

The background of the entire page is a dark blue color with a pattern of light blue, wavy, concentric lines that resemble topographic map contour lines. These lines vary in thickness and spacing, creating a sense of depth and movement across the page.

City of Keego Harbor, MI

Master Plan Update 2026

Adoped · May 21, 2026

Acknowledgements

City Council

Joel Ross Mayor
Robert Kalman Mayor Pro-Tem
John Fletcher Council Member
Ronnie Dahl Council Member (through January 2026)
Corine Streng Council Member
Theresa Shimansky Council Member (through November 2025)

Planning Commission

Joel Yoder Chairperson
Corine Streng Vice Chairperson (through February 2026)
Gino Santia Secretary
Kevin Douglass Commissioner
David Emerling Commissioner
Karen Meabrod Commissioner
Cristina Elsen City Council Liaison
Theresa Shimansky City Council Liaison (through November 2025)

City Administration

Tammy Neeb City Manager and City Clerk
Stacy Goodall Deputy City Clerk
Wendy Clufetos Building Department Clerk (through April 2026)

City of Keego Harbor, MI

Master Plan Update 2026

Adopted May 21, 2026

Prepared by



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Approved
6.18.2026

**CITY OF KEEGO HARBOR
CITY COUNCIL & PLANNING COMMISSION
JOINT MEETING MINUTES
Thursday, May 21, 2026, AT 7:00 PM
2025 Beechmont St.
Keego Harbor, MI 48320**

Resolution by Chairman Yoder; supported by Commissioner Emerling
WHEREAS the Michigan Planning Enabling Act (Public Act 33 of 2008), as amended, provides for a City Planning Commission to prepare and adopt a Master Plan for physical development of the community; and
WHEREAS the City of Keego Harbor Planning Commission has prepared such a Master Plan for the City's physical development in compliance with the Michigan Planning Enabling Act, including relevant charts, maps and text; and
WHEREAS the Keego Harbor Planning Commission has provided multiple opportunities for public participation in the planning process; and
WHEREAS the Keego Harbor City Council approved the draft Plan for distribution, and subsequently the Master Plan was so distributed for review by surrounding communities and other public agencies as required by the Michigan Planning Enabling Act; and
WHEREAS the Keego Harbor Planning Commission held a formal public hearing on the draft Master Plan on May 21, 2026, to provide additional opportunity for public comment; and
WHEREAS all comments received during the planning process have been carefully considered and the Planning Commission is satisfied that the Master Plan is ready for adoption.
NOW THEREFORE BE IT RESOLVED that the Keego Harbor Planning Commission hereby adopts the Keego Harbor 2026 Master Plan, as presented at the public hearing held on May 21, 2026, subject to incorporation of the following revisions that were discussed and recorded at that meeting.

BE IT FURTHER RESOLVED that the Keego Harbor Planning Commission directs the Commission Chairperson to sign this Resolution signifying the adoption of the Keego Harbor 2026 Master Plan, to file an attested copy with the City Clerk, and to request that the Master Plan, as revised, be forwarded to City Council for consideration and adoption consistent with the Michigan Planning Enabling Act.

Roll Call: Yoder yes, Meabrod yes, Emerling yes, Santia yes
Resolution Carries

Resolution by Council Member Fletcher; supported by Council Member Sireng
WHEREAS the Michigan Planning Enabling Act (Public Act 33 of 2008), as amended, provides for a City planning commission to prepare and adopt a Master Plan for physical development of the community; and
WHEREAS the City of Keego Harbor Planning Commission has prepared such a Master Plan for the City's physical development in compliance with the Michigan Planning Enabling Act, including relevant charts, maps and text; and
WHEREAS the Keego Harbor Planning Commission has provided multiple opportunities for public participation in the planning process; and
WHEREAS the Keego Harbor City Council approved the draft Plan for distribution, and subsequently the Master Plan was so distributed for review by surrounding communities and other public agencies as required by the Michigan Planning Enabling Act; and
WHEREAS the Keego Harbor Planning Commission held a formal public hearing on the draft Master Plan on May 21, 2026, in order to provide additional opportunity for public comment; and
WHEREAS all comments received during the planning process have been carefully considered and the Planning Commission is satisfied that the Master Plan is ready for adoption.
NOW THEREFORE BE IT RESOLVED that the Keego Harbor City Council hereby adopts the Keego Harbor 2026 Master Plan, as presented at the public meeting held on May 21, 2026, subject to incorporation of the revisions spoke on in public comment and recorded by the City Clerk.

Roll Call: Ross yes, Fletcher yes, Streng yes.
Resolution Carries

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Executive Summary

The City of Keego Harbor is embarking on an exciting new chapter with the development of its updated Master Plan, a roadmap designed to guide the community's growth and development over the coming decades. As Keego Harbor evolves, the Master Plan will serve as a blueprint for making thoughtful, strategic decisions about land use, housing, transportation, and economic development. This plan is driven by a commitment to creating a vibrant, resilient, and inclusive community, that celebrates Keego Harbor's unique assets and supports the needs of all residents.

Throughout the engagement process, stakeholders expressed that Keego Harbor has a unique mix of access to natural resources, high-quality housing, and ample opportunity for commercial development, making Keego Harbor an exciting place to live. However, there is still room for improvements. Stakeholders noted concerns about commercial vacancy, the lack of public access to the waterfront, and ensuring that housing opportunities are available for households of all types and sizes. There is a desire for robust redevelopment, increased community gathering space, and a more diverse mixture of housing types.

This Plan lays the foundation to realize these desires in the following chapters:

Housing and Neighborhoods

Supporting housing opportunities for all income levels and household types that are sensitive to Keego Harbor's existing small lot sizes, floodplain areas, and narrow streets. Connecting existing residents with opportunities to repair and improve their homes.

Economic Development

Ensure development standards that ease the reoccupancy process while developing a strong business mix and promoting improvements for aging existing commercial buildings. Encourage the redevelopment of vacant and underutilized commercial properties in the City.

Transportation and Mobility

Improve walkability in Keego Harbor's commercial corridors. Develop a transportation system that promotes safety for both non-motorized and motorized transportation users.

Public Infrastructure, Facilities, and Services

Maintain the City's park network as an asset for all Keego Harbor neighborhoods. Offer recreational opportunities that are inclusive of the needs of all residents. Continue to offer high-quality police and public works.

Natural Resources and Environment

Increase public access to the waterfront. Encourage green infrastructure interventions that provide natural solutions to flooding issues in the City, especially along the Fran Leaf Canal. Enhance the City's ability to withstand the impacts of climate change.

01

Introduction

About the Plan

Per the Michigan Planning Enabling Act (MPEA), a Master Plan must address land use and infrastructure issues, and all planning related elements that may be pertinent for the development of that community. In 2024, the MPEA was amended to require that local Master Plans also include a housing element. Such review, analysis, and projections may extend 10–20 years or more into the future. The Act requires that all zoning ordinances are based on a plan; the Master Plan therefore serves as the basis for zoning regulations to ensure that land use reflects the needs and priorities of the current and future population in Keego Harbor. In this way, the Master Plan offers guidance and promotes certainty and coordination among City leaders, residents, developers looking to make public investments in projects, programs, and policies that inform Keego Harbor’s future. To support the process of updating the Master Plan to plan for the housing, transportation, and economic development needs of the City moving forward, Keego Harbor received a \$50,000 grant through the Michigan State Housing Development Authority’s Housing Readiness Incentive Grant Program.

A User’s Guide

A Master Plan is used as a guide to address land use decisions in Keego Harbor. The following matrix lists the major instances in which the plan should be used to guide these important decisions.

Table 1.1 Using Your Master Plan

WHEN TO USE THE MASTER PLAN	HOW TO USE THE MASTER PLAN				
	Data Reference	Setting Budget Priorities	Evaluating Land Uses	As Design Guidelines	Defense of Zoning Decisions
Rezoning	<ul style="list-style-type: none"> • Check proposed use for compatibility with existing land uses around site. • Check classification of roads serving site • Check goals, objectives and actions related to site or area e.g. downtown. • Are community facilities serving the site adequate? 		Is the proposed use consistent with future use of site and area on future land use map?		Does data, future land use map and goals, objectives and actions support zoning of site?
Zoning Ordinance Text Amendment			What implications does the amendment have on future land use and goals, objectives and actions?		Does data, future land use map and goals, objectives and actions support zoning text change? (e.g. required site improvements or standards.)

HOW TO USE THE MASTER PLAN					
WHEN TO USE THE MASTER PLAN	Data Reference	Setting Budget Priorities	Evaluating Land Uses	As Design Guidelines	Defense of Zoning Decisions
Special Land Use and Site Plan Review	<ul style="list-style-type: none"> Does data in plan support the need for the use? Is proposed use compatible with surrounding existing uses? 		Is the use appropriate for the area based on goals, objectives and actions in the plan?	Check standards for the proposed use or surrounding area, e.g. paths, landscaping, corridor improvements that should be conditions of approval.	Does data, future land use map and goals, objectives and actions support conditions of special approval or site plan approval?
Capital Improvement Program	<ul style="list-style-type: none"> Check inventory of public facilities and demographic data for support of proposed projects. 	Are projects, expenditures, and priorities supported by goals, objectives and actions, or discussed elsewhere in plan?			
Special Programs: Economic Development; Parks, Trails, and Gateway Improvements; Etc.	<ul style="list-style-type: none"> Check inventory of public facilities. Use demographic data. Use economic data. Check description of funding sources. 		Are proposed improvements consistent with priorities in goals, objectives and actions?	Does project design/location conform to this Master Plan and other relevant adopted plans?	
Preparing Grant Applications	<ul style="list-style-type: none"> Use data and other descriptive information in preparing support documentation for grant request. 	Are projects, expenditures, and priorities supported by goals, objectives and actions, or discussed elsewhere in plan?			

Context and Location

History

Keego Harbor is on land located along the many shoreline trails where Native Americans, attracted to the natural beauty and bountiful lakes, enjoyed hunting and fishing. The first non-native residents came to the area around 1825–1830. These brave settlers, along with their families, were farmers, tradesmen, fishermen, domestic workers, and merchants. Prominent people from Pontiac also bought up large parcels of land along Cass Lake to farm and use for vacation homes.

In the 1890s the Detroit Urban Railway built a trolley line that ran from the City of Detroit to Pontiac, then to Farmington—all by way of the cities of Sylvan Lake and Keego Harbor. With a trolley stop located within the community, opportunities opened for Keego Harbor—allowed local merchants to provide transportation of goods and services, brought vacationers to enjoy the lakes, and helped grow the community from summer cottages to permanent homes. The trolley operated for many years, with Keego Harbor benefiting from its newfound accessibility, local commercial businesses and the residential community began to proliferate. Joseph E. Sawyer, a Pontiac lawyer and real estate tycoon, had his eye on the area for residential development as early as 1899. He bought and platted property on both sides of Orchard Lake and, by 1912, had dredged a canal from Dollar Lake to Cass Lake and declared that Dollar Lake was the harbor. Sawyer used the word “keego”, (meaning “fish” in Ojibwa) from the Longfellow Poem, Song of Hiawatha, and named the area, Keego Harbor.

In 1914, Keego Harbor’s first school was built, with Sawyer donating the land and the new school board funding the building. Then in 1926, the first Fire Department was organized. Those early years saw Keego Harbor grow in population and commerce.

Before the community now known as Keego Harbor became a city, it was part of West Bloomfield Township. On March 25, 1955, a Charter was approved by Governor G. Mennen Williams, which established Keego Harbor as a city governed by a five-member council (City Council) and removed it from the jurisdiction of West Bloomfield Township.

To guide and efficiently promote growth and responsible land use development within the City, on February 21, 1961, the City Council formally established the Planning Commission with that as their primary objective.



Photo Source: Greater West Bloomfield Historical Society



Photo Source: Greater West Bloomfield Historical Society

Figure 1.1 Orchard Lake Road looking east, date unknown. A car bridge over the canal from Cass Lake to Dollar Lake, circa 1920 to 1930.

Local Government

As discussed in the previous section, the City of Keego Harbor drafted its own City Charter after authorization from the City's electors to remove itself from the jurisdiction of West Bloomfield Township. The Charter was approved by Governor G. Mennen Williams, on March 25, 1955.

The Charter provides for the creation of a local governing body consisting of five members known as the Council. Council members are elected by the residents of the City for a term of three years, and annually, the Council selects two of its members, one to serve as the City's Mayor and one its Mayor Pro-Tem.

The Council is the legislative body responsible for overseeing the welfare of the City and its residents. Powers conferred upon the Council include the adoption of codes and ordinances; control and regulation of the use of streets and alleys; issuance of bonds to finance City improvements; maintenance of the park and recreation system; procurement of municipal water and sewer services; and the provision of police and fire protection. The Council also confirms citizen volunteers to a number of boards and commissions.

Per the City Charter, the City Council appoints the members of the City Planning Commission. Amongst their other duties, the Planning Commission acts upon problems affecting the growth and development of the community and effectuates the implementation of a Master Land Use Plan for the City once it is adopted. The citizens of Keego Harbor remain actively engaged in the planning and governing process of the City and step up to serve on this important commission



Photo Source: Greater West Bloomfield Historical Society

Figure 1.2 Keego Harbor Firemen, date unknown.

Overview: The Planning and Public Engagement Process

A strong Master Plan requires a comprehensive planning and public engagement process to ensure the Plan reflects the community’s strengths, accurately captures its challenges, and creates a collective vision for the future. The Keego Harbor Master Plan involved a community engagement process that worked to engage all residents, business owners, and other stakeholders. Community engagement results relating to Housing and Neighborhoods, Economic Development, and other planning topics are included in their respective chapters.



Community Workshop

On April 29, 2025, McKenna facilitated an open-house style public engagement visioning session at the Santia Banquet Center. For this event, poster boards were placed throughout the hall for attendees to interact with and contribute to. McKenna consultants were posted throughout the room, providing context and answering any questions from the attendees. As attendees reviewed the boards, they were encouraged to provide their feedback on sticky notes and discuss their thoughts. This community engagement event allowed residents and stakeholders to share ideas and collaborate on the future of Keego Harbor.

The information gathered from this event helped identify priority redevelopment locations, preferred housing types, and streetscape improvements desired by residents. These takeaways are provided throughout the Plan to validate the planning strategies recommended by this Plan.

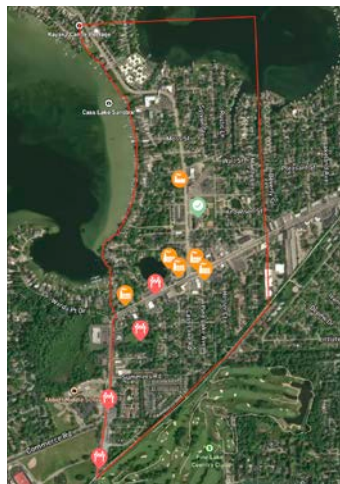


Figure 1.3 The online comment map provided an opportunity to call out specific locations that contributed to the current community character and highlight potential redevelopment sites.

Community Survey

Between March 2025 and May 2025, the Keego Harbor Master Plan Community Survey was available for people to provide their feedback, ideas, and comments on housing, economic development, transportation, and other planning considerations for Keego Harbor. The survey was available digitally with hard copies available at City Hall. Additionally, McKenna hosted an online comment map where people could identify specific locations in the City that are assets, have challenges, or represent a redevelopment opportunity.

In total, the City received 109 survey responses. The City also received 12 comments on the comment map from five different contributors. The responses gathered from this survey and comment map directly informed the vision, goals, and objectives in this Plan.

Vision for Keego Harbor in 2050

Throughout the Master Plan process, residents, business owners, City staff, and other stakeholders highlighted Keego Harbor's lake access, quaint neighborhoods, and tight-knit community feel as important characteristics of life in Keego Harbor that should be protected and promoted through the Master Plan. Understanding this, Keego Harbor developed the following vision statement to guide this Master Plan:

“The City of Keego Harbor will continue to evolve as a compact collection of neighborhoods with a balance of residential, office, commercial, and public uses. The City will enhance its unique identity as a lakeside community with historic neighborhoods and ample recreational amenities by promoting development that emphasizes community connection through pedestrian-friendly roads and crossings, well-maintained sidewalks and paths, and beautified, environmentally sensitive streetscapes that provide space for motorized and non-motorized transportation.”

Postcards from the Future

At the Community Workshop, attendees were asked to write a “postcard to the future”, describing a Vision for Keego Harbor in 2050. Below includes select “postcards” that contributed to the development of Keego Harbor’s vision for 2050.



02

Keego Harbor Today

Creating a strong vision for the future of Keego Harbor requires knowledge of past and current data and trends. The following chapter outlines demographic and current land use trends in Keego Harbor, identifying existing planning concerns that add context to the vision, goals, objectives, and strategies outlined in this Master Plan.

Community Profile

Introduction

Demographics analysis provides important insights into the past and present makeup of Keego Harbor residents, and who is expected to live in Keego Harbor in the future. The data is important, as different demographic groups have different planning needs. For example, young families may require different types of housing, transportation, and services than retirees. Understanding the demographics of the community will allow Keego Harbor to identify planning strategies to support the needs of all residents.

Population Trends and Projections

Examining past and future projected populations can help a city determine if their existing infrastructure is adequate to support current and future residents. [Table 2.1](#) shows how population has changed in Keego Harbor and surrounding communities between 1990 and 2023 and projects the expected population in 2050.

Table 2.1 Population and Projections, City of Keego Harbor and Surrounding Communities, 1990–2050

MUNICIPALITY	1990	2000	2010	2020	2023	PROJECTED 2050	PROJECTED CHANGE 2023–2050	
							Number	Percent
City of Keego Harbor	2,932	2,769	2,970	2,764	2,747	2,940	193	7.03%
City of Orchard Lake Village	2,286	2,215	2,375	2,238	2,298	2,287	-11	-0.48%
City of Sylvan Lake	1,884	1,735	1,720	1,723	1,672	1,829	157	9.39%
City of Pontiac	71,166	66,337	59,515	61,606	61,914	65,595	3,681	5.95%
City of Bloomfield Hills	4,288	3,940	3,869	4,460	4,412	4,802	390	8.84%
Waterford Township	66,692	73,150	71,707	70,565	69,394	74,588	5,194	7.48%
West Bloomfield Township	54,516	64,860	64,690	65,888	65,123	68,402	3,279	5.04%
Commerce Township	26,955	34,764	40,186	43,058	43,378	43,454	76	0.18%

Source: US Decennial Census, 1990, 2000, 2010, 2020; US Census American Community Survey 2023 5-year Estimates; SEMCOG Community Profile 2050 Projections

The City of Keego Harbor has remained relatively steady between 1990 and 2023, with some fluctuations in population growth and decline approaching 10% of the population. By 2050, Keego Harbor is expecting to see population growth of over 7% from 2023, approaching the City’s population in 2010. Considering projected population is expected to be slightly less than the City’s population in 2010, Keego Harbor likely has the utility and public service capacity to accommodate this population. However, further analysis may need to be done to determine if existing housing and commercial development are sufficient to meet the needs of a growing population.

Age

Knowing how the age of Keego Harbor’s population is changing provides several takeaways for planning in the City, including the types of housing, transportation, and public services residents may demand over the next 20 years. [Table 2.2](#) shows the age of Keego Harbor’s population in 2018 and 2023.

Table 2.2 Age of Population, City of Keego Harbor, 2023

AGE	2018	2023	CHANGE 2018–2023	
			Number	Percent
Under 5 years	213	181	–32	–15.0%
5 to 9 years	126	180	54	42.9%
10 to 14 years	130	166	36	27.7%
15 to 19 years	87	86	–1	–1.1%
20 to 24 years	178	214	36	20.2%
25 to 29 years	320	221	–99	–30.9%
30 to 34 years	287	127	–160	–55.7%
35 to 39 years	344	129	–215	–62.5%
40 to 44 years	239	250	11	4.6%
45 to 49 years	196	104	–92	–46.9%
50 to 54 years	180	166	–14	–7.8%
55 to 59 years	239	174	–65	–27.2%
60 to 64 years	265	307	42	15.8%
65 to 69 years	148	178	30	20.3%
70 to 74 years	43	42	–1	–2.3%
75 to 79 years	68	67	–1	–1.5%
80 to 84 years	69	121	52	75.4%
85 years and over	64	34	–30	–46.9%
Median age (years)	37.2	41.4	3.9	—

Source: US Census American Community Survey 2018, 2023 5-year Estimates

In the past five years, Keego Harbor has experienced demographic shifts that indicate an aging population. Keego Harbor is losing population age 25 to 39, which represents the age bracket that is most likely to begin starting a family. Attracting those in their family-forming years can help the City maintain its population over the long term as elderly residents pass away.

Meanwhile, the population of school-age children aged 5 to 14 and seniors between 60 and 69 years old and 80 to 84 years old has grown. For housing, this may indicate that the City should identify aging-in-place strategies, like providing or referring seniors to assistance to make accessibility upgrades to their homes, that support an aging population. To support Keego Harbor’s growing school age population, Keego Harbor could support regulatory or procedural incentives to promote better access to childcare, such as relaxing zoning and local licensing requirements for childcare facilities. These policies may also attract more people in their family-forming years by improving access to childcare.

Race

Understanding race and ethnicity demographics will continue to allow Keego Harbor to better plan to address disparities in access to resources and opportunities among different racial and ethnic groups and promote inclusive decision-making processes and policies. Understanding the unique needs and challenges faced by various racial groups enables tailored strategies to effectively address them, fostering diversity, inclusion, and community cohesion. [Table 2.3](#) provides racial composition data for Keego Harbor in 2023.

Table 2.3 Racial Composition in Keego Harbor, 2023

	CITY OF KEEGO HARBOR		OAKLAND COUNTY	
	Number	Percent	Number	Percent
One Race	2,520	91.7%	1,189,113	93.5%
White	2,252	82.0%	897,702	70.6%
Black or African American	189	6.9%	165,635	13.0%
American Indian and Alaska Native	0	0.0%	1,932	0.2%
Asian	48	1.7%	104,287	8.2%
Native Hawaiian and Other Pacific Islander	0	0.0%	420	0.0%
Some Other Race	31	1.1%	19,137	1.5%
Two or More Races	227	8.3%	83,181	6.5%

Source: US Census American Community Survey, 2023 5-year Estimates

Keego Harbor is less racially diverse than Oakland County as a whole. 82.0% of residents are white, 6.9% of residents are Black or African American, and 8.3% of residents are two or more races.

Education & Earnings

Education and earnings provide important information for the City as they set goals and aspirations for the City. This data can help the City determine the types of housing that may be in greatest demand, the types of services residents may be looking for, and the level of transportation services they may require, among other needs. [Table 2.4](#) shows annual household incomes for Keego Harbor in 2023.

Table 2.4 Annual Household Income, City of Keego Harbor, 2023

HOUSEHOLD INCOME	NUMBER OF HOUSEHOLDS	PERCENT
Less than \$10,000	62	4.8%
\$10,000 to \$14,999	38	2.9%
\$15,000 to \$24,999	92	7.1%
\$25,000 to \$34,999	132	10.2%
\$35,000 to \$49,999	122	9.4%
\$50,000 to \$74,999	276	21.2%
\$75,000 to \$99,999	213	16.4%
\$100,000 to \$149,999	184	14.2%
\$150,000 to \$199,999	42	3.2%
\$200,000 or more	139	10.7%
Median household income	\$70,185	—

Source: US Census American Community Survey 2018, 2023 5-year Estimates

Keego Harbor has a diversity of income levels among its residents. The largest proportion of households make between \$50,000 and \$74,999 (21.2%). Another 16.4% of households make between \$75,000 and \$99,999 annually. 25% of Keego Harbor households make less than \$35,000 per year. The diversity of income levels corresponded to a median household income of \$70,185. This is over \$25,000 less than the median household income of the entirety of Oakland County of \$95,296. This data suggests that Keego Harbor should pursue opportunities for housing, transportation, and recreation accessible for all income levels. Prices of existing housing stock should be compared to these income levels to ensure that there are attainable housing options available for all income levels.

Table 2.5 Changes in Median Household and Per Capita Income, City of Keego Harbor, 2010–2023

INCOME (IN 2023 DOLLARS)	2010	2023	CHANGE 2010–2023	PERCENT CHANGE 2010–2023
Median Household Income	\$70,090	\$70,185	\$95	0.1%
Per Capita Income	\$38,194	\$41,854	\$3,660	9.6%

Source: US Census American Community Survey, 2010 and 2023 5-year Estimates

Median household income has remained relatively stable between 2010 and 2023. However, per capita income, or per-person income, has increased by 9.6% over the same period. This could be the result of decreasing household sizes. While individual workers are making more money today than they did in 2010, fewer household members may mean that the median household income did not increase. Data on household size changes in Keego Harbor are analyzed in [Chapter 4](#).

In addition to annual median and per capita household incomes themselves, the educational attainment within a community is a strong economic indicator, as higher education can increase the number and types of jobs available to residents. [Table 2.6](#) shows the educational attainment of those aged 25 years and over in Keego Harbor.

Table 2.6 Educational Attainment, City of Keego Harbor, 2023

	NUMBER	PERCENT
Population 25 years and over	1,920	100%
Less than 9th grade	32	1.7%
9th to 12th grade, no diploma	21	1.1%
High school graduate (includes equivalency)	372	19.4%
Some college, no degree	456	23.8%
Associate's degree	229	11.9%
Bachelor's degree	555	28.9%
Graduate or professional degree	255	13.3%
High school graduate or higher	1,867	97.2%
Bachelor's degree or higher	810	42.2%

Source: US Census American Community Survey, 2023 5-year Estimates

Keego Harbor experiences high educational attainment. 28.9% of the population has obtained a bachelor's degree, slightly higher than the rate for Oakland County of 28.4%. 97.2% of Keego Harbor residents are high school graduates or higher. This level of educational attainment can open up higher-paying jobs and other economic opportunities for Keego Harbor residents.

Summary

Based on this demographic analysis, the City can identify the following key takeaways:

- Keego Harbor has experienced some population decline between 1990 and 2023. However, SEMCOG projects that Keego Harbor's population will return to its 1990 count by 2050. Maintaining existing infrastructure and public services as Keego Harbor returns to previous population levels can help support new Keego Harbor residents.
- Keego Harbor's population is aging. The median age has increased by 3.9 years of age over the past five years. As a result, Keego Harbor may want to invest in strategies to support aging-in-place.
- Keego Harbor has diverse income levels within the City. As a result, attainable housing for all income levels, improved transportation access, and connecting residents to economic development and employment services are strong goals for the City to pursue.



Existing Conditions: Land Use

Existing land use describes how a piece of land is currently being used. This differs from its zoning classification—while a piece of land may be zoned for commercial use, the existing land use may not currently fit its zoning classification. Existing land use was determined by combining community knowledge with an analysis of recent aerial photographs to develop a comprehensive map showing how land use being used. [Map 2.1](#) shows the existing land use in Keego Harbor.



Waterford Township

Existing Land Use

City of Keego Harbor, Michigan

LEGEND

-  Single-Unit Residential
-  Multiple-Unit Residential
-  Mobile Home Park
-  Commercial
-  Parks and Open Space*
-  Public / Civic Institutions
-  Parking
-  Vacant
-  Road / Utility Easements

* Public and Private



Orchard Lake Village

Sylvan Lake

West Bloomfield Township



Basemap Source: Michigan Center for Geographic Information, v. 17a. Data Source: Access Oakland, 2025. City of Keego Harbor, 2025. MCKenna, 2025.



Erie Dr
Arrowvale Dr
Indiana Dr
Superior Dr
Commerce Rd

Fisher Ave
Pleasant St
Woodland Ave
Beverly St
Warwick St
Woodrow Wilson Blvd
Depew Dr
Penna Dr
Littleell Ave
W Square Lake Rd

Lakewood
Vanel Ct

While the Existing Land Use map provides a visual of how land is being used in Keego Harbor, providing the percentage of land that is used by each land use classification can provide illuminating information. [Table 2.7](#) provides a breakdown of the percentage of land being used for each land use classification.

Table 2.7 Breakdown of Existing Land Use

EXISTING LAND USE CATEGORY	NUMBER OF ACRES USED	PERCENTAGE OF LAND USED
Single-Unit Residential	200.12	65.7%
Multiple-Unit Residential	25.87	8.49%
Mobile Home Park	4.96	1.63%
Commercial	39.62	13.01%
Parks and Open Space	14.06	4.62%
Public and Civic Institutions	3.29	1.08%
Parking	3.72	1.22%
Vacant	10.74	3.52%
Road / Utility Easements	2.05	0.67%

Source: McKenna Calculations, 2025

Like many communities throughout Michigan, the majority of Keego Harbor’s land is used for single-unit homes. 13.01% of Keego Harbor’s land is being used for commercial activity. While this category mostly includes restaurants, services, and retail, more intensive commercial activity such as the Mobil Gas Station and Shecter Landscaping also takes place in these areas. 14.27 acres, or 4.68%, of land is either vacant or being used solely for parking. This land could be more efficiently used by adding housing, commercial, or mixed-uses, representing an opportunity to achieve the City’s development goals and create a more vibrant Keego Harbor.

Opportunities and Constraints

Planning for the future requires an understanding of the existing features in the City that have an opportunity to be enhanced, and constraints that cause challenges for future improvements. [Map 2.2](#) illustrates existing opportunities and constraints in Keego Harbor.

Opportunities and Constraints

City of Keego Harbor, Michigan

LEGEND

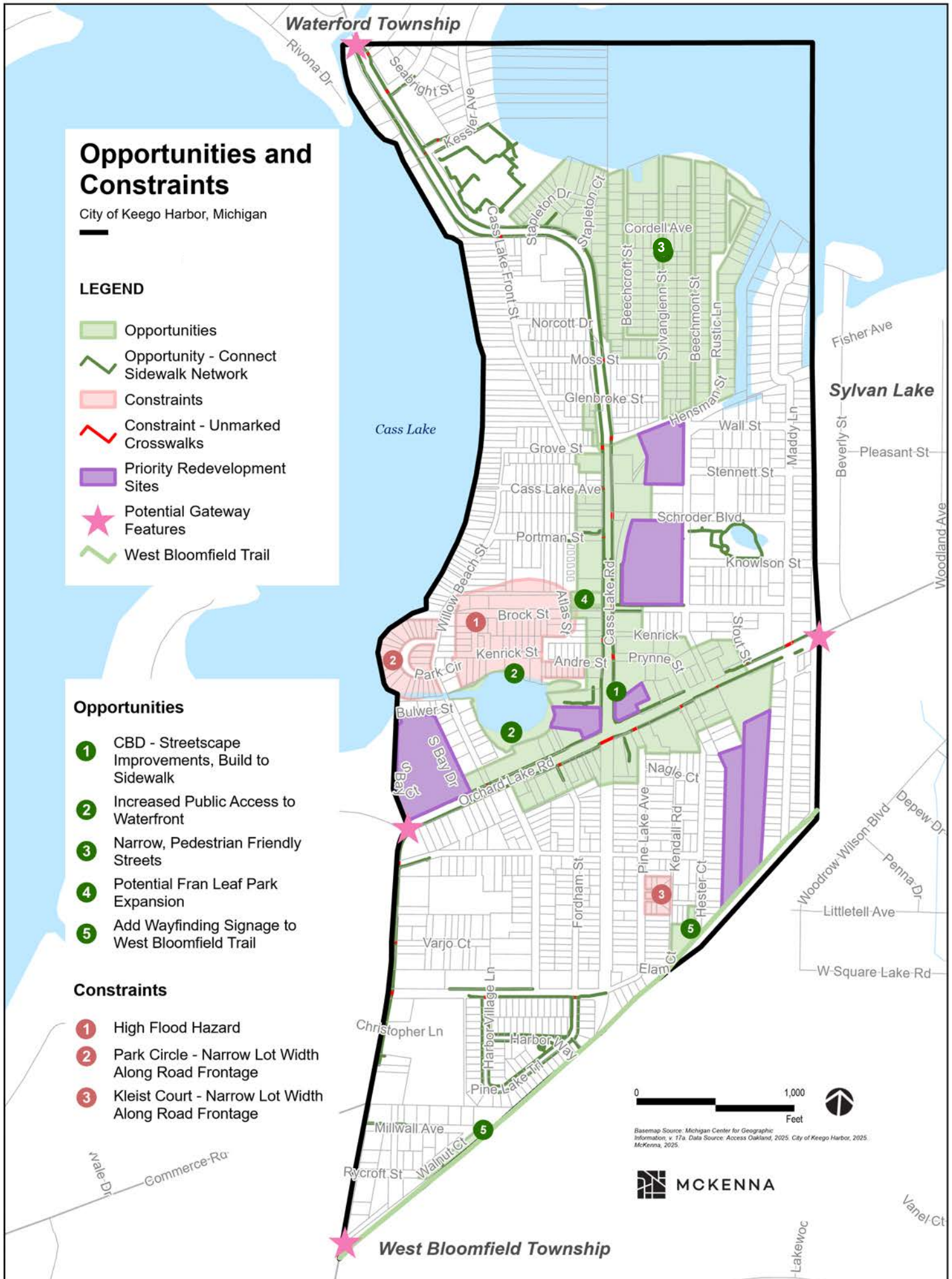
- Opportunities
- Opportunity - Connect Sidewalk Network
- Constraints
- Constraint - Unmarked Crosswalks
- Priority Redevelopment Sites
- Potential Gateway Features
- West Bloomfield Trail

Opportunities

- 1 CBD - Streetscape Improvements, Build to Sidewalk
- 2 Increased Public Access to Waterfront
- 3 Narrow, Pedestrian Friendly Streets
- 4 Potential Fran Leaf Park Expansion
- 5 Add Wayfinding Signage to West Bloomfield Trail

Constraints

- 1 High Flood Hazard
- 2 Park Circle - Narrow Lot Width Along Road Frontage
- 3 Kleist Court - Narrow Lot Width Along Road Frontage



Basemap Source: Michigan Center for Geographic Information, v. 17a. Data Source: Aerial, 2025. City of Keego Harbor, 2025. McKenna, 2025.



West Bloomfield Township

Keego Harbor has several opportunities that can be built upon. First, Keego Harbor’s Central Business District offers several opportunities. With the adoption of the Village Overlay District, redevelopment in the Central Business District can be built closer to the street, enhance the pedestrian environment through wider sidewalks, and introduce a more diverse business mix in the corridor. Second, developing a public park and boardwalk along Dollar Lake can increase the amount of public waterfront access and create a new community amenity that attracts visitors from around the region. Third, some neighborhoods offer narrow, pedestrian friendly streets that ease the ability of residents to walk around their neighborhoods. Fourth, Keego Harbor could pursue an expansion of Fran Leaf Park to the adjacent vacant parcel across Atlas Street as depicted in the 2021 Cass Lake Road Village Plan and the 2025 Amended TIF and Development Plan, which would connect Fran Leaf Park to the greater Cass Lake Road corridor. Keego Harbor also has an opportunity to expand the sidewalk network by connecting disjointed portions of the sidewalk network together.

However, several constraints may cause difficulties for planning improvements in the City. First, a significant flood hazard area exists north of Dollar Lake, threatening residential neighborhoods in the area. These flood hazard areas are also depicted in the Flood Hazard map in [Chapter 8](#). Second, some neighborhoods, such as the Park Circle neighborhood and the Kleist Court neighborhood, have very narrow lot frontages along the roadway, which can complicate the process of renovating or improving existing homes on these nonconforming lots. The City may consider amending the Zoning Ordinance to create particular standards for these lots. Finally, most crossings in the City are unmarked, reducing pedestrian safety throughout the City. Painting marked crosswalks removes this constraint on the pedestrian environment.

Key Changes and Challenges

Major Changes Since the 2018 Plan Update

CLOSURE OF ROOSEVELT SCHOOL

The Roosevelt School, an elementary school and historic building owned by the West Bloomfield School District, was closed in 2022. Demolition began on the building in December 2025. Redevelopment of this site will be an important part of the City’s future. A vision for this site as a mixed-use and community space is illustrated in [Chapter 5](#).



CLOSURE OF RITE AID

Additionally, in 2024, as part of Rite Aid’s closure of stores throughout Michigan, the Rite Aid location at 3000 Orchard Lake Road closed permanently. This commercial site is important for the development of Keego Harbor, as it is at the corner of the main Orchard Lake Road and Cass Lake Road corridors. It is also included as a priority redevelopment site in [Chapter 5](#).



Key Challenges

COMMERCIAL VACANCY

Keego Harbor is home to several strip shopping centers, many which have partial vacancies. Some of these strip centers have fallen into a state of disrepair. Furthermore, as strip-style commercial development has fallen out of favor as more walkable, traditional forms of commercial development became more desirable, the City may observe less demand from commercial tenants for these strip centers.

WALKABILITY

Throughout the community engagement process, residents have expressed a desire for a walkable commercial corridor and neighborhoods. However, the current character of the City's commercial corridors and neighborhoods does not allow for the walkable environment Keego Harbor is striving to achieve. Key challenges that inhibit walkability include a lack of a buffer between the sidewalk and Orchard Lake and Cass Lake Roads, ongoing sidewalk repair issues, and limited marked street crossings.



Figure 2.1 A “For Sale or Lease” sign in front of a vacant commercial building in Keego Harbor.

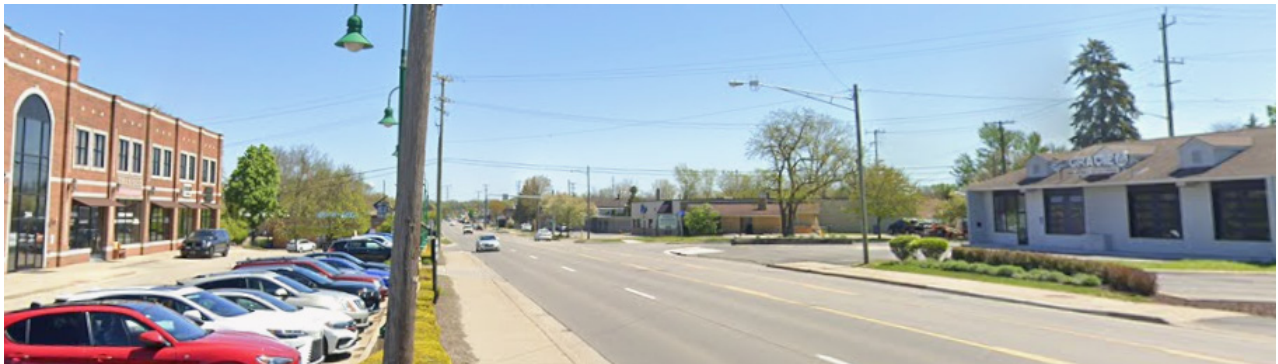


Figure 2.2 While sidewalks currently exist along both Orchard Lake Road and Cass Lake Road, some sections of sidewalk are not buffered from the road or are in need of repair, reducing safety in Keego Harbor's pedestrian environment.

PUBLIC WATERFRONT ACCESS

While Keego Harbor is home to several water resources, including Cass Lake, Sylvan Lake, and Dollar Lake, there is little public access to its waterfront. There are two public swim sites on Cass Lake at the intersection of Willow Beach and Grove Street and on Willow Beach Street north of Kenrick Street. However, these swim sites offer little beach frontage, with the Grove Street site having 33 feet of beach frontage and the Willow Beach site hosting 46 feet of beach frontage. Keego Harbor also offers a boat launch on Dollar Lake. However, there is no public beach frontage and only three to four public parking spaces.

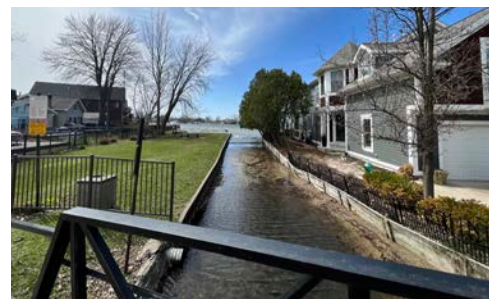


Figure 2.3 The Willow Beach Street Swim Site located on Willow Beach Street north of Kenrick Street is one of three public access points to the waterfront. These sites offer very little frontage along the water, as demonstrated in the picture above.



03

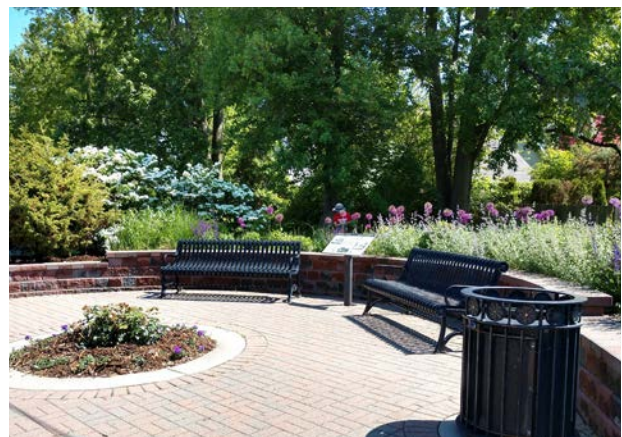
Community Goals and Objectives

The purpose of the Master Plan is to serve as a guide for City officials, residents, and landowners in making future land use decisions, as well as bringing the future vision for Keego Harbor to life. As such, an overall vision for the community must be identified. During the planning process, a public workshop, community survey, and a survey of Planning Commissioners and City Councilpersons were conducted to ensure that the vision, goals, and objectives of the Master Plan reflect the vision of City residents, representatives, and property owners.

Goals are general in nature and as related to community planning, are statements of ideals toward which the City wishes to strive. Goals also express a consensus of community direction to public and private agencies, groups and individuals. Goals are long-range considerations that should guide the development of specific objectives.

Objectives are a means to achieve the overall goals of the Plan. Objectives take the form of more measurable standards or identify the methods in which the goals of the plan may be realized. In some instances, they are specific statements which can be readily translated into detailed design proposals or action recommendations.

Together, the following goals and objectives provide the foundation of the Master Plan and a framework for future implementation strategies. The Implementation Plan in **Chapter 9** provides in-depth strategies and potential partnerships to help achieve this vision and these goals and objectives.



Vision Statement

The City of Keego Harbor will continue to evolve as a compact collection of neighborhoods with a balance of residential, office, commercial, and public uses. The City will enhance its unique identity as a lakeside community with historic neighborhoods and ample recreational amenities by promoting development that emphasizes community connection through pedestrian-friendly roads and crossings, well-maintained sidewalks and paths, and beautified, environmentally sensitive streetscapes that provide space for motorized and non-motorized transportation.

Housing and Neighborhoods

Goal #1

The City's neighborhoods will continue to be dominated by quality traditional style single-family homes designed to fit on the range of existing platted lots within the City. The City's waterfront residential lots will be developed in a manner that ensures adequate light and ventilation while recognizing the value of waterfront real estate. The City will continue to develop and maintain a range of housing types including townhomes and apartments that are designed to be compatible with the predominant single-family character of the community.

OBJECTIVES

- 1.1 Improve living amenities in all residential neighborhoods through high standards of housing design construction and access to usable and convenient parks. Continue to decrease the amount of visual clutter in front yards and encourage city-wide plantings and beautification efforts.
- 1.2 Develop clear and reasonable zoning standards to ensure that residential redevelopment occurs in a manner that is consistent with the platted lots sizes within the City and the traditional character of the existing homes within the City.
- 1.3 Continually monitor and encourage reinvestment in single-family homes, especially in blighted and lower income owner-occupied areas.
- 1.4 Continue to administer the City's property maintenance code and rental registration program. Identify opportunities to offer or connect residents with assisted housing rehabilitation programs.
- 1.5 Protect all neighborhood areas from disruptive through traffic that should be directed onto collector and arterial roads.
- 1.6 Support affordable housing opportunities that are consistent with market conditions.
- 1.7 Promote single-family residential developments that preserve scenic views and vistas.
- 1.8 Encourage infill residential development that is architecturally compatible with existing residential structures.

Goal #2

The City will encourage additional housing opportunities that add vibrancy to the Central Business District and Keego Harbor as a whole by supporting mixed-use development and residential development on upper-stories of commercial buildings, and by identifying areas for higher-density housing development that still maintains the character of existing residential development in Keego Harbor, such as cottage court developments.

OBJECTIVES

- 2.1 Continue to support upper story residential development in commercial districts while expanding allowable residential uses in residential districts.
- 2.2 Collaborate with organizations like the Michigan State Housing Development Authority (MSHDA) and the Michigan Economic Development Corporation (MEDC) on future residential and mixed-use developments to identify financial incentives for developers.

Economic Development

Goal #1

Keego Harbor will continue to preserve and enhance the Central Business District as the center of neighborhood commercial and entertainment activities. The City will establish and maintain appropriate areas for small-scale neighborhood commercial uses that serve the needs of surrounding residential areas.

OBJECTIVES

- 1.1 Encourage a variety of mixed-use development and redevelopment in the Central Business District that is consistent with the scale and character of surrounding uses.
- 1.2 Enhance the appearance of the entire Cass Lake Road and Orchard Lake Road corridor through development of unified streetscape improvements and site improvement standards.
- 1.3 Direct incompatible vehicular-intensive commercial uses to appropriate areas outside of the historic Central Business District.
- 1.4 Assure comprehensive control over the location of commercial/office land uses through the use of zoning regulations and site plan review requirements.
- 1.5 Maintain high standards of site design for all commercial and office uses, including frontage beautification, buffering devices, landscaping, walkway linkages, controlled vehicular access, stormwater management, and attractive signage—all of which will promote long-term commercial stability.
- 1.6 Provide incentives and flexible mechanisms for commercial tenants and owners to upgrade existing commercial sites.
- 1.7 Support the development of public parking on publicly owned property.
- 1.8 Design and construct gateways (i.e., signs, monuments, landscaping) at strategic locations to mark the arrival into the City and planned business districts.



Transportation and Mobility

Goal # 1

Maintain a safe, efficient transportation and circulation system which minimizes conflicts among transportation users, promotes accessibility throughout the community, and accommodates the circulation needs of pedestrians within the City.

OBJECTIVES

- 1.1 Reduce the negative physical and psychological impacts of major thoroughfares cutting through the community through unified streetscapes, adequate street crossings, and smooth traffic flow.
- 1.2 Utilize and maintain safe pedestrian walkways, where possible, to link various land use types such as shopping and offices to residential areas, parks, and community activity centers.
- 1.3 Carefully use the site plan provisions of the zoning ordinance during the review of development plans to assure minimum traffic conflicts, adequate parking and loading areas, adequate on-site pedestrian circulation, proper signage, and reduced motorist confusion resulting from clutter.
- 1.4 Limit residential streets to local traffic, excluding through traffic as much as possible.
- 1.5 Assure that any expansion of major thoroughfares includes adequate buffering and landscaping for affected single-family residential and commercial areas.
- 1.6 If appropriate, implement complete streets ideals into street improvement projects to make City streets more accommodating for all types of users.



Public Infrastructure, Facilities, and Services

Goal #1

Continue to provide all segments of the population with high-quality and affordable community services and facilities.

OBJECTIVES

- 1.1 Maintain and, where possible, improve community services, including police and fire protection, regularly scheduled maintenance of street and utility systems, snow removal, senior citizen services, and other municipal activities.
- 1.2 Continue to maintain and improve the municipal building to adequately accommodate various civic functions.
- 1.3 Maximize the efficient use of all existing public facilities, through cooperative development and joint agreements with public providers such as the school district and other government entities.
- 1.4 Continue to seek opportunities for expanding public waterfront and park access for the residents of Keego Harbor.
- 1.5 Place emphasis on the development of attractive, high quality parks and recreation facilities in order to enhance local identity, image, and property values.

Goal #2

Ensure ongoing community planning and the implementation of Master Plan recommendations.

OBJECTIVES

- 2.1 Review, update, and amend the zoning and subdivision regulations to address the goals and objectives of the Master Plan.
- 2.2 Update the Master Plan on a regular basis to address changing conditions, redevelopment proposals, and the development of new needs by residents.
- 2.3 Cooperate with nearby communities through the exchange of information on development and redevelopment issues, and other shared interests, such as community facilities and services, and development along shared boundaries.
- 2.4 Continue public capital improvement efforts in the City, including street and sidewalk repair and placement, provision of needed street lights, and street trees.
- 2.5 Continue to involve the public in the decision-making process.
- 2.6 Implement measures to streamline the development review process.

Natural Resources and Environment

Goal #1

Preserve and enhance the natural environment and water quality.

OBJECTIVES

- 1.1 Encourage the preservation of existing woodlands and wetlands. Promote street tree planting to help preserve the natural setting for residential areas.
- 1.2 Maintain the trees and vegetation around the City's lakes, and prevent the encroachment of housing and other development closer to the lake edge.
- 1.3 Provide for the protection of the lakes from the dangers of pollution, run-off, overuse, and misuse.
- 1.4 Protect the vistas and overlooks provided to the residents and the public from vantage points along the lakes.
- 1.5 Allow and encourage low impact development within the City, including the development of stormwater best management practices to minimize the negative impacts development can have on runoff and water quality.



04

Housing and Neighborhoods

The Housing and Neighborhoods Chapter of the City of Keego Harbor’s Master Plan seeks to provide a comprehensive understanding of the City’s current housing conditions, while identifying areas for growth and improvement. This chapter provides a Community Housing Snapshot outlining and analyzing existing data related to housing. Additionally, this chapter offers a Residential Lot Size Analysis, which analyzes the City’s existing and potential residential lots to determine buildability based on the current standards in the Zoning Ordinance. The Community Engagement section analyzes the responses from participants in the Community Workshop and in the Community Survey to further our understanding of existing housing.

In addition, this chapter provides a thorough assessment through a Housing Opportunity Analysis. This analysis identifies Strengths, Weaknesses, Opportunities, and Threats for housing that the City is experiencing today. The Planning for Diverse, Attainable, and Accessible Housing section breaks down housing strategies suggested by the MSHDA Statewide Housing Plan that have been identified as applicable to Keego Harbor.

Community Housing Snapshot

Data on current housing conditions can help the City identify current gaps in the housing stock and future housing needs to inform Keego Harbor’s housing goals. The following Community Housing Snapshot includes a variety of housing data, including household sizes, tenure, and age of housing stock, among other data points.

Table 4.1 shows how average household sizes have changed in Keego Harbor between 1990 and 2023.

Table 4.1 Average Household Size, City of Keego Harbor, 1990–2023

	YEAR					CHANGE, 1990–2023
	1990	2000	2010	2020	2023	
AVERAGE HOUSEHOLD SIZE	2.37	2.27	2.20	2.15	2.11	–0.26

Source: US Decennial Census, 1990, 2000, 2010, 2020; US Census American Community Survey 5-year Estimates, 2000, 2010, 2020, 2023

Keego Harbor has experienced declining household sizes since 1990, decreasing from 2.37 to 2.11 persons per household. This may be a result of an aging population and adult children moving out of households, among other demographic factors. Reducing household sizes may lead to a higher demand for smaller home sizes or attached homes that may require less maintenance.

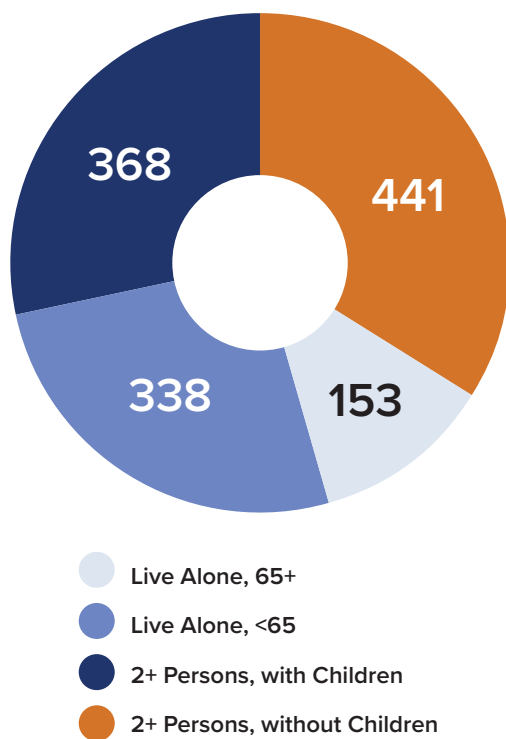
Like different household sizes, different household types are likely to have different housing preferences. **Table 4.2** provides the breakdown of different household types in Keego Harbor in 2010 and 2023, as well as SEMCOG’s projections on household types in Keego Harbor in 2050. **Figure 4.1** focuses on the breakdown of household types in 2023.

Table 4.2 Household Types

HOUSEHOLD TYPES	2010	2023	CHANGE 2010–2023	PERCENT CHANGE 2010–2023	SEMCOG PROJECTION 2050
Live Alone, 65+	90	153	63	70.00%	—
Live Alone, < 65	377	338	–39	–10.30%	—
2+ Persons, with Children	417	368	–49	–11.80%	265
2+ Persons, without Children	408	441	33	8.10%	628
Total Households	1,292	1,300	8	0.60%	1,358

Source: US Decennial Census, 2010; US Census American Community Survey 5-year Estimates, 2023; SEMCOG 2050 Regional Development Forecast

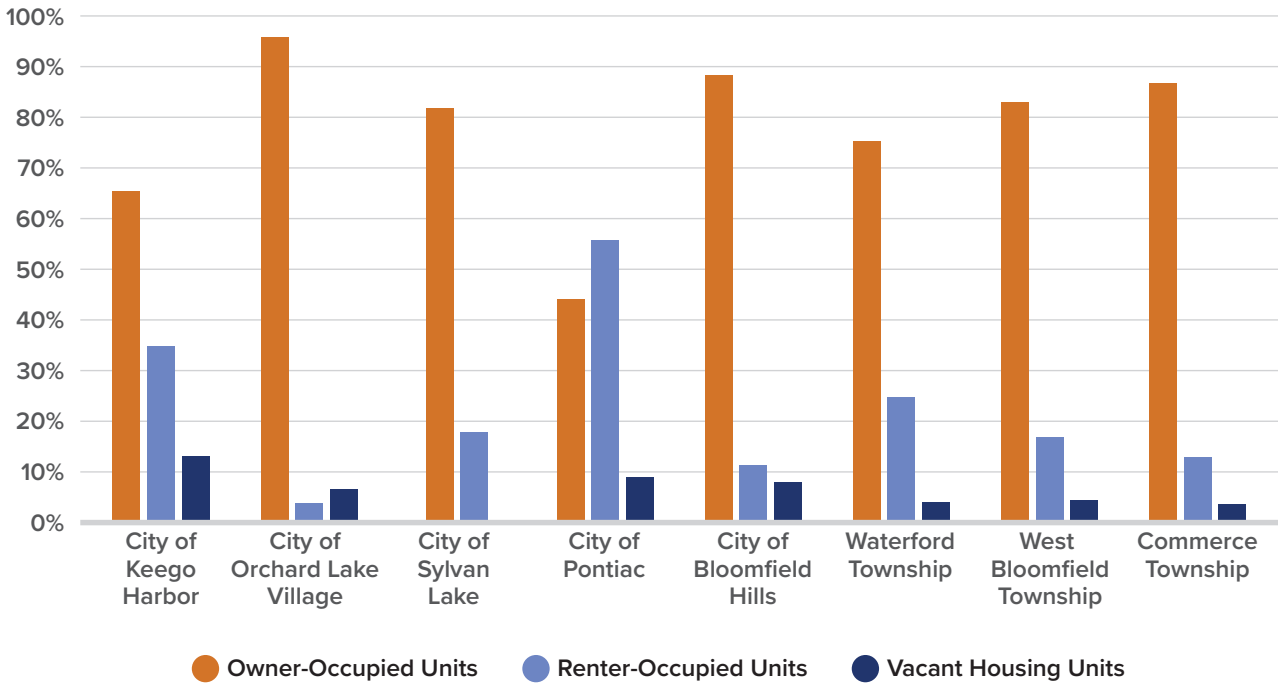
Figure 4.1 Household Types, 2023



Keego Harbor has seen the largest increase in seniors aged 65 years and older living alone between 2010 and 2023. This supports the age breakdown data analyzed in [Chapter 2](#) that identifies a growing aging population. This increase may be due in part to the Magnolia by the Lakes senior living complex being constructed during this time period, which attracted seniors to move to Keego Harbor. In 2023, Keego Harbor’s largest household type was households of two or more people without children. SEMCOG projects this group to continue to grow to 628 households by 2050. This data, along with Keego Harbor’s decreasing household size, indicates that smaller housing units and housing types, like attached condominiums, that require less maintenance, may be in high demand moving forward.

Source: US Census American Community Survey 5-year Estimates, 2023

Figure 4.2 Housing Tenure in Keego Harbor and Surrounding Communities, 2023



Source: US Census American Community Survey, 2023 5-year Estimates

Keego Harbor has a much higher diversity of housing tenure compared to surrounding communities, with the exception of the City of Pontiac. 65.3% of occupied homes are owner-occupied, while 34.7% of occupied homes are renter-occupied, with 13.2% of homes being vacant. Keego Harbor has the highest vacancy rate amongst surrounding communities, with its vacant rate being nearly 5% higher than the City of Pontiac, the community with the next highest vacancy rate. It is important to note that US Census ACS data can be less accurate in small municipalities like Keego Harbor due to small sample sizes, leading to larger margins of error

Table 4.3 Building Permits, 2010–2025

YEAR	SINGLE-UNIT	TWO-UNIT	ATTACHED CONDO	MULTI-UNIT	TOTAL UNITS	TOTAL DEMOS	NET TOTAL
2010	4	0	0	0	4	7	-3
2011	0	0	0	0	0	1	-1
2012	1	0	0	0	1	0	1
2013	2	0	0	0	2	0	2
2014	3	0	0	0	3	0	3
2015	2	0	0	0	2	0	2
2016	2	0	0	90	92	0	92
2017	3	0	0	0	3	1	2
2018	1	0	0	0	1	0	1
2019	0	0	0	0	0	1	-1
2020	4	0	0	0	4	3	1
2021	2	0	0	0	2	0	2
2022	4	0	0	0	4	2	2
2023	2	0	0	0	2	1	1
2024	1	0	0	0	1	1	0
2025	1	0	0	0	1	0	1
TOTAL	32	0	0	90	122	17	105

Source: SEMCOG Development, 2025

SEMCOG collects building permit data from Keego Harbor and other local governments across Southeast Michigan to determine how much and what types of new housing are being built. Between 2010 and 2025, Keego Harbor saw a net increase in 105 housing units, with most units being in multi-unit complexes. Another 32 new units were single-unit homes. The 90 multi-unit building permits issued in 2016 were for the Magnolia by the Lakes senior living facility, which offers a total of 125 assisted and independent living units for seniors.

Figure 4.3 Magnolia by the Lakes Senior Living Facility



Table 4.4 Median Housing Value and Median Gross Rent (in 2023 Dollars)

HOUSING VALUE (IN 2023 DOLLARS)	2010	2023	CHANGE 2010–2023	PERCENT CHANGE 2010–2023
Median housing value	\$232,294	\$246,300	\$14,006	6.0%
Median gross rent	\$1,211	\$1,125	-\$86	-7.1%

Source: US Census American Community Survey, 2010 and 2023 5-year Estimates

Median housing values have increased by 6.0% between 2010 and 2023, while median gross rents have decreased by 7.1% over the same period. Meanwhile, Oakland County as a whole has experienced median housing value increase of 5.9%, and median rents have increased by 2.3%.

Residential Lot Size Analysis

Map 4.1 identifies lots in Keego Harbor of varying sizes. In addition to residential parcels, this map also includes parcels that have the potential for a residential future in Keego Harbor. Included are sites currently used for single-unit and multi-unit homes, as well as the mobile home park.

The ranges displayed on the map were selected based on the current minimum lot sizes in the NR Neighborhood Residential District, which are 3,000 square feet for lots created before January 1, 2003, and 6,000 square feet for those created after January 1, 2003. There are notably very few that fall under 3,000 square feet.

Most residential parcels are between 3,001 and 7,500 square feet, suggesting that most residential lots are buildable based on the current standards in the NR District. Very few lots are below 3,000 square feet. Many of these lots are built-out residential parcels along Grove Street and Kleist Court. To become buildable, some of these parcels could be combined, or specific dimensional standards could be created to accommodate residential development on these lots. Considering that the majority of the parcels are under 10,000 square feet, much of the City is already built out and conducive to higher-density Single-Unit Residential, Multi-Unit Residential, and Mixed-Use land uses. Few larger sites are remaining, so thoughtful development is key.

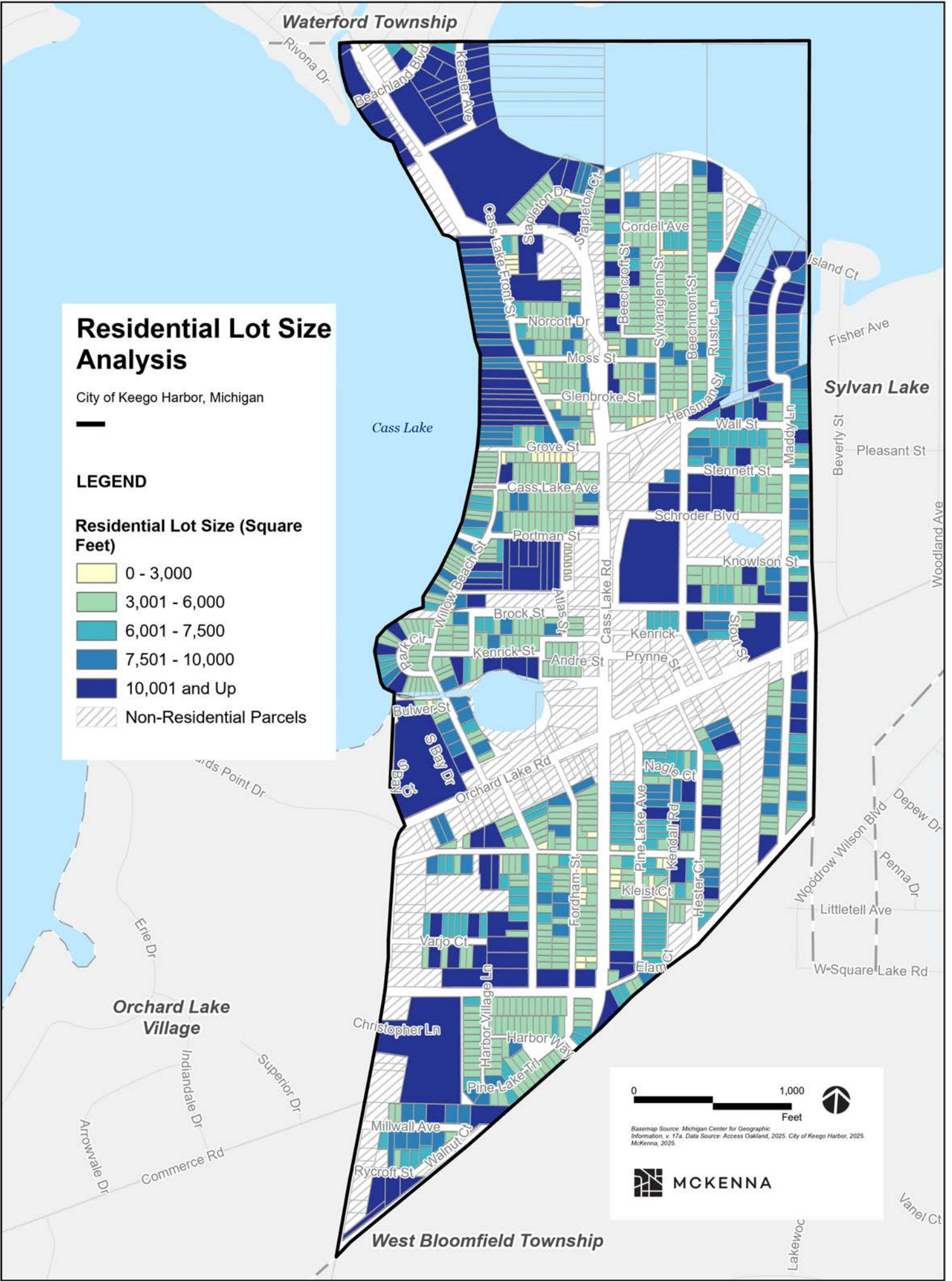
Residential Lot Size Analysis

City of Keego Harbor, Michigan

LEGEND

Residential Lot Size (Square Feet)

- 0 - 3,000
- 3,001 - 6,000
- 6,001 - 7,500
- 7,501 - 10,000
- 10,001 and Up
- Non-Residential Parcels



0 1,000 Feet

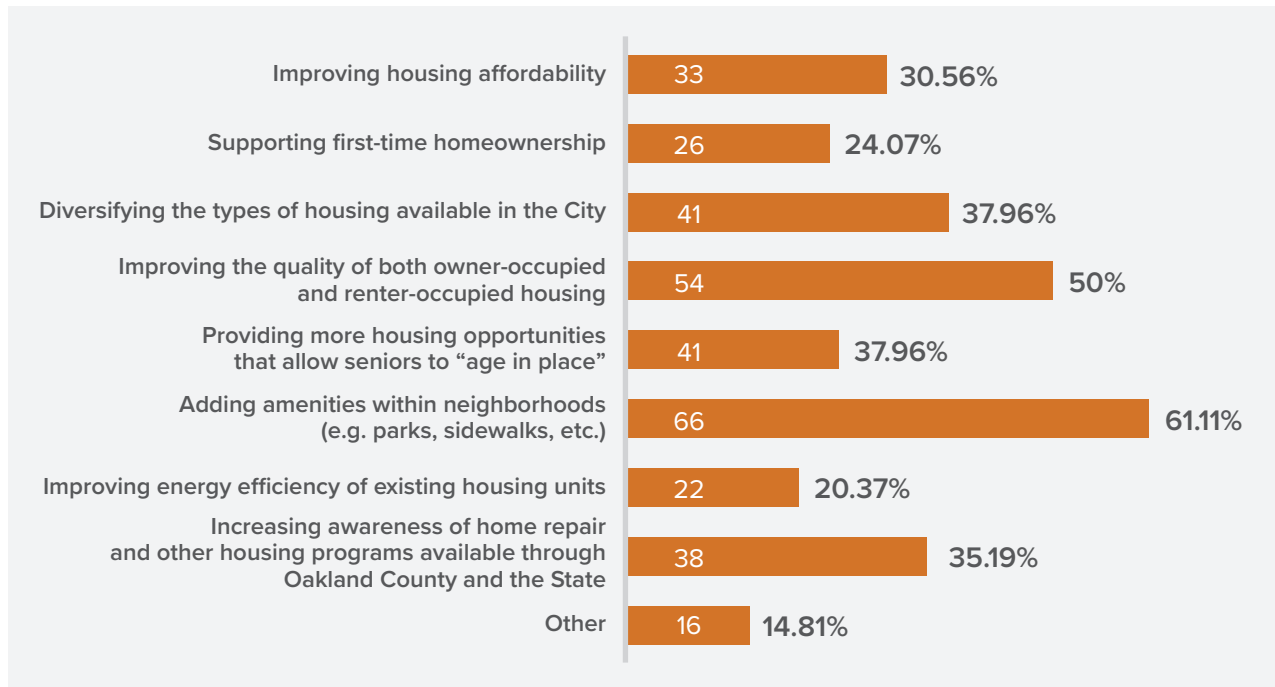
Basemap Source: Michigan Center for Geographic Information, v. 17a. Data Source: Access Oakland, 2025. City of Keego Harbor, 2025. McKenna, 2025.

MCKENNA

Community Engagement

Housing was one of many topics discussed at the April 29, 2025 Community Workshop and in the Community Survey. This Master Plan’s community engagement process clarified the community’s housing priorities and desired strategies that support these priorities, which are outlined in the following section. **Figure 4.4** shows the list of potential housing priorities provided to respondents of the Community Survey and the percentage of respondents that selected each priority.

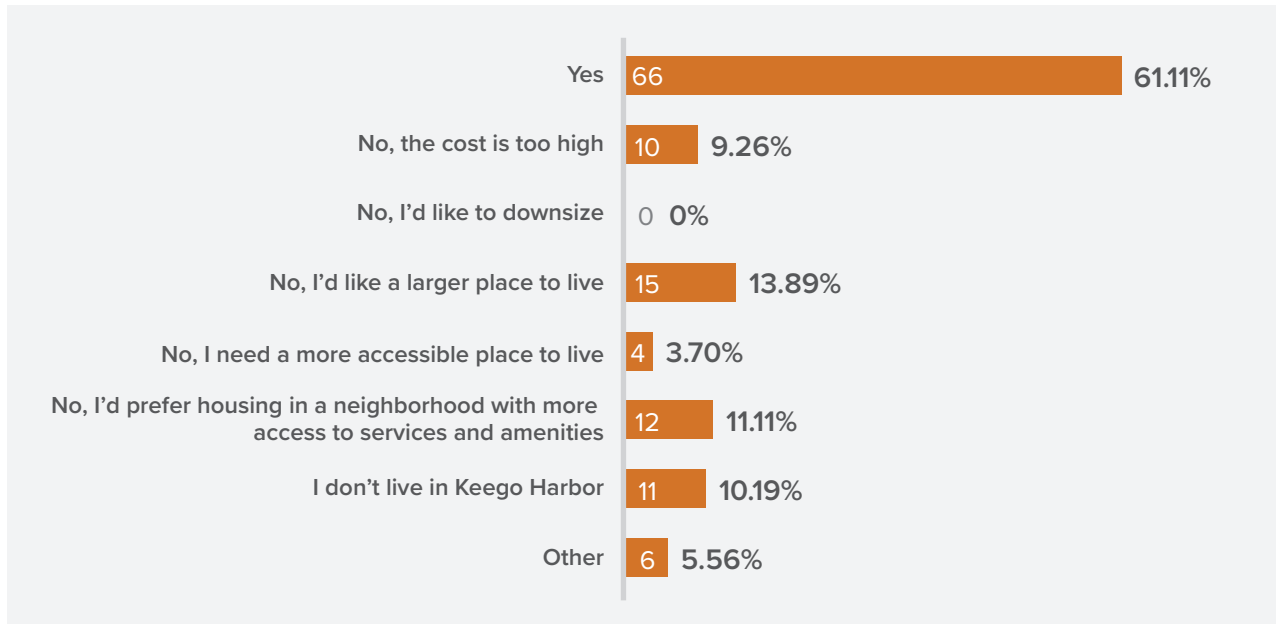
Figure 4.4 Housing Priorities



In the Community Survey, respondents expressed access and amenities, quality housing, and housing diversity as the most important housing priorities for Keego Harbor. “Adding amenities within neighborhoods (e.g. parks, sidewalks, etc.)” was selected as survey respondents’ top priority (66 respondents, 61.11%), followed by “Improve the quality of both owner-occupied and renter-occupied housing” (54 respondents, 50.00%) and “Diversifying the types of housing available in the City” (41 respondents, 37.96%). These housing priorities relate strongly to the housing trends identified during the analysis of community Census data. For example, Census data revealed that Keego Harbor’s large stock of three- and four-bedroom homes may not meet the needs of Keego Harbor’s declining household sizes, highlighting the need to explore housing strategies that can increase the supply of smaller units. The community’s expressed desire to see greater housing diversity validates this need identified through the data analysis.

Respondents were also asked to consider how Keego Harbor’s existing housing stock met their needs, which can help specify additional housing priorities. **Figure 4.5** shows how respondents answered the question “Do existing housing options in Keego Harbor meet your needs?”. For this question, respondents were able to select any option that applied to them.

Figure 4.5 Do Existing Housing Options in Keego Harbor Meet Your Needs?



Respondents largely felt that the existing housing options in Keego Harbor met their current needs (61.11%, 66 respondents). However, 13.89% of respondents (15 respondents) would like to move into a larger home, and another 11.11% of respondents (12 respondents) would like to live in a neighborhood with more access to services and amenities.

Attendees of the Community Workshop were also asked to provide their insight into existing housing needs and conditions in Keego Harbor. For one activity, attendees were provided with photos of different housing types and asked to place a dot sticker to indicate if they thought Keego Harbor had too much, not enough, or the right amount of each type of housing. **Table 4.5** provides the results of this activity.

Table 4.5 Housing Visual Preferences

HOUSING TYPES	MORE %	LESS %	RIGHT AMOUNT %
Single-unit home (N=16)	81%	0%	19%
“Missing Middle” Housing (N=14)	93%	0%	7%
Attached Townhouse or Row Houses (N=13)	54%	23%	23%
Apartments (N=10)	60%	10%	30%
Senior Living Facilities (N=15)	0%	60%	40%
Accessory Dwelling Units (ADU) (N=10)	70%	10%	20%
Upper-Story Residential/ Mixed-Use (N=20)	80%	15%	5%

Residents were most supportive of seeing more “Missing Middle” Housing (e.g. duplexes, triplexes, quadplexes, cottage court homes, and similar housing types) in the community. While many were also supportive of seeing more single-unit homes in Keego Harbor, nearly 20% of attendees felt like the existing amount of single-unit homes was sufficient. Attendees were also supportive of mixed-use developments with commercial uses on the ground floor with residential units above, with nearly 80% of stickers for this housing type indicating they would like to see more of this type of development.

Finally, attendees of the Community Workshop and respondents of the Community Survey were asked about locations in the City where they would like to see additional housing, including the Missing Middle Housing types above. Many of the comments focused on wanting to see more downtown housing options, affordable and safe housing, and specific types of housing along the lakes, emphasizing walkability and housing diversity. Select comments provided by workshop attendees and survey respondents are provided below:

Community Workshop & Survey Comments

Trailer park plan needs to go through—if this is developed into a park, apartment and parking place for Keego Harbor it could significantly improve the amount of traffic and economic stimulus Keego Harbor would get.

Right in downtown to create a downtown feel and increase density.

Housing in our community is an extreme...ultra rich and poor. We need a balance. Also, with cost of living, we need to be able to house multiple generations with mother-in-law suites above the garage.

Town houses, condos, smaller homes. More affordable, safe housing.

Some types could be infilled between existing single-family homes, others need bigger patches, like the south end of Beechmont. My thought is that we already are a center for low-moderate income housing, and there is a real shortage of that, so we should capitalize on it. More density means more efficiency from the standpoint of environmental impact. Shared walls and plumbing, etc. Not on a huge scale, but in keeping. So, a small apartment building is a lot better than 4 tiny homes on separate lots, and takes up about the same space as a McMansion.

Walkable area, close to public transit and small business establishments (not close to lake for more affordability).

*Tiny homes along the water (like Dollar Lake).
Downtown Apartments/Flats near the Orchard Lake/
Cass Lake Road intersection.*

I think being able to add apartments above retail stores is very cute and leads to a more walkable neighborhood. Rochester has that and it's very tastefully done as they stick to a city esthetic.

...We have lived in the Sylvan Lake area 30 years, and Keego Harbor for 11 years. It's home!!! Since selling our home, we are in an apartment in Keego now, but it is not senior friendly. We would love something priced comparable to Pine Lake Manor that is built with seniors in mind. We would stay another 20 years!

Redeveloping downtown with condos above businesses and tree lined safe walkways to shops and restaurants.

Would love to see the “starter home” style integrated within the neighborhoods to attract more young couples or families instead of the 2500+sf homes that keep being built. Downtown flats above retail along Cass Lake and/or Orchard Lake would be fabulous. Would also love to see more view shed restrictions in place along the waterfront. I think in-law suites built over detached garages should be allowed.

The city should be MORE walkable...The sections of Cass Lake Rd. leading up to Orchard Lake Rd. should be redeveloped into a mini “downtown” type area for the community to enjoy and bring together.

Summary

Based on the data and community engagement analysis of this chapter, the following key takeaways have been identified for Housing and Neighborhoods:

- Keego Harbor has much greater diversity of housing tenure than surrounding communities, helping meet the housing needs of a greater variety of people. However, Keego Harbor also has the highest vacancy rate among surrounding communities.
- Those age 65 and older who live alone is the fastest growing household type in the City. This data and the age breakdown data in [Chapter 2](#) indicate that housing strategies that support residents who want to age-in-place would be beneficial.
- Many existing residential lots are buildable based on the current standards of the Zoning Ordinance. Some nonconforming lots along Kleist Court and Grove Street may need to be combined to support additional residential development, or amended Zoning Ordinance standards relating to remaining nonconforming parcels could be considered to allow for innovative housing types, such as microhousing, to be constructed on these small lots.
- Keego Harbor residents are interested in seeing a wider variety of housing types in the community, including Missing Middle housing types and upper-story residential and mixed-use development. Community engagement takeaways related to housing are provided in the “Community Engagement” section of this Chapter.



Housing Opportunity Analysis

STRENGTHS	WEAKNESSES
<ul style="list-style-type: none"> High-quality single-family and townhome residential development along the waterfront. Small lot sizes allow for increased residential density and more efficient use of land. Keego Harbor’s housing stock is more diverse in form than the housing stock of surrounding communities, which can support a larger variety of households and their needs. 	<ul style="list-style-type: none"> High residential vacancy—Keego Harbor’s residential vacancy rate is 5% higher than the City of Pontiac, the neighboring community with the next highest vacancy rate.
OPPORTUNITIES	THREATS
<ul style="list-style-type: none"> Reinvigorating underutilized land—examine opportunities to use existing vacant and underutilized land Opportunities to add upper-story residential uses in existing commercial areas, as allowed by the current Zoning Ordinance. 	<ul style="list-style-type: none"> Landlocked location allows for little to no growth within and beyond municipal boundaries.

Planning for Diverse, Attainable, and Accessible Housing

Detailed housing strategies for the City of Keego Harbor offer an approach to accomplishing goals and objectives that not only address immediate housing needs but also support long-term sustainable changes. Enhancing this strategy through alignment with the Michigan Statewide Housing Plan provides a strategic framework to tackle the City’s housing challenges while leveraging state resources and best practices. By aligning local objectives with statewide priorities, Keego Harbor can work towards strengthening its efforts to increase access to affordable, equitable housing, improve housing supply, and enhance overall affordability for residents. This alignment also enables Keego Harbor to tap into broader state initiatives, foster collaboration, and implement innovative solutions that improve housing opportunities for all residents.

Strategic Housing Priorities

The Michigan Statewide Housing Plan outlines key priorities, goals, and strategies to address housing affordability and overcome barriers to housing. The priorities identified in the plan offer clear areas of focus for the effective implementation of housing strategies.

- Equity and Racial Justice
- Housing Ecosystem
- Preventing and Ending Homelessness
- Housing Stock
- Older Adult Housing
- Rental Housing
- Homeownership
- Communication and Education

Key Terms to Implement Housing Strategies

Accessible Housing	A dwelling that offers accommodations for people with disabilities to live barrier-free and safely.
Affordable Housing	Housing for which the occupant is paying no more than 30% of their gross income in housing costs, including utilities.
Area Median Income (AMI)	The middle amount of income for a community or region in a distribution of incomes. In other words, half of the population has an income below the AMI and half has an income above the AMI. This is used as a benchmark for determining the overall income levels of geographic areas.
Extremely Low-Income	A household whose annual income does not exceed the federal poverty level or 30% of the AMI, whichever number is higher.
Healthy Housing	Housing that provides its residents with a safe and sanitary place to live, reducing the risk of health problems such as asthma, lead poisoning, or other illness and injury.
Low-Income	A household whose annual income does not exceed 50% of the AMI
Marginalized Populations	Groups or categories of people who experience discrimination or exclusion from communities or opportunities due to imbalances of wealth or power.
Mixed-Income Housing	Housing that provides a range of options that people at various income levels can afford.
Moderate Income	A household whose annual income is between 50% and 80% AMI.
Workforce Housing	Housing that is affordable and typically created for workers in proximity to their jobs.

Source: MI Statewide Housing Plan Appendix B

Strategic Recommendations

To ensure alignment with statewide housing objectives, this section consolidates the goals and strategies outlined in the analysis of the Michigan Statewide Housing Plan and those strategies most relevant to Keego Harbor's unique housing challenges and opportunities. By focusing on those strategies that directly support Keego Harbor's needs, such as increasing affordable housing, enhancing housing supply, and improving equity in housing access.

Equity and Racial Justice

STRATEGY	ACTION
1.1.A	Establish a standing equity advisory committee including those with lived experience to review findings and housing equity concerns (e.g., access to affordable housing, accessibility, lead in drinking water/paint, credit worthiness) and then provide recommendations to the statewide housing partnership responsible for implementation of the Statewide Housing Plan.
1.2.B	Identify disparate impacts resulting from typical application criteria or tools (e.g., residency requirements, credit scores, landlord references) and recommend changes, such as alternative documentation.
1.2.D	Incentivize landlords to participate in housing programs serving vulnerable populations who hold temporary or emergency vouchers or other assistance.
1.3.A	Promote universal and barrier-free design accessibility, while considering additional space for special needs and equipment and contextual factors (e.g., access to transit and amenities) that influence accessibility and visitability.
1.3.C	Incentivize increased numbers of accessible units, including for extremely low incomes, in new development projects.
1.4.D	Increase funding for rental support for returning citizens and justice-involved individuals.
1.5.B	Promote the use of community-benefit agreements that give voice, amenities, protections, and other assurances to residents affected by development projects.

Housing Ecosystem

STRATEGY	ACTION
2.1.A	Create and/or align regional networks to promote discourse, identify gaps, leverage resources, address systemic inequities, remove barriers, and collaborate on housing plans and projects; assess capacity of regional networks on a regular basis and fill gaps where appropriate.
2.5.A	Coordinate with others, including the MIHI (Michigan High-Speed Internet) Office, in working to improve access and affordability.

Preventing and Ending Homelessness

STRATEGY	ACTION
3.2.A	Incentivize development of affordable and accessible housing units for households at or below 30% AMI to increase supply.
3.3.A	Increase funding for supportive housing services that are evidence-based, aligned with quality measures, and focused on tenant outcomes.
3.5.C	Track supportive housing unit creation and annually re-evaluate unit projections by population to set and monitor unit production goals.

Housing Stock

STRATEGY	ACTION
4.1.A	Advocate at the federal and state levels for increased funding, including gap funding, to support affordable and attainable housing ranging from small- to large-scale housing development.
4.1.F	Implement recommendations of the Racial Equity Impact Assessment for the Low-Income Housing Tax Credit Program to increase more equitable, affordable, and attainable housing.
4.3.A	Streamline access to existing tools and funding sources to help with the added costs of developing energy-efficient housing.
4.3.B	To create more healthy housing, incentivize developers to use green building practices.
4.4.B	Support the establishment and use of guidelines for assessing the quality of housing stock.
4.4.C	Support the innovative conversion or repurposing of unused residential properties, commercial space, and other buildings, with accessibility modifications wherever possible.
4.5.A	Encourage local municipalities and others tasked with project oversight and inspection to coordinate to ensure resident health and safety concerns are addressed in housing rehabilitation.
4.6.A	Provide more incentives and fund income and appraisal gaps to support the development of missing middle housing types and workforce housing.
4.7.A	Provide capacity in the form of housing-related technical support for smaller municipalities.
4.7.C	Continue to provide funding for equitable and inclusive community master planning and zoning updates through the MEDC's Redevelopment Ready Communities program technical assistance match funding.
4.8.C	Educate about and promote the use of community land trusts/shared-equity housing.

Older Adult Housing

STRATEGY	ACTION
5.1.A	Review and modify housing programs to remove barriers to expanding and improving older adult housing.
5.2.A	Develop or enhance local aging-in-place education and resources for older adults, their caregivers and families, and landlords through housing counseling agencies, Area Agencies on Aging, home and community services agencies, Program of All-Inclusive Care for the Elderly, and services that are near their homes or otherwise easily accessible.
5.2.B	Expand funding opportunities that would allow older adult homeowners and landlords to make modifications to units to support aging in place, accessibility, and visitability.
5.2.C	Support local zoning that is appropriate for older adult housing options, such as accessory dwelling units.
5.3.A	Work with regional and local government groups to develop best practices to help ensure that their older residents have access to a continuum of care in affordable and accessible facilities.

Rental Housing

STRATEGY	ACTION
6.1.A	Encourage early-intervention eviction-diversion and referral programming at the community level that engages landlords, property managers, tenants, utilities, and community service providers to identify those who are at risk before court action is needed, and if unavoidable, increase access to legal services for tenants in eviction proceedings.
6.2.A	Develop programs with landlords and their trade associations to remove barriers and provide incentives (e.g., screening criteria, rent guarantees).
6.2.D	Identify non-federal funding sources that address gaps between housing subsidies and market rents while reflecting local conditions (e.g., utility costs).
6.2.E	Establish a statewide housing mobility program targeted particularly to Housing Choice Voucher tenant participants and prospective landlords, including affordable supportive services and incentives for landlords renting properties in mixed-income areas.
6.3.A	Provide assistance to landlords who have financial hardships to make sure property is up to code, is weatherized and energy efficient, and/or maintained for quality, health, and safety, conditioned on maintaining unit affordability.
6.3.B	Provide shared resources and other support to municipalities to facilitate landlord registries, regular inspections, and code enforcement.

Homeownership

STRATEGY	ACTION
7.1.A	Expand programs that help households navigate the home-buying process with personalized, culturally responsive assistance.
7.1.C	Increase shared-equity programs where the homebuyer and funding organizations share equity in homes and thereby make mortgages more affordable for low-income buyers over a period of time.
7.2.A	Create a public-private lender collaborative, with involvement from CDFIs, to identify new ways to increase lending to low- and moderate-income homebuyers, including down payment assistance.
7.4.B	Develop a coaching program to assist first-time homeowners through their first few years.

Communication and Education

STRATEGY	ACTION
8.1.B	Meet people where they are when communicating with them through culturally appropriate, accessible delivery formats (including for people with disabilities), languages, and messengers.
8.2.B	Increase awareness, among housing providers and those who provide assistance, of the programs and services available.
8.2.C	Increase awareness of the process for qualifying, enrolling, and obtaining local- and state-subsidized housing, including waiting lists, among those needing assistance.
8.3.A	Increase fair housing education, promotion, testing, obligation, and enforcement through partnerships and resource-sharing through the Fair Housing Centers, local government, the Michigan Department of Civil Rights, and HUD.
8.3.B	Develop targeted educational materials specifically for populations with vulnerabilities such as those experiencing homelessness, immigrants, refugees, migrants, BIPOC, LGBTQ+, people with disabilities, etc., that outline their rights and communicate how to report suspected illegal or unethical landlord conduct.
8.4.A	With additional funding, expand the network of and outreach from providers who deliver financial literacy to support housing stability.
8.4.C	Help those people who are unbanked to establish relationships with financial institutions.

Housing Tools

To work towards the relevant Strategic Housing Priorities and Strategies from the Statewide Housing Plan and the strategies in the [Implementation Matrix](#) in [Chapter 9](#), more housing will need to be built that is attainable for all incomes and household types. This will require the use of several programs and financing sources that support housing construction. The following section outlines several programs and funding opportunities that the City and housing developers can use to support the housing goals and objectives of this plan.

Attainable Housing Facilities Exemption and Residential Housing Exemption

An Attainable Housing Facilities Exemption is a program enabled by Public Act 236 adopted in 2022. This program provides an Attainable Housing Exemption Certificate (AHEC) to qualified owners of a rental building with four units or less to provide tax incentives for up to 12 years to support renovations of aging buildings or the construction of new facilities. The rental units must be affordable for those earning at or below 120% of the area median income, and rents must not be more than 30% of the household's modified household income.

A Residential Housing Exemption is a similar program established by Public Act 237 of 2022. However, this program applies to owners of a rental building more than four rental units.

For landlords to utilize these programs, Keego Harbor must establish an Attainable Housing District (AHD) and a Residential Housing District (RHD). A municipality can have one or more AHDs or RHDs, and an AHD or RHD can consist of one or more parcels.

Housing Tax Increment Financing (HTIF)

In 2023, the State of Michigan amended the Brownfield Redevelopment Financing Act to include reimbursement for the development of affordable housing for those making at or below 120% of the area median income or subsidized housing as an eligible use of Brownfield TIF funds. To use this tool, Keego Harbor would need to create a Brownfield Redevelopment Authority and submit a Brownfield Work Plan to be reviewed and approved by MSHDA. The Work Plan must demonstrate that the eligible activities it is proposing to utilize TIF funding for improves housing gaps and barriers identified in a housing needs assessment, a third-party market study, and aligns with the Statewide Housing Plan.

Payment in Lieu of Taxes (PILOT)

To encourage the development of attainable housing, the State of Michigan adopted Act 303, which permits municipalities to enter into PILOTs agreements with developers without leveraging state and federal tax credits. Rather than paying property taxes, a PILOT agreement allows the developer to pay an annual fixed service charge.

PILOTs can be a great tool for incentivizing affordable housing development and collaborating with a developer through the agreement negotiation process to maximize the public benefit of the development. However, it is important to ensure that the benefits secured by the PILOT agreement outweigh the cost of lost tax revenue. If the City chose to pursue PILOTs as a housing development tool, the City could consider adopting a PILOT ordinance that will clearly lay out how the City will approve PILOTs and monitor the agreements to ensure their terms are being met by both the City and the developer.



05

Economic Development

Commercial corridors are often considered the ‘heart’ of our communities. Economic development promotes the health and vibrancy of this ‘heart’ by developing job opportunities for residents and improving quality of life by ensuring the goods and services needed by residents are nearby. The following chapter provides data analysis on trends in the commercial market in Keego Harbor and the larger geographic submarket, describes opportunities for the development of City-owned properties, highlights community engagement results relating to economic development, and provides a vision for multiple priority redevelopment sites in Keego Harbor.

Characteristics of Commercial Development

Commercial market data such as occupancy rates, rental rates, construction, and building sales helps identify the opportunities and challenges for commercial development in Keego Harbor, which in turn, identifies economic development strategies to support economic vitality. Market inventory data from CoStar, a commercial real estate database, was gathered in June 2025 to provide insight into the existing commercial development in Keego Harbor.

It is important to note that market data regularly becomes outdated due to the fast-paced changes that take place in the commercial market sector. Additionally, CoStar may have gaps in certain types of data due to response issues from building owners and similar data collection concerns. However, this data can still provide important insights into Keego Harbor’s commercial market sector.

According to the June 2025 CoStar report, Keego Harbor offers 568,000 square feet of commercial inventory, of which 113,000 square feet, or 19.9%, are vacant. Commercial vacancy in Keego Harbor has increased by 10.7% over the past year, likely due to the closure of Rite Aid on the corner of Orchard Lake and Cass Lake Roads. Net absorption of commercial square footage over the past 12 months was –60,000 square feet, a decline of 557%. Net absorption describes the amount of square footage being newly vacated subtracted from the amount of square footage newly occupied. If net absorption is negative, it indicates that commercial space in that area is in low demand. These statistics are indicative of a declining commercial market sector in Keego Harbor.

Despite the trends of increasing vacancy rates, the market asking rent per square foot in Keego Harbor increased by 2.6% over the past year to \$24.95 per square foot. No new commercial construction has been completed over the past year. Much of Keego Harbor’s existing commercial stock includes strip centers, although there are some limited examples of single tenant commercial buildings.

It is important to compare Keego Harbor’s commercial stock to other commercial areas in the same commercial market. Markets rarely follow municipal boundaries, as people often travel between municipalities for the goods and services they need, and as a result, markets often include multiple municipalities in a geographic area. CoStar’s Lakes Area retail submarket includes Keego Harbor, Orchard Lake Village, Sylvan Lake, Lake Angelus, Clarkston, Waterford Township, Independence Township, and West Bloomfield Township.

The forecasted average vacancy rate for the Lakes Area retail submarket is 9.0%, with the vacancy rate for strip centers being 8.1% and 9.8% for general retail. These vacancy rates are significantly lower than those in Keego Harbor. One potential explanation for these lower vacancy rates may be that the asking market rents in the submarket are lower than those in Keego Harbor. The overall commercial market asking rent per square foot for the Lakes Area retail submarket is \$15.60 as of June 2025, equating to a growth rate of 0.7% over the previous 12 months. Lastly, the Lakes Area retail submarket saw approximately 18,951 square feet of new commercial construction in the past eight quarters, encompassing the last two quarters of 2022 through 2024. The submarket is expected to see 53,193 square feet in new construction from Quarter 2 of 2025 to Quarter 3 of 2027. Most of this new construction appears to be concentrated in the Clarkston and Independence Township area and along M-59 in Waterford Township.

Key Takeaways

Based on the data provided by the June 2025 CoStar report, we are able to provide the following key takeaways:

- Keego Harbor is experiencing high rates of commercial vacancy, which appear to be at risk of worsening, as net absorption of commercial square footage over the past 12 months was –60,000 square feet. These vacancy rates are significantly higher than those in the greater Lakes Area retail submarket.
- The average commercial market rent in Keego Harbor was \$24.95 per square foot compared to \$15.60 per square foot for the Lakes Area retail submarket. Further research and analysis would need to determine the factors relating to these large discrepancies in asking rent between Keego Harbor and the larger submarket.
- Unlike Keego Harbor, the Lakes Area retail submarket has seen new construction of commercial space over the past eight quarters. This new construction appears to be focused along major thoroughfares in Clarkston, Independence Township, and Waterford Township.

Tax Increment Finance Authority (TIFA)

In April 2025, the Keego Harbor City Council adopted the 2025 Amended Development and Tax Increment Financing (TIF) Plan to allow Keego Harbor Tax Increment Finance Authority (TIFA) to continue to collect tax increment revenue to support projects within the TIFA District's Development Area. TIF supports economic development in Keego Harbor by investing the tax dollars collected from taxing jurisdictions and properties within the TIFA boundary, and reinvesting those tax dollars directly into the Development Area. As improvements in the Development Area are completed, property values in the TIFA boundary rise, leading to more property taxes collected, providing additional funding to support public improvements in the Development Area. [Map 5.1](#) provides the boundaries of the TIFA District in Keego Harbor and the Development Area where TIFA funds can be expended.

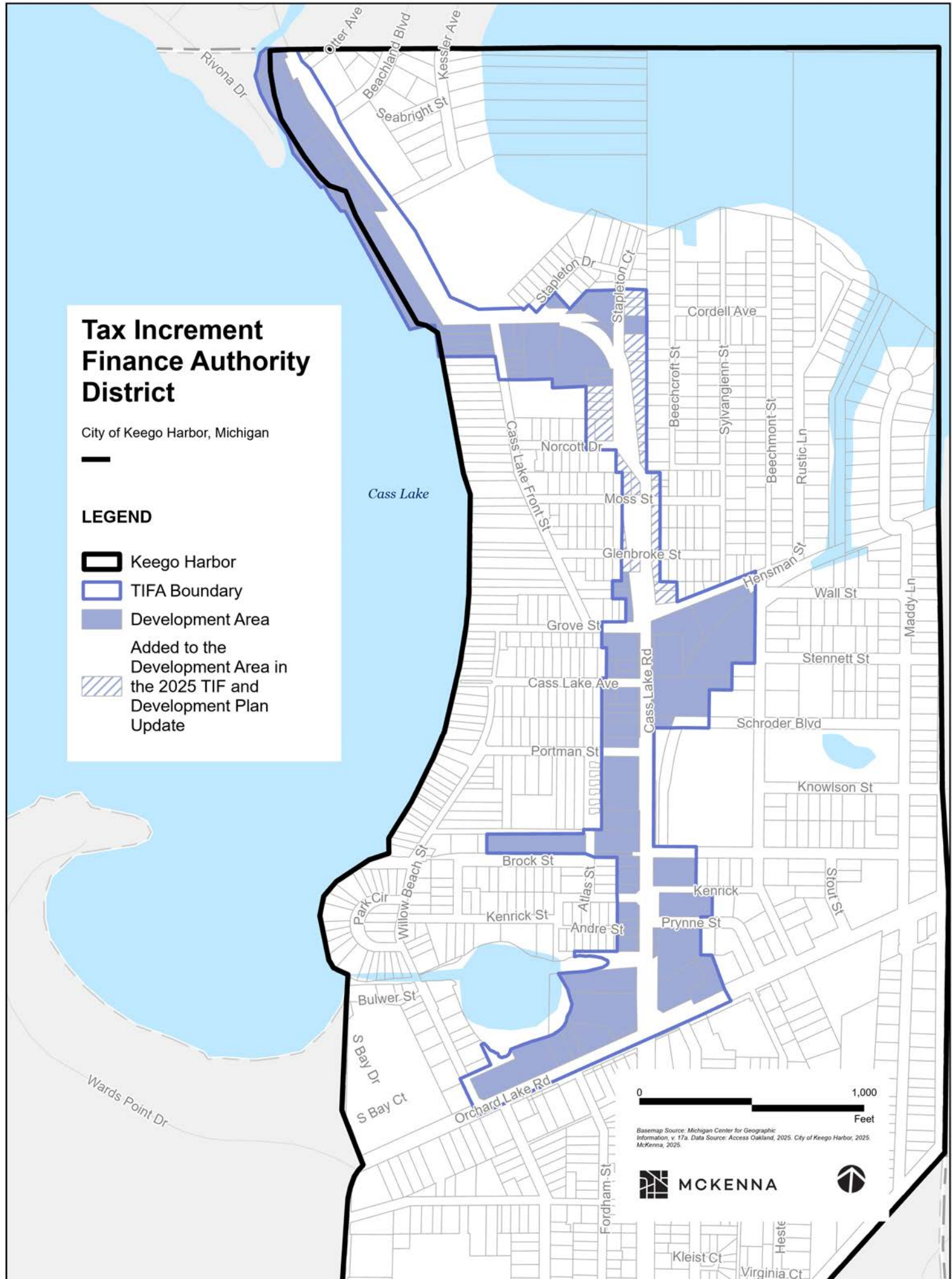
Development Area projects planned in the 2025 Amended Development and Tax Increment Financing Plan include road, street lighting, and streetscape improvements and road dieting interventions to support a vibrant downtown corridor on Cass Lake Road, a Façade Improvements Program for commercial businesses, and the addition of a public park along Dollar Lake. By implementing these projects, TIFA could see additional investment in the main commercial corridors of Keego Harbor.

Tax Increment Finance Authority District

City of Keego Harbor, Michigan

LEGEND

-  Keego Harbor
-  TIFA Boundary
-  Development Area
-  Added to the Development Area in the 2025 TIF and Development Plan Update



0 1,000
Feet

Basemap Source: Michigan Center for Geographic Information, v. 17a. Data Source: Access Oakland, 2025. City of Keego Harbor, 2025. McKenna, 2025.



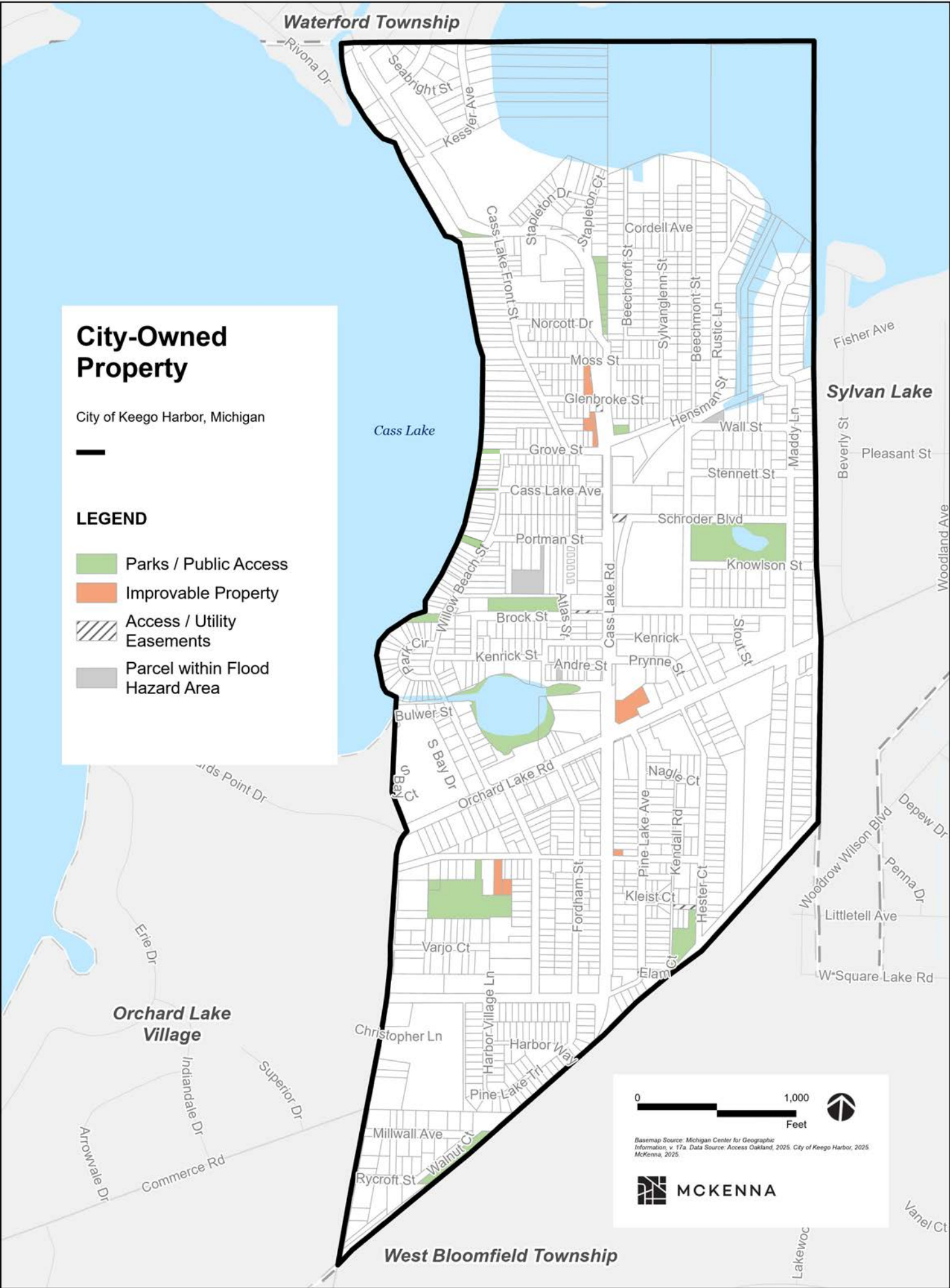
City-Owned Properties

Like TIFA, responsible use and development of City-owned properties is an important tool for economic development. The City can take advantage of smaller parcels to support placemaking and accessible public space in the community, while the City can work with developers on developing larger City-owned parcels in a way that helps the City achieve its development goals.

The City of Keego Harbor owns 42 properties within the City's boundaries. Several of these parcels are City parks and road or utility easements. However, some of these parcels could be improved in ways that could add amenities to neighborhoods. Two City-owned parcels sit in the 1% Chance Annual Flood Zone, making improving on these parcels infeasible unless the improvement focus on protecting existing wetland and water resources. [Map 5.2](#) shows all City-owned properties in Keego Harbor and categorizes them to identify which ones could be improved to support economic development in the City.

In this case, improvable properties are defined as City-owned properties that are not parks that could be used for community benefit. 13 parcels were identified as being improvable. Some parcels may need to be combined with adjacent parcels to be able to improve their development potential. For some vacant lots that are too small to develop and are adjacent to residential homes, the highest and best use for the lot may be to sell the lot to the adjacent homeowner. Some lots could benefit from being turned into pocket parks with community seating.

Waterford Township



City-Owned Property

City of Keego Harbor, Michigan

LEGEND

-  Parks / Public Access
-  Improvable Property
-  Access / Utility Easements
-  Parcel within Flood Hazard Area



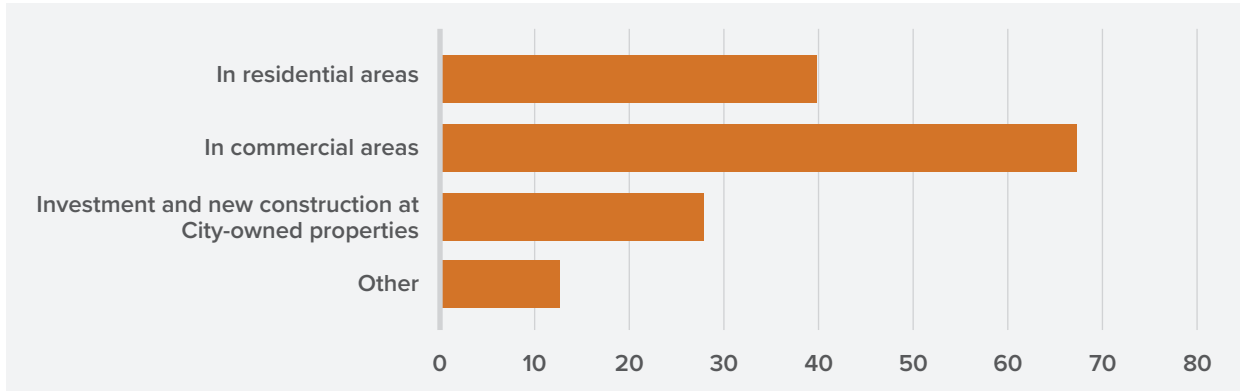
Basemap Source: Michigan Center for Geographic Information, v 17a. Data Source: Access Oakland, 2025. City of Keego Harbor, 2025. McKenna, 2025.



Community Engagement

Questions and activities relating to economic development were discussed in the Master Plan Community Survey and Comment Map and the April 2025 Community Engagement Workshop. The following section provides analysis on the results of the community engagement activities relating to economic development.

Q: In what areas should the City focus investment and new construction?



Survey respondents felt that investment and new construction should be focused in commercial areas with 45.6% of respondents selecting this option. To address this, priority redevelopment sites are included in this chapter that supports investment and new construction in commercial areas.

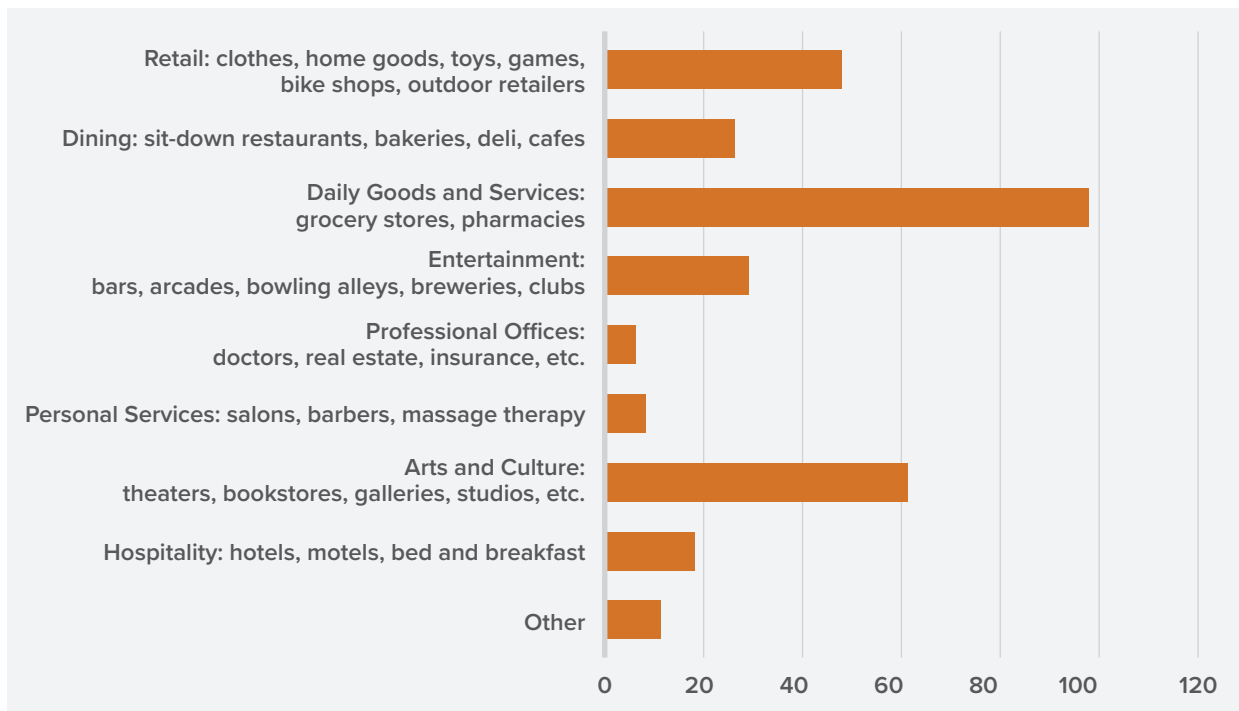
Q: Which sites in Keego Harbor would you like to see redeveloped the most? Consider vacant or underutilized land or buildings.

To summarize the responses to this open-ended question, all responses were placed in a word cloud generator. Words that were mentioned more frequently by survey respondents appear larger than words that were mentioned less frequently. Overall, respondents wanted to see vacancy along Orchard Lake Road and Cass Lake Road to be addressed, specifically at key sites like the City Corner Property and the former Rite Aid. Roosevelt Elementary School was also frequently mentioned as a priority redevelopment site. Repairing existing commercial buildings also appeared to be an important economic development priority for many survey respondents.



Q: What types of businesses do you feel are missing from Keego Harbor?

An important part of economic development is understanding what businesses are desired by residents and visitors in Keego Harbor. The top business options selected by survey respondents included “Daily goods and services: grocery stores, pharmacies” (32.1% of respondents), “Arts and culture: theaters, bookstores, galleries, studios, etc.” (20.0% of respondents), and “Retail: clothes, home goods, toys, games, bike shops, outdoor retailers” (15.7% of respondents). This information provides a basis for identifying the types of businesses the City should look to attract. These uses can also be kept in mind as the City plans a future for priority redevelopment sites in Keego Harbor. The vision for these sites are provided in detail in the following section.



Priority Redevelopment Sites

The following priority redevelopment sites are sites that are in prominent locations, such as the Orchard Lake Road and Cass Lake Road intersection, or are vacant buildings in key locations where improved development and activation will support the economic vitality of the City.

These sites are both City-owned and privately owned. City owned sites generally provide the more actionable redevelopment opportunities. Privately-owned sites are included in this analysis only as an illustration of how the land could be used in the future in a way that is consistent with the goals expressed by engaged stakeholders in this Master Plan process. No intent to change the existing character, development, or ownership is intended or implied.

The vision for most of these sites is informed by the 2021 Cass Lake Road Village Plan. This plan, adopted by the Keego Harbor Tax Increment Finance Authority in 2021, provided land use, street configuration and streetscape, and urban design recommendations that are intended to transform the auto-oriented Cass Lake Road and Orchard Lake Road corridors into a vibrant, walkable downtown area. This vision was supported by retail and residential market studies identifying the potential increase in demand for retail and residential space if a walkable downtown was created.

Brownfield Considerations

Several of the properties listed below are considered brownfields, which are sites containing hazardous substances or other pollutants, which complicate their redevelopment. Brownfield sites include:

- The Corner Property (2980 Orchard Lake Road)
- Roosevelt Elementary School Site (2065 Cass Lake Road)
- The Rite Aid Site (3000 Orchard Lake Road)

Redevelopment of these properties would require compliance with brownfield protocols. Redevelopment of these sites should be done in collaboration with the Oakland County Brownfield Redevelopment Authority (BRA) and the Michigan Department of Environment, Great Lakes, and Energy to ensure proper remediation of the site. Oakland County BRA offers grant assistance to offset some of the costs of site assessment work and remediation. Keego Harbor will connect potential developers to these resources to responsibly redevelop these sites.

Corner Property

DESCRIPTION

Located at the prime Orchard Lake Road and Cass Lake Road corner, this site is a key part of creating a vibrant downtown area in Keego Harbor. The City aims for a downtown-style mixed-use site complete with pedestrian seating and other amenities, publicly-available parking, and attractive landscaping at this site. The site will be developed to the standards for the Village Overlay District. A mixed-use development will improve the City’s tax base through desirable commercial and residential space.

Alternatively, the City would support more dense development of this site to include additional downtown-style commercial buildings with residential use on upper floors to increase the City’s tax base.

Either proposal provides new life for this long-vacant parcel by adding desirable commercial space that will support Keego Harbor’s tax base.

ADDRESS

2980 Orchard Lake Road

CURRENT ZONING

C-2 General Business, Village Overlay District, Central Business District Context Zone

FUTURE LAND USE

Central Business District

ACREAGE

0.62 acres



Figure 5.1 The Corner Proper in 2023 as shown on Oakland County Property Gateway



Figure 5.2 Concept rendering illustrating desirable development of the Corner Property. Here, the building is constructed close to the street, features large, transparent windows that attract shoppers to storefronts, and promotes placemaking through its signage, which is reminiscent of the marquis of the Keego Theatre.

Former Roosevelt Elementary School Site

DESCRIPTION

In 2022, the West Bloomfield School District closed the former Roosevelt Elementary School, which had served students in the community since 1920. Demolition of the school building began in December of 2025. Redevelopment of this site should include uses, spaces, and building forms that contribute to a vital Cass Lake Corridor, such as pedestrian-oriented commercial or mixed-use (residential over commercial) buildings fronting Cass Lake Road, public community space, and/or appropriately scaled and arranged residential units. This type of redevelopment would support the City by creating a community space, which the City currently lacks, attract more residents through high-quality residential development that is connected to neighborhood amenities and services, and provide additional commercial space in Keego Harbor. Rezoning is likely necessary to accomplish this vision for the Roosevelt Elementary School site.

ADDRESS

2065 Cass Lake Road

CURRENT ZONING

NR Neighborhood Residential, Village Overlay District, Cass Lake Road Context Zone

FUTURE LAND USE

Central Business District (CBD)

ACREAGE

4.73 acres



Figure 5.3 An aerial of the Roosevelt Elementary School site in 2025 as shown by Oakland County Property Gateway

Former Rite-Aid Site (Privately Owned)

DESCRIPTION

This former Rite-Aid along Dollar Lake is another important parcel that will define the commercial character of Keego Harbor. The 2021 Cass Lake Road Village Plan envisions that this property will continue to be commercial in nature. The building could potentially be reoccupied or modified to appropriately contribute to the Cass Lake Rd. Corridor. Any future redevelopment of this site that involves new buildings should site the building closer to the street to encourage pedestrian activity, locate parking, preferably public, behind the building, and provide pedestrian amenities such as street furniture and bicycle racks. In comparison with this vision, this building is set back significantly from the street, locates private parking in front and on the sides of the building, and is sunken below the street grade, closing the site off from pedestrian activity.

ADDRESS

3000 Orchard Lake Road

CURRENT ZONING

C-2 General Business; Village Overlay District, Central Business District Context Zone

FUTURE LAND USE

Central Business District

ACREAGE

1.05 acres



Figure 5.4 The vision for 3000 Orchard Lake Road in the 2021 Cass Lake Road Corridor Plan compared to the existing conditions at the site.

NOTE: Privately-owned sites are included in this analysis only as an illustration of how the land could be used in the future in a way that is consistent with the goals expressed by engaged stakeholders in this Master Plan process. No intent to change the existing character, development, or ownership is intended or implied.

2224 Beechmont Street (Privately Owned)

DESCRIPTION

Currently the site of Shecter Landscaping, these two parcels make up the largest residential opportunity site in Keego Harbor. They are surrounded by other residential properties. The high-intensity of the site's current use often impacts the surrounding neighborhood.

To ensure the use of these large parcels meets the needs of the greater community and has a better relationship with adjacent neighborhoods, this Master Plan recommends that any potential future redevelopment of this site includes for multiple-unit residential development. This development could include Missing Middle housing types, such as a cottage court development, small apartment buildings, or other residential configurations that promote density while capturing the quaint lake town feel in Keego Harbor.

ADDRESS

2224 Beechmont Street

CURRENT ZONING

NR Neighborhood Residential

FUTURE LAND USE

Multiple-Unit Residential

ACREAGE

5.83 acres

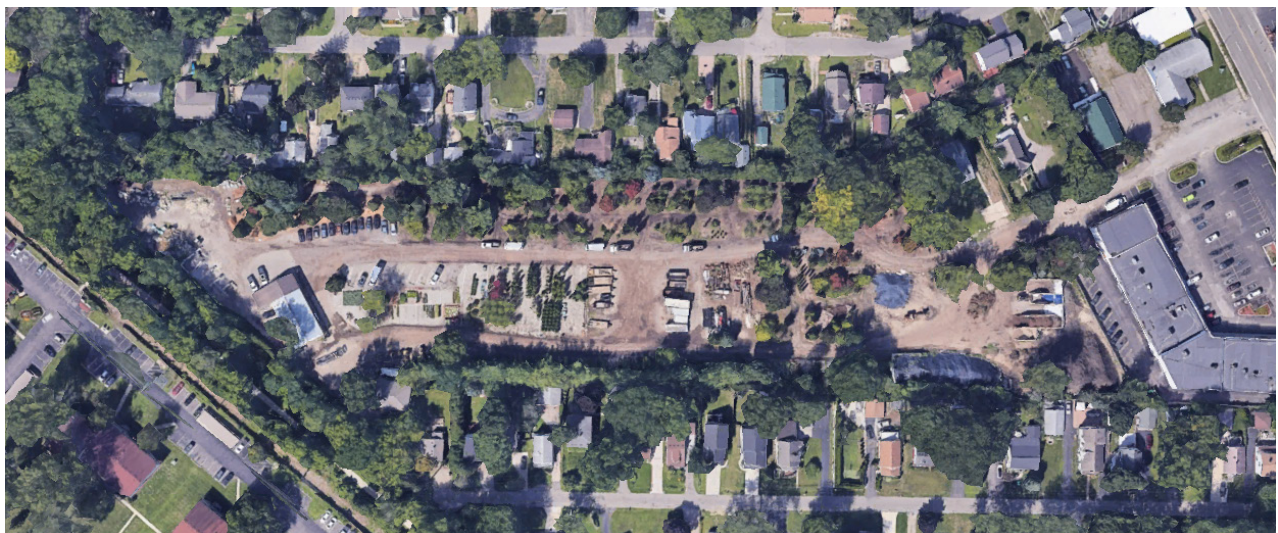


Figure 5.5 Shecter Landscaping

3170 Orchard Lake Road (Privately Owned)

DESCRIPTION

The Keego Harbor Manufactured Housing Community is located at the edge of the municipality's boundary touching the banks of Cass Lake. While this future land use category supports the continuation of this community, any potential future redevelopment of the site should consider the inclusion of multi-family residential and/or 'Missing Middle' housing types (such as townhomes, duplexes, or triplexes) that are appropriately sited in relation to Cass Lake. Buildings should be adequately set back from the shoreline to protect this important natural resource. Community space along the waterfront should also be provided, whether that community space is for residents of the complex only, or for the larger Keego Harbor community.

ADDRESS

3170 Orchard Lake Road

CURRENT ZONING

RMH Mobile Home Park

FUTURE LAND USE

Multiple-Unit Residential

ACREAGE

5.1 acres



Figure 5.6

Keego Harbor Manufactured Housing Community.

1985 Cass Lake Road Parking Lot (Privately Owned)

DESCRIPTION

The site of the parking lot behind the former Santia Banquet Center has been contemplated for redevelopment, as the expansive lot has significantly more parking than required for most commercial land uses. While some parking would be maintained to support commercial use on Cass Lake Road, the rear portion of this parking lot on the corner of Hensman Street and Beechmont Street could be split off to support multiple-unit residential development, creating a vibrant, mixed-use environment.



Figure 5.7 1985 Cass Lake Road currently has an excess of parking for most commercial uses, as shown in the above aerial. A portion of this parking lot could be split and redeveloped into multiple-unit residential development.

ADDRESS

1985 Cass Lake Road

CURRENT ZONING

P-1 Parking, Village Overlay District, Cass Lake Road Context Zone

FUTURE LAND USE

Multi-Unit Residential

ACREAGE

1.99 acres
(Total Property)

NOTE: Privately-owned sites are included in this analysis only as an illustration of how the land could be used in the future in a way that is consistent with the goals expressed by engaged stakeholders in this Master Plan process. No intent to change the existing character, development, or ownership is intended or implied.

06

Transportation and Mobility

The following chapter provides data on the existing nonmotorized and motorized transportation system in Keego Harbor, formalizes the vision for Cass Lake Road from the 2021 Cass Lake Road Village Plan into the Master Plan, provides takeaways relating to transportation from the public engagement process, and lists transportation resources the City may pursue to implement the vision outlined in this Master Plan.

Existing Transportation Analysis

To determine Transportation and Mobility priorities for Keego Harbor, understanding the existing conditions of transportation is key. The following section details existing transportation conditions in Keego Harbor.

Table 6.1 Number of Vehicles Available per Household, Keego Harbor, 2023

NUMBER OF VEHICLES AVAILABLE PER HOUSEHOLD	NUMBER	PERCENT
No vehicles available	86	6.6%
1 vehicle available	614	47.2%
2 vehicles available	456	35.1%
3 or more vehicles available	144	11.1%
Occupied housing units	1,300	100%

Source: US Census American Community Survey, 2023 5-year Estimates

93.4% of households have at least one vehicle available. Meanwhile, 6.6% of households do not have a vehicle available. To support households in Keego Harbor that do not have a vehicle available, and to encourage multi-modal transportation in Keego Harbor, the City could consider a number of transportation interventions that support public transportation and non-motorized transportation. Non-motorized transportation offers a strong community benefits, including promoting community health, reducing the environmental impacts of vehicle use, and creating a vibrant community for residents and businesses by offering multiple modes of transportation.

Traffic Volume

Traffic volume measures daily traffic on Keego Harbor’s major roads, specifically Cass Lake Road and Orchard Lake Road. Traffic volume is typically measured by the average annual daily traffic metric. AADT is calculated by taking the total volume of vehicle traffic throughout the year and dividing it by 365 days to get an average daily traffic volume. This metric is important to understand if the existing road infrastructure meets travel demand and to plan for road and infrastructure improvements. [Table 6.2](#) provides the AADTs for different sections of Cass Lake Road and Orchard Lake Road.

Table 6.2 Average Annual Daily Traffic, 2023

LOCATION	CASS LAKE ROAD FROM ORCHARD LAKE ROAD TO WATERFORD TOWNSHIP BORDER	ORCHARD LAKE ROAD FROM WEST BLOOMFIELD TRAIL TO COMMERCE ROAD	ORCHARD LAKE ROAD FROM COMMERCE ROAD TO CASS LAKE ROAD	ORCHARD LAKE ROAD FROM CASS LAKE ROAD TO SYLVAN LAKE BORDER
Average Annual Daily Traffic (AADT)	15,024	16,376	25,453	27,290

Source: SEMCOG, 2023

Overall, Orchard Lake Road experiences higher traffic volumes than Cass Lake Road. With an AADT of 15,024, Cass Lake Road may be a great candidate for road diet interventions, especially on the five lane section of Cass Lake Road.

National Functional Road Classification

National Functional Classification (NFC) of a community’s roads are an important aspect of transportation planning. NFC indicates the types of travel served by different roadways and determines which roadway projects are eligible for federal funding. [Map 6.1](#) shows the functional road classifications of all roads in Keego Harbor. Most roads in Keego Harbor are local roads. Local roads serve as travel routes within neighborhoods and are generally not meant for through traffic. Local roads typically connect to larger arterials that direct travel through a city.

Orchard Lake Road and Cass Lake Road are considered “other principal arterials”, which serve as the main corridors through the community and between commercial and residential areas. As principal arterials, Orchard Lake Road and Cass Lake Road are the only roads in the City eligible for federal funding.

Keego Harbor has some private roads in some subdivisions in the City and in the Keego Harbor Manufactured Housing Community. These roads are privately maintained by homeowners associations or similar organizations rather than the City.

Waterford Township

Rivona Dr

Geabright St

Kessler Ave

Cass Lake Rd

Stapleton Dr

Stapleton Ct

Gordell Ave

Beechcroft St

Sylvanlenn St

Beechmont St

Rustic Ln

Wall St

Maddy Ln

Island Ct

Fisher Ave

Sylvan Lake

Pleasant St

Beverly St

Woodland Ave

Schroder Blvd

Knowlson St

Kenrick

Prynne St

Stout St

Kenrick St

Andre St

Kenrick St

Kenrick St

Kenrick St

Kenrick St

Kenrick St

Kenrick St

Kenrick St

Kenrick St

Kenrick St

Kenrick St

Kenrick St

Kenrick St

Kenrick St

Kenrick St

Kenrick St

Kenrick St

Kenrick St

Kenrick St

National Functional Classification

City of Keego Harbor, Michigan

LEGEND

National Functional Classification

-  Interstate Freeway
-  Other Freeway
-  Other Principal Arterial
-  Minor Arterial
-  Major Collector
-  Minor Arterial
-  Local Road
-  Uncertified / Private Road

Cass Lake

Grove St

Cass Lake Ave

Portman St

Portman St

Portman St

Portman St

Portman St

Portman St

Portman St

Portman St

Portman St

Portman St

Portman St

Portman St

Portman St

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Portman St

Portman St

Portman St

Portman St

Portman St

Portman St

Portman St

Portman St

Portman St

Portman St

Portman St

Portman St

Orchard Lake Village

Indiandale Dr

Superior Dr

Arrowdale Dr

Commerce Rd

Millwall Ave

Rycroft St

Walnut Ct

Christopher Ln

Harbor Village Ln

Pine Lake Trl

Millwall Ave

West Bloomfield Township



Basemap Source: Michigan Center for Geographic Information, v. 17a. Data Source: Access Oakland, 2025. SEMCOG, 2022. McKenna, 2025.



Lakewoc

Vanel Ct

Woodrow Wilson Blvd

Depew Dr

Penna Dr

Littleell Ave

W-Square Lake Rd

Existing Public Transportation System

Keego Harbor has limited access to public transportation services. The Suburban Mobility Authority for Regional Transportation (SMART) services the greater Southeast Michigan area. However, SMART does not have a fixed route bus service within Keego Harbor. The Western Oakland Transportation Authority (WOTA) offers door-to-door public transportation services for a small fee to all Keego Harbor residents. This service is especially useful for seniors and disabled residents for transportation to medical appointments, the grocery store, and other activities of daily living both within and outside of Keego Harbor. **Figure 6.1** shows WOTA’s service area, demonstrating the reach of their door-to-door transit service.

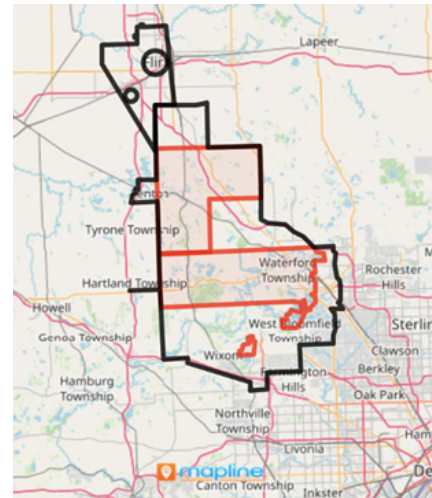


Figure 6.1 West Oakland Transportation Authority Service Area

Crash Locations and Severity

Crash location and severity data indicates where traffic crashes are occurring in Keego Harbor and the presence and severity of property damage, injuries, and fatalities. This data can help prioritize future safety improvements undertaken by Keego Harbor and RCOC. **Map 6.2** shows the locations of traffic crashes in Keego Harbor between 2014 and 2023.

Table 6.3 categories the crashes visualized in Map X by severity, from Possible Injury to Fatality.

Table 6.3 Crash Severity, 2014–2023

	FATAL	SUSPECTED SERIOUS INJURY	SUSPECTED MINOR INJURY	POSSIBLE INJURY	NO INJURY
Number	0	9 (8 on OLR)	58	78	671
Percentage	0.0%	1.1%	7.1%	9.6%	82.2%

Data Source: SEMCOG, 2014 - 2024

The majority of the crashes in Keego Harbor between 2014 and 2023 involved no injury and there were no fatal crashes during this time period. 17.8% of crashes involved some level of injury, from possible injury to suspected serious injury. 69.5% of all crashes occurred on Orchard Lake Road. 16.2% of crashes took place on Cass Lake Road. Most of the crashes involving injury have taken place on Orchard Lake Road, with 8 out of the 9 suspected serious injury crashes taking place on this road.

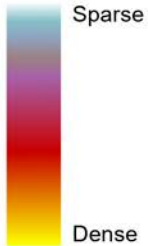
Crash Locations

City of Keego Harbor, Michigan



LEGEND

Crash Locations



Waterford Township

Rivona Dr

Seabright St

Kessler Ave

Cass Lake Front St

Stapleton Dr

Stapleton Ct

Cordell Ave

Beechcroft St

Sylva Glenn St

Beechmont St

Rustic Ln

Hensman St

Wall St

Stennett St

Schroder Blvd

Knowlson St

Kenrick

Prynne St

Naglo Ct

Pine Lake Ave

Kendall Rd

Kleist Ct

Hester Ct

Fordham St

Summers Rd

Varjo Ct

Millwall Ave

Rycroft St

Island Ct

Fisher Ave

Beverly St

Pleasant St

Maddy Ln

Woodland Ave

Woodrow Wilson Blvd

Depew Dr

Penna Dr

Littleell Ave

W-Square Lake Rd

Cass Lake

Sylvan Lake

Orchard Lake Village

Arrowdale Dr

Indiantale Dr

Superior Dr

Commerce Rd

West Bloomfield Township



Basemap Source: Michigan Center for Geographic Information, v 17a. Data Source: SEMCOG, 2022, McKenna, 2025.



Vanel Ct

Lakewoc

Existing Non-Motorized Transportation System

Keego Harbor has an almost complete network of approximately five-foot sidewalks on Cass Lake and Orchard Lake Roads, with the exception of a sidewalk gap on the north side of Orchard Lake Road between Prynne and Stout Streets. Some local subdivisions and condominium associations, such as the Harbor Village Subdivision and the Sylvan Lake Condominium Association, have complete sidewalk networks in their neighborhoods as well. Some incomplete sidewalk segments are located throughout the City, such as on Summers Road, Millwall Avenue, and Beachland Boulevard.

The majority of crosswalks in Keego Harbor are unmarked. Unmarked crosswalks include street crossings where the grade slopes to meet the street to allow pedestrians to cross, but lack painted stripes, a crossing signal, or signage that makes the crossing noticeable to vehicles. Three out of the four available crosswalks at the intersection of Orchard Lake and Cass Lake Roads are marked, and one marked crosswalk exists on Cass Lake Road just south of Portman Street.

While Keego Harbor does not have any bike lanes in its jurisdiction, the West Bloomfield Trail runs along the City's southern border. Keego Harbor residents have easy access to the West Bloomfield Trail through Tate-Optimist Park, Hester Court Park, and at the end of Maddy Lane to bike or walk the 6.8 mile trail and linear park. Keego Harbor has an opportunity to attract trail users to visit Keego Harbor by adding wayfinding signage for destinations in Keego Harbor at its connections to the West Bloomfield Trail.



Figure 6.2 The West Bloomfield Trail runs along Tate-Optimist Park, providing residents and visitors to an easily accessible bike and walking trail.

Map 6.3 shows the existing sidewalks and marked and unmarked crosswalks in Keego Harbor, as well as the West Bloomfield Trail. Additionally, **Map 6.3** shows potential bicycle paths suggested by the Southeastern Michigan Council of Governments (SEMCOG). This suggested bicycle path was developed as part of the planning process for SEMCOG's Bicycle and Pedestrian Mobility Plan for Southeast Michigan, adopted in March of 2020. Along with this suggested bicycle infrastructure, this Plan also includes recommended best practices for universal design, Complete Streets, micromobility, among other topics.

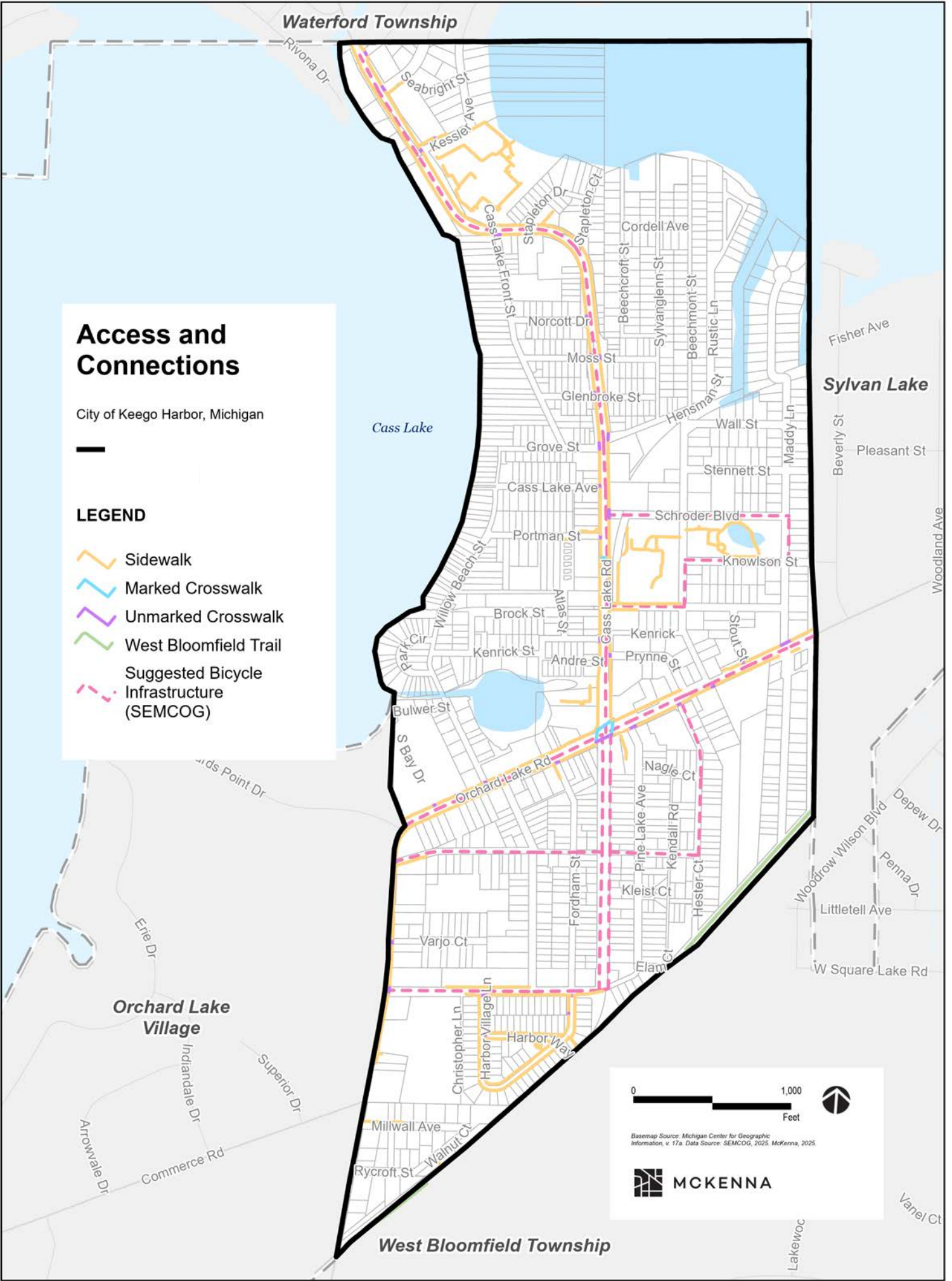
Access and Connections

City of Keego Harbor, Michigan



LEGEND

- Sidewalk
- Marked Crosswalk
- Unmarked Crosswalk
- West Bloomfield Trail
- Suggested Bicycle Infrastructure (SEMCOG)



0 1,000 Feet

Basemap Source: Michigan Center for Geographic Information, v 17a. Data Source: SEMCOG, 2025. McKenna, 2025.

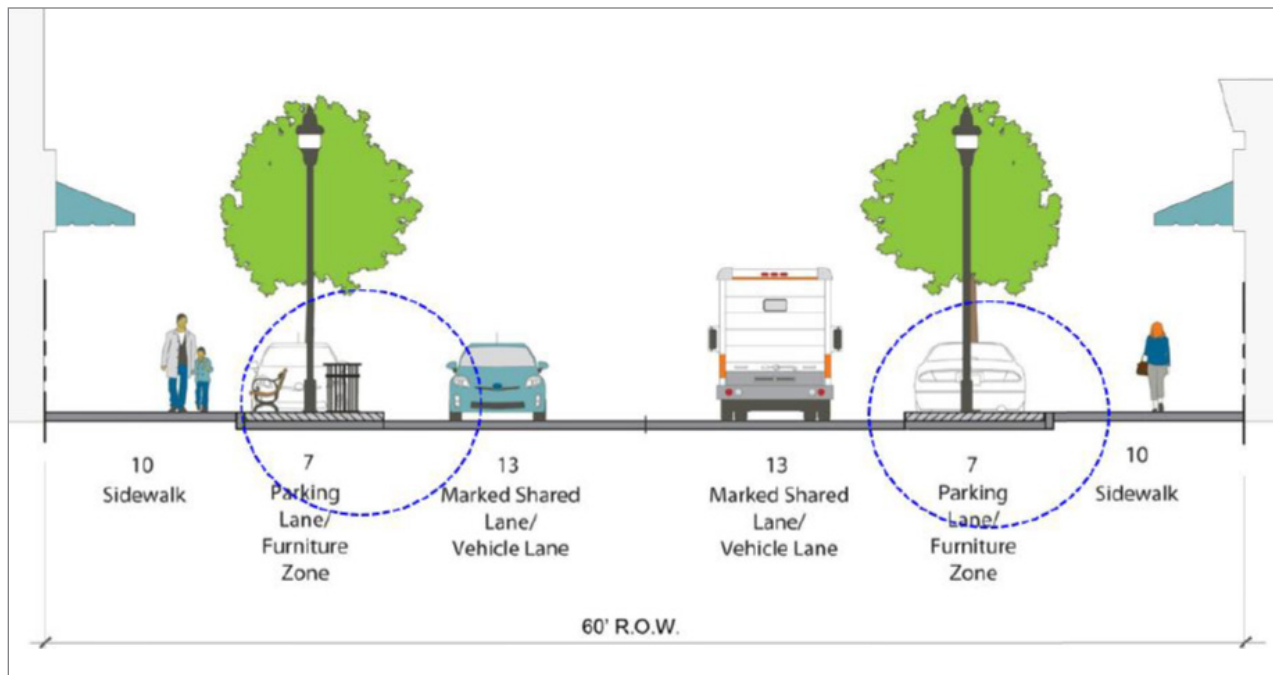
Relevant Local and Regional Plans

Cass Lake Road Village Plan

Seeing the potential for the Cass Lake Road Corridor as a more walkable, vibrant downtown area, the City's TIFA Board worked with Gibbs Planning Group to create the 2021 Cass Lake Road Village Plan. This Plan offered some redevelopment concepts for priority properties in the TIFA District, and street cross sections showing different configurations of Cass Lake Road that allowed for varying amounts of on-street parking. The redevelopment of Cass Lake Road and accommodation of on-street parking will be an important intervention to slow down speeds on Cass Lake Road, improving the safety of nonmotorized transportation users.

Figure 6.3 shows one of the cross sections of a potential Cass Lake Road configuration. While the current Cass Lake Road right-of-way is approximately 40 feet wide, this recommended configuration expands the road right-of-way to 60 feet to accommodate recommended road improvements. This cross section recommends that the existing sidewalks on Cass Lake Road are widened to ten feet, providing ample space for two-way pedestrian traffic and improved accessibility and pedestrian safety. The cross section also notes a seven-foot parking lane/street furniture zone on each side of Cass Lake Road. The City can opt to have one zone as on-street parking and one zone as a street furniture zone, or both zones as on-street parking.

Figure 6.3 Proposed Cass Lake Road Cross Section

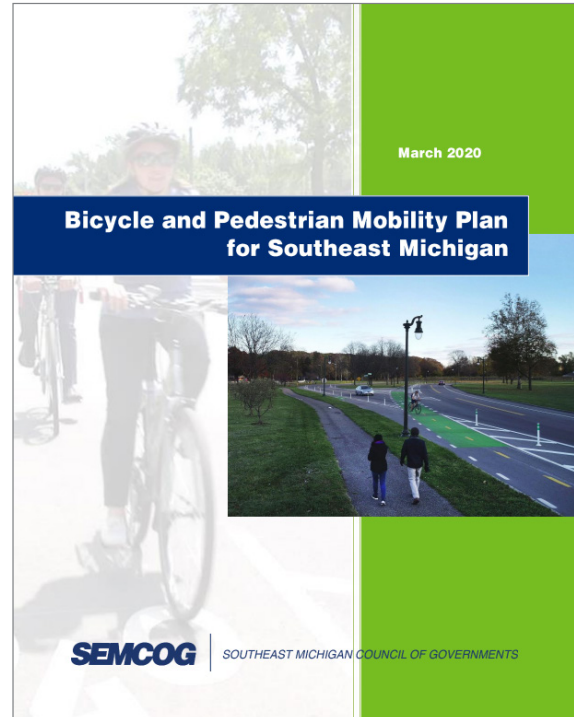


While the Cass Lake Road Village Plan provided a strong conceptual vision for this area, it lacked recommendations for implementation. As part of the Implementation Plan in [Chapter 9](#), this Master Plan provides recommended strategies that can help the City achieve some of the recommendations in the Cass Lake Road Village Plan while furthering the goals and objectives detailed in [Chapter 3](#) of this Plan.

SEMCOG's Bicycle and Pedestrian Mobility Plan for Southeast Michigan

SEMCOG adopted their Bicycle and Pedestrian Mobility Plan for Southeast Michigan in 2020. The Plan outlines regional priorities based on current bicycle and pedestrian mobility conditions. Local implementation strategies, infrastructure guidelines, and funding and maintenance best practices are also included. The Plan was guided by the following regional policies¹:

1. **Connect and expand the network** of walking and biking infrastructure in the region to provide a safe, comfortable, and convenient experience for people of all ages and abilities.
2. **Ensure equitable access** to core services and regional destinations for pedestrians and bicyclists, including connections to other transportation modes.
3. **Increase safety for pedestrians and bicyclists** with systemic approaches to roadway design, traffic operations, education, and enforcement.
4. **Promote healthy lifestyles and vibrant communities** with expanded options for pedestrian and bicycle mobility, recreation, and tourism.
5. **Provide education** to encourage broader participation and awareness of walking and biking issues.
6. **Ensure the sustainability** of the bicycle and pedestrian network with collaborative planning and adequate funding for development and maintenance.



Through this planning process, several suggested bicycle paths around the region were developed. Bicycle paths suggested in Keego Harbor are shown in [Map 6.3](#) on the previous page.

¹ Southeast Michigan Council of Governments. *Bicycle and Pedestrian Mobility Plan for Southeast Michigan*. Mar. 2020., p.2

SEMCOG's Vision2050 Regional Transportation Plan

The primary goal of this Plan is to grow and manage Southeast Michigan's multimodal transportation system in a way that centers equity so that all Southeast Michiganders have access to quality transportation. Vision2050 also addresses the impacts of emerging technologies, such as electric vehicle (EV) infrastructure. The Plan's project list includes \$38 billion dollars of transportation system improvements, with \$100 million of those dollars being allocated towards road operations, safety enhancements, bridge repairs, capacity changes, and non-motorized infrastructure². These improvements are guided by seven policies to create a safe and equitable transportation system, which include³:

1. **Education:** Educate and foster collaboration among local governments, transportation agencies, utility providers, and residents to enhance knowledge about and efficiency of the transportation system.
2. **Equity:** Ensure equitable access regardless of age, race, gender, ethnicity, national origin, physical or cognitive ability, or income.
3. **Funding:** Increase funding and broaden local options to ensure adequate resources and coordination for meeting regional transportation needs to achieve fiscal sustainability.
4. **Preservation:** Use asset management practices, technology, and cost-effective transportation solutions to preserve infrastructure.
5. **Resilience:** Integrate infrastructure coordination, equitable stormwater management, and comprehensive resiliency planning into the transportation system to achieve greater public health and environmental benefits.
6. **Safety:** Increase safety for all travelers, especially the most vulnerable road users.
7. **Shared Prosperity:** Promote a thriving regional economy by facilitating seamless movement of goods, efficient trade connections, enhancing labor mobility, and fostering tourism and local placemaking.



The vision for Cass Lake Road detailed in the 2021 Cass Lake Road Village Plan furthers several of SEMCOG's goals in the Vision2050 Plan. The addition of on-street parking will improve safety for all modes of transportation by improving buffering between moving traffic and the pedestrian realm. These improvements will also enhance shared regional prosperity by encouraging tourism and creating a sense of place, driving further economic growth to Keego Harbor and the region.

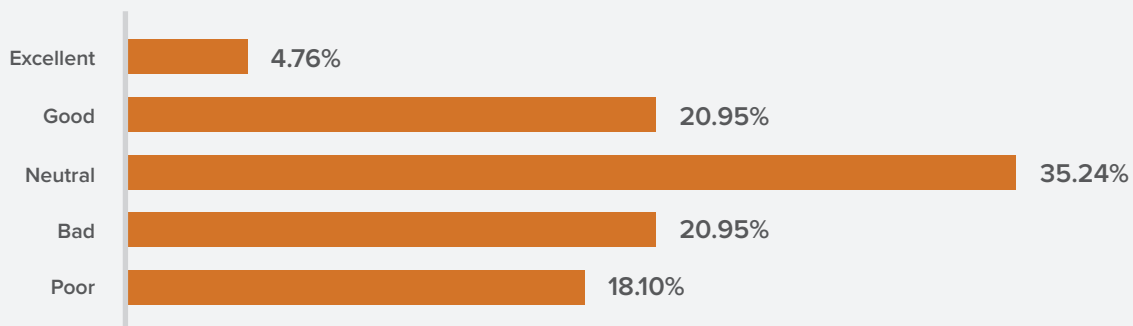
² Southeast Michigan Council of Governments. *Vision 2050: Regional Transportation Plan for Southeast Michigan*. June 2024., p.3

³ Southeast Michigan Council of Governments, *Vision 2050: Regional Transportation Plan for Southeast Michigan*, p.2

Community Engagement

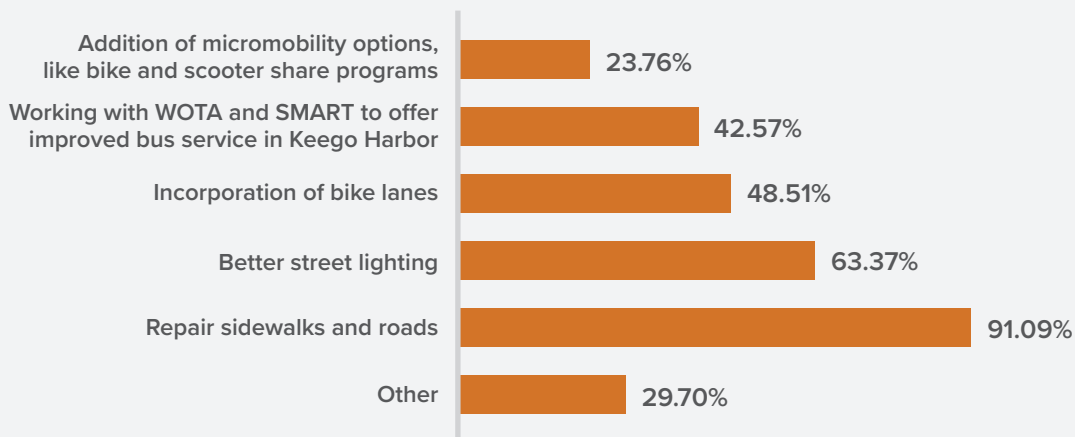
To understand how Keego Harbor residents, business owners, and visitors currently use transportation to meet their daily needs and identify transportation improvements that would be most impactful, several questions and prompts regarding transportation were asked in the Community Survey and the online Comment Map. Additionally, the April 2025 Community Workshop offered a “Pedestrian and Bicycle Infrastructure” activity to encourage the community to think about specific locations for pedestrian and bicycle infrastructure improvements. The following section outlines results and takeaways from these community engagement activities.

How would you rate access in Keego Harbor by walking, biking, or public transportation to daily activities and errands, such as grocery stores, banks, and other establishments?



Respondents of the Community Survey had varied ratings on their access to daily activities by public transportation. Respondents largely felt “Neutral” about their access to daily activities (37 responses, 35.24%). An equal amount of survey respondents rated their access as either “Good” or “Bad” (22 responses, 20.95%). Only 4.76% of respondents rated their access to daily activities by public transportation as “Excellent”. This suggests that a robust transportation system that offers opportunities to walk, bike, bus, or drive to activities of daily living would meet the needs of Keego Harbor residents and visitors.

Which improvements to our transportation system would be most important to you? Choose your top 3 options.



Respondents were most concerned with improved maintenance of the current transportation system, with 91.09% of respondents selecting this option. “Better street lighting” was the second most selected option by respondents (63.37%), followed by the incorporation of bike lanes (48.51%).

Transportation Planning and Funding Tools

Federal Regulations and Design Guidelines

Adherence to federal regulations and best practices for right-of-way design supports safe right-of-way access for all non-motorized and motorized forms of transportation. Utilizing these best practices in roadway design can also make the City more competitive in applications to transportation grant funding. Resources include:

- **Public Right-of-Way Accessibility Guidelines (PROWAG):** The U.S. Access Board released PROWAG construction and alterations standards to improve sidewalk, crosswalk, curb access, and transit stops for those with disabilities and mobility concerns.
- **Americans with Disabilities Act (ADA) Title II Regulations:** These regulations update accessibility standards under the ADA to be consistent with the minimum guidelines and requirements issued by the Architectural and Transportation Barriers Compliance Board (Access Board). Regulations include standards for new construction and alterations, digital accessibility guidelines, and communication guidelines.

Transportation Alternatives Program (TAP)

The Transportation Alternatives Program (TAP) is a federally-funded program that supports local transportation improvement projects. SEMCOG administers TAP funding for Oakland County and the larger Southeast Michigan area. Eligible projects for TAP funding include pedestrian and bicycle infrastructure projects, including new shared-use paths, pedestrian-scale lighting, and similar projects. This program also supports Green Infrastructure projects to address water runoff issues and to improve water quality.

TAP funding has been used to fund dozens of transportation improvement projects across Southeast Michigan and the State as a whole. One of many examples includes the Livernois Complete Streets project, which installed on-street parking, bicycle lanes, buffer lanes, mid-block crosswalks with bump outs, off road bicycle storage facilities, and closed driveways on Livernois between 8 and 9 Mile Roads. SEMCOG awarded \$132,985 of TAP funding for the project with a local match of 28%.



Figure 6.4 The Complete Streets project on Livernois between 8 and 9 Mile Roads funded by TAP included bike lanes among other improvements.

Source: SEMCOG, 2025

Safe Streets and Roads for All (SS4A)

The Safe Streets and Roads for All (SS4A) is a federal grant program that provides funding to local units of government, Tribal governments, and metropolitan planning organizations (MPOs) to develop an eligible SS4A Action Plan or to implement projects identified in a community's SS4A Action Plan. SS4A funding aims to reduce serious-injury and fatal accidents by improving roadway safety for all modes of transportation. To receive grant funding for an implementation project, the community must have an approved SS4A Action Plan.

The City of Detroit is using SS4A funding for several projects across the City, encompassing a total of 31 miles of road improvements. Several projects mirror what Keego Harbor aims to accomplish for Cass Lake Road. For example, Detroit is proposing to use SS4A funding on one of their commercial corridors, Wyoming Avenue from Oakman Boulevard to 7 Mile Road, to add curb extensions, high-visibility crosswalks, road narrowing at specific locations, left turn traffic calming, and other interventions to reduce instances of speeding and improve overall safety. Keego Harbor should consider developing a SS4A Action Plan to be able to utilize this funding for future implementation projects.



Figure 6.5 The City of Detroit is using SS4A funding to implement several traffic calming measures on Wyoming Avenue, with construction expected to begin in 2026. The above photo shows the existing conditions of Wyoming Avenue.

Source: City of Detroit, 2025

Tax Increment Finance Authority (TIFA) Bonds

In addition to using TIF funds to support improvements to Cass Lake Road, TIFA can also take out bonds that are repaid with future TIF revenue to fund these projects. TIFA has previously incurred bond indebtedness from Michigan Transportation Fund Bonds to fund the widening of Cass Lake Road and make improvements to the Cass Lake Road and Orchard Lake Road intersection. This debt was paid off in March of 2025. TIFA can take out additional bonds with approval from City Council to help fund the improvements identified in the 2021 Cass Lake Road Village Plan.

07

**Public Infrastructure,
Facilities and Services**

Public infrastructure, community facilities, and municipal services are one of the most visible signs of a community’s health. The conditions and availability of parks and recreation equipment, the accessibility to services such as police and fire, availability of special programs for youth and seniors, and the maintenance of roads and public facilities all reflect on the overall quality of life within a community. The City of Keego Harbor residents rely on several public and private entities, including the City government, for the provision of their public infrastructure and services. The following chapter outlines the existing condition of public infrastructure and services in Keego Harbor and provides recommendations to support improvements.

City Hall Complex



Keego Harbor’s City Hall Complex

Keego Harbor’s City Hall complex is located on Beechmont Street in the heart of the City. It includes the City Hall (constructed in 2008) and the Department of Public Works (constructed in 1968) surrounding Rose Sortor Park.

The City constructed a new City Hall with adequate space for the administrative functions of the City and the Police departments. The Department of Public Services is located on the east side of the City Hall complex.

Parks and Recreation

The City's existing parks and recreation facilities, as well as their needs, were explored more in depth through their Parks and Recreation Master Plan, adopted on January 19, 2023. In general, the City has adequate land for parks to serve its population. However, there is a demand for improved equipment at the parks, more parks located in the northern third of the City, and more usable public lakefront access for residents of the community.

There are currently five neighborhood parks, two pocket parks with beaches, five pocket parks, and one boat launch for a total of 13 public parks and recreation facilities within the City of Keego Harbor. These parks, public swim sites, and private parks include the following:

BAXTER-MORGAN PARK

Located on Pridham Street, Baxter-Morgan Park includes amenities like soccer nets, a disc golf course, a shelter for gatherings and small events, playground equipment, and benches. At 2.53 acres, Baxter-Morgan is one of the larger parks in Keego Harbor.



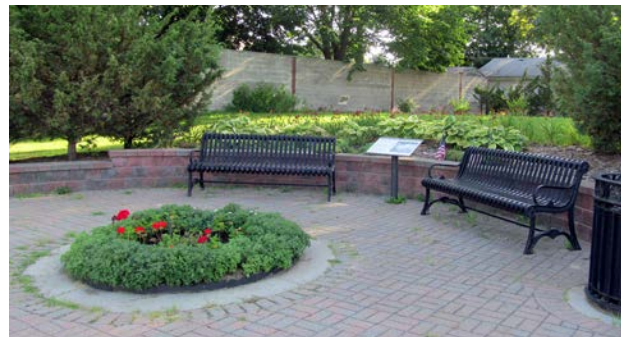
Baxter-Morgan Park

DOLLAR LAKE WATERFRONT ACCESS AND BOAT LAUNCH

The City maintains a public boat launch on the southern end of Dollar Lake off of Willow Beach Street. A key for the boat launch can be picked up at Keego Harbor City Hall. Additionally, small amounts of waterfront access exist on the north side of Dollar Lake off Andre Street and Kenrick Street.

FIRE FIGHTER'S PARK

Firefighter's Park is a pocket park on the corner of Cass Lake Road and Hensman Street that offers pedestrian-scale seating and landscaping with access to the sidewalk along Cass Lake Road.



Fire Fighter's Park

FRAN LEAF PARK

Amenities at Fran Leaf Park include a play structure and swing set, a shelter, picnic tables, and bench seating. Additionally, Fran Leaf Park has canal access, offering a serene water feature. The Park is one of few in the City with a designated parking lot, making it a great gather place for community events.



Fran Leaf Park

GROVE STREET SWIM SITE

The Grove Street Swim Site is a narrow park with beach access, picnic tables, and a grill. This swim site is located on the corner of Grove Street and Willow Beach Street.

HESTER COURT PARK

Hester Court Park offers playground equipment, a large playing field, a picnic shelter with tables, and bike racks. Parking for six to eight cars is available on site. Hester Court Park also offers direct access to the West Bloomfield Trail, which connects this park to other recreational amenities in the region.



Hester Court Park

ROSE SORTOR PARK

Rose Sortor Park is within the City Hall Complex and includes a picturesque pond and landscaping, a walking loop around the pond, and bench swings. Residents frequently enjoy fishing at the Park during summer months.



Rose Sortor Park

SUNSET PARK

Sunset Park is a small pocket park on the west side of Cass Lake Road in the northern portion of the City. The remaining parcel is privately owned by the Sylvan Lake Condominium Association. Sunset Park is primarily used as a resting place for walkers and bikers along Cass Lake Road. Visitors can use the benches to enjoy the view of Cass Lake.



Sunset Park

TATE-OPTIMIST PARK

Tate-Optimist Park includes play equipment for children, picnic benches, and a picnic shelter. Like Hester Court Park, Tate-Optimist Park offers access to the West Bloomfield Trail on the southern boundary of the park.



Tate-Optimist Park

VETERANS' MEMORIAL PLAZA

Veterans' Memorial Plaza includes seating and benches, a large boulder that honors the region's veterans, and landscaping. This plaza also serves to turn Cass Lake Road into a boulevard south of Orchard Lake Road, which helps to slow vehicle speeds as travelers continue south. Keego Harbor's Memorial Day Parade typically begins at the Plaza.



Veterans' Memorial Plaza

WEBB PARK

Located along Cass Lake Road as the road curves towards Waterford Township, Webb Park offers benches for pedestrians and cyclists to rest and enjoy the park's landscaping.



Webb Park

WILLOW BEACH STREET SWIM SITE

Located on Willow Beach Street just north of Kenrick Street, the Willow Beach Swim Site is a narrow linear park stretching along the canal to Cass Lake. The site offers a picnic table and a grill that is perfect for beach days. A footbridge over the canal connects the swim site to neighborhoods immediately north of the site.



Willow Beach Street Swim Site

West Bloomfield Trail

While not operated by Keego Harbor, the West Bloomfield Trail runs along the southern border of the City and connects to two City parks, highlighting the Trail’s importance as a recreational amenity for residents. The West Bloomfield Trail runs for over six miles through West Bloomfield, Orchard Lake, Keego Harbor, and Sylvan Lake. Parking areas, restrooms, water fountains, and a bike repair station are scattered at trailheads along the Trail.

Figure 7.1 is a map from the West Bloomfield Parks and Recreation Commission showing the length of the West Bloomfield Trail, connections to other trails, and points of interest along the Trail.

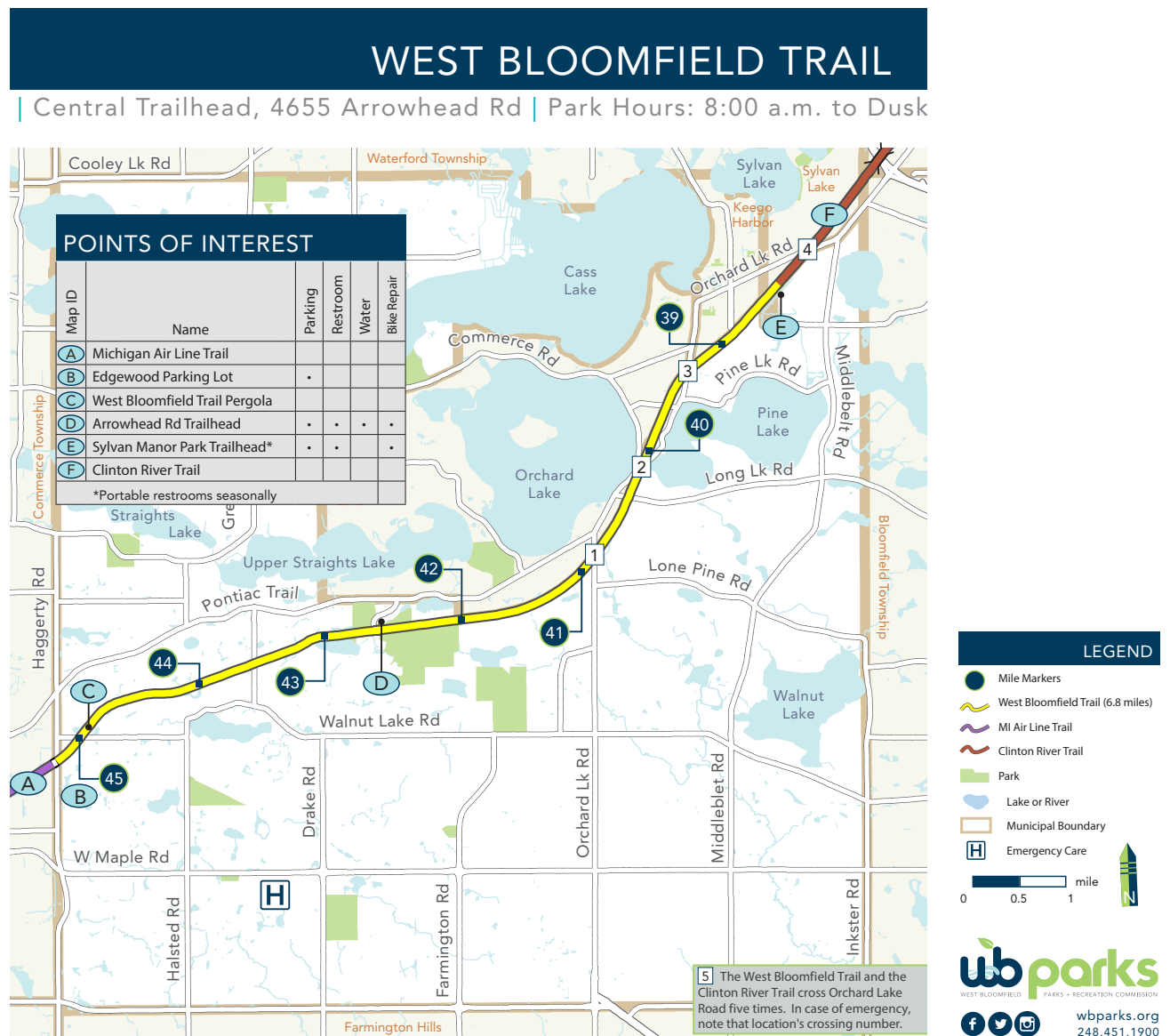


Figure 7.1 West Bloomfield Trail Map

Source: West Bloomfield Parks and Recreation Commission

School Sites with Recreational Amenities

Sheiko Elementary School, just outside of the City limits in Orchard Lake, is the only school facility that can be used by the Parks and Recreation Department. It has fields for team sports like baseball, soccer, football, and similar activities. Its fields are used by organized sports and so are not always available for casual play. A fee is required to use them.

The closure of Roosevelt School has removed access to previously available recreational amenities, such as the school's playground. However, the demolition of the former school may open the site up to future development possibilities that include recreational aspects, such as a community center.

Privately Owned Recreational Amenities

Several privately owned recreational facilities are located in the City of Keego Harbor or a neighboring community. Although use of these facilities is limited to those members of the association or who live in certain neighborhoods, they do address certain recreation needs.

PRIVATELY OWNED FACILITIES WITHIN A FIVE MILES RADIUS INCLUDE		
2 Bowling Alleys	2 Golf Courses open to the Public	3 Ice Arenas
7 Dance Studios	6 Martial Arts Schools	2 Batting Cage/Go-Kart/Driving Range/Mini-Golf Businesses
14 Gyms and Fitness Clubs	1 Archery Club	1 Wave Pool
4 Private (Members Only) Golf Courses	1 Members-Only Indoor Golf Simulator	2 Ski / Snowboard Slopes within 20 miles

Map 7.1 shows all existing recreational facilities in Keego Harbor, including City parks, public swim sites and waterfront access, privately-owned parks, and the West Bloomfield Trail.

Due to the size of the City of less than one square mile and its limited tax base, Keego Harbor does not have the resources to provide a full-time municipal employee to oversee recreation administration. Instead, the City relies heavily on volunteers on the Parks and Recreation Commission to provide direction and leadership regarding recreation issues.

The Parks and Recreation Commission is comprised of nine regular and three alternative Keego Harbor members who advise the City Council on various park and recreation issues and recommend regulations and updates to the operation of City parks. The Parks and Recreation Commission also hosts recreational events, including the Keego Block Party. Operational care of the parks is carried out by the Department of Public Works (DPW) in close cooperation with the Parks and Recreation Commission. Supplemental labor for the care of public landscaped areas is provided by the volunteers of the Keego Harbor Garden Club which operates under the direction of Parks and Recreation and in cooperation with the DPW.

Existing Recreational Facilities

City of Keego Harbor, Michigan

LEGEND

-  City Park
-  Private Park
-  Public Swim Sites and Waterfront Access
-  Private Swim Site
-  West Bloomfield Trail

- 1** Baxter-Morgan Park
- 2** Cunningham Subdivision Park
- 3** Dollar Lake Waterfront Access
- 4** Fire Fighter's Park
- 5** Fran Leaf Park
- 6** Grove Street Swim Site
- 7** Hester Court Park
- 8** Rose Sortor Park
- 9** Rustic Lane Private Park
- 10** Sunset Park
- 11** Sylvan Lake Condominium Association
- 12** Tate-Optimist Park
- 13** Veterans' Memorial Park
- 14** Webb Park
- 15** Willow Beach Addition Private Parks
- 16** Willow Beach Street Swim Site

0 1,000 Feet

Basemap Source: Michigan Center for Geographic Information, v. 17a. Data Source: Access Oakland, 2025. City of Keego Harbor, 2025. McKenna, 2025.

MCKENNA



Programs

Recreation programming available for Keego Harbor youth, adults, families, and seniors is largely provided by private organizations and larger neighboring communities. Annual special events held in Keego Harbor are sponsored by the Keego Harbor Parks and Recreation Commission, along with generous support of donations.

The City depends mainly on scouting programs like Boy Scouts of America, Girl Scouts, Campfire, and 4-H for youth programming. In addition to this, the non-profit West Bloomfield Youth Assistance Program (WBYA) offers professional counseling services and conducts prevention programs for youth and their families who live within the West Bloomfield School District. Keego Harbor residents can also access the West Bloomfield Township Public Library. In addition to its extensive book selection, the Library hosts several events, including an annual small maker mart, youth, teen, and senior events, and a local author fair. The Library also offers services for new parents, English language learning services, and online tutoring.

Public Safety

The City currently supports its own Police Department and contracts with West Bloomfield Fire Department to provide fire protection as Tri-City Fire Service, which is shared with Sylvan Lake and Orchard Lake.

Utilities

Water

Keego Harbor is served by the City of Detroit water through a system of pipes that are maintained by Oakland County Water Resource Commissioner (WRC) Water and Sewer Department. Conversations with representatives of WRC indicate that the water quality continues to be acceptable. In addition, Oakland County has indicated that they are on a revolving maintenance schedule of cleaning the system of pipes on an average of every five years and replacing damaged or broken pipes on an as-needed basis.

Keego Harbor purchases treated surface water from the Great Lakes Water Authority (GLWA). The WRC's office operates and maintains (O&M) the water system which consists of 12 miles of water main. Valve turning, hydrant inspections, water main break repair, cross connection inspections, meter maintenance, billing services, regulatory compliance, etc. is completed as part of WRC's O&M of the water system. Distribution system sampling of the excellent water quality provided by GLWA is completed by WRC and GLWA.

Sanitary Sewer

A sanitary sewer system was added to the City of Keego Harbor in 1962. All areas of the City currently have access to the system that is tributary to the Great Lakes Water Authority Recovery Facility in the City of Detroit. Because the number of households has not increased significantly since the inception of the sanitary system, there continues to be adequate capacity for the residents and businesses of Keego Harbor.

There are currently over 55,000 lineal feet of sanitary sewer in the City. As with the water system, the sanitary system is largely operated and maintained by the WRC. Most of the water and sewer system is located under the road network, making maintenance more difficult, but allows for the narrow road rights-of-way. The system is on an average seven-year cleaning schedule, and repairs to pipes and manholes are performed as needed. In 2018, approximately 95% of the sanitary system was cleaned and inspected utilizing grant funds distributed by the State of Michigan.

Storm Drainage

Because of the ongoing trend toward redevelopment within the City in recent years, and due to the fact that the City is primarily built out, compact, and low with minimal topography, stormwater management continues to be a concern. Instances of flooding along waterfront properties, particularly along the canals, have been reported, including recent flooding in the parking lot of Fran Leaf Park. Severe rainstorms in 2021 caused flooding in Keego Harbor highlighting the need to address stormwater management in the City¹. Keego Harbor has long been working to improve storm drainage in the City. The City's engineering consultants at Hubbell, Roth, and Clark, Inc. completed a Stormwater System Asset Management Plan in 2019. This Plan included a Capital Improvements Program that developed a prioritized list of repairs. In 2022, the Road Commission for Oakland County made stormwater improvements by replacing the culvert under Cass Lake Road and the storm sewer near the culvert. The City is also participating in the Voluntary Stormwater Management Program, which is a regional effort to control and manage water quality and stormwater.

Development and redevelopment impact the capacity and function of the City's stormwater system. As the trend toward larger homes, bigger driveways, and commercial redevelopment occurs, the City should review its Stormwater Asset Management Plan, evaluate any areas of the Plan requiring updates, and develop specific neighborhood/residential development standards for grading.

Gas and Electric

Consumers Power Company supplies natural gas for home heating and cooking. DTE Energy is the sole electricity provider, and Ameritech provides basic telephone service.

Other Utilities

In the coming years, American cities will likely see the provision of electricity, local telephone, and cable television opening up to competition among several providers. Local communities may not have significant regulatory authority in this emerging marketplace, but should cautiously exercise all governing authority that is provided to maintain service quality, avoid facility conflicts, and obtain franchising fees.

Cable television and internet connections are available from Comcast and AT&T. The City itself has access to high-speed internet via fiber optic cables provided by Oakland County. Digital subscriber line and high-speed internet access are currently available in Keego Harbor for businesses or citizens through a number of sources.

¹ Hermes, Grant, and Mara MacDonald. "Homes and Businesses Damaged throughout Metro Detroit after Severe Storms." *WDIV*, *WDIV ClickOnDetroit*, 25 July 2021, www.clickondetroit.com/news/local/2021/07/25/homes-and-businesses-badly-damaged-throughout-metro-detroit-after-severe-storms/. Accessed 21 Nov. 2025.

Resources and Strategies

The City should consider the following strategies in relation to public infrastructure, facilities, and community services:

- Develop a Capital Improvements Plan (CIP). A capital improvements plan prepares for infrastructure projects, equipment purchases, and other capital projects over a six-year period and identifies funding resources for these projects. A CIP helps cities plan out short-term and long-term expenses. The Michigan Planning Enabling Act (MPEA) requires Planning Commissions to adopt a CIP and update it annually, unless the Planning Commission is exempt from this requirement by its city charter.
- Foster and maintain strong working relationships with public service providers and operators of community facilities. The City can better achieve its long-range goals and objectives through cooperation with public and quasi-public entities. Although no organizations that own property in the City of Keego Harbor plan to spin-off any land holdings (such as the Roosevelt School site), plans do change. By maintaining good relationships with the organizations, the City will be better able to monitor and direct any possible development on community facilities sites.
- Involve community facilities in overall aesthetic or design plans. The City's community facilities must set the tone for all physical improvements within the City.
- Develop a consensus plan and implementation approach for the City Hall site. The City should develop the site as a strong and attractive focal point for the community and provide a variety of community activities and services on the site.
- Continually monitor and evaluate the quality of public services to residents. The City must continually evaluate the quality of its services to residents and provide the budgetary and organizational flexibility to make improvements or changes as required.

08

**Natural Resources
and Environment**

Topography, water access, land cover, and other natural features shape the way people interact with the land. The following chapter describes natural resources and the environment in Keego Harbor, potential environmental challenges that should be considered when planning in Keego Harbor, and strategies to address environmental concerns.

Water Resources

Keego Harbor has access to multiple inland lakes, which are community amenities for residents and visitors to enjoy and protect.

- Cass Lake
- Dollar Lake
- Dollar Lake Canal
- Fran Leaf Park Canal
- Sylvan Lake

While Keego Harbor is surrounded by ample water resources, there is little public access to this natural resource. As discussed in the previous chapter, the only public waterfront access in Keego Harbor consists of the two public swim sites and the boat launch on Dollar Lake. Looking for opportunities to increase public waterfront access in Keego Harbor is one of the goals of this Master Plan. Strategies to support this goal will be discussed later in this chapter.

Flood Hazards

As a community surrounded by precious water resources, including Cass Lake, Sylvan Lake, and Dollar Lake, preventing and increasing resiliency in flood events is an important consideration for Keego Harbor. Flood risk is often measured by Flood Insurance Rate Maps (FIRM), which shows areas that have a one percent chance or higher of experiencing a flood each year. [Map 8.1](#) shows areas of Keego Harbor that have a one percent or higher chance of experiencing a flood each year.

Keego Harbor has significant areas of land north of Orchard Lake Road that are considered flood hazard areas. The largest area under the 1% Chance Annual Flood Zone, which are considered high-risk flooding areas, surrounds Dollar Lake and extends north of Dollar Lake into the nearby residential area. Another large high-risk flooding area is located on the Cass Lake shoreline south of Park Circle. 1% Chance Annual Flood Zones are located in other areas along the lakeshore. Keego Harbor also has property in the Moderate Flood Hazard area. The largest Moderate Flood Hazard area is located between Cass Lake Road and the City's border with Sylvan Lake. While most of this land is residential in use, some commercial and public property is included in the 1% Chance Annual Flood Zone and the Moderate Flood Hazard area. As climate change continues to increase the number of severe weather events in Michigan, Keego Harbor should plan to address future flooding events. Keego Harbor should encourage the implementation of different green stormwater strategies for residential and commercial properties to prepare the City for future flooding events.

Waterford Township

Rivona Dr
Seabright St
Kessler Ave

Stapleton Dr
Stapleton Ct

Cordell Ave
Beechcroft St
Sylvanlenn St

Beechmont St
Rustic Ln

Moss St
Glenbroke St

Cass Lake Front St
Grove St

Cass Lake Ave
Portman St

Willow Beach St
Berk Cir

Bulwer St
S Bay Dr

Orchard Lake Rd
Brock St
Atlas St

Kenrick St
Andre St

Kenrick
Prynne St

Stout St
Nagle Ct

Pine Lake Ave
Kendall Rd

Kleist Ct
Hester Ct

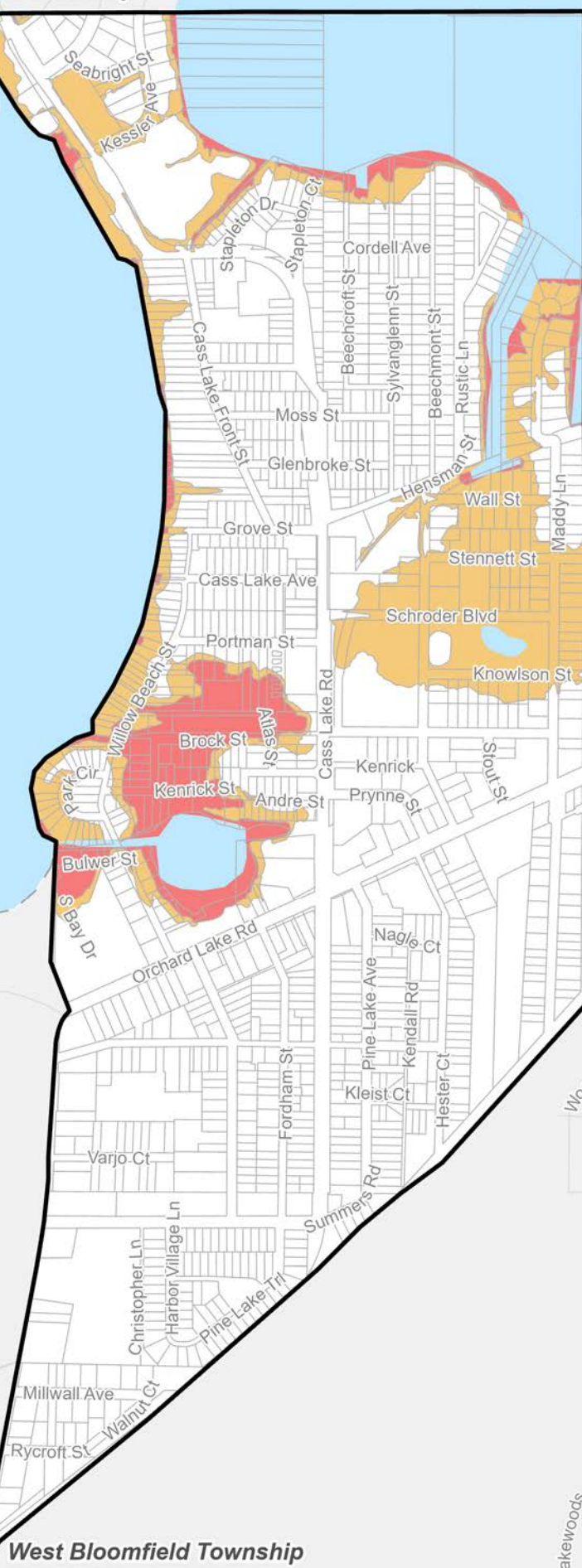
Fordham St
Summers Rd

Varjo Ct
Christopher Ln

Harbor Village Ln
Pine Lake Trl

Millwall Ave
Rycroft St

Walnut Ct



Island Ct

Fisher Ave

Sylvan Lake

Pleasant St

Woodland Ave

Beverly St

Wall St

Maddy Ln

Stennett St

Schroder Blvd

Knowlson St

Cass Lake Rd

Stout St

Kenrick

Prynne St

Nagle Ct

Kendall Rd

Pine Lake Ave

Kleist Ct

Hester Ct

Fordham St

Summers Rd

Varjo Ct

Christopher Ln

Harbor Village Ln

Pine Lake Trl

Millwall Ave

Rycroft St

Walnut Ct

Woodrow Wilson Blvd

Depew Dr

Penna Dr

Littleell Ave

W-Square Lake Rd

Lakewoods Ct

Vanel Ct

Flood Hazard Areas

City of Keego Harbor, Michigan

LEGEND

Flood Hazard Areas

- 1% Chance Annual Flood Zone
- Moderate Flood Hazard Area



Basemap Source: Michigan Center for Geographic Information, v 17a. Data Source: Access Oakland, 2022; McKenna, 2025.



Orchard Lake Village

Arrowdale Dr

Indiandale Dr

Superior Dr

Commerce Rd

West Bloomfield Township

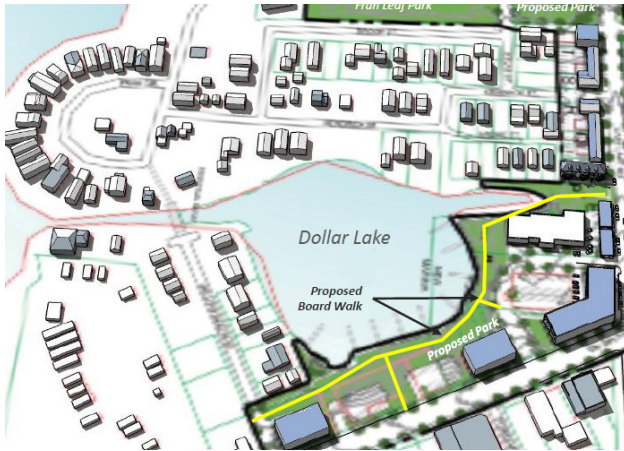


Figure 8.1 Rendering of the proposed public park and boardwalk on Dollar Lake as shown in the 2021 Cass Lake Road Village Plan.

Improving Public Waterfront Access

Throughout the Master Plan process, residents and stakeholders frequently expressed the desire to improve public access to Keego Harbor’s waterfront. The 2021 Cass Lake Road Village Plan sought to address this by proposing a public park and boardwalk along Dollar Lake.

The City currently owns the property along the banks of Dollar Lake, which removes one barrier for turning this space into a true public park and boardwalk. Additional steps would include working with the Department of Environment, Great Lakes, and Energy (EGLE), the City’s engineer, and the Parks and Recreation Department to develop a finalized design. To accomplish this project, the City would likely need to pursue grant funding resources.



Figure 8.2 The City of Detroit was successful in revitalizing land along the Detroit River to include ample public space along the waterfront, complete with play equipment, a riverfront café, and a walking path along the river. This transformation was accomplished through a partnership with the Detroit Riverfront Conservancy and the Detroit Economic Growth Corporation.

Photo Source: Great Lakes Now, 2025

Potential Funding Sources

RECREATION PASSPORT GRANT

This fund is available to local communities in the form of grants on a 25 percent local matching basis. Funds are provided from the sale of the Recreation Passport which replaces the resident Motor Vehicle Permit (MVP)—or window sticker—for state park entrance. Eligible projects should have the primary purpose of providing public recreation opportunities or facilities and infrastructure to support public recreation activity, including the development of new facilities and the renovation of aging recreation facilities.

LAND AND WATER CONSERVATION FUND

Michigan's Land and Water Conservation Fund provide matching grants for land acquisition and development of outdoor recreation areas and facilities. To be eligible, the City must have an approved, up-to-date recreation plan that has been formally adopted by the City Council. Additionally, proposed projects should connect to the goals and objectives in Michigan's 2023-2027 Statewide Comprehensive Outdoor Recreation Plan (SCORP). Facilities which may be developed with these funds include, but are not limited to, soccer fields, ball diamonds, tennis courts, playgrounds, fitness trails, picnic areas, archery ranges, and ice rinks.

MICHIGAN NATURAL RESOURCES TRUST FUND

The Michigan Natural Resources Trust Fund offers funding for projects that protect natural resources and add outdoor recreation opportunities. No less than 25% of the Natural Resources Trust Fund can be used to develop public recreational facilities. As a result, the Dollar Lake project could be a priority project for the Trust Fund. Projects eligible for funding include:

1. acquisition of land or rights to land for recreational uses or for protection of the land for environmental importance or scenic beauty;
2. development of public outdoor recreation or resource protection facilities (i.e., picnic areas, winter sports areas, playgrounds, ballfields, tennis courts, trails, etc.);
3. indoor facilities if their primary purpose is to support outdoor recreation. Eligible indoor facilities include nature interpretive buildings and park visitor centers. Also eligible are outdoor recreation support buildings such as restrooms, maintenance, and storage buildings.

As with the other MDNR grant opportunities, proposed local government fund recipients must have a recreation plan no more than five years old that is approved by the Michigan Department of Natural Resources.

Green Stormwater Infrastructure

Green stormwater infrastructure describes stormwater strategies that take advantage of or mimic nature's methods of naturally managing stormwater. Green stormwater infrastructure can have long-term environmental and economic benefits for municipalities. Green infrastructure is often less expensive to design and construct in comparison to traditional “grey” stormwater infrastructure projects according to a 2007 study from the United States Environmental Protection Agency (EPA)¹ and can reduce long-term water treatment costs and capital infrastructure costs.² Using green infrastructure strategies would be especially beneficial in Keego Harbor given its unique water resources and high water table.

Green stormwater management techniques can range in complexity and cost. Some of these techniques include:

Bioswales: Bioswales are shallow, vegetated basins often found along the sides of streets and roadways. Bioswales reduce the amount of stormwater being released into municipal storm sewer systems, filter pollutants before the water moves further downstream, and recharge the groundwater table. Bioswales also double as a traffic calming measurement by narrowing the street at certain points to help slow speeds.



Figure 8.3 A bioswale in a residential neighborhood in Lake County, Illinois.

Photo Source: Lake County, Illinois



Figure 8.4 Bioswales can also be used to divert stormwater in commercial or public areas while beautifying the corridor, as was accomplished by the Indianapolis Cultural Trail.

Photo Source: Indianapolis Cultural Trail

¹ American Rivers, et al. Banking on Green: A Look at How Green Infrastructure Can Save Municipalities Money and Provide Economic Benefits Community-Wide. Apr. 2012., p. 9
² American Rivers, et al. Banking on Green: A Look at How Green Infrastructure Can Save Municipalities Money and Provide Economic Benefits Community-Wide. Apr. 2012., p.10

Rain Gardens: Rain gardens are a cost-effective stormwater management strategy that can be applied at both residential and commercial properties. Rain gardens function similarly to bioswales, as they collect stormwater that runs off of impervious surfaces and slow its flow into the storm sewer system while filtering pollutants.

Permeable Pavement: Permeable pavement is an alternative to traditional impervious surface materials, and include porous asphalt, concrete, and permeable interlocking concrete pavement (PICP). The porosity of these materials allow stormwater to infiltrate the pavement and into the ground. These materials are also used for permeable pavers, which are pavers made of permeable pavement and laid with gaps between each paver. These gaps are filled with aggregate, sand, and small stones, allowing water to infiltrate through both the gaps and the porous pavers. Permeable pavement and pavers have both residential and commercial applications and often require less long-term maintenance than traditional impervious surface materials. Permeable pavement is less prone to cracks and potholes and have an expected lifespan that is double that of traditional pavement in cold climate areas.³



Figure 8.5 A rain garden at the Ypsilanti District Library Whittaker Road Branch in Ypsilanti, Michigan.

Photo Source: Ypsilanti District Library

Keego Harbor's 2019 Stormwater System Asset Management Plan offered several of these green stormwater management strategies to implement in areas particularly prone to flooding, including:

1. **Willow Beach Bridge:** Stabilize canal banks with riprap rock and native plants.
2. **Upgrades to the Willow Beach Drain (just north of Orchard Lake Road):** Stabilize banks with riprap rock and native plants, install 430 square foot rain garden, and install a pipe from the existing trench drain to the rain garden to divert stormwater to the rain garden.
3. **Schmid Drain (Dollar Lake):** Stabilize banks with riprap rock and native plants, install 1,500 square feet of dry grass swale, and install pervious pavement in the City-owned parking lot and riprap rock at the curb outlet.
4. **Grove Street Beach Swim Site:** Stabilize culvert outlet with geotextiles and aggregate.

The City should continue to implement these strategies to improve stormwater management and water quality in Keego Harbor.

³ U.S. Environmental Protection Agency. Stormwater Best Management Practice Permeable Pavements Minimum Measure: Post Construction Stormwater Management in New Development and Redevelopment Subcategory: Infiltration. Dec. 2021.



09

Implementation Plan

Future Land Use Plan

Future Land Use Categories

Waterfront Residential

Waterfront areas are those that have property lines adjacent to one of the lakes, canals, or rivers within the City. The following standards are intended to maintain the character and value of these lots, recognizing that property owners wish to maximize the development on these lots while understanding that over developing these lots or incompatible development of these lots will have an adverse impact on waterfront quality and access, property values, the character of the community and consequently, the health, safety and welfare of the community. This future land use category should be used to preserve existing waterfront residential properties; however, this category should be expanded to currently vacant waterfront properties. Vacant waterfront property should be preserved to better protect Keego Harbor's prime lakefront and to add opportunities for public waterfront access.

APPROPRIATE LAND USE

Waterfront Residential uses are limited to low-density residential uses, such as single-unit homes and ADUs, as well as customary accessory uses.

LOT STANDARDS

Existing lots within this Future Land Use category are narrow in width. Several are below the absolute minimum lot width of 30 feet as required by the Zoning Ordinance. Despite how narrow these lots are, many of the Waterfront Residential lots have lot depths around 150 feet, and several residential parcels along Cass Lake Front Road have lot depths over 300 feet. Most existing Waterfront Residential parcels are between 3,001 and 10,000 square feet, as shown by [Map 4.1](#) in [Chapter 4](#). Based on past development trends and in the foreseeable future, the City recognizes that even the smallest, under-thirty-foot-wide lots have significant development value.

Currently, lot coverage includes all buildings and structures, both principal and accessory. The City has adopted ordinances to minimize paved surfaces on lots by minimizing driveway widths. This is important for aesthetic reasons, preventing full front yards from being paved, and to reduce the amount of impervious surface. Any future ordinance modifications to these standards must consider both of these issues. Furthermore, the City should explore alternative methods of providing for additional parking area without allowing for additional impervious surface. This can be accomplished by encouraging the use of permeable paver products.

The lot standards, including the existing 30% lot coverage and setbacks, is not expected to change from what is currently permitted in the Zoning Ordinance. The current standards prioritize responsible development of Waterfront Residential property by ensuring the new or substantially renovated residences maintain the existing building line set by existing waterfront homes, ensure water can drain properly by limiting lot coverage, and preserve waterfront views through the implementation of a clear vision triangle that limits where structures and plant materials can be placed. The City should continue to enforce the minimum waterfront setback of 50 feet to protect this important natural resource.

BUILDING PLACEMENT AND DESIGN

Building placement is critical for maintaining the pedestrian character of the City and providing adequate light and air. Building placement is how the buildings are placed on the site relative to the property lines.

Front building setbacks for new development or redevelopment should relate to desirable existing development patterns in the immediate vicinity. Waterfront residential areas have the unique distinction of facing both the water and the street. The side of the building facing the street should maintain a public facade that is not dominated by a garage door. Consequently, all attached garages should be recessed at least five feet behind the facade with the front door and the garage door should not occupy more than 50% of the building width at the front property line. The current point system in the Residential Architectural Review Checklist incentivizes this type of waterfront residential development by offering higher points for detached garages or garages recessed from the front building line, for front porches that create an inviting public façade and promote social interaction among neighbors, and for higher percentages of the façade made up of windows.



Figure 9.1 The above waterfront residential residence is an example of a lack of public façade facing the street. The garage in front of the home dominates the view from the street.



Figure 9.2 This waterfront residential property provides elements that improve the relationship between the home and the street, such as the front porch. These types of architectural elements improve the sense of community by increasing the amount of “semi-public” space, where neighbors can interact with each other.

The relationship between houses is largely determined by the side yard setbacks. Many of the houses along the waterfront have historically had small to no side yard setbacks. Keego has maintained minimum side yard setbacks based on 30% lot width. However, this standard has frequently been modified through the variance process. The Zoning Board of Appeals should only grant variances for the required side yard setback if all standards for a dimensional variance are met.

Side yard setbacks should continue to be based on the lot width with smaller setback required for smaller lots. However, creative approaches including “zero lot line” development should be explored. Rather than a home having two non-useable side yards, the total side yard could be applied to one side of the house, creating a useable courtyard and still maintaining adequate separation between units.

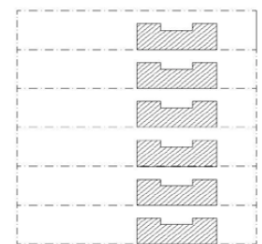


Figure 9.3 An example of a “zero lot line” development pattern.

Neighborhood Residential

While waterfront residential areas are defined by their relationship to the lakes, rivers, and canals of Keego Harbor, the Neighborhood Residential areas are defined by their collective character. In order to maintain this character, standards that ensure compatibility of size and style are critical. Historically, homes in Keego Harbor have either had no garages or detached garages. This greatly defines the character of the community as a pedestrian-friendly, walkable community.

APPROPRIATE LAND USE

Appropriate land uses in the Neighborhood Residential Future Land Use category include single-unit residential homes, Missing Middle Housing types such as duplexes, triplexes, quadplexes, cottage courts, and ADUs, and accompanying accessory uses.



Figure 9.4 In addition to supporting single-unit homes, the Neighborhood Residential Future Land Use District could also expand housing opportunity by permitting Missing Middle Housing types that fit the character of the surrounding neighborhood, like the duplex shown here.

LOT STANDARDS

Lot sizes in the Neighborhood Residential Future Land Use category vary widely. While most are above the minimum lot size of 3,000 square feet, there are several nonconforming residential lots throughout the City. As with the Waterfront Residential areas, it is anticipated that the existing platted lots will be considered useable and that specific standards will be incorporated into the zoning ordinance to allow redevelopment on all platted lots as a matter of right.

BUILDING PLACEMENT AND DESIGN

Most of the homes within the neighborhoods of Keego Harbor range from one to two stories. However, given the high water table in Keego Harbor, some redevelopments have sought relief from the finished first floor height standards to allow full finished basements, some of which project up to six feet above grade and are considerably out of character with the surrounding homes.

Maximum building heights have been established and consistently applied. Traditional homes, similar to those in Keego Harbor, have a finished floor elevation that is between 2.5 and 4 feet above the ground. This serves multiple purposes. First, it provides additional headroom for basement areas. Secondly, it provides a separation between the public areas of the front yard and street and the semi-public areas of the house. The element that makes this transition is typically a front porch. Front porches should be encouraged in all single-family districts by allowing them to encroach into the required front yard.

Front building setbacks for new development or redevelopment should relate to desirable existing development patterns in the immediate neighborhood. Like the Waterfront Residential areas, the side of the building facing the street should maintain a public facade that is not dominated by garage door. Consequently, all attached garages should be recessed at least five feet behind the facade while the front door and the garage door should not occupy more than 50% of the building width at the front property line. In the case of a thirty-foot-wide lot, this may require a one car garage, or a tandem two car garage where one car parks behind the other. Detached garages located on lots with double frontages should be setback a minimum of ten feet from the road and side loaded on lots forty feet or greater.

As with the Waterfront Residential areas, side yard setbacks should continue to be based on the lot width with smaller setback required for smaller lots. However, creative approaches including “zero lot line” development should be explored. Rather than a home having two non-useable side yards, the total side yard could be applied to one side of the house creating a useable courtyard and still maintaining adequate separation between units.



Figure 9.5 An existing home in the Neighborhood Residential Future Land Use District. The front porch and detached garage help improve the street presence of the home.

Townhome

Keego Harbor contains a diverse population. As a result, it is necessary to provide a diversity of housing options. While providing for a higher density of development, well designed townhouses create an image of a walkable, pedestrian friendly community, and can act as a transitional residential use between single-family uses and a major thoroughfare such as Cass Lake Road. Townhome development has been identified along several areas of Cass Lake Road and between the commercial areas and single-family residential areas as a transition.

APPROPRIATE LAND USE

Townhouse residential areas are limited to attached single-family residential uses, attached Missing Middle Housing types such as duplexes, triplexes, quadplexes, cottage courts, and ADUs, and accompanying accessory uses.

LOT STANDARDS

There are no set minimum lot size or width standards for the Townhome Future Land Use category to expand the number of lots that can support Townhome development. The site plan approval process and the setback standards in the Zoning Ordinance will likely determine the density and layout of a Townhome development. Generally, the density of the Townhome district will be between five and ten dwelling units per acre. Additional density may be warranted for projects that exhibit exceptional site layout and building design through the Planned Unit Development (PUD) process. Site layout should encourage walkability and connection to surrounding neighborhoods, parks, and commercial areas in Keego Harbor by including a sidewalk network within Townhome developments that connects Townhomes to each other and to Keego Harbor's existing sidewalk network when feasible.

BUILDING PLACEMENT AND DESIGN

The Townhome District is intended to provide an alternative form of housing to the single-unit detached homes that are compatible in scale and character to the existing single-unit residential areas. It is anticipated that townhomes will continue to be limited to two stories or twenty-five feet. It is also anticipated that there will be a maximum number of units that may be attached in a single building. This provision is intended to provide for separation between buildings for adequate light and air as well as views.

Townhomes are considered a more urban form of housing. As a result, their placement can be closer to the road than single-family homes. Adequate separation between townhome buildings should be maintained to allow for window openings.

All garages and parking for townhomes are encouraged to be located at the rear of the buildings leaving the front of the building facing the street. When garages face a public road, they should be recessed a minimum of five feet behind the front building line. All townhome units should have a primary entrance onto a public road.

Porches or stoops are encouraged to provide the transition between the public areas of the street and the semipublic areas of the homes.



Figure 9.6 These townhomes near downtown Robbinsville, New Jersey play on the vibrant character of their downtown by increasing residential density and constructing the townhomes close to the street. Townhomes of a similar character are desired in appropriate areas near main thoroughfares, like Cass Lake Road.

Multiple-Unit Residential

Location of multiple-unit residential uses is determined by a number of factors, including, access to major road networks, surrounding uses, and community facilities. Therefore, the areas designated for multiple-unit uses largely follow established development patterns. This includes the existing apartment complex parcel located on the east side of Orchard Lake Road, south of Summers Road, condominiums located at the north-west corner of Summers Road and Willow Beach Avenue, apartments located north of Schroder Blvd., east of Cass Lake Road, the apartment complex on Cass Lake Front, the parcel occupied by the Sylvan Lake Condominiums, and the Magnolia by the Lakes Senior Living Facility. The Keego Harbor Mobile Home Park is also included in this Future Land Use category.

APPROPRIATE LAND USE

Multiple-Unit residential areas include apartment-style residential uses, Missing Middle housing developments, and customary accessory uses.

LOT STANDARDS

The Multiple-Unit Residential areas are intended to range between eight and 12 units per acre and generally represent the highest residential densities in the City. This Future Land Use Category also supports Manufactured Housing Community development as regulated by the Michigan Manufactured Housing Commission.

Pedestrian connections within these developments, including an internal sidewalk network that connects to the City's existing sidewalk network where feasible, should be provided.



Figure 9.7 The Pine Lake Manor Apartments in Keego Harbor is an existing multiple-unit residential development in this Future Land Use category. The complex features an internal sidewalk network and other amenities, like a community swimming pool.

BUILDING PLACEMENT AND DESIGN

Because multiple-unit developments are more dense than single-unit or townhome developments, the use of open space within the development is critical. Multiple-unit developments should be located close to public open spaces and should include common open spaces for the residents of the development. Similarly, Manufactured Housing Communities should include ample open space to encourage connection between residents.

Building height for multiple-unit developments should be limited to two and one-half stories or 35 feet. Sufficient architectural detail should be provided to ensure that the development is compatible with the single-family character of the community. Homes within Manufactured Housing Communities should similarly be high-quality in design, but architectural standards will not exceed those in place by the Michigan Manufactured Housing Commission.

Developments within the Multiple-Unit Residential areas should face the street with any parking located behind the buildings to maintain the pedestrian orientation of the community. Adequate spacing should be provided between buildings for open space and to allow window openings. In Manufactured Housing Communities, parking is not required in the rear, however, manufactured homes should ensure minimally-wide driveways to minimize the impacts of extensive impervious surface on stormwater and water quality.

Neighborhood Commercial

The Neighborhood Commercial Future Land Use District boundaries are intended to support smaller, service-oriented commercial and mixed use that serves the needs of immediately adjacent residential neighborhoods. This District is concentrated at the entrances to the City, specifically on Orchard Lake Road at the eastern and southern City borders. A few parcels with this designation are also located in the northern portion of the City.

This future land use category is characterized by a combination of land use types that complement each other within a specific area. This could include anything from office uses to commercial retailers/restaurants with upper-story residential use. Development within this category may include a single project that features a mix of uses on the same property, or may also characterize an area of separately owned properties featuring a mix of land uses.

APPROPRIATE LAND USE

Appropriate land uses include small-scale commercial and mixed-use that supports the needs of immediately surrounding residential areas. These uses may include retail, restaurant, office, personal service, or residential uses.

LOT STANDARDS

There is no minimum lot size or width for the Neighborhood Commercial category. The site plan approval process and the setback standards in the Zoning Ordinance will likely determine the layout for sites in this future land use category. Sidewalks should be included on all street frontages to connect commercial sites. Installing pedestrian-scale streetscape amenities, such as benches, bike racks, and trash receptacles are strongly encouraged.

BUILDING PLACEMENT AND DESIGN

Most Neighborhood Commercial sites have existing buildings that are set back from the road and include off-street parking in front of the building. Projects including new construction or substantial redevelopment should require that buildings be placed close to the street and should prioritize connectivity between the site and adjacent residential uses so residents can easily access goods and services.



Figure 9.8 Complete Insurance on Cass Lake Road is a current example of a commercial use that services the day-to-day needs of the immediate neighborhood. The Neighborhood Commercial Future Land Use Category aims to support these types of commercial uses.

Central Business District (CBD)

This land use category is designed to establish a special district for retail, service, and office type uses, with more than one use occupying a building. Generally, development in this district would include specialty shops, personal service establishments, professional office type uses, and small retail uses. Multi-use buildings with retail or service use on the first floor and residential use on the second floor with innovative design characteristics are encouraged.

The intent is to establish the Central Business District as a primary focal point in the City, which would contribute to creating a unique community identity. This District is focused around the Cass Lake Road and Orchard Lake Road intersection. Emphasis should be placed on encouraging commercial uses, assuring adequate parking, recommending high design standards, providing for pedestrian circulation, landscape and hardscape elements. This district should become the central point of the City, reflecting the small town recreational character of the City. Large-scale or intense traffic-oriented uses or uses that require high visibility would be incompatible and should be discouraged.

APPROPRIATE LAND USE

Appropriate land uses include properly scaled commercial and mixed-uses that will attract residents and visitors to the District. This includes, but is not limited to, retail, personal service, food and beverage, and upper-story residential uses.

LOT STANDARDS

There is no minimum lot size or width for the CBD category. Like projects in the Neighborhood Commercial future land use category, the site plan review process for individual projects will likely guide site layout. Considering the intent of this District is to create a walkable, pedestrian-scale downtown environment, pedestrian connectivity and amenities will be encouraged and prioritized, especially for new developments.

BUILDING PLACEMENT AND DESIGN

Buildings in this District should be placed close to the street to create a pedestrian-scale downtown environment. Similar to other downtowns across Michigan, buildings can be built to the side lot lines on both sides. Facades should have visual subdivisions through the use of windows, columns, and similar architectural elements. Off-street parking should be located behind the building to promote a safe pedestrian environment along the street.



Figure 9.9 Sage Green Floral Shoppe on the corner of Orchard Lake Road and Prynne Street is an existing building in the CBD Future Land Use District that contributes to an “old town” feel through the traditional downtown architecture, is built close to the street, and attracts customers through a business mix that includes retail and personal services.

General Commercial

The General Commercial Future Land Use District accommodates commercial uses that are higher intensity in terms of vehicle traffic and typically require easy accessibility and high visibility. This District stretches along the eastern side of Orchard Lake Road and along the curve of Orchard Lake Road, terminating at the Willow Beach Street intersection. This area has tremendous potential for redevelopment and creates the first impression of the City before reaching the CBD. Provision of adequate parking, addressing outdoor storage, on-site lighting, signage, architectural design, and landscaping are key components of designing a site located in this area.

APPROPRIATE LAND USE

This future land use category can accommodate a variety of higher-intensity commercial uses, including event halls and indoor recreation centers (e.g. bowling alleys, arcades, and similar uses). Auto-oriented commercial uses, such as drive-thru establishments, automobile service shops, and gas stations may be permitted by special land use.

LOT STANDARDS

Like the other commercial future land use categories, there are no minimum lot size or width standards to accommodate development on existing lots. Access from the street should be thoughtfully designed to minimize traffic congestion and reduce vehicle and pedestrian conflicts along Orchard Lake Road. Parking lots located along the street should be accompanied by an adequate landscaping buffer.

BUILDING PLACEMENT AND DESIGN

These uses may be set back further from the street to promote adequate site circulation and safety. Building design should be architecturally cohesive with surrounding buildings. Signage, lighting, landscaping should be designed to attract travelers while ensuring that they do not cause nuisances to surrounding property owners or represent hazards to drivers.

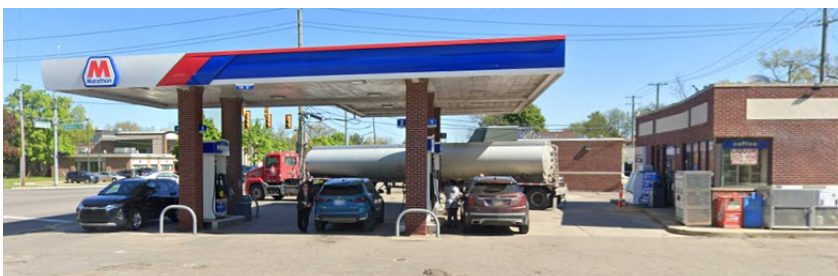


Figure 9.10 Marathon Gas Station on the corner of Orchard Lake Road and Commerce Road.

Civic Use

This category was established to embrace all developed or undeveloped lands owned by various governmental, public, and semi-public agencies. Currently, this future land use category includes the City Hall site and road and utility easements along Cass Lake Road.

APPROPRIATE LAND USE

Appropriate land uses include government buildings, schools, libraries, community centers, and other public and civic uses.

LOT STANDARDS

Site layout and design will be based on individual site plan review processes. As public uses, these sites will be adequately connected to pedestrian networks and nearby neighborhoods.

BUILDING PLACEMENT AND DESIGN

While this Future Land Use category does not have specific building placement and design standards, building design and placement should highlight the site's civic use.



Figure 9.11 Keego Harbor City Hall on election day.

Photo Source: C&G Newspapers

Public and Private Recreation

The Public and Private Recreation category includes privately and publicly owned properties that are primarily used for active recreational or open space purposes. Other sites are existing vacant waterfront sites that could be acquired by the City to expand public waterfront access. A vacant parcel along Cass Lake Road immediately east of Fran Leaf Park could also be used to expand Fran Leaf Park and give it frontage along Cass Lake Road. This is reflected in the Future Land Use Map. It is intended that these areas continue to serve as recreational and open space, offering both active and passive recreation opportunities. As shown on the Future Land Use Map, this category includes the areas that are generally scattered throughout the City.

APPROPRIATE LAND USE

Appropriate land uses for this future land use category include parks, open space, and customary accessory uses.

LOT STANDARDS

There are no lot standards for this future land use category to accommodate recreational spaces of all sizes in Keego Harbor.

BUILDING PLACEMENT AND DESIGN

Any accessory buildings and structures, such as gazebos, should be of high-quality and ornamental design to attract residents and visitors to these parks.



Figure 9.12 Hester Court Park

Industrial

No industrial land uses were identified or designated on the future land use plan for the City. The limited availability of land and the lack of access to major freeways makes the City unsuitable for uses of an industrial nature. These uses are incompatible with the small-town pedestrian community character that is envisioned for the future of Keego Harbor. The benefits of these types of uses such as employment opportunities are available to the citizens of Keego Harbor within close proximity.

Priority Redevelopment Sites

While “Priority Redevelopment Sites” are not meant to represent its own future land use category, the development of these priority redevelopment sites will have a large impact on the overall fabric of the City and greater region. To further its development goals of increasing walkable commercial, residential, and mixed-use development, creating a unified streetscape, and improving public waterfront access, the City is open to utilizing tools for flexible development, such as Planned Unit Developments (PUDs), on priority redevelopment sites. Developments should benefit from flexibility only when they demonstrate a clear benefit to the City through achieving the following goals:

1. Encourage the use of land in accordance with its character and adaptability;
2. Conserve natural resources and energy;
3. Encourage innovation in land use planning;
4. Provide enhanced housing, employment, shopping, traffic circulation and recreational opportunities for the people of the City; and,
5. Bring about a greater compatibility of design and use.

Future redevelopment of the priority redevelopment sites should correspond with the concept visions for these sites described in [Chapter 5](#).

Opportunities for Public On- and Off-Street Parking

As detailed in [Chapter 6](#), the City aims to add on-street parking on Cass Lake Road to add amenities to the Central Business District and create a buffer between moving vehicle traffic and the pedestrian environment. To support this vision, the City has identified potential locations where on-street and off-street parking can be located. Some of these parcels are currently City-owned, others are dedicated road and utility easements, and others are privately-owned. Additional right-of-way would need to be secured to accommodate on-street parking spaces in these locations.

In the event that locating on-street parking on these parcels becomes infeasible, these parcels should be developed according to the recommendations for the underlying future land use category. Parcels with an underlying future land use designation of “Civic Use” are existing road and utility easements, and will continue to remain in their existing condition.

Map 9.1 categorizes all land in Keego Harbor by the Future Land Use designations described above.

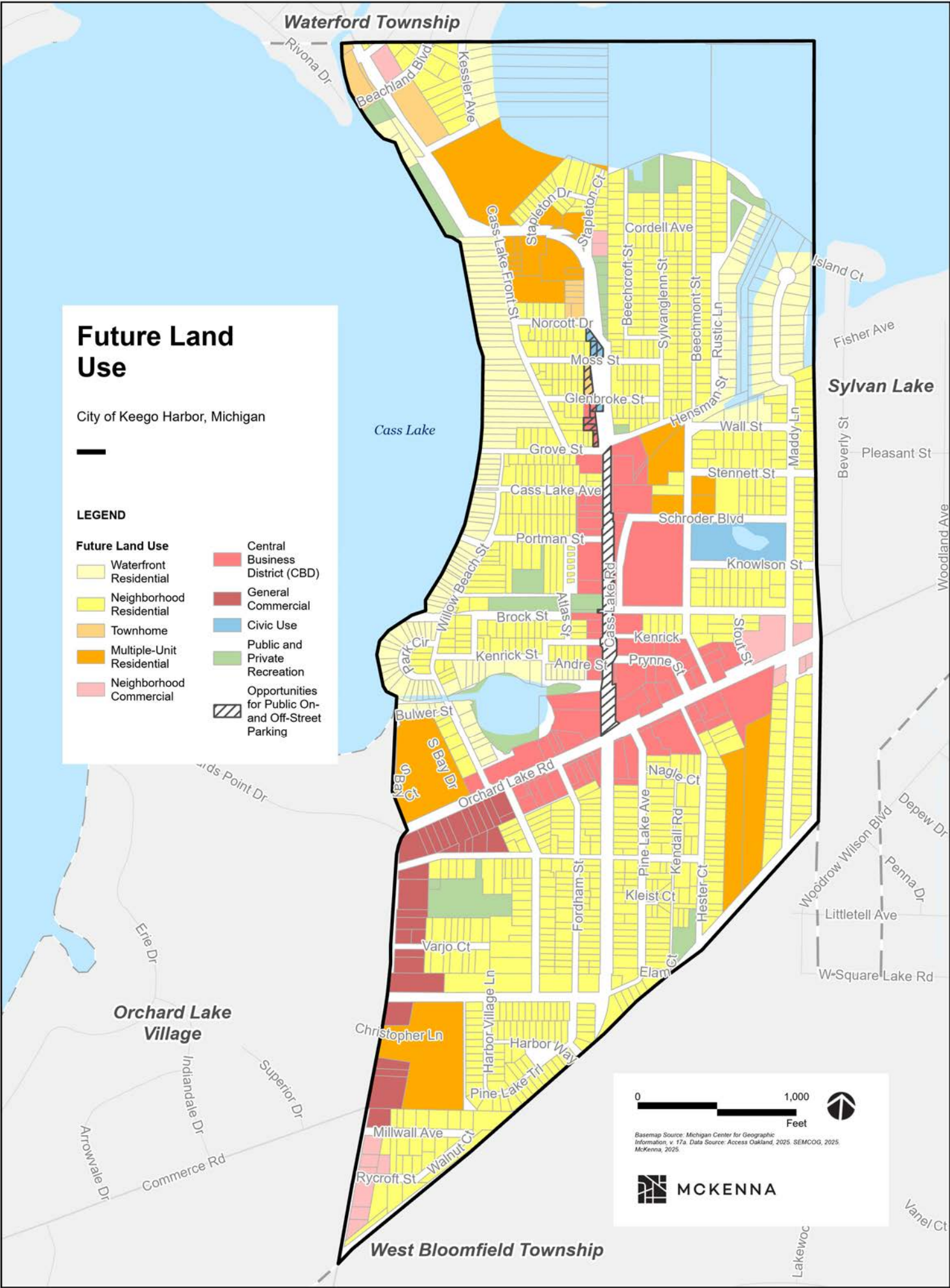
Future Land Use

City of Keego Harbor, Michigan

LEGEND

Future Land Use

- Waterfront Residential
- Neighborhood Residential
- Townhome
- Multiple-Unit Residential
- Neighborhood Commercial
- Central Business District (CBD)
- General Commercial
- Civic Use
- Public and Private Recreation
- Opportunities for Public On- and Off-Street Parking



0 1,000
Feet

Basemap Source: Michigan Center for Geographic Information, v. 17a. Data Source: Access Oakland, 2025. SEMCOG, 2025. McKenna, 2025.

Implementation Matrix

The Keego Harbor Master Plan serves as the guiding framework for future policy and land use and development decisions in the City. Implementation of the goals and objectives outlined in **Chapter 3** will require coordinated efforts between the Planning Commission, City Council, Tax Increment Finance Authority, other Board and Commissions, City staff, businesses, residents, property owners, and other key community stakeholders.

After the adoption of the Master Plan, City staff will work with the appropriate departments and responsible boards and commissions to implement the goals, objectives, and strategies outlined in the Implementation Matrix. The Implementation Matrix is a commonly used tool that helps to implement the adopted Master Plan by identifying the specific actions to accomplish, assigning responsible parties, establishing priorities, setting timelines, and identifying funding sources for each action, as applicable. **Some strategies are repeated amongst multiple objectives if that strategy promotes the completion of those objectives.** The Matrix helps to coordinate long-term and short-term projects to ensure completion and success.

The priority level for each strategy does not exclusively identify projects that need to be completed first. Rather, the priority level categorizes projects that could begin and be completed within the designated timeframe. For example, zoning ordinance amendments can be facilitated by Keego Harbor staff and do not require coordination and cooperation with outside agencies. Therefore, it could be completed within 1–3 years (high priority). However, collaboration projects with multiple governments or agencies that may require grant funding will take longer to complete and may continue beyond the span of this Master Plan (low priority).

THE PRIORITY LEVELS IN THIS IMPLEMENTATION MATRIX ARE AS FOLLOWS

A	Most Important
B	Very Important
C	Important

PARTNERSHIPS ARE INDICATED ON THE IMPLEMENTATION MATRIX USING THE FOLLOWING KEY

City Staff and Boards and Commissions

BD = Building Department	CC = City Council
ED = Economic Development	PC = Planning Commission
CS = City Staff	TIFA = Tax Increment Finance Authority
DPW = Department of Public Works	PR = Parks & Recreation Commission
KHPD = Keego Harbor Police Department	

Inter-Community Entities/Boards

WBFD = West Bloomfield Fire Department	GWBHS = Greater West Bloomfield Historical Society
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County/Regional Entities

OCP = Oakland County Planning	ONDD = Oakland County Neighborhood Development Division
RCOC = Road Commission for Oakland County	OWRC = Oakland County Water Resources Commissioner
WOTA = Western Oakland Transportation Authority	SEMCOG = Southeastern Michigan Council of Governments
MDOT = Michigan Department of Transportation	MSHDA = Michigan State Housing Development Authority
MEDC = Michigan Economic Development Corporation	EGLE = Department of Environment, Great Lakes, and Energy
MDNR = Michigan Department of Natural Resources	

Private Entities

HO = Homeowners	PD = Private Developers
BO = Business Owners	U = Utility Companies

The Implementation Matrix indicates whether public, private, or TIF funding would be needed to complete that strategy. Information on specific funding sources that may be available for specific strategies is in their respective chapters. For example, details on public or private transportation funding to support the transportation strategies in this Matrix are found in [Chapter 6](#).

The Implementation Matrix should be updated to showcase project accomplishments, both large and small, and changes in timelines, as appropriate. The Matrix should be reviewed by the Planning Commission a minimum of five years after the adoption of the Master Plan, in compliance with the Michigan Planning Enabling Act, to determine if the Master Plan needs to be amended or updated.

Housing and Neighborhoods

Goal #1:

The City’s neighborhoods will continue to be dominated by quality traditional style single-family homes designed to fit on the range of existing platted lots within the City. The City’s waterfront residential lots will be developed in a manner that ensures adequate light and ventilation while recognizing the value of waterfront real estate. The City will continue to develop and maintain a range of housing types including townhomes and apartments that are designed to be compatible with the predominant single-family character of the community.

OBJECTIVE 1.1

Improve living amenities in all residential neighborhoods through high standards of housing design construction and access to usable and convenient parks. Continue to decrease the amount of visual clutter in front yards and encourage city-wide plantings and beautification efforts.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Expand the sidewalk network into residential neighborhoods to promote pedestrian access to parks and commercial areas.	A	3–5 years						
Consider implementing a residential tree planting program to incentivize tree-lined residential streets and an improved tree canopy in residential neighborhoods.								
Review Residential Architectural Review Checklist annually to ensure the standards reflect the most recent standards in accessible and high-quality housing design.			DPW PC CC	—	—	×	×	—
Evaluate and amend the Neighborhood Residential District standards to support maintenance and improvements of existing nonconforming neighborhoods, like the Kleist Court neighborhood.								

OBJECTIVE 1.2

Develop clear and reasonable zoning standards to ensure that residential redevelopment occurs in a manner that is consistent with the platted lots sizes within the City and the traditional character of the existing homes within the City.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Evaluate and amend the Neighborhood Residential District standards to support maintenance and improvements of existing nonconforming neighborhoods, like the Kleist Court neighborhood.	A	1-3 years	PC CC	-	-	X	-	-
Review Residential Architectural Review Checklist annually to ensure the standards reflect the most recent standards in accessible and high-quality housing design.								

OBJECTIVES 1.3

Continually monitor and encourage reinvestment in single-family homes, especially in blighted and lower income owner-occupied areas.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Support energy-efficient upgrades to homes, such as the residential solar panel installation, to improve long-term energy costs for homeowners.	B	1-3 years	BD	ONDD MSHDA	HO	X	X	-
Support homeowners interested in aging-in-place by connecting them to grant programs that can assist with accessibility upgrades, such as ramp or grab bar installation.								
Refer low-income homeowners to foreclosure assistance programs when necessary to help keep homeowners in their homes.								
Connect residents to home improvement programs offered by Oakland County and the State of Michigan.								

OBJECTIVE 1.4

Continue to administer the City’s property maintenance code and rental registration program. Identify opportunities to offer or connect residents with assisted housing rehabilitation programs.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Establish an exterior inspection process for when properties transfer ownership to promote compliance with current building codes.	C	1–3 years	BD	ONDD	—	X	—	—
Work with Oakland County Neighborhood Development Division and the Fair Housing Center of Metropolitan Detroit to promote understanding of fair housing laws to landlords.								

OBJECTIVE 1.5

Protect all neighborhood areas from disruptive through traffic that should be directed onto collector and arterial roads.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Add wayfinding signage to encourage through traffic to appropriate throughfares.	C	3–5 years	DPW KHPD TIFA	OCP MEDC	—	X	X	X
Consider installing traffic calming measures like speed bumps or radar speed signs when necessary on residential streets with identified speeding concerns.								

OBJECTIVE 1.6

Support affordable housing opportunities that are consistent with market conditions.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Conduct a housing needs assessment and to clearly quantify housing needs and identify appropriate housing strategies.	B	3–5 years	DPW KHPD TIFA	OCP MEDC	—	X	X	X
Consider amendments to the Zoning Ordinance to allow “Missing Middle” housing types, such as duplexes, ADUs, and cottage courts in the Neighborhood Residential District.								
Incentivize landlords to participate in housing programs serving vulnerable populations who hold temporary or emergency vouchers or other assistance.								

OBJECTIVE 1.7

Promote single-family residential developments that preserve scenic views and vistas.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Continue to implement the waterfront setback and daylight plane on waterfront properties to ensure that daylight and waterfront views are not blocked.	A	3–5 years	PC CC	EGLE	HO	—	X	—
Establish an impervious surface maximum in all residential zoning districts to reduce the negative impacts of impervious surface on stormwater management, residential flooding, and the creation of urban heat island effects.								
Encourage the use of “bioengineering” strategies such as the installation of low-lying native plants, erosion blankets, and similar strategies on waterfront properties rather than seawalls to reduce flooding and erosion concerns on waterfront property while preserving waterfront views.								

OBJECTIVE 1.8

Encourage infill residential development that is architecturally compatible with existing residential structures.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Consider reducing residential minimum floor areas in residential districts to support the development of microhousing and similar infill solutions.	B	1–3 years	PC CC	—	—	X	—	—
Establish design standards for residential infill and redevelopment to promote walkability and connectivity to amenities, commercial areas, and other residential neighborhoods.								
Consider amendments to the Zoning Ordinance to allow “Missing Middle” housing types, such as duplexes, ADUs, and cottage courts in the Neighborhood Residential District.								

Goal #2

The City will encourage additional housing opportunities that add vibrancy to the Central Business District and Keego Harbor as a whole by supporting mixed-use development and residential development on upper-stories of commercial buildings, and by identifying areas for higher-density housing development that still maintains the character of existing residential development in Keego Harbor, such as cottage court developments.

OBJECTIVE 2.1

Continue to support upper story residential development in commercial districts while expanding allowable residential uses in residential districts.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Consider amendments to the Zoning Ordinance to allow “Missing Middle” housing types, such as duplexes, ADUs, and cottage courts in the Neighborhood Residential District.	A	1–3 years	PC CC TIFA	MEDC MSHDA	—	×	—	×
Consider developing and offering pre-approved housing plans for single-unit and multi-unit housing types to encourage additional residential development.								

OBJECTIVES 2.3

Collaborate with organizations like the Michigan State Housing Development Authority (MSHDA) and the Michigan Economic Development Corporation (MEDC) on future residential and mixed-use developments to identify financial incentives for developers.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Require a conceptual meeting to understand the scope of the project so that connections between developers and potential funders can be made early.	A	1–3 years	PC CC ED	OCP ONDD MEDC MSHDA	PD	×	×	—
Provide concept plans for priority redevelopment sites listed in this Master Plan to encourage developers to pursue the community's desired vision for these sites.								

Economic Development

Goal #1

Keego Harbor will continue to preserve and enhance the Central Business District as the center of neighborhood commercial and entertainment activities. The City will establish and maintain appropriate areas for small-scale neighborhood commercial uses that serve the needs of surrounding residential areas.

OBJECTIVE 1.1

Encourage a variety of mixed-use development and redevelopment in the Central Business District that is consistent with the scale and character of surrounding uses.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Analyze the Cass Lake Road and Orchard Lake Road corridors to identify appropriate opportunities for increased density.	A	3–5 years						
Review building height maximums in the Village Overlay District to ensure they provide avenues for increased density while maintaining a small village character.								
Provide a vacant commercial properties database that includes the desired development vision on the City's website to market available properties while ensuring Keego Harbor's development goals are being met.			PC CC ED	OCP	BO PD	X	X	X
Connect existing residential neighborhoods to commercial corridors through an improved sidewalk network and site access.								

OBJECTIVE 1.2

Enhance the appearance of the entire Cass Lake Road and Orchard Lake Road corridor through development of unified streetscape improvements and site improvement standards.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Review the Commercial Architectural Standards and Checklist and the Village Overlay District Permitted Materials List annually to ensure that it reflects up-to-date building design and materials.	A	3–5 years	PC CC TIFA ED	—	—	X	X	X
Encourage the installation of pedestrian and non-motorized amenities, such as benches and bike racks, on commercial property.								
Use TIF funds to add on-street parking, widened sidewalks, curb extensions, and similar road diet interventions onto Cass Lake Road to support the vibrancy and economic vitality of Keego Harbor’s commercial corridors.								
Create a branding guide, including a logo refresh, color palette, and typography to support a coordinated brand for Keego Harbor’s commercial districts and for the City as a whole.								

OBJECTIVE 1.3

Direct incompatible vehicular-intensive commercial uses to appropriate areas outside of the historic Central Business District.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Continue to prohibit auto-oriented uses in the Village Overlay District, such as gas stations and car washes, and implement special land use standards for uses that have the potential to increase vehicle traffic.	B	1–3 years	PC CC	—	—	X	X	—
In areas where vehicle-intensive uses are permitted, require site design standards that promote safety for pedestrian and non-motorized transportation users.								

OBJECTIVE 1.4

Assure comprehensive control over the location of commercial/office land uses through the use of zoning regulations and site plan review requirements.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Overview site plan review processes to identify ways to streamline this process, especially for projects that involve reoccupying an existing building.	C	1–3 years	PC CC	–	–	X	–	–
Evaluate the Table of Permitted Uses in the Zoning Ordinance to ensure it reflects the desired uses and development goals for commercial areas in Keego Harbor.								

OBJECTIVE 1.5

Maintain high standards of site design for all commercial and office uses, including frontage beautification, buffering devices, landscaping, walkway linkages, controlled vehicular access, stormwater management, and attractive signage – all of which will promote long-term commercial stability.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Review the Commercial Architectural Standards and Checklist and the Village Overlay District Permitted Materials List annually to ensure that it reflects up-to-date building design and materials.	A	3–5 years	PC CC ED TIFA	RCOC OCP SEMCOG	BO	X	X	X
Examine opportunities to develop a pilot program in the TIFA District to support property owners in increasing the sidewalk width along Cass Lake Road and developing additional sidewalk and walkway connections.								
Encourage the installation of public art on commercial and mixed-use property, such as murals, sculptures, and similar installations.								
Encourage the use of green infrastructure elements, such as bioswales, rain gardens, and permeable pavers in parking lots to reduce the negative stormwater impacts of parking lots and other impervious surface.								

OBJECTIVE 1.6

Provide incentives and flexible mechanisms for commercial tenants and owners to upgrade existing commercial sites.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Continue to support a façade improvements program for commercial properties in the TIFA District.	A	1–3 years	PC CC ED TIFA	—	BO	X	X	X
Consider instituting a revolving loan fund to provide funding for commercial property owners to make improvements to their building.								
Create informational handouts on common commercial improvement projects, such as building additions, outdoor dining, and the Commercial Architectural Review process.								
Create a small business guide outlining the process for opening a small business in Keego Harbor.								

OBJECTIVE 1.7

Support the development of public parking on publicly owned property.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Remove the P-1 Parking District from the Zoning Ordinance and rezone all properties appropriately to discourage turning existing private residential and commercial uses into parking.	A	3–5 years	PC CC TIFA	RCOC MDOT SEMCOG MEDC MSHDA	—	X	—	X
Use TIF funds to add on-street parking to Cass Lake Road.								
Encourage redevelopment of the City-owned Corner Property to include public parking as part of a new mixed-use development.								

OBJECTIVE 1.8

Design and construct gateways (i.e., signs, monuments, landscaping) at strategic locations to mark the arrival into the City and planned business districts.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Work with programs like Oakland County Main Street and programs offered by the Michigan Economic Development Corporation to add wayfinding signage and other placemaking interventions in the TIFA District and at entrance and exit points in the City.	B	1–3 years	PC CC TIFA	OCP SEMCOG MEDC	—	X	—	X
Create a branding guide, including a logo refresh, color palette, and typography to support a coordinated brand for Keego Harbor’s commercial districts and for the City as a whole.								

Transportation and Mobility

Goal # 1

Maintain a safe, efficient transportation and circulation system which minimizes conflicts among transportation users, promotes accessibility throughout the community, and accommodates the circulation needs of pedestrians within the City.

OBJECTIVE 1.1

Reduce the negative physical and psychological impacts of major thoroughfares cutting through the community through unified streetscapes, adequate street crossings, and smooth traffic flow.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Connect with RCOC and MDOT to explore options to add marked and signaled crosswalks along Cass Lake Road and Orchard Lake Road to improve the pedestrian safety on major thoroughfares.	A	1–3 years	PC CC	RCOC SEMCOG MDOT	—	X	—	X
Consider completing a Feasibility Study to support on-street parking and other road diet interventions on Cass Lake Road.								

OBJECTIVE 1.2

Utilize and maintain safe pedestrian walkways, where possible, to link various land use types such as shopping and offices to residential areas, parks, and community activity centers.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Maintain sidewalks along Cass Lake and Orchard Lake Road and improve when feasible to widen sidewalks and add buffers between the sidewalks and the road to improve pedestrian and nonmotorized safety along main corridors.	A	3–5 years	PC CC TIFA	RCOC SEMCOG MDOT	—	X	X	X
Work with SEMCOG to consider the feasibility of their suggested bicycle path in Keego Harbor as shown in their 2020 Bicycle and Pedestrian Mobility Plan.								
Maintain an inventory of sidewalk gaps and prioritize locations to expand the sidewalk network based on their ability to connect residents to commercial areas, parks, and other community assets.								

OBJECTIVE 1.3

Carefully use the site plan provisions of the zoning ordinance during the review of development plans to assure minimum traffic conflicts, adequate parking and loading areas, adequate on-site pedestrian circulation, proper signage, and reduced motorist confusion resulting from clutter.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Continue to require a Traffic Impact Analysis for special land uses to ensure minimum traffic conflicts.	B	3–5 years						
Consider amending the Zoning Ordinance to require cross-connecting driveways between compatible land uses when feasible to reduce the number of driveways onto main arterials.								
Continue to encourage the relocation of off-street parking behind the building for new construction and substantial redevelopment projects to promote improved traffic circulation and to promote a more pedestrian-friendly environment.			PC CC	—	×	×	—	—
Consider amending the Zoning Ordinance to institute parking maximums to reduce unnecessarily large parking areas for commercial businesses.								

OBJECTIVE 1.4

Limit residential streets to local traffic, excluding through traffic as much as possible.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Install wayfinding signage to encourage through traffic to appropriate throughfares.	C	3–5 years						
Consider installing traffic calming measures like speed bumps or radar speed signs if necessary on residential streets with identified speeding concerns.			ED DPW TIFA	OCP MEDC	—	×	—	×

OBJECTIVE 1.5

Assure that any expansion of major thoroughfares includes adequate buffering and landscaping for affected single-family residential and commercial areas.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Continue to require buffering between commercial and residential uses, allowing landscaped buffers where appropriate.	A	3–5 years	PC CC ED TIFA	RCOC OCP SEMCOG	BO	X	X	X
Require the installation of landscaped medians, bioswales, street trees, and similar buffering measures between the road and the pedestrian environment to improve safety for all modes of transportation.								

OBJECTIVE 1.6

If appropriate, implement complete streets ideals into street improvement projects to make City streets more accommodating for all types of users.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Consider creating a Complete Streets Action Plan to support safety for all modes of transportation.	A	1–3 years	PC CC	RCOC WOTA SEMCOG MDOT	–	X	–	X
Work with WOTA to expand public transportation access in Keego Harbor, including examining the feasibility of adding fixed route bus service.								

Public Infrastructure, Facilities, and Services

Goal #1

Continue to provide all segments of the population with high-quality and affordable community services and facilities.

OBJECTIVE 1.1

Maintain and, where possible, improve community services, including police and fire protection, regularly scheduled maintenance of street and utility systems, snow removal, senior citizen services, and other municipal activities.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Develop a Capital Improvements Plan to prioritize and identify funding for capital projects over the next six years.	A	1–3 years	PC	RCOC SEMCOG MDOT WOTA MEDC	—	X	X	X
Work with local community service organizations to connect seniors, veterans, and other residents to resources and support.			CC					
Work with WOTA to expand public transportation access in Keego Harbor, including examining the feasibility of adding fixed route bus service.			BD ED CT DPW TIFA PR KHPD					

OBJECTIVE 1.2

Continue to maintain and improve municipal buildings to adequately accommodate various civic functions.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Develop a Capital Improvements Plan to prioritize and identify funding for capital projects over the next six years.	A	1–3 years	PC	RCOC SEMCOG MDOT WOTA MEDC	—	X	X	X
Continue community events like the Parks & Recreation Board's Block Party and increase community events where feasible.			CC					
Add a bike rack at Rose Sortor Park.			BD ED CT DPW TIFA PR KHPD					

OBJECTIVE 1.3

Maximize the efficient use of all existing public facilities, through cooperative development and joint agreements with public providers such as the school district and other government entities.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Consider creating a joint agreement with neighboring communities to allow shared access of recreational facilities.	B	1–3 years	PC CC PR	OCP SEMCOG	—	X	—	—
Collaborate with neighboring communities and organizations, such as the West Bloomfield Township Public Library or the Greater West Bloomfield Historical Society, to host larger community events.								
Consider the feasibility of SEMCOG’s suggested bicycle path as shown in the 2020 Bicycle and Pedestrian Mobility Plan to improve connections between existing public facilities, parks, and the West Bloomfield Trail.								

OBJECTIVE 1.4

Continue to seek opportunities for expanding public waterfront and park access for the residents of Keego Harbor.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Work with EGLE, SEMCOG, Oakland County Planning, and other relevant bodies to improve create a park and public boardwalk along Dollar Lake.	A	3–5 years	PR PC CC TIFA	EGLE, SEMCOG	—	X	—	X
Discourage development on remaining vacant waterfront parcels to increase public waterfront access.								

OBJECTIVE 1.5

Place emphasis on the development of attractive, high quality parks and recreation facilities in order to enhance local identity, image, and property values.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Continue to pursue Michigan Department of Recreation grants to pursue park projects that improve amenities and accessibility in Keego Harbor’s parks.	A	3–5 years	PR CC TIFA	MDNR EGLE	—	X	X	X
Add placemaking elements, such as wayfinding signage, public art, and seating in Keego Harbor’s parks.								
Preserve wetland areas and park land along the canal by encouraging natural engineering strategies that reduce erosion and flooding.								

Goal #2

Ensure ongoing community planning and the implementation of Master Plan recommendations.

OBJECTIVE 2.1

Review, update, and amend the zoning and subdivision regulations to address the goals and objectives of the Master Plan.”

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Complete a Zoning Ordinance audit to identify necessary text amendments to support the goals and objectives of this Master Plan.	A	1–3 years	PC	—	—	X	—	—
After completing a Zoning Ordinance audit, create a prioritization schedule and budget for Zoning Ordinance amendments.			CC					
			BD					
			ED					

OBJECTIVE 2.2

Update the Master Plan on a regular basis to address changing conditions, redevelopment proposals, and the development of new needs by residents.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Select priority strategies from this Implementation Matrix each year to review in the Planning Commission’s Annual Planning Program and implement for the upcoming year.	A	1–3 years	PC	—	—	X	—	—
Review this Master Plan a minimum of every 5 years to ensure the Master Plan still reflects Keego Harbor’s strengths, opportunities, and development goals.								

OBJECTIVE 2.3

Cooperate with nearby communities through the exchange of information on development and redevelopment issues, and other shared interests, such as community facilities and services, and development along shared boundaries.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Host an annual meeting with Orchard Lake, Sylvan Lake, Waterford Township, and West Bloomfield Township to exchange information on development projects and identify shared planning priorities.	B	3–5 years	PC	GWBHS	—	X	—	—
Consider opportunities for joint grant applications to support shared recreation, community service, and transportation goals.			CC	OCP				
			PR	SEMOG				

OBJECTIVE 2.4

Continue public capital improvement efforts in the City, including street and sidewalk repair and placement, provision of needed street lights, and street trees.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Develop a Capital Improvements Plan to prioritize and identify funding for capital projects over the next six years.	A	3–5 years	PC	RCOC SEMCOG MDOT WOTA MEDC	–	X	–	X
Encourage street trees and landscaping on commercial properties along Cass Lake and Orchard Lake Road.			CC					
Use TIF funds to widen sidewalks, support road diet interventions, and maintain street lights along Cass Lake Road.			BD					
	ED							
	CS							
	DPW							
	TIFA							
	PR							
	KHPD							

OBJECTIVE 2.5

Continue to involve the public in the decision-making process.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Develop a Public Participation Plan meeting the requirements of MEDC’s Redevelopment Ready Communities (RRC) Program.	A	1–3 years	PC	–	–	X	–	–
Ensure the Zoning Ordinance, Zoning Map, and all planning documents and ongoing project information is available on the City’s website in a clear location.			CC					

OBJECTIVE 2.6

Implement measures to streamline the development review process.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Create development process flow charts for different review processes (administrative review, site plan review, special land use review, etc.) to clearly communicate these processes and requirements to the public.	B	1–3 years	PC	–	–	X	–	–
Continue to develop handouts outlining the process and relevant provisions of the Zoning Ordinance for common types of development projects.			CC					
			BD					

Natural Resources and Environment

Goal #1

Preserve and enhance the natural environment and water quality.

OBJECTIVE 1.1

Encourage the preservation of existing woodlands and wetlands. Promote street tree planting to help preserve the natural setting for residential areas.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Encourage the use of bioengineering strategies on waterfront properties to prevent flooding and erosion, rather than infrastructure like seawalls that can cause increased flooding and erosion over time.	A	1-3 years	PC CC DPW	EGLE MDNR	—	X	—	—
Consider implementing a residential tree planting program to incentivize tree-lined residential streets and an improved tree canopy in residential neighborhoods.								
Explore adopting a tree preservation ordinance to protect existing healthy trees in Keego Harbor.								
Address drainage problems on impervious surfaces near wetland areas through green infrastructure solutions.								

OBJECTIVE 1.2

Maintain the trees and vegetation around the City's lakes, and prevent the encroachment of housing and other development closer to the lake edge.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Collaborate with the Parks & Recreation Commission to improve tree plantings in existing City Parks.	B	1-3 years	PC CC PR	—	—	X	—	—
Continue to enforce a minimum 50-foot waterfront setback to prevent the encroachment of development on lakefront property.								
Preserve remaining waterfront property as public space.								

OBJECTIVE 1.3

Provide for the protection of the lakes from the dangers of pollution, run-off, overuse, and misuse.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Encourage bioengineering strategies on waterfront properties to prevent flooding and erosion, rather than infrastructure like seawalls that can worsen these issues over time.	B	3–5 years						
Implement the green infrastructure projects identified in Keego Harbor’s 2019 Stormwater System Asset Management Plan.			PC CC PR DPW	EGLE	—	X	—	—
Collaborate with the Oakland County Cooperative Invasive Species Management Area and the Clinton River Watershed Council to educate on watershed preservation strategies.								

OBJECTIVE 1.4

Protect the vistas and overlooks provided to the residents and the public from vantage points along the lakes.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Work with EGLE, SEMCOG, Oakland County Planning, and other relevant bodies to improve create a park and public boardwalk along Dollar Lake.	A	3–5 years						
Continue to implement the waterfront setback, daylight plane, and clear vision triangle on waterfront properties to ensure that daylight and waterfront views are not blocked.			PR PC PR CC TIFA	EGLE SEMCOG	—	X	—	X
Discourage development on remaining vacant waterfront parcels to increase public waterfront access.								

OBJECTIVE 1.5

Allow and encourage low impact development within the City, including the development of stormwater best management practices to minimize the negative impacts development can have on runoff and water quality.

STRATEGY	PRIORITY	TIMEFRAME	PARTNERSHIP			FUNDING		
			City	Other Govt	Private	Public	Private	TIF
Institute an impervious surface maximum for each Zoning District.	B	3–5 years						
Consider offering density bonus for development in exchange for the implementation of green stormwater solutions, such as green roofs, permeable pavers, and bioswales in the development.			PC ED CC	EGLE	PD	X	X	—

Zoning Plan

The Zoning Ordinance is Keego Harbor’s main tool for implementing the Future Land Use Map and the goals, objectives, and strategies of this Master Plan. While the Master Plan is a policy document, the Zoning Ordinance is the law. The Zoning Ordinance enforces requirements for land use, building dimensions, minimum parking standards, and landscaping, to name a few, for almost all new construction or redevelopment in the City. The Zoning Ordinance enacts the desired development strategies which are outlined in the Master Plan.

Existing Zoning Map Designations and the Future Land Use Map

The categories demonstrated on the Future Land Use Map and the corresponding descriptions of each classification from Chapter 9 form the basis for evaluation of future land uses and the corresponding development associated with those uses. Not all the Future Land Use categories will match up directly with the current location or regulations of their corresponding districts. Zoning Ordinance text amendments, Zoning Map amendments, or new or consolidated zoning districts may be necessary in order to implement the Future Land Use Plan. The key recommended revisions to the Zoning Ordinance are provided in the following section.

The following table represents Keego Harbor’s current zoning districts, as applied to the proposed Future Land Use categories within this Plan.

FUTURE LAND USE DESIGNATION	ZONING CORRELATION
Waterfront Residential	NR Neighborhood Residential District
Neighborhood Residential	NR Neighborhood Residential District
Townhome	R-T Townhouse Residential District
Multiple-Unit Residential	R-M Multiple Family Residential District
	R-MH Residential Mobile Home Park District
Neighborhood Commercial	C-1 Local Business District
Central Business District (CBD)	Village Overlay District
	C-1 Local Business District
General Commercial	C-2 General Commercial
Civic Use	All Zoning Districts
Public and Private Recreation	All Zoning Districts
Industrial	M-1 Light Industrial District

Planned Unit Developments (PUD)

Planned unit developments are a zoning tool that permits some flexibility in the land development regulations in exchange for an innovative development that offers a clear public benefit and is responsive to the site's existing natural features and the City's public utility capacity. Keego Harbor offers a PUD process in their Zoning Ordinance. PUDs in Keego Harbor must demonstrate a recognizable and material benefit to the users of the project and the broader community, preserve existing natural resources and features, or make an existing use nonconforming to Zoning Ordinance standards more conforming. A PUD must also be consistent with the goals of this Master Plan.

Developments in Keego Harbor completed through the PUD process include the Magnolia by the Lakes Senior Living Facility and Harbor Village. The townhomes on Wayward Avenue along Cass Lake Road were also approved through a PUD process, but the project was only partially completed.

Potential Zoning Considerations

The following recommendations for amending the Zoning Ordinance are based on the goals, objectives, and strategies in this Plan and the Future Land Use Plan:

- Allow "Missing Middle Housing" Types, including, but not limited to, duplexes, triplexes, fourplexes, and accessory dwelling units (ADUs) in the NR Neighborhood Residential District.
- Permit all foster care, adult foster care, and child care homes in the Village Overlay District.
- Consider increasing the maximum allowable height in the Village Overlay District to better accommodate multi-story mixed-use development.
- Consider reducing required front yard setbacks in the C-1 Local Business to match that of the Village Overlay District to create continuity between these two districts and to increase the opportunity to locate off-street parking behind commercial buildings.
- Remove the P1 Parking District and rezone all properties appropriately.
- Consider an impervious surface limit for each Zoning District.
- Consider granting additional points for projects that use permeable pavers, rain gardens, and similar green infrastructure interventions in both the Residential and Commercial Architectural Review processes. For commercial projects that install green infrastructure, consider offering density bonuses.
- Establish a Tree Preservation Ordinance, either within the Zoning Ordinance or separately, to protect Keego Harbor's mature trees.



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2026 Master Plan

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