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Executive Director

# Charlevoix Main Street DDA

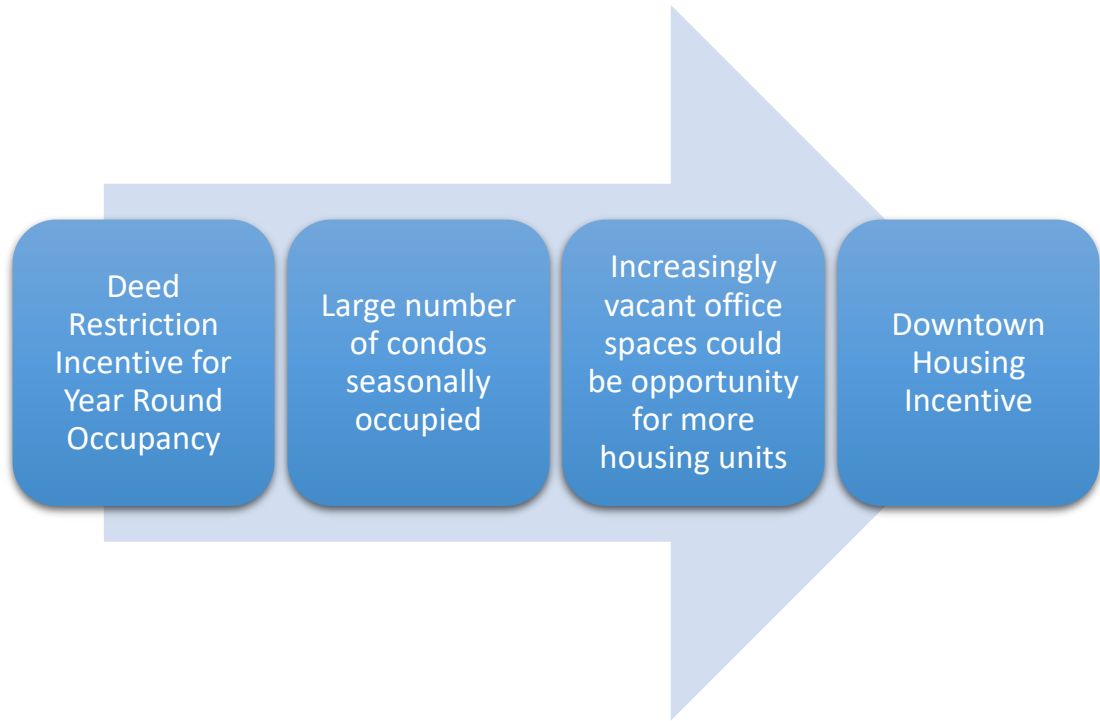


# Establishing our role:

- Homeshare program
- National Register District







## Charlevoix Main Street is making a real difference.

Charlevoix Main Street DDA is at the heart of a movement to develop downtown Charlevoix as a beautiful, green, year-round community with a demonstrated commitment to the health and well-being of residents and visitors alike, and sustainable economic opportunities that invite active participation in all that Charlevoix has to offer.

### Downtown's Goals

- Create the physical layout and amenities, and sustaining resources that demonstrate Charlevoix's commitment to year-round health and wellness/healthy living.
- Develop a sustainable downtown that provides year-round economic opportunities to the greater Charlevoix community.
- Establish the foundation for a year-round economy by expanding shoulder season activity.
- Bring businesses together to cooperate and coordinate resources to market downtown.



**CHARLEVOIX**  
MAIN STREET DDA

# Year-Round Tenants = Year-Round Spending

Street managers estimate the percentage of vacant upper floors and some towns report vacancies as high as 40 per cent. One of the best ways to fill that empty space is with residential rental units. And Michigan Main Street communities have done just that, adding 230 housing units in the last decade. These additional downtown residents make a sizable contribution to the health and the stability of the downtown economy. To get an understanding of the opportunity represented by adding a housing unit, the table below is a conservative estimate of the annual economic impact on the downtown of one couple renting an upper floor apartment for \$750 per month. This isn't the total of their expenditures, but just what would likely be spent in the downtown assuming the goods and services are available.

|                                   |                 |
|-----------------------------------|-----------------|
| Rent                              | \$9,000         |
| Food at Home                      | \$2,322         |
| Food Away from Home & Alcohol     | \$997           |
| Household Supplies                | \$308           |
| Household Furniture & Equipment   | \$390           |
| Apparel and Footwear              | \$960           |
| Auto Related                      | \$2,042         |
| Healthcare                        | \$380           |
| Entertainment                     | \$977           |
| Personal Care Products & Services | \$319           |
| Reading & Education               | \$236           |
| Contributions & Miscellaneous     | \$689           |
|                                   | <b>\$18,619</b> |



## Impacts of Downtown Housing

DOWNTOWN HOUSING HAS IMPACTS BEYOND JUST RENT CHECKS.

Many North Carolina Main Street communities made it a priority to create downtown housing. This has proven to be an effort worth doing. While there is a wide range of monthly rents for a downtown apartment, the average is around \$950 per month. This allows property owners to receive revenue from space that may well have sat vacant for years. But the landlord isn't the only one who benefits.

How much buying power does a resident in a downtown apartment unit bring? If that unit is occupied by a couple paying rent of \$950 per month, here is what they spend over the course of a year.

Of course, not every dollar that they spend will be spent downtown. Some will be spent on vacation, on the trip to the regional mall, and through online purchases. But downtowns have an opportunity to meet many of the goods and services needs of that couple. So when they lease a downtown apartment, they are not just bringing their rent check; they are bringing considerable purchasing power that has the potential to benefit a wide array of businesses.

### Average Annual Expenditures

|  |                 |
|--|-----------------|
| Rent                                     | \$11,400        |
| Food at Home                             | \$3,008         |
| Food away from Home                      | \$2,392         |
| Alcoholic Beverages                      | \$398           |
| Utilities & Public Services except phone | \$1,777         |
| Telephone                                | \$991           |
| Personal Services                        | \$263           |
| Housekeeping Supplies                    | \$500           |
| Household Furnishings and Equipment      | \$1,303         |
| Men's Apparel                            | \$295           |
| Women's Apparel                          | \$514           |
| Footwear                                 | \$261           |
| Vehicle related Expenses                 | \$2,181         |
| Health Insurance                         | \$2,213         |
| Medical Services                         | \$571           |
| Drugs                                    | \$327           |
| Fees and Admissions                      | \$426           |
| Audio and visual equipment and services  | \$696           |
| Pets                                     | \$447           |
| Personal care products and services      | \$522           |
| Reading                                  | \$63            |
| Education                                | \$809           |
| Tobacco/Smoking Products                 | \$279           |
| Cash Contributions                       | \$1,100         |
| Personal Insurance and Pensions          | \$4,325         |
| Everything Else                          | \$3,649         |
| <b>Total</b>                             | <b>\$40,710</b> |







# Downtown Housing Incentive Program

## Incentivizing Year-Round Housing

The Downtown Housing Grant offered by the City of Charlevoix Main Street Downtown Development Authority supports property owners seeking to build or convert square footage designated for year-round housing. The matching grant provides financial incentive to help downtown building owners better utilize their vacant or under performing space, while retooling the properties to help address a major challenge in Charlevoix – housing. With more downtown housing, residents have more varied and viable living options, businesses have access to a greater workforce, and property owners have a more diverse and dependable income.

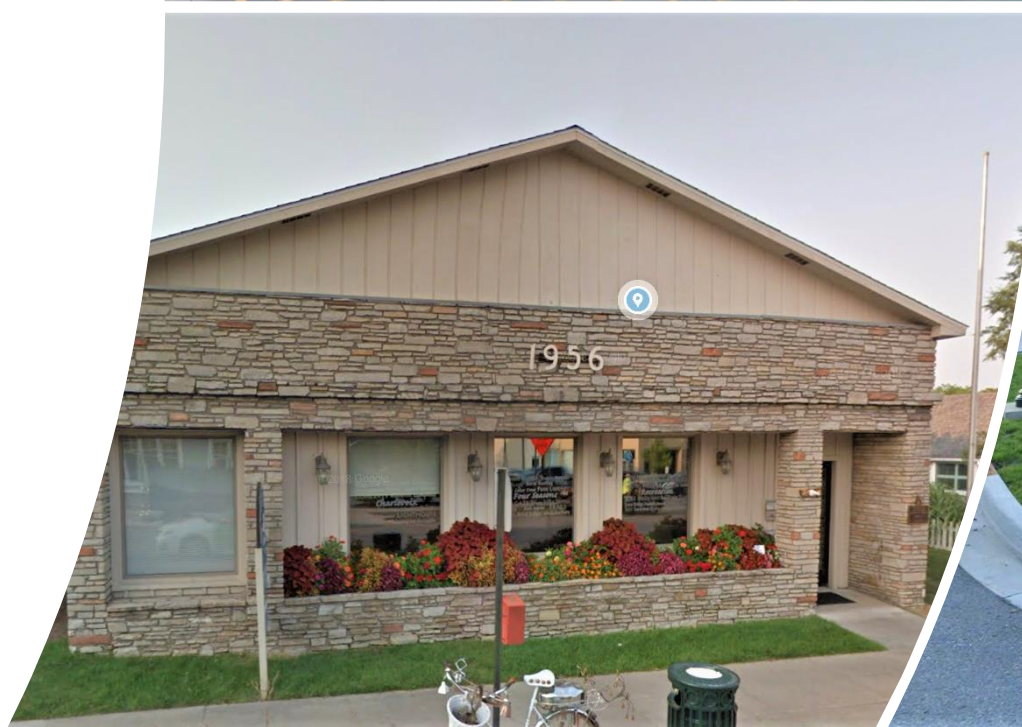
## Grant Specifics

- \$50,000 in total is available throughout the 2021-2022 fiscal year.
- Grants are awarded on a per-unit basis.
- Each grant can provide up to \$25,000, or \$15.00 per square foot of newly constructed or renovated residential space, whichever amount is lower.
- Grants require a 50% match and are offered as project reimbursement upon project completion.
- Construction or renovation must begin within 120 days of grant application approval and must be completed within 1 year of approval.



# Redevelopment Ready Certified

- Redevelopment on municipally owned property and underutilized properties
- CEDAM Community Development Fellow







# At a Glance

## 2021 DOWNTOWN FUTURES SURVEY RESULTS

### Visual Preferences

Based on input collected from more than 1,000 participants responding to the 2021 Downtown Charlevoix Futures Survey to help guide future directions for our downtown.

#### Downtown Housing

The look and feel would be right for Downtown Charlevoix in terms of style, size and scale.

Rating Scale: -5 (Strongly Disagree) to 5 (Strongly Agree).



Front Elevation

**1.74**  
Average Score



**-0.83**  
Average Score



**-0.96**  
Average Score



**-1.63**  
Average Score



**-1.96**  
Average Score

#### Infill and Mixed-use

The look and feel would be right for Downtown Charlevoix in terms of style, size and scale.

Rating Scale: -5 (Strongly Disagree) to 5 (Strongly Agree).



**1.95**  
Average Score



**0.92**  
Average Score



**0.89**  
Average Score



**-0.42**  
Average Score



**-0.70**  
Average Score

**Q:** What style of housing in Downtown Charlevoix would you look for or consider?

#### Preferred housing styles:

|                |     |
|----------------|-----|
| 2 BR Condo     | 55% |
| 2 BR Townhome  | 54% |
| 2 BR Apartment | 28% |
| Loft           | 21% |
| Senior Housing | 10% |

**Q:** What is the monthly rent or mortgage amount you would be willing and able to pay?

#### Mortgage or rent payment:

|                    |     |
|--------------------|-----|
| Less than \$1,000  | 23% |
| \$1,000 to \$1,199 | 22% |
| \$1,200 to \$1,399 | 20% |
| \$1,400 to \$1,999 | 26% |
| \$2,400 or more    | 10% |

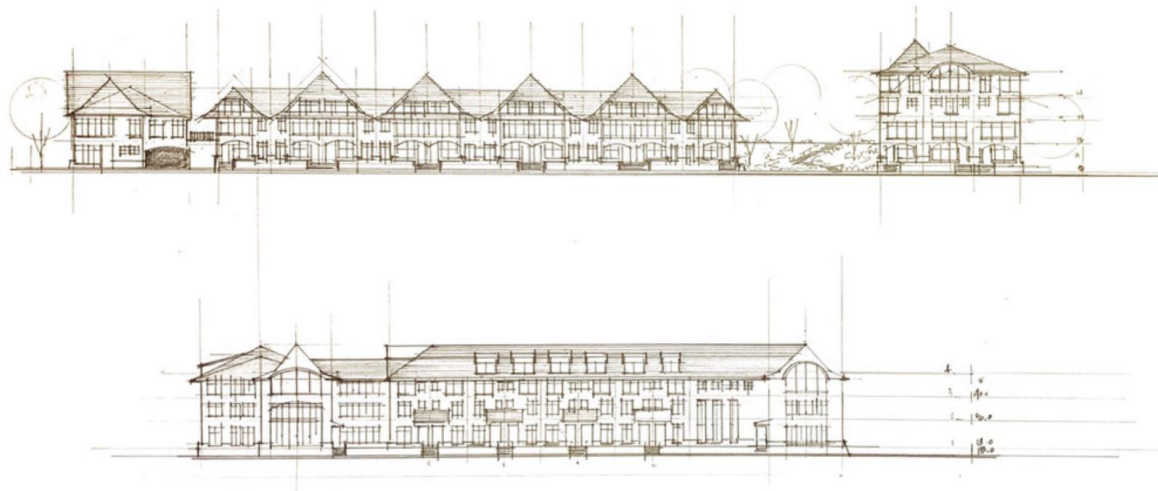
**52%**

Of those surveyed would or might consider living in Downtown Charlevoix.

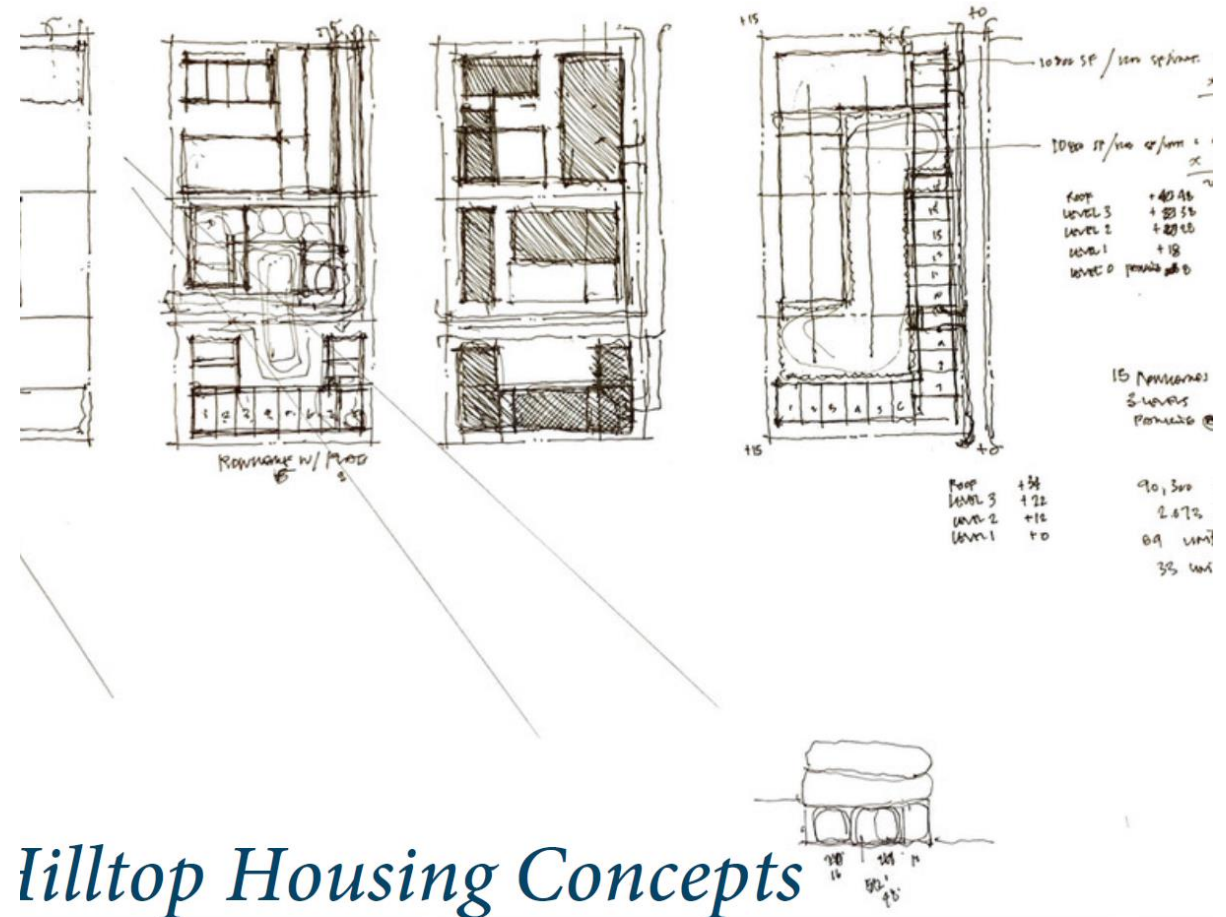
**IMPORTANT NOTE:** None of the projects or improvements depicted in the images shown are currently slated for Downtown Charlevoix. The survey was used to simply gauge the community's favorability and preferences for a wide range of possible projects and enhancements in the future.



# 2021 FUTURES | VISIONDESIGN

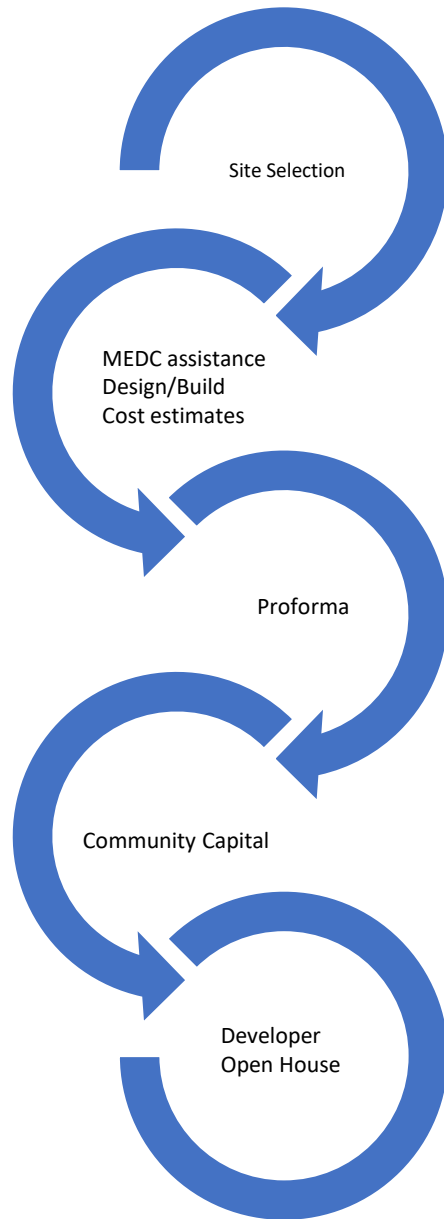


## 2021 FUTURES | VISIONDES



## *Hilltop Housing Concepts*





miplace

PROGRAMS

REDEVELOPMENT READY SITES

SMALL BUSINESS

TRAINING & EVENTS

HISTORIC PRESERVATION

Redevelopment Ready Sites

Region 2 Northwest

2

Petoskey

Emmet County, MI

Learn More

3

Charlevoix

Charlevoix County, MI

Learn More

4

Boyne City

Charlevoix County, MI

Learn More

5

Traverse City

Charlevoix County, MI

Learn More

NLEA Charlevoix

Lot Details

Square footage: 435

Parcel Number: 052-242-005-00

State Equalized Value: \$173,200

Taxable Value 2019: \$140,167

Zoning: Central Business District

Utilities on Site: Full Utilities

Wired Broadband: Access to fiber and wifi





# GUIDE TO DEVELOPMENT

Approval Authorities | Application Process | Review Procedure



Updated January 2021

To ensure orderly development, a consistent level of quality in the community, harmonious relationship between building usages, and compliance with the zoning ordinance and master plan, all development proposals must undergo site plan review and approval by the appropriate local authorities. Site plans provide general information on the property to be developed, details on the existing conditions of the property, and plans for proposed development, engineering, and building details.

## There are two levels of Site Plans.

Depending on the size of the building(s) to be constructed or relative size of the addition to be installed, the site plan can fall under two separate categories, Level A, or Level B. Generally, Level A site plans are used for smaller buildings or additions, or a change in use in a pre-existing structure.

## Who approves site plans, and what is the process of approval?

Level A buildings are subject to review and approval from the Zoning Administrator. Level B site plans are reserved for larger buildings, special uses, planned unit developments, waterfront parcels, and other applications. Level B site plans are subject to review and approval by the Planning Commission.

The required information for site plan applications vary between the levels of site plans, and can be found in the zoning ordinance below. In addition to the required content, a site plan application form must be completed fully and submitted.

[§ 153.234 SUBMITTAL REQUIREMENTS.](#)

A fee will accompany the site plan review, with varying amounts depending on the site plan's level and the expenses incurred. Please view the fee schedule on the City of Charlevoix Planning & Zoning department page for more information.

Site plan approval will be granted to site plans that are fully completed, adhere to the zoning ordinance and all other applicable city code, and are compatible with other uses of land in the vicinity. The zoning administrator shall review the site plan for completeness, and shall obtain comments, as deemed necessary, from the city departments or consultants. For more information on the approval process, view the relevant zoning ordinance:

[§ 153.235 STANDARDS FOR SITE PLAN APPROVAL.](#)

[§ 153.236 CONDITIONS OF SITE PLAN APPROVAL.](#)

## How long does approval last?



- Step #2: Complete Your Project
- Step #3: Get Your Cash Incentive

Click [here](#) for more information and to apply.

## Commercial Redevelopment District

Public Act 255 of 1978 encourages the replacement, restoration, and new construction of commercial property by abating the property taxes generated from new investment for a period up to 12 years. As defined, commercial property means land improvements whether completed or in the process of construction, the primary purpose and use of which is the operation of a commercial business enterprise. Mixed-use developments maybe eligible, but the abatement will only apply to the commercial portion of the property. Land and personal property are not eligible for abatement under this act.

Types of commercial property enterprises include:

- Engineering
- Office
- Parts distribution
- Research and development
- Retail sales
- Warehousing

For more information, please view the [Commercial Facilities Exemption Certificate Policy \(PDF\)](#).

## Entrepreneurial Toolkit

Review the [Entrepreneurial Toolkit for the Northern Lakes Economic Alliance \(PDF\)](#).

## Facade Grant Incentive Program

The grant program was created to encourage private investment in historic facades by providing financial incentives. Historically sensitive rehabilitation and dramatic improvement of facades in downtown Charlevoix will encourage good design that will serve as quality examples to preserve the architectural character that is

- Build up your local incentive toolkit
- Take advantage of ALL the services available to your community
- Incremental change
- Lumber prices/labor issues = PERFECT TIME TO PLAN & GATHER PUBLIC INPUT