



VILLAGE OF ONEKAMA

OUR VISION, OUR VILLAGE



2025 Master Plan

Acknowledgements

The Village of Onekama acknowledges all those who contributed to the development of this Master Plan. This effort reflects the collaboration and dedication of community members, elected officials, staff, and partner organizations who provided valuable input, guidance, and support throughout the planning process.

Steering Committee Members:

Beth McCarthy

Greg Carlson

Mary Jo McElroy

Jeremy Yob

Ted Bromley

Susan Halloran

Wayne Miller

Planning Commission Members:

Christopher Forth

Tom Foster

Debby Storms

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Chapter One: Introduction

The 2024 Village of Onekama Master Plan is built on an understanding of the past and the present, and the community's visions for the future. The process to prepare the Plan begins with an understanding of existing community conditions, such as demographics, housing, the economy, transportation, and land usage. The Master Plan reflects the desires of the Village of Onekama's citizens for the next 15-20 years of development in their community.

Role of Boards and Commissions

Village Council	Adopts ordinances, approves site plans and special land uses, and sets policy for the Village.
Planning Commission	Recommends policy relating to land use, development reviews, ordinances, and master planning.

Michigan Planning Enabling Act

The Village of Onekama derives its authority to prepare a Master Plan from the Michigan Planning Enabling Act, PA 33 of 2008. The Master Plan process has undertaken a thorough investigation of past trends, current conditions, and alternative futures for the Village. The overall process has been structured to allow for broad participation, expression of new ideas, and creation of new concepts that will help the Village make the most of its opportunities. While the Master Plan embodies the Village of Onekama's vision of what the community should be like for future generations, it is not expected that change will be achieved all at once. Over the life of the plan, the change will be gradual, and possibly in different ways than anticipated. Every circumstance influencing the Village of Onekama cannot be accurately predicted. However, a well-crafted and executed Master Plan will assist the community in making the right decisions to move the community forward and towards a more sustainable future.

The State of Michigan passed enabling legislation in 2008 which gives local municipalities, through its designated planning commissions, the authority and responsibility to create a long-range plan for development. This ensures that incremental improvements are in line with the long-range vision of the community.

How to use the Plan

The Master Plan serves many functions, and is to be used in a variety of ways, including;

- A Basis for Regulatory Actions: It provides the statutory basis upon which zoning and land use decisions are made. The Michigan Zoning Enabling Act (P.A. 2006 of 2008, as amended) requires that the zoning ordinance be in accordance with a plan designed to meet the resident's need for natural resources, places of residence, recreation, industry, trade, service, and other uses, and to ensure these uses are situated in appropriate locations.
- A Basis for Community Programs and Decision Making: The goals and policies outlined in the Master Plan will guide the Planning Commission and Village Council in their deliberations on zoning, subdivisions, capital improvements, and other matters relating to land use and development. This provides a stable, long-term basis for decision making.
- A Source for Planning Studies: Few Master Plans can, and do, address every issue in sufficient detail. However, a Master Plan can identify specific needs and recommend further study to address these needs through specific actions.
- A Source of Information: The Master Plan is a valuable source of information for citizens, developers, businesses, prospective residents, the Planning Commission, the Village Council, and other local boards, commissions, and agencies. It gives a clear indication of the Village's direction for the future.
- A Long-term Guide: The plan will assist in evaluating public and private proposals that affect the community's physical, social, economic, and environmental characteristics. It is a long-range statement of goals and policies aimed at unified and coordinated development.

02.

PUBLIC ENGAGEMENT

Natural Features and Environment Goal:

Protect and preserve open space, natural features, and lake views.

Chapter Two: Public Engagement

Community Input and Public Engagement

Community input is the core of any planning effort. For the goals of the plan to be achievable, consensus regarding the vital issues of the community must be reached. In an effort for the Master Plan team to understand more about the community and gain insight into residents' perspectives, a public SWOT session (Strengths, Weaknesses, Opportunities, Threats), and three Master Plan listening sessions at the Farr Center were held June 25-26, 2024. The goal was to gather citizen input on a variety of topics and to encourage conceptualization of a desired future for the community. Over 75 individuals participated in the first listening session held in the evening and approximately 12-20 individuals in subsequent sessions held throughout the next day. The insight and input gathered in the two-day engagement sessions are summarized in the narratives below.

Additionally, an online community survey was conducted with a total of 249 completions, answering questions related to land use, zoning, housing, economic development, open space and recreation, natural resources, municipal services, and transportation. The results of these public input opportunities were utilized in creating many of the strategies included in this plan.

Public Engagement Sessions

Strengths & Opportunities

Summary

During the public engagement sessions, prominent themes arose when discussing the Village strengths and opportunities.

- Character and Location
- Community Assets, Amenities, and Infrastructure
- Intergovernmental Cooperation, Leadership and Services
- Non-Motorized Pathways and Public Access
- Population and Housing
- Water Sports and Recreation



- Zoning
- Residential
- Leadership and Change
- Sustainability Initiatives
- Retail, Commercial, Entertainment
- Educational Opportunities

Weaknesses & Threats Summary

Main Themes:

- Non-motorized Pathways, Blight, and Zoning
- Population and Housing
- Village Identity
- Intergovernmental Cooperation
- Infrastructure, Utilities, and Public Spaces
- Environmental Concerns and Emergency Preparedness

Community Survey

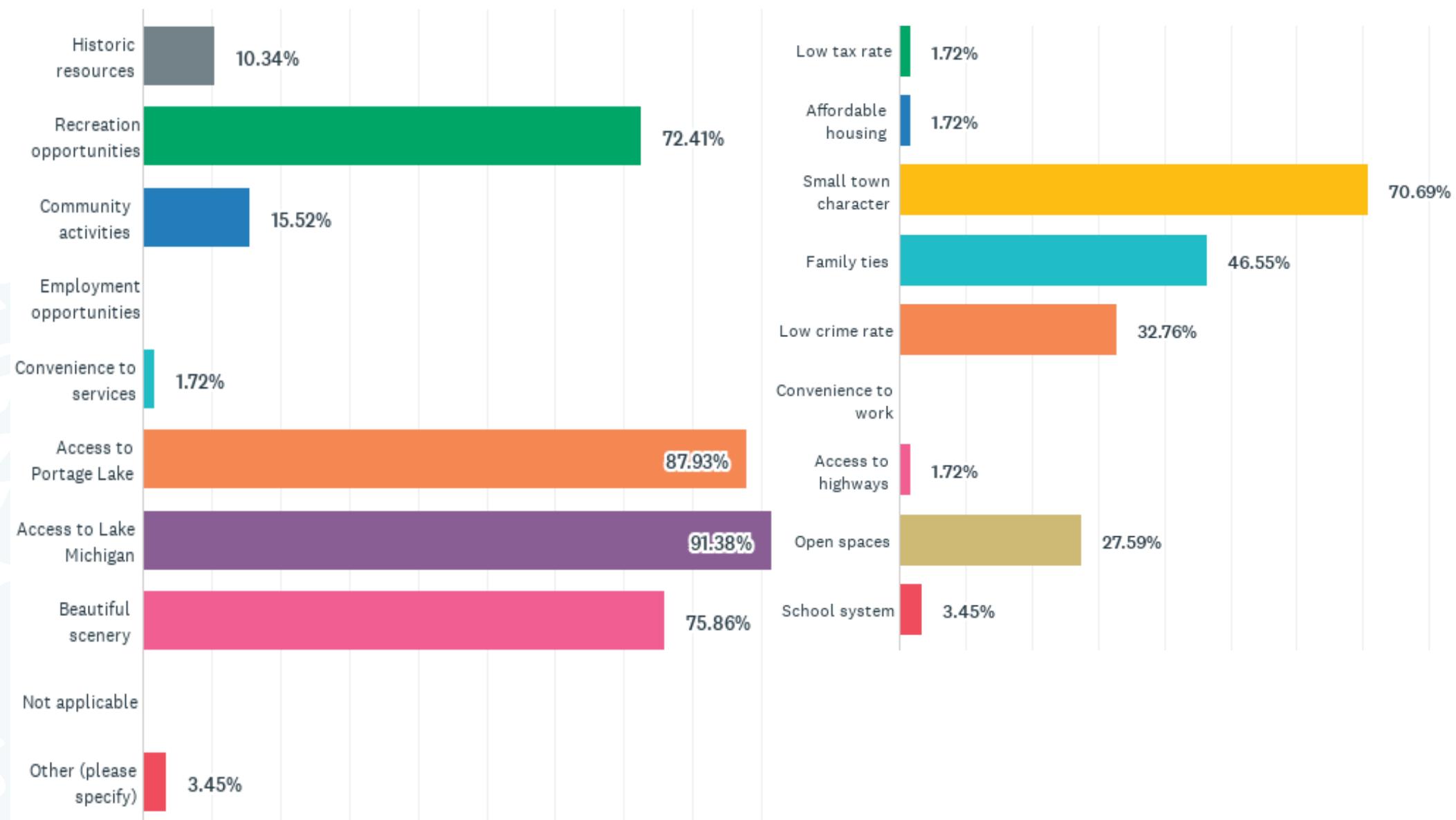
Results Summary

The Village of Onekama's Master Plan public engagement process included the development and dissemination of an online and print survey with 29 questions. It was available to complete at the end of May 2024 and closed on November 1, 2024. In total, there were 249 responses collected from participants. The questions covered various aspects of residency, employment, age demographics, preferences, and opinions on community improvements. **Full survey results can be found in Appendix A.*

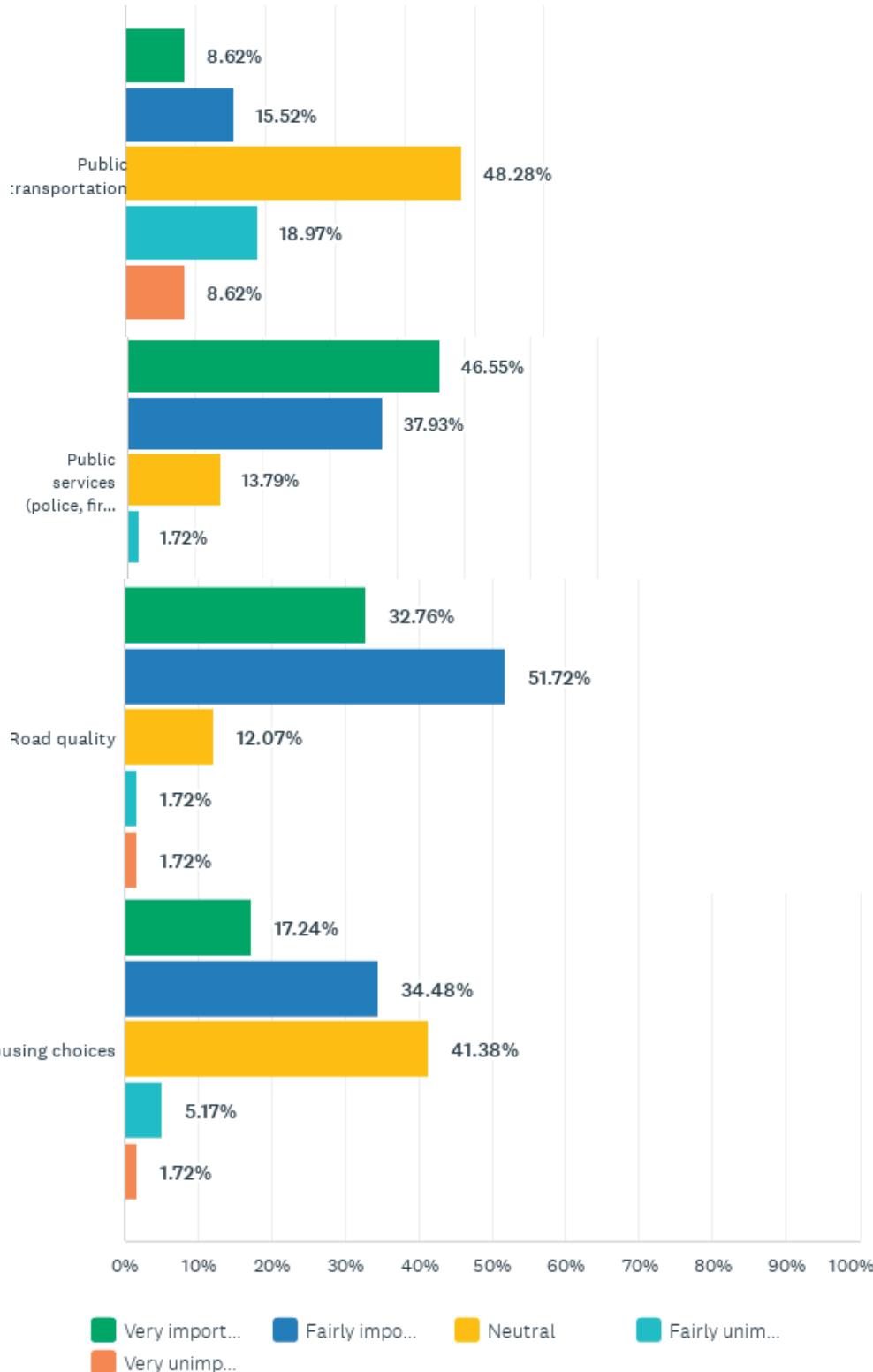
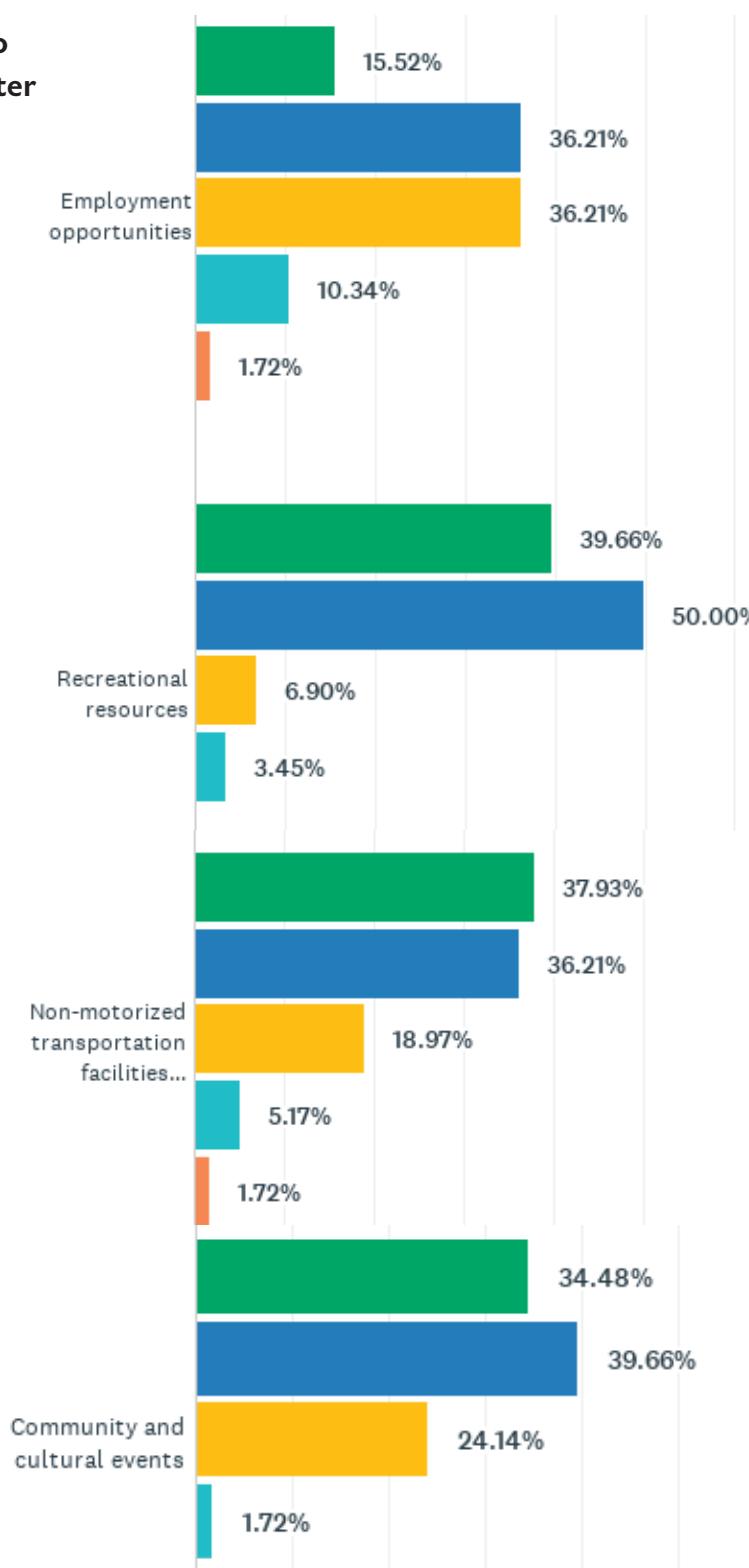
The following selected data contains information filtered by the respondents who identified as either living in the Village seasonally or year-round. The following chart shows the top-rated benefits by respondents.



The following were rated as top benefits by respondents.



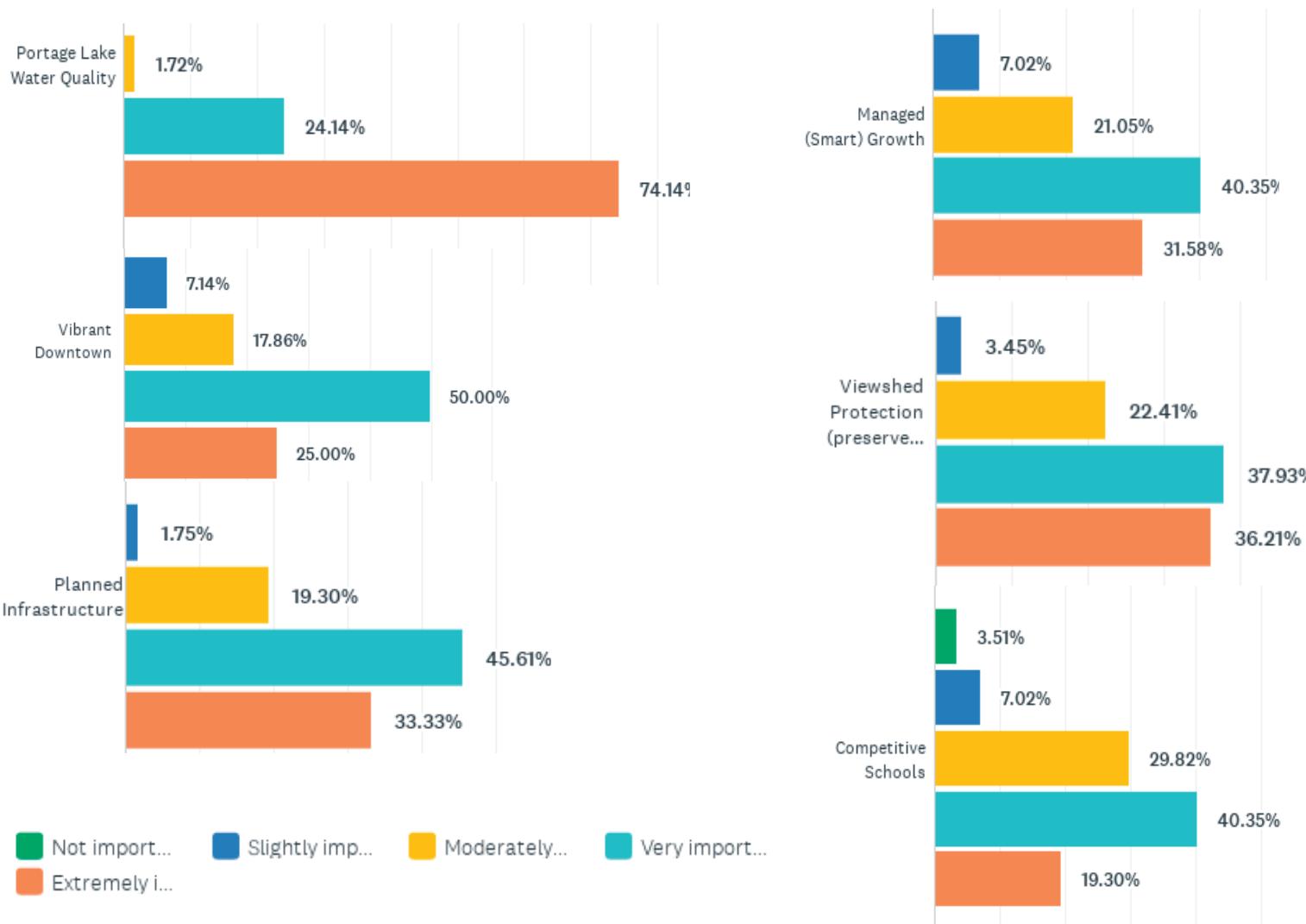
Important topics to address in the Master Plan are as follows; with green showing most important, dark blue fairly important, yellow is neutral, light blue is fairly unimportant, and orange is very unimportant.



Top Priorities:

- Portage Lake water quality (68.95% extremely important, 25.40% very important)
- Vibrant downtown (38.46% very important, 29.96% extremely important)
- Planned infrastructure (39.43% very important, 28.46% extremely important)
- Managed/smart growth (41.30% very important, 27.53% extremely important)
- Viewshed protection (34.69% extremely important, 31.02% very important)
- Competitive schools (43.09% very important, 24.80% extremely important).

The images here show priorities, with orange indicating extremely important.



Participants were asked to provide their vision for the Village over the next 20 years. Here are the key themes and aggregated insights from the responses:

Key Themes and Insights

1. Preservation of Small-Town Charm
2. Controlled Growth and Development
3. Vibrant Downtown
4. Tourism and Economic Opportunities
5. Infrastructure Improvements
6. Affordable Housing
7. Environmental Preservation
8. Community and Recreational Spaces
9. Government and Leadership



Vision Statements

When asked **“What is your vision for the Village of Onekama in 20 years?”** The following themes were submitted:

- Small and Quaint: Maintain the Village's small-town feel while enhancing its charm.
- Vibrant and Attractive Downtown: Develop a central district with shops, restaurants, and mixed-use buildings.
- Controlled Growth: Ensure growth is smart and sustainable, preserving the Village's character.
- Tourism: Leverage tourism to support local businesses without overwhelming the community.
- Infrastructure: Improve roads, sidewalks, sewer system capacity; enhance walk-ability and bike-ability.
- Affordable Housing: Provide housing options for various income levels to support a diverse population.
- Environmental Preservation: Protect the natural beauty of the area, including the lake and surrounding environment.
- Community Spaces: Create more parks, gathering spots, and cultural venues to foster community engagement.
- Leadership: Elect leaders who can balance growth with preservation and respond to community needs.

Chapter Three: Community Analysis

Community Character Preservation Goal:

Preserve and enhance the built and natural environment of the village, ensuring that any development is compatible with the quaint character and the existing economy.



The Village of Onekama is the southern gateway Village to the picturesque M-22 corridor that winds along the majestic Lake Michigan shoreline, through Manistee, Benzie, and Leelanau Counties to Traverse City. It is the first link in a chain of coastal communities that attracts visitors year-round, but particularly in the summer months due to the

beautiful beaches, rolling topography and vernal forests. It is also the entry into large tracts of state and national park land, including the Sleeping Bear Dune National Lakeshore, Grand Traverse Regional Land Conservancy lands, a number of state forest campgrounds, and the Leelanau State Park at the tip of Leelanau County. The M-22 corridor passes through a productive agricultural region with cherry orchards and an ever-expanding wine industry. M-22 is also part of the Lake Michigan Circle Tour, which follows the shoreline of the Great Lakes. M-22 was designated by the State as a Pure Michigan Scenic Byway.

The Village sits at the north end of Portage Lake, a body of water with a unique history. Until 1871, the lake was landlocked. However, in that year, a channel was excavated between the lakes that substantially lowered the level of Portage Lake to that of Lake Michigan. The resulting channel allowed vessels to pass between the lakes thereby enhancing the logging industry. By 1879, the federal government had designated Portage Lake as a harbor of refuge because

there was no refuge for boats along Lake Michigan between Ludington and South Manitou Island.

Due to climate and the recreational and resort nature of the Village, the population, as well as activity, increases substantially in the summer months. The summer residents are scattered throughout the area including the Village and smaller resort areas in Onekama Township.

Community Character

Since the 1870's, the Village of Onekama has undergone several transformations. It began as an agriculture, lumber, sawmill and logging community relying on Portage Lake and Lake Michigan for transportation and trade. Onekama, which incorporated as a Village in 1891, became a community with a commercial hub composed of numerous thriving retail businesses and commerce via boat and rail. Currently, the Village is a destination for tourism and provides water activities, summer concerts, festivals, restaurants, a Farmer's Market, a vibrant arts scene, and convenience shopping. The Village has many older structures from the late 1800's and early 1900's, a few being of locally manufactured brick and most being of frame construction. There are five churches, a consolidated school district and a business district along M-22. There are also several seasonally used cottages in this Village of approximately 402 residents, many of whom are retired.

Community Demographics & Economy

Data gathering is an essential element to any community plan. Understanding the composition and complexity of the people of the Village will assist in shaping the vision for the Village's future. This chapter profiles and compares Census

data of both the Village and Onekama Township (referred to collectively as “Community” or “Onekama Community”) and establishes key findings about their residents’ current and future needs.

The review and analysis of current conditions, including population and housing trends, is done to help evaluate the character of the Village and understand the directions of the past. This information is needed as a basis for a community to plan for its long-term goals. The evaluation of the data helps understand the changing trends in population, housing, employment, and economics. The data found is then evaluated to help support the long-term decisions recommended in the Master Plan.

Population

Geography	2014	2022
Village of Onekama	405	402
Onekama Township	1,354	1,344
Manistee County	24,545	25,058
State of Michigan	9,909,877	10,034,118

Source: US Census

The Village’s location, natural environment, and small year-round population create opportunities for resort-style living. The resort atmosphere that has become associated with the Village over the past several decades contributes to its seasonal population shifts between summer and winter.

Approximately 36% of the housing stock in the Village of Onekama is seasonal housing which results in sharp fluctuations in population during the summer months.

These population figures are not reflected in Census data which counts permanent residents only. For these reasons, population figures and projections must be carefully evaluated to assist the Village with future planning of infrastructure and public services. While population projections suggest only modest growth over the next 20 years, these figures do not consider the seasonal residents, many of whom become permanent residents upon retirement.

Seasonal Population Implications

According to the US Census Estimates, in 2023, the Village has 330 total housing units, and approximately 161 are occupied, with the remainder considered for seasonal, recreational, or occasional use. Seasonal households tend to have more persons per household, therefore increasing the seasonal population. Due to 51% of housing stock considered seasonal, consideration must be given to the effect the increased seasonal population has on the Village and its municipal services. **An explanation of the margin of error in seasonal data can be found in the demographics section of Appendix A.*

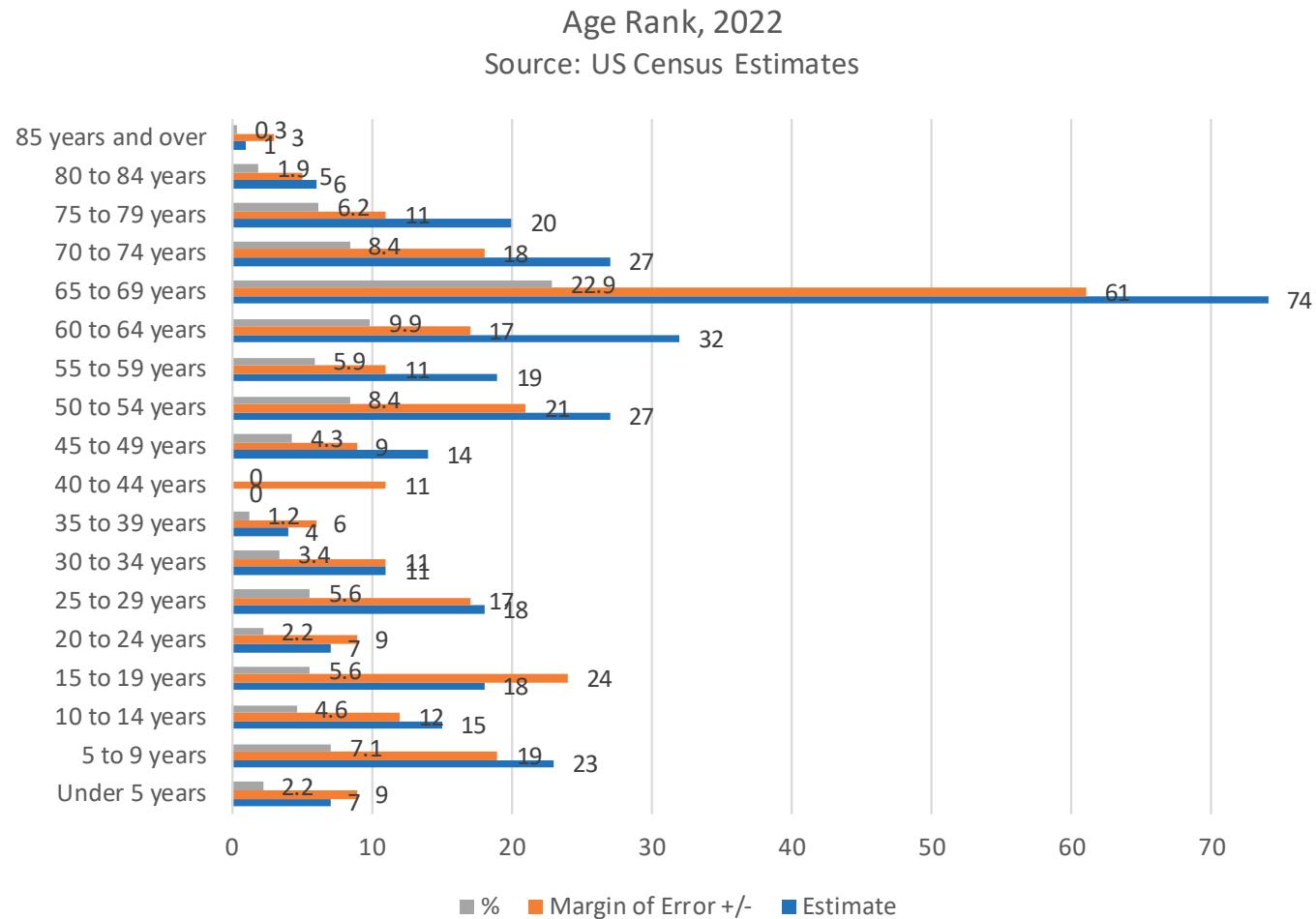
Housing Units (US Census, August, 2024)					
	2010 Census	2020 Census	% Occupied	2023 Estimates	% Occupied
Total Housing Units	337	327		330	
Total Occupied Housing Units	n/a	160	48.9%	161	48.7%
Seasonal Units		167	51.1%	169	51.3%
Margin of Error for Seasonal Data	n/a	+/- 47		+/- 40	

Factoring in the seasonal population is an important planning element for the Village. According to a 2001 Michigan State University Extension County Tourism profile for Manistee, summer residents have a big impact on this area’s economy. Seasonal home residents were the largest source of total tourism dollars spent in Manistee County, accounting for nearly 40% of the total \$42.1 million of tourism income. In addition to the impact of summer tourism dollars, seasonal residents have expressed higher expectations for Village services, recreational opportunities, shopping, and entertainment.

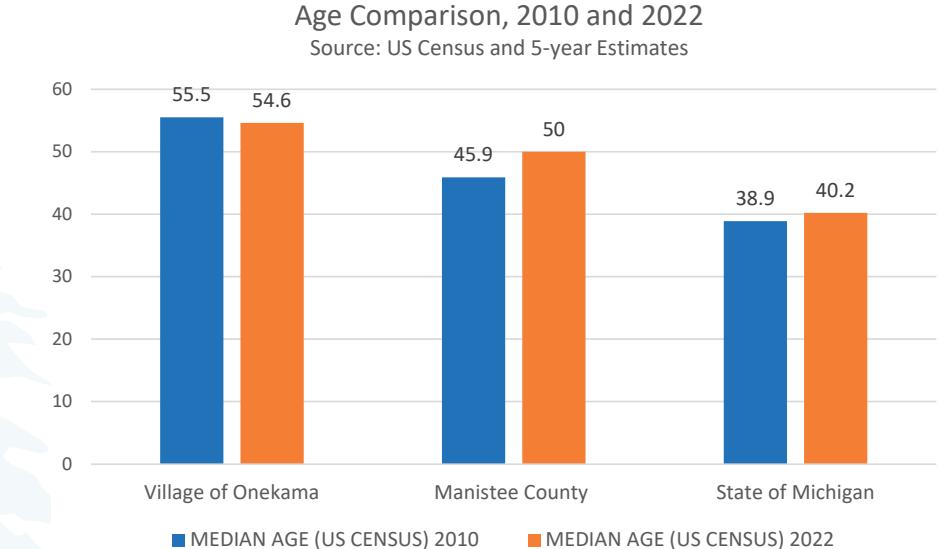
Population and Age Implications

Evaluating the age of residents provides an indication of future economic, transportation and recreational planning needs to support a changing and aging population. Careful community planning can help the Village maintain its high quality of life and provide opportunities for housing and services that benefit every segment of the population.

Communities throughout the nation are getting older as life expectancy increases. From 2010 to 2022, the median age increased in Michigan from 38.9 to 40.2, in the County from 45.9 to 50, and decreased slightly in the Village from 55.5 to 54.6 years. However, it is important to note that the median age in the Village is approximately 14 years higher than the state and 4.5 years higher than the County.



Roughly half of the Village's year-round population is aged 50 plus, which is important when considering services to support an aging population. Planning for an aging community involves several key considerations to ensure that the needs of older adults are met while fostering inclusive, vibrant environments for all ages. There will be a higher need for accessibility in residential spaces, a variety of attainable residential options like higher density housing, transportation planning with seniors in mind, the need for proximate health care and supporting services, and planning for intergenerational community spaces like parks and the Farr Community Center. This will involve creating an environment that meets their needs and preferences, which would factor in the following:



Community Facilities and Recreational Amenities Goal:

Maintain and improve public services, buildings and spaces, and recreational amenities within the Village to meet the needs of residents, businesses, and visitors.

- Attainable and diverse housing options
- Employment opportunities in the region
- Quality educational systems
- Infrastructure to support multi-modal transportation
- Recreation and entertainment opportunities
- Internet and broadband infrastructure
- Environmentally sustainable policies and business practices
- A focus on health and wellness.

For the Village to maintain and grow its population, the community will need to consider ways to attract younger generations. One of the key assets the community can promote to potential residents is the high-quality educational system located in the Village. According to www.publicschoolreview.com*, Onekama Consolidated Schools offers kindergarten through 12th grade, with an enrollment of 281 and graduation rate greater than 80% as of the 2024–2025 academic year. It's known for its small class sizes and personalized attention. The student to teacher ratio is 14:1, which is lower than the state average at 17:1. The quality of education should play a primary role in the effort to attract young families into the community.

**The Onekama Consolidated Schools' official site notes that 2024–25 enrollment information is "coming soon."*

Community Facilities

This section of the plan will provide an inventory of the Village's facilities and include the following: water and sewer services, roads, public service, government buildings, public schools, and parks.

Sanitary Sewer System

The Village operates and maintains a Sanitary Sewer System for residential and commercial users located in the Village and some adjacent Township areas. The System started operation

in 1974 and consists of three primary lift stations that pump sewage to treatment ponds on 11 Mile Road in Bear Lake Township. After a digestion period, the pure water is pumped one (1) mile to a surface irrigation site. The System was upgraded recently including the replacement of Lift Stations No. 1 and 2, improvements to Pump Station No. 3, constructing a new irrigation system, and remediating freshwater infiltration through inspection and lining of the main sewer lines.

Stormwater System

The Village operates and maintains stormwater catch basins and pipes that direct road runoff into Portage Lake. Individual properties may treat stormwater via raingardens prior to discharge, such as the Village on its Farr Center property. A very limited number of engineered stormwater retention, detention and/or infiltration facilities exist in the Village, such as at the EZ Market gas station at the East Node. Village stormwater assets are documented in a Geographic Information System funded by a State of Michigan Stormwater, Asset Management and Wastewater (SAW) grant. The database includes manhole numbers, infrastructure elevations and photographs, and original survey drawings—some of which date back to the early part of the 20th century. Some of the desired stormwater data could not be obtained at the time of the survey due to high water levels in Portage Lake.

Farr Center

The Farr Center is located on Main Street. It houses the offices of Village Government and a branch of the Manistee County Library, which provides the public with access to books, movies, computers, and the internet, and offers educational and recreational activities for all ages. The Farr Center also maintains a Hall that overlooks Portage Lake and kitchen facilities. The Hall is utilized for community activities including private functions.



Roads

M-22 runs through the Village and becomes Main Street, and has recently undergone a resurfacing project starting at Eight Mile and continues north to Arcadia. More information about the resurfacing project can be found in the Transportation section later in this chapter. The 1.4 miles of primary roads and 4.13 miles of secondary roads are owned by the Village. The Village has the responsibility to repair and maintain those roads. During the period from 2006 through 2016, the amount of monies which the State provided to the Village for road repair and maintenance under Act 51 decreased for primary roads by 13.35% and decreased by 6.68% for secondary roads. It is recommended that the Village adopts a Complete Streets Policy that states that planning, design and construction of future transportation projects are to provide, consistent with fiscal constraints, appropriate accommodation for pedestrians, bicyclists, motorized and non-motorized transportation, and persons of all ages and abilities. Additionally, community wayfinding signage identifying business districts would help tourists and others traveling through downtown.

Police

Law enforcement for the Onekama Community is provided through the Manistee County Sheriff Department and the Michigan State Police. The Village has a very low crime rate.

Parks

The Village of Onekama, Michigan, offers a variety of parks that cater to both residents and visitors,

each with its own unique features and recreational opportunities. Surrounding parks in the Township also serve the residents and visitors to the Village.

1. Glen Park

Glen Park is located on the west side of Fourth Avenue above Main Street (M-22).

- Natural resource area
- 12 acres+-
- None of the facilities/park areas meet accessibility guidelines for those with disabilities
- Remnant landscape—including a creek, springs, and wellhouses - recalling a significant part of the area's historical past; trails to observe flora and fauna
- Accessible from paved thoroughfare
- Glen Park marks the site of the first resort in Manistee County
- The Park is used by students of the Onekama School, who also have assisted in its maintenance, to observe wildlife and identify plants.
- The Township is responsible for maintaining this Park, even though it is within Village limits.

2. Rotary Park

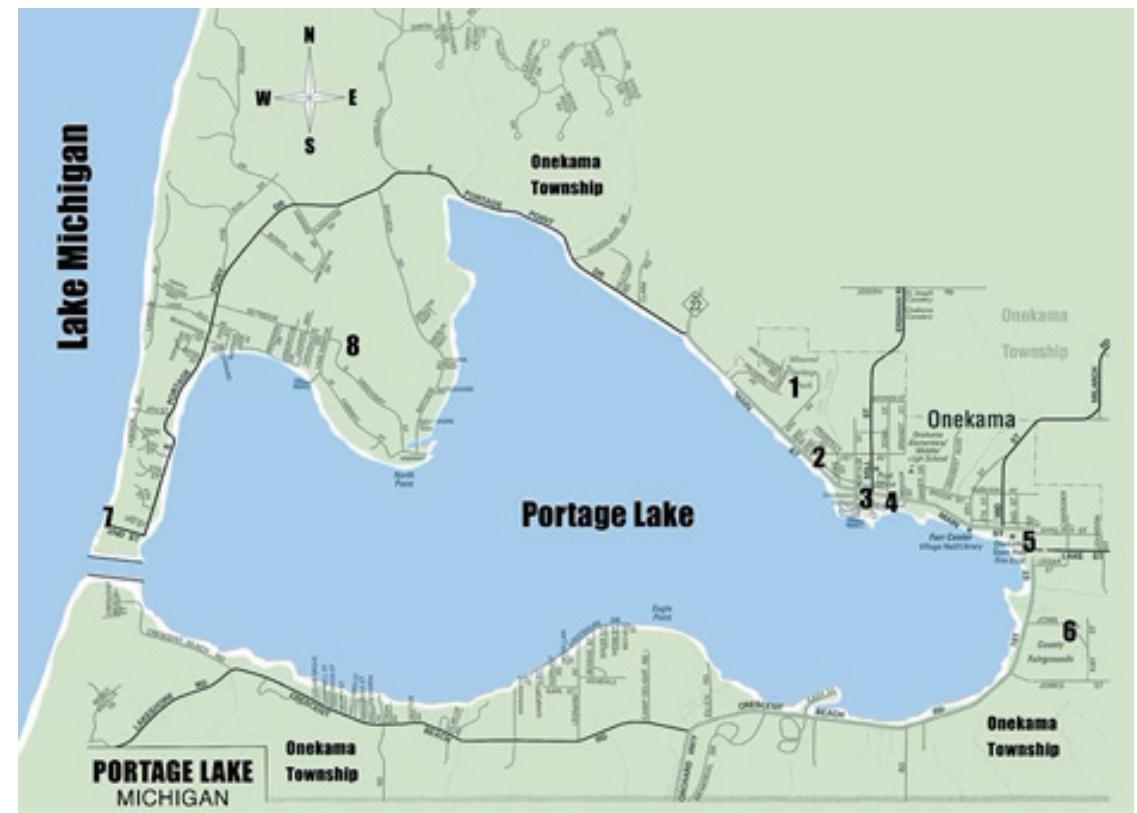
Rotary Park is located on the northeast corner of Main Street and First Avenue in the Village of Onekama.

- Mini-park, .303 of an acre+
- Most of the facilities/park areas meet accessibility guidelines for those with disabilities
- Accessible from paved thoroughfare
- Rotary Park was dedicated in 1991, when the Park was developed by the Manistee Rotary Club.

3. Onekama Village Park

Onekama Village Park is a community park located on the south side of 4700-4800 Blocks of Main Street in the Village of Onekama.

- 3.914 acres+
- Event stage and the pavillion are ADA compliant
- Accessible from paved thoroughfare
- Located on Portage Lake, and has facilities for parking 40 cars and boat trailers
- Amenities include a boat launch ramp, bathhouse with indoor toilets and sinks that are handicap accessible, a swimming beach, a multi-purpose sports area, a children's play area, a picnic shelter, picnic tables, and grills
- Activities include swimming, boating, picnicking, multi-purpose sports area, concerts, children's play area, enjoying open space with trees and flowers, and recalling the area's historical past
- The Park contains the historical marker, "The Portage Lake Region;" the Memorial Fountain, which is a Victorian-era cast-iron structure and is listed on both the National and State Register of Historic Places; and the "Music" propeller.



4. Zosel Street Walk in Park

Located at the south end of Zosel Street at Portage Lake, a block south of Main Street (M-22). Zosel is a mini-park at the end of Zosel Street that provides access to Portage Lake.

- Mini-park
- .181 of an acre+
- Most of the facilities/park areas meet accessibility guidelines for those with disabilities
- Accessible from paved thoroughfare
- Open space, Lake access and views, viewing nature
- Waterfowl from Portage Lake flock here, even though there is a Village ordinance in Onekama that prohibits the feeding of this wildlife.

5. Triangle Park

Triangle Park is located on the northwest corner of Prospect Street and Spring Street in the Village of Onekama.

- Mini-park, .20 of an acre+
- Most of the facilities/park areas meet accessibility guidelines for those with disabilities
- Accessible from paved thoroughfare

Community Facilities Map



Base Features:

- Highways
- Roads
- Creeks and Streams
- Water Bodies
- Village Boundary

Land Use:

- Recreation
- Public/Semi-Public

VCIB COMMUNITY IMAGE BUILDERS
PLANNING | MARKETING | ECONOMIC DEVELOPMENT

WADE TRIM

January 2026

Source: Michigan Geographic Data Library;
Wade Trim Analysis. 2025

COMMUNITY FACILITIES

Village of Onekama Master Plan

Village of Onekama Development Trends

- An aging community and the population numbers are dropping, with 60% of the residents being retired.
- Major employers within a 1/2-hour drive include the Little River Casino Resort, the school district, Munson Hospital, building and construction materials supplier Martin Marietta and Morton, and the City of Manistee companies and businesses.
- With the waterfront, tourism is the primary economic driver, primarily during the summer months.
- Both Arcadia Bluffs Golf Club and Sleeping Bear Dunes are located nearby and are popular tourist destinations.
- Housing costs tend to be lower in the Village than surrounding communities. Manistee does have some cheaper, but older, housing.
- The Village sewer system is at capacity and will require an expansion.
- The shoreline in the Village is predominantly hardened with rock armoring and seawall, rather than naturally vegetated.

Community Character Preservation Objectives (partial list):

- Establish reasonable building and streetscape design standards that protect the small-town charm of the Village while encouraging new investment.
- Establish and maintain a collaborative relationship with Onekama Township to achieve common goals that enhance community life for all residents, business owners, and visitors by identifying opportunities to collaborate in community planning sessions, projects, and master planning updates.

Transportation

Issues and Opportunities

- Sidewalks are discontinuous, not all are ADA accessible, and some are in poor condition
- Speeding traffic through Main Street
- Improvements needed for non-motorized pathways
- Improve streetscapes along Main Street
- Multi-use trail system concepts are under consideration
- Funding opportunities need to be identified.

Non-Motorized Transportation

Sidewalks

The Village of Onekama's network of non-motorized facilities includes the streets, trails, and sidewalks for pedestrian, bicycle, and other non-motorized travel. The goal is to provide a safe and attractive non-motorized network for walking and bicycling. Benefits include

Transportation Objectives (partial list):

- Adopt and enforce design standards involving private and public development projects to improve the streetscape and appearance along roadways.
- Encourage sidewalks and sidewalk connections between existing neighborhoods and encourage new sidewalks in new developments.
- Identify funding opportunities for non-motorized transportation facilities.
- Include site plan requirements for non-motorized transportation facilities in the zoning ordinance.
- Work with Michigan Department of Transportation (MDOT) to slow down traffic on Main Street.
- Adopt a complete streets policy.
- Improve road, biking, and sidewalk safety to be ADA accessible.
- Continue working with Onekama Township on the existing trail initiative.

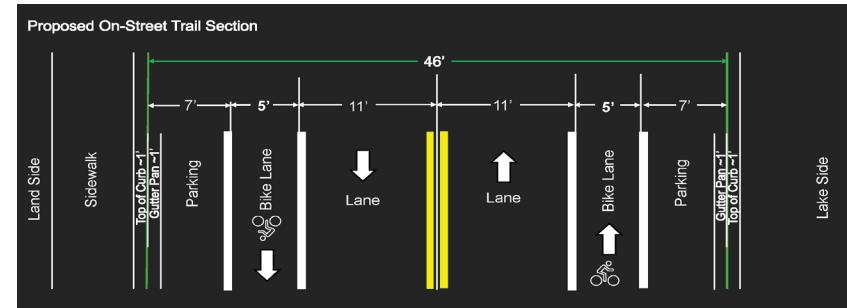
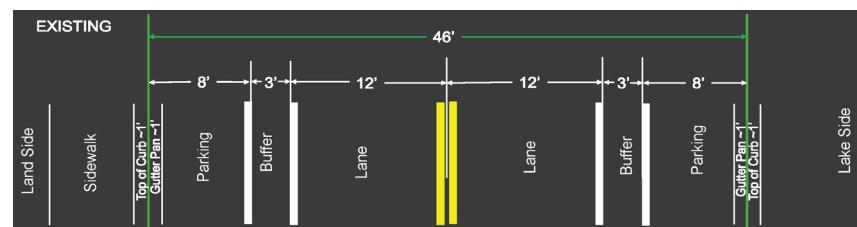
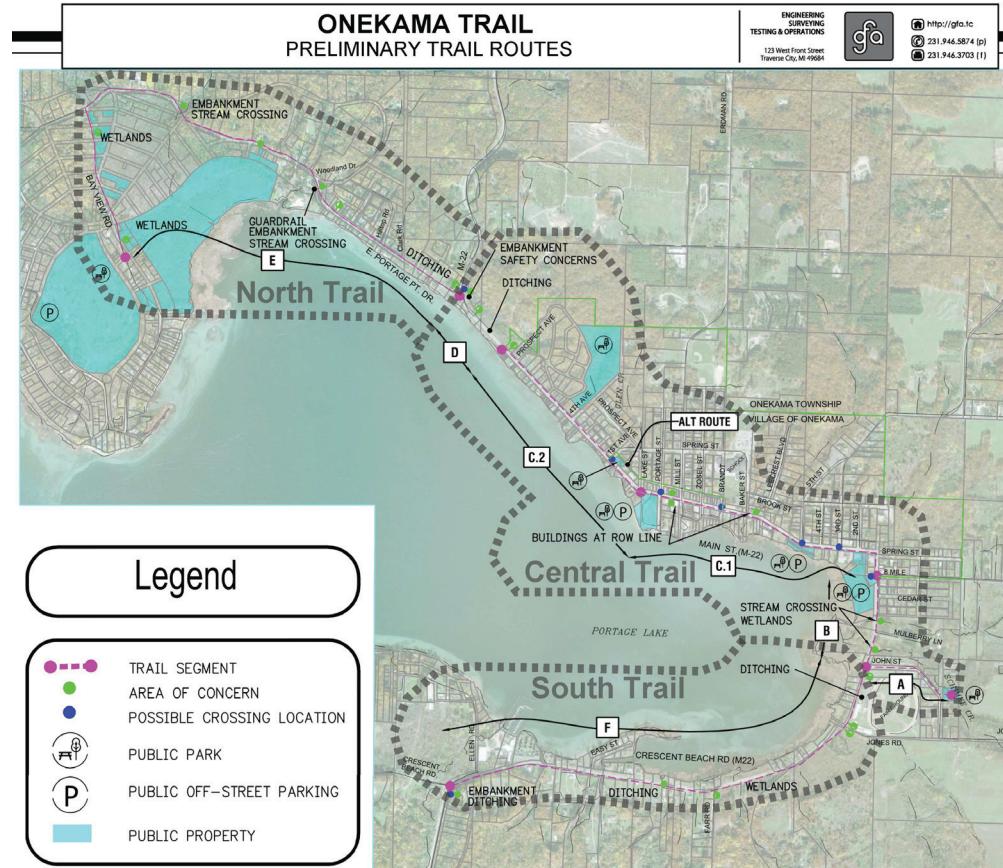
reduced congestion, fewer emissions, and a healthier population. Sidewalks in the Village are discontinuous and often in ill-repair. MDOT is completing a resurfacing project along M-22 starting at Eight Mile and ending in Arcadia, which includes some ADA accessible ramps and corners, curb, and gutter installations. Part of this project includes bike lanes on both sides of the street along Main Street, in addition to on-street parking and two lanes of traffic. The bike lanes stop at Prospect Street. Additional improvements to sidewalks are needed above and beyond the work involved in the MDOT resurfacing project.

Multi-Use Trail

A non-motorized pathway project in the Onekama Community, known as the Onekama Trail or previously the M-22 Walkway Project, is progressing steadily with strong community and governmental support. The non-motorized trail will cover approximately 5.4 miles and will extend from the intersection of Crescent Beach Road and M-22 to North Point Park. Of this 5.4 miles, 1.4 miles is located in the Village of Onekama along Main Street from Eight Mile Road to its western boundary. The purpose of the trail is to create a safe, accessible trail for pedestrians, cyclists, and wheelchair users, enhancing connectivity between the village and township.

A feasibility study has been completed, including detailed engineering assessments. The trail is being designed to integrate with existing infrastructure and comply with Michigan Department of Transportation (MDOT) standards. Public consultations are planned to gather input from residents and stakeholders, and the initial budget has been allocated by the Onekama Township Parks and Recreation Committee.

At the time of this writing, a transition of the non-motorized trail to sidewalks on both sides of the street and designated bike lanes within the roadway along the primarily business district area of Main Street is being considered. The diagram below, provided by an MDOT official, illustrates this design. Construction is anticipated to begin in late 2025 or 2026, depending on funding and final approvals.



Chapter Four: Housing

Issues and Opportunities

- 42% of the housing units are for seasonal, recreational, or occasional use, and provide less market support for year-round retailers than full-time occupants.
- There is a need for home health care and assisted living care.
- Diverse urban housing types can blend into the downtown fabric, accompanying existing housing units above storefronts.
- There are undeveloped and underutilized properties throughout the Village that could be utilized for new construction.
- Where housing is developed on the south side of Main Street, views of Portage Lake should be maintained, to the extent possible.
- By allowing Accessory Dwelling Units (ADU's), or secondary housing units on a single-family residential lot, and reducing lot size minimums in the zoning ordinance, more year-round residents and people seeking workforce housing would be supported (i.e. teachers, first responders, retail trade employees).

The demographics for Onekama show that roughly half of the Village's year-round population is aged 50 plus. The future health and stability of a community requires a more even distribution of population across the different age groups. For this to happen, the housing stock and availability have to match the needs and desires of each

respective age group. One example is the need for smaller, single-level houses for empty nesters looking to downsize from the larger 3- or 4-bedroom house. This, in turn, frees up a house that can accommodate a family with children that needs more space and rooms. Other examples include upper level flats and apartments for young people and townhouses for first time homebuyers.

Downtown Living

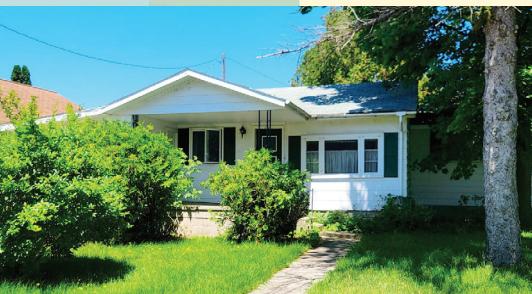
While Onekama will remain a predominantly detached, single-family home community, as family sizes shrink, alternative housing choices are needed. Downtown provides an opportunity for a diverse mix of housing types in conjunction with traditional storefronts. The potential exists for diverse housing types: downtown-flats above storefronts, townhouses, apartments, and live/work units—may accommodate young adults and seniors who often desire proximity to services, recreation, and shopping.

Year-Round Residency

Recognizing that Onekama is a great vacation spot, it is critical that steps be taken to develop additional housing aimed at attracting new families and providing long-time residents the ability to down-size their housing without moving out of the Village. As seen in the Community Analysis Chapter of this plan, family sizes are getting smaller, and the average age of residents is increasing. Continued maintenance of a quality school district relies upon an influx of new families with school-aged children. Likewise, attracting and retaining empty nesters is also desirable because tend to have a high level of disposable income and like local establishments. Both of these attributes are important to the future stability of the community.

Residential Goal:

Ensure that new residential development preserves the character of established neighborhoods and provides an appropriate balance of housing types based upon demographic trends and projections.



Aggressive Code Enforcement and Blight Removal

To curb neighborhood deterioration, Onekama must remain vigilant in its inspection and code enforcement efforts. The Village can target enforcement and reinvestment through its database of known code violations, vacant properties, and complaints. Since Onekama is a relatively small community, properties that are not well-kept or that show initial signs of disrepair are obvious. The Village can look for opportunities to apply for federal and state grants to assist with neighborhood stabilization and housing improvement where necessary.

Home Maintenance Programs

Residents who take pride in their dwellings, whether rented or owned, can contribute positively to a neighborhood's image and reinvestment opportunities. Therefore, home stewardship should be supported broadly, beyond owner-occupied residences to include rental home and apartment maintenance. Such a broad definition also begins to address issues associated with landlord accountability. Efforts to support home stewardship should focus on community training in home repair skills, providing needed resources, such as tools and materials, and assistance with understanding mortgages.

Infill Housing and Traditional Neighborhood Design

While those looking to relocate to Onekama may search for a subdivision or large rural lot in nearby townships, the Village provides greater choices and opportunities for new homes within the existing urban fabric. Prospects for infill housing, either a single lot or a small redevelopment cluster of several new houses, built to fit the character of its surroundings, could have a positive impact on the neighborhood as a whole. To support such opportunities, the Village should develop standards for infill development that define and are consistent with neighborhood character. The Village can promote the perks of living in the community, such as its traditional neighborhood design, walkability, and easy access to schools, parks, and downtown. Future development should complement the existing character of the community, using current best practices for traditional neighborhood design.



05. DOWNTOWN

Chapter Five: Village of Onekama Downtown

Downtown Main Street Goal:

Create a more vibrant, mixed-use downtown area that will serve as a focal point for the Onekama region and attract a wider range of businesses, housing, and people from different age groups.

Downtown Main Street Objectives (partial list):

- Allow for residential and commercial mixed-use buildings.
- Challenge local economic development agencies, educational institutions and local community organizations to develop marketing strategies that encourage new investment, increase job opportunities, and retain and attract young individuals and families.

The Village of Onekama downtown area runs along Main Street (M-22) for approximately .9 miles, beginning at 8 Mile Road east to Spring Street on the northwest. Throughout the district there is a sprinkling of commercial, residential, and short-term housing uses mixed with public park spaces. Views of Portage Lake are present and add to the character and charm of the Village.

It is understood that future land uses and development potential must be supported by market forces and the ability to capture shoppers in the downtown district. To that end, it's important to develop a plan that not only provides an appropriate mixture of land uses but also takes advantage of market demand. For this purpose, Market Analyst Sharon Woods of Land Use|USA was consulted regarding viable uses for the downtown area. She was presented with trends information for the greater Onekama area, including primary employers and travel distances from the Village. She stressed the need to provide not only commercial/retail uses in the downtown, but also new housing units throughout the Village, especially for families and young people.

Background

There are commercial clusters on both ends of downtown with a mixture of uses in between the two nodes. The east end of downtown is anchored by the Blue Slipper Tavern and the Marathon E-Z Market while the concentration of

commercial uses on the west end begins at Lake Street with Lakeside Treats, Sweet Vibes, the Onekama Guild Thrift Shop, Patina Designs, the Lake and Latte Cafe, Onekama Building Supply, Appearance Salons, and Anchor Designs, ending at Brandt/5th Street. The parcels in between are occupied primarily by single-family residential units, scattered commercial structures, vacation cottages, park land, and vacant lots.

Commercial Analysis

At the present time, the downtown Onekama market is not strong enough to support commercial development between the nodes on the east and west end of downtown. Some retail businesses are located in the middle, like The Speckled Goat, and they should continue to be supported. It is not expected that many new retail businesses will locate in between the two nodes, nor should that concept be advocated. Downtown Onekama depends upon the summer tourist trade to support many of the local businesses, yet several close during the off-season. While destination businesses that draw people from beyond the Village would surely be beneficial and welcomed, it is highly unlikely that any will be attracted to Downtown in the short term. It is therefore important that retail uses be "knit together" and clustered to be as walkable as possible. Since the stretch of downtown along M-22 is quite long, that means retail uses should locate at the nodes on the east and west ends.

The East Node

The east node is located near where the road bends from 1st Street onto Main Street and is anchored by the Blue Slipper Tavern, the MacBeth & Company gift shop, and the Marathon EZ Market as retail businesses. In addition to these retail businesses, the Travelers Motel is at the entrance to downtown and located at the corner of Eight Mile Road and Schroeder Street. After turning west onto Main Street, The Onekama Fire Department building, the EZ Market, and the Farr Center, where the Village offices are housed, are found on the south side of the street, next to Portage Lake. Consideration should be given to adding an addition onto the east side of the Farr Center for larger events like receptions, shows, and other community activities with the addition of a gazebo as a focal point. An unused lot across from the EZ Market holds potential for a new townhouse or mixed-use development.

Just west of this location, on the opposite side of the street from the Farr Center, is the Speckled Goat General Store. Along with the EZ Market and Blue Slipper Tavern, this is a good retail anchor for the eastern node of downtown. While there is not a lot of vacant land available in this area, some infill and tear down lots can be found to create a more significant cumulation of development. There is also the potential to develop new cottages on the land between the EZ Market and Farr Center, making sure that the design retains views of the water. New retail commercial development should be focused in this area and not be allowed to sprawl along Main Street to the west node. It is important to note that more developers would be interested in doing a project in Onekama if a significant number of building sites are available.

Strategies for East Node Development	
1	Add an addition onto the east side of the Farr Center for larger events like receptions, shows, and other community activities.
3	Infill and tear down lots adjacent to EZ Market and Blue Slipper Tavern.
4	Develop cottages between the EZ Market and Farr Center, ensuring design retains views of the water.
5	Focus new commercial development adjacent to EZ Market and Farr Center; prohibit development to sprawl along Main Street into the West Node.

The West Node

The west node is a far more walkable concentration of retail businesses and store fronts, with the potential to create a marketable cumulative attraction for residents and visitors. As it currently stands, there is not enough of an identifiable retail draw to this area. Some of the key potential improvements include: the need for more eateries, bars, and boutique stores; better aesthetics for existing buildings, including upgraded signage and facades; and replacement of first floor office space with retail uses. There are also opportunities for infill, mixed-use development identified on the Opportunities Map.

There are quality retail anchors in the west node, like Onekama Building Supply, Sweet Vibes ice cream, and Lakeside Treats & Bait. Yet several of the buildings have first floor space occupied by real estate and other office uses. This space could potentially be utilized for retail businesses and help create a greater cumulative attraction for visitors and shoppers. This situation is likely due to the limited year-round market for retail uses and can be overcome by new housing construction in the Village and the attraction of destination uses.

Downtown Main Street Objectives (partial list):

- Create a Downtown Development Authority (DDA) to promote economic growth and revitalization in the downtown.
- Utilize Project Specific Tax Increment Financing tools through the DDA to help bridge the financial gap in building development.
- Promote year-round economic activities that support existing businesses and attract new ones.
- Attract specialty retail uses that offer a mixture of goods and services to provide more dining, shopping, placemaking, and cultural opportunities.
- Develop and redevelop sites along Main Street, offering a greater variety of compatible uses.

Strategies for West Node Development	
1	Potential improvements include more eateries, bars, and boutique stores; improved aesthetics for existing buildings, including upgraded signage and facades.
2	First floor space to be utilized for retail businesses to help create a greater cumulative attraction for visitors and shoppers.
3	Opportunities for infill, mixed-use development.

In Between the Nodes

The overall strategy for the area in between the east and west nodes should be: 1) to allow existing commercial properties to continue with continued upgrades but not allow new ones to develop until the east and west nodes are substantially developed under this chapter; 2) new residential developments along the lake should be sited to provide partial views of Portage Lake

and not create a “wall effect” where only buildings can be seen from Main Street; 3) cottage buildings and houses should continue to be constructed in and around downtown, focused on attracting year-round residents; and 4) the park area to the west of the Farr Center should be enhanced, through the installation of a play structure and gazebo, for smaller events. Attempts should be made to acquire the parcel immediately west of this park to expand recreational opportunities, even if for open space. An alternative use would be the development of cottages that still respect open views of the lake from Main Street.

Strategies for Development Between East and West Nodes	
1	Allow existing commercial properties to continue with upgrades but prohibit new ones until the east and west nodes are substantially developed.
2	New residential developments along the lake should be sited to provide partial views of Portage Lake.
3	Cottage buildings and houses should continue to be constructed in and around downtown, focused on attracting year-round residents.
4	The park area to the west of the Farr Center should be enhanced, through the installation of a play structure and gazebo.
5	Attempts should be made to acquire the parcel immediately west of the park adjacent to Farr Center to expand recreational opportunities or open space.

Main Street Property in Front of School

There is approximately 300 feet of frontage along Main Street, directly south of the school property and just west of Baker Street, that is vacant and was the former home to a gas station. Underground cleanup efforts are underway, and it might be some time before permanent development can occur at this site. It could, however, be used for temporary “pop-up” businesses utilizing temporary, tastefully designed structures. This practice has been successful in other communities, especially those with summer tourist activity. It would also give potential retailers a chance to test the market before committing to a permanent location in the Village.

Depending upon the level of underground cleanup performed, this site can be developed for residential use or at a minimum, a mixed-use project. The goal is not to compete with retail space in the two node areas but since this site is on the edge

Downtown Main Street Objective:

Develop a streetscape plan to improve the appearance along Main Street, pedestrian facilities, calm traffic, establish new sidewalks, and repair existing sidewalks to ensure that walkways are connected and provided throughout the Village.



Grand Chalet "Pop-Up" Shoppes in Grand Blanc

of the west node, new first floor retail space might help kick start the attractiveness of the downtown as a retail or restaurant destination. There are several existing buildings in the west node that can be converted for retail use, but new retail space can set the tone for an expanding market.

Residential

According to the U.S. Census, 42% of housing

units in the Village of Onekama are for seasonal, recreational, or occasional use. Taxes are paid on an annual basis, but the vibrancy and retail support created by year-round residents is missing. It is therefore important for the Village to focus on the construction of new housing that is targeted toward owner-occupancy. Another way to create year-round housing is by allowing Accessory Housing Units (ADU's), which is a secondary housing unit on a single-family residential lot. This approach allows accessory living units to be built in conjunction with single-family houses. Property maintenance is also an item of importance in any community, including the Village of Onekama. There are many residential properties interspersed with commercial and public properties along Main Street. As such, yards and structures need to be well-maintained and presentable. This can be accomplished through a combination of property maintenance enforcement along with the identification of possible resources for those owners that need assistance. There may be resources through government agencies, non-profit groups, or even church outreach that can help property owners with improvements and upkeep.

Walkability

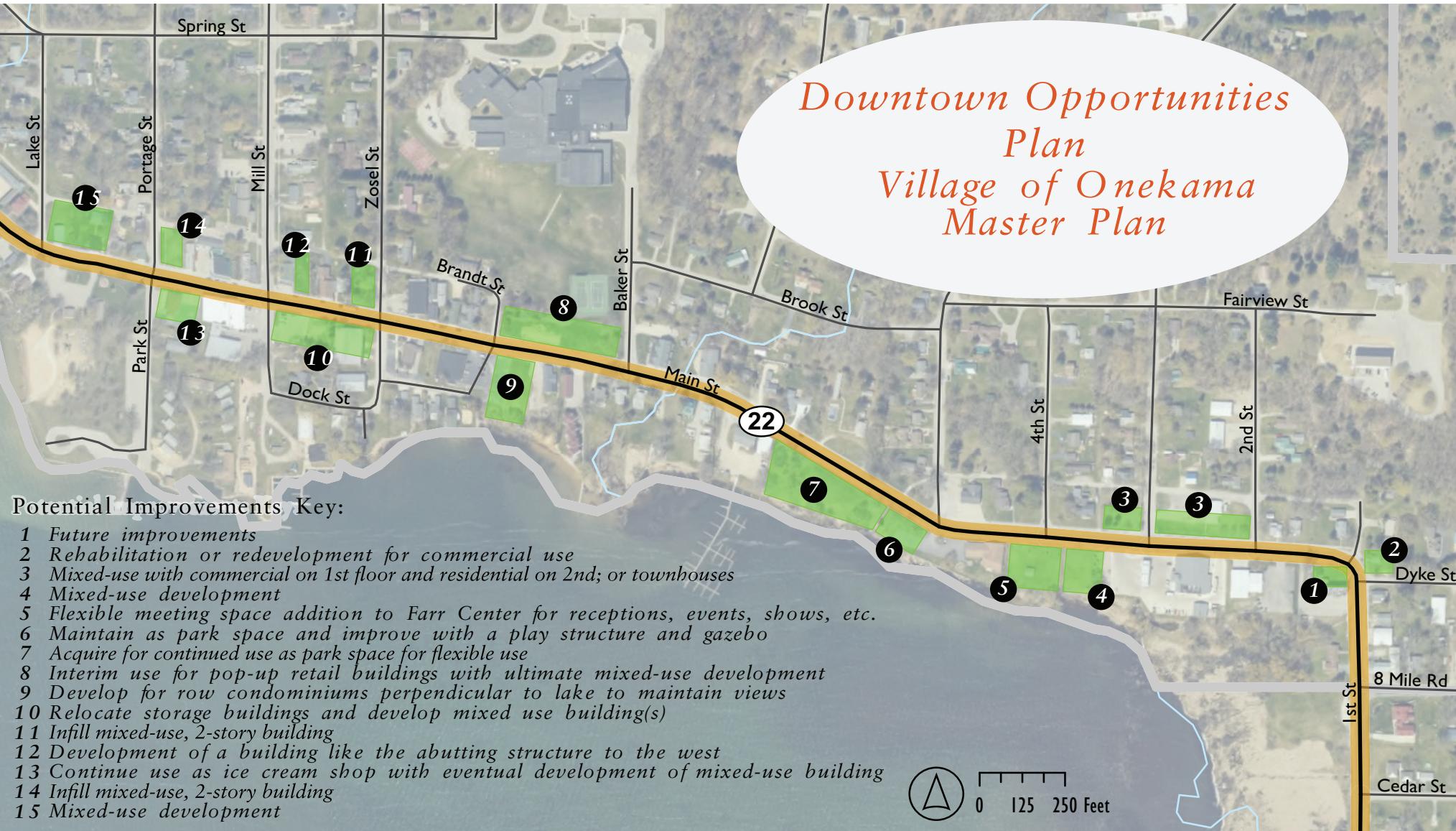
The only continuous sidewalk that connects the entire stretch of downtown is on the north side of the road. The south side of M-22 is not currently a walkable stretch of road, with sections of the sidewalk system missing, broken, or located too close to the road to meet safety standards. The same is true for bicycling, with the road surface being the only viable, if unsafe, location to ride. This sidewalk is not wide enough to meet barrier-free standards (5 feet) and the approximate distance from the curb is only two (2) feet and fails to meet the AASHTO recommended five (5) foot separation standard. In addition, snow gets plowed onto the sidewalk during winter months since adequate storage space is not provided. A sidewalk/pathway plan is needed to not only provide safe walking and bicycling locations but also make connections to regional trail systems.

Downtown Main Street Objectives (partial list):

- Allow the development of "Middle Housing" like townhouses, flats, live work, accessory dwelling units, etc. to attract residents of all ages to the community at appropriate locations that matches the Downtown Opportunities Plan.
- Allow for residential and commercial mixed-use buildings.
- Provide a mix of owner- and renter-occupied housing.

Downtown Opportunities Plan

Downtown Opportunities Plan Village of Onekama Master Plan



Base Features:

- Highways
- Roads
- Creeks and Streams
- Village Boundary

Potential Improvements:

- Façade Improvements - Ongoing priority throughout Downtown
- Improvement Location

Chapter Six: Existing Land Use

Existing Land Use

A fundamental step in preparing a community master plan is to analyze existing land use patterns. This analysis not only identifies what and where particular uses have occurred but also provides insight as to where future development might occur and where conflicts may exist or develop. The Existing Land Use map presents a generalized picture of existing land uses in the Village. A discussion of the land uses corresponding to the map is detailed below.

Single-Family Residential

Single-family residential development is the predominant land use in Onekama. Mostly bungalow and ranch style houses are found throughout the Village, with few newer houses being built in recent years. This is the predominant land use category in the Village, followed by Public and Semi-Public.

Multiple-Family Residential

There are few multiple-family properties in the Village with most being located along Main Street. There is, however, a multiple-family property located on the east side of 4th Ave., just south of the Village boundary with Onekama Township.

Commercial

All of the commercial properties are located in the downtown area, to the north and south of Main Street and on 8 Mile Road. Some are mixed-use, with either office or residential on the second floor.

Industrial

The only industrial uses in the Village are found on the south side of Main Street, between Mill and Zosel Streets, and at the northeast corner of Main and Lake Streets.

Recreation

In addition to the school recreation facilities, there are three public parks in the Village of Onekama. There is the Portage Lake and Onekama Village Park at the corner of Main and Park Streets, Rotary Park at the corner of Main and First Streets, and the Glen/Onekama Springs Park on 4th Ave.

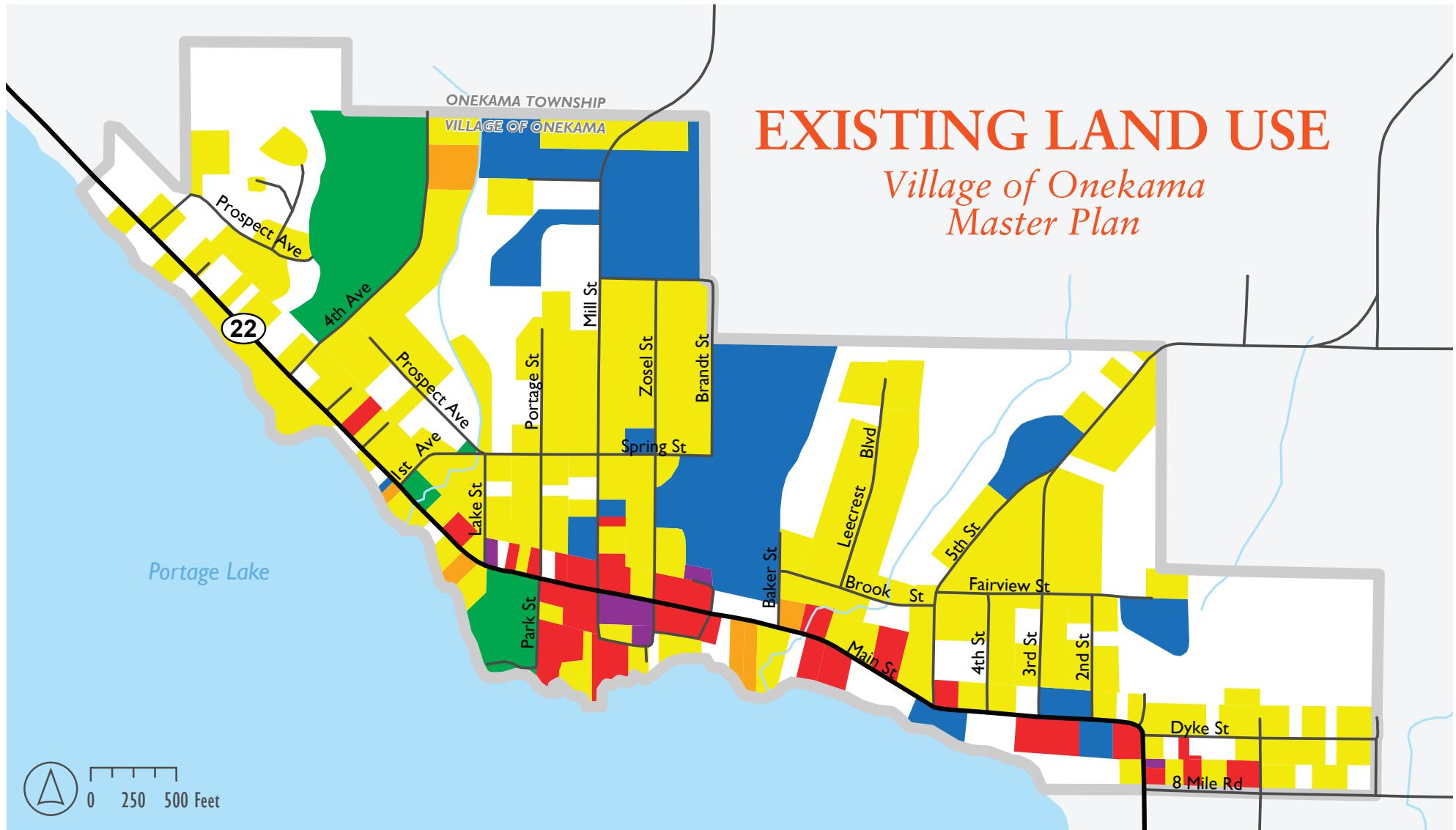
Public/Semi-Public

The second largest land use category by area in the Village, these properties are occupied by the Onekama Consolidated School campus and ballfields on Mill Street, along with a variety of churches.

Vacant/Undeveloped

There is still a considerable amount of undeveloped land in the Village, although much of it is wooded and has some steep slopes.

Existing Land Use Map



Base Features:

- Highways
- Roads
- Creeks and Streams
- Water Bodies
- Village Boundary

Existing Land Use:

	Single-Family Residential
	Multi-Family Residential
	Commercial
	Industrial
	Recreation
	Public/Semi-Public
	Vacant/Undeveloped

Chapter Seven: Zoning, Future Land Use & Action Plan

While there are many programs and activities important to the overall implementation of this plan, zoning is the single most significant mechanism for achieving the desired land use pattern and quality of development advocated in the plan. This section provides a useful guide relative to the inconsistencies between current zoning patterns and proposed future land use designations.

Because the future land use map is a long-range vision of how land uses should evolve over time, it should not be confused with the Village's zoning map, which is a current (short term) mechanism for regulating development. Therefore, not all properties should be immediately rezoned to correspond with the plan. The Future Land Use Plan is intended to serve as a guide for land use decisions over a longer period of time (5 to 15 years).

The plan categories correspond to zoning districts, but there is some generalization. The following table provides a zoning plan indicating how the future land use categories in this master plan relate to the zoning districts in the zoning ordinance. In certain instances, more than one zoning district may be applicable to a future land use category.

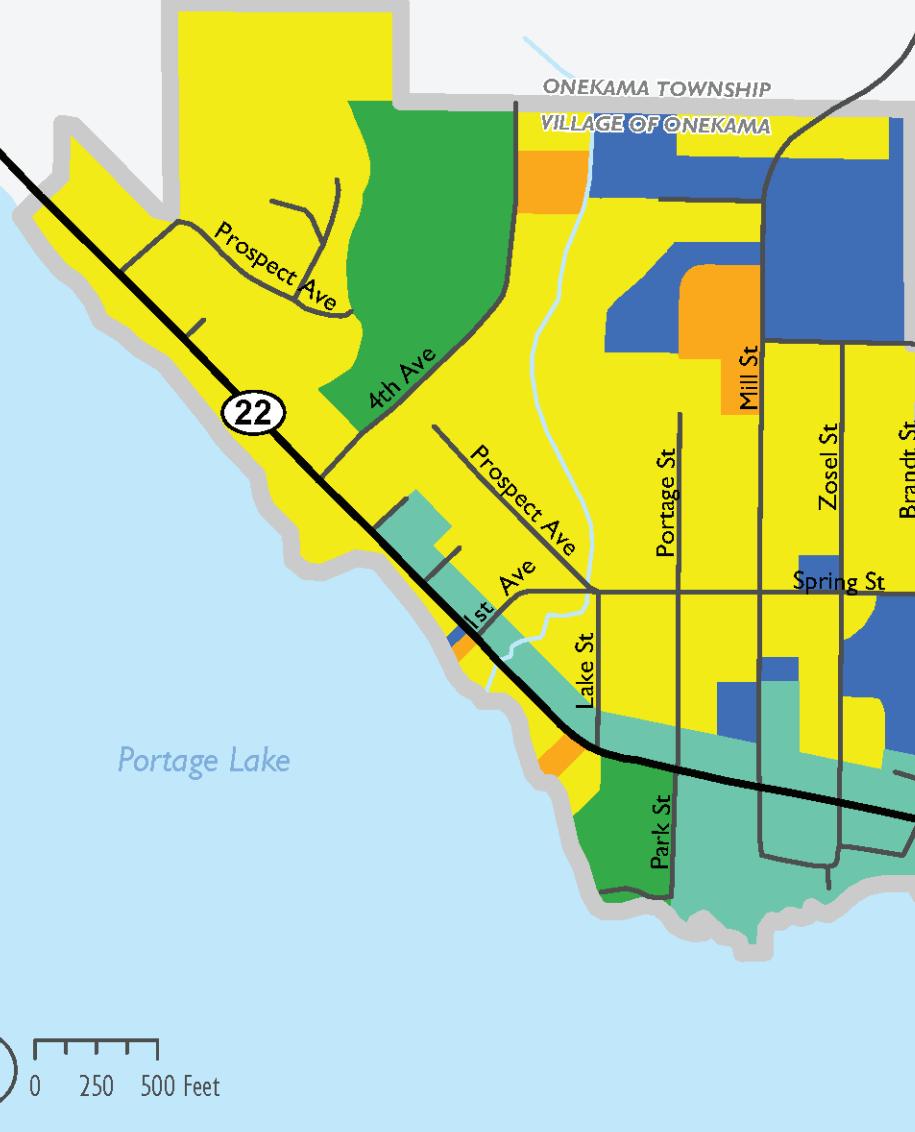
Zoning changes in accordance with the plan should be made gradually so that change can be managed. The Future Land Use map as well as the plan's goals, objectives, and development recommendations should be consulted to judge the merits of a rezoning request. In review of rezoning and development proposals, the Village should consider the following sequencing standards:

- Any rezoning or development proposal must be compatible with the master plan as a whole and be able to stand and function on its own without harm to the quality of surrounding land uses.
- There must be sufficient public infrastructure to accommodate any proposed development or the types of uses that would be allowed under the requested zoning change. This must include sufficient sewer and water capacity, transportation improvements as determined by a traffic impact study, and all other necessary infrastructure improvements provided concurrent with the development.
- The environmental conditions of the site should be capable of accommodating the types of development or potential uses allowed with a zoning change. The impact to natural features should be minimized to the maximum extent practical with the most important resources preserved.
- Rezoning needs to be linked as closely as possible to the timing of development and land use change. Premature rezoning without a specific development proposal and site plan should be avoided to minimize land use conflicts, property value decline, and maintenance and safety problems.
- Sites proposed for rezoning to accommodate change in land use need to have sufficient width and area to facilitate development that satisfies the design guidelines of this plan, requirements of the zoning ordinance, and not create odd parcel configurations.

Zoning Plan

Future Land Use Categories		Portage Lake Overlay Zone	
		Commercial Residential	Residential
Single-Family Residential			
Multiple-Family Residential			
Mixed Use			
Light Industrial			
Recreation			
Public/Semi-Public			
Vacant/Undeveloped			

Future Land Use Map



FUTURE LAND USE

Village of Onekama Master Plan

Base Features:

- Highways
- Roads
- Creeks and Streams
- Water Bodies
- Village Boundary

Future Land Use:

	Single-Family Residential		Industrial
	Multi-Family Residential		Recreation
	Mixed-Use		Public/Semi-Public

FCIB COMMUNITY IMAGE BUILDERS
PLANNING | MARKETING | ECONOMIC DEVELOPMENT

WADE TRIM

July 2025

Source: Michigan Geographic Data Library;
Wade Trim Analysis, 2025

Future Land Use

Communities employ land use planning as the primary tool to define sustainable and supportive land use arrangements and to avoid or correct conflicts. Land use conflicts occur when incompatible uses are co-located, resulting in various short- and long-term problems. In time, the resulting nuisances can depreciate the desirability and value of all affected properties.

Conversely, future development that is a potential community asset can be identified during this same process. Potentially conflicting land uses can benefit the neighborhoods in which they are located, and the community at-large, if appropriately arranged. The relationship between industrial uses and residential neighborhoods is a good example; when properly sited, industrial land uses can provide nearby jobs for residents and support area retail.

Future Land Use Districts

The following descriptions summarize the uses depicted on the Future Land Use map above.

Single-Family Residential

This land use category encompasses the bulk of the village and is intended to host single-family development within a neighborhood setting. Density limits range from 1 to 5 units per acre. The character of new single-family residential development should match that of the existing neighborhood. Accessory dwelling units (ADU's) are also allowed in this land use district, following applicable zoning regulations.

Multiple-Family Residential

The Multiple Family Residential land use category is established for developments with over 10 units per acre. This district is intended to accommodate condominium, townhouse, and apartment developments. There are currently three (3) such areas on the Future Land Use Map and new ones are not likely, as most of this housing will be constructed in the Mixed-Use District.

Downtown Mixed-Use

The Downtown Mixed-Use district is intended to provide a mixture of uses along Main Street that support a traditional downtown environment, including retail, restaurants and pubs, second floor offices, civic uses, low intensity industrial, and a variety of "Missing Middle" housing like upper floor residential, townhouses, flats, and residential cottage developments perpendicular to the lake. Mixed-use developments should adhere to design criteria which ensure that they blend in scale and in character with surrounding development.

Light Industrial

There are only two (2) industrial areas identified on the Future Land Use Map including the area between Mill and Zosel Streets, which are owned and occupied by the marina. While these buildings are shown as mixed use, the light industrial use can continue with the goal of having them move to properties closer to Portage Lake and be redeveloped for mixed-use buildings.

Recreation

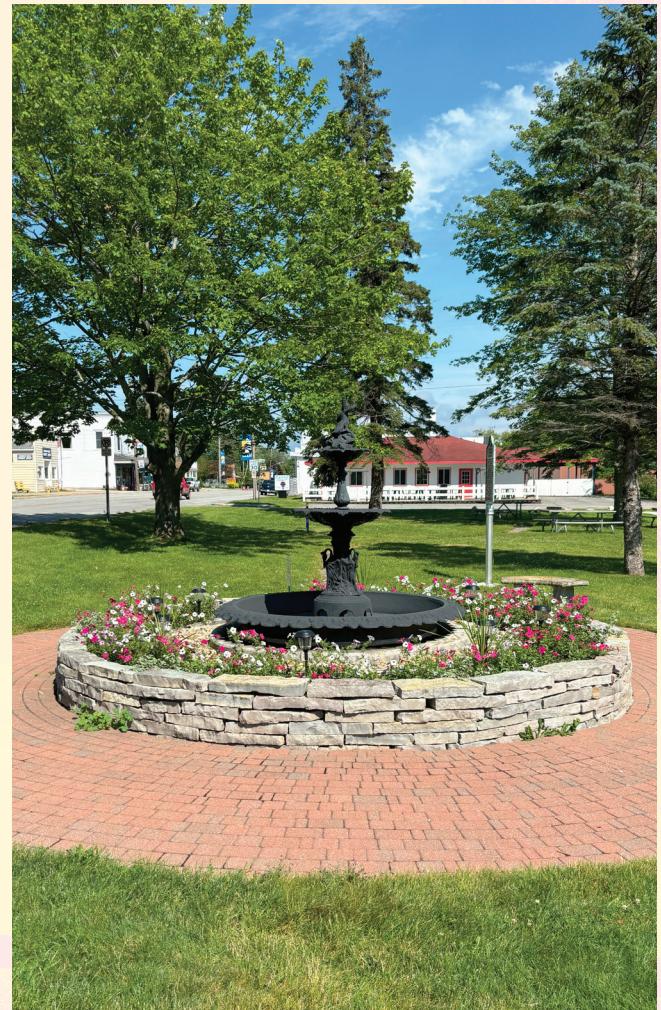
This category includes any land utilized for public park space and is found primarily at the three (3) locations identified on the Existing Land Use Map.

Public/Semi-Public

Public land uses include Village facilities set aside for public use (e.g. schools and city buildings). Utility easements are also included in this category.

Vacant/Undeveloped

There are still many properties identified as vacant or undeveloped in the Village of Onekama. Some of them are parcels being used as side yards for residential houses while others are constrained by topographical features like steep slopes. Those not included in these categories are available for new construction, as are sites needing redevelopment due to functional obsolescence.



Action Table

Timeframe

Short-term: One to three (1-3) years

Mid-term: Three to six (3-6) years

Long-term: Six years plus (6+)

Community Character	
GOAL: Preserve and enhance the built and natural environment of the Village, ensuring that any development is compatible with the quaint character and the existing economy.	
Action	Timeframe
Establish reasonable building and streetscape design standards that protect the small-town charm of the Village while encouraging new investment.	Short-term
Establish and maintain a collaborative relationship with Onekama Township to achieve common goals that enhance community life for all residents, business owners, and visitors by identifying opportunities to collaborate in community planning sessions, projects, and master planning updates.	Short-term
Explore opportunities to bury or relocate overhead power lines along Main Street.	Mid-term
Create a Development Guidebook to clearly outline the building development review process.	Mid-term
Explore community branding initiatives and wayfinding system strategies demonstrating the welcoming spirit and identity of the Village (visual branding on light pole banners, gateway, wayfinding signage, promotions, etc.).	Mid- to Long-Term
Residential	
GOAL: Ensure that new residential development preserves the character of established neighborhoods and provides an appropriate balance of housing types based upon demographic trends and projections.	
Action	Timeframe
Designate enforcement officer to enforce housing, rental, and maintenance codes.	Short-term
Encourage reinvestment in buildings and properties in need of improvement or repair and, where needed, assist with identifying programs to provide financial support.	Short-term
Explore programs that encourage homeownership while providing affordable but quality rental options and allow a mix of owner- and renter-occupied housing.	Short-term
Encourage residential growth that fits within the Village's ability to economically provide the corresponding infrastructure and services.	Short-term

Adopt reasonable residential design standards that address size, setbacks, and compatibility with existing buildings and neighborhoods, including downtown residential that aligns with the Downtown Opportunities Plan.	Short-term
Develop attainable/workforce housing options to support a diverse population by considering a reduction in minimum lot area sizes, setbacks, first floor minimum area and other standards that could help reduce the overall costs associated with new development or redevelopment.	Short-term
Encourage the development of “Middle Housing” like townhouses, flats, live work, accessory dwelling units, etc. to attract residents of all ages to the community.	Short-term
Utilize planned unit developments ¹ for new moderate density, traditional neighborhood developments.	Mid-term
Promote development of a senior housing development near downtown.	Mid-term
Downtown Main Street	
GOAL: Create a more vibrant, mixed-use downtown area that will serve as a focal point for the Onekama region and attract a wider range of businesses, housing, and people from different age groups.	
Action	Timeframe
Create a Downtown Development Authority (DDA) to promote economic growth and revitalization in the downtown.	Short-term
Utilize Project Specific Tax Increment Financing tools through the DDA to help bridge the financial gap in building development. ²	Mid-term
Develop a streetscape plan to improve the appearance along Main Street, pedestrian facilities, calm traffic, establish new sidewalks, and repair existing sidewalks to ensure that walkways are connected and provided throughout the entire Village.	Short-term
Promote year-round economic activities that support existing businesses and attract new ones.	Ongoing
Encourage the development of residential and commercial mixed-use buildings that aligns with the concepts presented in the Downtown Opportunities Map.	Ongoing
Attract specialty retail uses that offer a mixture of goods and services to provide more dining, shopping, placemaking, and cultural opportunities.	Ongoing
Develop and redevelop sites along Main Street, offering a greater variety of compatible uses.	Ongoing
Develop building design and landscaping guidelines and requirements to help ensure quality development.	Short-term
Encourage the cleanup of blighted properties and the upgrade of nonconforming sites.	Short-term

1. Planned Unit Development: Originally conceived in 1925, planned unit developments gave developers freedom from rural, residential, industrial, or commercial zoning laws and enabled them to create a more flexible and cohesive community that blended elements of residential, natural, and commercial spaces. Mixed-use PUDs combine residential, commercial, and often other uses, such as offices or retail spaces, within a single development. The goal is to create vibrant, walkable communities where residents can live, work, and shop in proximity. Source: *The National Association of Realtors*, <https://www.nar.realtor/residential-real-estate/planned-unit-developments>

2. Tax Increment Financing (TIF) is a public financing method used to fund public infrastructure and other community improvement projects, often in designated “blighted” or underdeveloped areas. Source: <https://www.michigan.gov/treasury/local/lafd/tif>

Challenge local economic development agencies, educational institutions and local community organizations to develop marketing strategies that encourage new investment, increase job opportunities, and retain and attract young individuals and families.	Mid-term
Natural Features and Environment	
GOAL: Protect and preserve open space, natural features, and lake views.	
Action	Timeframe
Promote the integration and protection of natural features and views of Portage Lake into site design and site plan review process.	Short-term
Continue to support and assist the Portage Lake Watershed Forever organization to implement policies and/or procedures that provide clean water and environmental sustainability.	Ongoing
Follow best management practices and habitat recommendations for stormwater, fish and wildlife as established by Michigan departments of Environment, Great Lakes and Energy (EGLE), Natural Resources – Fisheries, Parks and Forestry (DNR) and other state and federal agencies.	Ongoing
Identify opportunities to partner with the Township to expand sewer infrastructure into the Township to further protect surface and groundwater and promote additional growth and revenue potential for the Village.	Short-term
Community Facilities and Recreational Amenities	
GOAL: Maintain and improve public services, buildings and spaces, and recreational amenities within the Village to meet the needs of residents, businesses, and visitors.	
Action	Timeframe
Improve existing parks and public recreational areas including open areas in the main Village Park, the Zosel Street Park, Rotary Park, Glen Park, the Farr Center and Farr Park, including main park sign description improvement. <i>*Glen Park is managed by Onekama Township but located in the Village.</i>	Short-term
Maximize use, accessibility, and variety of existing recreational facilities and evaluate ways to increase recreational opportunities to meet the needs of all age groups, including the addition of pickleball courts, mountain bike trail, dog park, hiking and biking trails, fishing areas, and waterfront activities.	Mid-term
Expand/improve youth and senior citizen outreach and programming while considering the Farr Center as a facility for programs.	Mid-term
Explore the development of a public fishing dock, possibly located off the Farr Center break wall and the Main Village Park break wall.	Mid-term
Collaborate with Onekama Township on the evaluation of essential services such as waste management, street maintenance, and emergency response and consider improvements as needed.	Ongoing
Actively collaborate with the Portage Lake Association and Onekama Township on cultural and recreational events held in the Village.	Ongoing

Explore the development of a public marina.	Mid-term
Identify areas for pedestrian facilities that link the citizens to community facilities and resources.	Mid-term
Develop stronger building design and landscaping guidelines and requirements for public buildings and facilities.	Mid-term
Improve essential services such as waste management and street maintenance.	Mid-term
Consider a program and funding sources to remove snow from Main Street sidewalks.	Mid-term
Acquire the property west of the Farr Center, next to the park, and maintain as open space for public use.	Mid- to Long-Term

Transportation

GOAL: Continue to maintain and improve the safety, condition and appearance of neighborhood streets while promoting both motorized and non-motorized transportation.

Action	Timeframe
Adopt and enforce design standards involving private and public development projects to improve the streetscape and appearance along roadways.	Short-term
Encourage sidewalks and sidewalk connections between existing neighborhoods and encourage new sidewalks in new developments.	Short-term
Identify funding opportunities for non-motorized transportation facilities.	Short-term
Include site plan requirements for non-motorized transportation facilities in the zoning ordinance.	Short-term
Work with Michigan Department of Transportation (MDOT) to slow down traffic on Main Street.	Short-term
Adopt a complete streets policy. ³	Mid-term
Improve road, biking, and sidewalk safety to be ADA accessible.	Mid-term
Continue working with Onekama Township on the existing trail initiative.	Ongoing
Provide vehicle electric charging stations to allow for expansion as the demand dictates.	Mid-term

Supporting Programs

One of the common themes identified by community stakeholders is the lack of financing opportunities to support implementation, specifically for new housing development. It is also recognized that funding support is needed to improve and revitalize existing housing stock within established residential neighborhoods. These programs are listed in Appendix B that follows, and it should be noted that these programs are updated on a regular basis and some information will change.

3. A complete streets policy aims to design, construct, and maintain streets that are safe and accessible for all users, including pedestrians, bicyclists, motorists, and public transit riders of all ages and abilities. It shifts the focus from prioritizing motor vehicles to accommodating a variety of transportation modes. This approach considers how streets can be designed to be safer and more convenient for everyone. Source: *Smart Growth America*, <https://www.smartgrowthamerica.org/programs-and-coalitions/national-complete-streets-coalition/about/>



VILLAGE OF ONEKAMA

OUR VISION, OUR VILLAGE



Master Plan Appendix

Appendix A: Public Engagement Sessions, Demographics and References

Public Engagement Sessions

Strengths Summary

Character and Location

- The Village of Onekama is a safe and close-knit community located at the gateway of M-22, and nestled on the eastern shores of Portage Lake, a federally recognized and maintained harbor of refuge.
- Portage Lake is a large inland lake with channel access to Lake Michigan and is well-known for favorable boating and fishing conditions. The natural beauty of the area is a strong highlight, with parks, walking trails, water sports, and a dedicated group—the Portage Lake Watershed Forever—working to preserve the lake and surrounding environment.
- Despite its charm, Onekama remains quaint and undiscovered.
- The Village has a rich history, including the Portage Lake Hotel designed by the same architect as the Grand Hotel on Mackinac Island.
- The Village residents are friendly, supportive, welcoming, and civically engaged.
- The town boasts five churches representing different denominations and a forward-thinking school district.

Community Assets, Amenities, and Infrastructure

- Residents and tourists enjoy the lakes, community beach and playground, local parks, weekly summertime concerts in the park, walking trails, abundant birdlife at Northpoint Park, the downtown with charming retailers, and a small Farmer's Market.
- The community and surrounding region are supportive of the Village school system and partner on an internship program for students.
- Additionally, the Village offers proximity to Manistee, hospitals, an airport, and a casino—all within a 10–15-minute drive.
- The Village is home to two church camps—Covenant Bible and Little Eden—and they add to the community's character and tourism opportunities.
- The Village maintains a sewer system, which is a strong asset, however; the system is limited to the village area and near capacity.
- Dining establishments, accommodations, and concerts in the park provide entertainment. Access to Lake Michigan from Portage Lake is a significant advantage.
- Freshwater springs, including an artisanal spring with over a century of history, add to the appeal.

Intergovernmental Cooperation, Leadership and Services

- The Village is actively working on government cooperation between the Village and Township. Petunias along Main Street (Petunia Parade) add color, and the Farr Center and library contribute to community well-being.
- The Village's proactive snowplowing service and fire department enhance safety.

Opportunities Summary

Intergovernmental Collaboration

- The Village of Onekama aims to foster collaboration between the village and township. By working together, they can leverage resources and create a more cohesive community.
 - We are “Better Together”
- The Village of Onekama wants to attract new residents and visitors, as does the Township. They're open to growth, welcoming families, retirees, and outdoor enthusiasts alike. Opportunities to set the foundation for growth can happen through a few different avenues:
 - 425 Agreement: The Township and Village could explore entering into a 425 Agreement that would allow for the extension of public services while appropriately sharing in newly generated tax revenues.
 - Reignite the DDA: Despite a previous setback, the Village of Onekama remains optimistic in that leadership could reignite and revisit the development of a Downtown Development Authority (DDA), which would provide much-needed financial support for downtown businesses and infrastructure.

Non-Motorized Pathways and Public Access

- Creating pedestrian-friendly pathways will position Onekama as a desirable destination.
 - Bike Lane Feasibility: A plan to build a designated bike lane from 8-Mile to Crescent Beach Road, extending to Portage Lake, is being explored. Grants will support this project.
 - Streetscape Revival: The village plans to revisit its streetscape, enhancing aesthetics and walkability. Sidewalks, green spaces, and public art will transform downtown. A road diet along sections of M-22 could enhance pedestrian experiences downtown.
 - Possible Rail-to-Trail Connection: Onekama hopes to link its trails with neighboring municipalities. A rail-to-trail conversion could enhance connectivity and outdoor experiences.
 - Public Boat Dock: A park with picnic tables and a public boat dock will enhance waterfront access.

Water Sports and Recreation

- With its lakeshores and waterways, Onekama sees potential in water sports and recreational activities.
 - Recreation: Kayaking, paddleboarding, and sailing thrive here and more recreational and tourism-based opportunities in this realm could be explored.
 - Wetlands Park Collaboration: A joint effort between the village and township could establish a 40-acre wetlands park. Boardwalks and nature trails would enhance the area and attract visitors.

Zoning

- By revising some zoning regulations, the Village of Onekama could have a positive effect on the downtown and surrounding areas.
 - Business-Friendly Zoning: To encourage economic development, the Village of Onekama has an opportunity to revise zoning regulations. The community wants to create a business-friendly environment that attracts entrepreneurs.
 - Zoning Standards and Signage: Clear signage and thoughtful design standards could enhance the village's character and identity.
 - Desired Development: Residents envision restaurants, retail, and mixed-use spaces. Zoning adjustments are essential for business growth. Additionally, zoning for tiny homes in this area could help to solve the housing issue and increase the Village's population.

Residential

- Smaller Homes on Vacant Lots: By rezoning vacant lots, Onekama can accommodate smaller homes, attract diverse residents, and promote affordability.
- Short-Term Rental Ordinance: Onekama aims to regulate short-term rentals, balancing tourism with community needs.

Leadership and Change

- Onekama acknowledges the need for fresh leadership. Overcoming resistance to change is crucial for progress.

Sustainability Initiatives

- Solar and wind generation projects align with Onekama's commitment to sustainability.

Retail, Commercial, Entertainment

- Extending Retail Seasons: By exploring snow sports and leveraging nearby Crystal Ski Resort, Onekama aims to extend its retail season beyond the typical six weeks.
- Summer Entertainment: Continued support for live music and cultural events will grow opportunities for downtown businesses and attract visitors and residents downtown during the summer months.
- Fresh Fish Market: The lakeside location presents an opportunity for a thriving fresh fish market. Locals and tourists alike can savor the catch of the day.

- Family-Friendly Restaurants: Onekama seeks family-oriented dining options to cater to locals and tourists alike.

Educational Opportunities

- Internship programs, especially in trades, will prepare students for the workforce.
 - With continued and additional community support for the school system and collaboration with local and area business, internship programs for high school students could increase and expand.
 - This could lead to more opportunities for the youth to stay in the area long-term, thus fueling the economic cycle of continual growth and improvement of the community.

Weaknesses Summary

Non-motorized Pathways, Blight, and Zoning

- The Village's downtown area suffers from some blight, impacting aesthetics and economic vitality. Some vacant properties contribute to the decline, and the seasonal nature of some property owners exacerbates the issue.
- From an infrastructure perspective, there is a strong appetite for ADA-compliant sidewalk improvement and a non-motorized lane option with pedestrian crosswalks in strategic locations throughout the main street downtown.
- Enforcement of noise and blight ordinances is lacking due to resource constraints, and the community identifies the need for a recognizable zoning enforcement officer.
- Along those lines, the Village of Onekama faces a scarcity of resources due to a lack of economic development within the downtown, and the community has discussed the benefits of developing a Downtown Development Authority (DDA) that could address and enhance the downtown and surrounding areas.

Population and Housing

- Like many communities throughout the state, the Village of Onekama also suffers from a "brain drain" with many young people who were raised in the community moving away to larger urban centers for better career opportunities.
- When considering the Village's challenge to appeal to new residents and attract talent, housing must be considered. Again, like many communities in Michigan, the Village of Onekama also suffers from a housing shortage, especially workforce or attainable housing.
- Along those same lines, the Village of Onekama faces an overall decline in population like many communities throughout the state.

Village Identity

- The Village of Onekama also has an identity challenge and struggles with the place brand, specifically when attracting new businesses, visitors, and residents.

- It's currently seen as a pass-through area instead of a destination, even though the Village is not lacking in potential to draw tourists due to the lakes and natural beauty.

Intergovernmental Cooperation

- Historically, the Village has experienced political animosity with neighboring Onekama Township.
- While there is a history of animosity between the village and township, positive changes are starting to occur.

Infrastructure

- While the Village's sewer system is an asset, it is also a weakness. The sewer system should be expanded and repaired, both efforts being costly, and grant funding won't fully address capacity issues.
- The vehicular traffic that runs along through Main Street poses safety risks due to high speeds and heavy truck travel along M-22.
- An oil well nearby emits unpleasant odors, particularly when the wind blows in the wrong direction.

Threats Summary

The most predominant threat to future improvement for the Village of Onekama is the potential risk of inaction and resistance to change at the leadership level, which highlights the potential harm or negative consequences that can arise from not making necessary changes.

Compounding this, budget constraints are an issue, and together resistance to change and lack of financial support to enact meaningful change are threats to improvement and growth. Along these lines, it was noted that the objectives in the former Master Plan were not fully executed, and a lack of commitment to meeting objectives is a threat to forward progress.

Infrastructure, Utilities, and Public Spaces

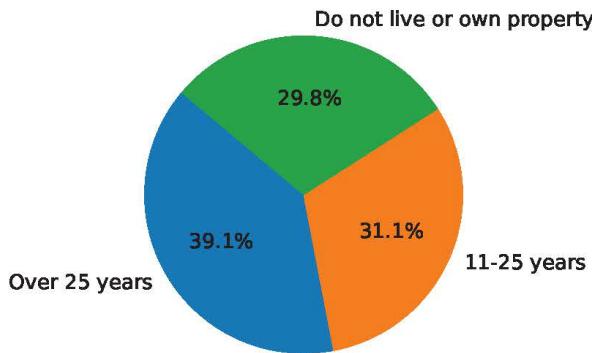
- The sewer system being at capacity and in need of maintenance hinders new development.
- The seasonal nature of the Village's economy and the lack of a more consistent year-round population to sustain local businesses also compounds the risk of inaction when it comes to future growth.
- When it comes to roadways and public spaces, it was noted that some speed limit signs along M-22 are obstructed by landscaping and a lack of trash receptacles and year-round restrooms in the downtown area poses challenges.

Environmental Concerns and Emergency Preparedness

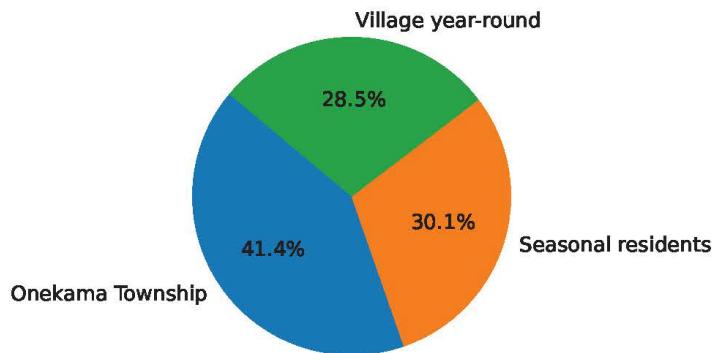
- There's a desire to conduct an environmental study and protect the local ecosystem. The changing climate affects ice fishing, fire risks, and utility infrastructure. Additionally, it was noted that the village lacks readiness for emergencies.

Community Survey

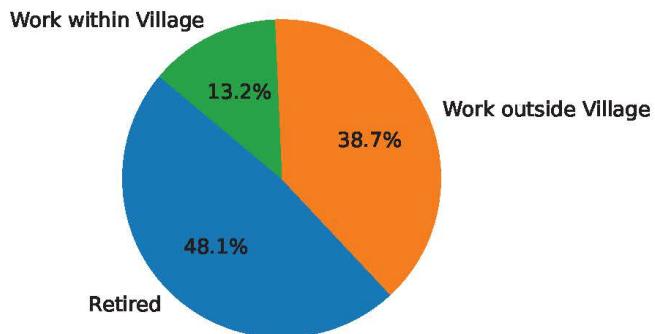
Duration of Residency



Full-Time Residence



Employment Status



Residency and Demographics (Q1-4)

- **Duration of Residency:** Most respondents have lived or owned property in the Village of Onekama for over 25 years (27.31%), followed by those who have been there for 11-25 years (21.69%). 20.8% of respondents do not live in the Village of Onekama or do not own property in the Village.

- **Full-Time Residence:** 32.26% of respondents live in Onekama Township, with others being seasonal residents (23.39%) or living in the Village year-round (22.18%).
- **Employment:** Many respondents are retired (45.38%), while 36.55% work outside of the Village of Onekama. 12.45% of respondents work within the Village of Onekama.

Age Distribution (Q5)

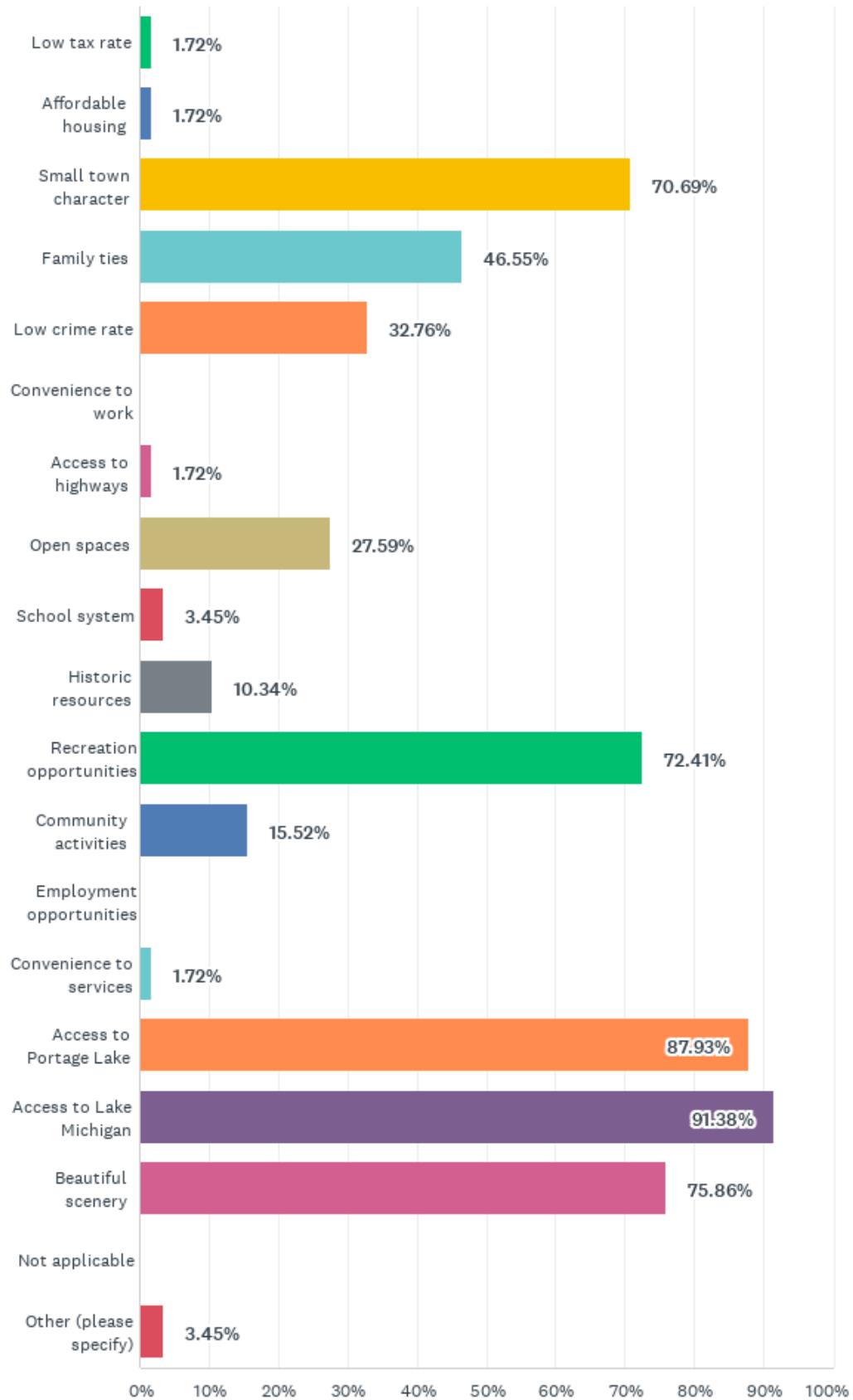
- The majority of respondents are aged 65 and older (37.90%), followed by those aged 55-64 (32.66%).

Community Preferences (Q7-9)

- Access to Lake Michigan (78.71%)
- Portage Lake (77.11%)
- Beautiful scenery (75.90%)
- Small-town character (71.89%)
- Recreation opportunities (63.05%)

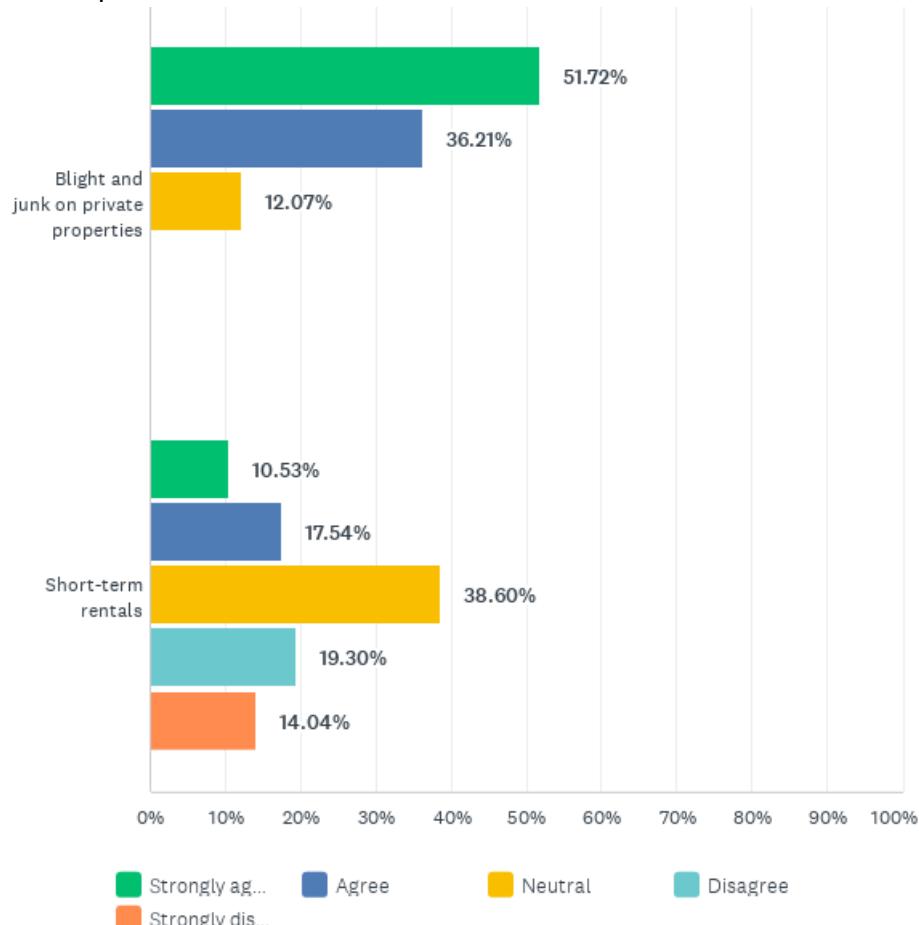
Improvements:

- Dining opportunities (89.96%)
- Property re/development (69.88%), and retail shopping opportunities (67.87%) as key areas for improvement.
- Others closely behind the above improvements include recreation opportunities, community gathering places, and property tax rate.
- Along Main Street in particular, the following improvements were rated highest in order of importance:
 - Continuous sidewalks and bench seating along both sides of Main Street
 - Remodel and or remove dilapidated/blighted buildings
 - Consistent landscape theme
 - Bike lanes
 - Bury overhead power lines

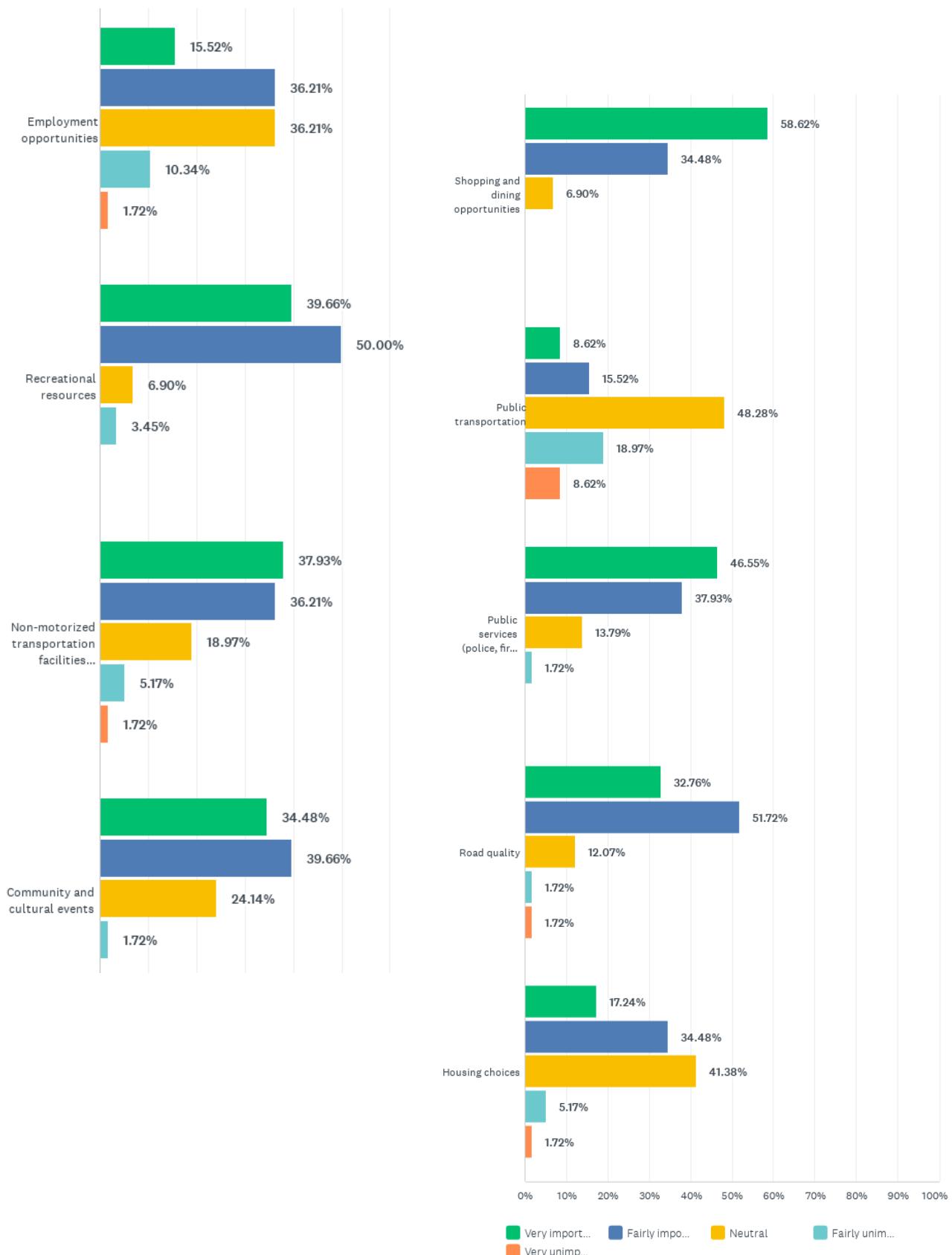


Zoning and Land Use Issues

When asked “Which of the following do you think are zoning and/or land use issues within the Village of Onekama that should be addressed,” over 50% strongly agreed that blight is an issue, and respondents were neutral about short-term rentals.



Important topics to address in the Master Plan are as follows; with green showing most important, dark blue fairly important, yellow is neutral, light blue is fairly unimportant, and orange is very unimportant:



Recreational Opportunities

- **Desired Activities:** Bike trails (62.25%), Hiking (59.44%), and pickleball (46.99%) are the most desired recreational activities.

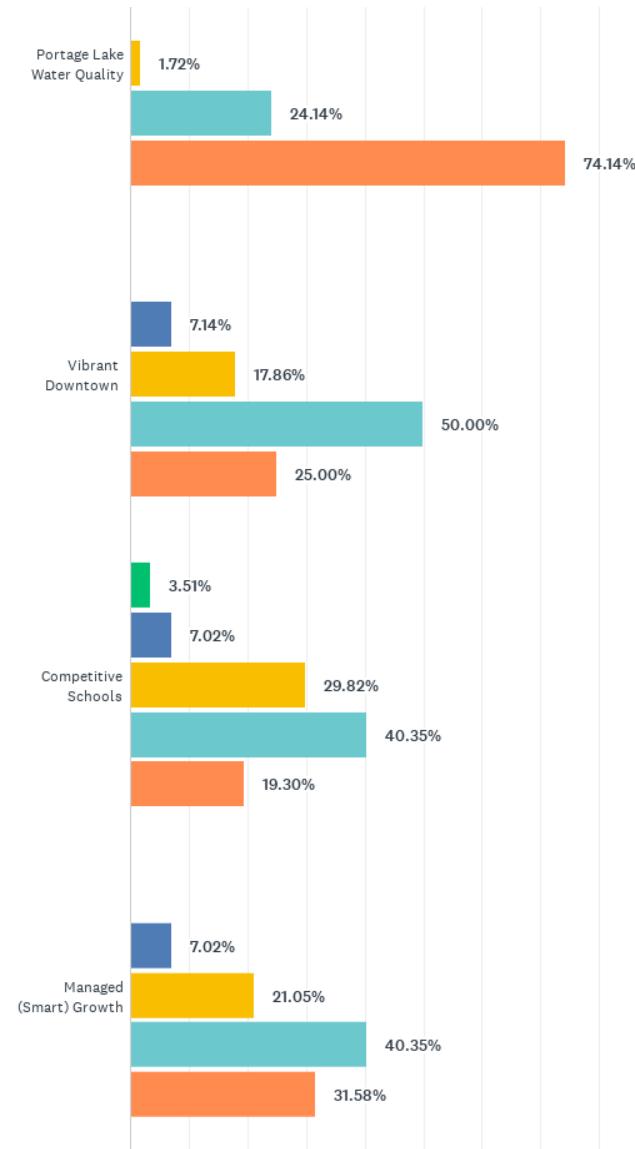
Housing Preferences

- **Preferred Housing Types:** Small single-family detached homes (56.63%), larger single-family detached homes (38.55%), and mixed-use residential/commercial buildings (30.92%) are in demand. Just behind mixed-use residential/commercial buildings are mixed-use (residential in same building with commercial/office) at 30.92% and senior housing – independent living facilities (30.12%).

Economic Challenges

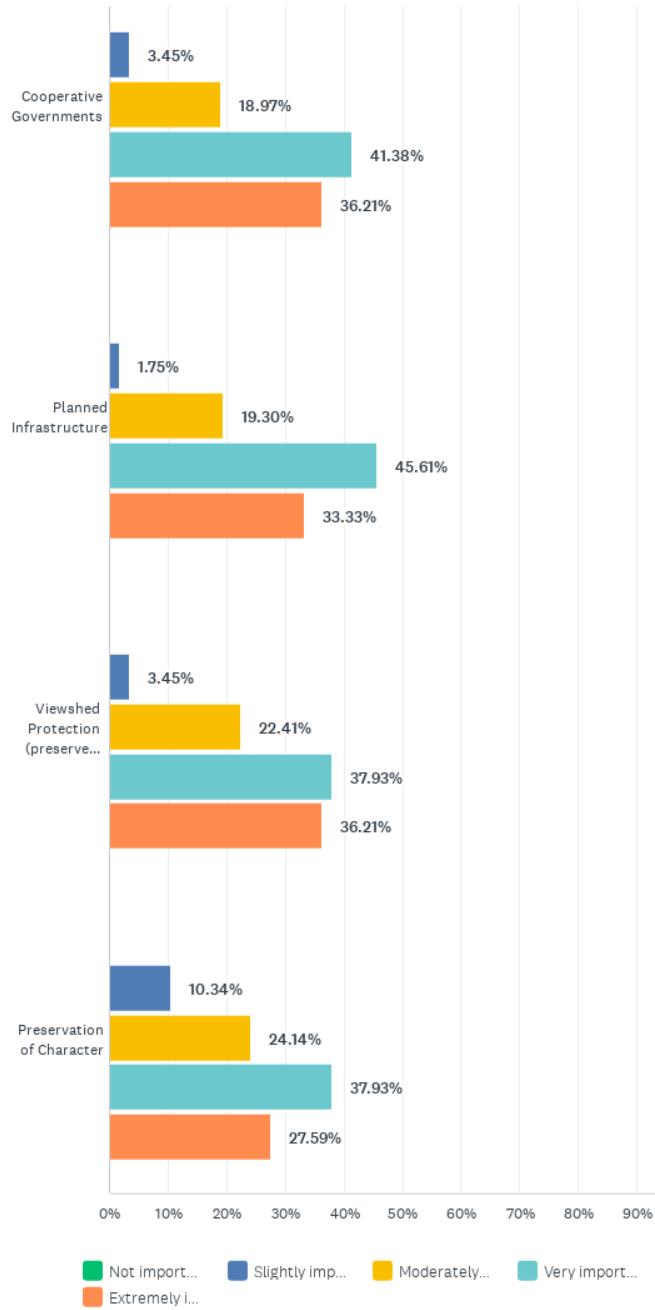
- **Top Challenges:** Keeping young, skilled workers (55.92% very challenging), availability of jobs (46.31% moderately-high challenge), and availability of diverse housing options (42.56% moderately-high challenge).

Priorities



- **Top Priorities:** Portage Lake water quality (68.95% extremely important, 25.40% very important), vibrant downtown (38.46% very important, 29.96% extremely important), planned infrastructure (39.43% very important, 28.46% extremely important), managed/smart growth (41.30% very important, 27.53% extremely important), watershed protection (34.69% extremely important, 31.02% very important), and competitive schools (43.09% very important, 24.80% extremely important).

- The image here shows priorities, with orange indicating extremely important.



The final survey question focuses on the community's vision for the Village over the next 20 years. Here are the key themes and aggregated insights from the responses:

Key Themes and Insights

1. Preservation of Small-Town Charm
2. Controlled Growth and Development
3. Vibrant Downtown
4. Tourism and Economic Opportunities
5. Infrastructure Improvements
6. Affordable Housing
7. Environmental Preservation
8. Community and Recreational Spaces
9. Government and Leadership

Vision Statements

When asked “**What is your vision for the Village of Onekama in 20 years?**” the following themes were submitted:

- **Small and Quaint:** Maintain the Village's small-town feel while enhancing its charm.
- **Vibrant and Attractive Downtown:** Develop a central district with shops, restaurants, and mixed-use buildings.
- **Controlled Growth:** Ensure growth is smart and sustainable, preserving the Village's character.
- **Tourism:** Leverage tourism to support local businesses without overwhelming the community.

- **Infrastructure:** Infrastructure: Improve roads, sidewalks, sewer system capacity; enhance walk-ability and bike-ability.
- **Affordable Housing:** Provide housing options for various income levels to support a diverse population.
- **Environmental Preservation:** Protect the natural beauty of the area, including the lake and surrounding environment.

- **Community Spaces:** Create more parks, gathering spots, and cultural venues to foster community engagement.
- **Leadership:** Elect leaders who can balance growth with preservation and respond to community needs.

Demographic Data

US Census: Margin of Error in Seasonal Data Explanation

The "margin of error in seasonal units" in time series analysis and forecasting discusses the uncertainty or variability associated with a time series' seasonal component.

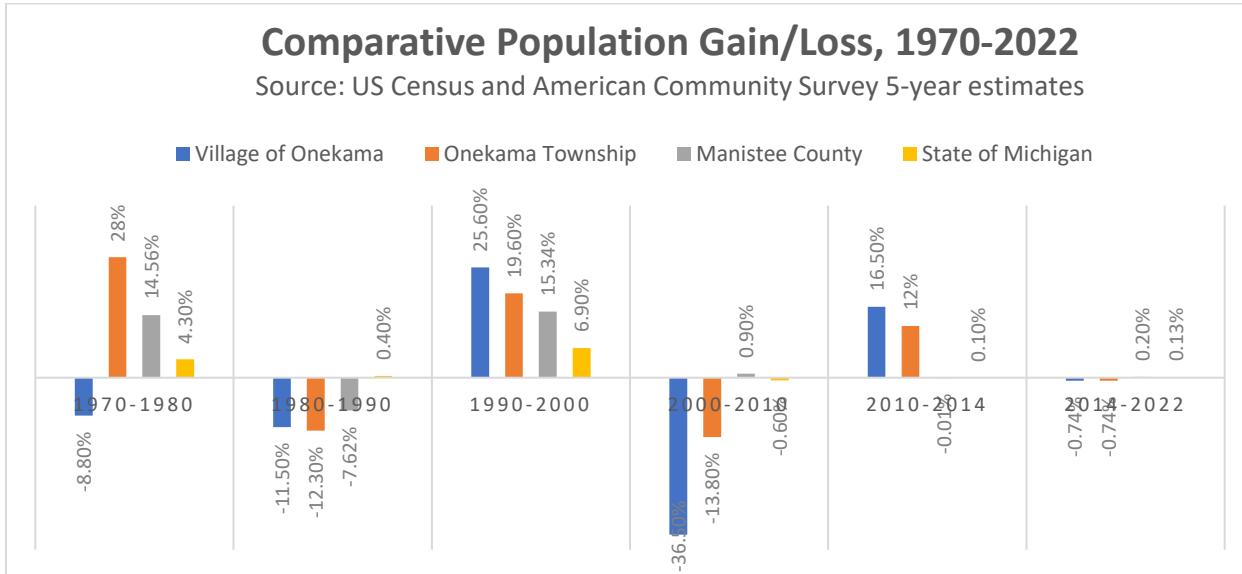
Here's how to understand this concept:

- **Seasonal Component:** Time series data often shows seasonality. Seasonality refers to regular, repeating patterns at fixed time intervals (e.g., daily, monthly, or yearly).
- **Seasonal Adjustment:** Seasonal adjustment techniques isolate and remove seasonal effects to reveal the underlying trend-cycle and irregular components of the data. This makes it easier to analyze the non-seasonal aspects of the series.
- **Margin of Error in Seasonal Context:**
 - **Estimation Uncertainty:** When the seasonal component is estimated, there is always some degree of uncertainty in that estimation.
 - **Sampling Errors:** In seasonal forecasting, limited data and sample sizes can lead to sampling errors in the predictions, which contributes to the overall margin of error in the seasonal component.
 - **Revisions:** Seasonal adjustment factors are often re-estimated as new data becomes available, leading to revisions in previously adjusted data. These revisions reflect the inherent uncertainty in the seasonal component and the margin of error in estimating it.
 - **Impact on Forecasts:** The uncertainty in the seasonal component directly affects the accuracy of seasonal forecasts. The margin of error in the seasonally adjusted data can provide insight into the likely range within which the actual seasonal values will fall.

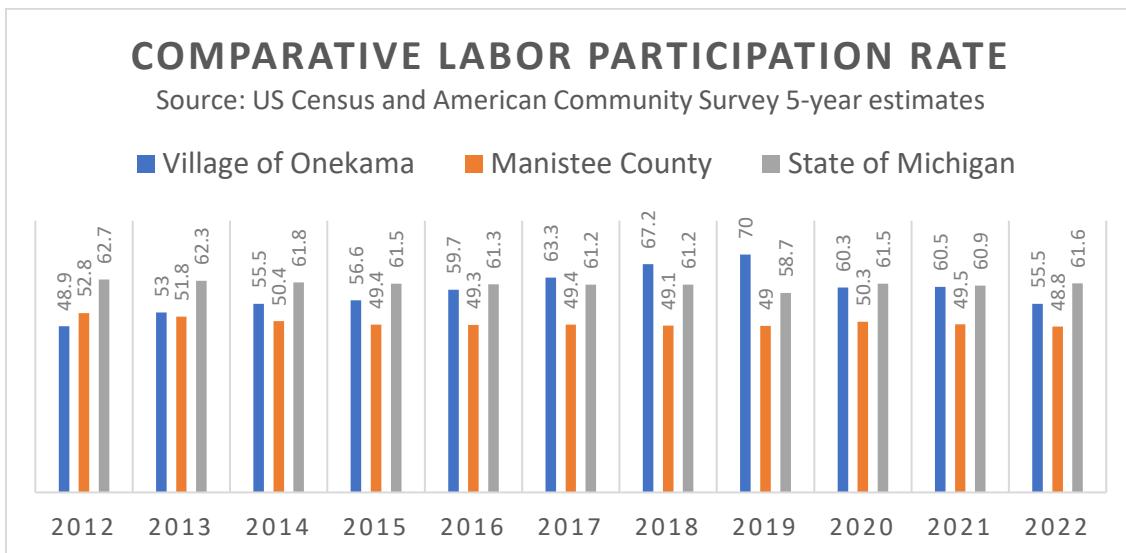
The "margin of error in seasonal units" reflects the degree of confidence in the estimate or forecast of the seasonal pattern in a time series data. A smaller margin indicates more reliable estimations and forecasts of the seasonal component. It helps researchers and decision-makers understand the uncertainty associated with seasonal patterns and make informed decisions based on the reliability of the data.

For example, when evaluating the accuracy of seasonal forecasts, various error metrics can be used, including those that account for the seasonal component. A high margin of error in the seasonal units could suggest that the estimated seasonal pattern might deviate significantly from the true pattern.

Population Comparison Over Time



Labor Rate



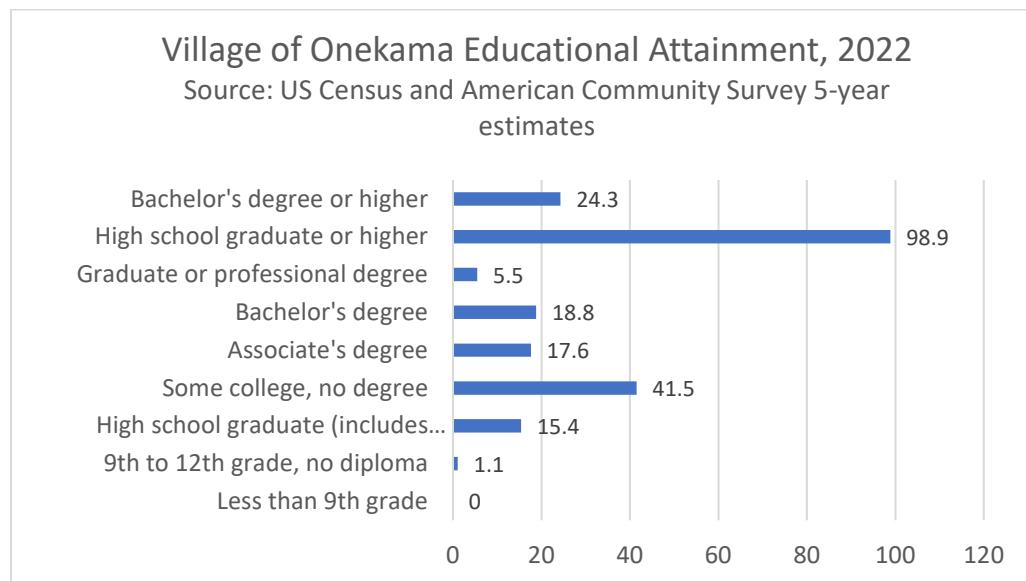
Historically, labor participation rate has been a good indicator of the strength or weakness within a local labor market. The higher the rate, the greater the availability of quality employment opportunities. Generally, the labor participation rate has been in line with the state's rate over the past four years, with the exception of a higher participation rate in 2019 at 70%. The Village

has maintained a higher labor participation rate, however, the participation rate decreased after 2019. This could be due to a higher than usual year of retirement compounded by the COVID-19 virus implications. Additionally, a number of retired people take on seasonal work, which is not differentiated in the Census data. Overall, the labor participation rate is generally higher than the County over the past decade, which is a positive message to focus on when promoting the Village to prospective business.

Employment, Education and Income

27 percent of Village residents are aged 65 plus, and 39% of the current population are within the age group between 16 and 64 years of age. These figures represent both retired and up-and-coming residents in the future workforce age range.

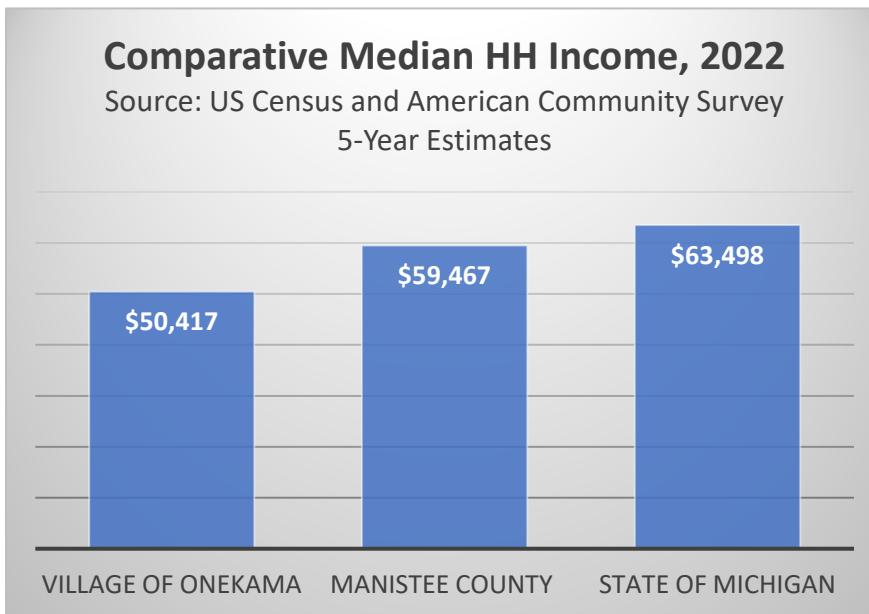
While having a higher median age than the County and State, Village residents are in turn well educated. In 2022, the percent of the Village population which had attained an Associate Degree or higher was 41.9%, which is in line with the State's population at 41.8%. The Village can benefit from the expertise its residents have in business and management.



According to the US Census Bureau's American Community Survey 5-year estimate, there are 166 residents in the civilian employed population 16 and over. Of those, the majority are employed in educational services, health care, social assistance, manufacturing, arts, entertainment, recreation and accommodation and food services.

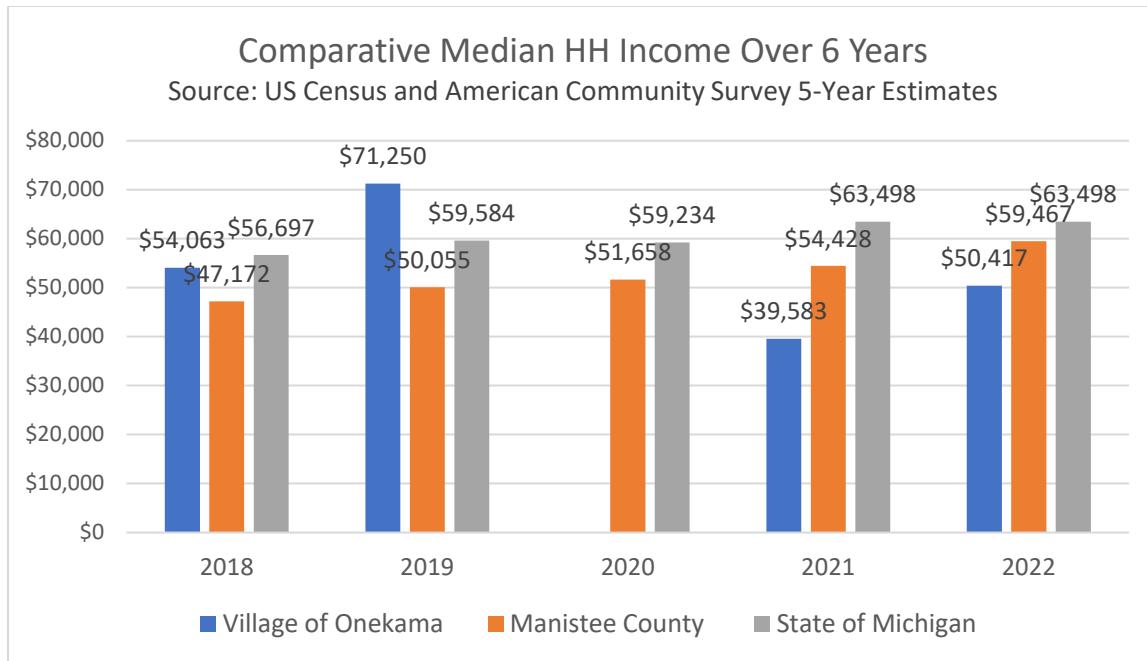
Civilian employed population 16 years and over	166
Construction	7
Manufacturing	25
Wholesale trade	11
Retail trade	10
Transportation and warehousing, and utilities	10
Information	0
Finance and insurance, and real estate and rental and leasing	8
Professional, scientific, and management, and administrative and waste management services	13
Educational services, and health care and social assistance	35
Arts, entertainment, and recreation, and accommodation and food services	22
Other services, except public administration	0
Public administration	25

Comparative Median Income



Income

Median household income (the middle income of all households, both family and non-family) is an indicator of the economic strength of an area. Income can also have implications for land use and public services given that higher income people tend to invest more in their houses and to expect more services from local government.



The median income in the Village has fluctuated in the last five years, with 2019 showing the highest median household income of \$71,250, and \$50,417 in 2022. Median income can fluctuate due to various factors such as changes in the local economy, employment opportunities, and population dynamics. Fluctuations could be due to shifts in industry, demographics, or other economic factors. *Note: Median household income for 2020 was not available in the US Census.*

Implementation Matrix References

1. Planned Unit Development: Originally conceived in 1925, planned unit developments gave developers freedom from rural, residential, industrial, or commercial zoning laws and enabled them to create a more flexible and cohesive community that blended elements of residential, natural, and commercial spaces. Mixed-use PUDs combine residential, commercial, and often other uses, such as offices or retail spaces, within a single development. The goal is to create vibrant, walkable communities where residents can live, work, and shop in proximity. *Source: The National Association of Realtors, <https://www.nar.realtor/residential-real-estate/planned-unit-developments>*
2. Tax Increment Financing (TIF) is a public financing method used to fund public infrastructure and other community improvement projects, often in designated “blighted” or underdeveloped areas. *Source: Michigan.gov: <https://www.michigan.gov/treasury/local/lafd/tif>*
3. A complete streets policy aims to design, construct, and maintain streets that are safe and accessible for all users, including pedestrians, bicyclists, motorists, and public transit riders of all ages and abilities. It shifts the focus from prioritizing motor vehicles to

accommodating a variety of transportation modes. This approach considers how streets can be designed to be safer and more convenient for everyone. Source: *Smart Growth America*, <https://www.smartgrowthamerica.org/programs-and-coalitions/national-complete-streets-coalition/about/>

Appendix B: State and Federal Housing Programs

MSHDA Michigan Housing and Community Development Program

These funds are available now for project gap financing, specifically for projects tied to the Housing Plan for Region H which calls out new construction, adaptive reuse, and rehab projects needed to increase Housing Stock.

The purpose of the HDAP is to provide financing assistance to developers who are interested in building new housing (attached or detached formats) for buyers that are within the HUD defined range of 80% to 120% of local Area Median Income (AMI).

For a builder to build a new housing structure in this sales price range, there is almost always a financial gap that exists between the final sales cost and the final construction cost. The HDAP program utilizes Tax Increment Finance established by a TIF district to assist with closing that financial gap.

<https://www.michigan.gov/mshda/developers/housing-and-community-development-fund-hcdf>

MSHDA MI Neighborhood 3.0 - opens October 1, 2025

This is another opportunity for project gap financing for both non-profit and for-profit housing developers – it is funded out of the MHCDF.

MSHDA Multifamily Direct Lending

MSHDA offers direct lending to eligible borrowers in the form of loans from both tax-exempt and taxable bonds, as well as MSHDA gap funding loans and equity bridge loans in certain situations, for the development of affordable rental housing. MSHDA direct lending programs are available for both new construction and acquisition and rehabilitation of affordable or conventionally financed rental housing, mixed use buildings, or the adaptive re-use of other structures.

<https://www.michigan.gov/mshda/developers/multifamily-direct-lending-pgrms>

MSHDA Neighborhood Enhancement Program

The NEP program's primary goals are to identify and fund innovative activities to address specific needs; assist and showcase where people are engaged and facilitating change; and provide funding to facilitate and implement additional activities.

The NEP program can financially assist high-impact, innovative, neighborhood housing-oriented activities that benefit low- and moderate-income areas and residents. All components are designed to fund tangible housing-oriented activities that are: implementation ready; highly visible; impactful to the communities and residents quality of life; holistically focused; and where there is buy-in and demonstrated local support.

The NEP program is made available statewide through a yearly competitive funding round to applicants consisting of local non-profit agencies (501c3) and local units of government.

<https://www.michigan.gov/mshda/neighborhoods/neighborhood-enhancement>

MEDC Community Revitalization Program

The Michigan Community Revitalization Program (MCRP) is an incentive program available from the Michigan Strategic Fund (MSF), in cooperation with the Michigan Economic Development Corporation (MEDC). The program is designed to provide grants, loans, or other economic assistance for eligible investment projects in Michigan and promote community revitalization that will accelerate private investment in the following categories:

- Areas of historical disinvestment.
- Contribute to Michigan's reinvention as a vital, job generating state.
- Foster redevelopment of functionally obsolete or historic properties.
- Reduce blight.
- Protect the natural resources of this state.

<https://www.miplace.org/programs/michigan-community-revitalization-program/>

New Market Tax Credits

Historically, low-income communities experience a lack of investment, as evidenced by vacant commercial properties, outdated manufacturing facilities, and inadequate access to education and healthcare service providers. The New Market Tax Credit Program (NMTC Program) aims to break this cycle of disinvestment by attracting the private investment necessary to reinvigorate struggling local economies.

The NMTC Program attracts private capital into low-income communities by permitting individual and corporate investors to receive a tax credit against their federal income tax in exchange for making equity investments in specialized financial intermediaries called Community Development Entities (CDEs). The credit totals 39% of the original investment amount and is claimed over a period of seven years.

<https://www.cdfifund.gov/programs-training/programs/new-markets-tax-credit>

Low Income Housing Tax Credit

The Low-Income Housing Tax Credit (LIHTC) is the most important resource for creating affordable housing in the United States today. The LIHTC database, created by HUD and available to the public since 1997, contains information on 45,905 projects and 2.97 million housing units placed in service between 1987 and 2015. It is recommended that all communities in the County support LIHTC proposals.

<https://www.michigan.gov/mshda/developers/lihtc/lihtc/low-income-housing-tax-credit-lihtc>

Obsolete Property Rehabilitation Credit

The Obsolete Property Rehabilitation Act (OPRA), Public Act 146 of 2000, provides for a tax incentive to encourage the redevelopment of obsolete buildings. A new exemption will not be granted after December 31, 2026, but an exemption then in effect will continue until the certificate expires.

The tax incentive is designed to assist in the redevelopment of older buildings in which a facility is contaminated, blighted or functionally obsolete. The goal is to rehabilitate older buildings into vibrant commercial and mixed-use projects.

<https://www.michigan.gov/taxes/property/exemptions/obsolete/obsolete-property-rehabilitation-act-opra>

Brownfield Redevelopment Authority (Act 381)

Once created, a BRA reviews proposal for the redevelopment of eligible property and determines what financial incentives are necessary to enable success. The authority prepares a plan that identifies the brownfield projects. Each project section of the plan includes the description of the eligible property, the eligible activities, the TIF approach to be taken and other issues related to the subject parcels.

The authority then recommends to the governing body of the municipality (city or village council, township board or county commission) that the decision-making body holds a public hearing regarding the plan and subsequently acts to approve with modifications or deny the plan. The authority would recommend revisions to the plan as new projects are submitted or revisions are requested on existing plan projects.

The act has been recently amended to include housing projects as eligible for TIF capture funding. The projects can either be administered through MSHDA or through a local authority. If the project is market rate and administered through a local authority, the state education tax may also be captured.

More information: <https://www.michigan.gov/egle/about/organization/remediation-and-redevelopment/brownfields>

Link to Act: <https://www.michigan.gov/egle/about/organization/remediation-and-redevelopment/brownfields/act-381-tax-increment-financing>

Municipal/Non-profit Public Private Partnerships (P3)

This opportunity would allow a municipality or non-profit agency the ability to partner with a for-profit builder to develop new housing options across the region. By partnering, it is possible

for the developers/builders to get land at a lower cost, thereby reducing total construction costs.

In theory, the municipality/non-profit could hold the land, reducing holding costs and taxes while the project is under construction. The P3 could also be instrumental with infrastructure development on the property and eventually recuperate initial costs upon final sale of property.

Neighborhood Improvement Authority

Through the provisions of Public Act 57 of 2018, a Neighborhood Improvement Authority (NIA) may be established. An NIA may use its funds, including tax increment financing, to fund residential and economic growth in residential neighborhoods. An authority may also issue bonds to finance these improvements.

Once established, the NIA prepares a development plan and a tax increment financing plan to submit for approval to the local municipality. A development plan describes the costs, location, and resources for the implementation of the public improvements that are projected to take place in the NIA district.

A tax increment financing plan includes the development plan and details the tax increment procedure, the amount of bonded indebtedness to be incurred, and the duration of the program. After adoption of the two plans, the development plan is implemented and the tax increments, which occur because of improvements in the eligible property, accrue to the NIA to be used as required by the development plan.

The activities of the NIA may be financed by a) donations to the authority; b) revenue bonds; c) revenues from buildings or property owned or leased by the NIA; d) tax increments; e) special assessments; and f) grants.

<https://www.miplace.org/4a73da/globalassets/documents/fact-sheets/neighborhood-improvement-authority-pa-61.pdf>

Federal Home Loan Bank

Serving Michigan, the FHLB of Indianapolis is one of 11 Regional FHLBank offices that support mortgage lending and community investment through their member organizations. FHLB primary objectives are to support housing finance and community development and provide direct support of affordable housing. Products and services include forgivable grants and loans in support of home repairs, down payment assistance to increase affordability, new housing development and much more.

<https://fhlbanks.com/>

- Specifically note their AHP funding for new construction or rehabilitation

Residential Facilities Exemption

The Residential Housing Facilities Act (known as the Residential Housing Exemption), 2022 PA 237, provides a tax incentive to owners of rental housing property of more than four units to enable renovation and expansion of aging facilities and assist in the building of new facilities. A Residential Housing Exemption Certificate (RHEC) entitles the facility to exemption from ad valorem real property taxes for a term of one to twelve (1-12) years as determined by the local governmental unit. Applications are filed, reviewed, and approved by the local governmental unit. The State Tax Commission (STC) must also approve the application and issue the exemption certificate.

<https://www.michigan.gov/taxes/property/exemptions/residential-housing-exemption>

Attainable Housing Exemption

The Attainable Housing Facilities Act (known as the Attainable Housing Exemption), 2022 PA 236, provides a tax incentive to owners of rental housing property of not more than four units to enable renovation and expansion of aging facilities and assist in the building of new facilities. An Attainable Housing Exemption Certificate (AHEC) entitles the facility to exemption from ad valorem real property taxes for a term of one to twelve 1-12 years as determined by the local governmental unit. Applications are filed, reviewed, and approved by the local governmental unit. The State Tax Commission (STC) must also approve the application and issue the exemption certificate.

<https://www.michigan.gov/taxes/property/exemptions/attainable-housing-exemption>

USDA Rural Development Grants and Housing Support

Rural Housing site loans provide two types of loans to purchase and develop housing sites for low- and moderate-income families:

- a. Section 523 loans are used to acquire and develop sites only for housing to be constructed by the Self-Help method. Refer to RD Instruction 1944-I for more information about the Self-Help program.
- b. Section 524 loans are made to acquire and develop sites for low- or moderate-income families, with no restriction as to the method of construction. Low-income is defined as between 50-80% of the Area Median Income (AMI); the upper limit for moderate income is 115% of the AMI.

Who may apply for this program?

- Section 523 loans: Private or public non-profit organizations that will provide sites solely for self-help housing.

- Section 524 loans: Private or public non-profit organizations. The building site may be sold to low- or moderate-income families utilizing USDA's Housing and Community Facilities Program's (HCFP) loan programs, or any other mortgage financing program which serves low- and moderate-income families.
- Non-profits that have the legal authority to operate a revolving loan fund.
- Non-profits that have the financial, technical and managerial capacity to comply with relevant federal and state laws and regulations.
- Federally-recognized Tribes.

The USDA Rural Development Summary of Major Programs Guide can be found here:

https://www.rd.usda.gov/files/RD_ProgramMatrix.pdf

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USDA Rural Development

Rural Community Development Initiative Grants typical open period is July of each year. Non-profits or public bodies can apply. The purpose of the grant is to improve housing, community facilities, and community and economic development projects in rural areas.

<https://www.michigan.gov/mdard/business-development/grantfund/rural-readiness-grant-program>

MDARD Rural Readiness Grant Program

The Rural Readiness Grant Program is focused on activities that are preparing your community or organization for longer term solutions, future investment, or larger funding opportunities for priority issues in your community. A list of eligible project types is available online at:

<https://www.michigan.gov/mdard/business-development/grantfund>

Some examples of potential projects for this funding include:

- Plans or feasibility studies for a community/business incubator.
- Leadership development or governance programs.
- A shared grant writing or project management model supported by/available to multiple organizations.
- Planning for infrastructure or housing needs within a particular neighborhood or community.

Grants.gov

This website is updated often with grant opportunities available from HUD. An example at the time of this publication is FY2023 Choice Neighborhoods Implementation Grants, which city governments can apply for. This grant supports the implementation of comprehensive neighborhood revitalization plans that are expected to achieve the following three core goals: Housing, People, Neighborhood. [Grants.gov](https://www.hud.gov/program_offices/cfo/gmogmt/grantsinfo/fundingopps) is constantly being updated and should be monitored for housing-related funding and other resources through HUD.

https://www.hud.gov/program_offices/cfo/gmogmt/grantsinfo/fundingopps

Community Capital

Community capital is defined as capital sourced from a broad cross-section of the community and invested in the community. It is more than a legal and financial strategy as at its core, it's about equity, inclusivity, empowerment, and shared prosperity. Community capital has been empowered itself by recent legislation, policy, and management tools that now enable virtually any/every member of any community to invest in community-based projects, including housing. There are now also community investment fund structures that can raise local investment into a fund that can help build or renovate housing. For more information, contact www.nc3now.org

Philanthropic Capital

The philanthropic world is more frequently engaged in “impact investing”; notably looking to solve local problems by partnering with traditional sources of capital. There are a growing number of housing projects in Michigan and nationwide, where capital is provided as seed or match money from community and family foundations, most often from program income funds but now also from corpus funds. Philanthropic capital is most often seen as part of the capital required for low-income or affordable housing, as well as work-force housing; generally where there is a social good tied to a housing project. For information about foundation impact investing in Michigan, contact local foundations or the Council of Michigan Foundations.

www.michiganfoundations.org