



LAKES TO LAND REGIONAL INITIATIVE

Gilmore Township People and Land

ADOPTED **M**AY 27, 2014



4.1: Gilmore Township Visioning Session

Expectations

The citizens of Gilmore are focused on what's important for their community. To accomplish their goals (preservation of scenic rural character, natural environment protection, and better enjoyment of the lake and wildlife) they chose zoning and planning enforcement as their top priority.

Gilmore Township is no stranger to utilizing the most innovative tools to achieve preservation of rural scenic character while balancing the need to support residential growth and agricultural activities.

As the participants at Gilmore's community visioning session talked over the way they wanted their future to look in the coming decades and how to accomplish it, the tools of planning and zoning came up again and again. They noted that these instruments could be used to preserve rural scenic character and access to the coastline, to clean up blight, to maintain the area's natural beauty, to enforce the current balance of single-family residential and agricultural land uses, to support home-based businesses, and to enhance the non-motorized recreation industry. The most exciting thing about the coming pages is that they represent the kickoff of just that.

Employment opportunities were also important in order to improve prosperity and quality of life for the visioning session attendees and for their neighbors. Good access to broadband and zoning that supports home-based businesses were both cited as necessary supports to improve the overall entrepreneurial climate, and enhancement of the non-motorized recreation industry was a more directed objective that received substantial support.

The following pages present "Cornerstones," or goals formulated by the Gilmore Township Planning Commission to guide future development. Each includes a set of "Building blocks," specific strategies to be implemented to achieve those goals. At the bottom is the "Foundation" that supports each Cornerstone: its linkage to the citizens' stated priorities and to the Benzie County Master Plan.

Cornerstone

SCENIC RURAL CHARACTER: Gilmore Township will identify and protect scenic rural character.

For the majority of Gilmore Township's residents, the single most important feature to protect is the scenic rural character of the township. Preventing development from eroding scenic and rural character and encouraging compact residential development in order to maintain it are fundamental principles of land use stewardship in the township. Citizens have strongly indicated that they do not want growth to spoil the scenic character of the landscape. They do not want it to take on a suburban or urban character. They want the forested hills, ridges, lakes, and riverine landscapes to be preserved for the benefit of present and future generations. Almost everyone enjoys these resources and needs to help protect them. As a result, protection of the unique rural character of the Township must be a fundamental part of all future planning and development decisions.

What is scenic rural character? It refers to the patterns of land use and development where preservation of current natural landscape features, views, sounds, and open space takes center stage over development. Agricultural and rurally-based jobs, wildlife and natural resource preservation, and very low residential density dominate. In the township scenic rural character is comprised of the country roads, scenic vistas of Lake Michigan, Betsie River/Valley (designated as a wild/natural river) and the Betsie Bay, valleys full of tree stands, ridgelines, orchards, and meadows. Dirt roads lined with trees, farm buildings, orchards, split rail fences, and the occasional glimpse of a bald eagle are just a few of the sights residents want to maintain into the future.



Photo: Bob Delanoy

Building blocks

1. SCENIC VIEW PROTECTION PLAN: Develop a Scenic View Protection Plan with available qualified funds and resources.
2. OPEN SPACE AND AGRICULTURAL EASEMENTS: Initiate and support open space and agricultural easement opportunities.
3. DESIGN GUIDELINES: Consider using the New Design for Growth Development Guide published by the Northwest Michigan Council of Governments as a reference, and adopting the appropriate measures as part of the Zoning Ordinance. Some of the key design guidelines that should be adhered to include:
 - a. Views: New development should be designed to maximize preservation of open space and placed so that it will not diminish the scenic rural character from public rights-of-way, including but not limited to roads, rivers, and other public access areas.
 - b. Clustering: Clustering or very low density development should be used wherever there is an opportunity to protect open space or minimize impact on a sensitive natural resource.
 - c. Landscaping: Landscaping and plantings on new development shall rely predominantly on naturally occurring species on areas visible from roads and other public rights of way.
 - d. Forest Conversion: Design guidelines should be provided for rural property owners promoting forest block concepts which leave large tracts of forest intact and connected for ecosystem health and maintenance.
 - e. Towers: Communication towers and wind-powered generators should be designed to have minimum visibility.
 - f. Signs: Sign ordinances should be adopted that discourage billboards but provide for business identification and communication of other essential messages through alternate means, including small and cluster signs.
 - g. Road Designations: Explore and, if possible, pursue a system of "Rural Roads, Heritage Route and Federal Scenic By-ways"; maintain awarded designations into the future for their scenic/aesthetic attributes, with particular emphasis on M-22.
 - h. Blight: Junk and dumping ordinances shall be vigorously enforced.
 - i. Dark Sky: At night, the stars should be visible in the sky, not obstructed or degraded by diffuse light from the built environment.

Foundation

Benzie County master plan principles	<i>Balanced growth</i>	<i>Environmental protection</i>	<i>Visual character of the landscape</i>	<i>Visual character of small towns</i>
Gilmore collective priorities	<i>Zoning and ordinance enforcement</i>	<i>Rural, natural community character preservation</i>	<i>Public access to lake; game management improvement</i>	<i>Enhance employment opportunities</i>

Cornerstone

ENVIRONMENTAL PROTECTION: The township will take steps to maintain the highest possible quality of ground and surface water in an effort to protect citizens by safeguarding lakes, tributaries, and the fresh water drinking supply for residents' consumption and use.

The community's goal is to identify and protect those areas of the township that are considered to be environmentally sensitive to development due to soil types, drainage, vegetation, wildlife habitats, floodplain, slope erosion, or other factors and that are subject to being seriously endangered, damaged, or destroyed if developed in a manner inconsistent with their conservation and preservation. Environmental protection embraces renewable natural resources such as agricultural and forest land, clean air and water, and other sensitive natural features in the township (i.e. rivers, streams, wetlands, floodplains, topography, ridgelines, forest stands, and sand dunes). Since the welfare and well-being of the citizens of the township are directly linked and related to its natural environment, we recognize that it is necessary to protect such areas from degradation. The greatest threat to these resources is from poorly planned or sited new development. The township desires that land use not be detrimental to the health, safety, or welfare of persons or property or obnoxious by reason of heat, glare, fumes, odors, dust, noise, smoke, water runoff, light, ground vibration, or other nuisance beyond the lot on which the use is located. While the Building blocks focus on environmental stewardship in general, water quality protection should be a high priority.



Photo: Dennis Holcombe

Building blocks

1. **WATERSHED MANAGEMENT PLANS:** Review, adopt, and incorporate the appropriate strategies of the Betsie River Watershed Plan and continue to support the Betsie River Watershed Committee.
2. **WATERSHED PROTECTION:** When qualified funding is available, the township will seek professional assistance to evaluate the Zoning Ordinance for opportunities to include groundwater and surface water protection measures, such as point source and non-point source pollution standards and groundwater stewardship measures, in the Zoning Ordinance as well as determine which policies directly contradict water protection goals.
3. **AGRICULTURAL LAND CONVERSION:** Existing agriculture or forest land uses shall have priority over new residential uses and will be encouraged to continue as the principal permitted use.
4. **ENVIRONMENTAL SITE DESIGN STANDARDS:** Review the existing zoning ordinance to ensure the inclusion of these standards:
 - New development shall not pollute or degrade the quality of surface water or groundwater. It shall not disrupt the current quiet countryside noise levels, scenic views, or night time dark sky;
 - Impervious overlay zones, setback and vegetative buffer requirements, performance standards along water bodies, soil erosion and sedimentation control measures shall be established;
 - New development shall be designed and constructed to avoid sensitive natural features in order to keep them pristine, and such features shall be protected and restored where damaged.
5. **ZONING ORDINANCE REVISIONS:** Township ordinances should be adopted or amended to provide protection for sensitive features including wetlands, floodplains, sand dunes, high risk erosion areas, land bordering lakes and streams, current quiet countryside noise levels, scenic viewsheds, and night skies.
6. **GREENWAY PLANS:** With available qualified funding, consider developing a Greenways Plan with an emphasis on a 3 mile buffer zone defined by the US Fish and Wildlife Service along Lake Michigan and M-22 (Scenic Highway). A Greenway Plan is a document that describes how to develop a corridor of open space located along a specific natural feature (i.e. waterway, trail route, forest blocks, unused right-of-way) that may simultaneously protect natural resources, wildlife movement, scenic landscapes, and historical resources while providing recreational opportunities and connecting existing protected and environmentally sensitive areas.
7. **WILDLIFE CORRIDOR PLAN:** With available qualified funding, commission a professional study and develop a Wildlife Corridor Plan for the purpose of improving wildlife management and habitat protection.
8. **MIGRATORY BIRDS:** With available qualified funding, develop a "Flyways" Map that depicts the migratory patterns of birds in the Township.

Foundation

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Gilmore collective priorities	<i>Zoning and ordinance enforcement</i>	<i>Rural, natural community character preservation</i>	<i>Public access to lake; game management improvement</i>	<i>Enhance employment opportunities</i>

Cornerstone

INFRASTRUCTURE: Gilmore Township will work to improve the technological, electrical, and transportation infrastructure of the Township so that residents have access and opportunities to increase their economic viability and remain connected to the global community.

Infrastructure—good roads, communication connections, and electrical power supply—is essential to a community. A community can become isolated without these three ingredients, thereby preventing prosperity from occurring. The right balance of infrastructure is essential to meeting the needs of the community while also maintaining the vision of the community. Scenic rural character and environmental protection are key priorities that must be balanced with expanding economic opportunities and connecting to the increasingly global community. Residents of Gilmore Township have said that they need better cellular and wi-fi connections and continued upgrades of township roads.

Building blocks

1. **INFRASTRUCTURE DEVELOPMENT:** Include requirements in the zoning ordinance stating that new development must assess whether the existing public infrastructure and services are adequate to support the increased demands generated by the proposed development. If adequate facilities are not in place, the applicant is required to provide the additional facilities, wait until adequate facilities are available, or provide some form of alternative mitigation. The township will pursue intergovernmental agreements to send development that requires infrastructure to areas with the infrastructure in place to support the proposal.
2. **BROADBAND INTERNET:** Encourage and support broadband Internet access throughout the community while protecting scenic rural character, natural resources, and sensitive environmental areas.
3. **POWER INFRASTRUCTURE:** As power infrastructure improvements occur, the township will work to ensure that such improvements further the goals of protecting natural resources and sensitive environmental areas and do not diminish scenic rural character.
4. **TRAIL SYSTEM:** Study and explore the trails in the township to determine how they can be utilized, expanded, and connected.
5. **PRIVATE ROAD MAINTENANCE STANDARDS:** Review maintenance standards for private roads to ensure that as new development occurs, private roads are brought up to standards.
6. **PUBLIC ROAD IMPROVEMENTS:** Integrate road infrastructure improvements into site plan review guidelines in the zoning ordinance.
7. **PRIVATE ROAD SITE PLAN REVIEW GUIDELINES:** Integrate road design guidelines and scenic preservation requirements into the private road standards within the zoning ordinance.
8. **PUBLIC ROAD IMPROVEMENTS:** Consider suggesting that the Township Board initiate a small road millage to pay for non-primary road improvements.
9. **ROAD COMMISSION/MDOT:** Form a working relationship and open lines of communication with the Michigan Department of Transportation and the County Road Commission so that the township’s goals are understood and strategies are implemented.

Foundation

Benzie County master plan principles	Balanced growth	Environmental protection	Visual character of the landscape	Visual character of small towns
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Cornerstone

AGRICULTURAL VITALITY: Gilmore Township will encourage farm profitability and vitality.

Most occupational pursuits are difficult, and farming has some unique challenges such as variable climatic conditions. Agricultural land is also experiencing rapid conversion to non-agricultural uses as a result of residential land use pressure and lagging profitability. Township revenues from property taxes increase as land is valued more highly. If the revenue this land produces doesn't increase and tax bills escalate, farm owners are caught in the middle. The township is working hard to understand all the issues of making a living from farming and is open to suggestions from the farming community for local planning initiatives. With this information, the township can develop strategies within their authority to help the farmers be more successful. For example, the township understands the farming community would like to expand agriculturally-related uses allowed on the farm to diversify their income potential, to create residential development options that are easy to understand and accomplish but that still consider creation of long-term protection of agricultural land while balancing the siting of the lots and roads, and creating mutual awareness and consideration between the farmers and adjacent residents to promote good neighbor relationships, providing explanations of farm operations, and exploring what can be done by both to support understanding and mitigate issues.

Building blocks

1. **AGRICULTURE AND OPEN SPACE CONSERVANCY:** Support activities and endeavors that promote agriculture vitality such as open space easements and agriculture easements.
2. **AGRICULTURAL USES:** While keeping with the township's other cornerstones, review and expand where appropriate the number of agriculturally related uses allowed in the appropriate zoning districts to include a variety of farm-related uses, value-added agriculture, agricultural tourism, agricultural products, and agriculturally-related structures that would open economic opportunities to the farmer.
3. **CLUSTERING:** Where appropriate, adopt a clustering and open space preservation strategy that allows for a (to be determined) percentage of the lot to be developed for residential purposes and the remaining portion of the lot kept in an open space easement or agricultural easement for crop production and farm operations.
4. **AG VITALITY STRATEGY:** Consider developing an agricultural vitality strategy that creates an integrated and compatible community environment. Look for opportunities to revise zoning regulations to facilitate compatibility between agricultural operations and other adjacent land uses such as food crop processing, packing, and shipping.
5. **LAND DIVISION:** Seek professional assistance (based on availability of funding) to review existing zoning tools for land division (i.e. planned unit development) and simplify, if possible, the language and process. Preservation of scenic and rural character will be considered a priority in any review and revision.



Photo: Dennis Holcombe

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Cornerstone

DEVELOPMENT OF CAPABILITY: Maintain the highest integrity in zoning and planning services.

Developing a community’s capability means the strengthening of communication methods, skills, competencies, and abilities of people so that they can do the job at hand. Ensuring that a community has the proper training and general knowledge helps to make sure that zoning ordinances are properly written and then enforced, that planning initiatives are implemented, and that resources are brought to the table to help solve complex community problems. The community has enthusiastic, knowledgeable, and dedicated volunteers who work tirelessly for the betterment of the residents. They also employ committed professionals who work with them. Helping to make sure all the team players have the tools to continue working on the township’s agenda is essential to being successful. Finally, keeping lines of communication open within the township allows each resident to be aware of current activities and challenges.

Building blocks

1. **FUNDING:** Seek out and designate funding for the continuing education of elected and appointed officials.
2. **TRAINING:** Write into the Planning Commission by-laws that Planning Commissioners and Zoning Board of Appeal members must attend training if funding is available.
3. **PERFORMANCE REVIEW:** Review and analyze yearly the consulting staff available to the Planning Commission and Zoning Administrator, such as planning and legal services, and rectify inadequacies.
4. **LAND STEWARDSHIP INCENTIVES:** Offer incentives for good land stewardship to assist in keeping properties well maintained and free from junk and other signs of blight.
5. **COMMUNICATION:** Suggest that an Annual State of the Township meeting be conducted for the benefit of the residents, chaired by the Township Supervisor and attended by all the volunteers of the community.

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Cornerstone

ECONOMIC VIABILITY: Expand the economic opportunities of Gilmore Township.

Helping the people who live in the Township expand their economic prosperity is important to the residents. As we struggle with a 5% poverty rate, a 9.8% unemployment rate, AND 86% of the households supporting multiple generations of family members, residents need to have as many tools as possible available in order to expand their economic prospects. Gilmore Township is not an urban community with the infrastructure to support elaborate economic development plans. With just 7.3 square miles and a population density of 117 people per square mile, it is a rural community with residential and agriculture as the primary land uses. Economic opportunities in Gilmore Township mean two things: expanding home occupations, which allow individuals to use their home base as a starter business with the goal of moving to a more permanent location in an already established urban area with existing infrastructure after the business has become established; and strengthening agricultural viability by allowing farmers to expand agricultural uses such as agricultural tourism and increasing agricultural products produced and sold on-site through the use of road side stands and value-added agriculture.

Building blocks

1. HOME OCCUPATIONS: Improve the Home Occupation opportunities in the Zoning Ordinance.
2. AGRICULTURAL VIABILITY: Work with regional partners to strengthen agricultural viability.



Photo: Dennis Holcombe

Foundation

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Photo: Bob Delaney

People and Places

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

Population

The population of Gilmore Township (except where noted, all statistics exclude the Village of Elberta), has risen by about 50 residents a decade since 1990. It has one of the smaller household sizes in the region at 2.04 persons (the bottom of the scale rests at about 1.8 persons per household; the state average is 2.53 and the national average is 2.59).

Housing

Home is where the heart is, and where all your belongings are, and probably where the people you call family are too. On a community level, it's much the same: housing data may talk about buildings, but it tells us much about the actual people we call neighbors. Gilmore's 248 housing units provide the shelter for its 220 households. The majority (71%) are owner-occupied, and there are more housing units for seasonal or recreational use (18%) than there are renter-

occupied housing units (4.8%). Of the owner-occupied units, 81% are mortgaged; this is by far the highest proportion in the Lakes to Land region as the next highest rate is 58%. The median home value of \$161,300 represents the Lakes to Land median figure, and the median gross rent of \$600 falls in the bottom half among L2L communities.

Just over one quarter (28%) of the housing stock was built before 1980. The next two decades saw a much more rapid pace of construction, with about 50 homes (20% of total housing stock) built apiece, picking up even more speed as the housing bubble saw that number of homes constructed during the first five years of the 21st century, slowing back down to 27 homes between 2005 and 2010.

Most of the occupied homes are heated by bottled/tank/liquid petroleum gas (54%) or utility gas (24%). Wood heats another 13%. Fuel oil (e.g. kerosene, 7%) and electricity (3%) round out the methods used to keep Gilmore's northern Michigan winter at bay.

Education

Gilmore Township has the highest proportion of its residents in school at 43%, a consequence of Gilmore’s youthful median age of 41.0 (second youngest in the region). The percentage of persons completing high school is higher than regional, county, state, and national benchmarks at 93%, and the percentage of persons completing a bachelors degree or higher is about in line with the benchmarks at 24% (range: 17-28%).

Income

The median household income in Gilmore, \$58,250, is the second highest in the region, representing a confluence of several factors. Median earnings for all workers (including seasonal and part-time) are the highest in the region, and median earnings for full-time, year-round male workers are third highest, suggesting both a livable wage and the availability of sufficient work-hours for those populations.

However, median earnings for full-time, year-round female workers in Gilmore were the second lowest across the Lakes to Land region; at \$27,188, it is just 57% of their male counterparts’ salary.

The poverty rate is low in Gilmore Township (inclusive of Elberta): 5% both for all persons and for children. This is about one-third to one-half the county, state, and national rates for all persons, and about one-quarter to one-third of the aggregate rates for children. The rate of households receiving cash assistance (exclusive of Elberta) is also low at 0.9%, higher only than the two communities which receive no assistance at all. However, the percentage of households receiving food stamps (exclusive of Elberta) is higher than county, state, and national benchmarks at 13.9%.

A quick estimate of a community’s “net worth” can be obtained by dividing its major assets (checking and savings accounts, stocks, bonds, mutual funds)

by its major liabilities (home and car loans). The higher the ratio of assets to liabilities, the better insulated the community will be from quick changes in the economy. In Gilmore, the ratio is 3.59, the highest in any of the aggregated populations (range: 2.58-3.02) or the remaining Lakes to Land communities (range: 2.93-3.23).

Occupations

This section discusses the occupations and professions in which the residents of Gilmore Township work, whether or not they conduct that work within the township’s boundaries.

About one quarter of the people who comprise the Gilmore workforce (28%) listed their occupations as “health care, social assistance, and educational services.” This was the third best-paid industry group (\$42,333 median earnings) in the township after wholesale trade and public administration, and the educational services sub-group was the best-paid designation overall (\$47,917 median earnings).

The next most common occupational field was construction, representing about 19% of the workforce. The median income in that field is \$26,667 overall and \$28,750 among full-time, year-round workers. The field encompassing arts, entertainment, recreation, accommodation, and food services occupies the third rung in prevalence at 14%, and here the earnings data is less encouraging: the annual median earnings among full-time, year-round workers are the lowest of all industry groups at \$16,875 and the second lowest among all workers at \$13,438.

4.2: Net Worth

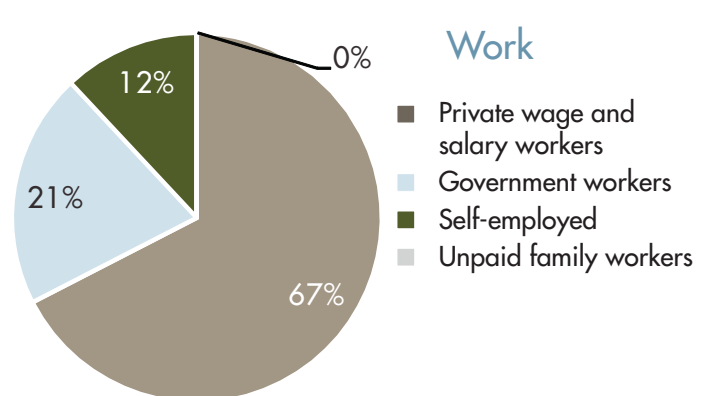
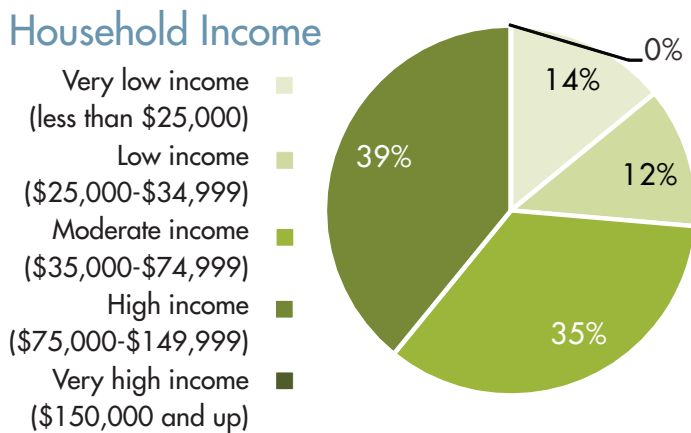
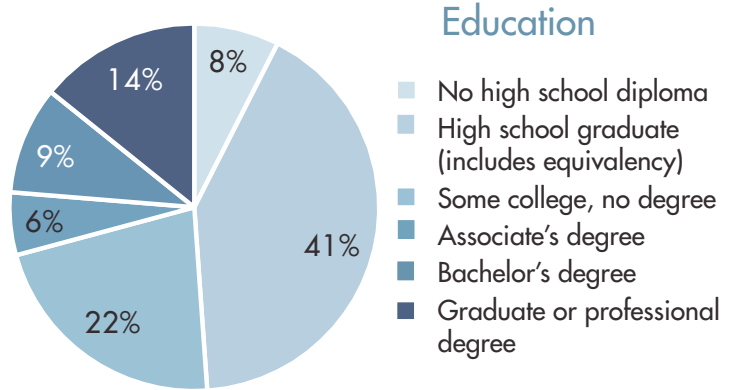
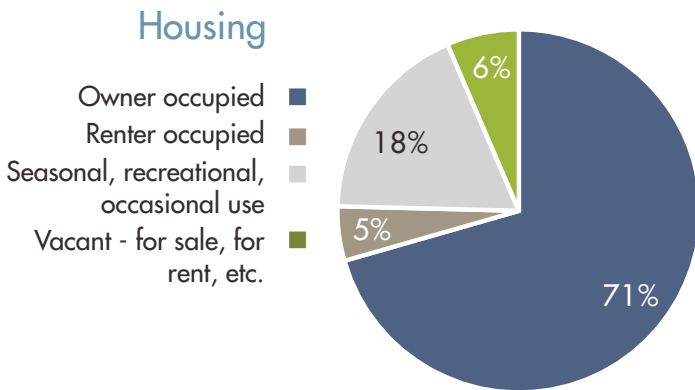
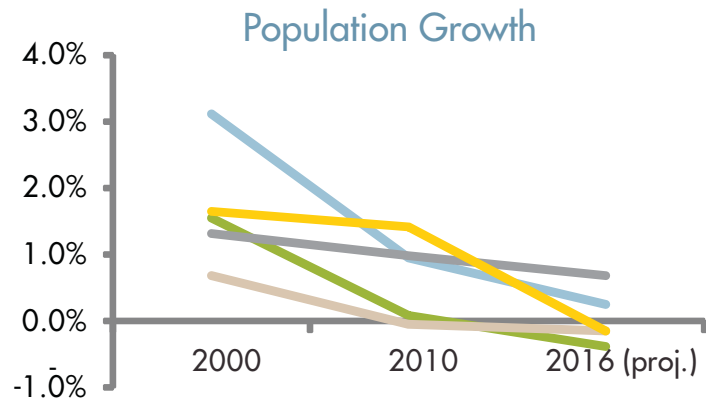
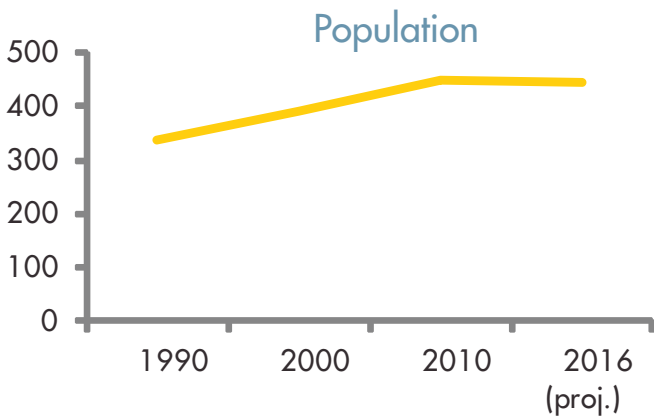
Assets		
	Checking Accounts	\$842,567
	Savings Accounts	\$2,188,796
	U.S. Savings Bonds	\$60,614
	Stocks, Bonds & Mutual Funds	\$3,713,904
	Total	\$6,805,881
Liabilities		
	Original Mortgage Amount	\$1,649,556
	Vehicle Loan Amount 1	\$246,780
	Total	\$1,896,336
Net Worth		
	Assets / Liabilities	3.59



Demographic Dashboard

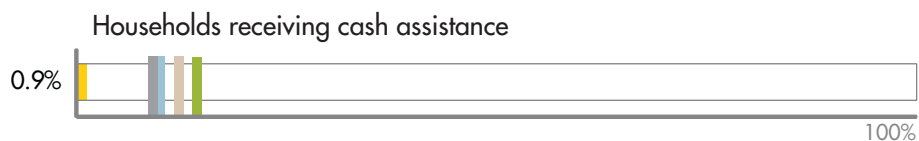
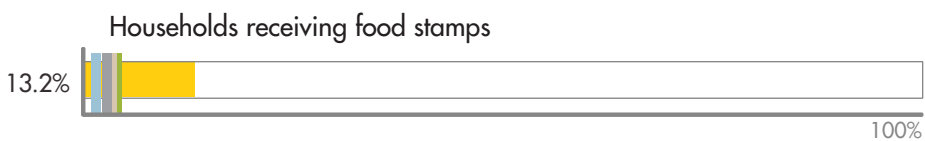
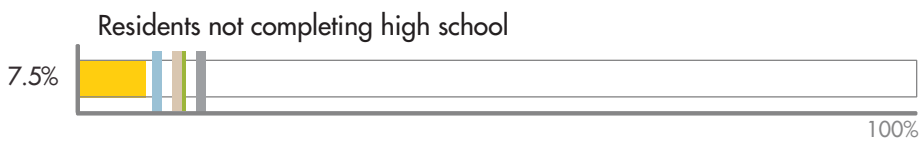
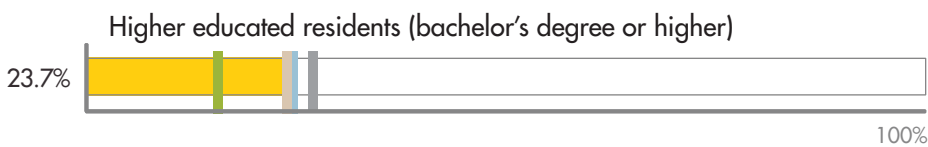
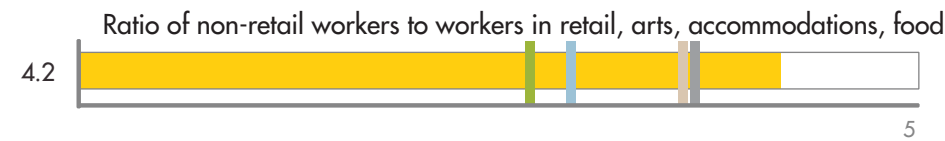
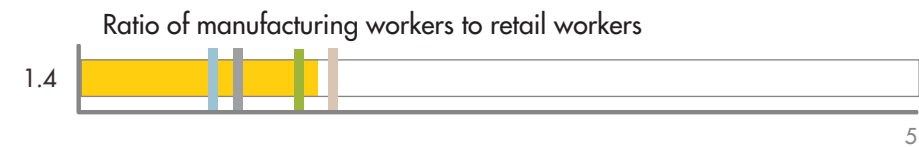
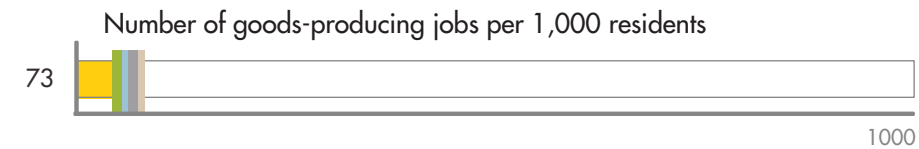
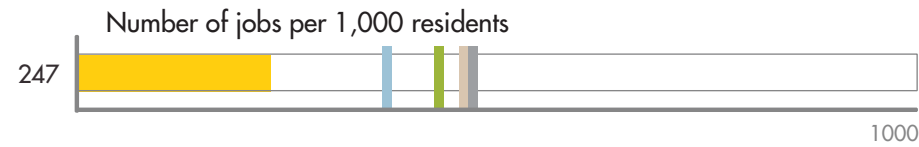
Key for population and prosperity index graphs:

■ Gilmore
 ■ Benzie County
 ■ Manistee County
 ■ Michigan
 ■ United States



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

Prosperity Index



Households

2.04
person average household size
\$161,300
owner-occupied median home value
\$600
median gross rent

Education

43%
population enrolled in school
93%
high school graduate or higher
25%
bachelor's degree or higher

Commuting

95%
workers who commute
86%
commuters who drive alone
15.8
minute average commute

Employment

111
jobs
301
workers
8.8%
unemployment rate
15%
civilian veterans

Income

\$58,250
median household income
\$27,102
median earnings for workers
\$47,857
male full-time, year-round earnings
\$27,188
female full-time, year-round earnings
13.1%
receiving food stamps
0.1%
receiving cash assistance

Top Industrial Sectors

28%
education, health care, social assistance
19%
construction
14%
art, entertainment, recreation, accommodation, food

4.4: Retail marketplace summary table

Industry Group	NAICS	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage / Surplus Factor	Businesses
Motor Vehicle & Parts Dealers	441	\$719,750	\$91,011	\$628,740	77.5	1
Automobile Dealers	4411	\$605,172	\$67,266	\$537,907	80.0	0
Other Motor Vehicle Dealers	4412	\$56,126	\$23,745	\$32,381	40.5	0
Auto Parts, Accessories & Tire Stores	4413	\$58,452	\$0	\$58,452	100.0	0
Furniture & Home Furnishings Stores	442	\$67,176	\$12,580	\$54,597	68.5	0
Furniture Stores	4421	\$42,603	\$0	\$42,603	100.0	0
Home Furnishings Stores	4422	\$24,573	\$12,580	\$11,994	32.3	0
Electronics & Appliance Stores	4431	\$101,260	\$0	\$101,260	100.0	0
Bldg Materials, Garden Equip. & Supply Stores	444	\$162,139	\$5,037	\$157,101	94.0	0
Bldg Material & Supplies Dealers	4441	\$129,453	\$5,037	\$124,415	92.5	0
Lawn & Garden Equip & Supply Stores	4442	\$32,686	\$0	\$32,686	100.0	0
Food & Beverage Stores	445	\$556,097	\$14,979	\$541,118	94.8	0
Grocery Stores	4451	\$465,747	\$0	\$465,747	100.0	0
Specialty Food Stores	4452	\$26,070	\$14,979	\$11,091	27.0	0
Beer, Wine & Liquor Stores	4453	\$64,279	\$0	\$64,279	100.0	0
Health & Personal Care Stores	446,4461	\$377,364	\$0	\$377,364	100.0	0
Gasoline Stations	447,4471	\$421,961	\$143,149	\$278,812	49.3	0
Clothing & Clothing Accessories Stores	448	\$184,662	\$0	\$184,662	100.0	0
Clothing Stores	4481	\$130,488	\$0	\$130,488	100.0	0
Shoe Stores	4482	\$26,220	\$0	\$26,220	100.0	0
Jewelry, Luggage & Leather Goods Stores	4483	\$27,954	\$0	\$27,954	100.0	0
Sporting Goods, Hobby, Book & Music Stores	451	\$101,240	\$13,417	\$87,822	76.6	0
Sporting Goods/Hobby/Musical Instr Stores	4511	\$82,072	\$0	\$82,072	100.0	0
Book, Periodical & Music Stores	4512	\$19,167	\$13,417	\$5,750	17.6	0
General Merchandise Stores	452	\$914,412	\$0	\$914,412	100.0	0
Department Stores Excluding Leased Depts.	4521	\$265,063	\$0	\$265,063	100.0	0
Other General Merchandise Stores	4529	\$649,349	\$0	\$649,349	100.0	0
Miscellaneous Store Retailers	453	\$116,083	\$57,734	\$58,349	33.6	1
Florists	4531	\$8,985	\$0	\$8,985	100.0	0
Office Supplies, Stationery & Gift Stores	4532	\$27,877	\$5,320	\$22,557	68.0	0
Used Merchandise Stores	4533	\$7,694	\$18,621	-\$10,928	-41.5	0
Other Miscellaneous Store Retailers	4539	\$71,527	\$33,793	\$37,734	35.8	1
Nonstore Retailers	454	\$306,938	\$506,037	-\$199,099	-24.5	1
Electronic Shopping & Mail-Order Houses	4541	\$226,117	\$0	\$226,117	100.0	0
Vending Machine Operators	4542	\$18,416	\$0	\$18,416	100.0	0
Direct Selling Establishments	4543	\$62,405	\$506,037	-\$443,632	-78.0	1
Food Services & Drinking Places	722	\$362,811	\$261,757	\$101,053	16.2	0
Full-Service Restaurants	7221	\$147,532	\$117,879	\$29,653	11.2	0
Limited-Service Eating Places	7222	\$178,524	\$143,879	\$34,645	10.7	0
Special Food Services	7223	\$15,824	\$0	\$15,824	100.0	0
Drinking Places - Alcoholic Beverages	7224	\$20,932	\$0	\$20,932	100.0	0

Source: Esri Business Analyst

Retail and Business Summary

This section discusses the businesses and jobs within Gilmore Township's borders, whether or not the proprietors and employees are also Gilmore residents.

Esri's business summary lists 33 businesses in Gilmore Township, employing a total of 111 persons. Enterprises with the North American Industry Classification System (NAICS) code for construction had the greatest number of businesses (6), followed by retail trade and then administration, support, waste management, and remediation (4 apiece). Almost a quarter of employees work in accommodation and food services (26, or 23.5%), while manufacturing, utilities, and construction each employ over 10% of the workforce (range: 13.4-11.9%)

Gilmore's 247 jobs per 1,000 residents is the second lowest ratio of any Lakes to Land community, but its 73 jobs in the goods-producing sector of the economy (defined as agriculture, forestry, fishing, mining, construction, and manufacturing) is in the top half of the region. Although wages in the goods-producing sector of the national economy are about 1.14 times the wages in the service sector and about 1.45 times as much in the Michigan economy, this trend does not hold across the Lakes to

Land region: goods-producing wages are about the same or even slightly lower (0.94) than service-sector wages. Therefore, the general dearth of jobs in Gilmore is not offset as much as it could be by better-paid, goods-producing jobs.

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

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



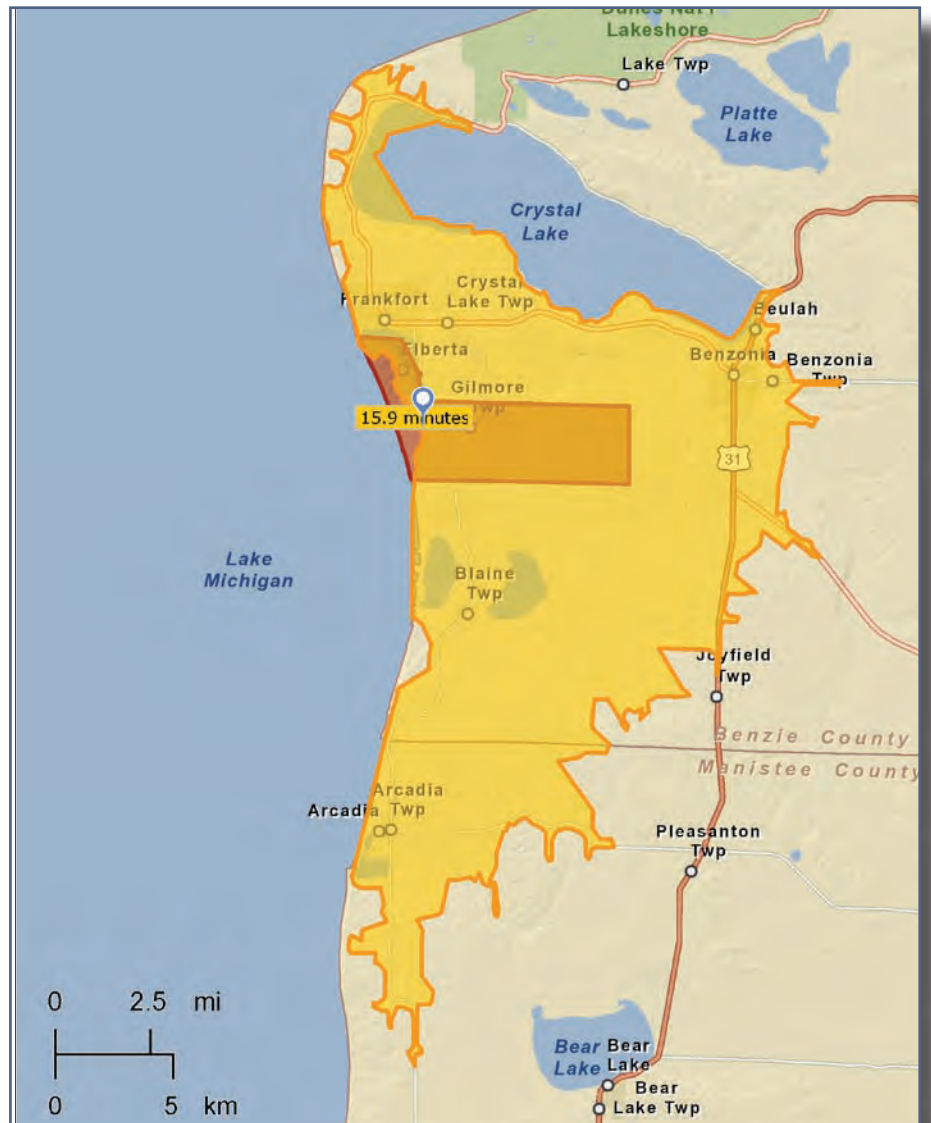
Photo: Dennis Holcombe

Commuting

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

“The traditional measure of affordability recommends that housing cost no more than 30 percent of income. Under this view, three out of four (76 percent) US neighborhoods are considered “affordable” to the typical household. However, that benchmark ignores transportation costs, which are typically a household’s second largest expenditure. The H+T Index offers an expanded view of affordability, one that combines housing and transportation costs and sets the benchmark at no more than 45 percent of household income. Under this view, the number of affordable neighborhoods drops to 28 percent, resulting in a net loss of 86,000 neighborhoods that Americans can truly afford.”

4.5: Gilmore “workshed”



Gilmore's neighborhoods are among those that disappear from the affordability map: while the H+T Index shows the average housing cost to be less than 30% of household income for the entirety of Benzie County, the addition of transportation costs to the equation puts the share of household income spent on those two combined items over 45% for the whole county. Under this view, housing is not affordable for most people.

Gilmore's 15.9-minute average commute (inclusive of Elberta) is the second shortest among the Lakes to Land communities. It is also lower than the county, state, and national benchmarks, which range from 21.6 minutes for Manistee County to 25.2 minutes for the United States overall. By and large, then, Gilmore residents are escaping the worst personal consequences of commuting, such as uncompensated costs, reduction in time spent in health-building activities like exercise and meal preparation, and documented decreases in overall happiness. Figure 4.5 is a drive-time map showing the "workshed" within that commute: flanking Crystal Lake on three sides to the north, it stretches south past Arcadia and east past US-31.

The ratio of jobs to workers in the township is the lowest of all communities participating in the Lakes to Land Initiative at 0.37—one job for about three workers. Despite the relatively short average commute, then, about two-thirds of Gilmore residents who work are crossing the municipal boundary to do so. Although this is partly attributable to the small size of the township, the large size of the commuting pool means that changes in behavior have the potential to produce significant effects.

The length of a commute may have the greatest effect on the commuter, but it's the method of commuting that has the greatest effect on the environment. Eighty-six percent of Gilmore's commuters drive alone, more than any other Lakes to Land communities except Elberta and Manistee Township,

and more than any of the aggregated populations (nationally, the rate is just under 80%). This is a circumstance which maximizes the output of vehicle emissions per commuter. Because many of the replacement methods depend on availability (public transit) or geography (walking, biking), both of which present challenges in this township, carpooling may be the most realistic alternative. Nine percent of Gilmore's commuters carpool.

Agricultural Influence

Of the 4,197 acres of land that make up Gilmore Township, 713 (17%) have an existing land use category of "Agriculture." This land represents 15 of the 425 parcels (4%) in the township. No land is designated as "Natural Resource Related," so the agriculture figures represent the overall proportion the land that is devoted to "value-added" land practices.

As counted by the 2010 Census, about 4%-7% of Gilmore's economy is classified as "agriculture, forestry, fishing, hunting, and mining." Thirteen of Gilmore's 301 civilian employed workers said this was their field, and two businesses classified as such, employing 11 persons total, are within Gilmore's borders.



M-22. Photo: Bob Delaney

Seasonal Influences

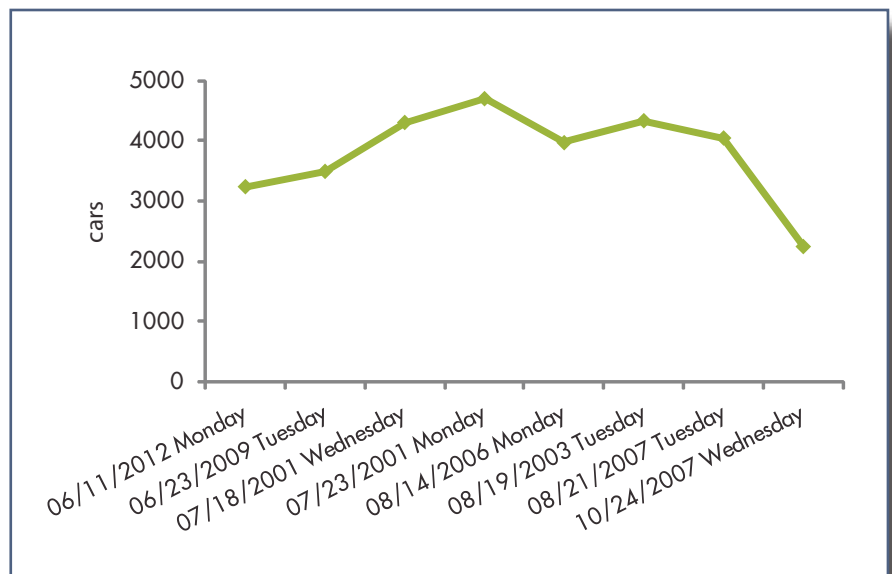
The entire Lakes to Land region is affected to varying degrees by a seasonal economy. An abundance of parks and recreation activities combines with the temperate summer weather to create a magnetic pull felt by most inhabitants of the state from spring to fall, and then formidable weather joins a lack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

The Betsie River State Game Refuge runs along the banks of the Betsie River on the northern edge of the township, straddling the border with Crystal Lake Township. This 680-acre preserve is managed by the Michigan Department of Natural Resources to feature American bitterns, mallards, ruffed grouse, white-tailed deer, and wood duck.

Traffic counts on M-22 taken by the Michigan Department of Transportation within the Village of Elberta (0.1 mile north of Frankfort Ave.) are limited in scope and time, but they still indicate a rise in cars spanning the summer months. Because these data were taken over several years, it is not possible to draw definite seasonal patterns from them—the mid-August dip may be a recurring event, for example, or it may be an anomaly related to the year in which it was taken. The most telling pattern, however, occurs between data points of the same year: the 1800-vehicle drop between August and October of 2007.

In many communities, the basic goal of every housing unit is to be occupied. The optimum condition is one in which the number of housing units is only slightly larger than the number of households, with a small percentage

4.6: Traffic counts on M-22



of homes empty at any given time to provide choice and mobility to households wishing to change housing units. This percentage is the traditional vacancy rate. Cyclical, yearly changes in population such as seen in the Lakes to Land communities, however, create an entirely new category of housing units: those for “seasonal or recreational use.”

Technically considered “vacant” by the US Census because its rules dictate that a household can only be attached itself to one primary housing unit, these homes provide a measure of investment by those seasonal populations that cannot be replicated elsewhere. A high percentage of seasonal/recreational use homes provides concrete evidence of the value of the area for those purposes. It also provides a measure

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

In Gilmore Township, 18.1% of homes are for seasonal or recreational use. This proportion is much higher than the state and national benchmarks of 5.8% and 3.5%, but still lower than Benzie and Manistee Counties’ 33.1% and 24.9%.



Photos: Bob Delaney



4.7: Building M-22. Photo: Arcadia Area Historical Society

Infrastructure

For planning purposes, infrastructure is comprised of “the physical components of interrelated systems providing commodities and services essential to enable, sustain, or enhance societal living conditions.”

These components, which come together to form the underlying framework that supports our buildings, movements, and activities, usually include our power supply, water supply, sewerage, transportation avenues, and telecommunications. Successful infrastructure is often “experientially invisible,” drawing as little attention in its optimum condition as a smooth road or a running faucet—until it’s not, and then it likely has the potential to halt life as we know it until the toilet flushes again or the lights come back on.

It seems we all know the feeling. The American Society of Civil Engineers’ 2013 “Report Card for America’s Infrastructure” gave us a D+ (takeaway headline: “Slightly better roads and railways, but don’t live near a dam”). The

Michigan chapter of the ASCE surveyed our state’s aviation, dams, drinking water, energy, navigation, roads, bridges, stormwater, public transit, and wastewater and collection systems in 2009 and gave us a D. Clearly, there is room for improvement all over.

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

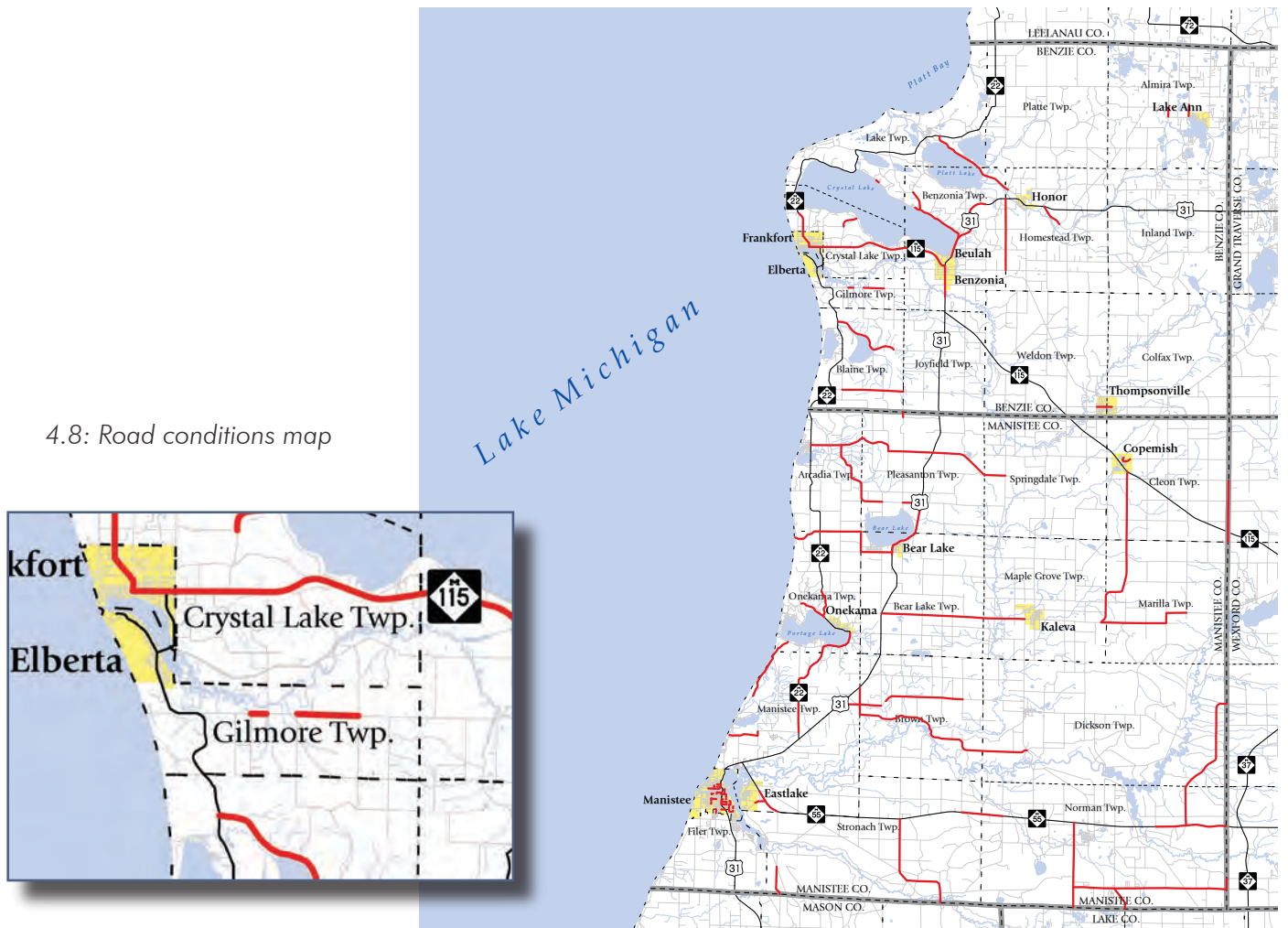
Roads

The State of Michigan’s Public Act 51, which governs distribution of fuel taxes, requires each local road agency and the Michigan Department of Transportation to report on the condition, mileage, and disbursements for the road and bridge system under its jurisdiction. The Pavement Surface Evaluation and Rating (PASER) system used to report on the condition is a visual survey conducted by transportation professionals that rates the road surface from

1 to 10; roads rated 5 and above are considered to be at least “Fair.”

Figure 4.8 depicts all of the roads with PASER ratings of “poor” (1-4) in Benzie and Manistee Counties. The close-up in the inset reveals a relatively smooth ride within Gilmore Township. Grace Road, which runs east/west through the township, was totally rebuilt in 2013. This was a significant upgrade.

4.8: Road conditions map



LAKES TO LAND

Pavement Surface Evaluation and Ratings

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

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



Trails and regional connections

As can be seen in Figure 4.9, there are not presently any local or regional non-motorized trails within Gilmore Township, although there are two just outside the borders: the Betsie Valley Trail in Crystal Lake Township, which travels along the Betsie River on the old Ann Arbor Railroad right-of-way, and a Grand Traverse Regional Land Conservancy trail in the northwest corner of Blaine Township. A few attendees at the vision session dreamed of a new, rustic trail on the south shore (Gilmore side)

of the Betsie River and a few more saw an enhanced nonmotorized recreation industry as a potential economic driver, but neither suggestion gathered enough votes to place it in the top tier of priorities.

Power supply

Electricity for Gilmore homes and businesses is available from Consumers Energy Company (Jackson), and natural gas service is provided by Michigan Consolidated Gas Company (Detroit). Service from “alternative energy suppliers” is also available through Michigan’s Electric

4.9: Trails map



LAKES TO LAND

Regional Recreational Trails

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

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

Updated: 09-24-13

Customer Choice and Natural Gas Customer Choice programs.

Renewable Energy

Renewable energy will be embraced if and when such concepts become compatible with Gilmore Township's future. This sensitive issue needs to be evaluated on a case by case basis to ensure that rural character and environmental quality are maintained, and that all zoning stipulations are met.

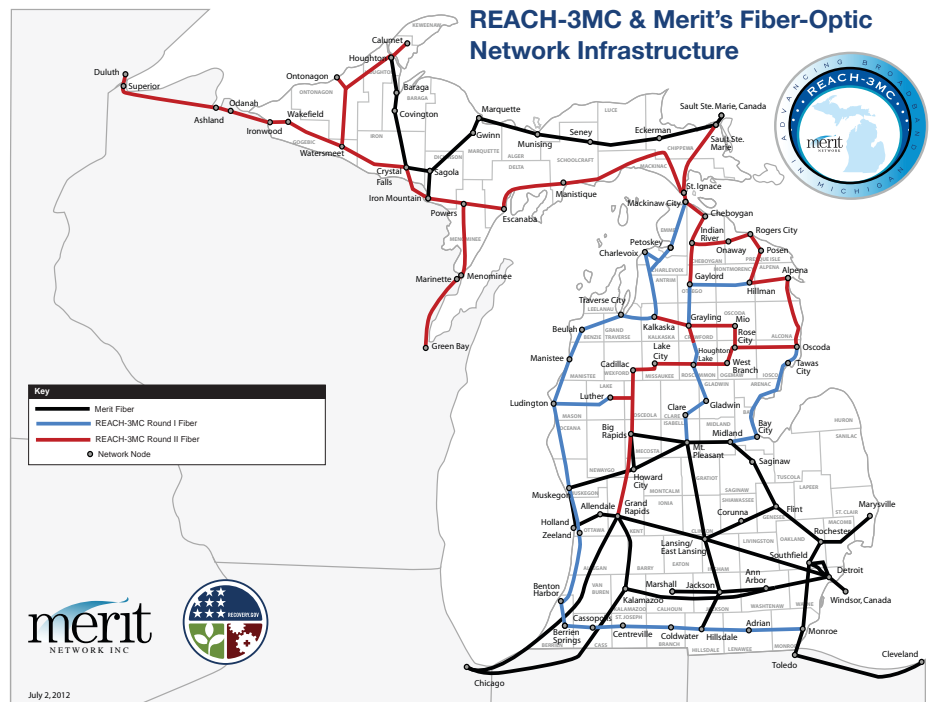
Telecommunications

Connect Michigan, our arm of the national agency dedicated to bringing broadband access to every citizen, calculates that such success has already been achieved in 97% of households in Benzie and Manistee Counties. Figure 4.10 further shows that the remaining unserved areas are mostly in the counties' inland areas rather than in the Lakes to Land communities.

Still, improved broadband access came up in several of the visioning sessions, including Gilmore's. There is certainly room for improvement, particularly in terms of increased speed, provider choice, and types of platforms available. In January 2010, Merit Network was awarded American Recovery and Reinvestment Act funds to launch REACH-MC3 (Rural, Education, Anchor, Community, and Healthcare—Michigan Middle Mile Collaborative), a statewide fiber-optic network for "community anchor institutions" such as schools and libraries. The completion of the line between Manistee and Beulah, serving the Lakes to Land region, was announced on December 28, 2012.

What does this mean? Besides

4.10: Proposed Merit fiber-optic network



extending leading-edge direct service to organizations that serve the public, the REACH-MC3 network uses an open access model that welcomes existing and new internet service providers to join. By constructing the "middle mile" between providers and users, the REACH-MC3 cable removes a significant barrier to rural broadband by absorbing up to 80% of an internet service provider's startup costs.

Water and sewer

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


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

4.11: Broadband service inventory in Benzie and Manistee Counties

Broadband Service Inventory

Advertised Speeds of at Least 768 Kbps Downstream and 200 Kbps Upstream

Benzie County Michigan
 Updated April 1, 2013
 BETA Version
 Submit questions or recommended changes to: maps@connectmichigan.org





*This map is not a guarantee of coverage, contains areas with no service, and generally predicts where outdoor coverage is available. Equipment, topography and environment affect service.

As required by the US Department of Commerce's State Broadband Initiative, if broadband service is available to at least one household in a census block, then for mapping purposes, that census block is reported to have some level of broadband availability. As such, broadband availability at an exact address location cannot be guaranteed. Providers supplying more specific data than census block are displayed as such.

This map represents areas of broadband service availability determined by ongoing, in-depth technical analysis of provider networks and accommodations for the impact of external factors on service quality. Satellite broadband services may also be available.

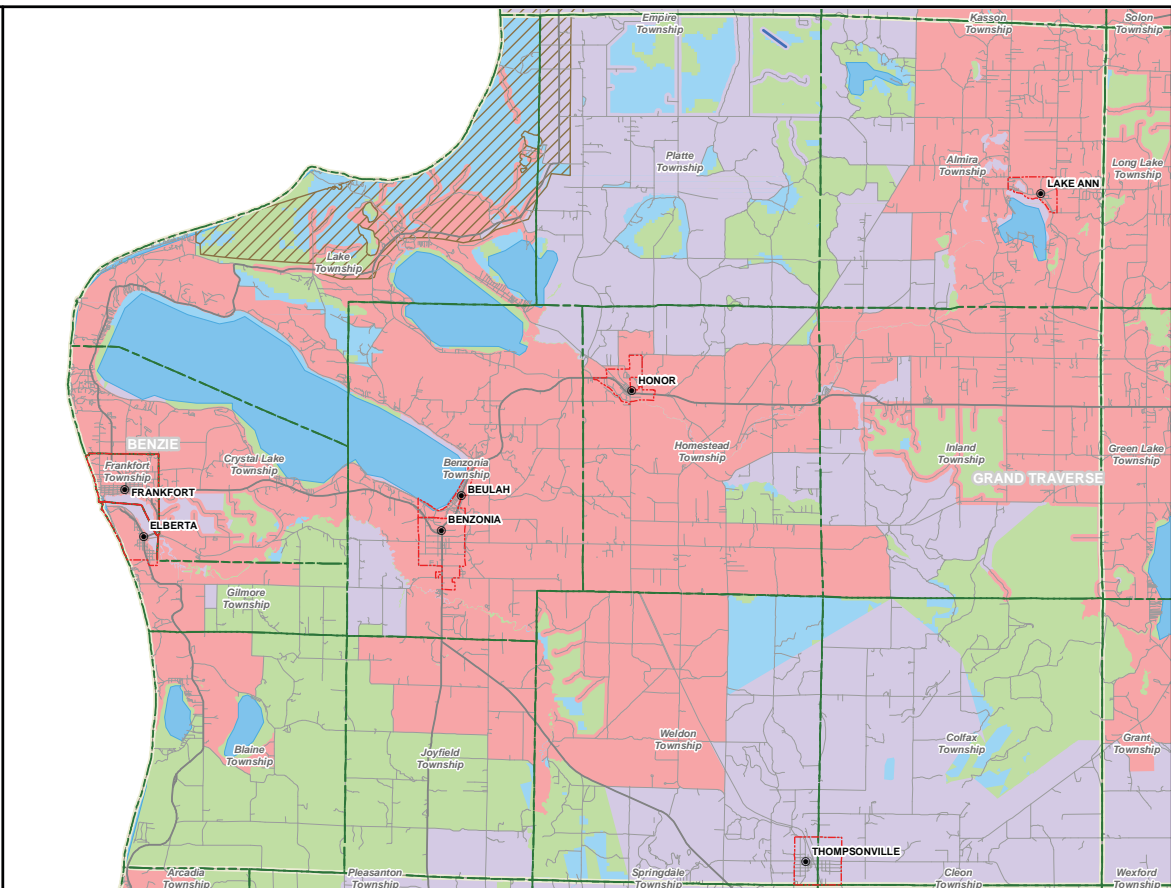
Map users are encouraged to participate in improving broadband data granularity through data validation and field testing efforts. Learn more about this and other broadband mapping facts at www.connectmichigan.org

Symbology

- City
- Interstate
- US Road
- Local Road
- - - Municipal Boundary
- - - Township Boundary
- - - County Boundary
- 🌳 National and State Lands
- 💧 Water
- 🟡 Fiber Broadband Available
- 🟠 Cable Broadband Available
- 🟣 DSL Broadband Available
- 🟢 Fixed Wireless Broadband Available
- 🟡 Mobile Wireless Broadband Available*
- 🟤 Unserved Areas


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Broadband Service Inventory

Advertised Speeds of at Least 768 Kbps Downstream and 200 Kbps Upstream

Manistee County Michigan
 Updated April 1, 2013
 BETA Version
 Submit questions or recommended changes to: maps@connectmichigan.org





*This map is not a guarantee of coverage, contains areas with no service, and generally predicts where outdoor coverage is available. Equipment, topography and environment affect service.

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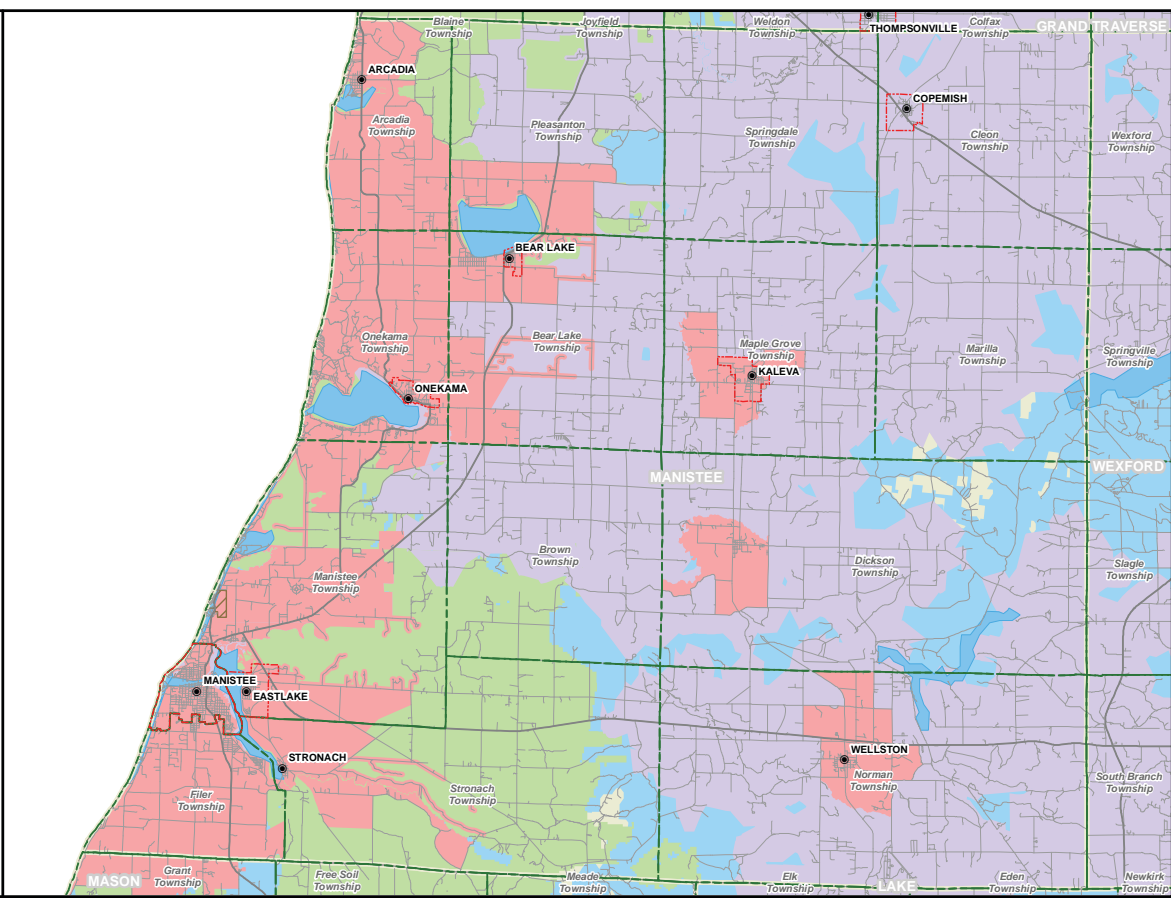
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Symbology

- City
- Interstate
- US Road
- Local Road
- - - Municipal Boundary
- - - Township Boundary
- - - County Boundary
- 🌳 National and State Lands
- 💧 Water
- 🟡 Fiber Broadband Available
- 🟠 Cable Broadband Available
- 🟣 DSL Broadband Available
- 🟢 Fixed Wireless Broadband Available
- 🟡 Mobile Wireless Broadband Available*
- 🟤 Unserved Areas

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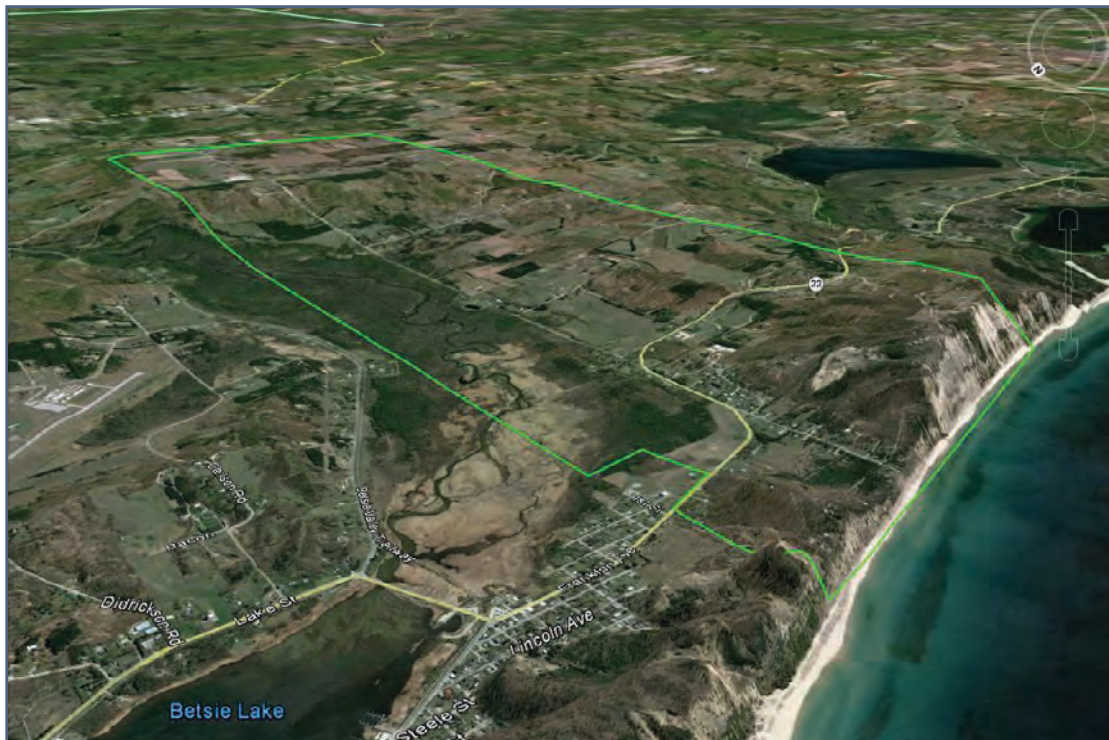


Photo: Google Earth

Land

The smallest township in the collaboration manages to pack in a lot of topography.

At 7.3 square miles, Gilmore Township is smaller than a fair number of cities. Within that compact frame, however, there is a surprising diversity of geography. The Betsie River snakes along the northern edge, flanked by lowland wetlands along its length and an intense pocket of emergent wetlands ("characterized by erect, rooted, herbaceous hydrophytes, excluding moss and lichen," United States Geological Service) on the southern shore leading up to Betsie Bay. With headwaters in Green Lake about 18 miles east of the township, the Betsie has been designated a Michigan "Natural River" since 1973, a label accompanied by the placement of zoning restrictions such as setbacks and "natural vegetation strips" on development which is adjacent to or affects the river and its tributaries. Its autonomy hasn't always been so sacrosanct, however. The Betsie carried its share of logs to market via ports in its bay, and two now-removed hydropower dams speak to its electrical history. Its current status as a Michigan Trout Stream represents its

transformation from industrial purposes to recreational.

The township rises sharply out of Lake Michigan atop a steep bed of glacial sand that has been blowing steadily inland for thousands of years, piling up to form 106 of Michigan's 80,000 acres of critical dunes. Considered a national treasure for its unique natural beauty, much of the land within the township is protected by state regulation preserving the Lake Michigan dunes.

Higher elevations skirt the river valley to the south and east, hosting much of the township's agricultural lands. The river valley itself largely belongs to the state of Michigan and is open to the public for recreation and game hunting. Much of the rest of the township (46%) is devoted to residential uses. The Village of Elberta, tucked between Lake Michigan and the Betsie Valley, holds most of its citizens as well as a rich history as a rail to water transfer hub and commercial center.

Land Dashboard

Percentages indicate proportion of total land area except where noted

TOPOGRAPHY				
Elevation		Slopes		Critical dunes
Low: 575 feet above sea level	0-1 degrees:	729 acres	17%	106 acres 3%
High: 950 feet above sea level	1.1-5 degrees:	1,658 acres	40%	
Range: 375 feet	5.1-9 degrees:	700 acres	17%	
	9.1-16 degrees:	457 acres	11%	
	16.1-80 degrees:	146 acres	3%	

WATER		
Surface Water	Rivers	Wetlands
2.6 acres 0.1%	18 miles 0.4%	Emergent (characterized by erect, rooted, herbaceous hydrophytes, excluding mosses and lichens): 95 acres 2.3%
	Trout Streams: 2.5 miles 14% of river length	Lowlands, Shrub, Wooded (characterized by low elevation and woody vegetation): 547 acres 13%

PUBLIC LAND USE				
Roads	Regional Trails	Conserved Land	State Land	Federal Land
18 miles 0.4%	0 miles	GTRLC: 17.5 acres 0.4%	State Wildlife/Game Areas: 367 acres 9% Other DNR Land: 87 acres 2%	0 acres

Land use

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

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

The future land use map of a master plan is a visual representation of a community’s decisions about the type and intensity of development for every area of the municipality. These decisions, represented by the community’s land use categories, are based on a variety of factors and are guided by the goals developed earlier

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

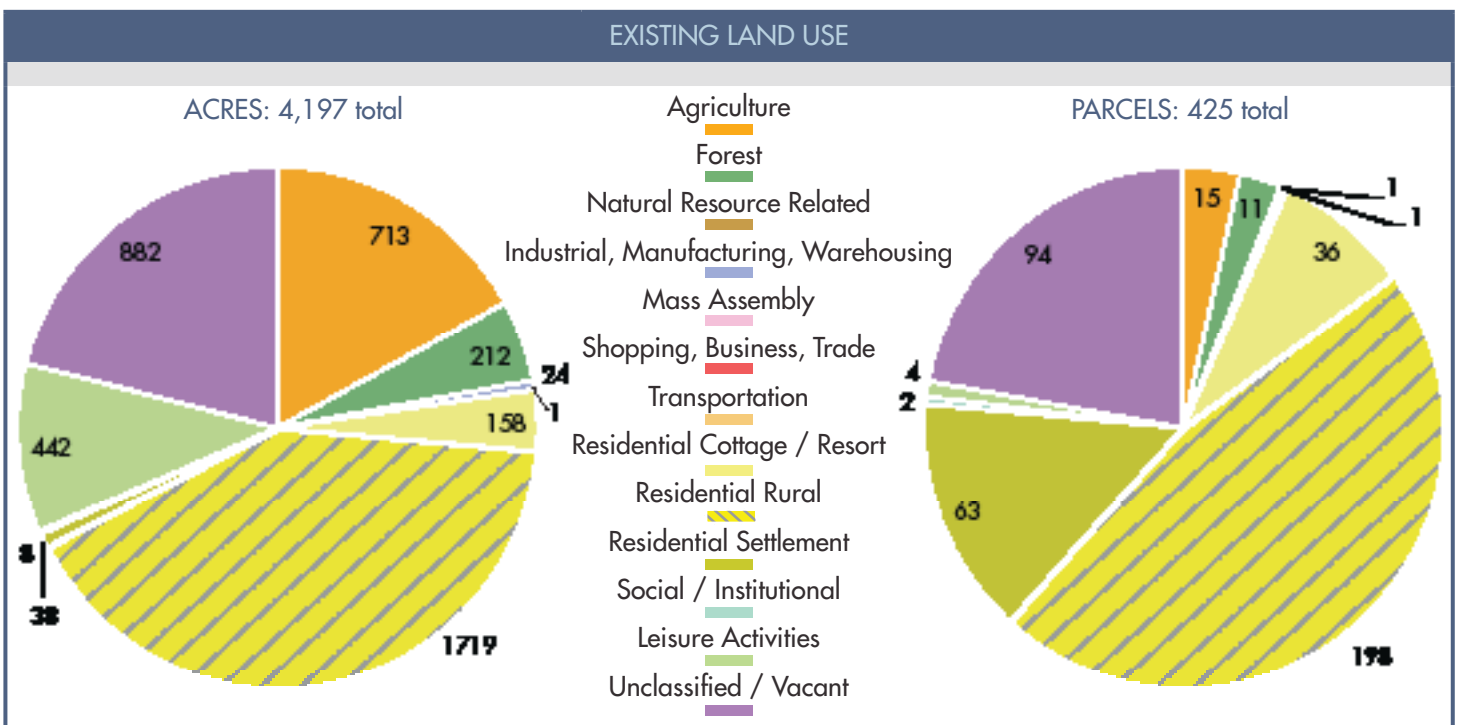
A part of the development of the future land use map is a discussion of the major land use related issues facing the community, how they interrelate with the Cornerstones and Building blocks, and strategies that may be undertaken to achieve the desired future land use. But at the heart of planning for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

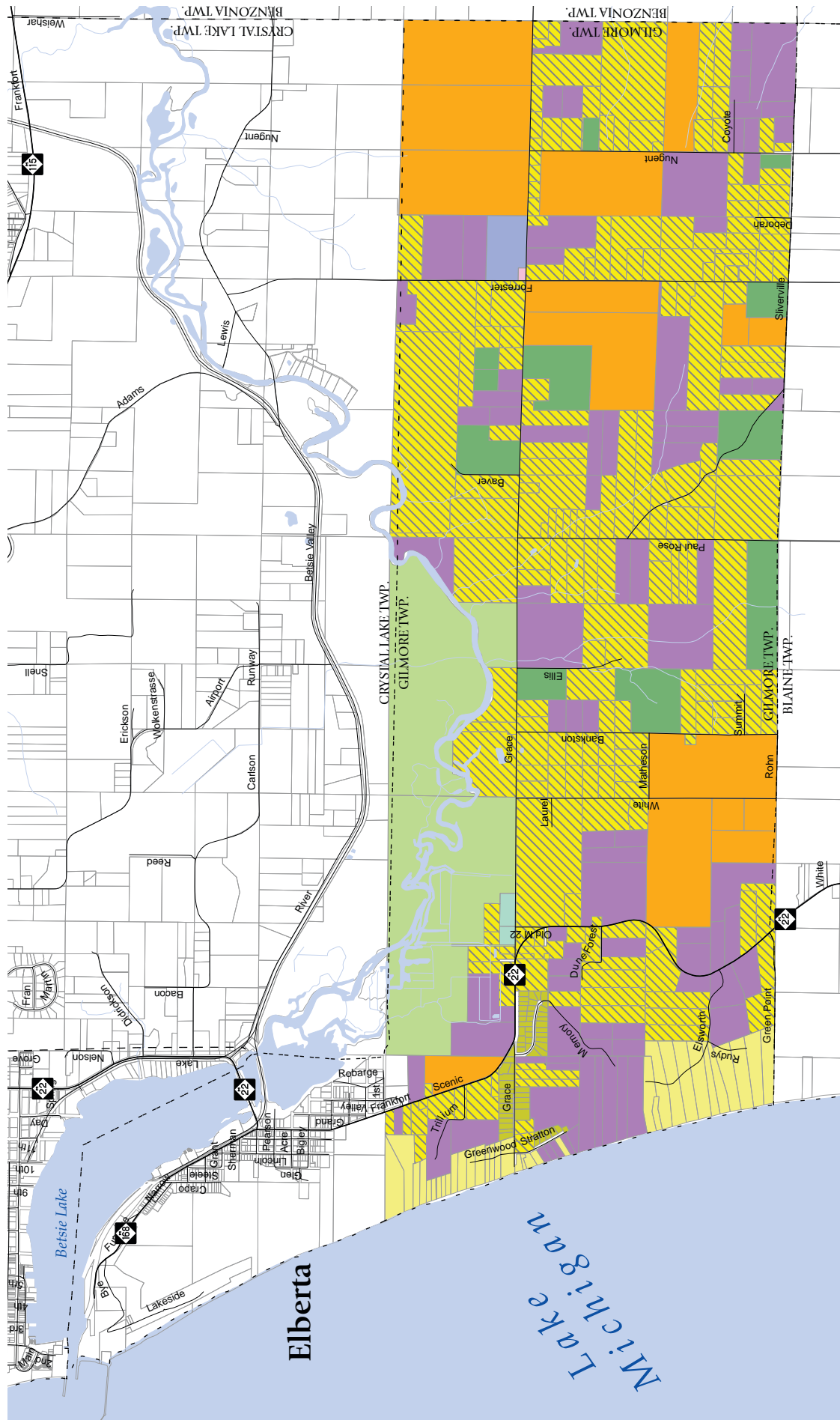
community will take shape. Simply put, this section describes how, physically, the community will look in 15 to 20 years.

Factors considered when preparing the future land use map include:

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

4.14: Existing Land Use chart and map





LAKES TO LAND

Gilmore Township Existing Land Use

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

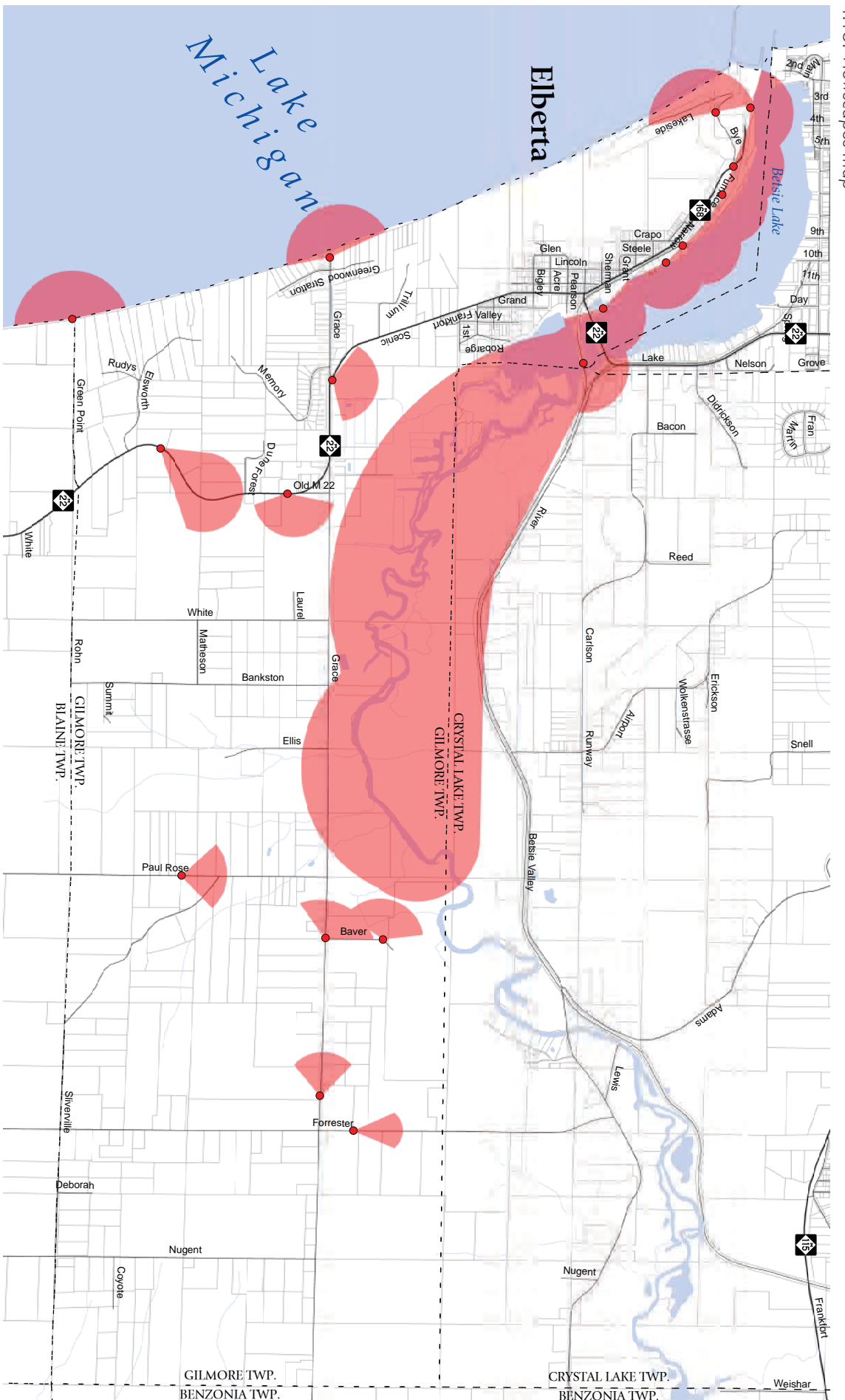
- Agriculture
- Forest
- Industrial
- Leisure Activities
- Mass Assembly
- Residential, Cottage / Resort
- Residential, Rural
- Residential, Settlement
- Social / Institutional
- Unclassified / Vacant



- Township Boundary
- Road



4.15: Viewscapes map



LAKES TO LAND

Gilmore Township Viewscapes

Data Sources: State of Michigan Geographic Data Library, Genesee County Equalization

- Parcel Boundary
- Township Boundary
- Road
- Viewscape

Updated: 09-24-13

How will new development in the community relate to existing development?

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

A Focus on the Residential Rural Character

Residential land use, with varying density patterns to facilitate a range of housing types and affordability, is the primary focus of land use planning in Gilmore Township. As a result of

business and commercial centers in neighboring Elberta, Frankfort, and Beulah, Gilmore Township residents have their choice of locations in which to shop and conduct their business. In addition, these employment and business centers are within minutes of Gilmore Township, making travel times quite manageable by car or the Benzie Bus Service. Regional industrial parks are available in neighboring communities for future light and heavy industrial uses. In addition, infrastructure (water and sewer) with a capacity to handle additional development is available in Elberta and Frankfort. Gilmore Township does not wish to extend water and sewer services into the community nor do they feel the need to make substantial improvements to the road network. What commercial land uses exist within the township, including the farming community, are supported and encouraged to grow within the existing regulatory framework. In addition, there are opportunities for

entrepreneurs to start their businesses as home occupations until a need for a brick and mortar location presents itself. Of great importance is ensuring that the township's scenic rural character is preserved and maintained, including preventing blight. A predominantly residential land use pattern has historically developed and will be encouraged into the future.

Parks

The township would like to continue to monitor opportunities to develop a number of different types of parks in the community. Of particular interest is the development of scenic turnouts for viewing the beautiful sights in the region. These Scenic Turnout/Night Sky Viewing parks would provide views of Lake Michigan and the sights to the east (Betsie Valley) while also offering an opportunity to view the night sky devoid of the typical glare of an urban environment. Keeping the amount and type of lighting



Photos: Dennis Holcombe

that accompanies development to a regulated minimum will be important to ensuring a night sky park will provide the quality of views that one would expect from a completely dark sky. One possible location for a night sky-viewing park is the bottom of the stairs to the beach on Grace Road as well as Green Point at the top of the bluff in Gilmore Township. The Township will need to identify and work with county and state agencies to understand planned road maintenance so that scenic turnouts on township roads, and possible public land parking, may be identified. In places where tree trimming would enhance the view on certain roads, coordination with township and county road commission maintenance is important.

Trails

Locally and regionally, a well-planned trail system that links the Township to other trails is an important consideration for the township. There are not currently any non-motorized trails within the township, but the Betsie Valley Trail begins nearby. Connection to this trail system is important because it takes the user throughout Benzie County and has the potential to connect to neighboring regions. Planning and development of trails and pathways will be a collaborative effort that will require much planning and necessitate looking beyond township borders for destinations and connections with preexisting trails and pathways. A number of historic trails were created as the area grew, and uncovering these trails may provide assistance in developing the system. The historical society may be a good starting point to seek out these old non-motorized routes.

Community Partnerships

Of great importance to Gilmore Township is working in close relationship with area partners, state agencies, local and regional governmental entities, neighboring communities, and other non-profit groups to understand shared goals and partner to achieve success in achieving those goals. Identifying partners and developing those relationships will only strengthen Gilmore Township's ability to achieve the goals set forth in this master plan as well as meet the needs of the residents into the future.

Future land use categories

Residential (High Density)

This area of Gilmore Township is planned for higher density residential land development along the Lake Michigan shoreline, west of M-22 and close to neighboring Village of Elberta. Density is planned for 1,500 square foot to 1-acre lots.

Residential–Rural (Medium Density)

The remainder of the land along Lake Michigan and west of M-22 is the Residential–Rural area of Gilmore Township. Seasonal and all-season homes may be found on lots with a minimum size of 2.5 acres and larger. Future residential development is expected in these areas due to proximity to the Lake Michigan shoreline. Because this area fronts the M-22 corridor, careful consideration of the scenic rural character along the transportation corridor is important. Limited access points to M-22, use of vegetative screening, and placement of homes in the rear of the lots are just a few important land development

techniques utilized in this area.

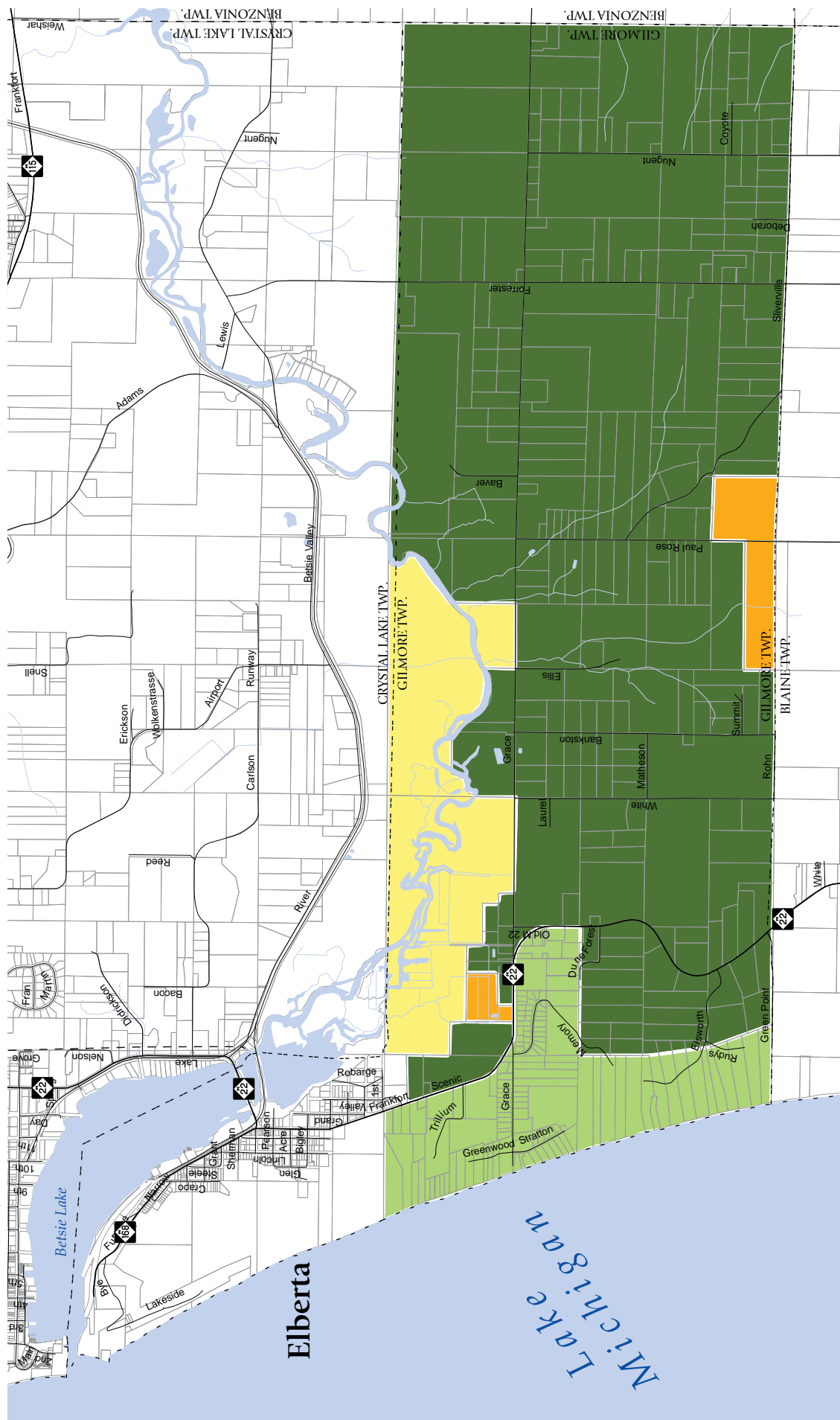
Residential–Rural Preservation (Low Density)

At the lowest density in the township, Residential–Rural Preservation is where some farms and large-lot residential development (5 acre minimum lot size) are found. This area is intended to recognize the unique rural character of Gilmore Township, and it includes active and inactive agricultural activities such as fallow fields, farms, and orchards, as well as large-lot residential development. The land use goal of the area is to preserve, enhance, and stabilize existing land used for farming, forestry, large acreage residential and other open space uses. Encouraging a clustered development pattern would allow for continued residential development with the remaining portion of the land left in an open space easement for future protection. Developing other policies such as siting requirements for new residential development and open space incentives for clustered development will all allow for some residential growth while supporting the fundamental building blocks of scenic rural preservation goals. It is anticipated that development will continue along county and township roads, with density increasing closer to the Village of Elberta.

Public Lands

The township's public land is the area along the Betsie River owned by the State of Michigan that serves as a wildlife refuge. It also serves as a buffer from development, which helps preserve the Betsie River's designation as a natural river.

4.16: Future Land Use map



LAKES TO LAND

Gilmore Township Future Land Use

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

- Residential Rural
- Residential Rural Preservation
- Public Land
- Preserve
- Township Boundary
- Road

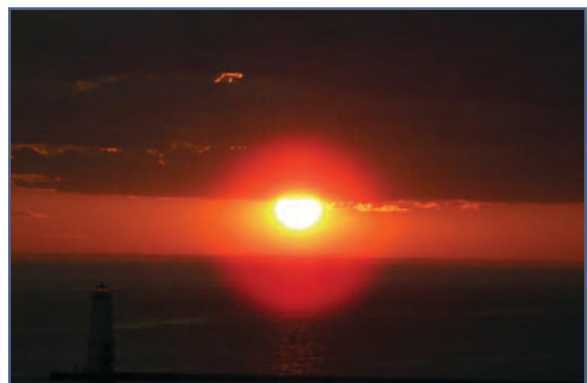
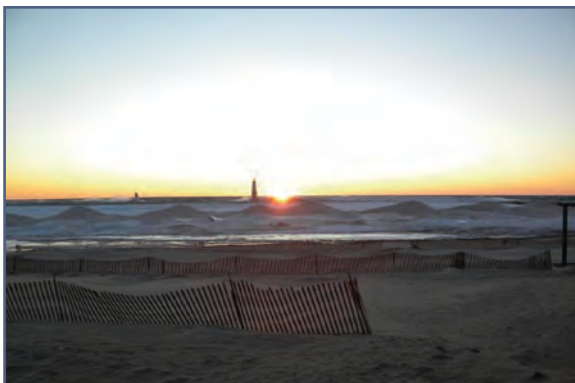


Categories are defined on P-36

Zoning

The Michigan Planning Enabling Act of 2008 requires the inclusion of a zoning plan in the master plan. The zoning plan calls attention to changes that need to be made to the current zoning ordinance in order to align the zoning ordinance with the new master plan. Specifically, the zoning plan looks to show the relationship between the future land use map and the zoning map, and to suggest ordinance revisions to strengthen that relationship. The changes suggested are necessary in order to help implement specific aspects of the master plan. In Gilmore Township, the Zoning Ordinance was recently adopted (2012); however, some alternations are needed to bring it into alignment with the master plan. The following suggestions are given to bring the zoning ordinance into alignment with the master plan:

1. Delete the R-5 District, as well as any other district listed that is not planned for in this master plan.
2. Simplify the Planned Unit Development requirements to ensure that they are more user friendly.
3. In the General Provisions section 3.10 include requirements stipulating that accessory building are not allowed prior to the construction of the principal building.
4. Evaluate the noise ordinance to ensure that the standards are in keeping with the goals of this plan.
5. Develop Environmental Site Design Standards and/or regulations.
6. Develop Residential Cluster Development standards.
7. Integrate road infrastructure improvements into the site plan review guidelines.
8. Integrate road design guidelines and scenic preservation requirements into the private road standards within the zoning ordinance.



Photos: Bob Delanoy

4.17: Zoning chart

PROPOSED ZONING DISTRICTS	USES (general)	SETBACKS			MINIMUM LOT SIZE (density)	NOTES
RURAL PRESERVATION - RESIDENTIAL R-5	Residential	<p><i>Front</i></p> <ul style="list-style-type: none"> 73 feet from the center line of the traveled surface of the road or 40 feet from the property line; State and Federal Highway 50 feet from right-of-way 	<p><i>Side</i></p> <ul style="list-style-type: none"> 25 feet; State and Federal Highway 50 feet from right-of-way 	<p><i>Rear</i></p> <ul style="list-style-type: none"> 25 feet; 50 feet from high water mark when abutting a water body; State and Federal Highway 50 feet from right-of-way 	5 acres	Change RP-5 to R-5
RESIDENTIAL R-4	Residential	<p><i>Front</i></p> <ul style="list-style-type: none"> 73 feet from the center line of the traveled surface of the road or 40 feet from the property line; State and Federal Highway 50 feet from right-of-way 	<p><i>Side</i></p> <ul style="list-style-type: none"> 25 feet; State and Federal Highway 50 feet from right-of-way 	<p><i>Rear</i></p> <ul style="list-style-type: none"> 25 feet; 50 feet from high water mark when abutting a water body; State and Federal Highway 50 feet from right-of-way 	2 1/2 acres	Change RP-2.5 to R-4
RESIDENTIAL R-3	Residential	<p><i>Front</i></p> <ul style="list-style-type: none"> 73 feet from the center line of the traveled surface of the road or 40 feet from the property line; State and Federal Highway 50 feet from right-of-way 	<p><i>Side</i></p> <ul style="list-style-type: none"> 25 feet; State and Federal Highway 50 feet from right-of-way 	<p><i>Rear</i></p> <ul style="list-style-type: none"> 25 feet; 50 feet from high water mark when abutting a water body; State and Federal Highway 50 feet from right-of-way 	1 acre	Change RP-3 to R-3
RESIDENTIAL R-2	Residential	<p><i>Front</i></p> <ul style="list-style-type: none"> 53 feet from the center line of the traveled surface of the road or 20 feet from the property line; 	<p><i>Side</i></p> <ul style="list-style-type: none"> 10 feet; State and Federal Highway 50 feet from right-of-way 	<p><i>Rear</i></p> <ul style="list-style-type: none"> 20 feet; 50 feet from high water mark when abutting a water body; State and Federal Highway 50 feet from right-of-way 	15,000 square feet	Change RP-2 to R-2

Action Plan

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

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

Implementation of the Gilmore Township Master Plan is predicated on the completion of the tasks outlined in the Action Plan.

4.18: Action plan

RECOMMENDED IMPLEMENTATION STRATEGY 2013 – 2018		
Action Item	Description	Responsible Party
Update the zoning ordinance	Prepare a Township Zoning Ordinance.	Planning Commission and Board of Trustees
Rural scenic character preservation plan	Prepare a Rural Scenic Character Preservation Plan. This is a collaborative opportunity with other L2L communities.	Planning Commission and Board of Trustees
M-22 scenic highway designation	Designate M-22 located within the L2L region a Scenic Highway. This is a collaborative opportunity with other L2L communities.	Planning Commission and Board of Trustees
Blight	Develop strategies to address blight, including enforcement. This is a collaborative opportunity with other L2L communities.	Planning Commission
Trail systems	Prepare a non-motorized trail plan. This is a collaborative opportunity with other L2L communities.	Planning Commission
Technology	Identify issues of technological inadequacy and pursue solutions. This is a collaborative opportunity with other L2L communities.	Planning Commission and Board of Trustees
Team building and communication	Keep public awareness focused on challenges ahead by communicating a specific schedule and progress or lack thereof.	Township Supervisor and Board of Trustees

Appendix A

Sources and Data

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Tab 2 – by Page

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Data

US Census Bureau, American Community Survey 2006-2010

Note: Standard Census data for townships includes the villages within its borders. Selected values are available for "remainder" geographies, in this case, the remainder of Gilmore Township exclusive of Elberta; those values have been used where available. In other cases, the values for the village have been subtracted from the values for the entire township. Where neither of these options were possible, village data was retained and noted.

Subject	Gilmore, no Elberta	
POPULATION		
1990	337	
2000	393	1.66%
2010	449	1.42%
2016 (proj.)	445	-0.15%
HOUSING OCCUPANCY		
Total Housing Units	248	
Owner-occupied	175	70.6%
Renter-occupied	12	4.8%
Seasonal/Recreational/Occasional use	45	18.1%
Vacant - For Sale, For Rent, etc.	16	6.5%
EDUCATIONAL ATTAINMENT		
Population 25 years and over	401	
Less than high school	30	7.48%
High school graduate and equivalency	166	41.40%
Some college, no degree	88	21.95%
Associate's degree	22	5.49%
Bachelor's degree	38	9.48%
Graduate or professional degree	57	14.21%
Percent high school graduate or higher	(X)	92.52%
Percent bachelor's degree or higher	(X)	23.69%
SCHOOL ENROLLMENT		
Population enrolled in school	191	42.54%
CLASS OF WORKER		
Civilian employed population 16 years +	301	
Private wage and salary workers	203	67.44%
Government workers	62	20.60%
Self-employed	36	11.96%
Unpaid family workers	0	0.00%
INCOME AND BENEFITS (IN 2010 INFLATION-ADJUSTED DOLLARS)		
Total households	220	
Less than \$10,000	0	0.00%
\$10,000 to \$14,999	11	5.00%
\$15,000 to \$24,999	20	9.09%
\$25,000 to \$34,999	27	12.27%
\$35,000 to \$49,999	31	14.09%
\$50,000 to \$74,999	45	20.45%
\$75,000 to \$99,999	39	17.73%
\$100,000 to \$149,999	47	21.36%
\$150,000 to \$199,999	0	0.00%
\$200,000 or more	0	0.00%
Median household income (dollars)	\$58,250	(X)

Very low income	31	14.09%
Low income	27	12.27%
Moderate income	76	34.55%
High income	86	39.09%
Very high income	0	0.00%
Median earnings for workers	\$22,415	(X)
Median earnings: Male	\$47,857	(X)
Median earnings: Female	\$27,188	(X)
POVERTY		
All families (inclusive of Elberta)	(X)	2.90%
All people (inclusive of Elberta)	(X)	5.00%
Under 18 years	(X)	5.00%
Receiving food stamps	15	6.82%
Receiving cash assistance	0	0.00%
INDUSTRY		
Civilian employed population 16 +	301	
Agriculture, forestry, fishing and hunting, and mining	13	4%
Construction	56	19%
Manufacturing	24	8%
Wholesale trade	7	2%
Retail trade	17	6%
Transportation and warehousing, and utilities	0	0%
Information	0	0%
Finance and insurance, and real estate and rental and leasing	26	9%
Professional, scientific, and management, and administrative and waste management services	16	5%
Educational services, and health care and social assistance	84	28%
Arts, entertainment, and recreation, and accommodation and food services	41	14%
Other services, except public administration	6	2%
Public administration	11	4%
Manufacturing to retail jobs	1.41	
Non-retail	237	
Retail, arts, accommodations, food	58	
Non-retail to retail, arts, acc., food	4.09	

EMPLOYMENT STATUS		
Population 16 years and over	460	
In labor force	330	71.74%
Civilian labor force	330	71.74%
Employed	301	65.43%
Unemployed	29	6.30%
Armed Forces	0	0.00%
Not in labor force	130	28.26%
Civilian labor force	330	
Percent Unemployed	(X)	8.79%
Jobs per 1,000 residents	670	
Non-service jobs per 1,000 residents	552	
COMMUTING TO WORK		
Workers 16 years and over	298	
Drove alone	243	81.54%
Carpooled	28	9.40%
Public transit (except taxi)	0	0.00%
Walked	11	3.69%
Other means	0	0.00%
Worked at home	16	5.37%
Workers who commute	282	94.63%
Commuters who drive alone	0	86.17%
Mean travel time to work (minutes, inclusive of Elberta)	15.8	(X)
HOUSEHOLDS BY TYPE		
Total households	220	
Average household size	2.04	(X)
VETERAN STATUS		
Civilian population 18 years =	419	
Civilian veterans	61	14.56%
HOUSE HEATING FUEL		
Occupied housing units	220	
Utility gas	53	24.09%
Bottled, tank, or LP gas	118	53.64%
Electricity	6	2.73%
Fuel oil, kerosene, etc.	15	6.82%
Coal or coke	0	0.00%
Wood	28	12.73%
Solar energy	0	0.00%
Other fuel	0	0.00%
No fuel used	0	0.00%
YEAR STRUCTURE BUILT		
Total housing units	255	
Built 2005 or later	27	10.59%
Built 2000 to 2004	50	19.61%
Built 1990 to 1999	52	20.39%
Built 1980 to 1989	54	21.18%
Built 1970 to 1979	22	8.63%
Built 1960 to 1969	14	5.49%
Built 1950 to 1959	12	4.71%
Built 1940 to 1949	4	1.57%
Built 1939 or earlier	20	7.84%

ANCESTRY		
Total population	610	
American	15	
Arab	0	
Czech	2	
Danish	0	
Dutch	49	
English	93	
French (except Basque)	25	
French Canadian	9	
German	243	
Greek	2	
Hungarian	3	
Irish	93	
Italian	24	
Lithuanian	0	
Norwegian	42	
Polish	37	
Portuguese	0	
Russian	0	
Scotch-Irish	4	
Scottish	20	
Slovak	0	
Subsaharan African	0	
Swedish	17	
Swiss	0	
Ukrainian	3	
Welsh	0	
West Indian (excluding Hispanic origin groups)	0	
VALUE		
Owner-occupied units	211	
Median home value (dollars)	\$161,300	
MORTGAGE STATUS		
Owner-occupied units	211	
Housing units with a mortgage	170	80.57%
Housing units without a mortgage	41	19.43%
GROSS RENT		
Occupied units paying rent	6	
Median rent (dollars)	\$600	

Notes for US Census Bureau, American Community Survey 2006-2010, Tables B24031-2 and B24041-2 (following pages)

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

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

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

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

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

Explanation of Symbols:

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

B24031-2: INDUSTRY BY MEDIAN EARNINGS IN THE PAST 12 MONTHS (IN 2010 INFLATION-ADJUSTED DOLLARS)
FOR THE CIVILIAN EMPLOYED POPULATION 16 YEARS AND OVER

2006-2010 American Community Survey 5-Year Estimates

	Median earnings		Median Earnings: Male		Median Earnings: Female	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Total:	27,102	+/-4,188	41,458	+/-12,156	21,167	+/-1,790
Agriculture, forestry, fishing and hunting, and mining:	2,500-	***	2,500-	***	40,000	+/-73,645
Agriculture, forestry, fishing and hunting	2,500-	***	2,500-	***	40,000	+/-73,645
Mining, quarrying, and oil and gas extraction	-	**	-	**	-	**
Construction	26,667	+/-1,572	27,708	+/-22,437	16,023	+/-3,809
Manufacturing	37,083	+/-20,845	60,000	+/-34,850	30,833	+/-13,698
Wholesale trade	110,313	+/-138,128	110,313	+/-138,128	-	**
Retail trade	20,625	+/-12,341	-	**	20,625	+/-12,341
Transportation and warehousing, and utilities:	-	**	-	**	-	**
Transportation and warehousing	-	**	-	**	-	**
Utilities	-	**	-	**	-	**
Information	-	**	-	**	-	**
Finance and insurance, and real estate and rental and leasing:	31,250	+/-19,097	56,250	+/-25,498	21,250	+/-5,780
Finance and insurance	25,625	+/-16,088	70,313	+/-29,402	20,417	+/-4,491
Real estate and rental and leasing	36,875	+/-25,802	-	**	-	**
Professional, scientific, and management, and administrative and waste management services:	21,818	+/-7,589	-	**	21,818	+/-7,589
Professional, scientific, and technical services	21,591	+/-5,064	-	**	21,591	+/-5,064
Management of companies and enterprises	-	**	-	**	-	**
Administrative and support and waste management services	-	**	-	**	-	**
Educational services, and health care and social assistance:	42,333	+/-5,786	61,875	+/-26,252	40,972	+/-4,854
Educational services	47,917	+/-23,483	63,333	+/-22,578	5,417	+/-53,502
Health care and social assistance	41,563	+/-3,072	-	**	41,667	+/-4,440
Arts, entertainment, and recreation, and accommodations and food services	13,438	+/-11,058	20,469	+/-16,117	10,833	+/-8,587
Arts, entertainment, and recreation	20,938	+/-15,125	20,938	+/-15,125	-	**
Accommodation and food services	11,250	+/-8,019	13,125	+/-19,761	10,833	+/-8,587
Other services except public administration	11,250	+/-20,230	-	**	11,250	+/-20,230
Public administration	43,281	+/-13,459	43,281	+/-13,459	-	**

B24041-2: INDUSTRY BY MEDIAN EARNINGS IN THE PAST 12 MONTHS (IN 2010 INFLATION-ADJUSTED DOLLARS)
FOR THE FULL-TIME, YEAR-ROUND CIVILIAN EMPLOYED POPULATION 16 YEARS AND OVER

2006-2010 American Community Survey 5-Year Estimates

	Median earnings		Median Earnings: Male		Median Earnings: Female	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Total:	40,583	+/-7,868	47,857	+/-9,442	27,188	+/-14,721
Agriculture, forestry, fishing and hunting, and mining:	-	**	-	**	-	**
Agriculture, forestry, fishing and hunting	-	**	-	**	-	**
Mining, quarrying, and oil and gas extraction	-	**	-	**	-	**
Construction	28,750	+/-17,041	51,563	+/-28,722	-	**
Manufacturing	48,125	+/-27,715	60,000	+/-34,850	33,750	+/-5,128
Wholesale trade	110,313	+/-138,128	110,313	+/-138,128	-	**
Retail trade	22,083	+/-2,043	-	**	22,083	+/-2,043
Transportation and warehousing, and utilities:	-	**	-	**	-	**
Transportation and warehousing	-	**	-	**	-	**
Utilities	-	**	-	**	-	**
Information	-	**	-	**	-	**
Finance and insurance, and real estate and rental and leasing:	35,938	+/-22,916	56,250	+/-25,498	22,500	+/-10,222
Finance and insurance	26,563	+/-27,104	70,313	+/-29,402	19,167	+/-9,325
Real estate and rental and leasing	36,875	+/-25,802	-	**	-	**
Professional, scientific, and management, and administrative and waste management services:	35,417	+/-12,426	-	**	35,417	+/-12,426
Professional, scientific, and technical services	-	**	-	**	-	**
Management of companies and enterprises	-	**	-	**	-	**
Administrative and support and waste management services	-	**	-	**	-	**
Educational services, and health care and social assistance:	43,333	+/-4,955	42,292	+/-44,063	43,750	+/-5,062
Educational services	59,583	+/-4,884	61,250	+/-20,875	-	**
Health care and social assistance	42,188	+/-4,666	-	**	42,500	+/-6,761
Arts, entertainment, and recreation, and accommodation and food services:	16,875	+/-10,044	21,094	+/-8,310	12,500	+/-5,123
Arts, entertainment, and recreation	21,406	+/-15,874	21,406	+/-15,874	-	**
Accommodation and food services	13,125	+/-3,713	-	**	12,500	+/-5,123
Other services except public administration	-	**	-	**	-	**
Public administration	43,281	+/-13,459	43,281	+/-13,459	-	**

Esri Business Analyst

Note: Esri Business Analyst does not calculate township data separately from its inclusive villages. The Financial Expenditures summary was calculated by subtracting the Village of Elberta's values from those of the entire township. The Business Summary was created by using a polygon of the township's border, exclusive of Elberta.

Financial Expenditures

Gilmore NO ELBERTA
 Gilmore township, MI (2601932180)
 Geography: County Subdivision

	Total
Assets	
Market Value	
Checking Accounts	\$842,567
Savings Accounts	\$2,188,796
U.S. Savings Bonds	\$60,614
Stocks, Bonds & Mutual Funds	\$3,713,904
Annual Changes	
Checking Accounts	\$21,468
Savings Accounts	-\$75,240
U.S. Savings Bonds	\$11,146
Earnings	
Dividends, Royalties, Estates, Trusts	\$166,877
Interest from Savings Accounts or Bonds	\$88,017
Retirement Plan Contributions	\$175,507
Liabilities	
Original Mortgage Amount	\$1,649,556
Vehicle Loan Amount 1	\$246,780
Amount Paid: Interest	
Home Mortgage	\$523,370
Lump Sum Home Equity Loan	\$15,073
New Car/Truck/Van Loan	\$21,338
Used Car/Truck/Van Loan	\$21,527
Amount Paid: Principal	
Home Mortgage	\$288,075
Lump Sum Home Equity Loan	\$19,508
New Car/Truck/Van Loan	\$134,720
Used Car/Truck/Van Loan	\$114,714
Checking Account and Banking Service Charges	\$4,733
Finance Charges, excluding Mortgage/Vehicle	\$28,329

Business Summary

Polygon_4

Area: 6.49 Square Miles

Data for all businesses in area

Total Businesses:	33
Total Employees:	111
Total Residential Population:	450
Employee/Residential Population Ratio:	0.25

by NAICS Codes	Businesses		Employees	
	Number	Percent	Number	Percent
Agriculture, Forestry, Fishing & Hunting	3	8.8%	5	4.0%
Mining	0	0.0%	0	0.0%
Utilities	0	0.6%	14	12.7%
Construction	6	17.7%	13	11.9%
Manufacturing	1	3.4%	15	13.4%
Wholesale Trade	1	2.0%	2	1.4%
Retail Trade	4	11.9%	8	7.4%
Motor Vehicle & Parts Dealers	1	2.5%	1	1.2%
Furniture & Home Furnishings Stores	0	0.6%	0	0.3%
Electronics & Appliance Stores	0	0.6%	0	0.3%
Bldg Material & Garden Equipment & Supplies Dealers	0	0.6%	0	0.2%
Food & Beverage Stores	0	0.9%	1	0.5%
Health & Personal Care Stores	0	0.0%	0	0.0%
Gasoline Stations	0	1.1%	1	0.7%
Clothing & Clothing Accessories Stores	0	0.0%	0	0.0%
Sport Goods, Hobby, Book, & Music Stores	0	0.0%	0	0.0%
General Merchandise Stores	0	0.0%	0	0.0%
Miscellaneous Store Retailers	1	4.0%	2	2.2%
Nonstore Retailers	1	1.7%	2	2.0%
Transportation & Warehousing	1	2.3%	2	1.4%
Information	0	0.9%	1	0.5%
Finance & Insurance	0	1.4%	1	0.6%
Central Bank/Credit Intermediation & Related Activities	0	0.0%	0	0.0%
Securities, Commodity Contracts, Financial Investments, Related Activities	0	1.4%	1	0.6%
Insurance Carriers & Related Activities; Funds, Trusts & Other Financial Vehicles	0	0.0%	0	0.0%
Real Estate, Rental & Leasing	2	4.9%	3	2.9%
Professional, Scientific & Tech Services	3	7.7%	5	4.3%
Legal Services	0	0.0%	0	0.0%
Management of Companies & Enterprises	0	0.0%	0	0.0%
Administrative & Support & Waste Management & Remediation Services	4	11.1%	5	4.5%
Educational Services	0	0.0%	0	0.0%
Health Care & Social Assistance	2	5.7%	4	3.5%
Arts, Entertainment & Recreation	1	2.5%	2	1.7%
Accommodation & Food Services	3	7.6%	26	23.5%
Accommodation	2	5.9%	17	15.3%
Food Services & Drinking Places	1	1.7%	9	8.2%
Other Services (except Public Administration)	3	10.3%	7	6.3%
Automotive Repair & Maintenance	0	1.4%	1	1.2%
Public Administration	0	1.4%	0	0.0%
Total	33	100%	111	100%

Appendix B

Documentation

A complete packet has been assembled that includes

- “Intent to plan” notices
- Draft distribution notices
- Public hearing notices
- All received comments

- Meeting minutes related to consideration of comments
- Public hearing meeting minutes

A copy of this packet is on file at Gilmore Township Hall. The documents are also available at www.lakestoland.org/gilmore/master-plan/

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

TOWNSHIP OF GILMORE
COUNTY OF BENZIE, MICHIGAN
PLANNING COMMISSION RESOLUTION

PLANNING COMMISSION RESOLUTION TO ADOPT
GILMORE TOWNSHIP COMMUNITY MASTER PLAN

WHEREAS, the Michigan Planning Enabling Act (MPEA) authorizes the Planning Commission to prepare a Master Plan for the use, development, and preservation of all lands in the Township; and

WHEREAS, the Planning Commission prepared a Community Master Plan and submitted the Plan to the Township Board for review and comment; and

WHEREAS, the plan was distributed for review to entities identified in the MPEA; and

WHEREAS, notice was provided to the entities as provided in the MPEA; and

WHEREAS, the Planning Commission held a public hearing on May 27, 2014 to consider comment on the proposed Community Master Plan; and

WHEREAS, the Planning Commission finds that the proposed Community Master Plan is desirable and proper, and furthers the use, preservation, development goals, and strategies of the Township;

THEREFORE BE IT HEREBY RESOLVED AS FOLLOWS:

ADOPTION OF THE GILMORE TOWNSHIP COMMUNITY MASTER PLAN. The Planning Commission hereby approved and adopts the proposed Community Master Plan, including all of the chapters, figures, maps, and tables contained therein, and forwards a copy to the Township Board and other entities as required by the MPEA.

Motion by: Michael Jones

Seconded by: Connie Barnes