



LAGES TO LAND REGIONAL INITIATIVE

Bear Lake Village People and Land

ADOPTED JULY 16, 2014



Expectations

At their visioning session, Village of Bear Lake residents were not only practical but synergistic, combining employment with recreation and capital improvements with community building.

The first priority of attendees at the Village of Bear Lake vision session was job creation, using the words “stagnant” and “development challenged” most frequently to describe their community. Noting that transportation improvements to support manufacturing and industry are not anticipated, they preferred instead to promote technology and access to services. They placed particular emphasis on stabilizing the seasonal economic cycle, indicating that year-round jobs would lead to year-round residents and vice versa.

One challenge ahead may be the reconciliation of that goal with the Village’s interest in a future shaped by recreation. Though their proposed skateboard park would likely only see fair-weather usage, the proposed dog park may have a greater potential for some wintertime use—especially in conjunction with an increase in year-round residents. Visioners felt the community had done a good job putting on events that span the calendar, naming Bear Lake Days in July and the holiday-themed Sparkle in the Park. The Bear Lake Promoters, sponsor of both events as well as an autumnal “Trunk or Treat,” was the first name offered when the group was asked who should “be in the sandbox” to

offer guidance, support, and elbow grease.

Residents were most proud of their school, at which the visioning session was held, and their water system. The Village of Bear Lake has a public water system consisting of two wells drilled into a primary aquifer. The community has participated in a Wellhead Protection Program funded by the state of Michigan since 2000, which seeks to determine the direction from which the water supply reaches the wells in order to determine any potential for contamination and to help plan for future well sites and land use. A remaining goal is the installation of a solid waste management (sewer) system, envisioned to be an innovative, affordable improvement with significant community buy-in.

The following pages present “Cornerstones,” or goals formulated by the Village of Bear Lake 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 Manistee County Master Plan.

Cornerstone

Create a revitalized and vibrant downtown in the Village of Bear Lake.

The Village of Bear Lake is nicely located on US-31 and adjacent to the shores of Bear Lake. The downtown is the center of activity for residents of the Village and surrounding Bear Lake and Pleasanton Townships. The Village is made up of historic neighborhoods with tree-lined streets and sidewalks that lead the traveler to the lake, schools, shopping, post office and other important places of civic engagement. The downtown, however, is the heart of activity. Ensuring that the Village remains walkable and connected to the assets of the community is very important. Also of great importance is working at building a downtown made up of businesses that showcase unique shops, a grocery and hardware store, coffee shops and much more. These businesses will service the patrons of not just the Village and surrounding Townships but also the many folks who are enjoying the abundance of recreational activities and other attractions found in the region. Seasonally sustainable, the future of the business district in the Village will be made up of commerce that is both seasonal in nature as well as available year round. In addition, the residents understand that a revitalized and vibrant downtown requires that people live and work in unison within the area, so accommodating residential uses in the downtown is encouraged. It is the hope that when a family looks to the Village to relocate in, they will see not only the quality of the school system, the availability of work, and access to an abundance of recreation, but a downtown that is well cared for and bustling with activity. A vibrant and viable downtown is an important economic component.

Building blocks

1. Identify in the community master plan a public policy which encourages the revitalization of downtown Bear Lake.
2. The Village of Bear Lake will strive to establish a downtown business association.
3. Encourage retail and service businesses to locate in the Village downtown.
4. Encourage appropriate development and conformance with current building, fire, and blight codes.
5. Redevelop underutilized and brownfield properties in the downtown area.
6. Investigate the possibility of starting a Michigan Main Street program.
7. Investigate the possibility of starting a Chamber of Commerce.
8. Spearhead community based festivals such as Christmas in Bear Lake festival and ice sculpture festival.



Foundation

Manistee County master plan goals	Economy: increase job opportunities	Encourage a variety of housing types and choices	Eliminate land contamination and protect surface and groundwater quality	Protect agricultural areas by focusing growth in areas with infrastructure
Village of Bear Lake collective priorities	Employment	Innovative sewer system	Recreation-centered	Multi-generational

Cornerstone

Improve the visual appearance and character of the Village to foster a healthy and desirable community in which to live, shop, work, and play.

The Village of Bear Lake was once a thriving and energetic community, a desirable locale in which to set roots. While located near more highly populated centers of commerce, it is far enough away to warrant being more than a mere “bedroom community.” One ingredient that may prevent the Village from actualizing its true potential is its appearance. While many property owners take pride in their yards, homes, and store-fronts and have worked to keep their appearances above reproach, a few sore spots remain in need of spit and polish. Being blessed by adjoining one of the most scenic inland lakes in the state, the community is looking to build upon its already established character as a premier destination and outdoor playground. This character development means establishing a unified look that shapes all the elements of the community.

Through streetscape amenities, well-maintained properties, and architectural character, the Village will be able to develop a “brand” and become known for that unique character. Once developed, the Village can then market itself in order to share all of its unique and much sought-after qualities.



Building blocks

1. Seek funding and use the Complete Streets recommendations to make street improvements which include installing sidewalks, street lights, street trees, planters, benches, and curbing where appropriate in the neighborhoods and business districts.
2. Work with MDOT to make improvements to US-31, including traffic-calming techniques on the business district portion, lower speeds, appropriate on-street parking configurations, and new curb designs and sidewalks.
3. Establish clearly marked pedestrian crossings on US-31 roadway to assist in the safe movement across the highway.
4. Develop and enforce a zoning ordinance.
5. Develop landscape standards as part of the site plan review process in the zoning ordinance.
6. Decide upon community character criteria – what do we want the physical aspects of the Village to look like?
7. Develop design guidelines for commercial and residential development that specifies the community character through architectural elements and landscaping.
8. Seek opportunities to apply for grants to assist home and business owners with repairs and restoration.

Foundation

Manistee County master plan goals	Economy: increase job opportunities	Encourage a variety of housing types and choices	Eliminate land contamination and protect surface and groundwater quality	Protect agricultural areas by focusing growth in areas with infrastructure
Village of Bear Lake collective priorities	Employment	Innovative sewer system	Recreation-centered	Multi-generational

Cornerstone

Eliminate blight.

The State of Michigan Brownfield Redevelopment Authority Act (PA 381 of 1996) 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. Adopt a local property maintenance ordinance.
- 3. If a parcel has contaminated property, work with the Manistee County Brownfield Authority on remediation efforts and strategy.
- 4. Encourage coordination among the Village and adjoining townships wiht regard to adoption and enforcement of clean-up requirements for blighted properties to preserve property values and quality of life.
- 5. Investigate collaboration with Bear Lake Township on combined code and zoning enforcement services.



Foundation

Manistee County master plan goals	Economy: increase job opportunities	Encourage a variety of housing types and choices	Eliminate land contamination and protect surface and groundwater quality	Protect agricultural areas by focusing growth in areas with infrastructure
Village of Bear Lake collective priorities	Employment	Innovative sewer system	Recreation-centered	Multi-generational

Cornerstone

Ensure that the community has adequate and responsive public safety personnel, facilities, and equipment.

It is crucial that the Village of Bear Lake and Bear Lake Township remain connected in terms of fire and rescue services.

Keeping the streets clear of snow and sanded during the winter months and maintaining streets within the Village's jurisdiction are extremely important but becoming more difficult with aging and deteriorating equipment. In addition, numerous other safety concerns crop up including sidewalks and retaining walls to name but two.

Building blocks

1. Continue to support Bear Lake Township's efforts to maintain a high-quality Fire and Rescue Department.
2. Investigate ways to replace damaged sidewalks and to install sidewalks leading to the school.
3. Actively seek grants to replace aging equipment such as plow trucks, mowers, pick up trucks, loaders, and the like.
4. Replace the railroad tie retaining wall at the north entrance of Hopkins Park.
5. Update the restroom facilities serving Hopkins Park to bring them up to current codes.
6. Move the Village Hall and all operations to the former Baptist Church building and ensure that the new building meets all applicable codes.
7. Look into designating the neighborhoods as historic districts with the National Historic Register.



Foundation

Manistee County master plan goals	<i>Economy: increase job opportunities</i>	<i>Encourage a variety of housing types and choices</i>	<i>Eliminate land contamination and protect surface and groundwater quality</i>	<i>Protect agricultural areas by focusing growth in areas with infrastructure</i>
Village of Bear Lake collective priorities	<i>Employment</i>	<i>Innovative sewer system</i>	<i>Recreation-centered</i>	<i>Multi-generational</i>

Cornerstone

Develop and enhance recreational and historical opportunities and facilities.

As the heart of the Greater Bear Lake area, the Village of Bear Lake is poised to serve as a hub of recreational opportunities. Cooperation with Bear Lake School and Bear Lake and Pleasanton Townships is crucial. Better utilization of Hopkins Park by all stakeholders, increased usage of Harry Cosier Court where pickleball is now played, and greater use of Village Park all need to be explored.

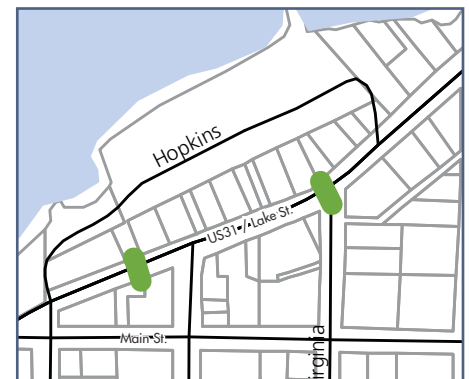
Although the Bear Lake area has a number of bicycle routes, the Northwest Michigan Regional Non-Motorized Strategy (2008) does not include a regional trail through or near the Village of Bear Lake. Village Park sits ready to fulfill its mission as a “hub” for bicyclists, travelers, and residents.

Finally, the Village needs to chronicle and preserve its history for future generations as well as protect the scenic vistas available near Bear Lake.

Building blocks

1. Support increased usage of current facilities like the public boat launch, Hopkins Park, and all its facilities.
2. Look for ways to improve the playground and shelter house in Hopkins Park.
3. Position Village Park as a hub for bicyclists, travelers, and residents, providing safe access to the rear of the park with off-street parking in the Bear Lake Museum parking lot.
4. Define off-road/off highway routes to connect with Pleasanton and Bear Lake Townships’ snowmobile and bicycle trails.
5. Support the development of a regional trail utilizing Potter Road to connect US-31 (Bear Lake) with M-22 (Onkama, Pierport, and Arcadia).
6. Support a Community Center that would service all of “Greater Bear Lake.”
7. Support a Senior Center to service the needs of the area’s aging population.
8. Support the establishment of a Bear Lake Historical Society.
9. Continue to improve the facilities of the Bear Lake Museum, being sure it meets all current codes.
10. Identify sites and establish land use plans and zoning that preserve scenic vistas and cultural and historic sites.
11. Improve wayfinding through signage and maps and the “Explore the Shores” website.
12. Collaborate with Bear Lake and Pleasanton Townships on the preparation of a joint 5-Year Michigan Department of Natural Resources Recreation, Open Space, and Greenway Master Plan.
13. Collaborate with all adjoining governmental entities to make better use of all area recreational facilities by exploring a coordinated Recreation Plan.
14. Investigate the feasibility of working with Bear Lake and Pleasanton Townships to establish a regional recreation authority.
15. Request that MDOT stripe US-31 at key places to allow for pedestrian crossings from the east side to the west side, connecting the neighborhoods and business district to Bear Lake. Two recommended places for striping are at the Memorial Park deck and next to the bank.

4.1: Proposed crosswalk striping



Foundation

Manistee County master plan goals	Economy: increase job opportunities	Encourage a variety of housing types and choices	Eliminate land contamination and protect surface and groundwater quality	Protect agricultural areas by focusing growth in areas with infrastructure
Village of Bear Lake collective priorities	Employment	Innovative sewer system	Recreation-centered	Multi-generational

Cornerstone

Improve Hopkins Park for enhanced recreational opportunities.

The Village of Bear Lake has the foundation for excellent recreational facilities in Hopkins Park, Harry Cosier Court, Village Park, boat launch, and Hopkins Park Access. The Village, Bear Lake Township, and Pleasanton Township all share access to Bear Lake, which is a draw for many year-round and seasonal residents. Although residents and visitors have access to area wide lakes, local public schools, and state and national forests, many of the communities lack basic recreational assets like playgrounds, bike paths, and parks designed for outdoor events. The combined 2010 US Census population of the three communities was 2,855 residents. Based on the number of seasonal housing units, the summer population can easily increase by another 1,500 residents. Collectively, the three communities could support a small park system and program.

Building blocks

1. Focus on updating Hopkins Park campground and waterfront park.
2. Research a docking, launching, and boat cleaning station for public access site.
3. Improve the restrooms of Hopkins Park, bringing them to code and making them more accessible for all visitors to downtown.
4. Improve the shelter house at Hopkins Park.
5. Improve the playground at Hopkins Park.
6. Install wifi in Hopkins Park.
7. Investigate ways for campers to hook up directly to sewer facilities in Hopkins Park.
8. Redesign or incorporate the Veterans Memorial Park deck into the non-motorized pathway linking the neighborhood, businesses, and park.



Foundation

Manistee County master plan goals	<i>Economy: increase job opportunities</i>	<i>Encourage a variety of housing types and choices</i>	<i>Eliminate land contamination and protect surface and groundwater quality</i>	<i>Protect agricultural areas by focusing growth in areas with infrastructure</i>
Village of Bear Lake collective priorities	<i>Employment</i>	<i>Innovative sewer system</i>	<i>Recreation-centered</i>	<i>Multi-generational</i>

Cornerstone

Improve the quality of our surface water and groundwater.

The Greater Bear Watershed extends into 13 townships, 3 villages, and the Little River Band of Ottawa Indians reservation, encompassing a total of 204 square miles or 130,800 acres. All of the Village of Bear Lake is located within the Greater Bear Watershed. Land surrounding Bear Lake forms the Bear Lake Sub-watershed, which outlets to Little Bear Creek. The inland lakes, including Bear Lake, and the numerous tributaries are recreational, cultural, wildlife, and tourism assets for Manistee County. Bear Lake is the largest of the inland lakes within the watershed.

The quality of surface water is influenced by a variety of sources including septic fields, feed lots, gas and oil exploration, land use, and inappropriate storage and disposal of materials. In addition to surface water, groundwater is important because it is the primary source of potable drinking water for residents. Again, the quality of the groundwater can be influenced by the same sources. Because water, both surface and groundwater, is so important to the health of residents and the economy, its protection and improvement is vital.

Building blocks

- 1. Continue to support the efforts of the Bear Lake Watershed Alliance, Bear Lake Property Owners Association, and the Lake Management Board to keep the lake clean and free from invasive species.
- 2. Develop a shoreline inventory of Bear Lake to identify priority locations for restoration projects.
- 3. Support enforcement of wellhead protection ordinances.
- 4. Support a sewer system if price is financially feasible for Village residents and businesses.
- 5. Assure that all septic tanks are functioning properly
- 6. Support development of a locally generated and state approved contingency plan and training for first respondents for road accidents involving fuel or other hazardous materials to minimize runoff to surface waters of Bear Lake and Bear Creek.
- 7. Support local efforts to prohibit artificial feeding of waterfowl in or on the riparian properties adjacent to Bear Lake.

Foundation

Manistee County master plan goals	Economy: increase job opportunities	Encourage a variety of housing types and choices	Eliminate land contamination and protect surface and groundwater quality	Protect agricultural areas by focusing growth in areas with infrastructure
Village of Bear Lake collective priorities	Employment	Innovative sewer system	Recreation-centered	Multi-generational





People and Places

How many people? How long did they go to school? What do they do? What activities can be supported by the land itself? And where can we go shopping around here, anyway?

Population

Population is both an indicator and a driver of economic growth. An increase in people creates a larger economic and customer base on which the business environment can draw, and an area of bustling economic activity attracts people looking to share in its benefits.

The population of the Village of Bear Lake was only two citizens fewer in 2010 than in 1990—from 288 to 286 persons. However, the 2000 figure was 318 citizens, a population swell and loss of just about 1%. Stability is projected to continue through 2016.

Housing

Home is where the heart is, and where all your stuff is, and probably where the people you call family are too. On a community level, it's much the same: housing data may talk about buildings, but it tells us much about the actual people we call neighbors.

The Village of Bear Lake's 193 housing units provide the shelter for its 139 households. This represents about 1.38 housing units per household, a figure that accounts for housing units which do not have a household permanently attached to them but are instead for "seasonal or recreational use." A detailed discussion follows under "Seasonal Fluctuations." The average household size is 2.4 persons, the fourth largest in the region.

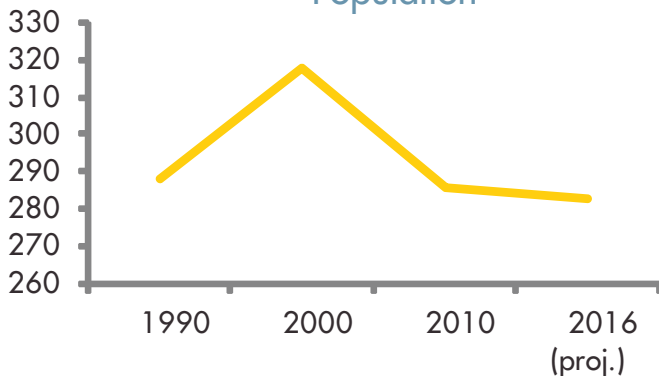
Slightly less than one third of the homes (31.6%, or 61 housing units) were built before 1939, representing the largest proportion of the overall housing stock. The 1940s, 1960s, and 1970s each saw the addition of a few dozen homes before construction tapered off sharply beginning in 1980. Just 16 homes (8.2% of total housing) have been built since. The median home value of \$96,000 is the lowest in the region, and less than half (48%) of the owner-occupied homes have a mortgage. The median gross rent of \$677 represents one position above the median among Lakes to Land communities.

Demographic Dashboard

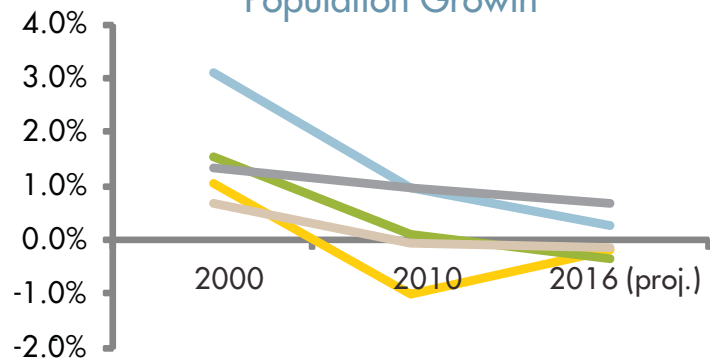
Key for population and prosperity index graphs:

Village of Bear Lake Benzie County Manistee County Michigan United States

Population

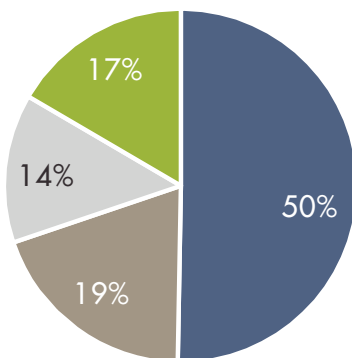


Population Growth



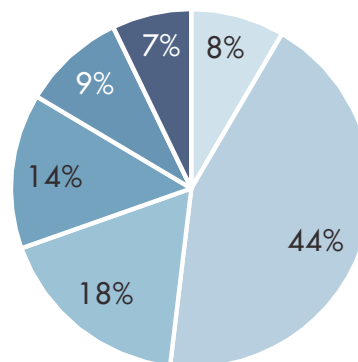
Housing

Owner occupied
Renter occupied
Seasonal, recreational,
occasional use
Vacant - for sale, for
rent, etc.



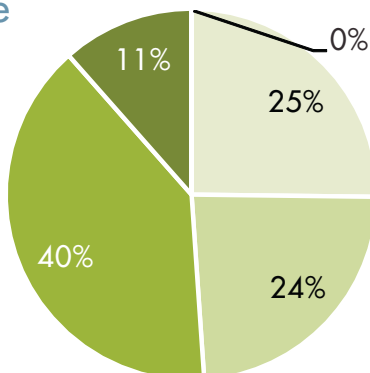
Education

No high school diploma
High school graduate
(includes equivalency)
Some college, no degree
Associate's degree
Bachelor's degree
Graduate or professional
degree



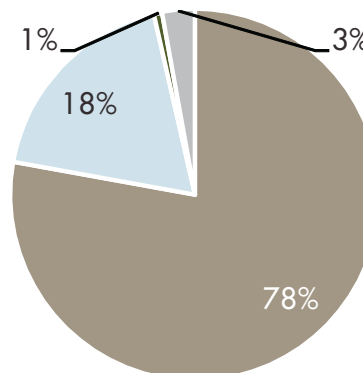
Household Income

Very low income
(less than \$25,000)
Low income
(\$25,000-\$34,999)
Moderate income
(\$35,000-\$74,999)
High income
(\$75,000-\$149,999)
Very high income
(\$150,000 and up)



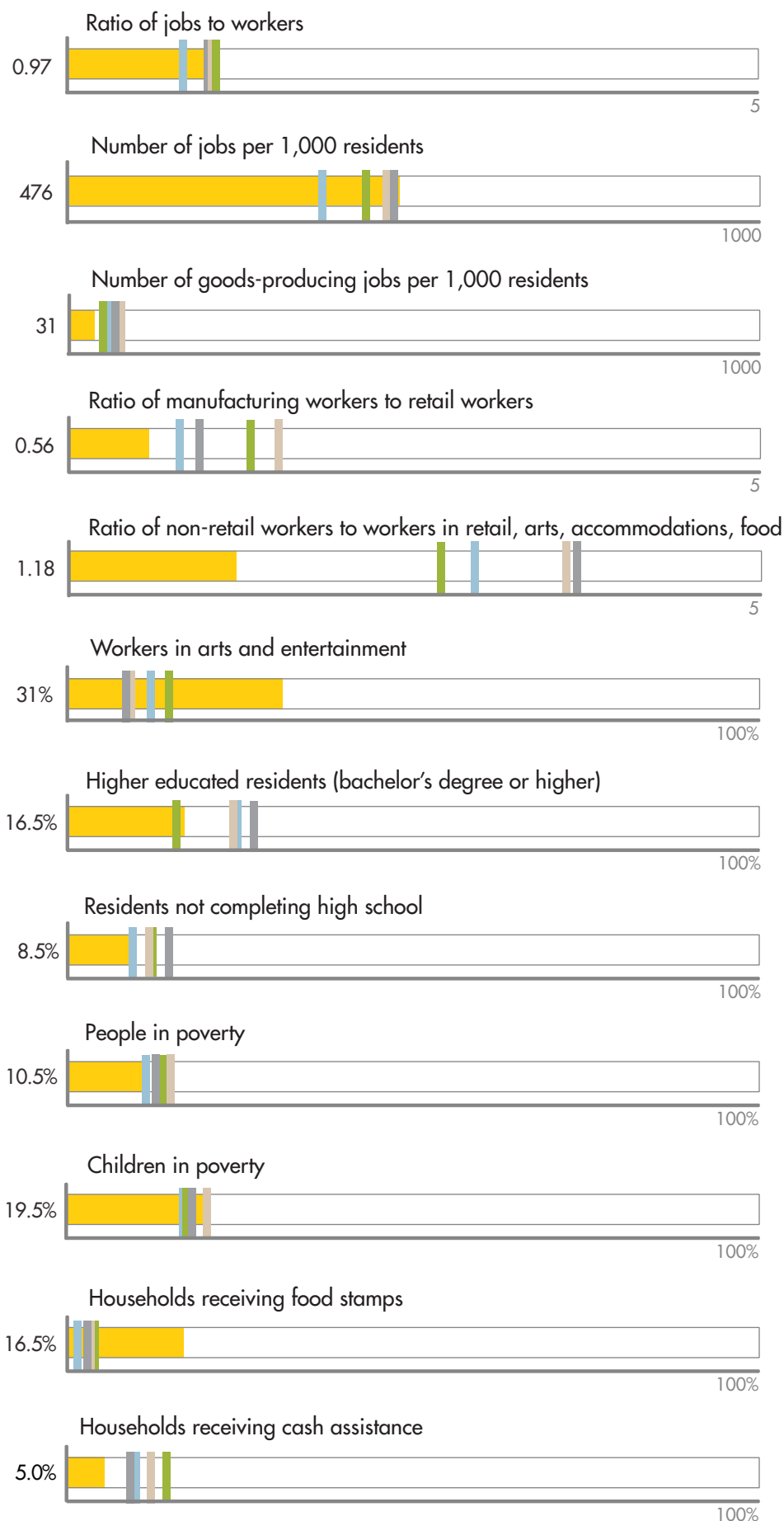
Work

Private wage and
salary workers
Government workers
Self-employed
Unpaid family workers



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

Prosperity Index



Households

2.4
person average household size
\$96,000
owner-occupied median home value
\$677
median gross rent

Education

23%
population enrolled in school
92%
high school graduate or higher
17%
bachelor's degree or higher

Commuting

100%
workers who commute
68%
commuters who drive alone
17.5
minute average commute

Employment

136
jobs
140
workers
15.2%
unemployment rate
19%
civilian veterans

Income

\$35,625
median household income
\$17,841
median earnings for workers
\$26,250
male full-time, year-round earnings
\$33,594
female full-time, year-round earnings
10.5%
population in poverty
19.5%
children in poverty

Top Industrial Sectors

38%
educational services
15%
retail trade
12%
accommodation and food services

Utility gas heats the most homes (52%), followed by fuel oil/kerosene (25%) and bottled, tank, or liquid petroleum (propane) gas (11%). Wood and electricity each heat about 6% of homes.

Education

Twenty-three percent of Village of Bear Lake citizens are enrolled in school at some level. The Village boasts an impressive 92% high school graduation rate, higher than two thirds of the Lakes to Land communities as well as the county, state, and national rates. Bachelor’s degrees are held by 16.5% of the population, nearly half of whom (7.2%) have gone on to receive a graduate or professional degree.

Income

Median earnings for all Village of Bear Lake workers are \$17, 841, about 80% of the median earnings for all workers in Benzie and Manistee Counties and about 60-65% of median earnings at the state and national levels. The Village’s median household income of \$35,625 was correspondingly low, averaging about 77% of of the figures for the aggregate populations. Both measured within the bottom half among Lakes to Land communities.

Earnings data for the Village of Bear Lake presents an interesting singularity: earnings for female full-time, year-round workers are 128% of earnings for male full-time, year-round workers (\$33,594 vs. \$26,250). It is the highest difference among the three Lakes to Land communities with higher full-time, year-round female earnings than male, a situation which

does not occur at all in any of the larger populations. The American Community Survey provides earnings data by industry for both full-time, year-round workers and for all workers which shed valuable light on the overall data, but it must be strongly tempered with the understanding that the statistically small size of the workforce in the Village of Bear Lake (140 persons) leads to a relatively large margin of error: 20% overall, and in a few cases almost 100%.

Some broad strokes can be painted, however. Three industrial categories had sufficient data for full-time, year-round workers to calculate median earnings. Two of them had higher earnings for women than for men: education / health care / social assistance (\$64,375 vs. \$50,750) and accommodation / food service (\$33,594 vs. \$18,125). In manufacturing, men earned \$40,417 to women’s \$22,917.

As rare as it is for female full-time, year-round workers out-earn men, it is very nearly unprecedented for all female workers, a pool that includes seasonal and part-time workers, to out-earn all male workers—but that happens in the Village of Bear Lake, too, with female earnings of \$24,375 vs. male earnings of \$17,292. Here, however, the data suggests that the small sample size may be distorting the results. Only in accommodation / food service do women earn more than men. While the difference is significant at \$32,500 vs. \$9,844 and affects the largest share of the workforce (40 of 140 workers), the other groups paint an opposing picture: male earnings in the retail trade category are nearly double that of female earnings (\$30,179 vs. \$15,147) , and men in the educational services field make up just a third of the workers in that category but have median earnings that are nearly seven times that of the women (\$46,250 vs. \$6,667).

4.3: Net worth

Assets		
	Checking Accounts	\$484,446
	Savings Accounts	\$1,258,479
	U.S. Savings Bonds	\$34,851
	Stocks, Bonds & Mutual Funds	\$2,135,361
	Total	\$3,913,137
Liabilities		
	Original Mortgage Amount	\$948,436
	Vehicle Loan Amount 1	\$141,890
	Total	\$1,090,326
Net Worth		
	Assets / Liabilities	3.59

Source: Esri Business Analyst

Single-headed households

The vulnerability of one type of household to poverty deserves particular mention: that of single-headed households with dependent children. Although the Census does provide a count of male householders with children and no wife present, it presents only female-headed households in its poverty statistics; most of the research literature follows the same form. This is attributable to two reasons: first, female-parent households make up 25.4% of all families while male-parent households make up just 7.3% (in the Village of Bear Lake, those figures are 22.3% and 2.9% respectively), and second, the 80% female-to-male earnings ratio (which applies selectively in the Village of Bear Lake, as discussed on the previous page) exacerbates the poverty-producing effect.

Children in single-headed households are by far the group most severely affected by poverty in the Village of Bear Lake. As Table 4.4 shows, one in five of the village's 41 households with children lives below the poverty level, but almost half of the 17 female-headed households with children are poor. Combining these two pieces of data, we can see that nearly every single one of the poorest families are headed by single females. Support to single-headed households provides an opportunity to have an appreciable, targeted impact on the well-being of the Village of Bear Lake's most vulnerable citizens. Flexible work and education schedules, support of home-based occupations, innovations in high-quality and affordable child care, and uniform enforcement of pay equity are all tools that can be used to accomplish such support.

4.4: Poverty by household type

Income in the Past 12 Months is Below Poverty Level	
All families	9%
With related children under 18 years	22%
With related children under 5 years only	0%
Married couple families	0%
With related children under 18 years	0%
With related children under 5 years only	0%
Families with female householder, no husband	29%
With related children under 18 years	47%
With related children under 5 years only	-
All people	11%
Under 18 years	20%
Related children under 18 years	20%
Related children under 5 years	35%
Related children 5 to 17 years	13%
18 years and over	8%
18 to 64 years	7%
65 years and over	8%
People in families	9%
Unrelated individuals 15 years and over	16%

Source: American Community Survey 2006-2010

The poverty rate in the Village of Bear Lake is 10.5%, one position below the median among Lakes to Land communities and lower than county, state, and national rates (range: 11.1-14.8%). The rate of poverty among residents younger than 18, 19.5%, is two positions higher than the regional median and within the upper edge of the aggregated benchmarks (range: 17.1-20.5%).

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. As shown in Table 4.3, the ratio in the Village of Bear Lake is 3.59. This is the highest ratio in the region: nine communities have a ratio of 2.93, and the next highest is 3.23. It is also higher than that of Benzie County, Manistee County, Michigan, and the United States (range: 2.58-3.02).

Occupations

This section talks about the occupations and professions in which the

residents of the Village of Bear Lake work, whether or not their places of employment are within the village limits.

The most prevalent field among the Village of Bear Lake's 140 civilian workers is the one encompassing art, entertainment, recreation, accommodation and food services. Thirty-one percent, or 43 workers, cite such an occupation. The second most common industry group was educational services, health care, and social assistance, in which 20 workers (14%) serve. Retail trade and public administration rounded out the

majority of fields represented (13% and 10% respectively).

The occupational group comprised of educational services, health care, and social assistance is the second highest-paying category in the Village of Bear Lake, with a median income of \$43,750. Two of the other groups mentioned above, however, fall in the bottom half of median incomes, with \$19,375 for arts / entertainment / recreation / accommodation / food service and \$18,750 for retail trade (insufficient data was available to calculate a median for public administration). Overall, three of the four lowest median incomes, ranging from \$13,333 to \$19,908 (agriculture, forestry, fishing, hunting, and mining is the lowest-paid occupation in the township). Overall, when the village's industries are ranked by median earnings, 36% of workers are employed in industries in the top half and 64% are employed in industries in the bottom half.

Retail and Business Summary

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

The business summary generated by Esri counts 22 businesses employing a total of 136 people within the Village limits. When compared with the residential population of the Village of Bear Lake, this equates to 476 jobs per 1,000 residents, the fourth highest ratio among Lakes to Land communities. Its 31 goods-producing

jobs per 1,000 residents is the fourth lowest figure in the region.

The largest concentration of businesses was in arts, accommodation, and food service; those four establishments comprise 18% of all businesses. That category was followed by retail trade and "other services (except public administration)," each of which comprised 14% of the business community with three establishments apiece.

The greatest number of employees (51, or 38%) work in educational services. About 15% of employees are in retail trade, and another 12% work in the arts, accommodation, and food service. This is significant because nationally, the median earnings of workers in retail, entertainment, and hospitality occupations are about half of the median earnings of all other occupations.

Table 4.5 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, 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.

Commuting

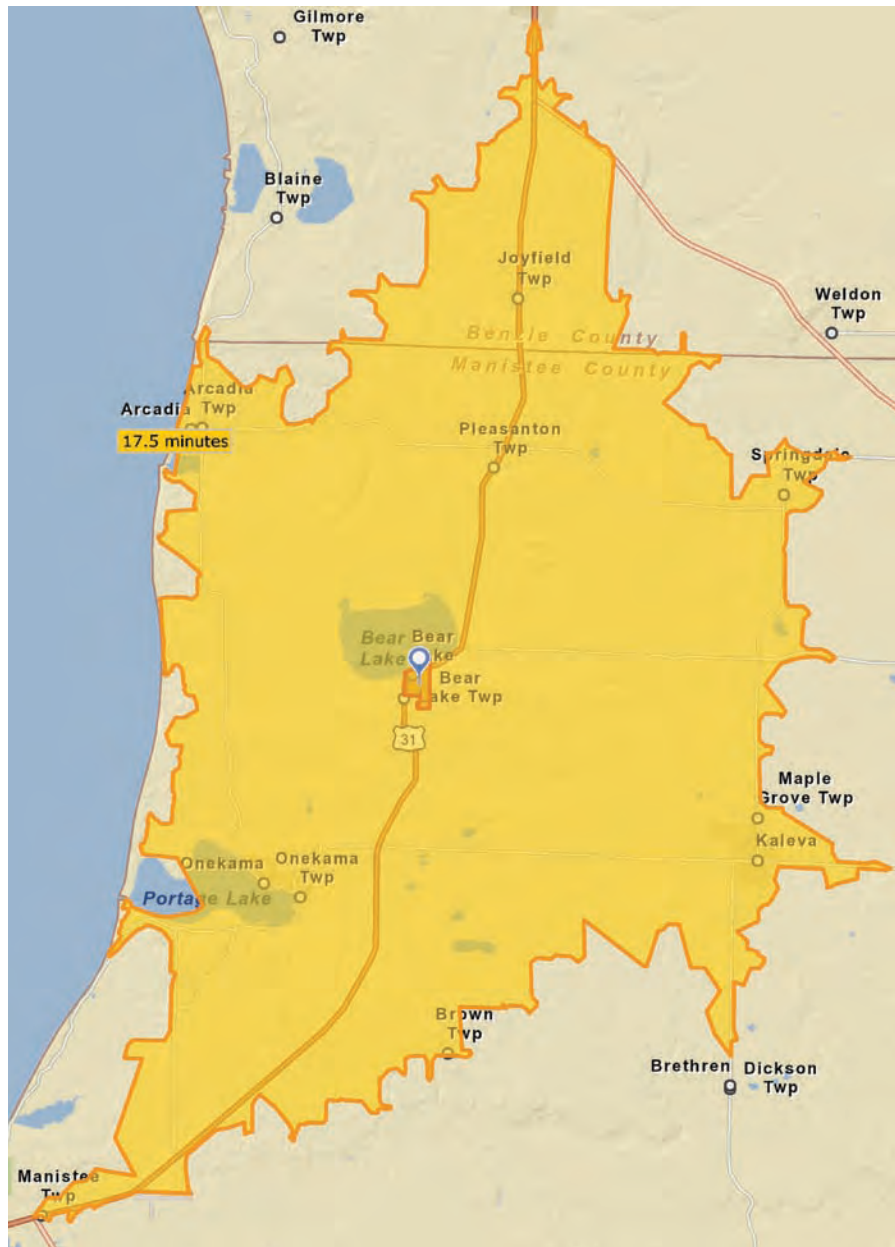
It's a real estate truism that the three most important factors considered by buyers are location, location, and location, yet the traditional measure of housing affordability—surely another consideration hovering near the top of the list—makes no allowance at all for location. The Center for Neighborhood Technology set out to redefine "affordability" to more accurately reflect the proportion of a household's income that is committed to housing costs, including those incurred while getting to and from that aforementioned location. CNT describes its Housing and Transportation Affordability Index this way:

"The traditional measure of affordability recommends that housing cost no more than 30 percent of income. Under this view, three out of four (76 percent) US neighborhoods are considered "affordable" to the typical household. However, that benchmark ignores transportation costs, which are typically a household's second largest expenditure. The H+T Index offers an expanded view of affordability, one that combines housing and transportation costs and sets the benchmark at no more than 45 percent of household income. Under this view, the number of

4.5: Retail marketplace summary

Industry Group	NAICS	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/ Surplus Factor	Businesses
Motor Vehicle & Parts Dealers	441	\$412,493	\$54,261	\$358,232	76.7	1
Automobile Dealers	4411	\$346,828	\$0	\$346,828	100.0	0
Other Motor Vehicle Dealers	4412	\$32,166	\$0	\$32,166	100.0	0
Auto Parts, Accessories & Tire Stores	4413	\$33,499	\$54,261	-\$20,762	-23.7	1
Furniture & Home Furnishings Stores	442	\$38,499	\$0	\$38,499	100.0	0
Furniture Stores	4421	\$24,416	\$0	\$24,416	100.0	0
Home Furnishings Stores	4422	\$14,083	\$0	\$14,083	100.0	0
Electronics & Appliance Stores	4431	\$58,032	\$0	\$58,032	100.0	0
Bldg Materials, Garden Equip. & Supply Stores	444	\$92,922	\$0	\$92,922	100.0	0
Bldg Material & Supplies Dealers	4441	\$74,190	\$0	\$74,190	100.0	0
Lawn & Garden Equip & Supply Stores	4442	\$18,732	\$0	\$18,732	100.0	0
Food & Beverage Stores	445	\$318,703	\$0	\$318,703	100.0	0
Grocery Stores	4451	\$266,923	\$0	\$266,923	100.0	0
Specialty Food Stores	4452	\$14,941	\$0	\$14,941	100.0	0
Beer, Wine & Liquor Stores	4453	\$36,839	\$0	\$36,839	100.0	0
Health & Personal Care Stores	4,464,461	\$216,270	\$786,484	-\$570,214	-56.9	1
Gasoline Stations	4,474,471	\$241,828	\$0	\$241,828	100.0	0
Clothing & Clothing Accessories Stores	448	\$105,831	\$0	\$105,831	100.0	0
Clothing Stores	4481	\$74,783	\$0	\$74,783	100.0	0
Shoe Stores	4482	\$15,027	\$0	\$15,027	100.0	0
Jewelry, Luggage & Leather Goods Stores	4483	\$16,021	\$0	\$16,021	100.0	0
Sporting Goods, Hobby, Book & Music Stores	451	\$58,021	\$61,526	-\$3,505	-2.9	1
Sporting Goods/Hobby/Musical Instr Stores	4511	\$47,036	\$61,526	-\$14,490	-13.3	1
Book, Periodical & Music Stores	4512	\$10,985	\$0	\$10,985	100.0	0
General Merchandise Stores	452	\$524,056	\$0	\$524,056	100.0	0
Department Stores Excluding Leased Depts.	4521	\$151,910	\$0	\$151,910	100.0	0
Other General Merchandise Stores	4529	\$372,146	\$0	\$372,146	100.0	0
Miscellaneous Store Retailers	453	\$66,528	\$94,788	-\$28,260	-17.5	3
Florists	4531	\$5,150	\$54,114	-\$48,964	-82.6	1
Office Supplies, Stationery & Gift Stores	4532	\$15,977	\$40,674	-\$24,697	-43.6	2
Used Merchandise Stores	4533	\$4,409	\$0	\$4,409	100.0	0
Other Miscellaneous Store Retailers	4539	\$40,992	\$0	\$40,992	100.0	0
Nonstore Retailers	454	\$175,910	\$0	\$175,910	100.0	0
Electronic Shopping & Mail-Order Houses	4541	\$129,590	\$0	\$129,590	100.0	0
Vending Machine Operators	4542	\$10,555	\$0	\$10,555	100.0	0
Direct Selling Establishments	4543	\$35,765	\$0	\$35,765	100.0	0
Food Services & Drinking Places	722	\$207,929	\$103,097	\$104,832	33.7	1
Full-Service Restaurants	7221	\$84,551	\$103,097	-\$18,546	-9.9	1
Limited-Service Eating Places	7222	\$102,313	\$0	\$102,313	100.0	0
Special Food Services	7223	\$9,069	\$0	\$9,069	100.0	0
Drinking Places - Alcoholic Beverages	7224	\$11,996	\$0	\$11,996	100.0	0

4.6: Village of Bear Lake “workshed”



affordable neighborhoods drops to 28 percent, resulting in a net loss of 86,000 neighborhoods that Americans can truly afford.”

CNT’s map has been steadily expanding its coverage since its inception in 2008 and now includes 337 metropolitan areas in the United

States. Manistee County has not been analyzed, but Benzie County was considered part of the Traverse City metropolitan area and its neighborhoods are among those that disappear from the affordability map: while the H+T Index shows the average housing cost to be less than 30% of household income for the whole

county, the addition of transportation costs to the equation puts the share of household income spent on those two combined items over 45% for all places in the county.

The Village of Bear Lake is one of two Lakes to Land communities in which the American Community Survey found that 100% of workers have some sort of commute. The average commute time of 17.5 minutes, the fifth shortest in the region, is shown in the “workshed” map in Figure 4.6. It covers much of central Manistee County, stretching up into Benzie County along US-31 and reaching the eastern edge of the City of Manistee. A long commute is tough. Everyone who has ever had one knows it subjectively, and a growing body of empirical evidence is pointing to its detrimental effects on happiness, health, and wealth: its costs are rarely fully compensated by our salaries, the minutes spent behind the wheel come at the cost of minutes spent on exercise and meal preparation, and people with long commutes are frankly just less happy than those with shorter ones.

While the length of commute may have the greatest effect on the commuter, it’s the method of commuting that has the greatest effect on the environment—across the board, driving alone is overwhelmingly the most common method of commuting, and it is the one which maximizes the output of vehicle emissions per commuter. Here, the Village of Bear Lake shines: just 68% of commuters drive alone, by far the lowest percentage in the region (range: 73-90%) and well below the county, state, and national figures (range: 79-86%). The greatest contributor to this figure is the contingent of people who walk to work, making up fully one quarter of the workforce. The village’s compact development pattern

makes this possible and provides clear evidence of the positive influence that good urban design can have on the transportation choices available to a community's citizens.

Agricultural Influence

Of the 170 acres of land and 258 parcels that make up the Village of Bear Lake, none have an existing land use category of "Agriculture" or "Natural Resource Related." This makes sense in a village, which is a settlement area defined by its concentration of residents (as opposed to a township, which is defined by its land area and its co-located borders with adjacent townships). Since agriculture requires land which is not currently in use by people, a village is an unlikely place to find it.

However, villages do an excellent job of providing for the convergence of a regional agricultural community and are well-suited to create a positive business environment focused on regional food sources. Though Esri business analyst does not list any businesses or employees in the field coded by NAICS as "agriculture, forestry, fishing, hunting," six workers who live in the village used that classification to describe their occupations, making up about 4% of the workforce.

Seasonal Fluctuations

The entire Lakes to Land region is affected to varying degrees by a seasonal economy. An abundance of parks and recreation activities combines with the temperate summer weather to create a magnetic pull felt by most inhabitants of the state from spring to fall, and then formidable weather joins a lack of critical mass in economic activity to produce an edge of desolation through the winter

months. The result is a cyclical ebb and flow of people through the region, some to stay for a few hours and some for a few months, all driven by Michigan's intensely seasonal climate.

In many communities, the basic goal of every housing unit is to be occupied. The optimum condition is one in which the number of housing units is only slightly larger than the number of households, with a small percentage of homes empty at any given time to provide choice and mobility to households wishing to change housing units. This percentage is the traditional vacancy rate.

Seasonal changes in population, such as seen in the Lakes to Land communities, create an entirely new category of housing units: those for "seasonal or recreational use." Technically considered "vacant" by the US Census because its rules dictate that a household can only attach itself to one primary housing unit, these homes provide a measure of investment by those seasonal populations that cannot be replicated elsewhere. A high percentage of seasonal/recreational use homes provides concrete evidence of the value of the area for those purposes. It also provides a measure

of a portion of the community which will have a somewhat nontraditional relationship with the community at large: seasonal residents may not have kids in the school system or have the ability to attend most government meetings, but they do pay taxes and take a vital interest in goings-on. In some ways, knowing the percentage of seasonal/recreational housing in a community is the most reliable measure of the accommodations the community must make to include its "part-time" population in its decision-making framework.

Within the Village of Bear Lake, 13.6% of the homes are classified as seasonal or recreational, a figure lower than in each of the two Lakes to Land counties (25% and 33%) but significantly higher than the state and national rates (5.8% and 3.5% respectively). While vacancy data for greater Bear Lake Township suggests a decline in its seasonal residents between 2000 and 2010, the table in 4.7 does not reflect that trend within the Village. Here, seasonal housing units actually increased slightly but were far outstripped by the increase in vacancy related to the loss of population.

4.7: Seasonal and vacant housing table

	2000	2010	Change
Total Housing Units	161	169	5.0%
Occupied Housing Units	132	118	-10.6%
Vacant Housing Units	29	51	75.9%
Seasonal/Recreational/Occasional Use	18	23	27.8%
Other Vacant	13	28	115.4%
Population	318	286	-10.1%
Household size	2.56	2.48	0.6%

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. Successful infrastructure is often “experientially invisible,” drawing as little attention in its optimum condition as a smooth road or a running faucet—until it’s not, and then it likely has the potential to halt life as we know it until the toilet flushes again or the lights come back on.

It seems we all know the feeling. The American Society of Civil Engineers’ 2013 “Report Card for America’s Infrastructure” gave us a D+ (takeaway headline: “Slightly better roads and railways, but don’t live near a dam”). The Michigan chapter of the ASCE surveyed our state’s aviation, dams, drinking water, energy, navigation, roads, bridges, stormwater, public transit, and wastewater and collection systems in 2009 and gave us a D. Clearly, there is room for improvement all over.

But it’s expensive. The ASCE report came with a national price tag of \$3.6 trillion in investment before 2020. If this were evenly distributed among the 50 states, it would mean about \$72 billion per state—almost half again as much as Michigan’s entire annual budget. The combination of the essential nature of infrastructure with its steep price tag highlights a need for creative problem-solving in this area—precisely the aim of the Lakes to Land Regional Initiative.



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 4.8 depicts all of the roads with PASER ratings of "poor" (1-4) in Benzie and Manistee Counties. The close-up in the inset reveals poor conditions along US-31 for the length of the Village, beginning just south of the Village limits and stretching into Pleasanton Township.

4.8: Road conditions



Trails and regional connections

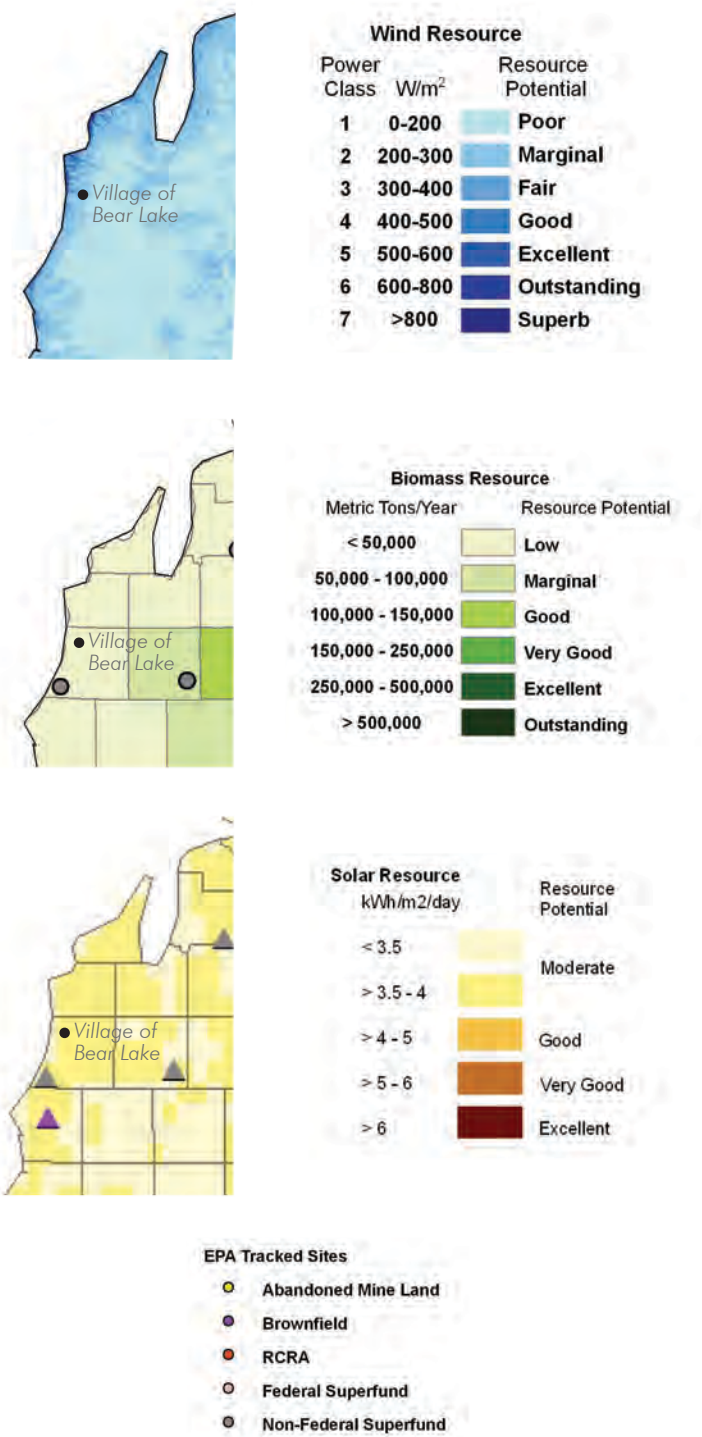
As noted in the Cornerstones and can be seen in Figure 4.9, there are not presently any local or regional non-motorized trails through the Village of Bear Lake. It's an absence noted by the citizens of surrounding Bear Lake Township, who made the creation of biking, walking, and hiking trails their third highest priority at the visioning

session. Their preferred method for accomplishing this is use of the existing county road network to establish a trail network, which would also serve Village residents. Potential collaboration with Onekama Township, Arcadia Township, and Pleasanton Township, all also currently largely devoid of trails, could form the beginning of a sub-regional network.

4.9: Trails



4.10: Renewable energy potential



Power supply

Electricity for Village of Bear Lake homes and businesses is available from Consumers Energy Company (Jackson). Natural gas service is available through Superior Energy Company (Kaleva). Service from “alternative energy suppliers” is also available through Michigan’s Electric Customer Choice and Natural Gas Customer Choice programs.

Public Act 295 of 2008 requires Michigan electric providers’ retail supply portfolio to include at least 10% renewable energy by 2015. The Michigan Public Service Commission’s 2012 report estimates renewables to make up 4.7% of the energy supply that year. Figure 4.10 shows the US Environmental Protection Agency’s analysis of renewable energy potential in the Lakes to Land region.

Water and sewer

The Village of Bear Lake has a public water system, but residents and businesses still rely on individual septic systems. Village residents have moderate difficulty in installing septic systems due to a lack of available yard space. For properties that must install both well and septic systems, there are a number of factors that must be considered. 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 probable causes 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 systems and the wellhead, as increased development pressures lead to increasing need for understanding and oversight in well and septic system integrity.

In the Village of Bear Lake, the threat of contaminants leaching from the

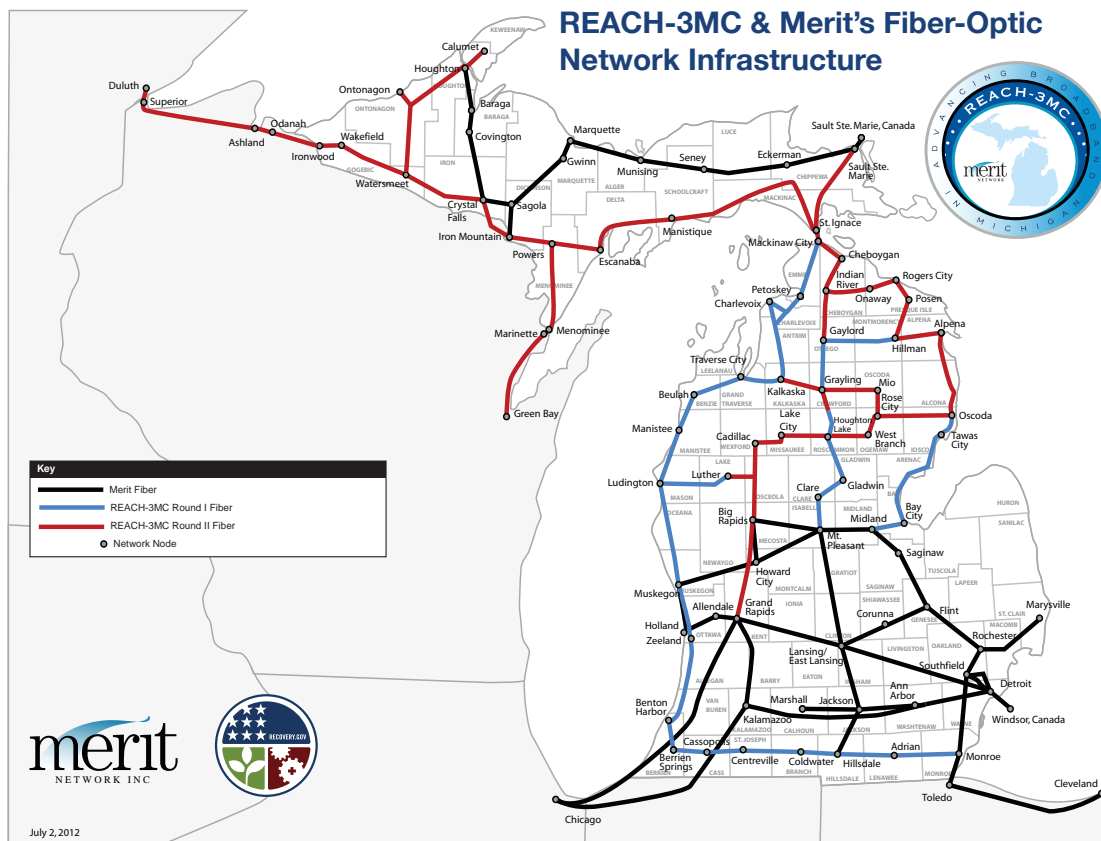
former Sawyer Fruit processing plant poses a potential threat to the wellhead and to the lake. Likewise for a downtown to truly meet its potential, some form of affordable solid waste management is essential. Thus accommodation of an appropriate level of commercial development along US-31 downtown will likely require investigation into an affordable sewer system.

Further, the Greater Bear Watershed Management Plan has determined that the Village of Bear Lake is a significant

critical storm water runoff area due to its high amount of impervious surface and stormwater sewer system outlets that drain directly into Bear Lake. With this in mind, a comprehensive and critical look at the methods with which the Village deals with water and its sanitary needs is essential. The recently completed Greater Bear Watershed Management Plan details a number of suggestions that will help the Village in protecting Bear Lake and its watershed.



4.11: Proposed Merit fiber-optic network



Telecommunications

Connect Michigan, our 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 4.11 further shows that the remaining unserved areas are mostly in the inland areas of the counties rather than in the Lakes to Land communities.

Still, improved broadband access came up in several of the visioning sessions. 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, serving the Lakes to Land region, was announced on December 28, 2012.

What does this mean? 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.

4.12: Broadband service inventory in Benzie and Manistee Counties

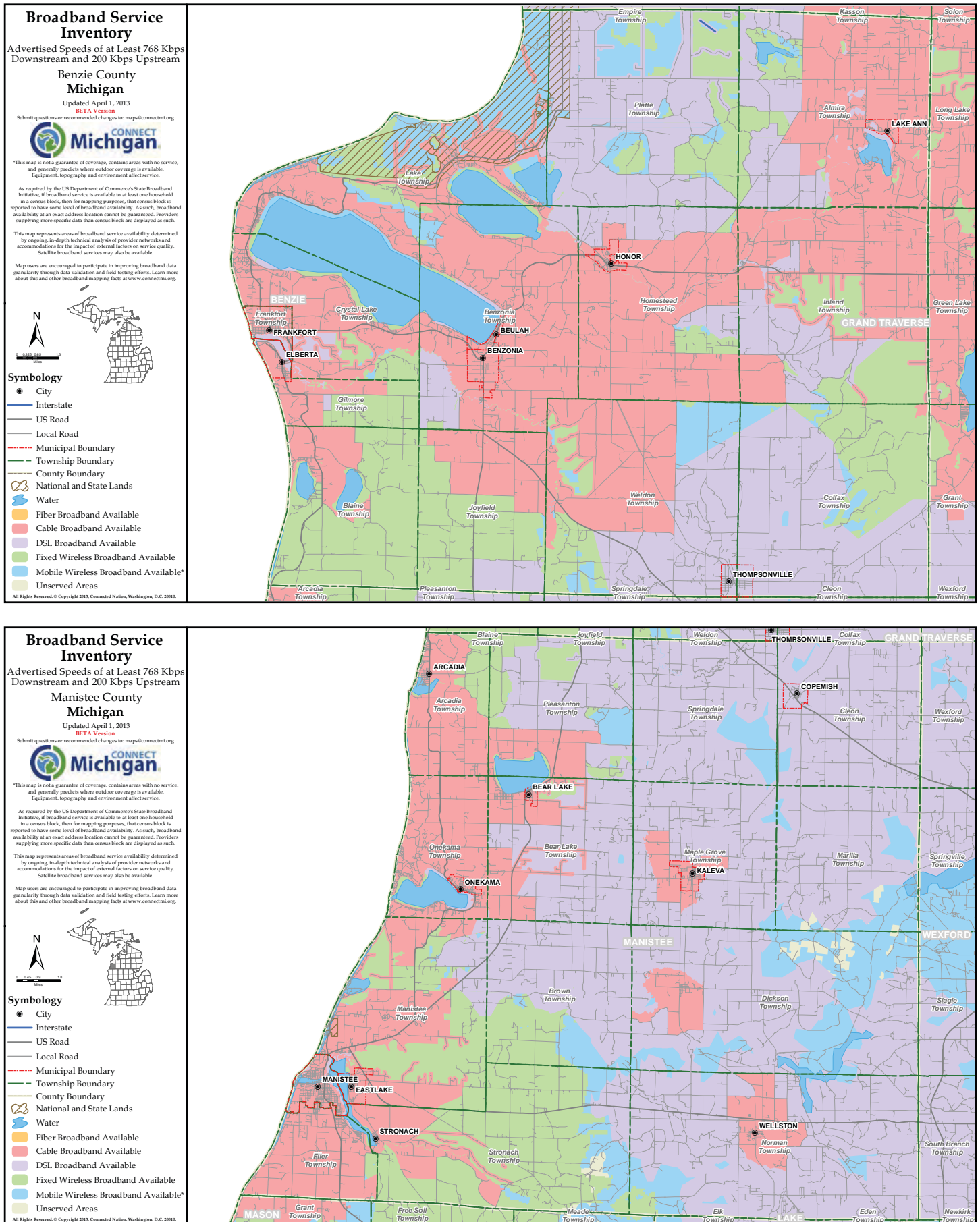




Photo: Google Earth

Land

The Village of Bear Lake sits at the south shore of Bear Lake, occupying a patch of land at foot of Bear Lake Township's highest elevation that rises slightly above the otherwise flat basin surrounding the lake.

Michigan's dazzling wealth of virgin forests had brought settlement to Manistee County by the 1840s, and pioneers fanned out inland in search of farmland after the Homestead Act was passed in 1862. One such enterprising settler was determined to establish a village along Bear Lake; 88 acres were platted and land deals for industry, commerce, and residence were made.

Transportation followed swiftly behind industry, first in the form of horse-drawn carts on the Bear Lake Tram Railway and then as the steel and locomotive Bear Lake and Eastern Railroad. Lumbering established itself as firmly in Bear Lake as it did everywhere else in the northern portion of the state, and the fortunes of the railroad followed its precipitous decline in the early 20th century just as closely.

But the auto was ready to take its place. US-31 began as the West Michigan Pike, an improved road designed to

get tourists from Chicago to Mackinaw City and offer them plenty of opportunities to engage in local commerce along the way. A 1915 directory notes that "Manistee was the first county to complete the entire route of the West Michigan Pike through its territory where it is part of a system of more than one hundred miles of improved roads, costing upwards of a half a million dollars" —over \$11 billion in 2012 dollars.

The Village of Bear Lake sits on the "short route" from Manistee to Traverse City, as opposed to the "scenic route" hugging the shoreline. The directory calls it "the center of a prosperous farming region [which] enjoys a large and growing agricultural trade. The business is well taken care of by enterprising merchants, hotel, restaurant, and garage men, and there are a bank, printing office, grist mill, and other business institutions. There are excellent schools and churches, and the village has electric light and cement sidewalks."

Land Dashboard

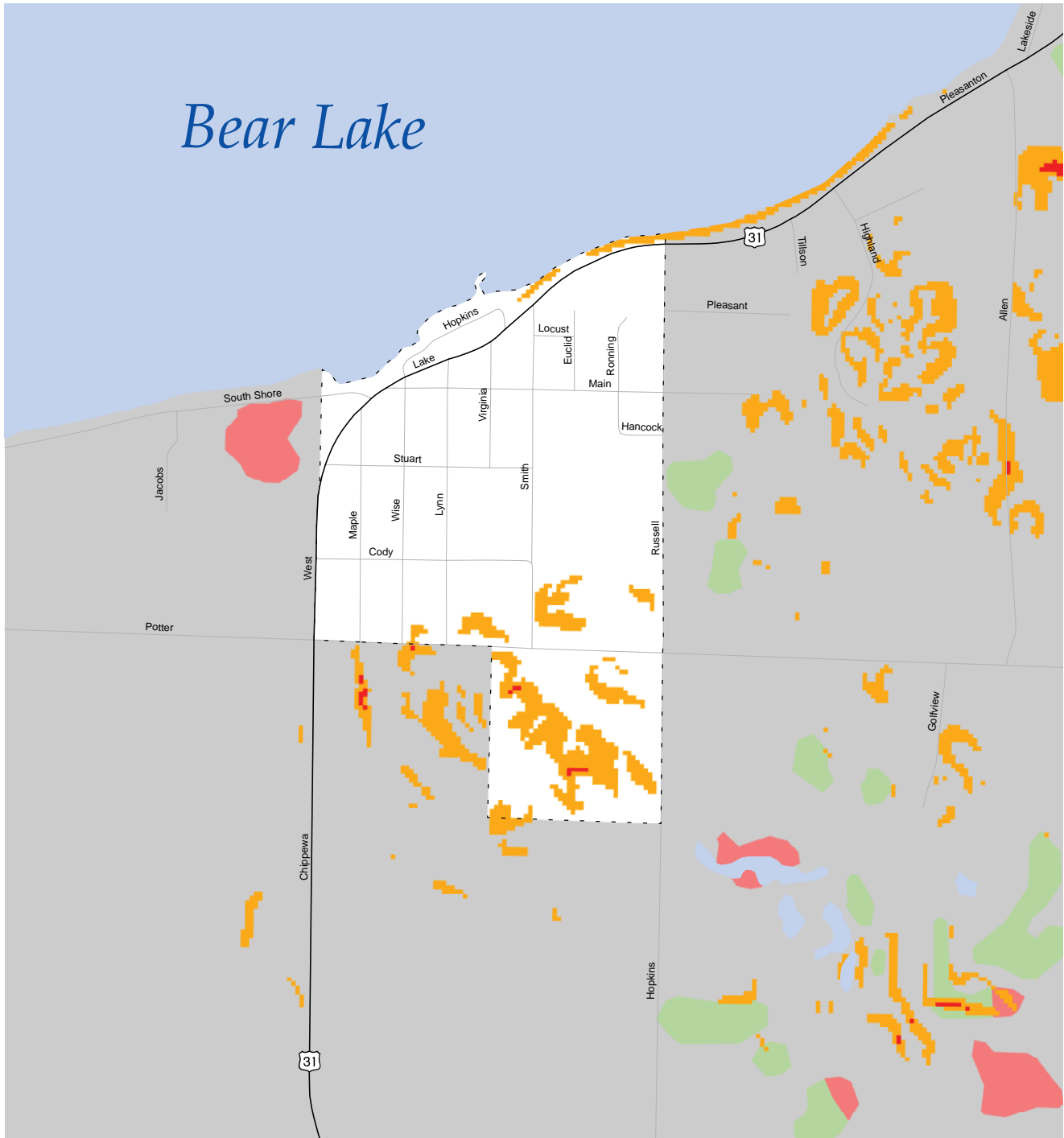
Percentages indicate proportion of total land area except where noted

TOPOGRAPHY				
Elevation		Slopes		Critical dunes
Low: 765 feet above sea level High: 967 feet above sea level Range: feet		0-1 degrees:	18.9 acres	11%
		1.1-5 degrees:	132.1 acres	78%
		5.1-9 degrees:	34.6 acres	20%
		9.1-16 degrees:	15.7 acres	9%
		16.1-80 degrees:	0.3 acres	0.2%
		0 acres		

WATER		
Lakes	Rivers	Wetlands
0 acres	0 miles	Emergent (characterized by erect, rooted, herbaceous hydrophytes, excluding mosses and lichens): 0 acres
		Lowlands, Shrub, Wooded (characterized by low elevation and woody vegetation): 0 acres

PUBLIC LAND USE				
Roads	Regional Trails	Conserved Land	State Land	Federal Land
5.77 miles 3.4%	0 miles	0 acres	0 acres	0 acres

4.14: Natural features map



LAKE TO LAND

Village of Bear Lake Natural Features

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

----- Village of Bear Lake Boundary

—— Major Roads

—— Minor Roads

Wetland Type:

Lowland, Shrub, or Wooded

Emergent

Slope Degree:

9.1 - 16

16.1 - 20



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 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.

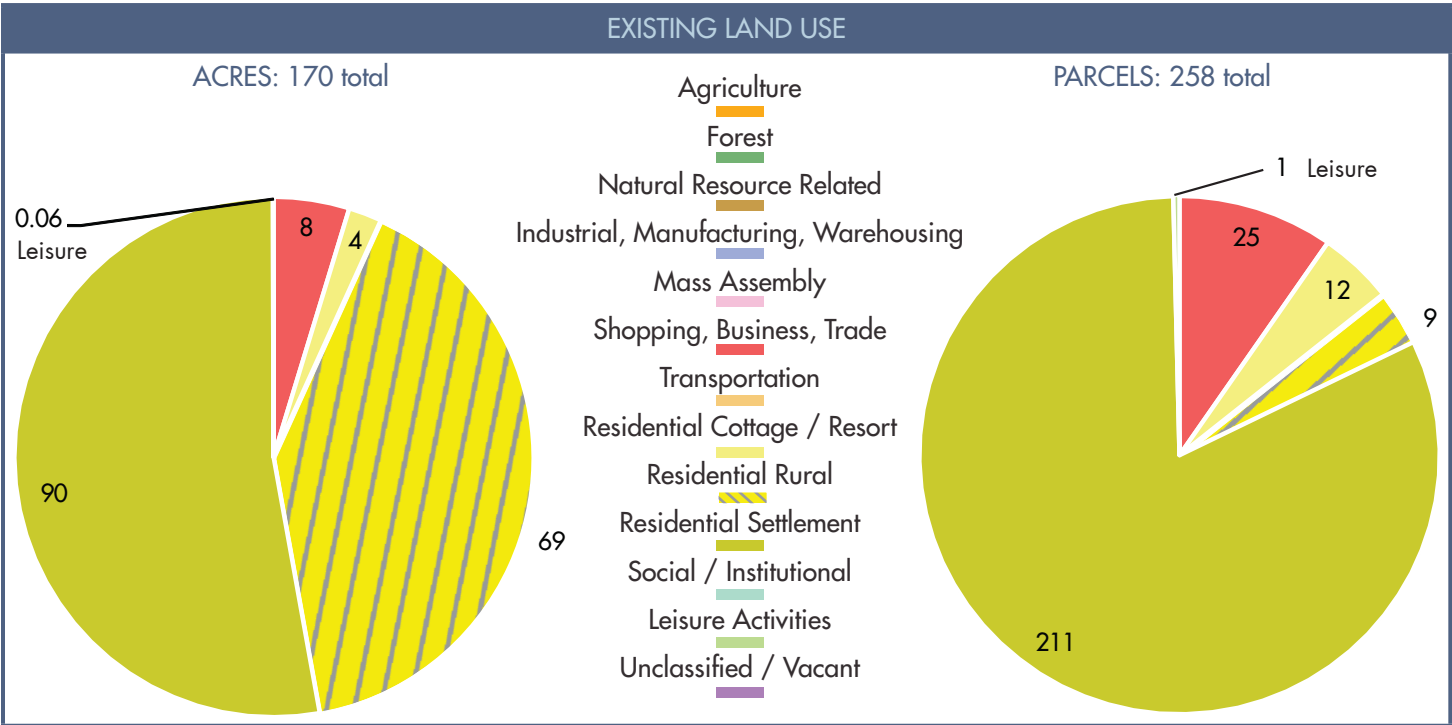
A part of the development of the future land use map is a discussion of the major land use issues facing the community, how they interrelate with the Cornerstones and Building Blocks, and strategies that may be undertaken to achieve the desired future land use. But at the heart of planning for future 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.

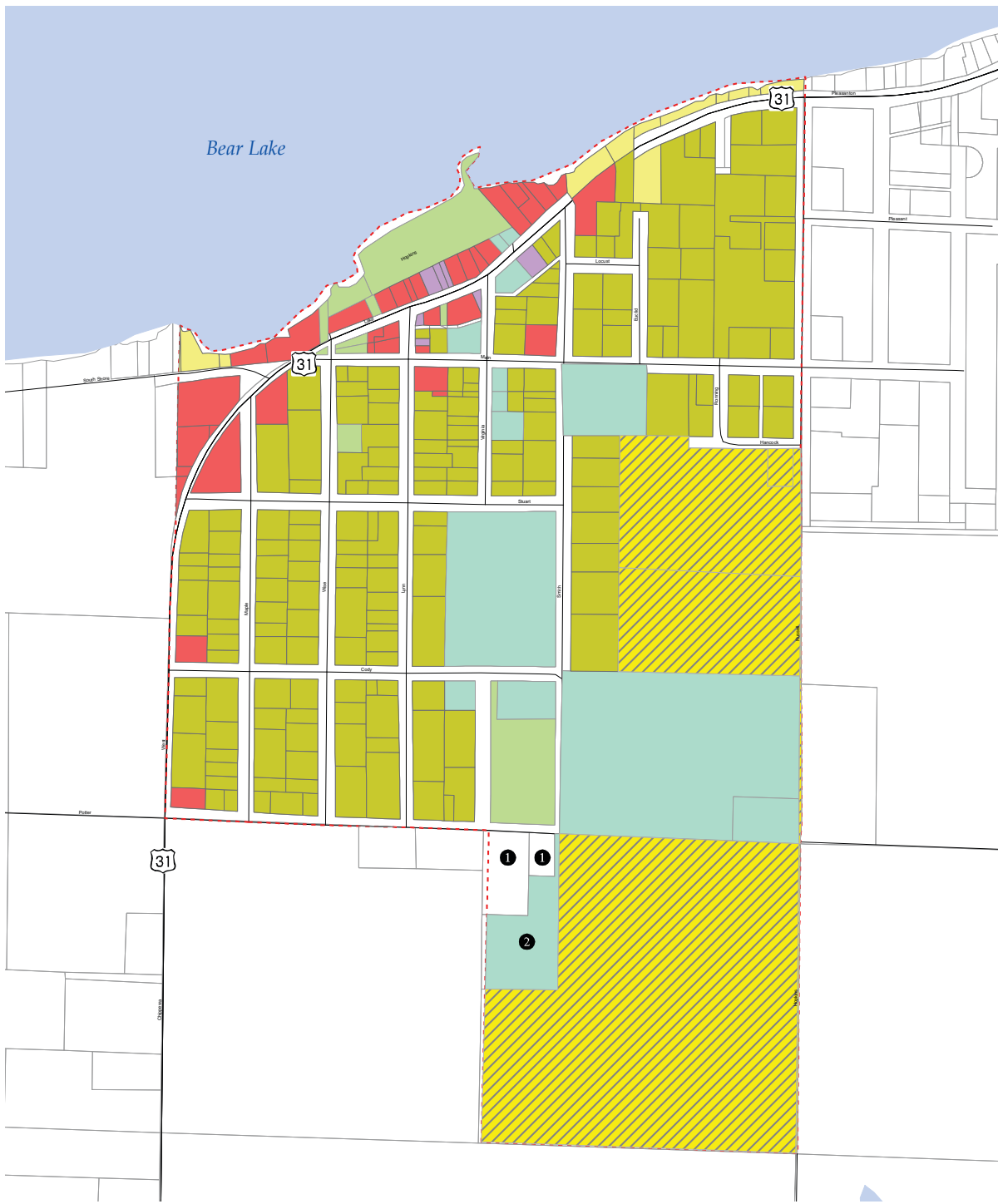
Factors considered when preparing the future land use map include:

- 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 needs should the community plan 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

4.15: Existing Land Use table and map





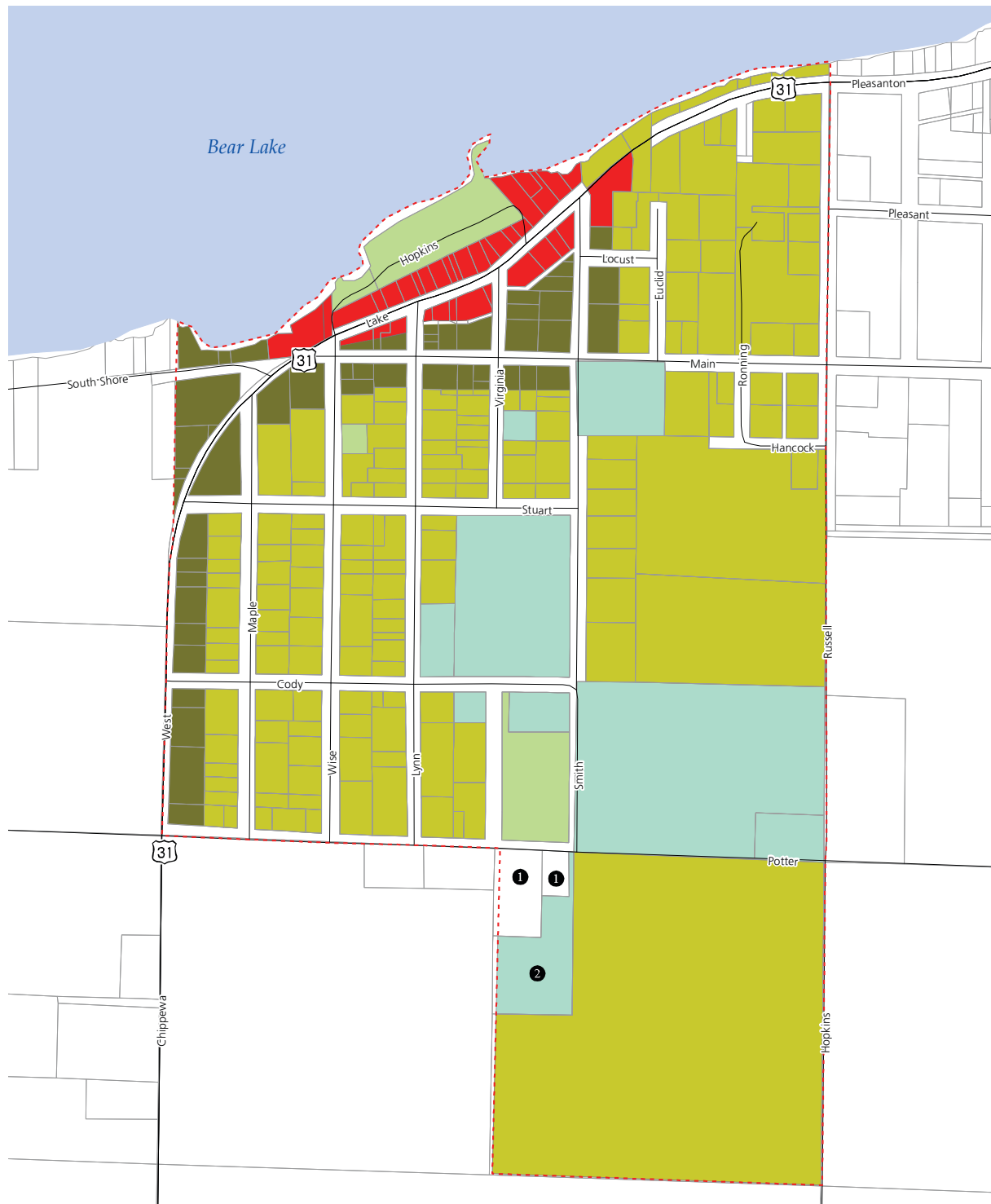
LAKES TO LAND

Village of Bear Lake Existing Land Use

Data Sources: State of Michigan Geographic Data Library, Village of Bear Lake Planning Commission

- | | | |
|------------------------------|-----------------------------|---|
| Institutional | Residential, Cottage/Resort | Bear Lake Twp property |
| Recreation / Open Space | Residential, Rural | Bear Lake Twp; belongs to Village by variance |
| Shopping, Business, or Trade | Residential Settlement | |
| Vacant | Parcel Boundary | |

4.16: Future Land Use map



LAKES TO LAND

Village of Bear Lake Future Land Use

Data Sources: State of Michigan Geographic Data Library, Village of Bear Lake Planning Commission

Business-Residential

Institutional

Recreation /
Open Space

Residential Settlement

Shopping, Business, Trade

Parcel Boundary

① Bear Lake Twp
property

② Bear Lake Twp;
belongs to Village
by variance

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.

Future Land Use Categories

Residential Settlement

This category describes the residential settlement area of the Village which is comprised of small lot residential development patterns arranged along a grid street pattern. Many lots are small, with homes that have front porches and garages located in the rear yard. Trees and sidewalks line the streets. Walkability is superb, and there are obvious connections to the downtown, Bear Lake, library, school, and other civic buildings. This development pattern will continue in infill development and on some of the larger parcels available for development. Newer homes will have to contend with septic systems and their accompanying isolation distance requirements, but because the Village is served by a community wide public water system, development of smaller lots will not be as challenging as if both water and septic systems were needed. With that said, storm water management is an issue as methods to protect the Bear Lake Watershed must be developed. Public water is envisioned to be extended to newly developed lots.

Institutional

In the Village of Bear Lake, the Institutional future land use category primarily comprises two types of land: Village owned property and

public school property. These uses will continue and be supported. The improvements of parks are anticipated, and the continuing efforts to make the Bear Lake School System a school of choice is supported. With that said, the community recognizes the importance of the neighborhood school, as it is often found that neighborhood schools contribute to a sense of community, attract families to live in the adjacent neighborhoods, and increase adjacent housing values.

Business

The Business area is found along US-31, or Lake Street, between Russell Street and Main Street. In this area the development patterns will continue to include two story mixed use (which includes residential on the 2nd story), zero setback standards, off-street parking, architectural character and unified sign detail, connectivity with Hopkins Park and Bear Lake, and walkability. Other dimensional and use requirements will create a traditional multiple use downtown district where people live, work, and play all in the same area. Care will be given to ensure that the latest standards in storm water management, point and non-point source pollution prevention, and other watershed protection measures and standards are used.

Business-Residential

The Business-Residential area is found along the route that traverses Main Street between US-31 and Smith Street, Smith Street between Main Street and US-31, and US-31, or West Street, between Main Street and Potter Road. All development in this area will be sympathetic to the residential neighborhoods within and adjacent to it. Commercial

development is of the character in keeping with larger lot suburban feel, where walkability is still an option but it is transitioning into the type of businesses that are more auto-oriented. This area has larger parking areas, lots with multiple access points onto US-31, and some single family homes containing a business as the primary use. This type of development pattern will continue, but greater care will be taken to provide shared access points onto US-31, incorporate walkability into site design, and ensure that parking is provided at an appropriate level. Great care will be taken to provide standards that call for character development, including landscaping, signage, access management, and lighting. Lighting will be shielded to avoid excess spill onto adjacent neighbors and will be required to be turned off during non-business hours. How much traffic the business produces will be analyzed to ensure that the neighborhoods are not encumbered by an unacceptable amount of traffic generated. Signs will be displayed that are not lit and are of a size that the community feels are acceptable within the neighborhoods. This segment of business development is a transition into the downtown area and must provide a good first impression of the Village. So while different in density and dimensional requirements, the look and character of this area will develop in collaboration and unison with the Lake Street/US-31 area but will remain sympathetic to the residential neighbors.

Recreation and Open Space

This category includes public parks such as Hopkins Park. Parks in the Village are supported, and efforts to improve them will occur.

Zoning Plan

The Michigan Planning Enabling Act of 2008 requires the inclusion of a zoning plan in the master plan. The zoning plan calls attention to changes that need to be made to the current zoning ordinance in order to align the zoning ordinance with the new master plan. Specifically, the zoning plan looks to show the relationship between the future land use map and the zoning map, and to suggest ordinance revisions to strengthen that relationship. The changes suggested are necessary in order to help implement specific aspects of the master plan.

The zoning plan in Figure 4.17 suggests the establishment of three zoning districts and one overlay zone. The zoning districts and overlay zone proposed include:

- Residential Settlement R-2
- Multiple Use M-1
- Multiple Use M-2
- Business District Overlay Zone

Multiple Use M-1 Zoning District

The Multiple Use M-1 District is intended for US-31/Lake Street between Russell and Main Street. It is hoped that the compact development pattern that is already evident along Bear Lake will continue as this is in keeping with the historic development patterns, is already conducive to promoting walkability, and portrays the downtown character that is desired by the residents. Additional shops that provide services and goods to the residents are desired as infill development. The community may want to consider developing Form-Based Codes, which are a method of regulating development to achieve a specific form, character, or look of

an area while focusing much less on the type of use occurring within the building. The architectural design of the buildings and how they relate to each other and to people are the key characteristics of Form-Based Codes. By using Form-Based Codes, the Village will be able to emulate those qualities they most desire in future development proposals much more effectively than with zoning tools alone and will have a greater ability to design the “look” of the community.

Business District Overlay Zone

The Business District Overlay Zone is meant to be super-imposed over the Multiple Use M-1 District along the segment of US-31 next to Bear Lake. An overlay district is a set of alternative land development requirements that are required in the zoning district for the area in question. Overlay districts have a defined physical boundary and may add or decrease regulations. The Bear Lake Business Overlay Zone would detail key requirements for limiting impervious surfaces, handling and treating of storm water, requiring permeable landscaping standards, reducing setback and other dimensional requirements to allow for buildings to be located directly next to each other, providing for 2nd floor residential living, reducing the off street parking requirements, developing provisions for signage, and may even provide incentives for roof top gardens.

Multiple Use M-2 Zoning District

The Multiple Use M-2 District is a typical district found in most communities for an unusual area of the Village. It would be located on Smith Street between US-31 and Main Street, extending west on Main toward US-31. The Multiple Use M-2 District will allow uses related to civic needs such as library, post office, banks, and funeral

homes. Main Streets often run along the busiest street in the community. However, in the Village of Bear Lake, Main Street may be found in the quiet residential neighborhoods. Most traffic travels on US-31 and doesn't intersect with Main Street in such a way that would divert the traveler on it, nor would the traveler find land uses that they would typically need as this main street does not have commercial uses such as retail, food establishments, grocery, or gas stations. However, the Village of Bear Lake's Main Street already contains many uses typically found on 'main street' — bank, library, post office — that serves the residents of the Village. This future zoning district will continue to allow the existing uses but during the permitting process the Village will take a look at lighting standards, signage, road access, landscaping, traffic impact, and noise. The goal is to allow the uses already present to continue and for additional uses to be added, but at no time do the residents of the Village want to sacrifice their quiet, safe, walkable, friendly neighborhood to commercial growth. This means that lighting will not occur at night after hours, limited hours of operation may be considered, uses that may generate an unacceptable amount of traffic will not be encouraged, sidewalks will be maintained, signage will not be illuminated, and noise will be kept at levels typical of a neighborhood. Compatibility between the business development and residential uses is a goal that residents want to see achieved.

These zoning districts, and the regulations that accompany them, work together to strengthen the relationship between the Future Land Use map and the Cornerstones of this master plan.

4.17: Zoning plan

PROPOSED ZONING DISTRICTS	USES (General)	SETBACKS	LOT SIZE (Minimum)	NOTES
Residential Settlement R-S	Single and Two Family Homes, Home Occupations, Churches, Institutional	Front 25' Rear 15' Side 10'	20,000 sq. ft.	Add provisions that would allow for front yard encroachment averaging so that front yard setbacks may be reduced upon determining the average setback distance of buildings within 200 feet.
Multiple Use M-1 (on US-31)	Single, Multi-Family and residential on 2nd floor of commercial buildings, Retail, Finance, Insurance, Wholesale Trade, Construction Services	Front 100' Rear 20' Side 20'	40,000 sq. ft.	Include road access management standards to minimize curb cuts, include lighting requirements to protect night sky, develop a unified signage theme and requirements to help develop community character
Downtown Business District Overlay	Used to encourage a wider variety of businesses conducive to a walkable downtown district	Zero line setbacks (water and sewage issues must be appropriately handled as per Health Department Standards)	Use of existing lots are allowed; lot combination is encouraged for greater flexibility in use and to handle septic systems.	The Downtown Business District Overlay District encompasses the area adjacent to Bear Lake on US-31 and is meant to allow for greater development flexibility and watershed protection. Standards to be included that will help in watershed protection include decreasing impervious surfaces by requiring permeable concrete, permeable landscaping requirements and storm water infiltration systems to manage water runoff and that treats the water before it proceeds into Bear Lake.
Multiple Use M-2 (on Main Street and Smith Street)	Single family and multi-family residential, Banks, Funeral Homes, Bed and Breakfasts, Home Occupations, Museum, Retail, Post Office, Church, Parks	Front 25' Rear 15' Side 10'	20,000 sq. ft.	Limit the types of businesses to those types that fit into the fabric of a quiet neighborhood. Develop lighting standards to protect night sky and are prohibit illumination during nighttime hours, develop signage standards that call for small, non-illuminated signage. Consider requiring that all proposals conduct a traffic analysis to understand how the traffic generated will impact the neighborhood.

Action Plan

The overall success of the Village of Bear Lake 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, however, the real culprit was the failure to execute or implement the plan.

Implementation of the Bear Lake Village Master Plan is predicated on the completion of the tasks outlined in the Action Plan.

4.18: Action plan

RECOMMENDED IMPLEMENTATION STRATEGY 2013 – 2018		
Action Item	Description	Responsible Party
Blight	Enforce and develop blight ordinances	Village Council
Streetscape / US-31	Streetscape for US-31 improvements including signage, sidewalks, traffic calming, pedestrian crossings	L2L with Planning Commission
Non-motorized trails	Work with adjoining townships (Bear Lake and Pleasanton) for non-motorized trail connection	L2L with Planning Commission
Hopkins Park public facilities	Actively seek funding to update present public restrooms and showers at Hopkins Park	Village Council and L2L
Replace aging Village equipment	Actively seek funding to replace aging equipment such as plow truck, mower, pick up truck, loader, etc.	Village Council

The following is Bear Lake Village's 2014 Capital Improvements list, as submitted to the Northwest Michigan Council of Governments.

The 2014 Call for Economic Development and Recreational Projects

For Communities within the Michigan Economic Development Corporation's (MEDC) Region 2 of the Economic Development Collaboratives

The Northwest Michigan Council of Governments (NWMCOG) is tasked with compiling a comprehensive list of Capital Improvements Plans for the MEDC's Region 2 of the Economic Development Collaboratives, which consists of Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Manistee, Missaukee, and Wexford Counties. We are requesting all local units of government within the region share their economic development and recreational projects with NWMCOG for inclusion in a regional Capital Improvements List.

By providing this information to NWMCOG, communities will be better positioned to acquire the resources to implement their individual Capital Improvement Plans as it demonstrates greater coordination with other regional partners increasing the region's capacity to maximize the benefits of public and private resources.

Listing your community's projects in 2014 Capital Improvements List will fulfill state and federal requirements of the Governor's Regional Prosperity Initiative (PA 59 of 2013) administered under the Michigan Department of Technology, Management, and Budget and the Comprehensive Economic Development Strategy (CEDS) process of the United States Department of Commerce's Economic Development Administration.

If your projects are listed in either your currently approved Capital Improvement Plan (CIP) or Recreation Plan, please send us the requisite plan by email or by mail if no electronic copy is available. Otherwise please use the form that is included below to list your projects.

Thank you for participating in the Northwest region's project listing. If you have any questions please do not hesitate to contact:

Scott Gest (Economic Development Projects)
(231) 929-5091, scottgest@nwm.cog.mi.us
Paul Bussey (Recreational Projects)
(231) 929-5053, paulbussey@nwm.cog.mi.us
PO Box 506, Traverse City, MI 49685-0506

Regional Prosperity Initiative

The State of Michigan's Regional Prosperity Initiative was enacted to encourage local private, public and non-profit partners to create vibrant regional economies. Included in the Governor's FY 2014 Executive Budget Recommendation, the legislature approved the recommended process and the Regional Prosperity Initiative was signed into law as a part of the FY 2014 budget (PA 59 2013).

EDA Comprehensive Economic Development Strategy (CEDS) Process

The CEDS is designed to bring together the public and private sectors in the creation of an economic roadmap to diversify and strengthen regional economies. The CEDS should analyze the regional economy and serve as a guide for establishing regional goals and objectives, developing and implementing a regional plan of action, and identifying investment priorities and funding sources. The CEDS must contain a section which identifies regional projects, programs and activities designed to implement the Goals and Objectives of the CEDS. Most grants programs including the Public Works and Economic Adjustment Assistance funded by EDA must be consistent with a CEDS approved by EDA for the region in which the project will be located.

4.19: Capital improvements plan

Projects		
	Project Title	Brief Project Description
	Project Classification	
1	Blight <input checked="" type="checkbox"/> Economic Development Project <input type="checkbox"/> Recreational Project	Uninhabited, falling-down commercial buildings on US 31; eyesore junk on private property; demolish buildings that are hazardous to the public as they are now.
2	Update Public Park Facilities <input checked="" type="checkbox"/> Economic Development Project <input checked="" type="checkbox"/> Recreational Project	Improvements on existing "shelter house" and picnic area; update playground; need for family entertainment (add facility for family movie night)
3	Streetscape <input checked="" type="checkbox"/> Economic Development Project <input type="checkbox"/> Recreational Project	Infrastructure/in need of underground electric, new lighting, etc.; new sidewalks throughout village, including Smith St & Cody St which are the main streets to the school
4	Skatepark; Resurface Pickleball Courts <input type="checkbox"/> Economic Development Project <input checked="" type="checkbox"/> Recreational Project	Need funding for both; as of present there is NOTHING in the village for kids and adult recreation
5	Affordable Sewer System Construction <input checked="" type="checkbox"/> Economic Development Project <input type="checkbox"/> Recreational Project	Presently village does not have a sewer system, and therefore no new business can come into village because lots are not big enough for private septs.
6	Nonmotorized Trails <input type="checkbox"/> Economic Development Project <input checked="" type="checkbox"/> Recreational Project	To incorporate adjoining townships to village.
7	Replace Aging Village Equipment <input checked="" type="checkbox"/> Economic Development Project <input type="checkbox"/> Recreational Project	The one truck the village uses is 20+ years old; the village is also in need of a snow plow truck and commercial lawnmower.
8	Stormwater Infrastructure <input checked="" type="checkbox"/> Economic Development Project <input type="checkbox"/> Recreational Project	Present storm water drains flow into lake with no filtering system; some drains are plugged.
9	Village Boat Ramp / Launch <input type="checkbox"/> Economic Development Project <input checked="" type="checkbox"/> Recreational Project	With our lake being the reason tourists visit Bear Lake, the boat launch and ramp need to be updated; not ADA acceptable.
10	Village Office Remodeling <input checked="" type="checkbox"/> Economic Development Project <input type="checkbox"/> Recreational Project	Village recently purchased a building and now it needs to be renovated to include new ADA facilities.

Appendix A

Sources and Data

Sources

Tab 2 – by Page

26. United States Geological Survey. "USGS Water Science school: the effects of urbanization on water quality: phosphorous." Last modified March 2013. <http://ga.water.usgs.gov/edu/phosphorus.html>
31. Michigan Department of Environmental Quality. "Cadillac district watersheds with approved watershed plans." Last modified August 21, 2012. http://www.michigan.gov/deq/0,1607,7-135-3313_3682_3714_31581-96473--,00.html
34. Michigan Department of Environmental Quality. "State and Federal Wetland Regulations." Undated. http://www.michigan.gov/deq/0,4561,7-135-3313_3687-10801--,00.html
34. Ducks Unlimited. "Ducks Unlimited Received 11 Great Lakes Restoration Initiative Grants for Conservation in Michigan." 2011 Conservation Report. http://www.ducks.org/media/Conservation/GLARO/_documents/_library/_conservation/_states/2011/Michigan_Report2011.pdf
35. National Parks Service. "A Nationalized Lakeshore: The Creation and Administration of Sleeping Bear Dunes National Lakeshore." Theodore J. Karamanski. 2000. http://www.nps.gov/history/history/online_books/slbe/. Photo: <http://www.nps.gov/slbe/images/20060901164502.JPG>
38. Michigan Department of Environmental Quality. "Sand Dune Protection." Undated. http://www.michigan.gov/deq/0,4561,7-135-3311_4114_4236--,00.html
40. M-22. "About Us." February 2009. https://m22.com/?category_name=about-us
42. MichiganHighways.org. "Historic Auto Trails." Last modified March 2013. http://www.michiganhighways.org/indepth/auto_trails.html
42. Schul, Dave. "North American Auto Trails." Last modified October 1999. <http://academic.marion.ohio-state.edu/schul/trails/trails.html>
43. County Road Association of Michigan. "Michigan's County Road Commissions: Driving Our Economy Forward." Undated (circa 2008). http://www.micountyroads.org/PDF/econ_broch.pdf
43. Michigan Traffic Crash Facts. "Reported Traffic Crashes by County in Michigan." 2011. http://publications.michigantrafficcrashfacts.org/2011/quick_2.pdf
43. Michigan Traffic Crash Facts. "Crash Rate Per Licensed Driver by Age of Driver in All Crashes." 2011. https://s3.amazonaws.com/mtcf.pubs/2011/veh_17.pdf
43. Michigan Department of Transportation. "North Region Winter Level of Service for 2011-2012." Approved October 2011. http://www.michigan.gov/documents/mdot/MDOT_LoS_map_North_08-09_FINAL_255162_7.pdf
46. United States Army Corps of Engineers. "Great Lakes Navigation System: Economic Strength to the Nation. Last modified March 2013. http://www.lre.usace.army.mil/Portals/69/docs/Navigation/GLN_Strength%20to%20the%20Nation%20Booklet2013v2_final2w.pdf
46. United States Army Corps of Engineers. "Great Lakes Harbors." Arcadia, Frankfort, Manistee, Portage Lake entries all last modified April 2013. <http://www.lre.usace.army.mil/Missions/GreatLakesNavigation/GreatLakesHarborFactSheets.aspx>
47. RRHX: Michigan's Internet Railroad History Museum. "The Evolution of Michigan's Railroads." Undated. <http://www.michiganrailroads.com/RRHX/Evolution/EvolutionProjectDescription.htm>

50. Airnav.com. "Airports." Updated May 2013. <http://www.airnav.com/airport/KMBL>; <http://www.airnav.com/airport/KFKS>; <http://www.airnav.com/airport/7Y2>
50. The Rotarian. "Soaring on a Shoestring," Karl Detzer. December 1939, Volume LV No. 6, p. 16-18. Accessed via books.google.com.
53. Annals of the American Academy of Political and Social Science. "Educational Value of Public Recreation Facilities," Charles Mulford Robinson. March 1910, Vol. 35, No. 2, pp. 134-140. <http://www.jstor.org/stable/1011260>
53. Southwick Associates, for the National Fish and Wildlife Foundation. "The Economics Associated with Outdoor Recreation, Natural Resources Conservation and Historic Preservation in the United States." October 2011. http://www.trcp.org/assets/pdf/The_Economic_Value_of_Outdoor_Recreation.pdf
57. Michigan Department of Natural Resources, Parks and Recreation Division. "Michigan Public Boat Launch Directory." Undated during the Engler administration (1991-2003). http://www.michigan.gov/documents/btaccess_23113_7.pdf
57. Great Lakes Commission, for the United States Army Corps of Engineers. "Great Lakes Recreational Boating's Economic Punch." December 2008. <http://www.glc.org/recboat/pdf/rec-boating-final-small.pdf>
http://www.lre.usace.army.mil/_kd/Items/actions.cfm?action=Show&item_id=6197&destination=ShowItem
- Great Lakes Recreational Boating report in response to PL 106-53, Water resources development act of 1999, US Army Corps of engineers, Dec. 2008
60. Michigan Department of Natural Resources. "Value of Wildlife to Michigan." Undated. http://www.michigan.gov/dnr/0,4570,7-153-10370_30909_43606-153356--,00.html
60. Michigan Department of Natural Resources. "75th anniversary of Pittman-Robertson Act is a perfect time to celebrate hunters' role in conservation funding." August 2012. http://www.michigan.gov/dnr/0,4570,7-153-10366_46403-284662--,00.html
67. Interlochen Public Radio. "Art Around the Corner – Frankfort's Post Office Mural." February 2012. <http://ipr.interlochen.org/art-around-corner/episode/18226>
68. National Parks Service National Register of Historic Places. "Telling the Stories: Planning Effective Interpretive Programs for Properties Listed in the National Register of Historic Places bulletin," Ron Thomson and Marilyn Harper. 2000. <http://www.nps.gov/nr/publications/bulletins/pdfs/interp.pdf>
68. National Parks Service National Register of Historic Places. Database. Varying dates. <http://nrhp.focus.nps.gov/natreghome.do?searchtype=natreghome>
69. Michigan Lighthouse Conservancy. "The United States Lighthouse Service." Last modified June 2011. <http://www.michiganlights.com/lighthouseservice.htm>
69. terrypepper.com. "The Lighthouses of Lake Michigan." Last modification date varies; July 2004-January 2007. http://www.terrypepper.com/lights/lake_michigan.htm
78. United States Bureau of Labor Statistics. "Education Pays." March 2012. http://www.bls.gov/emp/ep_chart_001.htm
79. Esri. "Tapestry Segmentation Reference Guide." 2012. <http://www.esri.com/library/brochures/pdfs/tapestry-segmentation.pdf>
84. Metlesits, Dave. "Season 1-2 dash in Photoshop" (illustration of KITT car dashboard from "Knight Rider"). April 2007. <http://davemetlesits.deviantart.com/gallery/10189144?offset=24#/dvkxfu>

*Tab 4 – by Subject**Economics*

United States Department of Labor Bureau of Labor Statistics. "Industries at a Glance. Manufacturing: NAICS 31-33." Data extracted February 2013. <http://www.bls.gov/iag/tgs/iag31-33.htm>

United States Department of Labor Bureau of Labor Statistics. "Industries at a Glance. Retail Trade: NAICS 44-45." Data extracted February 2013. <http://www.bls.gov/iag/tgs/iag44-45.htm>

ReferenceForBusiness.com. "Service Industry." Accessed March 2013. <http://www.referenceforbusiness.com/management/Sc-Str/Service-Industry.html>

Esri. "2011 Methodology Statement: Esri Data—Business Locations and Business Summary." March 2012. <http://www.esri.com/~media/Files/Pdfs/library/whitepapers/pdfs/esri-data-business-locations.pdf>

University of Washington West Coast Poverty Center. "Poverty and the American Family." 2009. <http://depts.washington.edu/wcpc/Family>

United States Department of Labor Bureau of Labor Statistics. "Highlights of Women's Earnings in 2009." June 2010. <http://www.bls.gov/cps/cpswom2009.pdf>

Commuting

Center for Neighborhood Technology. "H+T Affordability Index." Data extracted March 2013. <http://htaindex.cnt.org/about.php>; <http://htaindex.cnt.org/map/>

Slate.com. "Your Commute Is Killing You," Annie Lowrey. May 2011. http://www.slate.com/articles/business/moneybox/2011/05/your_commute_is_killing_you.single.html (studies cited: <http://www.gallup.com/poll/142142/wellbeing-lower-among-workers-long-commutes.aspx>; <http://www.sciencedirect.com/science/article/pii/S1353829205000572>; <http://ideas.repec.org/p/zur/iewwp/151.html>)

Traffic Counts

Michigan Department of Transportation. Average daily traffic map. 2011. http://mdotwas1.mdot.state.mi.us/public/maps_adtmaparchive/pdf/2011adt/AADT_STATE_FrontPg-2011_29x30_NO_INSETS.pdf

Michigan Department of Transportation. Traffic monitoring information system. Built October 2007; data extracted March 2013. <http://mdotnetpublic.state.mi.us/tmispublic/>

Infrastructure

PEI Infrastructure Investor. "What in the world is infrastructure?" Jeffrey Fulmer. July / August 2009, p 30–32.

American Society of Civil Engineers. "Report Card for America's Infrastructure." 2013. <http://www.infrastructurereportcard.org/>

The Economist. "D (for dilapidated) plus: Slightly better roads and railways, but don't live near a dam." April 6, 2013. <http://www.economist.com/news/united-states/21575781-slightly-better-roads-and-railways-dont-live-near-dam-d-dilapidated-plus>

Michigan.gov. Mi Dashboard. Data extracted March 2013. <http://www.michigan.gov/midashboard/0,4624,7-256-59631---,00.html>

Michigan Transportation Asset Management Council. "PASER Collection." Accessed March 2013. http://www.mcgi.state.mi.us/MITRP/Educ_Training/PASERCollection.aspx

Michigan Department of Licensing and Regulatory Affairs, Public Service Commission. "Michigan Service Areas of Electric and Gas Utilities." Data extracted March 2013. http://www.dleg.state.mi.us/cgi-bin/mpsc/electric-gas-townships.cgi?townsearch=p*

Michigan Department of Licensing and Regulatory Affairs, Public Service Commission. "MPSC Issues Annual Report on Renewable Energy." February 2013. http://www.michigan.gov/mpsc/0,4639,7-159-16400_17280-295134--,00.html

United States Environmental Protection Agency. "Michigan Renewable Energy Maps." Data extracted March 2013. http://www.epa.gov/renewableenergyland/maps_data_mi.htm

Connect Michigan. "My ConnectView" interactive map. Data extracted March 2013. <http://www.connectmi.org/interactive-map>

Merit Network. "Merit's ARRA Projects: REACH-3MC Fiber-Optic Network Update." February 2013. http://www.merit.edu/documents/pdf/reach3mc/REACH-3MC_Project_Overview.pdf

Land

United States Geological Survey. "The National Map." Accessed March 2013. <http://nationalmap.gov/>

United States Department of Agriculture Forest Service, Northern Research Station. "Michigan Surficial Geology." Accessed March 2013. <http://www.ncrs.fs.fed.us/gla/geology/images/mi-surfgeo.gif>

West Michigan Pike Association. "Maps, Routes, and Tourist Directory of the West Michigan Pike." 1915. http://www.beachtowns.org/images/WestMichiganPike_1915Directory.pdf

United States Geological Survey. "Classification of Wetlands and Deepwater Habitats of the United States: Emergent Wetland." Last modified February 2013. <http://www.npwrc.usgs.gov/resource/wetlands/classwet/emergent.htm>

Michigan Department of Environmental Quality. "The Sand Dunes Program." Accessed March 2013. http://www.michigan.gov/deq/0,4561,7-135-3311_4114_4236-9832--,00.html

Data

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

Subject	Bear Lake Village	
	Estimate	Percent
POPULATION		
1990	288	NA
2000	318	1.04%
2010	286	-1.01%
2016 (proj.)	283	-0.17%
HOUSING OCCUPANCY		
Total Housing Units	169	169
Owner-occupied	85	50.3%
Renter-occupied	33	19.5%
Seasonal/Recreational/Occasional use	23	13.6%
Vacant - For Sale, For Rent, etc.	28	16.6%
EDUCATIONAL ATTAINMENT		
Population 25 years and over	237	237
Less than high school	20	8.50%
High school graduate and equivalency	103	43.50%
Some college, no degree	42	17.70%
Associate's degree	33	13.90%
Bachelor's degree	22	9.30%
Graduate or professional degree	17	7.20%
Percent high school graduate or higher	(X)	91.60%
Percent bachelor's degree or higher	(X)	16.50%
SCHOOL ENROLLMENT		
Population enrolled in school	66	23.08%
CLASS OF WORKER		
Civilian employed population 16 years and over	140	140
Private wage and salary workers	109	77.90%
Government workers	26	18.60%
Self-employed in own not incorporated business workers	1	0.70%
Unpaid family workers	4	2.90%
Private sector jobs	78.6%	
INCOME AND BENEFITS (IN 2010 INFLATION-ADJUSTED DOLLARS)		
Total households	139	139
Less than \$10,000	6	4.30%
\$10,000 to \$14,999	2	1.40%
\$15,000 to \$24,999	27	19.40%
\$25,000 to \$34,999	33	23.70%
\$35,000 to \$49,999	42	30.20%
\$50,000 to \$74,999	13	9.40%
\$75,000 to \$99,999	13	9.40%
\$100,000 to \$149,999	3	2.20%
\$150,000 to \$199,999	0	0.00%
\$200,000 or more	0	0.00%
Median household income (dollars)	35,625	(X)
Very low income	35	25.2%
Low income	33	23.7%
Moderate income	55	39.6%
High income	16	11.5%
Very high income	0	0.0%

Per capita income	16,318	(X)
Median earnings for workers (dollars)	17,841	(X)
Median earnings for male full-time, year-round workers (dollars)	26,250	(X)
Median earnings for female full-time, year-round workers (dollars)	33,594	(X)
POVERTY		
All families	(X)	8.90%
All people	(X)	10.50%
Under 18 years	(X)	19.50%
Receiving food stamps	23	16.50%
Receiving cash assistance	7	5.00%
INDUSTRY		
Civilian employed population 16 years and over	140	140
Agriculture, forestry, fishing and hunting, and mining	6	4%
Construction	9	6%
Manufacturing	10	7%
Wholesale trade	8	6%
Retail trade	18	13%
Transportation and warehousing, and utilities	0	0%
Information	0	0%
Finance and insurance, and real estate and rental and leasing	0	0%
Professional, scientific, and management, and administrative and waste management services	5	4%
Educational services, and health care and social assistance	20	14%
Arts, entertainment, and recreation, and accommodation and food services	43	31%
Other services, except public administration	7	5%
Public administration	14	10%
Manufacturing to retail jobs	0.56	
Non-retail	72	
Retail, arts, accommodations, food	61	
Non-retail to retail, arts, acc., food	1.18	

EMPLOYMENT STATUS		
Population 16 years and over	264	264
In labor force	167	63.30%
Civilian labor force	165	62.50%
Employed	140	53.00%
Unemployed	25	9.50%
Armed Forces	2	0.80%
Not in labor force	97	36.70%
Civilian labor force	165	165
Percent Unemployed	(X)	15.20%
Jobs per 1,000 residents	490	
Non-service jobs per 1,000 residents	189	
COMMUTING TO WORK		
Workers 16 years and over	139	139
Drove alone	95	68.30%
Carpooled	9	6.50%
Public transit (except taxi)	0	0.00%
Walked	35	25.20%
Other means	0	0.00%
Worked at home	0	0.00%
Workers who commute	139	100.00%
Commuters who drive alone		68.35%
Mean travel time to work (minutes)	17.5	(X)
HOUSEHOLDS BY TYPE		
Total households	139	139
Average household size	2.4	(X)
Average family size	2.73	(X)
VETERAN STATUS		
Civilian population 18 years and over	250	250
Civilian veterans	47	18.80%
ANCESTRY		
Total population	334	334
American	26	7.80%
Arab	0	0.00%
Czech	0	0.00%
Danish	11	3.30%
Dutch	9	2.70%
English	77	23.10%
French (except Basque)	22	6.60%
French Canadian	22	6.60%
German	100	29.90%
Greek	0	0.00%
Hungarian	0	0.00%
Irish	26	7.80%
Italian	13	3.90%
Lithuanian	0	0.00%
Norwegian	30	9.00%
Polish	28	8.40%
Portuguese	0	0.00%
Russian	0	0.00%
Scotch-Irish	16	4.80%
Scottish	0	0.00%
Slovak	0	0.00%
Subsaharan African	0	0.00%
Swedish	16	4.80%
Swiss	0	0.00%
Ukrainian	0	0.00%
Welsh	0	0.00%
West Indian (excluding Hispanic origin)	0	0.00%

OCCUPATION		
Management, business, science, and arts occupations	221	37.60%
Service occupations	86	14.60%
Sales and office occupations	151	25.70%
Natural resources, construction, and maintenance occupations	64	10.90%
Production, transportation, and material moving occupations	66	11.20%
VALUE		
Owner-occupied units	108	108
Median home value (dollars)	96,000	(X)
MORTGAGE STATUS		
Owner-occupied units	108	108
Housing units with a mortgage	52	48.10%
Housing units without a mortgage	56	51.90%
GROSS RENT		
Occupied units paying rent	28	28
Median rent (dollars)	677	(X)
HOUSE HEATING FUEL		
Occupied housing units	139	139
Utility gas	72	51.80%
Bottled, tank, or LP gas	15	10.80%
Electricity	8	5.80%
Fuel oil, kerosene, etc.	35	25.20%
Coal or coke	0	0.00%
Wood	9	6.50%
Solar energy	0	0.00%
Other fuel	0	0.00%
No fuel used	0	0.00%
YEAR STRUCTURE BUILT		
Total housing units	193	193
Built 2005 or later	6	3.10%
Built 2000 to 2004	0	0.00%
Built 1990 to 1999	8	4.10%
Built 1980 to 1989	2	1.00%
Built 1970 to 1979	29	15.00%
Built 1960 to 1969	36	18.70%
Built 1950 to 1959	17	8.80%
Built 1940 to 1949	34	17.60%
Built 1939 or earlier	61	31.60%

US Census Bureau, American Community Survey 2006-2010, Selected Economic Characteristics (DP03)

PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL		
All families	8.90%	+/-10.7
With related children under 18 years	22.00%	+/-24.8
With related children under 5 years only	0.00%	+/-100.0
Married couple families	0.00%	+/-32.7
With related children under 18 years	0.00%	+/-61.0
With related children under 5 years only	0.00%	+/-100.0
Families with female householder, no husband present	29.00%	+/-33.3
With related children under 18 years	47.40%	+/-46.9
With related children under 5 years only	-	**
All people	10.50%	+/-9.7
Under 18 years	19.50%	+/-24.7
Related children under 18 years	19.50%	+/-24.7
Related children under 5 years	34.60%	+/-44.9
Related children 5 to 17 years	12.50%	+/-19.4
18 years and over	7.50%	+/-5.7
18 to 64 years	7.30%	+/-6.9
65 years and over	8.00%	+/-8.6
People in families	9.40%	+/-11.6
Unrelated individuals 15 years and over	15.50%	+/-13.9

HOUSEHOLDS BY TYPE				
Total households	139	+/-34	139	(X)
Family households (families)	101	+/-32	72.70%	+/-12.1
With own children under 18 years	39	+/-19	28.10%	+/-12.7
Married-couple family	66	+/-28	47.50%	+/-14.4
With own children under 18 years	20	+/-16	14.40%	+/-10.9
Male householder, no wife present, family	4	+/-5	2.90%	+/-3.7
With own children under 18 years	2	+/-3	1.40%	+/-2.1
Female householder, no husband present, family	31	+/-19	22.30%	+/-13.1
With own children under 18 years	17	+/-15	12.20%	+/-10.8
Nonfamily households	38	+/-18	27.30%	+/-12.1
Householder living alone	24	+/-15	17.30%	+/-10.5
65 years and over	22	+/-15	15.80%	+/-10.4
Households with one or more people under 18 years	41	+/-20	29.50%	+/-13.0
Households with one or more people 65 years and over	56	+/-26	40.30%	+/-13.9
Average household size	2.4	+/-0.37	(X)	(X)
Average family size	2.73	+/-0.42	(X)	(X)

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	Bear Lake village, 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	Estimate	Margin of Error		
	140	+/-43	63.60%	+/-11.3	36.40%	+/-11.3	20,500	+/-3,958	17,292	+/-6,331	24,375	+/-11,011				
Civilian employed population 16 years and over	6	+/-9	100.00%	+/-100.0	0.00%	+/-100.0	-		-		-	**				
Agriculture, forestry, fishing and hunting, and mining:	0	+/-109	-	**	-	**	-	**	-	**	-	**				
Agriculture, forestry, fishing and hunting	6	+/-9	100.00%	+/-100.0	0.00%	+/-100.0	-	**	-	**	-	**				
Mining, quarrying, and oil and gas extraction	9	+/-11	100.00%	+/-90.9	0.00%	+/-90.9	14,375	+/-1,552	14,375	+/-1,552	-	**				
Construction	10	+/-8	50.00%	+/-42.3	50.00%	+/-42.3	27,500	+/-13,065	40,417	+/-13,339	22,917	+/-7,062				
Manufacturing	8	+/-8	25.00%	+/-36.0	75.00%	+/-36.0	31,250	+/-27,577	-	**	21,250	+/-15,612				
Wholesale trade	18	+/-15	72.20%	+/-31.0	27.80%	+/-31.0	18,750	+/-17,645	30,179	+/-23,176	15,417	+/-16,474				
Retail trade	0	+/-109	-	**	-	**	-	**	-	**	-	**				
Transportation and warehousing, and utilities:	0	+/-109	-	**	-	**	-	**	-	**	-	**				
Transportation and warehousing	0	+/-109	-	**	-	**	-	**	-	**	-	**				
Utilities	0	+/-109	-	**	-	**	-	**	-	**	-	**				
Information	0	+/-109	-	**	-	**	-	**	-	**	-	**				
Finance and insurance, and real estate and rental and leasing:	0	+/-109	-	**	-	**	-	**	-	**	-	**				
Finance and insurance	0	+/-109	-	**	-	**	-	**	-	**	-	**				
Real estate and rental and leasing	5	+/-9	100.00%	+/-100.0	0.00%	+/-100.0	48,438	+/-28,281	48,438	+/-28,281	-	**				
Professional, scientific, and management, and administrative and waste management services:																
Professional, scientific, and technical services	4	+/-7	100.00%	+/-100.0	0.00%	+/-100.0	-	**	-	**	-	**				
Management of companies and enterprises	0	+/-109	-	**	-	**	-	**	-	**	-	**				
Administrative and support and waste management services	1	+/-5	100.00%	+/-100.0	0.00%	+/-100.0	-	**	-	**	-	**				
Educational services, and health care and social assistance:	20	+/-16	35.00%	+/-25.7	65.00%	+/-25.7	43,750	+/-35,302	50,750	+/-7,281	7,292	+/-75,996				
Educational services	12	+/-14	33.30%	+/-41.7	66.70%	+/-41.7	23,750	+/-58,356	46,250	+/-12,121	6,667	+/-66,476				
Health care and social assistance	8	+/-6	37.50%	+/-48.2	62.50%	+/-48.2	50,833	+/-14,337	-	**	44,375	+/-20,328				
Arts, entertainment, and recreation, and accommodation and food services:	43	+/-28	62.80%	+/-26.5	37.20%	+/-26.5	19,375	+/-9,970	9,844	+/-15,919	32,500	+/-13,073				
Arts, entertainment, and recreation	3	+/-4	100.00%	+/-100.0	0.00%	+/-100.0	-	**	-	**	-	**				
Accommodation and food services	40	+/-27	60.00%	+/-27.5	40.00%	+/-27.5	21,250	+/-8,460	15,833	+/-11,656	32,500	+/-13,073				
Other services, except public administration	7	+/-9	57.10%	+/-39.3	42.90%	+/-39.3	14,583	+/-30,092	13,333	+/-6,960	-	**				
Public administration	14	+/-19	78.60%	+/-46.2	21.40%	+/-46.2	2,500-	***	2,500-	***	-	**				
PERCENT IMPUTED																
Industry	0.70%	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)		

SS2404: 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

[illegible]

Esri Business Analyst

Financial Expenditures			
Bear Lake Village, MI_1			
Bear Lake village, MI (2606460)			
Geography: Place			
	Spending Potential Index	Average Amount Spent	Total
Assets			
Market Value			
Checking Accounts	75	\$4,105.47	\$484,446
Savings Accounts	86	\$10,665.08	\$1,258,479
U.S. Savings Bonds	91	\$295.35	\$34,851
Stocks, Bonds & Mutual Funds	62	\$18,096.28	\$2,135,361
Annual Changes			
Checking Accounts	51	\$104.60	\$12,343
Savings Accounts	108	-\$366.61	-\$43,260
U.S. Savings Bonds	387	\$54.31	\$6,409
Earnings			
Dividends, Royalties, Estates, Trusts	98	\$813.12	\$95,948
Interest from Savings Accounts or Bonds	74	\$428.87	\$50,607
Retirement Plan Contributions	64	\$855.17	\$100,910
Liabilities			
Original Mortgage Amount	59	\$8,037.59	\$948,436
Vehicle Loan Amount 1	67	\$1,202.46	\$141,890
Amount Paid: Interest			
Home Mortgage	63	\$2,550.16	\$300,919
Lump Sum Home Equity Loan	80	\$73.45	\$8,667
New Car/Truck/Van Loan	74	\$103.97	\$12,269
Used Car/Truck/Van Loan	76	\$104.89	\$12,377
Amount Paid: Principal			
Home Mortgage	68	\$1,403.66	\$165,632
Lump Sum Home Equity Loan	83	\$95.06	\$11,217
New Car/Truck/Van Loan	74	\$656.44	\$77,459
Used Car/Truck/Van Loan	79	\$558.96	\$65,957
Checking Account and Banking Service Charges	79	\$23.06	\$2,721
Finance Charges, excluding Mortgage/Vehicle	64	\$138.03	\$16,288
October 11, 2013			
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 2012 and 2017. Consumer Spending data are derived from the 2010 and 2011 Consumer Expenditure Surveys, Bureau of Labor Statistics.			

Business Summary				
Bear Lake Village, MI				
Bear Lake village, MI (2606460)				
Geography: Place				
Data for all businesses in area		Bear Lake village, MI (26...		
Total Businesses:		22		
Total Employees:		136		
Total Residential Population:		283		
Employee/Residential Population Ratio:		0.48		
	Businesses		Employees	
by NAICS Codes	Number	Percent	Number	Percent
Agriculture, Forestry, Fishing & Hunting	0	0.0%	0	0.0%
Mining	0	0.0%	0	0.0%
Utilities	0	0.0%	0	0.0%
Construction	1	4.5%	3	2.2%
Manufacturing	1	4.5%	6	4.4%
Wholesale Trade	2	9.1%	11	8.1%
Retail Trade	3	13.6%	20	14.7%
Motor Vehicle & Parts Dealers	2	9.1%	12	8.8%
Furniture & Home Furnishings Stores	0	0.0%	0	0.0%
Electronics & Appliance Stores	0	0.0%	0	0.0%
Bldg Material & Garden Equipment & Supplies Dealers	0	0.0%	0	0.0%
Food & Beverage Stores	0	0.0%	0	0.0%
Health & Personal Care Stores	1	4.5%	8	5.9%
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	0	0.0%	0	0.0%
Nonstore Retailers	0	0.0%	0	0.0%
Transportation & Warehousing	0	0.0%	0	0.0%
Information	2	9.1%	2	1.5%
Finance & Insurance	2	9.1%	7	5.1%
Central Bank/Credit Intermediation & Related Activities	1	4.5%	4	2.9%
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	4.5%	3	2.2%
Real Estate, Rental & Leasing	0	0.0%	0	0.0%
Professional, Scientific & Tech Services	0	0.0%	0	0.0%
Legal Services	0	0.0%	0	0.0%
Management of Companies & Enterprises	0	0.0%	0	0.0%
Administrative & Support & Waste Management & Remediation Services	0	0.0%	0	0.0%
Educational Services	2	9.1%	51	37.5%
Health Care & Social Assistance	0	0.0%	0	0.0%
Arts, Entertainment & Recreation	0	0.0%	0	0.0%
Accommodation & Food Services	4	18.2%	16	11.8%
Accommodation	2	9.1%	3	2.2%
Food Services & Drinking Places	2	9.1%	13	9.6%
Other Services (except Public Administration)	3	13.6%	8	5.9%
Automotive Repair & Maintenance	0	0.0%	0	0.0%
Public Administration	2	9.1%	12	8.8%
Unclassified Establishments	0	0.0%	0	0.0%
Total	22	100%	136	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
- Public hearing meeting minutes

A copy of this packet is on file at Honor Village Hall. The documents are also available at www.lakestoland.org/bear-lake-village/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.

