



Boyne City, Michigan MASTER PLAN

December 2024 DRAFT

INSERT RESOLUTION

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Background & Community Profile

WHAT IS A MASTER PLAN?

A Master Plan is a community's policy document that guides decision-making that affects its land, people, and built environment. It should be considered a long-term "vision" to guide officials and decision-makers when faced with complex land use and infrastructure decisions that impact the community. This Master Plan inventories the city's assets and identifies how trends may affect the city. Major features presented in the plan includes:

- » Demographics
- » Housing
- » Resiliency
- » Community Facilities and Services
- » Open Space and Recreation
- » Transportation
- » Economic Development
- » Land Use

The Master Plan lays out "where Boyne City should go" based on residents' priorities, the inventory process, and best planning practices. These priorities are the basis for actions that community leadership can pursue through policy and targeted capital improvement funding. The Michigan Planning Enabling Act (PA 33 of 2008) enables municipalities to create master plans to do the following:

- » Guide the use of limited resources efficiently;
- » Promote public health, safety, and general welfare;
- » Preserve the quality of the environment; and
- » Guide zoning decisions.

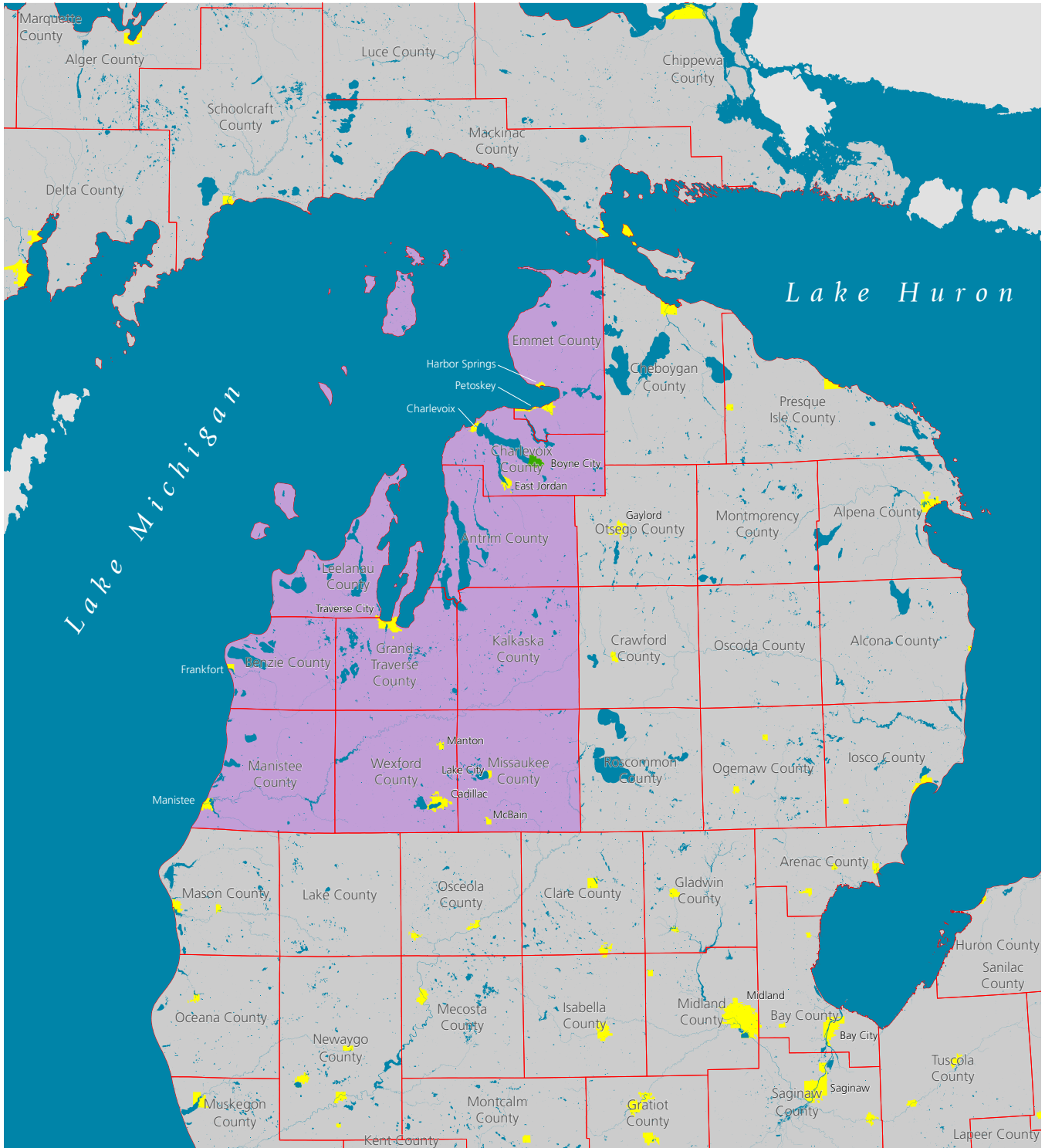
The Plan is designed to be comprehensive, future-oriented, and accessible to the public. With a plan in place, busy local officials won't get swept up in short-term gains at the expense of long-term progress.

REGIONAL CONTEXT

The city of Boyne City is located in central Charlevoix County at the mouth of the Boyne River which connects to Lake Charlevoix. Immediately surrounding Boyne City and abutting it are Eveline, Evangeline, Melrose, Boyne Valley, and Wilson Townships.

Boyne City is about 15 miles south of Petoskey and 60 miles northeast of Traverse City. It is one of three cities in Charlevoix County, aside from East Jordan and Charlevoix. Boyne City is connected to Charlevoix by C-56 (Boyne City-Charlevoix Road) which meanders along the north shore of Lake Charlevoix through Horton Bay, and on the South Side of Lake Charlevoix in Eveline Township via the Ironton Ferry operated by Charlevoix County, which connects East Jordan, Charlevoix, and Boyne City.¹ Boyne City is connected to East Jordan via Anderson and Behling Roads. The primary routes for accessing the region are Michigan Highway 75 (M-75) and US Highway 131 (US 131).

Map 1: Regional Map



Regional Map

Sources: Michigan Open Data Portal, City of Boyne City

- City of Boyne City
- Networks Northwest

133,550 Feet

Beckett & Raeder, Inc.



John Miller sitting in front of the Dream Cabin.

Source: City of Boyne City



W.H. White and Company Lumber Mill Building.

Source: Detroit Public Library

HISTORICAL CONTEXT

The area now known as Boyne City was first settled in 1856 by John and Harriet Miller who traveled to the region from upstate New York after Harriet had a dream where she envisioned a “lake to the west shaped like a bear with an abandoned cabin at the east end.”² Upon arriving at the area southeast end of Lake Charlevoix, (then known as Pine Lake) the couple and their two sons Hugh and James encountered an abandoned cabin like Harriet had seen in her dream, and settled there.³ The river flowing to the south of the couple’s cabin reminded them of the River Boyne in their home country of Ireland so they named the Boyne River in honor of Ireland.⁴ After the Millers settled, more people moved to the area and the population grew. In 1869, a post office was opened, and John Miller became the first postmaster of the Boyne post office.⁵ Boyne was incorporated as the Village of Boyne in 1885, and later as the City of Boyne City in 1907.⁶

According to the 1890 U.S. Decennial Census, the Village of Boyne had a population of 450 residents; the population more than doubled to 912 by 1900.⁷ The population of the city of Boyne City peaked at 5,218 residents in 1919⁸ along with several thousand additional transient workers.⁹ The lumber industry was an early catalyst in attracting new residents to the region and led to this swift population growth. Between the 1880s and 1920s, Boyne City was considered the lumber capital of Northwest Michigan because of the prevalence of timber in the area. One reason for the emergence of the timber industry was Lake Charlevoix’s connection to Lake Michigan by way of Round Lake. This natural connection to shipping routes of the Great Lakes paired with the vast hardwood timber and pine forests across the northern lower peninsula, allowing the region to quickly take off.¹⁰ William H. White was the driving force behind the growth after his arrival to the area in 1883. Timber dominated the local economy until the early 1920s when, despite believing that there was enough timber across the state to last for many decades, almost the entirety of the state had been clear cut and the industry dried up.¹¹ Following the decline of timber throughout the region, the population fell to approximately 3,000 residents which it has largely maintained until present day.

PREVIOUS PLANNING EFFORTS

2015 Master Plan

The 2015 iteration of the Boyne City Master Plan emphasized four primary goals to promote the community as a friendly and sustainable place where residents are involved in making decisions about the city’s future.

Goal One: Inspiring local business and economic development

The plan mentioned increasing this sense of place in Boyne City by implementing five long-term cultural and economic development goals initially outlined in the Boyne City, Michigan Cultural Economic Plan. These five long-term goals were:

- » Position Boyne City as the “go-to” place for unique and creative regional food experiences.
- » Create favorable working environments for traditional and creative artists, performers, craft makers, and food producers in all forms.

- » Maintain and build on the Historic Downtown and lakefront vitality.
- » Promote the area's natural environment and outdoor recreation opportunities as a draw for residents visitors and to improve the quality of life.
- » Improve communication, coordination, and the effectiveness of local development efforts.

Another emphasis was to promote economic activity to attract more tourism and improve residents' quality of life. This includes promoting year-round outdoor recreation, creating more city connectivity, explicitly linking the downtown area with the lakefront, attracting and retaining more jobs that can support families. Additionally, infrastructure like roads, community services, and faster internet will increase opportunities for residents.

Goal Two: An active community embracing recreation and water-based opportunities.

This set of objectives involves investing in the waterfront and parks within Boyne City. By maintaining and improving the area, they will become more desirable and allow for greater marketability. This involves establishing Boyne City as a Trail Town, which provides for more funding and protection of a city's recreational assets.

Goal Three: Housing opportunities for ALL!

The plan recognizes that Boyne City's demographics are changing and that options should be explored to ensure affordable housing is available to all who need it. Multi-unit and mixed-use should be considered as an option for infill where relevant.

Goal Four: Working cooperatively with neighbors.

This goal recognized that a city needs to communicate and strategize with the region to find success at a local level. For example, protecting Lake Charlevoix is necessary, and Boyne City alone cannot protect the water body.

2018 Charlevoix County Future Land Use Plan

A Land Use Plan is intended to provide a blueprint for future development so that the county can follow a single vision to provide consistency among

jurisdictions and to support local planning and zoning activities. By providing more regimens among local planning bodies, economic growth, and quality of life improvements are more accessible to achieve.

Themes in the Land Use Plan are:

- » Large areas of the County are retained as working lands – farmland and forest land.
- » Many townships are recommending future higher density development to locate in areas of the township that currently have limited ability to support additional development given current septic waste disposal facilities.
- » Shoreline areas and wetlands are recognized as environmentally sensitive areas.
- » Rural residential areas are designated, for the most part, in areas where parcel sizes are smaller than what is suitable for most farm and forest uses.

2021 Development and Tax Increment Financing (TIF) Plan

This plan was created for Boyne City Main Street (the DDA for Boyne City) to support a vibrant downtown through economic development and historic preservation. DDAs are funded through tax increment financing, a program established as a specific tax district where additional property taxes generated beyond the initial assessment go to a separate fund that the Authority uses to reinvest into the area. Revenue generated will be used for the following:

- » Finance current financial obligations of DDA
- » Maintenance of streetscape, public parking lots, parks, and pedestrian plazas
- » Pay for costs incurred by the City/DDA in implementing both the Development Plan and the Tax Increment Financing Plan
- » Funding for the Main Street program
- » Marketing, promotions, and events costs
- » Capital projects located outside the Development Area which, if funded by the DDA / Main Street Board, meet the goals and objectives of the Development Plan, provide greater connectivity, and activity to the business district, and strengthen the downtown development district

- » Special purpose grant and loan programs; and
- » Pay for costs associated with the administration and operation of the Development and Tax Increment Plan and its related projects and programs.
- » Other activities, as allowed under Act 57 of 2018

There are a total of 29 individualized projects that were outlined in the TIF Plan for work to be done at various sites throughout the TIF district, which is defined in that plan. There are also five district-wide projects outlined that include wireless internet, wayfinding (signage), façade improvements through grants, the creation of shared parking agreements, and the establishment of a designated fund for district work to increase transparency around projects.

2013 SoBo Lakefront Development Plan

The Southern Boyne Lakefront Development Plan (SoBo) seeks to capitalize on the cultural, entrepreneurial, and natural resource assets, and the progressive thinking of local government to attract new employers and residents. It focuses on three main concepts that will transform Boyne City's spirited community into a vibrant destination for new residents and visitors.

- » Create a consistent, cohesive, walkable experience for pedestrians that connects the vibrant downtown to the views of Lake Charlevoix.
- » Emphasize mixed-use infill developments that excite the sidewalk at various activity schedules.
- » Leverage the private sector, especially the local owners and developers, to use their resources to push forward the proposed developments that will bring growth and improvements to their community.



Boyne City marina.

Table 1: Previous Planning Themes

Plan	Major Themes					
	Place-Based	Downtown	Lakefront	Parks	Housing	Transportation
2015 Master Plan	Working opportunities for artists and performers	Continued revitalization of the historic Downtown	Continued investment in the lakefront	Continued investment in City parks	Affordable housing: multi-unit and mixed-use	
2021 Downtown Development Plan and TIF Plan	Develop a plan for placemaking features revitalization of the Boyne Theater.	Maintenance of infrastructure; Boardwalk replacement; Façade grant program; Downtown Design Guidelines.	Veterans Park utility burial; Shoppers dock at the marina; Improve the municipal boat launch; Resilience Plan along the lakefront.	Improvement to Veterans Park; Trailhead at Old City Park; improvements to Sunset Park.		
2020 Parks and Recreation Plan			Improvements to Open Space Park, Veterans Park, City Marina, Sunset Park, Peninsula Park, and Tannery Creek Park.	Improvements to other non-waterfront parks throughout the City.		
2014 Trail Towns Master Plan		Collaboration with DDA to promote Trail Town events in the downtown				
2010 Avalanche Master Plan				Maintain forest and only allow for selective cutting at overlooks to enhance viewsheds.		
2013 SoBo Lakefront Development Plan		Encourage mixed-use developments; Connections between downtown and the lakefront.			Site A, "SoBo Lakefront," included a mixed-use development on the upper levels of a retail/office building.	
2009 Cultural Economic Development Plan	Position Boyne City as the "go-to" place for unique and regional food; Workable environment for artists and performers.	Build on the vitality of the historic downtown and lakefront.				
2023 Pavement Surface Evaluation						Paser rating Good (8.185 miles; 23.94%); Fair (14.091 miles, 41.22%); and Poor (11.911 miles, 34.84%); develop a five-year maintenance program.
2006 Vision for Boyne City	It addressed all of the themes. Quit Visionary for its Time—a broad overview of the concepts of resiliency, sustainability, and winter cities.					



Lake Charlevoix.

DEMOGRAPHICS

An analysis of a community's demographic characteristics is essential in planning. A community-focused approach begins with understanding the types of people that live there, how they compare to surrounding jurisdictions, and how the city has changed over time. In general, when gathering data for a Master Plan surrounding areas are considered for a deeper understanding of its place in the region and to understand the region more holistically. The surrounding municipalities (Boyne Valley, Evangeline Township, Eveline Township, Melrose Township and Wilson Township) were considered with the addition of some other cities throughout the state of Michigan. Additional comparison communities include Elk Rapids Township (Antrim County), city of Charlevoix (Charlevoix County), East Jordan (Charlevoix County) and South Haven (Van Buren County) to help understand not just how they are positioned in the immediate region but also compared to similar size coastal cities throughout the state. Two primary takeaways from this data are that Boyne City as well as many surrounding communities are comprised of an older population, and that the city is not experiencing any meaningful population change. The city of Boyne City has a median age of 45.5 years, this is at the low end of the average for the region.¹² This high median age combined with stagnant growth means that as residents age the population will shrink if new residents are not attracted. Therefore, bringing in new residents should be a goal for the city of Boyne City.

Data Sources

- » **United States Decennial Census, 2010 and 2020:** Mandated by the United States Constitution, the decennial census aims to count 100% of the U.S. population every 10 years, making the data collected by the census the most accurate population information in the country. Because the decennial census has been operating since 1790, it offers a valuable reference point to illustrate how populations have changed over time. Information collected in the most recent counts includes information about age, sex, race, the relationship between household members, and household tenure.
- » **American Community Survey:** In 2000, the American Community Survey (ACS) replaced detailed, long-form questions asked on the Decennial Census to collect information about social, economic, and housing conditions on a continual basis. Unlike the decennial census, the ACS is shared with a random sample of the population on a regular (yearly) basis. The U.S. Census Bureau uses these responses to create estimates for the rest of the population. Because a smaller group of respondents is used to generalize results to the rest of the population, multiple years of sampling will produce the most accurate demographic estimates for the entire community.

Table 2: Population and Growth Rate of Boyne City and Surrounding Municipalities

	2017 Population	2022 Population	Rate of Change
Boyne City	3,730	3,801	1.9%
Boyne Valley	1,295	1,407	8.6%
Evangeline Township	819	670	-18.2%
Eveline Township	1,650	1,620	-1.8%
Melrose Township	1,403	1,466	4.5%
Wilson Township	1,870	2,133	14.1%

Source: American Community Survey, DP02

Population Trends

According to 2022 ACS estimates, the city of Boyne City had a population of 3,801 residents, a population growth rate of about 1.9% since 2017. The table “Population Growth Rate of Boyne City and Surrounding Municipalities ” shows how populations in the region have remained relatively stable in recent years. The total combined population of the surrounding areas was 10,762 in 2017 and increased by 2.7% to 11,052 during the period from 2017 to 2022. The most substantial population loss was experienced in Evangeline Township with a loss of more than 18% of residents in the 5 years. The total population aggregate change for Boyne City and its surrounding municipalities from 2017 to 2022 was a total growth of 330 residents (10,767 total residents in 2017 to 11,097 residents in 2022, a total growth rate of 3.1%).¹³

The comparison communities throughout Michigan observed similar population changes to Boyne City and its surrounding region . The only city that had an increase in population was Charlevoix, with a small growth of less than 1%. The rest saw a decrease in population with South Haven losing a the largest amount at 8.1%.¹⁴ The overall population reduction of these comparison cities highlights something that has been observed statewide in recent years, the rural population of Michigan is reducing with many leaving small towns in pursuit of larger cities in the hope of finding better jobs and other opportunities.¹⁵

Table 3: Growth Rate of Comparison Communities

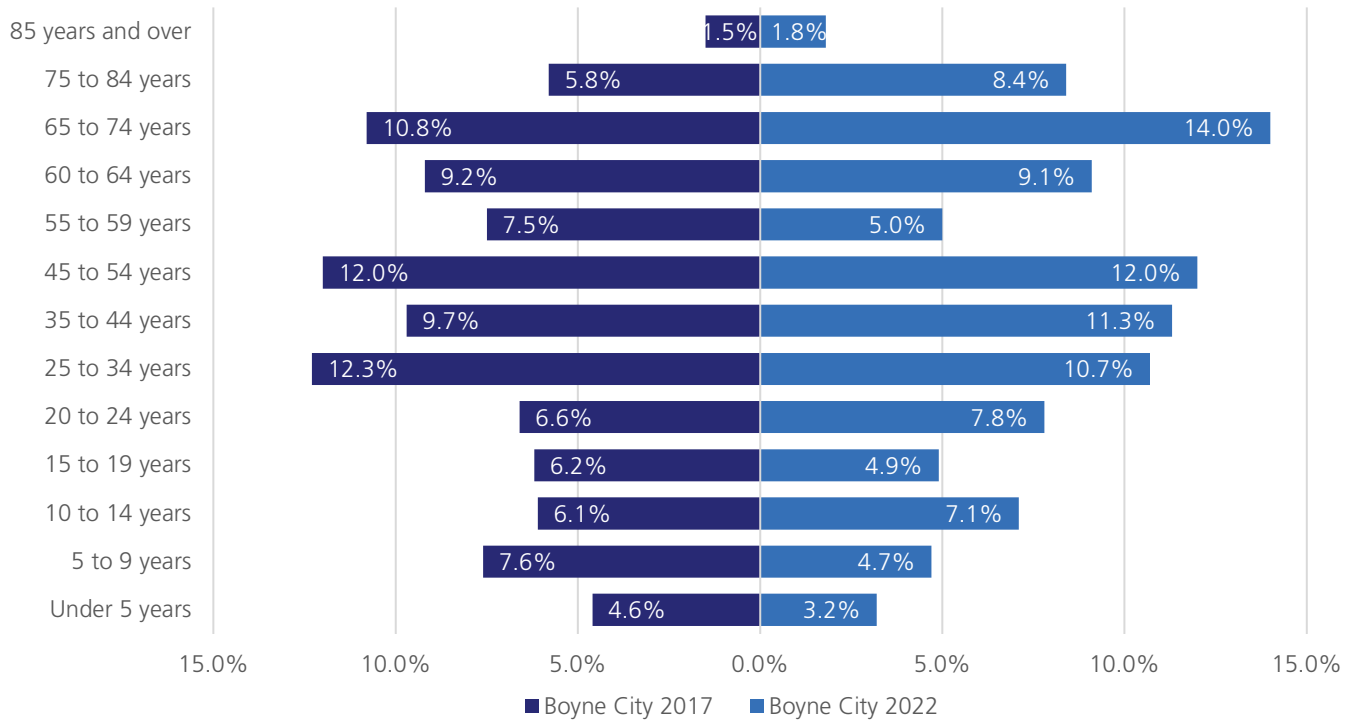
	Growth Rate
Elk Rapids Township	-1.1%
Charlevoix	0.9%
East Jordan	-4.8%
South Haven	-8.1%

Source: American Community Survey, DP02

According to the United States Census Bureau, “urban areas” are those with more than 2,000 households and 5,000 residents, rural is anything less than that.¹⁶ In 2022, just 18% of Michiganders lived in rural areas a reduction from 2000 when it was 26%.¹⁷ While this trend towards urban living is likely to continue, the slight population increase in recent years for Boyne City is promising as it shows that the city is desirable to new residents, and through intentional planning, this trend can continue. It is important to note that these population figures do not include seasonal residents.

Another trend that is still being assessed across the State is the impact of short-term rentals (STR’s) and their ability to successfully compete for housing stock resulting in the displacement and reduction of year round population.

Figure 1: Population Pyramid of Boyne City 2017 and 2022



Source: American Community Survey, DP05

Table 4: Median Age of Boyne City with Surrounding Areas and Comparison Cities

	Median Age
Boyne City	45.5
Boyne Valley Township	46.9
Evangeline Township	50.4
Eveline Township	58.5
Melrose Township	39.3
Wilson Township	49.7
Elk Rapids	56.9
Charlevoix	44.7
East Jordan	45.4
South Haven	60.8

Source: American Community Survey, DP03

Age Composition

From 2017 to 2022 the median age in the city of Boyne City increased from 42.5 to 45.5 years of age. All but one (55 to 59 years) of the age groups over 34 years of age increased their proportion of the population over five years. Of the age groups 34 years and younger, only the 20 to 24 and the 10 to 14 age groups increased in proportion. The largest age group by percentage is the 65 to 74 years group comprising 14% of the total population of Boyne City.¹⁸

The table “Median Age of Boyne City with Surrounding Areas and Comparison Cities” shows the median age of ten municipalities. The city of Boyne City fell in the middle of the group. The lowest median age was in Melrose Township (39.3 years) and the highest median age was in South Haven (60.8 years).¹⁹ The median age for the United States is 38.5 and the median age of the State of Michigan is 39.9 years, making most of these municipalities significantly higher than state and national averages.

Table 5: Household Data for Boyne City and Surrounding Areas

	Boyne City	Boyne Valley Township	Evangeline Township	Eveline Township	Melrose Township
Total households	1,915	638	302	746	626
Average household size	2.0	2.2	2.2	2.2	2.3
Average family size	2.5	2.7	2.5	2.4	2.7

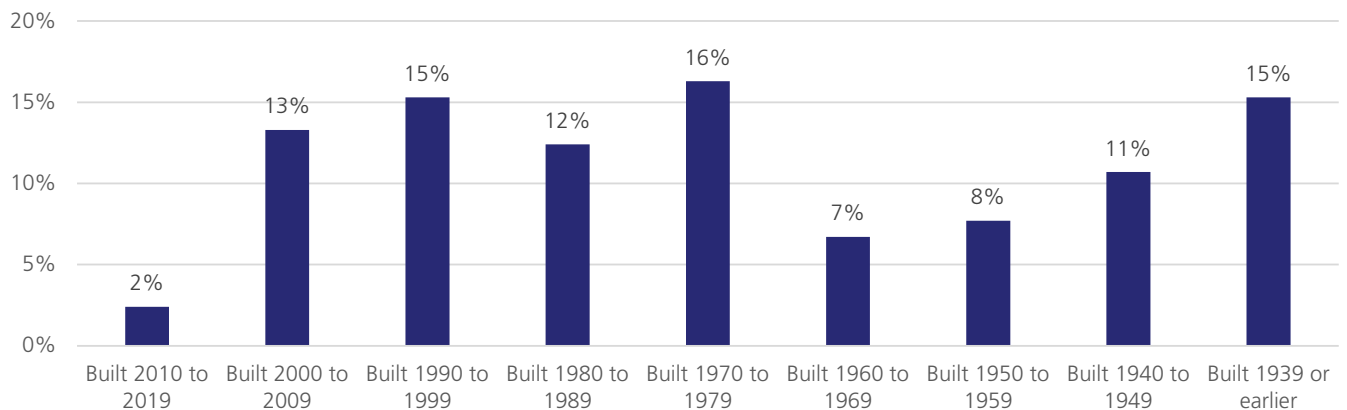
Source: American Community Survey, DP04

Table 6: Household Data for Comparison Communities

	Elk Rapids Township	Charlevoix	East Jordan	South Haven
Total households	1,254	1,410	967	1,932
Average household size	2.0	1.7	1.9	2.0
Average family size	2.5	2.5	2.3	2.4

Source: American Community Survey, DP04

Figure 2: Year of Housing Unit Construction



Source: American Community Survey, DP04

Households and Housing

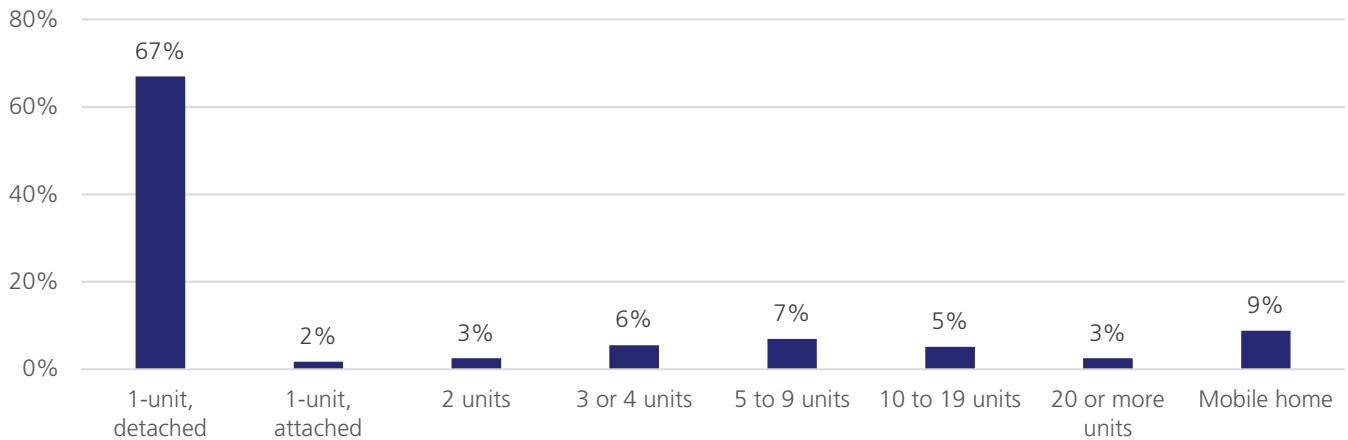
Household Size

The city of Boyne City had a total of 1,915 households as of 2022, making the average household size approximately two persons. This average household size is lower than all of the surrounding areas as the others range from 2.2 to 2.4 in average household size.²⁰ Boyne City's average family size falls into the area's range from 2.4 to 2.7 persons. When compared to comparison cities, Boyne City falls on the higher end of average family size.

Age of Structure

Housing in the city of Boyne City was built at a relatively constant rate until the 2010s when it slowed down, likely due to lower demand as the population size leveled out and the cost of construction rose. One concern with housing as it ages is increasing maintenance costs. If housing is not properly maintained, it will go into disrepair and begin to cut into the livable housing stock. More than one-third of the housing units in Boyne City were built in 1959 or earlier, older than 65 years.²¹

Figure 3: Units in Structure



Source: American Community Survey, DP04

Community Feedback

Respondents to the community survey estimated that 24.9% of the Boyne City housing stock was poorly maintained.

Units in Structure

Just over two-thirds of all housing units in the city of Boyne City are detached single-family homes. Though this is most of the housing in the city, it still represents a more diverse housing stock than the surrounding areas which all have 75% or higher proportion of single-family detached homes. The second most prevalent housing structure in Boyne City are multi-family which account for 21% of the housing stock.²²

Socioeconomic Indicators

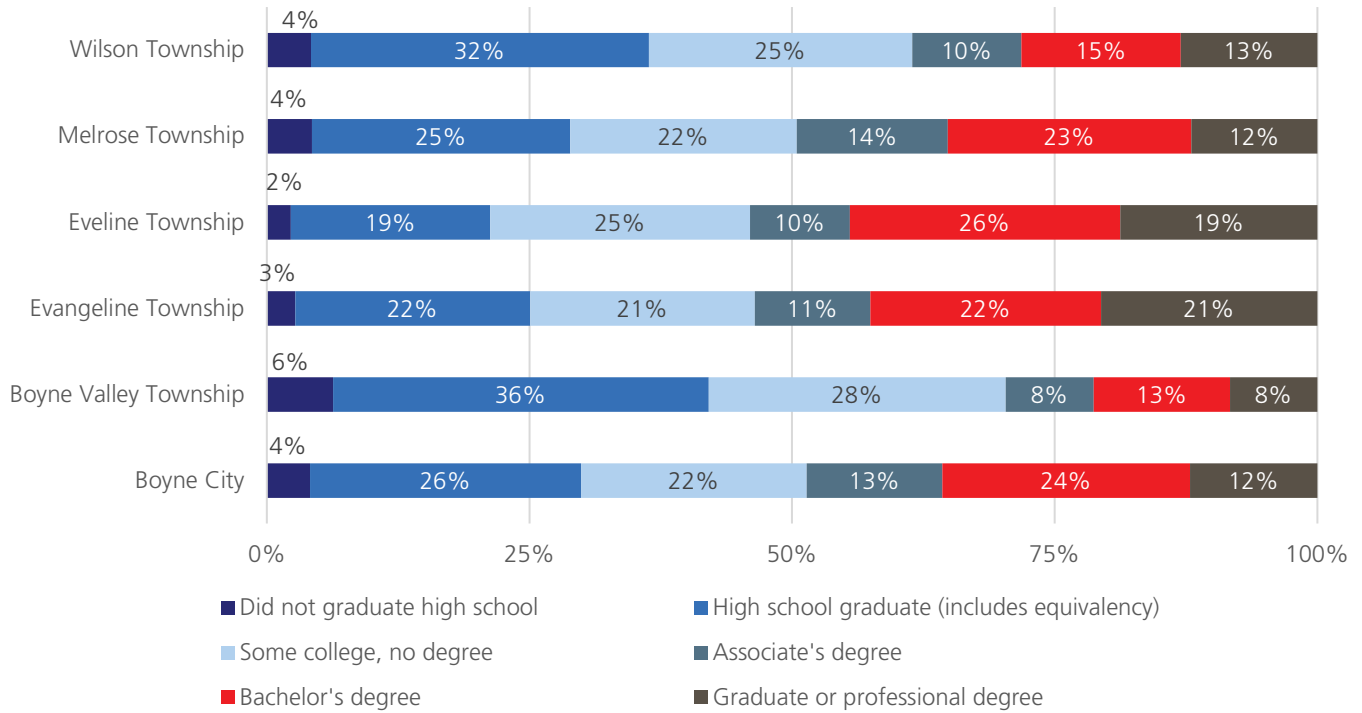
Education

Education attainment refers to the highest level of education that a person has completed and is indicative of several factors related to the quality of health of a population.²³ Higher levels of educational attainment often correlate with increased economic prosperity and overall quality of life because higher salaries associated with higher education give individuals the opportunity to better care for their health. Cities with an educated populace tend to have stronger economies, as a skilled workforce attracts businesses and drives productivity. Therefore, the educational attainment of a city population serves as a crucial metric for assessing its economic vitality, social cohesion, and overall well-being.



Welcome to Boyne City sign.

Figure 4: Education Attainment for Population 25 Years and Older



Source: American Community Survey, DP02

Close to 96% of the age 25 population in the city of Boyne City have their high school equivalency or higher. This rate approximates the state of Michigan and the United States. Just under half (48.6%) of the Boyne City population has earned an associate's, bachelor's, or master's degree, putting it approximately in the middle for the region.²⁴

Income

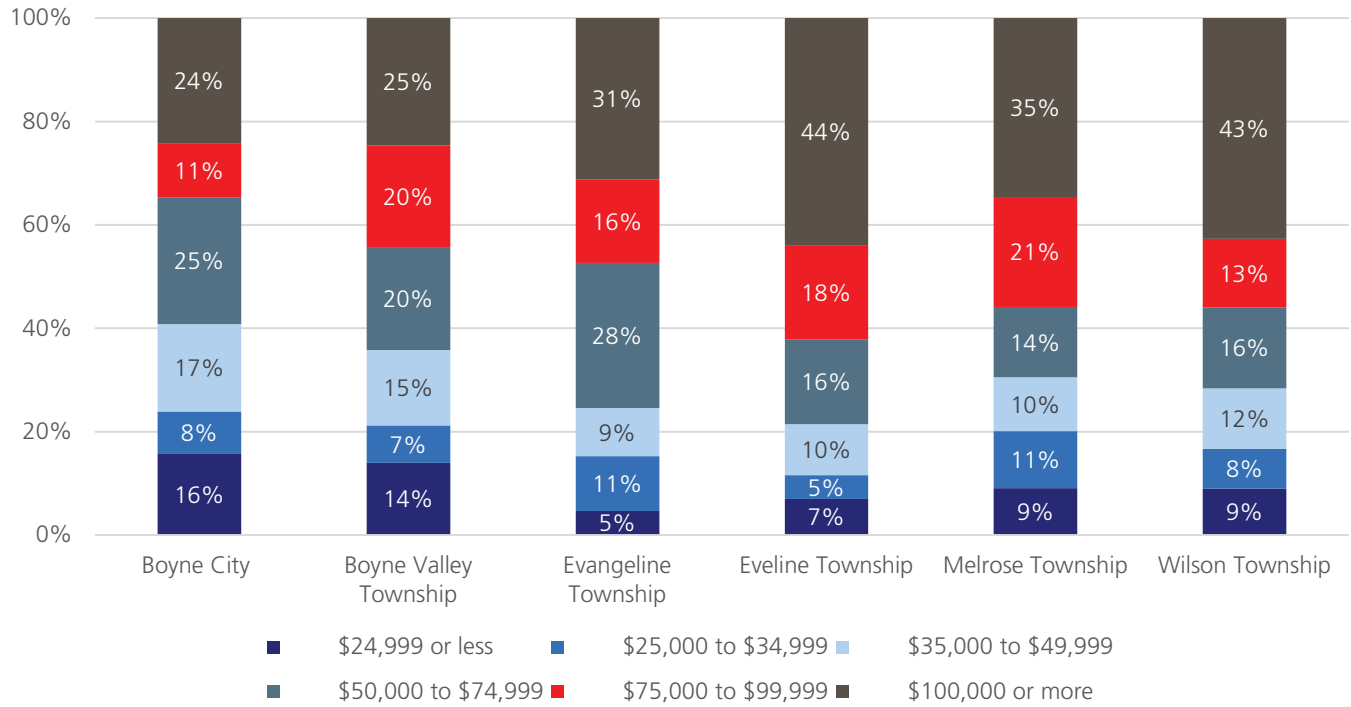
Household income is an indication of quality of life. Higher incomes correlate with the level of healthcare received, housing type and quality, education, and overall purchasing power. At the city level, higher incomes help to determine the tax base, a part of the revenue stream for the area allowing for the funding of essential services, infrastructure, and public programming which contributes to the overall strength and development of the community.

Boyne City has a median household income of \$65,070 annually, this is less than six of the nine municipalities it was compared against, though not by a significant amount for most of them. The statewide annual median household income is \$68,505 and for the nation, it is \$75,149.²⁵



Aerial view of Downtown Boyne City.

Figure 5: Annual Household Income of Boyne City and Surrounding Areas



Source: American Community Survey, DP03

Table 7: Median Household Income for Surrounding Areas and Comparison Cities

	Income
Boyne City	\$65,070
Boyne Valley Township	\$65,417
Evangeline Township	\$74,286
Eveline Township	\$87,917
Melrose Township	\$83,333
Wilson Township	\$87,232
Elk Rapids	\$85,993
Charlevoix	\$30,114
East Jordan	\$56,761
South Haven	\$63,014

Source: American Community Survey, DP03

According to American Community Survey data, 40.8% of households bring in less than \$50,000 annually, with 23.9% of households earning less than \$35,000 in 2022. The average family size in the city of Boyne City is 2.5 members meaning that some households fall within the poverty line as it is \$19,720 for families of two members and \$24,860 for a family of three. Households who earn more than \$75,000 annually account for 34.7% of the total population, with just under one-quarter (24.2%) of the city.²⁶

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Natural Features

Community Feedback

Responses to the community survey indicate the City's access to natural assets is a key reason for living in the community.

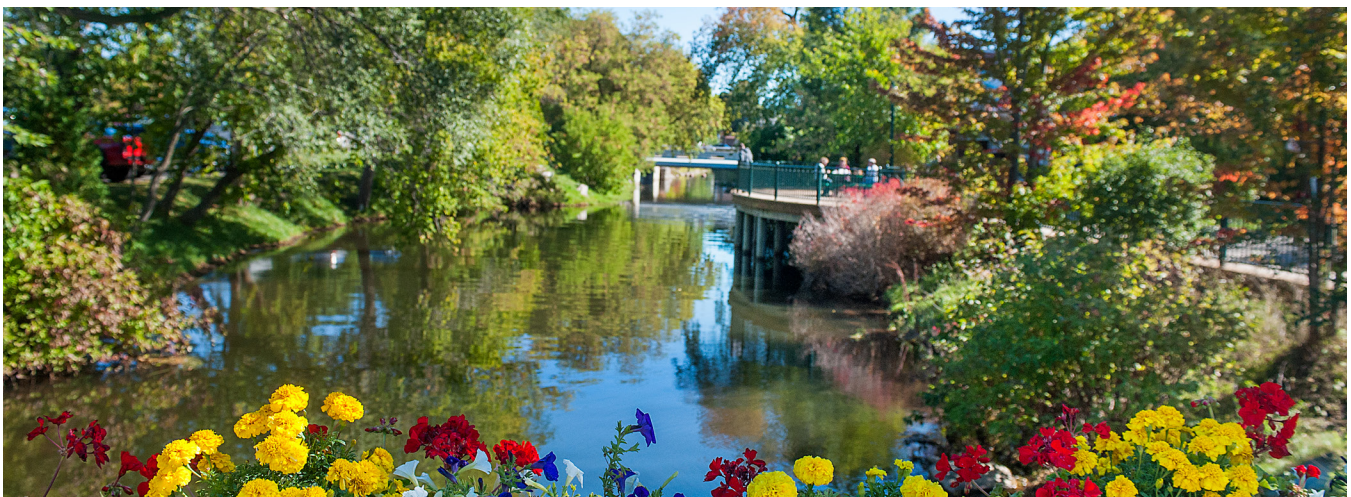
Northern Michigan attracts visitors and new residents from across the state and nation because of its recreational experiences, beautiful scenery, and a way of life not provided in many other places. Natural features and unique geography with access to water and forestlands provide countless activities like boating, fishing, hunting, hiking, skiing, and golfing. The widespread outdoor activity options and natural beauty provide a good quality of life for Boyne City residents and stimulate the local economy through tourism.

TOPOGRAPHY

The elevation of Boyne City ranges between 580 feet above sea level at its lowest point to 980 feet at its highest elevation.¹ The downtown business district and the area surrounding the Boyne River is the lowest elevation in the city, whereas Avalanche Preserve in the southern portion is the site of the highest elevation.

WETLANDS

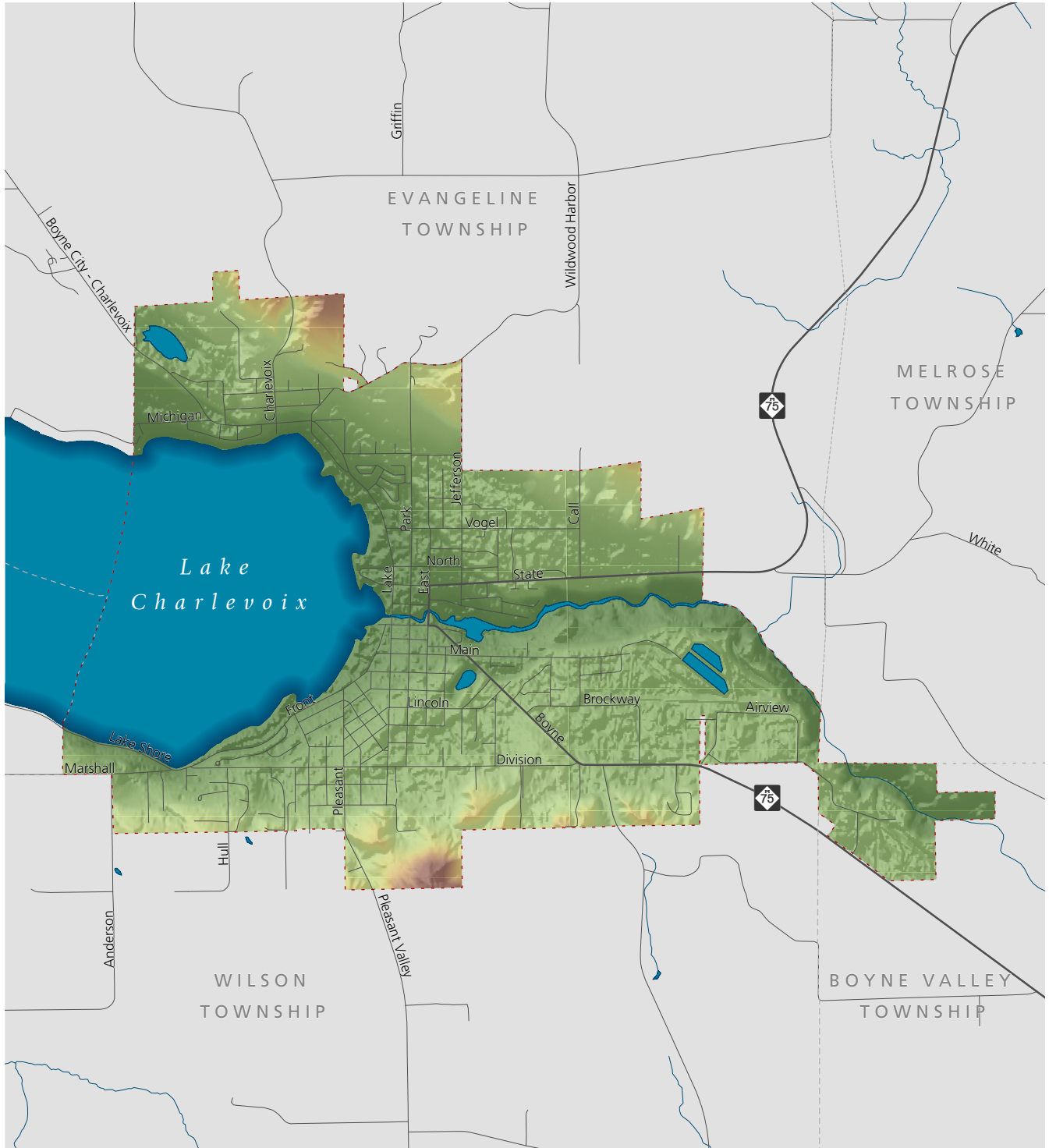
Areas characterized by the presence of water supporting wetland vegetation or aquatic life, are known as wetlands. This definition encompasses landscapes commonly known as bogs, swamps, or marshes, and applies to both public and private lands, regardless of zoning or ownership.² While wetlands are most often associated with cattails or lily pads in areas with visible standing water, they can also manifest as grassy meadows, shrubby



Boyne City boasts abundant natural amenities.

Source: Michigan Barefoot Memories Photography

Map 2: Topography

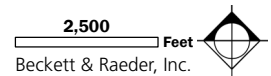


Topography

Sources: Michigan Open Data Portal, City of Boyne City, U.S. Geological Survey (USGS), Charlevoix County

 City of Boyne City

Elevation (Ft) Value



fields, or mature forests. Often, wetland areas have a high groundwater table, and standing water may not always be apparent. Various types of wetlands exist within Boyne City, including conifer and deciduous swamplands.³

Wetlands are indicative of environmental health and provide great impacts to the local ecosystem. They cover much of Boyne City's land area and are classified into three categories: Emergent, Forested, and Restorative Wetlands. Together, they provide numerous benefits like:⁴

- » Improved Water Quality
- » Erosion Control
- » Flood Abatement
- » Habitat Protection
- » Preserve and protect the water supply
- » Recreation

The map "Wetlands" shows the wetland areas in the city following the Boyne River, surrounding Lake Charlevoix, and other low-lying areas. These wetland areas should be managed and protected so they remain resilient against long-term climate changes and remain a natural asset for residents and visitors. The United States Environmental Protection Agency (EPA) lists expected climate changes in the northern Michigan region.

FORESTS

Boyne City boasts several woodlands, primarily nestled within undeveloped regions, offering invaluable benefits to both the environment and public health. In addition to serving as critical wildlife habitats and enhancing aesthetic enjoyment, woodlands are pivotal in mitigating various climate conditions. These lush areas not only moderate flooding and high winds but also safeguard watersheds from soil erosion caused by stormwater runoff and wind.⁵ Woodlands significantly contribute to improving human health and well-being by providing opportunities for exercise and relaxation. Accessible green spaces like woodlands correlate with increased happiness and mental well-being. The shelter provided by trees from wind and rain, coupled with the tranquility of wooded areas, offers a sense of seclusion and refuge. Furthermore, woodlands facilitate social interactions through common interests, fostering a sense of community and connection.⁶

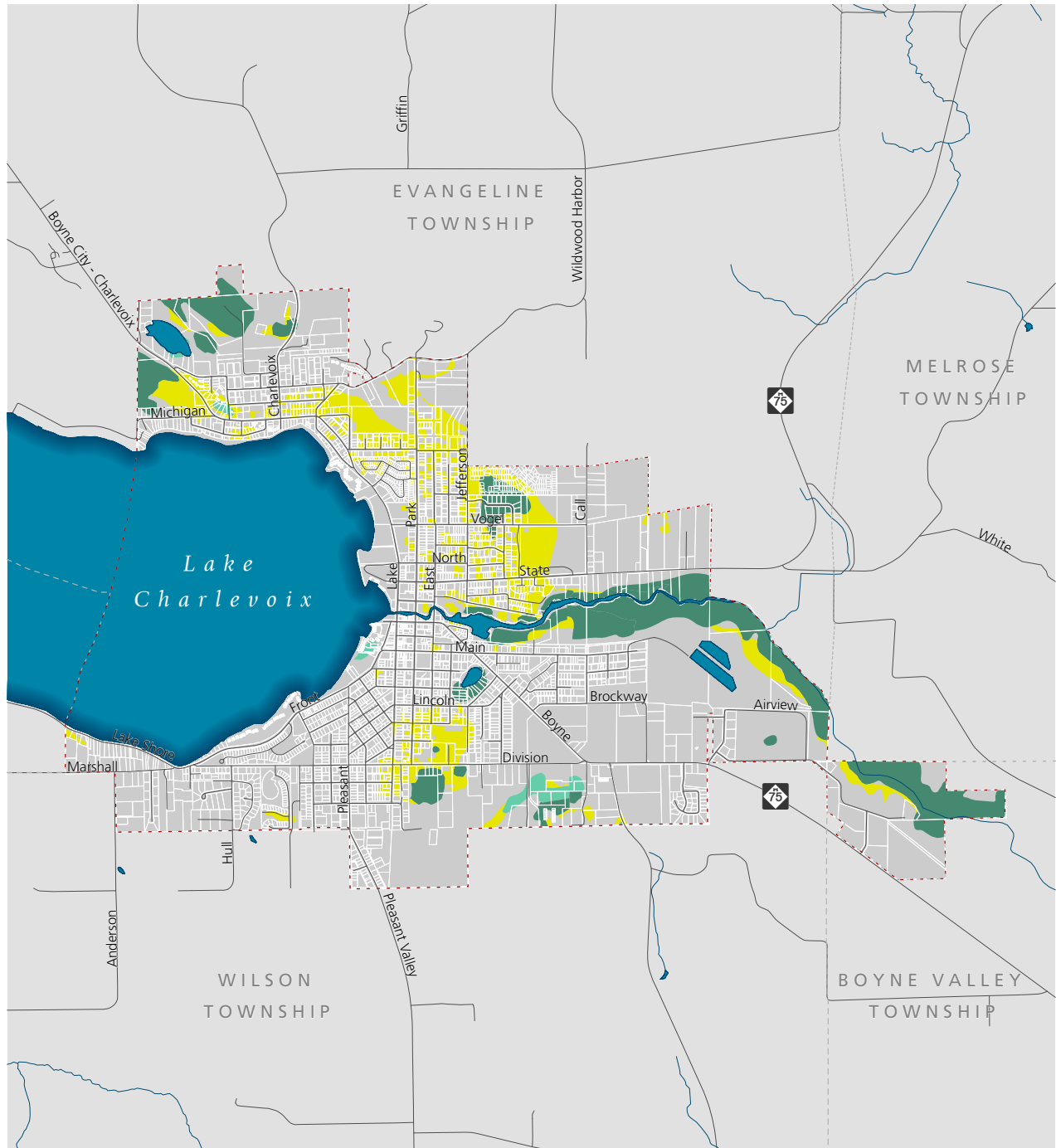
The U.S. Department of Agriculture Forest Service underscores the therapeutic benefits of woodlands, which have been shown to reduce stress and mental fatigue. Views of greenspaces from hospital beds have been associated with faster patient recovery times and reduced hospital stays. Additionally, exposure to woodlands and



Area trails go through densely wooded areas.

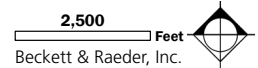
Source: Michigan Barefoot Memories Photography

Map 3: Wetlands



Wetlands

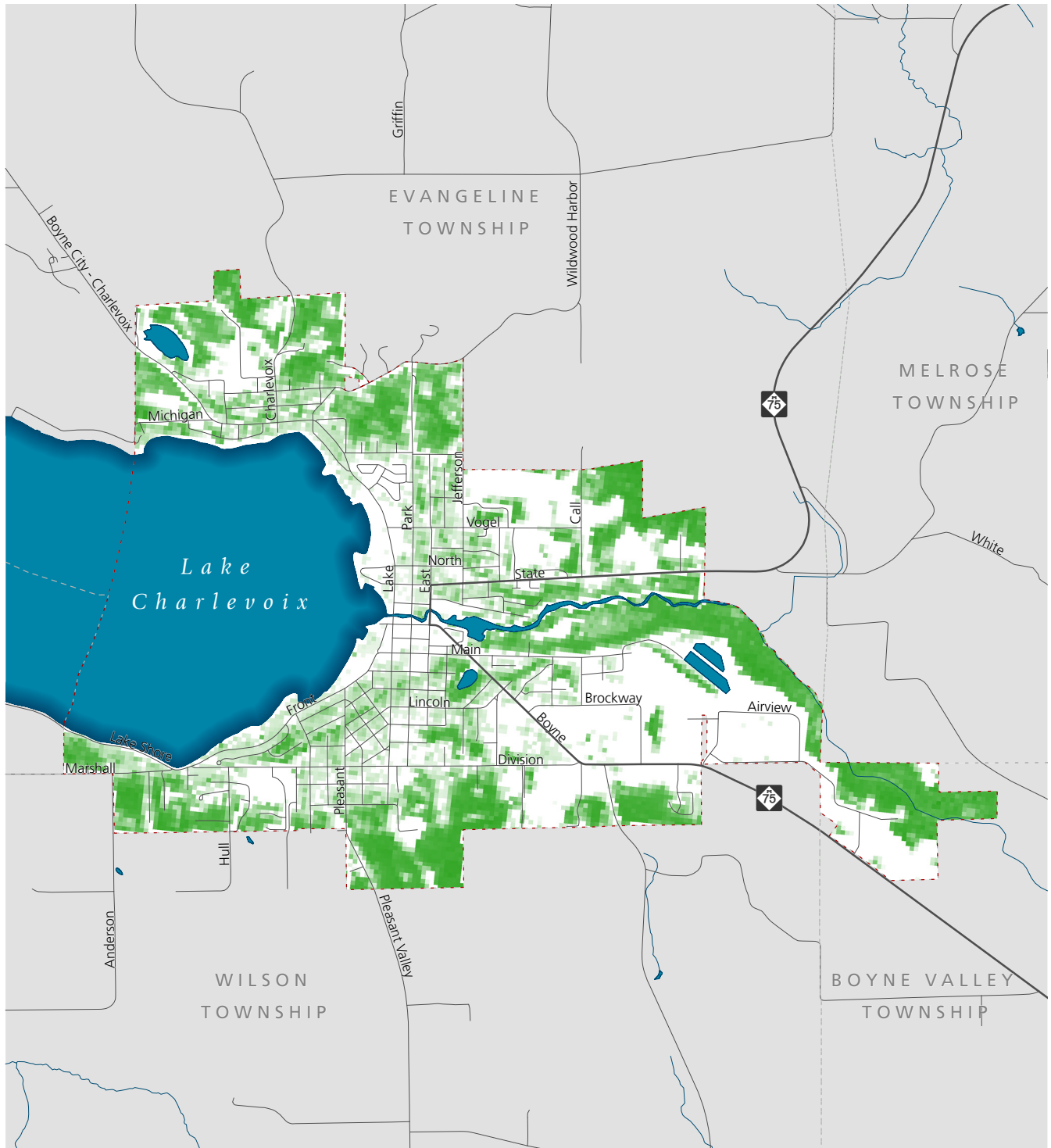
Sources: Michigan Open Data Portal, City of Boyne City, Charlevoix County, U.S. Fish and Wildlife Service National Wetlands Inventory (NWI)



- City of Boyne City
- Emergent Wetland
- Forested Wetland
- Restorable Wetland*

*The term "historic wetland" is not synonymous with "restorable wetland." Wetland restoration or reestablishment is dependent on a number of factors including past land treatments (filling, flooding or land leveling), current land use and changes in hydrology. Some recent studies have demonstrated that some wetlands may not be restorable due to landscape-level changes to hydrology. Efforts to reestablish wetlands have been focused on less intensively developed land (i.e., agricultural lands) or on undeveloped land. It is extremely rare for wetlands to be reestablished in intensively developed areas.

Map 4: Tree Canopy Cover

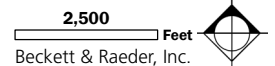


Tree Canopy Cover

Sources: Michigan Open Data Portal, City of Boyne City, Charlevoix County, U.S. Department of Agriculture (USDA)

 City of Boyne City

Tree Canopy Coverage



greenspaces has been linked to behavioral and emotional well-being improvements, particularly in children.⁷ Beyond their role in promoting human health, woodlands play a crucial role in carbon storage and ecosystem services. Forests already absorb a significant amount of carbon annually, with the potential for further carbon removal through increasing forest cover.⁸

GEOLOGY

The geographic and geological compositions of northwest Michigan have been shaped by geological phenomena spanning millions of years.⁹ Bedrock composition underlying this region results from glacial advance and retreat which influences the suitability of areas of the region for development. The majority of Boyne City's land area is situated within a lake plain nestled amidst glacial ground moraines. The relatively level terrain surrounding Lake Charlevoix and the Boyne River in the city's core typifies this lake plain region. Geologically speaking, the development constraints associated with this area are minimal. A very prominent geological feature within Boyne City is its glacial moraines, a geological phenomenon created when accumulations of sediments like sand and gravel are deposited by retreating glaciers.¹⁰ These moraines delineate the city's northern and southern perimeters, contributing both to its diverse topography and scenic appeal, with Avalanche serving as a notable example of such appeal.

WATER RESOURCES

Flowing water serves as the connecting thread that binds everything together. As water descends downhill, forming springs or feeding into small streams, then tributaries, and eventually into the North Branch, South Branch, and the mainstream Boyne River, it sustains life within the watershed. The pollution of upstream water within the watershed will inevitably have adverse effects on all living beings, including humans, downstream.¹¹

Boyne City's water resources can be categorized into two primary types: groundwater and surface water. Groundwater holds significant importance for the community, as its quality and quantity determine its ability to meet the residents' water demands. The city boasts abundant groundwater resources, with supply far exceeding demand. Most developed areas of the city are supplied with water through the public water system, while private wells serve areas not serviced by this system. Although not utilized for domestic water purposes, the community's surface water areas are invaluable natural assets. These surface waters play a vital role in recharging the community's groundwater, shaping the area's distinctive natural landscape, attracting and providing habitats for wildlife, and offering immeasurable recreational and aesthetic value.

Round Lake is Charlevoix's downtown harbor connecting Lake Michigan to Lake Charlevoix.¹² Other notable inland lakes within Charlevoix



Boat show on Lake Charlevoix.

Source: Michigan Barefoot Memories Photography

County include Susan Lake, Adams Lake, and Nowland Lake; also, the Boyne River and Forest Lake are situated within Boyne City.

Lake Charlevoix has two distinct arms, referred to as the North and South Arms, which are separated by expansive peninsula-like landforms. The main basin of the lake measures nearly 14 miles from Boyne City at its east end, to the Round Lake entrance at the west end in the city of Charlevoix, and it varies between 1-2 miles wide.¹³ The South Arm extends over 8 miles from the main basin to the city of East Jordan and is less than a mile wide. Round Lake connects Lake Charlevoix to the Pine River, which directly connects to Lake Michigan. Round Lake is half a mile or less in diameter; Pine River is measured to be under a mile long and is approximately 110 feet wide and 18 feet deep.¹⁴

Among the region's most cherished resources are Lake Charlevoix and the Boyne River. There has been significant interest in the management of Boyne City's water resources, leading to multiple planning efforts over the years aimed at protecting, preserving, and enhancing these resources. Ongoing and comprehensive planning endeavors continue to prioritize these resources, exemplified by initiatives like the 2006 Boyne City Waterfront Master Plan, the 2015 Master Plan, and this updated Master Plan.

Boyne River Watershed

The Boyne River runs through the heart of Boyne City and is a beloved natural feature used by residents of the region for recreation. Its mainstream is 5.6 miles long, with two feeder branches the North Branch Boyne River and South Branch Boyne River being 5.9 miles and 10.5 miles in length, respectively.¹⁵ The Boyne River has three impoundments that prevent upstream travel without the use of a portage.

The watershed is defined as the land and water area upon which the precipitation drains into the Boyne River and then into Lake Charlevoix. It is bounded by a line that represents the highest

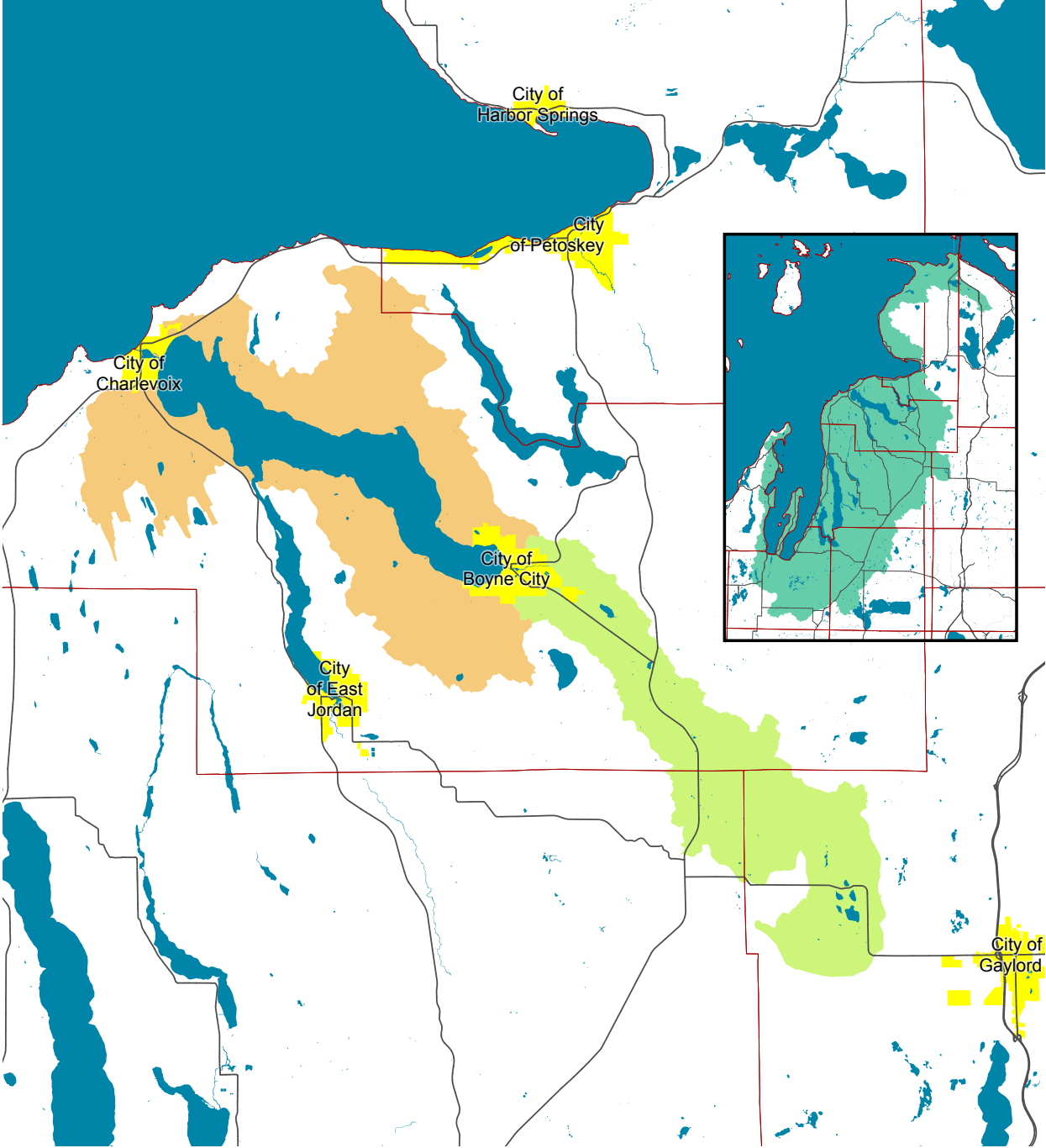
points of land that divide the waters draining into the Boyne River from the waters that drain into the surrounding watersheds.¹⁶ The Boyne River Watershed covers approximately 63 square miles.¹⁷ The watershed is monitored by the Tip of the Mitt Watershed Council who manages and protects watersheds in the Northern Lower Peninsula through monitoring water quality and health as well as educating about these natural resources and advocating for them through policy creation. The Tip of the Mitt Watershed Council has introduced a novel method for evaluating the water quality of stream sites by assessing the abundance of Families, EPT (mayfly, stonefly, and caddisfly) Families, and sensitive Families of macroinvertebrates present. Generally, sites along the Boyne River receive grades of A or B, with frequent A+ ratings, indicating exceptional water quality.¹⁸

Lake Charlevoix Watershed

Lake Charlevoix is the third largest inland lake in Michigan covering 26.9 square miles and has a maximum depth of 122 feet.¹⁹ Its two largest tributaries are the Jordan River which flows into the Lake in the south by East Jordan and the Boyne River in the southeast. Lake Charlevoix outflows into the Pine River and Round Lake which in turn empties into Lake Michigan.²⁰

The Lake Charlevoix Watershed covers 335 square miles and is home to vast forested areas and many wildlife species.²¹ Although the watershed is largely rural, the region is experiencing growth and some levels of urbanization largely due to the growing popularity of Northern Michigan as a tourist and outdoor enthusiast destination. As regions grow, pollution increases along with it potentially creating environmental concerns for that area.²² The Tip of the Mitt Watershed Council has determined that the watershed quality is currently still good.²³ The Council continuously monitors the watershed for any pollution monitoring stormwater outputs, shorelines, and in areas with denser populations.²⁴

Map 5: Watersheds



Watersheds

Sources: Michigan Open Data Portal, City of Boyne City

- City
- Watershed
 - Boardman - Charlevoix
- Sub-Watershed
 - Boyne River
 - Loeb Creek - Lake Charlevoix

20,000 Feet

Beckett & Raeder, Inc.

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Climate Resiliency

PREPARING FOR CLIMATE CHANGE IN BOYNE CITY

What is Climate Change?

Climate change is a long-term shift in weather conditions and patterns driven by human activities that emit greenhouse gases, particularly carbon dioxide, into the atmosphere. Unlike weather, which fluctuates daily, climate change is a global phenomenon with far-reaching impacts. Understanding the distinction between climate and weather is crucial. Weather is the day-to-day state of the atmosphere, presenting immediate conditions such as sunshine, rain, or snow. In contrast, climate is the average of these weather patterns in a location over an extended period, usually 30 years or more.¹ While the Earth's climate has transformed over millennia, the rate of change has accelerated drastically. This rapid climate shift poses significant challenges to the adaptive abilities of all living things, given that biological adaptation occurs over a much more extended period than the current climate change rate, and poses a challenge to built-up human environments.²

Increasing Climate Resiliency

Climate resiliency describes a community's ability to cope with and recover from hazardous events. Appropriate planning for such events can increase resiliency. The importance of planning for and adapting to climate change cannot be overstated. Research has found that the impacts of climate change are advancing more rapidly than global efforts to mitigate them, necessitating a significant increase in ambitious adaptation strategies.

Greenhouse Gas Emissions (GHE)

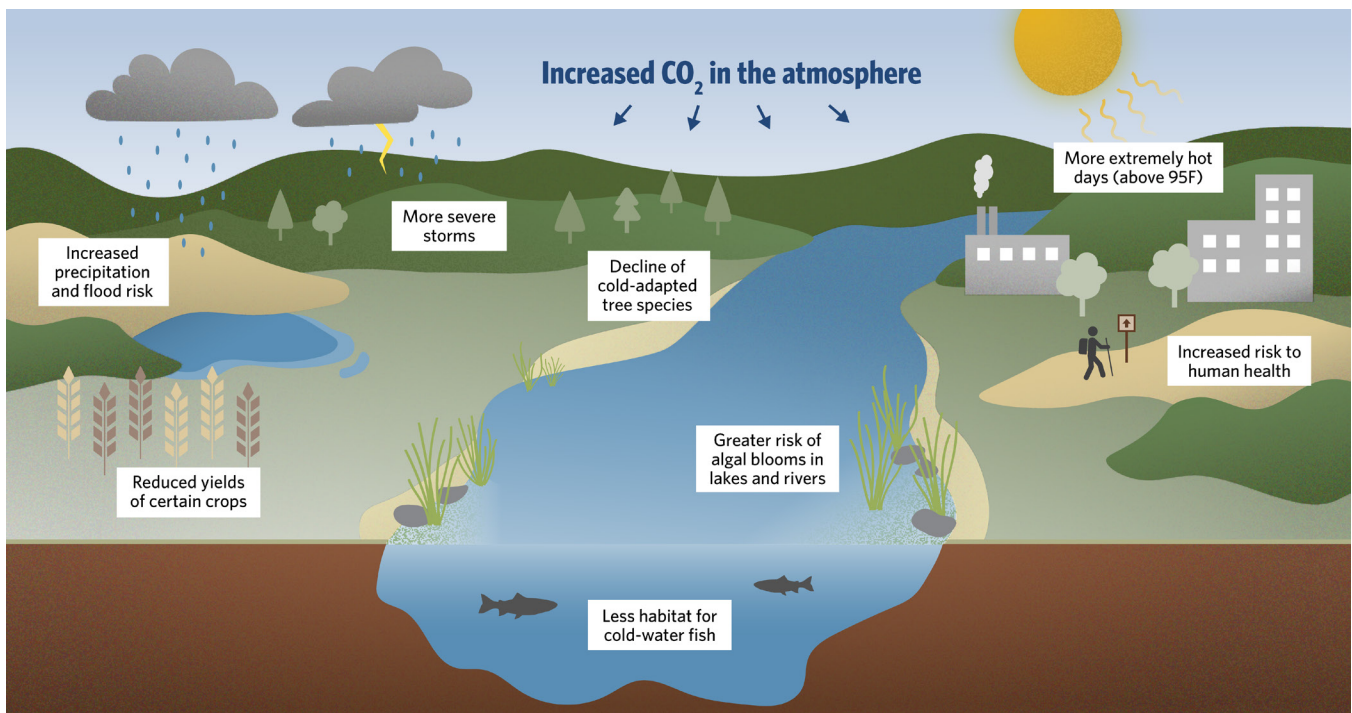
the release of certain gases into the Earth's atmosphere, which trap heat and contribute to global warming.

As Boyne City looks to the future, integrating climate resiliency throughout this Master Plan is imperative. By doing so, Boyne City can align with Michigan's broader goals of achieving carbon neutrality and fostering a sustainable and equitable future for all Michiganders.³

The MI Healthy Climate Plan

Governor Whitmer's Executive Order 2020-182 established the Council on Climate Solutions within the Department of Environment, Great Lakes, and Energy (EGLE). This advisory body guides the implementation of the MI Healthy Climate Plan, released in 2022. The plan lays out a pathway for Michigan to reach 100% carbon neutrality by 2050. The plan aims to mitigate the worst impacts of climate change, spur economic development, create good-paying jobs, protect and improve public health, position Michigan as a climate action leader, safeguard natural resources and wildlife, achieve energy independence, and address environmental injustices.⁴

Currently, just 16% of Michigan's electricity is generated from renewable energy. Michigan's new 50% renewable energy standard by 2030 and 60% by 2035 will mean quadrupling renewables



Climate change in Michigan.

Source: https://www.nature.org/content/dam/tnc/nature/en/graphics/general/MI_2022_ClimateChangeGraphic-02.png

in just over ten years. The MI Healthy Climate Plan includes the Roadmap to 2030, which sets goals for 52% GHE reductions from 2005 baseline levels and equitable implementation strategies. These goals will be supported by various initiatives, including committing to environmental justice and pursuing a just transition, cleaning the electric grid, electrifying vehicles and increasing public transit, repairing and decarbonizing homes and businesses, driving clean innovation in the industry, and protecting Michigan’s land and water.⁵

MICHIGAN’S CLIMATE TRENDS

Climate change in Michigan has already led to several significant impacts. Cities are experiencing hotter, longer, and more frequent heat waves during the summer months, consistent with the broader global warming trend. Record-breaking hot summer dry spells and droughts can lead to wildfires and impact local agriculture. Further, the Great Lakes are witnessing warmer water temperatures, which affect aquatic ecosystems and recreational activities, both of which are important to Michigan. Further, climatologists have predicted increased rainfall intensity and flooding, which has already begun to materialize.⁶

Heavy rainstorms within Michigan cities could overwhelm drainage systems and cause localized flooding. Dam failures are also of concern and becoming more frequent due to changes in precipitation and increased water flow. Additionally, stormwater runoff entering the Great Lakes is often polluted; combined with warming waters, research has shown that harmful algal blooms have affected water quality and aquatic ecosystems. 20th-century infrastructure and practices were designed for a different climate than what is to come. Michigan’s aging systems may struggle to cope with the demands of 21st-century climate change without proper mitigation.⁷

Even more, vulnerable groups are expected to be disproportionately affected by climate change. Vulnerable groups may include children and pregnant women, the elderly, persons with disabilities and medical conditions, and socially marginalized communities, including individuals of diverse racial and ethnic backgrounds.⁸ Michigan cities must thoroughly consider all relevant factors, adapt effective strategies, and promptly implement them to address the impending challenges of climate change.

Michigan As a Potential Climate Refuge

As the global climate changes, entire communities may be forced to migrate. Climate factors that might contribute to increased migration include sea-level rise, extreme weather events, global warming, and crop disruption. Predicting future migration patterns is challenging; however, internal migration is expected to be affected more than international migration.⁹

When compared to other states, Michigan is considered a potential climate refuge due to its relative climate resilience. The Great Lakes hold over 80% of North America's surface freshwater, making Michigan less susceptible to water scarcity caused by climate change. Michigan's geographical location also makes it stand out as a potential climate refuge. Extreme temperatures elsewhere may drive migration towards Michigan. Also, sea-level rise along the coasts could enhance Michigan's appeal as a haven for climate refugees coming from those areas. As Michigan's cities plan for the future of climate change, it is essential to consider climate refugees while preserving established communities and natural resources.¹⁰

LOCAL TRENDS

Boyne City lies within Charlevoix County in the northern region of Michigan's lower peninsula. There are significant temperature variations throughout the year, featuring moderate temperatures and precipitation, with four distinct seasons.¹¹ These seasonal variations influence everything from agricultural cycles to recreational activities. Severe weather, precipitation, and temperature trends have been recorded for Charlevoix County since 1900, capturing the changing climate conditions around Boyne City.

Temperature & Precipitation

The 12-month average temperature for Charlevoix County increased by 4.3 degrees Fahrenheit from May 1900 to April 2023, and the current average is 43.2 degrees Fahrenheit. The yearly precipitation trend for Charlevoix County has also been on the rise; the 12-month total precipitation average increased by 4.2 inches from May 1900 to April 2023, and the current 12-month total precipitation average is 31.7 inches.¹²

These changes in temperature and precipitation within the county follow similar trends for the state of Michigan, as it has become warmer and wetter since the mid-20th century. These changes can have adverse effects on agriculture and natural resources. Further, changes in seasonal and annual precipitation, alongside increased evaporation rates due to rising temperatures, can affect water levels and water quality in Michigan's lakes.¹³ When preparing for the future of climate change in the region, it is important to recognize that continued warming, shifting seasonal patterns, and more extreme temperatures and precipitation patterns are to be expected in Michigan.

Land Use

Land use influences greenhouse gas emissions. Typically, larger homes, larger lots of land, or households with more vehicles emit more GHE per household than smaller units or lots built densely where walking and bike riding can be used more readily for transportation. An examination of recent land use trends for Charlevoix County can help guide local government to shape zoning ordinances to align with sustainable climate action, for example, permitting mixed-uses in more zones and more flexible residential zones.

According to Charlevoix County's Plan, land use patterns continue to change. Fewer acres are utilized for agriculture and forestry, and more land is used for residential, recreational, and commercial purposes; as land is broken up into smaller parcels, the land in the County becomes less economically viable for agriculture and forestry purposes, contributing to their decline. However, in cities, the challenge is to build more densely to prevent urban sprawl into forests and farms. Densification has the added benefits of shorter commutes to places of employment, school, shopping, and recreational activities and helps yield fewer emissions per household. Infill development can preserve open space so that land in both urban and rural areas can perform optimally.¹⁴

Impervious Surfaces

With urban development comes an increase in impervious surfaces, such as paved roads, buildings, and parking lots. Increased growth in Michigan is expected if it becomes a climate refuge. Impervious

Table 8: Description of National Land Cover Database Categories

	Income
Developed, Open Space	Areas with a mixture of some constructed materials but mostly vegetation in the form of lawn grasses. Impervious surfaces account for less than 20% of total cover. These areas most commonly include large-lot single-family housing units, parks, golf courses, and vegetation planted in developed settings for recreation, erosion control, or aesthetics.
Developed, Low Intensity	Areas with a mixture of constructed materials and vegetation. Impervious surfaces account for 20% to 49% percent of total cover. These areas most commonly include single-family housing units.
Developed, Medium Intensity	Areas with a mixture of constructed materials and vegetation. Impervious surfaces account for 50% to 79% of the total cover. These areas most commonly include single-family housing units.
Developed High Intensity	Highly developed areas where people reside or work in high numbers. Examples include apartment complexes, row houses, and commercial/industrial. Impervious surfaces account for 80% to 100% of the total cover.

Source: U.S. Geological Survey, National Land Cover Database

surfaces prevent water infiltration into the soil, replace natural surfaces, and contribute to urban heat islands and stormwater pollution. Moreover, impervious surfaces also disrupt the natural flow of water within local watersheds with increased stormwater runoff and flood risks. Because of the potential negative consequences, development must be done thoughtfully so that native vegetation is incorporated to absorb water, cool surface temperatures, and filter pollutants.

The developed areas within Boyne City, from open space to high-intensity development, are displayed to show the range of impervious surfaces using the most recent data from the National Land Cover Database for Charlevoix County as of 2022.

Renewable Energy Efforts

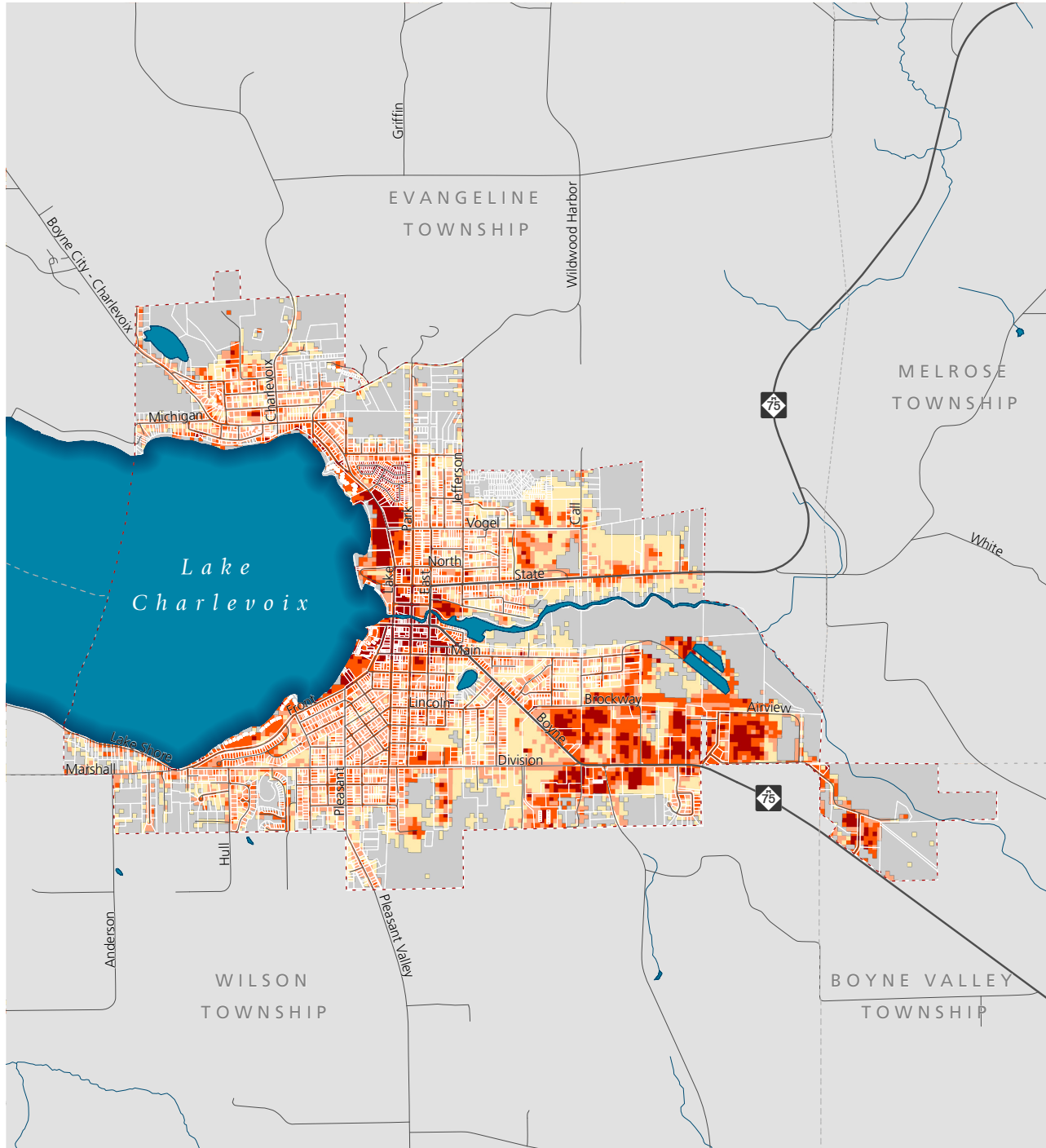
The Michigan Department of Environment, Great Lakes, and Energy (EGLE) received over \$129 million from the federal Climate Pollution Reduction Grants program, created by the Inflation Reduction Act. This funding, part of a \$4.3 billion allocation announced in July 2024, will support renewable energy projects for local and tribal governments in Michigan. Additionally, the state won \$1.9 million in federal funds to support local renewable energy planning and deployment in 2024; this funding has been used by EGLE to launch the Michigan Renewable Energy Academy (REA) that will consolidate knowledge and resources to more efficiently spread knowledge about sustainable energy implementation. The REA will be a resource

for communities like Boyne City to receive technical assistance and support to pursue more sustainable and clean energy sources.¹⁵

Nearby cities and businesses are already taking preventive measures towards climate action. Boyne Resorts, merely six miles from Boyne City, has crafted a 2030 Master Plan to achieve net zero greenhouse gas emissions across its operations by 2030. This plan emphasizes collective action and includes initiatives for each of their locations across North America, including the Boyne Falls Resort. Boyne City must also explore partnerships with neighboring cities and industries to craft a unified effort to combat climate change in the region.






Boyne City’s Zoning Ordinance as of 2024 does not include any information regarding renewable energy efforts or wording such as solar panels, wind turbines, geothermal systems, hydropower, bioenergy, renewable energy, energy efficiency, greenhouse gas emissions, or green infrastructure. To address the pressing needs of climate resilience and to align with the MI Healthy Climate Plan’s goals of achieving energy independence and addressing environmental injustices, Boyne City should establish clear objectives for incorporating renewable energy into its zoning ordinance. Specific regulations could include solar panel installations on residential and commercial properties and small-scale wind turbine installations and operations that include requirements for setbacks, noise limits, and safety concerns. Incorporating green infrastructure into

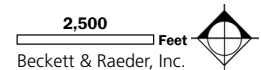
Map 6: Impervious Surfaces



Impervious Surfaces

Sources: Michigan Open Data Portal, City of Boyne City, National Land Cover Dataset (NLCD), Charlevoix County

-  City of Boyne City
-  Developed Open Space
-  Developed Low Intensity
-  Developed Medium Intensity
-  Developed High Intensity



development plans (i.e., green roofs, permeable surfaces, tree canopies) could help cool homes and neighborhoods in the hotter months.¹⁶

Lastly, incentivizing property owners and businesses could increase investment in renewable energy city-wide. Boyne City should explore opportunities for partnerships and funding through various companies and state programs to assist it throughout this process. Boyne City's commitment to renewable energy can positively impact both the environment and the community, building climate resilience.

NATURAL RESOURCES AND CLIMATE CHANGE

Wildfires and Tree Coverage

In our changing climate, forests and tree coverage can offset greenhouse gas emissions through carbon removal, manage stormwater, and provide habitats for local wildlife. In Charlevoix County and northern Michigan, the risk of wildfires is expected to escalate due to climate change. Diverse ecosystems and forest management practices across the region make it challenging to provide precise predictions; however, there is an anticipated rise in average temperatures by 1.8 to 5.4 °F by 2050, which suggests an increased risk of summer wildfires.¹⁷ Boyne City has a moderate risk for wildfires within the next 30 years. 1,298 properties have some risk of being affected, which represents 42% of all properties in Boyne City. Wildfires can cut off access to utilities and emergency services and impact evacuation routes and the overall economic well-being of the City. Warmer temperatures may initially increase forest growth, but this also increases evapotranspiration and lightning activity, contributing to wildfire risk.¹⁸

Additionally, forests may face challenges related to more frequent insect infestations and droughts, which can result in greater tree mortality and fuel accumulation.¹⁹ According to the Department of Natural Resources, fuels that feed wildfires include pine needles, leaves, and grass, which have very low moisture levels. The dryness of these fuels can cause wildfires to spread quickly and burn more intensely. While precipitation is expected to increase during wetter seasons, this may not counteract the predicted drier and hotter summers and might create prime conditions for wildfires. These factors and increased human activity within

forested areas support the need for enhanced climate resiliency for the entire northern Michigan region.

When that plan is written, Michigan's Department of Natural Resources is updating its statewide forestry management plan to include sustainable forest management practices to improve forest health and absorb additional carbon emissions.²⁰ Although Boyne City is not responsible for managing surrounding forests, it can play its part in protecting local trees and natural habitats, which can contribute to overall resilience efforts.

Wetlands

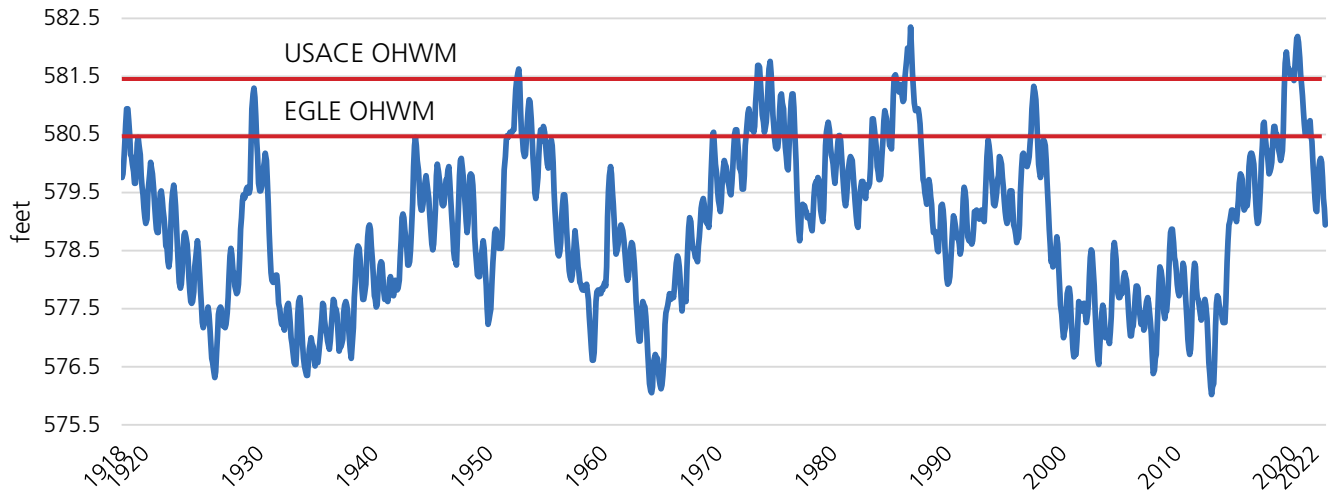
Boyne City's wetlands are crucial in maintaining ecological balance and enhancing climate resilience. Wetlands protect from storms and prevent flooding, help keep water clean, and provide food and shelter to migratory birds. Historically, wetland areas along the lake shoreline were filled in, forming the City's present-day waterfront parks. The remaining upland wetlands serve as vital groundwater recharge areas and help to mitigate flooding. Boyne City's regulations surrounding new development have historically threatened the integrity of native vegetation within these wetlands, minimizing their mitigation impacts. To prioritize climate resilience today, Boyne City should consider its wetland history and adopt proactive management strategies. Preserving existing wetlands, preventing further loss, and restoring degraded areas can help the City safeguard essential natural resources while preparing for climate change.²¹

Connection to the Great Lakes

Lake Michigan

The Great Lakes' water levels have fluctuated daily since they came into existence. As shown in Figure 6: Lake Michigan Water Levels, Lake Michigan water levels have followed a rise and fall pattern since data collection began in 1918. Lake Michigan's historic low was recorded at 576.02 feet in January 2013 and peaked at 582.35 feet in 1986. In June 2020, Lake Michigan's water level was 582.19 feet, approximately two inches from the historic high. This indicates that Lake Michigan was close to completing a change from a historic low to a historic high in seven years, which has not happened during the 100-year record. Rapid lake

Figure 6: Lake Michigan Water Levels



Source: Army Corp of Engineers

fluctuations from historic lows to historic highs will likely accelerate due to changes in the climate. While it is unclear how Lake Michigan water levels will impact Lake Charlevoix, similar trends will probably unfold. These record-high water levels will speed the erosion of the shoreline at a pace where it cannot be replenished by natural systems, posing a threat to structures, infrastructure, and critical facilities located near the shoreline. EGLE shows that the ordinary high-water mark for Lake Michigan is 580.5 feet.

Lake Charlevoix

Boyne City is located at the eastern end of Lake Charlevoix, which is Michigan's third-largest inland lake with a surface area of over 17,200 acres and 56 miles of shoreline. Lake Charlevoix and the Boyne River significantly influence the quality of life in Boyne City and provide a range of recreational, economic, and environmental opportunities.²² Lake Charlevoix's second largest tributary, the Boyne River comprises approximately 22 miles of mainstream with the North and South Branches.²³

Since 1900, the Great Lakes region has experienced an 11% increase in total annual precipitation.²⁴ Climate change is expected to bring further increases impacting all of Michigan's aquatic ecosystems. Lake Charlevoix is currently "pristine and pure enough for the pickiest of anglers" and is said to hold numerous fish species. The lake's depth and character vary greatly from one area to another.²⁵ It is often referred to as an "inland Great Lake."

The 2023 Lake Charlevoix Shoreline Protection Final Report provided specific recommendations for the City of Boyne City. These recommendations included requiring a formal planning commission site plan review for all waterfront uses, prohibiting the construction of vertical seawalls within the Zoning Ordinance in favor of revetments and engineered natural shorelines (unless necessary), requiring greenbelts on all public waterfront properties within city limits, requiring greenbelts on newly developed or renovated properties, considering parameters for greenbelt requirements (i.e. native vegetation, prohibit pesticides/herbicides/fertilizers, prohibit beach sanding), integrating Green Stormwater Infrastructure with existing gray stormwater infrastructure and considering the installation of trash capture technologies, and conducting a stormwater outfall inventory.²⁶ All these recommendations aim to mitigate the impacts of climate change on Boyne City and Lake Charlevoix, including the concerns for higher water levels and increased frequency and intensity of storms.²⁷

Dredging

As the climate changes, rising water levels can also contribute to sediment buildup, affecting harbor functionality. Charlevoix Harbor underwent extensive dredging in 2024; an estimated 13,000 cubic yards of sediment will be extracted from the harbor's channel. The Michigan Department of Natural Resources restricted the project's timeframe to protect the reproductive cycles of the local fish

species, prohibiting dredging in the channel from May 15 to July 15.²⁸ Balancing human activities, like dredging, with ecological needs demonstrates climate resiliency in decision-making. By managing sediment, protecting fish habitats, and working within seasonal constraints, the project contributes to the long-term resilience of Lake Charlevoix and its surrounding community.²⁹

Pollutants

Lake Charlevoix's 2024 Waterbody Report conducted by the U.S. Environmental Protection Agency found that Lake Charlevoix has been listed under the EPA Clean Water Act Section 303(d), meaning that it is impaired or threatened and needs a Total Maximum Daily Loads (TMDL) restoration plan.³⁰ A TMDL establishes the maximum amount of a pollutant allowed in a water body and serves as the starting point or planning tool for restoring water quality.³¹ The assessment found that fish consumption is impaired due to the presence of Polychlorinated Biphenyl (PCB) and Mercury in fish tissue and states that a plan is in place for PCBs.³² Further, Mercury in water bodies can originate from a variety of sources, but it most commonly originates from air sources (e.g., coal-fired power plants).³³

Armoring

The shoreline surrounding Boyne City is mostly "Rip Rap," which describes a variety of rocky material placed along shorelines to safeguard from erosion and scour and a few smaller beach areas.³⁴ While intended to prevent coastal erosion, shoreline armoring structures have the opposite impact. Wave action that runs into the hard structure is directed to either side of the structure, eroding the neighboring beach and shoreland. In response to a neighboring armor structure, adjacent property owners may establish armoring structures on their property to prevent the erosion of their property, leading to the rapid armoring of entire shores. Over time, water will reach behind the armor and start to erode the shoreland that the structure was intended to preserve, leading to a cycle of additional armoring and overall degradation of the shore.

The City is in the process of evaluating shoreline strategies known as "naturalized" or "living" shorelines which allow lake levels to rise or retreat without causing structural damage because the shoreline has been graded and planted with low maintenance plant materials.

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Housing Profile

In most communities throughout the United States, residential housing occupies the largest land area and comprises the largest number of structures. Housing also represents the largest single expense as a share of income for most households nationally and is often their greatest economic asset. This section will provide context for Boyne City's housing stock using the American Community Survey and ESRI Community Analyst data. This service combines American Community Survey data with a geospatial database to provide accurate counts and future demographic predictions.

REGIONAL CONTEXT

The housing market is impacted on a regional level by the economy, transportation networks, land uses, and demographic trends. Currently, the nation is in a housing crisis, largely driven by a lack of supply. This housing profile analyzes relevant data from the U.S. Census, Charlevoix County, and Michigan. Information gathered and presented in

this report is intended to help develop strategies to address some of the primary challenges to attainable housing.

HOUSING VALUE AND COST

Many factors determine the value of a housing unit, including the structure's conditions, age, location, and the region's supply and demand of housing units. Because property taxes are based on the value of a property and are the main source of revenue for local governments, preserving the housing stock helps ensure a municipality can remain financially stable indefinitely.¹ By gaining a deeper understanding of the current state of housing in Boyne City, the city can better understand what is required to accommodate current residents and newcomers.

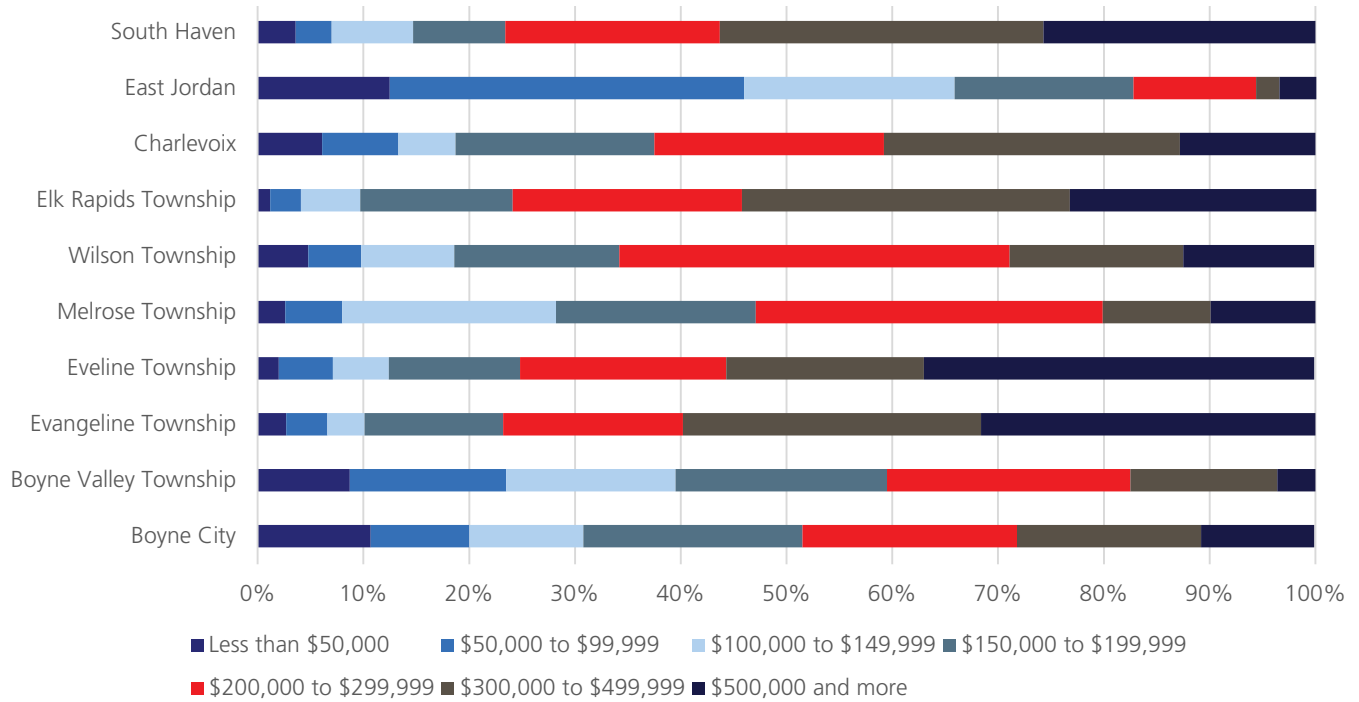
The figure "Owner-Occupied Home Values, 2022" shows how surrounding communities and comparison cities are distributed across home value ranges. This plan considers all these municipalities to provide a better context of how Boyne City compares to similar places throughout the state. The data shows that Boyne City has a mostly equal proportion of homes at each value point, underscoring that Boyne City's housing values are more attainable to residents than many other places throughout Michigan. Approximately half of Boyne City's owner-occupied homes were between \$100,000 and \$300,000 in value, and 20% were below \$100,000. The table "Boyne City Median Monthly Mortgage and Rents Costs" shows that Boyne City has lower mortgage and rent costs than most of the municipalities it was compared to, a statistic that is not surprising given the variety of housing types and values.

Housing

76% of Master Plan survey respondents strongly agreed and agreed that it is difficult to find affordable housing in Boyne City.

Survey respondents also noted that \$207,289 was their estimate for an affordable home price and affordable rent was \$1,146.

Figure 7: Owner-Occupied Home Values, 2022



Source: American Community Survey, DP04

The table “Median Home Values, 2022” shows this figure for surrounding communities and comparison cities. Of the ten communities, Boyne City had the third lowest median value, with only East Jordan and Boyne Valley Township having lower median home values. The highest median home values are observed in the nearby Evangeline and Eveline Townships (\$370,800 and \$347,500, respectively).² According to ESRI Community Analyst projections, by 2028, the median home value of owner-occupied housing in Boyne City will increase to \$235,200, an increase of approximately 19.6%.³

The National Low Income Housing Coalition (NLIHC) is an organization that endeavors to facilitate socially just public policies to ensure that people with low incomes in the United States have adequate and affordable housing. Each year, they release the “Out of Reach” report, which highlights the comparison between wages and the cost of modest housing in every state, county, and metropolitan area.⁴ The NLIHC defines a household as cost-burdened when it spends more than 30% of its income on rent and utilities and severely cost-burdened when it spends more than 50% of its income on these expenses.⁵ The report looks at the housing costs and then determines what salary is needed to afford this unit without a cost burden. It creates a ratio of the

Table 9: Median Home Values, 2022

	Median Home Value
Boyne City	\$196,700
Boyne Valley Township	\$175,000
Evangeline Township	\$370,800
Eveline Township	\$347,500
Melrose Township	\$206,800
Wilson Township	\$231,900
Elk Rapids Township	\$328,000
Charlevoix	\$245,500
East Jordan	\$107,600
South Haven	\$341,100

Source: American Community Survey, DP04

average pay in the area to how many full-time jobs, at minimum, would be needed to afford the fair market housing cost.

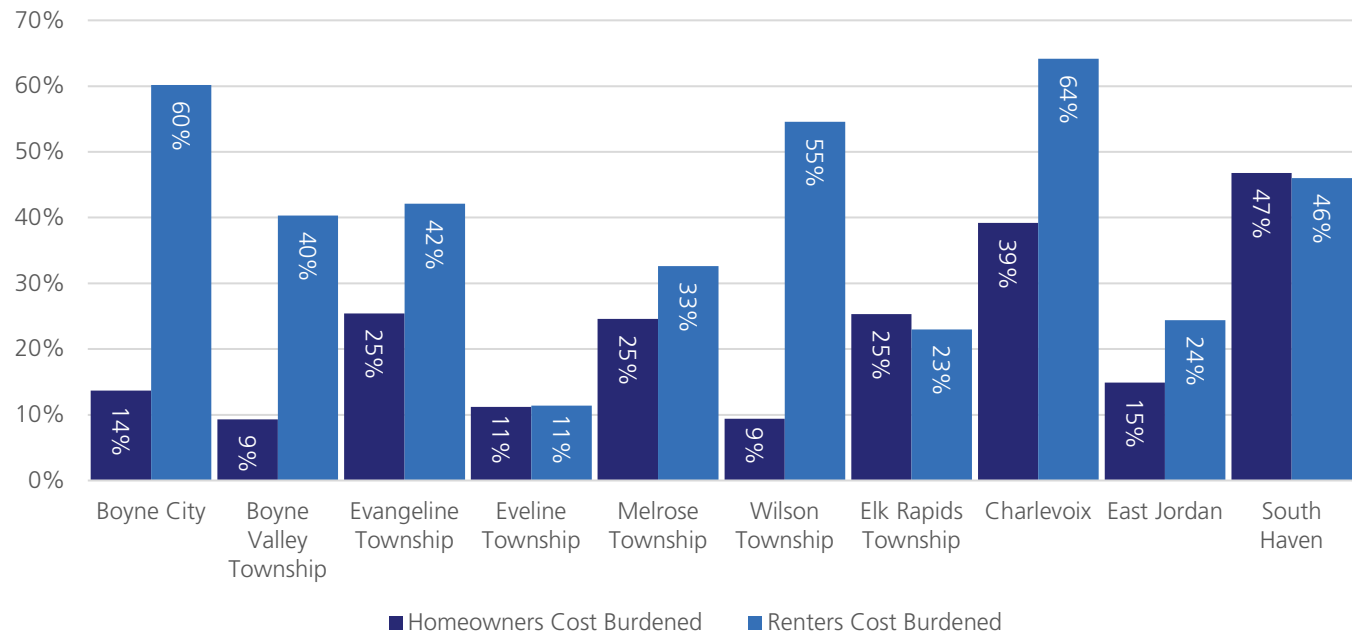
According to the NLIHC, the fair market rent of a two-bedroom housing unit in Charlevoix County is

Table 10: Boyne City Median Monthly Mortgage and Rents Costs

	Median Mortgage	Median Rent
Boyne City	\$1,279	\$932
Boyne Valley	\$1,263	\$738
Charlevoix	\$1,427	\$747
East Jordan	\$988	\$631
Elk Rapids Township	\$1,605	\$1,081
Evangeline Township	\$1,801	\$1,375
Eveline Township	\$1,524	\$1,083
Melrose Township	\$1,367	\$1,256
Wilson Township	\$1,595	\$800

Source: American Community Survey, DP04

Figure 8: Cost Burdened Households, 2022



Source: American Community Survey, DP04

\$877 a month. The hourly wage needed to afford a unit at this cost is \$16.87, meaning someone earning minimum wage would need 1.7 full-time jobs to cover this fair market rent cost.⁶

For Boyne City homeowners, the median mortgage payment was \$1,279 a month in 2022, an amount that is 11% less than the state median mortgage payment of \$1,435 a month.⁷ Although mortgages in Boyne City are lower relative to the state, households in the city remain cost-burdened.

Of the homeowners in Boyne City, 13.7% find themselves burdened by the cost of housing, while a staggering 60.2% of renters find themselves burdened.⁸ Michigan has a similar proportion of cost-burdened homeowners (14.6%), but cost-burdened renters in Boyne City exceed both the state and national figures of 50.7% and 51.9%, respectively.⁹ The trend of cost-burdened renters is increasing nationally, as inflation rises, and housing availability has shrunk in recent years.¹⁰

AREA MEDIAN INCOME

There are several indicators that can help evaluate income and housing affordability. The indicator most often used is the Area Median Income, referred to as “AMI.” AMI is a key metric in affordable housing. Area median income is defined as the midpoint of a specific area’s income distribution and is calculated on an annual basis by the Department of Housing and Urban Development. HUD refers to the figure as MFI, or median family income. In turn, this data used by MSHDA (04-2024) to annually prepare income limits. The average family size in Boyne City 3.01 persons and the 2024 AMI for a three person household at 80% of AMI is \$66,050

Using AMI can determine where a household falls within the range of housing options. For example, a 3-person households (MFI) that make less than \$66,050 would qualify for housing that requires some form of subsidy or incentive. The graphic below shows how the AMI is used to determine where household income falls within the housing spectrum. In addition, the graph indicates the percentage of households in Boyne City that fall within the various categories.

Households within the 80% to 120% AMI range may qualify as homebuyers if the pricing in the housing market corresponds to their ability to pay housing costs (mortgage, taxes, and insurance). Typically, 30% of gross income is used a quick guide to determine eligibility. For example, a household with an annual income of \$110,000 could apply 30% toward housing costs, resulting in a monthly budget of \$2,757. In turn, this amount would finance a \$246,700 home, with a downpayment of \$24,670 and mortgage of \$222,030 resulting in a monthly payment of \$1,862, which includes principle, interest, PMI, taxes and insurance.

Unfortunately, a search on Zillow® real estate website (10-01-2024) only identified 3 homes and several mobile homes for sale. The housing prices were all above \$325,000. A local real estate agency provided current listing though the MLS® network which resulting in several mobile homes for sale under \$100,000, three homes less than \$250,000, with the majority of listings over \$350,000. Based on local housing prices, it would suggest that households which make 120% or less of the Charlevoix County AMI are financially excluded from acquiring a home.



315 Bailey Street, \$349,000, 2 Bed 1½ Bath



408 State Street, \$389,500, 3 Bed 2 Bath

<p>Less than 80% AMI Less than \$66,050 Some Form of Subsidy 35%</p>	<p>80% to 120% AMI \$66,050 - \$99,075 Attainable 23%</p>	<p>Greater than 120% AMI Over \$99,075 Market Rate 42%</p>
<p>\$0 ————— Income Range ————— \$132,100 Area Median Income (AMI) \$66,050 (3-Person Household)</p>		

Table 11: Boyne City Housing Quick Facts

	2012	2022	2024 City	2024 ESRI
Total Housing Units	2,356	2,389	2,490	2,409
Occupied Housing Units	1,574	1,965		1,757
Vacant Housing Units	782	424		652
Average Household Size	2.4	2.0		
Living Alone	412	677		
Housing Built Before 1940	15.3%	15.3%		
Housing Built Between 1940 and 1979	41.5%	41.5%		

Source: American Community Survey, DP04

HOUSING MARKET CHARACTERISTICS

Vacancy

Vacancy is a term broadly applicable to units not occupied: unoccupied units rented or owned, units for rent or sale, and units used seasonally. Additionally, a vacant housing unit can be entirely occupied by people with a primary residence elsewhere, putting a vacation rental in the vacant property category.¹¹ This is relevant because the city has a large number of people with second homes. Many homes labeled as vacant are not necessarily abandoned structures but vacation homes that are not permanently occupied. When homes are taken off the market for full-time residents, competition and housing prices for available housing grow.

The table “Boyne City Housing Quick Facts” shows various data points describing the current housing state in Boyne City. Between 2012 and 2022, the total housing stock increased from 2,356 to 2,389, a small increase of 1.4% during that decade. Yet, during this period, the vacant housing units dropped from 782 to 424, 17.9% of the total units in the city. Furthermore, the current housing count for 2024 shows 2,490 housing units in the city, a 5.7% increase from 2012.¹² ERSI Business Analyst breaks down the status of vacant housing units for Boyne City: more than three-quarters (78.15%) of vacant housing units were for occasional use.¹³ This high amount of seasonal use as second homes illustrates

Table 12: Vacant Housing Units by Status

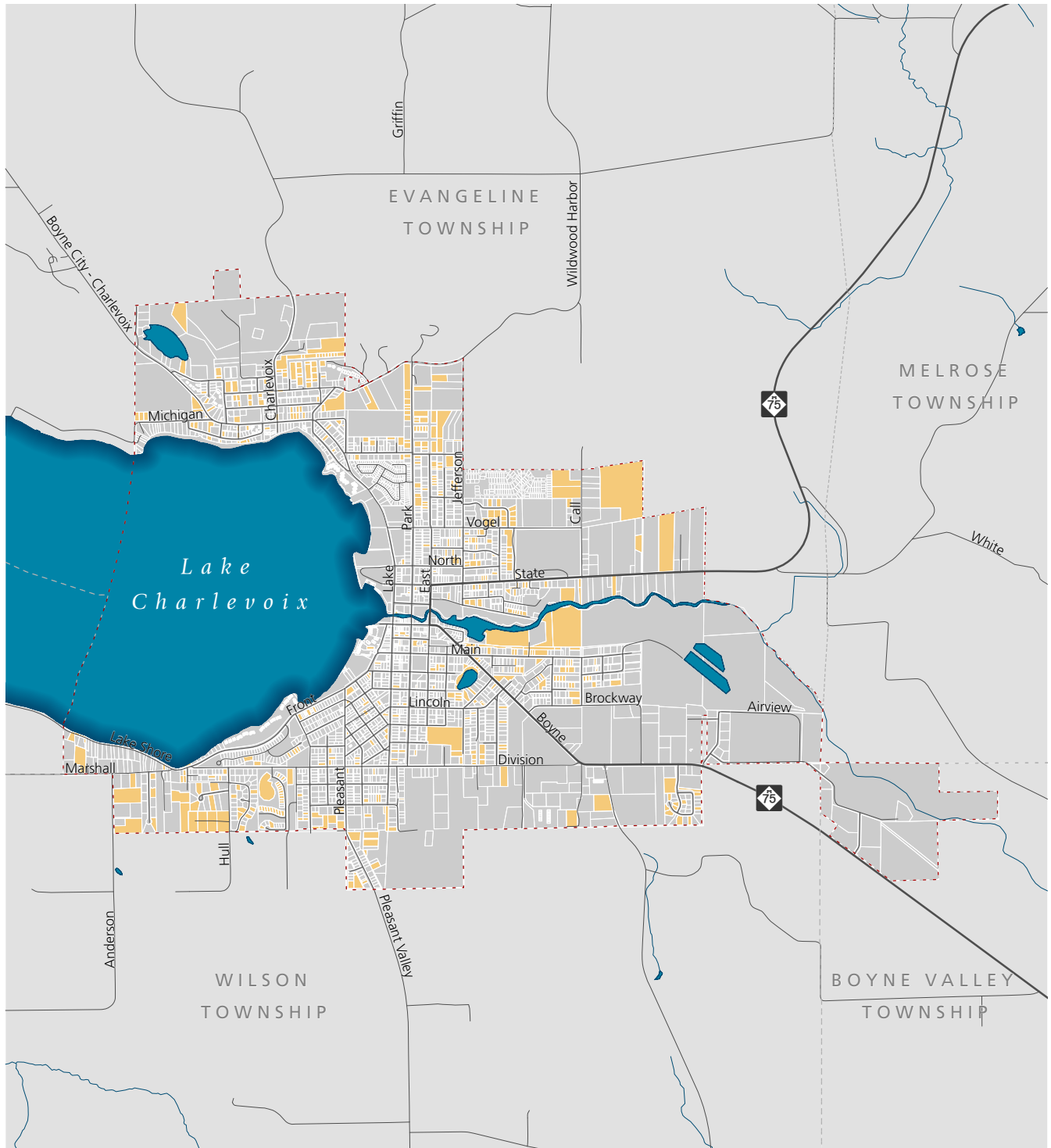
Status	Percent
Seasonal/Recreational/Occasional Use	78.1%
Other Vacant	9.2%
For Rent	8.2%
For Sale Only	3.1%
Sold – Not Occupied	0.7%
Rented - Not Occupied	0.5%
For Migrant Workers	0.3%

Source: ESRI Business Analyst

the region’s popularity as a vacation destination, but it also illustrates the challenge for those wishing to buy a home as a year-round resident.



Another indicator of the degree of seasonal and short-term rental housing is the number and percentage of non-PRE (non-principle residential exemption) properties in the community. Non-PRE, previously referred to as non-homestead properties, are residential properties that must pay the 18-mil education levy because they are occupied by full time residents. In Boyne City, there are 1,418 non-PRE homes, comprising 54% of the housing stock. The map entitled Non-PRE Properties shows the geographic dispersion of these properties in the community.

Map 7: Vacant Residential Properties



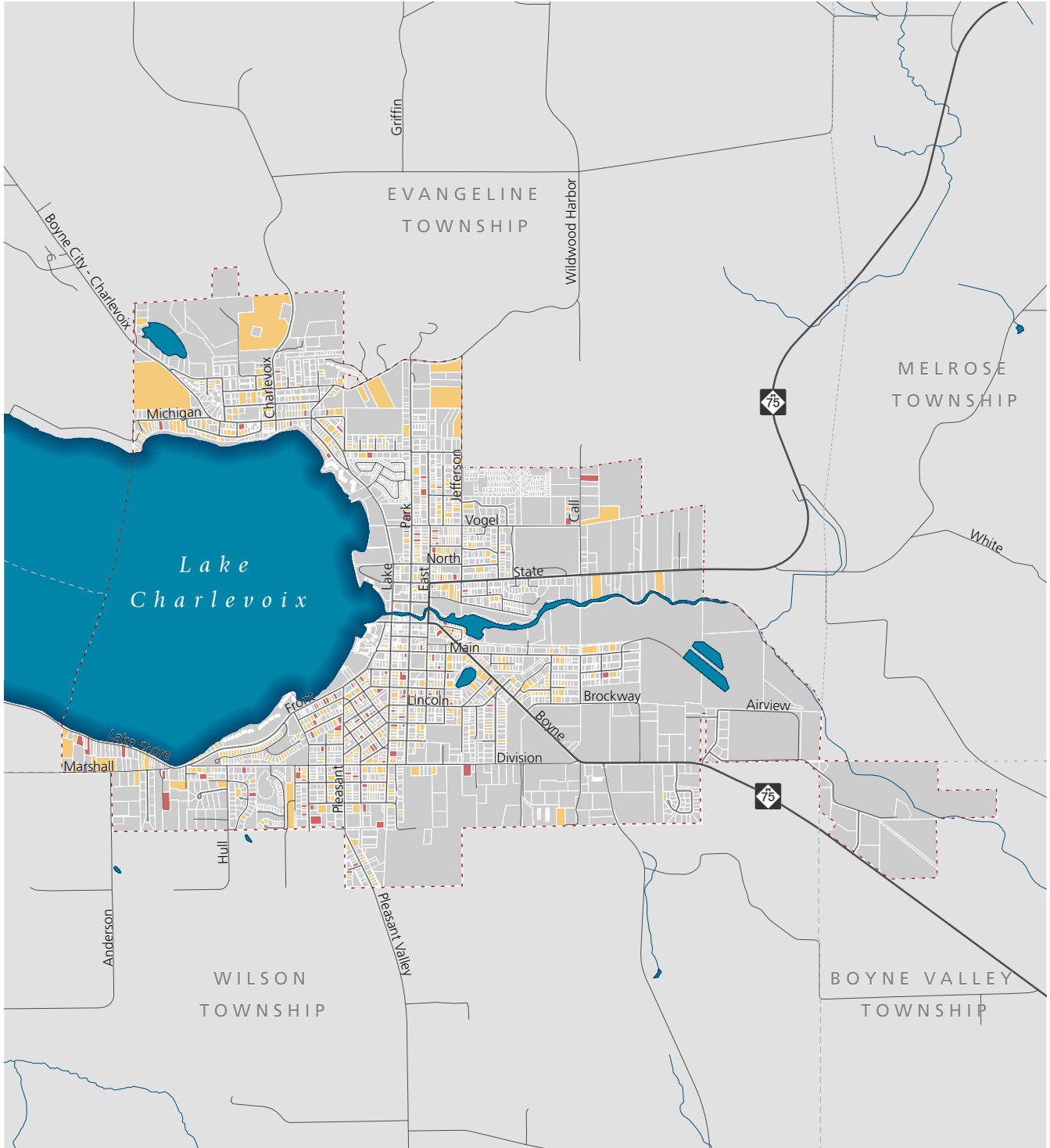
Vacant Residential Properties

Sources: Michigan Open Data Portal, City of Boyne City, Charlevoix County

-  City of Boyne City
-  Residential, Vacant



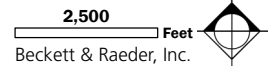
Map 8: Non-Homestead



Non-Homestead

Sources: Michigan Open Data Portal, City of Boyne City, Charlevoix County

- City of Boyne City
- Non-Homestead Dwellings
- Short-Term Rental, Non-Homestead Dwellings



Household Composition

The composition of households has also changed. The 2022 average household size was 2.0 people, with 29.0% of households occupied by a single person. This was a significant change from 2012, when the average household size was 2.4 people, and only 17.5% of residents lived by themselves. This shrinking household size observed in Boyne City follows along with Michigan and the United States, as they have both seen a similar reduction over the past decade.¹⁴ Shrinking household size has trended downward consistently since 1940 when the average household had 3.7 people,¹⁵ to the present, where the same figure is now 2.5 people.¹⁶ With shrinking households, it is important to consider what types of housing units are most suitable for one or two person(s).

Age of Housing

Approximately 15% of all housing units were built before 1940, and more than 41% were constructed from 1940 to 1979. Combined, over half of the units are at least 40+ years old. Almost 16% of homes in Boyne City have been constructed since 2000, meaning there is a good variety of housing unit ages. Yet, with fewer homes being built, the housing stock will continue to age. While older homes will require more work to maintain in good condition, the variety of home

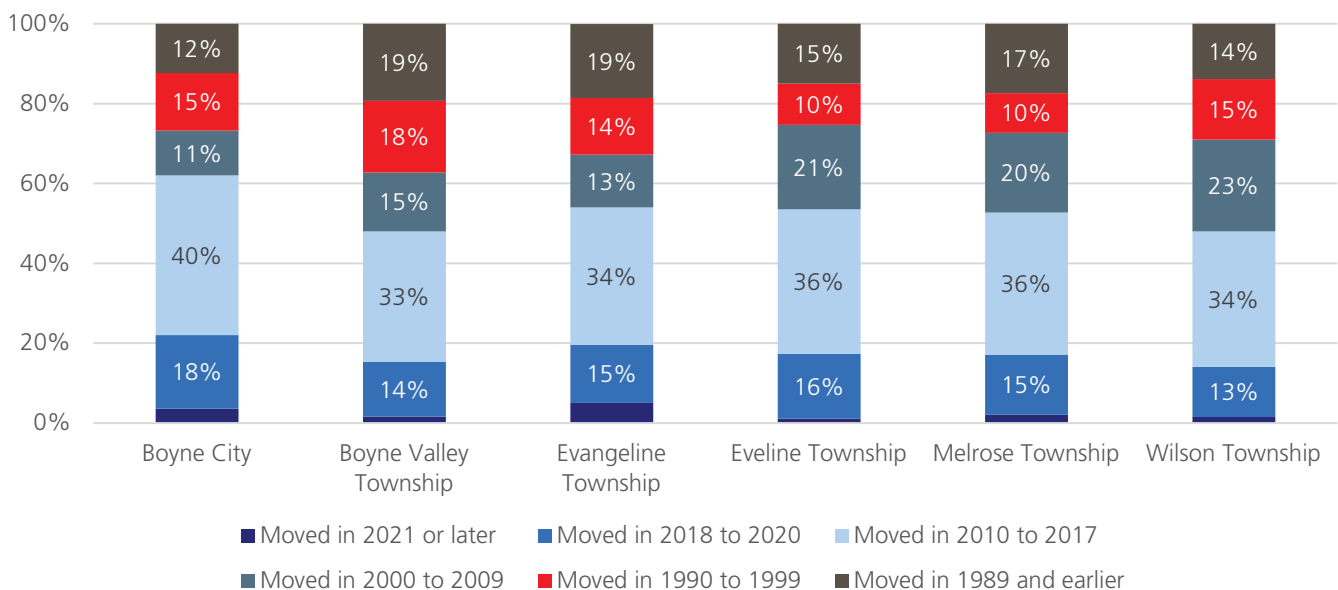
ages indicates that housing prices will vary more (as can be confirmed in the graph "Owner Occupied Housing Values, 2022). Older housing stock, depending on its condition, can provide naturally occurring affordable housing, which makes for a good entry point for new home buyers.¹⁷

The American Community Survey noted that 38 total units were constructed from 2000 to 2021,¹⁸ which conflicts with the City data where 227 permits were issued for housing in the same timeframe. However, the number of permits associated with seasonal housing is not clearly defined.

Length of Stay

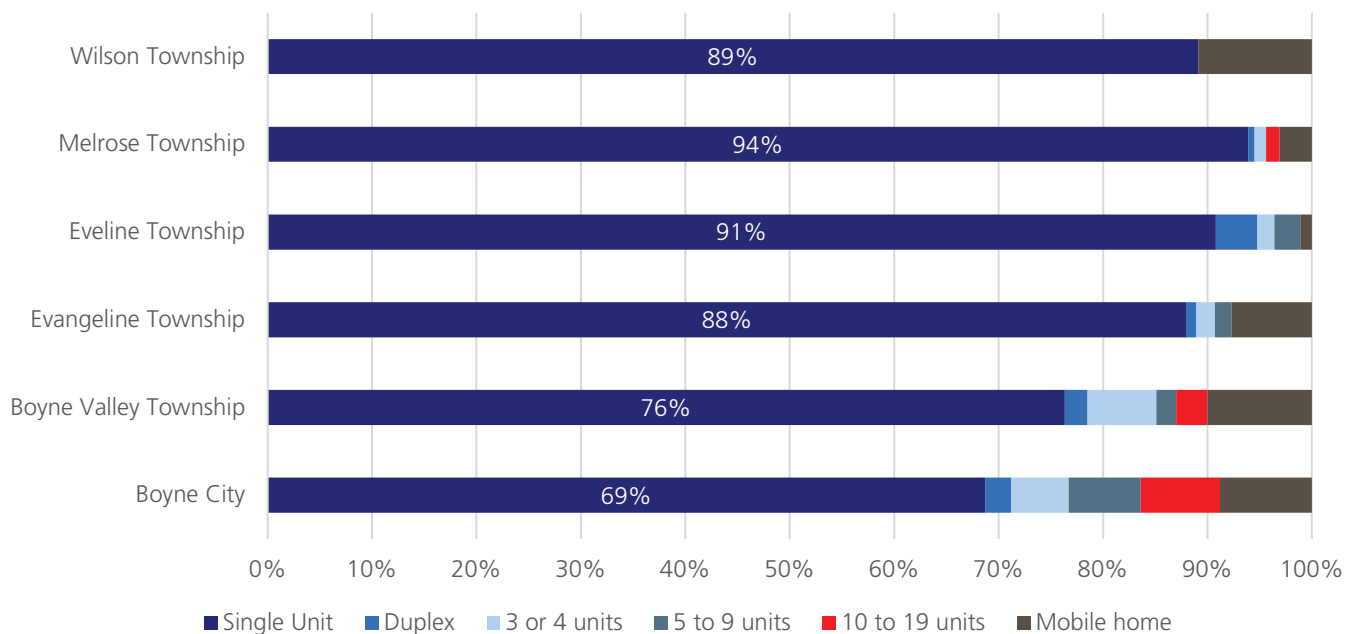
Length of stay is the time the inhabitants have continuously occupied the residence. In Boyne City, 62% of residents moved to their current home since 2010, the highest rate amongst the surrounding communities. Residents in the other communities have on average lived at their current address longer, with approximately 50% of each surrounding community having moved in since 2010, compared to the 62% observed in Boyne City. Boyne Valley and Evangeline Townships both have approximately 20% of residents inhabiting their homes since before 1990, a figure that is only 12.3% in Boyne City.¹⁹

Figure 9: Length of Stay at Current Housing Unit



Source: American Community Survey, DP04

Figure 10: Housing Types in Boyne City and Surrounding Communities



Source: American Community Survey, DP04

Variety of Housing

The figure “Housing Types in Boyne City and Surrounding Communities” shows the portion of housing types and the dominating presence of single-family housing. Within the immediate area, Boyne City has the greatest variety of housing with just over two-thirds (68.7%) of single units, while the surrounding communities at the least have 76.4% single units (Boyne Valley Township) and range up to 94% (Melrose Township).²⁰ This graph illustrates the difficulty of finding an attached unit due to lifestyle preferences or as a precursor to single-family ownership.

HOUSING STRATEGIES

For Boyne City to accommodate current residents’ various incomes and to attract more residents and growth, an adequate amount of attainable housing is needed. There are several ways that housing development could be targeted throughout Boyne City. One option is to target empty lots throughout the area, a process called infill development. Infill development is valuable for getting maximum use out of an area without unnecessary sprawl. By using land efficiently, the city would be inherently more pedestrian-friendly since more places are within walking distance of where people live.

Another option is to provide more housing types beyond single-family housing or large multiplexes through the Zoning Ordinance. While the housing data highlighted lower median home values and a greater variety of housing types than the surrounding area, many households are still cost-burdened. Strategies to add more housing should be considered to incentivize new residents to move to the area and to better accommodate current residents. The following strategies can assist the community in supplying adequate and attainable housing for residents in different life stages.

Missing Middle Housing

Many communities have enacted zoning that favors single-family homes. Traditional zoning focuses on land use, emphasizing lot size, setbacks, and building height. This “one-size-fits-all” approach to zoning makes cities less land efficient. Housing diversity is needed to make a city attractive to all types of prospective residents. Missing middle housing is a term that is used for the types of housing between single-family detached homes and high-density apartment buildings. Missing Middle units add density without interrupting the existing aesthetic of neighborhoods. While Boyne City does have a variety of housing

Figure 11: Examples of Missing Middle Housing



Source: Optico Design

compared to the rest of the region, prioritizing these missing middle types of housing, such as duplexes, townhomes, and midrise multiplexes, where appropriate. Because of their relatively smaller footprint and the increased availability of new units, Missing Middle units often are a less expensive option for residents. These lower-priced homes are easier to upkeep and appeal to some groups, making the regions where they are present more likely to entice new residents.

Accessory Dwelling Units (ADUs)

In recent years, Accessory Dwellings Units (ADUs), also known as mother-in-law suites or granny flats, have gained popularity due to low housing supply and rising costs in many regions. Beyond making housing more attainable, ADUs can gently increase neighborhood density and accommodate changing household structures. For example, a single householder could live in an ADU rather than inhabiting a larger unit better suited to multiple inhabitants. The City of Boyne City has embraced this strategy and allows ADU's by right in the community.

Infill Development

In urban planning, infill development refers to repurposing underutilized or vacant land within established urban areas for new construction projects. This can include building open spaces or redeveloping parcels that were previously unused. Infill is often seen as a strategic approach to maximizing the efficiency of existing infrastructure and curbing urban sprawl.

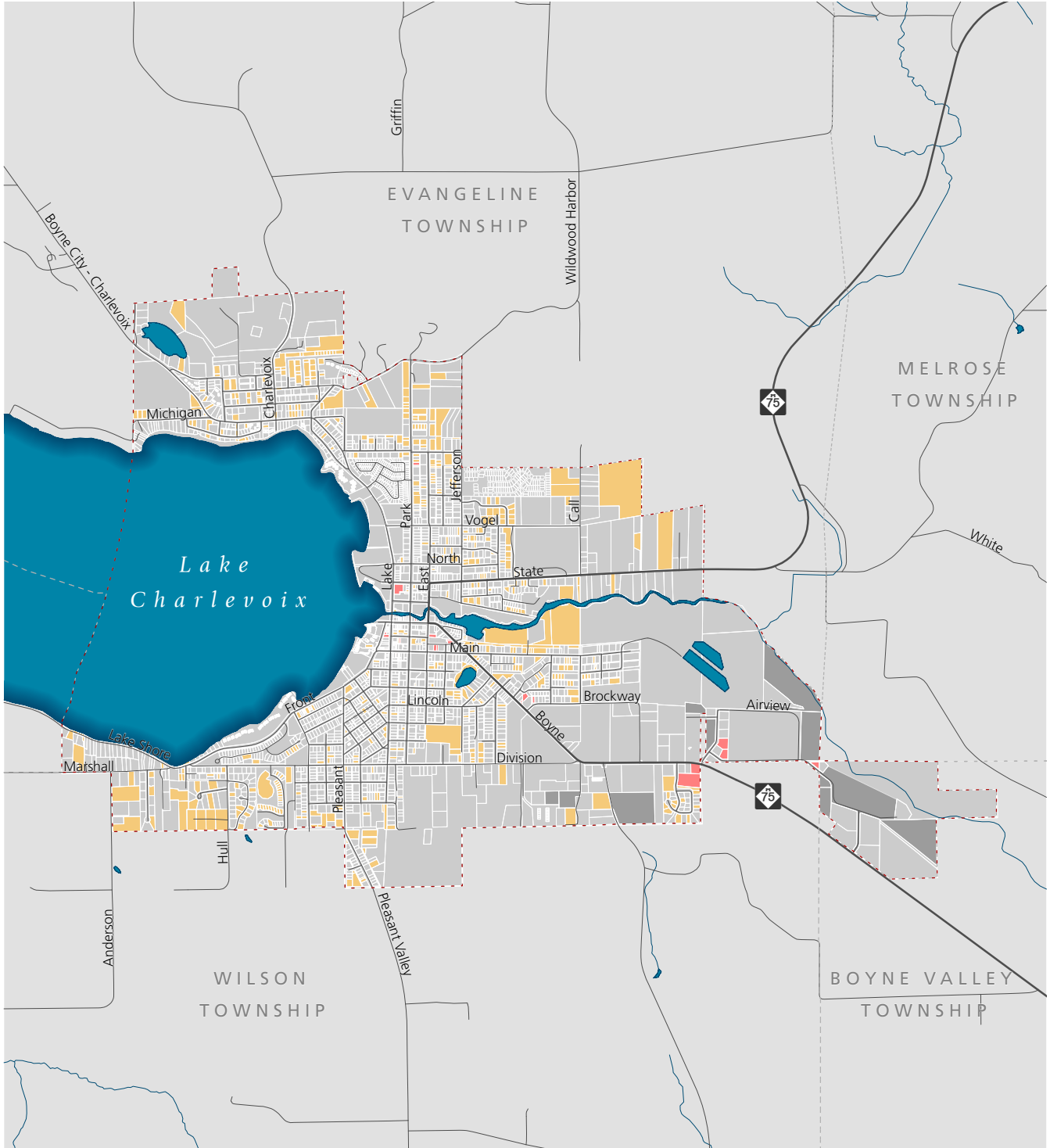
The figure "Map of Vacant Properties in Boyne City" shows residential, industrial, and commercial properties classified as vacant throughout the city. Many of these properties are vacant residential properties exist in the city, covering 296.8 acres (14.9%) of the total land area. Additionally, there are four vacant industrial parcels totaling 53.7 acres and 28 vacant commercial parcels totaling 17.9 acres. These vacant parcels could be places to start looking for infill development as they would not create new sprawl into surrounding areas; rather, they could be accessed and served by existing infrastructure.

HOUSING ASSESSMENT

The Community Master Plan Survey incorporated the opportunity to cross-tabulate results by age, income, residency, and geography. These filters were used to examine five different housing-related questions.

1. Difficulty to find affordable housing,
2. Lack of housing options, such as duplexes, triplexes, quadplexes, and upper-story downtown apartments,
3. Estimate of affordable priced housing,
4. Estimate of affordably priced rent, and
5. Estimate within the City of poorly maintained property.

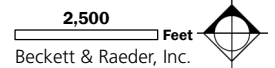
Map 9: Vacant Properties



Vacant Properties

Sources: Michigan Open Data Portal, City of Boyne City, Charlevoix County

- City of Boyne City
- Commercial, Vacant
- Industrial, Vacant
- Residential, Vacant



The cross-tabulations are referenced in Table 13 and paint a striking comparison between age group, annual income, and residency status. The data show that households that are younger with less annual household income are those most burdened by the lack of available housing. As noted, the 25 to 44-year age group, which normally constitutes typical homebuyers, indicated that 73% strongly agree that is difficult to find affordable housing in the City with an average estimated price point of \$185,775.

Further, the difficulty of finding affordable housing options is the highest for households with lower annual incomes than those with higher incomes. This is supported by other local and regional data

that reflect that lower-income households are being priced out of the overall market. The Housing Needs Assessment conducted by Bowen National Research for Housing North noted that the change in renter households between 2022 and 2027 will decline for all household income groups with an annual income of \$50,000 or less.²¹ Compounding this trend is a forecasted decline in household heads by age for the less than 25, 25-34, 45-54, and 55-64 age cohorts between 2022 through 2027.²² These conditions will likely impact the public school district student enrollment, the inability to attract business due to labor shortages, the inability of local employers and businesses to attract employees, and a continued housing shift from year-round to increased seasonal/recreational housing.

Table 13: Cross-Tabulation of Housing Questions by Variables

	Difficult to find affordable housing (SA% only)	Lacks Adequate Housing Options (SA% only)	Estimate of Affordable Housing Price	Estimate of Affordable Rent Price	Estimate of Poorly Maintained Properties
Age Group					
24 and Less	59%	76%	\$159,266	\$1,039	27%
25 to 44	73%	44%	\$185,775	\$1,042	24%
45 to 59	46%	37%	\$206,961	\$1,179	25%
60 and over	46%	38%	\$218,196	\$1,188	23%
Income Group					
Less than 50K	80%	64%	\$160,819	\$948	22%
\$50K to \$99K	65%	47%	\$190,341	\$1,074	22%
\$100K to \$199K	51%	40%	\$212,703	\$1,186	25%
\$200K and +	34%	29%	\$237,099	\$1,298	25%
Residency					
Year Round	62%	45%	\$197,256	\$1,089	24%
Seasonal	23%	22%	\$230,942	\$1,291	24%
Location					
North of River	52%	37%	\$205,605	\$1,144	24%
South of River	49%	40%	\$208,186	\$1,161	25%
Survey					
Overall	51%	34%	\$207,288	\$1,146	24%
Low	23%	22%	\$159,226	\$948	22%
High	62%	76%	\$230,942	\$1,291	27%
Variance (Low-High)	39%	54%	\$71,716	\$343	5%

Table 14: Gap – Annual Target Market Assessment (TMA) City of Boyne City

Detached		Attached		Total Units
155 Units (68%)		73 Units (32%)		228
Owner	Renter	Owner	Renter	
57 (37%)	98 (63%)	0 (0%)	73 (100%)	228
Five-Year Total				1,014

Source: Northwest Michigan Target Market Analysis (TMA) 2019

Table 15: Gap – Five-Year Northern Michigan Housing Needs Assessment

Household Income	≤ \$41,700	\$41,701 - \$66,720	\$66,721 - \$100,080	\$100,081 or greater	Total Units
Rental Units	334	215	120	61	
% Boyne City Households	34.4%	22.9%	13.2%	29.5%	
Proportional Share	114	49	16	18	197
Owner Units	173	282	648	525	
% Boyne City	34.4%	22.9%	13.2%	29.5%	
Proportional Share	59	64	85	154	362
Units	173	113	101	172	559
Five-Year Total					559

Source: Bowen National Research (2023)

Table 16: ERSI Business Analyst Forecast

	Total Units
Five-Year Total (2024-2029)	65

Source: ERSI® Forecasts

The data also notes that as income rises, so does the estimate of housing and rent affordability. The sharpest difference is the perception between year-round and seasonal residents. 62% of year-round residents strongly agree that it is difficult to find affordable housing compared to 23% for seasonal residents. Data, referenced in the Housing North study for Charlevoix County, noted that on February 2023 there were 56 houses for sale. 18 homes were priced less than \$200,000, 14 were priced between \$200,000 to \$399,999, and 24 homes, or 43%, were priced over \$400,000.²³ The median price for this sample was \$371,500. Comparing this information to the survey perceptions of affordable house prices suggests

that many homes are no longer within the target range of potential buyers.

Although the Bowen National Research study (2023) was fairly recent, the Northwest Michigan Target Market Analysis (2019) estimated for the City of Boyne City the annual demand for 228 housing units consisting of 155 detached units (57 owner and 98 renter) and 73 attached units (0 owner and 73 renter). The housing typology for both owner and renter units consisted of single-family homes, duplexes, cottages, and townhouses, and urban lofts.²⁴

The percentage of poorly maintained properties was the most consistent among all cross-tabulated filters, with a differential of 5% and an average of 24% for the overall community.

For the community to provide a spectrum of housing options to retain year-round residents, various funding strategies will be needed to reduce construction and development costs enough to allow households with annual incomes less than \$100,000 to remain and enter the local housing market. If these strategies are not implemented, there is a strong likelihood that the community will slowly convert to a seasonal resort community, risking the loss of its year-round residents.

The potential housing gap, a pressing issue that demands immediate attention, can be determined through various factors and metrics. The three mentioned studies, Bowen National Research Housing Needs Assessment, Land Use | USA Northwest Michigan Target Market Assessment, and ERSI Business Analyst, resulted in different estimates, but all enumerated a gap in housing supply.

The data suggests that future housing will either be highly incentivized to allow access for households making less than 120% AMI or market rate for those making in excess of 120% AMI for high-income households.

However, it should be noted that roughly 72% of owner-occupied housing in the community has a value of less than \$300,000. So why does Boyne City have a diverse income group residing in the community if housing prices are so high? This is due in part to the fact that approximately 64% of the current owner-occupied housing population moved into the community before 2017. This coincided with the decline in housing prices resulting from the Great Recession between 2006 and 2012, where housing prices bottomed out at a national average of \$140,000. Between 2010 and 2017, housing prices began to rebound, but the values were low enough to expand affordability and access for more income groups. In 2024, the average national price for a home has increased to \$340,000. As the price of housing increased, access to housing declined for lower AMI households.

Table 17: Gap –Total Population in Occupied Housing by Year Householder Moved In

Housing Type	Year Household Moved into Boyne City					
	1989 or Earlier	1990 to 1999	2000 to 2009	2010 to 2017	2018 to 2020	2021 or later
% Owner Occupied	10.8%	12.9%	13.2%	27.9%	8.5%	0.5%
% Renter Occupied	0%	0.3%	0.7%	12.5%	10.4%	2.3%

Source: ACS 2022; Table B25026

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Transportation

Roads, pathways, sidewalks, and recreational off-road trails are part of the city’s transportation network. This network connects city and region residents to jobs, recreation, retail, services, and other important destinations. Because the network supports mobility, it is worth further analysis to make the experience smoother and safer for all users.

ROAD OWNERSHIP

Boyne City owns, manages, and maintains local roads within its boundaries. The Boyne City Streets Department uses its mission statement as a guiding principle: **to provide a safe, efficient, and affordable system for the movement of vehicular and pedestrian traffic through and within the city limits for residents, employees, and visitors.** In addition to the 40 miles of streets and alleyways, they also manage the stormwater collection and discharge infrastructure, traffic controls, signage, and sidewalks. Lastly, the Street Department maintains the city parks system, including developing the ice rink and sledding hill at Avalanche Preserve in winter.¹

The only state-owned road within city borders is M-75, though US Highway 131 (US 131) is in Charlevoix County and connects to M-75 at both (north and south) terminuses. M-75 enters Boyne City in the southeast and travels northwest towards the downtown area; it takes a right turn to the north for approximately two blocks and then makes another right turn east, where it exits the borders. These roads are known as Boyne Avenue, East Street, and State Street within city boundaries, respectively. Due to the integration of M-75 with several primary streets in the city, many residents use it daily, even when traveling within the borders.

Road Conditions

State Owned Roadways

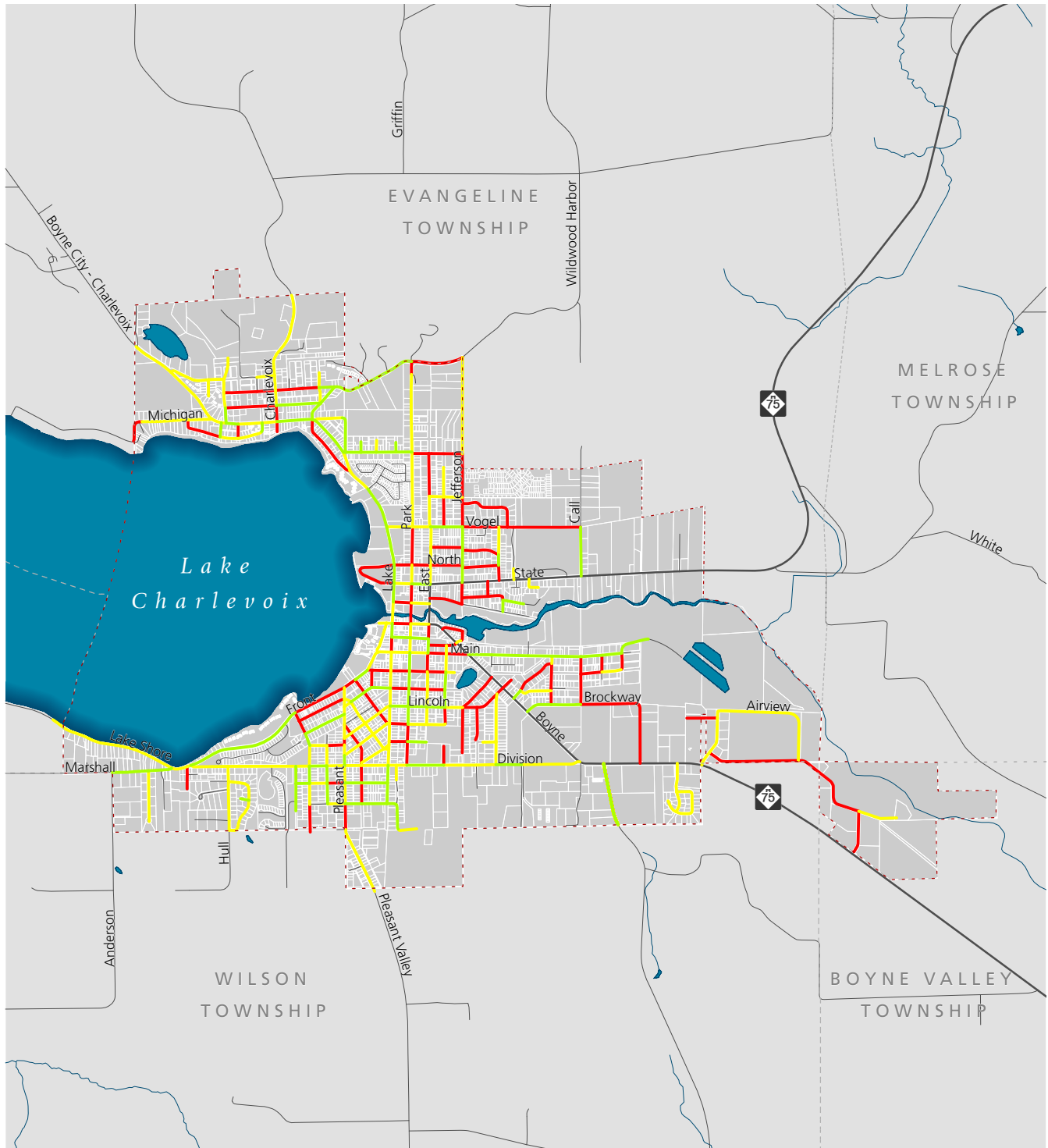
The Michigan Department of Transportation’s (MDOT) Transportation Asset Management Council (TAMC) uses a system called Pavement Surface Evaluation and Rating (PASER) to determine the quality of state-owned roads. This standardized measuring system considers several metrics in its scoring system. Roads are scored on a 1 – 10 scale, with metrics for road quality scoring looking at defects in the road, like the severity of cracking and rutting, as well as how many patches and past road work have been completed at the site. These ratings are assigned on a block-to-block basis. According to the PASER database, M-75 scored between fair and good within city boundaries. Division Street received the lowest rating.²

Table 18: PASER Road Rating Score Chart

Rating	PASER Descriptor	TAMC Definition
10 & 9	Excellent	Good
8	Very Good	
7 & 6	Good	Fair
5	Fair	
4	Fair	Poor
3	Poor	
2	Very Poor	
1	Failed	

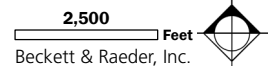
Source: TAMC





Map 10: PASER Ratings, 2022-2023



PASER Ratings, 2023

Sources: Michigan Open Data Portal, City of Boyne City, Michigan Transportation Asset Management Council PASER Ratings



-  City of Boyne City
-  Poor
-  Fair
-  Good

City Owned Roadways

In 2023, a study of roads using PASER was conducted for local streets in Boyne City. Information was gathered to determine road rating from October 9 through October 11, 2023. The study determined that the average road rating achieved in Boyne City was 5.65, a score in the fair range though just below the threshold of a good rating.³ The study determined that keeping road quality at its current average would cost \$600,000 annually, and achieving an improved average PASER rating would cost \$800,000 annually. This is a high maintenance cost for a city of this size, and it may require searching for additional funding through grants and other means to cover the costs.

Average Annual Daily Traffic

Average Annual Daily Traffic (AADT) is a measurement that indicates vehicle traffic load on a road segment. The total vehicle traffic volume on the road for a year is divided by 365. It is the most prevalent measure used in transportation planning.⁴ MDOT monitors AADT on state and federal roads in Michigan, including M-75. According to MDOT, sections of M-75, Boyne Avenue and South East Street, have an AADT of 7,000, while the State Street section has an AADT of 4,650.⁵ These traffic

counts are higher than the AADT for the sections of M-75 outside of city limits. According to data from the Michigan Office of Highway Safety Planning, the organization that tracks car accident data for the state of Michigan, M-75 in the city does not appear to have any serious impact on car accidents in Boyne City.⁶

SIDEWALK AND TRAIL NETWORK

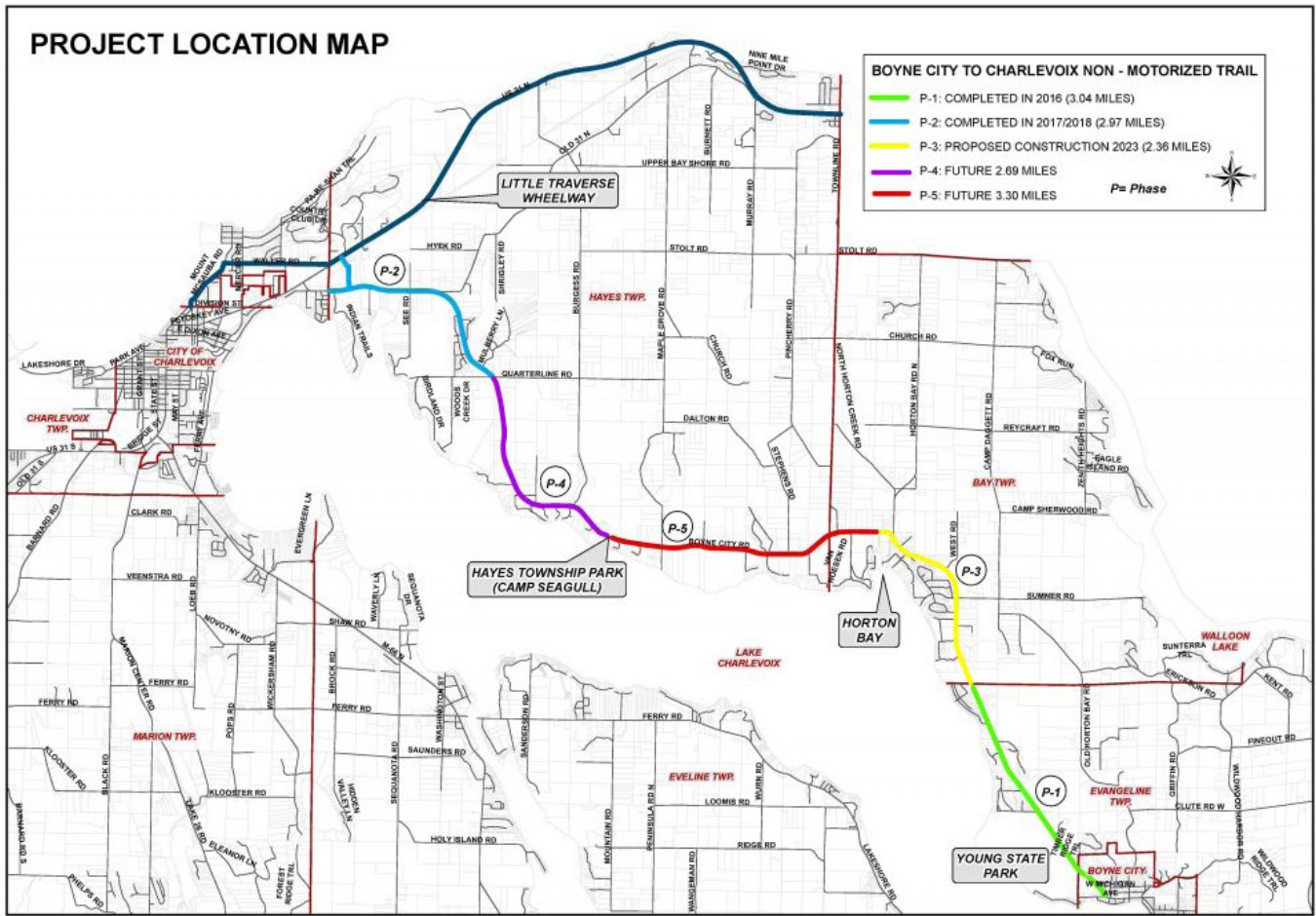
The Department of Public Works (DPW) maintains sidewalks in Boyne City. The DPW repairs sidewalks as needed, and its records show that the overall quality of the sidewalk network is in good condition. The city budgets about \$12,000 annually for sidewalk repair; for sidewalks in need of repair in front of properties, the owner covers 60% of material costs, while the city covers the other 40% of materials and labor.⁷

The Boyne City to Charlevoix Trail (BC-CVX) will link the two cities with the route traveling along the north shore of Lake Charlevoix. The trail is under construction and is currently in Phase Three of five total phases, resulting in 14 miles of new trail added to various existing networks to complete the project. The first phase began in September 2017, and Phase 3 is slated to be completed sometime in 2024.



Sidewalk along Lake Charlevoix.

Source: Michigan Barefoot Memories Photography



Boyne City to Charlevoix Map with Construction Phases
 Source: Top of Michigan Trails Council

Another non-motorized trail network is the Boyne City - Boyne Falls Trail Route which extends 8.2 miles from Boyne Falls on US-131 to a trailhead near the Boyne City airport and wastewater treatment facility.

Sidewalk Condition and Coverage

The sidewalk network is assessed continually to see areas that need to be repaired. As of 2024, the Boyne City Department of Public Works conducted a comprehensive inventory of existing sidewalks and identified approximately seventy thousand square feet (equivalent to over 2 miles) that require replacement. A budget proposal outlining a phased replacement program over the next two to three years will be presented. Concurrently, we are developing a plan to extend sidewalks into new areas, which will be integrated into the upcoming Capital Improvement Plan scheduled for presentation to the City Commission this winter.

Under this plan, the City will cover 35% of the costs for replacement or new construction, with property owners responsible for the remaining 65%. To facilitate affordability for residents, the 65% share will be spread across a three-year period. Prior to commencement of any work, affected property owners will receive a notification letter detailing cost estimates and information about the City Commission hearing regarding the sidewalk program.⁸

At the current time, the sidewalk network in Boyne City does not encompass all streets in its area. Few sidewalks are present south of Division Street. The northwest of the City also does not have a widespread sidewalk network with the exception of West Michigan Avenue. Most of the central parts of the City have sidewalk coverage from the waterfront all the way across to the Boyne City Schools. This sidewalk coverage throughout Boyne City should be expanded to allow for increased mobility and pedestrian safety.

PUBLIC TRANSPORTATION

Public transportation is generally difficult to provide in lower-density regions such as northern Michigan. Low population density in rural areas often leads to lower ridership for fixed transit routes and a smaller tax base to fund the maintenance and repair of transportation systems.⁹ Rural areas often operate a countywide or regional transit system rather than city-operated services so that services can be combined and easier to fund. Charlevoix County Transit offers transit services throughout the county, with a total of 17 ADA-accessible buses. Rides are provided by request, and a grocery delivery service is also offered.¹⁰ Charlevoix County Transit provides approximately 80,000 rides annually.¹¹

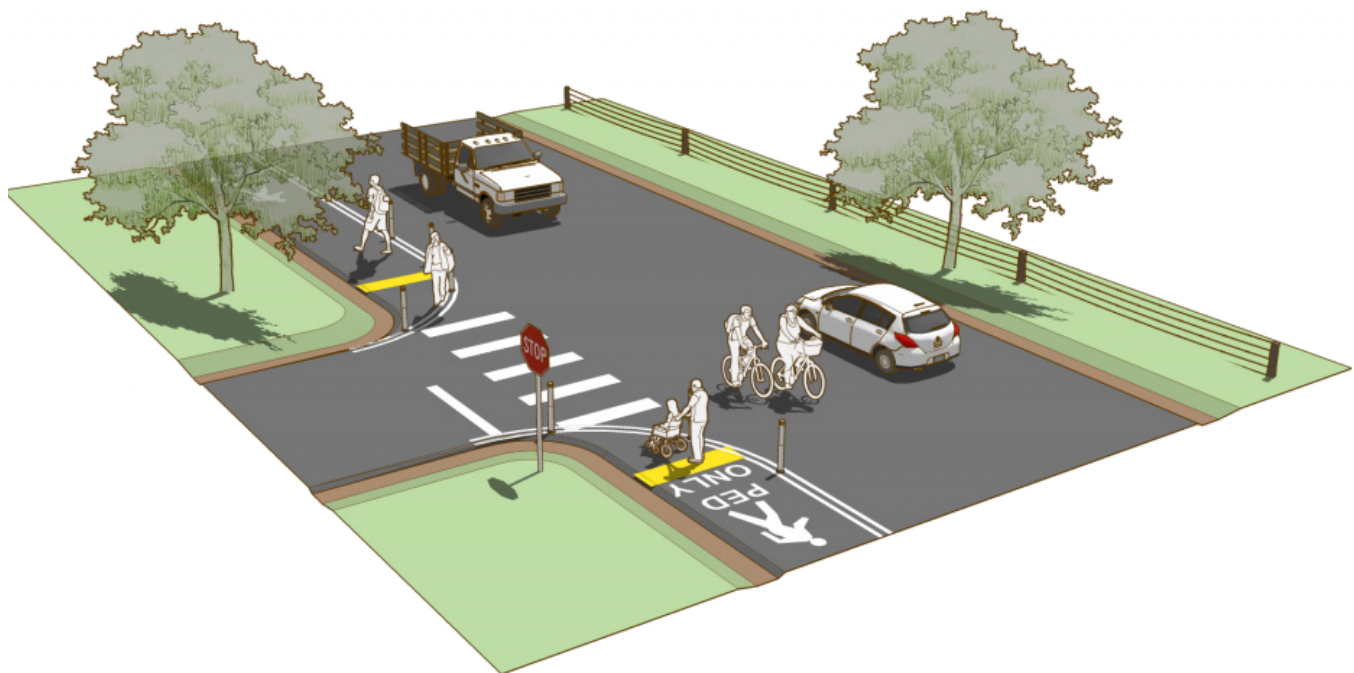
COMPLETE STREETS

Complete Streets is a movement that has recently developed in transportation planning. It is the idea that city streets should be designed to serve all modes of transportation. Rather than simply prioritizing roads to only serve automobiles, complete streets also serve bicyclists, pedestrians, and transit. Complete Streets can be implemented while still preserving the character of the city of Boyne City. In line with this idea, the report “Implementing Complete Streets in Small Towns and Rural Communities,” published by Smart



Sidewalk near the Boyne City Chamber of Commerce.

Source: Michigan Barefoot Memories Photography



Rendering of Complete Streets in a Small Community

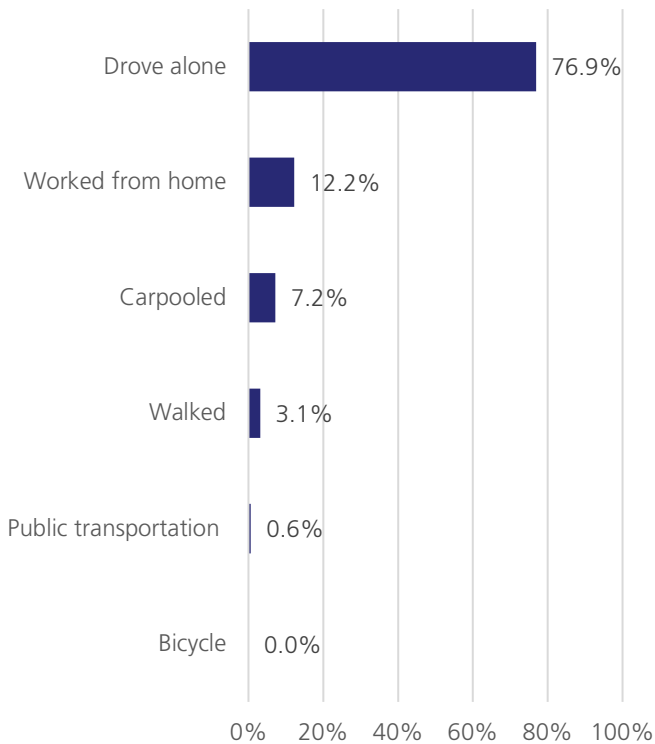
Source: Smart Growth America



Public seating near the water.

Source: Michigan Barefoot Memories Photography

Figure 12: Means of Transportation for Work Commute



Source: American Community Survey, S0801

Growth American in 2017, recommends rural places enact policies related to creating and maintaining Complete Streets to accommodate a range of demographic groups, specifically the young and the elderly.¹²

The figure “Means of Transportation for Work Commute” shows what modes the Boyne City workforce uses to commute to work. Just under 77% of workers ride to their workplace in a car alone, matching the rate for the state of Michigan (78.8%).¹³ Only 3.1% of residents walk to their workplace, and no residents ride bicycles to their workplace. The Center for Neighborhood Technology (CNT) is an organization that endeavors to advance sustainability and prosperity initiatives in cities. According to CNT, the average annual transportation cost for households in Boyne City is \$13,342.¹⁴ This annual transportation cost is 20.5% of the median annual household income of \$65,070, a significant transportation cost for an average household.¹⁵

Implementing complete street policies that create more space for bicyclists and pedestrians to safely move about the city can reduce this high level of vehicle use and the high costs associated with vehicle ownership. The increased feeling of safety and accessibility for these transportation modes will also increase the likelihood that residents will utilize the options, leading to increased public health through a more active lifestyle.¹⁶

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Community Facilities

Community services, encompassing healthcare, education, public safety, and recreation, exert significant influence in shaping the appeal for prospective residents by providing essential infrastructure and support systems that enhance well-being, foster a sense of belonging, and contribute to a vibrant and thriving community environment. It is apparent that different services hold distinct values for various demographic segments; for instance, families in search of a residence may prioritize access to quality educational institutions, whereas younger individuals may place greater emphasis on recreational opportunities. Irrespective of individual preferences, however, essential services fundamentally underpin the overall quality of life within any community. Through concerted efforts with county and state authorities, Boyne City offers a comprehensive suite of services to enhance the standard of living. This chapter provides an overview of the current state of community facilities and services within Boyne City.

WATER AND SEWAGE INFRASTRUCTURE

Sanitary Sewer

Boyne City has been providing wastewater treatment services since 1954, boasting a state-of-the-art treatment plant constructed in 2004 with a price tag of \$10 million. Serving most of the city's developed properties and sections of neighboring townships, the sanitary sewer system encompasses approximately 22 miles of gravity sewers, ranging from four to 20 inches in diameter, along with seven miles of force mains spanning two to eight inches. Around 600,000 gallons of wastewater are

transported daily to the treatment plant in the cold months. This figure can escalate to nearly 900,000 gallons per day during warmer seasons when the city's population swells. With a design capacity of 1,000,000 gallons per day, the treatment plant is projected to adequately meet the community's needs in the foreseeable future, barring any disproportionately high discharge volumes from new developments.¹

The treatment plant's lagoons, strategically positioned between the airport and the Boyne River, are comprised of aerated lagoons for primary and secondary treatment, including chemical processes to eliminate phosphorus. They boast a cumulative capacity of 59.3 million gallons and are comprised of aerated lagoons for primary and secondary treatment. Effluent from the lagoons is channeled to Lake Charlevoix, where rigorous water quality assessments are conducted at least five days per week. These tests consistently demonstrate that the effluent meets all stipulated state and federal standards, surpassing the cleanliness levels of the lake water itself.²

In recent years, considerable attention has been directed towards the collection system, with construction projects aimed at rectifying infiltration and inflow issues. Substantial progress has been made, allowing for service expansion to new areas. Notably, more than 65% of the existing sanitary sewers within the city have been replaced in the past 20 years, a testament to the ongoing efforts to upgrade aging infrastructure, often in tandem with water and street renewal initiatives.

While efforts are made to connect new constructions to the sanitary system whenever

feasible, areas lacking access to sanitary sewers resort to private septic systems. Although most of these systems function effectively when appropriately installed, diligence is essential to ensure their continued operation without jeopardizing the integrity of the community's water resources. Operating as enterprise funds, the wastewater and water systems are financially sustained through user fees, including sewer and water billings, service fees (for analysis of wastewater systems and testing effluence), and access fees. Importantly, no general tax funds are allocated to the operation and maintenance of these systems.³

Storm Sewer

The system comprises pipes ranging from six to 36 inches in diameter and open ditches designed to convey stormwater to designated discharge sites such as lakes, rivers, or other outlets. Previously, the stormwater collection system was integrated with the sanitary sewer system, which significantly strains the latter, particularly during heavy rainfall, resulting in heightened operational expenses to treat relatively clean stormwater.

Efforts are made to install sumps, check-dams, and retention/detention basins wherever feasible to capture sediment and debris before allowing stormwater discharge into natural bodies of water. In areas of the city with steep terrain

where conventional stormwater infrastructure is impractical, runoff is directed along roadway curbs to be conveyed to the stormwater system or suitable disposal locations.

New developments are expected to implement on-site stormwater management solutions to mitigate the impact of increased runoff on the city's infrastructure. Bio-retention systems capable of retaining normal rainfall events are preferred, allowing gradual stormwater infiltration into the soil post-rainfall. Overflow into the stormwater system only occurs during heavy rainfall or snow melt. Given the practical implications of heightened runoff resulting from new construction, the city often mandates on-site retention or detention of stormwater.

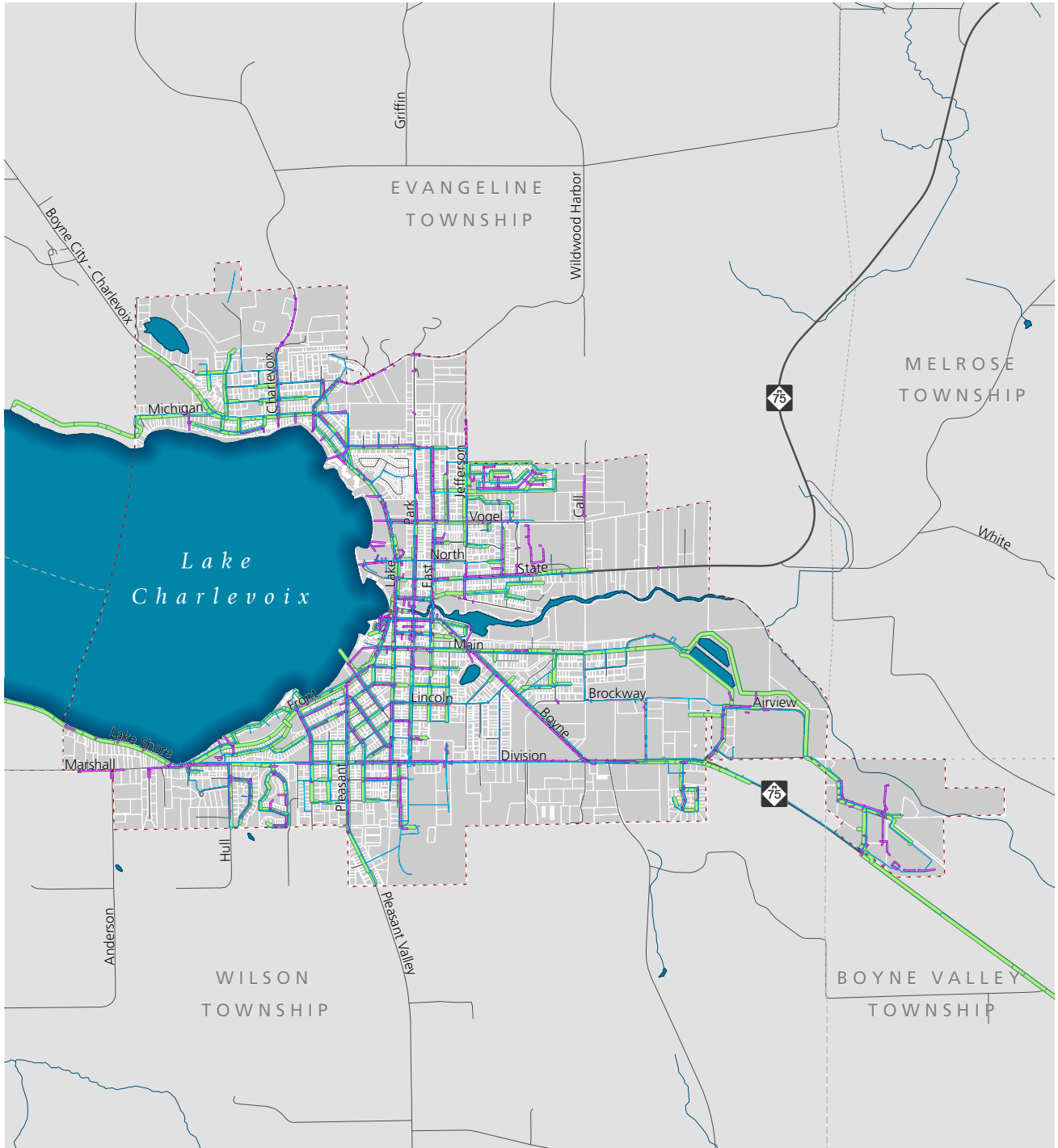
Adopting a proactive stance, Boyne City consistently enhances its stormwater treatment initiatives. Installing a stormwater treatment system at Sunset Park in 2009 effectively treated stormwater from the downtown Front and Lake Street areas. Constant monitoring of this system and repairs to it where needed ensures that stormwater is managed in a way that will mitigate any possible flooding impacts. The city allocates approximately \$50,000 annually for storm drainage projects, typically integrated within the Capital Improvement Plan alongside street infrastructure enhancements.⁴



Park pavilion at sunset.

Source: Michigan Barefoot Memories Photography

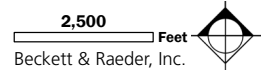
Map 11: Municipal Utilities



Water and Sewer

Sources: Michigan Open Data Portal, City of Boyne City, Charlevoix County

- City of Boyne City
- Water Main
- Storm-Sewer
- Sanitary Main



Public Water

Boyne City's public water infrastructure encompasses five production wells and 23 miles of distribution mains, serving most developed areas. With a combined pumping capacity of 3,380 gallons per minute, these wells are strategically located—two on the south side near Avalanche Preserve and three on the north side near the city limits. Ongoing upgrades and improvements to these wells ensure the reliability and efficiency of the system.⁵

The system relies on a 250,000-gallon in-ground reservoir situated two-thirds up Avalanche Hill, complemented by a newly refurbished 500,000-gallon reservoir near the north well site to maintain constant pressure.⁶ Thorough inspections, cleaning, and necessary repairs were undertaken to enhance the reservoirs' functionality, ensuring they could adequately store water to meet the city's daily requirements under standard conditions.

The distribution network comprises pipes ranging from two to 12 inches in diameter alongside valves and over 200 fire hydrants. In recent years, focused construction efforts have been aimed at upgrading the system, with approximately 65% of aging water mains and services replaced with cost-effective PVC piping, known for its durability and reduced long-term maintenance expenses.⁷

Aligned with the sewer replacement program, this ongoing initiative targets the replacement of deteriorated water mains, addressing areas of low pressure or volume, often attributed to small diameter mains or elevated service areas. The system's pumping capacity and improved distribution infrastructure accommodate new developments, ensuring sufficient water supply for the foreseeable future, provided new construction adheres to standard volume demands. New construction is typically connected to the municipal water system, while residents in non-serviced areas rely on private wells supported by adequate water quality and volume.

CITY HALL

On the shore of Lake Charlevoix in downtown Boyne City, Boyne City's City Hall is located on a six 1/2-acre parcel bounded by Lake Charlevoix on the East, North Street to the south, Lake Street to the west, and Honeywell property to the north. The

building was constructed since the last Boyne City Master Plan and was completed in August 2017.⁸ City Hall houses most of the city's governmental functions, including Police, Fire, EMS, and Planning Departments, and the City's Historical Museum. Additionally, space is leased to the Michigan State University Extension, which uses it as its Charlevoix County office.⁹

BOYNE CITY MARINA

The Boyne City F. Grant Moore Municipal Marina is a 42-slip municipal marina in downtown Boyne City near the mouth of the Boyne River. The marina provides seasonal and transient slips from 20' to 60' with electricity, water, and portable pump-out. The staffed marina office is adjacent to Veterans Park and offers a restroom, showers, free WiFi, a boat launch, bicycles, and a courtesy vehicle. Dedicated spots for temporary mooring are available at the shopper's dock for boaters who desire to spend a few hours in town. From its location on the east end of Lake Charlevoix, there is direct access to Lake Michigan 15 miles away.

Over the years, the city has engaged in extensive deliberations regarding the marina's future. Since 2003, the city has undertaken multiple planning initiatives and conducted various studies to explore potential expansions for the marina. 2007 a formal joint marina permit application was submitted to the former Michigan Department of Environmental Quality (DEQ) and the US Army Corps of Engineers (USACE) for approval. Upon reviewing the application, the DEQ identified several areas of concern, primarily focusing on public trust waters and public navigation impairment. Despite efforts to address these concerns, the DEQ formally denied the application in 2009 due to unresolved issues. Subsequently, the USACE refrained from taking action on the application following the DEQ's decision.¹⁰

BOYNE CITY AIRPORT

Boyne City Airport (N98) is one of the four public airports within the County, complemented by counterparts in East Jordan, the City of Charlevoix, and Beaver Island. Additionally, the Boyne Mountain Ski Lodge manages a privately owned airport conveniently situated merely ten minutes east of Boyne City by car.



Aerial view of Boyne City and Lake Charlevoix.

Located one mile east of downtown, Boyne City is adjacent to the Air Industrial Park. The Boyne City Municipal Airport operates as an unattended facility. Boasting a 4,000-foot hard surface runway, the airport hosts approximately 11,000 flights annually.¹¹ Currently, the airport hosts 33 hangars with ample space for additional expansion. The terminal building encompasses amenities such as a pilots' lounge, WiFi, flight planning computer, telephone, and restroom facilities. Fuel is readily available on a self-service basis, complemented by the provision of a courtesy vehicle.

The airport currently accommodates around 12 aircraft, with the potential for future growth supported by sufficiently available space. While many of these aircraft are privately owned and operated, often by individuals with second homes in the Boyne City vicinity, the airport's significance extends beyond catering to tourists. Its importance to the city primarily stems from its role in fostering economic development and enhancing connectivity by serving local organizations, such as those at the nearby industrial park.

DEPARTMENT OF PUBLIC WORKS AND STREETS DEPARTMENT GARAGE

The Department of Public Works (DPW) facility was also constructed since the previous Master Plan. The \$1.2 million project resulted in more space to store equipment, making it easier to protect it from the elements and ensure that it lasts longer, as well as a larger storage facility for road salt that can store up to 800 tons.¹² Operations in the new building began in December 2015, a welcome upgrade from the previous facility, which was constructed in 1937.¹³ The DPW had outgrown the previous location, making it difficult to operate on behalf of the city. The facility also includes dedicated bays for vehicle and equipment repair and energy-saving features that help the city to work towards sustainability goals outlined in the previous Master Plan.

This new DPW facility site is a 25-acre parcel previously known as "North Boyne." The remainder of the property is occupied by the north well fields, a reservoir and wetlands. The main entrance to the property is from Robinson Street which is through platted property.

RECREATION FACILITIES

Boyne City has a variety of public and private recreation areas and facilities. The city owns and operates 485.2 acres of recreational land and assets across 16 recreation space locations, including parks, marinas, trails, beaches, and natural areas. Parks range from one-quarter acre at Lower Lake Beach Park to 320 acres at Avalanche. Map 12 depicts a “Map of Boyne City’s Parks, Natural Areas, and Recreation Facilities” where facilities are distributed across the city.

Boyne City’s commitment to maintaining attractive recreation facilities is apparent -residents and people from across the region visit to use these facilities. It is estimated that the average household in Boyne City spends more than \$2,100 annually on recreation, or about 3.2% of the annual median household income of \$65,070.^{14,15}

Community Input Regarding the Waterfront

The Lake Charlevoix waterfront in the city is a focus of this plan due to the value it provides the community as a recreational, commercial, and environmental value. In the community survey

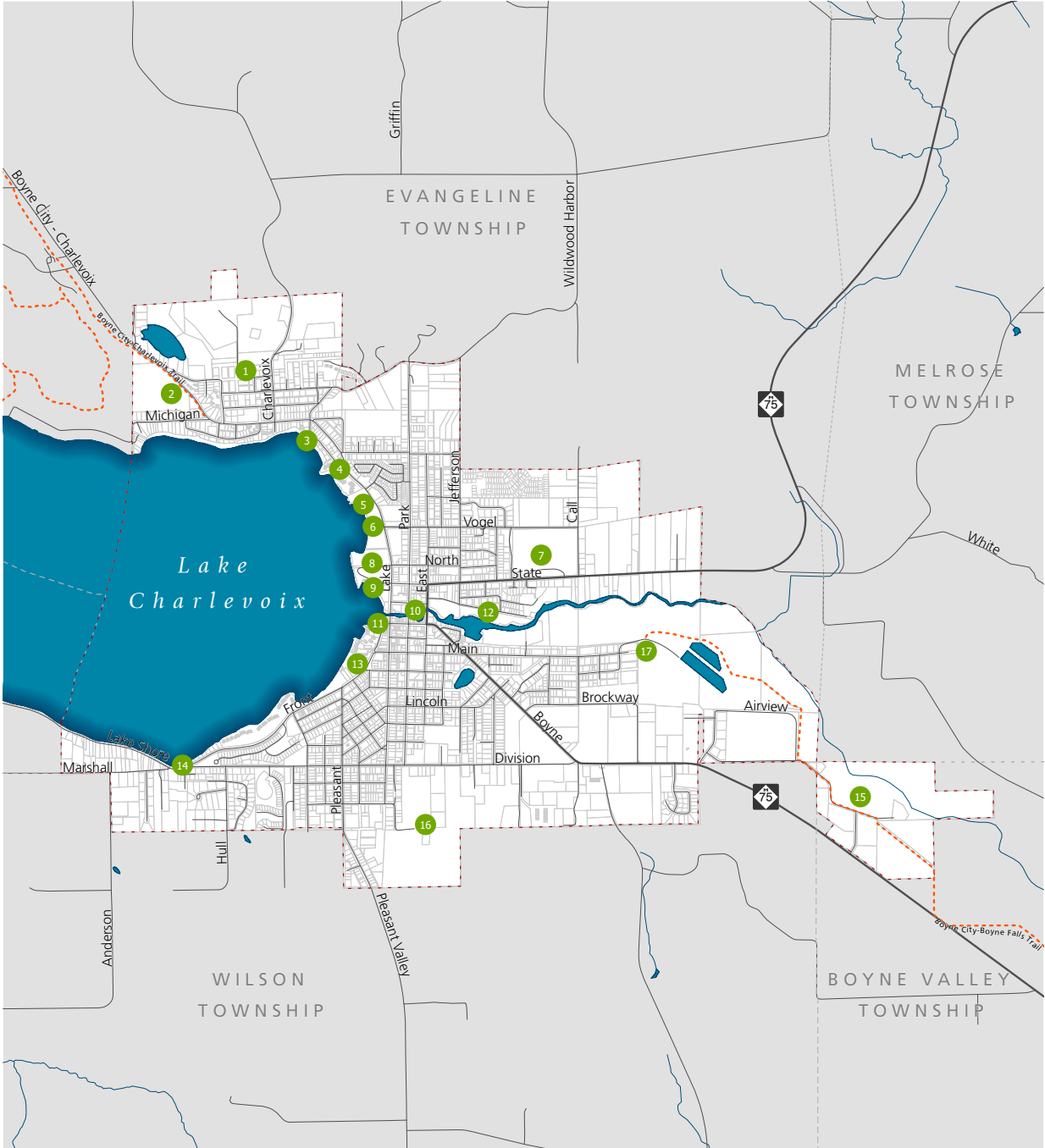
respondents were asked to describe their ideas and vision for how the Boyne City waterfront should be used in the future. Over 400 responses from both residents and non-residents were gathered to inform this vision. These responses were condensed into six (6) categories.

Residents of Boyne City express a strong desire to preserve and enhance the waterfront as an open, accessible space for public use. The community underscored the value of waterfront emphasizes preserving its natural beauty and small-town charm while enhancing accessibility and public amenities. It advocates avoiding further commercial or residential development to maintain unobstructed lake views and the area’s environmental integrity. Key initiatives include expanding and improving parks with inclusive playgrounds, non-motorized pathways, and family-friendly facilities like picnic areas and pavilions. It also focuses on shoreline protection through water quality management and native plant gardens. The proposal stresses creating welcoming, clean, and safe spaces for residents, integrating educational features, and ensuring flexibility for community-driven events. The goal is to balance development with sustainability and public enjoyment.



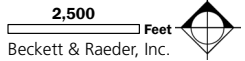
Boyne City Marina.

Map 12: Parks, Recreation, & Natural Areas



Parks, Recreation, & Natural Areas

Sources: Michigan Open Data Portal, City of Boyne City, Charlevoix County



- | | | |
|--|---------------------------|----------------------------------|
|  City of Boyne City | 6. Open Space | 12. Riverside Park |
| 1. Ridge Run Dog Park | 7. Rotary Park | 13. Peninsula Beach |
| 2. Boyne City-Charlevoix Trail | 8. Veterans Memorial Park | 14. Tannery Park |
| 3. Lower Lake Street Beach | 9. City Marina | 15. Boyne River Nature Area |
| 4. North Lake Street (Moll) Park | 10. Old City Park | 16. Avalanche |
| 5. City Boat Launch | 11. Sunset Park | 17. Boyne City-Boyne Falls Trail |

Open Space Park Plan

Based on community input and feedback, schematic plans were created for the Open Space property on N. Lake Street, opposite the Family Fare grocery store. The property was at one point a manufacturing plant that was later demolished and set vacant for a number of years. Boyne City purchased the property in 2018 and determined it would be used as an open space.¹⁶ This plan was created to outline how exactly this open space would serve the community.

The prevailing sentiment was to keep the design simple and preserve the lake views. The plan includes enhancing a small beach area, adding minimal playscape equipment, planting to protect the natural shoreline, incorporating shade trees and seating throughout the park, and delineating a parking area, walkways, and street crossings. Additional feedback was provided by the Tip of the Mitt Watershed Council, Little Traverse Conservancy, and the Lake Charlevoix Association.

Community Feedback for the Future Vision of the Boyne City Waterfront

- » Accessible and Open to All
- » Enhanced Public Amenities and Community Facilities
- » New Waterfront Parks and Improve Current Parks
- » An Emphasis of Family Friendly Spaces
- » Shoreline and Environmental Protections

Figure 13: Open Space Park Plan Rendering



Sources

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- 3 Ibid.
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- 7 WGi Engineering Firm, 4-19-2024, wginc.com/cast-iron-vs-pvc-which-material-is-right-for-drainage-systems-in-my-building/.
- 8 The city of Boyne City, Boyne City, Michigan, 4-3-2024. www.cityofboynecity.com/departments-5
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- 12 Michael Gordon, UpNorthLive, 4-3-2024. upnorthlive.com/news/local/new-dpw-space
- 13 Ibid.
- 14 ESRI Business Analyst, 2019 Recreation Expenditures, www.esri.com.
- 15 American Community Survey 5 Year Estimates, 2-4-2024, DP03.
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Existing Land Use

PATTERNS OF GROWTH

Boyne City has land use types ranging from high intensity in commercial areas to more open spaces with little development. Human activity and building density are the highest in the central portion of the city around the Boyne River and Lake Charlevoix. Commercial areas are centered around the downtown area, where the river runs into the lake, and in the southeast portion of the city. Residential areas are consistent across the city other than in the southeast, which is predominantly commercial and public land. Public and semi-public land uses, known as exempt uses, are present throughout the city.

Boyne City covers an area of approximately 5.3 square miles, with a total land area of 2,455 acres, or about 3.84 square miles. About 1.49 square miles is water.¹

Improved Vs. Vacant (Unimproved) Land

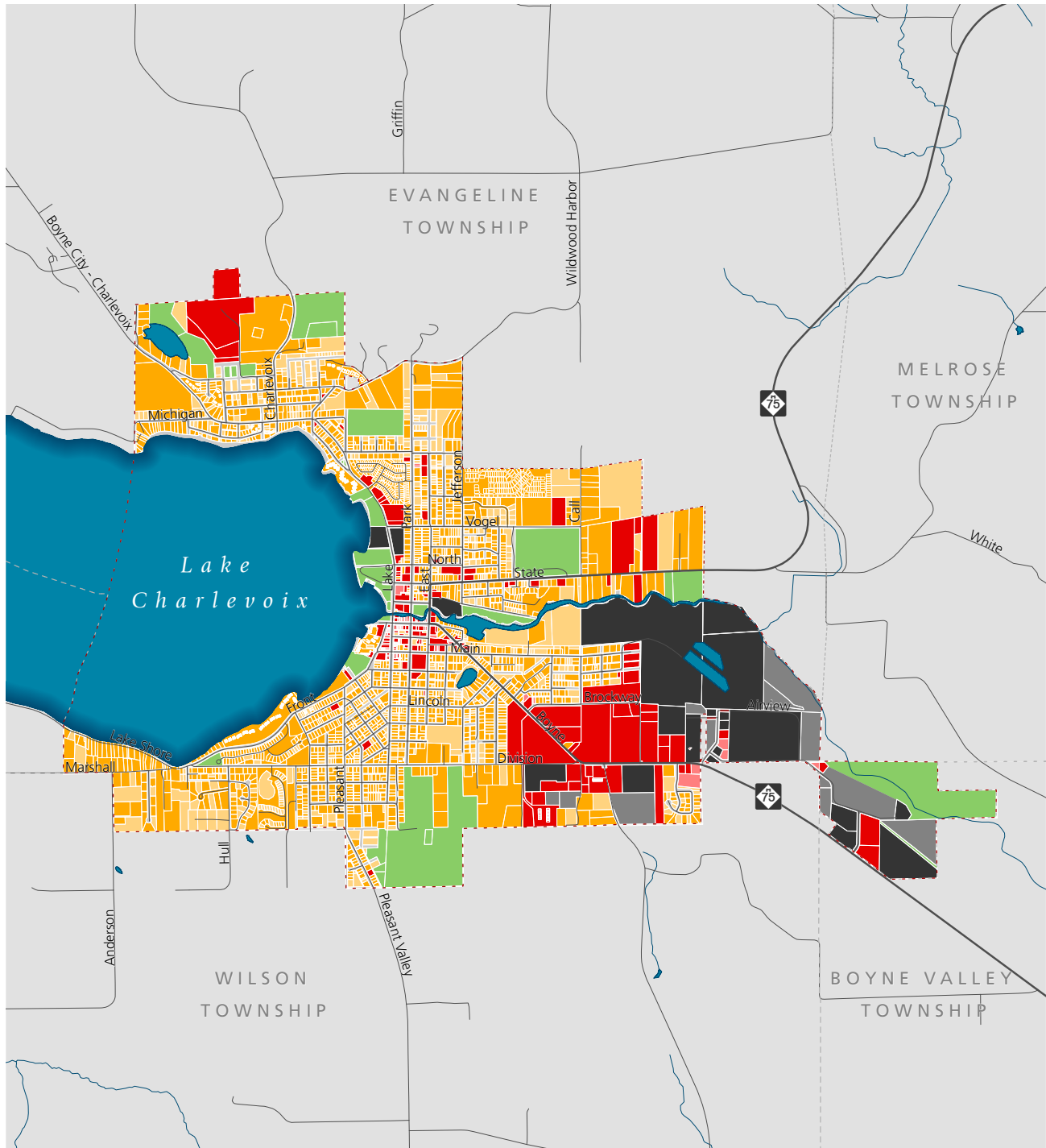
The Existing Land Use (ELU) map was prepared using data from Charlevoix County Equalization Department which uses the Michigan State Tax Commission Recommended Classification Codes (adopted 04-21-2011) . Parcels are labeled as improved or vacant (vacant land is also known as unimproved, undeveloped, and raw land). This can be observed in the Existing Land Use Map.

Table 19: Land Use Distribution in Boyne City

	# of Parcels	Total Area (acres)	Total Area (%)
Water	1	956	28.0%
Residential, Improved	1,528	750	22.0%
Residential, Condominiums	602	17	0.0%*
Residential, Vacant	454	297	9%
Residential, Land Bank	6	3	0.0%*
Commercial, Improved	137	122	4.0%
Commercial, Condominiums	29	1	0.0%*
Commercial, Vacant	28	18	1%
Industrial, Improved	10	82	2%
Industrial, Vacant	4	54	2%
Exempt Land & ROW	188	704	12%
Total	3,191	3,411	100.0%

Source: Charlevoix County Equalization, City of Boyne City, and Michigan Open Data Portal (* Less than 1 and due to rounding)

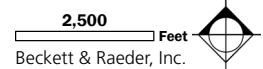
Map 13: Existing Land Use Map



Existing Land Use Map

Sources: Michigan Open Data Portal, City of Boyne City, Charlevoix County

- City of Boyne City
- Residential, Improved
- Commercial, Improved
- Residential, Vacant
- Commercial, Vacant
- Parkland
- Industrial, Improved
- Industrial, Vacant



Improved land is when a tract is converted into a construction-ready site for a defined land use. This may incorporate secondary design features such as drainage, excavation, pavement, or other features that would be included in the development process. Vacant land is land that has not already had this work done. Improved land entices developers to construct on the property because it cuts down on overall construction costs and time needed to develop a parcel.²

Residential Land

Residential land uses account for 31% (1,067 acres) of the total land area in Boyne City and are divided into four residential land use categories. The four categories comprise residential–improved (22% of the land area), residential–vacant (9% of the land area), residential–condominium (0.7% of the land area), and residential – land bank (0.1% of the land area).³ Residential land in the city is predominantly single-family detached homes, accounting for 48% of Boyne City’s total housing stock.⁴

Commercial Land

Commercial land uses cover 5.0% of Boyne City’s total land area, divided into three categories: commercial—improved, commercial—vacant, and commercial—condominium, accounting for 4%, 1%, and 0.1% of land area, respectively.⁵ Commercial activity is primarily in the downtown area, along the lakefront, and in the southeastern portion of Boyne City.

Industrial Land

Industrial land uses account for 4% of land coverage in Boyne City.⁶ Industrially improved land accounts for 2% of the land (82 acres), while industrially vacant land covers 2% of the land area (54 acres).⁷ Industrial activity is limited and primarily in the southeast of Boyne City, with a few locations along the lakefront and Boyne River. With some exceptions, these parcels are generally farthest from Lake Charlevoix.

Exempt Land

Exempt land is exempt from real estate taxes; typically, this classification is reserved for properties with religious, government, and qualifying nonprofit organizations.⁸ There are 188 parcels in the city of Boyne City that are tax exempt, they cover 21% of the total land in the city (704 acres).⁹ Some tax-exempt properties are city-owned, state-owned, land bank-owned, schools, and religious. When such a substantial portion of the land does not generate tax revenue for the city, it can financially strain the budget. The city has to continue to provide infrastructure and services to these parcels but cannot collect taxes in return. These are typical tax-consuming properties versus tax-producing properties. Parkland, although classified as exempt, was pulled out of the database and classified accordingly.

Sources

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- 2 ATG Title, What is Unimproved Land and is it Worth Buying?, 5-9-2024. atgtitle.com
- 3 State of Michigan, Open Data Portal, 5-8-2024. data.michigan.gov
- 4 American Community Survey, 2022 – 5 Year Estimates, data.census.gov
- 5 State of Michigan, Open Data Portal, 5-8-2024. data.michigan.gov.
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- 7 Ibid.
- 8 State of Michigan, Department of Treasury, Taxes, 5-9-2024. michigan.gov
- 9 State of Michigan, Open Data Portal, 5-8-2024. data.michigan.gov



Economic Development

REGIONAL SETTING

The City of Boyne City is located in Charlevoix County. The counties of Charlevoix, Emmet, Antrim, and Cheboygan comprise the Northern Lakes Economic Alliance (NLEA), an economic development non-profit located in Boyne City that serves both businesses and government to retain and recruit economic development opportunities within the respective counties. Within the NLEA region, there is a diversity of economic activity, including agriculture, natural resources, recreation, medical, educational, and manufacturing. Aside from agricultural and natural resource-based businesses located in rural townships, much of the other economic activity is located in various geographic and municipal hubs in the four counties. For example, according to the American Community Survey (ACS) mean commuting time for workers in the Boyne City zip code is 18 minutes, accounting for 64% of commuting workers. Although the mean commuting time is less than that in typical metropolitan areas, the commute time for a Boyne City zip code worker allows them access to Boyne City, East Jordan, Charlevoix, and Petoskey markets for employment opportunities. However, the increased conversion of year-round homes to seasonal dwellings, especially in resort these communities, are requiring workers to live further inland, increasing their commute time to their place of employment. Other regional trends point to shrinking public school enrollment and labor force, as well as higher median ages. In some communities, the fastest-growing population segments are those over 65 years. As noted in the 2023 NLEA Annual Report, “the region’s older

population is growing significantly faster than the working age population, posing a challenge to the local labor force.”

Other regional economic development concerns focus on the lack of skilled trades within the available workforce, and the loss of young workers and talent to other markets. The concern associated with finding and retaining talent is more pressing than the availability of infrastructure, land and utilities as noted in the Manufacturing Needs Assessment for Northwest Michigan. An emerging issue that is also affecting local and regional markets is also the lack of affordable and available child care services. The absence of child care options is restricting entry into the job market for some.

Table 20: Commute to Work

	Boyne City Zip code	
Less Than 10 Minutes	37.2%	64%
10-14 Minutes	14.3%	
15 to 19 Minutes	12.5%	
20 to 24 Minutes	12.8%	
25 to 29 Minutes	6.6%	36%
30 to 34 Minutes	6.3%	
35 to 44 Minutes	4.0%	
45 to 59 Minutes	2.1%	
60 or more Minutes	4.2%	

Source: ACS Table S0801

LOCAL EMPLOYMENT CHARACTERISTICS

The local economic characteristics are enumerated at the zip code level. This was done to mirror the same geographic unit used by the IMPLAN™ model, which is the most granular data set for a community the size of Boyne City.

Employment participation in the Boyne City zip code is similar to that of Charlevoix County and the State of Michigan, with the exception of the 20 to 24 and 25 to 29 age groups, which have higher participation rates than the county and state. This may be due, in part, to the presence of eating and drinking establishments, as well as recreation-based

businesses. Educational attainment mirrors both the county and state characteristics. This may reflect the diversity of business and employment opportunities within the zip code. For example, communities that serve as regional hubs of economic activity for finance, government, medical, and/or education may have higher percentages in the Associates Degree, Bachelors, and Graduate Degree categories. Similarly, communities that are hubs for manufacturing, production, and distribution may have higher representation in the High School and Some College categories. The data reflects that the Boyne City zip code indexes well with the county and state profile.

Table 21: Employment Participation

	Boyne City Zip code	Charlevoix County	State of Michigan
Age and Labor Group			
Ages 16 to 19	46%	48%	45%
Ages 20 to 24	94%	90%	77%
Ages 25 to 29	91%	86%	84%
Ages 30 to 34	85%	87%	83%
Ages 35 to 44	92%	90%	82%
Ages 45 to 54	88%	89%	81%
Ages 55 to 59	72%	73%	72%
Ages 60 to 64	65%	56%	54%
Ages 65 to 74	22%	23%	23%
Ages Greater than 75	8%	7%	6%

Source: IMPLAN, 2022 Dataset

Table 22: Educational Attainment

Educational Attainment Group	Boyne City Zip code	Charlevoix County	State of Michigan
Less Than Ninth Grade	1%	1%	3%
Ninth through 12th Grades - No High School Diploma	4%	4%	6%
High School Graduate - Includes Equivalency	28%	28%	28%
Some College - No Degree	23%	23%	22%
Associates Degree	11%	11%	10%
Bachelors Degree	19%	20%	19%
Graduate Degree	13%	13%	12%
	100%	100%	100%

Source: IMPLAN, 2022 Dataset

BASE SECTOR ANALYSIS

Economies are a diverse and complex web of relationships. Products on the shelf often go through multiple stages of manufacturing, processing, distribution and sales. IMPLAN, an input-output economic modeling tool, was used to illustrate the interdependency of industries and sectors in the Boyne City zip code (49712) which is the smallest data set available. The analysis was performed at a zip code scale to better capture the sub-regional economy while retaining relevance to Boyne City. The 49712 zip code covers approximately 92.2 square miles (land and water) with a population of 7,890, and total employment base of 4,352 individuals. In total, 546 unique industries were quantified for the analysis. Data used in this analysis was sourced from various governmental sources including the Bureau of Economic Analysis, Census Bureau, and Internal Revenue Service. IMPLAN models upstream economic activity which includes the resources, supply, and manufacturing of goods and services, it does not model sales, use, and disposal activity.

IMPLAN models several elements of economic output, including labor income, intermediate output, and value add, see figure titled “Economic Output.” “Intermediate inputs” include the purchase of goods and services used to produce other goods and services. For example, a computer manufacturing company would need to buy metal, plastic, and electronic parts in order to produce the final computer, all of which would be considered intermediate inputs.

“Value Added,” or the value of production, represents the contribution to the gross domestic product. “Labor Income” is the total cost of labor

and includes wages and all benefits. “Proprietor Income” is the income of the corporation/ proprietor. “Taxes on Production & Imports” includes all taxes on goods and services including tariffs, property taxes, and sales taxes. Government subsidies and other tax exemptions are also included as negative values. “Other Property Income” is the remaining dollars after taxes, labor income, and intermediate inputs purchased, essentially profit. Total economic output is the combined value of labor income, value added, and intermediate outputs.

Of the 546 industries modeled by IMPLAN, 205 are active in the Boyne City zip code. The table titled “Top 5 Largest Industries in Boyne City Zip Code by Employment”, highlights the five major industries with the largest economic output and employees, respectively.

Out of the five industries two are directly to public sector services; Local Government and State Government, Education. It is not surprising in a resort community that Real Estate is a major contributor to economic output. The affiliated services that support real estate include a variety of other businesses, such as, photographic services, title services, home inspections, surveying, etc.

Another measure used to evaluate economic output and market presence is the use of the location quotient. The Bureau of Labor Statistics (BLS) uses location quotients, or LQ’s, to see where occupations or industries are concentrated in the United States, and within a State or region. LQ’s compare local employment or output to national employment or output. A LQ of one (1.00) or greater means the employment or output is more concentrated than the national, state or region

Figure 14: IMPLAN Model Boyne City Zip Code

EMPLOYEE COMPENSATION	PROPRIETOR INCOME	OTHER PROPERTY INCOME	TAXES ON PRODUCTION (NET OF SUBSIDIES)	TOTAL VALUE ADDED
\$310,281,522	\$41,014,509			
LABOR INCOME				
\$ 351,296,031		\$308,306,876	\$54,682,606	
VALUE ADDED (Value of Production)				\$714,285,515

that is used as the benchmark. An LQ less than one (1.00) means the employment or output is less than the benchmark and more dispersed. When the LQ is used in conjunction with the difference of economic output between two time periods, it provides an indication if the that industry sector is a growth, emerging, mature, or declining industry. Table 24, "Top 5 Exports Industries by Location Quotient in the Boyne City Zip Code," identifies

those industry sectors that have significantly high LQ's compared to the State of Michigan output for the same industry.

The highest LQ within the Boyne City Zip Code market is Fiber, Yarn and Thread, which can be contributed to the Fibershed Yarn located in downtown Boyne City.

Table 23 Top 5 Largest Industries in the Boyne City Zip Code by Employment

Industry	Employment	Total Economic Output	Intermediate Outputs	Value Added	Labor Income
Automobile manufacturing	329	\$518,057,455	\$374,446,722	\$143,610,732	\$38,023,164
Real Estate	314	\$69,314,441	\$39,311,713	\$30,002,728	\$14,953,435
Local Government, other services	244	\$19,019,076	\$0.00	19,019,076	\$15,200,607
State Government, Education	226	\$20,128,595	\$0.00	\$20,128,595	\$16,175,200
Personal Services	197	\$9,948,630	\$3,542,441	\$6,406,189	\$4,966,944

Source: IMPLAN, 2022

Table 24: Top 5 Export Industries by Location Quotient in the Boyne City Zip Code

Industry	Location Quotient	Total Economic Output
Fiber, Yarn and Thread Mills	133.77	\$5,311,516
Pottery, Ceramics, and Plumbing Fixture Manufacturing	108.60	\$1,463,077
Fluid Meter and Counting Device Manufacturing	76.79	\$10,112,985
Upholstered Household Furniture Manufacturing	60.06	\$2,432,241
Confectionary Manufacturing	44.93	\$14,640,870

Source: IMPLAN, 2022



Fibershed Yarn

Table 25: Location Quotient by Occupation Code for Boyne City Zip Code Area

Occ Code	Occupation	Wage and Salary Employment	Employee Compensation	Hours Worked	Location Quotient
51-0000	Production Occupations	653	\$53,961,112	1,358,772	2.940
17-0000	Architecture and Engineering Occupations	123	\$18,294,463	260,889	1.860
49-0000	Installation, Maintenance, and Repair Occupations	276	\$27,129,247	572,351	1.590
37-0000	Building and Grounds Cleaning and Maintenance Occupations	162	\$7,560,722	270,749	1.290
47-0000	Construction and Extraction Occupations	208	\$12,660,773	408,970	1.290
33-0000	Protective Service Occupations	106	\$7,000,745	217,767	1.260
39-0000	Personal Care and Service Occupations	101	\$3,516,604	129,638	1.260
21-0000	Community and Social Service Occupations	78	\$5,233,767	146,231	1.160
11-0000	Management Occupations	253	\$42,814,697	549,105	0.960
35-0000	Food Preparation and Serving Related Occupations	312	\$10,003,411	387,369	0.910
25-0000	Educational Instruction and Library Occupations	181	\$12,493,597	307,103	0.890
43-0000	Office and Administrative Support Occupations	394	\$23,679,154	699,959	0.840
13-0000	Business and Financial Operations Occupations	204	\$21,800,807	409,282	0.800
45-0000	Farming, Fishing, and Forestry Occupations	22	\$606,169	39,404	0.780
41-0000	Sales and Related Occupations	232	\$14,723,166	380,166	0.760
19-0000	Life, Physical, and Social Science Occupations	27	\$2,819,926	53,924	0.670
31-0000	Healthcare Support Occupations	113	\$4,910,326	187,946	0.650
15-0000	Computer and Mathematical Occupations	85	\$12,768,008	172,587	0.640
27-0000	Arts, Design, Entertainment, Sports, and Media Occupations	34	\$2,557,056	57,608	0.630
23-0000	Legal Occupations	17	\$2,229,407	35,471	0.570
99-0000	Military	28	\$1,797,346	61,257	0.560
53-0000	Transportation and Material Moving Occupations	187	\$10,515,169	327,902	0.530
29-0000	Healthcare Practitioners and Technical Occupations	114	\$11,205,851	207,862	0.500
		3,911	\$310,281,523	7,242,314	

Source: IMPLAN, 2022 Data Set, U.S. Department of Labor, Bureau of Labor Statistics

The Bureau of Labor Statistics (BLS) aggregates employment classifications into twenty-three (23) major categories and further breaks those into ninety-seven (97) sub-categories. Table 25, entitled, "Location Quotient by Occupation Code for the Boyne City Zip Code Area," enumerates those occupation categories by their location quotient to determine which occupation categories are more specialized and concentrated in the local market.

Major occupation code 51-0000, Production Occupations, has the most significant presence in the market exceeding the national benchmark. Within this occupation code are nine sub-categories present in the Boyne City area. The most predominate is code 51-2000, Assemblers and Fabricators. This group includes businesses engaged in aircraft and aerospace systems and assembly, electrical and electronic equipment assemblers, and structural metal fabricators. Although the LQ for the primary category 51-0000 is 2.940, the Assemblers and Fabricators sub-category has an LQ of 6.74, employing 341 people with a total wage compensation of \$26.6 million. In other words, assemblers and fabricators are 6.74

times more represented in the Boyne City market area than the nation. A more detailed description of BLS categories can be found at https://www.bls.gov/oes/current/oes_stru.htm.

Any of the occupation categories with a LQ equal to or greater than one (≥ 1.00) have a concentration and specialization more than national index. Similarly, occupation categories less than one (< 1.00) are less concentrated than the national benchmark.

Table 25 identifies those occupation codes with an LQ over 1.00 consist of a combination of professional, skilled and unskilled employment, dispersed in several different business sectors. As a result, the local economy may be buffered from specific sector downturns due to the diverse business environment. Other apparent trends are the industries associated with a resort economy, such as, building and grounds cleaning, and installation, maintenance and repair occupations. These occupation categories would include landscape maintenance, remodeling services, and property maintenance, often associated with resort and seasonal properties.

The IMPLAN model can also be used to determine the evolution of industry sectors in the local economy. Using the location quotient and economic output these variables can be contrasted to determine what industries are growing, emerging, maturing or declining. The 2019 and 2022 datasets were used to develop the model.

The Boyne City Zip Code market has 205 different industry categories. Table 26, "Industry Type Descriptions" outlines how the industry type is equated. For example, an industry sector which has a location quotient greater than 1.00, which indicates specialization and concentration, and whose economic output increase from 2019 to 2022 is classified as a growth industry. Similarly, an industry with a location quotient greater than but has a decrease in economic output is classified as a "mature" industry.

Growth industries account for 32% of the industry categories present in the market. More importantly, 49% of industries are classified as emerging and depending on their level of growth may be classified as growth industries in a subsequent analysis that would use 2024 or 2025 economic output data sets, respectively.

Only 10% of the 205 industries categories are defined as declining. Table 28, "Boyne City Zip Code Top Industry Trends," notes the top 5 industries in each industry type. Fortunately, the declining industry category doesn't equate to a significant amount of economic output calculated at only 1% of the total.

The analysis determined that electric power transmission and distribution, likely associated with Great Lakes Energy is the #1 growth industry in the market followed by other real estate. Other real estate includes industries in the real estate subsector group that are primarily engaged in renting or leasing real estate to others; managing real estate for others; selling, buying, or renting real estate for others; and providing other real estate related services, such as appraisal services.

Table 29: "Economic Output from Top 30 Industries Boyne City Zip Code Area" enumerates the top thirty industry categories in the Boyne City Zip Code market by employment, output and average wage. The top growth and emerging industries also provide higher average wages which adds to greater disposable income within the local market for other goods services, and entertainment.

Table 26: Industry Type Descriptions

	Description	Location Quotient	2019 - 2022 Economic Output
Growth Industry	Industries that have a strong presence in the region and are expanding.	LQ >1.00	Positive Change
Emerging Industry	Industries that are expanding but have yet to establish a strong presence.	LQ <1.00	Positive Change
Mature Industry	Industries that have been a specialty for the region but are declining.	LQ >1.00	Negative Change
Declining Industry	Industries with a small presence and declining economic activity.	LQ <1.00	Negative Change

Table 27: Boyne City Zip Code Economic Base Classifications

	Industry Count		Employment		Economic Output (\$K)	
	Total	Percent of Total	Total	Percent of Total	Total	Percent of Total
Growth	65	32%	3,069	71%	\$842,466	50%
Emerging	101	49%	590	14%	\$779,986	47%
Mature	19	9%	575	13%	\$28,069	2%
Declining	20	10%	118	3%	\$19,520	1%
Totals	205	100%	4,352	100%	\$1,670,042,895	100%

Source: IMPLAN, 2019 & 2022

Table 28: Boyne City Zip Code Top Industry Trends

Top Industries	Growth Industries	Emerging Industries	Mature Industries	Declining Industries
#1	Electric Power Transmission and Distribution (\$268,856,965)	Automotive Manufacturing (\$518,057,455)	Confectionery Manufacturing (\$14,640,870)	Retail - Nonstore Retailers (\$14,752,508)
#2	Other Real Estate (\$69,314,441)	Other Motor Vehicle Parts Manufacturing (\$54,599,165)	Upholstered Furniture (\$2,432,241)	Retail - Clothing & Clothing Accessories (\$1,566,534)
#3	Search, Detection & Navigation Instruments (\$50,101,761)	Canned Fruit & Vegetables (\$25,022,373)	Personal Care Services (\$2,216,025)	Office of Other Health Providers (\$851,493)
#4	Watch, Clock & Measuring Devices (\$29,201,836)	Ferrous Metal Foundries (\$16,079,515)	Car Washes (\$775,521)	Office of Dentists (\$681,797)
#5	Distillers (\$28,252,667)	Wholesale Drug & Sundries (\$10,324,222)	Nursing & Community Care Facilities (\$1,602,526)	Investigation & Security Services (\$373,572)

Table 29: Economic Output from Top 30 Industries Boyne City Zip Code Area

	Display Description	Jobs	Labor Income	Output	Average Wage
1	Automobile manufacturing	329	\$38,023,164	\$518,057,455	\$115,578
2	Electric power transmission and distribution	189	\$34,485,691	\$268,856,965	\$176,305
3	Owner-occupied dwellings	0	\$0	\$70,352,834	
4	Other real estate	314	\$14,953,436	\$69,314,441	\$52,678
5	Other motor vehicle parts manufacturing	96	\$10,416,615	\$54,599,165	\$108,709
6	Search, detection, and navigation instruments manufacturing	94	\$14,210,888	\$50,101,761	\$160,471
7	Watch, clock, and other measuring and controlling device manufacturing	66	\$8,496,413	\$29,201,836	\$130,856
8	Distilleries	41	\$2,581,927	\$28,252,667	\$64,395
9	Canned fruits and vegetables manufacturing	44	\$3,534,923	\$25,022,373	\$89,528
10	Employment and payroll of local govt, education	226	\$16,175,201	\$20,128,596	\$71,511
11	Conveyor and conveying equipment manufacturing	61	\$6,613,826	\$19,787,140	\$107,305
12	Employment and payroll of local govt, other services	244	\$15,200,608	\$19,019,077	\$62,291
13	Valve and fittings, other than plumbing, manufacturing	45	\$3,678,915	\$17,189,623	\$83,951
14	Ferrous metal foundries	49	\$3,627,453	\$16,079,515	\$105,309
15	Construction of new single-family residential structures	119	\$5,368,013	\$15,353,630	\$52,906
16	Landscape and horticultural services	149	\$6,154,770	\$14,881,528	\$59,284
17	Retail - Nonstore retailers	89	\$906,698	\$14,752,508	\$55,607
18	Confectionery manufacturing from purchased chocolate	37	\$2,429,311	\$14,640,870	\$70,794
19	Fabricated structural metal manufacturing	34	\$2,488,989	\$14,383,046	\$75,087
20	Employment and payroll of state govt, other services	129	\$11,548,122	\$14,190,110	\$89,737
21	Retail - Building material and garden equipment and supplies stores	84	\$5,116,573	\$13,877,903	\$63,004
22	Full-service restaurants	145	\$4,996,644	\$13,628,137	\$36,239
23	Construction of other new residential structures	57	\$2,584,479	\$13,084,367	\$53,383
24	Other fabricated metal manufacturing	43	\$3,308,092	\$12,556,962	\$79,659
25	Residential intellectual disability, mental health, substance abuse and other facilities	145	\$8,504,304	\$12,502,176	\$63,584
26	Travel trailer and camper manufacturing	25	\$2,416,379	\$12,026,194	\$95,517
27	Offices of physicians	88	\$6,957,396	\$11,289,513	\$89,683
28	Insurance agencies, brokerages, and related activities	38	\$2,047,748	\$10,494,089	\$68,618
29	Wholesale - Drugs and druggists sundries	9	\$2,351,035	\$10,324,222	\$307,462
30	Scales, balances, and miscellaneous general purpose machinery manufacturing	30	\$3,112,253	\$10,200,143	\$100,327
		3,019	\$242,289,866	\$1,414,148,846	

Source: IMPLAN, 2022 Data Set, U.S. Department of Labor, Bureau of Labor Statistics



Future Land Use

Figure 15: Key Takeaways that Inform the Framework Plan & Future Land Use

DEMOGRAPHICS

- » Population increased 1.9% from 2017 to 2022, however, as properties are converted to seasonal housing, year-round population will stabilize and likely decline without new development.
- » Boyne Public School recorded a slight decline in student enrollment.
- » Median household income in the City is lower than the County and State of Michigan.

HOUSING

- » Median housing valuation in 2022 was estimated at \$196,700 which was lower than the surrounding Townships.
- » 60% of renter households are considered “household burden” due to spending more than 30% of monthly income on rent and utilities.
- » 22% of households have incomes sufficient to purchase market rate housing. This condition may exacerbate the conversion of year-round to seasonal housing, or Short-term rentals.
- » Vacant residential properties are available within the City and many are located along the perimeter. There are several larger parcels near the core downtown and along the Boyne River that have development potential.
- » The 5-Year Northern Michigan Housing Needs Assessment indicated market demand for 197 renter units and 362 owner-occupied units.

ECONOMIC DEVELOPMENT

- » Approximately 64% of workers commute less than 19 minutes to work which is less than the State average of 24.5 minutes.
- » Total value added economic output from production is estimated at \$714,285,525 in 2022 dollars.
- » Out of 546 industry sectors nationwide there are 205 active within the Boyne City zip code.
- » 81% of these industry sectors are classified as growth or emerging industries and account for 97% of total economic output within the zip code.

MASTER PLAN GUIDING PRINCIPLES

Guiding principles are not goals and objectives. Goals define a desired outcome broadly, while objectives are measurable actions used to achieve the goal. Guiding principles are synonymous with the community's aspirations and core values. Guiding principles are used to help with decision-making and developing strategies. They are formed after listening and participating in a process, in this case, the preparation of the community master plan.

The guiding principles associated with the Master Plan include the following.

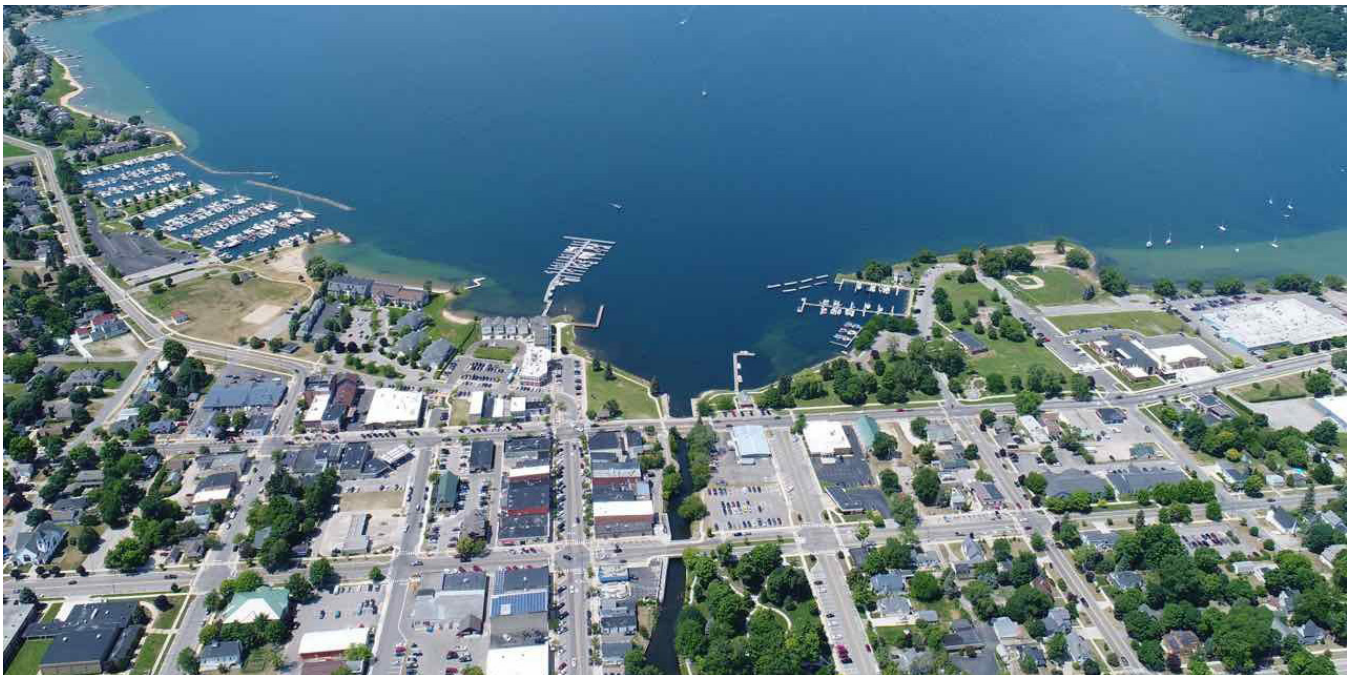
Boyne City: a focus on natural assets.

PROPOSITION

The City will strive to maintain and enhance its recreation and open space assets, water quality of Lake Charlevoix and the Boyne River, and its natural and sensitive landscapes.

BACKGROUND

Access to Lake Charlevoix and proximity to trails, recreation amenities, and natural resources topped the list of what attracts residents to the City. This desire to live in a community with access to natural assets supports resident priorities to protect Lake Charlevoix and its water quality. The allure of this resource also reflects the community's vision to establish an accessible, public waterfront. The most common responses to the master plan survey were to access Lake Charlevoix (53.22%), proximity to trails and recreation amenities (39.68%), the overall community character (39.31%), and proximity to natural resources (35.01%).



Preserving our community character

PROPOSITION

The community recognizes the unique small town character of the City and wishes to preserve that character while balancing the need for growth and redevelopment.

BACKGROUND

There is a strong desire to protect Boyne City's community character, which includes the waterfront, downtown, and residential neighborhoods. When asked in the master plan survey to identify the critical subject matter, residents noted their desire to maintain the small-town feel and charm and their concern about overdevelopment and becoming too urban. They also emphasized preserving the historical aspects of the community and its natural beauty. However, there was also recognition for supporting a vibrant downtown, achieving a balance between year-round residents and tourists while encouraging industrial growth and family-wage sustainable jobs. Lastly, residents are desirous of protecting lakeshore views and access to water resources.

Having a mix of diverse and affordable housing

PROPOSITION

The City desires to provide a variety of housing options at various price points that meet the various income levels represented in the community.

BACKGROUND

Residents expressed concern about the lack of affordable housing for workers and young families and the need for various housing types, including smaller homes, townhouses, senior housing options, and apartments. Although residents want development, they tend to oppose larger-scale developments that would be at odds with the character of the City. Housing affordability, too many short-term rentals, and an insufficient supply of housing were expressed as concerns. When asked to identify issues confronting their neighborhoods these same issues surfaced. Although large developments are frowned upon, innovative small scale development seem to be acceptable. Lastly, maintenance of the existing housing stock is also noted as a community concern, with survey respondents estimating a quarter of the current housing stock is poorly maintained.



Small Lot Single Family Detached Residential Source: Google Images

Creating a walkable and connected community

PROPOSITION

Residents desire a safe, walkable community that connects neighborhoods with downtown, parks and recreation facilities, trails, and community facilities.

BACKGROUND

The compact nature of the City makes it very walkable. Access to the downtown, recreation and community facilities are within a 5-minute walk radius for many neighborhoods. 39.3% of master plan survey respondents noted that proximity to trails and recreation amenities were their reason for Boyne City as a place to reside. In addition, 88% of respondents selected walking as their number one “personalized” recreation venue. Conversely, poorly maintained sidewalks and the absence of sidewalks in some neighborhoods were noted as challenges, and a lack of crosswalks and dedicated bike lanes..



Source: Google Images

A Continuous Public Waterfront

PROPOSITION

A continuous public waterfront with walkways, recreation, and open space that provides access to Lake Charlevoix.

BACKGROUND

Waterfronts have evolved over time, and the Boyne City waterfront is no exception. Once populated with water-dependent industries and businesses, the Lake Charlevoix waterfront has slowly evolved to accommodate public and private recreation activities. When asked if a continuous waterfront non-motorized shared pathway from Open Space Park to Sunset Park was reasonable, the majority (76%) of survey respondents either agreed or strongly agreed. Many respondents emphasized keeping the waterfront open and accessible to everyone, with unobstructed views of the lake. They value the existing parks and green spaces.

A Vibrant and Active Downtown

PROPOSITION

Continue efforts to retain downtown Boyne City's vibrancy as an active center for retail, business, entertainment, culture and the arts, and downtown living.

BACKGROUND

Downtown Boyne City has a solid record as one of Michigan's premiere Main Streets. The compactness and density of the downtown create this walkable, commercial core adjacent to Lake Charlevoix and adjacent residential neighborhoods. Although popular with summer tourists, downtown Boyne City provides an array of opportunities for year-round locals and areawide residents and serves as the commercial hub for adjacent townships. There have been a number of studies that have focused on market, parking, cultural and art opportunities for the downtown, which indicate potential for additional revitalization and redevelopment. As noted in the master plan survey there is a desire for more retail and restaurants in the downtown. 61% of survey respondents say they frequent downtown daily or at least multiple times per week. Preference for first-floor space includes retail (general and specialty), eating and drinking establishments, finance, insurance, and real estate, professional offices (attorney, accountants, medical, etc.), and public, non-profit, and governmental.



Upper-Downtown Boyne City Source: Google Images Lower Downtown Boyne City Streetscape Source: Beckett&Raeder

FRAMEWORK PLAN

The City of Boyne City has approximately 3,800 residents who reside in a community of 2,455 acres. The residential improved property consists of 750 acres, resulting in a population density of 5 people per acre. Settlement of the community dates back to the 1870s, and over time, the city has evolved into a compact, walkable community structured on a street grid system.

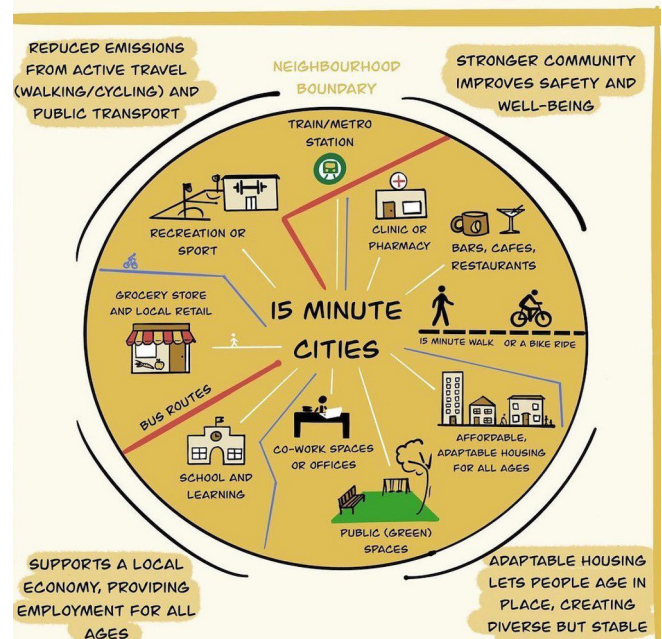
The city was developed along Lake Charlevoix, where many industrial and water-dependent uses were established. Over time, these waterfront locations were converted to public parks, public and private marinas, and waterfront residential housing.

There are five primary ways to enter the City. These include M-75 North, which connects the City to Walloon Lake and Petoskey; M-75 South to Boyne Falls and US-131; Boyne City-Charlevoix Road; Fall Park Road which connects to Boyne City Road East Jordan Road and M-32, and Pleasant Avenue which also connects to Boyne City East Jordan Road.

A significant portion of the city is within a zone referred to as the 15-minute city. Coined by Carlos Moreno, a French professor, the 15-minute city is used as a planning concept focused on putting most daily needs within distance of walking and biking. The concept is to promote sustainability and health and reduce cars by promoting non-motorized and public transit. The Framework Plan map illustrates the 15-minute radius from the intersection of Main and East Street in downtown. Within the 15-minute city district are the downtown, several waterfront and non-waterfront parks, public schools and government facilities, and adjacent neighborhoods. The 15-minute city is bifurcated by the Boyne River estuary, which divides the community.

The 15-minute city has approximately 1,970 residents, which constitutes around 51% of the city's population. 384 residents are less than 18 years old, 1,096 are between the ages of 18 and 64, and 490 are over 65. The highest 5-year age increment is in the 60-64 category, making up 17% of the population. Homeownership is roughly 70%, with 22% of the housing stock built before 1939.

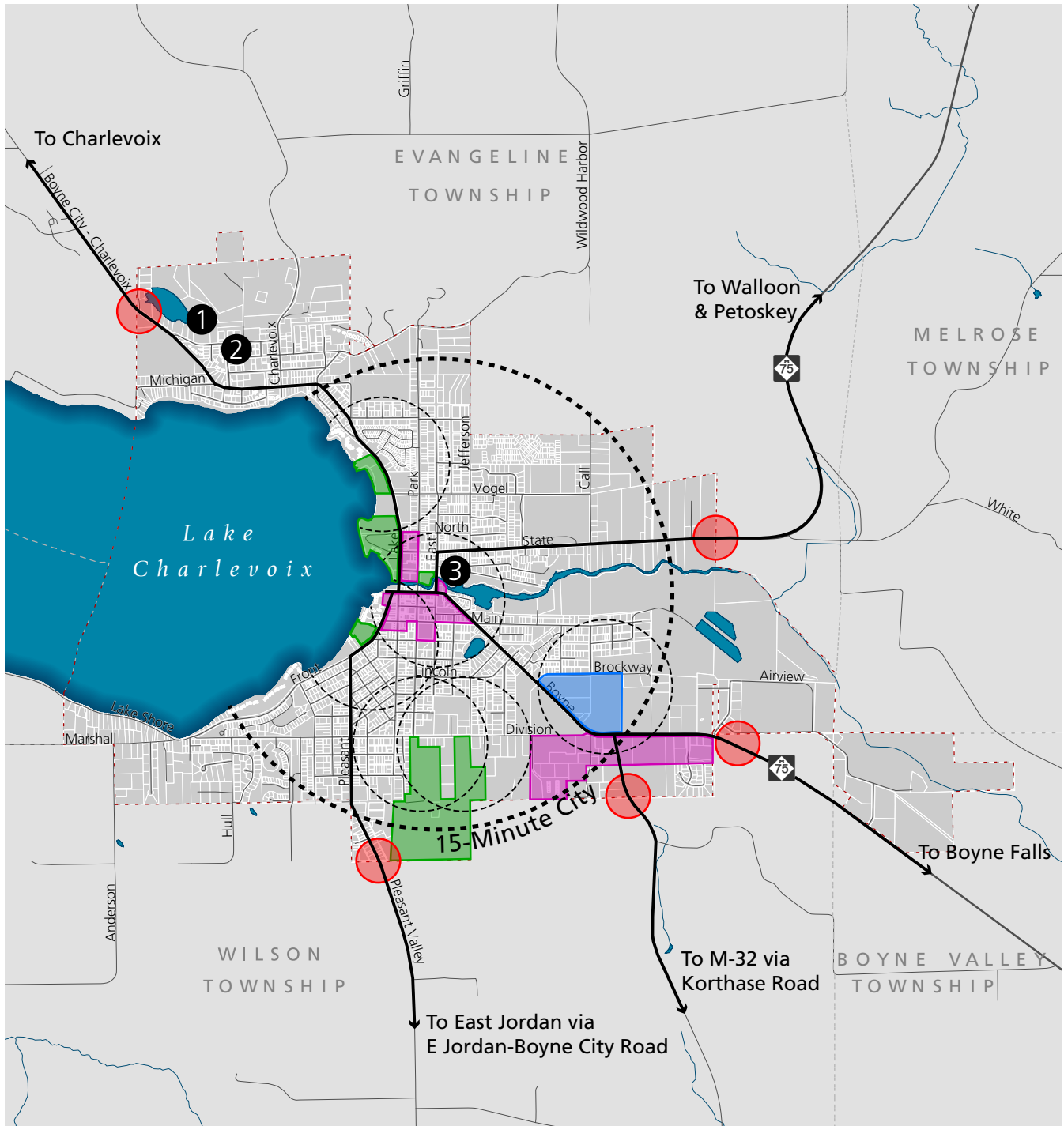
Within the 15-minute city are 5-minute walk pedestrian sheds, or ped sheds. Studies have shown that given maintained infrastructure, people will walk approximately one-quarter of a mile to go to an activity center, which may include a restaurant, office, park, shopping area, or community facility. There are several ped sheds noted on the Framework Plan that show activity centers in comparison to adjacent neighborhoods. Boyne City's compactness supports a sustainable and healthy community, and this concept of the 15-minute city and ped sheds can be used to evaluate, maintain, and provide infrastructure that supports and encourages walking and biking.



REDEVELOPMENT OPPORTUNITIES

As noted on the Vacant Properties Map (page 48) there are not many vacant residential parcels available within the City, and most are not controlled by the City of Boyne City. As a result, the community sometimes needs to rely on the redevelopment of certain properties to achieve its goals. Out of the dozen or so properties, three parcels were selected to evaluate redevelopment opportunities. Two of the properties are owned by the City of Boyne City and the third is a downtown parcel under the ownership of Consumers Energy. Each property was evaluate based on its location, size, overall condition and adjacent surroundings. The thrust of the evaluation was to determine what type of housing product would best be accommodated the respective properties.

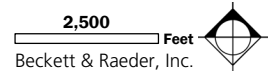
Map 14: Framework Plan



Framework Plan

Sources: Michigan Open Data Portal, City of Boyne City, Charlevoix County

- City of Boyne City
- 5-minute Pedestrian Shed
- 2 Redevelopment Sites
- Commercial Activity
- Schools
- Parks
- Gateways



Parcel ID: 051-027-014-50
Owner: City of Boyne City
Zoning: MFRD (multi-Family Residential District) and RED (Rural Estate District)
Utilities: Water and sewer extended from W Court Street

1

ANALYSIS

The subject property is approximately 11.0 acres in size and is located west of the City of Boyne City Department of Public Works (DPW) and recycling center. The northwest portion of the property has forested wetlands and is partially adjacent to a pond (red dashed area), and a significant portion of the site is wooded. Approximately 3.5 acres (yellow dashed area) appears to be developable and some of this area needs to be set aside to buffer the DPW Yard's composting piles and the adjacent apartment complex parking lot to the south. The parcel has access to public water and sewer which runs along W Court Street.

The parcel is divided by two zoning districts. The portion along W Court Street and extending adjacent to the apartment complex is zoned MFRD (Multi-Family Residential District). The rear portion of the property is zoned RED (Rural Estate Residential). To enhance the property and remove the possibility of odors the DPW compost piles need to be moved north.

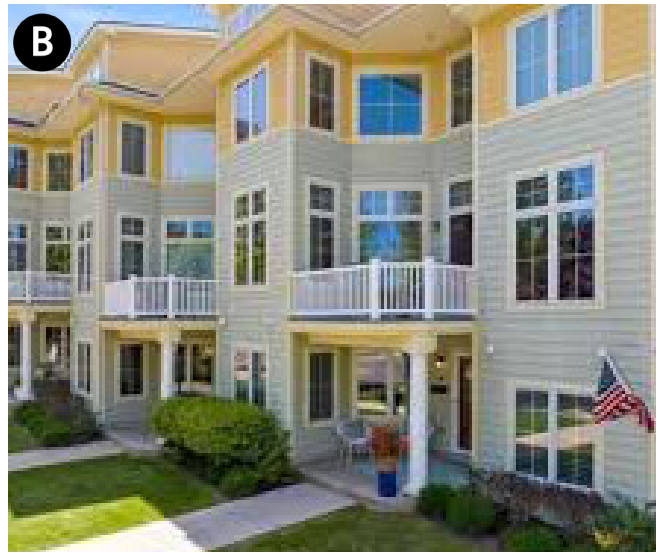


DEVELOPMENT OPTIONS

1

Two limiting factors influence the redevelopment of this site. One is the presence of forested wetlands on the property's northern edge. However, as a development restriction, wetlands, and associated habitats can also be considered a site feature and asset. The other site restriction is the proximity to the DPW Yard composting piles, which, if not properly managed, can become septic and cause odors. As a result, a buffer should be placed on the DPW property, which should be greater than typical setbacks. There are several redevelopment options available for this property.

- A. Multi-family apartments either as detached buildings or one larger building. If the 11.0 acres were used as the gross acreage with a density of 8 units per acre the developable property may accommodate upwards of a 88 units with associated off-street parking facilities. **(Option A)**
- B. Another option involves the use of attached 3-story townhomes with an interior one car garage. Density for this type of development could be upwards of 32 units per acre. **(Option B)**
- C. A cottage court development is similar to the cluster housing concept but more compact, where the homes share a common open space, and parking is on the perimeter of the development. Depending on space and dimensional requirements there could be several courts located on the property. **(Option C)**



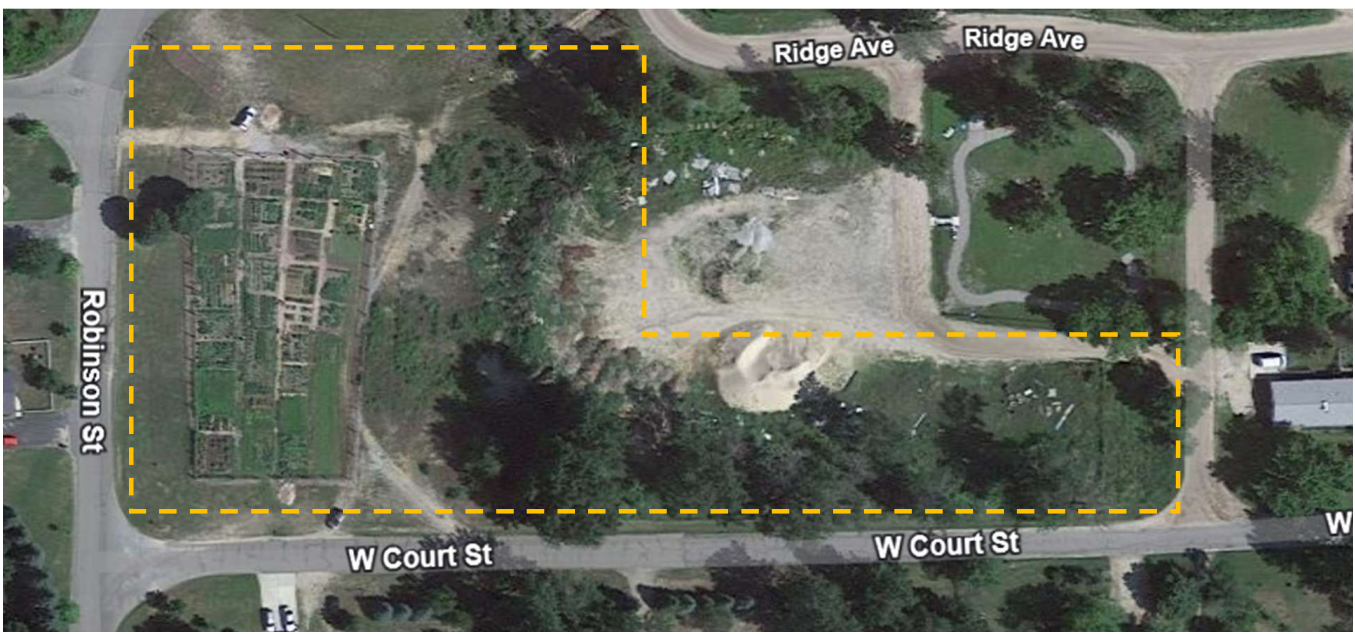
Example of a Cottage Court Source: Google Images

Parcel ID: 051-132-001-00 and 051-133-001-00
Owner: City of Boyne City
Zoning: MFRD (Multi-Family Residential District)
Utilities: Water and sewer extended from W Court Street

ANALYSIS

The subject property is approximately 3.5 acres in size and fronts on both Robinson Street and W Court Street. The use of property to the north is the Boyne City Department of Public Works and park facilities. The property at the corner of Robinson and W Court Street is used as a community garden and the property behind the parcel that extends along W Court Street is used for material stockpiling. The property on the north side of W Court Street is slightly mounded and has shrub growth. Across the street there are one-story single family homes. The property is zoned Multi-Family Residential District (MFRD) which allows both single family and multi-family housing.

W Court Street is a narrow two-way asphalt street with no sidewalks. The character of the neighborhood is low-density rural.



Portion of Site 2 at the corner of Robinson and W Court Street (Community Garden) Source: Beckett&Raeder

DEVELOPMENT OPTIONS

2

The property is uniquely configured to accommodate single family detached housing or a combination of single family, duplexes, triplexes and quad plexes. The depth of the property along W Court Street is approximately 120 feet deep. Depending on the housing types the site could accommodate between 14 single family homes, 30 duplex units, 40 triplex units (**Option A**), and 50 quadplex units (**Option B**). The small and large dog parks would be accessible from the Escape Road right-of-way.



Example - Proposed Residential Neighborhood in East Jordan, MI Design: Beckett & Raeder

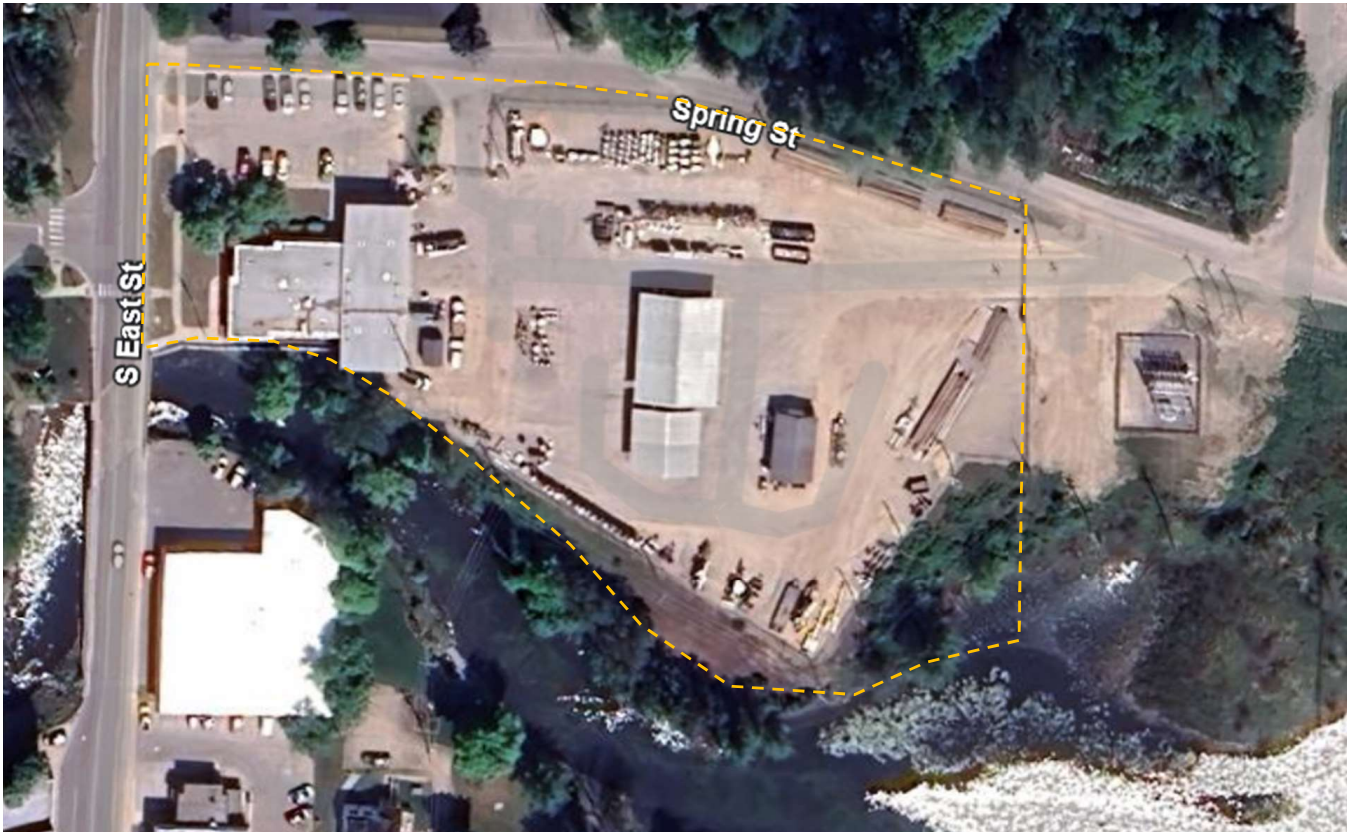
Parcel ID: 051-245-031-00
Owner: Consumers Energy
Zoning: CSD (Community Service District)
Utilities: Water and sewer along S East Street and Spring Street

3

ANALYSIS

The subject property is approximately 5.10 acres and is bounded by East Street, Spring Street and the Boyne River. Owned by Consumers Energy it is used as an office and service yard. At the rear of the property is small electric substation. The portion of the site with the substation is classified as an "Other Areas of Flood Hazard" with a 1% annual chance of flood with less than one foot. The balance of the property is not in the floodplain.

The property serves as an entry to the downtown and is across the street from Old City Park. Although the site is privately owned, the current use is more compatible is the industrial area of the City, and this property could be repositioned for redevelopment.



DEVELOPMENT OPTIONS

3

This property has the potential to accommodate a horizontal mixed use development that includes a retail or restaurant establishment on East Street and housing along the Boyne River, or a vertical, multi-story mixed-use development with the same mix. The site is within the 15-minute city boundary and 5-minute ped shed of the downtown.

Housing on the site could include townhouses in a horizontal mixed-use development, or loft apartments and condominiums in a vertical mixed use. Redevelopment of this property would elongate the business district and create another activity function in the east portion of the downtown.



Example - Proposed Mixed-Use Development at Comstock Center, Comstock Township, MI Design: Beckett & Raeder

FUTURE LAND USE

Residential-Neighborhood

A significant portion of the city is classified as Residential-Neighborhood. The prior future land use map noted parcels on the perimeter of the city as Large Lot Residential; however, because the city is landlocked, it is important to fully evaluate if these remaining parcels can be developed with higher densities.

The Zoning Ordinance designates Large Lot Residential as Rural Estate Residential with a minimum lot size of one-quarter acre. Some of these parcels are large enough to accommodate planned developments, cottage courts, and land development options that cluster development and preserve open space and sensitive landscapes. The Future Land Use map consolidates both the Large Lot Residential and Neighborhood Residential into a category called Residential-Neighborhood. The intent of this category is to encourage walkable neighborhoods served by public utilities, allowing a variety of housing options. Although single-family homes are the dominant housing option, duplexes and triplexes should be encouraged that adhere

to design standards articulated in the zoning ordinance.

The topography forms a ring around the core of the community. The further from the core the higher the topography. As a result, residential development on the perimeter of the city will need to factor elevation changes and opportunities for views of Lake Charlevoix.

In addition, the topography will have an influence on the size of the lots and the overall number of units per acre.

Residential-Multiple

The Residential-Multiple category encourages higher density development, such as apartments and townhouses, both rental and owner. These locations should be close to community facilities and served by public utilities.

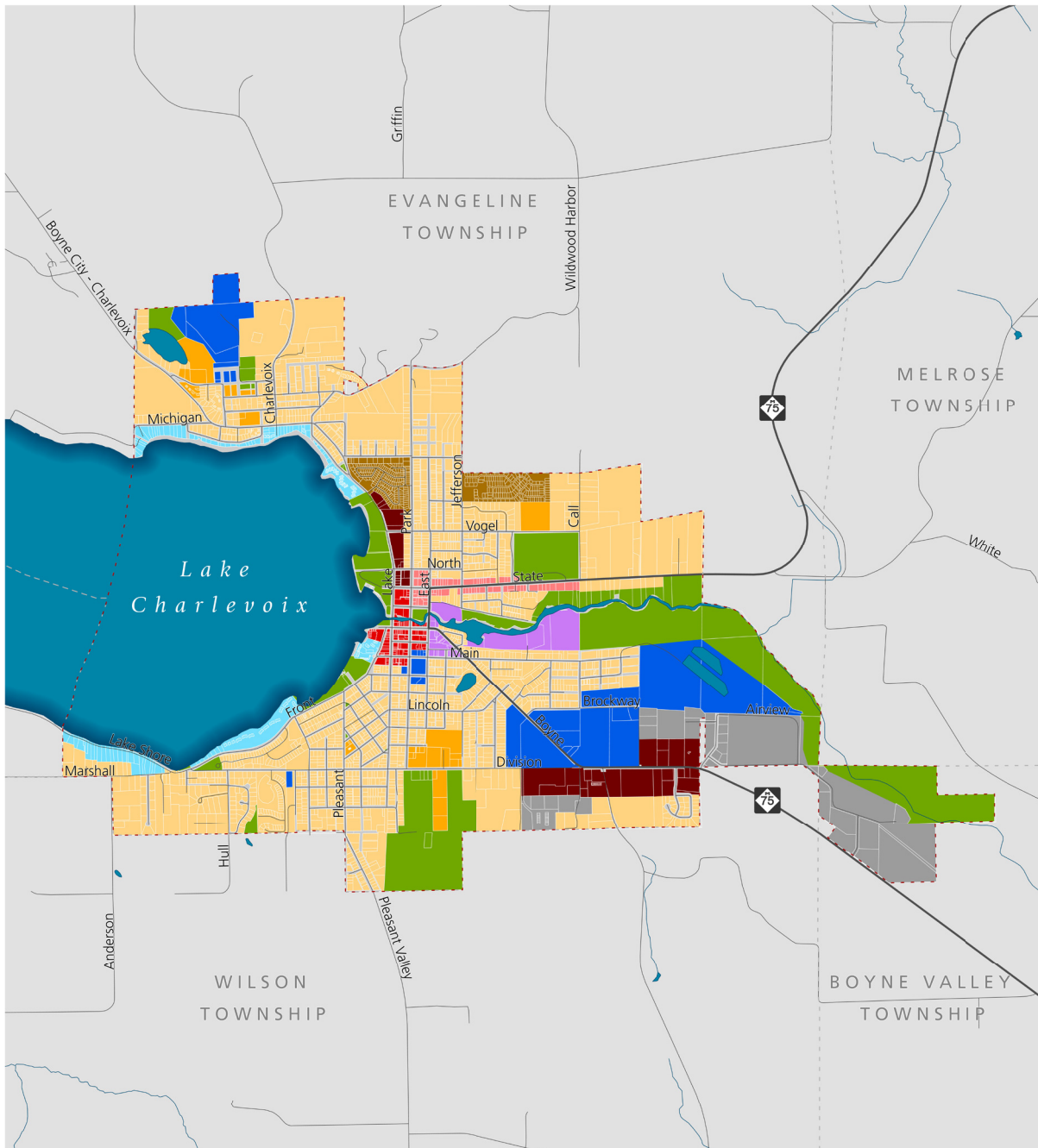
Residential-Waterfront

This category is reserved for properties developed along Lake Charlevoix. Land uses can include single-family residential, detached, and attached townhouses, and multiple-family buildings.



Boyne City Residential Home along Pearl Street. Source: Beckett & Raeder

Map 15: Future Land Use Map



Draft Future Land Use Map Draft date: 1/21/2025

Sources: Michigan Open Data Portal, City of Boyne City, Charlevoix County



- | | | | |
|--|--------------------------|--|------------------------|
| | City of Boyne City | | General Mixed Use |
| | Residential-Waterfront | | State Street Mixed Use |
| | Residential-Neighborhood | | Downtown Core |
| | Multiple Family | | General Commercial |
| | Manufactured Housing | | Community Service |
| | Industrial | | Community Recreation |

Residential-Manufactured

This land use category is reserved for manufactured housing developments including Lakeview Village off N. Lake Street and Fox Run with access from Jefferson Street.

Downtown Core

The downtown core includes downtown Boyne City on the south side of the Boyne River and commercial properties north of the Boyne River along N. Lake Street and Park Street between North Street and the river. Land use and building characteristics include zero lot line development, facades built up to the right-of-way, and, in some places, common wall construction, with some lots reserved for public and private parking. Part of



Boyne City Residential Waterfront Home along Front Street. Source: Beckett & Raeder

the Downtown Core is on the National Register of Historic Places. This area has been the subject of a variety of studies focused on maintaining its viability as a walkable and active commercial hub. There are some parcels in the downtown core that could accommodate multi-level apartments and/or mixed-use developments, as noted in the 2013 SoBo Lake Front Plan and the 2018 Parking Study. Density should radiate outward from the downtown core area, which adds more disposable income to the downtown, provides needed year-round housing, and increases the City's taxable valuation. It is important to recognize that although off-street parking provides some tangible benefits, it also doesn't produce any jobs, housing opportunities, and adds virtually nothing to the tax base.

As the retail and service markets evolve in the future, some properties in the downtown, such as the lumber yard, may be candidates for redevelopment. When this occurs, these type of sites, depending on their size, should be considered for higher density mixed-use developments.

State Street Mixed-Use District

State Street is one of the primary entries into Boyne City and part of State Road M-75. As a main arterial, it has evolved into a mixture of land uses, including residential, institutional, small-scale business and professional offices, and public spaces. No individual property dominates the corridor; rather, it's relatively small scale and compact character creates a reasonable mix of uses. Once State Street intersects N. Park Street it becomes part of the Core Downtown area. Future development along the corridor needs to reflect the scale and favor uses that are different in use but compatible dimensionally.

General Mixed Use

Unlike the State Street Mixed Use District which is elongated and favors a residential character, the General Mixed Use District envisions higher density residential with more intense commercial uses such as retail and restaurants. This district extends from the downtown core on both sides of the Boyne River. In addition to housing and commercial uses, the general mixed use development should also accommodate public spaces and event spaces.

Corridor Commercial

There are town commercial corridors in the city. The first is the N. Lake Street commercial corridor which extends along the east side of Lake Street from State Street north to Lakeview Drive. Some of the uses in this corridor include the 4Front Credit Union, Honeywell, Dollar General, Family Fare Supermarket, Lake Street Plaza, and the Marathon Gas Station. Future uses along this corridor should focus on pedestrian-oriented land uses due to its proximity to adjacent residential neighborhoods and Lake Charlevoix across the street. This corridor is well-positioned to accommodate restaurants without drive-thru facilities and other businesses that benefit from views of the lake.

The second commercial corridor is located along Boyne Avenue (M-75) between E. Division Street southeast to Air Industrial Park Street. This corridor includes a variety of vehicle-oriented businesses, such as McDonald's, Shell gas stations, auto service and repair businesses, and warehousing. Portions of this corridor are a combination of commercial and light industrial uses. Based on economic modeling, the diversity of businesses within the Boyne City zip code area, and the corridor's proximity to the Boyne City airport, this corridor should continue its evolution toward warehousing and light industrial development, which is consistent with Wilson Township's zoning along its portion of the corridor.

Industrial

Industrial land uses are located along Boyne Avenue (M-75) south of Boyne City Airport and behind some of the commercial uses on E. Division Street. Unfortunately, due to several constraints, such as the Boyne River estuary, which borders the airport, Airview, and Lexamar Drives, there is very little industrial available for growth inside the city unless Boyne Valley Township and Wilson Township collaborate on further industrial development along the M-75 corridor.

Community Service

This category includes public land such as the City's wastewater facility and Department of Public Works, Boyne City Airport, Boyne City Public School properties, and the Maple Lawn Cemetery. The future land use map is not increasing the size or locations of these properties and facilities.

Community Recreation

This category includes municipal parks and open spaces, and properties along the waterfront between Boyne City Municipal Boat Launch and Sunset Park. The park and recreation map denotes the geographic location of city-owned properties that are scattered throughout the City. Over the years, the city has made efforts to improve recreation and open space adjacent to Charlevoix Lake, and the long-term goal is to have a unified waterfront park from the boat launch to Sunset Park on Waters Street.



Table 30: Zoning Plan

Current Zoning District	Future Land Use Designation
Rural Estate District (RED)	Residential-Neighborhood
Traditional Residential District (TRD)	Residential-Neighborhood
Waterfront Residential District (WRD)	Residential-Waterfront
Multiple Family Residential District (MFRD)	Multiple Family
Manufactured Housing Park District (MHPD)	Manufactured Housing
Professional Office District (POD)	State Street Mixed-Use
Waterfront Marina District (WMD)	Community Recreation
Central Business District (CBD)	Downtown Core General Mixed Use
Transitional Commercial District (TCD)	General Commercial
General Commercial District (GCD)	General Commercial
Regional Commercial/Industrial District (RC/ID)	General Commercial Industrial
Planned Industrial District (PID)	Industrial
Community Service District (CSD)	Community Services
Flood Hazard District (FHD)	No Designation

ZONING PLAN

The Michigan Planning Enabling Act of 2008 requires the inclusion of a zoning plan in the master plan. The zoning plan can best be describe as a bridge that ties the future land use map (FLUM) categories to the current zoning code designations.

The zoning plan calls attention to possible changes that may need to be made to Appendix A, Ordinance A-80 to bring it into alignment 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.

Traditional zoning codes are often referred to as “Euclidean” codes, named after the 1926 Supreme Court case Village of Euclid, Ohio v. Ambler Realty Co., which upheld the right of localities to enforce zoning. Euclidean zoning separates land uses by classification, segregating residential use from commercial, industrial, and other uses. It is now recognized that this form of zoning has increased dependency on the automobile, impaired walkability in communities, and reduced the economic impact of creating a place.

Another often overlooked impact of Euclidean zoning is its restriction on neighborhood evolution. For example, once a residential block is built out, it is considered finished. As a result, as market and community preferences change, the zoning of residential block can never adequately respond to this changing dynamic. Housing costs, a function of material and labor costs, restrictive zoning requirements, and procedures often inhibit or prevent the development of sorely needed new housing.

The City of Boyne City Zoning Ordinance has taken some steps to provide options for added housing development in the community. These include allowing accessory dwelling units (ADUs) and duplexes in residential zoning districts as permitted by right (Section 4.20 TR District) and triplexes and quadplexes as conditional uses in single-family neighborhoods. (Section 4.30 TR District).

However, the provision in the Central Business District (CBD) (Section 10.20) that restricts apartment building up to a maximum of eight (8) units per building should be reevaluated. The amount of apartments per building should be a function of lot size and dimensional requirements. Rather than limit the number of apartments per building as a principal permitted use, maybe remove the unit restriction and place apartment buildings, regardless of the number of units, as a conditional use.

Another proposed revision to the Zoning Ordinance involves amending Article 12; general Commercial District (GCD), Section 12.30 Conditional Uses, to include multiple unit residential (apartments/condos) as a conditional use.

Other ordinance provisions that should be evaluated include prohibiting private parking lots in the CBD. This will require customers, tenants, and owners to utilize public parking facilities. Parking lots provide little to the tax base, provide no direct jobs, and remove developable property from the market. The 2018 Parking Study (Rich and Associates) found that 33% of available parking space in the core downtown area was privately owned. Recommendation 14.1 stated that "the City should continue to discourage the development of any new private parking lots in the downtown that are not for residential use or public parking and continue to encourage the use of the ordinance allowing shared use parking."

Under Article 24, Parking and Loading, consider adding bicycle parking requirements to the code and use bicycle parking to offset a portion of required vehicular parking using the 15-minute city and 5-minute walk sheds as guides. In addition, Section 24.30 Parking Space requirements are based on minimum parking spaces only. This section should be evaluated to include maximum parking space requirements which limit the amount of parking and impervious surface needed.

Lastly, it is recommended that the Zoning Ordinance have two different mixed use districts; one district focused on State Street and another with a focus on a more traditional mixed use neighborhood. The State Street area is a mix of residential and professional offices and low-traffic businesses. The scale of the district is created by its residential character. The concern associated with the incursion of professional offices and businesses into a residential neighborhood, such as State Street, is potential degradation of its residential character caused by the change of use. This district should manage the appropriate allocation of land uses and at the same time manage the physical site design.

The General Mixed Use district is a more traditional mixed use district that encourages higher density, taller structures, and the introduction of more retail and restaurant uses.



Action Plan

Table 31: Five-Year Action Plan

REGULATORY			
Goal	Action	Responsible Party	Timeline
Zoning Ordinance Evaluation and Revision	The current code was substantially revised in 2001 prior to the enactment of Michigan Zoning Enabling Act. Consider an overhaul review to reflect changes in land use and housing trends, such as Cottage Courts.	Planning Commission	2025 Planning Commission to perform an audit of the 2001 Zoning Ordinance and outline suggested revisions.
Zoning Ordinance Update for Apartments	Revise Section 10.20 CBD to allow apartment buildings without a limitation on the number of units. Base the units on lot size and dimensional requirements.	Planning Commission	2026 - 2027 Planning Commission undertakes a complete update of the Zoning Ordinance to include these recommended components.
Review Parking Minimums and Evaluate Bicycle Parking	Amend Article 24 to adjust parking minimums to include maximums, and include bicycle parking as an a reduction option for vehicular parking.	Planning Commission	
Mixed Use Districts	Amend the Zoning Ordinance to include two distinct mixed use districts; State Street Mixed Use District and General Mixed Use District.	Planning Commission	
Multiple Unit and Story (Apartments/Condo)	Amend Section 12.30 to allow multi unit and story structures in the General Commercial District as a conditional use.	Planning Commission	

HOUSING			
Goal	Action	Responsible Party	Timeline
Workforce Housing	Evaluate the Frankfort, MI Workforce Housing ordinance for its applicability and use in Boyne City.	Planning Commission and City Commission	2025
City-Owned Properties	Continue the evaluation of what city-owned property can be used to attract new housing development. As part of the process, agree on the type and quality of housing that is acceptable.	Planning Commission and City Administration	2025 - 2029
Increase MFRD Units	Revise the Multi-Family Residential District (MFRD) to increase the number of units per acre from its maximum of 10 units.	Planning Commission	2026 - 2027 Include with the overall revision of the 2001 Zoning Ordinance.
STATUTORY			
Goal	Action	Responsible Party	Timeline
Planning Commission Annual Report	Prepare and submit to the City Commission the Planning Commission Annual Report which outlines accomplishments for the current year and proposed activities for the upcoming calendar year.[MCL 125.3819]	Planning Commission	Annual
Capital Improvements Program	Collaborate with the City Administration on the review and approval of the annual, 6-Year Capital Improvement Program (CIP). [MCL 125.3865]	City Administration, Planning Commission and City Commission	Annual
5-Year Review of the Community Master Plan	Undertake the 5-Year Review of the Community Master Plan as required by State Statute. [MCL 125.3845 (2)]	Planning Commission	2030-2031

HOUSING STRATEGIES

There are several effective housing strategies that the City of Boyne City can consider to address their unique challenges and promote sustainable growth. Here are some key approaches:

City Land for Housing

Evaluate if city-owned property can be used to promote new housing development. Develop a program that requires buyers to construct a home based on a pattern book within a specified period of time or the property reverts back to the City for resale. The City of Grand Rapids and MEDC have partnered on the preparation of building permit-ready housing plans for a variety of housing types and sizes.

Smart Growth Principles

Implementing smart growth strategies can help small communities manage development while preserving their character. This includes planning where development should occur, encouraging walkability, and protecting open spaces.

(<https://www.epa.gov/smartgrowth/smart-growth-small-towns-and-rural-communities>).

Affordable Housing Trust Fund

Establishing local housing trust funds can finance the production and preservation of affordable housing. These funds can be capitalized through voter bond measures or other local revenue sources.

(<https://bipartisanpolicy.org/blog/10-actions-to-housing-affordability/>).

Eliminate or Reduce Parking Requirements

Cities often require new buildings in a designated zone to have a certain number of designated parking spaces based on projected occupancy. Research has made clear that parking is very frequently oversupplied, with one study of six New England municipal centers, for example, finding the mandated amount of parking was, on average, two-and-a-half times more than demand at peak times. Parking minimums are also costly; building a single parking space adds an average of \$50,000

in costs per housing unit in some metropolitan areas—and much more in others—with underground parking being particularly expensive. Dozens of cities have reduced or eliminated parking minimums with positive results. For example, one study found that eliminating parking minimums in Los Angeles led developers to build more homes and convert old buildings into housing, helping to stimulate neighborhood revitalization.

(<https://www.epa.gov/smartgrowth/smart-growth-small-towns-and-rural-communities>).

Community Land Trusts (CLTs)

CLTs are nonprofit organizations that manage land to ensure long-term housing affordability. They separate the ownership of land and buildings, making homeownership more affordable. Frankfort and Harbor Springs are using this model to help provide affordable housing.

(<https://bipartisanpolicy.org/blog/10-actions-to-housing-affordability/>).

Public Land for Housing

Inventorying and allocating public land for affordable housing can reduce development costs and increase the supply of affordable units. The City could sell or lease land at reduced costs or donate it for housing projects.

(<https://bipartisanpolicy.org/blog/10-actions-to-housing-affordability/>).

Zoning Reforms

Revising zoning laws to allow for higher density, mixed-use developments, and reduced parking requirements can facilitate the construction of more affordable housing.

(<https://bipartisanpolicy.org/blog/10-actions-to-housing-affordability/>).

Emergency Rental Assistance

Maintaining local emergency rental assistance programs can help low-income households weather financial shocks and prevent evictions.

(<https://bipartisanpolicy.org/blog/10-actions-to-housing-affordability/>).

Local Foods and Recreation Initiatives

Programs like “Local Foods, Local Places” and “Recreation Economy for Rural Communities” can enhance community livability and attract investment by promoting local food enterprises and outdoor recreation.

(<https://www.epa.gov/smartgrowth/smart-growth-small-towns-and-rural-communities>).

Assess Housing Needs

Conduct a thorough analysis of the community’s housing needs. This includes understanding the current housing stock, identifying gaps, and projecting future needs based on population trends. Housing studies that were reviewed for the master plan were based on regional and county assessments. A more granular assessment would benefit future housing strategies and developer recruitment.

(<https://localhousingsolutions.org/plan/what-is-a-local-housing-strategy-and-why-is-it-important/>)

Preservation of Existing Housing Stock

Conduct a housing quality inventory to determine the extent of housing maintenance and level of assistance to improve the housing stock. 933 survey respondents estimated that approximately 24% of the Boyne City housing stock was ill-maintained. There are a combination of programs that can assist to improve this condition.

First, is code enforcement using the International Property Maintenance Code (IPMC) as the code to monitor the lack of maintenance. Second, would be to evaluate the effectiveness of creating a Neighborhood Enterprise Zone (NEZ) that provides a level of tax abatement on home improvements. And, third would be the use of grant programs that focus on home improvements, like MSHDA’s CHILL (CDBG Housing Improving Local Livability) program.

(<https://www.michiganbusiness.org/4a0d52/globalassets/documents/reports/fact-sheets/neighborhoodenterprisezone.pdf>)

Utilization of Brownfield Redevelopment Authority Housing Component

The recent enactment of PA 90 of 2024, allows municipalities to use brownfield tax increment financing (TIF) to assist with eligible expenses associated with new housing development. The focus of the program is use the brownfield TIF to offset construction costs which, in turn, are used to provide rent adjustments for those households less than 120% of area median income (AMI). A local example of this funding tool is the redevelopment of the former Maple Block industry property in Petoskey, MI.

<https://www.michigan.gov/mshda/developers/tax-increment-financing-tif>

These strategies can help create a more inclusive, resilient, and sustainable housing environment but they require incremental steps based on local capacity.



Community Engagement

COMMUNITY SURVEY

The Master Plan Community Survey was formulated by the Boyne City Planning Commission and a subcommittee of the Planning Commission in February and March of 2024. The survey was introduced to the community through the City's website, community-based Facebook pages, mailings to property owners and registered voters, and postcards available at various locations in the City. The survey was opened to the public on April 15, 2024, and closed on June 17, 2024. During

that period, 1,071 responses were collected. Most respondents took the survey between April 15, 2024, and May 6, 2024.

The questionnaire consisted of 38 questions and included topics on locational preferences, housing, waterfront use, downtown, land use, challenges, future opportunities, and demographics. This section of the plan provides a summation of the results and valuable information that was used to craft the Master Plan's guiding principles and action strategies.

The postcard features the Boyne City logo on the left. The main text reads: "Boyne City Master Plan COMMUNITY SURVEY". Below this, a blue box contains the text: "The City of Boyne City is updating its Community Master Plan and needs your help! Your input will help City leaders plan for Boyne City's future. Please use the scan code or link to complete the survey." To the right of the blue box is a QR code and the URL: "https://bit.ly/BoynePlan".

Survey postcards that were mailed to all property owners and registered voters.



Housing

The Community Master Plan survey included seven questions focused on housing-related issues. This information provided a better understanding of local concerns and issues.

How difficult is it for individuals and families to find acceptable and affordable housing? (933 Answers)



Boyer City lacks an adequate supply of housing options, such as downtown upper-story apartments, duplexes, triplexes, and apartments. (933 Answers)



What is your opinion of the price of affordable housing? (933 Answers)

\$207,289

Does the City of Boyer City have unsightly or poorly maintained properties? (933 Answers)



What is your opinion of the price of affordable rent? (933 Answers)

\$1,146 / month

What type of housing is needed? (933 Answers)

Housing Type	Strongly Agree & Agree
Single-Family	75%
Duplex (2 Units – One Structure)	63%
Apartments (5 or more Units)	59%
ADU's (Granny Flats)	44%
Triplex (3 Units – One Structure)	42%
Quad Plex (4 Units – One Structure)	41%
Tiny Home (400-650 square feet)	41%

If the City were to rezone property for new residential development what type of zone is needed? (933 Answers)

Housing Type	Strongly Agree & Agree
Single-Family	77%
Single-Family allows for Duplexes	67%
Multi-Family for Apartments	58%
Mixed-Use Zoning	50%
Accessory Dwelling Units	48%



Land Use & Neighborhoods

The Community Master Plan survey included six questions focused on land use, neighborhoods, and transit issues. This information will provide some direction regarding future land strategies.

In your opinion, does Boyne City have unsightly or poorly maintained properties? (933 Answers)



Use the sliding scale, estimate the percentage of poorly maintained properties. (933 Answers)

Average 24%

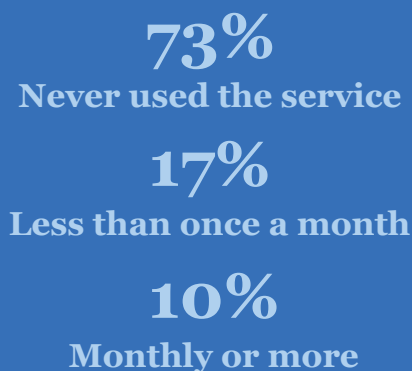
Please rank what type of land use is needed in Boyne City? (892 Answers)

1. Residential
2. Open Space
3. Downtown Commercial
4. Corridor Commercial
5. Industrial / Research

Please rank your preference for first floor (ground level) uses in downtown Boyne City? (866 Answers)

1. Eating & Drinking Establishments
2. Retail
3. Professional Offices
4. Finance, Insurance, & Real Estate
5. Public & Non-Profit

How often have you or a member of your family used the Charlevoix County Transit service? (196 Answers)



What are the top three (3) challenges facing your neighborhood? (893 Answers)

1. Housing Affordability
2. Too many short-term rentals
3. Insufficient supply of housing



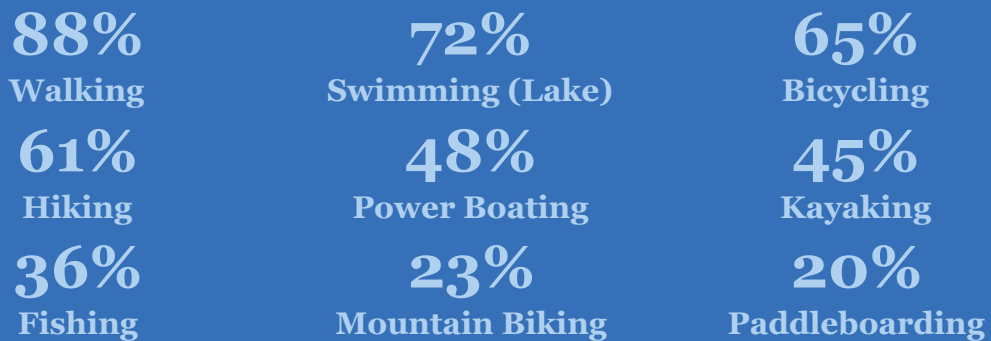
Recreation

The Community Master Plan survey included three questions focused on the utilization of the waterfront and recreation use. This information will provide direction regarding waterfront and open space strategies.

It would be advantageous to have a continuous waterfront non-motorized shared pathway from Open Space Park to Sunset Park. (879 Answers)



What type of recreation do you participate in? (879 Answers)



Your ideas and vision for the waterfront. (570 Open-ended Responses – Word Cloud)





Goal Statements

The following goal statements are sourced from existing community-informed plans in Boyne City and previous surveys. These will be used to craft guiding principles and action strategies.

Of this list, what do you think are the five most important priorities? (201 Answers)

70%	Protect lakeshore views
53%	Protect Lake Charlevoix and Boyne River
45%	Increase in housing availability
35%	Preserve neighborhood character
33%	More family and year-round residents
32%	Vibrant downtown development that includes residential
30%	Be excellent stewards of taxpayer funds
30%	Preserve the historic character of buildings
26%	Keep Boyne's economy strong and resilient
25%	Invest in infrastructure improvements
25%	Promote Boyne City as a year-round destination
21%	Prioritize redevelopment over new buildings
16%	Enhance recreational opportunities
11%	Local access to healthcare
6%	Improve arts and culture
5%	Communicate better with the community
5%	Encourage industrial development

What are the five issues that are the most critical for Boyne City government to address in the next five years? (195 Answers)

1. **Family-sustainable wage jobs (55%)**
2. **Downtown vitality (52%)**
3. **More types of housing (49%)**
4. **Reduce the amount of short-term rentals (48%)**
5. **Keeping youth in the community (45%)**
6. **Expand public ownership of the waterfront (33%)**
7. **Non-motorized trails and paths (31%)**
8. **Add more greenspace and parks (29%)**
9. **Business diversity (27%)**
10. **City finances (27%)**



City Services

Several survey questions inquired about city services. The Planning Commission and City Administration will evaluate these as part of their long-range planning and capital improvements budgeting.

Overall, how do you rate the following public facilities and services? (196 Answers)

Farmer's Market	58%	Excellent
Library	52%	Excellent
Police / Fire	49%	Excellent
City Hall	40%	Excellent
Recreation / Parks	61%	Good
Streets	57%	Good
Sidewalks	49%	Good
Snow Removal	50%	Good
Boat Launch	41%	Good
Cultural Facilities	41%	Good
City Marina	37%	Good

What is your preferred form of mobility (Always and Very Frequently)? (196 Answers)

97%
Car/Truck/
Motorcycle

71%
Walk
(recreation)

48%
Walk
(job or store)

36%
Bicycle
(recreation)

21%
Bicycle
(job or store)

14%
Ironton
Ferry

3%
Skateboard/
Scooter

1%
Public Transit
(Bus)

What is your preferred method of community engagement? (840 Answers)

80% Online surveys

39% In-person small group

34% In-person large group

25% Virtual events

3% Other

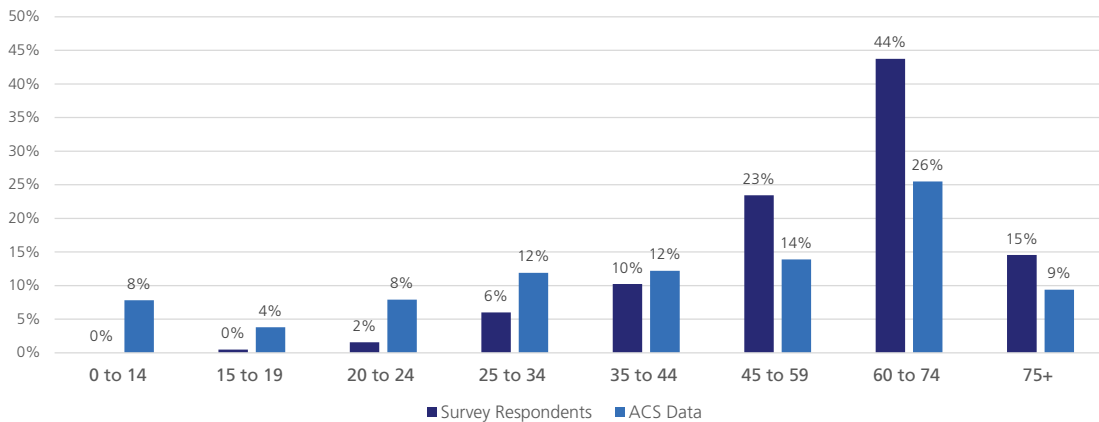
How would you rate the condition of the streets? (196 Answers)

	Overall City	In Front of Home / Business
Very High	2%	8%
High	33%	43%
Neither High or Low	55%	32%
Low	8%	10%
Very Low	2%	7%

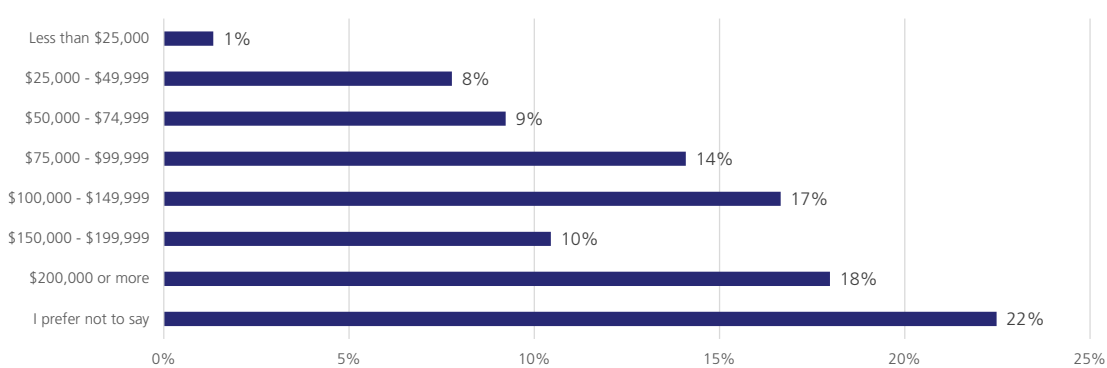


Survey Respondent Demographics

Age of Survey Respondents Compared to Boyne City Population



Income of Survey Respondents



What area of the city do you live? (838 Answers)

31%
North of the
Boyer River

47%
South of the
Boyer River

21%
I do not live in
the city

Question 1

What brings you to Boyne City? (check all that apply)

Answer Choices	Responses	
Access to Lake Charlevoix	53.22%	570
Proximity to trails and recreation amenities	39.68%	425
Overall community character	39.31%	421
Proximity to natural resources	35.01%	375
Personal connection to the community	28.20%	302
Retirement	27.73%	297
Proximity to neighboring communities	21.57%	231
Job or employment opportunity	18.39%	197
I was born here	17.83%	191
Other (please specify)	14.57%	156
Access to nearby goods and services	11.11%	119
Proximity to arts and cultural amenities	9.90%	106
Quality of school system	9.52%	102
Housing quality	7.38%	79
	Answered	1071
	Skipped	0

In order to understand what attracts residents and visitors to Boyne City, a list of options were provided within the survey. The most common responses were to access Lake Charlevoix (53.22%), proximity to trails and recreation amenities (39.68%), the overall community character (39.31%), proximity to natural resources (35.01%), personal connections to the community (28.20%), and for retirement (27.73%). Other responses, such as the quality of housing or school system, proximity to arts and cultural amenities or access to goods and services were the least popular. Only 18.39% of those surveyed indicated that jobs or employment opportunities brought them to the City, and nearly the same percentage of people were born in Boyne City (17.83%).

Question 2

Please evaluate the following statement. It is often difficult for individuals and families to find acceptable housing in Boyne City that they can afford.

Answer Choices	Responses	
Strongly agree	51.02%	476
Agree	25.94%	242
Neither agree nor disagree	17.36%	162
Disagree	4.72%	44
Strongly disagree	0.96%	9
	Answered	933
	Skipped	138

Affordable and acceptable housing options within Boyne City should be evaluated, as 51.02% of respondents strongly agreed that it is often difficult for individuals and families to find such housing, and an additional 25.94% of respondents agreed. Very few indicated that they disagreed or strongly disagreed, further supporting the issue.

Question 3

Please evaluate the following statement. Boyne City lacks an adequate supply of housing options, such as, downtown upper story apartments, duplexes, triplexes and apartments, and other types of homes many people now desire, especially young adults and seniors.

Answer Choices	Responses		
Strongly agree	38.69%	361	68.81%
Agree	30.12%	281	
Neither agree nor disagree	17.58%	164	17.58%
Disagree	8.79%	82	13.62%
Strongly disagree	4.82%	45	
	Answered	933	
	Skipped	138	

In addition to a lack of affordable and acceptable housing options, nearly 70% of respondents either strongly agreed or agreed that Boyne City lacks an adequate supply of housing options such as, downtown upper story apartments, duplexes, triplexes and apartments, and other types of homes many people now desire, especially young adults and seniors.

Question 4

Using the sliding scale, please select your opinion of what price is "affordable" housing for Boyne City. (Dollar value in thousands)

Answer Choices	Average Number	Total Number	Responses	
(no label)	\$207,288.63	193400290	100.00%	933
			Answered	933
			Skipped	138

Question 5

Using the sliding scale is your estimation of affordable rent?

Answer Choices	Average Number	Total Number	Responses	
(no label)	\$1,146.31	1069511	100.00%	933
			Answered	933
			Skipped	138

Question 6

What type of housing is needed in Boyne City?

Of those surveyed, 75% either agreed or strongly agreed that more single-dwelling housing is needed in Boyne City, while 63% agreed or strongly agreed that more duplexes (2 units in one structure) are needed, and 60% agreed or strongly agreed that more apartments (5 or more units) are needed. All other housing types were supported by less than half of respondents, and none were strongly opposed; however, roughly one-third of individuals either disagreed or strongly disagreed that tiny homes (400-650 square feet) were the type of housing needed in Boyne City.

Based on the comments provided, here's a summary of the key themes and opinions expressed regarding housing in Boyne City:

1. Affordable housing: Many comments emphasize the need for affordable housing, particularly for workers, young families, and the middle class.
2. Diversity of housing types: There's a call for various housing options, including small homes, apartments, condos, senior housing, and family homes.
3. Location preferences:
 - Some prefer housing developments outside the downtown area or city limits.
 - Others support mixed-use buildings downtown with retail on the lower level and residential units above.
4. Concerns about vacation rentals: Multiple comments express frustration with short-term rentals and Airbnbs, suggesting they reduce housing availability for full-time residents.
5. Preservation of small-town character: Some commenters worry about overdevelopment and want to maintain the town's appeal and views.
6. Specific suggestions:
 - Modular or manufactured homes
 - Small homes (slightly larger than tiny homes)
 - Townhouses and brownstones
 - Senior housing options
 - Apartments with ground-level access and garages for seniors
7. Zoning and regulations:
 - Some suggest rezoning to allow for more housing development.
 - Others want stricter rules on vacation rentals.
8. Opposing views on multi-family units: While some support apartments and condos, others prefer single-family homes.
9. Affordability vs. location: There's a tension between the need for affordable housing and concerns about where to locate such developments.

10. Infrastructure and economy: A few comments touch on the need for better infrastructure and economic opportunities to support housing growth.

Overall, the comments reflect a community grappling with housing affordability, availability, and the impacts of tourism, while trying to maintain its character and meet diverse housing needs.

Question 7

If, the City were to rezone property for new residential development what type of zone do you think is needed?

If Boyne City were to rezone property for new residential development, 77% of individuals believe that single-family zoning is needed, while 67% believe single-family zoning that allows for duplexes is needed, and 57% believe that multi-family zoning for apartments is needed.

Question 8

In your opinion, does Boyne City have unsightly or poorly maintained properties?

Answer Choices	Responses		
Strongly agree	15.54%	145	55.09%
Agree	39.55%	369	
Neither agree nor disagree	26.80%	250	26.80%
Disagree	15.54%	145	18.11%
Strongly disagree	2.57%	24	
	Answered	933	
	Skipped	138	

Not many respondents strongly agreed or disagreed that Boyne City has unsightly or poorly maintained properties; however, 39.55% agreed that it does, and 26.80% neither agreed nor disagreed. This points to a minor issue within the City regarding its properties, which should be further investigated.

Question 9

Please use the sliding scale. What is your estimation of the percentage of poorly maintained properties in the City?

Answer Choices	Average Number	Total Number	Responses	
(no label)	23.9%	22368	100.00%	933
			Answered	933
			Skipped	138

The survey gathered percentage estimates from the respondents regarding the number of poorly maintained properties within the city. The average number was 24%, which further supports the minor issue of unsightly or poorly maintained properties within the city.

Question 10

Do you intend to move out of Boyne City in the next two (2) years?

Answer Choices	Responses	
Yes	2.68%	25
No	77.71%	725
Not sure	12.97%	121
Not applicable	6.65%	62
	Answered	933
	Skipped	138

To understand long-term residency within the City, residents were asked of their intentions to move out of the City within the next two years. The majority (78%) answered that they had no intention of moving outside of Boyne City within this timeframe. Roughly 16% indicated that they were either not going to be moving or were not sure if they would be moving.

Question 11

Please rank what type of land use is most needed in Boyne City (1 is the highest preference, and 5 the lowest preference)

Rankings for various types of land use needed within Boyne City were provided. Residential land use was overwhelmingly ranked at 63.79%, followed by open space/parks at 19.62%. The land use that ranked the lowest was industrial/research, where 42.83% found it to be the least needed land use within the City.

Question 12

If you live in the city, what is a challenge facing your neighborhood? (chose a MAXIMUM of 3 responses)

Answer Choices	Responses	
Housing affordability	33.86%	302
Too many Short-term rentals	32.62%	291
Insufficient supply of available housing	26.79%	239
Poorly maintained properties	21.41%	191
I do not live in the City of Boyne City	17.49%	156
Unoccupied seasonal homes	15.02%	134
Poorly maintained infrastructure (sidewalks, roads, lights, water, sewer, etc.)	14.46%	129

Answer Choices	Responses	
Parking	13.45%	120
Other (please specify)	12.00%	107
Lack of walkability; no sidewalks	9.75%	87
Lack of infrastructure (paved streets, water, sewer, etc)	6.17%	55
lack of quality open space and areas to recreate	5.49%	49
Traffic congestion	4.37%	39
	Answered	892
	Skipped	179

Residents of Boyne City selected the most pressing challenges facing their neighborhoods. The most common challenges were found to be housing affordability (33.86%), too many short-term rentals (32.62%), insufficient supply of available housing (26.79%), and poorly maintained properties (21.41%).

Based on the comments provided, here's a summary of the key issues and concerns mentioned by residents:

1. Traffic and Transportation:

- Speeding in residential areas and on main roads
- Lack of speed limit enforcement
- Need for crosswalks and bike lanes
- Traffic congestion, especially during summer months
- Concerns about noisy vehicles and illegal exhausts
- Requests for street lights for evening walking

2. Housing and Property:

- High property taxes
- Lack of affordable housing options
- Concerns about abandoned or unlicensed cars in yards
- Issues with unkempt properties and noise from neighbors
- Need for more upscale housing and short-term rentals

3. City Services and Infrastructure:

- Poor road conditions, including unpaved roads within city limits
- Inadequate drainage and water control
- Lack of city services like tax-paid trash pickup
- Requests for improved park maintenance
- Need for more handicap accessibility, including ramps and parking

4. Marina and Waterfront:

- Insufficient marina slips for local residents
- Need for marina updates and expansion
- Concerns about on-street boat and trailer parking

5. Community Development:

- Desire for more retail options and restaurants
- Requests for a fitness center and movie theater
- Concerns about non-retail businesses occupying prime locations
- Need for an affordable grocery store

6. Environmental Issues:

- Light pollution
- Goose droppings in public spaces
- Concerns about drug rehabilitation homes near family residences

7. Governance and Planning:

- Concerns about part-time residents having too much influence on city plans
- Requests for allowing dogs on leashes in parks
- Desire for removal of alleys in residential areas

8. Positive Feedback:

- Some residents expressed satisfaction with their neighborhoods and lack of issues

It's worth noting that some comments came from people who don't live within city limits or are part-time residents, which may affect the relevance of their concerns to city-specific issues.

Question 13

Please evaluate the following statement. It would be advantageous to have a continuous waterfront non-motorized shared pathway from Open Space Park to Sunset Park.

Answer Choices	Responses		
Strongly agree	44.25%	389	75.54%
Agree	31.29%	275	
Neither agree nor disagree	17.06%	150	17.06%
Disagree	5.23%	46	7.39%
Strongly disagree	2.16%	19	
	Answered	879	
	Skipped	192	

The majority of survey respondents supported the idea for a continuous waterfront non-motorized shared pathway from Open Space Park to Sunset Park, where 76% either agreed or strongly agreed. Less than 10% answered that they either disagreed or strongly disagreed, further emphasizing support for this initiative.

Question 14

Please describe your ideas and vision for how the Boyne City waterfront should be used in the future.

Based on the responses provided, here is a summary of how people believe the Boyne City waterfront should be used:

1. Open space and public access: Many respondents emphasized keeping the waterfront open and accessible to everyone, with unobstructed views of the lake. They value the existing parks and green spaces.
2. Recreational use: There's strong support for using the waterfront for recreation, including beaches, swimming areas, picnic spaces, playgrounds, and walking/biking paths.
3. Marina expansion: Opinions are divided on marina expansion. Some support expanding the marina and adding more boat slips to attract boaters and boost the economy. Others oppose marina expansion, preferring to keep the waterfront open.
4. Limited development: Most respondents want to limit or prevent new buildings, condos, or commercial development along the waterfront. They prefer to preserve the natural beauty and views.
5. Community events: Many suggested using the waterfront for community gatherings, concerts, festivals, and family-friendly activities.
6. Improved amenities: Some called for better maintenance of existing facilities, improved beaches, more seating areas, and updated playground equipment.
7. Natural preservation: Several responses emphasized maintaining the natural state of the waterfront, including native plants and wildlife habitats.
8. Continuous public space: There's interest in creating a connected waterfront with paths linking all the public areas.
9. Local priority: Many stressed that the waterfront should prioritize local residents' needs over tourist attractions.
10. Specific suggestions: Ideas included adding a boardwalk, creating a bandshell or amphitheater, relocating Honeywell to create more public space, and improving the city marina.

Overall, the majority of responses indicate a strong desire to keep the waterfront primarily as an open, public space for community use and enjoyment, with careful consideration given to any future development or changes.

Question 15

What type of "personalized" recreation do you participate in? (Select all that apply)

Answer Choices	Responses	
Walking	88.05%	774
Swimming (Lake)	72.24%	635
Bicycling	65.42%	575
Hiking	61.32%	539
Power Boating	48.58%	427
Kayaking	45.62%	401

Answer Choices	Responses	
Fishing	35.95%	316
Mountain Biking	22.87%	201
Paddleboarding	20.36%	179
Yoga	20.25%	178
Jogging	17.86%	157
Canoeing	17.06%	150
Sailing	16.72%	147
Other (please specify)	15.24%	134
Skateboarding	3.19%	28
Parasailing	0.46%	4
	Answered	879
	Skipped	192

More than half of respondents participate in personalized recreational activities such as walking (88.05%), swimming (72.24%), bicycling (65.42%), and/or hiking (61.32%); and more than a third of respondents participate in power boating (48.58%), kayaking (45.62%), and/or fishing (35.95%). The least number of respondents participate in parasailing (0.46%) or skateboarding (3.19%). Other personal recreational activities included paddleboarding, canoeing, sailing, mountain biking, jogging, yoga, or other specified activities; all of which less than a third of respondents indicated that they participated in.

Question 16

Please rank your preference for first floor (ground level) uses in downtown Boyne City? (Please rank your selection from 1 being the highest preference to 5 being the lowest preference.)

Respondents provided rankings for their preferences for first floor (ground level) uses in downtown Boyne City. The range of uses included retail (general and specialty); eating and drinking establishments; finance, insurance, and real estate; professional offices (attorney, accountants, medical, etc.); and public, non-profit and governmental. 53.81% of respondents selected eating and drinking establishments as their highest preference, followed by 37.41% selecting retail (general and specialty). In regards to the lowest preference, 45.96% of respondents selected public, non-profit, and governmental for first floor uses in the downtown, followed by 34.18% of respondents who selected finance, insurance, and real estate as their least preferred use.

Question 17

Approximately how frequently do you visit downtown Boyne City?

Answer Choices	Responses	
Multiple times per week	34.87%	302
Everyday	27.02%	234
I live in downtown Boyne City	17.78%	154
Multiple times per month	15.36%	133
Less than once a month	4.97%	43

Answer Choices	Responses	
	Answered	866
	Skipped	205

Respondents indicated that they frequently visited downtown Boyne City, as 34.87% said they visited multiple times per week, 27.02% said they visited every day, and 17.78% said they live in downtown Boyne City.

Question 18

What is the primary purpose of your most often visits to downtown Boyne City?

Answer Choices	Responses	
Dining/Restaurant/Pub	49.42%	428
Shopping/Retail	23.67%	205
Business/Work	8.78%	76
Recreation	7.85%	68
Other (please specify)	7.62%	66
Visiting friends and family	2.66%	23
	Answered	866
	Skipped	205

The survey provided options for respondents to share the primary purpose of their visits to the downtown; these options included shopping/retail; dining/restaurant/pub; business/work; visiting friends and family; recreation; and other (please specify). Nearly half (49.42%) of respondents said that dining, restaurants, or pubs were their main purpose to visit the downtown area; followed by 23.67% who said that shopping and retail are the primary purposes of their visits. Based on this survey, visitors are the least likely to come to the downtown area to visit with friends and family (2.66%). All other responses gathered less than 10% of responses.

Question 19

How long did it take to find parking?

Answer Choices	Responses	
Right away	43.75%	378
5 minutes or less	32.75%	283
Other (please specify)	8.33%	72
I walked or biked and didn't need to park a vehicle	7.29%	63
10 minutes of less	6.02%	52
10+ minutes	1.85%	16
	Answered	864
	Skipped	207

When visiting downtown Boyne City, parking tends to be readily available to visitors. 43.75% of

survey respondents indicated that they find parking right away, while only 1.85% indicated that finding parking exceeded ten minutes. Other responses included visitors who walked or biked and didn't need to park a vehicle (7.29%), and those who selected other (8.33%), which included responses such as "I don't drive".

Question 20

Where did you park?

Answer Choices	Responses	
On-Street parking	65.32%	550
Public parking lot	21.50%	181
Other (please specify)	7.72%	65
Private parking lot	5.46%	46
	Answered	842
	Skipped	229

The available parking in the downtown area has been found to be mostly on-street parking (65.32%), or within a public parking lot (21.50%). Other options included private parking lots or other, but neither were a popular choice amongst respondents.

Question 21

If, you parked in a PUBLIC parking lot how many blocks did you have to walk to your destination?

Answer Choices	Responses	
Parked less than 1 block from destination	43.43%	281
1 Block	20.09%	130
2 Blocks	18.70%	121
Other (please specify)	6.96%	45
I parked in a private parking lot	5.56%	36
3 Blocks	3.71%	24
4 Blocks	0.93%	6
5 or more blocks	0.62%	4
	Answered	647
	Skipped	424

Of the visitors who parked in public parking lots, over two thirds of the lots were located within two blocks of their destination, as 43.43% parked less than one block away, 20.09% parked one block away, and 18.70% parked only two blocks away. A small number of visitors (0.62%) found public parking lots five or more blocks away from their destination, indicating that public parking lots are located close to popular destinations.

Question 22

The following goal statements are sourced from existing community-informed plans in Boyne City. Of this list, what do you think are the five most important priorities? (choose a maximum of FIVE responses)

Answer Choices	Responses	
Protect lakeshore views and public access	69.65%	140
Protect Lake Charlevoix and Boyne River	52.74%	106
Increase housing availability	45.27%	91
Preserve neighborhood character	35.32%	71
More family and year-round residents in the City	33.33%	67
Encourage vibrant downtown development that includes residential units	32.34%	65
Be excellent stewards of taxpayer funds	30.35%	61
Preserve historic character of buildings	29.85%	60
Keep Boyne City's economy strong and resilient	26.37%	53
Investing in infrastructure improvements (street, water, sewer, etc)	25.37%	51
Promote Boyne City as a year-round destination for visitors	24.88%	50
Prioritize redevelopment over new buildings	21.39%	43
Enhance recreational opportunities in Boyne City's parks and public places	15.92%	32
Local access to health care providers	10.95%	22
Improve arts/culture	6.47%	13
Communicate better with the community	4.98%	10
Encourage industrial expansion	4.98%	10
	Answered	201
	Skipped	870

Previous goal statements were sourced from existing community-informed plans for Boyne City, and respondents were able to prioritize the five most important goals in relation to forming this new plan. Over half of respondents prioritized protecting lakeshore views and public access and protecting Lake Charlevoix and Boyne River. Additionally, over one third of respondents prioritized preserving neighborhood character, increasing housing availability, and more family and year-round residents in the City. The goal statements that were least prioritized included encouraging industrial expansion and communicating better with the community.

Question 23

In a few words, what is the most important subject the Master Plan should address?

Based on the provided comments, here's a summary of the key themes and concerns expressed by community members:

- Housing:
 - Affordable housing for year-round residents, especially young families and workers

- Concerns about short-term rentals (e.g., Airbnb) and their impact on housing availability
- Need for diverse housing options, including low-income and senior housing
- Some support for new housing developments, while others prefer preserving existing neighborhoods

2. Community Character:

- Desire to maintain the small-town feel and charm of Boyne City
- Concerns about overdevelopment and becoming too urban or like larger cities
- Emphasis on preserving historical aspects and natural beauty

3. Economic Development:

- Support for a vibrant downtown with diverse retail options
- Balance between catering to tourists and serving year-round residents
- Encouraging industrial growth for better-paying, year-round jobs
- Mixed opinions on tourism: some see it as vital, others want less focus on it

4. Infrastructure and Amenities:

- Improvements to streets, sidewalks, and utilities
- Desire for better parking solutions, especially during tourist season
- Support for parks, trails, and recreational opportunities
- Requests for community spaces, especially for teenagers

5. Environmental Concerns:

- Protecting Lake Charlevoix, Boyne River, and other natural resources
- Preserving open spaces and lake views

6. Governance and Planning:

- Calls for balanced growth that considers both residents and visitors
- Some criticism of current decision-making processes
- Appreciation for the opportunity to provide input on the master plan

7. Specific Projects:

- Mixed opinions on proposed apartment buildings downtown
- Suggestions for marina improvements
- Ideas for repurposing vacant buildings, including the old theater

Overall, there's a clear tension between the desire for growth and development (especially in housing) and the wish to preserve the city's current character. Many comments reflect a need to balance the interests of year-round residents, seasonal residents, and tourists.

Question 24

Overall, how do you rate the quality of the following public facilities and services within the city?

Most respondents (875) decided not to rate the quality of public facilities and services within the City. Of those that provided ratings, the farmers market, library services, and police, fire, and ambulance ranked the highest within the "excellent" category. The public facilities and services that received the

largest number of “poor” ratings included the city marina and cultural facilities, further, these both ranked higher within the “fair” and “good” categories but ranked lowest within the “excellent” category. Other facilities and services such as streets, sidewalks, recreation and parks, and city snow removal were commonly ranked as “good” or sometimes as “fair”. Considering all categories, the public facilities and services generally ranked “good” or “excellent”, meaning that respondents were generally satisfied.

Question 25

How often have you or a member of your household used Charlevoix County Transit?

Answer Choices	Responses	
Never used the service	72.96%	143
Less than once a month	17.35%	34
Once a month	3.06%	6
A few times a month	2.55%	5
Every day	2.04%	4
A few times a week	2.04%	4
About once a week	0.00%	0
	Answered	196
	Skipped	875

The usage of the Charlevoix County Transit was skipped by most respondents (875), however, of those that responded 72.96% have never used the service, and 17.35% use it less than once a month. This indicates that the respondents are not utilizing the transportation service frequently, however, this does not provide insight into the number of regular users of this service.

Question 26

How would you rate the physical condition of all streets in the City?

Answer Choices	Responses		
Very high quality	1.53%	3	34.69%
High quality	33.16%	65	
Neither high nor low quality	55.61%	109	55.61%
Low quality	8.16%	16	9.69%
Very low quality	1.53%	3	
	Answered	196	
	Skipped	875	

The physical condition of Boyne City’s streets were rated by a minimal number of respondents (196). Of those that rated the conditions, 55.61% rated all streets neither high nor low quality; but 33.16% rated all streets high quality. Nearly 10% rated all streets either low quality or very low quality, and all responses may be reflective of personal transportation routes.

Question 27

How would you rate the physical condition of the street in front of your home or place of business?

Answer Choices	Responses		
Very high quality	8.16%	16	51.53%
High quality	43.37%	85	
Neither high nor low quality	32.14%	63	32.14%
Low quality	10.20%	20	16.32
Very low quality	6.12%	12	
	Answered	196	
	Skipped	875	

When rating the physical condition of the street in front of a respondent's home or business, 43.37% rated the roads high quality, and 32.14% rated the roads neither high nor low quality. Roughly one sixth of the respondents rated the roads low or very low quality.

Question 28

How often do you use the following forms of mobility?

The most common forms of mobility included respondents always being either a passenger or driver in a motorized vehicle (65.82%), followed by always walking for exercise or recreation (20.92%). Other common forms of mobility which respondents answered that they used very frequently included again being either a passenger or driver in a motorized vehicle (31.63%), walking for exercise or recreation (50.51%), walking for other purposes such as going to work, a friend's house, or the store (41.84%), and bicycling for exercise or recreation (28.57%). The forms of mobility that are least utilized include never using public transit (Charlevoix County Transit) (75.00%), and never skateboarding, roller-skating, or riding a scooter (83.16%). Interestingly, 48.47% of respondents occasionally utilize public transit (Ironton Ferry).

Question 29

Which FIVE issues from the list below are most critical for Boyne City government to address in the next five years?

Answer Choices	Responses	
Family-sustainable wage jobs	54.87%	107
Downtown vitality	51.79%	101
More type of housing choices	49.23%	96
Reduce the amount of short-term rentals	48.21%	94
Keeping young adults in Boyne City	44.62%	87
Expand public ownership of the waterfront	33.33%	65
Non-motorized trails / paths	31.28%	61
Add more greenspace and parks	28.72%	56
Business diversity	27.18%	53

Answer Choices	Responses	
City finances	27.18%	53
Child care	24.62%	48
Subsidized housing	17.44%	34
Other (please specify)	15.38%	30
Blight	13.33%	26
Private development on the waterfront	10.26%	20
Building sites for business expansion	8.21%	16
Allow more short-term rentals	6.67%	13
Volunteers	6.67%	13
	Answered	195
	Skipped	876

Nearly half of

respondents believe that the five most critical issues for Boyne City government to address within the next five years include providing family-sustainable wage jobs (54.87%), downtown vitality (51.79%), providing more types of housing choices (49.23%), reducing the amount of short-term rentals (48.21%), and keeping young adults in Boyne City (44.62%).

These comments appear to be responses to a survey or feedback request about priorities for development or improvement in a community, likely Boyne City, Michigan. Here's a summary of the main themes:

1. Housing:

- Affordable housing, especially for young people and low-income residents
- Long-term rentals for locals
- Concerns about large apartment complexes

2. Marina and Waterfront:

- Expanding the marina and increasing boat slips
- Preserving the waterfront
- Improving boat launch facilities
- Developing a waterfront boardwalk

3. Transportation and Infrastructure:

- Improving public transit (Charlevoix county transit)
- Creating motorized trails and paths
- Supporting e-bikes and "onewheels"
- General infrastructure improvements

4. Economic Development:

- Attracting more businesses (grocery stores, pharmacies, restaurants)
- Balancing permanent resident housing with tourist accommodations
- Promoting development while maintaining the city's character

5. Recreation and Activities:

- Providing more activities for residents and visitors

- Improving existing parks

6. Government and Planning:

- Collaboration with adjacent jurisdictions
- Re-zoning to be more development-friendly
- Enforcing short-term rental caps
- Reducing property taxes

7. Services:

- Eldercare

Overall, there's a mix of desires for growth and development balanced with preserving the community's character and meeting the needs of year-round residents.

Question 30

How do you receive information about local community news and events? (check all that apply)

Answer Choices	Responses	
Social media (Facebook, Instagram, etc)	54.69%	461
Word of mouth	50.18%	423
Chamber/Mainstreet Newsletter	46.98%	396
Mailings	36.18%	305
Email	28.23%	238
City Web Site	27.64%	233
Local newspapers	11.39%	96
TV	6.41%	54
Radio	4.98%	42
Other (please specify)	3.91%	33
	Answered	843
	Skipped	228

Over half of information about local community news and events is received through social media such as Facebook or Instagram (54.69%), or through word of mouth (50.18%), and more than a third of information is received through the Chamber/Mainstreet newsletter (46.98%) or through mailings (36.18%). Both the radio (4.98%) and TV (6.41%) have become less common platforms for receiving information.

Based on the comments provided, here's a summary of the main reasons people gave for not participating or volunteering in Boyne City events and committees:

1. Age and health limitations: Many respondents cited being elderly, having disabilities, or health issues that prevent them from participating.

2. Non-resident status: Several people mentioned being part-time residents, seasonal visitors, or living outside the city limits, which limits their ability to participate.
3. Time constraints: Many respondents cited being too busy with work, family responsibilities, or other commitments.
4. Already volunteering elsewhere: Some people mentioned they're already involved in other volunteer activities or organizations.
5. Feeling unwelcome or excluded: A few respondents felt that the community wasn't welcoming to newcomers or that certain groups dominated decision-making.
6. Dissatisfaction with local government: Some expressed frustration with city leadership, policies, or perceived favoritism.
7. Lack of interest: A few people simply stated they weren't interested in the types of events or activities offered.
8. Burnout: Some mentioned having volunteered extensively in the past and no longer wanting to continue.
9. Recent arrivals: New residents indicated they might be interested in the future but haven't gotten involved yet.
10. Crowds and tourism: A few people expressed concerns about the focus on tourism and the impact of events on the community.

Overall, the responses reflect a diverse range of personal circumstances, preferences, and perceptions about community involvement in Boyne City.

Question 32

We are trying to reach as many voices as possible in this engagement process. That means yours! Which of the following activities are you most likely to participate in? (Select all that apply)

Answer Choices	Responses	
Online survey (like the one you're taking now)	80.12%	673
In-person small-group events	39.40%	331
In-person large-group events	34.29%	288
Virtual events (Zoom, YouTube, Facebook)	25.00%	210
None of the above	3.21%	27
Other (please specify)	3.10%	26
	Answered	840
	Skipped	231

Respondents selected that they were most likely to participate in engagement processes, such as the survey, if it were presented as an online survey (80.12%), or if the engagement activities involved in-person small-group events (39.40%), or in-person large-group events (34.29%). The least amount of survey participants would be likely to participate in virtual events such as zoom, YouTube, or Facebook (25.00%) or other activities (3.10%).

Question 33

Which of the following describes your experience? (Select all that apply)

Answer Choices	Responses	
I own my home	69.69%	584
I live in the city, year-round	54.42%	456
I visit and/or recreate in the city (for fun, vacation, worship, event, activities, etc.)	31.03%	260
I own property in the city	21.00%	176
I live outside the city	19.09%	160
I live in the city, seasonally	17.66%	148
I work for a business in the city	12.65%	106
I work remotely for a business that is located outside the city	7.76%	65
I own a business in the city	6.56%	55
I rent my home	5.01%	42
I go to school in the city (elementary through high school levels)	1.55%	13
None of the above	0.60%	5
	Answered	838
	Skipped	233

The survey found that most respondents own their home (69.69%) compared to a limited number who rent their home (5.01%). Over half indicated that they lived in the city year-round (54.42%), but a decent number lives in the city seasonally (17.66%). The responses were similar for living either within or outside of the city, roughly 19-21% for either choice. More individuals work for a business within the city (12.65%) compared to working remotely for a business that is located outside the city (7.76%), or owning a business in the city (6.56%). An insignificant amount of individuals indicated that they go to school in the city (elementary through high school levels) which may be due to the grades prompted in the survey. Many people (31.03%) visit and/or recreate in the city (for fun, vacation, worship, event, activities, etc).

Question 34

What area of the city do you live in?

Answer Choices	Responses	
South of the Boyne River	47.26%	396
North of the Boyne River	31.50%	264
I do not live in the city	21.24%	178
	Answered	838
	Skipped	233

Although some respondents do not live in the city (21.24%), most live South of the Boyne River (47.26%) and roughly one third live North of the Boyne River (31.50%).

Question 35

What is your age?

Answer Choices	Responses		American Community Survey (ACS)	Representation Compared to ACS
0 to 14 years old	0.00%	0	8.00%	Under
15 to 19 years old	0.48%	4	4.00%	Under
20 to 24 years old	1.56%	13	8.00%	Under
25 to 34 years old	6.01%	50	12.00%	Under
35 to 44 years old	10.22%	85	12.00%	At Par
45 to 59 years old	23.44%	195	14.00%	Over
60 to 74 years old	43.75%	364	26.00%	Over
75+ years old	14.54%	121	9.00%	Over
	Answered	832		
	Skipped	239		

Of those surveyed, over 81% were above the age of 45, with most being between 60-74 years old and some being older than 75. A very small proportion (0.48%) were aged between 15-19 years.

Question 36

Approximately what is your household's total annual income, before taxes? Consider all sources (salary, bonuses, investment income, etc.) of every working member of your household.

Answer Choices	Responses	
Less than \$25,000	1.34%	11
\$25,000 - \$49,999	7.78%	64
\$50,000 - \$74,999	9.23%	76
\$75,000 - \$99,999	14.09%	116
\$100,000 - \$149,999	16.65%	137
\$150,000 - \$199,999	10.45%	86
\$200,000 or more	17.98%	148
I prefer not to say	22.48%	185
	Answered	823
	Skipped	248

When asked of the total annual household income (considering all sources of income), many of the respondents preferred not to answer (22.48%). Of those that did, 17.98% selected that their income

was \$200,000 or more, and 16.65% chose \$100,000-\$149,999. Of the respondents, it was rarely selected that their total annual household income was less than \$25,000 (1.34%).

Question 37

How many people reside in your household? (Including unrelated individuals)

Answer Choices	Responses	
1	10.59%	88
2	59.33%	493
3	9.75%	81
4	12.03%	100
5	6.02%	50
6	0.84%	7
7	0.60%	5
8+	0.84%	7
	Answered	831
	Skipped	240

Many individuals reside in households of only two people (59.33%), followed by 12.03% with four person households, and 10.59% of individuals who reside alone; the choices provided also included unrelated individuals. Less than 1% of residents who answered this survey reside in households of either 6, 7, or more than 8.

Question 38

Please provide your email address if you would like to be updated on future opportunities to engage in this project. We will only send you project updates/invitations and this email list will expire upon project completion. Regardless of whether or not you provide your email, your survey responses will remain anonymous.

Answer Choices	Responses	
Email:	100.00%	417
	Answered	417
	Skipped	654

Around 40% of those surveyed provided their email address to be updated on future opportunities to engage in this project, while others skipped this question.

Question 39

Finally, what did we miss? Is there anything else you would like to share?

Here is a summary of the key themes from these comments:

- Housing affordability and availability:
 - Many express concern about lack of affordable housing for workers and young families

- Some want more housing options like apartments, while others oppose large developments
- Short-term rentals are seen as contributing to housing shortages by some

2. Development and growth:

- Mixed views on growth - some want to preserve small town character, others support smart growth
- Many oppose large 4-story buildings downtown
- Desire to keep waterfront public and limit development there
- Some want more businesses/restaurants, others feel current mix is good

3. Infrastructure and services:

- Calls for road/sidewalk improvements and maintenance
- Requests for more parking downtown, especially during events
- Interest in expanding the marina and boat slips
- Suggestions for more recreational amenities (bike paths, pool, etc.)

4. Community character:

- Strong desire to maintain small-town charm and character
- Concerns about catering too much to tourists vs. year-round residents
- Appreciation for events and activities, but some feel they've gotten too large

5. Governance:

- Appreciation for city management, but some feel meetings are too long
- Requests for more enforcement of ordinances (property maintenance, noise, etc.)
- Desire for more resident input and transparency in decision-making

6. Other:

- Environmental concerns (dark skies, lake health)
- Interest in more diverse dining/shopping options
- Calls for better public transportation

Overall, there's a tension between desire for improvements/growth and maintaining Boyne City's current character. Many appreciate the city's efforts but want careful, thoughtful planning for the future.

