

Heather Hanover
Chair

James Eshelman
Vice-Chair

Commissioners

Scott Dzurka, *Mayor*
Eric Hufnagel, *City Commissioner*
Eric Harger
Mark Holden
Brian Mills
Melvin Renfrow
Vacant



Chad A. Gamble
City Manager

Mindy J. Seavey
City Clerk

Kristina Kinde
City Treasurer

Michael Homier
City Attorney

Christopher Khorey, AICP
Planning Consultant

PLANNING COMMISSION

December 4, 2024

The St. Johns Planning Commission will hold a regular meeting on December 4, 2024 at 5:30 pm in the County Commission Chambers located at the Clinton County Courthouse, 100 E. State Street, St. Johns, MI. (Please use Cass St. Entrance.)

AGENDA

1. **Call to Order (5:30 p.m.)**
2. **Approval of Agenda (5:31 – 5:32 p.m.)**
3. **Approval of Minutes (November 13, 2024 Meeting) (5:33-5:34 p.m.)**
4. **Public comment for non-agenda items (5:35 – 5:45 p.m.)**
5. **Public Hearing:**
 - a. **450 E. Townsend – Rezoning from R-1 to R-2 (5:46-5:55 p.m.)**
6. **New Business:**
 - a. **450 E. Townsend – Rezoning from R-1 to R-2 – Recommendation to City Commission ACTION ITEM (5:55-6:05 p.m.)**
7. **Old Business:**
 - a. **Master Plan Update – Presentation of Housing and Build-Out Analysis (6:06-6:25 p.m.)**
8. **Committee Site Plan Approvals: None**
9. **City Commission Update – Mayor Dzurka (6:26 – 6:35 p.m.)**
10. **Commissioner Comments. (6:36 – 6:45 p.m.)**

11. Adjournment (6:45 p.m.)

Please note that the Planning Commission will take up the following topics at future meetings, depending on available time:

Update of the St. Johns Master Plan

- *February:*
 - *Further Future Land Use Discussion*
 - *Mobility Plan*
 - *Greater Downtown Redevelopment Plan*
- *March: Full Draft Review*
- *April: Recommendation for Distribution*
- *July: Public Hearing*

Update of the St. John's Zoning Ordinance

- *Ordinance 92 vs Chickens Ordinance*

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PLANNING COMMISSION

NOVEMBER 13, 2024
REGULAR MEETING MINUTES

1. CALL TO ORDER

The meeting of the St. Johns Planning Commission was called to order by Chair Hanover at 5:32 p.m.

Members Present: Heather Hanover, Mark Holden, Brian Mills, James Eshelman, Scott Dzurka
Members Absent: Melvin Renfrow, Eric Hufnagel, Eric Harger
Staff Present: Chad Gamble, City Manager; Mindy Seavey, City Clerk; Chris Khorey, McKenna

2. APPROVAL OF AGENDA

Motion by Commissioner Dzurka seconded by Commissioner Holden to approve the agenda as presented.

YEA: Hanover, Holden, Dzurka, Eshelman, Mills

NAY: None

Motion carried.

3. APPROVAL OF MINUTES – OCTOBER 9, 2024 MEETING

Motion by Commissioner Mills seconded by Commissioner Holden to approve the minutes as presented.

YEA: Hanover, Holden, Dzurka, Eshelman, Mills

NAY: None

Motion carried.

4. PUBLIC COMMENT FOR NON-AGENDA ITEMS

There were none.

Chairperson Hanover stated that since Chris Khorey from McKenna wasn't here yet they would start with some items besides the public hearings.

8. Approval of 2024 Planning Commission Meeting Dates

Motion by Commissioner Dzurka seconded by Commissioner Eshelman that the Planning Commission approve the 2025 Planning Commission Meeting dates as presented.

YEA: Hanover, Holden, Dzurka, Eshelman, Mills

NAY: None

Motion carried.

7. OLD BUSINESS:

B. 450 Townsend – City Commission Preference for R-2 Zoning

Chairperson Hanover discussed agreeing with City Commissioner Hyzer and keeping this zoned R-1. She said the average price of homes in St. Johns are entry-level stock. She said the average price in Michigan was \$270,000. We need more of the upper level houses.

City Manager Gamble said the R-2 designation does not explicitly require R-2 housing; it allows single-family, duplex, triplex, quadplex and townhouses. He discussed the process of going for RFP and try to get housing in this area and we would be open to all of those types, we would send it to local developers and advertise for this on different developer websites to glean as many proposals as we could for this site.

Mayor Dzurka said there have been people that have expressed interest in this property. We opted to put together an RFP to take proposals from people. It is currently zoned R-1 and we had conversations between R-1 and R-3 of what would be appropriate. He said R-2 allows up to 4 units on a lot. We would consider zoning it R-2 to see what developers come back with. We want to see something happen with it; we don't want to sell and have someone sit on it. We don't have a city housing assessment, but we did look at the county housing assessment. Our hope was to look at some options out there.

Commissioner Mills asked why you would want to limit input from developers (R-1, R-2 or R-3)?

City Manager Gamble said developers are going to be hesitant to respond to the RFP if property isn't already zoned what they are proposing to do.

Chris Khorey, McKenna, arrived. He said R-3 would be for all options, but you would have to be comfortable with the top level.

Chairperson Hanover discussed their job as the planning commission; the subdivision doesn't want R-3. We approved a plethora of duplexes, but we haven't approved R-1.

Mayor Dzurka said there was hesitancy over R-3. There is a need for housing so there is a hesitancy in keeping it just R-1, and there is R-1 going on, but it is very cost-prohibitive right now. We are not against R-1, but we are willing to be a little more open.

Chris Khorey, McKenna, said they are working on some data analysis and that's why we don't have further master planning on the agenda tonight.

City Manager Gamble discussed: trying to brainstorm an RFP process with everything aligned; then having a development agreement; a possible hybrid on R-1 housing and starter homes; dynamics and future development on land that the Catholic Church owns.

Commissioner Eshelman said our average income for homeowners was quite a bit lower than Dewitt. He said he keeps going back to the model they went to in Charleston, SC. He said he thinks this is the right way to go, look at townhomes and quads to drive affordability level down.

Mayor Dzurka said there is not a lot of turnover of our housing stock.

Commissioner Holden asked if it is possible for a developer to build a house under \$200,000?

City Manager Gamble said in doing an RFP, we will see what the market will drive on the property. R-2 allows for all the options we talked about.

Commissioner Mills said he is fine with R-2 as long as doesn't preclude the R-1. He said he would put in the RFP the city would incentivize for R-1.

Chris Khorey, McKenna, asked who is covering the cost for re-aligning Townsend Road.

City Manager Gamble said he would think it would be more of a city cost than a developer cost since the realigning is not driving the development. He discussed the alignment would make the area safer.

Chris Khorey, McKenna, said under R-2 zoning it could accommodate townhouses and single-family homes. He said it would barely get you to 20 units. Is a developer going to be interested in such few homes?

5. PUBLIC HEARINGS

A. Corner Lots Zoning Amendment

Motion by Commissioner Dzurka seconded by Commissioner Eshelman to open the public hearing.

YEA: Hanover, Holden, Dzurka, Eshelman, Mills

NAY: None

Motion carried.

The public hearing was opened at 6:02 p.m.

Chris Khorey, McKenna, discussed the zoning amendment would clean up some inconsistencies in how corner lots are treated and how we deal with frontage. He said it would clearly define what the front is with the corner lot.

There were no public comments.

There were no commissioner comments.

Motion by Commissioner Dzurka seconded by Commissioner Eshelman to close the public hearing.

YEA: Hanover, Holden, Dzurka, Eshelman, Mills

NAY: None

Motion carried.

The public hearing was closed at 6:03 p.m.

B. Accessory Structures Zoning Amendment

Motion by Commissioner Mills seconded by Commissioner Eshelman to open the public hearing.

YEA: Hanover, Holden, Dzurka, Eshelman, Mills

NAY: None

Motion carried.

The public hearing was opened at 6:03 p.m.

Chris Khorey, McKenna, discussed this would change how we would measure height. He said it has caused issues even though our current language is very common. He said other changes include clarifying the way setbacks work, cleaning up the accessory structure section. We are trying to make this as easy as possible.

There were no public comments.

Commissioner Mills asked if the permitting of an accessory building would trigger the sidewalk ordinance.

Chris Khorey, McKenna, said for residential no. In some cases, for a commercial or mixed-use lot, but only for a large accessory structure.

Commissioner Mills said there is a question mark on non-residential, section M.

Chris Khorey, McKenna, said right now we have a 16' height limit. This language says it can't exceed the height of the principal building. He said the suggestion was to say it only applies in non-residential districts.

Mayor Dzurka said it would still allow for commercial to be higher than 16'?

Mr. Khorey said not higher than the principal building.

Mayor Dzurka asked if there is a need for an accessory to be higher than the principal building in commercial and industrial.

Mr. Khorey said this section needs some thought and discussed the 35' maximum in non-residential.

Mayor Dzurka said they can always come back for a variance on that.

Motion by Commissioner Dzurka seconded by Commissioner Holden to close the public hearing.

YEA: Hanover, Holden, Dzurka, Eshelman, Mills

NAY: None

Motion carried.

The public hearing was closed at 6:14 p.m.

C.Landscaping Zoning Amendment

Motion by Commissioner Dzurka seconded by Commissioner Eshelman to open the public hearing.

YEA: Hanover, Holden, Dzurka, Eshelman, Mills

NAY: None

Motion carried.

The public hearing was opened at 6:14 p.m.

Chris Khorey, McKenna, discussed this would allow the planning commission to waive landscape and it also would add a chart. He said the current ordinance is extremely overbroad and this would add common sense to when those things are required. He said we have our suggested, but not required, planting materials.

There were no public comments.

There were no commissioner comments.

Motion by Commissioner Dzurka seconded by Commissioner Holden to close the public hearing.

YEA: Hanover, Holden, Dzurka, Eshelman, Mills

NAY: None
Motion carried.

The public hearing was closed at 6:18 p.m.

6. NEW BUSINESS:

7. OLD BUSINESS:

A. Zoning Amendments – Recommendation to City Commission

Motion by Commissioner Dzurka seconded by Commissioner Eshelman that the Planning Commission forward the corner lot zoning amendments as presented to city commission.

YEA: Hanover, Holden, Dzurka, Eshelman, Mills

NAY: None

Motion carried.

Motion by Commissioner Dzurka seconded by Commissioner Mills that the Planning Commission forward to the city commission the accessory structures zoning amendments with the change of removing the question mark under section M.

YEA: Hanover, Holden, Dzurka, Eshelman, Mills

NAY: None

Motion carried.

Motion by Commissioner Dzurka seconded by Commissioner Holden that the Planning Commission forward to the city commission the landscaping zoning amendment as presented.

YEA: Hanover, Holden, Dzurka, Eshelman, Mills

NAY: None

Motion carried.

B. 450 Townsend – City Commission Preference for R-2 Zoning (continued)

Commissioner Mills asked what happens next with this.

City Manager Gamble discussed if the planning commission would be comfortable with re-zoning to R-2 since it is currently zoned R-1.

Mr. Khorey said we need a public hearing for that and would recommend we re-zone the whole parcel. The RFP could ask for a mixed type of development, and it would then have to be parceled out.

There was a discussion of the RFP process.

9. COMMITTEE SITE PLAN APPROVALS - NONE:

10. COMMISSIONER COMMENTS

Commissioner Mills said Chris Khorey was named one of the top individuals (40 Under 40 2024) in Crain's of Grand Rapids. Kudos to you Chris.

City Manager Gamble said at the last commission meeting they approved of the budget schedule. He said there are a couple of meetings you might be interested in: November 25th at 4 p.m. is the first strategic planning meeting; December 9th at 4:30 p.m. is the second strategic planning meeting; our joint meeting is on February 24th at 4:00 p.m.

Chairperson Hanover asked how many members we are down on this committee.

Clerk Seavey said one.

City Manager Gamble said we have another member that rarely attends.

Chairperson Hanover said things are being said on Facebook that the city has blocked Meijer, Cabela's and Culver's from coming to St. Johns and discussed there weren't any proposals to the city for this.

There was a discussion about any land large enough for Cabela's and Meijer would not be within the city limits.

Mayor Dzurka said he addressed those rumors with the city manager today.

Mr. Khorey said Meijer did have land (in the township), but they decided not to build.

Commissioner Mills said on the agenda it would be great at the end to have a standing item to get feedback on what the city commission said on their (planning commission) recommendations and a status report.

11. ADJOURNMENT

Motion by Commissioner Holden seconded by Commissioner Mills that the Planning Commission adjourn the meeting.

YEA: Hanover, Holden, Dzurka, Eshelman, Mills

NAY: None

Motion carried.

The meeting was adjourned at 6:38 p.m.

CITY OF ST. JOHNS, MICHIGAN, PLANNING COMMISSION

**NOTICE OF PUBLIC HEARING
OF A REZONING**

PLEASE TAKE NOTICE that the City of St. Johns Planning Commission will hold a Public Hearing on Wednesday, December 4th, 2024, at 5:30 p.m. to review a proposed rezoning of 450 E. Townsend Road, Parcel # 300-021-200-050-11, from the R-1 – Low-Density Residential District to the R-2 – Medium-Density Residential District.

All related documentation may be reviewed, and written comments will be accepted at the St. Johns City Hall, 100 E. State St., St. Johns, between the hours of 8:00 a.m. and 5:00 p.m. during all scheduled days of operation.

Any party having an interest in the matter may attend the Public Hearing and make their comments known to the Planning Commission. Individuals with disabilities needing special accommodation to fully participate in the meeting may contact the Office of the City Clerk to request the necessary assistance. This request must be made at least two business days prior to the meeting.

Mindy Seavey, City Clerk
CITY OF ST. JOHNS

Scott Dzurka
Mayor

Brad Gurski
Vice Mayor

Eric Hufnagel
Commissioner

Jean Ruestman
Commissioner

Chris Hyzer
Commissioner



Chad A. Gamble, P.E.
City Manager

Mindy J. Seavey
City Clerk

Kristina Kinde
City Treasurer

Michael Homier
City Attorney

Justin Smith
Director of Public Services

November 18, 2024

(Name)

(Address)

St. Johns, Michigan 48879

Dear Property Owner,

This letter is to inform you of the City of St. Johns' efforts to recruit and partner with a developer to construct new homes on the City-owned property at 450 E. Townsend Road, and to invite you to an upcoming public hearing for an important step in the process.

The City is currently refining its vision for the property, with the intention of issuing a Request for Proposals to solicit interested developers to fulfill that vision. At this early stage, the City's priorities for the site are:

- Pave and re-align County Farm Road to create a four-way intersection with Townsend Road and Swegles Street.
- Complete Braxton Court as a cul-de-sac lined with homes similar to the existing homes on Burbank Drive.
- Construct homes along Townsend Road and County Farm Road that are designed to be attractive to, and attainably priced for, first-time homebuyers. These could be single family homes, or could be townhouses or other similar housing types.
- Ensure sufficient infrastructure, stormwater management, traffic flow, pedestrian access, and other design elements so the new homes can integrate seamlessly into the existing neighborhood.

An early step in this process is to consider a rezoning of the property from R-1 Low Density Residential to R-2 Medium Density Residential. **The Planning Commission will hold a public hearing on the proposed rezoning on December 4, 2024 at 5:30 pm at the County Courthouse Commission Chambers.**

Questions or comments in advance of the meeting can be emailed to St. Johns Planning Consultant Christopher Khorey, AICP at ckhorey@mcka.com.

The City looks forward to continuing to communicate with nearby residents as the process to develop the property moves forward.

Sincerely,

Chad A. Gamble, P.E.
City Manager

Addresses for Notice
400 E. Townsend Rd.
401 E. Townsend Rd.
407 E. Townsend Rd.
405 E. Townsend Rd.
600 E. Townsend Rd.
1522 County Farm Rd.
1222 Lavallo Ct.
1220 Lavallo Ct.
1223 S. Swegels St.
1221 S. Swegels St.
1219 S. Swegels St.
1406 S. Swegels St.
1408 S. Swegels St.
304 Lindy Ln.
300 E. Townsend Rd.
1508 Burbank Dr.
1507 Burbank Dr.
1509 Burbank Dr.
1511 Burbank Dr.
305 Basinger Way
1513 Burbank Dr.
1515 Burbank Dr.
1517 Burbank Dr.
1519 Burbank Dr.
1521 Burbank Dr.
401 Germaine Dr.
402 Germaine Dr.
1603 Burbank Dr.
304 Germaine Way
302 Germaine Way
300 Germaine Way
301 Germaine Way
303 Germaine Way
305 Germaine Way
304 Basinger Way
302 Basinger Way
300 Basinger Way
301 Basinger Way
303 Basinger Way
305 Basinger Way



MCKENNA

November 25, 2024

Planning Commission
City of St. Johns
100 E. State Street, #1100
St. Johns, MI 48879

Subject: Proposed Rezoning of 450 E. Townsend Rd.

Dear Commissioners,

As requested, we have reviewed the above referenced application for the rezoning of 450 E. Townsend Rd. (Parcel number: 300-021-200-050-11) from R-1 Low Density Residential to R-2 Medium Density Residential.

The lot, which is currently undeveloped, is outlined (approximately) on the aerial photo below. This rezoning is part of a larger effort to recruit a developer for the City-owned site, in order to build an appropriately-scaled residential development consisting of single family homes and condominiums.



Below is the current zoning map of the area. The parcel in question is highlighted.

GRAND RAPIDS
124 East Fulton Street
6th Floor, Suite B
Grand Rapids, Michigan 49503

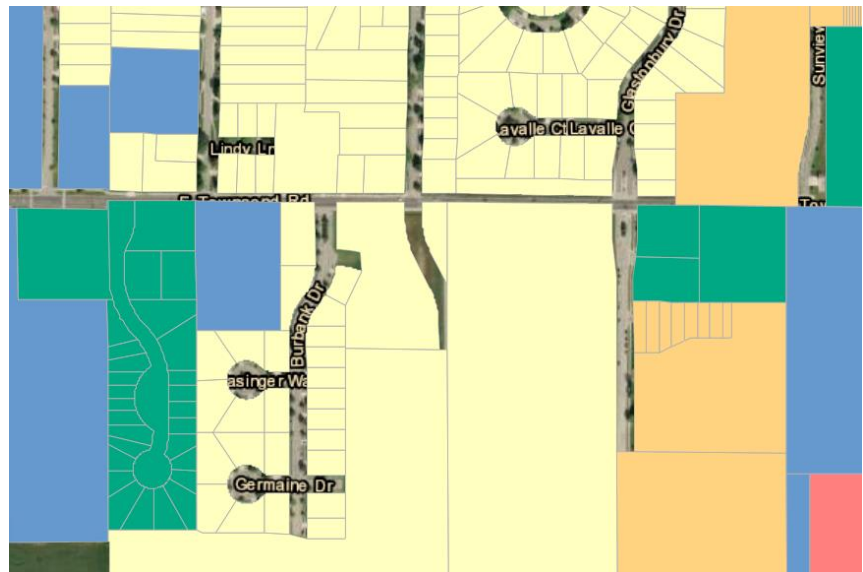
O 616.226.6375
F 248.596.0930
MCKA.COM

Communities for real life.



LEGEND

- R1 - Low Density Residential
- R2 - Medium Density Residential
- R3 - High Density Residential
- CBD - Central Business District
- GC - General Commercial
- MU - Mixed Use
- I1 - Industrial - High Performance
- I2 - Industrial - Liberal Performance
- O - Office
- MC - Municipal Center



ZONING DISTRICT COMPARISON

The chart below compares the existing R-1 District to the proposed R-2 District. When considering a rezoning, the Planning Commission must take into account all potential uses under the new zoning classification, not merely the use the applicant has expressed interest in.

	<i>Existing District R-1 Low Density Residential</i>	<i>Proposed District R-2 Medium Density Residential</i>
Permitted Uses	<ul style="list-style-type: none"> • Residence, one-family. • Adult foster care family home or adult foster care small group home. • Customary agricultural operations; however, farm animals are prohibited. • Family childcare home. • Essential services, such as gas regulator stations, utility dumping stations, power substations, and water towers; provided these uses are necessary for service to the adjacent residential area. If these uses are to service a 	<ul style="list-style-type: none"> • Residential dwelling units, as follows: <ul style="list-style-type: none"> ○ On lots of less than 0.25 acres in area: No more than one dwelling unit. ○ On lots between 0.25 and 0.4 acres in area: Up to two dwelling units. ○ On lots between 0.4 and 0.5 acres in area: Up to three dwelling units.



	<i>Existing District R-1 Low Density Residential</i>	<i>Proposed District R-2 Medium Density Residential</i>
	<p>larger area, a special use permit is required.</p> <ul style="list-style-type: none"> • Home occupations. 	<ul style="list-style-type: none"> ○ On lots over 0.5 acres in area: Up to four dwelling units. • Pre-existing dwelling units. • Adult foster care family home or adult foster care small group home. • Family childcare or group childcare home. • Essential services, such as gas regulator stations, utility dumping stations, power substations, and water towers; provided these uses are necessary for service to the adjacent residential area. If these uses are to service a larger area, a special use permit is required. • Home occupations.
Special Approval Uses	<ul style="list-style-type: none"> • Communication antennas (not including towers). • Gas regulator stations, utility pumping stations, power substations and water towers not necessary for service to the adjacent residential area. • Group day care home. • Two-family dwellings consequent to a conversion of a single-family dwelling existing on the effective date of this chapter, provided that: The floor area is not increased thereby. • Religious institutions. 	<ul style="list-style-type: none"> • Dwelling units that are not permitted by right, but meet the following conditions: <ul style="list-style-type: none"> ○ On lots between 0.25 and 0.4 acres in area: Up to three dwelling units. ○ On lots between 0.4 and 0.5 acres in area: Up to four dwelling units. • Communication antennas (not including towers). • Bed and breakfast.



	<i>Existing District R-1 Low Density Residential</i>	<i>Proposed District R-2 Medium Density Residential</i>
		<ul style="list-style-type: none"> • Gas regulator stations, utility pumping stations, power substations and water towers not necessary for service to the adjacent residential area. • Religious institutions.
Minimum Lot Size	7,500 square feet	5,000 square feet
Minimum Lot Width	75 feet	75 feet
Minimum Setbacks	Front: 25 feet Side: 10 feet (20 street side) Rear: 35 feet	Front: 25 feet Side: 10 feet (20 street side) Rear: 35 feet
Maximum Lot Coverage	40%	45%
Maximum Building Height	30 feet 2.5 stories	30 feet 2.5 stories
Residential Density	1 unit per lot	<p>On lots of less than 0.25 acres in area: No more than one dwelling unit.</p> <p>On lots between 0.25 and 0.4 acres in area: Up to two dwelling units.</p> <p>On lots between 0.4 and 0.5 acres in area: Up to three dwelling units.</p> <p>On lots over 0.5 acres in area: Up to four dwelling units.</p>

The two districts are largely similar with minor exceptions. Both allow for residential dwelling units, though the R-1 District only allows for one single-family residence for each lot while the R-2 District allows for limited multi-family development, which is pursuant to the desired housing density for the lot by the City. Under R-2 zoning, each parcel created from the parent parcel could be allowed a maximum of four dwelling units as opposed to one dwelling under the current R-1 zoning. This would allow for the creation of condominiums (such as townhouses or small multi-unit buildings), furthering the City’s goal and building attainably priced housing for entry-level homeowners and downsizing retirees.



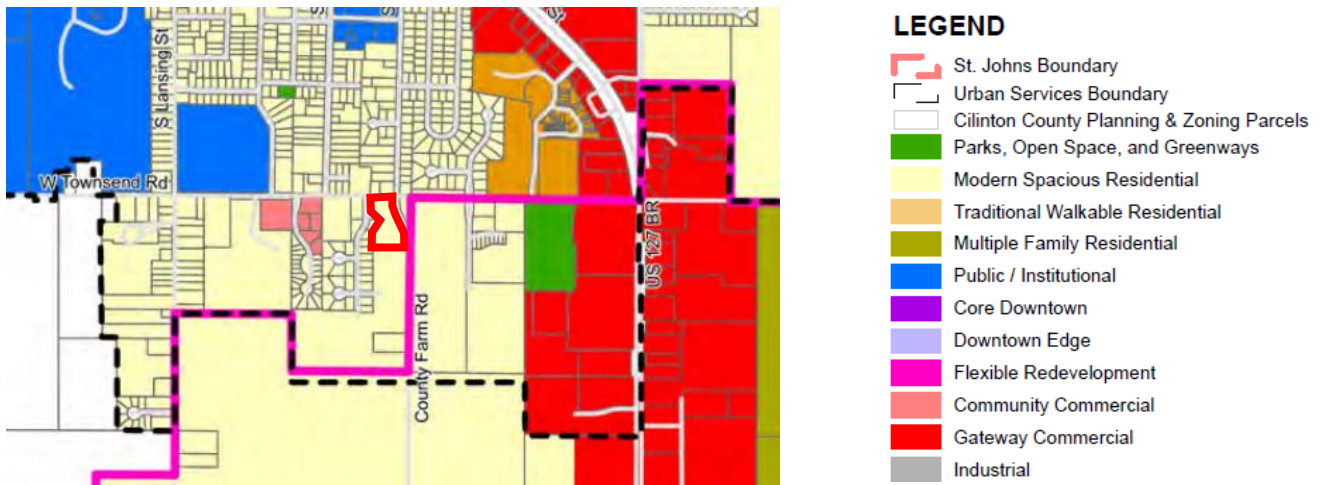
REVIEW CRITERIA FOR REZONINGS

When reviewing a rezoning request, the Planning Commission should consider the following criteria.

1. Consistency with the Master Plan.

In order to be approved, a rezoning should be consistent with the Future Land Use Map in the Master Plan. The Future Land Use map designates the lot as “Modern Spacious Residential” as shown on the map below.

On Page 44, the Master Plan states that the appropriate land uses in the “Modern Spacious Residential” category are “detached single family residential dwelling units, two-family attached residential dwelling units, schools, parks, and other compatible municipal and civic uses.” The uses permitted in the R-2 District are consistent with that list in that R-2 allows single-family dwellings as well as two-family housing.



2. The Site’s Physical Compatibility with the Uses Permitted in the Zoning District.

The Planning Commission must consider whether the site can reasonably support the uses permitted in the proposed Zoning District, from a physical perspective.

- **Natural Features:** The subject site is a vacant lot and is currently undeveloped. It is flat and does not contain protected wetlands or other natural features that would restrict development.
- **Road Network:** The site fronts Townsend Road, which runs west to east from Bingham Township to Ionia County. It is not a major thoroughfare, but it does provide efficient access to Old US-127, which in turn provides efficient access to most destinations in St. Johns. It is anticipated that the County Farm Road bypass route will abut the parcel and connect to Swegles Street. Traffic impacts from the addition of a maximum of four dwelling units are expected to be minimal, but that will be determined during the Site Plan Approval phase.

3. Compatibility with Surrounding Uses.

The Planning Commission must consider whether all of the permitted uses in the proposed R-2 District would be appropriate adjacent to the existing surroundings. The table below summarizes the land use attributes of the site and the surrounding properties.



	Current Zoning	Existing Land Uses	Future Land Use (Master Plan)
Subject Parcel	R-1	Vacant/Agricultural	Modern Spacious Residential
North	R-1	Residential	Modern Spacious Residential
East	R-1	Vacant Lot (Soccer Field)	Modern Spacious Residential
South	R-1	Vacant/Agricultural	Modern Spacious Residential
West	R-1	Residential	Modern Spacious Residential

The surrounding land uses to the North and West are residential, with dense, single-family homes located on lots under ½ acre in area. A multi-family building could be appropriately scaled to be compatible with the neighborhood. Given the continuing development of the Burbank Drive residences, it would be appropriate for the subject parcel, which is greater than 3 acres in area, to be used for multiple residences when surrounded by lots less than half an acre in size. The vacant parcel to the South of the subject parcel is intended to be connected to the continuing Burbank Drive development at a future date.

The parcel to the East of the subject site is also vacant and zoned R-1 Low Density Residential. The parcel is currently or was formerly used as soccer fields by the S. Joseph Parish of St. Johns, though the lot does not appear to get much use from the community. The rezoning of the subject parcel to allow for a higher density of residential development would likely increase the value and use of nearby recreational uses, increasing the potential for their development.

- Most Appropriate Zoning District.** The parcel's future land use designation as Modern Spacious Residential strongly suggests remaining zoned as the R-1 – Low Density Residential district.
- Infrastructure Capacity.** We are not aware of any infrastructure capacity issues that would restrict the allowable uses in the R-2 District. The site has access to public water and sewer without needing any extensions of that system.

RECOMMENDATION

We recommend that the Planning Commission recommend the rezoning to the City Commission.

Please do not hesitate to contact us with any questions.

Respectfully submitted,
McKENNA

Christopher Khorey, AICP
 Vice President

Ethan Walthorn,
 Assistant Planner

1. Housing Analysis Introduction

A. Purpose

The purpose of this study is to examine the demand for housing units in Clinton County, with particular focus on the City of St. Johns, in order to inform the processes of creating the City's 2025 Master Plan Update. This study includes a detailed analysis of housing market data from the US Census, the City's building permit records, and other sources, as well as outreach to housing stakeholders to gain an on-the-ground understanding of the market. The conclusions of this study are designed to initiate policy discussions with City officials and stakeholders, so that the resulting Master Plan and Consolidated Plan can more effectively address the needs of St. Johns and its neighborhoods.

B. Summary of Analyses

This study features several areas of analysis:

- Analysis of the underlying demographic trends that impact the housing market, including population projections
- Analysis of the affordability of housing in Greater St. Johns for households at various income levels
- Analysis of the overall supply and demand for housing, including a breakdown of For Sale vs For Rent units
- Analysis of the supply and demand of housing for senior citizens
- Analysis of the supply and demand of "starter homes" (i.e. homes for sale affordable to householders in their 20s and 30s)
- Comparison of the housing market in Greater St. Johns to the housing market in DeWitt, and to Clinton County as a whole.

C. Scope and Limitations

This report is based on estimates, assumptions, and other information developed from market research, and our knowledge of the industry. Sources of information and the basis of estimates are stated in the report.

The conclusions of this report rely on standards set by national organizations and data derived from outside market research organizations. Additionally, they are based on the assumptions stated in this report. The conclusions and supporting data in this report are subject to change based on evolving market conditions. This report is intended to quantify the housing market for municipal planning purposes and is not intended to be used as a financial projection.

D. Data Sources

Data for this report comes from the following sources, which are cited where appropriate:

- US Census
 - 2010 Decennial Headcount
 - 2020 Decennial Headcount
 - 2022 American Community Survey
- ESRI Business Analyst

E. Cohort-Component Population Projection

In order to project the senior population in the future, McKenna used a Cohort-Component Population Projection. Cohort-Component Population Projections are developed using the following methodology. The population is divided into ten-year age cohorts, using US Census data. At each ten-year interval, individual age cohorts are moved up the ladder. For instance, the group that was 30-40 years old in 2010 became the 40-50-year olds in 2020, less those who die during that time frame based on the mortality rate for their age group. For the 81+ age cohort, the number not projected to die during the ten-year period in question was carried over to the next decade. In order to calculate the number of people aged 0-10, the population of women of childbearing age was calculated and a 10-year birthrate per thousand (from the Michigan Department of Community Health) applied to give the number of births.

To account for migration, the population projection also includes a net migration factor. The net migration factor for Clinton County was calculated by running a Cohort-Component Analysis from 2010 to 2020 and comparing the results to the actual 2020 population data.

F. Comparison Geographies

Markets do not stop at municipal borders. When households seek housing in the St. Johns area, they do not look solely within the City of St. Johns, or any other specific community. Thus, the geographic extent of the housing market is more realistically the area where someone can live and comfortably commute into the City of St. Johns. Therefore, the following geographic components will be analyzed, for comparison and context:

- The City of St. Johns
- Bingham Township
- “Greater St. Johns” – the City of St. Johns and Bingham Township combined
- The City of DeWitt
- DeWitt Township
- “Total DeWitt” – the City and Township of DeWitt combined.
- Clinton County

2. General Demographic Characteristics

A. Population Trend

The Table below shows the total population in the City of St. Johns, and the overall Trade Area, for the years 2010 and 2020 (the decennial headcounts, and the inputs into the Cohort-Component Analysis. The St. Johns and DeWitt areas have grown at similar rates, and both experienced more growth than the County as a whole.

In Greater St. Johns, the City has experienced more growth than the Township, in part due to the intentional restriction of growth outside of the City limits and the Urban Services Boundary implemented through this plan. Meanwhile, in DeWitt, the Township has experienced faster growth than the City.

Table 1. Population Trend

	2010	2020	Population Change
City of St. Johns	7,259	7,920	+9.1%
Bingham Township	2,822	2,935	+4.0%
Total Greater St. Johns	10,081	10,855	+7.7%
City of DeWitt	4,591	4,743	+3.3%
DeWitt Township	14,066	15,334	+9.0%
Total DeWitt	18,657	20,077	+7.6%
Clinton County	74,235	78,957	+6.4%

Source: US Census

B. Age Breakdown

The age breakdown of an area indicates varying needs of a community, such as schools and school enrollment, parks, housing options, community services, entertainment options, and more. The Table below describes the age group breakdown of the comparison geographies based on the 2020 Census.

The St. Johns area has a slightly younger population than the DeWitt area and the County as a whole, but the differences are not substantial enough to indicate radically different housing markets.

Table 2: Age, 2020

	0-9	10-19	20-29	30-39	40-49	50-59	60-69	70-79	80+
City of St. Johns	13.0%	12.2%	11.7%	13.9%	13.5%	13.0%	11.8%	5.2%	5.7%
Bingham Township	13.0%	13.2%	10.0%	11.8%	12.6%	13.8%	10.8%	9.2%	5.7%
Greater St. Johns	13.0%	12.4%	11.3%	13.3%	13.2%	13.2%	11.5%	6.3%	5.7%
City of DeWitt	10.3%	12.8%	10.2%	9.8%	12.0%	18.2%	13.2%	5.5%	8.0%

DeWitt Township	11.4%	11.8%	12.1%	10.8%	11.8%	16.3%	14.3%	7.7%	3.9%
Total DeWitt	11.1%	12.0%	11.7%	10.6%	11.8%	16.7%	14.0%	7.2%	4.8%
Clinton County	11.9%	11.7%	12.5%	12.2%	12.9%	15.0%	12.7%	7.1%	4.0%

Source: US Census

C. Net Migration Rate

The net migration factor was calculated by running a Cohort-Component Analysis from 2010 to 2020 and comparing the results to the actual 2020 population data. Additional population in 2020 beyond the prediction in the model indicates a positive net migration rate, which a smaller population indicates a negative net migration rate. This analysis was only conducted for Clinton County, to avoid “statistical noise” from residents moving from the St. Johns and DeWitt areas to other parts of the County. Those residents are still in the housing market, and could very easily move back into new housing in either St. Johns or DeWitt, and therefore should not be removed from the analysis.

The net migration rate for Clinton County from 2010 to 2020 was -1.7%. The population projection uses that rate as part of the projection, for all comparison geographies.

D. Population Projection

Based on the Cohort-Component Analysis, including the net migration rates, the populations of the comparison geographies are projected out to 2040 in the table below.

Table 3: Population Projection

	2020	2030	2040	Population Change 2020-2040
City of St. Johns	7,920	8,272	8,650	+9.2%
Bingham Township	2,935	3,038	3,036	+3.4%
Total Greater St. Johns	10,855	11,487	12,133	+11.8%
City of DeWitt	4,743	4,752	4,856	+2.4%
DeWitt Township	15,334	16,017	16,095	+5.0%
Total DeWitt	20,077	21,173	21,599	+7.6%
Clinton County	78,957	81,858	83,640	+5.9%

Source: McKenna Calculation

Population growth is expected to be roughly the same between 2020 and 2030 as during the 2010s, with a drop-off in population growth between 2030 and 2040 due to declining birth rates and the aging Baby Boomer generation.

3. Overall Supply-Demand Analysis

A. Introduction / Summary

The purpose of this market study is to determine the types of housing that are in demand for the City of St. Johns and the surrounding County in order to inform the ongoing Master Plan process. The demand and supply for housing within Clinton County is analyzed, and the differences between demand and supply are analyzed to establish conclusions about the type, tenure, and price of housing that will be needed in St. Johns in the coming decades. These conclusions will then be used to determine the best course of action in each of the targeted areas.

Demand

Demand is calculated by determining the number of households in the study area that are pre-disposed to own or rent, then calculating the affordable price of housing for households based on income. The first step is to take the population in the study area broken down into age cohorts¹ (available from the US Census Bureau), and then determine the number of households headed by a member of each age cohort using national headship rates.² Once the number of households in each age group is determined, they are further broken down into “owners” and “renters”, based once again on national patterns of housing tenure by age. This breakdown provides the total number of rental and homestead properties demanded in the study area.

Supply

Supply is calculated by determining the number of housing units rented/for rent and owned/for sale in each of the price categories determined by the demand analysis. The analysis uses the overall number of units in the study area and their tenure³, as found in the US Census.

Supply-Demand “Gap”

Having determined the supply and demand in the study area, the two are compared in order to show whether there is a market “gap”⁴. First, the overall numbers of units supplied and demanded are analyzed, and then the number in each price point is compared (for both ownership and rental). The gap analysis points to the areas of the market that are saturated and the areas with latent demand.

B. Current Housing Demand

Headship and Homeownership Rates

The headship rate is the number of households in each age group divided by the population in that age group. By definition, a household resides in a dwelling unit under its control. Using the data in Table 17 we can calculate the propensity of the population in each age cohort to 1) form a household based on the headship rate, and 2) own or rent a dwelling unit. Notably, roommates or a romantic couple living together are considered “co-heads” of a household, and only one person is counted as the “head” for the purposes of the headship rate.

Headship rate data is provided by the National Association of Home Builders, based on their analysis of US Census estimates from the American Community Survey. National data is used for headship and

¹ Age Cohorts: The number of people living in a geographic area that fall within a given age range. Data Source: US Census Bureau

² Headship Rates: The percentage of people in a given age cohort that are considered the heads of their households. Data Source: US Census Bureau

³ Housing Tenure: Tenure is a description of whether housing is owned or rented. Data Source: US Census Bureau

⁴ Market “Gap”: The difference between demand and supply for a given product in a given market area. A gap could indicate excess demand or excess supply.

homeownership, because it is more readily available, and more reliable, than Census estimates for Clinton County. The assumption, for the purposes of this analysis, is that Clinton County's headship and homeownership rates are roughly similar to the nation at large.

Table 4: Homeownership and Headship Rates

	Headship Rate (United States)	Homeownership Rate (United States)
20-29	39.2%	37.3%
30-39	54.3%	61.5%
40-49	56.7%	70.3%
50-59	58.5%	76.3%
60-69	63.6%	78.7%
70-79	64.4%	70.4%
80+	54.1%	60.3%

Source: U.S. Census, National Association of Home Builders

Estimated Housing Demand

The table above shows the number of households headed by each age group, and then breaks down those households into owners and renters. The table shows that the **total housing demand** for the trade area is **52,487 ownership units and 25,768 rental units.**

Note: The total number of households does not exactly match the Census estimate for total households in the County due to rounding of the headship rates.

Table 5: Estimated Homeowner/Renter Demand by Age Group, Greater St. Johns, 2024

Age Group	Adult Population	Households	Homeowners	Renters
20-29	1,223	10,189	212	268
30-39	1,449	11,560	540	247
40-49	1,435	12,845	614	200
50-59	1,432	16,120	670	168
60-69	1,251	15,410	663	133
70-79	684	7,970	369	72
80+	615	4,161	240	92
Total	8,089	4,486	3,307 (73.7%)	1,179 (26.3%)

Source: US Census Bureau, McKenna Calculations

Table 6: Estimated Homeowner/Renter Demand by Age Group, DeWitt (City+Township), 2024

Age Group	Adult Population	Households	Homeowners	Renters
20-29	2,344	919	406	513
30-39	2,146	1,165	800	366
40-49	2,377	1,348	1,016	332
50-59	3,360	1,966	1,572	394
60-69	2,813	1,789	1,491	298
70-79	1,441	928	777	151
80+	973	526	380	146
Total	15,454	8,641	6,442 (74.5%)	2,199 (25.5%)

Source: US Census Bureau, McKenna Calculations

Table 7: Estimated Homeowner/Renter Demand by Age Group, Clinton County, 2024

Age Group	Adult Population	Households	Homeowners	Renters
20-29	9,772	3,831	1,429	2,402
30-39	9,558	5,190	3,192	1,998
40-49	10,035	5,690	4,000	1,690
50-59	11,677	6,831	5,212	1,619
60-69	9,930	6,315	4,970	1,345
70-79	5,160	3,323	2,339	984
80+	2,687	1,454	877	577
Total	58,519	32,634	22,019 (67.4%)	10,615 (32.5%)

Source: US Census Bureau, McKenna Calculations

C. Projected Study Area Housing Demand

Using the cohort-component analysis population projection described in Section 4.C, the number of housing units demanded has been projected out to 2030 and 2040.

Table 8: Projected Homeownership Demand

	2024	2030	2040	Demand Change 2024-2040
Greater St. Johns	3,307	3,498	3,666	+359
Total DeWitt	6,442	6,816	6,745	+303
Clinton County	22,019	23,224	22,918	+899

Source: McKenna Calculation

Table 9: Projected Rental Demand

	2024	2030	2040	Demand Change 2024-2040
Greater St. Johns	1,179	1,221	1,300	+121
Total DeWitt	2,199	2,302	2,329	+130
Clinton County	10,615	11,171	11,392	+777

Source: McKenna Calculation

Table 10: Projected Total Demand

	2024	2030	2040	Population Change 2020-2040
Greater St. Johns	4,486	4,719	4,966	+480
Total DeWitt	8,641	9,118	9,074	+433
Clinton County	32,634	34,395	34,310	+1,676

Source: McKenna Calculation

The projection anticipates growth in the number of households in Clinton County between 2024 and 2040, with accompanying growth in demand for housing units. The ratio of demand for homeownership versus rentals will stay approximately the same (approximately 75-25 in St. Johns and DeWitt, with a higher proportion of renters in the County overall).

The increase in demand will be faster between 2024 and 2030, with demand slowing (and even dropping) in some cases between 2030 and 2040.

D. Supply-Demand Gap

Overall, there are 87,337 housing units in Clinton County, according to Census estimates. With only around 78,000 households, there is an oversupply of housing in the County. Household growth over the next 20 years (especially over the next ten years) will close some of the gap, but overall there is not a demand for new housing in the Study Area. Census estimates show a 10.0% vacancy rate County-wide, although the gap between housing units and households would suggest a slightly higher vacancy rate.

Of the excess housing units, just over 6,000 are located in the City of St. Johns (which has 25,347 housing units and 19,251 households), leaving around 4,000 in the rest of the County.

Table 11: Housing Supply, 2022

	For Sale	For Rent	Total
City of St. Johns	2,202	887	3,089
Bingham Township	940	139	1,079
Total Greater St. Johns	3,142	1,026	4,168
City of DeWitt	1,410	412	1,822

DeWitt Township	5,009	1,015	6,024
Total DeWitt	6,419	1,427	7,846
Clinton County	25,777	5,876	31,653

Source: US Census

Table 12: Supply-Demand Gap, Homeownership

	Needed in 2024	Additional by 2030	Additional 2030-2040	Total Units Needed
Greater St. Johns	165	191	359	715
Total DeWitt	23	374	303	700
Clinton County	0	0	0	0

Source: McKenna Calculation

Table 13: Supply-Demand Gap, Rental

	Needed in 2024	Additional by 203	Additional 2030-2040	Total Units Needed
Greater St. Johns	153	42	121	316
Total DeWitt	772	103	130	1,005
Clinton County	4,739	556	777	6,072

Source: McKenna Calculation

Table 14: Supply-Demand Gap, Total

	Needed in 2024	Additional by 203	Additional 2030-2040	Total Units Needed
Greater St. Johns	318	233	480	1,031
Total DeWitt	795	477	433	1,705
Clinton County	4,379	55	777	6,072

Source: McKenna Calculation

Both St. Johns and DeWitt have an undersupply of housing in 2024, with an immediate need for more housing construction, and the demand is approximately evenly divided between homeownership and rental. Additional new housing construction will be needed in the coming decades, with around 1,000 new housing units needed in the St. Johns area, and around 1,700 needed in the DeWitt area.

Clinton County as a whole has an unusual market dynamic – it is not currently undersupplied with housing overall, but has a huge imbalance between homeownership and rental supply, relative to demand. Despite having enough housing overall, the County needs over 4,700 rental units to satisfy demand. Many of those households are likely living with relatives or roommates because of the lack of available rental units.

St. Johns and DeWitt may feel pressure, from either the County or developers, to take on a larger share of this unmet rental demand than their local demand would suggest is necessary.

4. Affordability Analysis

A. Affordable Price Points

The following tables calculate the maximum affordable housing price points at different household income levels, for both monthly mortgage payments and rent. A household paying above these rates would be considered burdened by their housing costs.

The maximum affordable rent is calculated as 30% of gross income, which is a national rule of thumb used by, among others, the United States Department of Housing and Urban Development (HUD). The maximum affordable mortgage payment is calculated as 25% of gross income, because of the other costs associated with homeownership, such as taxes, insurance, and maintenance.

The maximum affordable home price calculation uses interest rates approximating what a mortgage applicant would be offered in 2020, including an assumption that lower income households are likely to face higher interest rates. It also assumes a 30 year fixed rate mortgage, and incorporates down payments that are realistic for households in given income ranges.

Table 15: Maximum Affordable Monthly Housing Payment

Annual Household Income	Maximum Affordable Mortgage Payment	Maximum Affordable Rent
\$25,000	\$520	\$625
\$50,000	\$1,041	\$1,250
\$75,000	\$1,562	\$1,875
\$100,000	\$2,083	\$2,500

Source: US Census

Table 16: Maximum Affordable Home Price

Annual Household Income	Maximum Affordable Mortgage Payment	Anticipated Down payment	Anticipated Interest Rate	Estimated Maximum Affordable Home Price
\$25,000	\$520	5%	7.0%	\$90,000
\$50,000	\$1,041	10%	6.5%	\$190,000
\$75,000	\$1,562	10%	6.5%	\$280,000
\$100,000	\$2,083	15%	6.0%	\$360,000

Source: US Census, Zillow Mortgage Calculator

B. Affordability Gap Analysis

Trade Area

In order to determine whether the number of housing units at a given price point is sufficient for the households seeking housing at that price point, this analysis determines the number of households in a given income range, and then the number of housing units affordable within that income range. Mismatches between housing prices and income can cause distortions in the housing market, and can increase the number of households burdened by housing costs.

Table 17: Number of Households by Affordability Category (Greater St. Johns), 2022

Annual Household Income	Number of Households	Maximum Affordable Rent	Maximum Affordable Home Price
\$0-\$25,000	639	\$625	\$90,000
\$25,000- \$50,000	998	\$1,250	\$190,000
\$50,000- \$75,000	703	\$1,875	\$280,000
\$75,000-\$100,000	535	\$2,500	\$360,000
>\$100,000	558	\$2,500+	\$360,000+

Source: US Census, Zillow Mortgage Calculator

The homeownership demand rate for Greater St. Johns is 73.7%, as calculated above. Because higher income households are more likely to own their homes, the table below includes estimated homeownership rates for each income category, and from there determines the number of homeowner and renter households in each category.

Table 18: Estimated Tenure Choice (Greater St. Johns), 2022

Annual Household Income	Estimated Homeownership	Homeowner Households	Renter Households
\$0-\$25,000	30%	192	447
\$25,000-\$50,000	50%	499	499
\$50,000-\$75,000	70%	492	211
\$75,000-\$100,000	80%	428	107
>\$100,000	90%	502	56

Source: US Census, Zillow Mortgage Calculator

The tables below show the affordability gap in Greater St. Johns. For rental housing, units cluster in the \$500-\$1,000 price range. Nearly 450 renter households have incomes low enough that a \$500 per month housing payment represents a financial burden, but there are only 59 housing units available to rent for under \$500 per month. **That leaves nearly 400 households financially burdened by the cost of renting their home.**

For households in higher income brackets, rental housing is generally affordable - even households with incomes over \$75,000 are likely able to find a home for under \$1,000 per month. Problematically, this can exacerbate the burden on low income households, who may be out-competed for by higher-income

households seeking the same housing units. For this reason, building housing at all price points can help ease housing burden at all price levels. But the very low rents needed by 447 households would likely need to be subsidized.

Table 19: Affordability Gap – Rentals (Greater St. Johns)

Annual Household Income	Affordable Monthly Rent (Approx.)	Number of Housing Units	Number of Households	Affordability Gap
\$0-\$25,000	\$0-500	59	447	397 undersupply
\$25,000-\$50,000	\$500-\$1,000	599	499	100 oversupply
\$51,000-\$75,000	\$1,000 - \$2,000	297	211	86 oversupply
\$75,000+	\$2,000+	9	166	157 undersupply

Source: US Census, Zillow Mortgage Calculator

The table below suggests that, in some cases, affordable homeownership is more available than affordable rentals, with an oversupply of over 372 housing units potentially affordable to households making under \$25,000 per year. However, there are impediments to homeownership for lower-income households, including difficulty being approved for mortgages, and, even for households that buy a home, homeownership comes with costs, such as maintenance, taxes, and insurance, that can be burdensome. Additionally, many of those homes are already owned and not available for sale.

The data also suggests that Greater St. Johns has an undersupply of high-value luxury homes. This both dissuades high income residents from living in the St. Johns area, and also distorts the housing market, as high-income households occupy homes that could be affordable to lower income levels, but are not available.

Table 20: Affordability Gap – Homeownership (Greater St. Johns)

Annual Household Income	Affordable Home Price (Approx)	Number of Housing Units	Number of Households	Affordability Gap
\$0-\$25,000	\$0 - \$100,000	564	192	372 oversupply
\$25,000-\$50,000	\$100,000 - \$200,000	1,339	499	840 oversupply
\$51,000-\$75,000	\$200,000 to \$300,000	761	492	269 oversupply
\$75,000-\$100,000	\$300,000 to \$500,000	451	428	23 oversupply
>\$100,000	\$500,000+	27	502	475 undersupply

Source: US Census, Zillow Mortgage Calculator

5. Sub-Market Analysis – Senior Housing

A. Senior Population Trend

According to Census data, there are **2,550** people 60 years of age and over residing in Greater St. Johns. That represents just over 23% of the population. As the Baby Boom cohort continues to age, the proportion of the population over 60 will continue to increase, although the growth will level off between 2030 and 2040.

Table 21: Population Over 60 years of Age, 2020-2040, Greater St. Johns

	2020	2030	2040
Total Population	10,855	11,487	12,133
Over 60	2,550	3,186	3,824
Percentage	22.9%	27.7%	31.5%

Source: US Census, McKenna Calculation

Of those over 60, most people are currently between the ages of 60 and 69. But that is projected to shift significantly over the next 20 years. By 2040, over two thirds of residents over 60 years old will be over 70 years old, with nearly one third over 80. The increase is notable in raw numbers, as well. By 2040, there will be nearly 21,000 additional residents of Clinton County over the age of 70.

Table 22: Population 60-69, 70-79, and 80+ Years of Age, 2020-2040, Greater St. Johns

	2020	2030	2040
60-69	1,251	1,317	1,261
70-79	684	1,060	1,115
80+	615	809	1,447

Source: US Census, McKenna

B. Percentage of Seniors Seeking Senior Housing

As residents grow older, many people will seek new living arrangements, including ongoing healthcare and living assistance. However, a large proportion of seniors will remain at home, move to housing that is not dedicated to seniors, or move in with relatives.

Currently, in Michigan, approximately 1 out of every 40 people over 60 years of age lives in dedicated senior housing (either age limited independent living or assisted living). The analysis below assumes that ratio will continue over the next two decades.

C. Number of Units Demanded

Because of the projected increase in the number of seniors, the demand for senior housing will rise over the next 20 years. Because of the scale of Greater St. Johns, the demand can likely be met in 1 or 2 developments, but the growth means those developments need to be planned for.

Table 23: Estimated Senior Housing Demand, 2020-2040, Greater St. Johns

	2020	2030	2040
Total Population	10,855	11,487	12,133
60+ Population	2,550	3,186	3,824
Senior Housing Units Needed	64	80	96

Source: US Census, McKenna Calculation

6. Sub-Market Analysis – Starter Homes

A. Introduction

This analysis will determine the Supply-Demand Gap for Starter Housing in Greater St. Johns. For the purposes of this analysis, the “demand” side of the gap will be determined based on the number of households headed by people between the ages of 20 and 40 that will seek homeownership, based on national rates.

The “supply” side will be defined as housing units in the “for sale” market that are affordable to householders in their 20s and 30s.

B. Demand for Starter Homes

The number of people between 20 and 39 years of age, as well as the number of households headed by people in that age range, is projected to stay stable over the next 20 years, with a slight increase between 2019 and 2030, and then a small decrease. Ultimately, the cohort-component model shows the number of households seeking starter homes dipping slightly over the coming decades. This trend could change if St. Johns can attract an in-migration of young families with being proactive about quality of life and providing attainably priced homeownership.

Table 24: Population 20-39 years of Age, 2020-2040, Greater St. Johns

	2020	2030	2040
Total Population	10,855	11,487	12,133
Ages 20-39	2,672	2,512	2,638
Percentage	24.6%	21.8%	21.7%

Source: US Census, McKenna Calculation

Table 25: Estimated Household Formation, Ages 20-39, 2020 to 2040

	2020	2030	2040
Population Ages 20-39	2,672	2,512	2,638
Households	1,266	1,164	1,228
Homeowners	751	672	713

Source: US Census, McKenna Calculation

C. Supply of Starter Homes

The median household income in Michigan for a household headed by someone in their 20s or 30s is \$78,329, according to the US Census. This analysis will determine the price of a home affordable to a household at or below that income level.

Based on the affordability standard described above (25% of gross income), and an interest rate of 6.5%, a 30 year mortgage, and a 10 percent down payment, the maximum home price affordable to the median household looking for a starter home is approximately **\$295,000**.

Census estimates state that there are 2,664 housing units in the ownership market valued at \$300,000 or less, easily enough to meet demand, at least for those making close to, or above, the median income. Homeownership remains difficult to obtain for low income households.

This trend is contrary to a national trend of homeownership being unobtainable for young families in many markets. St. Johns bucking that trend may mean that young families begin to seek out the City (and Bingham Township), especially because of the proximity to major job centers in the Lansing area. If that occurs, it will alter the population trends described in this analysis, and may result in an undersupply of starter homes in St. Johns, just like in other communities.

7. Buildout Analysis

To determine whether St. Johns has planned for an appropriate amount of housing, and inform policy decisions related to planning and zoning, this report includes a build-out analysis of the Future Land Use Map, including the Joint Planning Areas.

The total additional housing that could be built under the plan will be compared to the projected demand as determined by the housing analysis on the previous pages.

The build-out analysis was conducted using the following steps:

1. Identifying undeveloped and underdeveloped parcels that are planned for housing on the Future Land Use Map. “Underdeveloped” parcels were defined on those that have a current active non-agricultural use but are well below the maximum permitted housing density permitted, and thus may be attractive for redevelopment. The parcels identified for the analysis are shown on the map on the following page.
2. Determining the number of acres available on undeveloped or underdeveloped parcels within each Zoning category.
3. Calculating the maximum number of housing units that could be built within each Future Land Use category, based on the maximum density. 20% of the total acreage was removed from each category to account for infrastructure, open space, drainage, and other non-housing site features.

The buildout analysis concludes that current zoning would allow for **1,934 new housing units, along with 42,612,979 square feet of commercial or industrial space**. When added to the 4,168 housing units currently existing in Greater St. Johns, the combined “housing capacity” of St. Johns and Bingham Township is **6,102 dwelling units**.

Table 26: Projected Housing Capacity Used, Greater St. Johns

Year	Total Housing Units Demanded	Housing Capacity (Per Future Land Use Plan)	Percentage of Capacity Used
2024	4,486	6,102	73.5%
2030	4,719	6,102	77.3%
2040	4,966	6,102	81.4%

Source: McKenna Calculation

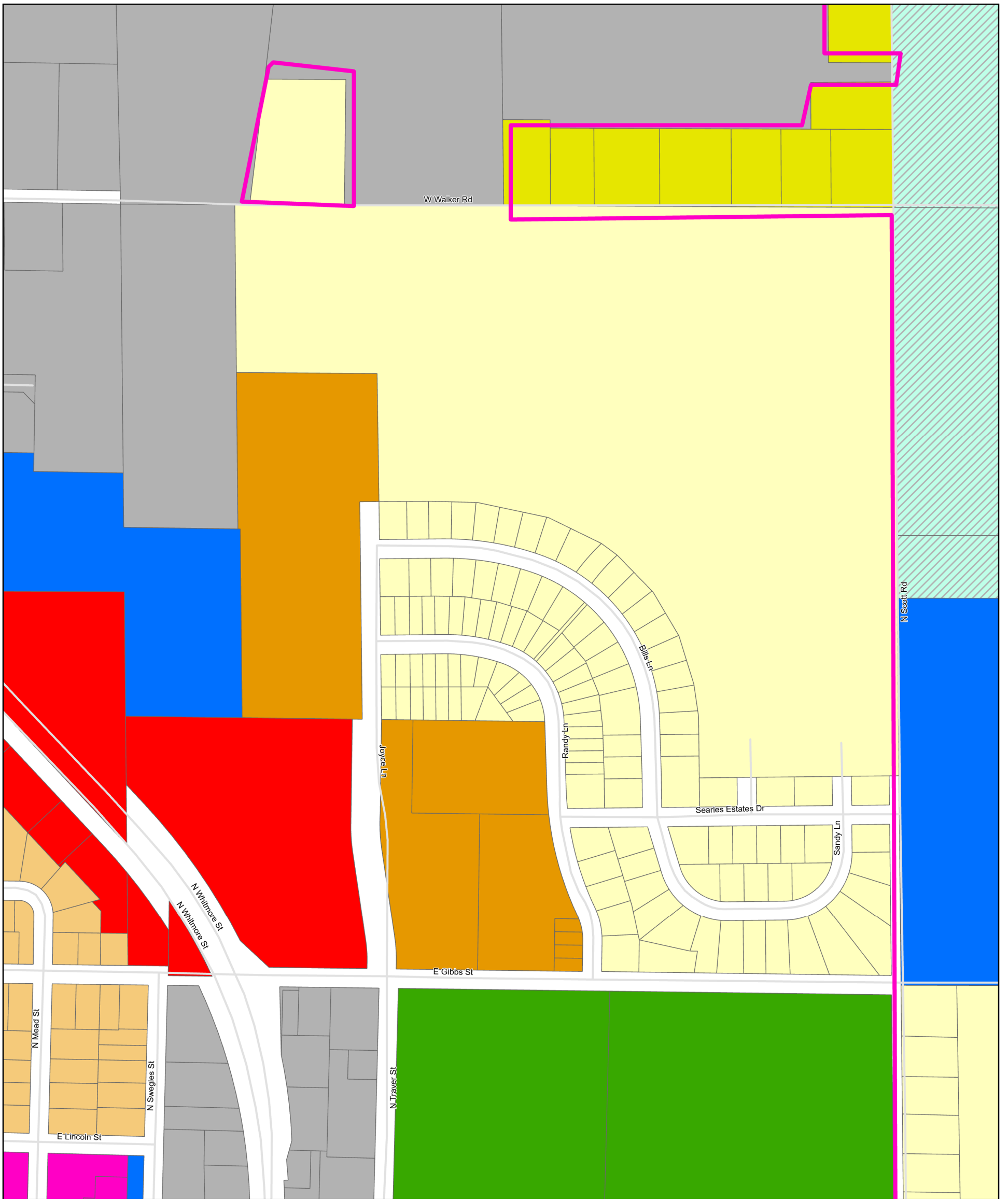
St. Johns City Limits Vacant Parcels

Address	Parcel Number	St. Johns Zoning District	Future Land Use	Acreage	Square Footage
110 W WALKER ST	300-000-006-011-00	CBD	Core Downtown	0.29	12,632.40
107 W HIGHAM ST	300-000-006-017-00	CBD	Core Downtown	0.06	2,613.60
206 BRUSH ST	300-000-006-014-00	CBD	Core Downtown	0.09	3,920.40
106 E HIGHAM ST	300-000-007-002-00	CBD	Core Downtown	0.06	2,613.60
205 SPRING ST	300-000-007-014-00	CBD	Core Downtown	0.07	3,049.20
118 E WALKER ST	300-000-010-017-00	CBD	Core Downtown	0.1	4,356.00
107 SPRING ST BEHIND	300-000-010-015-60	CBD	Core Downtown	0.1	4,356.00
106 BRUSH ST	300-000-011-011-00	CBD	Core Downtown	0.11	4,791.60
120 DAISY DR	300-009-200-070-00	GC	Gateway Commercial	0.732	31,885.92
1000 N LANSING ST	300-009-200-054-00	GC	Traditional Walkable Residential	1.14	49,658.40
121 DAISY DR	300-009-200-058-00	GC	Traditional Walkable Residential	1.14	49,658.40
803 N US127 BR	300-370-000-058-00	GC	Gateway Commercial	0.969	42,209.64
811 N US127 BR	300-370-000-057-00	GC	Gateway Commercial	0.672	29,272.32
609 E GIBBS ST	300-009-100-001-56	GC	Gateway Commercial	13.723	597,773.88
606 E GIBBS ST	300-490-107-004-11	GC	Industrial	0.44	19,166.40
706 N US127 BR	300-490-107-004-12	GC	Industrial	0.627	27,312.12
100 S SCOTT RD	300-413-000-001-00	GC	Community Commercial	0.371	16,160.76
2138 S US-27	030-021-100-005-51	GC	Gateway Commercial	13.4	583,704.00
N US127 BR	300-004-300-093-51	I1	Industrial	30.88	1,345,132.80
1400 N US127 BR	300-004-300-096-50	I1	Industrial	3.822	166,486.32
1400 N US127 BR	300-004-300-094-00	I1	Industrial	5.67	246,985.20
TOLLES RD	300-004-300-081-01	I1	Industrial	5.32	231,739.20
1400 N US127 BR	300-004-300-096-11	I1	Gateway Commercial	2.625	114,345.00
1400 N US127 BR	300-004-300-097-00	I1	Gateway Commercial	1.72	74,923.20
810 E STEEL ST BEHIND	300-490-099-001-01	I1	Parks, Open Space, and Greenways	0.3	13,068.00
215 N SCOTT RD	300-440-000-114-01	I1	Industrial	10.04	437,342.40
909 W GIBBS ST	300-008-400-015-00	I2	Industrial	14.95	651,222.00
909 W GIBBS ST	300-008-400-020-00	I2	Industrial	8	348,480.00
2471 N SCOTT RD	030-004-400-002-00	I2	Industrial	14.1	614,196.00
W GIBBS ST (Directly west of 834 W GIBBS ST)	030-008-100-010-00	MC	Modern Spacious Residential	5.95	259,182.00
834 W GIBBS ST	300-008-100-010-00	MC	Modern Spacious Residential	1.147	49,963.32
409 E GIBBS ST	300-009-100-055-00	MC	Gateway Commercial	0.48	20,908.80
900 E STEEL ST	300-490-126-001-00	MC	Industrial	2.91	126,759.60
608 E STEEL ST	300-490-101-009-10	MC	Traditional Walkable Residential	0.196	8,537.76
611 FRANKLIN ST	300-490-101-004-00	MC	Traditional Walkable Residential	0.55	23,958.00
105 LINDEN ST	300-000-014-002-00	MC	Downtown Edge/Mixed Use	0.08	3,484.80
309 S US127 BR	300-000-046-002-00	MC	Modern Spacious Residential	0.94	40,946.40
301 CHURCH ST	300-000-020-008-00	MC	Downtown Edge/Mixed Use	0.18	7,840.80
303 CHURCH ST	300-000-020-007-00	MC	Downtown Edge/Mixed Use	0.18	7,840.80
307 CHURCH ST	300-000-020-007-01	MC	Downtown Edge/Mixed Use	0.18	7,840.80
1357 E TOWNSEND RD	300-015-300-030-52	MC	Public/Institutional	20.26	882,525.60
105 E TOWNSEND RD	300-016-300-050-10	MC	Modern Spacious Residential	1.72	74,923.20
2144 S US-127 BR	300-021-100-005-13	MC	Gateway Commercial	7.1	309,276.00

Address	Parcel Number	St. Johns Zoning District	Future Land Use	Acreage	Square Footage
500 N LANSING ST	300-500-000-001-00	MU	Downtown Edge	0.579	25,221.24
901 W WALKER RD	300-008-100-002-55	R1	Modern Spacious Residential	38.854	1,692,480.24
610 E WALKER RD	300-009-100-001-59	R1	Industrial	65.72	2,862,763.20
102 S SCOTT RD	300-413-000-012-01	R1	Modern Spacious Residential	0.375	16,335.00
905 W CASS ST	300-160-019-007-01	R1	Modern Spacious Residential	0.502	21,867.12
314 S SCOTT RD BEHIND	300-480-000-004-00	R1	Modern Spacious Residential	2.579	112,341.24
901 W BALDWIN ST	300-160-021-006-10	R1	Modern Spacious Residential	0.688	29,969.28
W BALDWIN ST (Directly east of 805 W BALDWIN ST)	300-160-021-003-02	R1	Modern Spacious Residential	0.391	17,031.96
609 S BAKER ST	300-480-000-023-01	R1	Modern Spacious Residential	0.38	16,552.80
309 E OAK ST	300-407-000-029-10	R1	Modern Spacious Residential	0.276	12,022.56
1303 S OAKLAND ST	300-407-000-012-01	R1	Modern Spacious Residential	0.177	7,710.12
1003 WIGHT ST	300-130-004-003-00	R1	Modern Spacious Residential	0.151	6,577.56
1304 S OAKLAND ST	300-130-005-006-00	R1	Modern Spacious Residential	1.058	46,086.48
209 E TOWNSEND DR	300-130-005-019-50	R1	Modern Spacious Residential	0.635	27,660.60
211 W TOWNSEND RD	300-021-200-012-00	R1	Modern Spacious Residential	1.435	62,508.60
1514 S LANSING ST	300-020-100-060-01	R1	Modern Spacious Residential	8.26	359,805.60
1522 S LANSING ST	300-020-100-056-00	R1	Modern Spacious Residential	0.381	16,596.36
1604 S LANSING ST	300-020-100-048-00	R1	Modern Spacious Residential	2.11	91,911.60
1612 S LANSING ST	300-020-100-040-00	R1	Modern Spacious Residential	7.09	308,840.40
450 E TOWNSEND RD	300-021-200-050-11	R1	Modern Spacious Residential	3.88	169,012.80
1522 COUNTY FARM RD	300-021-200-050-51	R1	Modern Spacious Residential	25.44	1,108,166.40
1612 COUNTY FARM RD	300-021-200-040-00	R1	Modern Spacious Residential	2	87,120.00
E TOWNSEND RD	300-021-200-050-12	R1	Modern Spacious Residential	0.5	21,780.00
600 E TOWNSEND RD	300-021-100-010-10	R1	Modern Spacious Residential	30	1,306,800.00
W GIBBS ST (Directly west of 618 W GIBBS ST)	300-421-000-014-01	R2	Modern Spacious Residential	2.07	90,169.20
208 W GIBBS ST	300-520-002-002-00	R2	Traditional Walkable Residential	0.19	8,276.40
601 E WALKER ST	300-000-042-004-00	R2	Traditional Walkable Residential	0.303	13,198.68
206 W BALDWIN ST	300-000-019-006-00	R2	Traditional Walkable Residential	0.115	5,009.40
707 GREENGATE DR	300-360-000-019-00	R2	Modern Spacious Residential	0.332	14,461.92
708 GREENGATE DR	300-360-000-048-00	R2	Modern Spacious Residential	0.418	18,208.08
504 S OTTAWA ST	300-401-000-012-01	R2	Modern Spacious Residential	0.117	5,096.52
1124 N LANSING ST	300-009-200-042-00	R3	Gateway Commercial	2.41	104,979.60
911 JOYCE LN	300-009-100-001-50	R3	Modern Spacious Residential	11.94	520,106.40
600 E WALKER RD	300-009-100-001-58	R3	Industrial	10	435,600.00
610 W STATE ST	300-170-009-013-00	R3	Traditional Walkable Residential	0.553	24,088.68
101 W MCCONNELL ST	300-000-020-001-00	R3	Downtown Edge/Mixed Use	0.91	39,639.60
700 E TOWNSEND RD	300-021-100-010-53	R3	Modern Spacious Residential	14.76	642,945.60

Clinton County Joint Planning Area Vacant Parcels

Address	Parcel Number	St. Johns Zoning District	Future Land Use Category	Acreage	Square Footage
2257 SECRETARIAT LN	030-105-000-106-00	R-1	Modern Spacious Residential	0.357	15,550.92
2239 SECRETARIAT LN	030-105-000-107-00	R-1	Modern Spacious Residential	0.431	18,774.36
2227 SECRETARIAT LN	030-105-000-108-00	R-1	Modern Spacious Residential	0.446	19,427.76
2209 SECRETARIAT LN	030-105-000-109-00	R-1	Modern Spacious Residential	0.391	17,031.96
2272 W GALLANT FOX WAY	030-105-000-053-00	R-1	Modern Spacious Residential	0.36	15,681.60
2294 W GALLANT FOX WAY	030-105-000-052-00	R-1	Modern Spacious Residential	0.35	15,246.00
2312 W GALLANT FOX WAY	030-105-000-051-00	R-1	Modern Spacious Residential	0.35	15,246.00
2330 W GALLANT FOX WAY	030-105-000-050-00	R-1	Modern Spacious Residential	0.35	15,246.00
2177 W GALLANT FOX WAY	030-105-000-031-00	R-1	Modern Spacious Residential	0.63	27,442.80
x	030-140-000-005-00	A-2	Modern Spacious Residential	1	43,560.00
2588 S US 27	030-021-400-005-00	C-2	Modern Spacious Residential, Gateway Commercial	70.5	3,070,980.00
1250 E PARKS RD	030-021-400-020-00	A-2	Modern Spacious Residential	1	43,560.00
S V/L US 27	030-022-300-015-00	C-2	Modern Spacious Residential, Gateway Commercial	62.19	2,708,996.40
3003 S US-27	030-027-200-013-00	C-2	Gateway Commercial	5	217,800.00
E PARKS	030-027-200-011-01	A-2	Modern Spacious Residential	1.21	52,707.60
x	030-027-200-015-00	A-2	Modern Spacious Residential, Gateway Commercial	40	1,742,400.00
x	030-028-100-010-00	A-2	Modern Spacious Residential, Gateway Commercial	20	871,200.00
x	030-028-100-055-00	A-2	Modern Spacious Residential, Gateway Commercial	41	1,785,960.00
3770 S BUS127	030-028-400-038-01	C-2	Gateway Commercial	6.5	283,140.00
E TAFT RD	030-027-300-025-50	A-2	Modern Spacious Residential, Gateway Commercial	35.55	1,548,558.00
x	030-027-300-020-52	A-2	Modern Spacious Residential	33.95	1,478,862.00
1015 WOODRIDGE DR	030-195-000-001-00	A-2	Modern Spacious Residential	0.5	21,780.00
1035 WOODRIDGE DR	030-195-000-002-00	A-2	Modern Spacious Residential	0.35	15,246.00
1055 WOODRIDGE DR	030-195-000-003-00	A-2	Modern Spacious Residential	0.35	15,246.00
1055 SUMMERFIELD LN	030-195-000-006-00	A-2	Modern Spacious Residential	0.34	14,810.40
1075 SUMMERFIELD LN	030-195-000-007-00	A-2	Modern Spacious Residential	0.37	16,117.20
1095 SUMMERFIELD LN	030-195-000-008-00	A-2	Modern Spacious Residential	0.34	14,810.40
1115 SUMMERFIELD LN	030-195-000-009-00	A-2	Modern Spacious Residential	0.5	21,780.00
1135 SUMMERFIELD LN	030-195-000-010-00	A-2	Modern Spacious Residential	0.84	36,590.40
1155 SUMMERFIELD LN	030-195-000-011-00	A-2	Modern Spacious Residential	0.67	29,185.20
1175 SUMMERFIELD LN	030-195-000-012-00	A-2	Modern Spacious Residential	0.52	22,651.20
1195 SUMMERFIELD LN	030-195-000-013-00	A-2	Modern Spacious Residential	0.44	19,166.40
1215 SUMMERFIELD LN	030-195-000-014-00	A-2	Modern Spacious Residential	0.35	15,246.00
1275 SUMMERFIELD LN	030-195-000-017-00	A-2	Modern Spacious Residential	0.44	19,166.40
1290 SUMMERFIELD LN	030-195-000-021-00	A-2	Modern Spacious Residential	0.51	22,215.60
1280 SUMMERFIELD LN	030-195-000-022-00	A-2	Modern Spacious Residential	0.5	21,780.00
1270 SUMMERFIELD LN	030-195-000-023-00	A-2	Modern Spacious Residential	0.41	17,859.60
1250 SUMMERFIELD LN	030-195-000-024-00	A-2	Modern Spacious Residential	0.37	16,117.20
1230 SUMMERFIELD LN	030-195-000-025-00	A-2	Modern Spacious Residential	0.38	16,552.80
1190 SUMMERFIELD LN	030-195-000-027-00	A-2	Modern Spacious Residential	0.57	24,829.20
1070 SUMMERFIELD LN	030-195-000-028-00	A-2	Modern Spacious Residential	0.49	21,344.40
		A-2	Modern Spacious Residential	0.47	20,473.20
1040 SFIELD/1155 WRIDGE DR	030-195-000-030-00	A-2	Modern Spacious Residential	0.47	20,473.20
1150 WOODRIDGE DR	030-195-000-031-00	A-2	Modern Spacious Residential	0.47	20,473.20
S US 27	030-027-300-021-00	A-2	Modern Spacious Residential	0.41	17,859.60
1100 WOODRIDGE DR	030-195-000-032-00	A-2	Modern Spacious Residential	0.41	17,859.60
1080 WOODRIDGE DR	030-195-000-033-00	A-2	Modern Spacious Residential	0.38	16,552.80
1060 WOODBRIDGE DR	030-195-000-034-00	A-2	Modern Spacious Residential	0.37	16,117.20
1030 WOODRIDGE DR	030-195-000-035-00	A-2	Modern Spacious Residential	0.61	26,571.60



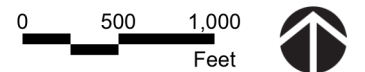
Future Land Use Searles Estate

City of St. Johns, Michigan

November 12, 2024

LEGEND

- Municipal Boundaries
- Old Village Overlay
- Joint Planning Areas
- Parcels
- Parks, Open Space, and Greenways
- Rural Estate
- Modern Spacious Residential
- Traditional Walkable Residential
- Multiple Family Residential
- Public / Institutional
- Downtown Core
- Downtown Edge / Mixed Use
- Flexible Redevelopment
- Community Commercial
- Gateway Commercial
- Commercial / Industrial
- Industrial
- Agriculture-Energy/Industrial
- Agriculture-Energy
- Bingham Township Planning Area/Rural Preservation



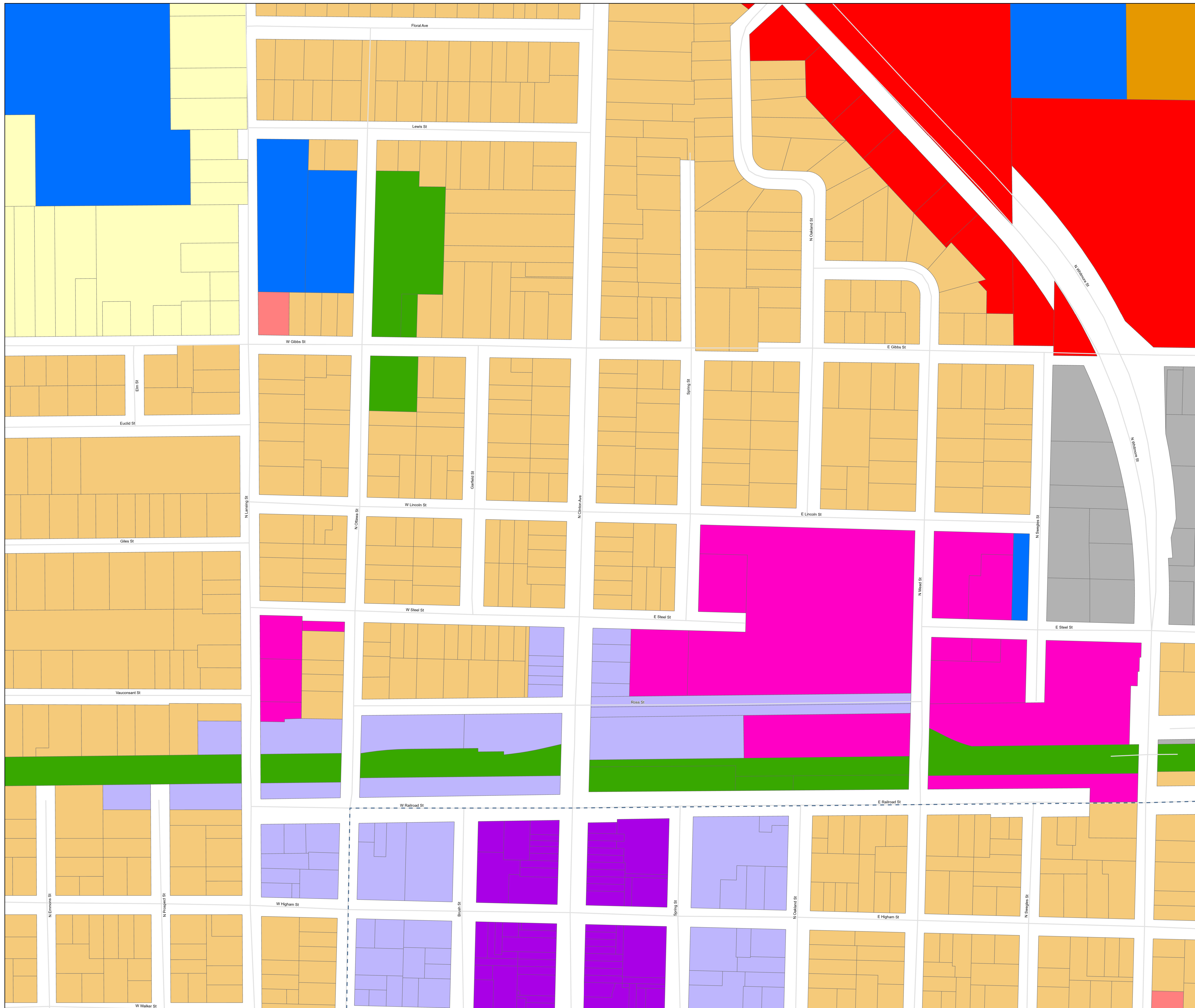
Basemap Source: Michigan Center for Geographic Information, v. 17a.
Data Source: Clinton County 2021. McKenna 2024.



Future Land Use North of Downtown

City of St. Johns, Michigan

November 12, 2024



LEGEND

- Municipal Boundaries
- Old Village Overlay
- Joint Planning Areas
- Parcels
- Parks, Open Space, and Greenways
- Rural Estate
- Modern Spacious Residential
- Traditional Walkable Residential
- Multiple Family Residential
- Public / Institutional
- Downtown Core
- Downtown Edge / Mixed Use
- Flexible Redevelopment
- Community Commercial
- Gateway Commercial
- Commercial / Industrial
- Industrial
- Agriculture-Energy/Industrial
- Agriculture-Energy
- Bingham Township Planning Area/Rural Preservation

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Basemap Source: Michigan Center for Geographic Information, v. 17a.
Data Source: Clinton County 2021. McKenna 2024.

Community Character Areas → Zoning Districts

COMMUNITY CHARACTER AREA	ZONING DISTRICT
Parks, Open Space, and Greenways	New Zoning District OR Zone to Match Surroundings
Modern Spacious Residential	R-1 Low Density Residential
Traditional Walkable Residential	R-2 Medium Density Residential
Multiple Family Residential	R-3 High Density Residential
Public / Institutional	MC Municipal Center
Core Downtown	CBD Central Business District
Downtown Edge	CBD Central Business District, OR Revise MU Mixed Use to Achieve Desired Development Character, OR create new zoning district.
Flexible Redevelopment	New Zoning District OR Achieve Desired Development Character Through PUD Process
Community Commercial	New Zoning District OR GC- General Commercial
Gateway Commercial	GC General Commercial
Industrial	I-1 Industrial – High Performance I-2 Industrial – Liberal Performance
Old Village Overlay	New Overlay District

Clinton County Zoning Plan

The following pages contain a Zoning Plan for Clinton County Zoning, which governs Bingham Township, in order to implement the vision of the Joint Planning Areas.

RELATIONSHIP BETWEEN FUTURE LAND USE AND ZONING CATEGORIES

The table below shows the Clinton County Zoning Districts that would appropriately implement the vision of the Future Land Use Categories in the Joint Planning Areas. Rezoning within the Joint Planning Areas should be reviewed against this table to determine whether the requested category is supported by the Plan.

FUTURE LAND USE CATEGORIES	ZONING DISTRICTS	
Modern Spacious Residential	RR R-1 R-2	Rural Residential Single Family Residential ² Single Family Residential ^{1, 2}
Multiple Family Residential	MF MH	Multiple Family Residential ^{1, 2} Manufactured Housing Community ²
Gateway Commercial	C-1 C-2 C-3	Local Commercial ² General Commercial ² Highway Service Commercial ²
Commercial / Industrial	C-2 C-3 RO I-1 I-2	General Commercial ² Highway Service Commercial ² Research / Office ² Light Industrial ² General Industrial ²
Industrial	RO I-1 I-2	Research / Office ² Light Industrial ² General Industrial ²
Rural Estate	RR A-3	Rural Residential Agricultural / Residential Transition
Agriculture-Energy	A-1 A-2 A-3 MR	Agricultural and Open Space Preservation General Agriculture Agricultural / Residential Transition Mineral Extraction ³
Agriculture-Energy / Industrial	A-1 A-2 A-3 MR RO I-1 I-2	Agricultural and Open Space Preservation General Agriculture Agricultural / Residential Transition Mineral Extraction ³ Research / Office ² Light Industrial ² General Industrial ²

Footnotes:

1. R-2 Single Family Residential and C-1 Local Commercial should be limited to areas in close proximity to the City of St. Johns. Rezoning to C-1 Local Commercial should be limited in general, as the C-2 and C-3 districts better reflect the vision of the Gateway Commercial Future Land Use Category. C-1 is most appropriate in areas near residential neighborhoods.
2. Rezoning to districts other than A-1, A-2, A-3, MR, or RR should only take place in areas served by public water and sewer.
3. Rezoning to the MR District should only occur after careful consideration of the impacts of the potential mining use on the environment, transportation network, and health, safety, and welfare of St. Johns, Bingham Township, and surrounding communities, as well as the impact on the development potential of the land immediately adjacent to the proposed mining operation, and the long-term potential land uses of the site once the mining operation's useful life has ended.