City of Coldwater Master Plan

ADOPTED [MONTH] 2026



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CHAPTER 1

Introduction



Welcome to the 2026 Master Plan!

The City of Coldwater is a vibrant community steeped in history and rich in cultural, social, and natural resources. From its historic downtown and established neighborhoods to its parks, lakes, cultural institutions, and local businesses, Coldwater offers a quality of life rooted in small-town character while functioning as an important economic and civic center for the surrounding region. Serving as the County Seat of Branch County, Coldwater is a regional hub for healthcare, cultural events, and job opportunities.

As one of the fastest growing communities in Michigan, Coldwater has experienced significant change since its previous Master Plan was adopted in 2017. Over the last decade, the population has grown by nearly 15 percent, major employers have moved to the area, new businesses have opened, housing complexes have been constructed, and streets and parks have been refreshed and reimagined.

Against this backdrop of positive change, however, challenges exist such as rising housing costs, an aging population, concerns about traffic and safety, and integrating new residents into the community. Residents are worried about the cost of living, the lack of affordable housing and high-wage jobs; business owners are concerned about attracting a talented workforce when there is insufficient housing or a lack of amenities.

While these are issues shared by many communities in Michigan and throughout the country, they are felt locally. As such, the City of Coldwater Master Plan outlines a strategy to address these issues in the ways that are available to a local government. Although the Master Plan cannot solve all of these issues, it can influence the policies that City government employs to make tangible, meaningful change to improve quality of life for the residents of Coldwater.

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What Is a Master Plan?

In Michigan, a Master Plan serves as a community's policy guide for the future, providing a long-range vision for land use, infrastructure, and economic development. Governed by the Michigan Planning Enabling Act (PA 33 of 2008), this document translates a community's values into policy goals and projects to be achieved over the next 10 to 20 years. The Master Plan acts as the reference guide for the Planning Commission and City Council as they make land use decisions. While the Master Plan is not the law, the Plan must serve as the basis for the zoning laws of a community.

Why Is a New Master Plan Needed?

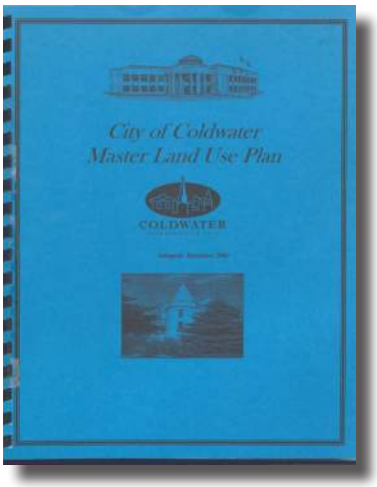
Michigan law requires a Master Plan to be reviewed every five years to determine whether its policy direction is still relevant and desired. While many aspects of life in Coldwater remain unchanged from the time the last Master Plan was adopted in 2017, there has been significant change over that time period. These changes, including the new realities of the post-pandemic information age, an aging population, and the tension in attracting the next generation of Coldwater residents, necessitate an updated Master Plan. As the previous Master Plan stated, "decision-making at many levels is what fuels community change." With this in mind, it is important that decisions are made with accurate, up-to-date information that are reflective of the community's values.

The Master Plan is also a vehicle for attracting resources from state, federal, and other funding sources. The policies in a Master Plan represent the will of the community. Potential funders have to be sure that the local legislative body is pursuing goals that are aligned with community desires. As the Master Plan goes through a formal planning and adoption process with a requirement for community engagement, the priorities communicated in the Master Plan wear that stamp of approval.

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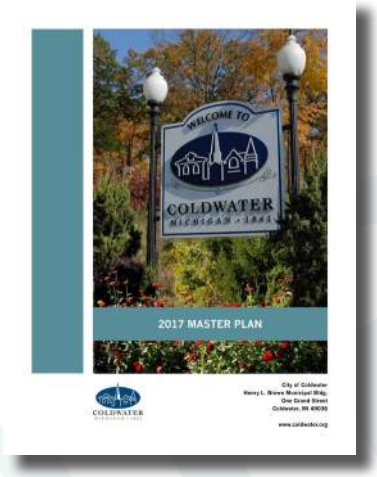
Building Upon Past Plans

This new Master Plan for Coldwater builds upon the community's previous Master Plans developed in 2017 and 2002. While some aspects of the community have evolved significantly over the decades, there have also been considerable changes that are captured in this section. Other relevant plans are also summarized here.



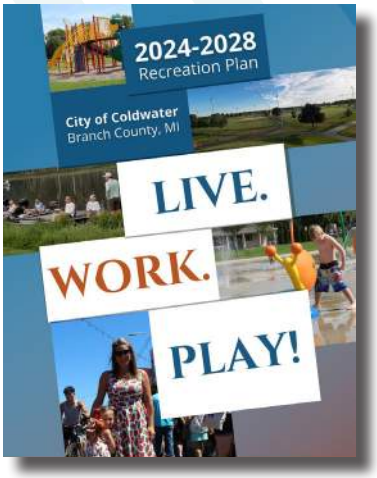
2002 Master Plan

The 2002 Master Plan was adopted at a pivotal time in Coldwater's history, as changing employment sectors in Coldwater resulted in a greater share of the community's tax base coming from industrial and commercial land uses. Commercial development near I-69 and the construction of both the Walmart Distribution Center and the Asama manufacturing facility contributed to the community's growth.



2017 Master Plan

The 2017 Master Plan continued to prioritize investment in growing jobs, particularly in the industrial and agricultural sectors. Other plan priorities included adding housing, building a non-motorized transportation network, and targeting key sites for redevelopment such as Fairview Plaza.



2024-28 Parks and Recreation Master Plan

Also considered in the development of this Plan was the latest Parks and Recreation Plan. The parks, recreation and aquatic centers, lakes, and rivers in Coldwater are highly valued by the community. Relevant goals in the Parks and Recreation Plan that are echoed in this Master Plan include expanding access to the Sauk River and improving the accessibility of parks through improved wayfinding signage and pedestrian/bike connections.

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Plan Overview

The Plan that follows will outline existing conditions and trends in Coldwater from a demographic and land use perspective, serving as the quantitative basis for land use and development goals (Chapter 2). An overview of the community and stakeholder engagement process will then be provided, highlighting the methods used to gather input from the community and the high-level findings of each touchpoint of engagement (Chapter 3). Tying together demographic, existing conditions, and qualitative data, seven key goals have been formulated for Coldwater to prioritize over the next 20 years, with corresponding objectives to see them through (Chapter 4). The geographic representation of the land use vision for Coldwater is then shared, linking existing land use to future land use and the types of building and street design features that are appropriate to each (Chapter 5). Lastly, the goals and objectives are broken down into action items with responsible parties and timelines for implementation. Recommendations for amending the Zoning Ordinance to implement the Master Plan are also shared in this final chapter (Chapter 6).

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CHAPTER 2

Coldwater Today



Understanding Coldwater's existing conditions—whether the population is growing or shrinking, the types of households and housing types people live in, the major employment sectors—all of these are important in planning for Coldwater's future.

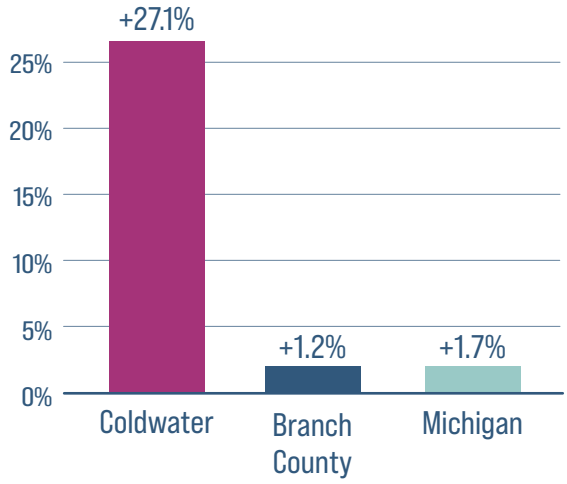
In the chapter that follows, a detailed demographic analysis highlights salient characteristics and trends in Coldwater's population and housing stock. An analysis of vacant land, sensitive natural features, commuting patterns, traffic volumes and crashes, and other data add to the holistic view of what life is like in Coldwater today. Using these insights, Coldwater can plan for housing, mobility, economic development, and infrastructure needs more thoughtfully.

Population

Coldwater has more residents than ever before, recording 13,847 people in the latest figures from the U.S. Census Bureau. This represents a recovery from a dip in population between 2000 and 2015. Since 2015, the city has gained a few thousand more residents and surpassed the previous peak in 2000 of 12,697.

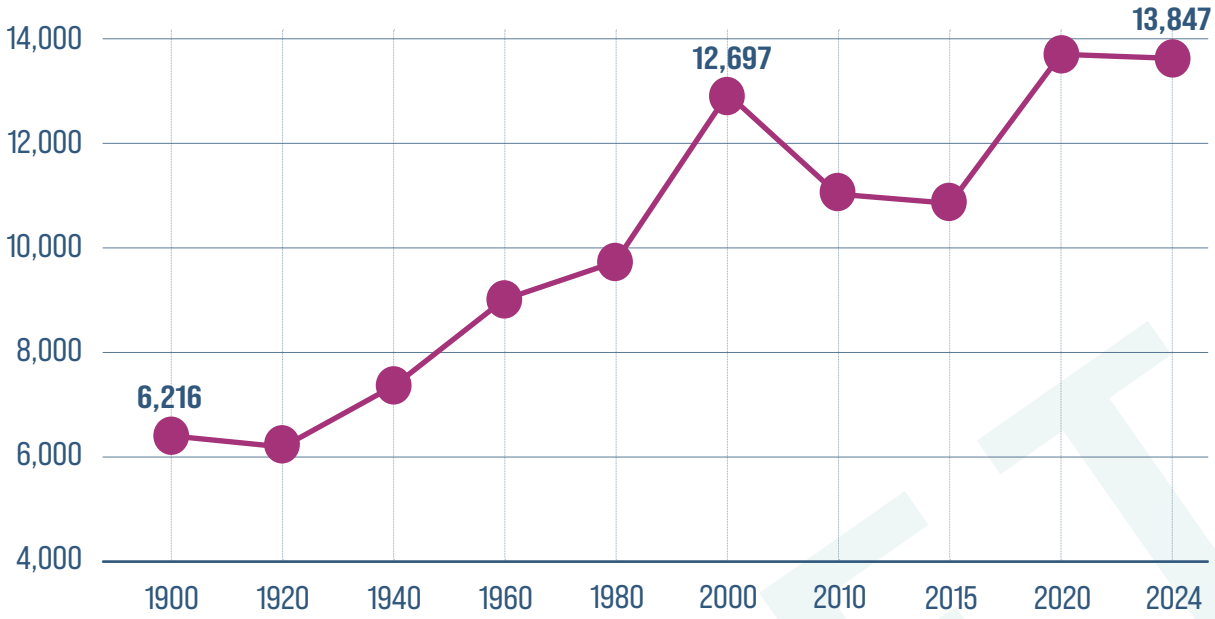
Between 2013 and 2023, Coldwater's population grew by 27.1 percent, from 10,896 to 13,847. Over the same period, Branch County grew by just 1.2 percent.

Change in Population, 2013-2023



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Historical Population, Coldwater 1900-2023



One notable clarification to make regarding the population growth in Coldwater is that between the years of 2013 and 2023, the population of the Lakeland Correctional Facility changed from being counted as part of Coldwater Township to the City of Coldwater. People living in a correctional facility are an example of those living in "group quarters." According to the U.S. Census Bureau, people counted in the group quarters category reside in facilities that provide housing, such as nursing homes and correctional institutions.

When considering the population of the City of Coldwater excluding those living in group quarters, the population of Coldwater in 2023 was 12,080. This represents an increase of 14.5 percent from the population in 2013 of 10,548. Compared to population growth at the county and state level, this is still a significant metric - Coldwater grew approximately twelve times as much as Branch County and nine times as much as the State of Michigan, when considering percentages.

POPULATION	2013	2023	CHANGE
Coldwater	10,896	13,847	27.1%
Branch County	44,398	44,914	1.2%
Michigan	9,886,095	10,051,595	1.7%

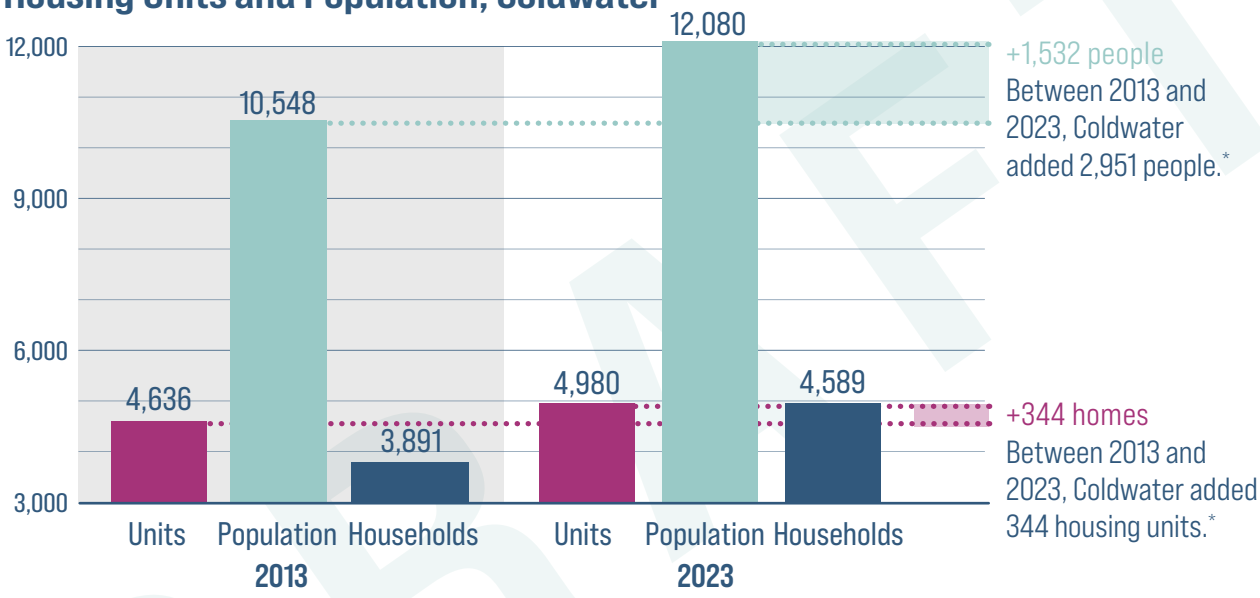
Population includes population in group quarters.
Source: American Community Survey 2017 and 2023 (5-Year Estimates), U.S. Census Bureau

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Housing Stock and Households

Between 2013 and 2023, Coldwater added 344 housing units*, an increase of 7.42 percent. This is a significant rate when compared to an increase of only 0.72 percent for Branch County and 1.55 percent for Michigan. Despite adding housing units, the number of vacant units in Coldwater declined between these years, from 745 in 2013 to 391 in 2023. The rate of household growth in Coldwater has surpassed both the rate of increase in housing units and population. From 2013 to 2023, the number of households in Coldwater increased from 3,891 to 4,589. This represents an increase of roughly 18 percent over the past decade. When contrasted against a 7.42 percent increase in housing units, the need for more homes to satisfy the demand of new households becomes clear.

Housing Units and Population, Coldwater



*Population not in group quarters; occupied housing units

WHAT IS "POPULATION IN GROUP QUARTERS"?

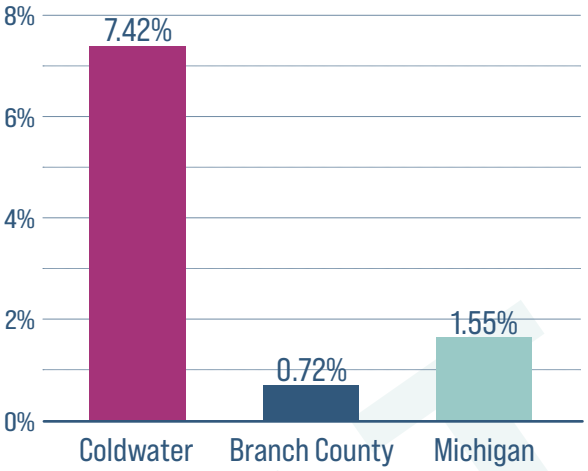
A group quarters (or GQ) is a place where people live or stay in a group living arrangement that is owned or managed by an entity or organization providing housing or other services for their residents. These other services may include custodial or medical care as well as other types of assistance. Residency is commonly restricted to those receiving the services. This includes people who lived in places such as college student housing, residential treatment centers, nursing facilities, group homes, correctional facilities, and workers' dormitories.

Source: Durante, et al. 2020 Census Operational Assessment Report: Group Quarters. U.S. Census Bureau. September 30, 2025. https://www.census.gov/programs-surveys/decennial-census/decade/2020/planning-management/evaluate/eae/2020-operational-assessment-group-quarters.html.

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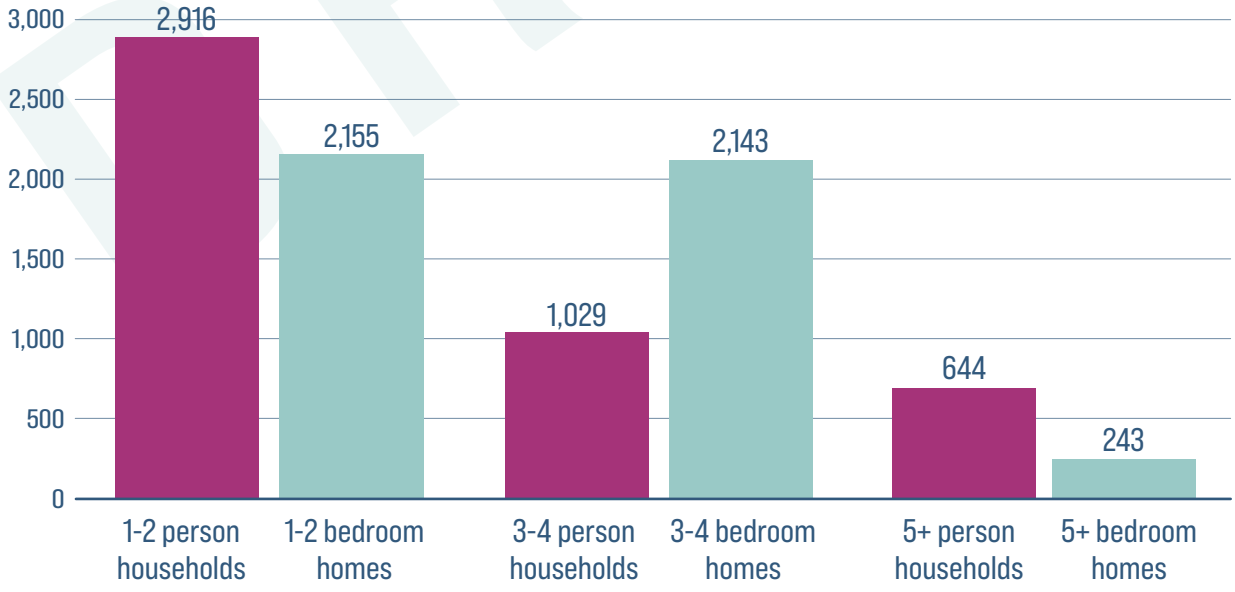
Comparing the housing stock in Coldwater to the number of people in each household helps reveal the balance between physical infrastructure and demographic composition. According to 2023 data, Coldwater had 2,916 households of one or two people and just 2,155 homes of one or two bedrooms (previous page). Conversely, there were 1,029 households of three or four people with more than twice that number of three or four bedroom homes: 2,143. These figures show a significant mismatch between the number of larger homes (with three or four bedrooms) and the number of households with three or four people. With nearly 3,000 households of one or two people, Coldwater might benefit from having more small homes of one or two bedrooms.

Rate of Housing Unit Change 2013-2023



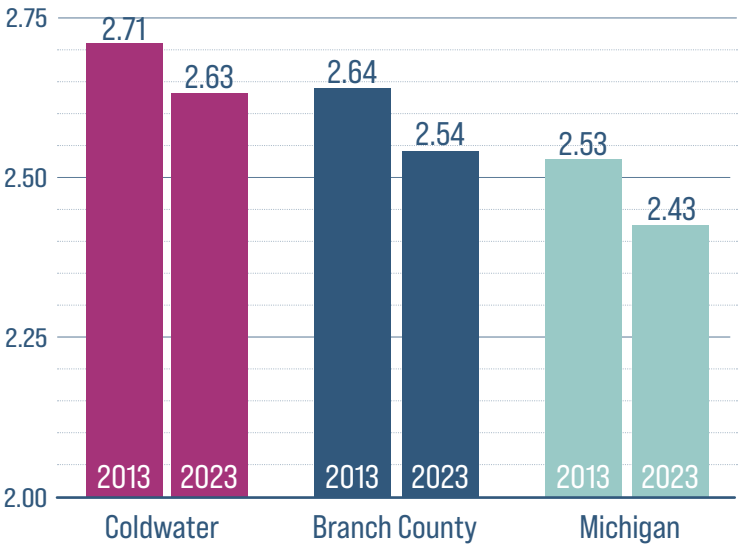
The average household size in Coldwater is 2.63, which is slightly larger than in Branch County. Across the city, county, and state, households are becoming smaller. Roughly 64 percent of households in Coldwater have two or fewer people. However, Coldwater does have a higher share of households of five or more people than in the county or state. In 2023, Coldwater recorded 644 households of five or more people, representing 14 percent of all households in the city. Comparatively, just 10.6 percent of households in Branch County and 8.2 percent of households in Michigan were composed of five or more people.

Household Size vs. Number of Bedrooms Coldwater, 2023



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Average Household Size 2013-2023



Average household size calculated by dividing the total non-group quarter population by the number of occupied housing units.

Household Composition Coldwater, 2023

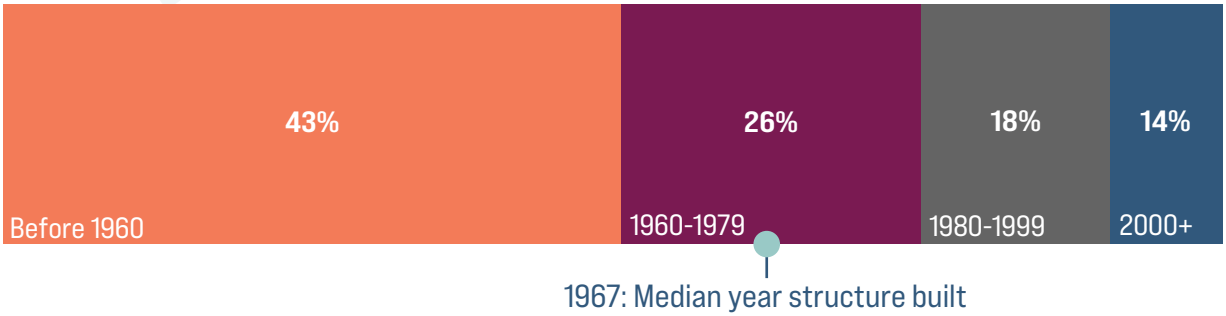


Housing by Number of Bedrooms Coldwater, 2023



The median year of construction of occupied homes in Coldwater is 1967, which puts the average age of occupied homes at 59 years. Almost half, or 43 percent, of occupied homes were built before 1960.

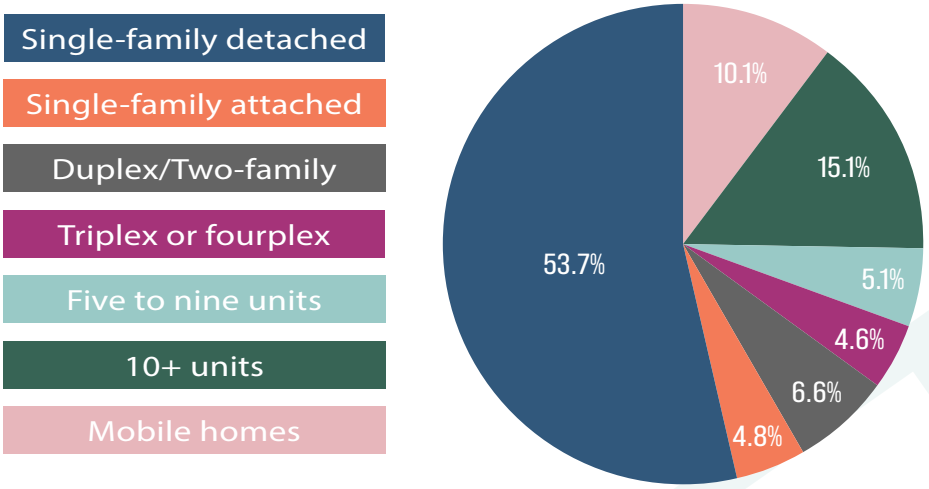
Age of Occupied Housing Coldwater, 2023



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Housing Units by Type Coldwater, 2023

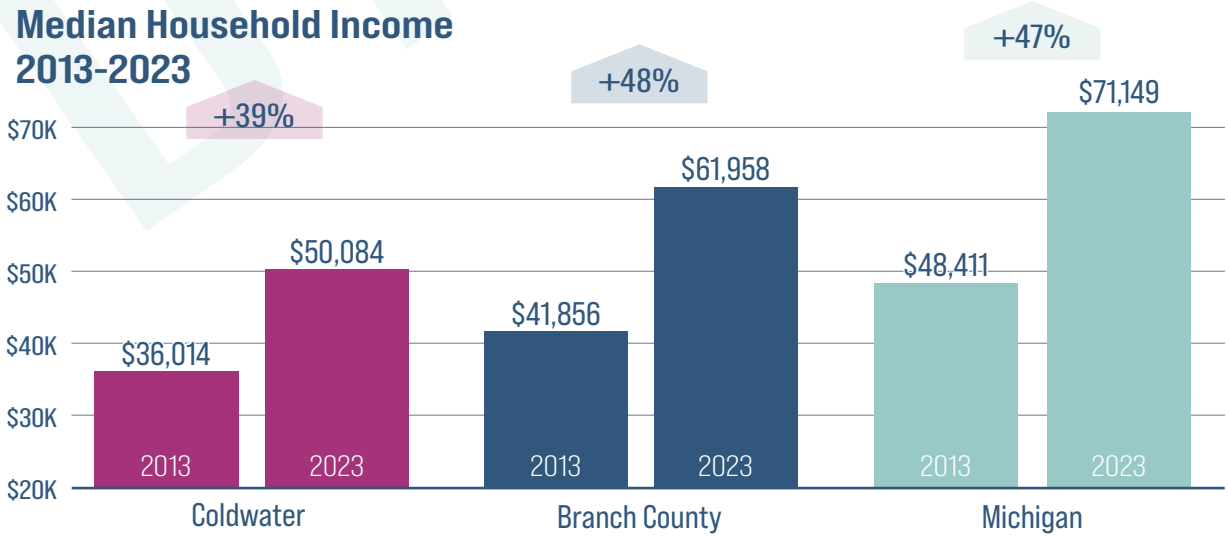
Of the 4,980 housing units in Coldwater, about 54 percent are detached single-family homes. The next largest category of housing is apartments in buildings of ten units or more, at 15.1 percent.



Income

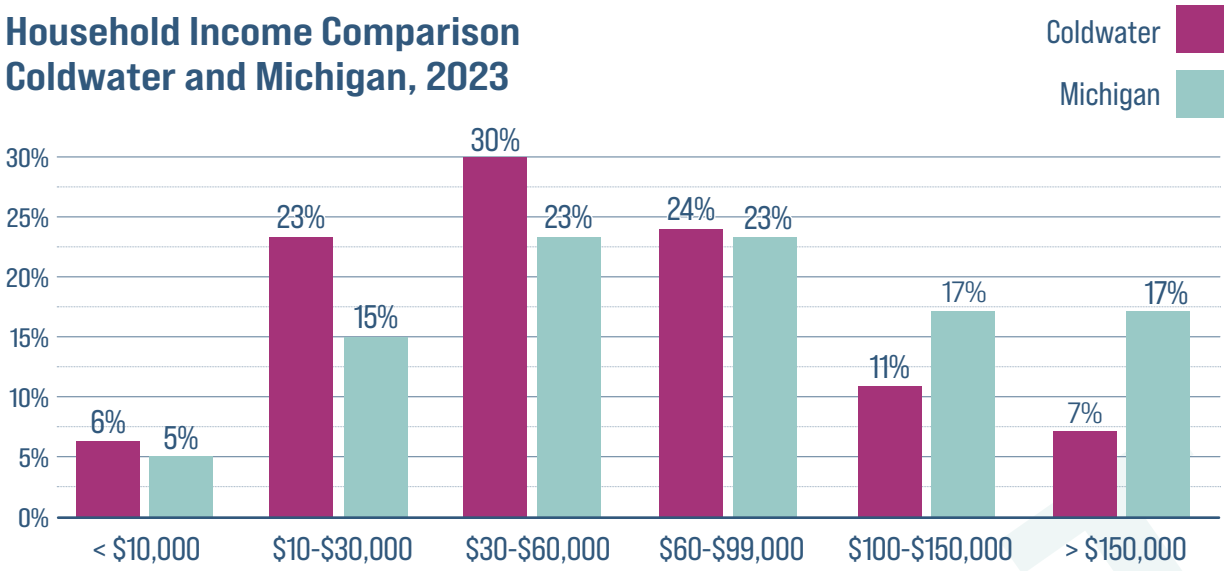
Coldwater's median household income is $50,084, a figure about ten thousand dollars less than Branch County and more than twenty thousand dollars less than the median household income for the state of Michigan. Likewise, median household income grew less in Coldwater between 2013 and 2023 than it did in Branch County and the state overall. Breaking down households by ranges of income earned illustrates that Coldwater has a higher representation of lower-income households than Michigan overall. For example, nearly 23 percent of households in Coldwater earn between $10,000 and $30,000 per year, compared to about 15 percent for Michigan. Similarly, just about 7 percent of Coldwater households earn more than $150,000 annually while about 17 percent of Michigan households exceed this figure. Branch County's median household income of $61,958 places it in 40th place out of Michigan's 83 counties.

Median Household Income 2013-2023



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Household Income Comparison Coldwater and Michigan, 2023

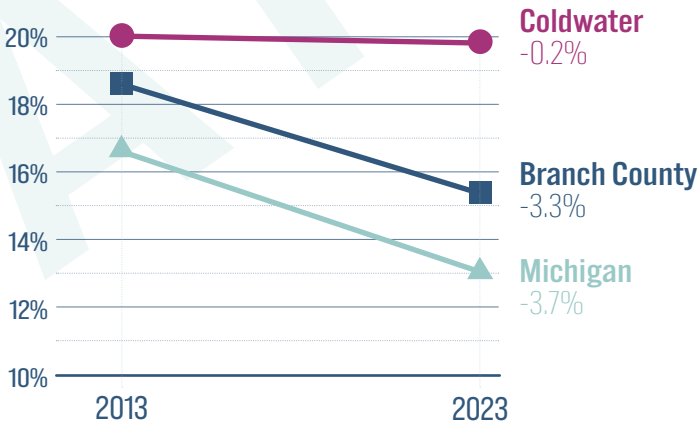


Poverty

Despite growth in the labor force and reductions in unemployment, poverty in Coldwater is higher than in Branch County and the state overall. The poverty rate is typically measured as the rate of individuals with annual incomes below the Federal Poverty Level, which is defined differently based on household size.

The Federal Poverty Level for a single person in 2023, for example, was $15,480. For a household of four people, the poverty level was $31,200. To capture households that are not just impoverished by the technical measure of income but those that are also struggling to make ends meet, a common metric is to measure the households with incomes twice the poverty level—or 200 percent of the Federal Poverty Level. For example, a two-person household at 200 percent of poverty would earn $39,360 per year. Despite being twice the poverty level, this figure is still well below the median annual income for Michigan overall, which was $71,149.

Change in Poverty, 2013-2023



When considering individuals within 200 percent of the federal poverty line, Coldwater demonstrates a significant rate of people who are struggling to make ends meet: more than 50 percent. This compares to just 37.6 percent for Branch County and 29.3 percent for Michigan. Moreover, the poverty rate in Branch County and Michigan declined more significantly between 2013 and 2023 than it did in Coldwater, which only fell by 0.2 percent—effectively remaining unchanged.

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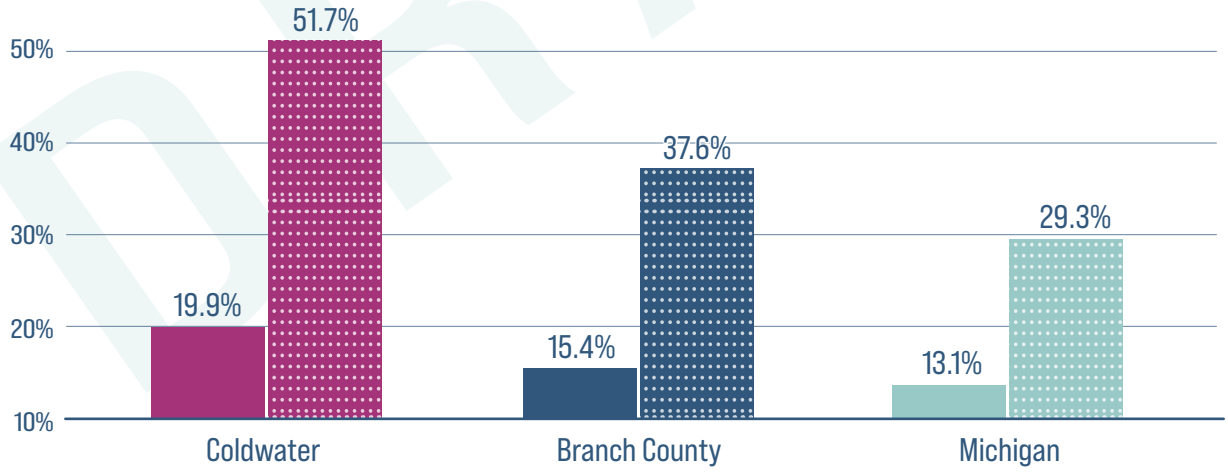
Federal Poverty Levels, 2023

SIZE OF HOUSEHOLD	FEDERAL POVERTY LEVEL (100%)	200% OF POVERTY LEVEL
One person	$15,480	$30,960
Two people	$19,680	$39,360
Three people	$24,230	$48,460
Four people	$31,200	$62,400
Five people	$36,990	$73,980

ABOUT THE FEDERAL POVERTY LEVEL

The Federal Poverty Level (FPL) is a set of income thresholds used by the U.S. government to measure poverty and determine eligibility for many assistance programs, varying based on household size. Although the basic structure of this measure has remained largely unchanged since the 1960s, it has been incrementally adjusted rather than fully redefined. Today, the federal poverty guidelines are updated annually using changes in the Consumer Price Index to reflect rising costs of living. While 2023 poverty data is shown here to align with the data presented in the plan, federal poverty guidelines for 2026 establish the single-person level at $15,960, rising incrementally with additional household members.

Percentage of Population by Poverty Status, 2023



Source: ACS 2023 (5-Year Estimates, U.S. Census Bureau)

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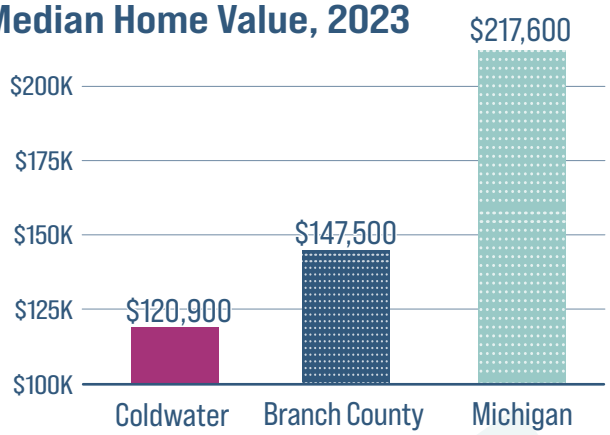
Cost of Housing

According to self-reported figures from the U.S. Census Bureau, the median owner-occupied home value in Coldwater is $26,600 lower than Branch County overall. Despite this difference, market data shows that home values in Coldwater rose faster over the past eight years than in Branch County. The Zillow Home Values Index reported a 56 percent increase in home values in Coldwater, compared to a 51 percent increase in Branch County. Values in both Coldwater and Branch County are considerably lower than the median home value throughout Michigan.

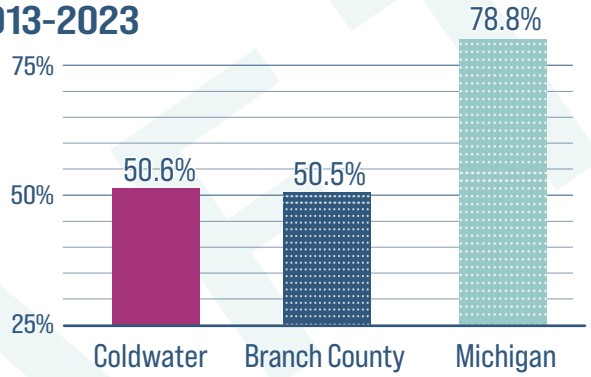
A household is considered to be burdened by the cost of housing when they spend 30 percent or more of their income on shelter.

While home values of owner-occupied homes are lower than typical values in the area and across the state, renters are paying more in Coldwater than Branch County overall (as seen in table on page 17). Similarly, renters are also paying more as a proportion of their annual income than homeowners. This metric, called housing cost burden, helps illustrate differences in the financial burden of paying for housing. In Coldwater, 40 percent of renters spend at least 30 percent of their annual income on rent. This figure is nearly halved for homeowners: only 16 percent of homeowners in Coldwater spend at least 30 percent of their income on housing. One reason that many homeowners spend less of their income on housing than renters is that many households have paid off their home mortgage.

Median Home Value, 2023

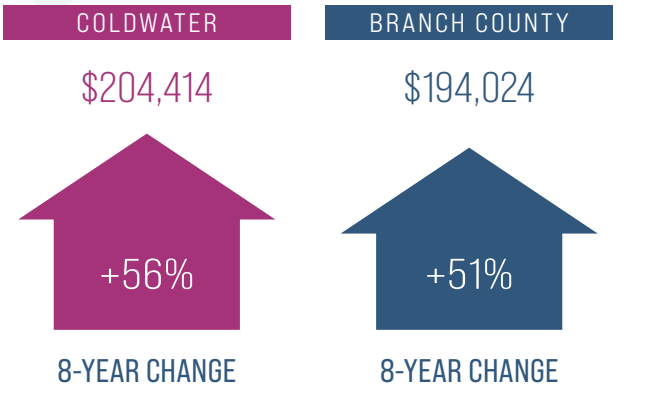


Change in Median Home Value 2013-2023



Source: ACS 2023 (5-Year Estimates, U.S. Census Bureau)

Zillow Home Value Index



*Price change from 2024 to 2025

Source: Zillow.com

The numbers above are from the Zillow Home Value Index (ZHVI), which measures monthly changes in property level estimates and captures both the level and appreciation of home values.

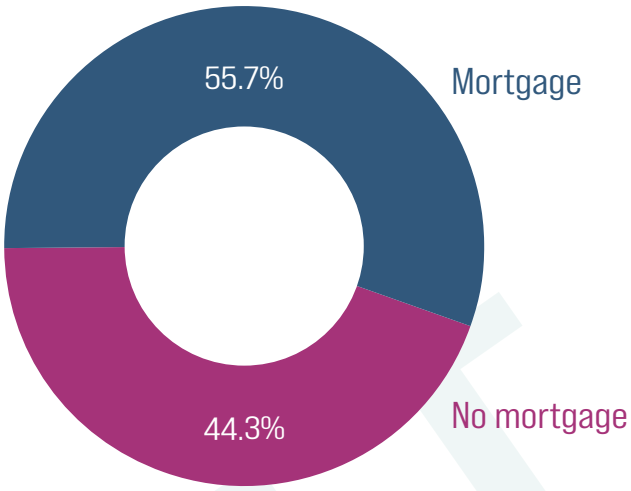
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In Coldwater, 44.3 percent of owner-occupied homes report not having a mortgage. This figure is in line with Branch County (44.1 percent) and Michigan (41.5 percent).

In Branch County overall, 32 percent of renters are paying at least 30 percent of their annual income toward rent, meaning Coldwater rents are particularly high with respect to the income of local renters. While the housing cost burden of renters declined in Coldwater from 2013 to 2023, the median household income of renters is considerably less than homeowners.

In 2023, the median household income for renter-occupied households was $37,384, while that figure was $62,288 for owner-occupied households. Still, a reduction in cost burden for renters is a positive sign.

Owner-Occupied Homes Coldwater, 2023



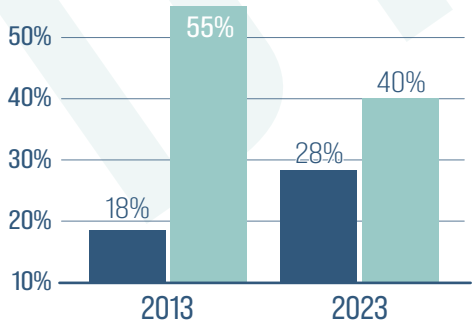
Source: ACS 2023 (5-Year Estimates, U.S. Census Bureau)

Median Gross Rent, 2013-2023

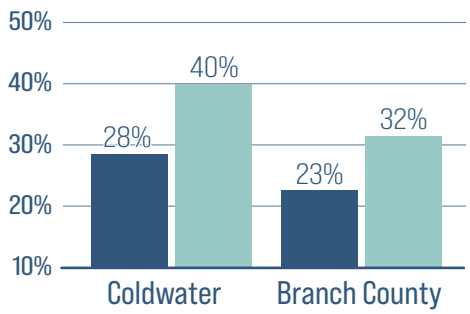
	2013	2023	% CHANGE
Coldwater	$675	$912	35.1%
Branch County	$670	$900	34.3%
Michigan	$768	$1,084	41.2%

Source: ACS 2023 (5-Year Estimates, U.S. Census Bureau)

Housing Cost Burden Coldwater, 2013-2023



Housing Cost Burden 2023





Renter households spending 30% or more on gross rent
Homeowners: Selected Monthly Owner Costs as a Percentage of Household Income in 2013 for Housing Units with a Mortgage
Source: ACS 2023 (5-Year Estimates, U.S. Census Bureau)

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Housing Tenure

Coldwater has a significantly higher rate of renters than Branch County, with nearly 40 percent of households being renters according to 2023 data. In Branch County overall, just 19 percent of households are renter-occupied.

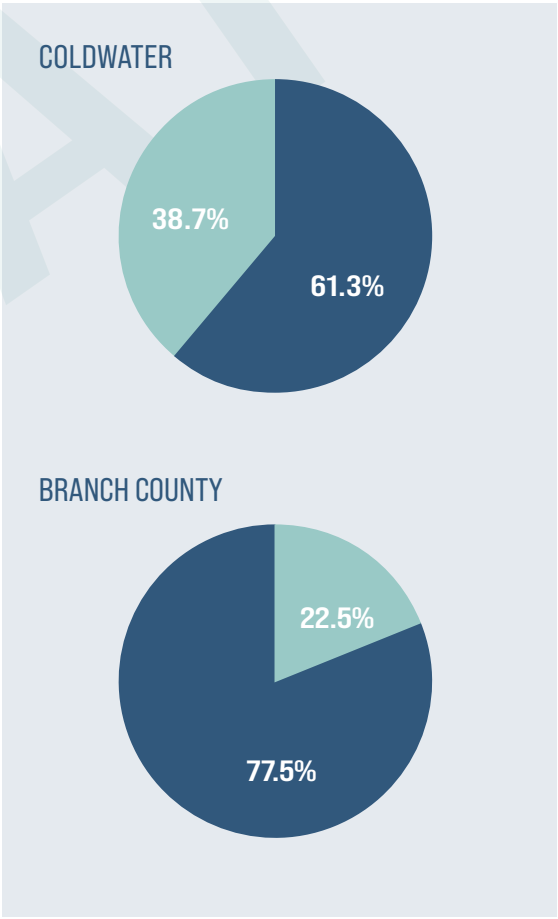
This distinction is important to keep in mind when thinking about planning strategies to improve the quality and quantity of housing in Coldwater.

Occupied Households by Tenure

	COLDWATER		BRANCH COUNTY	
	2013	2023	2013	2023
Renter-occupied	1,456	1,775	3,496	3,809
Owner-occupied	2,435	2,814	12,366	13,113
Total households	3,891	4,589	15,862	16,922

Homeownership vs. Renting, 2023

Corresponding with the increase in the renter population in Coldwater, the rate of homeownership in Coldwater is below that of Branch County overall. The county rate of homeownership is 77.5 percent, while the city shows nearly 20 points less, at 61.3 percent.



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Education

Coldwater's rate of high school completion is similar to Branch County's, a difference of just two percent according to 2023 data. Likewise, the rate of college completion is 15 percent for Coldwater and 17 percent in Branch County. Both Coldwater and Branch County trail the State of Michigan in high school attainment and college attainment. Michigan's college attainment is more than double that of Coldwater's.

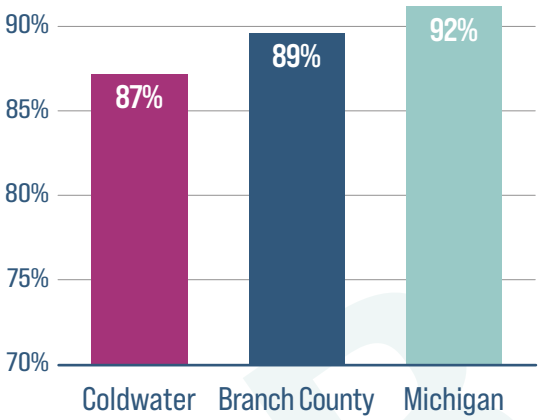
SCHOOL GRADES (2022-2023)

Coldwater High School (00744)

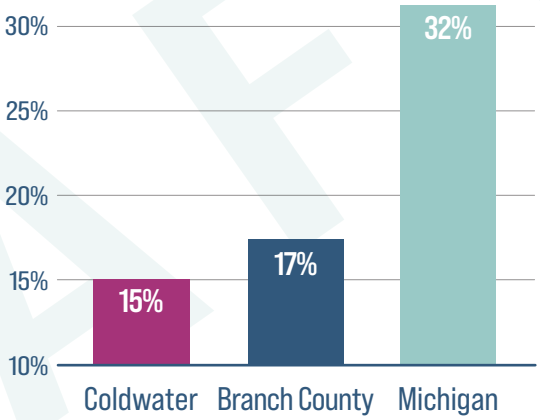
- Proficiency: C
- Growth: C
- Graduation: A
- English Learner Progress: D
- Performance Among Peers: C
- Student Subgroup Performance: Average
- Attendance: Below Average
- Assessment Participation: Significantly Above Average

Source: https://www.mischooldata.org/school-grades/

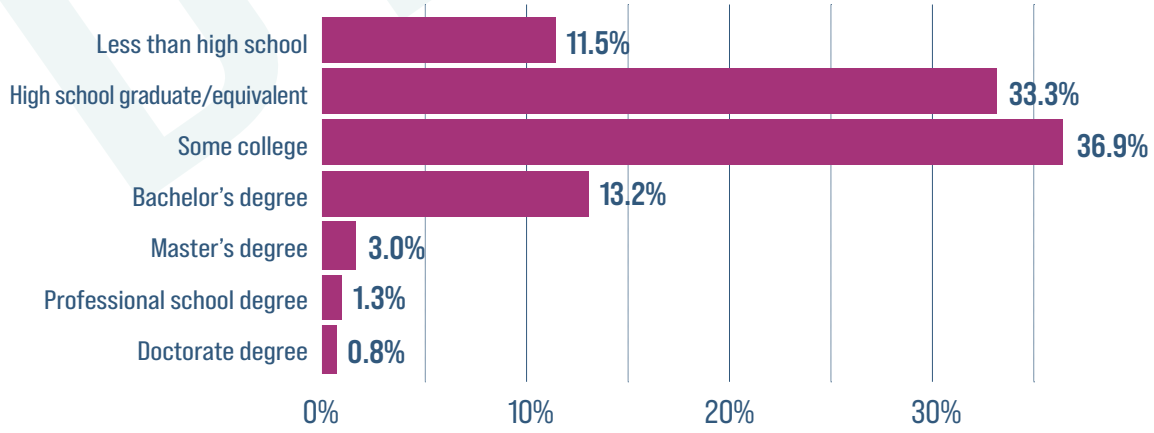
High School Attainment, 2023



College Attainment, 2023



Highest Educational Attainment Coldwater, 2023



*for population 25 years and over

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Race and Ethnicity

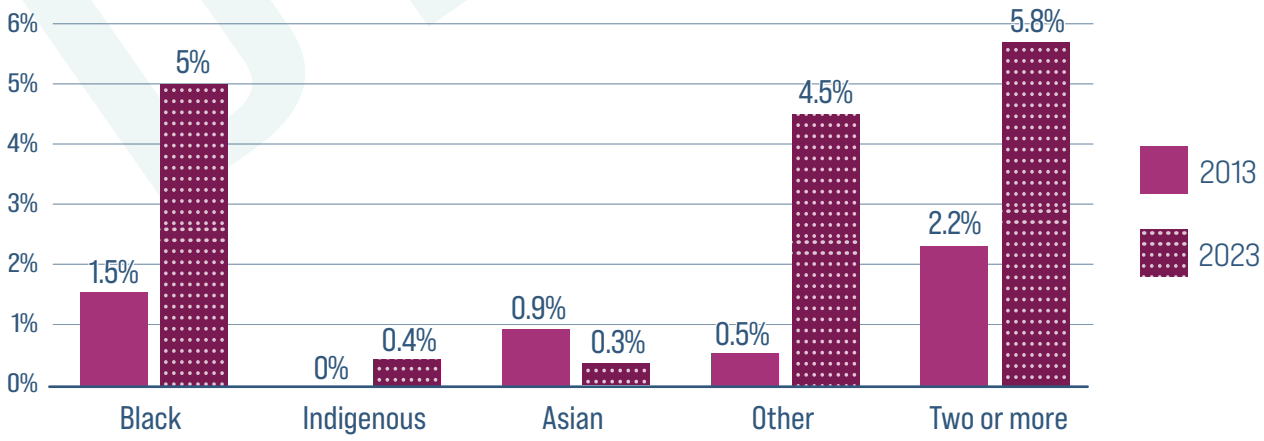
Coldwater's population is 84 percent white, according to 2023 data. Since 2013, both the number and share of white residents in Coldwater have declined slightly. Relatedly, the number and share of Black residents increased during the same period. While Coldwater had fewer Asian residents in 2023 than 2013, there are more residents who identify as two or more races, American Indian, and some other race not listed.

The percentage of Coldwater residents with Hispanic or Latino ethnicity has remained effectively the same since 2013, shifting from 8 percent in 2013 to 9 percent in 2023. Individuals identifying as Latino or Hispanic were more likely to be from Mexico in 2013, while in 2023 that share declined slightly as people with other Hispanic heritage were recorded. The individuals may have ancestry linked to South America and Central America, for example.

Coldwater Population by Race, 2013-2023

RACE	2013		2023		# CHANGE
White	10,338	94.9%	11,632	84.0%	-1,294
Black	166	1.5%	689	5.0%	+523
American Indian	0	0%	52	0.4%	+52
Asian	100	0.9%	40	0.3%	-60
Some other race	52	0.5%	626	4.5%	+574
Two more races	240	2.2%	808	5.8%	+568

Population by Race, 2013-2023 (excluding white)



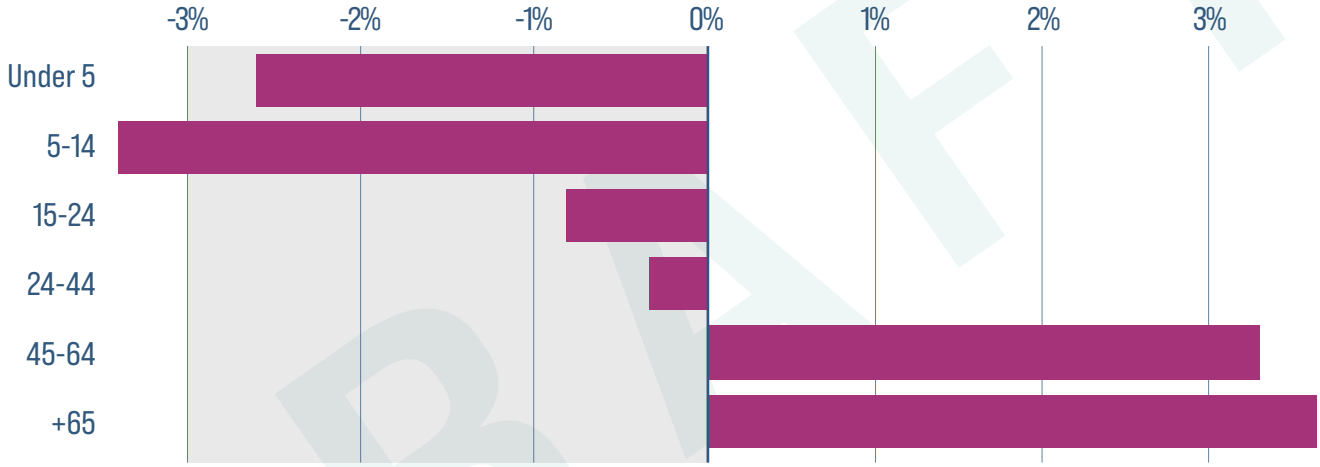
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Age

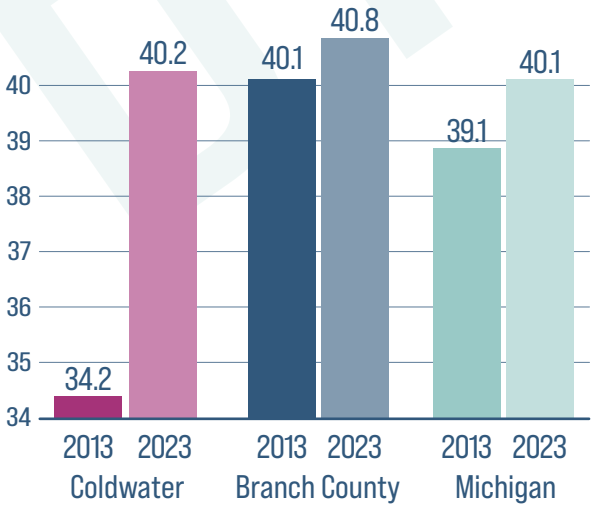
Like many places in the United States, Coldwater has an aging population. In fact, the increase in median age in Coldwater between 2013 and 2023 was considerably larger than the increase in Branch County and Michigan overall. From a median age of 34.2 years in 2013, the Coldwater median age increased by six years to 40.2 in 2023. The changes in Branch County and Michigan over the same period were 0.7 and 1 year, respectively. Likewise, the share of Coldwater residents over age 65 increased between 2013 and 2023, from 13.6 percent to 17.5 percent. Still, the share of residents over 65 in Branch County and Michigan are both higher, at 19 percent and 18.2 percent, respectively.

The percentage of households in Coldwater with retirement income also increased from 16.7 percent in 2013 to 25.7 percent in 2023. This increase of nine percent is considerably larger than the increase for the state, which was about six percent over the same period.

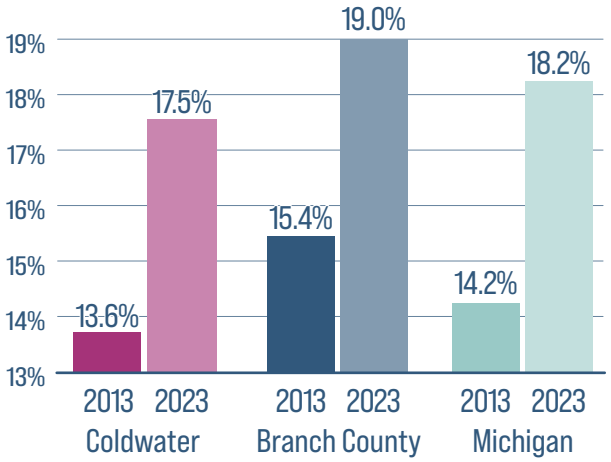
Population Change by Age Group Coldwater, 2013-2023



Median Age, 2013-2023



Population Over Age 65, 2013-2023



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Employment

The rate of Coldwater residents participating in the labor forced decreased by 12.4 percent between 2013 and 2023. In Branch County overall the same figure increased by 0.9 percent over the same period.

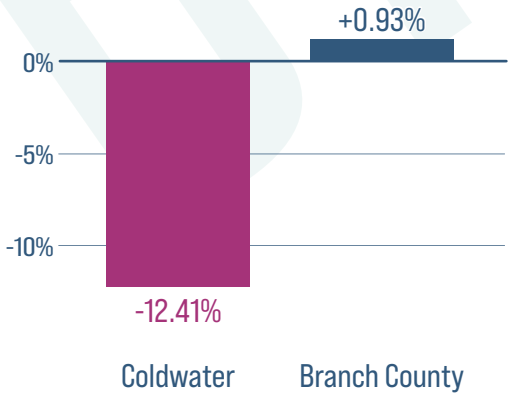
The labor force participation rate represents the number of people in the labor force as a percentage of the civilian non-institutional population. In other words, the participation rate is the percentage of the population that is either working or actively looking for work. People not working or actively looking for work often may include those with disabilities or retired individuals.

In 2013, the Census Bureau counted 5,086 workers over age 16 in the labor force in Coldwater, compared to 5,644 in 2023. Likewise, the rate of those not in the labor force increased, from 36.9 percent in 2013 to 49.3 percent in 2023. One reason the number of people not in the labor force can increase is a growth in the number of people who are retired.

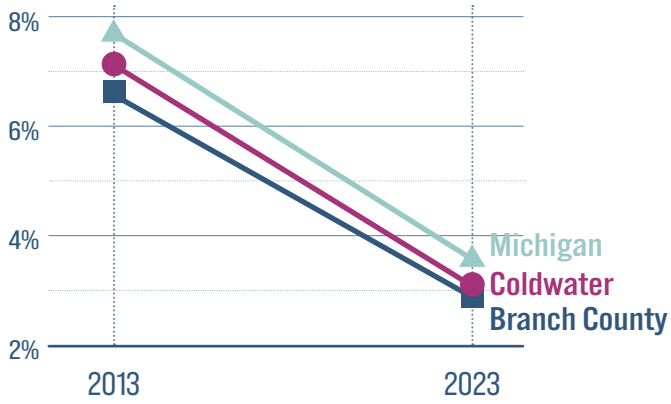
Manufacturing continues to be a strong employment sector for Coldwater, with 28 percent of jobs being classified in the sector. This figure is 10 percent higher than the state of Michigan, where 18 percent of jobs are in manufacturing. The share of jobs in Coldwater in manufacturing also increased from 2013, when about 24 percent of jobs were classified as such.

Among both workers who work in Coldwater and workers who live in Coldwater, the top employment industry is Manufacturing, followed by Health Care and Social Assistance. Yet, the share of workers living in Coldwater (30.1 percent) is almost twice that of workers who work in Coldwater (16.2 percent). This indicates that many manufacturing jobs performed by Coldwater residents are located outside of Coldwater.

Change in Labor Force Participation Rate, 2013-2023



Change in Unemployment Rate 2013-2023



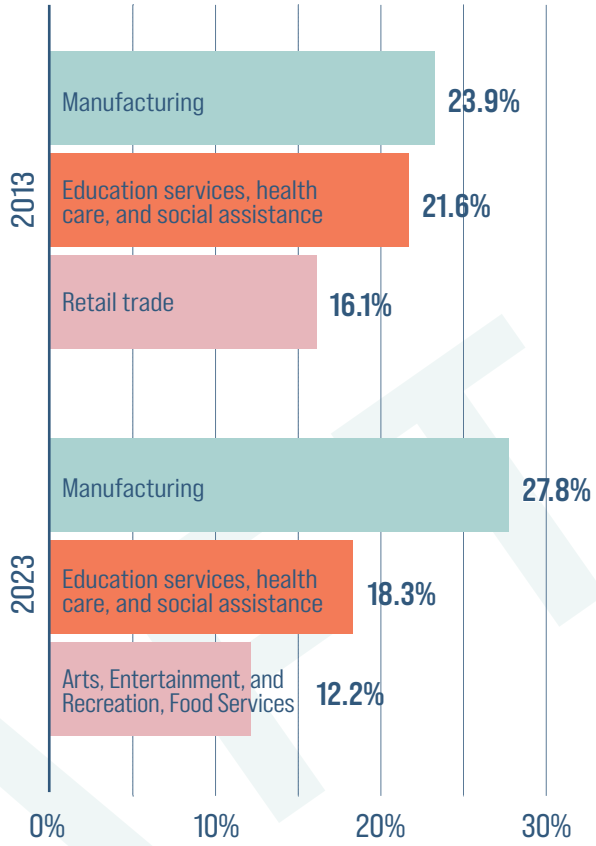
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Top Employers in Coldwater Area, 2026

ORGANIZATION	EMPLOYEES
Clemens Food Group	2,350
Walmart Distribution Center	1,000
Conagra	499
Branch Intermediate School District	456
Insight Hospital	430
Asama Manufacturing	350
Lakeland Correctional Facility	300
Meijer	263
Coldwater Community Schools	310
TOTAL	**4,748**

As of March 2026

Industry by Occupation, Top Three Coldwater



Residents of Coldwater
Source: U.S. Census Bureau, ACS 5-Year Estimates 2023

Top Five Industry Sectors of Primary Jobs, 2021

RANK	WORKERS LIVING IN COLDWATER[1]	WORKERS EMPLOYED IN COLDWATER[2]
1	Manufacturing, 30.1%	Manufacturing, 16.2%
2	Health Care and Social Assistance, 11.5%	Health Care and Social Assistance, 14.4%
3	Accommodation and Food Services, 9.9%	Transportation and Warehousing, 13.7%
4	Retail trade, 9.8%	Accommodation and Food Services, 13.3%
5	Educational Services, 5.6%	Retail Trade, 8.5%

Source: U.S. Census Bureau, On the Map (2021); Center for Economic Studies, LEHD
1. Industry sector of jobs held by Coldwater residents, whether they work inside or outside of Coldwater
2. Industry sector of jobs held by people who work in Coldwater, whether or not they live in Coldwater

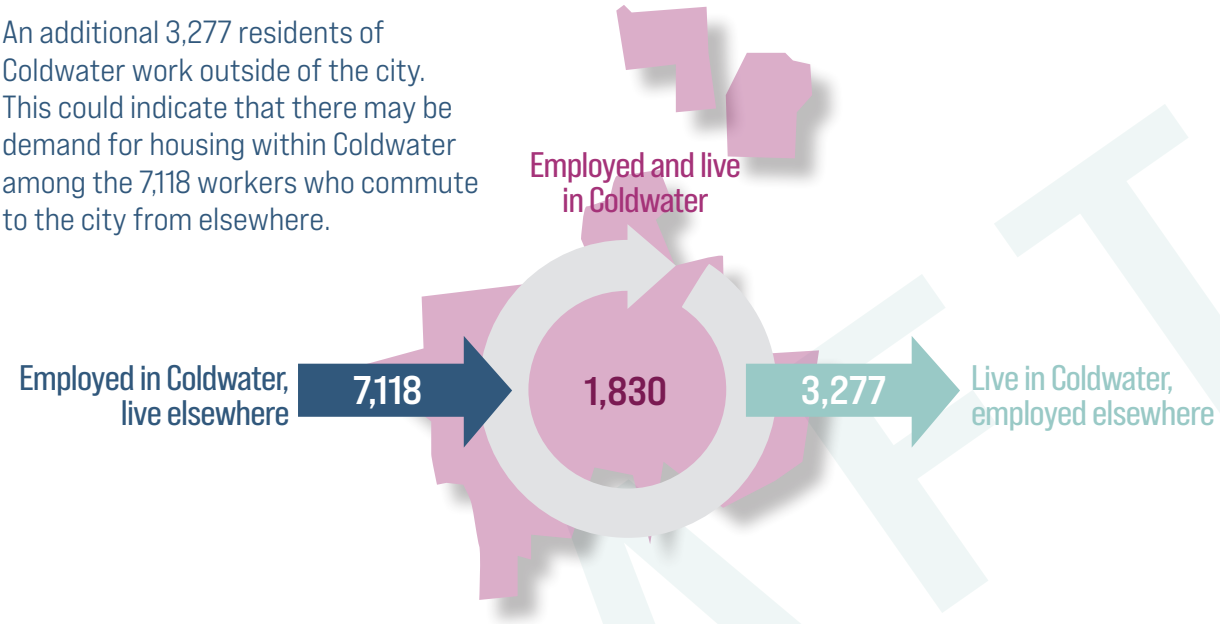
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Employment Flow

Of the 8,930 people working in Coldwater, just 1,830 live in the city while 7,118 commute to the city from elsewhere.

Nearly half of workers who live in Coldwater commute within a 10-mile radius of the city. Another 24.5 percent, however, commute more than 50 miles to work.

An additional 3,277 residents of Coldwater work outside of the city. This could indicate that there may be demand for housing within Coldwater among the 7,118 workers who commute to the city from elsewhere.

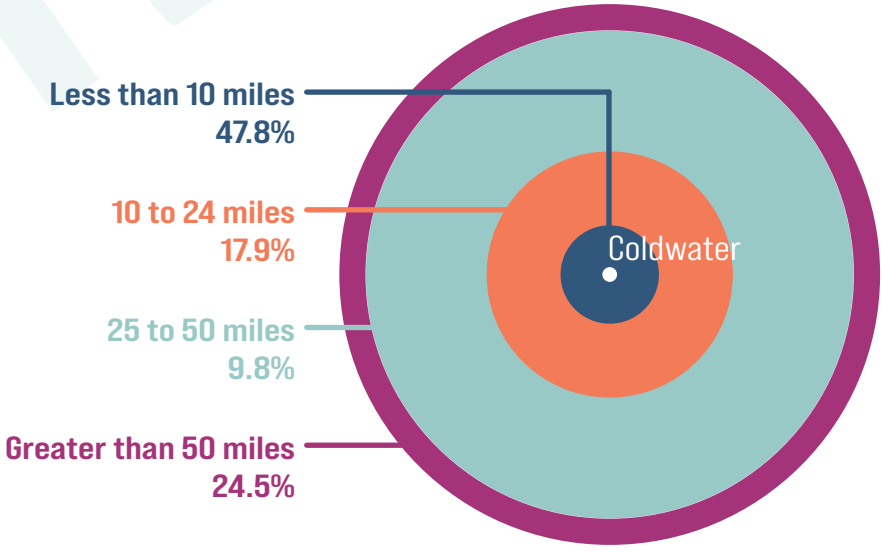


Source: U.S. Census Bureau, On the Map (2021); Center for Economic Studies, LEHD

Commute distance of workers who live in Coldwater, 2021

Nearly half of workers living in Coldwater commute less than 10 miles for their jobs. However, about one-quarter of workers commute more than 50 miles.

According to one data source, the average commute for a U.S. worker is 27 miles.



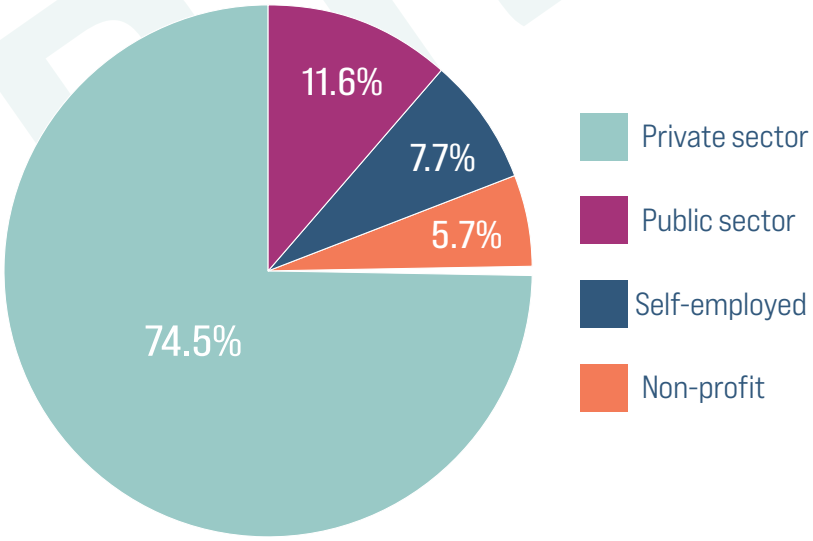
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Three-quarters of jobs in Coldwater are in the private sector, a figure which has remained essentially unchanged between 2013 and 2023.

Still, about 12 percent of jobs are in the public sector, followed by 7.7 percent self-employed and 5.7 in the non-profit sector.

Employment by Sector of Coldwater Residents, 2023



*Unpaid family workers not shown: 0.53% in 2023 and 0.13% in 2013

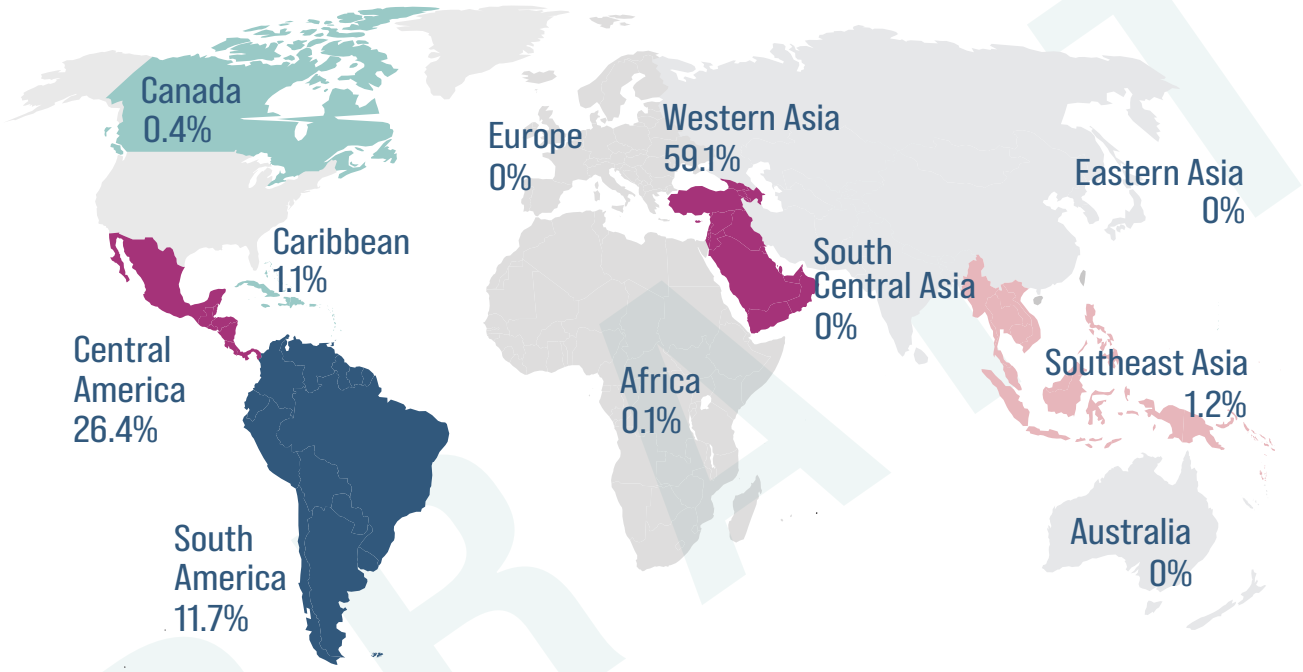
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Immigration

For foreign-born residents of Coldwater, there are two primary areas of origin: Western Asia and Central/South America. Within these two geographic regions, data provide some additional context for countries of origin. Just over a quarter of foreign-born residents are from Central American countries, while nearly 12 percent are from South America. The largest region of origin, however, is Western Asia. According to the U.S. Census Bureau, the region of Western Asia includes Armenia, Azerbaijan, Georgia, Iraq, Israel, Jordan, Kuwait, Lebanon, Saudi Arabia, Syria, Turkey, United Arab Emirates, and Yemen.

Foreign Born by Region of Origin, 2023

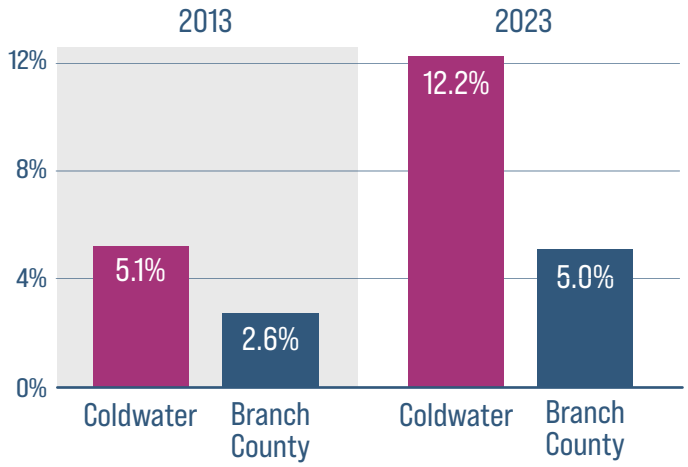
1,683 RESIDENTS OF COLDWATER



The rate of foreign-born residents in Coldwater increased from 5.1 percent in 2013 to 12.2 percent in 2023. Numerically, this was an increase from 552 people to 1,683 people. These figures are greater than Branch County overall (5 percent) and Michigan (7 percent) for 2023.

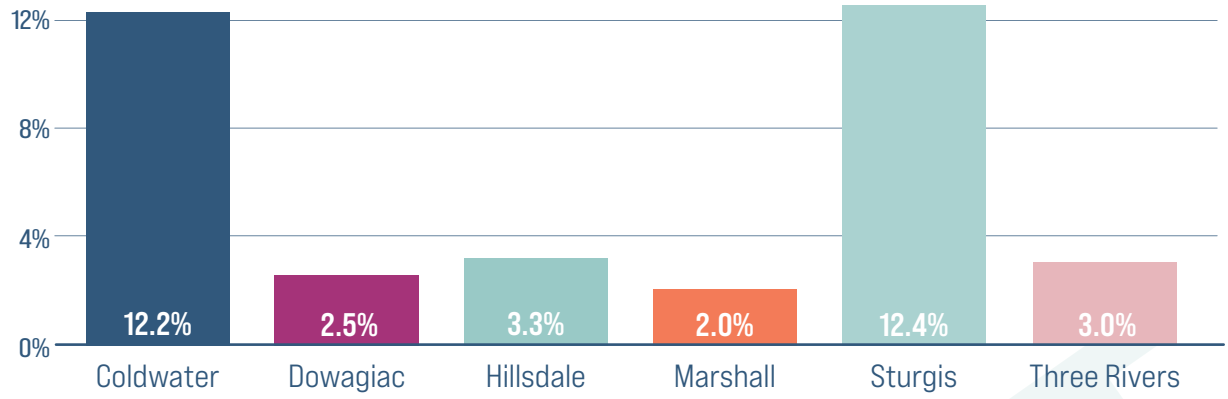
Compared to other peer cities in the region, Coldwater stands out for its diversity. Yet, Sturgis (population 11,077) has a slightly higher rate of foreign-born residents at 12.4 percent in 2023.

Change in Foreign-Born Residents



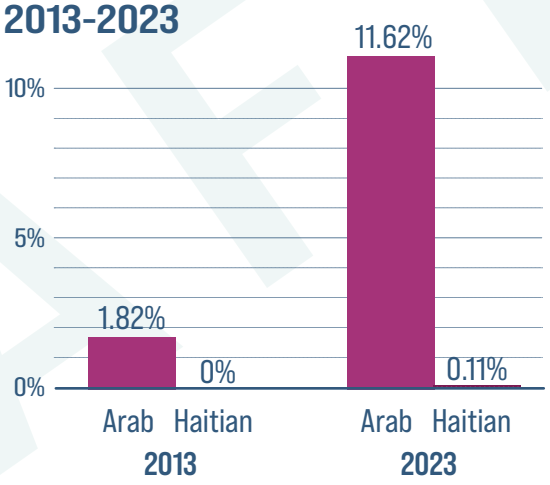
Percentage of Foreign-Born Residents, 2023

Selected peer communities in Michigan



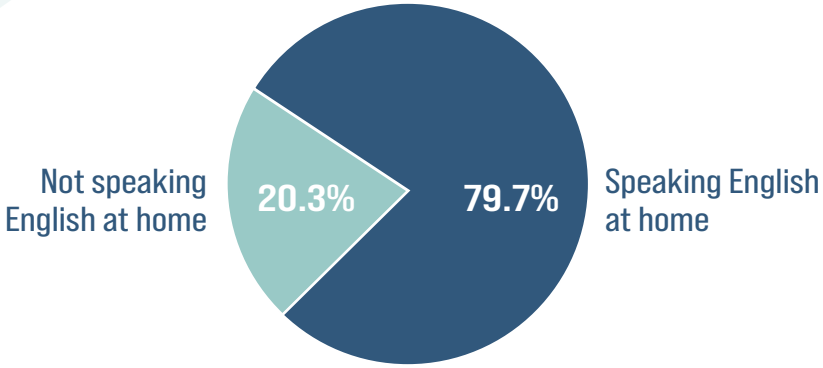
About half (49.6 percent) of Coldwater's foreign-born residents entered the U.S. after 2010, while another 36.4 percent entered between 2000 and 2009.

Select Ancestry, Coldwater 2013-2023



About one-fifth of Coldwater residents speak a language other than English at home.

20.3 percent of people in Coldwater speak a language other than English at home. (ACS 5-Year Estimates). Of these, 6.7 percent speak Spanish at home. Nearly 11 percent of people speak English less than "very well."



Source: U.S. Census Bureau, https://www.census.gov/acs/www/about/why-we-ask-each-question/language/

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Benchmarking Coldwater

By looking at key statistical points across nearby communities, Coldwater can better understand how it measures up against peer cities in the region.

	Coldwater	Marshall, MI
TOTAL POPULATION, 2023	13,847	6,797
POPULATION GROWTH, 2013-2023	27.1%	-3.9%
MEDIAN HOUSEHOLD INCOME*	$50,084	$75,220
ZILLOW HOME VALUE INDEX 2026	$202,895	$231,351
ONLY HIGH SCHOOL DIPLOMA*	39.6%	24.9%
BACHELOR'S DEGREE OR HIGHER*	13.9%	42.1%
UNEMPLOYMENT RATE*	3.0%	4.7%
POVERTY RATE*	19.9%	6.8%

*2023 ACS DATA



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Benchmarking highlights. Coldwater's population growth between 2013 and 2023 stands out among peer communities, at more than 27 percent. In fact, both Marshall and Hillsdale showed a decline in population over the same period. Coldwater's median household income, however, ranks fourth among the five peer communities at $50,084 per year.

Sturgis, MI	Hillsdale, MI	Angola, IN
11,077	8,013	9,383
1.0%	-3.0%	+9.1%
$60,640	$47,817	$59,355
$197,722	$188,721	$290,838
38.0%	39.2%	34.6%
15.7%	26.2%	27.0%
4.7%	2.9%	4.2%
16.0%	21.2%	16.3%



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Taxable Value Per Acre

Taxable value is an amount assigned to each parcel that serves as the basis for calculating a property's tax liability. The values reflect the professional process of valuation determined by a local community's assessor. With this information, a taxable value per acre analysis determines how taxable values compare between different land uses. This is informative as it shows how "productive" different land uses are within the community – indicating which land uses minimize impacts by requiring less of the city's infrastructure system while "punching above their weight" in supporting the city's infrastructure by yielding higher taxable values per acre.

Coldwater's parcel tax data shows that the City's average taxable value per acre is $168,741. Parcels that feature higher values per acre are typically smaller parcels located within the city's downtown and core neighborhoods. Parcels with lower values per acre are typically larger industrial or commercial parcels that also require more infrastructure to service due to their low-density development pattern. While this analysis doesn't capture employment characteristics associated with these larger industrial parcels, it is a useful metric for comparing certain types of residential and commercial development.



WHAT IS THE 'TAX PRODUCTIVITY' OF A PARCEL?

For the most part, the cost of one mile of sewer pipe is largely the same whether it's in the historic downtown core or on the periphery of the city. This reality leads to the logic of tax productivity, which is a measure of how much revenue the public sector receives from a parcel in taxes in relation to the size of the parcel. The parcel pictured above, for example, is just 0.08 acres and has a taxable value per acre of $848,139. The average taxable value per acre in Coldwater, on the other hand, is much lower at $168,741. Overall, parcels in the historic core of Coldwater contribute a higher ratio of taxes based on their smaller size and generally do not require the installation of any new public infrastructure.

TAXABLE VALUE PER ACRE 2025



LEGEND

Taxable value per acre

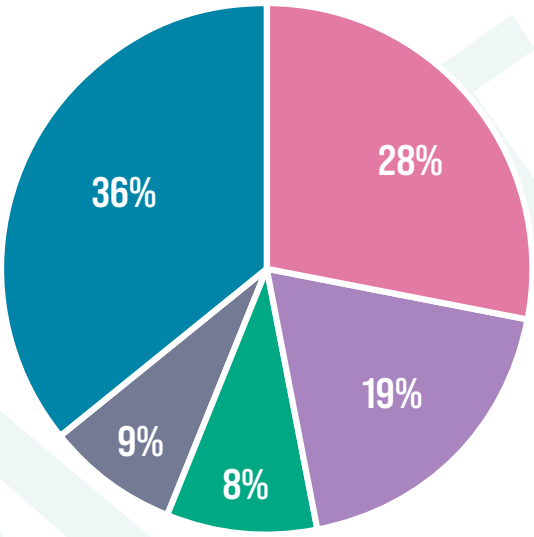
- $0
- Up to $4,999
- $5,000 to $49,999
- $50,000 to $99,999
- $100,000 to $169,999
- $170,000 to $299,999
- $300,000 to $499,999
- Over $500,000

Average parcel taxable value: $168,741

Public Properties

As the seat of Branch County, Coldwater features a high concentration of state, county, city, and education-related land uses. The largest public landowners in the City include the State of Michigan (Lakeland Correctional Facility), the City of Coldwater (including all city parks, wastewater treatment plant, and other ancillary facilities), and Branch County (county fairgrounds and Career Center).

City of Coldwater property	599.8 acres
State of Michigan property	469.5 acres
Branch County property	307.8 acres
City of Coldwater parks	154.2 acres
Public schools and colleges	126.3 acres



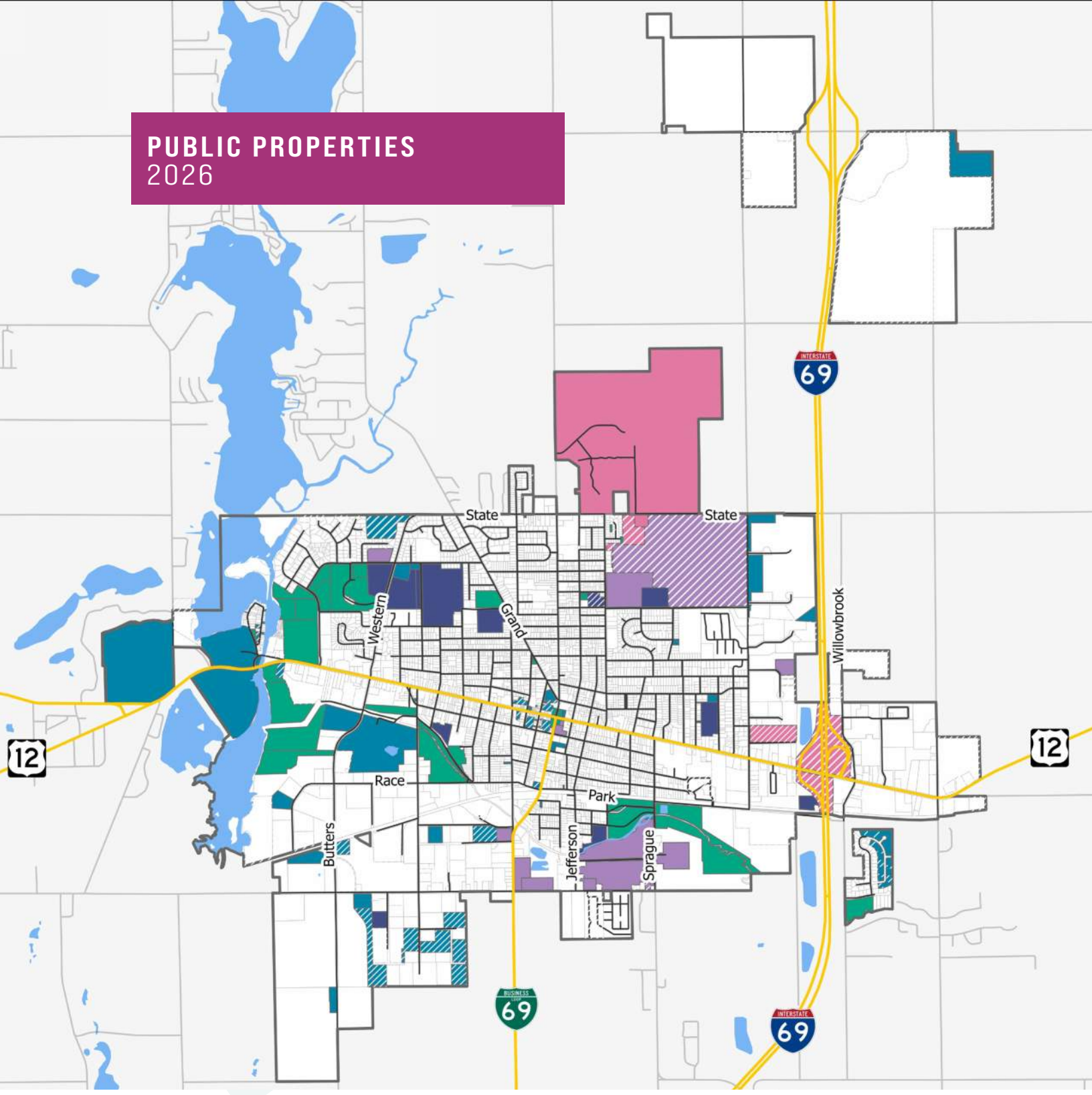


City-owned property on the western boundary of Coldwater.



City-owned property in Coldwater's downtown area.

PUBLIC PROPERTIES
2026



LEGEND

- State of Michigan property (469.5 acres)
- Branch County property (307.8 acres)
- City of Coldwater property (599.8 acres)
- Public schools and colleges (126.3 acres)
- City of Coldwater parks (154.2 acres)
- Vacant parcels

Traffic Volumes

Vehicular traffic patterns across Coldwater reflect the city's tight-knit street network. Due to the highly connected street grid, traffic is dispersed due to the existence of alternate routes within the grid network. As a consequence, most streets record fewer than 3,000 vehicles per day.

While major roads allow for important vehicular connectivity across the city, large thoroughfares can also act as barriers. Wide roads with high vehicular volumes and fast-moving traffic can discourage pedestrian movement. An example of this includes Chicago Street through the entirety of Coldwater. Due to traffic volume, vehicle speed, and roadway width, pedestrian connection from north to south is impeded.

AROUND 4,000 VEHICLES DAILY

- State Street
- Grand Street
- Garfield Street
- Western Street

AROUND 6,000 VEHICLES DAILY

- Michigan Avenue near the Asama manufacturing facility
- Marshall Street north of downtown

AROUND 12,000 VEHICLES DAILY

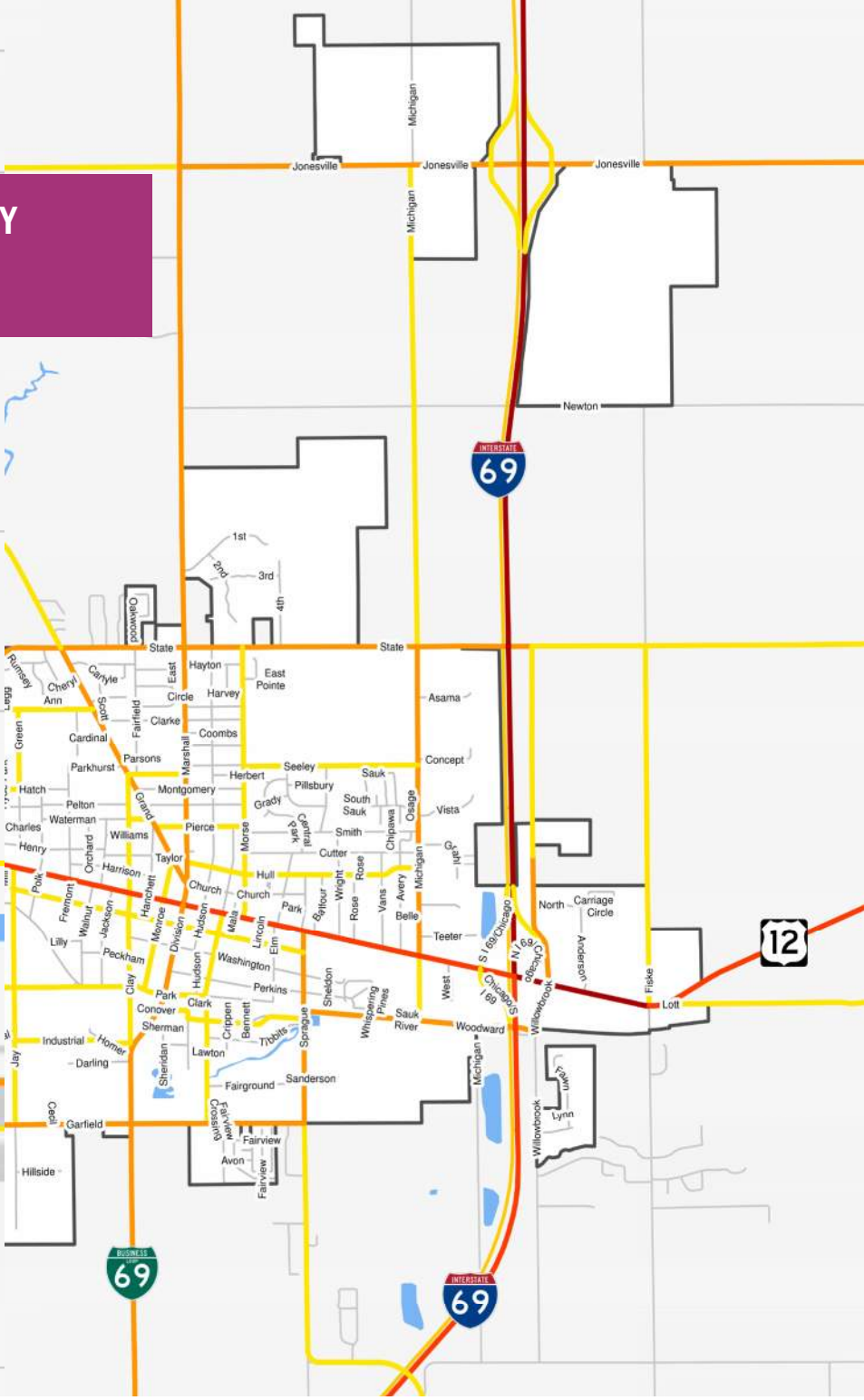
- Chicago Street west of Division Street

AROUND 20,000 VEHICLES DAILY

- Chicago Street west of Division Street



AVERAGE ANNUAL DAILY TRAFFIC VOLUMES
2024



LEGEND

Number of vehicles per day

- Under 3,000
- 3,000 to 9,999
- 10,000 to 19,999
- 20,000 to 49,999
- 50,000 and above

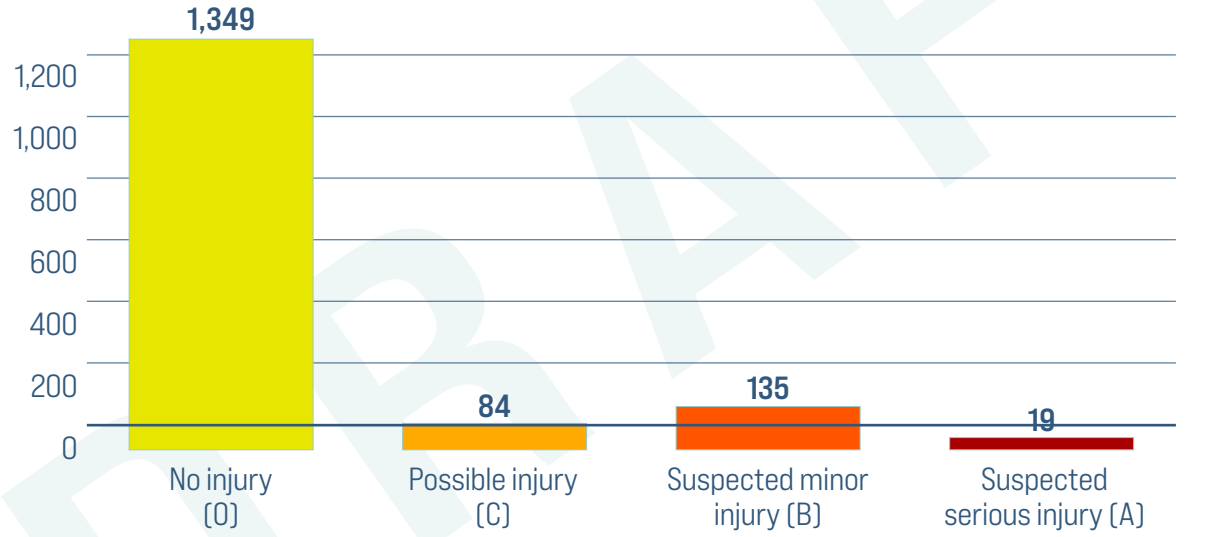
Crashes

According to state traffic data, roadway segments with the highest rates of severe crashes have both the highest vehicle speeds and volumes. Between 2020 and 2024, there were 1,587 crashes recorded within Coldwater city limits. Of these, 914 (58 percent) occurred on Chicago Street / US—12. There were also 19 severe injury crashes recorded in the same period, with 10 occurring on Chicago Street. This indicates that Chicago Street is the roadway with the most severe and frequent traffic incidents in the city. Factors that likely contribute to this condition include the street's high volume of traffic, the width of driving lanes, the number of turning opportunities, and the speed of vehicles.

People walking or riding a bicycle were involved in just 2 percent of all crashes in Coldwater but were involved in 11 percent of injury crashes. There were 27 total crashes where a person walking or riding a bicycle was injured.

Nearly half (45 percent) of injury crashes and 37 percent of Type A (severe) crashes occurred on Chicago Street / US-12.

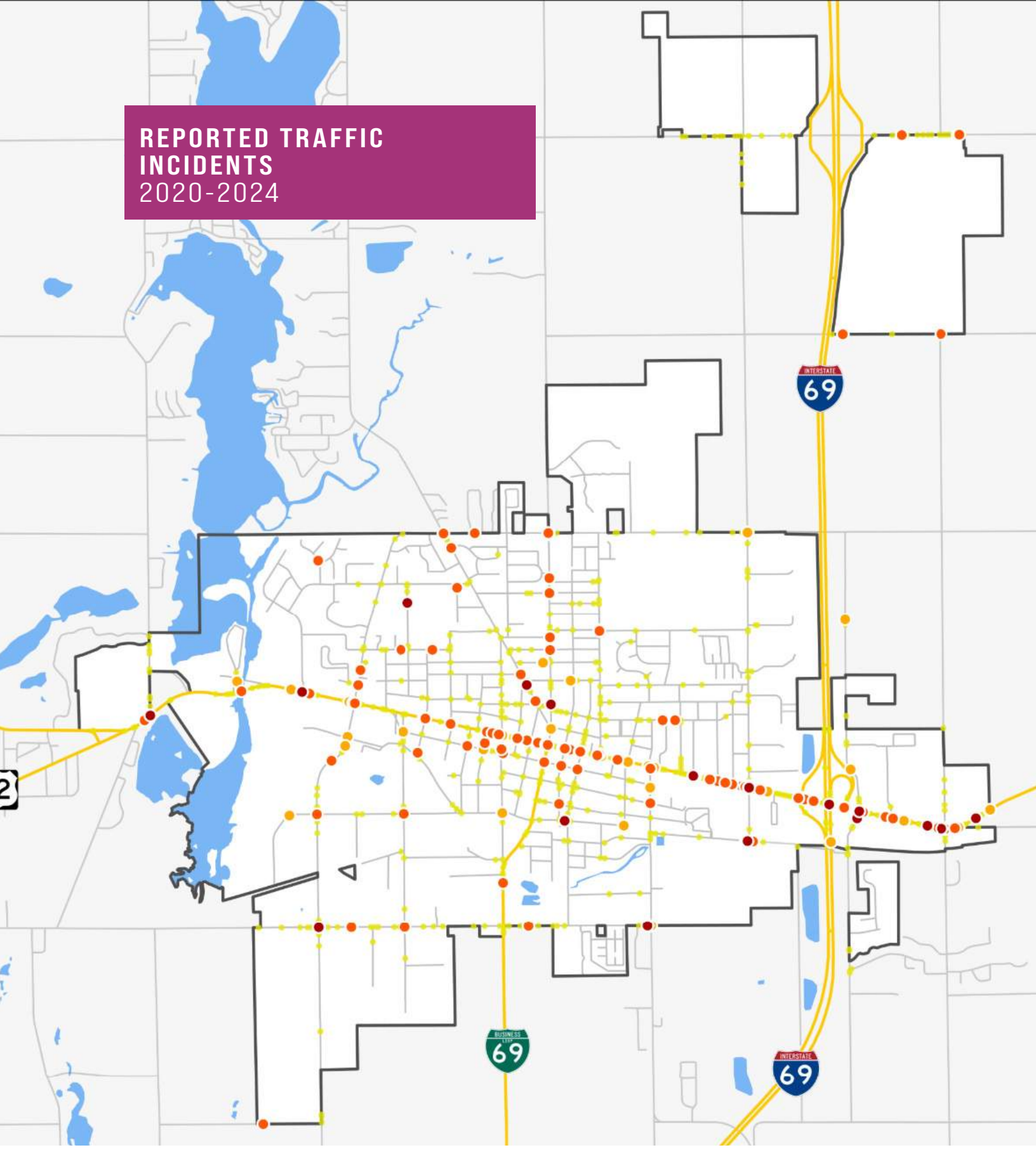
RECORDED INCIDENTS BY SEVERITY 2020-2024





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REPORTED TRAFFIC INCIDENTS
2020-2024



LEGEND

- No injury (O)
- Possible injury (C)
- Suspected minor injury (B)
- Suspected serious injury (A)

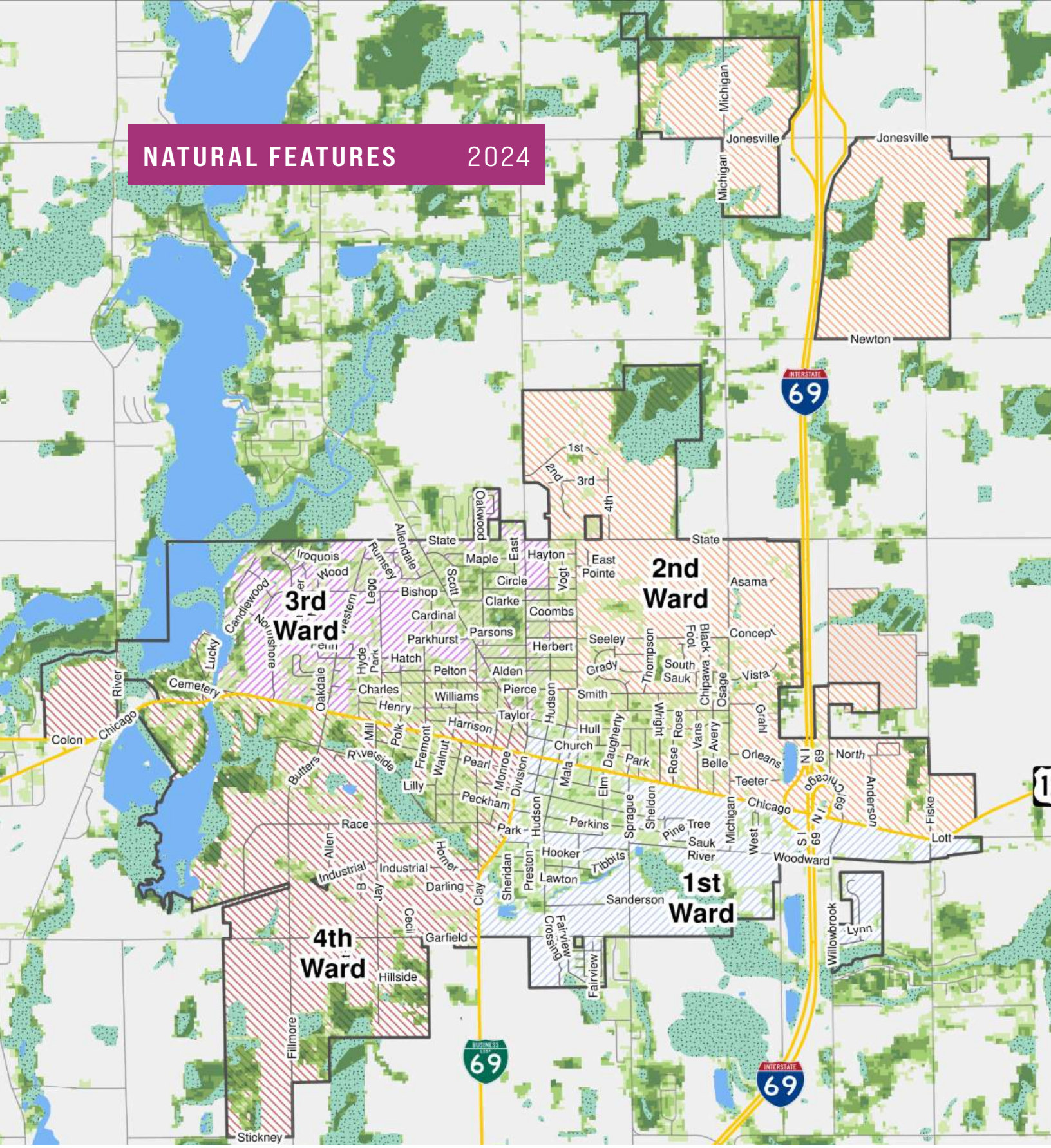
Natural Features

Coldwater is largely flat but features some rolling topography typical of southern Michigan. Along its western boundary, a chain of lakes forms the city's most significant natural feature. The Sauk River winds through the southern portion of the City between Rotary Park in the west and continues to areas east of I-69.

The City's tree canopy coverage is densest in older neighborhoods closest to downtown. Coldwater's Second and Fourth Ward offer the least canopy coverage – likely due to these being large concentrations of commercial and industrial land uses instead of the tree-lined residential streets common elsewhere.



NATURAL FEATURES 2024

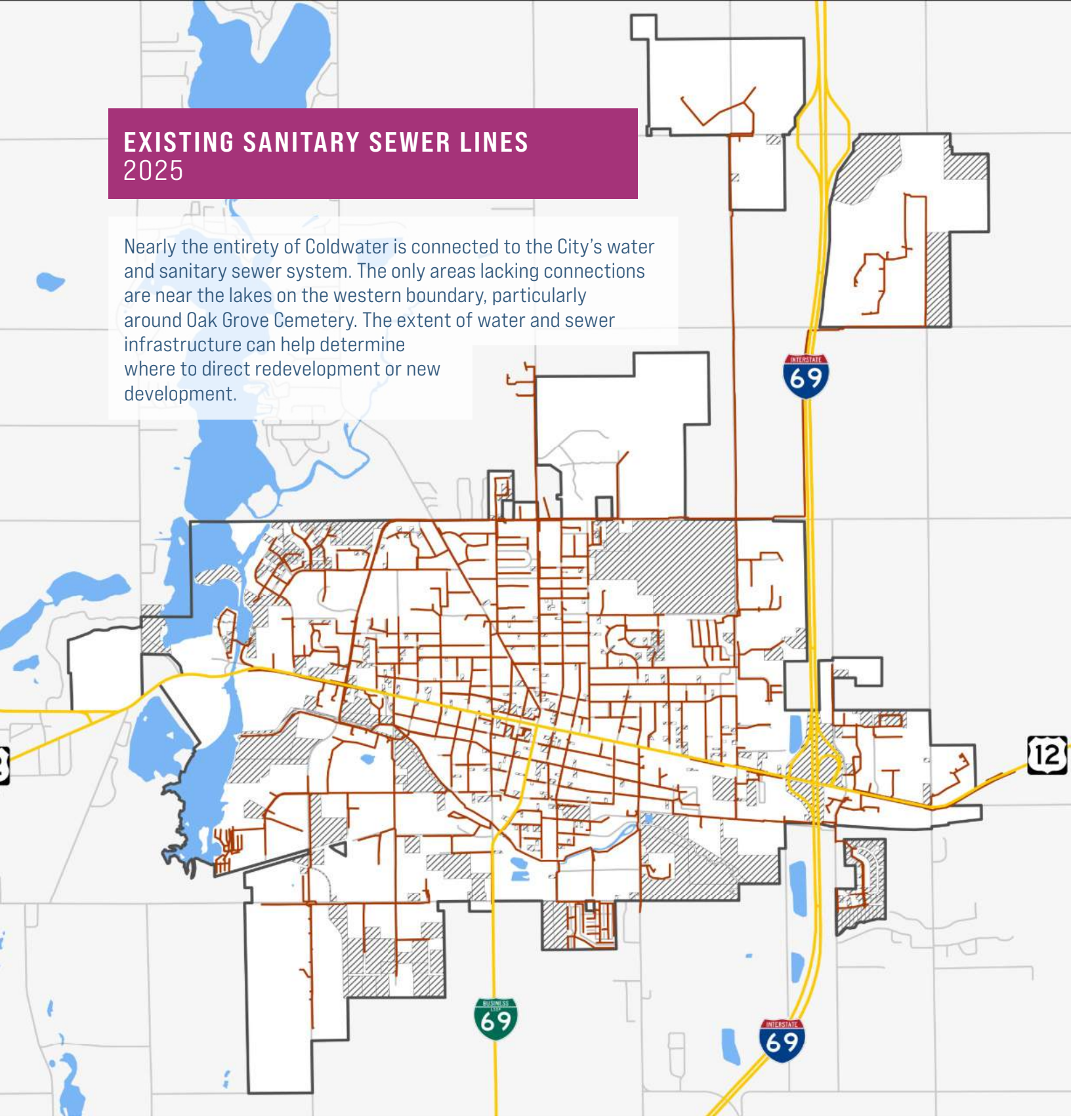


LEGEND

- Tree canopy
- Wetland features
- First Ward
- Second Ward
- Third Ward
- Fourth Ward

EXISTING SANITARY SEWER LINES
2025

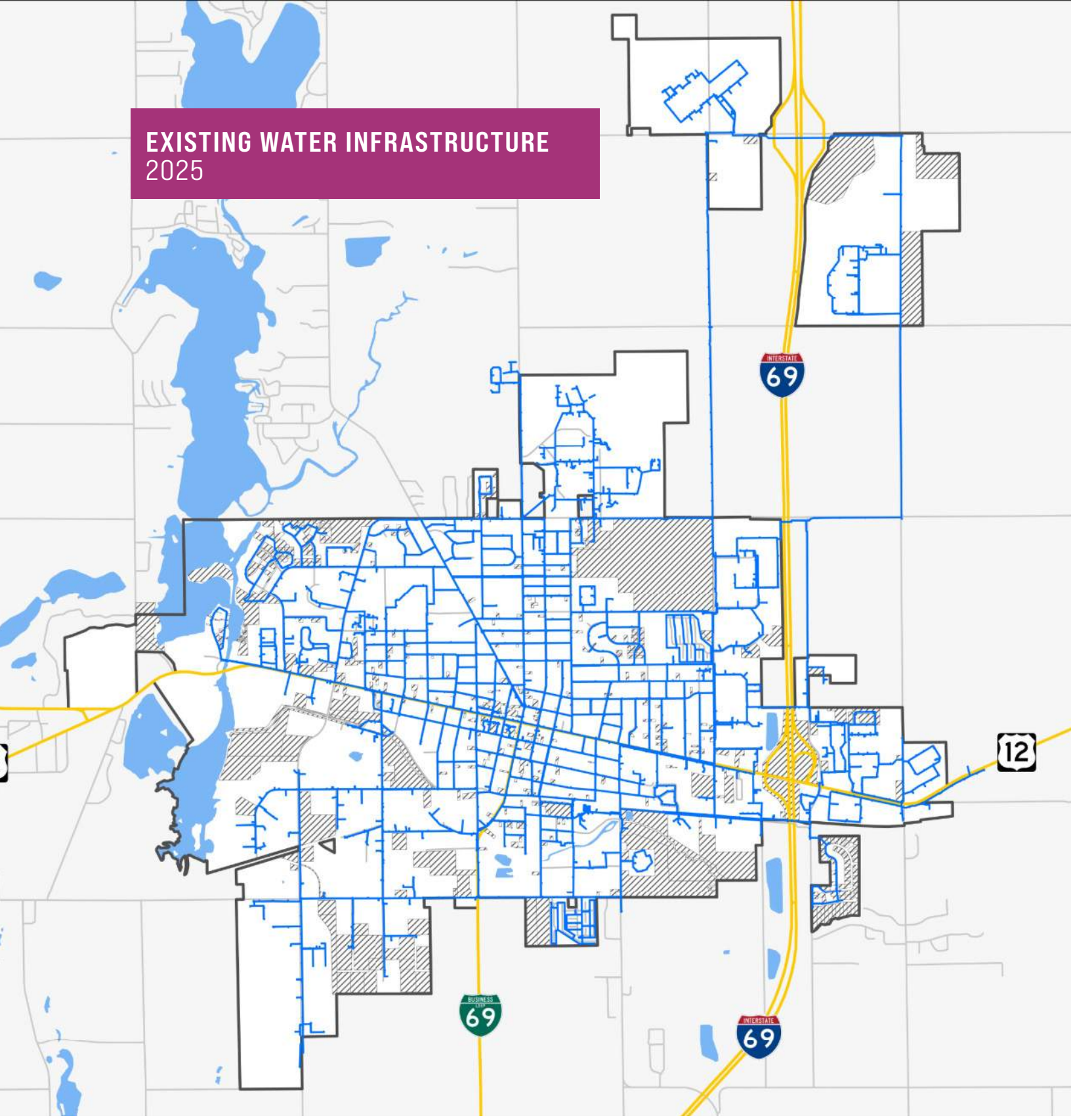
Nearly the entirety of Coldwater is connected to the City's water and sanitary sewer system. The only areas lacking connections are near the lakes on the western boundary, particularly around Oak Grove Cemetery. The extent of water and sewer infrastructure can help determine where to direct redevelopment or new development.



LEGEND

- Sanitary sewer main
- Vacant parcels

EXISTING WATER INFRASTRUCTURE
2025



LEGEND

- Water main
- Vacant parcels

CHAPTER 3

Process



In addition to the analysis of existing conditions in Coldwater, the planning team engaged stakeholders across the Coldwater community to get more qualitative information about life in Coldwater today. A community engagement program beginning in the summer of 2025 and ending in the spring of 2026 sought to capture insight and expertise from Coldwater residents, business owners, workers, and visitors. Details on the engagement strategy and key insights are shared in the following chapter.

Pre-Planning

As part of establishing a successful engagement strategy, City of Coldwater staff and members of the consultant planning team met at the beginning of the planning process to define the parameters of engagement and define what success would look like. At this stage they identified people to serve on the steering committee, determined "pop-up" event locations, and brainstormed other ways to meaningfully engage with the community throughout development of the Master Plan.

Steering Committee

The planning process was guided by a Steering Committee comprised of elected and appointed officials, local businessowners, and Coldwater residents. This group provided regular input and feedback on materials created for the Master Plan, participated in community outreach and engagement events, and provided oversight throughout the planning process. This group was integral in connecting members of the community to the Master Plan process and ensuring that the goals and objectives of the final plan align with what is important to the broader Coldwater community.

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Pop-Up Events

The planning team hosted two pop-up events to engage people and gather feedback in public spaces or at pre-planned events. These informal events gave residents an opportunity to share their concerns about Coldwater, desires for the community's future, and strengths and opportunities that the Master Plan can help the community improve and build upon. "Pop-up booths" were held at the following events:



Hops on Monroe **August 28, 2025**

Held on Monroe Street during a summer "Hops on Monroe" event, roughly 25 people shared feedback on Coldwater's strengths, weaknesses, and places where they would like to see change.



Apple Fest **September 20, 2025**

Held in Downtown Coldwater, during this annual festival, the planning team gathered feedback from approximately 55 people.

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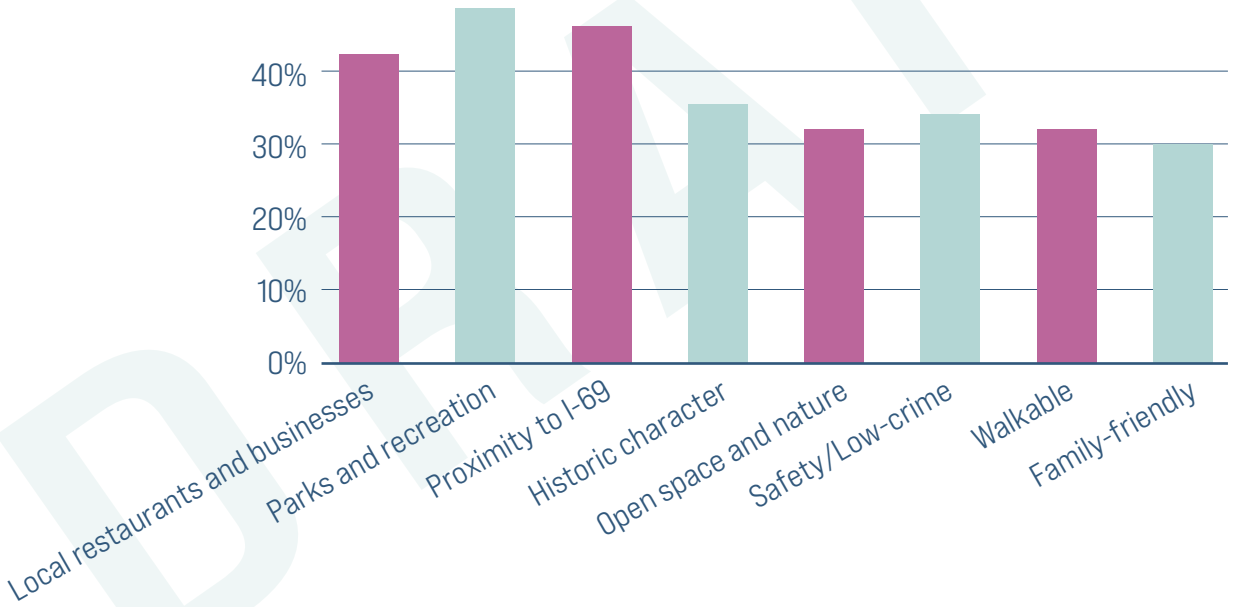
Survey #1

Released in August 2025, this online survey gathered feedback on Coldwater's strengths and opportunities for improvement. Questions on housing, economic development, and mobility were also asked. Over 539 people responded to the survey and gave important insight into what matters most for Coldwater's future. This feedback was instrumental in shaping the Master Plan's key themes, goals, and objectives. A modified version of the first community survey was also shared with students at Coldwater High School taking a civics class. Over 100 students participated in the survey, sharing what they liked most about Coldwater and how it could change for the better. A report of the complete survey results can be found in the Appendix.

Survey #2

Released in April 2026, this second online survey presented the same prompts that were posed at the second community open house. For those unable to attend the event in-person, the second survey offered a method to share input on the draft Master Plan goals and objectives, non-motorized network, and Future Land Use Map.

What do you like the most about Coldwater?



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Open Houses

Two community open house events framed the planning process - one in the visioning stage and the other in the refining stage. Both events were held at City Hall and were oriented around activity boards where attendees could provide feedback in a self-paced and informal environment. Roughly 80 people attended the two community open houses.



Community Open House Event #1 **November 11, 2025**

Around 50 people attended this event and provided feedback on desired housing types, locations for change and redevelopment, and general perceptions of what residents want for the future of Coldwater.



Community Open House Event #2 **April 9, 2026**

Around 25 people attended this event and provided feedback on proposed goals and objectives, non-motorized network map, and Future Land Use Map and categories. Attendees were also invited to envision a new future for Fairfield Plaza.

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Presentations

The planning team also met with diverse groups across the city, inviting them to partake in the Master Plan process. City staff were instrumental in reaching the student population, senior residents, local businessowners, as well as partnering with local media to broadcast planning process updates to the broader community through radio interviews and short television spots. Presentations were made to the following entities throughout the planning process:

- Coldwater High School Civics Class
- Burnside Center
- Branch County Realtors Association
- Rotary Club
- Noon Club
- Spots/interviews on local radio

Business Leaders Focus Group

Another key touchpoint in the stakeholder engagement process was a business owners focus group held in the spring of 2026. At this roundtable discussion of representatives from businesses large and small in the Coldwater area, the planning team learned more about the challenges and aspirations unique to the business community. Common themes were the need for attainable housing to attract future and existing workers, the rising cost of living, and the struggle to reverse the "brain drain" and get younger generations to stay in or move to Coldwater. However, the growth of Coldwater was viewed as an asset and many shared an optimistic outlook for the future of Coldwater, if that growth can be managed and capitalized upon.



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What We Heard

Throughout all of these different engagement avenues – community open house events, "pop-up" events, online surveys, and presentations – we heard from nearly 1,000 Coldwater residents. From the thoughtful and honest feedback of residents and other stakeholders, the planning team gained an understanding of the issues facing Coldwater as well as the future they want to leave for the next generation.

At a high level, people shared that Coldwater's strengths include an iconic downtown, abundant parks and recreation amenities, a desirable location and concentration of employment opportunities, and a diverse population of people calling Coldwater home. Some challenges facing Coldwater include a lack of affordable housing, limited high-paying job opportunities, retaining younger residents, and improving perceptions around safety and shared community values. In the chapter that follows, goals and objectives are shared to address these challenges and build upon these strengths.

WHAT WOULD YOU LIKE TO SEE FOR THE FUTURE OF COLDWATER?

"Strong schools making a stronger community."

"Vibrant retail, dining, and activities downtown."

"Coldwater north chain of lakes and Coldwater as a recreational destination."

"Continue to celebrate diversity in the community to bring people together."

"Market more to young adults and highlight the historic aspects that make Coldwater interesting."



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CHAPTER 4

Goals & Objectives



GOAL #1

A Vibrant and Thriving Downtown

Downtown Coldwater will be the community's key gathering place—a walkable, safe, and inviting place with spots to eat, shop, and explore for people of all ages.

OBJECTIVES

a. Reduce commercial vacancy

b. Make downtown more pedestrian-friendly

c. Add residents downtown

d. Continue investing in downtown's appearance

"Love the art in Downtown, but it could be expanded."

"I'd love to see traffic slowed down through Downtown, so people have a chance to see the buildings, the businesses, etc."

"Build upon recent downtown improvements and activities to encourage additional revitalization."

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GOAL #2

Housing that Supports the Community's Needs

Housing in Coldwater will be diverse and attainable, providing a range of options for people at all life stages and price points.

OBJECTIVES

a. Expand the number and type of homes available for rent and purchase

b. Support appropriate infill opportunities

c. Address homelessness

"Homeless people sleeping and camping out in public. Mentally impaired people not having proper care."

"More safe senior housing."

"Housing is a HUGE problem—especially for low-income families and seniors."

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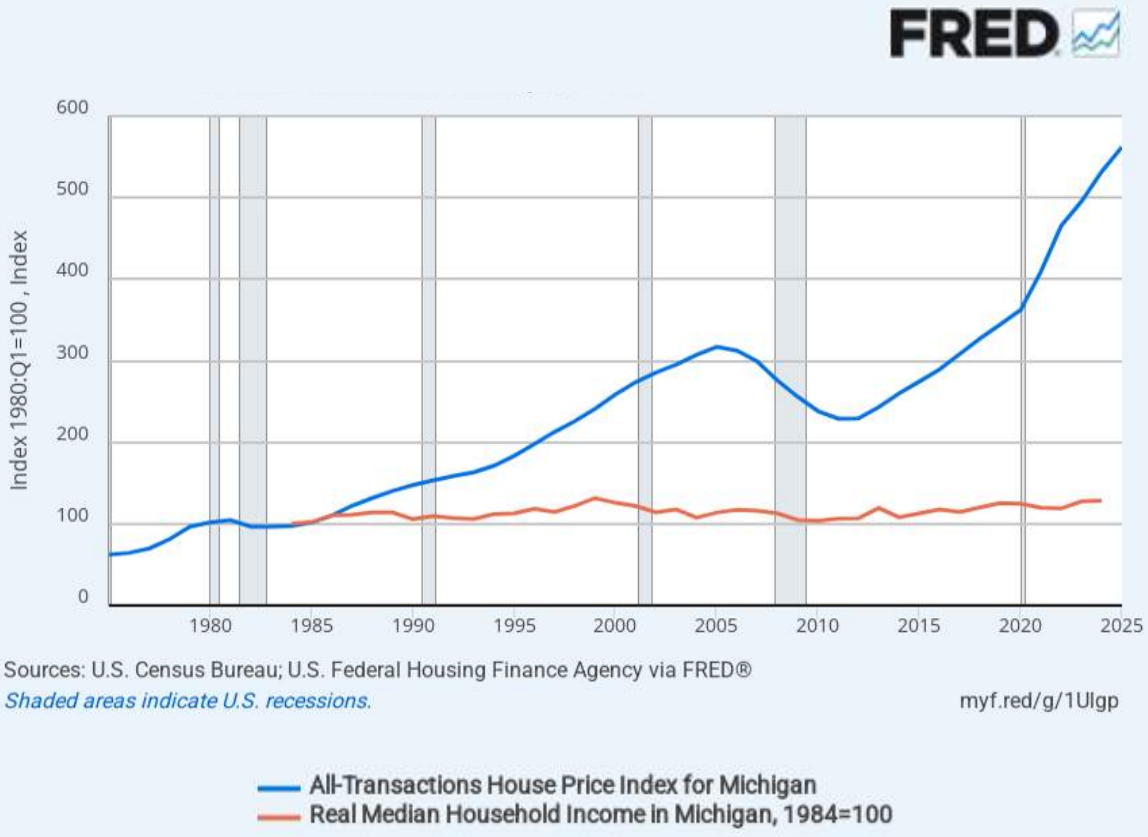
Housing Affordability: A Complex Game of 'Musical Chairs'

Housing affordability is a complex issue that has many causes. In Coldwater's case, some of the contributing factors include:

Shortage of construction and trades workers
According to the Homebuilders Association of Michigan, between 2000 and 2009, Michigan lost 43 percent of its workforce in residential construction.

Increasing material costs
Lumber, aluminum, copper, steel, concrete, and numerous other materials needed in housing construction have increased in price over the past several years due to supply chain disruptions, international trade policies, increasing energy efficiency requirements, and higher transportation costs.

Wages have not kept up with increased housing costs
The average increase in housing costs have outpaced median household income growth; coupled with elevated interest rates, this has made homeownership less feasible for many households and families.



In its simplest form, housing affordability is a supply issue. Just like a game of musical chairs, when there are too many people and not enough chairs, some people will be left without a seat when the music stops. In the same way, a community with fewer housing units than households will result in the higher-income households moving into the housing that's available while middle and lower-income households either move into the few housing units that remain or are forced to move elsewhere. While other factors are at play (such as higher interest rates disincentivizing moving) a lack of housing supply resembles a game of musical chairs, dividing people between those who can afford housing and those who cannot.

Building new housing at all price points is like increasing the number of chairs. Higher-income households move into newer, more expensive houses, leaving older, smaller, or more affordable houses in other parts of the local housing market available. This has downstream effects, creating more supply for middle and lower-income households. For this reason, constructing new housing units (whether it's an expensive five-bedroom house on a lake or a two-bedroom "starter home")—all of these housing units are "new chairs" in the circle that help accommodate households and families searching for housing in Coldwater.











GOAL #3

Dynamic Culture and Civic Life

Coldwater will celebrate and invest in its unique history and cultural amenities while welcoming newcomers.

OBJECTIVES

a. Celebrate Coldwater's rich cultural diversity

b. Preserve Coldwater's history

c. Integrate new residents into the community

"Oktoberfest would be great on Monroe and throughout downtown and more festivals that can allow kids and teens a space to gather."

"Integration of immigrants in our community. More events like the Cultural Jubilee. Promotion of events at the Community Center."

"The cultural festivals on Monroe Street are awesome."

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GOAL #4

A Robust Economy and Local Job Market

Coldwater will continue leveraging its geographic and infrastructural advantages for regional employment growth and economic prosperity.

OBJECTIVES

a. Support and attract small business owners and entrepreneurs

b. Continue to support major employers and anchor institutions

c. Invest in workforce development

"Expanding your focus to support businesses not only in the four blocks of downtown, but all businesses within the city limits. "

"Build upon location and accessibility for businesses. Large [employers] in the area to take advantage of I-69 and small business to take advantage of the lake population and the walkability of downtown."

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GOAL #5

A Safe and Accessible Mobility and Infrastructure Network

People will be able to navigate Coldwater safely, comfortably, and conveniently, no matter the mode of transportation they use.

OBJECTIVES

a. Ensure the city's network of streets, sidewalks, and intersections are designed with all users in mind

b. Support the expansion of public transit service in the community to increase access to jobs, schools, healthcare, and other critical amenities

c. Reduce vehicular crashes to increase safety for all road users

"I exercise in Heritage and Rotary Park and it is basically impossible to cross US-12 where the parks meet."

"Designated bike lanes would be amazing, especially connecting the center of town to Heritage Park, Rotary Park, or other trails."

"More sidewalks need to be put in for walker and bike safety."

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Chicago Street (US-12) Streetscape Redesign Effort

A planning effort to study Chicago Street from Clay Street to Jefferson Street and provide design recommendations began in 2025. Led by a Steering Committee comprised of city staff, City Council, and DDA members, the planning effort included extensive stakeholder engagement and data collection.

The study area benefits from several successful community investments and attractions, including Four Corners Park, the Branch District Library, social district, downtown public Wi-Fi, and numerous public amenities. Downtown Coldwater hosts a variety of festivals, community events, and celebrations throughout the year, many of which utilize Monroe Street and surrounding public spaces. In addition, several annual parades are conducted along the US-12 corridor, reinforcing downtown's role as a gathering place.

A traffic study was completed in October 2025, evaluating vehicular, heavy truck, pedestrian, and bicycle activity during two observation periods throughout the day. The study provided valuable insight into circulation patterns, safety concerns, and opportunities for multimodal improvements. A visual preference survey on desired design elements and future improvements was also conducted.

Stakeholders have emphasized the need to create a downtown environment that prioritizes people rather than solely accommodating vehicle movement. Existing sidewalk grades and conditions present accessibility concerns, while rising maintenance and construction costs have slowed reinvestment in some storefronts and surrounding properties. Crossing US-12 remains a significant safety concern, particularly at unsignalized locations, and the Jefferson Street and US-12 intersection was identified as a location with recurring traffic accidents. Other concerns include roadway noise and vehicle speeds. Participants also noted that any modifications to US-12 require coordination and approval from the Michigan Department of Transportation (MDOT), creating additional implementation challenges.

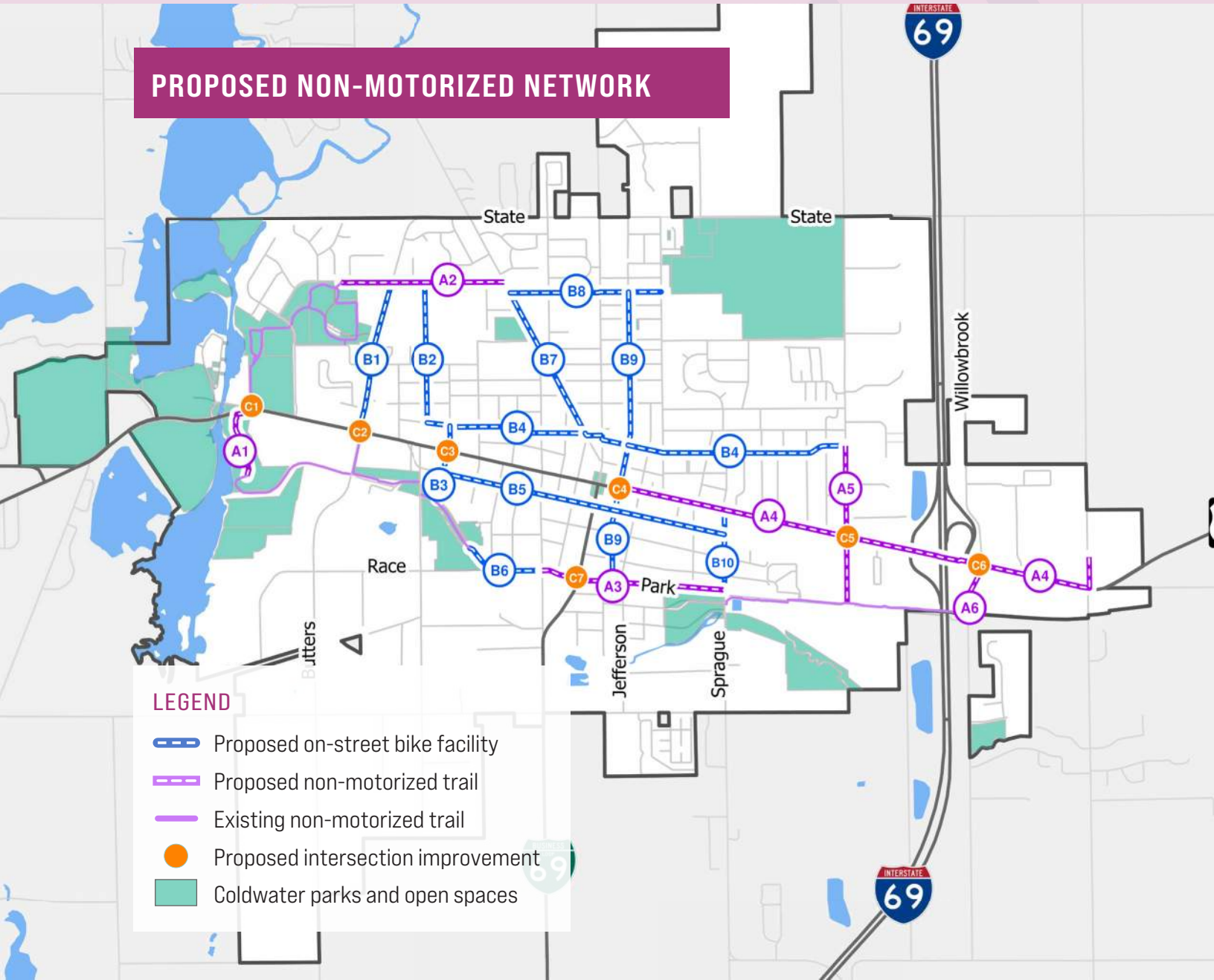
Participants expressed strong support for maintaining and enhancing the unified downtown character through elements such as decorative pavers, hanging flower baskets, street trees, planters, and coordinated streetscape amenities. Additional support was expressed for interactive public spaces, expanded outdoor lighting, traffic noise reduction measures, and improvements that strengthen the sense of arrival into the historic downtown district. Residents also favored introducing low-maintenance features that activate public spaces and encourage community use.

The Steering Committee identified several priorities for future investment, including enhanced wayfinding, placemaking, branding initiatives, public art installations, and the creation of recognizable gateways into downtown. Additional goals include improving pedestrian crossings through enhanced visibility and audible crossing signals, increasing landscaping and greenery to better separate pedestrian and vehicular areas, and incorporating traffic-calming strategies where feasible to improve safety and comfort for all users.

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Non-Motorized Network Plan

Throughout the planning process, the ability to walk and bike to schools, parks, businesses, and other destinations was noted as an important quality of life feature in Coldwater. Although trails and select bike lanes have been constructed in recent years, safety and connectivity challenges persist, as major roadways such as Chicago Street (US-12) create a north-south barrier across the city. Improving pedestrian connectivity at key intersections along with constructing an interconnected non-motorized network creates safer environments for people of all ages and abilities to walk or ride a bike for recreation and transportation. Although the Master Plan is not a substitute for a Citywide Non-Motorized Plan, the Proposed Non-Motorized Network identifies segments ideal for non-motorized infrastructure and provides general guidance for future capital improvements.



SEPARATED BICYCLE FACILITIES (A)

These are higher order non-motorized facilities that are suited for higher-speed, higher-volume roadways such as arterials and major collectors. These typically offer the highest level of separation from traffic and are more expensive and require more ongoing maintenance than other non-motorized infrastructure facilities.

EXAMPLES

- PROTECTED BICYCLE LANES
- PROTECTED CYCLE TRACK
- NON-MOTORIZED TRAILS

COMMUNITY PREFERENCE FOR ON-STREET BIKE FACILITY OPTIONS (RANKED)

1. Chicago Street (A4)
2. Riverside Park-Rotary Park (A1)
3. Michigan Avenue (A5)
4. Park Avenue (A3)
5. Willowbrook Road (A6)
6. Bishop Avenue (A2)



ON-STREET BICYCLE FACILITIES (B)

These are lower order non-motorized facilities that are suitable on neighborhood collectors and other local streets that feature lower traffic speeds and traffic volumes. These facilities can include striped bicycle lanes but can also include “sharrow” painting and bicycle wayfinding signage to denote neighborhood bicycle routes.

EXAMPLES

- IMPROVED WAYFINDING SIGNAGE
- STREET STRIPING
- PAINTED BIKE LANES

COMMUNITY PREFERENCE FOR ON-STREET BIKE FACILITY OPTIONS:

1. Grand Street (B7)
2. Western Avenue (B1)
3. Henry-Taylor-Hull Street (B4)
4. Hudson Street (B9)
5. Sprague Street (B10)
6. Polk Street (B3)
7. Green Street (B2)
8. Clarke Avenue (B8)
9. Race Street (B6)
10. Pearl Street (B5)





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IMPROVED PEDESTRIAN CROSSWALKS (C)

These reflect improved pedestrian infrastructure at key intersections. This ranges from simple striped and painted crosswalks, pedestrian refuge islands, intersection bulb-outs that reduce the crossing distance for pedestrians, and more infrastructure-intensive examples such as pedestrian hybrid beacons which are traffic control devices prompting vehicles to yield to pedestrians.

EXAMPLES

- CROSSWALK STRIPING
- PEDESTRIAN REFUGE ISLANDS
- PEDESTRIAN HYBRID BEACONS

COMMUNITY PREFERENCE FOR IMPROVED PEDESTRIAN CROSSWALKS OPTIONS:

1. Michigan & Chicago C5
2. Riverside Dr & Chicago C1
3. Western & Chicago C2
4. Hudson & Chicago C4
5. Polk & Chicago C3





Pedestrian islands can help break up the distance across vehicle travel lanes and offer a protected place to wait to finish crossing.



GOAL #6

Abundant Nature and Recreational Opportunities

Coldwater will promote a healthy, active, and connected community by continuing to responsibly steward parks, recreation centers, and other amenities.

OBJECTIVES

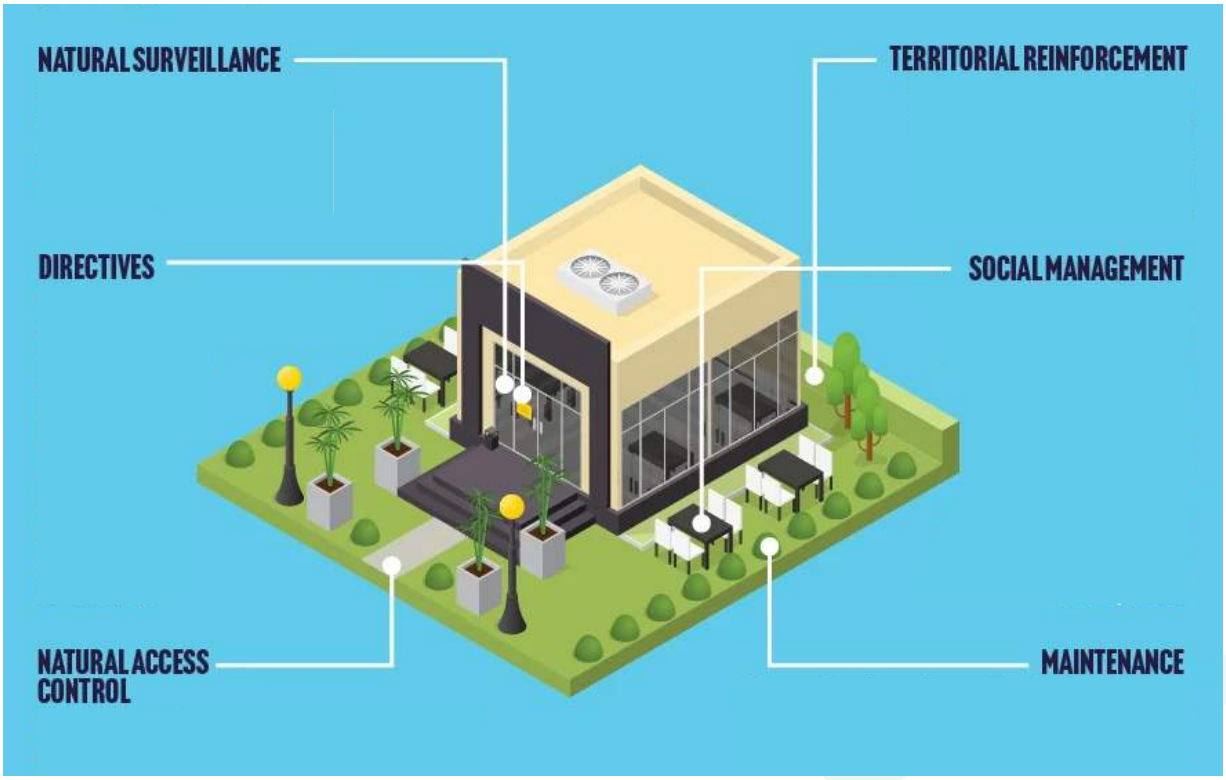
a. Improve access to Coldwater's lakes and rivers

b. Continue to invest in parks, playgrounds, recreation programming, and other community assets

"More nature trails would be nice."

"Connecting parks would be great. Maybe even more trails in Rotary Park or a trail around the lakes!"

"I would like to see more resources put into naturalized parks and trails. I would also like to see evenly distributed attention in all wards. There is a concentrated amount of recreation, facilities, and resources that go in Ward 3."



Source: https://quantumtt.org/crime-prevention-through-environmental-design-ctped/

GOAL #7

Stellar Quality of Life and Safety

Coldwater will enhance community safety and appearance through good design, property upkeep, and strategies to improve resilience to severe weather and environmental change.

OBJECTIVES

a. Improve upkeep of properties

b. Design with crime prevention in mind

c. Increase climate resilience and preparedness

"Perception of loss of safety and quality of the town compared to other counties."

"Open entire Waterworks Park up for traffic again, just have the police monitor it more if there's crime there. Add more lighting so it can be enjoyed safely at night too."

"Build more on safety and more of a police presence to deter unsafe driving, speeding, loud music, exhaust, etc."

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Coldwater Tornado and Severe Weather Preparedness

Although tornadoes are not a new occurrence in Michigan, the Three Rivers - Union City tornado that occurred on March 6, 2026 was the strongest Michigan tornado in fifty years and was the earliest an EF-3 rated tornado has occurred in Michigan during any calendar year. This was an unfortunate reminder that Michigan is vulnerable to extreme weather and that communities must remain diligent in preparing for severe weather events.

While Master Plans typically do not address hazard mitigation or emergency response plans, the City of Coldwater acknowledges that not all residents have access to a basement or sturdy interior shelter, making severe weather preparedness much more important.



CHAPTER 5

Land Use

What We Heard

What Is Future Land Use?

The Zoning Map for the City of Coldwater regulates the types of uses and building types that are permitted today. In contrast, the **Future Land Use Map** expresses a vision for where and how Coldwater should use its land in the future.

Each future land use category describes the land uses, style of buildings, and type of roads, sidewalks, and trails that are desired for each area of the city. The Future Land Use Map does not require a certain type of development, but is a tool for the City to guide decisions about development over time.

How Was Future Land Use Determined?

Future land use was developed by considering numerous factors, including:

- How land is used today
- Zoning
- The location of water, sewer, and other infrastructure and utilities
- Demographic and economic trends
- Changes in land use and development patterns since the last Master Plan was adopted
- Input from the community and Steering Committee

Existing Land Use

As the county seat and major employment hub for Branch County and the surrounding region, nearly half of the parcels in Coldwater are either commercial, industrial, or public/institutional land uses. Some of the largest landowners in the city are of these land use categories, including the Walmart distribution center, Clemens Food Group, Asama manufacturing facility, and the Lakeland Correctional Facility. Although classified as an agricultural land use, Mastronardi Produce owns another large property on the City's southwest side.

A map of Existing Land Use and a description of each use category follows on pg. 68.

DRAFT


Hops
THURSDAYS
5-9 pm
Southern Roots
SALON & SPA

Existing Land Use

Residential **1,024 Acres | 19.4%**
All types of residential land uses are grouped together here, from single-family homes to townhomes and apartment complexes. Most of the residential land in Coldwater is located north of Chicago Street, although there are residential neighborhoods close to downtown and going south along Jefferson. Streets serving this land use category are typically low-volume neighborhood streets and feature sidewalks and street trees.

Commercial **978 Acres | 18.6%**
Commercial land use in Coldwater is primarily located along Chicago Street (US-12), Marshall Street, Willowbrook Street, and various locations in the southern half of the city. Commercial land uses in Coldwater include big-box commercial shopping centers near the Chicago Street and I-69 interchange, historic multi-story "main street" buildings in downtown Coldwater, and drive-through restaurants, gas stations, and other customer-oriented land uses spread throughout the city's main thoroughfares. Streets in this land use category are typically collector or arterial roadways that experience higher traffic speeds and volumes.

Industrial **1,137 Acres | 21.5%**
Located in concentrated clusters around Coldwater, industrial land uses are defined by large-scale manufacturing and processing facilities, warehouses, and distribution centers. These land uses are primarily located near Michigan Avenue, I-69, or in the southwest portion of the City. Streets in this land use category are oriented towards meeting logistical needs of these land uses and therefore prioritize truck movement and access over pedestrian needs.

Public & Institutional **557 Acres | 10.5%**
Public & Institutional land uses include parcels owned by the City of Coldwater, Coldwater Public Schools, Branch County, and the State of Michigan. Some of the most notable land uses in this category include the Lakeland Correctional Facility on Marshall Street and State Street, the public school campuses on the northeast side of Coldwater, and the Coldwater Water Treatment Facility south of the Sauk River.

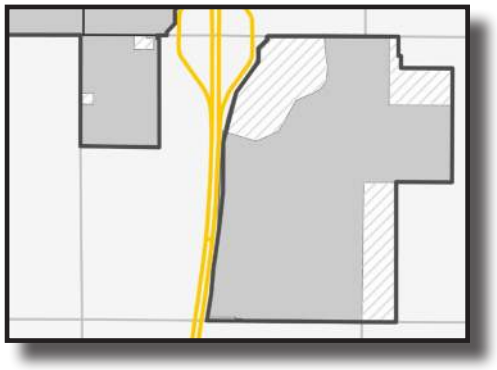
Parks & Open Space **469 Acres | 8.9%**
This land use includes the public parks, cemeteries, and open spaces in Coldwater. Major parks include Heritage Park, Rotary Park, and the Oak Grove Cemetery.

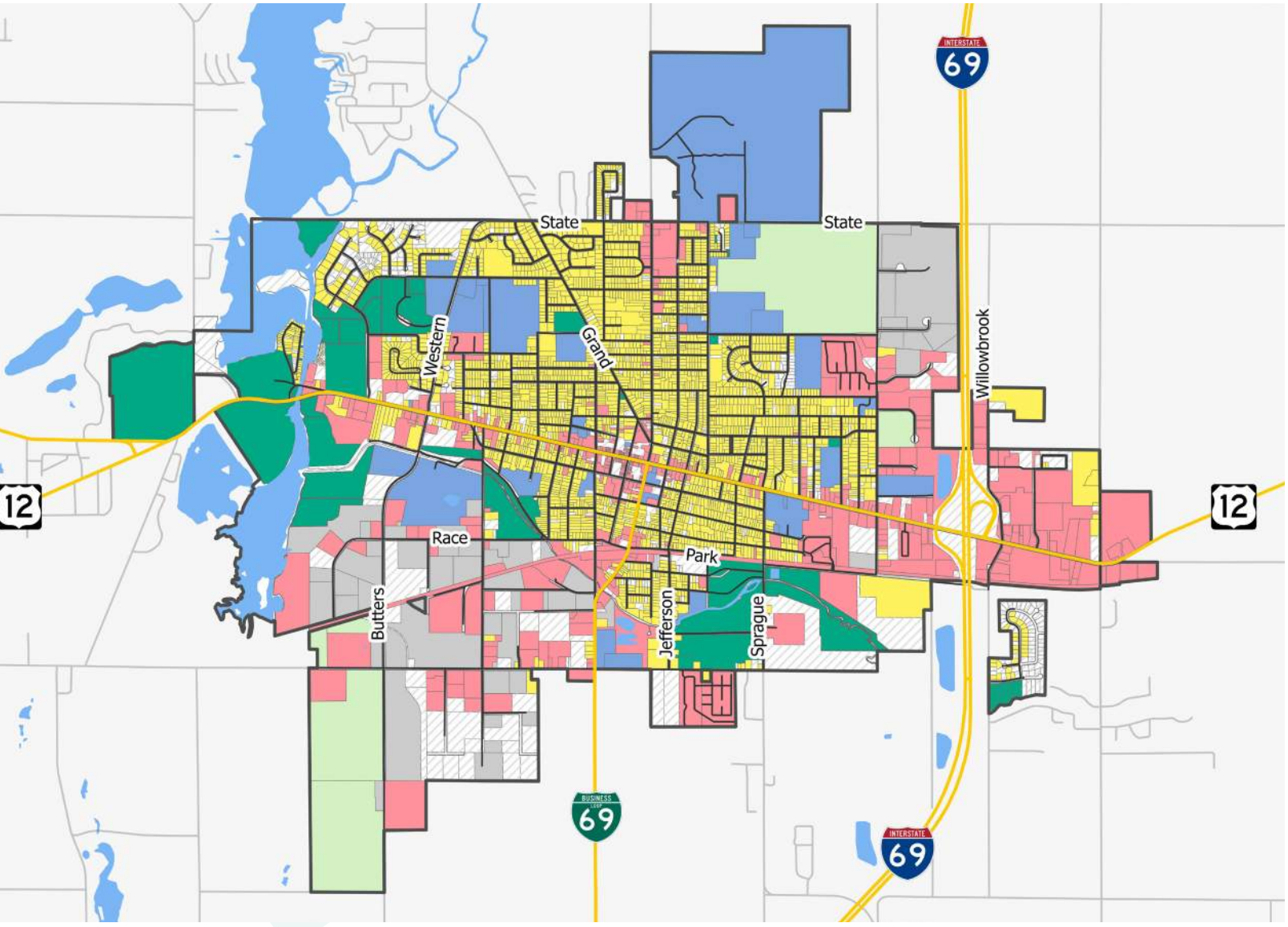
Agriculture **393 Acres | 7.5%**
Although a historically significant industry in Coldwater, there are few agricultural land uses remaining in the City. These land uses include ongoing agricultural operations such as crop fields, greenhouses, and pasture land. The remaining examples of this land use include the Branch Intermediate School District's agricultural educational center located south of State Street and Maroa Farms greenhouses in the southwest corner of the City.

Vacant **712 Acres | 13.5%**
There are numerous parcels in Coldwater that are undeveloped, lacking a structure or other physical improvements. While these are typically located in areas with challenging natural features such as wetlands, there are numerous vacant parcels with existing infrastructure that present opportunities for new development.

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EXISTING LAND USE MAP





LEGEND

- Residential
- Commercial
- Industrial
- Public & Institutional
- Parks & Open Space
- Agriculture
- Vacant

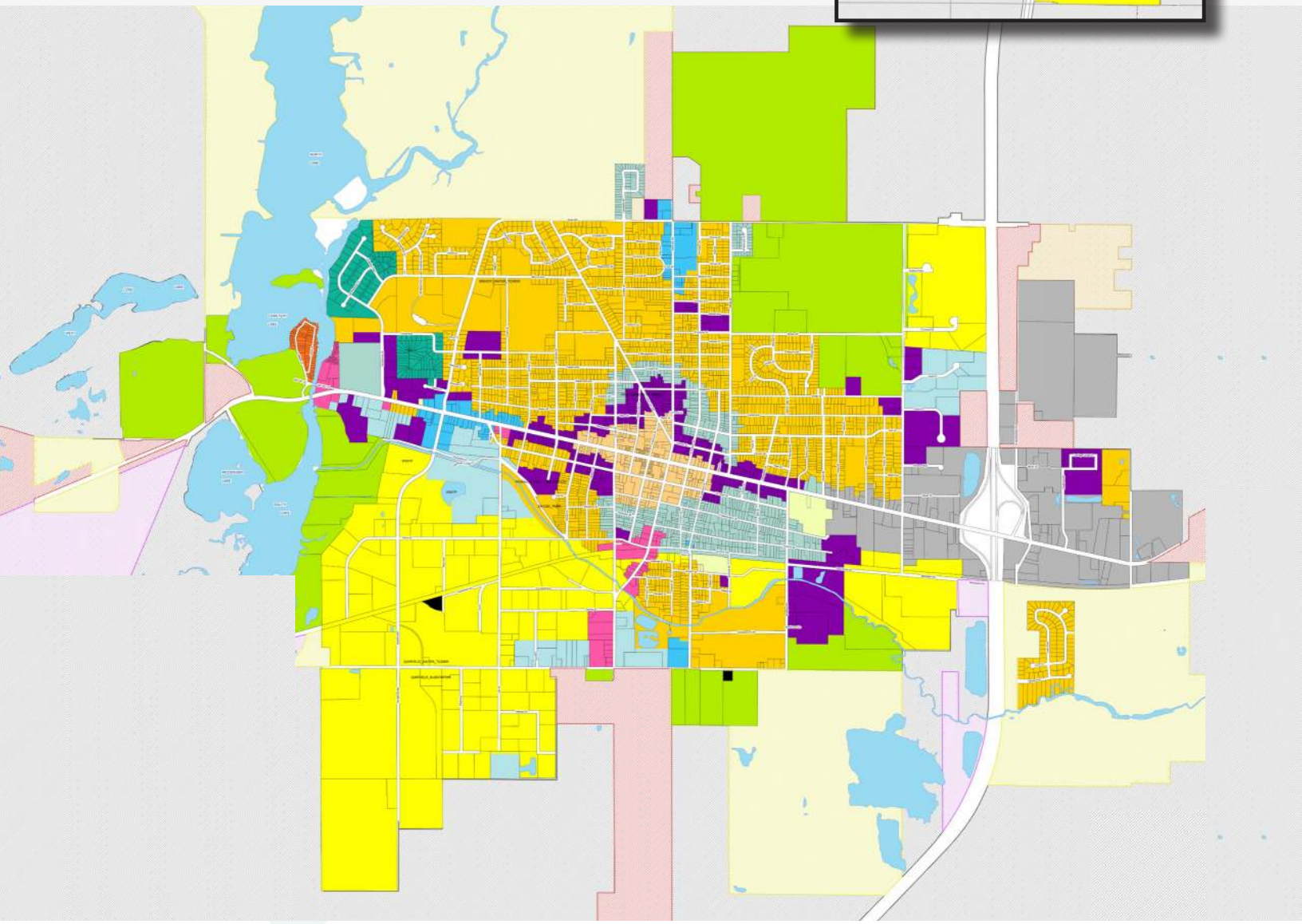
Current Zoning

The City of Coldwater currently has 13 zone districts: five residential districts, four commercial districts, two industrial districts, and an office and Planned Unit Development district. The four residential districts differ mainly in terms of allowable housing types and select lot characteristics. The A1 One-Family District is the most prominent residential district in city. The D-2 Heavy Industrial District is the most common non-residential district in the city.

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CURRENT ZONING MAP





LEGEND

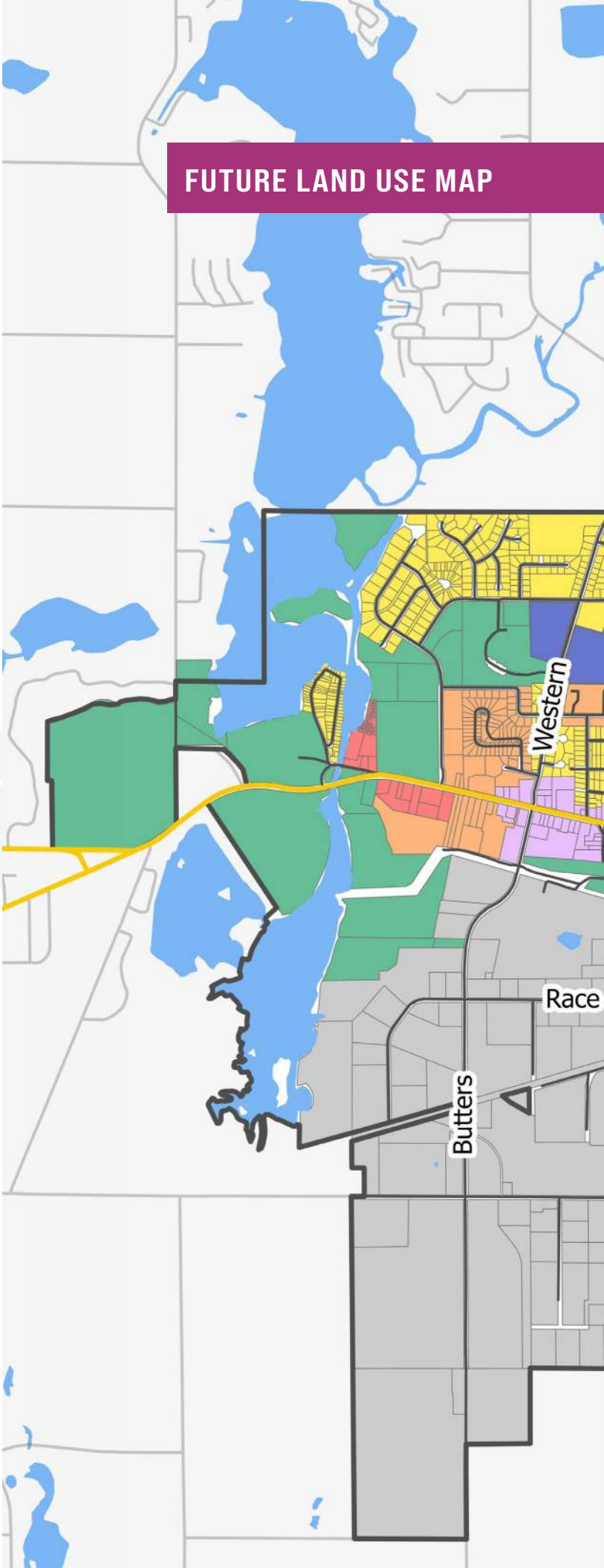
- **A-A** One-Family Agri. Residential
- **A1** One-Family Residential
- **A2** One and Two-Family Residential
- **A3** Multi-family Residential
- **C1** Community Business
- **C2** Central Business District
- **C3** Highway Commercial District
- **C4** General Buiness
- **D1** Light Industrial
- **D2** Heavy Industrial
- **OS** Office Service District
- **PUD** Planned Unit Development
- **R3** One-Family Residential
- **TWP** Township
- **AG** Twp. Agricultural
- **GB** Twp. General Business
- **I** Industrial
- **Twp. R2** Low-density
- **Twp. R3** Medium-density
- **Twp. R4** Medium-density

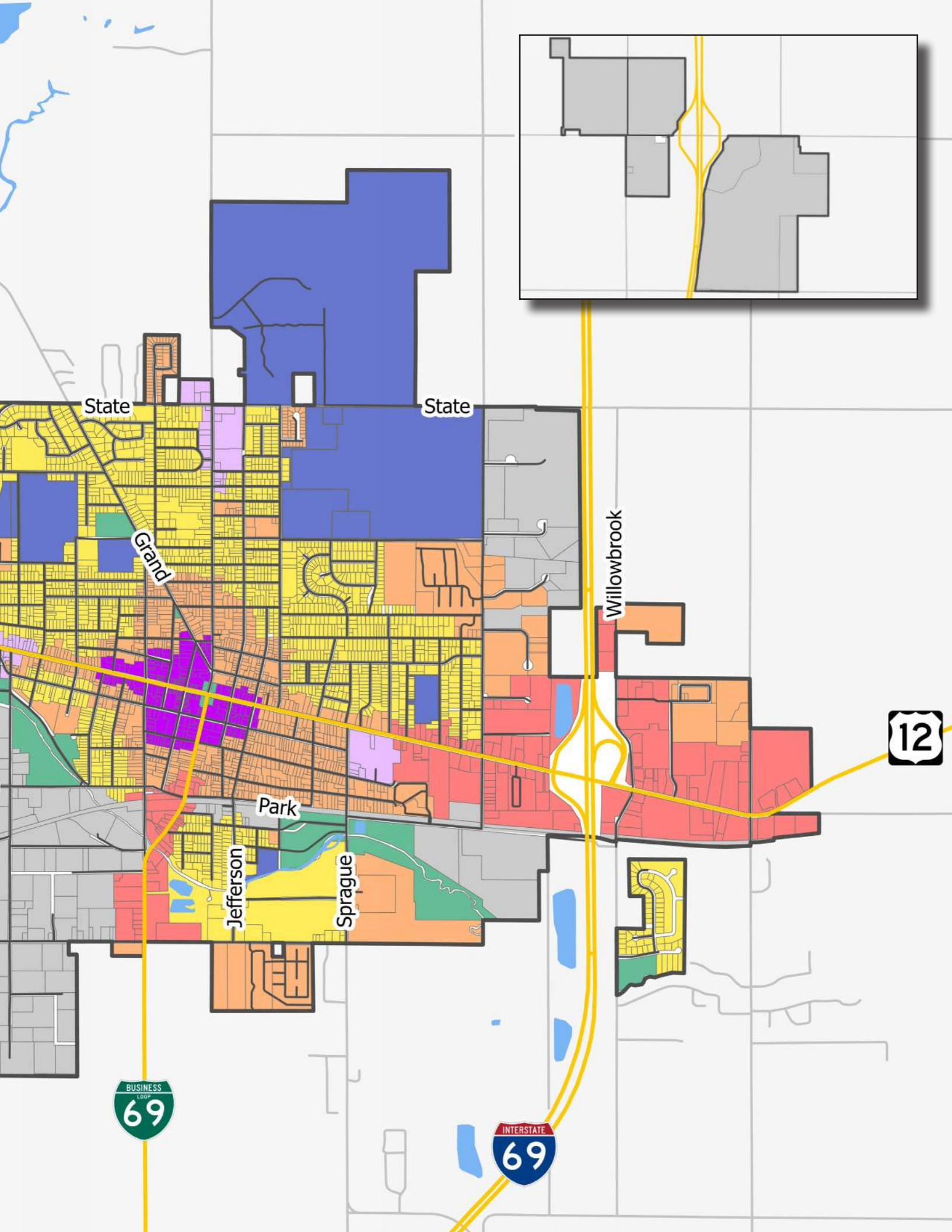
Future Land Use

The Future Land Use Map is a visual representation of a community's desired development pattern. It identifies what types of land uses are desired and where they are appropriately located in Coldwater. The Future Land Use Map and Future Land Use Category descriptions are the bridge between existing land use and the zoning map. While the Future Land Use Map is a guide for land use decisions, the Zoning Map is part of the City of Coldwater Code of Ordinances. This relationship is important since development must adhere to the Zoning Ordinance while also showing consistency with the community's desired future land use vision.

LEGEND

- Parks and Open Space
- Single-Family Residential
- Mixed Residential
- Downtown Mixed Use
- Neighborhood Mixed Use
- Commercial
- Industrial
- Institutional




State
State
Grand
Willowbrook
Park
Jefferson
Sprague
12
BUSINESS
LOOP
69
INTERSTATE
69



Parks & Open Space

The Parks and Open Space future land use category is defined existing park and open space areas, legacy agricultural operations, and waterfront areas. Natural plantings, wildflower meadows, and wild riparian buffers are encouraged on areas abutting South Lake to reduce shoreline erosion and protect overall lake health. Buildings to support parks or recreation uses such as pavilions and bathrooms are appropriate and typically low-rise.

Land Uses

Public parks
Natural open spaces
Cemeteries
Low-impact agricultural operations

Appropriate Zoning District(s)

Residential, Commercial, and Mixed-Use Districts.

Street and Non-Motorized Facilities

Bicycle and pedestrian amenities such as bike paths, trails, sidewalks, and bicycle parking are encouraged. Streets may intersect park and open spaces areas to provide access but should be limited to encourage ample space for the parks and recreation uses.

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Single-Family Residential

The Single-Family Residential future land use designation encompasses the majority of the City's residential districts and is characterized by a mixture of housing types on a range of lot sizes. While smaller lots with older homes on a rectangular grid pattern are located closer to the city center, newer residential development with larger lots and a curvilinear street pattern exist closer to the edges of town. Newer neighborhoods in this designation have often utilized the Planned Unit Development tool. Neighborhoods in this future land use category feature sidewalks, mature trees, and close proximity to parks, schools, and other amenities.

Land Uses

Single family homes
Missing middle housing types such as accessory dwelling units (ADUs) and duplexes in select contexts
Senior living facilities
Public buildings, religious institutions, and schools

Appropriate Zoning District(s)

AA One-Family Agricultural District
A-1 One-Family Residential District
R-3 One-Family Residential District
Planned Unit Development

Street and Non-Motorized Facilities

Streets are designed for local residential traffic and are oriented in a traditional grid pattern. Sidewalks should be provided on both sides of the street and on-street bicycle facilities should be provided on key connector streets.

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Mixed Residential

The Mixed Residential future land use designation is comprised of mixed-density neighborhoods adjacent to downtown and in outlying clusters where supportive infrastructure exists. This future land use category features a mix of housing types from missing middle types like duplexes and townhomes to apartment complexes. Homes near to downtown are generally older and many are historic, dating back to the 1800s in some cases. Many homes feature detached garages and new development should be consistent with this pedestrian-friendly design, being located to the side or rear of the dwelling. Front porches, stoops, and other pedestrian-scale design elements should be encouraged to maintain the welcoming, human-scale environment. For areas further from downtown, apartment complexes may be arranged in a series of buildings around shared greenspace, with parking found in lots or series of carports.

Land Uses

Single family homes
Accessory dwelling units
Multi-family apartment complexes and townhomes
Senior living facilities
Public buildings, religious institutions, and schools

Appropriate Zoning Districts

A-2 One and Two Family Residential District
A-3 Multi-Family Residential District

Street and Non-Motorized Facilities

Streets are designed for local residential traffic and are oriented in a traditional grid pattern. Sidewalks should be provided on both sides of the street and on-street bicycle facilities should be provided on key connector streets.

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Neighborhood Mixed Use

The Neighborhood Mixed Use future land use category is for mixed-use land uses and redevelopment at a smaller scale than that found in the downtown. These areas should encourage institutional, office, residential, and commercial uses coexisting in creative configurations. Commercial uses should serve the surrounding neighborhood. A range of housing types are from townhomes to missing middle duplexes, quadplexes, small scale apartment buildings, and mixed-use buildings with an active ground floor use may exist within this designation. Development in this future land use area should prioritize pedestrian-scale design and amenities, abundant landscaping, and small public spaces oriented towards nearby streets. Auto-oriented uses and design are discouraged.

Land Uses

Townhomes and small apartment buildings
Senior living facilities
First floor commercial uses with residential above
Restaurants with outdoor dining
Small-scale retail and office businesses
Hospitals
Hotels and motels
Public buildings, religious institutions, and schools

Appropriate Zoning Districts

OS Office Service District
C-1 Community Business District

Street and Non-Motorized Facilities

Streets are designed with pedestrian traffic in mind, featuring wide sidewalks, limited outdoor dining and gathering spaces, and generous tree plantings. Crosswalks are striped and signalized. On-street parking provides access to businesses in this place type and off-street non-motorized facilities are provided on roadways with higher traffic volumes.

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Downtown Mixed Use

The Downtown Mixed Use designation encompasses Coldwater's downtown. Historic in nature, this area is the central gathering place of the community and features many iconic attractions such as Tibbits Opera House and the Children's Museum of Branch County. This place type is characterized by a walkable "main street" style development pattern with first-floor commercial and office uses with residential units above as well as mixed housing types such as small-scale multi-family buildings and townhouses. This designation is suitable for the tallest buildings and most active uses in the community, drawing residents and visitors alike. This designation prioritizes wide sidewalks with outdoor seating and pedestrian amenities, street trees, and decorative streetlamps. Buildings within this category are typically built to the front and side property lines with minimal setbacks from adjacent properties. Buildings should be architecturally appealing and constructed with high-quality materials. The majority of the Historic District is located in this future land use designation.

Land Uses

First floor commercial uses with residential above
Townhomes and small apartment buildings
Multi-family residential buildings
Restaurants with outdoor dining
Retail and office businesses
Community and cultural institutions
Public buildings, religious institutions, and schools
Parks and public gathering spaces

Appropriate Zoning Districts

C-2 Central Business District

Street and Non-Motorized Facilities

Streets are designed with pedestrian traffic in mind, featuring wide sidewalks and generous tree planting strips buffering sidewalks with on-street parking spaces and traffic. Crosswalks are striped and signalized. Cycling infrastructure includes bike rack storage and streets should be low speed to provide a safe shared space with cyclists and pedestrians. When provided, parking should be provided behind storefronts or on-street.

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Commercial

The Commercial future land use designation consists of large-scale commercial uses, often regional and national chains that draw business from beyond the city limits. Parcels are commonly large with development set back from the roadway, with generous parking areas located in front of businesses. Some smaller scale outlot development has been constructed in recent years and should continue to be encouraged. Design tends to be auto-oriented with frequent drive-throughs and large signage that is scaled toward drivers instead of pedestrians or cyclists. Paved areas should be broken up by natural green spaces and refuge islands for improved stormwater management. Multi-unit residential land uses are appropriate on larger lots and can be used to support additional housing in the city.

Land Uses

"Big box" retail and commercial establishments
Office complexes
Multi-family residential buildings
Restaurants and drive-throughs
Gas stations and other vehicle service operations

Appropriate Zoning Districts

C-3 Highway Commercial
C-4 General Business

Street and Non-Motorized Facilities

The development patterns utilizes front and rear service drives, shared driveways, and other access management strategies to reduce crashes. Generous setbacks and tree planting strips provide greater pedestrian separation from the higher speed and volume roadways in this future land use area. Sidewalks should be located on both sides of the roadway. Cycling facilities should be designed as higher order facilities separated from the roadway such as a protected cycle track or side paths.

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Institutional

The Institutional future land use designation denotes larger governmental land uses that carry state and regional significance and are unlikely to change over the next twenty years, as well as other public property such as local schools. These future land uses are specialized for their current purposes as correctional and hospital facilities and are anticipated to remain large employers within Coldwater.

Anticipated Land Uses

Public buildings and schools
Large-scale governmental facilities
Low-impact agricultural operations

Relevant Zoning Districts

AA One Family Agricultural Residential
A-1 One-Family Residential District

Street and Non-Motorized Facilities

Streets within this future land use are privately-owned and are not planned to experience pass-through vehicle or pedestrian traffic. Sidewalks should connect to appropriate hospital and government campus buildings within this future land use.

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Industrial

The Industrial future land use category is characterized by manufacturing, food processing and production facilities, technology and fabrication facilities, and warehouse and storage facilities. This future land use designation requires high-capacity infrastructure and proximity to major transportation corridors. Development in this future land use should minimize negative impacts on adjacent land uses through screening, sound mitigation, and other buffering measures.

Land Uses

Warehousing and storage
Research and development
Manufacturing and processing
Distribution and logistics
Vehicle repair

Appropriate Zoning Districts

D-1 Light Industrial
D-2 Heavy Industrial

Street and Non-Motorized Facilities

Streets are oriented towards facilitating truck traffic. Sidewalks are required along roadways to facilitate pedestrian access. Cycling infrastructure should be separated from the roadway due to the nature of commercial truck traffic within this place type.

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Emerging Trends: Data Centers and Solar Energy Development

As technology and energy needs continue to evolve, communities across Michigan, including Coldwater, are beginning to see interest in land uses that were uncommon just a decade ago. Data centers, driven by the growth of cloud computing and artificial intelligence, require significant amounts of land, power, and water, along with specialized infrastructure that differs from traditional commercial or industrial development. Similarly, solar energy facilities, ranging from small rooftop and accessory installations to larger utility-scale projects, are becoming more common as the state and region diversify their energy sources. Both uses raise important questions around infrastructure capacity, site design, environmental impact, and compatibility with surrounding land uses, and both are subject to a regulatory landscape, at the state, regional, and utility level, that continues to change.

Given how quickly these trends are developing, this Master Plan does not attempt to establish detailed policy direction, standards, or siting criteria for data centers or solar energy facilities at this time. Doing so prematurely risks creating guidance that is quickly outdated or misaligned with future state requirements. Instead, the City of Coldwater will treat these as emerging issues to be monitored closely. As specific proposals, community interest, or changes in state or regional policy arise, the City will evaluate the appropriate response, which may include updates to the Zoning Ordinance or amendments to this Master Plan, to ensure that future development of this kind aligns with the community's values and long-term vision.



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Future Land Use and Zoning

Institutional	Appropriate Zoning Districts
Parks & Open Space	Multiple
Single-Family Residential	AA One-Family Agricultural Residential District A-1 One-Family Residential District R-3 One-Family Residential District
Medium Residential	A-2 One and Two-Family Residential District A-3 Multi-Family Residential District
Neighborhood Mixed Use	OS Office Service District C-1 Community Business District
Downtown Mixed Use	C-2 Central Business District
Commercial	C-3 Highway Commercial District C-4 General Business District
Industrial	D-1 Light Industrial D-2 Heavy Industrial
Institutional	Multiple

In the case of the Parks & Open Space future land use designation and the Institutional future land use designation, multiple zoning districts may be appropriate depending on the surrounding context. City parks and green spaces are located throughout Coldwater and may be zoned residentially or commercially. For example, Heritage Park is located in the A-1 One-Family Residential District, while Four Corners Park is located in the C-2 Central Business District. Similarly, parcels designated as Institutional may house land uses such as the Lakeland Correctional Facility or one of the schools in the Coldwater School District.

Guidance for Rezonings

A parcel's designation as Parks and Open Space or Institutional does not communicate that the property cannot be used for a different purpose in the future. For example, an elementary school that closes may be designated Institutional. Should the property be redeveloped, it would be appropriate to consider the future land use designations of the surrounding properties when determining whether a change in use is harmonious with the Future Land Use Map.

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CHAPTER 6

Implementation



This chapter focuses on the objectives and action items the City of Coldwater, key community partners, and residents can pursue to achieve the overall Master Plan Goals identified in Chapter 3.

Each of these objectives were determined through community engagement as being significant land use and economic development items for the Master Plan to address. Action items describe actions or tasks to complete in achieving these objectives. Each action item includes the estimated agencies responsible and an estimated timeframe the action item can feasibly be accomplished.

Implementation Matrix

Ongoing

Near-term (1-2 years)

Medium-term (3-5 years)

Long-term (6-10 years)

(Z) denotes an action item that pertains to a zoning ordinance amendment.

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GOAL #1

A Vibrant and Thriving Downtown

Downtown Coldwater will be the community's key gathering place – a walkable, safe, and inviting place with spots to eat, shop, and explore for people of all ages.

OBJECTIVE	ACTION ITEM	PARTNERS	TIMEFRAME
A) Reduce commercial vacancy	(1) Add temporary storefront art installations.	DDA	Near-Term
	(2) Identify properties and explore feasibility for downtown business incubator space.	City of Coldwater Planning & Zoning; DDA	Medium-Term
	(3) Identify storefronts for subdividing store space to reduce rental costs.	City of Coldwater Planning & Zoning; DDA	Medium-Term
	(4) Study and inventory second and third-floor occupancy of multi-story buildings downtown	City of Coldwater Planning & Zoning; DDA	Medium-Term
(B) Add residents downtown	(1) Revise zoning regulations to support mixed-use buildings and blocks, including exploring first-floor residential uses. (Z)	City of Coldwater Planning & Zoning	Near-Term
	(2) Study peak parking demand in downtown district to understand how existing parking assets function to better plan for residential users.	City of Coldwater Planning & Zoning	Medium-Term
(C) Make downtown more pedestrian-friendly	(1) Add crosswalks on Chicago Street in locations identified in the Proposed Non-Motorized Network Map.	City of Coldwater Planning & Zoning, Dept. of Municipal Services, Engineering Services; DDA; MDOT	Medium-Term
	(2) Make pedestrian improvements to S. Monroe to enhance its role as a key gathering place in the community.	City of Coldwater Planning & Zoning, Dept. of Municipal Services, and Engineering Services; DDA	Near-Term
	(3) Install bicycle parking or "bike corrals" to encourage cycling downtown.	City of Coldwater Planning & Zoning; City of Coldwater Dept. of Municipal Services; DDA	Medium-Term
(D) Continue investing in downtown Coldwater's appearance	(1) Expand the Downtown Coldwater Public Art Program.	DDA	Near-Term
	(2) Add more streetscape features such as street trees, decorative lighting, and outdoor seating.	City of Coldwater Planning & Zoning, Dept. of Municipal Services, Engineering Services; DDA	Near-Term
	(3) Install wayfinding signage directing people to attractions in downtown Coldwater	City of Coldwater Planning & Zoning, Dept. of Municipal Services, Engineering Services; DDA	Near-Term

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GOAL #2

Housing that Supports the Community's Needs

Housing in Coldwater will be diverse and attainable, providing a range of options for people at all life stages and price points.

OBJECTIVE	ACTION ITEM	PARTNERS	TIMEFRAME
(A) Expand the number and type of homes available for rent or purchase	(1) Remove zoning barriers to developing a diverse array of housing types (such as allowing smaller lots, simplifying processes, and allowing pre-approved plans). (Z)	City of Coldwater Planning & Zoning	Near-Term
	(2) Incentivize development of accessible and/or affordable units through height or density bonuses. (Z)	City of Coldwater Planning & Zoning	Medium-Term
	(3) Explore feasibility of a community land trust program to facilitate development of starter homes; assess interested organizations to serve as sponsor.	City of Coldwater Planning & Zoning	Medium-Term
	(4) Initiate conversations with Branch County about starting a revolving loan fund for the development of attainable housing.	City of Coldwater City Manager's Office, City of Coldwater Planning & Zoning, Branch County	Near-Term
(B) Support appropriate infill development opportunities	(1) Identify target redevelopment sites within the city.	City of Coldwater Planning & Zoning	Medium-Term
	(2) Work with RRC Redevelopment Services Team to release RFQs to attract developers to key sites in town.	City of Coldwater Planning & Zoning; MEDC RRC	Medium-Term
	(3) Utilize the Housing TIF to develop housing.	City of Coldwater Planning & Zoning; City of Coldwater Brownfield Redevelopment Authority	Medium-Term
(C) Address homelessness	(1) Perform zoning audit reviewing provisions for single-room occupancy units, transitional housing, and small-scale housing units in appropriate locations, beyond the A-3 district. (Z)	City of Coldwater Planning & Zoning	Near-Term
	(2) Study hotel demand and impact of hotels being used as transitional housing.	City of Coldwater Planning & Zoning	Medium-Term
	(3) Continue participation with the Homelessness Task Force on housing-related concerns.	City of Coldwater Planning & Zoning	Ongoing

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GOAL #3

Dynamic Culture and Civic Life

Coldwater will celebrate and invest in its unique history and cultural amenities while welcoming newcomers.



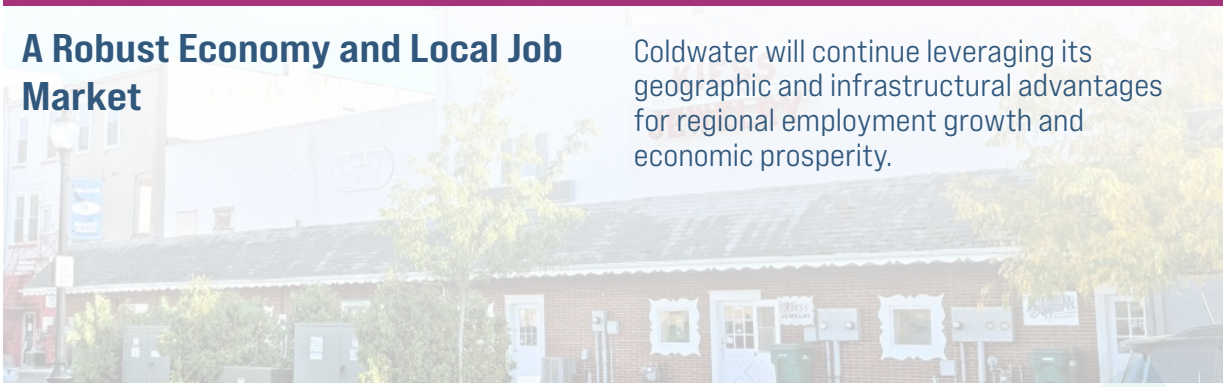
OBJECTIVE	ACTION ITEM	PARTNERS	TIMEFRAME
(A) Celebrate Coldwater's rich cultural diversity	(1) Continue to partner with local organizations to put on and promote cultural events and festivals such as the Cultural Jubilee.	City of Coldwater; DDA; Chamber of Commerce; Coldwater Community Center; Other Groups	Ongoing
(B) Preserve Coldwater's history	(1) Connect homeowners with educational and financial resources to renovate historic structures.	City of Coldwater; BCHS	Medium-Term
(C) Integrate new residents into the community	(1) Create welcome brochure in multiple languagesthat communicates local regulations and resources for new residents.	City of Coldwater; Branch County	Medium-Term
	(2) Recruit residents of various backgrounds and lived experiences to serve on Coldwater's boards, commissions, and committees.	City of Coldwater Manager's Office	Near-Term
	(3) Expand Citizen's Academy Program.	City of Coldwater Manager's Office	Medium-Term
	(4) Host regular planning & zoning office hours or "coffee chats."	City of Coldwater Planning & Zoning	Ongoing
	(5) Attend and be visible at existing cultural events to build relationships with members of the community.	City of Coldwater Community Engagement	Ongoing

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GOAL #4

A Robust Economy and Local Job Market

Coldwater will continue leveraging its geographic and infrastructural advantages for regional employment growth and economic prosperity.



OBJECTIVE	ACTION ITEM	PARTNERS	TIMEFRAME
(A) Support and attract business owners and entrepreneurs	(1) Continue to provide small business loan programs.	City of Coldwater	Ongoing
	(2) Partner with the state and other agencies to recruit workers and students.	City of Coldwater; MEDC; ORP	Near-Term
(B) Continue to support major employers and anchor institutions	(1) Improve non-motorized connections and bus service to major employers.	Coldwater Dept. of Municipal Services; Coldwater Engineering Services; Branch Area Transit Authority (BATA)	Medium-Term
	(2) Maintain strong relationships with major employers to proactively address opportunities for growth or expansion to ensure they align with community priorities.	City of Coldwater Manager's Office; Major Employers	Ongoing
	(3) Support development of incentive housing program along with major employers to attract competitive employees to live and work in Coldwater.	City of Coldwater; Major Employers; Philanthropic Community	Medium-Term
(C) Invest in workforce development	(1) Strengthen the local workforce pipeline through relationships with employers and schools.	City of Coldwater; BACC; Coldwater Community Schools	Near-Term

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GOAL #5

A Safe and Accessible Mobility and Infrastructure Network

People will be able to navigate Coldwater safely, comfortably, and conveniently, no matter the mode of transportation they use.



OBJECTIVE	ACTION ITEM	PARTNERS	TIMEFRAME
(A) Ensure the City's network of streets, sidewalks, and intersections are designed with all users in mind	(1) Reconstruct Chicago Street from Marshall to Sprague for improved safety, function, and pedestrian access.	City of Coldwater Planning and Zoning; City of Coldwater Department of Municipal Services;	Long-Term
	(2) Construct a City-wide non-motorized network of bike lanes, paths, and trails in accordance with the Proposed Non-Motorized Network Map.	City of Coldwater Planning and Zoning; City of Coldwater Department of Municipal Services; City of Coldwater Engineering Services; MDOT	Medium-Term
	(3) Fill gaps in the sidewalk network, prioritizing missing segments along higher-volume streets (such as Michigan Avenue), neighborhood connector streets (such as Smith Street), and segments near schools and day care centers.	City of Coldwater Planning & Zoning; City of Coldwater Department of Municipal Services; City of Coldwater Engineering Services; Coldwater Community Schools	Medium-Term
	(4) Re-stripe pedestrian crosswalks in high-volume intersections such as Marshall Street and Clarke Avenue.	City of Coldwater Department of Municipal Services; MDOT; City of Coldwater Engineering Services;	Near-Term
(B) Support the expansion of public transit service in the community to increase access to jobs, schools, healthcare, and other critical amenities.	(1) Explore feasibility of a fixed route circulator bus connecting major employers, key destinations such as downtown, shopping centers, and employment centers.	City of Coldwater Planning & Zoning; City of Coldwater Community Engagement; Branch Area Transit; Major Employers	Medium-Term
(C) Reduce vehicular crashes to increase safety for all road users.	(1) Implement traffic calming and safety interventions at highest traffic crash locations on city streets such as Marshall Street and State Street, Park Avenue and Jefferson Street, and Clay Street and Pearl Street.	City of Coldwater Department of Municipal Services; City of Coldwater Planning & Zoning; City of Coldwater Engineering Services	Medium-Term
	(2) Study traffic and crash data at Chicago Street & Willowbrook Road intersection and propose new intersection design to improve safety.	City of Coldwater Planning & Zoning; City of Coldwater Engineering Services; City of Coldwater Department of Municipal Services; MDOT	Near-Term

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GOAL #6

Abundant Nature and Recreational Opportunities

Coldwater will continue to offer top notch recreational amenities, being a good steward of its parks, recreation centers, and other amenities to promote a healthy, active, and connected community.

OBJECTIVE	ACTION ITEM	PARTNERS	TIMEFRAME
(A) Improve access to Coldwater's lakes and rivers	(1) Connect parks and open spaces with trails and sidewalks.	City of Coldwater Engineering Services; City of Coldwater Planning & Zoning; City of Coldwater Department of Municipal Services; City of Coldwater Recreation	Medium-Term
	(2) Add new water access locations such as docks and fishing piers along South Lake, North Lake, and the Sauk River.	City of Coldwater Engineering Services; City of Coldwater Planning & Zoning; City of Coldwater Department of Municipal Services; City of Coldwater Recreation	Medium-Term
	(3) Install wayfinding signage downtown and at city parks showing distances to other parks and other attractions.	City of Coldwater Engineering Services; City of Coldwater Planning & Zoning; City of Coldwater Department of Municipal Services; City of Coldwater Recreation	Near-Term
(B) Continue to invest in parks, playgrounds, recreation programming, and other community assets	(1) Continue to invest in park improvements and programming outlined in Coldwater's 2024 Parks and Recreation Plan.	City of Coldwater Engineering Services; City of Coldwater Planning & Zoning; City of Coldwater Department of Municipal Services; City of Coldwater Recreation	Ongoing
	(2) Create non-motorized connections to parks and playgrounds in accordance with the Proposed Non-Motorized Network Map.	City of Coldwater Engineering Services; City of Coldwater Planning & Zoning; City of Coldwater Department of Municipal Services; City of Coldwater Recreation	Near -Term

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GOAL #7

Stellar Quality of Life and Safety

Coldwater will enhance community safety and appearance through good design, property upkeep, and strategies to improve resilience to severe weather and environmental change.



OBJECTIVE	ACTION ITEM	PARTNERS	TIMEFRAME
(A) Improve upkeep of properties	(1) Enforce property maintenance code to improve appearance of properties.	City of Coldwater Department of Municipal Services; City of Coldwater Planning & Zoning; City of Coldwater Engineering Services; City of Coldwater Public Safety	Near-Term
(B) Design with crime prevention in mind	(1) Implement Crime Prevention Through Environmental Design (CPTED) strategies in public projects, such as pedestrian-scale lighting, clear sight lines, windows facing public spaces, and intentional fencing and landscaping.	City of Coldwater Department of Municipal Services; City of Coldwater Planning & Zoning; City of Coldwater Engineering Services; City of Coldwater Public Safety	Medium-Term
	(2) Revise zoning ordinance to integrate CPTED principles into design standards. (Z)	City of Coldwater Planning & Zoning	Medium-Term
(C) Increase climate resilience and preparedness.	(1) Improve stormwater management practices in the zoning ordinance by incentivizing green infrastructure such as permeable pavers, green roofs, or bioswales/rain gardens. (Z)	City of Coldwater Department of Municipal Services; City of Coldwater Planning & Zoning; City of Coldwater Engineering Services	Medium-Term
	(2) Publish a webpage of severe weather information including a list of publicly-accessible tornado shelter locations.	City of Coldwater Planning & Zoning; City of Coldwater Community Engagement	Near-Term

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Zoning Plan

The Master Plan outlines a vision for future development in the City of Coldwater. The Zoning Ordinance is a critical tool in achieving that vision. Parcel by parcel, Planning Commission item by Planning Commission item, the built environment can come into alignment with the land use priorities of the city and its residents.

A list of potential amendments to the Zoning Ordinance have been identified to bring the zoning map into alignment with the future land use map and to enact the goals and objectives of the Master Plan. Implementation does not take place overnight and is instead a process taking place over time. The Zoning Ordinance should be considered a living document, just like the Master Plan. Zoning text amendments and zoning map amendments are ways the community can test land use strategies. They can be refined or revised to match future circumstances.

SUGGESTED ZONING ORDINANCE AMENDMENTS INCLUDE:

- Allow accessory dwelling units in all residential zoning districts by-right.
- Allow duplexes in the A-1 Zoning District on corner lots or along higher traffic streets.
- Allow duplexes by-right in the A-2 Zoning District, instead of as a special land use.
- Reduce minimum lot width in the A-1, A-2, and A-3 districts to offer greater flexibility for infill development and the construction of starter homes.
- Reduce minimum lot area required for duplexes in the A-2 district.
- Allow for ground-floor residential in the C-2 district along certain streets. Add zoning regulations to ensure the boundary between public and private space is maintained and that ground floor units are comfortable, livable, and private as they would be on an upper story or in a different zoning district.
- Allow mixed-use residential by right in the C-1 district, and multi-family as a special land use, transforming the district into a mixed-use district that can facilitate the creation of neighborhood nodes.
- Allow mixed-use residential by right in the C-4 district, subject to landscape buffering and other design standards to mitigate land use conflicts.
- Add height or density bonus incentives for the provision of affordable or accessible units.
- Incentivize green infrastructure such as permeable pavers, green roofs, or bioswales/ rain gardens.
- Modify parking standards to tie parking to maximum number of employees per shift instead of building square footage.
- Expand ability of Planning Commission and or the Zoning Administrator to waive parking requirements.
- Rezonings to align the Zoning Map with the Future Land Use Map.

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Priority Sites

Housing affordability was one of the most salient issues raised by residents and other stakeholders throughout the master planning process. One opportunity to address housing affordability is for the City of Coldwater to take an active role in getting vacant properties developed into housing projects.

As an RRC certified community, Coldwater now has access to the technical assistance of the RRC Redevelopment Services Team (RSTeam). The RSTeam offers site analysis and environmental assessment, support in attracting developers and putting together an RFQ/RFP, and initial site design services. The following sites were identified by stakeholders as possible redevelopment sites.

South Michigan

The owner of several properties south of Chicago Street and east of South Michigan Avenue expressed interest in being one of the test fit scenarios for the planning team. As an existing hotel owner, the property owner had a vision for the site to include additional hotels, commercial space, and housing. The site is currently vacant and zoned C-4 General Commercial. Single-family homes and offices line the S. Michigan corridor at the western edge of the property, while strip commercial businesses border the property to the north along Chicago Street. To the east is an existing hotel and to the south, an existing light industrial business.

The redevelopment vision for the site includes the development of two additional hotels, commercial space, and eleven townhomes buildings with a total of 66 units. Zoned C-4 General Commercial, this site could be developed as multi-family or mixed-use as a special land use. Another benefit of this design is the addition of a service drive running south of Chicago. Identified as a priority in the 2017 Master Plan, the service drive would improve access management along the US-12 corridor, offering alternate routes and distributing traffic through the network.

Hotel	100 rooms per hotel / ~58,000 gsf 3 floors / 33-34 rooms per floor 1.25 parking spaces per room
Retail	11,500 GSF 1 parking space per 4,000 SF
Condominium	66 Units (2 bed with parking)



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Fairfield Plaza

Fairfield Plaza is a shopping mall located at the northern edge of Coldwater. Constructed in the 1960s, the mall today has struggled with vacancy and maintenance issues. Identified in the 2017 Master Plan as a key redevelopment opportunity, the center is comprised of several development parcels and owners, making redevelopment more challenging. As of spring 2026, there are plans for a new market to be located in the southern portion of the site. The proposed Locally Market will include a bakery, a deli, a restaurant with outdoor dining, and indoor pickleball courts.

This renewed investment coincides with the City's plan to reconstruct Marshall Street in 2027. Improved capital infrastructure along with the site's existing C-1 zoning lays the ground work for a mixed-use design. A detailed design charette for Fairfield Plaza was performed for the 2017 Master Plan, calling for the area to be redeveloped as a neighborhood commercial and mixed-use district due to its proximity to residential neighborhoods.

During the planning process for the 2026 Master Plan, attendees of the second open house were asked to envision a future for Fairfield Plaza. Many of the same ideas were shared such as desiring for Fairfield Plaza to function more as a neighborhood gathering place including restaurants and "third places" for people to meet. Another popular option was the addition of housing to replace the large surface parking lots and vacant big box storefronts. Finetuning the C-1 Commercial District to allow for mixed use and housing would support this redevelopment.

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Burnside Lawn

Featuring frontage on Michigan Avenue and Grahl Drive, this nearly 16-acre parcel is zoned A-3 Multi-Family Residential District which creates tremendous opportunities to add much-needed housing in Coldwater. This parcel would be well-positioned for new affordable housing, especially due to its location near industrial employment centers further north along Michigan Avenue, or for additional senior housing, given its proximity to the Burnside Senior Center.



Franklin School

Already partially developed into a senior living community, Senior Villas, the former Franklin School site has 5.2 acres that has yet to be developed. This development already meets a need in the housing market, as smaller, stable units for seniors to move into allows people to "age in place" and remain in Coldwater. Due to the parcel's A-3 Multi-Family Residential District zoning, future housing development can add senior housing or meet another housing need in the community.



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State of Michigan Property

The most tenuous but perhaps most exciting redevelopment site is the former Florence Crane Correctional Facility on State Street. Originally a regional facility for those with developmental disabilities, the facility was converted into a prison in 1985. Since its closure in 2011 however, the site has remained vacant and is a prime candidate for redevelopment. The roughly 38-acre site sits on the same parcel as the State of Michigan Lakeland Correctional Facility. Although currently zoned for A-A One-Family Agricultural Residential District, this legacy site presents a viable future redevelopment opportunity.



RRC Reporting

The Michigan Economic Development Corporation's (MEDC) Redevelopment Ready Communities program recommends communities go beyond the state's mandated five-year review for master plans and instead suggests they are reviewed on an annual basis. This allows the community to assess progress that's been made as well as orient objectives and action items to achieve in the coming year.

The City of Coldwater can build an annual rhythm of reviewing progress made in achieving the Master Plan's goals and objectives. This is achieved by analyzing the following items:

1.) Analyze Each Goal's Action Items – Have these Action Items been accomplished? Are they in progress? Have conditions changed to where they are no longer relevant?

2.) Analyze Planning & Zoning Metrics – How many building permits were issued in the past year? How many housing units were added? How many zoning amendment requests were made? What were the attendance characteristics at Planning Commission meetings like?

3.) Identify Opportunities for Increased Information-Sharing – Are there land use, transportation, and zoning topics that have been particularly pressing this past year? Are there opportunities to create content (FAQs, informative webpage, radio interviews, etc.) to address these topics that improve public awareness and understanding of these topics?

4.) The Michigan Planning Enabling Act (MPEA) requires an annual Planning Commission report. Developing a report that includes all of these items (1-3) and submitting it to City Council allows for the communication of trends and updates between the two bodies. An annual planning commission report is a tangible way to track Master Plan progress over time while presenting measurable data of the community's growth and change over the previous year.

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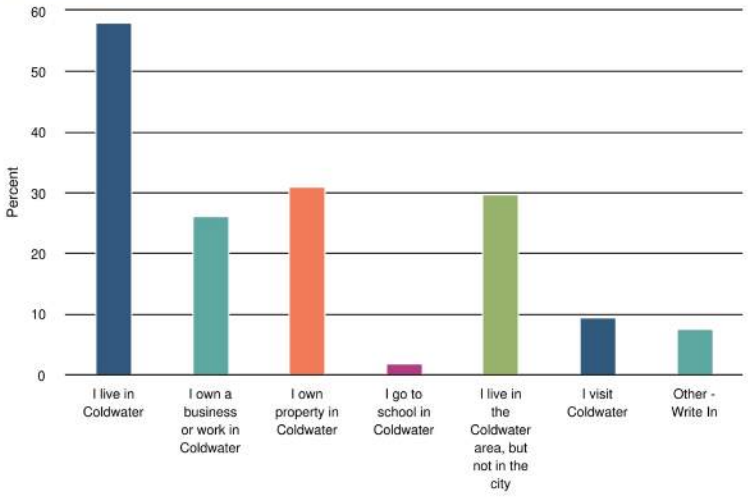
Appendix

Report for Coldwater Master Plan Survey 2025

Response Counts

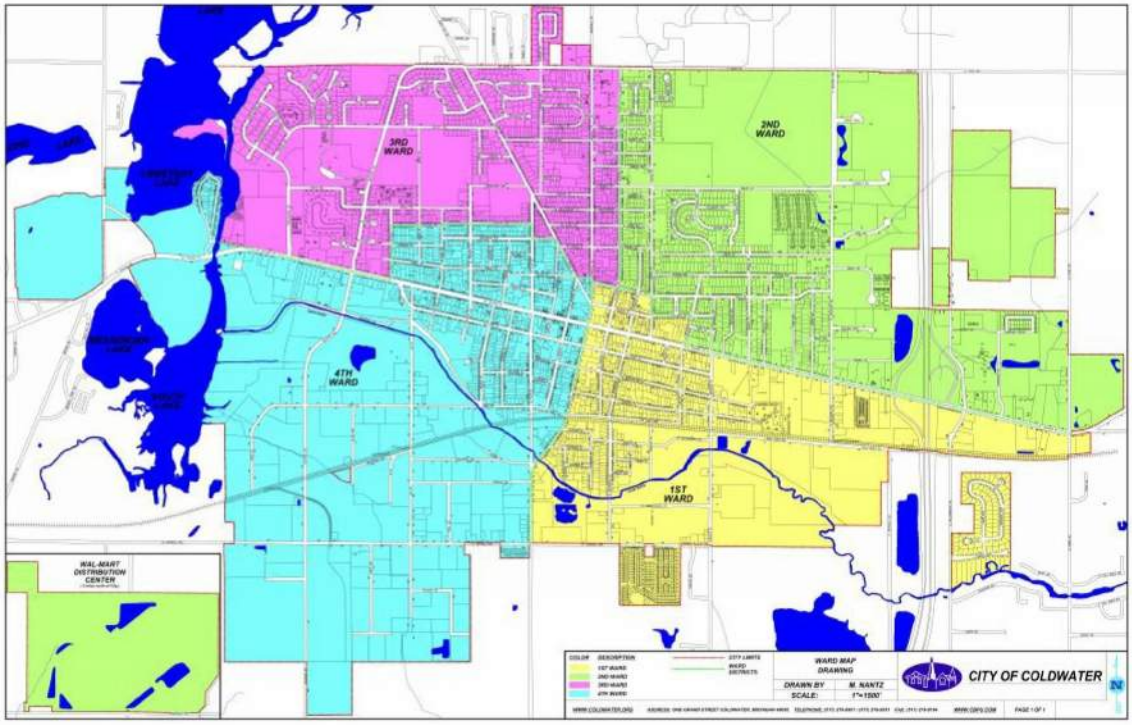
Completion Rate:	**61%**	
	Complete	539
	Partial	344
		Totals: 883

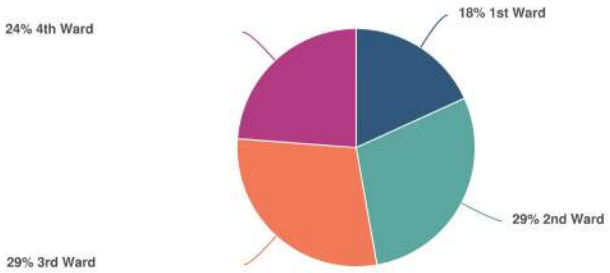
1. What is your relationship to Coldwater? (Please check all that apply.)



Value	Percent	Responses
I live in Coldwater	58.2%	320
I own a business or work in Coldwater	26.2%	144
I own property in Coldwater	31.1%	171
I go to school in Coldwater	2.0%	11
I live in the Coldwater area, but not in the city	29.8%	164
I visit Coldwater	9.6%	53
Other - Write In	7.6%	42

2. Which ward do you live in?

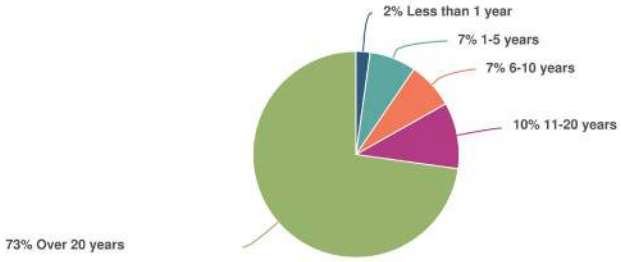




Value	Percent	Responses
1st Ward	18.2%	42
2nd Ward	29.0%	67
3rd Ward	29.0%	67
4th Ward	23.8%	55

Totals: 231

3. How long have you lived, worked, visited, or owned a business in Coldwater?

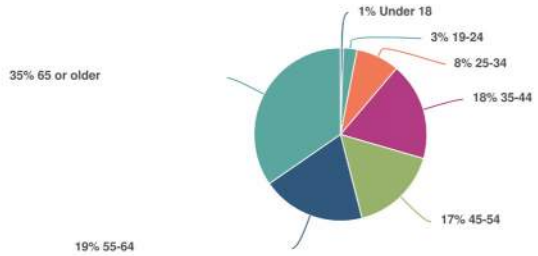


Value	Percent	Responses
Less than 1 year	2.2%	12
1-5 years	7.3%	40
6-10 years	7.3%	40
11-20 years	10.4%	57
Over 20 years	72.7%	397

Totals: 546

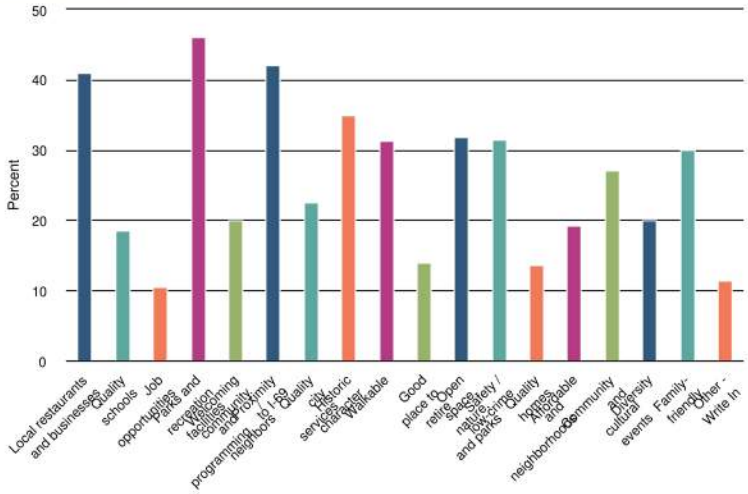
DRAFT

4. How old are you?



Value	Percent	Responses
Under 18	0.5%	3
19-24	2.6%	14
25-34	8.1%	44
35-44	18.3%	100
45-54	16.5%	90
55-64	19.4%	106
65 or older	34.6%	189
		Totals: 546

5. What do you like the most about Coldwater? (Please check all that apply).



Value	Percent	Responses
Local restaurants and businesses	41.0%	222
Quality schools	18.7%	101
Job opportunities	10.5%	57
Parks and recreation facilities and programming	46.2%	250
Welcoming community / neighbors	20.0%	108
Proximity to I-69	42.1%	228
Quality city services	22.7%	123
Historic character	35.1%	190
Walkable	31.4%	170
Good place to retire	14.0%	76
Open space, nature, and parks	32.0%	173
Safety / low-crime	31.6%	171
Quality homes and neighborhoods	13.7%	74
Affordable	19.4%	105
Community and cultural events	27.2%	147
Diversity	20.1%	109
Family-friendly	30.1%	163
Other - Write In	11.5%	62

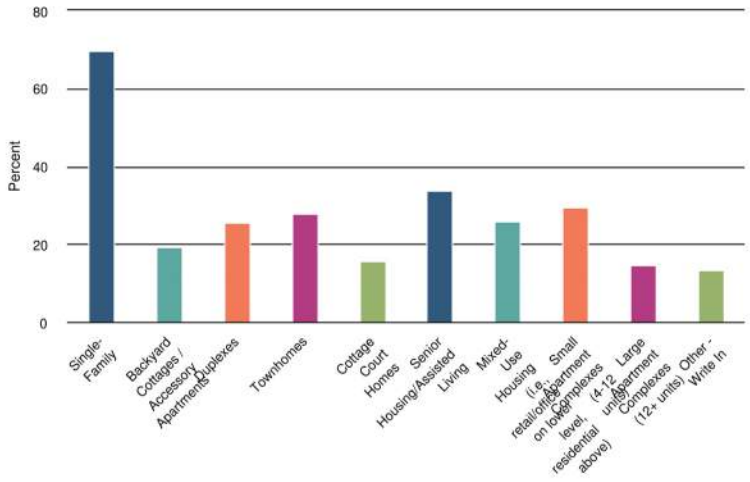
6. Please select an option that best describes your opinion regarding the following statements about housing in Coldwater.

	Strongly agree	Agree	Neutral / not sure	Somewhat disagree	Strongly disagree	Responses
There are adequate housing options for seniors in the city of Coldwater. Count Row %	23 4.3%	74 13.9%	195 36.7%	132 24.8%	108 20.3%	532
The cost to rent a home or apartment in Coldwater is reasonable. Count Row %	12 2.3%	41 7.7%	123 23.1%	165 31.0%	192 36.0%	533
Most people and families can find safe, affordable housing that meets their needs in Coldwater. Count Row %	15 2.8%	69 13.0%	139 26.3%	180 34.0%	126 23.8%	529
People in Coldwater are investing in their properties. Count Row %	15 2.8%	123 23.3%	204 38.6%	142 26.9%	44 8.3%	528
The cost to purchase a home in Coldwater is reasonable. Count Row %	10 1.9%	94 18.0%	109 20.9%	184 35.2%	125 23.9%	522
Historic preservation is important to preserve the city's character. Count Row %	169 32.2%	224 42.7%	85 16.2%	35 6.7%	12 2.3%	525
Totals Total Responses						533

7. Please indicate whether you perceive the following housing-related issues to be present in Coldwater.

	Severe issue	Moderate issue	Not an issue	Neutral or unsure	Responses
Cost of repair, maintenance, or ADA accessibility needs Count Row %	74 14.3%	167 32.4%	36 7.0%	239 46.3%	516
Discrimination when trying to rent or buy a place to live Count Row %	40 7.7%	61 11.7%	98 18.8%	323 61.9%	522
Availability of housing options (e.g., single-family, duplex, townhome, apartment, etc.) Count Row %	158 30.2%	211 40.3%	32 6.1%	122 23.3%	523
Presence of unkept or vacant homes and properties Count Row %	107 20.6%	239 46.1%	45 8.7%	128 24.7%	519
Homelessness Count Row %	201 38.4%	229 43.8%	12 2.3%	81 15.5%	523
Cost of housing or rent Count Row %	226 43.2%	178 34.0%	22 4.2%	97 18.5%	523
Neighborhood safety Count Row %	74 14.0%	194 36.8%	111 21.1%	148 28.1%	527
Totals Total Responses					527

8. Which housing types do you think Coldwater needs more of? (Please check all that apply.)



Value	Percent	Responses
Single-Family	69.7%	378
Backyard Cottages / Accessory Apartments	19.4%	105
Duplexes	25.6%	139
Townhomes	28.0%	152
Cottage Court Homes	15.9%	86
Senior Housing/Assisted Living	33.9%	184
Mixed-Use Housing (i.e., retail/office on lower level, residential above)	26.0%	141
Small Apartment Complexes (4-12 units)	29.7%	161
Large Apartment Complexes (12+ units)	14.9%	81
Other - Write In	13.5%	73

9. Please select an option that best describes your opinion regarding the following statements about walking, biking, and mobility in Coldwater.

	Strongly agree	Agree	Somewhat disagree	Strongly disagree	Neutral or not sure	Responses
Biking is safe in most Coldwater neighborhoods. Count Row %	58 11.0%	236 44.9%	91 17.3%	46 8.7%	95 18.1%	526
Sidewalks are available where people need them in Coldwater. Count Row %	63 12.0%	248 47.1%	105 20.0%	40 7.6%	70 13.3%	526
Walking is safe in most Coldwater neighborhoods. Count Row %	72 13.7%	258 49.0%	87 16.5%	36 6.8%	74 14.0%	527
Most Coldwater residents don't have a problem getting to work, school, the grocery store, or medical appointments. Count Row %	56 10.7%	208 39.9%	86 16.5%	24 4.6%	147 28.2%	521
Totals Total Responses						527

10. Please select an option that best describes your opinion regarding the following statements about transportation and infrastructure in Coldwater.

	Strongly agree	Agree	Somewhat disagree	Strongly disagree	Neutral or not sure	Responses
Roads and other transportation infrastructure in Coldwater are well-maintained. Count Row %	33 6.3%	197 37.5%	158 30.1%	78 14.9%	59 11.2%	525
Traffic is an issue in Coldwater. Count Row %	151 28.6%	181 34.3%	93 17.6%	39 7.4%	64 12.1%	528
I would like to see a road diet on Chicago Street east of US-27. Count Row %	75 15.0%	83 16.6%	41 8.2%	79 15.8%	222 44.4%	500
I would like to have signalized turns off of Chicago Street. Count Row %	139 27.1%	157 30.7%	44 8.6%	29 5.7%	143 27.9%	512
Totals Total Responses						528

11. How would you prioritize the following natural resource initiatives for Coldwater?

	Very important	Somewhat important	Neutral / unsure	Not important	Responses
Encouraging native plantings and pollinators and/or combating invasive species. Count Row %	201 38.8%	165 31.9%	113 21.8%	39 7.5%	518
Improving stormwater management and flood prevention infrastructure. Count Row %	179 34.6%	184 35.5%	133 25.7%	22 4.2%	518
Increasing the number of trees in the city. Count Row %	150 29.2%	187 36.5%	125 24.4%	51 9.9%	513
Connecting neighborhoods to City parks and other natural areas. Count Row %	172 33.4%	217 42.1%	84 16.3%	42 8.2%	515
Expanding and improving open spaces and natural areas. Count Row %	186 36.0%	212 41.0%	91 17.6%	28 5.4%	517
Totals Total Responses					518

12. How important are the following priorities for the City of Coldwater?

	Very important	Somewhat important	Neutral / unsure	Not important	Responses
Preservation of historic areas Count Row %	216 41.0%	202 38.3%	83 15.7%	26 4.9%	527
More kid-friendly programs, activities, and entertainment opportunities Count Row %	238 45.6%	168 32.2%	95 18.2%	21 4.0%	522
More entertainment and recreation options for all ages Count Row %	237 45.2%	198 37.8%	66 12.6%	23 4.4%	524
More local job opportunities Count Row %	295 57.4%	139 27.0%	67 13.0%	13 2.5%	514
Enhanced walking, biking, and non-motorized transportation options Count Row %	213 41.0%	193 37.1%	87 16.7%	27 5.2%	520
More services and programs for seniors Count Row %	186 35.6%	189 36.1%	129 24.7%	19 3.6%	523
More shopping options Count Row %	273 52.1%	164 31.3%	64 12.2%	23 4.4%	524
More diverse housing options Count Row %	198 38.2%	160 30.8%	109 21.0%	52 10.0%	519
Totals Total Responses					527

13. What opportunities or strengths should Coldwater build upon?



14. What challenges is Coldwater facing? What would you like to see change?



