2.1 Location and Region

Like many other communities in the region, Charlevoix is a small municipality that relies heavily on a large summertime tourist and resort population. Located in northwestern-lower Michigan, in northwest Charlevoix County, the City of Charlevoix is situated on an isthmus between Lake Michigan, Lake Charlevoix, and Round Lake. It is bordered by Charlevoix Township on the north and south, Lake Michigan to the west, and Lake Charlevoix to the east. The Pine River Channel bisects the City and extends from Lake Charlevoix to Lake Michigan through Round Lake. The total area of the City is roughly 1,352 acres, excluding Round Lake and the Pine River Channel.

Two major highways serve the City: US-31 from the north and south; and M-66 from the southeast. Charlevoix Municipal Airport is the region's third largest airport and is the base for two commercial airlines serving Beaver Island. Charlevoix’s harbor is one of the busiest in the region and is home to a 69-slip municipal marina. The harbor also serves as a port for the Beaver Island Boat Company ferries and the United States Coast Guard.
2.2 A Short History

In the mid-1850s, pioneers making their way into northern Michigan settled on a narrow isthmus between Lake Michigan and Pine Lake (later Lake Charlevoix). The first of those settlers was the Mormon family of Medad and Phoebe Thompson, who moved to the area in 1854, disappointed with life on nearby Beaver Island, which was under the near-dictatorial rule of King James Strang. The second settler family was John and Phoebe Dixon and their three children, who struggled to keep their mainland home safe against the antagonistic Strangites, who would sail over from the island.

By 1856, however, Strang had been assassinated and his followers had fled. It was not long after that the Village of Pine River, which became known as Charlevoix, began to grow. After a strong commercial fishing base was established, the growth was heightened by the region’s booming lumber trade. This was focused in 1868 by the founding of what would become the Charlevoix Lumber Company. Round Lake and Pine Lake were made accessible from Lake Michigan in 1869, which boosted the village’s status as a passenger and freight port.

Over the years, Charlevoix was frequented by both small and large passenger vessels, such as the Manitou, Illinois, and North and South American, which filled the City’s streets with thousands of tourists and resorters. The local lumber company, along with a mill established next to the bridge in 1885, created constant cargo and freight traffic on the Pine River Channel. Round Lake’s fisheries in time made Charlevoix, according to the City’s Sentinel newspaper, “the largest fishing port on the Great Lakes.”

The establishment of the Charlevoix Summer Home Association, (now known as the Belvedere Club) in 1878, and the Chicago Club in 1881, cemented the village’s status as a resort destination. The construction of a railroad from Traverse City to Petoskey in 1892 made access to Charlevoix easier than ever, and resorters from all over the Midwest flocked to its beaches and unspoiled countryside during the summer months. For those visitors who did not build summer homes in the City, three great hotels were constructed. The Inn, the Beach, and the Belvedere hotels were located along the shorelines of Lake Michigan and Pine Lake, and towered over the City as reminders of its most prominent industry.
Charlevoix’s rapid growth led to its incorporation as a City in 1905. During the Great Depression, hard economic times weakened the summertime resident and tourist base, causing the gradual abandonment of the City’s largest hotels from the 1940s into the 1960s. With the passing of the national fervor surrounding World War II, the City’s manufacturing base slowly evaporated and Charlevoix’s economy fell on hard times, although throughout the mid-twentieth century, the tourism industry, though fallen from its previous levels, remained relatively constant. Despite the economic conditions, the community built new schools, an airport, and continued to improve East Park, which had been founded in 1925. The 1960s and early 1970s showed a marked improvement in the City’s economy: Big Rock Point Nuclear Plant went online in 1962, Medusa Cement plant opened in 1967, and in 1973 the first condominiums were constructed on Round Lake.

In the midst of a waning economy, Charlevoix made every effort to keep its downtown storefronts filled, but as growth continued outward, as was the national trend, downtown was no longer the prime economic center, and the City suffered.

However, Charlevoix has made a turnaround. The redesign of East Park, completed in 2007, has given new, unparalleled significance to the landmark, and the City’s public library, completed in 2008, has proved to be a community center like no other. Along with Charlevoix being selected as a Michigan Main Street Community, participation and dialogue surrounding these, and other projects has breathed new life into the prospects for a better future. Now the community is faced with much the same question the Charlevoix Sentinel posed so many years ago:

“For many years Charlevoix looked forward to uninterrupted navigation between Lake Michigan and Pine Lake. The blessing was secured.

Then we cast our eyes forward for the sight of the locomotive. It is here. Charlevoix has now what we have these long years hoped and prayed for; a harbor and a railroad. We have – or soon will have – a fourteen foot channel into Pine Lake, and the main trunk line of the best railroad system is ours.

To what shall Charlevoix next turn its attention? Or shall we set down contented with what has been completed? By no means has Charlevoix reached the fullness of her destiny. There is yet much to be accomplished for Charlevoix. What we have accomplished is only the beginning. We have it within our power to make the fruits of past labor mighty agencies for future progress.

Shall we do it?

Shall we be content with the ephemeral benefits of summer travel or reach out after the more permanent benefits of industrial growth?

We have every requisite for this much desired advancement, and only energetic action is necessary.

Shall we look forward or be content with the past and present?”

July 13, 1892
It does little good to recount history if nothing is taken away from it. Using the past as a touchstone, the process to prepare this Master Plan has given this community a better appreciation of its present and future. We recognize Charlevoix not as a static place, but rather as one that has evolved and changed over the years. With this understanding, we find ourselves eager to ask, “Where do we go from here?”

2.3 Environment

The City of Charlevoix Master Plan incorporates the environment as a fundamental element and takes into account the geographic conditions that help mold the City’s character and setting. These elements must be respected and the original character of the landscape expressed, while at the same time allowing for Charlevoix’s future development.

However, development, even on the smallest scale, should not take place in total disregard of its surroundings. Therefore, Charlevoix must be planned and designed so the environment is incorporated as an integral element, rather than something incidental.

Climate

On any given day, Charlevoix is highly susceptible to quick, sudden changes in the weather. The City’s proximity to Lake Michigan sets it and other coastal cities apart from inland communities. The lake keeps the area warmer in the winter and cooler in the summer, with less rainfall than locations further inland. Like many communities with an economy based on tourism and recreation, climate can be both a boon and bust. During the summer, weather can influence the number of tourists or seasonal property owners visiting Charlevoix and in the winter, the amount and duration of snow can impact the operation of local ski hills and resorts.

Water

Charlevoix has a unique connection with its surrounding water bodies. The lakes and the channel help make up much of Charlevoix’s “character,” and influence the City far beyond aesthetic value. The City’s proximity
to and relationship with water also requires that development be assessed on its potential impact on these prized features. Great care must be taken to ensure the quality, availability, and beauty of this valued resource is not harmed.

This philosophy has already influenced the design of community investments such as the Charlevoix City Marina, which is certified as a “Clean Marina,” awarded by the Michigan Sea Grant with support for the National Oceanic and Atmospheric Association. In addition, the redevelopment of East Park was designed to respect the qualities of Round Lake. Consequently, the impact on water quality by these two projects was carefully considered and greatly reduced.

Any development adjacent to Lake Michigan should plan accordingly and consider the high and low water cycles of the Great Lakes. Development completed during a low water cycle, that has not accounted for the average high water mark, could be damaged or destroyed when water levels rise, or suffer from storm damage, especially in the late fall.

**SOILS AND SHORELINES**

Generally, area soils are sandy loam and present slight limitations to development. However, development, redevelopment and the disturbance of steep slopes, especially on Lake Michigan and Round Lake, must be carefully considered. The potential instability of disturbed slopes reinforces the importance of employing soil erosion and slope stabilization techniques into the design of waterfront development projects. Waterfront development must also respect the environmentally sensitive nature of Charlevoix’s lakes and shorelines. This is particularly true when it comes to the simple acts of homeowners, such as lawn and beach maintenance. The use of phosphorus fertilizer has spiked nutrient levels in lakes, which has increased algae and altered native vegetation, fish, and other wildlife habitats. The trend of beach grooming has also played a part in altering native wildlife habitats and planting exotic vegetation has helped spread invasive plant species, including purple loosestrife and phragmites. Seemingly inconsequential individual acts, when combined, can have a cumulative and long term impact on Charlevoix’s community character and its quality.

**SAND DUNES**

The size and scale of the sand dunes on Lake Michigan adjacent to Mt. McSauba span over a mile of shoreline. Given their unique qualities and community value, human activities must not destroy or adversely affect them. These areas are highly valued by both private property owners and the general public for recreation and scenic beauty. Although these dunes are partially located in Charlevoix Township, the City
should nevertheless be concerned with their long term protection and preservation. While the lots north of the sand dunes in the City are almost fully developed, with the exception of one residential lot at 419 Michigan Avenue, there is the potential for redevelopment in the future.

Charlevoix has established a Shade Tree Commission, as well as an Adopt-a-Tree program, to protect and to help replace them when they need to be taken down, or when they are lost to disease or storms. While trees are important community assets it is also recognized that infrastructure maintenance and public safety require trimming, pruning, and in some instances tree removal. The Shade Tree Commission has two volunteer Landscape Architects who provide professional advice on choice of species and maintenance following National Arborist Association Standards. In addition, the City has been a member of the Tree City USA program for the past 23 years. This national program provides local education, financial assistance, and many other benefits for our urban forestry program.

**TREES / WOODLANDS**

Most forests have disappeared from Charlevoix during more than a century of development. The most heavily forested areas currently include Chicago Club’s Old Island, the Michigan Beach Park on the north side of Park Street and the Belvedere Club’s private recreation area. Charlevoix nevertheless retains countless mature hardwoods that line its residential neighborhoods. These trees are highly valued and appreciated by residents and visitors alike.

Due to the importance of urban forestry,

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_Dune area looking north from the North Pier along Lake Michigan._

_Michigan Beach Park has about 7 acres of forested area on the north side of Park Ave._

**VIEW CORRIDORS**

Cities with dramatic topography and natural settings often face the question, “How do we promote development while preserving
views of natural resources?” The surrounding lakes, dunes and natural environment make view corridors highly prized in Charlevoix. Scenic views can also have a direct correlation with higher property values, which is the case in Charlevoix.

Great care has already been taken to ensure existing and prominent view corridors are protected and preserved. The design of East Park is a case in point. Park structures were purposely built with low roof lines to avoid obstructing views of Round Lake from Bridge Street. While view corridors remain highly valued by property owners, it is important to note that local government has a limited ability to regulate the height and placement of structures based on views alone.

**Significance for Planning**
While Charlevoix is mostly developed, one of its principal attractions remains the abundant natural resources that surround and envelop the City. Water, forests, and sand dunes help define Charlevoix’s character. To protect these resources for future generations, the community will need to strike a balance between the interests and desires of property owners and the community’s inherent obligation to protect its character.

The design and subsequent construction of East Park reflects the importance of the environment, public access to water, and the preservation of views. In 2009, East Park was awarded one of “America’s Best Public Spaces” by the American Planning Association.
2.4 Demographics

Data gathering is a normal part of any process to develop a master plan. However, information is often simply compiled and reported; rarely is it analyzed to see how it can affect the character and future direction of a community. Just as important is the need to know if conditions, as they exist today, will allow Charlevoix to shape its vision for the future.

What follows is a thumbnail sketch of Charlevoix showing how it compares to its neighbors. This careful look at population growth, the age of residents, and other vital indicators of the community’s people provides a base for planning for the future. The most recent decennial census, focusing on change between 2000 and 2010, is currently the best source of raw population data. Upon its release, it showed a broadly continuing trend as to what occurred within the City between 2000 and 2008, which was shown in the previous Master Plan.

**Population**

Population statistics are a vital piece of data necessary to determine whether current and planned land use patterns have the capacity to absorb change. According to the 2010 census, the City of Charlevoix had 2,513 year-round residents, a 28.6% decrease from 1970, the highest in Charlevoix’s history. Based on 2010 data, the City’s population has continued suffered an 16.1% decrease since 2000. This indicates Charlevoix has the capacity to handle a population much greater than that which exists today, or is anticipated in the future.

Boyne City and East Jordan have experienced similar, but less dramatic contractions over time as well. In contrast, rather than decline, nearby townships have undergone growth between 1990 and 2010. This trend is potentially due to the draw of rural living, larger lot sizes, and lower
property taxes.

Charlevoix is also similar to other communities in northwest lower Michigan with a significant seasonal population. While, the census data show a continuing decline in year-round population, there is believed to be an almost three-fold increase in summer-time residents. These population peaks and valleys can have a tremendous impact on the demand for public services and infrastructure and can affect the viability of businesses during the off-season.

**Age Characteristics**

Communities across the nation, including Michigan, are getting older. Life expectancy is increasing and household and family sizes are declining. Charlevoix is no exception. In 2010, Charlevoix’s median age was 48.1, significantly older than the median age of 40.8 in 2000 and older than the overall state figure, 38.9. Charlevoix is also experiencing lower numbers of young people. For the State of Michigan, the proportion of people under the age of 18 was higher and for those over the age of 65, much lower.

This is a particularly troubling statistic because it indicates that many young people see a brighter future elsewhere. Consequently, among the questions posed while developing this Master Plan should be what, if anything can or should be done to retain young people in the community?

Given the increasing number of aging residents, the issue is also whether the community is offering the types of programs and housing options that address an older population. Support for aging in place programs, that allow residents to remain in their homes longer and move-down, or into retirement housing, may become more of a
realities. These kinds of housing choices and their current availability in Charlevoix will have implications for future land uses.

**INCOME**

Household income is one of the key indicators of a community’s overall economic condition, particularly when compared to neighboring communities or other larger measurers. According to the 2013 American Community Survey, the median household income for Charlevoix was $34,792; lower than Michigan, $48,411 and the US, $53,046. It was also much lower than many of its neighboring communities, specifically Charlevoix and Hayes Townships, with median household incomes of $50,721 and $52,000 respectively.

Clearly, many of Charlevoix’s households are of modest means. This fact stands in contrast with some of the City’s neighbors, as well as its wealthier, seasonal residents. Unfortunately, because of the way census data is structured, it is not possible to reflect the household incomes of part-time residents, as they may declare their primary residences elsewhere. While this prohibits us from seeing an image of a year-round resident / seasonal resident socioeconomic divide, it at least affords an illustration of the City’s year-round residents.

In terms of commercial development, the higher median household incomes of neighboring communities highlight the significance of a broader market view. Especially for downtown Charlevoix, if it is to remain vibrant and successful, it must not just rely on the local market, but consider a much broader definition that includes neighboring communities and seasonal residents and visitors.

**HOUSING & NEIGHBORHOODS**

Charlevoix has a diverse array of housing, including detached single family homes, duplexes, apartments, and condominiums of all different sizes and price points. Michigan’s struggling economy and the current home mortgage crisis have triggered a large number of foreclosures across the state and
region and an overall decrease in local property values. However, these factors have also helped drive one of the greatest opportunities in years for residents and seasonal visitors to have a wide choice in affordable, high quality housing in Charlevoix.

Compared to its neighbors, Charlevoix has a very low percentage of owner occupied homes. Over 60% are either seasonal, or rentals and a high number of rentals are most likely seasonal. Clearly, this supports Charlevoix’s standing as a resort community. While inherently there is nothing wrong with such a composition it does point out some of the challenges the City faces. These include peaks and valleys between summer and winter populations that strain road and infrastructure capacity for relatively short periods and impact retailing and make it difficult for businesses to survive the off-season by just relying on local, year-round residents.

There is also a price to pay when it comes to the vested interests of year-round and seasonal residents, who may see Charlevoix from completely different perspectives. This can substantially influence community values and how certain groups view issues and investment priorities. Clearly, to continue to prosper Charlevoix must be well integrated into the regional economy and have a broader employment base to avoid the booms and busts of the past when, due to economic downturns, or unseasonable weather, tourism has slowed.

According to the 2013 American Community Survey, single-family owner-occupied homes in Charlevoix had a median value of $167,200 (US median $176,700). Values in two surrounding Townships, Hayes and Charlevoix, were slightly higher; $167,400 and $172,500 respectively. There is a much greater difference between the City and Marion Township ($147,200). These figures have increased substantially since the 2000 Census, with the City of Charlevoix closing a significant gap between itself and the surrounding townships in that time.

Some of the remaining disparities can be accounted for by the age of housing. While there may be a perception that new, expensive, waterfront homes dominate a robust housing market in Charlevoix, reality is quite different. Homes in the City are relatively older, with the majority built in 1939 or earlier and the current pace of development is less than robust. Compared to the decades before the 1980s, home construction since 1980 has experienced a significant decline. This is possibly due to limited vacant land in the City and a transformation of the local economy, which has affected job growth. Taking these factors into account, a significant number of new homes are not expected in the near future. Rather, the most likely future scenario is modest infill development, and home reconstruction or rehabilitation.

As homes and neighborhoods age, a decline in upkeep and quality can become a concern. Although there is no evidence of wide-spread deterioration in Charlevoix, aging homes, along with an aging population is a concern and more attention should focus on this issue. There has been a recent upswing in the desirability of walkable neighborhoods, which has likely contributed to the increased housing value seen within the City. Still, the renewed interest in urban living along with the high percentage of rental and seasonal homes, means that home and property inspection and home maintenance assistance could become a greater City priority in the future as the
housing stock continues to age.

**Significance for Planning**

Socioeconomics play a significant role in the development of a community’s master plan. Demographic trends can be analyzed to help identify infrastructure and service needs, take into account seasonal and year-round residents, and help consider the land use implications of an aging population.

While Charlevoix is mostly built-out, there exist significant opportunities for infill and redevelopment. However, unless there is an economic boom that triggers major development, a sizeable increase in population is not expected. While Charlevoix’s population may not greatly increase, the population of the surrounding townships could well continue to grow. With Charlevoix as the economic center of the surrounding region, such increases may put pressure on the City and its facilities, but it may also strengthen the economy by continued and expanded support for local businesses and bring jobs.

The City must also be prepared to address the increased needs associated with a growing segment of the population that is older. Charlevoix’s aging population is important to recognize because it suggests a potential increase in the demand for medical and certain types of social services, specialized recreation activities, interconnected sidewalks and trails, transportation and housing choice and opportunities to walk from home to personal services and shopping.

The ability to support local retail and commercial enterprises is partially defined by income levels in Charlevoix and surrounding communities. Understanding these indicators can help define the kinds of businesses that can be attracted to and supported by Charlevoix and its neighbors. It also can influence investments in public services, help determine the ability to pay for certain enhancements and guide private investment decisions.

**2.5 Existing Land Use**

The generalized categories below describe Charlevoix’s current land uses and were compiled using zoning information, GIS data, and a parcel database.

- **Single family residential** neighborhoods account for most of the City’s north and south sides.
- **Multi-family residential** (consisting of apartments, multi-unit homes, or condominiums) is scattered throughout Charlevoix. It is relatively disbursed except for a high concentration adjacent to Round Lake and the Pine River Channel.
- **Commercial** development is focused on the main highway corridors and downtown. However, there are some scattered commercial uses, including restaurants, stores, and shops on side-streets.
- **Institutional** uses include schools, churches, and federal/state/local government facilities/grounds. A large part of Charlevoix is devoted to these, including the airport and cemetery near the City limits. Some uses, like schools, the public library, and sheriff’s department, are located in single-family neighborhoods.
- **Recreational** land uses consist of parks and recreation areas that are publicly owned. These land uses are scattered throughout Charlevoix and some City-owned facilities are even located outside City limits.

- **Industrial** uses are focused at Charlevoix’s edges, with some exceptions. Concentrations are near the airport, along Stover Road, and in an industrial park located to the north, on Taylor and Ance Roads.

*This picture shows the Charlevoix Lumber Company (lower left), which started operating in 1868. This is the current location of the Edgewater, which is a mixed-use residential and commercial development. This is a local example of how land use changes over time.*

***The maps on the next two pages are color coded to identify existing land uses within the City of Charlevoix. The map is intended to be viewed in color and has been reduced to fit within the Master Plan. The Map was completed in November of 2015. Please note that the existing land use map is different from the current zoning map and the future land map in Chapter 4. The existing land use map only identifies the current use of the property in 2016. **
2.6 Community Character Areas
Charlevoix has many unique areas and neighborhoods that help define its overall look and feel. These distinct sub-areas can be defined by multiple attributes, such as dominant land uses, the period of development, architectural character, lot size, street patterns, the location of development on a property and other such features. A later and more detailed assessment will have to document the forms that define community character so that future development is responsive to a particular neighborhood or setting. Nine distinct character areas have been identified for Charlevoix including:

- Downtown Central Business District
- Marine Commercial District
- Industrial District
- Core neighborhoods
- Commercial Corridor
- Modern subdivision areas
- The Belvedere Club
- The Chicago Club
- The C & O club

Tall ships lined up in what is now the Marine Commercial district in the late 1800s.

The Downtown Central Business District has always been the cultural and economic core of the City, as shown in this picture from the 1930s.
**DOWNTOWN CENTRAL BUSINESS DISTRICT**

The Downtown Business District is generally defined by State Street east to Round Lake and from Dixon Avenue south to Hur- but. It is a vibrant, mixed use area that many consider to be Charlevoix’s most important asset and a regional focal point for events, culture, recreation, tourism, and commerce. It was also the first area in Charlevoix to develop during the mid to late 19th century. Later, during the 20th century, residential and commercial development spread to its north and south.

The district is characterized by streets lined with charming buildings of varying architectural styles that contain small retail shops, offices, and restaurants. Typically, the one to three story buildings are built right to the edge of the sidewalk. The streetscape is well defined with amply wide sidewalks, street trees and pedestrian-scale lighting. While parking is provided on Bridge Street, off-street lots are located behind, or to the side of buildings and are accessed from side streets. Some buildings contain apartments, professional offices, or condominiums on upper floors, which further support its mixed-use character. The district is also served with multiple transportation options that include car, boat, biking (on street only), and walking.

The City Marina, and the numerous festivals and events such as the Summer Concert Series in East Park provide a significant boost to the local economy. Further supporting these efforts is the Downtown Development Authority/Main Street Board, which has been instrumental in accomplishing district improvements, economic development, and events. In 2015 Charlevoix was accepted into the Michigan Main Street program as a Select level community. The program utilizes volunteers to lead a comprehensive revitalization effort focused around traditional downtowns. The DDA/Main Street Board and their committees are hard at work organizing projects and securing buy-in and funding from the community.

**MARINE COMMERCIAL DISTRICT**

The Marine Commercial District encompasses about 10 acres and is located on the south side of Round Lake and the north side of Belvedere Avenue. It runs from the east side of Veteran’s Park east to the Belvedere Club. It can best be characterized as a mixed use area with professional offices, single family homes, condominiums and commercial operations, such as Ward Brothers Boat Company and John Cross Fisheries. Its development, however, has
not been free from local controversy due to resident concerns over maintaining views of Round Lake from Hurlbut Avenue.

**Industrial District**

In 1937, the Chicago Club generously offered the City of Charlevoix an 18-hole golf course for $1. The City bought and operated the full course until 1974, when the back nine was converted to the *Norman Ance Industrial Park*, in order to spur local economic development. This partially developed district is approximately 18 acres and the available land, good access, and public utilities make it an ideal location for future employment. Included could be light industrial uses, manufacturing, and information technology companies. Geographically, the district is a peninsula of the City extending into Charlevoix Township, and its borders follow uneven lot lines, which creates an irregular border with Township land. This being the case, coordination and cooperation with the Township will be very important in future zoning decisions and its development.

**Core Neighborhoods**

Charlevoix's Core Neighborhoods are very diverse in term of their lot sizes, the age of homes, architecture character, and the location of structures on lots. The City’s original plat and subsequent additions were surveyed and created prior to zoning, in the early 1900s, with subsequent additions throughout the 20th century.

The Core Neighborhoods initially developed near downtown and gradually extended outward. Certain blocks and neighborhoods have a more consistent architectural character, such as the Earl Young homes on Park Avenue and the homes lining the north side of Michigan Avenue.

Since the design and appearance of a neighborhood can directly correlate with property and resale values, care should be taken to ensure infill development, or redevelopment is consistent with existing forms. To accomplish this, the character of Charlevoix's neighborhoods must be assessed to identify the forms and features that are desirable and those that should be preserved and enhanced. Typically, such things as garage location, home placement, the location of doors and windows, and roof pitches are analyzed to determine which forms are the most important. Based on this kind of de-
tailed analysis the zoning ordinance can incorporate features to better protect character and achieve more balanced and attractive neighborhoods as renovation, or redevelopment occurs over time.

**COMMERCIAL CORRIDOR**
Throughout the City's history, US 31 on the south side of Charlevoix has been a prime commercial corridor. It currently contains a mix of retail shops, salons, real-estate and professional offices, restaurants and a number of homes that have been converted to commercial uses. Given that many converted corridor properties were previously residential, they are quite small, lack adequate parking, and are typically not well suited for this use.

In recent decades several residential properties abutting US 31 on the north side of the City have also been converted to commercial. In some cases, this has been opposed by area residents. Given the concerns for a vibrant downtown and the vitality of existing commercial areas, the City will have to evaluate this trend of commercial expansion and plan accordingly.

**MODERN SUBDIVISION AREAS**
These areas represent newer residential developments where lot sizes are fairly consistent and homes were constructed in the 1980s and 90s. Included is part of the Westport Addition with approximately 48 lots. Homes are typically ranch style with side garages, since there are no alleys to provide rear access.

**THE BELVEDERE CLUB**
The Belvedere Club is private summer resort association originally organized in 1892 under Public Act 39 of 1889. The Club owns all the land, which totals approximately 104 acres. It also contains 90 individually owned cottages, which are primarily older structures with classic Victorian architecture. However, there are still a few undeveloped cottage sites.

The Club also owns and maintains a building called the Casino, which is used for club gatherings, private weddings, and similar events. While the use of Club properties is primarily residential it does accommodate recreational activities, such as boating, tennis, and the use of a private beach.

The greenspace and beach area on the east side of Ferry Avenue remain undeveloped, except for about 25 storage cabanas and a “Kiddy Koop”, used for youth activities. Due to potential environmental and view corridor impacts, the public and some Club members have expressed concern over its future development. The area is currently zoned Scenic Reserve, which allows limited development while protecting scenic character. The Club is currently not contemplating developing, selling or subdividing any portion of the area, but there has been interest in potential renovations to the Casino and additional cabanas.
The residential area of the Club is currently zoned PC Private Club, a designation that takes into account the absence of lot lines in the club and accommodates the needs of the association and its members. The association, managed by a nine-member Board of Trustees, worked with the City while drafting the 2013 ordinance to ensure development is consistent with City regulations. The Club also has a Building and Grounds Committee that reviews development proposals from members against specific design standards.

**The Chicago Summer Resort Company**
Known as the “Chicago Club,” the Chicago Summer Resort Company is also a private summer resort association that was formed in 1881 located on the northeast side of the City of Charlevoix. The association is managed by a 16-member Board of Directors. The Club owns all of the land in the resort totaling approximately 40 acres. The Club has approximately 22 single family homes and recreational features, including boat houses, tennis courts and private beach areas. The century-old Clubhouse includes a dining room, library and meeting room.

The use of the Club properties is primarily residential with associated recreational activities. The Club has a Building and Grounds Committee that reviews development proposals from members against specific design standards.

The Chicago Club shares the same zoning designation as the Belvedere Club since the property does not have individual lot lines surrounding the homes. There is available land within and adjacent to the Club that could be developed in the future.

The Club’s property includes Park Island, a heavily forested area owned by the Club that is surrounded by Round Lake to the south and a narrow channel around the rest of the 7 acre island. This property is not accessible by vehicles and is used as a recreation area by the club members.

*The Chicago Club boathouse is one of Round Lake’s most eye-catching structures, here as it appeared on March 21, 1964 during a period of extremely low water. Old River exits next to the building on this side.*

**The C & O Club**
The C & O Club, located along Lake Charlevoix in the northeast corner of the City, is a private development created in the early 1990s. The approximately 15 acre Club contains about 24 homes in the City and two in Charlevoix Township. Several vacant lots have yet to be developed. The Club is named for the Chesapeake and Ohio Railroad that once crossed the property carrying passengers and freight.

### 2.7 Infill Development

The Charlevoix County Future Land Use Plan identifies Charlevoix as one of several urban areas where higher intensity, mixed use development should occur, thereby protecting farmland and open spaces. This approach provides an alternative to suburban development that currently sprawls into rural areas, far from existing utilities and services. Higher intensity infill devel-
opment could also enhance individual and municipal budgets with greater efficiencies and by helping spread utility, infrastructure and service costs among more users. Given these factors, Charlevoix’s zoning regulations allow and promote infill development in patterns and intensities that are compatible with surrounding development and neighborhoods.

While it may appear that Charlevoix is mostly built out, there are numerous opportunities for infill development exist. Many neighborhoods contain vacant lots, some homes sit on multiple lots, and some sites are under-utilized. Together, these facts represent an opportunity for new development or redevelopment that is consistent with surrounding character.

The following map identifies potential infill development sites in Charlevoix. The parcels highlighted in red are vacant, but with a potential for infill development. Those in blue include sites already with buildings, or structures, but with sufficient area to allow future subdivision and/or subsequent development.

***The Map on the following page is color coded to identify vacant and developable parcels in City of Charlevoix. The map is intended to be viewed in color and has been reduced to fit within the Master Plan. The Infill Map was completed in November of 2015. The red areas identify vacant lots that could be developed today and the blue areas identify lots that could be subdivided or developed further in the future. ***
2.8 Economic Profile

With local attractions that include boating, golf, fishing, hunting, snowmobiling, and camping, Charlevoix has always been a major destination for tourists and second home owners. While its valued resources and recreational opportunities provide a significant boost to the local economy, other assets, such as venues for weddings, festivals, and corporate retreats serve to bring in additional visitors from around the state and nation.

While the influx of visitors and second home owners is critical to the City’s economy, now and in the future, we must also look toward other sectors to remain a viable year-round community.

While it may not be as visible as tourism, Charlevoix and the region have a strong industrial and manufacturing base. The City has an Industrial Tax Abatement Policy and an Industrial Park with land available for sale and development. Other contributing economic sectors include health care, professional services, construction, education, and government operations. Charlevoix’s Coast Guard Station, the DNRE Fisheries Station, the Charlevoix County Building, City Hall, and most municipal facilities employ full time personnel who ultimately contribute to the local economy.

Given manufacturing’s transformation and a clear shift in the economy to the service sectors, the City must work cooperatively with surrounding governments, non-profits, and businesses leaders to innovate and help transform and boost our local economy. Partnering with organizations like the Charlevoix Area Chamber of Commerce, the Northern Lakes Economic Alliance, and the Michigan Economic Development Corporation will be important to follow the regional Comprehensive Economic Development Strategic Plan (CEDS) developed by Networks Northwest.

Charlevoix should support and provide incentives to assist and help bring emerging industries such as alternative energy, information technology, and advanced manufacturing to the area. Michigan’s economy is changing and Charlevoix must also adapt to ensure future economic sustainability. Providing a source of year-round employment for our youth is critical not only for the City, but the region as well.

2.9 Transportation

Roadways and Transportation

Charlevoix’s street pattern is mainly configured as a grid and its most apparent traffic congestion issues are concentrated downtown, and especially around the Memorial Bridge. While additional channel crossings have been explored, they are not practical considering financial constraints and the seasonal nature of traffic backups.
Except for sections of Bridge Street and two one-way streets, all City streets are two lanes wide. Overall, traffic congestion, even during most summer months is not significant, except for a few concentrated problem areas. Traffic congestion on US 31 is primarily between Nicholls Street and Carpenter Avenue. This results from heavy seasonal traffic volumes, bridge openings on US 31, and congestion related to the downtown traffic light and numerous intersecting side streets that empty onto Bridge Street. The narrowing of US 31 from four lanes to two causes further congestion problems in the summer months. While traffic can be quite an issue during the peak tourist season, off-season it is minimal and congestion is seldom an issue. While previous studies have been completed by the Michigan Department of Transportation concerning bridge traffic and backups, summer time traffic counts and further evaluation by a transportation engineer is warranted.

Summertime traffic backups on US 31 make left turns especially difficult for a number of intersections, including West Dixon, Pine River Lane, Park Avenue, Mason and Antrim Streets, Belvedere and Hurlbut Avenues. Consequently, future development and its level of intensity should be carefully considered when reviewing zone changes and subsequent development requests affecting these intersections. Transportation and traffic studies should be encouraged and carefully evaluated, especially for any development that does not have secondary means of access.

***The City Street Map on the following page has been reduced to fit within the Master Plan.***
REGIONAL ROAD NETWORK
Two main highways access Charlevoix. From the east, M 66 enters near the south City limits, making Ironton and East Jordan easily reachable. US 31 cuts right through the middle of Charlevoix and connects with Petoskey to the north and Elk Rapids and Traverse City to the south.

The County Road Commission maintains two other regional roads outside the City limits. The Boyne City-Charlevoix Road runs from US 31 to the north of Charlevoix, through Horton Bay into Boyne City. On the south side, Marion Center Road runs south from US 31 to Ellsworth and Central Lake.

FUNCTIONAL CLASSIFICATION
All Michigan streets, roads and highways have a National Functional Classification (NFC) designation. The NFC is a planning tool that Federal, State and local transportation agencies have used since the late 1960s to help organize a hierarchy of roads. The Federal Highway Administration (FHWA) developed this system to classify all streets, roads and highways according to their function. Basic to this classification is the recognition that roads and streets do not serve a purpose independent of one another; rather, each is part of a network. This system helps determine how traffic can best be channeled through the street network efficiently and logically. Functional classification is important to state and federal aid formulas, and for a community’s own fiscal planning — especially when it comes to determining maintenance priorities.

Charlevoix has a four-tiered hierarchy and the Functional Classification Map should be referenced for exact designations. Streets should be designed, constructed and maintained in accordance with this hierarchy:

- **Principal Arterials**: Principal arterials generally carry long distance, through-travel. They also provide access to important traffic generators, such as employment centers and shopping areas and includes US 31 within the City. This is an important route through the City and is also the primary entrance, or gateway from outlying areas.
- **Minor Arterials**: The primary function of minor arterials is to move traffic between principal arterials and local streets and between major parts of the City such as neighborhoods, employment and shopping. M-66 between Charlevoix and East Jordan is designated as such by MDOT. This minor arterial provides an important roadway link into Charlevoix and to major activity areas and is considered a secondary gateway.
- **Collector Streets**: These streets serve as a link between local and arterial streets. The City’s collector streets are West Carpenter, State Street, and Clinton Street.
- **Local Streets**: Local or neighborhood streets primarily access individual properties and homes. Charlevoix has a fairly well interconnected grid of local streets on either side of the lake. Such a pattern helps disperse local trips and reduces overall traffic congestion on major streets. A pattern of interconnected local streets should be maintained with all new development and redevelopment.

NON-MOTORIZED PATHWAYS
The term “non-motorized” refers to sidewalks and pathways used exclusively for walking, biking, rollerblading and other similar modes of travel. It does not involve any motorized equipment such as a car, motorcycle or moped. Providing a separate system for non-motorized travel is im-
important to improve access throughout the entire community, to promote a healthy lifestyle and to help relieve seasonal congestion on the roads. While Charlevoix is compact and almost entirely accessible by foot, there are substantial areas on the City’s north and south sides that lack a complete network of sidewalks. In the summertime, pedestrian travel is further complicated by the increase in vehicle traffic, especially along Bridge Street and arterials like State Street. In the off-season, pedestrian travel is impacted by snow and ice, especially on sloping ground. While the City does offer limited sidewalk snowplowing service, comfortable and safe pedestrian routes are still restricted in the winter months.

Charlevoix also has a bicycle path through the downtown and surrounding neighborhoods. It extends across the Memorial Bridge to the north, then through Charlevoix Township before it connects to the Little Traverse Wheelway adjacent to US 31. The Wheelway is a non-motorized route for recreation and travel between Charlevoix, Bay Shore, Bay Harbor, and Petoskey. Additional forms of travel, such as dedicated bike lanes, should also be considered where pedestrian-to-bicycle conflicts currently exist or are expected to occur.

The City is currently working with St. Mary’s Cement Company, Charlevoix Township, and local citizens on the Lake to Lake Trail. The first phase of this trail was completed in the summer of 2015 and connects Lake Charlevoix with Fisherman’s Island State Park along Lake Michigan using portions of the old rail-road bed. Grant funding and local donations have been, and will continue to be, instrumental for this project to succeed and further expand and upgrade in the future. These and other trail systems will promote healthy living, recreation, and alternative transportation in the future.

**SIGNIFICANCE FOR PLANNING**

Issues associated with transportation represent a significant part of any community’s planning efforts and expenditures. Therefore, the interrelationship between land use and transportation must be considered for all future development and redevelopment choices in Charlevoix.

The City must also take stock of its road network, sidewalks, and bike routes and promote ease and safety for all forms of transportation; from motor vehicles and bicycles to pedestrians. For a community that expects and relies on an explosion of seasonal residents, vacationers, and visitors, Charlevoix must have both an efficient and safe street system and a non-motorized one. Creating a trail system that takes advantage of the old rail corridors, expanding bicycle and pedestrian routes, and emphasizing “walkability” will help lessen traffic congestion and improve transportation choice and safety.

**2.10 City Administration and Services**

The City of Charlevoix, with an annual budget of approximately $22.7 million, operates under a Council/Manager form of
government with the City Manager serving as its chief administrative officer. The City Treasurer, Attorney, Fire Chief, Police Chief and Assessor are appointed by City Council. Twelve departments report to the City Manager and City Council and relevant information about each department, its responsibilities and staff are available on the City’s website: www.cityofcharlevoix.org. City departments include:

- Police
- Fire/EMS
- Electric
- Water/Waste Water Treatment
- Treasury
- Planning and Zoning
- Public Works
- Recreation
- Airport
- DDA/Main Street
- Golf Course
- Marina

Charlevoix is unique among other Michigan cities since it is only one of 16 providing its own electrical utility services. Additionally, the City operates its own airport, marina, ski area, and golf course. However, in recent years, Charlevoix has been facing budget challenges due to a declining tax base and the large cost of upkeep associated with these services. Consequently, future budget discussions may well include the feasibility of either consolidating and/or cutting services to avoid deficit spending. During these challenging economic times staff and department heads are already seeking innovative ways to cut costs and improve efficiency.

The City is also working to facilitate open and transparent government, to encourage citizen participation, and to communicate more effectively with the public. In 2009, the first “Citizens Guide to Charlevoix” was created and distributed with the November tax bills. The City also has a newly designed website that updates residents on projects, facilitates online services, and allows users to communicate with staff. The City of Charlevoix Facebook Page now has over 2,800 “fans” who receive frequent updates on projects and events.

### 2.11 City Utilities

#### Water Supply

Charlevoix’s water treatment plant, located adjacent to Michigan Beach Park, was opened in April, 1987. Water is obtained via a 1,400 foot intake pipe that extends into Lake Michigan. The Water Department provides safe and reliable drinking water to approximately 2,100 users and it continuously meets or exceeds the standards set and monitored by the Environmental Protection Agency. Water quality information can be viewed on the City’s website.

Treated water can be pumped at a maximum rate of three million gallons per day (gpd), but current production varies from 400,000 gpd in the winter to nearly 2,000,000 gpd in the summer. Water storage consists of a 300,000 gallon elevated tank in the north part of the City, and a 1,000,000 gallon above-ground storage reservoir at the treatment plant.

#### Wastewater

Due to new federal regulations and ageing equipment, the City’s wastewater treatment plant, built in 1973 and located off Lakeshore Drive in Charlevoix Township, is
undergoing extensive renovations. Work on the plant was completed in late 2016, it now meets the new requirements and is more environmentally friendly. Charlevoix provides wastewater treatment services to about 2,200 users located in the City and Charlevoix, Hayes and Marion Townships. The plant can handle slightly over one million gallons per day, although present flows range from 700,000 gpd in the summer to approximately 250,000 gpd in the winter. Here again, the City continuously meets or exceeds state standards.

**STORM WATER**

The quality of Charlevoix’s water resources is also affected by the flow of stormwater runoff. In several areas, mostly along side streets, drainage has become an issue because curbs, gutters, and other appropriate drainage systems are lacking. However, even for those neighborhoods with storm drains, water quality remains an issue because contaminants such as sediment, oil, gasoline, and chemicals from lawns, streets, sidewalks, buildings and parking lots, eventually end up in Lake Charlevoix, Round Lake and Lake Michigan. Given the community’s unique environment and its reliance on tourism, these are especially good reasons to monitor and enhance water quality.

Charlevoix recently partnered with the Tip of the Mitt Watershed Council to evaluate its stormwater management system (See Appendix G). The report included recommendations on specific stormwater control features such as rain gardens, permeable pavement, and newer technologies that can be incorporated into municipal stormwater systems. Based on this report, the City has incorporated two rain gardens and a stormwater filtration device called a stormceptor into the Park Avenue improvement project completed in May, 2009.

While much of Charlevoix is served by an ample stormwater system, large areas on the north and south sides currently lack this infrastructure. This increases the potential for street and yard flooding.

*Stormceptor Unit incorporated into the Park Avenue stormwater drainage system.*

Charlevoix, as well as most other Michigan cities, also face the challenges of aging stormwater infrastructure and limited budgets for their replacement or upgrade. Despite this fact, the City understands the importance of infrastructure enhancements and the need to incorporate best management practices that help preserve and protect water quality.

The City also works with Charlevoix County under a countywide Stormwater Management Ordinance that establishes permit requirements for certain construction projects. This ordinance is administered and enforced by the County Drain Commissioner. This is another regulatory measure intended to help protect water quality and prevent adverse impacts from development.
Electric Service
Charlevoix’s electric system serves about 4,500 customers in the City and surrounding townships, including parts of Charlevoix, Eveline, Hayes, and Marion Townships. The City owns a small portion of the Belle River Plant with Detroit Edison, a small portion of the Campbell Plant with Consumers Energy, a small portion of a Gas Turbine plant in Kalkaska, and gets its remaining power from various plants in Lansing through the Michigan Public Power Agency Power Pool.

The City’s Electric Department is taking active measures to purchase power from alternative energy sources and offer incentives to both residential and commercial users. Charlevoix has established an Energy Optimization Program to assist residential and commercial customers in cutting energy consumption and associated costs.

2.12 Community Facilities.
Charlevoix has a number of significant social, cultural, educational, and recreational amenities that benefit the broader community. They include the marina, Mt. McSauba, the golf course, skate park, ball fields, tennis courts, a boat launch, and public beaches. The City’s cultural and educational facilities include the Charlevoix Public Library, the Charlevoix Area Community Pool, the Charlevoix Circle of Arts and the Harsha House Museum.

Charlevoix Public Library
Housed in a building originally constructed in 1927, the Library originally served as a school, most recently the Charlevoix Middle School, until 2002. Following its closing, the building was redesigned and rehabilitated and was opened back to the public as a library in 2006.

Besides its tremendous literary and research-oriented resources, the Library houses a large community room, teen lounge, and a children’s wing. The eye catching architecture, well-kept grounds, open floor plan and educational resources for all ages make the library a valued community asset.

Harsha House Museum and Train Depot
Charlevoix benefits from a very active and community-oriented historical society. The Charlevoix Historical Society was originally formed in 1879 and currently operates the Harsha House Museum. The museum has numerous displays, hundreds of artifacts, and thousands of photographs, documents, and other files available for viewing and research. The Museum is listed on both the State of Michigan and National Register of
Historic Places.

The Historical Society has a secondary location at the Charlevoix Railroad Depot at Depot Beach. This facility has temporary exhibits and is used for programs, lectures, and social events. The Train Depot is listed on the State of Michigan Register of Historic Sites.

2.13 Historic Preservation.

As in many communities, historic preservation efforts in Charlevoix have been challenging and controversial. The demolition of the Apple Tree Building in 2003, the former office of Earl Young, located on Bridge Street was very controversial and resulted in the establishment of an ad hoc Historical Preservation Committee. Created by City Council on September 2, 2003, the committee consisted of two members from each of the following organizations: Downtown Development Authority, City Council, Chamber of Commerce, Historical Society, and the City Planning Commission. The committee was ultimately tasked with studying the feasibility of historic districts in Charlevoix.

On January 17, 2005, the committee recommended that it be dissolved and replaced by a Standing Historic District Study Committee. Based on this recommendation the City Council appointed a Standing Historic District Study Committee, charged to undertake a photographic inventory of all resources in the proposed district, research the history of the district, and write a preliminary report. Ultimately the initial effort to protect Earl Young structures did not get the support needed to become officially recognized and the effort was shelved in 2009.

The first historic district established was the Train Depot, which was easily done since the property is owned by the Charlevoix Historical Society and was already on Michigan Register of Historic Places. Since then the Historic District Commission has studied the feasibility of a downtown historic district which was not established because there were insufficient contributing properties to meet state guidelines.

The Commission recently finished work on establishing a local historic district that covers the Earl Young structures located around Park Avenue within the City limits. This district was approved by City Council in April of 2016 and preserves the structures in their current state, as they are valuable, and well known, cultural resource to the area and its citizens.