# **CASCO TOWNSHIP**

## **MASTER PLAN UPDATE**

April 16, 2012

Patrick R. Hudson, AICP Michigan Township Services, Inc. - Allegan

Update of the 2005 Casco Township Master Plan by LSL Associates

Recommended to the Casco Township Board for Distribution – February 8, 2012 Adopted April 16, 2012

## **CASCO TOWNSHIP**

## **ALLEGAN COUNTY, MICHIGAN**

#### 2011 Casco Township Board

- Allan Overhiser, Supervisor
- Julie Cowie
- Lu Winfrey
- Judy Graff
- Eldon Ridley

#### 2011 Township Planning Commission

- Bruce Barker, Chair
- Dan Fleming
- Judy Graff
- John Stroud
- David Campbell
- Dian Liepe
- Paul Macyauski

#### 2011 Planning Consultant

Patrick R. Hudson, AICP - Michigan Township Services - Allegan

#### 2005 Casco Township Board

- Julie Cowie
- Tom Jessup, Supervisor
- Allan Overhiser
- Eldon Ridley
- Lu Winfrey

#### 2005 Township Planning Commission

- Bruce Barker
- CaroleSue Chase Cooley
- Rich Dutkowski
- Judy Graff, Chair
- Will Hart
- Allan Overhiser
- David Zink

#### 2005 Planning Consultants

LSL (Langworthy, Strader, LeBlanc & Associates, Inc.)

## Resolution No. \_\_\_ of 2012

## **CASCO TOWNSHIP MASTER PLAN**

## RESOLUTION FOR FINAL APPROVAL CASCO TOWNSHIP BOARD OF TRUSTEES

| WHEREAS,   | Casco Township has undertaken updati guide development; promote the public Township; to encourage the proper use recreation and other public improvemen of the Township and suitability of land up | health, safety, and welfare of the of resources; to facilitate ts; and to consider the character |
|------------|--|--|
| WHEREAS,   | Section 43(3) of Public Act 33 of 2008, of Planning Enabling Act, gives the Towns the right to make final approval or reject   | hip Board the authority to assert  |
| WHEREAS,   | The Casco Township Board of Trustees citizens of Casco Township to provide for safety and general welfare of the Towns   | or and promote the public health,  |
| NOW THERI  | hereby asserts the authority to make the update of the Casco Township Master F the overall quality of life for the residents   | e final approval or rejection of the Plan as a guideline for improving                           |
| Yeas:      | Nays:  | Absent:  |
| I HEREBY C | <b>ERITIFY</b> , that the forgoing Resolution was of the Casco Township Board of Trustee April 16, 2012.   |  |
|            |  |  |

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Date

Casco Township Clerk

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#### LOG OF CHANGES

| Version | Approval | Section          | Reason for Change  |
|---------|----------|------------------|--|
|         | Date     | Changed          |  |
| 1.0     | 5-9-05   |                  | Adopted by Township Planning Commission  |
| 1.1     | 2011     | I - Introduction | Required by P.A. 33 of 2008 Michigan Planning Enabling Act                                   |
|         | 2011     | II-Goals &       | Add objectives from 2010 visioning sessions  |
|         |          | Objectives       | Add Alternative Energy goals   |
|         | 2011     | III-Planning     | Expand Farmland Preservation section to provide eligibility for funding programs             |
|         |          | Challenges       | Re-name & adjust Commerce & Industry sub-sections to reflect regional context                |
|         | 2011     | III-Details of   | Define areas eligible for farmland preservation  |
|         |          | Master Plan      | Add Parks & Recreation Planning sub-section to reflect Township's Recreation Plan            |
|         |          |                  | Include SHARP development and Blue Star Trail as well as other new facilities                |
|         |          |                  | Clarify Residential "A" and "B" planning areas – Limits of municipal sewer & water expansion |
|         | 2011     | IV-              | Added available 2010 U.S. Census data & altered the text where needed.                       |
|         |          | Demographics     | Note: this section to be updated as data becomes available from 2010 Census                  |
|         | 2011     | VI-Natural       | Added the FEMA Floodplain boundaries to the Natural Features map                             |
|         |          | Features         |  |
|         | 2011     | Appendix         | Added 2010-2011 Visioning Session summaries  |
|         |          |                  | Added Position Paper on Farmland Preservation  |
|         |          |                  | Added Position Paper on participation in the National Flood Insurance Program                |
|         | 2012     | III-Master Plan  | Added High Density Residential planning area to Future Land Use Map and text                 |
|         |          | Details          |  |
|         | 4-11-12  | (see above)      | Recommendation of Master Plan Update to the Casco Township Board                             |
|         | 4-16-12  |                  | Adoption by the Casco Township Board   |
|         |          |                  |  |
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#### I INTRODUCTION

The Casco Township Master Plan is a guide for the future of the Township. It is intended to give residents, property owners, and businesses a reasonable expectation of future development and growth envisioned for the community. The Master Plan is also a guide for Township officials in land use, development, zoning, and capital improvement decisions. In particular, the vision and goals, along with the future land use map, provide direction for those decisions.

Lifestyles, needs, and desires have changed significantly since the previous Master Plans were created. In order for the Master Plan to be effective, it will both reflect and project changes in growth and development. The Master Plan will help ensure that Casco Township remains a desirable community in which to live, work, and recreate.

The Master Plan is the result of research and development by the Township Planning Commission and is primarily a land use plan with a 10 year time horizon. Many residents, property owners, and business owners gave input at numerous public meetings, through an extensive survey, and by written correspondence. This revised and updated text was amended after a series of additional public meetings in 2010 and 2011. The plan was updated in order to include new information from the 2010 U.S. Census as well as from the Black River Watershed Plan, the Casco Township Parks & Recreation Plan, and the Allegan County Farmland Preservation Plan.





#### **REGIONAL CONTEXT**

Casco is a blend of a strong rural/agricultural community and seasonal vacation and retirement housing along the bluffs and beaches of Lake Michigan. Although it has two major branches of the Black River and several small lakes, the Township's seasonal housing is almost entirely on Lake Michigan. The remaining 70% of the households are located in small clusters on the west side of I-196 and scattered in the larger rural and agricultural section of the Township, east of the freeway.

Regionally, the township is located in southwest Allegan County within a relatively rural corner of Michigan. The City of South Haven is immediately south of Casco Township on Lake Michigan. South Haven, which has a permanent population of 4,400, provides public services of water supply and sanitary sewers to parts of Casco Township. The county seat is located in the City of Allegan, which is located 20 miles to the east. The closest urban centers serving Casco Township are the City of Holland, approximately 20 miles to the north, St. Joseph/Benton Harbor. 26 miles southwest: Kalamazoo, which is 45 miles east; and Grand

Rapids, 59 miles northeast.

The I-196/US-31 freeway follows the coastline along Lake Michigan throughout its north-south corridor in the township. There are two interchanges in Casco Township; one in the north at 109<sup>th</sup> Avenue and one in the south at North Shore Drive. There is no other State or Federal highway in the township. County primary roads include Blue Star Memorial Highway, 66<sup>th</sup> Street, 109<sup>th</sup> Avenue, 102<sup>nd</sup> Avenue and North Shore Drive/103rd Avenue.

#### **BRIEF HISTORY**

Michigan's archaeological record of history generally starts after the glaciers receded about 12,000 years ago. That is also thought to be shortly after human habitation started to move east on the North American continent. Mound Builders (the mounds were graves) were probably the first Indians in Allegan County until the Ottawa, Miami and Potawatomi Indians arrived either permanently or seasonally by the 1600's.

Father Marquette may have visited somewhere on the Allegan County shoreline in 1675, but the first permanent settlers moved here, cleared the dense forest and engaged in agriculture in about 1830. The Pokagon Indians were neighbors with the new white settlers and remained active and friendly through the turn of the century. Logging, followed by farming, then removed most

of the deciduous and conifer forests for lumber by 1900. Fruit production started in the 1880's and then increased in importance after the forests were harvested. Fruit production remains, but has declined with the loss of processors.

At the turn of the century the Lake Michigan shoreline began to witness development of seasonal homes, many of them for Chicago area people. This seasonal housing development and the farming business have remained the mainstay of Casco Township, but many orchards became blueberry producers and field crops became more common. Although there are about 2,000 residences in Casco Township, many of their occupants are employed nearby in South Haven or the Palisades Nuclear Power Plant.

Even now, most tourism businesses, industry and commercial activities are located near the southern border of Casco Township in or near the City of South Haven. The construction of the I-196/US-31 freeway in the 1960's and 1970's near Casco's western border has not resulted in significant development in the township.

The community remains primarily agricultural and forested east of the Blue Star Memorial Highway with seasonal residences west of the highway to Lake Michigan. Since residential development has been slow, but consistent, it continues to keep Casco more of a rural residential community.

## II VISION, GOALS & OBJECTIVES

The vision, goals and objectives of Casco Township were developed from an extensive process conducted by the Planning Commission which included a citizen survey of seasonal and year-round residents, as well as a series of public workshops and considerable discussion by the Commission itself.

The statements on the following pages establish the framework for the Master Plan. They provide direction and guidance for the Planning Commission and Township Board in the exercise of their community development responsibilities.

#### **CASCO TOWNSHIP INPUT**

The major planning issues identified through public input included:

- 1. Agricultural and Rural Preservation
- 2. Preservation of Natural Assets
- 3. Future Residential Activities
- 4. Future Commercial Activities
- 5. Future Industrial activities
- 6. Parks & Recreation Priorities
- 7. Lake Michigan Role
- 8. Priorities for Future Expenditures
- 9. Long-range Desires

#### **VISION**

Casco Township's Vision sets the long-range context for all the planning activities and directs the important issues that are then supported by the more detailed goals and objectives. That vision can be summarized as follows:

Casco Township's Vision is to preserve our rural character. Our future development will blend residential and agricultural land use. Large scale agriculture, as well as niche and hobby farms, will comprise the majority of land use. A mix of residential uses will be concentrated along the Lake Michigan

**Vision** - The vision is a long-term method of seeing a community's future with discernment and foresight.

**Goal** - A goal is a destination, a final purpose which a community seeks to attain in certain categories. It is a broad, general statement focusing on part of the vision.

**Objectives** - An objective is a means to accomplish the Goal. It may be very specific or detail a future action that should be undertaken.

shoreline, the Black River, and other areas near South Haven's resort town amenities. Casco Township will continue to encourage the preservation of large land parcels for agricultural use and be an active regional participant with adjacent communities which provide public education, access to medical care, and other conveniences, Recreational parks along with preservation of natural features, wetlands and the Black River branches are priorities. Businesses based at residents' homes will be supported to service local needs and preserve the quality and viability of a more rural lifestyle.

#### **GOALS & OBJECTIVES**

#### **Quality of Life**

GOAL: The Township should preserve its rural character in future planning while protecting natural resources. Objective: Preservation of farmland, open spaces, natural features and wetlands should be a priority and enforced by strong zoning. Rural traits of quietness, privacy, stable property values, and an identity apart from the city should be Objective: a priority and enforced by strong zoning. Objective: Both full and part time (seasonal) residents of all ages should be served by Township services. Objective: The Township should be a good neighbor in the broader community and region. Objective: Utilize the FEMA floodplain maps for flood insurance and MDNR High Risk Erosion Area map as overlay zones to simplify regulation and avoid duplication of state and federal regulation. Objective: Utilize overlay zoning for the entire length of the Lake Michigan shoreline, limited to the bluff face and a limited distance inland; To protect the rights of property owners, adjacent owners, as well as the natural features of beach and bluff. Objective: Support through voter approved millages for Casco Senior Care Program, South Haven Health System, Fennville District Library and Lake Michigan College.

#### **Agricultural Lands**

| GOAL:      | Preserve agricultural land use by supporting farming options and farmers.   |
|------------|---|
| Objective: | Explore the concepts of purchase or transfer of development rights.   |
| Objective: | Minimize the loss of agricultural.  |
| Objective: | Educate residents about land use patterns and concerns so Casco Township residents can be proactive about preserving agricultural land use. |
| Objective: | Provide the opportunity for those property owners who wish to participate in the Allegan County Farmland Preservation program to do so.     |
| Objective: | Provide for small-scale business uses within the Agricultural and Rural Residential zoning districts.                                       |

#### Residential Development

GOAL: Casco should emphasize its role as a rural residential community for seasonal & year-round

residences.

Objective: Residential densities should be low, except in neighborhoods of historically platted lots and areas

near the City of South Haven where public water and sanitary sewer are available or planned.

Objective: Direction will be given to developers of multiple units/multiple parcels to preserve open space,

natural features, wetlands, and wildlife. Township leaders will clearly communicate to developers the Master Plan vision, goals and objectives including minimum development criteria enforced by

strong zoning.

Objective: The Township will assist residents interested in consolidating historically platted small lots to

conform to current standards.

Objective: The Township is supportive of home occupation uses.

Objective: Promote open space development techniques

#### Parks, Recreation and Open Space

GOAL: Provide for public parks, recreation and open space opportunities within the Township.

Objective: Continue to seek funding to improve existing Township owned land along Lake Michigan.

Objective: Identify and promote the availability of public access for Township residents.

Objective: Cooperate with County, State, and other sources to define and implement a pathway/trail system

in the Township to accommodate biking, hiking, and similar non-motorized activities.

Objective: Work regionally to provide for parks & recreation opportunities.

Objective: Encourage private development which retains natural space, open space, and provides

recreational facilities. Encourage linear connections between properties for pedestrians and

wildlife.

Objective: Support through voter approved millage for Casco Township parks & recreation.

#### Commercial Development

GOAL: Intensive commercial development should remain concentrated in the South Haven area.

Small-scale businesses should be provided to serve current and future needs of Township

residents and visitors.

Objective: Regional, and highway commercial needs should be met by existing and planned business districts

within nearby communities.

Objective: Small neighborhood retail and service development is intended to serve the convenience needs of

the community.

Objective: Commercial uses should be clustered to avoid undesirable strip development which can be both

unsightly and create traffic conflicts on arterial streets.

Objective: Concentrate commercial uses in those areas where adequate public infrastructure (transportation,

water, and sewer) is available to support such activity.

Objective: Provide for limited expansion in any zoning district of non-conforming commercial uses

existing as of the date of the 2005 Master Plan.

Objective: Continue support for the South Haven Regional Airport

#### **Public Utilities**

GOAL: Limit intensive development to those areas where public utilities are available or planned,

consistent with the Future Land Use map.

Objective: Confine the utility service to that area west of I-196 and south of 107<sup>th</sup> Avenue.

Objective: Adopt a policy to require developer participation in the extension of utilities as a pre-requisite to

development within service areas.

Objective: Maintain open communication with the Township Board regarding changes to the water/sewer

service areas and major extensions to such utility lines that affect land use policy.

Objective: Provide coordination between the water/sewer service area and the zoning map in order to ensure

that the zoning ordinance does not hinder development and that public investment in the utility is

not overextended

Objective: Support through voter approved local road millage.

Objective: Finance water and sewer bonds through voter approval in specific water and sewer districts.

#### **Public Safety**

Goal: Incorporate public safety into long-range master planning to provide for security and

safety.

Objective: Improve law enforcement, including neighborhood watch.

Objective: Maintain priority review system for road safety and pursue funding sources.

Objective: Promote the cleaning of beaches and the elimination of junk and roadside trash through volunteer

citizen action, code enforcement, and strong zoning.

Objective: Support the voter approved millage for participation in South Haven Area Emergency Services

#### Alternative Energy

Goal: Support the development of alternative energy generation for individual properties and

utility-scale energy production.

Objective: Simplify regulations for small-scale individual on-site use alternative energy generation.

Objective: Support utility-scale alternative energy generation while providing appropriate protection

for adjacent properties.

Objective: Provide clear regulations for any type of alternative energy facility

#### III MASTER PLAN

The previous background information and the important development of the community Visions, Goals and Objectives set a base for articulating a Master Plan for Casco Township. The direction from the residents and the Planning Commission is clear: maintain the attractive, rural quality of Casco Township as emphasized by the Lake Michigan shoreline, natural features such as Black River tributaries, woodlands and wetlands; and direct future development to those areas where such development already exists and the needed infrastructure can be provided to support it.

#### PLANNING CHALLENGES

During the course of preparing the 2005 Plan, a number of specific challenges were identified by the Planning Commission, Township Board, and the general public. These items served to give form to the Plan. In large part, for example, the Goals identified previously and the recommendations contained in this chapter were shaped in response to these specifics, as briefly summarized below. The 2011 review of the Plan revealed a need to address uses which had not been anticipated, incorporate the 2010 U.S. Census, and take another look at previously identified issues to review progress.

#### **FARMLAND PRESERVATION**

One of the keystones of the Township Master Plan is the preservation of agricultural activity within Casco Township. While a laudable objective, the Plan recognizes the need to also afford reasonable alternative uses to the property owner who chooses to discontinue farming for economic or lifestyle reasons. In most cases, the alternative to agriculture will be single family homes. In search of a piece of rural countryside, new residents continue to migrate to Casco Township. The permitted density and location of such homes, however, should remain consistent with the community values that emphasize the importance of allowing farmers to farm.

Many of these new homeowners have elected to purchase acreage parcels fronting on the Township's main roads, east of the freeway. The result is isolated homes, spaced a few hundred feet apart, lining the roads and punctuating what were once unbroken expanses of crop and pasture land or rural vistas. An additional unintended consequence to such development is the eventual dissatisfaction of the recent arrivals with the realities of life in a farming community. It is not uncommon for people to



protest the use of pesticides, the odor created by standard agricultural practices, late night operation of equipment, and so on.

#### Resource Value of Farmland

Casco Township's primary cultural heritage is the traditional family farm. Since the 1890's these family farms have been tied directly to the resort industry that initially spread out from the port of South Haven. The climate, terrain and variety of soils make several areas in the Township well suited for agriculture. These lands provide unique economic benefits to the citizens of the Township and are an important part of the Township's natural and agricultural heritage. Agriculture also contributes to the local economy in direct sales of agricultural products. Many of the agricultural activities in the Township provide the opportunity to harvest locally grown foods to sell at roadside stands, farmers' markets and local retail food stores to increase tourism and the economic impact of agriculture.

#### Farmland Protection Benefits

Historically, Casco Township has been predominantly a farming community, and based upon agricultural statistics for the County, agriculture will continue to be a prominent economic force in the region. A review of old county plat books reveals that a large number of farms in the Township have continued in the same family for many generations. Casco Township has also had a long tradition of farm-related tourism. Beginning about 1900, farms within ten miles of South Haven often turned to the tourist industry for income during periods of agricultural market recession. There developed a strong tradition of resort-farms, in particular the Wolf family became prominent in this activity which became the origins of the Sea Wolf resort. This activity went into a decline during the boom period of the auto industry when high-paying jobs were readily available in South Haven, Pullman and Holland. With the decline of the auto industry in Michigan the Township is seeing resurgence in farm-stand/market activity.

#### **WORKING AT HOME**

Along with the farm resorts the township has a historical tradition of residents operating a business on the same property as the home or farm. While home occupations bring to mind such uses as a piano teacher or an accountant's office inside the house, a home-based business may be operated in a separate building and may include contractor storage yards, auto repair, furniture manufacture, or similar small-scale but intensive business operations. The decision to allow or not allow such non-residential uses to mingle with homes in the rural countryside should be made in the zoning ordinance. Obviously, a key consideration in such a decision is the compatibility of those uses with the desired and predominant character of the area. The effects of noise, traffic, and similar impacts upon the surroundings must be carefully considered. The primary objective is to determine which specific types of uses are allowable as home businesses and the scale of the home business that might be allowed. The specific types of home businesses allowed should vary from district to district. The zoning ordinance should set a limit to how large a home-based business can become in relationship to the size of the property and the zoning district. Within the Ordinance there must be a defined set of conditions beyond which a home business becomes a nuisance to the neighboring properties.

#### HISTORICALLY PLATTED SMALL LOTS

An existing condition that significantly influences the future direction of portions of the Township is the presence of pre-existing platted subdivisions that fail to meet even the most liberal standards for conventional development. Many of the lots within these older plats are unacceptably narrow, making development congested and potentially hazardous for the residents. Several issues arise as a result of these plats. Among them are the ability to build

on those lots that are currently undeveloped; the potential density if all lots are developed; compatibility of such development with surrounding land uses; the ability to replace existing homes with new and larger ones; health concerns due to the lack of public sewer; and safety concerns related to fire protection.

While such projects would not be permitted under current land use regulations, their presence must be recognized and the use of those lots must be accommodated to a reasonable extent.

#### **DENSITY**

The number of dwellings per acre is referred to as "density". Because of the diversity of the community, the availability of utilities in some areas but not others, and the current pattern of development the Master Plan provides for a range of densities. Rural areas east of the freeway should be the least densely developed in order to achieve the goals of the Plan and retain the rural farm character that exists. Land generally within the southwest quadrant of the Township, on the other hand, should be fairly intensely developed due to the availability of public water and sewer and other infrastructure elements (freeway access, schools, parks, etc.) needed to support development. Such higher density may also allow forms of residential development other than conventional single family homes. Between these two ends of the density spectrum, other lands west of the freeway should be planned to accommodate varying densities, as described further in this chapter.

#### **UTILITIES**

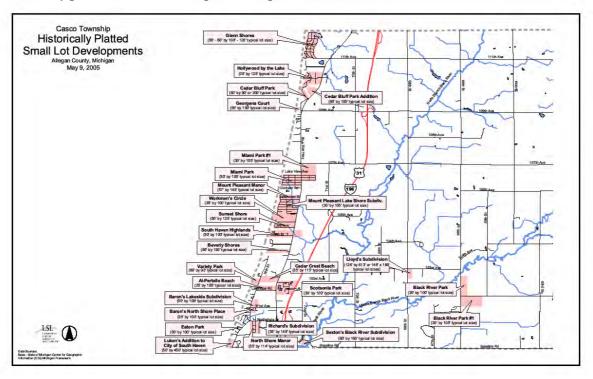
Casco Township has embarked on a program to provide public sewer and water to portions of the community where a need currently exists or where future development can be accommodated. This service area is generally south of 107<sup>th</sup> Avenue and west of the I-196/US-31 expressway. Not all these areas are served; but the capacity and capability exist to provide such service when needed. However, it is important to ensure that within the service area sufficient residential density is permitted to support the cost of extending the utilities to the property. Requiring large acreage parcels for home sites within an area that can be served by sewer, for example, is inefficient and unreasonable.

#### **COMMERCE & INDUSTRY IN A REGIONAL CONTEXT**

Despite the Township's predominantly rural and residential character, there has been considerable debate during the preparation of the Master Plan regarding the need for and desirability of support uses such as commercial and industrial. Noting the Township's proximity to and relationship with the City of South Haven, the Plan emphasizes that employment and major commercial needs are to be satisfied by the City and other surrounding communities. However, some location(s) for convenience goods and services may be appropriate where population concentrations and infrastructure can support such development.

Demonstration of Need - The inclusion of large-scale commercial and industrial development shall be contingent upon a factual demonstration of need within the community by the proponents.

## [historically platted small lot developments map]



#### PLAN CONCEPT

The plan concept emphasizes preservation of the rural atmosphere that is considered the primary asset by most residents. In fact, many of the newer residents moved to Casco Township to take advantage of the rural ambience.

Casco Township's own definition of rural character is the most important part of preservation. The components of rural ambience include the following: fruit and field crop farmlands, woodlands and wetlands, clean air and water, undeveloped open space, Lake Michigan bluffs and beaches, Black River tributary streams, and attractive, rolling terrain.

The plan concept accordingly focuses on growth in the water/sewer district and preservation of agricultural lands and natural features. More intense development is limited to the southwest corner of the Township. The changes are therefore modest and propose primarily limited residential growth particularly where current development is already significant and public sewer and water service is available or planned.

Limited commercial development is envisioned, but intense commercial growth is not appropriate as the City of South Haven serves as the regional center for more intensive commercial activity. Industrial development is not promoted in the township because ample employment opportunities are available in the surrounding area and appropriate locations are not available in the Township.

This concept for controlled, modest growth and protection of rural qualities is further elaborated in the details of this Master Plan and is also supported by implementation measures such as proposed zoning features.

#### **DETAILS OF THE MASTER PLAN**

The summary of the Master Plan prepared by the Planning Commission is shown on the Future Land Use map. A description of that plan by major land use category follows.

#### **AGRICULTURAL**

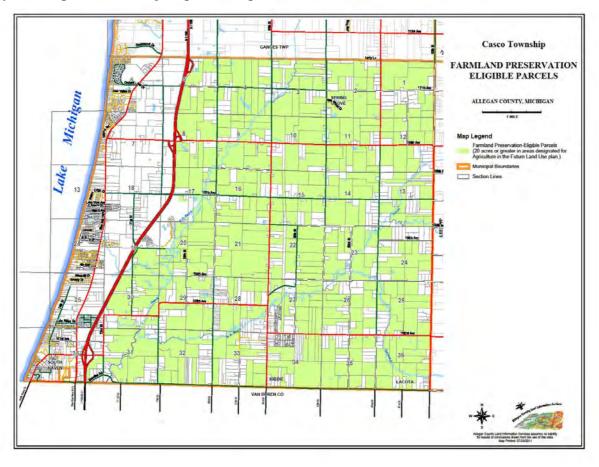
Agricultural land will by far be the dominant land use in the future as it is today. Most of the agricultural land will continue to be used for growing fruit products as well as field crops. The land use plan also includes general wooded areas within that broad use, but the non-agricultural land is predominately wetlands or floodplains.

Maximum densities are recommended at no more than one dwelling per 2.5 acres to avoid losing excess agricultural land to residential development, but still large enough to protect the rural character of agricultural areas.

#### Farmland Preservation

Townships can qualify for state grants by participating in the County Farmland Preservation Program. Criteria for participation can be found in the Farmland Preservation ordinance, available at the County's website.

## [farmland preservation eligible parcels map]



#### Strategies to Preserve Farmland

There are a number of techniques and strategies available for farmland preservation. Techniques that have been supported include "PA 116" agreements. Public Act 116 of 1974 was the original version of the Farmland Preservation program, and, while this program continues it has been folded into PA 451 of 1994, but remains a separate program. PA 116 is a simpler program based on an agreement not to develop for a term of years, which gains the property owner a reduction on property taxes. Once the specified term of years has passed the property can be developed for non-agricultural uses.

The Michigan Zoning Enabling Act (PA 110 of 2006) also provides the township with authority for farmland preservation, specifically through conservation easements, deed restrictions, or covenants to preserve open space. In addition, the Zoning Enabling Act includes provisions allowing for incentives such as bonus divisions and bonus lot sizes.

With the inclusion of a farmland preservation element in the Master Plan, the Township demonstrates its intent to allow farmers in Casco Township to participate in the County Farmland Preservation Program if they so choose and at no cost to the Township. This program allows farmers to voluntarily sell the development rights to their farmland. An easement that permits the farmer to continue his/her agricultural operation is placed on the property and the farmer agrees not to develop the property. While this easement agreement is permanent, it does not prevent the property owner from selling his land as agricultural land at whatever price can be agreed on to another party without development rights.

#### Selection of Lands for Preservation

Areas that may be preserved include only those areas identified on the Future Land Use Map as Agricultural. Areas within those planned for Agriculture but zoned Rural Residential cannot be rezoned to any other zoning except Agricultural.

#### RURAL RESIDENTIAL

This planning category is intended for maintaining the rural atmosphere with relatively large single family lots and no expectation of utilities. Maximum densities should be no more than one unit per acre. The Zoning Ordinance establishes minimum lot sizes and the Master Plan does not support the creation of new, non-conforming, small lots.

#### LAKESHORE RESIDENTIAL

The Lakeshore Residential category is intended for developments between Lake Michigan and the Blue Star Memorial Highway. Most of this area is re-vegetated sand dunes or clay bluffs. A large portion of that land is already platted, with some of the platted lots developed and some remaining vacant. The existing lots are generally small in size, some with seasonal cottages that may be converted over time to year round dwellings and others already occupied by year round homes. In those areas that are already platted, density of existing development varies significantly, but may be as high as eight units per acre, even where public sewer is not available. Therefore, while these existing platted lots must be appropriately recognized through zoning, no new plats should be permitted at such densities. The overall density for new development within the Lakeshore Residential area should be no more than 2.5 units per acre where public sewer is available (area 'A'), and a maximum of one unit per acre without public sewer (area 'B').

The Casco Township Board has limited municipal water and sanitary sewer infrastructure to a service area south of 107<sup>th</sup> Avenue and Blue Star Highway. For this reason the Lakeshore Residential 'A' planning area extends from the South Haven City limit on the south to 107<sup>th</sup> Avenue on the north and the Lakeshore Residential 'B' planning area has a south boundary of 107<sup>th</sup> Avenue and extends north to the township boundary with Ganges Township.

#### LOW DENSITY RESIDENTIAL

This land use category is expected to be a suburban-style, single-family residential land use. Low density residential is intended to have public utilities available including public sanitary sewers and B where needed B public water supply. The lots can be appropriately smaller with a maximum density of 3.5 dwelling units per acre.

#### MEDIUM DENSITY RESIDENTIAL

Medium density residential development may have up to six dwelling units per acre and would require public sanitary sewer. It would permit a variety of moderately intense residential uses such as duplexes, townhouses or condominiums, and manufactured home parks. Typically, they are not single-family detached dwelling sites, though some combination of single family and condominium development may be appropriate within the desired density limits.

#### HIGH DENSITY RESIDENTIAL

High density residential development is by its nature not fully compatible with the rural environment. Zoning for such areas should be limited to areas served by municipal sanitary sewer and municipal water supplies and hook-up must be mandatory in order to protect public health. In addition, the character of the community requires that high density residential development be limited to areas most easily served by existing schools, parks, highways, commercial development, public utilities, and emergency/public safety services. With these conditions controlling, High Density Residential development must be planned for areas along Baseline Road, east of the line of 74<sup>th</sup> Street extended south and west of the commercial areas fronting on Blue Star Highway and no further north than North Shore Drive, an area of 122 acres. The overall density of this High Density Planning Area shall not exceed 10 dwelling units per acre.

| Residential<br>Category       | Density                  | Public Sewer<br>Required |    |
|-------------------------------|--------------------------|--------------------------|----|
|                               |                          | Yes                      | No |
| Agricultural                  | Max. 1unit per 2.5 acres |                          | Х  |
| Rural<br>Residential          | Max. 1 unit per acre     |                          | Х  |
| Lakeshore<br>Residential A    | Max. 2.5 units per acre  | Х                        |    |
| Lakeshore<br>Residential B    | Max. 1 unit per acre     |                          | Х  |
| Low Density<br>Residential    | Max. 3.5 units per acre  | Х                        |    |
| Medium Density<br>Residential | Max. 6 units per acre    | Х                        |    |
| High Density<br>Residential   | Max. 10 units per acre   | Х                        |    |

#### **COMMUNITY BUSINESS**

While the broad regional and highway-oriented commercial needs of the area are amply accommodated in South Haven, the Plan recognizes that some limited business development has already occurred within the Township. This factor, coupled with the planned residential density in the southwest corner of Casco Township, along with convenient access to Blue Star Highway and I-196, make it desirable to provide for limited retail and service activity in confined areas. These Community Business areas are intended to serve the convenience needs of surrounding residents. Such uses as a bank, barber, convenience store, pharmacy, and similar businesses of a neighborhood character are envisioned. It is specifically not the intent of this category to permit intensive uses serving a broader regional market area or the highway traveler whose needs are being met elsewhere. It is recommended that a restrictive zoning district be adopted to enforce this intent.

Specifically, two areas have been planned to accommodate future business activity in the Township. These locations are based, in part, on their accessibility, ability to be served with utilities, proximity to population concentrations, and existing development. The first of these areas is located adjacent to the 109<sup>th</sup> Avenue interchange with I-196 on the west side of the freeway. It is the Plan's intent to provide for limited retail and service uses in this location. Development should be confined to the frontage on 109<sup>th</sup> Avenue. An approximate area of six acres is envisioned on both the north and south sides of the road, extending from the intersection of 109<sup>th</sup> Avenue and 70<sup>th</sup> Street.

The second and larger area provides for Community Business development clustered around the intersection of North Shore Drive and Blue Star Highway, extending south to Baseline Road. Because of its highway access, utilities, and proximity to higher density development,

this area should constitute the main commercial center for the Township. As noted previously, the uses permitted should be relatively low intensity, primarily serving the adjacent community. Development should be restricted to the frontage along Blue Star Highway and North Shore Drive for a depth of 300 feet. Access management practices should also be employed in this area to minimize traffic conflicts and maintain the compatibility of future business development with the adjacent school and residential property.

During the course of identifying appropriate locations for future business development, the Planning Commission recognized that past zoning decisions have resulted in some random and isolated commercial parcels scattered across the Township. Though properly zoned for commercial development, not all of these properties are in desired locations consistent with the objectives of the Plan. Therefore, the future land use map does not mirror the established commercial zoning pattern. It is recognized that existing commercial development may remain in place, but new and expanded commercial growth in the Township should occur only in those areas designated for Community Business on the future land use map.

#### **PUBLIC PARKS & RECREATION PLANNING**

Casco Township has a Parks & Recreation Advisory Committee under the Township Board. The purpose of the Committee is to develop parks and recreation, to advise the Board on parks & recreation and to draft and maintain a five-year parks & recreation plan for the Township. The plan was developed for the period 2006-2011 and an updated plan is being developed to cover the period 2012-2016. Casco Township's Master Plan hereby includes by reference the Casco Five-Year Parks & Recreation Plan, and any future plans.

The Casco Township Board of Trustees has adopted a Township Parks Ordinance to regulate use of all township parks as defined by the ordinance.

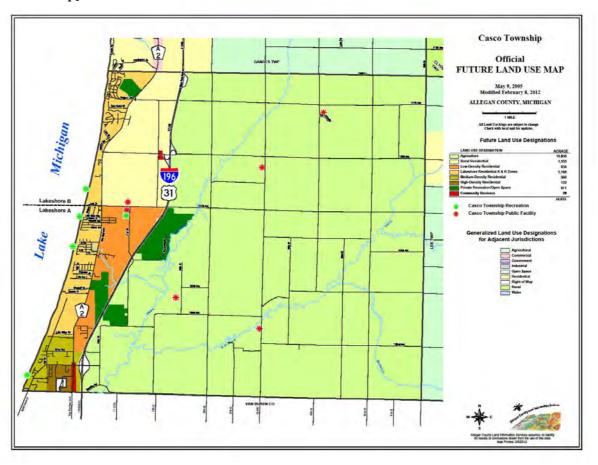
#### OTHER FACILITIES OPEN TO THE PUBLIC

There are a few different types of facilities open to the public in the Township. These include:

- the Hawks Head Links just off 105<sup>th</sup> Avenue east of I-196,
- the Glenn Shores north of Orchard Lake Drive.
- the South Haven Golf Course west of the freeway near 104<sup>th</sup> Avenue.
- the South Haven Area Recreation Park north of 103<sup>rd</sup> Avenue and west of 71<sup>st</sup> Street,
- the site for the Township Offices/Hall on the southwest corner of 107<sup>th</sup> Avenue at 71<sup>st</sup> Street.
- McDowell cemetery on the north side of 107<sup>th</sup> Avenue,
- Stephanson cemetery on 66<sup>th</sup> Street,
- Stuller cemetery on 64<sup>th</sup> Street,
- the South Haven Middle School is in the southern part of Casco Township on Baseline Road,
- the new fire station for the South Haven Area Emergency Services constructed at 66<sup>th</sup> Street and 109<sup>th</sup> Avenue,
- the Blue Star Trail, a non-motorized linear park proposed on the west side of Blue Star Highway,
- The Casco Township Transfer Station on 69<sup>th</sup> Street.

Not specifically shown are the churches which are located throughout the Township.

## [Future Land Use Map]



#### **IMPLEMENTATION**

Once adopted, the Master Plan must be put into action. Consistently relying on the Plan as the basis for zoning decisions is one of the critical steps in ensuring the Plan's implementation. However, there are other actions that should follow on the heels of the Plan's adoption. These include:

- Zoning Ordinance revisions: The Township Zoning Ordinance must be updated. Lot sizes, permitted uses, and other provisions should be revised to match the recommendations of this Plan. In addition, available tools such as planned unit development, open space preservation options, and private road regulations should be examined to ensure they offer the desired incentives and adequate control to achieve the Plan objectives. Finally, new tools are called for, specifically Overlay Zones, which are to be developed to provide for farmland preservation, Lake Michigan bluff regulation, as well as to inform the public of existing conditions such as floodplains and high risk erosion areas. This tool can also be used to allow for specific uses such as wind energy generation that will cross zoning district boundaries.
- Capital Improvement Program: An integral component of master planning is the creation of a CIP (capital improvements program) for the Township. This is a short-range (six year) strategy for identifying, prioritizing, budgeting, and acting upon needed capital improvements (parks, utilities, roads, trails, buildings, etc.). The CIP is reviewed and updated annually as part of the local budget process.
- Planning/Zoning Coordination: Casco Township has exhibited a desire to work cooperatively with its neighbouring communities. This is evidenced in the sewer and water services and area wide fire service agreements. Such cooperation should continue through coordination of planning and zoning along municipal boundaries and in such areas as providing for parks and recreation facilities.

To conclude, some explanation is appropriate regarding how the Master Plan should be used. First, it is essential to understand that the Plan is a **POLICY GUIDE**. It is not an ordinance and does not replace zoning. The Plan is supposed to work hand-in-hand with zoning and other Township development tools such as capital improvements programming. A few important things to know about the Plan are:

#### LET IT BE YOUR LAND USE GUIDE

Remember that the Master Plan is a guide for **FUTURE** land use. The Future Land Use map may not look like the zoning map or the existing land use map. It really shouldn't. The Plan Map is an illustration of the long-range land use pattern of the Township, based on the goals and strategies adopted as part of the Master Plan.

The Plan is land use policy. Township decisions, as well as those of the private sector, should follow the Plan. New streets, parks, public improvements, etc. should be consistent with the land use policies adopted as part of the Master Plan.

#### REFER TO IT IN ALL ZONING DECISIONS

One of the principal benefits of having an adopted Master Plan is the foundation it provides for zoning decisions. Just as the Master Plan is the policy guide for land use, zoning is the principal legal enforcement tool. The two should work in conjunction with one another.

As the Planning Commission and Township Board are faced with making zoning and land development decisions — rezoning, site plan review, special use permit, planned unit development, plat reviews, etc. — the relationship of those requests to the Master Plan recommendations should be a primary consideration. A request to construct a commercial use in an area planned for residential development, for example, would be contrary to the Plan and should not be approved, unless the Plan is determined to be in error for that particular location or conditions have changed significantly since the Plan was adopted.

In some cases, it may be appropriate to initiate a change to existing zoning boundaries so that they more closely conform to the Plan recommendations. This could help avoid conflicts at a later date.

#### **BE FLEXIBLE**

As important as it is to use the Plan as a guide, it is equally important to recognize that the Plan must be flexible. Changing circumstances, unanticipated opportunities, and unforeseen problems can require a shift in direction. Such mid-course adjustments are not unusual, though they should not be a frequent nor an easy occurrence.

However, just because a deviation from the Plan may be appropriate in a specific instance, doesn't mean that the Plan is no longer relevant and should be ignored from that point on. When these conflicts arise, the Plan should be formally amended to reflect the change. That way it will remain an up-to-date policy guide over time.

Another practice the Planning Commission is encouraged to adopt is to conduct a regularly scheduled (typically annual) review of the Plan. Even if no changes have been warranted during the course of the prior year, it is wise to take time to consider the continued relevance of the Master Plan. This is a good time to make amendments to keep the Plan current and consistent with Township philosophies.

#### **KEEP IT CURRENT**

The most often heard reasons for not following a Plan are that it is out of date or is no longer relevant. It seems many communities undertake a master planning effort with the idea that once the plan is completed, the job is done for twenty years, when it will again be time to do a new plan. With this philosophy, the community's plan will become obsolete very quickly.

As noted previously in this document, it is **ESSENTIAL** to keep the Master Plan current. On an annual basis, the Planning Commission should set aside one meeting just for the purpose of reflecting on the past year and considering possible amendments to the Plan. In addition, recent changes to the State law, the Township Planning Act, now require a review of the Master Plan at least every five years.

It is unrealistic to expect the Plan to remain unchanged for its anticipated 10-year life. Neither the Planning Commission nor its professional advisors can predict the future. While the Plan

provides a broad framework for land use decisions, site-specific issues may arise that were unanticipated and deserve close scrutiny. Where uses are approved contrary to the Plan, the Plan should be amended to reflect the change. By routinely following this procedure, the Plan will continue to be an up-to-date, reliable planning tool.

#### USE IT AS A MANAGEMENT TOOL

"No street, square, park, or other public way, ground, or open space, or public building or structure, shall be constructed or authorized in the township... until the location, character, and extent thereof shall have been submitted to and approved by the planning commission..." This provision, taken from Section 10 of the Township Planning Act, requires the Planning Commission to review all public improvements for conformance to the Master Plan prior to their final authorization. In the event the Planning Commission disapproves such a project, a majority vote of the Township Board's membership is required to override that action. If the Planning Commission does not act in 60 days, approval is automatic.

This provision is not intended to give the Planning Commission veto authority over public improvements, but to ensure that formal consideration is given to the relationship of such improvements to the Township Master Plan. In evaluating that relationship, the Planning Commission should look at consistency with land use, as well as the impact of the proposed improvement on other Plan recommendations.

Along the same lines, the Planning Commission may also participate in the preparation of a Capital Improvements Program (CIP). This is an annual process conducted in many communities to prepare a continuing list of needed improvements, identify funding sources, and set priorities. The CIP can be an invaluable tool for implementing the direction set by the Master Plan.

#### **EFFECTS ON CURRENT PROPERTY OWNERS**

As noted elsewhere, the Master Plan is a policy guide that provides a foundation for zoning. But it is not law and is separate from the Zoning Ordinance. It is important to draw this

distinction for property owners who may be concerned about how the Master Plan, in particular the future land use map, affects them. The designation of property on the future land use map does not, by itself, change anything. It is only if and when the zoning changes that the use of a parcel or lot is affected.

While future zoning decisions should follow the Master Plan recommendations, it is unlikely that all property will be immediately zoned or rezoned to mirror the Plan. In cases where the zoning is changed to reflect the future land use map in the Master Plan, some non-conforming conditions may result. This is often referred to as "grandfathering". In other words, current uses

#### **Master Plan**

- Policy guide
- Long-range
- Foundation for zoning
- Adopted by Township Board

#### **Zoning Ordinance**

- Law
- How land can be used today
- Adopted by Township Board

on a specific parcel may no longer be permitted in a new zoning district, but would be permitted to continue; ownership could change; and some modifications may even be permitted without impacting the non-conforming status of the use.

The Township's new Zoning Ordinance that will follow the adoption of the Master Plan will address non-conforming uses and the conditions governing them.

### **IV DEMOGRAPHIC PROFILE 2000**

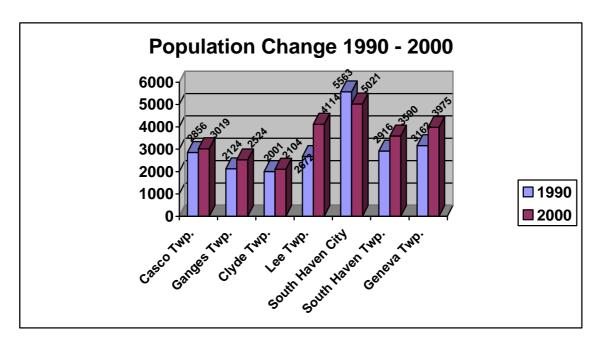
NOTE: 2010 Census material is to be updated in Appendix I as the data is released by the U.S. Census Burea

The demographic profile is a snapshot of the people of Casco Township in early 2000. The data within this chapter is primarily from the 2000 census of the U.S. Census Bureau and was assembled to paint a detailed portrait of the population profile in the community. Some of this data is well known by Casco residents because of anecdotal observations. But this data is often not quantified and not compared with other communities. Some of it presents interesting dichotomies. It shows only what Casco Township is; it does not show what it wants to be. That direction is defined later in the chapter on vision, goals and objectives.

### Population History, Status & Projections 2000

During the last century Casco Township lost population until it had dropped 1,373 people in 1930. Then it recovered – as did most of the adjacent communities – and continued its growth until the present time. The growth was not spectacular but steadily rose from 2,304 persons in 1970 to 2,856 in 1990 and to 3,019 in the year 2000.

The current population of Casco and the surrounding communities is shown on the accompanying chart. Except for the City of South Haven, all of the townships are between 2,500 and just over 4,000 residents. Casco Township is in the middle third of area townships according to population. Allegan County, which is somewhat larger than the Michigan average, had a population of 105,665 in 2000 while Van Buren County's population was 76,263.



#### Age 2000

The table below compares ages in Casco Township with selected other lake front communities in the area. Ganges and the City of South Haven are both immediately adjacent to Casco. Allegan County is also included as a county-wide barometer.

Generally, the age composition of Casco's population is comparable to that of Allegan County. The most significant variation is within the population 55 years and older which comprises 22.6% of the Township's population, but only 19.5% of the County's. Both of these, however, are substantially less than the City of South Haven, where nearly one third (31.1%) of the residents are in the 55+ category.

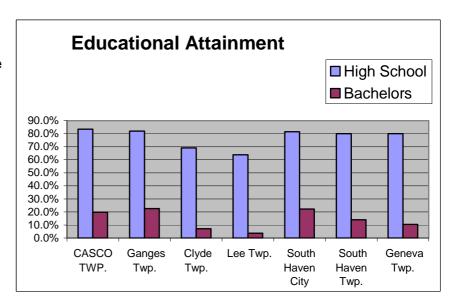
| Year  | 2000 | Profile | of Sel | ected | Communities |
|-------|------|---------|--------|-------|-------------|
| ı caı | 2000 |         | OI OCI | CCLCU | Communica   |

| LOCAL UNIT<br>OF GOV'T | PRE-<br>SCHOOL | SCHOOL    | COLLEGE/<br>EARLY<br>WORK | WORKING<br>YEARS | WORKING/<br>EARLY<br>RETIRE | WORKING/<br>RETIRE | RETIRED  |
|------------------------|----------------|-----------|---------------------------|------------------|-----------------------------|--------------------|----------|
|                        | <5 Yrs.        | 5-19 Yrs. | 20-24 Yrs.                | 25-54 Yrs.       | 55-59 Yrs.                  | 60-64 Yrs.         | >65 Yrs. |
| CASCO<br>TOWNSHIP      | 5.6%           | 23.3%     | 5.2%                      | 43.1%            | 5.8%                        | 4.6%               | 12.2%    |
| Allegan<br>County      | 7.2%           | 24.2%     | 5.4%                      | 43.7%            | 4.7%                        | 3.7%               | 11.1%    |
| Ganges<br>Township     | 6.1%           | 21.2%     | 4.4%                      | 42.6%            | 5.0%                        | 5.1%               | 14.7%    |
| South Haven<br>City    | 5.4%           | 20.3%     | 4.1%                      | 39.1%            | 6.3%                        | 4.5%               | 20.3%    |

#### **Education 2000**

Educational level affects planning by determining the extent of need for libraries, certain recreation and leisure activities, housing character and schools. Considering that, Casco Township has a somewhat unique educational character.

All communities along Lake Michigan have a higher rate of education than the inland townships. As shown on the chart to the right, this trend holds true for both high school graduates and, especially, bachelor's degrees. This may correlate with the higher cost of



lakeshore housing and relative affluence of residents who live there.

#### Income 2000

Overall the income for Casco Township residents is relatively high. As shown on the chart to the right, however, both the county and Ganges Township have slightly higher incomes than Casco Township.

#### Median and Per Capita Income

|                  | Family Income | Household Inco> | Per Capita Income | Poverty Level |
|------------------|---------------|-----------------|-------------------|---------------|
| Allegan Co.      | 51,908        | 45,813          | 19,918            | 7.3%          |
| CASCO TWP.       | 49,821        | 45,043          | 22,356            | 8.5%          |
| Ganges Twp.      | 52,333        | 47,113          | 22,573            | 5.9%          |
| Clyde Twp.       | 46,806        | 42,717          | 15,986            | 9.5%          |
| Lee Twp.         | 32,697        | 30,875          | 11,386            | 21.1%         |
| South Haven City | 46,307        | 35,885          | 19,396            | 9.8%          |
| South Haven Twp. | 38,922        | 35,000          | 17,097            | 11.8%         |
| Geneva Twp.      | 38,125        | 34,900          | 16,499            | 10.4%         |

Despite its lakeshore prosperity, Casco Township exhibits a poverty level higher than that of Allegan County. This may reflect a combination of the Township's proximity to the City of South Haven with its older population, the lack of employment opportunities within the Township, and dominance of farming. The percent in poverty is fairly low compared to the Michigan median of 10.5%.

Casco is comparable to the State of Michigan in Median Household Income and Per Capita Income, but is below the \$53,457 Median Family Income of the state.

## **Housing 2000**

#### **Housing Occupancy and Tenure**

The Housing Occupancy and Tenure for the year 2000 is shown on the following table. As noted in Chapter I, Casco Township has a very large percentage of seasonal housing; in fact, it has by far the most seasonal housing in the area even though Ganges Township and the City of South Haven have land directly fronting on Lake Michigan. South Haven Township loses considerable developable land to the Van Buren State Park and the municipal area of the City of South Haven. In addition, South Haven Township does not have dramatic bluffs on its Lake Michigan frontage.

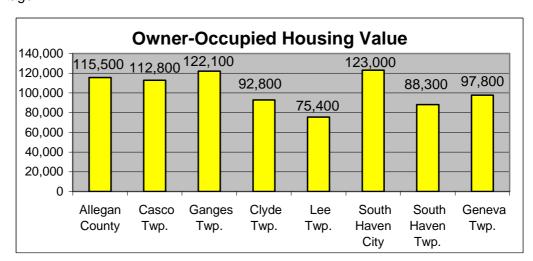
The percentage of renter-occupied homes is lower for Casco Township than most neighboring communities. There may be two reasons for that. One is that there are relatively few rental units such as apartment complexes in the rural township. The second reason is probably because the vacation property which is classified as "seasonal" are second homes and not generally available for rent.

The low amount of occupied housing is in direct correlation to the very high percentage of seasonal homes. If those were considered as owner-occupied the rate would be substantially higher. Many of the reported by "seasonal" homes may, in fact, be occupied for much of the year, thus distorting the true picture of Casco's population growth and service needs. The "Other Vacant" rate is only a bit higher than the average for neighboring communities. These figures may be misleading if the number of actual owner-occupied homes in Casco Township were under reported as "seasonal".

| Community     | Total Housing<br>Units | Total<br>Occupied | Owner-<br>Occupied | Renter-<br>Occupied | Seasonal<br>Vacant | Other<br>Vacant |
|---------------|------------------------|-------------------|--------------------|---------------------|--------------------|-----------------|
| Allegan Co.   | 43,292                 | 88.2%             | 82.9%              | 17.1%               | 7.3%               | 4.5%            |
| CASCO TWP.    | 1,827                  | 59.3%             | 86.4%              | 13.6%               | 33.8%              | 6.9%            |
| Ganges Twp    | 1,384                  | 71.0%             | 88.3%              | 11.7%               | 24.1%              | 4.9%            |
| Clyde Twp     | 840                    | 84.3%             | 88.6%              | 11.4%               | 11.9%              | 4.2%            |
| Lee Twp       | 1,807                  | 72.7%             | 70.3%              | 29.7%               | 16.7%              | 10.6%           |
| S. Haven City | 2,979                  | 70.3%             | 71.4%              | 28.6%               | 24.0%              | 5.7%            |
| S. Haven Twp  | 1,890                  | 87.0%             | 71.9%              | 28.1%               | 7.1%               | 5.9%            |
| Geneva Twp    | 1,567                  | 89.5%             | 86.9%              | 13.1%               | 3.3%               | 7.2%            |

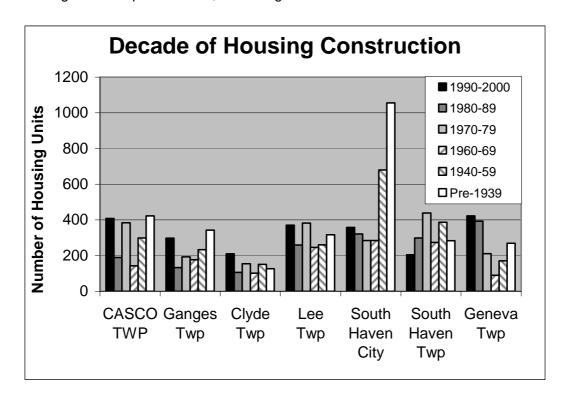
#### **Housing Value**

The chart below shows the median value of owner-occupied housing in communities around Casco Township, as reported in the 2000 Census. The Township's value of \$112,800 is in the mid- to high-range of housing value for owner-occupied homes in the area but below the \$115,600 state median. Much of this value is due to the high value for homes having Lake Michigan frontage.



#### **Year Housing Built**

Between 1990 and 2000 the volume of new home construction in Casco Township surpassed all area communities, except Geneva Township. Over 400 new homes were built in Casco during that period. Despite that recent boom, nearly one-quarter (22.9%) of the Township's housing was built prior to 1940, according to the U.S. Census.

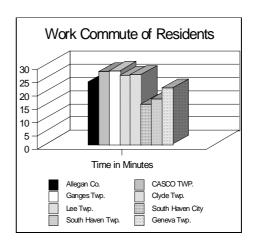


## **Economic Development 2000**

Economic development is based on jobs held by residents of Casco Township. In fact very few employment opportunities actually exist in the township. Most residents work outside of the Township in South Haven, the Palisades Nuclear Power Plant, or a nearby larger city. The most Township-based employment is agriculture. Some residents work within the Township in home occupations.



Average commuting time to work is a good indicator of proximity to employment centers and the lack of employment within the community. The chart to the right shows that



Casco Township has the second highest commute in the area with Ganges Township (immediately north of Casco) having the longest. Other Allegan County employees average four minutes less of commute time. This would indicate that Holland or the Palisades Nuclear Power Plant are strong employers for Casco Township residents; though other employers, such as Pullman Industries, provide jobs closer to home.

#### **Sectors of Employment for Casco Township Residents**

Residents of Casco Township and to a lesser extent the City of South Haven have particularly high employment in Transportation, Warehousing and Utilities and also in Professional, Scientific, Management Administration & Waste Management compared to other nearby communities, Allegan County, and the State. This likely reflects the jobs provided by the Palisades Nuclear Power Plant six miles south in Van Buren County. That is also consistent with the median commute time.

Not surprisingly, Casco Township also has a relatively large percent of residents employed in Agriculture, Forestry, Hunting and Fishing compared to these other governmental units. However, despite its relative prominence, agriculture is not a dominant employment category within Casco Township. Manufacturing, Education/Health/Social Services, and Transportation/Warehouse/Utilities, and Retail Trade all surpass Agriculture in terms of relative employment of Township residents.

#### **V LAND USE**

#### **EXISTING LAND USE**

The existing land use pattern is shown on a following map. The land use is intended to show the general land use patterns and relationships. It is a "snap-shot" in time and is not intended to be precise in every detail. Existing land use categories are not indicative of zoning because nonconforming uses, undeveloped land and other factors are involved.

The map shows the rural, largely undeveloped, lands are to the east of Blue Star Memorial Highway. The more intensive land uses are west of the Blue Star Memorial Highway and with easy access to Lake Michigan. The development includes single family homes, recreational vehicle parks and campgrounds. There is some limited supporting commercial near the North Shore Drive and Blue Star Highway, as well as some scattered sites in the Blue Star corridor.

In examining the accompanying chart, the rural nature of Casco Township is apparent as the agricultural, forest and open lands are the three largest land uses comprising 88.25% of the total land in the township.

Adversely, development in the Township only comprises about eight percent of the land area. Specific uses are discussed on the following pages.

### EXISTING LAND USE IN CASCO TOWNSHIP 1998 county data set

|                        | al Acres    |       |
|------------------------|-------------|-------|
| <u>Percentage</u>      |             |       |
| Agricultural           | 13,290      | 53.0  |
| Forest                 | 7,256       | 29.0  |
| Wetland                | 430         | 2.0   |
| Open                   | 1,485       | 6.0   |
| Lakes                  | 46          | .2    |
| Outdoor Recreation     | 465         | 2.0   |
|                        |             |       |
|                        |             |       |
| Sub-Total 22,899 (3    | 5.8 sq.mi.) | 92.0  |
| Underdeveloped & O     | pen Space   |       |
| D 11 (1)               | 4 000       | 0.0   |
| Residential            | 1,382       | 6.0   |
| Commercial             | 198         | 1.0   |
| Industrial             | 9           | .04   |
| Transportation/Utility | 326         | 1.0   |
| Public/Quasi-Public    | 75          | .3    |
|                        |             |       |
|                        |             |       |
| Sub-Total Developed    | 2.065       | 8.0   |
| •                      | 3.2 sq.mi.) |       |
| TOTAL LAND USE         | 24,964      | 100.0 |
|                        | 39 sa.mi.)  |       |
|                        |             |       |

#### **AGRICULTURAL**





The largest category of land use in Casco Township is agriculture, which encompasses over 53% of the total land area. Most farmland is located in the easternmost 80% of the Township where soils are good (even if less than prime), roads are modest, and fewer development pressures result in lower land value.

Most agricultural operations are for field crops such as corn, soybeans, wheat and oats. In addition, fruit crops comprise nearly a third of the acreage under cultivation, with the dominant

fruits being apples, peaches and blueberries. Although Allegan County overall has substantial pastureland, such land is scarce in Casco Township.

Prime farmland in is categorized and plotted by the U.S. Natural Resources Conservation Service (formerly U.S. Soil Conservation Service). Because of local or market conditions these parcels may not all be used for agriculture and some parcels not mapped as prime may actually be farmland. A major consideration is whether or not the land is drained. Casco Township has significant areas of potential prime farmland that are not drained – particularly the northwest corner and southwest corner. However, much of that land is either committed to residential development or has higher land value because of residences in the area. Thus it may not be cost efficient to farm it.

#### **FOREST**

Forested land is the next largest land use category in Casco Township. It comprises 29% of the land and is primarily deciduous re-growth of the virgin lumber that was harvested during the 1800's. The forests consist primarily of oak-maple-beech trees along the North and Middle Branch corridors of the Black River.

#### **WETLANDS**

Wetlands are primarily defined by the ground water, topography, soils and vegetation that characterizes them. The area devoted to wetlands is fairly small, less than 2% of the land. Most of the wetlands are scattered in pockets along the tributaries of the North and Middle Branches of the Black River with the largest concentration found in the Township's northeast corner.

#### LAKES & WATERCOURSE



The smallest category of land use is water bodies, i.e., the few lakes and water courses in the township. This amounts to only 0.19% of the land use covering 46.35 acres. That, of course, excludes Lake Michigan. The few lakes are small, uninhabited and relatively shallow.

The major rivers are the North and Middle Branches of the Black River. These rivers are lined by a filtering corridor of trees on both banks. Due to the absence of roads nearby

the river corridors remain relatively undeveloped and pristine.

#### **OPEN LAND**

The open lands comprise nearly 6% of the land area in the township. The open land category is primarily vacant property such as fields and meadows that are no longer active uses. Most of them are former farmlands on marginal soils, soils totally unusable for agriculture and former mines and landfills. Many of these lands could be used for more intensive activities except their location is not attractive for such development because of access, supporting infrastructure, or surrounding uses.

#### **OUTDOOR RECREATION**

Outdoor recreation, like agriculture, is still an active use of the land without intense development on it. The outdoor recreation category is 1.57% of the land use.

The above categories for the rural and open land uses in Casco Township comprises an estimated 35 square miles. Most of this land is in the eastern 80% of the township.

#### RESIDENTIAL

This use comprises the largest category of developed land in the Township. Approximately six percent of Casco's land area is occupied by residential development. Most residences are single-family homes, either year-round or seasonal. The greatest concentration of these homes is found in the far west side, lining the corridor between Lake Michigan and the Blue Star Highway. Outside of this area, the residences tend to be scattered across the Township, dotting the rural country side. A small area of more dense multi-family development is also found in the extreme southwest corner of the Township adjacent to the City of South Haven.

The composition of existing residential development varies widely across the Township. In the area east of the expressway, residential uses are typical of other rural communities, i.e., a mix of single family farm dwellings and newer non-farm homes on acreage parcels lining the mile roads. Ironically, persons moving to such rural environs in search of peace, nature, and serenity may not fully appreciate the consequences of a rural lifestyle. The rutted gravel roads, farm odors, and slow-moving tractors may initially be overlooked, but eventually become irritants that may pit the new arrivals against the farmers.

West of the freeway, the residential uses tend to be more intense. Historically, several resort subdivisions were platted and developed to accommodate seasonal dwellings near the lake. These plats are comprised of very small lots, often without public sewer or water. Many of the lots, but not all, have been developed and the homes converted to year-round dwellings. Interspersed between these isolated plats are larger parcels lining the Lake Michigan frontage and containing single family homes. Like the intrusion of suburbanites into the Township's farming areas, the prospect of new residential development creeping into the lakeshore area is not universally welcomed by those who already live in the community. With the availability of public water and sewer for much of this area, however, such development can be expected to continue.

#### **COMMERCIAL**

Approximately 198 acres, or about three-quarters of one percent of the Township land area, are occupied by commercial uses. Much of this commercial is dispersed throughout rural portions of the township and consists of isolated businesses that predated planning in Casco Township. That is still a very small portion for the Township and reflects the strong interdependence with the City of South Haven and South Haven Charter Township for economic activity. Both of those communities have abundant commercial activity that is very convenient to many Casco Township residents. Considering the location of South Haven and the small Casco Township population of 2,823, there is probably a very modest market for commercial growth. In fact, the potential for commercial growth is at the North Shore Drive/I-196 interchange and along Blue Star Highway just north of the South Haven city limits.

#### **INDUSTRIAL**

Even smaller than commercial is the tiny Industrial activity that totals only 9 acres or 0.04% of all the land. And some of the land reflects non-industrial uses such as sanitary landfill. From a land use perspective, these industrial operations are generally sited in rural areas and could portend significant land use problems if they were to get larger.

#### **FACILITIES OPEN TO THE PUBLIC**

As classified in the County data set, the Public and Quasi Public land uses total 75 acres, less than one-third of one percent of the township's land. The major public/quasi-public land uses are Baseline School located on Base Line Road and North Shore Elementary School, located on North Shore. Both are located in the extreme southwest corner of the township adjacent to the City of South Haven.

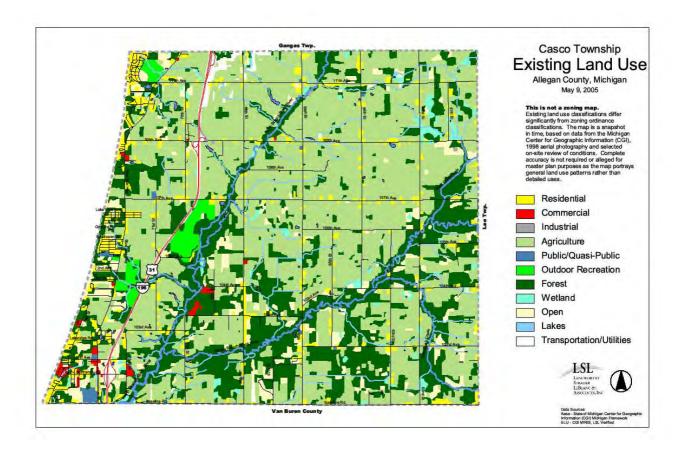
In 2010 a new fire station was constructed on 66<sup>th</sup> Street just south of 109<sup>th</sup> Avenue. The facility is part of the South Haven Area Emergency Services system.

#### TRANSPORTATION & PUBLIC UTILITIES

These uses primarily comprise the freeway and road right-of-way and total 326 acres or 1.31% of the township's land area.

In general, these developed land uses are not dominant and the result is that the township retains its primarily rural character. The most intense development is in the southwest near the City of South Haven.

# [Existing Land Use Map]



# TRANSPORTATION SYSTEMS

The primary transportation system in Casco Township is the road network. The road network consists of one freeway (I-196/US-31) which traverses north/south within a mile and a half of Lake Michigan. It has interchanges in the township at 109<sup>th</sup> Avenue and North Shore Drive in Casco Township.

The east-west Allegan County Primary Roads are 102<sup>nd</sup> Avenue, Northshore Drive and parts of 103<sup>rd</sup> Avenue, and 109<sup>th</sup> Avenue. Primary north-south roads are the Blue Star Memorial Highway, I-196/US-31 freeway and 66<sup>th</sup> Street.

There is no major street or road which is at or near capacity.

The public agencies primarily responsible for transportation systems are the Michigan Department of Transportation, the Allegan County Road Commission and, to some degree of financial participation, the Township of Casco. Although the Township does levy a small road millage, it does not have operational or maintenance responsibility over any roads.

The Allegan County Road Commission has not adopted a 'Complete Streets' policy as of July of 2011. As far as possible, the Township supports the inclusion of non-motorized transportation facilities by encouraging the activities of the Friends of the Blue Star Trail and the long-standing policy of the Allegan County Road Commission to provide paved road shoulders where needed for public safety.

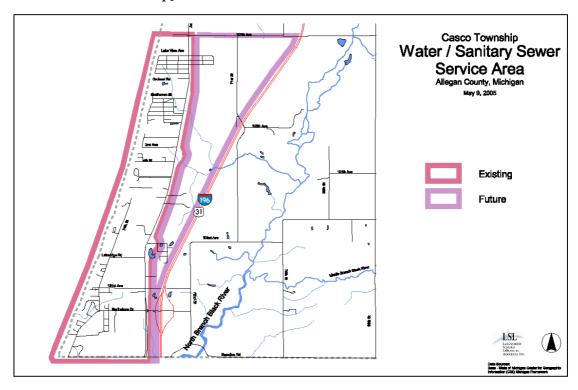
#### **PUBLIC UTILITIES**

Because of the Township's rural nature public utilities are limited in Casco Township. They are available, or potentially available, in the southwest portion of the township, as described below.

Around 1990, Casco Township joined with South Haven Charter Township to establish a sewer and water authority to address serious problems caused by inadequate septic systems and wells in the two communities. Eventually, the authority and the two townships contracted with the City of South Haven to supply water and sanitary sewer service from its facilities, operated by the Authority.

Sanitary sewer and water service have been extended to several areas within the southwest quadrant of Casco Township. For planning purposes, the service area for these utilities has been defined as the area west of the I-196 freeway, south of 107<sup>th</sup> Avenue. Several special assessment districts have already been established within this area to help defray the costs of constructing the utility lines. The township goal is to keep sanitary sewers and water west of the I-196 freeway, and south of 107<sup>th</sup> Avenue.

# [Water/sewer service area map]



# VI NATURAL FEATURES

#### **GENERAL CONDITIONS**

There are two major features in Casco Township. One is the area east of the North Branch of the Black River. That part of the township is gently rolling to level with good soils for agriculture. It is not densely populated and has a mixture of wooded areas, open lands and farmlands. Overall the area is rural in character, with most dwelling units being owner-occupied single family homes and the basin of the tree-lined North and Middle Branches of the Black River. This gently rolling land constitutes about 75% of the total land area.

The second natural land element is in the Lake Michigan area. The large Great Lake runs along the 6 ½ mile western border of the township. Bluffs as high as 100 feet, with sandy beaches and a sandy lake bottom at their base, dominate the Lake Michigan frontage.

# LAND CHARACTER

The basic land character and quality is described below. Basically it can be considered a rural environment with scattered development along the Township's western edge.

#### **TOPOGRAPHY**

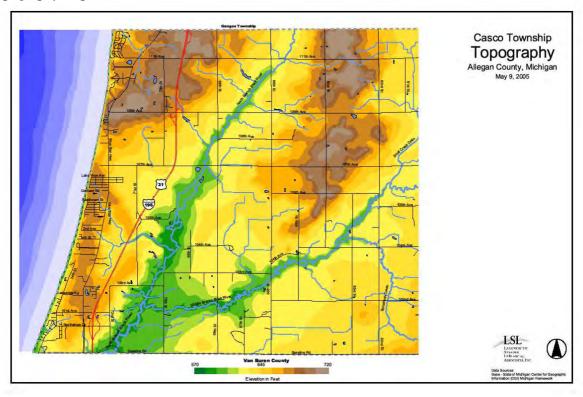
Topography is relatively modest in much of Casco Township as virtually all the township has elevations in the 600 foot to 675 foot elevation, which is above the prevailing elevation of about 590 feet for Lake Michigan. However, the Lake Michigan frontage is lined with bluffs that suddenly rise to about 650 feet within several hundred feet. Away from the Lake Michigan frontage, there is a gentle roll to the farmland and woodland east of the freeway. The land falls to about 620 feet elevation in the west portion of the township. The clear waters and sandy bottoms of the North and Middle Branches of the black River provide minor, localized relief at the river banks.

#### **SOILS**

Casco Township is dominated by relatively few soil types. First is the agricultural soil to the east over gently rolling to level land. These soils provide for a strong agricultural base, particularly for blueberry orchards as well as some cash crops. The predominant soils in the area are histosols developed from organic materials. They are identified as Morocco-Newton-Oakville and Oakville associations to the east of the North Branch of the Black River. West of the North Branch of the Black River consists primarily of Capac-Rimer-Pipestone associations with accumulations of clay in the second layer. These soils are not well suited to farming and include the area of the Lake Michigan beach.

According to data from the Michigan Department of Environmental Quality (DEQ), there is no adverse quality or contamination of the land. No Leaking Underground Storage Tanks (LUST) are in the area; nor is even the former landfill cited as a listed "201 Site." Similarly, there is no Superfund contaminated site in the township. Land quality is thus essentially unpolluted.

# [Topography map]



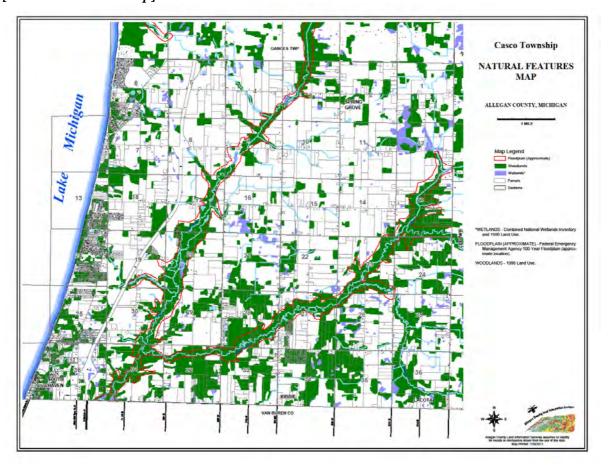
# WATER MANAGEMENT & QUALITY IN LAKES & RIVERS

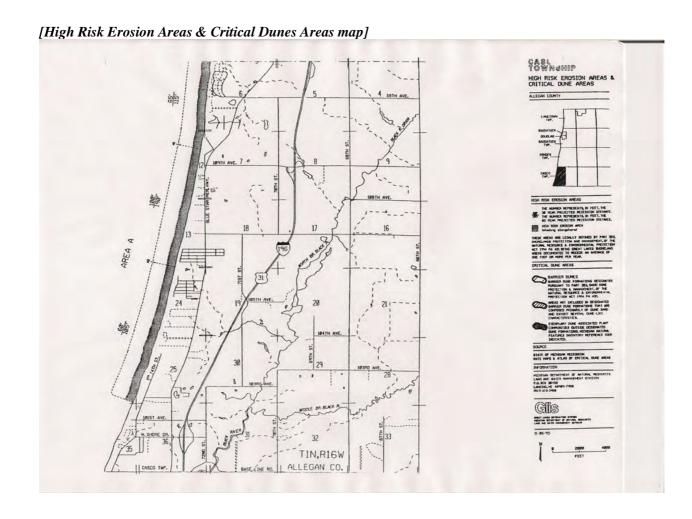
Water quality is not routinely monitored in small lakes and rivers of Casco Township but is likely good based on the appearance of the watercourses and the relatively broad woodland on both sides of the river. A group of volunteers has been organized to monitor stream quality in the Black River basin in the future. A short exception is that one mile of the North Branch of the Black River from 111<sup>th</sup> Avenue and out of the township one mile north into the Allegan State Game Area is considered non-attainment. Due to the large population of state protected water-fowl, the river has adverse nutrient enrichment and related nuisance plant growth.

# **AIR QUALITY**

Air quality is mitigated by the prevailing winds from the southwest coming across Lake Michigan, which is over eighty miles wide at that point. Casco Township also has no significant air pollution generators that would degrade air quality. While there is no pollution originating in Casco Township or its neighboring communities, occasional problems have emanated from the large industrial cities (Chicago, Milwaukee, Gary, Hammond, etc.) that lie to the west. However, while such migration of industrial pollutants is an occasional annoyance, it has not degraded the overall quality of life for residents or visitors.

# [Natural Features map]





# **APPENDIX I**

# **2010 DEMOGRAPHICS**[TO BE UPDATED AS DATA BECOMES AVAILABLE]

The following tables are to be compared to the tables in Chapter IV. Minimal text is added where the 2010 U.S. Census data shows significant changes from past trends.

# POPULATION HISTORY, STATUS & PROJECTIONS (TO 2010)

During the last century Casco Township lost population until it had dropped 1,373 people in 1930. Then it recovered – as did most of the adjacent communities – and continued its growth until the present time. The growth was not spectacular but steadily rose from 2,304 persons in 1970 to 2,856 in 1990 until the population peaked at 3,019 in the year 2000. In 2010 the population fell back to 2,823.

The current population of Casco and the surrounding communities is shown on the accompanying chart. With the loss of year-round city population the City of South Haven and all of the townships are now between 2,500 and just over 4,000 residents. Casco Township is in the middle third of area townships according to population. Allegan County, which is somewhat larger than the Michigan average, had a population of 105,665 in 2000 rising to 111,408 in 2010. On the other hand, Van Buren County's population was 76,263 in 2000 and remained virtually unchanged in 2010, being 76,258.

# **POPULATION CHANGE 1990-2010**

1990, 2000 and 2010 U.S. Census counts & calculated percentages

|                     | 1990  | 2000  | % Change<br>1990-2000 | 2010  | % Change 2000-2010 | % Change<br>1990-2010 |
|---------------------|-------|-------|-----------------------|-------|--------------------|-----------------------|
| Casco<br>Township   | 2,856 | 3,019 | 5.7                   | 2,823 | -6.5               | -1.2                  |
| Ganges<br>Township  | 2,124 | 2,524 | 18.8                  | 2,530 | 0.2                | 19.1                  |
| Clyde<br>Township   | 2,001 | 2,104 | 5.1                   | 2,084 | -1.0               | 4.1                   |
| Lee<br>Township     | 2,672 | 4,114 | 54.0                  | 4,015 | -2.4               | 50.3                  |
| Fennville<br>City   | 1,023 | 1,459 | 42.6                  | 1,398 | -4.2               | 36.7                  |
| South<br>Haven City | 5,563 | 5,013 | -9.9                  | 4,400 | -12.3              | -20-9                 |
| South<br>Haven Twp  | 4,183 | 4,046 | -3.3                  | 3,983 | -1.5               | -4.8                  |
| Geneva<br>Township  | 3,162 | 3,975 | 25.7                  | 3,573 | -10.1              | 13.0                  |

# **AGE (2010)**

The table below compares ages in Casco Township with selected other lake front communities in the area. Ganges and the City of South Haven are both immediately adjacent to Casco. Allegan County is also included as a county-wide barometer.

The age composition of Casco's population has begun to differ markedly from that of Allegan County. The most significant variation is within the population 55 years and older which comprises 35.4% of the Township's population, but only 25.7% of the County's. This is a marked change from previous census when the townships had a substantially younger population than the City of South Haven, where 39.3% of the residents are in the 55+category.

# **Year 2010 Profile of Selected Communities**

2010 US Census counts and calculated percentages

| LOCAL UNIT<br>OF GOV'T  | PRE-<br>SCHOOL<br><5 Yrs. | SCHOOL<br>5-19 Yrs.     | COLLEGE/<br>EARLY<br>WORK<br>20-24 Yrs. | WORKING<br>YEARS<br>25-54 Yrs. | WORKING/<br>EARLY<br>RETIRE<br>55-59 Yrs. | WORKING/<br>RETIRE<br>60-64 Yrs. | RETIRED >65 Yrs.           |
|-------------------------|---------------------------|-------------------------|---|--------------------------------|---|----------------------------------|----------------------------|
| CASCO<br>TOWNSHIP       | 5.0%<br>141               | 19.8%<br><sub>560</sub> | 3.8%                                    | 36.0%<br>1,017                 | 9.6%<br><sup>270</sup>                    | 9.0%                             | 16.8%<br>474               |
| Allegan<br>County       | 6.7%<br><sub>7,501</sub>  | 22.0%<br>24,482         | <b>5.2%</b> 5,816                       | 40.4%<br><sub>45,013</sub>     | 7.0%<br><sub>7,803</sub>                  | <b>5.7%</b> 6,355                | 13.0%<br><sub>14,438</sub> |
| Ganges<br>Township      | 5.3%<br>134               | 18.4%<br>465            | 3.8%<br><sub>96</sub>                   | 38.8%<br><sub>981</sub>        | 8.7%<br><sub>220</sub>                    | 8.3%<br><sup>209</sup>           | 16.8%<br><sub>425</sub>    |
| South Haven<br>City     | 5.4%<br><sup>238</sup>    | 17.0%<br><sub>754</sub> | 5.6%<br>245                             | 32.6%<br>1,437                 | 9.6%<br><sub>421</sub>                    | <b>7.2%</b> 319                  | 22.5%<br><sub>989</sub>    |
| South Haven<br>Township | 6.5%<br><sub>258</sub>    | 20.7%                   | 5.3%<br><sup>213</sup>                  | <b>36.6%</b> 1,459             | 7.8%<br>310                               | 6.8%<br><sub>269</sub>           | 16.4%<br><sub>652</sub>    |
| Fennville<br>City       | 10.5%<br>147              | 27.2%<br><sup>380</sup> | 5.7%<br>79                              | 40.1%<br><sub>561</sub>        | 5.1%<br>71                                | 3.8%<br><sub>53</sub>            | <b>7.7%</b>                |

# **INCOME (2010)**

No data available

# **Median and Per Capita Income 2010**

|                | Family Income | Household<br>Income | Per Capita<br>Income | Poverty Level * |
|----------------|---------------|---------------------|----------------------|-----------------|
| Allegan County |               |                     |                      |                 |
| CASCO TWP      |               |                     |                      |                 |
| Ganges Twp.    |               |                     |                      |                 |
| Clyde Twp.     |               |                     |                      |                 |
| Lee Twp.       |               |                     |                      |                 |
| Fennville C.   |               |                     |                      |                 |
| South Haven C. |               |                     |                      |                 |
| South Haven T. |               |                     |                      |                 |
| Geneva Twp     |               |                     |                      |                 |

<sup>\*</sup> Poverty Level is defined by the U.S. Census

Bureau for the 2010 Census as

# **EDUCATION (2010)**

(This data was not reported for the 2010 Census)

# **EDUCATIONAL ATTAINMENT 2010**

|                      | High School | Bachelors |
|----------------------|-------------|-----------|
| Casco Township       |             |           |
| Ganges Township      |             |           |
| Clyde Township       |             |           |
| Lee Township         |             |           |
| Fennville City       |             |           |
| South Haven City     |             |           |
| South Haven Township |             |           |
| Geneva Township      |             |           |
|                      |             |           |
| Allegan County       |             |           |

# **HOUSING (2010)**

# **HOUSING OCCUPANCY & TENURE (2010)**

The Housing Occupancy and Tenure for the year 2010 is shown on the following table. Casco Township has a very large percentage of seasonal housing; in fact, it has the highest percentage of seasonal housing in the area slightly more than Ganges Township and the City of South Haven which also have land directly fronting on Lake Michigan.

The percentage of renter-occupied homes is lower for Casco Township than many neighboring communities. There may be two reasons for that. One is that there are relatively few rental units such as apartment complexes in the rural township. The second reason is probably because the vacation property which is classified as "seasonal" are second homes and not generally available for rent.

The low amount of occupied housing is in direct correlation to the very high percentage of seasonal homes. If those were considered as owner-occupied the rate would be substantially higher. Many of the reported "seasonal" homes may, in fact, be occupied for much of the year, thus distorting the true picture of Casco's population growth and service needs. The "Other Vacant" rate is near the average for neighboring communities. These figures may be misleading if the number of actual owner-occupied homes in Casco Township were under reported as "seasonal".

#### 2010 HOUSING UNITS & OCCUPANCY STATUS

| Community  | Total   | Total    | Owner    | Renter   | Seasonal | Other  |
|------------|---------|----------|----------|----------|----------|--------|
|            | Housing | Occupied | Occupied | Occupied | Vacant   | Vacant |
|            | Units   |          |          |          |          |        |
| Allegan    | 49,426  | 42,018   | 34,052   | 7,966    | 4,038    | 3,370  |
| County     |         | 85.0%    | 81.0%    | 19.0%    | 8.2%     | 6.8%   |
| Casco      | 1,957   | 1,130    | 975      | 155      | 658      | 169    |
| Township   |         | 57.7%    | 86.3%    | 13.7%    | 33.6%    | 8.6%   |
| Ganges     | 1,626   | 1,050    | 895      | 155      | 460      | 101    |
| Township   |         | 64.6%    | 55.0%    | 9.5%     | 28.3%    | 6.2%   |
| Clyde      | 890     | 717      | 641      | 76       | 103      | 70     |
| Township   |         | 80.6%    | 72.0%    | 8.5%     | 11.6%    | 7.9%   |
| Lee        | 1,940   | 1,329    | 951      | 378      | 348      | 263    |
| Township   |         | 68.5%    | 49.0%    | 19.5%    | 18.0%    | 13.6%  |
| Fennville  | 588     | 505      | 315      | 190      | 8        | 75     |
| City       |         | 85.9%    | 62.4%    | 37.6%    | 1.4%     | 12.8%  |
| South      | 3,329   | 1,957    | 1,203    | 756      | 1,004    | 383    |
| Haven City |         | 58.8%    | 35.0%    | 22.6%    | 30.0%    | 11.4%  |
| South      | 2,081   | 1,625    | 1,205    | 420      | 227      | 229    |
| Haven Twp  |         | 78.1%    | 57.9%    | 22.2%    | 10.9%    | 11.0%  |
| Geneva     | 1,569   | 1,324    | 1,109    | 215      | 79       | 166    |
| Township   |         | 84.4%    | 70.7%    | 13.7%    | 5.0%     | 10.6%  |

# **HOUSING VALUE (2010)**

No data available

# YEAR HOUSE BUILT (2010)

Between 1990 and 2000 the volume of new home construction in Casco Township surpassed all area communities, except Geneva Township. Over 400 new homes were built in Casco during that period, according to the U.S. Census. Between 2000 and 2010 once again Casco Township added over 400 new homes, however this growth consisted of a housing bubble that accelerated over the decade from 2000 to 2007 and then collapsed.

#### **NEW HOME CONSTRUCTION BY YEAR**

| 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 |
|------|------|------|------|------|------|------|------|------|------|------|
| 45   | 36   | 63   | 60   | 37   | 40   | 62   | 28   | 9    | 19   | 13   |

Source: Township Building Inspector

In 2010 Casco Township had a total of 1,957 dwelling units. Of these 22.9% were constructed prior to 1940, 35.5% were constructed between 1941 and 1990, 20.4% between 1991 and 2000, and 21.1% since 2000.

# **ECONOMIC FACTORS (2010)**

No data available.

#### **WORK COMMUTE**

No data available.

# SECTORS OF EMPLOYEMENT FOR CASCO TOWNSHIP RESIDENTS (2000)

No data available

# **FARM ECONOMY**

No data available

# **PUBLIC INVOLVEMENT 2010**

#### CASCO TOWNSHIP

#### PUBLIC VISIONING SESSION - October 30, 2010

#### **FARMLAND PRESERVATION**

- 1. Farm markets are a growing part the economy. We should preserve farmland & encourage farm markets.
- Leave the door open for development along Baseline Road this needs to be a commercial corridor
- 3. Farmland preservation is positive so long as you take into account areas needed for development.
- 4. Is there a historical element to Blue Star Highway?
- 5. Clustering commercial uses is a good idea.

#### WIND FARMS AND SOLAR ENERGY

- 1. We need to preserve the public's right to comment.
- 2. Should these be a permitted use by right or should there be a right to a public hearing?
- 3. There is a difference between residential, commercial and utility-scale wind energy farms.
- 4. What studies have been done?
- 5. Could one study be done for the entire township?
- 6. Concern about land contouring
- 7. What are the wind turbulence effects upon the neighbors?
- 8. What areas would be impacted?
- 9. Concern about wind tower concrete & roads what about removal if the use is abandoned? Farmland impacts?
- 10. Wind energy should help stabilize farm incomes.
- 11. There seems to be a lack of science to the opposition.
- 12. There ought to be a right to have residential wind energy and we should put a hold on major projects for now.
- 13. Concentrate the regulations on wind farms.
- 14. No money to the Township!
- 15. What would be the impacts of wind farms on crop dusting?
- 16. For residential what should be the limits for kilowatts per day? Concern about such limits in order to keep the wind generators cost effective.
- 17. The three different types should be treated differently
- 18. What is a major wind energy farm? How would it be defined?
- 19. Would these work in areas of the Township with cell towers?
- 20. On the sound issue, what is the recommended decibel level?
- 21. What are the neighbor's rights to sound impacts?

# CASCO TOWNSHIP PUBLIC VISIONING SESSION – November 13, 2010

#### **PARKS & RECREATION**

#### INFORMATION FROM THE PARKS & RECREATION ADVISORY COMMITTEE

- The Casco Township Board established a Parks & Recreation Advisory Committee in 2009.
- Casco Township adopted its own Five Year Community Recreation Plan for 2006-2010 and the Parks & Recreation Advisory Committee is in the process of updating the plan in 2011
- 3. A Township millage for parks & recreation was renewed on November 2<sup>nd</sup>, 2010.
- 4. The Casco Township Nature Preserve was acquired Lake Michgan and dedicated in 2010
- 5. A grant application is in process to purchase the "Maple Grove" property immediately adjacent to the north of the Nature Preserve. This property is intended to be used as a Park with beach access.

#### RELATED INFORMATION

#### SOUTH HAVEN AREA RECREATION AUTHORITY

- 1. In 2010 the City of South Haven, South Haven Township and the South Haven Public Schools agreed to establish the South Haven Area Recreation Authority (SHARA).
- 2. The Authority is pursuing the purchase and development of land in Casco Township for a soccer complex. However, Casco Township has chosen not to participate in the SHARA or development of this park.

#### **BLUE STAR TRAIL**

- 1. Highway 35 is a federal initiative to establish a non-motorized trail from Natchez, Mississippi, to Sault Sainte Marie, Michigan.
- 2. The City of South Haven is the coordinator for a portion of the trail in Michigan. This will be called the Blue Star Trail.
- 3. In Casco Township, a volunteer organization, Friends of the Blue Star Trail, has been established as a Michigan non-profit organization and has applied for 501 C 3 status with the IRS.
- 4. The Blue Star Trail will run from Baseline Road to the Blue Star Path in Saugatuck Township and connect from there to the Laketown Trail. The distance is 19.5 miles. The project has an estimated cost of \$5.1M with grants through Michigan Department of Transportation (MDOT) and the Michigan Natural Resources Trust Fund (MNRTF) totaling \$4.6M which will require \$1.1M in local match. It is anticipated that match will be found through corporations, businesses, companies, local government, foundations, local endowments and the Friends of Blue Star Trail endowment fund.
- 5. Construction is targeted to start in 2012 and complete by 2016. The trail will be 10 feet wide and 4 feet off the road shoulder.
- 6. Allegan County Road Commission will allow the project but the local governments must take liability.

#### COMMENTS FROM THE PUBLIC

- 1. Will there be a link from the Blue Star Trail to the SHARP park?
- 2. What does the Blue Star Trail mean to adjacent residential areas?
- 3. MSU studies are said to indicate that if you own a home within 500 feet of a trail market value on your home will increase 10%
- 4. Real estate development can be expected along the trail
- 5. Is this an acceptable use of land in a residential zone?
- 6. What are the safety concerns?
- 7. Are there positive 'green' impacts?
- 8. What about connections to subdivisions and gated communities? Impacts?
- 9. There is a need for Public Hearing(s) on the bike trail
- 10. What incentives are there for connections to the trail within new developments?

#### **PUBLIC ACCESS SITES**

#### **PUBLIC COMMENTS**

- 1. The new Nature Preserve takes the pressure off road-ends to lessen litigation.
- 2. We need a Township-wide dialogue on this.
- 3. We need walkable access
- There are limits to road access sites technical descriptions, legal issues.
- 5. With the new park we have better access.
- 6. Public road ends have questionable access due to steep slopes
- 7. There are other access points
- 8. Sell the contentious lots and use the money to support parks
- 9. The Township only litigates dedicated public parks, we had a 1990 vote against the use of public money for litigation.
- 10. Each road end is different and these should not be recreation areas.
- 11. For our plans and documents clear definitions must follow the labels this defines who owns what
- 12. For the Master Plan our job is to think about the next 20 years.
- 13. Look at the legalities
- 14. Strong economic development is coming. How will that evolve?
- 15. We must educate the Planning Commission first then the general public.
- 16. Casco really only has four public access areas:
  - a. The Mount Pleasant subdivision
  - b. Workman's Circle
  - c. 1<sup>st</sup> Street in Miami Park
  - d. 109<sup>th</sup> Avenue
- 17. The Township should not sell or trade existing lots
- 18. The Nature Preserve is NOT a park for access to Lake Michigan, Maple Grove is intended to be that type of access.
- 19. We should not forget the area around the Township Hall, this should be kept in the plan.
- 20. Don't call them 'road-ends', this is misleading.

#### **BLACK RIVER WATERSHED**

- 1. Who owns the river? What are adjacent property owner's rights? What are public rights to the river?
- 2. Trees don't equal utopia
- 3. Wetlands are similar to road ends
- 4. Looking at the pre-settlement maps, if the wetlands then were not drained nobody could live in Michigan.
- 5. Preserving farmland is #1, if you expand on state regulations you put farmers in duress. The GAAMPs should provide enough protection.
- 6. The Black River is a huge part of the Township.
- 7. How does it benefit the Township?
- 8. Before we regulate we should defer to the GAAMPs
- 9. The Green infrastructure elements of the Watershed Plan's recommendations should be kept.
- 10. Road bridges and the public access to the rivers need to be discussed.
- 11. Tree stands are important.

# CASCO TOWNSHIP PUBLIC VISIONING SESSION #3 – January 21, 2011

#### Part 1

#### **COMMERCIAL USES**

#### **PUBLIC COMMENTS**

- 11. What opportunities are there for Casco Twp. in the New Economy?
- 12. Twp should expect more retirees
- 13. Internet services are currently limited
  - a. It was pointed out that there is a federal grant in progress that should address this
- 14. Sewer & Water are more important
- 15. 'Heavy' commercial type uses are NOT an issue
- 16. Neighborhood type commercial & home businesses are the key
- 17. Like the idea of 'permitted with conditions' and no site plan review
- 18. We need to encourage new businesses
- 19. How do we reduce regulation?
- 20. How do we manage expansion so that it does not have a negative impact upon existing property owners?
- 21. The <u>size</u> of the commercial use is the challenge
- 22. How do we recognize existing commercial uses, i.e. Spencer mfg.?
- 23. Very concerned about agricultural processing plants
- 24. We need to encourage farming flexibility 'family oriented' livestock.
- 25. What is protected by "Right-to-Farm"?
- 26. How do we differentiate 'family-scale' vs. 'factory-scale' farming?

During the final discussion there seemed to be general consensus that small-scale, family-run businesses are to be encouraged especially in the agricultural zoning districts. The principle question being "at what point does a business need to re-locate to a business district?"

For the existing commercial uses that are currently non-conforming, there seemed to be general agreement that some type of special use approval would be desirable to allow such existing uses to continue, and even expand up to a point (to be defined).

# Part 2 OVERLAY ZONING

During the preliminary discussion it was recognized that there are two types of overlay districts: regulatory and permissive.

# **PUBLIC COMMENTS**

- 21. Could we address the small commercial uses with an overlay district?
- 22. Why would we want a Blue Star Highway overlay district?
- 23. Why would we want a Lakefront or Bluff overlay?
- 24. The Township has some unique resources and the state regulations (DNR / DEQ) do not always protect everything.
- 25. Should there be an overlay on the west side of Blue Star?
- 26. Should there be a sewer & water overlay?
- 27. We need a definition in the plan or ordinance on what an overlay district is.
- 28. Suggested overlay districts for:

Floodplain

Sewer & water service areas

Black River watershed

Lakeshore

"Is there a good REASON to do this?

- 29. CONCERNS:
  - a. limitations on individual property owners
  - b. the economy will change & demand will increase
- 30. If the same result can be obtained using private means, shouldn't that be preferred?

There seemed to be general agreement that the Township should consider a non-regulatory overlay for the FEMA designated floodplains that simply identifies the area affected and defers to state regulations.

No decision was made on a Blue Star Highway limited commercial overlay.

Due to both support for and opposition to a Lake Michigan bluff overlay there was no consensus on this issue. A question was raised as to how important this issue remains as very few developable parcels remain. Three positions emerged during the discussion:

- 1 Protection of neighboring property, both aesthetics & rights
- 2 Private property rights
- The need for increased development on the sewer & water lines and concern that increased regulation might prevent adequate development.

# APPENDIX III

# **POSITION PAPERS 2010**

#### POSITION PAPER FOR CASCO TOWNSHIP - 2011

#### I. Why Preserve Farmland?

#### 2005 Community Opinion Survey & 2010 Farmland Preservation Question

The 2005 Community Opinion Survey had no specific questions on agriculture. The survey, which had an approximately 38% return rate, did ask for the top five community characteristics. The fifth highest was "rural atmosphere", which seems to have had about an 85% rating.

The public planning session on Agricultural Preservation held by the Planning Commission in October of 2010 did not attract more than ten interested parties. The statements taken at that time included:

- 6. Farm markets are a growing part the economy. We should preserve farmland & encourage farm markets.
- 7. Farmland preservation is positive so long as you take into account areas needed for development.

The level of response to an ambiguous 2005 question does not indicate the reason for the inclusion of the element in the Master Plan. The level of response and type of response to the 2010 public meeting is also ambiguous at best.

#### 2005 Casco Township Master Plan

Included within the Vision statement of the 2005 plan is the sentence "Casco Township will continue to encourage the preservation of large land parcels for agricultural use...".

Within the list of Goals under Agricultural Lands is the Goal: *Preserve agricultural land use by supporting farming options and farmers.* Under this Goal is the objective "*Explore the concepts of purchase or transfer of development rights.*"

Among the 'Planning Challenges' listed in part III is "Farmland Preservation". The text describes the preservation of agricultural activity as a keystone of the master plan and then provides example of conflict between rural residential uses and negative impacts on farming activities as well as the rural character of the area.

Finally, in the Details of the Master Plan the Agricultural text reads: *Maximum densities are* recommended at no more than one dwelling per three acres to avoid losing excess agricultural land to residential development, but still large enough to protect the rural character of agricultural areas.

The text of the 2005 Master Plan indicates a support for agricultural preservation that is not fully reflected in the guidance for the Zoning Ordinance.

#### Value of Farmland Preservation to Casco Township

The climate, terrain and variety of soils make several areas in the Township well suited for certain types of horticulture. These lands provide unique economic benefits to the citizens of the Township and are an important part of the Township's agricultural heritage. Many of the agricultural activities in the Township provide the opportunity to harvest locally grown foods to sell at roadside stands, farmers' markets and local retail food stores to increase tourism and the economic impact of agriculture.

Historically, Casco Township has been predominantly a farming community, and based upon agricultural statistics for the County, agriculture will continue to be a prominent economic force in the

region. A review of old county plat books reveals that a large number of farms in the Township have continued in the same family for many generations. Casco Township has also had a long tradition of farm-related tourism. Beginning about 1900, farms within ten miles of South Haven often turned to the tourist industry for income during periods of agricultural market recession. There developed a strong tradition of resort-farms, in particular the Wolf family became prominent in this activity which became the origins of the Sea Wolf resort. This activity went into a decline during the boom period of the auto industry when high-paying jobs were readily available in South Haven, Pullman and Holland. With the decline of the auto industry in Michigan the Township is seeing resurgence in farm-stand/market activity.

#### Farmland Preservation Benefits

Farmland preservation provides a means by which the family farm can be protected for future generations of the Township's families. Being voluntary, it is not a "taking" and is not intrusive on property rights. In addition, the tradition of family-owned farms has been passed down from generation to generation; supporting a strong social structure focused on community and family.

Both the Township and Allegan County as a whole continue to experience substantial development, especially residential, which results in the fragmentation of farmland. The fragmentation of farmland increases conflicts with non-farm uses and adversely affects the economies of scale necessary for successful agricultural processing operation in the modern economy. This in turn will make it increasingly difficult for remaining farming operations to remain viable. To give one example, by 1998 the number of dairy farmers and potato growers in Michigan had fallen to the point that there were no longer any milk or potato processing plant left in the state due to a lack of volume to support plant operations. This in turn has driven many of the remaining farms dependent upon these products out of business.

#### II. Ways & Means

#### Farmland Preservation

Part 362 of the Natural Resources and Environmental Protection Act (NREPA), Michigan Public Act 451 of 1994 as amended, created the Agricultural Preservation Fund and the Agricultural Preservation Fund Board. The purpose of the fund is to provide matching dollars to qualifying local units of government Purchase of Development Rights Programs. In order to qualify for participation a local unit of government must:

- Have a comprehensive plan that has been adopted within the last 10 years and reviewed and/or
  updated within the last 5 years that contains an agricultural preservation component, and
- Have adopted a purchase of development rights ordinance that includes a method to select parcels for possible purchase and also includes a method to determine the price to be paid for those development rights, and
- Provide for funds to match the State grant. <u>Matching funds are not required to come directly from the local unit of government</u>. They can come from a variety of sources, including private donations, landowner donations, and other grants.

In order to fulfill a portion of the requirements listed above, the Allegan County Board of Commissioners adopted a countywide Farmland Preservation Ordinance. The intent of the ordinance is to create an Allegan County Farmland Preservation Program to:

- Protect eligible farmland by purchasing development rights voluntarily offered for purchase by landowners.
- Authorize acceptance of voluntary donations and the cash purchases and/or installment purchase of development rights of eligible farmland and the placement of conservation easement on these properties that restricts the future development,

- Establish a county comprehensive plan element to be prepared in collaboration with local units
  of government within Allegan County that describes geographic areas within Allegan County
  where eligible property should be protected and preserved,
- Provide procedures and guidelines for selecting the farmland parcels to be protected; for
  determining the value to be paid for those rights; and, for the repurchasing of those rights for
  properties that no longer comply with the protection and preservation policies of the program
  and goals of the Allegan County Comprehensive Plan.

Casco Township farmers can qualify for participation in the County Farmland Preservation Program only so long as Casco Township adopts an ordinance agreeing to participate in the program and includes appropriate provisions within the Township's Master Plan demonstrating a commitment to preserving farmland. There is no cost to the Township for participating in this program. Criteria for participation can be found in the Allegan County Farmland Preservation ordinance, available at the County's website.

#### Strategies to Preserve Farmland

There are a number of techniques and strategies available for farmland preservation. Techniques that have been supported include PA 116 agreements, which is an older program funded by the State, which grants tax abatements for a term of years during which no development can occur. This program has been targeted for elimination by the current governor. The Michigan Zoning Enabling Act provides for various type of land preservation that can be used to preserve agricultural land, specifically conservation easements, plat dedications, deed restrictions, or covenants. The Zoning Enabling Act also provides for incentives such as bonus divisions and bonus lot sizes where the bonus is based upon some type of preservation.

With the inclusion of a farmland preservation element in the Master Plan, the Township demonstrates its intent to participate in the County Farmland Preservation Program. This program allows farmers to voluntarily sell the development rights to their farmland. An easement that permits the farmer to continue his/her agricultural operation is placed on the property and the farmer agrees not to develop the property. The farmer is not prevented from selling her/his land as farm land. There is no cost to the Township to allow this type of program.

In addition, the Planning Commission can develop a Transfer of Development Rights program. This program would allow for the transfer of unrealizable development potential from the Agricultural zones. Available development rights could be transferred to a Planned Unit Development or one of the residential or commercial zoning districts where municipal sewer and water are available and the area is identified as a receiving area. Again, there does not have to be any cost to the Township.

#### Selection of Lands for Preservation

Participation by the Township in the Allegan County Farmland Preservation Program is contingent upon the Township's demonstrated commitment to farmland preservation in the master plan. The Master Plan must specifically identify those parcels or those sections of the Township where participation in the County farmland preservation program is allowed. Realistically, given the point system used by the County Preservation Board, it is almost impossible for a parcel under 40 acres to qualify. Current zoning is not critical for selection but the Township's Master Plan must clearly prohibit the rezoning of areas designated for farmland preservation to any other use. The County program expects that any Township that wants to allow participation to the program is fully committed to farmland preservation.

#### **Development Rights Sending Areas**

An additional element that could be provided for in the Master Plan is the Development Rights Sending Area. These are clearly defined areas intended to provide owners of properties that have development limitation with an option to realize development opportunities. The concept should be tied to the bonus provisions of the Planned Unit Development section of the Zoning Ordinance. In those zoning districts where higher density developments are permitted ("receiving areas"), a developer, through a

purchase/transfer of development rights provision, may purchase additional density rights from property owners in a sending area. These purchased development rights are then transferred to developable property in a receiving area of the township.

Development rights sending areas might be:

- Properties planned & zoned for Agricultural preservation.
- Properties within a Special Flood Hazard Area.
- Properties within a Critical Dunes Area.
- Properties located within a regulated wetland.
- Properties having a documented lead/arsenic contamination situation where the property cannot be reasonably developed.

Examples of township with this type of program are found in Grand Traverse, Washtenaw and Kent counties.

#### Large Lot Zoning

This method is used by Clyde Township where the minimum lot size is 5 acres and the minimum lot width is 330 feet. This does not preserve farms but it does preserve the rural character of the township. The Casco Township Zoning Ordinance does not support this option.

#### **Land Division Limitations**

This method is used in Watson Township where plats and site condominiums are limited to the number of lots that could be obtained under the exempt from platting provisions of the state's Land Division Act. This ordinance also has a <u>maximum</u> area limitation for land divisions under 40 acres. The limitation on land divisions provision could be added to the Casco Township Zoning Ordinance and the Master Plan could be interpreted to support this approach.

# **Exclusive Agricultural Zoning**

This method is recommended by the Michigan State University Cooperative Extension program. Non-farm uses are strictly prohibited in the Agricultural district. This provision is not supported by the Casco Township Master Plan, surveys or Zoning Ordinance.

#### **POSITION PAPER FOR CASCO TOWNSHIP - 2011**

#### WHY PARTICIPATE IN THE NATIONAL FLOOD INSURANCE PROGRAM

It happens like clock-work every 35 years, folks in Michigan experience a significant increase in flooding. To many home owners this may seem to be "unheard of" or "beyond belief" flooding, but this type of flooding can be expected from time to time, and it has occurred a number of times within the last 70 years. It is also important to understand that, as the folks in Allegan County found out, without a federal disaster declaration there is little the state or local governments can do to help individual homeowners and private property owners who have suffered flood damage. Even with federal assistance, private property owners are still expected to carry their own flood insurance.

For a number of reasons flooding is increasing throughout the nation. First, changes in rainfall patterns are occurring. It doesn't really matter whether you think it is caused by the normal 35-year weather cycle of the Great Lakes region, El Nino, La Nina, global warming, woolly-bear caterpillars, or something else. The reality is that while average yearly rainfall may remain fairly constant, rain occurs less frequently, but we are experiencing more intense storms during the year. In 1997 a series of storms each dumped well over 5 inches of rain during 24-hour periods in northern Allegan and southern Ottawa counties. Each of these storms was classified as a so-called "100-year" rain event. In recent years, intense storms once again occurred in Ottawa and Allegan counties, causing major flooding, coastal dune slope failure and loss of life. The public should take note that the term "100-year" flood or rain event is a badly worded expression no longer used by the insurance industry or the federal government. The expression, "100-year" is simply a statistical average used to calculate probability for insurance rates. The reality is that there is a 1% chance EVERY YEAR, that a "100-year flood" or rainfall event will occur. Recent events throughout the Midwest indicate that these odds seem to be changing.

Second, the building boom of the 1990's changed watersheds by converting farmland and forests to roof-tops, driveways and parking lots. With more hard surfaces, less rain soaks in and more storm water runs off into our streams and rivers. In addition, as more wetlands are filled there is less area available that can be allowed to flood. All of this increases the amount of water from each rainfall event in our streams and thus increases the flood heights (as people in lowa and Wisconsin found two years ago).

Last, and of great importance, is that the building code only manage development by requiring structures to be elevated to yesterday's flood not tomorrow's flood. Because of the changing factors noted above, flood heights will increase. When the new FEMA flood maps are produced, these will likely show higher flood levels—this is reality and it is important that communities use that better data and that property owners know their true risk and build accordingly. Further, while many people seem to think it can only flood in that "100-year" floodplain shown on the map, there is flood risk above and beyond that relatively small floodplain. Just ask the folks who lost their homes in Lee Township—their property isn't even shown to be in a floodplain, but they were not safe from a larger than normal snow melt. These episodes are occurring and will continue to occur. Each property is subject to a variable risk of flooding, it just depends on how big the flood must be to impact each of them—in fact, portions of a property may have variable risk, depending on the level of the land above the stream.

#### What can you do to protect your life and property?

- If you live in or anywhere near water, know your flood risk. If your property can be flooded, know how to evacuate you and your family—homes and possessions can be replaced, but life is precious and cannot. You know you should have your escape route thought out in case of a fire. The insurance industry has documented that homes are more likely to be damaged by flooding than by fires.
- 2. Insist that your community leaders join and comply with the National Flood Insurance Program so that you and your neighbors are eligible to buy flood insurance. In case of a disaster

declaration, if your community participates and your home is destroyed, the NFIP will cover 80% of the cost to buy your home or in some cases rebuild it so it will be less likely to be damaged in the future.

If your community does not participate in the NFIP the only flood insurance that you might be able to obtain is market rate. This type of insurance is more expensive and it is not guaranteed by the government.

- 3. Buy flood insurance. Anyone, anywhere, can buy flood insurance <u>as long as their community has joined (see #2 above) and complies with the minimum requirements of the National Flood Insurance Program (NFIP).</u> A primary responsibility of your community is public safety, and flood safety is no different than fire or police safety. PLEASE NOTE: In a flood disaster the state and/or federal government will only cover at most 80% of your losses, you are expected to have flood insurance to cover the rest.
- 4. Avoid building in floodplains, the high risk flood areas—develop wisely. Communities all have land that is not at high risk of flooding.
- 5. Don't build in a way that pushes flood water onto other people's property. A selfish attitude is not a good neighbor policy and it may create liability for you.
- 6. Do not drive through flood water: this causes the most deaths from floods—Six to twelve inches of water can float any vehicle and moving water will carry away people and vehicles. Also, you cannot see where the road is—or if it is still there.

After the flood water recedes, communities and property owners will consider what they can do to reduce the loss of property or life from the next flood. The most effective solution is to move from or avoid the flood risk areas. Next best is to elevate structures above expected (future) flood levels—not only to protect structures, but also to make flood insurance cheaper. Many communities and property owners have done some of these things. More can be done. Remember the federal government cannot prevent flooding or make us whole after a flood. Only by accepting personal and community responsibility will we reduce the adverse impacts of flooding.

# What Can Your Community Do?

Besides joining the NFIP, your community can also participate in the Community Rating System (CRS). This is a program developed by the insurance industry whereby a township can reduce the flood insurance rates for all property owners within the township boundaries. To participate in the CRS the township is required to enforce the state construction code, formally adopt the FEMA Flood Insurance Rate map(s) applying to the township and have an audit conducted by the MDEQ floodplain engineer. The engineer will simply do a field check to look for violations of the state construction code. Normally, if you pass the audit your community automatically qualifies for a 5% flood insurance rate reduction. The insurance companies are required to grant this. In addition, above and beyond that there are a few simple activities that a community can undertake to obtain a further rate reduction of another 5%. The more a community is willing to do to protect property owners from flooding the higher the rate reductions that will be granted. This can reach as high as 45%. Few communities are willing to adopt the regulations that would get them to 45% but the opportunity is there.

# **APPENDIX IV**

# 2005 COMMUNITY OPINION SURVEY

In the initial stages of the master planning effort, the Planning Commission conducted a survey of Township property owners to assess their opinions about various issues relevant to the Master Plan. Approximately 700 surveys were completed and returned to the Planning Commission (+/- 38% return). Copies of the complete results are available at the Township office. The following is a summary of key findings.

# Most Important Characteristics

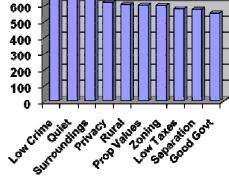
The top 5 qualities enjoyed by residents of the Township (in order of ranking) are:

- Low crime rate
- Quiet
- Attractive surroundings
- Privacy
- Rural atmosphere



The top 5 problems (in order of severity) are:

- Junk in yards
- Run down property/abandoned buildings
- Too much development
- Zoning enforcement
- Long-range planning



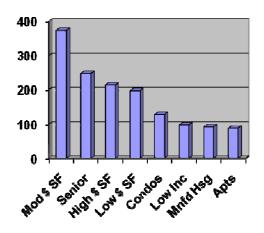
700

However, with the exception of "junk in yards" and "run down property", nearly equal numbers of respondents indicated that the same items were considered "not a problem."

| Problems             | No      | Serious |
|----------------------|---------|---------|
|                      | Problem | Problem |
| Junk in Yards        | 172     | 392     |
| Rundown Property     | 195     | 300     |
| Too Much Development | 234     | 260     |
| Zoning Enforcement   | 227     | 245     |
| Long-range Planning  | 204     | 243     |

# **Housing Needs**

In response to a list of housing types, the greatest need was expressed for additional moderately priced single family homes and senior citizen housing. Apartments were the least desired form of housing.



#### **Business/Services**

When asked if additional commercial was needed, the majority of

respondents favored the status quo, but a significant percentage did express a desire for more, while a substantial percentage were non-committal.

Yes: 145 (23%) No: 376 (59%) No opinion: 118 (18%)

# Satisfaction with Current Services

In a ranking of the level of satisfaction with current public services, the following were ranked as the top five:

- Fire protection
- Ambulance
- Township dump
- Snow removal
- Police protection

Conversely, the following were ranked as the poorest:

- Road maintenance
- Road resurfacing
- Zoning enforcement
- Library service
- Parks & recreation

| Service            | Excellent | Poor |
|--------------------|-----------|------|
| Road Maintenance   | 206       | 151  |
| Road Resurfacing   | 194       | 149  |
| Zoning Enforcement | 152       | 147  |
| Library Service    | 158       | 118  |
| Parks & Recreation | 154       | 114  |

Casco Township Master Plan

It is interesting to note that the number of respondents citing road maintenance, road surfacing, zoning enforcement, and library service as "poor" were less than, those who rated those same services as "excellent".

# **Spending Priorities**

In order of priority, the following were the items identified as how tax dollars should be spent:

- Road repair
- Preventing crime
- Ambulance service
- Fire protection
- Enforcing ordinances

# Recreational Activities

The highest priorities for recreation (in order of priority) were:

- Natural areas
- Lake front open space
- Beach access
- Bike paths
- Parks

