

HARBOR COUNTRY COMMUNITY ASSESSMENT

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Sponsored by The Pokagon Fund

and

CMF Rural Economic Development Cohort Team

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The Pokagon Fund was selected by the Council of Michigan Foundations (CMF) to participate in the Rural Economic Development Cohort initiative. The purpose of this initiative is to: build community leadership capabilities to support economic development; assist community foundations to engage with other local actors working on economic development; to complete a community assessment; and receive expert guidance to turn results into action. This report is the product of the community assessment where a cross-section of community leaders and residents shared their thoughts, feelings and aspirations about Harbor Country. Consultants from Community Economic Development Association of Michigan (CEDAM), under contract with CMF, produced this report after receiving, summarizing and analyzing community feedback. It provides observations and suggestions, and identifies recommended focus areas.

METHODOLOGY

The process of the assessment consists of a tour of the community, hitting highlights and sites of interest that provide context for what the consultants will be hearing from the community throughout the day. Next the consultants conduct four focus groups made up of cohorts of stakeholders. In Harbor Country, the group categories were: village and township elected/appointed officials, business owners and economic development professionals, service and education providers, and pastors. At each of the focus groups, the consultants ask questions following a modified SWOT (strengths, weaknesses, opportunities and threats) analysis model. Feedback is meticulously collected. In the evening, a communitywide meeting is held, facilitated by the consultants. It is a visioning and working session, which culminates in breaking out into small groups to generate project ideas based on existing assets. Participants then sign up to volunteer to work on particular projects.

The product of the assessment is this report that includes all of the community feedback gathered during the day. It also provides observations made by the consultants and identification of focus areas, based on feedback from the focus group and community-wide meetings.

BACKGROUND

City of New Buffalo

Per the 2010 US Census (<https://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml>), the population of City of New Buffalo was 1,883, 881 households and 497 families. The city is 93.4% white with 4.4% reporting as being Hispanic or Latino. The City had 1692 housing units, 52.1% of which were occupied and 47.9% of which were vacant. This high vacancy rate is likely due to the high percentage of units utilized for “seasonal, recreational, or occasional use” – nearly 76% or 670 of the 881 vacant units were listed in this category in the Census data. Of the 881 occupied housing units, 71.6% were owner occupied while 28.4% were renter occupied. 2012-2016 American Community Survey from the US Census (<https://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml>), nearly 60% of the housing was built before 1979 and 42% was built between 1980-2009. One-unit structures make up nearly 70% of the housing and the majority of the rest of the structures are multi-unit.

New Buffalo Township

Per the 2010 US Census (<https://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml>), in the New Buffalo Township, there were an estimated 2386 people, 1,077 households, and 668 families. The township is not very diverse, with 94.7% of the population being white and 2.8% identifying as Hispanic or Latino. The township had 2478 housing units, 43.5% of which were occupied and 56.5% of which were vacant. This high vacancy rate is likely due to the high percentage of units utilized for “seasonal, recreational, or occasional use” – nearly 93% or 1,302 of the 1,401 vacant units were listed in this category in the Census data. Of the 1077 occupied housing units, 84% were owner occupied and 16% were renter occupied. Per the 2012-2016 American Community Survey from the US Census (<https://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml>), just over 50% of the housing was built before 1979 and just over 49% was built between 1980-2009. One-unit structures make up 95% of the housing, the majority of the rest of the structures are multi-unit.

Three Oaks Township (including Village of Three Oaks)

Per the 2010 US Census (<https://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml>), there were an estimated 2574 people, 1,080 households, and 714 families residing in Three Oaks Township, which includes the Village of Three Oaks. The township is not very diverse, with 95.2% of the population being white and 3% identifying as Hispanic or Latino. The township had 1,304 housing units, 82.8% of which were occupied and 17.2% of which were vacant. Of the 1,080 occupied housing units, 78.8% were owner occupied and 21.2% were renter occupied. Per the 2012-2016 American Community Survey from the US Census (<https://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml>), nearly 77% of the housing was built before 1979 and the rest was built between 1980-2009. The older housing stock indicates a need for lead based paint hazard reduction and general rehabilitation. Just over 82% of the housing is single family structures, nearly 11% are multi-unit structures, and nearly 4% are mobile homes or other structures.

Chikaming Township

Per the 2010 US Census (<https://factfinder.census.gov>) there were an estimated 3,100 people, 1,471 households, and 899 families residing in Chikaming Township. Just over 95% of the population was white, 2.1% of the population was black, 1.9% was Hispanic or Latino. The township had 3,677 housing units, 40% of which were occupied and 60% of which were vacant. This high vacancy rate is likely due to the high percentage of units utilized for “seasonal, recreational, or occasional use” – nearly 92% or 2,028 of the 2,206 vacant units were listed in this category in the Census data. Per the 2012-2016 American Community Survey from the US Census (<https://factfinder.census.gov>), just over 71% of the housing was built before 1979 and the rest were built between 1980-2013. The older housing stock indicates a need for lead based paint hazard reduction and general rehabilitation. Over 91% of the housing is single family structures, 6.4% have between 2-9 units, and nearly 2.2% are mobile homes.

THE TOUR

The tour of Harbor Country was conducted by Judy Zabicki, New Buffalo Township Clerk and Dave Gross, Three Oaks Village President – two representatives very familiar with the area. The tour group included Jamie Schriener and Julie Hales Smith from CEDAM and Aileen Waldron from USDA Rural Development, an agency partner to the CMF Rural Economic Development initiative. Due to time constraints, we were not able to tour the entire Harbor County region, so we basically followed an oblong-shaped route, starting at Chikaming Township Hall, which took us down to New Buffalo, over to Three Oaks and back up to Chikaming Township Hall.

Travelling southwest, we drove past the beautiful, stately homes along Lake Michigan. Our guides explained that most of the homeowners are from Chicago and many of the properties are very expensive – well out of the price range of most local folks. This lakeside neighborhood was very well kept and had the air of exclusivity.

Leaving the coast, we made our way back inland and entered the village limits of New Buffalo – a delightful town with traditional neighborhoods, beautiful public and private marinas, and a thriving and attractive downtown. We passed one of the dozen houses that the building trades classes from the high school have constructed to be sold to teachers, a truly great “win-win” program.

Heading east through the rich agricultural lands of Three Oaks Township, we passed large farms and a sprinkling of more modest homes, and made our way to Three Oaks, another quaint and very well kept community with a picturesque downtown and intact traditional neighborhoods. We were fascinated to hear about and see one of the most beautiful and historic buildings in the downtown - the Journeyman Distillery.

Before leaving Three Oaks, we drove through the trailer park with approximately 40 year old trailers – one of the few places that provides workforce housing, or housing for retirees in the area.

COMMUNITY FEEDBACK¹

Focus Group #1: Township and Village elected and appointed officials

The top challenges identified by this group included the culture gap between a traditional, agricultural community and the seasonal residents, intra-Harbor Country communications and collaboration, infrastructure, and affordable housing. There was evident concern when officials talked about how many seasonal residents didn't understand or appreciate the noble lifestyle of this agricultural community. And local residents feel that gap and have a hard time accepting that times are changing – regardless of whether seasonal residents are here or not.

The complaints about infrastructure were varied and many. Services taken for granted by most communities - internet, electricity and cell phone service - are inconsistent and sub-par. Basic services such as roads, water and sewer are in need of repair or upgrades.

Finally, decent affordable housing is practically non-existent. There is a trailer court (where you can rent/pay fees for \$1200 per month), but few other choices. Service workers have to go all the way to Benton Harbor to find housing – firefighters can't afford to live in the communities they serve!

When asked what they would like to see accomplished, the group primarily focused in on two topics:

- The need for an overall master plan for all the communities in Harbor Country – this would enable and support collaboration, create the base for a region-wide housing strategy, encourage shared services and more prudent use of resources, and develop the relationships and trust necessary to make the best use of scarce resources out into the future.
- Need for activities for children and families – year-round opportunities for community.

Focus Group #2: Business Owners and Economic Development Professionals

The top challenges identified by this group were higher paying jobs and housing – as business owners they know these difficulties firsthand. They can't hire locally because there is so little affordable housing, no one can afford to live there. The jobs that exist are not high paying. If the community could attract business and industry with higher paying jobs, there would be no place for them to live.

When asked what they would like to see accomplished, the group primarily focused on the following:

¹ See Appendix 1: Community Feedback Tables for detailed listing of comments.

- The community needs more affordable/workforce housing and a variety of housing choices. The community is basically single family housing now and in order to attract new people or transition folks from these single family homes, they need condos and other choices. They reasoned that a master plan that encompassed the entire region and was based on reality might help them address this housing problem in a strategic fashion. On a related topic, a master planning process might help them identify opportunities for collaboration and integration across taxing bodies.
- There is a need to continue to work on trails connections, especially those that tie the many year-round outdoor recreation opportunities together. Also, develop more sports programming for youth and adults.

Focus Group #3: Service Providers and Education

When asked about challenges, this group of service providers was in chorus – HOUSING. They said the housing challenges affected seniors, families and low income folks alike. Simply put, the community needs more housing options with varied price points. And the affordable housing that is available needs to be brought up to code.

They also talked about how providing services to the Harbor Country portion of Berrien County suffers from two issues: first, lack of a donor base - many of the wealthier residents are only part-time and don't feel inclined to support this community; and second, many state services are headquartered in Benton Harbor with no satellite offices. This means that folks in Harbor Country have to travel to Benton Harbor for services and this is near impossible for most.

When asked what they would like to see accomplished, the group primarily focused on the following:

- Address attainable housing – whether houses, townhouses, mother-in-law suites, condos, etc. for a range of income levels. The zoning laws need to be flexible enough to accommodate different types of housing options and lot sizes.
- Related to this, provide more opportunities for folks to age in place – through services, housing and infrastructure improvements.

Focus Group #4: Pastors

This lively, engaged group of pastors echoed the previous three groups: the biggest challenge in Harbor Country is housing. The needs range from young families that cannot find decent affordable housing, to seniors who want to stay in the community and transition to a smaller place. They portrayed situations where many houses have been switched to vacation rentals taking them off the market for permanent residents. They also mentioned how Harbor Country has historically functioned as a bedroom community to folks from northern Indiana and Chicago, but now even these folks cannot find affordable housing.

They brought up a topic unique to this group – problems with gambling, alcoholism and suicide. In their roles as pastors and confidantes, they know intimately how these societal ills have impacted families in Harbor Country.

When asked what they would like to see accomplished, the group primarily focused on the following:

- Affordable housing with dignity for low income people, families and seniors. All different types for all different needs.
- A community center serving Harbor Country that all ages could enjoy.

Town Hall

The New Buffalo Township library conference room was FILLED with enthusiastic, passionate Harbor Country champions. Their vision for Harbor Country is a sustainable, vibrant community with a variety of housing options and price points, year-round commerce, and collaborating, “boundary-less” villages and townships. A **community** that values its people - residents, tourists, seniors, kids- and **people value it**.

The working portion of the town hall meeting generated a long list of projects (see Appendix 1 for the project descriptions, as well as the community members who volunteered to take action on them). Many of the projects centered on jobs, affordable housing, recreation and cell phone and internet services.

OBSERVATIONS

Reviewing the lists of focus group and community-wide meeting participants, it is clear that the assessment feedback reflects a representative group of leadership and general population. Thus, we feel justified in saying that the summary of needs and priorities is legitimate and portrays the sentiments of a broad range of Harbor Country residents.

Clearly, the emergent need in Harbor Country is **housing**. Each individual who raised this issue had their own operationalization of the term “affordable housing” and the critical housing needs, which says two things: one, that there must be analysis, education and consensus regarding what type and price points of housing are critically needed in Harbor Country, and second, **the community must collaborate** (across municipalities) to develop a plan to address the housing need.

Other areas of need were: jobs, internet and cell service, and the need for a community center for year-round recreation for all ages.

Jobs: The need for more and better paying jobs is stymied by the housing problem. Even if Harbor Country could attract business and industry to create these jobs, there would be no place for the workers to live. Attracting business, industry and entrepreneurs is also difficult when internet and cell service is not good quality.

Internet and Cell service: Attacking this problem also relies on collaboration across municipalities. Perhaps the most efficient and effective way to develop a plan and secure resources is to collaborate. Multiple townships and villages working together could achieve economies of scale that would be more attractive to private internet providers; it would also mean a larger collective of voices lobbying cell service providers to build cell towers and improve service. If a grant or loan from USDA RD is pursued to assist with infrastructure, collaboration across municipalities would increase likelihood of success.

Community Center: Many people alluded to the need for a year-round opportunity for folks of all ages to play and exercise and learn together in one facility. It could be the Harbor Country version of a YMCA especially tailored to Harbor Country. Seeking partnerships, resources and creating a plan for such a facility would also demand collaboration across municipalities.

RECOMMENDATIONS

The purpose of the assessment process was to gather feedback from a cross section of Harbor Country stakeholders, summarize what we heard, share our observations and make recommendations for areas of focus that the community, partnering with the Pokagon Fund, might pursue.

FOCUS AREA	ACTIVITY	FACILITATOR(S)	RESOURCES
Cross-municipality Collaboration	Create a planning committee that includes representatives from municipalities in Harbor Country. Potential, key areas of focus based on this assessment: <ul style="list-style-type: none"> • Housing (including zoning) • Internet and Cell services • Jobs • Community Center 	Pokagon Fund	<ol style="list-style-type: none"> 1. Break out subcommittees for each focus area (as prioritized by the planning group) 2. Support the subcommittees through staffing or other resources 3. Develop high level action steps for each focus area 4. Invite MEDC CATeam representative, Michelle Audette-Bauman 269.568.0371, audette-baumanm@michigan.org to meet with Planning Committee. She could address questions around housing, jobs creation and economic development as related to MEDC and other state resources. 5. Work with Connected Michigan on Internet and cell issues: https://connectednation.org/michigan/.
Housing	From the planning committee, create a	Pokagon Fund	<ol style="list-style-type: none"> 6. Harbor Habitat: Erin Hudson, ehudson@harborhabitat.org

FOCUS AREA	ACTIVITY	FACILITATOR(S)	RESOURCES
	<p>housing sub-committee. Consider inviting:</p> <ul style="list-style-type: none"> • Members of the Cohort Team • Folks who signed up at the community meeting (see Appendix 1) • Harbor Habitat for Humanity • Southwest MI Community Action Agency • Members of housing subcommittee developed through Michigan’s Great Southwest Leadership Council • New Buffalo Savings Bank • Appropriate representatives of local government 	<p>with a housing consultant?</p>	<ol style="list-style-type: none"> 7. SW MI Community Action Agency: http://www.smcaa.com/ (Jamie might be able to facilitate this contact) 8. New Buffalo Savings Bank: this bank is a member of the Federal Home Loan Bank of Indianapolis; see available programs listed in section 11 below. Dick Sauerma, President and CEO. https://www.newbuffalosavings.com/ 9. Reach out to Pennies from Heaven Foundation director, Monica Schuyler (monica.schuyler@pfhf.org) to learn about the Housing Committee she spearheaded in Ludington
	<p>Create a step by step strategy to address housing issues in Harbor Country:</p> <ol style="list-style-type: none"> 1. Procure expert analysis of current and potential market 2. Assess opportunities for new and re-development 3. Catalogue existing and potential resources for housing (both development and rehabilitation) 4. Review current zoning laws for barriers to new development 	<p>Housing Committee</p>	<ol style="list-style-type: none"> 10. MSHDA is exploring the feasibility of modular housing for affordable homeownership. Contact Tiffany King at KingT12@michigan.gov 11. USDA RD –Aileen Waldron, aileen.waldron@mi.usda.gov USDA Rural Development Single Family Home Repair Loans and Grants can help very low income applicants remove health and safety hazards, make essential repairs or make accessible for residents with disabilities. Learn about all the USDA RD programs here. http://www.rd.usda.gov/about-rd/agencies/rural-housing-service. 12. Federal Home Loan Bank of Indianapolis programs: In partnership with their members, FHLBI offers three grant programs designed to address the affordable housing needs: <ol style="list-style-type: none"> a. the Homeownership Opportunities Program (HOP) to help first-time homebuyers with down payment assistance; b. the Neighborhood Impact Program (NIP) to assist low-income homeowners with home repairs;

FOCUS AREA	ACTIVITY	FACILITATOR(S)	RESOURCES
			<ul style="list-style-type: none"> c. and the Accessibility Modifications Program (AMP) to aid seniors and households with disabled family members with home improvements that will allow them to remain in their current homes. https://www.fhlbi.com/products-services/communities-and-housing d. Mary Beth Wott, Community Investment Officer; (317) 465-0368, mwott@fhlbi.com e. Dick Sauerman, New Buffalo Savings Bank <p>13. Address non-conforming lots by providing an “escape clause” that allows single-family home construction on any non-conforming lot of record as long as other zoning requirements are met. (See Appendix 2: City of Ypsilanti: Section 122 – 203 of Non-Conforming Lots Ordinance.)</p> <p>14. Work with experienced developers to develop property in Harbor Country. CEDAM is happy to provide the names and contact information of both for-profit and nonprofit developers who may be interested in developing properties in the region.</p>
	Explore rental rehabilitation for upper story units in the downtowns.	Village Managers of New Buffalo and Three Oaks; DDA Directors	<p>15. MEDC offers Community Development Block Grant resources for Rental Rehabilitation, a program that partners with landlords to provide safe, decent affordable rental housing. MEDC CATEam representative: Michelle Audette-Bauman 269.568.0371, audette-baumanm@michigan.org ; or read more about the rental rehab program at http://www.michiganbusiness.org/cm/files/fact-sheets/cdbg.pdf</p>
	Improve opportunities for homeownership through down payment assistance	Housing Subcommittee	<p>16. MI Home Loan - The MI Home Loan program is a mortgage product that is available to homebuyers. All homebuyers work directly with a participating lender. Chemical Bank (Kulich Candy (269) 934-1097 candy.kulich@chemicalbank.com) is a participating lender.</p>

FOCUS AREA	ACTIVITY	FACILITATOR(S)	RESOURCES
			<p>Program Description:</p> <ul style="list-style-type: none"> a. Michigan Down Payment up to \$7,500. (Homebuyer Education class required.) Southwest Community Action Agency offers homebuyer ed classes; http://www.smcaa.com/community-development b. Available to repeat homebuyers in targeted areas.(Berrien County is a targeted area) c. Household income limits apply and can vary depending on family size and property location. d. Sales Price limit - \$224,500 statewide. e. Minimum credit score of 640 required or 660 for multiple-section manufactured homes. <p>17. See section 11 a. above for Federal Home Loan Bank DPA program</p>
	<p>Consider an ordinance that limits Air B&B and other short-term rental housing.</p>	<p>Housing Subcommittee</p>	<p>18. City of Grand Haven recently revised its rental property ordinance to limit short term rentals to particular neighborhoods; existing short term rentals are grandfathered in. Learn more: https://www.grandhaven.org/residents/rental-housing-program/. Contact Grand Haven City Manager Pat McGinnis for information: pmcginnis@grandhaven.org</p>
<p>Jobs</p>	<p>Create a subcommittee from the Planning Committee to pursue local jobs training and jobs creation. Include:</p> <ul style="list-style-type: none"> • Folks who signed up at the community meeting (see Appendix 1) • Schools • Representatives from Great Southwest Leadership Council • Chamber of Commerce • Schools 	<p>Chamber of Commerce</p>	<p>19. Create a pipeline of talent for business and industry:</p> <ul style="list-style-type: none"> a. Talent 2025 serves 13 counties in West Michigan, embracing the industries, businesses, and educational institutions of each county. They convene stakeholders from each of these sectors and facilitate an efficient collaboration that integrates resources, streamlines processes, and leverages energies to address the talent demand needs of each sector. Learn more http://www.talent2025.org/. b. Or find out more about a local effort that partners the community foundation with the Chamber of

FOCUS AREA	ACTIVITY	FACILITATOR(S)	RESOURCES
			<p>Commerce, Branch Co Talent 2025 (as described in the August 25 CMF Cohort Webinar) by contacting Bonnie Gettys at bonnie@barrycf.org</p>
<p>Internet and Cell Services</p>	<p>Create a subcommittee from the Planning committee to investigate internet and cell service improvements. Include:</p> <ul style="list-style-type: none"> • Folks who signed up at the community meeting (see Appendix 1) • Representatives from municipal government • Planning commission members • County community development 	<p>Michelle Heit; Gary Wood</p>	<p>20. Invite USDA RD specialist (referred from Aileen Waldron, aileen.waldron@mi.usda.gov) to meet with this group.</p> <ol style="list-style-type: none"> a. Rural Broadband Access Loan and Loan Guarantee https://www.rd.usda.gov/programs-services/rural-broadband-access-loan-and-loan-guarantee b. Telecommunications Infrastructure Loans & Loan Guarantees https://www.rd.usda.gov/programs-services/telecommunications-infrastructure-loans-loan-guarantees <p>21. Connect Michigan is a subsidiary of Connected Nation and operates as a non-profit in the state of Michigan. Connect Michigan partnered with the Michigan Public Service Commission to engage in a comprehensive broadband planning and technology initiative as part of a national effort to map and expand broadband. The program began by gathering provider data but has since progressed to working with communities on community plans. https://connectednation.org/michigan/about/; Eric Frederick, Executive Director, connectednation.org@cmail20.com</p>
<p>Community/ Recreation Center</p>	<p>Create a subcommittee from the Planning Committee to explore options for developing a community/recreation center. Include:</p> <ul style="list-style-type: none"> • Folks who signed up at community meeting (See appendix 1) • Parks and Rec commission members • River Valley Senior Center 	<p>Pokagon Fund</p>	<p>22. Contact City Manager of Shelby (Rob Widigan, administrator@shelbyvillage.com) to learn about The Ladder, a community center developed in Shelby through private funding.</p> <p>23. USDA RD Community Facilities Loans and Grants: This program provides affordable funding to develop essential community facilities in rural areas. An essential community facility is defined as a facility that provides an essential</p>

FOCUS AREA	ACTIVITY	FACILITATOR(S)	RESOURCES
	<ul style="list-style-type: none"> • Superintendent of school district • Rotary 		<p>service to the local community for the orderly development of the community in a primarily rural area, and does not include private, commercial or business undertakings. Learn more https://www.rd.usda.gov/programs-services/community-facilities-direct-loan-grant-program. Contact Aileen Waldron (aileen.waldron@mi.usda.gov) for referral to local USDA RD specialist.</p> <p>24. Work with the MEDC on a crowdsource funding campaign (See CATeam Representative information above)</p>
Culture Gap	Conduct a poverty simulation to increase awareness of the everyday lives of those who live in poverty	Pokagon Fund and Pastors	<p>25. Poverty Simulations hosted by CEDAM are unique and interactive experiences of what it’s like to live in poverty. In the poverty simulation, you’ll go to work, take care of your family, grocery shop, buy clothing and look for resources to keep your family afloat for a month. The entire simulation takes 3 hours and includes facilitated discussion. Participants will leave with a better understanding of poverty and its effect on people and communities. The minimum number of attendees is 40, maximum is 75. Learn more at http://cedamichigan.org/2018/09/could-your-organization-benefit-from-a-poverty-simulation/</p>

APPENDIX 1

Harbor Country Community Assessment: 9/24/18

COMMUNITY FEEDBACK: Focus Groups

GROUP	PROBLEMS/CHALLENGES	STRENGTHS/ASSETS	WHAT WOULD LIKE TO ACCOMPLISH?	IF YOU WERE GOING TO DO ONE THING, WHAT WOULD IT BE?
Elected/ Appointed Officials	Agricultural culture v. seasonal residents or visitors <ul style="list-style-type: none"> Understanding second homeowners from Chicago. Communication gap between the locals and second homeowners. Many later become full-time residents and come with mindsets that they're used to from Chicago. Much different from here. Clash and need to convey what our community is about and be accepting of changes that are going to happen here because the community is affecting change. Culture thing and a misunderstanding of why we do what we do with the agricultural background. 	<ul style="list-style-type: none"> Beach and the environment. Plenty to do, which attracts people. Parks are fantastic. Clean and beautiful. Perfect mixture of rural and by the beach. The communities and the people. Great schools. Know more people in two years than in 20-years in another community. Very friendly area. Welcoming to 	Consolidation/Planning with other communities <ul style="list-style-type: none"> Regionalism and sharing services could make a difference-- one quarter of the full budget of our city is for the fire department Every community is dealing with multiple issues, but everyone is different. Consolidate police and fire to be a win/win to have a regional approach. Possibly get a full-time fire department as opposed to volunteer. 	Housing <ul style="list-style-type: none"> Attainable and mixed housing from \$150k-\$300k Apartments (4)² Mixed housing Balanced housing to decrease all of the short-term rentals (like with the condos in the city.) Regionalism <ul style="list-style-type: none"> Consolidate Bridgeman and Lake Township Funded regional master plan

² (#) Indicates frequency of response

GROUP	PROBLEMS/CHALLENGES	STRENGTHS/ASSETS	WHAT WOULD LIKE TO ACCOMPLISH?	IF YOU WERE GOING TO DO ONE THING, WHAT WOULD IT BE?
	<ul style="list-style-type: none"> Relationships are a challenge and people are happy that folks work and live here year-round, but definitely a struggle. Want residents as a whole – not two different types of citizens. Have an agricultural culture and a tourism culture, which are often at odds with each other. Tend to be opposed to each other instead of working together. Seasonality of the residents and local group. Need to understand what change means and look toward the future. People have thought that things would just maintain themselves, which doesn't happen. Local residents need to understand that you're continually evolving to give opportunity to people. <p>Communication between local Communities</p> <ul style="list-style-type: none"> Communication amongst all of the towns and cities in Harbor Country. Need a master plan for the area (including Bridgeman which is generally excluded). 	<p>everyone, even weekend tourists.</p> <ul style="list-style-type: none"> Very safe. Location is a huge benefit. One hour from Chicago and a metropolitan market. Little group of hamlets without any big boxes and celebrate independents, with a lake and conservation opportunity. Great mix of outdoor. Agriculture. Three counties here are the biggest producers of produce outside of the northwest. Have no idea if there's a need for farm workers. Farmers they do know were able to get the labor they needed – not likely immigrants. Not hard to get involved. 	<ul style="list-style-type: none"> Need a master plan for all of the communities involved so they know the resources for all communities and everyone is talking to each other. Need a master plan overlaid on the entire area. Things may make sense from an economic standpoint in terms of shared services, but wonder about response times. We now have communities working together; that has never happened up and down the coast and inland. People are asking the hard questions and talking about the future and planning. This is the start of asking the hard questions and having the discussions. For a regional master 	<p>Other</p> <ul style="list-style-type: none"> Scheduled (better) rail service from Benton Harbor to Chicago – currently very intermittent Public transit including Uber and Lyft (currently not existing) Employment opportunities Deal with the culture and communication. Facing the issue of different groups of people and work on a common agenda and changing the mindset (2) Large community center Better internet and cell service to market area for families from Chicago to live here permanently (2)

GROUP	PROBLEMS/CHALLENGES	STRENGTHS/ASSETS	WHAT WOULD LIKE TO ACCOMPLISH?	IF YOU WERE GOING TO DO ONE THING, WHAT WOULD IT BE?
	<ul style="list-style-type: none"> The Three Oaks Master plan addressed the cultural divide. As a result, created a community garden in Three Oaks, which got people working together, as well as the Harbor County Rotary Club, which included a number of locals <p>Infrastructure</p> <ul style="list-style-type: none"> Internet, electricity service and cell phone are also variable. 40 mph wind knocks out the electricity and the power companies don't have reserve equipment, so it takes a while. Cellular service – on peak weekends, you can't make a call or get timed out. Roads, sewer and water are also getting stressed. Infrastructure for all of the communities with failing roads, sewer, water. As a basis for economic development, it's a struggle. Three Oaks Township doesn't have water or sewer. Every area has pockets without water and sewer. Several communities are working on 		<p>plan, there's a housing working group under the Michigan's Great Southwest Strategic Leadership Council</p> <ul style="list-style-type: none"> Great to hear more of the conversation, but shouldn't the county or the regional planning agency be doing this? There's a best practices group and getting more participation. All of the municipalities in the county are starting to get together. <p>Activities for Families</p> <ul style="list-style-type: none"> Want to see a winter season and a facility that will accommodate young people and their parents for ice skating, indoor pool, etc. where people want to go in the winter. Possibly a community center, but with indoor space. Need to have a vision for 	<ul style="list-style-type: none"> 100% occupancy in downtown and year-round business Affordable daycare Community to understand that we're not planning for us, but for our grandchildren and great grandchildren. For example, the cherry beach project. Water & sewer infrastructure. Need for kids to have adequate nutrition.

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	<p>a 425 as well as have their own system.</p> <ul style="list-style-type: none"> • Technology and transportation. If there was a transportation opportunity to get people along the Red Arrow from Michigan City or Benton Harbor to work here would be good. • Need a more consistent internet option. <p>Affordable Housing</p> <ul style="list-style-type: none"> • Need to build more affordable housing; wonder if Habitat would be good. • Bridgeman is actually currently working on a Habitat development for a small village-like development on city-owned property, underwritten by the power company and built by Habitat. • Mobile Homes are \$1,200 per month. • Total lack of affordable housing. People are commuting from Benton Harbor to work in the restaurants. Want the housing, but definitely have NIMBYism. • Need a Harbor Country Master plan 		<p>children and youth. Rotary has done a good job, but don't know how we can all come together to deal with it.</p> <ul style="list-style-type: none"> • Have Blessings in a Backpack and other entities that are helped by the Pokagon fund. Have some things out there, but just not enough. <p>Other</p> <ul style="list-style-type: none"> • With the ag world, you're not in hobby farming. Farms are not family farms – rather farming thousands of acres and now renting out their land. • Embrace the fact that you're a bedroom community. • Have too many people investing in Air BnB and then shutting down the house all winter. • You also can't bring 	

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	<p>that addresses this.</p> <ul style="list-style-type: none"> • Planning Commission also identified affordable housing for seniors and low-income people as a need. • Low Income Housing – need to look at mixed income housing – not just senior or low-income, but a mix. • People are looking for housing that is simply affordable – not just low-income. Average people don’t have a million dollars to put into a house. It should be mix of different housing types to include everyone. • Attainable Housing, we set a number at \$150k is attainable that almost anyone can afford. That translates to \$1,000 per month, which anyone can afford. • Need to be cognizant about the housing and realize that if someone makes \$25-\$30k per year, they can’t qualify for a mortgage or make a down payment. Need to also look at more rentals. • Need affordable rentals. • Firefighters and police officers can’t afford to buy a home in the community where they live and serve. 		<p>businesses to town if nobody is staying open year-round.</p>	

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	<ul style="list-style-type: none"> • Impact of Air BnB on the community. Many people outside of the community are buying up houses for that purpose. Wonder what the impact is. Seasonal Economy • Working with the small businesses to plan to be successful for a year-round business plan and not collapse and shut doors off season. This is starting to happen organically in New Buffalo in which more summer renters are now three season renters and every other weekend in the winter, which in turn helps the local businesses. • Flagship foods (a fish store) is now open year-round. • Seasonality issue is slowly becoming less of a consideration as transportation gets easier out of Chicago and people realize it's easier. • Small business in Sawyer has had some help from the Chamber, but in the winter, it's pretty desolate • Need to move from a summer to a seasonal business, which many places are doing – especially with 			

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	<p>weddings.</p> <p>Other</p> <ul style="list-style-type: none"> • Have poverty with kids on the school lunch program, it's very high. • Affordable daycare is an issue, which ties in with housing. • Need some type of off road trail for people to walk and bike safely 			
<p>Businesses/ Economic Developers</p>	<p>Housing</p> <ul style="list-style-type: none"> • Affordable Housing – single family homeownership is hard. Many commute in. • Need workforce housing – including condos. • Want “nice developments that are carefully designed and well done and good for workforce or retirement.” Price point is approximately \$800 - \$1,000 per month. Need to ask people. AMI is \$30k. Often includes a family of four. • Great schools but a lack of housing • Cornerstone Alliance is working with the county and most jobs are between \$10-\$20 per hour. With that, housing needs to be \$600-\$800 per month and rental • Want to move back, but not great place to have a family – no housing 	<p>Outdoor recreation</p> <ul style="list-style-type: none"> • Lake Michigan • Natural history, state parks, dunes, lake, etc. Has maintained its identity to people from Chicago. • World famous sand dunes • Boating and fishing is fabulous • 1,000 boat slip marina and rental place for boats and wave runners (time share for boats) <p>Tourism</p> <ul style="list-style-type: none"> • World-class tourist magnet 	<p>Affordable Housing</p> <ul style="list-style-type: none"> • More affordable housing and internet service • Municipalities come up with a common vision for economic development for the region that's the truth and not just nice to see in a master-plan. • Affordable housing has been in every master plan for 30 years but not done. <p>Roads</p> <ul style="list-style-type: none"> • Roads are terrible. Need more integrated, cooperative efforts between all of the villages, towns and the county; also need better 	<p>Recreation</p> <ul style="list-style-type: none"> • Year-round facilities that would bring visitors here and keep things busy. Perception that it's just a summer town. Need something from January to March. (5) • Community center for people to receive services, biz incubator, etc. • Fix “the hole” and make it a community center (2) • Re-buy the “hole”

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	<p>and no jobs.</p> <p>Recreation</p> <ul style="list-style-type: none"> Year-round indoor facility for people 50-75 in age that is public. Activity center with 24 hour access No opportunity to get on the water – can’t rent a boat here Only newest park in NB is accessible. Not a single accessible beach access point. Need year-round and things to do for visitors. No bowling alley or Putt Putt. Many go to the beach in the summer, but not much outside of that. <p>Jobs</p> <ul style="list-style-type: none"> Most of the business owners haven’t hired anyone from NB in the last five years. They all come from Indiana. Reliable, year-round workforce is an issue Lack of opportunities for people both professional and low-income <p>Traffic/Speed/Walkability</p> <ul style="list-style-type: none"> Traffic flow and needing wayfinding signage. Slowing down Red Arrow to 45 MPH and a light at Union Pier (road diet.) (2) 	<ul style="list-style-type: none"> Great place for visitors <p>Community</p> <ul style="list-style-type: none"> Community is amazing Strong sense of community Small town feel – everyone knows each other. “Like going to the check out and knowing the cashier.” Safe <p>Other</p> <ul style="list-style-type: none"> Proximity to Chicago World class arts programming and performance in addition to public art Increased interest to improve walkability and biking as an alternative to public transportation Looking at people moving in – very attractive to people from Illinois who have good jobs and a good income, while they 	<p>designs for the roads</p> <ul style="list-style-type: none"> Replicate what was done with the roads in NB down the Red Arrow and incorporate wayfinding. Road striping <p>Food waste</p> <ul style="list-style-type: none"> Commercial composting facility Food waste is a big issue. Would love to have nonprofits pick up the remaining food at the end of the day – connections made! <p>Recreation</p> <ul style="list-style-type: none"> Continued trail connections between communities and tie into community resources that are year-round Enhanced park systems and sports programming for youth and adults Marquette Greenway bike trail <p>Other</p>	<p>and create a nice green space in New Buffalo</p> <ul style="list-style-type: none"> Outdoor pool and indoor water park Marquette Greenway trail finished <p>Diverse Workforce Opportunities</p> <ul style="list-style-type: none"> Bring in a seasonal workforce that’s ethnically diverse and solve issues (but nowhere to live) Diversify the workforce and bring in industry to bring people to the area <p>Housing</p> <ul style="list-style-type: none"> Affordable housing (4) Senior Housing (2) Have very low-income personal houses in the outlying areas that

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	<ul style="list-style-type: none"> • Better safety for walkability in downtowns • Community is highly inaccessible for people with mobility issues. Outdated buildings and barriers to accessibility. <p>Other</p> <ul style="list-style-type: none"> • Internet • Parking TO • Downtown NB beautification is wonderful but want to see the hole fixed. • Union Pier is blight and vacant buildings – mostly immediately downtown and up and down Red Arrow. • Need a local leadership program that puts out the positive stories. Too many negative stories. • Strategic Leadership has a program. Changing the community culture. • Only one GP in the county. Need to go to St. Joe or LaPorte • Public restrooms in the communities’ downtowns 	<ul style="list-style-type: none"> • still live in Chicago. • Schools. One of the best schools in the country. People are moving here because of the beach and the school system. • Amazing collection of producers and artisans – growers and artists • Three great medical facilities in the surrounding areas • Great heritage; small, family farm towns, community in small towns and people come back to live • LaPorte County being next to Harbor County is a great thing. Growing community that helps people thrive and is a source of employees • How agriculturally-minded. Honey-pot for fruit and vegetables 	<ul style="list-style-type: none"> • Union Pier feels like the neglected stepchild of Harbor County and would like to be a part of a beautification process or something that can be done. • Need to address transportation. Dial a ride isn’t that integrated in the area here. • Reversing the school of choice – Pokagon Fund is generous with New Buffalo, but class at River Valley was 41 and used to be 85. Missed a great opportunity to consolidate years ago. • Recycling Center • More municipal and taxing body integration. So much waste and overlap 	<ul style="list-style-type: none"> • receive no attention. Want funds to make homes livable • Livable communities with front porches that’s affordable with multifamily and single family in a community setting and multigenerational (2) • Neighborhood that isn’t centered on rentals and people who are a part of the community. <p>Infrastructure Improvements</p> <ul style="list-style-type: none"> • Investing in infrastructure to attract a diverse community • Accessible infrastructure • Roads and parking

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		<p>with farmers who provide bigger grocers throughout the year. Garden Centers work with local growers. Can always eat from our own backyards</p> <ul style="list-style-type: none"> • Younger people coming here and opening up businesses • Two local newspapers that are distributed in Chicago and has subscriptions there. • Berrien Community Foundation and the Pokagon Fund • Journeymen’s Distiller in TO • NB is a suburb of Michigan City. • \$5,000 per year for five years for school kids in NB. LRSB is what provides the scholarship fund – not the Pokagon Fund – it comes from the casino PILOT that goes to the 		<p>(3)</p> <p>Other</p> <ul style="list-style-type: none"> • Bathrooms downtown • Create a regional plan that includes homes, roads, etc. Currently, it’s every community working against each other. <p>(5)</p> <ul style="list-style-type: none"> • More small businesses and other resources like Costco, etc. • Eradication of invasive species • Affordable daycare • Subway system that connects communities, train station and marinas • New Buffalo as the entry to Michigan on the maps • Vocational training/tech center

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		LRSB.		
Nonprofits/ Service Providers	<p>Affordable Housing/Housing Condition</p> <ul style="list-style-type: none"> Affordable housing – especially for seniors Seasonal workforce is hard time with a lack of affordable housing so people live outside of the community. Lack of renters who can afford affordable housing. Have affordable housing, but the renters are quite disrespectful of it. The rental pool is a real challenge. Wages are low so they want something that is wonderful for \$200 to \$300. Depends on how you define “affordable” housing. Need more housing options. Oldest housing may not have insulation or modern windows so people get giant utility bills. Need to upgrade and add to what’s available. Critical home repair – many elderly people are in jeopardy of losing their insurance due to not making necessary repairs. <p>Lack of Philanthropy and Resources for</p>	<ul style="list-style-type: none"> Lake Proximity to Chicago People who have started their retirement here want to be involved and serve Cultural things like the Acorn Theater, distilleries, wineries, breweries, Victor’s Theater and many amenities that rural communities don’t have. Transplants have initiated a number of these growth areas Natural resources and features and agricultural lands that feed the economy Makers economy, which is growing and paired with the jobs People here know each other and have 	<p>Affordable Housing/Housing</p> <ul style="list-style-type: none"> Address affordable housing. Read about issues in Traverse City and people being pushed out due to renters. Have two levels of people. We need to get ahead of that and have a range of affordable housing so we don’t have that issue. Need housing options, which covers more than just affordable housing. Need a spectrum. Whether it be houses, townhouses, condos, etc. that are at a range of income levels. To address attainable housing, have more flexible zoning for mother-in-law suites, etc. It’s very difficult right now. Habitat has had land donated but couldn’t 	<ul style="list-style-type: none"> Facility for the different stages of health and liability for the elderly – aging in place facility (2) Bicycle trails across Harbor Country that are well maintained and not dangerous in respect to traffic Communities that attract greater diversity Build on the Michigan Community for a Lifetime that builds on infrastructure, housing options, etc. Bringing in industry that only requires a high school diploma but pays a living wage (2) A range of

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	<p>Services</p> <ul style="list-style-type: none"> Seasonality. Donor base for nonprofits is only here for a few months a year. Influential people in St. Joe think of services only in St. Joe and Niles. There's a line drawn. Fundraising and programs are seen as either for the residents or for the Chicago people. Giant gap in the communities. Nonprofits have limited resources. Second homeowners give in other places – not here. Few corporations in this area give. Pokagon Fund has done a wonderful job, but the foundations that are primarily in St. Joe focus on St. Joe. Access to services – most are in Niles or St. Joe and inaccessible without a car Medical facilities are missing in Harbor Country so you can't get good medical care that's close Lack of a central place to look for authority. Need a clearing house or management of all of the services that are available. Difficult to hook up with people here. Does have a 	<p>for a long time, trust each other and are nice to each other. Sense of community.</p> <ul style="list-style-type: none"> Schools are great 	<p>make changes to the zoning and as such are having to limit what they can provide due to lot size.</p> <ul style="list-style-type: none"> More opportunities where people aren't doubling up so they don't qualify for McKinney Vento Create adequate homeowner repair funds Address the divide between the locals who have lived here their entire lives have a limited income and can't pay for a \$3 cup of coffee or \$4 muffin. When we're talking about the changes for the future, people can't stay in their own homes – especially seniors. Work on the Bridgeman Estates, which is a HUD project. <p>Increase Access to Services</p>	<p>affordable housing options (4)</p> <ul style="list-style-type: none"> Better communication system for everyone in the community so people know what's available More diverse, free arts options and programs Infrastructure that has improved water, sanitary and roads Community center with day care Changes to zoning that allows tiny houses and pocket neighborhoods Public Transportation (3) Poverty education More money for nature preserves System that allows people to have their own place

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	<p>211 system</p> <p>Lack of Transportation</p> <ul style="list-style-type: none"> • Transportation – senior center is running six vans and taking people 80% to medical appointments • Transportation. Especially to and from work <p>Other</p> <ul style="list-style-type: none"> • Food scarcity • Infrastructure – roads and sanitary system need attention • St. Joe residents have a bad view of the rest of the county • Divide between people who were born here and people who weren't. Lack of respect of the opinions for the "transplants." • Drug addiction issue. • One of the highest obesity rates in the state (72%), which means high rates of diabetes 		<ul style="list-style-type: none"> • Connect all of the resources and services available and get them throughout the county. Look at "Connect Berrien." • Get more services physically located here – even if it's part time. <p>Class Issues/Stigma</p> <ul style="list-style-type: none"> • Inclusive growth. Hear about how we need to attract people from the outside but want to retain the people who are already here and made this their home. Don't want to lose the blue collar folks who are already here. Feels like the Serfs coming in to take care of the Lords. • Have pockets of people doing great things, but need to form larger groups to take on these issues so we're not all working in silos, rather working together to 	<p>regardless of their income level</p> <ul style="list-style-type: none"> • Creative, all-inclusive economic growth for the area • Free access to the internet

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			<p>create a collective win.</p> <ul style="list-style-type: none"> • NB has an issue with pride keeping people from getting help. People won't take the help due the stigma involved with the haves and the have nots. • See and experience some poverty education. <p>Other</p> <ul style="list-style-type: none"> • Reduce hunger • Address transportation • Three major initiatives: dedicated bike trail, dedicated train line going to Chicago, fix Red Arrow Highway, which is a disaster. Can't get the county to address Red Arrow Highway. • Need more year-round industry to help retain the kids • Establishment of common areas for inclusive community growth for cultural 	

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			activities involving food or art. <ul style="list-style-type: none"> • Need to get more people to apply for hardship variance on taxes 	
Pastors	Affordable Housing <ul style="list-style-type: none"> • Affordable Housing – tourism makes it hard for people to afford to live here – Places available for seniors who are transitioning from their homes but not heading to a nursing home, as well as young families. • TO was going to have three developments that were \$180k per unit and marketed as “affordable” by the developers, although the community leaders grabbed on because it was development • Cheapest rental you can find and not with nice amenities and close to \$800 for a two-bedroom. • Very few rentals available for permanent residents and more only for vacation. • Want to see a price point of \$120-\$150k for single family • Seniors can’t find a small affordable place here and are forced to live in places without amenities 	<ul style="list-style-type: none"> • Beach • School system (NB) • Wonderful place to live – not crowded, no traffic jams, • Vickers Theater and Acorn Theater are great things. • Great people living here from Chicago and the seasonal community but need to better bridge the two very different groups. 	<ul style="list-style-type: none"> • People working together. A ton of separation. Have a community made up of communities with the pastors all working together. Why can’t the cities and townships work together on police and fire or water lines. People don’t talk to each other. • Take care of Red Arrow Highway • Community Center in NB. School is available outside of school hours but need something with regular hours. People from other communities have gone to the high school for walking, so anticipate that people from different communities would use 	<ul style="list-style-type: none"> • Affordable housing “with dignity” for low income people, families and seniors. All different types for different needs. (5) • A YMCA that can service the entire area • A medical facility so you don’t have to leave the area to get things taken care of. We’ll also need that if we get things figured out for seniors. • Walkability and services for seniors near new senior/affordable housing • Every mile of

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	<ul style="list-style-type: none"> • People end up in the trailer parks because they can't afford anything. A double wide on a site is pushing \$100k for the trailer and \$500 a month for the lot. • Bridgeman is the only place people can find housing. • Bedroom community for forever and would commute back here. People have always gone back and forth to South Bend, Chicago, etc. but no longer affordable. <p>Other</p> <ul style="list-style-type: none"> • Lack of full time employment and can't keep kids • People need places for just a couple of years. • Highly seasonal and struggle with a year-round service business • Public transportation is marginal and only for seniors • Tough dynamic with volunteers and to create a community with two different populations. Resort people don't want to serve on vacation and locals are working nonstop in the summer • High suicide rates in the county, 		<p>them.</p> <ul style="list-style-type: none"> • Central communication hub for all of the great things going on in the community and an opportunity to better network. Even though there are local newspapers, it's generally only the bad news. • Find better options for affordable housing – including starting at \$50k 	<p>highway in the area has water, natural gas, internet, etc. underground</p> <ul style="list-style-type: none"> • More of a year-round middle class for the community, likely with more industry • Access to shopping, etc. and a discount for people who are permanent residents and don't pay Chicago prices • Great emergency services help. Local church will put people up in the Bridgeman Inn for a couple of weeks. • Something to help the 79 homeless kids in Harbor Country • Have two church buildings that will likely be empty soon. Rather than

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	<p>along with gambling and alcoholism contributing. Data isn't out there, but it is extremely well known and prevalent, but not discussed.</p> <ul style="list-style-type: none"> • So thankful for the Pokagon Fund, but they don't voice the issue. Number one employer is the casino, so they don't want to connect them. • Have heard about five suicides in one congregation in 15-years. Wonder about the contributing factors. • Disconnect with the schools. River Valley is getting smaller and the classes are shrinking. 			<p>turn them into "beer churches," use them as a shelter or affordable housing</p> <ul style="list-style-type: none"> • Affordable childcare. Recent cases of abuse and fewer and fewer people are registered as providers.

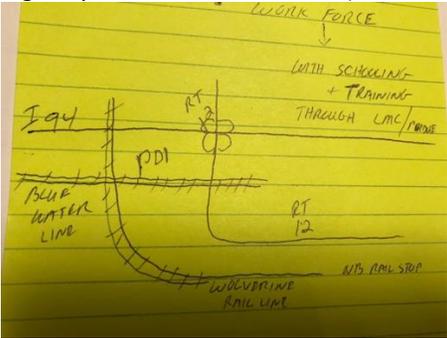
COMMUNITY FEEDBACK: Town Hall Community Meeting

Group	Vision – 10 years	Assets	Needs
Community Meeting	<ul style="list-style-type: none"> • Balance with tourism, residents, etc. • Year Round Commerce (2) • All schools are great and accessible • Kids value what they have here and have future opportunities and want to come back (2) • Enhance the lives of permanent residents with great healthcare and recreation (2) • Access to beaches for everyone and to other resources • Industry is plentiful here with good jobs 	<ul style="list-style-type: none"> • Great parks, bike lanes and ways to attract folks with tech biz • Updated and modern codes and zoning that allows creating housing and the future • Strong tax base • Vibrant community for everyone • Network of vibrant trails – water, ag, beaches, bikes • Local Foundation TPF • Lions Vision Fund 	<ul style="list-style-type: none"> • Housing • Transportation • Part-Time Residents • Access to Food • Poverty • Community Center • Internet and cell access • Community cross-collaboration • Local medical access • Water bills are high without assistance • Bridging gap with different populations

	<ul style="list-style-type: none"> • Business community is adept at seasonality and supportive of each other • Variety of housing ->affordable and attractive including rental and homeownership (2) • Access to all social services • Kids have a great education (arts and music) and great future • “Clover Leaf” transportation • Great Services in South County • Boundaries are for Harbor Country and not villages/townships →collaboration and economies of scale (2) • More Service businesses and teach business • Public transportation across state lines (2) • Vibrant business community that’s a destination and serving locals • Sustainable community with natural beauty and leader on environmental business • All kids can swim • Kids value and celebrate community and natural resources • Community brand and marketing • Innovative mixed housing that’s unique to this area • Support value – added agricultural industries and year-round, sustainable business that zoning allows • “Blue Zone” Where people live long and happy lives • Access to education at level desired • Entertainment for people of all backgrounds 	<ul style="list-style-type: none"> • Beaches • DDA • Corridor Authority • Chamber of Commerce • Cornerstone Alliance • Berrien Fund • Destination Restaurants • Distillery, Wineries, Breweries • Theaters • Close for day visits • Business reputations • Lodging • Casino • Sports facilities (Rod/Bur, Deer Creek) • Farmers Markets • Agro-tour • County Park (space to develop) • Park land • Public areas • Fiberline along Amtrak • Proximity to major cities (train/I-94) • Proximity to medical facilities • St. Mary’s school • Baptist School • Senior Center • Service Businesses • Daycare Afterschool summer • Schools attract students • 2nd home taxes 	<ul style="list-style-type: none"> • Home and auto/Emergency Needs • Collaboration on roads/trails • No continuing Education and underused facilities • Large geography between resources • Transition to Air BnB • Aging population • Accessibility • Youth vocational/4-H programs
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GROUP	ASSETS	PROJECTS	VOLUNTEERS
Small break out groups	<ul style="list-style-type: none"> New Buffalo schools and library Boating industry (haulers, mechanics, yards, etc) Churches Wealth Existing infrastructure Breweries/distillery Hotels Agri Tourism NBHS Building RVHS Building Trade School Program Marina Harbor Arts, theater, artisan and craftsmanship is a draw 	Strengthen Access to work with existing programs <ul style="list-style-type: none"> Job Training Use Wealth of local schools Use local resources Home economics for kids and adults Equal educational opportunities among schools Retaining young people <ul style="list-style-type: none"> Teach trades, craftsmanship, arts Apprenticeship programs Link organic farms with kids Jobs – favorable zoning and business environment technology 	David Bunte Leslie Wood Bill Rattan Therese Donnelly Billy Burdett Debbie Schmidt Fred Dobie
	<ul style="list-style-type: none"> The Pokagon Fund and Four Winds Casino Churches 	Affordable Housing <ul style="list-style-type: none"> Convert St. Mary’s to housing Economically mixed housing option Workforce and Senior/Accessible Housing Three Oaks Mixed Use Apartments Behind Hardings	Erin Hudson Pat Lauth Linnea Berg Becky Borglin Liz Ennis Debbie Schmitdt Darcy Giesseman
	<ul style="list-style-type: none"> Library Second homeowners Pokagon Fund Harbor County Chamber of Commerce I94 Access to Chicago, South Bend, Twin Cities 	Improve internet/cell service (2)	Michelle Heit Gary Wood David Blum Allan Kayler Kathie Burler Kel Penny
	<ul style="list-style-type: none"> 	More fully utilize senior center Shared office space Community center	Sle Kammski (?) Albin Sikora Becky Borglin Katie Maroney Kel Penny
	<ul style="list-style-type: none"> Numerous towns/communities to build upon 	Road infrastructure for parking and roads Hike/Bike Trail	Gary Woods Sue Hawksworth George Dobie Katie Maroney
		Enhance Park System/Develop park programs	Sle Kammski (?)

GROUP	ASSETS	PROJECTS	VOLUNTEERS
			Billy Burdett Katie Maroney
		Municipality collaboration/consolidation	David Bunte Judy Zabicki
	<ul style="list-style-type: none"> Schools Capacity of people Livability Churches Parks Library 	Water Safety Specific to Great Lakes/Lake Michigan <ul style="list-style-type: none"> Swim lessons/schools (partnership with Bridgeman program) Junior lifeguard program Summer July school camp City and township collaboration with water safety stations, beach patrols... Adult water safety and swim lessons Senior citizen training for beach/water volunteer patrol 	Nora Howen Judy Zabicki
	<ul style="list-style-type: none"> Tourism Beach Vacant land in City St. Mary School 	Business Tax Incentives/Abatements Draw More Year-Round Business	Jeff Rabots
	<ul style="list-style-type: none"> Local Residents Subsidize Auto Repairs Red Arrow Highway Berrien Bus Network of trails Pokagon Fund 	Transportation Transportation to airport	Darcy Giesseman
	<ul style="list-style-type: none"> Interest in the area Tree farming – Dinges Farm, Fernwood etc., Nature Center 2nd home taxes 	Expand family options that are ADA compliant - to all communities but specifically Chikaming: <ul style="list-style-type: none"> Lift down to lake Mats that wheelchairs can roll down Funding from Pokagon MDNR, Churches, Governmental grants Kayak launch ADA 	Darcy Giesseman
		Medical clinic	Darcy Giesseman
	<ul style="list-style-type: none"> Train Clover Leaf Dual Rail 	Corridor Developed	

GROUP	ASSETS	PROJECTS	VOLUNTEERS
	<ul style="list-style-type: none"> Casino Clean Industrial/Business Park at Exit 4 Utilizing Clover Leaf, dual rail lines, land, city water (?), work force – with schooling and training through LMC/Purdue (notes include a map of the highway/train track intersection)  <ul style="list-style-type: none"> Exit 1 or Exit 4 Entertainment: movie, bowling alley, restaurant Local businesses - locally owned, not chains Lack of heavy traffic Beer and wine sellers/distillers Agricultural community Groundswell of community interest Live entertainment Local government control (access) HC Chamber of Commerce 		
	<ul style="list-style-type: none"> Entrepreneurs School System Consolidate School Systems 	Promoting Off-Season Events	
		Public Waste Treatment Systems	

APPENDIX 2

City of Ypsilanti: Section 122 – 203 of Non-Conforming Lots Ordinance

Sec. 122-203. Nonconforming lots. A nonconforming lot is a lot of record or a lot described in a deed or land contract existing at the effective date of the ordinance from which this chapter derives that does not meet the minimum area or lot dimensional requirements of the district in which the lot is located. The following regulations must apply to any nonconforming lot:

(1) Use of nonconforming lot. Any nonconforming lot must be used only for a use permitted in the district in which it is located.

(2) Single lot of record. A principal structure and customary accessory structures may be erected on any single lot of record at the effective date of adoption or amendment of this chapter, notwithstanding limitations imposed by other provisions of this chapter. Such lot must be in separate ownership and not of continuous frontage with other lots in the same ownership. This provision must apply even though such lot fails to meet the requirements for area or width or both, that are generally applicable in the district, provided that yard setback dimensions and requirements other than those applying to area or width of the lot must conform to the regulations for the district in which such lot is located. However, no more than one dwelling unit must occupy any lot except in conformance with the provisions of this chapter for required lot area for each dwelling unit.

(3) Variance from yard or other requirements. If the use of a legal nonconforming lot requires a variation from any yard or other requirements, other than lot area or width, then such variance must be obtained from the Zoning Board of Appeals.

(4) Contiguous lots in same ownership. When two or more contiguous nonconforming lots or parts of nonconforming lots are in a single ownership at the time of, or subsequent to the adoption or amendment of this chapter, such lots must be considered to be a single lot for the purposes of this chapter, and no portion of such lot must be used, occupied, divided, or sold in any manner which would diminish compliance with minimum lot width and area requirements of this chapter.