



Banks Township Master Plan

2019

BANKS TOWNSHIP
ANTRIM COUNTY, MICHIGAN

BANKS TOWNSHIP PLANNING COMMISSION
RESOLUTION RECOMMENDING THE ADOPTION OF THE
BANKS TOWNSHIP COMMUNITY MASTER PLAN

WHEREAS, the Michigan Planning Enabling Act (MPEA) authorizes municipal planning commissions to prepare a "master plan" pertinent to the future development of the municipality; and

WHEREAS, the Planning Commission has prepared a draft master plan for the Township, to update and replace its previous community master plan; and

WHEREAS, the Township Board of Trustees has authorized the distribution of the draft Community Master Plan to the general public and the various entities as required by the MPEA, for review and comment purposes; and

WHEREAS, the proposed Community Master Plan was made available to the various entities and the general public as required by the MPEA, and a public hearing thereon was held by the Planning Commission on July 9, 2019 pursuant to notice as required by the MPEA; and

WHEREAS, the Planning Commission finds the proposed Master Plan as submitted for the public hearing is desirable and proper, and furthers the land use and development goals and strategies of the Township;

NOW, THEREFORE, the Banks Township Planning Commission hereby resolves to recommend to the Township Board of Trustees the adoption of the new Community Master Plan as submitted for the public hearing, including all the text, charts, tables, maps, and descriptive and other matter therein intended by the Planning Commission to form the complete Master Plan, including the Future Land Use Map.

CERTIFICATE

I hereby certify the foregoing resolution was approved by a majority of the members of the Banks Township Planning Commission by a roll call vote at a meeting of the Commission held on July 9, 2019 in compliance with the Open Meetings Act.

Motion by:

Rick Diebold

Seconded by:

Bill Austin

Jon Waland

Secretary

Banks Township Planning Commission

Acknowledgements

PLANNING COMMISSION

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Planning assistance provided by

B R 
Beckett&Raeder

This Plan updates the Banks Township Master Plan
prepared by M.C. Planning & Design

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PURPOSE AND PLANNING PROCESS

The purpose of the Banks Township Master Plan Update is to provide guidelines for future development, while protecting the natural resources and rural character of the Township. This plan presents extensive background information including socio-economic data on the Township; description and mapping of natural resources; and inventory of existing community facilities. The background information is analyzed to identify important characteristics, changes, and trends occurring in Banks Township. Community concerns were initially identified based on a Citizen Survey conducted in 2018, as well as public input throughout the master planning process. Goals and policies were developed to

guide future development based on the background studies, key land use trends and community issues. These goals, along with a detailed map of existing land use, provided the basis for the future land use map which specifies where the various types of future development ideally will be located in the Township. This plan also provides suggestions for implementation of the identified goals and policies. The guidance provided by this Master Plan Update can be utilized influencing changes to the Zoning Ordinance as well as other measures the Township is authorized to take.

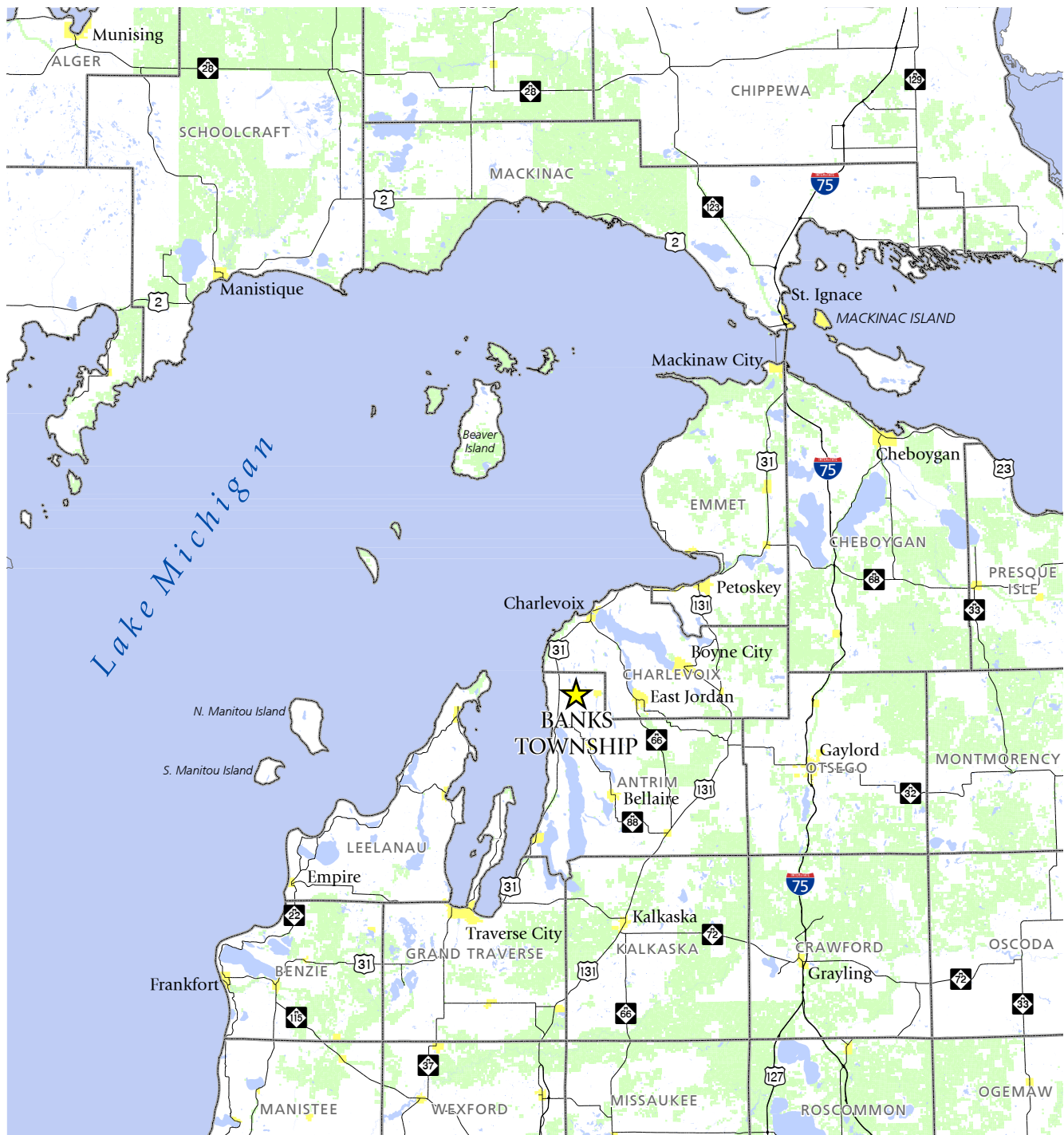
LOCATION AND REGIONAL SETTING

Banks Township is located along the northwest corner of Antrim

County, which is situated in the northwest part of northern Michigan's Lower Peninsula. Banks Township has 45 square miles of land area. Antrim County is located in northwestern Lower Michigan, along Grand Traverse Bay (Lake Michigan).

Banks is bounded on the north by Norwood and Marion Townships, and the East by South Arm Township which are in Charlevoix County, the west by Lake Michigan, and on the south by Torch Lake and Central Lake Townships in Antrim County. Traverse City is approximately 40 miles southwest of the Banks Township border. The Regional Location map illustrates the Township's proximity to a number of other communities in Michigan. The Banks Township Hall is located at 6520 Center Street in Ellsworth.

Map 1: Regional Location



BANKS TOWNSHIP

Regional Location

Data Sources: Michigan CGI Data Library, Banks Township, Antrim County

- City or Village
- State Roads
- Railroad
- Rivers
- Lakes
- DNR Lands
- Banks Township

0 10 20 Miles



HISTORICAL CONTEXT

As provided by Nancy Ritsema, January 22, 2013

The history of Banks Township began long before recorded accounts of its initial settlements. The natural features impacting its settlements were the Grand Traverse Bay of Lake Michigan which runs the entire length of Banks Township's western boundary, and the Six Mile, St. Clair, Ellsworth and Wilson Lakes with connecting rivers near its eastern boundary. The lakes are part of one of the largest spring-fed freshwater chain of lakes in the world. The Bay and lakes were used as a food source and for sport fishing, and for transportation of goods and people. Several creeks and streams feeding into the lakes were water power sources for early lumbering and grist mills. The unbroken forests were cut by the lumbermen and the land used for agriculture when cleared of timber. Shale deposits near Ellsworth were mined by the late 1800s and later gravel, at various township locations.

The Bay was the waterway by which prehistoric Native Americans of the Woodland period (A.D. 600-1600) arrived and made semi-permanent settlements near the mouth of Antrim Creek. Their descendants regularly visited the same area into the late 1800s to inspect burial sites, tend gardens, fish and hunt.

Some of Banks Townships roads were originally Native American trails.

The Bay brought early settlers in 1859 to Antrim City and its post office was established in 1862. The first recorded homestead was Richard Knight's on January

1, 1863. Banks Township was organized March 11, 1863, the first officially established township in Antrim County. Pearl & Adams built a pier at Antrim City and began to ship cordwood to Chicago at about the same time and in 1868, Gilbert Randall was appointed postmaster of Atwood, a settlement dependent upon lumbering and farming east of Antrim City.

Early gristmill and lumbering settlements were centered around the Chain of Lakes as well as the Bay. Mitchell, a flour and grist mill settlement, was established in 1862 and then Needmore and Oxbow. Ellsworth, founded in 1881, included Needmore and Oxbow and a post office was established there in 1884 with Lewis DeLine postmaster. The post office of the short-lived lumber settlement of Essex opened in 1900.

The Chicago and Western Michigan Rail Road laid tracks through Ellsworth in 1892 and later a track spur into the town of Essex. Lumber, produce, and shale products were shipped on the railroads until the mid-1970s. Passenger train service ended in 1962. There were nine rural public schools and one private Christian

school. All public schools eventually closed and consolidated into Ellsworth Community Public Schools. The Village of Ellsworth incorporated in 1938 and elected its own village officials.

THE STATUS OF PLANNING AND ZONING IN BANKS TOWNSHIP

Banks Township has a locally adopted Master Plan and administers its own Township Zoning Ordinance. The initial Master Plan was adopted in 1999 and the first Zoning Ordinance in 1978. Since Michigan law requires that a Zoning Ordinance correspond with a current adopted Master Plan, maintaining an up-to-date plan is the an important step in maintaining an enforceable Zoning Ordinance. Banks Township first established a Zoning Board in 1978, which was later changed to a Planning Commission. On June 20, 2011, the Banks Township Planning Commission was re-established in accordance with the Michigan Planning Enabling Act, as amended.





PEOPLE & ECONOMY

POPULATION

According to the 2010 U.S. Census, the population estimate for Banks Township is 1,609 persons (828 male – 781 female), averaging approximately 35.8 persons per square mile for the Township's 45 square miles of land area which includes 0.7 square miles in the Village of Ellsworth (see Dashboard on page 11). This population density can be compared to approximately 49.4 persons per square mile for Antrim County and 174.0 persons per square mile for the State of Michigan.

In discussing the population for Banks Township, however, it is important to note that the number presented by the 2010 Census does not reflect the actual number of persons residing in the Township during the summer months. This situation can be seen throughout

much of northern Michigan. The Census tally, taken on April 1st, does not count residents who winter elsewhere. Respondents are asked to declare a permanent residence different from their April location, if more than six months are spent at the alternate address. However, many fail to do so for reasons of misunderstanding or for tax purposes.

In reviewing the social and economic information derived from Census data, the estimate presented for housing characteristics show 327 units or 30.8 percent of the total housing units as seasonal, recreational, or occasional use homes. With this in mind, it can be assumed that the Township's resident population increases by at least 50 percent during the summer months. Based on the average household size in Banks Township of 2.52 (see

Prosperity Index on Page 10), the anticipated seasonal increase would be at least 820 persons. In addition, many summer visitors stay at private lodging places or at the homes of family or friends.

The following pages summarize a number of demographic and socioeconomic trends in Banks Township. For comparison purposes, Banks Township estimates have been compared with the Village of Ellsworth, Antrim County, Michigan, and the United States.

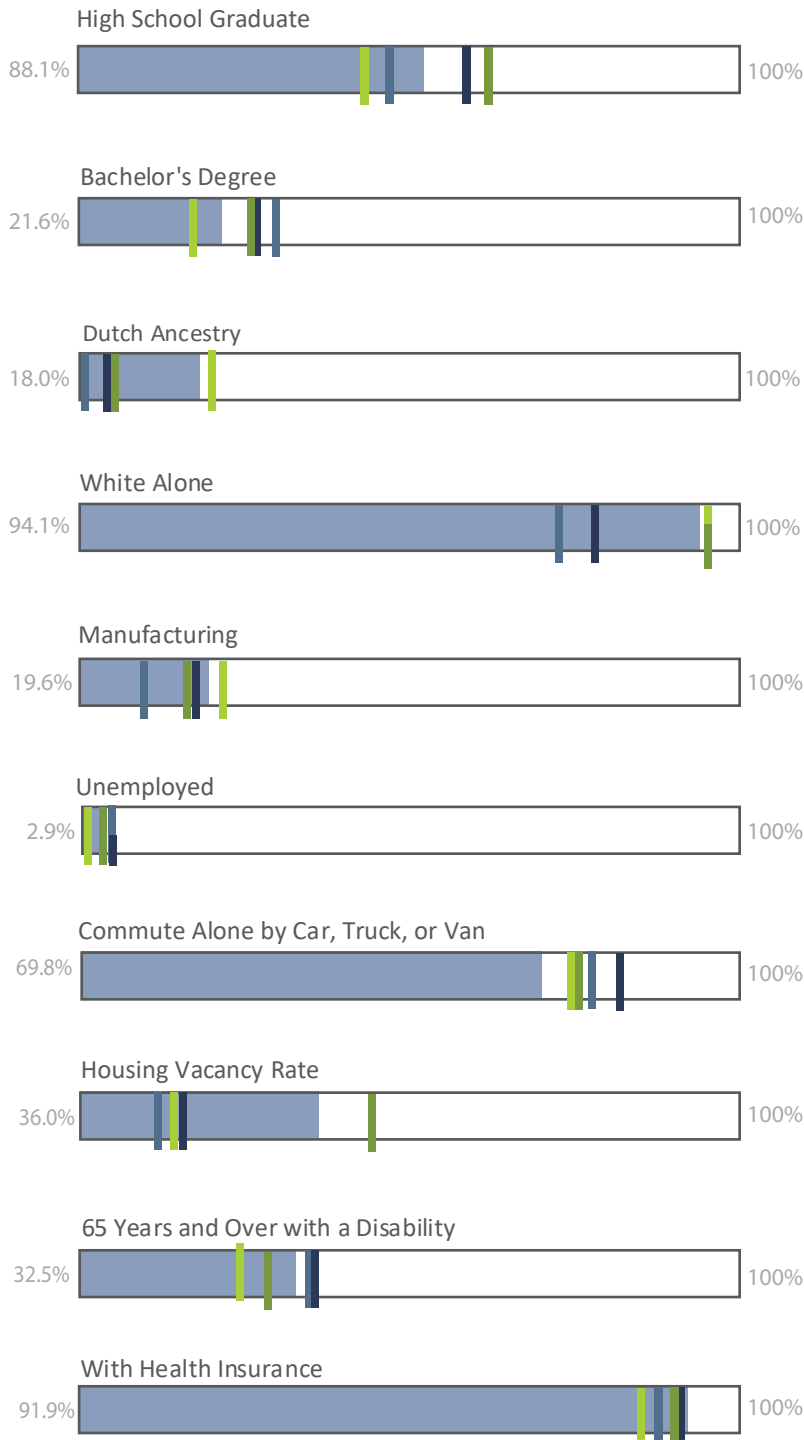
INCOME AND EMPLOYMENT

Employment data on the civilian labor force is compiled on a monthly and annual basis by the Office of Labor Market Information (OLMI), Michigan Department of Technology, Management and

Banks Township Prosperity Index

Prosperity Index Key

■ Banks Township
 ■ Ellsworth Village
 ■ Antrim County
 ■ Michigan
 ■ USA



Households

Total households
625
 Average Household Size
2.52
 Average Family Size
2.98
 Median Household Value
\$112,700
 Median Gross Rent
\$800

Education

Population Enrolled in School
419
 High School Graduate
88.1%
 No High School Diploma
11.9%

Commuting

Commute by Public Transportation
0.1%
 Commute by Carpool
15.2%
 Average Commute Time
19.0 minutes

Employment

In Labor Force
55.2%
 Self-employed
9.7%
 Veteran Status
10.1%
 Disability Status
15.3%

Income

Median Household Income
\$48,906
 Median Earnings for Workers
\$26,591
 Male Full-Time Earnings
\$42,946
 Female Full-Time Earnings
\$34,375
 Population in Poverty
13.8%

Children in Poverty

22.5%

Receiving Public Cash Assistance

3.5%

Industry

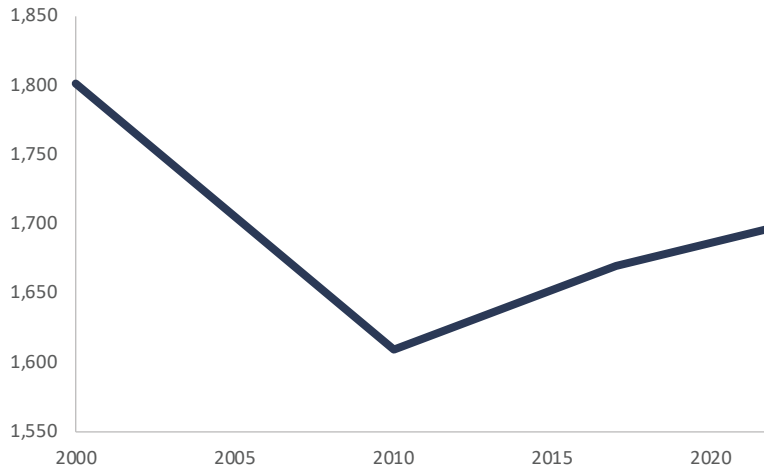
Education, health care, social assistance
24.4%

Retail Trade

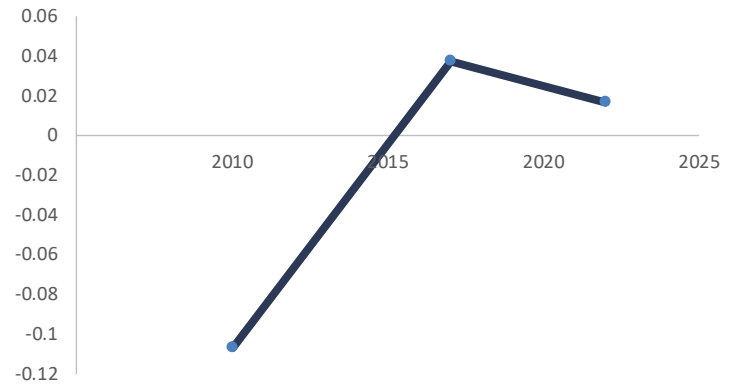
9.7%

Banks Township Dashboard

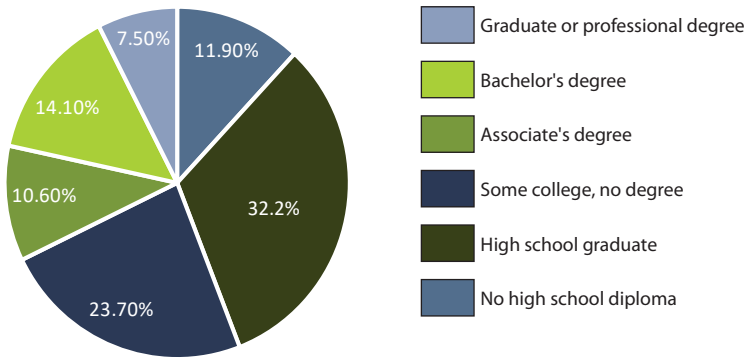
Population



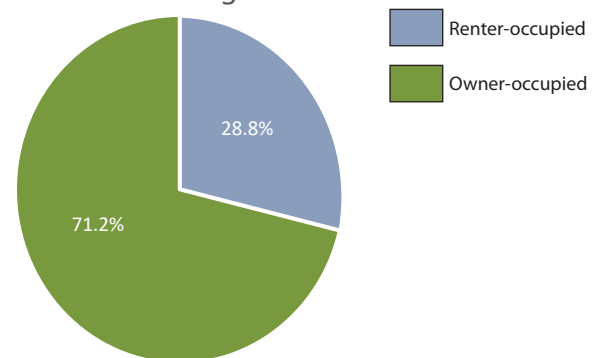
Population Growth



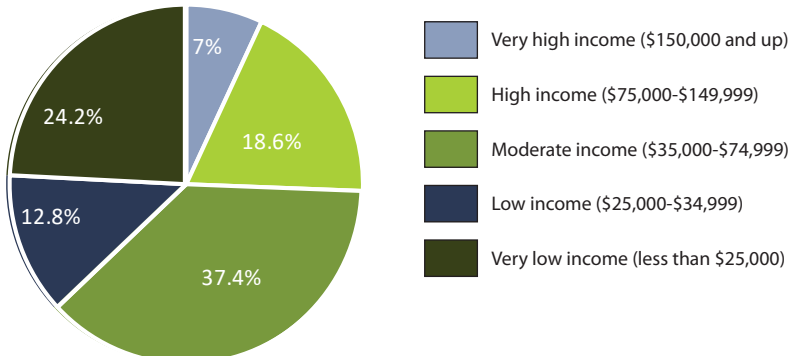
Education



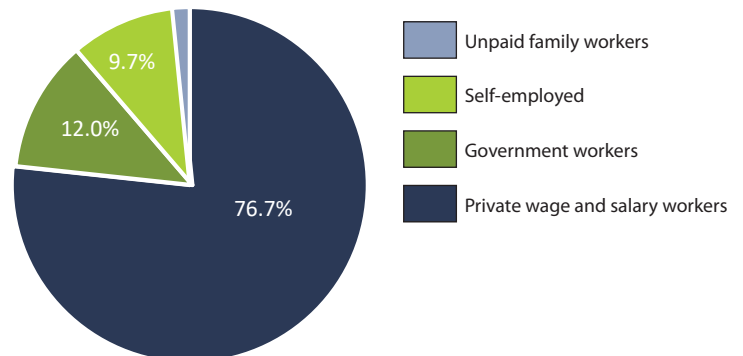
Housing



Household Income



Work



Budget (formerly the known as Michigan Department of Career Development). As the statistics show, the unemployment rate for Antrim County has traditionally been higher than that of State. Banks Township unemployment rate has been and continues to be lower than the County, but higher than the State rates.

The highest percentage of the jobs in Banks are in Manufacturing, in Village of Ellsworth in arts, entertainment, recreation, accommodation and food services and in the County are in the educational, health and social services industries (see Prosperity Index on page 10).

Given the limited number of employment opportunities within Banks Township, an assumption can be made that the majority of residents find employment elsewhere outside the Township or are self-employed.

EDUCATION

Education is an important factor in analyzing the capabilities of the local work force and in the economic vitality of a community. Educational attainment is tracked by the U.S. Census Bureau. Statistics according to the 2016 US Census American Community Survey estimate, 88.1 percent of Banks Township residents (25 years of age or older) are high school graduates or higher. Township residents with a bachelor's degree or higher amount to 21.6 percent of the population (see Prosperity Index on page 10).

HOUSING STOCK & HOUSING VALUES

An evaluation of housing stock and property values can be very beneficial in determining

community characteristics or housing needs. For example, a large percentage of seasonal housing units is indicative of an increased seasonal population, as is the case of Banks Township.

According to the 2016 US Census American Community Survey estimate there are a total of 976 housing units in Banks Township: 858 single-family units, 18 units in multi-family structures, and 100 mobile homes. When compared to the State as a whole, seasonal housing in the Township and County is very significant.

HOUSEHOLD SIZE

2010 Census data shows Banks Township has a household size of 2.48 persons per household, compared with 2.36 persons per

household in Antrim County and 2.49 for the State of Michigan as a whole. These numbers are a significant change from prior decades. Over the past few decades, many communities across the state have experienced a shrinking average household size. This trend to smaller households is important, because it creates a demand for additional housing units, even in the absence of numerical increase in population.

OWNERSHIP

According to the 2016 ACS, in Banks Township, 71.2% percent of the permanently occupied housing units are owner-occupied. The renter-occupied housing in Banks Township accounts for 28.8 percent of the total housing units (see Dashboard on page 11).





Banks Township's character is defined, in large part, by abundant natural resources, including lakes, ponds, streams, woodlands, farmlands, open space, wetlands, topography, and exceptional scenic beauty. These resources influence the suitability of land for various land uses and contribute to the area's desirability for year-round and seasonal residential and recreational development.

Natural resources provide tangible benefits to residents and visitors alike. Lakes, streams, woodlands, meadows, wetlands, hydric soils, floodplains, topographic features, and scenic viewscapes are irreplaceable, environmental, economic, and recreational resources, that are highly valued components of the community's character, and are viewed as essential to the region's tourism and recreation oriented economic base.

Updated maps illustrating natural features are included in this section of the plan, as appropriate. Descriptions of each feature appear below:

WATER RESOURCES

One of the most valuable natural resources of Banks Township is water. Banks Township abuts the shoreline of Grand Traverse Bay of Lake Michigan. Additionally, a number of named and unnamed lakes, ponds and streams are found in the township. The Township is located within two watersheds, the Grand Traverse Bay Watershed and the Elk River Chain of Lakes Watershed, with the watershed divide being essentially US-31. Ellsworth Lake, St. Clair Lake, Wilson Lake are a part of the chain of interconnected narrow lakes which follow the former drainage

channels. Banks Township is in the upper portion of the Elk River Chain of Lakes Watershed. This location means the actions of this community will impact the waters and communities downstream. These waters as well as the many other smaller lakes and streams contribute to the area recreational activities. It is extremely important that the quality of these surface waters be protected from the negative impacts of development, such as pollution and loss of scenic views to open water.

Lakes, ponds, and watercourses support aquatic, shoreline, and streambank wildlife habitats. Lakes and streams make significant contributions to the Banks Township's character, as well as to the area's tourism and recreation oriented economic base. Land adjacent to shorelines exhibits the community's highest densities of residential development. Proper

land use management can help protect the quality of surface waters, as well as minimize damage to sensitive aquatic, shoreline, and streambank ecosystems.

Both groundwater and surface water are vital resources within Banks Township. The entire township relies on groundwater for drinking water. The entire township is located in an area where vulnerability of drinking water aquifers to surface contamination is high due to permeable soils over highly sensitive drift lithology.

WETLANDS

Wetlands provide habitat for a wide variety of plant and animal life, function as natural stormwater retention and filtration systems, and play a significant role in the groundwater recharge cycle. When drained or filled to provide developable land, these practical benefits can be irreparably altered or destroyed. There are a number of sources for wetland data, each using different criteria and thus resulting in different maps. The general wetland areas are mapped on the Wetlands Map based on the national wetland inventory (Map 2). The Hydric Soils and Steep Slopes map shows more hydric soils indicated than actual wetland areas identified during the land use update. It is likely that some of the areas with hydric soils have been built upon and consequently are no longer classified as wetlands.

WOODLANDS

Woodlands provide renewable timber resources, wildlife habitat, buffer the sights and sounds of civilization, moderate the effects of wind, stabilize soils, contribute to the quality of air and surface water, store and filter stormwater, play an

important role in the groundwater recharge process, and provide a wide range of recreational opportunities. The fractionalization of productive woodlands for homesites or other land uses impacts their ability to be managed for timber production or utilized by animal species requiring large contiguous areas. Antrim County has a professional forester to provide assistance for responsible forest management.

Another factor impacting forested areas in Banks Township are diseases that are contributing to the health decline and death of tree species. While healthy Ash trees once made up much of the hardwood forested areas, the Emerald Ash Borer is responsible for wiping out virtually all ash trees in the Township. The EAB is an exotic beetle native to Asia and has killed tens of millions of ash trees in Michigan. The EAB larval injury in turn predispose trees to attack by other insects and diseases. While drastically changing the landscape, these dead trees also pose a safety risk to people and property.

GEOGRAPHY AND TOPOGRAPHY

According to geologists, the surface geology of the region was formed 10,000 to 12,000 years ago by glacial activity. Numerous advances and retreats by the glaciers resulted in the locally complex pattern of erosion and deposition. The drainage channels scoured by the glaciers resulted in the drumlin formations and depressions oriented linearly from northwest to southeast, as seen in the Township's topography (slopes).

Topography contributes to the Township's scenic beauty, and

the region's recreational and economic base. Areas of rugged topography provide wildlife habitat and opportunities for forestry and recreation, though are generally less suited to intensive development without extensive erosion control measures.

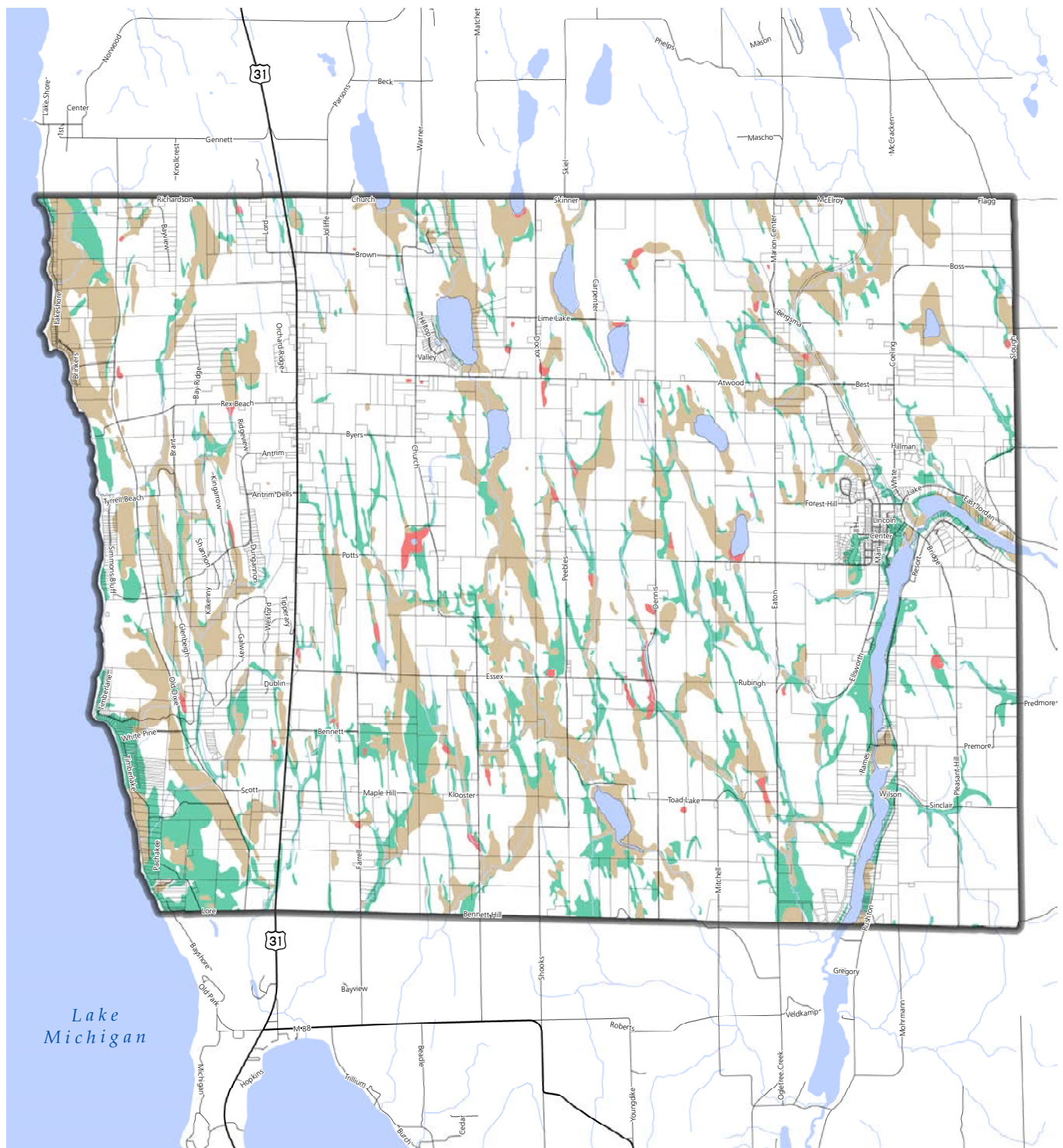
Steep roadway grades, septic field failures, soil erosion and excavation costs are some of the difficulties associated with steep grades. The Hydric Soils and Steep Slopes map shows extreme slopes (greater than 12 percent) which are a constraint upon potential development. Development in areas with severe slopes and ravines should be monitored. If development is permitted, sensitive site planning should be required along these slopes to prevent erosion.

SOILS

All township residents rely on individual groundwater wells and private septic systems for water supplies and sewage disposal. That portion of Banks Township surrounding the Village of Ellsworth will likely be able to take advantage of municipal sewer supply systems if, and when, such systems become available.

Soils influence the capability of land to accommodate development (see Map 3). Soil characteristics present opportunities for the development of certain land uses, and limitations for others. Permeability, filtration capability, load bearing capacity, shrink-swell potential, slope, and soil type influence the suitability of land to accommodate septic system absorption fields, thus Map 4 identifies the areas with limitations for septic location. These same features influence the quality of wildlife habitat, and the productivity of agricultural and forestry operations.

Map 2: Wetlands

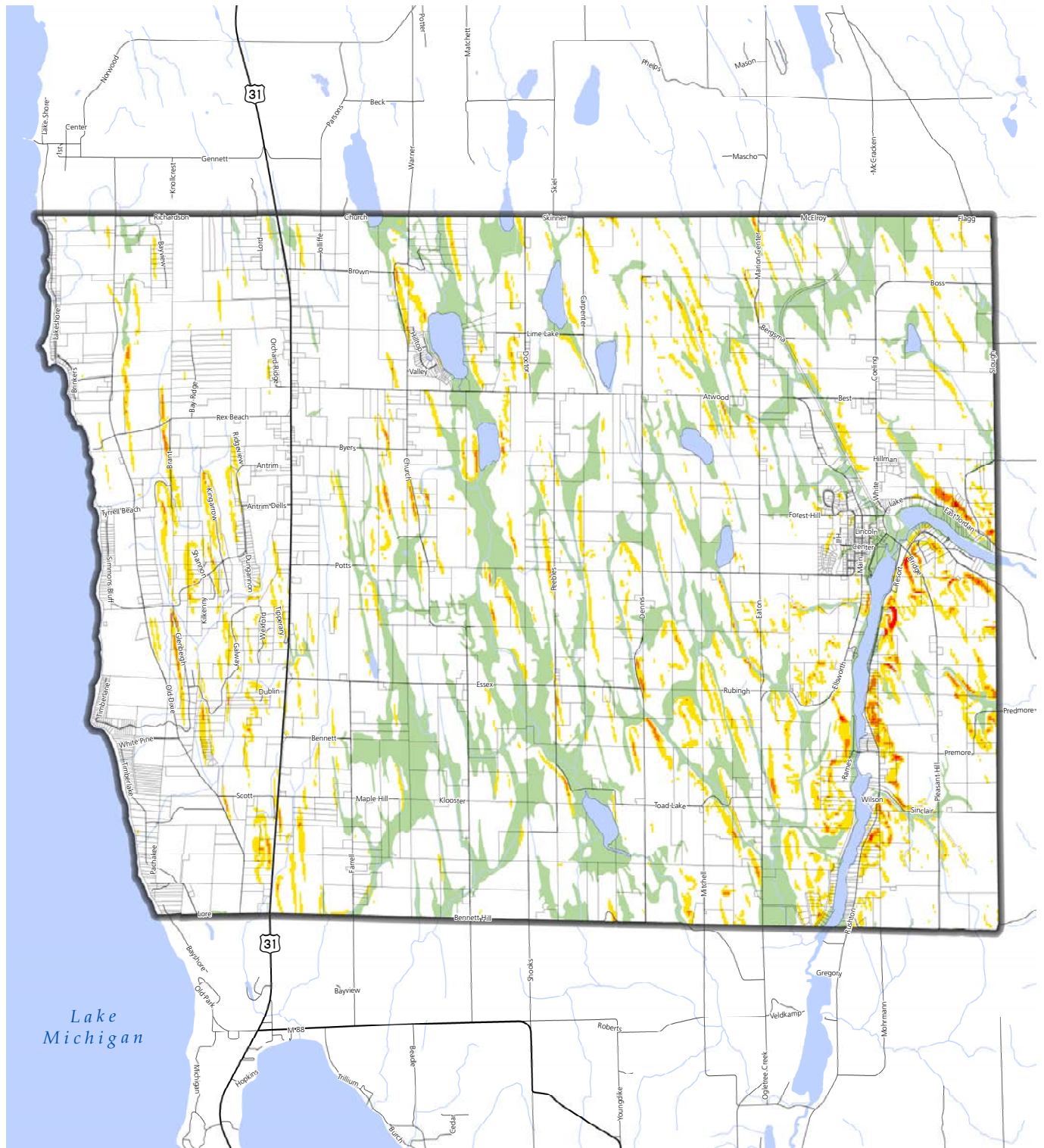


BANKS TOWNSHIP Wetlands

Data Sources: Michigan CGI Data Library, Banks Township, Antrim County

- | | |
|-------------------|--------------------------------------|
| Township Boundary | Freshwater Emergent Wetlands |
| State Roads | Freshwater Forested / Shrub Wetlands |
| All Roads | Potential Wetland Restoration Areas |
| Rivers / Streams | |
| Lakes / Ponds | |

Map 3: Hydric Soils and Steep Slopes



BANKS TOWNSHIP

Hydric Soils and Steep Slopes

Data Sources: Michigan CGI Data Library, Banks Township, Antrim County, USGS

- Township Boundary
- State Roads
- All Roads
- Rivers / Streams
- Lakes / Ponds
- Hydric Soils

Percent Slope:

- 20.0% - 30.0%
- 30.1% - 40.0%
- 40.1% or greater

The Banks Township Planning Commission examined maps illustrating the extent and location of soil characteristics during the planning process as a means of delineating areas within the community suited to various types of development. It should be noted that the maps are not site specific, and do not eliminate the need for detailed on-site investigations when land development proposals are made.

Descriptions of soil characteristics examined during the planning process are as follows:

Hydric/Wetland Soils

Hydric/wetland soils are generally unsuited for septic system installations, road construction, and building site development. These soils tend to be of insufficient strength to support building foundations (Map 3).

Shrinking and swelling of soils during freeze/thaw cycles can damage building foundations unless soils are modified with appropriate fill material.

Septic Limitations

High water table, wetness, slow permeability, slope, rapid permeability, and poor filtration capability influence the ability of septic systems to function properly. Hydric/wetland soils, and heavy clay soils are characterized by slow permeability and are generally considered unsuited for septic system installation. As seen in the Septic Limitations map, the entire Township is classified as having either moderate or severe septic limitations.

Soils that exhibit rapid permeability or poor filtration capability are unable to adequately filter septic system effluent. Accordingly, septic

systems constructed in such soils pose a threat of groundwater contamination from septic system effluent. Intensive development should be limited in areas with these types of soils, in order to help protect the groundwater.

Farmland Soils

Prime farmland soils possess fertility, nutrient holding capacity, texture, drainage, and slope characteristics which make them well suited to crop and forage production. These soils are considered important on a national basis. Soils characterized as "prime if drained" possess all of the above characteristics when artificially drained. (Map 5 Farmland Classification map). Important farmland soils possess all of the above characteristics, though slope is between six and twelve percent. These soils are highly productive when conservation tillage practices are used.



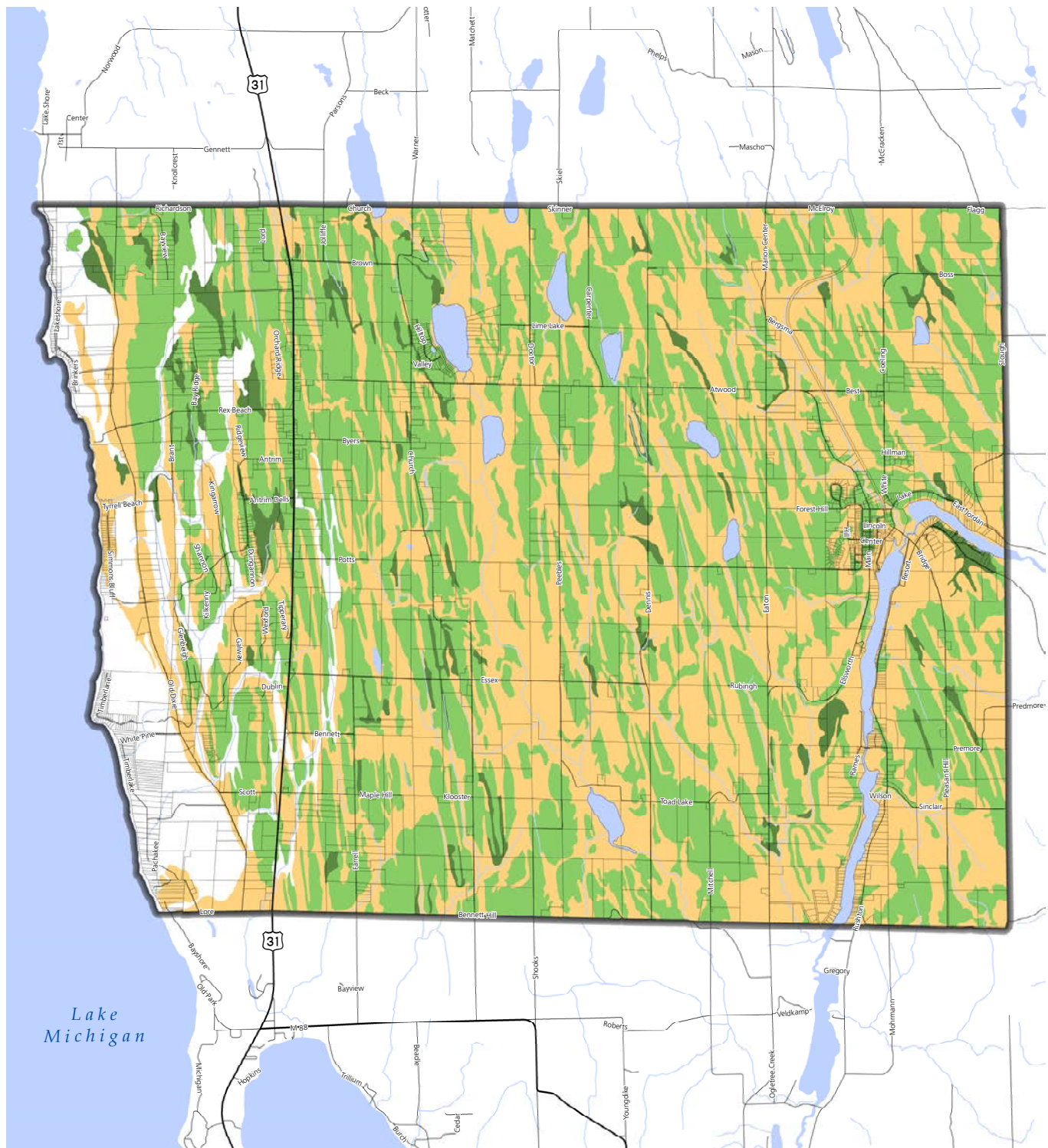
For the purpose of planning, the most significant areas of those with prime agricultural soils are those currently in active agricultural use, as shown on the Agricultural Capability map (Map 6).

Forestland Soils

Forestland soils are rated on the basis of their timber production potential, and are classified as either national or regional.

Soils classified as national are capable of producing greater than one cord, or 1,000 board feet of timber per year per acre, and are considered important on a national basis. Soils classified as regional are considered important on a regional and state basis, and are capable of producing from one-half to one cord, or from 500 to 1,000 board feet of timber per acre. Typically, the highly productive forest soils also include the prime farm soils discussed above. The forest soils

Map 5: Farmland Classification



BANKS TOWNSHIP

Farmland Classification

Data Sources: Michigan CGI Data Library, SSURGO Soil Data, Banks Township, Antrim County

Township Boundary

State Roads

All Roads

Rivers / Streams

Lakes / Ponds

US Department of Agriculture Classes:

Prime Farmland if Drained

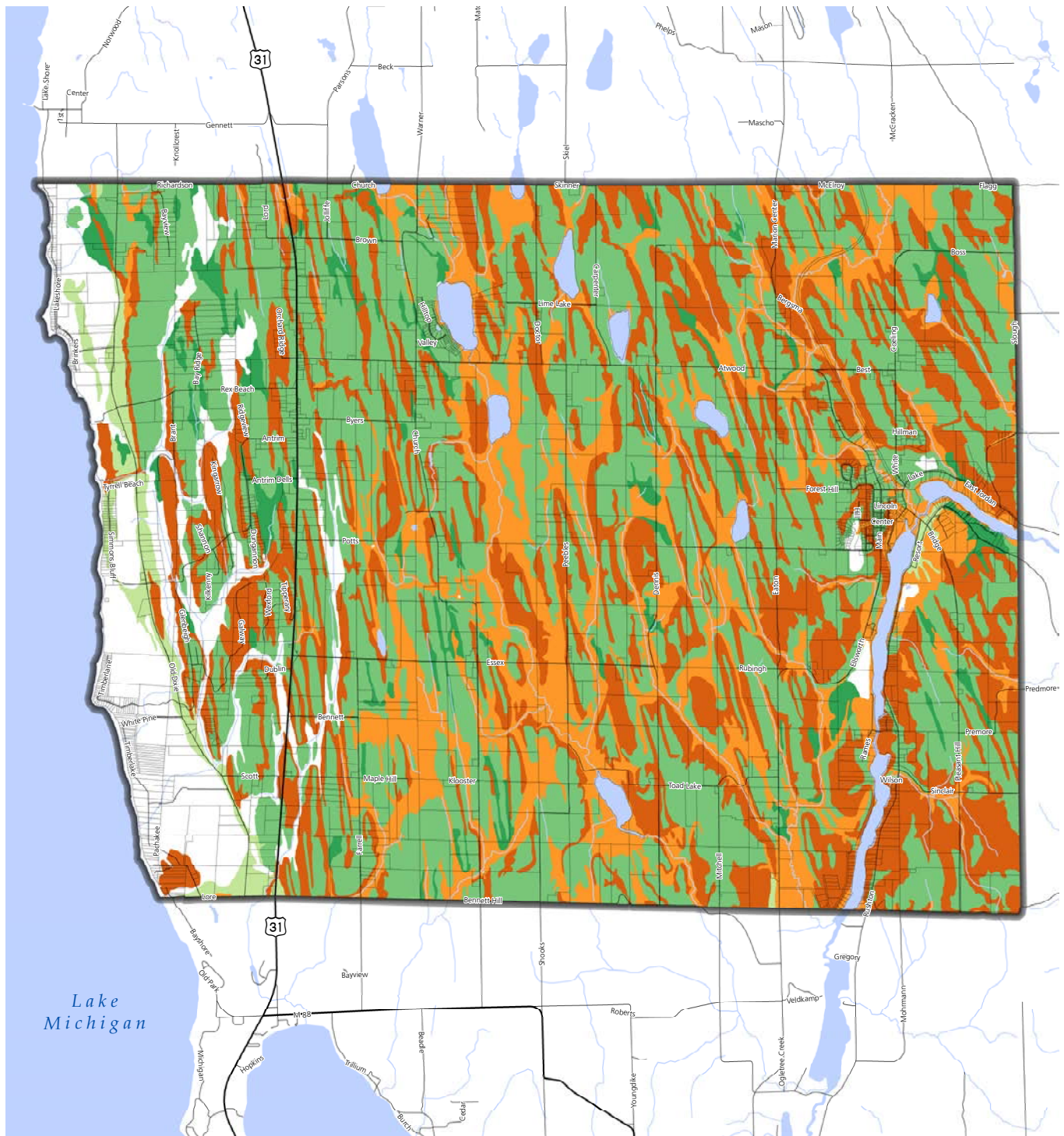
Farmland of Local Importance

Not Prime Farmland

No Data / Urbanized Lands



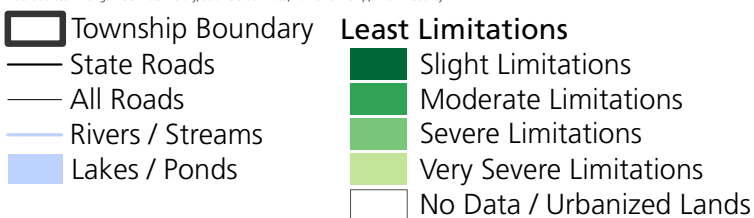
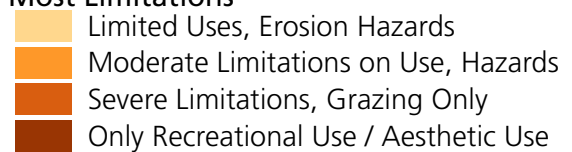
Map 6: Agricultural Capability



BANKS TOWNSHIP

Agricultural Capability

Data Sources: Michigan CGI Data Library, SSURGO Soil Data, Banks Township, Antrim County

**Most Limitations**

include a greater area because slope is not considered a significant limiting factor.

RESILIENCY

Resilience is an umbrella term for the planning and design strategies needed to help communities develop the necessary capacities to meet the economic, social, environmental and climate challenges of the future.

In Banks Township, climate variability and changing weather patterns are impacting everything from agricultural productivity to the Lake Michigan shoreline and water levels. These changing conditions can have big impacts on the economic and environmental health of a community.

Water levels in the Great Lakes naturally fluctuate, and those fluctuations can be rapid and dramatic. Since records began, Lake Michigan's water level has fallen by as much as four feet in as little as two years. Researchers have found that Great Lakes shorelines may be subject to more erosion and flooding risk as a result of climate variability. With the recent rise in Lake Michigan water levels, the Banks Township Park has experienced significant erosion of newly installed infrastructure. Future public and private infrastructure investments will need to be carefully designed with consideration of the dynamic nature of the Great Lakes.

Heavy rains occur twice as frequently as they did one century

ago, and rainfall in Michigan has been projected to increase by another 20% by the end of the 21st century. During heavy precipitation events, communities are at increased risk of flooding and corresponding property and infrastructure damage. Areas with higher percentages of impervious surfaces are more likely to experience negative impacts to water quality. However, rural areas with aging septic tanks could be impacted by extreme rain events, causing negative impacts to drinking water sources and inland lakes and/or watersheds. With more frequent and intense precipitation events coupled with undersized culverts, roads and private properties surrounding inland lakes like St. Clair Lake have experienced unprecedented



Pictured above (left) is an undersized bridge culvert between Ellsworth Lake and Saint Clair Lake. Right is the stairway leading to Lake Michigan at the Township Park.

flooding in recent years. Future zoning and development decisions will need to take these more intense precipitation events into account.

From a farmland perspective, climate change is predicted to result in drier summers on average, which could negatively impact agricultural yields. Heavy rain falling on agricultural lands can lead to a correspondingly heavy amount of runoff discharged into waterways.

These trends about the impacts of climate change have been used to inform the goals and actions of the Banks Township master plan to ensure future growth and development decisions take changing conditions into account to the best degree possible.



Landscaping and other design solutions can be used to offset the impact of large expansive parking lots



EXISTING LAND USE

EXISTING LAND STATISTICS

According to the Census, Banks Township's land area is 45 square miles, which includes 0.7 square miles in the Village of Ellsworth. The existing land use and land cover in the Township was updated in the fall of 2018. Table 1 illustrates the distribution of the current land uses and cover types throughout the Township. The 2018 existing land use map and inventory update started with the statewide mapping, and was further updated using recent aerial photography and field checking as well as data from the Township assessor. Table 1 presents the land uses by category, showing the number of parcels, total acres and percent of the Township in each of the land use categories.

Agricultural

Although the percent of land in agricultural use has decreased since earlier mapping done in 1978, general and specialized farming still constitutes the predominant land use in the township. As shown in Table 1, agricultural land makes up 42% of the Township. The active agricultural lands are well dispersed across the Township. Prime or Important farmland soils are discussed and mapped in the Natural Resources portion of this section.

According to the 2012 U.S. Agricultural Census, there has been a slight increase in the number of farms in the County since 2007, but an overall decrease in acres of agricultural land since. Compared with the state as a whole, the average farm in Antrim County

is smaller (155 acres), and the average farmer is older (59 years old).

Commercial

Banks Township has very little commercial development. As illustrated in Map 7, the commercial and business development is concentrated in the Atwood Village area along the U.S. 31 corridor and in the Village of Ellsworth.

Industrial / Extraction

The areas classified as industrial and/or extraction are primarily sand and gravel extraction sites. While there is virtually no industrial activity at present, there is an area zoned for manufacturing in Atwood and another area just outside of the Village limits. The

Table 1: Existing Land Use

Land Use	No. Parcels	Total Acres	Percent of Twp
Agriculture	197	12,058	42 %
Commercial	47	361	1 %
Industrial / Extraction	14	169	1 %
Natural Resources	50	1,068	4 %
Public	20	73	0.3 %
Residential	1,036	4,508	16 %
Residential Agricultural	121	4,041	14 %
Residential Natural Resource	578	6,274	22 %
TOTAL	2,063	28,551	100 %

future land use map also identified these areas as places that would be compatible with future industrial activity.

Natural Resources

Generally, areas classified as natural resource include open space that is wooded and/or not actively farmed. This land use category also includes recreational areas such as the Antrim Creek Natural Area.

Also included is nonforested land such as herbaceous open and shrub land. Nonforested areas are scattered throughout the Township and are found in nearly all sections of the Township.

Wetlands are also included in this category and include land that has sufficient water at, or near, to support wetland or aquatic vegetation.

Public

The land classified as public includes areas owned by the Township, County, State, or other quasi-governmental entities.

Example of public lands include the Banks Township Park, the Fire Hall, Township Hall, and property owned by the Village of Ellsworth.

Residential

Single family homes constitute the predominant developed land use in the community. Residential development is spread throughout the Township along roadways, with concentrations found in the area of the Village of Ellsworth, the unincorporated Atwood Village area, and along the shoreline of Lake Michigan. Residential land use occupies 16% of the land area in the Township.

Residential Agricultural

This category is for farmland with at least one home located on the parcel. Although the predominate use is farming, we wanted to distinguish these parcels from agricultural parcels with no residential structures.

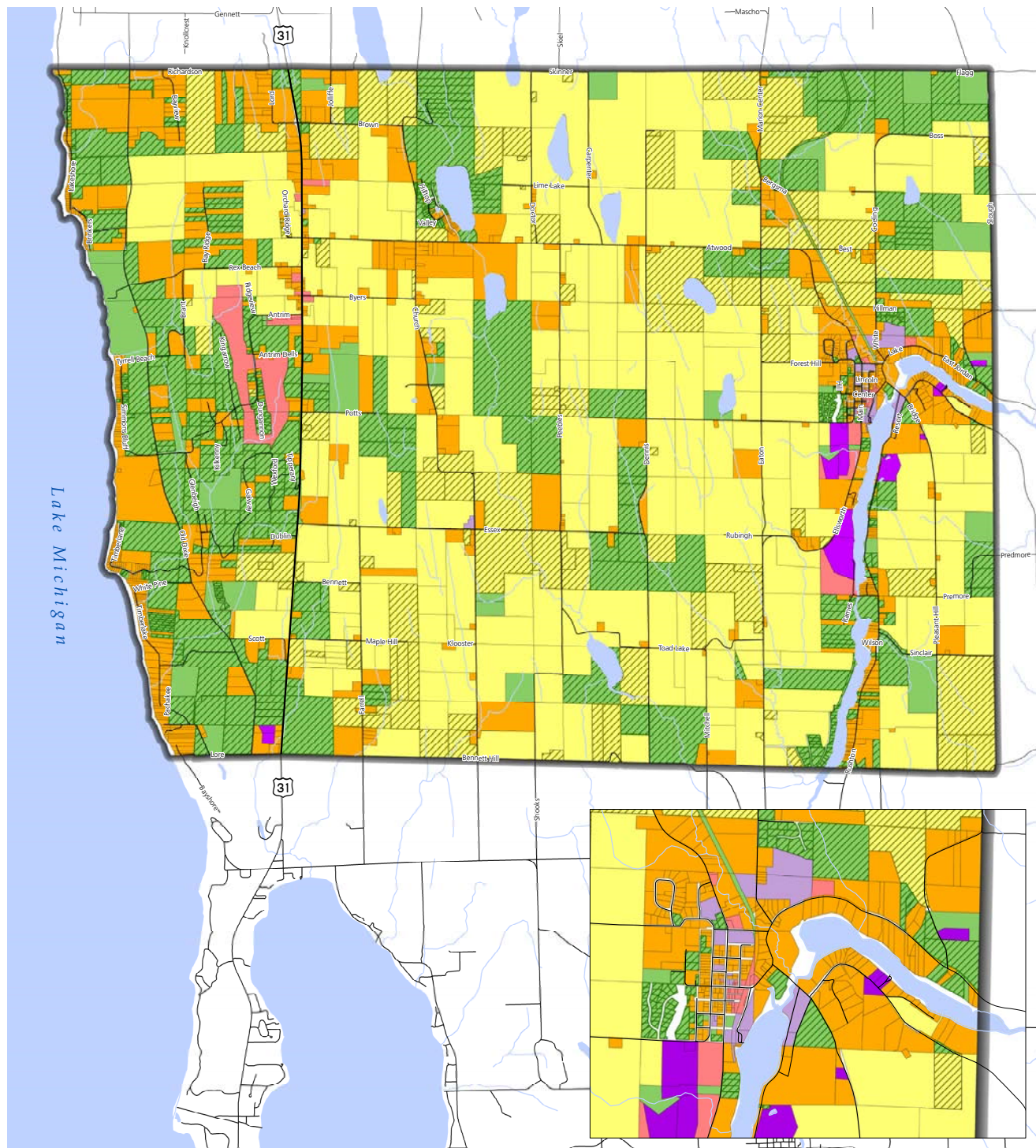
Residential Natural Resources

Similarly, the Residential Natural Resources category is for large wooded or open space parcels that are not farmed and have at least one residential dwelling on them. Residential Natural Resource land makes up 22% of the total area within the Township.

Industrial/ Extractive/ Transportation/ Utility

Banks Township has a very limited amount of land in industrial use. The majority of the property in this category is either active sand and gravel excavation operations, or former Antrim shale excavation sites.

Map 7: Existing Land Use



BANKS TOWNSHIP

Existing Land Use

Data Sources: Michigan CGI Data Library, Banks Township, Antrim County, Esri Imagery, National Land Cover Database

▬ Township Boundary

— State Roads

— All Roads

— Rivers / Streams

— Lakes / Ponds

— Agricultural

— Commercial

— Natural Resource

— Public

— Residential

— Residential Agricultural

— Residential Natural Resource

— Industrial / Extraction

0 0.75 1.5 Miles





WATER AND SEWAGE DISPOSAL SYSTEMS

Banks Township does not own or operate a public drinking water system or a public sewer disposal system. Consequently, two important determinants for siting a septic system are soil suitability and depth to bedrock. Township residents primarily rely on onsite private wells for domestic drinking water, although there are a few areas which are served by shared wells. There are no public sewage disposal systems operated within the Township. The Village of Ellsworth is currently exploring options to construct a public sanitary sewer system for the Village. All private drinking water wells and sewage disposal

systems are regulated by the Health Department of Northwest Michigan.

SOLID WASTE

Private solid waste haulers serving Banks Township include: Waste Management and American Waste. There is an Antrim County recycling drop-off site located near the Hugh Campbell fields in Ellsworth.

OTHER PUBLIC UTILITIES

Electric power is provided to the Township. Natural gas service is not currently available to most residents but is available in portions of the Village. Cell phone coverage is generally available in the area from AT&T or Verizon. Limited Charter cable serves the Township.

POLICE, FIRE, AMBULANCE

Police protection is provided by the Antrim County's Sheriff's Department, dispatched from the Village of Bellaire. Additionally, the Village of Ellsworth has one officer. The Kalkaska State Police Post also supplements the County services.

The Banks Township fire district is a volunteer fire department governed by the Township Board. The district provides fire protection services for the community. The primary fire station is located on Center Street in Ellsworth with a second facility in Atwood.

The Township participates in mutual aid agreements for police, fire, and ambulance services within Charlevoix and Antrim Counties. Under these agreements, the Township can request additional

emergency services from other municipalities on an as-needed basis.

SCHOOLS AND LIBRARIES

Ellsworth Community Schools operate an elementary school (pre-k-6) and a high school (7-12) which are centrally located in the Village of Ellsworth. Most of Banks Township is served by the Ellsworth school district; small portions of the Township are served by the Charlevoix and Central Lake School Districts.

Banks Township is also served by Ebenezer Christian School, a private non-denominational school, located on White Street in Ellsworth.

Post high school education is available locally at North Central Michigan College (NCMC) main campus in Petoskey, as well as Northwestern Michigan College (NMC) in Traverse City, and the M-Tec in Gaylord. Additionally, the Char-Em Intermediate School District also offers a variety of professional development courses.

GOVERNMENT FACILITIES

Banks Township Community Building is located on Center Street. The Township Community Building provides shared space for Banks Township and the Village of Ellsworth business, as well as community meeting space. The Banks Township Community Building is adequately meeting the Township needs at this time.

There are four cemeteries located in Banks Township. The cemeteries are the Old Antrim City Cemetery on Old Dixie Highway, the Ellsworth Cemetery on Eaton Road,

the Atwood Cemetery on Church Road and the Catholic Cemetery off US-31 and Essex Road.

TRANSPORTATION AND ROAD MAINTENANCE

The only major, highway through the Township is US-31, which is the dominant north/south route through the Township. It is a state trunkline under the jurisdiction of the Michigan Department of Transportation. The total length of US-31 passing through Banks Township is approximately six miles.

The main county roads traversing Banks Township are C-48 and C-65. C-48 primarily runs east/west in the northern portion of the Township. C-65 primarily runs north/south in the eastern part of the Township.

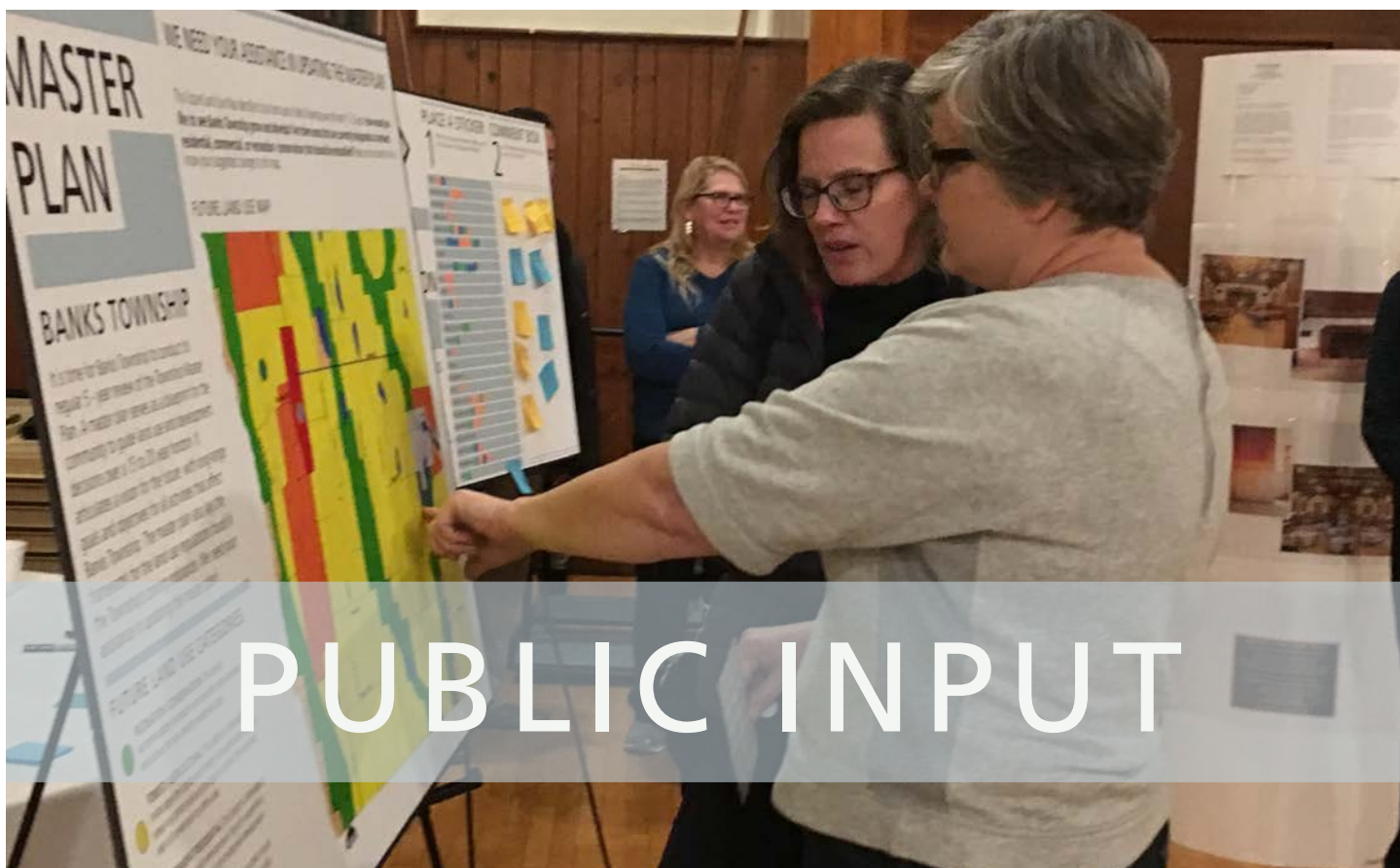
The Antrim County Road Commission provides road maintenance and snow removal services on public roads in the

Township, with the exception of roads located within Ellsworth Village limits.

The Antrim County Transportation (ACT) provides an on call dial-a-ride bus service within Antrim County. For transportation needs beyond the County boundaries, ACT coordinates with the similar transportation services in adjacent counties. Additionally, a six county regional transit system coordinates two systems, the "Regional Ride" and the "Health Ride" which serve Antrim County. The Regional Ride is a fixed route system that was implemented in early 1998. One of the routes passes through Banks Township on US-31.

The Breezeway is an identified rural route connecting US-31 to US-131 along C-48 in both Charlevoix and Antrim Counties to promote the use of this scenic rural route to increase awareness of the small towns thus boosting the economic activity for the local businesses along the route.





PUBLIC INPUT

Community input is critical in ensuring the master plan reflects the current and future needs and desires of all Township residents.

Every effort was made to collect public input from as many residents and local stakeholders as possible. In addition to the required public hearing, public review period, and public notices, and number of other innovative engagement techniques were employed.

The following summarizes those engagement methods and the input that was received.

PROJECT WEBSITE

A project website was developed as a tool for gathering input, place to review draft maps and documents, and to house the community survey. There was a link

to the master plan website from the Township website and also an opportunity for members of the public to provide input through the project website.

INPUT STATIONS

A number of stations were set up throughout the community encouraging residents and visitors share their vision for Banks Township. The posters were placed at the Front Porch, the Township Hall, Friske's Farm Market, and the Good Samaritan Resale Shop.

A total of 48 comments were submitted. Comments about why people choose to live in Banks Township highlighted its friendly residents and beautiful natural scenery. In terms of what could change, comments highlighted the need for affordable housing, more shopping and retail opportunities,

better Internet and cellular services, non-motorized infrastructure, and more job opportunities. A complete listing of all input can be found in Appendix B.

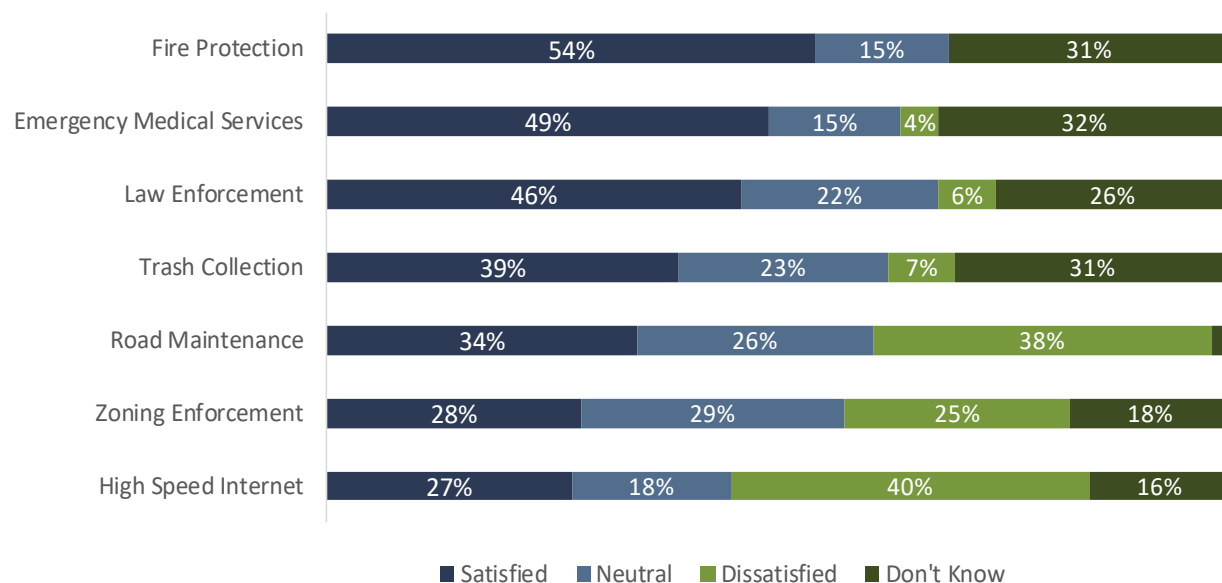
COMMUNITY SURVEY

A community-wide survey was developed and targeted towards households and businesses in the Township. The survey was developed with input from the planning commission and Township Board and was open from June - August 2018. In July 2018 the postcard was sent to all residents and businesses within the Township, with a link to the electronic survey. Hard copies of the survey were also available for people to pick up at the Township Hall and other community locations. Residents could also call

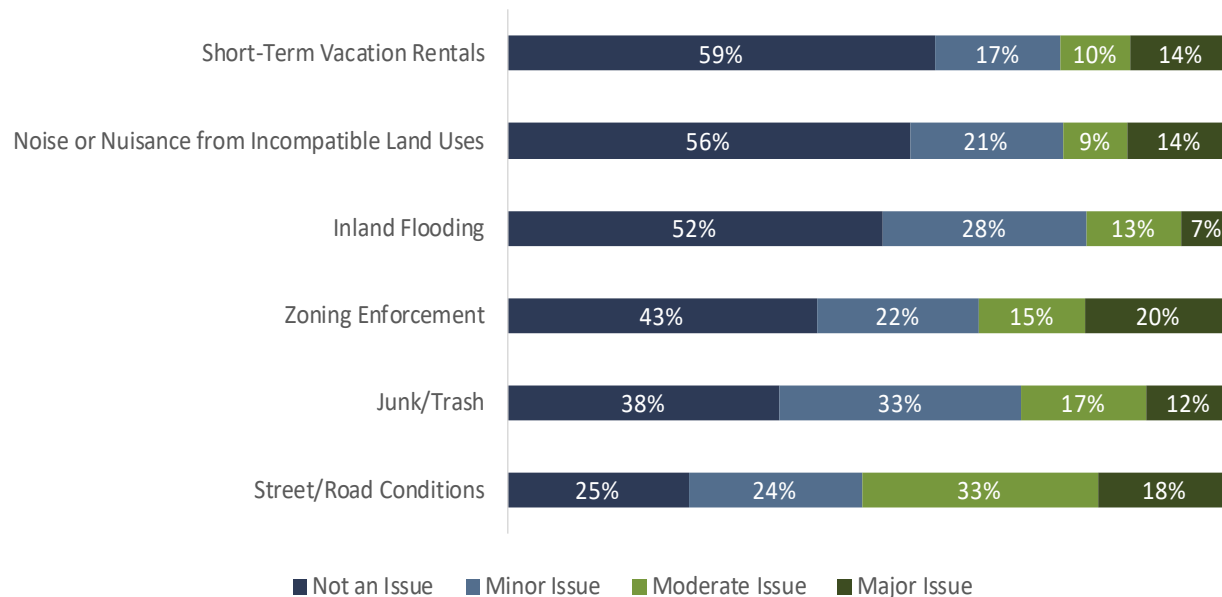
and request that a survey be mailed to their home. A total of 96 individuals completed the survey. The following summarizes the results from the survey and was used to identify goals and prioritize actions.

Question 1: How would you rate your satisfaction with the following public services?

It is interesting to note that residents who responded to the survey are most satisfied with fire protection and emergency medical services. However, despite the high level of satisfaction, there also seems to be a great deal of uncertainty as to the quality of these services; likely because the general population rarely uses the services. High speed Internet received the lowest level of satisfaction, which is supported by comments regarding lack of service in many areas of the Township.



Question 2: Please rate how much of a problem, if at all, each of the following are in the Township:

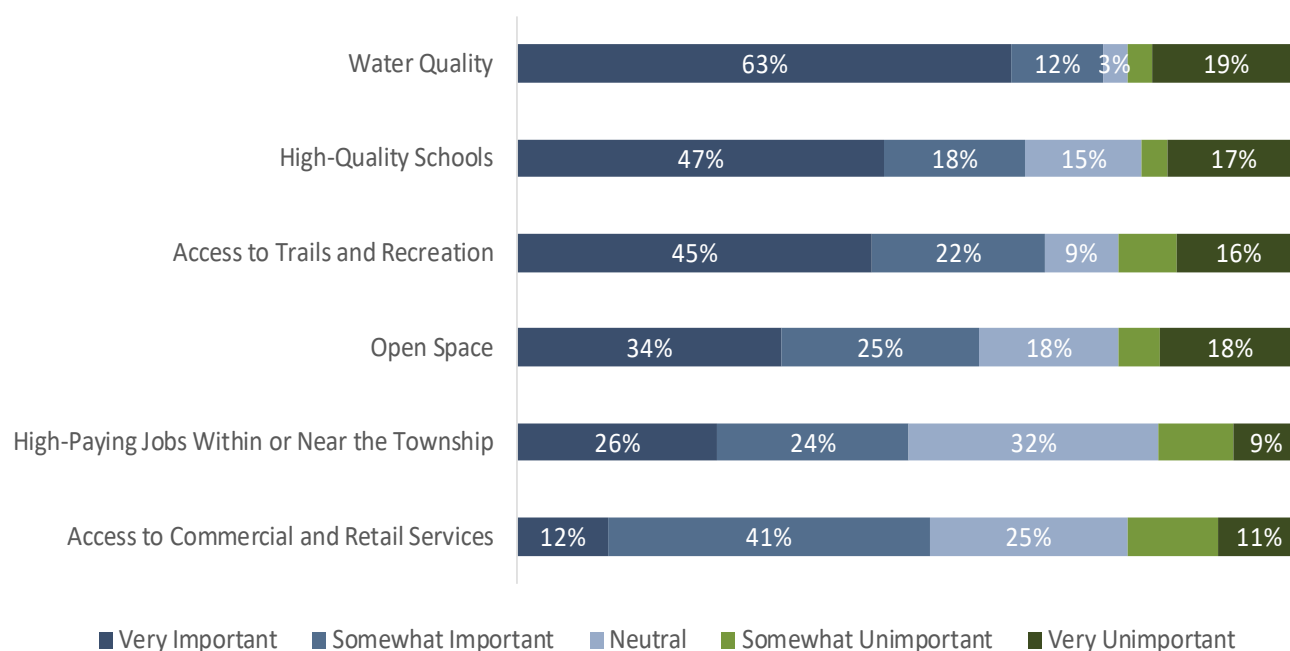


With regards to issues in the Township, is interesting to note that the highest percent of respondents rated short-term rentals as a non-issue. However, given the recent public comment at planning commission and Board meeting, it is evident that short-term rentals are presenting a very large problem for a relatively small subset of the population. Given higher water levels, inland flooding is a bigger issue compared with previous years. Not surprisingly, street and roads conditions as well as zoning enforcement were rated as a major issue by the highest percent of respondents.

Question 2: The second part of this question asked respondents to expand on their responses, and specifically to identify any other major zoning issues. A total of 21 people provided additional issues. Four respondents noted a need to address the flooding issues. Three respondents noted a desire for less regulation, while two respondents desired better zoning enforcement. Two people also noted there was too much noise in the Township and two people said that taxes were too high. Two individuals commented on road conditions - one was in favor of more paving while the other wanted to preserve their gravel drive. Single issues (not necessary with a basis in zoning) noted by one person only included:

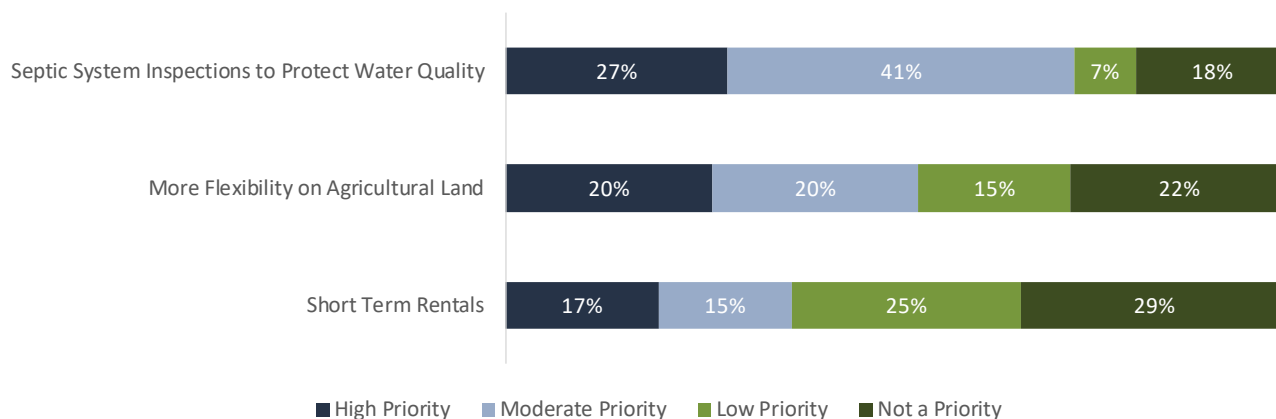
- Better speeding enforcement
- Desire for boat launch facilities
- Desire for more revenue generating businesses
- Concern of hotels being run in single family neighborhoods.
- Pollution from outdoor wood furnaces
- Lack of reasonably price high speed Internet

Question 3: How important are the following in Banks Township?



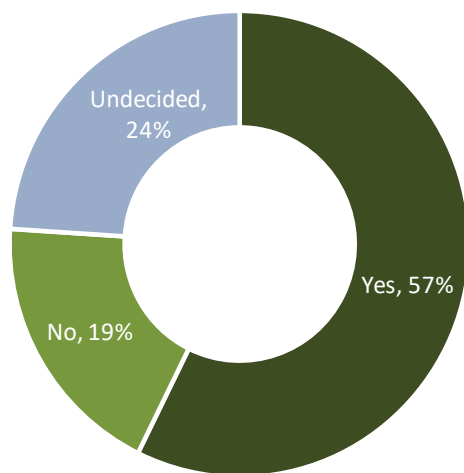
Water quality was rated as having the highest degree of importance, with high-quality schools and access to trails and recreation second and third respectively. It is interesting to note that high paying jobs and access to commercial and retail services were relatively low importance. This could be because of the high percentage of retirees in the Township and the fact that the respondents represented an older segment of the population relatively speaking.

Question 4: Rate each of the following zoning issues as a priority for the Township.

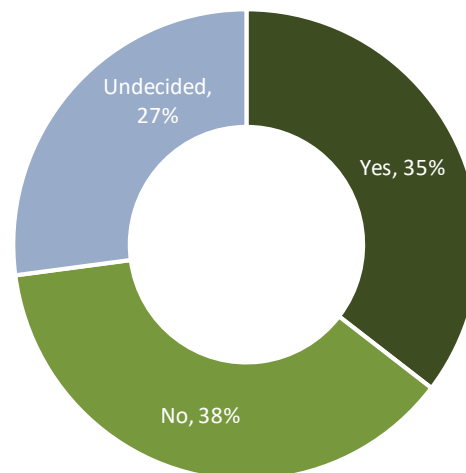


This question asked specifically about zoning issues in the Township. Septic inspections, short-term rentals, and reductions in minimum lot size are all policies the planning commission is considering taking up in the near future. Notably, 68% of respondents considered septic inspections to be a high or moderate zoning priority. This supports the earlier finding that water quality is important to 75% of the respondents.

Question 5: Should Banks Township partner with conservancies and others to protect farmland and other important natural features?

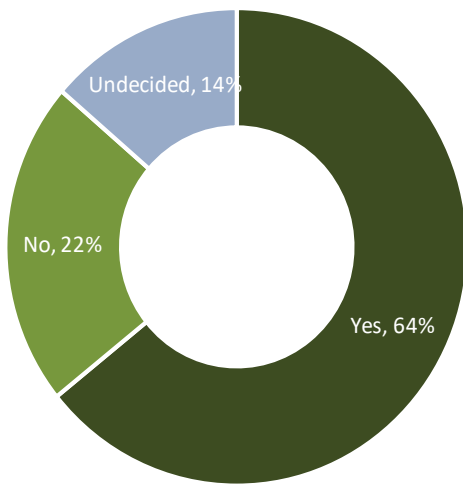


Question 6: Would you support an increased Township millage to repair and upgrade roads in the Township?

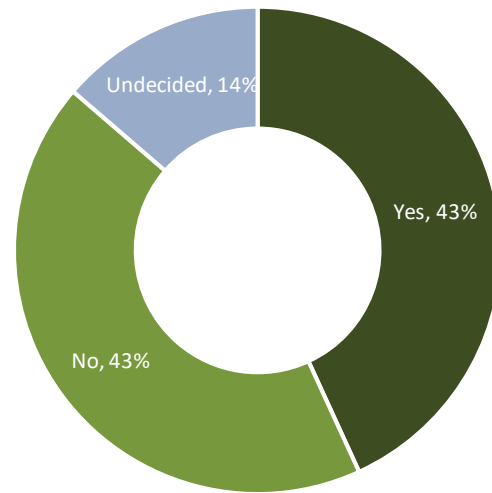


Over half of the respondents are supportive of preserving farmland in the Township by partnering with conservancies and similar groups. In terms of road funding, about 1/3 of respondents would be willing to support a millage increase to pay for roads repairs and upgrades. It's also important to note that one-quarter of respondents were undecided, likely needing more information about relative costs before making a decision.

Question 7: Would you be supportive of non-motorized trails and expanded recreational opportunities for Township residents and visitors?



Question 8: Would you be supportive of expanded snowmobile trails for Township residents and visitors?



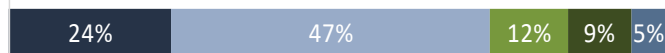
Question 7 & 8 asked specifically about expanding recreational trails in the Township. Notably, 64% of respondents were supportive of expanding non-motorized trails while only 43% of respondents were supportive of expanding snowmobile trails. However, when looking at only respondents 50 years of age or younger, 53% were supportive of expanding snowmobile trails. Similar percentages were found for all ages with respect to non-motorized trails.

Question 9: Do you agree with the following statements?

Banks Township should work to attract appropriate light industrial development in designated areas.



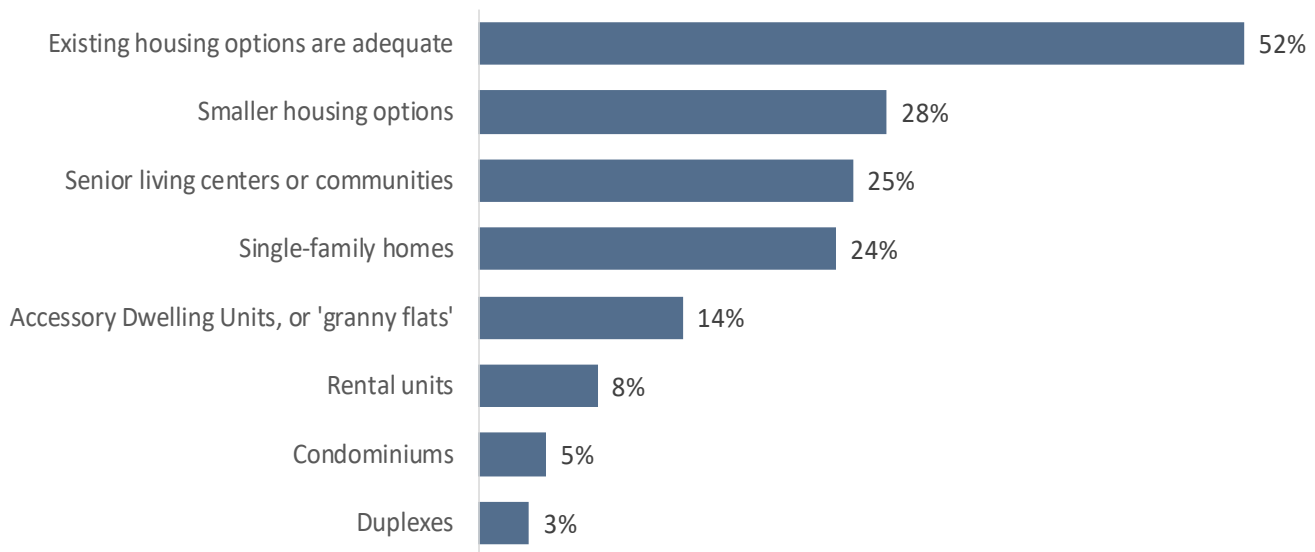
Banks Township would benefit from more commercial development in existing commercial centers.



■ Strongly Agree ■ Agree ■ Neutral ■ Disagree ■ Strongly Disagree

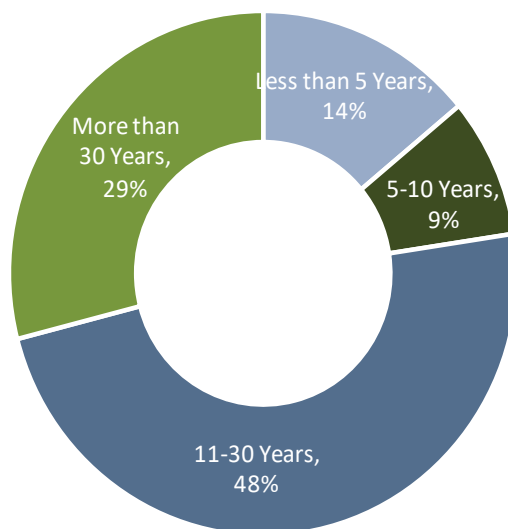
Results of this question indicate that survey respondents are receptive to new commercial and light industrial activities in Banks Township. 58% are supportive of light industrial in designated areas while 71% are supportive of expanding commercial opportunities in the Township.

Question 10: What type of housing (if any) does Banks Township need more of? Please check all that apply

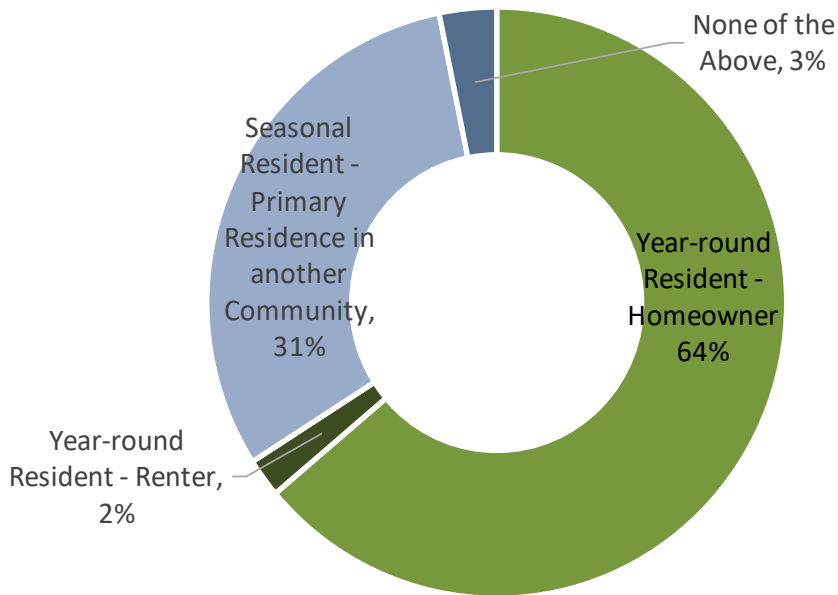


Over half of the survey respondents feel that existing housing options in the Township are sufficient. However it is important to note that those answering this question likely already have a place to live in the community. There is a growing recognition in northwest Michigan that the existing housing stock is not meeting the needs of the region's changing demographics. About one-quarter of survey respondents are supportive of smaller housing options and/or senior living communities.

Question 11: How long have you lived in Banks Township?



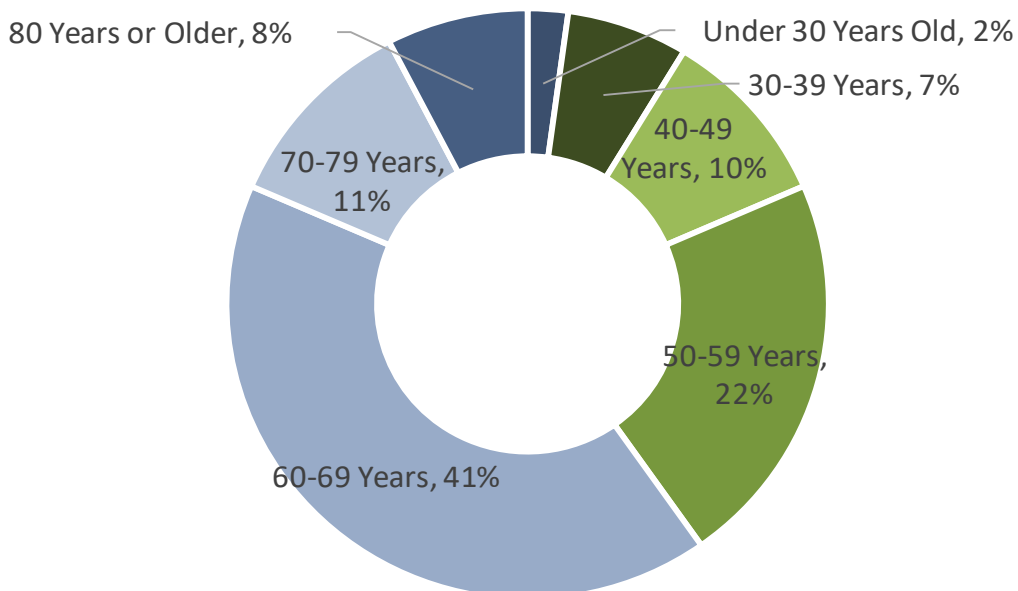
Question 12: Please classify your residency in Banks Township



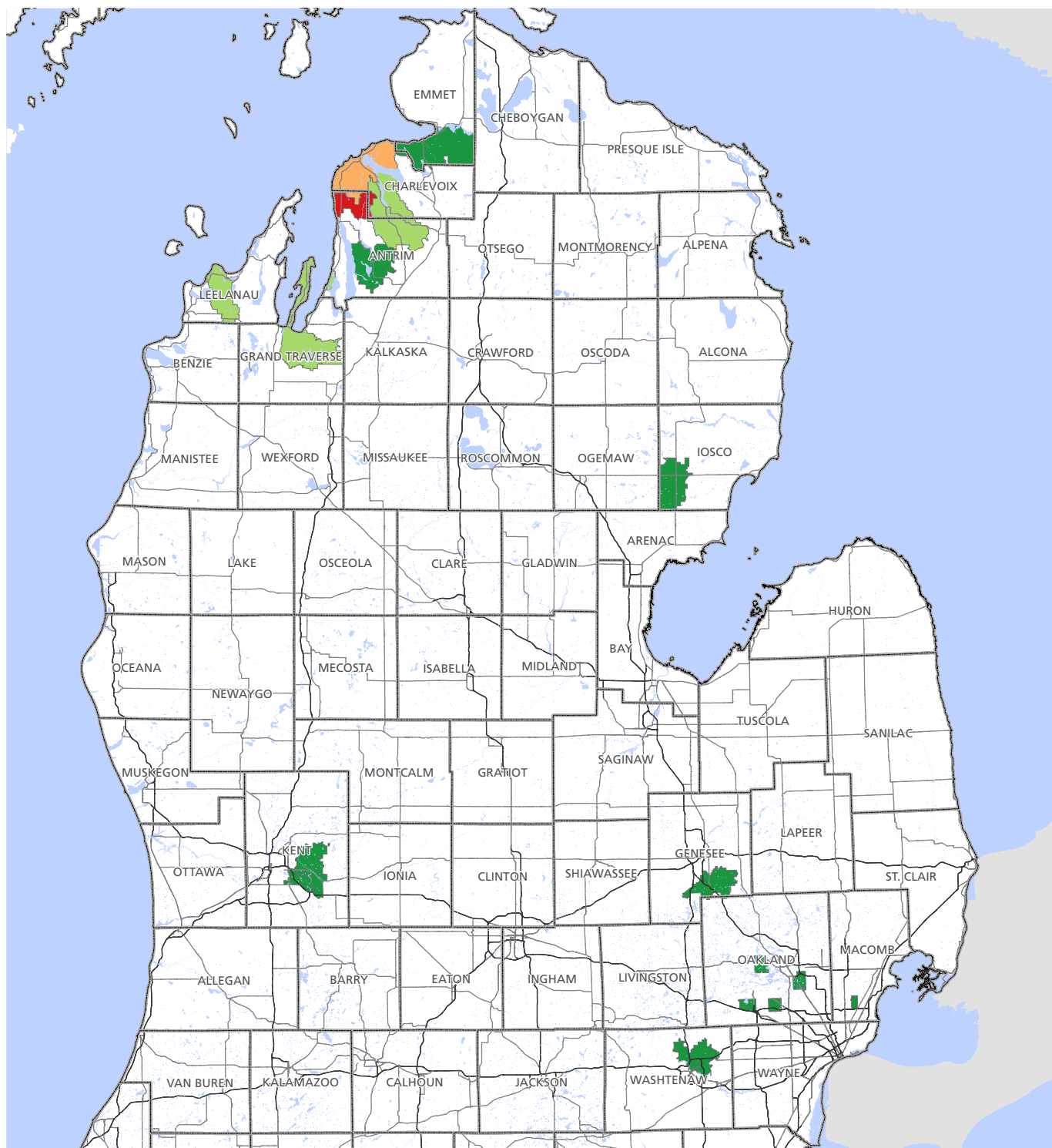
Question 13: Please indicate the zip code where you work (if applicable)

A map was created to illustrate the locations that residents of Banks Township work. A total of 44 people responded with their work zip code, representing a total of 22 different zip codes. Please see Map 8 for a detailed breakdown.

Question 14: What category is your age?



Map 8. Survey Employment Map



BANKS TOWNSHIP COMMUNITY SURVEY

Place of Employment by Zip Code

Data Sources: State of Michigan Geographic Data Library, Michigan DNR Open Data Portal

- Freeways
- State Trunklines
- County Boundary
- Lakes / Ponds
- Rivers / Streams

Michigan Employment by Zip Code:

- 14 Residents (49729)
- 10 Residents (49720)
- 2 Residents (8 employees total in 4 zip codes)
- 1 Resident (15 employees total in 15 zip codes)

0 25 50 Miles



Beckett & Raeder

Question 15: Please feel free to comment below regarding any concerns or suggestions you may have that were not addressed in the survey.

A total of 46 people provided additional comments in this section. Community pride was articulated by many survey respondents. Comments highlighted friendly people, beautiful natural resources, and civic engagement.

As in most communities, roads were identified as an important priority in many of the responses. Specifically, people listed paving seasonal roads, enforcing speed limits, and desire for better maintenance of existing roads.

Given the time of year the survey was administered (summer) and the fact that short-term rentals have been a key topic at recent township meetings, this issue came up in many of the long-answer responses.

Numerous respondents also discussed zoning regulations and enforcement. There was a desire for more consistent enforcement of the zoning ordinance. Please see Appendix B for a complete listing of all responses received. The following graphic depicts key themes articulated by survey respondents.





The Planning Commission and other participants in the planning process identified a wide variety of concerns and issues they perceived will influence the Township's future. These concerns serve as the foundation for a strategy that can be used in an on-going process of influencing growth and development over the short and long-term. This strategy consists of goals, policies and actions.

A goal is a statement that describes a desired vision of the Township's future. In this case, goals identify the desired results of an on-going land use planning program in general terms. The following statement is an example of a goal: "Retain and enhance the Township's scenic and rural character."

Policies are guiding principles that establish a mind-set for decision makers in a never ending process of accomplishing goals. The following statement is an example of a policy: "Township officials will work with developers to implement land development design standards that preserve scenic viewscapes, topography, wetlands, streams and natural vegetation."

Actions are the strategic steps taken to implement policies and accomplish goals. The following statement is an example of an action: "Amend the township zoning ordinance to establish flexible open space and cluster residential land development regulations as a means of preserving natural and scenic resources, farmland, forestland and open space."

If goals and policies are taken to heart by elected and appointed township officials, and if a commitment to taking each action is made, then the township will have taken the first step toward influencing the Township's future in a planned and strategic manner.

Participants in the planning process identified goals, policies and actions for a variety of subject areas. A complete listing follows.

Table 2. Natural Resources & Open Space Goals

GOAL	ACTION	PRIORITY	TIME FRAME	RESPONSIBLE PARTY
Retain and enhance the Township's quiet, scenic and rural character for future generations	When reviewing new development proposals, encourage creative design solutions that preserve open space and protect natural resources.	Medium	Ongoing	Planning Commission
	Amend the Planned Unit Development provisions to minimize fragmentation.	Medium	1-5 years	Planning Commission
	Permit low-density residential and recreational land uses on land marginally suited to farming and forestry.	Medium	Ongoing	Planning Commission
Protect sensitive natural resources	Coordinate with public agencies and nonprofit conservancy organizations to protect natural features	High	1-5 years	PC, Twp Board, NGOs
	Work cooperatively with local agencies and organizations address invasive species and prohibit the planting of such with new developments.	High	1-5 years	PC, Twp Board, NGOs
Protect water quality	Educate homeowners about the establishment and maintenance of natural greenbelt buffers.	Medium	Ongoing	Lake Association, PC
	Work with property owners to ensure the greenbelt ordinance provisions are adhered to.	Medium	Ongoing	Planning Commission, Zoning Admin.
	Explore the establishment of a point of sale septic inspection ordinance.	High	Less than 1 year	PC & Twp. Board
	Work with the Antrim County Conservation District and the Antrim County Road Commission to review road stream crossing sites to avoid excessive sedimentation of the streams and lakes.	Medium	1-5 years	PC, ACCD, ACRC, Twp. Board
	Consider adding impervious surface limitations to the zoning ordinance.	Medium	1-5 years	Planning Commission
Protect and cultivate agricultural lands and activities within Banks Township.	Review and update the permitted and special uses allowed in the agricultural zoning district to encourage value added agricultural activities to make farming more viable.	Medium	1-5 years	Planning Commission
	Explore purchase of development rights (PDR) and transfer of development rights (TDR) programs.	Medium	1-5 years	PC, Twp. Board

Table 3. Infrastructure & Services Goals

GOAL	ACTION	PRIORITY	TIME FRAME	RESPONSIBLE PARTY
Improve and maintain the Township roads to provide safe access for all users.	Work with the Antrim County Road Commission to upgrade and improve roads in the Township.	High	Ongoing	Twp Board, ACRC
	Explore the opportunity for adding bike lanes and bike paths in the Township that will connect with the larger non-motorized regional network.	Low	1-5 years	Planning Commission, Twp. Board
	Collaborate with jurisdictions along the Breezeway to market the corridor and upgrade signage.	Medium	Less than 1 year	Breezeway Task Force, Banks Twp.
Support high quality public facilities and services to meet the growing needs of the Township's residents and visitors	Prepare a capital improvements program to prioritize and schedule maintenance and improvement projects.	Medium	1-5 years	Township Board
	Look for opportunities to work with providers to improve cellular and high-speed Internet service throughout the Township	High	1-5 years	Twp. Board, commercial providers
Provide high quality parks and recreation opportunities for residents and visitors	Explore grants for future improvements at Antrim Creek Natural Area and the Township Park.	Medium	1-5 years	PC, Twp Board, ACNA
	Work with the Village of Ellsworth to become a "Trail Town" to leverage recreational and natural amenities to support economic development.	High	Less than 1 year	PC, Twp Board, Ellsworth
	Work towards implementation of the Ellsworth and Banks 5-Year Recreation Plan; seek MDNR Trust Fund grants as appropriate.	High	Ongoing	Planning Commission, Twp Board
	Support well-planned commercial and recreational opportunities (e.g. RV park)	Medium	Ongoing	Planning Commission

Table 4. Housing & Neighborhood Goals

GOAL	ACTION	PRIORITY	TIME FRAME	RESPONSIBLE PARTY
Encourage a broad range of housing that meets the varying economic, lifestyle, and stage of life needs of the community residents.	Concentrate and cluster new residential development in areas that have access to public services.	High	Ongoing	Planning Commission, NLEA
	Explore opportunities to amend the zoning ordinance to allow more affordable housing options and diverse housing formats	Medium	1-5 years	Planning Commission
	Support senior housing as opportunities arise.	High	Ongoing	Planning Commission
	Update the short-term rental provisions to ensure rules are fair and balance the needs and desires of all property owners.	High	Less than 1 year	Planning Commission, Twp Board

Table 5. Business & Economic Development Goals

GOAL	ACTION	PRIORITY	TIME FRAME	RESPONSIBLE PARTY
Support the existing and future needs of businesses in Banks Township	Accommodate commercial development in Atwood and other small, commercial centers as appropriate.	Medium	1-5 years	Planning Commission
	Explore establishment of a corridor improvement authority in Atwood to support public infrastructure and business development and retention.	Medium	1-5 years	Planning Commission, Twp. Board
	Review zoning regulations for commercial development that provide comprehensive, flexible guidelines for signs, parking areas, access, landscaping, screening, lighting, and setbacks.	Medium	1-5 years	Planning Commission
	Encourage industrial development in designated areas served by adequate roadways and infrastructure.	Medium	Ongoing	Planning Commission





This section details future land use and a plan for zoning changes to be undertaken by Banks Township to move toward implementing the Township's vision for the future and preserving its unique character.

FUTURE LAND USE

The Michigan Planning Enabling Act of 2008 requires the inclusion of a future land use map and zoning plan in the Master Plan. The future land use map and districts identify a generalized, preferred organization of future land uses in the Township. It is a general framework intended to guide land use and policy decisions within the Township over the next 15-20 years. It guides the development of a Zoning Plan and ultimately influences changes that may be

made to the zoning ordinance.

The Future Land Use Map is not intended to be used to identify future land use on a parcel by parcel basis, but rather to identify land uses that may evolve within the Township. The Future Land Use Map shows the preferred locations for future preservation and development in Banks Township.

At present, Banks Township is primarily an agricultural and rural residential community. Forests typically cover steeply sloped hillsides while wetland vegetation and lowland woods are found in low lying areas. Lakeshore living is available along the shores of many inland lakes as well as Lake Michigan. While active agricultural uses have declined from historic levels, the many active farms which remain are highly valued by the local residents, according to the

findings from the 2018 Township survey.

Based on the social, economic and environmental characteristics of the Township, six (6) general categories of land use have been identified to serve existing and future development needs. These categories are listed below:

- Recreation/Conservation
- Forest/Agricultural
- Waterfront Residential
- Residential
- Village Mixed Use
- Industrial

Recreation/ Conservation

The Recreation/Conservation category is designed to accommodate existing recreation

property, areas for future recreation use, or other sensitive resource areas. This land use category will allow for low intensity recreation development, as well as low density residential uses consistent with recreational and conservation uses.

The Recreation/Conservation category incorporates the primary stream valleys including many of the associated lakes and wetlands. This land use category also includes a significant amount of land with steep slopes and the undeveloped portions of the Lake Michigan shoreline in the Township.

Primary uses proposed in the Recreation/Conservation area include public and private forestry, wildlife habitat, parks and recreation, as well as similar open space uses. Secondary uses include agriculture and low density residential development. Due to the environmentally sensitive nature of the property in this category, the preferred approach to residential development is clustered residential, thus maintaining some protected open space within the development.

Forest/Agricultural

The Forest/Agricultural area designation is intended to encourage the continued forestry and agricultural uses of areas on prime soils. The designated areas are primarily located in two large swaths oriented essentially north/south in the interior of the Township.

The areas designated for Forest/Agricultural use on the Future Land Uses Map, do not cover all of the active farms in the Township, but rather identify areas where agriculture and forestry operation are still the dominant uses, and consequently can be more readily protected.

The Township will encourage methods that accommodate the needs of preserving farmlands, farming, open space, natural resources and rural character of the Township. The methods include innovative zoning provisions that allow for the preservation or conservation of essential natural resources, farmland or open space.

Waterfront Residential

To preserve the scenic beauty, property value and environmental integrity of areas adjacent to lakes, pond, rivers and streams, a "Waterfront Residential" designation is included. The Waterfront Residential designation is utilized along portions of Ellsworth Lake, St. Clair Lake, Little Torch Lake, Wilson Lake and Lake Michigan in areas of existing lakefront residential development, (primarily with smaller lots). Development regulations within the waterfront residential area should be designed to address Township residents' concerns regarding water quality and shoreline protection.

Residential

The Residential future land use category is intended to direct future residential growth to specific areas of the Township. The areas designated for residential use are located in the vicinity of either Ellsworth or Atwood.

The Atwood residential area is adjacent to the proposed Village Mixed Use area. Within these areas, the Township Zoning Ordinance should establish residential districts to specify where low or moderate density residential, such as smaller lot residential development will be allowed. Higher density residential uses, such as apartments, townhouses, condominiums, or

manufactured home developments may also be allowed in portions of these areas.

Village Mixed Use

While much of the need for commercial services in Banks Township are met by facilities located in the Village of Ellsworth, the Township wishes to set aside an area to accommodate additional local commercial uses.

The Village Mixed Use category is designed to accommodate a mix of residential, commercial, agricultural support businesses and some public service uses. The designated area is located along US-31 extending north and south from Atwood. This area incorporates existing residential and commercial uses. The existing commercial uses are primarily retail and service types of uses.

Industrial

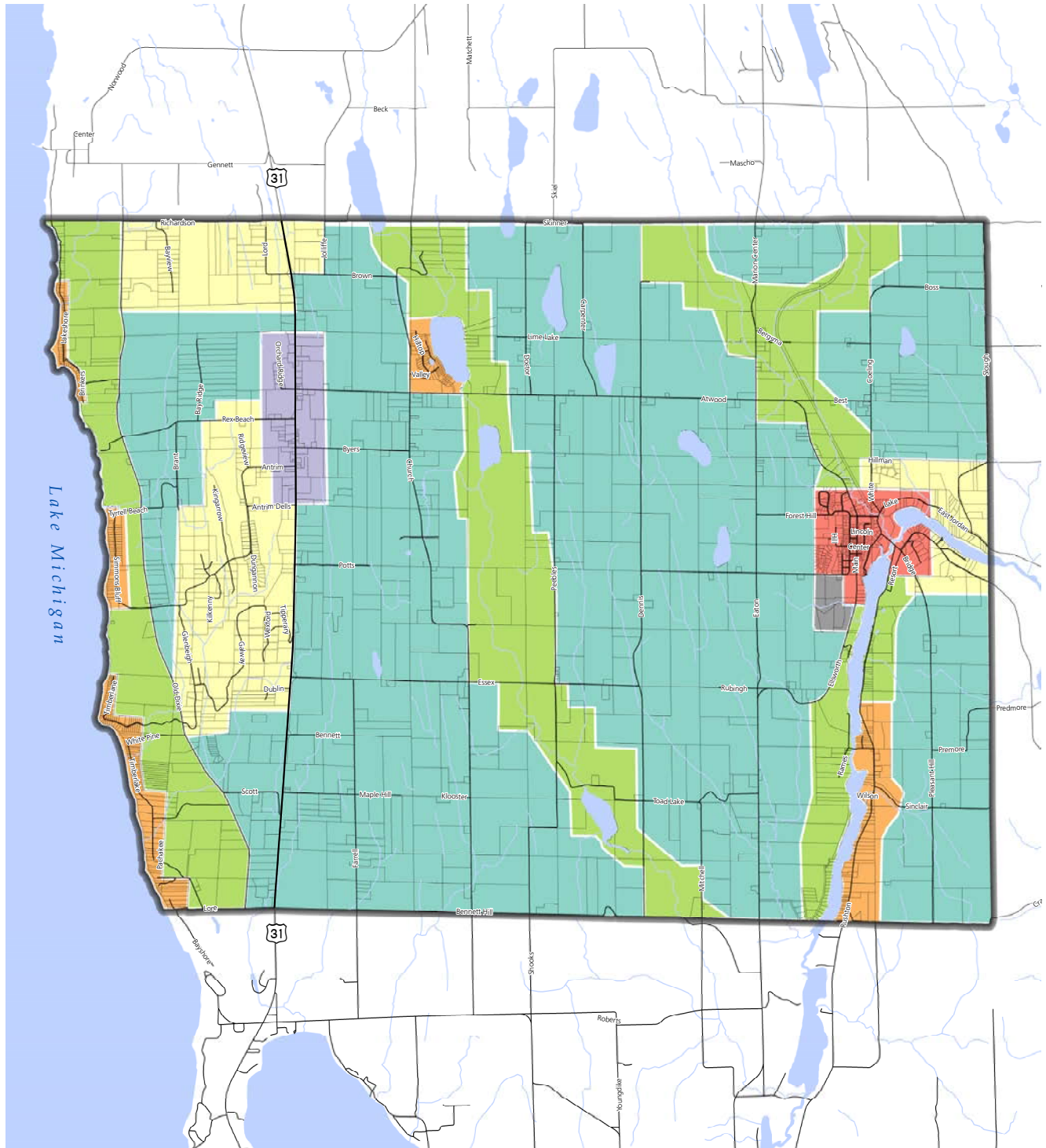
A small industrial area is identified adjacent to the Village of Ellsworth, southwest of the Village. This area is designed to accommodate existing sand and gravel extraction operations, expansion of these operations or reuse for the industrial purposes. The Township recognizes the existence of valuable mineral resources within the Township boundaries. Unless utilities and other infrastructure are provided by the industry, the Future Land Use plan does not provide for additional industrial development in the Township. The establishment of additional industrial uses in Banks Township outside of areas currently zoned or planned for such uses will be reviewed. However, industrial land is also available in surrounding communities.

Table 6. Future Land Use Districts

Zoning District	Intent	Uses
R/C Recreation Conservation	To allow for low intensity recreation and low density residential uses consistent with recreational and conservation uses.	Primary Uses: Public and private forestry, wildlife habitat, parks and recreation, Secondary Uses: Agriculture and low density residential
F/A Forest Agricultural	To encourage the continued forestry and agricultural uses of areas on prime soils.	Forests, farms, open spaces, limited low density residential
W-R Waterfront Residential	To preserve the scenic beauty, property value and environmental integrity of areas adjacent to lakes, pond, rivers and streams.	Low to moderate density single family waterfront residential
R Residential	To provide an exclusive area for future residential growth.	Low or moderate density residential, as well as higher density residential such as apartments, townhouses, and condominiums.
V-MU Village Mixed Use	To provide an area for a mix of residential and commercial uses to coexist in a denser, walkable village center.	Residential, commercial, agricultural support businesses, and some public service uses.
I Industrial	To provide an exclusive and suitable location for resource extraction activities to occur.	Sand and gravel extraction operations



Map 9. Future Land Use



BANKS TOWNSHIP

Future Land Use

Data Sources: Michigan CGI Data Library, Banks Township, Antrim County

Township Boundary

State Roads

All Roads

Rivers / Streams

Lakes / Ponds

Forest / Agricultural

Recreation / Conservation

Residential

Waterfront Residential

Industrial

Village Mixed Use

Village of Ellsworth

0 0.75 1.5 Miles



OTHER LAND USE CONSIDERATIONS

Scenic Corridors

Banks Township is fortunate to have roadways that traverse significant scenic corridors. These corridors contribute to the township's character and identify by affording views of farmland and woodlands, Lake Michigan, and significant scenic vistas from the township's higher elevations. Through a multi-jurisdictional partnership and the of the Northern Lakes Economic Alliance and the East Jordan Chamber of Commerce, C-48 in both Antrim and Charlevoix Counties has been designated as the Breezeway, a scenic rural ride connecting US-31 and US-131. The promotion of this route provides an economic boost to the communities and businesses along the route. Development along scenic corridors should be consistent with the objectives, guidelines, and policies established in this plan. Old Dixie Highway was specifically noted for its scenic qualities. Designation of this route as a Natural Beauty Road should be investigated.

ZONING PLAN

According to Section 2(d) of the Michigan Planning Enabling Act (PA 33 of 2008), the Master Plan shall include a Zoning Plan depicting the various zoning districts and their use, as well as proposed changes to these standards. The Zoning Plan serves as the basis for the Zoning Ordinance.

As a key component of the Master Plan, the Zoning Plan is based on the recommendations of the Master Plan and is intended to

identify areas where existing zoning is inconsistent with the objectives and strategies of the Master Plan, and to guide the development of the Zoning Ordinance. The Zoning Ordinance is the primary implementation tool for the future development of Banks Township.

Zoning Districts

The following zoning districts can be found within the Banks Township boundary. Following the descriptions of each district is a table that summarizes district regulations.

Agricultural

The predominant land uses in this District are primarily agricultural and rural in character, including agricultural uses mixed with water bodies, forestlands and open lands. It is the intent of this Ordinance to conserve and promote the general continuance of these uses, where suitable conditions exist. The other land use prominent in the agricultural district is rural residential, which is compatible with the agricultural uses and will be allowed to continue.

Conservation / Recreation

The land uses in this district are intended to promote the proper use, enjoyment and conservation of water, land, topographic and forest resources of the Township particularly adapted to recreational and forest uses. The provisions of this section also recognize the gradual extension of other property uses into the district, and the importance of adopting good standards to guide such developments. If properly integrated, the inclusion of such uses is provided by special approval.

Low Density Residential

The land uses in this District are intended to encourage an environment of predominantly low density residential structures located on individual lots along with other residential related facilities which serve the residents within the District.

Mobile Home Park

The purpose of the provisions of this District is to preserve the interests of the various types of residential developments which should be permitted in every community for the protection of residents of any mobile home type development, these regulations are considered as a minimum standard to be applied to all mobile home park developments in the Township.

Village

The purpose in creating the "Village" District (V) is to provide a compatible mix of commercial and residential uses in the unincorporated area of Atwood. The requirements are intended to protect and stabilize the basic qualities of the District, and to provide suitable and safe conditions for family living and small commercial businesses.

Manufacturing

The Manufacturing (M) District is designed to provide for a variety of manufacturing and light industrial uses, in areas of the Township which afford direct access to all-weather highways. All uses, except the co-location of antenna on existing towers or structures in the Manufacturing District are subject to Special Approval.

Table 7. Zoning Districts

Zoning District	Minimum Lot Size	Maximum Bld. Height	Minimum Setbacks	Minimum Dwelling Unit Width	Maximum % Lot Coverage
A Agricultural	2 lots per 20 acres	2.5 stories, 35'	Front: 35' Side: 20' Rear: 25'	14'	20%
C/R Conservation Recreation	20,000 sq. ft., 150' width	2.5 stories, 35'	Front: 50' Side: 20' Rear: 35'	20'	30%
R-1 Low Density Residential	20,000 sq. ft., 100' width	2.5 stories, 35'	Front: 50' Side: 10' Rear: 35'	20'	35%
MH Mobile Home	12,000 sq. ft., 100' width	2.5 stories, 35'	Front: 20' Side: 10' Rear: 15'	14'	35%
V Village	10,000 sq. ft.	2.5 stories, 35'	Front: 20' Side: 5' Rear: 10'	20'	35%
M Manufacturing	S.I. 2 ac I.P. 40 ac, 150' width	2.5 stories, 35'	Front: 50' Side: 25' Rear: 25'	---	---
VM Village Manufacturing	150' width	2.5 stories, 35'	Front: 20' Side: 15' Rear: 25'	---	---

Notes: All lot divisions must conform with the Land Division Act. Waterfront lots must be at least 100 ft.



Village Manufacturing

The Village Manufacturing (VM) District is designed to provide for a variety of manufacturing, light industrial uses and retail, with direct access to all-weather highways and compatible with the surrounding Village District.

Proposed Zoning Changes

The following summarizes a list of proposed changes to the zoning ordinance. These changes will be prioritized and implemented by the planning commission as opportunities arise. The recommended changes to zoning districts will be evaluated upon rezoning requests and on a case by case basis.

Conservation/ Recreation

Currently, the Conservation Recreation zoning district permits the same level of residential development as the Low Density Residential district. In the future, the planning commission may consider reducing the density permitted in this district to better conform with the future land use "Recreation Conservation" category description.

Signs

The sign ordinance provisions will need to be updated to make sure they are content neutral and are in line with the Reed v. Town of Gilbert (2015) Supreme Court decision.

Special Events

Banks Township should explore additional provisions on how to handle special events. Special events and venues could be allowed through special land use

permit for regular event venues or onetime events through a police power ordinance. As a part of this process, the Township will want to address the issue of allowing RVs for temporary events, and how many shall be permitted.

Setbacks

The Township has had some discussion on whether or not a 50 ft setback is appropriate along U.S. 31 as required in Section 4.19. Requiring a deeper setback could make some lots less usable and also reduces the connection with the public streetscape.

Cluster Development

Currently, cluster development can only be at a density of one unit per acre in the agriculture district. The planning commission may want to explore updated standards to allow cluster development and PUD in agriculture districts at higher densities.

Accessory Buildings

Review and update accessory building provisions, including minimum size allowed without a permit and whether or not accessory buildings may be permitted without a principle structure.

Sand & Gravel Mining

The Township should explore appropriate locations for sand and gravel mining and determine if the use should be permitted in residential zoned areas. Also explore if additional restrictions on permitting are appropriate.

Non Building Structures

The ordinance does not explicitly identify outdoor residential swimming pools as requiring

a zoning permit. Given safety concerns and the potentially large impervious footprint associated with a pool, it would be wise to add a provision to the ordinance to require a zoning permit for pools. The planning commission could also consider some simple development standards such as fencing and limiting placement to rear and side yards.

Greenbelt

Waterfront property owners have voiced some questions and concerns about the Greenbelt provision. The planning commission may want to consider amending this ordinance to differentiate the greenbelt from a vegetative buffer strip. A vegetative buffer strip could be 25-35 feet in width, measured from the ordinary high water mark. The way the ordinance reads currently, homes can be constructed 50 feet from the OHWM, which results in native vegetation being planted up to the base of the building footprint. Many communities also have a greater building setback from the OHWM compared with a typical front yard setback. Looking at historic development patterns would be important before increasing the setback requirement to avoid creating additional non-conforming lots.

APPENDIX A

BANKS TOWNSHIP
ANTRIM COUNTY, MICHIGAN
RESOLUTION # 4 of 2019
BANKS TOWNSHIP BOARD OF TRUSTEES
RESOLUTION RECOMMENDING THE DISTRIBUTION OF THE
BANKS TOWNSHIP COMMUNITY MASTER PLAN

WHEREAS, the Michigan Planning Enabling Act (MPEA) authorizes municipal planning commissions to prepare a "master plan" pertinent to the future development of the municipality; and

WHEREAS, the Planning Commission has prepared a draft master plan update for the municipality, to update its previous community master plan; and

WHEREAS, the Township Board authorizes the distribution of the draft Community Master Plan to the general public and the various entities as required by the MPEA, for review and comment purposes; and

WHEREAS, once the distribution period has expired the Planning Commission will convene public hearing;

NOW, THEREFORE, the Township Board hereby approves distribution of the draft community master plan for the 63-day public comment period.

CERTIFICATE

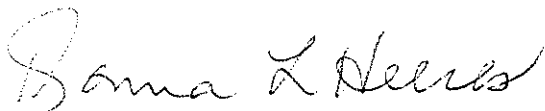
I hereby certify the foregoing resolution was approved by a majority of the members of the Township Board of Trustees by a roll call vote at a regular meeting of the Board held on April 15, 2019, beginning at 6 PM, in compliance with the Open Meetings Act.

Motion by: Heeres

Seconded by: Mann

Roll Call Vote: Postmus: Absent; Cooper: Yes; Mann: Yes; Heeres: Yes; Rasmussen: Yes.

The above Resolution was declared adopted by Supervisor Mann.



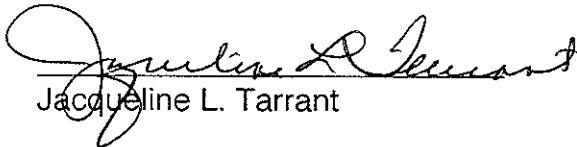
Donna L. Heeres, Banks Township Clerk

AFFIDAVIT OF PUBLICATION

STATE OF MICHIGAN)

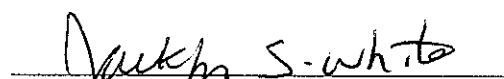
COUNTY OF ANTRIM)

Jacqueline L. Tarrant, Partner/General Manager
of the Antrim Review hereby acknowledges
that the Public Notice for Banks Township
in the above entitled newspaper for the
weeks of June 20, 2019.



Jacqueline L. Tarrant

Subscribed and Sworn to on the 20th
Day of June, 2019



Jacklyn S. White
Notary Public
Antrim County, Michigan
My Commission Expires: 01/23/24

JACKLYN S. WHITE
NOTARY PUBLIC • ANTRIM COUNTY
MY COMMISSION EXPIRES: 01/23/24

Public Hearing on Proposed Language changes to the Zoning Ordinance

The Banks Township Planning Commission will hold a series of public hearings on Tuesday, July 9, 2019, at 6:00 P.M. Two public hearings will be held to hear comments on proposed amendments to the Banks Township Zoning Ordinance. First to be considered will be an amendment to Article IV Section 4.28 concerning Marijuana Establishments. The next item will be an amendment to Article VI Section 6.09 concerning minimum lot size for agricultural zoning district. Following that, a hearing will be held to present the Master Plan update. The proposed language changes and update can be viewed on the Township website <http://www.bankstownship.net>. The public hearings will be held in the Banks Township Hall located at 6520 Center Street on the lower level in Ellsworth. All interested parties are invited to attend the hearing and comment on the proposals. Contact Irene Shooks, P.O. Box 117, Ellsworth, MI 49729 by phone 231-588-6315, or email: bt-pcsec@gmail.com to review the proposed language changes or to submit comments prior to the Public Hearing.

APPENDIX B

Open-Ended Survey Responses – Banks Township Community Survey

2018

1. "Ellsworth could be a nicer community than it is. There is very limited commercial services. I try to NEVER go there. It's too bad more services aren't available in Ellsworth. It's good to see new businesses opening in the area and people fixing up their homes. Farmland is a valuable resource and essential. More should be done to support small farms. The 10c meal plan is a good example. The breezeway is a good idea but the road is terrible. The shoulders are poor and dangerous for bicyclists. My neighbor burns household trash which I think is really terrible. Poor internet is a considerable negative. Supporting Great Lake Energy in their plan to offer internet to rural customers is important. It is difficult to conduct business, pay bills, etc. without good internet. "
2. Ellsworth, Central Lake, Banks Twp should be focusing on tourism as new retail and industry is less likely to happen. This is a natural gem and I believe not marketed to its full potential.
3. Motorized trails for snowmobiles. Have a millage for roads.
4. Banks Township is perfect. My family has lived here since 1905. We don't need fancy to cater to city money. Look around. Boyne, Bellaire, Alden, and Torch. Banks is laid back and there is plenty of wild. It is old school and pretty. We like it that way. No city thinking or democrats. Mark Veldkamp.
5. "short term rentals should be subject to the same zoning restrictions as other housing - no more and no less."
6. Short term rentals should be subject to the same zoning restrictions as other housing - no more and no less; Reliance on East Jordan EMS does not meet the needs of the western township, particularly those that could be served by Torch Lake Township EMS; Zoning is not enforced in a consistent and timely manner and there is inadequate process and accountable for administration in the Zoning regulations
7. Reduce the deer herd as there are too many car deer accidents. Reduce taxes so people can keep their buildings fixed up.
8. We have too many homes in the township that need fixing or need to be torn down! Many are a disgrace to our community.
9. There should be less government involvement in Banks Township to ensure free trade and growth opportunities. The less government there is the easier it is for businesses to flourish. There should be less zoning laws and lower taxes.
10. We don't need any additional zoning. Not everyone manicures or pedicures their lawns and surrounding property.
11. I feel that we need less zoning and regulations, and that neighbors should work harder to address issues among themselves before they seek added ordinances or fines.
12. Taxes are high enough fix the roads with the tax money you get. Maybe instead of giving yourself a per mtg pay increase and special mtg pay increase you could do a minimal 10 to 14 dollar per mtg wage to cover gas expenses and show the people of the township your doing this not because of making money at mtgs . Volunteer try it
13. Zoning should be geared towards allowing more uses of property. Fewer rules generate more business naturally without government choosing winners and losers. A special thank you to our volunteer fire department. Just saying I am satisfied with the level of service they provide is not adequate. They are very devoted and well-trained.
14. Allow people to repair or add to their own dwelling without zoning or building permits.
15. The present old railroad trail is being destroyed by snowmobiles and four wheelers. The puddles are so big they cover the whole road and are quite deep.
16. It may help more commercial development if there were a commercial zoning classification rather than only a "industrial zoning" option.
17. I did not know, per Question 1, that trash collection or high speed internet were township-supplied services.
18. Doesn't do any good to have parks trails and other recreational places if you don't have good roads to get there. Spend money on roads before anything else.

19. Township should encourage planned growth and aggressively encourage recreational use of facilities like the ACNA, Banks Township Park, and recreational facilities in the Ellsworth area. Establishment of a premium RV park (possibly along US31 or overlooking Lake Michigan) could be an economic benefit as there are none from TC to Petoskey.
20. Again, need zoning enforcement of side set back violation by a rental property "Ellsworth Lake House" on Rushton Road. Road culvert in need of repair at 6753 Rushton Road lake side of road.
21. More mowing along secondary narrow roads for safety. Currently Old Dixie Hwy. is mowed only in the fall. Lots of deer jump out of the tall grass and mowing would help better visibility for bicyclists. Huge dead trees along the southern part should be addressed before they create accidents when falling on the roadway.
22. We need to have boat launch access restored to Banks Township Park on Lake Michigan and need to pave Lakeshore drive.
23. Public vote to have zoning and its ordinances removed from the community.
24. Enforce property maintenance to remove unsightly property like lawns not mowed, houses that should be condemned or too cluttered. This will improve overall property values.
25. The winter snow is not removed quickly where we live - Old Dixie Highway area.
26. After living in Banks Township for 20 years, we recently moved downstate, for better employment opportunities and air travel. We loved our time there and think it is underrated as a great place to live. We are having a hard time selling our home due to no enforcement of zoning, and trashed or run down properties nearby. It has really turned prospective buyers off. The Township would benefit by promoting itself as a good place to live for people working in Charlevoix, Boyne and EJ. You get a lot more house and land for your money. However, it needs to take zoning seriously first.
27. would like the results of this survey. would like sewers.would like DTE energy to continue gas line down six mile lake road.
28. There are several residents with blight issues that never get addressed.
29. Lack of High Speed Internet is one of the things keeping me from being a full time resident.
30. I'm all for fixing the roads but we do not need to increase the taxes to do so.... someone dose not need a pay raise the money just needs to go for what it is payed in for
31. Need to allow short term rentals without HOA involvement
32. "Allowing waterways to connect all upper chain of lakes for at least all small to medium boats.
33. Also, maintain all water levels in the spring and fall to stop soil erosion from filling in the lakes and waterways."
34. Banks Twp roads should be better! Antrim County Commissioners and our Road Commissioners should be giving the Twps a better split on the Highway/Gas Tax monies. The County is not passing on to the Townships their proper share of the road money.
35. Banks Township has allowed far to many short term rentals take over our lakeshore. Our community has turned into one loud party from people who do not pay taxes. The out of state owners who do not live here make money at our neighborhood expense.
36. Unhappy with enforcement of zoning laws, specifically use of agricultural land to create motor cross race track which has created noise and environmental pollution for adjacent area.
37. ENFORCE THE BLIGHT LAWS MAKE THE EMPLOYEE YOUR PAYING TO DO THE JOB, DO HIS JOB. STOP PUTTING MONEY INTO SPORT PARKS AND FIND WAYS TO ATTRACT BUSINESS TO HELP EMPLOY MORE LOCAL PEOPLE AND MAKE ELLSWORTH ATTRACTIVE FOR OUTSIDERS TO MOVE IN OR VISIT! GET HUGH CAMBELL OUT OF HIS POSITION AND FIND A WORTHY PERSON THAT LIVES HERE YEAR ROUND! CARES LESS ABOUT SPORTS PARKS AND MORE ABOUT JOBS AND THE LOOKS OF THE COMMUNITY.
38. Antrim Creek Natural Area - one lane access road/hill is a very dangerous road and should be expanded.
39. Recreation is key. Trails for hiking, biking etc need to be accessible and marked well. We drive well outside the township for access but prefer to stay within.

40. Please work on a short term rental policy that reduces a cheap, party atmosphere in residential neighborhoods, protecting the environment which makes Banks Township special, and enhancing everyone's ability to experience and be part of the natural beauty here.
41. The whole town (Ellsworth) needs a facelift. Perhaps more for profit businesses would help and less downtown co-op.
42. My wife and I split our time between our home downstate and our home in Banks Township. We live on Eaton Road that is designated as a seasonal road with a great amount of traffic during the spring, summer and fall seasons. The road is maintained periodically throughout this period, however, due to the fact that it is mainly sand, the rains tend to wash the road out on the west side where the water runs down to the north and erodes the roadway leaving deep ruts (this spring the road was so washed out that our township fire trucks or ambulance would not have been able to respond to our property in an emergency situation. I am not opposed to paying for road repairs but only if the township increases the inspection and maintenance on Eaton Road.
43. Antrim Dells has an association that does not allow for houses to be built less than 1200 sq. ft. which is hurting the potential building of new homes in that area. It was changed from 800 square feet a few years ago.
44. Please develop a noise ordinance. I moved to this area because of the single family environment. Rentals have taken over with individuals who have no investment in our communities. These individuals come for a few days or a week and trash our beaches, race up and down our roads, and create so much noise we no longer live in a family friendly community.
45. Un-happy with zoning
46. We need access to affordable high speed internet

Public Input Stations - Community Input

Banks Township Needs:

1. Up-grade the wooden shoe park
 - a. Sewer hook-up at each site
 - b. Better electric
 - c. Paved road
2. Affordable housing
3. Great place to stay
4. (actual) law enforcement
5. Jobs
6. More shops
7. Replace culvert
8. Establish a downtown development authority to recruit businesses
9. More businesses
10. Maintain the sidewalks
11. Better cellular service
12. Assisted living
13. Enforce dog leash law
14. Redo / fix basketball court
15. Affordable duplex housing in Hillman Hills Estates establish a homeowners association to help with trash, snow, lawn, etc.
16. Rentable to lower income families but nice enough to draw new families to town
17. Housing

18. Better transportation services
19. Good hotels
20. More jobs
21. Better parks
22. Bus system
23. Weekend gas
24. Housing/rentals
25. Restaurant open in the evening
26. Casino
27. Pro football team
28. University
29. Hospital
30. zoo

I love living in Banks Township because...

1. The people who live here are friendly and supportive of one another
2. I love the peaceful lakes
3. The countryside is beautiful
4. The sunsets
5. The people are kind, down to earth, real
6. Because this place rocks!
7. No place like home
8. In the country
9. My friend jack lives here
10. Wonderful community – people who care
11. Quiet and peaceful
12. It is home
13. It has lakes, farms, wildlife, and is beautiful
14. Good fishing
15. The community is warm and supportive and the scenery is beautiful
16. Natural beauty, lots of water, friendly people
17. Because the Sundelius family lives here
18. Because of a tight knit community