

# Chapter 5. Implementation

A master plan is only useful as long as it is implemented and consulted when making land use decisions. This Chapter prioritizes master plan projects, outlines potential funding sources, and includes an “Implementation Matrix.” This matrix is basically a chart that includes the policies or action items contained in the plan. The matrix further defines who will be responsible for the action, what the potential funding sources are, and when the item should be completed.

## **5.1 Project Priorities**

The actions listed below in the implementation matrix are listed with “priority numbers” described by the following: Priority 1 projects are those that should be given immediate and concentrated effort. These are the first projects that should be commenced after this Master Plan has been adopted. Any preliminary steps that must be taken to implement the action (such as seeking funding, changes in local ordinance, etc) should be commenced immediately. Those Priority 1 projects that have a longer time horizon should be revisited on an as-needed basis, and should be incorporated into other applicable long-term planning programs, such as capital improvement plans.

Priority 2 projects are those that are necessary to implement the plan, but either depend on commencement or completion of Priority 1 projects. Once commenced, however, these projects should be pursued until completion.

Priority 3 projects are those that implement elements of the plan, but are not urgent and can be delayed for a much longer period of

time. These projects are more susceptible to budgetary constraints.

Some projects within the matrix do not have a specific timing period because they are based on less predictable factors such as funding sources, etc. The timing for these projects is explained within the matrix.

## **5.2 Potential Funding Sources**

The following is a partial list of funding sources. It is important to understand that these funding programs will change over time, and as such, should be monitored. Further, new potential sources of funding should be sought out as these sources disappear.

### ***A. Community Development Block Grant Initiatives (CDBG)***

Administered by the Michigan Economic Development Corporation (MEDC), this program may be available to Charlevoix and provides funding for downtown public infrastructure, façade improvements, planning, various building projects, rental rehabilitation, and small business assistance. The amount of funding available is based on the type of project being proposed. The website <http://www.michiganbusiness.org/community/development-assistance/#section1> contains extensive information on the program and its requirements. Any further questions regarding the program should be directed to:

*Michigan Economic Development Corporation. 300 North Washington Square, 2nd Floor. Lansing, Michigan 48913*

### ***B. Façade Improvement Project***

Michigan Main Street offers some services and additional grants are available through CDBG and other sources for communities that seek to target traditional downtown areas for improvements that will have a significant positive impact. The Downtown Façade Program is structured to provide commercial/mixed-use building façade improvements to sustain and minimize deterioration of downtowns. This program is based on the premise that the exterior improvements will stimulate additional private investment in the buildings and the surrounding area, attract, and increase the number of customers, thereby resulting in additional downtown economic opportunities. Proposals with multiple buildings are accepted and are encouraged. The request must identify whether the proposed project is located within a Downtown Development Authority, a Principal Shopping District, a Business Improvement Zone, a Corridor Improvement Authority, or a Historic District. (Note: the project is not required to be located in a development district.)

### ***C. Signature Building Project***

CDBG grants are available for communities seeking to acquire vacant, partially vacant, or substantially underused buildings located in downtowns for rehabilitation into a commercial/mixed use building that will hopefully result in job creation. This program enables a community to secure a building that is a focal point within the downtown for commercial rehabilitation purposes that will make a significant contribution to the overall downtown area. If the project is located within a Downtown Development Authority, a Principal Shopping District, a Business Improvement Zone, a Corridor Improvement Authority, or a Historic District, it should be identified as

such. (Note: the project is not required to be located in a development district.)

### ***D. Downtown Infrastructure***

CDBG grants are available to provide public infrastructure improvements that directly support private redevelopment projects in traditional downtowns. Public infrastructure includes items such as parking facilities, streetscape, public water or sanitary sewer lines and related facilities, streets, roads, bridges, and public utilities. The request must identify whether the proposed project is located within a Downtown Development Authority, a Principal Shopping District, a Business Improvement Zone, a Corridor Improvement Authority, or a Historic District. (Note: the project is not required to be located in a development district.)

### ***E. Transportation Alternatives Program (TAP)***

The Michigan Department of Transportation's program funds non-traditional road projects (outside the traditional curb and gutter) such as streetscapes, non-motorized paths, and historical restoration of transportation facilities. Among its primary goals is to support Michigan's entitlement communities for high-priority urban revitalization projects and, therefore, US-31/Bridge Street appear to be candidates. Any ACT 51 agencies (Cities, Villages, and Counties), MDOT, MDNR, Native American Tribes, and other Federal Agencies are eligible for this program and it accepts applications year-round. The program holds Selection Advisory Committee meetings year-round to determine which applications will be recommended for selection. A minimum 20% local match is required.

Further information about the program is available at [www.michigan.gov/tea](http://www.michigan.gov/tea) for the

online application and instructions, or by calling (517) 335-1069.

#### ***F. Michigan State Housing Development Authority***

MSHDA offers a variety of loan products for low to moderate income homebuyers. All of the following products are 30-year, fixed-rate mortgages, allow the use of gift funds, and may be formally assumed (subject to approval).

- Conventional 95% to 97% loan to value
- Federal Housing Administration (FHA)
- United States Department of Veterans Affairs (VA)

#### ***G. Individual Development Accounts (IDAs)***

Recognizing the need to support families emerging from poverty, this program encourages the accumulation of wealth and assets. IDAs are matched savings accounts designed to help low-income and low-wealth families accumulate a few thousand dollars for high return investments, including homeownership. Individuals must meet IDA program acceptance criteria, complete a financial management course and training related to their asset goal, and save money toward their future dream over a period of between six to thirty-six months. Once they have completed the program, their savings of up to \$1,000 is matched by the Michigan IDA Partnership (MIDAP) at a ratio of 3:1 for a home purchase. Program highlights include:

- Zero-interest, non-amortizing loan with no monthly payments.
- Maximum assistance is \$3,000.
- Available with MSHDA's FHA, Rural Development or 97 percent Conventional first mortgage.
- Funds may be used for down payment, closing costs, prepaid/escrow expenses

and a home inspection performed by a licensed home inspector.

- The loan is due upon sale or transfer of the property or if the first mortgage is refinanced or paid in full.

#### ***H. Department of Housing and Urban Development***

The HOME Program provides formula grants to states and localities that communities use, often in partnership with local nonprofit groups to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership for low-income people. The incomes of households receiving HUD assistance must not exceed 80 percent of the area median. Eligible activities include site acquisition or improvement.

#### ***I. Commercial Rehabilitation Act***

Public Act 210 of 2005 encourages the rehabilitation of commercial property that is 15 years old or older by abating the taxes on new investment. Commercial property is defined as a qualified facility primarily used in the operation of a commercial business. Certain residential improvements are also eligible for abatement, but land and personal property are not. The abatement process is similar to PA 146, the Obsolete Property Rehabilitation Act. The City must first hold a hearing to establish a Commercial Rehabilitation District and the County Board of Commissioners and all real property owners in the proposed district must be notified of the hearing. The district must be at least three acres in size unless it is located in a downtown or business area or contains a qualified retail food establishment.

***J. Michigan Department of Natural Resources Land and Water Conservation Fund***

Grants from this fund may be available for certain park, recreation and open space enhancement projects; specific criteria include:

*Program Objectives:* The objective is to provide grants to local units of government and to the state to develop land for outdoor recreation.

*Criteria:* Applications are evaluated using four criteria: project need, applicant history, site and project quality, and alignment with the State's recreation plan. Currently, the fourth criterion is determined to be primarily trails, community outdoor recreation, green technology in outdoor recreation, universal access and coordination and cooperation among recreation providers.

*Applicant Eligibility:* Any unit of government, including Native American tribes, school districts, or any combination of units in which authority is legally constituted to provide recreation. Local units of government, school districts, and local authorities must have a DNR-approved community five-year recreation plan to be eligible.

***K. United States Department of Agriculture Rural Development Housing & Community Facilities Programs***

Designed to develop essential community facilities for public use in rural areas, Community Facility Programs can make and guarantee loans for essential community facilities in rural areas and towns with a

population up to 20,000. Loans and guarantees are available to public entities such as municipalities, counties, and special-purpose districts, as well as non-profit corporations and tribal governments. Facilities include schools, libraries, childcare, hospitals, medical clinics, assisted living facilities, fire and rescue stations, police stations, community centers, public buildings and transportation. Community Programs utilizes three flexible financial tools to achieve this goal: the Community Facilities Guaranteed Loan Program, the Community Facilities Direct Loan Program, and the Community Facilities Grant Program.

***L. American Recovery and Reinvestment Act: Opportunities in the Economic Stimulus Package***

The level of potential assistance through the American Recovery and Reinvestment Act is significant and will depend on the type of program or project envisioned and coordination with other government agencies. The types of projects typically funded include "bricks and mortar" funding for a variety of state and municipal projects, transportation enhancements, rural development, education, economic development, Corporation for National and Community Service, and job training and employment services. The number of services available has decreased in the last 5 years, but some benefits are still available through the program.

***M. Grants from private, non-profit foundations. Native American (tribes grants.)***

### 5.3 Implementation Matrix

<i>Ordinances, Guidelines, Plans and Policies</i>				
<i>Action</i>	<i>Responsibility</i>	<i>Timing</i>	<i>Priority</i>	<i>Funding</i>
1. Update the Zoning Ordinance regularly to address identified gaps and changing needs of the City.	Staff, Planning Commission, City Council	Annually	1	Local government
2. Pursue economic development: <ul style="list-style-type: none"> <li>▪ Continue collaboration with the Chamber, local governments and the business community regarding regional economic development.</li> <li>▪ Support efforts to implement the comprehensive economic development strategy (CEDS) put out by Networks Northwest.</li> <li>▪ Amend the tax abatement program and pursue policies that offer incentives to new business.</li> <li>▪ Pursue goals outlined in the Economic Development Strategy prepared by the Chesapeake Group.</li> <li>▪ Aggressively market businesses in emerging industries and implement the CEDS.</li> <li>▪ Pursue expansion of Coast Guard operations.</li> <li>▪ Support and promote high speed internet and fiber optic networks.</li> </ul>	Staff, DDA, Chamber of Commerce, CVB, business leaders in the community.	Ongoing	2	Local government, Chamber, donations, A, I, M
Promote Charlevoix and the region as a viable place to live and work year-round. <ul style="list-style-type: none"> <li>▪ Promote diverse and viable housing options through incentives and flexible zoning requirements.</li> </ul>	Staff, DDA, Chamber of Commerce, CVB, Charlevoix County Board of Realtors	Annually Ongoing	1 3	Local government, Chamber, donations, M

<b>Ordinances, Guidelines, Plans and Policies</b>				
<b>Action</b>	<b>Responsibility</b>	<b>Timing</b>	<b>Priority</b>	<b>Funding</b>
<ul style="list-style-type: none"> <li>▪ Increase and expand the use of City properties for festivals and events.</li> <li>▪ Work with the real-estate community to target specific groups interested in locating to the area.</li> <li>▪ Investigate options for regulating rental property within the City through a rental inspection program, licensing fees, lodging taxes or other means.</li> <li>▪ Explore the viability of expanding reduced tuition rates at North Central Michigan College for Charlevoix County residents.</li> </ul>	Staff, DDA, Chamber of Commerce, CVB, Charlevoix County Board of Realtors			Local government, Chamber, donations, M
<p>3. Enhance scenic beauty.</p> <ul style="list-style-type: none"> <li>▪ Enforce landscaping standards for commercial development, City parking lots and parks.</li> <li>▪ Pursue Corridor Improvement Districts on M66 and US 31.</li> <li>▪ Support Keep Charlevoix Beautiful's petunia planting program.</li> </ul>	Staff, Planning Commission, Shade Tree Commission, City and Charlevoix Township, Charlevoix County, MDOT	Ongoing  Within 1 year  2-3 years	1   2	E, M
<p>4. Enhance the Downtown Business District:</p> <ul style="list-style-type: none"> <li>▪ Establish and implement a downtown marketing plan.</li> <li>▪ Support the Michigan Main Street Program.</li> <li>▪ Expand downtown activities, events, and festivals year round.</li> <li>▪ Encourage higher density and mixed uses.</li> <li>▪ Pursue goals outlined in the Downtown Marketing Assessment and Development Strategy prepared by the Chesapeake Group.</li> </ul>	Staff, DDA, Planning Commission, City Council, Chamber	Ongoing  1 - 5 years	1	A, B, C, D, E, I, M

<b>Ordinances, Guidelines, Plans and Policies</b>				
<b>Action</b>	<b>Responsibility</b>	<b>Timing</b>	<b>Priority</b>	<b>Funding</b>
5. Natural resource protection: <ul style="list-style-type: none"> <li>▪ Pursue a unified Storm-water Control Ordinance for Charlevoix County.</li> <li>▪ Meet with the Charlevoix County Planning Commission to evaluate current and future industrial and/or mining operations.</li> <li>▪ Pursue water quality protection measures alongside regional organizations.</li> <li>▪ Coordinate Mt. McSauba usage with Charlevoix Township.</li> </ul>	Staff, Planning Commission, City Council, Charlevoix County.	1-3 years	2	J,M
6. Coordinate Transportation efforts. <ul style="list-style-type: none"> <li>▪ Meet annually with MDOT to discuss transportation issues and projects.</li> <li>▪ Work with MDOT to study summertime traffic counts, review options, and evaluate development proposals.</li> <li>▪ Hire a qualified transportation consultant, if financing is available, to evaluate transportation issues and recommended enhancements.</li> </ul>	Staff, MDOT, City Council	Yearly  Ongoing  2-3 years	1	E
7. Pursue alternative forms of transportation. <ul style="list-style-type: none"> <li>▪ Establish a City wide and regional bike route.</li> <li>▪ Incorporate bike lanes into the design and future construction of streets and roads.</li> <li>▪ Continue to support the Lake to Lake Trail initiative during its expansion phase.</li> <li>▪ Inventory existing sidewalks and identify and prioritize new sidewalk connections.</li> </ul>	Staff, Planning Commission, Charlevoix Township, private citizens.	Ongoing	1	D, E, L, M, Private Donations.

<b>Ordinances, Guidelines, Plans and Policies</b>				
<b>Action</b>	<b>Responsibility</b>	<b>Timing</b>	<b>Priority</b>	<b>Funding</b>
<ul style="list-style-type: none"> <li>▪ Provide informational signage for pedestrians and bikers.</li> <li>▪ Explore the viability of a multi-use transportation hub located at the City Airport.</li> </ul>				
8. Hold annual meeting with Charlevoix Township to coordinate zoning districts and regulations.	Staff, Planning Commission	Yearly	1	NA
9. Provide high quality, cost effective public services. <ul style="list-style-type: none"> <li>▪ Study public service consolidation with surrounding communities.</li> <li>▪ Increase municipal water, sewer, and electric users to spread out operational costs.</li> <li>▪ Integrate Geographical Information Systems and revise capital improvement plans to more effectively predict and plan for future infrastructure upgrades.</li> <li>▪ Prepare a facilities master plan that reflects future improvements, new buildings, and consolidating the Electric and Street Departments, as advised by consultants.</li> </ul>	Staff, City Council, Township and County government staff and officials.	Ongoing		Local Government
10. Pursue high environmental standards in City services, facilities, and operations. <ul style="list-style-type: none"> <li>▪ Seek grant funding to complete a comprehensive study of the municipal stormwater management system.</li> <li>▪ Provide signs at the Marina and City boat launch concerning boat maintenance and measures to control the spread of invasive species.</li> <li>▪ Promote the County Recycling Program.</li> </ul>	Staff, City Council, Planning Commission, Charlevoix County, Surrounding Townships.	Ongoing	2	A, J, K, L, M

**Ordinances, Guidelines, Plans and Policies**

<b>Action</b>	<b>Responsibility</b>	<b>Timing</b>	<b>Priority</b>	<b>Funding</b>
<ul style="list-style-type: none"> <li>▪ Consider more fuel efficient vehicles when replacing the City fleet.</li> <li>▪ Coordinate with the county and area townships to support renewable energy sources-</li> <li>▪ Expand and improve the Energy Optimization Program by providing incentives and better educating residential and commercial users.</li> <li>▪ Research the feasibility and potential grant opportunities available to power City buildings and facilities through alternative energy sources.</li> <li>▪ Evaluate and test higher efficiency LED street lights.</li> <li>▪ Coordinate with the DNR to provide proper signage regarding not dumping fish bait.</li> </ul>				

**5.5 Conclusion**

Although this plan is a comprehensive guide for land use planning over the next 20 years, there is no way to predict what changes may occur that are not contemplated in this document. Therefore, decisions related to development should be considered carefully in light of the recommendations of the Master Plan.

The Michigan Zoning Enabling Act (Act 110 of the Michigan Public Acts of 2006) requires Charlevoix’s Zoning Ordinance to be “based on a plan to promote the public health, safety and welfare, to encourage the use of lands in accordance with their character and adaptability, to limit the improper use of land, to conserve natural resources and energy, to meet the needs of the state’s residents for food, fiber and other natural

resources, places of residence and other uses of land.”

Since the zoning map is a part of the Zoning Ordinance, changes to zoning boundaries should be in conformance with the Master Plan. Change is constant and usually unpredictable, however, and there may be circumstances that warrant changes to the zoning boundaries that are not consistent with the Master Plan. If and when this occurs, the Master Plan should be updated to conform to the changed circumstances. Because of the time and process required for amending the Plan, such changes should be considered carefully.

The table below provides a list of evaluation factors that should be used to determine if a proposed development warrants a change to the land use designation on the Future

Land Use Plan map. If future development decisions take these factors into account, and if the Plan is reviewed on a regular basis and updated when necessary, then

Charlevoix can be assured that development will reflect the desires of its citizens, reflected through the adopted Master Plan.

<b>Future Land Use Evaluation Factors</b>	
<input checked="" type="checkbox"/>	Does the proposed new classification meet the qualifications noted in the appropriate section of the Master Plan?
<input checked="" type="checkbox"/>	Are the zoning districts and their uses that may apply to the new classification compatible with and appropriate in the vicinity of the property under consideration?
<input checked="" type="checkbox"/>	Have any conditions changed in the area since the Master Plan was adopted that justify this change?
<input checked="" type="checkbox"/>	Will there be any community impacts that should be considered, such as increased traffic, or others that might create a need for additional services or improvements?
<input checked="" type="checkbox"/>	Are there any environmental considerations that may be contrary to the intent of the existing or proposed classification of that land use?
<input checked="" type="checkbox"/>	Was the property improperly classified when the plan was adopted or amended? Are the qualities of the property (or area) different than those that are described in the plan?
<input checked="" type="checkbox"/>	Will there be any adverse effects on adjacent properties as a result of the proposed land use change?
<input checked="" type="checkbox"/>	What impacts will result on the public health, safety, and welfare?