



Joyfield Township Master Plan

Cornerstone

Retain and create jobs

Joyfield Township has 18 businesses with an estimated employment base of 167 employees. This data indicates that for every job there are 2.4 residents. Construction, manufacturing and wholesale trade businesses make up approximately 79% of the Township employment base.

Of the 763 residents 16 years or older, 408 are employed either in the township or the immediate region. Of those employed, 27% work in administrative and management jobs, 19% work in the service industry, and 26% are employed in the natural resources, construction and maintenance professions.

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

Building blocks

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

Foundation

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

Cornerstone

Connect with regional non-motorized and motorized trails

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

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

Building blocks

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

Foundation

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

Cornerstone

Improve and develop township infrastructure

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

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

Internet access is growing increasingly more important for businesses, cottage industries, students and personal use. The area is currently served by Charter Communications, AT&T and Eclipse Communications, a wireless internet service provider. But many properties are underserved and broadband expansion is welcomed and a priority for the Benzie County Economic Development Corporation.

Access to infrastructure is vital to growing the agricultural, light industry, and cottage business economy.

Building blocks

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

Foundation

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

Encourage and maintain industries that preserve our rural character

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

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

Building blocks

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

Foundation

Benzie County Master Plan principles	<i>Balanced growth</i>	<i>Environmental protection</i>	<i>Visual character of the landscape</i>	<i>Visual character of small towns</i>
Joyfield Twp collective priorities	<i>Retain scenic character</i>	<i>No large industrial complexes</i>	<i>Appropriate planning and zoning</i>	<i>Increase job opportunities</i>

Cornerstone

Discourage blight

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

Building blocks

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

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Cornerstone

Preserve our rural and scenic character

The preservation of rural and scenic character relates back to sustaining the agricultural and natural landscapes of Joyfield Township. The fields and farms that create that patchwork landscape so highly regarded by resident and visitor need to be profitable operations to be sustainable. The natural landscape - local tributaries, woodlots, wetlands, etc. - is often regulated by local and state authorities, but much of Joyfield Township is farmland. According to the existing land use inventory, 4,071 acres are designated agricultural, comprising 33% of the township land area.

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

Building blocks

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

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Cornerstone

Sustain and enhance the agricultural economy of the township

Joyfield Township has a land area of 12,763 acres. Agricultural uses account for 4,071 acres (33% of the land area) and 15.8% of the township's property valuation. When agricultural uses are combined with the 1,227 acres of forest land, almost half (43%) of Joyfield Township is used for farms, orchards, and woodlots.

Historic farm community concerns included the division of land, affordable work force and migrant housing, better roads for hauling farm produce, products, and equipment, more affordable energy and support for the Right to Farm Act. In addition, the need for greater flexibility and less restrictive zoning provisions, the use of cluster development, and minimization of redundant regulations which impede the agricultural community from fully utilizing their properties were discussed.

Building blocks

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

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People and Places

Demographic Dashboard

A demographic dashboard was prepared for the community to highlight a variety of demographic, household, income, and employment information. The dashboard, featured on the next few pages, graphically demonstrates the statistical demographics of Joyfield Township.

Population

Joyfield Township's population has remained fairly stable, despite the decline in population in Michigan. The 2010 census showed a population of 799 and is estimated to have been 787 in 2019 by Esri forecasts. Because of forecasted population trend, it is anticipated that land development will continue to be primarily the sporadic construction of rural residential homesteads.

Housing

Joyfield's 404 housing units in 2010 has increased to an estimated 410 in 2019 providing shelter for its now 319 households, up from 288 in 2010. Seventy-three percent of those households own their own homes with 43% mortgaged. The median home value is \$145,800, and the median gross rent is \$917.

Just 16% of Joyfield Township's houses had been built by the time the Census began counting them in 1940. Residential development continued slowly and took until 1970 to double the number of homes. The pace picked up to an average of 65 homes per decade through 2009. Since 2010, the number of homes has only increased by 10, constituting only 2.5% of the total housing units.

The majority of the homes (56%) are heated by bottled, tank, or liquid petroleum (propane) gas. Four in ten homes are heated by wood, and about 6% keep warm with utility gas. Fuel oil or kerosene heats 2% and a few households use electricity (2%) or other fuel (1%) to fend off the northern Michigan winter.

Education

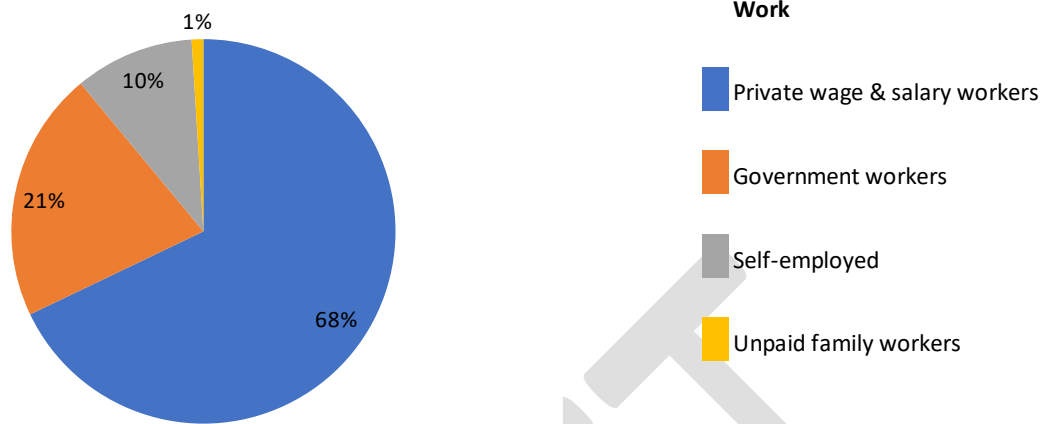
The largest share of Joyfield residents over the age of 25 (44%) have a high school education or equivalent followed by 10% with a bachelor's degree and 2% a graduate or professional degree. The proportion without a high school education (12%) is higher than the rates in Benzie County (6.5%) and Michigan (9%) as a whole. The identical percentage (12%) with a bachelor's degree or higher is less than the rates in Benzie County (29%), Michigan (30%) and the US (33%).

Income

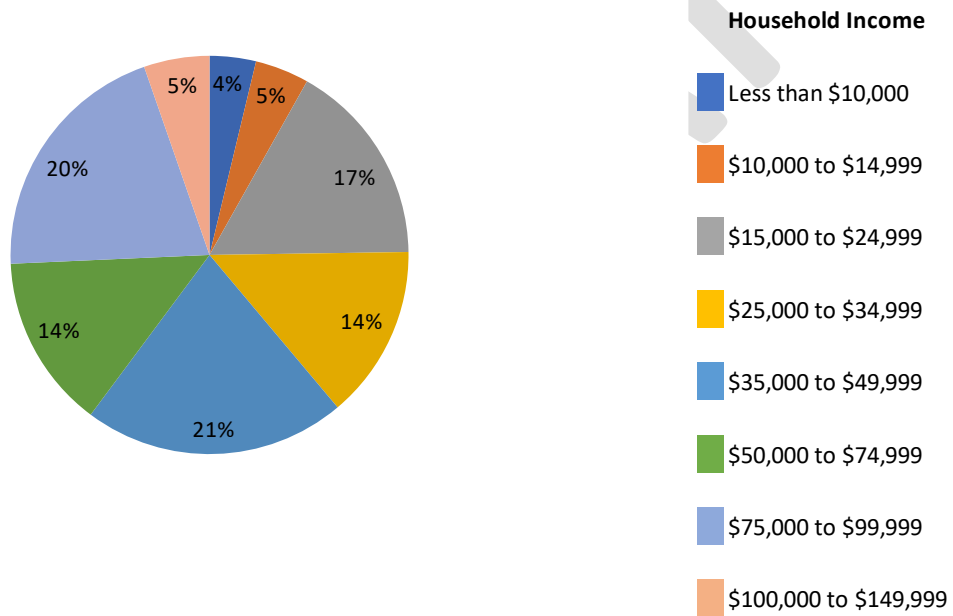
Joyfield Township's median household income is estimated at \$42,417 and below the County, State and US levels (\$56,639, \$56,697 and \$61,937, respectively), with median earnings for all workers at \$26,000.

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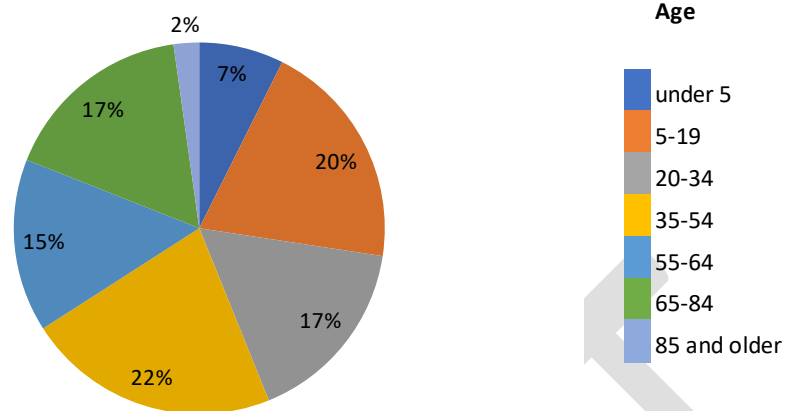
2018 ACS 5-Year Estimates Data Profiles - DP03 Economic Characteristics, Class of Worker



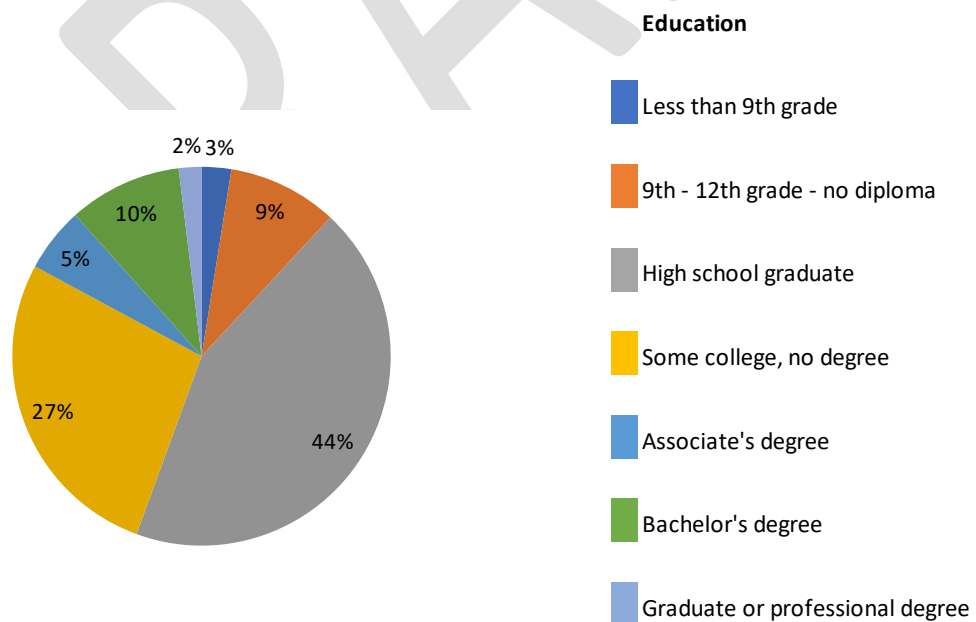
2018 ACS 5-Year Estimates Data Profiles - DP03 Economic Characteristics, Income & Benefits



2018 ACS 5-Year Estimates Data Profiles - DP05 Demographic & Housing Estimates, Sex & Age



2018 ACS 5-Year Estimates Data Profiles - DP02 Social Characteristics, Educational Attainment



Households

3.1
average household size

\$145,800
owner-occupied median home value

\$917
median gross rent

Education

22%
population enrolled in school

88%
high school graduate or higher

12%
bachelor's degree or higher

Commuting

97%
workers who commute

72%
commuters who drive alone

22.4
minute average commute

Employment

18
businesses

167
employees

18%
civilian veterans

8%
unemployment rate

Income

\$42,417
median household income

\$26,000
median earnings for workers

\$36,731
male full-time, year round earnings

\$30,398
female full-time, year round earnings

7%
population in poverty

3.5%
children in poverty

Top Industrial Sectors

21%
educational services, health care & social assistance

17%
arts, entertainment, recreation, accommodation & food services

16%
manufacturing

2018 ACS 5-Year Estimates Data Profiles: DP02 Social Characteristics, DP03 Economic Characteristics, DP05 Demographic & Housing Estimates

Joyfield's overall population is shows a statistically even 50-50 male-to-female ratio with its working population is skewed slightly at 57-43.

According to the 2018 American Community Survey data, the poverty rate for all people in Joyfield Township is 7%, somewhat less than the county (9.5%), state (14.1%), and national (13.1%) benchmarks. But ALICE (Asset Limited, Income Constrained, Employed) data indicates a household poverty rate of 13% with 35% of township households below the ALICE minimums. There are more cash assistance income or food stamp/SNAP receipts in the township than in the larger populations at 13.1% compared to 6.8% for Benzie County, 12.8% for the state and 12.3% nationally.

A quick estimate of a community's "net worth" can be obtained by dividing its major assets (checking and savings accounts, stocks, bonds, mutual funds) by its major liabilities (home and car loans). The higher the ratio of assets to liabilities, the better insulated the community will be from quick changes in the economy. In Joyfield, the ratio is 3.06. A factor contributing to the higher "community" net worth is the presence of older households and retired households who tend to have less debt and other long-term obligations. According to the U.S. Census it is estimated that 75 households have access to retirement income and 152 households are utilizing social security benefits.

The net worth profile of the residents of Joyfield Township is presented in Table 1. This data shows an average net worth of \$392,871 with a median net worth of \$148,959 for the population in 2019.

Occupations

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

Eighty-five of the estimated 408 workers in Joyfield's civilian employed population (21%) listed educational services, health care, and social assistance as their occupation. The second largest industry is arts, entertainment, recreation, accommodation, and food services (17%) followed by manufacturing (16%), retail trade (11%) and construction (10%).

Retail and Business Summary

This section talks about the businesses and jobs within Joyfield Township, whether or not the proprietors and employees are residents of the township itself. The business summary generated by Esri notes that 18 businesses employ 167 people within the township's borders, down from 32 and 223, respectively in 2011. When compared with the residential population of Joyfield, this equates to 21 jobs per 100 residents, down from 28 in 2011. In some cases, this may be a sign of a "bedroom community" heavily populated by commuters. Further, the U.S. Census notes that 88% of workers (16 years and older) commute to work with an average commute time of 22.4 minutes.

There are 4 construction businesses (22.2% of the township's total businesses) with a total of 15 employees. Other employment numbers for Joyfield's businesses are in wholesale trade (91), manufacturing (25), and arts, entertainment and recreation (12).

Although almost a fifth of Joyfield's residents work in educational services, health care, and social assistance, it seems that they are leaving the township to do so: there are no businesses with that industry classification in the

township. It should be noted that these 18 businesses are a combination of store fronts as well as home-based businesses.

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Table 1

Net Worth Profile

Joyfield township, MI
Joyfield township, MI (2601942000)
Geography: County Subdivision

Prepared by Beckett & Raeder, Inc.

Summary	Census 2010	2019	2024	2019-2024 Change	2019-2024 Annual Rate
Population	799	787	784	-3	-0.08%
Median Age	45.0	48.8	49.7	0.9	0.37%
Households	313	308	307	-1	-0.07%
Average Household Size	2.55	2.49	2.49	0.00	0.00%

2019 Households by Net Worth	Number	Percent
Total	307	100.0%
<\$15,000	59	19.2%
\$15,000-\$34,999	19	6.2%
\$35,000-\$49,999	10	3.3%
\$50,000-\$74,999	16	5.2%
\$75,000-\$99,999	18	5.9%
\$100,000-\$149,999	32	10.4%
\$150,000-\$249,999	49	16.0%
\$250,000-\$499,999	54	17.6%
\$500,000-\$999,999	29	9.4%
\$1,000,000-\$1,499,999	14	4.6%
\$1,500,000-\$1,999,999	3	1.0%
\$2,000,000+	4	1.3%
Median Net Worth	\$148,959	
Average Net Worth	\$392,871	

2019 Net Worth by Age of Householder	Number of Households						
	<25	25-34	35-44	45-54	55-64	65-74	75+
Total	2	29	42	49	68	77	39
<\$15,000	1	10	16	11	10	7	3
\$15,000-\$34,999	0	3	4	4	3	4	1
\$35,000-\$49,999	1	1	2	1	3	2	1
\$50,000-\$74,999	0	4	3	2	2	3	2
\$75,000-\$99,999	0	3	3	3	2	4	2
\$100,000-\$149,999	0	4	4	5	7	9	3
\$150,000-\$249,999	0	3	5	9	14	12	7
\$250,000-\$499,999	0	1	4	10	14	16	8
\$500,000-\$999,999	0	0	1	3	9	12	4
\$1,000,000+	0	0	0	1	4	8	8
Median Net Worth	\$25,000	\$52,266	\$41,656	\$131,685	\$188,588	\$221,904	\$258,738
Average Net Worth	\$22,572	\$80,432	\$103,652	\$276,874	\$490,762	\$441,556	\$844,668

Data Note: Net Worth is total household wealth minus debt, secured and unsecured. Net worth includes home equity, equity in pension plans, net equity in vehicles, IRAs and Keogh accounts, business equity, interest-earning assets and mutual fund shares, stocks, etc. Examples of secured debt include home mortgages and vehicle loans; examples of unsecured debt include credit card debt, certain bank loans, and other outstanding bills. Forecasts of net worth are based on the Survey of Consumer Finances, Federal Reserve Board.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri Forecasts for 2019 and 2024.

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Table 2 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 Non-employer Statistics data to estimate total sales to households by businesses within the study area.

Table 2

DRAFT

Retail MarketPlace Profile

Joyfield township, MI
Joyfield township, MI (2601942000)
Geography: County Subdivision

Prepared by Beckett & Raeder, Inc.

Summary Demographics						
2019 Population						787
2019 Households						308
2019 Median Disposable Income						\$39,308
2019 Per Capita Income						\$22,639
2017 Industry Summary	NAICS	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Total Retail Trade and Food & Drink	44-45,722	\$8,381,881	\$789,647	\$7,592,234	82.8	3
Total Retail Trade	44-45	\$7,721,059	\$789,647	\$6,931,412	81.4	3
Total Food & Drink	722	\$660,822	\$0	\$660,822	100.0	0
2017 Industry Group	NAICS	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Motor Vehicle & Parts Dealers	441	\$1,801,573	\$24,004	\$1,777,569	97.4	1
Automobile Dealers	4411	\$1,458,533	\$0	\$1,458,533	100.0	0
Other Motor Vehicle Dealers	4412	\$175,182	\$0	\$175,182	100.0	0
Auto Parts, Accessories & Tire Stores	4413	\$167,858	\$24,004	\$143,854	75.0	1
Furniture & Home Furnishings Stores	442	\$210,172	\$0	\$210,172	100.0	0
Furniture Stores	4421	\$124,954	\$0	\$124,954	100.0	0
Home Furnishings Stores	4422	\$85,218	\$0	\$85,218	100.0	0
Electronics & Appliance Stores	443	\$210,514	\$0	\$210,514	100.0	0
Bldg Materials, Garden Equip. & Supply Stores	444	\$619,381	\$618,692	\$689	0.1	1
Bldg Material & Supplies Dealers	4441	\$555,167	\$618,692	-\$63,525	-5.4	1
Lawn & Garden Equip & Supply Stores	4442	\$64,214	\$0	\$64,214	100.0	0
Food & Beverage Stores	445	\$1,330,506	\$0	\$1,330,506	100.0	0
Grocery Stores	4451	\$1,173,258	\$0	\$1,173,258	100.0	0
Specialty Food Stores	4452	\$64,938	\$0	\$64,938	100.0	0
Beer, Wine & Liquor Stores	4453	\$92,310	\$0	\$92,310	100.0	0
Health & Personal Care Stores	446,4461	\$592,655	\$0	\$592,655	100.0	0
Gasoline Stations	447,4471	\$932,646	\$0	\$932,646	100.0	0
Clothing & Clothing Accessories Stores	448	\$310,398	\$0	\$310,398	100.0	0
Clothing Stores	4481	\$210,157	\$0	\$210,157	100.0	0
Shoe Stores	4482	\$44,745	\$0	\$44,745	100.0	0
Jewelry, Luggage & Leather Goods Stores	4483	\$55,496	\$0	\$55,496	100.0	0
Sporting Goods, Hobby, Book & Music Stores	451	\$178,159	\$0	\$178,159	100.0	0
Sporting Goods/Hobby/Musical Instr Stores	4511	\$152,328	\$0	\$152,328	100.0	0
Book, Periodical & Music Stores	4512	\$25,831	\$0	\$25,831	100.0	0
General Merchandise Stores	452	\$1,079,198	\$0	\$1,079,198	100.0	0
Department Stores Excluding Leased Depts.	4521	\$710,926	\$0	\$710,926	100.0	0
Other General Merchandise Stores	4529	\$368,272	\$0	\$368,272	100.0	0
Miscellaneous Store Retailers	453	\$308,432	\$146,951	\$161,481	35.5	1
Florists	4531	\$13,136	\$0	\$13,136	100.0	0
Office Supplies, Stationery & Gift Stores	4532	\$49,818	\$0	\$49,818	100.0	0
Used Merchandise Stores	4533	\$37,754	\$0	\$37,754	100.0	0
Other Miscellaneous Store Retailers	4539	\$207,724	\$146,951	\$60,773	17.1	1
Nonstore Retailers	454	\$147,425	\$0	\$147,425	100.0	0
Electronic Shopping & Mail-Order Houses	4541	\$103,829	\$0	\$103,829	100.0	0
Vending Machine Operators	4542	\$7,506	\$0	\$7,506	100.0	0
Direct Selling Establishments	4543	\$36,090	\$0	\$36,090	100.0	0
Food Services & Drinking Places	722	\$660,822	\$0	\$660,822	100.0	0
Special Food Services	7223	\$19,747	\$0	\$19,747	100.0	0
Drinking Places - Alcoholic Beverages	7224	\$32,291	\$0	\$32,291	100.0	0
Restaurants/Other Eating Places	7225	\$608,784	\$0	\$608,784	100.0	0

Data Note: Supply (retail sales) estimates sales to consumers by establishments. Sales to businesses are excluded. Demand (retail potential) estimates the expected amount spent by consumers at retail establishments. Supply and demand estimates are in current dollars. The Leakage/Surplus Factor presents a snapshot of retail opportunity. This is a measure of the relationship between supply and demand that ranges from +100 (total leakage) to -100 (total surplus). A positive value represents 'leakage' of retail opportunity outside the trade area. A negative value represents a surplus of retail sales, a market where customers are drawn in from outside the trade area. The Retail Gap represents the difference between Retail Potential and Retail Sales. Esri uses the North American Industry Classification System (NAICS) to classify businesses by their primary type of economic activity. Retail establishments are classified into 27 industry groups in the Retail Trade sector, as well as four industry groups within the Food Services & Drinking Establishments subsector. For more information on the Retail MarketPlace data, please click the link below to view the Methodology Statement.
<http://www.esri.com/library/whitepapers/pdfs/esri-data-retail-marketplace.pdf>

Source: Esri and Infogroup. Esri 2019 Updated Demographics. Esri 2017 Retail MarketPlace. Copyright 2019 Esri. Copyright 2017 Infogroup, Inc. All rights reserved.

February 05, 2020

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. The Retail Gap is obtained by subtracting the supply from the demand. A negative number signifies an oversupply or surplus, while the positive numbers indicate leakage of sales which are presumably being conducted outside the community. This trend is not unusual in rural areas where there is higher degree of dependency on regional businesses to meet personal and business needs.

Agricultural Influence

Of the 12,763 acres of land that comprise Joyfield Township, 4,071 (33%) have an existing land use designation of "Agriculture". This land represents 62 of the 652 parcels (9.5%) in the Township. Another 1,227 acres (10%) spread across 21 parcels (3%) are "Timber-Cutover." Overall, then, about 43% of the land and 12.7% of the parcels in the township are devoted to "value added" land practices.

Seasonal Fluctuations

In Joyfield Township, 22.2% of the houses are seasonal or recreational use. This is significantly lower than Benzie County's percentage of 46%, but it represents a significant departure from the state and national benchmarks of 14.2% and 12.3%.

Infrastructure

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

Roads

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

Figure 1 depicts the 2019 Benzie County PASER ratings of the federal-aid roads and state trunklines. Joyfield Township had three roads with a rating of 3 (poor – structural improvement required) at the time of this rating: Mick Road from US-31 west, Joyfield Road from Smeltzer Road west and M-115 east of Wallaker Road.

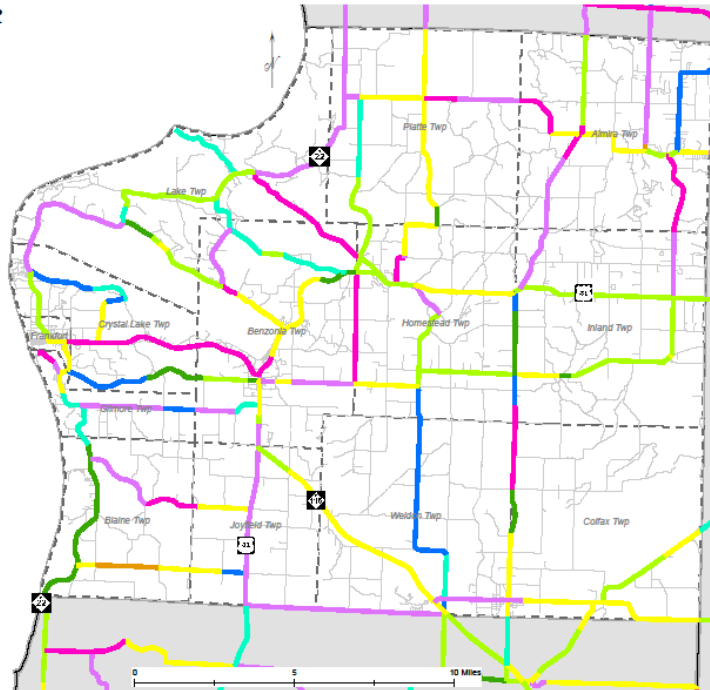
M-115 west of Wallaker Road had a rating of 4 (fair – structural improvement required) in 2019 but was resurfaced in the summer of 2020 and updated PASER ratings should depict these road improvements.

Figure 1

**2019 Benzie PASER
Federal-Aid Roads
& State Trunklines
(227 miles)**



Map produced by
Networks
Northwest
Michigan
M:\GIS\Asset Management\2019\2019_Benzie.mxd



Telecommunications

Broadband availability is still a challenge for some portions of Joyfield Township. Figures 2 through 4 depict the three modes of broadband delivery to the township: cable, DSL and fixed wireless.

Cable broadband, delivered by Charter Communications, is available in much of the northern half of the township and DSL only east of US-31 between Joyfield Road and Manistee County Line Road. The majority of the township must rely on fixed wireless broadband, currently delivered by Eclipse Communications. The fixed wireless service area continues to expand and serves as the township's primary option for broadband delivery.

Power supply

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

Water and sewer

Joyfield Township does not have a public water or sewer system. Residents rely on septic and well systems. The township is not known to have difficulty in installing wells and septic systems, but there are still a number of factors relevant to community development to consider. In order to avoid problems such as inadequate water yield, gas in water, salty water, bacteria contamination, or organic chemical contamination, the community must consider the probable causes and seek out the remedies through policy and regulatory mechanisms. Some of the probable causes occur at a communitywide level, such as road salting, septic effluent from systems in older developed areas, drainage from slopes into improperly sited residential areas, and failure to protect groundwater recharge areas through a lack of buffer zones and development limitations.

Density and intensity of development need to be considered as they relate to septic and well systems, as increased development pressures lead to increasing need for understanding and oversight in well and septic system integrity. Health department standards provide regulatory oversight at the individual level, but wise land use policy at the community level is also a partner in the effort to protect the clean water supply and dispose of waste properly.

Trails and regional connections

Currently, the trails in Joyfield Township are managed by the Grand Traverse Regional Land Conservancy and do not connect to regional trails. The properties include Misty Acres: The Borwell Preserve and the John J. Helstrom Quiet Area located on Manistee County Line Road.

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

Figure 2: FCC Cable Broadband Delivery

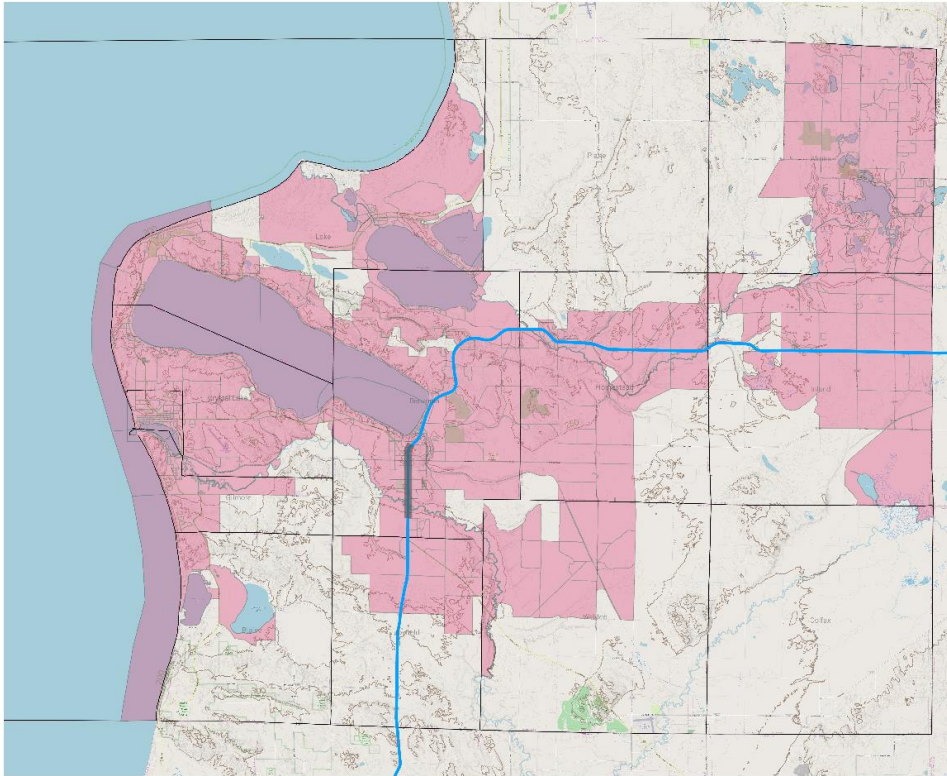


Figure 3: FCC DSL Broadband Delivery

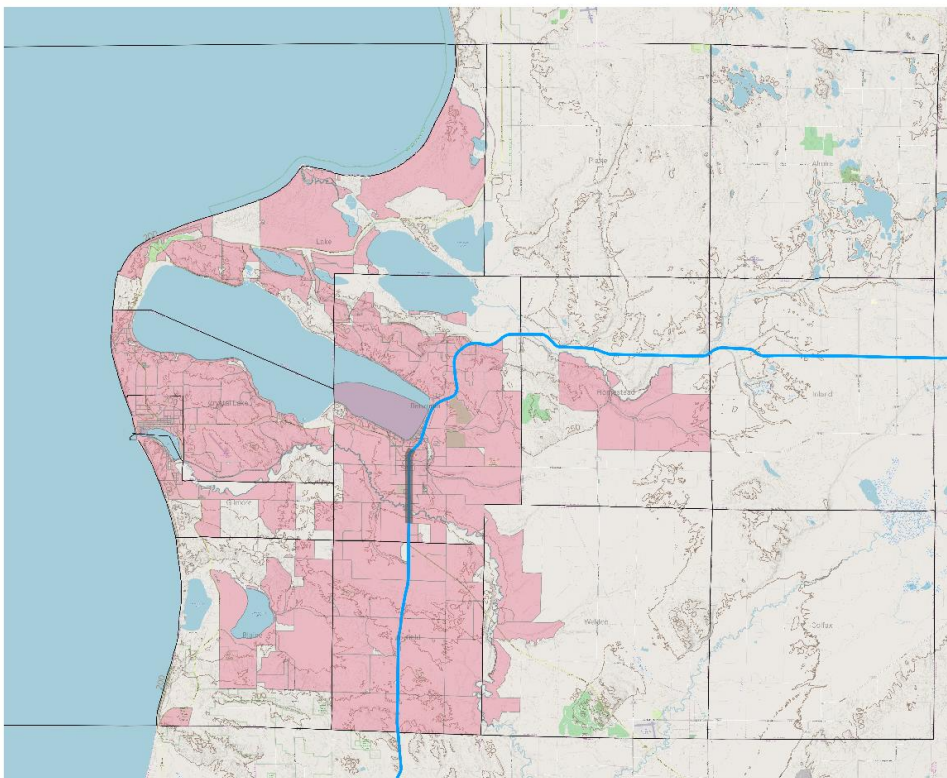
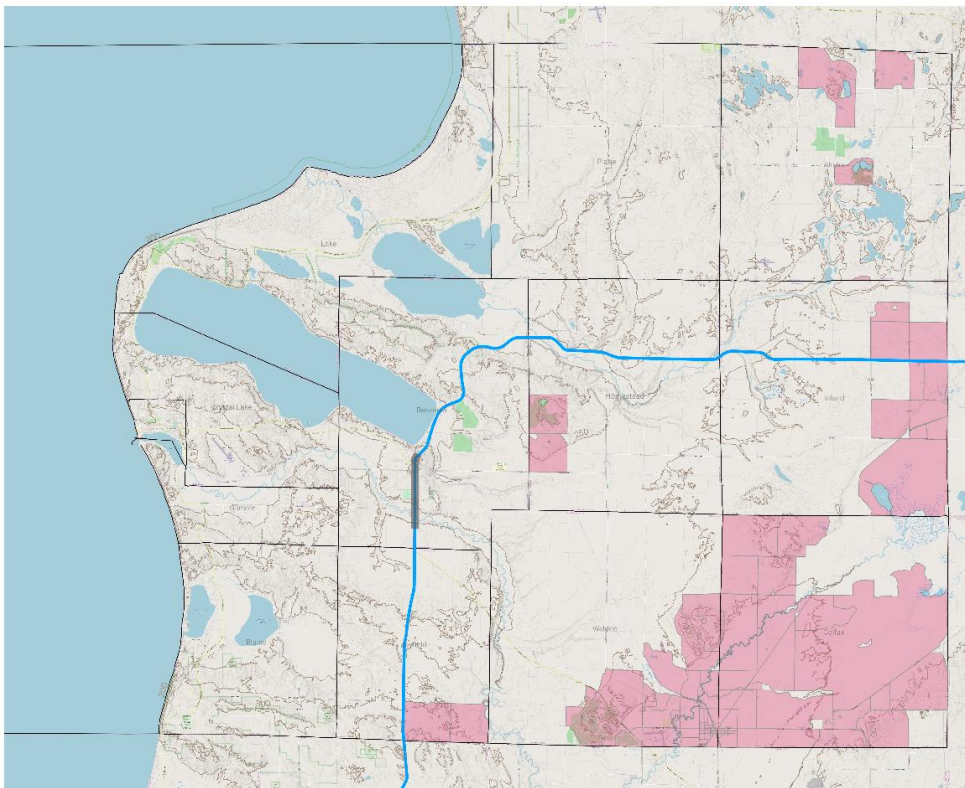
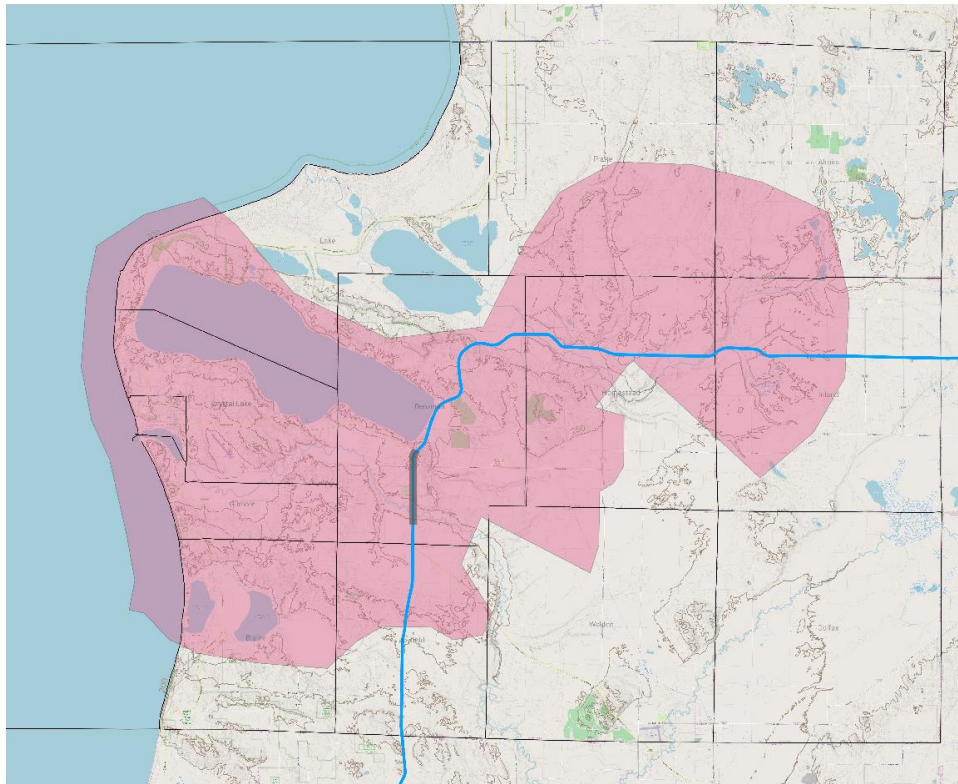


Figure 4: FCC Fixed Wireless Broadband Delivery



Land

Nearly all of Joyfield Township - 95.8% - is devoted to plants (property class of “agricultural” or “timber-cutover”) or housing (“residential”). The biggest human-made alteration to the Joyfield landscape is US-31, which bisects the township on its way from Bear Lake to Benzonia and provides the setting for what commercial activities do take place in the township. M-115 also wanders in from the east, connecting with US-31 to form the most urbanized node in the township at the center of its northern limit.

Land Use

The land use section of this master plan provides an analysis of existing land use 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 in the master planning process - the Cornerstones and Building Blocks presented earlier in this plan. Although the future land use map is a policy document rather than a regulatory document, meaning that it is not legally binding once adopted, it is used to guide the creation of the zoning ordinance and the zoning map, and it supports land use decisions about variances, new development, and subarea planning. That makes it perhaps the most important part of your master plan, as it defines how community land uses should be organized into the future.

A part of the development of the future land use map is a discussion of the major land use related issues facing the community, how they interrelate with the Cornerstones and Building Blocks, and strategies that may be undertaken to achieve the desired future land use. But at the heart of planning for future land use is a picture of how the physical development of the community will take shape. Simply put, this section describes how, physically, the community will look in 15 to 20 years.

Factors considered when preparing the future land use map include:

1. Community Character. How will the land uses promote that character?
2. Adaptability of the Land. What physical characteristics (wetlands, ridges, lakes, etc.) need to be considered when planning for future development? How do the land uses for those areas reflect the uniqueness of the land?
3. Community Needs. What housing, economic development, infrastructure, or other needs should the community consider planning for?
4. Services. How are we ensuring that existing infrastructure is used efficiently, and that new infrastructure is planned for areas where new development is anticipated?
5. Existing and New Development. How will new development in the community relate to existing development?

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

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

Table 3: Acreage, SEV and Tax by Class

Class	Parcels	Acreage	% Acreage	2020 SEV	% SEV	2020 Tax	% Tax
Agriculture	62	4070.62	33.1	\$6,116,100	15.8	\$3,605,173	13.4
Commercial	15	255.25	2.1	\$1,559,100	4.1	\$1,201,354	4.5
Industrial	9	95.25	0.8	\$2,278,800	5.9	\$2,166,177	8.1
Residential	536	6485.45	52.7	\$27,990,600	72.1	\$19,565,710	72.4
Timber	21	1227.22	10.0	\$917,400	2.4	\$495,023	1.9
Exempt	9	179.09	1.5	0	0	0	0

Agricultural

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

Consistent messages from the farming community included ideas focused on establishing small lot sizes to avoid consumptive land practices, giving local farm owners power to create residential lots on the least productive farmland, and encouraging compact and clustered development. The concern is that dividing the land into parcels larger than five acres to accommodate a single family dwelling can pull value crop land and orchards out of production and begin to erode the inherent efficiencies associated with farming large, contiguous tracts of land.

The continuation and expansion of agriculture is referenced in four of the seven community Cornerstones. However, agriculture as an economic component of the Township is clearly articulated in the Cornerstone discussing the enhancement of agriculture and farming and the need to provide value-added opportunities to the agricultural community through zoning and land development policies.

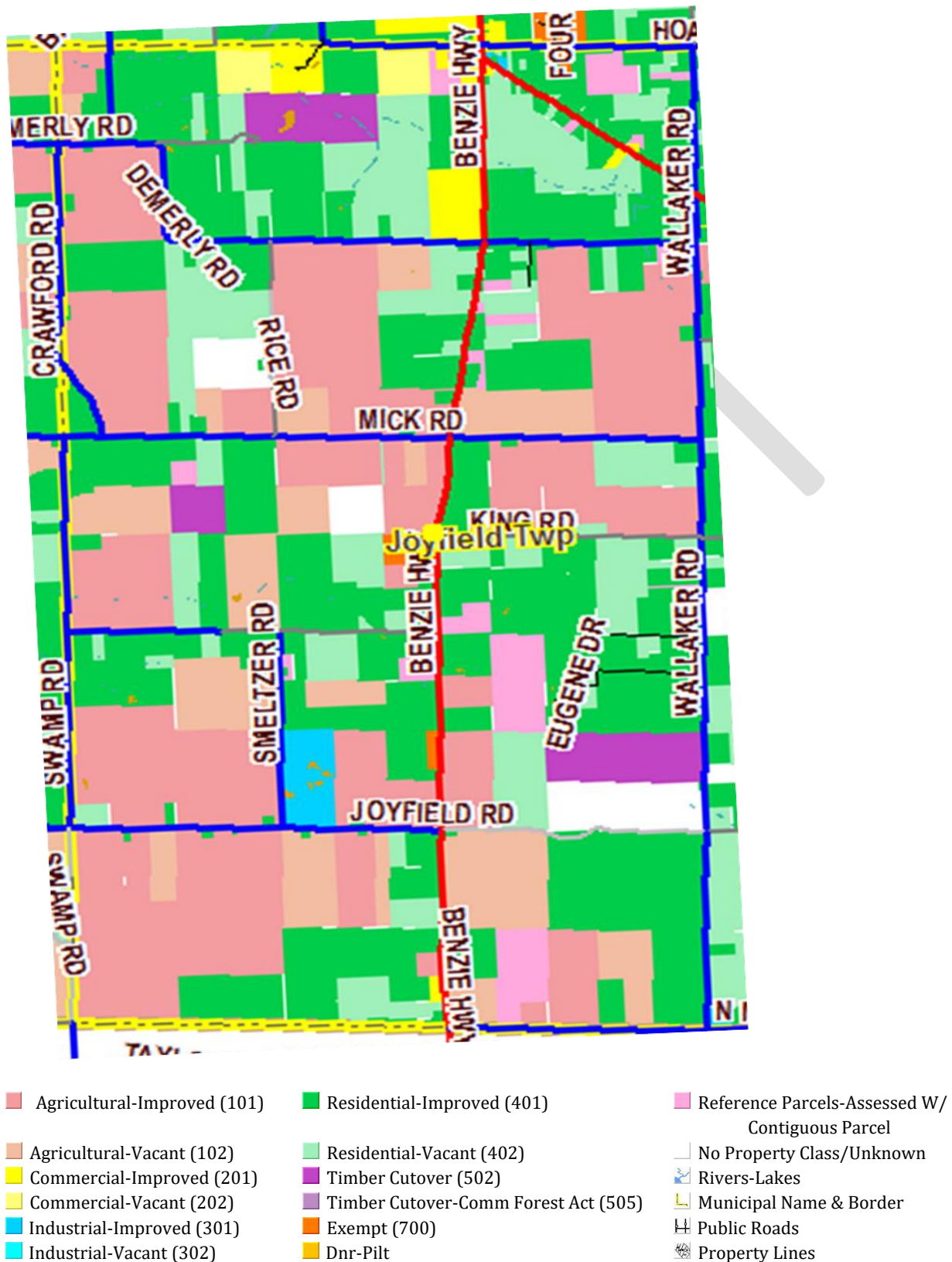
Commercial

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

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

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Figure 5: Joyfield Township Existing Land Use



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Residential

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

As can be seen in Table 4, Joyfield Township's population has remained relatively stable in number between 2010 and 2019 while its characteristics have shifted somewhat. Its median age increased by 3.8 years, or 8.5%, to 48.8 years while its proportion of citizens aged 65 and above increased only slightly to 19%.

The township has seen an increase of 6 housing units since 2010 (1.5% growth) though the median home value has decreased slightly to \$145,800. The housing units are primarily owner-occupied (72.9%) with only 4.9% as rentals. Seasonal and recreational homes make up the remaining 22.2%, an increase from 15.1% in 2010.

Table 4

Characteristic	2010	2019	% Change
Population	799		
Median Age	45.0	48.8	8.5
% Population aged 65+	18.4	19.0	3.3
Housing Units	404	410	1.5
% Seasonal Housing	15.1	22.2	47

Future Land Use Categories

Rural

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

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

Commercial

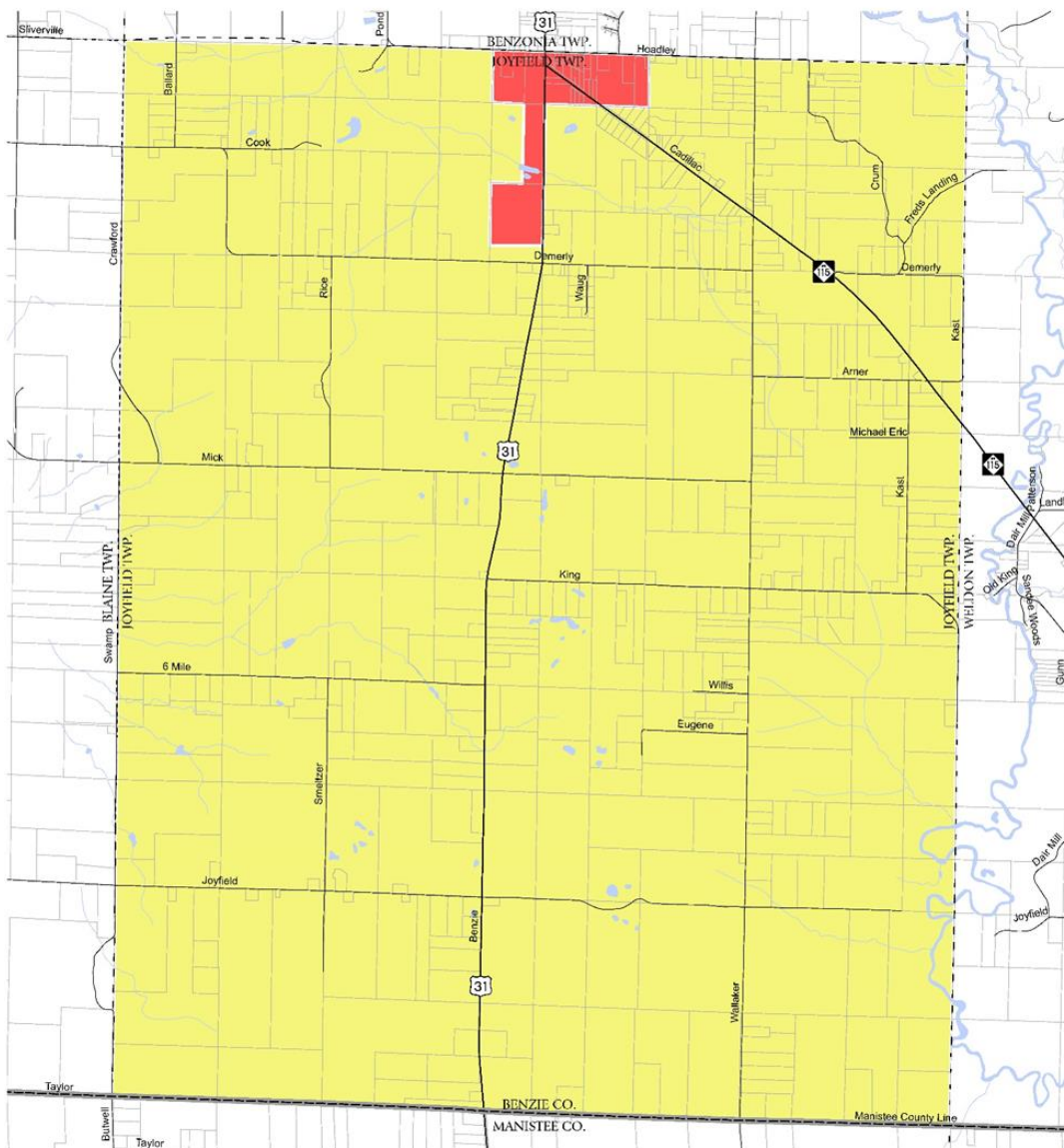
The Commercial category encompasses land near the US-31/M-115 intersection and is intended for retail, service, office, and light industrial facilities. The area is condensed primarily to a small section of the US-31 corridor to discourage commercial corridor sprawl, a continuation of the pattern prescribed by the Benzie County Zoning Ordinance before its dissolution.

Zoning Plan

The future land use map for Joyfield Township classifies the entire township into two land use categories: commercial and rural. As noted on the future land use map (Figure 6), all of the land in the township, with the exception of the intersection of US-31 and M-115, is classified as rural. The rural land use category includes farms, rural residential properties, institutional uses, orchards and agriculture-related processing.

Figure 6: Joyfield Township Future Land Use

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LAKE TO LAND

Joyfield Township Zoning

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

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



Action Plan

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

This linkage between master plan acceptance and its eventual implementation is often the weakest link in the planning and community building process. All too often we hear that familiar phrase, “The plan was adopted and then sat on the shelf.” The plan is cited as the failure, but the real culprit was the failure to execute or implement the plan. Implementation of the Joyfield Township Master Plan is predicated on the completion of the tasks outlined in the Action Plan.

Recommended Implementation Strategy 2021 – 2026

Zoning Ordinance

- Maintain an ongoing list of Planning Commission approved revisions
- Update the Zoning Ordinance annually if greater than five proposed revisions or time-sensitive issues

Non-motorized and motorized trails

- Develop a trail plan consistent with the Benzie County Recreation Plan with designated access points
- Submit suggested road improvements to the Benzie County Road Commission

Infrastructure

- Work with the Benzie County EDC, as appropriate, for improved broadband access in Joyfield Township

Industries that preserve our rural character

- Designate roads with adequate capacity in design and construction to allow traffic flows for heavy commercial, warehousing and light industrial activity

Appendix A

Sources and Data

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Sources

2018 American Community Survey 5-Year Estimates Data Profiles

- DP02 Social Characteristics
- DP03 Economic Characteristics
- DP05 Demographic and Housing Estimates
- DP04 Selected Housing Characteristics

Benzie County Equalization Department, 2020

Esri and Infogroup

- Esri Total Residential Population forecasts for 2019
- Esri Forecasts of net worth based on Survey of Consumer Finances, Federal Reserve Board
- Esri 2019 Updated Demographics
- Esri 2017 Retail Marketplace (Methodology Statement: <http://www.esri.com/library/whitepapers/pdfs/esri-data-retail-marketplace.pdf>)
- Esri Consumer Spending data derived from the 2016 and 2017 Consumer Expenditure Surveys, Bureau of Labor Statistics

Federal Communications Commission. (2019). Fixed Broadband Deployment Data: December 2019 [Data file]. Available from <https://opendata.fcc.gov/Wireline/Fixed-Broadband-Deployment-Data-December-2019/whue-6pnt>

Networks Northwest: 2019 PASER Federal-Aid Roads & State Trunklines

State of Michigan "Brownfield Redevelopment Financing Act", PA 381 of 1996

United States Census Bureau

Data

US Census Bureau, American Community Survey 2018, Selected Social Characteristics (DP02), Selected Economic Characteristics (DP03) and Selected Housing Characteristics (DP04)

Joyfield Township Data Updates				
2018 ACS 5-Year Estimates Data Profiles				
	2010		2018	
	Joyfield Est	Percent	Joyfield Est	Percent
Population				
1990			565	
2000			777	
2010			799	
2016 (est)			832	
2019 (est)			988	
Veteran Status				
Civilian population 18 years and over	539		725	
Civilian veterans	104	19.3%	124	17.1%
Housing Occupancy				
Total Housing units	404		410	
Owner-occupied	281	69.6%	299	72.9%
Renter-occupied	32	7.9%	20	4.9%
Seasonal/Recreational				
Households by Type				
Total Households	288		319	
Family households	187	64.9%	206	64.6%
With own children under 18 years	72	25.0%	62	19.4%
Non-family households	101	35.1%	113	35.4%
Householder living alone	79	27.4%	89	27.9%
65 years and over	26	9.0%	43	13.5%
Average household size	2.41		3.1	
Average family size	2.89		3.78	
Value				
Owner-occupied units	270		299	
Median Home Value	\$146,800		\$145,800	
Mortgage Status				
Owner-occupied units	270		299	
Housing units with a mortgage	155	57.4%	128	42.8%
Housing units without a mortgage	115	42.6%	171	57.2%
Gross Rent				
Occupied Units paying rent	11		15	
Median rent	\$838		\$917	
Year Structure Built				
Total Housing units	389		410	
Built 2014 or later			2	0.5%
Built 2010 to 2013			8	2.0%
Built 2000 to 2009			52	12.7%
Built 1990 to 1999			78	19.0%
Built 1980 to 1989			53	12.9%
Built 1970 to 1979			76	18.5%
Built 1960 to 1969			26	6.3%
Built 1950 to 1959			17	4.1%
Built 1940 to 1949			31	7.6%
Built 1939 or earlier			67	16.3%

Joyfield Township Data Updates				
2018 ACS 5-Year Estimates Data Profiles				
	2010		2018	
	Joyfield Est	Percent	Joyfield Est	Percent
House heating fuel				
Occupied Housing units	288		319	
Bottled, tank or LP gas	165	57.3%	177	55.5%
Wood	59	20.5%	108	33.9%
Utility gas	11	3.8%	19	6.0%
Fuel oil, kerosene, etc	33	11.5%	6	1.9%
Electricity	16	5.6%	6	1.9%
Other fuel	4	1.4%	3	0.9%
Educational attainment				
Population 25 years and over	513		671	
less than high school	69	13.4%	80	11.9%
High school graduate (includes equivalency)	216	42.1%	293	43.7%
Some college, no degree	106	20.7%	183	27.3%
Associate's degree	54	10.5%	37	5.5%
Bachelor's degree	51	9.9%	65	9.7%
Graduate or professional degree	17	3.3%	13	1.9%
High school graduate or higher		86.5%		88.1%
Bachelor's degree or higher		13.3%		11.6%
Population enrolled in school	153	19.2%	214	21.7%
Income and benefits				
Total households	288		319	
Less than \$10,000	20	6.9%	12	3.8%
\$10,000 to \$14,999	25	8.7%	14	4.4%
\$15,000 to \$24,999	32	11.1%	53	16.6%
\$25,000 to \$34,999	60	20.8%	45	14.1%
\$35,000 to \$49,999	43	14.9%	68	21.3%
\$50,000 to \$74,999	56	19.4%	45	14.1%
\$75,000 to \$99,999	37	12.8%	65	20.4%
\$100,000 to \$149,999	15	5.2%	17	5.3%
\$150,000 to \$199,999	0	0.0%	0	0.0%
\$200,000 or more	0	0.0%	0	0.0%
Median household income (dollars)	\$35,972		\$42,417	
Per Capita Income	\$18,861		\$19,619	
Median earnings for workers	\$22,284		\$26,000	
Median earnings for male, full-time, year-round workers	\$38,333		\$36,731	
Median earnings for female, full-time, year-round workers	\$31,250		\$30,398	
Poverty				
All families		8.0%		5.3%
All people		11.5%		7.0%
Under 18 years		10.0%		3.5%
Receiving cash assistance or food stamps/SNAP				13.1%

Joyfield Township Data Updates				
2018 ACS 5-Year Estimates Data Profiles				
	2010		2018	
	Joyfield Est	Percent	Joyfield Est	Percent
Class of Worker				
Civilian employed population 16 years and over	256		408	
Private wage and salary workers	204	79.7%	277	67.9%
Government workers	31	12.1%	86	21.1%
Self-employed in own not incorporated business workers	21	8.2%	41	10.0%
Unpaid family workers	0	0.0%	4	1.0%
Industry				
Civilian employed population 16 years and over	256		408	
Agriculture, forestry, fishing and hunting, and mining	9	4.0%	16	3.9%
Construction	24	9.0%	39	9.6%
Manufacturing	26	10.0%	66	16.2%
Wholesale trade	5	2.0%	3	0.7%
Retail trade	42	16.0%	46	11.3%
Transportation and warehousing, and utilities	12	5.0%	10	2.5%
Information	12	5.0%	0	0.0%
Finance and insurance, and real estate and rental and leasing	0	0.0%	10	2.5%
Professional, scientific, and mgmt, and admin and waste mgmt services	9	4.0%	22	5.4%
Educational services, and health care and social assistance	62	24.0%	85	20.8%
Arts, entertainment, and recreation, and accommodation and food services	39	15.0%	70	17.2%
Other services, except public administration	10	4.0%	7	1.7%
Public administration	6	2.0%	34	8.3%
Employment Status				
Population 16 years and over	571		763	
In labor force	319	55.9%	451	59.1%
Civilian labor force	319	55.9%	444	58.2%
Employed	256	44.8%	408	53.5%
Unemployed	63	11.0%	36	4.7%
Armed Forces	0	0.0%	7	0.9%
Jobs per 100 residents	32		21	
Commuting to Work				
Workers 16 years and over	251		408	
Car, truck, or van -- drove alone	201	80.1%	295	72.3%
Car, truck, or van -- carpooled	19	7.6%	79	19.4%
Public transportation (excluding taxicab)	10	4.0%	0	0.0%
Walked	3	1.2%	16	3.9%
Other means	2	0.8%	6	1.5%
Worked at home	16	6.4%	12	2.9%
Mean travel time to work (minutes)	20.4		22.4	
Occupation				
Civilian employed population 16 years and over	251		408	
Management, business, science, and arts occupations	71	27.7%	54	13.2%
Service occupations	49	19.1%	109	26.7%
Sales and office occupations	55	21.5%	78	19.1%
Natural resources, construction, and maintenance occupations	45	17.6%	104	25.5%
Production, transportation, and material moving occupations	36	14.1%	63	15.4%
Computers and Internet Use				
Total households			319	
With a computer			229	71.8%
With a broadband Internet subscription			189	59.2%

Supporting documentation on code lists, subject definitions, data accuracy, and statistical testing can be found on the American Community Survey website in the Technical Documentation section. Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities, and towns and estimates of housing units for states and counties.

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 non-sampling error (for a discussion of non-sampling variability, see Accuracy of the Data). The effect of non-sampling error is not represented in these tables.

Industry codes are 4-digit codes and are based on the North American Industry Classification System 2012. 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 2013-2017 American Community Survey (ACS) data generally reflect the February 2013 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 populations, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. 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 FOR THE CIVILIAN EMPLOYED POPULATION 16 YEARS AND OVER
2013-2017 American Community Survey 5-Year Estimates

Subject	Joyfield township, Benzie County, Michigan									
	Total		Male		Percent Male		Female		Percent Female	
	Estimate	Margin of	Estimate	Margin of	Estimate	Margin of	Estimate	Margin of	Estimate	Margin of
Civilian employed population 16 years	368	+/-63	209	+/-48	56.8%	+/-7.1	159	+/-35	43.2%	+/-7.1
Agriculture, forestry, fishing and hunting	16	+/-11	7	+/-6	43.8%	+/-29.4	9	+/-8	56.3%	+/-29.4
Agriculture, forestry, fishing and	14	+/-11	5	+/-6	35.7%	+/-29.4	9	+/-8	64.3%	+/-29.4
Mining, quarrying, and oil and gas	2	+/-3	2	+/-3	100.0%	+/-100.0	0	+/-10	0.0%	+/-100.0
Construction	26	+/-15	24	+/-15	92.3%	+/-12.9	2	+/-4	7.7%	+/-12.9
Manufacturing	75	+/-31	42	+/-21	56.0%	+/-17.4	33	+/-19	44.0%	+/-17.4
Wholesale trade	0	+/-10	0	+/-10	-	**	0	+/-10	-	**
Retail trade	47	+/-21	33	+/-19	70.2%	+/-19.6	14	+/-9	29.8%	+/-19.6
Transportation and warehousing, and	22	+/-15	17	+/-13	77.3%	+/-22.6	5	+/-5	22.7%	+/-22.6
Transportation and warehousing	19	+/-13	14	+/-11	73.7%	+/-24.0	5	+/-5	26.3%	+/-24.0
Utilities	3	+/-4	3	+/-4	100.0%	+/-100.0	0	+/-10	0.0%	+/-100.0
Information	0	+/-10	0	+/-10	-	**	0	+/-10	-	**
Finance and insurance, and real estate	8	+/-7	4	+/-5	50.0%	+/-33.3	4	+/-5	50.0%	+/-33.3
Finance and insurance	6	+/-7	2	+/-4	33.3%	+/-35.6	4	+/-5	66.7%	+/-35.6
Real estate and rental and leasing	2	+/-3	2	+/-3	100.0%	+/-100.0	0	+/-10	0.0%	+/-100.0
Professional, scientific, and	28	+/-13	17	+/-11	60.7%	+/-22.0	11	+/-7	39.3%	+/-22.0
Professional, scientific, and technical	15	+/-11	9	+/-10	60.0%	+/-34.0	6	+/-5	40.0%	+/-34.0
Management of companies and	0	+/-10	0	+/-10	-	**	0	+/-10	-	**
Administrative and support and waste	13	+/-8	8	+/-6	61.5%	+/-32.2	5	+/-5	38.5%	+/-32.2
Educational services, and health care	61	+/-22	18	+/-10	29.5%	+/-13.4	43	+/-17	70.5%	+/-13.4
Educational services	31	+/-17	11	+/-8	35.5%	+/-17.1	20	+/-11	64.5%	+/-17.1
Health care and social assistance	30	+/-13	7	+/-7	23.3%	+/-17.6	23	+/-11	76.7%	+/-17.6
Arts, entertainment, and recreation, and	51	+/-26	21	+/-11	41.2%	+/-17.4	30	+/-20	58.8%	+/-17.4
Arts, entertainment, and recreation	21	+/-15	12	+/-8	57.1%	+/-32.1	9	+/-11	42.9%	+/-32.1
Accommodation and food services	30	+/-19	9	+/-8	30.0%	+/-25.7	21	+/-18	70.0%	+/-25.7
Other services, except public	8	+/-6	6	+/-6	75.0%	+/-33.4	2	+/-3	25.0%	+/-33.4
Public administration	26	+/-25	20	+/-23	76.9%	+/-39.5	6	+/-9	23.1%	+/-39.5

S2404: INDUSTRY BY SEX FOR THE FULL-TIME, YEAR-ROUND CIVILIAN EMPLOYED POPULATION 16 YEARS AND OVER
2013-2017 American Community Survey 5-Year Estimates

Subject	Joyfield township, Benzie County, Michigan									
	Total		Male		Percent Male		Female		Percent Female	
	Estimate	Margin of	Estimate	Margin of	Estimate	Margin of	Estimate	Margin of	Estimate	Margin of
Full-time, year-round civilian employed	233	+/-55	141	+/-41	60.5%	+/-9.1	92	+/-29	39.5%	+/-9.1
Agriculture, forestry, fishing and hunting	6	+/-7	3	+/-4	50.0%	+/-23.8	3	+/-3	50.0%	+/-23.8
Agriculture, forestry, fishing and	6	+/-7	3	+/-4	50.0%	+/-23.8	3	+/-3	50.0%	+/-23.8
Mining, quarrying, and oil and gas	0	+/-10	0	+/-10	-	**	0	+/-10	-	**
Construction	16	+/-13	16	+/-13	100.0%	+/-61.7	0	+/-10	0.0%	+/-61.7
Manufacturing	59	+/-26	32	+/-18	54.2%	+/-21.0	27	+/-18	45.8%	+/-21.0
Wholesale trade	0	+/-10	0	+/-10	-	**	0	+/-10	-	**
Retail trade	30	+/-19	22	+/-18	73.3%	+/-26.0	8	+/-7	26.7%	+/-26.0
Transportation and warehousing, and	16	+/-14	14	+/-13	87.5%	+/-19.7	2	+/-3	12.5%	+/-19.7
Transportation and warehousing	13	+/-12	11	+/-11	84.6%	+/-22.4	2	+/-3	15.4%	+/-22.4
Utilities	3	+/-4	3	+/-4	100.0%	+/-100.0	0	+/-10	0.0%	+/-100.0
Information	0	+/-10	0	+/-10	-	**	0	+/-10	-	**
Finance and insurance, and real estate	6	+/-6	4	+/-5	66.7%	+/-37.6	2	+/-3	33.3%	+/-37.6
Finance and insurance	4	+/-5	2	+/-4	50.0%	+/-49.3	2	+/-3	50.0%	+/-49.3
Real estate and rental and leasing	2	+/-3	2	+/-3	100.0%	+/-100.0	0	+/-10	0.0%	+/-100.0
Professional, scientific, and	14	+/-9	8	+/-7	57.1%	+/-32.4	6	+/-5	42.9%	+/-32.4
Professional, scientific, and technical	8	+/-6	2	+/-4	25.0%	+/-39.7	6	+/-5	75.0%	+/-39.7
Management of companies and	0	+/-10	0	+/-10	-	**	0	+/-10	-	**
Administrative and support and waste	6	+/-6	6	+/-6	100.0%	+/-100.0	0	+/-10	0.0%	+/-100.0
Educational services, and health care	42	+/-18	9	+/-7	21.4%	+/-15.1	33	+/-15	78.6%	+/-15.1
Educational services	19	+/-13	4	+/-5	21.1%	+/-20.7	15	+/-10	78.9%	+/-20.7
Health care and social assistance	23	+/-12	5	+/-5	21.7%	+/-20.2	18	+/-10	78.3%	+/-20.2
Arts, entertainment, and recreation, and	17	+/-13	12	+/-8	70.6%	+/-28.9	5	+/-8	29.4%	+/-28.9
Arts, entertainment, and recreation	14	+/-10	12	+/-8	85.7%	+/-20.7	2	+/-4	14.3%	+/-20.7
Accommodation and food services	3	+/-6	0	+/-10	0.0%	+/-100.0	3	+/-6	100.0%	+/-100.0
Other services, except public	4	+/-5	4	+/-5	100.0%	+/-100.0	0	+/-10	0.0%	+/-100.0
Public administration	23	+/-25	17	+/-23	73.9%	+/-48.4	6	+/-9	26.1%	+/-48.4

Joyfield township, MI
Joyfield township, MI (2601942000)
Geography: County Subdivision

Prepared by Beckett & Raeder, Inc.

Data for all businesses in area				Joyfield town...			
Total Businesses:				18			
Total Employees:				167			
Total Residential Population:				787			
Employee/Residential Population Ratio (per 100 Residents)				21			
by SIC Codes				Businesses		Employees	
				Number	Percent	Number	Percent
Agriculture & Mining				0	0.0%	0	0.0%
Construction				5	27.8%	16	9.6%
Manufacturing				1	5.6%	25	15.0%
Transportation				2	11.1%	6	3.6%
Communication				0	0.0%	0	0.0%
Utility				0	0.0%	0	0.0%
Wholesale Trade				2	11.1%	91	54.5%
Retail Trade Summary				3	16.7%	9	5.4%
Home Improvement				1	5.6%	3	1.8%
General Merchandise Stores				0	0.0%	0	0.0%
Food Stores				1	5.6%	2	1.2%
Auto Dealers, Gas Stations, Auto Aftermarket				1	5.6%	4	2.4%
Apparel & Accessory Stores				0	0.0%	0	0.0%
Furniture & Home Furnishings				0	0.0%	0	0.0%
Eating & Drinking Places				0	0.0%	0	0.0%
Miscellaneous Retail				0	0.0%	0	0.0%
Finance, Insurance, Real Estate Summary				0	0.0%	0	0.0%
Banks, Savings & Lending Institutions				0	0.0%	0	0.0%
Securities Brokers				0	0.0%	0	0.0%
Insurance Carriers & Agents				0	0.0%	0	0.0%
Real Estate, Holding, Other Investment Offices				0	0.0%	0	0.0%
Services Summary				4	22.2%	20	12.0%
Hotels & Lodging				0	0.0%	0	0.0%
Automotive Services				0	0.0%	0	0.0%
Motion Pictures & Amusements				1	5.6%	12	7.2%
Health Services				0	0.0%	0	0.0%
Legal Services				0	0.0%	0	0.0%
Education Institutions & Libraries				0	0.0%	0	0.0%
Other Services				3	16.7%	8	4.8%
Government				0	0.0%	0	0.0%
Unclassified Establishments				1	5.6%	0	0.0%
Totals				18	100.0%	167	100.0%

Source: Copyright 2019 Infogroup, Inc. All rights reserved. Esri Total Residential Population forecasts for 2019.

Data Note: Data on the Business Summary report is calculated using Esri's Data allocation method which uses census block groups to allocate business summary data to custom areas.

February 05, 2020

Business Summary

Joyfield township, MI
Joyfield township, MI (2601942000)
Geography: County Subdivision

Prepared by Beckett & Raeder, Inc.

by NAICS Codes	Businesses Number	Percent	Employees 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	4	22.2%	15	9.0%
Manufacturing	1	5.6%	25	15.0%
Wholesale Trade	2	11.1%	91	54.5%
Retail Trade	3	16.7%	9	5.4%
Motor Vehicle & Parts Dealers	1	5.6%	4	2.4%
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	1	5.6%	3	1.8%
Food & Beverage Stores	1	5.6%	2	1.2%
Health & Personal Care Stores	0	0.0%	0	0.0%
Gasoline Stations	0	0.0%	0	0.0%
Clothing & Clothing Accessories Stores	0	0.0%	0	0.0%
Sport Goods, Hobby, Book, & Music Stores	0	0.0%	0	0.0%
General Merchandise Stores	0	0.0%	0	0.0%
Miscellaneous Store Retailers	0	0.0%	0	0.0%
Nonstore Retailers	1	5.6%	5	3.0%
Transportation & Warehousing	0	0.0%	0	0.0%
Information	0	0.0%	0	0.0%
Finance & Insurance	0	0.0%	0	0.0%
Central Bank/Credit Intermediation & Related Activities	0	0.0%	0	0.0%
Securities, Commodity Contracts & Other Financial	0	0.0%	0	0.0%
Insurance Carriers & Related Activities; Funds, Trusts &	0	0.0%	0	0.0%
Real Estate, Rental & Leasing	1	5.6%	1	0.6%
Professional, Scientific & Tech Services	1	5.6%	2	1.2%
Legal Services	0	0.0%	0	0.0%
Management of Companies & Enterprises	0	0.0%	0	0.0%
Administrative & Support & Waste Management & Remediation	2	11.1%	5	3.0%
Educational Services	0	0.0%	0	0.0%
Health Care & Social Assistance	0	0.0%	0	0.0%
Arts, Entertainment & Recreation	1	5.6%	12	7.2%
Accommodation & Food Services	0	0.0%	0	0.0%
Accommodation	0	0.0%	0	0.0%
Food Services & Drinking Places	0	0.0%	0	0.0%
Other Services (except Public Administration)	1	5.6%	2	1.2%
Automotive Repair & Maintenance	0	0.0%	0	0.0%
Public Administration	0	0.0%	0	0.0%
Unclassified Establishments	1	5.6%	0	0.0%
Total	18	100.0%	167	100.0%

Source: Copyright 2019 Infogroup, Inc. All rights reserved. Esri Total Residential Population forecasts for 2019.

Date Note: Data on the Business Summary report is calculated using **Esri's Data allocation method** which uses census block groups to allocate business summary data to custom areas.

February 05, 2020

Financial Expenditures

Joyfield township, MI
Joyfield township, MI (2601942000)
Geography: County Subdivision

Prepared by Beckett & Raeder, Inc.

Demographic Summary		2019	2024
Population		787	784
Households		308	307
Families		215	214
Median Age		48.8	49.7
Median Household Income		\$49,584	\$56,899
		Spending Potential Index	Average Amount
			Total
Assets			
Value of Checking/Savings/Money Market Accounts & CDs	72	\$12,295.91	\$3,787,142
Value of Checking/Savings/Money Market Accounts & CDs (1 year ago)	74	\$11,572.56	\$3,564,348
Value of Stocks/Bonds/Mutual Funds	69	\$14,872.12	\$4,580,612
Value of Stocks/Bonds/Mutual Funds (1 year ago)	69	\$13,785.38	\$4,245,897
Value of Other Financial Assets	65	\$3,713.04	\$1,143,615
Value of Other Financial Assets (1 year ago)	67	\$3,513.91	\$1,082,283
Value of Retirement Plans	67	\$64,087.25	\$19,738,871
Value of Retirement Plans (1 year ago)	68	\$57,589.29	\$17,737,503
Surrender Value of Whole Life Policies	87	\$4,944.93	\$1,523,038
Surrender Value of Whole Life Policies (1 year ago)*	80	\$3,648.77	\$1,123,822
Earnings			
Interest/Dividends	81	\$877.65	\$270,315
Royalty/Estate/Trust Income	80	\$376.87	\$116,075
Liabilities			
Original Mortgage Amount (Owned Home)	60	\$6,809.26	\$2,097,253
Vehicle Loan Amount (1)	72	\$2,062.39	\$635,215
Value of Credit Card Debt	63	\$1,547.40	\$476,600
Value of Credit Card Debt (1 year ago)	62	\$1,430.45	\$440,579
Value Owed on Student Loans	52	\$3,405.45	\$1,048,878
Value Owed on Student Loans (1 year ago)	52	\$3,193.97	\$983,743
Value Owed on Non-student Loans	101	\$948.28	\$292,071
Value Owed on Non-student Loans (1 year ago)	140	\$980.26	\$301,921
Owned Dwellings - Special Lump Sum Mortgage Payments	119	\$355.59	\$109,521
Owned Dwellings - Special Assessments	54	\$7.50	\$2,310
Owned Dwellings - Property Purchase Closing Costs	61	\$150.30	\$46,293
Amount Paid: Interest			
Home Mortgage	63	\$2,385.50	\$734,735
Home Equity Loan	98	\$35.41	\$10,905
Home Equity Line of Credit	85	\$95.04	\$29,272
New Car/Truck/Van Loan	77	\$103.46	\$31,865
Used Car/Truck/Van Loan	79	\$101.74	\$31,336
Finance/Late/Interest Charges for Credit Cards	73	\$69.55	\$21,420
Finance/Late/Interest Charges for Student Loans	76	\$33.93	\$10,452
Finance/Late/Interest Charges for Non-student Loans	47	\$5.00	\$1,539
Amount Paid: Principal			
Home Mortgage	72	\$1,385.49	\$426,729
Home Equity Loan	74	\$47.49	\$14,626
Home Equity Line of Credit	90	\$321.50	\$99,023
New Car/Truck/Van Loan	74	\$803.38	\$247,441
Used Car/Truck/Van Loan	80	\$737.56	\$227,168
Checking Account and Banking Service Charges	63	\$21.76	\$6,702

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.
(1) **Vehicle Loan Amount** is the amount of a loan for a car, truck, van, SUV, motor home, boat, camper, motorcycle, motor scooter, moped, plane, snowmobile, dune buggy, ATV, or Segway, excluding interest.
Sources: Esri forecasts for 2019 and 2024; Consumer Spending data are derived from the 2016 and 2017 Consumer Expenditure Surveys, Bureau of Labor Statistics.

February 05, 2020

Appendix B

Documentation

"Intent to plan" notices
Draft distribution notices
Public hearing notices
All received comments

Meeting minutes related to consideration of comments
Public hearing meeting minutes

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

Joyfield Township
PO Box 256
Benzonia, MI 49616

February 25, 2020

Superior Energy Company
14428 Wuoksi Ave
PO Box 67
Kaleva, MI 49645-0067

RE: Joyfield Township Master Plan

To whom it may concern,

This letter is to provide notification to your office that Joyfield Township will begin the process of updating our Community Master Plan pursuant to Public Act 33 of 2008, the Michigan Planning Enabling Act.

Once a draft plan is approved for distribution, you will be provided with a link to an electronic copy for your organization's review and comment. Please feel free to contact me about any land use or community development issues pertinent to your organization or to the participating community which should be reviewed during the preparation of the plan.

Thank you,

Betsy Evans

Joyfield Township Planning Commission Chair
joyfieldpc.betsy@gmail.com
231-383-2798

Enclosure: List of organizations receiving this notification

Communities and organizations receiving the Joyfield Township intent to plan notice:

Blaine Township
Gilmore Township
Pleasanton Township
Benzonia Township
Weldon Township
Springdale Township
Benzie County
Manistee County
Networks Northwest
Benzie Transportation Authority
Manistee County Transportation, Inc.
Benzie County Road Commission
Manistee County Road Commission
Benzie County Parks and Recreation
Manistee County Recreation Association
Michigan Department of Environment, Great Lakes, and Energy
Michigan Department of Transportation – Traverse City
Michigan Department of Transportation – Cadillac
Consumers Energy
DTE/Michigan Consolidated Gas Company – Benzie
DTE/Michigan Consolidated Gas Company – Manistee
Cherryland Electric Cooperative
Amerigas Eagle Propane
Superior Energy Company