



# City of Pinconning Master Plan 2026

February 6, 2026 Draft





# Acknowledgements

February 6, 2026 Draft

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Source: Wade Trim



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## Chapter 1

# Introduction

The City of Pinconning Master Plan 2025 is a realistic assessment of current conditions and expressions of the future goals and vision of the City, defining the form and character the City seeks to achieve. The Master Plan is designed to provide guidance to both the public and private sectors regarding a range of topics including future land use, transportation, the natural environment, housing, economic development, community facilities, and quality of life.

## Authority to Plan

The Pinconning Planning Commission has prepared this City of Pinconning Master Plan under the authority of the Michigan Planning Enabling Act, Public Act 33 of 2008. Article 3, Section 125.3831 of the Act states:

*A planning commission shall make and approve a master plan as a guide for development within the planning jurisdiction:*

*a) In the preparation of a master plan, a planning commission shall do all of the following, as applicable:*

- 1. Make careful and comprehensive surveys and studies of present conditions and future growth within the planning jurisdiction with due regard to its relation to neighboring jurisdictions.*
- 2. Consult with representatives of adjacent local units of government in respect to their planning so that conflicts in master plans and zoning may be avoided.*



*Downtown Pinconning*  
Source: Wade Trim

3. *Cooperate with all departments of the state and federal governments, public transportation agencies, and other public agencies concerned with programs for economic, social, and physical development within the planning jurisdiction and seek maximum coordination of the local unit of government's programs with these agencies.*

## Purpose of the Plan

A master plan is a comprehensive policy guide which provides a framework for growth, development, and the community vision. Simply stated, a master plan describes:

- Where the community has been,
- Where the community wants to go, and
- How the community plans to get there.

Article I, Section 125.3807 of the Michigan Planning Enabling Act, Public Act 33 of 2008 gives a summary of the purpose of a master plan:

*The general purpose of a master plan is to guide and accomplish, in the planning jurisdiction and its environs, development that...is coordinated, adjusted, harmonious, efficient, and economical; considers the character of the planning jurisdiction and its suitability for particular uses, judged in terms of such factors as trends in land and population development; and will, in accordance with present and future needs, best promote public health, safety, morals, order, convenience, prosperity, and general welfare.*

*Additionally, the master plan should provide a general statement of the community's goals and a comprehensive vision of the future. It should also serve as the statutory basis for the Zoning Ordinance, and as the primary policy guide for local officials considering development proposals, land divisions, capital improvements, and other matters related to land use and development, pursuant to section 203(1) of the Michigan Zoning Enabling Act, Michigan Public Act 110 of 2006.*

The master plan is not a zoning map, though it does reflect the planned land use and existing developments. It does not introduce new zoning districts but serves as a broader, long-term guide for community development. While zoning and the master plan are distinctly different, they are interconnected. The master plan provides overarching guidance for zoning decisions, ensuring that these decisions align with community goals and long-term strategies.

Master plans are long-range policy guides. With an approximately 20 year planning horizon, the City of Pinconning 2025 Master Plan considers the future of Pinconning through the year 2045. Flexibility is a key feature of the master plan, allowing it to adapt in unforeseen future conditions.

Every community's master plan is unique, tailored to address the specific issues and challenges of the community. By combining data and local knowledge, the master plan's purpose is to develop unique and informed decisions for positive development of the community.

## Plan Organization

This plan consists of ten chapters. This first chapter introduces the purpose of master planning, provides a background on the City of Pinconning and considers the City's context within the region. Chapter 2 identifies and summarizes numerous factors, both internal and external, which may influence planning within the City of Pinconning.

Chapters 3 through 5 document and describe existing and physical conditions within the City of Pinconning, including social, economic and physical characteristics.

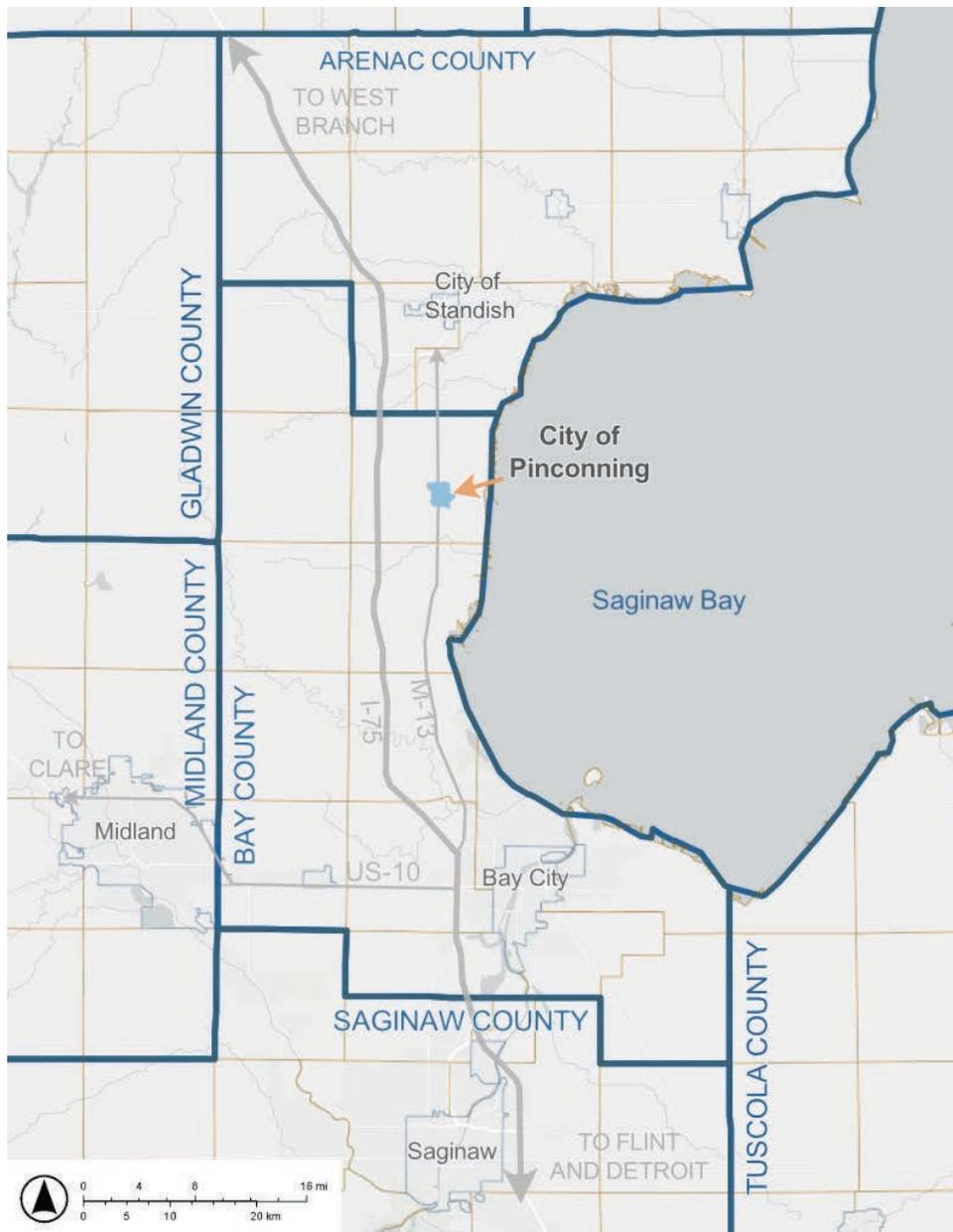
The key recommendations for the future of the City are described in chapters 6 through 10. The goals and objectives within chapter 6 are important as they guide the future of Pinconning within the themes: economic development, community character, transportation network, environmental preservation, and community services.

## Regional Context

The City of Pinconning is located in Mid-Michigan, near the Saginaw Bay. The City of Pinconning is situated in northern Bay County. The City, with a population of just under 1,200, is noted as for its cheese products and its small-town charm. Near the shore of Saginaw Bay, it offers natural beauty and outdoor activities while maintaining a relaxed pace of life.

The City was established as a lumber settlement in 1872 by George VanEtten and Henry Kaiser. The City grew rapidly after the development of the railroad. After the lumber industry declined from clearcutting the area, the cheese industry put Pinconning on the map. Specifically, William Reed, a German immigrant developed a new type of cheese, Pinconning Cheese. Pinconning now has a more diverse economy, environment, and community. However, despite changes over the years, the City remains deeply connected to its agricultural roots.

*Figure 1. Regional Location Map*



Source: Wade Trim

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# Planning Influences and Drivers

This Master Plan has been developed by and for the citizens of the City of Pinconning. As such, the most important “driver” of the policies and recommendations outlined in this Master Plan is the needs and desires of the residents of Pinconning. However, the City exists within the context of the greater Mid-Michigan region, with the City’s success being directly tied to the region’s success. Therefore, this Master Plan also considers the planning efforts and initiatives that have been undertaken by Pinconning’s neighbors and local and regional entities who are partnered with the City of Pinconning to strengthen the City and region. The key influences and drivers of this Master Plan are documented in this section.

## Citizen Input

### Community Workshop

On July 25, 2025, a community workshop was held at Pinconning City Hall, with 33 community attendees. The workshop began with a presentation on the purpose of a master plan as well as a demographic and economic context summary. Following the presentation, participants discussed housing types and the local housing needs of the area. Then, there was a group discussion about potential redevelopment sites.

The first exercise asked the small groups to identify local housing needs in relationship to the City’s projected demographic changes. Additionally, the small groups help identify other public improvements needed to maintain a healthy and desirable community.



*Pinconning City Hall*  
Source: Wade Trim

For the second exercise, all the attendees brainstormed opportunities for redevelopment sites in the City of Pinconning. These ideas were prompted by looking at vacant or underutilized sites within the City, as well as sites proposed by the attendees themselves. The feedback and ideas on desired development opportunities were included within the goals, objectives, and recommendations of this Master Plan.

## Public Open House

On November 5, 2025, a public open house was held at Pinconning City Hall. During a three-hour window, interested citizens had the opportunity to view various displays and exhibits highlighting the preliminary recommendations of the Master Plan. These included recommendations related to future land use, community character, economic development, circulation, and sustainability. Attendees were given the opportunity to comment on the various recommendations and engage with City leaders and members of the technical project team. Feedback received during the open house was incorporated into the final draft of the Master Plan.

## Local and Regional Planning Initiatives

The following is a summary of local and regional planning initiatives with particular relevance to the this Master Plan. These initiatives have been considered and evaluated by Pinconning and inform many of the recommendations outlined in this Master Plan.

## Pinconning Downtown Development Authority (DDA)

In 1989, the Pinconning City Council created the Pinconning Downtown Development Authority (DDA) and established a development area district (DDA District) within which the authority may exercise its powers. The DDA was created with the purpose of improving public spaces and bolstering economic growth within the DDA District. The limits of the DDA District are highlighted in **Figure 2**, and generally include the M-13 corridor, Pinconning’s historic downtown area, and lands in between.

A Downtown Development and Tax Increment Finance (TIF) Plan was adopted by City Council in 1990, which outlined long-term goals for DDA District improvements and initiatives and which established the collection of TIF revenues. Through the support of TIF revenues, the DDA



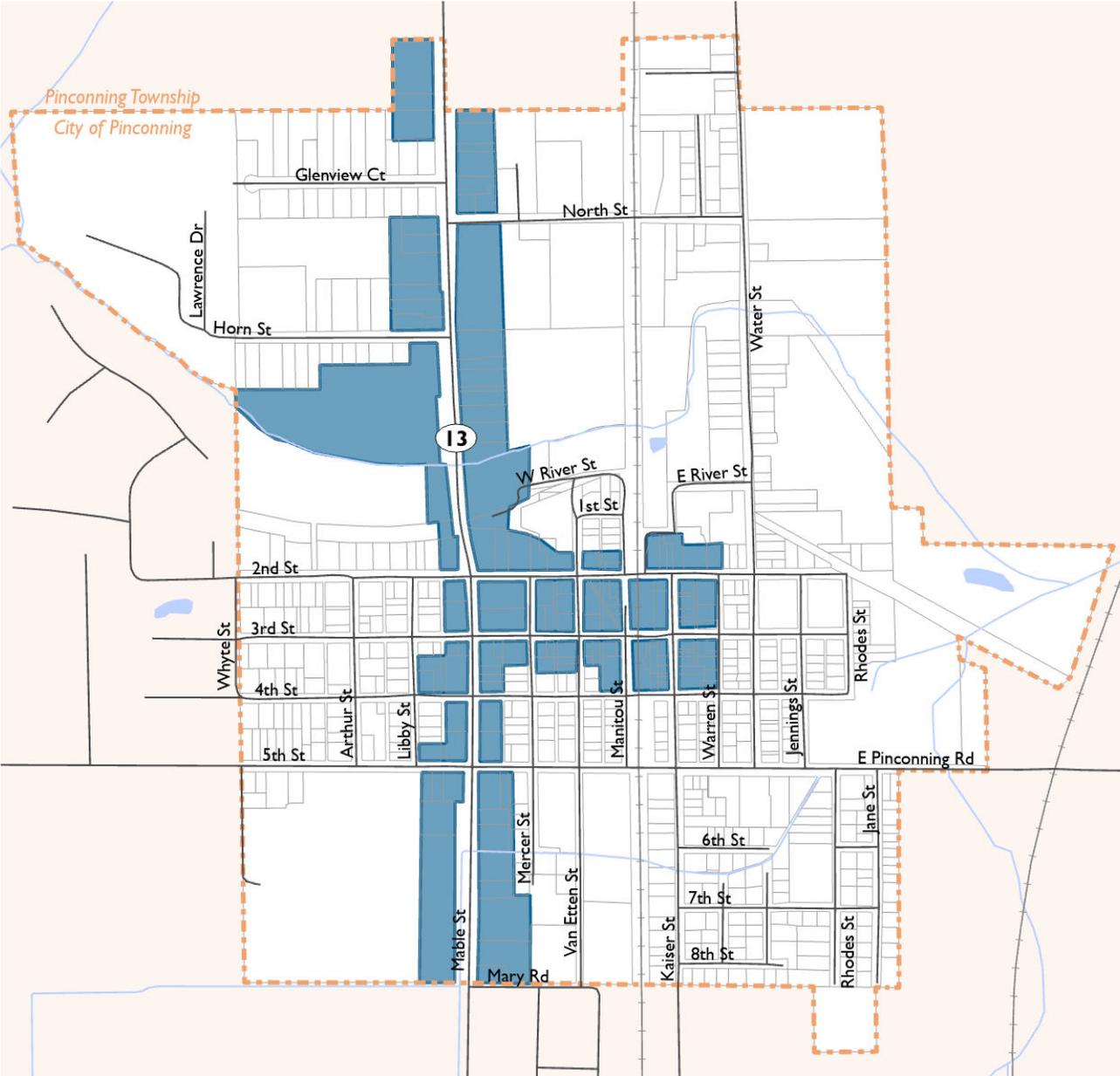
*Businesses along Kaiser Street*  
Source: Wade Trim

was able to fund the construction of sidewalks and streetscape amenities along M-13 and similar improvements within the historic downtown area. The Downtown Development and TIF Plan was amended in 2009 and again in 2020. The Downtown Development and TIF Plan is set to expire in 2040, unless the City Council chooses to amend and extend the Plan once again.

*Pinconning Business Improvement Program*

The Pinconning Business Improvement Program was established in 2014 by the DDA, with the purpose of encouraging improvements within the DDA District that maintain downtown investments, business success, and overall appearance of the area. The program provides property owners, lessees, and/or tenants with a grant or a low-interest loan to improve existing buildings with physical exterior updates or equipment used in businesses.

*Figure 2. Downtown Development Authority District Map*



Source: Wade Trim and Pinconning DDA: Development Plan and TIF Plan, 2020



## *Pinconning Downtown Redevelopment Plan (1995)*

The Pinconning Downtown Redevelopment Plan was adopted by the City Council and DDA in 1995. The Plan focused on linking and unifying the historic business district and the M-13 corridor, improving marketing and retail capacity within the DDA District, strengthening a people-oriented downtown shopping district, and rejuvenating the M-13 commercial corridor.

Being a 30-year old document, the plan was written in a different time and dealt with some different issues than Pinconning faces now. However, the overall goals and many of the policies outlined in the Plan remain relevant today.

The downtown redevelopment goals are:

- Increase merchandising proficiency and maintaining friendly and helpful businesses.
- Increase quality and variety of merchandise selection and display.
- Coordinate voluntary programs designed to enhance downtown shopping and community activities.
- Enhance storefront designs and land use patterns in the historic business district and M-13 Corridor.
- Improve traffic flow and safety.
- Improve off-street parking.
- Retain the small, town, friendly atmosphere.
- Increase the mix of businesses in the historic business district.
- Safety and security of shoppers.
- Improve pedestrian movement and activities.

The plan included a redevelopment concept strategy for portions of the DDA District. This redevelopment concept is included as **Figure 3**.

## **Bay County Area Parks and Recreation Plan (2024)**

The Bay County Area Parks and Recreation Plan was adopted in 2024 to guide the future of the county's parks and recreation upkeep, improvements, and expansion. The plan includes recommendations and implementation strategies.

The closest county park, Pinconning Park, is located just outside the City in Pinconning Township. Pinconning Park is one of the largest parks within the county with 205 acres. It includes many opportunities for recreation including camping, hiking, birdwatching, hunting, fishing, swimming, and kayaking, while in the winter it provides space for snowmobiling and ice fishing. The park includes facilities to support these activities including campgrounds, bathrooms and showers, kayak/canoe rentals, boat launch, picnic areas, and playgrounds. The park received seven grants from the Michigan Department of Natural Resources to support expansion through land acquisition, development of facilities and infrastructure, and upkeep of existing facilities.

## **Michigan Statewide Housing Plan (2023)**

The Michigan Statewide Housing Plan addresses the complex barriers to attaining safe, healthy, affordable, and accessible housing. The plan creates five statewide housing targets and eight priority areas. There are eight priority areas that guide the statewide goals and strategies listed below.

- **Equity and Racial Justice:** Addresses long term disparities in housing access and generational wealth building by striving for equitable access to housing.
- **Housing Ecosystem:** Striving for a housing ecosystem that is diverse and interconnected with other priorities of the Statewide Housing Plan. This includes the construction of housing, data and research on housing, and internet accessibility for housing.

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

## East Central Michigan Housing Partnership Plan (2024)

The eight priorities of the Michigan Statewide Housing Plan is accomplished through the action planning of the regional housing partnerships. Bay County is located within the East Central Michigan Housing Partnership, which also includes

the counties of Clare, Gladwin, Arenac, Isabella, Midland, Gratiot, and Saginaw. The East Central Michigan Housing Partnership is located within the East Michigan Council of Governments (EMCOG).

The five regional goals are described below:

- **Information and Collaboration:** Increases collaboration on housing with state agencies, philanthropy, local governments, tribal nations, education, and private sector organizations by creating regional networks and assess capacity of the region.
- **Communication and Education:** Increases awareness of and support for the important benefits of accessible, affordable, and attainable housing through culturally appropriate and accessible communication.
- **Communication and Education:** Increase inclusive education and awareness of existing housing programs and services, including the 2-1-1 system and housing providers or assistance.
- **Housing Stock:** Increase the supply of the full housing spectrum that is affordable and attainable to the region's residents through data driven approaches to specific geographic areas. Specifically, this should include Missing Middle and Workforce Housing.
- **Housing Stock:** Streamline state and local government funding processes, increasing creating a one-stop resource toolkit for developers and also removing barriers to public-private housing collaborations.

## Bay Future Inc. / M-13 Corridor Study (In Progress)

Bay Future Inc. is an economic growth and investment group in the Bay City and Bay County area. As of May 2025, the organization began an study of four districts within the County to assess current conditions and potential for business development. Most relevant to Pinconning, one of the districts selected is the M-13 Corridor, stretching from I-75 through Pinconning to the northern County border. In addition to the City of Pinconning, the M-13 Corridor includes Kawkawlin, Fraser, and Pinconning Townships.

The other three districts are: Woodside Avenue in Essexville; Wilder Road, from Bangor Road to North Euclid Avenue; and Euclid Avenue, from the M-247 split to Salzburg Road

The assessment will include data collection of existing conditions, market data, and comparative analysis to identify best practices. It will also include recommendations for development plans, site readiness assessments, and strategies for attracting high-wage industries.

*[Summary of M-13 Corridor Study recommendations to be inserted later, if the recommendations are available prior to the adoption of this Master Plan.]*

## Planning in Adjacent Communities

### Pinconning Township Future Land Use (2006)

Pinconning Township's current future land use map was developed in 2006 during the Township's Master Planning process. The future land use map depicts most of the City of Pinconning to border the suburban residential future land use category, and the M-13 corridor is categorized as general commercial.

As of 2025 the Township began a Master Plan update. This will include a more updated future land use map. The City and Township should collaborate in supporting cohesive land use planning along its borders.

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An analysis of social and economic characteristics is an important component in the development of any master plan and a successful planning process. While an evaluation of the community's current situation provides insight into immediate needs and deficiencies, forecasts and projections provide a basis for determining future land use requirements, public facility needs, and essential services.

By examining community demographics such as population, income, and employment, a community can identify trends and opportunities that will influence future land use decisions and policy choices. Since certain socioeconomic analyses have an identifiable impact upon the future of a community, appropriate sections have been detailed to relate social trends to future economic considerations. Additionally, the socioeconomic character of a place operates in, and is influenced by, larger regional and national dynamics. Accordingly, this analysis situates local conditions within those broader trends when appropriate.

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### Methodology

This demographic analysis relies on several key data sources. Figures from the decennial U.S. Census reports, including the most recent 2020 Census are utilized, where available. Another key data source is Esri (a leader in GIS software, location intelligence and mapping), who produces independent demographic and socioeconomic

estimates and forecasts for the United States using a variety of data sources, beginning with the latest Census base and adding a mixture of administrative records and private sources to capture change. Esri data is available for 2024, with 5-year forecasts for the year 2029. Data on certain detailed demographic topics is only available through the American Community Survey (ACS) 5-year estimates, made available by the U.S. Census Bureau. Finally, certain data for Bay County and Michigan, including future forecasts, is made available by the Eastern Michigan Council of Governments (EMCOG) and the Michigan Center for Data Analytics.

### Population

Population growth is a key factor influencing land use decisions in any community. If the population is growing, there will be an increased need for housing, commerce, industry, parks and recreation, public services and facilities, and roads.

**Table 1** shows the population trends from 1970 through the most current 2020 Census for the City of Pinconning, Pinconning Township, selected nearby cities, Bay County, and the State of Michigan. Since 1970, the City of Pinconning's population has declined by 8.8%, from 1,320 people in 1970 to 1,204 in 2020. Overall declining historical population trends have also occurred within the County, but Bay City declined the most by 34%.

**Table 2** shows estimated population for 2024 and 2029 provided by Esri. The data estimates a modest decline of 27 people for the City of

Pinconning (2.3%). Esri estimates that Bay County’s population will decline by 488 people within the five year period. Michigan is also estimated to have slight population loss.

In 2017, the University of Michigan Institute for Research on Labor, Employment, and the Economy created the Economic and Demographic Outlook for EMCOG Counties Through 2045. Additionally, the more recent, but larger scale Michigan Statewide Population Projections through 2050 was created by the Michigan Center for Data and

Analytics. **Table 3** displays the estimated future population for the City of Pinconning, derived proportionally from the Bay County and Michigan projections. This projection method is called the step-down method, typically used for smaller communities. This method is helpful, but it has limitations in assuming the City of Pinconning’s population will mirror the trends seen in the larger areas. These projections do not account for the unforeseen economic, social, or environmental changes that can significantly influence the City’s development.

*Table 1. Population Trends, 1970-2020*

Unit of Government	1970	1980	1990	2000	2010	2020
City of Pinconning	1,320	1,430	1,291	1,386	1,307	1,204
Pinconning Township	2,577	2,984	2,647	2,608	2,431	2,299
Bay City	49,449	41,593	38,936	36,817	34,934	32,661
City of Standish	1,184	1,264	1,377	1,572	1,509	1,458
Bay County	117,339	119,881	111,723	110,157	107,771	103,856
Michigan	8,881,826	9,262,078	9,295,297	9,938,444	9,883,640	10,077,331

Source: U.S. Census Bureau. Esri converted Census 2010 into 2020 geography and Census 2020 data.

*Table 2. Population Estimates, 2024-2029*

Unit of Government	2024	2029
City of Pinconning	1,182	1,155
Pinconning Township	2,242	2,187
Bay City	32,142	31,654
City of Standish	1,564	1,613
Bay County	102,125	100,422
Michigan	10,070,141	10,025,714

Source: U.S. Census Bureau. Esri estimate for 2024 and forecast for 2029.

*Table 3. Population Projections, 2020-2045*

Trend Allocation	Community	2020	2045	% Change (2020-2045)
Bay County	City of Pinconning	1,204	1,125	-6.6%
Bay County	Bay County	103,856	97,021	-6.6%
Michigan*	Michigan	10,077,331	10,054,199	-0.2%

Source: “The Economic and Demographic Outlook for EMCOG Counties Through 2045”, The University of Michigan Institute for Research on Labor, Employment, and the Economy.

\*“Michigan Statewide Population Projections through 2050”, Michigan Center for Data and Analytics (2024).

## Age Distribution

An age distribution analysis is used by demographers and policy makers to anticipate future changes in age groups which may have an influence on health care, education, and recreation. In this analysis, five life cycle groups are defined:

- Preschool (0-4 years)
- School (5-19 years)
- Family Formation (20-44 years)
- Empty Nest (45-64 year)
- Older Adults (65 years or older)

**Table 4** shows population by age groups for the City, County, and State. 2010 values are from the U.S. Census while 2024 and 2029 values are Esri estimates. Each geographic area highlighted in the table shows evidence of an aging population through the year 2029.

In 2010, the City of Pinconning had a proportionally higher number of residents in the family formation age group (20-44) and empty nesters age group (45-64). By 2024, these groups aged, resulting in a greater proportion of empty nesters (45-64) and older adults (65 years or older). Additionally, the family formation population experienced growth between 2010 to 2024, potentially due to school age children aging or young families moving to the City. By 2029, this trend is projected to continue, with the older adult population increasing further. The number of school age children are also anticipated to grow slightly.

**Figure 4** shows the median age for the City, County, and State from 2000 to 2020 based on U.S. Census Bureau data, and an estimated 2029 median age from Esri. All three geographic areas show a steady increase in each decade. The City of Pinconning has increased from a median age of 36.9 years in 2000 to a median age of 40.7 years in 2020, and is estimated to continue to increase to 45.6 years by 2029.

*Table 4. Population Estimates by Age Groups, 2010-2029*

Age Range	City of Pinconning			Bay County			Michigan		
	2010	2024	2029	2010	2024	2029	2010	2024	2029
0 to 4	76	72	73	6165	4,848	4,701	596,286	540,800	532,063
4 to 9	69	52	52	6706	5,250	4,685	637,784	585,003	532,985
10 to 14	61	74	67	6922	5,522	5,186	675,216	593,013	576,871
15 to 19	63	61	55	7463	5,908	5,106	739,599	627,016	589,282
20 to 24	112	70	51	6273	5,674	5,192	669,072	678,713	628,963
25 to 29	55	74	70	6381	6,039	6,152	589,583	630,729	661,461
30 to 34	85	50	61	5949	6,445	6,180	574,566	678,887	627,668
35 to 39	9	80	78	6489	5,967	6,456	612,493	634,680	666,454
40 to 44	80	67	62	7463	6,025	5,946	665,481	617,001	632,331
45 to 49	104	77	72	8436	5,818	6,048	744,581	571,891	614,809
50 to 54	85	67	61	8652	6,420	5,811	765,452	623,864	565,658
55 to 59	94	79	68	8004	6,819	6,288	683,186	633,361	596,890
60 to 64	65	85	81	6165	7,760	6,608	568,811	686,174	605,693
65 to 69	58	75	85	4867	7,456	7,280	418,625	638,584	638,383
70 to 74	61	83	76	3894	6,042	6,749	306,084	509,028	572,114
75 to 79	56	52	55	2812	4,649	5,324	244,085	377,125	437,991
80 to 84	23	36	43	2812	2,886	3,736	200,855	228,260	297,615
85 and older	31	28	45	2704	2,597	2,974	191,881	216,012	248,483

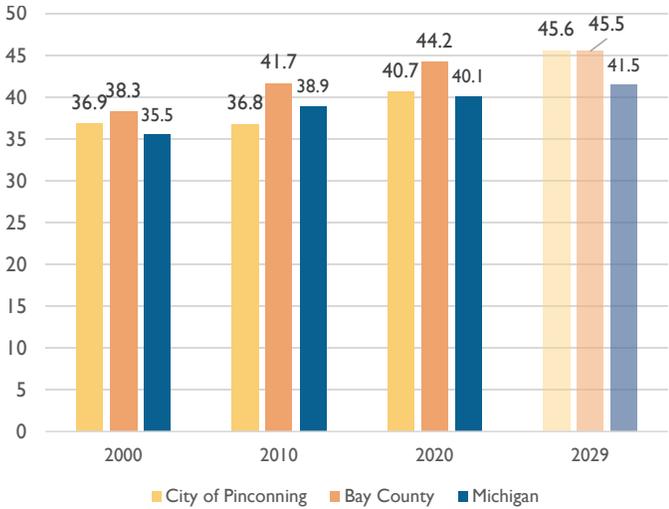
Source: 2024 Esri Demographic and Income Profiles, 2010 U.S. Decennial Census

These figures indicate an aging population and inform the potential future and changing needs of the community, such as ADA improvements, smaller single-story homes, senior and assisted living facilities, infrastructure to promote aging in place, senior programming, and medical care facilities. The demand for education, recreation, and consumer goods from the younger age groups (0-19 years old) may not be as high as the need for aging-related amenities, though this need may evolve as the population grows.

### Race and Ethnicity

Knowing the racial make-up of a community helps to identify the diverse needs of its population. Even though the population of the City of Pinconning has become slightly more diverse since 2010, residents of the City are predominantly white (**Table 5**). The City has a less diverse population compared to the County and the State. This may indicate that factors such as housing affordability, amenities, or other community characteristics are not equally accessible or appealing to people from a wide range of backgrounds.

Figure 4. Median Age, 2020-2029



Source: U.S. Decennial Census & 2024 Esri Demographic and Income Profiles

Table 5. Race and Ethnicity, 2010-2020

Category	City of Pinconning		Bay County		Michigan	
	2010	2020	2010	2020	2010	2020
White	1,261	1,091	101,451	93,305	7,569,939	7,295,651
Black or African American	9	14	1,702	1,705	1,383,756	1,358,458
American Indian and Alaska Native	2	8	564	463	54,665	47,406
Asian	4	0	578	538	236,490	332,288
Native Hawaiian and Pacific Islander	0	0	14	5	2,170	2,603
Some Other Race	4	21	1,055	1,349	9,866	37,183
Two or More Races	27	70	2,407	6,491	17,6993	439,320
Hispanic or Latino	47	43	5,097	5,930	436,358	564,422

Source: 2010 and 2020, U.S. Decennial Census

## Households and Household Size

**Table 6** shows forecasts for households in 2045 for the City of Pinconning and Bay County, based on U.S. Census statistics and Bay County projections from the Economic and Demographic Outlook for EMCOG Counties Through 2045. Assuming the City will mirror projections for Bay County, the City of Pinconning’s households are projected to decrease from 562 in 2020 to 555 in 2045. This is a household decline of 1.2%.

Nationally, household sizes have declined since the 1970s due to factors including families choosing to have fewer children, higher divorce rates, and a greater number of elderly living alone. For Pinconning, there is a projected change in the average household size, from 2.13 in 2020 to 2.02 by 2045. These changes in households and average household size are based on the forecasts for Bay County as a whole, and do not account for the unforeseen economic, social, or environmental changes that can significantly influence the City’s demographics.

## Household Characteristics

This section examines households in terms of the relationships among the persons who share a housing unit. **Table 7** examines six different household types based on relationship:

- Family households
- Married-couple families
- Male householder, no female present
- Female householder, no male present
- Households with one or more people under 18
- Households with one or more people over 65

In 2023, nearly two-thirds (64.1%) of the City of Pinconning’s households were families. The second largest household type was married-couple families (42%). Additionally, the City of Pinconning has more households with one or more people over the age of 65.

*Table 6. Household Size Forecasts, 2045*

Category	City of Pinconning		Bay County	
	2020	2045	2020	2045
Households	562	555	45,005	44,469
Average Household Size	2.13	2.02	2.28	2.18

Source: 2020 U.S. Census Bureau; “The Economic and Demographic Outlook for EMCOG Counties Through 2045”, The University of Michigan Institute for Research on Labor, Employment, and the Economy.

*Table 7. Household Characteristics, 2023*

Unit of Gov’t	Total Occupied Households	% of Total Households					
		Family Households	Married-Couple Households	Male Householder, No Spouse/ Partner	Female Householder, No Spouse/ Partner	Households with One or More Children Under 18	Households with One or More People Over 65
City of Pinconning	615	64.1%	42.0%	10.2%	11.9%	23.7%	45.5%
Bay County	44,917	60.5%	44.3%	18.5%	28.4%	24.5%	35.1%
Michigan	4,040,168	62.70%	46.30%	4.90%	11.60%	27%	15.20%

Source: 2019-2023 American Community Survey 5-Year Estimates

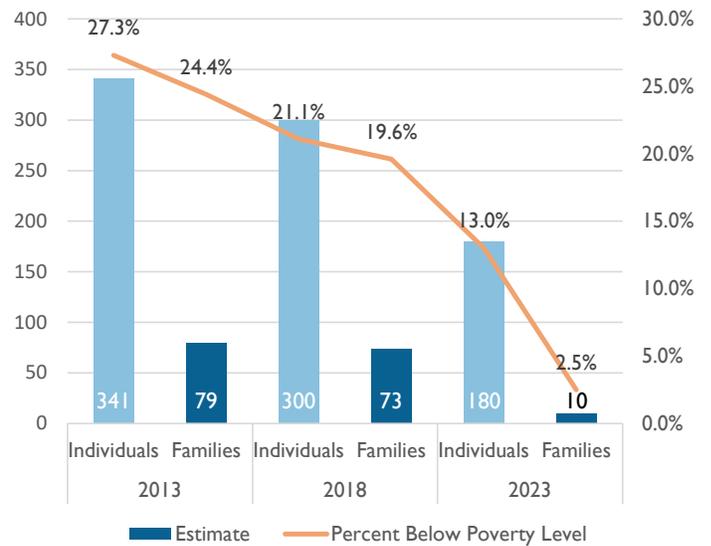
## Income and Poverty

Income and poverty level data are a good way to measure the relative economic health of a community. **Table 8** shows median household incomes for the City of Pinconning, Bay County, and Michigan. Median household income is a measure of the average of the total incomes of the persons living in a single household. The median household income in the City of Pinconning was \$70,017 in 2024, which was higher than the County, but lower than the State. The City of Pinconning’s median household income is expected to increase to \$80,127 by 2029, an increase of 14% from 2024.

**Figure 5** shows the number of individuals and families living below the poverty line in the City of Pinconning in 2013, 2018, and 2023. In 2013, 27.3% of the City’s population lived below the federal poverty level, decreasing to 13% by 2023. In 2023, the City had similar poverty rates to Michigan (13.1%) and the County (14%).

Among those living in poverty within the City of Pinconning, 2.4% were under 18 years old, 16.8% were between 18 and 64, and 13.2% were 65 years and older.

**Figure 5. Poverty Trends, City of Pinconning, 2013-2023**



Source: 2009-2013, 2013-2018, 2019-2023 ACS 5-Year Estimates

## Educational Attainment

Educational attainment is an important factor in analyzing the capabilities of the local work force and the economic vitality of the community. The educational attainment of a community strongly influences what types of industries are suitable or necessary. **Figure 6** illustrates the educational attainment levels for the City of Pinconning in 2013 and 2023 based on ACS estimates.

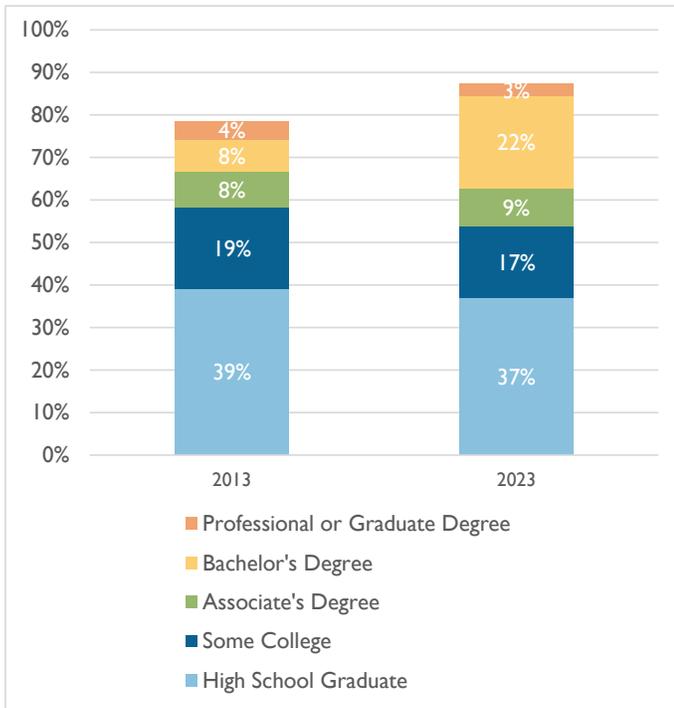
As of 2023, of the population 25 years and over in the City of Pinconning, over 87% had graduated high school or a higher degree. 25% of the City of Pinconning’s residents (25 years and over) had

**Table 8. Income Estimates, 2024-2029**

Unit of Government	2024			2029		
	Median Household Income	Average Household Income	Per Capita Income	Median Household Income	Average Household Income	Per Capita Income
City of Pinconning	\$70,017	\$81,815	\$38,630	\$80,127	\$96,612	\$46,849
Bay County	\$58,477	\$80,754	\$35,611	\$68,755	\$93,560	\$42,357
Michigan	\$71,476	\$99,903	\$40,752	\$82,229	\$114,987	\$47,744

Source: 2024 Esri Demographic and Income Profiles

**Figure 6. Educational Attainment, City of Pinconning, 2013-2023**



Source: 2009-2013, and 2019-2023 ACS 5-Year Estimates

obtained a Bachelor’s Degree or a higher degree. The largest difference between 2013 and 2023 is the increase in the percentage of population 25 and over with a Bachelor’s degree or higher, changing from 12% to 25%. This shows residents in the City are increasingly highly educated.

**Table 9. Labor Force, 2024**

Unit of Government	Population	Employed	Unemployed	Unemployment Rate	Labor Force Participation Rate
City of Pinconning	1,182	477	23	4.8%	40%
Bay County	102,125	48,149	2,304	5.9%	59.1%
Michigan	8,232,248	4,712,135	290,715	5.8%	61.3%

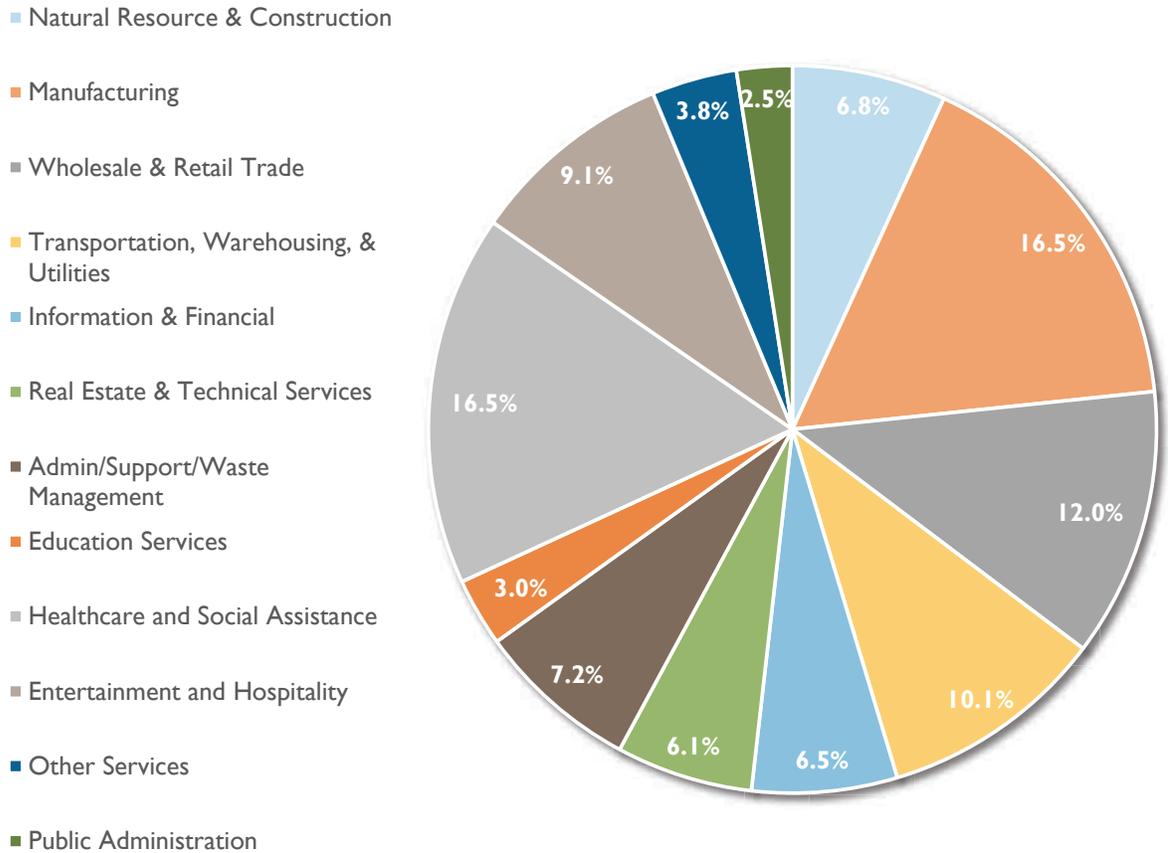
Source: 2024 Esri Civilian Labor Force Profile  
Data refers to employed population 16 years and over.

## Employment

Analyzing employment by industry provides insight into the types of occupations that employ the City’s citizens. Employment data for the City of Pinconning’s community members is made available from American Community Survey. **Table 9** shows that 40% of the total population in the City of Pinconning in 2023 was in the workforce, a much lower value than both Bay County (59%) and Michigan (61%). Of the workforce population, a total of 23 were unemployed while 477 were employed. The City of Pinconning’s unemployment rate of 4.8% is lower than both Bay County (5.9%) and Michigan (5.8%).

As shown in **Figure 7**, in 2024, the largest employing industries in the City are health care/social assistance (87 employed or 17%); manufacturing (87 employed or 17%); wholesale and retail trade (63 employed or 12%); transportation, warehousing, and utilities (53 employed or 10%); and entertainment and hospitality (48 employed or 9%).

*Figure 7. Employment by Industry, City of Pinconning, 2024*



Source: 2024 Esri Civilian Labor Force Profile

## Work Commutes

Presently, approximately 30% of the City of Pinconning’s residents (who are 16 years or older and employed) work within the City of Pinconning, and 64% work within Bay County. The remainder commute outside of the County (36.4%).

An estimated 70% of worker 16 and older drove alone to work, and 7% of workers carpooled. 3% of workers walked to work. 19% of workers worked from home. The average length of a commute is 31 minutes. Pinconning’s commuting characteristics are comparable to Bay County and the State of Michigan.



# Housing Needs Analysis

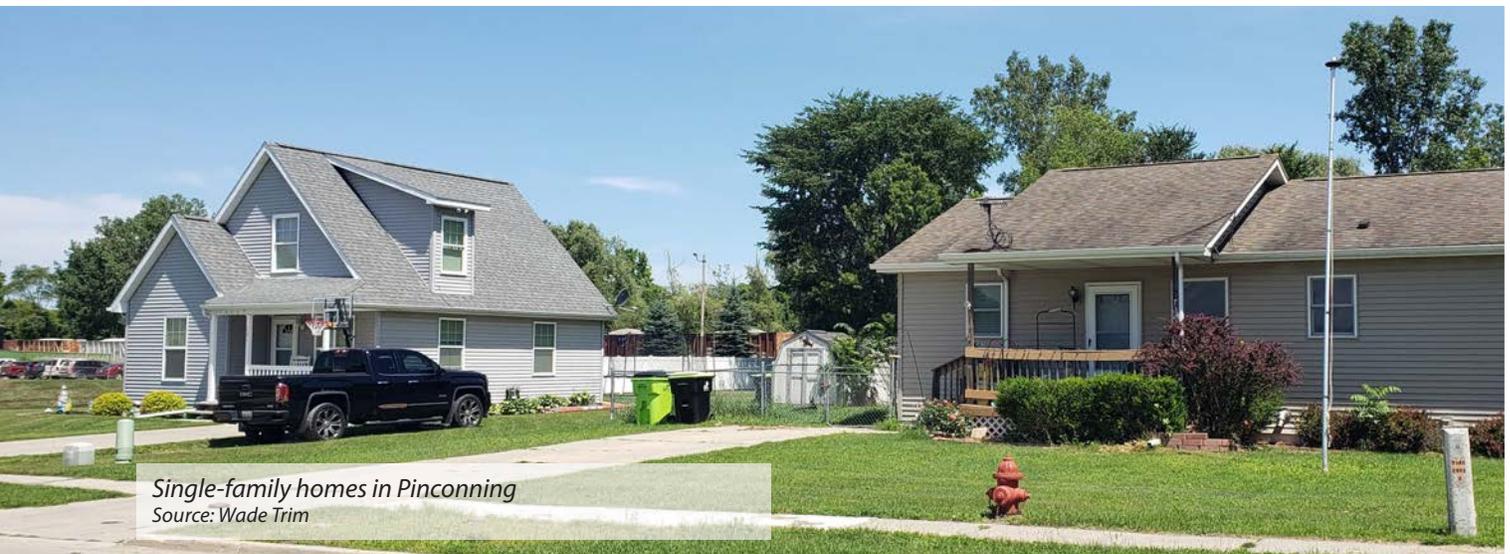
Housing, or more generally, dwellings, refers to the construction and assigned usage of houses or buildings individually or collectively, for the purpose of shelter. Housing is a basic human need, and it plays a critical role in shaping the quality of life for individuals, families, and communities. It is of great importance that communities maintain a stock of quality housing to serve the varied needs of its diverse residents.

Assessing a community's housing stock is an important aspect in seeing how a community is currently structured to provide for their residents, in addition to analyzing where they may need to provide more variation to accommodate diverse housing preferences. An evaluation of housing affordability helps to reveal whether certain residents are prevented from securing housing, even where there is a surplus in available housing.

## Total Housing Units

According to Esri data, the City of Pinconning is estimated to see a decline of 5 total housing units between 2020 and 2029, from 610 units to 605 units. This represents a decline rate of 0.8% between 2020 and 2029 (**Table 10**). Between 2024 and 2029, the City is projected to have no housing development. Bay County's growth rate is slight with a projected growth in housing units of 0.7% and 2.1% for the State of Michigan.

The Economic and Demographic Outlook for EMCOG Counties Through 2045 provides occupied housing unit forecasts for the County. According to the EMCOG Projections, Bay County's occupied housing units (households) are projected to decline by 1.2%, from 45,005 in 2020 to 44,469 by 2045 (**Table II**). When conducting a step-down analysis, using these forecasted trends for Bay County, the City of Pinconning's households would decline slightly from 562 to 555



*Single-family homes in Pinconning*  
Source: Wade Trim

**Table 10. Total Housing Units, Occupancy, and Tenure, 2020-2029**

Unit of Government	Year	Owner Occupied	Renter Occupied	Vacant Units	Total Housing Units	% Change Total Units (2010-2029)
City of Pinconning	2020	361	201	48	610	-0.8%
	2024	443	115	47	605	
	2029	462	98	45	605	
Bay County	2020	34,378	10,627	3,557	48,562	0.7%
	2024	34,995	10,013	3,593	48,601	
	2029	36,277	9,163	3,466	48,906	
Michigan	2020	2,865,305	1,176,455	528,413	4,570,173	2.1%
	2024	2,979,418	1,115,725	523,820	4,618,963	
	2029	3,083,723	1,067,966	516,678	4,668,367	

Source: 2024 Esri Housing Profile

**Table 11. Total Households Forecast, 2045**

Unit of Government	Households		% Change Households (2020-2045)
	2020	2045	
City of Pinconning	562	555	-1.2%
Bay County	45,005	44,469	-1.2%

Source: U.S. Census Bureau, “The Economic and Demographic Outlook for EMCOG Counties Through 2045”, The University of Michigan Institute for Research on Labor, Employment, and the Economy.

by 1.2%. It is important to note that these figures represent occupied housing units, and do not account for vacant (or seasonally vacant) housing units.

The housing unit and household estimates and projections for the City of Pinconning from Esri and the EMCOG Projections highlight a potential decline for future housing development at rates lower than both County and State projections.

## Housing Occupancy and Tenure

Housing occupancy measures the number of occupied housing units and vacant housing units. Tenure identifies whether those occupied units are inhabited by renters or homeowners. Occupancy and tenure data is shown in **Table 10**. According to Esri, 47 or 7.8% of the City of Pinconning’s total housing units were vacant in 2024. Generally, a healthy housing market will feature a vacancy rate of approximately 5% to ensure there is sufficient available housing stock. The City of Pinconning’s occupancy percentage falls close to this standard, and is likely influenced by the City’s proximity to the Saginaw Bay, which attracts a fair number of seasonal residents. Both Bay County and Michigan have higher vacancy rates of 7.4% and 11.3% respectively.

Home ownership in the United States tends to remain around 60% to 65%, and as of 2023, the United States home ownership rate was 65.9%. In 2024, the City of Pinconning had 558 total occupied housing units, of which 443 or 73.2% were owner occupied, while 115 or 19% were renter occupied. In comparison, Bay County’s owner occupied housing rate is 72%. According to Esri, the City of Pinconning’s owner occupied housing rate is anticipated to increase higher to 76.4% by 2029 (**Table 10**).

## Housing Types

Future planning for housing begins with an understanding of the current distribution of housing types within a community. **Table 12** separates housing units into three different categories: single unit (i.e., single-family detached homes), townhouses (i.e. attached dwelling units), multi-unit (i.e., triplexes, quadplexes, and apartment buildings), and mobile homes or other (i.e. boat, RV, van, etc.).

The distribution of housing units for the City of Pinconning is based on the 2019-2023 American Community Survey estimates. As shown in **Table 12**, 82.1% of the City of Pinconning’s housing stock is single unit dwellings (505 total), while 14% of the City’s housing stock is multi-units (86 total). 3.9% of the housing stock is mobile homes or other units (24 total), and there are no townhouses in the City.

**Table 12** compares the types of housing in the City of Pinconning to nearby municipalities and Bay County. In the City of Pinconning, 82.1% of homes are single-unit dwellings, which is about average compared to the other local governments. The City of Pinconning’s share of multi-unit housing (14%) is more in line with larger areas like Bay City, Bay County, and the State of Michigan. About 3.9% of homes in the City of Pinconning are mobile

homes or other types of units, similar to the county and state averages. However, Pinconning has no townhouses, which sets it apart from Bay City, Bay County, and Michigan, where townhouses are more common. Overall, for a small city, Pinconning has a fairly diverse mix of housing types.

## Lot Size Analysis

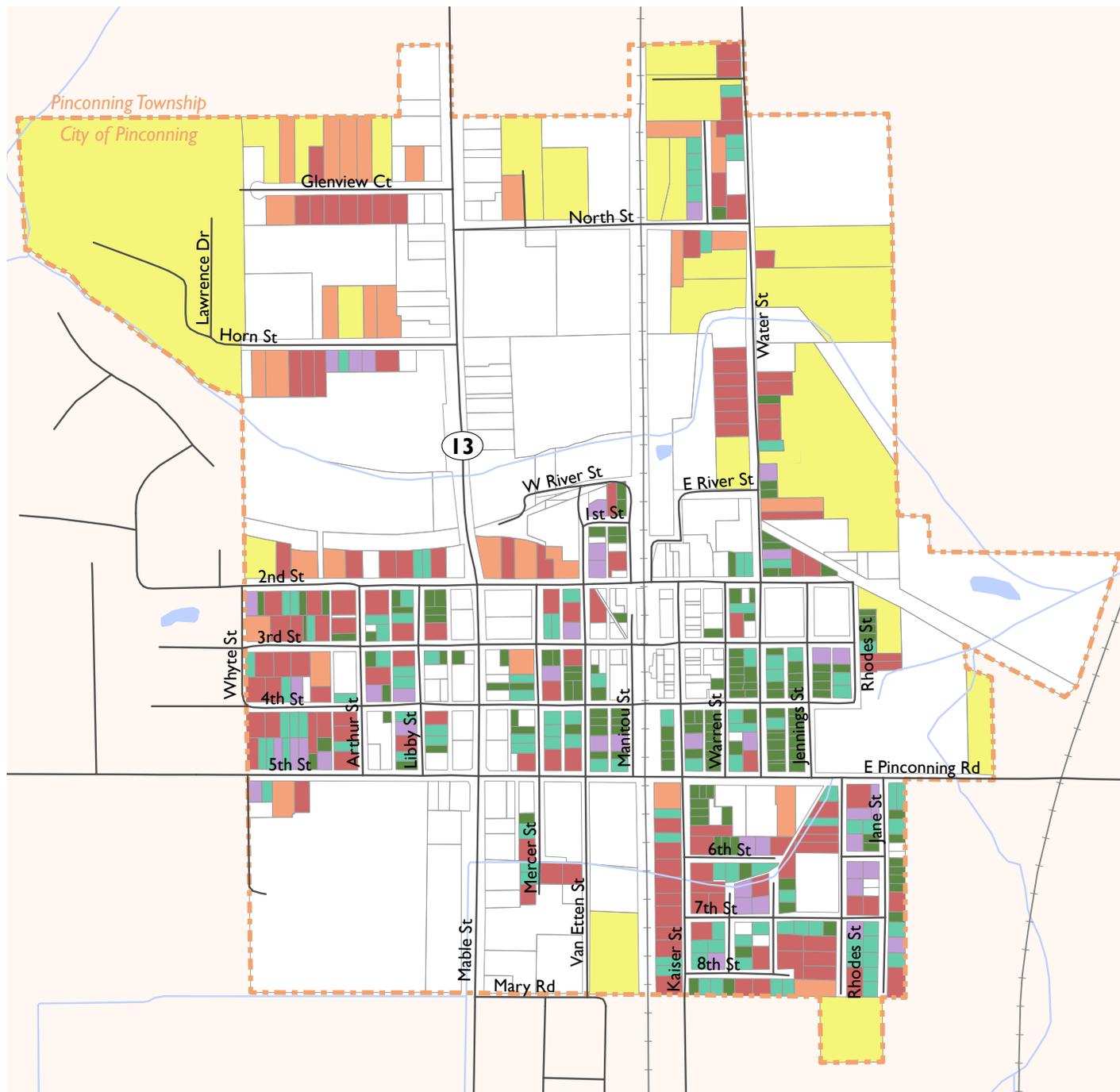
The **Residential Land Use by Parcel Size Map** shows all parcels of land that are actively being used in some sort of residential capacity, with each color-coded by lot size. This helps provide a general snapshot of housing density in the City. Property size also influences housing affordability, as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

Smaller lot sizes of generally less than 9,600 square feet are most common within and immediately adjacent to the central neighborhoods of the City of Pinconning. About 54% of the residential parcels are less than 9,600 square feet. Residential neighborhoods near the outer edge of the City commonly feature parcels that are greater than one quarter acre in size. About 37% of the City residential parcels are larger than one quarter acre.

*Table 12. Housing Units by Types, 2023*

Unit of Government	Single Family (detached)		Townhouses		Multifamily		Mobile Homes		Total Units
	#	%	#	%	#	%	#	%	#
City of Pinconning	505	82.1%	0	0.0%	86	14.0%	24	3.9%	615
Pinconning Township	688	89.6%	20	2.6%	0	0.0%	60	7.8%	768
Bay City	10,959	75.3%	512	3.5%	2,935	20.2%	151	1.0%	14,557
City of Standish	395	56.3%	4	0.6%	262	37.3%	41	5.8%	702
Bay County	35,001	77.9%	1,808	4.0%	5,237	11.7%	1,871	4.2%	44,917
Michigan	2,928,240	72.5%	199,168	4.9%	922,097	22.8%	189,831	4.7%	4,040,168

Source: 2019-2023 American Community Survey 5-Year Estimates



# Residential Land Use by Parcel Size

## Base Features:

- Roads
- Railroads
- Creeks and Streams
- Water Bodies
- Parcels
- Municipal Boundary

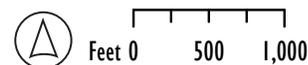
## Parcel Size:

- Less than 7,200 sq ft
- 7,200 to 9,599 sq ft
- 9,600 sq ft to 1/4 acre
- 1/4 to 1/2 acre
- 1/2 to 1 acre
- 1 acre or more
- Non-Residential Property

**WADE TRIM**  
 500 Griswold St #2500  
 Detroit, MI 48226  
 800.482.2864

April 2025

Source: Michigan Geographic Data Library;  
 Bay County Equalization, 2001;  
 Wade Trim Analysis, 2025



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## Housing Values

Analyzing housing values helps to understand the overall quality and affordability of housing within a community. It is very important that a community maintains quality and affordable housing for its existing and potential future residents.

As shown in **Table 13**, in 2023, the median value of owner-occupied housing units in the City of Pinconning was \$69,200, significantly lower than the median values in Bay County (\$135,100) and the State of Michigan (\$217,149). Most of the City of Pinconning’s houses are valued below \$100,000, whereas most houses for Michigan are valued between \$100,000 and \$299,999. This may be attributed to the City’s older housing stock, smaller home sizes, and overall market affordability compared to the broader region.

The City of Pinconning’s median rent (\$414) is much lower than Bay County (\$809) and Michigan (\$1,084). Most rental units in the City have a median rent below \$999. This may be an indication

of the lower competition, smaller unit sizes, or older rental units in the City in comparison to Bay County.

## Housing Affordability

The housing stock in a community should be affordable to its residents. Even with a sufficient housing supply, prohibitive costs can leave a community’s housing needs unmet and lead to further economic and social challenges.

Housing affordability is often measured by the percentage of a household’s income spent on housing costs, including rent or mortgage payments and utilities. Households that spend more than 30% of their income on housing are considered “cost burdened”, and those spending more than 50% are considered “severely cost burdened”.

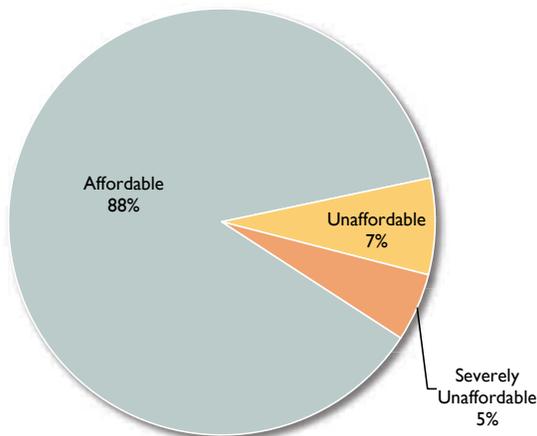
For the City of Pinconning, **Figures 8 and 9** provide renter- and owner-occupied housing affordability with data from the 2023 ACS

*Table 13. Financial Characteristics, 2023*

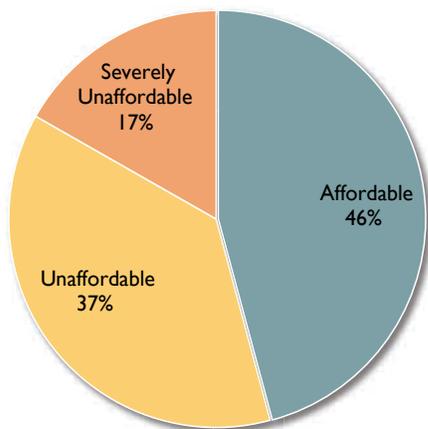
Category	City of Pinconning		Bay County		Michigan	
	#	%	#	%	#	%
<b>Value of Owner Occupied Housing Units</b>	<b>465</b>	<b>100%</b>	<b>34,299</b>	<b>100%</b>	<b>2,946,157</b>	<b>100%</b>
Under \$100,000	303	65%	11,182	33%	536,066	18%
\$100,000-\$199,999	130	28%	13,699	40%	796,290	27%
\$200,000-\$299,999	27	6%	5,786	17%	716,676	24%
\$300,000-\$499,999	0	0%	2,892	8%	617,976	21%
Over \$500,000	5	1%	740	2%	279,149	9%
Median value	\$69,200		\$135,100		\$217,149	
<b>Rent Charged for Renter Occupied Housing Units</b>	<b>142</b>	<b>100%</b>	<b>10,018</b>	<b>100%</b>	<b>1,036,181</b>	<b>100%</b>
<\$500	79	56%	1,884	19%	90,676	9%
\$500-\$999	57	40%	4,902	49%	346,671	33%
\$1,000-\$1,499	6	4%	2,594	26%	394,193	38%
>\$1,500	0	0%	638	6%	204,641	20%
No cash rent	8	6%	600	6%	57,830	6%
Median Rent	\$414		\$809		\$1,084	

Source: 2019-2023 American Community Survey 5-Year Estimates

*Figure 8. Affordability by Owner Occupied Housing, City of Pinconning, 2023*



*Figure 9. Affordability by Renter Occupied Housing, City of Pinconning, 2023*



*Figures 7 & 8 Source: 2019-2023 American Community Survey 5-Year Estimates*

estimates. It shows that about 12% of homeowners were cost burdened (7% spent between 30% and 50% of their income on housing, and 5% spent over 50%). This is well below the national average of 27.4%, indicating that most homeowners in the City are spending a relatively manageable portion of their income on housing.

However, renters in Pinconning face more affordability challenges. Of the estimated 150 renter-occupied units, 54% of renters were cost burdened. This includes 37% spending 30-50% of

their income on rent and 17% spending more than 50%. This rate is slightly higher than the national average of 49.1%, suggesting that rental housing in the City may be less affordable relative to incomes.

Overall, housing in the City of Pinconning appears to be relatively affordable for many homeowners, with a lower percentage of cost-burdened owners compared to national trends. However, renters face more significant challenges, with over half spending a large portion of their income on housing. This gap highlights a potential barrier for residents looking to transition from renting to homeownership. While lower home values in the City may offer an opportunity for first-time buyers, factors such as income levels, availability of financing, and the condition of the housing stock may still present challenges. Supporting affordable rental options alongside accessible pathways to homeownership could help improve housing stability and economic opportunity for residents in the community.

## National and Emerging Housing Demand Trends

Today’s housing market differs significantly from the past and has been significantly impacted by national events such as the 2007 Great Recession and, more recently, the Covid-19 pandemic in 2020 and a subsequent housing affordability crisis. Today’s housing market is also heavily influenced by various demographic shifts in the United States. These changes include aging populations, increased racial and ethnic diversity, and a rise in multi-generational and childless households.

The evolving preferences and needs of different generations have substantially impacted housing supply and demand. Below is an analysis of the generations and their generalized impact on housing needs.

## Baby Boomers

Once preferring large-lot detached homes, the aging Baby Boomer Generation (born 1946 to 1964) is expanding the nation's senior population and driving demand for housing that caters to the needs of seniors. Key features include single-level layouts, step-free entrances, and wider doorways. Other key priorities include safety, proximity to healthcare, and opportunities for social engagement.

While many Baby Boomers prefer to age in place, a significant proportion will seek new housing. According to housing market researcher Arthur C. Nelson, when individuals aged 65 and older move, 80% will vacate single-family houses, but only 41% will move back into single-family units. The remaining 59% will likely transition to multifamily units, often within active senior living communities or care facilities.

## Gen X

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

## Millennials

A major player in today's housing market, the Millennial Generation (generally between 29 and 44 years old) will account for 75% to 80% of the owner-occupied housing absorbed by people under 65. However, their housing preferences differ from those of previous generations. Many Millennials are delaying or forgoing marriage and having children

later, contributing to a higher likelihood of living with their parents, and for longer, compared to past generations.

At the same time, their housing choices vary widely. Many prefer mixed-use urban environments and increasingly see renting as a practical option. However, the rise of remote work has given Millennials greater flexibility in where they live, prompting many to relocate to more affordable and less crowded areas, such as small towns and suburbs. This shift reflects their desire for both economic stability and lifestyle balance in an evolving housing market.

## Gen Z

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

## Opportunity to Capitalize on Emerging Housing Trends

The City of Pinconning should work to ensure there is attainable and attractive housing choices for individuals of all lifestyles and ages. Providing a more diverse and affordable housing stock is the first step in supporting a healthier future. This can help Pinconning retain and attract community members, particularly those that tend to move such as young people, young families, or older adults.

Attracting and retaining young people and older adults is important for the City of Pinconning’s growth and vitality. Young people, including new graduates or young families bring innovation, drive economic growth, and help sustain local schools. Meanwhile, older adults provide valuable experience, community stability, and support for recreation systems. A balance of age groups creates a dynamic, multi-generational community that supports local services and ensures long term success.

## Housing Analysis based on Community Tapestry Data

Tapestry segmentation data is made available through Esri. Esri tapestry segmentation provides detailed summaries of communities across the United States. Residential areas are grouped together into smaller, more manageable segments based on shared demographic, socioeconomic, and lifestyle characteristics. Neighborhoods with the most similar characteristics are grouped together, and neighborhoods showing divergent characteristics are separated. Esri tapestry segmentation data can be used to understand a community’s complexity. Each segment provides insight into patterns at the neighborhood and community level. For the purposes of this housing needs assessment, tapestry segmentation data provides insights into housing type and residential living preferences.

### City of Pinconning Existing Tapestry Segments and Housing Preferences

According to Esri as of 2024, 89.1% of the City’s population is considered part of the “Heartland Communities” tapestry segment. This tapestry segment represents a population of older, mostly retired couples without children. Housing in this segment consists mainly of modest single-family



*Representative Image of the Heartland Communities Tapestry Segment, Source: Esri*



*Representative Image of the Rooted Rural Tapestry Segment, Source: Esri*

owner-occupied homes with a median value of \$95,700. These homes are typically older and built before 1970.

The only other tapestry segment within the City of Pinconning is “Rooted Rural”, which comprises 10.9% of the City’s population. This group represents a population of married couples, with a small proportion of households with children at home. The “Rooted Rural” group is characterized by primarily owner-occupied single-family or mobile homes. Many of these properties are seasonally vacant, and homes within this segment are generally below \$100,000.

### Housing Preferences of Targeted Tapestry Segments

Esri tapestry segmentation data can be a helpful tool to provide insights on what a local municipality could work toward to create an environment that is attractive to certain “targeted” tapestry segments. For example, if a city would like to attract young entrepreneurs, it could examine the

lifestyle, housing, and community life characteristics that are desired by young entrepreneurs. With that information in hand, the City can establish plans and policies that work toward providing or improving the desired community amenities.

To identify potential tapestry segments that the City of Pinconning would want to target, we have identified existing tapestry segments within Bay County that match certain population segments that may not be presently found in the City of Pinconning. Described below, these segments are either candidates for the City of Pinconning to target or they are segments that the City’s existing population is likely to transition toward.

### *Midlife Constants*

Making up 19% of Bay County, the largest Tapestry Segment of the County, is the “Midlife Constants”. These households are made up of older adults who are either approaching retirement or have already retired. While they reside in metropolitan regions, they tend to live in smaller towns or suburban areas rather than city centers, and their lifestyle leans more rural than urban. Households typically consist of married couples, although the number of single-person households is increasing. On average, household size is around 2.31 individuals, with a median age of 47 and a median household income of \$53,200.

These residents are active in their communities and value social connections, often participating in religious services, local clubs, and charitable activities. Many volunteer or engage in fundraising

efforts and support causes related to education, health, the arts, and social services. In their free time, they enjoy home entertainment, reading, fishing, and golfing.

When it comes to housing, most prefer single-family homes in established neighborhoods. The median home value is approximately \$154,100. Homeownership is common, with about 70% owning their homes and the remaining 30% renting.

### *Set to Impress*

Also found in Bay County, the “Set to Impress” group is made up primarily of young, educated individuals, many of whom are currently attending college. These households are often made up of single adults, either living alone or with roommates. Around one-third of residents in this group are between the ages of 20 and 34. The average household size is 2.12, with a median age of 33.9 years and a lower median household income of approximately \$32,800.

This segment typically works in sectors such as office and administrative support, management, sales, or food service. For leisure, they enjoy social activities like going to bars and clubs, attending concerts, and visiting local attractions.

When it comes to housing, most prefer apartment living in areas close to shops, entertainment, or schools, where rents are generally low to moderate. While some do live in single-family homes, the majority are renters (72%), with only 28% owning their homes.



*Representative Image of the Midlife Constants Tapestry Segment, Source: Esri*



*Representative Image of the Set to Impress Tapestry Segment, Source: Esri*

## *Retirement Communities*

Found within Bay County, the “Retirement Communities” segment is an older population segment consisting largely of retirees with a median age of 53.9 years. The average household size is 1.88 and the median household income is \$40,800. Featuring a small household size, many residents have outlived their partners and live alone.

Although income and net worth are below national averages, residents enjoy going to the movies, fishing, and traveling. They are often active in political and civic organizations.

In terms of housing, they live in a combination of single-family homes, independent living with apartments, assisted living, or continuous care nursing facilities. About 55% of this segment are renters, while 45% are owners.

## *Housing and Community Amenity Strategies to Attract and Serve Targeted Segments*

Based on an analysis of lifestyle, housing, and community life characteristics desired by the targeted tapestry segments, the City of Pinconning should consider policies and strategies that provide and/or enhance the following amenities:

1. Invest in social and community welfare, such as cultural programs, community events, and social organizations
2. Improve and expand recreational facilities and programs
3. Support housing rehabilitation and redevelopment, while accommodating a greater variety of housing types, including duplex, triplex, townhouses, and apartments
4. Celebrate small town character
5. Promote and embrace rental housing as an important option



*Representative Image of the Retirement Communities Tapestry Segment, Source: Esri*

## **Future Housing Needs**

### **Projected Total Housing Units**

Currently there are no published studies indicating the projected future housing units specific to the City of Pinconning. As a result, this Master Plan relies on a combination of estimates and assumptions to establish a reasonable benchmark for the number of housing units that may be needed by the year 2045. **Table 14** outlines the methodology used to calculate these projections.

The projection is based on 2020 U.S. Census data, and incorporates estimates for population, average household size, number of households, and housing vacancy rates expected in 2045. Using these factors, it is estimated that the City of Pinconning will have a demand for 599 housing units, which is 11 units less than what currently exists in the City as of 2020. Despite this projected population decline, it is important to emphasize that housing development should not completely stop, and these trends do not have to continue. Given its proximity to the Saginaw Bay and related natural and recreational areas, easy access to I-75 connecting to larger cities in the region, and desirable small town character, the City of Pinconning has many strengths and opportunities to retain existing citizens and attract new citizens. Local policy changes can attract new families by improving the economic and social vitality of the community.

Continued investment in Pinconning’s housing stock, through new construction and redevelopment, will be crucial for maintaining existing homes, replace aging structures, and attracting new families to the area. Most of the City’s housing was developed before 1979, making 87% of housing units at least 46 years old. A common rule of thumb is that the economically useful lifespan of a housing unit is around 50 years. After that point, significant repairs are often necessary, and updates may be needed to meet modern standards and features expected in today’s homes. Therefore it is likely that many homes already or will need significant updates.

Moving forward, the data and analysis outlined in this chapter demonstrates a greater need for housing type diversity to accommodate the City of Pinconning’s changing demographics and an opportunity to attract and retain younger and aging generations who have a preference for a greater diversity of housing types. By focusing on housing that is affordable, appealing, and accessible, the City of Pinconning can position itself for long-term sustainability and community vitality.

*Table 14. Housing Projections, 2045*

Characteristic/Year	City of Pinconning
<b>2020</b>	
Total Population	1,204
Average Household Size	2.13
Total Households	562
Housing Vacancy Rate	7.9%
Total Housing Units	610
<b>2045</b>	
Total Population (Michigan Estimate, See Table 3)	1,125
Average Household Size (See Table 6)	2.02
Total Households (Estimate based on Total Population divided by Average Household Size)	555
Housing Vacancy Rate (Assumes 2020 rate)	7.9%
Total Housing Units (Assumes each household will occupy a housing unit, plus 7.9% vacant rate)	599

Source: 2020 Census; Wade Trim Analysis



*Pinconning Senior Apartments*  
Source: Wade Trim

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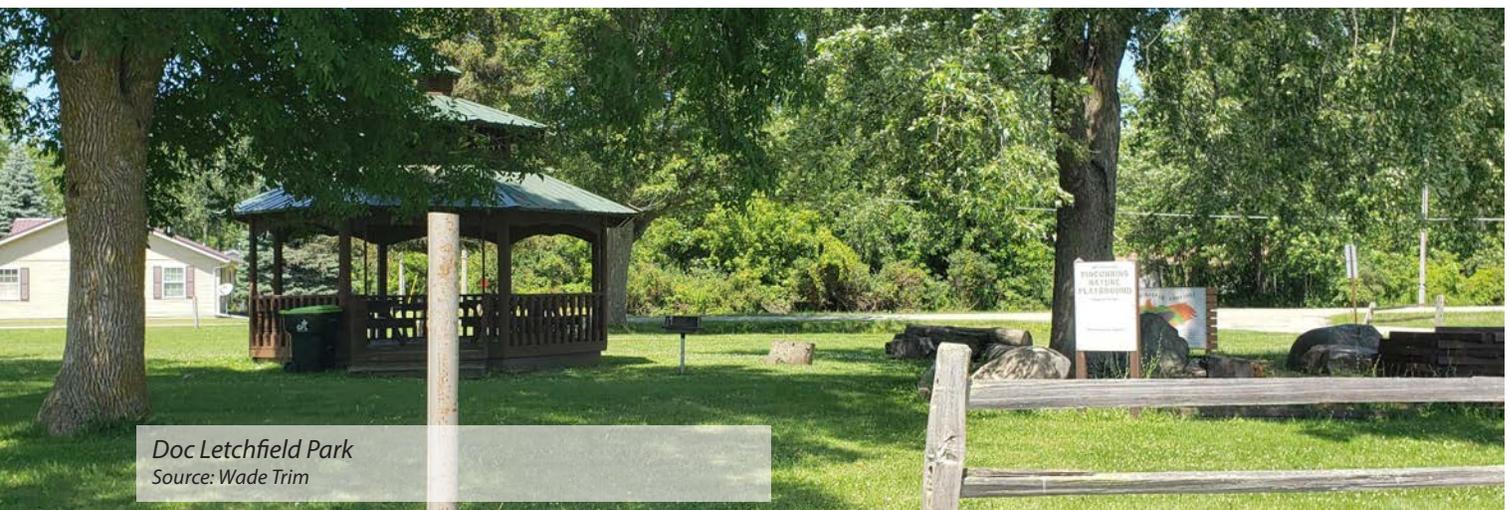
The establishment of a future vision for a community, including the development of a Future Land Use Plan, must consider the existing physical characteristics of a community. This includes an evaluation of natural features, existing land uses, transportation networks, infrastructure networks, and existing public services and facilities. This analysis of existing conditions serves as a starting point for discussions about future growth and development. This section summarizes the most important existing conditions within the City of Pinconning and its relevance to future land use planning.

## Natural Features

The natural environment plays a major role in land use. It significantly impacts development; for example, a wetland may prohibit the construction of any structure. Conversely, the natural environment is affected by land development. An example of this is the increased erosion caused by clearing vegetation. Thus, when preparing a Future Land Use Plan, it is important to examine the natural environment to determine where development is best suited, and where it should be discouraged.

Development should be prevented in any environmentally sensitive area within a community. The destruction or disturbance of environmentally sensitive areas will affect the life of a community by either:

- Creating hazards such as flooding or slope erosion.
- Destroying important public resources such as groundwater supplies and surface water bodies.



*Doc Letchfield Park*  
Source: Wade Trim

- Wasting productive lands and non-renewable resources such as prime farmland and natural habitats like wetlands.

Each of these effects is detrimental to the general welfare of a community, resulting in high economic costs or public health and safety concerns.

## Wetlands

Often overlooked, wetlands are a vital natural resource that provide essential benefits including flood control, water filtration, habitat, and carbon storage. They also enhance the landscape’s beauty and support recreational activities.

Through the years, over 50% of Michigan’s original wetlands have been destroyed by development and agricultural activities. Therefore, the State of Michigan enacted Part 303, Wetlands Protection, of the Natural Resources and Environmental Protection Act, Public Act 451 of 1994 to protect the remaining wetlands. The wetland act authorizes the Michigan Department of Environment, Great Lakes, and Energy (EGLE), to preserve certain wetland areas. EGLE may require permits before altering regulated wetlands and may prohibit development in some locations.

EGLE defines and regulates wetlands as “land characterized by the presence of water at a frequency and duration sufficient to support, and that under normal circumstances does support, wetland vegetation or aquatic life, and is commonly referred to as a bog, swamp, or marsh.” EGLE reserves the right to regulate wetlands if they are any of the following:

- Connected to or is within 1,000 feet of one of the Great Lakes or Lake St. Clair
- Connected to or is within 500 feet of an inland lake, pond, river, or stream
- Not connected to one of the Great Lakes, or an inland lake, pond, stream, or river, but are more than 5 acres in size

- A wetland not meeting the above criteria, but EGLE has determined that the wetland is essential to the preservation of the state’s natural resources and has notified the property owner.

Any wetlands in the City not meeting the criteria for wetlands as defined by EGLE can be protected by local control techniques. Such techniques include a local wetland ordinance, policies in this Master Plan directing incompatible land uses away from wetlands, and specific wetlands provisions in the Zoning Ordinance.

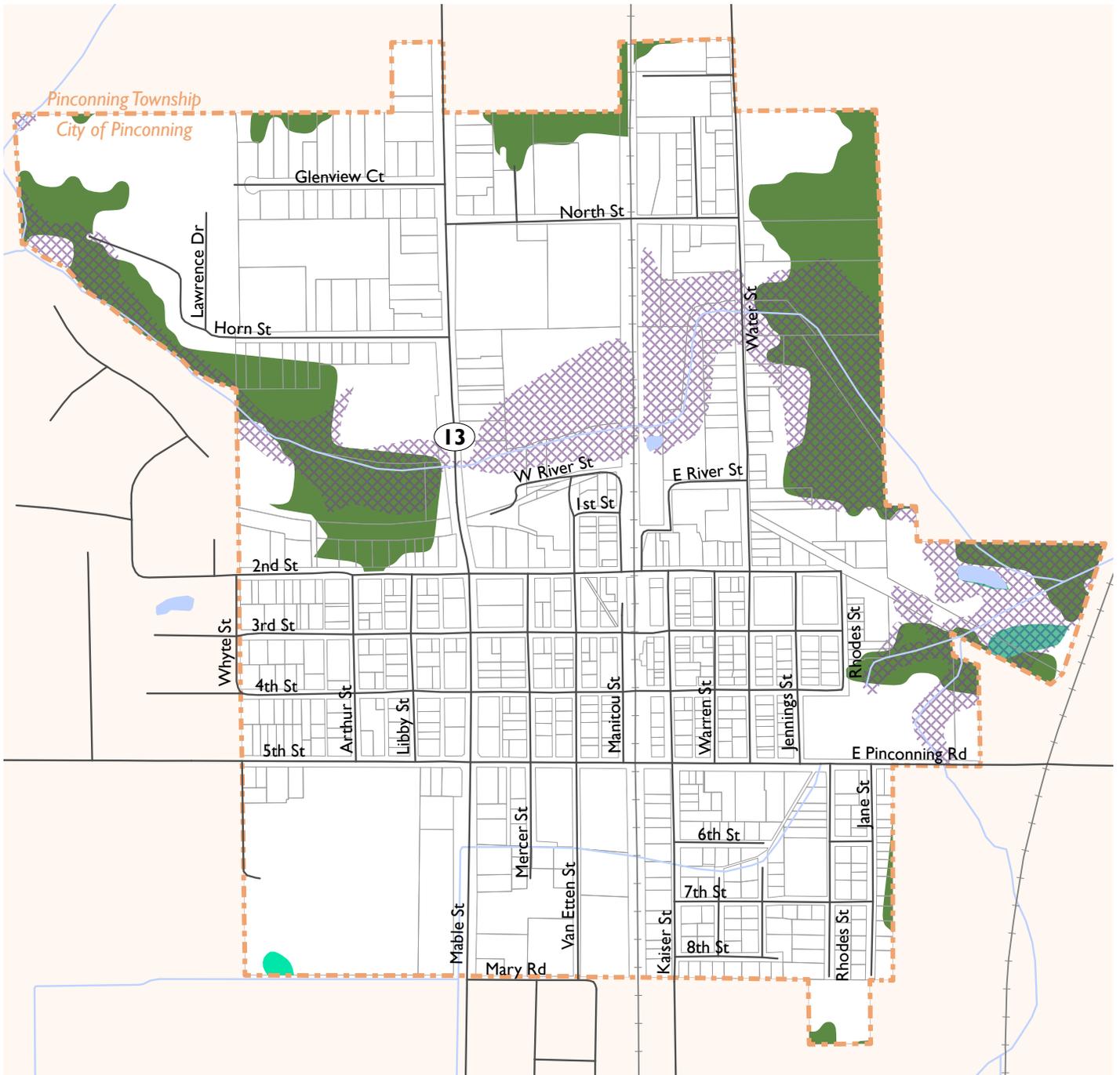
The **Natural Features Map** highlights major areas of wetlands within the City, based on data from the National Wetlands Inventory. According to the data, the only wetland area is located in the easternmost portion of the city near the railroad.

## Watercourses

The Pinconning River runs traverse across the north half of the City, flowing into Saginaw Bay. Other smaller water features in the City include a few creeks and ponds. The City is also located within two miles of Saginaw Bay, a part of Lake Huron.

## Floodplains and Floodways

Floodplain information for this Master Plan is based on data from the Federal Emergency Management Agency’s (FEMA) for the National Flood Insurance Program. From a planning standpoint, this information is intended to promote floodplain management through implementation of “sound land use” with floodplain areas. As illustrated on the **Natural Features Map**, the central and eastern areas of the City surrounding the river and creeks are more concentrated in floodplains. Many of the floodplains in the City contain woodlands or are near woodland areas.



# Natural Features

## Base Features:

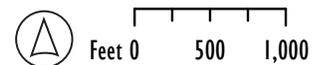
- Roads
- Railroads
- Parcels
- Municipal Boundary

## Environmental Features:

- Creeks and Streams
- Water Bodies
- 100-year Floodplain
- Wetlands
- Woodlands

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 Source: Michigan Geographic Data Library;  
 National Wetlands Inventory, 2014;  
 Michigan Department of Natural Resources, 2009;  
 FEMA Flood Data, 2024



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A 100-year floodplain is defined as the land adjacent to a river, lake or stream that will be inundated by water during a flood which has a 1% chance of occurring of being exceeded in any given year. Every river, lake or stream has a floodplain associated with it.

Efforts should be made to maintain floodplains in their natural state to assure preservation of natural features and to limit damage to personal property. Certain activities or development within a floodplain may be subject to permitting by EGLE.

Floodways are defined differently from floodplains. Floodways are the channel of a river or stream and those portions of the floodplain adjoining the channel which are reasonably required to carry and discharge the 100 year flood; these are areas of moving water during times of flood. New residential construction is specifically prohibited in the floodway. In general, construction and fill may be permitted in the portions of the floodplain that are not floodways, provided local ordinance and building standards are met. In addition, compensating excavation must be provided that is equal to the volume of fill placed in the floodplain.

As a baseline, the current building codes in Michigan require that new construction or substantially improved buildings within the 100-year floodplain have the lowest floor, elevated at least one-foot above the 100-year flood elevation. Basements that are below grade on all four sides must be 1 foot above the 100-year floodplain elevation.

## Woodlands

Woodlands are common in and around the City of Pinconning. As shown on the **Natural Features Map**, the largest wooded areas in the City are found along the Pinconning River and along the northern half of the City.

*Table 15. Existing Land Uses, City of Pinconning, 2025*

Existing Land Use	Acreage	Percent
Single-Family Residential	141	30.4%
Attached Residential	3	0.6%
Multi-Family Residential	10	2.2%
Manufactured Home Park	38	8.3%
Commercial/Office	67	14.5%
Industrial	42	9.0%
Public/Semi-Public	60	12.9%
Recreation	26	5.5%
Undeveloped/Open Space	77	16.7%
<b>Total</b>	<b>464</b>	<b>100.0%</b>

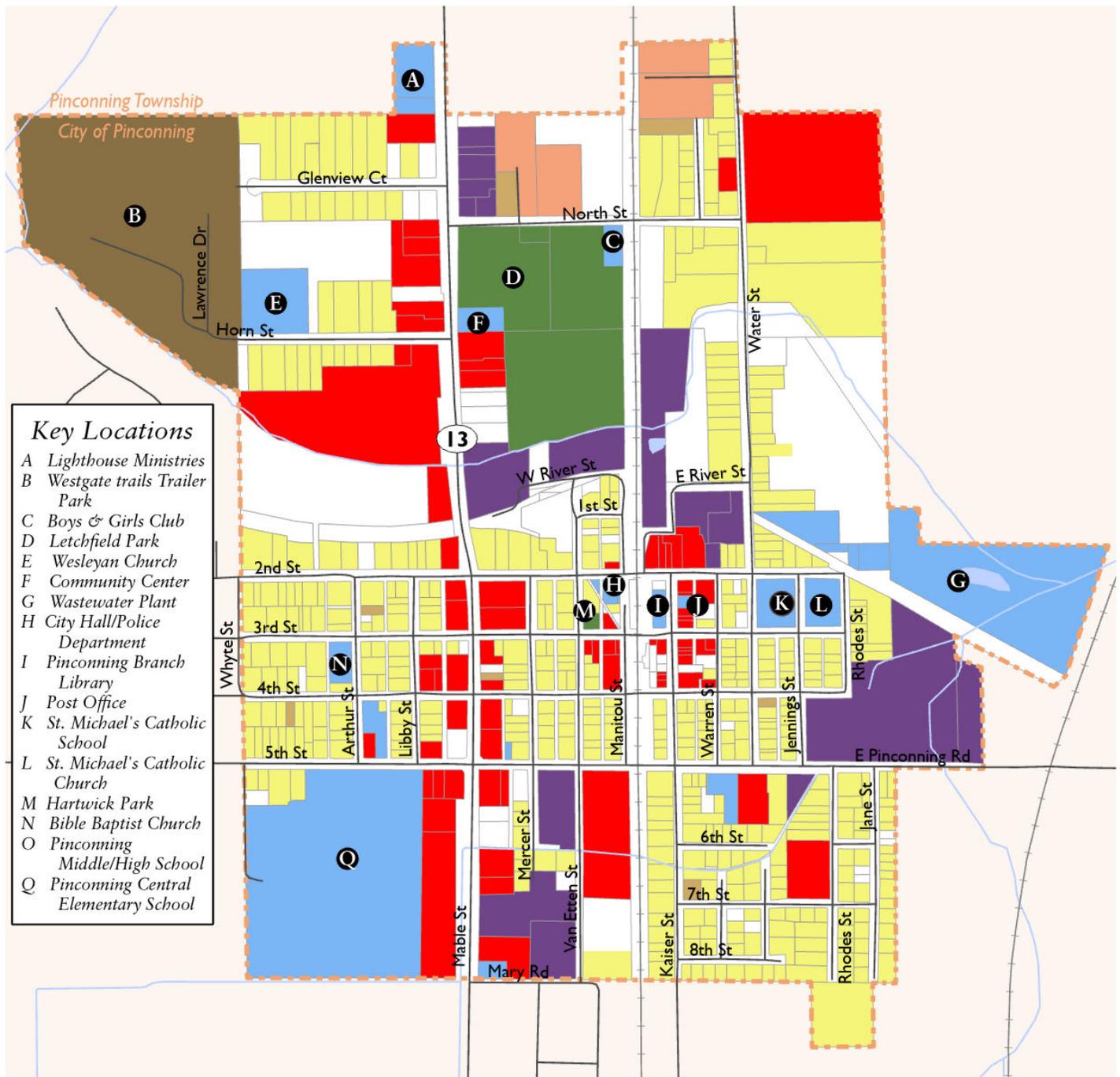
Source: Wade Trim Analysis

## Existing Land Use

Knowledge of existing land development furnishes the basic information by which decisions can be made concerning proposals for future residential, commercial, industrial, and public land use activities. The **Existing Land Use Map** and **Table 15**, included in this section of the report will serve as a reference for the City in its consideration for land use management and public improvement proposals.

## Methodology

A computer-generated base map for the City was first created using digital information from the Michigan GIS Open Data portal and other online data sources. The base features include the City boundary line, streets, and water bodies. Property boundary line data was acquired from Bay County. In 2025, Wade Trim staff conducted a parcel-by-parcel analysis of the City based on an analysis of aerial photography and various internet mapping sources. The existing land use data was then reviewed and revised based on input from the City.



# Existing Land Use

## Base Features:

- Roads
- Railroads
- Creeks and Streams
- Water Bodies
- Parcels
- Municipal Boundary

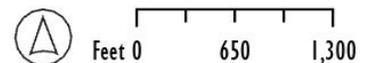
## Land Use:

- Single-Family Residential, Detached
- Attached Residential (2-units/Duplex)
- Multi-Family Residential (3+ units)
- Mobile/Manufactured Home Park
- Commercial/Office
- Industrial
- Public/Semi-Public
- Recreation
- Undeveloped/Open Space

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November 2025

Source: Michigan Geographic Data Library;  
Bay County Equalization, 2001;  
Wade Trim Analysis, 2025



## Land Use Analysis

The following are descriptions of each existing land use category found within the City.

### *Single-Family Residential, Detached*

This land use category includes land occupied by single family detached dwelling units, seasonal dwellings, and their related accessory buildings such as garages and sheds.

In total, single-family residential lands comprise 142 acres or 30.7% of the City. Most existing single-family development consists of smaller single-family homes along small local roads as well as scattered condominium developments.

### *Attached Residential (2-Units/Duplex)*

This land use category includes land occupied by two dwelling units attached to each other, such as a duplex, along with their related accessory buildings such as garages and sheds.

In total, attached residential lands comprise 3 acres or 0.7% of the City. These properties are scattered throughout the City.

### *Multi-Family Residential (3+ Units)*

Multiple family residential use includes any residential properties that have more than three units. These include triplexes, quadplexes and traditional apartments, along with their related accessory buildings such as garages.

In the City of Pinconning, multi-family residential use occupies 10 acres or 2.2% of the City. There are several multi-family residential properties in the City, all of which are located in the northern portion of the City. These developments include the Pinconning Senior Apartments on North Street and Whispering Pines Apartments on North Water Street.

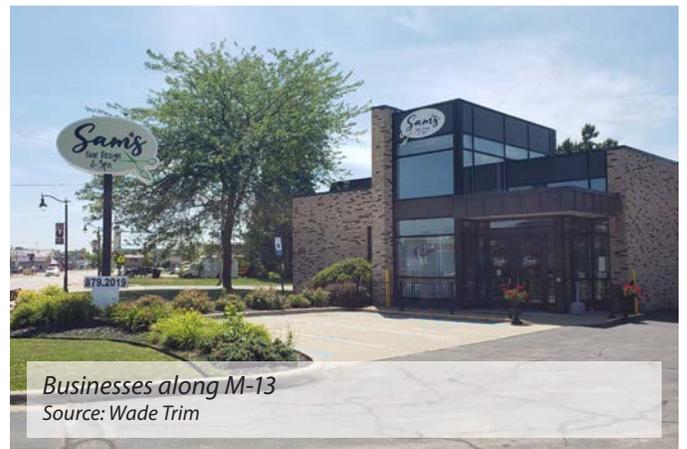
### *Mobile/Manufactured Home Park*

Areas containing groups of mobile or manufactured homes, and their related service and recreational areas, are designated in this category.

There is only one mobile home park in the City, Westgate Trails Trailer Park, noted as “B” on the **Existing Land Use Map**. This park comprises 38 acres and is located off Horn Street in the northwest corner of the City.

### *Commercial/Office*

This land use category encompasses areas primarily used for commercial purposes, including restaurants, retail stores, grocery and convenience shops, and a range of service-oriented businesses



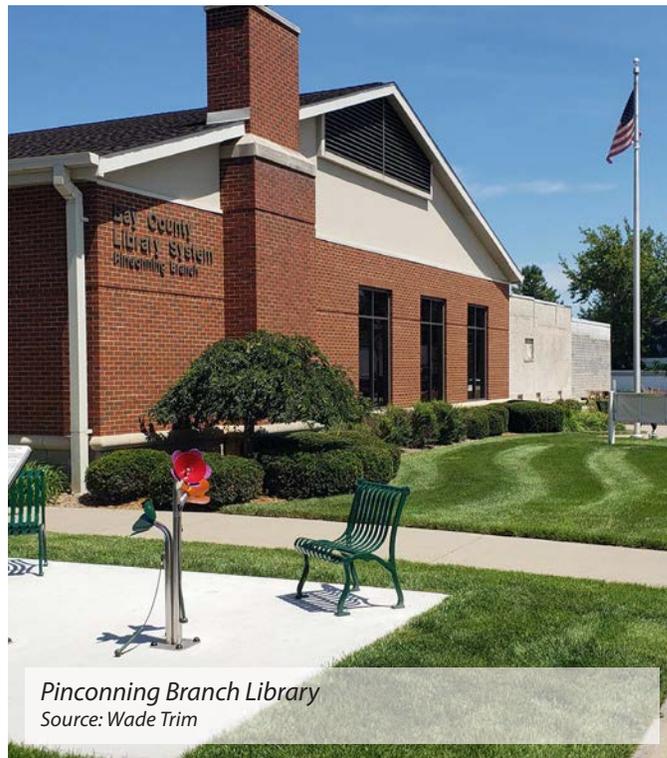
such as personal care, professional services, and automotive services. A notable highlight is Wilson's Cheese Shoppe, located on North Mable Street, which is a longstanding and iconic destination that represents a key piece of Pinconning's commercial identity and local history. Northwoods Wholesale Outlet, located at 5th and Van Etten Streets, is a large hunting and fishing store that draws many visitors, taking advantage of Pinconning's location as a gateway to Central and Northern Michigan (a.k.a., "up north"). Another niche commercial industry within the Pinconning area is quilting, exemplified by businesses such as Bittersweet Quilt Shop on 5th Street.

Commercial activity in the City of Pinconning is concentrated in several primary pockets, covering approximately 67 acres or 14.5% of the land within the City of Pinconning.

The City of Pinconning features two distinct concentrations of commercial development. The primary commercial corridor is centered along Mable Street (M-13), which serves as the city's main arterial roadway and hosts the majority of large-scale commercial activity. In contrast, a secondary, more historic commercial area is located near Kaiser Street and 3rd Street. The Post Office is located within this district and noted as "J" on the **Existing Land Use Map**. This district is characterized by narrower streets and a denser arrangement of storefronts and buildings, reflecting the traditional downtown core and offering a more walkable atmosphere.

### *Industrial*

This land use category is comprised of land occupied by manufacturing, freight industry, suppliers, and non-manufacturing uses which are primarily industrial in nature. The industrial uses are scattered around the City. In total, industrial lands occupy 40 acres or 8.6% of the City.



### *Public/Semi-Public*

Public uses are land and facilities that are publicly operated and available for use by the public. Examples include schools, government facilities, and water and sewer utilities. Semi-public uses are land and facilities which may be privately owned or operated but used by the community or the general public. Examples include churches, cemeteries, and fraternal organizations.

There are numerous public and semi-public uses throughout the City, comprising 60 acres or 12.9% of the City.

### *Recreation*

This category includes public and private park areas for recreational uses. Parks within the City include Doc Letchfield Park and Hartwick Park. In total, the recreational land use category comprises of 26 acres or 5.5% of the City.

## Undeveloped/Open Space

This category includes undeveloped and open lands in the City such as woodlots, wetlands, open fields, and vacant buildings/sites. In total, the undeveloped/open space category comprises 77 acres or 16.7% of the City.

## Community Facilities

Pinconning City Hall is located on South Manitou Street, along with the Pinconning Police Department. Just southeast of the City Hall is the Pinconning Branch Library. Pinconning Area schools and facilities are located on the west side of the City including the elementary, middle and high school. On east side of the City is the Pinconning Wastewater Plant. The City and Township support one another with community amenities such as the Pinconning Fire Department.

Other public and quasi-public facilities within Pinconning include the Bay County Health Department, and several cemeteries.

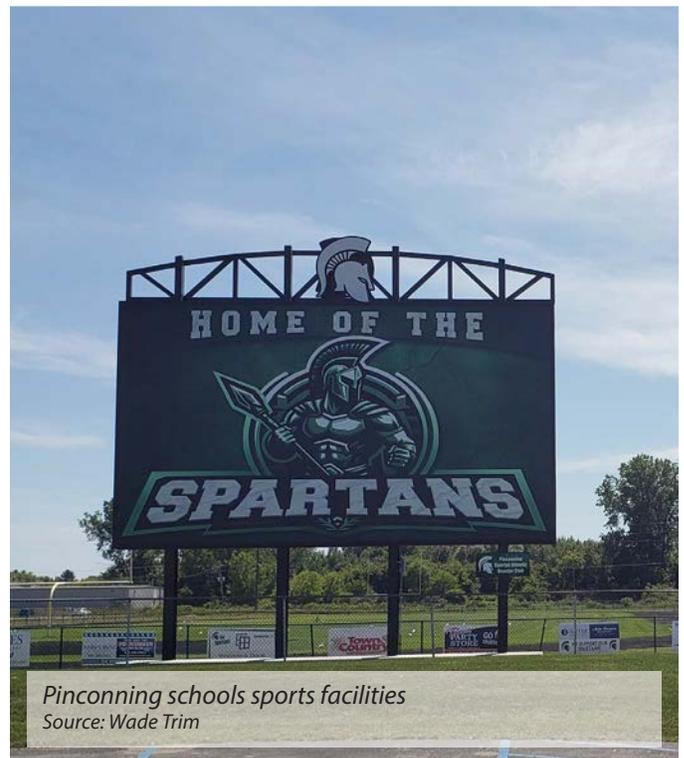
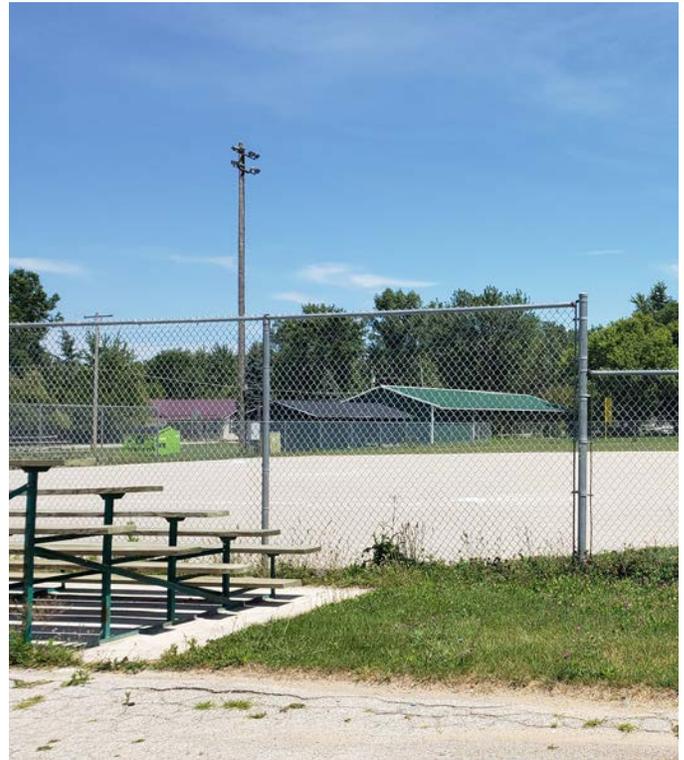
## Emergency Services

The City is protected by the Pinconning Police Department, located at 208 South Manitou Street in Pinconning. The Pinconning Fire Department is located just outside of the City at 1751 East Cody Estey Road in Pinconning Township. Emergency medical service is available, but the nearest hospitals are located in Standish and Bay City. Both fire and police services can be reached via 911 emergency service.

## Educational Facilities

City residents and beyond are served by the Pinconning Area School System. The system includes approximately 1,157 students at five schools, including Pinconning Central Elementary,

Linwood Elementary, Pinconning Middle School, Pinconning High School, and the Preschool/ Advancement Academy.



Pinconning schools sports facilities  
Source: Wade Trim

## Parks and Recreation Facilities

The City of Pinconning offers a variety of smaller parks and recreational amenities that contribute to the community's quality of life. These local parks provide residents and visitors with convenient access to natural areas, including woodlands and shoreline, as well as facilities for sports, family gatherings, and outdoor activities.

Doc Letchfield Park in the City of Pinconning is the largest park in the City. The park is adjacent to the Pinconning Community Center. The outdoor facilities include a band shell, gazebo, pavilions, soccer and baseball fields, and tennis courts. It is located north of the center of the City. This site is commonly rented out for family events and hosts a number of community events throughout the year.

Hartwick Park is a pocket park near the City Hall, which includes green space and a small gazebo.

Pinconning Park is operated by Bay County and is located just outside the City limits in Pinconning Township. Area residents and visitors enjoy Pinconning Park for fishing, hunting, swimming, boating, camping, and outdoor recreation. It is made up of 206 acres of preserved natural land along Saginaw Bay. The park features a pavilion, picnic facilities, cabins and camp sites, trails, swimming area, and boat launch.

## Public Water and Sewer

The City of Pinconning is fully supported by public water and sewer services, with no homes relying on private septic systems or water wells. However, the system is aging and experiences occasional line breaks due to its age and condition. Water is supplied by the Bay County Department of Water and Sewer, known for providing some of the cleanest water in the state. The City is actively working on identifying and replacing outdated infrastructure to improve system reliability and safety.

While urban development within the City benefits from existing public utilities, continued investment in infrastructure updates will be essential to support future growth. The City's centralized services offer a foundation for more intensive development. Maintaining and upgrading these systems ensures long-term service quality and environmental protection.

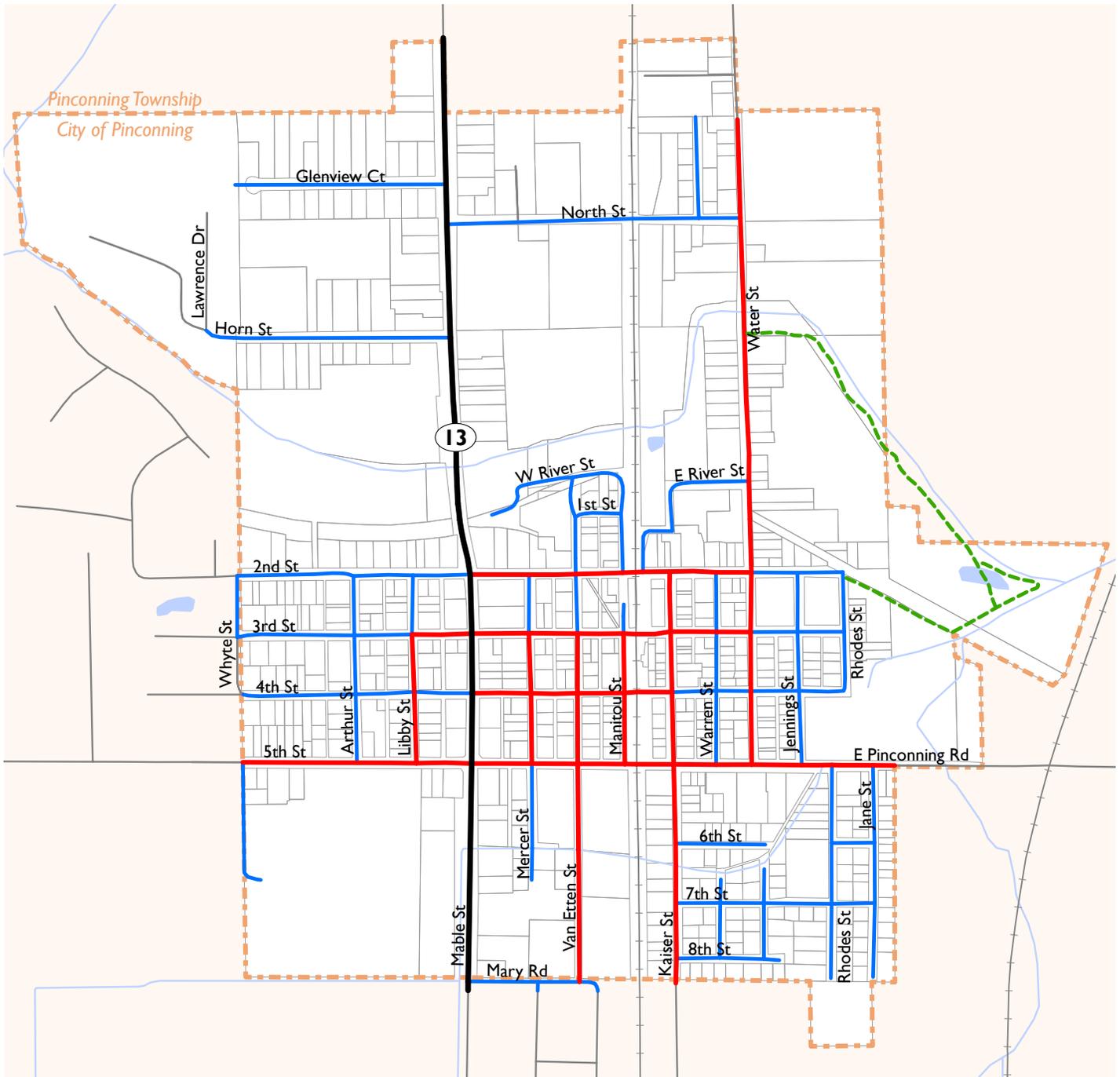
## Transportation Network

Mobility and accessibility are vital components of the social and economic wellbeing of a community. This system must support the collective mobility of community members and visitors of the City of Pinconning. The system must also be fully coordinated with the other elements of the Master Plan, particularly future land use, so as to complement the collective goals, objectives, and policies of the plan, and to ensure that residents can access needed services and employment opportunities.

## Regional Highway Network

The residents of the City of Pinconning have good access to the region and the state through US Highways, major county roads, and local roads. The primary north-south route through the heart of the city is State Highway 13, which is called Mable Street within the City limits. This key corridor links Pinconning to Standish to the north and Bay City to the south, serving as a vital artery for both local and regional travel. The primary east-west route through the City is 5th Street. Outside of the City limits, 5th Street is Pinconning Road. Pinconning Road leads to Pinconning Park and the Saginaw Bay to the east. To the west, Pinconning Road connects to I-75.

These roads and highways provide easy access to other communities in the region such as Standish, Bay City, and Saginaw. These highways also provide



# Transportation Network

## Base Features:

-  Railroads
-  Creeks and Streams
-  Water Bodies
-  Parcels
-  Municipal Boundary

## Road Ownership:

-  State Trunkline
-  City Major
-  City Minor
-  Other Local Roads

## Non-Motorized Facilities:

-  Local Trail

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Source: Michigan Geographic Data Library;



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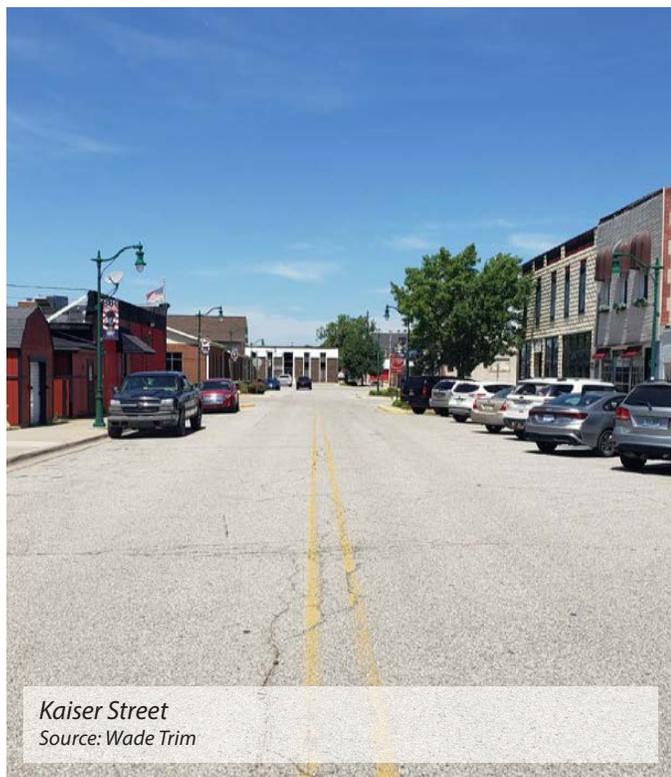
access to the major metropolitan areas of the state as well as the larger region. Major cities located within easy driving distance from the City include:

- Bay City – 22 miles
- Flint – 70 miles
- Lansing – 119 miles
- Traverse City – 127 miles
- Detroit – 133 miles

Responsible regionalism and coordination with other local and county-wide transportation plans are extremely important in order to ensure and enhance inter-regional connections. Additionally, regional planning for transportation may be beneficial for future regional transportation investments.

## Local Transportation Network

The **Transportation Network Map** shows the current transportation network of the City of Pinconning. All roads in the City are divided into four categories:



- State Trunkline
- City Major
- City Minor
- Other Local (roads not certified to receive revenues from Michigan Public Act 51)

Using this classification system, the **Transportation Network Map** illustrates both the internal roadways within the City of Pinconning and the key connections to destinations beyond the city limits.

As noted earlier, M-13 is a State Highway that runs north-south through the City. City Major streets in the City include 5th Street, Van Etten Street, Water Street, Kaiser Street, and segments of several other streets. The remaining streets in the City are City Minor Streets or Other Local Roads.

## Non-Motorized Transportation

The local sidewalk network within the City of Pinconning is somewhat fragmented. Many of the streets in the City feature sidewalks on both sides of the street. However, several streets have no sidewalks, sidewalks only on one side, or disconnected sidewalk segments.

There is one non-motorized (multi-use) trail within the City. This trail is located on City property in the eastern portion of the City, connecting between East 2nd Street and North Water Street.

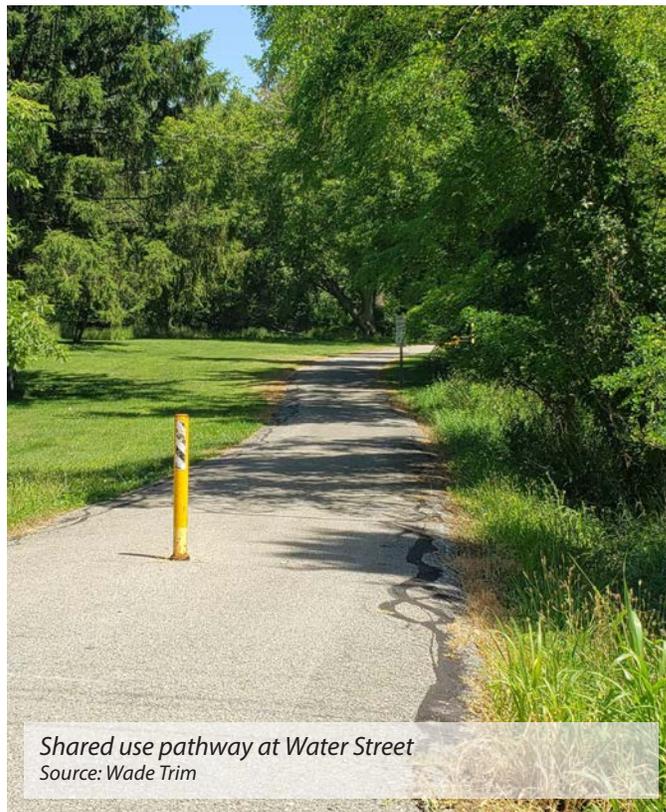
### *Iron Belle Trail*

The Iron Belle Trail is a planned 2,000 mile trail system in Michigan connecting Belle Isle in Detroit to Ironwood in the Upper Peninsula. More than 70 percent of the trail is complete; the remaining segments are identified, but not yet completed. This is the case for Iron Belle Trail segment nearest to the City of Pinconning, located just outside of the City limits within the rail corridor owned

by Lake State Railway Company. The closest completed segment of the Iron Belle Trail is within this same corridor, approximately 2.5 south of the City. This completed segment stretches from Almeda Beach Road to Prevo Road.

## Other Transportation Modes

Air transportation for Pinconning residents is provided through nearby local, regional, and international airports including MBS International Airport, located approximately 30 minutes south of Pinconning. Additionally, the Carl A Gross Airport is a smaller airport located in Pinconning Township.



*Shared use pathway at Water Street*  
Source: Wade Trim



# Goals and Objectives

The goals and objectives of the City of Pinconning Master Plan create a guide to the values and desires of the community, as well as aspirations for the character of future land use and development. The goals and objectives also embody the strategic direction the City will take to ensure a high quality of life, promote local economic development, maintain healthy natural environments, and maintain a safe and efficient transportation system. The goals and objectives within this section influence future decisions on land use regulations, procedures, and programs that will further implement the intent and purpose of the overall plan.

In short, goals are broad statements that provide a focus for future discussions. Goals are supported by more specific objectives. Objectives are specific, measurable, action-oriented statements that help achieve the goals.

The vision, goals, and objectives for the City of Pinconning are organized by five major themes, which include

1. Unique Community Character
2. Vibrant Economy and Business Districts
3. Balanced Circulation Network
4. Healthy and Resilient Natural Environment
5. Efficient Community Services

The goals collectively build upon each other to mutually support other goals. They are meant to be strived for together in order to balance the needs of the existing and future community.

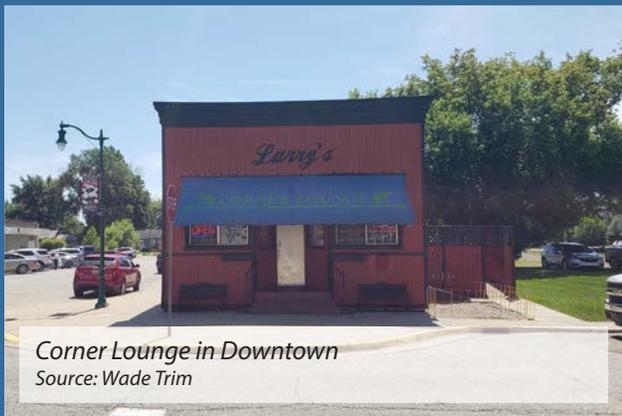


*Downtown Pinconning*  
Source: Wade Trim

## Smart Growth Principles

Smart growth is development that supports economic development, strong communities, and environmental health. The following principles of smart growth are accepted by this Master Plan as an overarching framework for growth and development within the City of Pinconning.

1. Mix land uses.
2. Take advantage of compact building design.
3. Create a range of housing opportunities and choices.
4. Create walkable neighborhoods.
5. Foster distinctive, attractive communities with a strong sense of place.
6. Preserve open space, farmland, natural beauty, and critical environmental areas.
7. Strengthen and direct development toward existing communities.
8. Provide a variety of transportation choices.
9. Make development decisions predictable, fair, and cost effective.
10. Encourage community collaboration in development decisions.



Corner Lounge in Downtown  
Source: Wade Trim

## Unique Community Character

### Goal

Cultivate and celebrate the unique small-town character of the City of Pinconning, rooted in history, connection to the land, community wellbeing, and iconic entrepreneurship, in order to attract and retain residents and repeat visitors.

### Objectives

- Apply and utilize grants and programs to encourage residential redevelopment and historic home maintenance.
- Enact zoning regulations that encourage mixed-use and a range of housing types within and adjacent to the historic downtown area and M-13 corridor.
- Incorporate beautification strategies with new developments and highly visible areas such as the historic downtown area and M-13 corridor. Examples of beautification strategies may include landscaping and sidewalk cleanup, facade improvements, public art, and/or vacant lot revitalization.
- Foster the development of new residential housing units while also supporting existing neighborhoods based upon traditional neighborhood design principles of scale, density, and connectivity.
- Enact zoning regulations that encourage new lifestyle housing choices such as townhomes, small multi-units, lofts and life-work units, particularly within the historic downtown area and priority redevelopment sites.
- Enforce existing blight, housing, rental, and maintenance codes to ensure neighborhoods remain strong and vital.

## Vibrant Economy and Business Districts

### Goal

Strive for a thriving local economy by supporting business retention and fostering new business development that provides quality jobs, goods, and services for residents and visitors.

### Objectives

- Maintain and leverage the opportunities of space, collaboration, and design in the downtown district by engaging civic institutions, businesses, and residents.
- Activate vacant buildings and spaces with public-private partnerships to allow for more positive public perception and activation of the area and buildings. This could include temporary business use of buildings or community events using vacant spaces.
- Utilize state and federal grants for blight elimination programs and community development block grants that offer opportunities for stabilizing vacant land or support community development projects.
- Review and amend zoning regulations which provide for mixed land uses for residential, commercial, and office spaces in order to create purposeful, flexible land uses.

- Utilize brownfield redevelopment funding to remediate underutilized brownfield sites.
- Build upon community branding to increase visibility and strengthen the sense of place for the City of Pinconning, particularly in the historic downtown and M-13 corridor.
- Collaborate with Bay Future Inc. in the implementation of the strategic recommendations outlined in the M-13 Corridor Study.

## Balanced Circulation Network

### Goal

Develop a safe, balanced, and adaptable transportation network that connects destinations, supports both motorized and non-motorized travel, responds to technology changes and emergency needs, and supports healthy lifestyles.

### Objectives

- Increase non-motorized facility connections and safety through investments in bike and pedestrian infrastructure in strategic roadways, paths, and public spaces.
- Prioritize quick build solutions for low cost and highly effective pedestrian and bike infrastructure adjustments. This may include paint for bike lanes, cones for lane hardening or sidewalk bump outs, and planters for separating bike and vehicle lanes.
- Partner with Pinconning Township, Bay County, and similar entities in non-motorized planning and trail development within the area, including the implementation of the Iron Belle Trail and providing a pathway connection from Pinconning to the Saginaw Bay.



- Explore grant funding for electric vehicle charging stations or other emerging transportation technology.
- Increase visibility and branding of the east Pinconning non-motorized trail.

## Healthy and Resilient Natural Environment

### Goal

Protect and enhance natural resources to strengthen community resilience, sustain wildlife habitats, expand access to natural spaces, and support a healthy and active quality of life.

### Objectives

- Protect wetlands, waterways, and floodplains with updated zoning and conservation efforts.
- Take advantage of the Pinconning River and water access by maintaining viewpoints and public spaces along the river.
- Maintain and develop parks and trails that connect residents to natural areas and outdoor activity.
- Expand strategic locations for green infrastructure and landscaping to manage stormwater and enhance beautification efforts. This may include rain gardens, bioswales, tree planting, and landscaping maintenance along sidewalks and frequently flooded or muddy areas.
- Work with partners including EGLE and the County Drain Commission to clean up the Pinconning River, including dredging to improve the flow of the river.

## Efficient Community Services

### Goal

Deliver high-quality public services that balance efficiency with the evolving needs of the community, while supporting growth and ensuring reliable, cost-effective operations into the future.

### Objectives

- Seek funding to increase the capacity and quality of the City's public water and sewer services.
- Implement a long-term capital improvement plan for infrastructure and facilities to maintain modern health standards and allow for new development.
- Continue to prioritize good governance and leadership by operating in an open and financially stable manner, focusing on maintaining high levels of citizen involvement and achieving measurable improvements as outlined within the Master Plan.



The City of Pinconning strives toward providing an efficient and safe transportation system that will serve its current and future residents into the future. The long term plan is necessary to accomplish a balanced circulation system of motorized and non-motorized transportation that serves the needs and safety of all users equally.

The purpose of this section is to outline a 5 to 20 year vision for a transportation system of “complete” streets that will provide convenient and safe options to link neighborhoods, schools, businesses, parks, and natural resources to each other within the city and to neighboring communities.

## A Case for Complete Streets

The ability of people and goods to efficiently flow without unexpected stops or unprecedented congestion is an important part of the quality of life in a community and a community’s economic well-being and growth. Yet, a circulation network that emphasizes efficient traffic flow primarily for a single mode of travel over other circulation goals and modes of travel leads to an unbalanced, unsafe and inefficient transportation system.

Complete streets contribute to livable communities that make getting around easier for people with disabilities, older adults, and children. They also increase safety and contribute to better public health, while decreasing traffic demands. The following are key benefits of complete streets:

- **Safety:** Safety is a key concern in designing transportation networks, both for motorists as well as pedestrians and bicyclists. According to a Federal Highway Administration publication, crashes involving pedestrians are twice as likely



*3rd Street near the railroad and Manitou Street*  
Source: Wade Trim

to occur in places without sidewalks. Complete streets design the streets with the pedestrian in mind and engage in comprehensive safety improvements. A study by the Transportation Research Board found that installing pedestrian and bicycle facilities can reduce the risk of crashes by 28%. In addition, the installation of some pedestrian features, such as medians and traffic-calming measures, can lead to speed reduction in motorists.

- **Economic Development:** An increased level of pedestrian and bicycling activity can improve business and bring revenue to the surrounding area. Complete streets projects increase foot traffic and have been successful throughout the nation in attracting new businesses. The walkability of a neighborhood can also increase property values. A survey of 15 real estate markets across the country in 2009 found that a 1-point increase in the walkability of neighborhood (as measured by WalkScore.

com) resulted in an increase of home values by \$700 to \$3,000. In addition, streetscaping projects, such as planting street trees in the right of way, can increase the selling prices of homes.

- **Public Health:** Complete streets support active living habits, which can include active transportation to functional destinations or recreational transportation. The walkability of a neighborhood is directly linked to the health of its residents. A study done by Social Science & Medicine found that people who live in walkable neighborhoods participated in 35 to 45 more minutes of physical activity per week and were less likely to be overweight than similar people living in neighborhoods that are less walkable.
- **The Environment:** The transportation industry is one of the leading contributors to carbon dioxide emissions in the United States. Non-motorized forms of transportation, such as walking and biking,

## Physical Aspects of Complete Streets



Accessible destinations

Street trees

Facilities for motorized & non-motorized traffic

Bike parking

can have the biggest impact on reducing emissions, but transit is also a lower emissions mode.

- **Accessibility:** Many roads are designed to meet the needs of automobiles, however at least one-third of Americans do not drive and use other forms of transportation. These groups include children, adolescents, some older adults, individuals with disabilities, and low-income individuals. Complete streets aim to allow safe and comfortable travel for everyone, including people in these groups.

## Circulation Plan

The **Circulation Plan Map** sets recommendations for the development of public rights-of-way and local streets consistent with and supportive of recommendations for future land use. The Circulation Plan Map does not anticipate any changes to the existing Public Act 51 designations (i.e., State Trunkline, City Major, City Minor) of streets within the City as shown on the Transportation Network Map. The recommendations on the Circulation Plan Map focus on safety enhancements, improvements for more complete streets with pedestrian and bicycle facilities, and the development of non-motorized pathways. The future circulation network is designed to link Pinconning's most important community facilities and establish easy to navigate connections for people to walk and bike within their neighborhoods and around the City.

The remainder of this section describes the proposed circulation system types and strategies outlined on the Circulation Plan Map.

## M-13 Corridor

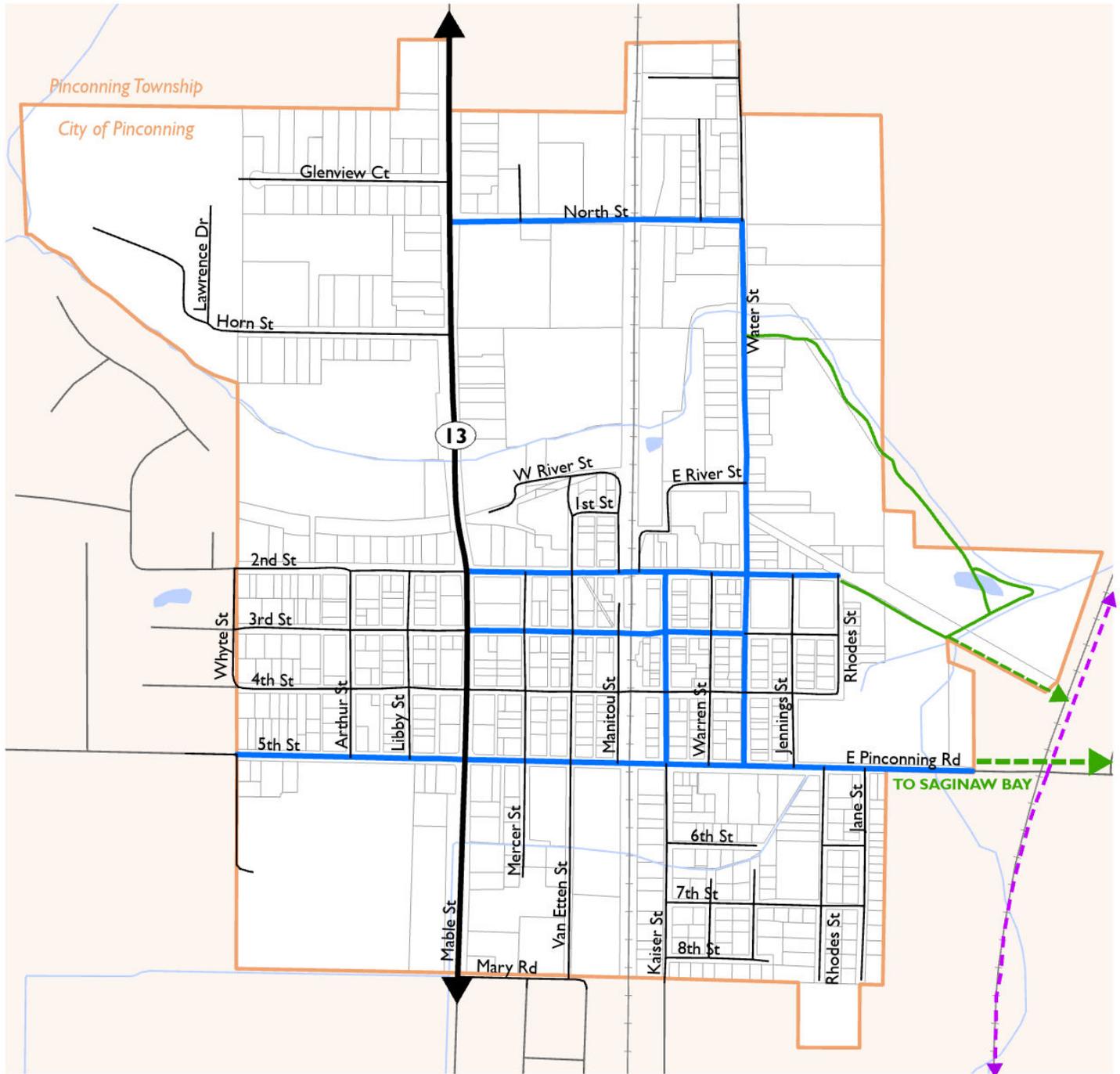
State Highway M-13, also named North Huron Road and Mable Street, is the primary vehicular transportation route through the City of Pinconning. Given its high traffic volumes, the corridor has developed over the years primarily for general and service commercial uses that cater to motorists.

The M-13 right-of-way and all improvements within it are owned and maintained by the Michigan Department of Transportation (MDOT). Ultimately, decisions for improvements within the right-of-way fall upon MDOT. MDOT largely operates with the goal of maintaining safe roads that efficiently move vehicles throughout the state. This means M-13 has been designed and is maintained to move vehicular traffic through the City safely and efficiently. Presently, M-13 is a four-lane road, with a center turn lane in selected locations. The posted speed limit within the City ranges from 35 to 45 miles per hour.

Although owned and maintained by MDOT, the City does and should maintain close coordination with MDOT to influence future improvements. Although the City acknowledges the need to move vehicular traffic safely and efficiently, it also advocates for enhancements within the M-13 corridor that support the use of the road and/or right-of-way for pedestrians and bicyclists. In particular, the City desires for continuous sidewalks along both sides of M-13 and marked and signalized pedestrian crossings at key intersections.



*M-13 corridor in the north end of Pinconning*  
Source: Wade Trim



# Future Circulation Plan

## Base Features:

- Railroads
- Creeks and Streams
- Water Bodies
- Parcels
- Municipal Boundary

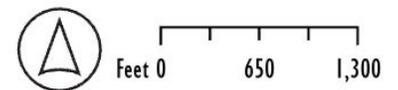
## Circulation Plan:

- M-13 Corridor
- Multi-Modal Streets
- Local streets

## Non-Motorized Facilities:

- Existing Local Trail
- Proposed Local Trail
- Proposed Iron Belle Trail

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Source: Michigan Geographic Data Library;

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The City of Pinconning partnered with MDOT in the 1990's to implement streetscape enhancements within the corridor, including sidewalks, landscaping, decorative streetlights, benches, trash receptacles, and similar improvements. The City desires to support continued aesthetic enhancements within the corridor.

Another key strategy for Pinconning is to ensure that motorists along M-13 are provided with wayfinding signage and other cues on how to navigate to downtown Pinconning, which is several blocks to the east of M-13.

## Multi-Modal Streets

Several street segments are designated on the Circulation Plan Map as multi-modal streets. These are critical street segments that provide connections between key destinations including downtown Pinconning, established residential neighborhoods, parks, and schools. Given their importance in the circulation system, it is essential that these streets are designed as complete streets to accomplish numerous goals, including:

- Maintain a high quality aesthetic, contributing to the City's small-town character and appeal
- Support safe and convenient pedestrian and bicycle travel
- Accommodate on-street parking within downtown
- Support "street life" within downtown and the City's neighborhoods, creating safe and comfortable spaces for social connections along the street
- Ensure safe and efficient vehicular travel of people and goods, but in a manner which does not compromise the other goals listed above

Within the context of downtown, these multi-modal streets will accommodate vehicular travel, robust streetscape amenities, wide sidewalks to accommodate pedestrians and support business and entertainment activities, bicycle travel, and on-street parking. Outside of downtown, the multi-modal streets must be designed to safely accommodate vehicular, pedestrian and bicycle travel in a residential environment.

Specific recommendations for certain streets are listed below.

## East Pinconning Road

East Pinconning Road is a significant road with destinations including Pinconning Schools and the Northwoods Wholesale Outlet store. It also connects to the M-13 corridor and Kaiser Street, which is the main road into the historic downtown area. East Pinconning Road also connects from I-75 to the west and the Saginaw Bay (Pinconning Park) to the east. Within Pinconning, sidewalks exist on both sides of the road, except for between Mercer Street and Manitou Street (in front of Northwoods) and in front of the vacant industrial site east of South Jennings Street.

### *Recommended Multi-Modal Improvements:*

The City should consider the following improvements for East Pinconning Road:

- Eliminate sidewalk gaps
- Repaint crosswalks near the Pinconning Area Schools and install new pedestrian crossing signage
- Implement marked bike lanes and/or establish a signed bike route
- Consider wayfinding signage to downtown, Doc Letchfield Park, east Pinconning trail, Northwoods, and schools

## Wayfinding Signs



## Bike Lanes



Source: Piper Partners



Source: Alta Design + Planning



Source: FHWA

## Multi-Modal Streets in Downtown

Designated multi-modal streets within and near downtown include Kaiser Street, 2nd Street, and 3rd Street. Their proximity to and within downtown offer a high potential for attractive and lively streets supporting the vibrancy of downtown and providing connections to key destinations including shops, restaurants, and public institutions.

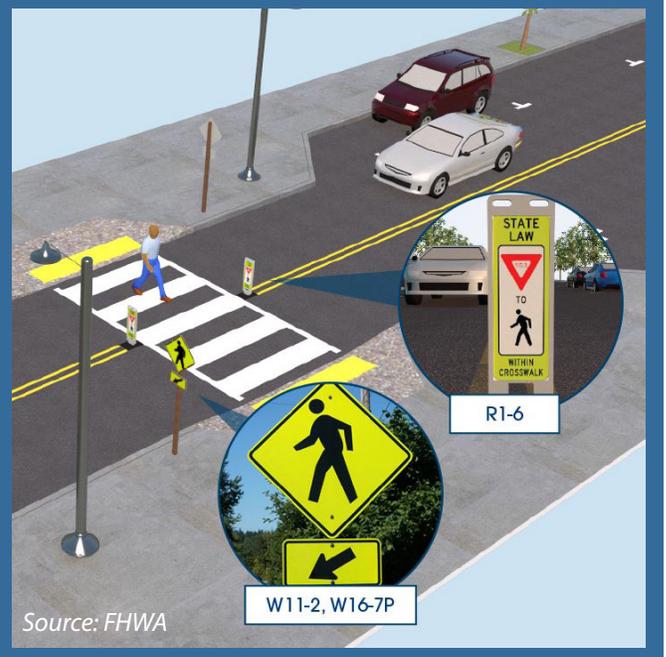
### *Kaiser Street*

Kaiser Street is Pinconning's "main street." Numerous businesses front Kaiser Street, which is also lined with free public on-street parking and sidewalks. It also has sidewalk curb extensions which slow traffic to safer speeds and reduces the distance pedestrians need to cross the street. Streetscape amenities along Kaiser Street include landscaping, decorative light poles, and banners with City branding.

### *2nd and 3rd Streets*

2nd and 3rd Streets connect M-13 to downtown and key destinations including Hartwick Park, Pinconning City Hall, and Police Department.

## Crosswalk Treatments



Source: FHWA

### *Recommended Multi-Modal Improvements:*

- Install bicycle parking facilities
- Implement marked bike lanes and/or establish a signed bike route
- New striping or restriping of on-street parking in the blocks nearest downtown
- Wayfinding signage from M-13 to downtown

## Water Street

Water Street connects downtown Pinconning with the north side of the City and the Doc Letchfield Park by way of a slower, safer road compared to M-13. Most of the street is lined with residential homes as well as the St. Michael's Catholic School. Most of Water Street features sidewalks, with the exception of a few sidewalk gaps.

### *Recommended Multi-Modal Improvements:*

- Eliminate sidewalk gaps
- Implement marked bike lanes and/or establish a signed bike route
- Signed and marked pedestrian street crossings: at the non-motorized trail; and, at St. Michael's School

## North Street

North Street serves as a vital link between Water Street, Doc Letchfield Park, and the Boys and Girls Club. Upgrading this corridor to a multi-modal roadway would significantly enhance pedestrian and bicycle access to the City's largest park and a key youth resource. Prioritizing safety in this proposal is essential, as these destinations support young children and provide older youth with the freedom to gather and play, which fosters connection rather than isolation.

### *Recommended Multi-Modal Improvements:*

- Eliminate sidewalk gaps
- Implement marked bike lanes and/or establish a signed bike route
- Install bicycle parking facilities
- Signed and marked pedestrian street crossings: at the Doc Letchfield Park; and, at the Boys and Girls Club

## Public Transit

Although no specific public transit recommendations are included on the Circulation Plan Map, this Master Plan recommends close coordination with Bay Metro Transit to support enhanced access to public transportation services. Specifically, the City should advocate for fixed route service that would connect Pinconning with key destinations in Bay City and Bay County. Also, the City should work with Bay Metro Transit to ensure that its residents, particularly elderly and disabled citizens, have access to effective dial-a-ride services.

## Trails and Pathways

Existing and proposed trails and pathways are also highlighted on the Circulation Plan Map.

## Iron Belle Trail

The planned Iron Belle Trail, which will be located just to the east of the City, is a significant opportunity for the future of Pinconning. Once implemented, the trail will provide a place for area citizens to recreate, exercise, and enjoy the surrounding natural areas. Additionally, the trail offers an opportunity for the City to draw-in trail users, stimulating the local economy by increasing visitors and tourism. Downtown Pinconning is less than a half-mile from the Iron Belle Trail route,

making it an ideal stopping point and destination for trail users.

The City should coordinate with Pinconning Township, Bay County, other regional entities, and the State of Michigan to ensure the implementation of the trail within Bay County.

## Local Trails

Presently, one non-motorized (multi-use) trail exists within the City, which is located on City property in the eastern portion of the City, connecting between East 2nd Street and North Water Street. This Circulation Plan recommends for a new local trail segment to connect this existing trail to the proposed Iron Belle Trail. This would achieve an easy connection from downtown to the Iron Belle Trail.

Pinconning is located approximately 1.5 miles from the Saginaw Bay. Pinconning Road presently connects Pinconning to the Bay at Bay County Pinconning Park. This Plan recommends a new non-motorized (multi-use) trail along Pinconning Road to connect Pinconning and the Iron Belle Trail to the Saginaw Bay. Implementation of this trail would also require coordination with Pinconning Township and Bay County.



The Future Land Use Plan is intended to serve as a guiding framework for the City's future growth and development. The formulation of the Future Land Use Plan requires a comprehensive understanding of the community's current characteristics to accurately anticipate future needs and conditions. The preceding sections of this Master Plan establish the foundation upon which the Future Land Use Plan was constructed. Specifically, the Future Land Use Map was developed based on:

- A review and analysis of existing land use conditions
- Infrastructure capabilities
- Analysis of demographic data
- Goals and objectives developed for the Master Plan
- Public participation gained through various opportunities during the planning process

## Future Land Use Map and Classifications

Nine future land use classifications have been established and are shown on the **Future Land Use Map**. Below is a narrative to explain the proposed development patterns illustrated on the Future Land Use Map.

### Single Family Residential

This classification is intended to create a location for single family residential detached housing on somewhat larger lots in comparison to the neighborhoods in the central portion of the City. Lot sizes in this classification are typically at least 9,600 square feet or larger in size. However, the creation of smaller sized ("clustered") lots within a development may be allowed as a means to accomplish community benefits, such as the preservation of unique natural features on the property.



*Downtown Pinconning*  
Source: Wade Trim

Lands designed on the Future Land Use Map in this category are generally found on the periphery of the City and embody suburban-style residential development. They are desirable, safe and attractive neighborhoods whose character should be maintained and protected. Most properties are already developed; although there are some larger and/or undeveloped properties that could accommodate new residential development similar in character to existing development.

### Historic/Core Residential

The intent of this classification is to protect and preserve the integrity of the traditional neighborhood character of the City of Pinconning. Most of the existing homes within this classification are older and some are historic. This area is characterized by small lots, with lot sizes as low as 5,000 square feet. The parcels within this classification are generally located south of the Pinconning River. These neighborhoods are located immediately adjacent to and/or are within easy walking distance of downtown.

Most of the properties in this classification are developed. The majority of existing properties feature detached single-family homes. However, this classification can accommodate a higher diversity of residential types compared to Single Family Residential land use. Historic/Core Residential can include single family, duplexes, cottage courts, triplexes, and quadplexes in a way that maintains the scale and character of the existing neighborhood.

### Mobile Home Park

The intent of the mobile home park future land use classification is to provide an additional means of affordable housing in the City of Pinconning. Currently, the only location in the City with this land use classification is the Westgate Trails Trailer Park located off of Horn Street. This Master Plan

does not anticipate nor plan for additional mobile home park development beyond this existing mobile home park location.

### Mixed Use

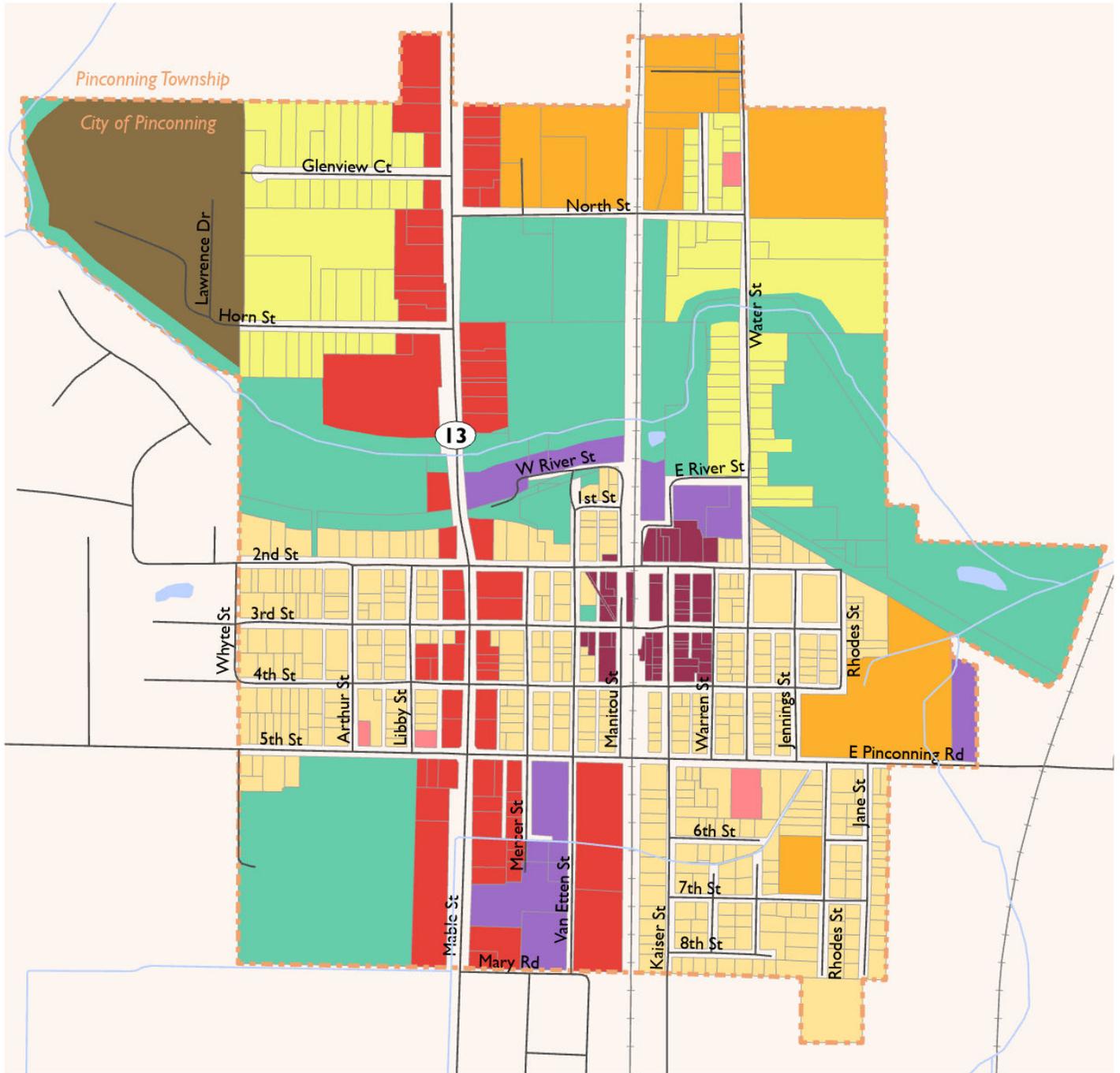
This future land use classification supports a blend of uses within individual structures or across adjacent buildings, typically including multifamily residential, low-intensity commercial and office, and semi-public functions.

Five locations in the City are identified for mixed-use development, with most of the sites partially or completely surrounded by residential uses. This classification would allow for a mix of residential types, including single-family homes, duplexes, and multifamily housing. It could also accommodate live-work spaces that integrate residential and small-scale commercial or entrepreneurial spaces, within the same structure, such as a maker-space. Another potential form includes mixed-use buildings with street-level commercial activity and residential units above.

The Mixed Use classification is also designed to encourage redevelopment. Several of these properties have been designated as Priority Redevelopment Sites, which are addressed more fully in the next section.

### Historic Downtown

This future land use classification is intended for a mixture of retail, office and service establishments in a traditional downtown setting. The focus of the classification is entertainment, specialty retail, restaurants, personal service, small offices and institutional uses. Residential uses on the upper levels of buildings are also appropriate and encouraged within this classification.



# Future Land Use

## Base Features:

- Roads
- Railroads
- Creeks and Streams
- Water Bodies
- Parcels
- Municipal Boundary

## Future Land Use:

- Single-Family Residential
- Historic/Core Residential
- Mobile/Manufactured Home Park
- Local Commercial
- Corridor Mixed Use
- Historic Downtown
- Mixed Use
- Public/Recreation/Conservation
- Light Industrial

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Source: Michigan Geographic Data Library;  
 Bay County Equalization, 2001;  
 Wade Trim Analysis, 2025



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## Local Commercial

This classification is intended for neighborhood commercial and offices located outside the historic downtown and the M-13 commercial corridor. These businesses are typically located around residential uses. Businesses could range from neighborhood serving retail, personal services and cleaners, and small offices. The uses in this classification are not intended to compete with larger commercial development located outside the City, along the M-13 corridor, or the historic downtown. Properties designated as Local Commercial generally are small enough businesses that street parking is sufficient, or the properties are large enough to accommodate both off-street parking and the standalone building structure.

These properties are meant to be compatible with residential uses and should reflect the scale and character of neighboring properties.

## Corridor Mixed Use

This classification includes non-residential land uses (commercial, public, and semi-public) along the M-13 corridor. These land uses should benefit from the higher traffic volume and visibility of M-13. These land uses should be compatible with vehicular traffic and accommodate off-street parking. Additionally, this corridor can support a broader range of commercial developments from strip commercial to stand alone structures to medium sized big box stores. Low-intensity light industrial operations presently exist in a few locations within the M-13 corridor and may remain, along with the limited development of new low-intensity light industrial operations.

## Public/Recreation/Conservation

This future land use classification includes public land and park lands, private open space areas, and similar “open” institutional properties. They are intended to remain undeveloped, natural, or for recreational use. These areas include existing and potential recreational land uses, semi-public lands, and institutional lands.

The Pinconning River’s connection to Saginaw Bay makes it a valuable asset to the city. To preserve its ecological health and minimize flood risks, this land use classification designates a 100-foot buffer along the river as Public/Recreation/Conservation land use. This buffer helps protect surrounding areas from runoff and ensures safe separation from flood-prone zones.

## Light Industrial

This land use classification is intended to accommodate limited, small-scale light industrial developments, such as wholesale operations, warehouses, and light manufacturing, that have minimal external impacts and do not negatively affect the surrounding districts.

In Pinconning, existing light industrial development is modest and primarily located along corridors like M-13, the railroad, and East Fifth Street/ East Pinconning Street. Accordingly, future light industrial uses are designated in these currently occupied areas, specifically along higher-capacity roads to ensure appropriate access and compatibility.



# Priority Redevelopment Sites

Communities are encouraged to approach property redevelopment in a strategic manner. Investments may be directed toward areas with potential for future development. Redeveloping and reusing individual properties or specific nodes can contribute to additional development nearby. The following concepts outline a community-generated vision for “priority redevelopment sites” within the City of Pinconning. By involving the public and establishing a framework for desired outcomes at priority sites, the City aims to create a stable environment for redevelopment projects.

## Pinconning’s Opportunities and Advantages

This Priority Redevelopment Sites evaluation has been developed in recognition of numerous key trends and opportunities, as detailed in this report and listed below, which are significant drivers for future growth potential within and around Pinconning:

1. Pinconning’s small town character, community pride, and high quality school system, all of which are highly attractive to potential new residents.
2. Pinconning’s strategic location along the I-75 corridor and at the “gateway” to northern Michigan, but with convenient access to “big city” amenities (nearby shopping, employment and cultural destinations).



United Bay Community Credit Union  
Source: Wade Trim

3. Pinconning’s proximity to highly desirable recreational assets, including Pinconning Park on the Saginaw Bay and the Iron Belle Trail.
4. Pinconning’s successful and well-known commercial enterprises related to cheese making, outdoor recreation/sporting goods, and quilting.
5. The increasing prevalence of remote work arrangements allows greater flexibility to choose a place to live, such as Pinconning, which may not be directly tied to employment location.
6. The availability of quality and affordable housing represents an opportunity to attract new residents, especially younger persons and families and first time homebuyers.
7. The increasing number of elderly persons within the City is driving the need for housing stock and amenities that are desired by and/or needed to serve an overall aging population.
8. Incentives and programs available to support existing and prospective businesses, as offered by the Pinconning Downtown Development Authority and numerous local and regional economic development partnerships.

4. Water Street Property
5. East Pinconning Road Industrial Site
6. Rhodes Street Property

These six sites were highlighted during the community workshop and existing land use analysis. They have a significant potential for redevelopment and, if developed, would greatly contribute to the improvement of the community in line with the vision and recommendations of this Master Plan. This section of the Master Plan provides detailed evaluation of challenges and opportunities for each of these sites, along with strategies to turn the redevelopment of these sites into reality.

However, these are not the only sites within the City with the potential for redevelopment. Conditions may change and new opportunities may arise that will result in the City focusing on different or new redevelopment sites. Over time, the City should continually identify priority redevelopment sites (in addition to those highlighted in this section) and package them for marketing and solicitation of developers.

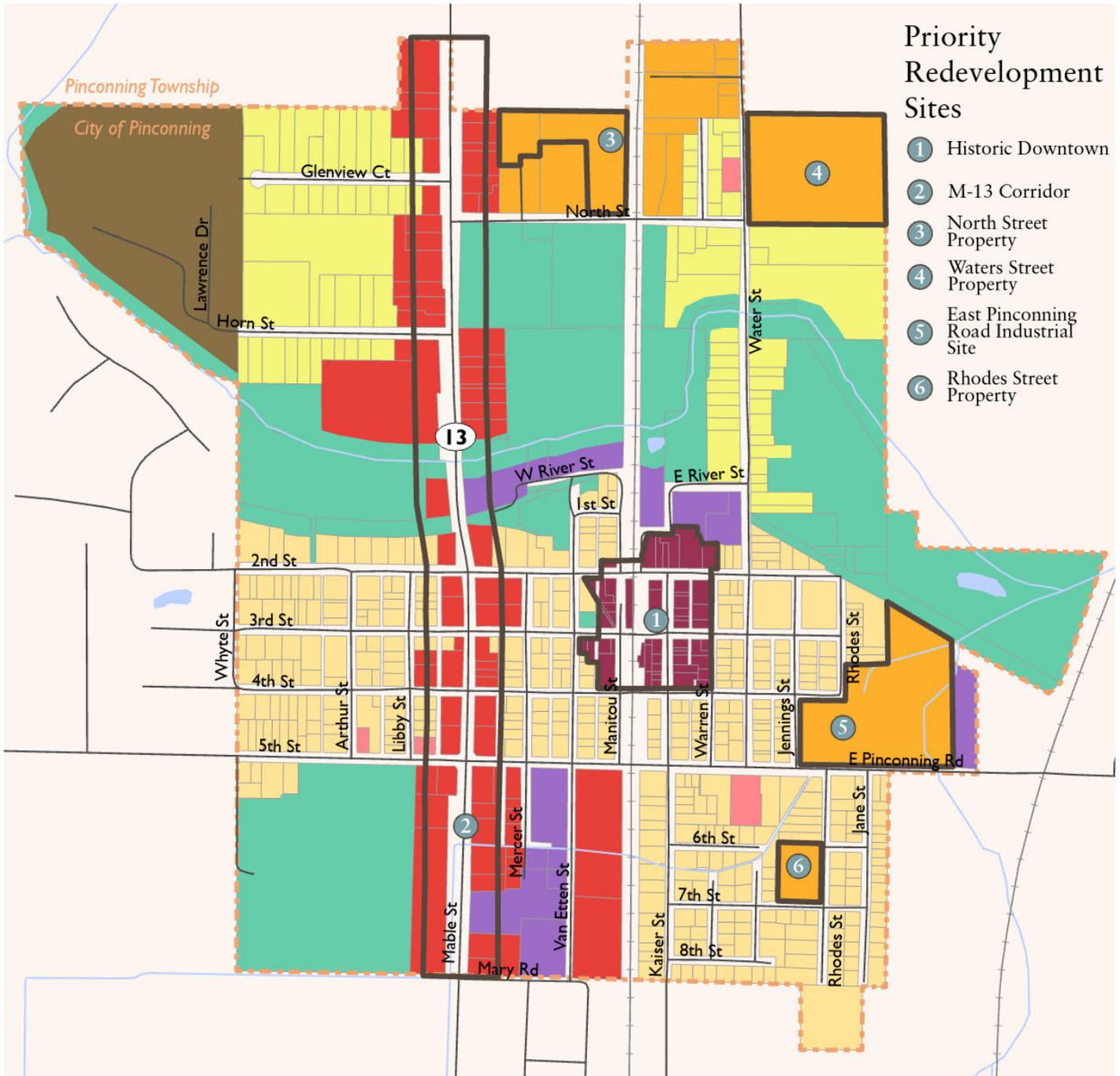
## Priority Redevelopment Site Identification

Listed below and shown on the **Priority Redevelopment Site Map**, six sites within the City have been identified and will be targeted as priority redevelopment sites.

1. Historic Downtown
2. M-13 Corridor
3. North Street Property

## Priority Redevelopment Site Recommendations

This section outlines recommendations for the redevelopment of each of the six redevelopment sites. The recommendations are not intended to be a prescription for what the City will allow or require at each site. Rather, they are intended to show potential redevelopment concepts that would be consistent with the overall goals of the Master Plan. The City recognizes that some, or portions of, these sites are privately owned. The intention is not to limit creative expression or alternative proposals, but rather to encourage ideas that align with and complement the City’s broader vision for the future.



## Priority Redevelopment Sites

- ① Historic Downtown
- ② M-13 Corridor
- ③ North Street Property
- ④ Waters Street Property
- ⑤ East Pinconning Road Industrial Site
- ⑥ Rhodes Street Property

## Priority Redevelopment Sites

### Base Features:

- Roads
- Railroads
- Creeks and Streams
- Water Bodies
- Parcels
- Municipal Boundary

### Future Land Use:

- Single-Family Residential
- Historic/Core Residential
- Mobile/Manufactured Home Park
- Local Commercial
- Corridor Mixed Use
- Historic Downtown
- Mixed Use
- Public/Recreation/Conservation
- Light Industrial

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Source: Michigan Geographic Data Library;  
 Bay County Equalization, 2001;  
 Wade Trim Analysis, 2025



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## 1. Historic Downtown

The Historic Downtown is located in the center of the City, and is made up of about 8.5 acres. It includes the City Hall, library, post office, and various businesses. The district has existing on-street parking, connected sidewalks, street lighting, and local branding.

### *Redevelopment Opportunities*

Most of the existing buildings are single story, but the two-story buildings have potential for commercial on the bottom floor and residential on the top. Redeveloping the existing two-story buildings to allow for quality housing would increase the liveliness and activity in the area.

The Northwoods Wholesale Outlet store is a large draw to the City of Pinconning, which brings in people seeking outdoors equipment and purchases for RVs. Often, visitors will bring their RVs which are only accommodated at the Northwoods parking lot. The tighter parking accommodations of the Historic Downtown may discourage visitors from stopping by the businesses within the area. The vacant lot adjacent to the railroad and between 3rd and 4th Street could be RV specified parking with paving, striping, and signage. It could also accommodate additional car parking during off seasons.

In alignment with the Circulation Plan, enhancing awareness and visibility of the Historic Downtown can draw more activity to the area. Signage guiding traffic from M-13 to downtown has the potential to stimulate local economic growth. The district features charming small businesses and a community garden, yet it also faces challenges such as vacant storefronts and neglected areas near the railroad tracks. Revitalization efforts focused on branding, beautification, and inviting public spaces would encourage visitors to linger longer and engage more with local establishments.

Tour buses frequently pass through the City via M-13, presenting an opportunity to steer visitors toward the Historic Downtown. By combining aesthetic improvements, destination activation, clear wayfinding, and establishing connections with tour bus companies, the historic downtown could experience a significant boost in both foot traffic and commercial vitality.

## 2. M-13 Corridor

The M-13 Corridor is located within the west-central portion of the City. The corridor features a mixture of land use types consisting primarily of commercial businesses, but also includes some limited industrial, institutional, and residential uses. The corridor also features longstanding vacant lots and buildings. The corridor carries high traffic volumes providing strong visibility for the City. The corridor includes major destinations for travelers including the Town and Country grocery store and well-known roadside attractions like the Pinconning Cheese Company. The combination of practical and entertainment destinations makes the corridor a key opportunity for economic development, particularly commercial development.

### *Redevelopment Opportunities*

As with downtown, the M-13 Corridor would benefit from revitalization to attract businesses to its larger, currently vacant sites. Unlike the smaller parcels downtown, these sites can accommodate space-intensive uses, vehicle-oriented businesses, and operations that rely on frequent deliveries, such as grocery stores.

To support new development, the corridor should provide visitor-friendly amenities. Underutilized lots could be adapted for RV parking near key destinations like grocery stores, restaurants, and tourist stops. The corridor is also well-suited for electric vehicle (EV) fast-charging stations which serve travelers and residents. EV charging stations also benefit local businesses by encouraging visitors to spend 30-60 minutes shopping or dining while

their vehicle charges. EV fast charging may be a competitive development for the City, as there are no charging locations north of Bay City along I-75 until Grayling, about 90 miles away (refer to the map below).

In combination with business development, investments in wayfinding can further the corridor’s role as a gateway to the City of Pinconning. Signage can direct visitors to landmarks, attractions, and businesses both along M-13 and within the broader community. An alternative option is an information center or kiosk—a small, visible roadside stop with parking, maps, event details, local business promotions, and similar materials.

Finally, the corridor presents opportunities for beautification and branding. With existing sidewalks, lighting, and other decorative elements already in place, the addition of branded light pole banners and other placemaking features can reinforce Pinconning’s unique character and strengthen its identity as a welcoming destination.

### 3. North Street Property

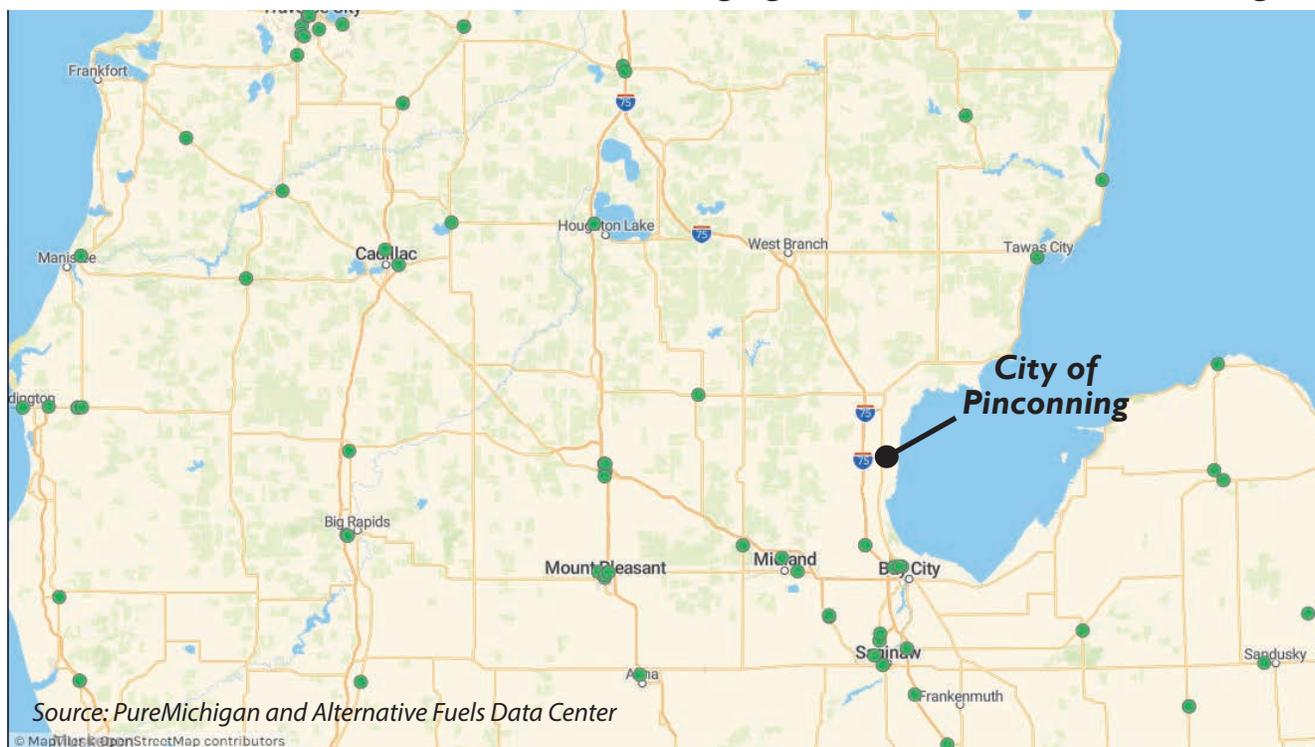
The North Street Property is located on the north side of town and is made up of 2 parcels that are approximately 6 acres. One parcel is undeveloped with 4.8 acres. The site is primarily residential with both single family homes and the Pinconning Senior Apartments. It is also adjacent to the railroad.

#### *Redevelopment Opportunities*

It is recommended that site remain a residential land use, but it has the potential to accommodate a variety of residential dwelling types. These dwelling types may include missing middle type housing (lower density multi-family housing). This may include duplexes, triplexes, quadplexes, townhouses, and/or cottage courts. In addition to residential dwelling types, this would also appropriately include child care facilities.

The scale of development depends on the accessibility and capacity of public sewer and water systems to support it. In addition to the limitations of sewer and water services, the scale of the development should match or enhance the existing character of the surrounding neighborhood.

*Electric Vehicle Direct Current (DC) Fast Charging Stations in Mid/Central Michigan*



Residential developments should evolve to meet the needs of the community, particularly in light of the growing number of small households and shifting demographic trends. Housing options should accommodate young single adults, childless married couples, small families, and a significant proportion of aging individuals. Characteristics of these units should include affordability, appropriately sized smaller housing units, and adaptability to age in place. Additionally, new developments should prioritize high-quality construction and energy efficiency to ensure long term affordability for residents.

#### 4. Water Street Property

This priority redevelopment site is made up of one large parcel which is 12.7 acres. This site currently hosts a commercial use, a large parking lot, a baseball field, and wooded area. The site is located at the northeast end of the City, and is surrounded by residential homes and a banquet hall.

##### *Redevelopment Opportunities*

This site is a likely opportunity for senior housing development, particularly since the Pinconning Senior Apartments are located nearby. Additional senior housing and/or senior care facilities could create a network of shared resources, programs, and community service connections that enhance residents' quality of life. Additionally, the existing parking lot can easily be reused and the green space allows for building expansion or can be used for outdoor walking trails and open space. Other land use options include multiple-family residential apartments, child care facilities, semi-public uses, office space, or small workshops (maker-spaces for craftspersons).

#### 5. East Pinconning Road Industrial Site

The East Pinconning Road Industrial site is located on the east of the City. At approximately 13.8 acres in size, the site currently features a large,

unoccupied industrial building. The existing site includes a large parking lot and location for large deliveries. The current building is a combination of one and two stories and is surrounded by residential land uses with a light industrial land use directly to the east of the property.

##### *Redevelopment Opportunities*

In the short term, the existing industrial buildings could be utilized for storage, warehousing, and light industrial uses. However, in the long-term, this site is recommended to be repurposed as residential use, potentially supported by small-scale mixed use amenities such as a small cafe, daycare, or local services. The large site provides flexibility for redevelopment into a mix of residential uses or by adapting the existing building into apartments. If the building were demolished, the site could include a mix of small single family homes, cottage court style apartments, or townhouses.

#### 6. Rhodes Street Property

The Rhodes Street Property is located in southeast Pinconning. It is made up of one parcel that is 2.1 acres. The current site is made up of large lawn open space, parking lot, and an office space. The area is surrounded by single family homes.

##### *Redevelopment Opportunities*

This property is a candidate for mixed-use redevelopment featuring a combination of residential use and limited commercial use.

In a mixed use scenario that includes both residential and commercial, the site could accommodate first floor commercial and second floor residential, or a live-work development. Live-work developments incorporate opportunities for small businesses to work in creative industries, freelance workers, small retail space, or service oriented businesses. This site could also accommodate child care facilities, which merge the character of a neighborhood while also meeting the needs of neighborhood's families.

The site could potentially accommodate multiple small businesses. This could include small retail, shared workspace (office or workshop), small workshops (maker-spaces for craftspersons), or business incubator space. This model is successful when there is cohesion of business types, shared spaces, and a collaborative environment. Mixed used local commercial spaces benefit the community by providing smaller and more affordable spaces for small businesses, opportunities for self-employment, and innovation.

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# Implementation Strategy

The objective of the Master Plan is to provide the guidelines through which the City can improve and operate. A plan is only valuable to the community when it is used to guide decisions and operations.

Implementing the Master Plan starts with putting the right tools in place including up-to-date ordinances, practical planning techniques, and a strong public information program that helps residents understand the plan's goals and benefits. To ensure the plan remains responsive and effective, the City should regularly evaluate new data and revisit plan elements as conditions evolve.

Moving forward, the City can continue to strengthen zoning regulations, enhance code enforcement, and establish a capital improvements plan that aligns with the vision and strategies that shaped the Master Plan. Ultimately, the plan serves as a road map for action, offering clear strategies, priority projects, and targeted programs that will help the community reach its long-term goals. This section outlines the steps needed to turn the plan's vision into meaningful, on-the-ground results.



Bay County Pinconning Branch Library  
Source: Wade Trim

## Tenants of Successful Implementation

The feedback gathered during this planning process helped shape the community's vision for the future. To make that vision a reality, ongoing community involvement, support, and leadership are essential.

### Commitment

Strong, committed leadership is the foundation of successful plan implementation. While elected and appointed officials will guide the process, support from City staff, local organizations, and community leaders is also critical.

But commitment extends beyond City Hall. Residents, business owners, developers, and property owners all play a role in working toward a shared vision for Pinconning's future.

### Using the Plan for Development Decisions

This Master Plan is meant to be a practical, everyday tool. It should be used consistently when making decisions that shape the City's future, whether those decisions involve public investments or private development. Developers, businesses, and landowners should use the plan as a guide to ensure projects support the community's long-term goals and stability.

### Role of the Planning Commission

The Planning Commission advises City Council and City administration on planning and development matters. This role does not end once the Master Plan is adopted.

Planning is ongoing as conditions change, new opportunities arise, and challenges evolve. To stay current, the plan should be reviewed at least every five as required by the Planning Enabling Act. The Planning Commission or designated committees

may also create more detailed sub-area or topic-specific plans when needed.

Each year, the Planning Commission should create or update an annual work plan based on the recommendations in the Master Plan.

### Coordination Between Boards and Commissions

A number of City bodies play important roles in implementing the plan, including City Council, the Planning Commission, the Zoning Board of Appeals, and the Downtown Development Authority. To ensure everyone is working toward the same goals, these groups should meet periodically to discuss priorities, coordinate schedules, and avoid duplication of efforts.

### Role of the Downtown Development Authority

The Downtown Development Authority (DDA) functions as a key development partner for the City, not just a funding source. The DDA can encourage private investment through its ability to capture and reinvest tax increment revenue. In many cases, these investments make projects financially feasible, ultimately supporting reinvestment and long-term tax growth in the City.

### Capital Improvement Program

The City should continue to maintain an up-to-date Capital Improvement Plan (CIP). The CIP helps evaluate, prioritize, and finance public improvements in a systematic way. It serves as an important tool for City Council as it reviews proposed projects and coordinates their timing, location, and funding.

The Planning Commission’s role in this process is to identify projects that support the Master Plan, review submitted materials, and work with financial staff to prepare information for Council decisions.

## Public Understanding and Support

Community participation and public understanding are essential to any successful plan. Without broad support, long-range initiatives can stall, whether due to failed bond proposals, lack of political support, or public resistance to zoning or infrastructure decisions.

To build and maintain support, the City should clearly communicate the purpose of the plan and invite residents to take part in the planning process. Public education can take many forms, such as presentations, community meetings, local news articles, or easy-to-understand plan summaries.

Active participation in civic groups and community discussions also helps strengthen involvement and ensures the planning process reflects the community’s priorities.

## Programs and Funding

Successfully putting this plan into action will depend on the City’s ability to secure the right funding at the right time. In addition to the general fund, millage proposals, and other traditional tools, the City can also pursue a variety of state, federal, and regional grant programs.

Many of these programs have supported Pinconning in the past, and continuing to use them, along with exploring new opportunities, will help the City move projects forward, reduce the burden on local taxpayers, and make the most of available resources.

## Housing Action Plan

### Local Housing Strategies

Building upon the state and regional housing strategies, a series of local housing strategies have been established for Pinconning:

#### *New Housing Development Strategies:*

1. Promote higher density residential use in areas identified on the Future Land Use Map and which are adequately served by public utilities to reduce urban sprawl and random development.
2. Actively market potential sites for new housing, particularly missing middle housing types (such as small-lot single-family, duplexes, and townhomes) and senior housing (such as active lifestyle developments and residential care facilities).
3. Coordinate with regional and state agencies to promote programs and initiatives that increase housing affordability and/or reduce barriers for persons who are struggling to afford housing.

#### *Sustainable Housing Development Strategies:*

1. Balance housing development and community needs with environmental conservation by reducing sprawl through concentrated and connected growth.
2. Limit fragmentation of habitat corridors, such as along water courses, hedgerows, and fence rows.
3. Promote healthy quality of life through development that incorporates and/or connects to natural and recreational areas.
4. Ensure that new residential developments appropriately manage the quantity and quality of storm water.

## *Housing Rehabilitation and Preservation Strategies:*

1. Work to rehabilitate and preserve the existing housing stock while enforcing reasonable housing, rental, and maintenance codes to ensure the housing stock remains resilient and high quality.
2. Develop and utilize contemporary design standards and review procedures which will encourage developers to employ innovative design techniques on their building projects.
3. Improve the quality and health of existing rental units through regular maintenance checks and updates.

## **Overcoming Redevelopment Challenges**

Site redevelopment involves several challenges that are not typically encountered in new construction on undeveloped land. The following is a list of issues often associated with site redevelopment projects, such as Pinconning's six priority redevelopment sites:

- Limited site size and/or lack of control over property ownership
- High costs related to rehabilitating existing buildings, especially if they are in poor condition
- Potential environmental contamination or incompatible previous uses, which may require remediation
- Zoning designations or requirements that can restrict alternative redevelopment concepts
- Need for additional parking without sufficient on-site space
- Public water and/or sewer capacity limitations

The City, with participation from both private and public partners, has resources available to address these challenges. The following strategies are proposed to help the City respond to common redevelopment concerns.

### *1. Market redevelopment sites and solicit developers*

- Communicate the vision for each priority redevelopment site. The redevelopment opportunities outlined in this Master Plan serve as initial options, but further site investigation may be required, and the City might consider preparing concept sketches for marketing use.
- Post business information packets on the City's website, including demographics, available incentives, and testimonials from current business owners in the City.
- Collaborate with local partners (DDA, County, MEDC, etc.) to promote the vision.
- List sites on online databases such as Zoom Prospector, OppSites, and the MEDC Real Estate Database.

### *2. Reduce excessive zoning barriers*

- Proactively rezone priority redevelopment sites to districts that support the intended projects.
- Develop and adopt a new mixed-use zoning district to accommodate innovative mixed-use redevelopment proposals.

### *3. Incentivize redevelopment*

- Develop incentives to show the City's participation in redevelopment for certain types of projects. Possible City incentives include tax abatements, DDA signage and facade improvement programs, and DDA-funded capital improvements.

- Evaluate the feasibility of a new DDA program to provide gap financing for investment projects using project-specific tax increment financing.
- Compile information on available external funding resources and facilitate connections between property owners and funding agencies, such as MEDC and MEGLE.

## Housing Assistance Programs

The City of Pinconning should support and build awareness of various housing assistance programs, connecting community members to appropriate resources. The following is a listing of currently available housing assistance programs, though it is not an exhaustive list. This Master Plan recommends that the City continue to seek additional assistance from a variety of federal, state, local and private programs.

- **Fair Housing Act.** Education around the Fair Housing Act promotes inclusivity and prevents housing discrimination. The US Department of Housing and Urban Development’s website provides a full overview of the Act.
- **Mid Michigan Community Action (MMCA).** The MMCA offers several resources for current and future homeowners. The resources include:
  - Foreclosure counseling
  - Homebuyer education and counseling
  - Financial capability workshops
  - Weatherization programs
  - Home repair assistance
- **Weatherization Assistance Program.** This program is administered by the Michigan Department of Health and Human Services. The program provides energy conservation and related health and safety

services for eligible low-income households at no cost to the resident.

- **Home Energy Loan Program.** Operated by Michigan Saves, it provides loans for energy efficiency and renewable energy improvements. Homeowners, including those with secondary homes or 1-4 unit properties with at least one owner-occupied unit, may qualify for a list of approved improvements. These improvements include new windows and doors, air conditioners or furnaces, and even some appliances.
- **Home Preservation Program.** Michigan Habitat for Humanity offers home repairs for low-income homeowners who need help with home maintenance as a result of either physical or financial hardship. In some cases, an affordable loan is made to the homeowner, and their payments are then placed in a revolving fund used to fund other Home Preservation repairs.
- **Single Family Home Ownership Loan.** A USDA program to provide safe, well-built affordable homes for rural Americans. Families and individuals in rural areas and communities of 20,000 or less population with qualifying incomes are able to use this program to buy, build, improve, repair or rehabilitate rural homes as a permanent residence.
- **Predevelopment Loan Program.** The Michigan Historic Preservation Network (MHPN) sponsors the loan program to provide aid to projects rehabilitating historic buildings. It is meant to cover the third-party costs of starting a preservation project. This loan is not only reserved for housing, and is eligible for non-profit organizations and for-profit groups.

- **Intervention Loan Program.** The MHPN also provides financial support to historic building repairs. This is meant to provide to support comprehensive efforts to rehabilitate the building. This loan is eligible for non-profits, municipalities, downtown development authorities, land banks, community development corporations, and religious groups.
- **Michigan Lead Safe Home Program.** The Michigan Department of Health and Human Services helps renters and homeowners find, fix, and reduce exposure to lead in paint, dust, soil, and drinking water. Additionally, the Lead Prevention Fund helps qualifying homeowners cover 50% of the cost of lead abatement project.
- **Property Improvement Program.** A Michigan State Housing Development Authority program to assist qualified homeowners make repairs and improvements to their primary residences.
- **Single Family Housing Repair Loans and Grants.** The U.S. Department of Agriculture sponsors the Section 504 Home Repair Program. This program provides loans to very-low-income homeowners to repair or improve their homes. Additionally, the program can provide grants to elderly very-low income homeowners to remove health and safety hazards.

## Zoning Plan

According to section 2(d) of the Michigan Planning Enabling Act, PA 33 of 2008, the Master Plan shall include a “Zoning Plan” depicting the various zoning districts and their use, as well as standards for height, bulk, location, and use of building and premises. The zoning plan serves as the link between the Master Plan and the Zoning Ordinance, ensures consistency between the two documents, and guides the Planning Commission in what to consider updating in the Zoning Ordinance.

This Master Plan has established a total of 9 future land use classifications (see the Future Land Use Map and Chapter 8). These future land use classifications help spatially guide the future vision for development in the City.

The presently adopted City of Pinconning Zoning Ordinance has established a total of 8 zoning district designations and one overlay zone, as follows:

- R-1, Low Density Residential District
- R-2, Medium Density Residential District
- R-3, Multiple-Family Residential District
- MHP, Manufactured Home Park District
- CC, Community Center Business District
- GB, General Business District
- LI, Light Industrial District
- GI General Industrial District
- M-13 Corridor Overlay Zone

**Table 16** highlights how each of the 9 future land use classifications are intended to be accomplished through existing zoning district designations.

**Table 17** highlights the allowable residential types for each of the existing zoning districts. This includes principal permitted uses and special land uses (which are subject to review by the Planning Commission).

*Table 16. Relationship between the Future Land Use Classifications and Zoning Districts*

Future Land Use Classification	Current Zoning Districts
Single-Family Residential	R-1, Low Density Residential District
Historic/Core Residential	R-2, Medium Density Residential District
Mobile/Manufactured Home Park	MHP, Manufactured Home Park District
Local Commercial	n/a - Consider developing a new local commercial district
Corridor Mixed Use	GB, General Business District and M-13 Corridor Overlay Zone
Historic Downtown	CC, Community Center Business District
Mixed Use	n/a - Consider developing a new mixed-use district
Public/Recreation/Conservation	n/a - Most zoning districts allow public and semi-public uses
Light Industrial	LI, Light Industrial District; Consider eliminating the GI, General Industrial District

Source: City of Pinconning Zoning Ordinance, Wade Trim Analysis, 2025

## Zoning Ordinance Amendment Recommendations

In order to implement the recommendations of this Master Plan, amendments to the City of Pinconning Zoning Ordinance are advisable. Soon after adoption of this Master Plan, it is recommended that the City proceed with a detailed zoning review (“audit”) of the Zoning Ordinance to outline detailed changes necessary. Below is a summary of major zoning ordinance amendments that the City should consider:

1. Conduct a general review of the zoning ordinance for organization, formatting, user-friendliness, outdated language, errors, inconsistencies, and to address contemporary land use issues.
2. Streamline the zoning ordinance to simplify the development of residential uses that would encourage new housing development and housing type diversity.
3. Review and amend the R-2 District to ensure that a greater variety of residential land uses are allowed, consistent with the description of the Historic/Core Residential future land use classification. This should specifically include an allowance for duplexes and other attached housing types.
4. Amend the zoning ordinance to create a new zoning district to align with the Mixed Use future land use classification. Ensure that the new district provides flexibility and ease for developing a planned combination of residential, institutional, and business uses that would remain compatible with surrounding neighborhoods.
5. Review and amend the Planned Residential Development (PRD) option to allow both residential and non-residential uses as a strategy to accommodate flexible, mixed use development. Additionally, consider allowing the PRD option in more residential districts, particularly the R-2 District.

*Table 17. Allowed Residential Uses by Zoning District, 2025*

Residential Uses	Zoning Districts					General Business & Light Industrial Districts
	Low Density Residential (R-1)	Medium Density Residential (R-2)	Multiple-Family Residential (R-3)	Manufactured Home Park (MHP)	Community Center District	
One Family Detached	P	P	P			
Two-Family Dwellings			P			
Attached Residential/ Townhouses						
Multiple Family Dwelling Units			P		P	
Manufactured home parks				P		
Home occupations	S	S	S		P	
Boarding House			P			
Convalescent homes			S			P
Mixed use (i.e. commercial and residential)					P	S

Key

*P = Principal Permitted Use; S = Special Land Use*

*Source: City of Pinconning Zoning Ordinance, Wade Trim Analysis, 2025*

6. Review and consider needed amendments to the CC District pertaining to permitted uses and development standards to allow for a dynamic mix of uses within a traditional downtown context.
7. Review and update the zoning ordinance’s design standards to ensure attractive and high-quality development throughout the city. Specific attention should be paid to development and redevelopment within mixed-use and commercial districts.
8. Review and amend the permitted and special permitted uses of each zoning district to ensure the zoning ordinance allows contemporary use types such as breweries, wineries, makerspaces, and business incubators.
9. Review the off-street parking and loading requirements to consider reduction in off-street parking in order to gain community benefits of reduced development costs, increased greenspace, enhanced stormwater control, and improved water quality.
10. Review and amend the signs article to ensure content neutrality and clear and objective standards.
11. Review the zoning ordinance and consider amendments that incentivize or require buffers around important natural features, including woodlands, wetlands, ponds, streams and drains.

Finally, after adoption of the Master Plan, it is recommended that the Planning Commission examine the currently adopted City of Pinconning Zoning Map in light of the new Future Land Use Map. The Planning Commission may consider proactive changes to the Zoning Map upon adoption of this Master Plan. However, the Planning Commission is not obligated to amend the Zoning Map and may instead choose to allow private property owners, over time, to petition the City for zoning district changes which the Planning Commission may approve if such changes are consistent with the Master Plan.

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