



LAKE TO LAND REGIONAL INITIATIVE

Joyfield Township People and Land

ADOPTED JULY 17, 2014



Expectations

The top priorities enumerated by attendees at Joyfield Township's visioning session form a cascading chain of logic on a mission: Implement planning and zoning, which keep the community rural and beautiful, which makes it ideally suited for growth in agriculture, which will yield needed industry and jobs.

On June 13, 2012 interested residents convened at the Blaine Christian Church to participate in a Community Vision Session as a prelude to preparing the community master plan. The session was structured in a manner to solicit community-based priorities that needed to be addressed by the Planning Commission as part of their goal setting.

The following pages present "Cornerstones," or goals formulated by the Joyfield Township Planning Commission to guide future development. Each includes a set of "Building blocks," specific strategies to be implemented to achieve those goals. At the bottom is the "Foundation" that supports each Cornerstone: its linkage to the citizens' stated priorities and to the Benzie County Master Plan. Each cornerstone is important to the community, without ranking, and all require consideration when developing policies and zoning.

Cornerstone

Retain and create jobs.

Joyfield Township has 32 businesses with an estimated employment base of 223 employees. This means that for every resident, there are .28 jobs—or 1/3 of one job. Agriculture and farm-related wholesale businesses make up approximately 46% of the Township employment base.

Similarly, 256 out of 799 residents 16 years or older are employed either in the township or the immediate region. Of those employed, 43% work in administrative and management jobs, 31% work in the service industry, and 26% are employed in the farming, production, and construction professions.

State and regional initiatives focusing on agriculture will provide an opportunity for future job creation in areas such as agricultural tourism and farm-to-table or farm-to-restaurant programs. In addition, the community has an opportunity to work with Benzonia Township on the establishment of a commerce/business district at the intersection of M-115 and US-31. This area already has a number of commercial businesses, but a coordinated approach would make this emerging district more cohesive to provide a greater array of businesses for residents in the immediate area.

Building blocks

1. Concentrate industrial, retail, and service business opportunities at the US-31 and M-115 intersection, and work with Benzonia Township to establish a business district with uniform standards and regulations.
2. Encourage infrastructure improvements, including wireless, broadband, natural gas, sewer, and water services.
3. Ensure that the Zoning Ordinance contains provisions for home occupations and cottage businesses.
4. Ensure that zoning provisions encourage agricultural-related business development.
5. Encourage local businesses, and those interested in starting a business, to engage in training and education opportunities.
6. Coordinate business recruitment with surrounding townships and organizations.



Foundation

Benzie County master plan principles	Balanced growth	Environmental protection	Visual character of the landscape	Visual character of small towns
Joyfield collective priorities	Retain scenic character	Growth in agriculture	Implement planning and zoning	Increase job opportunities

Cornerstone

Connect with regional non-motorized and motorized trails.

Joyfield Township has beautiful and scenic rural landscapes, but it lacks any form of non-motorized pathway. Although county roads such as Joyfield Road, Mick Road (County Road 604) and Smeltzer Road (County Road 602) provide bicyclists and walkers with a pleasurable experience, there are no formal connections to the Betsie Valley Trail / Pathway or other areawide attractions.

In addition to non-motorized trails, plans should include snowmobiles and other motorized all-terrain vehicles trails and facilities. Snowmobile trails allow Joyfield Township residents to take advantage of its average annual snowfall of 108 inches, which is comparable with other northwest lower peninsula communities but higher than the state average of 51 inches.

Building blocks

1. Incorporate the findings of Benzie County and the Northwest Michigan Regional Non-Motorized Strategy and proposed route locations in the master plan and local (MDNR-approved) five-year recreation and park master plans.
2. Reserve adequate right-of-way for trails and bike lanes along proposed routes and County roads, giving consideration to landowners.
3. Consider a connection with the Betsie River Pathway over the Betsie River, and consider a connection to Swamp Road trailhead within the C.S. Mott Nature Preserve.
4. Coordinate efforts with the Benzie County Road Commission to provide paved shoulders when township roads are resurfaced and/or reconstructed.
5. Coordinate with neighboring townships to develop trails within the township and to provide linkages from them to the regional trail system.
6. Encourage respect and consideration of property owners along the trails.
7. Encourage year-round trail and access for non-motorized and motorized recreation.



Foundation

Benzie County master plan principles	<i>Balanced growth</i>	<i>Environmental protection</i>	<i>Visual character of the landscape</i>	<i>Visual character of small towns</i>
Joyfield collective priorities	<i>Retain scenic character</i>	<i>Growth in agriculture</i>	<i>Implement planning and zoning</i>	<i>Increase job opportunities</i>

Cornerstone

Improve and develop township infrastructure.

Joyfield Township is a rural community. As a result, the typical array of infrastructure—public water and sewer—is not available or practical. Based on the 2010 US Census, the township had a population density of 40 people per square mile and a housing unit density of 20 housing units per square mile. The only area in the township that could conceivably have public water and sanitary sewer in the future would be at the intersection of US-31 and M-115, adjacent to Benzonia Township.

Besides water and sewer, rural communities are in need of other infrastructure such as electricity, natural gas, and broadband (Internet) services. Joyfield Township's electrical needs are served by Cherryland Electric Cooperative and Consumers Power. Joyfield Township is within the MichCon natural gas service area according to the Michigan Public Service Commission, but product is unavailable. For an agricultural area, the availability of energy is critical to operations and production. Electricity, natural gas (NG), and propane (LP) are used in the operation of irrigation equipment, drying of grain and fruit, heating for frost protection, heating and cooling for barns and greenhouses, and for standby generators. Growing the agricultural, light industry, and cottage business economy means having access to infrastructure.

Building blocks

1. Work with adjacent communities and agencies to help obtain access to natural gas for residences and businesses.
2. Collaborate on regional initiatives to help obtain access to broadband for home, business, and public safety uses.
3. Minimize overhead systems and encourage telephone, Internet, and cable utilities to bury lines or to use existing poles.
4. Coordinate the potential provision of water and sanitary services at the US-31 and M-115 intersection with the rate of development and in conjunction with Benzonia Township when feasible.
5. Incorporate provisions in the zoning ordinance to allow for home occupations and cottage businesses that can fully utilize the infrastructure network.
6. Encourage the maintenance or improvement of township roads.



Foundation

Benzie County master plan principles	<i>Balanced growth</i>	<i>Environmental protection</i>	<i>Visual character of the landscape</i>	<i>Visual character of small towns</i>
Joyfield collective priorities	<i>Retain scenic character</i>	<i>Growth in agriculture</i>	<i>Utilities</i>	<i>Increase job opportunities</i>

Cornerstone

Avoid the development of industries that have a negative affect on our rural character.

Care should be taken to minimize the negative impacts of industries on the township's rural character. These types of industries would include landfills, natural gas "sweetening" (desulphurization) plants, and others that could negatively affect our rural character.

The master plan should encourage opportunities that supplement agricultural operation and allow for diversity in employment opportunities. The township encourages nodal development of light industry and commercial businesses. Cottage and value-added agricultural industries are supported throughout the township.

Building blocks

1. Designate roads with adequate capacity in design, construction, and anticipated function to cater to the increase in traffic flows arising from heavy commercial, warehousing, and light industrial activity.
2. Encourage new development to connect to an existing network of infrastructure or have the potential to be connected to and serviced with infrastructure in an efficient, economic, and orderly manner.
3. Include adequate separation from incompatible activities such as residential, agriculture, and sensitive environments such as wetlands, riparian corridors, and remnant vegetation.
4. Encourage growth in light industry, small businesses, and value-added industries in appropriate areas.
5. Discourage the development of industrial-scale agriculture or non-agriculture that could negatively affect our rural character.



Foundation

Benzie County master plan principles	<i>Balanced growth</i>	<i>Environmental protection</i>	<i>Visual character of the landscape</i>	<i>Visual character of small towns</i>
Joyfield collective priorities	<i>Maintain rural character</i>	<i>No large industrial complexes</i>	<i>Implement planning and zoning</i>	<i>Increase job opportunities</i>

Cornerstone

Discourage blight.

The State of Michigan Brownfield Redevelopment Authority Act defines “blight” as property which 1) has been declared a public nuisance in accordance with state and local building, housing, plumbing, fire, or local ordinance, 2) is an attractive nuisance to children, 3) is a fire hazard, 4) has utilities serving the property or buildings in such disrepair that the property is unfit for its intended use, 5) is tax reverted, 6) is owned by a land bank, or 7) has sufficient demolition debris buried on the site that it is unfit for its intended use. So, blight comes in many forms—and in all of them, it is the responsibility of the local unit of government to monitor and manage its removal.

Building blocks

- 1. Adopt and enforce a blight ordinance.
- 2. If contaminated property is involved on a parcel, consider working with the Benzie County Brownfield Authority on remediation efforts and strategy.
- 3. If property in the township is under the control of the Benzie County Land Bank or a brownfield authority, coordinate efforts with the land bank authority on reuse opportunities for the property and/or work with interested parties on the reuse and repurposing of the property.
- 4. Consider the coordination of clean-up efforts with neighboring townships and counties to minimize blight and waste.



Foundation

Benzie County master plan principles	Balanced growth	Environmental protection	Visual character of the landscape	Visual character of small towns
Joyfield collective priorities	Retain scenic character	Growth in agriculture	Implement planning and zoning	Increase job opportunities

Cornerstone

Preserve our rural and scenic character.

The preservation of rural and scenic character relates back to sustaining the agricultural and natural landscapes of Joyfield Township. The fields and farms that create that patchwork landscape so highly regarded by resident and visitor need to be profitable operations to be sustainable. The natural landscape—local tributaries, woodlots, wetlands, etc.—is often regulated by local and state authorities, but much of Joyfield Township is farmland. According to the existing land use inventory, 4,180 acres are designated agricultural, comprising 33% of the township land area.

Another element of the rural and scenic experience is the condition and historical development of county road network. As seen in the picture below, many of the county roads that traverse Joyfield Township are lined with large deciduous trees which provide a memorable canopy of shade during the warm summer months. Behind these tree rows are views of local farms and orchards.

Building blocks

1. Encourage development designed to preserve usable amounts of open, farmable land.
2. Encourage development in areas served by municipal utilities and roads.
3. Discourage non-agricultural uses from negatively impacting agriculture as the primary land use.
4. Encourage height restrictions and/or building designs that fit our rural area.
5. Provide for reasonable protection of the dark night sky.
6. Encourage the location of intensive development, such as residential subdivisions, commercial and industrial establishments, to areas that have the infrastructure to service them.



Foundation

Benzie County master plan principles	<i>Balanced growth</i>	<i>Environmental protection</i>	<i>Visual character of the landscape</i>	<i>Visual character of small towns</i>
Joyfield collective priorities	<i>Retain scenic character</i>	<i>Growth in agriculture</i>	<i>Implement planning and zoning</i>	<i>No large industrial complexes</i>

Cornerstone

Sustain and enhance the agricultural economy of the township.

Joyfield Township has a land area of 12,763 acres. Agricultural uses account for 4,180 acres (33% of the land area) and 20% of the township’s property valuation. When agricultural uses are combined with the 3,737 acres of forest land, nearly two-thirds of Joyfield Township is used for farms, orchards, and woodlots.

Recognizing the importance that agricultural operations play in the township, a meeting with the farm community was sponsored by the Joyfield Township Planning Commission which identified a number of concerns, some of which are related to planning and zoning. These issues included the division of land, affordable work force and migrant housing, better roads for hauling farm produce, products, and equipment, more affordable energy, and support for the Right to Farm Act provision. In addition, the need for greater flexibility and less restrictions in zoning provision, the use of cluster development, and minimization of redundant regulations which impede the agricultural community from fully utilizing their properties were discussed.

Building blocks

- 1. Formulate agricultural zoning policies that provide flexibility to farm and orchard operators.
- 2. Formulate zoning policies which allow for clustered and compact rural residential development in agricultural areas.
- 3. Formulate zoning policies which allow for value-added opportunities such as farm markets, ag-tourism, home occupations, and cottage businesses.
- 4. Evaluate land division strategies that allow for future residential development that encourage continuation of farming and agriculture.
- 5. Formulate zoning policies which recognize the Right to Farm when residential uses are sited adjacent to existing farms and orchards.
- 6. While the township can in no way be obligated to purchase or financially support the sale or transfer of development rights it will support adopting a Development Rights Ordinance with the expressed purpose of becoming eligible to participate in the land conservancy, the Agriculture Preservation Fund Program or programs like these which would help fund the purchase of Development Rights Agreements for interested members of the agricultural community.



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People and Places

Demographic Dashboard

In order to consolidate the reams of information provided by the U.S. Census Bureau and ESRI Business Analyst (a private data provider), a demographic dashboard was prepared for the community to highlight a variety of demographic, household, income, and employment information. The dashboard, featured on the next page, graphically compares Joyfield Township (yellow) to Benzie County, Manistee County, the State of Michigan, and the United States. This data shows where Joyfield Township is compared to county, state, and national statistics..

Population

Michigan's population decline experience between 2000 and 2010 passed Joyfield by, as the township held on to all 212 residents gained during the 1990s and even added a few more to bring the 2010 census one citizen shy of the 800 mark. That citizen is projected to arrive, along with

32 more, as the population continues a slow climb upward through 2016. Because of forecasted flatline population growth it is anticipated that land development will be limited to the sporadic construction of rural residential homesteads.

Housing

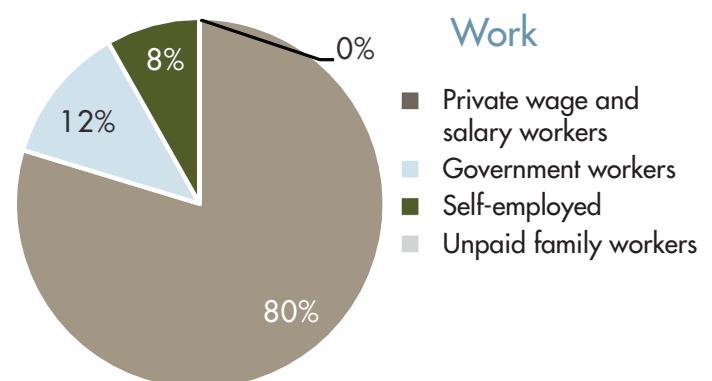
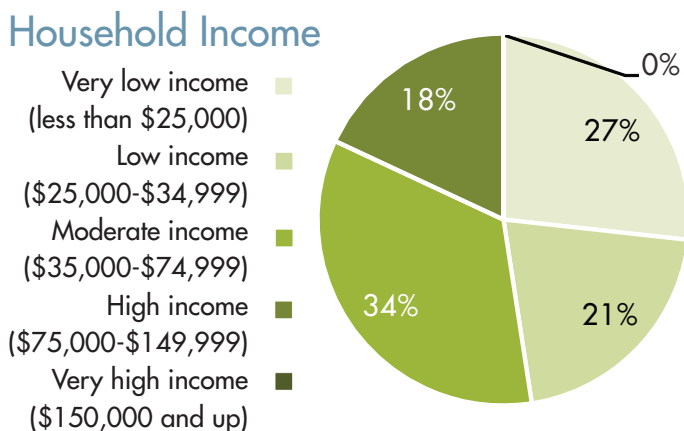
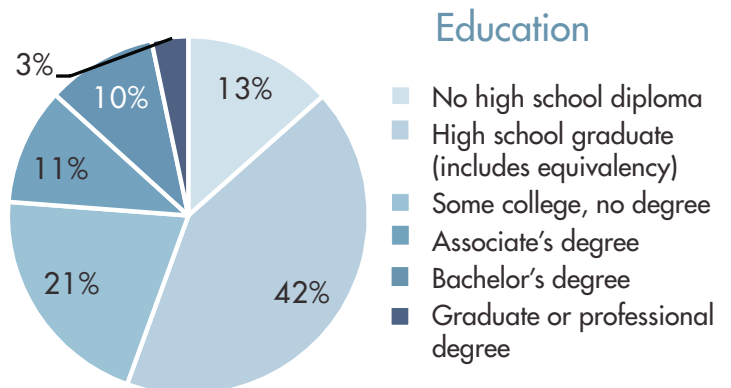
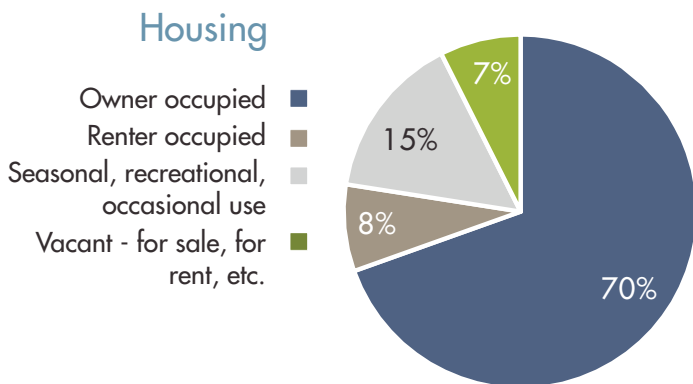
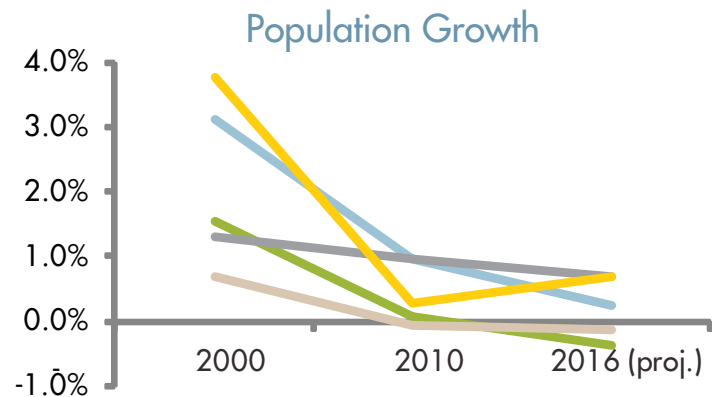
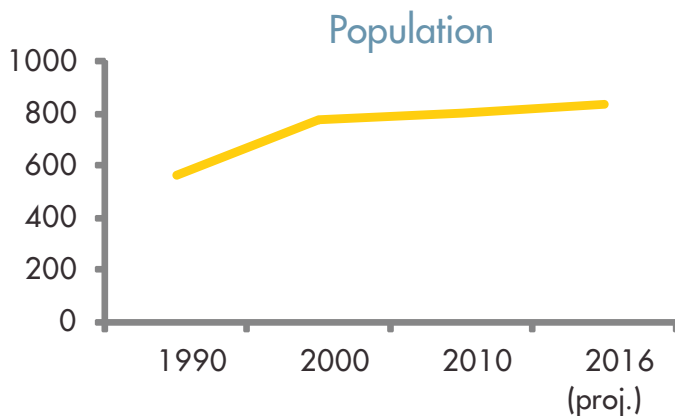
Joyfield's 404 housing units provide the shelter for its 288 households. Seven in 10 of those households own their homes, and 57% of the owner-occupied homes are mortgaged. The median home value is \$146,800, and the median gross rent is \$838.

By the time the Census began counting them in 1940, just 12% of Joyfield's houses had been built. Residential development continued slowly, averaging less than 20 homes per decade and taking until 1970 to double in size. The pace picked up to about 55 homes per decade over the following years, and the two decades on either side of the new millennium have seen about 90 new homes apiece.

Demographic Dashboard

Key for population and prosperity index graphs:

Joyfield Twp. Benzie County Manistee County Michigan United States



Classifications modified from HUD guidelines, using the state median income of \$48,432.

Prosperity Index



Households

2.41
person average household size
\$146,800
owner-occupied median home value
\$838
median gross rent

Education

19%
population enrolled in school
87%
high school graduate or higher
13%
bachelor's degree or higher

Commuting

94%
workers who commute
86%
commuters who drive alone
20.4
minute average commute

Employment

223
jobs
256
workers
19.7%
unemployment rate
19%
civilian veterans

Income

\$35,972
median household income
\$22,284
median earnings for workers
\$38,333
male full-time, year-round earnings
\$31,250
female full-time, year-round earnings
11.5%
population in poverty
10.0%
children in poverty

Top Industrial Sectors

43%
wholesale trade
12%
construction
11%
manufacturing

The majority of the homes (57%) are heated by bottled, tank, or liquid petroleum (propane) gas. Another one in five are heated by wood, and about 12% keep warm with fuel oil or kerosene. A few households use electricity (6%), utility gas (4%), or other fuel (1%) to fend off the northern Michigan winter.

Education

The largest share of Joyfield residents (42%) has a high school education or equivalent. The proportion who have not attained that level (13.4%) is higher than the rates in Benzie County, Manistee County, and Michigan as a whole. An almost identical percentage (13.3%) has completed a bachelor’s degree or higher; this is lower than the rates in all four aggregated populations.

Income

Joyfield’s median household income is \$35,972 ranks in the bottom half of surrounding communities, with median earnings for all workers at \$22,284. This means that a household can be more easily supported with fewer earners: it would take just 1.61 workers’ median earnings to equal the median household income.

Of the 13 industrial classifications tracked by the U. S. Census, just 7 had enough full-time, year-round workers to present data. The highest-paying classification is public administration, and the second highest-paying occupation is construction. Among all earnings (including seasonal and part-time), the contrast continues and expands: the highest-paid professions are public administration, information , construction, and professional, scientific, management, waste, and administrative services. Joyfield’s overall population is slightly skewed,

with a 57-43 male-to-female ratio, and its full-time, year-round working population is skewed even more heavily at 60-40.

The poverty rate of 11.5% in Joyfield is commensurate with regional, county, state, and national benchmarks. Among citizens younger than 18, the poverty rate is slightly lower (10%), whereas it is 4 to 6 percentage points higher in each of the aggregated populations. There are more food stamp receipts in the township than in the larger populations (12.5% vs. 2%-4%) but less cash assistance (3.1% vs. 9%-14%).

A quick estimate of a community’s “net worth” can be obtained by dividing its major assets (checking and savings accounts, stocks, bonds, mutual funds) by its major liabilities (home and car loans). The higher the ratio of assets to liabilities, the better insulated the community will be from quick changes in the economy. In Joyfield, the ratio is 2.93. This figure is higher than that of Benzie County, (2.58) Michigan (2.65), and the United States (2.41). A factor contributing to the higher “community” net worth is

the presence of older households and retired households who tend to have less debt and other long-term obligations. According to the U.S. Census it is estimated that 88 residents have access to retirement income and 124 residents are utilizing social security benefits.

Occupations

This section talks about the occupations and professions in which the residents of Joyfield Township work, whether or not their places of employment are within the township limits. Industrial classifications are similar but also different than occupational classifications.

Sixty-two of the 256 workers in Joyfield’s civilian employed population (24%) listed “Educational services, health care, and social assistance” as their occupation. The second greatest number of workers were in retail trade (16%), followed by arts, entertainment, recreation, accommodation, and food services (15%).

Nationally, the median earnings of workers in non-retail occupations are double the median earnings of

4.2: Net worth

Assets		
	Checking Accounts	\$1,224,155
	Savings Accounts	\$2,859,938
	U.S. Savings Bonds	\$104,165
	Stocks, Bonds & Mutual Funds	\$7,248,124
	Total	\$11,436,382
Liabilities		
	Original Mortgage Amount	\$3,131,781
	Vehicle Loan Amount	\$769,755
	Total	\$3,901,536
Net Worth		
	Assets / Liabilities	2.93

Source: Esri Business Analyst

4.3: Non-retail to retail earnings

Industry	Workers	Median earnings	Weighted median earnings
Non-retail			
Educational services, and health care and social assistance	62	\$33,571	\$2,081,402
Manufacturing	26	\$26,667	\$693,342
Construction	24	\$41,875	\$1,005,000
Transportation and warehousing, and utilities	12	\$21,667	\$260,004
Information	12	\$46,000	\$552,000
Other services, except public administration	10	\$35,833	\$358,330
Agriculture, forestry, fishing and hunting, and mining	9	\$16,250	\$146,250
Professional, scientific, management, administrative, waste management services	9	\$36,250	\$326,250
Public administration	6	\$51,250	\$307,500
Wholesale trade	5	\$30,417	\$152,085
Total	175		\$5,882,163
Average of weighted median earnings		\$33,612	
Retail, art, accommodation, food service			
Retail trade	42	\$16,250	\$682,500
Arts, entertainment, and recreation, and accommodation and food services	39	\$22,083	\$861,237
Total	81		\$1,543,737
Average of weighted median earnings		\$19,058	
"Finance and insurance, and real estate and rental and leasing" had too few sample observations to calculate an estimate. Source: American Community Survey 2006-2010			

workers in retail occupations. Although it is not a direct comparison, we can get a sense of this disparity in wages between non-retail jobs and those in retail, arts, accommodations, and food service by multiplying the median earnings in each industry by the number of workers in that industry, then dividing the resulting aggregate income for each category (non-retail and retail, arts, etc.) by the number of workers in it. This average of weighted median earnings, shown in Figure 4.3, estimates that non-retail workers in Joyfield earn about 1.76 times as much as workers in retail, arts, accommodation and food service. Therefore, the higher the ratio of non-retail jobs to those in retail, arts, accommodation, and food service, the higher Joyfield's aggregate personal income should be.

Retail and Business Summary

This section talks about the businesses and jobs within Joyfield Township, whether or not the proprietors and employees are residents of the township itself.

The business summary generated by Esri notes that 32 businesses employ 223 people within the township's borders. When compared with the residential population of Joyfield, this equates to 279 jobs per 1,000 residents. In some cases, this may be a sign of a "bedroom community" heavily populated by commuters. Further, the U.S. Census notes that 82% of workers (16 years and older) commute to work with an average commute time of 22.5 minutes.

One quarter of the businesses are devoted to construction, with a total of 27 employees. There are no other significant concentrations of industry. Four fields split the next 38% of Joyfield's economy evenly at 3 businesses apiece: agriculture, forestry, fishing, hunting, mining; wholesale trade; retail trade; and services other than public administration.

The greatest number of employees in Joyfield are working in wholesale trade, with 43% of the overall labor force (95 employees). Construction and manufacturing employ 12% and 11% of the remaining workers respectively.

Although almost a third of Joyfield's residents work in retail, art, accommodation, or food service, it seems that they are leaving the

4.4: Retail marketplace summary

Industry Group	NAICS Class.	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage / Surplus Factor	Businesses
Motor Vehicle & Parts Dealers	441	\$1,009,217	\$289,431	\$719,786	55.4	1
Automobile Dealers	4411	\$837,286	\$0	\$837,286	100.0	0
Other Motor Vehicle Dealers	4412	\$131,106	\$278,463	-\$147,357	-36.0	1
Auto Parts, Accessories & Tire Stores	4413	\$40,825	\$10,968	\$29,857	57.6	0
Furniture & Home Furnishings Stores	442	\$86,276	\$0	\$86,276	100.0	0
Furniture Stores	4421	\$46,593	\$0	\$46,593	100.0	0
Home Furnishings Stores	4422	\$39,683	\$0	\$39,683	100.0	0
Electronics & Appliance Stores	4431	\$113,878	\$7,666	\$106,212	87.4	0
Bldg Materials, Garden Equip. & Supply Stores	444	\$168,855	\$0	\$168,855	100.0	0
Bldg Material & Supplies Dealers	4441	\$147,263	\$0	\$147,263	100.0	0
Lawn & Garden Equip & Supply Stores	4442	\$21,592	\$0	\$21,592	100.0	0
Food & Beverage Stores	445	\$642,975	\$668,614	-\$25,639	-2.0	1
Grocery Stores	4451	\$578,160	\$668,614	-\$90,454	-7.3	1
Specialty Food Stores	4452	\$49,288	\$0	\$49,288	100.0	0
Beer, Wine & Liquor Stores	4453	\$15,527	\$0	\$15,527	100.0	0
Health & Personal Care Stores	4,464,461	\$136,787	\$0	\$136,787	100.0	0
Gasoline Stations	4,474,471	\$787,648	\$3,185,248	-\$2,397,600	-60.3	0
Clothing & Clothing Accessories Stores	448	\$120,525	\$0	\$120,525	100.0	0
Clothing Stores	4481	\$101,685	\$0	\$101,685	100.0	0
Shoe Stores	4482	\$9,621	\$0	\$9,621	100.0	0
Jewelry, Luggage & Leather Goods Stores	4483	\$9,219	\$0	\$9,219	100.0	0
Sporting Goods, Hobby, Book & Music Stores	451	\$32,049	\$0	\$32,049	100.0	0
Sporting Goods/Hobby/Musical Instr Stores	4511	\$23,059	\$0	\$23,059	100.0	0
Book, Periodical & Music Stores	4512	\$8,990	\$0	\$8,990	100.0	0
General Merchandise Stores	452	\$1,037,459	\$651,825	\$385,634	22.8	0
Department Stores Excluding Leased Depts.	4521	\$198,147	\$0	\$198,147	100.0	0
Other General Merchandise Stores	4529	\$839,312	\$651,825	\$187,487	12.6	0
Miscellaneous Store Retailers	453	\$60,428	\$27,292	\$33,137	37.8	1
Florists	4531	\$3,644	\$0	\$3,644	100.0	0
Office Supplies, Stationery & Gift Stores	4532	\$34,421	\$0	\$34,421	100.0	0
Used Merchandise Stores	4533	\$7,501	\$12,317	-\$4,815	-24.3	1
Other Miscellaneous Store Retailers	4539	\$14,862	\$14,975	-\$113	-0.4	0
Nonstore Retailers	454	\$20,388	\$0	\$20,388	100.0	0
Electronic Shopping & Mail-Order Houses	4541	\$252	\$0	\$252	100.0	0
Vending Machine Operators	4542	\$7,758	\$0	\$7,758	100.0	0
Direct Selling Establishments	4543	\$12,378	\$0	\$12,378	100.0	0
Food Services & Drinking Places	722	\$576,584	\$177,216	\$399,368	53.0	0
Full-Service Restaurants	7221	\$360,986	\$63,887	\$297,099	69.9	0
Limited-Service Eating Places	7222	\$95,048	\$61,149	\$33,899	21.7	0
Special Food Services	7223	\$98,917	\$48,046	\$50,871	34.6	0
Drinking Places - Alcoholic Beverages	7224	\$21,632	\$4,133	\$17,499	67.9	0

township to do so: there are just 18 retail employees (9.4% of all employees) within the municipality, 5 in accommodation and food service (3.1%), and none in art, entertainment, and recreation.

It should be noted that these 32 businesses do not constitute 32 “storefronts” because a portion of these businesses are operated out of the home.

Table 4.4 is designed by Esri to provide a snapshot of retail opportunity by presenting the fullest picture possible of both supply and demand. Supply is calculated by combining the Census of Retail Trade, a portfolio of demographic and business databases, and the Census Bureau’s Nonemployer Statistics data to estimate total sales to households by businesses within the study area. To estimate demand, Esri combines annual consumer expenditure surveys from the Bureau of Labor and Statistics with its own proprietary Tapestry Segmentation system (Tab 2), yielding a fairly tailored picture of the purchases likely to be made by the inhabitants of the study area.

We can then arrive at the Retail Gap by subtracting the supply from the demand. A negative number, shown in red on the chart, signifies an oversupply or surplus, while the positive numbers shown in green indicate leakage of sales which are presumably being conducted outside the community.

This trend is not unusual in rural areas where there is higher degree of dependency on regional businesses to meet personal and business needs.

Agricultural Influence

Of the 12,763 acres of land that comprise Joyfield Township, 4,179 (33%) have an existing land use designation of “Agriculture.”

This land represents 64 of the 669 parcels (10%) in the Township. Another 240 acres (2%) spread across five parcels (0.7%) are “Natural Resource Related.” Overall, then, about 35% of the land and 11% of the parcels in the township are devoted to “value added” land practices.

About 9% of Joyfield’s businesses and 4% of its workers can be directly coded as “agricultural” according to the North American Industrial Classification System (NAICS) used by the US Census.

This is a significant portion of any economy, but an accurate picture of agricultural influence in Joyfield must also include the 43% of workers in the category of “wholesale trade” related to farming. We can see, then, that agriculture comprises almost half of Joyfield’s overall economic engine.

Seasonal Fluctuations

In Joyfield Township, 15.1% of the houses are seasonal or recreational use. This is significantly lower than Benzie and Manistee counties aggregated percentages of 33.1% and 24.9%, but it represents a significant departure from the state and national benchmarks of 5.8% and 3.5%.





Infrastructure

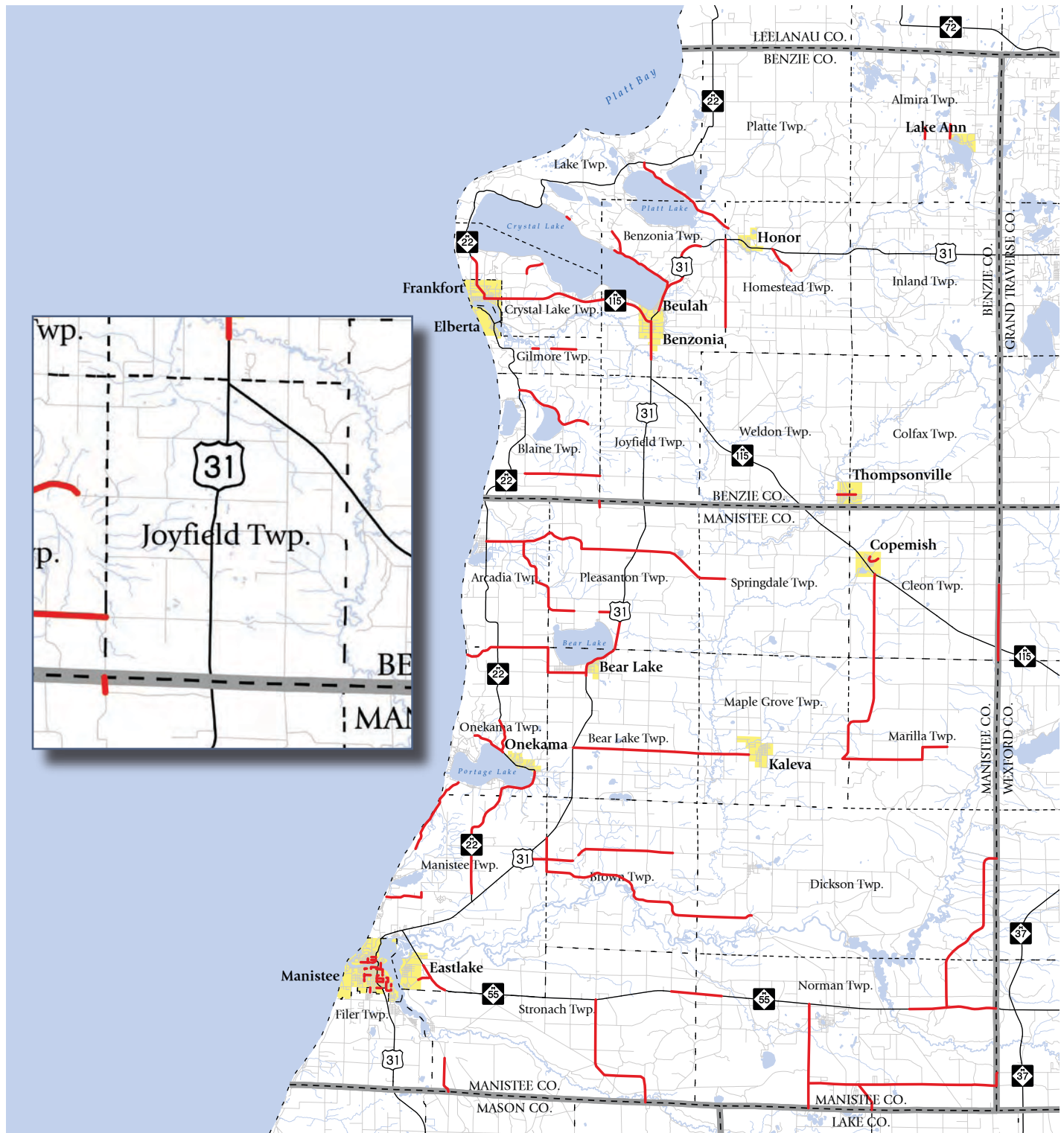
For planning purposes, infrastructure is comprised of “the physical components of interrelated systems providing commodities and services essential to enable, sustain, or enhance societal living conditions.” These components, which come together to form the underlying framework that supports our buildings, movements, and activities, usually include our power supply, water supply, sewerage, transportation avenues, and telecommunications.

Roads

The State of Michigan’s Public Act 51, which governs distribution of fuel taxes, requires each local road agency and the Michigan Department of Transportation to report on the condition, mileage, and disbursements for the road and bridge system under its jurisdiction. The Pavement Surface Evaluation and Rating (PASER) system used to report on the condition is a visual survey conducted by transportation professionals that rates the road surface from 1 to 10; roads rated 5 and above are considered to be at least “Fair.”

Figure 4.5 depicts all of the roads with PASER ratings of “poor” (1-4) in Benzie and Manistee Counties. The close-up in the inset reveals acceptable conditions throughout the entirety of Joyfield Township.

4.5: Road conditions



LAKES TO LAND

Pavement Surface Evaluation and Ratings

Data Sources: State of Michigan Geographic Data Library, NWMCOG 2012 Asset Management Report

- City or Village
- County Boundary
- Township Boundary
- Poor PASER Rating (1 - 4)
- Major Road
- Minor Road

0 2 4 8 Miles

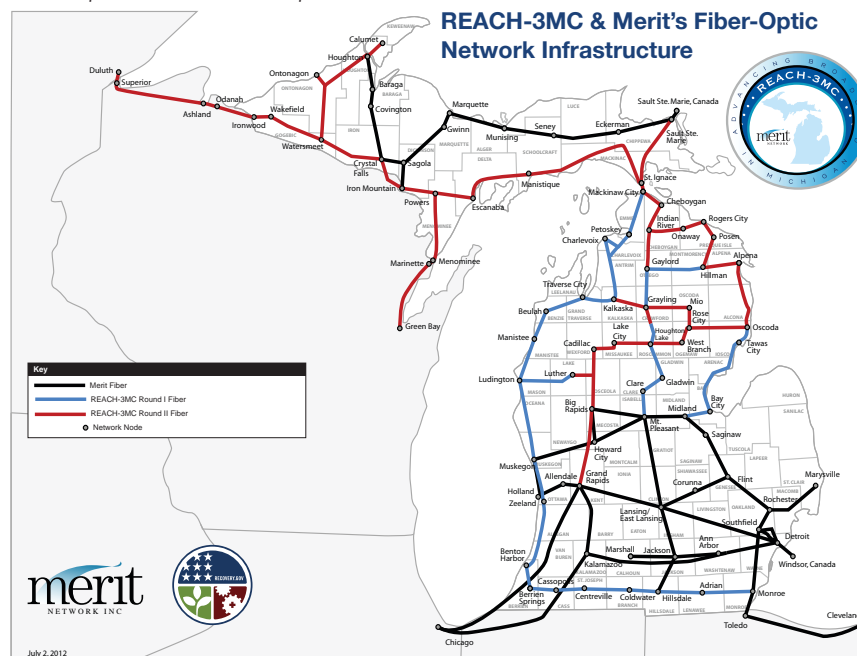


Telecommunications

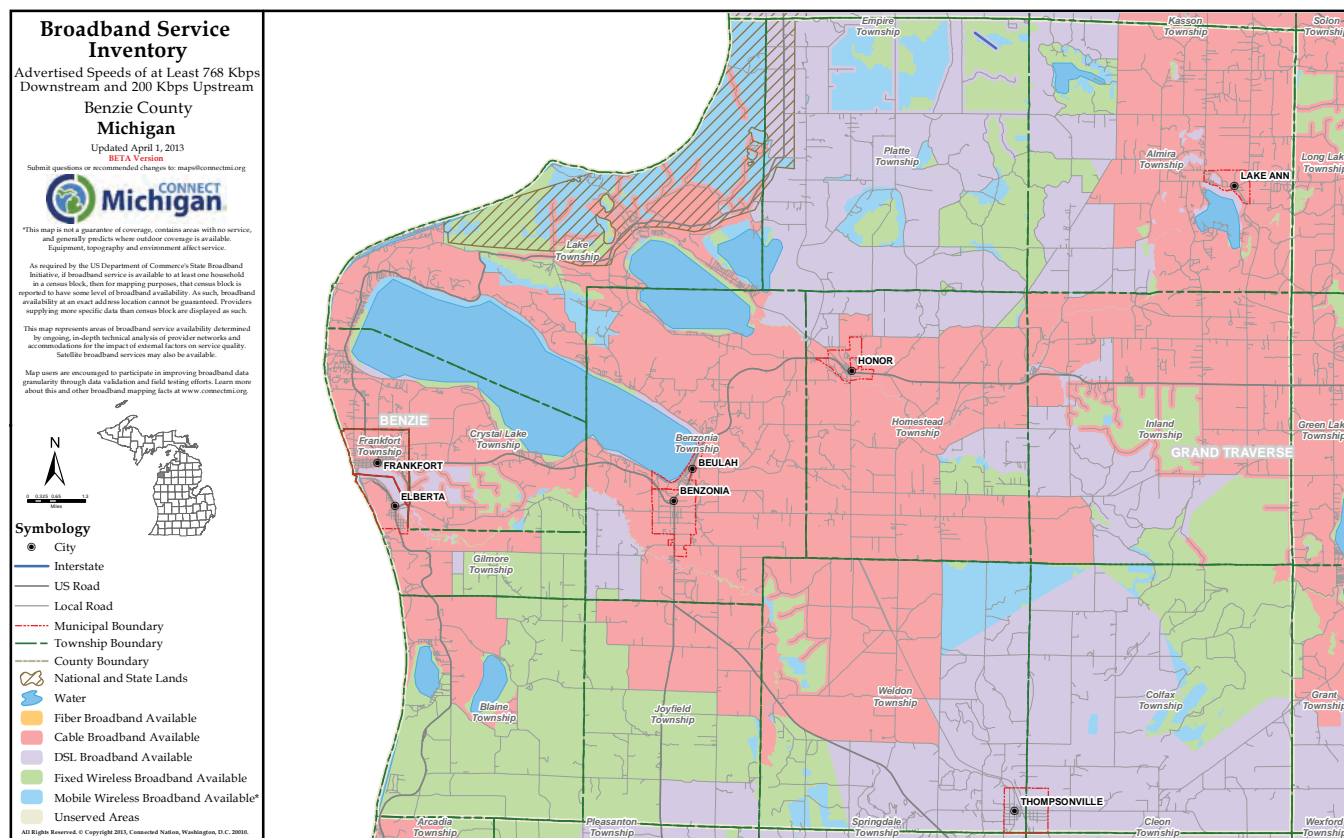
Connect Michigan, our state's arm of the national agency dedicated to bringing broadband access to every citizen, calculates that such success has already been achieved in 97% of households in Benzie and Manistee Counties. Figure 4.6 further shows the remaining unserved areas.

There is certainly room for improvement, particularly in terms of increased speed, provider choice, and types of platforms available. In January 2010, Merit Network was awarded American Recovery and Reinvestment Act funds to launch REACH-3MC (Rural, Education, Anchor, Community, and Healthcare—Michigan Middle Mile Collaborative), a statewide fiber-optic network for "community anchor institutions" such as schools and libraries. The completion of the line between Manistee and Beulah was announced on December 28, 2012.

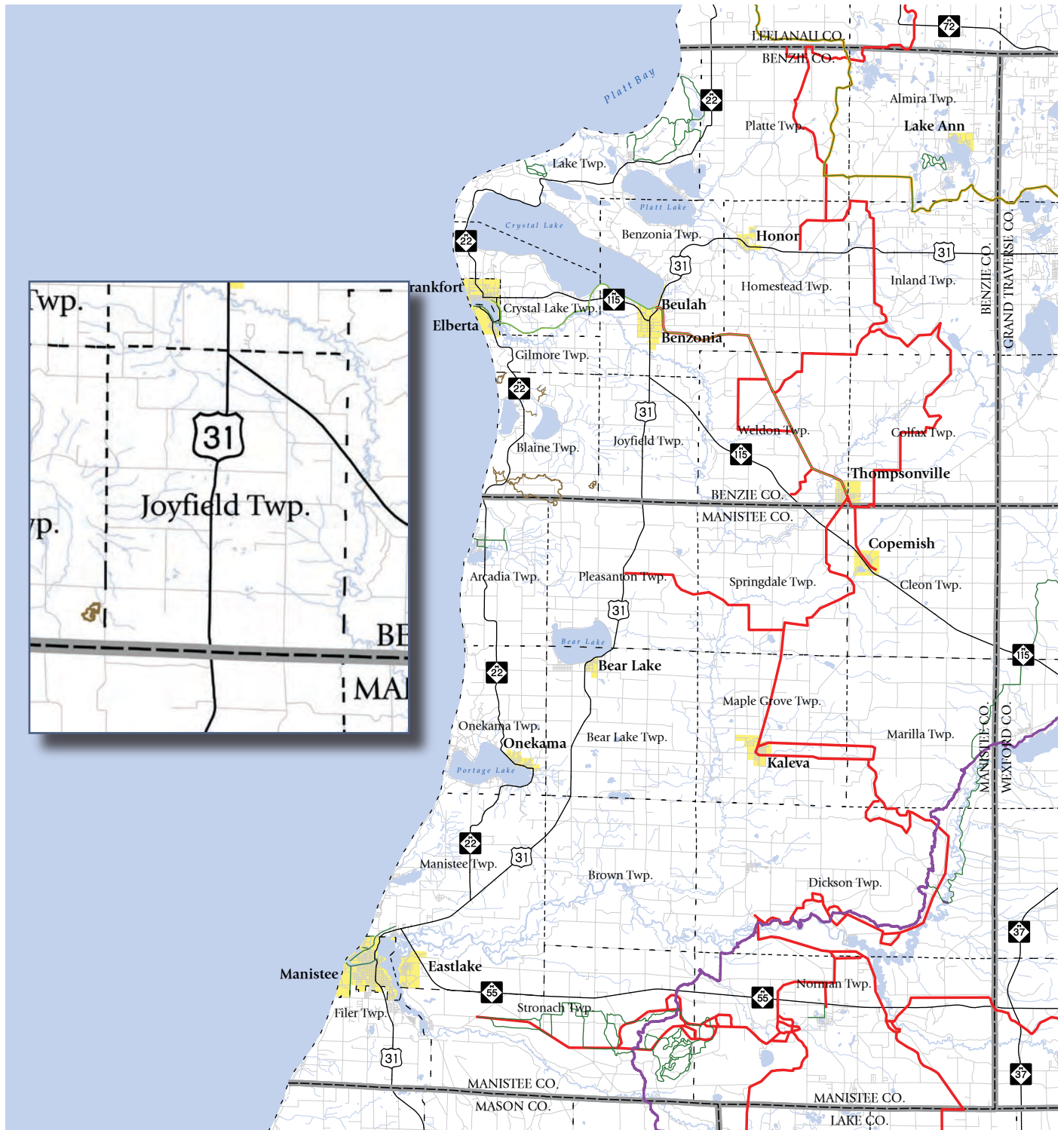
4.7 Proposed Merit fiber-optic network



4.6: Broadband service inventory in Benzie County



4.8: Regional Recreation Trails



LAKE TO LAND

Regional Recreational Trails

Data Sources: State of Michigan Geographic Data Library, MDOT, NWMCOG, GTRLC

- | | | |
|-------------------|---------------------|-------------------------------|
| City or Village | GTRLC Trail | Snowmobile Trail |
| County Boundary | Equestrian Trail | North Country Trail |
| Township Boundary | Betsie Valley Trail | Non-Motorized Multi Use Trail |
| Major Road | | |
| Minor Road | | |

Besides extending leading-edge direct service to organizations that serve the public, the REACH-3MC network uses an open access model that welcomes existing and new internet service providers to join. By constructing the “middle mile” between providers and users, the REACH-3MC cable removes a significant barrier to rural broadband by absorbing up to 80% of an internet service provider’s startup costs.

Power supply

Electricity for Joyfield Township homes and businesses is available from Consumers Energy Company (Jackson) and Cherryland Electric Cooperative (Grawn). The Michigan Public Service Commission lists the township’s natural gas provider as Michigan Consolidated Gas Company (Detroit), but service is currently unavailable.

Water and sewer

Joyfield Township does not have a public water or sewer system. Residents rely on septic and well systems. The township is not known to have difficulty in installing wells and septic systems, but there are still a number of factors relevant to community development to consider. In order to avoid problems such as inadequate water yield, gas in water, salty water, bacteria contamination, or organic chemical contamination, the community must consider the probable causes and seek

out the remedies through policy and regulatory mechanisms. Some of the probable causes occur at a community-wide level, such as road salting, septic effluent from systems in older developed areas, drainage from slopes into improperly sited residential areas, and failure to protect groundwater recharge areas through a lack of buffer zones and development limitations. Density and intensity of development need to be considered as they relate to septic and well systems, as increased development pressures lead to increasing need for understanding and oversight in well and septic system integrity. Health department standards provide regulatory oversight at the individual level, but wise land use policy at the community level is also a partner in the effort to protect the clean water supply and dispose of waste properly.

Trails and regional connections

As can be seen in Figure 4.8, there are not any local or regional trails in Joyfield Township. It’s an absence noted by the citizens who requested a multimodal bridge over the Betsie River, and by planning commissioners who formulated a Cornerstone directing increased connection with regional trails.

Preferred strategies for increasing trail access for Joyfield Township residents include connecting with the Betsie River Pathway and the Swamp Road trailhead, paving road shoulders of sufficient width to accommodate nonmotorized transportation, and including snowmobiles and other motorized all-terrain vehicles in trail planning.



Concept Photo: Bridge over the Betsie River by King Road



Land

Today, nearly all of Joyfield Township—90%—is devoted to plants (existing land use category of “agriculture” or “forest”) or housing (“rural residential”). The biggest human-made alteration to the Joyfield landscape is US-31, which bisects the township on its way from Bear Lake to Benzonia and provides the setting for what commercial activities do take place in the township. M-115 also wanders in from the east, connecting with US-31 to form the most urbanized node in the township at the center of its northern limit.

4.9: Land Dashboard

Land Dashboard

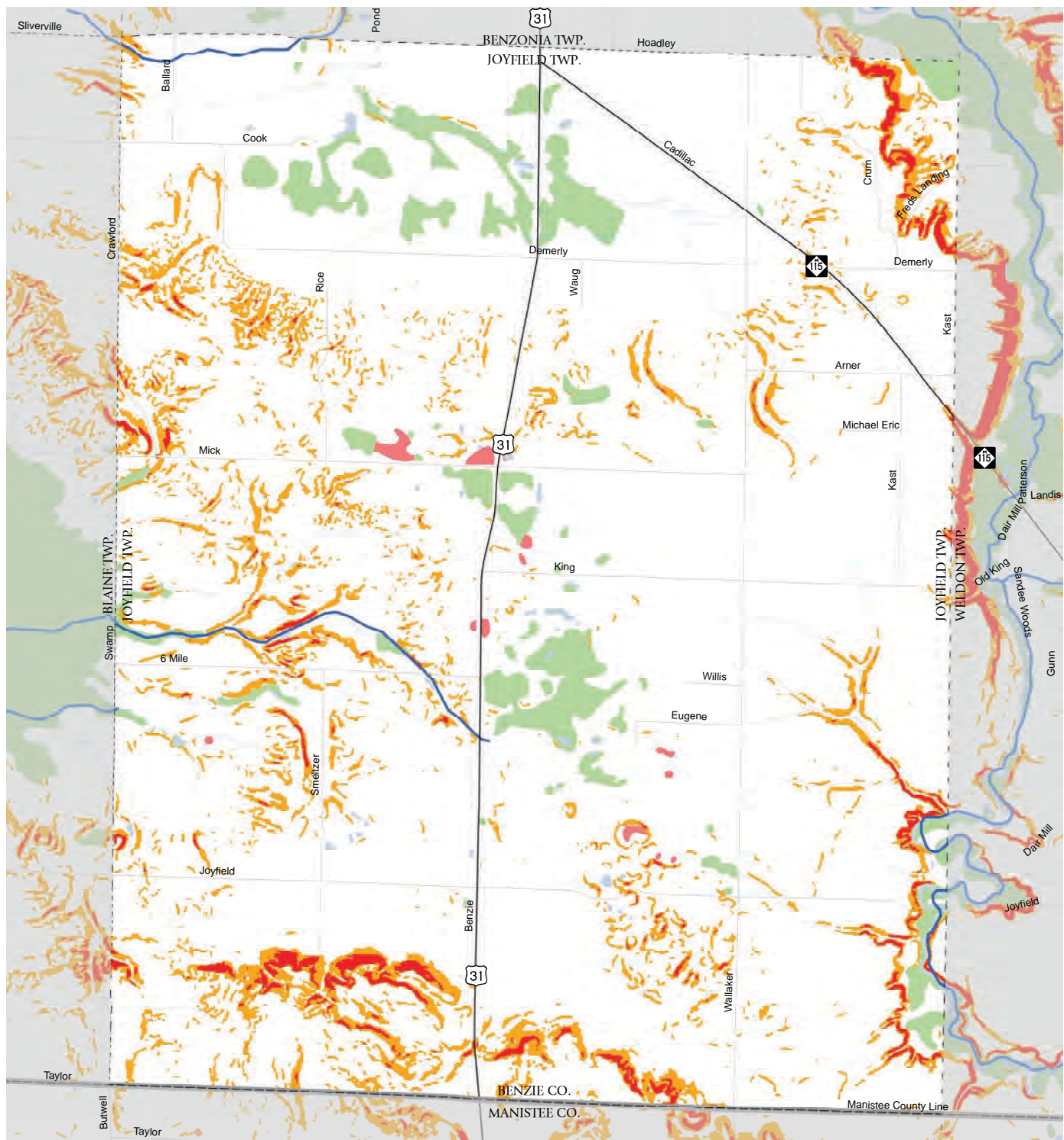
Percentages indicate proportion of total land area except where noted

TOPOGRAPHY			
Elevation	Slopes		Critical dunes
Low: 620 feet above sea level High: 1,085 feet above sea level Range: 465 feet	0-1 degrees:	3,360 acres	26%
	1.1-5 degrees:	6,001 acres	47%
	5.1-9 degrees:	1,974 acres	15%
	9.1-16 degrees:	883 acres	7%
	16.1-80 degrees:	156 acres	1%
			0 acres

WATER		
Surface Water	Rivers	Wetlands
35.3 acres 0.3%	23.3 miles 0.2%	Emergent (characterized by erect, rooted, herbaceous hydrophytes, excluding mosses and lichens): 29 acres 0.2%
	Trout Streams: 4 miles 17% of river length	Lowlands, Shrub, Wooded (characterized by low elevation and woody vegetation): 594 acres 5%

PUBLIC LAND USE				
Roads	Regional Trails	Conserved Land	State Land	Federal Land
45.4 miles 0.4%	0 miles	GTRLC: 104 acres 1%	Commercial Forest Act: 216 acres 2%	0 acres

4.10 Natural Features map



LAKES TO LAND

Joyfield Township Natural Features

Data Sources: State of Michigan Geographic Data Library, Benzie and Manistee County Equalization

- County Boundary
- Township Boundary
- Major Roads
- Minor Roads

Wetland Type:

- Lowland, Shrub, or Wooded
- Emergent
- Trout Stream

Slope Degree:

- 9.1 - 16
- 16.1 - 40

Land Use

The land use section of this master plan provides an analysis of existing land use conditions and a proposed future land use development scenario. It contains two distinct maps: the existing land use map and future land use map.

The existing land use map depicts how the property within the jurisdiction is currently developed. It shows how the land is actually used, regardless of the current zoning, lack of zoning, or future land use map designation—it is what you see happening on the property.

The future land use map of a master plan is a visual representation of a community's decisions about the type and intensity of development for every area of the municipality. These decisions, represented by the community's land use categories, are

based on a variety of factors and are guided by the goals developed earlier in the master planning process—the Cornerstones and Building Blocks presented earlier in this plan. Although the future land use map is a policy document rather than a regulatory document, meaning that it is not legally binding once adopted, it is used to guide the creation of the zoning ordinance and the zoning map, and it supports land use decisions about variances, new development, and sub-area planning. That makes it perhaps the most important part of your master plan, as it defines how community land uses should be organized into the future.

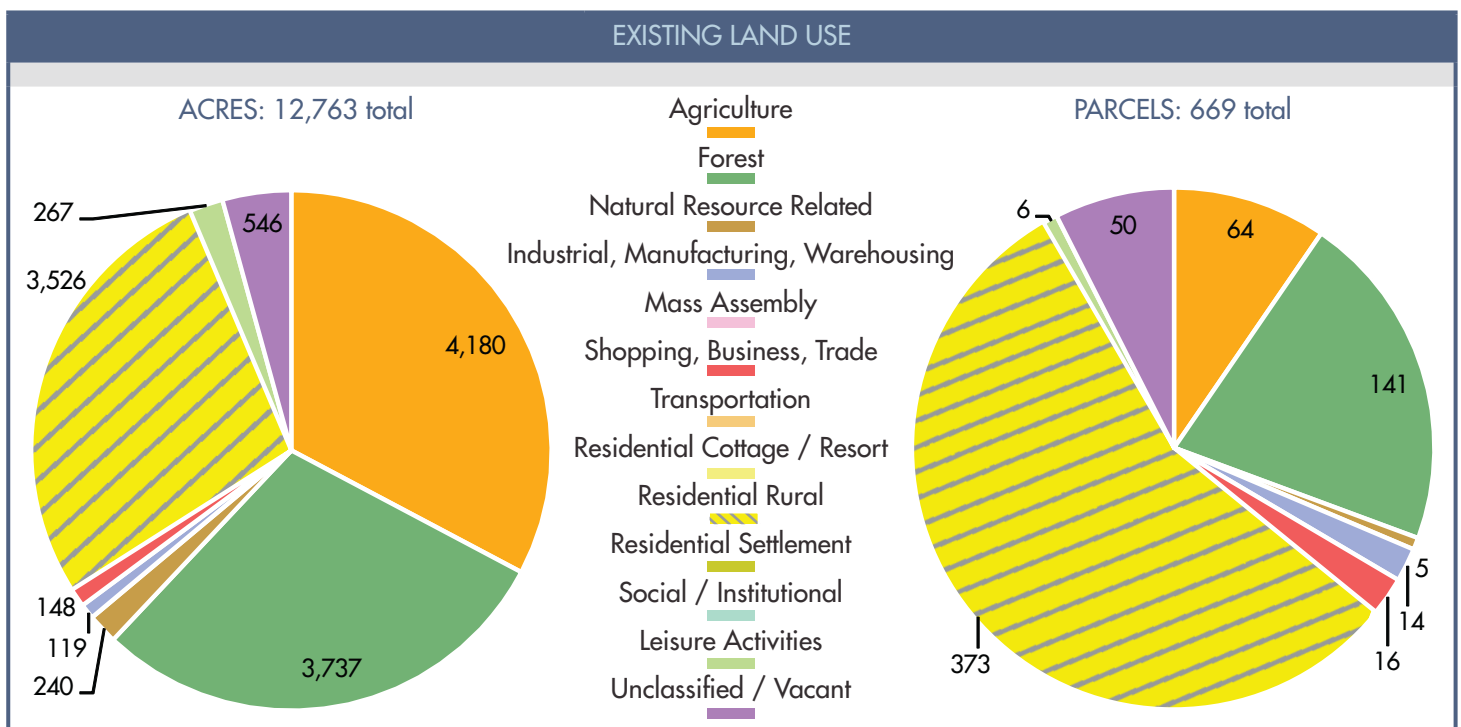
A part of the development of the future land use map is a discussion of the major land use related issues facing the community, how they interrelate with the Cornerstones and Building Blocks, and strategies that may be

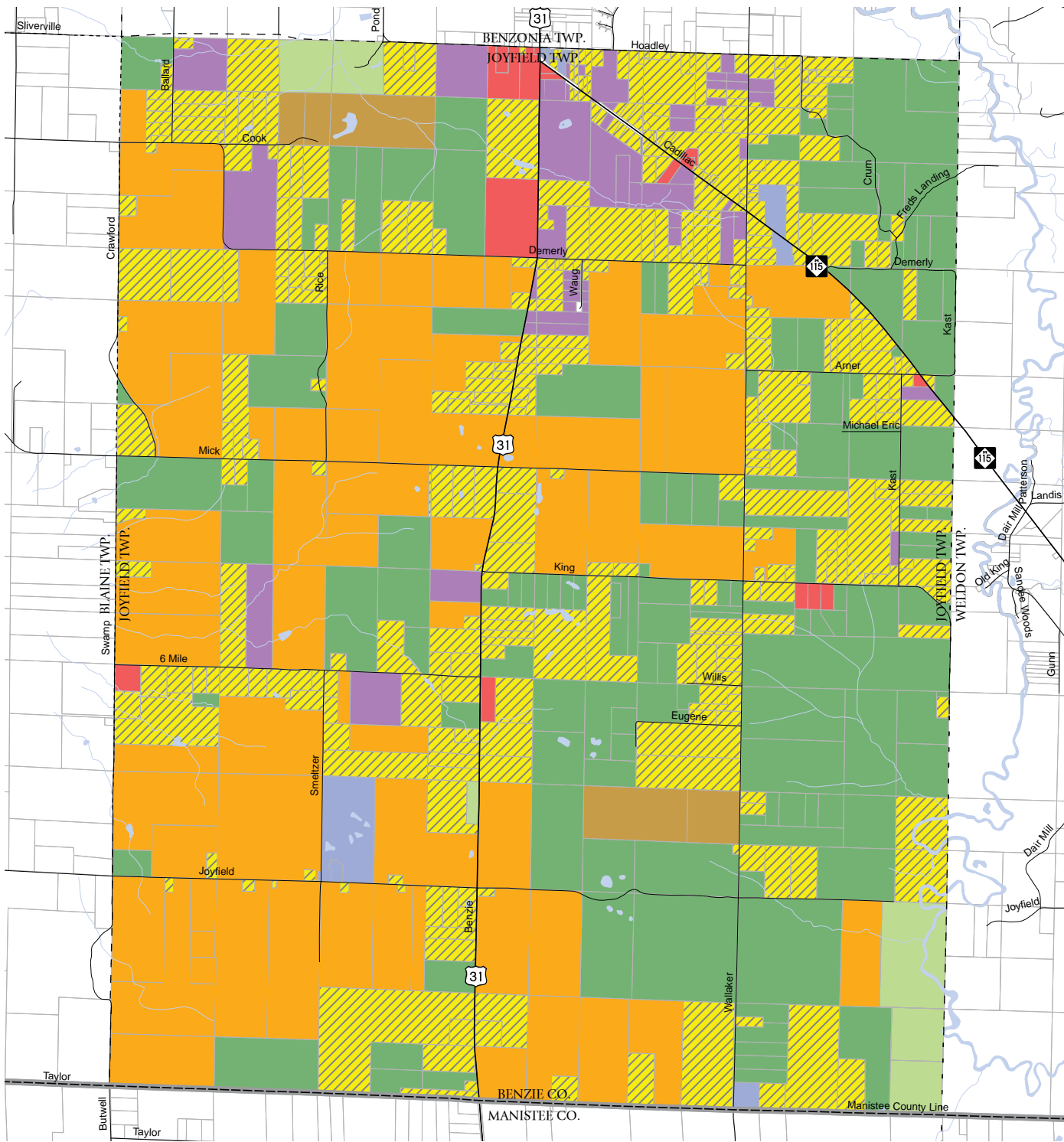
undertaken to achieve the desired future land use. But at the heart of planning for future land use is a picture of how the physical development of the community will take shape. Simply put, this section describes how, physically, the community will look in 15 to 20 years.

Factors considered when preparing the future land use map include:

1. Community Character. How will the land uses promote that character?
2. Adaptability of the Land. What physical characteristics (wetlands, ridges, lakes, etc.) need to be considered when planning for future development? How do the land uses for those areas reflect the uniqueness of the land?
3. Community Needs. What housing, economic development, infrastructure, or other

4.11: Existing land use chart and map (inventory 2013)





LAKES TO LAND

Joyfield Township Existing Land Use

Data Sources: State of Michigan Geographic Data Library, Benzie and Manistee County Equalization, 2012-2013 Land Inventory

- | | | |
|--------------------|------------------------------|-------------------|
| Agriculture | Natural Resources | Parcel Boundary |
| Forest | Residential, Rural | County Boundary |
| Industrial | Shopping, Business, or Trade | Township Boundary |
| Leisure Activities | Unclassified / Vacant | Road |

needs should the community consider planning for?

4. Services. How are we ensuring that existing infrastructure is used efficiently, and that new infrastructure is planned for areas where new development is anticipated?
5. Existing and New Development. How will new development in the community relate to existing development?

Existing and future land use maps are both different from a zoning map, which is the regulatory document depicting the legal constraints and requirements placed on each parcel of land. The parcels are classified into zoning districts, which are based on the future land use map. When owners want to develop or use their property in ways that do not conform to the zoning map, the planning commission uses the future land use map and the master plan to consider whether the proposed development conforms to existing regulations and policy.

Three major land uses in Joyfield Township are residential, commercial, and agricultural. This mix of uses creates and enhances the rural and scenic character of the community, and its continuation is supported by the Cornerstones.

Agricultural

Farming has been a mainstay of the Township since its settlement in 1863. According to William Joy, one of the township's founders, it is "well watered by numerous spring brooks, the soil mostly a rich, sandy loam, is high and rolling and well adapted to farming and fruit raising; it contains some of the largest and finest farms and orchards in the county."

As a component of the community engagement process, a special meeting was held with the farming community. Ideas were wide-ranging, but several focused on establishing small lot sizes to avoid consumptive land practices, giving local farm owners power to create residential lots on the least productive farmland, and encouraging compact and clustered development. The concern is that dividing the land into parcels larger than five acres to accommodate a single family dwelling can pull value crop land and orchards out of production and begin to erode the inherent efficiencies associated with farming large, contiguous tracts of land.

The continuation and expansion of agriculture is referenced in four of the seven community Cornerstones. However, agriculture as an economic

component of the Township is clearly articulated in the Cornerstone discussing the enhancement of agriculture and farming and the need to provide value-added opportunities to the agricultural community through zoning and land development policies.

Recent Michigan State University - Extension research notes that the retirement age of Michigan farmers is approaching and many have no succession plans or opportunities to transfer farming operations to other family members. This situation may lead to large parcels of once productive farmland going fallow awaiting other uses. As a result, the farming economy will decline and with it associated jobs.

Commercial

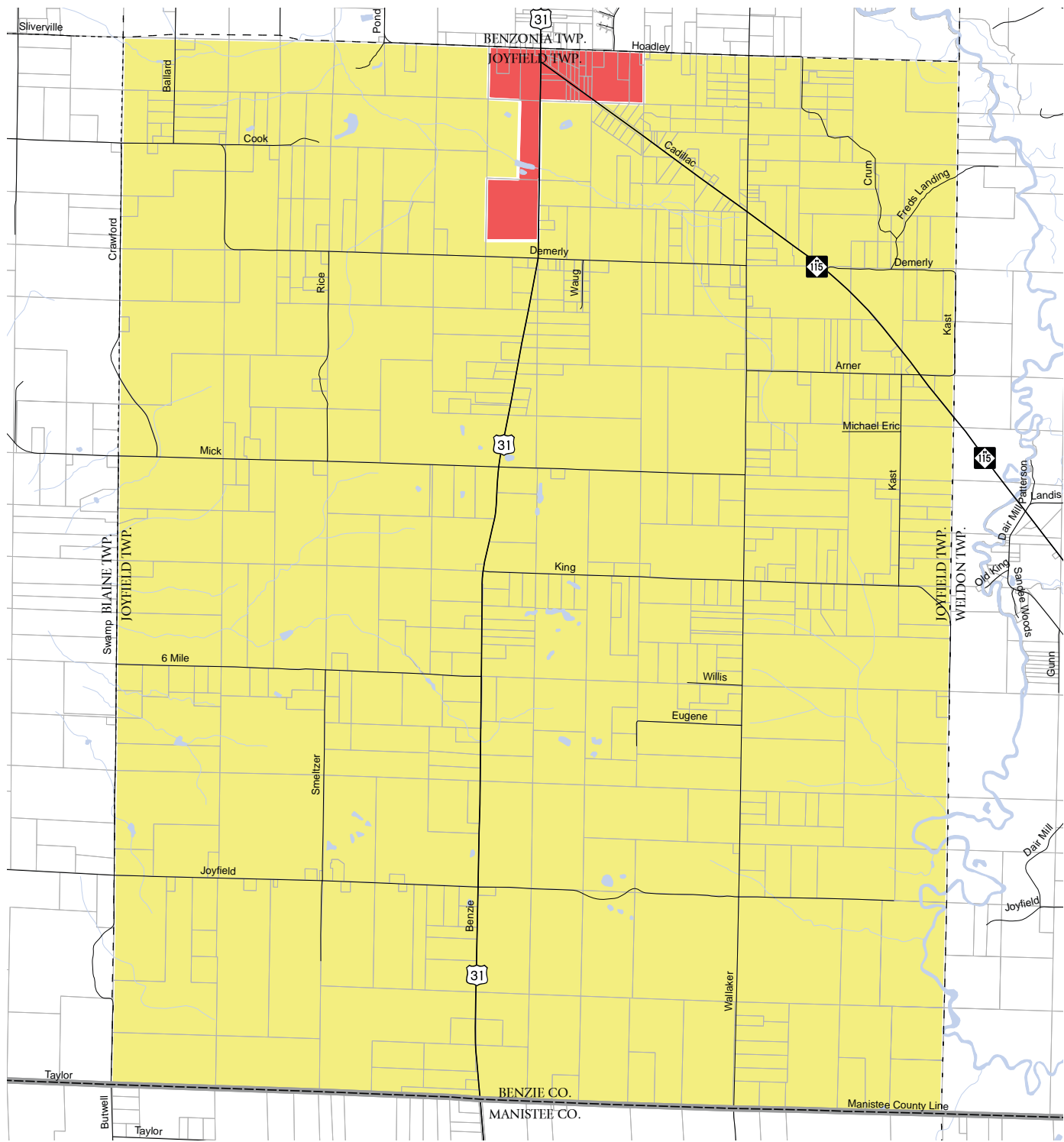
Commercial areas are those that have been, and are intended to be, developed with retail, personal service, office, and light industrial facilities. The Commercial category captures the portion of the township that is adjacent to neighboring Benzonia Township and continues its commercial corridor at the crossroads of US-31 and M-115.

There are a few non-conforming commercial land uses positioned within the interior of the township.

4.12 Residential characteristic changes, 2000-2010

	2000	2010	% Change
Population	777	799	2.8%
Median age	39.0	45.0	13.3%
% Population aged 65+	13.8	18.4	25.0%
Housing units	338	404	16.3%
% Housing for seasonal use	8.0	15.1	47.0%

4.13: Future Land Use map



LAKES TO LAND

Joyfield Township Future Land Use

Data Sources: State of Michigan Geographic Data Library, Benzie and Manistee County Equalization

- Parcel Boundary
- County Boundary
- Township Boundary
- Road
- Commercial*
- Rural

*Commercial Reflects County Zoning As Of 2010



4.14: Land use images

Some of those commercial uses may be considered non-conforming land uses, as they do not coincide with the surrounding and dominant land use activity. Other commercial uses may be considered home occupations that may need to consider locating in a commercial district once the business expands and begins to infringe on adjacent non-commercial properties.

The commercial area noted on the Future Land Use Map in 4.13 is based on the former Benzie County Zoning map which designated these properties as commercial. Because the Township's population is not expected to increase significantly enough to warrant additional commercial property the same area is considered reasonable.

Residential

Residential land use is an asset to the Joyfield community. It forms a substantial portion of the tax base and adds to the visual character of the community. The residents on the land, of course, are also among Joyfield's greatest assets, offering stewardship, volunteerism, and activity.

As can be seen in table 4.12, Joyfield Township's population has remained relatively stable in number between 2000 and 2010 while its characteristics have shifted. Its median age increased by 6 years, or 13.3%, and its proportion of citizens aged 65 and above has increased by 25%.

These numbers indicate the importance of the growing retiree community within the township. Concurrently, a modest increase of 16.3% in housing units has seen an accompanying 47% increase in the proportion of those housing units that are for seasonal or recreational use.



Rural - Agricultural land use



Rural - Residential land use



Commercial corridor land use Images: Google Earth

Future Land Use Categories

Rural

The Rural designation includes residential uses, agricultural uses, ag-related industry, and cottage industries. The coexistence of these uses creates the rural and scenic character of Joyfield Township, and all are encouraged and supported within the Rural district.

Like many rural communities, Joyfield Township has several scattered commercial/business enterprises that have developed outside of planned commercial districts. Although the Future Land Use map envisions the concentration of business enterprises at the US-31 and M-115 intersection, it recognizes that these isolated but thriving businesses need to have the same protections afforded to businesses within the commercial district. To this end, the zoning regulations when drafted will include a special designation for these properties in order to ensure their conformity and continuance.

Commercial

The Commercial category encompasses land near the US-31/M-115 intersection and is intended for retail, service, office, and light industrial facilities. The area is condensed

primarily to a small section of the US-31 corridor to discourage commercial corridor sprawl, a continuation of the pattern prescribed by the Benzie County Zoning Ordinance before its dissolution.

Zoning Plan

The future land use map for Joyfield Township classifies the entire township into two land use categories: commercial and rural. As noted on the future land use map (figure 4.13), all of the land in the township, with the exception of the intersection of US-31 and M-115, is classified as rural. The rural land use category includes farms, rural residential properties, institutional uses, orchards and agriculture-related processing.

When a zoning ordinance is enacted, it is envisioned to have two zoning districts: commercial and rural. It is suggested that the rural zoning district set minimum lot sizes at 2.5 acres. In addition, as noted above, the existence of business enterprises outside of the commercial district contributes to the "rural" character of the township. As a result, the Rural zoning district should include as special uses those properties which currently have operable businesses. These may be retail, storage, processing, construction-related or distribution businesses.

Action Plan

The overall success of the Joyfield Township Master Plan will be determined by how many of the recommendations have been implemented.

This linkage between master plan acceptance and its eventual implementation is often the weakest link in the planning and community building process. All too often we hear that familiar phrase, "The plan was adopted and then sat on the shelf." The plan is cited as the failure, but the real culprit was the failure to execute or implement the plan.

Implementation of the Joyfield Township Master Plan is predicated on the completion of the tasks outlined in the Action Plan. A critical component of the Action Plan is the preparation of the zoning ordinance.

4.15 Action plan

RECOMMENDED IMPLEMENTATION STRATEGY 2013 – 2018		
Action Item	Description	Responsible Party
Planning Commission training	This is an opportune time to have Planning Commission members go through the MSU Extension Citizen Planner program.	Joyfield Township Planning Commission <i>(note: The township should check with its municipal insurance carrier for PC member scholarships)</i>
Zoning ordinance	Prepare a Township Zoning Ordinance.	Planning Commission and Board of Trustees
Non-motorized trail plan	Work through the L2L Regional Initiative to prepare a non-motorized trail plan.	Planning Commission
Agricultural strategy	Participate the the L2L Regional Agricultural Committee to define and prepare regional strategies which promote the continuation and economic viability of farming.	Planning Commission

Appendix A

Sources and Data

Farmers' Meeting

The general public, with an emphasis on the agricultural community, was invited to two public meetings with the express purpose of understanding farmers' needs in relation to planning and zoning. One was held in at Joyfield Township Hall on March 7, 2013, and was attended by members of the Joyfield Township agricultural community. Two Joyfield Township farmers also attended the other meeting at Blaine Township Hall on November 26, 2012.

All the information generated was recorded in the minutes of the meeting. At the Joyfield meeting, the facilitator reviewed this collaboration and Joyfield's priorities before asking, "What to the farms need from planning and zoning to ensure that they are viable over the next 20 years without compromising other priorities of the township?" Each table brainstormed the initial question for about 15 minutes, then reported their results to the whole group. Participants were then asked, "What is needed to make this opportunity successful? What are the roadblocks that could prevent success?" The results presented here were used to inform the writing of this master plan.

Local "What do the farms need to ensure they are viable over the next 20 years while also ensuring we maintain the scenic rural character of Joyfield Township?"

- Keep land divisions to 80 acres
- Leave us alone—no zoning
- Agriculture should be number 1 —change your priorities
- We don't always make decisions for business based on scenic beauty
- We need the ability to build industrial facilities to support our agricultural industry and maintain it
- Support for migrant work force and housing
- Good roads for hauling produce and farm products
- Support for more affordable electrical energy
- Further land preservation must support the Township tax structure—pay their taxes
- Added support for the Right to Farm Act
- Industry that supports farming/agriculture, such as slaughterhouses and processing
- Local marketing/buy local initiatives (food hub)
- Cluster development instead of large parcels being divided up and sold
- Include Agricultural Tourism in the zoning ordinance (examples: Equestrian Trail System, winery, brewery, cider mill, riding stables)
- Include equestrian campgrounds to accommodate trail rides in the zoning ordinance
- Increase flexibility and ability to diversify without "having to ask permission."

"What is needed to make this opportunity successful? What are the roadblocks that could prevent success?"

- No zoning—minimum zoning if needed
- Let us use our land as we see fit to make a living
- "I believe 90% of the people here, are here to see how bad they are going to get screwed"
- Avoid zoning that dictates what I grow
- Avoid restrictive ordinances and allow farmers more flexibility
- Avoid restrictive zoning that hampers the ability to make a living
- Lands splits at 2.5 acres
- Cluster development
- Lease to legitimate industry—wind/gas/oil
- Do not impede our land rights
- Avoid redundancies in regulations and protect the ability to diversify freely
- Roadblocks include: polarized viewpoints, biased leadership, outside influence, lack of representation

*State /
National*

- Change state law to allow farmland to be passed down to generations without property tax increases (uncapping)

Business Meeting

The general public, with an emphasis on the business community, was invited to a public meeting with the express purpose of address commercial needs in relation to planning and zoning. The meeting was held on January 16, 2014 at Joyfield Township Hall.

Uses Currently Identified by the Businesses Present

- Light Industrial
- Fruit Processing
- Freezer Warehousing (Cold Storage)
- Farming Orchards
- Commercial Fishing (?)
- Federal Firearms License
- Auto Salvage
- Trucking Company
- Light Duty Assembly
- Security Business
- General Contractors
- Auto Parts
- Country Gun Shop
- Country Gallery and Frame
- Heritage Hills Farms

Ideas Offered by Participants

- 3 Make ordinance very adaptable/flexible to accommodate people's need to make ends meet
- 2 Need to look at mixed use (residential and commercial)
- 2 Current business district in Master Plan is too small
- 2 Allow for reasonable business expansion
- 1 Storage buildings: How many? And, how big?
- 1 Leave along; no zoning
- 1 Have limited restrictions and regulations
- 1 Fireworks: Time to shoot?
- 1 Fire – New setbacks
- 1 Fencing regulations and restrictions
- 1 Extend commercial district on US-31 and M-115 to Township limits at least 1/4 mile deep on either side of the road
- 1 Do not write a zoning ordinance that makes existing businesses non-conforming
- 1 Cost for variances
- 1 Collaborate with other communities for infrastructure and utilities (natural gas, Internet, electric)
- 1 Class A road access; improve to Class A
- 1 Agriculture on commercial
- Retail traffic in rural areas
- Allow business/commercial transfer after a death or illness

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Tab 2 – by Page

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Tab 4 – by Subject

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Data

US Census Bureau, American Community Survey 2006-2010, Selected Social Characteristics (DP02), Selected Economic Characteristics (DP03), and Selected Housing Characteristics (DP04)

Subject	Joyfield Estimate	Percent change per year
POPULATION		
1990	565	NA
2000	777	3.75%
2010	799	0.28%
2016 (proj.)	832	0.41%
HOUSING OCCUPANCY		
Total Housing Units	404	404
Owner-occupied	281	69.6%
Renter-occupied	32	7.9%
Seasonal/Recreational/Occasional use	61	15.1%
Vacant - For Sale, For Rent, etc.	30	7.4%
Total	X	100%
EDUCATIONAL ATTAINMENT		
Population 25 years and over	513	513
Less than high school	69	13.40%
High school graduate and equivalency	216	42.10%
Some college, no degree	106	20.70%
Associate's degree	54	10.50%
Bachelor's degree	51	9.90%
Graduate or professional degree	17	3.30%
Total	X	100%
Percent high school graduate or higher	(X)	86.50%
Percent bachelor's degree or higher	(X)	13.30%
SCHOOL ENROLLMENT		
Population enrolled in school	153	19.15%
CLASS OF WORKER		
Civilian employed population 16 years and over	256	256
Private wage and salary workers	204	79.70%
Government workers	31	12.10%
Self-employed in own not incorporated business workers	21	8.20%
Unpaid family workers	0	0.00%
Total	X	100%
Private sector jobs	87.9%	
INCOME AND BENEFITS (IN 2010 INFLATION-ADJUSTED DOLLARS)		
Total households	288	288
Less than \$10,000	20	6.90%
\$10,000 to \$14,999	25	8.70%
\$15,000 to \$24,999	32	11.10%
\$25,000 to \$34,999	60	20.80%
\$35,000 to \$49,999	43	14.90%
\$50,000 to \$74,999	56	19.40%
\$75,000 to \$99,999	37	12.80%
\$100,000 to \$149,999	15	5.20%
\$150,000 to \$199,999	0	0.00%
\$200,000 or more	0	0.00%
Total	X	100%

Median household income (dollars)	35,972	(X)
Very low income	77	26.7%
Low income	60	20.8%
Moderate income	99	34.4%
High income	52	18.1%
Very high income	0	0.0%
Per capita income	18,861	(X)
Median earnings for workers (dollars)	22,284	(X)
Median earnings for male full-time, year-round workers (dollars)	38,333	(X)
Median earnings for female full-time, year-round workers (dollars)	31,250	(X)
POVERTY		
All families	(X)	8.00%
All people	(X)	11.50%
Under 18 years	(X)	10.00%
Receiving food stamps	36	12.50%
Receiving cash assistance	9	3.10%
INDUSTRY		
Civilian employed population 16 years and over	256	256
Agriculture, forestry, fishing and hunting, and mining	9	4%
Construction	24	9%
Manufacturing	26	10%
Wholesale trade	5	2%
Retail trade	42	16%
Transportation and warehousing, and utilities	12	5%
Information	12	5%
Finance and insurance, and real estate and rental and leasing	0	0%
Professional, scientific, and management, and administrative and waste management services	9	4%
Educational services, and health care and social assistance	62	24%
Arts, entertainment, and recreation, and accommodation and food services	39	15%
Other services, except public administration	10	4%
Public administration	6	2%
Total	X	100%
Manufacturing to retail jobs	0.62	
Non-retail	165	
Retail, arts, accommodations, food	81	
Non-retail to retail, arts, acc., food	2.04	

EMPLOYMENT STATUS		
Population 16 years and over	571	571
In labor force	319	55.90%
Civilian labor force	319	55.90%
Employed	256	44.80%
Unemployed	63	11.00%
Armed Forces	0	0.00%
Not in labor force	252	44.10%
Civilian labor force	319	319
Percent Unemployed	(X)	19.70%
Total	X	100%
Jobs per 1,000 residents	320	
Non-service jobs per 1,000 residents	259	
COMMUTING TO WORK		
Workers 16 years and over	251	251
Drove alone	201	80.10%
Carpooled	19	7.60%
Public transit (except taxi)	10	4.00%
Walked	3	1.20%
Other means	2	0.80%
Worked at home	16	6.40%
Total	X	100%
Workers who commute	235	93.63%
Commuters who drive alone		85.53%
Mean travel time to work (minutes)	20.4	(X)
HOUSEHOLDS BY TYPE		
Total households	288	288
Average household size	2.41	(X)
Average family size	2.89	(X)
VETERAN STATUS		
Civilian population 18 years and over	539	539
Civilian veterans	104	19.30%
OCCUPATION		
Management, business, science, and arts occupations	71	27.70%
Service occupations	49	19.10%
Sales and office occupations	55	21.50%
Natural resources, construction, and maintenance occupations	45	17.60%
Production, transportation, and material moving occupations	36	14.10%
Total	X	100%

VALUE		
Owner-occupied units	270	270
Median home value (dollars)	146,800	(X)
MORTGAGE STATUS		
Owner-occupied units	270	270
Housing units with a mortgage	155	57.40%
Housing units without a mortgage	115	42.60%
Total	X	100%
GROSS RENT		
Occupied units paying rent	11	11
Median rent (dollars)	838	(X)
HOUSE HEATING FUEL		
Occupied housing units	288	288
Utility gas	11	3.80%
Bottled, tank, or LP gas	165	57.30%
Electricity	16	5.60%
Fuel oil, kerosene, etc.	33	11.50%
Coal or coke	0	0.00%
Wood	59	20.50%
Solar energy	0	0.00%
Other fuel	4	1.40%
No fuel used	0	0.00%
Total	X	100%
YEAR STRUCTURE BUILT		
Total housing units	389	389
Built 2005 or later	31	8.00%
Built 2000 to 2004	59	15.20%
Built 1990 to 1999	87	22.40%
Built 1980 to 1989	43	11.10%
Built 1970 to 1979	66	17.00%
Built 1960 to 1969	24	6.20%
Built 1950 to 1959	11	2.80%
Built 1940 to 1949	21	5.40%
Built 1939 or earlier	47	12.10%
Total	X	100%

US Census Bureau, American Community Survey 2006-2010, Selected Social Characteristics (DP02)

HOUSEHOLDS BY TYPE				
Total households	288	+/-39	288	(X)
Family households (families)	187	+/-31	64.90%	+/-8.4
With own children under 18 years	72	+/-27	25.00%	+/-8.3
Married-couple family	167	+/-30	58.00%	+/-8.4
With own children under 18 years	58	+/-23	20.10%	+/-7.4
Male householder, no wife present, family	10	+/-13	3.50%	+/-4.5
With own children under 18 years	10	+/-13	3.50%	+/-4.5
Female householder, no husband present, family	10	+/-8	3.50%	+/-2.9
With own children under 18 years	4	+/-5	1.40%	+/-1.8
Nonfamily households	101	+/-30	35.10%	+/-8.4
Householder living alone	79	+/-27	27.40%	+/-8.0
65 years and over	26	+/-14	9.00%	+/-4.8
Households with one or more people under 18 years	75	+/-27	26.00%	+/-8.2
Households with one or more people 65 years and over	90	+/-23	31.30%	+/-7.8
Average household size	2.41	+/-0.30	(X)	(X)
Average family size	2.89	+/-0.31	(X)	(X)

PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL

All families	8.00%	+/-5.4
With related children under 18 years	5.30%	+/-7.2
With related children under 5 years only	0.00%	+/-100.0
Married couple families	6.60%	+/-5.3
With related children under 18 years	6.60%	+/-8.9
With related children under 5 years only	0.00%	+/-100.0
Families with female householder, no husband present	40.00%	+/-47.3
With related children under 18 years	0.00%	+/-100.0
With related children under 5 years only	-	**
All people	11.50%	+/-5.4
Under 18 years	10.00%	+/-13.6
Related children under 18 years	10.00%	+/-13.6
Related children under 5 years	76.90%	+/-36.4
Related children 5 to 17 years	3.10%	+/-4.5
18 years and over	11.90%	+/-4.4
18 to 64 years	11.80%	+/-5.2
65 years and over	12.00%	+/-8.1
People in families	8.30%	+/-6.5
Unrelated individuals 15 years and over	23.90%	+/-10.5

Notes for US Census Bureau, American Community Survey 2006-2010, Tables S2403 and S2404 (following pages)

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

The methodology for calculating median income and median earnings changed between 2008 and 2009. Medians over \$75,000 were most likely affected. The underlying income and earning distribution now uses \$2,500 increments up to \$250,000 for households, non-family households, families, and individuals and employs a linear interpolation method for median calculations. Before 2009 the highest income category was \$200,000 for households, families and non-family households (\$100,000 for individuals) and portions of the income and earnings distribution contained intervals wider than \$2,500. Those cases used a Pareto Interpolation Method.

Industry codes are 4-digit codes and are based on the North American Industry Classification System 2007. The Industry categories adhere to the guidelines issued in Clarification Memorandum No. 2, "NAICS Alternate Aggregation Structure for Use By U.S. Statistical Agencies," issued by the Office of Management and Budget.

While the 2006-2010 American Community Survey (ACS) data generally reflect the December 2009 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2000 data. Boundaries for urban areas have not been updated since Census 2000. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.

S2403: INDUSTRY BY SEX AND MEDIAN EARNINGS IN THE PAST 12 MONTHS (IN 2010 INFLATION-ADJUSTED DOLLARS) FOR THE CIVILIAN EMPLOYED POPULATION 16 YEARS AND OVER 2006-2010 American Community Survey 5-Year Estimates												
Subject Joyfield township, Benzie County, Michigan												
	Total			Male			Female			Median earnings:		
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Estimate	Margin of Error	Estimate
Civilian employed population 16 years and over	256	+/-48	56.3%	+/-6.6	43.8%	+/-6.6	27,200	+/-2,975	30,000	+/-7,491	26,364	+/-4,831
Agriculture, forestry, fishing and hunting, and mining:	9	+/-7	100.0%	+/-90.9	0.0%	+/-90.9	16,250	+/-26,125	16,250	+/-26,131	-	**
Agriculture, forestry, fishing and hunting	9	+/-7	100.0%	+/-90.9	0.0%	+/-90.9	16,250	+/-26,125	16,250	+/-26,132	-	**
Mining, quarrying, and oil and gas extraction	0	+/-109	-	**	-	**	-	**	-	**	-	**
Construction	24	+/-15	83.3%	+/-22.4	16.7%	+/-22.4	41,875	+/-11,649	40,625	+/-12,222	-	**
Manufacturing	26	+/-16	69.2%	+/-19.4	30.8%	+/-19.4	26,667	+/-22,645	46,250	+/-49,818	8,333	+/-3,089
Wholesale trade	5	+/-6	60.0%	+/-54.8	40.0%	+/-54.8	30,417	+/-63,220	-	**	2,500-	***
Retail trade	42	+/-25	40.5%	+/-24.3	59.5%	+/-24.3	16,250	+/-9,816	15,750	+/-10,672	17,083	+/-15,505
Transportation and warehousing, and utilities:	12	+/-10	100.0%	+/-78.7	0.0%	+/-78.7	21,667	+/-8,356	21,667	+/-8,356	-	**
Transportation and warehousing	12	+/-10	100.0%	+/-78.7	0.0%	+/-78.7	21,667	+/-8,356	21,667	+/-8,356	-	**
Utilities	0	+/-109	-	**	-	**	-	**	-	**	-	**
Information	12	+/-13	83.3%	+/-48.4	16.7%	+/-48.4	46,000	+/-29,525	-	**	-	**
Finance and insurance, and real estate and rental and leasing:	0	+/-109	-	**	-	**	-	**	-	**	-	**
Finance and insurance	0	+/-109	-	**	-	**	-	**	-	**	-	**
Real estate and rental and leasing	0	+/-109	-	**	-	**	-	**	-	**	-	**

[illegible]

S2404: INDUSTRY BY SEX AND MEDIAN EARNINGS IN THE PAST 12 MONTHS (IN 2010 INFLATION-ADJUSTED DOLLARS) FOR THE FULL-TIME, YEAR-ROUND CIVILIAN EMPLOYED POPULATION 16 YEARS AND OVER
2006-2010 American Community Survey 5-Year Estimates

Subject	Joyfield township, Benzie County, Michigan											
	Total		Male		Female		Median earnings (dollars)		Median earnings: male		Median earnings: female	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Full-time, year-round civilian employed population 16 years and over	165	+/-40	60.6%	+/-9.0	39.4%	+/-9.0	34,583	+/-11,061	38,333	+/-12,627	29,583	+/-7,960
Agriculture, forestry, fishing and hunting, and mining:	3	+/-4	100.0%	+/-100.0	0.0%	+/-100.0	-	**	-	**	-	**
Agriculture, forestry, fishing and hunting	3	+/-4	100.0%	+/-100.0	0.0%	+/-100.0	-	**	-	**	-	**
Mining, quarrying, and oil and gas extraction	0	+/-109	-	**	-	**	-	**	-	**	-	**
Construction	18	+/-12	77.8%	+/-30.8	22.2%	+/-30.8	41,875	+/-18,121	40,625	+/-11,337	-	**
Manufacturing	20	+/-13	90.0%	+/-17.2	10.0%	+/-17.2	31,667	+/-41,441	46,250	+/-49,818	-	**
Wholesale trade	3	+/-4	100.0%	+/-100.0	0.0%	+/-100.0	-	**	-	**	-	**
Retail trade	22	+/-15	45.5%	+/-27.4	54.5%	+/-27.4	21,875	+/-9,028	21,250	+/-12,136	21,875	+/-7,962
Transportation and warehousing, and utilities:	2	+/-5	100.0%	+/-100.0	0.0%	+/-100.0	-	**	-	**	-	**
Transportation and warehousing	2	+/-5	100.0%	+/-100.0	0.0%	+/-100.0	-	**	-	**	-	**
Utilities	0	+/-109	-	**	-	**	-	**	-	**	-	**
Information	10	+/-13	100.0%	+/-86.3	0.0%	+/-86.3	-	**	-	**	-	**
Finance and insurance, and real estate and rental and leasing:	0	+/-109	-	**	-	**	-	**	-	**	-	**
Finance and insurance	0	+/-109	-	**	-	**	-	**	-	**	-	**
Real estate and rental and leasing	0	+/-109	-	**	-	**	-	**	-	**	-	**

[illegible]

Esri Business Analyst

Financial Expenditures			
Joyfield Township			
Area: 19.99 Square Miles			
	Spending Potential Index	Average Amount Spent	Total
Assets			
Market Value			
Checking Accounts	69	\$3,879.43	\$1,224,155
Savings Accounts	71	\$9,063.34	\$2,859,938
U.S. Savings Bonds	83	\$330.11	\$104,165
Stocks, Bonds & Mutual Funds	61	\$22,969.81	\$7,248,124
Annual Changes			
Checking Accounts	35	\$88.64	\$27,970
Savings Accounts	59	\$224.12	\$70,720
U.S. Savings Bonds	308	\$7.11	\$2,244
Earnings			
Dividends, Royalties, Estates, Trusts	73	\$691.48	\$218,195
Interest from Savings Accounts or Bonds	70	\$622.96	\$196,575
Retirement Plan Contributions	63	\$840.89	\$265,342
Liabilities			
Original Mortgage Amount	48	\$9,924.83	\$3,131,781
Vehicle Loan Amount 1	93	\$2,439.41	\$769,755
Amount Paid: Interest			
Home Mortgage	57	\$2,567.47	\$810,164
Lump Sum Home Equity Loan	65	\$81.42	\$25,691
New Car/Truck/Van Loan	81	\$164.04	\$51,764
Used Car/Truck/Van Loan	100	\$156.69	\$49,445
Amount Paid: Principal			
Home Mortgage	66	\$1,265.41	\$399,300
Lump Sum Home Equity Loan	69	\$112.31	\$35,439
New Car/Truck/Van Loan	81	\$873.85	\$275,743
Used Car/Truck/Van Loan	101	\$744.00	\$234,769
Checking Account and Banking Service Charges	70	\$18.93	\$5,973
Finance Charges, excluding Mortgage/Vehicle	71	\$168.55	\$53,186
Data Note: The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100. Detail may not sum to totals due to rounding. Annual change may be negative. 1 Vehicle Loan Amount is the amount of a loan for a car, truck, van, boat, camper, motorcycle, motor scooter, or moped, excluding interest. Source: Esri forecasts for 2011 and 2016; Consumer Spending data are derived from the 2006 and 2007 Consumer Expenditure Surveys, Bureau of Labor Statistics.			

Business Summary				
Joyfield township, MI (2601942000)				
Geography: County Subdivision				
Data for all businesses in area	Joyfield township, MI (26...			
Total Businesses:		32		
Total Employees:		223		
Total Residential Population:		804		
Employee/Residential Population Ratio:		0.28		
	Businesses		Employees	
by NAICS Codes	Number	Percent	Number	Percent
Agriculture, Forestry, Fishing & Hunting	3	9.4%	9	4.0%
Mining	0	0.0%	0	0.0%
Utilities	1	3.1%	9	4.0%
Construction	8	25.0%	27	12.1%
Manufacturing	1	3.1%	25	11.2%
Wholesale Trade	3	9.4%	95	42.6%
Retail Trade	3	9.4%	18	8.1%
Motor Vehicle & Parts Dealers	0	0.0%	0	0.0%
Furniture & Home Furnishings Stores	0	0.0%	0	0.0%
Electronics & Appliance Stores	1	3.1%	1	0.4%
Bldg Material & Garden Equipment & Supplies Dealers	0	0.0%	0	0.0%
Food & Beverage Stores	1	3.1%	15	6.7%
Health & Personal Care Stores	0	0.0%	0	0.0%
Gasoline Stations	0	0.0%	0	0.0%
Clothing & Clothing Accessories Stores	0	0.0%	0	0.0%
Sport Goods, Hobby, Book, & Music Stores	0	0.0%	0	0.0%
General Merchandise Stores	0	0.0%	0	0.0%
Miscellaneous Store Retailers	1	3.1%	2	0.9%
Nonstore Retailers	0	0.0%	0	0.0%
Transportation & Warehousing	1	3.1%	2	0.9%
Information	0	0.0%	0	0.0%
Finance & Insurance	1	3.1%	2	0.9%
Central Bank/Credit Intermediation & Related Activities	0	0.0%	0	0.0%
Securities, Commodity Contracts & Other Financial Investments & Other Related Activities	0	0.0%	0	0.0%
Insurance Carriers & Related Activities; Funds, Trusts & Other Financial Vehicles	1	3.1%	2	0.9%
Real Estate, Rental & Leasing	1	3.1%	1	0.4%
Professional, Scientific & Tech Services	2	6.3%	17	7.6%
Legal Services	0	0.0%	0	0.0%
Management of Companies & Enterprises	0	0.0%	0	0.0%
Administrative & Support & Waste Management & Remediation Services	2	6.3%	3	1.3%
Educational Services	0	0.0%	0	0.0%
Health Care & Social Assistance	1	3.1%	4	1.8%
Arts, Entertainment & Recreation	0	0.0%	0	0.0%
Accommodation & Food Services	1	3.1%	5	2.2%
Accommodation	1	3.1%	5	2.2%
Food Services & Drinking Places	0	0.0%	0	0.0%
Other Services (except Public Administration)	3	9.4%	3	1.3%
Automotive Repair & Maintenance	0	0.0%	0	0.0%
Public Administration	0	0.0%	0	0.0%
Unclassified Establishments	1	3.1%	3	1.3%
Total	32	100%	223	100%
Source: Business data provided by Infogroup, Omaha NE Copyright 2012, all rights reserved. Esri forecasts for 2011.				

Appendix B

Documentation

A complete packet has been assembled that includes

- “Intent to plan” notices
- Draft distribution notices
- Public hearing notices
- All received comments
- Meeting minutes related to consideration of comments
- Public hearing meeting minutes

A copy of this packet is on file at Joyfield Township Hall.

The documents are also available at
www.lakestoland.org/joyfield/master-plan/

As required by Michigan Public Act 33 of 2008, the Michigan Planning Enabling Act, the signed resolution adopting this master plan is on the inside cover.

