

# Appendix C LAND USE

## Introduction

Existing land use and development patterns in Cass County are important considerations in the development of policies addressing future growth and land use. Existing land use patterns help to define opportunities for the accommodation of new development within a “smart growth” context, and areas more appropriate for preservation policies. This portion of the Master Plan provides an overview of county-wide land use patterns.

## General

The vast majority of the Cass County landscape is very open and rural in character, comprised of woodlands, wetlands, farm operations, and scattered residences. Within this predominantly rural fabric is the presence of comparatively small suburban and urban centers. Certainly the most prominent is the City of Dowagiac and the four villages of Cassopolis, Edwardsburg, Marcellus and Vandalia. The four villages are dominated by residential and commercial uses along with public and semi-public uses that support the respective community and the more regional area in some cases. Dowagiac includes a greater presence of industry. The county also includes several small unincorporated urban pockets such as Union, Jones, Pokagon, and Sumnerville,

While the landscape surrounding Dowagiac, the four villages and other small urban pockets is predominantly of an open space character, there are many instances of moderate to high density residential lakefront development. It is the county’s lakes that reflect much of the more intensively developed areas not otherwise part of Dowagiac and the four villages.

Table C-1 presents the approximate proportions of the county according to property tax classifications. As the data is based on the manner in which each individual parcel is classified, the data does not distinguish between varying conditions on an individual parcel. For example, a parcel classified as agricultural may include substantial areas of woodlands and wetlands. A parcel classified as commercial may have only a portion of its acreage in commercial use while the balance (and perhaps majority) is vacant or may be under cultivation. Similarly, a parcel classified as residential may also include acreage devoted to commercial farming. It is reasonable to assume that the Table C-1 data for the residential, commercial and industrial classifications is greater than the developed acreage for such uses. The residual acreage is most commonly farmland or other open space including woodlands and wetlands.

See Existing Land Use Maps in Appendix H.

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The Table C-1 classifications can be summarized as follows:

**Agriculture / Forestry:** This classification includes parcels used partially or wholly for agriculture, with or without buildings, and including adjacent parcels under the same ownership that may be vacant or wooded and may include one or more agricultural buildings.

**Residential:** This classification includes platted and unplatted parcels, and condominiums used for or most apt to be used for residential purposes.

**Commercial:** This classification includes platted and unplatted parcels used for commercial purposes including wholesale, retail and service-oriented businesses, with or without buildings, and also includes parcels used as golf courses, boat clubs, ski areas, and apartment buildings or an apartment complex with more than four units. "Home occupations" do not generally have a commercial classification.

**Industrial:** This classification includes platted and unplatted parcels used for manufacturing and processing purposes, with or without buildings, and includes parcels used for utility sites for generating plants, pumping stations, substations, compressing stations, warehouses, rights-of-way, and the removal or processing of sand, gravel, stone or mineral ores.

**Tax Exempt:** This classification includes platted and unplatted parcels not under private ownership such as municipally-owned land, public schools and religious institutions.

**Other:** This classification includes property subject to a land division application or one which has yet to be recorded, and property classified as "developmental." "Developmental" property includes parcels of more than five acres without buildings, or more than 15 acres with a market value in excess of its value in use. The developmental classification is normally used in areas of changing use near significant population centers. The majority of the acreage included in this classification is farmland.

**Pokagon Band of Potawatomi Indians:** This classification of land is not tax-based and includes all land under the ownership of the Pokagon Band of Potawatomi Indians and that which is held in federal trust for the Pokagon Band. The vast majority of this land is located in Pokagon Township and approximately one-third is tax exempt (that which is held in federal trust) and the balance is taxed as described above.

**Table C-1  
Cass County Existing Land Use, 2012**

| <b>Land Use-<br/>Land Cover</b>           | <b>Approximate<br/>Acreage</b> | <b>Approximate<br/>Portion<br/>of County</b> |
|---|--------------------------------|--|
| <b>Agriculture / Forestry</b>             | 186,435.8                      | 61.0%  |
| <b>Residential</b>                        | 91,915.9                       | 30.1%  |
| <b>Commercial</b>                         | 4,880.8                        | 1.6%   |
| <b>Industrial</b>                         | 1,986.5                        | 0.7%   |
| <b>Public / Tax Exempt</b>                | 11,716.5                       | 3.8%   |
| <b>Pokagon Band of Potawatomi Indians</b> | 1,897.1                        | 0.6%   |
| <b>Other</b>                              | 6,996.3                        | 2.3%   |

A review of some of the more significant characteristics of land use and development in Cass County follows.

## **Agriculture**

According to the 2007 Census of Agriculture, 58.5% of the Cass County landscape was comprised of land within a farm, totaling just over 190,000 acres and just over 1,000 additional acres since the 2002 Census. The average size farm was 235 acres and generated an average market value of products sold of \$125,214. County wide, the market value of all farm products sold in 2007 was \$101,549,000 (20<sup>th</sup> in state ranking), of which 55% was due to crop sales and the balance being livestock sales. Cass County ranked first among the state's 83 counties for acreage devoted to snap beans and second for the number and sales (\$) of hogs and pigs. The growing of corn accounted for 41% of the county's farm acreage in 2007, followed by 20% for soybeans. Farming operations are present in all areas of the county including all townships.

In an effort to better protect Michigan's farming interests, Public Act 116 of 1974 was adopted by the state and has since been amended and incorporated into the Michigan Natural Resources and Environmental Protection Act. The Act establishes a program whereby farmers can enroll their properties to gain property tax relief, provided the farmland is maintained in an agricultural/open space status. The minimum enrollment period in the program is seven years and many landowners opt to enroll for a much longer period. Many of the existing Cass County enrollments extend to year 2050 and beyond. PA 116 lands in Cass County in 2012 comprised approximately 76,000 acres, or nearly one-quarter of the entire county.

## **Commercial Development**

Commercial development in Cass County is most evident in the business districts of Dowagiac, and the villages of Edwardsburg, Cassopolis, and Marcellus. Outside of these urban centers, commercial development is of a more scattered character, most of which is along the county's state highways and at some of the major intersections within the local townships. The vast majority of commercial development in the county addresses the consumer needs and services of the local population and individual businesses are of a comparatively small scale. County residents rely on more regional urban centers for "big box" retail centers (Meijer, Wal-Mart, Home Depot, Target and similar businesses) including Niles, South Bend, Three Rivers and St. Joseph. Approximately 1.6% of the county's acreage is classified as commercial for tax purposes, although a far lesser amount is actually used for commercial purposes as considerable portions of larger commercial parcels are not actively used for commercial purposes.

## **Industrial Development**

Industrial development is comparatively limited in Cass County. The comparatively limited industry that is present is scattered across the county including sand and gravel extraction sites. There are several locations where small industrial centers are present, the most expansive being to the west of M-62 in Ontwa Township, just southwest of Edwardsburg. There are also concentrations of industry in Dowagiac and Cassopolis. Approximately 0.7% of the county's land area can be classified as industrial according to county assessment records. The actual acreage developed for industrial purposes, although a far lesser amount is actually used for commercial purposes as considerable portions of larger industrial parcels are not actively used for commercial purposes.

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**Residential Development**

**Number and Growth of Dwellings.** The 2010 Census recorded 25,887 dwelling units in Cass County, an 8.4% increase over the number of units in 2000 and a 14.3% increase since 1990. Somewhat similar to the population distribution in the county, just over half of the county's dwelling units are located in just one-quarter of the local municipalities – Dowagiac and the townships of Howard, Ontwa, Silver Creek and Porter. See Table C-2

**Table C-2  
Cass County Housing Units, 1990 – 2010  
(by Number and Growth Rate)**

| JURISDICTION           | TOTAL HOUSING UNITS |        |        | HOUSING UNIT GROWTH RATE |             |
|------------------------|---------------------|--------|--------|--------------------------|-------------|
|                        | 1990                | 2000   | 2010   | 1990 - 2010              | 2000 - 2010 |
| <b>CASS COUNTY</b>     | 22,644              | 23,884 | 25,887 | 14.3%                    | 8.4%        |
| <b>TOWNSHIPS</b>       |                     |        |        |                          |             |
| Calvin                 | 874                 | 999    | 1,059  | 21.2%                    | 6.0%        |
| Howard                 | 2,476               | 2,663  | 2,772  | 12.0%                    | 4.1%        |
| Jefferson              | 841                 | 957    | 1,072  | 27.5%                    | 12.0%       |
| LaGrange               | 1,548               | 1,607  | 1,686  | 8.9%                     | 4.9%        |
| Marcellus              | 1,133               | 1,186  | 1,244  | 9.8%                     | 4.9%        |
| Mason                  | 934                 | 1,021  | 1,248  | 33.6%                    | 22.2%       |
| Milton                 | 793                 | 971    | 1,471  | 85.5%                    | 51.5%       |
| Newburg                | 765                 | 781    | 869    | 13.6%                    | 11.3%       |
| Ontwa                  | 2,404               | 2,653  | 2,984  | 24.1%                    | 12.5%       |
| Penn                   | 1,285               | 1,280  | 1,312  | 2.1%                     | 2.5%        |
| Pokagon                | 896                 | 912    | 931    | 3.9%                     | 2.1%        |
| Porter                 | 2,020               | 2,040  | 2,215  | 9.7%                     | 8.6%        |
| Silver Creek           | 2,304               | 2,362  | 2,424  | 5.2%                     | 2.6%        |
| Volinia                | 557                 | 588    | 614    | 10.2%                    | 4.4%        |
| Wayne                  | 1,190               | 1,231  | 1,311  | 10.2%                    | 6.5%        |
| <b>CITY / VILLAGES</b> |                     |        |        |                          |             |
| Cassopolis             | 797                 | 780    | 833    | 4.5%                     | 6.8%        |
| Dowagiac               | 2,624               | 2,631  | 2,674  | 1.9%                     | 1.6%        |
| Edwardsburg            | 488                 | 531    | 569    | 16.6%                    | 7.2%        |
| Marcellus              | 457                 | 462    | 493    | 7.9%                     | 6.7%        |
| Vandalia               | DNA                 | 157    | 141    | DNA                      | -10.2%      |

Source: U.S. Census Bureau  
DNA = Data Not Available

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**Housing Density:** As the number of housing units in Cass County has increased, so has its housing density. The county's housing density of 52.8 units per square mile in 2010 reflected a 14.6% increase since 1990. In steep contrast, the Village of Marcellus had the greatest housing density in 2010 with 830.0 units per square mile. Also of contrast is Volinia Township, the least dense area of the county with a housing density of 17.9 units in 2010. Ontwa Township reflected a housing density in 2010 of 153.7 units per square mile, a density nearly twice that of any other township. See Table C-3

**Table C-3  
Cass County Housing Density, 1990 – 2010  
(by Number and Growth Rate)**

| JURISDICTION           | HOUSING DENSITY<br>(Dwellings Per Square Mile) |       |       |
|------------------------|--|-------|-------|
|                        | 1990   | 2000  | 2010  |
| <b>CASS COUNTY</b>     | 46.1   | 48.6  | 52.8  |
| <b>TOWNSHIPS</b>       |  |       |       |
| Calvin Twp.            | 25.4   | 29.0  | 30.9  |
| Howard Twp.            | 71.1   | 76.5  | 80.3  |
| Jefferson Twp.         | 24.0   | 27.3  | 30.9  |
| LaGrange Twp.          | 46.2   | 47.9  | 50.8  |
| Marcellus Twp.         | 34.0   | 35.6  | 37.5  |
| Mason Twp.             | 46.1   | 50.4  | 61.7  |
| Milton Twp.            | 37.3   | 45.7  | 69.7  |
| Newburg Twp.           | 22.1   | 22.6  | 25.2  |
| Ontwa Twp.             | 123.1  | 135.8 | 153.7 |
| Penn Twp.              | 38.2   | 38.0  | 39.1  |
| Pokagon Twp.           | 25.9   | 26.4  | 27.4  |
| Porter Twp.            | 39.0   | 39.4  | 43.0  |
| Silver Creek Twp.      | 71.6   | 73.4  | 75.8  |
| Volinia Twp.           | 16.2   | 17.1  | 17.9  |
| Wayne Twp.             | 34.7   | 35.9  | 38.3  |
| <b>CITY / VILLAGES</b> |  |       |       |
| Cassopolis (vlg.)      | NA   | 445.7 | 416.5 |
| Dowagiac (city)        | 652.7  | 654.5 | 599.6 |
| Edwardsburg (vlg.)     | DNA  | 577.2 | 625.3 |
| Marcellus (vlg.)       | DNA  | 679.4 | 830.0 |
| Vandalia (vlg.)        | DNA  | 158.6 | 142.4 |

Source: U.S. Census Bureau  
DNA = Data Not Available

**Housing Vacancy:** Of the 25,887 housing units in Cass County in 2010, about one in every five was unoccupied. The principal reason for the 20.4% vacancy rate was the use of the unit for only seasonal, recreational or some other occasional purpose. This factor alone accounted for 62.5% of the vacancy rate. An additional 21.0% of the vacant units were either for sale or recently sold but not occupied, or for rent or being rented but not occupied. Of those housing units occupied, 80.1% were occupied by the owner. See Table C-4.

When compared to the 7-county region as a whole and Michigan, Cass County reflected a substantially higher vacancy rate and owner-occupancy rate. The higher vacancy rate was a result of the unusually high number of dwellings in Cass County that are used for seasonal/recreational purposes only.

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**TABLE C-4  
Housing Occupancy Comparison, 2010  
(by percent and number)**

|  | <b>CASS COUNTY</b>     | <b>7-COUNTY REGION</b>  | <b>STATE OF MICHIGAN</b>  |
|--|------------------------|-------------------------|---------------------------|
| <b>TOTAL HOUSING UNITS</b>                               | 25,887<br><b>100%</b>  | 469,995<br><b>100%</b>  | 4,532,233<br><b>100%</b>  |
| <b>OCCUPIED</b>  | 26,604<br><b>79.6%</b> | 409,753<br><b>87.2%</b> | 3,872,508<br><b>85.4%</b> |
| <b>VACANT</b>  | 5,283<br><b>20.4%</b>  | 60,242<br><b>12.8%</b>  | 659,725<br><b>14.6%</b>   |
| <b>REASON FOR VACANCY</b>                                |                        |                         |                           |
| <b>For seasonal, recreational or occasional use only</b> | 3,303<br><b>62.5%</b>  | 19,608<br><b>32.5%</b>  | 263,071<br><b>5.8%</b>    |
| <b>For sale or sold but not occupied</b>                 | 623<br><b>11.8%</b>    | 9,788<br><b>16.2%</b>   | 95,058<br><b>2.1%</b>     |
| <b>For rent or rented but not occupied</b>               | 486<br><b>9.2%</b>     | 16,578<br><b>27.5%</b>  | 148,371<br><b>3.2%</b>    |
| <b>Other</b>   | 573<br><b>2.3%</b>     | 14,268<br><b>23.8%</b>  | 153,275<br><b>3.4%</b>    |
| <b>OWNER-OCCUPIED UNITS</b>                              | 16,508<br><b>80.1%</b> | 286,528<br><b>69.9%</b> | 2,793,342<br><b>72.1%</b> |
| <b>RENTER-OCCUPIED UNITS</b>                             | 4,096<br><b>19.9%</b>  | 123,225<br><b>30.1%</b> | 1,079,166<br><b>27.9%</b> |

Source: 2010 U.S. Census

**Housing Types:** Nearly all dwellings in Cass County are single family detached units and in 2010, this principal housing option accounted for 93.4% of the housing. 84.8% of these dwellings were constructed on-site and the balance was comprised of mobile homes (8.6%). Buildings containing two dwellings, with either separate or shared entrances, accounted for an additional 2.1% of the housing market and the balance (4.5%) were comprised of units within buildings containing three or more units. See Table C-5.

As compared to the 7-county region and Michigan as a whole, Cass County reflects an approximately 17% higher proportion of single family detached dwellings built on site and an approximately 59% higher proportion of mobile homes. This is due in large part to the lack of major urban centers in Cass County that most easily accommodate multiple family housing densities.

**Regional Share:** Cass County's housing in 2010 represented 5.5% of the 7-county region of which it is part. Cass County comprised the smallest portion of the region's housing units while St. Joseph County (IN) had the greatest number of units – approaching five times that of Cass County. Just as Cass County's population growth has lagged during the past twenty years, its 14.6% increase in units between 1990 and 2010 was the second lowest in the region, to Berrien County's 10.6%. In contrast, Elkhart County (IN) has witnessed the highest proportional increase in the number of units during this same period – 29.2%. See Table C-6

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**TABLE C-5  
Household Type Comparison  
(by number and percent)**

|                            | <b>CASS COUNTY</b>     | <b>7-COUNTY REGION</b>  | <b>STATE OF MICHIGAN</b>  |
|----------------------------|------------------------|-------------------------|---------------------------|
| <b>1-UNIT DETACHED</b>     | 21,828<br><b>84.8%</b> | 341,595<br><b>72.7%</b> | 3,247,891<br><b>71.7%</b> |
| <b>1-UNIT ATTACHED</b>     | 253<br><b>1.0%</b>     | 11,748<br><b>2.5%</b>   | 206,923<br><b>4.6%</b>    |
| <b>2 UNITS</b>             | 272<br><b>1.1%</b>     | 13,477<br><b>2.9%</b>   | 127,125<br><b>2.8%</b>    |
| <b>3 OR 4 UNITS</b>        | 268<br><b>1.0%</b>     | 15,920<br><b>3.4%</b>   | 118,966<br><b>2.6%</b>    |
| <b>5 TO 9 UNITS</b>        | 409<br><b>1.6%</b>     | 20,900<br><b>4.4%</b>   | 190,086<br><b>4.2%</b>    |
| <b>10 TO 19 UNITS</b>      | 224<br><b>0.9%</b>     | 18,704<br><b>4.0%</b>   | 165,199<br><b>3.6%</b>    |
| <b>20 OR MORE UNITS</b>    | 276<br><b>1.1%</b>     | 21,127<br><b>4.5%</b>   | 217,847<br><b>4.8%</b>    |
| <b>MOBILE HOME</b>         | 2,222<br><b>8.6%</b>   | 24,384<br><b>5.2%</b>   | 254,755<br><b>5.6%</b>    |
| <b>BOAT, RV, VAN, ETC.</b> | 3<br><b>0.0%</b>       | 49<br><b>0.0%</b>       | 868<br><b>0.0%</b>        |

Source: U.S. Census Bureau

**Table C-6  
Regional Housing Units, 1990 – 2010  
(by Number and Growth Rate)**

| <b>JURISDICTION</b>        | <b>TOTAL HOUSING UNITS</b> |             |             | <b>HOUSING UNIT GROWTH RATE</b> |                    |
|----------------------------|----------------------------|-------------|-------------|---------------------------------|--------------------|
|                            | <b>1990</b>                | <b>2000</b> | <b>2010</b> | <b>1990 - 2010</b>              | <b>2000 - 2010</b> |
| <b>BERRIEN CO.</b>         | 69,532                     | 73,445      | 76,903      | 10.6%                           | 4.7%               |
| <b>CASS CO.</b>            | 22,644                     | 23,884      | 25,887      | 14.3%                           | 8.4%               |
| <b>ELKHART CO. (IN)</b>    | 60,182                     | 69,791      | 77,767      | 29.2%                           | 11.4%              |
| <b>KALAMAZOO CO.</b>       | 88,955                     | 99,250      | 110,007     | 23.7%                           | 10.8%              |
| <b>ST. JOSEPH CO.</b>      | 24,242                     | 26,503      | 27,778      | 14.6%                           | 4.8%               |
| <b>ST. JOSEPH CO. (IN)</b> | 97,956                     | 107,013     | 114,849     | 17.2%                           | 7.3%               |
| <b>VAN BUREN CO.</b>       | 31,530                     | 33,975      | 36,785      | 16.7%                           | 8.3%               |
| <b>7-COUNTY REGION</b>     | 395,041                    | 433,861     | 469,976     | 19.0%                           | 8.3%               |
| <b>MICHIGAN</b>            | 3,847,926                  | 4,234,279   | 4,532,233   | 17.8%                           | 7.0%               |

Source: U.S. Census Bureau

## LAND DIVISION PATTERNS

Land division patterns in Cass County can be divided into three principal forms. The oldest form is that of farm homesteads. During the early half of the 1900s, large parcels of 40 to 320 acres and more characterized the predominant land division pattern in the county. The original homes were occupied, in part, by farming families including those in the timber industry. It was rare to come upon a parcel less than 40 acres in size except in the immediate proximity of the county's early settlement areas. Many of these original homesteads are still evident today.

The second principal form of land division is the one to ten-acre parcels fronting on the townships' section-line and similar roads not otherwise part of platted subdivisions. This land division pattern evolved as many of the original large tracts in the county were incrementally split. This land division pattern began to principally appear during the 1950s and 1960s and is now very visible throughout the county. This trend of parcel splitting along a township's section-line roads is commonly referred to as *strip development*, and need not be limited to large parcels. This development pattern has been of increasing concern in the transportation and land use planning arena due to its impacts on traffic safety, congestion, and farmland and rural character preservation efforts.

The third principal form of land division in Cass County is that of platted subdivisions and site condominiums. Platted subdivisions and site condominium subdivisions consist of multiple home sites (though may be for non-residential use) established as a unified development project. Platted subdivisions are established under the Land Division Act (Public Act 288 of 1967, as amended) and site condominium subdivisions are established under the Condominium Act (Public Act 59 of 1978, as amended). Platted subdivisions and site condominiums dedicated to single family dwellings are visibly similar to one another – the principal difference being the form of ownership of the development sites within each.

Platted subdivisions and/or site condominiums are present in all of the county's local municipalities, though at varying degrees. Nearly all of the residential areas of Dowagiac and the four villages, and the residential development present along so many of the county's lakes, is comprised of platted subdivisions and site condominiums. As would be expected, these forms of development are also most evident in those townships that have witnessed increased suburbanization such as the townships of Howard, Milton and Ontwa. Lot sizes in most of the county's subdivisions and site condominiums are typically one acre or less and some, developed prior to comprehensive health regulations including those addressing potable wells and on-site sewage disposal, are comprised of lots that are less than 7,000 sq. ft. (particularly around the lakes).