CITY OF CHARLEVOIX
210 STATE ST. CHARLEVOIX, MICH. 49720
PLANNING COMMISSION PUBLIC MEETING AGENDA

MONDAY, DECEMBER 14, 2020 AT 6:00 PM in the Council Chambers, City Hall

A. Call to Order/Pledge of Allegiance

   1. Zoom Log-in Information

B. Roll Call

C. Inquiry into Potential Conflicts of Interest

D. Approval of Agenda

E. Approval of the Minutes

   1. November 9, 2020 Minutes

F. Call for Public Comment Not Related to Agenda Items

G. New Business

   1. Public Hearing: Zoning Ordinance Amendment: Housekeeping
   2. Charlevoix County Housing Ready Program Presentation - Steve Schnell
   3. Economic Development Strategy Draft - Dean Martin
   4. 2021 Meeting Schedule

H. Old Business

I. Staff Updates

J. Requests For Next Months Agenda or Research Items

K. Adjournment by 8:00 p.m. unless extended by a motion.

The City of Charlevoix will provide necessary reasonable auxiliary aids and services, such as signers for the hearing impaired and audio tapes of printed materials being considered at the meeting, to individuals with disabilities at the meeting upon one weeks' notice to the City of Charlevoix. Individuals with disabilities requiring auxiliary aids or services should contact the City of Charlevoix Clerk's Office in writing or calling the following: City Clerk, 210 State Street, Charlevoix, MI 49720 (231) 547-3250.

CITY OF CHARLEVOIX

Call to Order/Pledge of Allegiance

TO: Planning Commission

FROM: Jennifer Neal

SUBJECT: Zoom Log-in Information

DATE: December 14, 2020

BACKGROUND

There is currently a restriction on indoor gatherings reducing our ability to hold an in-person meeting. As such, the meeting will be held virtually with a Zoom link for full functional participation by both Planning Commission members and the public. All members of the public wishing to participate must use the information below to participate.

Topic: City of Charlevoix Planning Commission Meeting
Time: Dec 14, 2020 06:00 PM Eastern Time (US and Canada)

Join Zoom Meeting
https://zoom.us/j/94741589201

Meeting ID: 947 4158 9201
One tap mobile
+13126266799,,94741589201# US (Chicago)
+16465588656,,94741589201# US (New York)

Dial by your location
+1 312 626 6799 US (Chicago)
+1 646 558 8656 US (New York)
+1 301 715 8592 US (Washington D.C)
+1 346 248 7799 US (Houston)
+1 669 900 9128 US (San Jose)
+1 253 215 8782 US (Tacoma)
Meeting ID: 947 4158 9201
Find your local number: https://zoom.us/u/aZgGKFfpN

CITY OF CHARLEVOIX

Approval of the Minutes

TO: Planning Commission

FROM: Jennifer Neal

SUBJECT: November 9, 2020 Minutes

DATE: December 14, 2020

BACKGROUND

November 9, 2020 Draft Minutes

ATTACHMENTS:

- November 9, 2020 Minutes

CITY OF CHARLEVOIX
PLANNING COMMISSION MEETING MINUTES
COUNCIL CHAMBERS, CITY HALL, 210 STATE STREET
Monday, November 9, 2020 - 6:00 p.m.

A. Call to Order
The meeting was called to order at 6:00 p.m. by Chair Waddell.

B. Roll Call

Chair	RJ Waddell
Vice Chair:	Dennis Halverson
Members Present:	Sherm Chamberlain, David Gray, Mary Millington, Jennifer Muladore
Members Absent:	Toni Felter
Staff Present:	Kathy Egan, Community Development Director; Mark Heydlauff, City Manager; Jennifer Neal, Community Planner; Jonathan Scheel, Zoning Administrator, Dean Martin, Community Development Fellow

C. Inquiry into Potential Conflicts of Interest
Member Chamberlain stated he had a conflict with Item H.1. and would recuse himself.

D. Approval of Agenda
Motion by Member Muladore, second by Member Chamberlain to approve the agenda as presented. Motion passed by unanimous voice vote.

E. Approval of the Minutes
1. October 12, 2020 Meeting Minutes
Motion by Member Muladore, second by Member Gray to approve the minutes of October 12, 2020 as presented. Motion passed by unanimous voice vote.

F. Call for Public Comment Not Related to Agenda Items

G. New Business
1. Alley Corridor Vision Draft.
City Manager Heydlauff recalled that Council directed him to work on an implementation strategy for the 2018 Downtown Alley Corridor Vision. Council requested that he forward the draft to the Planning Commission and DDA for their input before returning to Council for their final consideration.

2. Zoning Ordinance Housekeeping
Zoning Administrator Scheel reviewed each of the recommended changes in detail and responded to Commission member questions.

Motion by Member Muladore, second by Member Chamberlain to schedule the recommended changes to the Zoning Ordinance for a public hearing in December. Motion passed by unanimous voice vote.

H. Old Business
1. Pine River Drawings
Member Chamberlain recused himself. Chair Waddell recalled that last month the Commission provisionally approved the project, but they asked for updated drawings of the project. Timothy Burden, President of Midtown Development Inc., explained the new drawings including that: railings were added to units 7 & 8; units 1, 2, 3, & 4 have a glass and metal railing and a separation wall; and the look of the building with the truss system did not change. Chair Waddell questioned if the issues with the Master Deed had been addressed and Zoning Administrator Scheel stated that he and the City Attorney review those documents before any permits are issued for construction.

There were no public comments.

Motion by Member Gray, second by Member Muladore to approve the railings for the third floor decks. Motion passed by unanimous voice vote with Chamberlain abstaining.

2. International Property Management Code
Member Chamberlain returned to the meeting. Planner Egan questioned if it was the Zoning Administrator's role to recommend to the City Council that they adopt this Code. Zoning Administrator Scheel stated that this would not become part of the City's Zoning Ordinance, but the City Manager had asked for the Commission's input on this matter. Chair Waddell questioned who would enforce the provisions of this Code. Zoning Administrator Scheel replied that in Petoskey enforcement was handled by the Police Department and in East Jordan the Zoning Administrator/Enforcement Officer handled enforcement. The City Council would determine who would be responsible for enforcing the Code.

Member Chamberlain questioned what percentage of the homes in Charlevoix would fail under this Code. Zoning Administrator Scheel stated that the Code really addressed the structural integrity of the building not things like "hairline cracks" in walls.

DRAFT

Motion by Member Chamberlain, second by Member Millington that the Planning Commission recommend that the Charlevoix City Council adopt the International Property Management Code as presented. Motion passed by unanimous voice vote.

I. Staff Updates

Planner Egan stated that her last day with Networks Northwest would be November 20th. Jennifer Neal stated that she would transition to the Staff Planner to the Commission upon Planner Egan's retirement.

Zoning Administrator Scheel addressed the parking lot behind Michigan Beach at the end of Palmer and stated that the City was putting in over a $1.0 million into this project.

J. Request for Next Month's Agenda or Research Items

Planner Neal stated that Steve Snell, Housing Representative, asked to speak to the Commission and if he was available, she would schedule him for the December meeting. Planner Neal stated that there were more Zoning Code housekeeping items to be addressed.

Zoning Administrator Scheel recalled that they originally used the R-2 District to start the conversation in the City about accessory dwelling units and he questioned if the Commission wanted to expand those regulations to the R-1 District. Chair Waddell felt it would be good to review how the ADU regulations have impacted the R-2 District since it had been almost two years since the regulations were adopted.

K. Adjournment by 8:00 PM Unless Extended by Motion

Motion by Member Chamberlain, second by Member Muladore to adjourn the meeting. Motion passed by unanimous voice vote. Meeting adjourned at 7:20 p.m.

Joyce M. Golding/fgm	City Clerk	R.J. Waddell	Chair

DRAFT

CITY OF CHARLEVOIX

New Business

TO: Planning Commission

FROM: Jennifer Neal

SUBJECT: Public Hearing: Zoning Ordinance Amendment: Housekeeping

DATE: December 14, 2020

BACKGROUND

Attached is a proposed Zoning Ordinance amendment which makes changes to multiple sections of the ordinance. The document shows the current language in the Zoning Ordinance and the proposed changes in red type. The draft language changes are corrections, clarifications, or minor in nature.

The steps for the public hearing are:

1. Introduction of the amendment from the Planner, Jennifer Neal
2. Planning Commission questions related to the amendment
3. Public hearing/public comment
4. Planning Commission discussion
5. Decision: One of four options -

-- Recommendation of adoption to the City Council as presented
-- Recommendation of adoption to the City Council with changes
-- Decision to not recommend adoption to the City Council
-- Postpone decision to a specific date and time

ATTACHMENTS:

- Proposed Housekeeping Zoning Ordinance Amendment

150.01 STATE CONSTRUCTION CODE; ENFORCING AGENCY.

(A) This Ordinance is enacted pursuant to P.A. 110 of 2006, as amended, (being the Michigan Zoning Enabling Act, M.C.L. 125.3101 et seq.).

(B) Pursuant to the provisions of § 9 of Public Act 230 of 1972, being M.C.L.A. § 125.1509, the Building Official of the city is hereby designated as the enforcing agency to discharge the responsibilities of the city under Public Act 230 of 1972, being M.C.L.A. §§ 125.1501 through 125.1531. The city hereby assumes responsibility for the administration and enforcement of said Act throughout its corporate limits.

153.005 DEFINITIONS

BUILDING HEIGHT. The vertical distance measured from the average finished grade around the building to the highest point of a flat roof; to the deck line of a mansard roof; when there is a dormer built into the roof, the height is measured to the midpoint of the dormer roof if the dormer(s) exceeds fifty (50) percent or more of the width of any side of the building; ~~and~~ to the average height between the eaves and ridge for a gable, hip and gambrel roof~~,~~; or to an equivalent point on any other roof, excluding structural elements not intended for habitation and not exceeding six (6) feet above the maximum building height including antenna arrays, smoke and ventilation stacks, flag poles, mechanical and elevator equipment, and parapet walls designed solely to screen mechanical and elevator equipment (See § 153.146 of this chapter.)

153.040 DECISION OF THE BOARD.

(A) After a final hearing, the ZBA shall make a decision on an application or appeal. A copy of the Board's decision shall be transmitted to the applicant or appellant. Such a decision shall be binding upon the Zoning Administrator and observed by them, and they shall incorporate its terms and conditions in a permit to the applicant or appellant whenever a permit is authorized by the Board.

(B) Zoning Board of appeal decisions shall expire one year from the date of issuance, unless substantial construction has begun.

153.116 ACCESSORY BUILDINGS AND USES.

(A) *Accessory buildings and structures.*

(1) Authorized accessory buildings and structures may be erected as part of the principal building, may be connected to the principal building by a roofed breezeway or similar structure or may be completely detached from the principal building.

(2) Where an accessory building is attached to the principal building, it shall be considered part of the principal building for purposes of determining setback dimensions and building height. If, however, the attached accessory building is connected to the principal building by a roofed porch, breezeway or similar

covered structure, it shall not exceed 16 feet in height, shall not be closer than 20 feet to the rear lot line and shall meet the front and side yard setback requirements of that zone district.

(3) In the R1 and R2 Single-Family Residential Districts, if the principal building has an attached accessory building, only one detached accessory building shall be permitted.

(4) Lots in the R1 and R2 Zone shall be permitted to have a secondary detached accessory building, such as a storage shed. Secondary accessory buildings shall meet all the requirements of this section and not exceed 200 square feet in area.

(5) No detached accessory building shall have a building footprint (length x width) greater than 2,000 square feet.

(6) The minimum distance between a principal building and detached accessory buildings shall be ten feet, and a minimum of ~~20~~ -10 feet shall be provided between the sides of adjacent single family buildings and/or accessory structures.

(7) Detached accessory buildings and structures shall meet the following minimum setbacks.

(a) Rear yard: six feet from a rear lot line. Detached accessory structures that store vehicles adjacent to alleys or sidewalks shall not be closer than 15 feet from the edge of the alley or sidewalk surface.

(b) Side yards: an accessory building shall conform to the side yard setback requirements of the principal building, unless it is located in a street side yard, the minimum setback shall be 15 feet from the street side lot line.

(c) Front yard: an accessory structure shall not be located within any front yard.

(8) Detached accessory structures shall not exceed 16 feet in height.

(9) Prohibited uses within detached accessory structures or accessory structures connected by a breezeway or similar structure in all districts except the R2 Zone:

(a) May not contain features that form a habitable dwelling unit or create a second dwelling unit;

(b) These structures may contain utility sinks, one bathroom, and refrigeration units. Full kitchen facilities that include a range or stove are prohibited; and

(c) Rooms within accessory structures may be used for additional sleeping quarters for the owner, or resident, and their immediate family provided that these rooms may not be rented out as short or long term rentals for any length of time.

(10) Stand-alone carports are prohibited in all zones. Carports attached to existing structures shall meet the requirements of this chapter. Tents, wall tents, garages in a box and similar enclosures are prohibited.

(11) Permanent greenhouses shall be considered an accessory structure and meet the requirements of this section.

153.158 RENTING OF RESIDENTIAL PROPERTIES.

Renting of residential properties, including, but not limited to, homes, condos, apartments, townhouses, and duplexes, as short or long term rentals, regardless of the underlying zoning district, shall comply with the following standards.

(A) Short- and long-term renting of entire residential structures is permitted in any zoning district providing all rentals comply with any applicable requirements of City ordinances. ~~.~~

(B) Signage shall be subject to the requirements of §§ 153.205 through 153.219

(C) ~~Long-term renting within a residential structure is permitted, as long as the structure is owner-occupied.~~

(Prior Code, § 5.78) (Ord. 795, passed 11-5-2018; Ord. 801, passed 4-15-2019) Penalty, see § 153.999

153.274 PUD REVIEW PROCEDURES.

(C) Preliminary PUD plan ~~and rezoning~~.

153.170 BUILDING APPEARANCE.

(A) *Purpose.* The purpose of this section is to provide quality exterior architectural building styles and material standards to enhance the visual environment of the main corridor entries to the city, thereby improving property values and stimulating investment in the business districts. The provisions of this section are intended to promote quality architecture to ensure that buildings retain their value, protect the investment of adjacent landowners, blend harmoniously into the streetscape and create a positive image for business and the city.

(B) *Applicability.* This section shall apply to all new construction in the General Commercial (GC), Professional Office (PO) and Commercial Mixed Use (CM) Districts on lots fronting U.S. 31 (Bridge Street and Michigan Avenue) and M-66. This section shall not apply to single-family detached and two-family residential structures. Architecture shall be reviewed by the Zoning Administrator or Planning Commission, as applicable, as a part of site plan review under the requirements of §§ 153.230 through 153.239 of this chapter.

(C) ~~*Prohibited building materials.*~~

~~(1) Steel, or any other type of metal siding, is prohibited.~~

~~(2) Exposed, plain concrete block is prohibited.~~

(D) All exterior materials shall comply with the following:

(1) *Design standards.* Buildings shall have architectural variety, but enhance the overall cohesive community character. At a minimum, the following standards shall be met.

(2~~1~~) Buildings shall provide architectural features, details and ornaments such as archways, colonnades, cornices, peaked roof lines, hip returns, operable window shutters, transoms, gas lights or towers to accent and add interest.

(32) ~~The use of flat and mansard roof types is prohibited. The use of a gabled or hip roof for the primary roof is required with a minimum roof pitch of 8:12 for new construction.~~ Repair of existing structures may utilize the existing roof pitch and roof design at the time of application.

(43) Plazas, strip malls or similar types of commercial or office developments where multiple businesses are located within the same building shall provide at least one dormer, archway or similar feature per business or store front.

(54) Building walls over 100 feet long shall be broken up with varying building lines, vertical architectural features, windows, architectural accents and trees.

(65) Building entrances shall utilize windows, canopies and awnings; provide unity of scale, texture and color; and clearly identify the entry.

(76) Building-mounted mechanical equipment shall be screened.

(E) *Site elements.* Signs and other site features shall be designed and located so they are aesthetically consistent and harmonious with the overall development. Sign bases shall be constructed of material which is compatible with the principal building. Mechanical equipment shall be screened.

CITY OF CHARLEVOIX

New Business

TO: Planning Commission

FROM: Steve Schnell

SUBJECT: Charlevoix County Housing Ready Program Presentation - Steve Schnell

DATE: December 14, 2020

BACKGROUND

Steve Schnell, Director of the Charlevoix County Housing Ready Program, will present housing data, trends, and potential solutions. The Housing Ready program is under the parent organization Housing North which seeks to build awareness, influence policy, and expand capacity so communities can create housing solutions that meet their unique needs. Steve and his team work closely with county and city partners to identify solutions to Charlevoix's housing challenges.

ATTACHMENTS:

- Presentation Cover Memo
- City of Charlevoix Target Market Analysis
- Housing Solutions Presentation
- Deed Restriction Program
- Deed Restriction Program FAQ

HOUSING NORTH

MEMO

Date: 12/8/2020

From: Steve Schnell, Charlevoix County Housing Ready Program Director

To: City of Charlevoix Planning Commission

Re: Housing Initiatives and the Deed Restriction Program

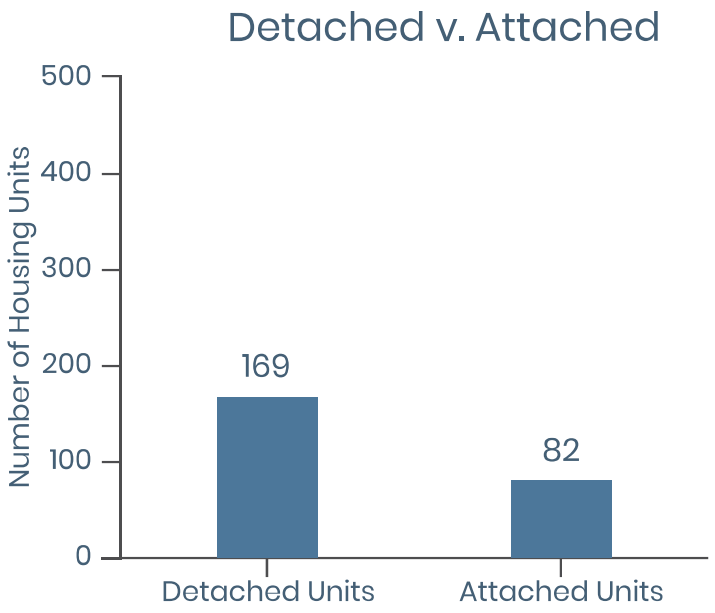
I am looking forward to speaking with you at your 12/14 Planning Commission meeting. My goal is to familiarize you with the Charlevoix County Housing Ready Program and the City's Housing and Business Park Initiative. Also, I'll highlight the Deed Restriction Program that incentivizes property owners to make their homes permanently year-round residences.

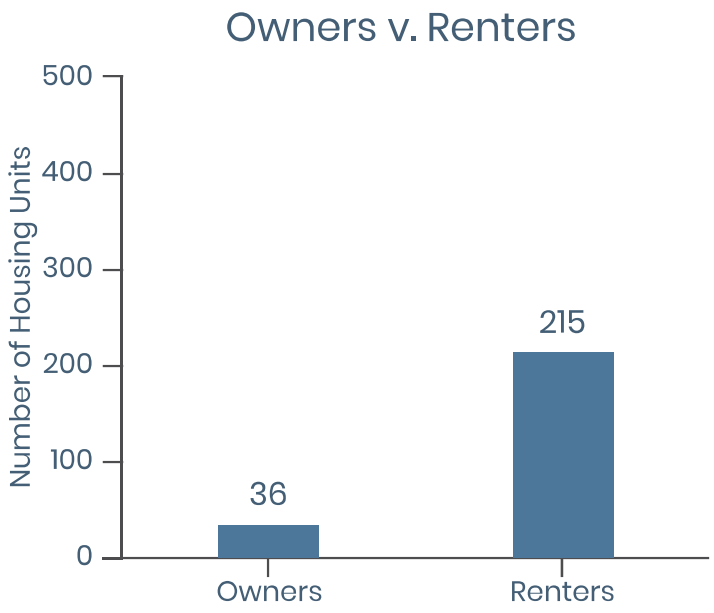
There is a great need for more housing at all income levels but especially for our lower-income residents and those in the workforce. I will highlight the data that helps to explain what this looks like and how it impacts our community.

Finally, with the priority being year-round housing, you can play a role in helping us find incentives that could be placed in the zoning ordinance or other city ordinance.

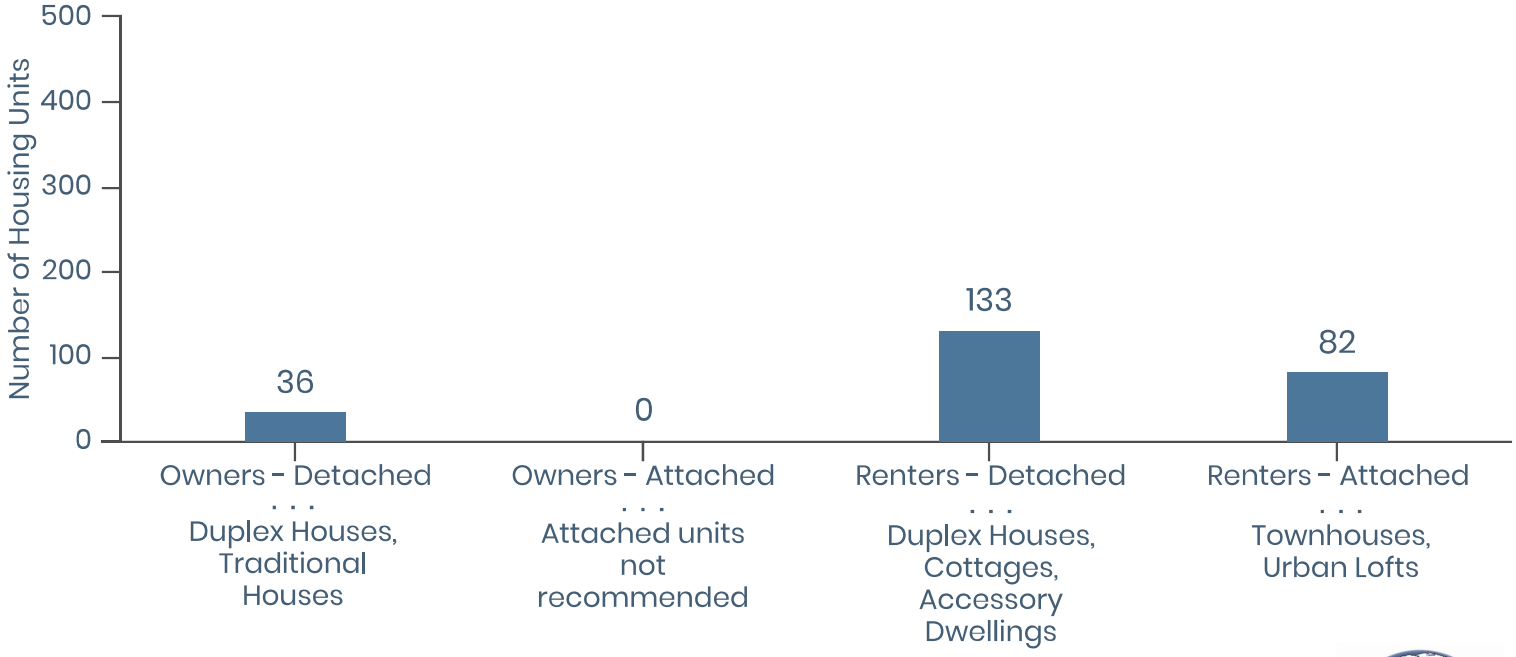
Section 2
The City of Charlevoix

Market Potential | Charlevoix City New Builds and Rehabs | Year 2020





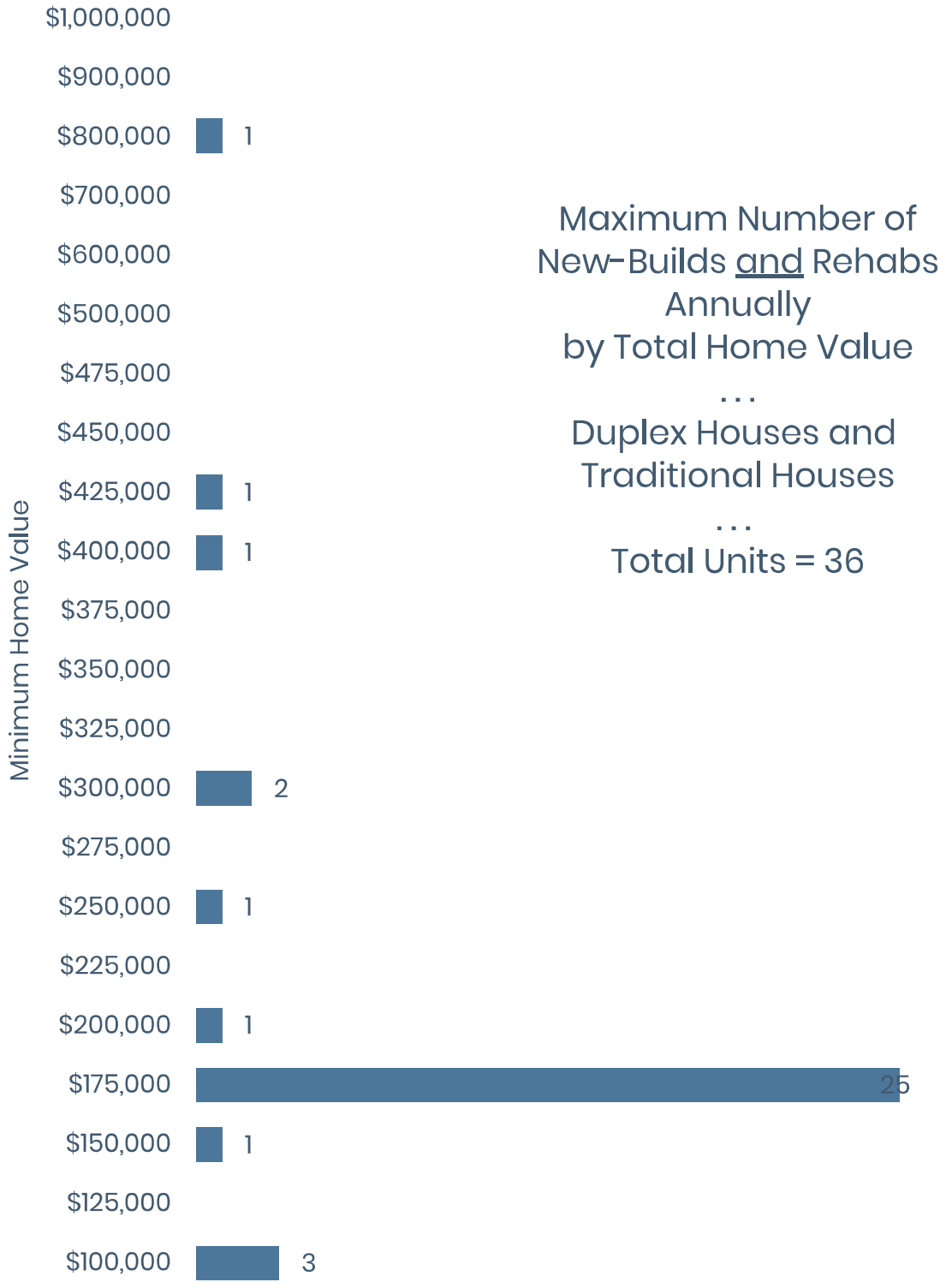
All charts represent the maximum market potential based on in-migration and internal movership. There is a need to CAPTURE new households that are moving into the county by building new units every year. In addition, RETAIN existing households moving within the county by adding new choices each year. This is an aggressive scenario and vacancy rates may increase after the existing households trade up into the new units.



All figures have not been adjusted downward for existing vacancies, and they also have not been adjusted for out-migration. Underlying target market analysis and exhibit prepared by LandUseUSA | Urban Strategies © 2019 on behalf of Housing North and Networks Northwest.

LandUseUSA
UrbanStrategies

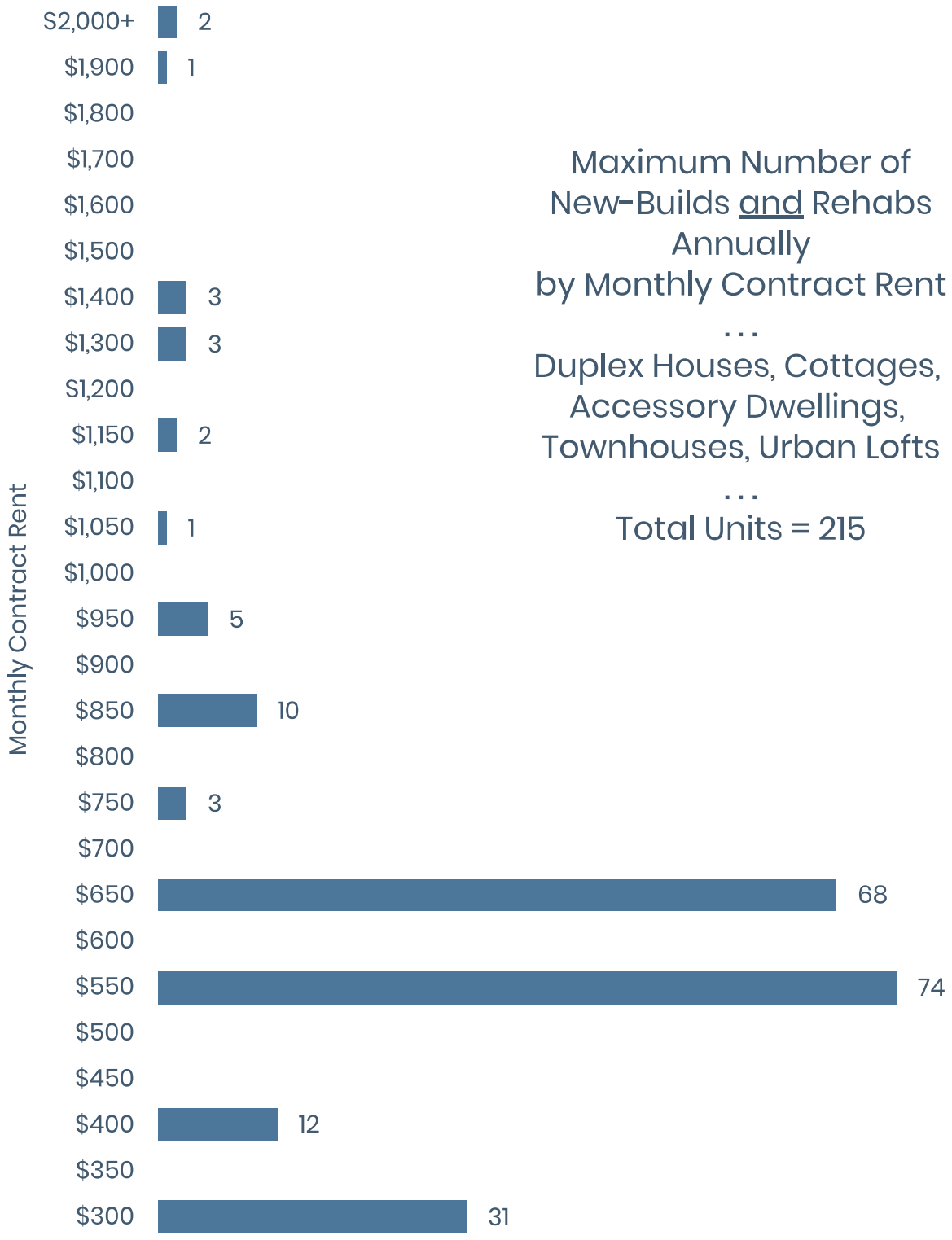
Owners | Charlevoix City
Total Home Values | Year 2020



Based on the results of a Target Market Analysis and study of households moving into and within the community. Analysis & exhibit prepared by LandUseUSA | Urban Strategies © on behalf of Housing North and Networks Northwest, 2019.

LandUseUSA
UrbanStrategies

Renters | Charlevoix City
Monthly Contract Rents | Year 2020



Maximum Number of
New-Builds and Rehabs
Annually
by Monthly Contract Rent
. . .
Duplex Houses, Cottages,
Accessory Dwellings,
Townhouses, Urban Lofts
. . .
Total Units = 215

Based on the results of a Target Market Analysis and study of households moving into and within the community. Analysis & exhibit prepared by LandUseUSA | Urban Strategies © on behalf of Housing North and Networks Northwest, 2019.

LandUseUSA
UrbanStrategies

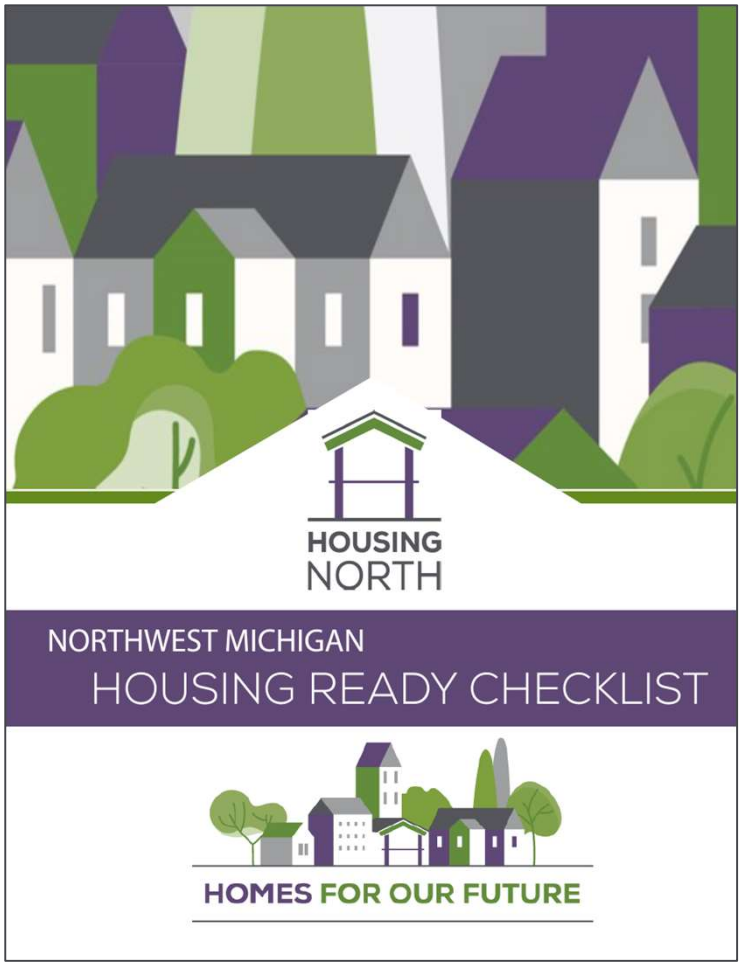
HOUSING NORTH

Creating pathways and partnerships for housing in Northwest Michigan.

Charlevoix County
Housing Ready Program

- Facilitate local housing committees
  - Charlevoix Housing and Business Park Initiative
- Develop and Implement Local Work Plans
- Educate and Advocate locally
- Identify Key Housing Development Sites
- Coordinate local resources
- Create new funding mechanisms

HOUSING NORTH



GETTING READY FOR CHANGE

- The Housing Ready Checklist asks local governments to review policies and practices as they relate to housing
- It includes best practices, case studies, and questions about communities' current housing practices around:
  - … Housing assessments
  - … Zoning policies
  - … Plans
  - … Incentives
  - … Property inventory
  - … Partnership opportunities

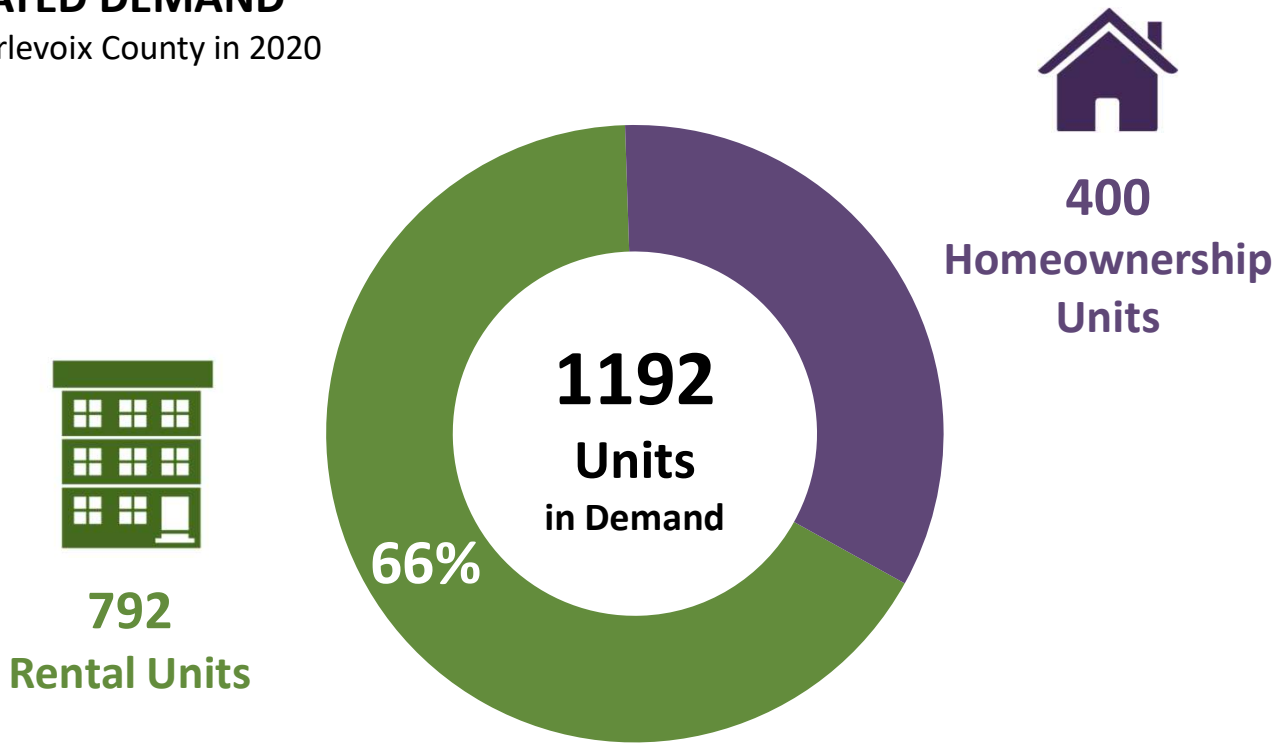
HOUSING
NORTH

Housing Challenges for Charlevoix

- Short Term Rentals (STR)
  - Our region has 3% of state population and 25% of state's stock of STR's
- Vacation Homes
  - **City of Charlevoix = 38% of homes are primary residences**
  - Boyne City = 58 % primary residences
  - East Jordan = 66% primary residences
- High Demand for Construction Workers

Our communities need new housing of all kinds

TOTAL ESTIMATED DEMAND
for Housing in Charlevoix County in 2020



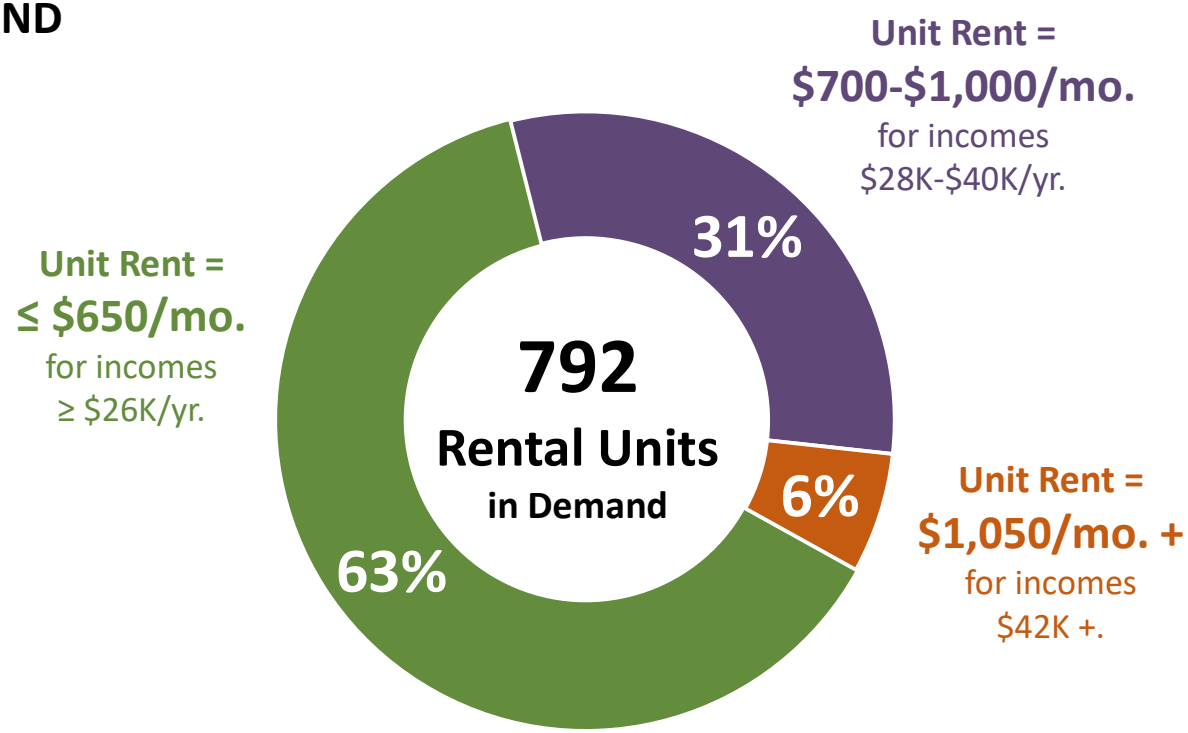
NOTE: Income and rental categories provided in the survey represent amount ranges.

Our communities need new RENTAL UNITS at a variety of price points

2020 PROJECTED RENTAL DEMAND

by monthly rental amount and income category in Charlevoix County

- *Represents people living in and moving within Charlevoix County **now** and people that **might move here** if housing is available*
- *Could include new construction and rehab/conversion of existing homes*



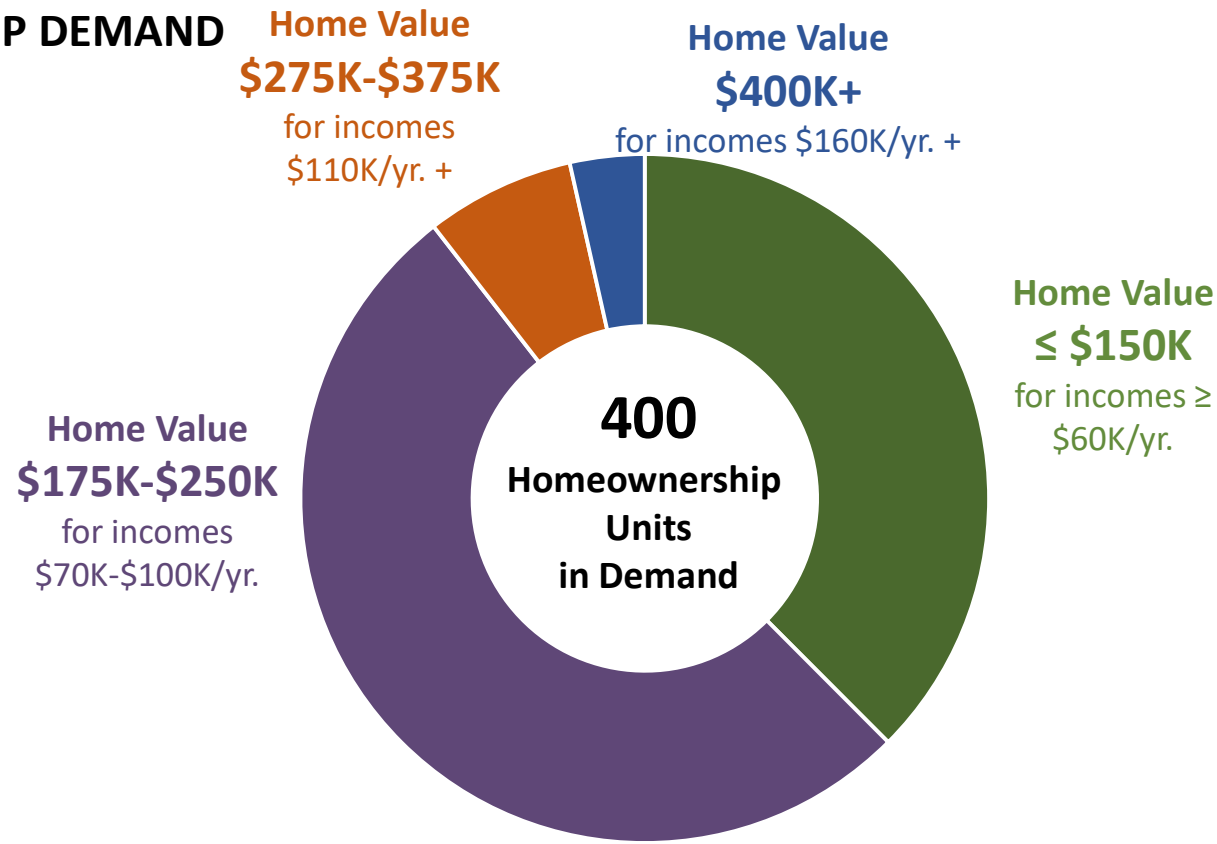
NOTE: Income and rental categories provided in the survey represent amount ranges.

Our communities need NEW HOMES TO BUY at a variety of price points

PROJECTED HOMEOWNERSHIP DEMAND

by home value and income category in Charlevoix County in 2020

- *Represents people living in and moving within Charlevoix County **now** and people that **might move here** if housing is available*
- *Could include new construction and rehab/conversion of existing homes*



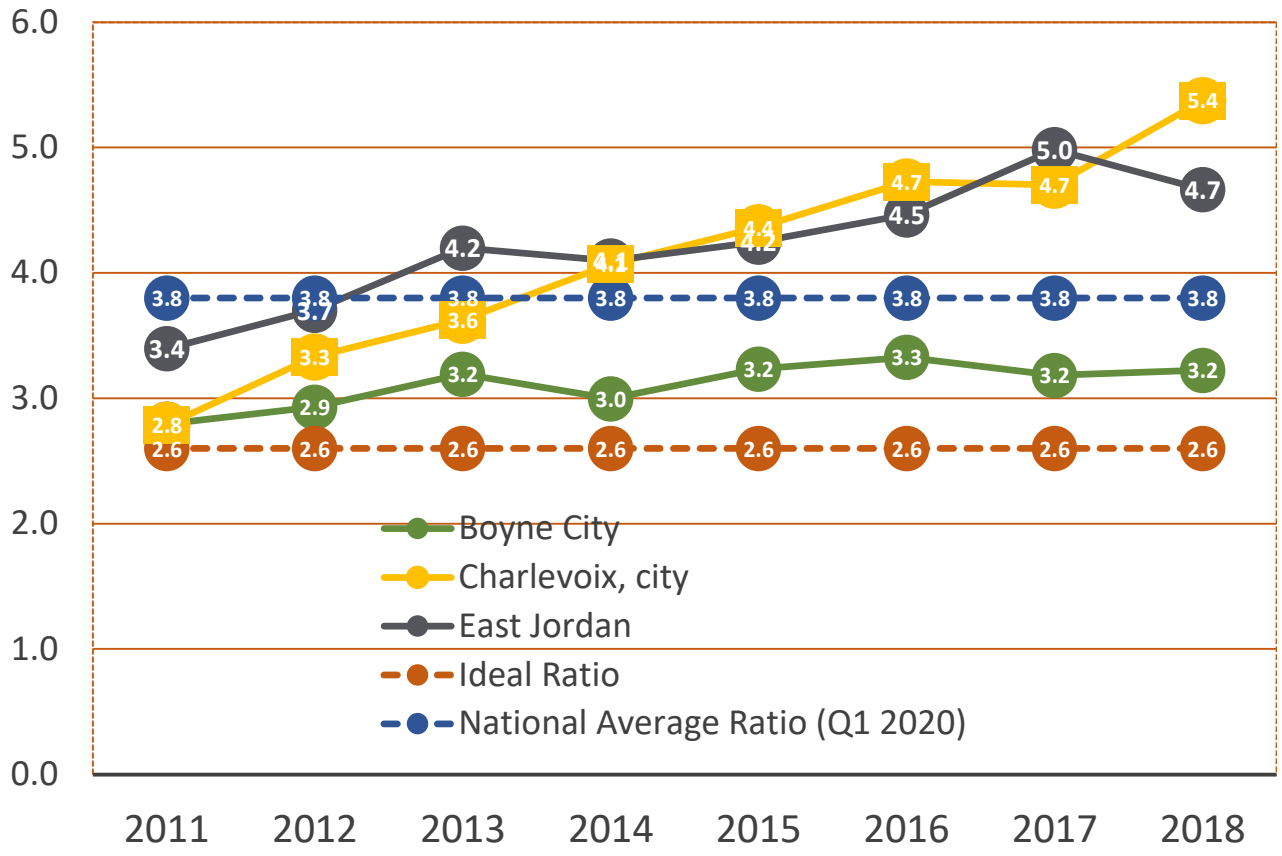
NOTE: Income and rental categories provided in the survey represent amount ranges.

Housing North – Charlevoix County Housing Ready Program 2020

Home prices are increasing at a pace much FASTER than family incomes

RATIO OF HOME PRICES TO INCOME
for the years 2011 to 2018

- *An ideal ratio of 2.6 means that a household should be able to purchase a home for no more than 2.6x their annual gross income*
- *The national average is Q1 of 2020 was 3.8*



Housing North – Charlevoix County Housing Ready Program 2020

How do we create more housing opportunities for year-round occupancy?

- Incentivize or Regulate?
- How do we PRESERVE the year-round housing program?
  - Preserve investment
  - Preserve against conversion of the unit to another use
  - Preserve in the face of future politics

HOUSING NORTH

Community Land Trust

A typical CLT for affordable housing works like this:

- A CLT purchases land that either already has a home or homes on it, or land on which the CLT develops with homes.
- A family or individual purchases a house that sits on land owned by the community land trust - but not the land. The purchase price is more affordable because the homeowner is only buying the house, not the land.
- The homeowners lease the land from the community land trust in a long-term (often 99-year), renewable ground lease.

HOUSING NORTH

Shared Equity

- Residents are shareholders
- Shareholders have a right to occupy on housing unit at a reduced rate
- The public investment is in the form of a share of the housing ownership.
- A public and sometimes private entity is also a shareholder and shares in the shares value, both the increase and decrease of the home's value

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Deed Restrictions

- Permanent restriction requiring property to abide by certain requirements: such as year-round residence, workforce
- Each restriction is negotiated, beginning with an appraisal of the property
- Must meet community housing priorities/alignment with adopted housing strategy
- Stays with the title and survives ownership

HOUSING NORTH

Deed Restrictions
Vail InDeed

Town of Vail uses revenue from sales/real estate taxes to purchase deed restrictions

- Property must be occupied as a primary residence by a person who works at least 30 hours per week in Eagle County
- There is no price appreciation cap

HOUSING NORTH

City of Charlevoix
Primary Residence Deed Restriction Program

- City of Charlevoix, Housing North, Charlevoix County Community Foundation working together
- Primary Goal: Create more housing that will always be a primary residence
- More housing available for workforce
- Response to challenge – growing % of summer homes and vacation rentals

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How Does it Work?

- Voluntary program
- Can utilize existing homes and land
- Can be implemented at purchase to close funding gap
- OR payments to existing residents, enabling home improvements

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City of Charlevoix
Primary Residence Deed Restriction Program

- Funding
  - Private donations to Housing North via Charlevoix County Community Foundation
- Stewardship
  - Deed Holder and Stewardship by Housing North Staff
  - Annual compliance monitoring
  - Enforcement, could include efforts by City as 3rd party beneficiary
  - Noncompliance can result in forfeiture of property

HOUSING NORTH

City of Charlevoix
Primary Residence Deed Restriction Program

- First project – April, 2020
- Formerly a church, to become 3-unit apartment building
- Rental units must be primary residences for lessees
- Payment to owner
- Price negotiated with each property owner
- Project to start in spring of 2021

HOUSING NORTH

Questions & More Info

Steve Schnell, Program Director
Charlevoix County Housing Ready
Housing North
231-330-7070
steve@housingnorth.org

Data available at:
www.housingnorth.org
www.homesforourfuture.org

HOUSING NORTH

Creating pathways and partnerships for housing in Northwest Michigan.

CHARLEVOIX

HOUSING NORTH

PRIMARY RESIDENCE DEED RESTRICTION PROGRAM

The City of Charlevoix has been proactively creating more housing opportunities with a focus on year-round housing and workforce housing. The Deed Restriction Program was initiated from discussions with the Charlevoix Housing and Business Park Initiative and the many partners working to address the need for year-round housing. This will ensure that our important workforce can grow and remain in the community. The program will help balance the housing market that is faced with a growing percent of the existing housing stock that are summer homes or vacation rentals. Currently, only 38% of homes in the City are principal residences.

How does it work?

Cash is available to a current or prospective property owner to voluntarily agree to require the residence to be inhabited only by year-round residents. This is a voluntary program and the cash is negotiated with each property owner and based on an assessment of the property.

For any property owner of an existing home or apartments, the deed restriction program can provide cash in exchange for an agreement to always require the housing unit to be inhabited by year-round residents.

This cash can be used to purchase a property that will participate in this program or do improvements to an existing property. This program can provide much needed cash to do important fix issues and keep people in their homes.

The deed restriction requires all current and future residents to live in the home at least 10 out of 12 months of each year. Once recorded, a deed restriction stays with the title and survives changes in ownership over time. This means the new program will permanently assure long term resident housing.

How is it funded?

The initial funds that created this program were private donations to a fund administered by the Charlevoix County Community Foundation. The stewardship of this program is managed by Housing North, a regional non-profit. Annual compliance requirements exist and are administered by the Charlevoix County Housing Ready Program Director under Housing North.

How can I find out more?

Please contact Steve Schnell, Charlevoix County Housing Ready Program Director at steve@housingnorth.org and by phone at 231-330-7070. Housing North is proud and excited to be a partner in this groundbreaking program, the first of its kind in Michigan.

PRIMARY RESIDENCE DEED RESTRICTION PROGRAM

Frequently Asked Questions

The City of Charlevoix has a program that works to preserve the number of homes available to the local workforce and those who want to live in the city year-round. Housing for year-round residents is critical for local economic development and quality of life. It is a relatively simple program that requires homes be lived in by people who will live in the home at least 10 out of 12 months of the year. This home must be the residents' permanent home. There may be questions as to how these deed restrictions handle unique situations. If the following list of frequently asked questions still leave you with questions, please contact Housing North. Steve Schnell, the Charlevoix County Housing Ready Program with Housing North can answer your questions by phone (231-330-7070) or by email at steve@housingnorth.org.

1. Why should I consider deed restricting my property?

   The City of Charlevoix created this voluntary program to incentivize homeowners and landlords to help the City achieve its housing goal of preserving year-round housing. This goal is essential to support our local economy and workforce.

2. What is a deed restriction and what are the specific restrictions that I'd be volunteering for?

   The City's goal is to preserve year-round housing for year-round residents. This means there will be more people who will be supporting local businesses all year long and housing available for our workforce. When you deed restrict your property you support this goal. The funds you may receive in exchange for this deed restriction can be used to purchase a home or to do some rehabilitation or additions to your home.

3. How long does this requirement last for my property?

   A deed restriction will continue to be in place for all future owners of your property.

4. What happens when I sell my property?

   There are no requirements for you to do anything different when you sell your property. A deed restriction is registered with the Charlevoix County Register of Deeds and will show up in a title search for your property. You should inform your realtor and future property owners of this deed restriction.

5. **Can I rent my property after signing the deed restriction?**

   Yes. You can rent your property for year-round occupancy. Your tenants must live in the home at least 10 out of 12 months every year. If the home will be your primary residence, you have the option to rent your home on a short-term basis if you choose to travel for 2 months or less as long as you still meet the requirement that you live in the home 10 months of the year and it remains your primary residence.

6. **What will I have to do to show compliance with the deed restriction?**

   At the beginning of every calendar year you will be sent a form to fill out and sign that states you (or your tenants) are in compliance with the deed restriction program. You may be asked to provide various forms of proof of year-round residence. If you rent your home, you will be required to coordinate the collection of the forms from your renter(s) to make this same statement and proof of residence.

7. **What if I must move from the area? Do I have to sell my home?**

   You can continue to own the home and rent to others. You must rent to people who meet the requirements of the deed restriction. A temporary vacancy of your home while you search for renters or while you sell your home is acceptable.

8. **Is there money that I can receive for a deed restriction? How does this work?**

   Each deed restriction is unique to that home and neighborhood. While we encourage donations, if there is funding available, this will be negotiated on an individual basis. Please call us for more information and to begin the process. See contact information below.

9. **Can I voluntarily put a deed restriction on my land as a donation to the program?**

   Yes. You can donate your deed restriction. This is a significant gift to the local community as the local workforce struggles to find housing and local employers and businesses struggle to find employees and year-round customers. Questions about whether this would have a tax benefit for you would best be addressed with your own tax attorney.

10. **What if I my health changes and I must live somewhere else for an unknown period? Or what happens if a similar event happens in my life that temporarily impacts my ability to live in this deed restricted home?**

    Temporary changes to your living circumstances can be discussed with Housing North. It is our goal to work with you on accommodating temporary changes and to keep you living in the home year-round for the long term. Temporary arrangements should be

discussed with the program administrator by emailing steve@housingnorth.org or calling 231-330-7070.

11. How do I apply?

    Please call our program administrator, Steve Schnell, Charlevoix County Housing Ready Program Director with Housing North, at 231-330-7070 or by email at steve@housingnorth.org

CONTACT INFORMATION	
Contact:	Steve Schnell, Charlevoix County Housing Ready Program Director Housing North
Call:	231-330-7070
Email:	steve@housingnorth.org

CITY OF CHARLEVOIX

New Business

TO: Planning Commission

FROM: Dean Martin, Community Development Fellow

SUBJECT: Economic Development Strategy Draft - Dean Martin

DATE: December 14, 2020

BACKGROUND

An Economic Development Strategy provides insight to key economic drivers, goals, and actions pertaining to current and planned improvements/developments. I have completed a draft of an updated Economic Development Strategy that draws upon the data and initiatives of past plans while reflecting the modern changes in priorities, policies, and projects.

Having a current Economic Development Strategy is a core requirement of the Redevelopment Ready Communities (RRC) program.

RRC standards require that progress on the plan is reported yearly. This can align with Planning Commission yearly reporting.

ATTACHMENTS:

- Economic Development Strategy Draft

ECONOMIC DEVELOPMENT STRATEGY

Conditions | Challenges | Opportunities | Solutions

CHARLEVOIX

December 2020

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INTRODUCTION

.Planning for the Future

The 2020 Economic Development Strategy serves as a guiding document for economic growth and resiliency in the City of Charlevoix. The strategy analyzes current economic conditions, the past economic development goals and actions completed, the goals for Charlevoix moving forward, projects slated to realize these goals, and the implementation steps for the projects.

This strategy is the first economic development document created for the City of Charlevoix since 2015. While many overarching goals remain from the past strategy, economic resilience requires that the city constantly retool itself and adapt to modern trends to remain competitive.

Economic development resources are scarce; at any given moment, there are only so many developers willing to invest in a small community, only so many businesses looking for a new venue to upgrade their floor space, and only so much available in state and federal grant funding. The City of Charlevoix needs to be proactive in identifying these scare resources and act in pursuit of applying for grants and attracting developers and businesses. This could entail a direct approach such as outreach to local and established developers or creating Request for Proposals (RFPs) for sites regarding usage and design, or indirectly, such as partnering with the Chamber of Commerce or the MEDC to market sites for developers who are interested in investing but unsure of location. With many cities and townships harboring the same economic development goals as Charlevoix, it falls to the effort and competence of our private and public organizations to successfully compete in fluid economic times.

However, economic growth is not solely driven by already established resources. there can often be latent demand for economic development tools; untapped potential and talent within our community that can only manifest if the right conditions exist. Infrastructure investments are required to meet the ever evolving nature of economic development. High speed internet is mandatory to satisfy the demand of an always-connected consumer base. Multi-tooled industrial spaces can attract businesses that have needs for office, manufacturing, and supply chain elements. Even downtown buildings can be optimized in their design to attract owners and business innovators, such as adding large retail windows to display products, and upstairs residential to house workers and diversify income.

Economic growth can be sought from changes beyond the built environment as well; many programs and partnerships can be forged to improve the capacity of Charlevoix's innovators and retain talent that would typically move down or out of state. Business incubators, such as the Vault, give budding entrepreneurs the ability to focus on their products and services. Entrepreneurship programs administered by local colleges can help residents prepare themselves to compete at an individual level in our state and national economy. These strategies and more not yet explored are conditions we can create to home-grow our own talent, while still tipping the scales of professional recruitment and investment attraction in our favor.

Economic development requires communities constantly reevaluate their practices and adjust to changing economic times, and this strategy update serves to do just that. It should be seen as neither mandated nor exclusive; opportunities identified outside of the projects listed in these pages should be pursued if their impact is great enough, and projects listed should be postponed or abandoned if discovered impacts are not worth the costs, either to the private parties involved or to the residents the project is seeking to benefit. However, this strategy does serve as a flexible, living document to guide administrative action in creating a Charlevoix that is economically viable for all who wish to work or live in the city. The City of Charlevoix Economic Development Strategy will be updated annually by the Planning Commission and other relevant authorities to best reflect the current priorities for the city.

KEY STATISTICS AND CONTEXTUAL ANALYSIS

(Estimated) Population[1]:

2,364

This is the population of year-round residents. When including seasonal residents and short-term visitors, the population of Charlevoix often surpasses 5x this number.

Median Age[1]:

48.6

Charlevoix's median age is significantly higher than Michigan's, which is 39.5. The higher median age is likely due to national factors, such as increasing age of baby boomers and lower birthrates, alongside local contexts such as Charlevoix's high retiree population and young adults leaving the city to relocate for work opportunities.

Median Household Income[1]:

$32,398

Charlevoix's median household income is far smaller than the overall state of Michigan's[3], which at the time of the American Community Survey had a median household income of $65,712.

Workforce Statistics (County)[4]:

Individuals Employed: 12,240 (56.5%)

Individuals Unemployed: 572 (2.6%)

Individuals out of the labor force: 8,820 (40.7%)

Charlevoix County's Workforce Statistics are similar to individuals out of the workforce as the state of Michigan, which had 38.5% of individuals out of the workforce. The similarities of these statistics can be somewhat surprising when considering the significant gap in median age and income. A notable workforce statistic difference is found in the unemployment rate; Charlevoix's is significantly lower, as the state of Michigan's was 4.3%.

Workforce Statistics, Job Counts:

Educational Services, Health Care, and Social Services:	*2,635 (21.5%)*
Manufacturing:	*2,288 (18.7%)*
Arts. Entertainment, Accommodation, and Food Services:	*1,659 (13.6%)*
Retail Trade:	*1,329 (10.9%)*
Professional, Scientific, Management, and Administrative and Waste Management Services:	*982 (8%)*
Construction:	*952 (7.8%)*
All others:	*2,395 (19.6%)*

The largest sector of Charlevoix County's workforce, Health and Educational services positions are abundant in the area. Munson Healthcare Charlevoix Hospital employs a large number of healthcare workers, and the presence of multiple health and wellness clinics employs many from the social services fields. Manufacturing positions are also prevalent, with labor-intensive production of iron, cement, plastics, aircraft parts, and windows all occurring in Charlevoix County. With strong natural amenities and a small-town aesthetic that attracts many short-term and seasonal visitors, the hospitality and restaurant industry has found room to flourish. The largest employer in the county, Boyne USA, inc. employs 565 residents at their resort. Operating in a complimentary fashion, the retail industry has grown to accommodate visitors to the area. Each retailer typically employs 10 or less individuals, but businesses of this size account for 78% percent of all businesses in the county. Professional positions rank 5th in total employment for Charlevoix County, while being 1st in Michigan at large. Office and professional positions are often associated with higher salaries and greater upwards mobility, so the discrepancy between Charlevoix County and the State of Michigan percentages should be considered when targeting new employment categories for the area.

KEY STATISTICS AND CONTEXTUAL ANALYSIS

Occupied Housing Units[5]:

1,309

The number of housing units occupied considered with the population indicates that year-round household sizes are small, with an average of 1.87 individuals per housing unit. The average across Michigan is 2.49. The occupancy rate of all housing units is 59.2%. The average occupancy rate in Michigan is 85.3%.

Vacant Housing Units[5]:

904

40.8% of all housing units being considered "vacant" by the U.S. Census bureau indicates both a strength and opportunity for the City of Charlevoix. 82% of units labeled "vacant" are used seasonally, recreationally, or for occasional use. This displays the strong resort and recreation features the city holds in its amenities; a feature that drives the successful retail and commercial elements of the city. However, it also highlights the capacity of the city's housing stock to hold a greater number of permanent residents, reflecting the City's policy priority to add use and deed restrictions to housing entering the market.

Owner Occupancy[5]:

48.6%

636 of the 1,309 occupied housing units in Charlevoix are occupied by the owners of the housing/property. 673 units are renter occupied. This owner occupancy rate is far lower than the average for Michigan, which is 71%. Low owner occupancy rates are typically found in high population urban environments. The City of Charlevoix is classified as "Rural" by the United States Census Bureau. Last recorded in the 2010 census, 32.3% of total housing units were occupied year-round by owners.

Average Residential State Equalized Value[6]:

$156,200

State Equalized Value for a home is derived from the assessed value, which is 50% of the market rate, per state law. Once assessed values are added to the Charlevoix's assessment roll and reviewed/adjusted by the county and state, they become the state equalized values. The average SEV of condominiums in Charlevoix is $117,300.

5 year percentage change in State Equalized Values[6]:

+22.01%

Summing the State Equalized Values of the residential housing units in Charlevoix and examining the valuation changes over time, the total has increased from $278,754,600 to $340,110,500, for a positive growth of 22%. The percentage change when considering the past 10 years is a growth of 11.02%.

KEY STATISTICS AND CONTEXTUAL ANALYSIS

Underrepresented Retail Opportunities:

The 2015 economic development strategy identified underrepresented industries or fields within the Charlevoix Zip Code and County[7]. The 2017 Market Study identified sales surplus/leakage for different industries, detailing the amount of money lost/gained at retail categories from residents within 30 minute drives leaving the area to shop elsewhere (leakage), or residents and visitors making purchases within the 30 minute drive radius rather than outside (surplus)[8]. Pairing the leakage/surplus information with the underrepresented retail information, we can gain further information on the underrepresented industries.

It should be noted that the leakage reflects demand for a product being greater than the supply, where as a surplus reflects that sales are exceeding the area's demand, indicating that the industry is attracting outside customers at high rates. Both of these can hold economic opportunity for potential businesses. Entrepreneurs should examine whether the type of their potential business would be better equipped to address a gap in supply, or if their opportunity will take advantage of a field's strong visitor attraction.

Underrepresented Retail	Underrepresented at City Level?	Underrepresented at County Level?	Number of Businesses (within 30 minute drive)	Leakage (-) / Surplus	Leakage (-) / Surplus Factor (100 = total surplus/ leakage)
Automotive Parts	x	x	25	$1,362,497	5.3
All other Home Furnishing Stores	x		13	$2,890,913	17.9
Building Materials Dealers,	x	x	43	$48,998,269	40.1
Nursery, Garden Center, Farm Supply Stores	x	x	43	$6,385,404	40.1
Sporting Goods Stores	x		4	$15,755,736	?
Tobacco Stores	x		4	?	?
Other General Merchandise Stores	x		12	-$5,042,898	-52.4
Fuel Dealers	x		?	$27,465,633	?
New & Used Car Dealers		x	8	-$54,788,898	-38
Household Appliance Stores		x	16	-$635,297	-2
Outdoor Power Equipment Stores		x	?	?	?
Jewelry Stores	x	x	4	-$728,616	-8.3
Drinking Places (Alchoholic Beverag-es)		x	11	$4,768,371	45.1
Cafeterias, Grill Buffets, Buffets		x	134	$51,412,610	34.4
General Automotive Repair	x	x	15	?	?

KEY STATISTICS AND CONTEXTUAL ANALYSIS

Further Underrepresented Opportunities:

Similar to the retail opportunities represented in the section prior, the 2015 Economic Development Strategy identified underrepresented non-retail activities in the Charlevoix area. Listed below are these opportunities.

OPPORTUNITY DESCRIPTION	UNDER-REPRESENTED AT CITY/ZIP CODE AREA LEVEL?	UNDERREPRESENTED AT THE COUNTY LEVEL?
Land Subdivision	X	
Ready-Mix Concrete Manufacturing		X
Drywall and Insulation Contractors	X	
General Freight Trucking		X
Specialized Freight Trucking		X
Motor Vehicle Towing		X
Radio Stations		X
Lessors of Residential Buildings and Dwellings	X	X
Lessors of Miniwarehouses and Self-Storage Units	X	X
Lessors of Other Real Estate Property	X	X
Other Accounting Services	X	X
Advertising Agencies	X	
Other Services Related to Advertising	X	
Other Scientific and Technical Consulting Services		X
Research and Development in the Physical, Engineering, and Life Sciences (except Biotech.)		X
Temporary Help Services		X
All Other Support Services		X
Solid Waste Collection		X
Elementary and Secondary Schools		X
Offices of Physicians, Mental Health Specialists		X

KEY STATISTICS AND CONTEXTUAL ANALYSIS

Further Under-Represented Opportunities (continued)

OPPORTUNITY DESCRIPTION	UNDER-REPRESENTED AT CITY/ZIP CODE AREA	UNDERREPRESENTED AT THE COUNTY LEVEL?
Offices of All Other Miscellaneous Health Practitioners		X
Family Planning Centers		X
Kidney Dialysis Centers		X
Ambulance Services		X
Nursing Care Facilities		X
Other Individual and Family Services		X
Vocational Rehabilitation Services		X
Bowling Centers		X
Corporate, Subsidiary, and Regional Managing Offices	X	
Travel Agencies	X	X
RV (Recreational Vehicle) Parks and Campgrounds		X
Food Service Contractors		X
Drinking Places (Alcoholic Beverages)		X
Cafeterias, Grill Buffets, and Buffets		X
Commercial and Industrial Machinery & Equipment (except Automotive and Electric) R&M		X
Other Services to Buildings and Dwellings	X	
Sports and Recreation Instruction	X	
Offices of Physical, Occupational, and Speech Therapists, and Audi-	X	
Other Individual and Family Services	X	
Other Personal Care Services	X	X
Cemeteries and Crematories		X
Religious Organizations		X
Civic and Social Organizations	X	X
Other Grantmaking and Giving Services		X
Other Millwork (including Flooring)		X

PAST FINDINGS & RESULTING ACTION

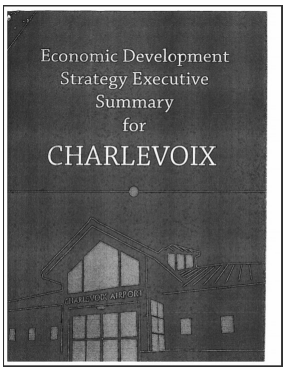
The focus of the City of Charlevoix is to create social and economic opportunities for residents, businesses, and visitors. These opportunities include investing in places or recreational amenities that give residents ownership and use, infrastructure that allows business leaders to be competitive in regional, national, or global markets, and promoting the features of our community that makes it a destination for those around the county.

To best serve the many stakeholders within the city, the City of Charlevoix understands that an adaptive and responsive approach is required. As such, the City often conducts surveys of current economic conditions or prospective ones. These studies contextualize issues the City, residents, or businesses face, collect quantitative data from action and qualitative data from stakeholder surveying, conduct analysis, and propose actions to be taken. Past studies have shaped the progress Charlevoix has made in recent years, and as such it is important to take inventory of what has been accomplished, actions left to take, and projects that have been declined.

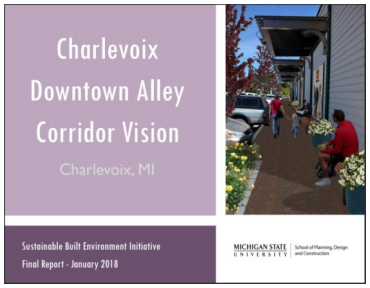
This next section will identify the various recommendations or actions from previous plans, identify their current status, completion dates, or other relevant information and provide the city's determination on whether the action remains a priority. Often potential projects are not financially feasible after further study, and past recommendations can become obsolete due to the fluidity of economic or community contexts in Charlevoix.

The following tables will help refine the goals Charlevoix's public and private leaders want to continue, while removing priorities that no longer serve the residents, business, and visitors of our community in the best and most efficient manner.

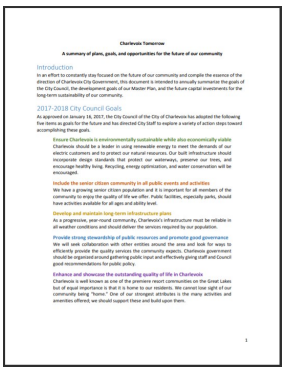
> It should be noted that the following section has overlapping information with the City of Charlevoix Downtown Plan, a link to which can be found later in this strategy. The Downtown Plan examines the goals still relevant from a majority of past studies, where as the past studies referenced here examine all listed past recommendations, relevant or not.



Charlevoix Economic Development Strategy 2015



Charlevoix Downtown Alley Corridor Vision, 2018



Charlevoix Tomorrow, 2017

Comprehensive Economic Development Strategy, 2020

PAST FINDINGS & RESULTING ACTION

2015 Economic Development Strategy[7]

Goal	Status	Start Date:	End Date:	Comments
Ance Industrial Park—425 Agreement	Remains an Opportunity	N/A	N/A	Planning Commission has meeting with the township as a planned priority for 2021.
Ance Industrial Park— Joint Overlay District	Remains an Opportunity	N/A	N/A	Planning Commission has meeting with the township as a planned priority for 2021.
Ance Industrial Park—TIF/Local Development Financing District	Remains an Opportunity	N/A	N/A	Open to creating a financing district should we find need for improvements
Ance Industrial Park— Rezoning and Expansion of Industrial Park Boundaries	Remains an Opportunity	N/A	N/A	Planning Commission has meeting with the township as a planned priority for 2021.
Ance Industrial Park— Renaming to "Business Park"	Remains an Opportunity	N/A	N/A	Outside of this report, there has been no demand or public concern for this action
Ance Industrial Park— Small Flex Spaces to Accommodate Growth Opportunities	Remains an Opportunity	N/A	N/A	Outside of this report, there has been no reported demand for this. However, the City welcomes private investment in flex spaces when marketing the industrial park.
High Speed Internet for the Downtown and the Community	Ongoing	Summer 2020	Currently Unknown	Feasibility studies to be conducting in 2020, will determine future of the project.
Heated Sidewalks to Enhance and Attract Year Around Activity Downtown	Initially Declined, Remains an Opportunity	Winter 2017	Spring 2017 (Tabled)	Feasibility research determined this project's operating costs are currently not feasible. However, should installation of the heating system occur during infrastructure maintenance, installation could occur at a manageable rate.
Formation of a Solar Coop for Downtown	Remains an Opportunity	N/A	N/A	Establishing a Planning Commission subcommittee focused on technology is currently a priority. This subcommittee would help steer a possible solar coop.
Crowdfunding	Completed, Possible Expansion	2019	2019	Crowdfunding occurred for Hoop Skirt Alley Renovations through the Community Spaces, Public Places Program.
Recruitment Focus for Business and Development	Ongoing	Summer 2017	Winter 2020 (Projected)	Participation in Redevelopment Ready Communities Program through MEDC markets opportunities for private sector investment.
Incubator Space	Completed	?	Summer 2019	The Vault, an incubator/shared work space was launched by the Charlevoix Downtown Development Authority.
Pursuit of Expanded R & D Activity	Remains an Opportunity	N/A	N/A	The City of Charlevoix welcomes R & D activity to the Industrial Park.
An Entrepreneurship Program	Exists, Possible Expansion	N/A	N/A	Currently offered as a partnership between Charlevoix Public Schools and Baker College.
The Addition of Local Higher Education Options	Remains an Opportunity	N/A	N/A	Marketing to institutions for satellite campuses could occur.

PAST FINDINGS & RESULTING ACTION

2018 Charlevoix Downtown Alley Corridor Vision[9]

Goal	Status:	Start Date:	End Date:	Comments
Tie the existing downtown bike networking into waterfront/marina area, and The Boyne City to Charlevoix Nonmotorized Trail.	Ongoing	September 2020	N/A	City Council has directed management to recommend these items for prioritization by the DDA and Planning Commission.
Incorporate maps of downtown walking routes as part of wayfinding signage, in addition to added public furniture.	Completed	Various	Various	Downtown walking maps have been installed in alleys and corridors and parks.
Adopt a Complete Streets ordinance, as included in the Master Plan, to allow for safe travel for those walking, bicycling, driving cars, or conducting business.	Ongoing	September 2020	Not Yet Established	City Council has directed management to recommend these items for prioritization by the DDA and Planning Commission.
Continue funding through the DDA's Façade Incentive Grant Program.	Ongoing\ Paused	2017	Possibly Resuming 2021	Funding paused for 2020 cycle. See "Economic Development Projects" section for more information.
Explore the option to update parking requirement for waived downtown parking (Section 5.93) to include businesses along alleys originating on Bridge Street.	Ongoing	September 2020	Not Yet Established	City Council has directed management to recommend these items for prioritization by the DDA and Planning Commission.
Develop community design guidelines as a step toward a larger policy implementation such as Form-Based Code, to protect and promote unique Charlevoix "look" and	Completed	2017	September 2020	Click here to see the Design Guidelines, or visit the City of Charlevoix Main Street Website.
Take advantage of the Crowdfunding Law to attract and support entrepreneurs to locate businesses in the alley and downtown as whole.	Completed, Continuous	2019	2019	Crowdfunding occurred through the MEDC "Public Spaces, Community Places" program; Hoop Skirt Alley was renovated.
Explore funding for bike amenities available through Transportation Alternatives Program (TAP) grants .	Ongoing	September 2020	Not Yet Established	City Council has directed management to recommend these items for prioritization by the DDA and Planning Commission.
Utilize lighting and public furniture to attract and anchor a variety of ages and sizes of groups.	Ongoing	September 2020	Not Yet Established	City Council has directed management to recommend these items for prioritization by the DDA and Planning Commission.
Amend the Zoning Ordinance to allow for special licensing (temporary or permanent) for outdoor dining on sidewalks.	Ongoing	September 2020	Not Yet Established	City Council has directed management to recommend these items for prioritization by the DDA and Planning Commission.
Update Zoning Ordinance dumpster screen section to include more prescriptive requirements.	Ongoing	September 2020	Not Yet Established	City Council has directed management to recommend these items for prioritization by the DDA and Planning Commission.
Update Zoning Ordinance to include intent of trees and vegetation in the Central Business District (CBD).	Ongoing	September 2020	Not Yet Established	City Council has directed management to recommend these items for prioritization by the DDA and Planning Commission.
Develop ordinance specific to alley spaces concerning safety and aesthetic features.	Ongoing	September 2020	Not Yet Established	City Council has directed management to recommend these items for prioritization by the DDA and Planning Commission.

PAST FINDINGS & RESULTING ACTION

Charlevoix Tomorrow[10]

Goal:	Status:	Items:
2017-2018 Capital Improvements	Completed, February 2018	• City Hall HVAC Replacement • Street Maintenance • Airport Taxiway & Lighting • Recreation Upgrades • Water Treatment Improvments • Electric Improvments • Retaining Wall at Ferry Ave • Vehicle Replacement
2018-2019 Capital Improvements	Completed, February 2019	• Sodium Hypochlorite System • Electric Capital Improvements • Wastewater Treatment Plant Improvements • Sewer Collection System/Lift Stations • Construct Combined Public Services Facility (ongoing) • Vehicle Replacements • Ferry Beach Pier Improvements
2019-2020 Capital Improvements	Completed, February 2020	• High Service Pump Addition • Electric Capital Improvements • Sewer Collection System/Lift Stations • Vehicle Replacements • Airport Perimeter Fencing • Replace 2002 Ambulance
2020-2021 Capital Improvements	Ongoing	• Electrical Gear Upgrades • Electric Capital Improvements • Sewer Collection System/Lift Stations • Vehicle Replacements
2021-2022 Capital Improvements	Planned	• Low & High Service Pump Upgrades • Electric Capital Improvements • Sewer Collection System/Lift Stations • Vehicle Replacements • T Hangar Construction
2022-2023 Capital Improvements	Planned	• Electric Capital Improvements • Sewer Collection System/Lift Stations • Vehicle Replacements • Replace 2004 Ambulance
2023-2024 Capital Improvements	Planned	• Electric Capital Improvements • Sewer Collection System/Lift Stations • Vehicle Replacements
2024-2025 Capital Improvements	Planned	• Construct Second Raw Water Intake • Electric Capital Improvements • Sewer Collection System/Lift Stations • Vehicle Replacements

PAST FINDINGS & RESULTING ACTION

2020 Comprehensive Economic Development Strategy[11]

The 2020 Comprehensive Economic Development Strategy, conducted by Networks Northwest, provides a regional analysis of the economic conditions of each of the 10 counties in Northwest Michigan, guidance to capitalizing on development trends as a region, and describes the forthcoming economic development steps to be taken by Networks Northwest.

While there are no action items for Charlevoix to advance concerning the regional strategy, the regional strategy can help city officials understand how Charlevoix County compares to other local counties in key categories like resident demographics, income, and workforce data.

Regional Strengths, Weaknesses, Opportunities, and Threats

Networks Northwest surveyed and interviewed 60 public and private sector stakeholders related to economic development in Northwest Michigan. The interviews focused on understanding the challenges and opportunities the NW region has through a SWOT analysis. Listed below are the results of their activities. It should be noted that "strengths" and "weaknesses" are typically internal; they are challenges or outcomes that are either created or controlled by policy and administration decisions conducted by the municipalities and private sector within Northwest Michigan. "Opportunities" and "threats" should be perceived as external; they are trends or decisions made by outside stakeholders that create either negative or positive externalities for Northwest Michigan.

-Strengths

- Manufacturing
- Agriculture
- Tourism
- Healthcare
- Quality of Life/Place

Weaknesses

- Cost of Living
- Housing
- Broadband
- Aging Population/Workforce & Ability to Attract Talent

Opportunities

- Small Business Investment / Support
- Growth-Businesses: Capital Access, Retention, Expansion Services
- Industry Cluster Support
- Innovation and Technology Development
- Real Estate/ Commercial Development
- Farmland Preservation
- Marketing of Regional Assets

Threats

- Early Childhood/ Childcare
- K-12 Education
- Post-secondary Education
- Training & Workforce Development
- Talent Attraction
- Diversity and Inclusion

Strategic Direction

Listed below are the regional economic development actions that Networks Northwest has committed to in 2021 and beyond. Charlevoix could find benefit in watching and carefully utilizing these resources.

Commercial Corridor Inventory	Talent Strategy	Economic Development Eco-system map
Marketing Plans	Housing Strategy	Planning and Zoning Guide
Opportunity Zones Marketing Plans	RRC Action Plan	2021 CEDS Update
Site Inventory	Economic Development Task Forces	

CURRENT CHALLENGES

An Aging Population

Trending both nationally and state-wide, the age of the average resident is expected to increase as birthrates decline and Baby Boomers, Gen X, and Millennials advance in age. With the median resident of Charlevoix being 10 years older than that of the median Michigander, and the largest bracket of "age of primary earner" being 55-65 in the 2015 Market Analysis[7] , Charlevoix will have to confront the economic impacts of an aging population before many other municipalities.

Departure of the Youth

A challenge many small, rural municipalities face is young adults leaving for larger communities after college graduation. While some research points towards young adults leaving for cities with cultural amenities tailored to a young adult demographic, strongest evidence points towards the departure occurring for economic reasons. Past surveying in Charlevoix confirms this, as 90% of those who plan to leave Charlevoix hope to some day return. However, the problem of their departure still persists. In the 2015 Market Assessment, 50% of respondents noted moving was a possibility in the next 5 years, with 26% responding with a definitive "yes". Further, nearly 40% were certain they were moving out of the Charlevoix area. With a desire to see investments in schooling and youth programs realized in greater economic growth for the Charlevoix area, action will need to occur to stop "brain drain" and retain our young talented residents.

Lack of Variety in Employment Options

In Michigan, the top three employment fields contain 32.8% of the workforce. In the Charlevoix area, the top three fields of employment (education, health care & social services | manufacturing | Arts. Entertainment, Accommodation, and Food Services) hold 53.8% of the workforce. As a result of more concentrated job opportunities, residents who are skilled in other fields are forced to either move, commute to other regions, or accept positions where their talents, training, or education is not optimized.

Employment Deficit

Another indication of a job availability issue, Charlevoix County has a workforce migration deficit of 1,011. Northern Lakes Economic Alliance reported that 4,570 individuals commute to Charlevoix to work, while 5,581 residents leave the county to find work[12]. This indicates that there is room within the current workforce to support more jobs within the county that are tailored to the skills they hold.

Seasonal Opportunities

Opportunities and challenges can often be two sides of the same coin. Over decades, Charlevoix has invested in infrastructure and amenities that has made the city a destination for visitors across the state and around the country. The city and its partners have worked relentlessly to ensure the attraction and marketing of our community is done the right way; making the small town aesthetic, natural beauty, and cultural heritage all assets to work in tandem with attracting visitors.

In exchange for welcoming visitors to our city, our residents receive economic opportunity by way of the influx of dollars being spent at locally-owned and operated businesses. Locals can find employment at these businesses, and taxes collected as a result of this economic activity is invested in services benefiting our residents. But in understanding the economic advantages that come with having a peak season, there comes troughs to the economic activity as well. With the small businesses of Charlevoix tailoring their practices and expanding their capacity to accommodate peak season, a slowdown occurs during the off season. Stores will close down during the winter months to save on variable costs, and employment levels diminish to adjust to the lower population of Charlevoix area rather than the 12,000+ that are present during seasonal peaks.

ECONOMIC DEVELOPMENT VISION

The City of Charlevoix, like many other rural communities in Northern Michigan, would greatly benefit from attracting businesses that provide high-paying jobs, young talent that can drive private sector success, and year-round families that will continuously engage and support the community.

However, the City of Charlevoix has unique assets that set it apart from other communities, making the realization of these goals easier. Previous investments in nationally-recognized parks, year-long recreational planning, progressive zoning ordinances, and careful maintenance of the city's natural resources and cultural aesthetic have made Charlevoix a community with a sense of place, an important factor in attracting families and remotely working professionals alike.

While creating a livable, walkable community is an important step toward economic development, Charlevoix must continue to build and improve upon infrastructure and policies that promote economic opportunities. Unlike communities downstate or in higher density areas, Charlevoix cannot depend on other communities to be centers of commerce and industry while promoting a "bedroom community" approach to planning. The economic and market information display that, even in industries that are underrepresented, Charlevoix generally serves as a center of commerce in Northwest Michigan.

To strengthen the commercial and industrial activity in Charlevoix, policies, programs, and marketing will need to work in tandem to make the community competitive among cities not just in the region, but statewide.

Economic development opportunities are not limited to outside attraction. Within the community exist many individuals with entrepreneurial ideas bound by a lack of business acumen or resource limitations. Building up capacity for homegrown talent could help solidify local investment that will stay within the community.

Charlevoix's economic development vision consists of attracting and retaining industries that compliment the current nature of the city, promoting opportunities for local talent, and providing reliable infrastructure for our stores, offices, and remote workers, and creating a livable environment for the workers and families who contribute to the growth of our community.

Upholding City Council Goals:

While not specific to economic development, overarching goals were ratified by City Council in 2019. These goals will guide all city action, including development efforts. The goals, as stated in Charlevoix Tomorrow document, are as follows:

- Work with our neighbors to solve area-wide challenges
- Ensure Charlevoix is environmentally sustainable while also economically viable.
- Include the senior citizen community in all public events and activities.
- Develop and maintain long-term infrastructure plans.
- Provide strong stewardship of public resources and promote good governance.
- Enhance and showcase the outstanding quality of life in the city of Charlevoix.

ECONOMIC DEVELOPMENT GOALS

Build better housing opportunities

Pursuing goals that expand economic development through the growth of employment opportunities cannot succeed without expanding the housing stock. A 2019 housing market analysis found that 1,192 units could be supported in Charlevoix County over the next 5 years[13]. The units prescribed are smaller houses, condominiums, and apartments, which would support those who seek to age in place, or younger individuals who are starting their careers in the Charlevoix area. In addition to standard, market-rate housing, local businesses would be well-served by employees having increased workforce housing opportunities. With reliable and affordable local housing opportunities, those skilled in supporting Charlevoix can do so to the best of the abilities.

Extend the shoulder season

The shoulder seasons surrounding the summer peak give business extended time to test operations and generate revenue. The late spring shoulder season before the summer peak can be used by businesses to test product trends and adjust their inventory accordingly, plan or innovate in their management methods before the busy conditions of summer prevent them from doing so, and scale up production and sales in a smooth and thoughtful manner. Likewise, the early fall shoulder season after the peak provides business a time to evaluate their operations, offload merchandise at adjusted rates, and continue collecting revenue from retail or services as long as the demand is greater the variable costs of operating. By encouraging programs, events, and marketing that keep Charlevoix in the minds of visitors during these periods, the City can continue to leverage its amenities to increase opportunity for the hospitality, retail, and restaurant industries and their respective workforces.

Expanding opportunities for remote workers

A business' permeant address is no longer required within the community to court its job creation. "The gig economy", where work and labor is done through fixed-term independent contracting or project freelancing, has accounted for 94% of the jobs created between 2005-2015, and many of these positions can be done remotely[14]. Even permanent-position, professional jobs have become increasingly remote, and with 2019's Coronavirus outbreak, many of the positions that temporarily operated remotely due to health and safety concerns will remain remotely operating, with employers valuing the productivity of this workstyle and employees valuing the flexibility. With geographical boundaries becoming less of a barrier to job attraction, Charlevoix is in a unique opportunity to leverage its resort-like amenities and welcoming atmosphere to young and talented workers. As such, the city should study the resources (infrastructure, space, and service) remote workers desire, and tailor its marketing to attract these members of the workforce before other cities do the same.

Pursue current and future opportunities

Priding itself on being a progressive, action-oriented community, Charlevoix has sought input in identification and prioritization of opportunities from community members and technical experts alike. An extensive view of collected opportunities can be found, both earlier in this strategy and in the downtown and capital improvements plans. By following selected opportunities that enhance and enrich the Charlevoix area, the city can follow a clear schedule of publicly-supported projects in an organized and transparent manner. It is also important for Charlevoix to remain responsive and open to new opportunities as they arise. Often, the ability to perform meaningful economic development requires careful consideration of current trends, analysis of competition from both private and public sectors, and constant retooling and re-prioritization. With that in mind, we must continually be re-evaluating not just the projects we have ahead, but the order and timelines in which we implement them.

ECONOMIC DEVELOPMENT GOALS

Greater partnerships, greater capacity

Economic development is not a process undergone by a single entity; unilateral approaches to community projects are at best inefficient, and at worst ineffectual. Creating reliable infrastructure or providing far-reaching programs takes time, money, and expertise, which is often hard for a single entity to provide. By including relevant stakeholders in community economic development, these costs (monetary and non-monetary) become manageable.

Creating partnerships is also more than seeking funders or spreading fiscal liabilities; it's about including skill and insight that is beyond the capacity of the city itself. Bringing multiple stakeholders into the planning, implementation, and evaluation phases of development can allow for each organization to submit their unique talents towards the collective action and have their deficits covered by the other partners.

Charlevoix's long record of impactful development can be explained by the strong relationships it forms with partnering entities. Internal and quasi-governmental bodies such as the City Council, Planning Commission, and Downtown Development Authority pursue a unified direction on established goals, helping projects succeed from through both policy and implementation. Cooperative agreements and initiatives with adjacent townships promote a strong culture of actionable change through Charlevoix County. Regional partners, such as the Charlevoix Area Chamber of Commerce, Visit Charlevoix, Networks Northwest and the Northern Lakes Economic Alliance represent business interests in the area, and can supply private sector backing or assist in creating synergy with established economic interests in the area. Charlevoix also regularly partners with larger state-wide or national organizations such as MSU Extension, the Michigan Municipal Electric Association, the Michigan Department of Transportation, or the Department of Housing and Urban Development to bring funding and projects to the city at a scale not feasible with community assets alone.

It is paramount that Charlevoix continue to cultivate new partnerships in economic development and build upon existing ones to expand opportunities for our residents, visitors, employees and businesses.

Convert US 31 traffic to sales

Consideration of high traffic counts usually involves negative emotions towards the obscure amount of vehicles occupying the streets. Annual average daily traffic on Bridge Street is over 15,000, almost double what other communities in the county have in their downtowns[15].

However, the high amounts of travelers on US 31 can be seen as an opportunity for economic development. Research by the Federal Highway Administration has shown economic development impacts that occur in both transportation-related and unrelated industries adjacent to highways.[16] With retail businesses and food services lining US 31, both south of and in the central business district, there is a great opportunity to transmute the high traffic counts into sales for the Charlevoix area.

Provide resources to retain and attract entrepreneurs

The expansion of entrepreneurial activity in Charlevoix is a goal that should be pursued to meet multiple challenges to economic vitality the city faces. Resources and programs dedicated to business growth and development could lead directly to enhanced job opportunities in the Charlevoix area, both in professional fields (office-based services) that we lack, and in manufacturing, a profession many are skilled in. Growing entrepreneurship with dedication could retain the young adults connected within our community, and attract young talent from other areas in the state. Charlevoix's amenities give it a competitive edge for residential and recreational activities in the state, and with entrepreneurial resources, including programs, infrastructure, and incentives, we can build a business atmosphere of innovation and economic realization.

ECONOMIC DEVELOPMENT PROJECTS

Expanding fiber internet to residents and businesses

Stakeholder: City Manager, City of Charlevoix

Project Start: February 2020

Project Completion:

Economic Development Goals:

- Attract and Retain Entrepreneurs
- Expand Opportunities for Remote Workers
- Pursue Current and Future Opportunities

Project Description:

First identified as an opportunity in the 2015 Economic Development Strategy, fiber optic internet has the potential to expand the professional industries available in Charlevoix, and strengthen the ones that the community currently has. Fiber optic cables, installed alongside electric lines, have a scalability with internet speeds that standard internet infrastructure like copper cables and DSL do not. As a result, the customer can get faster download *and* upload speeds, beating what is currently available on the market. These speeds can allow professionals who work with large amounts of data, such as programmers, analysts, photographers, and consultants, to have a competitive business advantage in ease and efficiency should they live in Charlevoix. Further, a stronger, more reliable connection can strengthen the current businesses in the downtown and beyond, as the greater speeds will allow them to track orders, manage inventory, and process transactions with a greater capacity.

While the construction of fiber optic lines was once a cutting edge and innovative action for a municipality to take, it has quickly become a best practice, even in our region. Fiber internet has successfully been implemented in the neighboring communities of Traverse City and Petoskey. Installing fiber optic lines is the best way to remain competitive with these communities from a business technology perspective.

Unlike other telecommunications, fiber optic has been billed as "future-proof." Advances in speed won't necessitate new fiber optic infrastructure, so investment now will allow us to take full advantage of future tech advances.

Two fiber optic loops currently exist in Charlevoix; an active fiber optic line connects most of the municipal assets along with the library, and to the north a fiber optic loop is run through the Ance Industrial Park. Expanding upon these lines to provide Fiber to residential and non-industrial customers may prove to be a successful venture for the city, benefiting the residents, remote workers, new entrepreneurs, and established businesses alike.

Feasibility studies will be conducted in Fall 2020 to determine if a fiber optic network is viable for Charlevoix considering the project at financial, engineering, and consumer-demand levels.

Utilizing the downtown extensions, modernizing Charlevoix's streetscape

Stakeholders: City Manager, Department of Public Works, City of Charlevoix, Executive Director, Downtown Development Authority, Downtown Business Owners

Project Start: January 2019

Project Completion

Economic Development Goals:

- Extend the Shoulder Seasons
- Greater Partnerships, Greater Capacity
- Convert US 31 Traffic to Sales

Project Description:

The US 31 corridor provides a strong environment for retail outlets to succeed, with plentiful traffic, slower speeds for passengers to spot store facades, and ample street and lot parking available to travelers and visitors that are drawn in. However, while factors exist that can attract traveling customers to our downtown stores, greater efforts could be made to boost the time they spend in Charlevoix, and thus the number of stores they visit. This project's targeting extends beyond visitors as well; with the central business district's focus oriented on US 31, residents who travel to downtown from the west are essentially excluded from the same magical aesthetic highway travelers enjoy. The connecting corridors from the neighborhoods to the downtown area

include poorly lit alleys, lots for parking lacking pedestrian amenities, undecorated and visually-unappealing building sides and backs. Improving the visual experience for pedestrians is a high priority; 61% of residents responded in a previous market study that they visit downtown at least once a week. Two major conclusions can be drawn from this statistic: improvements to our corridors and pedestrian streetscape will benefit a majority of Charlevoix's residents, and that there is a large base for expansion in residents who *don't* visit downtown often.

There exists a third beneficiary as well: the property owners for buildings and properties on State Street. With changes to the corridors, lots, and building facades immediately behind the Bridge Street commercial strip, more pedestrians and potential customers will find themselves naturally drawn to new areas, making the surrounding sites more commercially viable. The presence of eastward facing facades on rear-buildings signals to downtown visitors that this is a place for them, rather than the vehicular-oriented message inferred from a traditional parking lot. This concept has already been proven by the businesses in Van Pelt Alley, who enjoy increased traffic from the corridor's improvement. Following this alley's example has the potential to expand the downtown beyond Bridge Street, making currently less desirable properties far more attractive to developers and business owners.

Complete the MEDC Redevelopment Ready Communities Certification

Stakeholders: City Manager, City of Charlevoix, Community Development Fellow, CEDAM

Project Start: August 2017

Project Completion: December 2020

Economic Development Goals:

- Pursue Current and Future Opportunities
- Greater Partnerships, Greater Capacity

Project Description:

Participation in the Redevelopment Ready Communities program, implemented by the Michigan Economic Development Corporation (MEDC), offers the City of Charlevoix three economic development-oriented benefits.

The first can be found in the practices and plans the MEDC requires the municipality to have before achieving certification. The practices encouraged include creating and regularly updated guiding documents such as master plans, marketing plans, economic development strategies, and development review flowcharts. Further, evaluation techniques in development services can help the city better understand how to improve private-public relations, and where potential gaps in the zoning ordinance exist. The RRC program will allow Charlevoix to be more transparent in its construction and architectural requirements, saving time and money for the developers and approval authorities such as the Planning Commission or the Zoning Administrator.

The second benefit comes from the influence of the RRC certification itself. As with all achievements or certifications, value can be derived from the signalization the award offers. Further, the impact of this signalization is greater the more prestigious and well-known the awarding organization is. The prestige in the Redevelopment Ready Community Certificate can be seen in the number of communities that have reached this status: while 234 communities in Michigan have been evaluated or are in the process of being evaluated, only 45 have meet the requirements for the certificate[18]. And the achievement's weight is carried by the reputation of the MEDC; as the largest community development facilitator in the state, the MEDC has the impact to reach a large audience of both developers through its coordinated outreach, and visitors through its Pure Michigan campaign.

This relates closely with the third and potentially most impactful benefit the RRC certificate brings: direct development support. The process of engaging in Redevelopment Ready Communities Program allows communities to compete for technical assistance funding, which can be used to promote the city's best practices. The city of Charlevoix has used the expanded access already, receiving matching funds to contract services for a downtown plan. Communities with the RRC certificate are also prioritized for

community development incentives and grants managed by the MEDC. Further, up to 3 priority redevelopment sites are marketed by the MEDC Community Assistance Team upon completion of the program. Vacant and undeveloped lots in Charlevoix's mixed-use retail, industrial, and central business districts could benefit from enhanced exposure to potential purchasers. If developed, these properties could increase the commercial climate of Charlevoix; with development in retail or central business districts increasing sales or professional employment opportunities and the expansion of industrial properties similarly boosting manufacturing jobs. Mixed-use developments could also supply housing options for those newly created positions in the city.

Currently, the city has accomplished 34/37 requirements of the Redevelopment Ready Communities program, with the remaining practices including the development of a marketing plan, updating the community website, and the passage of this strategy. The items are expected for completion in December of 2020.

Downtown Housing Development and Partnerships

Stakeholder: Executive Director, DDA, Downtown Property Owners

Project Start: Summer 2020

Project Completion: Ongoing

Economic Development Goals:

- Build Better Housing Opportunities
- Expanding opportunities for Remote Workers
- Greater Partnerships, Greater Capacity

Project Description:

One of the features that make Charlevoix the "cup of gold" in Northwest Michigan is its built out environment. Over the years and historic milestones, Charlevoix has been adaptive in promoting a strong mix of commercial activity and traditional housing, all while safeguarding the natural resources that contribute to the regional ecosystem and tourist activity. This practice still continues; innovation recently occurred in the R2 zoning of Charlevoix's planning and zoning ordinance, permitting accessory dwellings to maximize housing opportunity and restore property rights to those who have chosen to live or invest in Charlevoix. With residential, commercial, and industrial buildings filling areas not preserved for nature or recreation, Charlevoix has become a destination for those across the state; a gem of the north.

However, the built-out environment creates challenges for residential expansion in Charlevoix, challenges that require further innovation, rather than conventional property acquisition and development. As such, the city and housing professionals have identified locations in the downtown area that could increase workforce capacity and housing opportunities, should property owners be interested and incentives be developed. The development projects vary from buildings that presently have second floors with vacant professional space to strip buildings where second or third floors would require significant construction. These locations would be ideal for workforce housing, providing downtown workers a convenient option above the businesses they support year-round. Market-rate units could also support the young professionals or remote-workers who seek smaller housing units close to the economic heart of the city. Having professionals live close to the central business district can improve local consumption, while giving their work or companies clustering benefits.

Finance Deed Restrictions to Promote Year Round Housing

Stakeholder: City Council, City of Charlevoix, Program Manager, Housing North

Project Start: May 2020

Project Completion: Ongoing

Economic Development Goals:

- Build Better Housing Opportunities
- Expanding Opportunities for Remote Workers

Project Description:

Another effort to promote housing in Charlevoix, deed restrictions can be added before property sale to ensure the new purchaser will occupy the

premise all year. The addition of deed restrictions is a low-impact method of increasing housing availability for workers without rezoning (although, this is an option to subdivide larger houses), large-scale development, or land acquisition through inter-municipal agreements.

The City of Charlevoix is a partner on this project alongside Housing North, a regional organization focused on creating housing solutions.

Encouraging home-owners to add deed-restrictions to support our growing workforce requires financial incentives. To expand upon this economic development project, a sustainable flow of revenue will need to be added, the next step in this program.

A deed restriction was successfully added to a property sold in April 2020. Until constant funding can be created, the deed restriction program will operate on donations provided to Housing North.

Fund the Façade Incentive Grant Program

Stakeholder: Executive Director, DDA, Downtown Business Owners

Project Start: 2016

Project Completion:

Economic Development Goals:

- Greater Partnerships, Greater Capacity
- Extend the Shoulder Seasons
- Pursue Current and Future Opportunities

Project Description:

First started in 2016, the façade grant program administered by the DDA provided local businesses a 50% match on façade improvements up to $10,000 in project scope. Façade projects had to be in compliance with county building regulations, the appropriate zoning ordinances, and follow historic design standards.

The façade grant served both community and economic purposes in Downtown Charlevoix, improving the character of the central business district while also serving to better market businesses at a macro level, making the city more appealing to travelers who spot the facades or to vacationers who are enchanted by the culture of downtown. The façade grant program also helps businesses at a micro, individual level, transforming their storefronts to better attract customers with window displays that show off their in-demand products.

Because of the economic stress imposed by COVID-19, the Façade Grant Incentive Program was suspended during the 2020 fiscal year. Ways to recoup the lost funding should be explored to reinstate the program, or commitment to the program through direction and future budgeting of the DDA should occur to continually support the downtown improvements.

Evaluate and continue the Vault's services

Stakeholder: Executive Director, DDA, President, Chamber of Commerce

Project Start: Fall 2019

Project Completion: Ongoing

Economic Development Goals:

- Attract and Retain Entrepreneurs
- Expand Opportunities for Remote Workers
- Pursue Current and Future Opportunities

Project Description:

The Vault, located in the basement of Huntington Bank, serves as a business incubator for startups and a shared workspace for remote/out of office workers. New and developing businesses often have difficulties managing the refinement of their products and services while needing to oversee their own operations and office management. Many professionals and entrepreneurs have the creativity and determination to launch an innovative product, but may be lacking in operational and management experience that is crucial for the success of a budding enterprise. The DDA seeks to provide a solution to this problem, managing the conditions and operations of the workspace so that entrepreneurs can focus on their conceptualization, committing to their business, and validating their products and services. With validation complete, the entrepreneurs can then focus on scaling up their business, ideally leaving the vault and investing in Charlevoix's attractive commercial and industrial sites, while drawing upon the skilled workers in the area.

ECONOMIC DEVELOPMENT PROJECTS

The vault's capacity to host remote workers also serves as an important economic development tool. Charlevoix has the opportunity to take advantage of national trends, where remote work has increased 44% over the past 5 years[17], not accounting for the changes that will occur as a result of COVID-19. With a managed office environment available to geographically-flexible professionals, Charlevoix can attract high-earning (remote workers are 3.5x as likely to make over $100,000 a year than fixed-office professionals) individuals to our community, and spur further spending.

Currently, the vault is in its first year of operation. In spite of its infancy and the global conditions making a shared-workspace less desirable (at the moment), the Vault has been able to draw revenues at or exceeding its variable costs. Further evaluation of the Vault's success should occur when demand is more stable next year, with formative considerations such increased services or expansion being examined.

Flag Priority Sites for Development

Stakeholders: City Manager, City of Charlevoix, Community Development Fellow, CEDAM

Project Start: January 2021

Project Completion: February—March 2021

Economic Development Goals:

- Greater Partnerships, Greater Capacity
- Pursue Current and Future Opportunities

Project Description:

As described in the Redevelopment Ready Community Certification project description, one of the benefits of the RRC program is the marketing of up to 3 priority sites. The MEDC's extensive reach will make finding a purchaser and developer far easier than just with the city's network alone.

The process of selecting what sites to be marketed will provide greater insight to the vacancies and economic development potential of underutilized sites in Charlevoix. Sites that aren't ultimately selected for priority site marketing should still be marketed by the city and other regional economic development partners who compile lists of available properties, such as the DDA, the Chamber of Commerce, and Northern Lakes Economic Alliance.

Flagging priority sites for development will require compiling information such as owner contact info, pictures of site, utility and amenity information, deed restrictions, community support for the project, and financial incentives for development. This process will start once RRC is complete, likely January 2021.

Update Key Infrastructure

Stakeholders: City Manager, Department of Public Works, City of Charlevoix

Project Start:

Project Completion:

Economic Development Goals:

- Pursue Current and Future Opportunities

Project Description:

Crumbling streets and poor lighting can nullify the impact of street furniture, public art, and streetscape amenities upon installation. Proper city infrastructure maintenance is a precursor to place-making, and should be considered prior or in tandem to any improvements to the built environment of Charlevoix.

Knowing this, Charlevoix has operated proactively in making repairs and changes to the physical nature of the city. However, with improvements coming to U.S. 31 in the next 5 to 10 years, water mains transitioning from the front of bridge street buildings to the rear, and the possible resurfacing of Charlevoix's alley's and corridors to increase walkability and expand the downtown, it's necessary to address critical infrastructure repairs when appropriate

The main priorities for the Department of Public Works includes utility work that would occur in the vertical corridor south of the Hoop Skirt Alley (water mains), new storm sewers, sanitary sewers, and water mains on Mason Street between Bridge Street and State Street, and new water mains vertically cross-cutting the public lot between Mason and Antrim Streets.

ECONOMIC DEVELOPMENT PROJECTS

Major resurfacing and maintenance needs to occur on Antrim Street, starting at State Street and extending West all the way to Park Avenue. Potential partnerships, funding opportunities, or grants should be considered in taking on this project.

Start and completion of this project will depend on the funds available, and direction of City Council.

Promote Industrial Opportunities

Stakeholder: City Council, City of Charlevoix

Project Start: Unknown

Project Completion: Unknown

Economic Development Goals:

- Pursue Current and Future Opportunities
- Provide resources to retain and attract entrepreneurs

Project Description:

A large priority of the 2015 Economic Development Strategy, several opportunities were identified that would make full use of the Industrial Park. These priorities, listed earlier in the previous studies section, include the expansion of the Industrial Park, both through possible rezoning and through 425 agreement with the township. A 425 agreement could also unify the industrial park with a TIF program, something available to industrial properties in the city, but not in the township. Another possible way to draw more businesses to Charlevoix is through the subdivision of parcels and offering flex spaces for commercial operations. Flex spaces are sites that offer the benefits of industrial zoned properties, such as large warehousing or docking, while still providing office space for managerial and sales activities. Flex space is attractive to newer enterprises, as it condenses operations, manufacturing, and the logistics to one location. The per square foot cost of flex space is often cheaper than office commercial buildings, allowing for the added utility to come at a cheaper rate.

The projects remain possibilities, but are currently not planned for implementation. By remaining on the 2020 updated Economic Development Strategy, these projects will continue to gain attention and remain a priority for when more immediately impactful or needed projects are accomplished.

Develop Consistent City Service Surveying

Stakeholder: Community Development Fellow, CEDAM

Project Start: 2021

Project Completion: 2021

Economic Development Goals:

- Pursue Current and Future Opportunities

Project Description:

Charlevoix has strong public input processes. Through mandated development public notification, constant business surveying from the Downtown Development Authority, hiring contractors to gauge resident perspectives in design and planning, and frequent community updating from the Chamber of Commerce, the city and its supporting organizations give the public ample opportunities to let their voices be heard. While surveying often occurs when there is a new project being floated or a program that needs summative evaluation, formative evaluatory efforts could be welcomed among general, operational city services, such as electric, public works, city management, or planning. By creating a constant annual, or bi-annual surveying process, the city could have a legitimate, unique way to ask questions to fine tune their services to the needs of Charlevoix's residents and businesses. The Survey would have consistent base questions that would serve as independent variables (questions regarding age, address, education level, etc.) that could be cross tabulated against questions about their desire for greater recreation programming, sidewalk quality, or other questions department leads may be interested in. With this information, we could tell what services best fit with our residents, resulting in a more responsive city government that works for the will of the people.

This project is current in its inception phase, and the program's details will be refined and presented in 2021.

IMPLEMENTATION MATRIX

The Implementation Matrix gives an actionable display of the current objectives of each economic development project. Included in the Matrix are the expected start and completion dates of the objectives, information of what completion of current objectives will take, and what the following action will be once completed. The Implementation Matrix should be updated yearly with the rest of the Economic Development Strategy, even if the economic development goals and projects are unchanged. Due to the frequent updating, implementation objectives are largely items that can be accomplished in the near future, rather than planned years in advance (which is explored in the next section).

Economic Development Project	Status	Start Date of Current Objective:	Expected Date of Objective Completion:	Current Objective
Expanding Fiber Internet to Businesses and Residents	Ongoing	Winter 2020	Late Spring/ Summer 2021	Currently in the planning stages of feasibility studies for economic viability and constructability. Following positive feedback form the feasibility studies, construction planning will begin.
Utilizing the downtown extensions, modernizing Charlevoix's streetscape	Ongoing	August 2020	October 2020	Completed cost estimates and implementation sequence options at City Council's Request. Finalization of Alley and Corridor Implementation Plan will occur in November 2020. Direction on continuation/implementation will be discussed by Council. A Downtown Walkability Study will be started either in November 2020, or Spring 2021, depending on contractor selected.
Complete the MEDC Redevelopment Ready Communities Certification	Ongoing	2017	December 2021	34/37 RRC Best Practices have been completed, with the last major best practices left being the Marketing Plan and selecting the 3 priority redevelopment sites.
Downtown Housing Development and Partnerships	Ongoing,	May 2020	Continuous	Downtown housing opportunities are being identified by Housing North and the City of Charlevoix Main Street Downtown Development Authority. Identified opportunities have prospective home inventories created to identify key factors, such as utilities, lot size, and incentives. Funding possible incentives is being explored in the form of DDA fund creation.
Finance Deed Restrictions to Promote Year-Round Housing	Scheduled	January 2021	Continuous	Different fundraising mechanisms, both private and public, will be considered and analyzed to determine what method(s) are best optimized for this program.
Fund the Façade Incentive Grant Program	Scheduled	2021	Continuous	The DDA can vote to continue funding the Façade Incentive Grant Program after previously not accepting applications for the 2020 year. Should granting not be financially feasible, a revolving program could be explored, with private investments, local funds, or a USDA Rural Development Grant.

IMPLEMENTATION MATRIX

Economic Development Project	Status	Start Date of Current Objective:	Expected Date of Objective Completion:	Current Objective
Evaluate & Continue the Vault's Service	Ongoing	Continuous	Continuous	With a full year of non-quarantined operations, impact of services and economic projections can be explored accurately. Partnership is currently being negotiated with the Chamber of Commerce. Operational and financial transfer is possible at the end of 2021.
Flag Priority Sites for Development	Scheduled	January 2021	February–March 2021	Selecting 10 sites for possible Redevelopment Priority Site status.
Update Key Infrastructure	Exploratory	January 2021	June 2021 (or sooner)	The current priority of Infrastructure updates is the resurfacing of Antrim Street, from State Street to Park Street. Further, underground utility updates need to occur on Mason Street from Bridge Street to State Street, and extending under the municipal lots and behind Bridge Street Buildings. The next step of this project is to develop financial viability for the maintenance.
Promote Industrial Opportunities	Not Scheduled	Unknown	Unknown	Industrial Park projects are on the docket, but currently not scheduled for implementation by an public body or authorities. The Planning Commission is making a priority in 2021 to meet with Charlevoix Township officials, where more discussion on the status of the Business Park will occur.
Develop Consistent City Service Surveying	Exploratory	2021	Continuous	Development of program information will be developed in 2021 and presented to City Council before implementation occurs.

ACTION PLAN

The Action Plan provides a broad overview of the steps necessary to completing our economic development projects. It should be noted that these steps are prospective, and pend financial allocation, city capacity, and City Council approval. The year these are expected to be completed are listed after each of the steps, but should be viewed as estimations/goals. The implementation matrix, located in the previous section, provides a more descriptive vantage of where the city and community partners are in the current step of the project. Should the nature of our goals, projects, or individual steps change, the differences will be reflected in the yearly updates of this Economic Development Strategy.

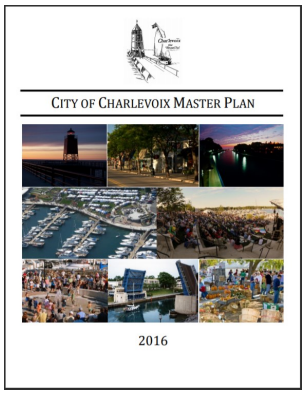
Economic Development Project	Steps Required for Completion
Expanding Fiber Internet to Businesses and Residents	☐ Partner with MMEA and Power System Engineering to complete financial feasibility study. (Late 2020–Early 2021) ☐ Conduct an engineering and constructability feasibility study, pending financial feasibility and City Council interest(2021) ☐ Contract out construction for ADSS Fiber GPON system. (2021–2022) ☐ Arrange in-house management of internet provision with ISP or lease fiber for 3rd party internet provision. (2022-2023)
Utilizing the downtown extensions, modernizing Charlevoix's streetscape	☐ Finalize Corridor and Alley Implementation Plan, received input from Planning Commission, DDA, and City Council. (Late 2020) ☐ Identify funding opportunities as they arise, use road infrastructure fund for gaps in resurfacing funding. (Continuous) ☐ Partner with private business and property owners to improve use of downtown extensions. (Continuous)
Complete the MEDC Redevelopment Ready Communities Certification	☐ Continually update plans and strategies. (Continuous) ☐ Ratify Economic Development Strategy (2020) ☐ Ratify Marketing Strategy (2020-2021) ☐ MEDC completes final audit (2021)
Downtown Housing Development and Partnerships	☐ Develop clear Downtown Housing Development Incentive guidelines. (2020) ☐ DDA approval of program, allocation of funds for development. (2020) ☐ Apply for MDARD grant to help supplement incentive program. Add letters of support from downtown property owners interested in housing development on their properties (2020)
Finance Deed Restrictions to Promote Year-Round Housing	☐ Work with Housing North to apply deed restrictions from current funding pool. (Continuous) ☐ Research different ways to sustainably fund the Deed Restriction program using city resources or initiatives. (2021) ☐ Implement funding initiatives. (2021-2022) ☐ Market the Deed Restriction program to property owners. (2021-2022)

ACTION PLAN

Economic Development Project	Prospective Steps Required for Completion
Fund the Façade Incentive Grant Program	☐ Develop new program guidelines reflecting emphasis on side and back facades. (2020) ☐ Present program guidelines to DDA subcommittees and the board as a whole for approval. (2020) ☐ Allocate funds to Façade Incentive Grant Program, or seek financing loans and grants from USDA Rural Development Grant. (2021)
Evaluate & Continue the Vault's Service	☐ Renew the Vault's Lease with Huntington Bank. (2020) ☐ Create financial and operations—sharing contract between Chamber of Commerce and Downtown Development Authority. (2020-2021) ☐ Possible ownership transfer of the Vault to the Chamber of Commerce. (2021-2022)
Flag Priority Sites for Development	☐ Select 10 sites for priority redevelopment. (2020) ☐ Meet with Redevelopment Services Team. (2020-2021) ☐ Market 3 Priority Redevelopment Sites. (2020-2021) ☐ Continuously market redevelopment sites on City websites (Continuous)
Update Key Infrastructure	☐ Build major and local street funds to prepare for Antrim Street resurfacing. (2021, or continuous) ☐ Identify matching grants to support funding. (2021) ☐ Post RFP for resurfacing estimates (2021-unknown) ☐ Supervisor street resurfacing. (conditional)
Promote Industrial Opportunities	☐ Continue to promote industrial ideas and opportunities in plans. (continuous) ☐ Planning Commission meets with township boards to discusses industrial opportunities, such as matching ordinances or 425 agreements. (2021)
Develop Consistent City Service Surveying	☐ Develop program guidelines for City Surveying tool, present to City Council. (2021) ☐ Purchase or subscribe to surveying software and analytics software (2021) ☐ Solicit questions from department heads, launch first City Service Survey. (2021-2022)

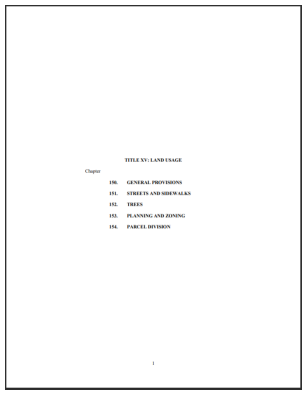
OTHER RESOURCES

To view the webpages, plans, or documents mentioned in this section, please click the images to the left of the description. These auxiliary resources help promote and implement the economic development goals and opportunities as identified in this strategy.



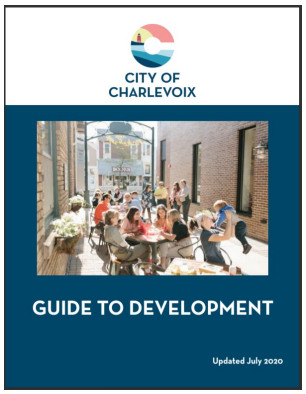
City of Charlevoix Master Plan

The master plan serves as a steering document for Charlevoix's policies and programs. Consultation of the master plan is used frequently in City Council and Planning Commission decisions.



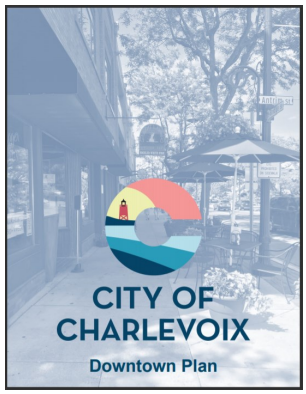
City of Charlevoix Zoning Ordinance

The zoning ordinance describes in detail the uses and architecture permitted within the City of Charlevoix. The Zoning Ordinance can impact residents, property owners, and businesses in the City.



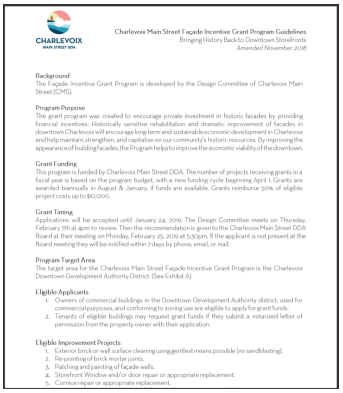
Guide to Development

The Guide to Development serves to communicate transparently and efficiently what developers and homeowners can expect when constructing or modifying properties in the City of Charlevoix.



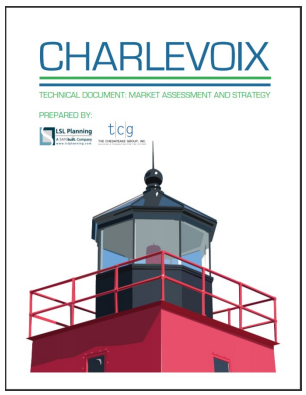
Downtown Plan

Much like the "Past Plans and Resulting Actions" section, the Downtown Plan serves to compile a list of priorities and actions (revolving around the central business district) from past documents and studies.



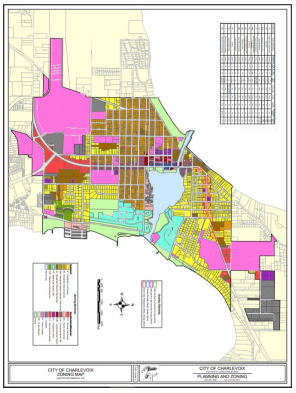
Business Incentives

Business incentives are available to those who are seeking to launch a startup, traditional retail outlet, accommodation service, or industrial company. These incentives can also apply to properties.



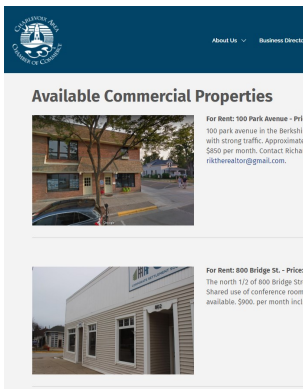
Market Assessment and Strategy Technical Report

The longer version of the 2015 Economic Development Strategy, this report has great data and recommendations for development and consumer trends in the City of Charlevoix.



Zoning Map

The zoning map provides information on the ordinance regulations and classifications applied to properties in the city. Rezoning is a power of the City Council, but any entity can propose rezoning.



Charlevoix Area Chamber of Commerce Available Property

A list of commercial property for sale or rent in the Charlevoix area. Note: This does not encompass all development opportunities in Charlevoix.

END NOTES

Works Cited

1. United States Census Bureau, *Charlevoix City* (American Community Survey 2018) https://data.census.gov/cedsci/profile?g=1600000US2614780
2. United States Census Bureau, *Charlevoix City* (2010 Decennial Census) https://data.census.gov/cedsci/table?t=Populations%20and%20People&g=1600000US2614780&y=2010&tid=DECENNIALSF12010.P1&hidePreview=true
3. United States Census Bureau, *State of Michigan* (2019 American Community Survey) https://data.census.gov/cedsci/profile?g=0400000US26
4. United States Census Bureau, *Charlevoix County Employment* (2018 American Community Survey) https://data.census.gov/cedsci/table?q=Charlevoix%20county&t=Class%20of%20Worker%3AEmployment%3AEmployment%20and%20Labor%20Force%20Status%3AIndustry%3AOccupation&tid=ACSDP5Y2018.DP03&hidePreview=false
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7. The Chesapeake Group, inc. & LSL Planning, *2015 Market Assessment & Strategy | Economic Development Strategy Executive Summary,* (City of Charlevoix, 2015). https://www.cityofcharlevoix.org/DocumentCenter/View/414/Technical-Report-PDF
8. Downtown Professionals Network, *Downtown Charlevoix Market Snapshot,* (Michigan Main street, 2017) https://www.cityofcharlevoix.org/DocumentCenter/View/789/Charlevoix-MI-Market-Snapshot-2017-PDF?bidId=
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12. *NLEA Orientation Presentation,* (Northern Lakes Economic Alliance, 2020).
13. LandUseUSA, *Target Market Analysis Fact Sheet,* (Housing North, Networks Northwest, 2019). http://housingnorth.org/assets/charlevoix-county-tma-fact-sheet.pdf
14. Katz, Lawrence & Paul Krueger, *"The Rise and Nature of Alternative Work Arrangements in the United States, 1995-2015"* (Princeton University, 2016), 7. https://dataspace.princeton.edu/bitstream/88435/dsp01zs25xb933/3/603.pdf
15. Michigan Department of Transportation, *Average Daily Traffic Map,* (State of Michigan, 2020) https://www.michigan.gov/mdot/0,4616,7-151-11151_11033-22141--,00.html
16. Federal Highway Administration *"Productivity and the Highway Network"* (U.S. Department of Transportation, 2014). https://www.fhwa.dot.gov/policy/otps/060320b/
17. Wagner, Matthew, *"Main Spotlight: How Rural Economies Can Leverage the Rise in Remote Work"* (Main Street America, 2020). https://www.mainstreet.org/blogs/national-main-street-center/2020/06/18/covid-19-trend-series-rural-economies-great-opport
18. *Redevelopment Ready Communities Map,* (Michigan Economic Development Corporation, 2020). https://www.miplace.org/4a5d8d/globalassets/documents/maps/rrc-map.pdf

CITY OF CHARLEVOIX

New Business

TO: Planning Commission

FROM: Jennifer Neal

SUBJECT: 2021 Meeting Schedule

DATE: December 14, 2020

BACKGROUND

Attached is the proposed meeting schedule for 2021. A meeting schedule has to be adopted by resolution each year.

ATTACHMENTS:

- 2021 Meeting Schedule

Notice to the Public

City of Charlevoix Planning Commission
2021 Schedule of Regular Meetings

The regular meetings of the City of Charlevoix Planning Commission will be held in the City Council Chambers of Charlevoix City Hall at 210 State Street, Charlevoix, Michigan usually on the second Monday of each month as follows, unless rescheduled:

Day	Meeting Date	Time	Agenda Packet Distribution Date
Monday	January 11, 2021	6:00 PM	01/06/21
Monday	February 8, 2021	6:00 PM	02/03/21
Monday	March 8, 2021	6:00 PM	03/03/21
Monday	April 12, 2021	6:00 PM	04/07/21
Monday	May 10, 2021	6:00 PM	05/05/21
Monday	June 14, 2021	6:00 PM	06/09/21
Monday	July 12, 2021	6:00 PM	07/07/21
Monday	August 9, 2021	6:00 PM	08/04/21
Monday	September 13, 2021	6:00 PM	09/08/21
Monday	October 11, 2021	6:00 PM	10/06/21
Monday	November 8, 2021	6:00 PM	11/03/21
Monday	December 13, 2021	6:00 PM	12/08/21

General items for the meetings need to be submitted three days prior to the agenda packet distribution date (listed above in the right column).

Information submitted for site plan (inclusive of preliminary site plan information, site plan review materials, site plan amendment information) need to be submitted two weeks prior to the agenda packet mail date.