the stated goals. Both are necessary components of the planning process as they provide the framework within which the plan is developed and the basis for determining future courses of action toward the physical development of the County.

This chapter of the County's Master Plan states general development goals and objectives for the future physical development of the community. The goals and objectives identified herein are intended to reflect the land use priorities of the county, give direction to land developers regarding the County's physical environment, and establish a stated policy to assist the Planning Commission, County staff and other boards and committees in assessing the impact of their planning decisions. They are largely based on the visioning meetings that were held throughout the County.

There is some intentional overlap in the stated goals and objectives. This allows the Planning Commission to utilize the goals and objectives of a particular category without referring to the entire section and reiterates the importance of the identified policy. In addition, occasionally the objectives may appear to be in conflict. For example, economic development goals may conflict with environmental protection goals. Therefore, in these instances, it is the Planning Commission which will need to balance the importance of the conflicting objectives. The following goals and objectives have several purposes:

- < To guide the Planning Commission in developing initiatives and making recommendations to the County Board of Commissioners on how the Plan can be implemented.
- < To guide the Planning Commission when considering and reviewing township master plans and zoning ordinances. The Planning Commission should compare the goals and objectives of the township plans with those of the County plan to assure coordination and compatibility or identify differences for discussion.

- < To assist townships in coordinating their local goals with the overall goals of the County as expressed in this Plan.

Finally, a County's goals and objectives are not stagnant. They should be reviewed periodically by the Planning Commission to ensure that the intent and purpose of the goals remains current.

## **LAND USE**

Goal: To promote efficient and balanced land use patterns which are consistent with the rural and agricultural character of the County, the carrying capacity of the land, and the fiscal capability of public infrastructure and services.

Objectives:

- Provide model ordinances and procedures to combat blight and blighting influences in local communities.
- Encourage a mixture of development projects including single and multiple family dwellings, neighborhood scale commercial uses, office and light industrial facilities in communities with available public infrastructure and services.
- Ensure that governmental properties and facilities do not contribute to blight.
- Encourage clustered, rather than linear, areas of commercial development to minimize congestion, unsightly and undesirable development in particular along M-60, M-62, M-51 and US 12, and to prevent such congestion and undesirable development along the new M-217 route.
- Promote industrial development (which provides employment opportunities and is a source of tax revenue) in areas with adequate utility services and road access. Where improvements are needed, developers should be responsible for the cost.

- Recognize that “sprawl” carries economic and environmental costs and promote actions to limit sprawl.
- Develop solid waste management practices to reduce reliance on landfill disposal.
- Support existing, non-polluting, agricultural land uses by providing models for innovative and “protective” zoning practices, such as open space preservation, sliding scale zoning in agricultural preservation areas, and transfer of development rights alternatives.
- Promote housing development away from prime agricultural, scenic and natural areas.
- Continue to conduct and expand periodic training seminars for local Planning Commission and ZBA members such as the Intergovernmental Forum and the Tri-County Planning Group.

## **E C O N O M I C   D E V E L O P M E N T**

Goal: Promote residential, commercial, and industrial development and employment creation for the residents of Cass County while maintaining environmental sensitivity and quality of life.

Objectives:

- Support economic development through appropriate delivery of County services.
- Recognize agricultural production and spinoff employment as an economic asset. Economic development activities should include the retention and expansion of the County’s agricultural resources.
- Promote company attraction and expansion efforts that encourage locating in those areas of the County where infrastructure and transportation access is available.

- Support training and educational programs to train or retrain workers for employment opportunities.
- Support the development in the service industry, housing, and limited industry in cooperation with development plans of the Pokagon Band of Potawatomi Indians.
- Encourage the revitalization, rehabilitation, and development in village and city centers, recognizing that viable communities reduce development pressure in agricultural areas.

## COMMUNITY FACILITIES AND SERVICES

Goal: Maintain a high quality of life through the delivery of quality and cost effective public facilities, County services, parks, recreation, social services and programing for all population groups.

Objectives:

- Develop a five-year Cass County Comprehensive Recreation Plan and encourage the updating of the plan every five years.
- Coordinate Cass County Road Commission and Michigan Department of Transportation road construction and maintenance priorities with local and county land use policies.
- Coordinate location and delivery of public services (i.e.: senior citizen services, community parks, medical facilities, and other services) in existing population centers and the Dowagiac/Cassopolis urban areas to increase the efficiency and effectiveness of service delivery.
- Promote increased awareness and availability of public and private community resources and assistance.

- Monitor road maintenance and traffic efficiency through periodic traffic studies and inventories.
- Develop a County wide Capital Improvements Program (CIP) with the intent to coordinate expenditures between County departments, townships, MDOT (transportation funding) and the DNR (recreation funding).

## HOUSING

Goal: Promote a variety of suitable housing alternatives for County residents that promotes stability within existing neighborhoods, that provides effective guidance to new residential development, and that compliments Cass County's small town, lakefront and rural residential development types.

Objectives:

- Encourage programs to address blighted housing throughout the County.
- Promote a pattern of development that will not obscure the rural character of the County.
- Encourage development of a wide variety of housing styles, types, and price ranges.
- Encourage innovative housing, such as cluster/open space housing, neo-traditional communities and planned unit developments through model zoning ordinances.
- Recognize physical limitations of the land and environment when planning new residential development to avoid unsuitable development locations.
- Ensure that the full public and private costs of development are borne by those directly benefitting from the development.

- Allow future residential development within those areas of Cass County where residential development has already been established and where soil conditions are adaptable to on-site septic and water systems.
- Recognize manufactured housing contained in small or moderate size developments as an affordable and viable housing alternative and provide suitable locations within Cass County for the development of manufactured housing parks.
- Encourage alternative housing development for elderly Cass County residents including assisted living facilities, nursing homes, senior apartments, and retirement communities.

## **T R A N S P O R T A T I O N**

Goal: Provide an efficient, safe, well maintained and cost effective Countywide transportation system.

Objectives:

- Promote more efficient north/south road networks, particularly to the Indiana Toll Road (I80 and I90) and to I-94.
- Continue to maintain and improve the County's existing road system.
- Provide more efficient transportation links to the employment centers of Elkhart and South Bend Indiana.
- Prioritize improvements to existing roadways based on traffic volumes, safety, development pressure, and availability of funds.
- Promote sign regulation along major transportation corridors to reduce visual clutter, ensure safety, and protect the County's rural agricultural character.

- Carefully regulate access management (driveways, intersections) along arterial and primary roads to minimize conflicts and increase efficiency and safety.
- Provide models of reasonable private road requirements to insure a minimum level of construction and maintenance standards for efficient access and safety.
- Encourage coordination of planning, road commission, and economic development agencies to avoid potential duplication of efforts and to provide appropriate time for future transportation system improvements.
- Periodically update traffic count data and annually update road condition inventories.

---

---

# ALTERNATIVE DEVELOPMENT SCENARIOS

---

---

This Chapter describes several alternative development scenarios. These alternatives have been considered by the Planning Commission in developing the Future Land Use Plan, which follows. This Chapter first describes the types of growth and development that are under consideration. Next, there is a description of the alternative development scenarios. Finally, the preferred alternative and a Generalized Future Land Use Map are presented.

## GROWTH AND DEVELOPMENT CATEGORIES

### **Agriculture and Open Space**

This is the most encompassing category of land uses. It includes all types of agriculture currently in use in Cass County: forestry, woodlands, wetlands, natural areas, and open space. The preservation of these areas is an important method of maintaining the rural character of Cass County that is valued by so many residents.

In discussion of future land uses, this category can also be viewed as the reserve land. Except for a few isolated and scattered lots where infill development can be accomplished, the development of all other land uses will require the conversion of agriculture and open space land to other types of uses.

### **Residential**

The Master Plan recognizes that existing residential development generally occurs in Cass County in one of three classes. The demand for housing will be accommodated in these three classes of development.

The first class is lake residential development, in and around the many lakes. This housing is almost exclusively single-family dwellings, and it is usually at a medium density of 2 to 8 units per acre of land. In some location the development is almost entirely on lake front lots, and in other locations there is more extensive back lot development.

The second class is small town residential development. These residential uses include a variety of housing types and a variety of densities. Mostly, though, these include single- and two-family dwellings at densities ranging from 1 unit per acre up to 8 units per acre. These also include multi-family dwellings. Small town residential uses occur in and adjacent to the city and the villages.

The final class is rural residential development. These tend to occur either as single-family subdivisions with 1 to 2 acre minimum lots sizes, or as rural estates with minimum lot sizes of 3 acres or more. One of the important issues in planning for Cass County is how to accommodate these desired rural residential uses with modern agricultural operations, which are, in their own way, a fairly industrialized land use.

### **Commercial**

In regard to future land uses, the Master Plan recognizes two general classes of commercial uses. In terms of the land demand, this category of land uses will accommodate both retail land demand and office land demand.

The first class is area commercial development, and includes concentrated locations of businesses that usually serve a large area of the County. This class of commercial uses are mostly located in the city and the villages, and in some adjacent township areas.

The second class is neighborhood commercial development. These tend to be small businesses, usually gas stations and convenience stores and such. They tend to serve primarily the residents located nearby, hence the name.

### **Industry**

This final category of land uses will accommodate manufacturing land demand, warehousing land demand and industrial services land demand. Manufacturing, warehousing and a large amount of industrial services currently tend to be located in the city and villages. There are, however, some notable exceptions.

## **ALTERNATIVE DEVELOPMENT SCENARIOS**

The Master Plan recognizes two basic approaches to guiding the location of new development. The first is the minimalist approach, which would rely exclusively on market forces. At the other extreme is the controlling approach.

### **The Minimalist Approach**

The minimalist approach seeks to enhance individual autonomy and freedom to make land development choices. It relies exclusively on market forces to guide locational decisions. The underlying assumption is that developers and firms will make development decisions that best serve their individual needs, and that by maximizing their individual utility, the public good will most effectively be promoted.

The main drawback to this approach is that it ignores the fact that there are many land uses that conflict and that individual autonomy does not eliminate the external effects that uses can have on one another. This approach also does not take into account market failures that exist in land development.

For example, many of those relocating to Cass County and moving into new housing would not likely be aware of the industrial nature of modern agriculture. What appears to be an idyllic, rustic setting for a new home amongst fields of amber waves of grain, quickly becomes something else when chemical fertilizers or animal wastes get spread across those grain fields, or when the heavy equipment rolls out into the fields to begin harvesting, first thing in the morning. Likewise, the encroachment of new housing can limit the ability of existing farms to expand or develop new concentrated animal feeding operations.

### **The Controlling Approach**

The controlling approach places the highest priority on maintaining existing agriculture and forestry, and on preserving natural resources and open spaces. This approach calls for restricting all new development to infill development or to locations within the existing city and villages.

By concentrating new development in existing locations, this approach would limit the effect of development on infrastructure costs and the costs of providing public services. Such concentration could possibly improve retail opportunities by increasing traffic counts in already developed areas.

This approach assumes that new development in existing locations can most easily be controlled to minimize negative impacts and to reduce conflicts among land uses.

The main drawback to this approach is that it ignores the fact that governmental units lack complete information to make precise land use decisions. We may be quite confident in our forecasts of future growth for the County as a whole, but we can not be certain that we fully know where, within the County, the market might drive such growth. This approach also ignores the fact that there is a significant market for rural homes.

### **Middle-of-the-Road Approaches**

Between these two extremes, there is a continuum of possible approaches, each relying a little more or a little less on market forces and individual autonomy on the one hand, and exercising a little more or a little less locational control to protect existing agriculture and forestry and to preserve natural resources and open space.

In developing the preferred development alternative and the future land use plan, the Planning Commission has considered these middle-of -the-road approaches as well as the goals and objectives.

## **THE PREFERRED ALTERNATIVE**

The preferred development alternative identifies Primary Growth Areas, Secondary Growth Areas and Tertiary Growth Areas. The remaining areas of the County are designated as Non-Growth Areas. The location of these growth areas is general, and will be more specifically defined on the Future Land Use Map.

Primary growth areas are intended to be the urban cores of Cass County. They are to be destinations for shopping and employment. These are the areas that have a full range of infrastructure and, as such, can accommodate additional growth and development. The intent of the Master Plan is to direct most new development to the primary growth areas.

Secondary growth areas are intended to provide limited urban services, primarily for the convenience of residents living further from the primary growth areas. Secondary growth areas have some infrastructure and they are appropriate areas for new infrastructure. It is the intent of the Master Plan to allow for and provide for additional growth and development in the secondary growth areas.

Tertiary growth areas are intended to provide for neighborhood commercial development to serve the needs of the residents of the immediate area in which they are located. Some of these areas may have some, limited infrastructure. However, these areas are not appropriate for new infrastructure projects. It is the intent of the Master Plan to limit growth and development in tertiary growth areas to neighborhood commercial uses.

The remainder of the County is designated as non-growth areas. These areas intended to provide for the preservation of economically and environmentally sustainable agriculture, preservation of environmental resources and open space, and limited rural estate type residential uses. These areas are also intended to allow for several, limited uses that are most appropriately isolated from other properties. Such uses include junk yards and mining operations, which are categorized below as not elsewhere classified. Specifically, the growth areas are:

**Primary Growth Areas**

Cassopolis  
Dowagiac  
Edwardsburg

**Secondary Growth Areas**

Barron Lake  
Marcellus  
Union  
Vandalia

**Tertiary Growth Areas**

Jones  
M152 & M51  
Pokagon  
US12 & M205

## DESCRIPTION OF GROWTH AREAS

### Primary Growth Areas

#### *Residential*

- Lake Residential – Further development of lake areas and back lots where public water and sanitary sewer services are provided.
- Small Town Residential – Further development of multi-family dwellings; further development of low and medium density single- and two-family dwellings.

#### *Commercial*

- Area Commercial – Infill development of individual businesses and shopping centers; generally no further encroachment into townships, but boundaries to be defined on the Future Land Use Map.
- Neighborhood Commercial – Further development of neighborhood commercial to serve neighborhoods within the primary growth areas.

#### *Industry*

- Industry – New industrial development in industrial parks and industrially zoned areas.

#### *Not Elsewhere Classified*

- Use included in the Not Elsewhere Classified category are not appropriate in the Primary Growth Areas.

### Secondary Growth Areas

#### *Residential*

- Lake Residential – Further development of lake areas and back lots where public water and sanitary sewer services are.
- Small Town Residential – Further development of low and medium density single- and two-family dwellings based on the availability of public water and sanitary sewer services; some, limited potential for multi-family dwellings based on the availability of public water and sanitary sewer services.

***Commercial***

- Area Commercial – some, limited potential for area commercial development when it can be accomplished within the current village boundaries and within the current development patterns.
- Neighborhood Commercial – Further development of neighborhood commercial to serve neighborhoods in and near the villages.

***Industry***

- Industry – No new industrial development; expansion of existing industry when it can be accomplished with minimal impact to other land uses in the secondary growth area.

***Not Elsewhere Classified***

- Uses included in the Not Elsewhere Classified are not appropriate in Secondary Growth Areas.

**Tertiary Growth Areas**

***Residential***

- Lake Residential – Further development of lake areas and back lots where public water and sanitary and sanitary sewer services are provided.
- Small Town Residential – Development of low density single-family dwellings based on the availability of public water and sanitary sewer services; multi-family dwellings and medium density development is not appropriate.
- Rural Residential – Rural residential is appropriate when located in proximity to tertiary growth areas.

***Commercial***

- Area Commercial – no area commercial development.
- Neighborhood Commercial – new and expanded neighborhood commercial development.

***Industry***

- Industry – No new industrial development; expansion of existing industry when it can be accomplished with minimal impact to other land uses in the secondary growth area.

***Not Elsewhere Classified***

- Uses included in the Not Elsewhere Classified are not appropriate in Tertiary Growth Areas.

**Non-Growth Areas**

***Residential***

- Lake Residential- Further development of lake areas and back lots where public water and sanitary and sanitary sewer services are provided.
- Small Town Residential- Small town residential development is not appropriate in non-growth areas.
- Rural Residential- Rural residential subdivisions are to be discouraged in non-growth areas.

***Commercial***

- Commercial development is not appropriate in non-growth areas.

***Industry***

- Industrial development is not appropriate in non-growth areas.

***Not Elsewhere Classified***

- Uses in this category are typically located in agricultural and open space areas. These uses are appropriate in non-growth areas when there is an effective plan in place for the preservation of prime agricultural land, forests, natural resources and prime vistas.

---

---

# FUTURE LAND USE PLAN

---

---

The Future Land Use Plan is the culmination of the lengthy and extensive, comprehensive planning process conducted by the Cass County Planning Commission. This Plan is based on the land use issues facing the County and the analysis of the County's existing land uses, demographic statistics, physical characteristics, traffic patterns, and the goals and objectives that have been presented previously in this document.

The Future Land Use Map is included at the end of this Chapter.

The Future Land Use Map is intended to represent the desirable future development pattern of Cass County. While the Map is specific in its identification of the boundaries of land use categories, it is also general. The predominant tool for implementing a Master Plan is the zoning ordinance. But zoning is the responsibility of the various municipal subdivisions. Thus, the Map is general in that it realizes that much of its ultimate implementation relies on the zoning and land use policies of the townships, villages, and city. It is the intent of the Planning Commission that the interpretation of the Map retain a certain amount of flexibility for these various zoning authorities.

In order to protect the rural character of the County, it is necessary to define the extent of the urban areas that will have a profound effect upon the character of the County in the future. While it will take an extended time period for the County to reach the projected build out scenario, by identifying now the extent to which development will be planned, the County can develop and utilize land use tools and techniques that will insure those areas developed will be developed in accordance with the intent of this master plan and the most efficient and best land use overall.

The Master Plan shall serve as a guide to the Planning Commission in undertaking its responsibilities of providing planning and land use guidance to the County Board of Commissioners, in reviewing the master plans and zoning ordinances of the townships, and in advocating for good planning throughout the County.

## **FUTURE LAND USE CATEGORIES**

The Future Land Use Plan is comprised of seven basic land use categories, plus one overlaying category. The following section describes the characteristics and provides examples of developments expected within the future land use categories of Cass County.

### **General Agriculture and Agricultural Preservation**

Preservation of farmland and of the community's rural character are primary objectives of this Master Plan. As a result, the majority of the County has been designated for general either general agriculture or agricultural preservation. Agricultural uses are defined as those including farming (crop production, dairy operations, livestock and related operations), orchards, nurseries, farmsteads and other associated activities. Though encompassing a significant portion of the community's land area, Cass County has traditionally been a rural area while only experiencing growth pressures starting in the 1940s. It is therefore the intent of this master plan to provide for the preservation of the rural atmosphere of the County.

Agricultural preservation, with farming, woodlands, and open space preservation uses are planned for a large portion of the County. The purpose of the agricultural preservation area is to maintain large holdings of land and to limit the impact of encroaching residential uses on active farmland. The primary concern in these areas is maintaining viable agriculture operations.

The general agriculture area is also planned for the continuation of farming as the predominant land use activity. However, it is realized that in these areas there will continue to be pressures for limited, large estate residential development. These areas might also be appropriate for certain other uses that are appropriate in isolated rural areas, such as sand and gravel pits, and junkyards.

The extension of utilities such as water and sewer lines, encourages the development of higher density lots within agricultural districts. By removing the physical constraints of needing a sufficient area for the location of a well and septic system, developers are provided the opportunity to maximize the yield of buildable lots within a particular parcel in areas traditionally reserved for lower density residential land uses. The availability of public utilities thus facilitates the suburbanization of the community and the erosion of the County's rural character. Thus the extension of utilities into the agricultural areas is to be discouraged.

This plan recognizes that residential development will continue to occur in agricultural areas as lots are divided in accordance within the constraints of the township zoning ordinances and the State land division act. However, it is the intent of this plan to promote the efficient use of land in such a way as to encourage effective site planning, minimize residential sprawl, maintain suitably sized parcels for farming and agricultural activities and minimize the conflicts which arise from residential land owners locating in areas previously restricted to agricultural activities and uses.

Maintaining low density land use through strict zoning and land division requirements, restricting the extension of utility services to agriculturally planned areas, and encouraging innovative and unique site planning for rural residential land development that results in the maintenance of large useable agricultural parcels are a means to an end for the County to ensure the preservation of rural character and agricultural farm lands for the current and future residents of Cass County.

### **Rural Residential**

The purpose of this designation is to provide areas for limited, low density residential uses with the intent of encouraging affordable housing opportunities and meeting the market demand for this type of housing. Although this Plan includes a large portion of the County in the rural residential land use category, it is recognized the individual townships will most likely continue to reserve some of their land area for agriculture and some for residential uses. This is fully in keeping with this Plan. The identification of areas for rural residential uses is an acknowledgment by the Planning Commission that within this broad area some tracts will be developed for residences, and some will be retained in agriculture and open space.

Conceptually, rural residential development would occur on lots in the 1 to 2 acre size range. Lots would generally have frontage along existing or new public roads. It is generally intended that all housing would rely on well and septic system. The areas planned for water and sewer expansion have been included in more intense land use categories.

### **Lake Residential Areas**

The areas classified as lake residential are those lake areas where water and sewer infrastructure is planned for extension and expansion in the Master Plan for Water and Sewer. It is the intent of this Master Plan that these areas be built out at higher densities than elsewhere in the County, in similar

patterns and densities as existing development. However, such new development should be contingent upon the provision of water and sewer infrastructure so as to protect water quality.

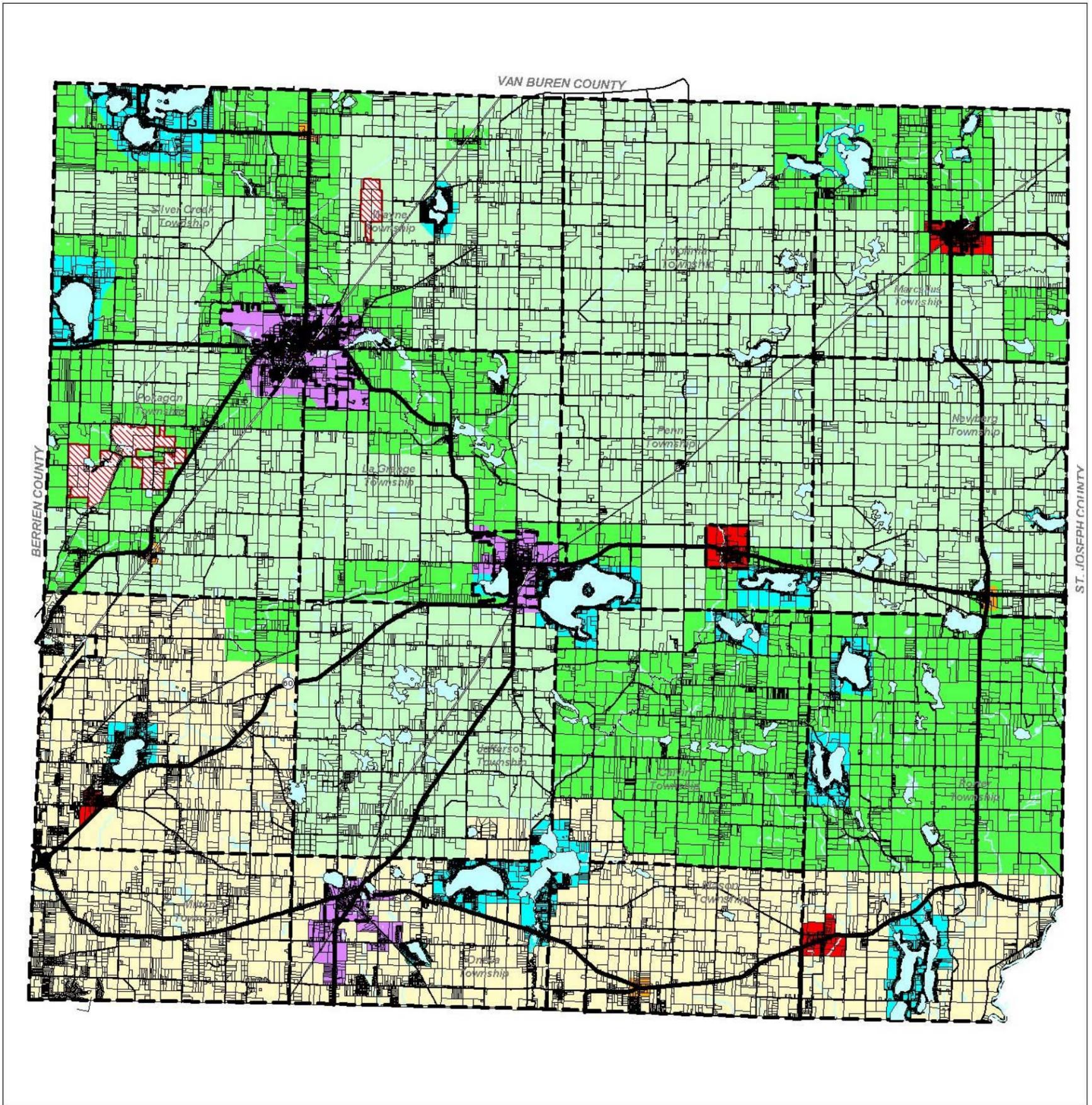
Once again, the boundaries identified on the Future Land Use Map should be considered general, subject to the implementation measures of the various Townships.

### **Urban Growth Areas**

This land use category is intended to allow for the continuation and expansion of the urban growth patterns and densities. This category specifically includes the primary, secondary and tertiary growth areas that were more fully described in the previous Chapter. This area is generally intended to accommodate commercial, industrial, or higher density residential uses.

It is the intent of the Planning Commission to encourage commercial and industrial development, as well as higher density residential uses to locate in the urban growth areas. The urban growth areas have been located to accommodate the extension of water and sewer infrastructure, as described in the Cass County Water and Sewer Master Plan.

The urban growth area is intended to serve a variety of purposes. However, the Future Land Use Map does not specify exact locations within this area for commercial or industrial or residential uses. It is the intent of this plan that existing use and development patterns extend from the existing urbanized areas outward, in accordance with specific plans of the City, villages and townships. However, an emphasis should be placed on protecting and enhancing existing uses.



Base Map Source: Cass Co. Information Systems  
Data Source: McKenna Associates, Inc

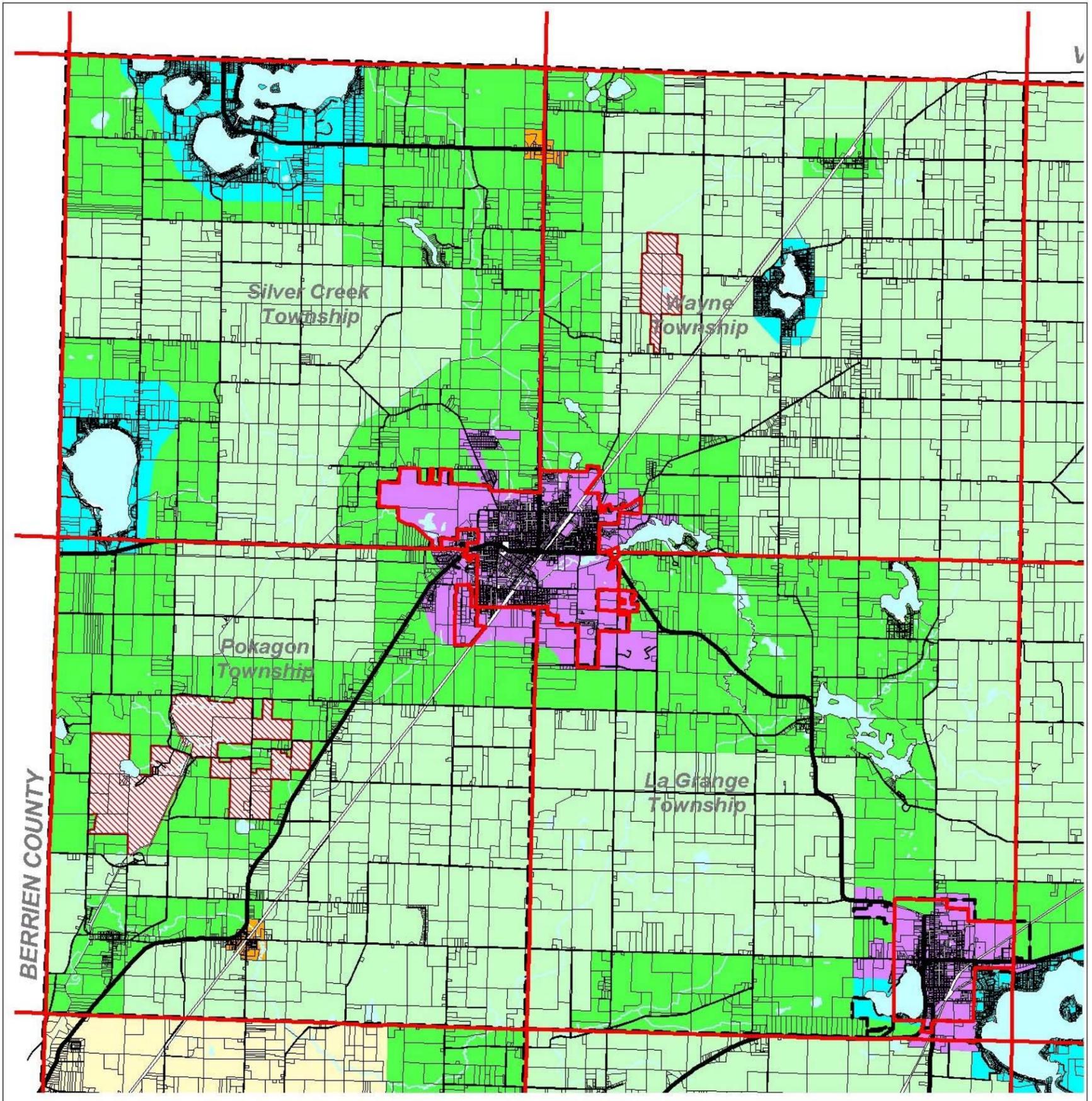
### Future Land Use Categories

- |  |  |
|--|--|
|  General Agriculture      |  Primary Growth Area   |
|  Agriculture Preservation |  Secondary Growth Area   |
|  Rural Residential        |  Tertiary Growth Area  |
|  Lake Residential         |  Pokagon Band of Potawatomi Indians, Land in Application for Trust |

## Future Land Use



12/10/2002



Base Map Source: Cass Co. Information Systems  
Data Source: McKenna Associates, Inc

### Future Land Use Categories

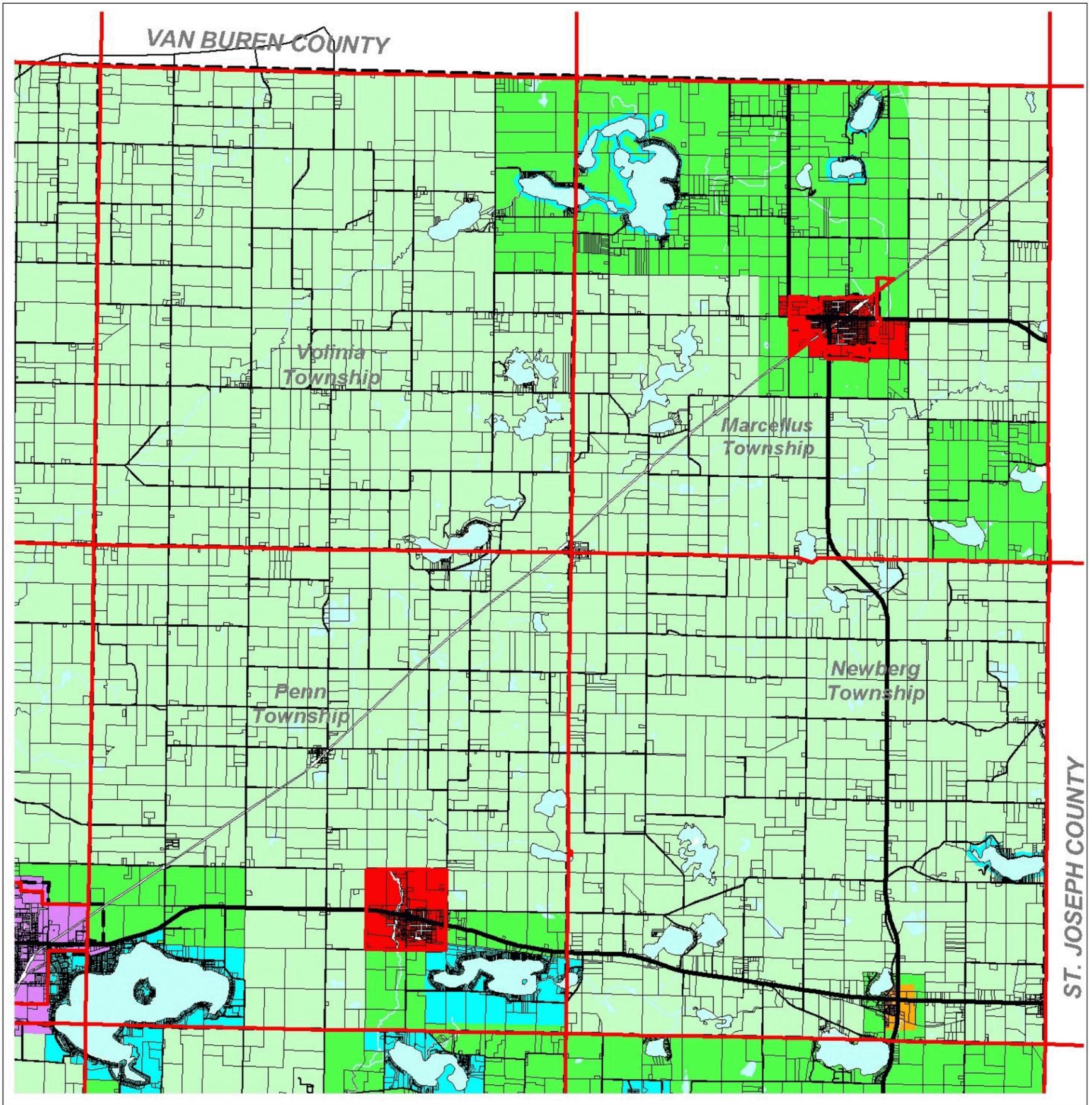
- |  |  |
|--|--|
|  General Agriculture      |  Primary Growth Area   |
|  Agriculture Preservation |  Secondary Growth Area   |
|  Rural Residential        |  Tertiary Growth Area  |
|  Lake Residential         |  Pokagon Band of Potawatomi Indians, Land in Application for Trust |

**Future Land Use**

**NW Quadrant**



12/12/2002



Base Map Source: Cass Co. Information Systems  
Data Source: McKenna Associates, Inc

### Future Land Use Categories

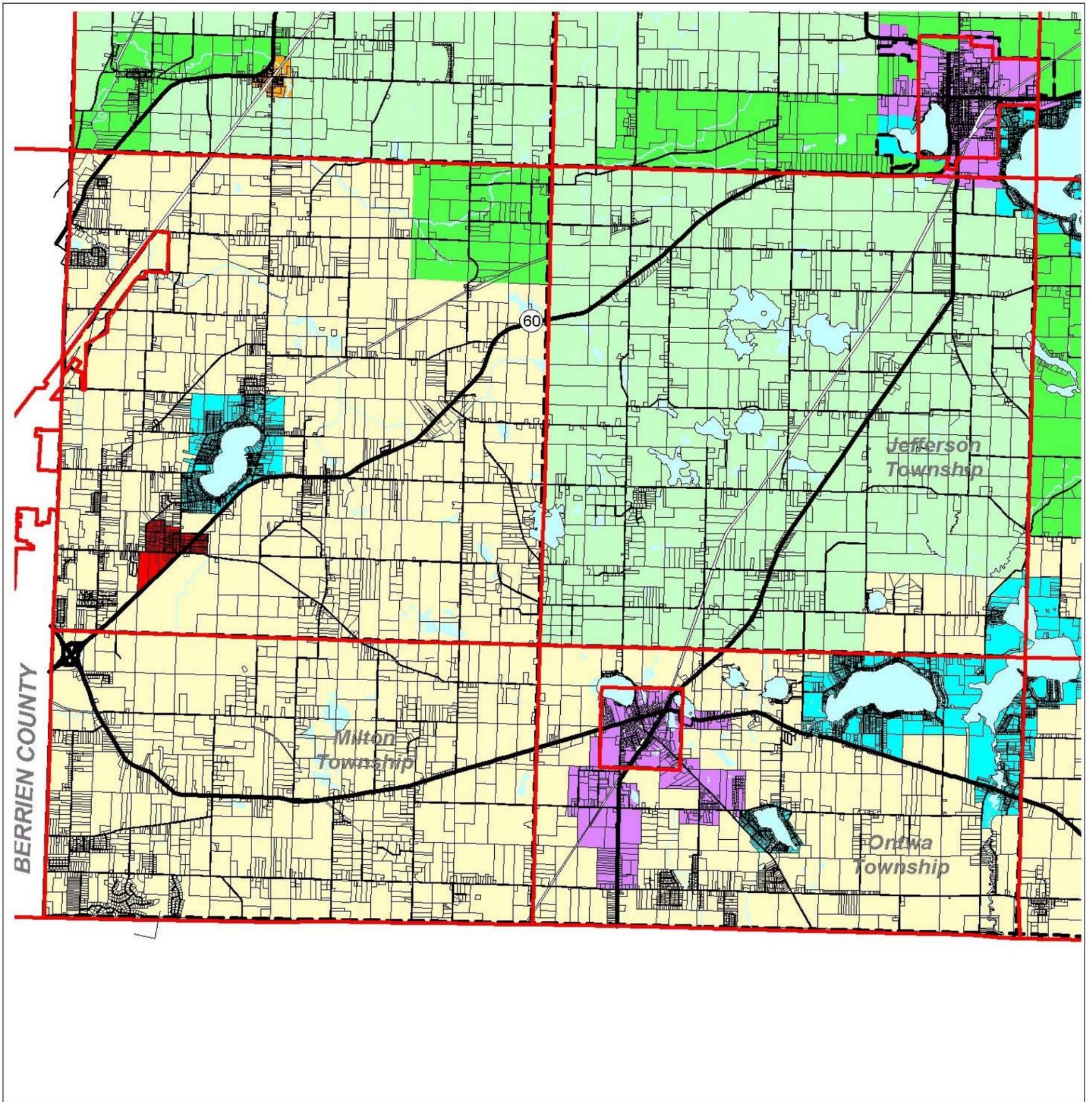
- |  |  |
|--|--|
|  General Agriculture      |  Primary Growth Area   |
|  Agriculture Preservation |  Secondary Growth Area |
|  Rural Residential        |  Tertiary Growth Area  |
|  Lake Residential         |  |

**Future Land Use**

**NE Quadrant**



12/12/2002



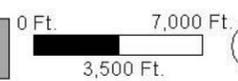
Base Map Source: Cass Co. Information Systems  
Data Source: McKenna Associates, Inc

### Future Land Use Categories

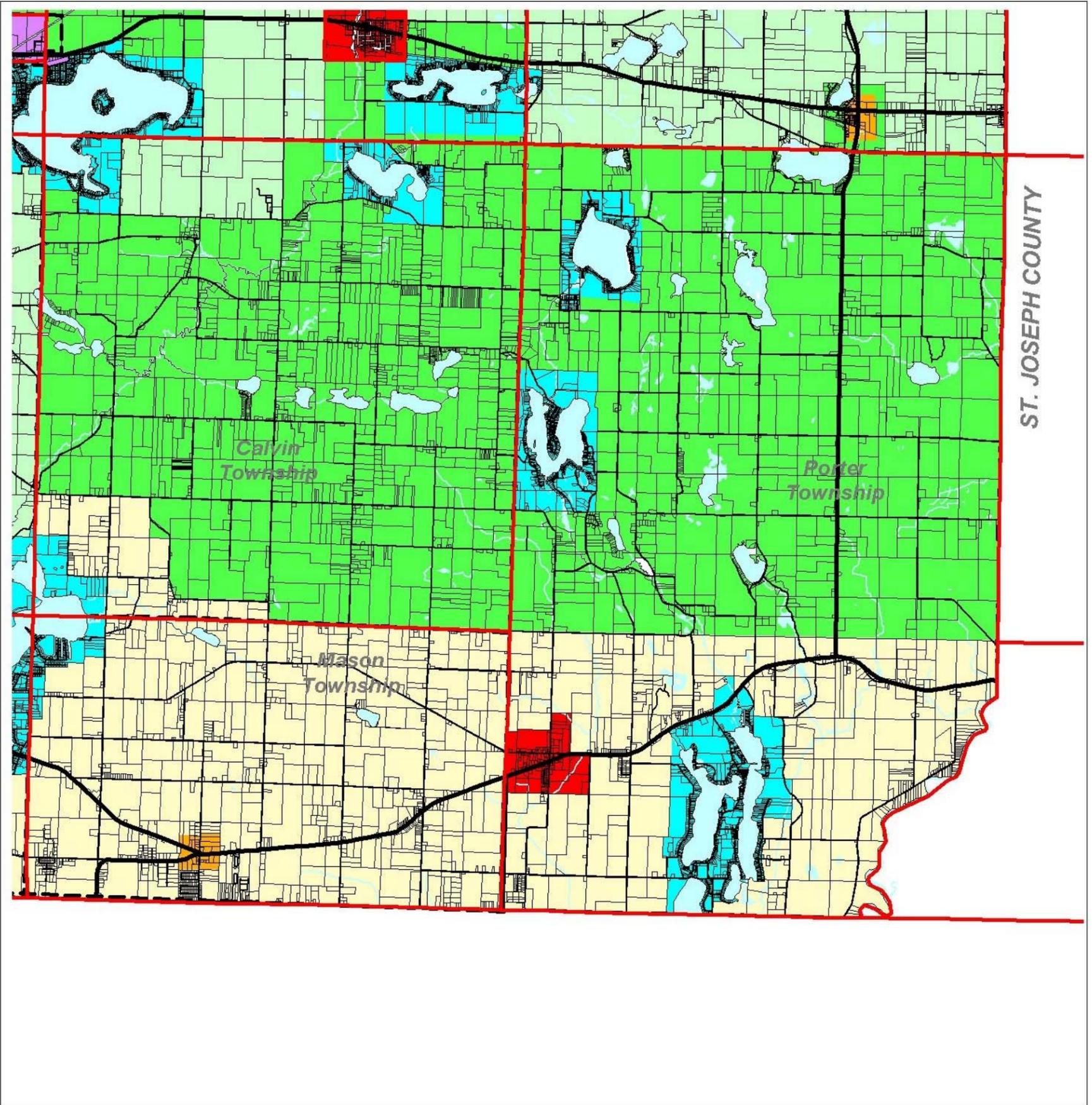
- |  |  |
|--|--|
|  General Agriculture      |  Primary Growth Area   |
|  Agriculture Preservation |  Secondary Growth Area |
|  Rural Residential        |  Tertiary Growth Area  |
|  Lake Residential         |  |

**Future Land Use**

**SW Quadrant**



12/12/2002



Base Map Source: Cass Co. Information Systems  
Data Source: McKenna Associates, Inc

### Future Land Use Categories

- |  |  |
|--|--|
|  General Agriculture      |  Primary Growth Area   |
|  Agriculture Preservation |  Secondary Growth Area |
|  Rural Residential        |  Tertiary Growth Area  |
|  Lake Residential         |  |

**Future Land Use**

**SE Quadrant**



12/12/2002

**PART 3**  
**IMPLEMENTATION PLAN**

---

---

# IMPLEMENTATION PLAN

---

---

Implementation strategies are a key component of any community master plan. They determine how the Plan's guidelines and recommendations become reality. To implement the goals and objectives provided in this Plan, it will be necessary for the Planning Commission to be flexible and pro-active. As events alter conditions within the County or the needs of the residents change, various adjustments or additions will need to be made to the Plan. Furthermore, all of the possible implementation tools available to the Commission should be studied and discussed before approving any changes. Therefore, while generally helpful, suggestions for the implementation of goals and policies of the County are to be considered and used where possible, but are subject to further change. Every effort should be taken to keep the plan current.

The primary implementation of this Master Plan will be through the regular activities of the Cass County Planning Commission. This Plan will guide the Commission and shall form the basis of its recommendations when reviewing projects that require the expenditure of County funds, and when reviewing township master plans and zoning ordinances. These are the two primary responsibilities and this Plan is, first and foremost, the tool to assist the Planning Commission in fulfilling its duties.

The necessity of citizen participation and understanding of the planning process and the Plan cannot be over-emphasized. A carefully organized public education program is needed to organize and identify public support in any community development plan. The lack of citizen understanding and support can seriously limit implementation of the Plan's recommendations and proposals. Public misunderstanding of a community's long range plan and desired objectives can result in the failure to support needed public improvements, proposed zoning amendments, necessary bond issues, and the election of responsible or progressive officials to lead the community.

In order to organize public support most effectively, the County must emphasize the reasons for planning, the processes involved, and encourage citizen participation in the adoption of the Plan and the continuing planning process. Public awareness and education can be achieved through a number of different means including public presentations at commission and board meetings, articles written in the local newspaper or distributed in a newsletter, and with the advent of the Internet, through the County's website. The willingness by residents to participate on County boards and commissions, attend informational meetings, or volunteer with various civic organizations is evidence of a population's community involvement.

The following list outlines additional programs that can be undertaken to inform the public about important land use goals and regulatory implementation techniques:

- A condensed future land use plan highlighting the goals and objectives of the plan
- Informational brochures on various topics important to rural communities
- School programs concerning land use issues
- Informational sessions held by the County Board and Planning Commission

Finally, periodic community opinion surveys should be considered as another means by which the County government can gauge changing attitudes and priorities.

One of the primary roles of the Planning Commission is to provide planning recommendations to the County Board of Commissioners. This planning function is a continuous process which does not terminate with the completion of the Plan. Communities are in a constant state of evolution and planning is an on-going process of identification, adjustment and resolution of identified concerns, problems, and new challenges. To appropriately sustain the planning process, maintain interest and momentum, and generate the community's intended positive outcomes the Plan should be reviewed and updated periodically. Specifically, State law now requires the Planning Commission to review this Master Plan in five years and to make a determination as to whether or not it needs to be updated or revised.

This Master Plan should also be used as a basis for discussions between the County and local governments to achieve a common vision for growth, development and preservation.

## **APPENDIX**

---

---

# E C O N O M I C   A N A L Y S I S

---

---

This appendix presents an analysis of the local economy and provides a forecast of the structure of the local economy in the next 5, 10, and 20 years. This work is used as the basis for the land demand forecasts chapter.

The time periods under consideration represent the short, medium and long-term outlook of this Plan. Specifically, forecasts are provided for the years 2007, 2012 and 2022.

The methodology begins with an analysis of the regional economy. The US Bureau of Economic Analysis (BEA) includes Cass County in the Elkhart-Goshen IN MI Economic Area (EA). The analysis describes the structure of the regional economy in terms of the ten basic economic sectors. BEA provides data on employment in the region in these ten sectors for the years from 1969 through 1999. Six fairly common statistical models are then applied to this employment data to generate forecasts for employment levels for each of the study years. Next, the analysis determines Cass County's share of this regional employment, thus providing a forecast of employment in Cass County in each of the economic sectors for each of the study years.

In analyzing the local and regional economy, we look at the structure of the economy, which is typically broken down into the following basic sectors:

- |  |                                       |
|--|---------------------------------------|
| 1. Agricultural services, forestry and fishing | 6. Wholesale trade                    |
| 2. Mining                                      | 7. Retail Trade                       |
| 3. Construction                                | 8. Finance, insurance and real estate |
| 4. Manufacturing                               | 9. Services                           |
| 5. Transportation and public utilities         | 10. Government                        |

For the Elkhart-Goshen EA, employment in the first two sectors is small and, in several cases, is not provided in detail by BEA. For the purposes of this study, these two sectors are combined into one category and referred to as "Other".

The following nine sections develop forecasts for the employment in each of these sectors. The final section provides a forecast for the region's total employment for each of the study years. Prior to

discussing the role and importance of each individual sector, we will first provide a brief description of each of these sectors.<sup>1</sup>

### ***Agricultural Services Forestry and Fishing***

The classification of agricultural services includes establishments primarily engaged in supplying soil preparation services, crop services, landscape and horticultural services, veterinary and other animal services, and farm labor and management services. The classification of forestry covers establishments primarily engaged in the operation of timber tracts, tree farms, or forest nurseries; in the gathering of forest products; or in performing forestry services. Logging establishments are classified in Manufacturing. The classification of fishing and hunting and trapping covers establishments primarily engaged in commercial fishing (including shellfish and marine products); in operating fish hatcheries and fish and game preserves; and in commercial hunting and trapping.

### ***Mining***

This division includes all establishments primarily engaged in mining. The term mining is used in the broad sense to include the extraction of minerals occurring naturally: solids, such as coal and ores; liquids, such as crude petroleum; and gases such as natural gas. The term mining is also used in the broad sense to include quarrying, well operations, milling (e.g., crushing, screening, washing, flotation), and other preparation customarily done at the mine site, or as a part of mining activity.

### ***Construction***

This division includes establishments primarily engaged in construction. The term construction includes new work, additions, alterations, reconstruction, installations, and repairs. Construction activities are generally administered or managed from a relatively fixed place of business, but the actual construction work is performed at one or more different sites. If a company has more than one relatively fixed place of business from which it undertakes or manages construction activities and for which separate data on the number of employees, payroll, receipts, and other establishment-type records are maintained, each such place of business is considered a separate construction establishment.

### ***Manufacturing***

---

<sup>1</sup> The descriptions are taken from the US Occupational Safety and Health Administration's guide to the 1997 Standard Industrial Classification Manual, which can be found online at <http://www.osha.gov/oshstats/sicser.html>.

The manufacturing division includes establishments engaged in the mechanical or chemical transformation of materials or substances into new products. These establishments are usually described as plants, factories, or mills and characteristically use power driven machines and materials handling equipment. Establishments engaged in assembling component parts of manufactured products are also considered manufacturing if the new product is neither a structure nor other fixed improvement. Also included is the blending of materials, such as lubricating oils, plastics resins, or liquors.

The materials processed by manufacturing establishments include products of agriculture, forestry, fishing, mining, and quarrying as well as products of other manufacturing establishments. The new product of a manufacturing establishment may be finished in the sense that it is ready for utilization or consumption, or it may be semifinished to become a raw material for an establishment engaged in further manufacturing. For example, the product of the copper smelter is the raw material used in electrolytic refineries; refined copper is the raw material used by copper wire mills; and copper wire is the raw material used by certain electrical equipment manufacturers.

The materials used by manufacturing establishments may be purchased directly from producers, obtained through customary trade channels, or secured without recourse to the market by transferring the product from one establishment to another which is under the same ownership. Manufacturing production is usually carried on for the wholesale market, for interplant transfer, or to order for industrial users, rather than for direct sale to the domestic consumer.

### ***Transportation and public utilities***

This division includes establishments providing, to the general public or to other business enterprises, passenger and freight transportation, communications services, or electricity, gas, steam, water or sanitary services, and all establishments of the United States Postal Service. For many of the industries in this division, the establishments have activities, workers, and physical facilities distributed over an extensive geographic area. For this division, the establishment is represented by a relatively permanent office, shop, station, terminal, or warehouse, etc. that is either (1) directly responsible for supervising such activities or (2) the base from which personnel operate to carry out these activities.

### ***Wholesale trade***

This division includes establishments or places of business primarily engaged in selling merchandise to retailers; to industrial, commercial, institutional, farm, construction contractors, or professional business users; or to other wholesalers; or acting as agents or brokers in buying merchandise for or

selling merchandise to such persons or companies. The chief functions of establishments included in Wholesale Trade are selling goods to trading establishments, or to industrial, commercial, institutional, farm, construction contractors, or professional business users; and bringing buyer and seller together. In addition to selling, functions frequently performed by wholesale establishments include maintaining inventories of goods; extending credit; physically assembling, sorting, and grading goods in large lots; breaking bulk and redistribution in smaller lots; delivery; refrigeration; and various types of promotion such as advertising and label designing.

The principal types of establishments included are: (1) merchant wholesalers-wholesalers who take title to the goods they sell, such as wholesale merchants or jobbers, industrial distributors, voluntary group wholesalers, exporters, importers, cash-and-carry wholesalers, drop shippers, truck distributors, retailer cooperative warehouses, terminal elevators, cooperative buying associations, and assemblers, buyers or cooperatives engaged in the marketing of farm products; (2) sales branches and sales offices (but not retail stores) maintained by manufacturing, refining or mining enterprises apart from their plants or mines for the purpose of marketing their products; and (3) agents, merchandise or commodity brokers, and commission merchants.

### ***Retail trade***

This division includes establishments engaged in selling merchandise for personal or household consumption and rendering services incidental to the sale of the goods. In general, retail establishments are classified by kind of business according to the principal lines of commodities sold (groceries, hardware, etc.), or the usual trade designation (drug store, cigar store, etc.). Some of the important characteristics of retail trade establishments are: the establishment is usually a place of business and is engaged in activities to attract the general public to buy; the establishment buys or receives merchandise as well as sells; the establishment may process its products, but such processing is incidental or subordinate to selling; the establishment is considered as retail in the trade; and the establishment sells to customers for personal or household use. Not all of these characteristics need be present and some are modified by trade practice.

### ***Finance insurance and real estate***

This division includes establishments operating primarily in the fields of finance, insurance, and real estate. Finance includes depository institutions, non-depository credit institutions, holding (but not predominantly operating) companies, other investment companies, brokers and dealers in securities and commodity contracts, and security and commodity exchanges. Insurance covers carriers of all types of insurance, and insurance agents and brokers. Real estate includes owners, lessors, lessees, buyers, sellers, agents, and developers of real estate.

### ***Services***

This division includes establishments primarily engaged in providing a wide variety of services for individuals, business and government establishments, and other organizations. Hotels and other lodging places; establishments providing personal, business, repair, and amusement services; health, legal, engineering, and other professional services; educational institutions; membership organizations, and other miscellaneous services, are included.

### ***Public administration***

This division includes the executive, legislative, judicial, administrative and regulatory activities of Federal, State, local, tribal, and international governments.

## **THE REGIONAL ECONOMY**

This part of the study provides an analysis of the regional economy and forecasts of employment levels in each of the study years. The regional economy into which the BEA classifies Cass County is the Elkhart-Goshen IN-MI Economic Area (EA). Since this EA includes 8 counties in Indiana and only 3 in Michigan, it might at first appear that Cass County has little in common with some of the jurisdictions in this EA. However, the BEA establishes the boundaries of the EA based on the economic linkages and central economic nodes. This EA includes the following counties:

- Elkhart IN
- Fulton IN
- Kosciusko IN
- Lagrange IN
- Marshall IN
- Pulaski IN
- St. Joseph IN
- Starke IN
- Berrien MI
- Cass MI
- St. Joseph MI

**Construction Employment**

The region’s employment in Construction expanded from 14,855 jobs in 1969 to 26,796 in 1999, an increase of 80 percent. During the first part of this period, employment varied. However, from 1983 to the present this sector has had a rather steady and consistent pattern of growth. The employment trend is presented graphically in Figure 14 below.

*Figure 14*



Source: McKenna Associates, Inc., 2002. Data from the US Bureau of Economic Analysis.

If present trends continue, the construction sector will continue to increase employment, adding 12,931 jobs between 2002 and 2022. This is an increase of 43 percent during the study period. The forecast for the construction sector is presented in Table 30 below.

**Table 30**

<b>Construction Employment Forecast Elkhart – Goshen EA 2002 – 2022</b>	
2002	29,984
2007	33,473
2012	36,786
2022	42,915

Source: McKenna Associates, Inc., 2002.

**Manufacturing**

The region’s employment in Manufacturing expanded from 130,792 jobs in 1969 to 160,806 in 1999, an increase of 23 percent. The level of employment has varied over this period, generally following trends in the national economy. However, the general trend has been one of increasing employment. This trend is presented graphically in Figure 15 below.

*Figure 15*



If present trends continue, the manufacturing sector will continue to increase employment, adding 40,456 jobs between 2002 and 2022. This is an increase of 27 percent during the study period. The forecast for the manufacturing sector is presented in Table 31 below.

*Table 31*

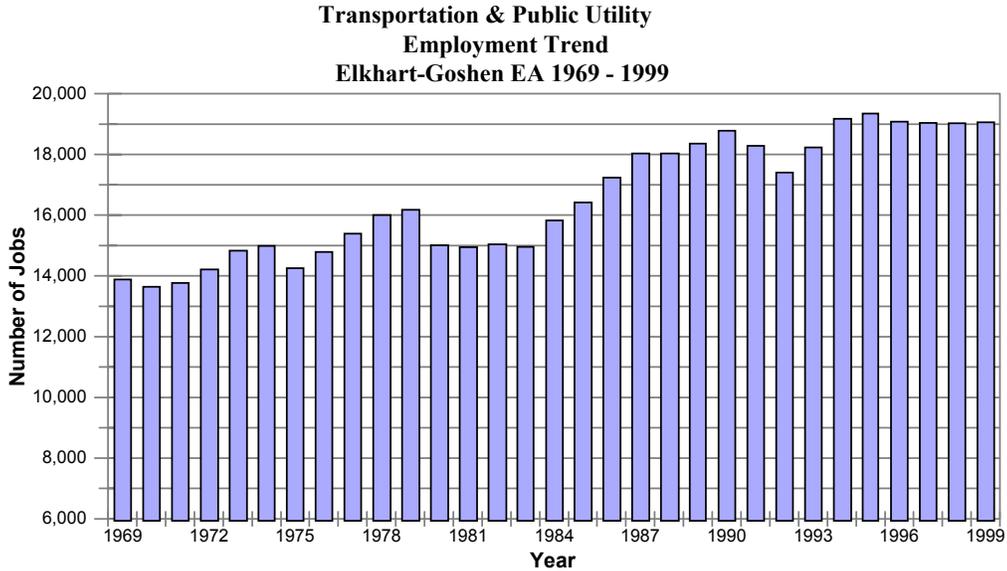
<b>Manufacturing Employment Forecast Elkhart – Goshen EA 2002 – 2022</b>	
2002	168,151
2007	179,412
2012	190,674
2022	213,197

Source: McKenna Associates, Inc., 2002.

**Transportation and Public Utilities**

The region’s employment in Transportation and public utilities expanded from 13,882 jobs in 1969 to 19,058 in 1999, an increase of 37 percent. The employment trend has had some variability, with growth in the second half of the 1980s and then leveling off in the second half of the 1990s. However, the general trend has been increasing. The employment trend is presented graphically in Figure 16 below.

*Figure 16*



If present trends continue, the transportation and public utilities sector will continue to increase employment, adding 4,056 jobs between 2002 and 2022. This is an increase of 20 percent during the study period. The forecast for the transportation and public utilities sector is presented in Table 32 below.

*Table 32*

<b>Transportation and Public Utilities Employment Forecast Elkhart – Goshen EA 2002 – 2022</b>	
2002	20,206
2007	21,220
2012	22,234
2022	24,262

Source: McKenna Associates, Inc., 2002.

**Wholesale Trade**

The region’s employment in Wholesale trade expanded from 12,951 jobs in 1969 to 25,051 in 1999, an increase of 93 percent. The employment trend has been one of steady growth, with slight declines corresponding with national economic slowdowns in the early 1980s and 1990s. The employment trend is presented graphically in Figure 17 below.

*Figure 17*



Source: McKenna Associates, Inc., 2002. Data from the US Bureau of Economic Analysis.

If present trends continue, the wholesale trade sector will continue to increase employment, adding 7,147 jobs between 2002 and 2022. This is an increase of 28 percent during the study period. The forecast for the wholesale trade sector is presented in Table 33 below.

**Table 33**

<b>Wholesale Trade Employment Forecast Elkhart – Goshen EA 2002 – 2022</b>	
2002	25,140
2007	26,927
2012	28,714
2022	32,287

Source: McKenna Associates, Inc., 2002.

**Retail Trade**

The region’s employment in Retail trade expanded from 50,693 jobs in 1969 to 91,221 in 1999, an increase of 80 percent. The employment trend has been one of steady growth, with slight declines corresponding with national economic slowdowns in the early 1980s and 1990s. The employment trend is presented graphically in Figure 18 below.

*Figure 18*



Source: McKenna Associates, Inc., 2002. Data from the US Bureau of Economic Analysis.

If present trends continue, the retail trade sector will continue to increase employment, adding 4,606 jobs between 2002 and 2022. This is an increase of 47 percent during the study period. The forecast for the retail trade sector is presented in Table 34 below.

*Table 34*

<b>Retail Trade Employment Forecast Elkhart – Goshen EA 2002 – 2022</b>	
2002	97,050
2007	106,936
2012	117,829
2022	143,056

Source: McKenna Associates, Inc., 2002.



**Finance, Insurance and Real Estate**

The region’s employment in Finance, insurance and real estate expanded from 15,908 jobs in 1969 to 28,272 in 1999, an increase of 78 percent. The employment trend has generally been one of growth. The employment trend is presented graphically in Figure 19 below.

*Figure 19*



Source: McKenna Associates, Inc., 2002. Data from the US Bureau of Economic Analysis.

If present trends continue, the finance, insurance and real estate sector will continue to increase employment, adding 5849 jobs between 2002 and 2022. This is an increase of 20 percent during the study period. The forecast for the finance, insurance and real estate sector is presented in Table 35 below.

**Table 35**

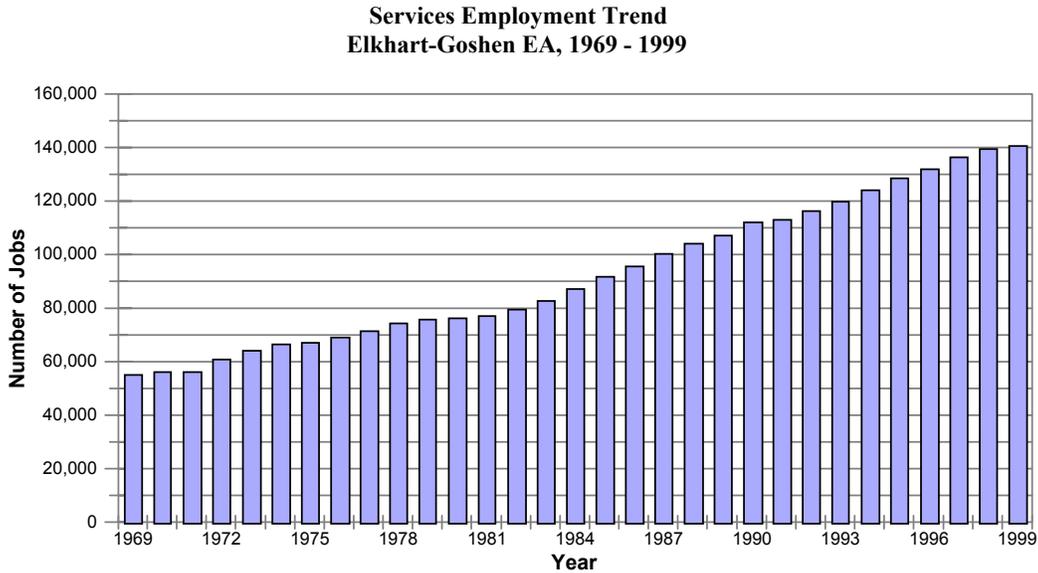
<b>Finance, Insurance and Real Estate Employment Forecast Elkhart – Goshen EA 2002 – 2022</b>	
2002	26,326
2007	27,787
2012	29,251
2022	32,176

Source: McKenna Associates, Inc., 2002.

**Services**

The region’s employment in Services expanded from 54,995 jobs in 1969 to 140,588 in 1999, an increase of 156 percent. The employment trend has been one of consistent and steady growth throughout this period. The employment trend is presented graphically in Figure 20 below.

*Figure 20*



If present trends continue, the services sector will continue to increase employment, adding 147,207 jobs between 2002 and 2022. This is an increase of 92 percent during the study period. The forecast for the services sector is presented in Table 36 below.

*Table 36*

<b>Service Employment Forecast Elkhart – Goshen EA 2002 – 2022</b>	
2002	160,075
2007	188,420
2012	221,784
2022	307,282

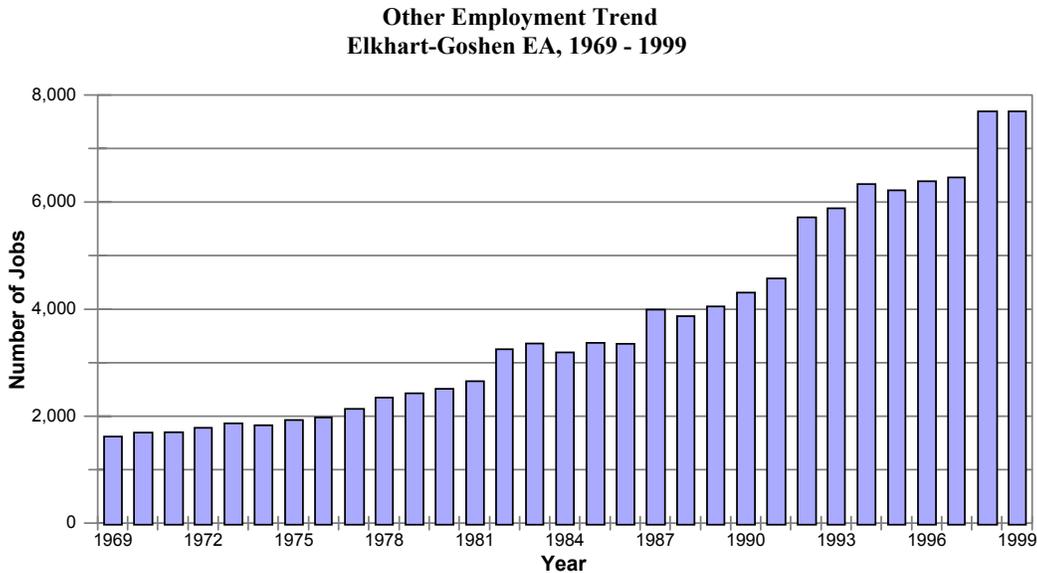
Source: McKenna Associates, Inc., 2002.

**Other**

This category includes the sectors of Agricultural services, forestry and fishing and Mining. Due to the small size of these sectors and the limited number of firms, not all of the employment data for the 1969 to 1999 time period are available. For the purposes of this study, therefore, these two sectors have been combined in this one category.

The region’s employment in the Other category expanded from 1617 jobs in 1969 to 7,692 in 1999, an increase of 376 percent. The employment trend has been one of generally steady growth throughout this period. The employment trend is presented graphically in Figure 21 below.

*Figure 21*



Source: McKenna Associates, Inc., 2002. Data from the US Bureau of Economic Analysis.

If present trends continue, the sectors in the Other category will continue to increase employment, adding 4011 jobs between 2002 and 2022. This is an increase of 55 percent during the study period. The forecast for this category is presented in Table 37 below.

**Table 37**

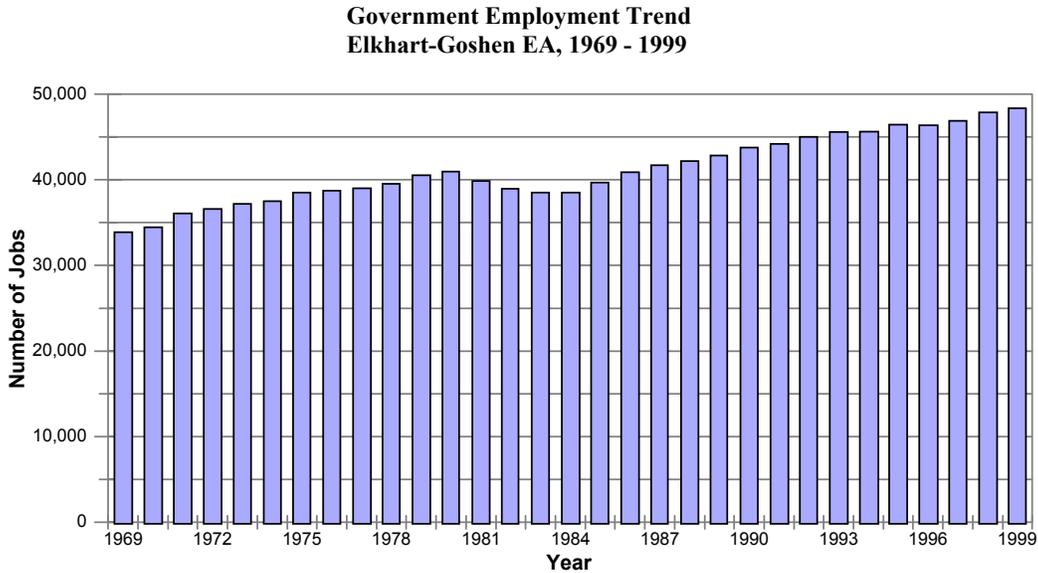
<b>Other Employment Forecast Elkhart – Goshen EA 2002 – 2022</b>	
2002	7,357
2007	8,359
2012	9,362
2022	11,368

Source: McKenna Associates, Inc., 2002.

**Government**

The region’s employment in Government expanded from 33,874 jobs in 1969 to 48,351 in 1999, an increase of 43 percent. The employment trend has generally been one of growth, with some job losses in the early 1980s. The employment trend is presented graphically in Figure 22 below.

*Figure 22*



Source: McKenna Associates, Inc., 2002. Data from the US Bureau of Economic Analysis.

If present trends continue, the government sector will continue to increase employment, adding 13,672 jobs between 2002 and 2022. This is an increase of 27 percent during the study period. The forecast for the government sector is presented in Table 38 below.

**Table 38**

<b>Government Employment Forecast Elkhart – Goshen EA 2002 – 2022</b>	
2002	49,906
2007	52,975
2012	56,276
2022	63,578

Source: McKenna Associates, Inc., 2002.

### Total Employment

The forecast for total employment in the Elkhart-Goshen EA is simply the aggregation of the forecasts for each of the economic sectors. The important matter for the present study, however, is the *increase* in employment. It is the growth in employment that is indicative of growth in commerce and industry, thereby necessitating additional commercial and industrial development. The forecast for increases in total employment, derived from the forecasts for each individual economic sector, is presented in Table 39.

**Table 39**

<b>Total Employment Forecast</b>				
<b>Elkhart – Goshen EA, 2007, 2012, and 2022</b>				
	Increase 2002 to 2007	Increase 2007 to 2012	Increase 2012 to 2022	Increase 2002 to 2022
Construction	3,489	3,312	6,129	12,931
Manufacturing	11,262	11,262	22,523	45,046
Transportation and public utilities	1,014	1,014	2,028	4,056
Wholesale trade	1,787	1,787	3,573	7,147
Retail trade	9,886	10,893	25,227	46,006
Finance, insurance and real estate	1,461	1,464	2,925	5,849
Services	28,345	33,364	85,498	147,207
Other	1,003	1,003	2,006	4,011
Government	3,068	3,301	7,302	13,672
<b>Total Employment Increase</b>	<b>61,314</b>	<b>67,400</b>	<b>157,212</b>	<b>285,925</b>

Source: McKenna Associates, Inc., 2002.

# THE LOCAL ECONOMY

This part of the study presents an analysis of the local economy in Cass County. Once again, the analysis divides the economy into the same sectors as was used in the previous part. The first step is to determine Cass County's share of the regional level of employment in each of these sectors. This share, or proportion, is then forecast into the future for each of the study years. The forecast proportions are then applied to the region's forecasted employment level to determine the employment level in Cass County.

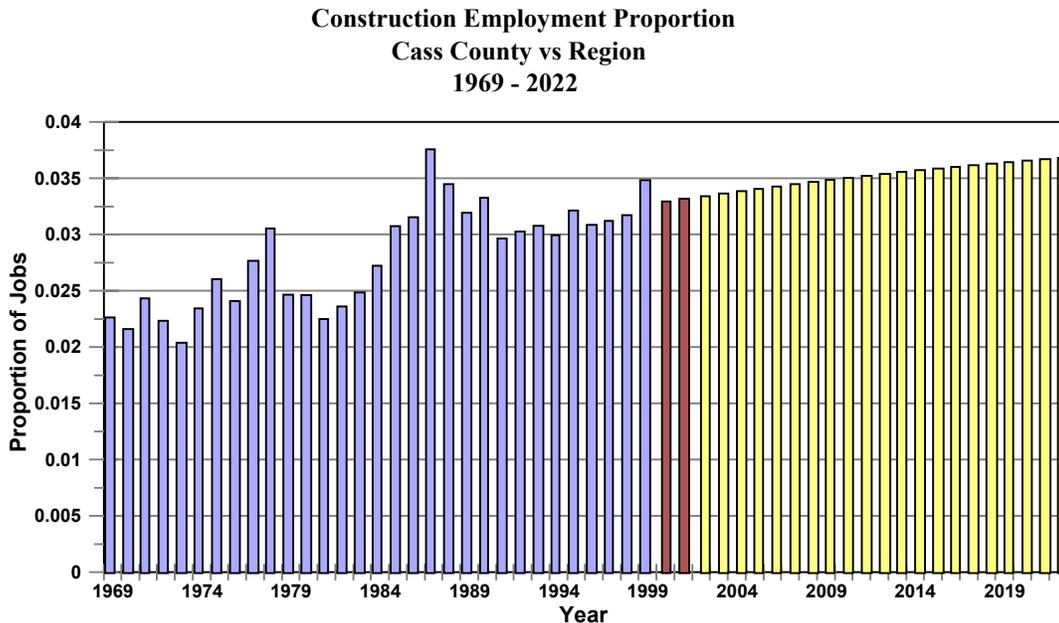
This part follows the previous format. The first nine sections present the forecasts for each of the economic sectors and the final section presents the forecast for total employment in Cass County.

## Construction

The local economy's share of regional employment in construction has risen from 2.3 percent in 1969 to 3.5 percent in 1999. If present trends continue, the local economy's share of regional employment will continue to increase. This trend and its forecast is presented graphically in Figure 23.

This proportion is applied to the region's employment level to provide the forecast of construction employment in Cass County. This forecast is presented in Table 40. If present trends continue, this sector will increase employment 58 percent, adding 577 jobs between 2002 and 2022.

Figure 23



Source: McKenna Associates, Inc., 2002. Data from the US Bureau of Economic Analysis.

**Table 40**

<b>Construction Employment Forecast</b>				
<b>Cass County, 2002, 2007, 2012, and 2022</b>				
	Employment	Cass	Cass	
	Forecast	County	County	
Year	Elkhart - Goshen EA	Proportion	Employment	Employment
		Forecast	Forecast	Increase
2002	29,984	0.03340	1,002	
2007	33,473	0.03447	1,154	152
2012	36,786	0.03539	1,302	148
2022	42,915	0.03680	1,579	277

Source: McKenna Associates, Inc., 2002.

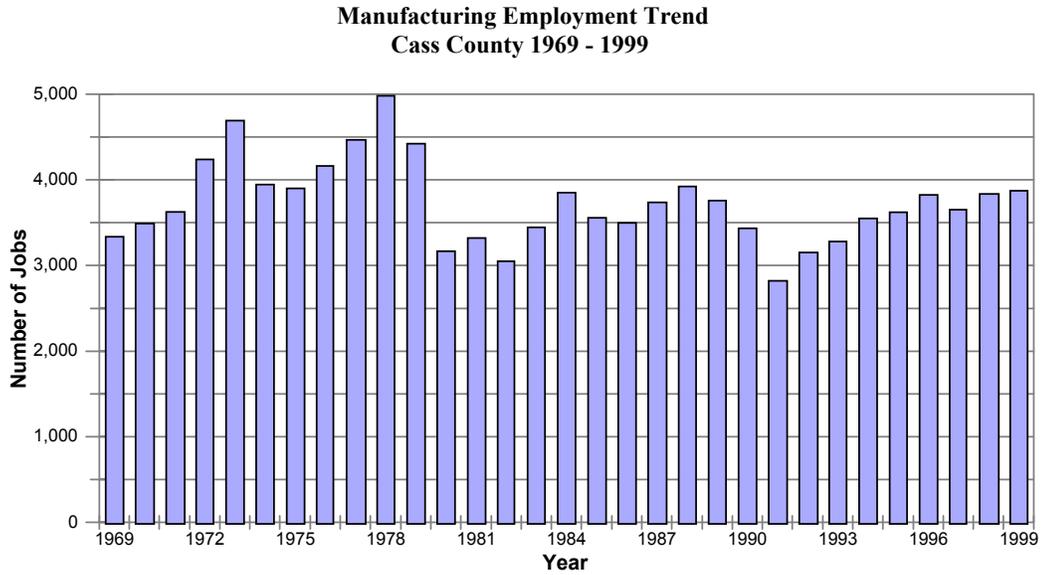
**Manufacturing**

The local economy’s share of the region’s employment in manufacturing has decreased from 2.6 percent in 1969 to 2.4 percent in 1999. If that trend were to continue, Cass County would be home to a smaller and smaller share of the region’s manufacturing employment. Following the methodology of applying this share to the region’s total employment leads to a conclusion that the total number of jobs in this sector would decrease over the study period.

However, that conclusion is contrary to the trend in manufacturing employment in Cass County from 1969 to 1999 which, while varying significantly, is generally increasing. The local economy’s manufacturing employment trend is presented graphically in Figure 24.

For the purposes of this study, then, the forecast for employment in manufacturing is based on employment levels in the local economy and not the regional economy. The forecast for manufacturing employment is provided in Table 41. If present trends continue, the manufacturing sector will continue to grow by 8 percent, adding 295 jobs between 2002 and 2022.

**Figure 24**



Source: McKenna Associates, Inc., 2002. Data from the US Bureau of Economic Analysis.

**Table 41**

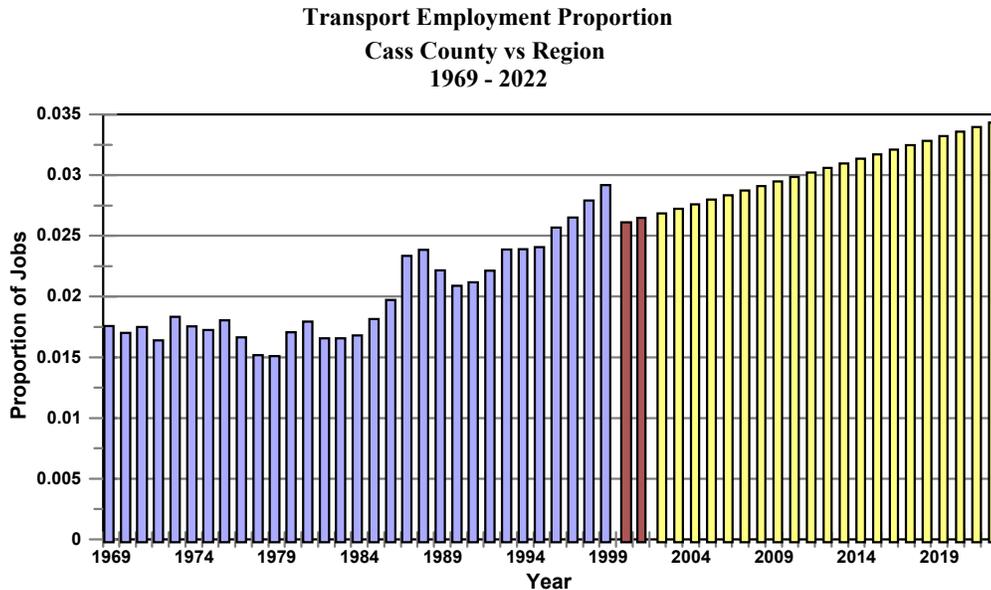
<b>Manufacturing Employment Forecast Cass County, 2002, 2007, 2012, and 2022</b>		
	Cass County	
Year	Employment Forecast	Employment Increase
2002	3,718	
2007	3,792	74
2012	3,866	74
2022	4,013	148

Source: McKenna Associates, Inc., 2002.

**Transportation and Public Utilities**

The local economy’s share of regional employment in transportation and public utilities has risen from 1.8 percent in 1969 to 2.9 percent in 1999. If present trends continue, the local economy’s share of regional employment will continue to increase. This trend and its forecast is presented graphically in Figure 25.

*Figure 25*



Source: McKenna Associates, Inc., 2002. Data from the US Bureau of Economic Analysis.

This proportion is applied to the region’s employment level to provide the forecast of transportation and public utility employment in Cass County. This forecast is presented in Table 42. If present trends continue, this sector will increase employment 53 percent, adding 290 jobs between 2002 and 2022.

*Table 42*

<b>Transportation and Public Utility Employment Forecast Cass County, 2002, 2007, 2012, and 2022</b>				
	Employment	Cass	Cass	
	Forecast	County	County	
Year	Elkhart - Goshen EA	Proportion Forecast	Employment Forecast	Employment Increase
2002	20,206	0.02686	543	
2007	21,220	0.02873	610	67
2012	22,234	0.03059	680	70
2022	24,262	0.03433	833	153

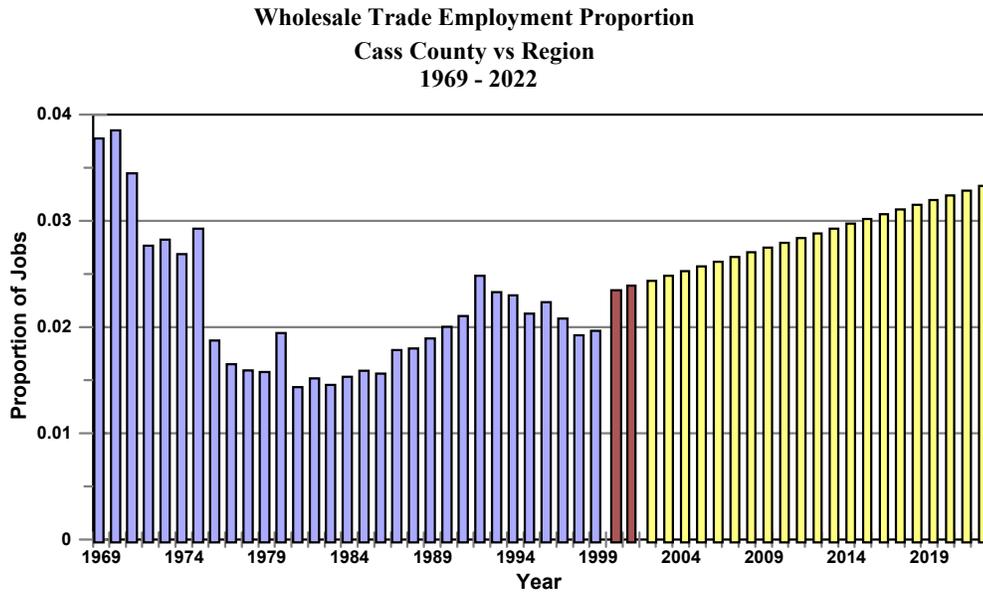
Source: McKenna Associates, Inc., 2002.

**Wholesale Trade**

The local economy’s share of regional employment in wholesale trade has varied substantially over the 1969 to 1999 period. However, it has had a rather consistent growth trend, starting in 1981 at 1.4 percent and rising to

over 2 percent by the mid-1990s. If this trend continues, the local economy’s share of regional employment will continue to increase. This trend and its forecast is presented graphically in Figure 26.

**Figure 26**



This proportion is applied to the region’s employment level to provide the forecast of wholesale trade employment in Cass County. This forecast is presented in Table 43. If present trends continue, this sector will increase employment 76 percent, adding 462 jobs between 2002 and 2022.

**Table 43**

<b>Wholesale Trade Employment Forecast Cass County, 2002, 2007, 2012, and 2022</b>				
	Employment	Cass	Cass	
	Forecast	County	County	
Year	Elkhart - Goshen EA	Proportion	Employment	Employment
		Forecast	Forecast	Increase
2002	25,140	0.02436	612	
2007	26,927	0.02659	716	104
2012	28,714	0.02883	828	112
2022	32,287	0.03329	1,075	247

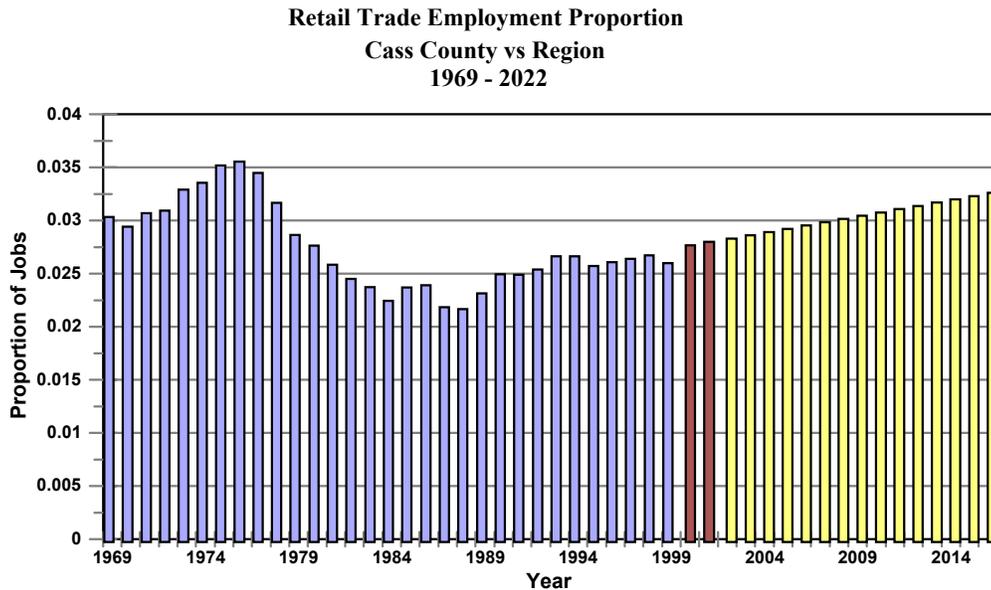
Source: McKenna Associates, Inc., 2002.

**Retail Trade**

The local economy’s share of regional employment in retail trade has varied significantly during the 1969 through 1999 period; starting at 3.0 percent in 1969, rising to 3.6 in 1976, then falling to 2.2 percent in 1984, and then rising steadily after that. If the trend starting in 1984 continues, the local economy’s share of regional

employment will continue to increase to 3.3 percent. This trend and its forecast is presented graphically in Figure 27.

**Figure 27**



This proportion is applied to the region’s employment level to provide the forecast of retail trade employment in Cass County. This forecast is presented in Table 44. If present trends continue, this sector will increase employment 70 percent, adding 1918 jobs between 2002 and 2022.

**Table 44**

<b>Retail Trade Employment Forecast Cass County, 2002, 2007, 2012, and 2022</b>				
	Employment	Cass	Cass	
	Forecast	County	County	
Year	Elkhart - Goshen EA	Proportion	Employment	Employment
		Forecast	Forecast	Increase
2002	97,050	0.02829	2,746	
2007	106,936	0.02983	3,190	444
2012	117,829	0.03137	3,696	506
2022	143,056	0.03260	4,664	967

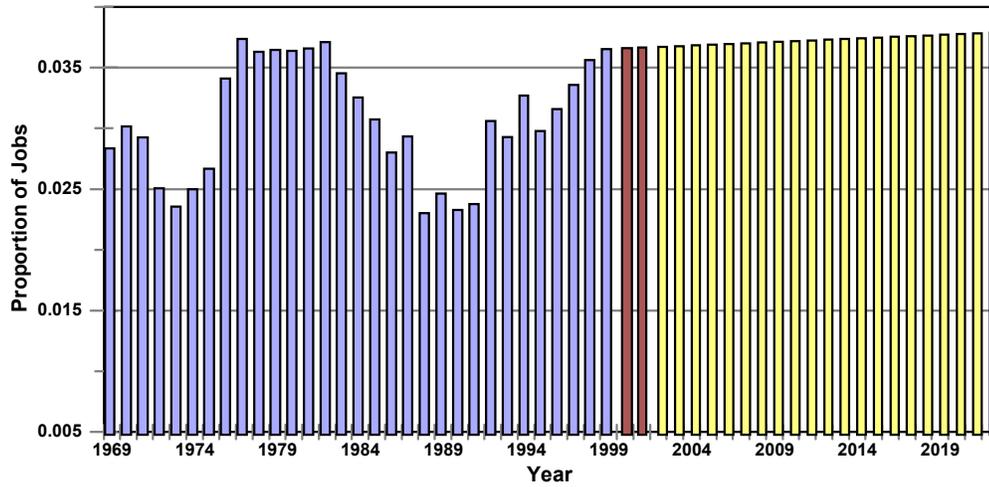
Source: McKenna Associates, Inc., 2002.

**Finance, Insurance and Real Estate**

The local economy’s share of regional employment in finance, insurance and real estate has varied substantially around an overall, generally level trend. If this trend continues from its current level, the local economy’s share of regional employment will rise slightly over the study period. This trend and its forecast is presented graphically in Figure 28.

Figure 28

**FIRE Employment Proportion  
Cass County vs Region  
1969 - 2022**



Source: McKenna Associates, Inc., 2002. Data from the US Bureau of Economic Analysis.

This proportion is applied to the region’s employment level to provide the forecast of finance, insurance and real estate employment in Cass County. This forecast is presented in Table 45. If present trends continue, this sector will increase employment 26 percent, adding 253 jobs between 2002 and 2022.

Table 45

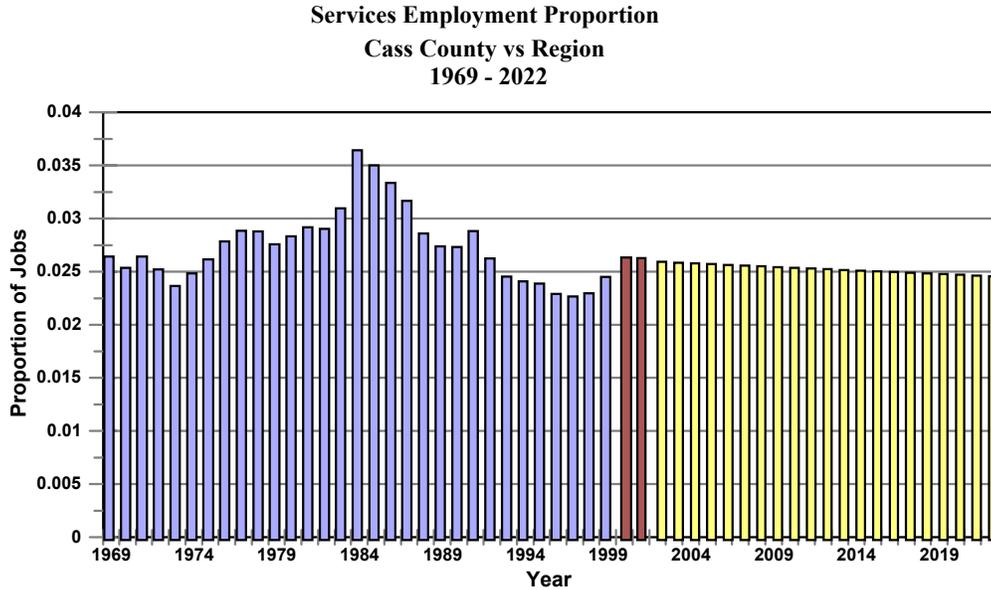
<b>Finance, Insurance and Real Estate Employment Forecast Cass County, 2002, 2007, 2012, and 2022</b>				
	Employment Forecast	Cass County Proportion Forecast	Cass County Employment Forecast	Employment Increase
Year	Elkhart - Goshen EA	Forecast	Forecast	
2002	26,326	0.03671	966	
2007	27,787	0.03701	1,028	62
2012	29,251	0.03730	1,091	63
2022	32,176	0.03789	1,219	128

Source: McKenna Associates, Inc., 2002.

**Services**

The local economy’s share of regional employment in services has varied during the 1969 to 1999 period. The general trend, however, has been one of a general decline. If present trends continue, the local economy’s share of regional services employment will continue to decline. This trend and its forecast is presented graphically in Figure 29.

*Figure 29*



Source: McKenna Associates, Inc., 2002. Data from the US Bureau of Economic Analysis.

This proportion is applied to the region’s employment level to provide the forecast of services employment in Cass County. This forecast is presented in Table 46. If present trends continue, this sector will increase employment 82 percent, adding 3399 jobs between 2002 and 2022.

**Table 46**

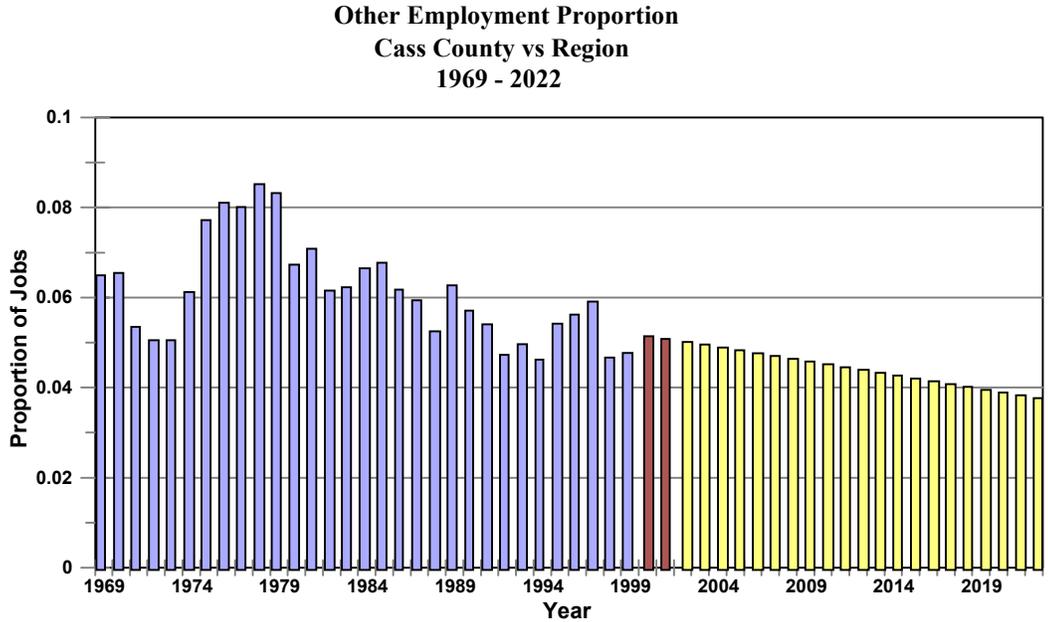
<b>Services Employment Forecast Cass County, 2002, 2007, 2012, and 2022</b>				
	Employment	Cass	Cass	
	Forecast	County	County	
		Proportion	Employment	Employment
Year	Elkhart - Goshen EA	Forecast	Forecast	t Increase
2002	160,075	0.02591	4,148	
2007	188,420	0.02556	4,816	668
2012	221,784	0.02522	5,593	777
2022	307,282	0.02456	7,547	1,953

Source: McKenna Associates, Inc., 2002.

**Other**

The local economy’s share of regional employment in sectors in the other category has varied during the 1969 to 1999 period, but has been declining from a high of 8.5 percent in 1978 to 4.7 percent in 1999. If present trends continue, the local economy’s share of employment in these sectors will continue to decline. This trend and its forecast is presented graphically in Figure 30.

*Figure 30*



Source: McKenna Associates, Inc., 2002. Data from the US Bureau of Economic Analysis.

This proportion is applied to the region’s employment level to provide the forecast of employment in the sectors in the other category in Cass County. This forecast is presented in Table 47. If present trends continue, this sector will increase employment 16 percent, adding 59 jobs between 2002 and 2022.

*Table 47*

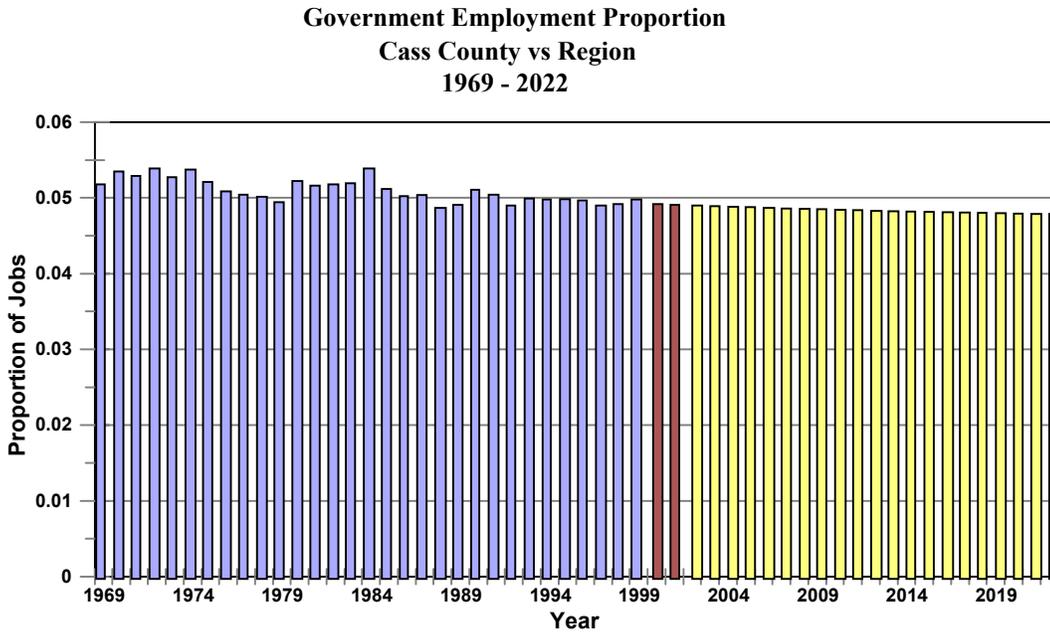
<b>Other Employment Forecast Cass County, 2002, 2007, 2012, and 2022</b>				
	Employment Forecast	Cass County Proportion Forecast	Cass County Employment Forecast	Employment Increase
Year	Elkhart - Goshen EA	Forecast	Forecast	
2002	7,357	0.05016	369	
2007	8,359	0.04703	393	24
2012	9,362	0.04391	411	18
2022	11,368	0.03765	428	17

Source: McKenna Associates, Inc., 2002.

**Government**

The local economy’s share of regional employment in government has been rather stable with a slightly declining trend. If present trends continue, the local economy’s share of employment in this sector will continue to decline. This trend and its forecast is presented graphically in Figure 31.

*Figure 31*



Source: McKenna Associates, Inc., 2002. Data from the US Bureau of Economic Analysis.

This proportion is applied to the region’s employment level to provide the forecast of employment in the government sector in Cass County. This forecast is presented in Table 48. If present trends continue, this sector will increase employment 24 percent, adding 599 jobs between 2002 and 2022.

**Table 48**

<b>Government Employment Forecast Cass County, 2002, 2007, 2012, and 2022</b>				
	Employment	Cass	Cass	
	Forecast	County	County	
Year	Elkhart - Goshen EA	Proportion	Employment	Employment
		Forecast	Forecast	Increase
2002	49,906	0.04899	2,445	
2007	52,975	0.04862	2,576	131
2012	56,276	0.04830	2,718	142
2022	63,578	0.04787	3,043	325

Source: McKenna Associates, Inc., 2002.

## Total Employment

The forecast for total employment in Cass County is made by combining the forecasts for each of the economic sectors. This forecast is presented in Table 49.

**Table 49**

<b>Total Employment Forecast Cass County, 2007, 2012 and 2022</b>				
	Number of Jobs 2002	Number of Jobs 2007	Number of Jobs 2012	Number of Jobs 2022
Construction	1002	1154	1302	1579
Manufacturing	3718	3792	3866	4013
Transportation and public utilities	543	610	680	833
Wholesale trade	612	716	828	1075
Retail trade	2746	3190	3696	4664
Finance insurance and real estate	966	1028	1091	1219
Services	4148	4816	5593	7547
Other	369	393	411	428
Government	2445	2576	2718	3043
<b>TOTAL EMPLOYMENT</b>	<b>16548</b>	<b>18274</b>	<b>20185</b>	<b>24402</b>

Source: McKenna Associates, Inc., 2002.

The important issue for determining the land needed for commerce and industry is the number of new jobs in each study period, not just the total number of jobs. The final table in this section, then, presents the net increases in jobs in each of the study periods, in Table 50.

**Table 50**

<b>Increase in Total Employment Forecast Cass County, 2007, 2012 and 2022</b>				
	Increase 2002 to 2007	Increase 2007 to 2012	Increase 2012 to 2022	Increase 2002 to 2022
Construction	152	148	277	577
Manufacturing	74	74	148	296
Transportation and public utilities	67	70	153	290
Wholesale trade	104	112	247	462
Retail trade	444	506	967	1918
Finance insurance and real estate	62	63	128	253
Services	668	777	1953	3399
Other	24	18	17	59
Government	131	142	325	599
<b>TOTAL EMPLOYMENT</b>	<b>1726</b>	<b>1911</b>	<b>4216</b>	<b>7853</b>

Source: McKenna Associates, Inc., 2002.