



*Benzie County*  
Master Plan  
2017



BENZIE COUNTY PLANNING COMMISSION

RESOLUTION OF ADOPTION  
BENZIE COUNTY MASTER PLAN

Resolution Number: 01-2017

The following resolution was offered by Commissioner Debra Mabe and seconded by Commissioner Debra

Whereas, Benzie County has a duly constituted Planning Commission whose responsibilities under the Michigan Planning Enabling Act, Public Act 33 of 2004, as amended, include the preparation of a Master Plan to guide future land use development in the community; and,

Whereas, the County Planning Commission did issue its notice of intent to prepare a plan in accordance with Section 39, (2) of the Public Act 33; and,

Whereas, the County Planning Commission has appointed an advisory committee and worked with Networks Northwest to oversee a planning process that included public input and investigations and analysis of existing conditions; and,

Whereas, a draft plan was prepared and presented to the County Planning Commission in accordance with Section 41, (1) of Public Act 33, and the Benzie County Board of Commissioners at its October 2, 2017 regular meeting approved the distribution of the draft plan for review and comment pursuant to Section 41 (2) of said Act; and

Whereas, after expiration of a 60 day review and comment period, the Benzie County Planning Commission did give notice of a public hearing on the draft plan in accordance with Section 43, (1) of Public Act 33, with such public hearing being held on January 19, 2017; and

Now therefore be it resolved, that the contents of the draft plan, together with all the maps attached thereto and contained therein, and with such revisions as have been recorded in the minutes of this meeting, are hereby adopted by the County Planning Commission in accordance with Section 43, (2) of Public Act 33 by not less than 2/3 of its membership; and

Be it further resolved that the Benzie County Planning Commission adopts the Benzie County Master Plan

AYES: 5  
NAYS: 0

Debra Mabe, Secretary of the Benzie County Planning Commission, do hereby certify this foregoing to be a true and correct copy of a resolution that was adopted by the Benzie County Planning Commission at their regular meeting held on

January 19, 2017

# 2017 Benzie County Master Plan

## Acknowledgements

### Benzie County Board of Commissioners

Vance Bates  
Coury Carland  
Roger Griner  
Gary Sauer  
Lisa Tucker  
Frank Walterhouse  
Evan Warsecke

### Benzie County Planning Commission

Peg Minster, Chair  
Nena Bondarenko, Vice Chair  
Coury Carland  
Lori Hill  
Walter Roch Von Rochsburg  
Evan Warsecke  
Susan Zenker



# 2017 Benzie County Master Plan

## Acknowledgements

### Benzie County Master Plan Update Committee

Anne Bourne	Benzie County Parks and Recreation	Josh Stoltz	Grow Benzie
Andra Bouck	Lake Township Planning Commission	Karen Roberts	Economic Development
Betsy Evans	Joyfield Township	Kerry Nugent	Frankfort/Elberta Public Schools
Bill Kennis	Benzie Transportation Authority	Kurt Schindler	MSU Extension, Benzie County
Cathy Demitroff	Benzie County Parks and Recreation	Mary Carroll	Benzie Chamber of Commerce
Chuck Beale	Blaine Township Planning Commission	Mitch Deisch	Benzie County Administrator
Connie Barnes	Gilmore Township Planning Commission	Peg Minster	Benzie County Planning Commission
Coury Carland	Benzie County Board of Commissioners	Penny Misner	Benzonia Village
Dave Long	Blaine Township Planning Commission	Peter Marinoff	Paul Oliver Memorial Hospital
Dave Neiger	W. Benzie Joint Planning Commission, Benzonia Township	Ron Evitts	Colfax Township
Deb Lindgren	Public	Ron Hitesman	Weldon Township Supervisor
Debra Franke	Village of Thompsonville	Sally Bobek	Weldon Township
Dennis Holcombe	Gilmore Township	Sally E. Casey	Lake Township
Gary Sauer	Benzie County Board of Commissioners	Sharron May	Lakes to Land Farm & Food Assessment
Greg Wright	Crystal Lake Township	Shelley Greene	Colfax Township
Jason Barnard	Benzonia Township	Steve Stephens	Village of Beulah Planning Commission
Josh Mills	City of Frankfort	Susan Zenker	Benzie County Planning Commission
		Tad Peacock	Benzie Conservation District



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# 2017 Benzie County Master Plan: An Introduction

Benzie County consists of 316 square miles of pristine lakes and rivers, rolling hills and fields, thick forests, orchards, and Lake Michigan shoreline. The smallest County in Michigan, it is divided into nineteen communities, including twelve townships, six villages, and a city.

The County's economy has traditionally been based on its natural resources: agriculture is an important economic driver, and tourism and a seasonal economy are driven by the unparalleled scenic beauty of the County's shoreline, rivers, forests, and other natural areas. Its high quality of life, too, has its foundation in these features, along with the unique character of its city and villages and the close and vibrant connections that come with the small-town environment.

As these features become increasingly important in attracting new business, investment, residents, and visitors, Benzie County citizens and stakeholders are ever more invested in maintaining and enhancing the assets that make Benzie County a great place. But, to do so, they must answer hard questions about the County's resources, population trends, and public investments. How can residents and local governments protect the natural resources that drive its economy? How can we



attract business, when infrastructure is limited? How can we bring back young people and families, when housing costs are high?

This Master Plan explores these questions and provides guidance to the County and other stakeholders that are working to address them. It clarifies the roles of different players and recommends some strategies for moving forward in a way that respects local authority and private property rights, while leveraging relationships and opportunities for collaboration between communities and existing organizations. Rather

than providing prescriptive recommendations for new development and growth, it is intended to be a high-level, broad-brush guide for addressing the issues, challenges, and opportunities faced by the many citizens, jurisdictions, businesses, nonprofits, and other stakeholders throughout Benzie County.

## Benzie County Planning History

In 2000, Benzie County adopted a Master Plan that

was developed with an enormous amount of research and public input. The Plan closely examined economic, social, and demographic trends that were impacting the County's land use patterns, and laid out a vision for the future that prioritized the preservation of the County's natural resources, agricultural economy, and scenic qualities. The Plan also guided zoning decisions, which at that time were administered for many townships by Benzie County.

In 2009-2010, in response to budget concerns, Benzie County eliminated its planning department and repealed its zoning ordinance. Townships that previously had not administered zoning faced the choice of adopting their own master plans and zoning ordinances, or allowing their communities to go unzoned. Some communities elected to adopt the former County Master Plan and Zoning Ordinance; others worked together via joint planning commissions to create joint master plans and zoning ordinances; and others developed and adopted their own master plans and zoning ordinances, some as part of the regional Lakes to Land initiative (see table).

In view of the changes to the County's planning and zoning landscape, and in response to the many economic and demographic changes impacting the state and the region, the Benzie County Planning Commission initiated an update to the Master Plan that was adopted in 2000. With assistance from Networks Northwest, Benzie County embarked on the planning process recognizing the need for:

- A high level of stakeholder engagement
- Consideration of emerging County issues and opportunities, including placemaking, transportation, complete streets, and economic development
- Identification and clarification of County Planning Commission roles and opportunities for intergovernmental cooperation
- Recognition of, support for, and consistency with goals and strategies in regional and local plans

The process was guided by a committee made up of representatives from:

- County Planning Commission
- Township and village planning commissions

- Agriculture
- Business
- Economic development
- Schools
- Health care

Public input was obtained through a questionnaire developed by the Committee, as well as a series of public discussions, presentations, and focus groups on topics including county and local planning roles and responsibilities; economic development; housing; and transportation. Input obtained through the survey, focus groups, and committee discussion guided the content of the master plan (see sidebar).

## Using the County Master Plan

In accordance with State planning law, the County Planning Commission acts as an advisory body to townships, and reviews and comments on changes to locally-adopted master plans and zoning ordinances (see sidebar for statutory County Planning Commission roles). The County Master

## What is a Master Plan?

State law allows townships, cities, villages, counties, and regions to create "master plans" that make recommendations about community issues like public services, housing, natural resources, and transportation needs. A master plan does not have the rule of law; instead, it acts as a guide for governments and other community partners to use when making decisions. To be effective, the County Master Plan must be put into practice through partnerships with communities, organizations, and local government units.



COMMUNITY	MASTER PLAN ADOPTED	ZONING ORDINANCE ADOPTED	PLANNING COMMISSION	HISTORY
Almira Township	2012	Yes	Township Planning Commission	
Benzonia Township	Adopted Benzie County Comprehensive Plan	West Benzie Joint Zoning Ordinance	West Benzie Joint Planning Commission (WBJPC)	Benzonia and Platte Townships formed WBJPC in 2010
Blaine Township	2014	Yes	Township Planning Commission	Lakes to Land
Colfax Township	Greater Thompsonville Area Master Plan -2012	Greater Thompsonville Area Zoning Ordinance	Colfax, Weldon, Thompsonville Joint Planning Commission	Colfax, Weldon, Thompsonville Joint Planning Initiative - 2011
Crystal Lake Township	2014	Yes	Township Planning Commission	Lakes to Land
Gilmore Township	2014	Yes	Township Planning Commission	Lakes to Land
Homestead Township	Homestead - Inland Master Plan - 2008	Homestead - Inland Joint Zoning	Homestead-Inland Joint Planning Commission	Joint PC formed in 2007
Inland Township	Homestead - Inland Master Plan - 2008	Homestead - Inland Joint Zoning	Homestead-Inland Joint Planning Commission	Joint PC formed in 2007
Joyfield Township	2014	In progress	Township Planning Commission	Lakes to Land
Lake Township	2012	Yes	Township Planning Commission	
Platte Township	Adopted Benzie County Comprehensive Plan	West Benzie Joint Zoning Ordinance	West Benzie Joint Planning Commission (WBJPC)	Benzonia and Platte Townships formed WBJPC in 2010
Weldon Township	Greater Thompsonville Area Master Plan -2012	Greater Thompsonville Area Zoning Ordinance	Colfax, Weldon, Thompsonville Joint Planning Commission	Colfax, Weldon, Thompsonville Joint Planning Initiative - 2011
City of Frankfort	2010	Yes	City Planning Commission	
Village of Benzonia	Adopted Benzie County Comprehensive Plan	Yes	Village of Benzonia Planning Commission	
Village of Beulah	1997	Yes	Village Planning Commission	
Village of Elberta	2012	Yes	Village Planning Commission	
Village of Honor	2014	Yes	Village Planning Commission	Lakes to Land
Village of Lake Ann	2010	Yes	Village Planning Commission	
Village of Thompsonville	Greater Thompsonville Area Master Plan -2012	Greater Thompsonville Area Zoning Ordinance	Colfax, Weldon, Thompsonville Joint Planning Commission	Colfax, Weldon, Thompsonville Joint Planning Initiative - 2011

Plan provides an important framework for the County Planning Commission's advisory role and review of local policies, and also identifies county opportunities to engage in activities including:

- Convening local governments for collaborative action
- Participating in collaborative efforts with local governments and nonprofits
- Encouraging consistent planning and zoning across local boundaries
- Coordinating and hosting educational workshops on priority issues for local governments

## Local Governments and the County Master Plan

Local governments (townships, cities, and villages) develop, adopt, and administer their own plans and zoning ordinances. They are not required to adopt, follow, or implement the County Master Plan.

However, local governments may consider or use information and goals in the County Master Plan as they develop their own local plans and zoning ordinances, as a means to better coordinate plans and regulations across local boundaries. They may use the Plan to identify opportunities for intergovernmental cooperation, or as supporting documentation for grants or other funding requests for specific, locally-driven projects. Any of these activities or decisions regarding the County Master Plan are locally-driven and voluntary.

### LOCAL AND COUNTY PLANNING ROLES

	Local (City, Township, or Village) Planning Commission Roles	Benzie County Planning Commission Roles*
<b>Master Plan</b>	Develops/ updates and adopts local master plans	Adopts a County Master Plan  Reviews local master plans and provides comment for consistency with adopted County Master Plan and neighboring local plans
<b>Zoning Ordinance</b>	Develops, updates, adopts, and administers local zoning ordinance	Reviews zoning ordinances and amendments to zoning ordinances
<b>Capital Improvements Plan</b>	Develops and updates local capital improvements plan	Develops, adopts, and updates County capital improvements plan
<b>Recreation Plan</b>	Develops and updates local recreation plan	Makes recommendation on the County Recreation Plan to the County Board of Commissioners
<b>Other initiatives</b>	Applies for and administers grants  Works with community partners on natural resource preservation, planning, conservation, and other initiatives  Convenes community discussions and educational opportunities around local issues	Applies for and administers grants  Works with community partners on natural resource preservation, planning, conservation, and other initiatives  Convenes community discussions and educational opportunities around issues of greater than local concern
<p><i>*County planning commission roles, along with local (township, city, and village) planning commission roles, are prescribed by the Michigan Planning Enabling Act. The roles listed here are those that are both authorized by the Planning Enabling Act and are applicable to Benzie County's Planning Commission, as a unit of government without a zoning ordinance. For a complete list of statutory Planning Commission roles, please review the Michigan Planning Enabling Act.</i></p>		

# The County Planning Commission: Roles and Responsibilities

The Michigan State Planning Enabling Act, Public Act 33 of 2008, identifies specific roles, responsibilities, and other characteristics of local and county planning commissions.

A county planning commission must consist of 5, 7, 9, or 11 members serving staggered 1, 2, or 3 year terms; 1/3 of the terms should expire each year. The County Board determines the composition of the planning commission, with members that are representative of the interests of the community. For example, there might be one seat each for agriculture, natural resources, recreation, education, public health, government, transportation, industry, and commerce; or two or more interests may be combined into one seat. Counties are also required to make “every reasonable effort” to ensure that a school board member or employee of a school district in the County is a part of the Planning commission. Often, decisions about the Planning Commission makeup occur in a facilitated study session of the County Board.

## Responsibilities

County planning commission roles, along with local (township, city, and village) planning commission roles, are prescribed by the Michigan Planning Enabling Act, and are delegated by the County Board of Commissioners. **The roles listed here are those that are both authorized by the Planning Enabling Act and are applicable to Benzie County’s Planning Commission, as a unit of government without a zoning ordinance.** For a complete list of statutory Planning Commission roles, please review the [Michigan Planning Enabling Act](#).

- Make surveys and studies (fact books) of the community
- Consult with adjacent local units of government
- Cooperate, as necessary, with all departments of the government unit, state, and federal governments
- Prepare/adopt a master plan and other such plans
- Promote interest in understanding of the master plan
- Conduct public infrastructure reviews (after plan is adopted)
- Prepare a Capital Improvement Plan.

Other functions that may be assigned, including (not a complete list):

- Recommend improvements and financing for public structures
- Apply for and administer grants
- Act as liaison to the United States Census Bureau for accurate census counts

- Act as the parks and recreation commission
- Provide technical assistance to local governments in the County
- Provide staff to County boards or committees such as the solid waste planning committee in the county, soil erosion board of appeals, remonumentation plan committee

Optional statutory duties provided for in PA 33 that **do not apply** to the Benzie County Planning Commission include administration of a zoning ordinance or subdivision regulations.



## 2017 Benzie Master Plan: A Vision

The 2000 Benzie County Master Plan included a vision, guiding principles, and various strategies (see sidebar) that were developed with thousands of hours of public input and committee deliberation. These goals and strategies were reaffirmed by County citizens and stakeholders in 2015 through a widely-distributed survey and other activities undertaken as part of the Master Plan update process.

In view of County stakeholders' support of the 2000 Master Plan vision, the 2017 Benzie County Master Plan supports the vision in the 2000 Benzie County Master Plan vision and its guiding principles, and seeks to implement that vision and guiding principles with collaborative action, recognizing Benzie County's changed landscape, needs, and issues.

Further, the 2017 Master Plan recognizes the authority of and the important roles played by local master plans and zoning ordinances, and supports and encourages local planning efforts. It is not intended to be a prescriptive document. The County Master Plan is instead intended to identify the County's primary issues, set forth a consensus on collaborative and consistent planning solutions, and chart a course for County, local government, and other stakeholders that seek to address those issues in view of the vision laid out in 2000.

## The Planning Process

Public and stakeholder input is a critical part of any planning process; and the 2017 Benzie County Master Plan process prioritized community and stakeholder input, in a variety of forms, as a driving factor in the plan development. From November 2014 through January 2016, Networks Northwest staff worked with the Benzie County Master Plan Committee to obtain input from the public and specific stakeholders on a variety of community issues. Activities included:

2014-2016	County Planning Commissioners and staff, local governments, transit, business, agriculture, hospital, and other community representatives met at multiple committee meetings to develop the survey, plan focus group meetings, and review survey results.
April 2015	Recognizing that public input serves as a foundation for local master plans, all local plans were reviewed in the <i>2000 County Master Plan &amp; Local Plan Synopsis</i> to identify community priorities, issues, and local strategies.
Summer 2015	Committee members developed and distributed a community-wide survey in summer 2015. Over 300 responses were received.
September 2015	<i>The Local Government Focus Group &amp; Discussion: County Planning Commission Roles, Responsibilities, and Coordination</i> focused on the history of Benzie County planning and zoning, statutory County roles, and county and local planning coordination.
November 2015	<i>The Economic Development Focus Group &amp; Discussion</i> attracted business, local government, and other community representatives to discuss business challenges and needs and to share thoughts on how the County or local governments can support business growth.
December 2015	<i>The Housing Focus Group &amp; Discussion</i> provided information on housing needs and trends, solutions, and County and local government roles in housing strategies.
January 2016	<i>The Transportation Focus Group &amp; Discussion</i> shared information on County transportation services, challenges, needs, and opportunities for solutions and partnerships.



## How This Plan is Organized

The plan is organized into three sections, as follows:

### Part One: Place and People 2017

Part One provides an overview of the County's defining features, and how those features relate to current issues and strategies.

- Placemaking: Keeping it Benzie
- Population Trends

### Part Two: Benzie County: Assets and Opportunities

Each topic in Part Two includes an overarching goal, along with a discussion of current conditions, needs, and potential roles for County and local government partners.

- Natural Resources
- Food and Farming
- Economic development
- Housing
- Transportation

### Part Three: Implementation & Future Land Use

Part Three provides guidance on how County and local governments can move forward with plan guidance and considerations.

- *Coordination, Cooperation, and Engagement.* This section clarifies roles and opportunities for plan implementation, particularly as it relates to intergovernmental cooperation.
- *Future Land Use Plan. The General Land Use Plan, required by the Michigan Planning Enabling Act, provides a generalized description and allocation of preferred land use patterns and trends.*

# The 2000 Benzie County Master Plan Vision

The 2000 Benzie County Master Plan was developed with input from hundreds of citizens over a period of years and resulted in a vision statement that served as the basis for goals and strategies. The elements of that vision, which are summarized below and describe the desired characteristics of the County in 2020, act as the foundation for the 2017 Benzie County Master Plan:

## 21<sup>st</sup> Century Benzie

- Rich quality of life
- Characteristics of towns and landscapes that attracted residents to the County have been maintained or enhanced
- Businesses, neighborhoods, parks, schools, local government and natural resources are healthy and self-sustaining – meeting the needs of the present generation without compromising the ability of future generations to meet their own needs

## Scenic and Rural Character Preserved

- New growth and development is compact and located in areas that retain ample open space, reinforcing the scenic visual character
- Large scale changes are minimized by thoughtful new development and redevelopment in select locations
- Unattractive or unscenic locations are improved
- Development, parking lots, big buildings, and outside storage areas are screened with buffer plantings
- Signs are well-designed
- New developments along corridors minimize conflicts on existing roads
- Pedestrians, cyclists, and drivers are safely and efficiently served by the transportation network
- Pedestrian and bike routes provide safe, attractive, and low-cost

linkages between residential neighborhoods and commercial development

- Impacts like noise, dust, smells, and activities that are incompatible with neighborhoods and scenic views are separated or buffered
- Commercial development that can serve residential needs is encouraged in residential neighborhoods, with design and layout that fits the neighborhood character

## City and Village Centers

- Historic and architecturally significant structures reinforce visual character
- City and village sidewalks are lined with shops and full of people
- Community events make these centers the place to be
- Parks and streets are lined with trees
- Public art is found in public spaces
- No isolated, visually obtrusive strip or regional shopping malls

## Diversity is Celebrated

- A wide range of housing types, styles, and locations are available to meet the needs of County citizens
- Reinvestment and code enforcement have created revitalized older neighborhoods that provide affordable housing opportunities for families of various sizes and ages
- New subdivisions are located close to existing villages



- Clustering and conservation principles have protected sensitive environments and natural scenery

## Quality of Life – A County of Options and the Arts

- Public and private school systems provide excellent educational opportunities
- Higher-education, technical, job-related training and adult enrichment courses are available for a wide variety of subjects
- Efforts to reduce drugs and crime mean they are not serious problems here
- Public schools provide indoor recreation in the winter months; local parks, National lakeshore, and State lands provide public access sites in all seasons
- Canoeing, boating, trails, music, art, and museum events

## Economic Development – A County of Opportunity

- Cities, villages, townships, and the County work together to retain, expand, and attract business and industry
- Industrial districts are clean, unobtrusive, and compact
- Farms are successful and forests are productive
- Community values and quality of life attract new jobs
- Reinvestment in compact, efficient sewer and water systems, utilities, and transportation demonstrate the capacity to satisfy basic industry requirements
- Marketing proactively solicits business and industry

## Intergovernmental Cooperation/Coordination

- Shared set of policies structured around a common vision of the future serves as a framework for decision-making between all Benzie County governmental entities
- Coordination of costs, timetables, responsibilities and resources upgrade the quality of life
- All county and local public services and facilities are coordinated
- Local land use decisions are guided by local zoning
- Issues of greater than local concern are subject to input from surrounding local governments before final decisions are made
- Special ad hoc committees aid communication among local governments and ensure adequate public participation





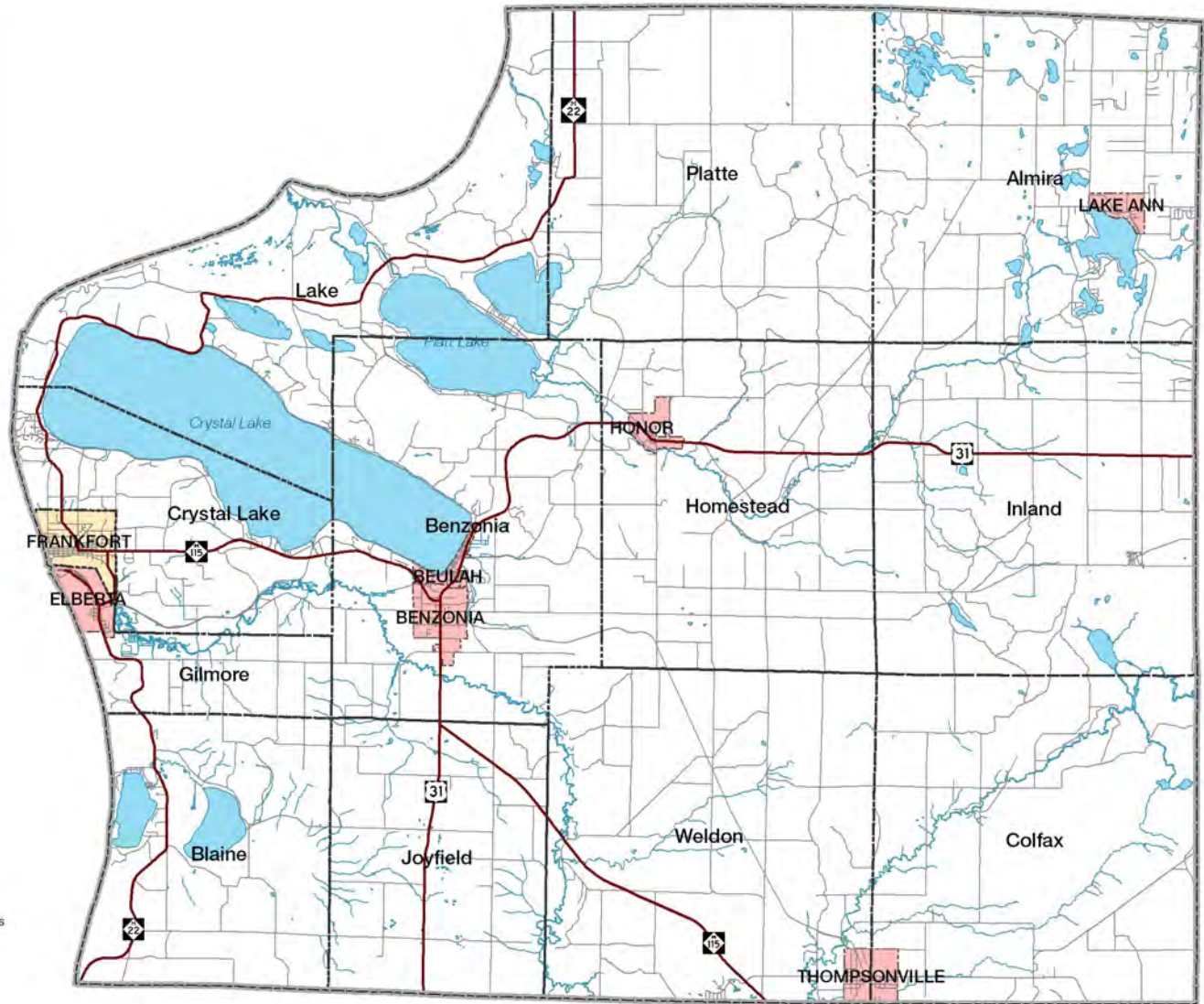
Part I:

# People & Place

Photo courtesy of Susan Zenker



# BENZIE COUNTY



**Features**

- County Boundary
- State Highways
- County Roads
- Township Boundaries
- Rivers
- Lakes



Map produced by Networks Northwest, 2016





# Placemaking: Keeping it Benzie

If you ask Benzie County residents or visitors what they love about it, they're likely to mention the beautiful lakes, bluffs and dunes, rolling hills, forests and rivers. They might also mention the vibrant, historic downtowns, the small town character, or the close social connections and sense of community. Many would talk about the farms and access to fresh, quality, locally-grown foods; or they might point to the safe, tranquil pace of life that makes Benzie County a great place to raise a family – or to retire. They might tell you how they enjoy the hiking, biking, hunting, fishing, skiing, or boating here, or that they love the thriving arts scene in many of the County's communities.

Whatever the reasons are, though, it's often hard to pick just one, and it's harder yet to separate one from the other. All those things that make Benzie "Benzie" are inseparable from the environment: its natural resources, scenic views, and rural lifestyles all go hand-in-hand and work together to create the "sense of place" that is so immediately recognizable –if somewhat indescribable –to Benzie County residents and visitors.

Maintaining this sense of place is a critical community priority. The 2000 Benzie County Master Plan is built around the intent to manage



growth "without compromising the integrity of the scenic natural character of the County and the economy built around it," while 2015-2016 surveys, master plans, and local policies show near-universal support for protecting and enhancing the County's natural resources, scenic beauty, and unique character. This support is easy to understand, when placed in the context of what is generally considered to be the County's high quality of life and its economy. Agriculture is an important

economic driver. Tourism and a seasonal economy are driven by the unmatched scenic beauty, and recreation opportunities available in, the County's shoreline, rivers, forests, and other natural areas.

These features are becoming increasingly important in sustaining the County's economy, as new residents and businesses more and more look to locate in areas that offer the quality of life afforded by the "place-based" assets that are Benzie County's hallmark.



Many of the activities that will help to achieve the common goal of preserving Benzie County’s sense of place can be gathered under the heading “placemaking.” Placemaking is a term that refers to community improvement strategies that result in vibrant, safe, and friendly places that are cherished by both residents and visitors. It builds on a community’s unique assets—like its history, natural resources, or public spaces and buildings—and prioritizes the “livability” and vibrancy of a place. Placemaking emphasizes walkability, social events, entertainment, gathering spaces, and the unique character or sense of place created by historic buildings, natural resources, or scenic vistas.

Benzie County has long been a leader in placemaking initiatives. Even before the term “placemaking” was used in planning and community development, County and local leaders

had identified growing threats to the County’s sense of place, and had taken important steps to mitigate those threats. Planning and zoning initiatives, beginning with the development of the 2000 Benzie County Master Plan, have focused on efforts to preserve farmland and scenic views, develop and support a thriving local economy based primarily around the County’s existing natural resources, and encourage growth that enhanced the character of the County’s towns and neighborhoods. The success of those efforts can be seen in communities throughout Benzie County that today boast attractive public spaces, expansive nature preserves, busy hiking and biking trails, well-preserved historic architecture, and popular festivals, social events and entertainment.

Local and County leaders, citizens, and community organizations remain highly supportive of initiatives that preserve Benzie County’s most important

BENZIE COUNTY RECREATION AND CULTURAL ASSETS, 2015	
Benzie County	4
Almira	21
Benzonia	26
Blaine	16
Colfax	9
Crystal Lake	21
Gilmore	7
Homestead	13
Inland	13
Joyfield	7
Lake	16
Platte	11
Weldon	16
City of Frankfort	28
Village of Benzonia	10
Village of Beulah	13
Village of Elberta	16
Village of Honor	7
Village of Lake Ann	6
Village of Thompsonville	9
Sleeping Bear Dunes National Lakeshore	17

**286**

# of recreation and cultural facilities in Benzie County

If there is one issue that permeates nearly all aspects of Benzie County life and concern for the future it is the loss of rural character, open space and scenic view preservation. The north woods character and scenic views that attract residents and vacationers to Benzie County are mentioned again and again as important resources that shouldn't be lost.

2000 Benzie County Master Plan

place-based assets. In recognition of this priority, the 2016 Benzie County Master Plan puts placemaking at the forefront .

The Master Plan is organized into topics identified by the Master Plan Committee as high priority community issues. Placemaking is a central consideration in each of these topics: each chapter of the Master Plan includes strategies that support placemaking initiatives.

## Recreation and Culture

*Maintain, improve, enhance, and expand recreational facilities*

With nearly 300 public, private, and non-profit parks and other recreational facilities in Benzie County, recreation and cultural assets are among its greatest strengths. These museums, performing arts organizations, public and private art galleries, historic societies, parks, public spaces, and other assets are the most recognized “face” of placemaking. They provide space for residents and visitors to gather in an unstructured way, offering opportunities for social interaction and community engagement. They're increasingly used for community events, concerts, fairs, and festivals that often attract large crowds, increasing the visibility of the community's amenities and drawing customers

to support local businesses.

Developed as part of the Master Plan update process, the Benzie County Recreation and Cultural Plan inventories the County's recreation and cultural assets and identifies specific goals, objectives, and actions for maintaining, improving, enhancing, and expanding the County's recreational opportunities.

## Natural Resources

*Protect and preserve the water resources, forests, natural areas, and scenic beauty of Northwest Michigan*

Benzie County's scenic beauty is one of its most prized assets. Rolling hills, lakes and rivers, forests, fields, open spaces, and dark skies offer tremendous views throughout the region and act as a defining characteristic of the region's sense of place. However, as scattered development patterns extend throughout the County's rural areas, many of these views are threatened by development. Residential development is frequently in highest demand in areas with scenic views, exacerbating challenges in preserving these assets; and the poorly-designed lighting and light pollution that comes with much new development disrupts views of the night sky. The Master Plan identifies policies

and practices that can preserve the County's natural resources and the economy that depends on it.

## Food and Farming

*Increase local food access, consumption, and business/entrepreneurial opportunities*

For many residents and visitors, farmland defines Benzie County's landscape and sense of place. Farms, fields, woodlands, and orchards create the rural character that is beloved by residents and visitors alike, and drives, in part, its rapid population growth and tourism industry. And the County's farms produce a diverse range of crops and products, ranking in the state's top producers of bees and honey, tart cherries, and fruits and berries.

Recognizing the value of the County's agricultural businesses and its farmland, the County Master Plan identifies ways in which local governments, the County, and other partners can support this cornerstone of the County's economy, way of life, and sense of place.



## How Does Placemaking Work?

Because it offers a variety of tools and techniques, with an emphasis on activities that are “lighter, quicker, and cheaper” than large-scale community development initiatives, placemaking has become an important community development strategy.

Placemaking can take a number of forms, depending on the type of community and its needs. In cities or villages, it can involve tangible public infrastructure improvements, like new sidewalks, or it can focus on the social aspects of a place, by simply making room for new events in unused spaces. It can be put into practice on the micro-scale—addressing the aesthetics or functionality of a single street corner or crosswalk—or community-wide, addressing larger issues such as street design or trail connectivity.

In rural areas, on the other hand, placemaking often requires a “macro” lens: rural areas draw heavily on assets found *outside* of urban areas for their sense of place. Natural beauty, farmland, and outdoor recreation all work together to build a vibrant rural place. Preserving scenic qualities, small town character, and unique assets—like dunes, cherries, or trails—that set the area apart from others are high priorities in rural placemaking. Additionally, improving the connections—real and perceived—between communities in a rural region is another important rural placemaking strategy. Using scenic highway designations to tie towns together, or promoting multiple villages together as a single vacation destination, can help brand a rural region as a distinct and unique “place.”

Regardless of the environment, placemaking’s versatility is its hallmark. It can be initiated by community groups, individual members of the public, or community leaders. The sheer range of activities that can occur with placemaking makes it a valuable tool for communities of all sizes.



## Transportation

*Ensure a well-maintained and –connected transportation network for all vehicles, pedestrians, bicyclists, and transit users*

Transportation assets create the setting for vibrant, safe places. If streets aren’t walkable or accessible to bicyclists or individuals with disabilities, residents and visitors are less likely to shop or visit downtown businesses. And, living in walkable communities contributes to a healthier, more engaged community. Even outside of downtowns, transportation assets are an important factor in the County’s sense of place. Rural roads with tree canopies contribute to the rural character and scenic views. On the other hand, the County’s highways and commercial corridors carry large volumes of traffic through the County, and many of these roads act as the visual “gateway” to our communities. If these roads aren’t safe or well-maintained, or if the development along them detracts from the community’s character, the impacts on the community’s sense of place can be profound.

Enhancing the County’s transportation network and ensuring that it meets the needs of all users, through strategies like Complete Streets, is a must in any placemaking strategy. The County Master Plan offers considerations on Complete Streets in solutions to the County’s transportation challenges.



## Housing

*Support and encourage new housing development that is affordable, well designed, & compatible with Benzie County's unique character.*

Housing is one of the most basic building blocks of community, affecting all residents' health, budgets, access to opportunity, and quality of life. With an adequate supply of housing choices, all residents—including working families and individuals, disabled individuals, seniors, and low income households—have quality homes that they can afford, whether they're traditional homes on large yards or in the country, homes on small yards in town, apartments and townhomes, or housing that includes barrier-free features. But no matter where the homes are located, and no matter what size, they should meet both the financial and physical needs of existing and future residents. Without quality, affordable, and adequate housing, employers struggle to hire qualified new workers, including professional staff; families leave the County; schools lose out on new students; and traffic and transportation costs increase as more families and individuals drive long distances to and from work.

Ensuring that safe, adequate, desirable housing is located in close proximity to shopping, services, jobs, schools, entertainment, and recreation is one of the most important things that can be done to support placemaking initiatives; and the 2016 Master Plan explores opportunities for local governments, the County, and other partners to improve housing choices for all residents.



## Economic Development

*Support and encourage economic development activities that grow jobs, enhance the region's unique and vibrant character, and create opportunities to capitalize on new economic trends and conditions*

Placemaking represents an increasingly important economic development strategy for Benzie County. To enhance the region's economic opportunities and attract new investment, it will be critical for new development and improvements to use placemaking principles that create vibrant, safe, walkable, and attractive community spaces. Local and County governments have enormous roles to play in placemaking-oriented economic development activities, and the County Master Plan discusses how their efforts can connect with and

support the County's workforce, entrepreneurial activity, tourism industry, and infrastructure needs.

# People

More than just its natural resources, Benzie County is defined by its people. Their needs and lifestyles drive new development, changes in the housing market, demand for services, and its ability to attract new business, industry, and jobs. Understanding Benzie County's population is a central component of planning for its future.

## Population Growth & Change

Between 2000-2010, the United States experienced a recession that had far-reaching and long-lasting effects on employment and housing demand. In Michigan, the economic decline began earlier and lasted longer than the nationwide recession, leading to statewide population loss, some of the highest rates of foreclosure in the nation, persistently high unemployment rates, and home abandonment and blight throughout the state. While the most severe problems were concentrated in urban areas, no parts of Michigan were immune from the effects of the recession, and Northwest Michigan, including Benzie County, experienced significant changes in its population and housing market that will shift demand for some



time to come.

In 2000, Benzie County was one of the fastest-growing counties in the state. Its natural resources, scenic beauty, and high quality of life have long made it a desirable location for second homes, as well as for retirees and families, contributing to substantial population growth through the 1970's, '80's, and '90's. During that time, Benzie County's population more than doubled (see table). Much of the growth occurred outside of cities and villages, reflecting the desire for rural lifestyles, while

population declined in most of the region's cities and villages.

However, many of these changes were altered, if not reversed, by the recession. Economic decline resulted in loss of construction and manufacturing jobs. Subprime loans and loss of employment left many residents unable to make monthly mortgage payments, creating high rates of foreclosure and leaving a glut of homes on the market – which in turn led to a decline in housing value, a rise in “underwater” mortgage holders, and reduced

## Population Change in Benzie County, 1970-2015

	1970	% change 1960- 1970	1980	% change 1970-1980	1990	% change 1980-1990	2000	% change 1990-2000	2010	% change 1980-1990	2015	% change 2010-2015
Benzie County	8,593	9.7%	11,205	30.4%	12,220	8.9%	15,998	31.1%	17,525	9.5%	17,457	-0.4%
NW Michigan	158,333	13.9%	208,286	31.5%	230,962	10.9%	281,468	21.9%	297,912	5.8%	303,254	1.8%

Source: US Census

housing demand. As the region contended with these challenges, its historically high growth rates slowed. Between 2000-2010, Benzie County's population grew by 10%, compared to 31% growth between 1990-2000. And between 2000-2015, the County's population actually declined for the first time since 1960.

Not only did growth rates slow, the characteristics of that growth changed. The recession drove many residents of Michigan – and Benzie County – to leave the state for better employment opportunities. At the same time, older adults continued to retire and move to Benzie County, leading to a skewed population change: almost all of Benzie County's population growth between 2000-2014 was concentrated in age groups of 50 years and up. With fewer jobs available, many residents and their families left the area to find employment opportunities elsewhere, reflected by a substantial decline in individuals aged 35-44 in Benzie County. Because this age group is most likely to be part of

a household with children at home, the County also experienced a decline in all age groups between the ages of 5-19 years.

Between 2000-2014, the number of households in Benzie County with one or more people over the age of 60 increased by about 32%. Some of this growth reflects natural age increases, as the Baby Boomers begin to reach retirement age; while some growth can be accounted for by new residents that moved to the area following retirement. These trends have tremendous impacts on the County's workforce, schools, and service and market demands.

### Household Size & Families

As Benzie County's senior population grows and its younger population declines, a number of family and household trends follow. As individuals age, household size and the number of family households with children both tend to decline, as children leave home for college or to begin their

**103%**

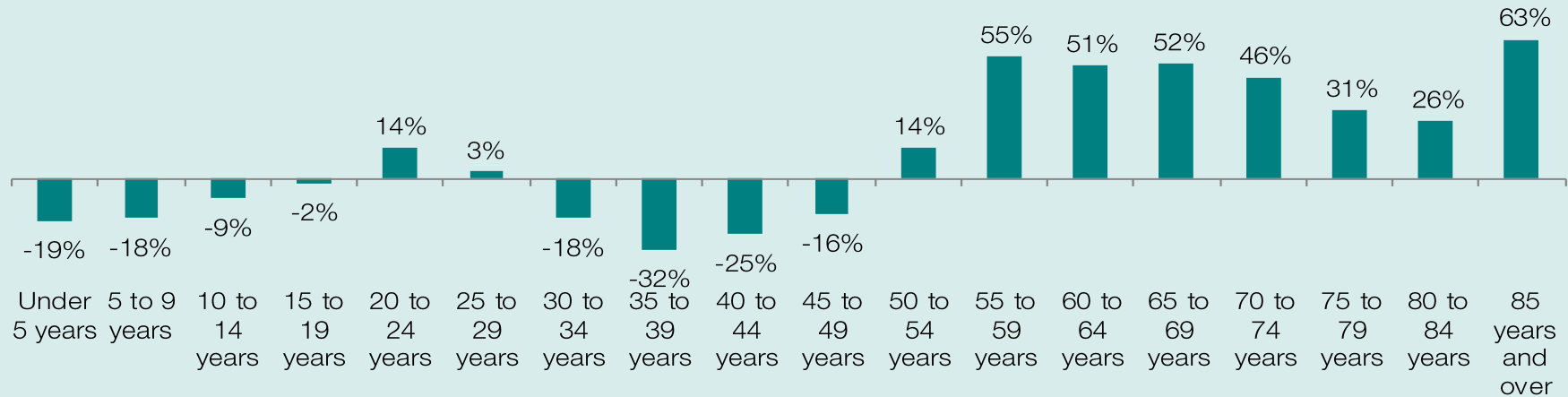
Growth rate in Benzie County between  
1970-2010

**-.4%**

Growth rate in Benzie County between  
2010-2014



## Population Change by Age Group in Benzie County, 2001-2015



Source: EMSI

own households. In Benzie County, the number of families with children declined by 5% between 2000 -2010.

As the number of families declined, so too did household size. The average household size dropped by about 4% region-wide between 2000 -2010, reflecting declines in family households and increases in single-person households: overall, the number of new households grew by 12% in Benzie County, but the number of single person households increased by 22%. In contrast, the number of two-person or larger households grew by only 9%.

With smaller households, the demand for housing will outpace population growth, as the number of homes needed to house even the same number of people will increase. For instance, between 2000-2010, while the population of Benzie County grew by only 10%, the number of new households grew

by 12% and the number of new housing units increased by 18%.

As populations age and household sizes shrink, the demand for housing will continue to increase even when population growth rates decline. However, housing demand will likely be focused more on smaller homes, to accommodate the needs of smaller households, rather than the large single-family homes that have been the focus of new housing construction in recent decades.

### Income

Income levels are a major factor in planning for change. In 2014, the County's estimated median household income was \$47,620.

Benzie County residents earn slightly less than the average household in Michigan (\$49,087); and greater proportions of the County's households earn less than \$25,000 annually, while fewer earn

\$25,000 and up. Some of this may be connected to slightly lower rates of educational attainment than individuals state-wide.

### Seasonal Population

Benzie County's population increases by 72% in the summer months to nearly 30,000. This includes seasonal residents, overnight visitors, and other transient residents that are staying in second homes, campgrounds, RV parks, hotels, motels, bed and breakfasts, cottages, and marinas. This large influx of people has a significant impact on transportation, housing, and economic development in the County. There is stress on the natural environment and physical infrastructure, and an increase in demand for goods and services. Yet a large part of the economy in the County is driven by its seasonal residents and visitors. Tourism provides jobs, supports local businesses, and



influences the types of commercial, business, recreational, and other kinds of development that occurs in the County. Additionally, visitors who experience the County's unique sense of place and its physical, natural, and cultural assets may choose to permanently relocate here.

Trends in permanent, seasonal and transient population can reflect external forces, like the state and national economy, as well as how things are changing within the County. Access to information about the trends and make-up of these populations can lead to better local planning, policy development and resource allocation, and more effective community and economic development efforts.

## Benzie County Household Income

	MICHIGAN HOUSEHOLDS ESTIMATE	BENZIE COUNTY HOUSEHOLDS ESTIMATE
Total		7,388
Less than \$10,000	8%	5.80%
\$10,000 to \$14,999	5.50%	4.50%
\$15,000 to \$24,999	11.70%	10.80%
\$25,000 to \$34,999	11.10%	14.30%
\$35,000 to \$49,999	14.50%	17.20%
\$50,000 to \$74,999	18.50%	21.80%
\$75,000 to \$99,999	11.90%	13.40%
\$100,000 to \$149,999	11.60%	8.80%
\$150,000 to \$199,999	3.90%	1.70%
\$200,000 or more	3.30%	1.60%
Median income (dollars) - Benzie	\$47,620	
Median income - Michigan	\$49,087	

Source: 2014 American Community Survey

## Benzie County Population by Month

	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	ANNUAL AVERAGE
Permanent population	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465	17,465
Second home population	1,057	1,057	1,655	1,655	1,655	8,525	8,525	8,525	2,334	2,334	2,334	1,057	3,393
Overnight	455	593	519	503	1,086	1,847	3,970	3,758	2,214	1,255	473	441	1,426
TOTAL	18,977	19,116	19,640	9,623	20,207	27,837	29,960	29,748	22,012	21,054	20,271	18,963	22,284
% Seasonal	8%	9%	11%	11%	14%	37%	42%	41%	21%	17%	14%	8%	22%

Source: Northwest Michigan Seasonal Population Study, 2014

# Benzie in the Region

Benzie County is part of a region that is known for its beaches, bluffs, forests, and orchards. From Manistee County in the south up to the Mackinac Bridge, Northwest Michigan claims a long stretch of Lake Michigan's west coast, reaching inland towards vast forests, hundreds of inland lakes, and fertile farmland. The quaint small towns, shorelines, and rural lifestyles that are the hallmark of Northwest Michigan drive a great deal of seasonal activity, fuel its economy, and draw residents, businesses, and visitors. The region is recognized throughout the rest of the state as a tourist destination, and for good reason: the Pure Michigan marketing campaign draws much of its inspiration from Northwest Michigan's beauty and charm.

Benzie County takes up about 7% of the region's land area and about 6% of its population. The smallest county in the region—and the state—at about 317 square miles, Benzie County nevertheless plays an important role in the region's tourist activity. Its many villages and its small city are a perfect blend of beachfront, walkable downtowns, historic character, and small town charm. Sleeping Bear Dunes, part of which is located in northern Benzie County, is a national attraction; and Crystal Mountain is a popular, well-



Photo courtesy of Steve Stephens

known resort destination that attracts visitors year-round. And time-honored traditions like the Cherry Bowl Drive-In Theater in Honor, the Cherry Hut in Beulah, and the Gwen Frostic studio in Benzonia offer one-of-a-kind attractions that are favorite excursions for both visitors and regional residents.

But there's more to the region, and Benzie County, than tourism. Northwest Michigan's year-round residents work in a broad swathe of industries,

financing and professional services, retail, and entertainment-related business, with a great deal of "back and forth" across county lines for work, shopping, medical appointments, education, and services.

This back-and-forth across county lines makes for a regional economy, of which Benzie County is an integral part. Not only is it a tourist destination in its

## A Regional Economy: Cross-County Commutes

### How many Benzie residents commute to...

Grand Traverse County	2,135
Leelanau County	272
Kent County	241
Manistee County	182
Oakland County	145
Emmet County	110
Wayne County	108
Ingham County	107
Wexford	90

### How many workers does Benzie bring from...

Manistee County	471
Grand Traverse County	322
Wexford County	106
Mason County	76
Leelanau County	53
Antrim County	32
Mecosta County	23
Oceana County	23
Kalkaska County	22

Source: US Census

own right, contributing to and drawing from other regional tourist activity, it's also home to thousands of residents who work, shop, and use services in neighboring communities and counties. Nearly 4,500 Benzie residents—70% of its workforce—work outside of the County, while 1,400 workers commute into the County for work. Understanding how the County fits into neighboring communities and their issues and opportunities is critical in addressing the many “larger than local” issues, like workforce, housing, and transportation needs, that the region is contending with.

### Leelanau County

To the north of Benzie County, connected by the

scenic highway M-22, lies Leelanau County, which shares a strong agricultural heritage and seasonal economy with Benzie County. Sleeping Bear Dunes National Lakeshore straddles the two counties, bringing over a million visitors to the region every year.

### Manistee County

To the south is Manistee County, accessible via both M-22 and M-31, with small lakeshore communities along the highway that bring visitors who often venture into neighboring Benzie County. Manistee County also provides important health care and educational services at West Shore Medical Center and its satellite of West Shore

Community College. Communities in Manistee County are linked to Benzie County by M-22 and US-31, and are often considered to be a part of the Benzie “experience.” Heavy industry located near Manistee provides important employment opportunities for the region’s residents.

### Grand Traverse County

Taking US-31 to the east, Benzie residents are closely connected to Grand Traverse County, the region’s employment center. Grand Traverse County, and Traverse City in particular, compel a great deal of traffic to and from Benzie County. A third of Benzie’s workforces commutes to Grand Traverse County for work, while many other

# Regional Planning and the Benzie County Master Plan

Regionally-aligned economic development strategies, adopted at the local and county levels, are critical to ensuring that communities are positioned for success. In the new economy, traditional political boundaries are virtually ignored. Today's communication technologies enable businesses to operate in many communities; workers commute across multiple community boundaries; and businesses draw their customer bases from larger market areas that do not follow political boundaries. On their own, communities can rarely provide all of the features necessary to support new economic needs, especially if it has an undiversified economic base such as tourism. Creating mutually supportive economic development strategies that are aligned across government boundaries can therefore help communities attract and support new investment, facilitate business operation, and create a more competitive regional economy with advantages such as:

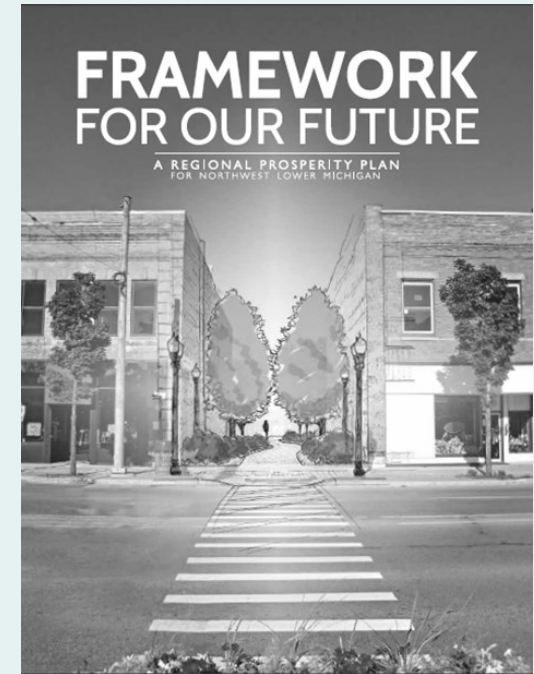
- A wider network of compatible businesses for clustering
- A greater array of services available to a larger market
- Traffic patterns that capitalize on the

contributions of multiple communities, while retaining a greater number of dollars within the region

- Shared government resources to prevent overlapping or duplicative services
- Consolidation of high-cost services

Economic development strategies also allow communities to seek funding, partnerships, and other supports for implementation of projects: because of the limited resources of many units of government, implementation of these economic development activities often requires funding support or incentives from regional, state, or economic development partners.

Consistency with regional economic development initiatives were thus a high priority for the Benzie County Planning Commission. As such, the Benzie County Master Plan was developed to be consistent with related plans and initiatives, including *A Framework for Our Future: A Regional Prosperity Plan for Northwest Michigan*. This regional planning resource for local governments, community organizations was developed as part of Michigan's Regional Prosperity Initiative, which encourages local private, public, and non-profit partners to identify



regionally aligned growth and investment strategies for the State of Michigan to support. The *Framework for Our Future* includes information and tools that can help stakeholders address issues such as housing, transportation, land use, energy, arts and culture, workforce and economic development, community health, food and farming systems, and natural resources. Data and information are intended to help communities supplement their local deliberation,



planning, and decision-making processes, and will help to identify the steps a community can take to address a local issue, if desired.

*The Framework for Our Future* was developed by Networks Northwest with input and partnerships from a variety of community stakeholders and members of the public through an intensive, region-wide community outreach process. Outreach activities and engagement opportunities included a series of community dialogues, interviews, and other events designed to obtain input from individuals with disabilities, minorities, youth, those in poverty, and others that have historically been underrepresented in planning processes. Public input was used to identify priority community issues and concerns, and to help develop goals, strategies, and actions. The goals, strategies, and actions included in the *Framework* were built upon public input heard throughout the process, as well as on existing and adopted goals from local plans and planning initiatives.

## Related Planning Initiatives

Many previous studies and plans have informed the development of the 2016 Benzie County Master Plan. Relevant elements of the following plans and studies are highlighted/identified throughout the Master Plan:

- *The Lakes to Land Regional Initiative.*

Lakes to Land is a unique joint planning effort among the northwestern Michigan townships of Arcadia, Blaine, Crystal Lake, Gilmore, Bear Lake, Joyfield, Lake, Manistee, Onekama, and Pleasanton; the Villages of Honor, Onekama, Bear Lake, and Elberta; and the Cities of Frankfort and Manistee. The Initiative seeks to bring voices from throughout the region into an articulation of a vision for the region's future. This process has resulted in a series of master plans which include a detailed assessment of the community, a consensus on a shared vision, and into policy and action statements that will help each community translate its vision into reality. The communities have now begun collaborating on a clear set of strategies and actions for achieving their vision.

- **Benzie County Economic Development Strategic Plan.** In 2014, the Traverse Bay Economic Development Corporation (TBEDC) worked with the Benzie County Commissioners and an appointed Task Force to develop an Economic Development Strategic Plan for the County. The Strategic Plan compiles findings and recommendations from the planning process, highlights specific socio-economic characteristics, identifies economic strengths and weaknesses, enumerates the Task Force's major goals, and recommends tactics for achieving those goals. Tasks identified in each of the report's strategies

are definable and achievable by the County without the need for significant outside assistance or exorbitant expenditures.

- ***Benzie County Target Market Analysis.*** A residential target market analysis was conducted by real estate consultants LandUseUSA in 2014 for Northwest Michigan. The study analyses demand from various demographic groups for multi-family housing types from potential "movers" both inside and outside the study area.
- **Benzie County Housing Inventory .** Housing reports were prepared by Networks Northwest for Antrim, Benzie, Kalkaska, Leelanau, and Wexford counties, to provide the information foundation for a regional housing strategy, an element of the *Framework for Our Future*. The inventories provide an overview of housing affordability, type, and condition, as well as information on related factors such as energy and transportation costs, vacancies and foreclosures, and homelessness.
- **Local Plans and Ordinances.** Each local unit of government, on their own or as part of a joint planning commission, develops and administers their own master plan and zoning ordinance. Each local or joint master plan was reviewed as part of the *2000 County Master Plan & Local Plan Synopsis*, which was used in the development of the County Master Plan.



residents access health care at Munson Medical Center in Traverse City. The County is also home to Northwestern Michigan College, providing important educational opportunities for Benzie residents. Other key assets include Interlochen Center for the Arts and the Grand Traverse Resort, both major attractions for visitors from outside of the region.

### Wexford County

Wexford County, located to the southeast and connected to Benzie by M-115, contributes both workers and jobs to Benzie's economy.

Because not all medical, business, or education needs are met by communities in rural Northwest Michigan, Benzie and other Northwest Michigan residents remain closely connected with other parts of the state. Several hundred Benzie residents list their place of employment as Kent, Ingham, or Wayne counties, reflecting both long drives and telecommutes.

Recognizing the importance of its connections to other communities, Benzie County and its residents have a long history of engagement in regional planning. The Grand Vision, Lakes to Land, the Framework for Our Future, and, most recently, the *Stronger Economies Together* process, are examples of efforts to consider and account for the long-range goals and activities of neighboring communities in Benzie County's future. And, consistently, the region demonstrates a strong consensus on future growth, recognizing the importance of place, and placemaking, in driving new economic opportunity and maintaining the high quality of life here. Because rural placemaking depends so heavily on regional assets, communities in Benzie County and the region that are working to preserve and maintain its sense of place must frame their placemaking efforts as regional endeavors.





*Part 2:*

# Assets & Opportunities



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# Housing

Support and encourage new housing development that is affordable, well designed, and compatible with the County's unique character

Like other Northwest Michigan communities, Benzie County is experiencing changes in housing demand and shortages of a range of housing choices that are impacting businesses, schools, and community vitality. Affordable housing, small homes, rentals, or multi-family housing units consistent with single-family development—otherwise known as the “missing middle”—are all becoming more important in meeting the needs of the workforce, an aging population, small households, young professionals, and families. Without them, employers struggle to hire qualified new workers, including seasonal and professional staff; and schools lose out on new students. The ability to meet these needs is limited by land values, the high costs of development, regulatory obstacles, limited infrastructure, and a lack of developers with the experience or financing options needed to build these new housing types.

## Affordable & Workforce Housing

The term “affordable housing” means many things to many people. It is often used to refer to homes



that are affordable, either at market rate or through subsidies, to lower-income households. However, at its simplest, the phrase “affordable housing” simply refers to housing that costs 30% or less of a household’s income. This means that the cost of an affordable home varies depending on a household’s income: an affordable home for a family earning \$100,000 per year will be substantially more expensive than a home that is affordable for a household earning only \$20,000 per year.

In Benzie County, “affordable housing” often refers to housing that’s affordable to the County’s workforce. Affordable or workforce housing was identified as an important need in the November 2015 business focus group, and was also emphasized in the 2015 survey, with 80% of survey respondents noting that it is important to provide for more affordable housing opportunities. Survey and stakeholder input indicates that young people, professionals, and families all struggle to find housing they can afford. Many employers report

The County shall identify affordable housing needs and ensure plans and regulations are prepared and implemented to meet those needs. Incentives should be offered to encourage affordable housing in and adjacent to existing mixed-used centers in the County.

2000 Benzie County Master Plan

shortages of housing for their seasonal workforce; and some employers are unable to recruit or hire needed employees from outside of the area because of a lack of housing options. Meanwhile, seasonal residential development makes up the bulk of new housing construction, and concerns exist that new “affordable” or “workforce” housing will be purchased, rented, or used for seasonal residents or visitors.

Data and analysis is consistent with public concerns about affordable housing shortages, especially for rentals – of all prices – and for lower-income households. Low-income households make up an important part of the County’s workforce, including many of those working in tourism or service-based industries; and many of these households confront significant challenges in finding affordable housing. But affordable housing shortages, and rental shortages, are impacting even average or moderate-income households in many parts of the County.

The problem is especially pronounced for renters. During and following the Great Recession, economic conditions—including foreclosures—had personal credit impacts that continue to prevent some individuals from purchasing homes. Compounding the situation is the fact many younger households are carrying heavy student

loan debt and earning entry-level wages, impacting their ability to afford or purchase a home; and nationwide surveys and studies indicate that many seniors expect to sell their homes and live in rentals. These trends have increased both the demand and cost for rentals. Residents and stakeholders throughout Benzie County report that all age and income groups have trouble finding adequate rental housing, especially for seasonal workers that need shorter-term leases and lower-income households that must compete with higher-income households for the limited amount of available rentals. Large numbers of low-income households are living in unaffordable housing: while rental assistance is available through some state and federal programs for low income households, high demand and limited funds mean that wait times to access that assistance can be up to several years long. Stakeholders report that even when housing assistance or income is available to help transition individuals out of homelessness, the needed rental housing is not available.

When residents can’t find a home they can afford in or near the community where they work, many move farther out into the countryside where homes are cheaper, or leave the area altogether. But because these locations are far from employment centers, these cheaper homes often come with longer commutes, higher transportation costs, and

higher heating or utility costs. The average household in Benzie County spends over a third of their income on transportation costs. The combined costs of housing and transportation consume 53% or more of an average household’s income in Benzie County; moderate-income households spend about 66% of their income solely on the combined costs of housing and transportation. And many households that must move to rural areas for more “affordable” homes also contend with high energy costs: natural gas infrastructure is lacking in many rural parts of the County, and 37% of residents heat with propane, which can cost three times or more the cost of natural gas.

Meeting the County’s housing needs requires multiple efforts to address barriers like the cost of development, regulatory issues, and public opposition; and the County and local governments can make important contributions to these efforts. A starting point for local and County actions around housing may be to identify public concerns around affordable housing and address negative stereotypes, by convening town hall meetings, focus groups, or other events to hear input and discuss solutions to affordable housing issues. Often, affordable housing initiatives are limited by stereotypes of affordable housing – about property values, crime, or impacts on community character – that give rise to public opposition of new housing

## What is Affordable Housing?

Because there's no "one size fits all" definition for affordable housing, and because it can include market-rate and subsidized housing, it's important to define the different types and prices of affordable housing, as well as the various income levels and populations served.

### Permanent or long-term affordable housing:

Rental or for-sale housing that is made affordable, through public or other subsidies, to low- and moderate-income households. Deed restrictions or other controls limit the resale price or rent for a specified number of years. Affordability may be guaranteed for periods ranging from 10 years to perpetuity.

### Workforce housing:

Rental or for-sale housing, located near employment centers, that is affordable to households with earned income. Workforce housing may be either subsidized or unsubsidized, and is often marketed to those with moderate- and entry-level incomes like teachers, police officers, medical technicians, office workers, construction workers, and retail and restaurant staff. Generally these occupations earn up to 100% of the area median income (AMI).

### Supportive housing:

Housing that is made affordable to residents with subsidy that is linked to support services such as mental health care, employment or job training assistance, addiction treatment, or other services that support independent living.

Even within each of these categories, the types and prices of affordable housing vary considerably. Various income levels are used by funders and housing providers to determine the level of affordability and the type or level of subsidy. For 2016 income levels by county in Michigan, visit [www.michigan.gov/mshda](http://www.michigan.gov/mshda).

## Housing Resources

Michigan State Housing Development Authority

[www.michigan.gov/mshda](http://www.michigan.gov/mshda)

Networks Northwest

[www.networksnorthwest.org/planning](http://www.networksnorthwest.org/planning)

## Housing Affordability in Benzie County

- A household earning the County's median homeowner income of about \$51,273 might be able to afford a home valued at about \$128,000; however, the median home value in the County is over \$147,000.
- The average renter in Benzie County can afford a monthly rent of about \$625; however, the median rent in the County is nearly \$765 per month.
- 40% of renters pay more than 30% of their income on housing costs. 20% are considered "severely cost overburdened," paying 50% or more of their income for rent, which puts them at a higher risk of eviction and homelessness.
- In order to afford the median monthly rent in Benzie County, workers need to earn at least \$14.71 per hour, or \$30,600 per year.
- Minimum wage workers (\$8.50 per hour) need to work about 70 hours per week to afford the County's median rent.

**\$14.71**

the hourly wage workers need to earn in order to afford the median monthly rent in Benzie County

**70**

number of hours minimum wage workers need to work per week to afford the County's median rent.

**66**

% of income the average household in Benzie County spends on the combined costs of housing and transportation



# Energy and Transportation Costs

For an average household, transportation makes up the second-largest expense, following housing costs, in a typical household budget. But when homes are located in areas far from jobs or services, transportation costs can approach or even exceed housing costs. For households that “drive til they qualify”—that is, move farther into the country in order to find a home they can afford—these added transportation costs can become a major financial burden. Homes might be sold or rented at lower costs in rural areas, but the distance that households must then travel to jobs or services quickly create added transportation expenses.

Considering housing affordability in the context of both housing and transportation costs can help to create a more complete and accurate picture of affordability. Related factors like heating and utility costs are also connected to a home’s location and affordability, and have major impacts on a household’s budget.

Traditionally, housing has been considered to be “affordable” if it costs 30% or less of a household’s income. New benchmarks for affordability suggest that households should pay no more than 45% of their total income on the combined costs of housing and transportation. In Benzie County, limited transit options and scattered development patterns leave many residents dependent on private vehicles, which leads to higher transportation costs. Data from the Housing + Transportation Affordability Index indicate that combined costs of housing and transportation for an average household in Northwest Michigan consume over half of a typical household’s income, while lower-and moderate-income households spend 73% of their income solely on the combined costs of housing and transportation.

Many of the region’s more “affordable” homes are also located in areas where natural gas infrastructure is unavailable, leaving many lower-income households dependent on expensive heating fuels and struggling with higher energy costs. Energy costs, primarily for heating, pose a significant challenge to many household budgets. An Energy Baseline Assessment conducted by SEEDS in 2013 indicates that the average household in Benzie County pays \$3,329 for



energy costs annually.

When considered in the context of other housing costs, such as heating and utilities, the combined costs of housing and transportation for an average regional household leave little left in the budget for other basic needs like food and medical expenses. These untenable financial situations can result in crisis situations, with many lower-income residents forced to choose between traveling to work, paying utility bills, making monthly mortgage payments or rent, purchasing necessities like food, or making needed repairs to the home. Housing instability—that is, an inability to make needed rent or mortgage payments, thereby jeopardizing the family’s housing situation—arising from the combined costs of housing, transportation, and energy – is a reality for many residents of the region.

initiatives, preventing new homes from being built or even new policies from being adopted by a local community. The County Planning Commission took a first step towards identifying and addressing these issues during the Master Plan process, with a presentation on housing issues in Benzie County that was widely attended and sparked further discussion from local residents later on.

But perhaps one of the most important roles that local governments can play in housing issues is through zoning. Zoning ordinances control the type, location, and amount of housing that's built in a community, and can discourage the types of housing development that could help correct affordable housing shortages. Zoning can make room for additional housing, by allowing more homes to be developed in a given area, allowing smaller homes, or by providing incentives for builders that provide affordable units. And, because complex development processes create risk, uncertainty, and costly time delays for developers, one of the simplest approaches is to streamline the review and approval process by allowing desired types of housing to be built "by right" in appropriate locations. The City of Frankfort is one example of how this can work effectively: by allowing multi-family housing by right in certain districts, developers are able to proceed with a level of certainty and efficiency that they wouldn't find in a special use review process.

Because the private sector will drive the development of needed housing, including subsidized affordable housing, local governments may also consider offering incentives for certain types of development. The County has tools available through programs like brownfield

redevelopment authorities and land bank authorities that can aid in the development of affordable housing. While Benzie County's land bank authority is designed primarily to address tax foreclosed properties, it also offers opportunities for housing development, by helping with elements like infrastructure costs and land purchases. In some cases, land bank authorities can make tax-foreclosed properties available at a low cost to nonprofits for the purposes of housing development. Land bank authorities in Grand Traverse and Charlevoix counties have both partnered successfully with nonprofits to bring down land costs, manage ownership of properties, and attract additional grant dollars to a project. Local governments, meanwhile, can offer incentives like payments-in-lieu-of-taxes (PILOTs), which offer tax relief for projects that include affordable rental housing.

The County or local governments can also consider tools like housing trust funds, which dedicate local, public funds to local housing programs. These funds are typically more flexible than other sources of funds, and are designed to address a community's specific housing needs. Flexible, local funding sources are becoming increasingly important as state and federal funding for rural areas declines while demand rises; and stiff competition, policy changes, and grant administration requirements result in an increasingly difficult financing environment. The Grand Traverse County Land Bank Authority offers an example of a housing trust fund in Northwest Michigan, which uses revenues from the sale of tax-foreclosed properties to support affordable housing projects through grants and loans.



Another important local or County role is in addressing infrastructure needs. Multi-family homes, apartments, or other higher-density housing that can provide much-needed affordable housing require infrastructure such as sewer and water services, which are predominantly available in cities and villages. Benzie County stakeholder input indicates that the lack of infrastructure, or its limited capacity, in some of the County's villages is a major deterrent from new development that would meet local housing needs. Benzie County and local governments can take an active lead in ensuring that adequate infrastructure is available for new housing development.

## Housing Quality

A home that is in poor repair, unsafe, unsound, or

## Opportunities: Affordable Housing

### What can the County do?

- Consider offering incentives or participating in partnerships with housing stakeholders and developers through the County Land Bank Authority or Brownfield Redevelopment Authority
- Work with local governments and other stakeholders to explore options for enhancing or expanding infrastructure in appropriate areas

### What can local governments do?

- Consider zoning changes to include affordable housing as a standard for approval in planned unit development ordinances
- Consider streamlining permitting and approval processes for desired development types
- Consider adopting or maintaining an ordinance authorizing payments-in-lieu-of-taxes for rental developments that provide affordable housing
- Explore options for enhancing or expanding infrastructure in appropriate areas

of poor quality can result in health and safety hazards, financial burdens, or housing instability. In Benzie County, shortages of affordable housing drive many lower-income residents to look for cheaper housing in rural areas. However, many of these more “affordable” homes may cost less because they’re aging, deteriorating, or of poor quality. Rather than being cheaper over the long run, this deteriorating housing can come with added financial costs and can affect the health and well-being of household residents.

Disproportionately, poor-quality or substandard negatively affect our most vulnerable populations—seniors, children, and the disabled. Substandard housing has been shown to increase residents’ exposure to allergens, indoor air pollutants, and exposure to extreme temperatures, which in turn can lead to the development of chronic and infectious diseases. Studies have also shown that it can negatively impact the educational attainment of children, and housing issues like the lack of plumbing or inadequate heating have been cited by local agencies as contributing factors in child welfare cases.

While most of the County’s housing stock is in good condition, local tax data and American Community Survey data show that hundreds of homes in Benzie County experience serious physical issues or are deteriorating, and local master plans identify “blight,” including deteriorating homes, as a primary concern. The 2014 Benzie County Housing Inventory indicates that about 300 homes in Benzie County were classified by tax assessment data as being in “poor” condition, with another 2,910 classified as being in “fair” condition. These categories reflect “marked” or “definite”

deterioration, with the condition of the property being considered “undesirable.”

37% of all homes in the County that were categorized as being in “poor” condition were non-homestead properties, meaning that the owner of the property does not reside within the home. In some cases, these homes may be abandoned or vacant; in others, the homes may be used as rentals, with a rental income that may not be sufficient to adequately maintain the home. For renters living in substandard housing, options for repair or improvement may be limited. Escrow accounts may be used by some renters to address needs for housing repair or rehabilitation, but renters may lack the awareness or expertise needed to establish escrow or bring legal action for neglect of rental housing issues. And in a tight rental market, many renters may not press landlords on needed repairs, out of fear that they may lose their housing. Often, these homes may be the only option for many low-income households that cannot find safe or adequate homes that they can afford.

The 63% of homes in Benzie County that are in “poor” condition are homestead-exempt or owner-occupied. While these homes may be more affordable, sold as “fixer-uppers” and/or starter homes for first-time homebuyers, maintenance, repair, and rehabilitation needs can prove to be more costly; and ongoing repairs may be problematic for certain households, such as the elderly or others on fixed incomes.

While housing inspection, rental inspection, and blight ordinances exist in some communities in Benzie County, inspections and enforcement



activities are largely complaint-driven and may not address or identify a significant number of homes. The situation is especially difficult when the property is a rental: currently, there are few rental inspection ordinances on the books, leaving little recourse for renters or residents that are living in substandard or deteriorating homes. Local governments that enact rental inspection ordinances in communities with higher numbers of rentals and/or deteriorating homes may provide some recourse for renters while improving the quality of homes in the community.

The County can also bring important funding options to the table for home repair, through Community Development Block Grant (CDBG) funds provided by the Michigan State Housing Development Authority. This program, which is administered by the Northwest Michigan Community Action Agency for the County, allocates funds to the County in order to provide low-interest loans or grants to homeowners and property owners that are working to improve housing units.

## Housing Diversity

Population trends are changing the face of housing and demand in Benzie County; and the housing stock available in many communities may not reflect the changing needs of residents. Home construction here has been historically focused on single-family homes, often built on large lots in rural areas – or on seasonal homes, primarily along the shoreline. But as the population ages, family size declines, and economic issues continue to constrain many households, a larger variety of housing types will be needed. Small homes, rentals, accessible housing, and senior housing are all now



in short supply, with demand for these units expected to increase.

### Population Characteristics: Age, Household Size, and Families

Population trends in Benzie County point to an ever-growing proportion of older adults, as Baby Boomers enter retirement age and retirees from other parts of the state or nation continue to move to the County; while young people and families move out, or relocate to the County in smaller numbers. Since 2000, nearly all population growth has been concentrated in groups aged 50 and up. At the same time, the number of individuals below the age of 50 has declined substantially, with the exception of 20-24 year olds, many of whom, national reports show, moved back in with their parents during and following the recession.

The decline in the numbers of younger or working-age residents reflects, in part, the impacts of a

## Opportunities: Housing Quality

### What can the County do?

- Continue administration of the CDBG Home Repair program

### What can local governments do?

- Consider adoption and/or enforcement of nuisance and blight ordinances to address structure housing issues
- Consider adoption and implementation of rental inspection ordinances

severe statewide recession; however, even as the economy rebounds, Benzie County and the region still have not regained younger or working-age individuals or families at the levels at which they were lost in the recession.

As the County ages, households change in many respects, with related changes to housing demand. The number of families with children declines, as children move out to attend college or start their own households. Older households thus tend to be smaller, with many seniors living in either single-person or two-person households. This trend drives demand for smaller homes and multifamily or “missing middle” housing types like townhomes, duplexes, or cottages. The 2015 Benzie County Target Market Analysis, which examines the need for multifamily or missing middle housing, shows a demand for 68 of these housing units per year in Benzie County, and a large percentage of that demand comes from single-person households with moderate incomes. But, single family homes will continue to make up the majority of the region’s housing stock in the coming years, meaning that many seniors and other small households will struggle to find homes that meet their needs.

Recognizing the County’s changing population and housing demand, Benzie County stakeholders have indicated support, in surveys and discussions, for

strategies that would result in more types of “missing middle” housing options, including rentals, smaller homes, and multi-family housing. They’ve also expressed general support for single-family housing development – depending on its location. More survey respondents (72%) expressed support for providing for additional single family housing in cities and villages, compared to those who felt that it was important to provide for additional single family homes in rural areas or subdivisions (54%).

Local plans and zoning ordinances are key to creating the types of housing needed by Benzie County’s changing population. To diversify housing stock, communities can consider zoning changes that, for instance, allow multi-family housing construction such as apartments or townhomes; create opportunities to add small homes to existing neighborhoods, through techniques such as cottage zoning or accessory dwelling units; or plan for higher densities in areas with infrastructure and good access to nearby services or jobs.

Locally-led initiatives and policies can also help to address housing concerns for specific population groups, such as seniors and the disabled. Zoning and other policies can help seniors to “age in place,” that is, allow them to remain in their own homes for as long as possible. These policies focus on the ability of seniors to easily meet their daily

needs, through transit, pedestrian connections to services, and new home designs that provide barrier-free access. Programs like those available through the Benzie County Commission on Aging are helping seniors to remain in their homes through programs that provide in-home services such as help with home maintenance and repair, personal care, or medical assistance. Additionally, new health care models are designed to provide care via networks of health care professionals and other service providers for seniors living in their homes; and alternative models for senior housing, such as co-housing, offer more diverse options for living independent senior living. The County and local governments can also encourage accessibility or barrier-free design with minimum requirements, such as wider door and hallway widths, in their construction codes. Other non-regulatory options include creating or enhancing programs for retrofits that will provide barrier-free features to existing homes.

## Seasonal Housing

Benzie County’s seasonal “destination” character is an important economic driver, with large impacts on its housing market. A third (33%) of the County’s total housing stock is classified as “for seasonal, recreational, or occasional use.” While new housing construction declined and in some cases halted

## The Missing Middle

The term “the missing middle” refers to multi-unit or clustered housing types that are compatible with, and look similar to, single family homes – such as duplexes, fourplexes, row houses, and cottage developments, courtyard apartments. As the County’s population ages, household sizes shrink, and more households look to move to smaller homes, these housing types are increasingly in demand. A 2015 target market analysis for Benzie County showed a potential annual demand for 68 additional “missing middle” housing units.





following the national housing market crash, new seasonal units continued to be built even during the recession. New seasonal homes accounted for nearly a quarter of the region's total growth in housing units between 2000-2010, and upwards of 40% of total housing growth in Benzie County. In contrast, between 1990- 2000, seasonal housing units only made up 10% of total housing unit change.

These seasonal properties affect the County's rental and homeownership market. As vacation rental options like AirBnB become more popular, County stakeholders express concern that new housing – particularly “affordable” or “workforce” housing – will be purchased, rented, or used for seasonal residents or visitors. And as land and development costs increase, seasonal housing increasingly looks like the best investment for some builders or developers: with a strong market for the homes, and the ability to turn a profit, there is more incentive to build seasonal homes than affordable or workforce housing.

While data is not available to provide details on rental terms, anecdotal reports also indicate that many seasonal homes are rented on a short-term lease basis during the winter months, providing temporary—often affordable—rental housing for families for part of the year. However, during the summer, these homes are likely to come off the long-term rental market, as property owners move to the area for the summer and/or rent the property on a daily or weekly basis, and families must look elsewhere for long-term rental housing. As significant numbers of renters move out of this seasonal housing, and as seasonal or temporary workers move to the region for the summer, added pressure is placed on the rental market, creating additional difficulties for those seeking affordable rental housing.

Seasonal housing, and seasonal residents and visitors, are an important part of the County's economy, bringing with them a wealth of benefits to property values, business activity, and community vibrancy. But the impact of seasonal housing on

## Opportunities: Seasonal Housing

### What can the County do?

- Coordinate or participate in County-wide studies or analyses of seasonal housing impacts and regulatory options

### What can local governments do?

- Coordinate or participate in County-wide studies or analyses of seasonal housing impacts and regulatory options
- Explore options for regulating or licensing short-term rentals

year-round, and especially seasonal and migrant workers, who have extra challenges in finding housing during the busy summer months that they're here to work, is largely anecdotal and poorly understood. While options exist at the local level for regulating and restricting seasonal or weekly rentals, identifying the benefits and potential impacts of seasonal homes on the County's housing market is a critical first step. The County and local governments may consider in-depth analyses or studies to identify seasonal housing impacts and options that can ensure a proper balance in meeting the needs of year-round and seasonal residents and visitors. Communities can also look to both local examples, like Benzonia, which recently began a seasonal rental licensing initiative, along with regional and national examples, to determine impacts on the local economy.



# Benzie County Target Market Analysis

A residential “target market analysis” was conducted by real estate consultants LandUse USA in 2014 for all counties in Northwest Michigan. The analysis analyzes demand from various demographic groups for multi-family housing types from potential “movers” both inside and

outside the study area. The complete study and methodology is available online at [www.networksnorthwest.org](http://www.networksnorthwest.org).

POTENTIAL OWNERS/RENTERS		ANNUAL MARKET DEMAND - OWNERS	ANNUAL MARKET DEMAND - RENTERS	MEDIAN HOUSEHOLD INCOME	% THAT ARE SINGLE-PERSON HOUSEHOLDS	MEDIAN RENT	MEDIAN HOME VALUE
Digital dependents	Young singles	7	8	\$37,000	64%	\$550	\$89,000
Family troopers	Lower-income families/ households	0	4	\$29,000	17%	\$525	\$92,000
Tight Money	Low Income Gen X	0	10	\$19,000	80%	\$475	\$75,000
Bohemian groove	Lower-income Boomers	0	2	\$34,500	80%	\$525	\$92,000
True grit Americans	Low/moderate-income blue collar boomers	10	3	\$33,000	42%	\$455	\$75,000
Booming and consuming	Moderate-income Boomers	12	6	\$48,500	51%	\$700	\$147,000
Senior discounts	Lower-income seniors	0	3	\$20,000	69%	\$500	\$95,000
Reaping rewards	Moderate-income seniors	1	0	\$38,500	48%	\$875	\$187,500
Golf carts and gourmets	Higher-income seniors	1	1	\$92,000	30%	\$1,100	\$275,000
Total		31	37				

Source: 2015 Northwest Michigan Target Market Analysis, prepared by LandUseUSA. Underlying data provided by the Internal Revenue Services; US Decennial Census; American Community Survey; and Experian Decision Analytics

*\*Conservative scenario. An aggressive scenario, i.e. with active efforts to attract new residents, could triple the market potential.*

# Transportation

Ensure a well-maintained and connected transportation network for all vehicles, pedestrians, bicyclists, and transit riders

The rural nature of Benzie County and the surrounding region – its long distances between jobs, homes, schools, and communities – leaves many residents dependent on private vehicles for transportation. Much of the emphasis on transportation, historically, has thus been placed on the roads that get residents from point A to point B, allow businesses and farms to import or export products, and bring tourists to the region. Investment in and maintenance of the County’s road network is clearly an important priority for residents, visitors, businesses, economic development, and quality of life. Yet, many residents can’t or don’t drive; and a dependence on private vehicles tends to be costly, accounting for more than 30% of a household budget in Benzie County. Benzie County transportation stakeholders must work to balance vehicular travel and road maintenance with multi-modal options that meet the needs of all residents.

## Roads & Highways

About 180 miles of primary roads, along with 445 miles of local roads that are maintained primarily by county road commissions and city or village



governments, provide the bulk of Benzie County’s transportation network. Highway access from outside the area is provided by a number of routes:

- US Route 31, Benzie’s busiest highway, carries traffic to and from Benzie County from Manistee to the south and Grand Traverse County to the west.
- M-115 provides access to the County from the east.

- M-22 carries traffic from Manistee north through the County up to the Leelanau Peninsula.

Traffic counts indicate that travelers from within and outside the region travel over 209,000 miles annually on these roads.

Much of that traffic is from commuters: 53% of Benzie County workers commuted to work outside of the county. This flow of workers to and from

# Opportunities:

## Roads & Highways

### What can the County do?

- Continue to administer County road millage and seek added funding for road improvements and maintenance
- Implement Transportation Improvement Plan
- Minimize life cycle costs/follow an affordable investment
- Develop and implement asset management plan
- Consider public/private partnerships and competitive service contracts for maintenance and operations

### What can local governments do?

- Enact and administer local road millages
- Implement traffic calming measures in commercial corridors and other high-traffic roads
- Identify traffic safety concerns and resolve in a timely manner
- Encourage shared access and drives along roadways maintenance and operations through access management

Benzie County – nearly all of whom depend on private vehicles to get to work –accounts for a significant portion of traffic volume on the County’s road network.

The seasonal population increase experienced in Benzie County in the summer months has significant impacts on its transportation network. A 2014 Northwest Michigan Seasonal Population Analysis, conducted by the Michigan State University Land Policy Institute, found that the County’s population grows by 72% during the summer months, leading to substantially higher traffic volumes in communities and along roadways throughout Benzie County.

### Asset Management and Maintenance

A critical component of road and highway infrastructure is the on-going maintenance of the existing road surface. A program known as “asset management” allows communities to plan for and manage needed road maintenance, by collecting data about surface condition of roads and then managing pavement conditions based on strategic goals outlined by the MDOT and local road agencies. The process helps transportation agencies to make the most efficient use of public resources when improving road infrastructure.

Each year, Benzie County, Networks Northwest,

and MDOT survey the condition of all arterial and collector roads that are eligible for federal aid dollars using the Pavement Surface Evaluation and Rating (PASER) system. PASER is a visual rating process that assigns a value to a road segment based on its condition at the time of the rating. Based on that evaluation, maps and comparative tables are generated by county. Asset Management provides the primary input into annual maintenance plans for the road commissions, cities that manage roads under Act 51, and MDOT. In 2015, over 226 miles of federal-aid-eligible roads in Benzie County were evaluated with the PASER system. 80% of roads were rated “good” or “fair;” 20% were rated “poor.” Networks Northwest is currently working with Benzie County on a more detailed asset management report to evaluate the condition of “minor roads” in the County.

The poor condition of roads was identified as a primary concern for County stakeholders. The State of Michigan approved a transportation funding package that includes an increase for all road agencies. The Federal Government also passed the Fixing America’s Surface Transportation (FAST) Act that includes increased funding to the states, counties, cities and villages. But, revenue sharing has declined, leaving many communities struggling to do more with less. Without adequate funding to improve the County’s road conditions, further

**A maintenance, road improvement, and inter-modal connection strategy, including spending priorities, shall be developed for County roads.**

2000 Benzie County Master Plan





Photo courtesy of Steve Stephens

deterioration will cause added wear-and-tear on vehicles and increasingly impact safety both for motorists and pedestrians; and limited state transportation dollars mean that local and County governments must “pick up the slack” to ensure that the County’s roads are in safe and sustainable conditions.

Both Benzie County and local governments have stepped up to ensure that the County’s transportation network is safe and well-maintained. Following recommendations made in the 2000 County Master Plan, both local and County government have recognized the important roles they play in transportation, and are deeply invested in funding and providing road maintenance and improvements. A Benzie County millage provides funds for improvements to both local and county roads. In 2016, the millage provided about

## Opportunities: Air and Water Transportation

### What can the County do?

- Support waterway trail systems and land/water infrastructure
- Explore the development of port facilities to accommodate cruise ships
- Support ferry services and other water transportation options that enhance travel and tourism in the region

### What can local governments do?

- Consider land use planning initiatives around airports to minimize public safety hazards while supporting airport operations

\$980,000 in funds to the County Road Commission. A portion of the millage is also distributed to seven city and village recipients: in 2016, \$165,000 was distributed to local jurisdictions. A Local Road Committee selects the local road projects to be completed each year, while the County Road Commission selects the primary road projects to be funded. Some County Road Commission funding is also used to fund nighttime winter maintenance of County primary roads.

Local governments can also choose to pursue local road millages to fund improvements in their own communities. In Benzie County, both Crystal Lake and Gilmore Townships collect dollars through road millages to maintain and improve local roads. In 2016, Crystal Lake Township millage collected about \$158,000, and Gilmore Township collected

about \$14,800.

Additionally, through participation in Michigan’s Rural Task Force (RTF) planning process, road commissions, incorporated rural city and villages, transit agencies, help allocate state and federal funding to local road projects, including primary roads and village streets, along with transit projects. In the RTF process, each local road or transit agency develops a list of priorities that are brought to the regional RTF meetings, where they are balanced against other members’ needs in the context of available funding. With input from all transportation stakeholders and the public, the process results in a four-year Transportation Improvement Program (TIP) that addresses the region’s most immediate transportation needs. Benzie County participates in the Region 10-C RTF, with neighboring counties Grand Traverse and



Leelanau.

## Road Safety

Road safety was a high priority and concern for Benzie County stakeholders, particularly relative to traffic speeds, shoulder widths, and traffic volume. In 2014, there were 590 automobile crashes in Benzie County, not including deer/car collisions, resulting in 5 fatalities and 49 injuries. In rural areas like Benzie County, crashes are often single vehicle events involving lane departure or a fixed object, like trees, poles or fences. These crashes are often influenced by factors such as weather, and driver behavior. Other key safety issues facing transportation planning in Benzie County include issues such as:

- Intersection/ Road departure safety
- Young/Elder driving groups
- Altering negative driver behavior

- Highway work zones
- Snowmobile crashes
- Seatbelt usage
- Deer accidents
- Pedestrian and bicycle safety.

One notable safety issue in communities that feature commercial corridors along state trunklines - like Honor, Elberta, Benzonia, and Beulah - is that of pedestrian safety. High volumes of traffic along these roadways, combined with relatively high traffic speeds, create safety concerns for pedestrian crossings across the trunkline. In some cases, these areas include high concentrations of hotels, restaurants, and retail along both sides of the road; however, access to and from these destinations often lacks safe pedestrian crossings, discouraging pedestrian activity.

In some commercial corridors and downtown areas, local governments and other stakeholders can implement various designs that will mitigate traffic speeds and improve pedestrian safety in ways that also meet other community goals like placemaking; and a variety of funding mechanisms are available for implementation. Traffic calming measures like narrowing road widths along commercial corridors and/or in downtowns; streetscapes; crosswalks; and shared road spaces that lower traffic speeds can often be funded with tax increment financing dollars in downtown development districts (DDAs) and grant dollars from state or federal sources. For safety issues on the state highway system, MDOT works with communities through the Context Sensitive Solutions and Complete Streets program to engage the public and local government to address any issues; yet, walkability and pedestrian safety remain

concerns in many communities.

Access management is another potentially high-impact, locally-driven approach to traffic safety. Access management reduces the number of driveways on a roadway and provides inter-parcel connections to reduce conflicting turning movements. Communities can develop access management plans that can integrate zoning approvals for development projects, along with public capital improvement plans to manage the corridor access. Implementing an access management program will encourage smooth and safe traffic flow on community roadways and can help communities avoid some of the traffic problems caused by uncontrolled strip development.

## Air & Water Transportation

### Airports

Air transportation is critical to the region's economy. In addition to providing important services to area residents, airports support our region's strong tourism industry, and significant amounts of freight travel through them on a regular basis. Benzie County's air travel needs are primarily served by Cherry Capital Airport in Traverse City, which is owned by the City of Traverse City and Grand Traverse County and operated by the Northwest Regional Airport Commission. Cherry Capital is the region's primary airport, providing both air freight service and commercial air service. Commercial parcel carriers United Parcel Service

(UPS) and Federal Express (FedEx) both fly out of the airport multiple times each day. In addition, Cherry Capital Airport is a Port of Commerce for shipping. A private carrier service also flies on weekdays from the airport. In 2016, over 450,000 passengers flew from or to Cherry Capital Airport, making it the fourth largest passenger airport in Michigan. In 2012 over 3 million pounds of freight passed through the airport representing the sixth largest amount of air freight in the state. Commercial air service is also provided at the Manistee Blacker Airport in neighboring Manistee County.

While Cherry Capital Airport is the largest airport in the region, each county hosts one or more “utility airports” that provide important services to businesses, visitors, private pilots, and others. As the economies of the state and the region become increasingly networked on a global scale, air transportation is a fundamental infrastructure component for economic development. Benzie County is home to the Frankfort Dow Memorial Field Airport, the Thompsonville Airport, and the Betsie River Airstrip Airport, all of which provide basic utility airport service.

## Water Transportation

Benzie County’s Lake Michigan shoreline has historically contributed to commercial freight movement by ship. Great Lakes ports have the unique feature of connecting to both the Atlantic Ocean via the St. Lawrence Seaway and also the Gulf of Mexico via the US Coast Guard approved Mississippi Barge Route. All commercial ports in Michigan are serviced by US Customs offices in Detroit, Sault Ste. Marie, Saginaw and Port Huron.

A commercial port is located in the City of Frankfort. The Frankfort Harbor is a deep draft commercial harbor with over 6400 feet of breakwaters, piers, and revetments, and there is approximately a half mile of maintained federal channel. It has served as a locally significant receiving port for asphalt and petroleum products; it currently supports over 200 recreational boat slips. The Harbor may offer opportunities to contribute to economic development efforts, by supporting cruise ships or high-speed ferries across Lake Michigan that could enhance the County’s tourism industry.

## Non-motorized Transportation

Benzie County is home to 165 miles of motorized and non-motorized trails, along with hundreds of miles of sidewalks and bike lanes, primarily within developed communities that provide pedestrian and bicycle access. The County’s most extensive trail, the Betsie Valley Trail, is 22 miles long and extends from Frankfort through Elberta and Beulah to Thompsonville in Benzie County.

Benzie County’s non-motorized trails, sidewalks, and bike lanes are a prized recreational and quality of life asset for residents and visitors. Its sidewalks and bike lanes are especially important to those who can’t or don’t drive, due to disability, income, or other circumstances, and who have limited options to access jobs and services. Trails and sidewalks come with a community-wide benefits as well:

- They help promote healthy lifestyles, by

## Opportunities: Non-Motorized Trails

### What can the County do?

- Convene stakeholders to develop and maintain trails
- Incorporate sidewalks and bike lanes where appropriate into planned transportation improvements

### What can local governments do?

- Convene stakeholders to develop and maintain trails
- Improve disabled access in crosswalks and intersections
- Connect residential, employment, shopping, services, recreation, and tourism assets with non-motorized and transit options
- Develop, enhance, or improve sidewalks or non-motorized pathways in and near higher-density residential developments to ensure non-motorized connections with nearby amenities
- Incorporate sidewalks and bike lanes where appropriate into planned transportation improvements





have little incentive to pay the additional cost. And because most bike trails are designed for recreation, rather than for commuters, they may not connect with or provide routes to important destinations such as employment or shopping centers. Many jobs are located in high-traffic commercial areas—often without sidewalks—that present safety hazards when walking or crossing a street. These difficulties are compounded by winter weather, when snow may make some walking or biking routes impassable. And, because road design may not accommodate those with disabilities, disabled individuals experience more difficulties in accessing non-motorized transportation pathways. Biking or walking is likely not an option at all for those that live long distances away from their jobs or other needed destinations.

providing a unique opportunity to combine physical activity with transportation.

- Non-motorized pathways, particularly trails, have been found to have significant economic impacts, generating tourism and visitor spending in retail sales, hotel stays, and restaurant visits. Many trail users travel to the region specifically for access to trails and contribute substantially to local and regional economic activity. Trails are also a top community amenity sought by prospective homeowners.
- Because non-motorized facilities are a desirable lifestyle amenity that enhances recreation opportunities and draws new residents – particularly the skilled workforce that drives new economic activity – to a community, they are increasingly recognized as important community infrastructure and

economic development assets.

The availability of pedestrian and bicycle facilities is especially important to those living in poverty that have few other transportation choices. Without a reliable vehicle or convenient transit access, many individuals bike or walk to work, school, shopping, and services. But commuters that need non-motorized facilities face a number of challenges. For instance, while there are extensive sidewalk and bike lane networks in cities and villages throughout the County, these facilities are often focused in the downtown and nearby neighborhoods. Typically, affordable housing is located outside of these areas. The expansion of sidewalks by local communities often includes a cost share requirement with adjacent property owners, which becomes problematic in neighborhoods with more affordable housing due to limited homeowner resources and/or because landlords of rental units

Because trails and sidewalks are often treated primarily as recreation assets that don't receive the same level of funding priority as other transportation options, the development process for new trail or sidewalk connections is often complicated by funding limitations.

Non-motorized pathway development also comes with a variety of administrative complexities. The work to be done to detail routes, secure property approvals, and design, finance and construct new trails is complex and lengthy: trail development often takes 10 or more years from concept to construction. And, because trail development, by its nature, often crosses government boundaries, the process of planning and implementing trail routes and connections can run into procedural barriers and political difficulties. Further, trail ownership is often divided among various agencies: portions may be managed by the State of

Michigan, others might be maintained by nonprofit organizations, while still others are owned and maintained by local units of government. Increasing the complexity of trail management is the variety of user groups engaged in their use and maintenance. While many trail uses are compatible, some activities may preclude the use of the trails for other activities. For instance, mountain biking and hiking have different trail needs, as do winter activities like snowshoeing, fat-tire bikes, and 30 km cross-country skiing, creating some safety concerns and usage conflicts.

The Betsie Valley Trail provides an important model for the development, administration, and long-term management of trail systems. The Betsie Valley Trail is owned by the Michigan Department of Natural Resources (MDNR) and managed by the Betsie Valley Trail Management Council. The Friends of the Betsie Valley Trail, a non-profit corporation formed in 1993, supports the efforts of the DNR and Benzie County by providing many volunteer hours to maintain it. The Friends of the Betsie Valley Trail have worked since 1988 to plan, design, and build this trail. There are still some projects to be funded and completed, including benches and kiosks; parking facilities and trailheads, the Trail from M-22 to the Elberta Lake Michigan beach, and on-going trail maintenance.

## Transit

All residents need transportation options that can connect them to jobs, education, health care, and community services. In rural areas like Benzie County, where homes, jobs, and services are spread out over long distances, alternatives to a

private vehicle, like transit, are essential for commuters, seniors, the disabled, visitors, and students and others that can't or don't drive.

In response to the need for transit expressed by residents, Benzie citizens, local governments, and the County have worked proactively since the 1990's to develop, fund, and maintain a transit service. In April of 2006, the Benzie County Board of Commissioners formed the Benzie Transportation Authority and appointed 10 county residents to the Board of Directors. The Board engaged the community through a grassroots approach to earn community support for a millage, which was approved at its first appearance on the ballot—the first time in Michigan's history that a public transportation ballot had passed on the first attempt. In January 2007, the Benzie Bus became a reality, and opened its doors to the public.

Today, Benzie Bus services include both “fixed-route” service—in which a bus arrives at known stops throughout the day to take riders along a regular route—and “dial-a-ride,” or demand-response service, which allows residents to call the transit agency to be picked up at one location and taken to another. In 2014, Benzie Bus served over 83,000 riders, including over 23,000 rides to people with disabilities and about 1700 rides to seniors. Ridership increases in the summer, with additional passengers using the fixed-route village connector services in particular.

**Transit access in Benzie County, like that in many rural communities, has historically been limited.** The practicalities of using transit in rural areas prevent many workers and others from using transit for daily needs: transit agencies face the challenges

## Opportunities: Transit

### What can the County do?

- Support, convene, or participate in a Regional Transit Network to coordinate transit across system boundaries
- Encourage employers to provide transportation and vanpool programs
- Work with transit partners to identify opportunities for cost-sharing or efficiencies

### What can local governments do?

- Develop local guidelines for transit stops and development review
- Consider zoning changes to require consideration of transit stops in site plan review
- Consider zoning changes to require consideration of transit stops in commercial and higher-density residential development

## Transportation Resources

**Michigan Department of Transportation**  
[www.michigan.gov/mdot](http://www.michigan.gov/mdot)



of serving permanent residents and visitors throughout a region that is generally low in density and large in area, requiring long bus routes to connect the activity centers. Other challenges include serving high volumes of seasonal tourists who come to the region; providing service with travel times that enable reasonable commutes for the region’s workers; and ensuring financial sustainability by increasing revenues and controlling operating costs. Additional barriers prevent many workers from using transit for daily needs:

- Demand-response transit, which makes up the bulk of transit services in Benzie County, often comes with lengthy service times. And, whether demand-response or fixed-route, transit schedules or service times often don’t accommodate work schedules for many commuters.
- Poor connections between communities and

Streets referred to as “Complete Streets” are roadways that are planned, designed, and constructed to provide appropriate access to all legal users in a manner that promotes safe and efficient movement of people and goods whether by car, truck, transit, assistive device, foot, or bicycle.

Michigan Public Act 135 of 2010

across county boundaries complicate transit use, particularly for the many commuters and others that must frequently cross county lines for employment, shopping, or medical appointments. Without a coordinated fare system or schedules, transfers between counties can be costly and time-consuming.

- Using transit can be intimidating for many first time riders – especially the elderly and people with disabilities who may need assistance in accessing the system. Other would-be riders may struggle to navigate the system or routes, while still others may be discouraged from using transit due to various stigmas associated with bus usage.

Benzie Bus has taken important strides in addressing many of these challenges. In response to employee surveys regarding transit needs, Benzie Bus added later evening hours and Saturday services, launched a premium express route, established a fixed route service, and worked to improve inter-County routes that would enhance services for commuters. Responding to increased traffic and potential demand from the County’s seasonal population increases, services were

developed specifically for seasonal residents and visitors, including points-of-interest tours, park-n-ride shuttle buses to festivals and Beach Bums baseball games in Traverse City. A fixed route was also added from Thompsonville to Interlochen, with connections from Frankfort and then to the BATA system. Benzie Bus has also worked to improve transportation services for those that can’t drive to needed doctor appointments, medical treatments, or other non-emergency medical transportation needs, through a Medicaid-funded service to provide non-emergency medical transportation into Grand Traverse and Manistee counties. Additionally, Benzie Bus works with the school system to provide after-school service to students.

Benzie Bus works continually to reduce miles, hours, and fuel per passenger; while simultaneously growing the number of riders per mile, in order to optimize operational efficiencies. But, while Benzie Bus works to maximize efficiencies, the nature of rural transit and the current transit landscape means that funding is limited and steep challenges exist to expanding services. As demographic changes and aging trends are likely to lead to increased demand for public transportation, it will be important for Benzie County and community



stakeholders to work together to best meet transportation needs. There may be opportunities to work collaboratively with local and County government to reduce expenses, including utilizing transit maintenance departments for government vehicles. Other opportunities for community collaboration might include the use of transit for health care providers that require non-emergency medical transportation.

Transit works best when supported by good land use, road connectivity, and complete streets: coordinating new development with transit infrastructure needs will result in improved safety and efficiency. Local governments can support better transit by incorporating transit guidance in site plan review or other relevant zoning policies.

## Complete Streets

A street design concept known as Complete Streets allows stakeholders to integrate considerations on roads, transit, and non-motorized facilities in a way that meets all residents' transportation needs. Complete Streets provide access to everyone: they are designed and operated to enable safe access for all users, including pedestrians, bicyclists, motorists and transit riders of all ages and abilities. Complete Streets make it easy to cross the street, walk to shops, bicycle to work and allow buses to run on time:

- Streets designed with sidewalks, raised medians, better bus stop placement, traffic-calming measures, and treatments for disabled travelers improve pedestrian safety.

- Complete streets also encourage walking and bicycling.
- When residents have the opportunity to walk, bike, or take transit, they're able to replace car trips with these inexpensive options.
- A recent study found that people who live in walkable communities are more likely to be socially engaged and in better health than residents of less walkable neighborhoods.
- Complete Streets create more walkable and livable communities, which is important for Baby boomers, Millennials, and others that are increasingly looking to live and do business in neighborhoods and districts that are highly walkable.
- Increased opportunities for walking and biking help to reduce air pollution from cars and trucks, as well as the size and amount of paved areas, resulting in a potential reduction in storm water quantity and quality.
- Improved non-motorized connections reduce conflicts between various modes of travel, improving safety for pedestrians, bicyclists, motorists, and other transportation network users.

There is no single design prescription for Complete Streets; each one is unique, designed around and responding to its community context. A complete street may include sidewalks, bike lanes or wide paved shoulders; special bus lanes; comfortable and accessible public transportation stops; and/or frequent and safe crossing opportunities which

## Opportunities: Complete Streets

### What can the County do?

- Make Complete Streets considerations a priority in new road projects or improvements
- Adopt a Complete Streets resolution or plan
- Provide education on Complete Streets principles and design components

### What can local governments do?

- Make Complete Streets considerations a priority in new road projects or improvements
- Adopt a Complete Streets resolution or plan
- Integrate Complete Streets guidelines and standards in master plans and zoning ordinances
- Consider zoning amendments that require sidewalks or other non-motorized pathways in all new residential developments
- Consider mixed-use or form-based zoning that result in greater multi-modal connectivity among residential areas, schools, employment centers, shopping, and transit



involve median islands, accessible pedestrian signals, curb extensions, narrower travel lanes, and more. In rural areas, Complete Streets may simply feature wide shoulders to allow safe biking and walking paths that connect to trails and public transit. Low-speed roads with on-street parking, well-marked crossings, and sidewalks with accessible curb cuts on one side of the street may best meet the needs of a residential area.

Because the form and design of buildings can impact a community's walkability, vehicular access, and connectivity of the road network, complete streets also require integrated design that occurs within the context of land use developments. Regulations affecting these features, like those found in zoning ordinances, are thus critical elements of effective Complete Streets planning and design. Communities that want to prioritize Complete Streets can consider incorporating street

design guidelines into their master plan. They may also adopt Complete Streets resolutions, which typically establish that any local investment into the community's transportation network requires consideration and incorporation, if possible, of Complete Streets principles. And, some communities have developed Complete Streets plans, which help to identify the primary needs and issues for incorporating Complete Streets principles into various aspects of the community's road network.

The County is an important player in promoting and designing Complete Streets, especially in view of its lead role in road construction, reconstruction, and maintenance. A County Complete Streets resolution or plan can help to ensure that Complete Streets principles are a primary consideration when local or County investments are made in the County's road network. Additionally, the County

Improvements to pedestrian circulation, bike paths, bus service, and airport service shall be made consistent with adopted plans for long-range improvements of these transportation services.

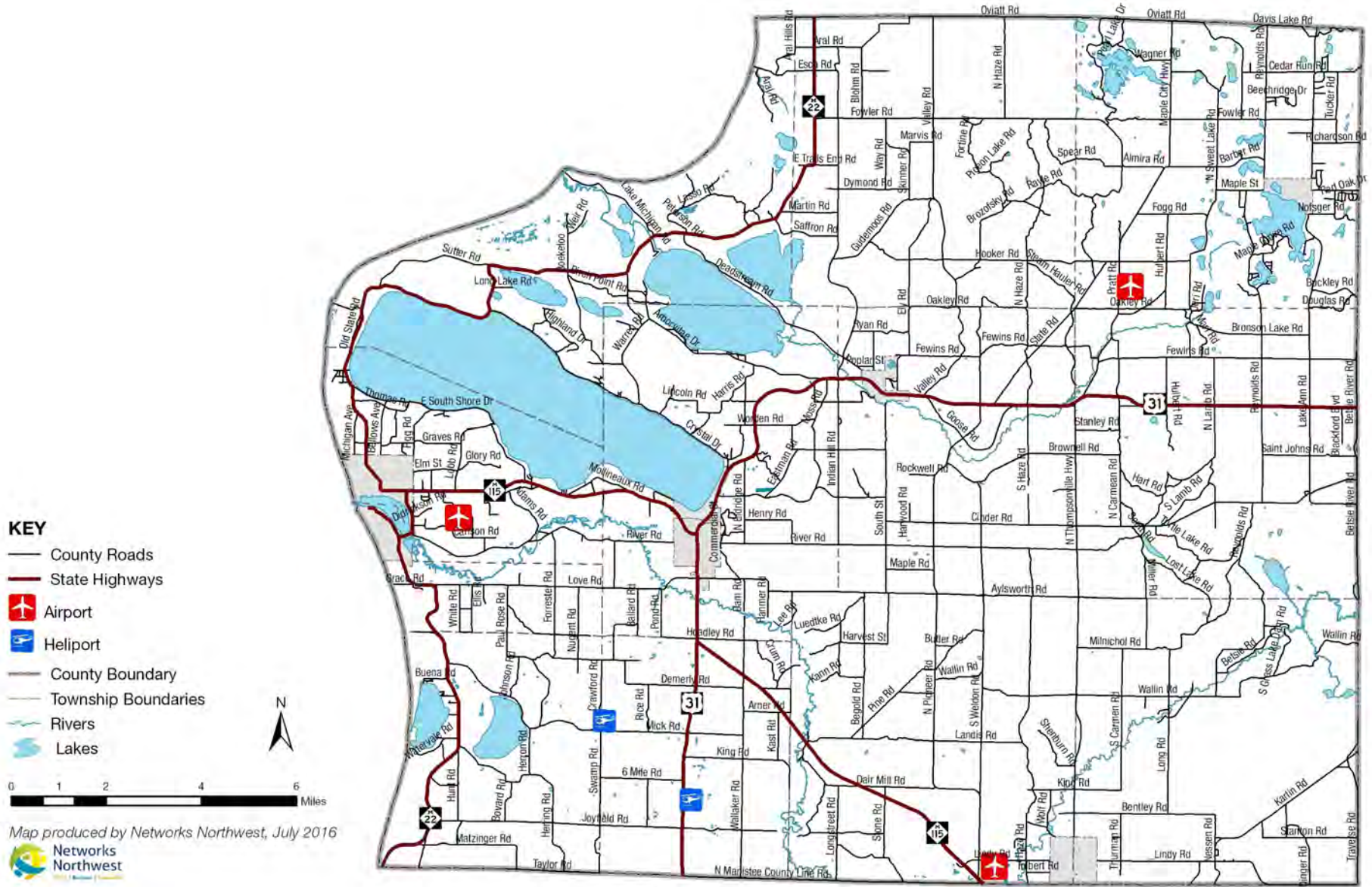
2000 Benzie County Master Plan

can help to promote Complete Streets techniques, through education and coordination with local units of government.

Historic street grids in Benzie County's cities and villages are an important example of Complete Streets, and local governments provide, maintain, and enhance Complete Streets features through regular maintenance of existing street networks. Local governments can also enhance Complete Streets by incorporating design guidance and recommendations into local plans and ordinances. For example, the City of Frankfort Master Plan includes goals and guidance for the City's transportation network that encourage pedestrian and non-motorized circulation in all areas of the City, while maintaining efficient and safe vehicular circulation, through a network of complete streets. The Plan establishes standards for street construction or reconstruction with design templates for various types of streets – from city residential streets to alleys to rural highways. The Plan and its street design templates, along with key principles for any street improvements, ensure that Complete Streets principles are a primary consideration in any new construction or modification to the City's transportation network.



# BENZIE COUNTY TRANSPORTATION NETWORK





# Natural Resources

Protect and preserve the water resources, forests, natural areas, and scenic beauty of Northwest Michigan

Benzie County's rivers, inland lakes, and Lake Michigan coastline are among its most prized—and recognizable—features. With 25 miles of Lake Michigan shoreline amongst its bays, beaches, and islands, along with hundreds of inland lakes—some of which are among the state's largest and best-recognized—while important blue-ribbon trout streams course throughout the region. Many or most of these resources feature high water quality, clear waters, and scenic vistas that are recognized statewide and nationally, making them critical economic assets that act as a primary draw for the region's recreation and tourism industries. They are also a foundation of Northwest Michigan's high quality of life, and many residents live in or move to the area to take advantage of the region's access to water. Yet, the quality of these water resources is threatened by a variety of larger-than-local pressures arising from development, invasive species, and climate changes.

## Water

### Inland Lakes, Rivers & Streams

135 lakes are scattered across Benzie County's landscape. Many of these lakes are of significant



size and value as recreation destinations and fisheries, providing plentiful opportunities for fishing, boating, and swimming. All boast high water quality, brilliant blue waters, scenic views, and superior water clarity. And Benzie County's rivers include some of the state's most valuable cold water fishery rivers and streams, including the Betsie River, which has been designated as a Michigan Natural River.

Eleven of the County's inland lakes provide public access including Ann, Betsie, Crystal, Herendeene,

Little Platte, Loon, Lower Herring, Pearl, Platte, Stephens, Turtle, and Upper Herring. Many of the lakes are of significant size, the largest being Crystal Lake, which is also the 9<sup>th</sup> largest inland lake in Michigan. Among the County's most significant rivers and streams are the Betsie River, the Platte River, Otter Creek, and Herring Creek. These waterways all flow into Lake Michigan, spanning the western edge of the County. All of these waters are valued for their fisheries, recreational opportunities, and beauty.

The Betsie River is one of sixteen State Designated Natural Rivers in the state, a designation that protects the stream corridor from overdevelopment. From its headwaters in Grand Traverse County, the river flows west through Benzie County, and dips into Manistee County, before coming back through the County and ultimately discharging into Lake Michigan. The river is a popular recreation destination. However, the lack of public access sites along the Betsie River has been a concern for some time. The lack of appropriate launching areas, parking, and restroom facilities sometimes leads to conflict with private landowners, and also creates erosion issues up and down the corridor. In order to improve access to County residents and visitors for recreation and fishing, a comprehensive access plan is being developed for the Betsie River. This collaborative effort was initiated by Benzie County, the MDNR, and Networks Northwest.

## Lake Michigan

The Great Lakes, which contain one-fifth of the world's entire supply of fresh water, are some of Michigan's most valuable and sensitive natural resources. With over 25 miles of Lake Michigan shoreline, Lake Michigan is a fundamental element of the County's ecology, economy, and quality of life. The clear blue waters of Lake Michigan represent one of the County's most cherished attributes, and its beaches, views, and fishing opportunities are an important tourist attraction.

Changes in Great Lakes water levels can have a profound impact on ecosystem and community services provided by the lakes; and over the last several years, communities located along the Lake Michigan shoreline have struggled with fluctuating

water levels. When levels are extremely high, coastal erosion and flooding become widespread. Long-term changes in regional precipitation and evaporation rates drive seasonal, inter-annual and decadal water level fluctuations, and can lead to periods of extremely high or low water levels. Water levels on the Lake Michigan and Huron system have been below their long term average for over a decade, and the winter of 2012-2013 marked the lowest point and longest stretch of continuous low water levels since records began to be kept in 1918. The future of Great Lakes water levels are highly uncertain, and the challenge to adjust to them is intensified, as they could rise again to extreme highs or could drop further. There is no way to be certain how the hydrologic dynamics of evaporation, precipitation, runoff, discharge, and inflow that control lake levels will balance out in coming years.

The Lake Michigan food web is a dynamic system affected by weather and climate; invasive species; management activities such as stocking; and water and habitat quality affected by natural and human activity. The abundance of prey fish (those that are preyed upon by larger predators for food) is an indicator of ecosystem stability and health, and has been monitored by state and federal agencies on an annual basis since the 1970's. Recent surveys indicate that prey fish abundance is low, and in some cases near record lows. In light of this information, all state natural resource agencies bordering Lake Michigan decreased salmon stocking lake-wide by 50% beginning in 2013 and continuing until 2015. The results will be monitored and assessed by state, federal, and tribal resource agencies over the coming years.

## Fisheries

A diversity of fisheries are supported by the water resources in Benzie County and fishing is a very popular activity. Some of the most prized fishing is for steelhead and salmon in Lake Michigan and the Betsie River. On the inland lakes, panfish, largemouth and smallmouth bass, lake trout, yellow perch, and rainbow trout are some of the most commonly fished. Although these waters are known to be relatively healthy, pollution and habitat destruction are always a threat to the fisheries. Activities that occur upstream, such as land clearing, development, and road construction can cause sedimentation and nutrient enrichment that eventually pollute downstream water quality, and can have devastating impacts on feeding areas, spawning grounds, migratory routes and nurseries. Shoreline development can also alter stream flow and destroy nearshore fish habitat.

Invasive species are another significant threat to the area's fisheries. Significant declines in a number of commercial and game fish over the past few decades are linked to non-native species such as the sea lamprey and zebra mussels. Species and habitat conservation and management, and fishing regulations are some of the ways the Michigan Department of Natural Resources manages fisheries under this myriad of stressors. Stocking programs are one form of conservation and management, and Benzie County is home to one of six fish hatcheries and one of four weirs in the state. By producing coho and Chinook salmon, this facility helps restore, sustain, and enhance fisheries; balance ecosystems; and provide a diversity of fishing opportunities not only to Benzie County, but

## Opportunities: Water Quality

### What can the County do?

- Work with land conservancies, watershed groups, and other stakeholders to leverage funds and implement programs that protect water quality
- Promote watershed protection practices, such as permanent land protection on critical sites, low-impact development techniques and periodic inspection of on-site wastewater systems.

### What can local governments do?

- Consider zoning changes to encourage or require
  - Watershed overlay districts
  - Vegetative buffers or greenbelts around water resources
  - Steep slope protections
  - Floodplains review requirement
  - Groundwater wellhead protection lands
  - Wetland, floodplain, and groundwater recharge protection

the entire Great Lakes region.

Anglers come from all over to fish Benzie County's waters year-round. The health of its fisheries is both environmentally and economically important to the County. Although there are several public access sites owned by the MDNR, the Benzie County Comprehensive Plan and 2015 County Recreation and Cultural Plan identify the need for improvements to existing sites and the development of new access sites. This will help avoid conflict with riparian property owners, prevent or mitigate erosion and water quality issues, and provide access to an important public asset.

### Water Quality

Water quality pollutants that may be of greatest concern in Benzie County include sediment; excess nutrients; invasive species; bacterial and parasitic pathogens; runoff from impervious surfaces; and to a lesser extent agricultural chemicals and oil and gas products. In addition to measuring pollutants, fisheries are good indicators for assessing the health of a waterbody as their populations respond to human activities along shorelines and throughout a whole watershed. Some priority protection areas include lake shorelines, headwaters and small tributary streams; groundwater; floodplains; and steep and forested slopes. The top water quality concerns for these areas are sedimentation, nutrient pollution, and pathogens.

*Sedimentation* - When rain and snowfall hit the ground, they naturally filtrate through the earth and recharge groundwater. However, hard or paved surfaces—known as impervious surfaces—prevent the filtration of rain or snow into the ground. When

precipitation hits impervious surfaces, it instead flows over the ground, picking up soils, debris, chemicals, and other pollutants. Runoff then flows into a storm sewer system or directly into a lake, stream, river, or wetland, where it is discharged, untreated, into the water that is used by the community for swimming, fishing, and drinking.

Sediment and sand enter surface waters through stormwater that washes from roads, parking lots, driveways, and other impervious surfaces, carrying with it nutrients and other pollutants. Sediment and sand smother the habitat that aquatic organisms need to survive and reproduce, causing a variety of ecological impacts. Because of the impact of impervious surfaces on stormwater, the amount of developed land or impervious surface coverage in a watershed is directly connected to the quality of its water resources. When the percentage of impervious cover exceeds 25%, most watersheds experience severe habitat and water quality issues.

*Nutrient pollution* refers to contamination from excessive quantities of nutrients, such as nitrogen or phosphorus, which creates imbalances in oxygen supplies, subsequently stimulating weed and toxic algae growth, affecting the food web and contaminating drinking water. Nutrient pollution often enters water from upstream waters like creeks and streams, then flows into larger bodies of water like lakes, rivers, and bays.

Wastewater from sewer and septic systems do not always operate properly or remove enough nitrogen and phosphorus before discharging into waterways. Failing and leaking septic systems, along with agricultural runoff from excess fertilizer and animal manure, are the greatest sources of



nutrient pollution in Northwest Michigan. Other sources of nutrient pollution include stormwater runoff; fossil fuels entering the air through electric power generation, industry, transportation, and agriculture; and home fertilizers, yard and pet waste, and certain soaps and detergent.

*Pathogens* - Water and human health are also threatened by the presence of pathogens in surface waters. Pathogens are disease-causing organisms that include various types of bacteria, viruses, protozoan parasites, and other organisms. While not a common event, excess levels of pathogens can and have led to beach closures in Benzie County, notably on Crystal Lake. Primary causes of pathogen contamination in Northwest Michigan include failing or under-maintained septic systems; poor urban, agricultural, or rural storm water management; overflowing sewer systems; and animal waste, including that from geese and ducks along shorelines that is washed into nearby waterbodies. Summer storm events, which flush large volumes of stormwater into waterbodies, typically raise the potential for pathogen-related issues in regional waterbodies.

Sedimentation, nutrients, and pathogens often enter the County's water via "non-point sources." When the source of pollution cannot be identified or comes from multiple sources, it is considered "nonpoint source pollution." Non-point sources of sedimentation in Benzie County are caused by a number of sources, some of which include construction sites, shoreline or streambank erosion, road-stream crossings, urban storm runoff, logging operations, unmanaged recreational access sites, and runoff from non-vegetated open or agricultural land. Non-point sources of nutrient pollution include

on-site septic systems, animal manures, bird droppings, runoff from agricultural and turf areas, and streams or storm sewer inlets into lakes. Regulation and management of nonpoint source pollution must occur at the local or watershed level, and watershed planning is an important tool for controlling and reducing this type of pollution. Although the state may help fund this type of planning, the focus of state and federal regulations is on "point sources pollution," which is pollution where the source of pollution can be identified, such as municipal wastewater plants and industrial discharges.

Under state and federal law, all surface waters in the state are subject to water quality standards and protected for their "designated uses;" these include agriculture, navigation, industrial water supply, warmwater fishery, other indigenous aquatic life and wildlife, partial body contact recreation, fish consumption, total body contact recreation, coldwater fisheries, and public water supply sources. The state has established quality standards for each one of these uses, which it then uses to determine whether a particular waterbody "supports" that designated use; those that do not are considered "impaired." As of 2014, the majority of surface water in Benzie County met or exceeded state and federal standards. However, five locations were found to be "impaired" by state and federal standards, including Ann Lake, Platte Lake, an unnamed tributary to Platte Lake, Crystal Lake, and Bellows Park on Crystal Lake. Lake Ann, Platte Lake and Crystal Lake all fell short because of PCB and Mercury in fish tissue; Bellows Park on Crystal Lake was listed as not meeting standards because of E. coli bacteria contamination. The



Photo courtesy of Steve Stephens

cause of impairment of the unnamed tributary was dissolved oxygen, bacterial slimes, and organic enrichment.

Water quality appeared to be the highest priority relative to natural resource protection in the 2015 County Master Plan survey. It was also included as a goal in 92% of local master plans, and in many cases was addressed by communities through extensive goals and objectives, including watershed management; stormwater considerations; shoreline considerations; activities resulting in erosion and pollution.

# Natural Resources Partners

## Benzie Conservation District

The Benzie Conservation District was certified as a local unit of state government on June 15, 1944, under provisions of the Soil Conservation District Law, Act 297, P.A. 1937, as amended. This law is now part of the State Compiled Environmental Code, Part 93, Act 451 of 1994 as amended. District activities include cooperation in implementing federal, state, and local government programs, as well as other independent programs, such as conservation awareness, farmland preservation, forestry, and wildlife habitat enhancement to name a few. The District is supported by appropriations and grants, which may be highly variable, depending on the economy and political emphasis. The District's purpose is to foster the best use of land for the present and future benefits of the community, based on the land's capabilities and landowners goals. Combating soil erosion, managing surface and groundwater quality and promoting the maintenance of the lands related resources and the aesthetic values are vital to the community's long range economic well being, from food and timber production to natural resources related industries and tourism. To these ends, the District strives to be a "gateway" to resource management information and service providers, so that citizens may manage their lands for a healthier Benzie County. The Benzie Conservation District works in partnership with a broad range of stakeholders, convening groups including the Invasive Species Network and the Watershed alliances, for the purposes of meeting community-identified conservation goals.

## Conservation Resource Alliance

The Conservation Resource Alliance (CRA) is a private, not-for-profit corporation committed to "sensible stewardship of the land." Established in 1968 as part of a nationwide network of Resource Conservation and Development Councils, the organization serves northwest lower Michigan. CRA's wildlife biologists, fisheries biologists, engineers and field technicians

work with landowners to plan, locate funding options, cut through red tape, and implement programs to enhance the habitat value and beauty of the region. CRA is known for its collaborative land-use solutions among private landowners, government agencies and commercial businesses. CRA works to foster locally-driven solutions that will preserve or develop land in a positive manner for all parties involved.

## Grand Traverse Regional Land Conservancy

The Grand Traverse Regional Land Conservancy is a 501(c)3 non-profit organization that provides services to Antrim, Benzie, Grand Traverse, Kalkaska and Manistee Counties. Its conservation efforts are focused on the permanent protection of crucial wildlife habitat and corridors; critical watersheds, which protect the water quality of our region; unique high-quality farm lands; valuable forestland; and ecologically significant dunes along Lake Michigan's shore. The Conservancy protects land in several ways:

- By working with landowners to permanently protect private land through voluntary conservation easements
- By acquiring high quality natural lands by purchase or donation to create Conservancy owned nature preserves which are open to the public
- By assisting local units of government in creating or expanding public parks and natural areas that result in enhanced public access to nature and improved recreational opportunities
- By providing technical assistance to local units of government with the administration of farmland protection programs

The Conservancy has been an important partner in Benzie County efforts to protect important natural spaces, aiding County and local stakeholders in raising funds for property acquisition, securing grant dollars, and managing the property at natural areas like Railroad Point and Elberta Dunes.



Photo courtesy of Steve Stephens

## Opportunities: Wetlands

### What can the County do?

- Conduct or arrange for an updated wetlands inventory of the County, and provide copies to all jurisdictions
- Encourage programs and projects that enhance, improve, and increase wetlands
- Engage in natural resource partnerships to prepare educational materials on wetlands for locally elected and appointed officials

### What can local governments do?

- Consider environmental protection overlay ordinances
- Provide incentives for use of low-impact development techniques to mitigate the impacts of impervious surface coverage
- Establish and enforce zoning for setbacks and buffers

## Watersheds

A watershed is an area of land in which all surface waters drain to a common outlet. On a large scale, the Betsie River watershed drains the southern part of the county, and the Platte River watershed drains areas in the northern part of the county. However, watersheds exist within watersheds, with surface water draining to the major lakes and rivers before eventually emptying into the Lake Michigan.

The County's high quality streams, rivers and lakes are largely dependent on the health of the watersheds. As water drains from a watershed, the water that runs off the land picks up pollution—such as nutrients, toxins, and phosphorus—and

deposits it in streams and rivers as it drains the watershed. The network of streams and rivers that drain watersheds and carry water pollution ultimately empty into inland lakes and Lake Michigan, thus concentrating all of the pollution that was in the rivers into these other bodies of water. Because water picks up sediment and other pollutants as it travels across the land, managing water quality involves addressing land uses and sources of pollution throughout the watershed. However, many local efforts to address water quality issues occur at a local government level, which typically includes only a small portion of a given watershed, often leading to fragmented efforts to control the sources and impacts of water pollution. In order to effectively address water

quality issues, watershed management must occur in a collaborative fashion across multiple government and jurisdictional boundaries in order to address water quality issues including sedimentation, nutrient pollution, and pathogens.

Watershed management at a multi-jurisdictional level can help to more effectively address a variety of water pollution issues. Because water picks up sediment and other pollutants as it travels across the land, watershed management focuses primarily on land use as a means to preserve and enhance water quality. Watershed planning and management involves a regional approach based on the movements of water and pollutants as defined by natural boundaries rather than political



# Watershed Planning

The 2000 Benzie County Master Plan emphasized the importance of watershed plans. Since the Plan's adoption, watershed plans have been developed or are underway for all three of the County's watersheds:

## Crystal Lake/Betsie River Watershed Plan

The Crystal Lake and Crystal Lake Outlet subwatershed – including the 9,850-acre Crystal Lake and its associated drainage area – occupies the northern margin of the overall Betsie/Crystal Watershed, including the village of Beulah and part of Benzonia village. This deep lake has exceptional water clarity and 21 miles of shoreline with some of the highest shoreline property values in Northern Michigan. A small segment of the Sleeping Bear Dunes National Lakeshore lies in the Crystal Lake Watershed. The Crystal Lake Outlet joins the Betsie River five miles before the river reaches Betsie Lake.

A Watershed Management Plan for the Betsie River / Crystal Lake Watershed, developed by a Steering Committee of Northwest Michigan partners and supported by a grant from the Michigan Department of Environmental Quality, was approved by the MDEQ in 2016. Measures recommended in the plan will help protect surface water quality by preventing or reducing non-point source pollution during the Plan's 10-year period from 2016 through 2025. The Plan will be implemented by partners including the Crystal Lake Watershed Association, a nonprofit that engages in monitoring, education, and advocacy around Crystal Lake issues.

## Platte River Watershed

The Platte River watershed is comprised of several connected river and lake segments surrounded large areas of contiguous forestland with isolated kettle lakes. The hydrology of the Platte River is relatively stable due to the deep glacial outwash deposits of permeable soils that promote infiltration and movement of the groundwater to create consistent and stable base flow throughout the year.

The Platte River is recognized as one of Michigan's Blue Ribbon Trout Streams. The Platte is a hydraulically stable river system and its gradient is

approximately 5 feet per mile, thus hinting at the root of its name, "plat" being the French word for "level or flat." The Platte River Watershed covers 193 square miles and the river valley is 14 miles long, with a total of 90.5 miles of river and connecting streams. Much of the Platte River watershed drains areas located in the northern half of Benzie County. A watershed management plan for the Platte River Watershed was updated in 2014. Partners including the Conservation Resource Alliance, Benzie Conservation District, Platte Lake Improvement Association, and others work to implement the management plan.

## Herring Lake Watershed Plan

The Herring Lakes Watershed drains a land area of roughly 25 square miles in southwestern Benzie County. The primary water bodies are Upper and Lower Herring Lakes, Herring Creek and extensive wetlands. Herring Creek and its tributaries drain a large area of the watershed which includes 41% forest land, 27% agricultural a livestock farms, 14% open land, 6.3% residential land, 6.4% wetlands and 2.4% water. The Benzie Conservation District is currently working with community partners to develop a management plan for the Herring Lakes Watershed.

Watershed management plans provide guidance and recommendations for future activities that will help reduce the pollution, restore degraded water bodies and preserve the county's clean water resources. The Benzie Conservation Districts help to facilitate both watershed planning and management, through initiatives like the Benzie Watersheds Coalition, the Benzie Watersheds Volunteer Stream Monitoring Project, educational events, and invasive species control.

jurisdictions. Recently, the Betsie River and Crystal Lake community concluded a multi-year process of creating the Betsie River / Crystal Lake Watershed Management Plan which will guide efforts to protect the community's outstanding water resources. The plan identifies priority areas for protection and long-term management within the watershed, including lake shorelines; headwaters and small tributary streams; groundwater; the Grass Lake Flooding; steep and forested slopes; the Crystal Lake Outlet; the Betsie River mouth at M-22; Frankfort Outer Harbor. A watershed management plan for the Platte River was updated in 2014, and work is also underway to develop a watershed management plan for the Herring Lakes watershed.

At a local government level, zoning can affect or reduce stormwater runoff by limiting impervious surface coverage. Because roads or parking lots make up the majority of a community's impervious surface coverage, narrower road widths, shared parking, flexible or reduced parking requirements, pervious pavement, and other creative parking and design features can help to minimize stormwater runoff. A number of development practices use creative approaches to lot design and development in order to limit impervious surface coverage and minimize disturbances to natural ecosystems and loss of habitat or open space.

Local governments can also use zoning to encourage or require the use of greenbelts, or riparian buffers, in order to mitigate and address runoff, erosion, and other water quality issues. Greenbelts are strips of natural vegetation planted along the shoreline that can work to stabilize stream banks, thus preventing erosion, filtering stormwater, and keeping sediment and nutrients



from reaching lakes, rivers, and streams. Stormwater management is addressed by communities in a variety of ways.

The Benzie County Soil Erosion, Sedimentation, and Stormwater Control Ordinance requires erosion control for certain types or extents of development. At the local level, communities can reconsider their existing stormwater management systems or infrastructure to lower costs and more effectively treat stormwater before it enters nearby water resources, through low-impact design features such as “daylighting” streams, installing scrubbers or filters in drains, and planting vegetative buffers of native plants. Low impact development is an approach to development and stormwater management that works with nature to manage stormwater as close to its source as possible. It preserves and recreates natural landscape features, and minimizes impervious surface coverage in order to create functional stormwater management

systems. Low impact design techniques can be required or encouraged through zoning or other local policies.

### Groundwater

Most people in Benzie County rely on groundwater for their drinking water. Groundwater also supplies water for agriculture and golf course irrigation; is the source of the water that flows in the County's streams and rivers; and feeds several of its lakes, including Crystal Lake.

When groundwaters are consumed or extracted, a process known as “groundwater recharge,” involving precipitation, infiltration, and percolation replenishes them. The potential for groundwater recharge depends on an area's climate, soils, vegetation, and land use. Recharge can be reduced or threatened by development that increases impervious surface coverage. In addition to impacts from development, groundwater quality

# Opportunities:

## Invasive Species

### What can the County do?

- Consider development of forestry management plans that address and mitigate the spread of invasive species
- Provide or support boat-washing facilities at water access sites; boot-cleaning facilities at trailheads and popular river-access sites; and other voluntary measures to ensure that invasives are not spread by the public

### What can local governments do?

- Consider adoption of ordinances that regulate activities contributing to spread of invasive species
- Consider adoption of ordinances to prevent introduction of terrestrial and aquatic invasive species, and permit treatment of existing infestations
- Consider zoning incentives that prohibit the use of invasive species in landscaping and/or vegetative riparian buffers

can be threatened by activities like the storage and subsequent leaking of hazardous materials. Even small traces of contaminants discharging into the ground can have enormous effects on groundwater quality.

In order to ensure adequate groundwater recharge, areas that offer the best recharge potential should be protected through the limitation of development and other activities that impede infiltration or negatively affect water quality in those areas. In addition, some communities have municipal well fields. Recharge areas for those well fields are known as “wellheads,” which should be identified and protected similar to groundwater recharge areas.

The Benzie Leelanau District Health Department is involved in testing and protecting groundwater, which involves regulating on-site wastewater systems. According to the Health Department, over 90% of residents in Benzie and Leelanau Counties rely use on-site residential water supplies as well as on-site septic systems. Under ideal conditions, on-site systems are efficient. However, contamination of groundwater with phosphorus and other nutrients may occur when systems are improperly maintained, overloaded, or constructed too close to a waterway. And substandard wells and septic systems constructed prior to current sanitary codes can still be found throughout the County. In portions of Benzie County where water tables are close to the surface and soils are highly permeable, the groundwater is more susceptible to contamination from leaking underground tanks and improperly treated sewage. Testing and enforcement is critical in these areas.

At the present time, groundwater supplies in the watershed are both abundant and of high quality. However, given the vital nature of the resource, steps must be taken to provide total assurance against future degradation. Wellhead protection areas in effect for municipal water systems must remain in place. Groundwater recharge areas must be protected. Farms, orchards, golf courses and ski areas must employ best management practices to avert any chance of contaminants reaching the water table. As much of the regulation occurs at a local or regional level, local governments should advocate for adequate funding from the state and strong enforcement for health and safety regulations.

### Invasive Species

Invasive species are plant or animal species that are not native to an area and cause negative effects on that area’s environment, health, or economy. A number of invasive species present a significant threat to the integrity of native plant and animal communities and ecosystems in Benzie County. They present varying threat levels, but certain high profile invasive species are especially prolific and present the greatest disruptions to the ecosystem. In aquatic environments these include zebra and quagga mussels, Phragmites, Eurasian Water Milfoil, and the Round Goby. Some terrestrial invasive species that have been especially pervasive in Benzie County include garlic mustard and the emerald ash borer. These species are outcompeting many native species and are significantly disrupting the food chain and ecology of Lake Michigan and many inland lakes. Some of the factors that introduce invasive species into



The extensive and diverse sensitive natural features in the County shall be protected where pristine and restored where damaged.

2000 Benzie County Master Plan

regional ecosystems, such as ballast water discharges from sea-going vessels, have their roots in multi-state and -national issues, and will continue to be problematic in the coming years. Others are caused by common environmental stressors, such as climate change. Climate change is a long term stressor that is linked to invasive species, since certain invasives are more resistant to changes in zonal temperatures than native competitors. In addition to these wider contributing issues, issues such as nutrient pollution can also exacerbate the spread of invasives, as exotic plant species like Eurasian Watermilfoil and Purple Loosestrife can better compete with native plants when nutrients are abundant. Regional conservation and planning efforts must consider actions that may contribute to invasive species prevention, mitigation, and/or adaptation in order to preserve both vital ecosystem services and biological diversity

Addressing nutrient pollution is one action that communities can take, while community-led initiatives and partnerships can, and have been, successful in addressing invasive species issues. Networks of volunteers and environmental



Photo courtesy of Steve Stephens

organizations work to identify and remove invasives from public properties. These groups and networks may partner with communities to ensure that priority sites are addressed.

## Land

Benzie's fields, forests, rolling hills, open spaces, and stunning views together compose an iconic rural landscape that offers residents and visitors lifestyle-related assets that contribute to a high quality of life and local economy. Its soils provide unique and diverse agricultural opportunities; timber and minerals provide important resources for industry; and open space, forests, waterways, and coastal lands provide both important habitat and highly-valued recreational opportunities. Its scenic beauty, meanwhile, contributes to a tourism-based economy that brings visitors to Benzie County from throughout the country. As development pressure continues, preserving this quality landscape and the diverse ecosystems that comprise it becomes an

increasingly important challenge for many communities.

Preserving these resources has been identified by communities as being of utmost importance: locally adopted master plans throughout the County universally prioritize the preservation of natural resources, while results from the 2000 and 2015 Benzie County Master Plan surveys show strong support for natural resource preservation and protection. In fact, the preservation, protection, and enhancement of natural resources was the number one priority among 2015 survey participants.

## Land Cover & Use

Land use in Benzie County is primarily rural, with a high proportion of state and federally owned parcels. Just over half of its land cover is comprised of forestlands, followed by rangeland or open land, agricultural land, wetlands, and water. Only a small portion of land area in the County is considered to be "urban" or developed.

## Opportunities: Sensitive Lands

### What can the County do?

- Inventory and identify sensitive natural features or high-quality environments that should be preserved and protected
- Facilitate, support, and encourage planning and zoning ordinances that protect environmentally sensitive areas such as dunes and wetlands
- Facilitate and encourage efforts by local units of government and land conservancies to develop a coordinated program to protect lands that have unique natural features and significant open spaces throughout the County

### What can local governments do?

- Consider environmental protection overlay ordinances to protect environmentally sensitive areas
- Consider zoning incentives for preservation of natural features or open space within a green infrastructure network

Rapid population growth since 1970 has contributed to development pressure and sprawl throughout the region. Much of that development pressure has occurred in rural areas, outside of villages and cities, due in part to a desire for rural lifestyles. As residents move to rural areas, large parcels are subdivided and converted to residential uses. Because woodlands and wetlands function best when they exist in large, continuous acreages, with benefits including wildlife habitat, flood control, and water quality, the land fragmentation resulting from large-lot development can significantly impact natural resource systems.

It's difficult to identify precise changes in land use or land cover over time, due to the variety of land use classification systems that have been developed and used since the 1978 land cover analysis. Land cover change as part of planning efforts, but analysis of land cover patterns over time is prevented by the lack of consistent mapping systems currently available. However, analysis conducted at the county or township level can present some insight into how development pressure has impacted land use and land cover in the region. Population and development changes and trends can also be representative of land cover change in the area.

Land use is known to have a significant impact on water quality and non-point source pollution. For example agricultural operations, residential on-site waste water systems, impervious surfaces and open space areas all have differing effects on lakes and streams throughout the Watershed. Regulations enforced by the County and local municipalities, by the district health department, by County building departments, and by state

agencies may all limit some types of land development and incentivize others.

### Geology

Glacial actions that took place thousands of years ago left Benzie County covered in deposits of glacial sediments that range from 400 to 1,000 feet in thickness. As a result of this, and the subsequent deposits from changing lake levels, sand and gravel are the most widely available non-fuel minerals in the County. Sand and gravel are accessed through surface mining activities that use pits and quarries. Almira Township has the most sand and gravel operations, followed by Benzonia, Crystal Lake, and Joyfield Townships.

Mining for these glacial sediments has taken place for decades. Operations located in sand dune areas require permits through the DEQ under Sand Dune Mining, Part 637 of the Natural Resources and Environmental Protection Act, 1994 PA 451. However, unlike oil and gas production, the state and federal government do not have regulatory authority over operations on private lands located at least two miles inland from Lake Michigan. However, local regulations can be applied, and communities with large sand and gravel mining operations have precedent of regulating these operations through zoning.

Oil and gas are Benzie County's other primary minerals. Below the surface, Michigan's Lower Peninsula is located in the center of a giant basin filled with layers of sedimentary rocks. Trapped within these layers are pockets of oil and natural gas. Benzie County is located on the edge of two of Michigan's most significant oil and gas geologic



formations - the Antrim Shale Formation and Niagaran Reef Trend. Porous rock in the Antrim formation layer has produced oil and gas for several decades. The Antrim formation passes through the southeastern corner of Benzie County, and so although the majority of Michigan's hydrocarbon production has occurred in areas farther east and south, a number of oil and gas wells operate in the southeastern half of the county. Colfax Township has experienced the most oil and gas development in the county.

The Michigan DEQ exercises most of the regulatory responsibility over the oil and gas industry. This is likely why mineral extraction was not identified in the goals and objectives of any local master plans. With very limited local authority over mining issues and mineral extraction, and because there has been limited extraction and mining activity in the County in recent years, local and County roles have not been taken on these issues.

## Physiography and Soils

Benzie County's dominant landscape features include moraines, till plains, outwash plains, lake plains, and drainageways. These features are largely the result of glacial action, though wind and water have since modified some of these features. The western area of the County is covered by a mixture of hilly dunes, gently rolling to steep, sandy moraines, and level to gently rolling plains areas. Eastern parts of Benzie County are characterized by low rolling hills and less elevation change. Tall glacial moraines define the margins of the Betsie Lake and around the area of Crystal Lake near Lake Michigan. These steep slopes extend inland to the "Buck Hills" area near Thompsonville where the



Photo courtesy of Michael Collins

Crystal Mountain Resort is located.

Each kind of soil in Benzie County is largely associated with a particular landform or segment of a landform. As such, the soil types largely reflect the glacial history of the region, with deep course-grained deposits over the underlying bedrock. Organic wetland soils have developed in some lowland areas during the post-glacial period. Soils are also influenced by the cool, moist climate created by the County's proximity to Lake Michigan, as well as the historic forest cover of northern hardwoods, mixed hardwoods, and pine and oak. Many soils are sandy, acidic, and low in fertility.

A soil survey for the County describes the different characteristics for each of its soil types. Much of the watershed is classified in the Kalkaska or Rubicon soil series, which support forest ecology. Rubicon soils are excessively drained soils formed in sandy deposits. Kalkaska soils are similar but not quite as excessively drained, which means water is

more likely to be available in the tree root zone during dry periods.

Soil types determine development potential, erosion hazards, agricultural suitability, drainage conditions, and the effectiveness of septic tank sewage disposal. Commonly, soil types on the landscape merge into one another as their characteristics gradually change. However, great differences in soil properties can also occur within short distances. Some are too unstable to be used as a foundation for buildings or roads, while others are seasonally wet or subject to flooding. An understanding of soil types can help land users identify and reduce the effects of soil limitations on various land uses.

## Green Infrastructure

Natural features provide significantly more benefits if they are maintained in larger units, such as in a complex, interconnected system of woodlands, wetlands, rivers, open spaces, fields, parks, and streams. Larger, connected systems, often referred





to as green infrastructure systems, are more successful at maintaining ecological diversity and integrity. Green infrastructure systems maintain ecological processes, sustain air and water resources, and contribute to the health and quality of life of Benzie residents. Green infrastructure provides a variety of community benefits, both economic and ecological. Because greenway spaces like trails and natural areas are often seen as more valued amenities by residents than even golf courses or swimming pools, green infrastructure can increase the value of nearby property, with corresponding increases in tax revenues. Studies have found that every \$1 invested in securing public ownership of lands can provide up to \$7 in economic value in natural goods and services.

Continuous systems of forests, wetlands, and other

open areas also reduce the risk of flooding by controlling stormwater runoff, and also provide protection from storm damage and erosion in coastal areas. Green infrastructure systems also provide invaluable wildlife habitat and foster ecological diversity. Open space and forestland cover well over half of Benzie County's land area, and a significant portion of that area is publicly owned and preserved.

Approximately 30% of the County's land area is comprised of public lands, including county, city, village, and township-owned parks, Michigan state parks and forests, and lands within the Sleeping Bear Dunes National Lakeshore. The many public lands, parks, trails, and preserves in the region link people to natural resources and buffer those resources from encroaching development. They play a major role in protecting the county's natural

resources and providing access to nature for both residents and visitors, while also helping to preserve the view sheds that make Benzie County a desirable place to live and visit.

When land is permanently protected by local or regional conservancies, the benefits of large areas of green infrastructure are maximized. Communities can use open space or cluster zoning to encourage the preservation of large tracts of undeveloped land, and can also work with partners such as land conservancies to consider conservation programs that protect these areas in perpetuity.

Benzie County stakeholders thoroughly recognize the importance open space and natural resource preservation, identifying it as a top goal of the 2000 County Master Plan, and in the 2015 community survey. Additionally, 92% of local master plans specifically address the importance of open space in their goals and/or actions.

### Forestland

Forested lands comprise the single largest land cover category in Benzie County. At the time of the statewide 1993 land cover analysis, forest lands made up 67% of the County's landcover. Forest coverage has grown continually since lumbering and wildfires wiped out Michigan's forests in the nineteenth and early twentieth centuries. The County's forests are now second growth, with the most common types consisting of the beech-maple group (68%), red pine (10%), elm-ash-soft maple (8.9%), and aspen (6.6%). Of the 124,700 acres of forestland in Benzie County in 2015, 95% was timberland. To qualify as timberland, a forest must be capable of producing timber for industrial

purposes and not be prohibited from doing so by statute or regulation.

These forests provide wildlife habitat, protect air quality, stabilize soils, and help manage stormwater. And by controlling erosion and absorbing excess nutrients and sediments, trees play an especially important role in protecting the County's cherished and important water resources. Forests are also valuable land cover because of their economic contributions to the County from tree harvesting jobs and exports and recreational opportunities such as hunting.

The continuity of Benzie County's forests are at risk of being subdivided for development purposes, as the demand for rural lots results in the subdivision of many large parcels of land. Because woodlands function best when they exist in large, continuous acreages, this type of land fragmentation can significantly impact natural resource systems, leading to a loss of wildlife habitat, recreational opportunities, and other forest resources and ecosystem services.

Along with fragmentation, biological factors such as invasive species and diseases are the greatest threats to the health and productivity of Benzie County's forests. Invasive species also influence forest health and composition. For instance, the Emerald Ash Borer has been killing ash trees in Benzie County at alarming rates, coming at a cost to communities and landowners who have to remove and replace dead trees, and having yet unknown consequences to forest ecosystems. As with all invasive species, prevention is more effective and cheaper than treatment, so education is important.

Nearly half (47%) of the County's forests are in state or federal ownership, within both the Pere Marquette State Forest and the Sleeping Bear Dunes National Lakeshore. These state and federal forested areas provide recreation opportunities and wildlife habitat; and the limitations on development in these areas contribute to the high quality of water bodies within the region. However, with over half of the County's forests under private ownership, forest conditions vary significantly. To help mitigate disjointed management and prevent fragmentation, incentive based programs exist to encourage private forestland owners to develop forest management plans that implement sustainable forestry practices.

Benzie County can also work with community stakeholders to encourage the implementation of careful forest management and innovative development techniques on both public and privately-owned lands that enable an economic use of the land while preserving key features and areas. The County may also look at facilitating efforts to protect and manage forests on a regional basis by engaging the surrounding counties of Grand Traverse, Leelanau, and Manistee; local governments in Benzie County; public agencies such as the MDNR, U.S. Forest Service, and Benzie Conservation District; and other conservation focuses organizations such as the Grand Traverse Regional Land Conservancy.

### Coastal Land & Dunes

Benzie County's coastal lands and dunes are some of its most valued and cherished resources. Not only are they prized for their beauty and recreational opportunities, the dunes are home to federally and

## Opportunities: Viewsheds

### What can the County do?

- Encourage local regulations that minimize the impacts on the County's scenic qualities by establishing standards for siting and design in viewsheds

### What can local governments do?

- Require dark sky lighting requirements to shield light from neighboring property owners
- Consider zoning changes to protect ridgelines and viewsheds
- Consider zoning for a scenic resource district to protect scenic resources along rivers, highways and streets, lake shores and impounding waters



County and local ordinances should be adopted or amended to provide protection for sensitive features including wetlands, floodplains, sand dunes, high risk erosion areas, and land bordering lakes and streams.

state threatened and endangered plant and bird species, and act as important transition zones from Lake Michigan to the County's inland areas. Yet these coastal areas are a particularly fragile and sensitive resource. Inappropriate development of coastal and shoreline areas disrupts the natural process of beach creation and replenishment, and may expedite or exacerbate erosion and other hazards. The proximity to open water also makes shoreline development more likely to contribute pollutants directly to the Great Lakes from stormwater runoff, agricultural and residential lawn nutrient loading, limited septic fields, outdated wastewater treatment facilities, and soil erosion.

Dunes, in particular, are prone to movement and erosion more than other geographic areas because of their formulating factors, and because sand is easily impacted by development or construction. In recognition of these sensitive features, the State of Michigan has designated geographic areas as "critical dune areas," finding that they are "a unique, irreplaceable, and fragile resource with significant recreational, economic, scientific, geological, scenic, botanical, educational, agricultural, and ecological benefits to the people." Under Part 353, Sand Dune Protection and Management, of the Natural Resources and Environmental Protection Act, 1994 PA 451, all development in critical dune areas is regulated by the Department of

Environmental Quality development. In these areas, alteration or use of critical dunes is permitted only when the protection of the environment and ecology is assured. Blaine, Gilmore, Crystal Lake, and Lake Townships have designated critical dunes areas (see Map X).

However, state law does not regulate dune systems in their entirety, but only on a parcel-by-parcel basis. As such, protection of these important, fragile resources is often inconsistent or piecemeal, offering only limited protections. Some communities may use overlay districts in coastal areas to add an extra layer of land use considerations. Site plan review and design standards, along with provisions for setbacks, native landscaping, and impervious surface restrictions, can be used to mitigate the impacts of development in coastal areas.

In addition to critical dune areas, the State of Michigan also regulates high-risk erosion areas in coastal communities. The DNR defines high-risk erosion areas as the shorelands of the Great Lakes and connecting waters where erosion has been occurring at a long-term average rate of one foot or more per year. The erosion can be caused from one or several factors, including high water levels, storms, wind, ground water seepage, surface water runoff, and frost. State high-risk erosion area regulations establish required setback distances for various construction activities. Blaine, Crystal Lake,

Gilmore, and Lake townships, along with the Village of Elberta and City of Frankfort include shoreline areas designated as high risk erosion areas.

## Wetlands

Wetlands are areas where water is found, either on or near the surface, at any time during the year. Wetlands provide vital ecological services, including sediment retention, filtration and groundwater recharge, flood mitigation, and wildlife habitat; as well as support recreational activities such as fishing, hunting, boating, and birdwatching.

When maintained in large, continuous acreages, wetlands function best and provide the greatest benefit. The largest concentrations of wetland complexes are located along the Betsie River, specifically around the upper section of the river in Inland and Colfax Townships and the lower section, above Betsie Lake; east of Big and Little Platte Lakes, where the Platte River enters Big Platte Lake; between the dune ridges of in Sleeping Bear Dunes National Lakeshore; and around Upper Herring Lake (see Map X).

Despite their many ecological benefits, wetlands face a number of threats related to development and land use. Many wetlands have been dredged, drained, or filled in order to create more or improved development opportunities. Wetlands are



also subject to pollution from stormwater runoff from nearby development. While state regulations require that wetlands over a certain size be replaced or restored, they rarely provide the same groundwater recharge functions as naturally occurring wetlands.

Under current regulations, federal and state agencies regulate development in wetlands which are 5 acres or greater, or which exhibit a hydrologic connection to the Great lakes. In addition, Michigan Law protects wetlands which are located within 500 feet of a water body or which are determined by MDEQ to be essential to the preservation of natural resources. Even with these state and federal laws, many smaller, isolated or noncontiguous wetlands lack protections from development or pollution.

Preserving wetland functions is critical in Benzie County.

## Floodplains

Rivers, streams, lakes, or drains sometimes overflow onto surrounding banks, inundating or flooding adjacent land areas with flood water. The land that is flooded after a storm is defined as a floodplain. Floodplain habitat supports a different set of insect, plant and animal species than upland habitats. Floodplain vegetation such as annuals, perennials, shrub and forest species are very important in maintaining fisheries.

Floods are a natural process which occurs wherever there is a waterbody. However, the damage that results from a flood can depend on the type of development that has occurred in or



Photo courtesy of Greg Jenks

near a flood-prone area. Development can degrade the flood-absorbing capacities of floodplains, resulting in increased erosion, flooding, and runoff polluted with nutrients, pesticides, and other toxins. Therefore, any development within a floodplain requires a permit from the MDEQ under the Natural Resources and Environmental Protection Act, Act 451 of 1994, Part 31.

Many communities in Benzie County have mapped designated flood risk areas and have adopted regulations to conform to federal law. Floodplain studies may be prepared by local governments, state and federal agencies, special districts, or by engineering companies working for private property owners and developers. Communities may also choose to expand on state and federal floodplain regulations; and the majority of townships in Benzie County have adopted their own floodplain

regulations within their zoning code.

## Viewsheds

Benzie County's scenic beauty is one of its most prized assets. Rolling hills, lakes and rivers, forests, fields, and open spaces offer tremendous views throughout the region and act as a defining characteristic of the region's sense of place. However, as scattered development patterns extend throughout the County's rural areas, many of these views are threatened by development. Residential development is frequently in highest demand in areas with scenic views, exacerbating challenges in preserving these assets and sustaining the attractiveness of Benzie County. Other concerns for viewshed obstruction include communication towers, utility lines, certain commercial signs, and light pollution.



Photo courtesy of Michael Collins

Preserving the scenic character of Benzie County was a top priority in the Benzie County Comprehensive Plan and was so again in the 2015 Benzie County Master Plan Survey. When asked about the strategies for addressing issues related to the preservation of scenic character, nearly all survey participants (92%) agreed over the importance of providing scenic view protections. And the majority of local master plans identify goals and/or actions to preserve scenic views/corridors; and more generally, 100% recognized the Benzie County's scenic character.

The Benzie County Open Space & Natural Resource Protection Plan identified viewsheds and scenic corridors as key lands to protect, and created a map of the County's primary scenic views. The plan specifically prioritizes the protection of viewsheds along major transportation corridors;

steep slopes; and farms and forests threatened by development. Communities may conduct their own viewshed protection studies in order to set priorities and make recommendations concerning the need for additional policy and/or regulations. Zoning protections to achieve these objectives can include limitations on the height of structures in view corridors, ridgeline development ordinances, screening or landscaping requirements for various development types, and site plan review with design guidelines for development in priority viewsheds.

Another viewshed less frequently considered in planning and zoning is that of the night sky. Rural areas offer unique opportunities for stargazing, with clear views of the night sky that are treasured by residents and visitors. Yet, these views of the night sky are compromised by poorly-designed lighting in

many areas. Light pollution from development throughout the region negatively impacts the nighttime environment as a view shed resource, and can also impact nocturnal species habitat and energy efficiency. The Benzie County Master Plan Survey and local master plan review indicate that there is a growing awareness of this issue and an interest in protecting night skies. Over 80% of participants in the Benzie County Master Plan Survey identified "dark skies" as an important strategy for addressing issues related to the preservation of scenic character in the County; and nearly half of all local master plans reviewed include scenic character goals and/or actions addressing dark sky.

Many local master plans and zoning ordinances have prioritized the preservation of the region's scenic views. These communities may conduct viewshed protection studies in order to set priorities and make recommendations concerning the need for additional policy and/or regulations. Zoning protections to achieve these objectives can include limitations on the height of structures in view corridors, ridgeline development ordinances, screening or landscaping requirements for various development types, and site plan review with design guidelines for development in priority viewsheds. Local governments can also consider lighting ordinances that protect views of the night sky.

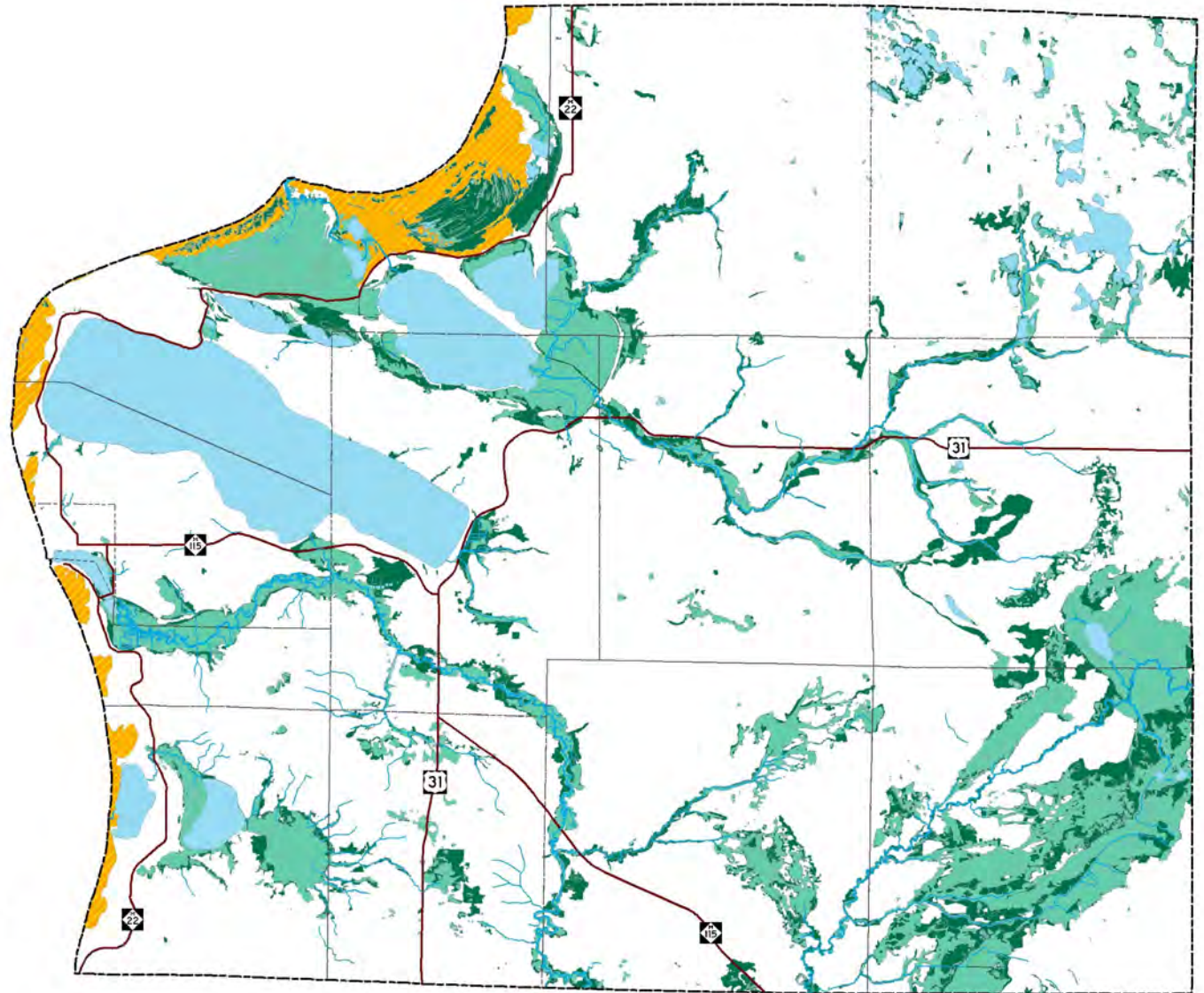


# BENZIE COUNTY NATURAL FEATURES

## Key

- Critical Dunes
- Wetlands - NWI
- Part 303 Wetland
- Lakes
- Rivers
- Township Boundaries
- State Highways

Note: The Part 303 Wetland Inventory consists of overlaying the National Wetland Inventory (NWI); the Land Cover, as mapped by the Michigan Department of Natural Resources' Michigan Resource Inventory System (MIRIS); and the Soils, as mapped by the U.S. Department of Agriculture, Natural Resource Conservation Service. Areas shown as wetlands, wetland soils, or open water on the map are potential wetlands. The maps may not identify all potential wetlands. It may show wetlands that are not actually present and it may not show wetlands which are actually present.



0 1 2 4 6 Miles

Map produced by Networks Northwest, 2016.



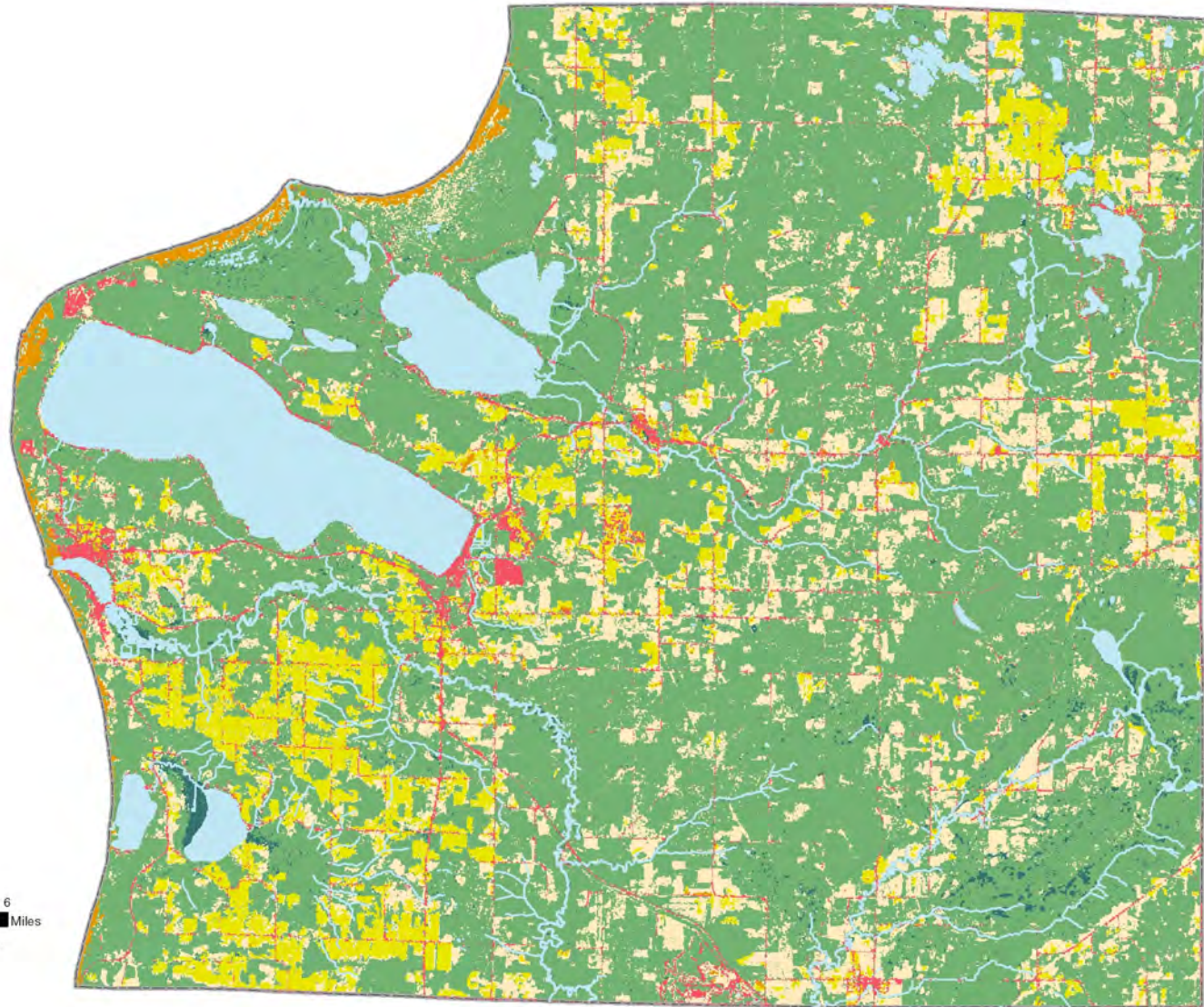


# BENZIE COUNTY LAND COVER

## Land Cover Type

- Urban & Built Up
- Agricultural Land
- Grass & Shrub Land
- Forest Land
- Water
- Wetlands
- Barren Land

Note: Land cover was categorized based on the Michigan Land Cover / Use Classification System as revised in December 2012.



Map produced by Networks Northwest, 2016



# BENZIE COUNTY SOIL TYPE

## KEY

— County Boundary

— State Highways

### Soil Type

DEER PARK-UDIPSAMMENTS-EASTPORT (MI123)

IOSCO-BREVORT-GLADWIN (MI111)

KALKASKA-LEELANAU-EMMET (MI116)

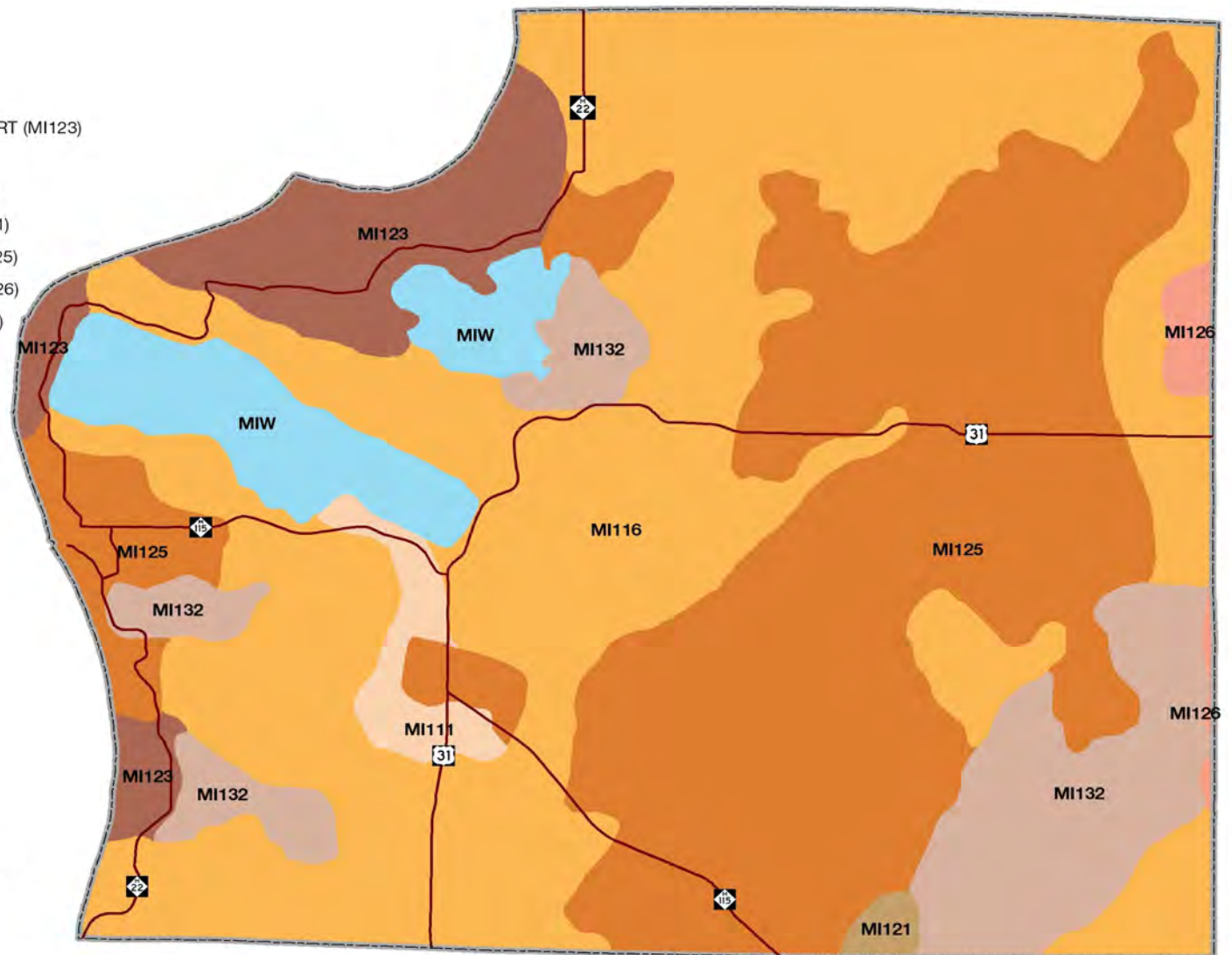
ROSCOMMON-TAWAS-AU GRES (MI121)

RUBICON-EAST LAKE-EASTPORT (MI125)

RUBICON-GRAYLING-CROSWELL (MI126)

TAWAS-ROSCOMMON-CATHRO (MI132)

WATER



Map produced by Networks Northwest, 2016





# Economic Development

Support and encourage economic development activities that grow jobs, enhance the region's unique and vibrant character, and create opportunities to capitalize on new economic trends and conditions

Benzie County is well-recognized as a vacation destination: outdoor recreation, arts and culture, festivals and events, agricultural tourism, and the quaint and small-town character of the region's cities and villages draw visitors year-round. These "place-based" assets fuel a thriving tourism economy that employs a large proportion of the County's workforce. What's more, they also create an environment that's attractive to new businesses, investors, and residents – including new workers.

In today's economy, the ability to attract a skilled workforce is paramount in any community's economic development efforts. However, despite its many place-based assets, Benzie County is experiencing challenges in sustaining a workforce even for existing businesses: businesses and other community stakeholders emphasized the need to attract and support an adequate workforce through efforts that ensure a high quality of life. Additionally, the County's dependence on tourism-related industries comes with seasonality issues and generally lower-wage jobs.

Recent economic development initiatives in Benzie County provide important starting points for economic development initiatives. The *Framework for Our Future*, the 2015 Action Plan developed by



Photo courtesy of Steve Stephens

the Benzie County Economic Development Corporation (EDC), and the USDA Stronger Economies Together regional economic development initiative, along with input from hundreds of County residents, stakeholders and businesses heard as part of the Master Plan process, all identify important challenges and opportunities for economic development. The need to diversify the County's economy, protect its scenic character and natural resources, leverage agricultural and natural resource assets, enhance infrastructure assets, address regulatory barriers,

and build a stronger workforce are consistently identified as primary issues facing the County.

## Tourism

Tourism is a foundation of the County's economy, and acts as its most visible economic driver. Tourism-related jobs (including those in Retail; Arts, Entertainment, and Recreation; and Accommodation and Food Services) account for 42% of the County's total jobs, employing nearly 1700 employees.



# Benzie County

## Economic Overview

Benzie County's economy has historically been rooted in tourism and agriculture, and these remain among the County's most important economic drivers today.

Employment in Benzie County is concentrated in accommodation and food services, retail, and health care. Employment in the Accommodation and Food Services sector represents over 25% of all employment in the County, while Retail Trade accounts for 15% of all employment. With Paul Oliver Memorial Hospital in Frankfort as one of the County's primary employers, and increasing demand for health care, drives employment in Health Care, which accounts for 12% of the County's employment.

Agriculture employs about 2% of the total workforce. However, these numbers do not reflect the agricultural-related employment at larger agri-businesses, some of which are highly seasonal and some of which are captured as wholesale trade establishments. Additionally, agriculture, as part of Benzie's "brand," drives tourism and entrepreneurial activity.

INDUSTRY	# EMPLOYED	% OF TOTAL EMPLOYMENT	AVERAGE ANNUAL EARNINGS
Accommodation and Food Services	1,003	25.5%	\$17,856
Retail Trade	602	15.35%	\$23,016
Health Care and Social Assistance	457	11.6%	\$37,884
Manufacturing	389	9.9%	\$44,040
Construction	283	7.2%	\$44,280
Educational Services	264	6.7%	\$47,076
Public Administration	236	6%	\$37,728
Finance and Insurance	138	3.5%	\$39,024
Other Services	114	2.9%	\$25,764
Arts, Entertainment, and Recreation	91	2.3%	\$33,828
Administrative Support & Waste Management	77	2.9%	\$42,684
Agriculture, Forestry, Fishing & Hunting	71	1.8%	\$22,164
Professional, Scientific, and Technical Services	64	1.6%	\$26,712
Wholesale Trade	47	1.2%	\$37,956
Real Estate Rental and Leasing	45	1.1%	\$22,248
Information	18	.5%	\$16,812
Transportation and Warehousing	15	.4%	\$41,880
Mining, Quarrying, and Gas Extraction	0	0	\$0
Utilities	0	0	\$0
	3,935		\$31,740
Source: Census LEHD: QWI, 2014			

# Opportunities:

## Tourism

### What can the County do?

- Consider implementation of placemaking initiatives that improve streetscapes, building facades, and public spaces
- Work with local and regional chambers of commerce and other business associations to promote recreation opportunities, festivals, and community events
- Develop a community logo and/or consistent signage to serve as a local brand
- Develop and maintain a strong online presence to connect visitors, residents, and businesses to community information

### What can local governments do?

- Consider zoning regulations that preserve scenic character, sense of place, and natural resources
- Consider form-based zoning codes or elements that preserve and enhance unique community character

Some business diversification will be important to better weather economic shifts, to provide a wider range of employment opportunity, and to broaden the tax base.

2000 Benzie County Master Plan

Growth in tourism-related sectors has been steady, and is expected to remain so over the next 15 years. Yet, regional reports and input from stakeholders point to “skills gaps” or labor shortages in the hospitality industry, leaving some employers struggling to fill jobs. And, a tourism-based economy presents challenges related to seasonality for both workers and employers. Tourism-based jobs like waitstaff, housekeeping, or retail sales often pay lower wages, and many are seasonal. The low wages and temporary or part-time nature of these occupations mean that many employees do not receive employer benefits, and many are unemployed during the winter months. Even year-round jobs are significantly impacted by seasonality issues, with less work or income for employees off-season. For these lower-wage employees, seasonally-impacted employment can also come with barriers in obtaining services or assistance; in applying for loans or credit; or in renting or purchasing homes.

In addition, the health of these industry sectors are dependent to some extent upon factors such as the weather, and are also closely linked to the economies of the rest of the state, nation, and world. When households have less disposable income, they’re less likely to take vacations. With fewer visitors, hotels, restaurants, and other hospitality-based businesses feel immediate and

profound impacts. For these reasons, County stakeholders have stressed the need for more diverse economic growth and sustainable, year-round employment to complement local tourism and seasonal employment opportunities.

Despite seasonality challenges, tourism continues to play an important role in Benzie County’s economy. In addition to providing jobs, tourism also helps to “showcase” the County. When visitors come to the region for vacation, they experience the quality natural environment, recreation opportunities, and quality of life that ultimately bring many people to relocate to the area. Tourism thus works in tandem with marketing efforts to attract businesses and residents to the region – an increasingly important economic development activity in today’s economy.

Throughout the master plan process, Benzie County stakeholders emphasized the enormous economic impact of tourism and its dependence on the County’s unique sense of place and the physical, natural, and cultural assets that bring visitors here. Without the high-quality natural resources, abundant recreation opportunities, and scenic views that appeal to so many visitors, Benzie’s tourism industry—and a substantial portion of its overall economy—would suffer irreparable damage. Many communities and

## Earnings and Living Expenses in Benzie County, 2014

	BENZIE COUNTY	MICHIGAN
Average Annual Earnings	\$31,740	\$49,308
Average Annual Living Expenses for Single Parent	\$42,132	\$44,160
% of Income spent on annual living expenses	132%	90%

*Earnings data from EMSI, 2014; living expenses data from Michigan League for Public Policy, 2014*

stakeholders recognize the importance of preserving the scenic and other qualities that drive tourism, attract new businesses, and create a high-quality living environment. Local master plans overwhelmingly prioritize the preservation of scenic character and natural resources, and strong consensus among stakeholders points to efforts to protect Benzie County’s sense of place as key economic development initiatives.

### Workforce

The presence of talent—a skilled, knowledgeable workforce—is needed to support existing business, and also helps to create and attract high-paying, sustainable jobs.

Benzie County and Northwest Michigan are currently experiencing a skilled labor shortage; and much of the discussion around economic

development has focused on the need to develop, attract, and retain a skilled workforce. Benzie County stakeholders have identified the challenges associated with finding and retaining workers, especially seasonal workers, as one of the County’s biggest economic development issues.

The reasons behind the labor shortage are complex, involving factors as wide-ranging as demographics, housing shortages, wages, and skills gaps. The County’s aging population means that many workers are reaching retirement age; and without a younger population of comparable size to replace those retiring workers, some industries are facing labor shortages. And, workers in Benzie County earn less on average than workers statewide, averaging about \$32,000 annually—35% less than workers statewide, who earn about \$49,000 per year on average. Benzie workers also spend a higher proportion of their income on basic

## Opportunities: Workforce

### What can the County do?

- Market and promote local and regional assets
- Support efforts of and investigate linkages to entities to provide workforce development, training, and education for in-demand occupations
- Consider implementation of placemaking initiatives that improve streetscapes, building facades, and public spaces

### What can local governments do?

- Consider zoning ordinances that preserve scenic character, sense of place, natural resources
- Consider implementation of placemaking initiatives that improve streetscapes, building facades, and public spaces

## Economic Development Resources

**Alliance for Economic Success**  
[www.allianceforeconomicsuccess.com](http://www.allianceforeconomicsuccess.com)

**VentureNorth**  
[www.venturenorthfunding.org](http://www.venturenorthfunding.org)



expenses than households statewide: living costs in Benzie County range from about \$22,000 annually for a single person to about \$50,000 for a two-parent, dual-income household. For single parents, with living expenses at around \$42,000 per year, the average annual earnings in Benzie County simply aren't enough. Further, Benzie County is facing a well-documented shortage of housing, particularly housing that's affordable or available for the workforce. When employers try to recruit workers from outside of the area, many of these workers can't find quality homes they can afford – and without housing, they can't take the job.

When meeting basic expenses – or simply finding adequate housing – is a challenge for many households in the region, including those earning average incomes, it's difficult to attract new talent.

These challenges are exacerbated by the “skills gaps” present in the region's current workforce. The Benzie County EDC Action Plan, regional reports, and County stakeholders indicate that

many individuals lack the “soft skills” or employability skills—such as teamwork, reliability, and respect— needed for successful employment. Others lack the technical expertise and skills needed for the new knowledge-based economy, which relies heavily on skills and abilities in communications technology and math – or even for newly-created jobs in manufacturing. While training and education programs are available for key in-demand occupations, resources for and participation in these programs is limited.

In addition, as the population shifts in fundamental ways, immigrants and minorities are making up a larger percentage of the workforce nationwide. In Benzie County, where 96% of the population is white, cultural barriers may complicate efforts to attract new workers. Lack of diversity is the primary barrier cited by health care facilities for attracting new physicians: communities that are lacking in diversity aren't able to provide the cultural support such as food, celebrations, language, and religious community that the potential workforce may desire.

While County and local government roles in developing talent may be limited, they are critical players in creating the type of environment and quality of life that attracts new talent and workers. Attracting and developing new talent requires efforts on many fronts: competitive wages, a supportive environment for both residents and businesses, skills and job training, and community- and place-based initiatives that create a high-quality living environment. Benzie County and its partners can work with regional or statewide organizations to identify employer and employee needs and encourage or offer trainings that help address the workforce's skills gaps. And, because skilled, educated workers are more likely to locate in communities with a strong sense of place that offer a variety of lifestyle amenities and that are diverse, lively, and entertaining, enhancing community quality of life has become an important economic strategy. Benzie County stakeholder input emphasizes the importance of the County's quality of life and place in attracting and retaining

## Infrastructure Assets in Benzie County

	MUNICIPAL SEWER	ADDITIONAL SEWER CAPACITY	MUNICIPAL WATER	ADDITIONAL WATER CAPACITY	NATURAL GAS	BROADBAND
Frankfort/Elberta	Yes	Yes	Yes	Yes	Yes	No
Beulah/Benzonia	Yes	No	Yes	No	Yes	No
Honor	Yes	Yes	No	No	Yes	Yes
Thompsonville	Yes*	No	Yes	No	No	No

Future public service expansion needs to be limited to discrete areas so the provision of those services remains cost-effective, and growth associated with public services does not negatively change large areas of the County with resultant decline in the tourist economy and quality of life for residents. These areas should be in and adjacent to existing cities and villages in the County.

2000 Benzie County Master Plan

skilled workers. Fortunately, many local goals and planning initiatives focus on preserving the County's unique sense of place, creating a consensus around and support for this key approach to workforce attraction and retention.

## Infrastructure

The term "infrastructure" refers to the public services and facilities that are needed to support a community's population and economy – such as municipal sewer, water, roads, utilities, and communications facilities. Efficient, cost-effective public infrastructure makes it possible to produce and distribute goods and services; ensures the health, safety, and welfare of a community's residents; and underlies any economic development initiatives. Intensive commercial and industrial development requires adequate access to roads, energy sources, sewer, municipal water, and other services that will support business activity. Residential development, too, relies on these and other public facilities, such as fire and police protection, schools, communications technologies, and waste management infrastructure. Ensuring that adequate, cost-efficient infrastructure is available is an important first step in attracting growth and investment to a community.

- **Sewer and Water.** Municipal water is available in 3 communities in Benzie County, while four communities offer municipal sewer facilities. Only one of those communities – the Frankfort/Elberta area – has additional municipal water capacity, while two – Frankfort/Elberta and Honor – have additional sewer capacity. The lack of additional capacity means that new businesses or development may not be able to access sewer or municipal water without expansions to existing systems, or the construction of new systems. Input, plans, and reports indicate that new commercial projects are often derailed by inadequate infrastructure; and areas not served by infrastructure are frequently constrained by wetlands or poor soils.. Challenges in providing infrastructure generally center on the costs of providing and maintaining services: infrastructure-related costs are among the largest budget items for most communities. Yet, the costs of maintaining existing services are far less than expanding systems or facilities to accommodate new development. Local decision-makers must work to balance infrastructure's financial costs with a desire to create opportunities for future growth and investment. Clustering new development in areas that can access existing infrastructure

## Opportunities: Infrastructure

### What can the County do?

- Convene local units of government, funders, and other partners for discussion on infrastructure development or expansion
- Identify opportunities and plan for high-tech communications infrastructure

### What can local governments do?

- Consider opportunities to build or expand sewer or water systems in appropriate areas to meet the needs of new businesses or development
- Work with funders and partners to secure grants and loans for infrastructure development, expansion, or improvements

# Opportunities: Entrepreneurial Environment

## What can the County do?

- Identify opportunities and plan for high-tech communications infrastructure
- Promote revolving loan fund opportunities to make capital available to emerging enterprises
- Market and promote local and regional assets

## What can local governments do?

- Consider zoning changes that allow for cottage industries or home-based occupations
- Consider zoning changes to allow for reuse of existing commercial buildings to accommodate business with low-impact, innovative, entrepreneurial, or knowledge-based features



Photo courtesy of Steve Stephens

can enhance efficiencies, spreading the costs of the system over more users and lowering overall service costs. Because some sewer and water systems in Benzie County have additional capacity, there are opportunities to take advantage of existing infrastructure rather than expanding systems. However, some village areas lack the sewer and water services needed for higher-density development that would otherwise be appropriate; and stakeholders cited the lack of infrastructure as a primary barrier in building new, affordable housing units for the workforce, and in siting new commercial or industrial properties. For instance, the Village of Benzonia is home to commercial and other development that offers important employment opportunities, but the lack of infrastructure precludes higher-density development that could provide housing options for employees.

- **High-speed Internet.** In the transition to a new, information based economy, basic public services like sewer and water must also be

paired with technology-based infrastructure. Greater coverage of telecommunications and high-speed internet are critical in today's business operations: high-tech, high-speed Internet infrastructure is a "must-have" in accommodating the interconnected, innovative nature of new economic growth. While Internet access is available in most parts of the County, speeds are often slow or unreliable, and high speed internet access is limited in many parts of the County. County stakeholders consistently identified the lack of high-speed Internet as a primary economic development challenge throughout the Master Plan process.

- **Utilities.** Three-phase electric power is a common method of alternating-current electric power generation, transmission, and distribution. It is the most common method used by electrical grids worldwide to transfer power, and is also used to power large motors and other heavy loads. Three-phase electric power is limited in Benzie County, and some businesses report inadequate,



# Benzie County Economic Development Strategic Plan

In 2014, the Traverse Bay Economic Development Corporation (TBEDC) worked with the Benzie County Commissioners and an appointed Task Force to develop an Economic Development Strategic Plan for the County. The Strategic Plan compiles findings and recommendations from the planning process, highlights specific socio-economic characteristics, identifies economic strengths and weaknesses, enumerates the Task Force's major goals, and recommends tactics for achieving those goals. Tasks identified in each of the report's strategies are definable and achievable by the County without the need for significant outside assistance or exorbitant expenditures.

## **GOAL #1: Benzie County will improve the quality, reliability, and capacity of its key infrastructure systems serving identified growth corridors, employers, and communities desiring growth.**

### Strategy 1. Potential Growth Corridors

- Identify and map potential growth areas based upon existing roadways and infrastructure systems, the location of current businesses, and proximity to established communities.
- Work with the local jurisdictions within identified potential growth areas to measure the level of support for future growth and to identify respective needs related to infrastructure development.

### Strategy 2. Coordinate with businesses

- Identify and map the location of the ten largest employers in Benzie County.
- Communicate and coordinate with major employers to identify their respective infrastructure needs and requirements related to future business growth.

### Strategy 3. Support the development by Consumers Energy of new electrical capacity within Benzie County.

- Support the construction of a new 3-phase line from Arcadia.
- Encourage Consumers to install a new sub-station.
- Encourage Consumers to install a new line from Hodenpyle.

### Strategy 4. Support DTE Energy's legislative effort to socialize "last mile" regulations.

### Strategy 5. Identify critical infrastructure projects that qualify for new CDBG funding and other grant sources, and pursue public sector financing.

## **GOAL #2: Benzie County will facilitate skilled trades training and other programs to include co-ops and partnerships, offered in the County with appropriate stakeholders and businesses.**

### Strategy 1. Identify businesses' need for skilled labor.

- Host an industry meeting of all major employers in Benzie County to identify needs.
- Develop and periodically update a needs matrix.

### Strategy 2. Work collaboratively with regional skilled trades training centers by sharing the needs matrix on a regular basis.

### Strategy 3. Explore the development of mentor programs within Benzie County businesses in partnership with regional skilled trades training centers and schools.

### Strategy 4. Promote skilled trades training within Benzie County schools.

## **GOAL #3: Benzie County will encourage the growth of value-added agriculture and agri-tourism as a means of supporting small farmers and entrepreneurs.**

### Strategy 1. Collaborate with regional organizations and businesses (Food & Farm Network, GT Land Conservancy, Taste the Local Difference, Cherry Capital Foods) to create awareness among Benzie County farmers related to the type of support and opportunities available.

### Strategy 2. Create a County-wide association of interested farmers willing to work together to identify and create new opportunities.

### Strategy 3. Consider the creation of food cooperatives, food hubs, and additional farmers markets.



## Entrepreneurial Activity

Knowledge, information, and communication drive the new economy: they fuel entrepreneurial activity, which in turn promotes new job creation and economic growth. In Michigan, where jobs and economic growth have traditionally relied on manufacturing, many communities are in the process of transitioning into this new knowledge-based economy.

Data shows that jobs in knowledge and information-based industries don't currently play a large role in Benzie County's economy. Jobs in professional and technical services, finance and insurance, management of companies and enterprises, and information industries account for about 2% of jobs, and little growth is currently expected in these sectors. Among the factors playing into the limited employment among knowledge- and information-based industry sectors are workforce challenges and infrastructure limitations. Without high-tech infrastructure like broadband that supports communication needs for today's businesses, and without a skilled, knowledgeable workforce, new businesses or investors may choose to locate elsewhere. And, stakeholder input indicates that some entrepreneurs or companies may encounter zoning or other regulatory obstacles when beginning or expanding businesses, further impeding new business activity and investment.

However, it's important to recognize that not all entrepreneurial activity occurs in the knowledge- or information-based industry sectors. In Benzie County, entrepreneurs have found creative ways to leverage local assets in agriculture, the arts, or

sometimes unreliable electric service, along with constraints to growth related to the availability of natural gas.

Decisions about infrastructure construction or expansion are typically made at the local level, with input from the community; and, while grants and low-interest loans may be available in some communities, local taxpayers and local governments ultimately bear the majority of the financial responsibility for new sewer and water infrastructure. The immediate and long-term costs of infrastructure mean that decisions on construction or expansion of sewer and water systems must be carefully considered in the context of community goals around new development and business. And, because infrastructure often spurs or accommodates new development, it's vital that the community comes to a consensus about where new development should be located; and that any plans for infrastructure development or expansion are consistent with that community-wide consensus.

While the authority and ability for decision-making on infrastructure rests with individual units of local governments, many of the considerations that play into decisions about infrastructure development or expansion require coordination and collaboration between multiple units of government, public agencies, and private entities. Benzie County can thus play an important role in discussions about where and how to expand infrastructure, by convening necessary stakeholders to develop a broad consensus on infrastructure questions. For instance, the County is currently working with multiple partners, including the Alliance for Economic Success and Connect Michigan, to develop a technology action plan that will identify needs for broadband expansion and improvements. County partners are also working to coordinate discussions with local governments, funders, and other stakeholders around opportunities and needs for sewer and water infrastructure.

Zoning, as backed by the Comprehensive Plan, can ensure that land remains available for industrial and commercial growth in appropriate locations. It can also protect farm and forestlands and the rural character that provides the base for the tourist economy. Zoning can also protect a wide range of land uses from the negative effects of incompatible adjacent uses.

– 2000 Benzie County Master Plan

tourism activity to build new business. Small-scale agriculture, agri-tourism, food processing, and farm-to-table restaurants are a few examples of a smaller-scale entrepreneurial business model that's found fertile ground in Benzie County. What's more, retirees, who are increasingly becoming entrepreneurial powerhouses, are a large and growing portion of Benzie County. Benzie County stakeholders stress the importance of encouraging entrepreneurs and "cottage industries" like these with supportive zoning policies and other initiatives that allow start-ups and small-scale businesses to develop their products and customer base. At the same time, developing and supporting knowledge-based industry clusters and business growth is critical to remaining competitive in the new economy; and the presence of a workforce with the needed knowledge and skills is among the foremost needs in economic development today. These workforce assets must be complemented by high tech infrastructure that enables new business to remain competitive in a global marketplace.

## Regulatory Issues and Roles

For communities to attract future growth and investment, planning is an important first step.

Master plans, economic development strategies, and zoning ordinances are vital in planning and preparing for changing populations, economic trends, and service demands. They provide the foundation needed to make informed decisions about managing limited resources, directing development to appropriate locations, and ensuring that development is designed to protect and enhance our communities' most valued features. As the economy becomes increasingly dependent on place-based assets, master plans and zoning ordinances become particularly important economic development tools.

All Benzie County jurisdictions have chosen to adopt master plans and zoning ordinances. A 2015 review of Benzie County's local master plans found that priorities shared by communities throughout the region include the preservation of water quality, natural resource preservation, preservation of unique character, and offering a range of housing choices. However, the ways in which these priorities are implemented by zoning or other regulations may vary by community.

A zoning ordinance is a local law that regulates land and buildings in order to protect the health, safety, and general welfare of all citizens. It defines how properties are to be used, establishes standards for

## Opportunities: Regulatory Issues & Roles

### What can the County do?

- Provide economic development resources or services to new and existing businesses and developers.
- Provide space for a "one-stop shop" with links to local and county ordinances and permit applications.

### What can local governments do?

- Conduct a zoning audit to identify potential regulatory "bottlenecks" Streamline permitting processes
- Work with neighboring units of government to ensure ordinances, regulations, and permitting processes are consistent across boundaries
- Ensure adequate property is available and appropriately zoned for desired types of commercial and industrial development



development, and regulates where, what types, and how much new development can occur in a community. Zoning is one tool that allows communities to guide development and land use in a way that achieves the community's vision for development. It can use regulations that guide the placement and form of building such as lot size and density, height requirements, setbacks, use restrictions, street frontage requirements, and other dimensional requirements or design guidance in a way that meets community goals. Zoning can also offer incentives or flexibility that can either encourage or discourage various types of development in different parts of the community.

While zoning, in particular, is a powerful policy tool that can affect new development in positive ways, it can also discourage new investment or the types of

development that the community may have identified as a goal. For instance, while local goals might include providing for a “range of housing choices,” zoning might restrict the development of multifamily homes or other types of housing. Or, it may not provide enough land for commercial or industrial development, despite goals to attract new investment and jobs – making it difficult for businesses to find appropriate sites for development. Also, the procedures involved in obtaining zoning approvals can be another barrier to new development—especially for large, intensive, or high-density projects, which can be complex, time-consuming, and highly charged political processes that can take months or even years to complete. Business and stakeholder input in Benzie County indicated that many local regulations are daunting, time-consuming, and limit new types

of investment and development. Time is money for developers, and these approval procedures add cost and risk that may discourage new development, or add costs to the project and end consumer.

In addition, because communities in Benzie County administer their own separate and distinct zoning ordinances that often work together with construction codes or other regulations administered by other levels of government, development and investment processes can be confusing and complex to navigate: developers and investors may not know where to begin, who to contact, or which governmental regulations apply to various phases of a project. In Benzie County, where many communities lack full-time staff or robust online services, businesses and developers

## Cooperative Planning in Benzie County

- The Homestead and Inland Township Joint Planning Commission was among the first joint planning commissions in Northwest Michigan. They developed a master plan and currently administer a joint zoning ordinance.
- The West Benzie Joint Planning Commission includes Benzonia and Platte Townships. The two communities share a master plan and zoning ordinance that is jointly administered.
- The Colfax, Weldon, and Thompsonville Joint Planning Commission has developed a shared master plan and are currently working to develop a zoning ordinance.
- The Lakes to Land Regional Initiative is a unique joint planning effort among the northwestern Michigan townships of Arcadia, Blaine, Crystal Lake, Gilmore, Bear Lake, Joyfield, Lake, Manistee, Onekama, and Pleasanton; the Villages of Honor, Onekama, Bear Lake, and Elberta; and the Cities of Frankfort and Manistee. The Initiative seeks to bring voices from throughout the region into an articulation of a vision for the region's future. This process has resulted in a series of master plans which include a detailed assessment of the community, a consensus on a shared vision, and into policy and action statements that will help each community translate its vision into reality. The communities have now begun collaborating on a clear set of strategies and actions for achieving their vision. Additionally, Joyfield, Gilmore, and Blaine Townships are in the process of developing standardized zoning ordinances that will share a common formatting and structure that will improve opportunities for coordinated zoning and administration.

report that finding information or appropriate ordinances is an early and frequent challenge in the development process. And, a lack of economic development staff or capacity to act as liaison between potential investors and communities means that some new businesses lack the support needed to relocate or expand in Benzie County.

Input points to further complications arising from the multitude of zoning ordinances and related regulations in the County. With over a dozen zoning ordinances on the books in Benzie County, there's often an inconsistent approach to growth and development, which force businesses or developers to "start from scratch" in every community.

This inconsistent approach can also have greater-than-local impacts. For instance, traffic impacts from large commercial uses or resorts may not be compatible with working farmlands in agriculturally zoned areas of adjacent communities; while new development in or near wetlands or shorelines can impact water quality throughout a watershed and across governmental boundaries. Despite the importance of consistent zoning approaches to development, zoning is typically adopted without participation from neighboring communities.

Benzie County communities have taken important strides in consolidating planning and zoning services, through joint planning commissions and other collaborative planning initiatives like Lakes to Land (see sidebar). But, there are a number of steps Benzie County and local governments can take – and are taking – to further enhance government services that support new business and development. Creating a "one-stop shop" for

permits is an approach used in many communities, often via a County or other government website. By locating all zoning ordinances, required permits, and other regulatory information in a single location, governments can improve access to needed information and save developers time and money.

At the local level, planning commissions and elected boards can consider streamlining zoning ordinances and permitting processes. Local governments can review their ordinances – with input from businesses or developers that have recently been through the permitting process – to identify and address potential barriers and hang-ups that can slow down the process. Local governments might also consider reviewing their ordinances with an eye toward allowing desired types of development by-right, with minimal permitting or regulatory barriers – rather than focusing the regulatory process on preventing types of development they don't want. It's also important to ensure that adequate sites are zoned appropriately for desired types of commercial and industrial development.

Finally, the importance of locally-available economic development resources to drive new initiatives and respond to requests for services from businesses can't be overstated. With limited staff capacity at the County level, partnerships with regional agencies can be instrumental in providing the services and information needed by new businesses and developers. In 2016, Benzie County contracted with Alliance for Economic Success in Manistee County to provide economic development services and staff that would drive County-identified economic development initiatives forward. In addition to the technical assistance



available through AES, Benzie County also has access to non-traditional funding sources through VentureNorth, which administers a revolving loan fund intended to support new business and growth of existing businesses. These partnerships can provide the needed capital and other support for businesses looking to move into Benzie County.

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# Food and Farming

Increase local food access, consumption, and business/entrepreneurial opportunities

For many residents and visitors, farmland defines Benzie County's landscape and sense of place. Farms, fields, woodlands, and orchards create the rural character that is beloved by residents and visitors alike, and drives, in part, its rapid population growth and tourism industry. And the County's farms produce a diverse range of crops and products, ranking in the state's top producers of bees and honey, tart cherries, and fruits and berries.

While agriculture itself accounts for a small proportion of Benzie County's economy, agriculture is a significant part of the County's "brand," creating a sense of place that drives tourism and contributes to the community's quality of life. Benzie County stakeholders thoroughly recognize the economic impact and sense of place created by the County's farmland. Local master plans highlight the importance of farms and farmland to local economies, and the public consistently prioritizes the preservation of farms and open space. However, farmers and farmland experience significant pressures in the form of residential development demand and changing economic conditions that threaten the profitability and viability of many farms.



Agriculture was a high priority in the 2000 County master Plan, with a focus in the 2000 Master Plan on development pressure, conflicts between agricultural and residential development, and farmland preservation. While local plans continue to recognize the importance of farmland preservation, they now also emphasize the agricultural business environment, responding in part to a growing interest and demand for local food that is creating new business opportunities as farmers and food producers innovate and diversify.

## Agricultural Land & Production

Rapid population increases have put agricultural land under significant pressure for development, raising the value of farmland – and the costs of doing business.

As farms are subdivided into residential development, farmland is removed from production; and once it's taken out of production, land is rarely returned to farming.

## Ag's Place in Benzie

While agriculture only makes up a small proportion of Benzie County's gross regional product, its role in creating the Benzie County "brand" means that its community and economic impact is much larger than the story told by the numbers.

In 2012, the County's agricultural industry exported over \$8.2 million dollars and accounted for 2% of the County's gross regional product, not counting major agricultural industries like Graceland Fruits, which are counted as wholesale industries, rather than agriculture. Agriculture not only accounts for millions of dollars in sales annually, it also drives tourism and stimulates new innovation, entrepreneurialism, and employment. The US Department of Agriculture – Environmental Research Service estimates that in 2012, each dollar of agricultural exports stimulated another \$1.27 in business activity in 2012—resulting in an additional \$10.4 million in economic activity for a total economic output of nearly \$19 million dollars. Agriculture also has profound impacts on tourism. Many of Benzie County's thousands of visitors are attracted in large measure by its rural character, rolling hills of orchards and fields, and agriculturally-based attractions like farm markets. And the influence of agriculture on tourism continues to grow, as more farms offer agri-tourism opportunities throughout Benzie County and Northwest Michigan.

## Benzie County Agricultural Products, Value and Rank

	VALUE	STATE RANK	PERCENT OF TOTAL
<b>MARKET VALUE OF AG PRODUCTS SOLD</b>			
Total value of all ag products sold	6,386	68	
Value of crops	3,320	67	52%
Value of livestock/poultry & products	3,077	63	48%
<b>VALUE OF SALES BY COMMODITY GROUP</b>			
Grains, oilseeds, dry beans and peas	396	71	
Fruits, tree nuts, and berries	1,967	15	31%
Other crops and hay	378	74	6%
Poultry and eggs	19	62	
Cattle and calves	1,499	56	23%
Sheep, goats, wool, mohair, and milk	13	69	
Horses, ponies, mules, burros, donkeys	29	66	
<b>TOP CROP ITEMS</b>			
Forage land used for all hay, silage	1,893	78	9%
Cherries	1,796	6	9%
Corn for grain	1,720	62	8%
Apples	821	11	4%
Corn for silage	432	63	2%
<b>TOP LIVESTOCK INVENTORY</b>			
Layers	1,285	56	
Cattle and calves	1,062	75	
Pullets for laying flock replacement	281	37	
Hogs and pigs		37	
Colonies of bees		2	

*Data from 2012 Agricultural Census*

Most farms in Benzie County are operated as small family farms that face additional economic pressure as the size and scale of farming operations continue to increase. To remain competitive in the face of financial pressures created statewide, national, and global food policy, many small farms are diversifying, looking for new markets, or adding value to their products through on-site processing. However, traditional lending parameters mean that these new ventures are often difficult to finance; and the region is lacking important food system infrastructure that these businesses need, such as smaller-scale packaging, wholesaling, distributing, or processing.

### Current Land Use and Production

The 2012 US Agricultural Census reports that Benzie County's agricultural land includes over 20,646 acres of cropland, pastureland, and woodlands and makes up about 21% of the County's land area. It ranks 68th in the total value of all agricultural products sold in Michigan, with \$6.4 million in product sales in 2012. It is 67th in the value of all crops sold (\$3,320,000) and 63rd in the value of all livestock, poultry and related products sold (\$3,077,000). While Benzie County's small geographic size and small average farm size means it doesn't rank high in agricultural production and value compared to other counties in Michigan, its climate and soils are ideally suited to fruit production, and farmland near Lake Michigan coastal areas produce significant percentages of Michigan's tart cherries. About 3,000 acres of land in Benzie County are planted in orchards, and Benzie County ranks sixth in the state for tart cherries sold (\$1.8 million in sales). It's also a top



producer of honey and fruits, ranking second in the State in the production value of honey bees sold or leased, eleventh in apples sold (\$821,000), and fifteenth in fruits, nuts, and berries sold (\$1,967,00).

### Production Practices

Access to fertile soils, and proper soil monitoring and management, are central to food production. Healthy and high-quality soils are necessary for agricultural production, and they also provide a wide range of other ecological benefits such as improved water quality. Farmland plays an important role in groundwater recharge and in preventing stormwater runoff. Yet, runoff and nutrients associated with agricultural activity have been identified as one of the largest sources of water pollution in the Northwest Michigan region. Organic production offers an approach to farming that mitigates some of these pollution concerns. Organic farming is defined by the US Department of Agriculture as an "ecological production management system that promotes and enhances biodiversity, biological cycles, and soil biological activity." It is based on minimal use of off-farm inputs and on management practices that restore,

maintain and enhance ecological harmony. Organic farms rely on techniques such as crop rotation, green manure, compost, and biological pest control, with limitations on certain farming

methods like synthetic fertilizers and hormones or antibiotic use in livestock. In addition to achieving important ecological benefits, organic farming also offers options for sales to other, nontraditional markets, with opportunities for increased profits or revenues. The 2012 Agricultural Census identifies 5 farms in Benzie County as being US Department of Agriculture certified organic. However, because the process for certification as an organic farm is rigorous and in some cases burdensome, some farms that practice these methods of farming in the region don't apply for organic certification status, but instead market their products as "natural."

### Development Pressure and Farmland Fragmentation

Between 1970 – 2010, Benzie County's population more than doubled. Much of this population increase has been focused in rural areas, driven by a desire for rural lifestyles and large development lots; and it has increased development pressure on



# Opportunities:

## Ag Land & Production

### What can the County do?

- Identify and map community farmland characteristics, including locations, type of agricultural enterprise, and crop type, in actively farmed or potential agricultural lands, to identify prime farmlands and/ or priority lands for preservation

### What can local governments do?

- Protect economically viable and/or prime agricultural lands from encroachment and interference by incompatible uses by clustering new residential development and/or planning for new development in and near existing communities
- Consider zoning changes that incorporate land division strategies allowing for future residential development while encouraging the continuation of farming and agriculture
- Identify, support, and encourage the use of agricultural preservation tools, including transfer of development rights zoning options or purchase of development rights programs or funds

agricultural land, which is often attractive for residential development due to scenic views. Residential development pressure leads to increased land values, resulting in financial pressures for working farms as taxable values increase, while also creating added incentives for selling farmland. As farms struggle to remain financially viable, the financial payoff associated with the sale of farmland for development can lead to the fragmentation of many productive farms, as large parcels are sold to be subdivided and developed. Between 1974-2012, Benzie County lost nearly 40% of its total farmland, from 33,051 acres to 20,646 acres – a higher proportion than any county in Northwest Michigan – while the average farm declined in size by 73 acres, or 39%.

The most recent agricultural census shows that trend continuing. According to the US Farm Bureau's 2012 Census of Farms, the number of farms shrunk between 2007-2012 from 205 to 181, a 12% reduction; the total acreage dropped from 21,069 to 20,646, a 2% reduction; and the total market value of products sold was reduced from \$7,981,000 to \$6,396,000, a 20% reduction. The average reduction in the total value of products sold, per farm, was 9%.

In addition to fragmenting farmland, residential development pressure also acts to increase the value of land. Affordable access to farmland is critical for new and expanding farmers; yet, as the cost of farmland increases, so too does the cost associated with farming, particularly for those that are looking to begin or expand a farming operation by purchasing productive farmland.

Preserving and protecting farmland was thus an

important priority both in the 2000 Master Plan and in the 2015 community survey; and two-thirds (62%) of local plans addressed farmland preservation. Further, conflicts between ag land and residential development were a focus of the 2000 Master Plan; and 88% of survey respondents indicated that it is important to address those conflicts. In keeping with the 2000 Master Plan, which included detailed Open Space protection plans and guidance for farmland preservation, many local governments have explored or adopted zoning options that are intended to discourage farmland fragmentation and subdivision into residential lots; and some farmers have preserved land through mechanisms such as Public Act 116 and conservation easements donated to the Grand Traverse Regional Land Conservancy.

## Farm Economy & Regional Food System

While agriculture only makes up a small proportion of Benzie County's gross regional product, its community and economic impact is much larger than the story told by the numbers.

In 2012, the County's agricultural industry exported over \$8.2 million dollars and accounted for 2% of the County's gross regional product, not counting major agricultural industries like Graceland Fruit and Smeltzers, which are counted as wholesale industries, rather than agriculture. Agriculture not only accounts for millions of dollars in sales annually, it also drives tourism and stimulates new innovation, entrepreneurialism, and employment. The US Department of Agriculture – Environmental

In many parts of Benzie County, an increasing number of non-farm residences are being located in farming areas. While the new residents are attracted to the rural scenery, they show little acceptance of typical farming practices, such as spraying, manure application, the transport of farm equipment on the roads, and other operations. In addition, people who live in the vicinity of farms often do not want those farms developed as subdivisions.

2000 Benzie County Master Plan

Research Service estimates that in 2012, each dollar of agricultural exports stimulated another \$1.27 in business activity in 2012—resulting in an additional \$10.4 million in economic activity for a total economic output of nearly \$19 million dollars. Agriculture also has profound impacts on tourism. Many of Benzie County’s thousands of visitors are attracted in large measure by its rural character, rolling hills of orchards and fields, and agriculturally-based attractions like farm markets. And the influence of agriculture on tourism continues to grow, as more farms offer agri-tourism opportunities throughout Benzie County and Northwest Michigan.

Recognizing that agriculture’s impact on the County’s economy and quality of life is far greater than the sum of its parts, retaining and enhancing the County’s agricultural economy is paramount for many communities. 62% of locally-adopted master plans in Benzie County included specific language relative to preserving farmland and/or enhancing the agricultural economy. Yet, many farms—particularly smaller, family-operated farms—struggle to remain economically viable in the face of global economic pressures, shifting national policies, financing needs, and other challenges. Over half (56%) of the County’s primary farms sometimes face policy barriers or infrastructure gaps. For example, agri-tourism activities like

events, on-farm restaurants or tasting rooms, or processing may not be allowed by local zoning that is designed to accommodate only traditional agricultural activities in agricultural districts.

What’s more, gaps in local and regional food system infrastructure mean that new agricultural outlets often struggle to meet distribution and processing needs in getting their products to local markets. As many farms seek to expand or enhance their businesses through diversification, new markets, or value-added products, it is imperative that the appropriate distribution, processing, or wholesaling infrastructure is in place to support these new ventures. But many local and regional food producers find that these facilities are missing. Needs for food system infrastructure including processing facilities for meat, cold storage, and facilities for freezing and storing local produce are identified as food system gaps by stakeholders in the region.

Farms can also face challenges in marketing their locally-grown products to the community through established retail outlets. Supermarkets, which most consumers use to purchase food, come with a number of challenges—such as large volume requirements or seasonality issues— for producers looking to sell their products to local consumers.

These challenges and the global scale of the nation’s food system means that much of the County’s agricultural harvest is exported out of the region for processing. It’s often easier to find produce or other food products from other parts of the world than it is to purchase fruits or vegetables grown just a few miles away.

While many agricultural economic issues have roots in larger national and global trends, the County, local governments, and other community stakeholders can work to address some local and regional food system needs through policies, incentives, and partnerships. Value-added agricultural activities may be encouraged or supported by local zoning that permits non-traditional agricultural activities to occur on farms or in agricultural districts. Zoning can also help to accommodate food system infrastructure needs and new innovation, by allowing for and encouraging the development of food hubs and food innovation districts. A growing number of food hubs nationwide are working to connect local food producers to local and regional retail outlets, while food innovation districts expand on the idea of food hubs, acting as a geographically-concentrated center of activity around entrepreneurial agriculture . Locally- or regionally-available economic development tools such as downtown development authorities or revolving loan funds can

# Opportunities:

## Farm Economy

### What can the County do?

- Promote revolving loan fund opportunities to make capital available to emerging agricultural enterprises

### What can local governments do?

- Formulate and adopt zoning policies that support agriculture and agricultural businesses
- Consider zoning changes that allow for value-added agriculture, such as farm stands, farmers markets, community-based agricultural businesses, and the like
- Consider zoning changes that permit agricultural tourism and community events
- Consider zoning changes that allow for food innovation districts or activities in appropriate areas

The County shall support actions that enhance the long-term viability of agriculture, forestry, recreation, and tourism industries.

2000 Benzie County Master Plan

also provide financial tools or incentives to help develop or support needed food system infrastructure components.

One example of local efforts to enhance Benzie County's agricultural economy is the Lakes to Land Food and Farm System Assessment, which identifies opportunities for innovative agriculture. Based on research and input from growers, food processors, food retailers and restaurants and food distributors, the Assessment sets priorities for addressing farm and food issues and opportunities within the Lakes to Land Region, and identifies potential projects for implementation that will benefit the farmers, processors and consumers of the local agricultural economy. In addition to recommendations regarding labor and financing issues, the assessment identifies top priorities such as:

- Developing shared access to cold storage facilities, refrigerated and freezer trucks, processing equipment and individually quick frozen (IQF) facilities.
- Improve access to necessary utilities such as 3-phase electrical power, natural gas, internet and cell phone service.
- A centralized hub for aggregating food for distribution.

Another example is Grow Benzie, a nonprofit that began in 2008 to support and grow agricultural entrepreneurship. Grow Benzie offers facilities such as a commercial kitchen, hoop houses, community garden, and community space for farmers and others that are working to create new products or markets. The nonprofit, a community agricultural center, interacts with local schools and other partners to offer after-school programs and farmer education with a variety of classes for high school students, new farmers, and others, with new farmer training, cooking and other food- or agriculture-based instruction, and improve community awareness of and access to fresh local foods.

Benzie County can play a lead role in coordinating and supporting these and other initiatives that will help the region meet these important agricultural objectives. For instance, a new partnership with the Alliance for Economic Success in Manistee County allows the County to provide some economic development services, technical assistance, and staff that can drive these initiatives forward.

### Financing

As many smaller-scale farms grow and expand, access to loans or other financial capital is often needed in order to support new business growth or markets. But the scale of these farm operations and the relatively short history of their local and



regional market development don't provide the information and benchmarks that lenders need to finance their growing business ventures. Research conducted in Michigan as part of the Financing Farming in the US project identified a number of needs related to capital for farm-related businesses—as well as needs for lenders. In order to assess risk and investment decisions, lenders need established, reliable metrics and benchmarks; however, data relative to new and emerging agricultural enterprises is often not available. Without adequate data, some new or expanding farms are unable to obtain needed financing to support their operations.

The use of community development financing institutions (CDFIs) offer non-traditional lending opportunities that can meet some capital and needs of food and farming entrepreneurs. Benzie County also has access to non-traditional funding sources through VentureNorth, which administers a revolving loan fund intended to support new business and growth of existing businesses. These partnerships can provide the needed capital and other support for new or expanding agricultural businesses looking to move into Benzie County.

## Agricultural Workforce

Like other parts of the economy, the agricultural industry depends on the availability of a skilled workforce. Benzie County's agricultural workforce is shifting in fundamental ways: as many farmers prepare to retire without passing farms on to heirs, new farmers face high start-up costs that create barriers to establishing themselves in agriculture. Without new farmers to replace retiring farmers,

significant acreages of farmland, and valuable skill sets, are endangered. Further, many farms in Northwest Michigan depend on a skilled migrant workforce. But, immigration-related issues are having impacts on farms and workers throughout the region, and farmers report difficulties in finding workers with the appropriate skills, which threatens their ability to grow labor-intensive crops.

### Farm Succession

In 2012, the average principal farm operator in Benzie County was 60.9 years old. As the County's farmers approach or enter retirement age, many questions remain regarding farm succession.

The aging and impending retirement of many farmers – a trend that's occurring not just in Benzie County or Northwest Michigan, but throughout the nation – will have significant repercussions throughout the agricultural industry. The nation's agricultural heritage has historically revolved around a family farm that is passed on from generation to generation. Yet, according to a 2012 Michigan State University study, 472,000 acres of farmland are currently operated by owners that are planning to leave farming the next 10 years; and only 38% of those farmers that intend to retire in the coming years plan on passing their farm on as one unit to one heir. Of those aged 75 and older who have not identified a successor to their farm, most indicated that they planned to sell their farm or leave it idle upon retirement—meaning that significant amounts of productive farmland are at risk of coming out of production. Meanwhile, high land values and start-up costs make it difficult for new farmers to raise enough capital to purchase property and begin farming. Without farmers “in the wings” that are



financially and otherwise prepared to help farms transition upon the large-scale retirement of farmers in the region, significant shifts in farming and its workforce can occur.

Community-led initiatives can help position new farmers for successful transitions into farming, by connecting new would-be farmers with the expertise and capital needed to enter the business: for instance, programs available through partners like Grow Benzie offer classes, incubator space, training and other supports for small-scale and other farmers. Local governments can also play a role, by creating policies that support the use of farmland for agricultural purposes, thereby keeping land costs at a more manageable level. Agricultural zoning ordinances provide a number of opportunities to address development pressure on farmland, while the preservation of farmland or purchase of development rights can facilitate the transfer of land for purely agricultural purposes.

### Migrant Workforce

Many farms in Northwest Michigan, especially fruit

# Opportunities: Agricultural Workforce

## What can the County do?

- Convene partners to explore and address migrant and seasonal labor issues
- Consider plans, policies, and programs that enhance transit access and service to the workforce
- Support partners and initiatives including Grow Benzie and others to provide, encourage, and/or support programs for youth agricultural entrepreneurship, agricultural skills, career opportunities, and apprenticeships

## What can local governments do?

- Consider zoning changes that incorporate land division strategies allowing for future residential development while encouraging the continuation of farming and agriculture, to make farmland more accessible for new farmers
- Consider zoning that encourages or accommodates needs for quality housing for seasonal or transient workers



Photo courtesy of Steve Stephens

farms, depend on a skilled workforce made up primarily of guest and migrant workers. Migrant workers perform difficult work that requires a unique set of skills that the local workforce lacks, making it difficult to replace migrant workers with local labor.

A 2013 State of Michigan study reported that there are about 321 migrant laborers engaged in activities related to field agriculture, nursery/greenhouse work, food processing, and reforestation in Benzie County. Including families of migrant workers, that number is 822.

While farm laborers have historically followed crops, the study reports that seasonal farm laborers are increasingly likely to stay in one location all year. Some former migrant workers are beginning to settle in Michigan and travel to other states for agricultural work in order to settle down, improve educational opportunities, and avoid immigration-related travel difficulties. Reports also suggest that seasonal farm work serves as entry-level employment for immigrants and new workers, who

eventually move into other employment.

Some of these trends are reflected in the growth of the County's Hispanic or Latino population, a group that has historically provided seasonal agricultural labor in Northwest Michigan. While the Hispanic population remains a small percentage of Benzie's total population (2%), it is increasing significantly faster than the population as a whole. Between 2000-2010, the number of those identifying themselves as Hispanic or Latino in Benzie County increased by 30%, from 233 individuals in 2000 to 302 in 2010. The County's overall population, meanwhile, increased by only 10%.

Even as many farmworkers settle throughout Michigan, immigration related concerns are having impacts on farmers and migrant workers throughout the region. Farmworkers in the 2013 Profiles Study indicated that they may be afraid to move around or apply for services for fear of deportation for themselves or family members. Immigration law and related concerns also pose significant obstacles to farmers in the region, with



producers reporting a fear of workplace raids and a shortage of farm labor, and farmers that use current guest worker and visa programs report that these programs come with major barriers to finding and employing adequate skilled workers to harvest fruit crops. The 2014 Benzie County EDC Action Plan reports that some fruit crops were not harvested in 2013 due to a lack of labor; and input from Benzie County and other parts of the region indicate that labor shortages and other issues associated with labor are threatening the ability of many fruit farmers to continue to grow labor-intensive crops such as apples and peaches.

It will be difficult for the County to realize its full potential in agriculture and value-added agricultural manufacturing until there is a resolution to address safely and legally bringing immigrant labor into the County for seasonal work. While many issues related to the migrant workforce are impacted by national policy that local and County governments generally play a limited role in, local officials and policy can nevertheless impact decisions on the part of migrant workers to travel to and from work in Benzie County.

Factors like local zoning can help provide basic supports for the migrant workforce by encouraging and accommodating housing needs for the seasonal workforce – an issue that is identified by both employers and workers as a particular challenge in the summer months. Other issues encountered by seasonal or transient workers include the need for additional transportation options, particularly as some workers may not be able to obtain drivers' licenses. Enhancing transportation options, through transit and other commuting strategies, can also help to create a

more supportive environment for workers.

As immigration-related policy continues to generate debate at the national level, stakeholders and communities can work to build awareness of the needs and impacts of immigration reform on the local agricultural economy in order to ensure a broader understanding of workforce needs and obstacles. A regional example of this type of effort is found just to the north of Benzie County, where the Leelanau County League of Women Voters developed an in-depth report detailing the needs and issues associated with migrant labor in Leelanau County. The Report on Agricultural Migrant/Seasonal Workers in Leelanau County engaged multiple partners, from the school systems, law enforcement, service providers, farmers, and migrants themselves, in order to identify the factors impacting migrant workers' decisions to travel to and from work in Leelanau County.

## Food Access & Insecurity

Despite the region's strong and diverse agricultural economy, many residents throughout the region struggle to access or afford healthy food, which can have major impacts on health, resulting in obesity, diabetes, and related health concerns. Many lower-income households with tight budgets have little choice but to purchase processed and pre-packaged foods. While more affordable, these foods typically come with higher calories, sodium, and sugar counts. In addition, community input indicates that many families, particularly those living in generational poverty, may lack the knowledge of how to prepare fresh foods.

## Food Insecurity

Food insecurity is defined by the USDA as a lack of access, at times, to enough food for an active, healthy life for all household members and limited or uncertain availability of nutritionally adequate foods. Food insecure households are not necessarily food insecure all the time. Rather, food insecurity may reflect a household's need to make trade-offs between important basic needs, such as housing or medical bills, and purchasing nutritionally adequate foods.

Many individuals throughout Benzie County simply lack the resources to afford enough food: the hunger-relief organization Feeding America reports that about 2,150 County residents are considered food insecure. A variety of programs are available for these households, including food pantries and/or emergency meal sites, the Bridge Card Program (SNAP), WIC Program, and the Free and Reduced School Meal Program. However, about 23% of food-insecure individuals in Benzie County are not eligible for SNAP or other nutrition programs; and the majority of households using a Bridge Card have experienced cuts in recent months.

A recent food security study, entitled Food Security in the Michigan Counties of Antrim, Benzie, Grand Traverse, Kalkaska, and Leelanau, conducted by the Benzie County Rotary Club, identified specific issues faced by food-insecure households in



## Opportunities: Food Access

### What can the County do?

- Support efforts to improve and expand farm-to-school purchasing programs to include County Council on Aging, day cares, hospitals, senior housing, and other institutions

### What can local governments do?

- Consider allowing form-based or mixed-use zoning approaches to ensure easy residential access to food retail

## Food & Farming Resources

**Benzie Area Christian Neighbors**  
[www.benzieacn.org](http://www.benzieacn.org)

**Food Innovation Districts Guidebook**  
[www.networksnorthwest.org/food-innovation-districts](http://www.networksnorthwest.org/food-innovation-districts)

Antrim, Benzie, Grand Traverse, Kalkaska, and Leelanau counties.

The report found that 63% of Benzie County residents visiting food pantries were considered “food insecure,” and 36% of Benzie residents visiting food pantries were considered to live in “very low food secure” households – meaning that the eating patterns of one or more household members were disrupted and their food intake reduced, at least sometime during the year, because they could not afford enough food. 67% of clients live in very low income households, and 48% live on fixed incomes – that is, they are not a part of the workforce due to age, disability, or other reasons. The report indicated that food security is connected to multiple community issues, including insufficient wages, housing costs, lack of community knowledge of food pantries and emergency meal sites in the area, limited pantry hours, limited quantity of food available to clients each month at some pantries, lack of transportation, transportation costs, and pride.

Access to fresh local food for food insecure households can be problematic. Few food pantries always have fresh fruits and vegetables for clients; about a third provide fresh produce in season throughout the year. When fresh produce is offered at food pantries, access to it depends on the time of day as well as the day of the week clients are able to visit a pantry: visits to pantries shortly after opening for the day gave them access to a much larger selection of food, and making a visit that coincided with a Food Rescue delivery also gave them greater access to fresh foods. In respect to purchasing fresh produce, two-thirds indicated that they rarely or never purchase produce from a

farmers market or produce stand, due higher costs and a lack of transportation/cost of gasoline. While the Double Up Food Bucks program can offset some costs, awareness of the DUFB program is limited among food pantry clients.

Limited access to fresh, affordable foods and tight budgets leave many individuals little choice but to purchase processed and pre-packaged foods. While more affordable, these foods typically come with higher calories, sodium, and sugar counts that contribute to obesity. Obesity has been identified as a top health risk by County and regional stakeholders, in community health assessments conducted throughout the region. About a third of residents in Benzie County are obese (as defined by an individual body mass index, or BMI, greater than 30), compared to a rate of 25% in the State of Michigan. Obesity contributes to increased costs associated with chronic diseases, including diabetes. Data from the Center for Disease Control indicates that the prevalence of diabetes in Benzie County (12.6%) is higher than the prevalence of diabetes at the state level (9%); and rates of diabetes nationally are higher for minority populations and those in poverty.

The County can support efforts to connect local farms and other food providers to food-insecure households through programs like Meals on Wheels or farm-to-school purchasing programs. Local governments can improve access to food outlets by ensuring that food retail outlets are allowed in or near residential areas.



Part 3:

## Implementation & Future Land Use

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# Coordination, Cooperation, and Engagement

Work closely and collaboratively with local governments, stakeholder groups, and the public to implement shared goals and objectives

Benzie County is Michigan's smallest county, in terms of its geography, and its 65<sup>th</sup> out of 83 counties in terms of population – yet, its 316 square miles are home to twelve townships, a city, six villages, and a county government – 20 units of government all told, each of which makes decisions on land use, community services, and public policy. On top of those decision-making authorities, the County contains significant amounts of land that is owned and managed by the National Park Service and the Michigan Department of Natural Resources. At the same time, many nonprofits operate in the County, providing services and programs that are outside the mission, budget, or capacity of local or County governments.

The number of potential partners at the table working to improve Benzie County's future offers important benefits. Local governments offer the advantage of local leadership that is close to the ground: township boards, village councils, and planning commissions are made up of citizens that are closely involved and invested in local issues.

Yet the multitude of governments presents challenges in other ways. Some services are duplicative, resulting in expenditures of dollars that might be saved through a more efficient delivery



system. The many governmental entities cause confusion amongst developers and businesses looking to locate in the County: there are often a multiple of ordinances and permitting processes to work through, and little staff or financial capacity to offer close direction or guidance on investment or development decisions. And perhaps most importantly from a planning perspective, many issues that impact the County's quality of life – such as environmental protection, the need for new business and industry, and housing shortages – are not confined to one locality; decisions about these issues in one jurisdiction inevitably impact others.

The 2000 Benzie County Master Plan emphasized

the need for cooperation as a means to address these challenges, and implementation activities identified the County-administered zoning ordinance as the locus of planning coordination and intergovernmental cooperation in Benzie County. But, since the Plan was adopted in 2000, the County has repealed its zoning ordinance, and local governments have taken on administration of planning and zoning services at the local level. These changes have dramatically altered the context in which the implementation of both the 2000 and the 2016 Master Plans can or will occur. At the same time, they increase the need for cooperation: with more ordinances on the books,

## Opportunities:

# Coordinated Planning

### What can the County do?

- Review township master plans and zoning ordinances for consistency with County Master Plan and other local plans
- Invite local units of government and/or neighboring counties to participate in County planning initiatives
- Consider re-constituting the County Planning Commission to prioritize local planning commission representation

### What can local governments do?

- Provide notification of local planning processes, and draft plans, to neighboring jurisdictions
- Review master plans and zoning ordinances of neighboring jurisdictions prior to or during the development of local plans and ordinances
- Invite neighboring jurisdictions, the County Planning Commission, or other units of government to participate in local planning efforts

those ordinances and policies must be consistent, or at least coordinated, across local government boundaries in order to be most effective. Without recognizing the impacts of local ordinances or plans on neighboring communities, local zoning can undermine efforts in neighboring communities – or can itself be rendered ineffective.

While the planning and zoning tools available to it have changed, 2016 public and stakeholder input shows that the County Planning Commission remains an important player in the collaborative implementation of County-wide goals, with significant potential to act as a leader that can facilitate coordinated planning, regional economic development planning, intergovernmental cooperation, education, and community outreach and engagement.

## Coordinated Planning

Community needs and resources like economic development, groundwater and surface water protection, natural features, infrastructure, transportation networks, and major developments can't effectively be managed in a small area, such as a village, city or township. Effectively addressing these and many other issues requires planning at a larger geographic scale – one that, in Benzie County, will inevitably cross one or many local government boundaries.

The importance of intergovernmental cooperation was recognized in the Michigan Planning Enabling Act, Public Act 33, which provided some structure designed to “normalize” coordination between local governments. The statute requires each unit of

government that's preparing a plan to notify all neighboring or adjacent cities, villages and townships (and in the case of a county plan, adjacent counties) at the beginning of the planning process. They must also notify their regional planning commission and any utilities, railroads or government entities that register with them requesting such notification. All of these entities that receive notice of the planning process are also provided with a 63-day period in which they can review and comment on the draft plan later on, once a public hearing has been set for the plan.

The Planning Enabling Act takes another step in calling for coordination by requiring that any plans developed by cities, villages and townships must be reviewed by the county planning commission for “consistency” with the county master plan and the plans of any other cities, villages and townships within or contiguous to the municipality preparing a plan. Townships are also statutorily required to submit a new zoning ordinance, or zoning amendment, to the county planning commission for review. Comments by the county planning commission are advisory, and local governments are not required to consider the county planning commission's comment; however, this review and comment plays a potentially valuable role in identifying inconsistencies between plans and zoning ordinances, and it puts county planning commissions in an important position for encouraging consistent planning and zoning across local boundaries. In fact, a county planning commission is the main planning body in Michigan with a statutory coordination role and specific planning and zoning review procedures; and the county master plan is the primary tool for use in



Photo courtesy of Steve Stephens

that coordination, acting as a benchmark for the review of township, village, and city plans, along with township zoning ordinances.

It's important to recognize that, when the adopted county master plan is based around a shared consensus with a sense of ownership from local units of government and other stakeholders, these plan and zoning ordinance reviews can be a constructive and mutually beneficial process that results in increased awareness and knowledge amongst all county planning entities regarding local issues, needs, current planning initiatives, and best practices. And because the review is advisory, local governments still make their own decisions about how best to achieve the goal of consistent planning and zoning practices – meaning that, while the County Planning Commission can take a leadership role in coordinated planning, the responsibility and authority for coordinated land use and policy decisions ultimately lies with local governments.

The Planning Commission is a resource for local townships, villages, and cities in their planning and ordinance development. There are many

## County Review of Local Plans and Zoning Ordinances

The Michigan Planning Enabling Act requires that any plans developed by cities, villages and townships must be reviewed by the county planning commission for “consistency” with the county master plan and the plans of any other cities, villages and townships within or contiguous to the municipality preparing a plan. Townships are also statutorily required to submit a new zoning ordinance, or zoning amendment, to the county planning commission for review. County Planning Commission review of township, village, and city plans should ask whether the plan:

- Is the ordinance or amendment inconsistent with the adopted county general plan and/or land use plan?
- Does the zoning ordinance or amendment create a conflict with the zoning or land use plans of an adjacent municipality ?

It's important to remember that comments generated by a county planning commission's review of local plans and ordinances are advisory in nature and a local government may or may not give consideration to those comments.

- Is consistent with adopted county plans
- Has received credible, favorable review and response from other governments reviewing the plan
- Avoids inconsistencies with each adjacent municipal plan
- Avoids inconsistencies with other governmental agency plans

County Planning Commission review of township zoning ordinances or zoning amendments should consider the following points:

- Are legal adoption procedures followed?
- State statute requires a zoning ordinance to be based on a plan. Is the zoning ordinance or amendment inconsistent with the adopted township land use plan?



## Opportunities: Intergovernmental Cooperation

### What can the County do?

- Convene local governments for discussion and collaboration on priority issues

### What can local governments do?

- Share planning or zoning administration staff with neighboring units of government
- Participate in joint planning initiatives
- Participate in County-wide or regional planning discussions or initiatives

opportunities to improve coordination outside of the minimum notification and review requirements contained in the Planning Enabling Act. One approach that local governments and the County can consider is to invite representatives from neighboring units of government or the County to actually *participate* in planning processes, either as part of a planning committee charged with the development of a plan, and/or in focus groups or other stakeholder events held during the plan development process. The County Planning Commission set an example for this approach in the 2016 Master Plan update. Invitations for local units of government to participate in the Master Plan Update Committee were distributed to all Benzie County, townships, villages, and the City of Frankfort; and local planning commissioners from throughout the County regularly participated in meetings, identifying issues, developing surveys, planning stakeholder events, reviewing data and drafts. The County also organized a local government stakeholder event that focused on the role of the County Planning Commission and how the County and local governments can better cooperate. The committee meetings and stakeholder events provided a regular venue for discussion and exploration of intergovernmental issues, leading to a better understanding of local and County planning roles as well as a County-wide consensus on moving forward with implementation of the updated Master Plan. If implemented at the local level, this participatory, intergovernmental approach to planning could be transformative in developing coordinated plans and ordinances.

Another approach that arose from a focus group held as part of the Master Plan update process with

a potentially large impact on coordinated planning would be to ensure greater representation from local planning commissions on the County Planning Commission. While a maximum of 11 seats on the County Planning Commission doesn't allow for all townships to be represented, the County Board might consider seeking Planning Commission representatives that fill seats dedicated to diverse community interests, such as agriculture, natural resources, and education; while *also* serving on and representing a local planning commission. Because local planning commissions are composed of individuals who represent locally-identified community interests, there may be opportunity to find County Planning Commission representatives who "wear two hats" in order to build a more "intergovernmental" Planning Commission. Such an approach would work within the requirements of the Michigan Planning Enabling Act and the County Planning Commission Ordinance to create an intergovernmental County Planning Commission that represents diverse community interests and geographies within the County. With representation from multiple local planning commissions, the County Planning Commission could serve as an important venue for building wider awareness of local planning practices, ultimately resulting in greater coordination and consistency between jurisdictions.

## Intergovernmental Cooperation

Opportunities for coordinated planning go well beyond consistency between plans and zoning ordinances. Local government partnerships,

formalized coordination efforts, shared staff, or even just regular dialogue between governments can result in cost-savings in some cases, while also providing more consistent approaches to issues like natural resource protection and economic development.

The County can be a leader in intergovernmental cooperation through a wide variety of activities: the County Planning Commission can, and has, played an important role in convening local governments to discuss and collaborate on priority issues. For instance, the Annual Benzie County Summit offers a venue for an exchange of dialogue between communities about regional issues and common local concerns. Community discussions or focus groups, similar to those conducted through the Master Plan process, identify emerging issues and solutions. Local governments, too, have used regular events such as the Michigan Township Association chapter meetings to share concerns and best practices with other Benzie County jurisdictions.

Another approach to intergovernmental cooperation also addresses local staff capacity challenges: sharing a zoning administrator or planner may be particularly beneficial in respect to initiating a coordinated approach to planning and zoning. Sharing staff can lead to a mutual understanding of the regulations, policies, goals, and issues among neighboring communities, while also reducing local expenses and improving efficiency.

Joint master plans or zoning ordinances, meanwhile, which are enabled by state planning and zoning law, allow communities to take a step further in coordinating local policies and regulations.

Benzie County governmental units have been state and regional leaders in this approach, with initiatives such as Lakes to Land, the Homestead-Inland Joint Planning Commission, the Colfax-Weldon-Thompsonville Joint Planning Commission, and the West Benzie Joint Planning Commission.

## Education

Regular education and training for local units of government can result in more consistent, predictable, and well-informed decisions; and local officials that have up-to-date information on best practices are better prepared for new development.

Benzie County is fortunate to boast a committed leadership that is closely invested in local issues and participates regularly in education and training opportunities such as Citizen Planner. But, with 20 units of government and 200 elected and appointed local and County officials, turnover in leadership is frequent, and education is an ongoing need.

Elected and appointed leadership, as well as any paid or volunteer staff, should, and often do, attend regular training sessions on planning and zoning fundamentals, best practices, and emerging and innovative approaches to community development. For instance, the Citizen Planner courses offered by Michigan State University Extension provide up-to-date guidance for local government officials on their roles and responsibilities related to land use planning and decision making. Completion of the Citizen Planner course series leads to a certificate of completion from MSU Extension. A Master Citizen Planner credential indicates advanced skill

## Opportunities: Education

### What can the County do?

- Work with partners to coordinate and host educational opportunities or workshops
- Convene and coordinate joint meetings or collaborative working sessions on priority issues
- Participate in planning education opportunities such as Citizen Planner, regional workshops, and Benzie County events

### What can local governments do?

- Participate in planning education opportunities such as MSU Extension Citizen Planner, regional workshops, and Benzie County events

# Opportunities: Communication and Community Engagement

## What can the County do?

- Convene and coordinate public events, charrettes, and forums on priority community issues
- Develop and maintain robust online presence
- Explore opportunities to participate in social media
- Develop and distribute questionnaires as needed, and publish/share results
- Provide regular information to citizens through websites, newsletters, town hall meetings, and other events

## What can local governments do?

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development and serves as a benchmark for continuing education among local officials.

Local governments can encourage participation in Citizen Planner and other educational offerings by establishing training budgets for elected and appointed officials and staff. They can also formalize education as a priority by writing it into their bylaws as a requirement for all planning commissioners.

Intergovernmental cooperation and coordination can help to reduce obstacles to participating in education opportunities, such as the cost of education and the limited time available to volunteer boards. The County Planning Commission and local governments might consider coordinating or attending regular joint meetings, collaborative working sessions, or intergovernmental study sessions that include information and updates on community issues; or they may meet annually to review planning, zoning, economic and other benchmarks. There are many regional and County examples of this approach: the Leelanau County Planning Commission annually hosts a joint planning session for all planning commissioners and elected officials in the County, highlighting an issue identified as a high priority by the community. And the Benzie County Planning Commission itself has facilitated educational opportunities for local governments by working with partners to offer workshops on topics of local importance. Throughout the Master Plan process, stakeholder input events featured opportunities for local governments and others to learn about issues of greater than local concern, such as meeting management, local and county planning roles, Internet infrastructure, housing, and transportation.

Benzie County can also improve local government awareness of best practices and County-wide issues by working with partners to spearhead County-wide studies and plans that identify and address issues of greater than local concern. The Benzie County Economic Development Task Force is one example, as is the joint Manistee-Benzie County broadband assessment currently underway.

## Communication & Community Engagement

Input from the public regarding development is critical in shaping Benzie County's future. Goals identified by the public help the community build a consensus for the future, enabling the public, private developers and investors, stakeholders, and decision-makers to work together toward a mutually-understood vision for growth and change. When developers know the public's preference for new growth and development, they're better able to design projects that meet the community's vision. And when local units of government have a clear picture of public preferences, they're better able to make decisions about policies and specific projects that encourage and result in the type of growth the community desires.

Some level of public communication and outreach is required by law. Local governments are required to abide by "transparency laws" including the Open Meetings Act and Freedom of Information Act; and most planning and zoning procedures require opportunities for the public to review and provide input at various stages within each process. However, effective communication with public can



# Implementing the Master Plan: Local and County Roles

The County Master Plan, and local plans, are implemented primarily by local and county legislative bodies and planning commissions. The responsibilities, makeup and procedures of planning commissions and elected officials vary from community to community.

## Legislative Bodies: County Boards, Township Boards, Village Councils, and City Commissions

The local legislative body is elected by the public every 2-4 years to represent the community. These bodies— including boards, councils, or commissions—make the final decisions on zoning, and in some cases (but not all) they are the final authority on plan adoption. They also control, through appointments to the planning commission and oversight of staff, how local ordinances are administered. Their responsibilities include:

- Adopting plans and ordinances
- Setting the tax rates
- Authorizing expenditures and borrowing
- Hiring administrative staff
- Providing oversight of public facilities and infrastructure
- Appointing members to the planning commission and zoning board of appeals
- Other duties as necessary

## Planning Commissions

The planning commission is an important advisory group that is appointed by the legislative body to develop plans. For communities with zoning authority, it also prepares and makes recommendations on zoning ordinances, zoning changes, special use or planned developments, and site plans. The planning commission can serve as the final authority on some of these matters - but only when authorized by the zoning ordinance.

Planning commissions are made up of 5-11 citizen volunteers that serve a 3 year term. Some members may have a land use background like engineering, architecture, or development, but this experience isn't required, and many planning commissioners don't

have this background. In order for the commission to be fair and objective, planning commissioners should represent diverse interests and backgrounds. Planning commissioners may be appointed based on their ability to represent different segments or interests of the community—such as schools, farming, or business. Depending on the capacities and activities of the community, a planning commission is generally expected to:

- Develop and maintain a master plan
- Make recommendations on approval of the plan, and in some cases adopt the plan
- Develop, upon direction from the governing body, capital improvement plans, recreation plans, and other community plans
- Develop a zoning ordinance and map (township, city, and village planning commissions)
- Make recommendations on changes to the zoning ordinance and map (County Planning Commission)
- Review rezoning applications, site plans, and planned unit development applications
- Review the community's property purchases and development projects

**Please note that the roles listed here are those that are both authorized by the Planning Enabling Act and are applicable to Benzie County's Planning Commission, as a unit of government without a zoning ordinance.** For a complete list of statutory Planning Commission roles, please review the [Michigan Planning Enabling Act](#).

# Opportunities: Community Partnerships

## What can the County do?

- Continue to explore and build relationships with non-profit and public agencies

## What can local governments do?

- Continue to explore and build relationships with non-profit and public agencies

## Cooperation, Coordination, & Engagement Resources

**Michigan State University Extension**  
[www.msue.msu.edu](http://www.msue.msu.edu)

**Networks Northwest**  
[www.networksnorthwest.org](http://www.networksnorthwest.org)

**Alliance for Economic Success**  
[www.allianceforeconomicsuccess.com](http://www.allianceforeconomicsuccess.com)



be challenging in rural areas: communities often lack robust or up-to-date websites, or may not provide regular opportunities for two-way communication. And, a lack of familiarity with the local decision-making process on the part of many members of the public makes it harder for them to be engaged. As a result, local governments may not understand the community's preferences for growth; and many residents are often unaware of or unfamiliar with planning initiatives, projects, or opportunities for input. Public engagement thus often doesn't occur until a controversial development proposal comes forward, when residents get involved in efforts to influence the decision—even though the regulations governing the approval of the project were approved long ago.

To better engage the public in development decisions, County and local governments can provide more proactive, frequent, and interactive input opportunities that go beyond basic public hearing requirements through focus groups, public discussions, or other forums:

- Technology enables some nontraditional forms of public for residents and other stakeholders: social media and other online engagement forums offer convenient opportunities for the public to contribute their ideas without attending meetings.
- Design charrettes help communities identify a vision for design for the community as a whole or for targeted areas or projects.
- Town hall meetings can provide question-and-answer opportunities on particular projects or community initiatives, while focus groups can help solicit input from targeted stakeholder groups on particular issues.
- Newsletters and community websites can keep the public informed about projects or planning initiatives.
- Questionnaires, either in print or online, offer the chance to get detailed feedback on important issues from residents who aren't able

to attend meetings.

The County Planning Commission can be a model for, and help coordinate, these efforts. As part of the Master Plan process, stakeholder events, focus groups, and presentations offered multiple opportunities for input, feedback, and discussion. Surveys were distributed online and in print with multiple distribution points, resulting in hundreds of responses that provided detailed insight into County planning issues. Focus groups and presentations, meanwhile, offered stakeholders the opportunity to ask questions and give input in a discussion forum. Local governments, too, have successfully engaged the public in many local initiatives. The Lakes to Land planning initiative, along with individual and joint master plan processes, have held multiple visioning sessions over the last several years to identify local concerns and solutions.

## Community Partnerships

Because of the many partners at the table in Benzie County planning issues, coordinated and cooperative planning must consider opportunities to engage non-governmental partners. What's more, while some of the Master Plan's objectives may be addressed through local and County policies, ordinances, or other regulations, many of its goals and objectives will actually require participation from these non-governmental partners. Partnerships with natural resource organizations, schools, nonprofits, regional agencies, and other levels of government broaden the scope of available grant dollars and other revenue, encourage citizen engagement in

community activities, and enhance staff capacities and efficiencies.

Benzie County and its local governments have long and successful histories of working in partnership with community organizations and public agencies on a wide variety of initiatives. For instance, when Benzie County sought to expand the Railroad Point Natural Area with grants from the Michigan Natural Resources Trust Fund, the County worked with the Grand Traverse Regional Land Conservancy to raise matching funds, manage the acquisition/property purchase, and develop management plans and guidelines for the Natural Area. The Grand Traverse Regional Land Conservancy and Natural Resources Trust Fund were also important partners at the local level, working with the Village of Elberta to support the purchase and management of of Elberta Dunes South Natural Area. Other collaborative initiatives include invasive species removal, the current effort to develop a Betsie River Water Trail, and the ongoing management of the Betsie Valley Trail.

With limited resources and staff capacity on the part of both County and local governments, these community partnerships will be critical in moving forward with plan implementation. Possible partners to consider in implementation activities and coordinated planning may include, but are not limited to:

- Grand Traverse, Leelanau, Manistee, and Wexford Counties
- City, village, and township governments in and adjacent to Benzie County

## Opportunities: Regional Economic Development

### What can the County do?

- Connect businesses, developers, and other stakeholders with regional resources such as Venture North, Alliance for Economic Success, and Networks Northwest
- Participate in regional economic development initiatives, such as the Comprehensive Economic Development Strategy and Regional Prosperity Initiative

### What can local governments do?

- Connect businesses, developers, and other stakeholders with County and regional resources
- Participate in regional economic development initiatives, such as the Comprehensive Economic Development Strategy and Regional Prosperity Initiative



- Local service groups
- Student groups
- Alliance for Economic Success
- Networks Northwest
- Michigan Department of Natural Resources
- Michigan State Housing Development Authority
- Michigan Department of Transportation
- Michigan Economic Development Corporation

## Regional Economic Development Planning

Economic development necessarily crosses local government boundaries and requires a larger lens than many traditional planning activities: jobs and workers both originate in labor market areas that extend beyond local and even multiple county boundaries. To be truly effective, coordinated planning for economic development needs to address workforce training needs, housing, and new industrial sites in the entire labor market area – not just a single city or township. Economic development strategies that are aligned across government boundaries can therefore help communities attract and support new investment, facilitate business operation, and create a more competitive regional economy with advantages such as:

- A wider network of compatible businesses

- A greater array of services available to a larger market
- Traffic patterns that capitalize on the contributions of multiple communities, while retaining a greater number of dollars within the region
- Shared government resources to prevent overlapping or duplicative services
- Consolidation of high-cost services

Economic development strategies also allow communities to seek funding, partnerships, and other supports for implementation of projects: because of the limited resources of many units of government, implementation of these economic development activities often requires funding support or incentives from regional, state, or economic development partners.

Comments received from businesses and other stakeholders in the Master Plan process emphasized the need for better coordination and support for economic development in Benzie County, with the County’s potential role being paramount. Benzie County and its Planning Commission are in an important position, able to leverage partnerships with agencies like the Alliance for Economic Success, VentureNorth, Networks Northwest, and USDA to provide services for businesses and communities. With support from these and other partner agencies, Benzie County can act as a liaison for economic development, connecting communities to funders and implementing organizations. For instance, the County and its regional partners are exploring

opportunities to improve high-speed Internet access in Benzie County and neighboring Manistee County. The County is also taking the lead on convening discussions with funders, community leaders, and other partners on infrastructure development in key communities, in order to identify needs, potential solutions, and funding sources.

## Plan Updates

The Michigan Planning Enabling Act requires that all plans be reviewed, and updated if necessary, every 5 years. While comprehensive updates may not occur as often as every 5 years, regular review of the plan and its objectives will be important to ensure that the plan and related ordinances are effective, whether the goals and objectives are being addressed, whether the plan’s policies are still relevant and appropriate, and which objectives remain to be addressed.

During the plan review, several objectives should be identified and prioritized as an implementation schedule, in order to help focus the Planning Commission’s activity throughout the year.

The Recreation Plan should be reviewed and updated every five years, to ensure that goals are relevant and objectives are being addressed.

# Future Land Use

Implementation of the Benzie County Master Plan requires concerted efforts at collaboration at all levels of government. But, many of the decisions specifically related to land use and development are made at the local level, by township, city, and village planning commissions and elected boards.

A future land use map can help guide these decisions. Each community with a local master plan and zoning ordinance also develops its own future land use map, which serves as a foundation for a zoning ordinance and map. Based on findings and preferences outlined in the community's master plan, a future land use map makes recommendations about how development should occur in different parts of the community. It doesn't have legal authority for land use decisions, but it does help to inform decisions about zoning maps, zoning districts, and rezonings.

Because Benzie County does not administer zoning, the County Future Land Use Map has a different role. It is meant to be a resource that local governments look to when creating their own future land use maps, and the benchmark used to encourage greater coordination across government boundaries. To that end, the Benzie County Master Plan includes a Composite Future Land Use Map

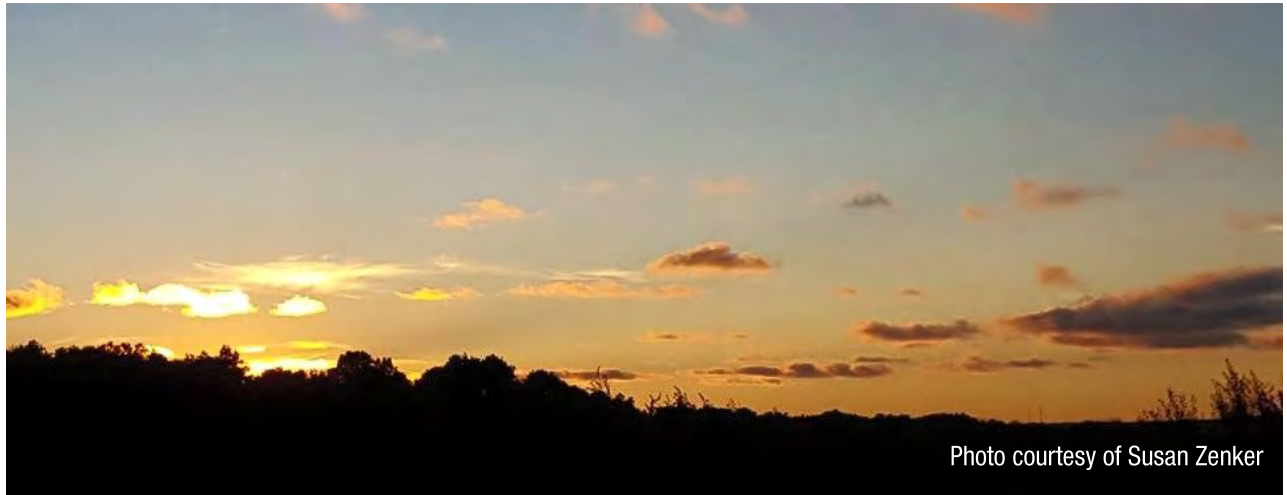


Photo courtesy of Susan Zenker

that is intended to knit the multiple policies of the County's 20 jurisdictions into a cohesive "whole" in order to enable greater coordination.

## Existing Land Use Maps, Future Land Use, & Zoning Maps

To better understand how future land use maps are used, it's important to consider them in the context of other important local land use maps—existing

land use maps, and zoning maps.

Future land use maps are often based in part on existing land use maps, which show how land in a community is currently used and developed, regardless of the current zoning or future land use map designation. Existing land use maps are illustrations of what's happening "on the ground."

The future land use map, on the other hand, represents preferences for how land should be developed in the future. A future land use map is a community's visual guide to future planning. It brings together the different elements of the Master

# Future Land Use Maps vs. Zoning Maps

	EXISTING LAND USE MAP	FUTURE LAND USE MAP	ZONING MAP
<b>Where is it found?</b>	Existing land use maps and related analyses are typically found in local or county master plans.	A community's future land use map is a part of the master plan, which is a guide that is intended to shape local land use decisions. Plans make recommendations about the placement of public services like schools, roads, and sewer and water lines. When the community administers a zoning ordinance, master plans also serve as the foundation for zoning ordinance regulations.	The zoning map is part of the local zoning ordinance, which is a law that regulates land and buildings in a community. By defining allowable uses of land, establishing standards for development, and offering incentives for different development types or patterns, zoning offers a number of opportunities to achieve a plan's objectives. Each local unit of government in Benzie County adopts and administers its own zoning ordinance. The County does not maintain or administer zoning, and as such does not develop a zoning map.
<b>What does it do?</b>	The existing land use map shows how land in a community is currently used and developed, regardless of the current zoning or future land use map designation—it is what you see happening on the property.	The future land use map shows the land use or development types planned for the community over the duration of the plan. During the planning process, the community considers its goals and objectives and reviews information such as the types and location of roads, sewer and water availability, and the proximity of services, in order to determine appropriate locations for different land uses. These land uses – like commercial and office space, industrial uses, agriculture, single family homes, and multi-family housing (apartments or townhomes) – are shown as recommended uses in certain areas.	A zoning map divides the community into zoning districts, and shows the legal boundaries for each district. Zoning districts regulate the types of uses, building and property dimensions, and other features for all properties in the district.
<b>What authority does it have?</b>	The existing land use map is a reference map only.	As a guide, the plan does not have the rule of law and cannot enforce where and how something is built.	A zoning ordinance is a locally-adopted law that governs development.



Most citizens favor a land use pattern that uses public investment efficiently and effectively, fosters a high quality of life, promotes economic health, limits conflicts between different land uses and protects resources important to the well-being of future generations. . . .The pattern selected is a more compact and nodal pattern of growth. It was found to be the most sustainable, the one that best retains scenic beauty and recreation opportunities and the one that best protects natural resources. . . .

- A nodal pattern is one where more intensive development occurs at key transportation intersections (such as at the junction of two state highways, or at a highway and freeway interchange, at airports or subway or train stations).
- A compact pattern is where new development occurs at similar density next to other existing centers of housing or commerce (usually in or adjacent to a city or village).

*2000 Benzie County Master Plan*

Plan, such as natural resources, economic development, housing and transportation. It is a map of what the community wants to have happen; it is not a prediction, and, unlike zoning, it has no authority to determine what actually happens on a property. The future land use map is *not* a zoning map.

Each local unit of government prepares its own future land use map when developing a master plan, with consideration given to factors like:

- Existing land use patterns
- Land use change
- Preferences for new development
- Desired community character
- Environmental considerations
- Community needs
- Infrastructure and community services needs and capacity

It's important to distinguish both existing land use

maps and future land use maps from zoning maps, which regulate the scale, placement, and other characteristics of development on a parcel-by-parcel basis. Zoning maps regulate properties within specific zoning districts, which are based on the future land use map. When crafting zoning ordinances or zoning districts, planning commissions look to the future land use map to guide decisions about how properties and development should be regulated in different parts of the community.

## Past and Present Future Land Use Maps

The 2000 Benzie County Master Plan included a county-wide Future Land Use Map. It was linked to principles and strategies based on a set of goals, objectives, and actions that were rooted in the vision expressed by citizens, local officials, and stakeholders that participated in the creation of the Master Plan. The Future Land Use Map was

intended to act as a visual representation of that vision. The Master Plan also included a set of "policy maps" that outlined policies and actions that were necessary for achieving the vision-based future land use pattern. The vision for future land use, as depicted by the Future Land Use Map in 2000, was as follows:

"The overall land use pattern proposed for 2020 is both compact and nodal. It concentrates the most intense residential, commercial, and industrial development within urban services districts. The area affected expands beyond where urban services are provided in 2000. the area that is public land is proposed to remain public in 2020 and continues to be primarily dedicated to recreation, open space, and forestry. Agriculture preservation areas focus on retaining orchards and farms as the primary land use. Rural residential areas are devoted to very low density residential use. Higher density residential

# Opportunities: Future Land Use Patterns

## What can the County do?

- Develop an updated analysis identifying land use change since 2000
- Use the County Composite Future Land Use Map to identify inconsistencies or compatibility between jurisdictions when reviewing local master plans or zoning ordinances

## What can local governments do?

- Consider the County Composite Future Land Use map and future land use maps of neighboring jurisdictions when developing or updating master plans and zoning ordinances

development is found in or adjacent to existing villages, cities, established resort areas and around inland lakes.”

As communities worked to develop master plans, future land use maps, and zoning ordinances after the County zoning ordinance was repealed in 2009, many of them looked to the County’s Future Land Use Map for guidance. They also conducted extensive analyses of existing conditions, desired community character, and the potential for new development. Review and analysis of local plans, along with public survey results, show that local goals for future land use are largely consistent with the County’s Future Land Use vision for 2020.

In recognition of the work of these local units of government, the 2016 Master Plan takes a “non-traditional” approach to future land use designations. It includes a County Composite Future Land Use Map that collectively illustrates both the County’s vision and local goals. It generalizes the future land use categories of the County Master Plan and each unit of government into broad categories that reflect the descriptions and intended uses of each local future land use map. Descriptions of the Composite Future Land Use Map are drawn from descriptions from both local plans and the 2000 County Master Plan and Future Land Use Map. The boundaries reflect those drawn at the local level for districts corresponding to the generalized districts included in the Composite Future Land Use Map.

The Composite Future Land Use Map is intended to:

- Enhance coordinated planning, by showing

locally-developed and –adopted preferences for development in jurisdictions throughout the County

- Act as a “benchmark” for County review of local master plans, zoning ordinances, and rezoning requests
- Act as a reference, benchmark, and guidance for local units of government

It’s important to emphasize that the Composite Future Land Use Map does not have the rule of law, does not dictate zoning, and does not bind local units of government to any County decisions. It is instead to be considered a “tool in the toolbox” for coordinated planning that helps local units of government and the County achieve the vision shared by communities throughout the County.

Following are descriptions of the generalized Future Land Use categories. When using the map or descriptions, it’s important to note that:

- Specific densities for development are not included in the descriptions, as the densities are intended to be a broad-brush guide for consideration at the local level.
- The district boundaries are not intended to be parcel-specific. Rather, they are approximate designations intended to give a general sense of intention and broad-brush guide to development.

## Residential

Residential districts are intended to have moderate and high density in terms of houses per acre and

# COUNTY COMPOSITE FUTURE LAND USE MAP

## Future Land Use Categories

- Agriculture/Rural Residential
- Residential
- Natural Areas
- Growth & Investment Centers
- Public
- Resort
- Industrial
- Commercial

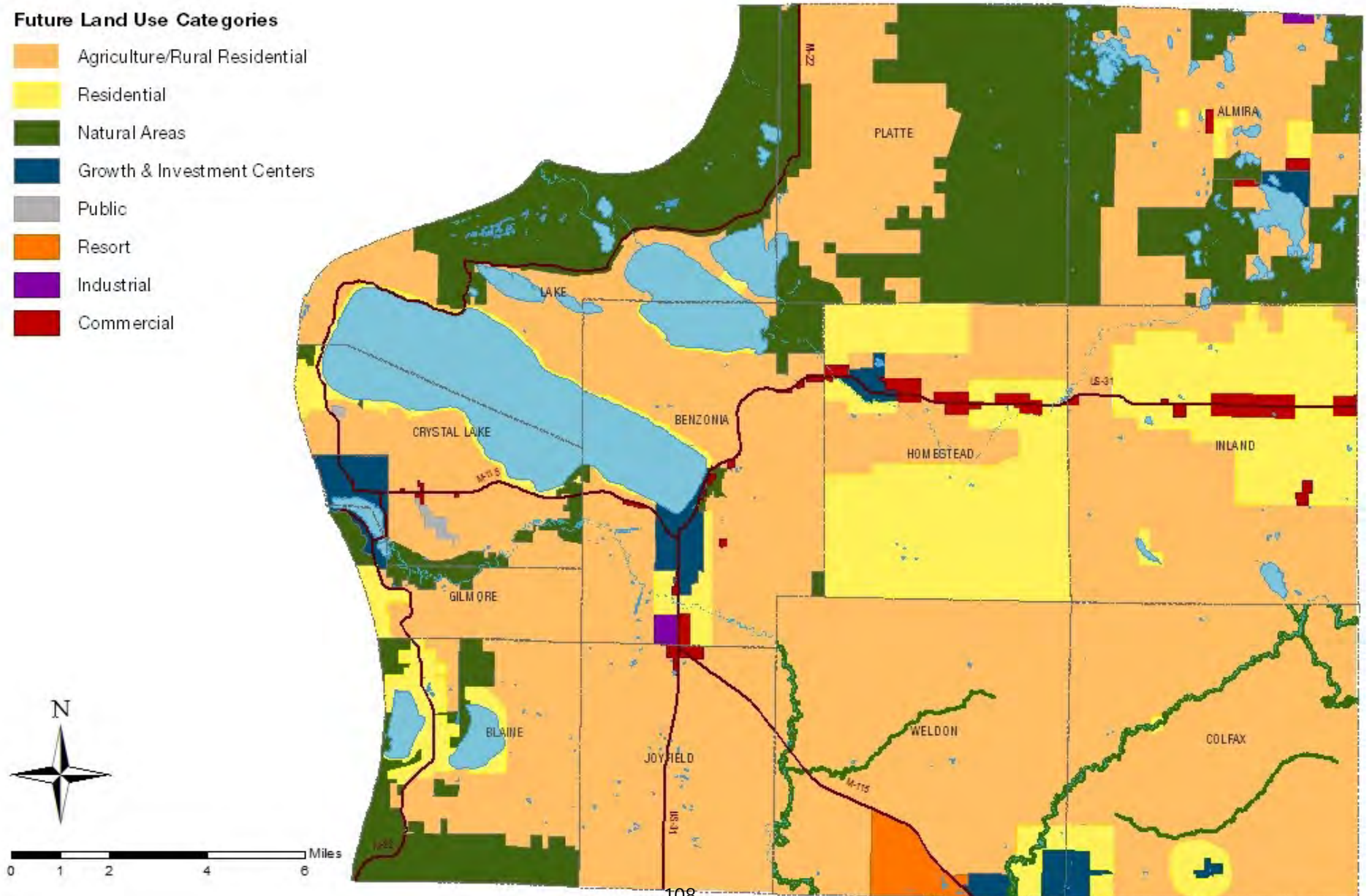






Photo courtesy of Susan Zenker

lot size. Small seasonal and year-round houses, along with some higher-density and missing middle housing types, are found around villages, along shorelines, and fronting primary transportation corridors. Communities anticipate and plan some additional residential development in these districts, with character consistent with existing neighborhoods.

Land use policy and development decisions should consider development techniques recommended in both County and local master plans. Development should reflect the existing and/or desired character of the area. Environmental protection measures, particularly when development occurs along lakes and streams, should be implemented in a manner consistent with County and local master plan recommendations. Well and septic siting and integrity are key issues in the development of lakefront or shoreline properties.

Careful consideration should be given to maintaining the scenic rural character, particularly in viewsheds and along highly-traveled transportation

corridors, through techniques such as limiting access points to highways, screening for new development, and placing homes in the rear of the lots.

A variety of residential types should be encouraged, to occur consistent with the community's desired character, to ensure that all residents' housing needs are met in terms of home size, type, affordability, and accessibility. Both rentals and homeownership options should be available.

## **Agricultural/Rural Residential**

The Agricultural and Rural Residential districts promote both agriculture and sensitively-designed and -located low-density residential development. These districts recognize the unique rural character of the County and encourage agricultural activities in order to preserve, enhance, and stabilize the land now used for farming, forestry, large-acreage residential, and other open space uses. Agricultural and Rural Residential Districts are also intended to preserve the County's rural character and scenic

views.

Agriculture will continue to be a significant land use and activity in these areas. Areas devoted to Agricultural uses will continue to support farming activities, such as the production of crops, livestock and other goods, orchards, nurseries, farmsteads, value-added agricultural activities, fallow fields, and other activities closely associated with farming.

Some low-density residential development is anticipated and planned in these areas. Residential density and development decisions should be based on principles that discourage farmland fragmentation, through techniques such as permanent farmland preservation easements, cluster development, and low-density development. Cluster development may be appropriate for some areas in allowing for residential development with large acreages left in protected agricultural or open space preserves. Other policies could include siting requirements for new residential development, open space requirements, and incentives for development that encourage and support agricultural activity.

Agricultural and residential uses must be balanced to ensure the economic viability of farmlands while minimizing potential conflicts with neighboring residential uses.

## **Natural Areas**

Natural Areas include land owned by the State of Michigan, the Federal government/National Park Service, a local unit of government, or the Grand Traverse Regional Land Conservancy. The land is often used for natural resource conservation and

recreation goals.

To preserve the integrity of the County's natural resources, areas surrounding Natural Areas should be considered for additional open space protection measures. Decisions around new development around Natural Areas should consider using techniques that discourage fragmentation of natural resources, such as clustering and conservation easements.

## Growth & Investment Centers

Growth and Investment Centers are intended to provide for a mix of uses. This classification encompasses village downtowns, residential neighborhoods, commercial, and industrial areas. In keeping with their historic development patterns, Growth and Investment Centers are intended to accommodate a mix of commercial, residential, and light industrial uses. Development in these areas will be compact and walkable, and will fit in with the historical and aesthetic character of the community. Reflecting the desired "nodal pattern" of development identified in the 2000 County Master Plan, Growth and Investment Centers are the desired location for more intense development types in the future.

These areas include areas designated as "urban services districts" in the 2000 County Master Plan, which were to be considered for extension of public sewer, water, stormwater, increased police and fire and other urban services through the year 2020. They surround the City of Frankfort and existing villages. Medium density residential development and nearly all commercial, industrial, and institutional development would occur within these

areas to ensure that adequate public services are available. Except for public sewer installed around inland lakes to resolve or prevent water pollution programs, public water and sewer would not be extended beyond these areas within the time frame of this plan. Densities must be high enough to adequately support urban services at a level that is economically feasible to furnish them before urban services will be implemented. Each community will need to calculate the density needed to support the extension of services without unnecessarily increasing taxpayer burden. Existing infrastructure within these areas will be maintained, upgraded, and incrementally expanded before new infrastructure is built in undeveloped areas.

## Industrial

Industrial areas are intended to provide for some industrial, commercial and entrepreneurial uses in a varied business environment. Uses might include light industrial manufacturing or assembling establishments, wholesale commercial businesses, machine shops, sawmills or wood products industries, transportation facilities, storage facilities, utility facilities and similar uses. Industrial operations should be subject to performance standards to minimize impacts on surrounding areas. Uses should be screened and buffered in order to be compatible with residential and other neighboring districts and uses. In the interest of locating homes near jobs and services, some housing and commercial activities compatible with an industrial setting are also intended to be accommodated in Industrial areas.

## Commercial

Commercial areas include some existing areas of commercial development, primarily along highways. These areas are intended to provide for the continuation of existing uses and some additional, well-planned commercial activity that serves the needs and meets the goals of the community. Uses should be screened and buffered in order to be compatible with the character of adjacent districts. Particularly when located along key corridors, efforts should be made to site and design commercial buildings in a way that preserves and enhances the scenic character and viewsheds. In the interest of locating homes near jobs and services, some housing and commercial activities compatible with a commercial setting are also intended to be accommodated in Commercial areas.

## Resort

The Mixed Use Resort area is intended for areas in and immediately around Crystal Mountain Resort. This area will include a mix of high-density multi-family dwelling units, condominiums, single-family units on small lots and natural areas. This area will also include a mix of high-density service, commercial and retail uses. Any new development in this area will be serviced by existing private and/or public utilities.

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# Appendices

## Appendix A: Public Input

2015 Survey Results

Issue Synopsis

## Appendix B: Soils

## Appendix C: Approval Documentation

Benzie County Planning Commission Meeting Minutes, January 19, 2017

Benzie County Planning Commission Resolution of Adoption, January 19, 2017