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Village of Elberta

Master Plan

2018

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2017 Village of Elberta Master Plan

Acknowledgements

Elberta Village Council

Ken Holmes
Holly O'Dwyer
Bill Soper
Joyce Gatrell
Jennifer Wilkins

DRAFT

Elberta Village Planning Commission

Janet Whiting, Chair
Ken Holmes
Robin Rommell

Prepared with assistance from



DRAFT

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Chapter 1: Introduction

Since it was founded in 1867, the Village of Elberta has changed from an industrial town with a working waterfront to a recreation-oriented residential community. It has seen railroads, ferries, and industry come and go as its businesses have transformed to meet shifts in population.

Change will continue to occur. To ensure that those changes preserve and enhance Elberta's most cherished qualities, the community must plan and prepare for change.

The purpose of the Elberta Village Master Plan is to set forth a strategy for the Village to guide future development and change according to the community's priorities. The plan is intended to provide for:

- **Informed decisions:** The Master Plan provides a stable, long-term basis for informed decision-making. Analysis of existing conditions, combined with the goals and policies that are outlined in the Plan, help guide the Planning Commission and Village Council as they consider zoning, new development, capital improvements, and other matters relating to land use and development.

Optimizing Investments: The Plan provides for coordination of public improvements and private development, and also helps the Village prioritize improvements to community facilities.

Predictability: The Master Plan informs citizens, property owners, and neighboring communities of the Village's priorities and goals, as well as where and how the community is expected to grow—allowing them to plan for the use of property in a way that is consistent with the community's vision.

Zoning: The Master Plan provides the legal foundation for zoning. The Michigan Zoning



Enabling Act requires the zoning ordinance be based on a plan designed to meet residents' needs for natural resources, housing, recreation, industry, business, service, and other uses.

Planning Process

The Elberta Village Master Plan was developed by the Elberta Village Planning Commission with assistance from Networks Northwest in 2011, and updated in 2017. Public input was central to both the 2011 plan development and the 2017 update with opportunities for participation through surveys, committee meetings, and forums. Public input for the 2017 update was obtained through a written survey and at a public forum held in August 2017. Plan goals, objectives, strategies, and future land use recommendations were developed based on public input obtained throughout the process, analysis of existing conditions, and previous or related plans and studies. The Plan was prepared in accordance with provisions of the Michigan Planning Enabling Act (Public Act 33 of 2008) to enhance and protect the health, safety, and welfare of its citizens.

Village of Elberta



Organization of the Plan

The Elberta Village Master Plan provides overviews of existing conditions; discussion of public input; identification of issues and opportunities surrounding different elements of the community; and goals, objectives, and action statements; and implementation strategies. Descriptions of best practices, relevant programs, and resources are highlighted throughout the plan. The plan is divided into sections and chapters as follows:

1. **Introduction** provides an overview of the plan and process.
2. **Existing Conditions and Context** discusses Elberta's history, its place in Benzie County and the region, and issues that are relevant across the spectrum of the community, including demographics and economic issues.
3. **Natural Resources** provides an overview of the natural features found within the Village.
4. **Quality of Life and Sense of Place** discusses the community's place-based and quality of life assets.
5. **Land Use.** This chapter summarizes the character, types, and location of the various land uses found in the village, including residential, commercial, and community facilities and services. This section also includes the future land use map and district descriptions, which will provide the basis for the Zoning Plan. The future land use map and zoning plan formalize plan goals and objectives into future land use policy. These policies will be used in making decisions on zoning changes and new development. As the Village Council and Planning Commission experience turnover and changes in leadership over time, the Future Land Use Map and Zoning Plan will provide a stable, continuous basis for land use decision making through changes in the makeup of elected and appointed boards, thereby encouraging the implementation of the long-term goals and objectives of the Master Plan.
6. **Goals and Objectives** provide recommendations for actions and policies that will address the issues and opportunities identified in previous plan chapters.
7. **Plan Implementation** will provide an overview of the Village's decision making structure, leadership, and other considerations that will ultimately drive the implementation of the plan. Public participation, civic engagement, leadership, and partnership opportunities will be discussed in this chapter.

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 Elberta Village Master Plan must be put into practice through partnerships with communities, organizations, and local government units.

Related Plans and Studies

Plans and economic development strategies that are consistent across local boundaries are critical for success: in today's 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 large 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 strategies for growth and economic development that are consistent across government boundaries can thus help communities attract and support new investment, facilitate business operation, and create a more competitive regional economy with advantages. This regional approach to planning and economic development also allows communities to seek funding, partnerships, and other resources for implementation of local goals from regional, state, or economic development partners. Some plans and studies in Benzie County and the region that are important in planning and economic development activities for the Village of Elberta include:

Benzie County Master Plan

The Benzie County Master Plan was developed with participation from stakeholders and units of government throughout Benzie County, and was adopted in 2017. It provides guidance to the County and other stakeholders that are working to address issues around land use, housing, agriculture, economic development, recreation, and natural resources. 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.



Framework for Our Future

This regional planning resource for local governments and 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. It includes information and tools that can help stakeholders address issues and supplement their local deliberation, planning, and decision-making processes. The *Framework*



was developed by Networks Northwest with input and partnerships from a variety of community stakeholders and members of the public through an intensive, inclusive, region-wide community outreach process. 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.

Grand Vision

The Grand Vision is a vision of regional growth built on input from over 15,000 residents in Antrim, Benzie, Grand Traverse, Kalkaska, Leelanau, and Wexford counties. The process, completed in 2009, included random-sample, scientifically-valid surveys, public workshops, questionnaires, traffic modeling, and data analysis. It resulted in the selection of a “preferred scenario” - that is, a growth scenario that would promote the values that were identified by the public. The “preferred scenario,” as identified by the questionnaire and tested by a random-sample survey, included a vision of *future growth that would occur primarily in the region’s cities and villages, with additional growth in the main cities of Traverse City and Cadillac. Large amounts of rural open space would be preserved. This development pattern would require investments in regional bus service, sidewalks, and bike trails in villages and cities, with some investments in new or widened roadways.*

Benzie County results showed strong support for the preferred scenario, both in the questionnaire and in the follow-up random-sample survey. Some highlights from the study process for Benzie County are as follows:

- Benzie County residents rated their quality of life higher than residents of the region as a whole, but were more pessimistic about the quality of life in the future when compared with the region.
- Benzie County residents were more likely to feel that the most important qualities were “having friends and family nearby,” “plenty of jobs or work available,” and “scenic beauty of the region and having access to nature.”
- The most popular growth strategies in Benzie County were: “new growth should be directed to existing cities, towns, and villages” (94%); and “it should be convenient to walk or bike in new developing areas” (91%). The least popular growth strategies were that growth should be located mainly in the Traverse City part of the region (47% disagree) and more regional freeways should be built (62% disagree).

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 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 Housing Needs Assessment

In 2017, Community Research Services, LLC (CRS) was commissioned by the Alliance for Economic Success to investigate the market conditions for both affordable and market rate rental housing options across Benzie County. CRS studied the viability of various rental options, based on the current and projected market conditions, in targeted market segments, and the status of prevailing and projected economic conditions in Benzie County.

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.

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Chapter 2: Existing Conditions and Context

The natural beauty, historic character, small town lifestyle, and tremendous recreation opportunities available in Elberta are, even taken singly, uncommon in many communities of a much larger size. For a village the size of Elberta, the presence of these many assets represents a wealth of opportunity in terms of creating and maintaining a high quality of life for its residents and visitors.

Elberta is not without challenges. Growth is limited by the Village's lack of developable land, and the Village has lost much of its employment base over the years, leading to a steady decline in population. Michigan's economic problems have left their mark on the region, Benzie County, and the Village: individuals and families throughout the region struggle to make ends meet financially, and like the state as a whole, many of the region's young people move elsewhere to seek jobs. But despite these challenges—and in some cases, because of them—there are many opportunities to enhance Elberta's quality of life and move towards new economic opportunities.

Increasingly, the health of a



community and its potential for new investment is the product of many factors. First among them is a high quality of life: recreation opportunities, cultural activities, quality natural resources, and a welcoming social environment. These elements work to attract new residents that bring with them skills, knowledge, buying power, and other assets that provide the necessary foundations for new economic investment.

As the Village works to maintain and improve the community's quality of life through planning and preparing for change, it must consider the Village's existing context. This chapter will discuss Elberta's history, geographic context, community

character, population characteristics, and economic assets.

History

The first inhabitants of Elberta—the Ottawa and Chippewa Indians—traveled in and farmed the area for many years. They called Lake Betsie Un-Zig-A-Zee-Bee, which meant, “The River of the Saw Mill or Merganser Duck.” Periodic logging activities were conducted here, probably giving rise to the translation of the Indian term for locations of a saw mill on the river. French settlers later renamed the Lake “Au Bec Scies,” which was modified to “Lake Betsie” by English-speaking settlers.

In 1855 Joseph Robar and

Frank Martin moved to the Elberta area to take advantage of the access to water and the channel for commercial shipping and transportation. By 1859 they had developed the first saw mill; in 1867, with the aid of George Cartwright, they founded the Village. The community was called South Frankfort until 1911, when it was renamed after the Elberta Peach, which was common in the area at the time.

All of the initial development in the Village took place along the water to provide for transportation of wood and iron products. The lake and the harbor channel, built in 1866 as part of the federal system for commercial navigation, were the economic center of the Village. The Coast Guard Lifesaving Station was built in 1887 and moved in 1934-35 upon sale to the railroad and construction of a new facility in the City of Frankfort. After 1936, the Lifesaving Station was used as the marine office of the railroad.

Frankfort Iron Works was a major contributor to the development of the Village. Built in 1867, the foundry contained a blast furnace for iron smelting and had 10 kilns for the preparation of charcoal. The need to move wood for the foundry's blast furnace led to the development of a rail line to Elberta in 1870.

The Frankfort Iron Foundry ceased operations in 1883. The Toledo, Ann Arbor, and Northern Michigan Railway—later known as the Ann Arbor Railroad



Company—took ownership of the foundry property in 1892 and converted the buildings and grounds for railroad use, including a roundhouse, tracks and switches, and a depot. Over the years a variety of uses and structures were developed on the property, including coal storage, coaling plant, and the first cross-lake car ferry service. The rail road and car ferry system continued to serve the community until 1982, when the Michigan Department of Transportation—the owners and operators of the Ann Arbor Railroad—terminated all operations in the Village of Elberta. The property formerly used by the railroad now partially includes Waterfront Park, along with the Village's largest redevelopment opportunity.

Elberta in the Region

The rural, scenic setting that surrounds Elberta is inseparable from its image and lifestyle, and

neighboring cities and villages provide critical employment, education, recreation, shopping, and health services. Elberta's regional context forms the foundations of the community's population trends, employment opportunities, and lifestyle.

The northwestern region of Michigan's lower peninsula is a place of incredible natural beauty, tremendous natural resource assets, thriving agricultural economies, seasonal recreation and resorts, and year-round communities. The landscape of forests, lakes, rivers, orchards and farmland is dotted with villages and small cities that are considerable distances from larger metropolitan communities. These distances have helped these small communities shape their character and create individual identities that have become well-recognized as retirement and resort communities as well as desirable year-round homes.

This unique rural character and access to water, forest, and other natural resources has been the region's greatest economic driver. Many communities had their beginnings with the lumber industry, or served as major hubs for water-based or rail-based transportation. Once the land was cleared, agriculture became an economic foundation for some parts of the region.

Natural resources and rural character have played yet another role since the 1970's. Many new residents, including significant amounts of retirees and seasonal residents, have moved to the area to take advantage of the region's small town and rural lifestyles, outdoor recreation opportunities, and natural beauty. Since 1970, the region's population has nearly doubled—from 158,333 to 297,912 in 2010, with Benzie County one of the fastest growing

103%

Growth rate in Benzie County
between 1970-2010

-.4%

Growth rate in Benzie County
between 2010-2014

counties in the region and the state.

However, much of that growth has occurred outside of the region's cities and villages. The desire for rural lifestyles or homes on larger lots, combined with limited land supply and higher costs in city and village boundaries, has led to greater growth and development in rural areas, while the population of some communities—like Elberta—remain stagnant or decline.

Population & Economic Indicators

Significant changes in the economy over the years, combined with changes in development patterns throughout the region, have had a dramatic impact on the population in both Elberta and Benzie County.

Beginning in 2008, the United States experienced a recession that had far-reaching and long-lasting effects on employment and housing demand—particularly in Michigan, which experienced 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, employment dynamics, and housing market. Between 2000-2010, Benzie County's population grew by 10%, compared to 31% growth between 1990-2000. And between 2010-2015, the County's population actually declined for the first time since 1960.

Not only did growth rates slow, the characteristics of that growth changed. While many residents of Michigan – and Benzie County – left the state for better employment opportunities, older adults continued to retire and move to Benzie County, leading to a skewed population change: While the number of people aged 50 years and up increased, there was a substantial decline in individuals aged 35-44, children, and families in Benzie County.

Many of these County-wide population trends have long been a reality for the Village of Elberta, which has been losing population almost continuously for the last 70 years. The Village's population in 1940 was 617. Since that time, the population has declined fairly steadily, with a large loss of population between 1980 and 1990, with the closure of the Ann Arbor Rail Road Ferry, the community's largest employer. Another significant drop occurred again between 2000 and 2010 (see chart). The 2010 population was estimated at 372, a decline

Population Change, 1970-2015

	1970	% change 1960- 1970	1980	% change 1970- 1980	1990	% change 1980- 1990	2000	% change 1990- 2000	2010	% change 2000- 2010	2015	% change 2010- 2015
Elberta	542	-2%	556	2.5%	478	-14%	457	-4%	372	-18.5%	371*	0%
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

of nearly 19% since 2000, and a 40% drop from the 1940 population of 617—Elberta’s highest recorded population count. The 2016 population estimate for the Village is 371.

Household Size & Age

The age of a community’s residents has significant impacts on housing demand, service needs, and employment base; while household size can reflect changes in community demographics and signal a need for additional housing options.

Nearly all of the Village’s population loss between 2000-2010 was in age groups under the age of 44, while percentages of those age 45-84 grew substantially (see table). In 1990 and 2000, Elberta’s population was younger than the County’s; that trend has since reversed, with the Village’s population now significantly older than the County as a whole. In 2016, the

proportion of the Frankfort-Elberta population over age 65 was 45%, compared to the County percentage of 35%. And, in 2000, the median age in the Village of Elberta was 36.5 years, while the median age County-wide was 40.8 years. In 2015, Elberta’s median age (55.7 years) is above that of the County (48.4). The median age and proportion of the population over age 65 is projected to continue to increase.

As the population ages, the number of one- and two-person households increase, a trend reflected in a declining average household size. Fewer school-aged children and family households represent growing numbers of “empty nesters” and contribute to the Village’s shrinking household size. At 2.12 people per household (PPH), Elberta’s average household size has dropped markedly since 2000 (2.41 PPH) and is well below that of the average household size of

the state and County (2.37 and 2.55 PPH, respectively).

Some of these changes reflect 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.

Seasonal Population

As a community centered around its outdoor recreation opportunities, Elberta’s economy and population are highly seasonal, with an influx of visitors and seasonal residents, and accompanying economic activity, occurring in the summer months.

Seasonal population fluctuations aren’t measured by the Census or American Community Survey (ACS), but the ACS does count vacant housing units that are for

“seasonal” use. In Benzie County, 35% of Benzie County’s total housing stock, and 36% of Elberta’s, is classified as seasonal—compared to 6% of the State’s total housing stock.

Additional data is available from the *Northwest Michigan Seasonal Population Study (2014)*, which shows changes in population by month in each county in Northwest Michigan. Benzie County’s population is estimated to increase 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.

Housing

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. While housing shortages—particularly rentals—are impacting households from across the income spectrum, there is an especially short supply of housing that’s affordable or available year-round to a large portion of the workforce.

A number of recent housing studies document this shortage. The 2014 Benzie County Housing Inventory showed significant



affordability gaps for households throughout Benzie County, as well as issues related to housing quality or condition. With 3,100 households earning less than \$50,000 per year, only about 1,035 owner-occupied homes were considered “affordable” to those households.

A 2014 “target market analysis” assessed the potential annual demand for new housing units in Benzie County. It showed that there may be a market for 31 new owner-occupied housing units, and 37 rental units, in Benzie County each year through 2019, for households earning between \$19,000 and \$92,000 per year. A more recent study, conducted by Community Research Services in 2017, estimated a total demand of 67 low-income units (60% of area median income or below) for 2019, and an additional demand for 21 units of low-income senior housing. There is an estimated potential demand of 83 market rate units for incomes earning up to \$100,000, and 75 market rate senior units.

Housing affordability issues are compounded by transportation costs: a typical household in Benzie County spends 53% of its total income on the combined costs of housing and transportation, while moderate income households spend 66% of their income on those two costs alone (H+T Affordability Index, 2014).

Transportation & Commutes

Nearly 4,500 Benzie residents—70% of its workforce – work outside of the County, while 1400 workers commute into the County for work. The primary destinations for those commuting outside of Benzie County are Grand Traverse, Leelanau, Kent, and Manistee Counties; while those commuting into Benzie County are primarily traveling from Manistee, Grand Traverse, Wexford, and Mason Counties. The mean travel time to work was 25.9 minutes.

Benzie County Housing Studies

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.

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*

In 2017, Community Research Services estimated the demand for 2019 low-income and senior housing. Use of the Low Income Housing Tax Credit (LIHTC) program is assumed for low-income units.

	0% AMI	50% AMI	60% AMI	MARKET RATE	TOTAL LIHTC
QUALIFIED INCOME RANGE (ALL UNITS)		\$18,857—	\$25,001—	\$30,000—	\$18,857—
QUALIFIED INCOME RANGE (SENIOR UNITS)	\$21,001—	\$25,000	\$15,300—	\$27,000 +	\$15,300—
	\$27,120		\$21,000		\$27,120
Total Demand		26	41	83	67
Total Demand—Senior Units	10		11	75	21

Source: 2017 Benzie County Housing Needs Assessment

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.

Low-income, 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. Housing is typically available to households earning 80% or less of the area median income (AMI).

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.

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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 (\$9.25 per hour) need to work about 64 hours per week to afford the County's median rent.

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.

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			

With large percentages of workers leaving the County for employment, transportation costs—including vehicle ownership costs, fuel, insurance, and maintenance—make up a large proportion of an average household budget: the typical household in Benzie County spends about 29% of its income on transportation costs alone.

Income & Poverty

Workers in Benzie County earn less on average than workers statewide, averaging about \$47,000 annually, compared to about \$50,000 per year on average for households statewide. Despite lower incomes, however, costs of living are higher. A 2017 United Way report identifies the cost of basic needs for each county in Michigan, and the number of households that are what United Way calls ALICE – an acronym for Asset Limited, Income Constrained, Employed. ALICE households have incomes above the federal poverty level, but still struggle to afford basic household necessities. In Benzie

County, about 10% of households are estimated to live in poverty, and another 27% of households are considered to be ALICE. With a median household income of \$47,388, and household “survival” budgets ranging from about \$19,000 per year to \$55,000 per year, many households in Benzie County are clearly struggling to make ends meet.

Economy

Workforce & Unemployment

In 2017, the average unemployment rate over the course of the year in Benzie County was 5%, slightly higher than the region’s 2010 unemployment rate of 4.3% (Bureau of Labor Statistics). These low unemployment rates represent a significant change since the years of the recession, when many people left the County and the State to look for work elsewhere. In 2017, with low unemployment rates and increasing costs of living, business and other

stakeholder input from throughout the County and the region emphasize that the County is now experiencing the opposite problem: it’s become increasingly difficult for business to find and retain workers. Contributing factors include the loss of young families and the aging of the population; high costs of living, including housing and transportation costs; limited daycare options; and a mismatch in the skills needed by employers and those possessed by the existing workforce. The workforce shortage is particularly pronounced in tourism-related industries, agriculture, and health care, which make up a significant share of the County’s economic activity.

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

Benzie County Employers

Key employers, as reported by the Traverse Bay Economic Development Corporation:

- BioTech Agronomics
- Crystal Mountain
- Field Crafts, Inc
- Food for Thought
- Frankfort Manufacturing Company
- Graceland Fruit
- Paul Oliver Memorial Hospital
- Smeltzer Orchard
- The Maples

\$14.71

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

66

% of income a moderate-income household in Benzie County spends on the combined costs of housing and transportation

70

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

ALICE Households: Asset-Limited, Income-Constrained, Employed

	Median Household Income	Unemployment Rate	% of households that are ALICE Households	% of Households in Poverty	Annual Household Survival Budget	
					Single Adult	2 Adults, 1 infant, 1 preschooler
Antrim	\$46,485	9.70%	28%	13%	\$16,632	\$59,508
Benzie	\$47,388	8.40%	27%	10%	\$19,188	\$55,244
Charlevoix	\$46,544	7.80%	27%	12%	\$18,924	\$55,908
Emmet	\$51,018	8.40%	26%	11%	\$19,260	\$53,760
Grand	\$55,013	4.40%	25%	10%	\$19,872	\$58,740
Kalkaska	\$40,534	10.40%	27%	16%	\$18,048	\$53,508
Leelanau	\$56,189	7.10%	20%	8%	\$18,852	\$57,708
Manistee	\$41,395	11.50%	25%	14%	\$17,556	\$52,452
Missaukee	\$41,098	11%	29%	15%	\$17,556	\$55,608
Wexford	\$41,354	9.50%	28%	16%	\$17,016	\$51,936
Michigan	\$51,804	7.20%	25%	15%	\$18,192	\$56,064

Source: United Way, 2017

nearly 1700 employees.

Agriculture

While agriculture itself accounts for a small proportion of Benzie County's economy (2% of jobs), 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. It sustains businesses like fruit processors and restaurants—including some of the County's biggest employers. What's more, entrepreneurial food and farming related activity has become an economic hallmark of Benzie County, creating new interest regionally and state-wide in local foods, through farmers markets, new restaurants and food trucks, wineries, food processing, and other food-related economic activity. Data from the Land Policy Institute at Michigan State University shows that food innovation is a growing specialization for Benzie County. Compared to the state, Benzie County has had significant revenues and growth in food innovation-related industries. According to the Traverse Bay Economic Development Corporation, several of the County's biggest employers—BioTech Agronomics, Food for Thought, Graceland Fruit, and Smeltzer Orchard—are based in agriculture and food innovation.

Health Care

Jobs in health care are an important economic engine,

making up 12% of jobs County-wide. As the population ages and demand for health care increases, this sector will become increasingly important. With Paul Oliver Hospital located a short distance from the Village of Elberta, the Village is well-positioned to connect with this growing industry,

Issues & Opportunities

Population Changes

A continuation of the Village's trend of population decline, as well as the aging of the population, have had and will continue to have significant impacts on the economy, housing demand and value, and tax revenues, with subsequent impacts to service delivery and quality.

As the population ages and household size declines, demand for housing is likely to shift to smaller homes. What's more, smaller household sizes mean that additional housing units will be needed even to maintain the current population. And, as more residents reach retirement age, the labor force will shrink, exacerbating the current workforce shortage. The ability to attract a new workforce will be impacted by costs of living, especially housing costs, that may prevent some potential new residents from relocating to the area.

To adjust to and prepare for these changes, the Village of Elberta can consider options that help seniors "age in place," that is, remain in their homes as their needs and abilities change. One way communities support aging in place is through in-home services like those that are offered by the Benzie County Commission on Aging and the Meals on Wheels program. Other proactive approaches include allowing different types of housing to accommodate smaller households and individuals that no longer want to maintain a large home. These diverse housing types can also support younger households or new residents that may be moving to the area to work and are looking for affordable residential options. Options like townhomes, condominiums, apartments, granny flats or accessory dwelling units, and small or even "tiny" homes can meet the needs of older households, young singles, empty nesters, and others, often at a more affordable price point.

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. Yet, Benzie County is experiencing challenges in sustaining a workforce even for existing businesses, particularly those with larger seasonal staffing. The workforce shortage is affecting the length of the

season for some businesses, along with opening hours, menus, and expansion potential. Local and regional partners are focusing on workforce development through schools, job trainings, apprenticeships, and other educational approaches; but, as the region adjusts to the reality of an aging population that is increasingly reaching retirement, the ability to recruit new workers to the County and region is vitally important. Local efforts to improve the quality of life and affordability of living costs will be key factors in attracting new residents, families, and workers that can support new and growing economic activity. Placemaking activities that enhance the sense of place and community—including community improvement projects that address blight and junk, events and festivals that bring the community together, and recreation improvements that provide recreation and entertainment options for all ages and income levels—can make Elberta a more desirable place to live and do business. Zoning changes that incrementally increase density or allow additional housing types, meanwhile, can create important residential options that meet the needs and preferences of individuals and families that may be looking to relocate in Elberta.

Housing Affordability

Housing affordability has serious impacts on quality of life, local



businesses, school enrollment, and traffic patterns. When families or households experience housing cost overburden, they are at increased risk of foreclosure or homelessness. To avoid cost overburden, households may choose to live in substandard or overcrowded housing, or they may move to less expensive areas—often rural areas without significant services or employment opportunities. These moves mean that businesses lose year round customers; school enrollment is destabilized, impacting school budgets; and traffic increases as residents commute into town for jobs, school, and shopping.

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.

Housing was an important issue for the public during the Master Plan update, with a focus on small homes and housing that’s affordable to the workforce and families year-round. To create more opportunities for housing, the Village of Elberta can consider regulatory approaches that allow higher densities, multi-family housing types, small homes, and other diverse housing options that cost less to build and provide year-round options—including rentals—for families and the workforce.

Tourism, Seasonal Population & Housing

Seasonal activity in Elberta—both in terms of seasonal housing/short-term rentals and tourism-related economic activity—has become a defining characteristic of the Village. Elberta’s many natural assets and recreational opportunities provide enormous potential to capture additional visits and accompanying economic activity from tourism, and public input emphasized the economic impact that could result from community enhancements, clean-up, or new attractions for visitors.

Additional tourism also comes with some concerns, identified by the public, that the dependence on tourism-related industries will exacerbate seasonality issues and create generally lower-wage jobs. Increasingly, there’s also concern about the impact of seasonal housing on year-round residents, and especially seasonal and migrant workers, who have extra challenges in finding housing during the busy summer months that they’re here to work. As vacation rental options like AirBnB become more popular, public input during the Master Plan update expressed concern that new housing – particularly “affordable” or “workforce” housing – will be purchased, rented, or used for seasonal residents or visitors, with subsequent impacts on businesses, schools, and the Village’s year-round character and

sense of community. 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 seasonal homes, and the ability to turn a profit, there is more incentive to build seasonal homes than those that are affordable to the workforce or families.

At the same time, public input stressed the economic impact of short-term rentals and tourism, noting that visitors using short-term rentals spend money at local businesses, and property owners are investing in the community and improving and rehabilitating property. Tourism provides jobs, supports local businesses, and influences the types of commercial, business, recreational, and other kinds of development that occurs here. What’s more, visitors who experience the community’s unique sense of place and its physical, natural, and cultural assets may choose to permanently relocate here.

It’s clear that a balance must be struck between encouraging tourism’s economic benefits, while minimizing negative impacts to the population and housing market. Public input in the Master Plan update indicated a consensus that short-term rentals should be allowed with restrictions or regulations. Discussion also addressed the need for consistent property maintenance standards to ensure that the rentals are safe, well-kept, and minimize impacts

on year-round residents. Communities can look to local examples for regulatory options for short-term rentals that ensure proper balance in meeting the needs of year-round and seasonal residents and visitors—through approaches such as requiring registration or permitting of short-term rentals, ensuring that these properties are managed by local agents, and “good visitor guides” that establish compliance with existing relevant codes and ordinances.

Chapter 3: Natural Resources

The natural resources in and surrounding the Village of Elberta are almost unmatched for a community of its size: towering dunes, over a mile of public water frontage, and a 58-acre natural area inside the Village limits set it apart from other communities, and act as the foundation to Elberta's quality of life. Both residents and visitors take advantage of the wide range of recreation opportunities available in the forests, lakes, and streams within and surrounding the Village. Public input from the 2017 Master Plan update process showed a substantial consensus on preserving and enhancing Elberta's natural resources: survey respondents and public forum participants overwhelmingly agreed that the Village's natural resources, primarily its beach and waterfront, are an important community asset that should be protected, maintained, and enhanced.

To ensure the continued and enhanced quality of these resources, it will be important to balance community development needs with environmental considerations. The benefits of such a balance are increasingly being quantified in economic, public safety, health, and social measures. Environmental quality and protection can enhance



economic development efforts. Energy efficiency reduces the costs of products and services, while the preservation of quality natural features increases the value of developed properties and acts as a draw for new residents and visitors. And, even more fundamentally, planning efforts must by their nature consider the environment upon which they are based. This chapter provides an overview of Elberta's natural features, to provide context for planning and future development.

Natural Features

Topography

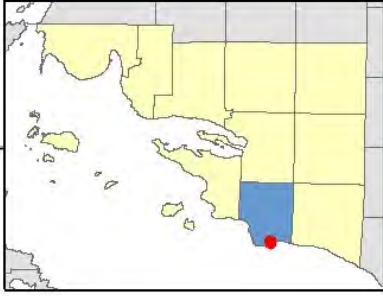
Elberta's topography is a product

of glacial actions that created the unique terrain and land formations within the region and especially along the Lake Michigan shoreline.

The Village sits upon a glacial drift, which accounts for the sand, clay, and gravel deposit which comprise the subsurface conditions of community soils.

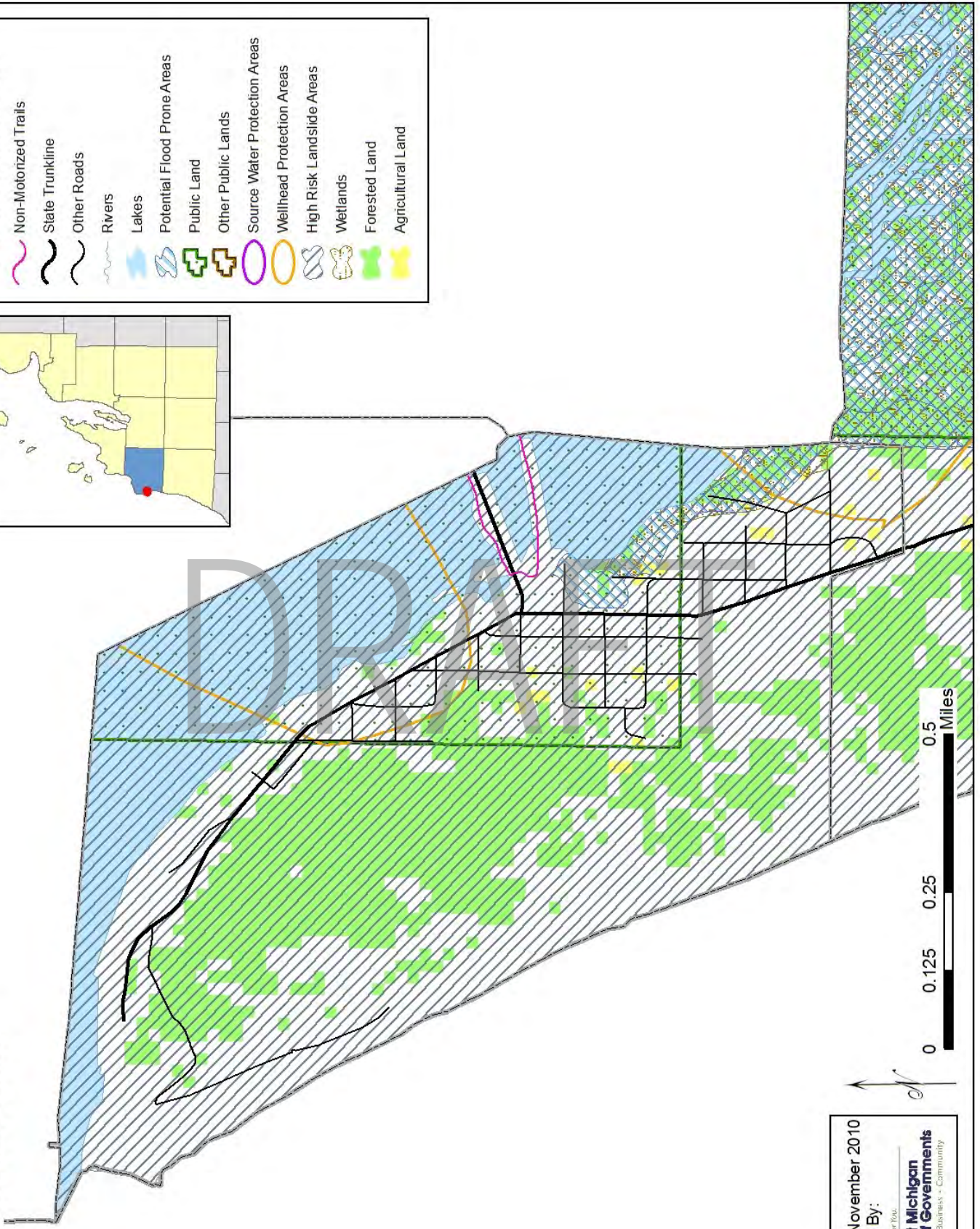
Within the Village boundaries the elevation of the area ranges from about 580 feet to approximately 865 feet. Elevation in the surrounding county ranges from 424 feet to 1159 feet.

Village of Elberta



Green Infrastructure

- Non-Motorized Trails
- State Trunkline
- Other Roads
- Rivers
- Lakes
- Potential Flood Prone Areas
- Public Land
- Other Public Lands
- Source Water Protection Areas
- Wellhead Protection Areas
- High Risk Landslide Areas
- Wetlands
- Forested Land
- Agricultural Land



Map Date: 29 November 2010
 Map Produced By:
 Let Our Resources Work for You.
 Northwest Michigan Council of Governments
 Workforce • Business • Community

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. High water levels, storms, wind, ground water seepage, surface water runoff, and frost are important factors causing erosion. The high risk erosion area regulations establish required setback distances to protect new structures from erosion for a period of 30 to 60 years, depending on the size, number of living units and type of construction. Other setback requirements are applicable for home restorations and additions to existing structures. Any person or local government agency proposing to erect, install, move, or enlarge a permanent structure on a parcel must obtain a permit prior to the commencement of construction.

Elberta is home to nearly 200 acres of high perched parabolic dunes along Lake Michigan, which have been designated as critical dunes and/or high risk

erosion areas, including some that has been permanently preserved. The implication of this designation is that the development of land within this area will require special permission from the MDNR, with engineering studies showing changes to the slope of the dune and other information concerning the placement of buildings. Additional permits are required in these areas prior to undertaking any construction and are limited in terms of planning purposes.

Shoreline

The Village of Elberta is essentially a small peninsula, with water frontage creating its northern, eastern, and western boundaries. This water frontage accounts for 3 miles of shoreline: 1.42 miles of shoreline frontage along Lake Michigan, and 1.62 miles of Betsie Lake frontage. About a third of that frontage is owned by the Village, with public access available.

Green Infrastructure

Green infrastructure provides a

variety of community benefits. 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.

Further, continuous systems of forests, wetlands, and other open areas reduce the risk of flooding by controlling stormwater runoff, and provide protection from storm damage and erosion in coastal areas. Green infrastructure systems also provide invaluable wildlife habitat and foster ecological diversity.

Natural features provide significantly more benefits if they are maintained in larger units, such as a complex system of woodlands, wetlands, rivers, and streams. Larger, connected systems—often referred to as green infrastructure systems—are more successful at maintaining ecological diversity and integrity.

The Grand Vision: Guiding Principles for Natural Resources

- Protect and preserve the water resources, forests, natural areas, and scenic beauty of the region
- Protect our water quality
- Preserve the scenic beauty of the region
- Create ways to allow and encourage access to nature
- Be a good steward of our forest resources

Coastal Resiliency & Elberta's Dunes

Dunes occur in different shapes and sizes, formed by interaction with the flow of air, water, wind, sand, waves, vegetation and ice. They are subject to unique hazards related to the potential for the movement of sand and subsequent erosion, which can result in the loss of property or necessitate the relocation of homes as sand or soil is lost over time. Roadways along the shoreline may experience bank erosion which contributes to cracking and overall structural instability. The foundation of a structure, or underground utility pipes, in a dune area may become fully exposed and vulnerable to weather, extreme temperatures, water damage, or other sources of risk. At the other end of the spectrum, active dunes may result in deposition, with roads, parking lots, driveways, and structures becoming covered or buried in sand. These processes, and the likelihood of their occurrence, vary depending on how the dune was formed, and the different characteristics of each type of dune. Understanding the types of dunes, and the hazards associated with each, is central to appropriate planning and development.

About 200 acres of vegetated, perched, parabolic dunes are located in Elberta. These dunes were formed by strong winds and storms that created a repeated series of blowouts, or saddle-shaped or U-shaped depressions in a stabilized sand dune. The ridges of parabolic dunes are typically vegetated with grasses, shrubs, and trees, while the blowouts in between the ridges are usually very open with a few sparsely scattered clumps of grasses, herbaceous plants, and sometimes shrubs. Parabolic dunes are among the most common type of dune system in the Northwest Michigan, and Manistee, Benzie, and Leelanau Counties, feature some important parabolic dunes also known as “high perched parabolic dunes.” Perched dunes are found “perched” atop bluffs that vary in height from 90 to 450 feet about lake level. Low perched parabolic dunes are located on either low-lying flat glacial lake plains or sand bars. High perched parabolic dunes are located on top of glacial moraines and can rise to over 450 feet in height. Their higher elevations leave them more exposed to the wind, meaning they can be more active and hazardous than low perched parabolic dunes.

It's important to note that even parabolic dunes that appear stable can become unstable, as sand continues to move within them on a regular basis. The unpredictable nature of parabolic dunes means that development within these systems should occur with caution, sound site planning, and good building design that takes active sand movement into consideration. Improperly sited development is especially hazardous in high perched parabolic dunes due to active sand movement, coupled with erosion, particularly during storms and high water periods.

A number of resources have been developed with support from the Michigan's Coastal Zone Management Program to help communities and property owners plan proactively for the dune systems in their communities. These resources and information, including online mapping tools, are available at:

Planning for Coastal Resiliency in Northwest Michigan: A Guidebook for Local Governments

www.networksnorthwest.org/coastalresiliency

Coastal Dunes of Michigan's Northwest Lower Peninsula (Story Map)

<http://mnfi.maps.arcgis.com/apps/MapSeries/index.html?appid=a2232d34a57644baac2687f5481033c2>

Northwest Lower Peninsula Coastal Resiliency Maps (ArcGIS Online Map Viewer)

<http://arcg.is/2hjEJmz>

Open space and forestland cover 78% of the Village's land area, and a significant portion of that area is publicly owned and preserved. The Village recently took ownership of the Elberta Dunes South Natural Area, a 58-acre parcel composed of glacial moraines, dunes, and forests that offers sweeping views of Lake Michigan and the Betsie Valley. The property has a quarter-mile of sandy Lake Michigan beach frontage, and is home to endangered species such as the Pitcher's Thistle, piping plover, and Lake Huron locust. The property was purchased by the Grand Traverse Regional Land Conservancy (GTRLC) in 2009 with the intention of creating a public natural area in partnership with the Village of Elberta. The Village took ownership in 2011 and has worked in partnership with the GTRLC to develop a stewardship and management plan, with implementation

activities including enhanced/improved trails and parking opportunities.

Issues & Opportunities

Stormwater Runoff and Impervious Surface Coverage

Sediment – including sand – is a major surface water pollutant that washes from roads, parking lots, and driveways. Sediment and sand smother the habitat that aquatic organisms need to survive and reproduce. Sediment and sand enter our surface waters through stormwater carrying with it nutrients and many other forms of pollution such as salt, oil, and anti-freeze.

When rain and snowfall hit the ground, they naturally filtrate through the earth and recharge the groundwater. However, paved, or impervious, surfaces,

prevent the filtration of rain or snow into the ground. This precipitation instead flows over the ground, picking up debris, chemicals, dirt, 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 we use for swimming, fishing, and drinking.

Reducing impervious surfaces in a community provides significant benefits to water quality. Roads or parking lots make up the majority of a community's impervious surface coverage. In most communities, road design is significantly influenced by the county road commissions and local fire departments.

Lowering the required amount or size of parking spaces are two ways to reduce paved areas in parking lots. Allowing for flexibility in the number of parking spaces,

Best-Practice: Low Impact Development

Low-impact development or design (LID) is a series of techniques that manage rainfall to infiltrate, filter, store, evaporate, and detain runoff closer to its source. With LID techniques in place, stormwater runoff becomes a resource rather than a waste product. Cisterns and rain barrels can use collected rain water for irrigation or as gray water for toilet flushing.

LID also promotes the idea that almost all elements of a site plan can be used for stormwater control. Parking lots can be made of pervious surfacing materials that allows stormwater to drain through the pavement and recharge groundwater sources; while rooftops can be used as planting areas, soaking up rainwater and reducing runoff.

These techniques often cost less to build than traditional closed designs, primarily by keeping stormwater on the ground rather than building infrastructure underground to handle it.

or for shared parking between different uses, can also work to reduce the amount of impervious surface in the community.

Coastal Resilience

Elberta's coastal resources are some of its most valued and cherished resources, beloved for their beauty and the recreation opportunities they provide. However, these areas—including the dunes, steep slopes, and shoreline in Elberta—are vulnerable to natural disasters because of factors like extreme weather events and geological processes. Dunes are prone to natural movement and erosion more than other areas, and sand is easily impacted by development or construction that can disrupt the natural process of beach creation and replenishment, and may exacerbate erosion and other hazards.

The potential hazards in these high-value areas make coastal resilience an important priority. The term coastal resilience refers to the ability of these environments to “bounce back” after hazardous events like coastal storms and flooding. Improving resilience—through anticipating, preparing for, responding to, and adapting to changing conditions, and recovering rapidly from hazardous events with minimal damage—is a key objective for communities that want to reduce the vulnerability and risks associated with coastal areas. While Elberta's dunes are largely



regulated by the State, it's important to recognize that the most effective approaches to coastal resilience distribute responsibilities between federal, state, and local agencies and the public.

The responsibilities and roles of local and county government are central to this collaborative framework. While state and federal agencies have some regulatory and permitting control, local governments must take the lead in planning and implementing resiliency policies that are outside the purview of state and federal agencies. Zoning is an important part of this framework, offering a number of techniques that can minimize the impacts of development and weather events on sensitive natural features. Key among those techniques is an approach known as shoreline protection setbacks, which require buffers of naturally growing grasses, shrubs, and trees in coastal areas. These setbacks have been shown to protect the

health of streams, wetlands, rivers, or lakes. In order to be most effective, they must be large enough (50-100 feet) to capture surface runoff, and must be permanently conserved.

Other important zoning techniques include regulations that limit shoreline structures; require environmental impact statements, establish “bluff protection zones” or overlay districts in sensitive areas; and coordinate permits with related 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 the ecosystem in and around Elberta. They present varying threat levels, but certain high profile invasive species are especially

prolific and present the greatest disruptions to the ecosystem. These include Purple Loosestrife, Phragmites, Eurasian Water Milfoil, the Round Goby, and Quagga Mussels. These species are outcompeting many native species and are significantly disrupting the food chain and ecology of Lake Michigan and many inland lakes. On land, species like Baby's Breth, Common Buckthorn, Garlic Mustard, the Emerald Ash Borer, and Spotted Knapweed are having tremendous impacts on the ecology of forested areas and open space.

In Elberta, Baby's Breath is a particularly impactful species. With a deep taproot and uncanny seed-spreading ability, Baby's Breath thrives in Elberta's coastal dune environment. Once established, it over-stabilizes dunes and displaces native plants.

Conservation and planning efforts can include actions that can help prevent or mitigate the spread of invasive species in order to preserve both vital ecosystem services and biological diversity. Addressing nutrient pollution through stormwater management 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 organizations like the Northwest Michigan Invasive Species Network work to

identify and remove invasives from public properties. In Elberta, these groups have partnered with community members and regional volunteers to effectively address phragmites, and are currently working to mitigate the impacts and spread of Baby's Breath in Elberta's coastal dunes and beaches.

Brownfields

Brownfields are properties that are known, suspected, or perceived to be contaminated. Often, the presence or even perception of pollution or contamination on a site works to discourage investment or redevelopment of the site, leading to blight and subsequent decline in property values for the site and surrounding properties. Incentives available through the state's brownfield redevelopment program—such as tax credits, revolving loans, and grants—help developers remove contamination and put the property back into productive use.

Brownfield cleanup and redevelopment can have tremendous impacts for the community by addressing issues such as groundwater and soil contamination, and by allowing the redevelopment of the property. This redevelopment often works as a catalyst for new investment in the surrounding neighborhood, ultimately resulting in higher property values and tax revenues, along with new business opportunities.

The Village of Elberta was one of the first communities in the state to establish a brownfield redevelopment authority, which has been successful in remediating property throughout the Village. Brownfield plans and grants have particularly had an impact along the shoreline, with remediation and demolition activities making way for the Village's Waterfront Park and for the future redevelopment of privately-held parcels.

Chapter 4: Quality of Life & Sense of Place

Since the 1980's, Elberta has suffered challenges in terms of high unemployment rates, income levels below those in surrounding communities, and population loss.

However, the Village is endowed with an incredible quantity and quality of place-based assets that can be leveraged for economic development. Beautiful views and vistas, the Village's rich historical heritage, and its small size are characteristics that are cherished by both residents and visitors. These assets create Elberta's unique sense of place and form the foundation for new economic investment—particularly in the context of the state's shift away from a manufacturing-based economy and movement towards a knowledge-based economy.

Enhancing sense of place, creating and promoting a positive identity, branding, and global visibility are key elements of placemaking, which uses strategic assets to create attractive and sustainable communities, improve the quality of life, and help communities succeed in the new economy. Placemaking involves working with what we have to create a destination point for new economic investment. In addition to making Elberta an even better place to live, work, and visit, enhancing Elberta's sense of place and quality of life can create



opportunities for economic development through tourism and attraction of knowledge workers and companies.

Elberta's Quality of Life Assets

Elberta is located at a considerable distance from larger urban areas: the nearest city with a population over 50,000 is Green Bay, Wisconsin on the other side of Lake Michigan—a distance of nearly 90 miles that in actuality is inaccessible without crossing (via ferry) or driving around Lake Michigan. The closest major metropolitan area in Michigan is Grand Rapids, a distance of about 150 miles. The Village's distance from larger areas has contributed to the creation of the Village's

distinct character with quality of life assets that are beloved by residents and visitors. Some of those assets that make up Elberta's unique identity, as identified by public input, include:

Small town atmosphere and lifestyle

Elberta residents appreciate the friendly atmosphere and other characteristics of small town life.

Heritage and historic character

Elberta has a rich historical heritage that is still evident in its housing stock and community buildings. A large percentage of Elberta's housing stock was built before 1940 and still retains its historic character. The Village's maritime heritage is also evident in

the Lifesaving Station in Waterfront Park.

Access to recreation

The Village has a great deal of high quality recreation opportunities and events. The historic Waterfront Park, sport fishing and pier access, marina, boating, Betsie Valley Trail, the Elberta Dunes Natural Area, and deep-water port draw many visitors from beyond the region and the state. Nationally-significant recreation opportunities are available just outside the Village boundaries—the presence of the nearby Sleeping Bear Dunes National Lakeshore, Manistee National Forest, and a variety of resorts such as Crystal Mountain attract hundreds of thousands of visitors to the area annually.

Proximity to Frankfort

The City of Frankfort, located on the northern shore of Lake Betsie, offers many services to Elberta residents. Frankfort-Elberta Area Schools, the Paul Oliver Memorial Hospital, and the Maples provide valuable educational and health services, as well as employment opportunities. Residents also take advantage of Frankfort's shopping and recreation opportunities, while Elberta's businesses, beaches, and waterfront are likewise patronized by Frankfort residents and visitors.

Waterfront

Elberta's water frontage is possibly its most recognized and



renowned feature. Over 3 miles of water frontage, much of it public, is available in the Village. Over 10 acres along Betsie Lake are owned and maintained for the public by Elberta Village, as well as nearly half a mile of Lake Michigan beach.

Natural Resources & scenic views

Scenic views, high rolling hills, forests and farmland, the vast expanse of Lake Michigan, Betsie Lake—beautiful views are to be had everywhere in Elberta. The scenic overlook over Lake Michigan offers especially prized views of sunsets, which are a big draw for Elberta residents and visitors, along with others from neighboring communities.

Issues and Opportunities

Community Image

Elberta has tremendous place-based and quality of life assets—

the waterfront, downtown, small-town atmosphere, historic neighborhoods, and surrounding natural resources combine to create a unique environment that is desirable to many as a place to live and visit.

However, the Village struggles with some issues, such as disinvestment, income and poverty levels, and lack of employment opportunities. Public input indicates that the Village appearance, particularly downtown, is an issue in attracting new residents, visitors and subsequent investment. Many visitors come to Elberta for the waterfront or other recreation, but there are challenges in attracting these visitors to other parts of the community.

Comments and discussion from the public indicate a need for greater pride in the community and the need to strengthen the sense of place. Improving the quality of tourist, downtown, business and residential places will be critical in building



community pride and engagement. Further, initiatives that will enhance the quality of life and make the community more attractive and vibrant, can aid in efforts to attract and retain skilled/talented workers and competitive businesses. Public input emphasized the opportunity to support community beautification efforts with a volunteer-driven approach that could simultaneously enhance community leadership, public participation, and civic engagement.

Streetscapes

Well-designed streetscapes create safe, appealing environments that encourage pedestrian activity, enhance walkability, and create vitality in commercial areas. Public art, landscaping, crosswalks, and wayfinding efforts can enhance Elberta's commercial areas and attract visitors to local businesses

while improving the community's image.

Location

Elberta's distance from major metropolitan areas represents some challenges in terms of educational and employment opportunities; however, it could also be leveraged to the community's advantage. According to the Land Policy Institute, distance from urban clusters creates the opportunity to market uniquely rural assets, such as recreation, local foods and scenic views. Areas with many amenities and large distances to urban clusters represent optimum rural placemaking possibilities.

Transportation Connections

The Village's extensive waterfront amenities, small size, proximity to Frankfort, availability of trails, and historic character make it a natural destination for tourists. Further, the presence and availability of the Benzie Bus, state highways, and trail systems create tremendous visibility and access to these assets. Better connections between these different transportation modes can help the Village attract and retain more visitors. Additionally, enhancing Elberta's image as a "walkable community" could be effective in bringing waterfront or beach users into the downtown and other parts of the community. As noted, there are challenges in attracting these visitors to parts of the community beyond the waterfront. In particular, the extension of the Betsie Valley Trail to the Village-

owned beach has been highly prioritized by the community through public input and discussions; yet, developing the extension faces challenges related to easements along the waterfront. Alternative routes for the Betsie Valley Trail may need to be identified in order to ensure the completion of the trail.

Creating enhanced walkability or bikability, combined with the use of distinctive, attractive wayfinding signage to help pedestrians and motorists navigate through downtown, could also represent an opportunity to build awareness of Elberta's attractions and serve as a valuable business tool.

Affordable housing

While Elberta's housing remains comparatively affordable in relation to surrounding communities in the region, values have increased substantially in proportion to incomes in the Village. This gap in income and housing value creates significant affordability issues for working families and those with low or fixed incomes.

Downtown activity

Downtown events have great potential to stimulate economic activity. Free outdoor movies have been offered downtown in the past; downtown movies were popular with families and visitors and stimulated business activity in the downtown. Similarly, festivals and events like the Solstice Festival have historically been important in the Village. Re-energizing these or similar

traditions could act as draws to the downtown and help in generating revenue for local businesses. Likewise, activities geared towards “sunset-watchers” such as additional commercial offerings (i.e. concessions) could be a way to “capture” some activity or revenue from sunset watchers.

Waterfront commercial activity

Elberta’s historic ferry service created activity and economic opportunity along the waterfront. Public input indicated an interest in regenerating some types of waterfront commercial activity. A marina, ferry, sightseeing boats, water taxis, kayak/canoe rentals, or maritime heritage attractions along the waterfront could drive tourism and economic investment, in addition to enhancing transportation connections.

Arts and Culture

Arts and cultural opportunities are critical new economy assets. Skilled and talented workers are drawn to communities with a strong sense of place with a thriving arts-oriented culture. Benzie County and the Northwest Michigan region are home to a large number of artists and others with creative talent that can be leveraged to enhance civic engagement, create a unique identity or brand, and support community image and beautification efforts.

Farmer’s Market

The Elberta Farmer’s Market is considered one of the region’s best farmer’s markets and has received national recognition. The Farmer’s Market represents the Village’s strong connection with the region’s agricultural heritage, an important part of the community’s identity, and acts as a draw for regional residents and visitors. Maintaining, supporting, and enhancing the Farmer’s Market and other agricultural or local-food related economic activities will support the region’s economy, strengthen the Village’s connection with the region, enhance its identity, and capitalize on a growing economic sector.



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The Grand Vision Guiding Principles: Growth & Investment Areas

- Create a group of unique villages that together form a region
- Develop communications pathways so that elected officials know the public's preferences
- Invest resources effectively to improve main streets and city center
- Create attractive and active village centers where people can gather and engage
- Encourage builders to locate new housing along and near main streets
- Design villages to offer safe and convenient pathways for walking and biking

Placemaking

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.

Chapter 5:

Current & Future Land Use

The Village's development patterns have been dictated in large part by its geography. Bounded by water features, steep slopes, wetlands, and dunes, much of Elberta's buildable area is already developed, although opportunities exist for redevelopment and infill in some parts of the community. Such development or redevelopment may be needed in the future to meet housing, economic, or service needs.

The Master Plan addresses these and other land use issues through analysis and recommendations portrayed through several types of maps and descriptions :

- The *existing land use map and descriptions* identify the current, "on the ground,"

uses of properties within the Village, regardless of what is permitted by zoning or recommended by the Master Plan. An understanding of existing land uses is needed to ensure that future development is compatible with the Village's existing character, environmental features, community needs, and vision and goals.

- *Zoning* identifies the permitted land uses for each geographic area in the Village. The zoning map shows what is allowed to occur legally on a parcel-by-parcel basis, *regardless* of the current existing use for that parcel.
- The *future land use map and descriptions* identify the preferred patterns of development and

redevelopment, and are based on the goals and objectives identified in the planning process. The future land use map is not intended to be parcel specific; future land use recommendations are intended to be used as a long-range (20+ years), general guide for development patterns. Desired results are not expected to occur in the near future.

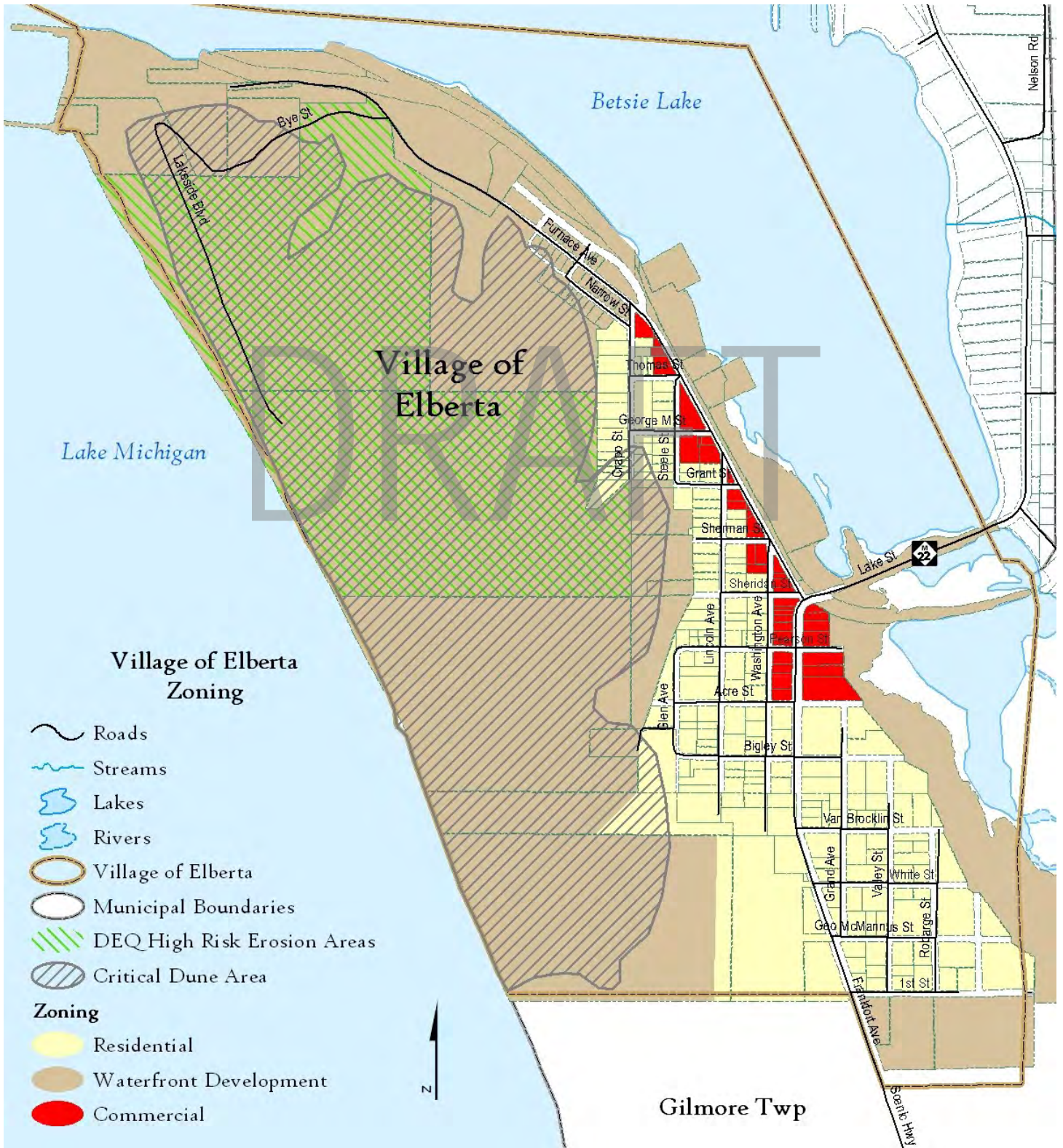
To provide a context for future land use decisions, this chapter includes descriptions of existing land use and neighborhood types found in the Village, issues and opportunities that have been identified for each use, and future land use descriptions and recommendations for each use and district.

Elberta Zoning Ordinance & Relation to the Master Plan

The Master Plan and Zoning Ordinance are closely connected, and both have important impacts on land use and development. The Michigan Zoning Enabling Act (PA 110 of 2006) requires zoning to be based on an adopted plan that is designed to promote the health, safety, and general welfare of all citizens. The master plan provides guidance for zoning decisions, including amendments to the text or the zoning map. As such, zoning is the method most commonly used to achieve master plan goals. However, it's important to recognize that the Master Plan is only a guide, and cannot enforce where or how something is built. The Zoning Ordinance, on the other hand, is a legally enforceable law that regulates land and buildings, and establishes standards for development.

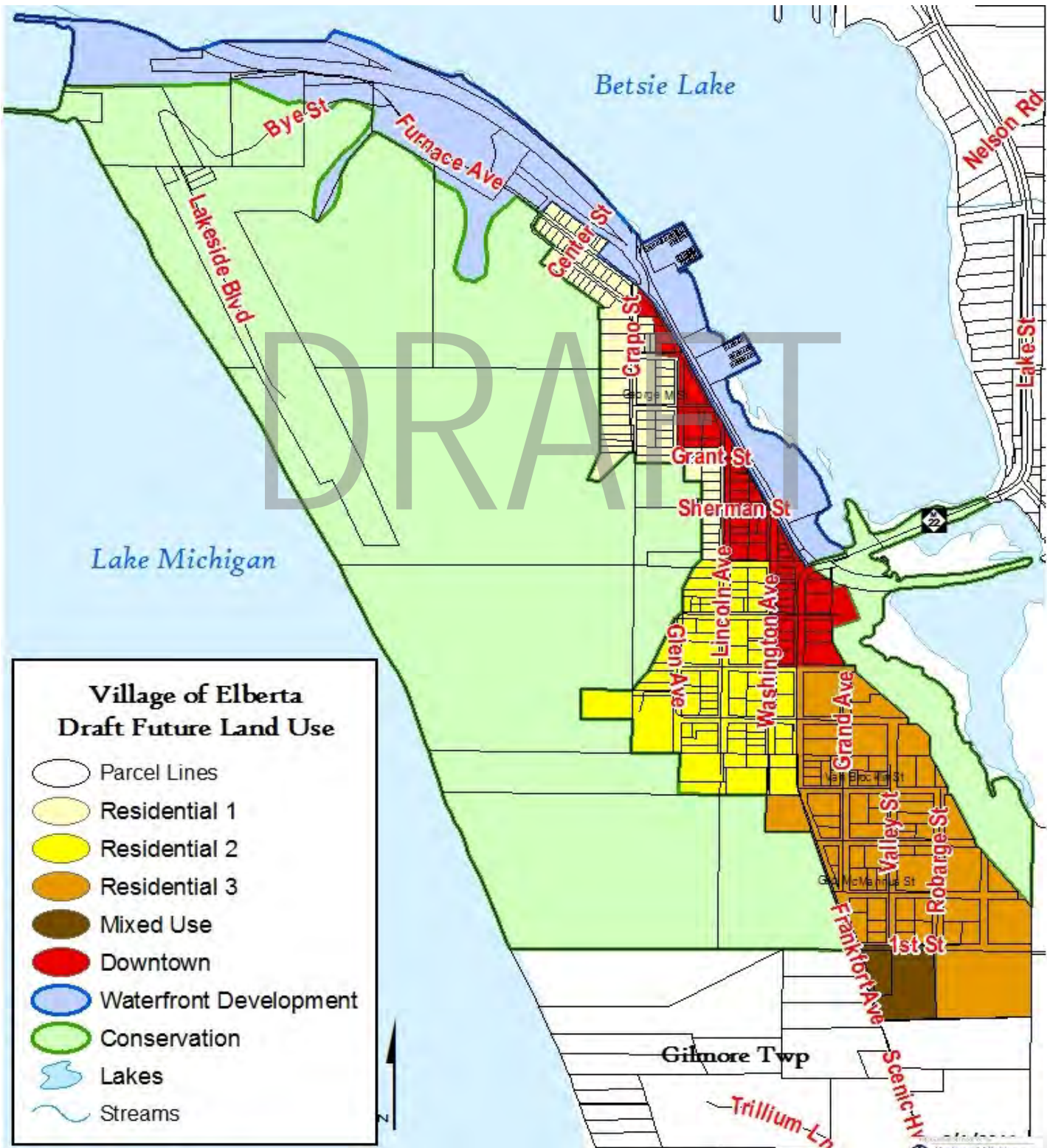
Zoning Map

Zoning identifies the permitted land uses for each geographic area in the Village. The zoning map shows what is allowed to occur legally on a parcel-by-parcel basis, *regardless* of the current existing use for that parcel.



Future Land Use Map

The *future land use map and descriptions* identify the preferred patterns of development and redevelopment, and are based on the goals and objectives identified in the planning process. The future land use map is not intended to be parcel specific; future land use recommendations are intended to be used as a long-range (20+ years), general guide for development patterns. Desired results are not expected to occur in the near future. Future land use map and district descriptions are found in Chapter 6, Goals, Objectives, and Action Strategies.



Residential

About 12% of the Village's land area is categorized as residential, making it the second largest land use category behind undeveloped/vacant land. Elberta's neighborhoods are primarily composed of single family detached homes, most of which were built prior to 1940.

The Village's compact size and limited development area means that all residential areas are located within close proximity to Village amenities such as parks, playgrounds, shopping, churches, and other services. Most of the Village's housing stock is located in quiet residential neighborhoods on walkable streets with low traffic volumes. Neighborhoods are a short distance from forested areas or open space.

Zoning

There is one residential zoning district in the Village; uses permitted within the R-1 district include detached single family dwellings, home occupations, public parks and recreation areas. Special uses include churches, private recreation, and bed and breakfast establishments. Two-family dwellings, home occupations, mobile home parks, churches, nursing homes, and bed and breakfast establishments are allowed as special uses. Residential uses are also permitted in the Village's



commercial districts, on the second floor of commercial buildings, and in the waterfront development district.

Housing Stock

According to the 2010 US Census, there are about 229 housing units within the Village of Elberta. 173 housing units are occupied; of those, about 69% are owner-occupied, and about 31% are renter-occupied. About 25% of the Village's housing stock is vacant, most of which (63%) is classified as seasonal residential uses.

Elberta's housing stock represents a variety of types, ages, designs, and lot sizes, reflective of the time periods in which it was built. Over half of the Village's housing stock (122 units) was built prior to 1940.

Another 44 units (18%) were built between 1940-1959, and 48 units were built between 1960-1979.

Issues and Opportunities

Housing Age

The age of a community's housing stock is important in terms of value and quality. Older housing stock is often more affordable than newer homes; however, in some cases, rehabilitation and repair needs may impact that affordability. In Elberta, most (89%) of the housing stock is over 30 years old; some of this housing may need repairs or rehabilitation to extend its useful life. Further, public input indicated a concern over the quality of some housing stock and the need for

rehabilitation or updates.

Density and Developable Area

The presence of critical dunes limit the availability of developable land. The waterfront property/ former railroad property is considered to be the last remaining property with significant development potential. However, there is potential for infill development. Small platted lot sizes are nonconforming under existing zoning regulations, which require 6,000-12,000 square foot lots. Revising zoning language to allow for smaller lots or accessory dwelling units would create additional development opportunities. Further, smaller lot sizes could potentially address some affordability concerns and provide additional housing options.

Housing Options

National trends toward shrinking household sizes mean that more housing units will be needed simply to maintain existing population levels. Given the aging trends in the Village's population over the years, combined with decreasing household sizes, there is likely to be a continued demand for housing; and, as household size declines and population ages, demand may shift from larger single family homes to smaller homes or multi-family units.

As noted, the vast majority of Elberta's housing stock consists of single-family detached dwellings. For those that need



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less space, or have limited incomes, multi-family housing or other smaller homes may be an important option.

Affordable Housing

Affordable housing is defined as housing that costs 30% or less of a household's income. Families or individuals that pay more than 30% of their income for housing are considered cost overburdened. When households are cost overburdened, they are at a higher risk of foreclosure or homelessness; or are more likely to move into substandard or overcrowded housing, which can have serious impacts on quality of life, school performance, and well-being. Multiple housing studies, including the 2014 Benzie County Housing Target Market Analysis, the *Framework for Our Future*,

and the 2017 Benzie County Housing Needs Assessment, have identified significant shortages of housing that's affordable to many parts of the County's population. Potential solutions to those shortages include measures that would reduce the costs of development, including zoning changes that would allow smaller lots, smaller homes, or more multi-family options that can be built at greater cost efficiencies.

Future Land Use

Development Considerations

- Future development should consist of single- and two-family uses and accessory uses including accessory dwelling units, gardens, accessory structures, and home occupations.
- Multi-family dwellings,

including conversions of single-family homes to multi-family homes, should be permitted when consistent with existing residential character.

- Non-residential uses such as churches, parks, and daycare are also appropriate when traffic noise, signage, and other impacts to adjacent uses are limited.
- Lot size requirements and development patterns should be consistent with existing development patterns.

Residential 1

The Residential 1 district includes the platted area along Frankfort Ave, to the northwest of Crapo Street. The district represents the highest residential densities in the Village; most buildings are traditional nineteenth-century homes situated on lots that are 5,000 square feet or smaller in size. Front setbacks are shallow, with homes located close to the sidewalk and street right-of-way. The highest density area of this district is located along Frankfort Avenue, Furnace, and Narrow Streets. This area abuts the State-designated critical dunes region and the waterfront development district. Existing development includes single family homes, churches, and parks.

Future Land Use Recommendations

The intent of this district is to maintain the current residential character while providing new housing opportunities. Any infill and redevelopment should carefully consider and incorporate the specific dimensional and building characteristics of these neighborhoods.

Residential 2

The Residential 2 district encompasses the central residential area of the Village. The western and southern portion of this district abut the critical dune areas; the eastern boundaries are defined by the Downtown District and M-22/Frankfort Ave.

Most homes are historic, mixed with cottages, ranch-style homes, and mobile homes. Non-residential uses within this district include churches, parks, bed-and-breakfast inns, and short-term rentals. Lots range in size from about 4,000 square feet to over 15,000 square feet. Higher densities and shallower setbacks are concentrated in the northern part of this district; homes and lots become larger traveling south. Most streets are served by sidewalks.

Future Land Use Recommendations

The intent of this district is to preserve the historic residential character and development patterns. Infill and redevelopment should consider and incorporate the specific dimensional and building characteristics of this

neighborhood. Uses that may be considered are those that maintain the current historic character while providing new housing opportunities.

Residential 3

The Residential 3 area is located in the southeast quadrant of the Village, beginning south of Acre Street and extending south to the Village limits. The district is bounded to the east by the Betsie River wetlands, and by M-22 (Frankfort Ave) to the west. Homes are a variety of sizes and designs, with a mix of traditional 19th-century homes, mid-20th century homes, and mobile homes. Many homes are located on lots over 10,000 square feet in size; density averages about one home per half acre. Some non-residential uses are present in the district, including the Village garage and athletic fields. There are significant areas of undeveloped land in this district.

Future Land Use Recommendations

The intent of the Residential 3 District is to accommodate and encourage residential development consistent with existing development patterns, while providing opportunities for additional, diverse housing options.

Commercial

Commercial/industrial land use makes up about 10% of Elberta's land area, putting it third in terms of land area coverage. A large majority of the Village's commercial uses are located on M-22, and as such are the focal point for travelers passing through the community, creating the first impression that most visitors get upon entering the Village.

Zoning

Zoning permits a variety of commercial uses, including personal service establishments, offices, and retail, by right. Other uses are allowed with a special use permit, including laundromats, drive-through banks, fast food establishments, funeral homes, veterinary hospitals and kennels, garden supplies, and gas stations.

M-22 North—Downtown

The majority of businesses in Elberta are located along M-22, and primarily include restaurants and services. This area, which serves as Elberta's downtown, is comprised of a mix of one- and two-story buildings. Sidewalks provide for walkability and connect some residential streets to the downtown.

Waterfront Commercial

Waterfront commercial uses include restaurants, marina, and other water-based commercial activities. Some historically



commercial or industrial buildings are located along the waterfront.

Issues and Opportunities

Additional commercial opportunities

The current mix of uses in the Village's commercial areas does not include basic services such as gas stations or grocery stores. Residents have indicated a need and interest in seeing more businesses of this type in the downtown.

Façade improvements, streetscapes, and landscaping

Because of public concerns expressed regarding community image, improvements to facades and streetscapes have been identified as possible priorities for commercial areas within the Village.

Vacant or Underutilized Buildings/Lots

Vacant or underutilized lots or buildings are found throughout the community. Some are not well maintained and are deteriorating. Vacant buildings, particularly those that are poorly maintained, can lower property values and contribute to disinvestment of neighboring properties. It is important to ensure that vacant buildings are redeveloped or reused when possible, and maintained in the meantime. When properties have deteriorated to the point that they may affect property values or surrounding economic investment potential, and when reuse or redevelopment is not feasible, the Village should consider enforcement of blight or nuisance ordinances.

Waterfront commercial

As noted, some historically commercial uses are located along the waterfront. Public input expressed an interest in providing for some water-based commercial uses in this area, such as kayak rental or maritime heritage attractions. There was also discussion about businesses that could serve sunset watchers and other visitors.

Future Land Use

Development Considerations

- A mix of residential, commercial, office space, and civic uses should be permitted, provided traffic, noise, lighting, and other impacts to surrounding neighborhoods are limited.
- Street furniture, street trees and landscaping, and eye-level design elements are encouraged
- Streetscape treatments of a consistent design or theme are encouraged
- Development patterns should be consistent with Elberta's historic character, existing building styles, and lot configurations
- Sidewalks, nonmotorized pathways, and/or waterways are encouraged in order to provide connections to the downtown, residential neighborhoods, parks, and the City of Frankfort.

- Higher residential densities may be permitted through a site planning process that ensures development is compatible with adjacent neighborhoods.
- Public uses or activities such as farmers markets or community space are encouraged.

Business District

The Business district, which extends along Frankfort Ave/M-22 and Frankfort Ave/Furnace Street, includes the traditional central business district of the Village. Land uses within this area include retail, office, and service uses, as well as institutional or government buildings such as the Village offices and Post Office. The district is pedestrian oriented and human-scaled, particularly in the traditional central business district along M-22/Frankfort Ave. Buildings and uses tend to have a more auto-oriented design along Frankfort Ave/Furnace Street. Buildings are one to two stories high, with minimal or zero front setbacks. Parking is located to the side or behind most buildings, with on-street parking in front.

Future Land Use Recommendations

The intent for this district is to develop a vibrant, distinct, pedestrian-friendly downtown. Uses that provide basic goods or services for residents and visitors are encouraged, along with tourist- and water-based

businesses such as retail, concessions, and kayak and canoe liveries.

Mixed Use District

The Mixed Use area is located at the southern end of the Village, along M-22 (Frankfort Ave). Adjacent to the Residential 3 district, the area includes some large parcels, one including a former school building, which is currently used for multi-family housing.

Future Land Use Recommendations

The intent of the Mixed Use District is to accommodate and encourage new development and redevelopment that provides opportunities for a variety of uses including civic, commercial, and residential uses.

Waterfront

In the fall of 1996, the Village of Elberta purchased property along Betsie Lake that had previously been the site of the Ann Arbor Railroad Terminal Yard. This property is considered to be the last significant developable acreage in the Village. As such, there has been a strong focus on efforts to redevelop this area in a way that will enhance the Village's appearance and economic viability. Part of this vision has been to redevelop portions of the property for recreational uses and public access to the waterfront.

A development strategy—the *Ann Arbor Rail Road Terminal Yard Amended Acquisition and Development Strategy*—was prepared in 1996 and adopted as an independent document by the Village Economic Development Corporation. Priorities were developed with public input obtained through workshops and charrettes, including:

- Balance economic development needs of the Village with preservation of historic buildings.
- Retain the historic maritime theme of the property.
- Open the property for public use.
- Find a remedy for any remaining environmental clean up operations while the property is being developed.



- Have the property under Village control to direct future development of the property using assistance of appropriate state and federal grants.

Through a request for proposal process in 1998, the Village selected a developer, which subsequently organized its efforts under the Elberta Land Holding Company, as a partner in efforts to redevelop the waterfront.

Development was to include:

- mixed use development that offered significant job creation
- site plans and architectural styles in line with the goals of the Village
- the incorporation of public trails throughout the

development site

- the inclusion of a \$500,000 waterfront park endowment.

Activities conducted to date include site planning and engineering studies, marina permitting, brownfield demolition and remediation, marina dredging operations, architectural studies, and additional property acquisition efforts deemed critical for the success of the redevelopment effort. In tandem with these redevelopment efforts, the Village of Elberta, with the assistance of multiple agencies, philanthropic concerns, and the developer, has constructed multiple phases of the Waterfront Park, completed sewer upgrades and reserved additional waste water capacity at the Betsie Lake Utility Authority (BLUA) for an

additional 400 plus residential units, updated the zoning ordinance to accommodate the waterfront mixed use redevelopment, and worked with MDOT on a road and streetscape improvement project connecting the waterfront redevelopment area with the Elberta downtown business district.

Waterfront Park

Waterfront Park is a ten-plus acre park along Betsie Lake that contains two historic buildings, a playground, and parking along Betsie Lake. It provides a scenic view of the City of Frankfort's waterfront and serves as the trailhead for the Betsie Valley Trail. The park was developed as an element of the Village's waterfront redevelopment activities.

Issues and Opportunities

Zoning

Following development of the 1994 Master Plan, the Village created a Waterfront and

Lakebluffs Development District (DD) to allow for mixed use development. The intent was to propose a unified development that maximizes protection of the coastal environment and provides for public access to the water. Allowed uses include any permitted uses within the Village's commercial or residential districts. Special uses include special uses within the commercial or residential districts, as well as marinas, boat storage and repair, marine sales, hotels and motels, and outdoor recreation or public amusement facilities.

Streetscapes and Wayfinding

As part of the Waterfront redevelopment project, there have been efforts toward development of a road and streetscape improvement project connecting the waterfront redevelopment area with the Elberta downtown business district. Streetscape enhancements for Frankfort Ave—including the possibility of public art or wayfinding—has

been identified by the public as a priority item for enhancing community image and providing branding opportunities. The use of distinctive, attractive signs to help pedestrians and motorists navigate from the waterfront to the downtown could represent an opportunity to build awareness of and promote Elberta's attractions and serve as a valuable business tool.

Future Land Use

Development Considerations

- A mix of residential, commercial, and civic uses should be permitted through a site planning or PUD process.
- Development patterns and building design should be compatible with and complementary to the waterfront and existing Village character
- Development should provide for public views of and interaction with the waterfront, with smaller-scale development along the

Best-Practice: Planned Unit Developments

A planned unit development (PUD) is a zoning technique that acts as a type of overlay or supplement to existing zoning. PUDs allow some flexibility in terms of use, density, and site layout, but also include a special review process, in which the site plan is reviewed in the context of adopted community goals or standards that are included in the PUD ordinance. This technique is often used in creating large-scale, mixed-use developments, as they provide a certain level of flexibility that is balanced with community involvement and accountability.

The term "PUD" is often used interchangeably to mean both the development itself, as well as the zoning regulation.

shoreline.

- Residential densities may vary and may be higher than existing residential neighborhoods
- Residential uses may include a mix of multi-family and single-family dwellings
- Development should be connected to other parts of the community.
- Public use and community events such as festivals, farmers markets, and art fairs are encouraged for civic spaces in the Waterfront District.
- Trailways linking the district to the downtown, the beach area, and the City of Frankfort are encouraged.
- Street furniture, street trees and landscaping, and eye-level design elements are encouraged. Streetscape treatments of a consistent design or theme are encouraged.
- Development should include sensitive and sustainable features that protect and enhance water quality.
- Development should preserve historic assets.



-connected with the waterfront, the downtown, and existing residential neighborhoods. Any future development or redevelopment will be consistent with the adopted Acquisition and Development Strategy, the overall guidance and goals of the Elberta Village Master Plan, and appropriate zoning regulations.

New development or redevelopment is expected to occur under regulations that provide for comprehensive Village review and involvement, as well as some flexibility for development in terms of density, design, and use.

Development is expected to occur over time in a phased approach, and building design and densities may vary within the district, reflecting changing market conditions and architectural styles. As such, additional planning for this district is recommended, in order to ensure that there is adequate public input on development and that zoning regulations can accommodate the

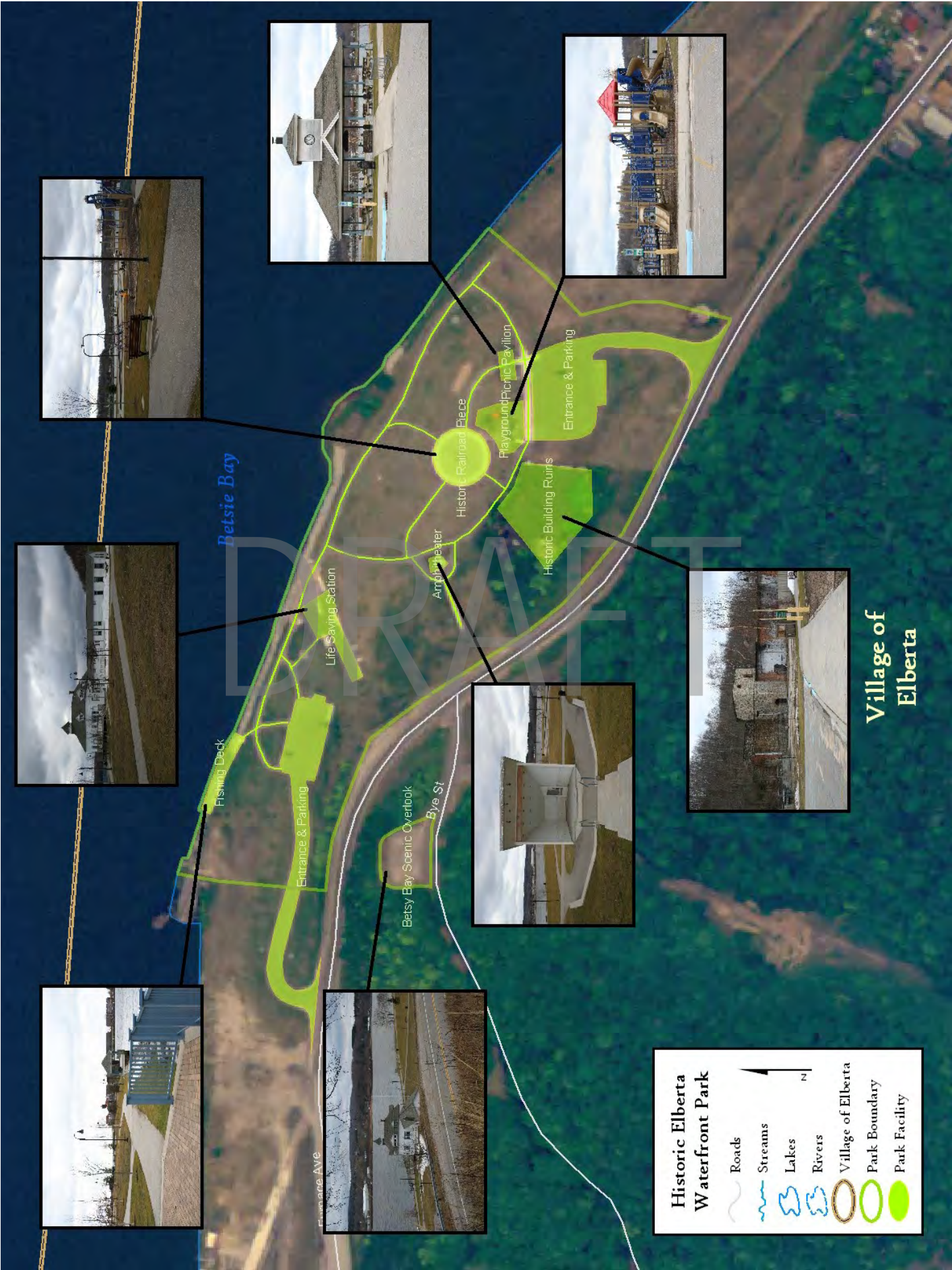
need for phased development that reflects community goals. Some planning or zoning approaches that may be considered for this property include:

- An overlay zoning district with form-based elements to guide the design of the property over the long term
- Amended PUD regulations that allow for phased development
- A sub-area plan to guide both zoning changes and development proposals

Waterfront District

Future Land Use Recommendations

The Waterfront District is intended to include a variety of residential and commercial uses that are well



Community Facilities, Services, and Public Land

A high quality of life and place depend in part on the availability of adequate and efficient community services. Well-maintained roads, parks, and public buildings support existing residents and paves the way for future investment and development.

Village residents and business have access to a number of community facilities and services. For a Village of its size, the quality, scale, and number of these facilities is rare. This section provides a brief description of facilities and services.

Sewer & Water

Wastewater treatment is provided by facilities located in the City of Frankfort and owned by the Betsie Lake Utility Authority (BLUA). The plant can accommodate a substantial amount of growth, with the capacity to treat 750,000 gallons per day of Village wastewater. Currently the system treats about 250,000 gallons per day. Collection lines are located in the street right-of-ways, either 6" or 8" in diameter. An 8" line is routed down Furnace Ave toward the former railroad property.

The Village operates a water treatment plant located on Frankfort Ave. The system will have capacity in excess of 200,000 gallons per day.

Currently, the plant provides 80-90,000 gallons per day during the



summer months and 60,000 per day during the winter months.

High-Tech Infrastructure

In addition to providing affordable sewer and water infrastructure to accommodate new development, high-tech infrastructure such as wireless and broadband is becoming increasingly important in creating a competitive environment for new economic investment. 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. High-speed Internet access is available in Elberta.

Village Buildings

The Village owns and maintains several buildings necessary for the provision of Village services. The Village Community Building, located on 1st Street, currently serves as the main meeting facility for Village and Gilmore Township meetings. The Village administrative office and municipal garage is located on Pearson Street, and includes 400 square feet in administrative office space for the Clerk and Treasurer. 2,000 square feet is used to house Village equipment and vehicles. The remaining portion of the property is used for storage purposes.

Fire department

The Village is served by the Frankfort City Fire Department, a joint department that is funded by,



Community Transportation Association of America.

Recreation Facilities

The Village owns and maintains 9 recreation properties (see table). In addition to Village properties, a portion of the Betsie Valley Trail is located in the Village of Elberta. The trail extends approximately 23.5 miles throughout Benzie County. It briefly extends into the Village of Elberta for a ½ mile. This trail is widely used for both hiking and biking. Its serves as a connection between communities and parks throughout Benzie County.

Issues and Opportunities

Recreation Improvements

In order to be eligible for Natural Resources Trust Fund grant opportunities, communities must adopt and update 5-year recreation plan that is approved by the Michigan Department of Natural Resources. A DNR-approved recreation plan was developed in 2008 and updated in 2016. Improvements identified in the recreation plan include improvements and needed amenities at Lake Michigan beach. Public input has stressed the need for improvements to the restrooms at the beach, along with needs to address the access issues there.

In 2017, a Beach Committee was formed to address and implement issues at Lake Michigan Beach, including trespassing, needed

and responds to, a 56-square mile area that includes the City of Frankfort, Village of Elberta, Gilmore Township, Crystal Lake Township, and Lake Township. The Fire Department operates with both paid staff and volunteers, with costs shared by participating jurisdictions. The breakout formula for cost distribution is based on population, state equalized value, and a three year run volume for each participating jurisdiction.

Transportation

The Village maintains about 3.6 miles of streets, most of which are paved with asphalt, except for the streets serving the Lake Michigan Beach. The Michigan Department of Transportation maintains M-22. A former state highway, M-168, was transferred to the Village in 2011.

Non-motorized transportation needs are served by a network of sidewalks that extends throughout most of the Village’s commercial and residential neighborhoods, as well as the Betsie Valley Trail, which provides connections to the

City of Frankfort. An extension of the trail, called the Beach-to-Beach trail, is planned for the waterfront within the Village of Elberta.

Public Transit

Public transit service is provided by the Benzie Bus, which is operated by the Benzie Transportation Authority and provides County-wide fixed-route and dial-a-ride service. A fixed-route stop is located in the City of Frankfort, with service to Beulah, Benzonia, Thompsonville, Honor, and Lake Ann, with connections to Traverse City. The bus service is funded by a county millage.

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.

In 2017, Benzie Bus won the Rural Transit of the Year Award from the

Elberta Village Parks & Recreation Properties

VILLAGE OWNED/MANAGED RECREATION PROPERTIES		ACREAGE
Elberta Historic Waterfront Park	Neighborhood park located on the shores of Betsie Bay with over 1,200 feet of scenic water frontage. Amenities provide for activities such as fishing, picnicking, and group gatherings such as weddings, reunions, and outdoor theater. The park includes a covered picnic pavilion, children's playground, lighted and paved accessible trails, park benches, an outdoor amphitheater, a covered fishing deck, and both vehicle and bicycle parking facilities.	10+ acres
Life Saving Station	Historic building (ca 1930's) in Waterfront Park which is available for rent to group gatherings. The facility's carefully renovated historic character and presence along the waterfront makes it very popular for weddings and other celebrations, and the building is heavily used in the summer.	
Elberta Lake Michigan Beach	Public beach access to Lake Michigan that's often used for both swimming and fishing. Facilities include primitive restrooms, handicapped accessible pier, scenic overlook, handicapped parking at beach access, and a boardwalk.	.5 mile of shoreline
Elberta Dunes South Natural Area	Natural area composed of glacial moraines, dunes, and forests that offers sweeping views of Lake Michigan and the Betsie Valley. has a quarter-mile of sandy Lake Michigan beach frontage, and is home to endangered species such as the Pitcher's Thistle, piping plover, and Lake Huron locust. It was purchased by the Grand Traverse Regional Land Conservancy in 2010 with the intention of creating a public natural area in partnership with the Village of Elberta. The Village took ownership in 2011 and is currently managing the property in partnership with the GTRLC.	63 acres
Dudley Penfold Memorial Park (Mini-pond/ Pavilion Park/ Elberta Marina)	Neighborhood park is located in the heart of Elberta on Betsie Bay and is directly accessible from M-22. Facilities include a covered picnic pavilion and picnic tables, grills, playground, boat launch suitable for shallow boats such as kayaks and canoes, pedestrian bridge, access to the Betsie Valley Trail, trail head parking, and 34 boat slips.	4 acres
The Community Building	This 7-acre neighborhood park is located at the south end of the Village, and was originally part of the local school property. The property was split and the side with the school was sold. The remaining portion is used for a baseball field and bleachers, playground equipment, restrooms, and the Community Building, which includes a public meeting room.	7 acres
Tot Park	Mini-park located within the residential area of the Village that serves as a local playground for Village residents. Facilities include a sandbox, swingset, and other play equipment.	1/4 acre
Veterans Park	Mini-park maintained as open space in the residential area of the Village.	1/2 acre
Anderson Park	Mini-park and playground located within the residential area of the Village.	1/2 acre

improvements, and removal of invasive species.

The extension of the Betsie Valley Trail through the Village is a high-priority for residents. Discussion at the public meetings focused on the lack of non-motorized transportation options for visitors to access the Village Beach, and challenges associated with completing the planned trail extension to the Village Beach due to complications associated with trail easement within the waterfront development. There may be opportunities to work with the Friends of the Betsie Valley Trail to explore opportunities to reroute the trail outside of the waterfront district, potentially along Furnace Street.

Relationship with Frankfort

Elberta's relationship with Frankfort is of enormous importance in service provision.

The partnership of the two communities in the form of BLUA allows for wastewater treatment that would be unaffordable for Village residents to provide on their own.

Intergovernmental partnerships can help increase efficiency and cost-effectiveness, thereby aiding communities in their abilities to meet resident and business needs. With declining public revenues and a shrinking population base, it will be important to maintain a positive working relationship with the City of Frankfort, the County, and other units of government, and to



explore other opportunities for partnership.

Infrastructure Assets

Elberta's infrastructure assets—including sewer, water, and high-speed Internet—are unusual in a community its size, and create the potential to position itself for new growth and development.

Future Land Use

Development Considerations

- Any new development should consider best practices that limit impacts to the natural environment, including natural landscaping, shielded lighting, use of native vegetation, and low impact development techniques.
- Uses such as trails, natural areas, and recreation areas are encouraged.

Conservation District

This district includes land protected under state, tribal, and federal guidelines, as well as areas

permanently preserved as public natural areas and parks. Areas identified include sensitive natural features such as steep slopes, critical dunes, or regulated wetlands that may impact development. Existing land uses include recreation areas and overlooks, trails, natural areas, and some low-density residential development.

Future Land Use Recommendations

The intent of this district is to preserve important natural features and protect sensitive environmental resources. Development may be permitted in some of the identified Conservation District areas, but may be subject to applicable state and federal regulations.

Chapter 6: Vision, Goals, & Objectives

One of the fundamental roles of a master plan is to provide a blueprint for the future, through the establishment of a vision, goals, and objectives. A vision is a long-term view of the community, while goals provide general direction and serve as a description of the desired future. They address issues and specific needs, but are broad in scope. Objectives are a tangible means of achieving goals.

The vision, goals and objectives in this chapter are intended to guide future development, policy initiatives, and other activities in a manner that reflects the community's values and priorities. These goals were developed using public input, previously adopted plans and studies, and analysis of current conditions, as discussed in previous plan chapters.



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Future Elberta: **Vision**

Elberta is a vibrant village, home to a diverse population, year-round tourism, a mixed-use waterfront, bustling downtown, variety of housing choices, and unique small-town character. High-quality Village beaches, parks, restaurants, shops, and community events draw residents, tourists, and investment that provide economic well-being and a high-quality of life for Village residents.

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Goals & Objectives: Land Use & Development

Provide for multiple types of uses and development in line with infrastructure and service facility development.

- Maintain balance among residential, commercial, industrial, and open space land allocations, while encouraging a variety of uses within these land allocations.
- Provide zoning that accommodates mixed-use development opportunities.
- Provide land for industrial uses that are not intrusive on residential, commercial, or waterfront development uses.

Preserve and enhance unique community character and sense of place

- Explore zoning regulations that support new development that meets community preferences for design and character
- Consider implementation of placemaking initiatives that improve streetscapes, building facades, and public spaces
- Strengthen and direct development toward existing buildings and redevelopment opportunities

Ensure that development decisions are fair, timely, and predictable

- Consider zoning changes to streamline the development approval process
- Regularly review and update zoning ordinance to identify and correct potential regulatory “bottlenecks” and ensure clear, consistent guidelines for development



Goals & Objectives: Housing

Provide for a range of housing types, sizes, and densities to ensure housing options for all incomes, ages, household sizes, and abilities

- Encourage housing infill development in existing residential areas
- Consider zoning changes to allow for smaller homes, such as small homes, accessory dwelling units, or apartments that are consistent with existing character and development patterns
- Consider zoning changes to adjust minimum lot sizes to allow for infill or other residential development in appropriate areas
- Consider zoning changes to allow mixed-use commercial and residential development and/or residential development in commercial districts, including upper-floor apartments or lofts and two-family or multi-family residential options
- Encourage quality and affordable senior citizen housing.
- Encourage quality rental housing to service all income levels.
- Encourage energy efficient housing.
- Consider zoning changes that create opportunities to redevelop vacant buildings for housing.
- Consider allowing more flexibility in setbacks to create more buildable lots.

Ensure new housing development is well-designed and compatible with the community's unique character and existing neighborhoods

- Ensure that new housing developments provide non-motorized pathways/connections to schools, jobs, shopping, adjacent neighborhoods, services, and recreation.
- Encourage new residential development that includes barrier-free or accessible features.
- Consider zoning changes that incorporate residential design guidance from New Designs for Growth Guidebook.
- Encourage developers to incorporate design guidance from New Designs for Growth guidebook.
- Consider developing ordinances and administrative procedures to register short-term rentals and require visitor/property-management guidelines.

Maintain and improve the quality of existing housing stock

- Encourage increased investment in home repairs and rehabilitation.
- Maintain fair and reasonable, yet aggressive, property maintenance inspection efforts Consider adoption of a rental inspection ordinance.
- Work with property owners, volunteers, and community partners/organizations to provide and promote housing rehabilitation programs and incentives .

Goals & Objectives: Transportation

Transportation

Provide a balanced, high-quality, multi-modal transportation network that provides safety and efficiency for all users

- Create separate bike/walking paths, where needed and feasible, and create safe, wide shoulders on street pavement for bicycles when a separate bike path cannot be built.
- Support the improvement of the public transportation system for the region, linking the Village of Elberta to adjacent communities.
- Provide for and support connections through trails and waterways between neighborhoods, parks, businesses, and neighboring communities.
- Work with MDOT and other transportation stakeholders to develop and implement traffic calming measures along M-22, including streetscape enhancements.
- Maintain and improve the existing road system to provide for traffic flow that is safe and efficient for all users, including vehicle/truck traffic, pedestrians, bicyclists, and others

Develop an active transportation network providing safe, convenient, inviting, and efficient infrastructure serving people of all abilities

- Explore opportunities to work with state and regional partners to identify pedestrian safety improvements along commercial corridors
- Improve and expand bicycle lanes, sidewalks, crosswalks, multi-use trails, etc.
- Cooperate with major employers, retailers, schools, and tourism vendors for the use of public transit by employees, residents, and visitors.
- Work with neighboring units of government, schools, and other partners to implement Safe Routes to School programs.
- Consider implementation of Complete Streets objectives in transportation improvements.
- Consider the development, and, if appropriate, adoption of, Complete Streets policies or ordinances.

Maintain and improve the existing road system for safe and effective flow of all users by applying Complete Street principles

- Consider corridor planning initiatives for M-22 and Frankfort Avenue to address traffic speeds, volumes, parking, streetscapes, and other corridor issues, in partnership with MDOT and other transportation stakeholders.
- Consider Complete Streets resolutions, policies, or ordinances
- Consider street design and construction standards that provide for safe and efficient traffic flow while ensuring flexibility for road designs and paving surfaces based on expected traffic patterns

Goals & Objectives: Economic Development

Create and support an innovative, entrepreneurial environment that encourages business investment and increased employment opportunities with higher wage opportunities, increased local tax base, or other public benefits

- Encourage growth of small and light industries and offices to diversify and strengthen the tax base and provide employment.
- Encourage steady growth of business and commercial activities in balance with anticipated needs of population growth.
- Allow for home occupations or cottage industries by right.
- Consider zoning changes to allow for the reuse of existing commercial buildings to accommodate business with low-impact, innovative, entrepreneurial, or knowledge-based features.
- Market and promote local and regional assets.
- Develop a wayfinding/signage program that promotes Elberta's unique character and draws visitors to businesses and public spaces.
- Provide opportunities for mobile vending activity in designated locations, with consideration to best practices and approaches from other communities and regulatory options such as:
 - Caps on the number of mobile vending permits
 - Feeds for mobile vending

Engage in and collaborate on regional economic and workforce development efforts

- Support efforts to prepare and implement a Regional Comprehensive Economic Development Strategy (CEDS) to retain, grow, and attract new business.
- Collaborate with local and regional economic development agencies and business organizations to provide and enhance services.
- Support efforts of and investigate linkages to entities to provide workforce development, training, and education for in-demand occupations.



Goals & Objectives: Public Places & Facilities

Create, maintain, and improve cost-effective, safe, accessible, and efficient public services and infrastructure that support and attract current and future business and residential investment

- Provide and maintain affordable and accessible high-tech infrastructure.
- Continue partnerships with surrounding communities to improve efficiencies and lower costs.
- Require all new developments be serviced by Village utilities, with the cost for utilities to be paid by the development.
- Develop a Capital Improvements Plan to prepare for future and long-term municipal facilities needs.
- Plan Village water, sewer and storm water drainage facilities to provide sufficient capacities needed to accommodate long-term needs.

Preserve and enhance the Village's quality parks, recreation, and cultural opportunities.

- Continue to provide, maintain, and enhance a wide variety of parks and recreation opportunities and amenities for residents and visitors.
- Maintain an updated and DNR-approved 5-year recreation plan.
- Encourage and promote public art displays, community events, and festivals in parks and civic spaces.
- Consider opportunities to create additional recreational activities that attract and retain visitors, such as heritage-focused attractions like maritime museums.
- Consider creating a committee to explore/clarify easement issues around the Betsie Valley Trail and determine action steps for addressing extension needs.
- Consider opportunities to work with Betsie Valley Trail stakeholders to re-route the planned Betsie Valley Trail extension to Elberta Beach through Furnace Street or other options.
- Support ongoing efforts and explore opportunities to maintain, enhance, and improve the environment, accessibility, and amenities at the Village Beach.



Goals & Objectives: Quality of Life & Sense of Place

Maintain and enhance the quality of life and small-town character of the Village of Elberta.

- Encourage downtown events and activities such as movies, festivals, and other community events.
- Encourage and support arts and cultural opportunities in civic spaces and downtown.
- Continue and enhance enforcement of existing nuisance and land use regulations.

Enhance the appearance of the access points to the Village, the major thoroughfares, and the central business district.

- Improve the architectural facades of buildings on the thoroughfares leading to and within the central business district.
- Explore funding, volunteer efforts, and other opportunities for streetscape and landscape improvements along the thoroughfares and the central business district.
- Develop and implement a uniform streetscape design for thoroughfares and central business district.

Implement blight and junk ordinance enforcement and clean-up.

- Clarify definitions of blight/junk, existing ordinances and enforcement procedures, and share information with the community.
- Review ordinances of other Northwest Michigan communities to determine effective approaches.
- Consider a community engagement/volunteer-driven approach to address blight and junk issues.
- Consider “community pride” campaigns to encourage participation in clean-up/maintenance.
- Conduct a property inventory to identify vacant lots, blight, etc.
- Continue to offer/enhance junk clean-up days/opportunities.



Goals & Objectives: Environment

Protect, conserve, and preserve wetlands, woodlands, floodplains, critical sand dunes, groundwater and groundwater recharge areas, surface water, lake and stream shores, view-sheds, topography, wildlife, wildlife corridors, environmentally sensitive lands, dark skies and clean air.

- Protect development and preserve coastal features by siting new development away from areas prone to coastal flooding and erosion.
- Promote conservation programs and alternative energy sources such as recycling, water, wind power, solar technology, and bio-fuels.
- Preserve and maintain accessible public lands and support acquisition of land for increased public access.
- Consider opportunities to improve stormwater infrastructure.

Review and strengthen zoning provisions to better protect all natural resources of the community.

- Consider zoning changes to establish minimum setbacks from and vegetative buffers around water bodies.
- Consider zoning changes that minimize impervious surface coverage in new development.
- Consider zoning changes that encourage or require innovative stormwater management systems that incorporate low-impact development features in order to minimize runoff and preserve water quality.
- Consider development and implementation of groundwater wellhead protection plans.
- Consider zoning or other policies to regulate activities contributing to the spread of invasive species.

Involve citizens, volunteers, and local organizations in the protection of natural resources and sensitive lands.

- Explore funding options and other creative strategies for preserving natural resources and creating recreational opportunities.
- Work in direct cooperation with local, state, and federal agencies to ensure all applicable environmental permits and conditional approvals are in place.
- Educate landowners and developers on the importance of environmental conservation practice, such as low impact development, removal of invasive species, and conservation easements that contribute to preservation of natural systems.
- Support efforts to educate citizens and stakeholders about water quality trends, threats from poorly managed stormwater runoff and other threats to water quality, and actions that can be taken by individuals and businesses to protect water quality.
- Consider a community-engagement/volunteer-driven approach to invasive species removal.

Goals & Objectives: Governance & Civic Engagement

Work closely and collaboratively with neighboring communities, stakeholder groups, and the public to implement shared goals and objectives.

- Use Village website and other digital resources to share information and opportunities for engagement/volunteerism.
- Continue the Village's working relationship with the City of Frankfort and other communities to provide services and coordinate planning activities.
- Engage in regular communications with neighboring communities and stakeholders on areas of mutual concern.
- Partner with nonprofits and community groups on fundraising and implementation activities.
- Coordinate with service groups, nonprofits, schools, and other community partners to encourage civic engagement and volunteerism in the implementation of community goals.
- Conduct a door-to-door campaign to solicit input and participation on priority issues.
- Consider developing volunteer efforts around blight ordinance to cut grass, paint buildings, remove junk, etc.
- Partner with schools to take advantage of community service requirement.

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Chapter 7: Implementation

Zoning Plan

Zoning has traditionally been the primary means of implementation for most master plans. Further, the Michigan Planning Enabling Act (PA 33 of 2008) requires the Master Plan to include a zoning plan, showing how land use categories on the future land use map relate to the zoning map. The Future Land Use Map and district descriptions act as the Village of Elberta Zoning Plan. The proposed land uses illustrated on the future land use plan map are a guide and not intended to indicate the precise boundary between uses. These uses could vary depending on how a specific proposal relates to existing uses and to the plan.

Many goals and objectives in the Master Plan can be addressed through continued administration and implementation of, or changes to, the Village Zoning Ordinance. The Village should review and evaluate existing regulations to determine where and if changes are needed to encourage or accommodate the desired intent of the future land use map. As part of this review, the Village should also explore the possibility of implementing or reviewing regulatory techniques,



including form-based zoning and planned unit developments (PUD), that allow the community to protect and preserve its most valued characteristics while allowing for new development and redevelopment in areas that represent opportunities for infill and redevelopment.

Rezoning and Conditional Rezoning

In many cases, current zoning allows for the use of properties in a way that is consistent with the intent of the Future Land Use Map. However, in some cases, rezonings may be needed to allow for the intended uses or development types of the Future

Land Use Map.

Conditional zoning is a technique permitted in Michigan which allows a property owner to voluntarily attach conditions to a rezoning request. These conditions restrict the development of the property to that scenario proposed by the applicant, and must be offered by the applicant—not imposed by the local government. This technique may be useful in circumstances where possible impacts to adjacent uses are a concern.

Capital Improvements, Grants, and Spending

While many Village planning goals will be implemented through zoning or other policies, some projects or objectives will require

local expenditures. Because some expenses or improvements may be eligible for grant funding, the Village should pursue grant opportunities as appropriate. Other, non-grant funded spending needs will be addressed in the Village budget, which is adopted annually and addresses expenditures for facilities, maintenance, staffing, and other administrative functions.

To aid in the budgeting process, the Village should maintain an updated capital improvements plan (CIP) that provides a blueprint for capital expenditures such as roads, utility improvements, parks, and heavy equipment. The Village currently has a Streets Asset Management Plan, which provides direction for planning and budgeting for locally-maintained streets. A CIP would offer additional budgeting guidance for other Village assets, and would help the Village use tax revenues efficiently, aid in administration, and support grant applications.

Leadership and Public Input

The Village Council is elected every four years to represent the community. Responsibilities include adopting plans and ordinances, setting tax rates, authorizing expenditures and borrowing, hiring administrative staff, providing oversight of public facilities, and other duties as necessary. The Council also appoints the Village Planning



Commission, which is charged with development of plans and zoning ordinances, along with review of development proposals. Both elected and appointed leadership should attend regular training sessions on planning and zoning fundamentals, best practices, and emerging and innovative approaches to community development.

To ensure that the community is responsive to community and development needs while protecting the public health, safety, and welfare, the Village Council, Planning Commission, and staff should engage in regular, open communication with the community. Regular focus groups, public discussions, or other forum type opportunities should be considered as a means to continuously obtain input and feedback. Pre-development meetings with property owners or developers should be available and encouraged to clarify ordinance requirements and approval procedures.

Partnerships and Citizen Engagement

While many of the plan's objectives may be addressed through Village policies, ordinances, or other regulations, many of the goals and objectives will require strong partnerships with community stakeholders.

The plan recommends pursuing partnerships with local service clubs, schools, nonprofits, regional agencies, and other levels of government. Partnerships broaden the scope of available grant dollars and other revenue, encourage citizen engagement in community activities, and enhance staff capacities and efficiencies. Possible partners may include:

- Benzie County
- Neighboring units of government
- Frankfort Public Schools

- Traverse Bay Intermediate School District
- Benzie County Chamber of Commerce
- Traverse Bay Area Economic Development Corporation
- Northwest Michigan Council of Governments
- SEEDS
- Grand Traverse Regional Land Conservancy
- Betsie Valley Trailway Management Council
- Friends of the Betsie Valley Trail
- Northwest Michigan Community Action Agency
- Northwestern Michigan College
- Michigan State Housing Development Authority
- Michigan Department of Transportation
- Michigan Economic Development Corporation
- Watershed Center

Partnerships with some of these organizations may provide volunteer capital to implement some small-scale community projects. Volunteer activities will be critical to building citizen engagement and community pride.

To ensure that partnerships are efficient and effective, the Village may wish to consider partnership agreements that clearly identify responsibilities, accountability,

and length of commitment.

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.

Provision of Municipal Services

Municipal services have the capacity to service substantial new development. However, if necessary, the Village will consider the expansion of infrastructure to accommodate the logical extension of development from existing utility service locations.

The Village will also consider providing assistance in the development of street and other utility improvements within designated rights-of-way or in alternative rights-of-way recommended by the EDC and approved by the Village Council. Typically, the Village will act as the vehicle to obtain grants and loans or will establish special assessment districts for financing such improvements.

Land adjacent to the Village which requires municipal services shall be considered for incorporation into the Village and recognized in the Village Master Plan.

Preservation of appearance

The beauty, visual appearance, and historic characteristics shall be, to the extent possible, preserved.

Appendices

Appendix A: Public Input

2011 Planning Considerations

2017 Elberta Master Plan Survey Results

2017 Elberta Master Plan Public Input

Appendix B: Approval Documentation

Planning Considerations: 2011 Elberta Village Master Plan Excerpt

At a public forum on February 21, 2011, the public identified the following goals for the future of the Village:

- Provide for mixed use development and/or green uses.
- Allow for sustainable features including community gardens, small scale agriculture, and solar/renewable energy.
- Preserve historic assets including ferry docks and Life Saving Station area.
- Balance growth with protection of natural resources with smart growth priorities.
- Encourage Village-wide façade work and landscaping.
- Create additional commercial opportunities.
- Allow for small business along M-168 to lure sunset watchers.
- Provide connections with Crystal Mountain.
- Zoning for smaller scale Betsie Lake shoreline development
- Provide for complete streets
- Enhance access to public transit
- Consider potential fortrails along M-168.
- Stimulate local economy.
- Link the village to industrial development in the townships
- Provide options for childcare for working families
- Change the name from Elberta to Heaven.
- Share talent pool with Frankfort.
- Stimulate downtown activity with activities such as free movies downtown, sunset-focused activities, events, and small businesses along M-168.
- Encourage commercial development along the Betsie Bay waterfront including marina, ferry, sightseeing boats, or water taxis.
- Take advantage of sunset, trail, conservancy, other attractions.
- Turn the village into a walk/ride about
- Promote more activities for kids.
- Revive previous events, festivals, or activities such as the Shakespeare Festival, hang gliding competition, skating rink, and free outdoor movies downtown.
- Add more “niche” activities or events unique to Elberta.
- Create dog parks.
- Provide more recreation opportunities.
- Make use of sunset views to encourage weekend activities, stimulate downtown activities, and concessions at the beach.
- Improvements to Lake Michigan beach front property, including restrooms, park at the point for swimming, etc.
- Provide for enforcement of crime and driving issues on the beach, with possible collaboration with private property owners.
- Provide for quiet sports on the beach and year-round access.
- Remove docks and build boardwalk at marina.
- Provide “beach to beach” trail.
- Maintain small town charm with quality of life for current residents. We don’t need to be too big, exclusive, or unaffordable.
- Need attitude shift and more self-respect.
- Hire a police protection/peace officer to enforce access or address crime issues.
- Better zoning enforcement
- Encourage basic resident-based businesses/services (bank, grocery, etc) to fill empty buildings downtown.
- Revitalize “downtown.”
- Fill vacant buildings with basic businesses for residents such as a grocery/party store, drug store, clothing store.
- Beautify and add curb appeal to some businesses (and homes) through façade improvements, streetscape improvements (sidewalks, flowers, flags, etc), landscaping, and lighting.
- Consider ordinance enforcement for some buildings.
- Beautify M-168 w/sidewalks, landscape, lighting.
- Provide for public art (benches, etc) along M-168 and M-22.
- Volunteer work may be an option for minor improvements.

Elberta Master Plan Survey Results Summary and Report

As part of the 2017 Village of Elberta Master Plan update, the Elberta Village Planning Commission developed and released an online survey designed to help create a shared vision of what Elberta could become in the future, and to identify priority actions for the Village to take currently.

The questionnaire was distributed by mail in June 2017, with an option for respondents to complete the survey online. Seventy-six (76) responses were received.

In order to help the Village prioritize future activities and direction, the following summary reviews survey results with an eye towards identifying strong consensus issues – that is, those with majorities indicating agreement or disagreement on a particular issue (for example, those with over 50% of responses stating that a strategy is “somewhat important” or “very important”). Complete survey results and comments are included as an appendix to this document.

Note: When reviewing survey results, it’s important to note that the questionnaire is not a statistically valid survey. Results must be balanced with additional data sources and dialogues, including committee discussion, focus groups, other forms of public input, and research and analysis. Survey results will help to point the way towards additional research, input opportunities, and discussion throughout the process.

Overview: High-Priority Issues

- There was near-unanimous agreement regarding the importance of Village beaches and parks, and multiple comments spoke to the need to maintain and capitalize on these assets.
- Blight and junk issues are important issues for Village residents, with strong majorities of respondents indicating that strategies around blight are “somewhat” or “very” important. Substantial numbers of written comments also referenced blight or “clean-up” as top Village priorities.
- There is substantial consensus on preserving and enhancing Elberta’s natural resources, with stronger agreement on natural resource-related strategies than anywhere else on the survey.
- There appears to be agreement that mobile vending and short-term rentals should be allowed **with** restrictions or regulations. However, there’s not a strong consensus on how they’re best regulated, and significant percentages of respondents answered that they had “no opinion” on the strategies presented, reflecting a need for additional community dialogue, research, and education.
- Housing is clearly an important issue for respondents: of the six strategies that were presented, five strategies received support from over two-thirds of respondents. There was not a strong consensus regarding multi-family homes, however.

Respondents

29 respondents were year round residents, and 29 respondents were seasonal residents (40% each of total respondents). About 20% of respondents were not residents of the Village (15 responses). While they did not identify as Village residents, these respondents may be business owners, property owners, employees in the Village, frequent visitors or customers, or otherwise invested in the community.

Question #13 asked respondents that are interested in participating in Village volunteer opportunities to provide their contact information. 27 respondents provided their names and contact information.

Responses

#1: How important are each of these characteristics in creating a desirable future for Elberta?

Large majorities of respondents (84% and above) indicated that all listed characteristics were “somewhat” or “very” important. Higher-priority characteristics, as ranked by majorities of 90% or more of respondents indicating that each characteristic was “somewhat” or “very” important, are as follows:

1. High quality, well-maintained Village beaches and parks (99%)
2. Enforcement of junk ordinances (96%)
3. Unique small town character (96%)
4. Year-round economy/tourism (92%)
5. Diverse mix of businesses and shops (92%)
6. Community events and festivals (90%)

#2: What would enhance Elberta’s year-round economy?

Respondents were able to choose as many responses as they liked. The top priorities were “year-round tourism opportunities” (44 responses, or 60% of total), “grocery/convenience store or other basic commercial services (42 responses, or 58% of total), and more housing choices for families and/or the workforce (40 responses, or 55% of respondents). Comments addressed diverse issues including year-round grocery/convenience stores, housing choices, coordinating planning, bike paths, and “clean-up.”

#3: What types of development would you like to see in Elberta?

Respondents were able to choose as many responses as they liked. The top priorities were *a mix of residential and commercial uses* (48 responses, or 70% of total), *a mix of multi-and single-family homes* (34 responses, or 49% of total), and *additional single family homes* (32 responses, or 46% of total).

Multiple comments addressed housing options, specifically small homes/tiny homes. Other comments reference parks/beach issues and additional business opportunities.

#4: What would enhance community engagement in Elberta?

Respondents were able to choose as many responses as they liked. The top priorities were *volunteer clean-ups and other volunteer-driven community-building activities* (40 responses, or 62% of total) and *creating opportunities for public art events, activities, and displays* (37 responses, or 57% of total). Comments addressed music venues, art fairs, community yard/garage sales, engaging seasonal residents, and communications relative to existing opportunities, and creating a culture of participation.

Strategy Questions

#6: What strategies do you think are important in addressing issues at Elberta Beach and other Village parks?

The beach and waterfront are important priorities for survey respondents, who expressed a strong consensus that *invasive species removal and enforcement of rules regarding trespassing/driving on the beach/dune* are important strategies. 87% and 81% of respondents indicated that these strategies were “somewhat” or “very” important, respectively.

#7: What strategies do you think are important in addressing mobile vending (food trucks, recreation equipment rentals, etc)

There was not a strong consensus on how to address mobile vending, with significant percentages of respondents indicating that they didn’t have an opinion. However, there was fairly significant agreement *against* outright prohibitions of mobile vending, with 53% of respondents indicating that it’s “not important” to *prohibit mobile vending*. At the same time, nearly as many respondents expressed disagreement with allowing mobile vending with no restrictions: 49% felt it was “not important” to *allow mobile vending with no restrictions*, while another 16% had no opinion, indicating support for regulating mobile vending in some way. The most popular regulatory approaches were to *limit the number of mobile vending permits available* (80% answering that this strategy was “somewhat” or “very” important). 64% of respondents indicated that it was “somewhat” or “very” important to *allow different types of mobile vending (crafts, food, recreation equipment rentals, etc)*.

#4: What strategies do you think are important in addressing housing needs?

Housing choices are a priority for respondents, with two-thirds or more of respondents expressing support for all but one of the options listed. 83% of respondents indicated that it was “somewhat” or “very” important to *encourage housing that’s affordable to the workforce*. There was a fairly strong negative response to *allow multi-family homes (apartments, condos, duplexes, fourplexes) in more areas*, with 33% of respondents indicating that this strategy was “not important.”

#9: What strategies do you think are important in addressing short-term rentals?

There appears to be some uncertainty over how to address short-term rentals. Over half of respondents indicated that it was “not important” to prohibit short term rentals, but only 27% felt it was not important to allow short-term rentals with no restrictions. Over half indicated that it was “somewhat” or

“very” important to allow short-term rentals with no restrictions (58%), and to require registration/permits for short-term rentals (60%).

Significant percentages of respondents indicated that they had “no opinion” on the strategies listed.

#6: What strategies do you think are important in preserving and enhancing Elberta’s natural resources?

Of the three strategy choices provided, all were perceived positively, with most respondents indicating that it was “somewhat” or “very” important to *work with volunteers and natural resource organizations to remove invasive species (90%), enact zoning changes that maintain water quality (86%), and improve stormwater infrastructure (80%)*.

Open-Ended Questions

Questions #11 and #12 were designed to solicit ideas and creativity from survey respondents. Recurring themes in both questions include blight; village administrative issues; economic issues; the beach and waterfront; and Elberta’s potential as a destination with unique character.

#1. What other strategies do you think are important for moving Elberta forward and addressing current issues?

Blight

- Blight clean up & commercial buildings kept up& maintained, junk cars & trucks emoved, brush and grass maintained Commercial & residential (mixed-use) on water front. Get rid of tire shops, plumbing shops, ect. that are directly on the waterfront.
- Condemn and demolish abandoned homes on Front street. Abolish the trailer park and emphasize shipping and railroad past. Develop the mill pond as a drop off point for kayaks and canoe's without filters.
- The building inspector should look for violations and take care of them. People should not have to complain about their neighbors. That only causes trouble.
- Remove blight. Many homes in Elberta are vacant with trash around them. One in particular has cats going in & out of it w/out a person living there. Provide incentives for people to clean up the facade of their house to beautify Elberta.
- You need to clean up the junk houses and yards
- Encourage painting & fix-up property days: example pick up old paint & tires NO Charge.
- I understand the village is in a great amount of debt. So spending more money is not the answer. Enforce rules and clean up and beautify what we already have to attract new businesses and homeowners.

Land use

- Mixed- use water front
- Enforce No Junk- Ordinance Mow grass Properties that are not cared for also drive near by property values down!!!
- Get your (Council & PC) act together w/r/t blight, trash & yard maintenance. Enforce it! Address the campground that doesn't conform to ANY regulations. Make this a place people want to live or visit without disgust or embarrassment about the "locals" who are proud of their mess.

Village administration

- Continue to find & employ hard working community oriented personal like you have now. Reward them with reasonable wages and benefits for the long hours they work,
- Leadership vision
- Term limits on council member, encourage current members to be more open to change- leave old ways behind
- Cooperation w/ Frankfort and ensuring Frankfort considers Elberta an important partner in attracting economic development
- Term limit for village office
- Ability to enforce village ordinances Zoning that supports a viable master plan
- Keeping accurate documentation from one administration to another.
- To clean up run down decapitated houses. That are vacant and occupied. This is very unappealing and embarrassing. As tax payers we are owed that. If lawns are going to be watched, measured and addressed so should the dwelling.

Economy/Year-round population

- We need to draw more year-round people. We need a grocery/ convenience store open year round. Free broadband throughout the village would be a huge draw. Currently I pay \$70 a month. Encourage small and home business.
- Try to attract light industry.
- More work for Elberta residents.
- Support the local business, too many vacant store front
- There are jobs in our area.....but, no place for workers to live. I think that developing affordable housing and zoning to encourage affordable housing is the most important thing in shaping the future of Elberta and the surrounding area.

Beach/waterfront

- Elberta's future short term and long term is being held hostage by the developers who bought the rights of the waterfront park with no reverter clause if they do nothing
- Beach! Rest Rooms, Picnic Tables
- To make boating easier. The water is only 24" deep in some areas, and there is a lot of turn-of-the-century lumber down there! That little marina.
- I think that Elberta has the opportunity to take control of its destiny and make decisions that will move the community forward. To be successful, there will need to be some changes. In my opinion, it is important to honor the community's past and embrace change. The future is going to look different, no matter what; the question is whether we want to control it ourselves or take a passive approach and let others decide. I can certainly support SOME multi family dwellings, but not a great deal. Additionally, I think we need to encourage SOME higher end homes as well. I think the community could use the infusion of cash that comes with them. As stated previously- everything in moderation. I also believe it is important to take care of what we already have. The beach/waterfront, especially needs to be protected and any development there needs to be very thoughtfully approached. The community has been on the upswing for the 10 years that we have been here, but there is plenty of room for growth.
- allowing business's that promote tourism on a limited basis, not allowing waterfront to be obstructed. allowing business's that address need for local residents such as childcare facilities and a small grocer

Other

- Pay attention to housing and tourism trends.

- Seniors should get discounts on different things
- Infrastructure, not spending money on frivolous lawsuits against Mexicans.
- Elberta needs to learn from it's history. As a first step in that process, we need to learn and share that history.
- Be open to listen to all proposals and ideas. No one's idea is good or bad.
- I may have addressed this in #2. Improve the local fishing and promote Elberta's car/ferry and train history.
- A yearly yard sale with food vendors and local musicians would be good. Events to bring the Village together.
- The "Guest Properties" has done no favors for Elberta - Remove any tax or advantages given to him!!! Call me D.P. 231-871-0426

#12: What other thoughts and comments do you have about the Village of Elberta?

Elberta's Potential

- Village is on the way up. The biggest thing would be to clean it up. I can't understand how homeowners are able to leave trash and junk on their property.
- I would like to see the "downtown" area cleaned up and more business opening. A place for tourist to stop and not just pass through on M-22.
- Elberta has true potential
- Am optimistic, hope Elberta will grow while maintain its small village feel.
- I really believe that the future should be bright. Although we do not live there, we would be glad to volunteer to help.
- The natural beauty of our area is attracting many to Elberta. Growth is inevitable. I hope that is done in a way that preserves our small-town appeal. I hope we don't just become a 3- month a year tourist community.
- I think Elberta is a gold mine. Where else on Lake Michigan do you have a mile of undeveloped coastline that has great sand beaches, is dog friendly, is a walkable distance from your home, with low taxes? It only has upside potential!
Hoping for Elberta to be a good place to live.

Blight

- Blight is the biggest problem I see. Junk cars & trash & debris around homes.
- The run-down, unkept appearance of many residential properties maintains the long standing image of Elberta as where the poor folks live.
- Would like to see the Ness's clean up their yards, condos or other job creating things.

Village administration

- Disappointed in losing Clerk Cathy Anderson!
- A full board of trustees. So there is more board members to get things done in proper time, and use more energy getting (Grants).
- We need to upkeep our infrastructure. Spend more time fixing roads, less time enacting on enforceable city ordinances.
- Could be a great source of revenue. Elberta village officers/Gilmore townships need to integrate better into county wide structure. Owners, but live in Benzonia

- The PC needs to focus council to do placemaking and attract businesses that serve and enhance the existing population-including the high number of seasonal residents and tourists.
- Quit arguing amongst yourselves and start working together to move this community forward.

Destination, Character, and Attractions

- Keep it a small village
- Dear Village of Elberta, I am getting older now and don't fish like I used to. With the salmon fishing gone down hill it's a double hit for Frankfort/ Elberta. I am trying to sell my dock & share of North Star Marina or at least rent it out to someone. Most of the people I used to socialize with are dead & gone and it is no longer fun up there. IF fishing was like it used to be I would still be coming there for Aug & Sept. But it is not. Out DNR has bumbled another world class fishery. What's next? Sorry
- It is the last waterfront community along Lake Michigan not developed & thriving. Why is that?
- We need ART Shows, Vendors, Music in the Park. Things that bring people to town and get town folks together (Beach-Beach-Beach)
- Make Elberta a destination community. Art/Craft Shows.
- Diamond in the rough - but small town philosophy. D.P. 6/8/17
- I'd like to see Elberta move to a more Frankfort town with options for shopping & dining.
- Turn around above L. Michigan looks much better maintained this year!
- The solstice festival was good but needs to be more family stuff & not so much beer.
- Side walks should be available all year - especially in the winter months.
- These are our greatest assets & need to be developed to attract tourist, shops, business, motels, etc.
- maintaining a safe, small town is very important
- Develop more year round attractions

Other

- E-Town w/die unless drastic changes are made. Improve village image ie Financial situation
- Smaller homes for working people less rentals!
- Gas Station Party/ Grocery Store
- Start from where you are, work with what you got and get going now.
- Important to find a way to reopen Trick Dog as a cafe.

Elberta Master Plan Survey Results Summary and Report

As part of the 2017 Village of Elberta Master Plan update, the Elberta Village Planning Commission sought public input on priority community issues and a possible vision for the future of the community.

In order to help the Village prioritize future activities and direction, the following report summarizes public input with an eye towards identifying strong consensus issues – that is, those with majorities indicating agreement or disagreement on a particular issue - and possible next steps. A survey report, complete survey results and notes from the August 15 public forum are included as an appendix to this document.

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| June-July 2017 | A survey designed to help create a shared vision of what Elberta could become in the future, and to identify priority actions for the Village to take currently. The questionnaire was distributed by mail in June 2017, with an option for respondents to complete the survey online. Seventy-six (76) responses were received. |
| August 15, 2017 | A public forum was held to discuss the master plan process, share survey results, and invite feedback. Approximately 12 people participated in the event. |

Beaches and Parks

The community survey showed near-unanimous agreement regarding the importance of Village beaches and parks, and multiple comments within the survey spoke to the need to maintain and capitalize on these assets. Public comment at the forum also emphasized the importance of the beach as the Village’s primary economic asset. A number of concerns were raised regarding maintenance issues and lack of accessibility from the Village itself – without trail connections, visitors and residents can’t easily walk or bike to the community’s primary asset. Currently, efforts to develop the trail connection are limited by the development agreement in place for the Elberta Land Holding Company property. Development agreement prohibits access until development occurs.

Proposed Master Plan Direction/Next Steps

- Consider additional recreational or activities to attract and retain visitors, such as heritage-focused attractions like maritime museums.
- Consider creating a committee to explore/clarify easement issues around the Betsie Valley Trail and determine action steps
- Consider routing the Betsie Valley Trail through Furnace Street to the beach

Blight & Junk

Blight and junk issues are a top priority for Village residents, with strong majorities of respondents indicating that strategies to address blight are “somewhat” or “very” important. Substantial numbers of written comments also referenced blight or “clean-up” as top Village priorities; and discussion at the public forum focused heavily on blight issues. Participants noted that there are a number of houses in the Village that could/should be condemned. Comments

both in the survey and at the public forum emphasized the impact that blight has on the image of the community, and subsequently its economy and opportunities for new investment: to attract new investment and residents, the community needs to be attractive and well-maintained. Enhancing M-22 was a particular priority – streetscape treatments such as lighting, signs, curbs, etc. could enhance the image of the community and entice travelers to stop.

Public input also stressed concerns about the lack of enforcement of existing blight/junk ordinances. A number of questions were raised regarding how blight is currently defined, regulated, and enforced.

Proposed Master Plan Direction/Next Steps

- Clarify definitions of blight/junk, existing ordinances and enforcement procedures, and share information with the community.
- Review ordinances of Northwest Michigan communities to determine effective approaches.
- Consider a community engagement/volunteer-driven approach.
- Consider “community pride” campaigns to encourage participation in clean-up/maintenance.
- Conduct a property inventory to identify vacant lots, blight, etc.
- Continue to offer/enhance junk clean-up days/opportunities.

Environmental Protection

There is substantial consensus on preserving and enhancing Elberta’s natural resources: survey respondents and public forum participants indicated that the Village’s natural resources, primarily its beach and waterfront, are an important community asset that should be protected, maintained, and enhanced.

Proposed Master Plan Direction/Next Steps

- Consider a community engagement/volunteer-driven approach to invasive species removal.
- Consider zoning changes that maintain water quality.
- Consider opportunities to improve stormwater infrastructure.

Housing

Housing was an important issue for survey respondents and public forum participants, with a focus on small homes and housing that’s affordable and available to the workforce and families year-round. Comments and forum discussion focused on the change in community character arising from limited year-round housing options for families and the workforce, and subsequent impacts on school enrollment and business activity.

Proposed Master Plan Direction/Next Steps

- Consider allowing small or tiny homes.
- Consider opportunities to redevelop vacant buildings for housing.
- Consider more flexibility in setbacks to create more buildable lots.
- Consider allowing accessory dwelling units and other types of housing that provide year-round rentals and other workforce housing options.

Short-Term Rentals

Survey results indicated a consensus that short-term rentals should be allowed with restrictions or regulations, but without a clear consensus on how they're best regulated. Comments at the public forum highlighted concerns around the potential for short-term rentals to impact year-round housing stock for the workforce and families, with subsequent impacts on businesses, schools, and the Village's year-round character and sense of community. Discussion also addressed the need for consistent property maintenance standards to ensure that the rentals are safe, well-kept, and minimize impacts on year-round residents. Participants also stressed the economic impact of short-term rentals, noting that visitors using short-term rentals spend money at local businesses, and property owners are investing in the community and rehabbing property.

Proposed Master Plan Direction/Next Steps

- Consider developing ordinances and administrative procedures to register short-term rentals and require visitor/property management guidelines.

Community Engagement

Community engagement was a high priority for survey respondents and participants at the public forum. Comments indicated that, because of the Village's limited resources, community engagement is an important strategy for achieving Village goals, including attracting visitors, cleaning up blight, and removing invasive species.

Proposed Master Plan Direction/Next Steps

- Use Village website and other digital resources to share information and opportunities for engagement/volunteerism
- Conduct a door-to-door campaign to solicit input and participation on priority community issues
- Consider developing volunteer efforts around blight ordinance to cut grass, paint buildings, remove junk, etc.
- Partner with schools to take advantage of community service requirement

Mobile Vending

Survey results and comments at the public forum indicated a consensus that mobile vending should be allowed with restrictions or regulations. Participants at the public forum stressed the importance of allowing mobile vending, particularly if more community events are offered. However, there was interest in ensuring a balance between mobile vending and bricks-and-mortar establishments, through strategies such as limiting permits, charging permit fees, and designating particular locations for mobile vending.

Proposed Master Plan Direction/Next Steps

- Consider designating locations for mobile vending activity.
- Consider placing a cap on the number of mobile vending permits.
- Consider fees for mobile vending in order to balance competition/costs with bricks & mortar establishments.
- Consider other communities approach mobile vending approach.

Village Administration & Governance

Survey comments included a number of suggestions and concerns regarding administrative issues at the Village, including term limits, need for zoning updates, infrastructure maintenance/enhancement, and creating efficient procedures.

Proposed Master Plan Direction/Next Steps

- Consider opportunities for collaboration with the City of Frankfort, Gilmore Township, and Benzie County.
- Update zoning to align with Master Plan goals.
- Consider enforcement options for zoning and other Village policies.
- Continue to maintain and improve infrastructure, including roads, sidewalks, and sewer/water facilities.
- Consider term limits for Village Council members.
- Document and streamline administrative procedures to ensure efficient, accurate, and consistent administration.
- Encourage civic engagement and participation on Village Council, Planning Commission, and other committees.

Community Character & Attractions

Survey and forum comments spoke to the Village's changing economy and its maritime/industrial history. With future economic development focused on community assets like the waterfront, comments in both the survey and the public forum stressed the strong potential for Elberta to develop and thrive as a "destination." As a unique, Lake Michigan waterfront community with a small-town feel and unmatched natural resources, residents indicate that it's important to accommodate and plan for new growth and tourism, while maintaining the Village's small-town character and enhancing year-round services.

Proposed Master Plan Direction/Next Steps

- Promote tourism on a limited basis.
- Consider opportunities to offer and enhance events such as art shows and music to attract visitors.
- Maintain and enhance beaches and waterfront to attract tourists, shops, business, motels, etc.
- Develop more year round attractions.
- Invite and encourage year-round services such as grocery store, daycare, etc.