



FRUITLAND TOWNSHIP MASTER PLAN UPDATE

Future Housing Community Workshops Summary Report

Workshops of July 22 and August 12, 2026

PREPARED FOR

Fruitland Township Planning Commission and Township Board
Muskegon County, Michigan

PREPARED BY

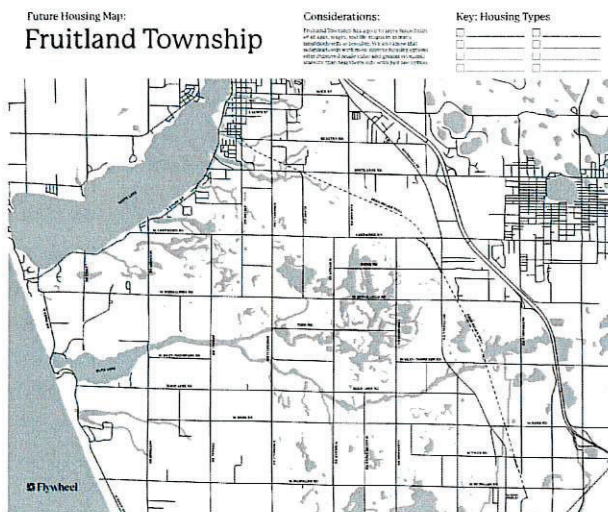
Flywheel Community Development Services LLC
Ryan Kilpatrick, AICP, EDFP

DATE

September 2026

BASIS

Workshop presentations of July 22 and August 12, 2026; small-group housing discussion matrices produced August 12, 2026; Muskegon County Housing Needs Assessment (Bowen National Research, 2023)



Future Housing Map of Fruitland Township used as the base for the table mapping exercise. Source: Flywheel workshop materials, 2026.

1. Executive Summary

Fruitland Township held two Future Housing Community Workshops, on July 22 and August 12, 2026, as part of its master planning process. Each session convened roughly 30 participants, including local elected and appointed officials and members of the public. The sessions reviewed the findings of the Muskegon County Housing Needs Assessment, translated those findings to conditions in Fruitland Township, and asked participants to work in small groups to identify the housing types that fit the Township and the places where they belong.

The content reviewed supports four findings. **First**, Muskegon County needs approximately 9,184 additional homes over five years, of which 3,043 are rental and 6,141 are for sale, and the county's vacancy rate of 1.4 percent is well below the 5 to 6 percent range that indicates a functioning market. **Second**, Fruitland Township's households are smaller and older than Muskegon County as a whole. Much of the housing stock may be mismatched to the households who need different options. Seventy-four percent of households are one or two adults without children at home and 47% of the population is over 55. **Third**, current zoning directs nearly all future growth into one product: 96% of vacant residential land (5,535 acres) is zoned exclusively for single-family homes on large lots, a product that now requires a household income of approximately \$127,200 to purchase new. **Fourth**, the cost of new construction at roughly \$250 per square foot means that no zoning change alone will produce housing affordable to the local workforce, but without reasonable zoning standards the subsidy required to do so is unsustainable.

In the second half of the August 12 session, participants accepted that the majority of the Township lacks the water and sewer service needed to support compact housing types and that an underlying two-acre or larger minimum lot size remains appropriate in those areas. Attention then turned to the portions of the Township with utility service, which are master planned for Medium-High Density Residential, Neighborhood Commercial, Planned Unit Development, and Manufactured Housing. Five small groups placed candidate neighborhood types on a matrix of personal preference against housing impact. Across the five work groups, Village Center, Village Residential, and Cottage Court were the types most often placed in the high-impact half of the matrix while also drawing neutral-to-high preference. Manufactured housing was rated high impact by three tables but low preference by all five. Conventional single-family subdivision was placed in the low-impact half by three tables and drew low or neutral preference at four. Two tables added accessory dwelling units on their own initiative and placed them at high preference.

The results give the Planning Commission and Township Board a defensible basis for a two-part housing direction in the Master Plan: preserve rural character through large-lot standards where utilities are absent, and permit a wider range of compact housing types, with design standards, in the serviced areas along the White Lake and Whitehall Road corridors. Section 6 identifies the determinations required to carry that direction into the plan and the zoning ordinance.

2. Purpose and Format of the Workshops

The workshops were designed as a sequence. The July 22 session established a shared understanding of the housing market in Muskegon County and Fruitland Township, gathered input on the housing the community wants to see, invited participants to react to different housing types and price points, and sought to understand priorities around workforce housing, rental options, and housing for older adults. The August 12 session recapped the key takeaways from July, asked the Planning Commission and Township Board to begin aligning on direction for the Master Plan update, discussed where different types of housing could make sense, identified the price points the Township should plan for, considered the balance of rental and ownership options, and framed housing feasibility in terms of what can realistically be built at today's costs.

Both sessions ran approximately two hours and followed a workshop format: a presentation segment led by Flywheel, table discussions of twenty to forty minutes, and structured share-outs. Each session opened with participants sharing their name, their connection to Fruitland, and how housing prices are currently affecting their life or work. The July agenda comprised six segments (welcome, table storytelling, understanding the current state, demographics and housing personas, prioritizing places through neighborhood types, and options at all price points through the pattern book). The August agenda was organized in three sections: a shared understanding of the current state of housing, a table exercise on which housing types make the most sense in Fruitland Township, and a mapping exercise to identify places in the Township with potential.

The workshop content was anchored by three foundational expectations that the Township's housing direction should serve: a strong sense of belonging for everyone in the community; a resilient economy and natural environment; and a community with a high quality of life. The presentation framed the economic stake plainly: a growing economy requires a growing workforce, and that workforce needs a place to live that is as good as or better than the options 30 miles away.

3. Current State of Housing: Content Reviewed

3.1 Housing personas and the affordability test

The July session introduced five housing personas drawn from Muskegon County's largest employment sectors. Each persona paired an average income with the maximum monthly housing budget that income supports at 30 percent of gross income, set against the median cost to own a home in the county (\$2,900 per month) and the median cost to rent (\$1,250 per month). None of the five personas can afford the median ownership cost; only the elementary school teacher's budget is adequate to support the median rent.

Sector (share of county employment)	Occupation	Average income	Maximum monthly housing budget
Manufacturing (23.3%)	Packaging and filling machine operator	\$41,670	\$1,041
Health care (14.3%)	Nursing assistant	\$39,960	\$984
Retail trade (12.2%)	Salesperson	\$34,980	\$875
Food service (10.5%)	Food server	\$44,000	\$1,100
Educational services (8%)	Elementary school teacher	\$67,020	\$1,675

Source: Flywheel workshop presentation, July 22, 2026, slides 10 to 14. Median cost to own: \$2,900 per month; median cost to rent: \$1,250 per month.

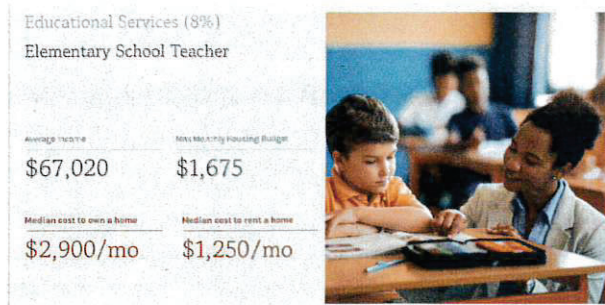


Figure 1. Housing persona for an elementary school teacher, the highest-income persona reviewed. Source: August 12 presentation, slide 8.

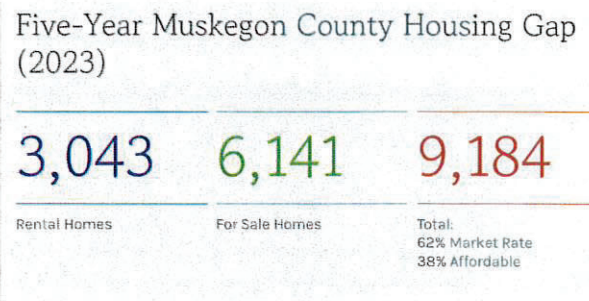


Figure 2. Five-year Muskegon County housing gap (2023): 9,184 homes. 62 percent market rate and 38 percent affordable. Source: August 12 presentation, slide 17.

3.2 Regional market conditions

The Muskegon County Housing Needs Assessment identifies a five-year need for 9,184 additional homes, of which 3,043 are rental and 6,141 are for sale. The need is distributed across price points rather than concentrated at the bottom of the market; 62 percent of the need is market rate and 38 percent is affordable. The rental survey conducted for the assessment found 55 vacant units among 5,910 surveyed, a vacancy rate of 0.9 percent, and two of the seven county submarkets (District 1 and District 2) had no vacant units at any surveyed property. A healthy vacancy rate is 5 to 6 percent; the county's overall rate is 1.4 percent. Median home prices in the county stand at roughly four times median household income, against a rule of thumb of three times. Median sale prices rose 40 percent between 2019 and 2022, from \$142,900 to \$200,000, and reached \$252,000 in the most recent year shown.

Rental price point (monthly)	Additional homes needed	For-sale price point	Additional homes needed
\$567 or less	724	Less than \$75,700	519
\$568 to \$946	698	\$75,701 to \$126,167	239
\$947 to \$1,513	677	\$126,168 to \$201,867	624
\$1,514 to \$2,271	460	\$201,868 to \$302,800	2,420
\$2,272 or more	484	\$302,801 or more	2,339
Total rental	3,043	Total for sale	6,141

Source: Bowen National Research, Muskegon County Housing Needs Assessment, p. II-19, as presented July 22, 2026 (slides 28 and 29). The July slide for the for-sale table reports a total of 6,161; the housing gap summary reports 6,141. The summary figure is used here.

The July session also presented national context for the mismatch between what the market builds and what households need: starter homes have fallen from 40 percent of new construction to less than 10 percent, and there are ten times as many one-person households as there are one-bedroom homes and apartments. The presentation explained upward economic filtering as the mechanism by which scarcity harms low- and moderate-income households: when there are too few homes for everyone, residents with the most money outcompete everyone else, and the greater the scarcity, the more that competition drives rents and prices up.

District 1 findings from the Housing Needs Assessment. Fruitland Township lies within the assessment's District 1 submarket. District 1 has the highest estimated median household income in the county (\$68,196) and the lowest average gross rent (\$786), with 76.8 percent of renter households paying less than \$1,000. It also has the highest share of vacant units (12.7 percent), of which 63.6 percent are classified as seasonal or recreational, and the highest median list price for available homes (\$327,950), with average list prices above \$400,000. Owner households earning at least \$100,000 are projected to increase 26.9 percent between 2022 and 2027 while all owner households earning below \$100,000 are projected to decrease. Source: Bowen National Research, as summarized in the July 22 appendix slides.

3.3 Household composition and age

Household composition in Fruitland Township differs from the housing stock the Township has historically zoned for. Of 2,490 households, 613 (25 percent) are a single adult without children, 1,216 (49 percent) are two adults without children, 469 (19 percent) are one or two adults with children, and 192 (8 percent) are roommate households. In total, 74 percent of Fruitland households are one or two adults without children at home, compared with 63 percent in Muskegon County as a whole.

The age profile reinforces the point. Forty-seven percent of Fruitland's population is over 55, and 55 percent of the District 1 submarket population is over 55, against 32 percent countywide. Over the past ten years the Township grew modestly, by 319 residents (5.4 percent) to 5,947. Generation Alpha grew by 605 and Gen X and Millennial residents by roughly 300, while Gen Z declined by 386 (53 percent) and the Silent Generation by 89. The presentation noted that demand for active adult (55 and over) living far outstrips current supply.

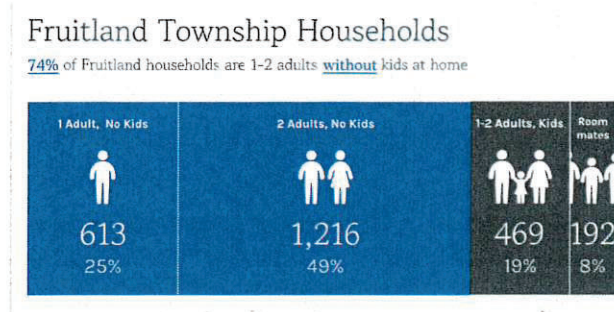


Figure 3. Fruitland Township household composition. Source: August 12 presentation, slide 21.

47% of Fruitland's population is over 55.



Figure 4. Generational change in Fruitland Township, 2014 to 2024. Source: July 22 presentation, slide 40.

3.4 Zoning capacity and the default growth pattern

Fruitland Township contains 20,723 acres of residentially zoned land. Of that total, 20,438 acres (98.6 percent) are zoned exclusively for single-family residences, 106 acres (0.51 percent) allow duplexes, and 178 acres (0.86 percent) allow manufactured home parks. The vacant portion follows the same pattern: of 5,769 vacant residential acres, 5,535 (96 percent) are single-family exclusive, 55 (0.96 percent) allow attached two-family homes by right, and 178 (3.1 percent) allow manufactured housing. And even among the land zoned exclusively for single family homes, the minimum lot width required is nearly always 30,000 square feet or more.

If all vacant residentially zoned property were fully developed to current zoning, the Township would add approximately 3,630 homes at an average density of 0.63 units per acre and roughly \$250 million in new taxable value. The single-family exclusive product that zoning produces now costs an average of \$415,000 to purchase, carries a monthly mortgage and tax payment of \$3,180, and requires a minimum household income of \$127,200. In the zone that permits duplexes, a duplex would rent for approximately \$1,770 per month and require an income of \$70,800, a monthly saving of \$1,410 relative to the single-family product; however, the ordinance requires more land for a duplex (43,560 square feet) than for two single-family homes (40,000 square feet), requires two acres for a quadplex, and caps multifamily density at five units per acre. Manufactured housing on its by-right parcels rents for approximately \$1,350 per month, requires an income of \$52,000, and saves \$1,730 per month relative to the single-family product.

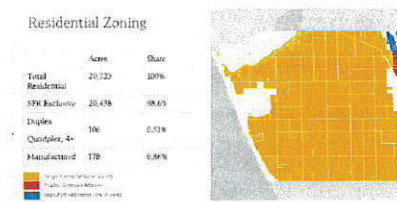


Figure 5. Residential zoning by permitted type. Source: August 12, slide 23.

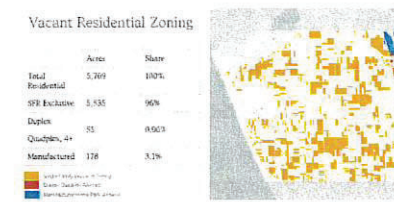


Figure 6. Vacant residential zoning. Source: August 12, slide 24.



Figure 7. Income required for the default product. Source: August 12, slide 26.

3.5 Construction cost and the limits of subsidy

Both sessions walked through the cost of building housing today. At an average construction cost of \$250 per square foot, a 1,500 square foot home costs \$375,000 to build; with \$40,000 of land the total is \$415,000, which produces a monthly mortgage and tax payment of \$3,180. An 800 square foot apartment costs \$170,000 to \$200,000 to build and must rent for approximately \$1,558 per month to cover its cost. If the Township wanted that apartment to rent for \$900 per month, the gap would require an up-front subsidy of roughly \$130,000 per unit. If it wanted the home to carry a \$1,200 monthly payment, the up-front subsidy would be roughly \$290,000 per unit.

Muskegon County has 8,449 households spending more than 30 percent of their income on housing (16 percent of households), and supporting all of them would require approximately \$45 million per year in subsidy. Fruitland Township has 282 cost-burdened households (12 percent), all of them owners; the census data show no cost-burdened renters in the Township, which reflects the near absence of rental housing rather than the absence of need. The presentation drew the conclusion directly: if the Township cannot afford to subsidize costs for everyone in need, it should do what it can to reduce housing costs wherever possible.

Annual income	Monthly housing budget	Market implication
\$25,000	\$600 rent	Large subsidy needed in all markets
\$50,000	\$1,250 rent	Moderate subsidy plus flexible zoning, or older housing without subsidy
\$75,000	\$220,000 mortgage; \$1,875 payment	Flexible zoning plus tax incentive
\$100,000	\$350,000 mortgage; \$2,500 payment	Viable in most markets with moderately flexible zoning

Source: Flywheel workshop presentation, August 12, 2026, slide 42.

The July session added a breakdown of where development cost originates and which local regulations bear on each component. Land accounts for 10 to 25 percent of cost and is governed by maximum density, minimum lot width and depth, setbacks, and minimum greenspace. Construction accounts for 60 to 75 percent and is affected by use restrictions, minimum floor area, parking requirements, building code, and utility connection fees. Design accounts for 3 to 10 percent, permitting and professional fees for 2 to 20 percent, and financing for 10 to 20 percent, the last driven by time to approval and to certificate of occupancy. Because land cost informs every subsequent cost, the presentation offered a rule of thumb: if land costs x, total project cost is likely 5x.

The presentation summarized the solution set in three parts: a regulatory environment that supports greater housing choice in the market; development incentives that allow some new housing to be available and affordable to the local workforce or to seniors aging in their neighborhoods; and impact capital to fill financing gaps. Local government sets the foundation. Zoning alone does not make housing affordable, and in many cases subsidy, tax incentive, or impact investment will also be required; without reasonable zoning standards, however, the subsidy required to make housing affordable to the local workforce is unsustainable.

Estimated Costs & Subsidy Needed

	Rent	Own
	800 sq ft apartment	1,500 sq ft home
Cost to Build	\$200,000	\$415,000
Payment	\$1,558/mo	\$3,180/mo MORTGAGES & TAXES
Desired	\$900/mo	\$1,200/mo
Subsidy	\$130,000 up front	\$290,000 up front

Figure 8. Cost to build, required payment, and subsidy needed to reach a desired payment. Source: August 12, slide 39.

Threats to Low & Moderate Income Households

Upward Economic Filtering

When there are too few homes and apartments available for everyone, local residents with the most money to spend are able to out-compete against everyone else. The greater the scarcity of housing, the more this competition will drive rents and home prices up.

No. one should have to choose between housing and food.



Figure 9. Upward economic filtering as a threat to low- and moderate-income households. Source: August 12, slide 30.

3.6 Fiscal implications of development pattern

The sessions compared the public cost of serving different development patterns. New water line, sewer line, and public road cost approximately \$450, \$500, and \$350 per linear foot respectively, or \$1,300 per foot in total. On a 78-foot segment of street, that infrastructure costs \$101,400. With one new single-family home on each side of the street paying \$722 in local tax each, the infrastructure takes 70.2 years to pay off. With three townhomes on each side paying \$516 each, it takes only 32.7 years.

The same logic was applied to an 18-acre site. Under typical zoning, the site yields 38 homes at an average price of \$425,000 and a lowest price of \$350,000, \$8,075,000 in new taxable value, 16 new public school students, and 2,018 square feet of road per dwelling. With mixed housing types, the site yields 146 homes at an average price of \$325,000 and a lowest price of \$185,000, \$23,726,000 in new taxable value, 35 new students, and 634 square feet of road per dwelling. The July session added a per-acre comparison: 40 homes per acre with shared green space produce approximately \$2,100,000 in taxable value per acre, while five homes per acre with private yards produce approximately \$807,000 per acre.

Example: New Infrastructure Costs

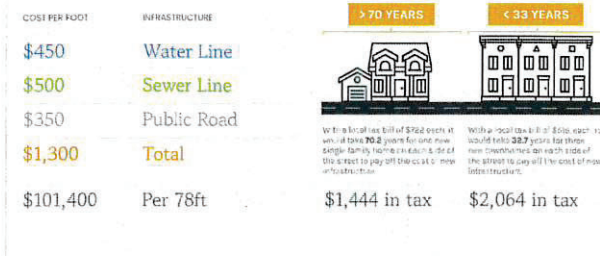


Figure 10. Payback period for new street infrastructure under two lot patterns. Source: August 12, slide 44.

Implications on 18 Acres



Figure 11. Yield of an 18-acre site under typical zoning and under mixed housing types. Source: August 12, slide 45.

3.7 Principles for where and how to grow

The presentation closed the current-state section with four positions and a set of guiding principles. Density should be used strategically to fill gaps where infrastructure already exists, paired with targeted street and recreational improvements that create places where people want to be. Density does not determine property values; demand does, and demand changes from one street to the next depending on amenities, safety, and recent investment. Adaptation of existing structures is the most cost-effective way to achieve more housing choice, and can be done with clear design standards to ensure compatibility with surrounding buildings. The guiding principles offered for the Master Plan were options for everyone, smart investments, meaningful green spaces, vibrant places, locally driven decisions, and shared responsibility across public, private, and nonprofit partners.

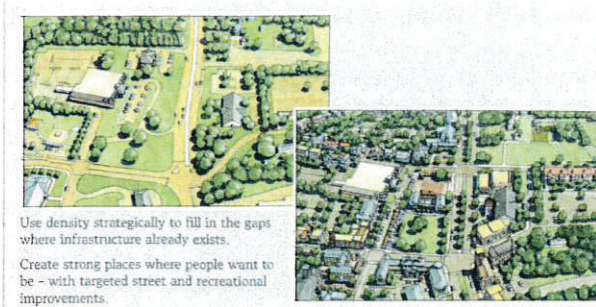


Figure 12. Strategic infill where infrastructure exists. Source: August 12, slide 47.

Adaptation of existing structures is the most cost-effective way of achieving more housing choice.

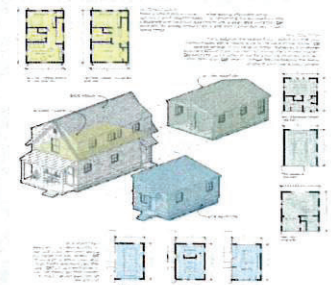


Figure 13. Adaptation of existing structures as the lowest-cost path to housing choice. Source: August 12, slide 49.

4. Neighborhood Types and the Housing Pattern Book

Both sessions introduced six neighborhood types as the vocabulary for the table exercises. Participants were asked to weigh each against three considerations: highest and best use of land; variety, meaning what is affordable at different ages and stages of life; and preservation of rural character in land, materials, and architecture.

Neighborhood type	Description as presented	Utility dependence
Village Center	Mixed use, walkable neighborhoods on small lots with on-street and rear-loaded parking; very few large developments; close to parks and transit; 10 to 20 percent green space on private property.	Depends on water and sewer service
Village Residential	Small, compact lots with a blend of attached and detached homes at 20 to 30 units per acre; buildings mostly two to three stories; walkable; very little private green space.	Water and sewer
Hamlet	A handful of local shops surrounded by cottages or townhomes on smaller lots; land uses clustered but the feel remains rural.	May rely on community septic and shared drainfields
Single-Family Detached Subdivision	Separated homes on large private lots, often oriented to a cul-de-sac; lot size of 43,000 square feet and 150 feet of frontage per one-acre parcel. The pattern neither preserves rural character nor creates affordability.	Well and septic, or sewer and water
Cottage Courtyard	Clusters of small detached homes around a shared central courtyard at 8 to 16 units per acre; common green space and individual yards.	Typically water and sewer
Manufactured Housing	Factory-built homes permanently installed, either clustered with shared amenities or on private lots, at 8 to 16 units per acre; slow streets of 15 to 20 miles per hour.	Typically water and sewer

Source: Flywheel workshop presentations, July 22 (slides 78 to 100) and August 12 (slides 53 to 75), 2026. Precedent images included Serenbe, Georgia; Davis Straits, Falmouth, Massachusetts; the Godshuis of Bruges; Finley Street Cottages, Atlanta; Greenwood Avenue Cottages, Shoreline, Washington; The Borough at Carlton Landing, Oklahoma; and Weirs Beach factory-built cabins.



Figure 14. Village Center. Source: August 12, slide 53.



Figure 15. Village Residential. Source: August 12, slide 56.



Figure 16. Hamlet. Source: August 12, slide 60.



Figure 17. Single-Family Detached Subdivision. Source: August 12, slide 64.



Figure 18. Cottage Courtyard. Source: August 12, slide 67.



Figure 19. Manufactured Housing. Source: August 12, slide 72.

The pattern book section of each session then presented thirteen building types at the scale of the individual lot, with cost to build, lot size and width, homes per lot, green space, average home size, density, and monthly housing cost for each. The monthly cost comparison summarizes the range of price points the portfolio can reach. Three lessons from the pattern book bear directly on the zoning ordinance: single-family homes can be built on lots as small as 30 by 60 feet, so lot-size minimums should not be set higher than the desired product requires; stacked duplexes and fourplexes can be built on a standard single-family lot without additional area or width requirements, and where appropriate, this can include lots of 5,000 square feet. Accessory dwelling units can be a workhorse of unsubsidized affordability and should be permitted on any residential parcel with few exceptions, with setbacks matching a standard accessory building and no owner-occupancy requirement. Furthermore, allowing accessory dwelling units to exist within the primary structure is the most cost effective way of providing an additional affordable housing unit without subsidies.

Building type	Monthly housing cost	Building type	Monthly housing cost
Single-family home	\$3,200	Duplex	\$1,800
Small lot house	\$2,400	Fourplex	\$1,600
Cottage court	\$2,250	10- to 12-plex	\$1,550
Accessory dwelling unit	\$1,450	13-plus multi-unit	\$1,400
Single-family conversion w/ ADU	\$900	Manufactured home	\$1,200

Source: Flywheel workshop presentation, August 12, 2026, slide 108. Figures are indicative monthly housing costs for new construction of each type at current costs.

5. Small-Group Work: Housing Types for the Serviced Areas

5.1 Framing of the exercise

The second half of the August 12 session began with a premise that the majority of participants accepted: the vast majority of Fruitland Township does not have utility service adequate to support the compact housing types presented, and in those areas an underlying zoning requirement of a two-acre minimum lot size or greater remains appropriate. Participants were then asked to look at the portions of the Township that do have water and sewer service, which are master planned for Medium-High Density Residential, Neighborhood Commercial, Planned Unit Development, and Manufactured Housing, and to consider which housing types would be appropriate there.

Each table received a Housing Discussion Matrix with two axes. The vertical axis ran from low to high personal preference; the horizontal axis ran from low to high housing impact, meaning the degree to which a type addresses the housing needs identified in the first half of the session. Tables placed cards for the six neighborhood types on the matrix and were free to add types of their own. Three tables added a two-acre or rural living card and two added accessory dwelling units. Tables then reported what emerged and why, and discussed what levers could make impactful types more desirable or desirable types more impactful.

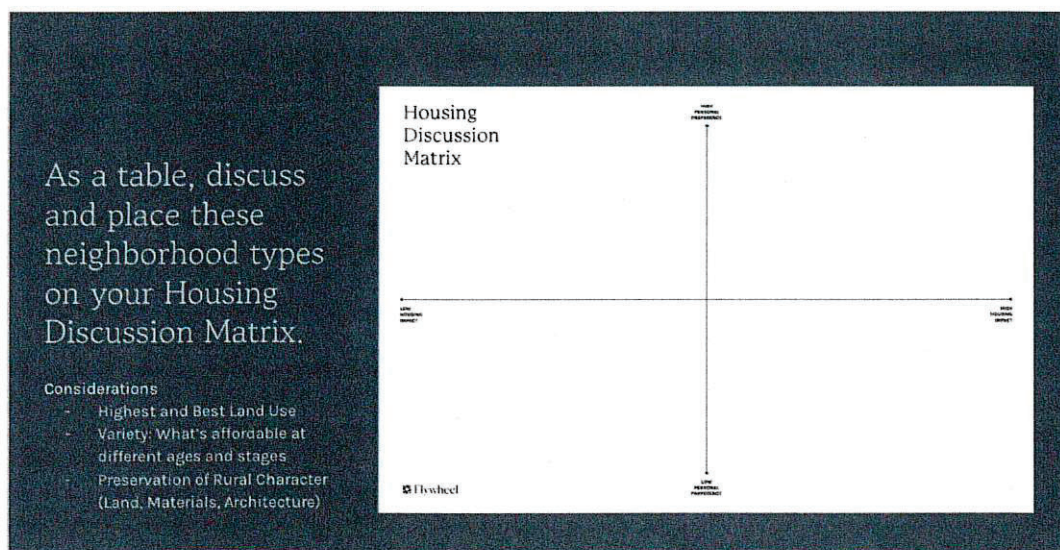


Figure 20. Instructions for the Housing Discussion Matrix exercise. Source: August 12 presentation, slide 52.

5.2 Results by table

Table 1

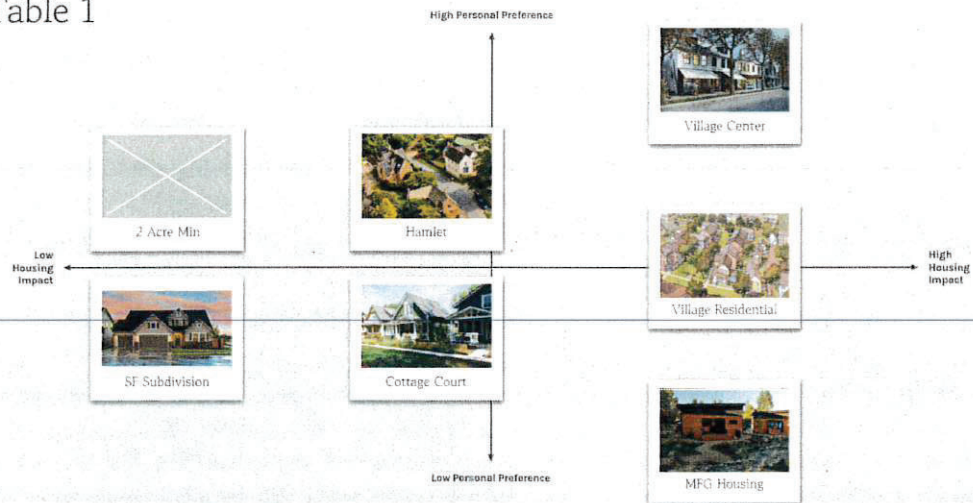


Figure 21. Table 1. Village Center high on both axes; Village Residential and manufactured housing high impact; two-acre minimum and single-family subdivision low impact.

Table 2



Figure 22. Table 2. Village Center and Village Residential high on both axes; single-family subdivision and manufactured housing high impact with neutral or low preference; Hamlet low on both.

Table 3

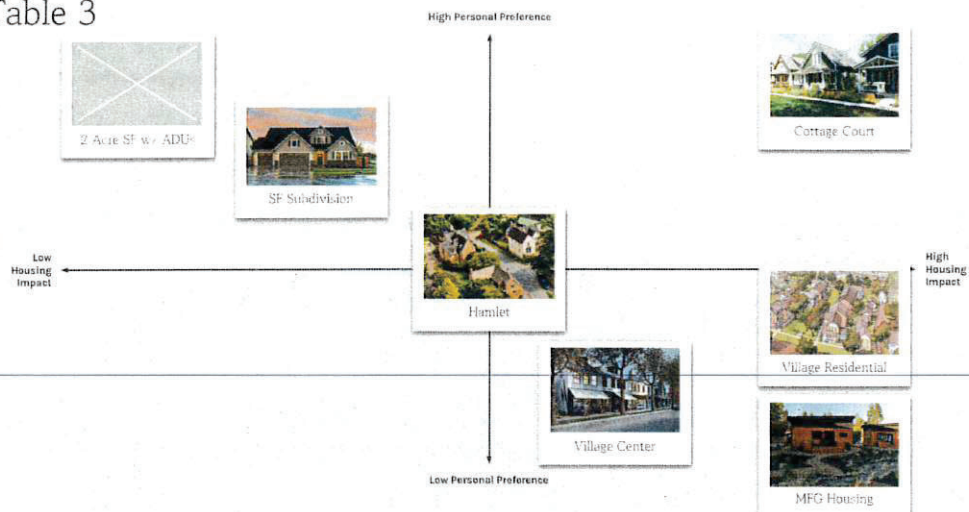


Figure 23. Table 3. Cottage Court high on both axes; Village Residential and manufactured housing high impact; two-acre lots with ADUs and single-family subdivision high preference, low impact.

Table 4

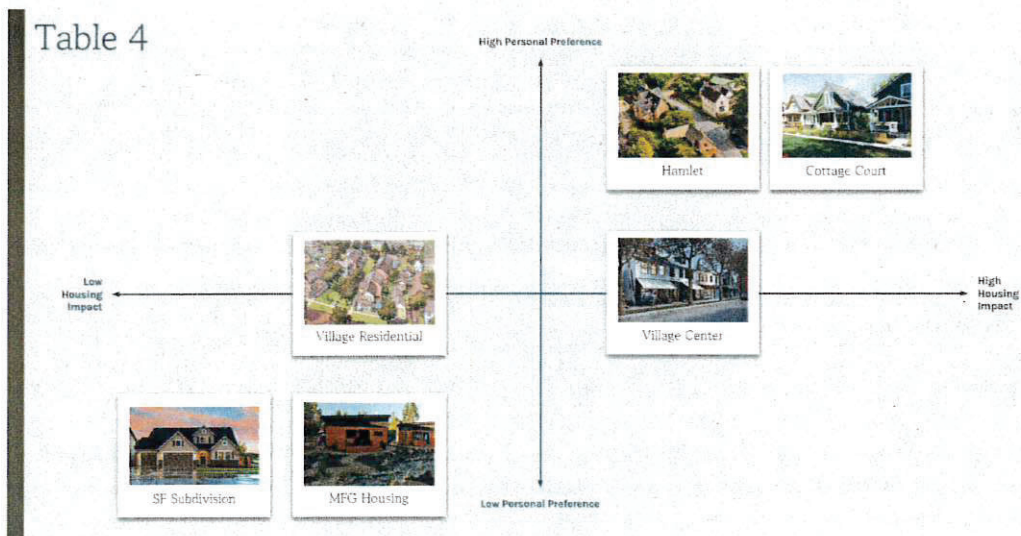


Figure 24. Table 4. Cottage Court and Hamlet high on both axes; Village Center high impact, neutral preference; single-family subdivision and manufactured housing low on both.

Table 5

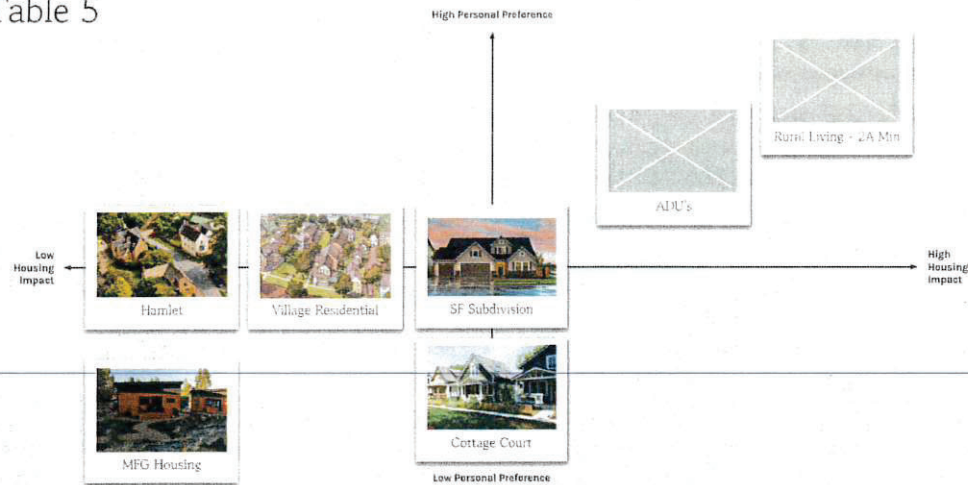


Figure 25. Table 5. Rural living on two-acre minimums and ADUs high on both axes; single-family subdivision at the origin; Cottage Court and manufactured housing low preference.

Figures 21 to 25 reproduce the matrices assembled by each table on August 12, 2026, as recorded in the Fruitland Community Workshop recap deck. Card positions are transcribed in Table 5.1 below. Cards without a photograph (two-acre minimum, two-acre lots with ADUs, ADUs, rural living) were added by the tables themselves.

Table 5 interpreted the housing impact axis differently from the other four tables, placing rural living on two-acre minimums at the highest impact position. That placement is more consistent with a reading of impact as effect on rural character than as contribution to housing need, and it is reported here as recorded rather than reconciled.

5.3 Consolidated Findings

Housing type	Table 1	Table 2	Table 3	Table 4	Table 5
Village Center	High pref., high impact	High pref., high impact	Low pref., mod. impact	Neutral pref., high impact	Not placed
Village Residential	Neutral pref., high impact	High pref., high impact	Neutral pref., high impact	Neutral pref., low impact	Neutral pref., low impact
Cottage Court	Low pref., neutral impact	Mod. pref., neutral impact	High pref., high impact	High pref., high impact	Low pref., neutral impact
Hamlet	High pref., neutral impact	Low pref., low impact	Neutral (origin)	High pref., mod. impact	Neutral pref., low impact
Manufactured Housing	Low pref., high impact	Low pref., high impact	Low pref., high impact	Low pref., low impact	Low pref., low impact
Single-Family Subdivision	Low pref., low impact	Neutral pref., high impact	High pref., low impact	Low pref., low impact	Neutral (origin)
Two-acre minimum / rural living	High pref., low impact	Not placed	High pref., low impact (with ADUs)	Not placed	High pref., high impact

Housing type	Table 1	Table 2	Table 3	Table 4	Table 5
Accessory dwelling units	Not placed	Not placed	Combined with two-acre card	Not placed	High pref., high impact

Table 5.1. Transcription of card placements from Figures 21 to 25. "Neutral" indicates a card placed on or immediately adjacent to an axis; "mod." indicates moderate.

Four findings follow from the placements.

Village-scale development in the serviced areas has support. Village Center was placed in the high-impact half of the matrix by all four tables that placed it, and in the high-preference half by two of them. Village Residential was placed at high impact by three tables. Together these two types represent the walkable, small-lot, mixed-type pattern that depends on water and sewer service, and the tables that rated them highly did so knowing that dependence. The result supports planning for village-scale housing in the areas master planned for Medium-High Density Residential and Neighborhood Commercial.

Cottage courts are the type most likely to reconcile preference and impact. Two tables placed Cottage Court at the top right of the matrix and a third placed it at moderate preference. Its detached form, shared green space, and one-and-a-half-story scale read as compatible with rural character while delivering 8 to 16 units per acre. Two tables placed it at low preference, which indicates that design standards and precedent will matter to acceptance.

Manufactured housing is understood to be effective and remains unpopular. Three of five tables placed manufactured housing at high impact; all five placed it at low preference. This is the clearest split in the results. Because the serviced areas are already master planned for Manufactured Housing, the Township's practical choice concerns siting, foundation, and design standards rather than whether to permit the use.

Conventional subdivision is not viewed as a solution. Three tables placed single-family subdivision at low impact and two placed it at low preference; only Table 3 rated it highly on preference and only Table 2 on impact. Participants recognized the presentation's point that the large-lot subdivision pattern neither preserves rural character nor creates affordability. At the same time, three tables added and favored a large-lot rural card, which confirms the premise of the exercise: large-lot zoning is the preferred pattern outside the serviced areas, and the addition of accessory dwelling units to that pattern by Tables 3 and 5 suggests a route to modest housing gains in rural areas without new infrastructure.

6. Matters Requiring Determination

The workshops produced direction rather than decisions. The following determinations are required to carry that direction into the Master Plan update and a subsequent zoning ordinance amendment.

1. **Confirm the two-tier land use framework.** Participants accepted a two-acre or larger minimum lot size in areas without water and sewer and a broader range of housing types in serviced areas. The Master Plan should state this framework explicitly and map the serviced areas to which the broader range applies.
2. **Select the housing types to be permitted by right in the serviced areas.** The matrix results support Village Center, Village Residential, and Cottage Court patterns, with manufactured housing continuing in its existing master planned locations. The Planning Commission should determine which pattern book types (small lot

homes, rowhomes, duplexes, fourplexes, mansion houses, cottage courts, live-work, and multifamily) are permitted by right in each future land use category.

3. **Resolve the internal conflicts in the current ordinance.** The existing duplex district requires more land for a duplex than for two detached homes, requires two acres for a quadplex, and caps multifamily density at five units per acre. These standards prevent the district from producing the product it nominally permits.
4. **Determine the policy on accessory dwelling units township-wide.** Two tables added ADUs at high preference, and the pattern book presented them as the principal source of unsubsidized affordability. The Township should decide whether to permit ADUs on all residential parcels, including two-acre rural lots, and on what terms.
5. **Set design standards that address the preference gap.** Manufactured housing and, at two tables, cottage courts drew low preference despite high impact. Standards for siting, foundations, materials, and orientation are the lever most likely to close that gap.
6. **Identify the tools the Township is prepared to use beyond zoning.** The workshop presented incentives, land bank participation, impact capital, and development partnerships as complements to regulatory change. The Township Board should determine which of these it intends to pursue so that the Master Plan's implementation chapter reflects actual capacity.

7. Sources

Flywheel Community Development Services. *Future Housing Community Workshop, Fruitland Township*. Presentation of July 22, 2026 (145 slides, plus appendix of highlights from the Muskegon County Housing Needs Assessment).

Flywheel Community Development Services. *Future Housing Community Workshop, Fruitland Township*. Presentation of August 12, 2026 (113 slides).

Flywheel Community Development Services. *Fruitland Community Workshop Recap*. Housing Discussion Matrix results for Tables 1 through 5, small-group exercise of August 12, 2026.

Flywheel Community Development Services. *Future Housing Map: Fruitland Township*. Table mapping worksheet, 2026.

Bowen National Research. *Muskegon County Housing Needs Assessment*, 2023. Cited figures as presented in the workshop materials, including pages II-19, 12, 14, 16, 56, 62, 94, 96, 99, 111, 114, 115, 124, and 128.

U.S. Census Bureau, 2024 data, as presented for household cost burden. Redfin, sales history 2019 to 2025, as presented. HUD USER, *Impacts of Filtering and Rent Control*, as cited in the presentation.

Household and demographic figures, zoning acreage, and cost estimates are as presented in the workshop materials and have not been independently re-verified for this summary. The 47 percent over-55 figure for Fruitland Township and the 55 percent figure for District 1 are both reported as presented.