Chain of Lakes
Downtown Enhancement Study

April 2004

U.P. ENGINEERS & ARCHITECTS, INC.
INTRODUCTION

The communities of Bellaire, Central Lake, Ellsworth and East Jordan formed a partnership in 2003 to develop strategies to improve downtown retail and overall economic development opportunities. The Northern Lakes Economic Alliance, a multi-county economic development organization, assisted the group with a successful application to the Michigan Economic Development Corporation for a Michigan Community Development Block Grant for financial assistance for the planning project. Thus, the Chain of Lakes Downtown Economic Enhancement Study was initiated.

The project is intended to develop economic enhancement strategies for each community as well as generate ideas for regional cooperation that will strengthen the area’s overall economy.

The Chain of Lakes Downtown Economic Enhancement Study included the following planning activities:

- Compilation and analysis of demographics, socio-economic characteristics, and retail market data.
- Identification and analysis of downtown issues and opportunities.
- Community participation in the planning process.
- An analysis of downtown and economic development potentials in each community.
- Development of strategies of cooperation amongst the four communities.
- An action plan for implementation.

The plan is organized with a regional overview and a specific planning report for each community. It includes recommendations, by community, as well as for collaborative efforts.
REGIONAL SETTING

The communities of Bellaire, Central Lake, Ellsworth and East Jordan are located in the northwestern Lower Peninsula of Michigan. Of the four communities, three are general law villages and are located in Antrim County. East Jordan is a city in Charlevoix County, operating under a home rule charter.

Bellaire, Central Lake, and Ellsworth are located on Antrim County's Chain O' Lakes, a waterway that is divided into the Upper and Lower chains. The Upper chain includes the following lakes: Intermediate, Six Mile, St. Claire, Ellsworth, Wilson, Benway, and Hanley. The Lower chain includes Bellaire, Clam, Torch, Skegemog, and Elk lakes. The City of East Jordan is located in Charlevoix County and is situated on the south arm of Lake Charlevoix, a large and popular recreational lake. Lake Charlevoix is connected to Lake Michigan.

These waterways played an important role in the past as transportation routes, as well as local centers of 19th Century fur trade, as well as logging which ceased in the early 20th Century.

The Antrim and Charlevoix county region is isolated from major metropolitan areas, situated 170 miles north of Grand Rapids, and 260 miles from the Detroit metropolitan area. Traverse City is the closest regional center to the Chain of Lakes, located approximately 50 miles southwest of the Chain region. A regional location map is included as Figure 2.

Antrim and Charlevoix counties can be characterized as rural with small communities and population interspersed throughout the region. Employment tends to be spread (although there are several major employers) throughout the region. Generally speaking, people live where they want to, and drive for employment and shopping.
Figures from the Michigan Economic Development Corp. (MEDC) indicate that Charlevoix County in 2002 had a population of 26,386 and 15,077 jobs. Meanwhile, Antrim County had a population of 23,809 and 10,390 jobs. In both counties, the service industry provided the most jobs: 3,629 and 2,654 respectively.

Major employers in the region, according to the MEDC (year 2000) are:

- East Jordan Iron Works, Inc., 850 employees
- Shanty Creek Resort, 750
- Second Chance Body Armor Inc., 210
- Lamina Bronze Products, 160
- Watchtower Tract Society of NY, 130
- Grandvue Medical Care Facility, 110
- East Jordan Public School, 78
- Antrim County (county seat Bellaire), 70

Major retail centers in the area include Traverse City, Charlevoix, Petoskey, and Gaylord.
DEMOGRAPHICS

According to the U.S. Census Bureau, Antrim and Charlevoix Counties have experienced significant population changes in the last decade:

<table>
<thead>
<tr>
<th>County</th>
<th>1990 population</th>
<th>2000 population</th>
<th>Percent increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Antrim</td>
<td>18,185</td>
<td>23,110</td>
<td>27</td>
</tr>
<tr>
<td>Charlevoix</td>
<td>21,468</td>
<td>26,090</td>
<td>22</td>
</tr>
</tbody>
</table>

So have the Chain of Lakes communities:

<table>
<thead>
<tr>
<th>Community</th>
<th>1990 population</th>
<th>2000 population</th>
<th>Percent increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bellaire</td>
<td>1,104</td>
<td>1,164</td>
<td>5.4</td>
</tr>
<tr>
<td>Central Lake</td>
<td>954</td>
<td>990</td>
<td>3.8</td>
</tr>
<tr>
<td>East Jordan</td>
<td>2,240</td>
<td>2,507</td>
<td>11.9</td>
</tr>
<tr>
<td>Ellsworth</td>
<td>417</td>
<td>483</td>
<td>16</td>
</tr>
</tbody>
</table>

Median household income (MHI) also increased significantly from 1989 to 1999 according to the U.S. Census:

<table>
<thead>
<tr>
<th>Community</th>
<th>1990 MHI</th>
<th>1999 MHI</th>
<th>Percent increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bellaire</td>
<td>$22,396</td>
<td>$32,243</td>
<td>44</td>
</tr>
<tr>
<td>Central Lake</td>
<td>$19,457</td>
<td>$38,173</td>
<td>96</td>
</tr>
<tr>
<td>East Jordan</td>
<td>$20,696</td>
<td>$35,924</td>
<td>74</td>
</tr>
<tr>
<td>Ellsworth</td>
<td>$18,603</td>
<td>$38,125</td>
<td>105</td>
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</table>
TOURISM CHARACTERISTICS

Tourism is a driving force in the economy of the study area. Historically the northwest Lower Peninsula has attracted visitors for its scenic and recreational attributes. Specific tourism characteristics are discussed in this section.

Attractions in Antrim County include Torch Lake, the Chain of Lakes, numerous resorts, many golf courses, the Shanty Creek/Schuss Mountain ski resorts, and several marinas.

In Charlevoix County, attractions include numerous recreational harbors and marinas, Lake Charlevoix, Boyne Mountain Ski Resort, snowmobile trails, golfing, historical museums, and numerous special community events and festivals.

Estimates of tourism market share, trip volume and expenditures have been prepared by the Tourism Resource Center at Michigan State University. These estimates are based upon a 1996 telephone survey and are defined for overnight, shopping or day trips to places at least 50 miles from respondents' homes. The table below summarizes this information for Antrim, Charlevoix and surrounding counties.

### Estimated Trip Volume and Expenditures By Tourists in Selected Counties

<table>
<thead>
<tr>
<th>County of Destination</th>
<th>Estimated # nights</th>
<th>Estimated Direct Expenditures</th>
</tr>
</thead>
<tbody>
<tr>
<td>Antrim</td>
<td>928,500</td>
<td>$50,445,000</td>
</tr>
<tr>
<td>Charlevoix</td>
<td>1,702,200</td>
<td>$92,479,000</td>
</tr>
<tr>
<td>Kalkaska</td>
<td>100,000</td>
<td>$5,437,000</td>
</tr>
<tr>
<td>Emmet</td>
<td>1,295,600</td>
<td>$70,386,000</td>
</tr>
<tr>
<td>Grand Traverse</td>
<td>5,714,000</td>
<td>$310,435,000</td>
</tr>
</tbody>
</table>

Source of table: Michigan State University Tourism Resource Center

From these estimates, it is obvious that tourism plays an important role in the region's economic activity.
SEASONALITY

Although winter may seem to some as a quiet time of year, figures cited by Michigan State University Tourism Resource Center indicate it’s still a fairly busy time for tourists. In Charlevoix County lodging use tax collections peaked in February, and decreased only 20 percent from the levels during the summer season. In Antrim County, the winter levels were about half of what they were in summer.

In any event, it’s clear that there is still significant business activity during the snow months. The slowest time of year? During the transition months of April and November.

Source of charts: Michigan State University Tourism Resource Center
RETAIL MARKET TRENDS

Small town retail business districts across the country are challenged by regional shopping centers. Customers are lured out of small towns to these centers by national discount chains and “big box” retail stores. This nationwide trend proves that consumers desire and will seek out low prices on commodity goods.

In the Antrim and Charlevoix Counties region, consumers have many choices for shopping. Traverse City has emerged over the last 20 years as the dominant regional center in the NW Lower Peninsula. It now hosts a thriving downtown, a regional enclosed shopping center with major department store retailers, strip malls, national discount and big box retail, and a wide variety of services. Gaylord and Petoskey are following the same pattern at a smaller scale, and a proposed Super Wal-Mart in Charlevoix is targeting rural Antrim and Charlevoix counties for its customer base.

In recent years, the Internet has emerged as another threat to small town retail business. The growth of retail opportunities on the Internet has made it possible to purchase nearly anything on-line and have it shipped to one’s door. This is especially significant for rural areas, no longer isolated from global retail opportunities. Forrester Research estimated Internet sales in 2003 to be in the neighborhood of $96 billion and achieve a 40% growth from 2002.

On a positive note, the Internet also offers small town retailers an opportunity to reach the global marketplace. Many small specialty retailers in remote and isolated places are finding customers for their products on-line.

Highway strip retail locations in smaller towns, with their perceived and promoted convenience, are also competing with the traditional downtown as a location for business. The subtle threat of a shift of shopping to strip locations within the community is happening in all of the Chain of Lakes communities.
EXPANSION OF RETAIL ACTIVITY

Retail businesses in the Chain of Lakes have only two groups of potential customers: local residents or visitors (for the purpose of this discussion, “tourists”). In many instances it’s difficult for a retail establishment to attract both types of customers. For example a business that serves locals interested in purchasing appliances and furniture may have difficulty attracting visitors to do the same.

However, specialty retail establishments are known for their ability to attract disparate groups. To expand on the furniture example, a specialty retailer selling unique home furnishings and stylish lamps may appeal to locals as well as tourists who happen by.

The future expansion of retail activity in the Chain of Lakes region will depend not on its ability to compete on commodity goods sold by discount chains, but in its ability to attract specialty retailers that can serve both local residents as well as tourists.

And by attracting more tourists to the chain area, the region becomes more attractive to entrepreneurs looking for a business opportunity.

As shown previously, the chain area already has substantial tourism activity (which can be further enhanced as is discussed later). However, many tourism dollars are lost to nearby areas simply because the establishments that attract tourists are located there.
Daniel M. Spencer and his colleagues at the Michigan State University Travel, Tourism, and Recreation Resource Center investigated tourists’ shopping behavior.

The report they produced found that tourists from the Midwest who visited Michigan do not visit a region primarily for the potential to shop. However, once in an area, 63 percent of respondents did report that they shopped. Shopping, it turns out, was tied with “general touring” as the number one recreational activity. Other activities they engaged in included “visiting other attractions,” 62 percent; “dining at unique restaurant,” 61 percent; “outdoor recreation,” 60 percent; and “exploring a small city or town,” 56 percent.

Spencer also wrote, in part:

(T)ourism marketers should not necessarily take a “if-you-build-it-they-will-come” attitude about the development of shopping opportunities. Of the 10 proposed attractions that interviewees were queried about, “visiting a major shopping, dining, and entertainment mall like the Mall of America” ranked fifth....“Visiting a park on the Great Lakes with a submarine that would take you to see shipwrecks dating back to the 1800s,” “visiting a resort state park with lodging, dining, golfing, swimming, boating, and hiking facilities,” “taking a guided trip that would enable you to see wildlife in a natural setting,” and “hiking on a trail from one farm Bed & Breakfast to another, each of which would provide you with lodging and meals” each received higher mean ratings. All of these results seem to suggest that shopping is primarily an ancillary, rather than dominant, activity of tourists.

Spencer’s 24-page paper can be found in its entirety at:

RETAIL GROWTH POTENTIAL

Studies have found that residents living in rural communities located within 30 miles of regional shopping centers do approximately 50 percent of their shopping at the larger centers of retail activity. The three most cited reasons for this are: variety and selection, convenience, and price. Respondents were also asked why they shopped in their own communities. About one third of the respondents said it was because the businesses were close to home or work. About one quarter said they wished to support local businesses. The remaining reasons included such things as quality of product or service, ease of parking, or knowledgeable salespeople.

If the Chain of Lakes communities are to enhance their local economies, it likely will come as a result of an increase in specialty retail—not trying to battle head-to-head with discount chains.

Effective buying income, also known as disposable income, is presented here for Antrim and Charlevoix counties, as an indication of the overall strength of the local economies. Otsego County is shown as a benchmark due to its proximity to the subject area. Note that in Antrim and Charlevoix counties the percentage of households with more than $50,000 in disposable income exceeds that of other nearby counties: Cheboygan, 19.8 percent; Presque Isle, 17.3 percent; and Alpena, 22.6 percent.

<table>
<thead>
<tr>
<th>County</th>
<th>Effective buying income</th>
<th>% of households by EBI group: $20,000 to $34,9999</th>
<th>% of households by EBI group: $35,000 to $49,9999</th>
<th>% of households by EBI group: $50,000 and over</th>
</tr>
</thead>
<tbody>
<tr>
<td>Antrim</td>
<td>$410,000,000</td>
<td>28.9</td>
<td>22.5</td>
<td>26.1</td>
</tr>
<tr>
<td>Charlevoix</td>
<td>$462,368,000</td>
<td>28.4</td>
<td>22.4</td>
<td>27.7</td>
</tr>
<tr>
<td>Otsego</td>
<td>$418,205,000</td>
<td>28</td>
<td>22.6</td>
<td>29.4</td>
</tr>
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</table>
Retail sales by store group is another excellent indicator of the strength of area economies. Again, Otsego County is presented as a nearby example.

<table>
<thead>
<tr>
<th>County</th>
<th>Total Retail</th>
<th>Food &amp; Bev.</th>
<th>Food Serv. &amp; drinking</th>
<th>General</th>
<th>Furniture, home furnish., electronics</th>
<th>Motor vehicles</th>
</tr>
</thead>
<tbody>
<tr>
<td>Antrim</td>
<td>$136,685,000</td>
<td>$30,755,000</td>
<td>$31,559,000</td>
<td>N/A</td>
<td>$3,694,000</td>
<td>$16,887,000</td>
</tr>
<tr>
<td>Charlevoix</td>
<td>$346,057,000</td>
<td>$68,342,000</td>
<td>$52,386,000</td>
<td>$32,694,000</td>
<td>$15,714,000</td>
<td>$56,104,000</td>
</tr>
<tr>
<td>Otsego</td>
<td>$626,826,000</td>
<td>$111,916,000</td>
<td>$31,004,000</td>
<td>$78,306,000</td>
<td>$8,971,000</td>
<td>$138,743,000</td>
</tr>
</tbody>
</table>
REGIONAL COOPERATIVE STRATEGIES

The Chain O’ Lakes Downtown Economic Enhancement Study brings together the communities of Bellaire, Central Lake, Ellsworth and East Jordan to discover and implement new strategies for business development with a focus on the downtown areas. Each of these communities has its own distinct identity and character and development opportunities. While improvements are needed in the business district of each town, it is clear that regional efforts to attract more visitors and retain more local spending is perhaps more important and is likely to lead to the desired investment.

There is truth in the bromide that there is strength in numbers. Projects of regional benefit are seriously considered when there is widespread support and the official backing of local government. Funding agencies often look for regional support in consideration of grant requests. One of the benefits of working cooperatively includes the ability to muster and document regional support for projects with area-wide benefits.

A cooperative effort can improve inter-community communication to avoid the duplication of development efforts and event scheduling conflicts.

Build on what you have—and what you have is the best of Michigan out-of-outdoors. The Antrim County Chain of Lakes is a natural common ground for establishing an identity and brand for business development. Some elements of this theme are already used in the area. There are opportunities to expand this theme. The natural and scenic environment of Antrim and Charlevoix counties lends itself to strategies directed toward a tourism population keenly interested in outdoor related activities.

The following identifies and examines opportunities for regional identity, cooperation, and development.
Ellsworth Bridge
The culvert bridge between Ellsworth and St. Clair Lakes on Bridge Street divides the chain of lakes and constrains navigation by boats between the upper and lower lakes. A bridge structure that would allow navigation would expand boating and water touring to the entire chain.

Communities on the chain, particularly Ellsworth and Central Lake would benefit by this touring and boating activity, as boaters can be encouraged to stop and dock while visiting the shops and restaurants within an easy walk of the lake. Central Lake already has transient docking available for this purpose. Downtown Bellaire’s access to the chain is not as direct, but could be improved with a direct walking trail along the river.

While an immediate funding source for replacing the bridge has not been identified, efforts to implement this project would benefit from a cooperative effort and support by the Chain O’ Lakes communities.
Water Trail

Eco-tourism and silent sports are enjoying tremendous growth as baby boomers and their families are attracted to active outdoor sports activities that bring them into close contact with the natural environment. The Chain of Lakes and the Jordan River offer a great environment for eco-tourism and the development of a “water trail.” A water trail is a route that is developed and marketed for kayaks and canoes, with tour maps, signs, and shore landings. Shore support facilities might include a sign visible from the water, restrooms, on-shore lockers for kayaks and gear, camping areas, a business directory and map, loaner bicycles, bed and breakfast and lodging facilities. All marketing materials, signs and support facilities should be identified with a unique logo for the water trail.

The Jordan River already attracts numerous visitors for these qualities and is actively promoted for this purpose by the Jordan Valley Outfitters. This business provides an excellent model. Another community model exists in the Ely, Minnesota area where much of the local economy is driven by outfitting for the Boundary Waters Canoe Area. Several water trails on Lake Superior are in the development stage as well.
Bicycle Tour Routes
The Antrim County and Jordan River Valley located in Charlevoix County offer an excellent environment for bicycling and touring. Outstanding scenic and pastoral qualities and low-traffic-volume county roads create the opportunity to designate bicycle routes that would link the communities and offer multi-day bicycle tours.

Transportation funding is available to create off-road or paved shoulder bicycle paths. Signage and maps will be necessary to guide visitors. Each community already offers required support businesses and infrastructure, but demand for bike and gear sales/rental, outfitters, restaurants, lodging and other retail businesses could develop.
Bird watching

Bird watching has been identified as one of the fastest growing recreational activities. It is a great family pastime, there is a strong interest in the natural world and it can be done for a small investment. People will travel great distances for the opportunity to expand their “life list” of birds they have seen. It offers a great chance to attract tourists to see bird migrations during the shoulder seasons of fall and spring, which generally are slower times of year for tourism.

The study area includes the natural environments conducive to bird watching and offers a number of waterfront public access points and public lands for the activity.

The Grass River Natural Area south of Bellaire already attracts this activity, as does the Jordan River Valley.

The bayou or slough area at the head of Lake Charlevoix’ south arm, in East Jordan, provides an excellent location for bird and wildlife viewing. The Sportsman’s Park provides good access, and planned further development of the wetland resource to include interpretive trails and a boardwalk to connect to the downtown area should be pursued.
The waterfront parks in Ellsworth, Central Lake, and Bellaire are good locations for this activity. In addition, Mohman Park on the east shore of Intermediate Lake could be promoted for bird watching.

**Regional Wayfinding**

A system of high quality, uniform way-finding signage is needed to direct visitors to the various communities and attractions in the area. Such a system can reinforce the connections between the communities, promote scenic auto and bike tours, and help direct more visitor traffic to each community.

**Celebrate Winter**

The winter season and winter tourism offer great opportunities for the area. Many of the same attributes—hills, woods, water—that make the area a summer destination will bring people to the area in winter. The key is to have the winter sports facilities, lodging base and other attractions and activities available for people to enjoy when they aren’t involved with recreation.

The region has long been a known winter destination for downhill skiing. Schuss Mountain/Shanty Creek are among the top destination ski resorts in Michigan. Shanty Creek has more than 600 rooms and lodging units.

Nordic or cross-country skiing facilities are limited however. The region generally has good snowfall and excellent terrain for skiing. There is currently an extensive groomed trail network at Shanty Creek and some people ski on trails at Grass River Natural Area. If additional ski trails were developed, this winter sport could grow to attract more winter tourism.
Downtown Economic Enhancement Study

Chain of Lakes Communities
Downtown Economic Enhancement Study

Chain of Lakes Communities
Cross-country skiing is popular because it is a great way to be in the woods and close to nature. It is noted as one of the best ways to get exercise. Trails woven in and around the four communities would also benefit the local population and improve winter quality of life for the communities.

Snowmobiling is also growing despite a limited trail base. Central Lake and Bellaire do not currently access official snowmobile trails. Efforts are being made to develop some trail access. It should be noted that motor sports are often not compatible with the silent sports. Separate trail systems are required for these sports to co-exist.

Festivals are a good way to generate community spirit and celebrate the winter season. Winter festivals also attract tourism. People from the south are fascinated with snow, ice and cold and will travel for the unique experiences a winter festival can create. Each of the four communities could develop a different version of a winter festival or event.

There are many ways to celebrate winter. Listed below are a few ideas:

- An ice climbing tower, made by spraying water on a structural frame.
- Ice fishing derby
- Snow sculpture contests and exhibits
- Ice sculpture contests and exhibits
- Snow and ice sculptures along downtown streets
- A snow tubing slide at Ellsworth Hill
- Creative/artistic fish shanty exhibits
- Events in conjunction with the White Pine Stampede Cross Country Ski Race
- Build a snow or ice castle
- Giant snow slides
- Outdoor amphitheater with music and entertainment
- A “voyageur” festival celebrating the chain of lakes historic canoe route
Overview

The Village of Bellaire offers an attractive and charming downtown district. The downtown is already a destination for local shopping and entertainment. These two factors alone create the opportunity for business attraction and expansion.

Bellaire is the county seat of Antrim County. The downtown area benefits greatly from the county’s 70 employees who work at the courthouse immediately adjacent to the downtown business district.

Downtown streets and sidewalks are in good condition. Bellaire has installed attractive theme lighting and street trees. Benches are interspersed throughout downtown. Flower plantings add to the appeal of the shopping district. During the fall festival, a number of businesses participated in the “scarecrow” project, giving downtown a festive appearance.

The traditional downtown area in Bellaire centered on Bridge Street. The Intermediate River flows around the north and west sides of downtown, constraining expansion of the district. In recent years, business has expanded east along Cayuga Avenue (M-88), as well as a growing highway commercial area south of the village on M-88. This expansion outside of the traditional downtown results from a lack of available space and land along Bridge Street and a perceived convenience of strip commercial development.
Downtown Economic Enhancement Study

Chain of Lakes Communities

Downtown has a nice variety of general and specialty businesses and services which appeal to both locals and tourists. A movie theater has opened in recent years. There are several good restaurants, including LuLu’s, which attracts many tourists and regional residents.

The Bridge Street downtown area has a total of 54 on-street parking spaces, and an additional 18 in a municipal parking lot. Several businesses have created their own parking, other spaces can be found in the alleys. Parking is a primary concern and priority of the businesses, and a group is working with the village council on development of additional off-street parking. Parking is in high demand during the peak tourist summer season, evenings and weekends because of the food and entertainment offered in restaurants and the movie theater.

Community Participation

On October 6, 2003, a meeting was held in Bellaire for the purpose of engaging the community in the planning process. Listed below are the issues and opportunities identified during that meeting.

Issues & Problems

- Village business district not limited to 2 blocks on Bridge Street
- Community and resorts need to work together - 2 way street
- Bellaire is not a shopping destination
- Need retail
- Limited shopping hours
- No gathering place - winter
- Lack of available retail space
- Need business support/info
- Need winter festival
- No snowmobile access
- Recreation is not close to town
- Snomo
- Ski-X-C
- Need walk-in medical clinic
- Need sidewalks E & W
Downtown Economic Enhancement Study

Chain of Lakes Communities

• Lack of volunteers - need more
• Parking

Opportunities/Assets

• County-owned land for recreation
• Ski trails
• Natural resources
• Bellaire is a destination
• County seat - attracts people
• Attractive community
• Four season recreation
• 100,000 visitors to Shanty Creek
• 700 rooms in the county, but less than 100 rooms in Bellaire
• Necessities are available
• Progressive conservation district - services
• Room/space to build retail
• Good educational system
• Shanty Creek!
• Consider CVB/room tax
• Good village services
• Snow management
• Growing Chamber of Commerce
• News media
DOWNTOWN BELLAIRE STRATEGIES

Develop and clearly identify attractive and functional public parking
The Village and Downtown Bellaire Merchants Association are working together to develop a piece of property acquired for downtown parking. A concept for this parking area is shown at the right. Public and private parking lots should be well designed, with landscaping and proper lighting. Landscaped and lighted linkages should be created between parking in the alley area and Bridge street for customer convenience. Downtown employees should be directed to park in certain areas, leaving the best and most convenient parking for customers.

Look for and implement shared parking opportunities in downtown
Attention should be paid to how off street lots are striped, as this can greatly affect the number of spaces yielded in the lot. The parking area between the hardware store and the public library could yield additional spaces if it were striped and managed as one lot rather than two separate parking lots.
Clean up and organize parking behind buildings on both sides of Bridge Street
In the alley on the east side of downtown, Antrim County has developed parking for employees and courthouse visitors. Additional parking can be developed using a creative approach on the west side of this alley as well. The alley to the west of Bridge Street also has potential for additional angle parking.

Gateway landscape treatment on Cayuga
Cayuga Avenue serves as Bellaire’s gateway. Landscaping and theme lighting would reinforce this distinction. It is possible to convert unnecessary portions of the center turn into a boulevard, with turn lanes only at intersections or where necessary to serve homes or businesses. Theme lighting should be considered on south M-88 as well.

Limit/define commercial development on Cayuga
Cayuga Avenue is an attractive, residential area with some fine homes and large trees. It is a nice gateway to Bellaire. More businesses are finding Cayuga Avenue an option for development. Zoning requirements should be examined to ensure the existing character is not destroyed or significantly altered. Development interspersed with residential negatively affects the residential property. The development pattern that is emerging does not encourage pedestrian access and shopping. If not managed and regulated, this area has potential to look like a highway strip development.

Vacant office building across from county courthouse
This derelict property is currently the subject of a lawsuit. When this issue is settled, it should be developed for retail business.
Develop cross-country skiing at the county forest & link trails to the town
The county forest property on the east side of the Village offers potential for cross country skiing. This activity can bring more people into Bellaire, especially those staying at Shanty Creek Resort. It is also an excellent activity for residents. The trail system potentially can be linked into downtown via existing trails and along the river.

Signage and way-finding system
Create a directional signage system identifying the downtown, courthouse, parks, parking areas and other important facilities. The wayfinding system should be well designed, attractive and include the community logo.

Develop a marketing program for Bellaire
Bellaire and its downtown need to be promoted and marketed as a destination. Special events can be promoted locally and in the region. In addition, a web site should be developed for promotion of events, existing businesses, activities, vacancies, and development opportunities.

Develop a winter culture, festival and activities
Schuss Mountain/Shanty Creek has made the Bellaire area one of northern Michigan’s premier winter destinations. Celebrating the winter season with festivals and special activities will reinforce Bellaire’s status as a “winter city” and attract more visitors into the community. These types of events can also bring more of the regional population to Bellaire as well. (See Regional Cooperative Strategies.)

Expand Walking Trail Development
Local residents and visitors are very interested in walking for fitness. Having a safe place to walk is an important community asset. Bellaire has developed a segment of abandoned rail grade for walking. This development should continue. Additional trails should be created around the village and along the Intermediate River. This would create another reason for tourist to come into the community. A walking trail adjacent to the river would be especially important to downtown as part of the Chain of Lakes water trail proposed in this project, as it would enable boaters and kayakers to access downtown.
Take Advantage of the Intermediate River

This beautiful little river runs through Bellaire and for the most part, is ignored as an asset. Land should be acquired along the river, to safeguard it from inappropriate development and to improve public access. Recreation grants could be used for acquisition. West of downtown, acquisition of a few key properties could open considerable frontage for a mixed use project, to include housing, public access and limited commercial development.
Overview
The Village of Central Lake and its downtown straddle Michigan Highway M-88. Intermediate and Hanley Lakes border the east side of the village.

The central business district is centered on Main Street (M-88), from Brooks to North Street, and east from Main along State Street. Central Lake has a compact downtown, with a number of attractive historic buildings. A new streetscape project will be constructed in 2004. The project includes new sidewalks, lighting, buried electrical lines and landscaping. The project has some elements of traffic calming in its design to make the downtown more pedestrian friendly. This project will greatly enhance the appearance of the village.

In recent years, the village has improved its park and campground at the head of Intermediate Lake. New transient boat docks were constructed in 2003, providing a place for boaters to tie up and walk downtown for shopping and dining.

There are several good restaurants in town, several bed and breakfast establishments, a grocery, party store, bookstore, and some unique gift shops. The Bachman's Variety Store is noted throughout the area as a unique shopping experience. The post office brings in a lot of local traffic on a daily basis. The Alden State Bank has constructed a new branch in downtown Central Lake.
A wonderful little library was recently constructed in Central Lake and is a great asset for the community. Visitors to the community may overlook the library, however, as it is located one block east of M-88 and is set back from the street.

In the heart of the business district, several auto service facilities occupy obsolete and somewhat rundown properties. While these businesses provide a valuable service to the community and bring in traffic, the appearance of the properties detracts from the overall visual appeal of the business district.

Several newer condominium developments in Central Lake are attracting new residents to the village. One of these is located east of downtown. The other is north along the shore of Hanley Lake. Projects like these housing developments are important for Central Lake, as they attract new residents into town, and add market support for local businesses.

The Village of Central Lake developed a Master Plan for the community in 2003. This document can help guide land use and development decision-making in the community. One concern with the future land use in the Master Plan is the proposed linear strip commercial development pattern along M-88. Some businesses are already located outside of downtown along M-88. Promoting further strip commercial development could weaken the downtown district.

Community Participation
As part of this planning process, a meeting was held for the community to provide input on October 7, 2003. Listed below are the community concerns and opportunities identified at that meeting.

Issues/Problems
- Parking
- Auto repair shops not compatible
- Some storefronts need work
- Fix sidewalks
- Store hours limited
- No town square/central gathering place
- Need youth “hangout”
Downtown Economic Enhancement Study

Chain of Lakes Communities

- Need more diversity in businesses
- More restaurants
- Aesthetic issues
- Residential
- Empty lots
- Vacant buildings
- Visual clutter
- Signs
- Wires
- No evening activities
- Need gas/convenience store
- Need a brand and slogan
- More town marketing
- No canoe/kayak rentals

Opportunities
- Become a dining destination
- Downtown lodging
- Chain O'Lakes kayak/canoe water trail
- Snowmobile
- X-C ski
- Bird watching
- Eco-tourism
- Conservancies buying land
DOWNTOWN CENTRAL LAKE STRATEGIES

Downtown Redevelopment
The property located between State, Maple and Main Streets is an excellent candidate for a mixed-use redevelopment project. The acquisition of several key blighted properties and relocation of the existing businesses to a more appropriate location in the village will be required for this project. This can be a difficult task in a small community, but the benefits of redevelopment can be considerable.

The development of retail, housing and some public space on this site would be a tremendous catalyst for positive change and improving the tax base in the village. Visually, the project would greatly improve the community. The project would strengthen the connection between Main Street and the library and post office. A site plan is included showing a concept for this project.

Historic Walking Tour
The Central Lake Public Library has historic photos on display that could be incorporated into a historic walking tour through the downtown and surrounding neighborhood. Visitors are fascinated with history.
and this tour would attract people and encourage them to spend time walking around the town. An example of a walking tour signboard from Houghton, Michigan is included with this report.

**Connect to the Lake**
Intermediate Lake and the public park, campground and boat docks are a short, pleasant walk from Main Street. Continuing streetscape improvements like lighting and sidewalks along State Street will reinforce this desirable connection. This improvement will also encourage future downtown commercial land use in this area, rather than in a linear strip along the highway.

**Winter Recreation Area**
Winter recreation facilities, like ski trails and skating rinks are not expensive to construct and provide a great deal of enjoyment for citizens. Tourists are attracted as well. Whether winter recreation enthusiasts are visitors or residents, they will patronize local businesses. Consider ways to utilize existing facilities, like the park, for a skating rink and trailhead for a ski trail.

**Future Land Use and Zoning**
The Village Master Plan identifies the entire M-88 strip for future commercial development. While some development has occurred outside of the downtown district, encouraging more will change the small town character of Central Lake, and would be detrimental to efforts to keep the central business district viable. Consider creating a commercial node or two of commercial land use outside of downtown for those businesses that require larger tracts or are clearly auto-related, and protect the character of Central Lake along the rest of this corridor.

When the Village moves forward with a zoning ordinance, attention should be paid to site planning requirements and review for the purpose of protecting the visual quality, small town character and traffic safety of the community.
Develop a marketing program for Central Lake
Downtown Central Lake should be promoted and marketed as a destination. Special events can be promoted locally and in the region. In addition, a web site should be developed for promotion of events, existing businesses, activities, vacancies, and development opportunities.

Signage and way-finding system
Create a directional signage system identifying the downtown, library, post office, Intermediate Lake and the park, government center, parking areas and other important facilities. The wayfinding system should be well designed, attractive and include the community logo.

Develop a winter culture, festival and activities
Celebrating the winter season with a festival and special activities will help attract area residents and winter visitors into the community. (See Regional Cooperative Strategies.)
Overview

Downtown East Jordan offers great potential for economic development. Unlike the other communities in this study, there are presently a number of vacancies on Main Street.

The City of East Jordan recently took positive action to improve downtown by participating in the Main Street Center project, an extensive rehabilitation of one of the most prominent, historic buildings into a mixed-use project with a bank, the Chamber of Commerce office, a rehab center, office space and retail space on Main Street. At the time of this report, one retail business has committed to lease space in the Main Street Center.

East Jordan also recently completed an extensive streetscape project that has made downtown more viable for investment. New walkways, historic lighting, and planters present a clean, attractive appearance for shoppers.

Downtown East Jordan is situated adjacent to the Lake Charlevoix and can attract Great Lakes boaters to a fine municipal marina. Several businesses have improved the backs of buildings to take advantage of views and access to the waterfront.

Adjacent to the downtown is the headquarters and main foundry of the East Jordan Iron Works, a company with hundreds of employees. While some view odors from the plant as a detriment...
to downtown, the company is a strong contributor to the economy of the region and the presence of all these employees offers a great opportunity to the downtown district. The occasional odor problem should be viewed as the smell of prosperity!

One of downtown’s problems is absentee building owners who seem unconcerned about vacancies. We also observed there is speculation that downtown buildings will increase substantially in value in the short-term, based upon what has happened in other Lake Charlevoix communities, specifically Boyne City and Charlevoix. This problem is challenging for a community who is trying to encourage development and attract retail business.

It is also observed that downtown is not the only business district in town with vacant or underutilized properties. On State and Bridge Streets, an older highway commercial district along M-32 and M-66 also has numerous vacant buildings and land for sale. The M-32 corridor is also visually unappealing in places, which detracts from the overall attractiveness of East Jordan.

Through interviews with community leaders and business persons, and through the community participation workshop, it was discovered that the East Jordan community has a poor self-image. This theme was repeated over and over again. Self-image is an important factor to attract new business, as business wants to locate in community viewed as a “winner”. A poor self-image can be a difficult problem to overcome, and can only be done through sustained success over a period of time. With the completion of the streetscape and Main Street Center projects, the community may well be on its way on a positive track.

**COMMUNITY PARTICIPATION**

Citizens in East Jordan had the opportunity to participate in this project at a public forum on October 9, 2003. Listed below are concerns, problems, opportunities and potentials identified by the community.
Downtown Economic Enhancement Study

Chain of Lakes Communities

Issues/Problems

- People leave town for shopping
- Not much here for kids
- Shopping
- Entertainment
- Need more parking
- Need to define target markets
- Lodging is limited
- Resistance to becoming tourist town
- Need for more jobs
- Location on lake is under utilized
- Need bookstore/coffee shop
- Communication
- Steel mill odors
- Resistance to change
- How to attract business downtown?
- No clear idea of business to attract
- What do we want to be?
- Self image of town
- Need resale shop
- Unrealistic prices for buildings
- Absentee landlords
- No crosswalk on Highway #32
- Senior center creates parking problem
- Senior building underutilized & unattractive
- Business hours
- Business apathy
- Traffic speeds/hazards
- Town not well connected
- Snowmobile trail on bridge is poor/dangerous
- Snowmobile issues
- No bike racks
- Need kayak storage on waterfront
- Need volunteers
- Local Native Americans not involved
- No high speed Internet
Opportunities

• Native Americans
• Rich history
• Nature-based tourism
• Bird watching
• Hiking
• Camping
• Kayaks
• Snow Shoeing
• X-C ski
• Wildlife viewing
• Water ski shows
• Lake Charlevoix
• Fishing
• Walleyes
• Boating
• Free style canoeing
• Sportsman's Park
• Access to estuary
• Trailhead, etc.
• Winter sports
• Ice fishing
• Northern lights
• Winter arts and culture
• Industrial park

• Residential land
• Schools
• Infrastructure
• Motel in progress
• Work with neighboring towns to promote area and enhance attractions
• Need guides
• Need wayfinding system
• Expansion of business hours
• Storefront lighting
• Create better access around lake
• Friendly people
• Great theatre program
• Remove train from park
• Restaurant on lake
• Fishing dock
• Make use of existing media and C of C
• Cooperation:
  • School
  • City
  • Service clubs, etc.
• Communications
• Extended hours
• Sports park/"baseball city"
• Broadband/wireless
Historic Walking Tour

As a 19th century industrial town, East Jordan has a rich and colorful history. Historic photos and notes should be incorporated into a historic walking tour through the downtown and surrounding neighborhood. Visitors are fascinated with history and this tour would attract people and encourage them to spend time walking around the town. Signboard displays can be erected throughout downtown pointing out historic buildings and features. Here are two examples of walking-tour signboards from Houghton, Michigan:
Downtown Gateways

The appearance of East Jordan’s highway corridors along M-32 and M-66 greatly affect perceptions of visitors and area residents. Attention should be paid to visual conditions along these routes, especially along M-32 near downtown. Theme lighting, walkways and landscaping should be planned for these areas.

Public Library

Plans are being made to relocate the public library out on the M-66 corridor. While this site may offer a large area for the structure and parking, it is isolated from the rest of the city, will discourage pedestrian and bicycle access, and establish new traffic patterns.

Public facilities like this should be encouraged to locate downtown when possible. This decision reinforces the community’s desire to make downtown a viable business location. The library attracts patrons who then frequent other downtown businesses and services.

While a large multi-acre site may not be available downtown, there is the opportunity to share existing parking resources and to improve pedestrian access to the facility, particularly for youth who are unable to drive. There are several sites that could be acquired for a downtown library location. One such site is located across Esterly Street from city hall and is currently occupied by two buildings that are vacant. This site could offer nice views of Lake Charlevoix and the marina for library patrons and reinforce the community’s connection to the water. Parking is available in the city lot by the marina.
Estuary Eco-tourism
The Jordan River Estuary is an outstanding community feature. Historically, the estuary and river has divided the city. Making a pedestrian connection across the estuary separated from the existing highway bridge should be a priority!

The estuary offers wildlife viewing opportunities for visitors and residents that can be developed with boardwalks and interpretive signs.

Civic Center
The East Jordan Civic Center is an underutilized asset for downtown. Currently the center is primarily used for senior meals program at noon. Parking for this activity places demands on street parking available for other businesses. Other uses, such as a movie theater, for this substantial building have been suggested and are worth considering. At the time of this report, there is an effort to improve the façade of the civic center to improve its visual impact on downtown.

In the meantime, parking for the senior meals program should be shifted to the parking lot at the rear of the building.
Winter Recreation Area

Winter recreation facilities, like ski trails and skating rinks are not expensive to construct and provide a great deal of enjoyment for citizens. Tourists are attracted as well. Whether winter recreation enthusiasts are visitors or residents, they will patronize local businesses. Consider ways to utilize existing facilities, like city parks, or the school property for a skating rink and trailhead for a ski trail. The wooded ravines located in the community may offer corridors for ski trails that can be used for mountain bikes in summer.

Land Use Planning and Zoning

There seems to be an over abundance of commercially zoned sites in the city. While a community wants to ensure that commercially zoned property is available, too many commercial areas or districts can confuse developers as they ask “where is the commercial action going to be?” If it is not clear where the focus and concentration of commercial activity is, projects will get shelved or bypassed, or another site or community selected. This is possibly happening in East Jordan.

An inventory and build-out analysis of existing commercial land should be done. This may be used to evaluate if there is a surplus of commercial acreage available and if all the areas are appropriate for what it is zoned for.

In addition, zoning regulations should be evaluated and set up to differentiate between commercial zones to implement the goals of the city master plan. For example, off-street parking and sign requirements should be different for downtown versus the highway strip developments. Existing zoning requirements should be examined to determine if changes are necessary.

Downtown Lodging

A local investor group is seeking to develop a hotel on M-32 in the downtown area. This effort should be supported by the community, as lodging is needed in East Jordan and the proposed location supports downtown development objectives. Visual improvements along this stretch of the M-32 corridor would enhance this important location. The proposed estuary walking trails and boardwalks would also enhance the site for lodging.
Overview
The Village of Ellsworth is the smallest of the four communities in this study, and has the smallest commercial district. The village is situated on a hillside overlooking the valley and Ellsworth Lake. One of the town’s best features is the view provided by this dramatic setting.

It is difficult for a small town like Ellsworth to maintain a viable commercial district. It is apparent that Ellsworth never had a large commercial area, rather, it was a farming community. The Ellsworth Co-op remains the largest business in the community.

Ellsworth is only about 6 miles to Charlevoix, so it is easy for residents to utilize the shopping available in Charlevoix for all their needs. In fact, Ellsworth is truly a bedroom community, as new residents have moved to Ellsworth because of housing costs in Charlevoix.

A very unique feature of Ellsworth is that it is home to two world-class restaurants, the Rowe Inn and Tapawingo, as well as the House on the Hill Bed and Breakfast, recognized as one of America’s finest B&Bs. In discussions with residents and business people, it was noted that limousines are often seen in Ellsworth on their way to these establishments, and that frequently people ask for directions.

Ellsworth has a very nice park and campground on Ellsworth Lake. The connection between the recreational area and the town is poor.
An abandoned industrial site adjacent to the downtown has been cleaned up and is proposed for a park.

The Ellsworth Bridge at the head of Ellsworth Lake has been addressed previously in the report (see Regional Strategies).

Community Involvement
A public meeting was held in Ellsworth to engage the community in the planning process. Listed below are the issues, problems, opportunities and assets identified at this meeting.

Issues and Problems
- No sewers
- No theme/identity
- Lack of financial resources
- Customers
- Industry, etc.
- Lack curb appeal
- Limited community support for:
- Improvements
- Local business
- Volunteers
- Purpose for town’s location has changed
- Lakefront is underutilized asset
- Need better snowmobile connection
- Need 7-day fuel stop
- Core services not available
- Traffic/speed/trucks
- Limited community gathering
- Lack of employment
- Development sites?

Assets and Opportunities
- Chain O’ Lakes Unifying Element
- Slower pace, quiet, scenic, natural resources, etc.
- Sports complex
- Could use ice rink
- Great schools
- People
- Momentum - positive actions!
- Undeveloped waterfront
- Acquire for public use
- Artesian well
- Parks
Downtown Economic Enhancement Study

Chain of Lakes Communities

- Great restaurants
- History of town
- Heart of the Great Outdoors
- Fishing
- Vacant lots/land in village
- At a crossroads - traffic
- No crime (very low)
- Co-op and other business
- Visitors from many places

DOWNTOWN ELLSWORTH STRATEGIES

Walkways
More sidewalks and walkways need to be constructed to facilitate pedestrian movement around the Village. There is no walkway to the park, campground and beach. This should be a priority. In addition, walkways should be developed to the Tapawingo and House on the Hill establishments.

Signage and way-finding system
Create a directional signage system identifying the downtown, post office, the park, village office, parking areas and other important facilities. The wayfinding system should be well designed, attractive and include the community logo.

Community Park
Efforts to develop a community park on the former industrial site should be continued.
Snow Tubing Area
The proposed community park master plan includes a sledding hill. The sloped area will be excellent for this purpose. It is recommended sledding and snow tubing become the primary use of this park in winter. Snow tubing could attract numerous wintertime visitors to Ellsworth and is not available anywhere else in the region. A lift tow device for snow tubing can be included in this plan, so that participants can hook up to the tow cable and get a ride on their snow tube up the hill. The master plan may need to be modified to make the tubing and sledding hill the main focus of the park. The hill should be lighted for evening use. A skating rink should also be considered for this park.

Develop a winter culture, festival and activities
Celebrating the winter season with a festival and special activities will help attract area residents and winter visitors into the community. (See Regional Cooperative Strategies.)

Development Sites
Several sites in Ellsworth offer potential for development. The used car lot on the corner of Center and Park Streets is underutilized and is a key site in town.

South of the proposed community park is another vacant parcel that would lend itself to medium to high density housing, to take advantage of the great views.

Develop a marketing program for Ellsworth
Ellsworth should be promoted and marketed as a destination. Special events can be promoted locally and in the region. In addition, a website should be developed for promotion of events, existing businesses, activities, vacancies, and development opportunities.

Organize For Development
It is suggested that a formal, designated group be established to carry out planning and execution of development strategies. The IDEA group has developed initiatives and goals, but lacks the tools to carry out projects and
programs. One possibility is to establish and fund a Downtown Development Authority as permitted under Michigan law for this purpose.

**Work with Existing Businesses**

Cooperate with local businesses and encourage expansions and improvements to the existing business establishments. The Ellsworth Co-op should be encouraged to expand their retail area in Ellsworth.