

**NORTHWEST
LOWER MICHIGAN**

**COASTAL
RESILIENCE
ATLAS**



ACKNOWLEDGMENTS

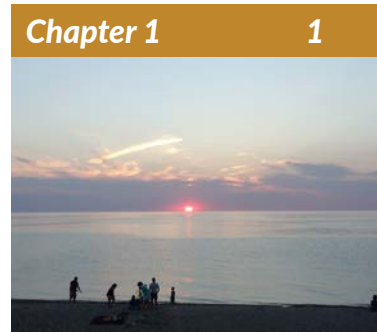
Financial assistance for this project was provided, in part, by the Michigan Coastal Zone Management Program, Department of Environment, Great Lakes, and Energy, and is supported through a grant under the National Coastal Zone Management Act of 1972, as amended, administered by the Office for Coastal Management, National Oceanic and Atmospheric Administration. The statements, findings, conclusions and recommendations in this report are those of the researchers and do not necessarily reflect the views of the Michigan Department of Environment, Great Lakes, and Energy and the National Oceanic and Atmospheric Administration.



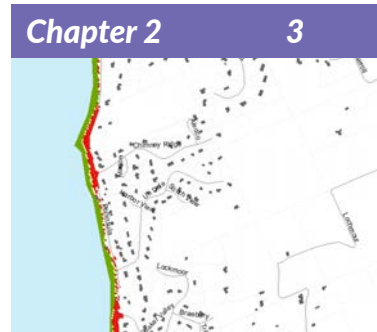
This Atlas was prepared by the Land Information Access Association (LIAA) in cooperation with the Great Lakes Research Center at Michigan Technological University and the Taubman College of Architecture and Urban Planning at the University of Michigan, July 2019.



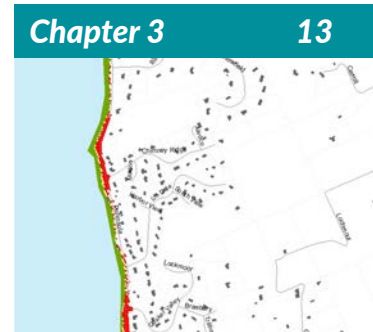
TABLE OF CONTENTS



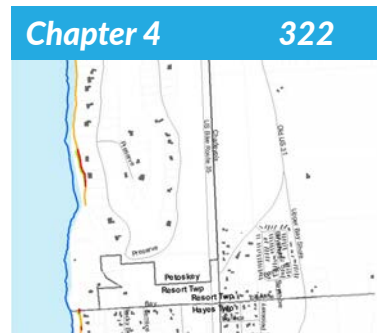
Introduction



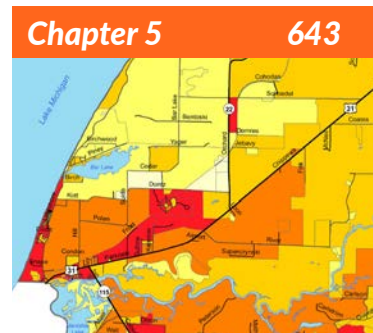
Sample Master Plan Chapter



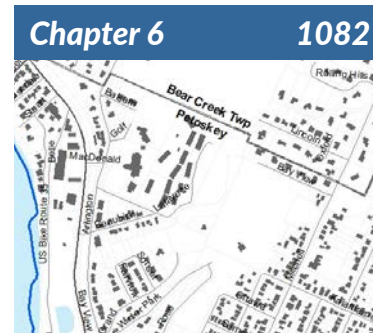
Coastal Flooding



Coastal Recession



Heat Vulnerability



**Local Zoning in Michigan for
Great Lakes Coastal Shoreland
Management**



PRIVATE
PROPERTY

CHAPTER 1

Introduction

According to the Urban Sustainability Directors Network, community resilience is the ability of a community to 1.) anticipate, accommodate and positively adapt to or thrive amidst changing climate conditions or hazard events; and 2.) enhance quality of life, reliable systems, economic vitality and conservation of resources for present and future generations.

Resilience includes adaptive capacity. Communities that are resilient are able to learn from adversity and adapt quickly to change. Adaptation is a critically important characteristic of resilience because it allows us to prevent further harm from disasters and disruptions while making the most of the new conditions. By adapting rapidly to changing climate circumstances, communities may not only survive challenges, but thrive.

Communities interested in becoming more resilient assess their vulnerabilities and make action plans to reduce their sensitivities and exposures to hazards of all kinds. For example, local governments can improve building standards to reduce heating and cooling challenges posed by severe temperature swings (cold and heat).

Great Lakes coastal communities face a unique subset of vulnerabilities and challenges that shift and change under unpredictable conditions over long periods of time. The Great Lakes are one of the most unique and dynamic environmental features in the world. The Great Lakes Basin contains more than 20% of the world's surface freshwater, 84% of North America's surface freshwater and



supports a population of more than 33 million people. Michigan — the Great Lakes State — is surrounded by four of the five Great Lakes and is home to 3,300 miles of Great Lakes shoreline.

Yet in general, riparian land (land adjacent to water bodies) in coastal communities throughout the state is not adequately protected from development pressures. Coastal communities have an especially important role to play in protecting the Great Lakes. In 2001, the Michigan Department of Environmental Quality acknowledged “fragmentation of coastal habitats, loss of agricultural and forest lands, increased impervious surfaces and resulting stormwater runoff, and the increased development of coastal hazard areas, wetlands and Great Lakes Islands, could be improved through better coastal land use planning.”¹ The high Great Lakes water levels of 2019 have brought a new sense of urgency to coastal communities.

Planning for coastal areas at the local level requires knowledge of both local conditions and state and federal regulations. This *Northwest Lower Michigan Coastal Resilience Atlas* has been compiled to provide officials in each coastal community in the region with useful information and data to support more resilient land-use planning and community development decision-making. In doing so, this Atlas will help communities better plan for and respond to changes to the region’s climate and the potential for coastal hazards.

The Atlas begins in Chapter 2 with model coastal dynamics and climate change language that can be used and/or inserted in your community master plan and other local plans. Chapter 3 provides an overview and maps of potential coastal flooding scenarios for each coastal community, and Chapter 4 provides an overview and maps of shoreline and bluffline recession in coastal communities. Chapter 5 provides a heat vulnerability assessment for each coastal community. Finally, Chapter 6 provides an overview of potential shoreland management options for coastal communities throughout northwest Lower Michigan.

¹ As cited by Norton, 2007 – Michigan Department of Environmental Quality. 2001. 309 Enhancement Grants Assessment/Strategy. Lansing. MI DEQ Coastal Management Program.

CHAPTER 2

Sample Master Plan Chapter

COASTAL DYNAMICS AND CLIMATE CHANGE IN THE MASTER PLAN

A master plan is a document that is meant to provide a periodic review of all of a community's systems, and to determine or reaffirm the values and goals upon which the community wishes to base its land-use decisions. Preparation and adoption of a master plan are guided by Michigan Planning Enabling Act (MPEA), PA 33 of 2008, which assigns this task to a community's Planning Commission. Though the master plan itself does not constitute a law or regulation, it forms the advisory basis of the zoning ordinance, which is the set of local laws governing land use and land-use intensity.

The comprehensive scope of a master plan is particularly suited to coastal resiliency planning. The holistic context of a master plan gives a community an opportunity to review each of its systems — including its ever-changing coastline — through the lens of resiliency, and also presents an opportunity to consider new practices.

Most master plans are organized into two major sections. The first section of the document includes the goals, objectives and policies that guide the physical development of the community. The second section is the background information or data that provides justification and support for the plan, typically including a summary of past and current socio-economic conditions as well as detailed information on the status, trends and impacts of important and interlinked community systems (e.g., infrastructure, housing, transportation, food systems, natural features, social systems, etc.). For coastal communities looking to improve community resilience, this section of the master plan should also provide background information and data on how these systems are impacted by coastal dynamics, Great Lakes water levels and climate change.

Sample content for a coastal resilience “chapter” for a master plan follows here for reference. Information and links to data and other features (e.g., charts, figures) are referenced and **highlighted** as appropriate.

OUR GREAT LAKES COASTLINE

The Great Lakes represent one of the most unique and precious environmental systems in the world. In fact, “the Great Lakes basin contains more than 20% of the world’s surface freshwater supplies and supports a population of more than 30 million people.”¹ Michigan is home to nearly 3,300 miles of Great Lakes shoreline, along with 36,000 miles of rivers and streams, and 11,000 inland lakes.²

Yet in general, riparian land (land adjacent to a water body) throughout Michigan is not adequately protected from development pressures.³ Coastal communities have an especially important role to play in protecting the Great Lakes. In 2001, the Michigan Department of Environmental Quality (DEQ) acknowledged “fragmentation of coastal habitats, loss of agricultural and forest lands,

¹ Mackey, S.D. 2012: Great Lakes Nearshore and Coastal Systems. In: U.S. National Climate Assessment Midwest Technical Input Report. J. Winkler, J. Andresen, J. Hatfield, D. Bidwell, and D. Brown, coordinators

² Ardizzone, Katherine A. and Mark A. Wyckoff, FAICP. Filling the Gaps: Environmental Protection Options for Local Governments, 2nd Edition. 2010.

³ As cited by Norton 2007 – Michigan Department of Environmental Quality. 2001. 309 Enhancement Grants Assessment/Strategy. Lansing, MI: DEQ Coastal Management Program.

increased impervious surfaces and resulting stormwater runoff, and the increased development in coastal hazard areas, wetlands, and Great Lakes Islands, could be improved through better coastal land-use planning.”⁴

Planning for coastal areas requires knowledge of coastal dynamics, climate change and their impacts on current and future local conditions. This chapter provides a summary of these dynamic processes and provides the basis for future land-use planning along our coastline.

OVERVIEW OF COASTAL DYNAMICS AND THE GREAT LAKES

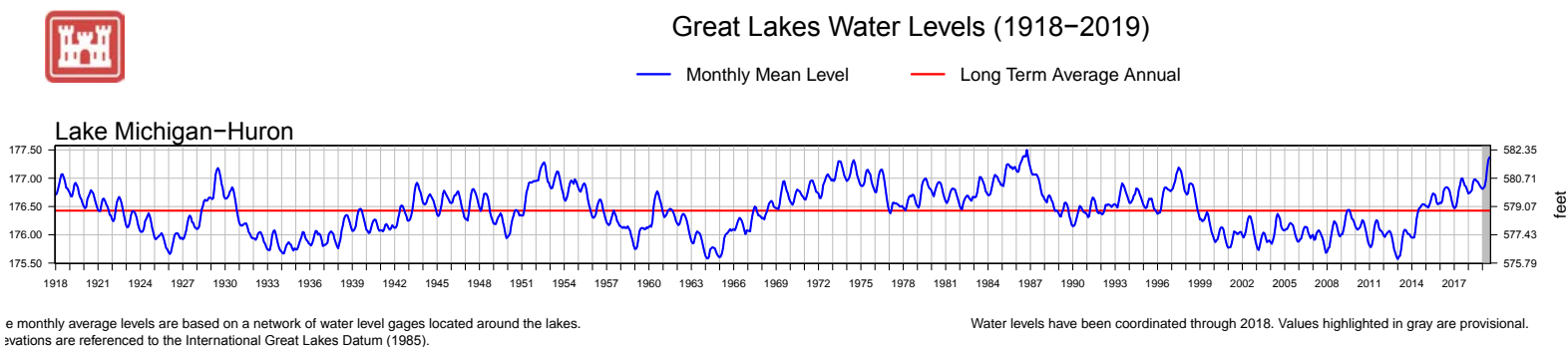
The Great Lakes function differently than other inland water bodies and tidal oceans. Understanding these dynamics can help our community plan for naturally occurring changes along the shoreline.

Changing Water Levels of the Great Lakes

Great Lakes water level changes result not from the moon’s gravitational pull, but from cyclical changes in rainfall, evaporation, and river and groundwater inflows.⁵ These factors work together to raise and lower the water levels of the Great Lakes in small increments daily, and larger increments seasonally and over the course of years and decades. Long-term water levels fluctuate by multiple feet. **Figure 1** illustrates the water level of Lake Michigan from 1918 to 2019 (Lake Michigan and Lake Huron are technically considered one lake). However, under certain climate conditions, water levels can dramatically fluctuate over short periods of time. For example, following the extreme winters of 2014 and 2015, water levels in Lake Michigan rose between three to four feet from an all-time low (576 feet) set just a year earlier.

This figure is updated annually by the Army Corps of Engineers and should be included in this summary. The figure can be found at: <https://www.lre.usace.army.mil/Missions/Great-Lakes-Information/Great-Lakes-Information-2/Water-Level-Data/>

Figure 1. Lake Michigan-Huron Water Level Changes, 1918 – 2019

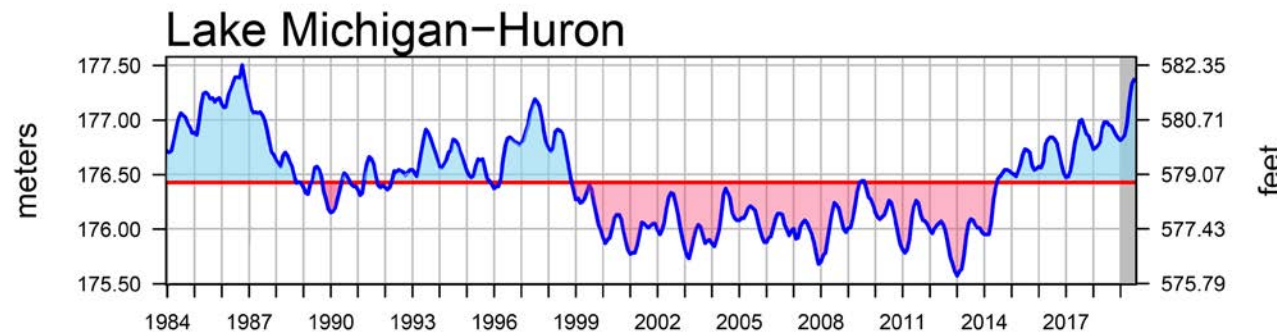


⁴ Ibid

⁵ Norton, Richard K., Meadows, Lorelle A. and Meadows, Guy A. (2011) “Drawing Lines in Books and on Sandy Beaches; Marking Ordinary High Water on Michigan’s Great Lakes Shorelines under the Public Trust Doctrine.” *Coastal Management*, 39: 2, 133 – 157, First published on 19 February 2001 (iFirst).

The Great Lakes are in a period of rising lake levels (see Figure 2). Since the early 2000s, water levels had remained low, but historical patterns over the last century indicated that higher water levels were sure to return.⁶ In May of 2019, Lake Michigan's water level rose an astounding nine inches. Lake Michigan's water level on June 5, 2019 was 581.61 feet, which was just 0.19 inches away from the all-time record high set in 1986.⁷

Figure 2. Lake Michigan Water Levels



How are Great Lakes Water Levels Measured?

Great Lakes water levels are measured via the International Great Lakes Datum (IGLD), a reference system of benchmarks at various locations on the lakes that approximate sea level. Great Lakes water levels are expressed as measurements above this reference elevation.

A brief summary on monthly water levels can be found at: <https://www.lre.usace.army.mil/Missions/Great-Lakes-Information/Great-Lakes-Information-2/Basin-Conditions/>. Although this summary provides a “snapshot” in time and may be quite different once the master plan is adopted, it can provide a useful comparison during future master plan updates, amendments and/or revisions.

⁶ Meadows, Guy A., and Meadows, Lorelle, A., Wood, W.L., Hubertz, J.M., Perlin, M. “The Relationship between Great Lakes Water Levels, Wave Energies, and Shoreline Damage.” Bulletin of the American Meteorological Society Series 78:4. (1997): 678-683. Print.

⁷ <http://www.lre.usace.army.mil>

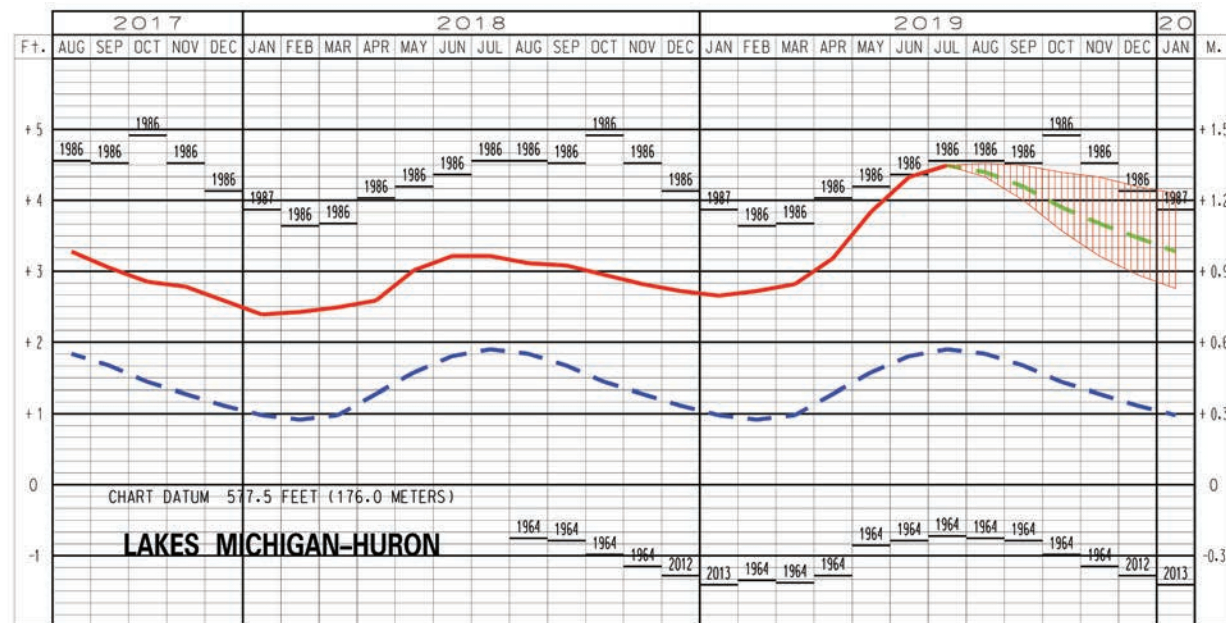
One inch of water on Lake Michigan represents 800 billion gallons of water.

According to a recent U.S. Army Corps of Engineers summary, based on current conditions, Lake Michigan is expected to continue its seasonal rise. From July through September, monthly mean water levels are forecasted to be less than an inch to 2 inches below the record high water levels, while in October and November, monthly mean levels are forecasted to be 8 to 10 inches below record high levels⁸ (see Figure 3).

It is important to note that changes in water levels are not solely responsible for the movement of the shoreline landward and lakeward over time. The velocity and height of waves, erosion of shorelines, and the pace of fluctuating water levels also contribute to coastal dynamics on the Great Lakes.

Figure 3. Lake Michigan-Huron Water Level Prediction

LAKES MICHIGAN-HURON WATER LEVELS – AUGUST 2019



A summary (and figure) on water level forecasts can be found on the following water level summaries:

<https://www.lre.usace.army.mil/Missions/Great-Lakes-Information/Great-Lakes-Water-Levels/Water-Level-Forecast/Weekly-Great-Lakes-Water-Levels/>

<https://www.lre.usace.army.mil/Missions/Great-Lakes-Information/Great-Lakes-Water-Levels/Water-Level-Forecast/Monthly-Bulletin-of-Great-Lakes-Water-Levels/>

⁸ <http://www.lre.usace.army.mil>

Wave Energy and Height

The Great Lakes experience high-energy waves and wave setup along the coastline. High-energy waves are high in speed and strong in intensity and are primarily created as fast winds move across the surface of the water for extended distances.⁹ “Wave setup” is the height of the water as waves reach the shore. High wave setup results as regional storms create high winds on the Great Lakes.¹⁰ Powerful and tall waves can quicken the rate of erosion and damage structures near the shoreline.¹¹ **In [insert jurisdiction], the prevailing winds are predominantly from the west and north.**

This statement is generally accurate for every community in northwest Lower Michigan.

Erosion

The shorelines of Lake Michigan are mostly made of gravel and sands that easily erode during times of high-energy waves.¹² Coastal erosion can cause flooding and damage infrastructure along bluffs and beaches. Erosion is caused mainly by storms and winds, and is exacerbated when lake levels are high.¹³

Quickly Changing Conditions

The Great Lakes are contained in gradually shifting and tilting basins. This tilting results as the Earth slowly decompresses and rebounds from the immense weight of the glaciers that created the Great Lakes.¹⁴ This shifting causes water levels to change more quickly in some places than others, because the shape of the water basin varies along the coast.¹⁵ This attribute of the Great Lakes makes it difficult to predict the pace of shoreline movement. Therefore, it is safest to plan for great variability and rapid change in water levels.¹⁶

⁹ National Oceanic and Atmospheric Administration. “Coastal Currents” Ocean Services Education, NOAA, 25 March 2008. Web. Accessed July 2015.

¹⁰ Norton, Richard K, Meadows, Lorelle A. and Meadows, Guy A. (2011) “Drawing Lines in Law Books on Sand Beaches: Marking Ordinary High Water on Michigan’s Great lakes Shorelines under the Public Trust Doctrine”, Coastal Management, 39: 2, 133 – 157, First published on: 19 February 2001 (iFirst)

¹¹ Ibid.

¹² Ibid.

¹³ Meadows, Guy A., and Meadows, Lorelle, A., Wood, W.L., Hubertz, J.M., Perlin, M. “The Relationship between Great Lakes Water Levels, Wave Energies, and Shoreline Damage.” Bulletin of the American Meteorological Society Series 78:4. (1997): 675-683. Print.

¹⁴ Dorr, J. A. and D. F. Eschman. 1970. Geology of the Great Lakes. Ann Arbor: University of Michigan Press.

¹⁵ Wilcox, D. A, Thompson, T.A., Booth, R.K., and Nicholas, J. R., 2007, Lake-level variability and water availability in the Great Lakes: U.S. Geological Survey Circular 1311, 25 p

¹⁶ Ibid.

Climate Change and the Great Lakes

Powerful waves, erosion, and changing shorelines on the Great Lakes have been well-documented throughout history, and each has implications for planning efforts along the coast. Climate change, however, exacerbates these natural processes, requiring preemptive planning in coastal communities. This section will discuss climatologist predictions of increased precipitation and storminess in the Great Lakes region, variable lake water levels, and rising water temperature. First, it is important to understand the global context of climate disruption.

Global changes in climate

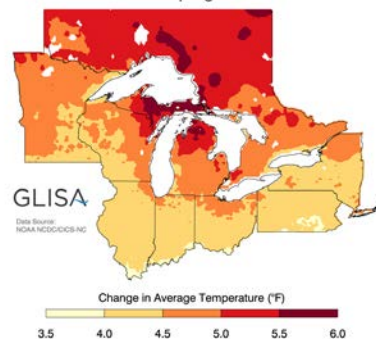
Climate and weather are directly related, but not the same thing. Weather refers to the day-to-day conditions in a particular place, like sunny or rainy, hot or cold. Climate refers to the long-term patterns of weather over large areas. When scientists speak of global climate change, they are referring to changes in the generalized, regional patterns of weather over months, years and decades. Climate change is the ongoing change in a region's general weather characteristics or averages. In the long term, a changing climate will have more substantial effects on the Great Lakes than individual weather events.

Figure 4. Historical and Predicted Climate Changes in the Great Lakes Region

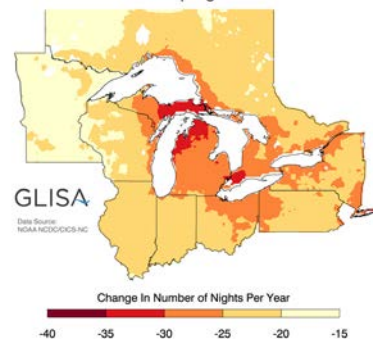


Additional information about changes to the region's climate (including maps) can be found at <http://glisa.umich.edu/resources/great-lakes-regional-climate-change-maps>

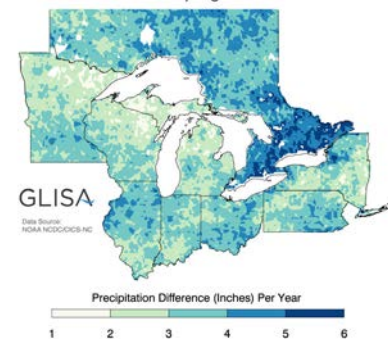
Projected Change in Average Temperature
Period: 2041-2070 | Higher Emissions: A2



Projected Change in Number of Nights Below 32°F
Period: 2041-2070 | Higher Emissions: A2



Projected Change in Average Precipitation
Period: 2041-2070 | Higher Emissions: A2



Evidence collected over the last century shows a trend toward warmer global temperatures, higher sea levels, and less snow cover in the Northern Hemisphere. Scientists from many fields have observed and documented significant changes in the Earth's climate.¹⁷ Warming of the climate system is unequivocal and is now expressed in higher air and ocean temperatures, rising sea levels, and melting ice.¹⁸

To help predict what the climate will be in the future, scientists use computer models of the Earth to predict large-scale changes in climate. These General Circulation Models (GCMs) have been improved and verified in recent years, resulting in relatively reliable predictions for climate changes over large regions.¹⁹ Scientists downscale these techniques to predict climate change for smaller regions.

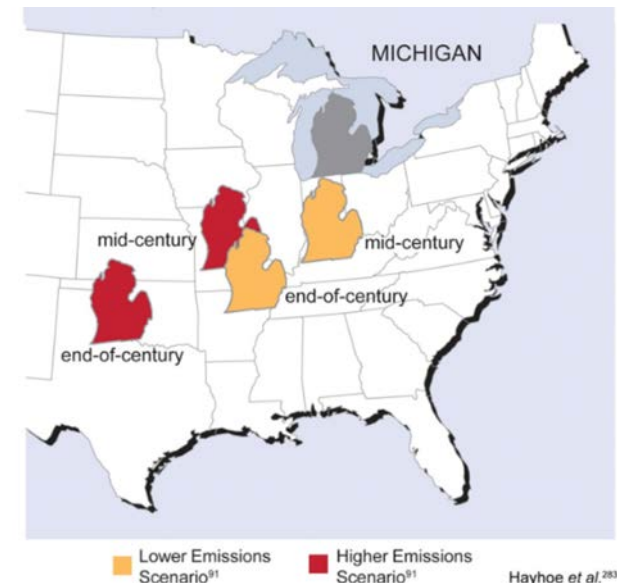
Climate Change on the Great Lakes

The Great Lakes Integrated Sciences and Assessments Program (GLISA) is a consortium of scientists and educators from the University of Michigan and Michigan State University that provides climate models for the Great Lakes region in support of community planning efforts like this Master Plan.

Figure 4 illustrates the historical and predicted climate changes from GLISA for the Great Lakes region. According to GLISA, the Great Lakes region experienced a 2.3° Fahrenheit increase in average air temperatures from 1951 to 2017.²⁰ An additional increase of 3° to 6° F in average air temperatures is projected by 2050. Although these numbers appear relatively small, they are driving very dramatic changes in Michigan's climate and greatly impact the Great Lakes.

The National Climate Assessment for 2009 included a number of illustrations to help us understand the extent and character of anticipated climate change impacts.²¹ One of these illustrations, **Figure 5**, shows Michigan under several emissions scenarios, each leading to changes in Michigan's climate. Just by maintaining current emission levels, Michigan's climate will feel more like present-day Arkansas or Oklahoma by the end of the century.²²

Figure 5. Emissions Scenarios



Model projections of summer average temperature and precipitation changes in Illinois and Michigan for mid-century (2040-2059), and end-of-century (2080-2099), indicate that summers in these states are expected to feel progressively more like summers currently experienced in states south and west. Both states are projected to get considerably warmer and have less summer precipitation.

¹⁷ Intergovernmental Panel on Climate Change. (2007). Observed changes in the climate and their effects. Eb. Accessed July 2015.

¹⁸ Ibid.

¹⁹ Intergovernmental Panel on Climate Change (2013). What is a GCM? Web. Access July 2015

²⁰ Great Lakes Integrated Sciences and Assessments (2019) Temperature. Web. Accessed April 2019.

²¹ U.S. Global Change Research Program. Global Climate Change in the United States, 2009. Cambridge University Press, Cambridge, MA.

²² Ibid.

Increased Precipitation and Storminess

There is strong consensus among climate experts that storms greater in number and intensity will occur in the Great Lakes region as a result of climate change.²³ This is already happening as “the amount of precipitation falling in the heaviest 1% of storms increased by 35% in the Midwest from 1951 to 2017.”²⁴ As storms drop more precipitation and generate stronger sustained winds, the Great Lakes will see stronger and higher waves. In addition to direct damage caused by storms, sustained increases in the number of storms and their intensity can both directly and indirectly pollute waters by overloading sewage and stormwater capabilities.²⁵ Increases in the intensity of storms also quickens the pace of erosion on Great Lakes shorelines. In fact, the Federal Emergency Management Agency (FEMA) projects approximately 28% of structures within 500 feet of a Great Lake shoreline are susceptible to erosion by 2060.²⁶

Variability of Lake Water Levels

The natural ups and downs in the water levels of Lake Michigan will continue regardless of the impacts of climate change.²⁷ However, climate change is likely to augment this natural process, resulting in more variable water levels as warmer air temperatures result in fewer days of ice cover and faster evaporation.²⁸ In other words, lake levels will rise and fall faster and with less predictability than in the past.

Fortunately, much of Michigan’s coastal infrastructure was built in previous decades during times of high water levels.²⁹ However, fast-rising waters can erode shorelines, damage infrastructure, and cause extensive flooding in inland rivers.³⁰ When lake levels fall, access to infrastructure like docks may be restricted and navigation hazards in shallow waters may be exposed. Low lake levels pose a threat to coastal vegetation and can reduce the pumping efficiency of drinking water intake pipes.³¹ Additional ramifications of changing lake levels include a drop in water supply,³² restricted fish habitats,³³ more invasive species,³⁴ faster erosion, and an overall decline in beach health.³⁵ Climate change is likely to augment the natural highs and lows of lake levels, causing more variability and a faster rate of change, making each of these potential ramifications both more likely and less predictable.

²³ Great Lakes Integrated Sciences and Assessments (2019) Temperature. Web. Accessed April 2019.

²⁴ Ibid.

²⁵ Crice, T., & Yurkovich, E. (2011). Adapting to climate change: A planning guide for state coastal managers – a Great Lakes supplement. Silver Springs, MD: NOAA Office of Ocean and Coastal Resource Management.

²⁶ The Heinz Center. (2000). Evaluation of Erosion Hazards. Web. Accessed July 2015.

²⁷ Dinse, Keely. Preparing for extremes: The Dynamic Great Lakes. Michigan Sea Grant. Web. Accessed July 2015.

²⁸ Cruce, T., & Yurkovich, E. (2011). Adapting to climate change: A planning guide for state coastal managers – a Great Lakes supplement. Silver Springs, MD: NOAA Office of Ocean and Coastal Resource Management.

²⁹ Dinse, Keely. Preparing for extremes: The Dynamic Great Lakes. Michigan Sea Grant. Web. Accessed July 2015.

³⁰ Ibid.

³¹ Ibid.

³² Cruce, T., & Yurkovich, E. (2011). Adapting to climate change: A planning guide for state coastal managers – a Great Lakes supplement. Silver Springs, MD: NOAA Office of Ocean and Coastal Resource Management.

³³ Ibid.

³⁴ Ibid.

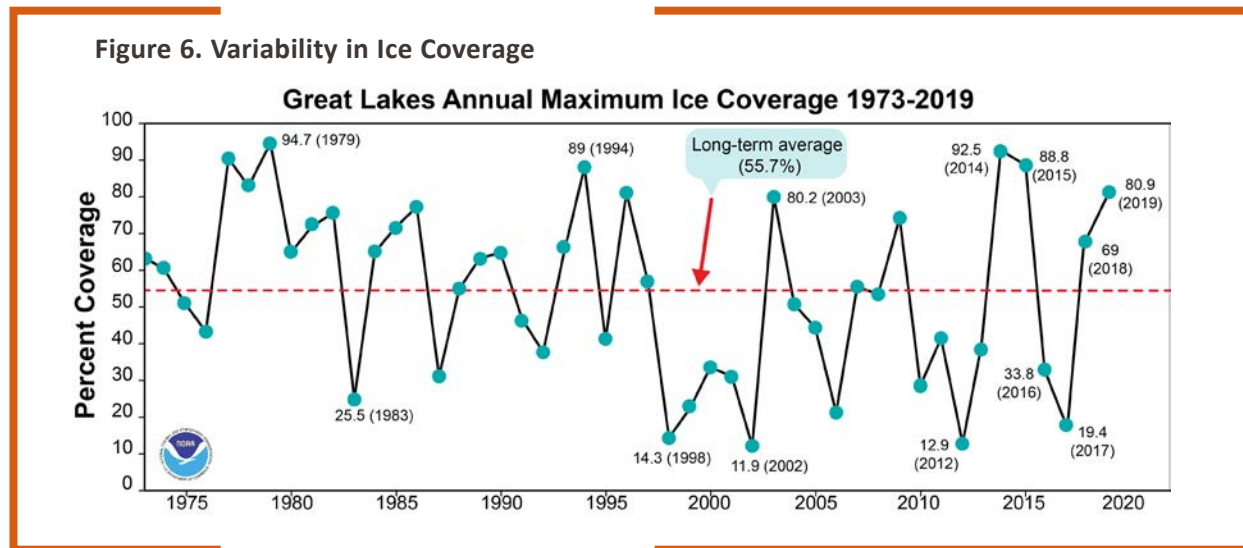
³⁵ Dinse, Keely. Preparing for extremes: The Dynamic Great Lakes. Michigan Sea Grant. Web. Accessed July 2015.

Water Temperature

Climatologists predict there will be fewer days below freezing in Michigan and other Great Lakes states. As temperatures remain warm for a greater part of the year, the winter season will shorten and the lake ice cover that accompanies winter weather will decline. In general, annual average ice cover on the Great Lakes underwent a shift from higher amounts prior to the 1990s to lower amounts in recent decades. However, there remains strong year-to-year variability, and high ice years are still possible.³⁶ Figure 6 illustrates the variability in ice coverage in the Great Lakes between 1973 and 2019.

Lake ice cover allows heat radiation from the sun to be reflected, so when ice declines, the surface water temperature will increase as more heat is absorbed by the water. In the Great Lakes, average summer lake surface temperatures have been increasing faster than the surrounding air temperatures, with Lake Superior surface temperatures increasing by 4.5°F between 1979 and 2006.³⁷

The associated impacts of rising water temperatures include changes to where fish and other aquatic animals can live, increased vulnerability to invasive species, and increased risk of algae blooms.³⁸ Rising water temperatures also enable winds to travel faster across the surface of the lake, increasing the vulnerability of coastal communities to damaging waves as storms and winds increase.³⁹ Lastly, ice cover protects the shoreline during winter storms. With less ice cover, the shoreline is more susceptible to erosion and habitat disruption.



Historic ice cover figures can be found at: <https://www.glerl.noaa.gov/data/ice/#historical>

³⁶ Great Lakes Integrated Sciences and Assessments (2019) Temperature. Web. Accessed April 2019.

³⁷ Ibid.

³⁸ Dinse, Keely. Preparing for extremes: The Dynamic Great Lakes. Michigan Sea Grant. Web. Accessed July 2015.

³⁹ Cruce, T., & Yurkovich, E. (2011). Adapting to climate change: A planning guide for state coastal managers – a Great Lakes supplement. Silver Springs, MD: NOAA Office of Ocean and Coastal Resource Management.

This Page Intentionally Left Blank

CHAPTER 3

Coastal Flooding

Climate scientists predict that northwest Lower Michigan can expect more frequent storms of increasing severity in the decades ahead. The total amount of rainfall per year is also likely to increase. The potential for substantially larger rain events and severe storms raises concerns of harm to human health and damage to buildings and infrastructure, especially for areas along the Lake Michigan coastline.

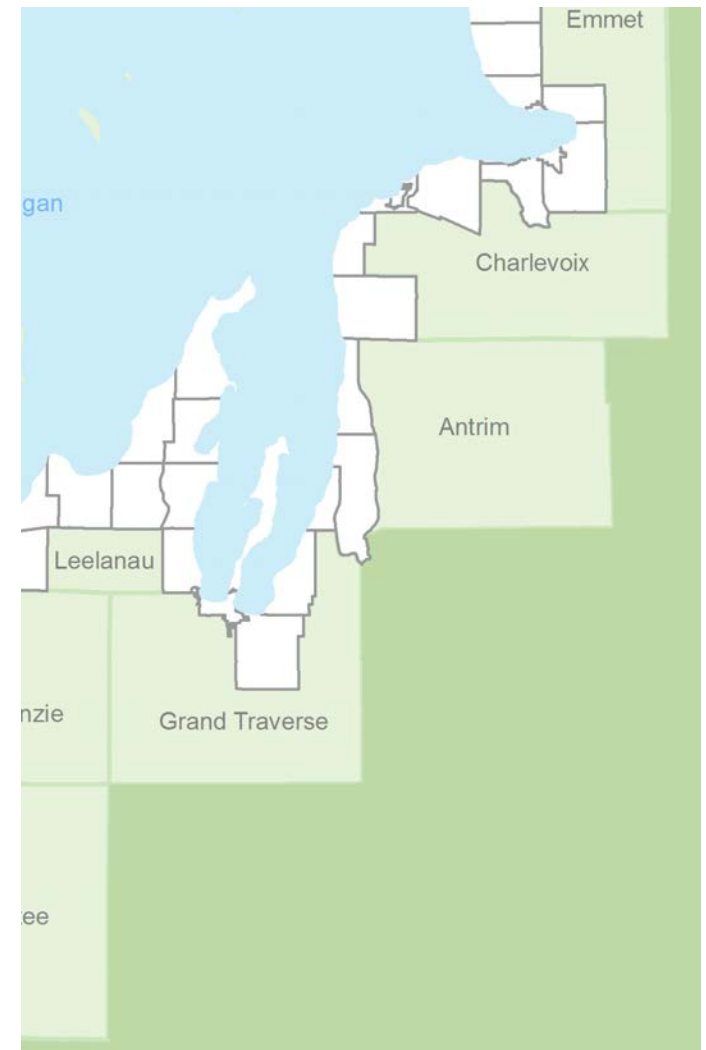
SCENARIO PLANNING WITH CLIMATE FUTURES

In preparing this Atlas, LIAA and the University of Michigan researched coastal dynamics to help coastal communities in northwest Lower Michigan better understand and manage the threats from increased coastal flooding. The project team relied on a useful planning tool called “scenario planning” to help envision plausible narratives for the future flooding conditions of coastal communities in the region.

Uncertainty in a planning setting is common, particularly when the planning issues are rooted in environmental processes like water levels on the Great Lakes or unpredictable changes in climate. Scenario planning helps navigate these uncertainties, allowing for adaptive planning by comparing different but reasonable future narratives against each other. These narratives help communities test policies, prioritize strategies and demonstrate potential future conditions¹. This gives local officials a way to process the future in the present.² Unlike a forecast, which concretely lays out a predicted future for a community, scenario planning arranges a palate of reasonable potential futures from which decisions regarding uncertainties can be made and planned for by local officials.

¹Holway, J., Gabbe, C.J., Hebbert, F., Lally, S., Mathews, R., & Policy, L. I of L. (2012) Opening access to scenario planning tools. Policy Focus Report (p. 56) Retrieved from https://www.limcolninst.edu/pubs/2027_Opening-Access-to-Scenarioplannong-Tools

²Harwood, S. A. (2007) Using Scenarios to Build Planning Capacity. In L.D. Hopkins & M. Zapata (Authors), Engaging the future: Forecasts, scenarios, plans and projects (pp. 135-154). Cambridge, MA: Lincoln Institute of Land Policy.



To develop the scenario planning framework, the research team had to establish assumptions regarding future climate conditions that could affect northwest Lower Michigan. These varying “climate futures” — all of which are reasonably anticipated possibilities — are arranged from a least impactful (“Lucky”) to a most impactful (“Perfect Storm”) condition in terms of the potential for wave damage and flooding hazards they would bring.

The following descriptions outline the key assumptions made in defining each of the climate futures as compared to the others. The maps in this chapter show the estimated land areas that would be affected by waves and flooding under these three climate futures.

“Lucky” Future: Under the Lucky Climate Future, Great Lakes water levels will continue to stay relatively low. Although there will be wave and wind action, major storm events and wave impacts will not encroach on properties landward of current beaches. A Lucky Future projection, indicating the land areas that would be affected by high-energy waves along the shorefront and/or adjacent riverine flooding under these conditions, is shown in green on the maps.

“Expected” Future: Under the Expected Climate Future, Great Lakes water levels will continue to fluctuate according to long-term decadal patterns, including recent extreme storm events incorporated into the ongoing Great Lakes Coast Flood Study being conducted by the Federal Emergency Management Agency (FEMA). Given those ongoing fluctuations, this Climate Future accounts for periods when Great Lakes still-water elevations are closer to the long-term average. In addition, this Climate Future anticipates the so-called “100-year storm event” (or 1% storm) becoming more like a 20- or 50-year storm event (i.e., an expected storm within the normal community planning time horizon) because of increased storminess. The Expected Future projection is shown in yellow on the maps.

“Perfect Storm” Future: Under the Perfect Storm Climate Future, Great Lakes water levels will continue to fluctuate according to decadal patterns, consistent with assumptions made for the Expected Future. However, for this Perfect Storm Climate Future, the estimated still-water elevation is set higher than the long-term average and closer to the long-term high (583 feet). In addition, this Climate Future anticipates the occurrence of a so-called “500-year storm event” (or 0.2% storm) occurring within the planning time horizon while lake levels are high. The Perfect Storm Future projection is shown in red on the maps.

Taken together on the maps, the three climate futures are progressively cumulative; that is, the Expected Future is cumulative of all the green (Lucky) and yellow areas put together, and the Perfect Storm Future encompasses all green, yellow and red areas. It is important to note that this flooding analysis is only complete for Lake Michigan coastal areas; inland rivers, streams and other waterbodies may show little or no data.

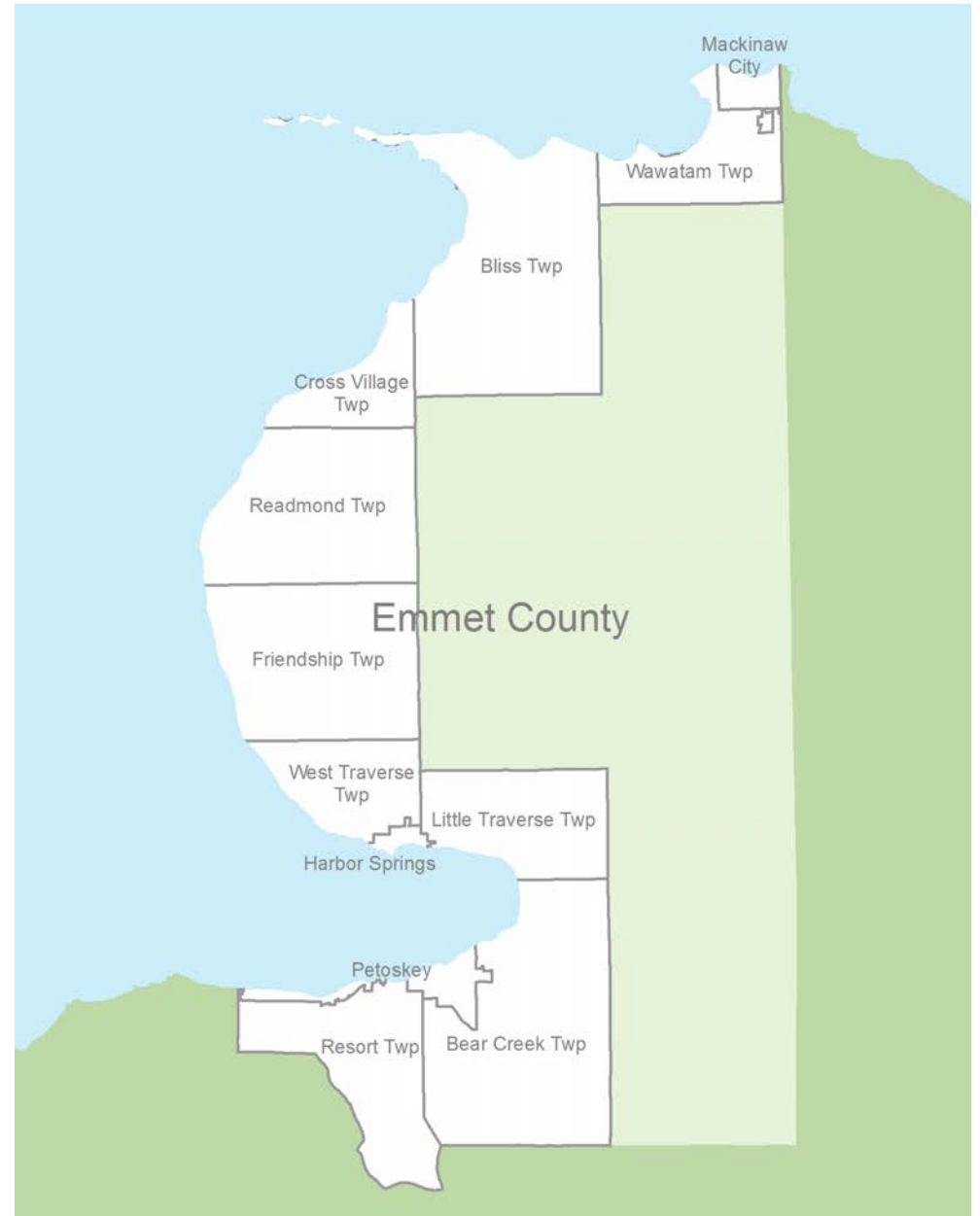
Where data was made available (in Benzie, Charlevoix, Emmet, Grand Traverse and Leelanau counties), tables are included that provide estimates of the State Equalized Value (SEV) of properties impacted by flooding in the different climate futures for each jurisdiction. Each table begins with a listing of the jurisdiction’s total SEV, then lists the SEV of properties impacted by each climate future. These dollar totals are also cumulative; that is, the Expected dollar amounts are cumulative of all of the properties impacted in the green and yellow areas, and the Perfect Storm dollar amounts encompass properties impacted in all green, yellow and red areas.

The following sections are organized first by county, then by each local jurisdiction within that county. Coastal villages are included on the same page as an adjacent township, which is noted in each occurrence.

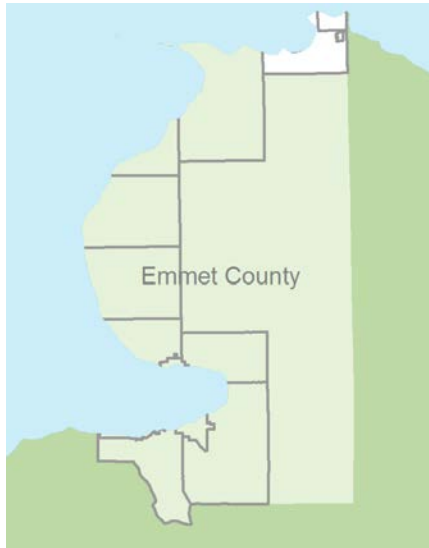
Emmet County

Coastal Flooding Scenario Impacts

Emmet County			
Total SEV	Lucky	Expected	Perfect Storm
\$ 3,091,651,050.00	\$ 31,044,900.00	\$ 259,598,400.00	\$ 577,459,700.00



Wawatam Twp./ Mackinaw City



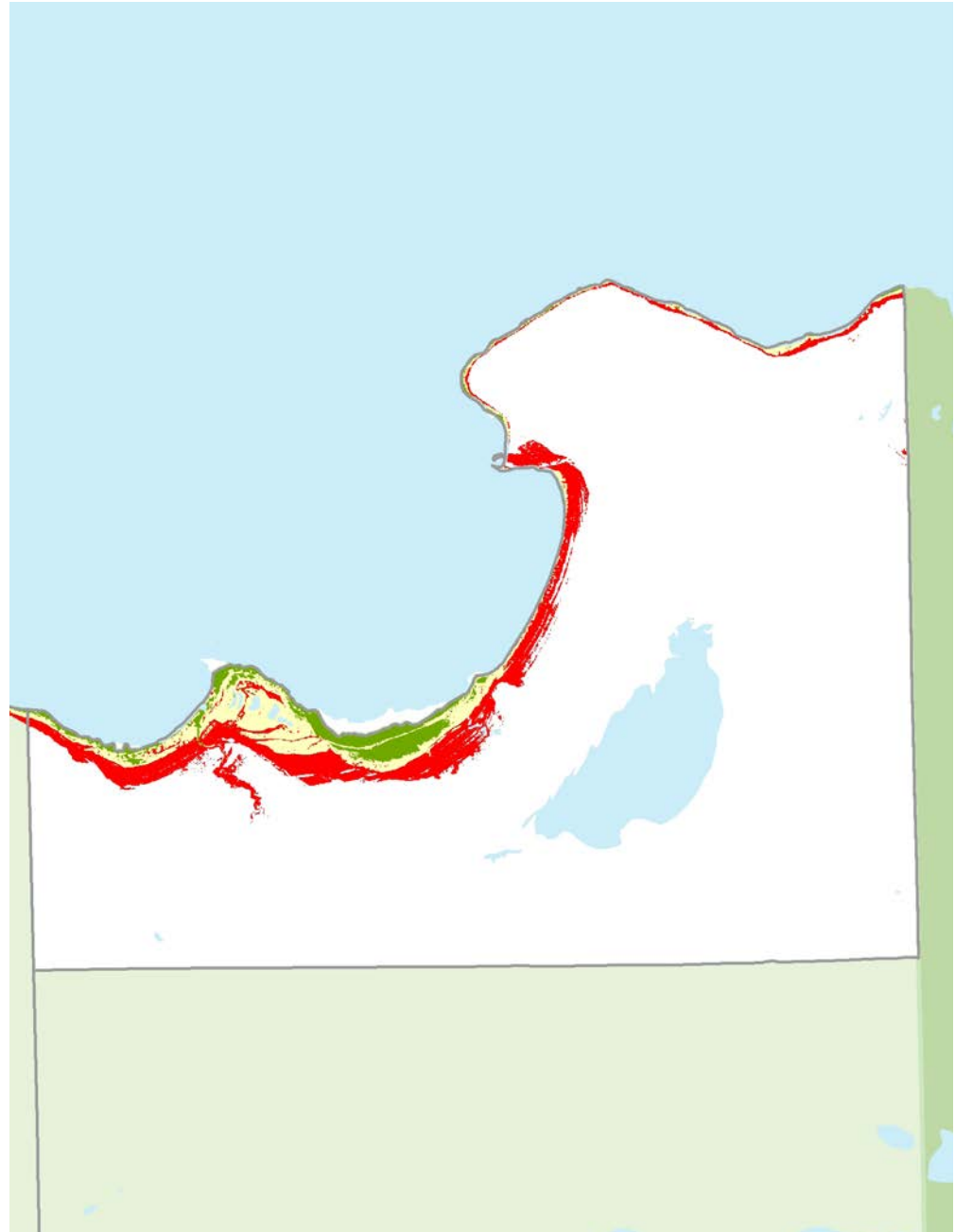
Coastal Flooding Scenario Impacts

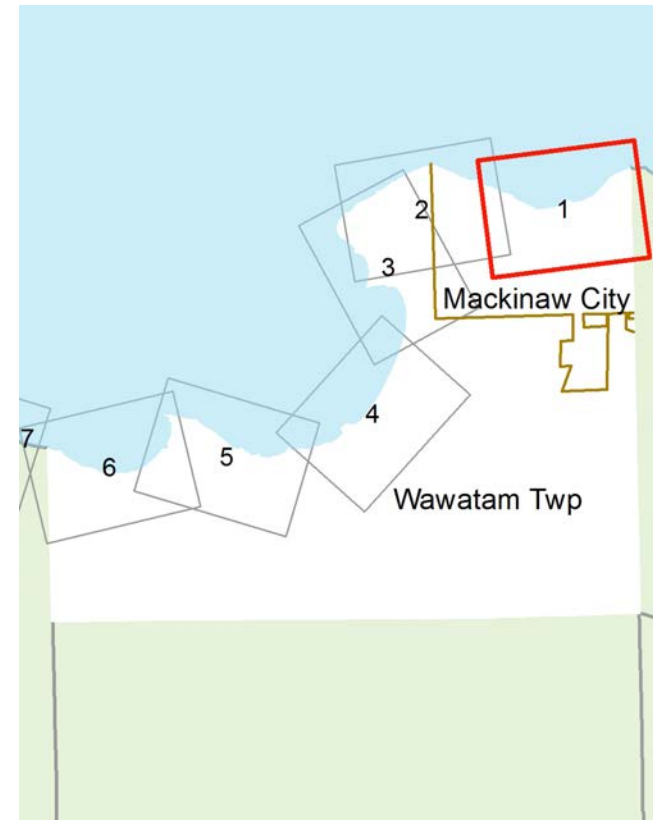
Wawatam			
Total SEV	Lucky	Expected	Perfect Storm
\$ 27,285,650.00	\$ 1,013,800.00	\$ 11,021,100.00	\$ 18,063,900.00

Coastal Flooding Scenario Impacts

Mackinaw City			
Total SEV	Lucky	Expected	Perfect Storm
\$ 39,006,300.00	\$ 1,147,100.00	\$ 14,115,200.00	\$ 17,639,100.00

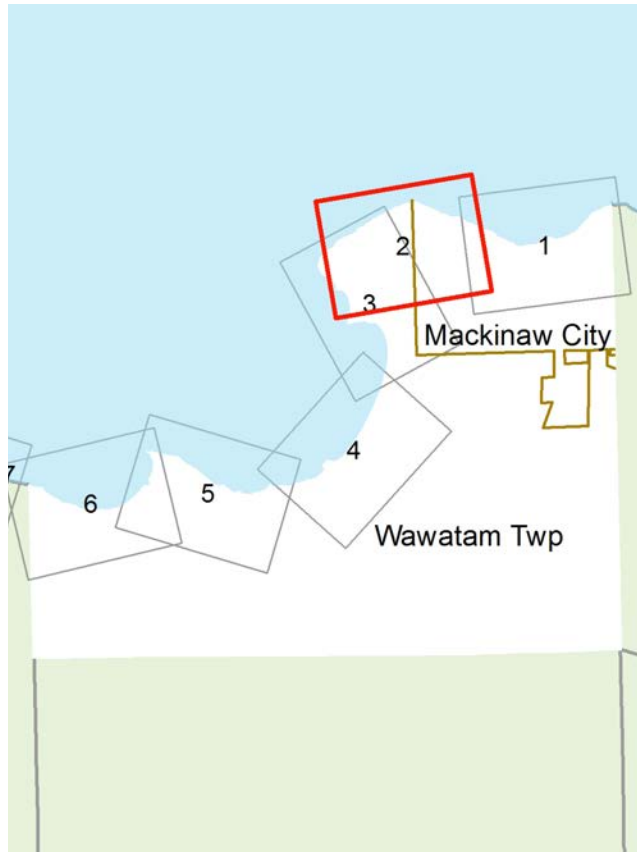
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario






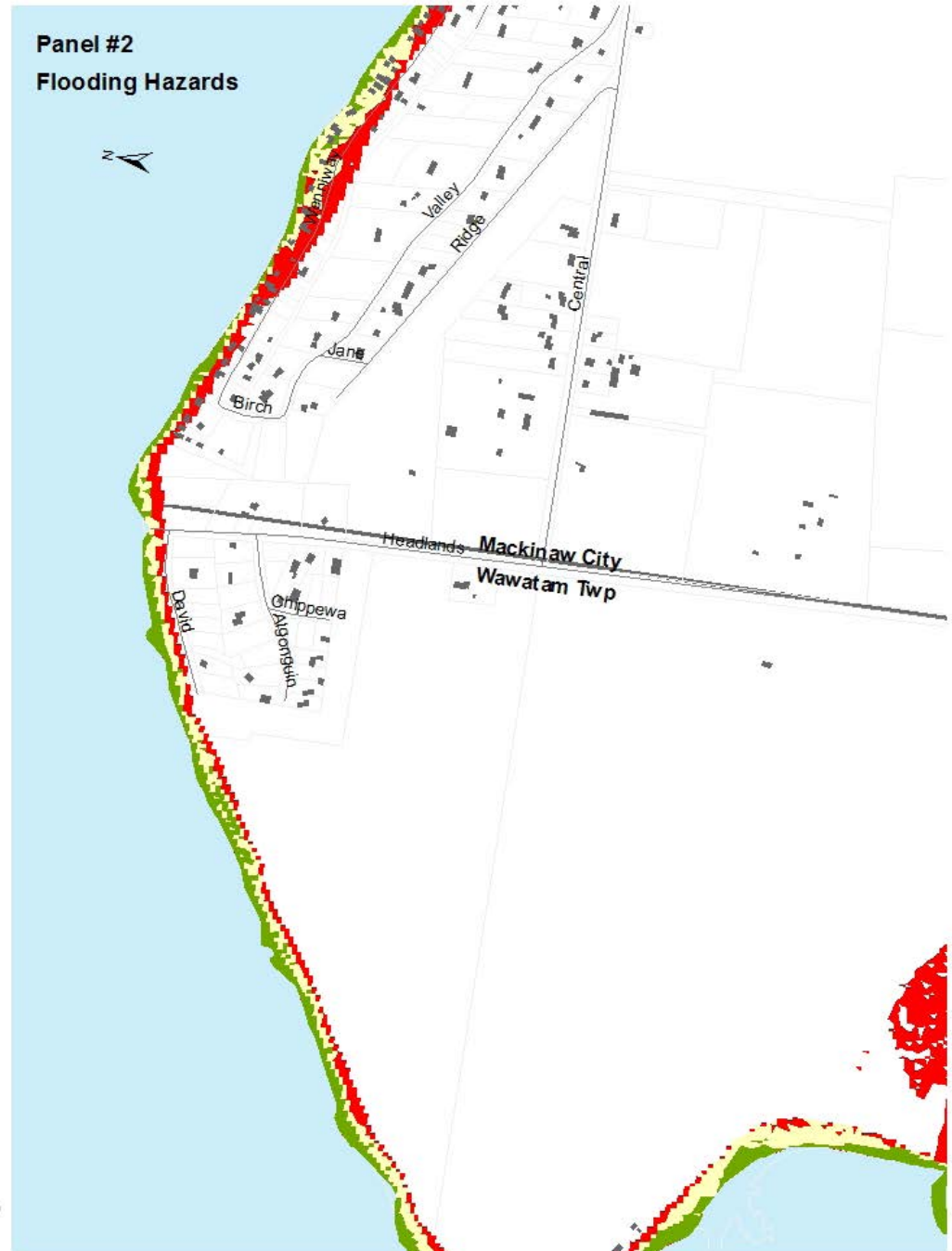


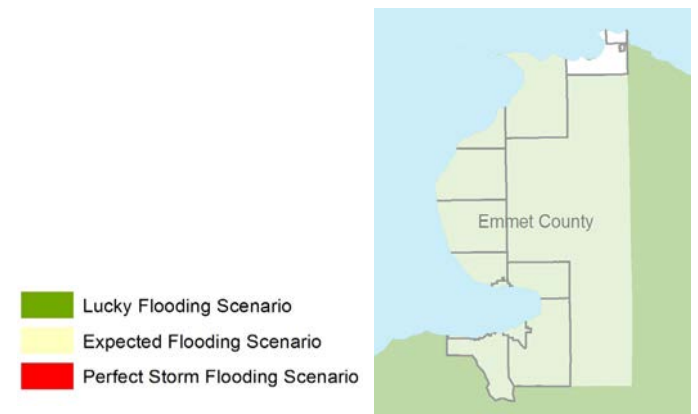
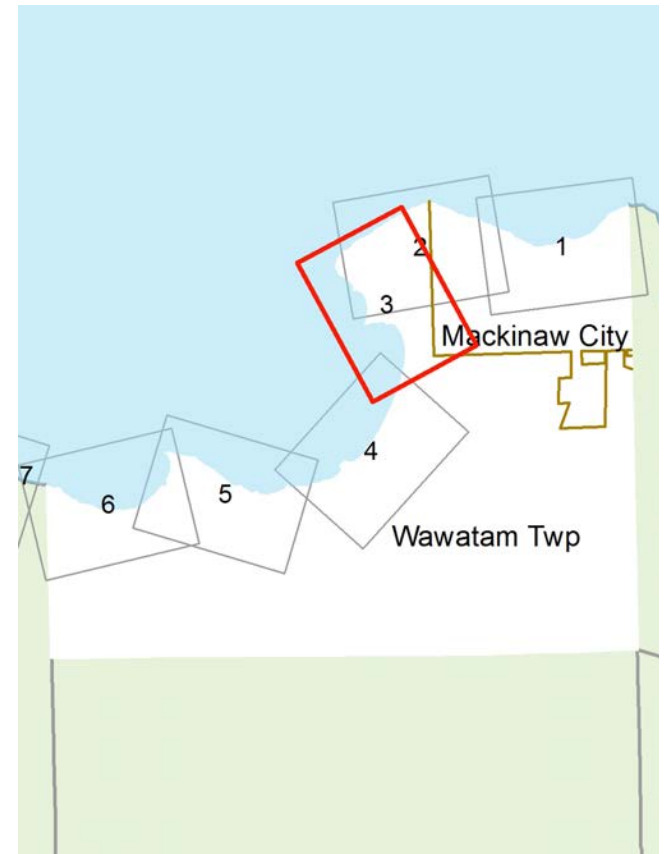
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

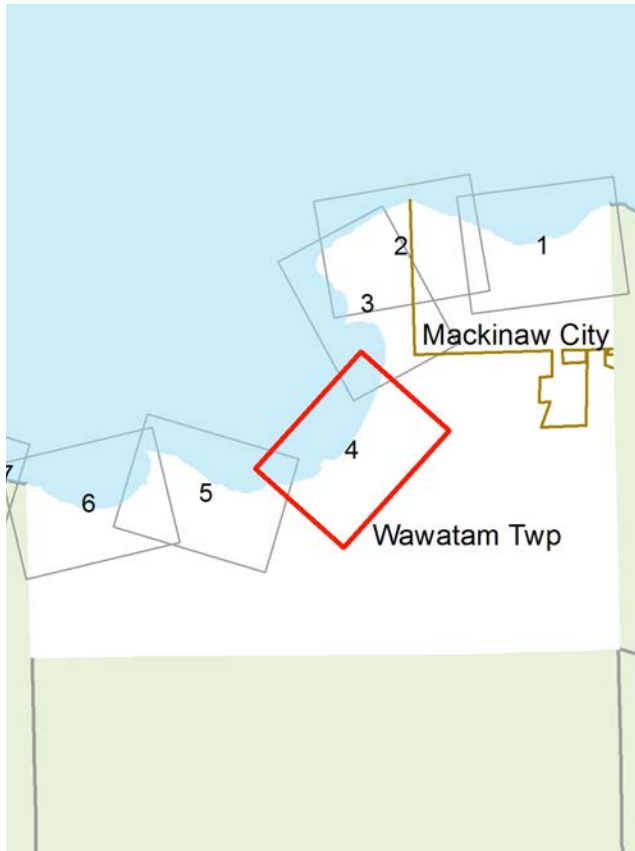




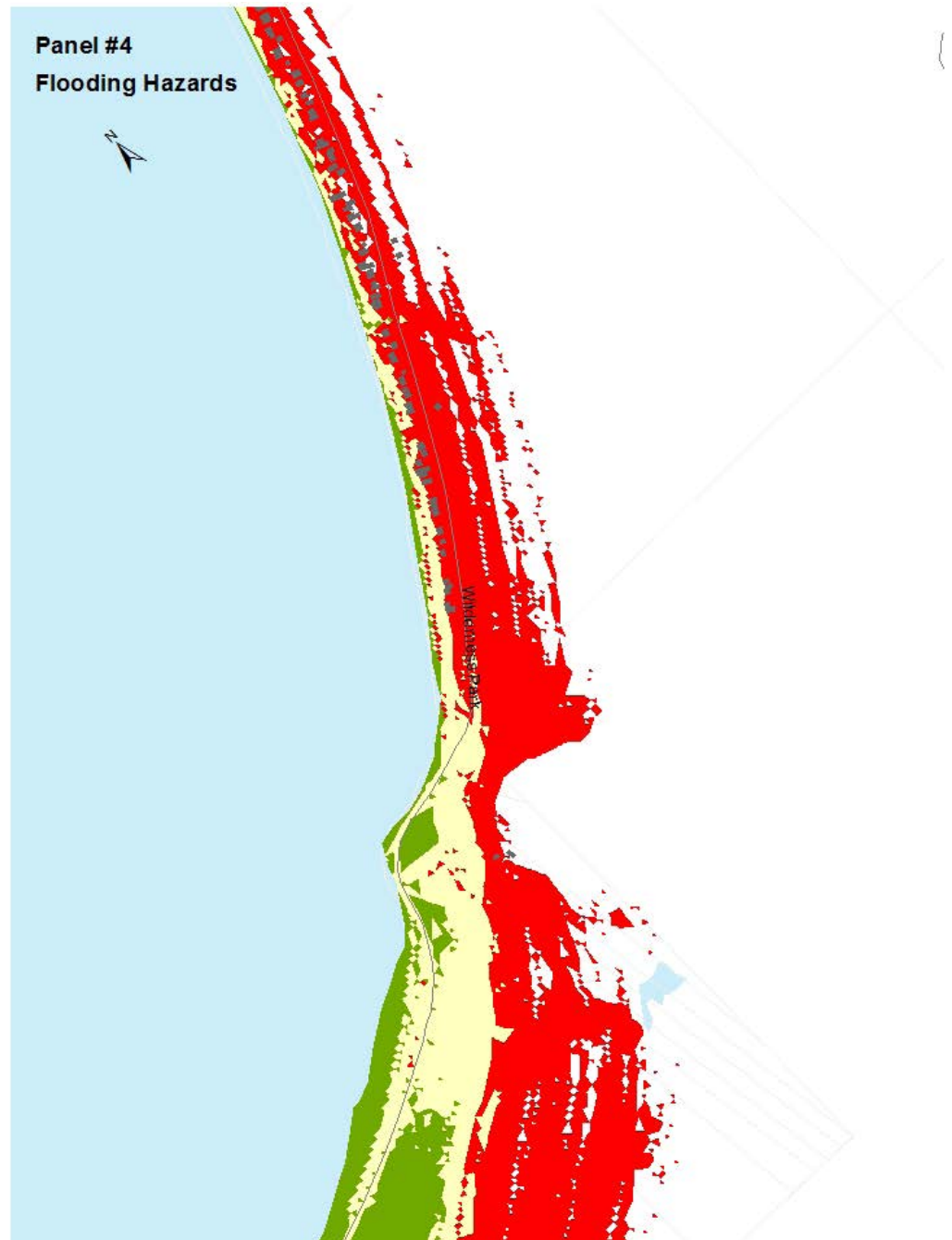
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

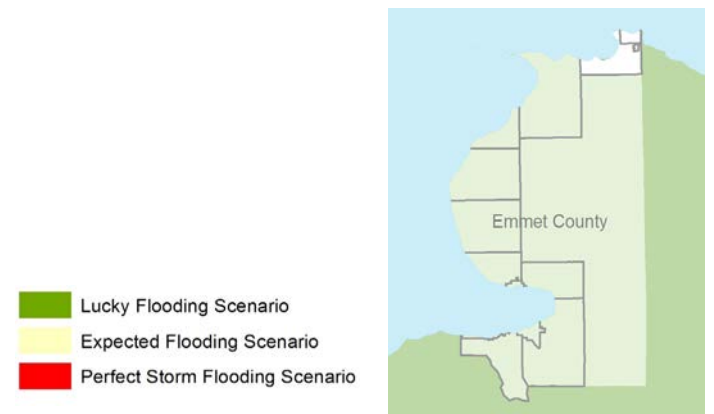
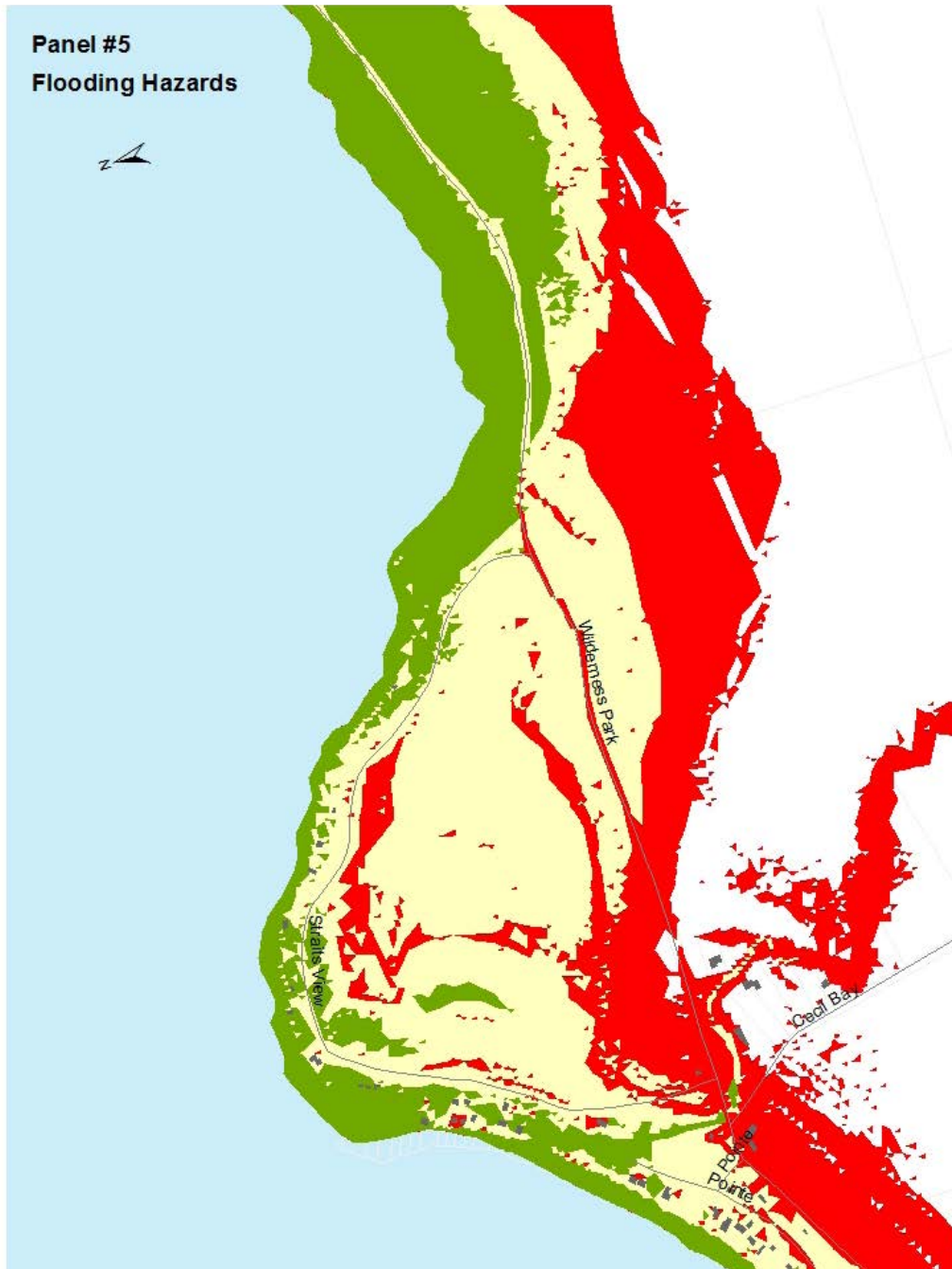


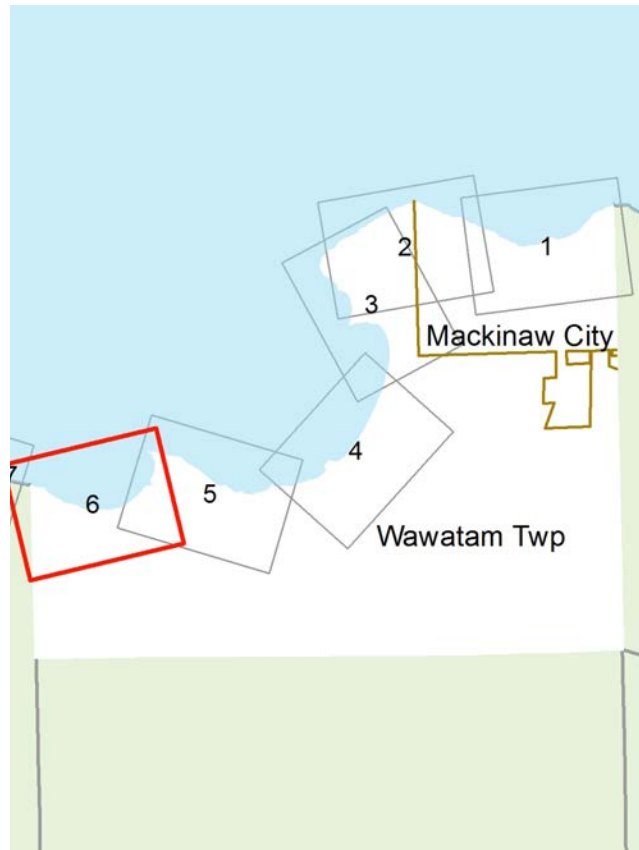







- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



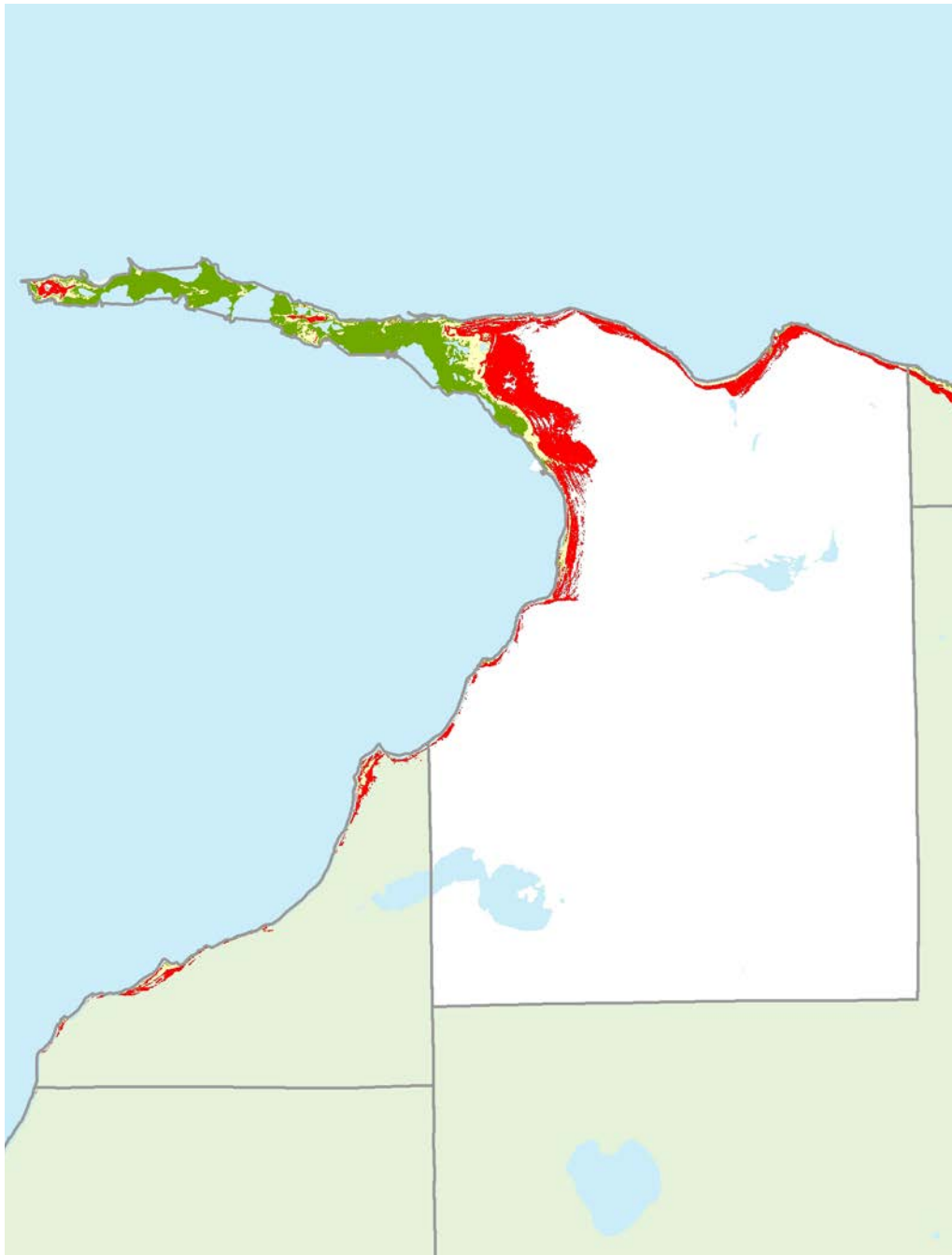




-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario



Bliss Twp.






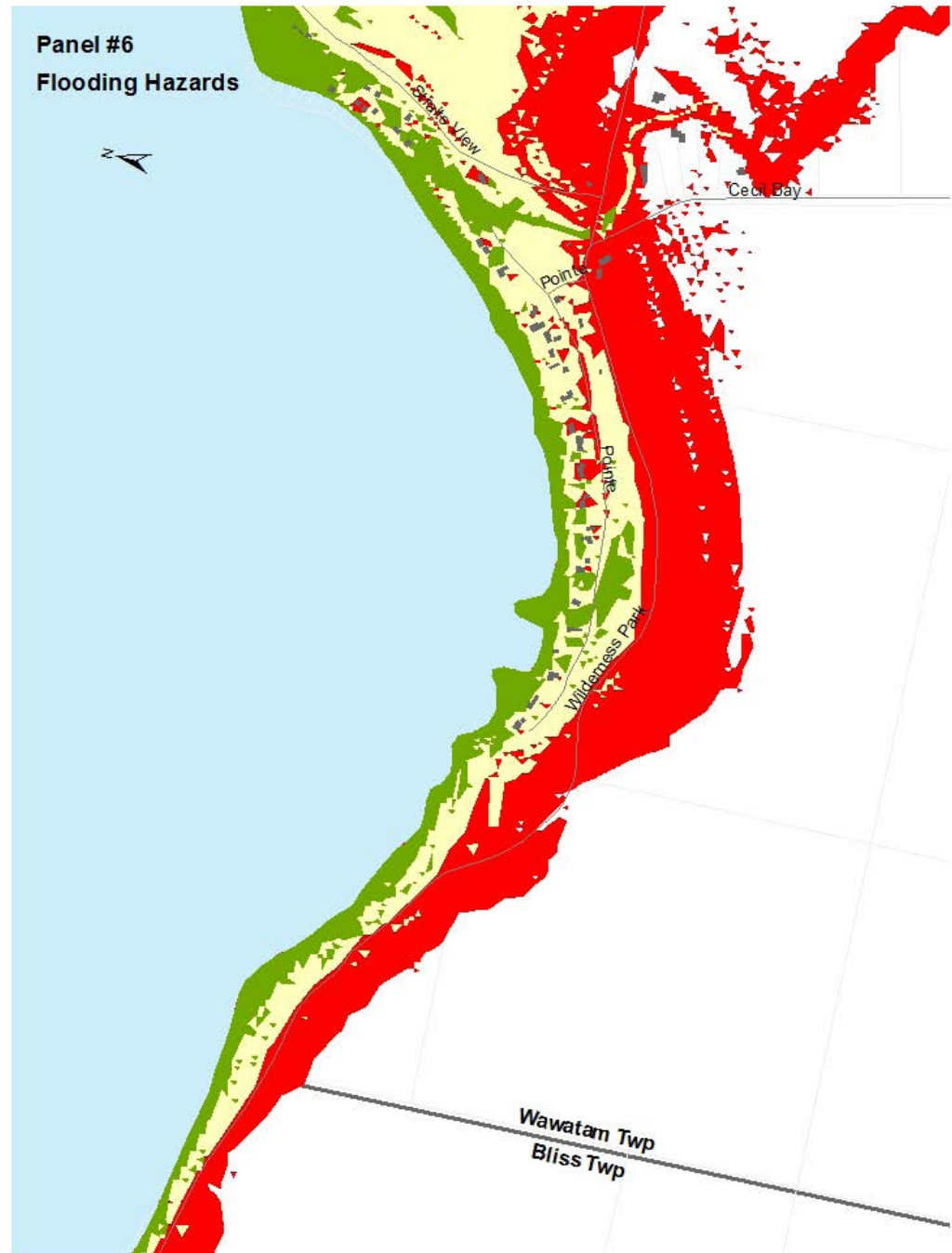
Coastal Flooding Scenario Impacts

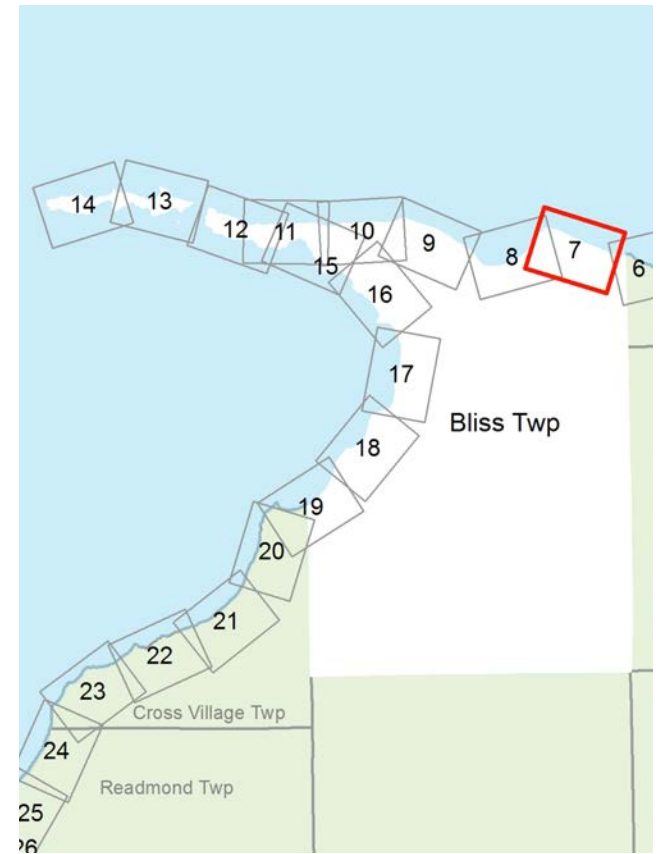
Bliss			
Total SEV	Lucky	Expected	Perfect Storm
\$ 49,849,300.00	\$ -	\$ 2,373,300.00	\$ 2,706,900.00

- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario






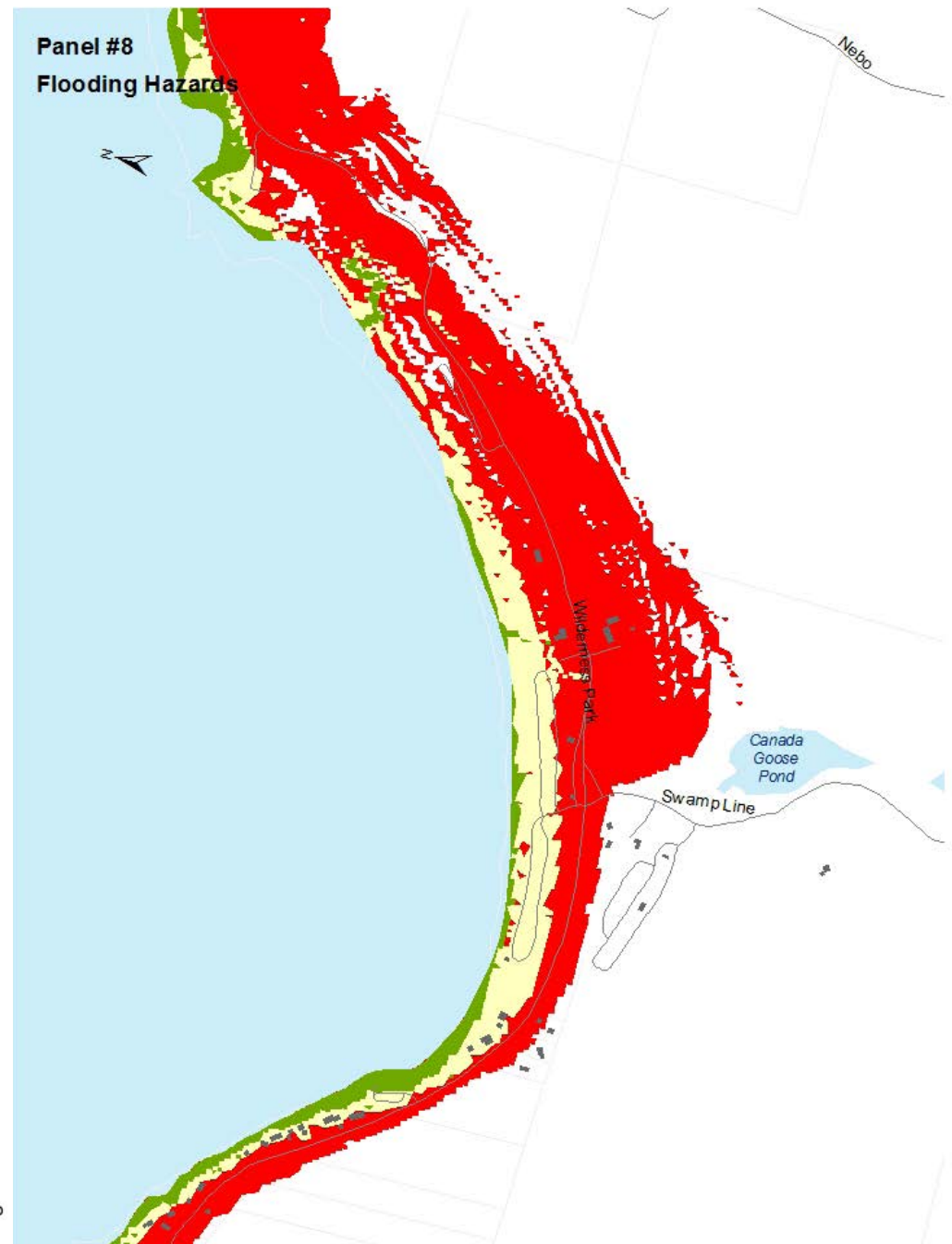


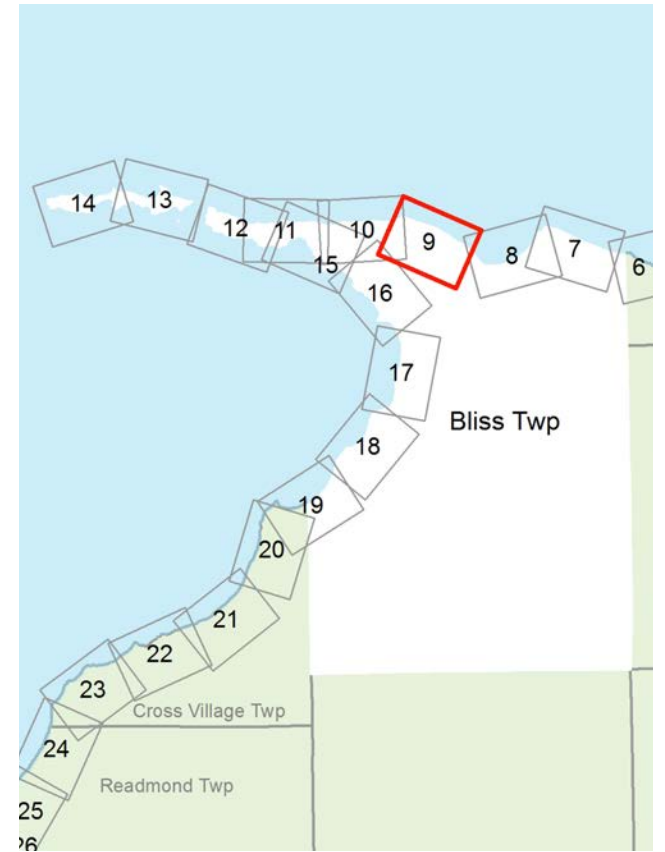
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario





-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario






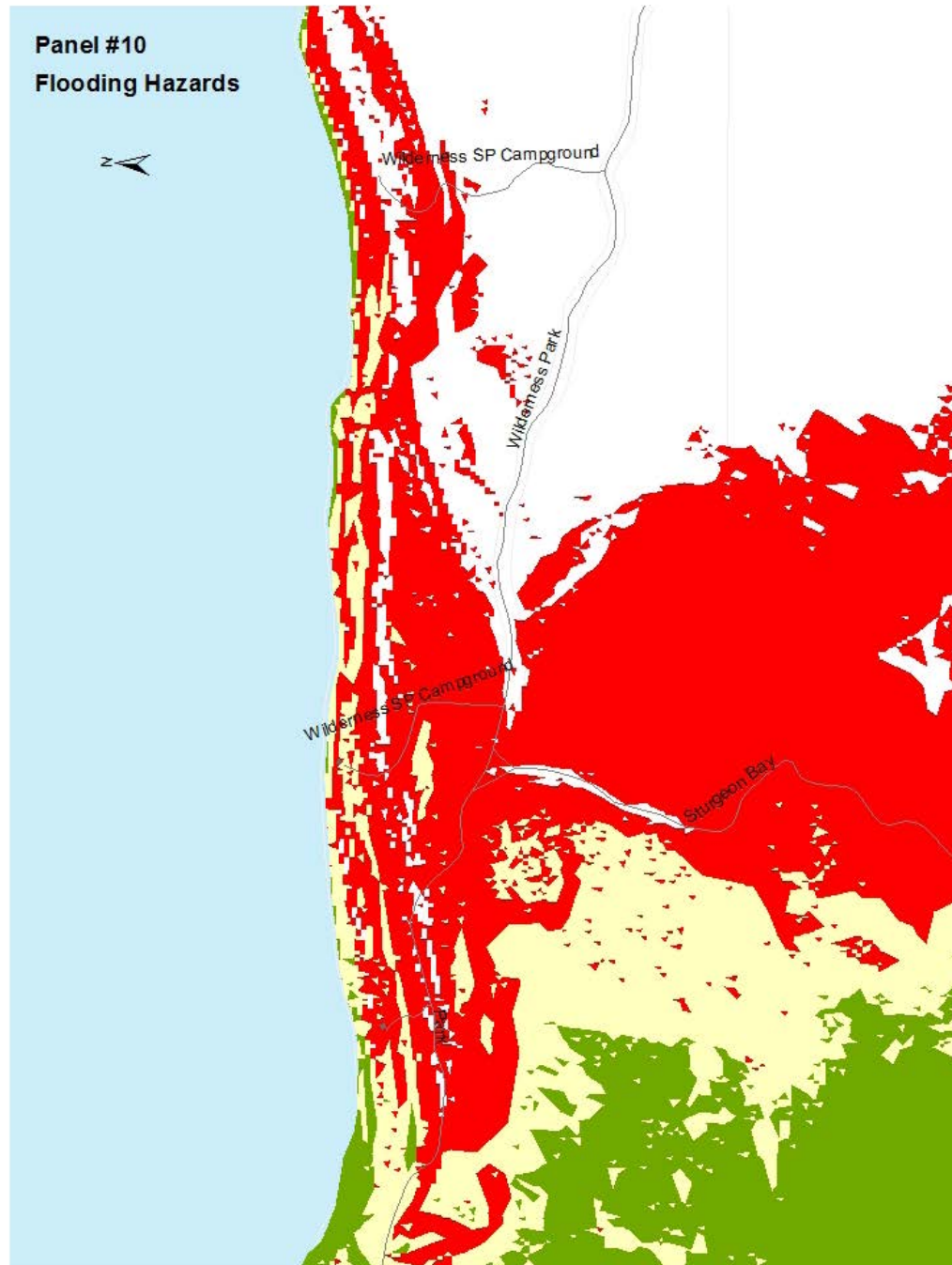


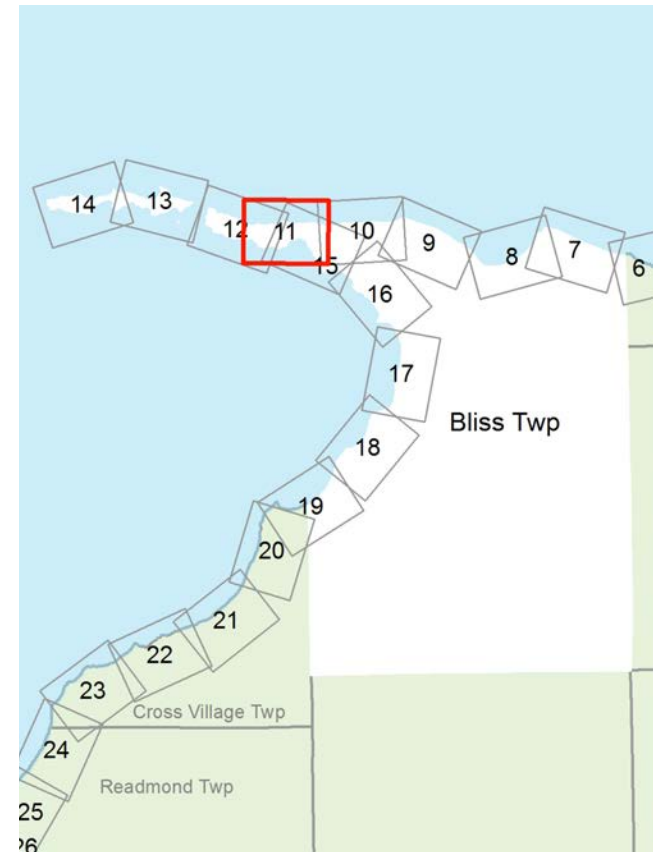
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

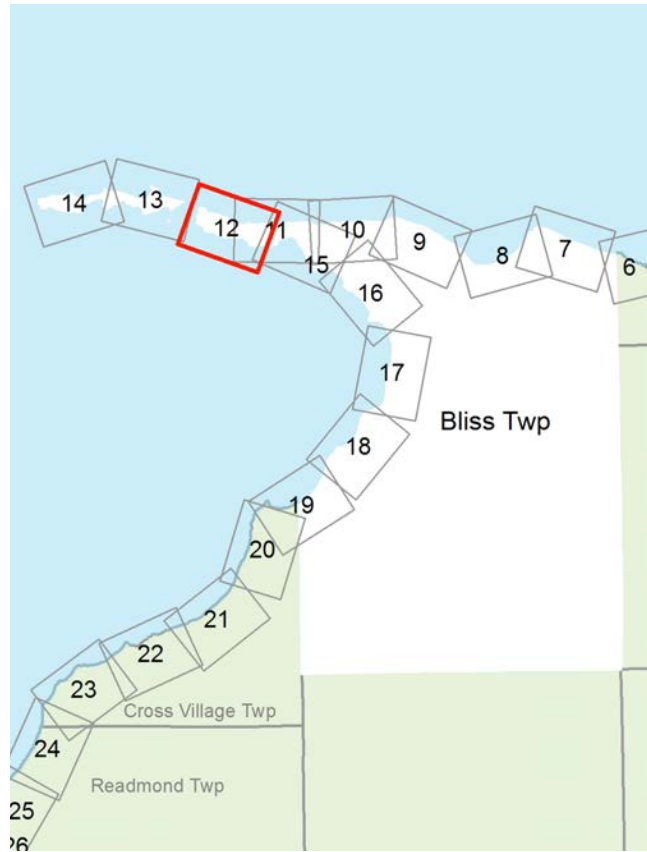







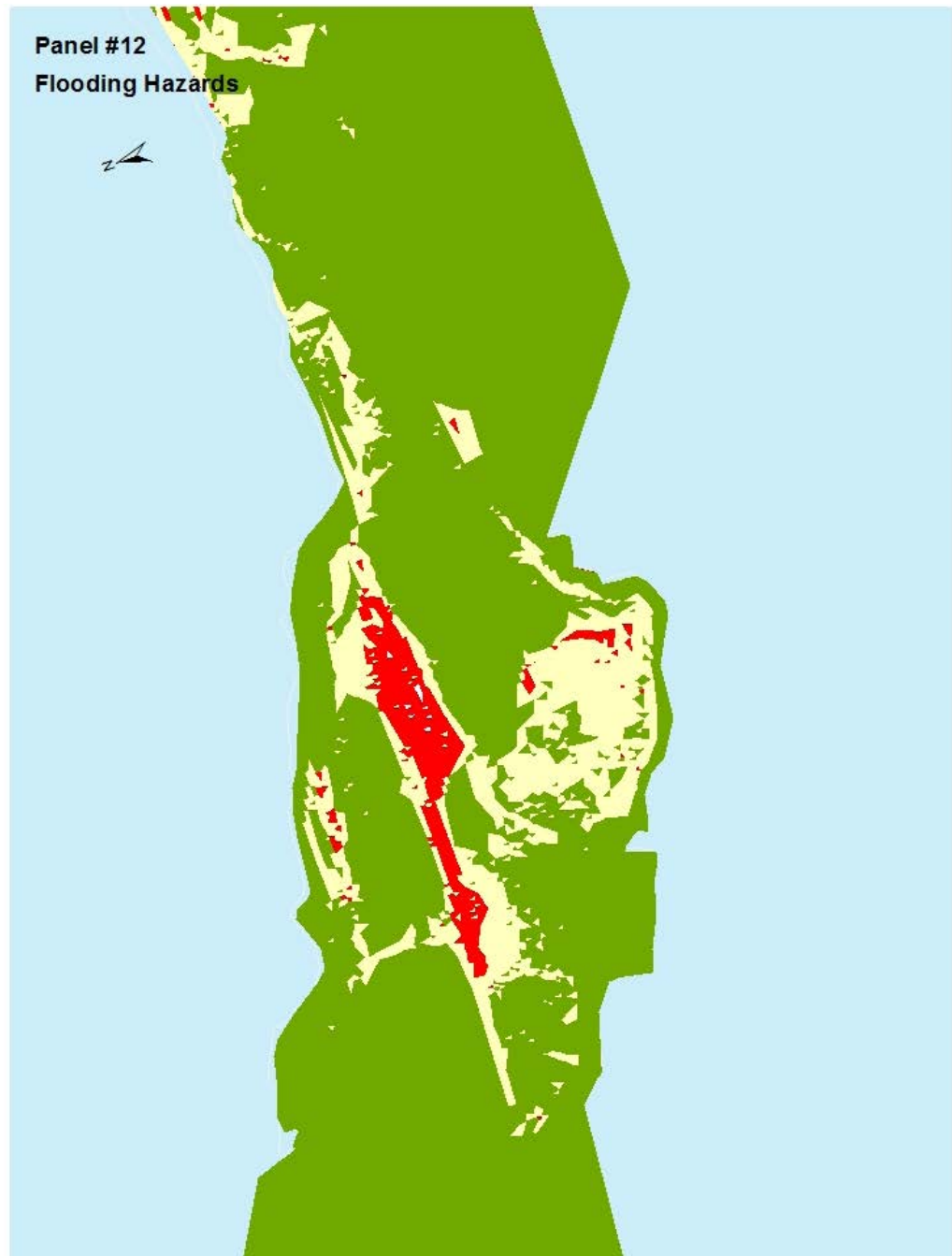
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

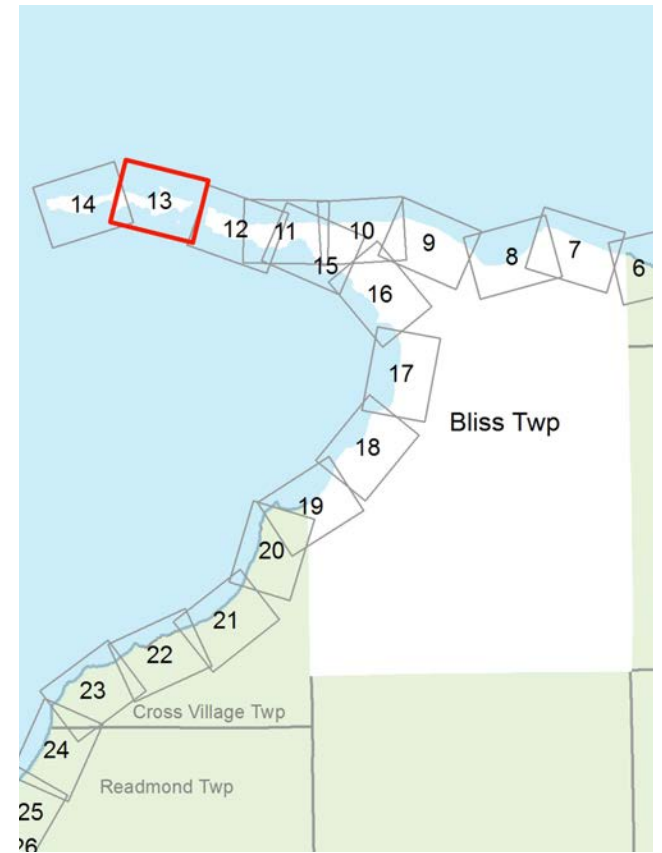
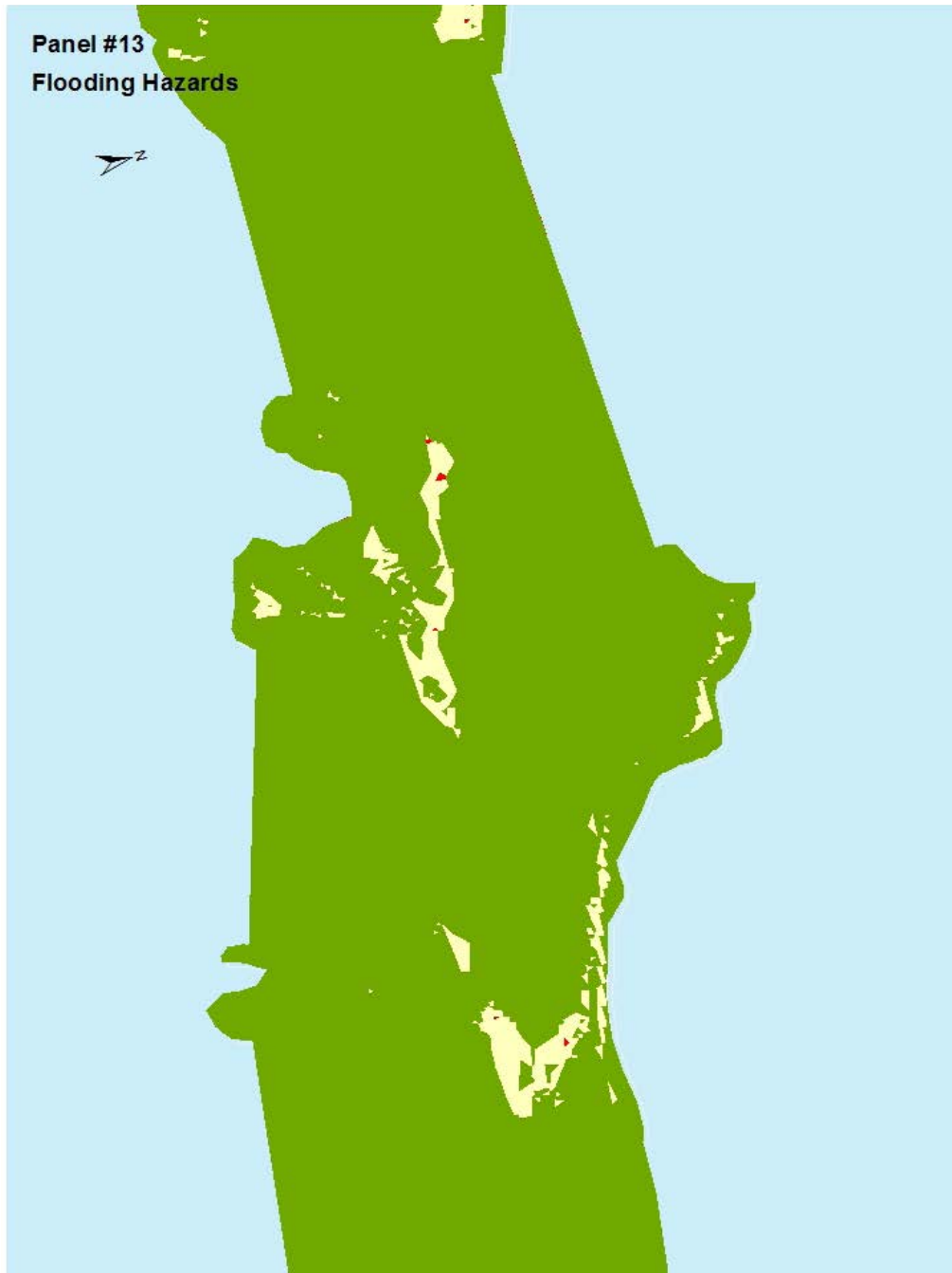






-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario






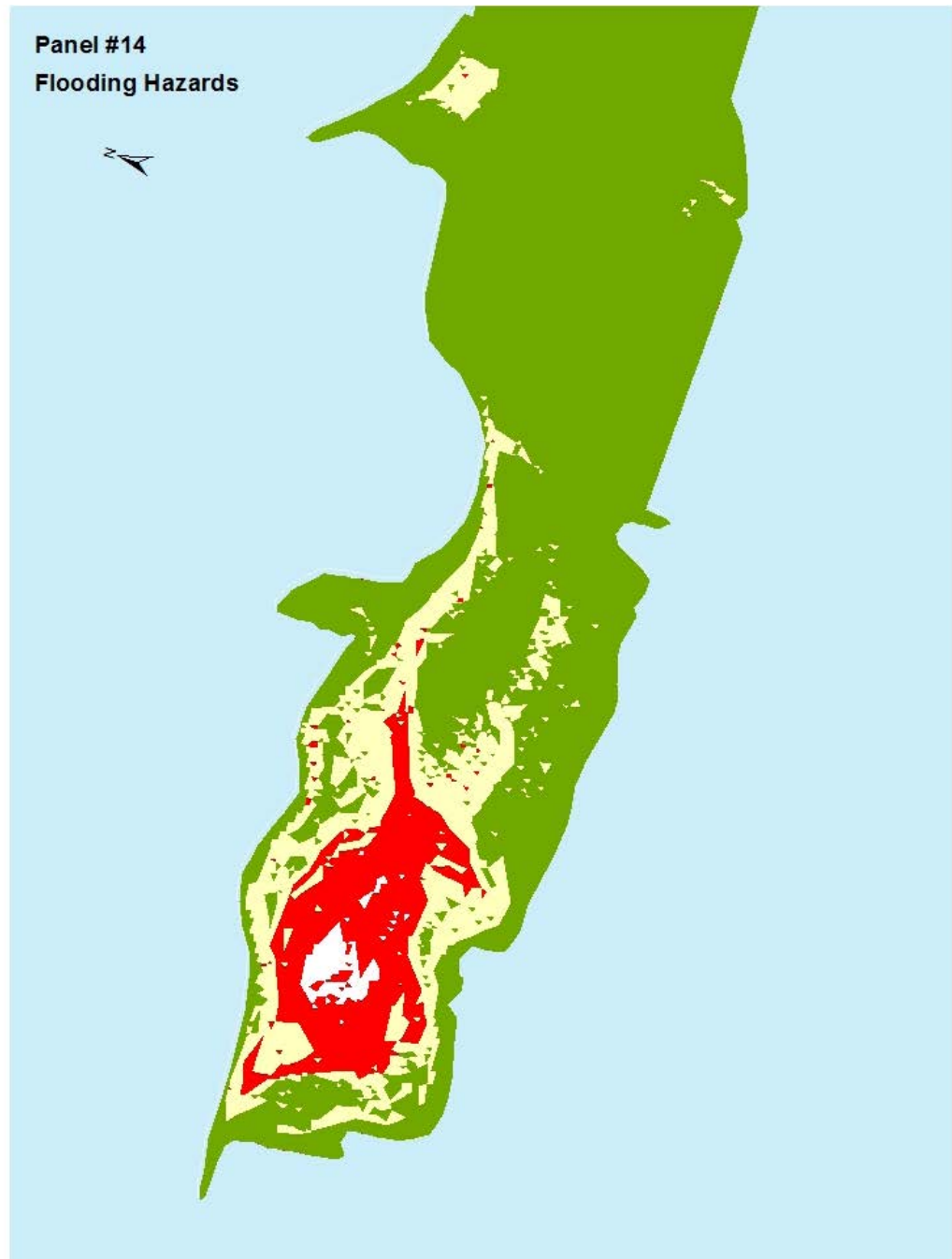


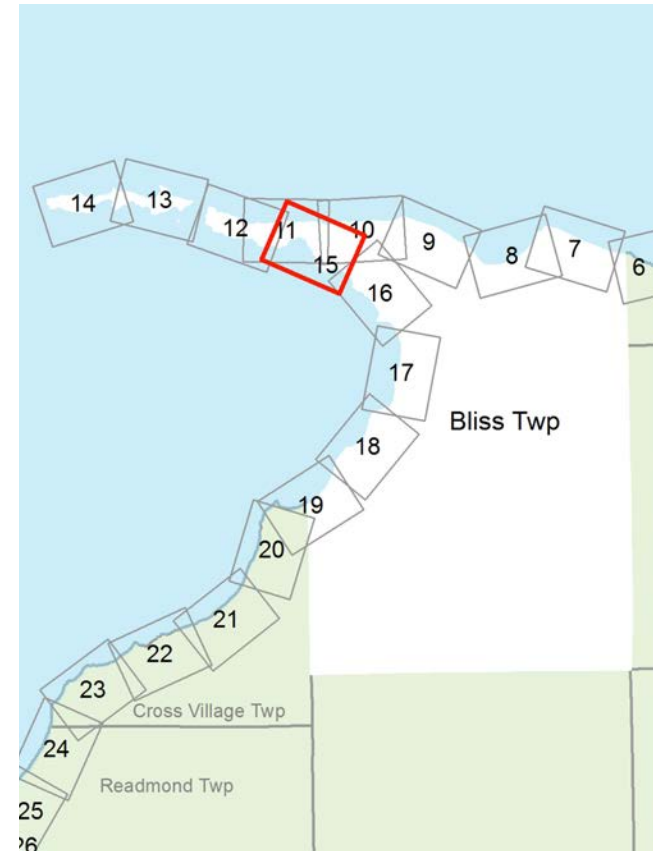
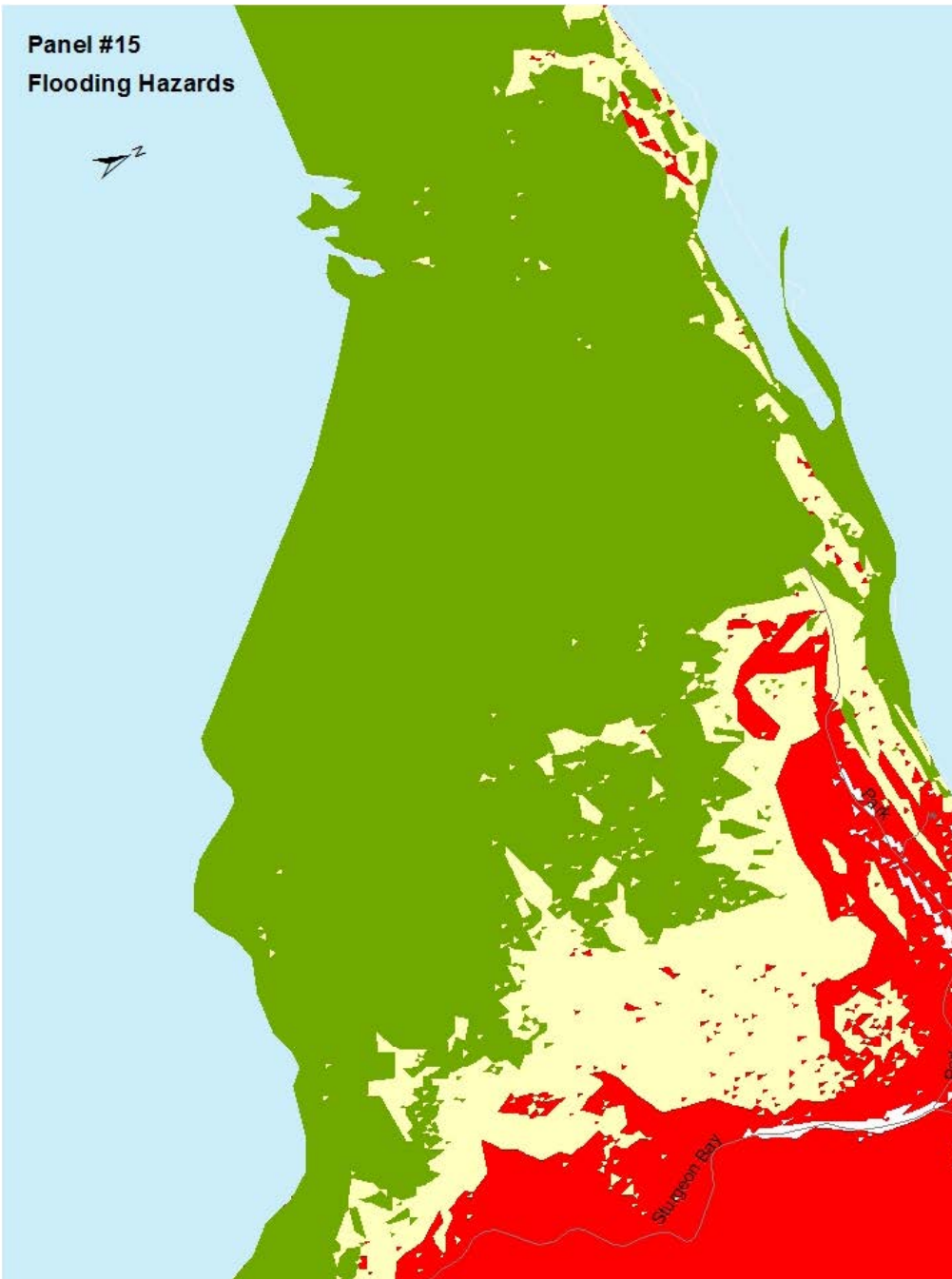
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario








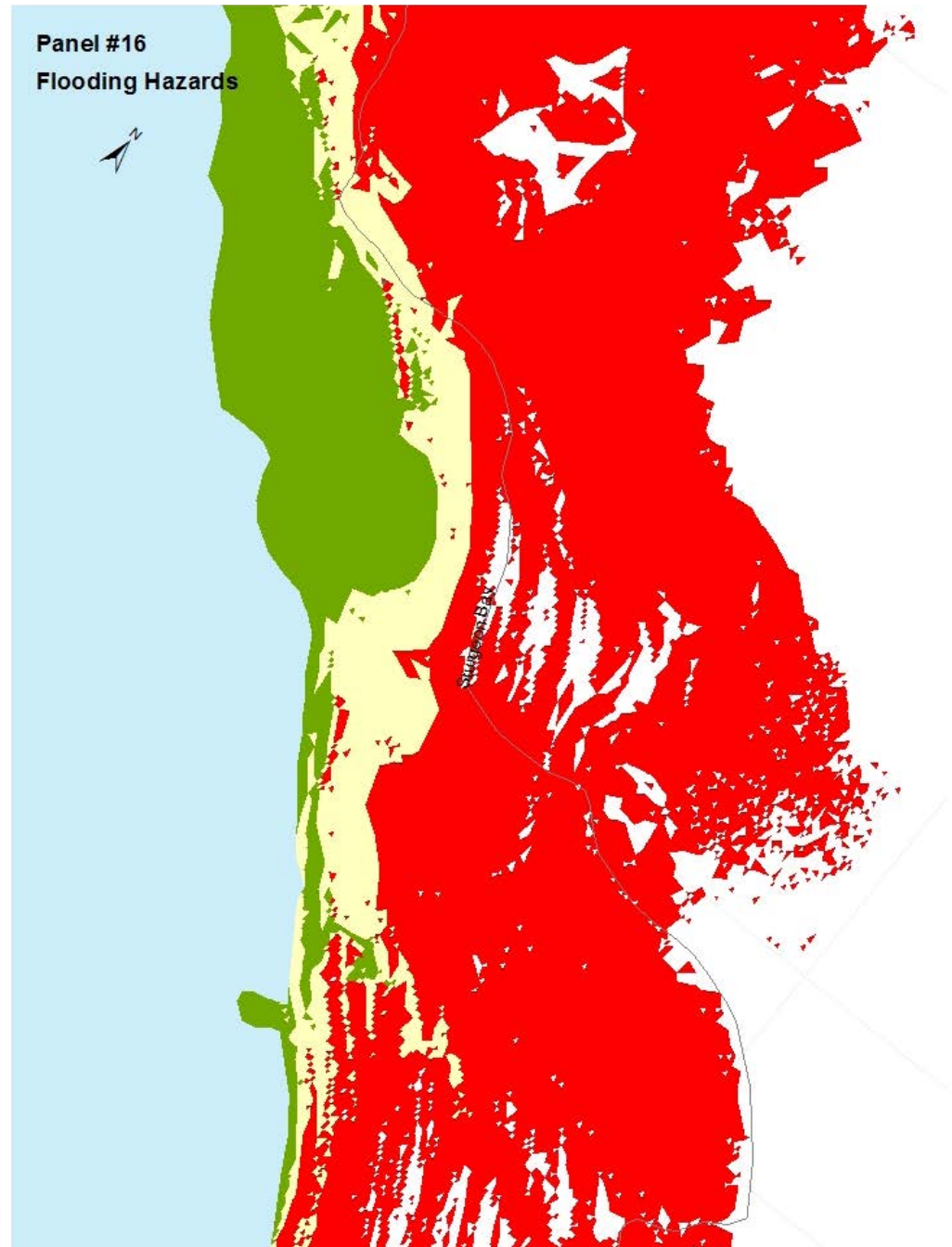
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

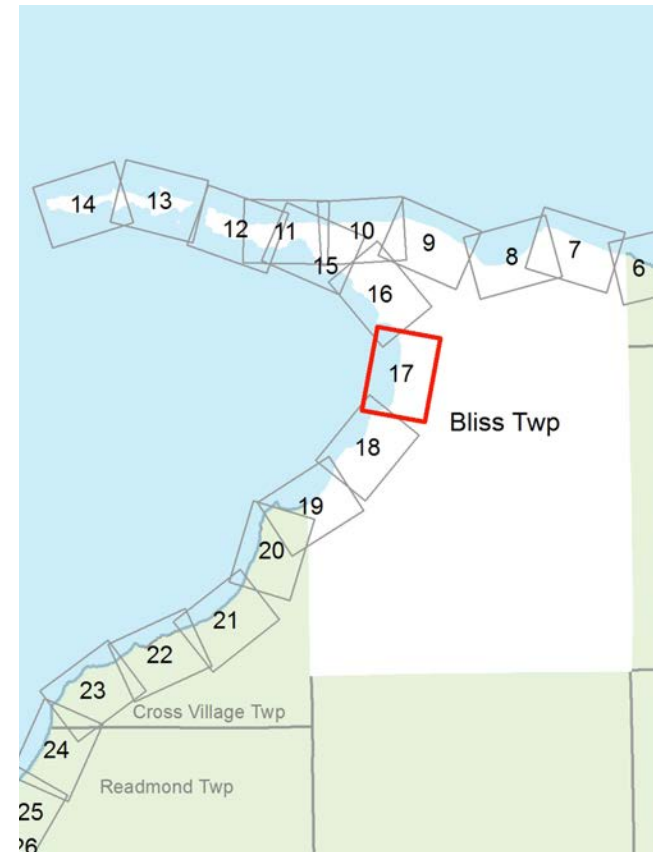






-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario






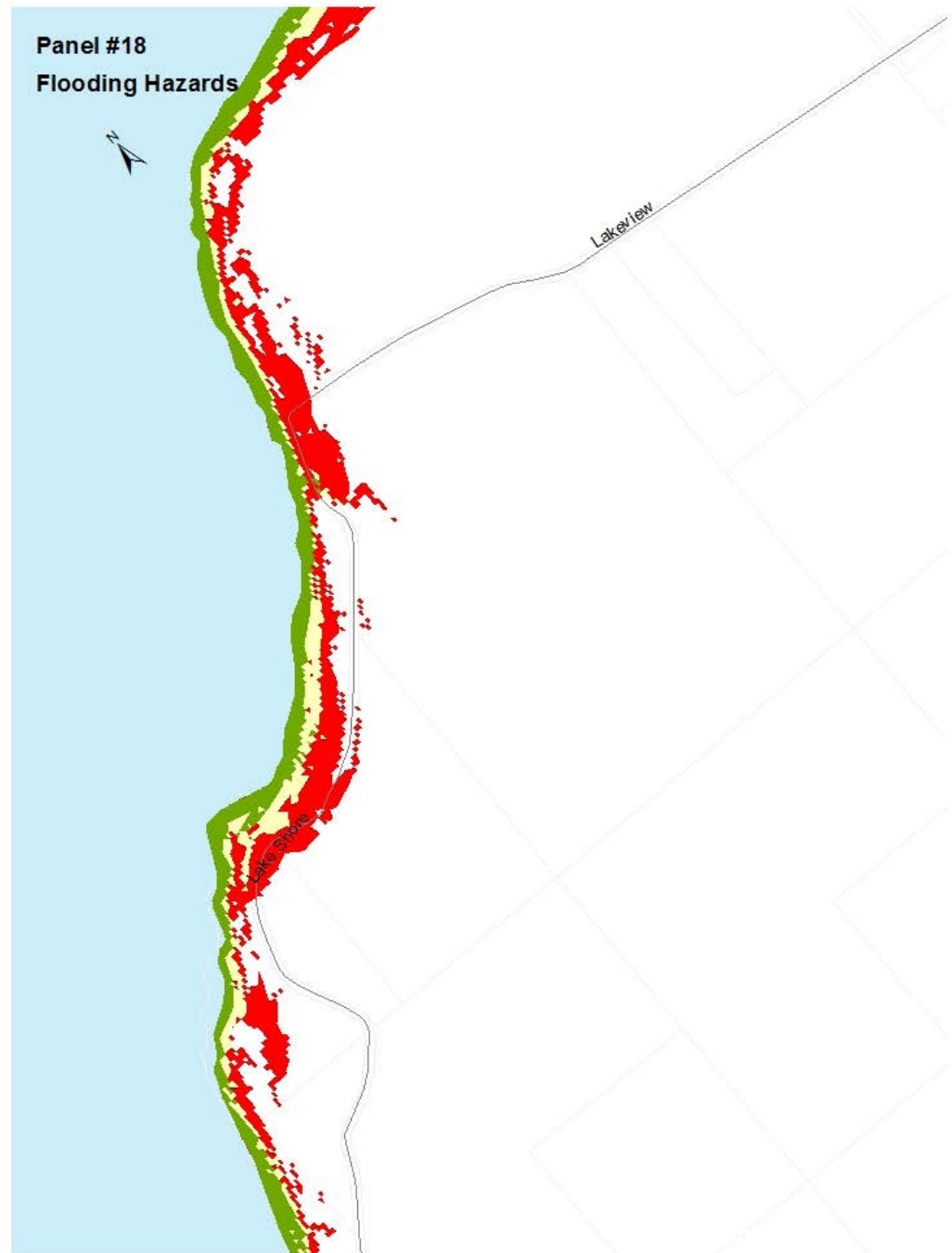


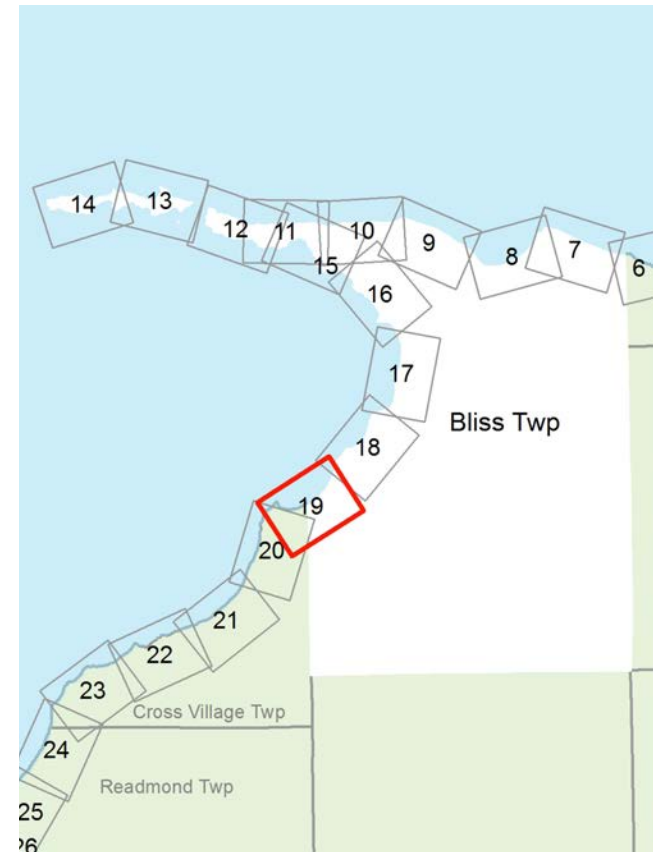
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario





-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

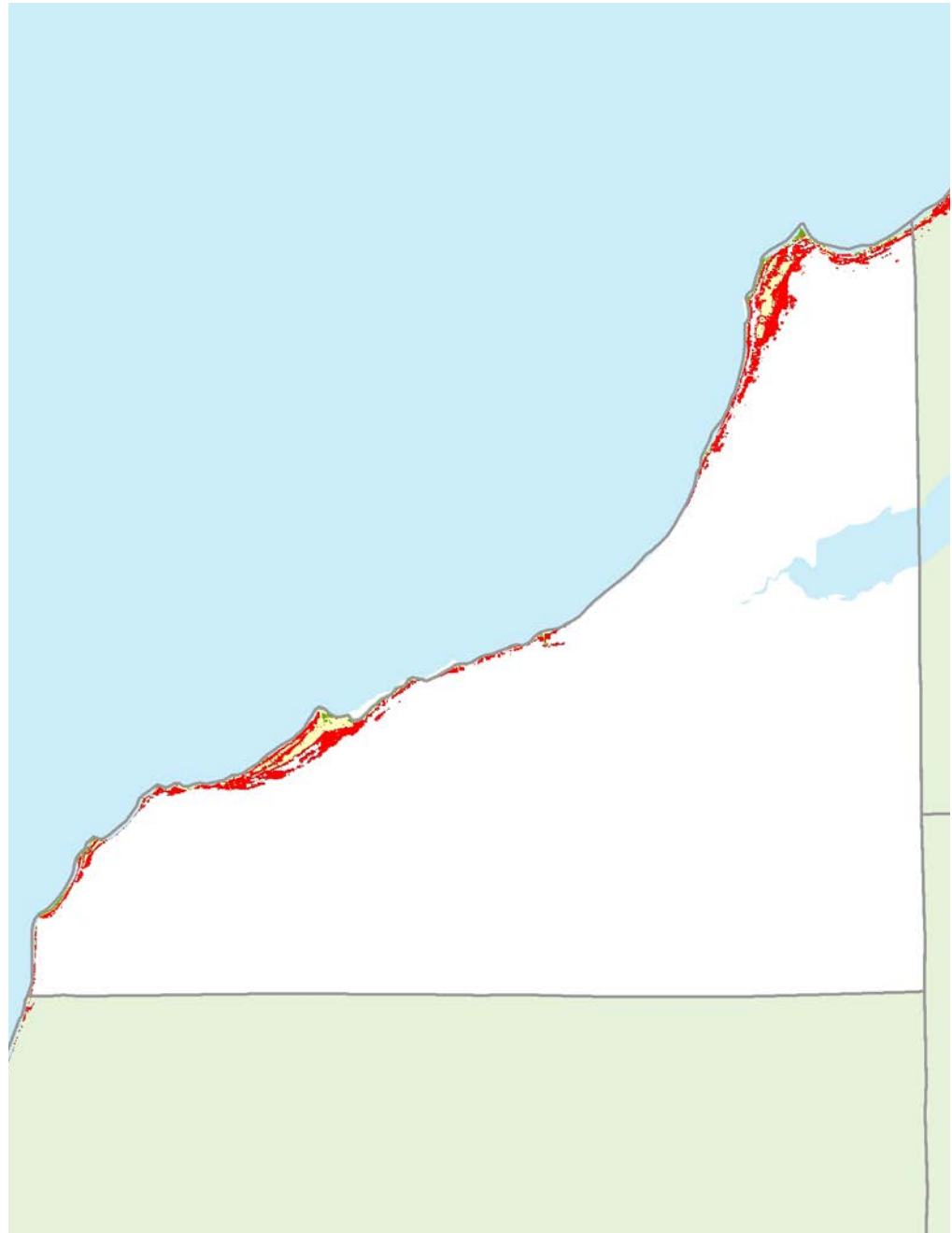




- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



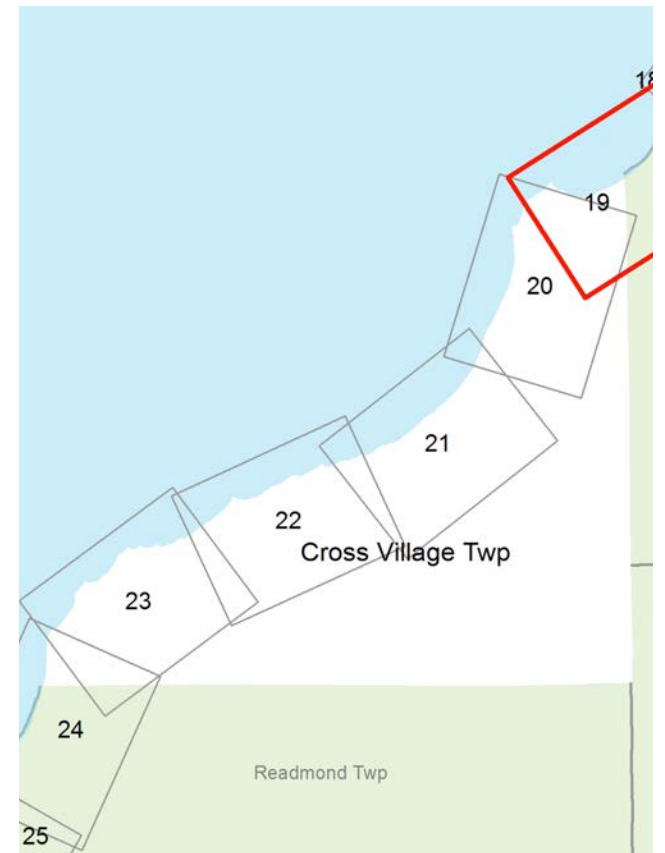
Cross Village Twp.



Coastal Flooding Scenario Impacts

Cross Village			
Total SEV	Lucky	Expected	Perfect Storm
\$ 58,624,000.00	\$ -	\$ 2,676,600.00	\$ 19,694,200.00




- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

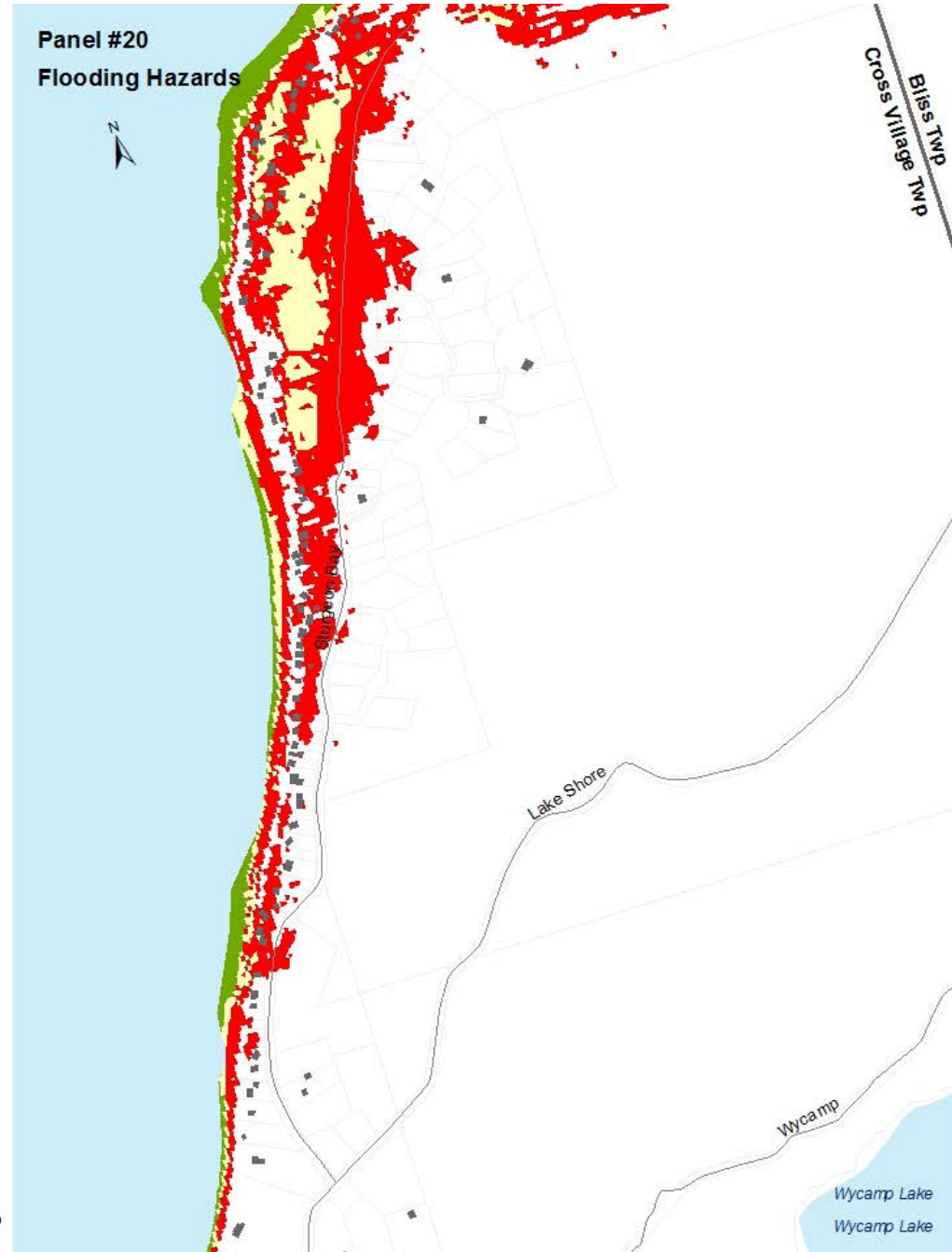


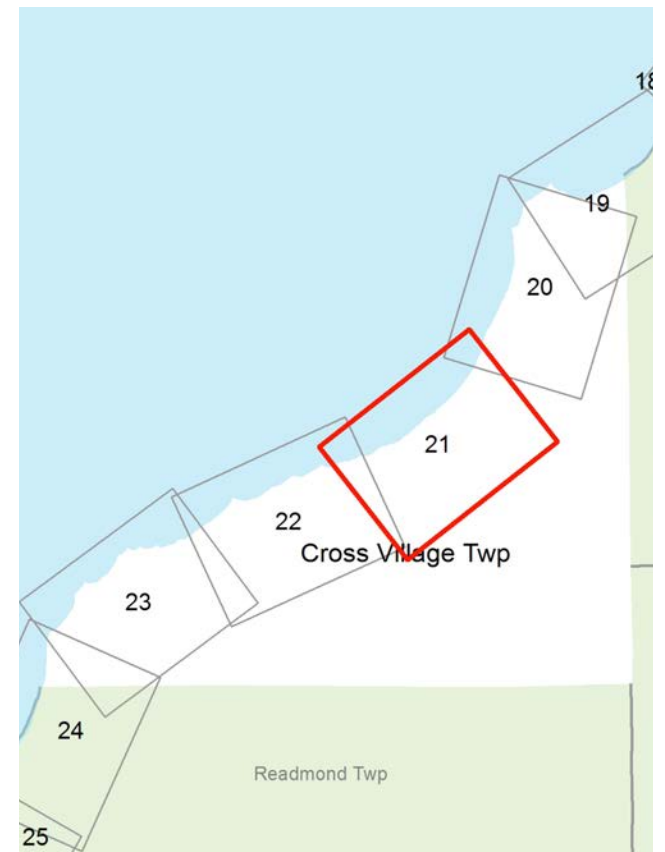
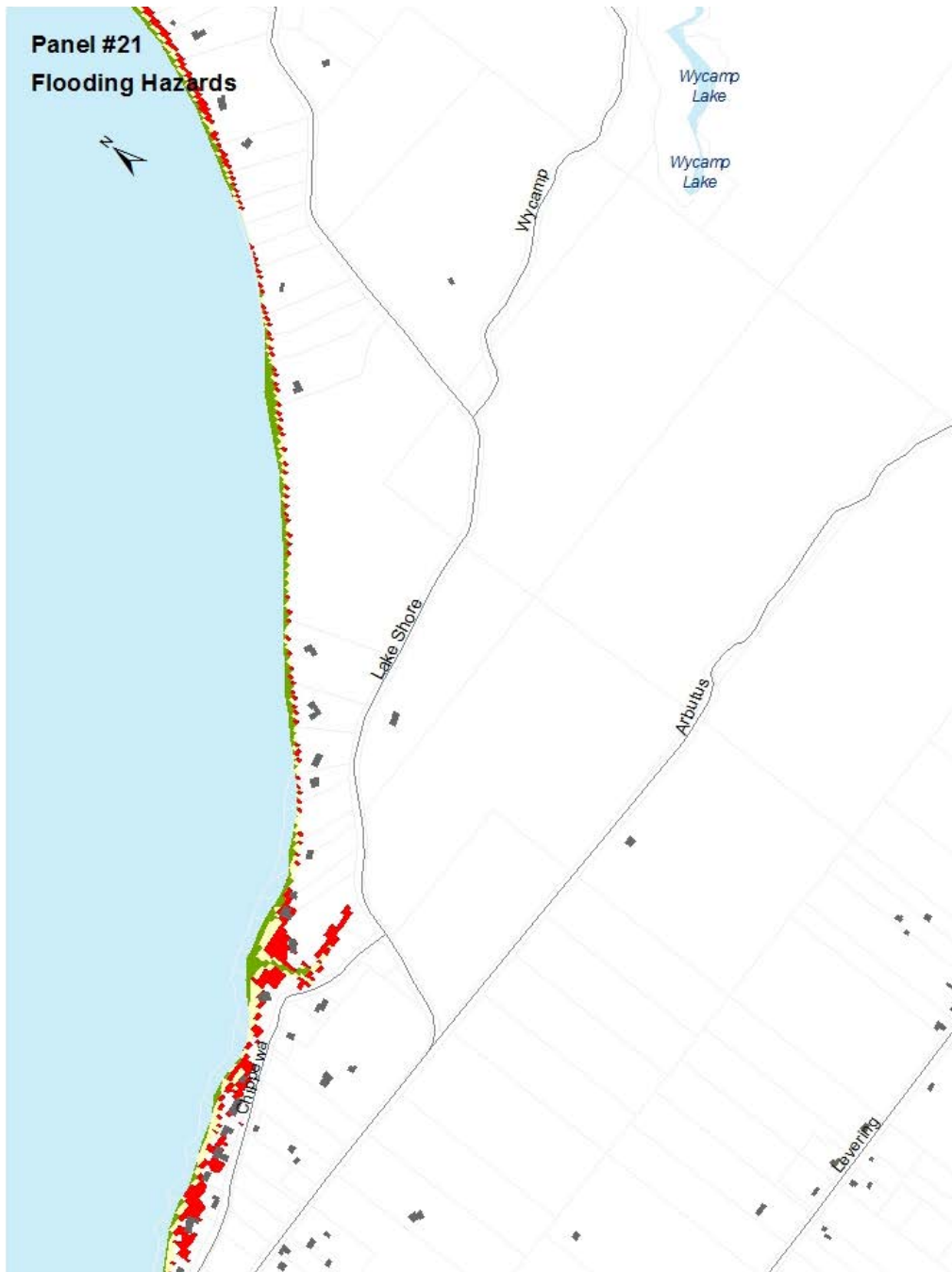
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario





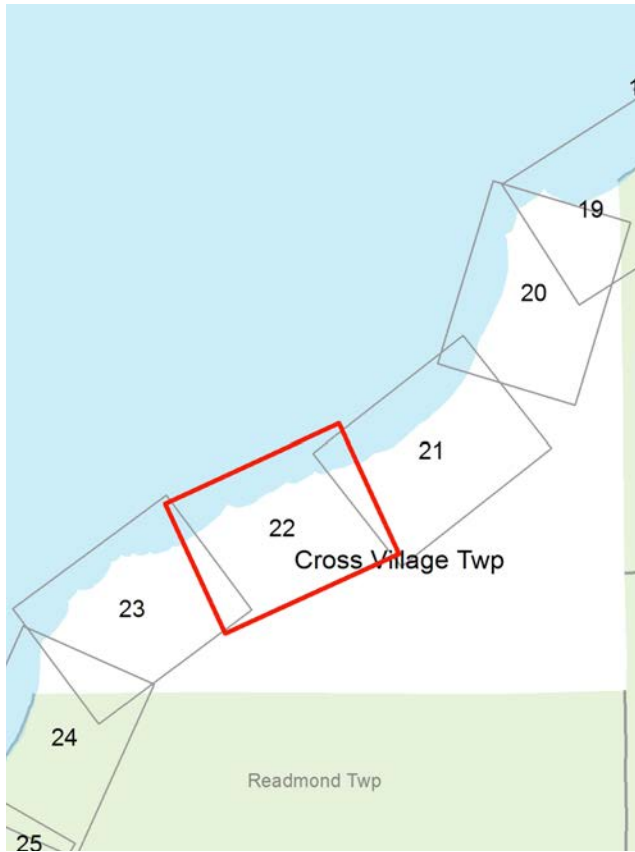
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario






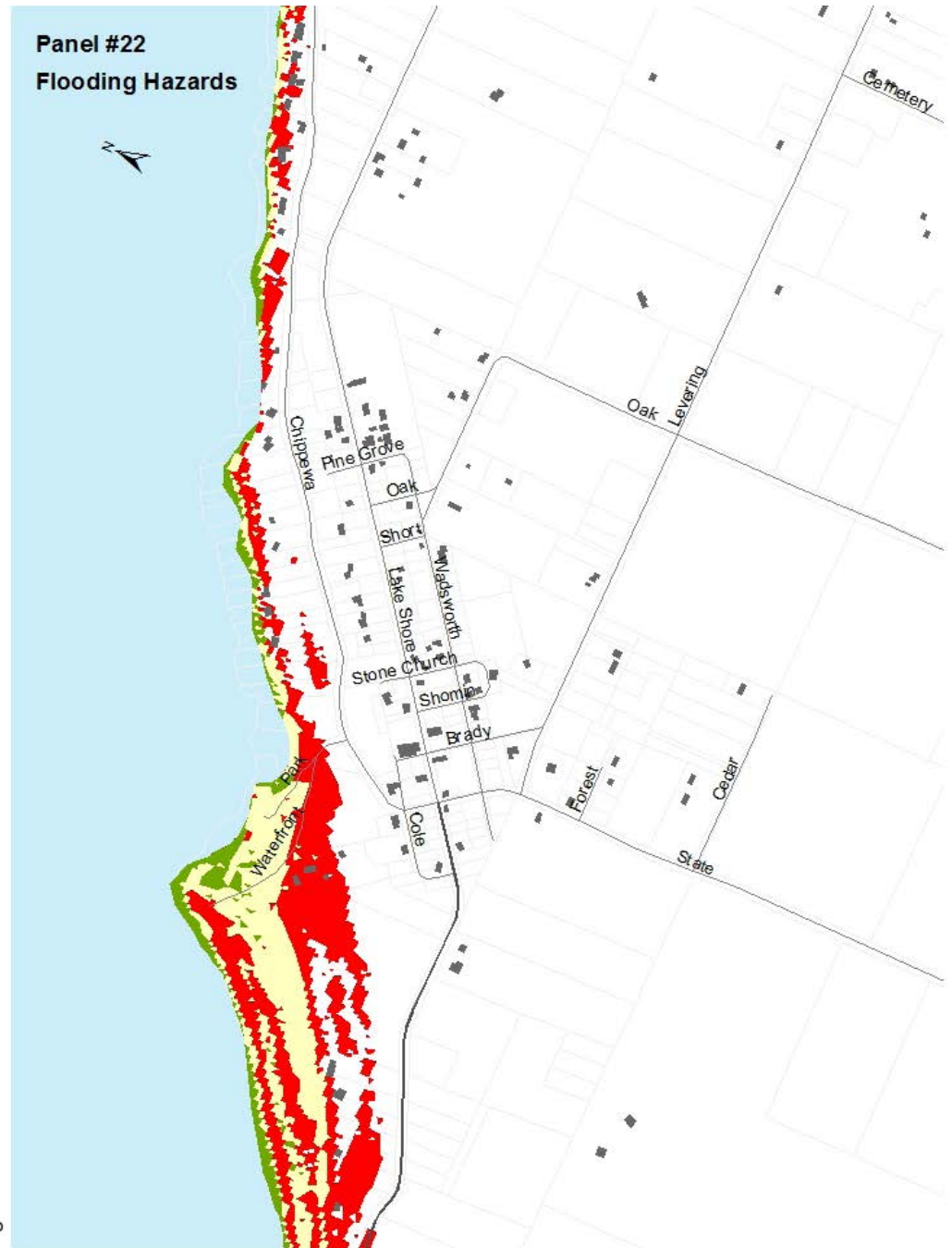


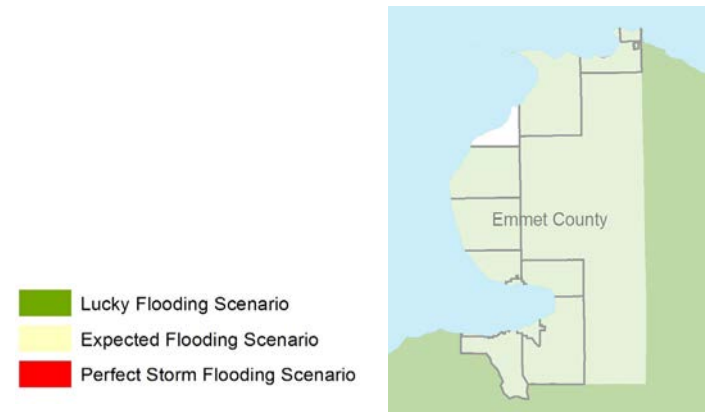
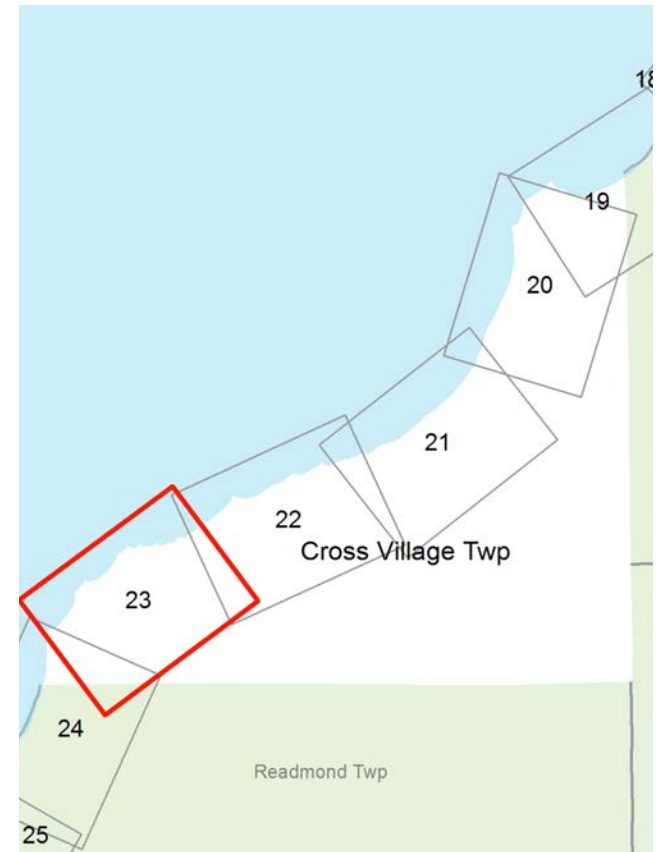
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

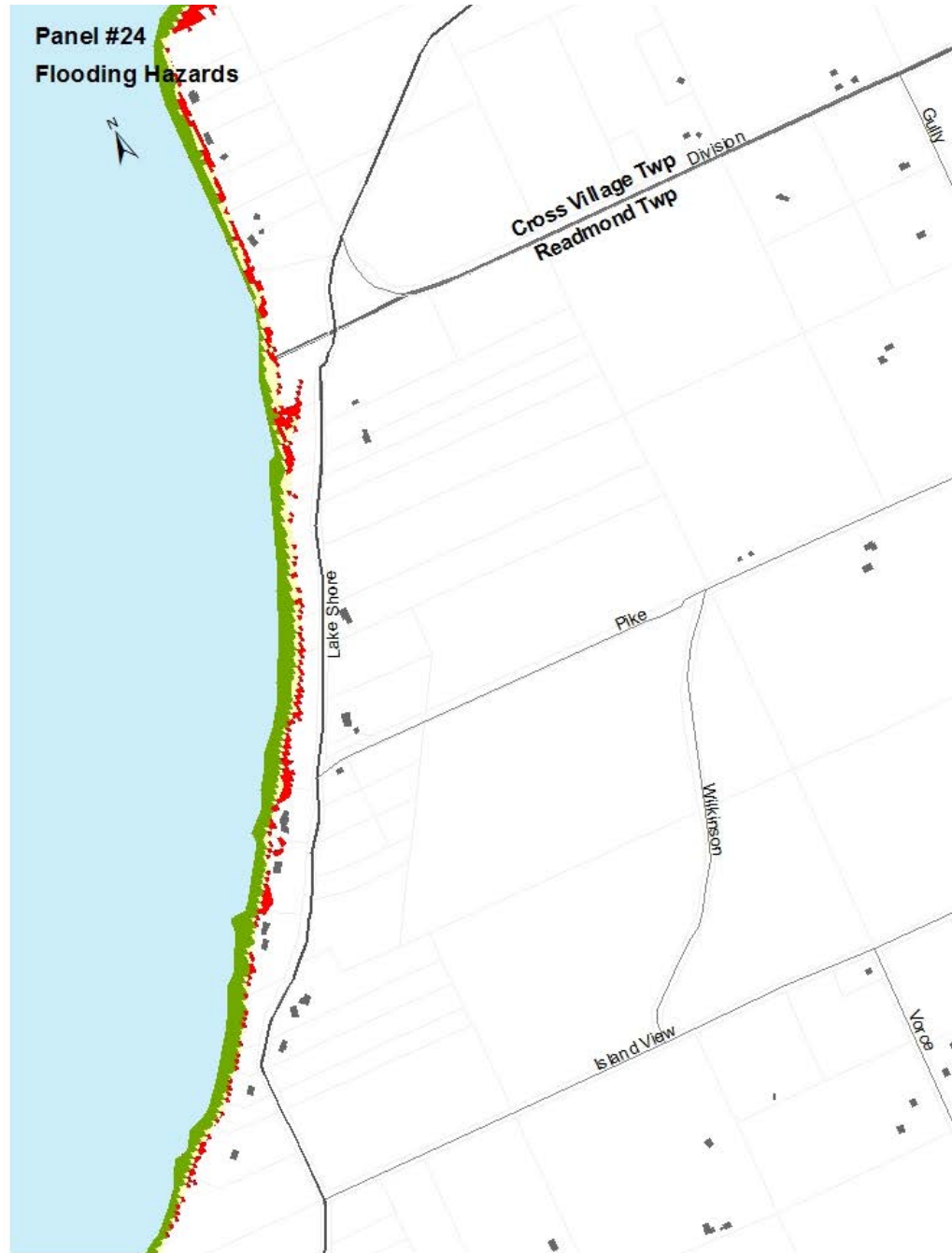
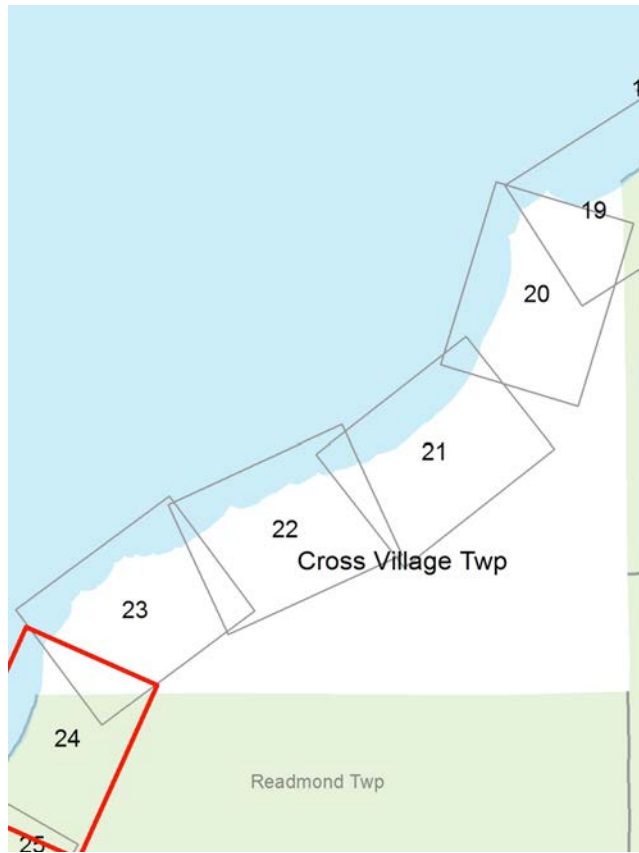







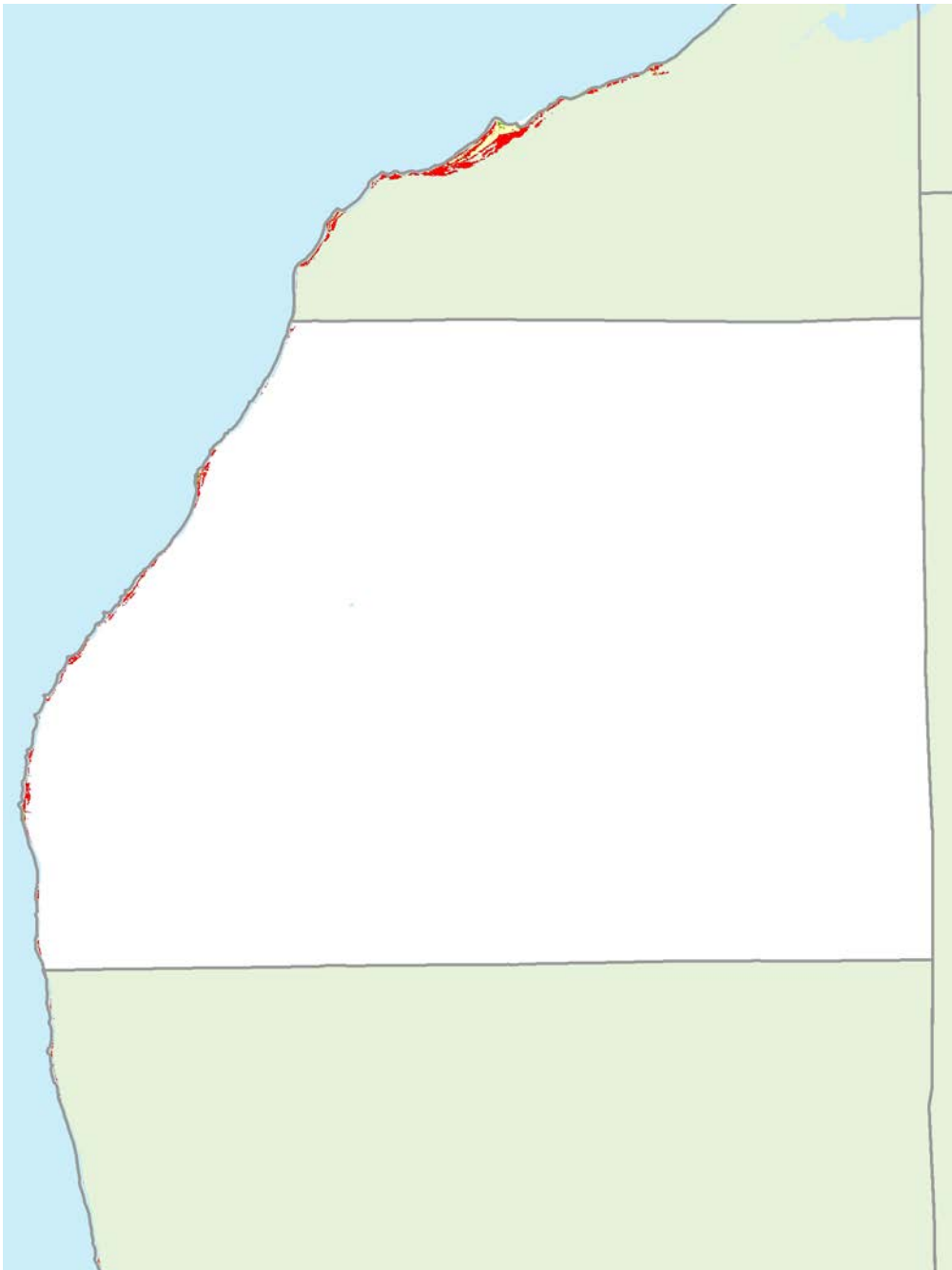
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario



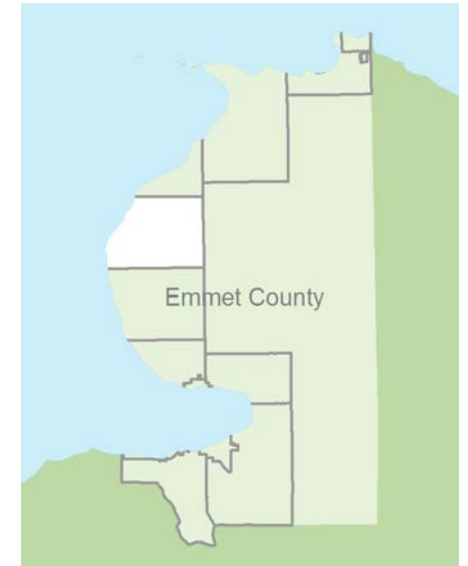




-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario



Readmond Twp.






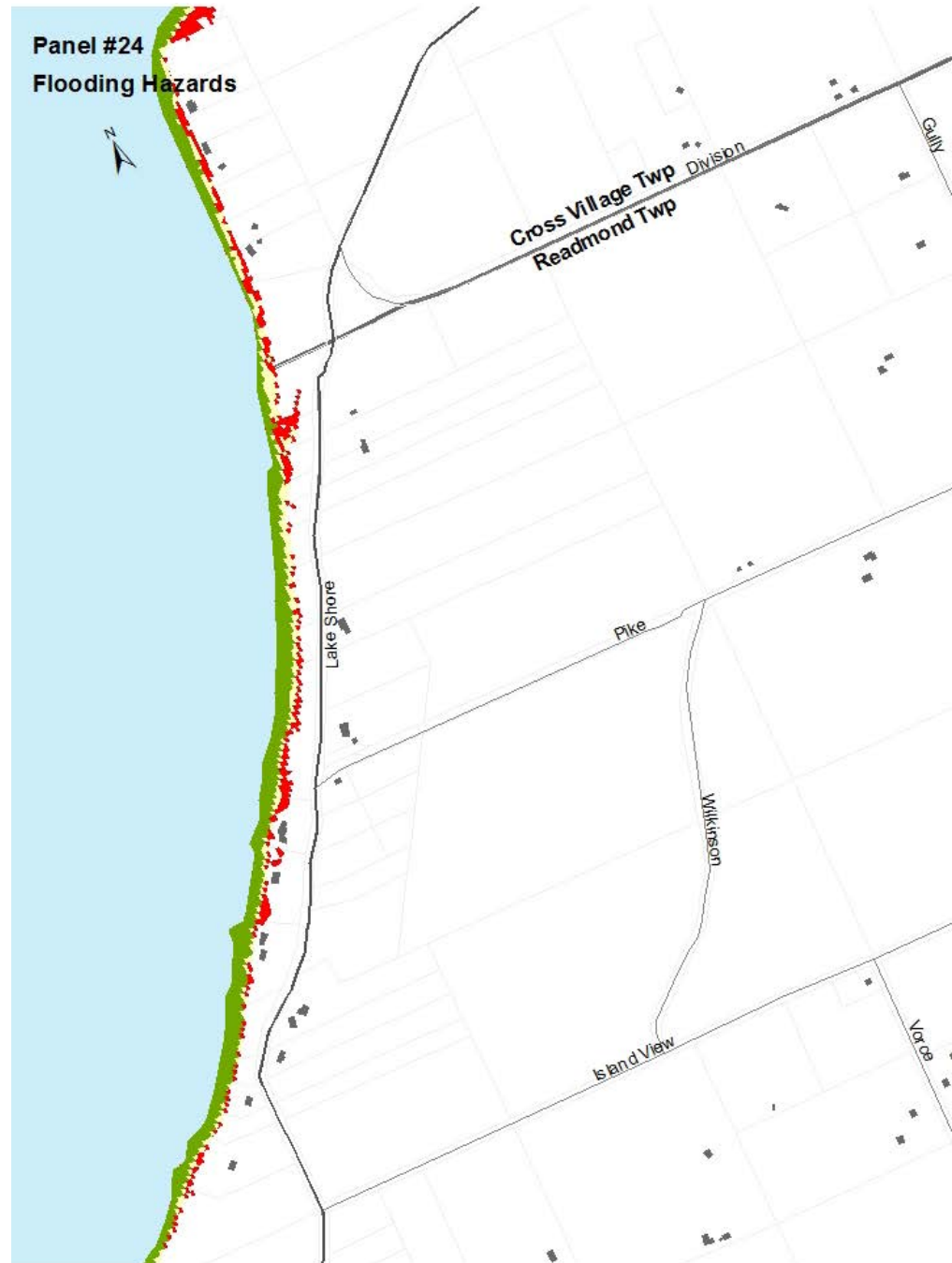
Coastal Flooding Scenario Impacts

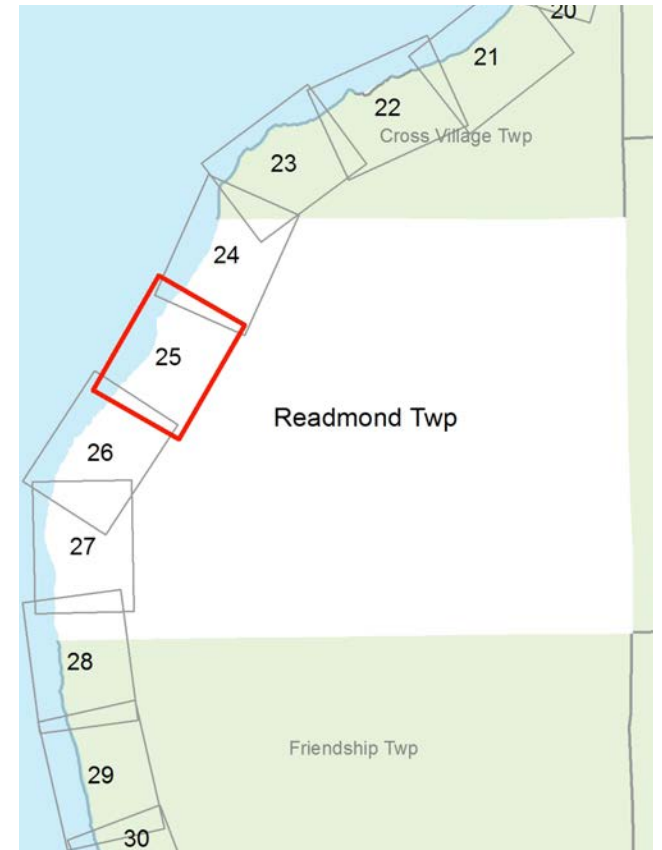
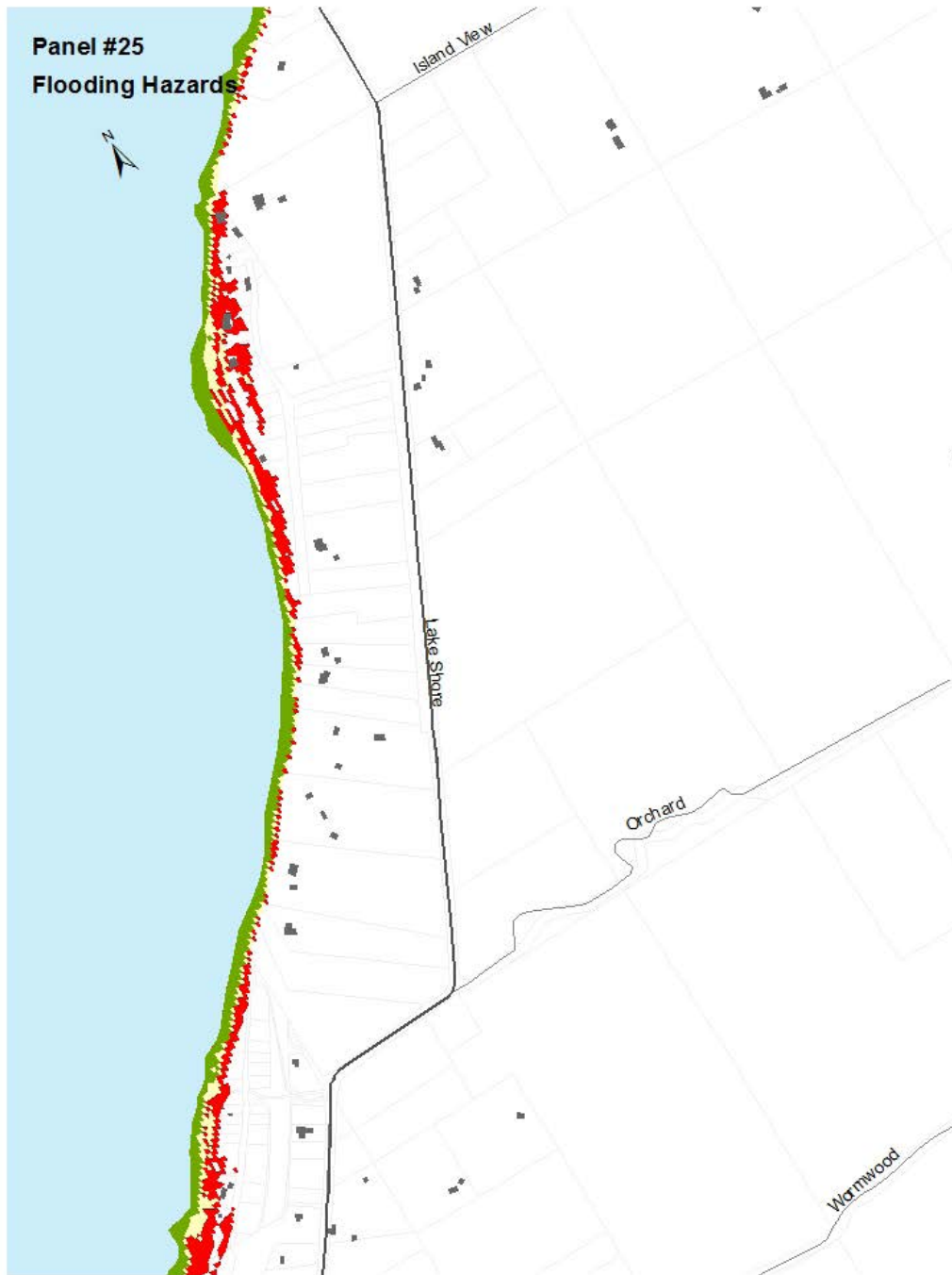
Readmond			
Total SEV	Lucky	Expected	Perfect Storm
\$ 80,427,350.00	\$ -	\$ 390,900.00	\$ 1,418,500.00

- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario








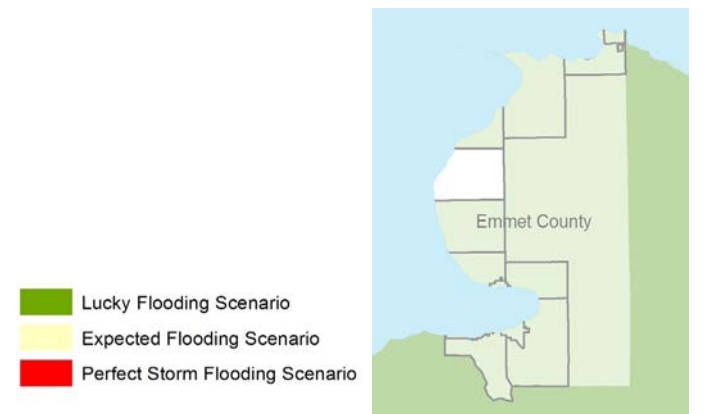
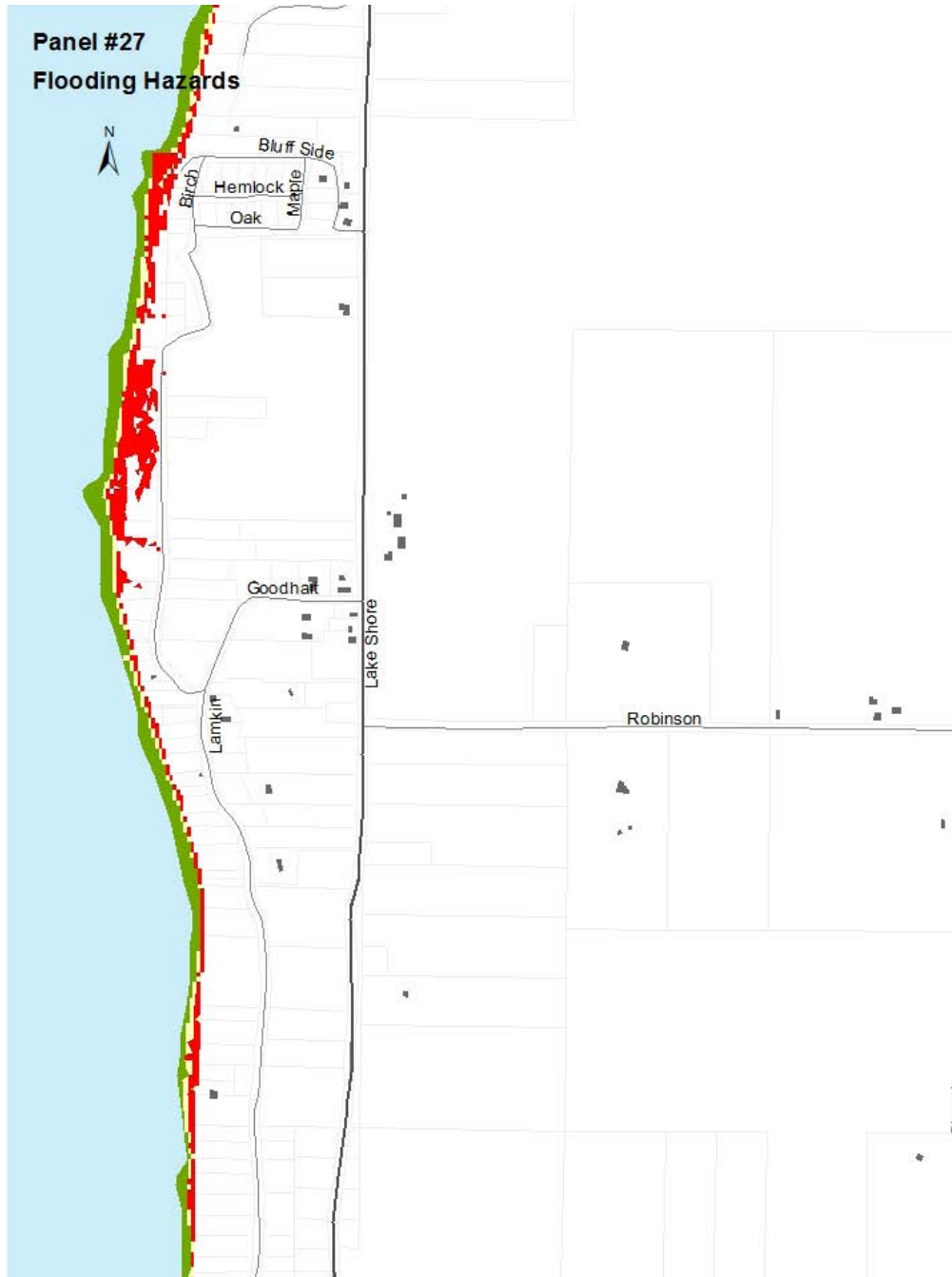
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario








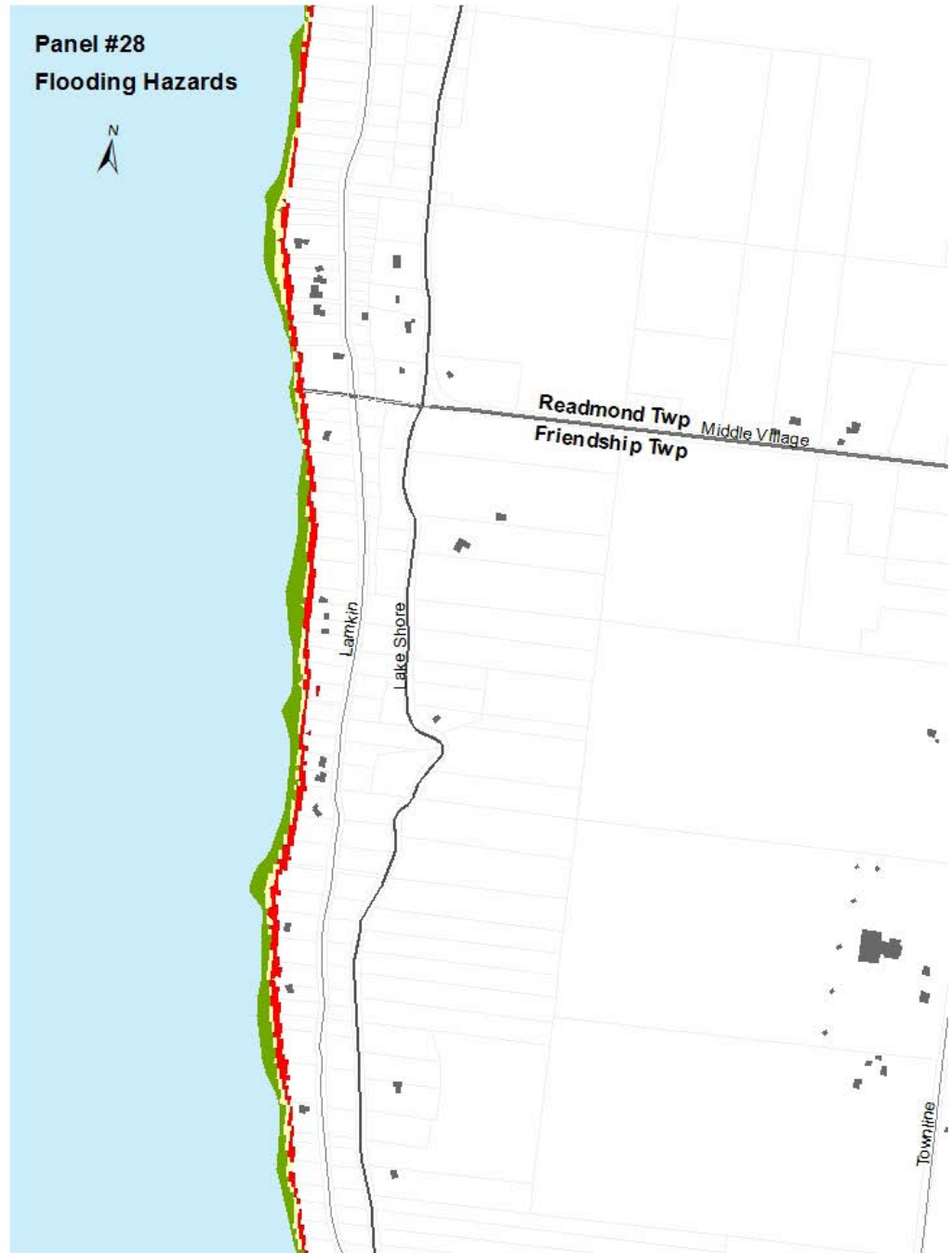
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario







-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario





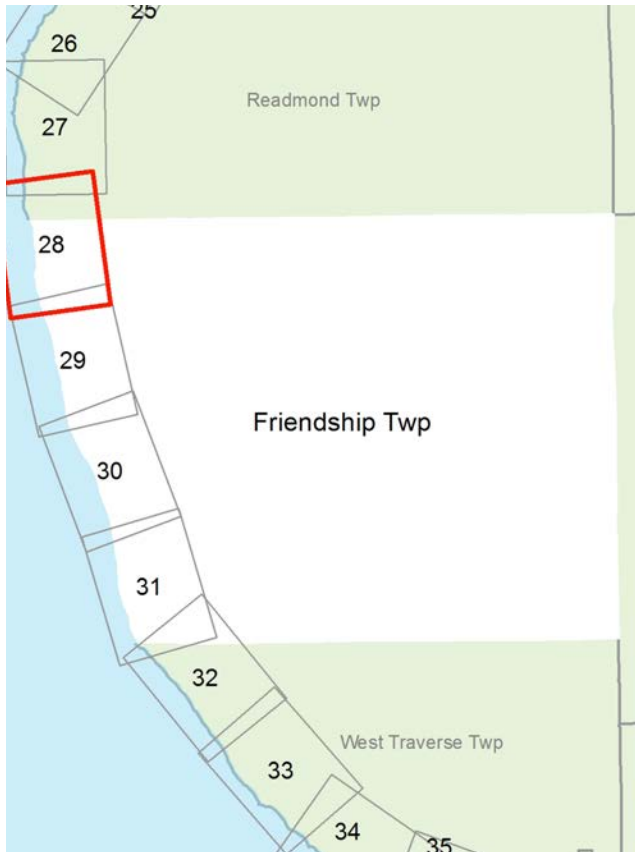
Friendship Twp.






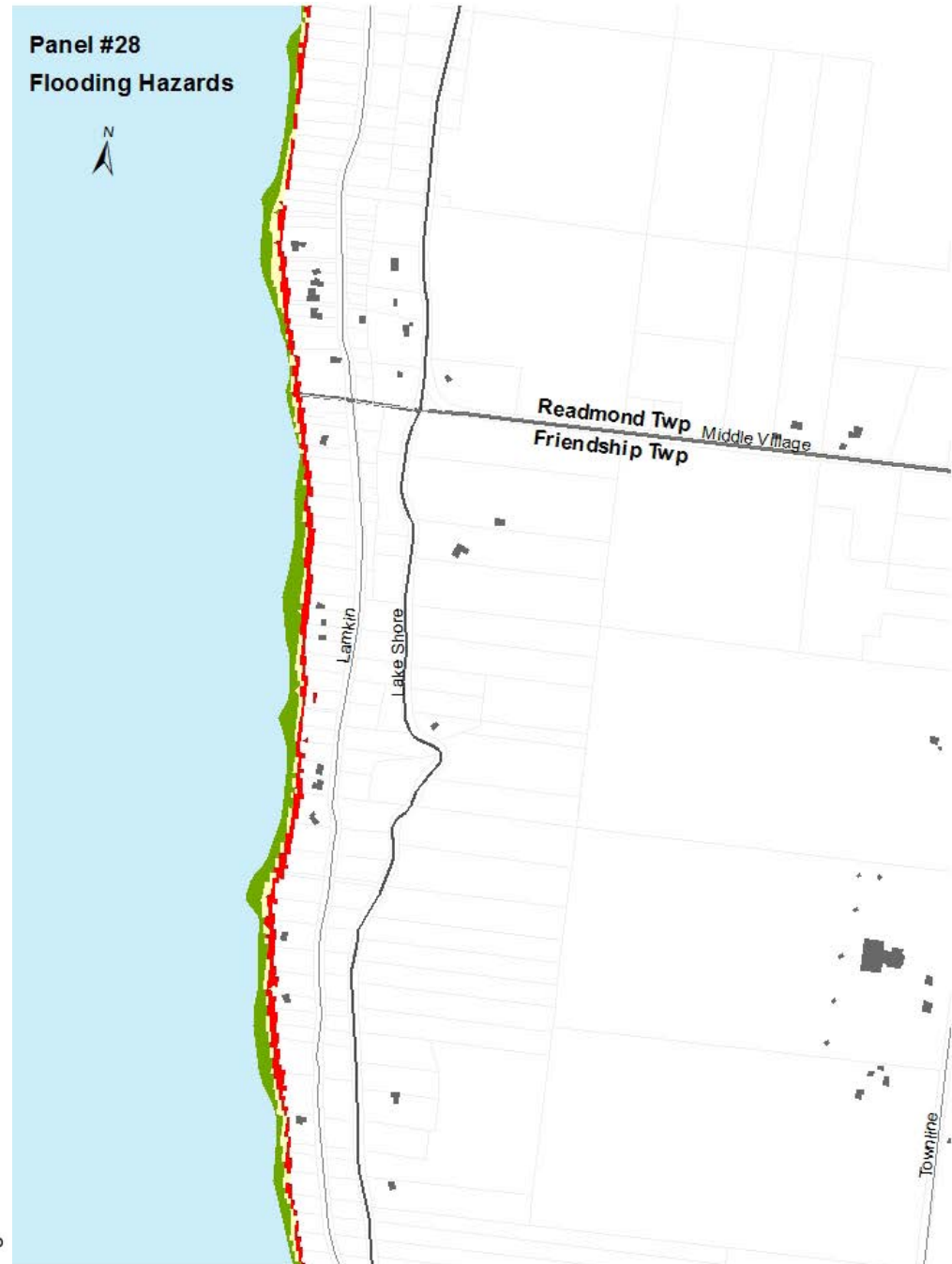
Coastal Flooding Scenario Impacts

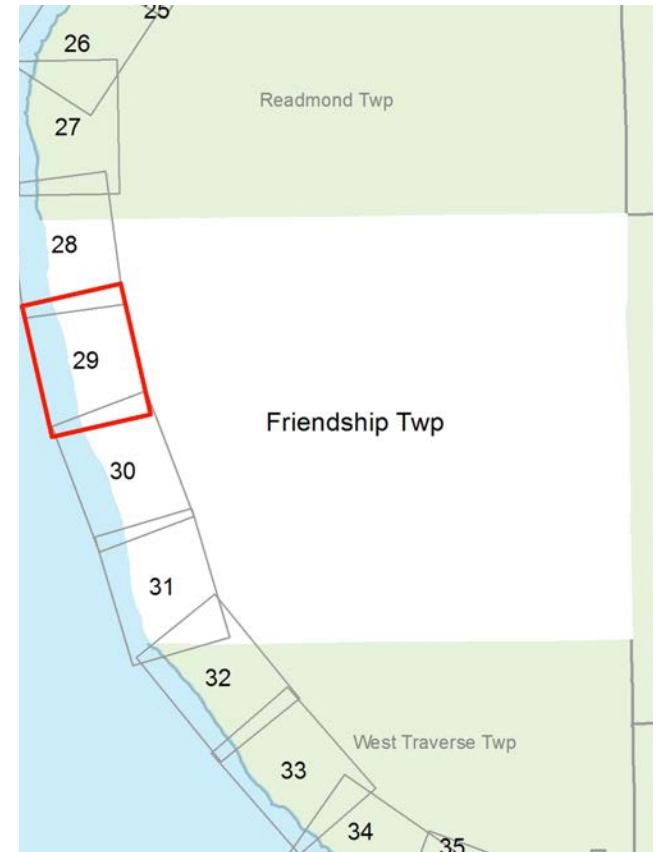
Friendship			
Total SEV	Lucky	Expected	Perfect Storm
\$ 114,231,300.00	\$ -	\$ -	\$ 2,965,500.00

- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



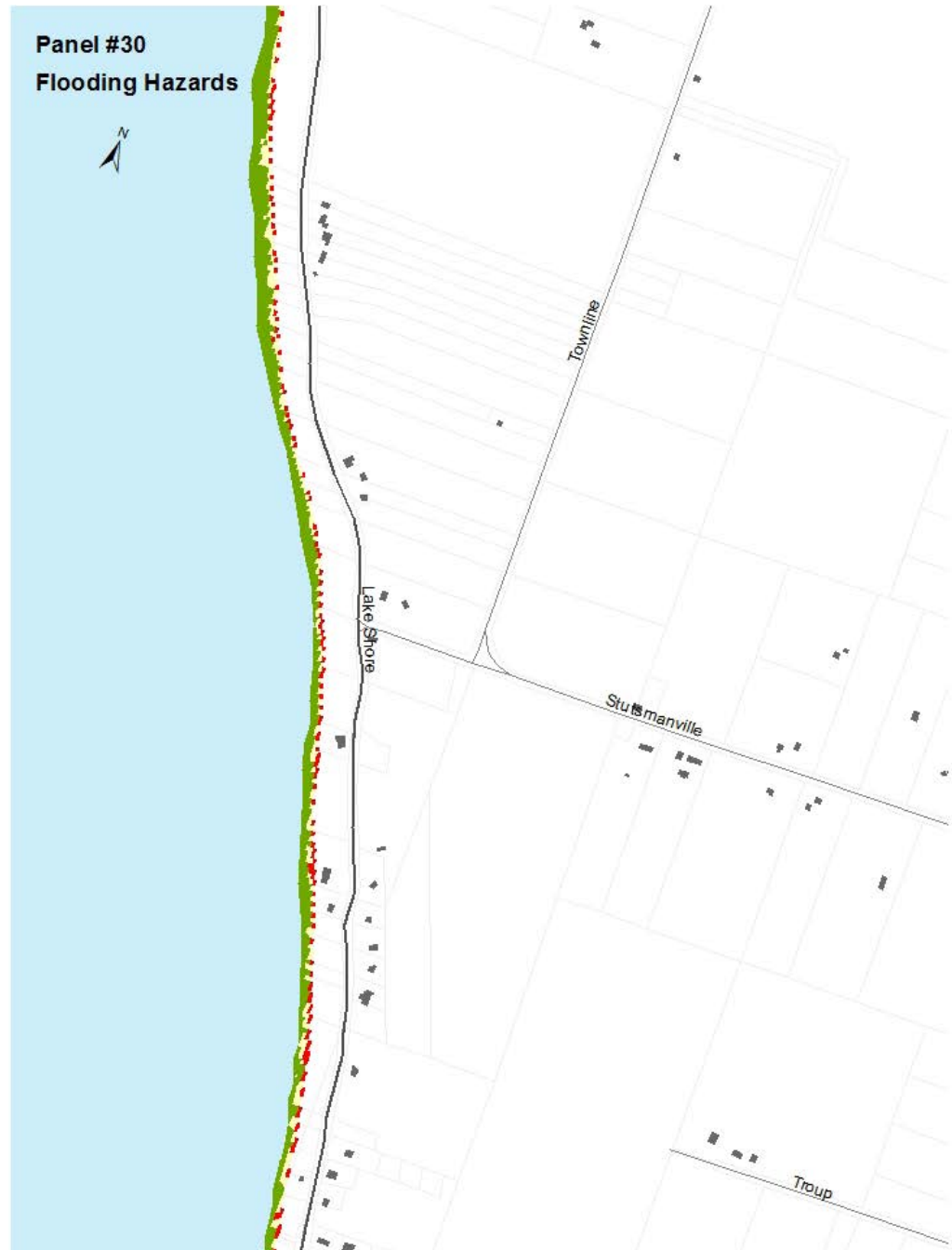
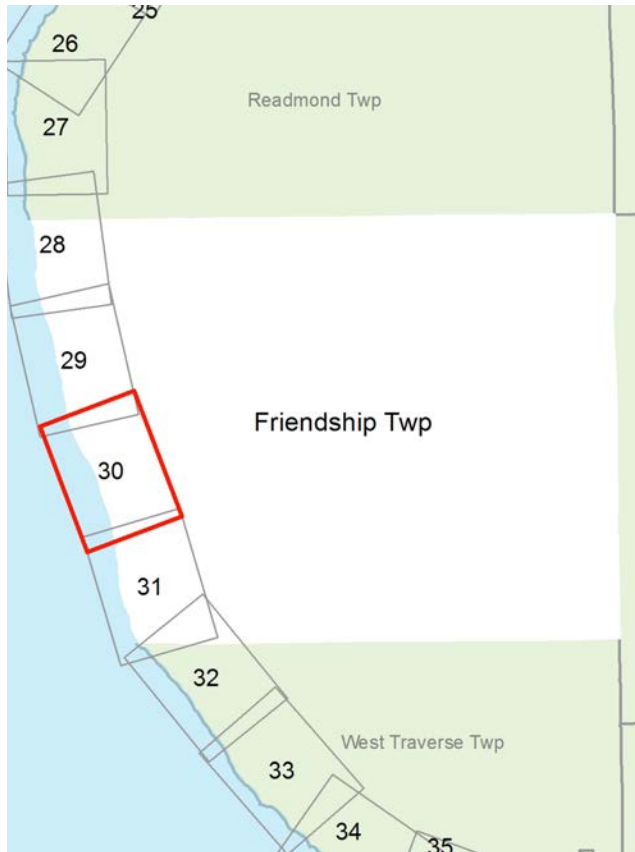
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario






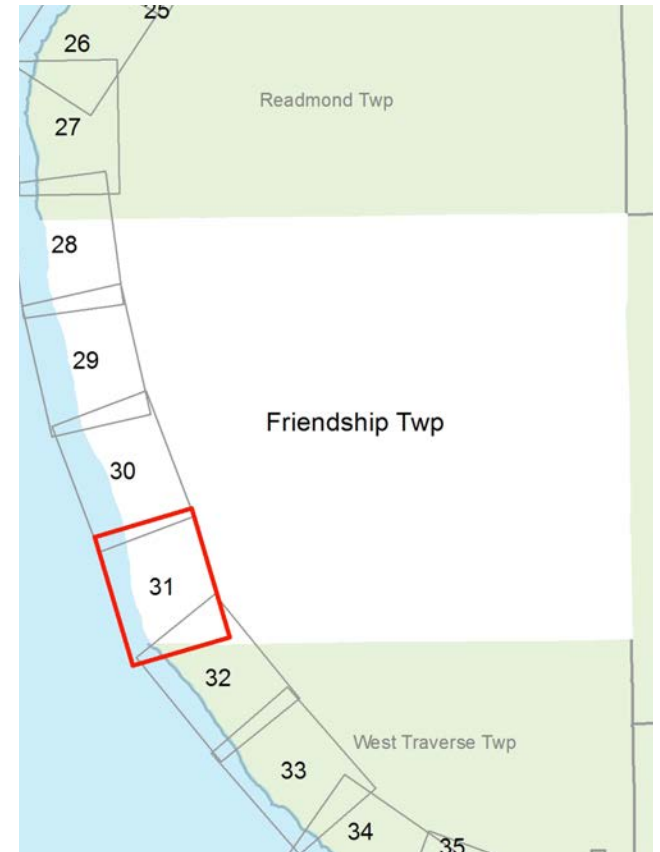


- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



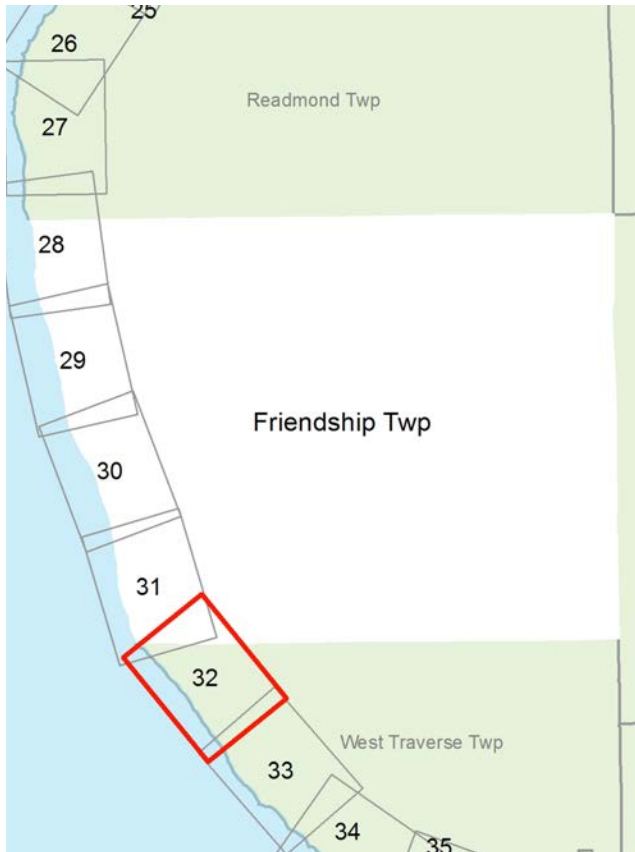


-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario



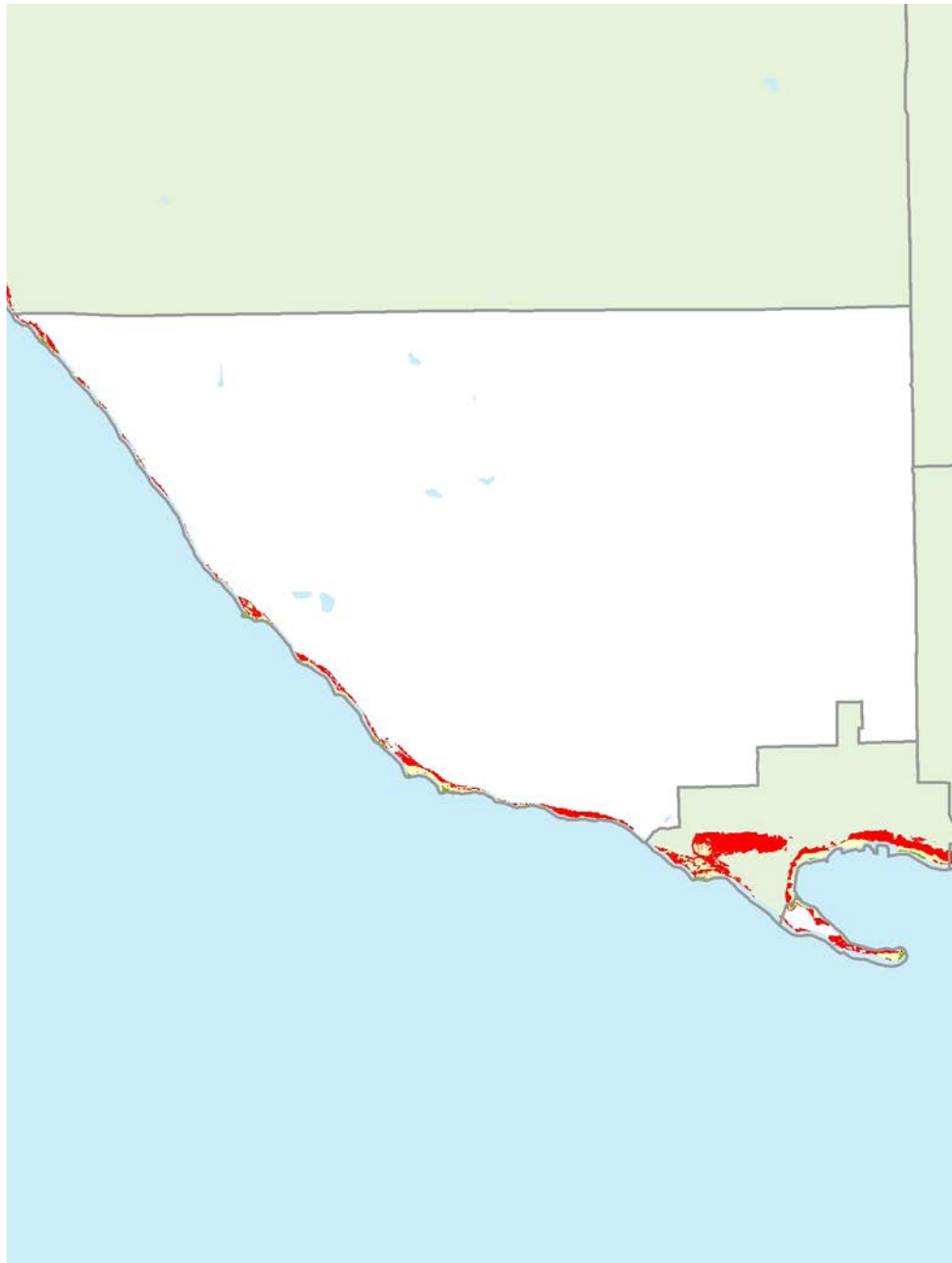
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



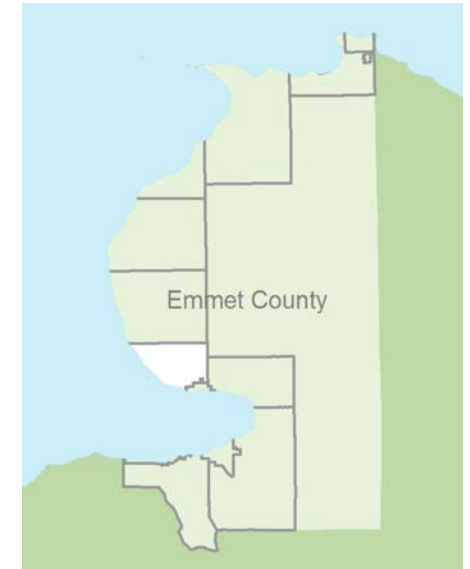


- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario





West Traverse Twp.






Coastal Flooding Scenario Impacts

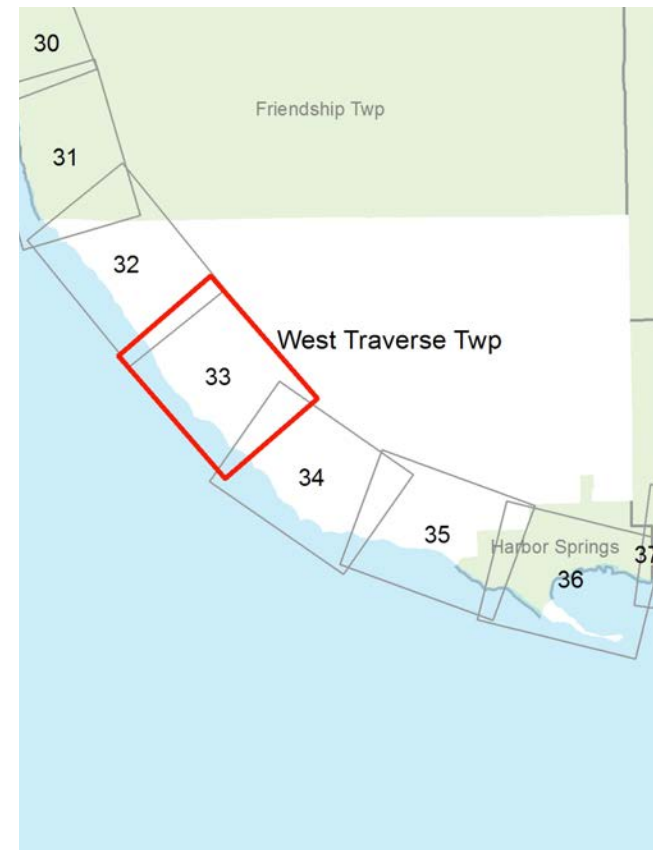
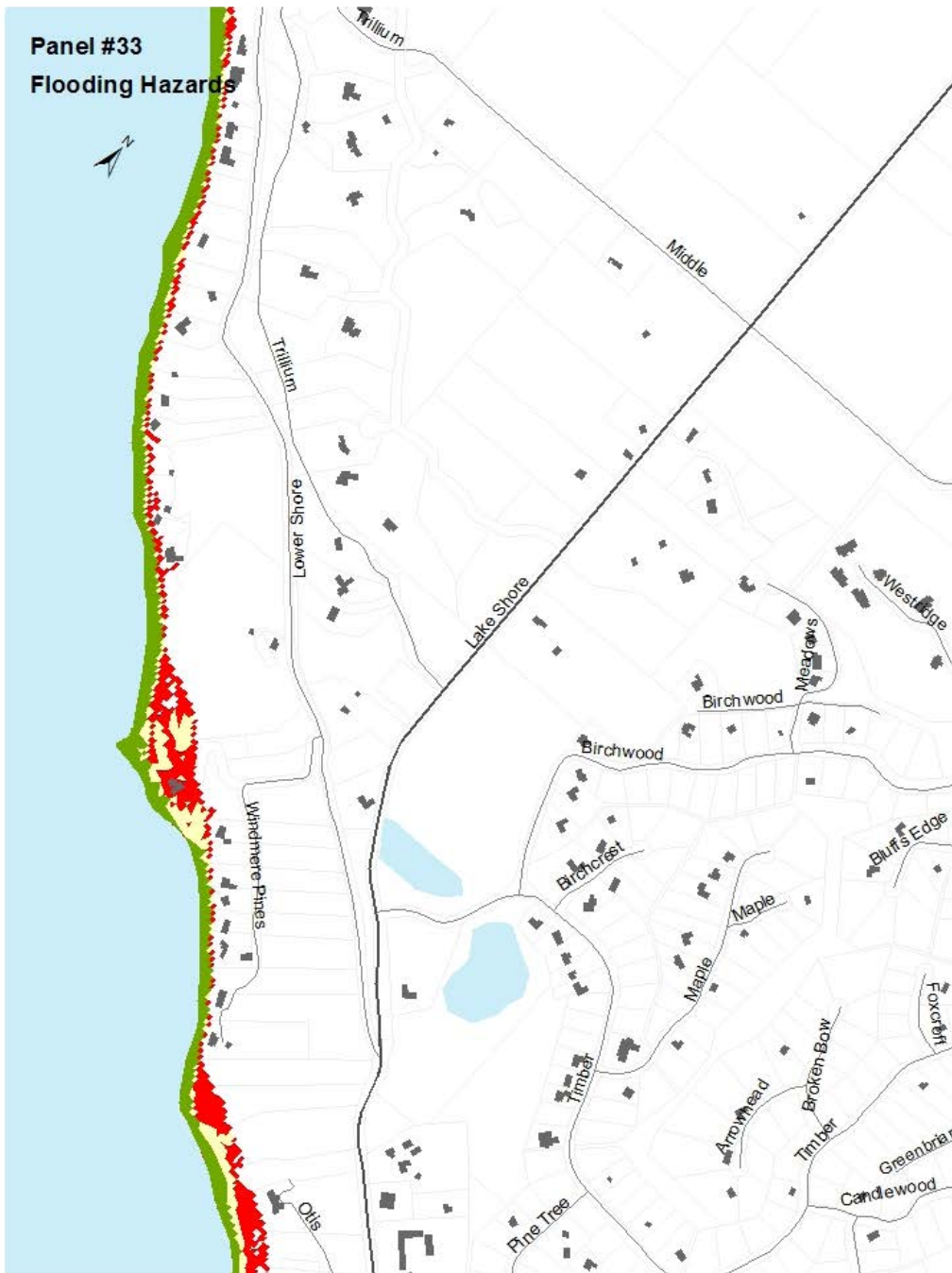
West Traverse			
Total SEV	Lucky	Expected	Perfect Storm
\$ 400,989,200.00	\$ 979,700.00	\$ 34,154,000.00	\$ 115,892,300.00

- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario



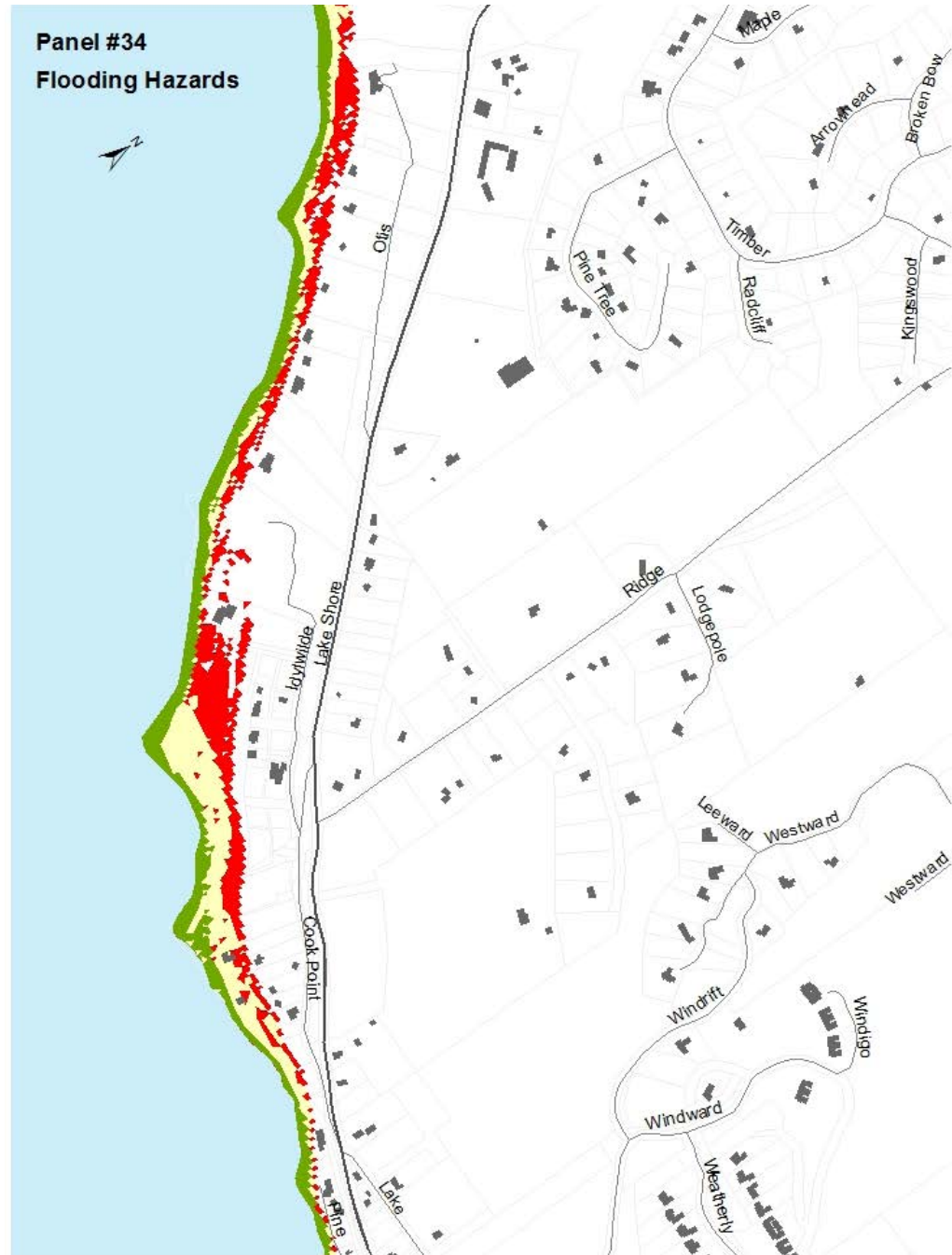


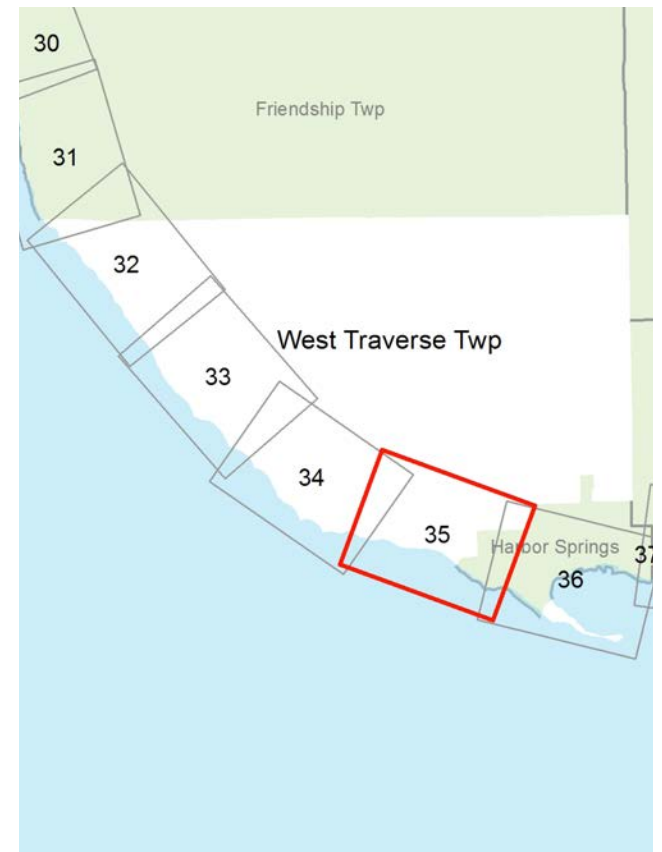
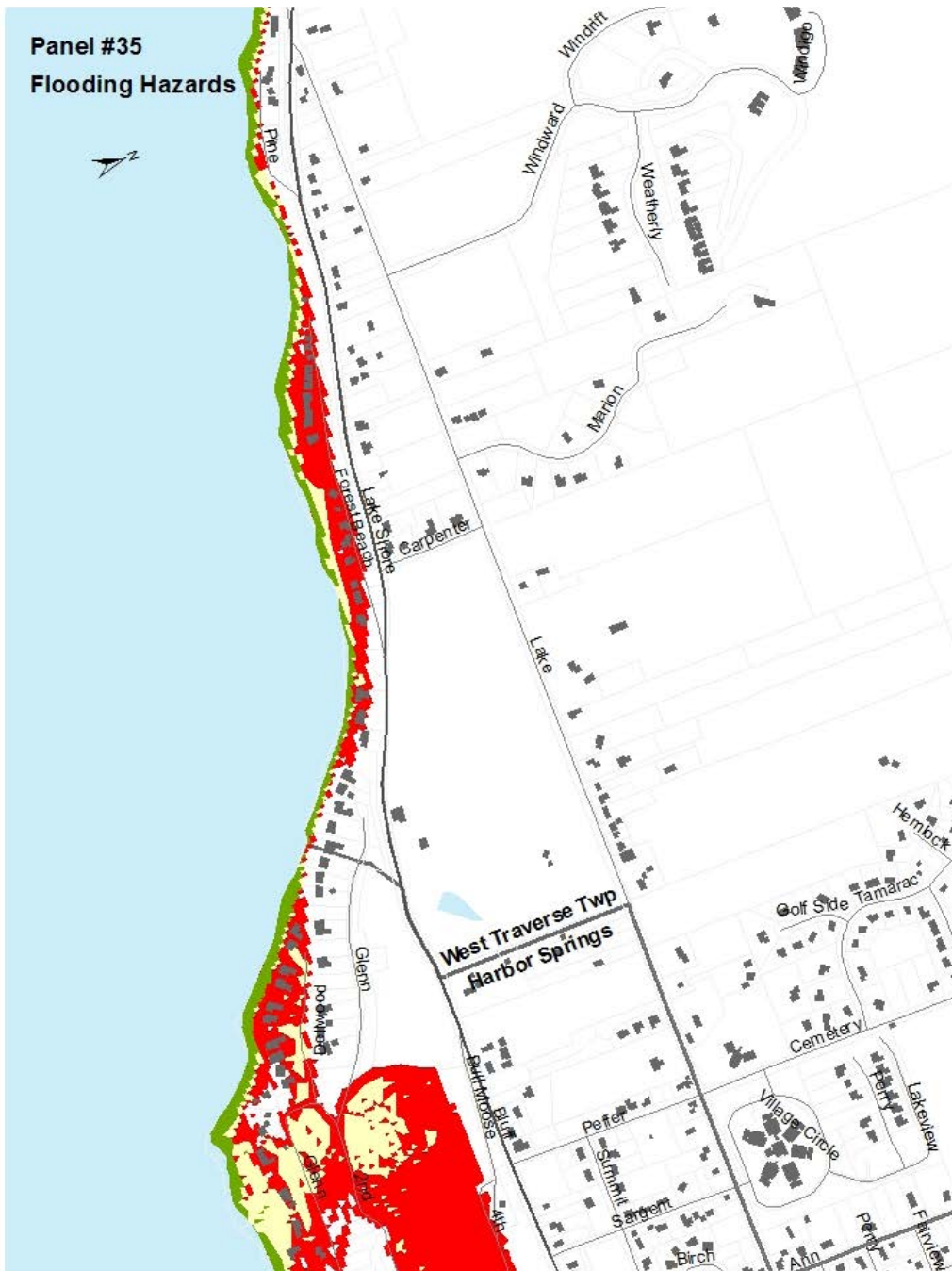
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario





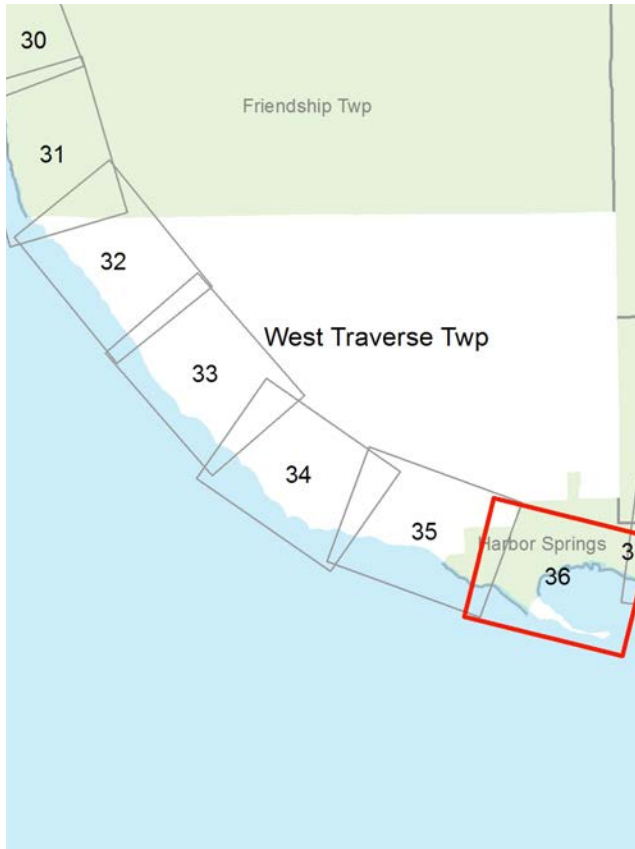
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario






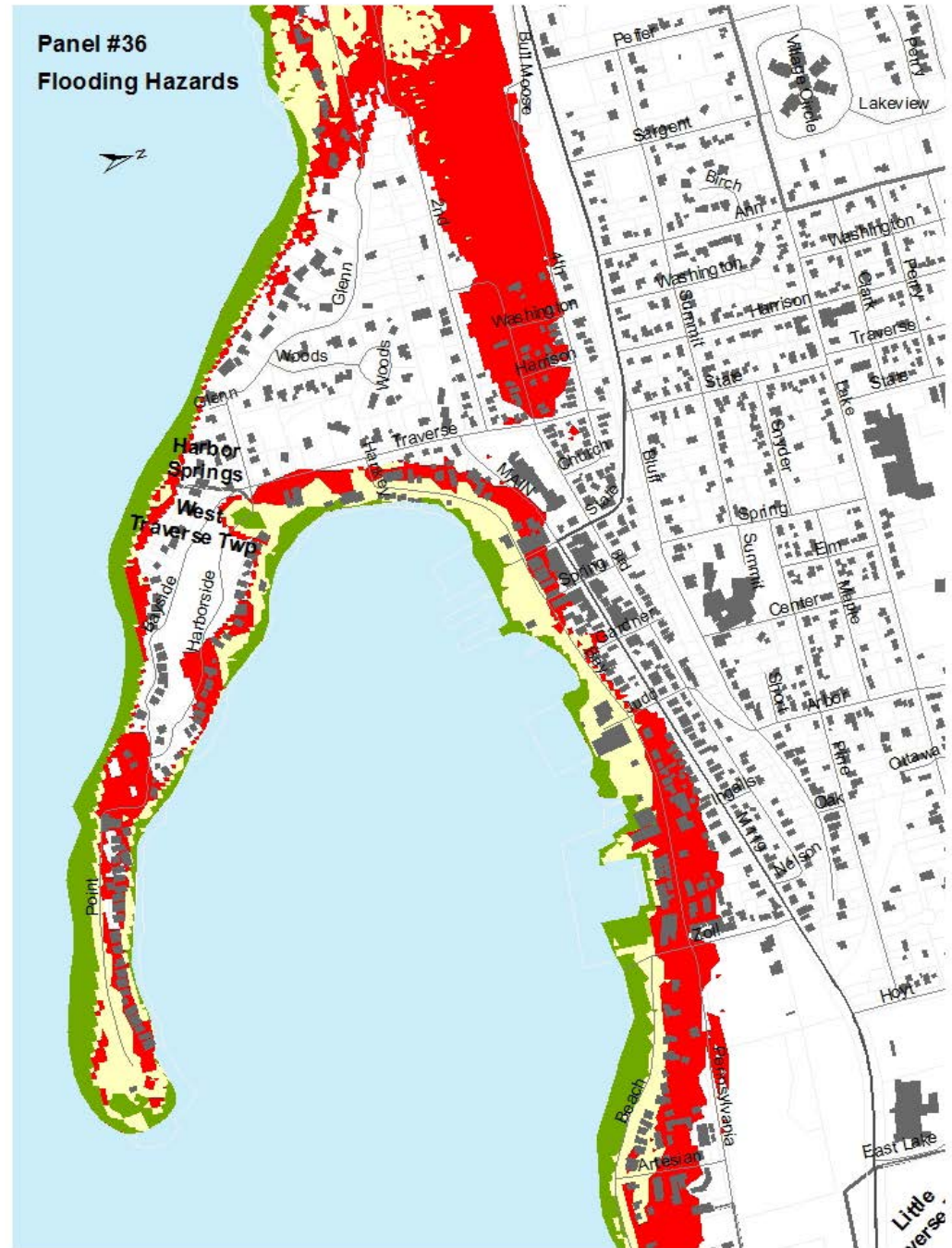


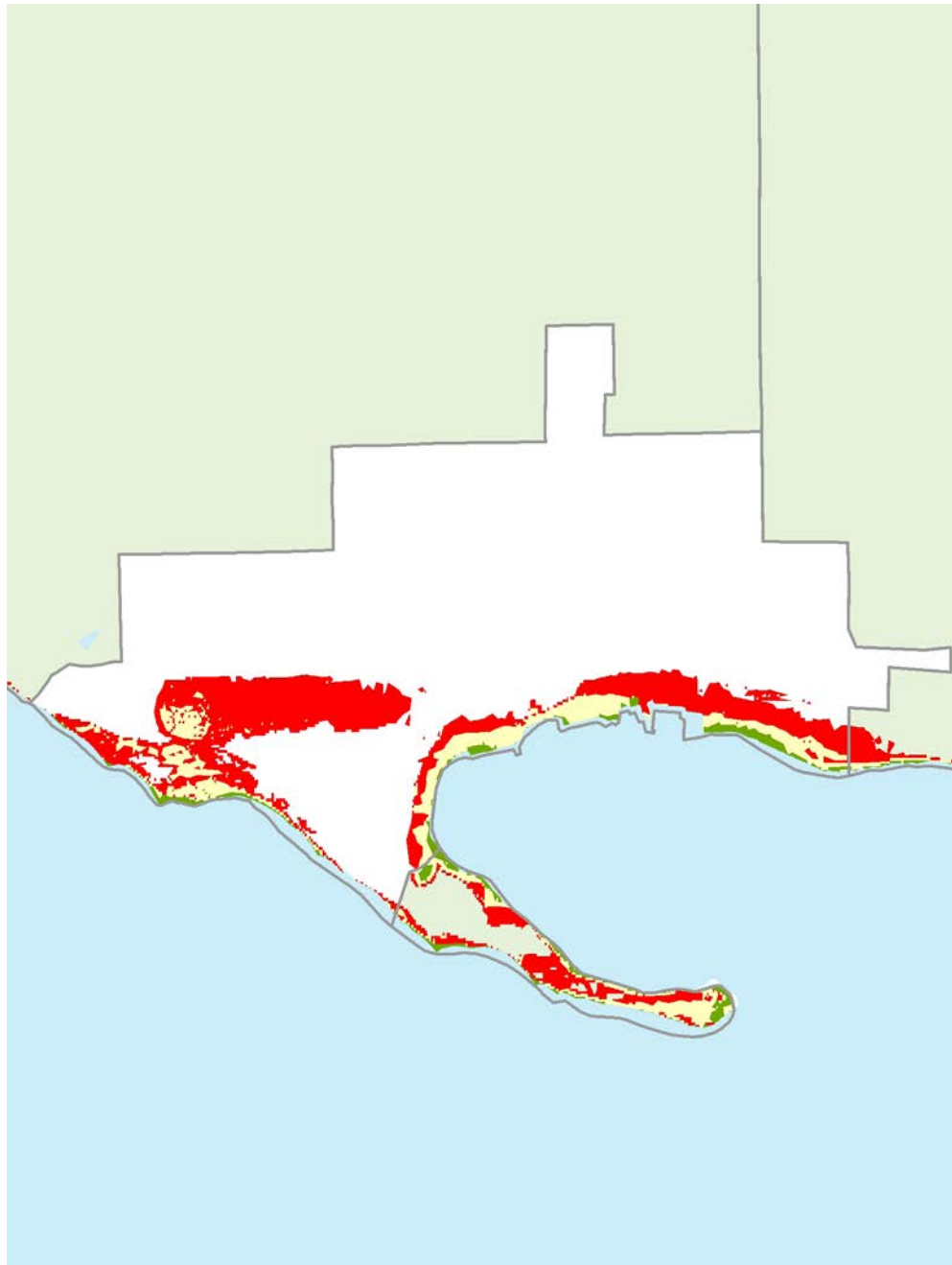
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



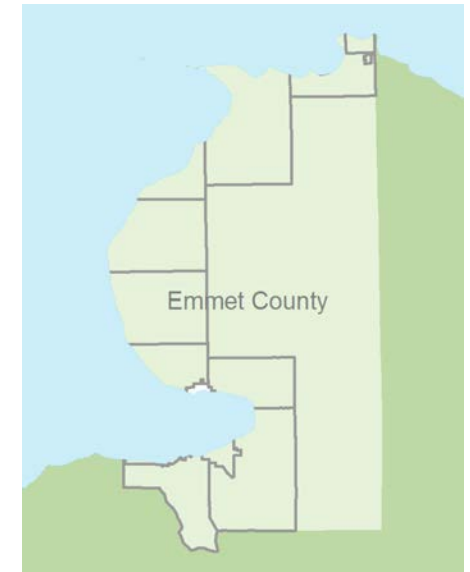


-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario





Harbor Springs






Coastal Flooding Scenario Impacts

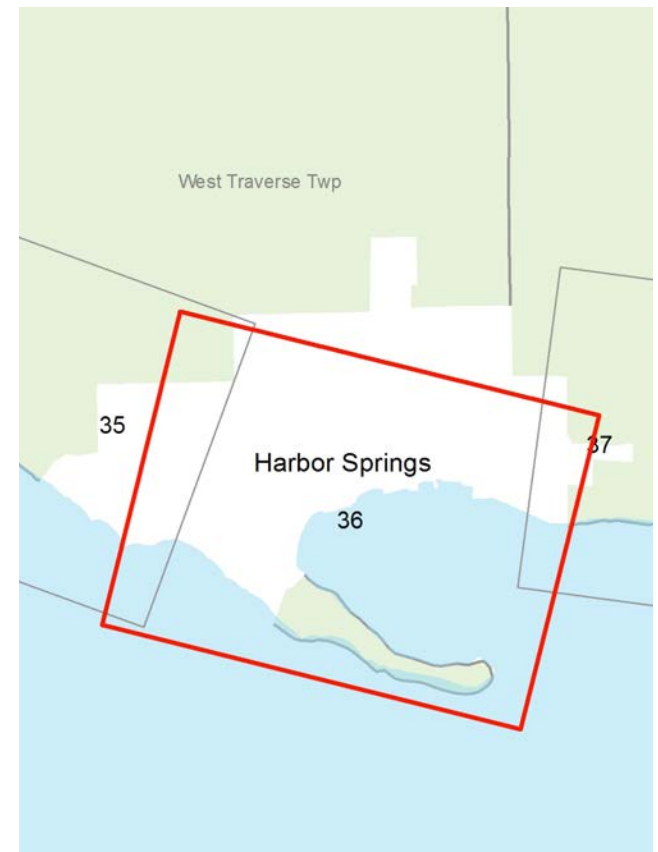
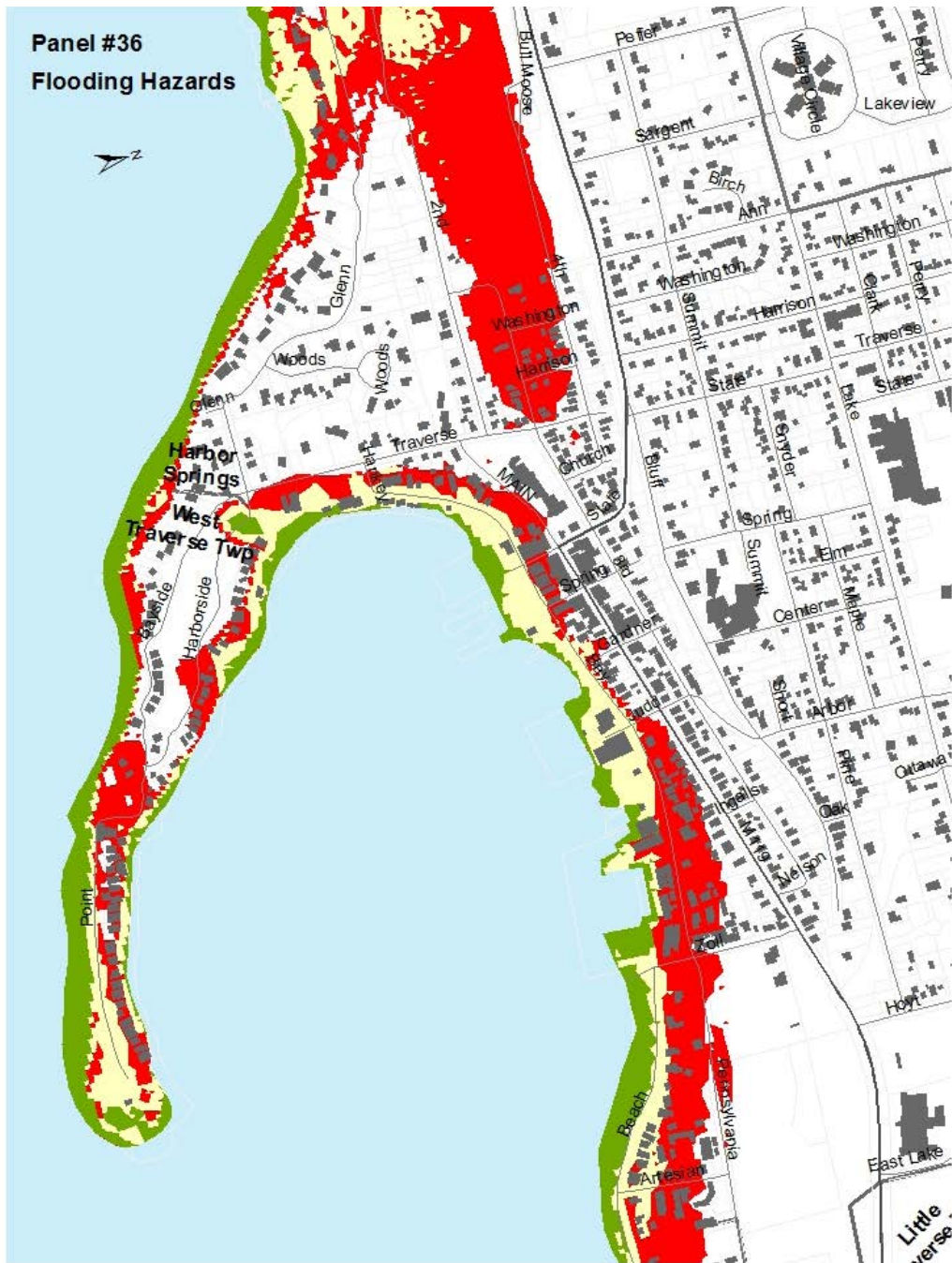
Harbor Springs			
Total SEV	Lucky	Expected	Perfect Storm
\$ 315,996,500.00	\$ 7,727,100.00	\$ 58,032,600.00	\$ 114,688,800.00

- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



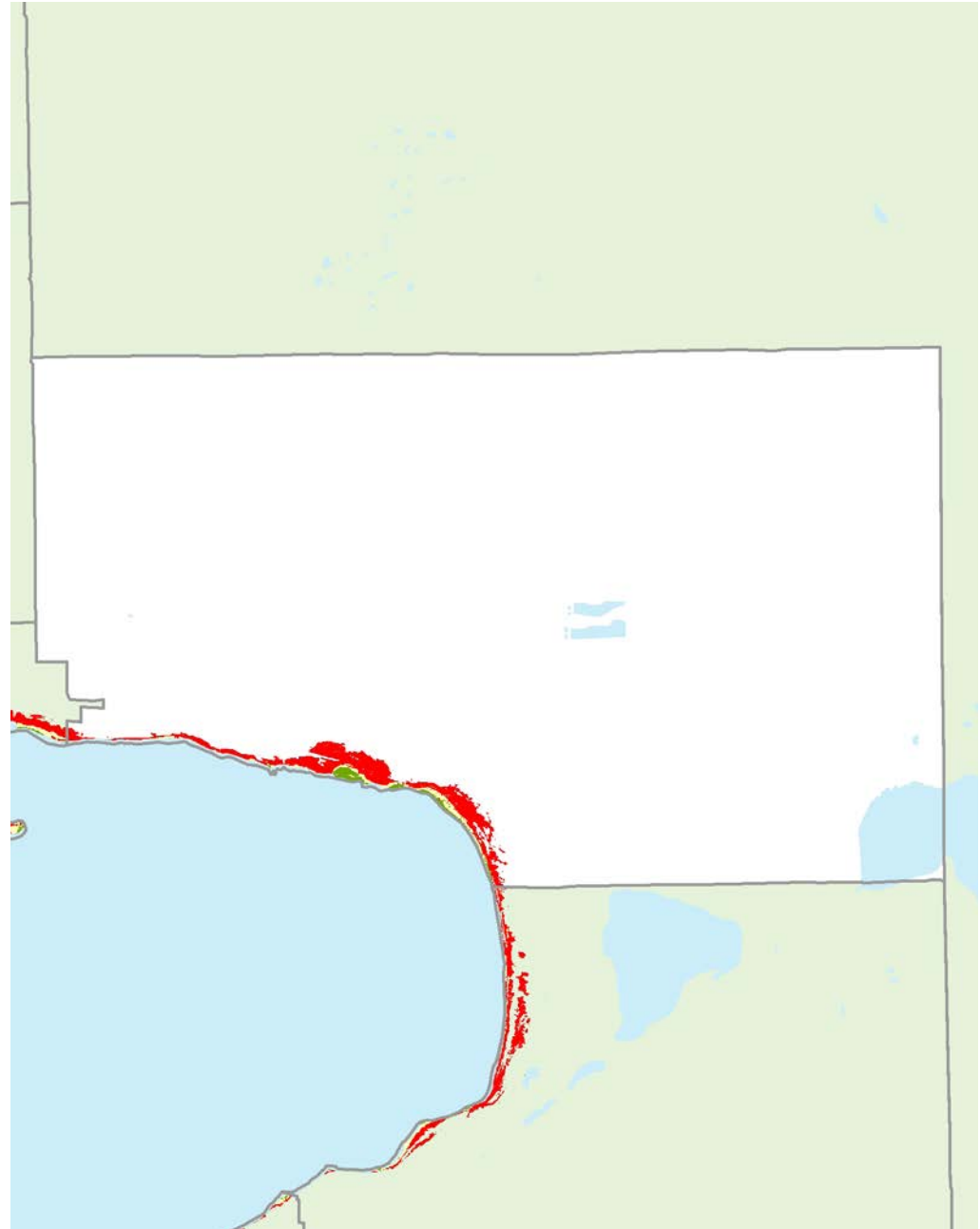
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario





- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

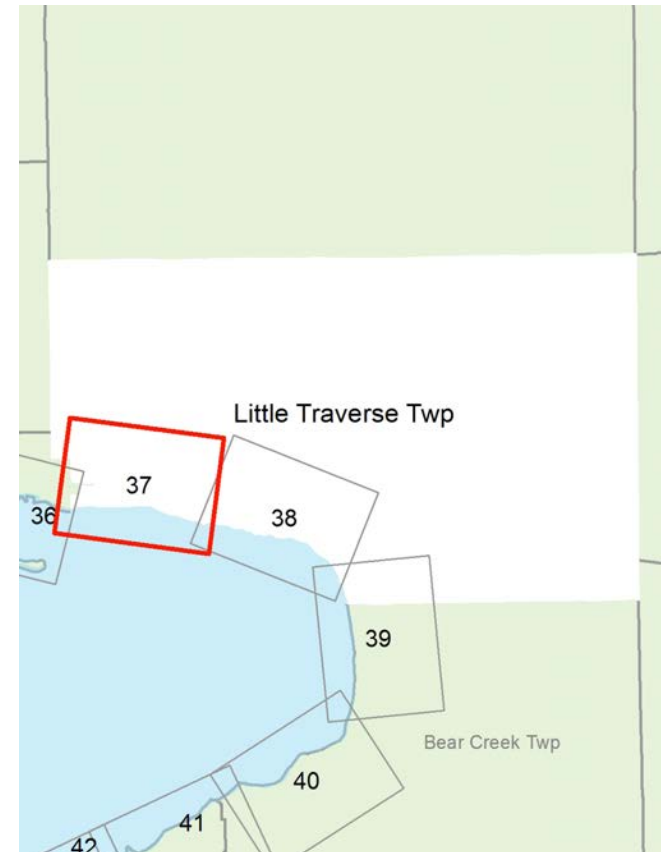
Little Traverse Twp.



Coastal Flooding Scenario Impacts

Little Traverse			
Total SEV	Lucky	Expected	Perfect Storm
\$ 406,860,600.00	\$ -	\$ 35,789,200.00	\$ 104,095,100.00




- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

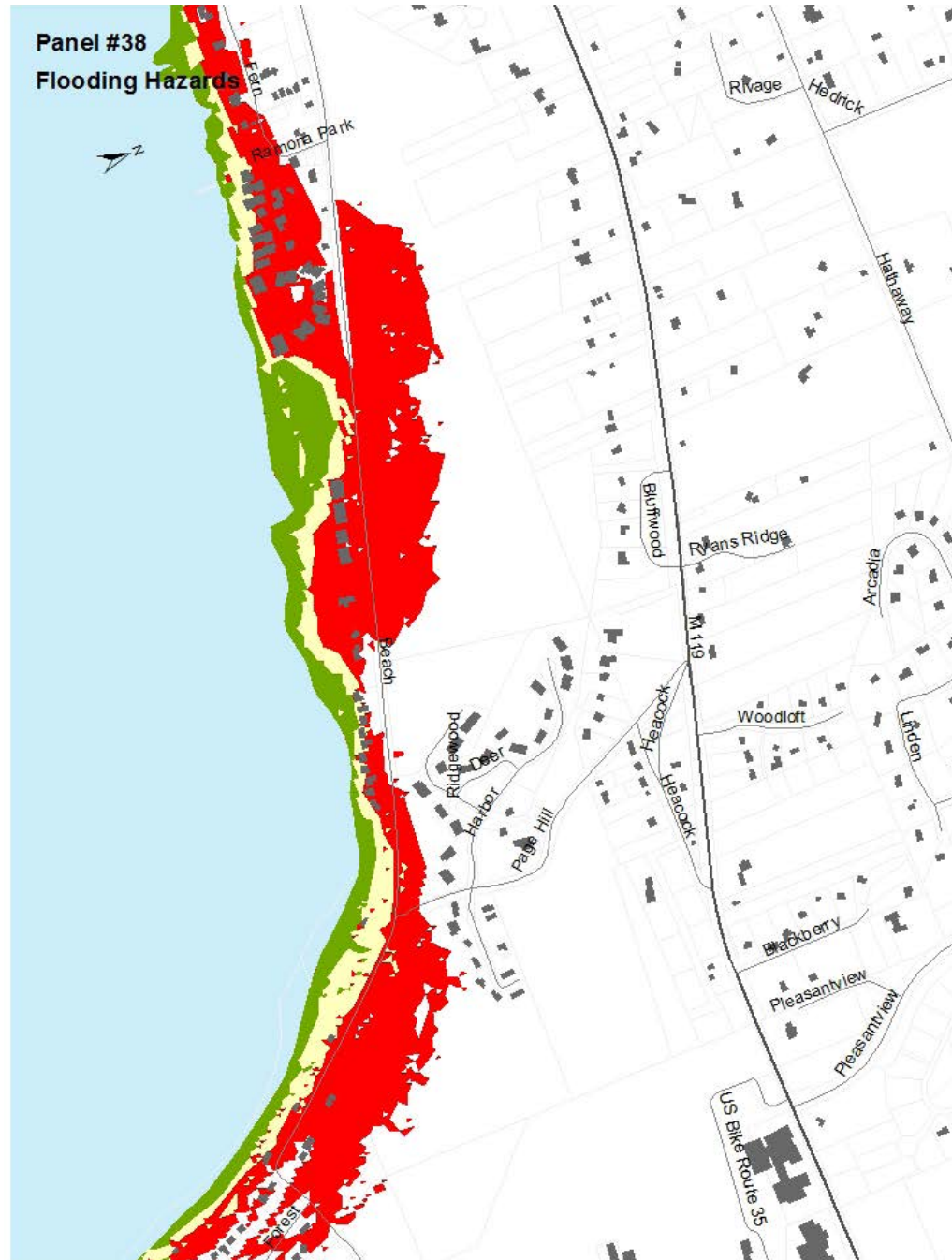


- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario





-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario





- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



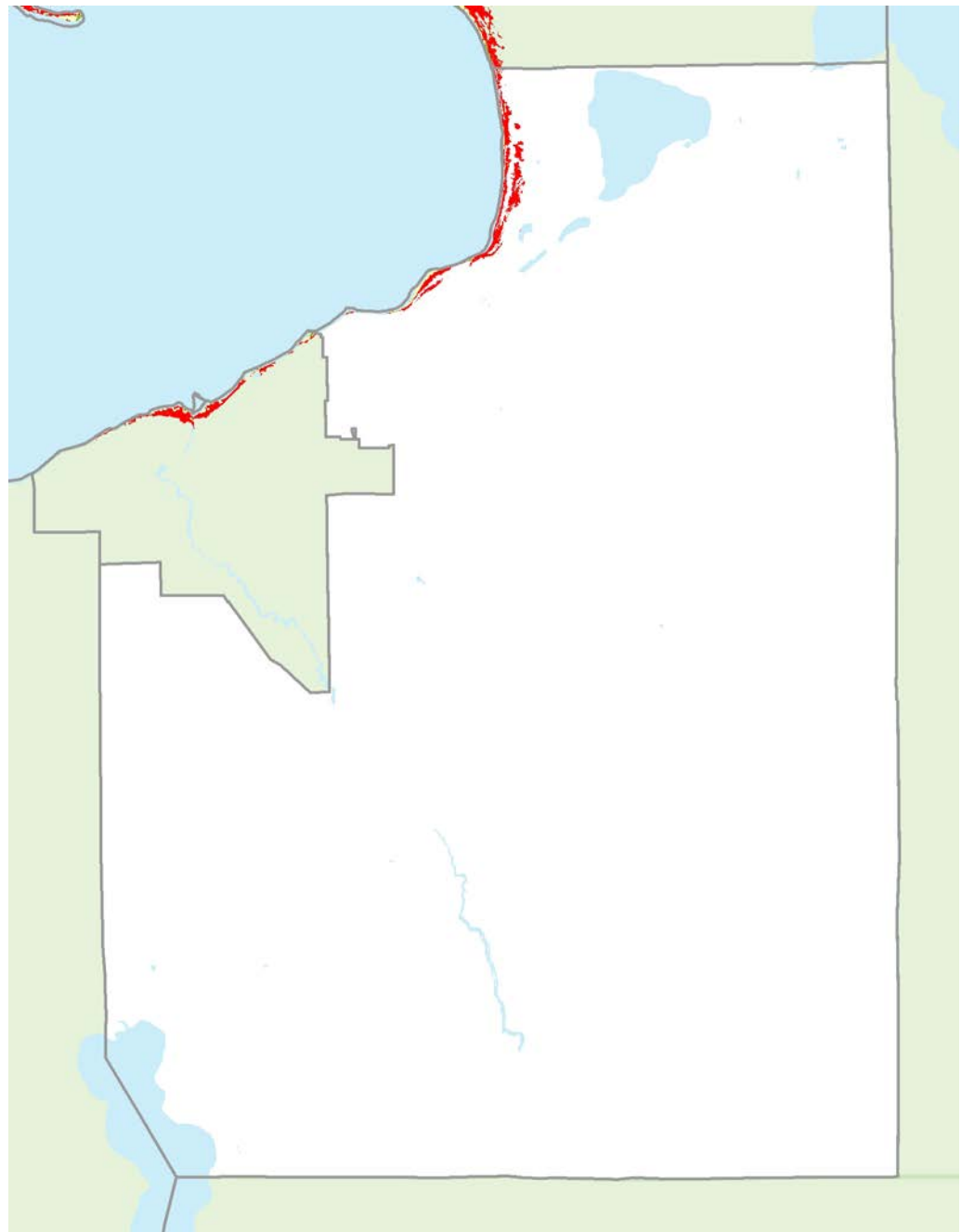
Bear Creek Twp.

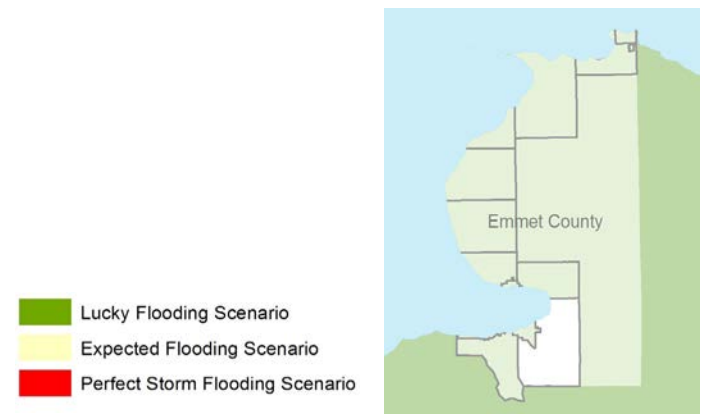
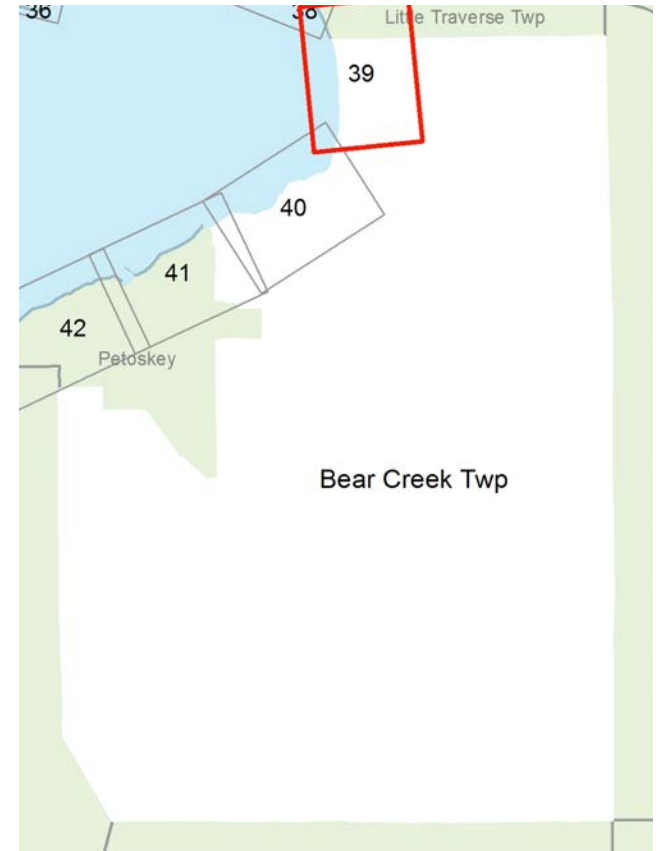


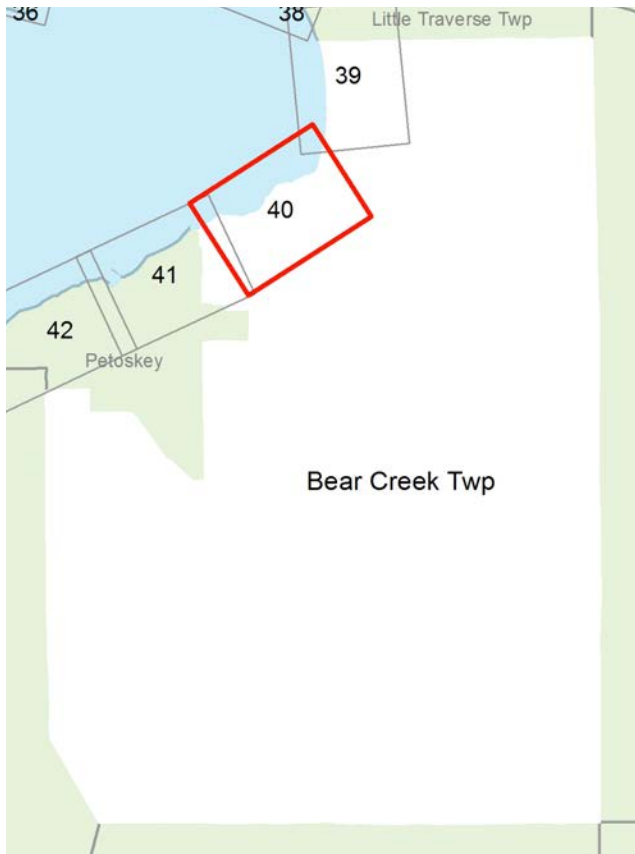
Coastal Flooding Scenario Impacts

Bear Creek			
Total SEV	Lucky	Expected	Perfect Storm
\$ 537,614,800.00	\$ -	\$ 26,645,500.00	\$ 60,944,700.00

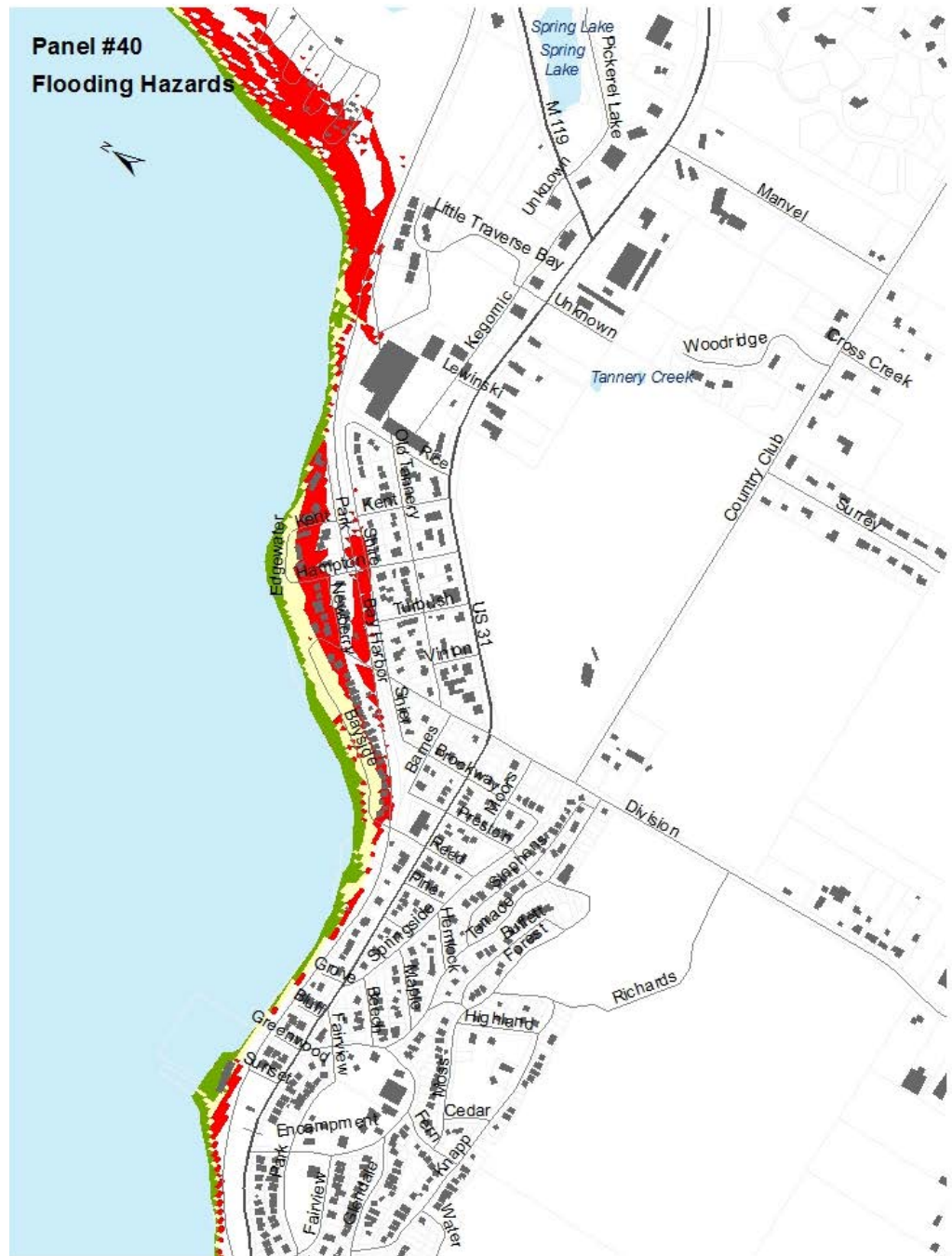
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

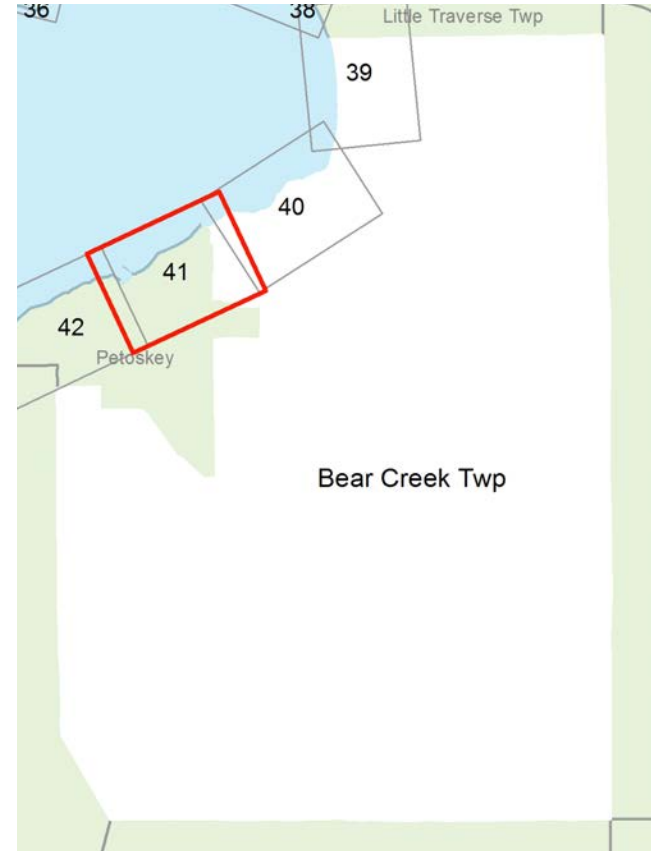






- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

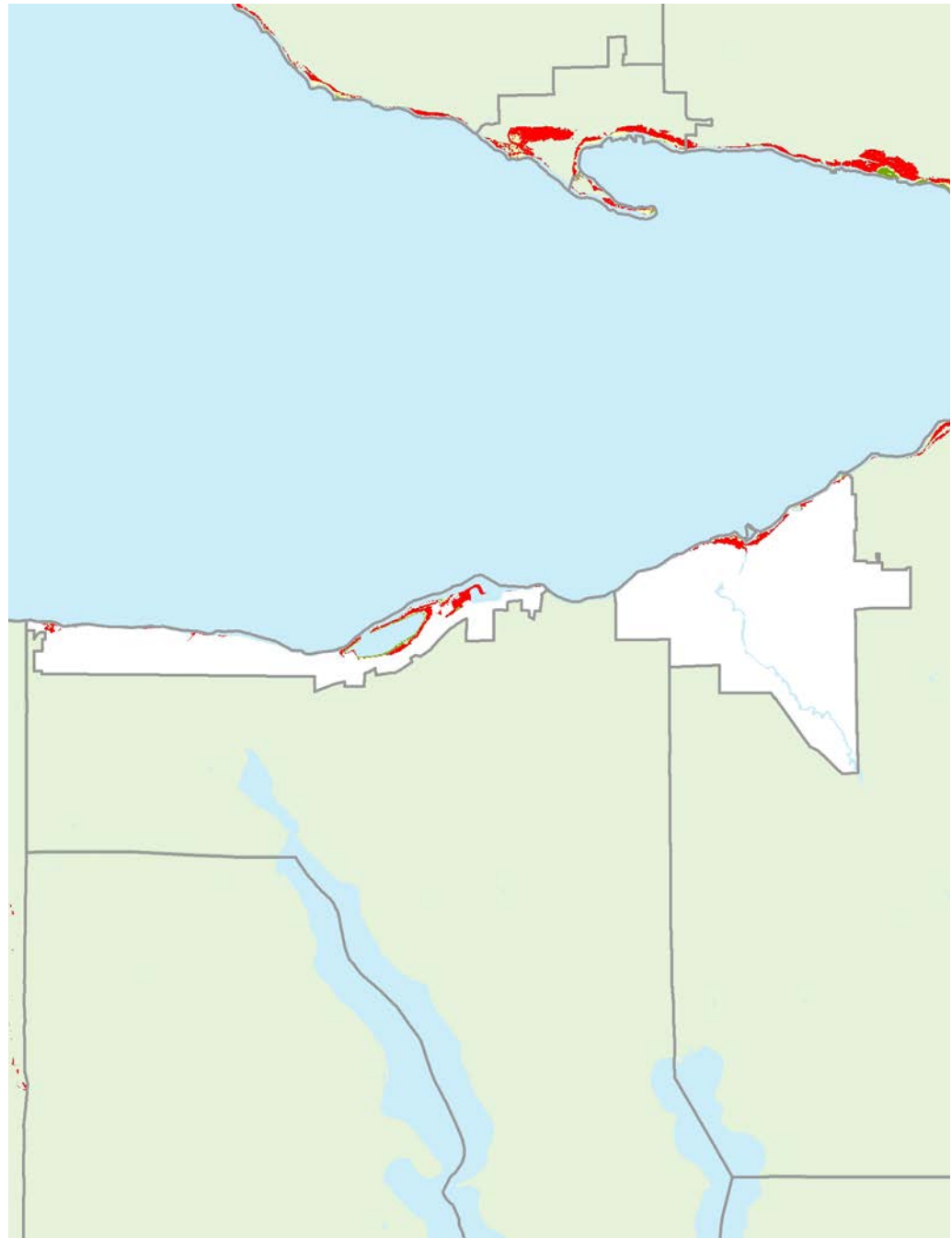




- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



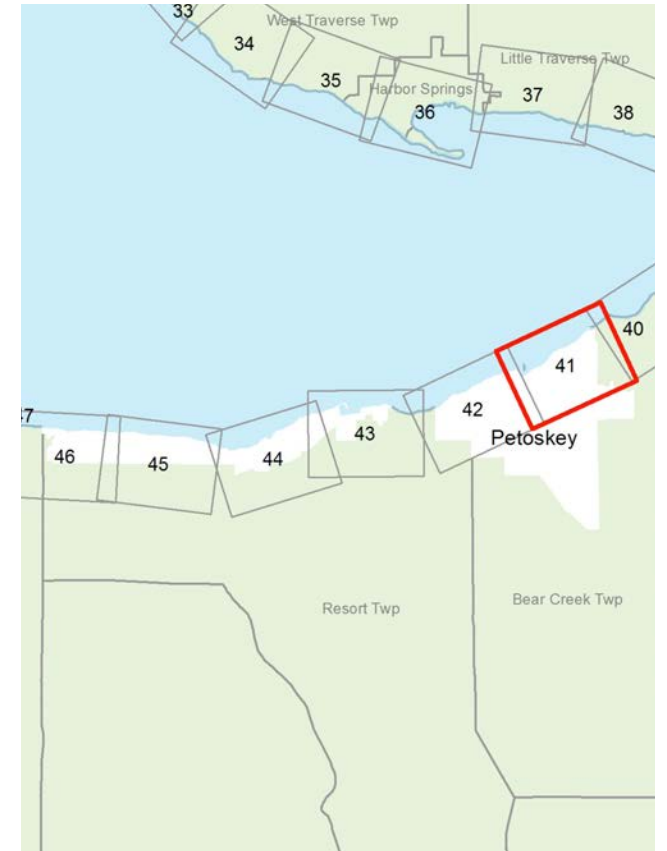
Petoskey



Coastal Flooding Scenario Impacts

Petoskey			
Total SEV	Lucky	Expected	Perfect Storm
\$ 581,874,400.00	\$ 20,177,200.00	\$ 74,400,000.00	\$ 119,350,700.00

- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



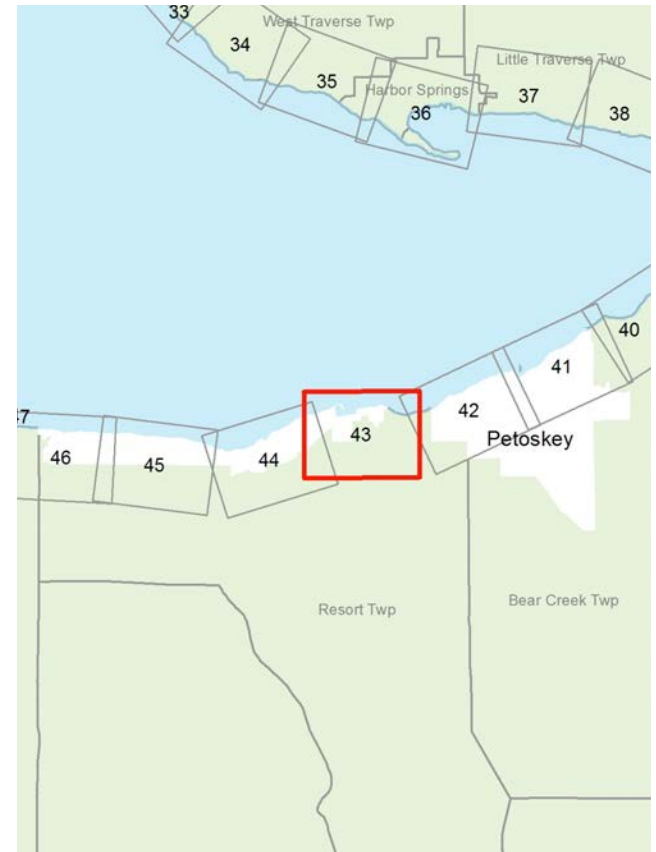
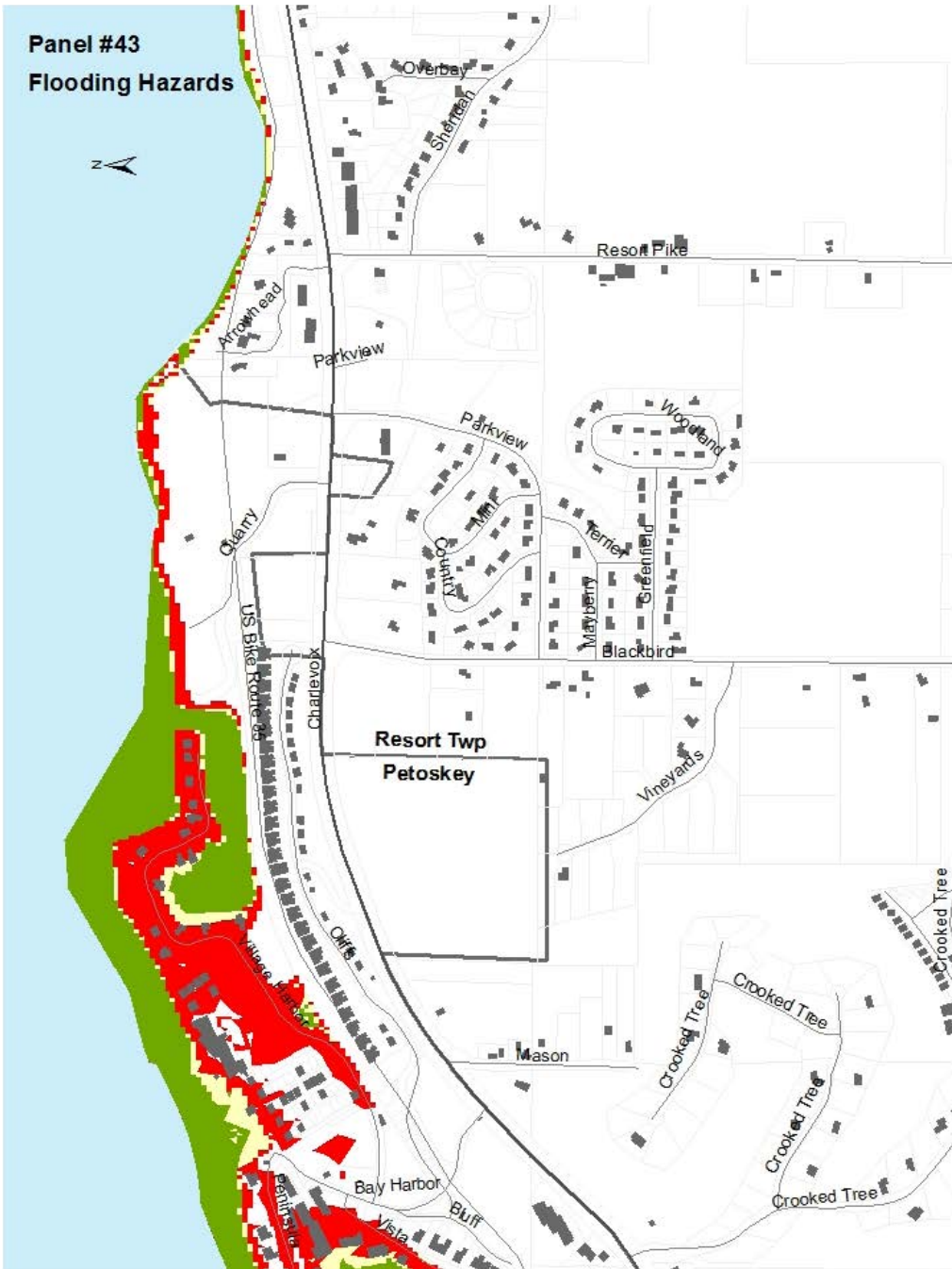
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

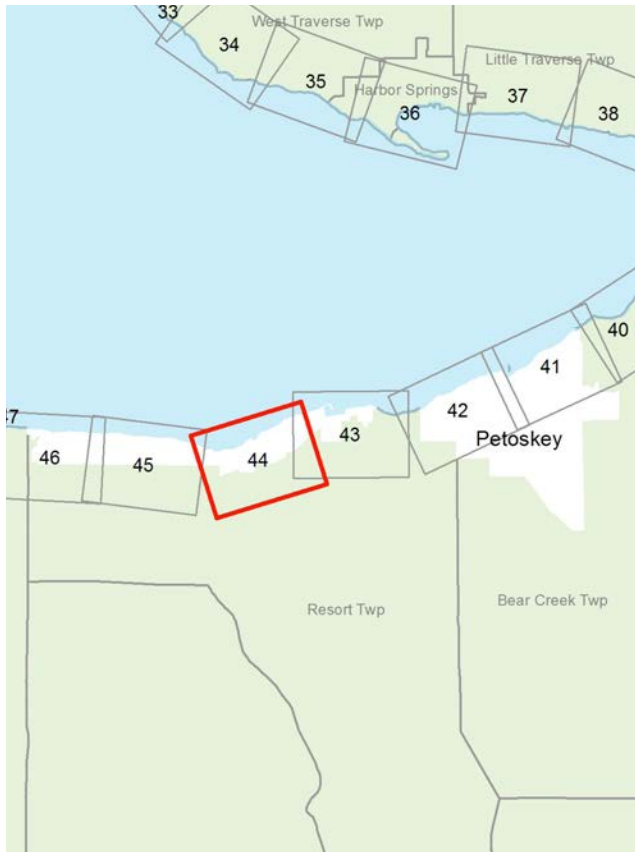







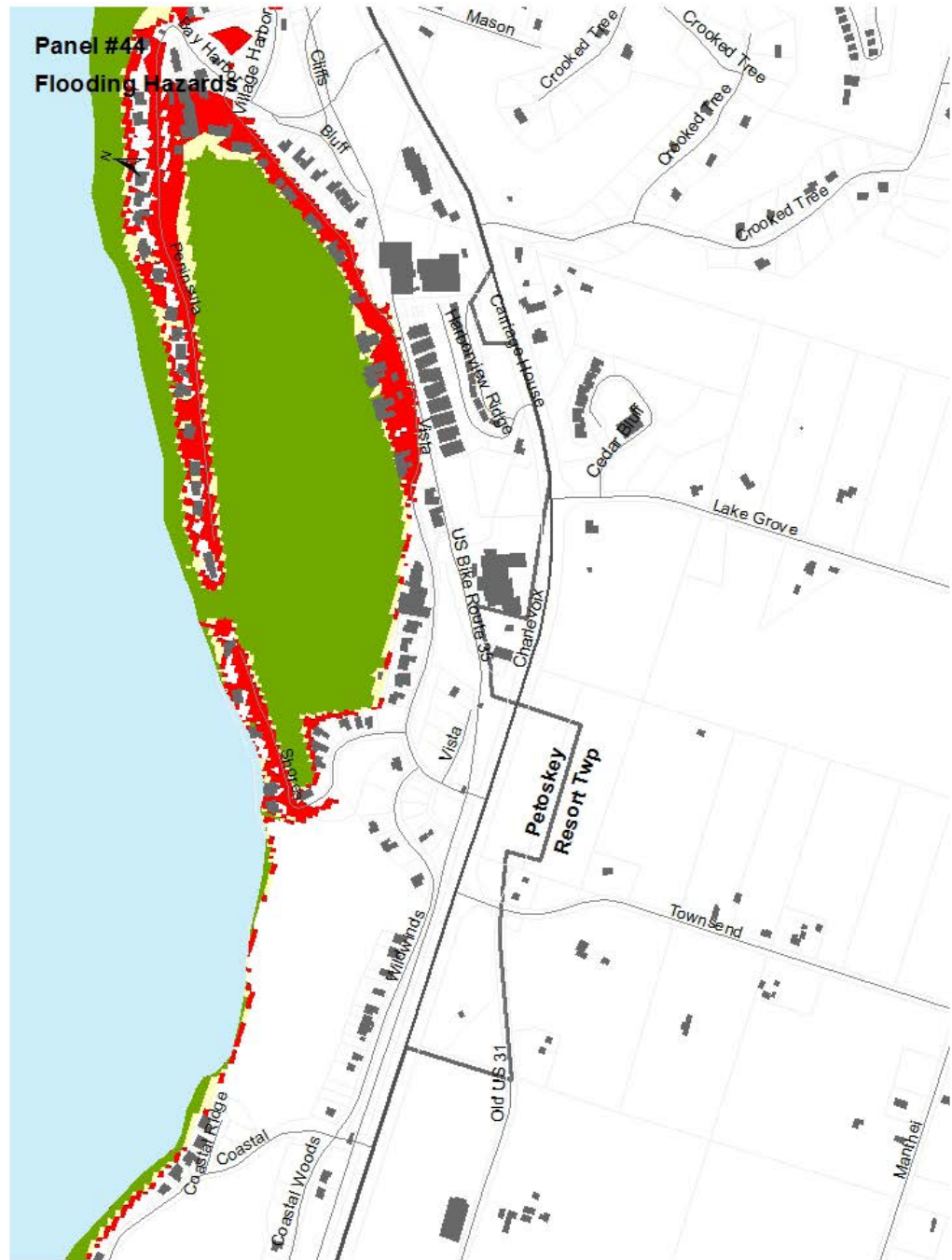
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

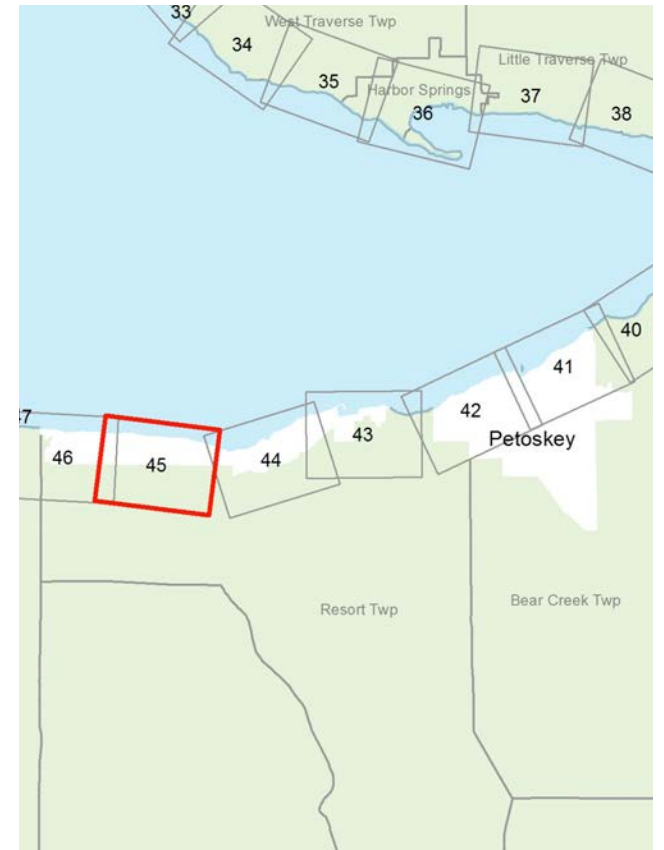
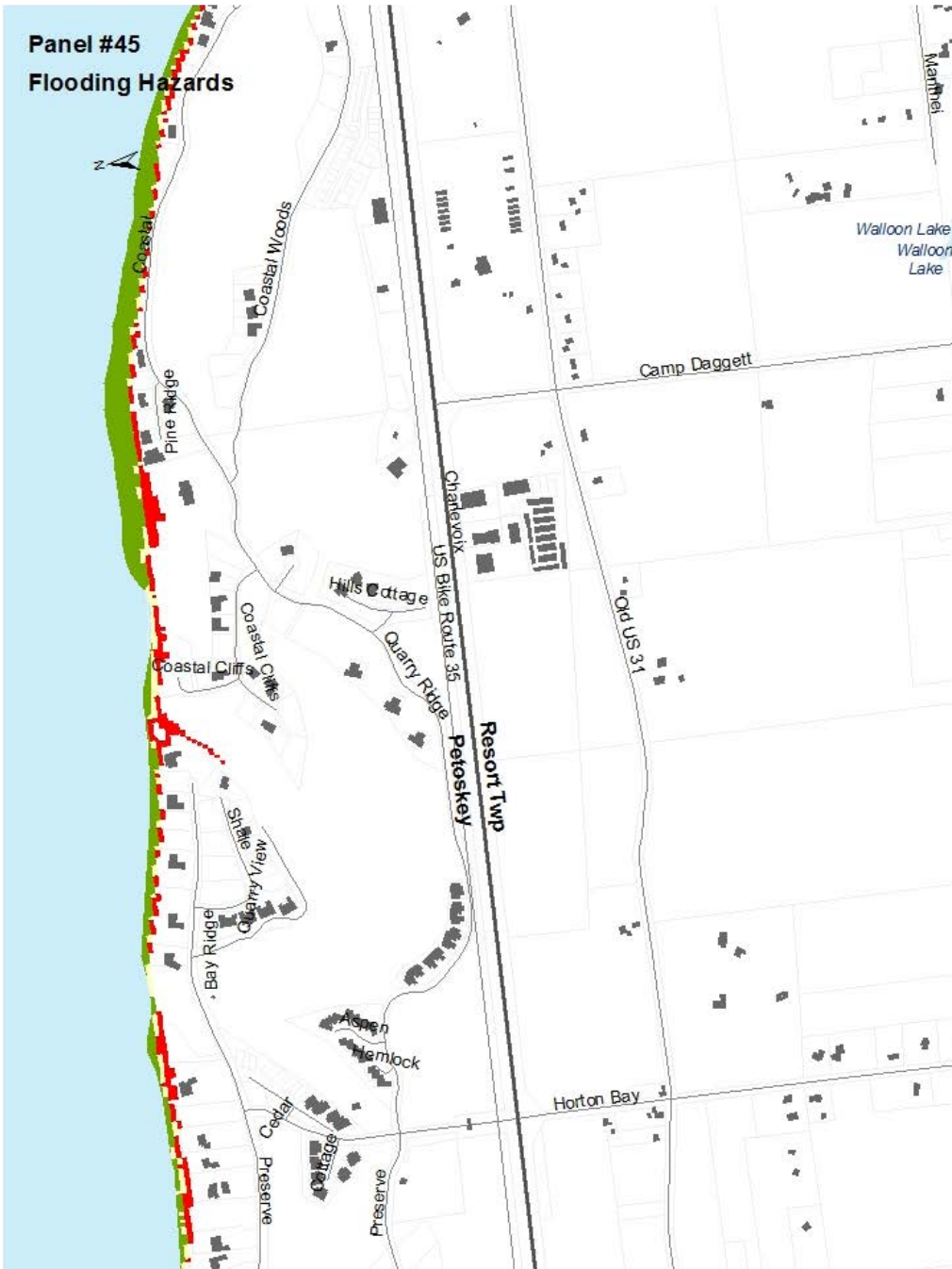






-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario



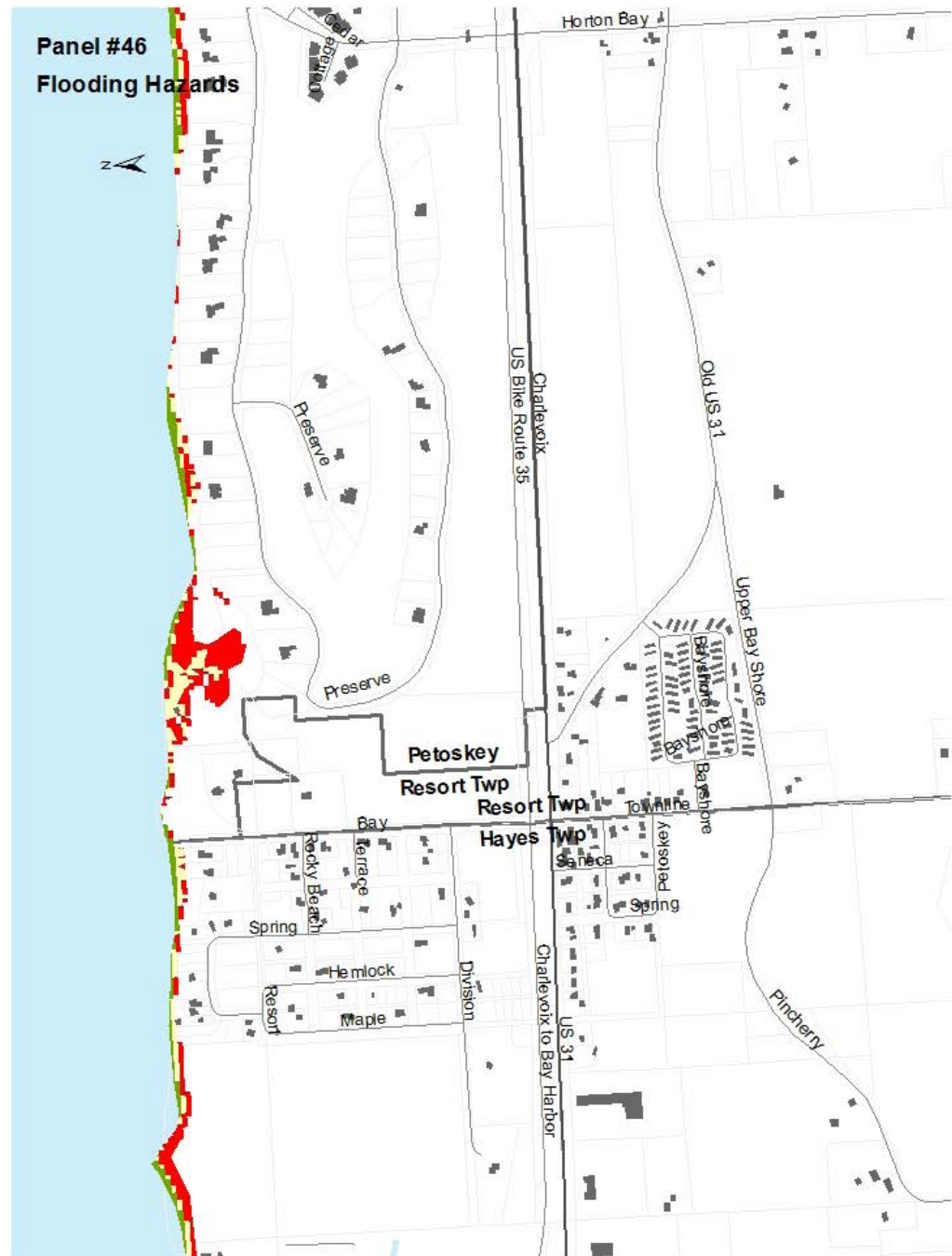


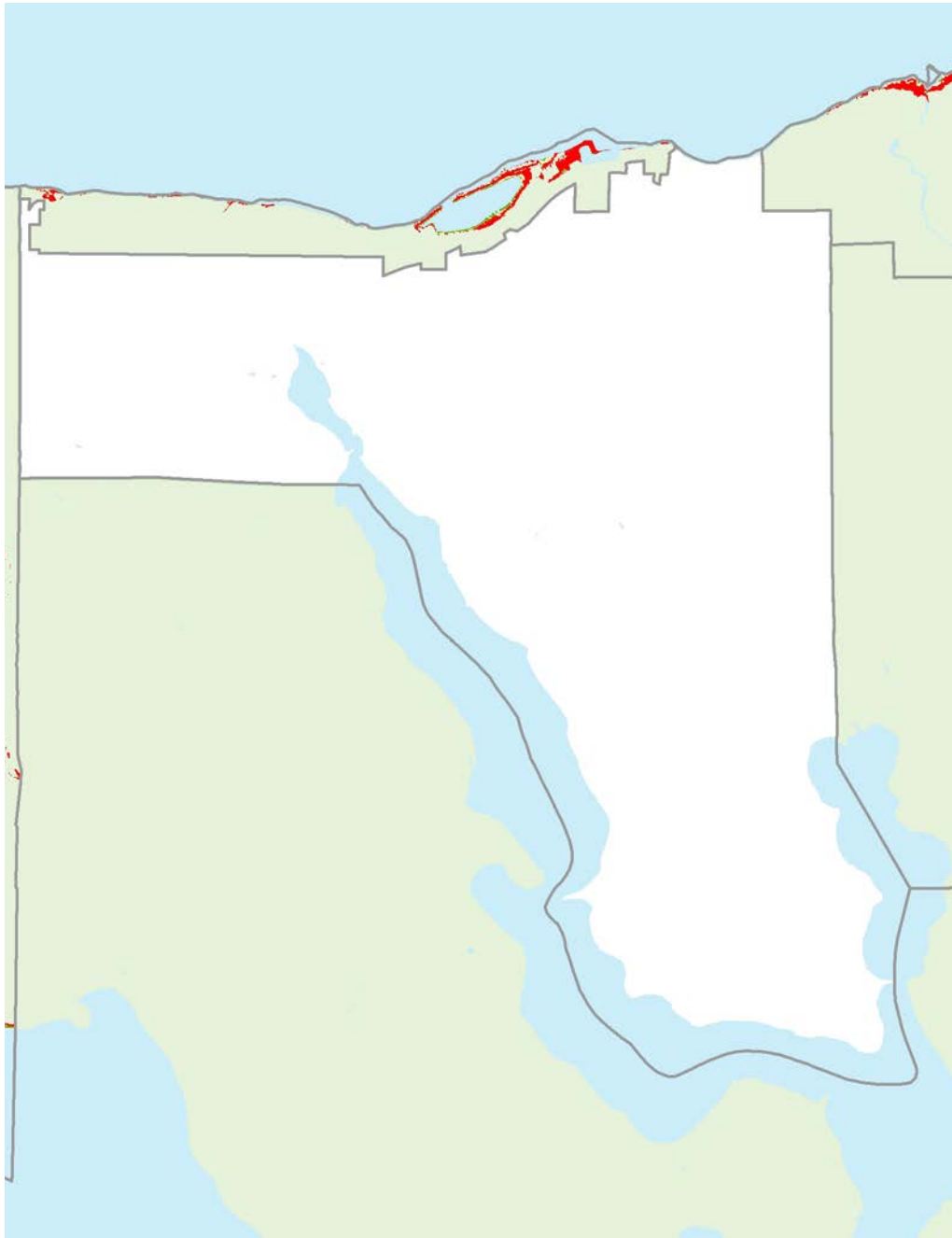
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



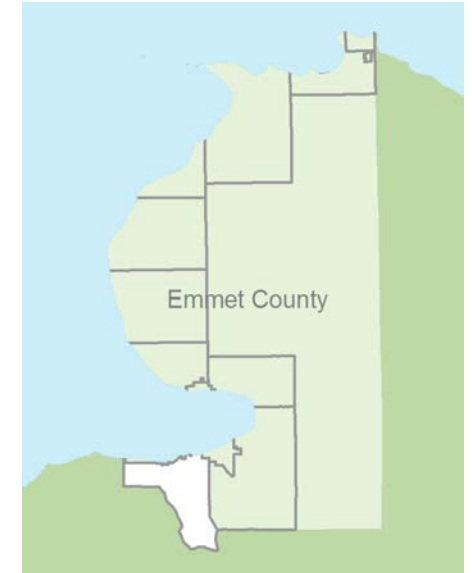


- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario





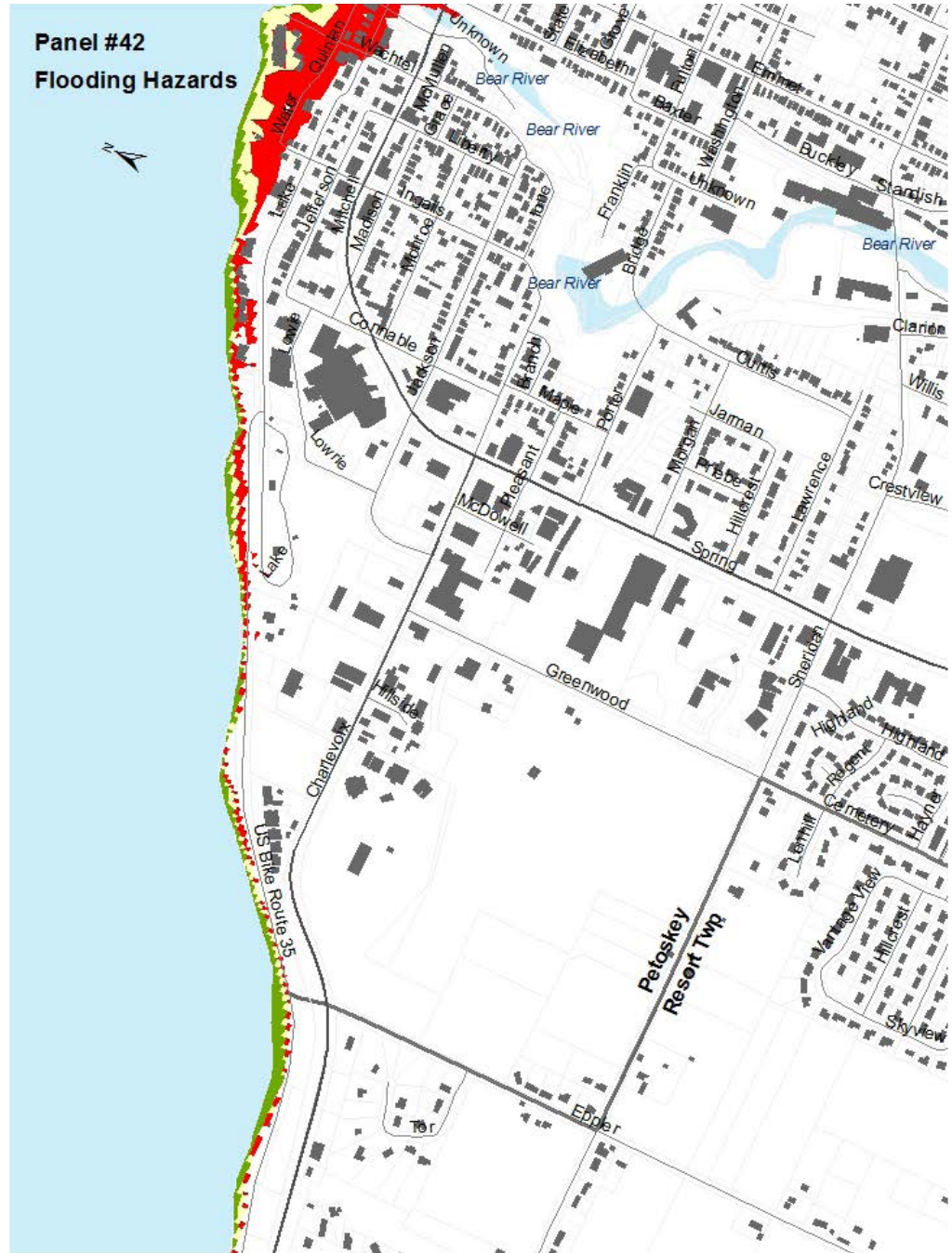
Resort Twp.



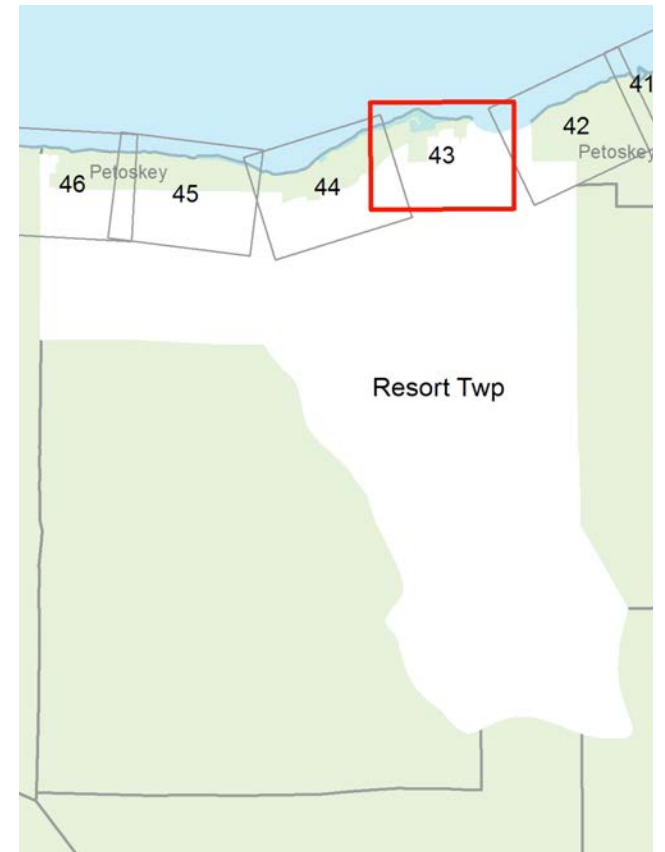
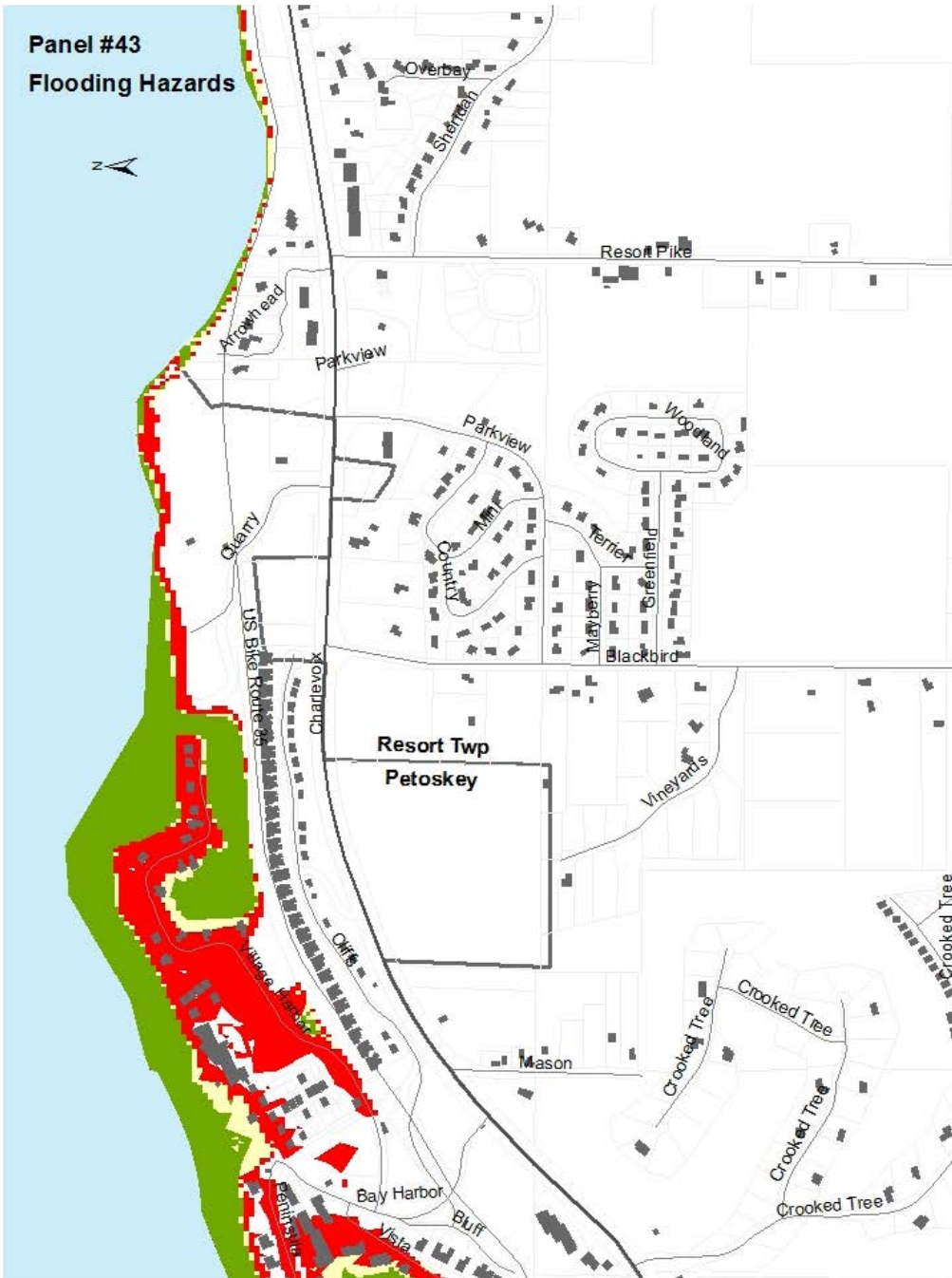
Coastal Flooding Scenario Impacts

Resort			
Total SEV	Lucky	Expected	Perfect Storm
\$ 478,891,650.00	\$ -	\$ -	\$ -

- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



This Page Intentionally Left Blank

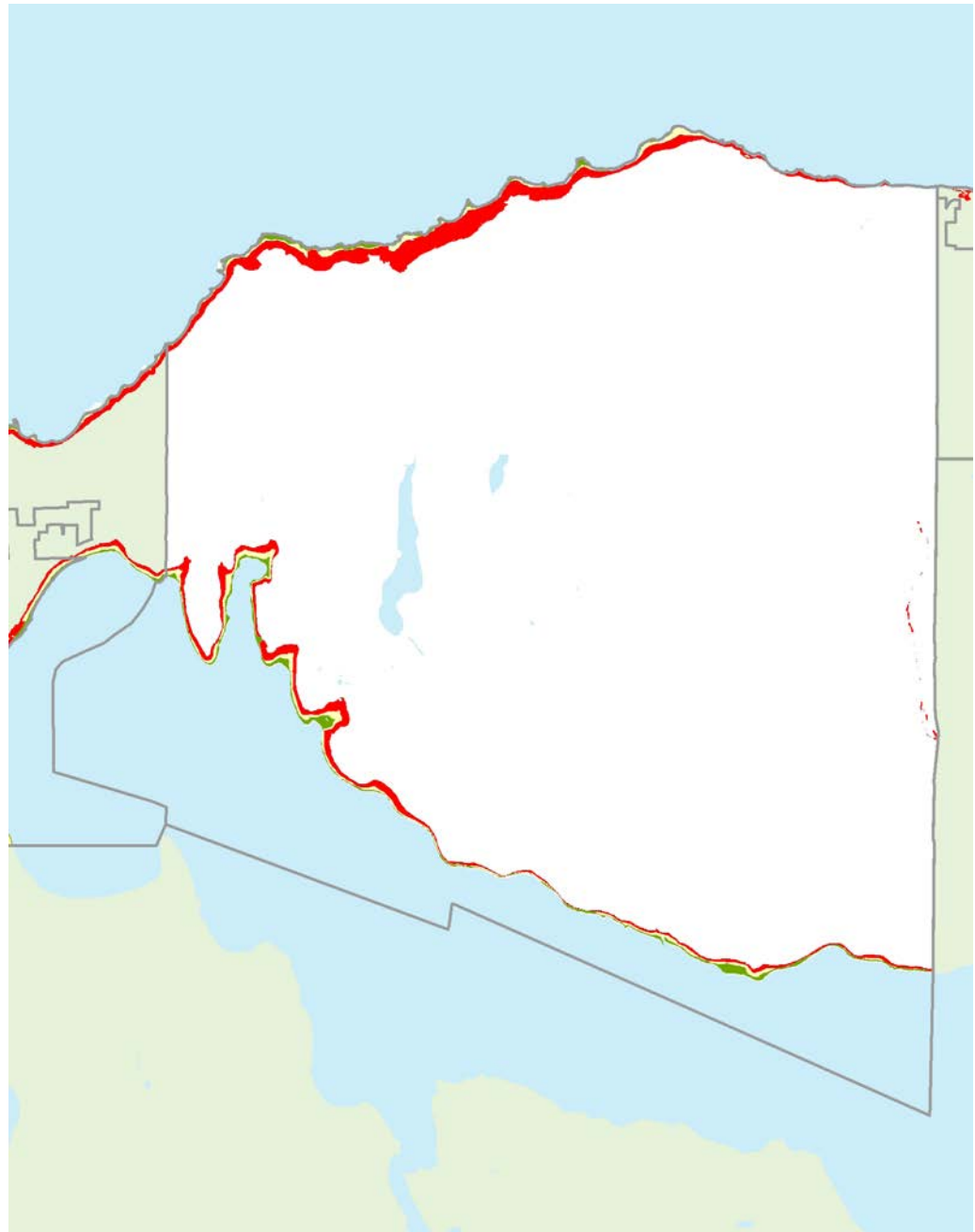
Charlevoix County

Coastal Flooding Scenario Impacts

Charlevoix County			
Total SEV	Lucky	Expected	Perfect Storm
\$ 820,165,551.00	\$ 90,079,300.00	\$ 180,384,000.00	\$ 295,602,100.00



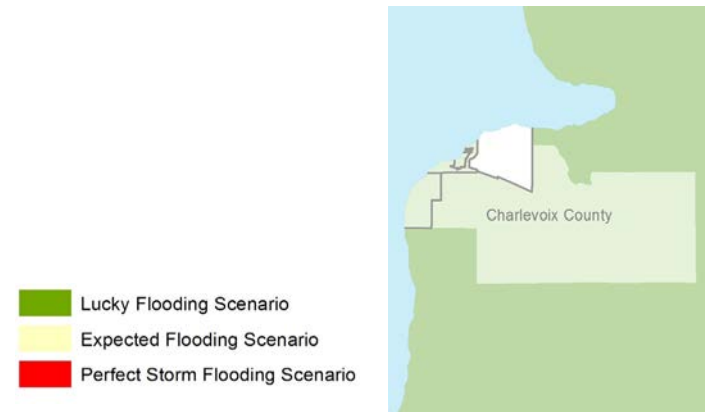
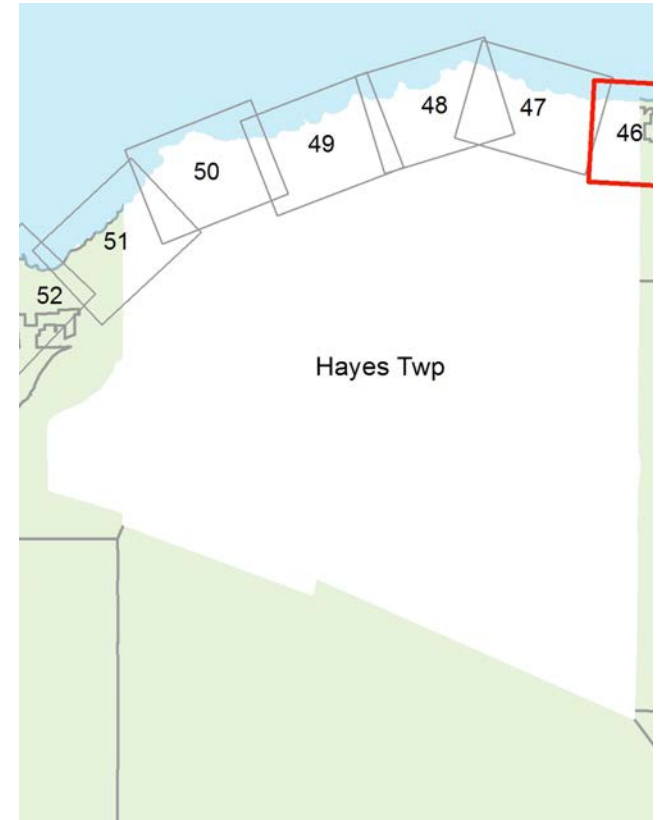
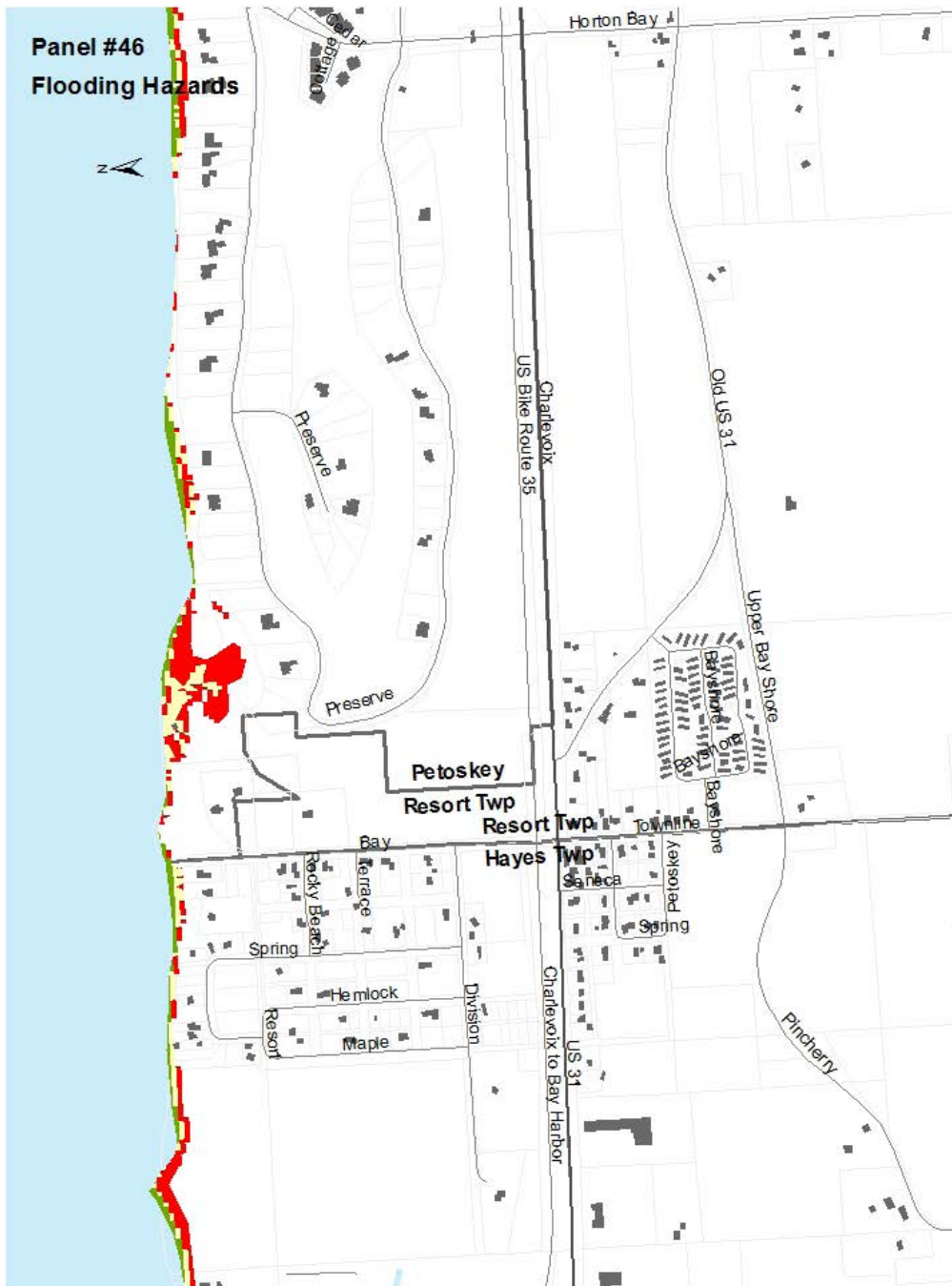
Hayes Twp.






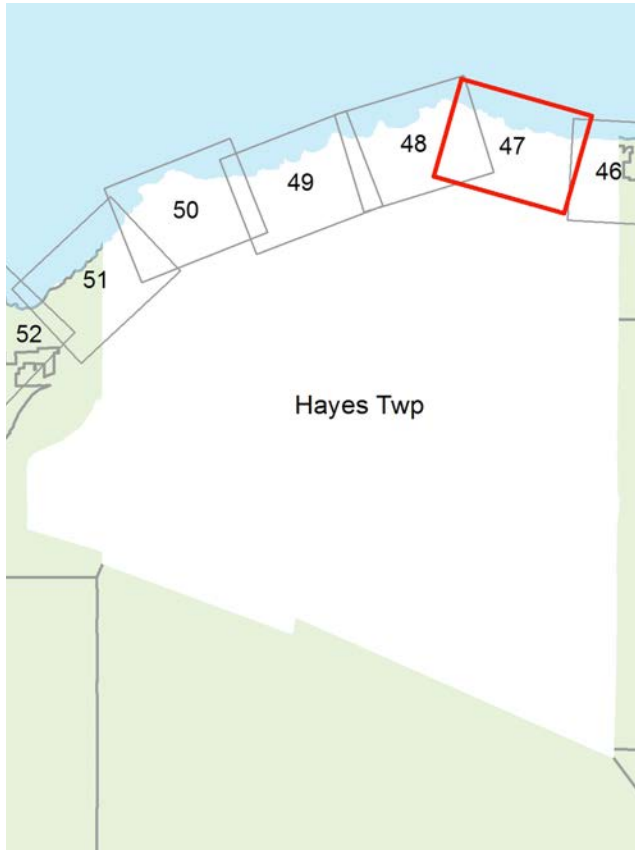
Coastal Flooding Scenario Impacts

Hayes			
Total SEV	Lucky	Expected	Perfect Storm
\$ 261,673,595.00	\$ 12,803,100.00	\$ 52,352,700.00	\$ 116,771,600.00

- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

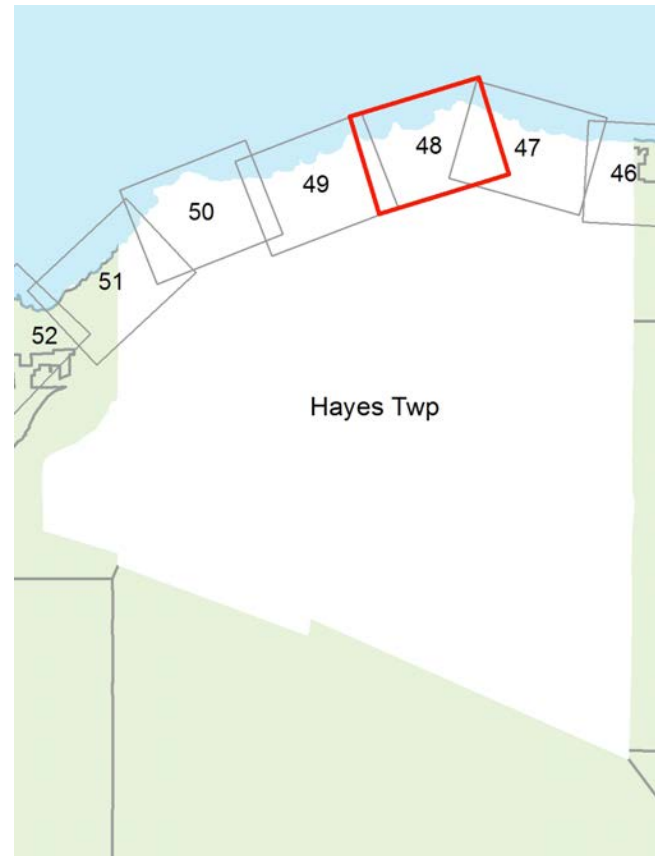
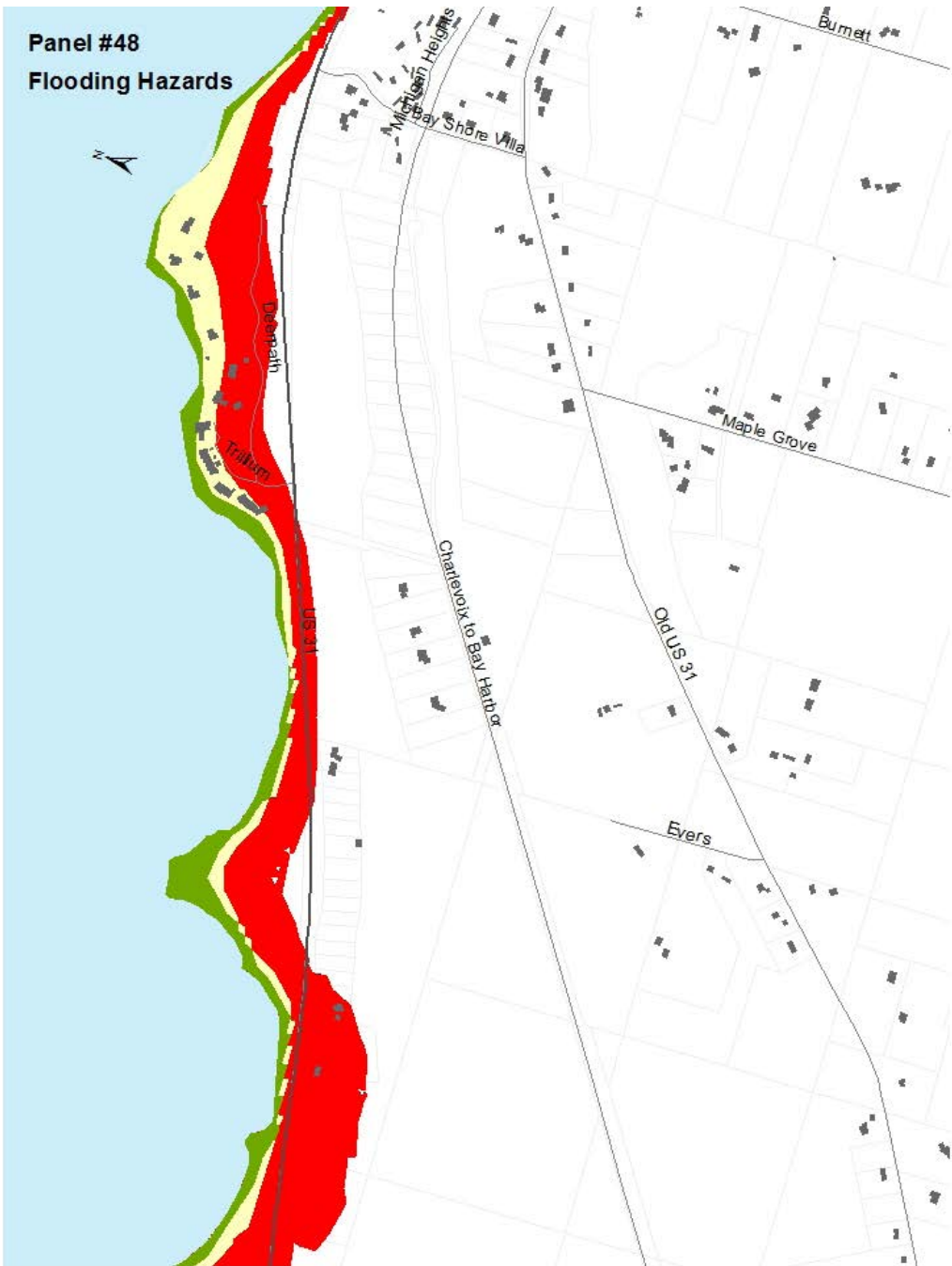


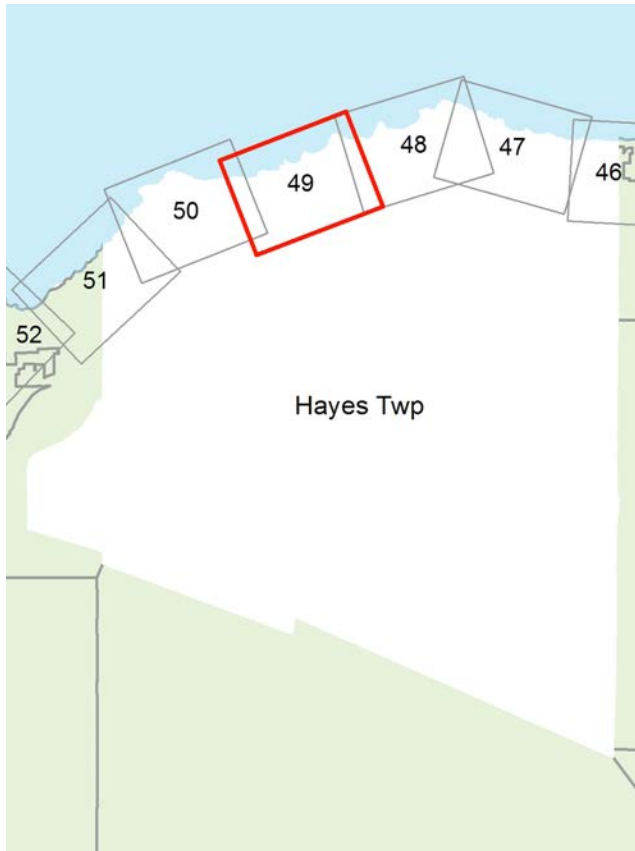
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario



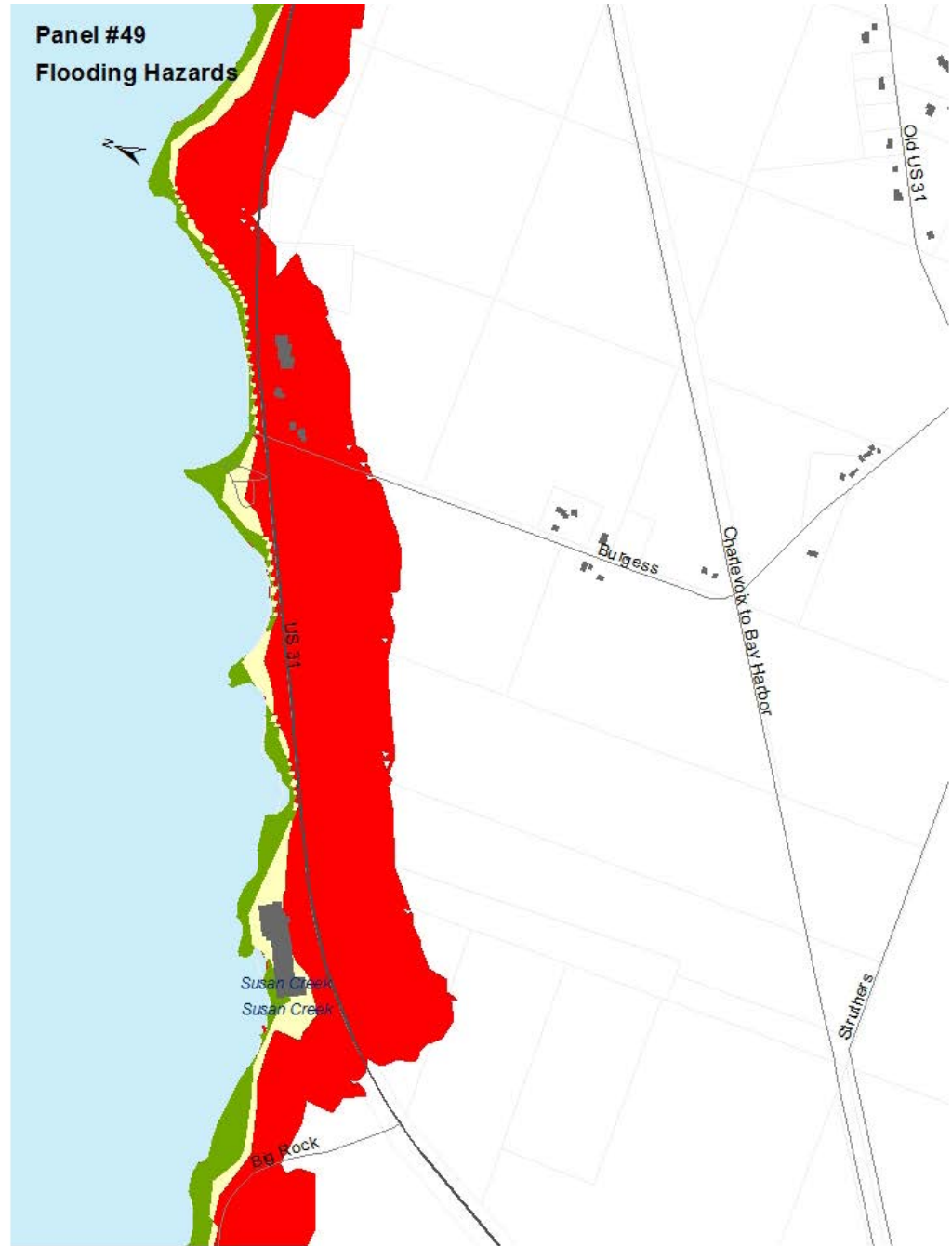
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

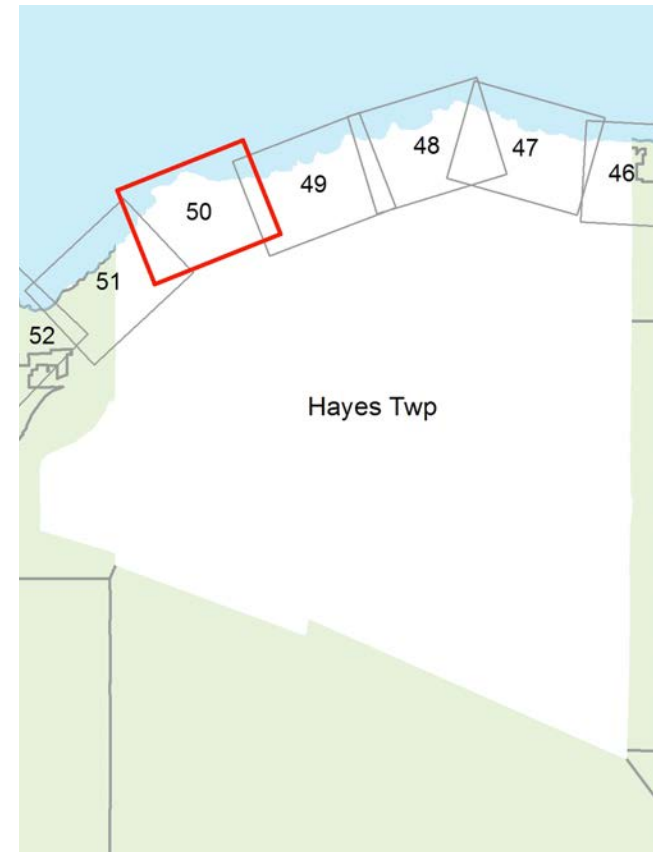
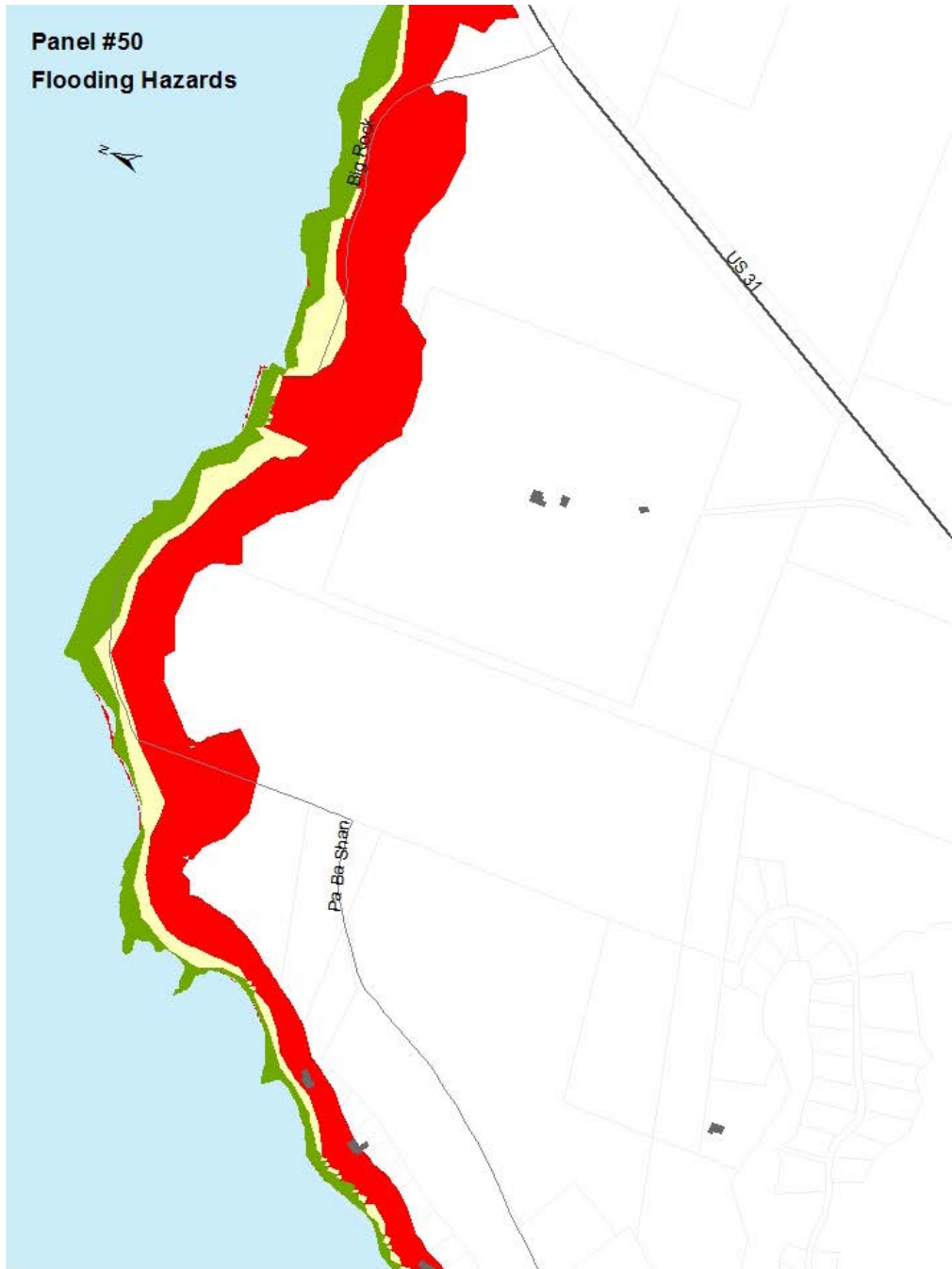









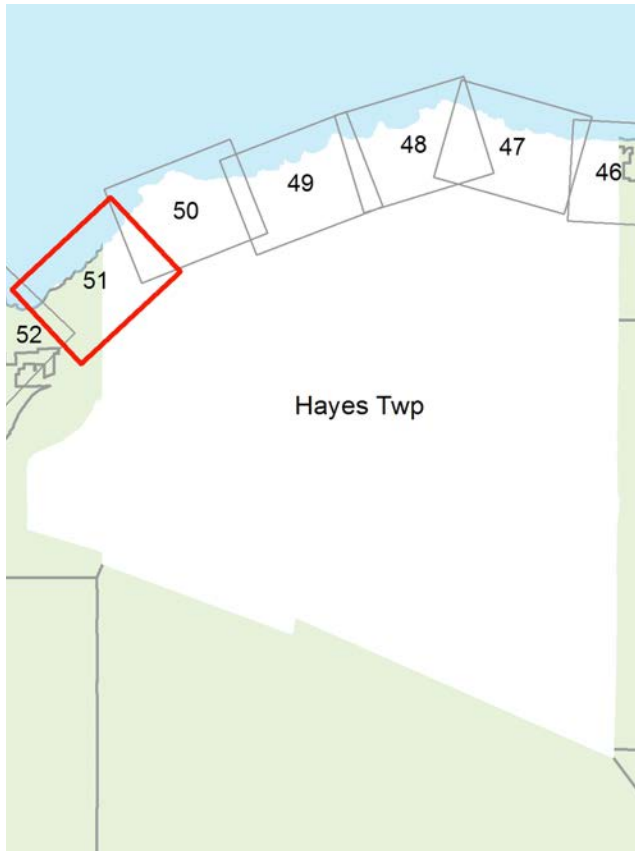
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario






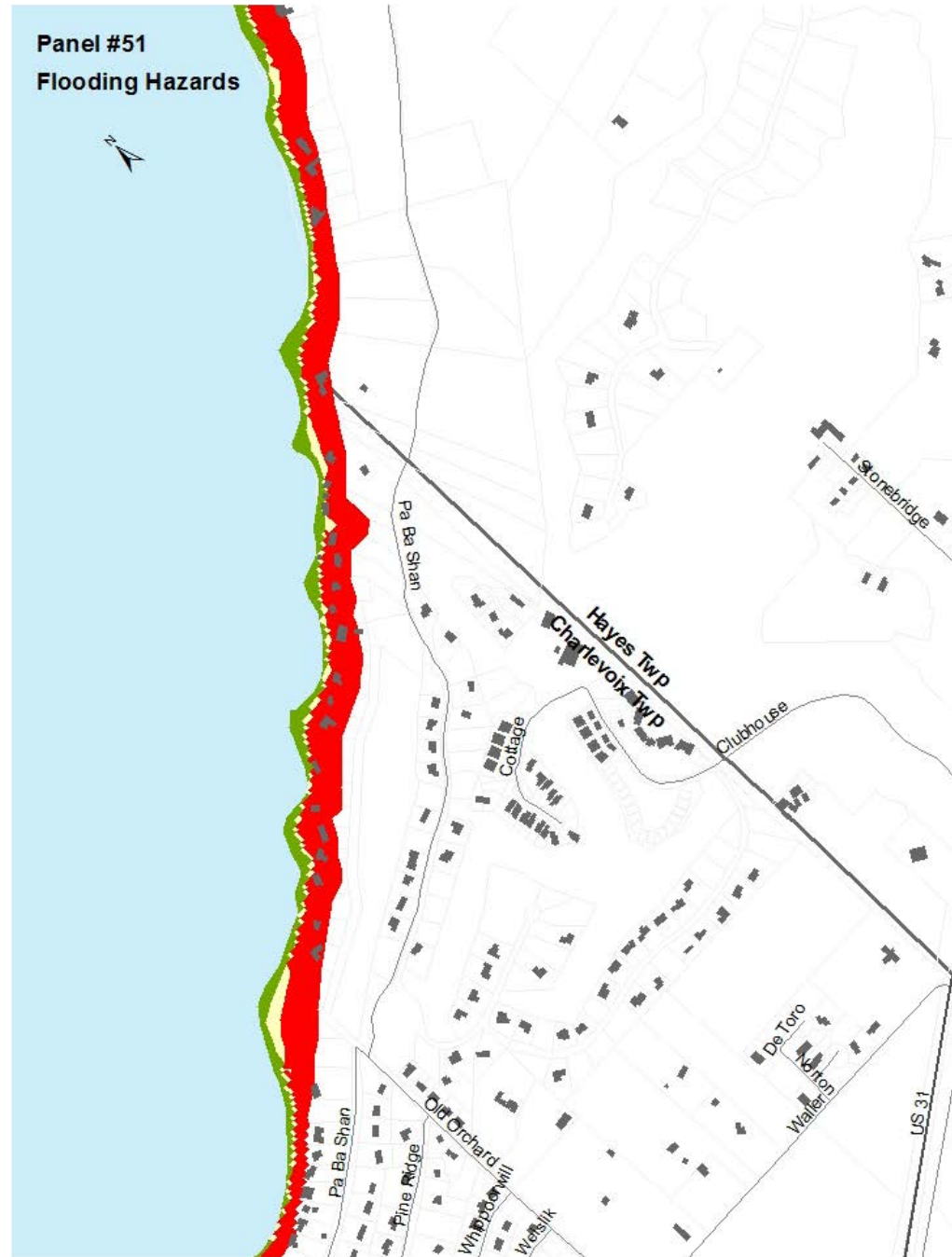


-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario





-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario



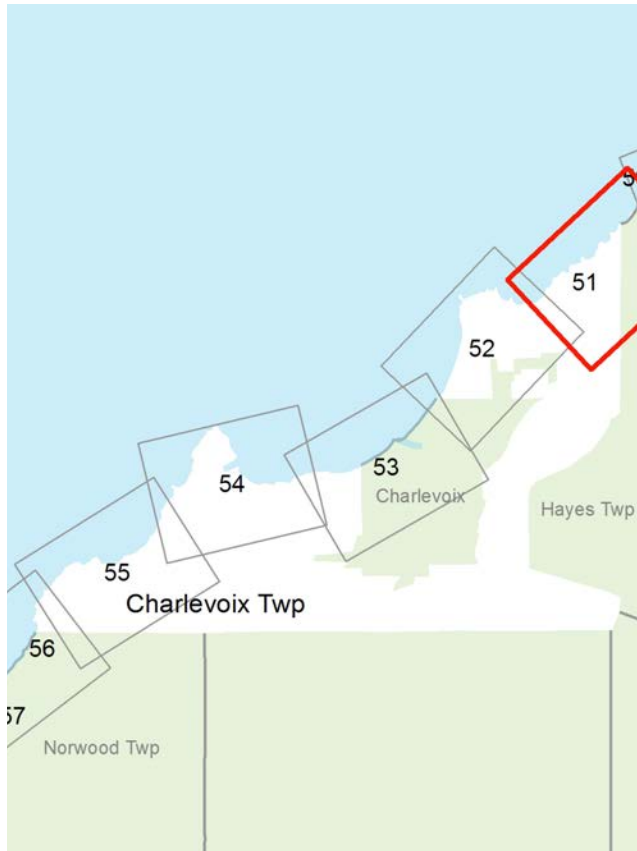
Charlevoix Twp.






Coastal Flooding Scenario Impacts

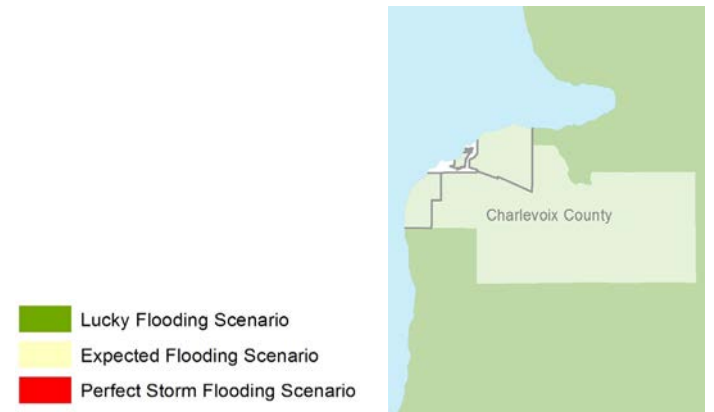
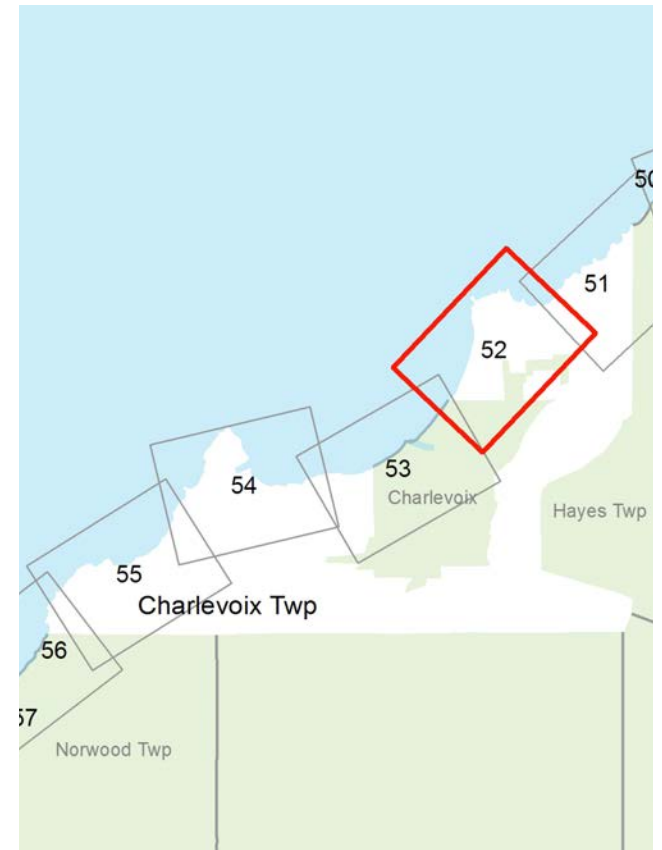
Charlevoix Twp			
Total SEV	Lucky	Expected	Perfect Storm
\$ 184,155,806.00	\$ 20,293,700.00	\$ 47,369,000.00	\$ 65,391,800.00

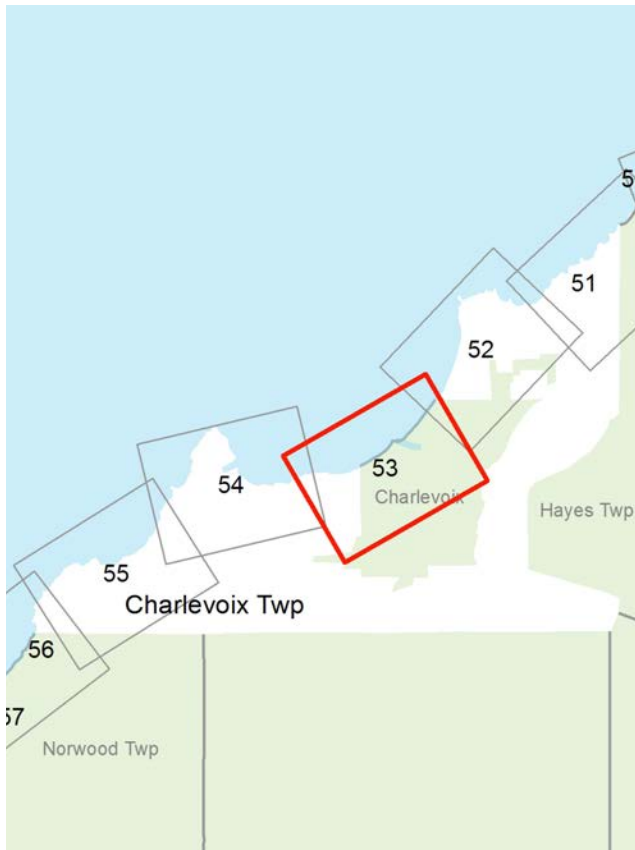
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario






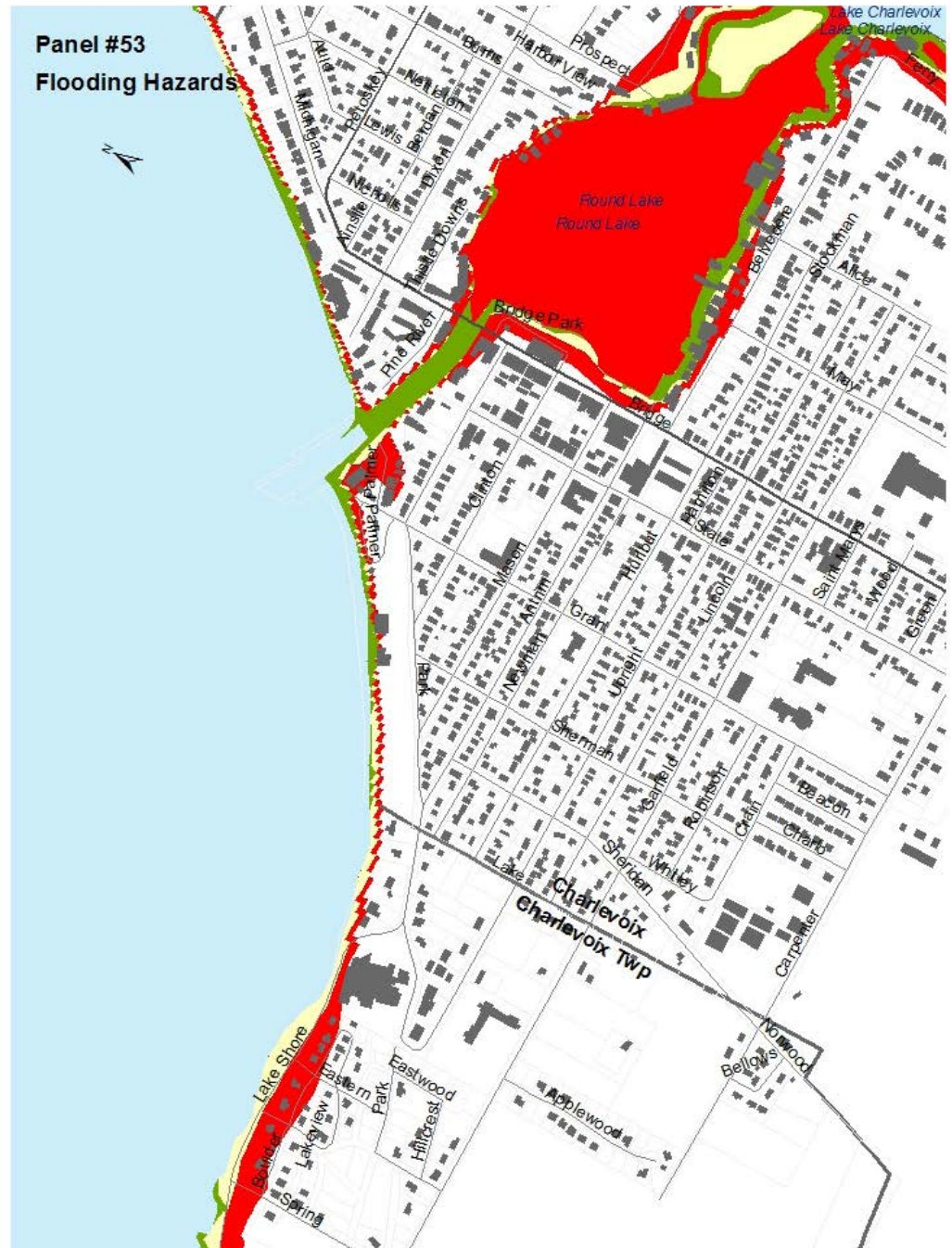
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

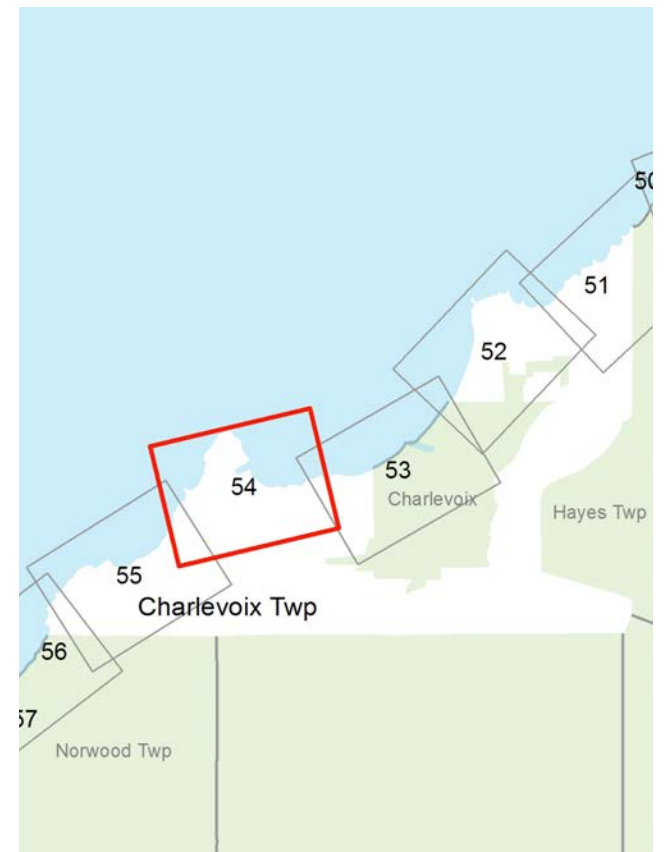









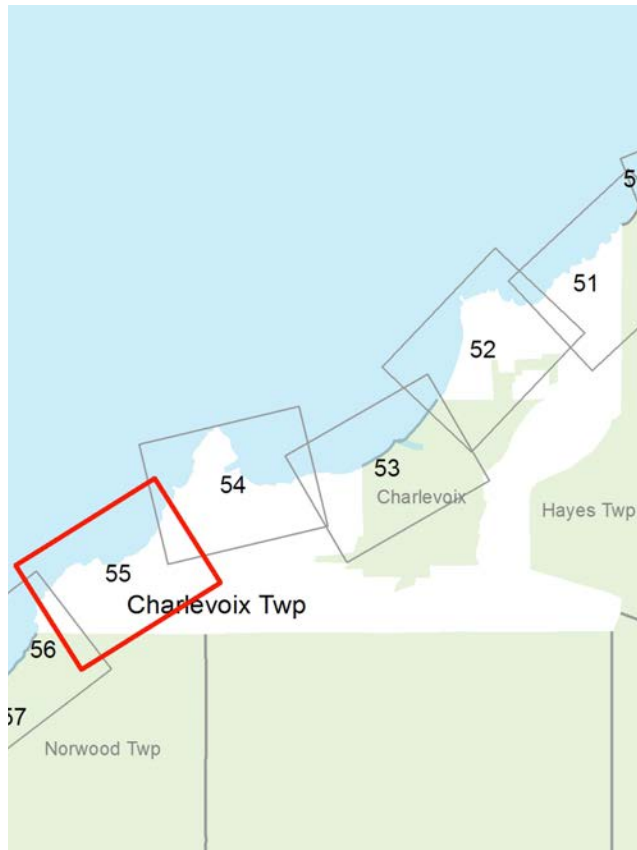
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario






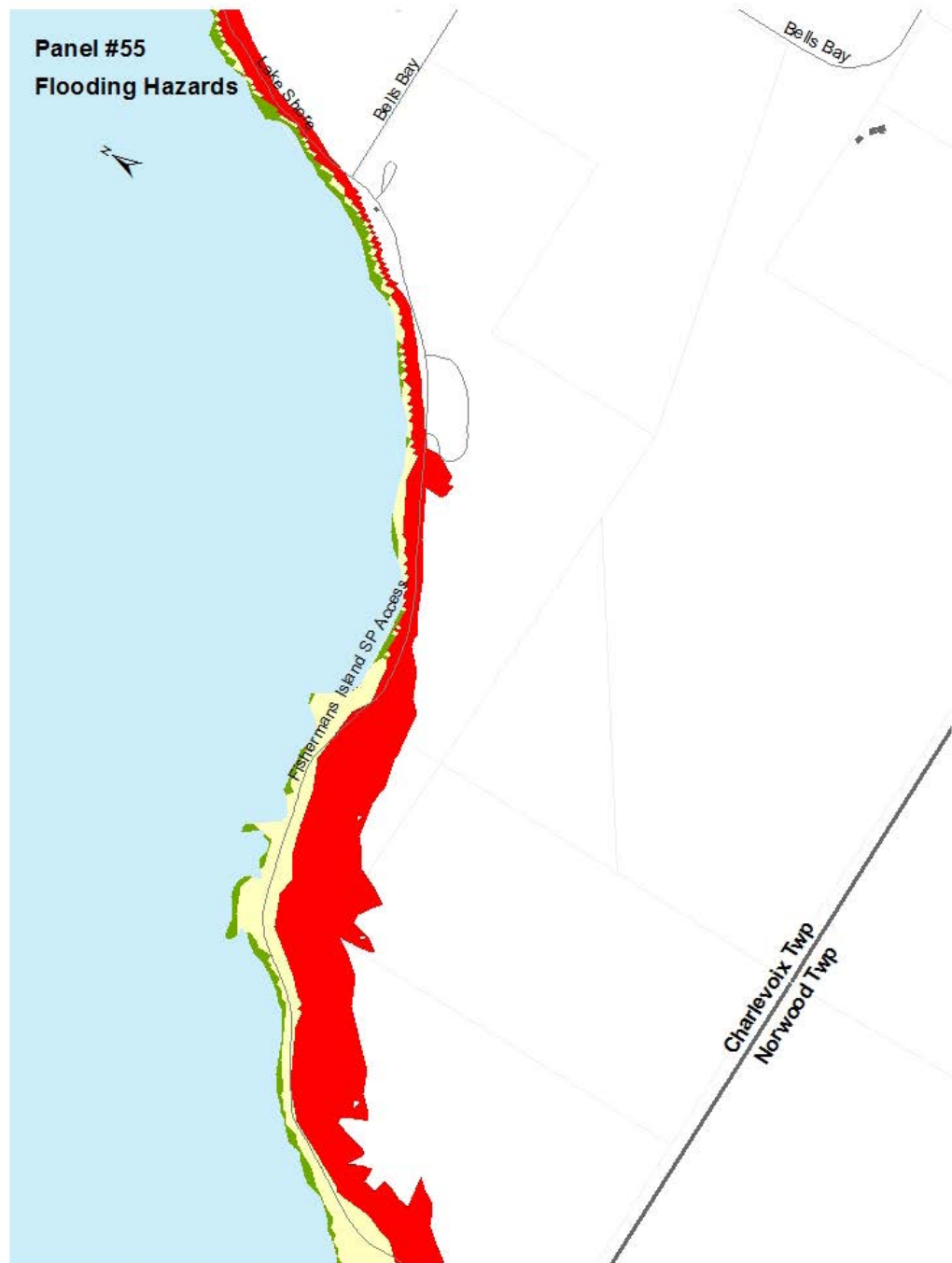


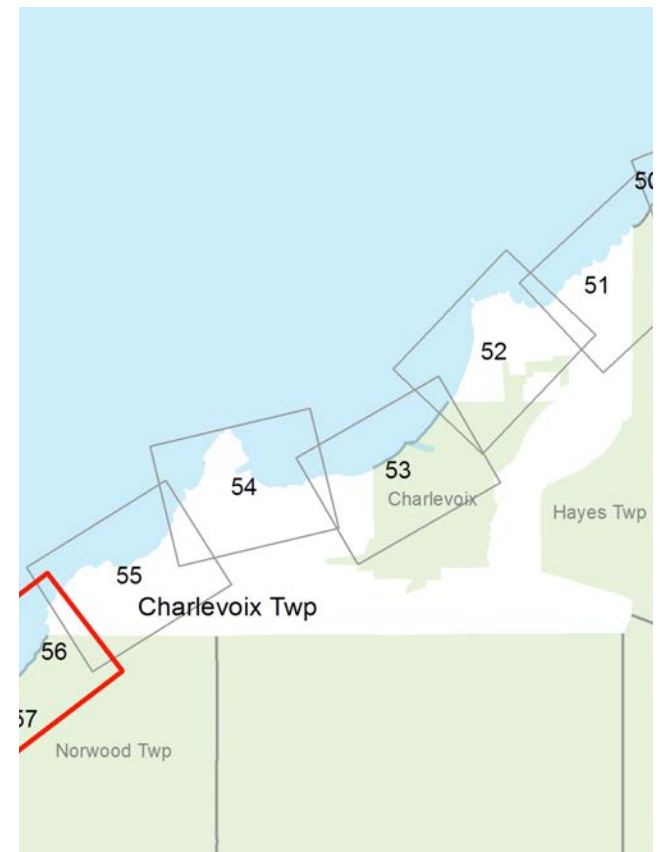
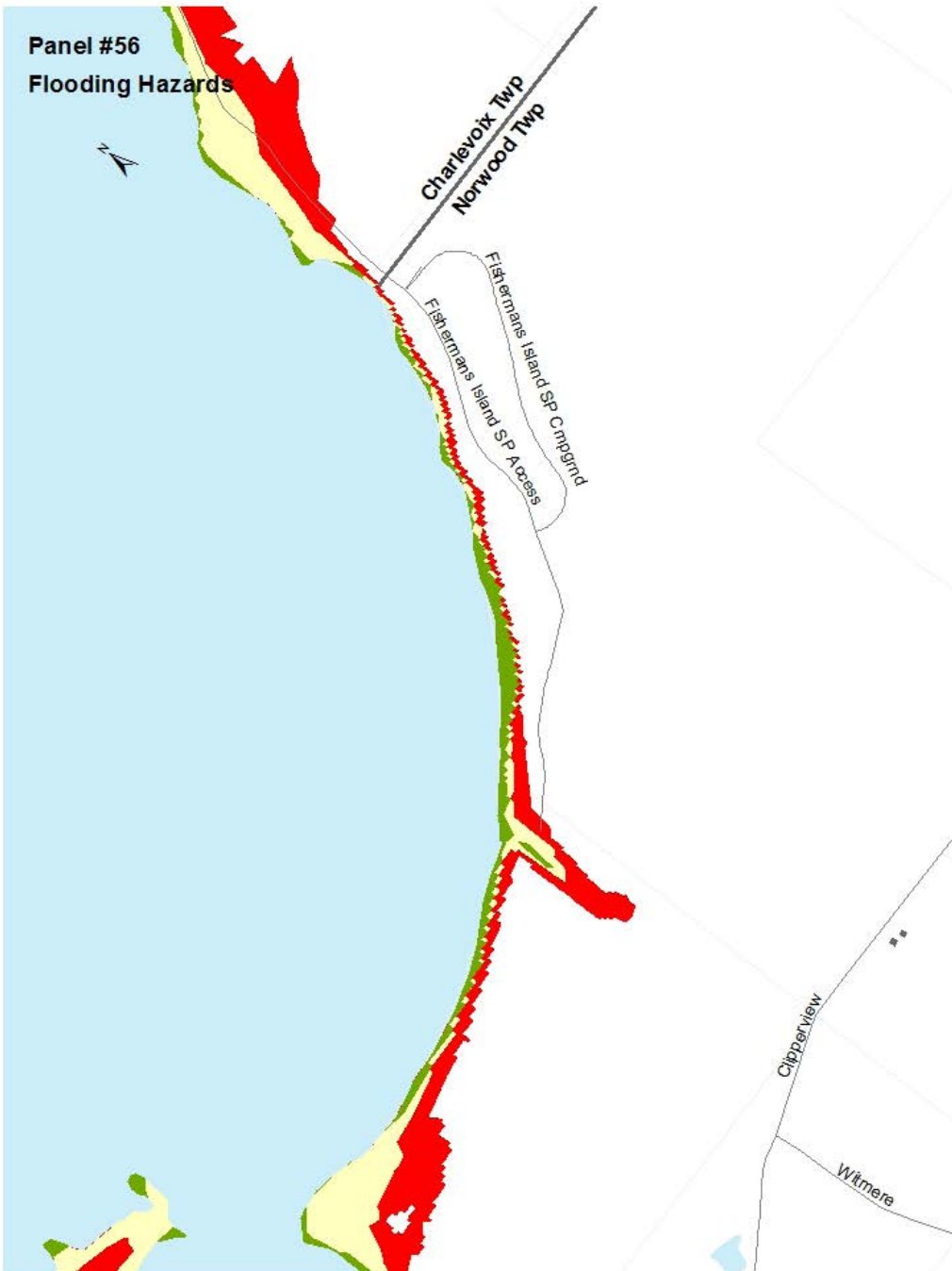
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario





-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario





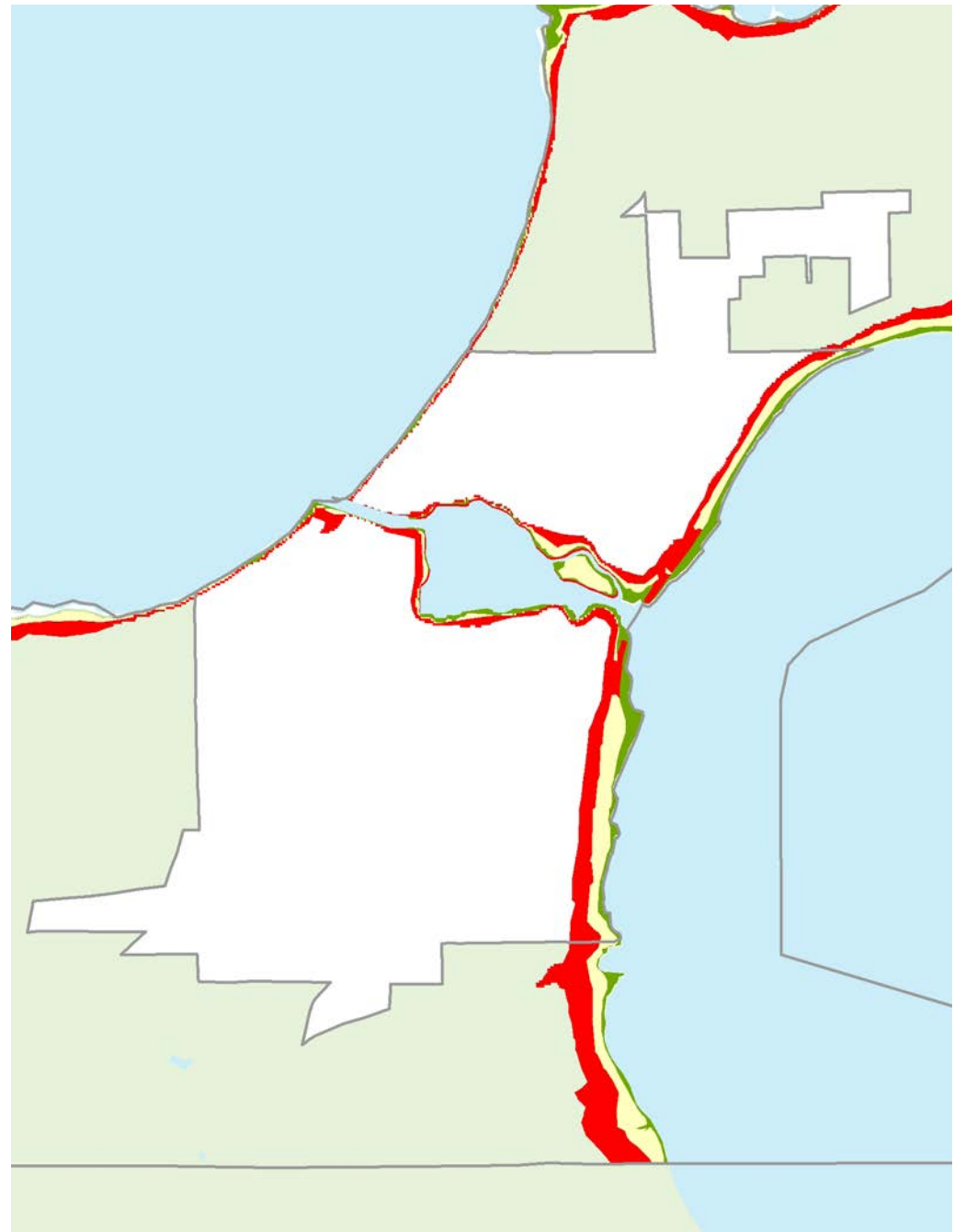
Charlevoix

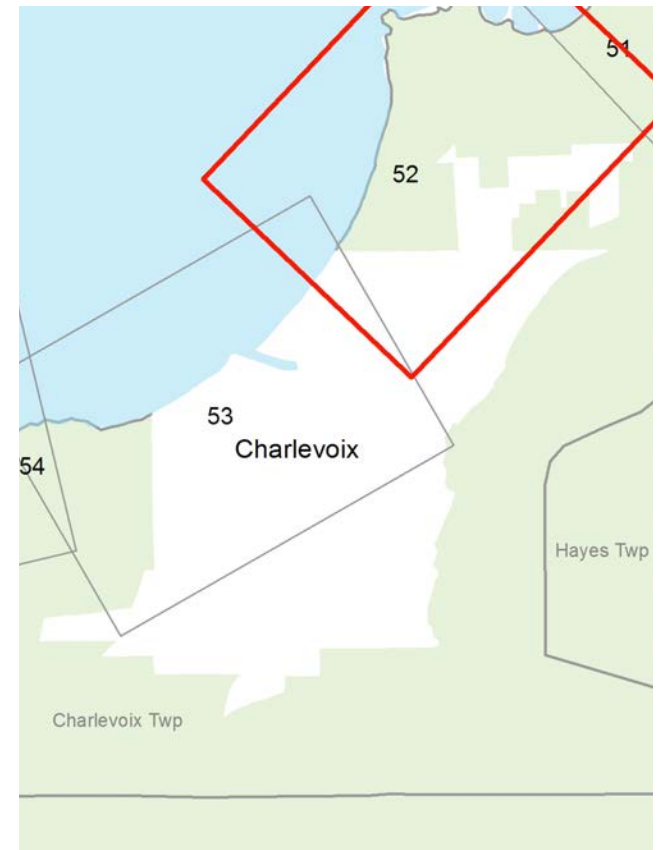


Coastal Flooding Scenario Impacts

Charlevoix			
Total SEV	Lucky	Expected	Perfect Storm
\$ 299,884,200.00	\$ 56,982,500.00	\$ 78,737,400.00	\$ 95,642,800.00




- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



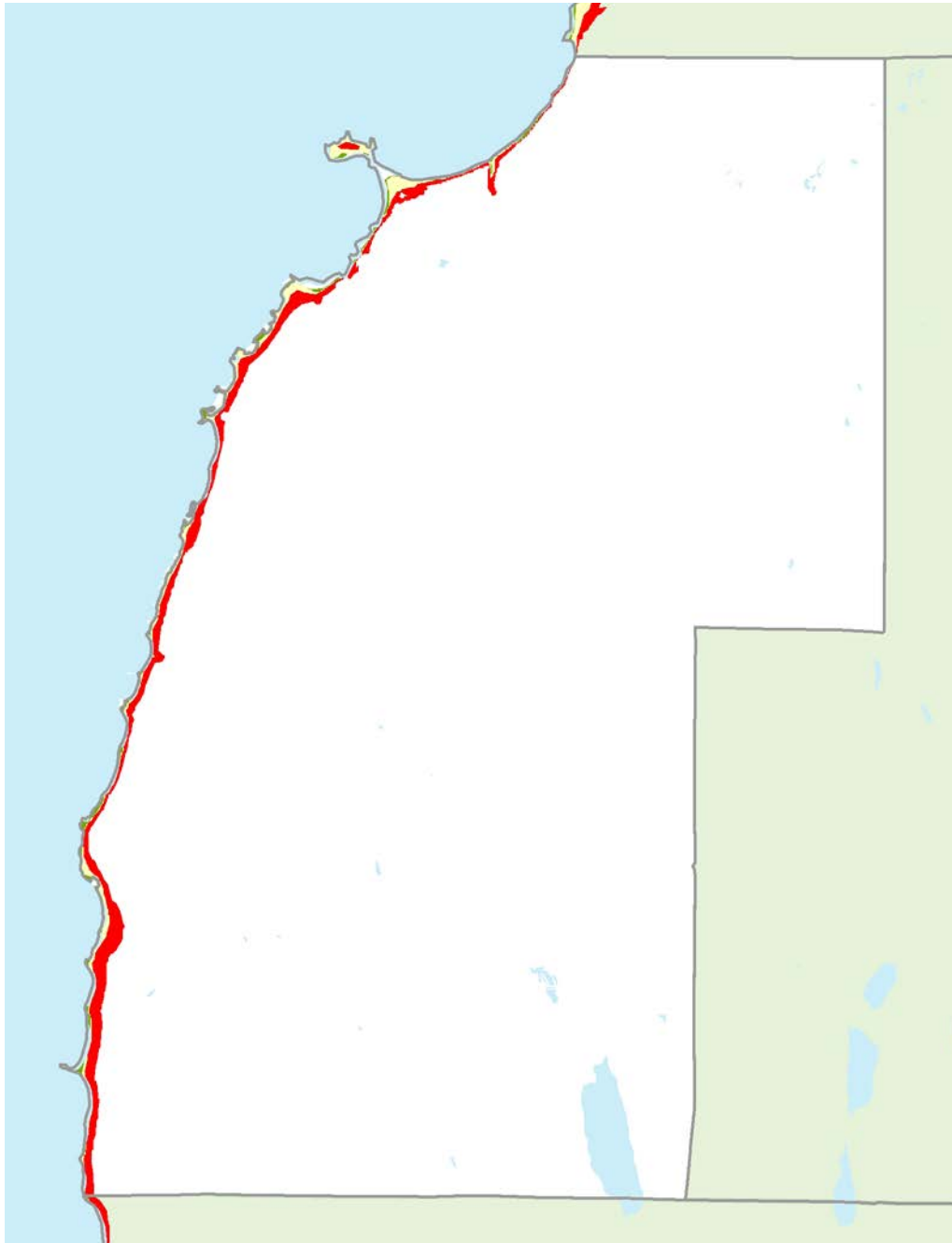


- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario





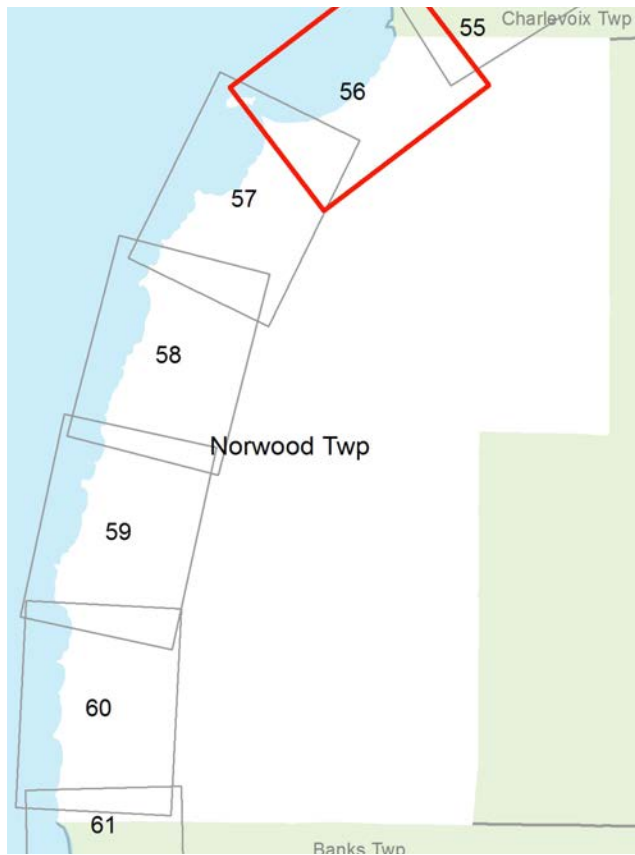
Norwood Twp.

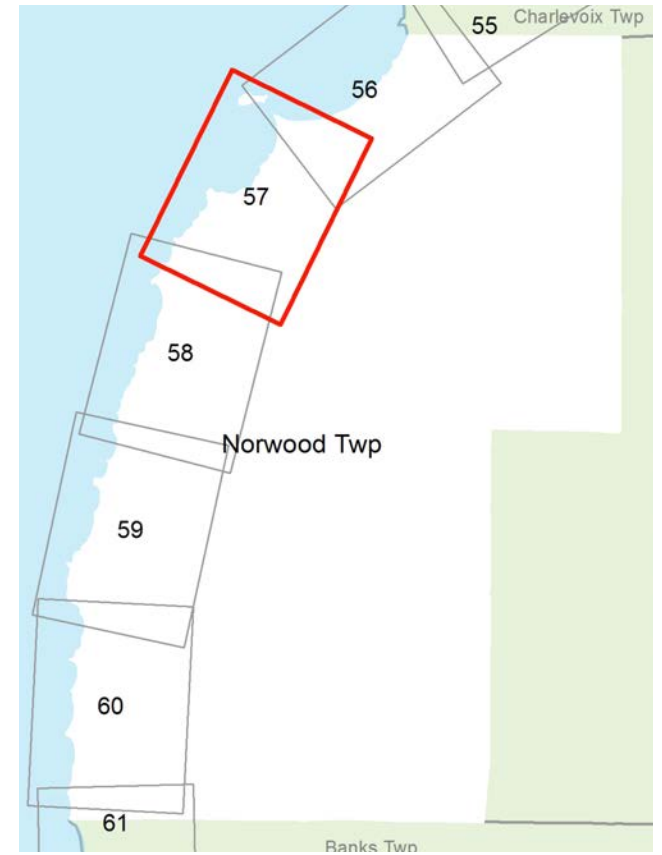
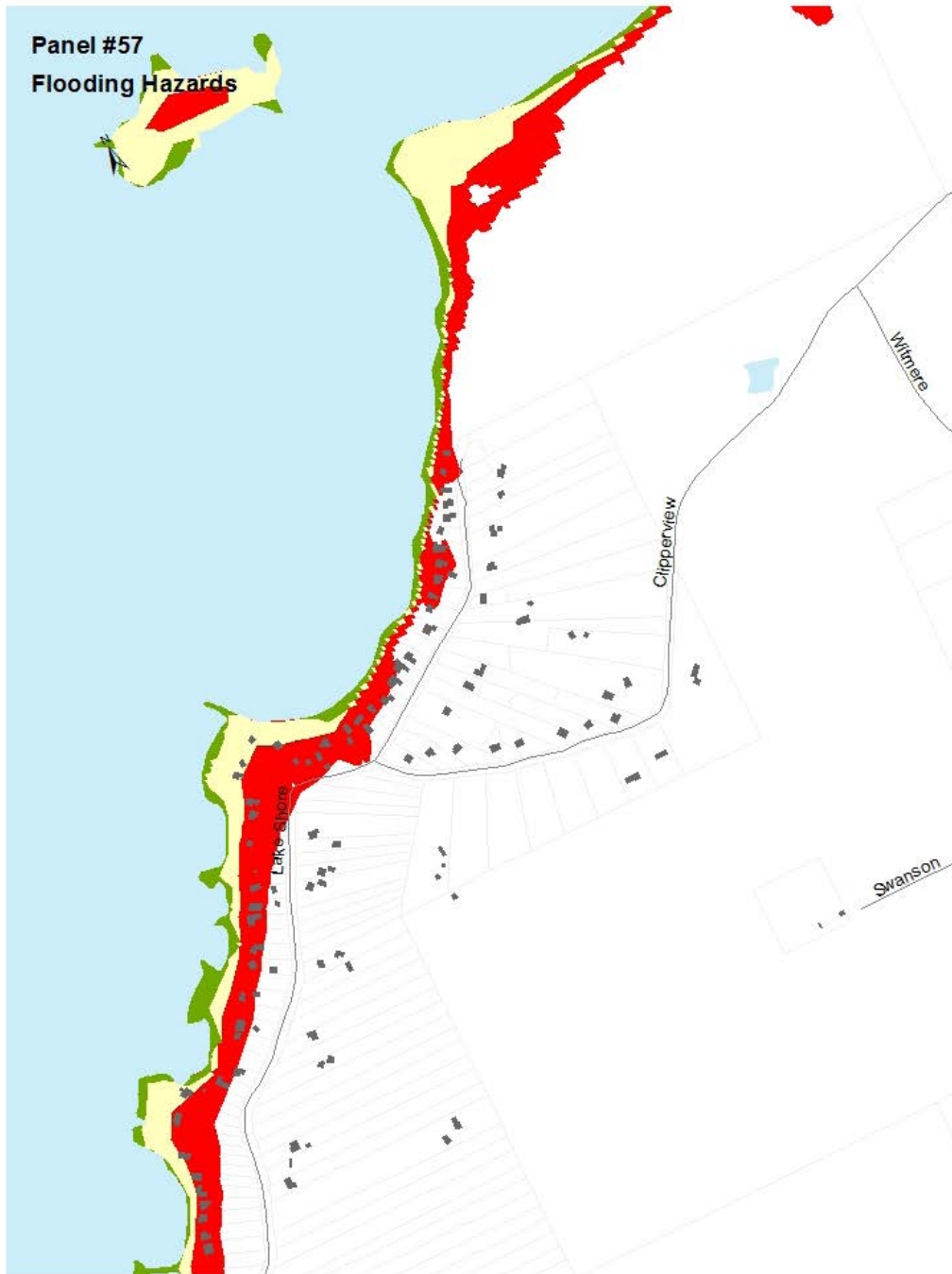


Coastal Flooding Scenario Impacts

Norwood			
Total SEV	Lucky	Expected	Perfect Storm
\$ 74,451,950.00	\$ -	\$ 1,924,900.00	\$ 17,795,900.00

- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario






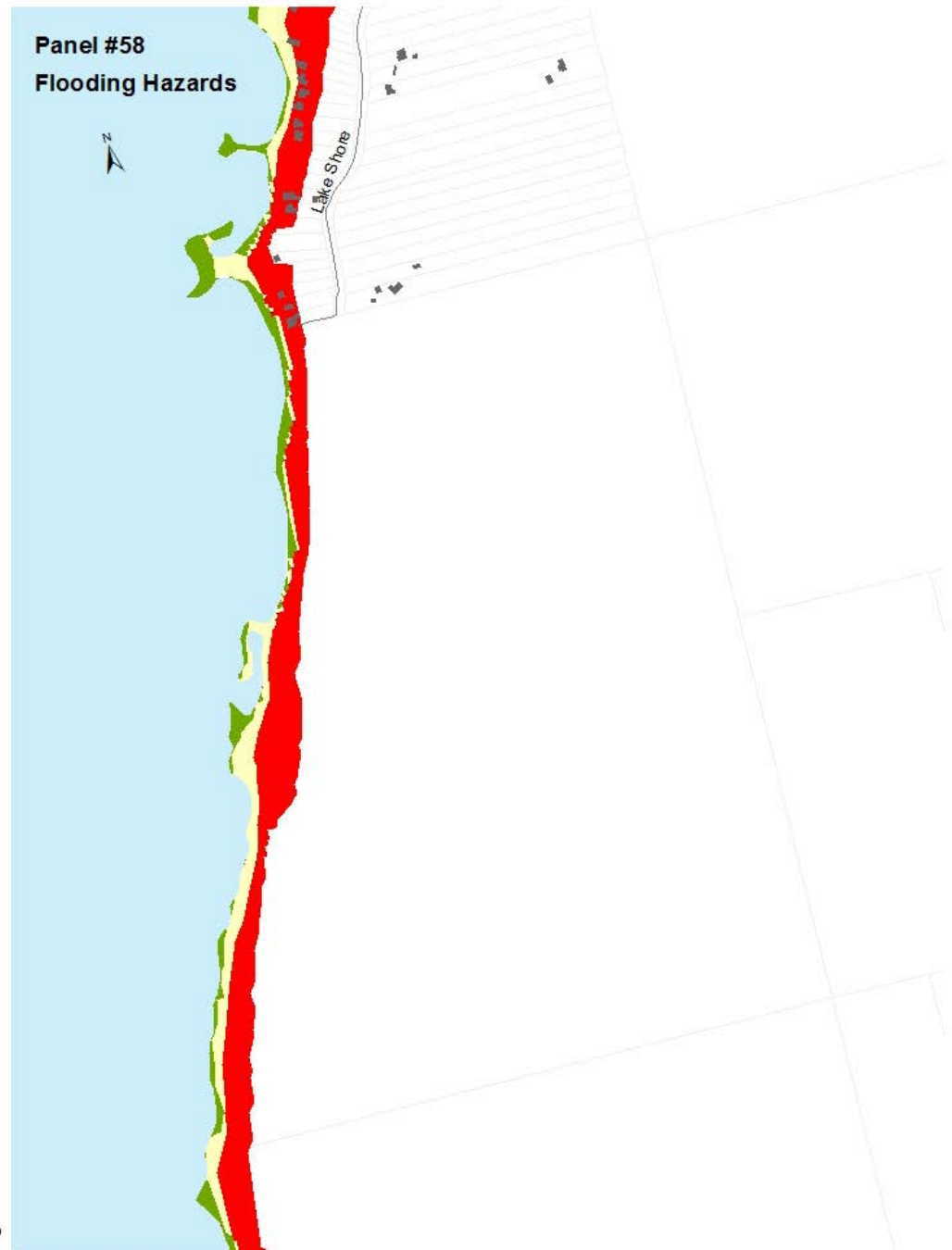


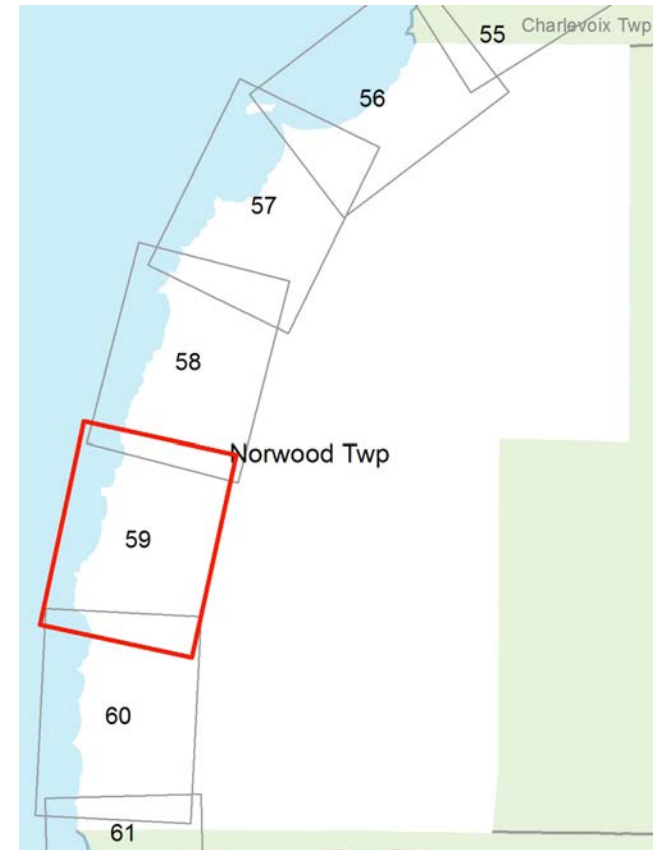
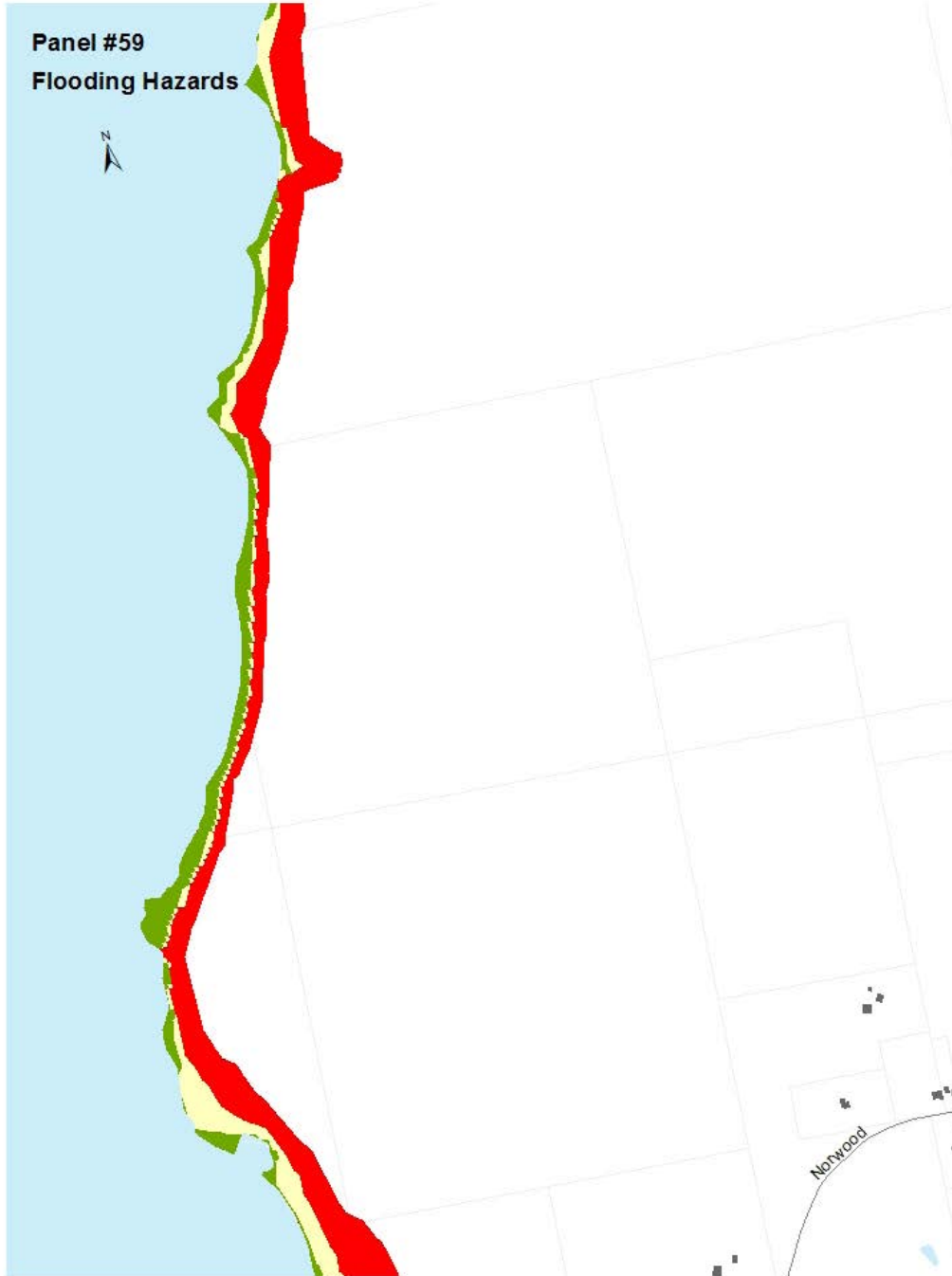
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario





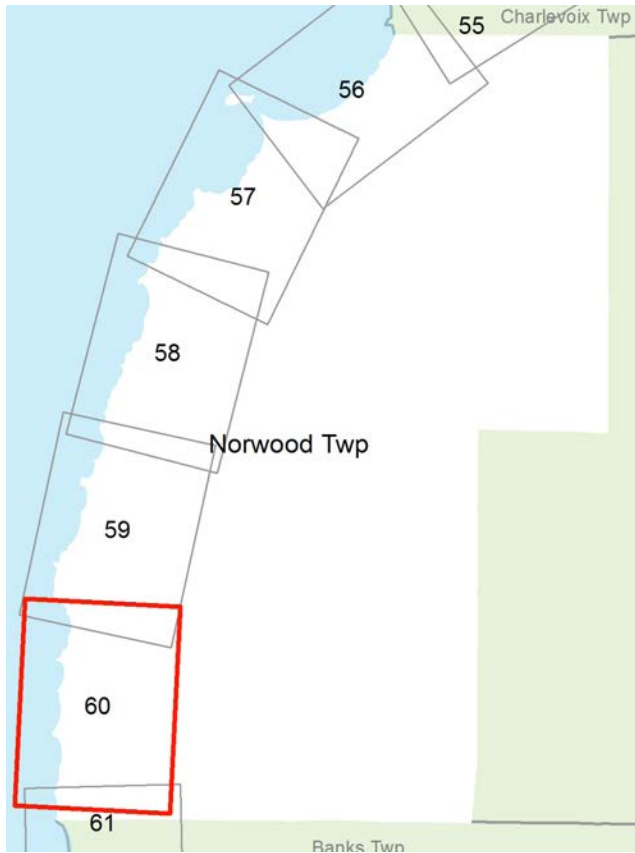
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario






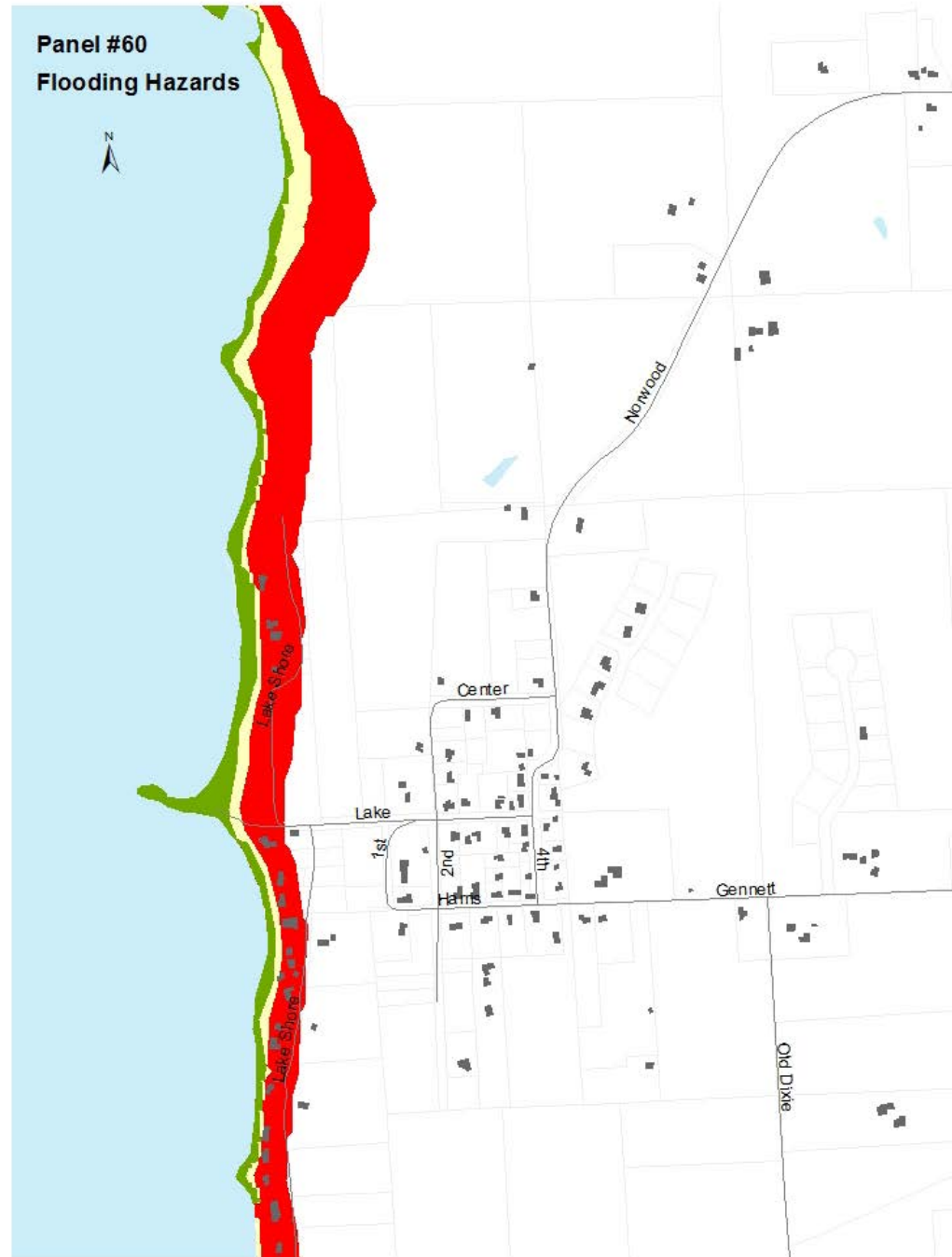


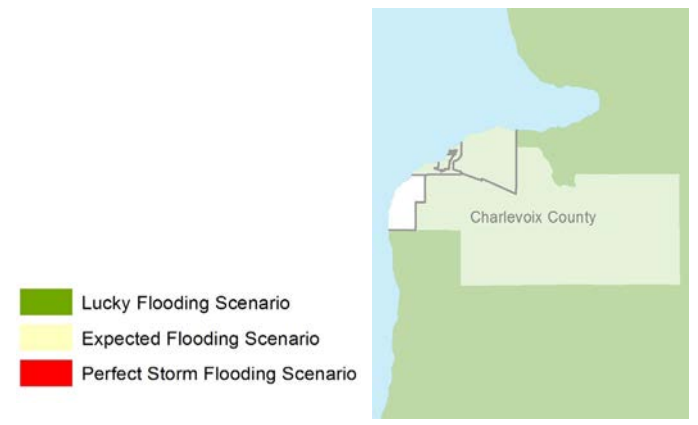
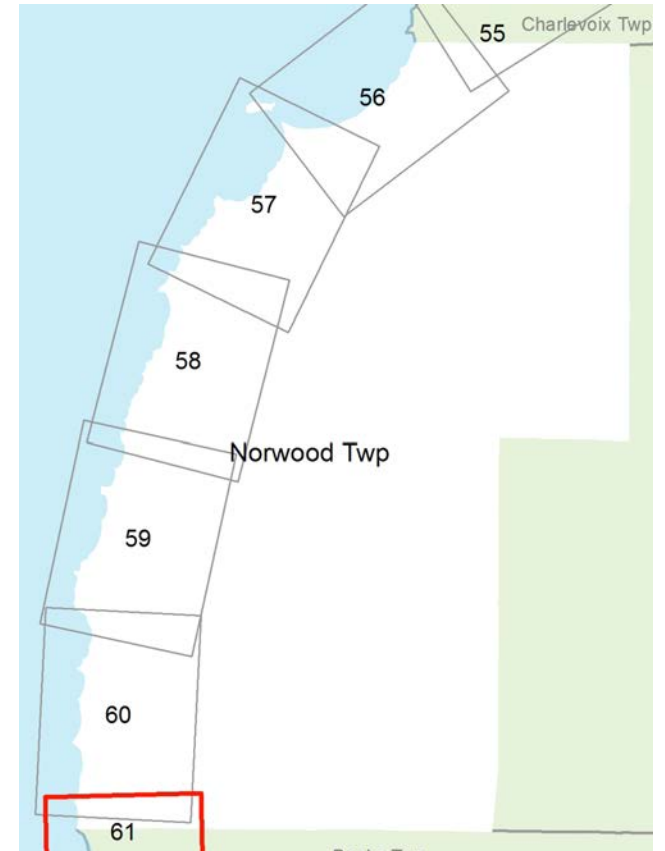
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario





-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario








This Page Intentionally Left Blank

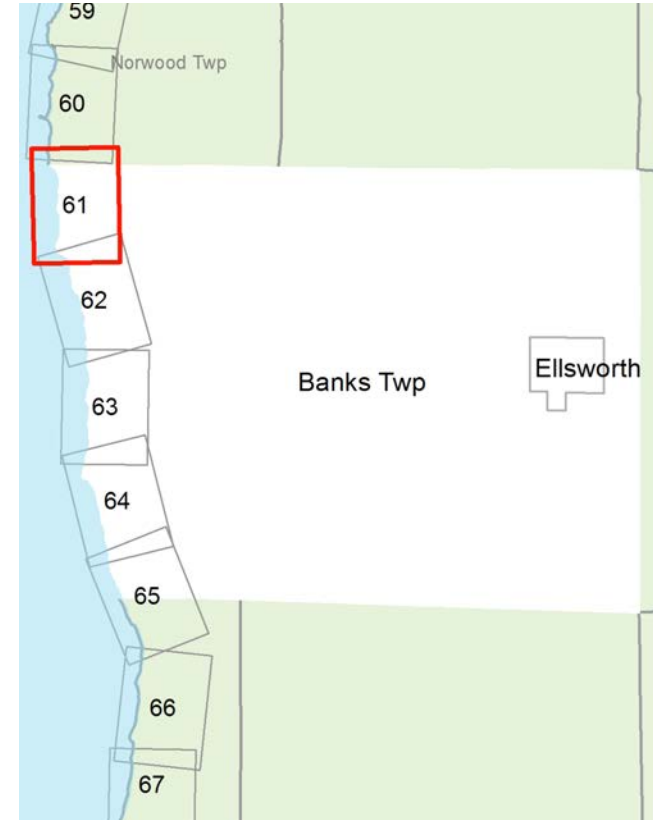
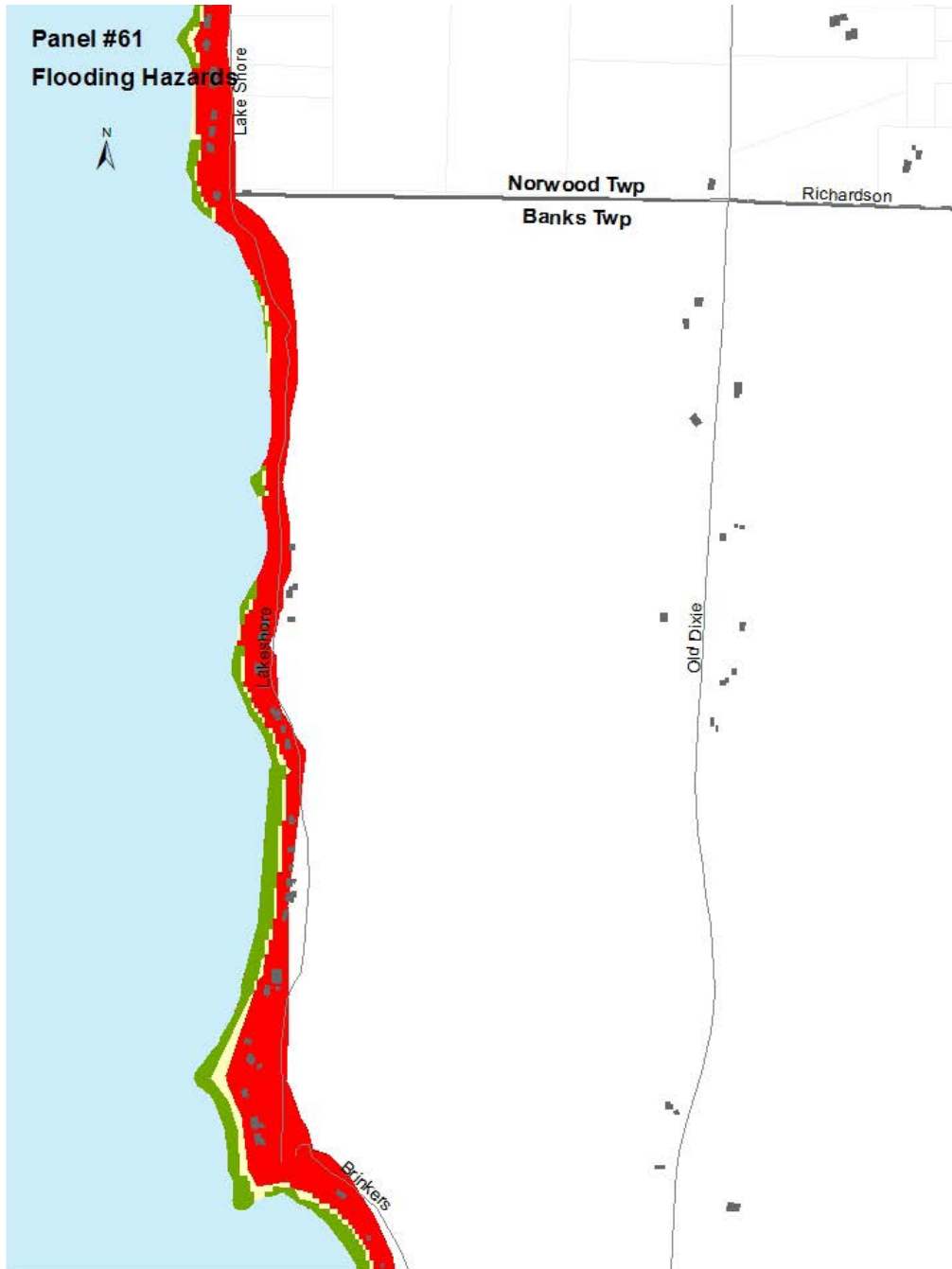
Antrim County






Banks Twp.

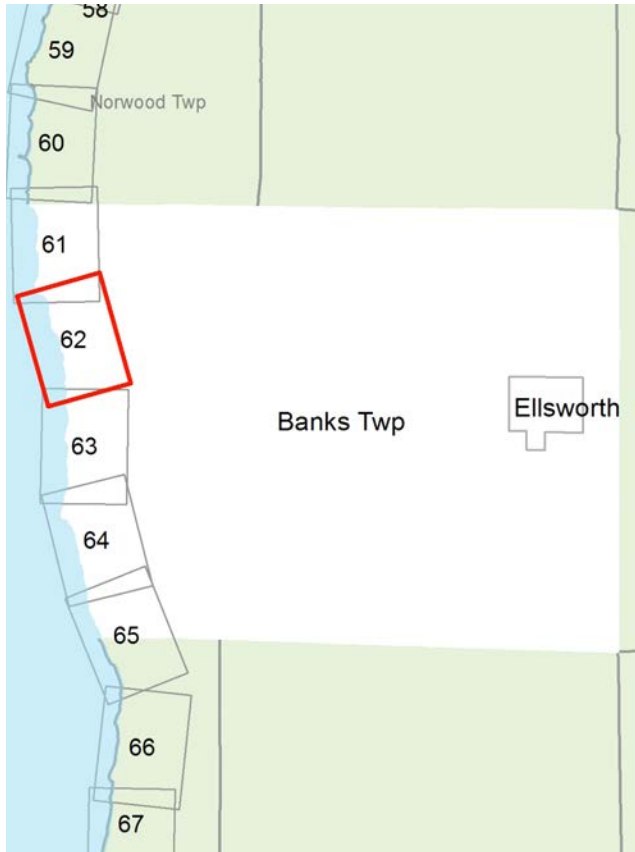





-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

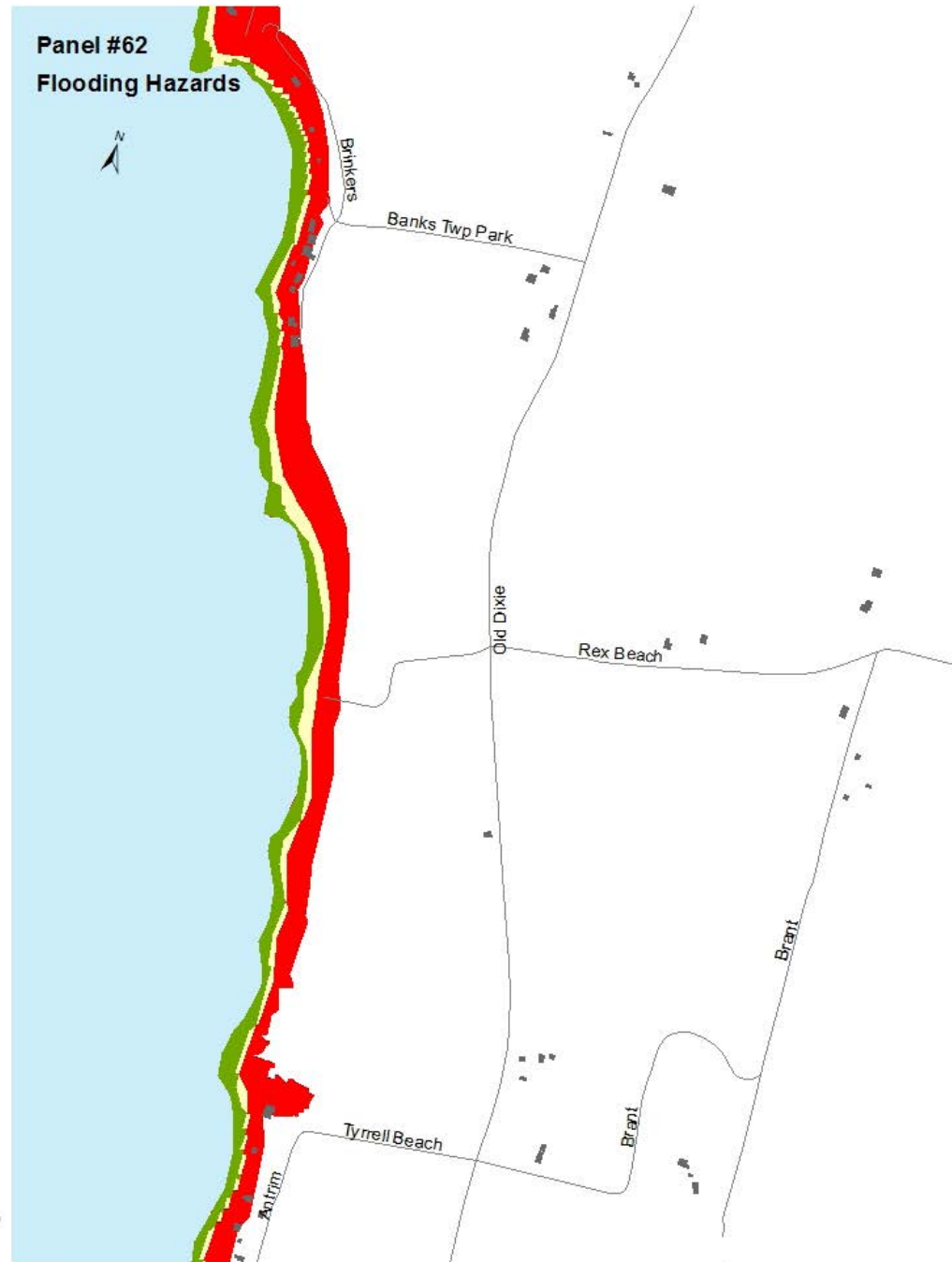


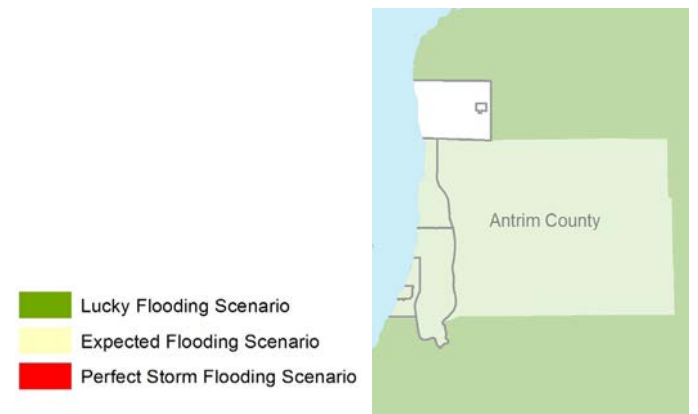
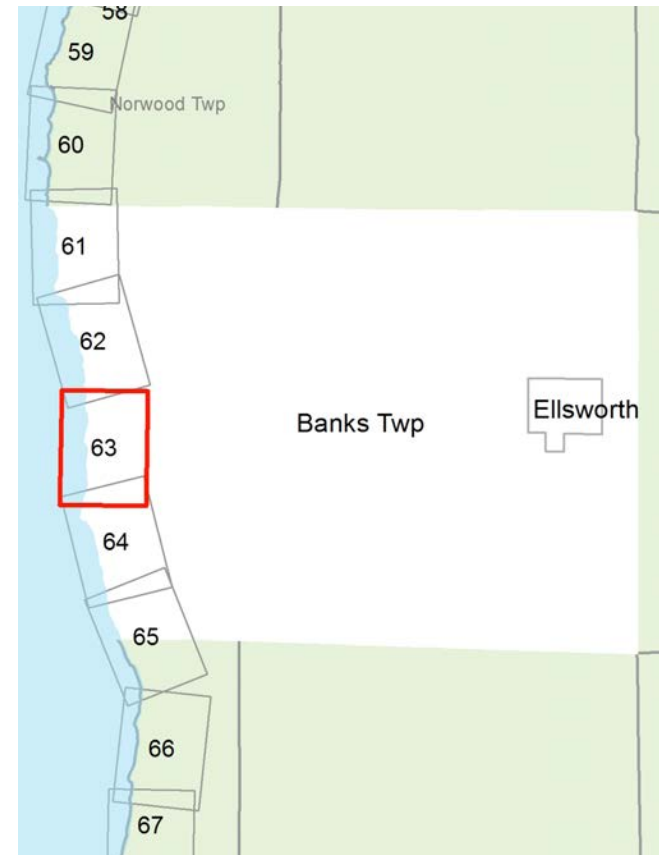
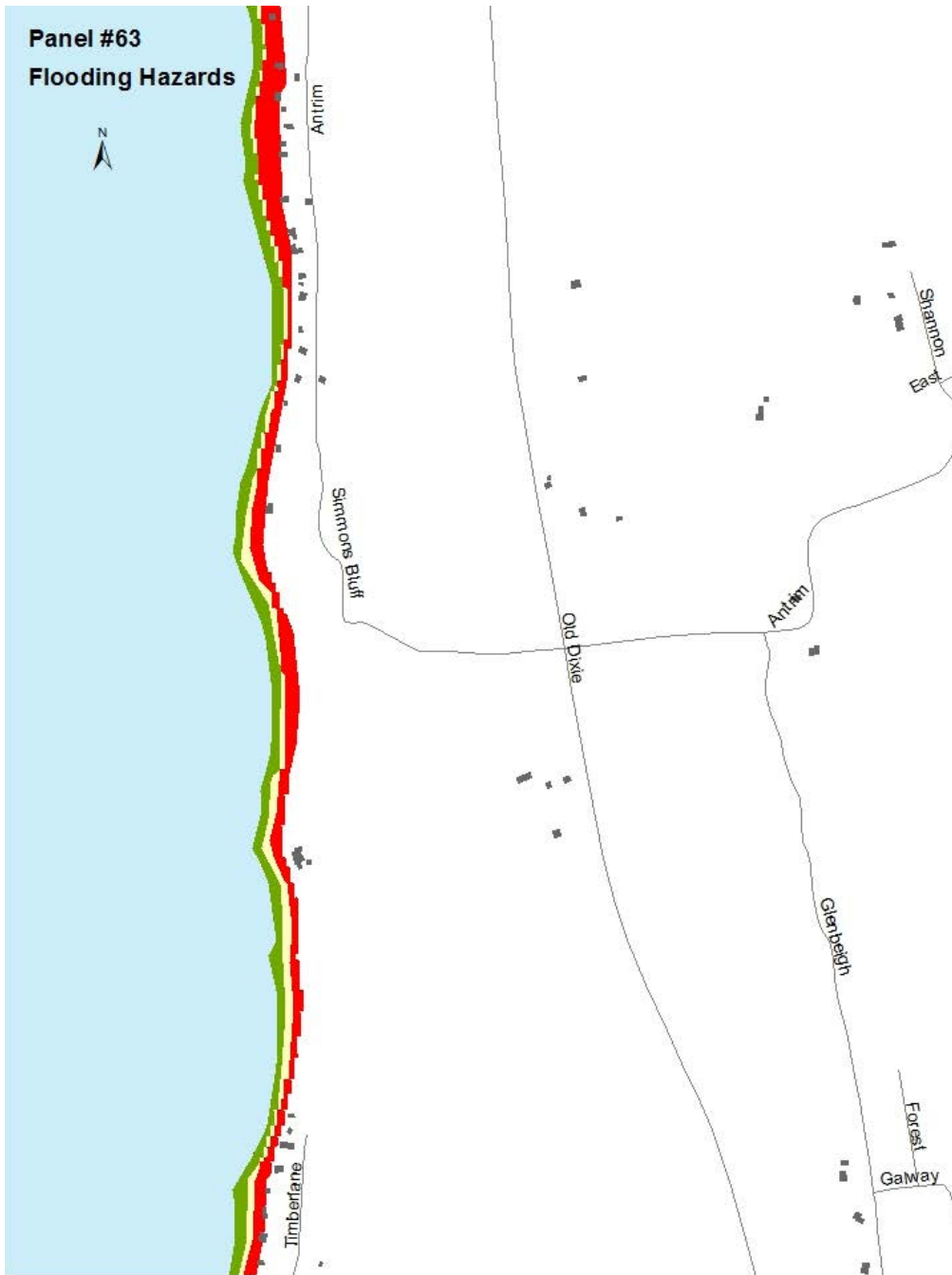
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

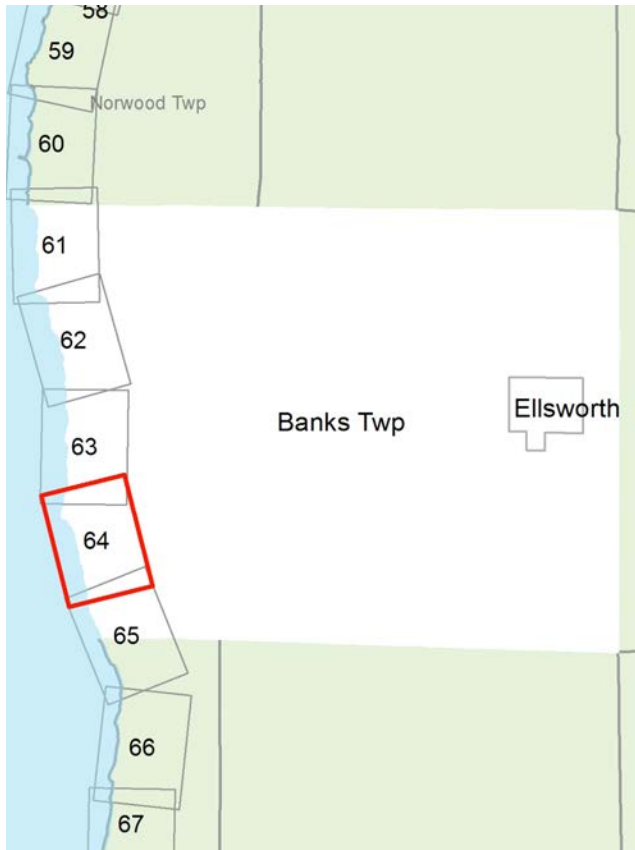







-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

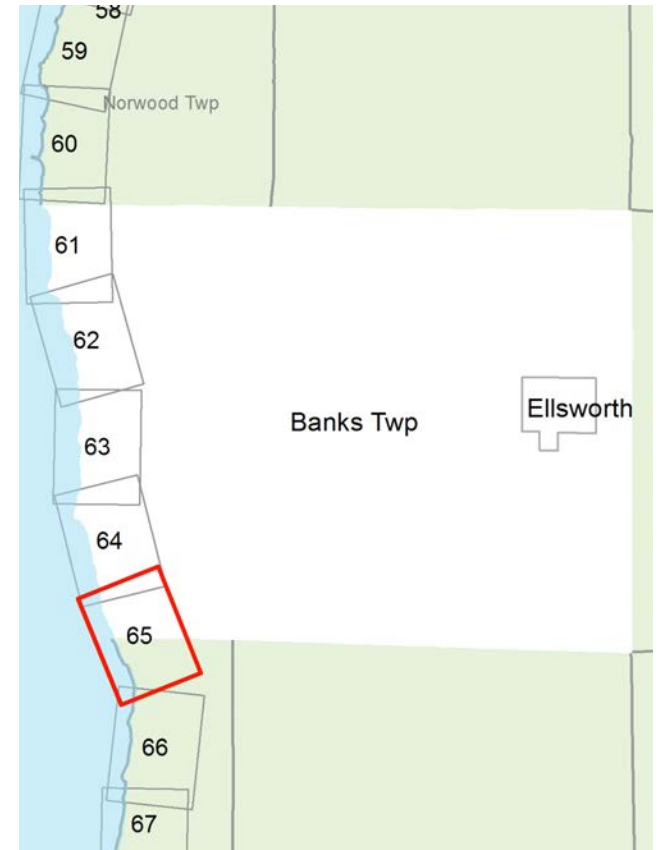






-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

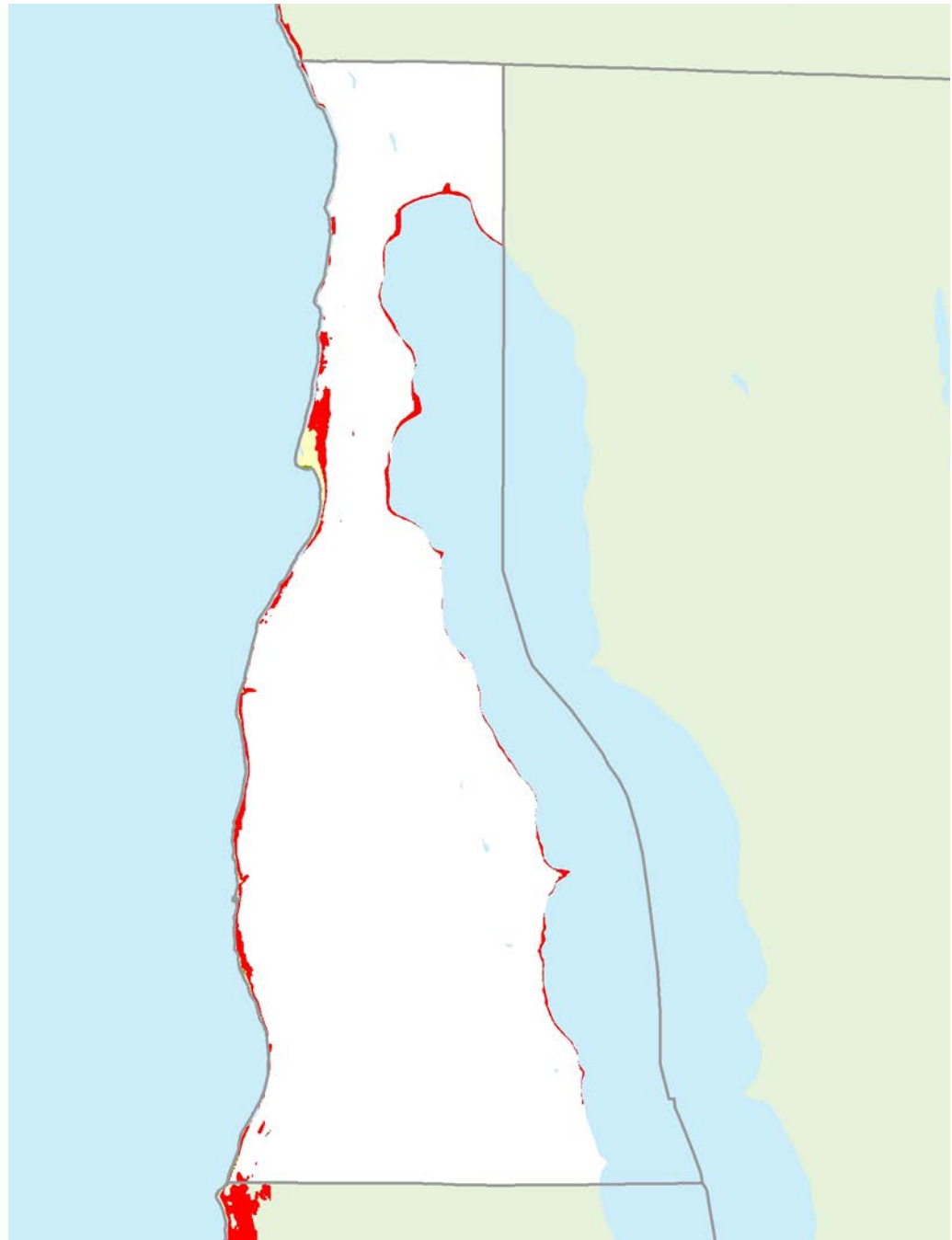







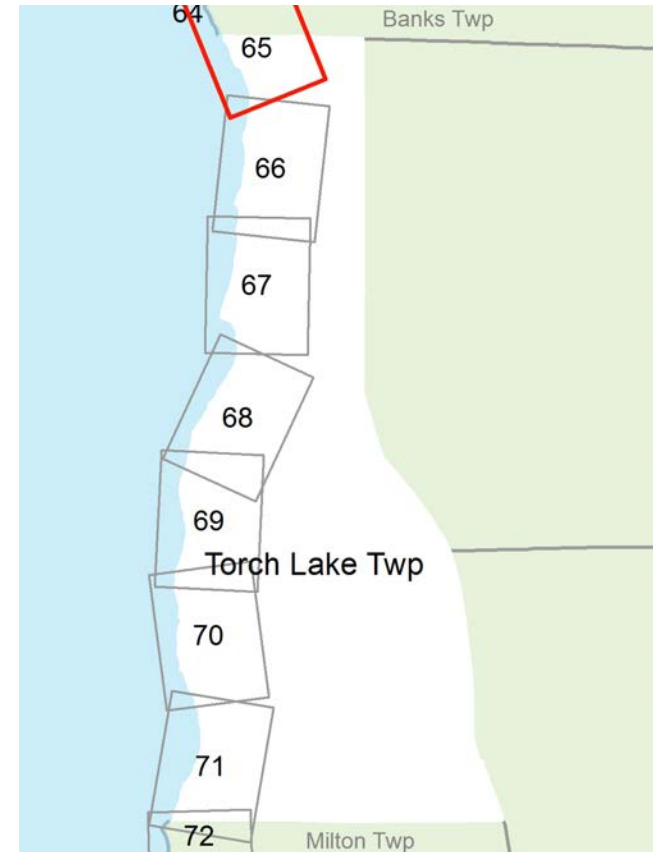
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



Torch Lake Twp.

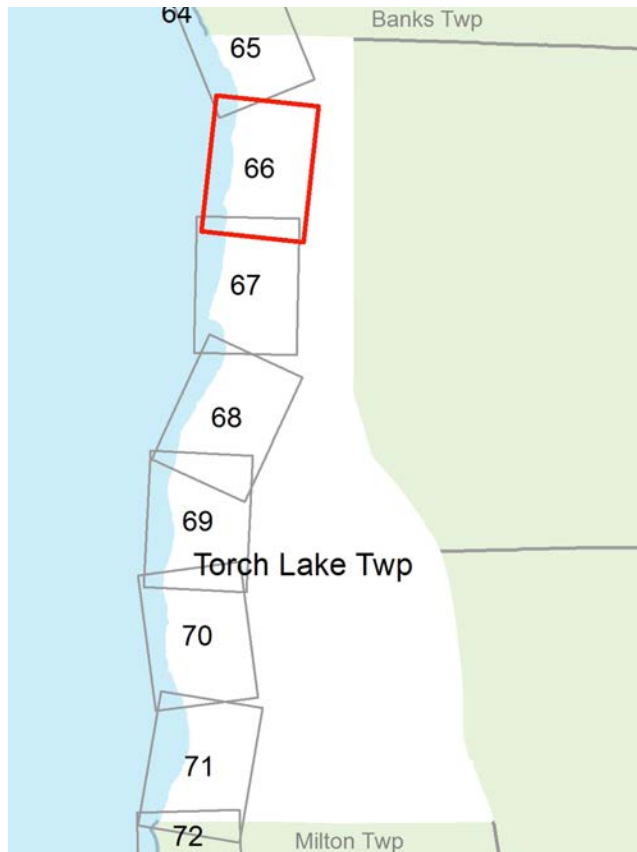


-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

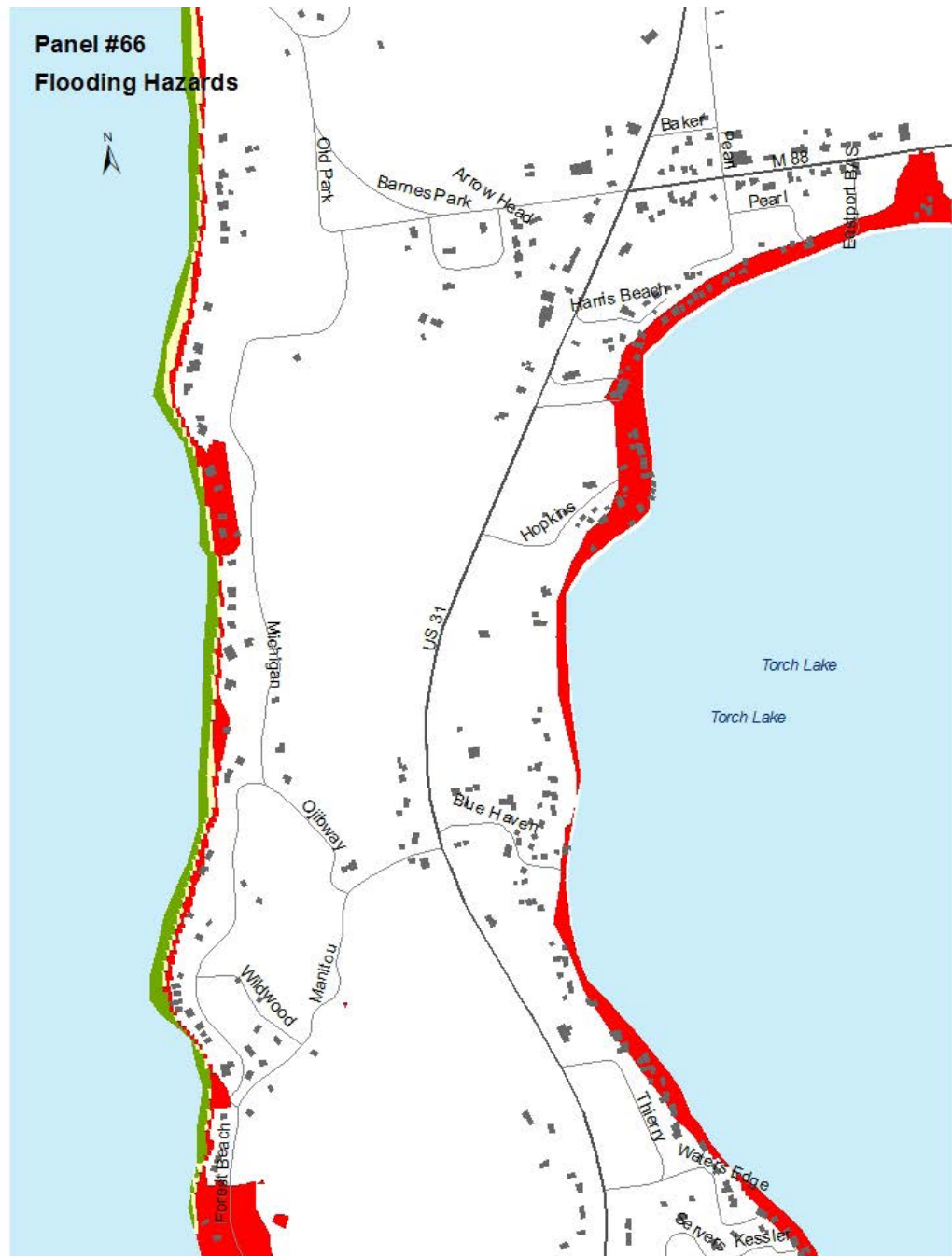


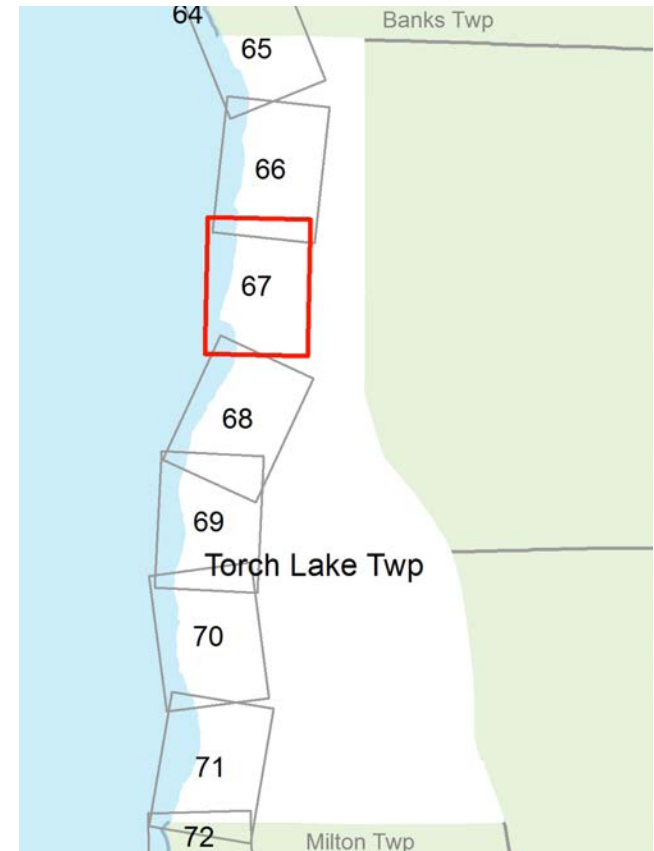
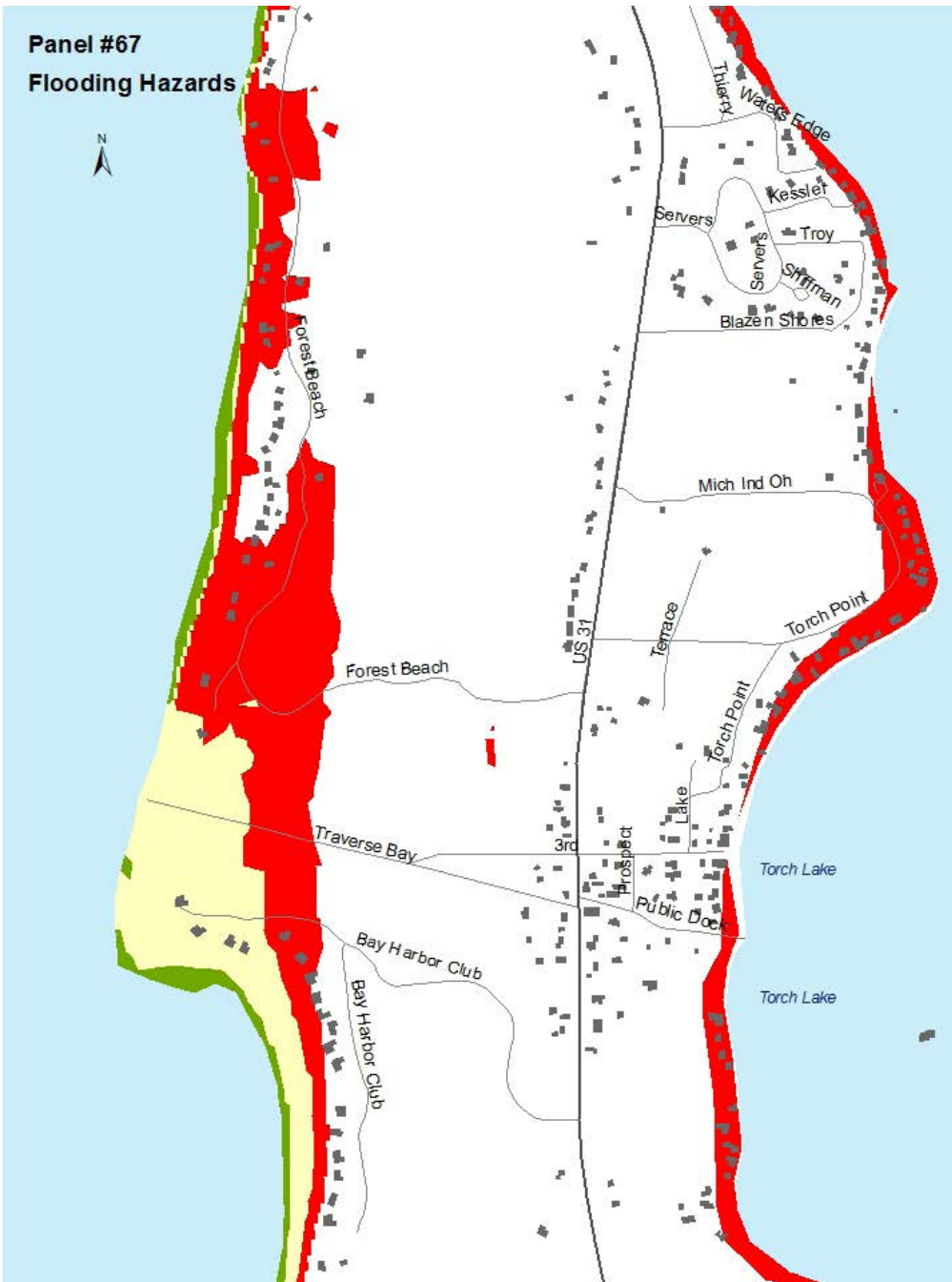
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario





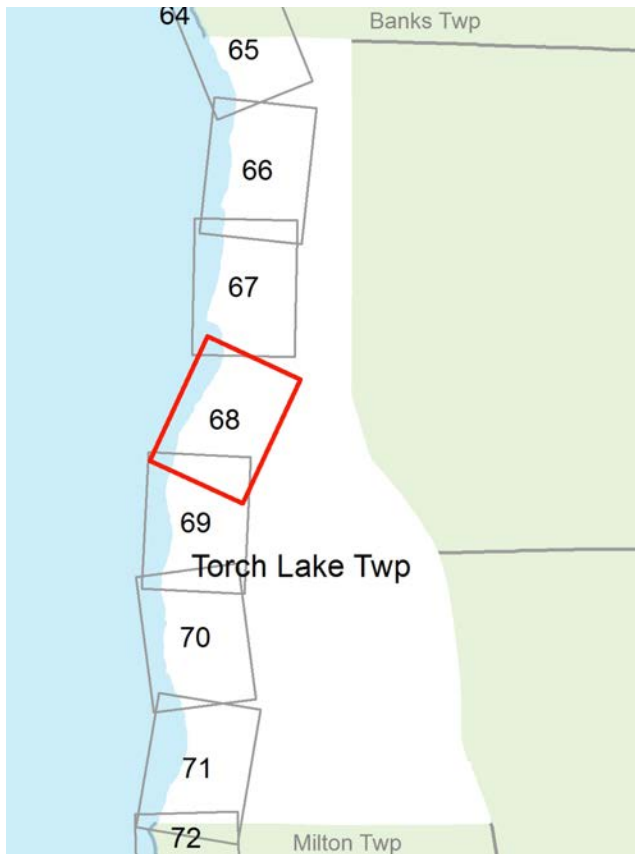
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario








- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



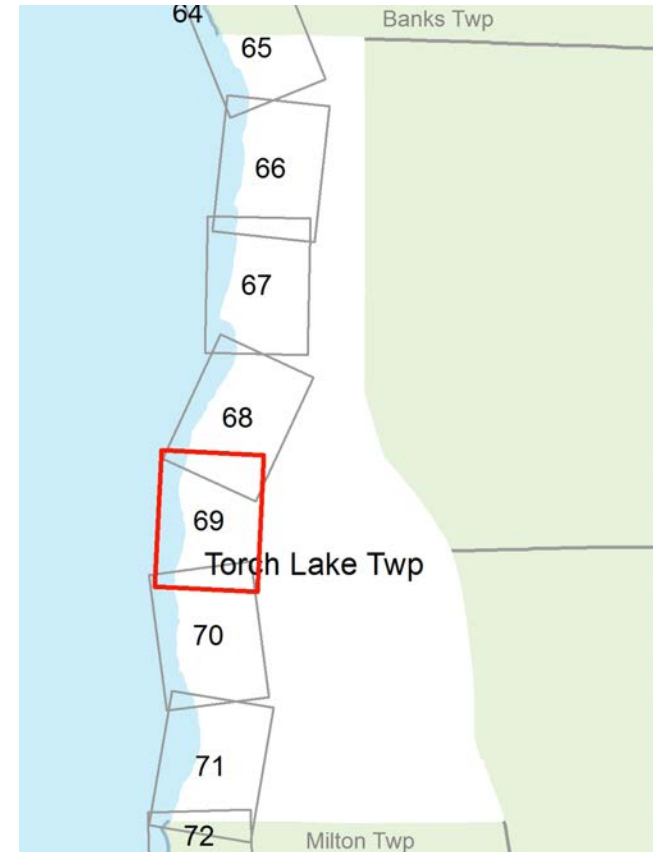


-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario



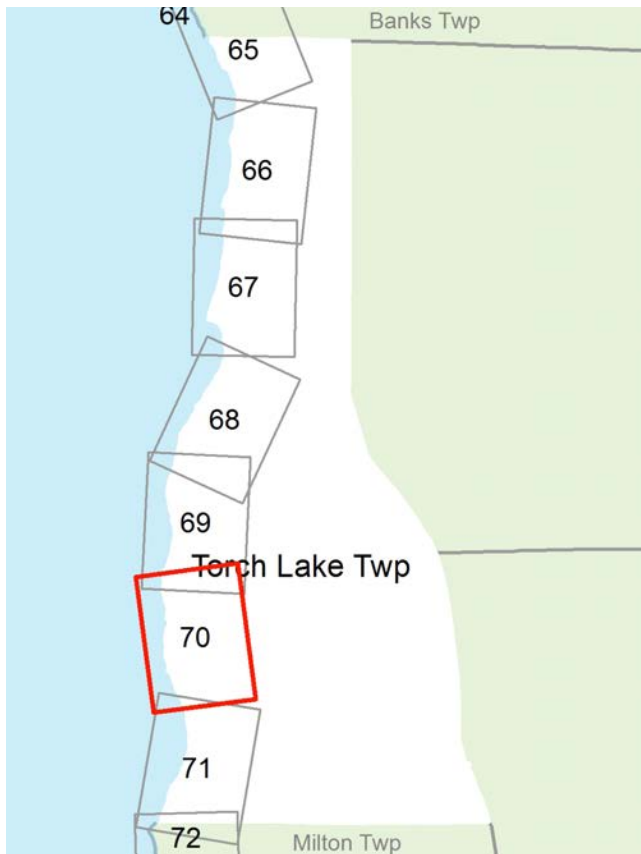





Nichols



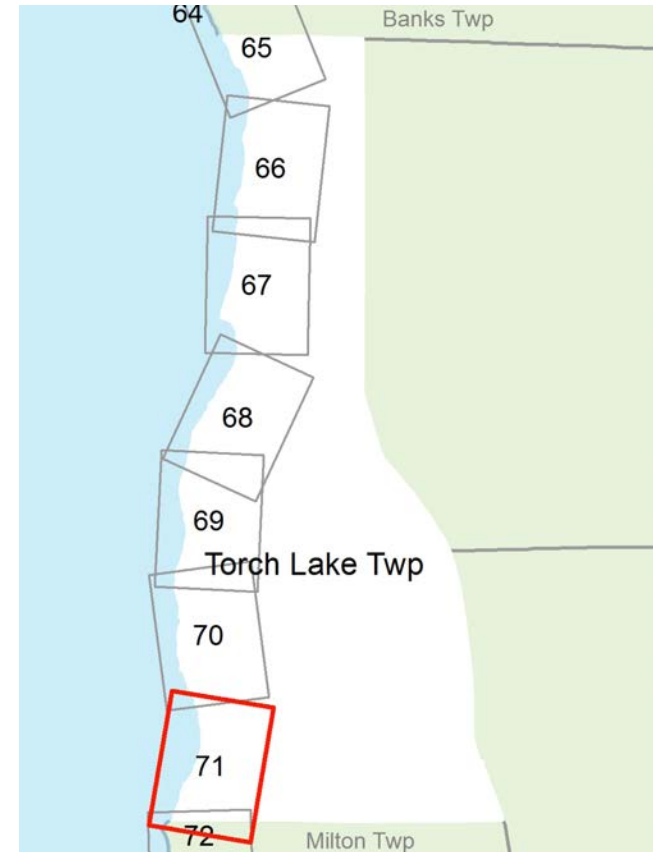
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario





-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

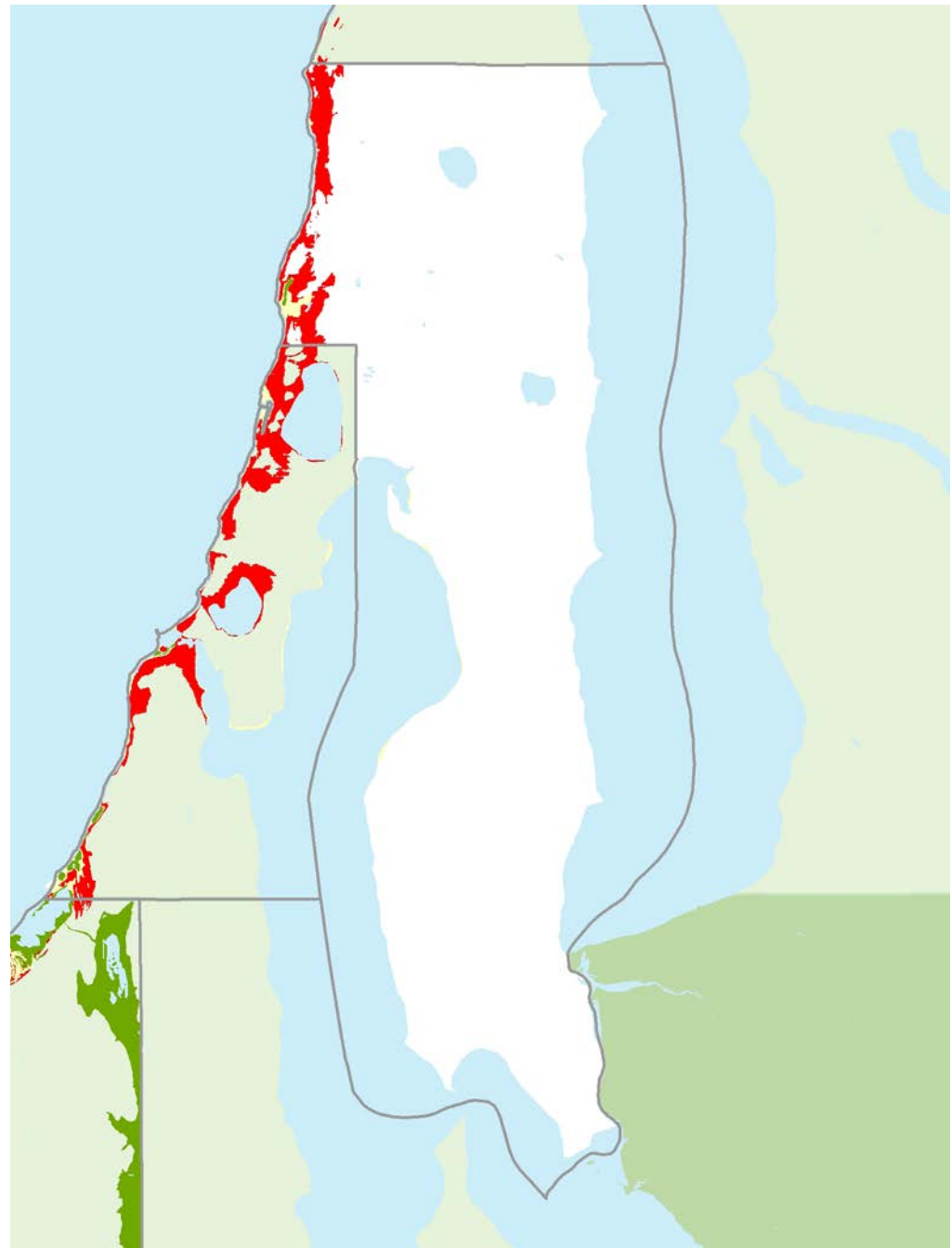







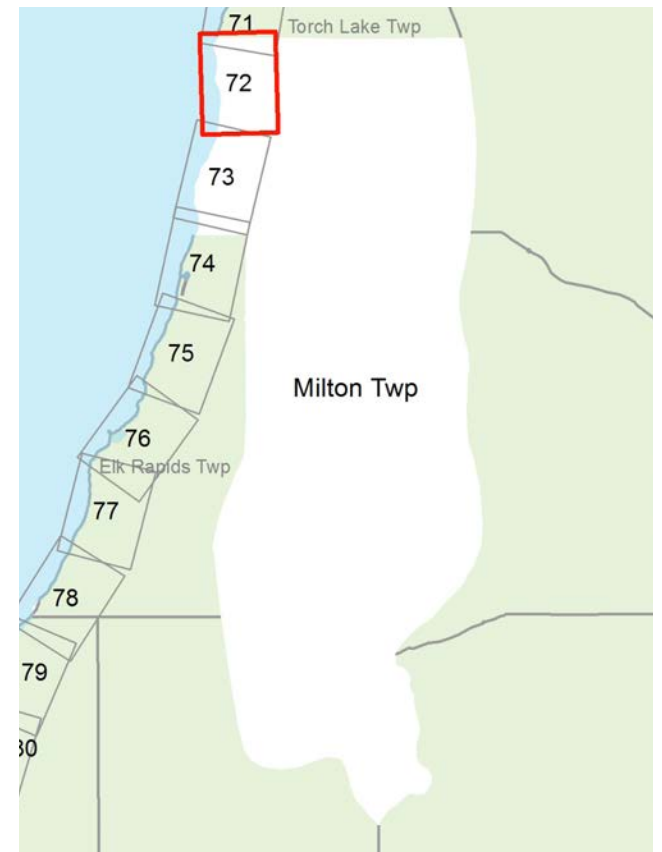
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



Milton Twp.

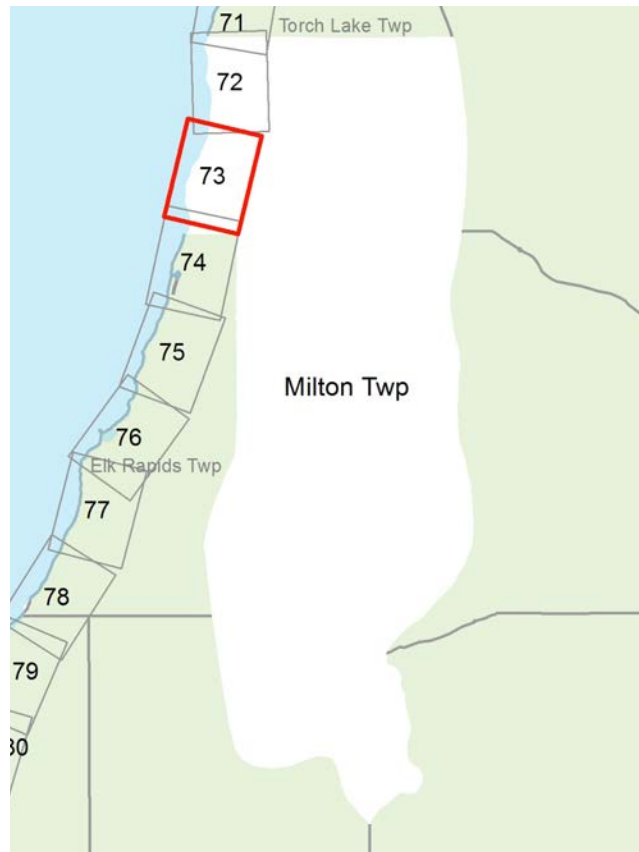





-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

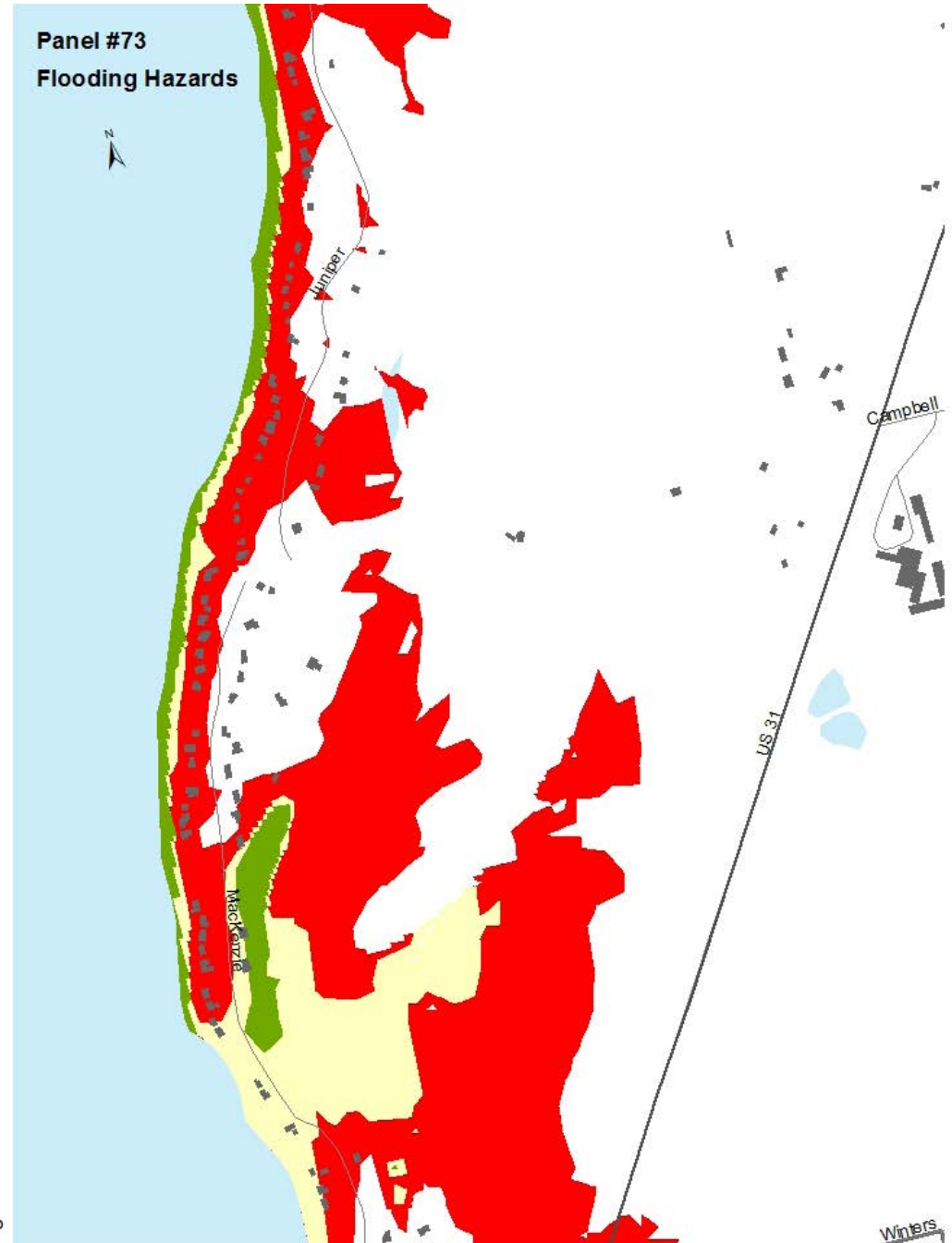


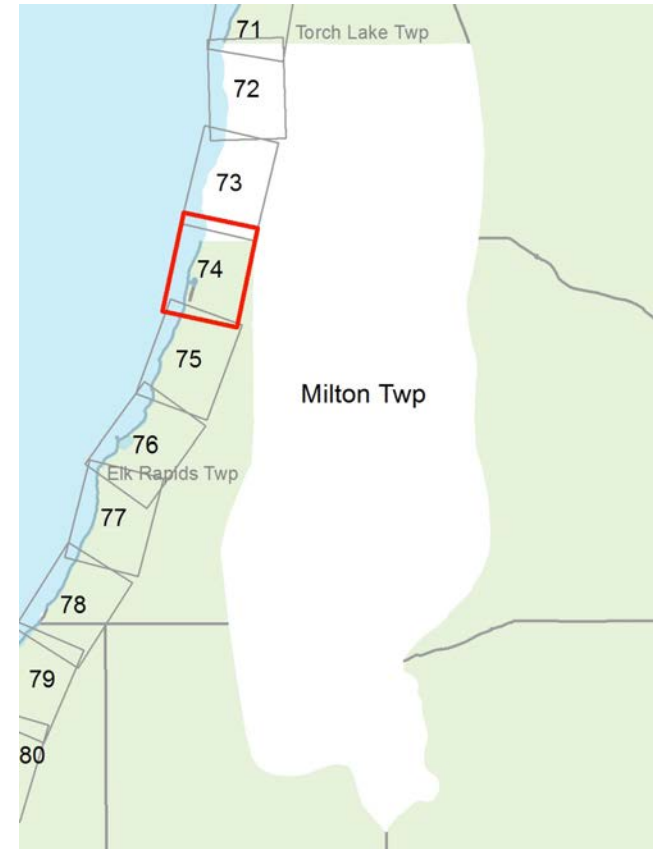
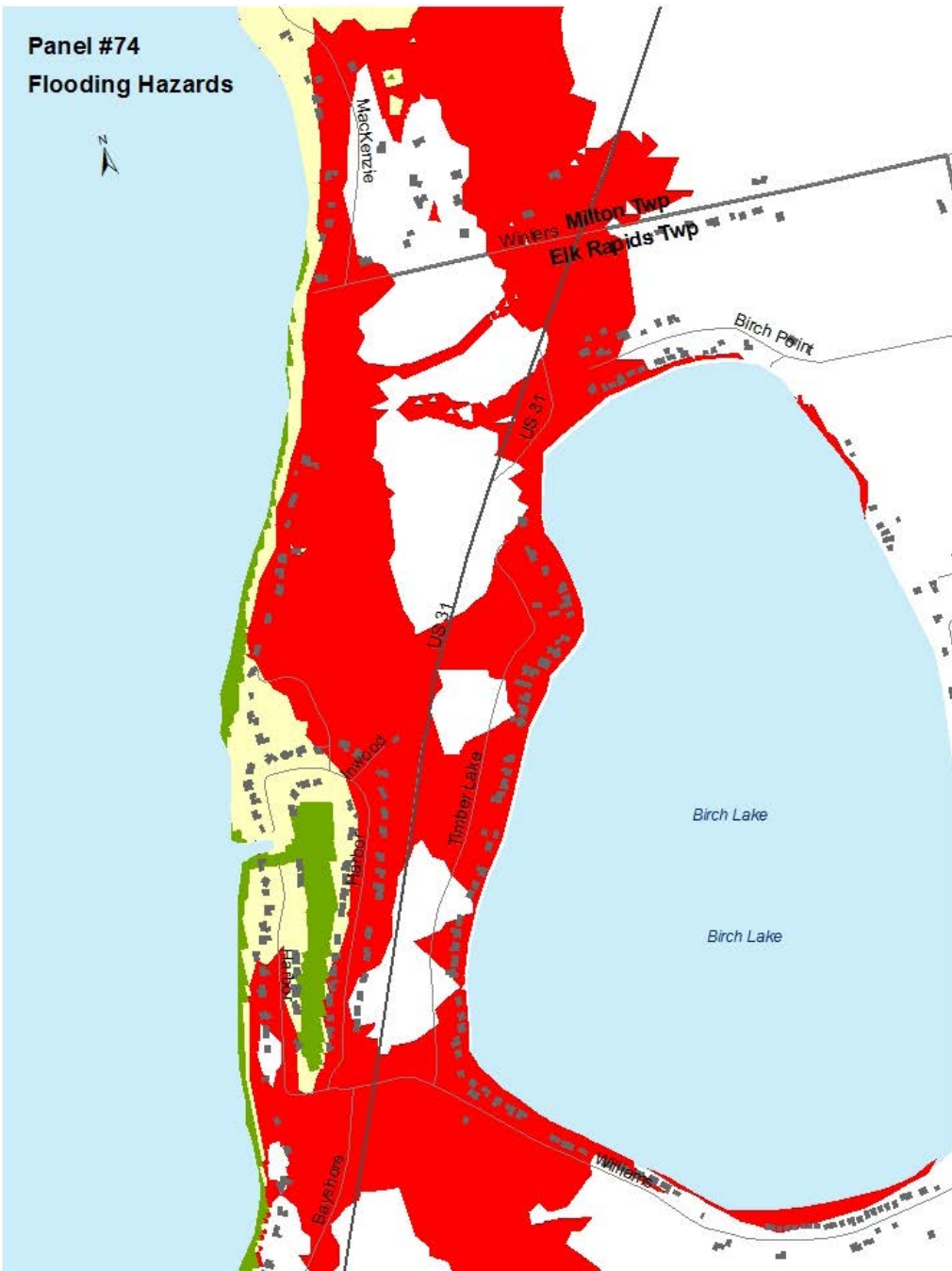
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario





-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

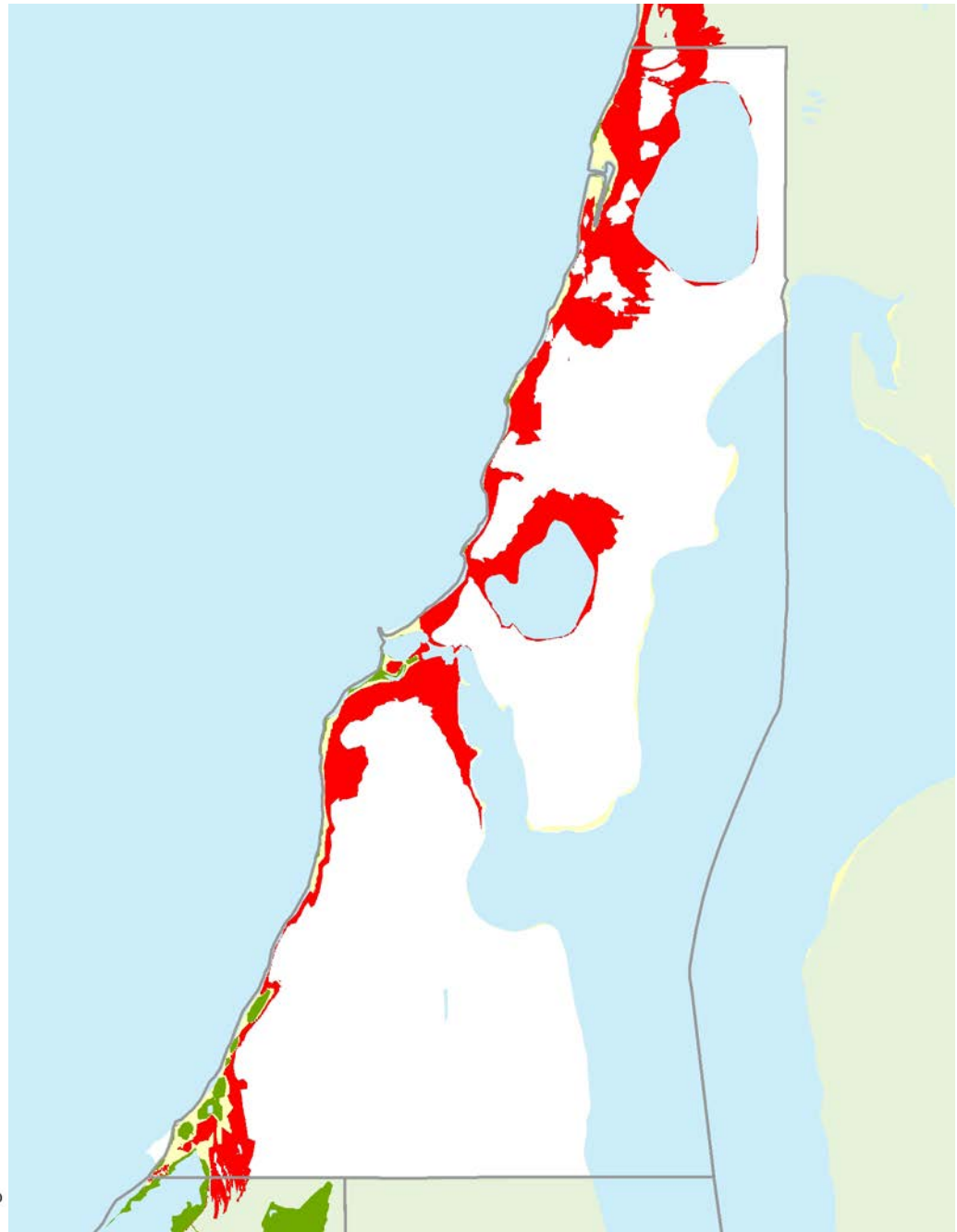


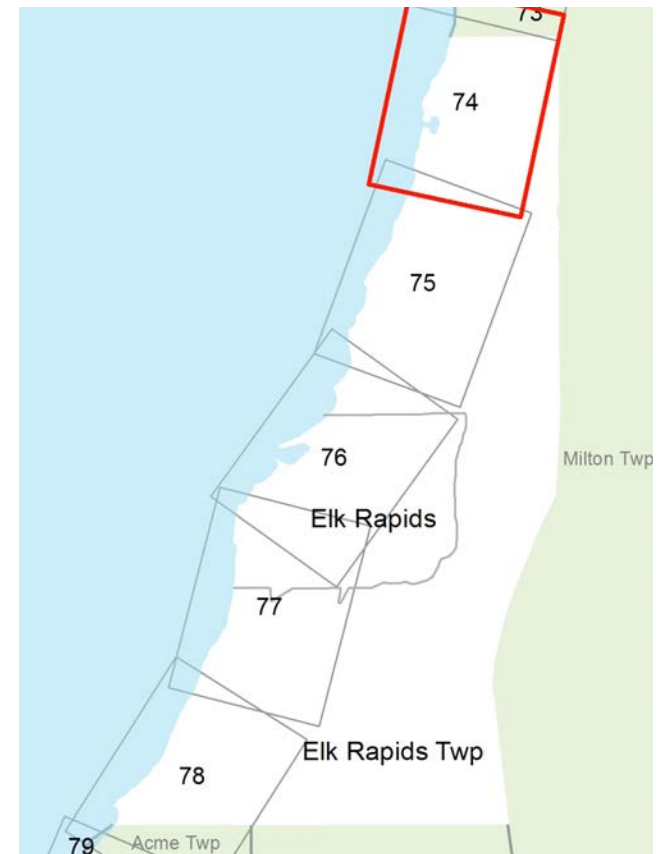
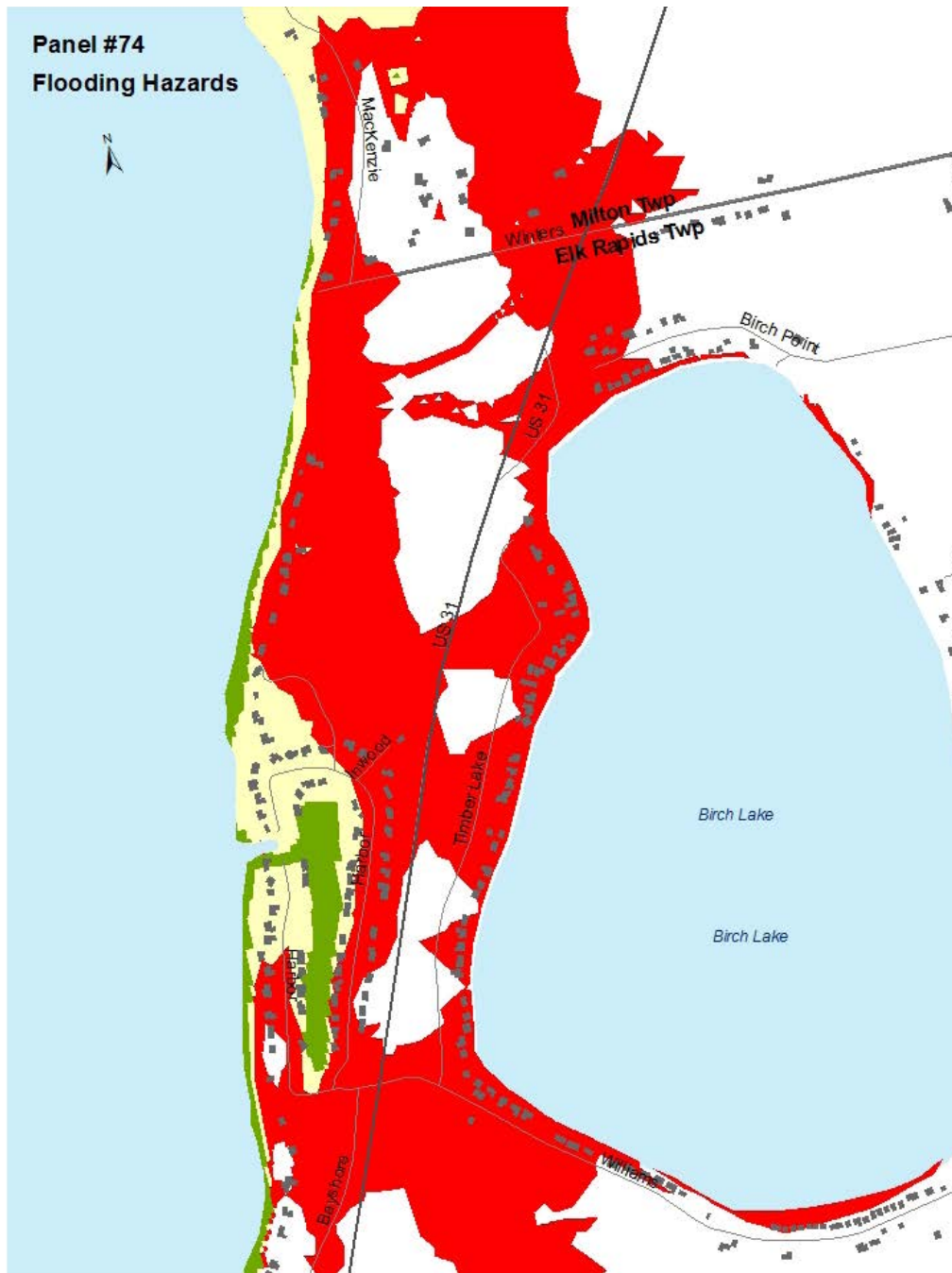


Elk Rapids Twp./ Elk Rapids



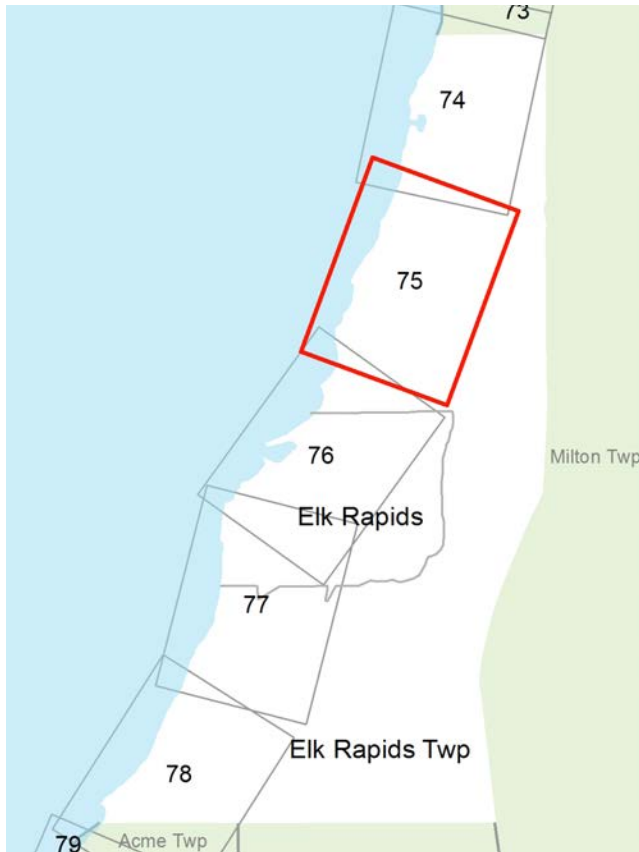
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario








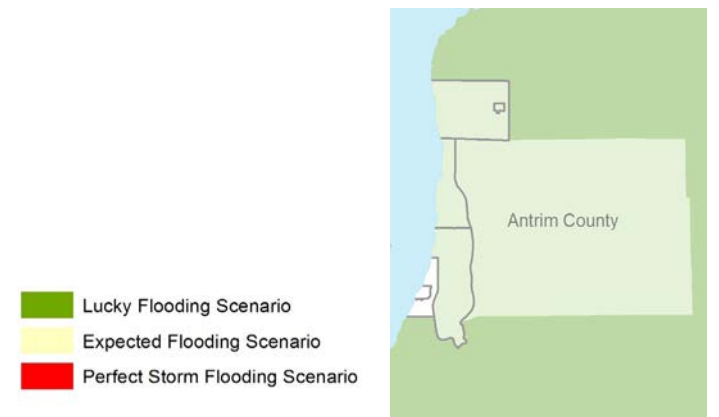
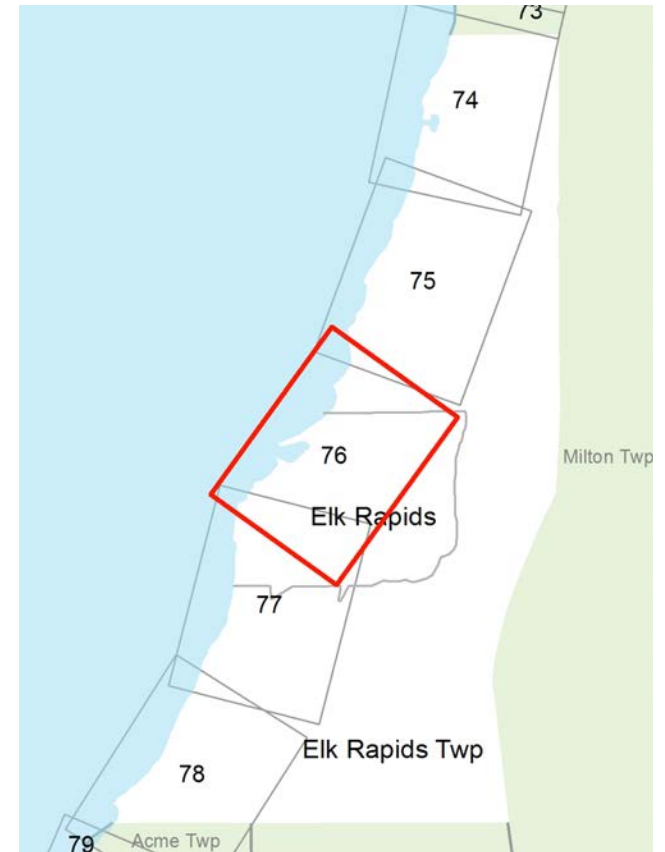
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

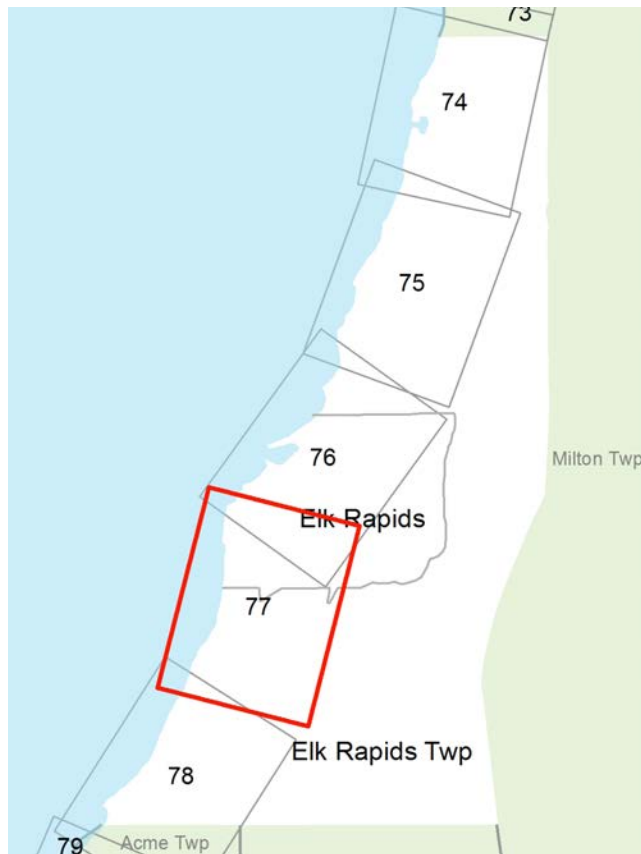




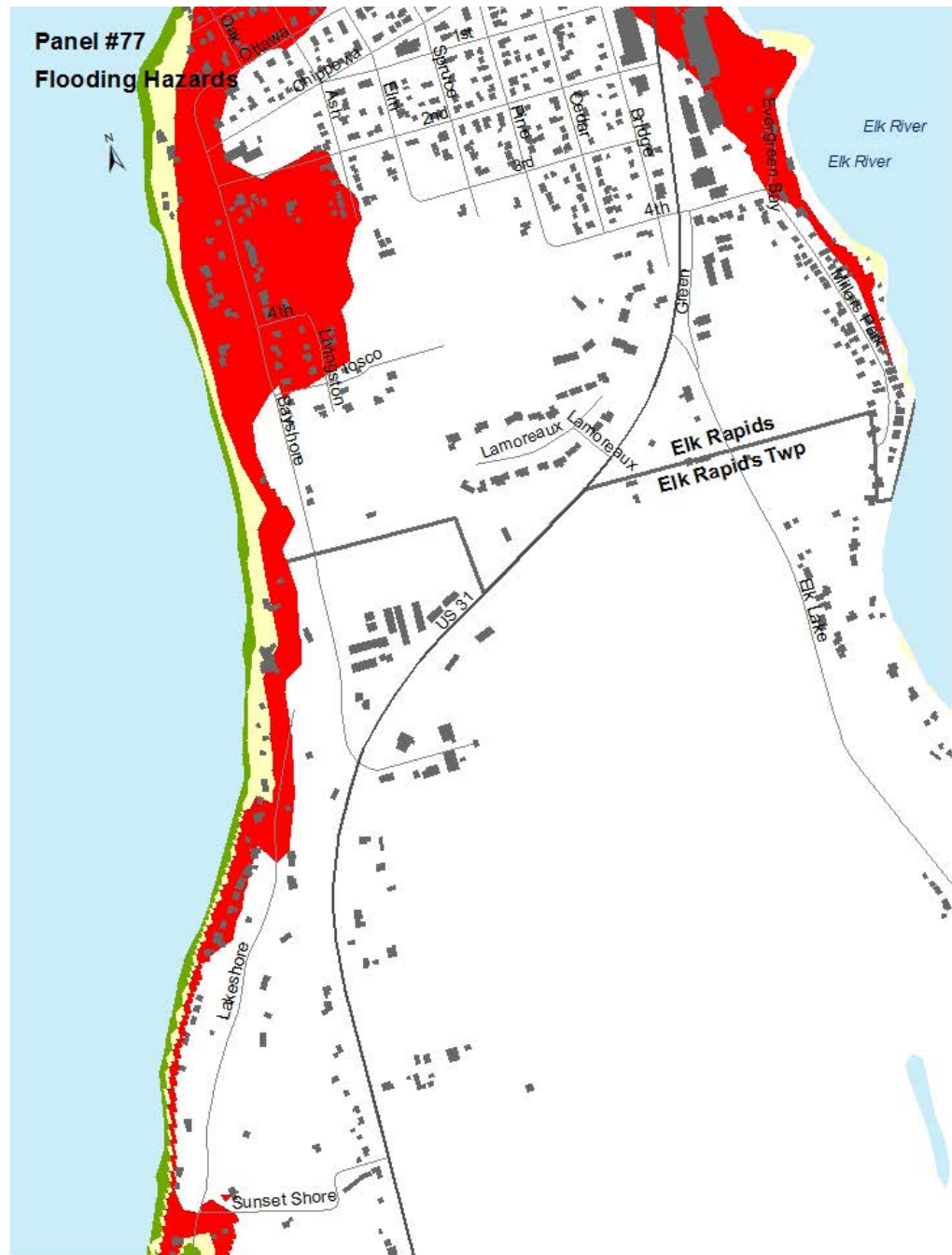
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

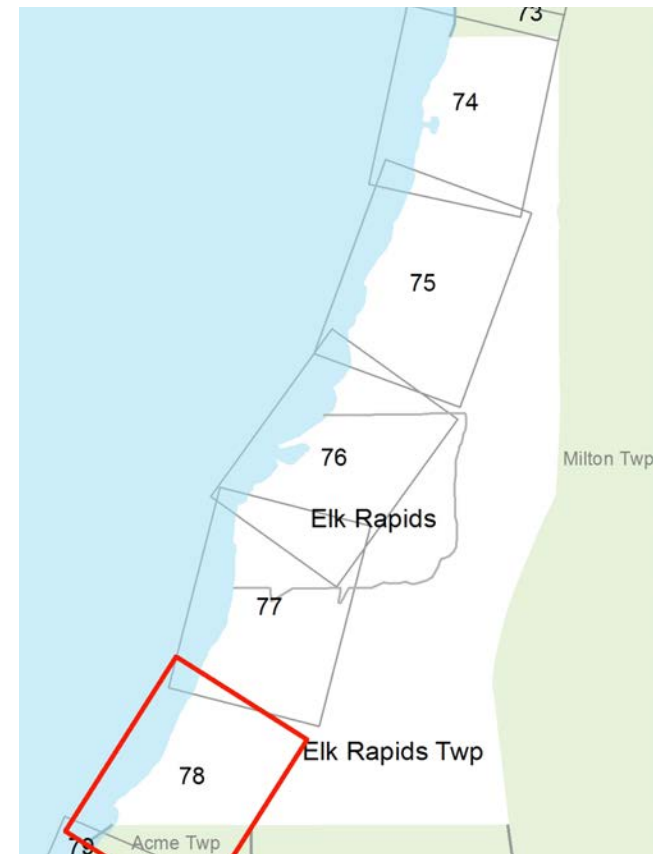






- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario





- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



This Page Intentionally Left Blank

Grand Traverse County

Coastal Flooding Scenario Impacts

Grand Traverse County			
Total SEV	Lucky	Expected	Perfect Storm
\$ 3,500,025,000.00	\$ 75,857,200.00	\$ 209,592,600.00	\$ 465,142,900.00



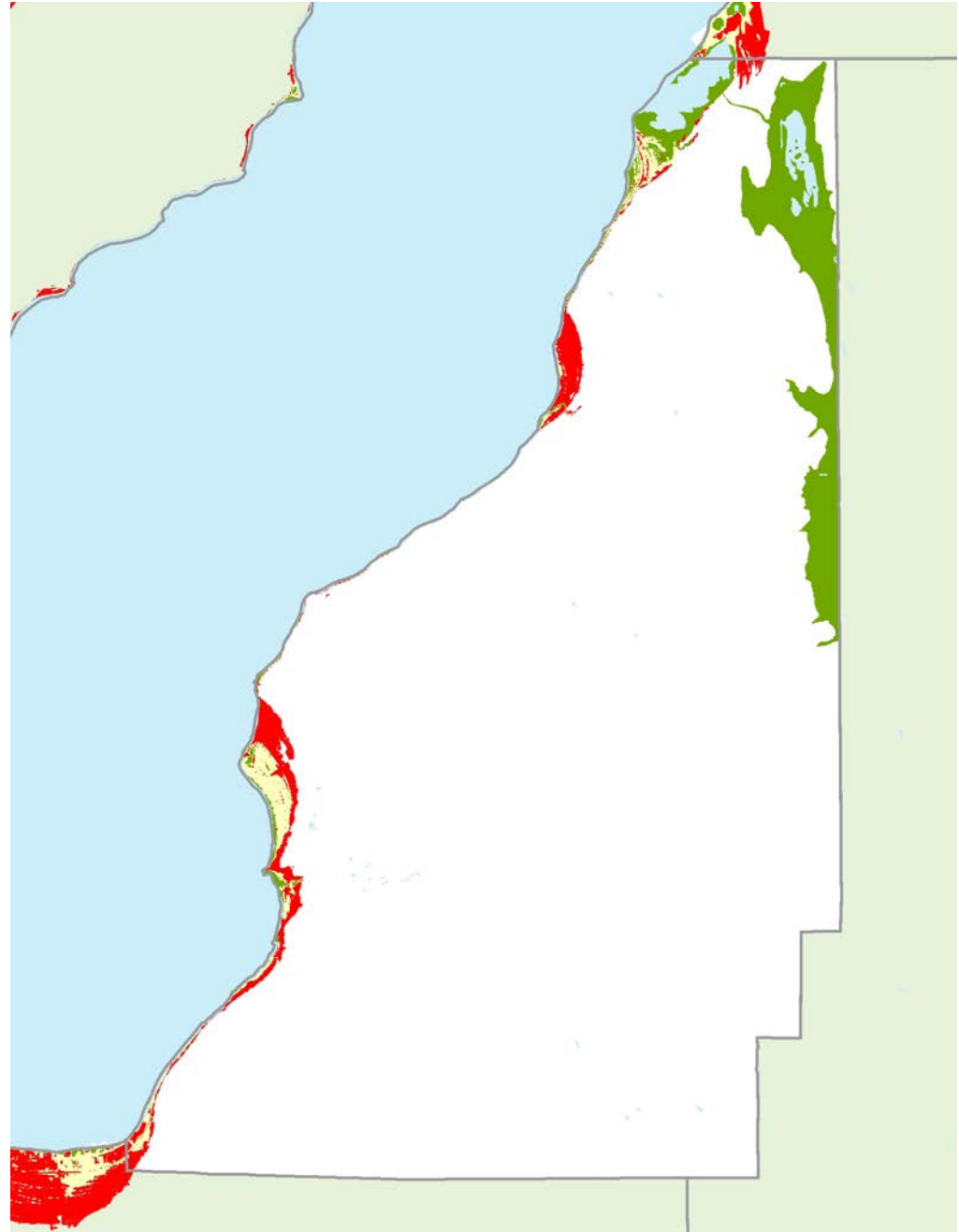
Acme Twp.

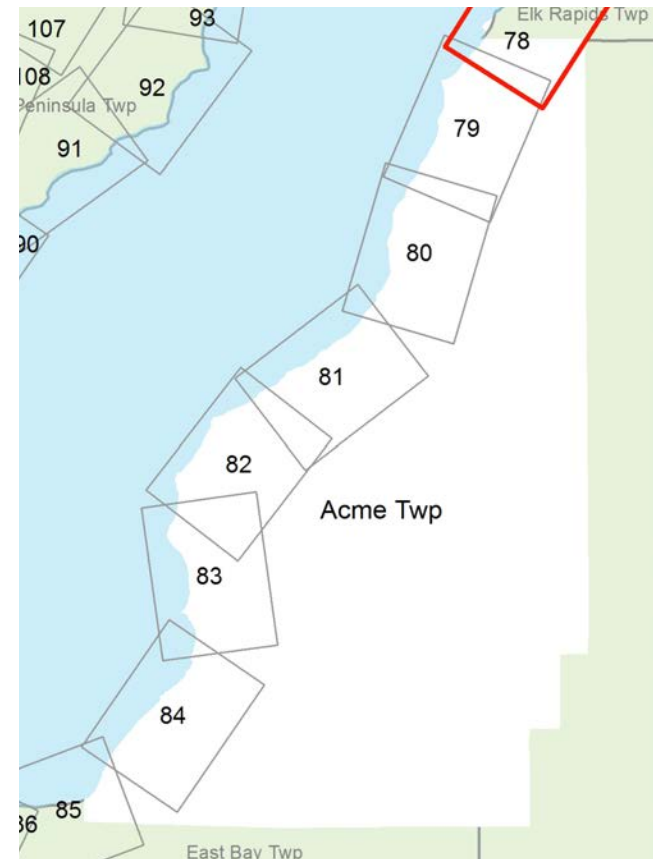


Coastal Flooding Scenario Impacts

Acme			
Total SEV	Lucky	Expected	Perfect Storm
\$ 432,433,800.00	\$ 4,146,200.00	\$ 21,034,100.00	\$ 48,999,300.00

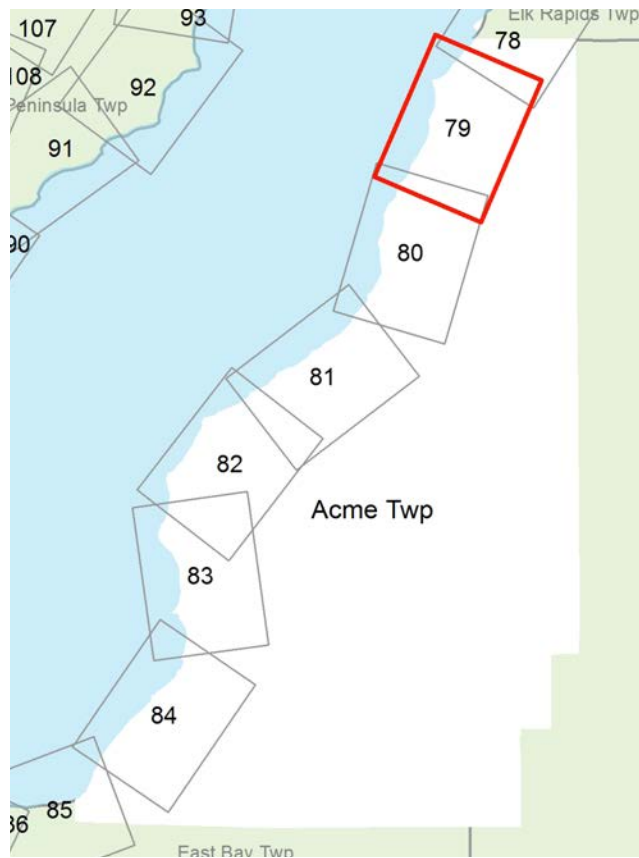
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



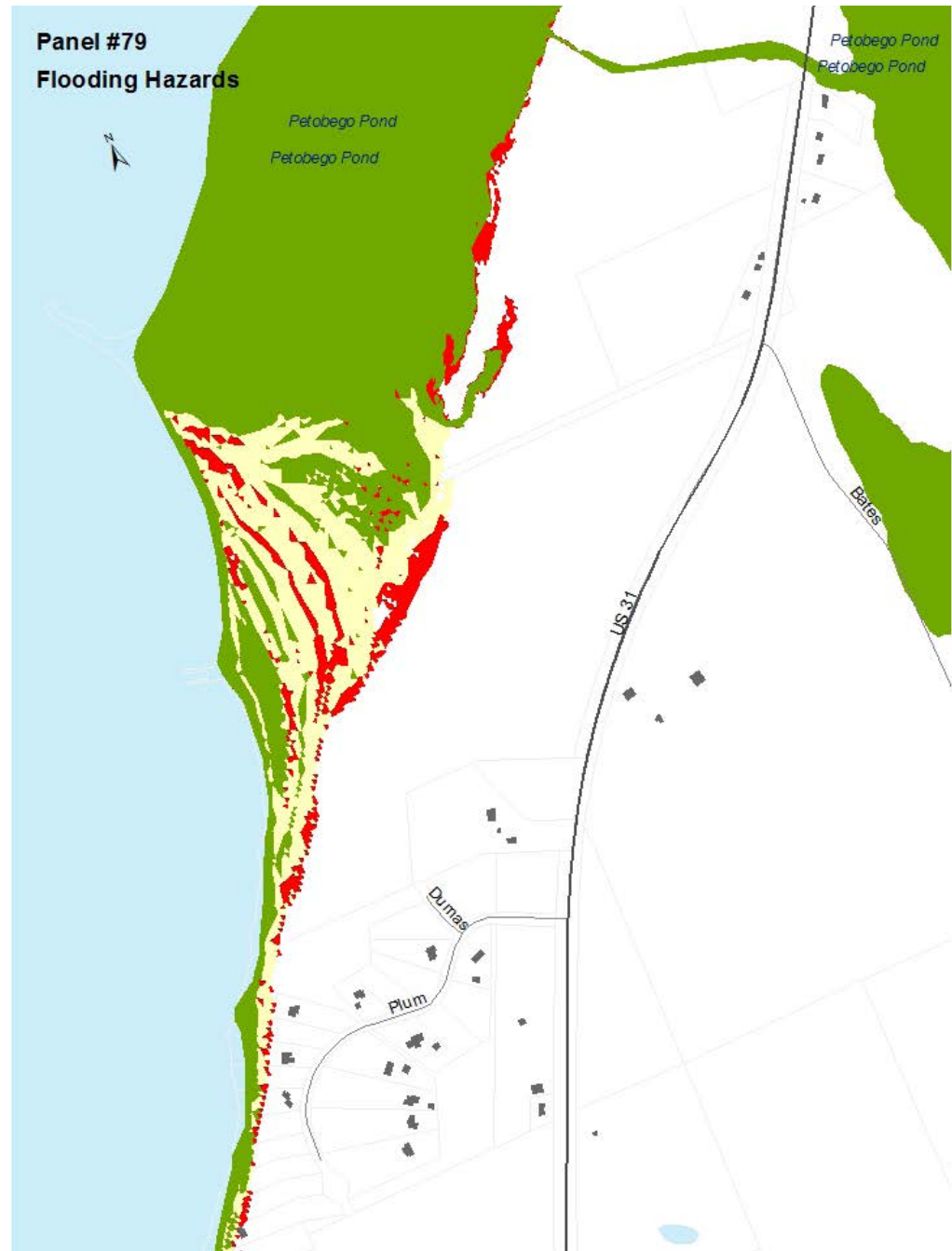


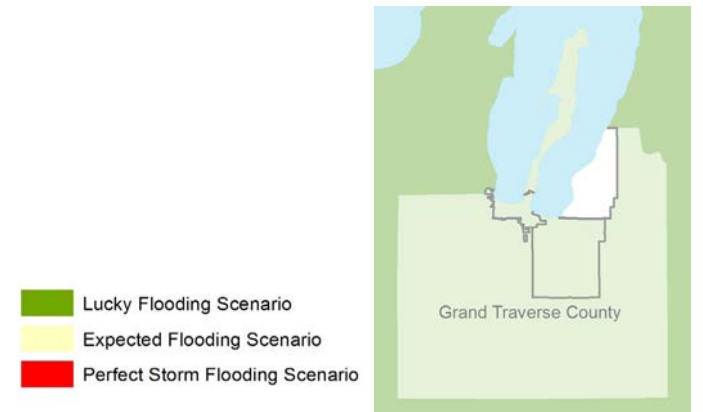
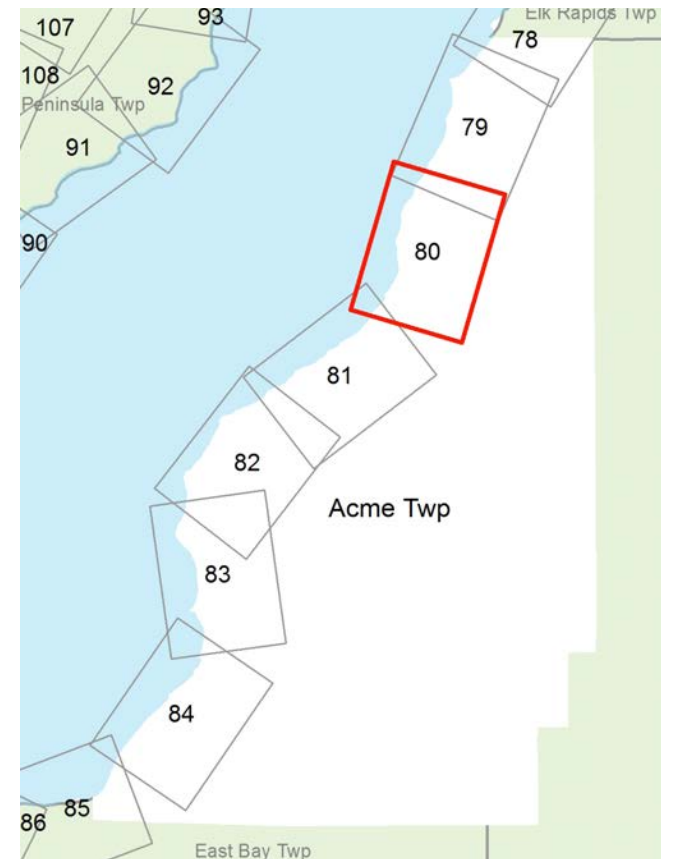
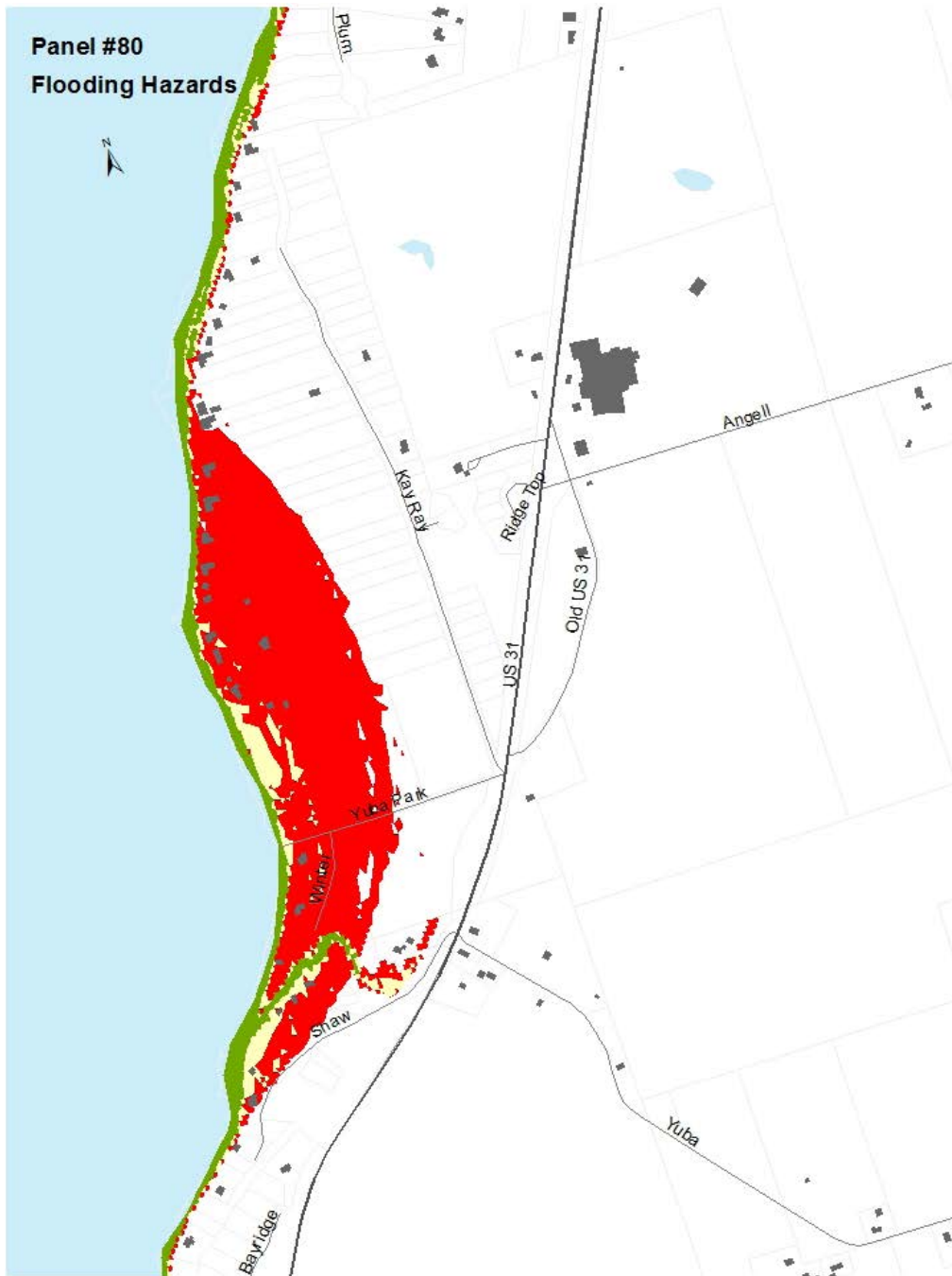
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

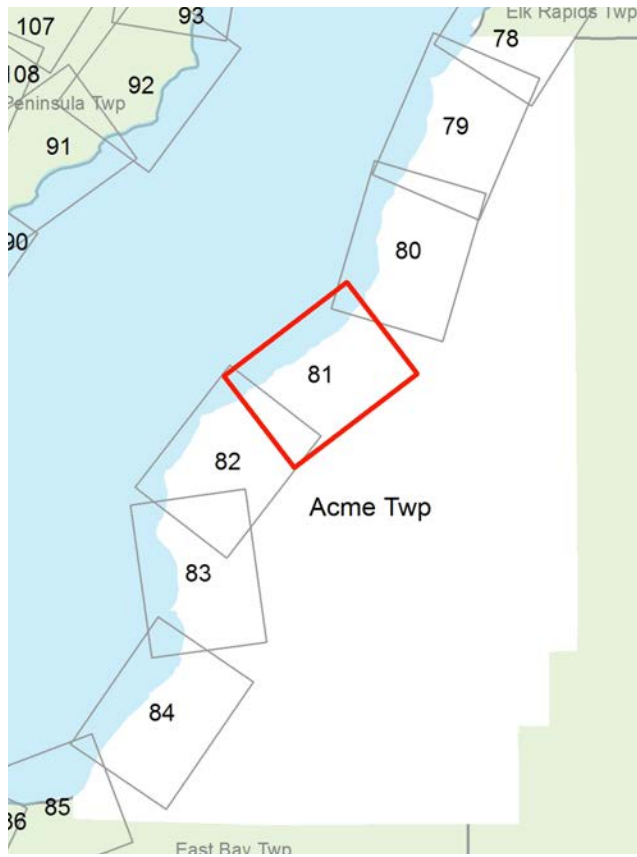




- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

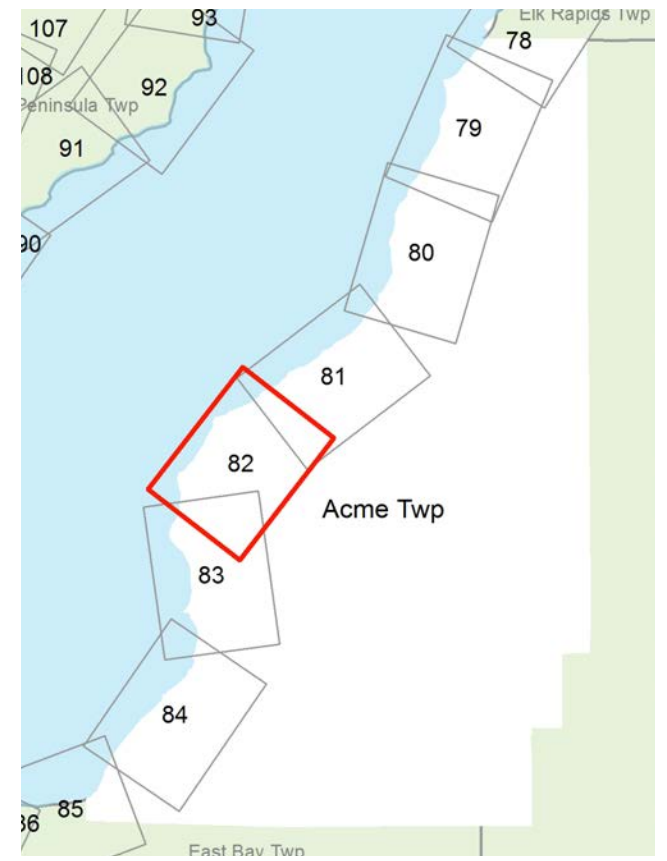






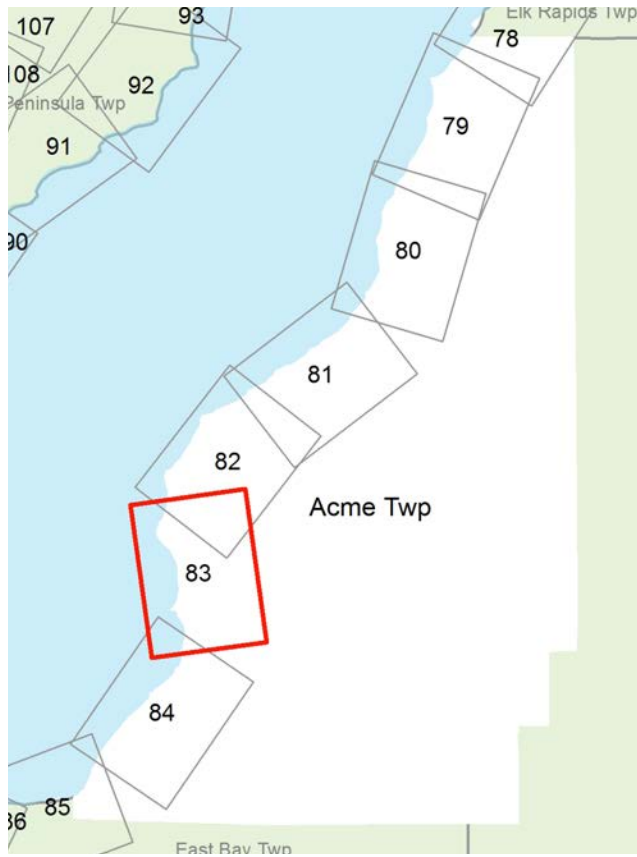
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario





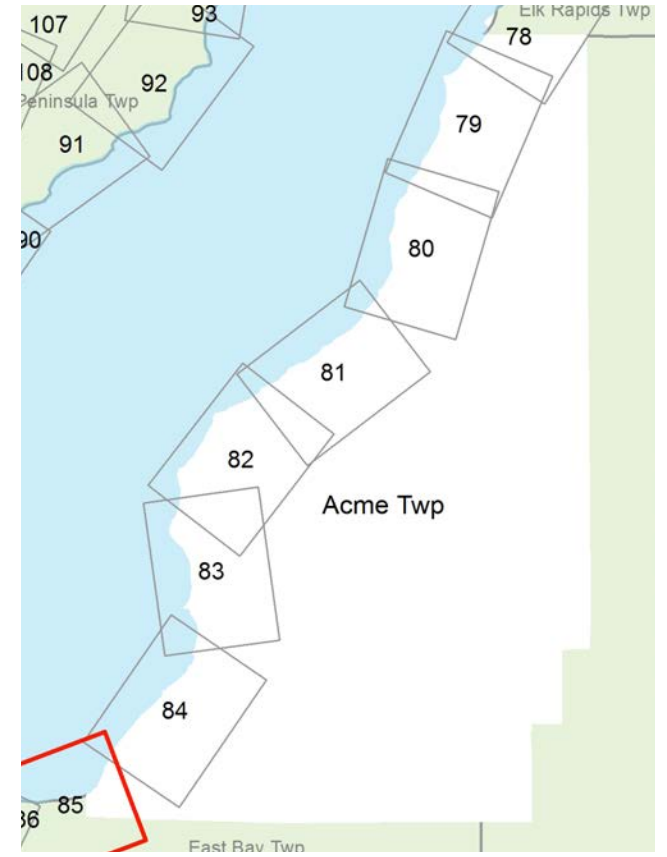
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario





- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

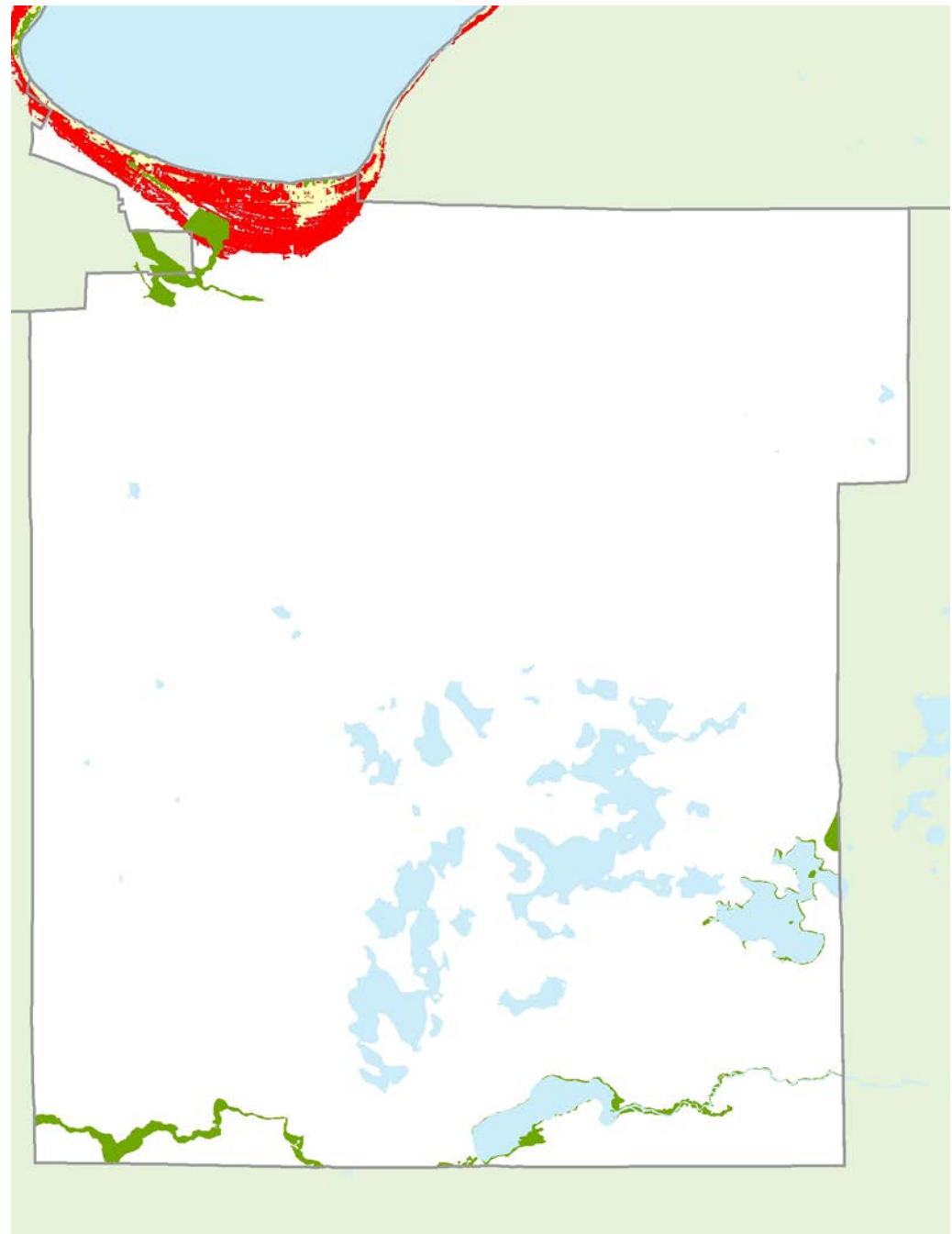
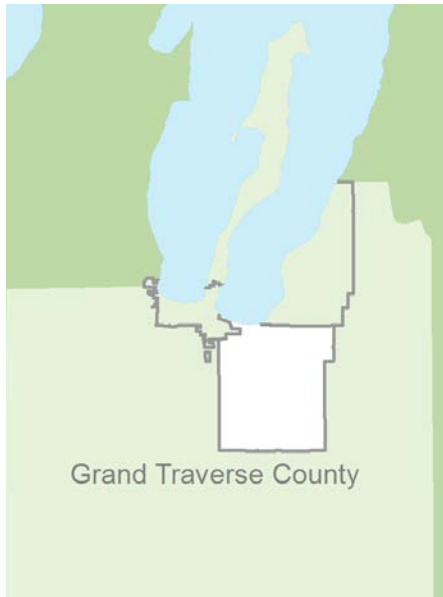




- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



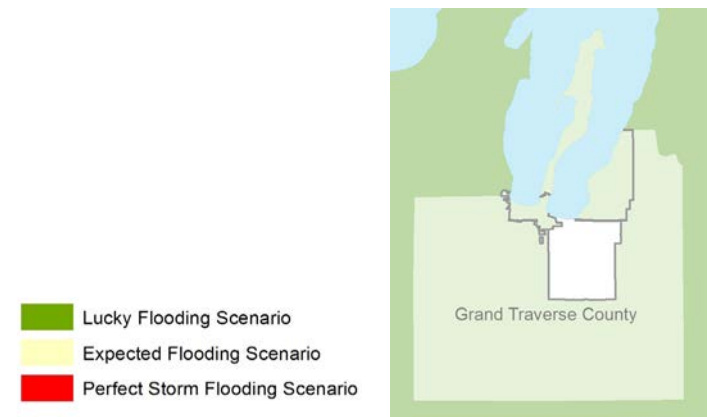
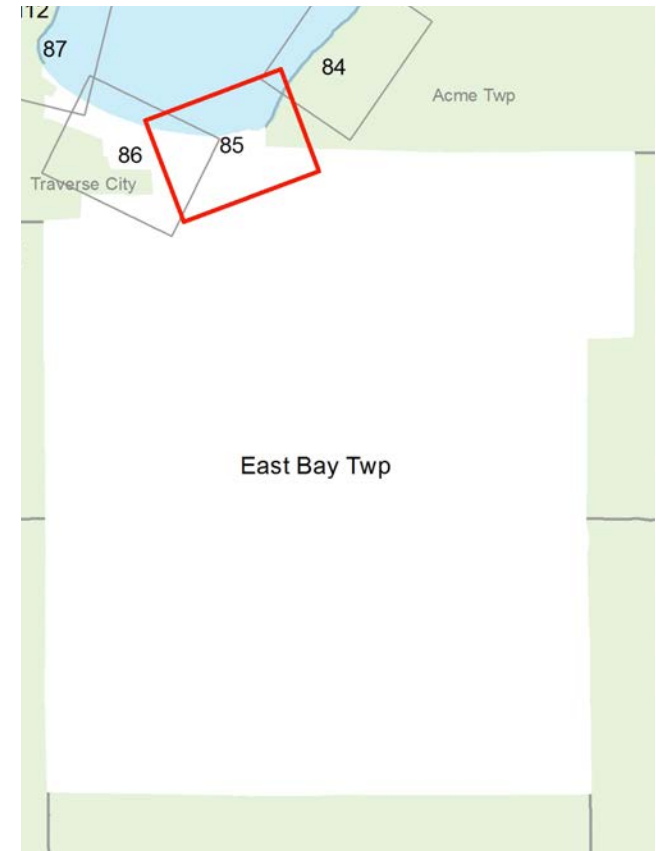
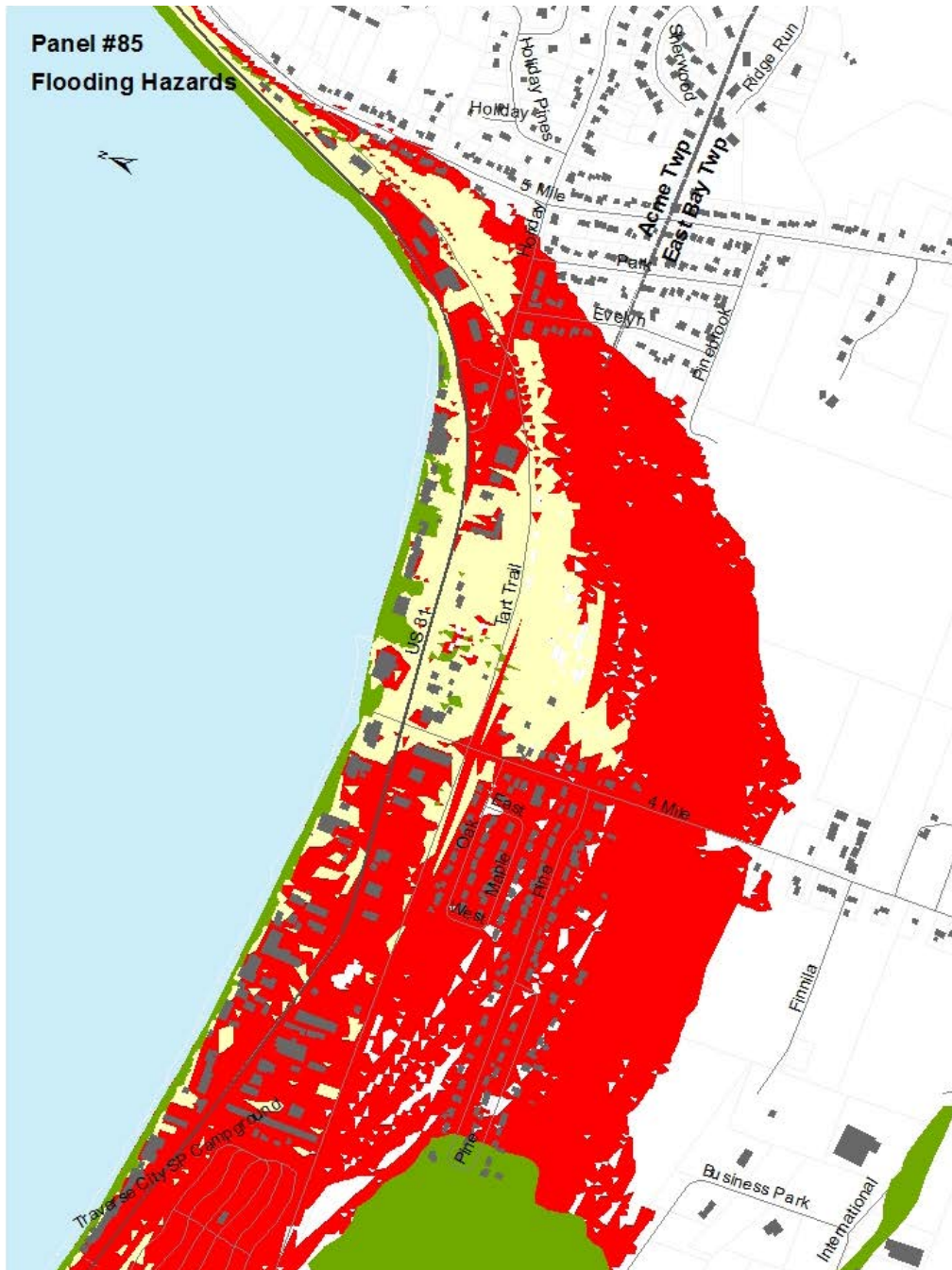
East Bay Twp.



Coastal Flooding Scenario Impacts

East Bay			
Total SEV	Lucky	Expected	Perfect Storm
\$ 742,917,500.00	\$ 13,607,600.00	\$ 31,328,300.00	\$ 70,844,000.00

- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

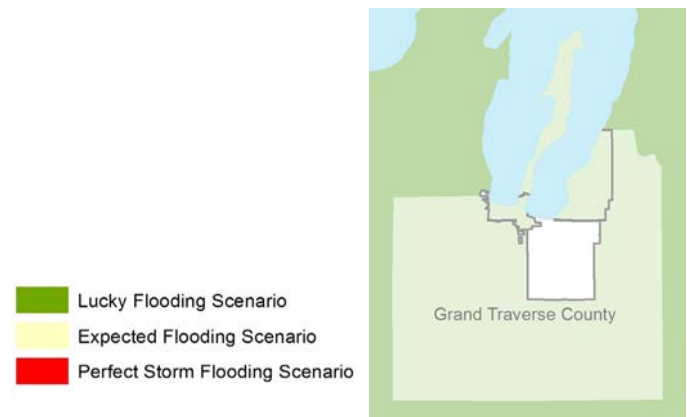
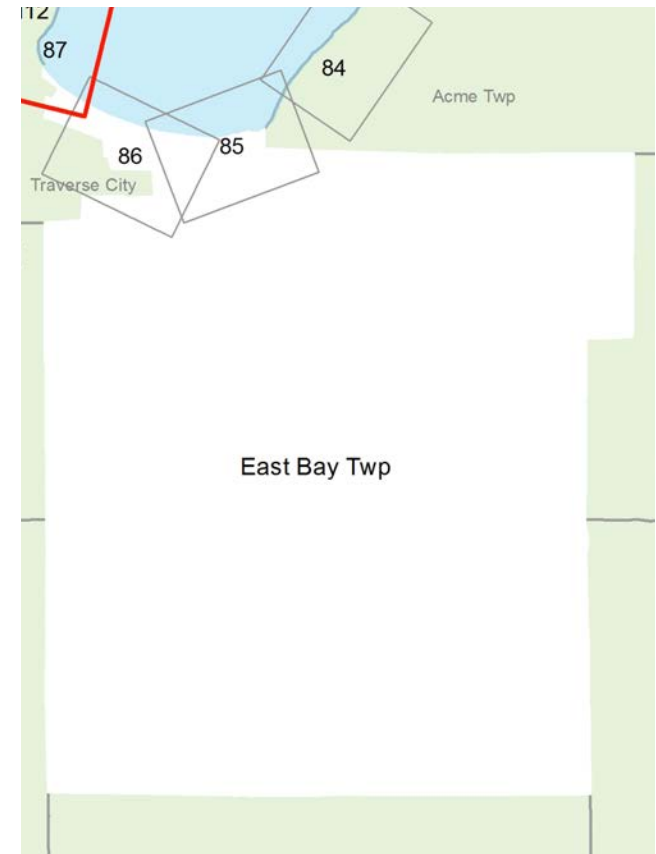




- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

Panel #86
Flooding Hazards





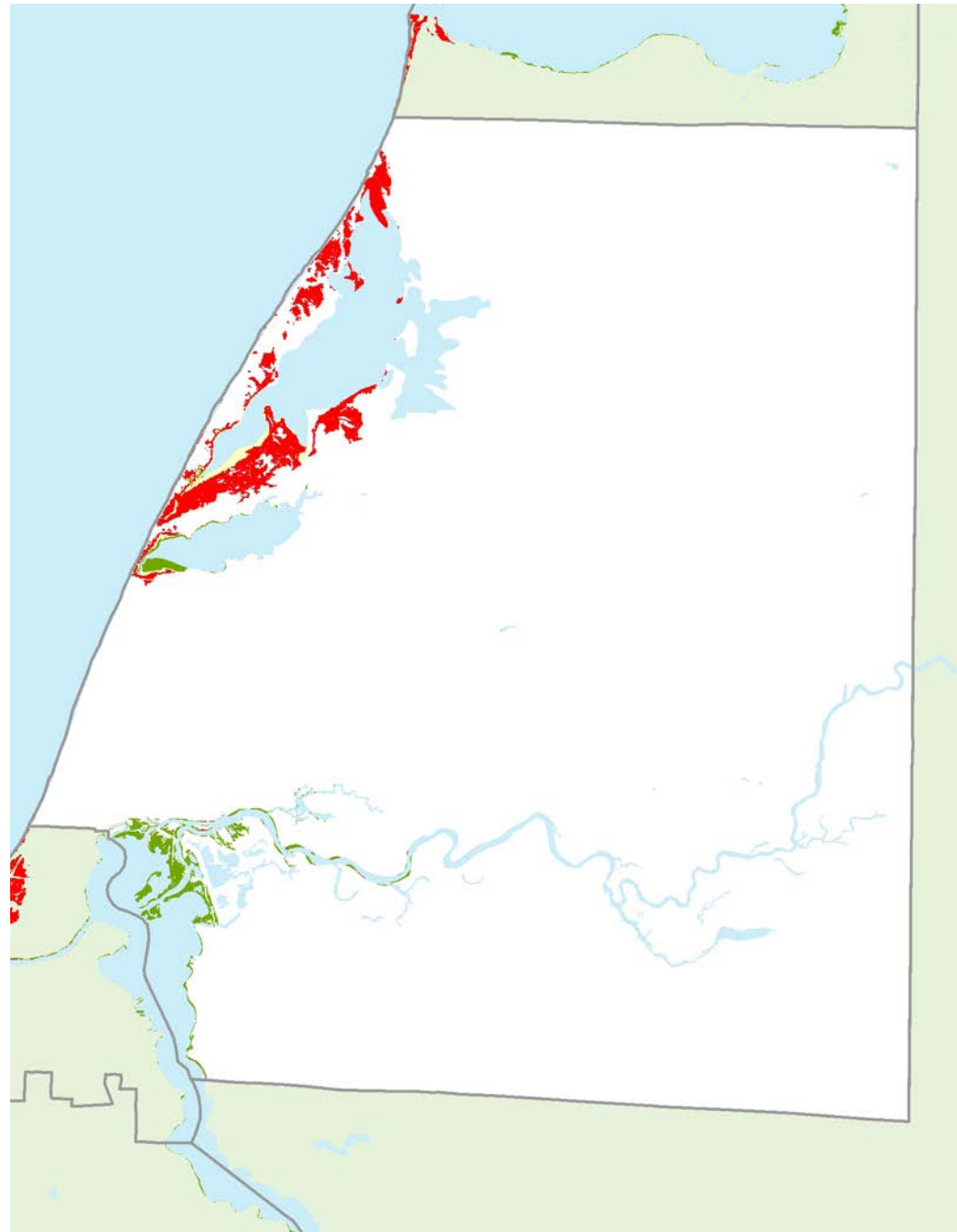
Traverse City

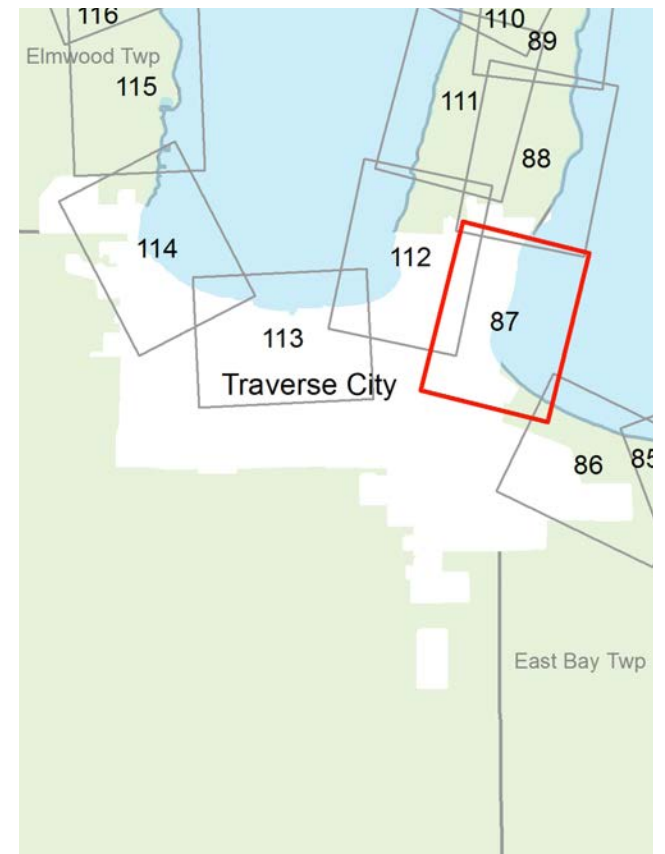





Coastal Flooding Scenario Impacts

Traverse City (within Leelanau County)			
Total SEV	Lucky	Expected	Perfect Storm
\$ 41,623,200.00	\$ 4,270,900.00	\$ 6,169,800.00	\$ 7,949,800.00

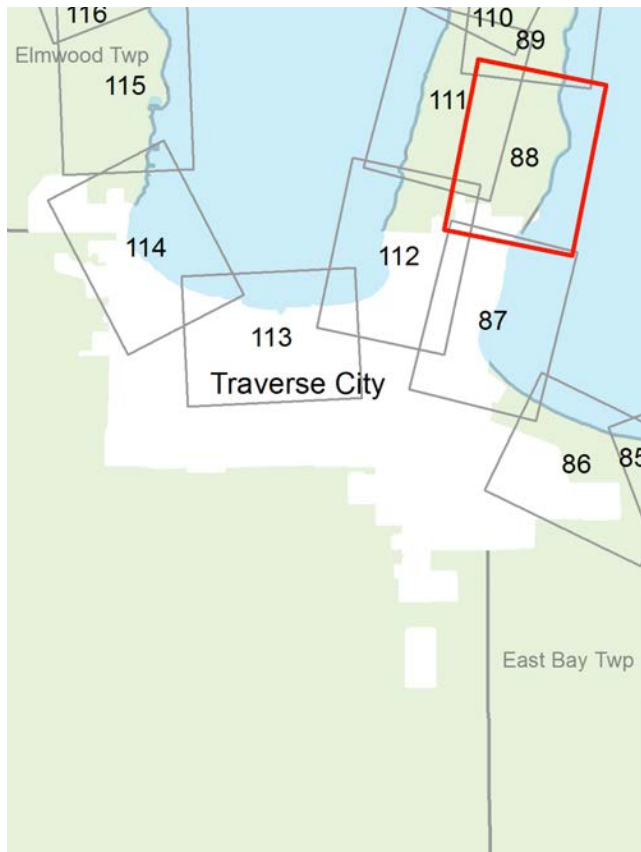
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



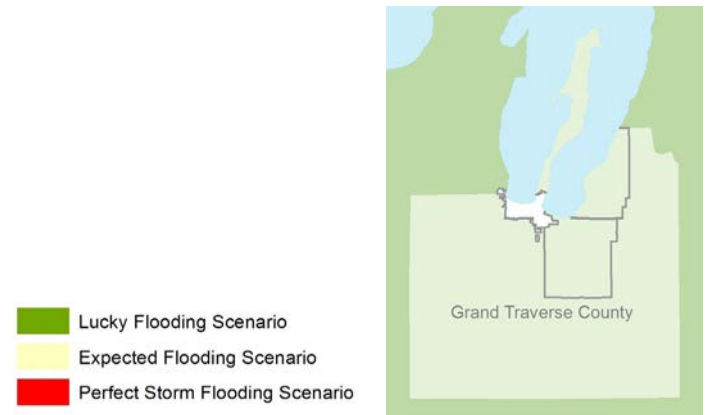
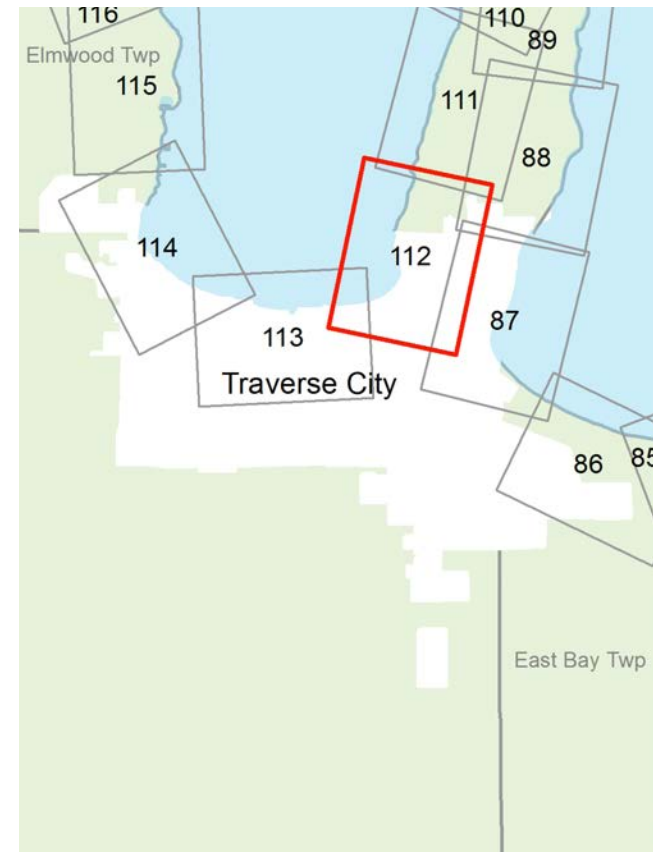


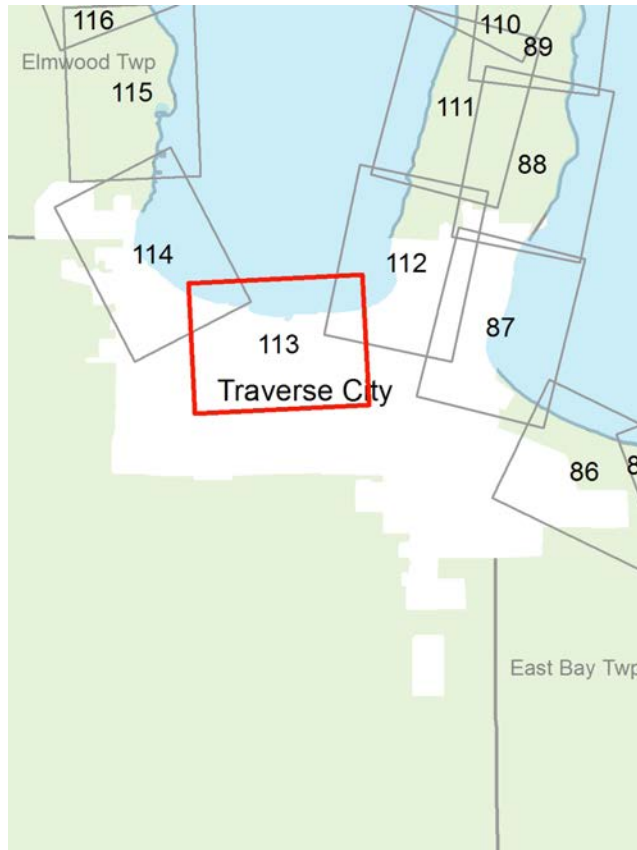
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario





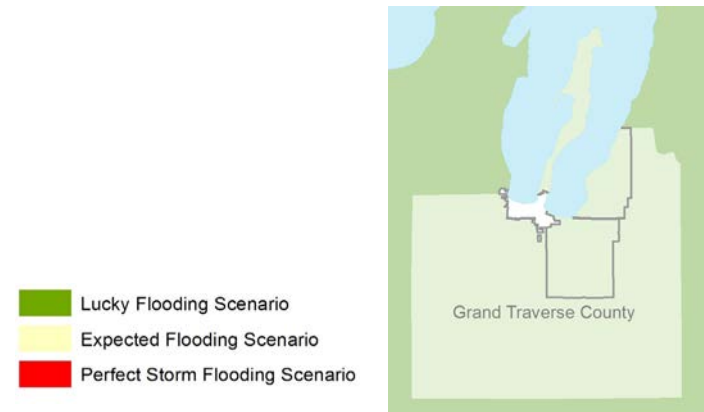
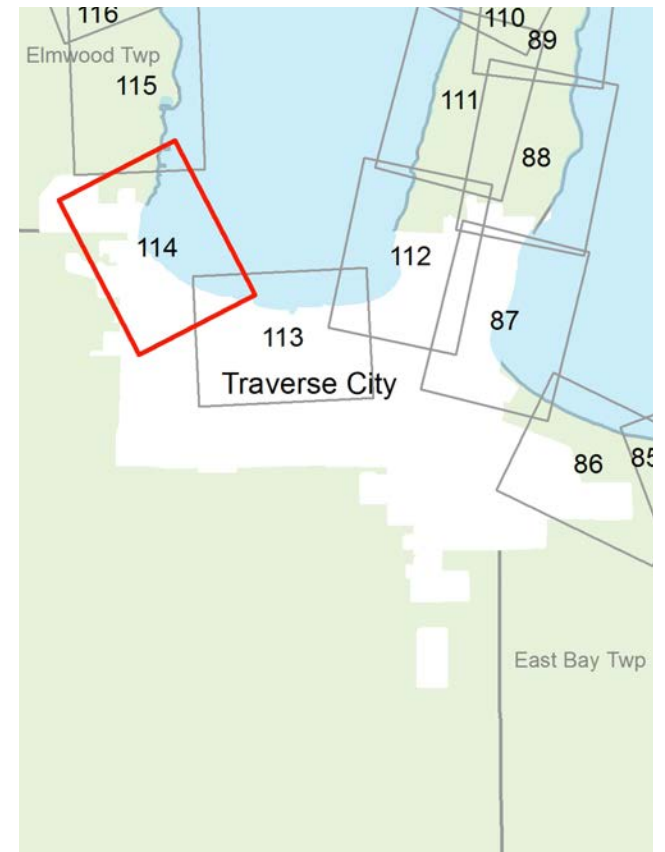
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



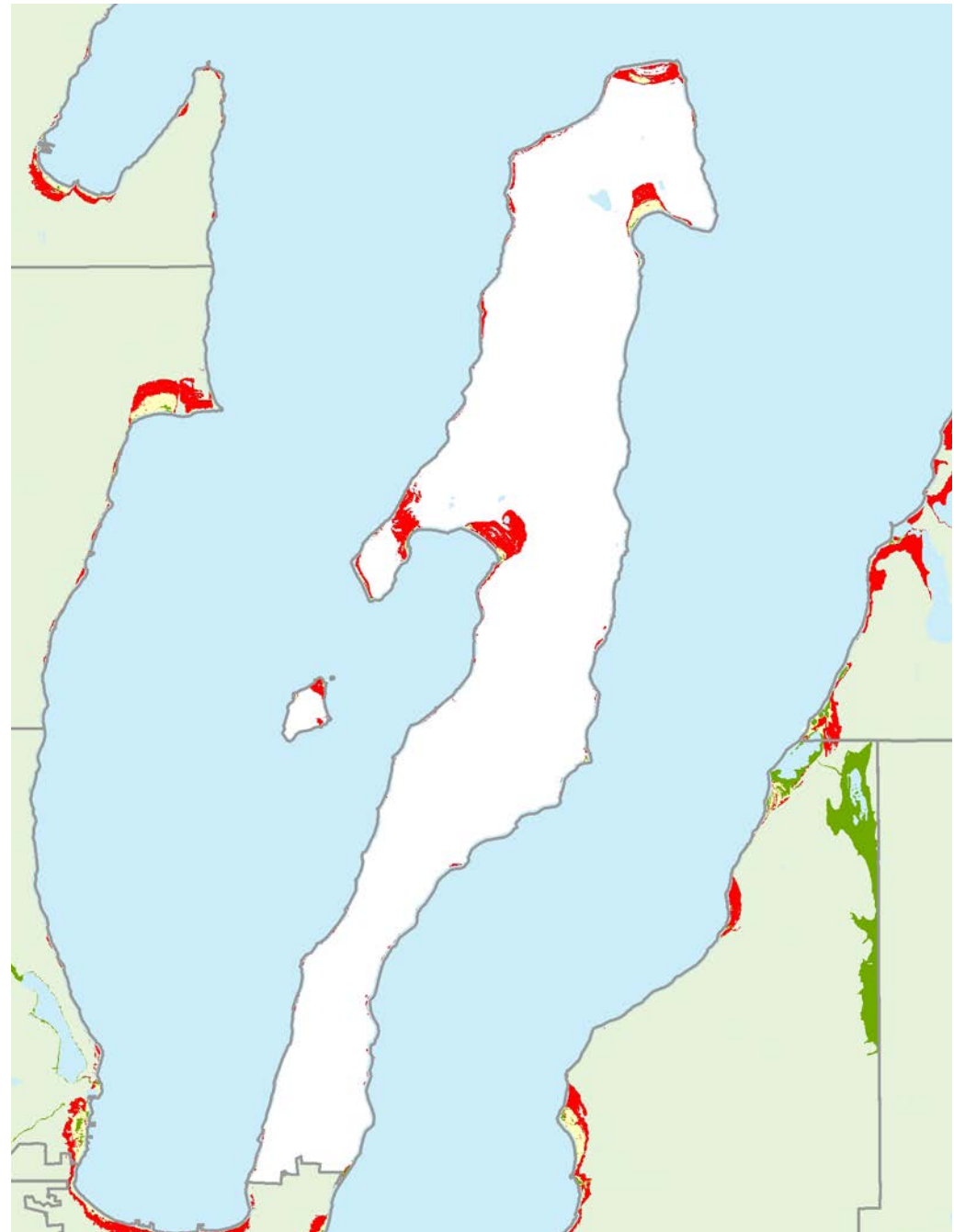


- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario





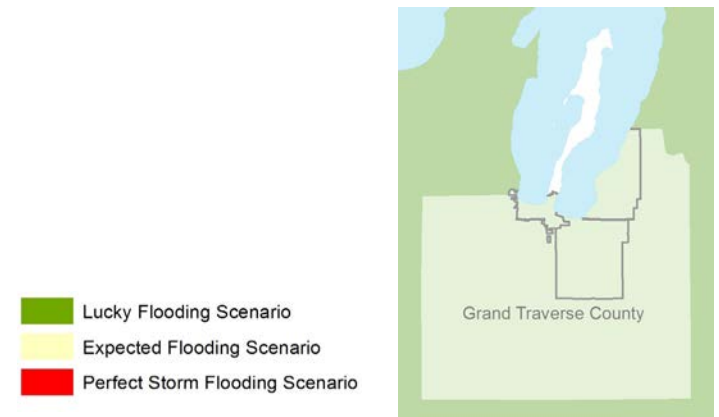
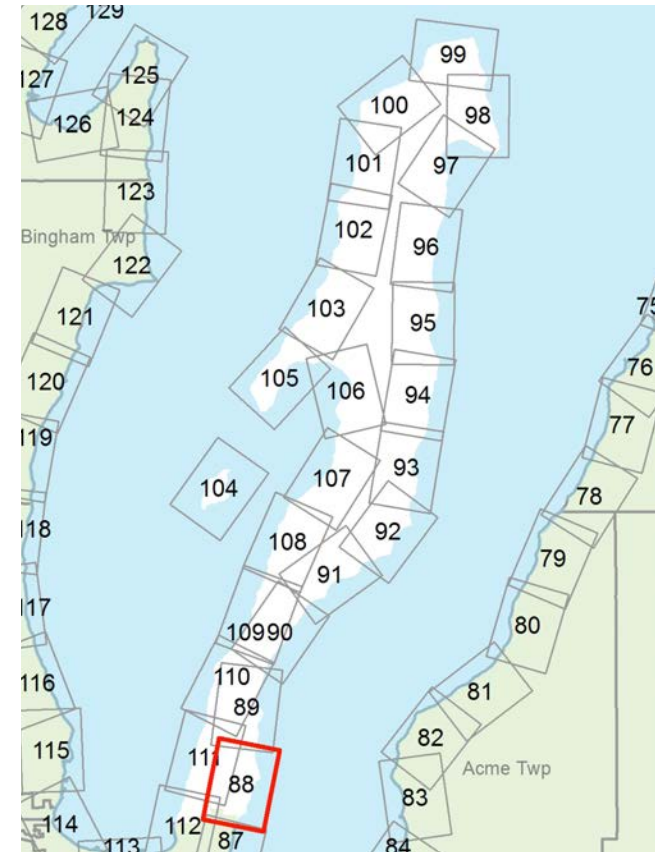
Peninsula Twp.

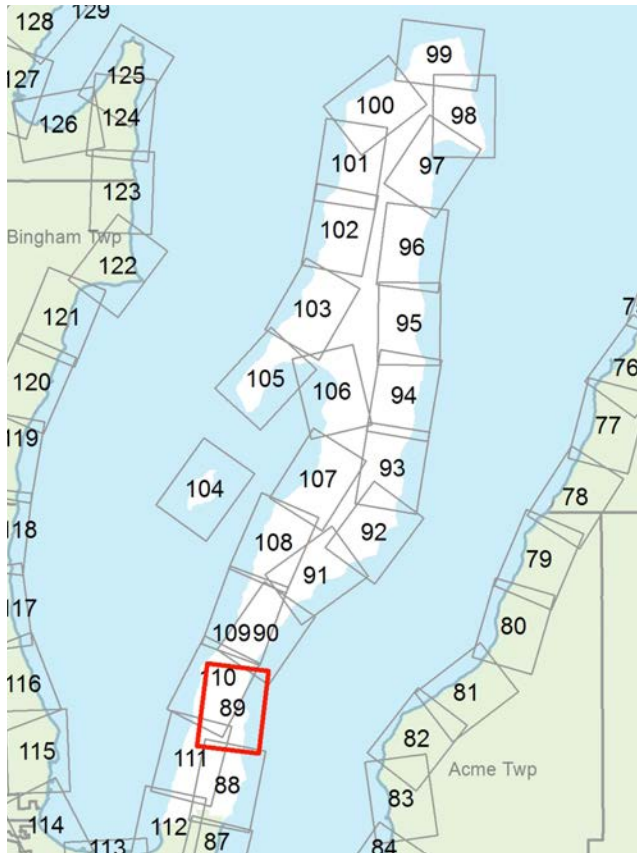





Coastal Flooding Scenario Impacts

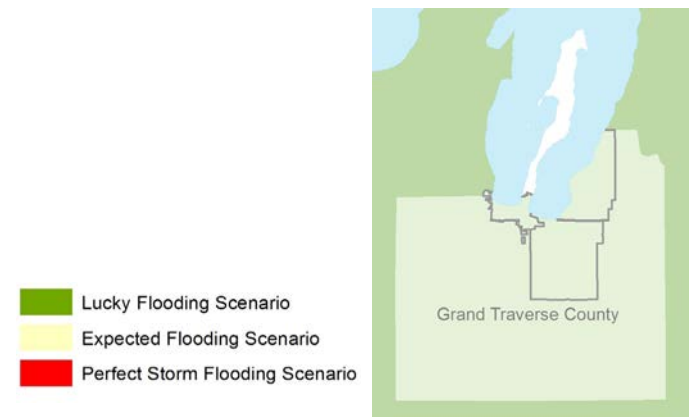
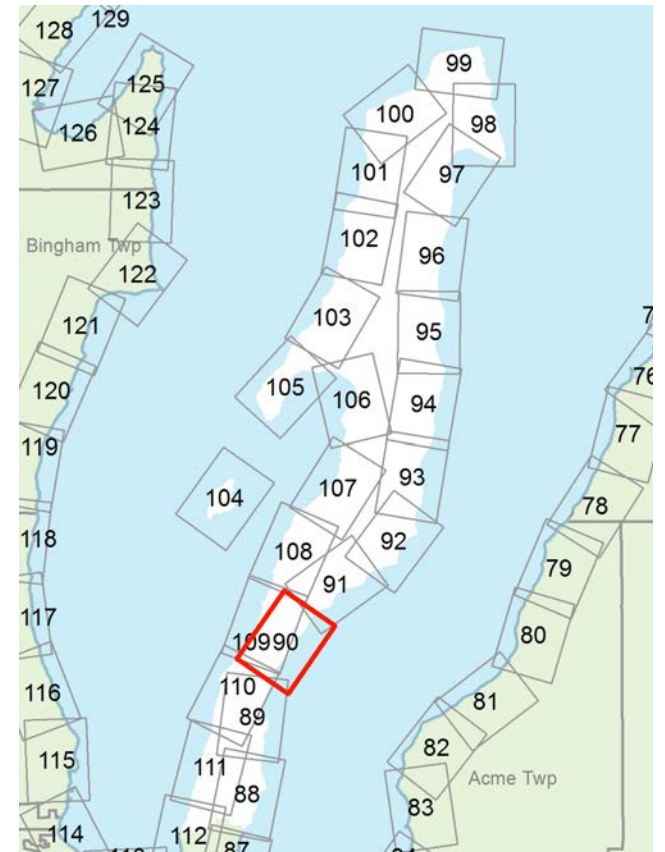
Peninsula			
Total SEV	Lucky	Expected	Perfect Storm
\$ 983,995,100.00	\$ 27,833,100.00	\$ 83,722,500.00	\$ 173,974,600.00

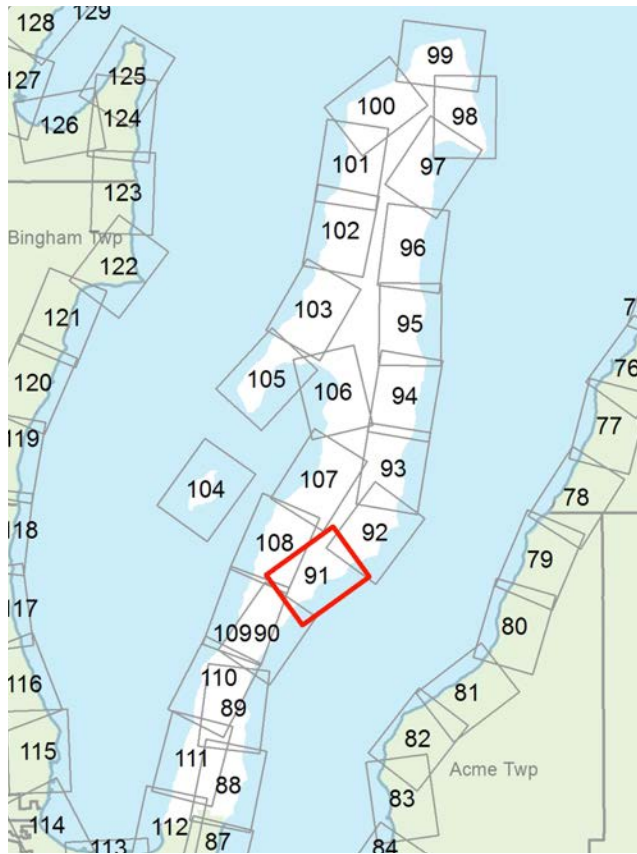
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario








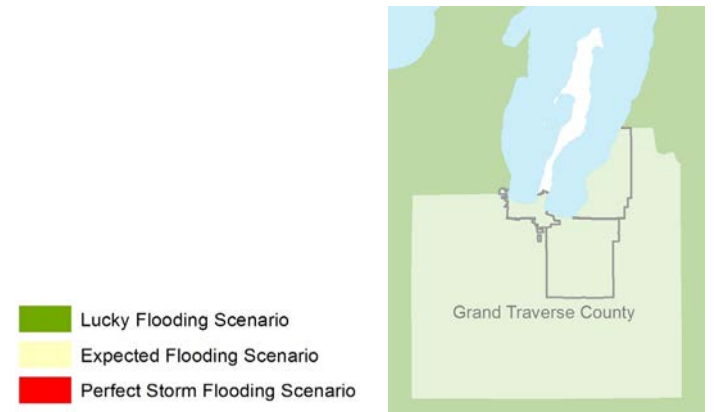
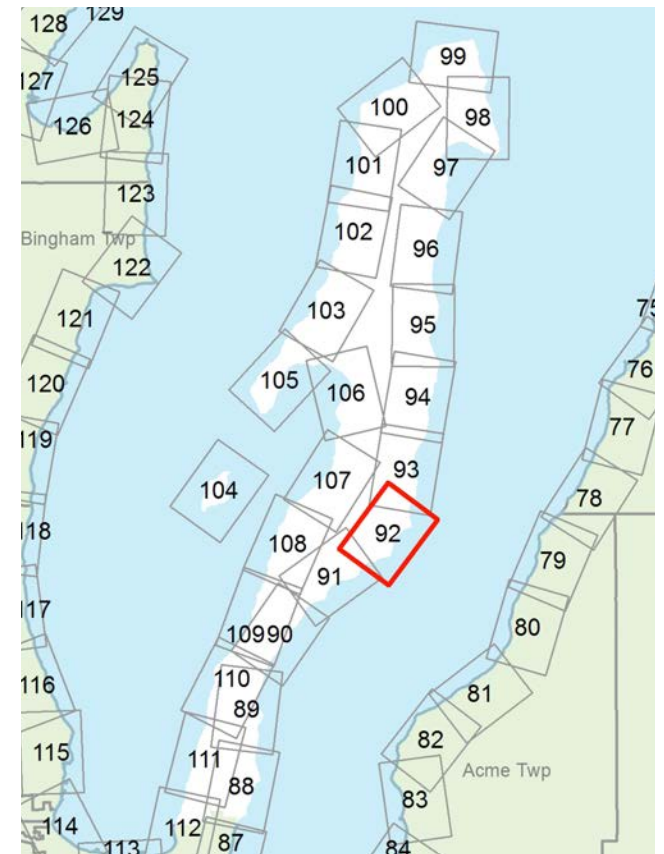
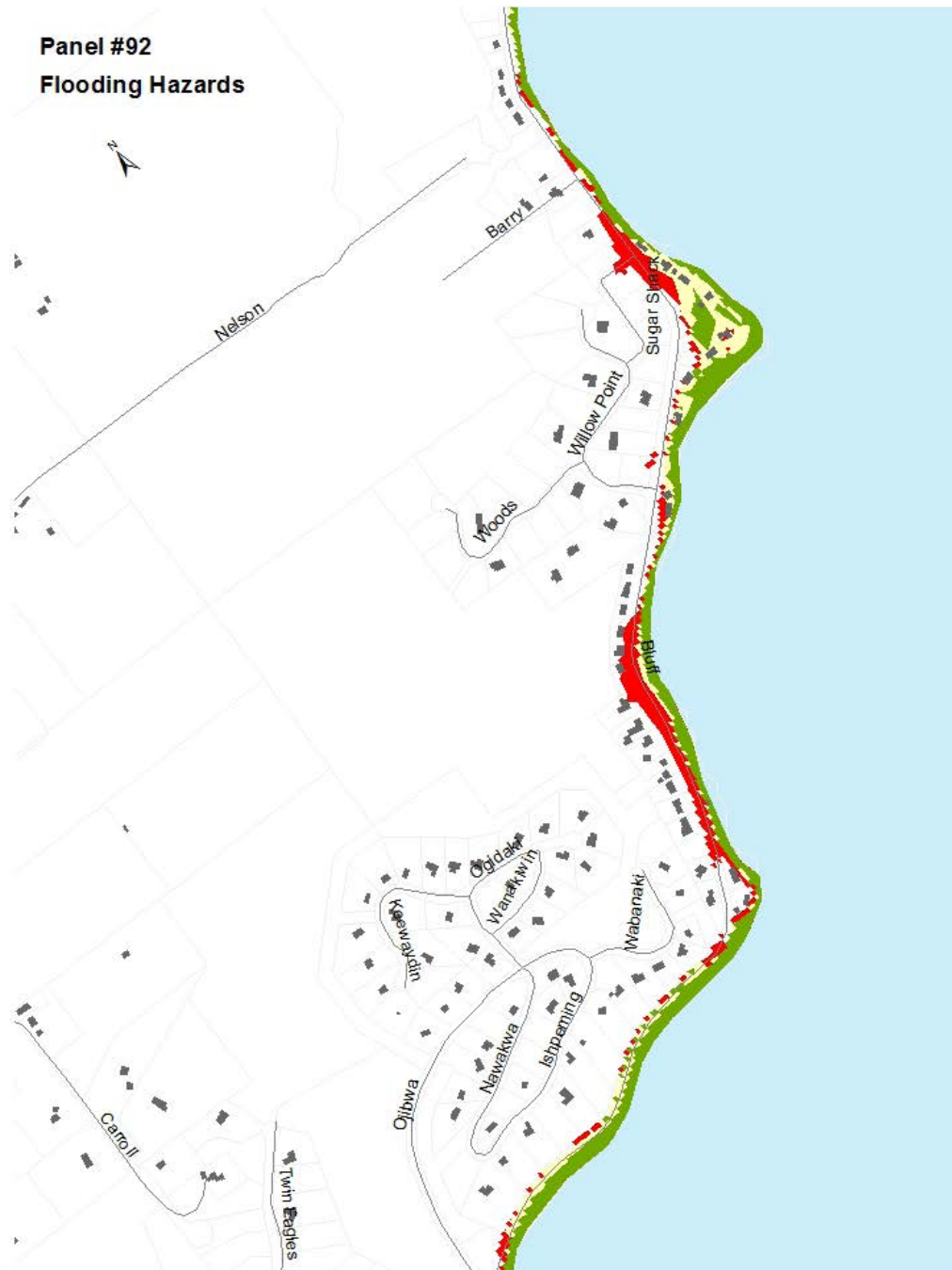
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

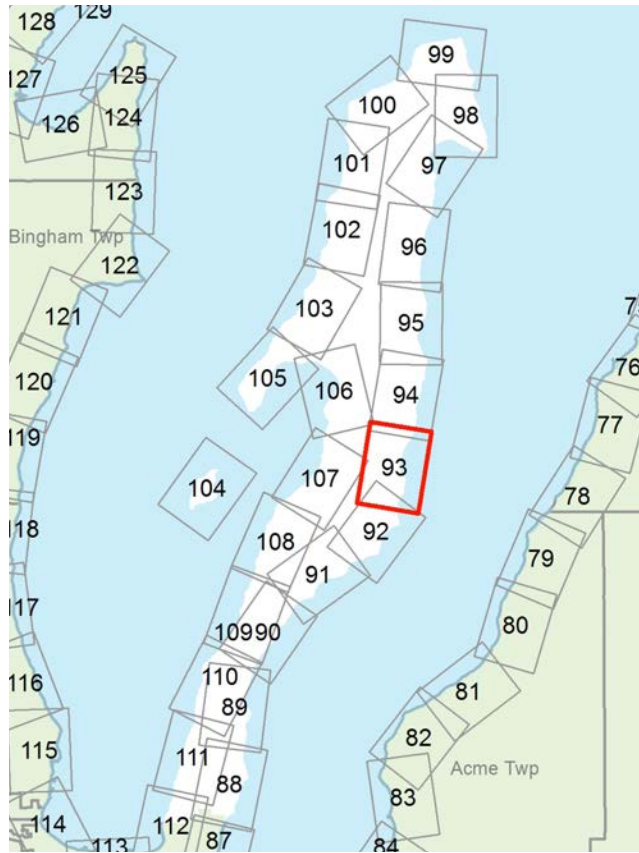







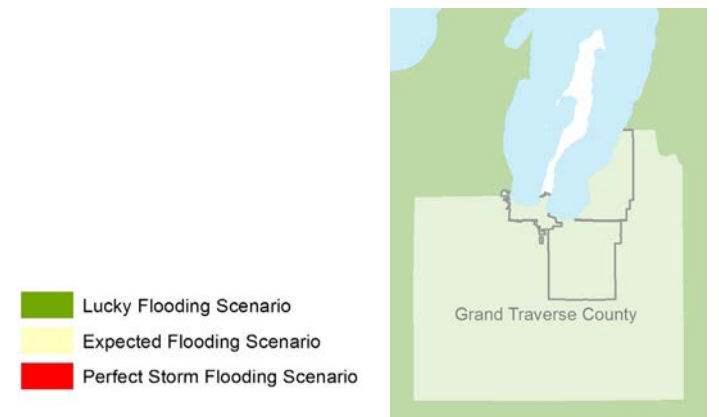
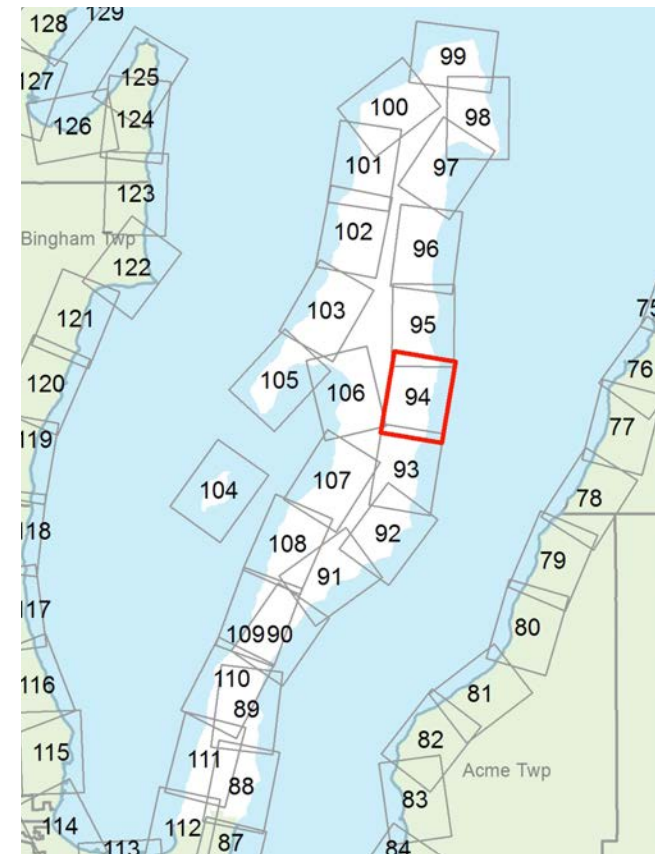
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

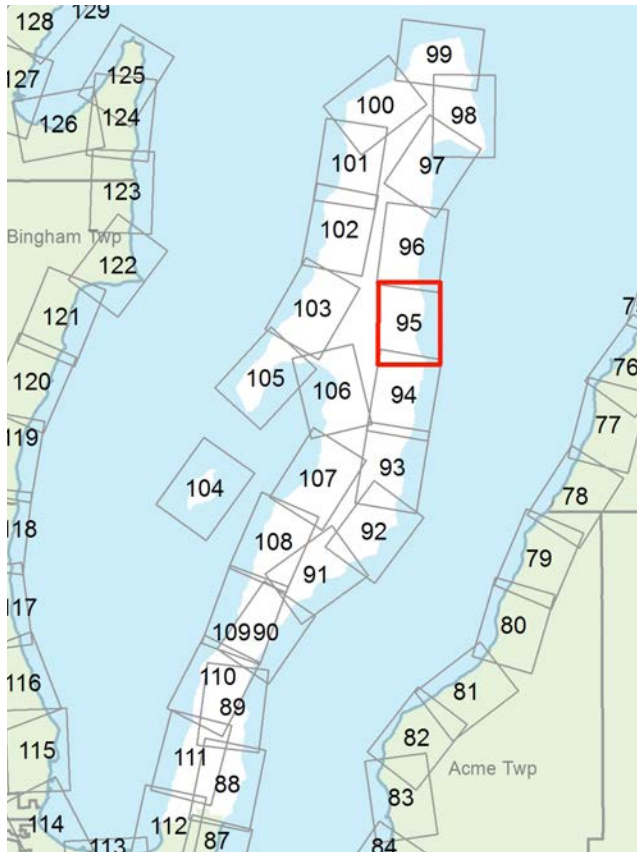




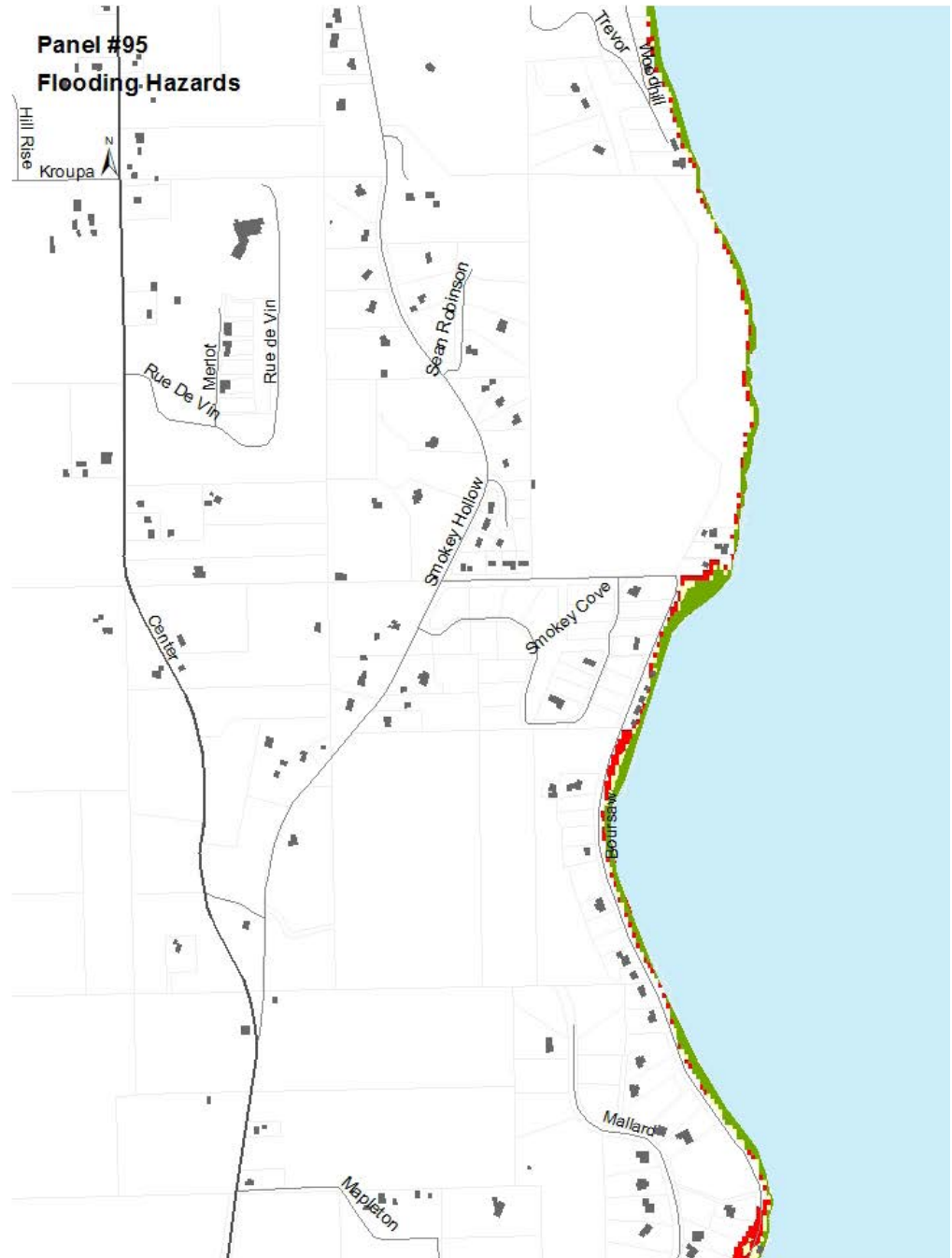


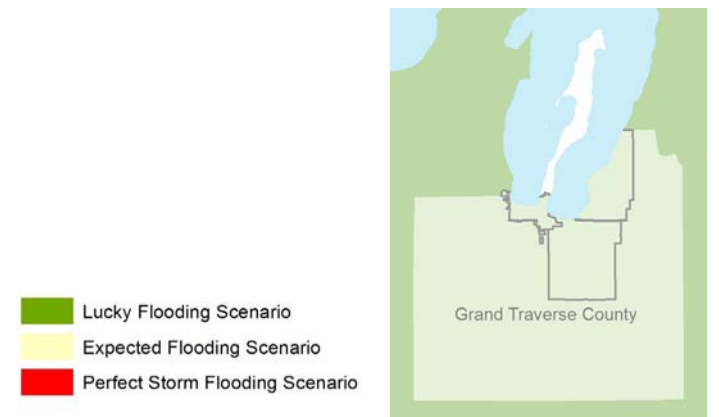
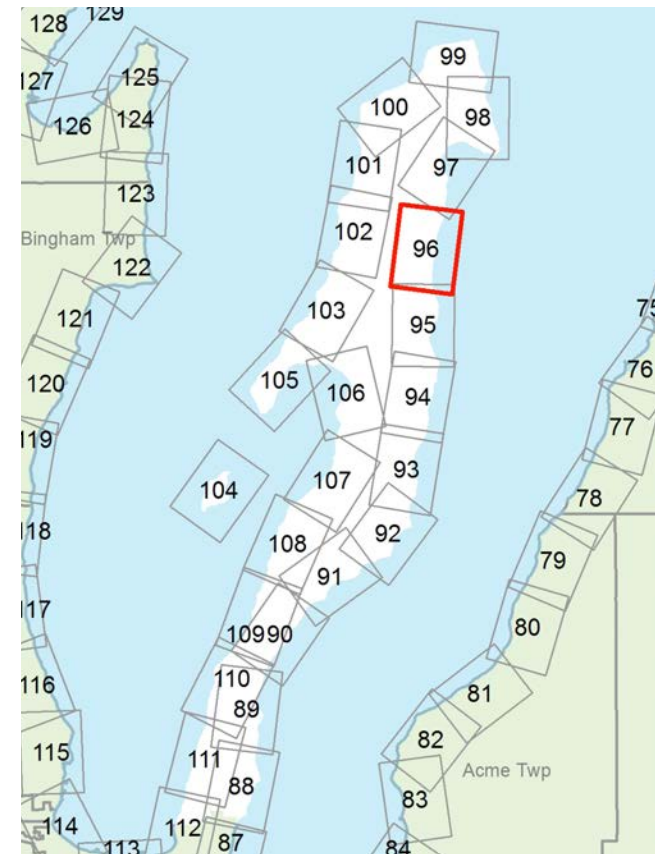
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

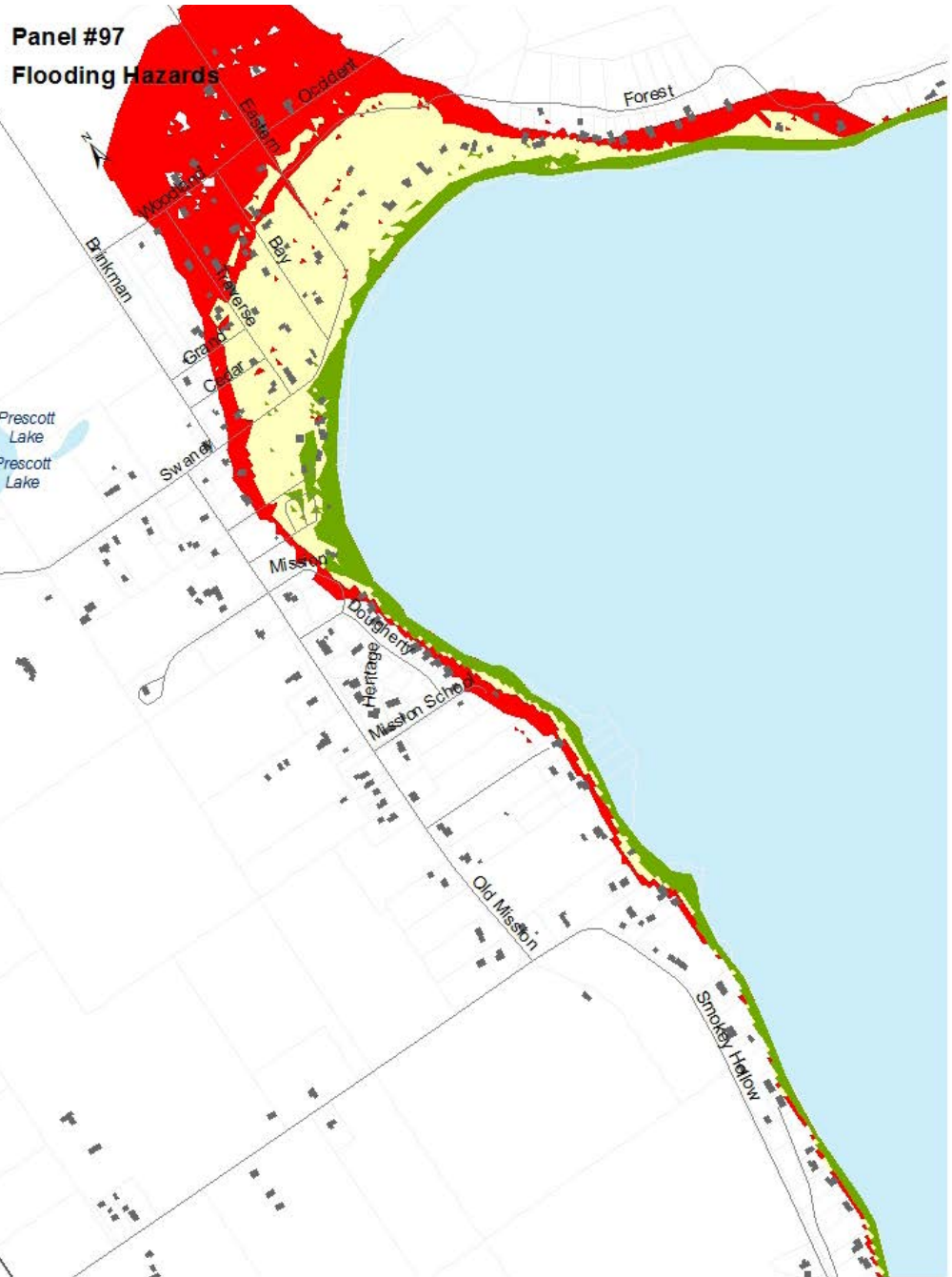
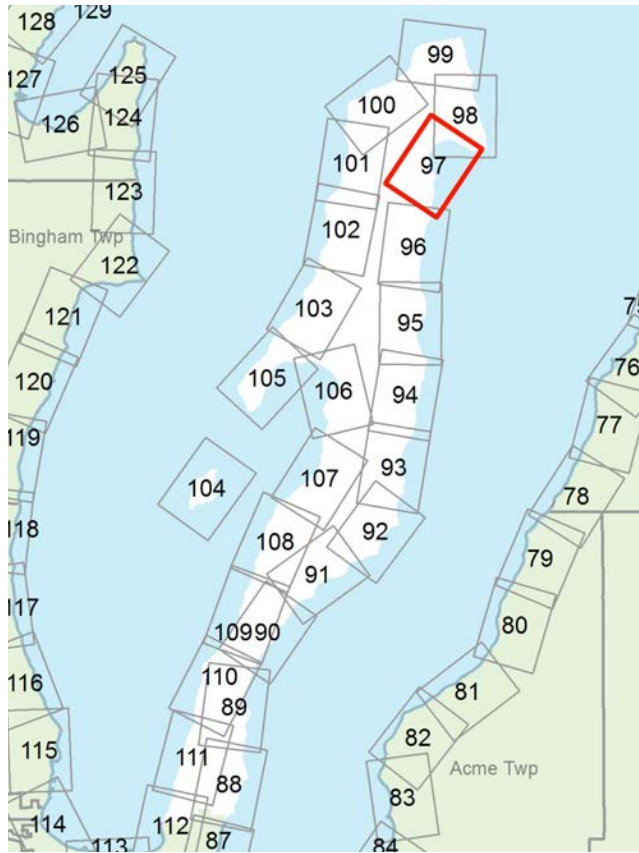







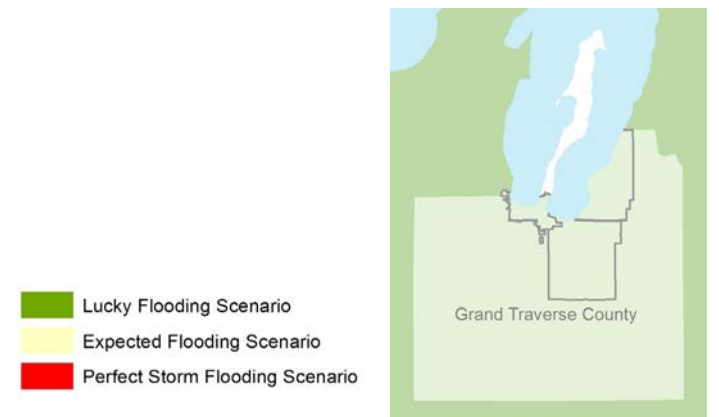
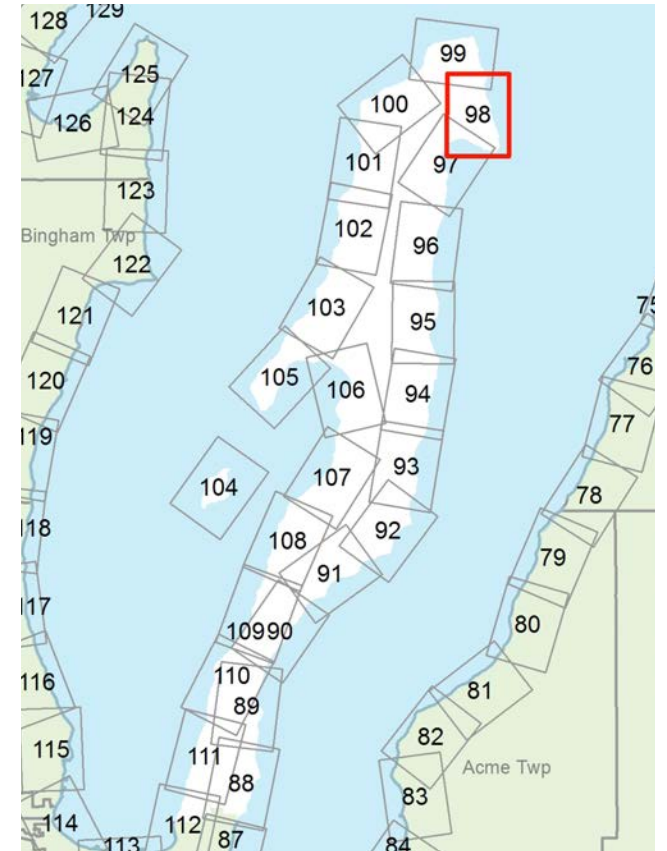
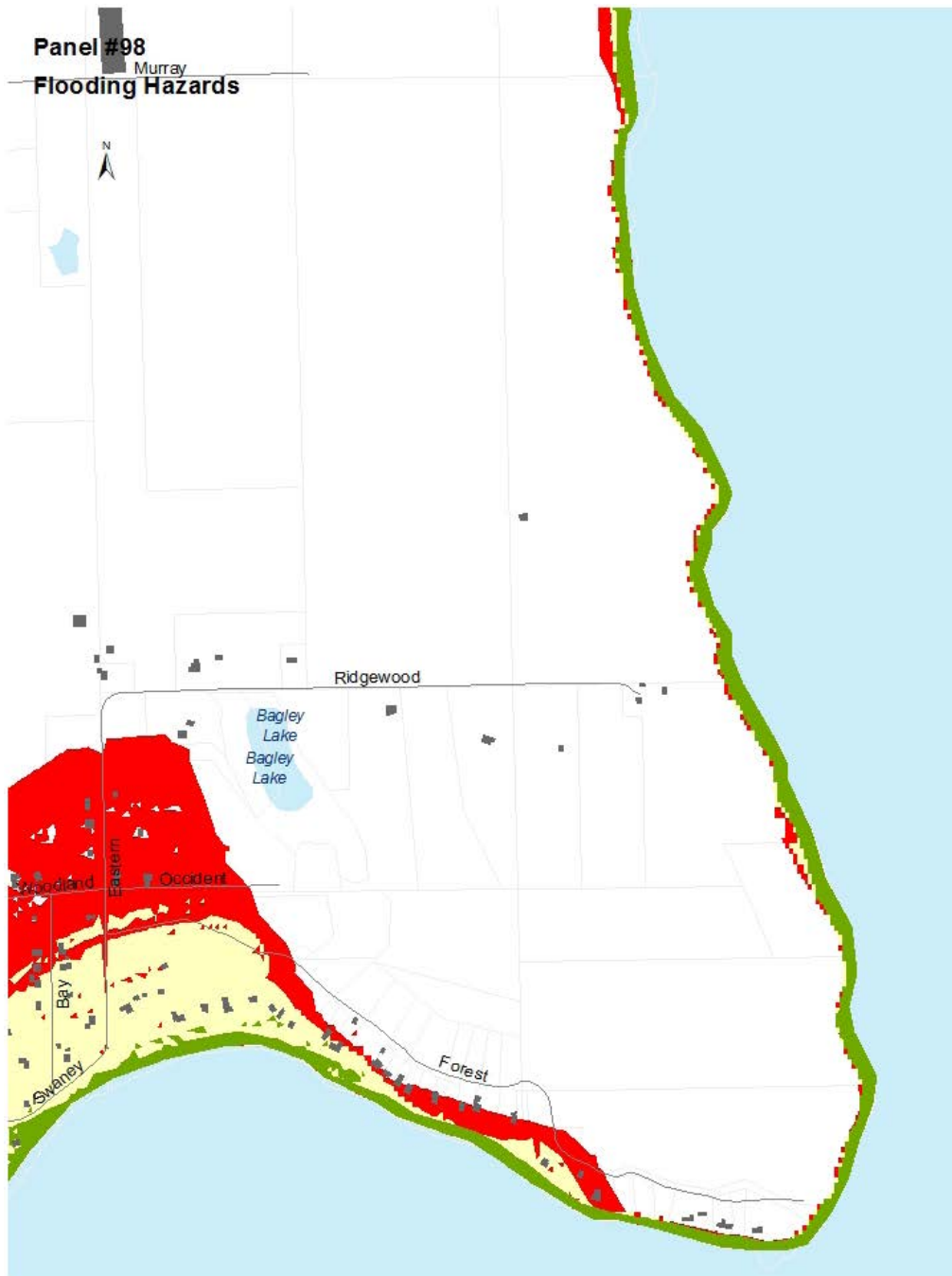
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

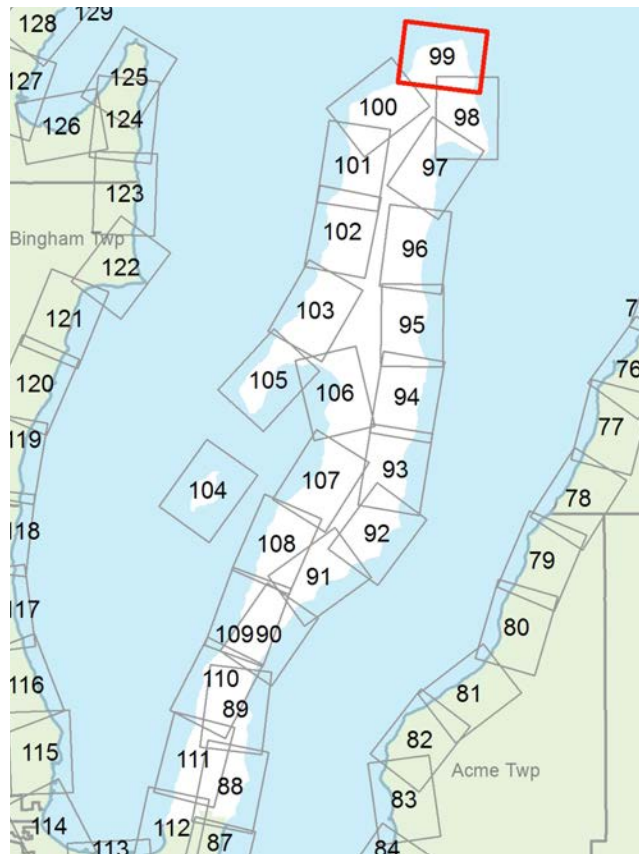









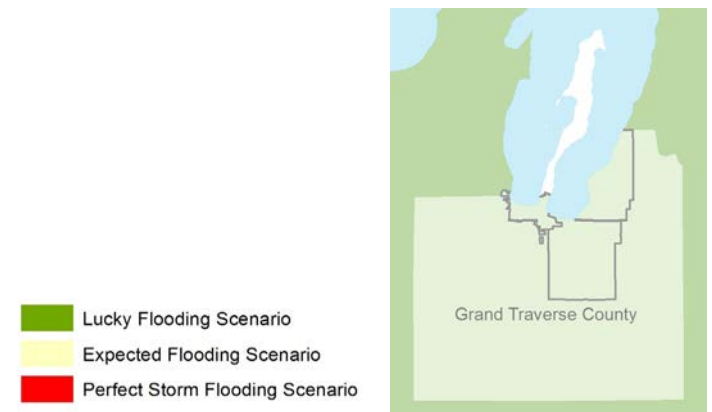
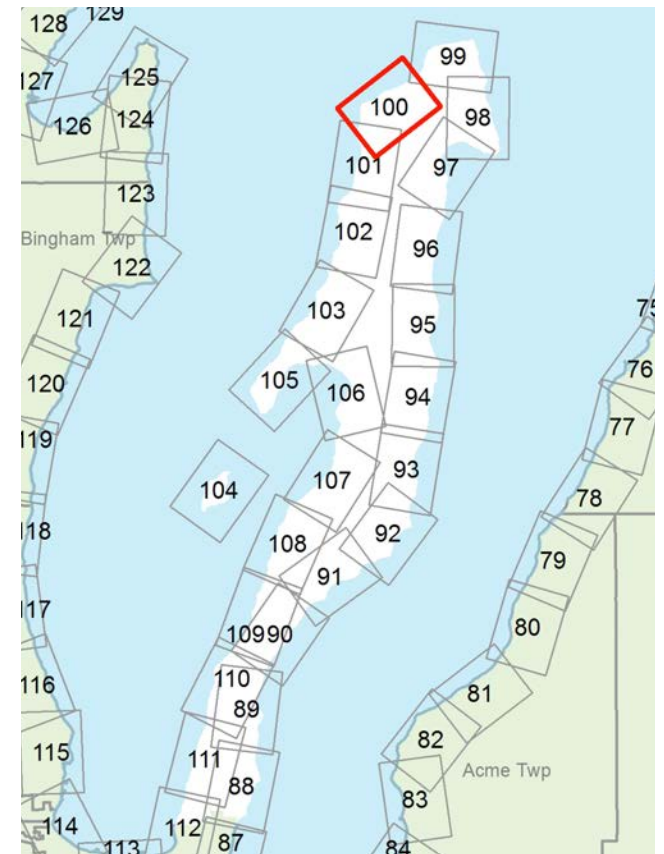
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

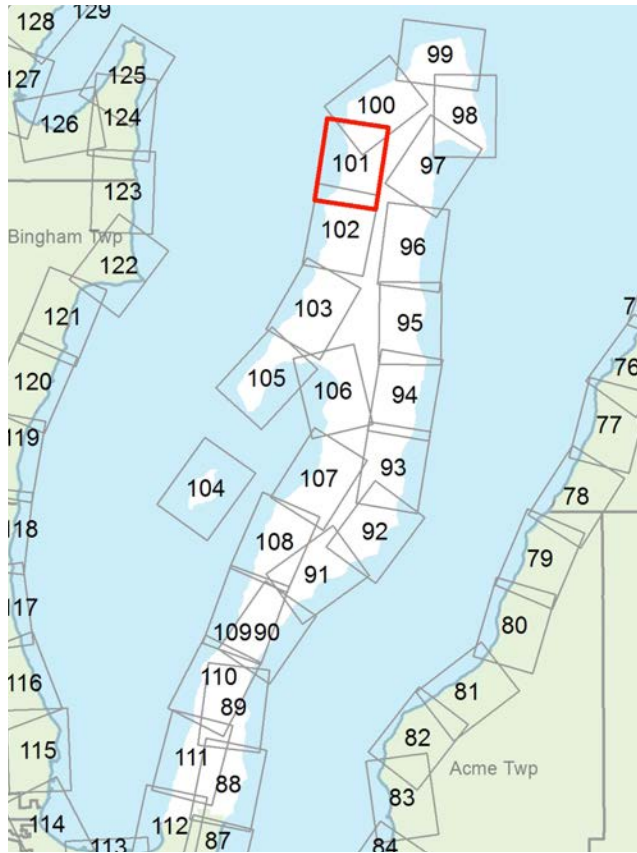




-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

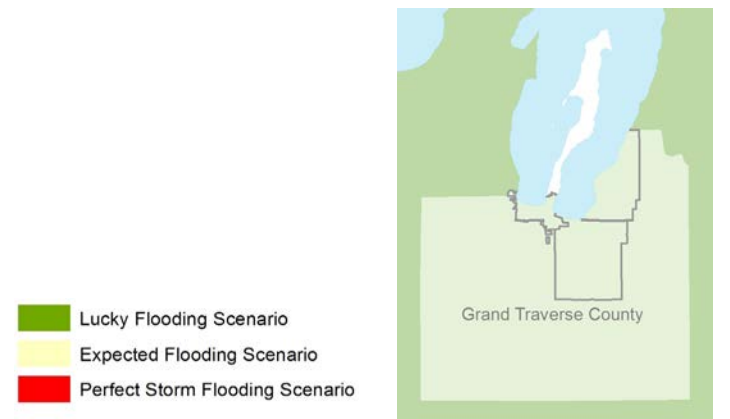
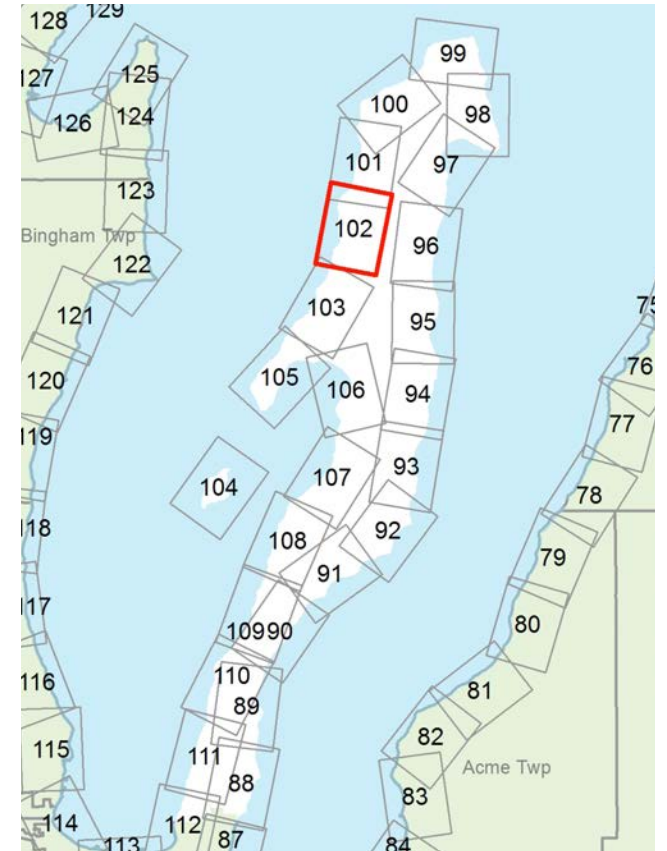
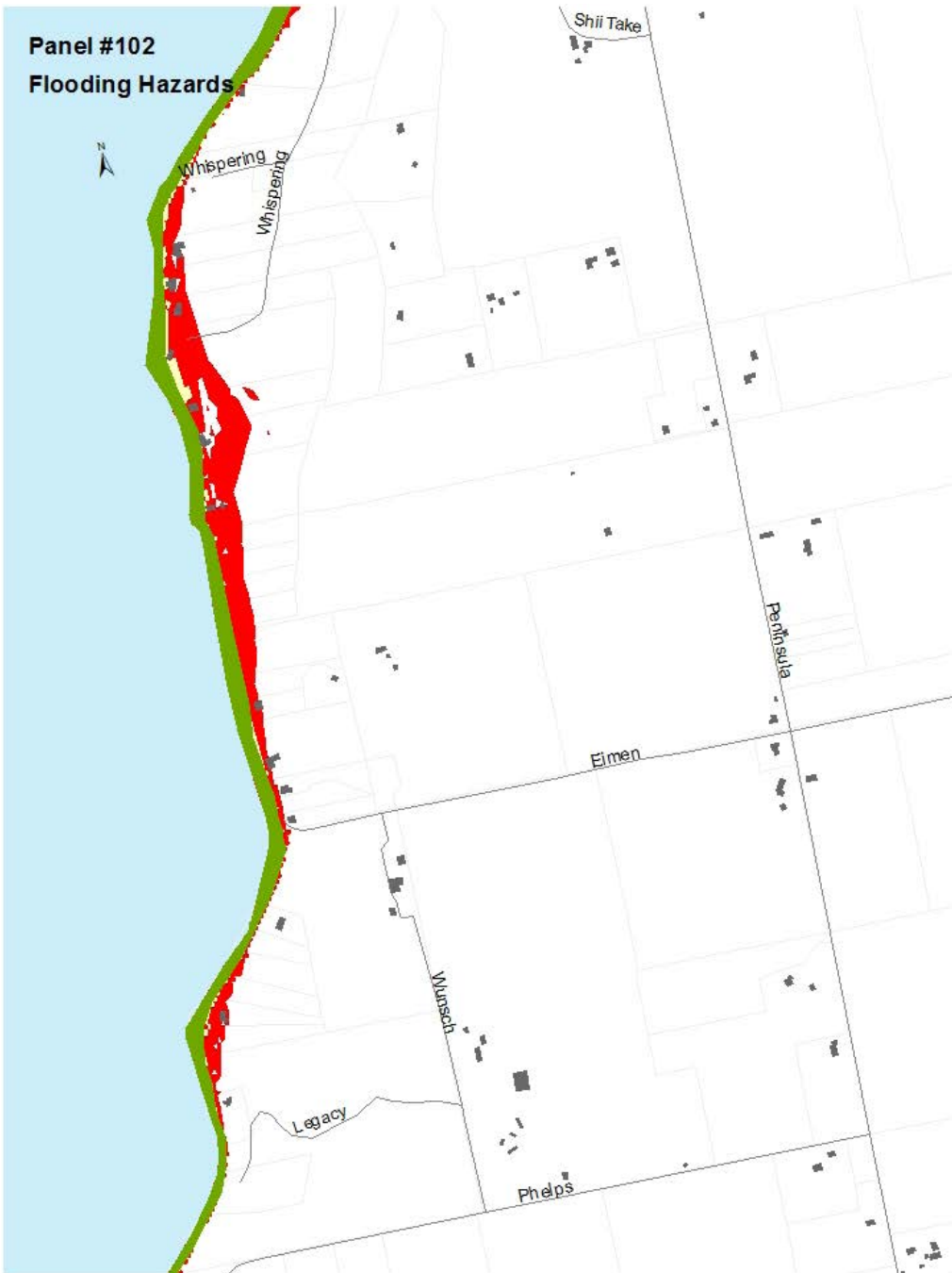


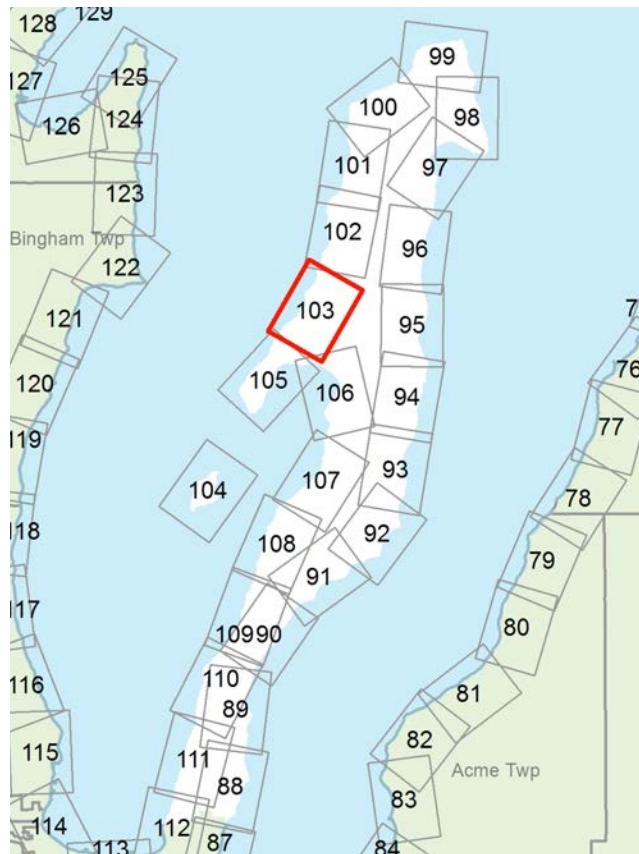







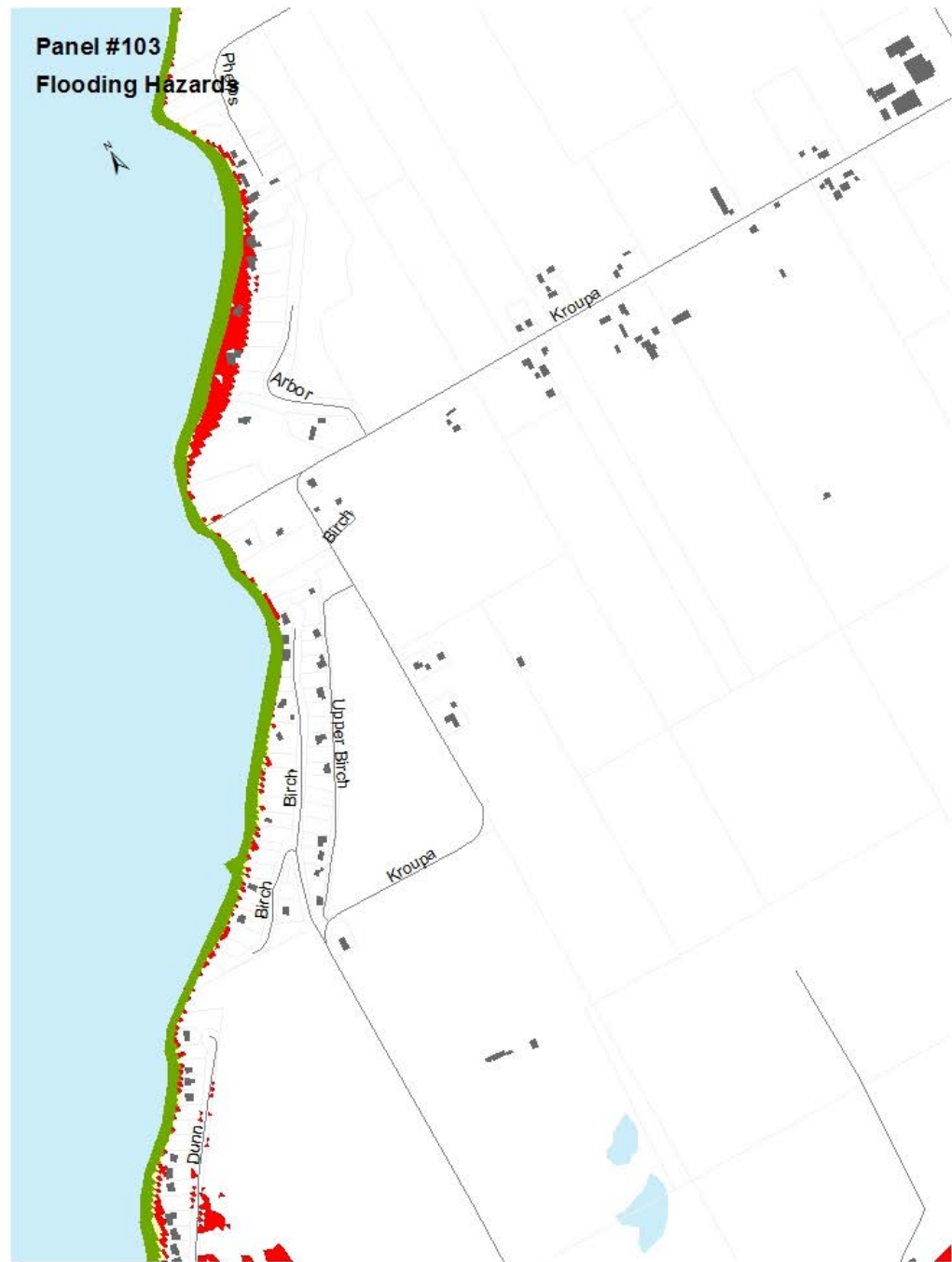
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



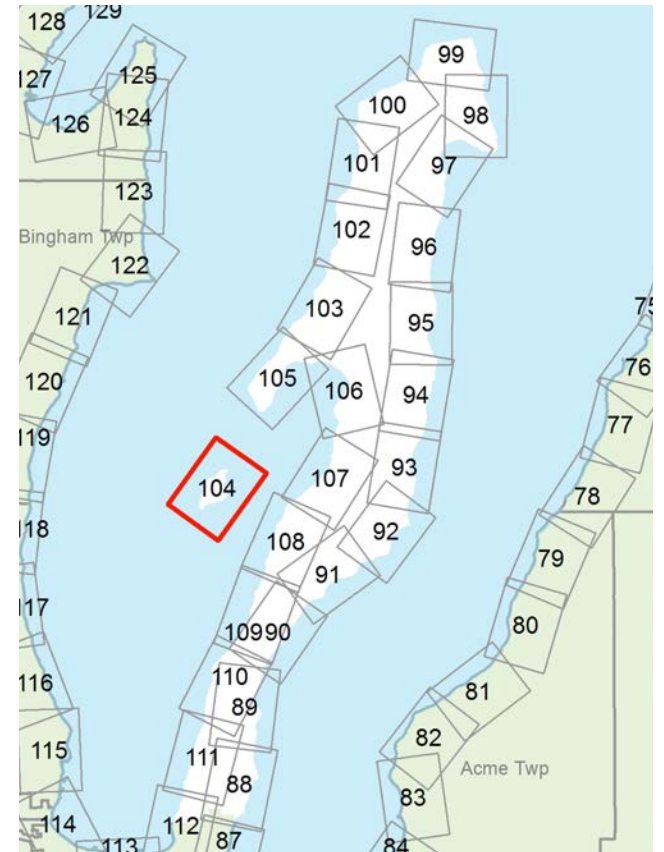
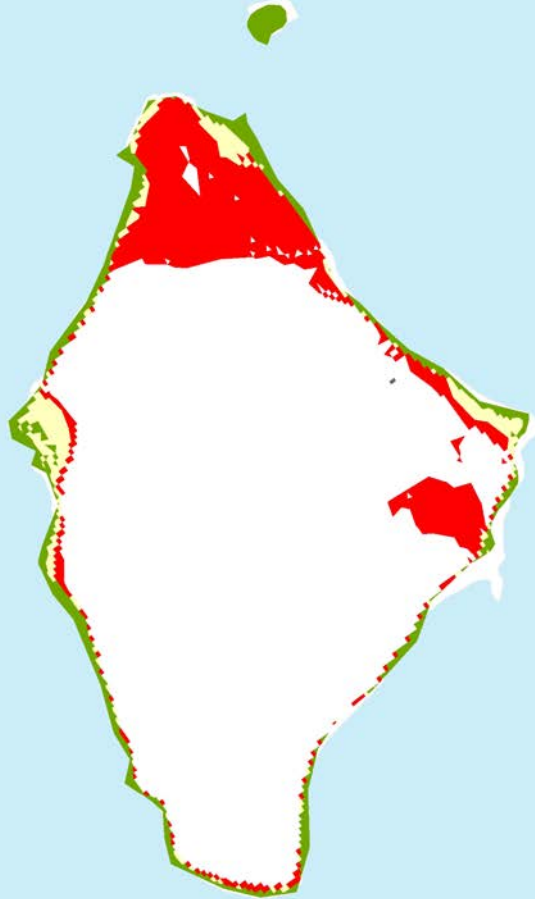







-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

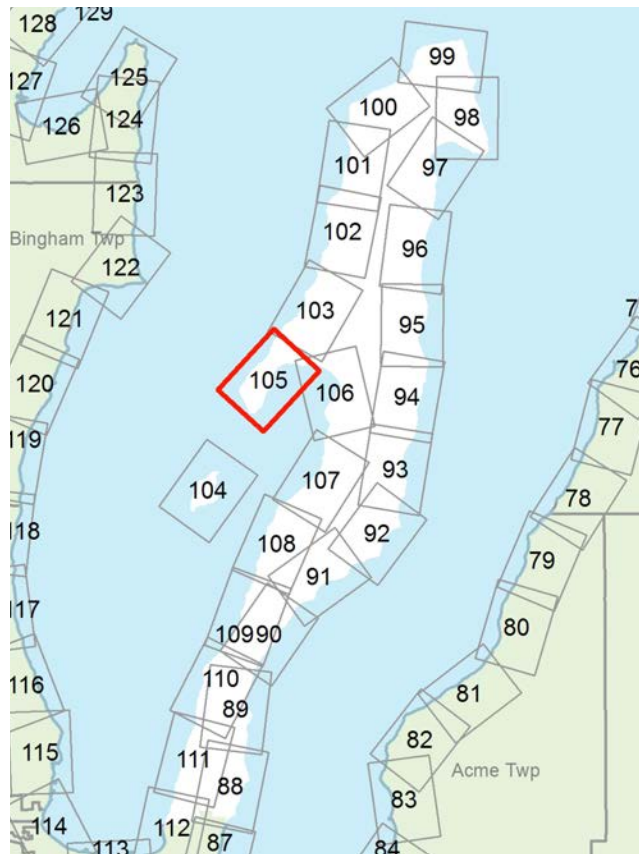


Panel #104
Flooding Hazards

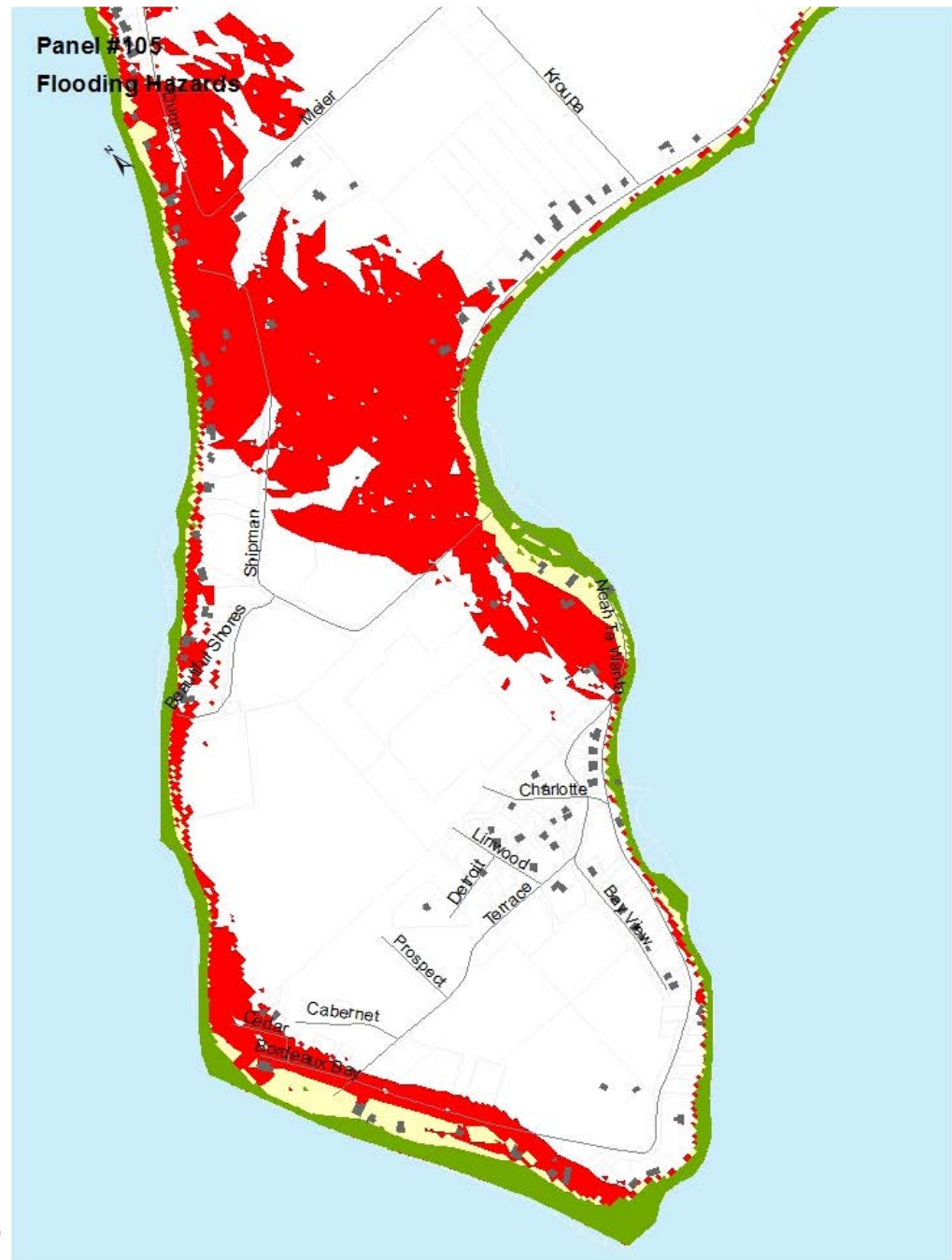


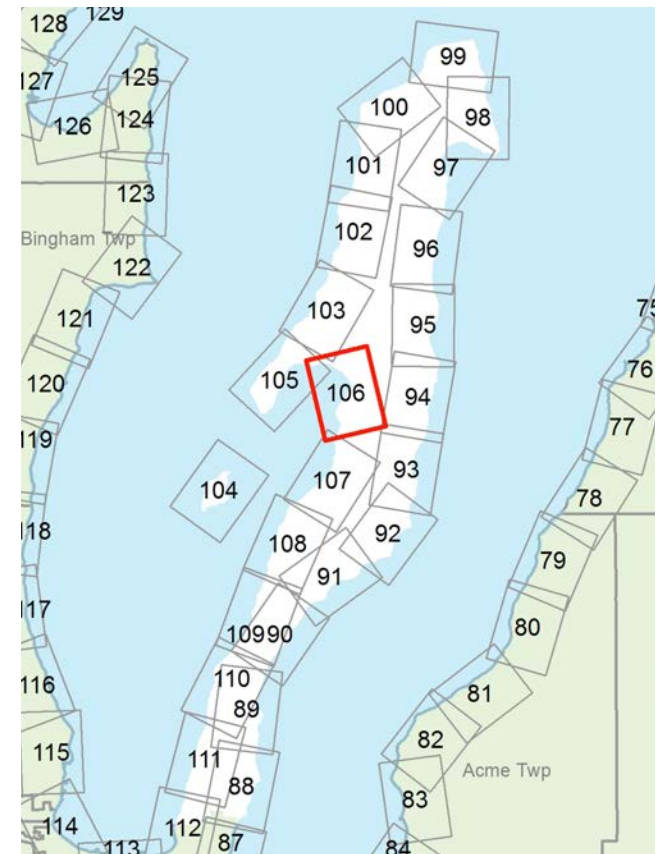
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario





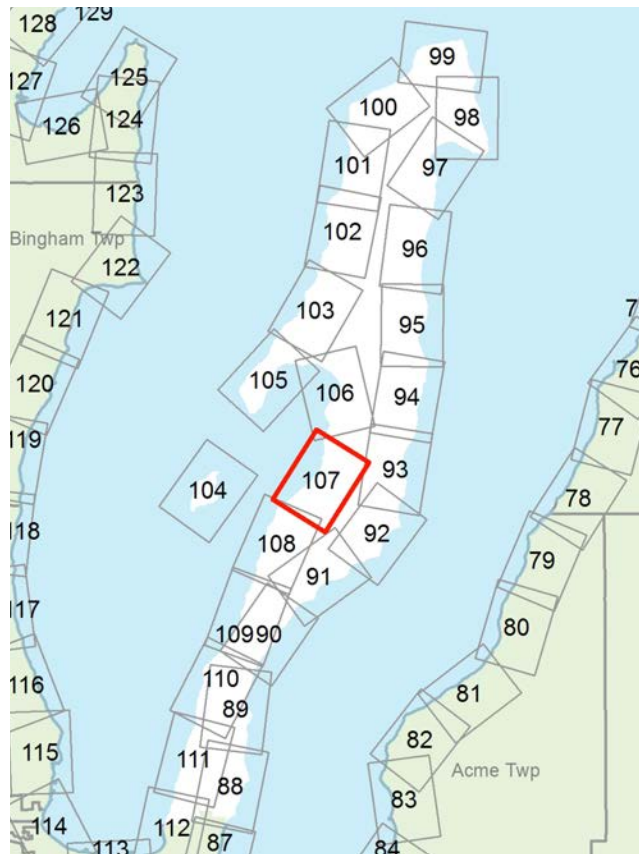
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario





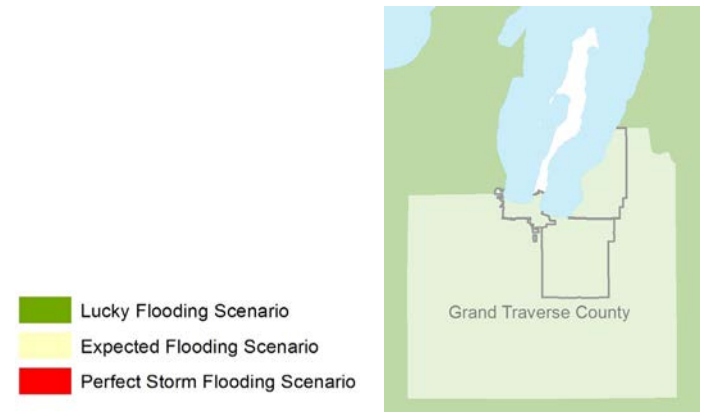
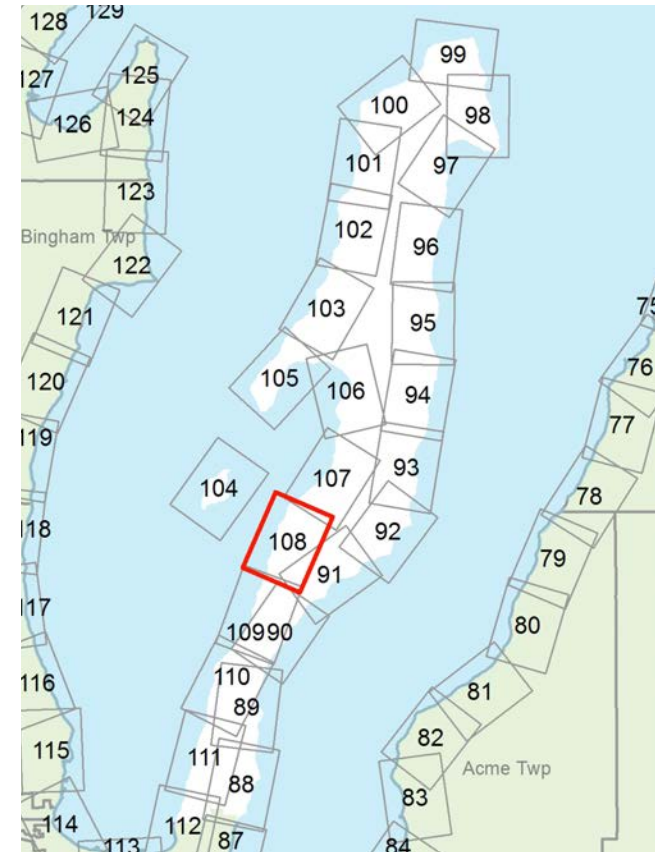
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

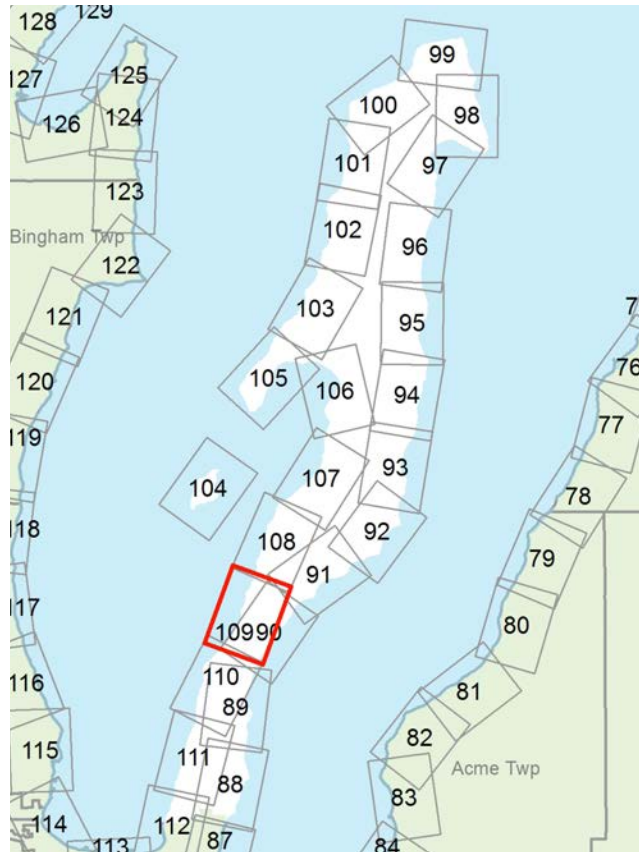




- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

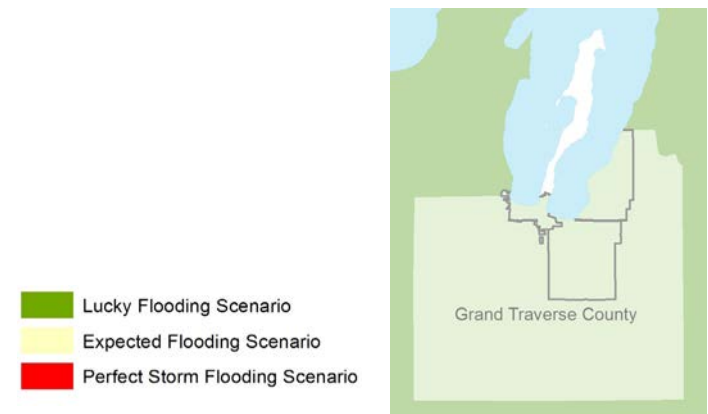
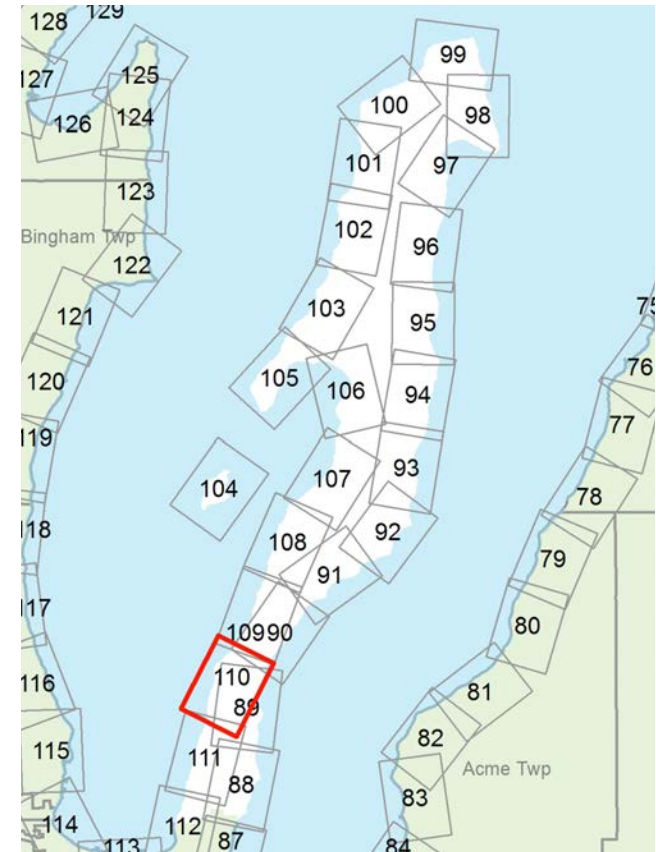


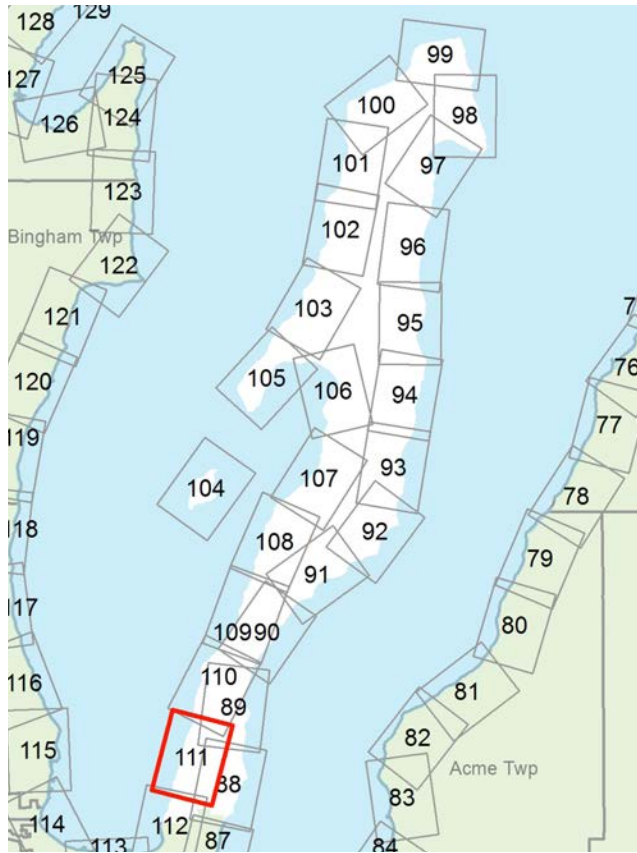




- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

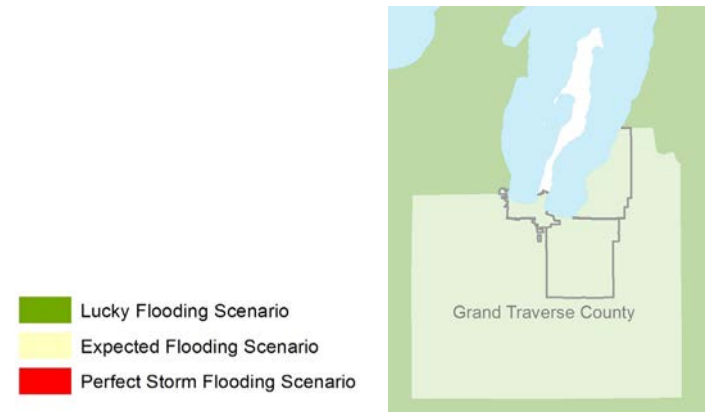
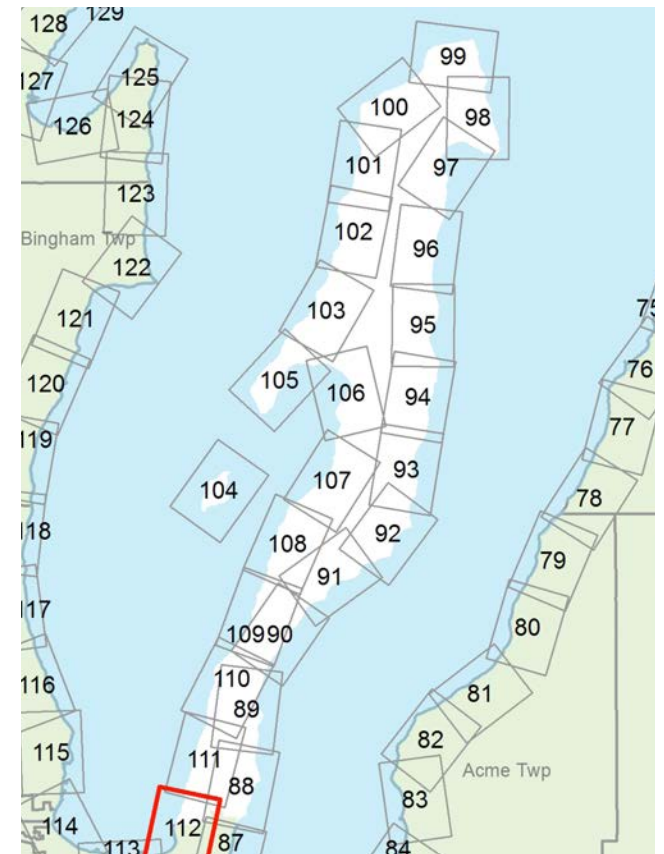






- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario





This Page Intentionally Left Blank

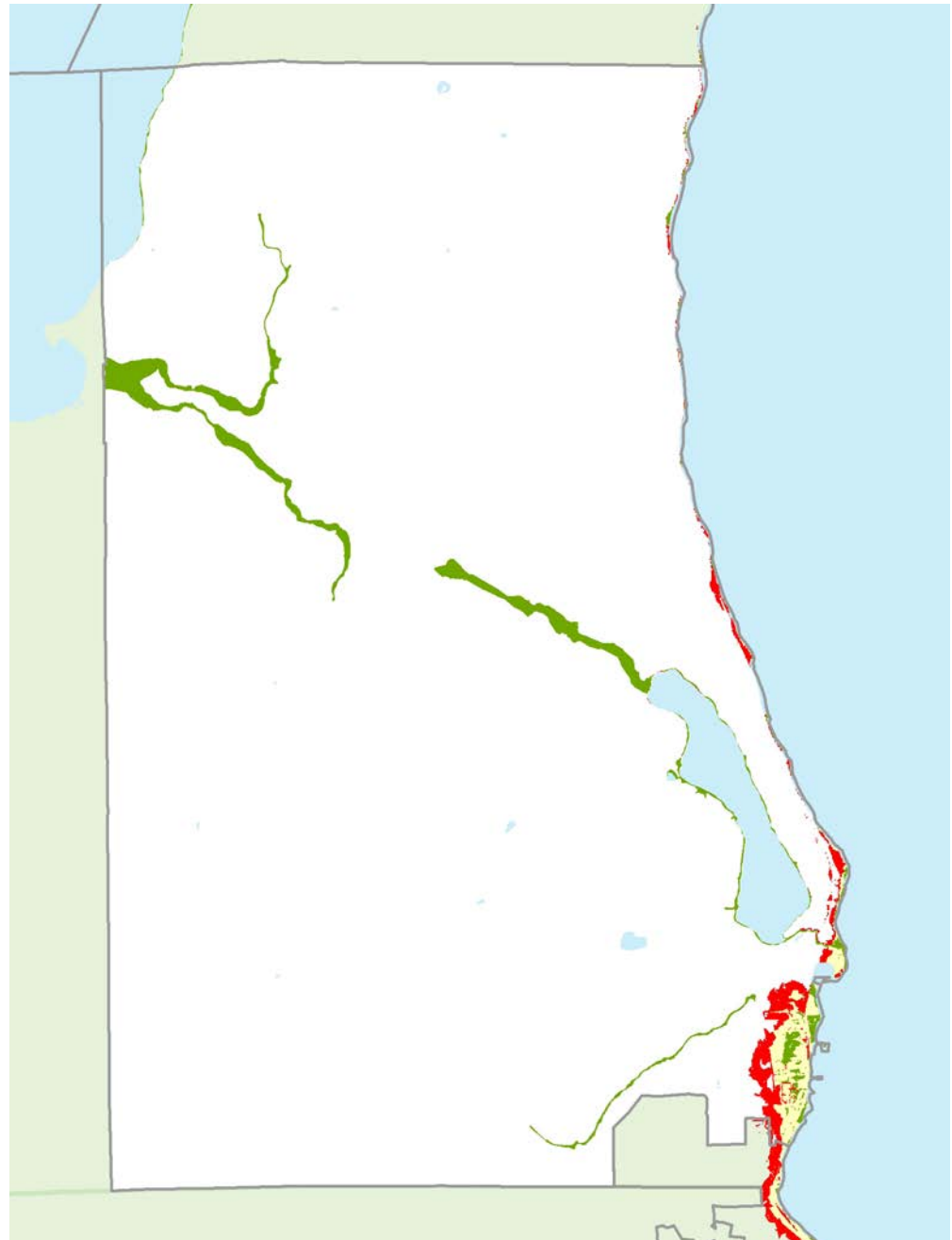
Leelanau County

Coastal Flooding Scenario Impacts

Leelanau County			
Total SEV	Lucky	Expected	Perfect Storm
\$ 3,402,236,245.00	\$ 114,536,520.00	\$ 255,435,310.00	\$ 585,910,250.00



Elmwood Twp.



Coastal Flooding Scenario Impacts

Elmwood			
Total SEV	Lucky	Expected	Perfect Storm
\$ 375,149,300.00	\$ 15,989,600.00	\$ 37,820,300.00	\$ 50,055,500.00

- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



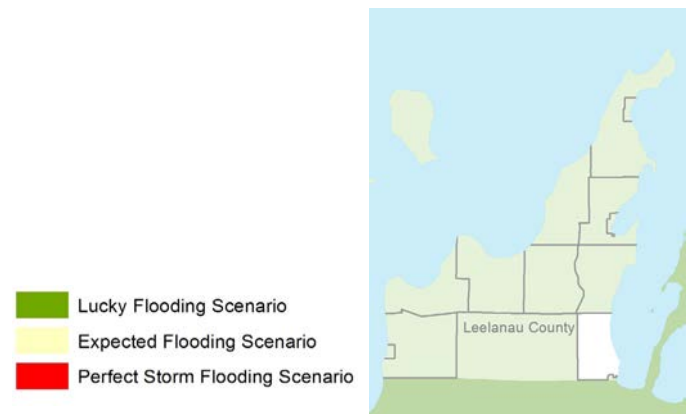
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

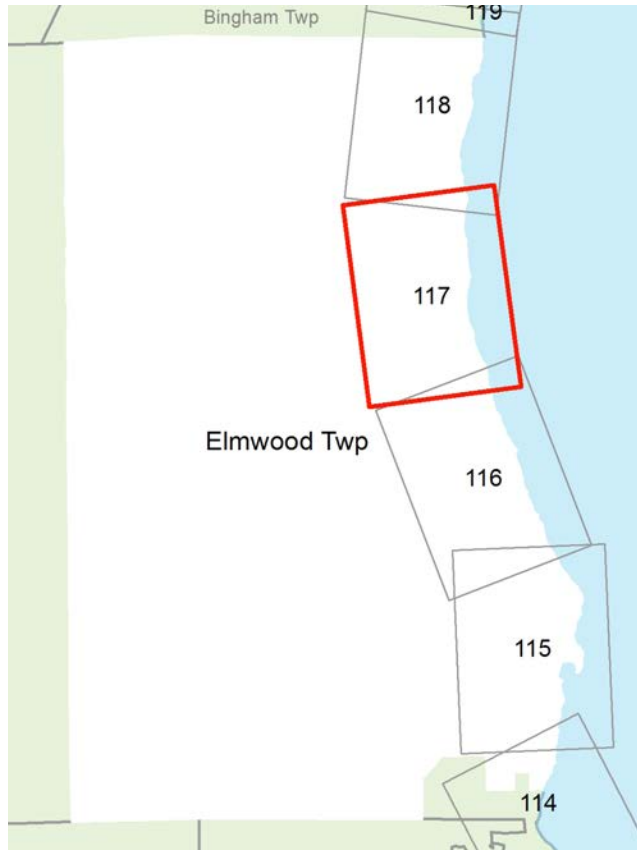




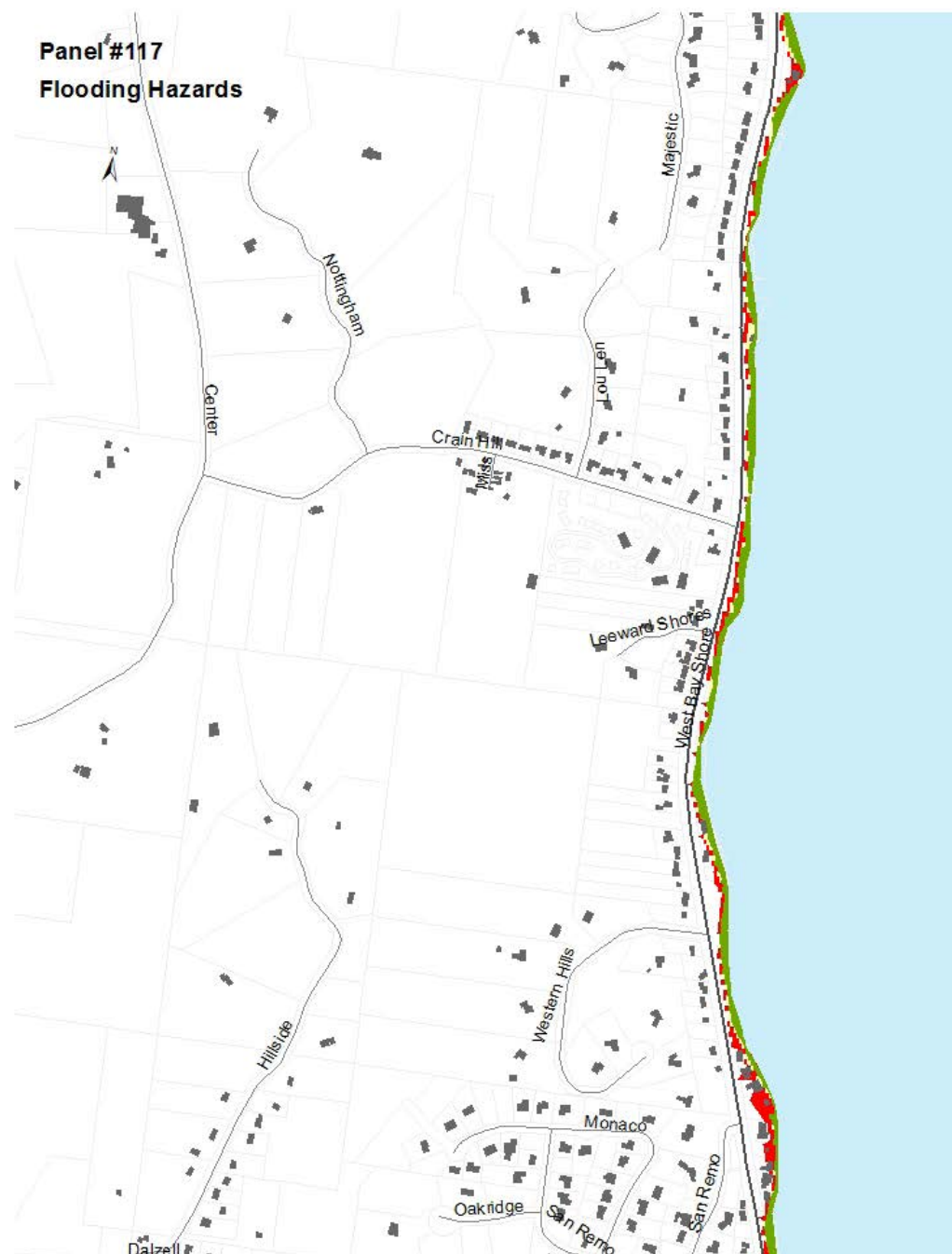
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



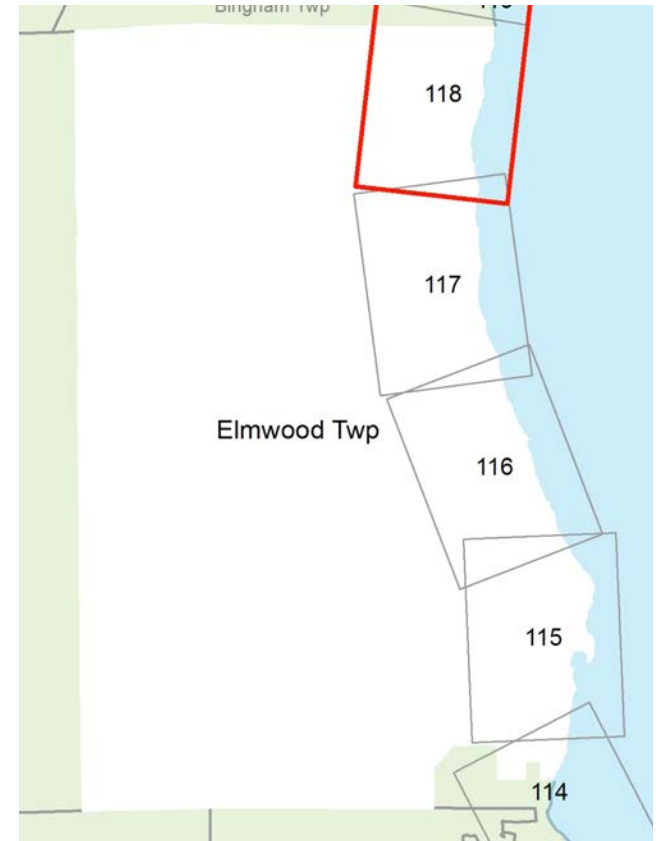







- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



Panel #118
Flooding Hazards



-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario



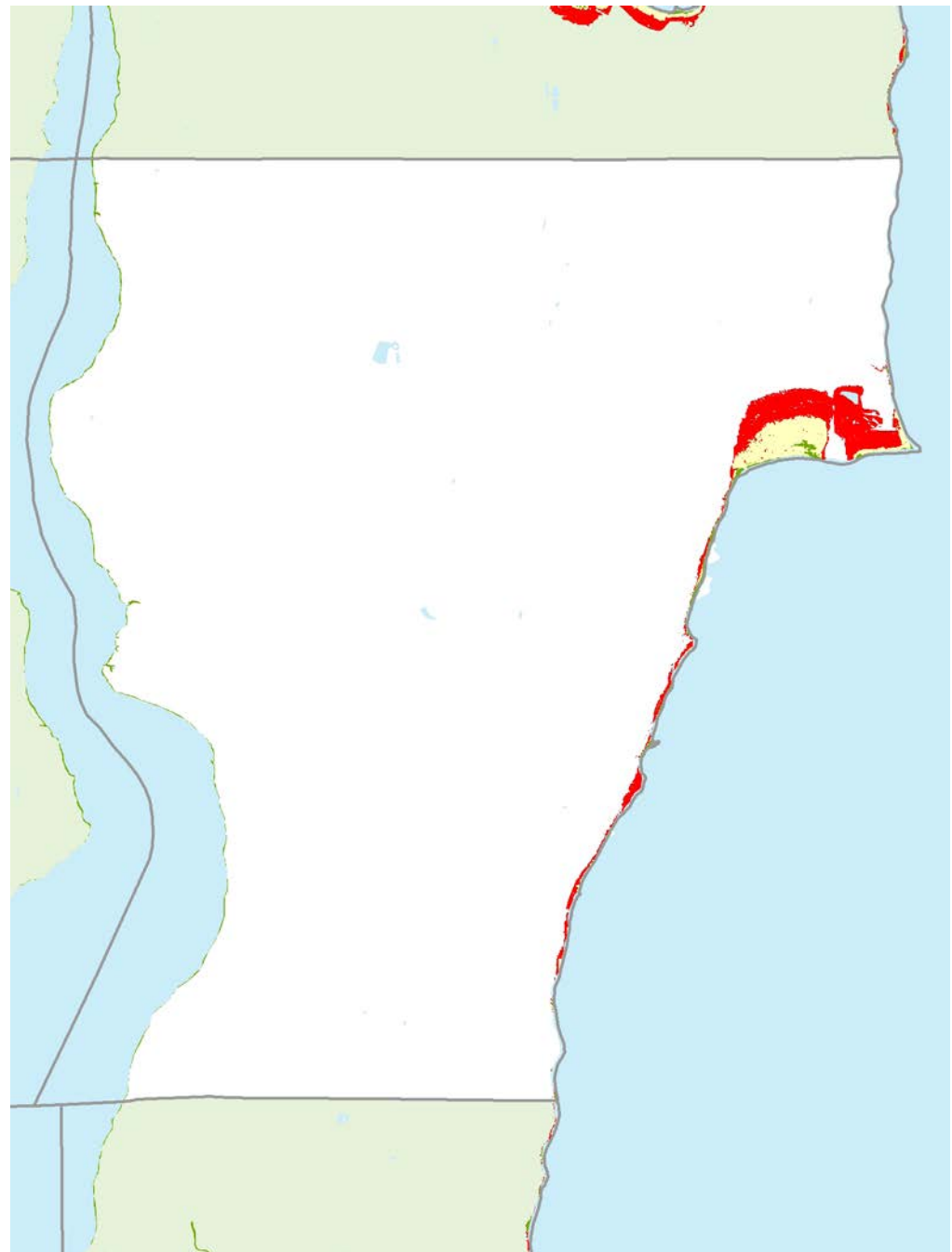
Bingham Twp.



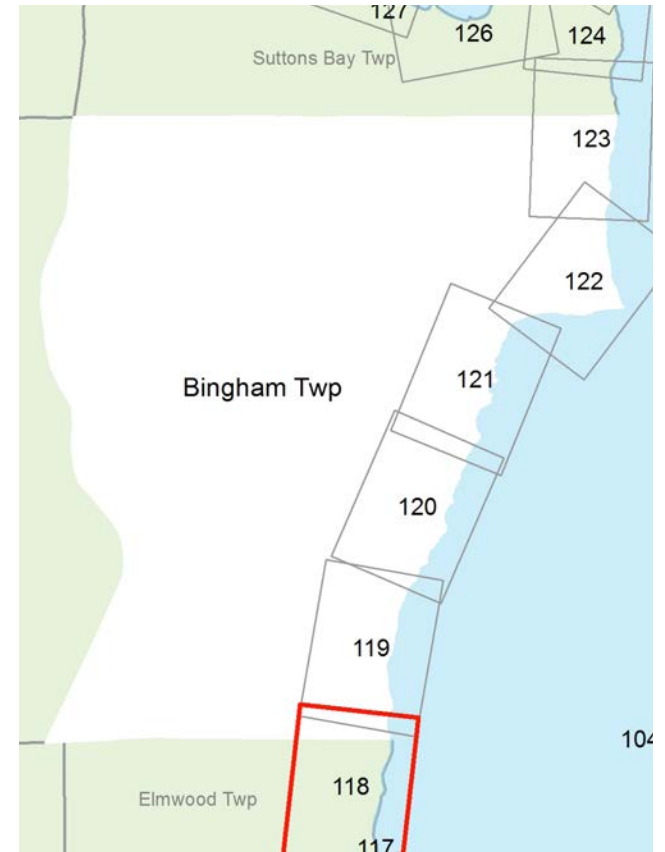
Coastal Flooding Scenario Impacts




Bingham			
Total SEV	Lucky	Expected	Perfect Storm
\$ 276,936,100.00	\$ 5,043,600.00	\$ 19,431,400.00	\$ 33,101,900.00

- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

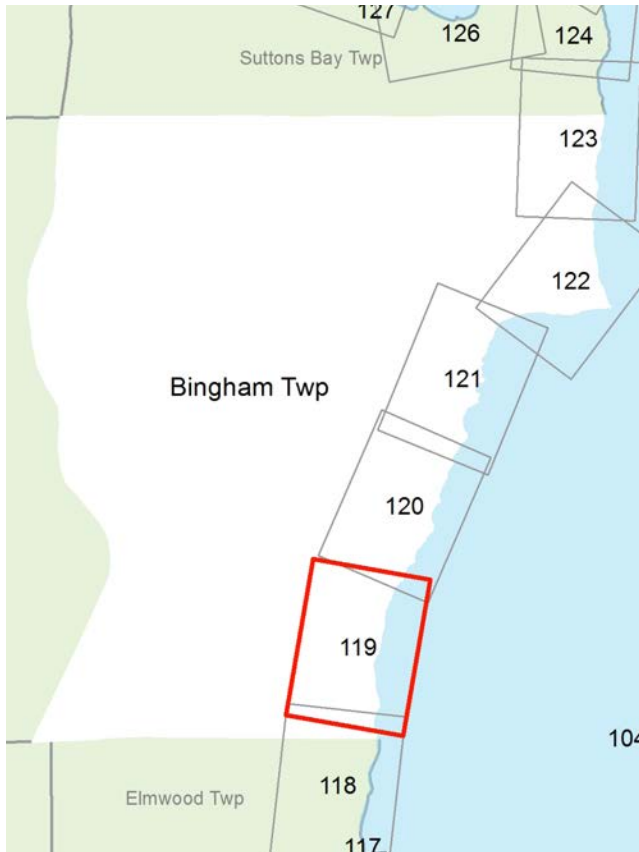





Panel #118
Flooding Hazards

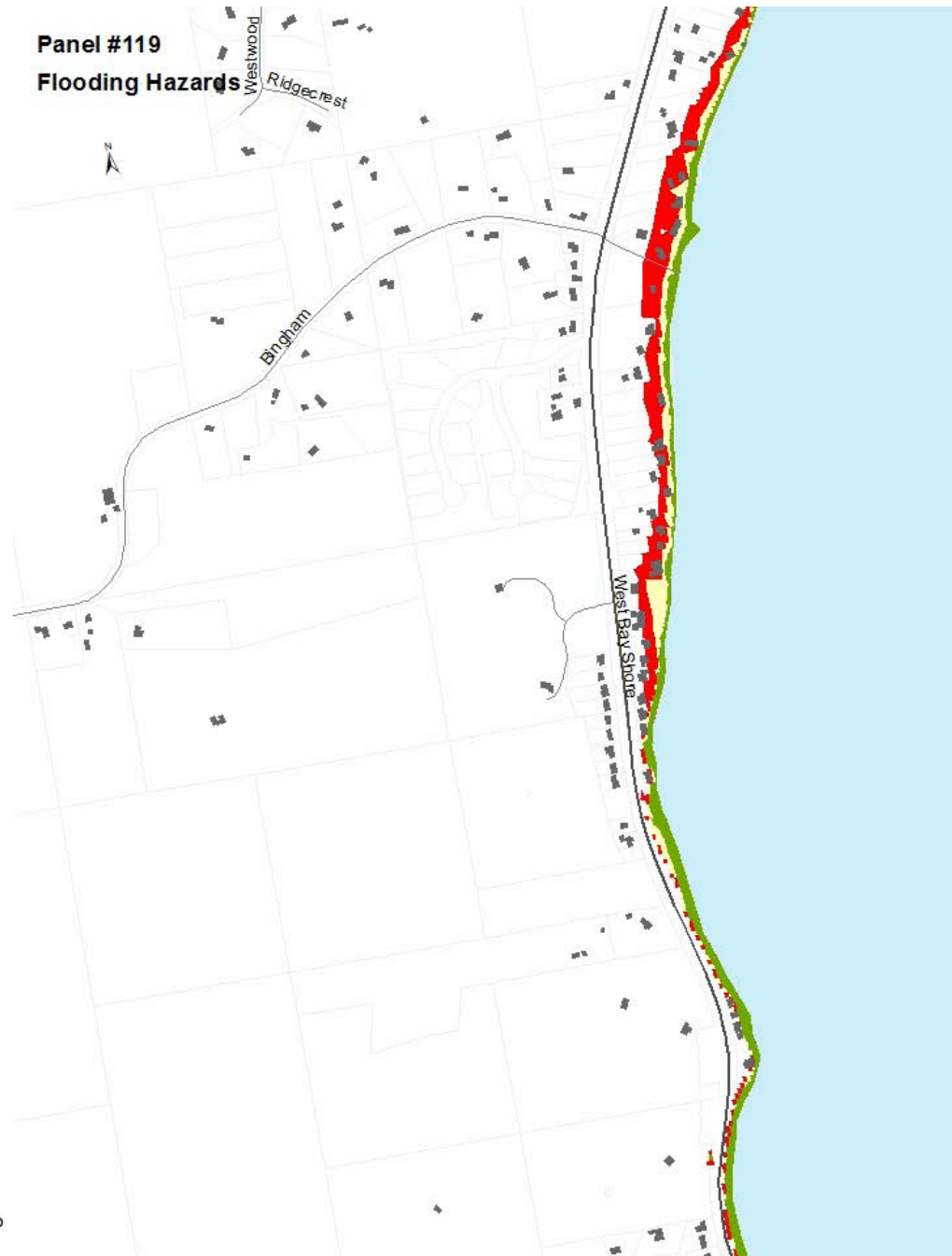


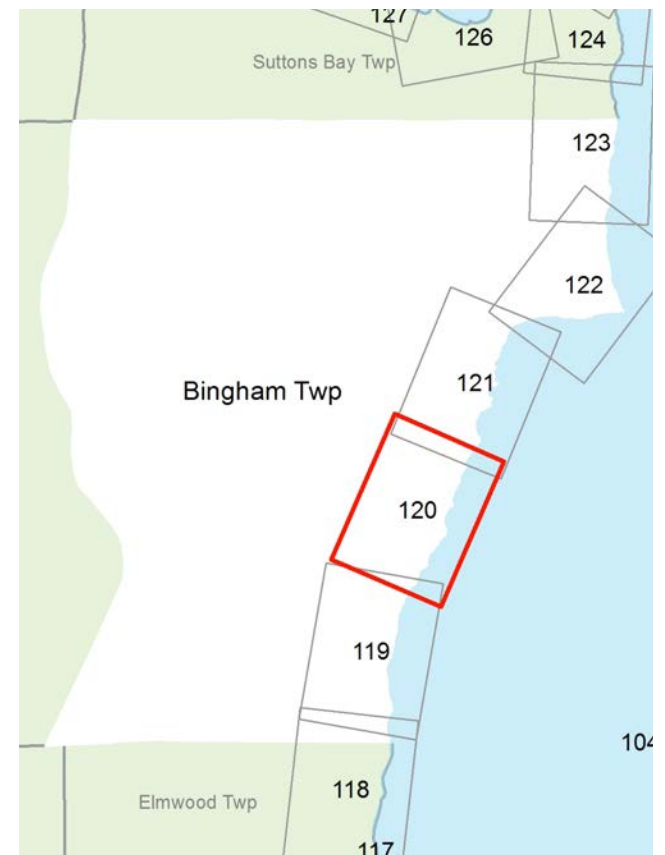
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario





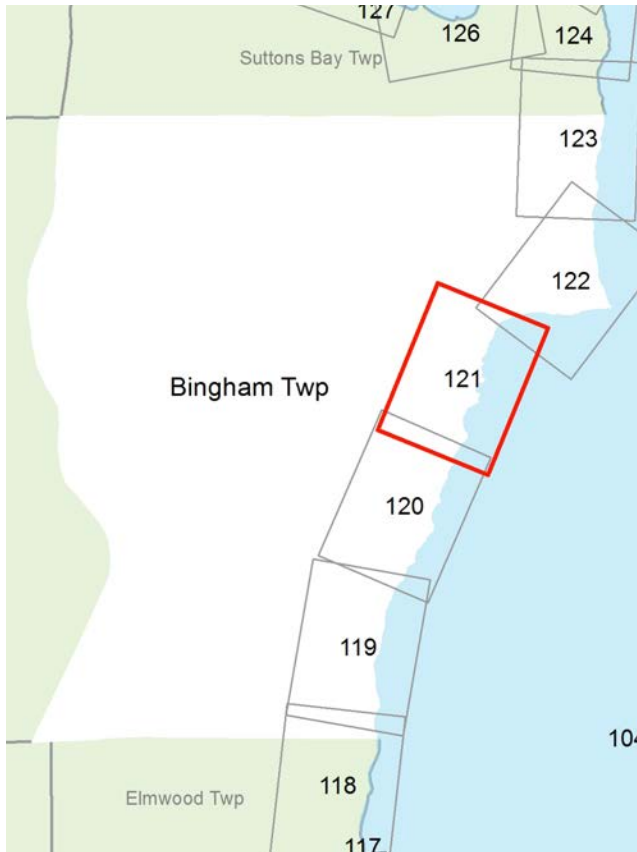
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario





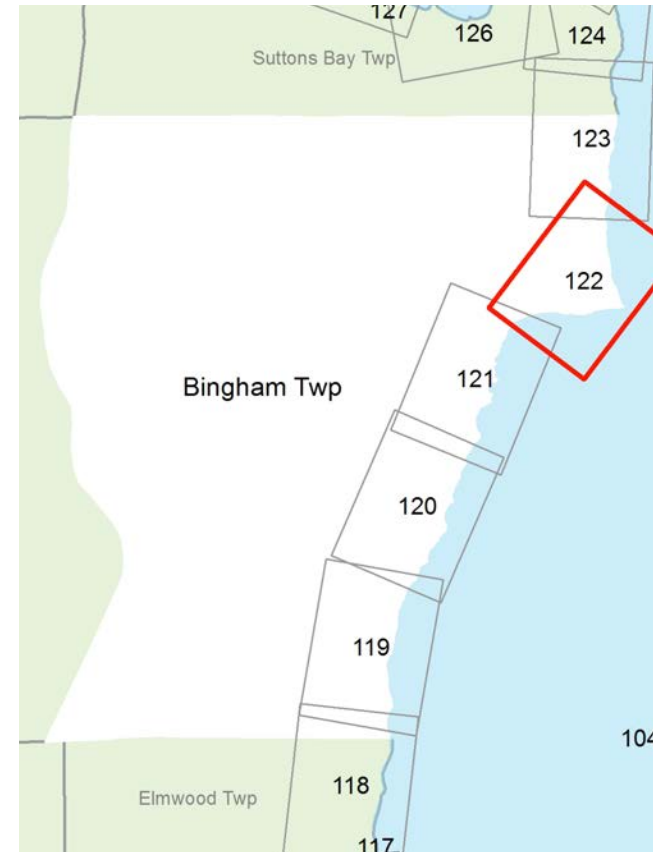
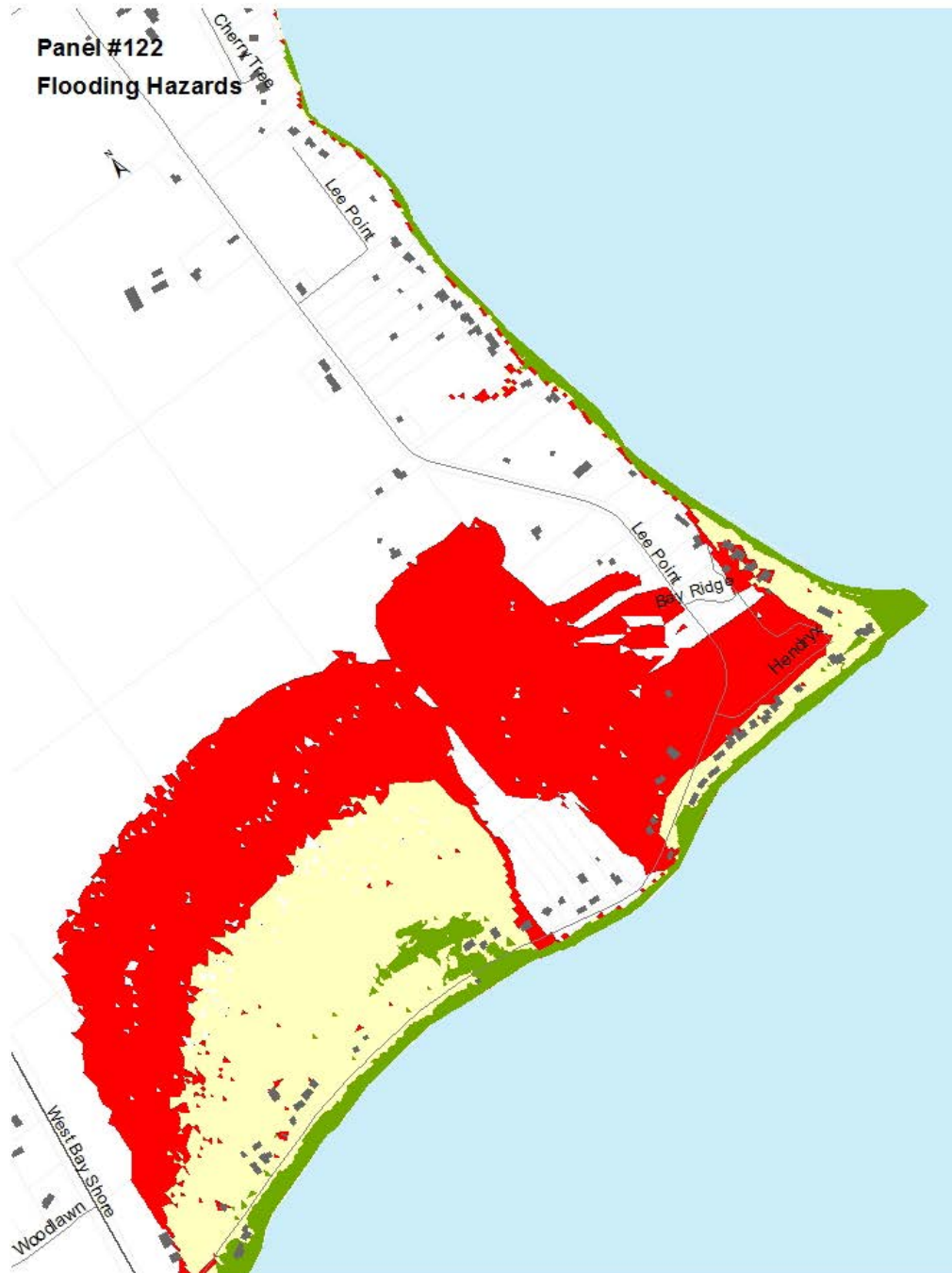
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario





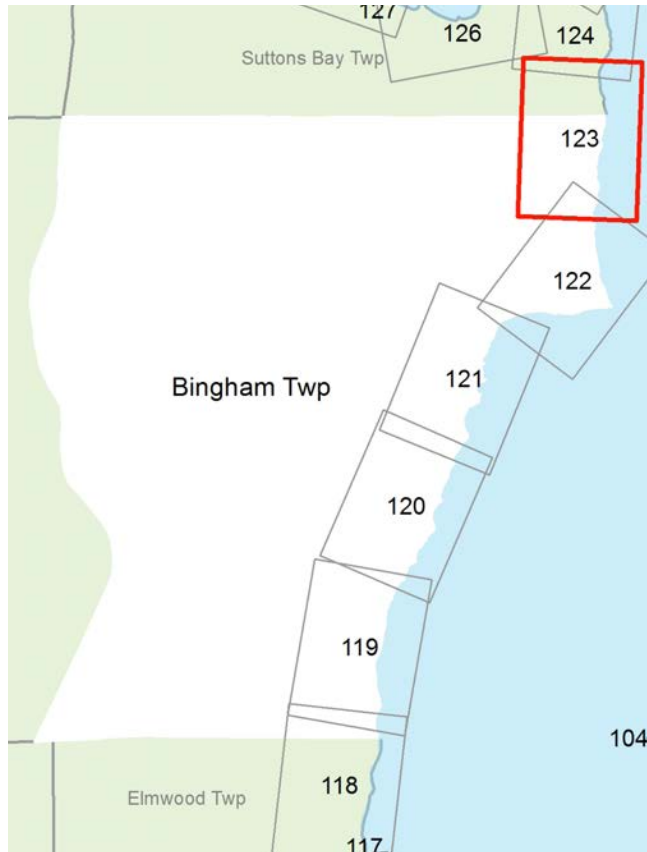
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario






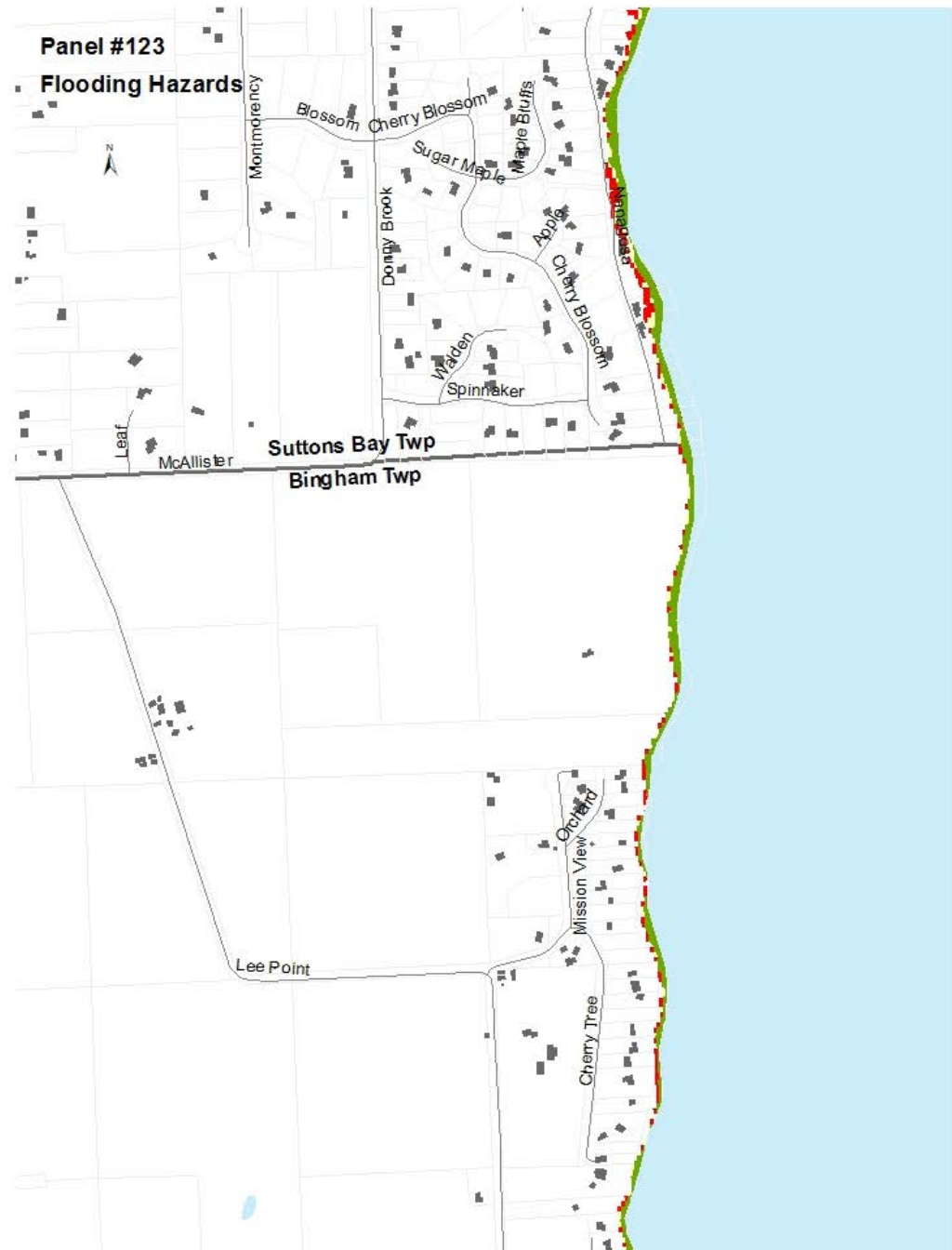


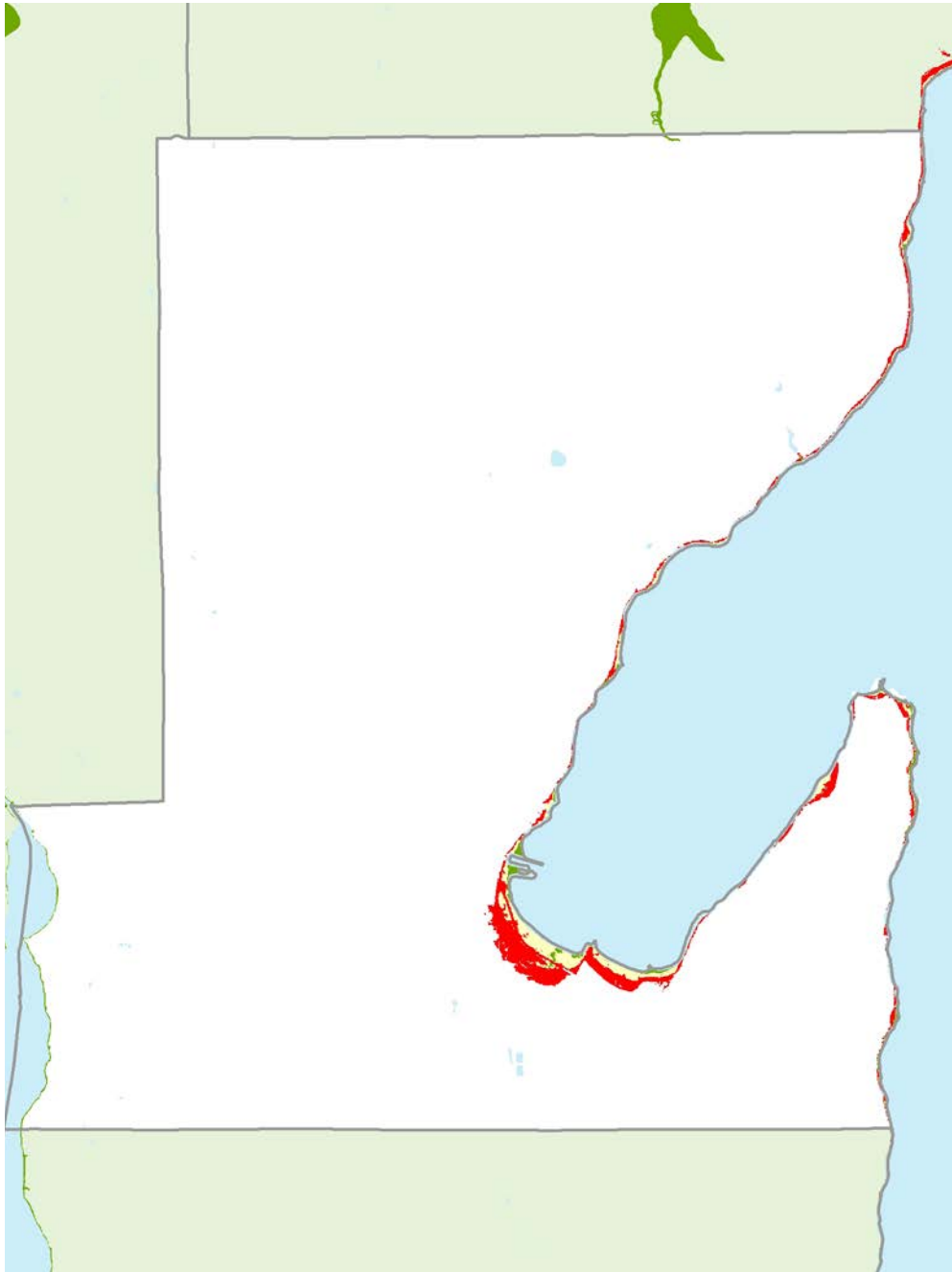
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario





-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario





Suttons Bay Twp./ Suttons Bay



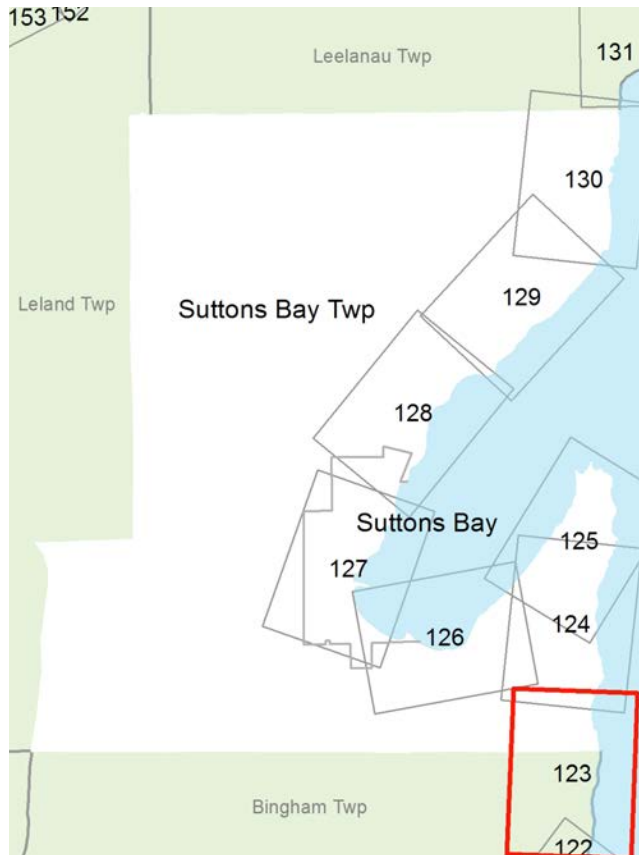
Coastal Flooding Scenario Impacts

Suttons Bay Twp			
Total SEV	Lucky	Expected	Perfect Storm
\$ 210,405,570.00	\$ 6,259,620.00	\$ 17,482,500.00	\$ 40,173,740.00

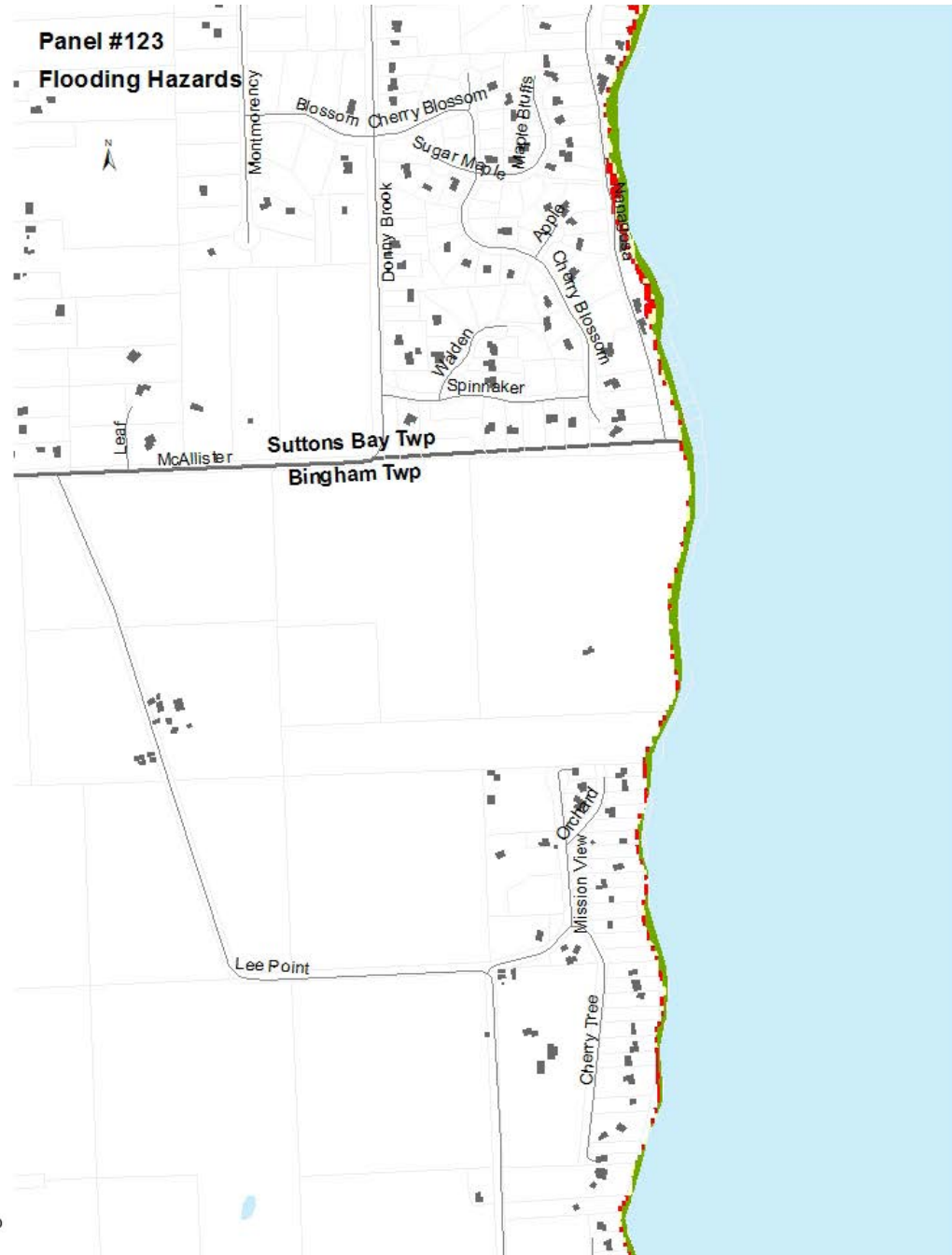
Coastal Flooding Scenario Impacts

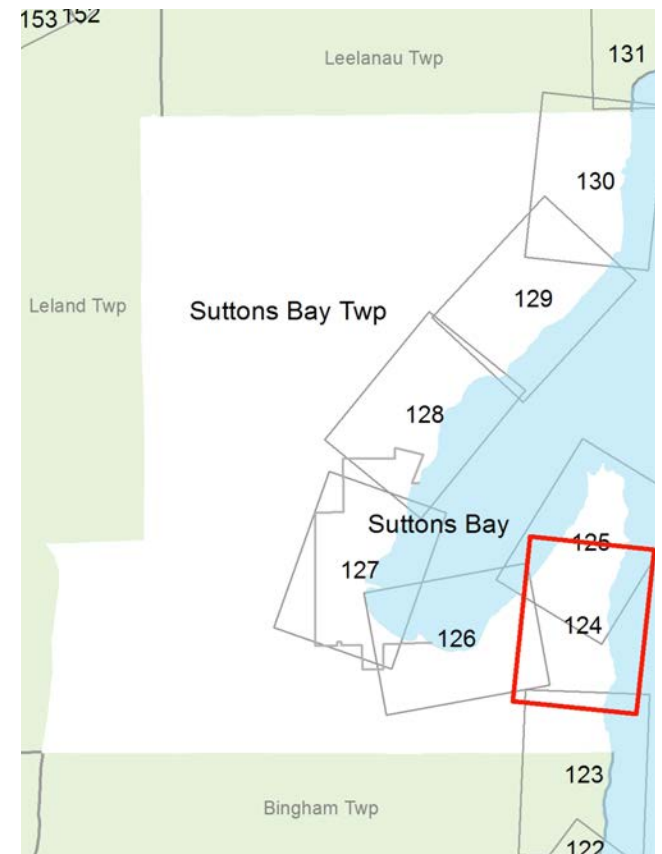
Suttons Bay			
Total SEV	Lucky	Expected	Perfect Storm
\$ 85,486,600.00	\$ 3,392,400.00	\$ 18,739,210.00	\$ 27,962,210.00

- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



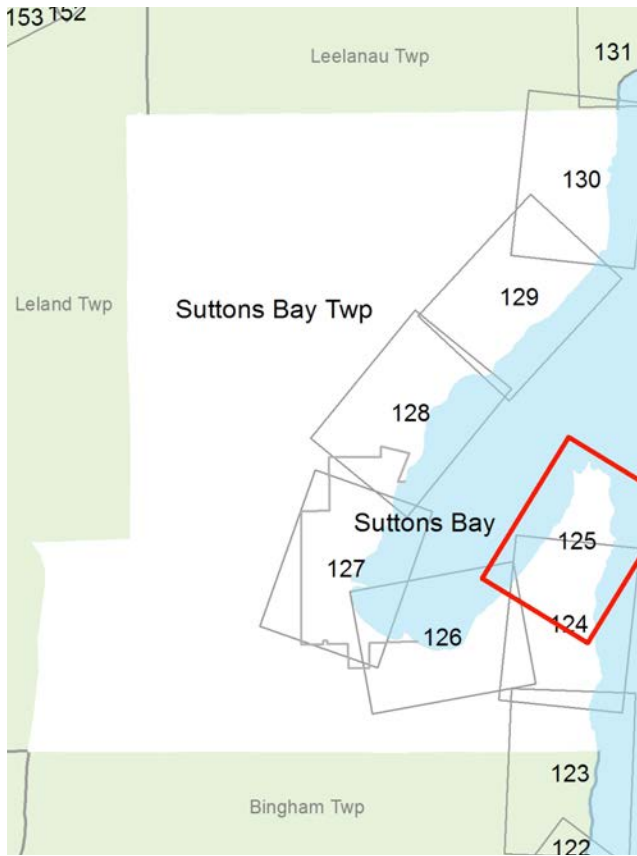
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario






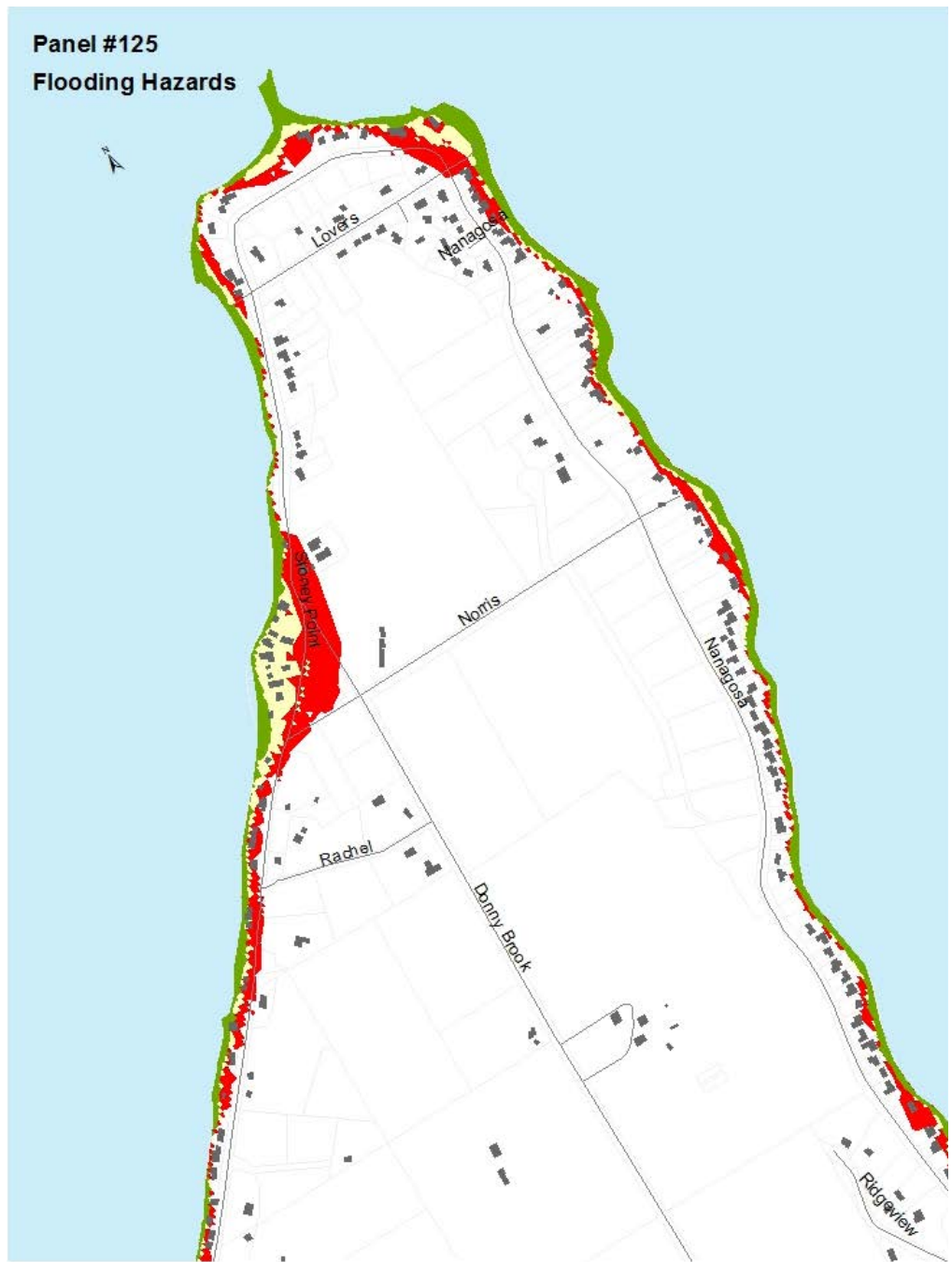


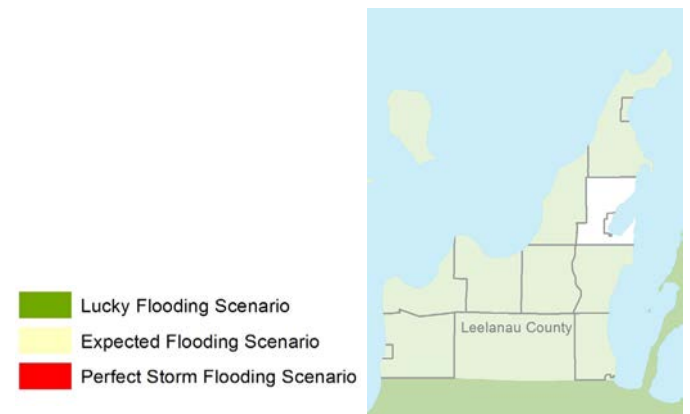
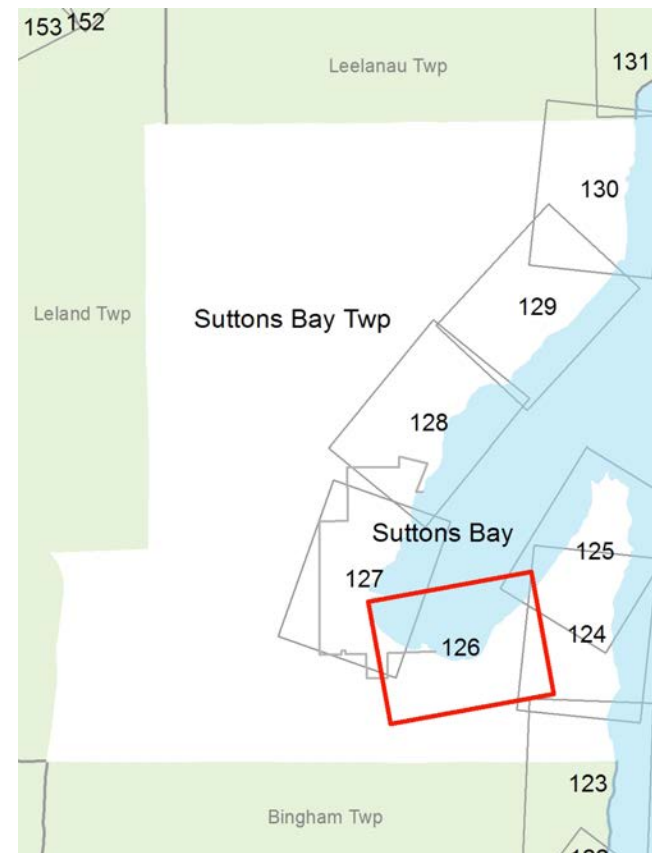
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

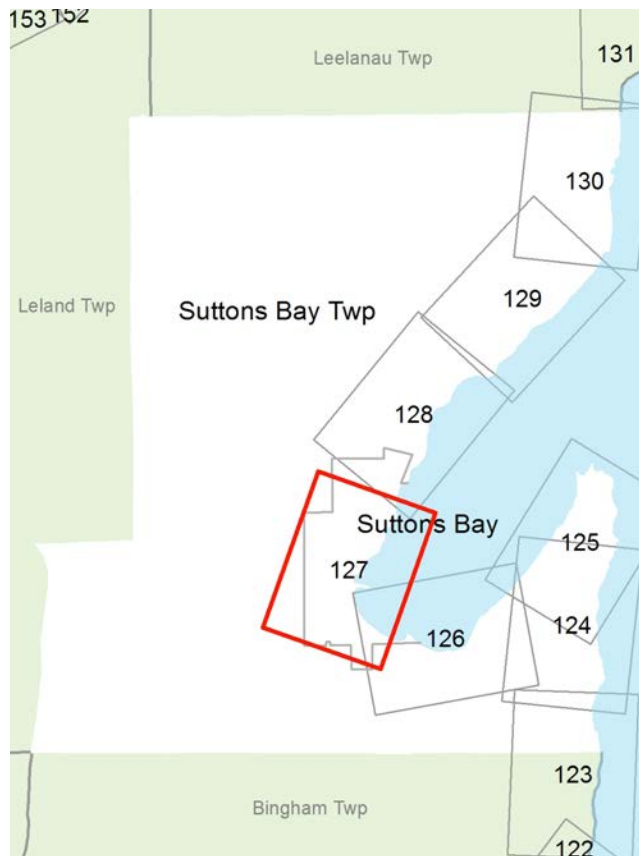




-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

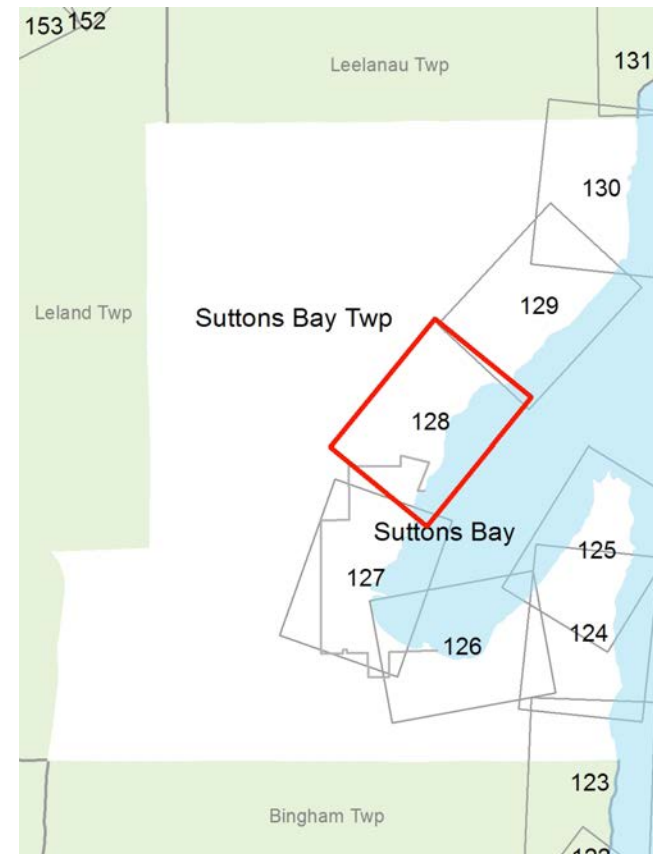









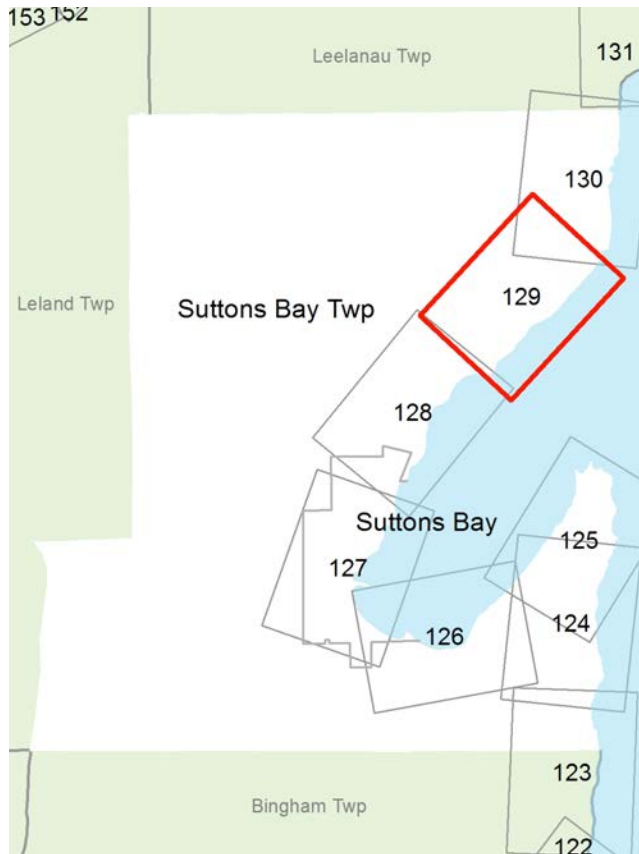
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario





-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

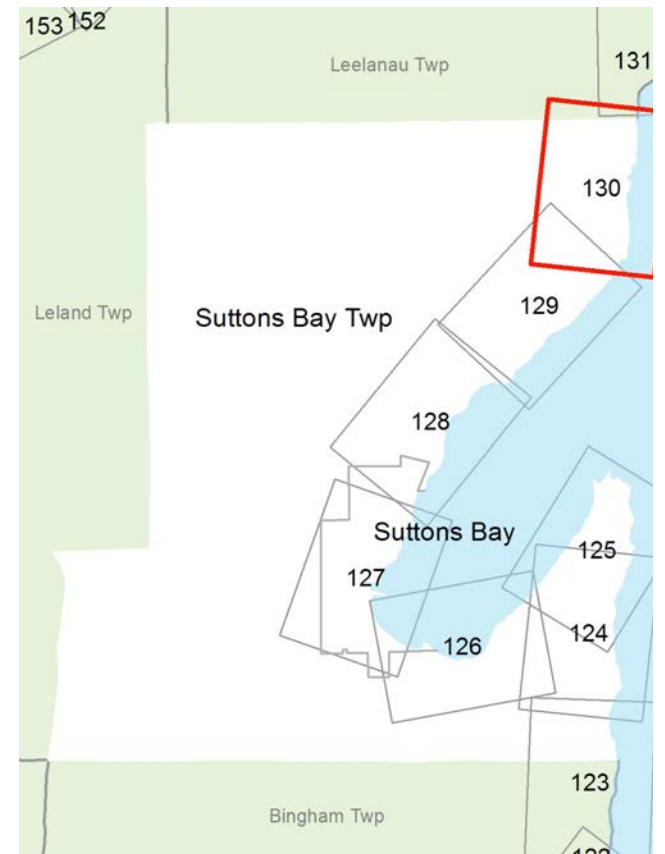




**Panel #129
Flooding Hazards**



- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



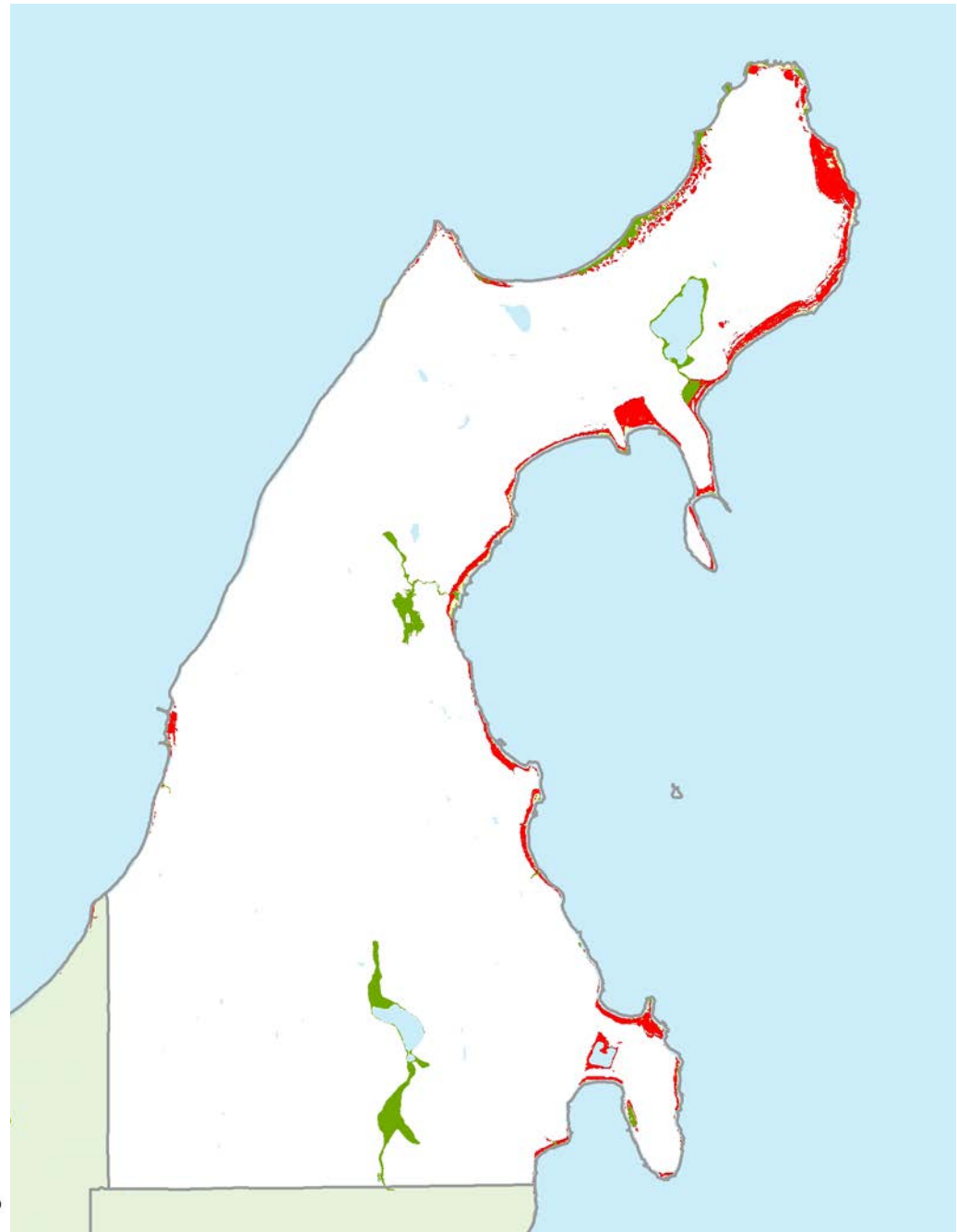
Leelanau Twp.

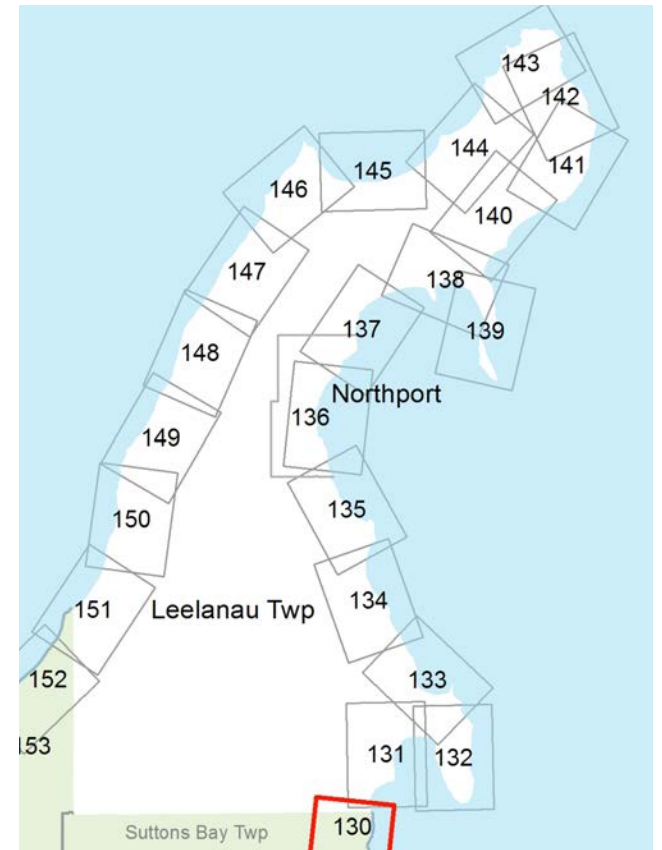
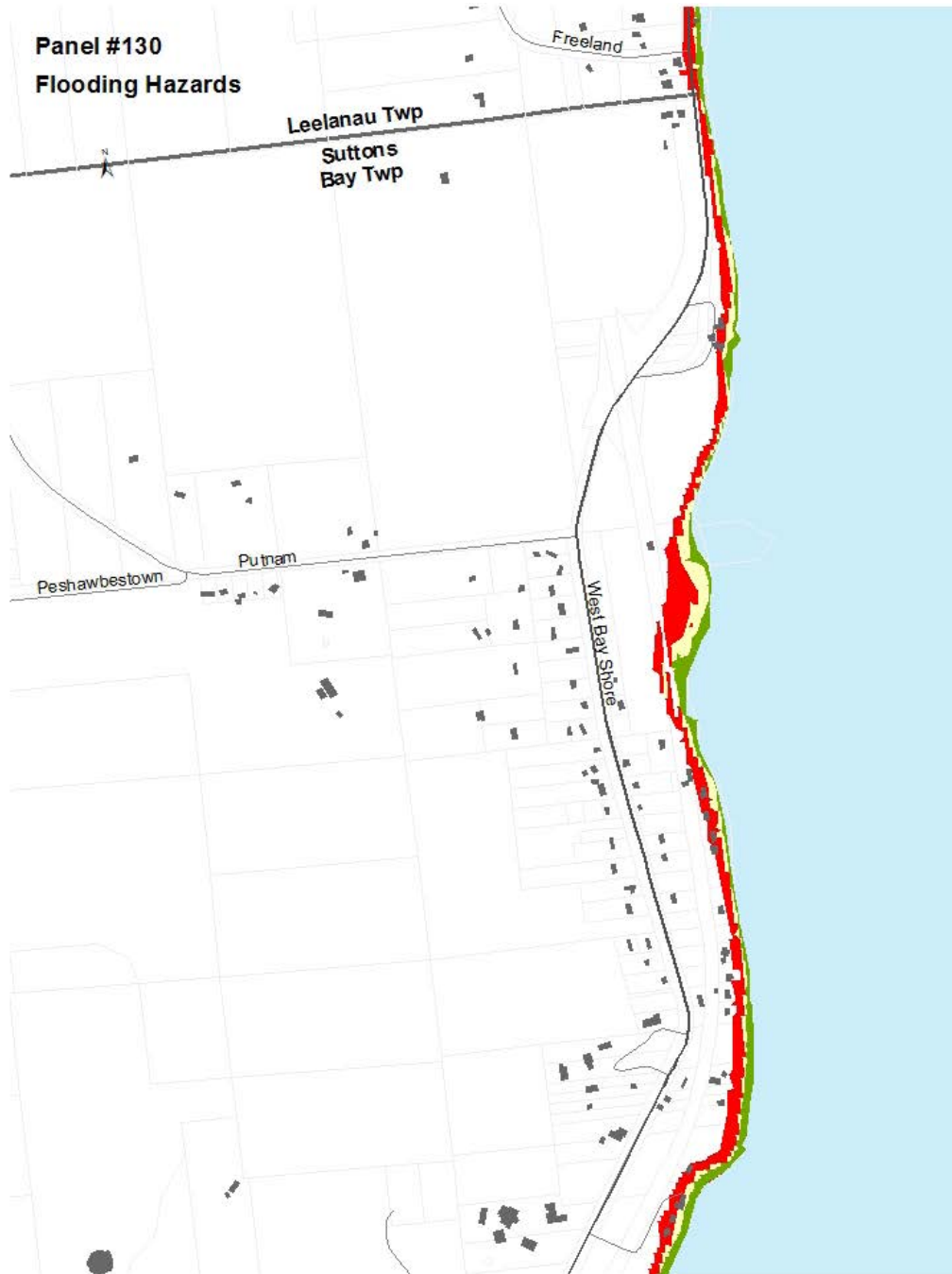





Coastal Flooding Scenario Impacts

Leelanau			
Total SEV	Lucky	Expected	Perfect Storm
\$ 519,607,475.00	\$ 26,011,100.00	\$ 81,005,200.00	\$ 194,589,000.00

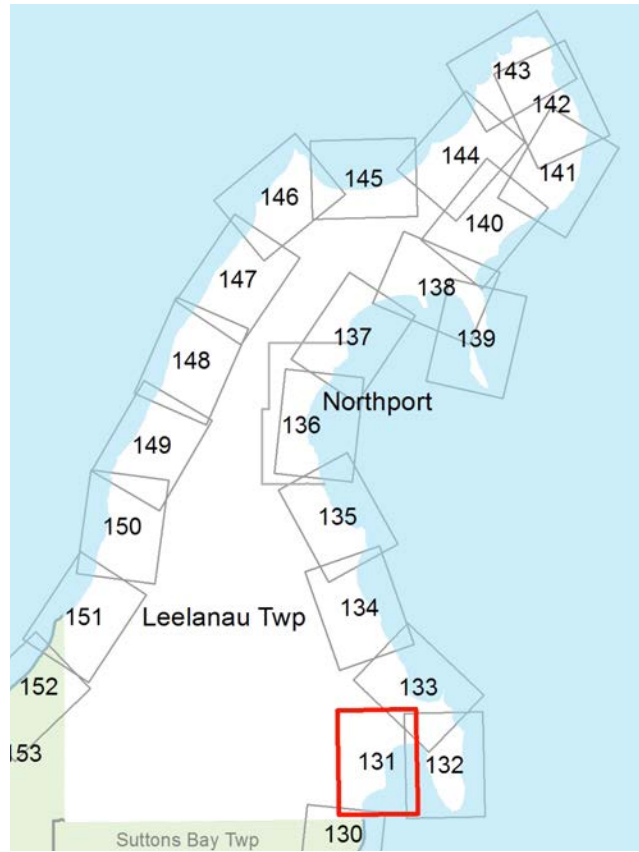
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario






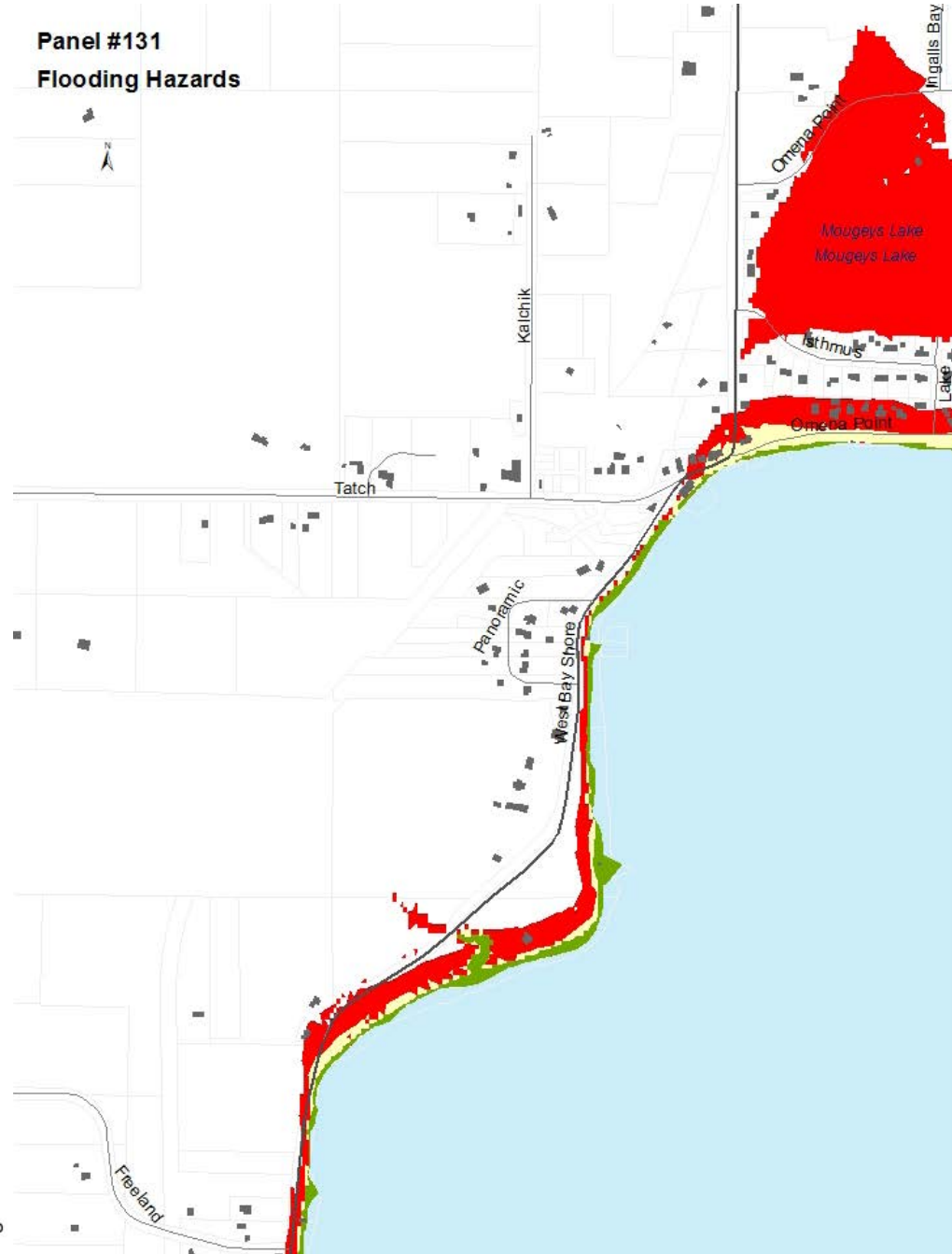


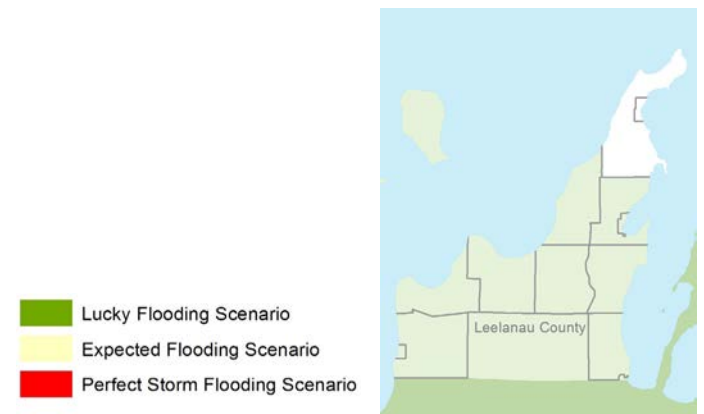
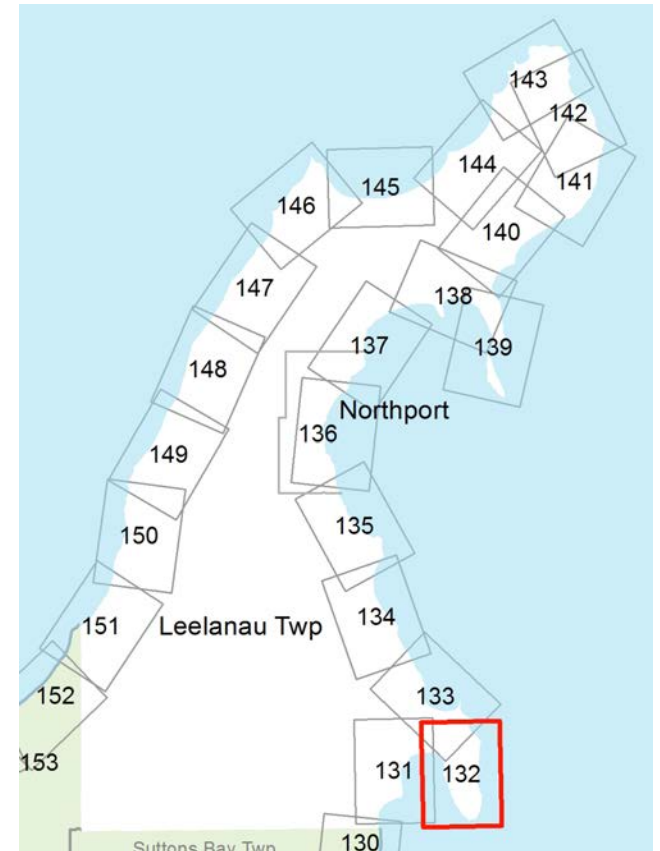
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

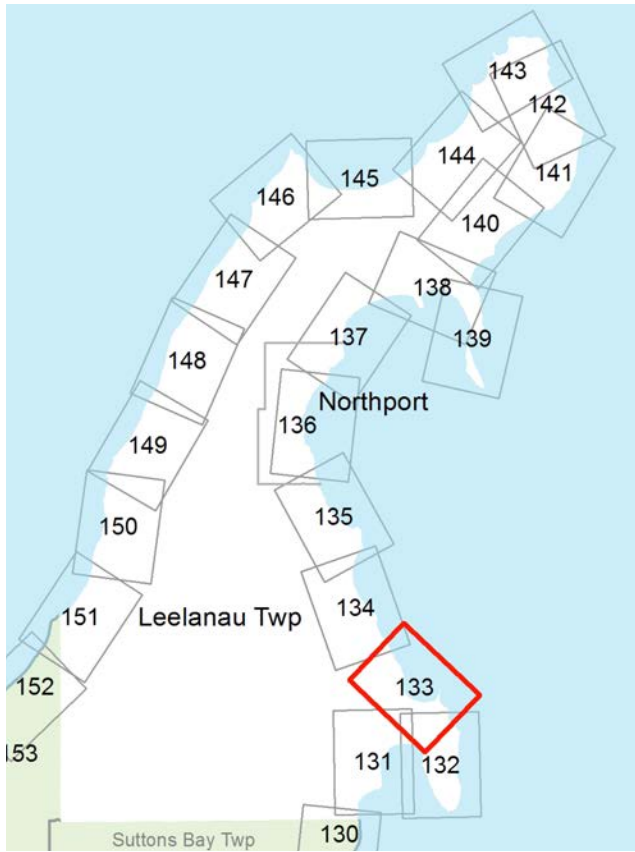







-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

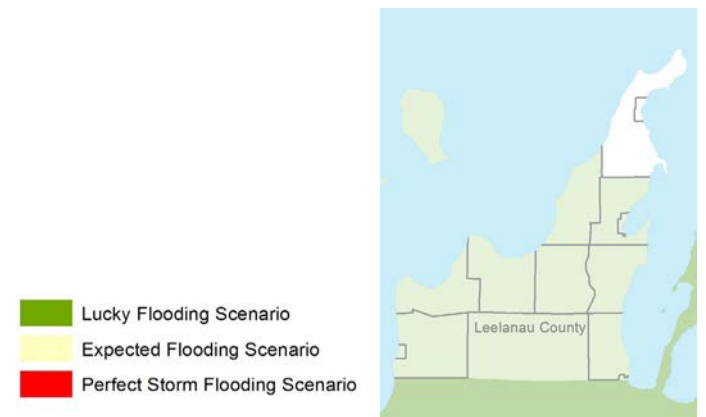
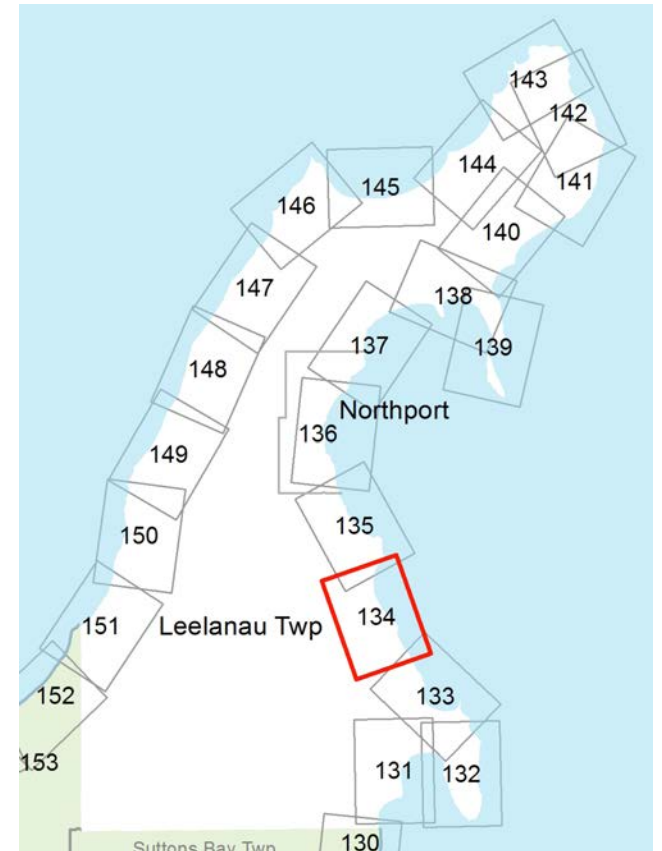


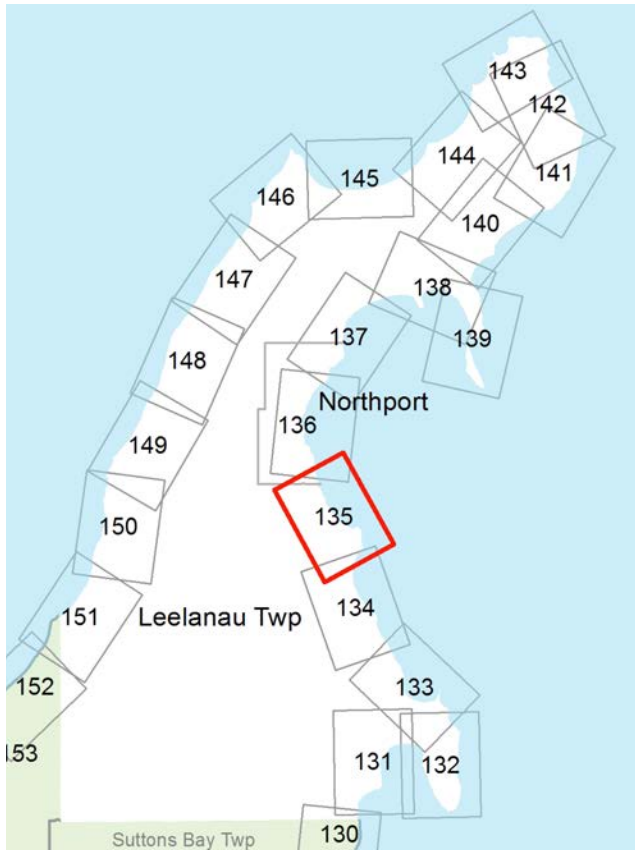







-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

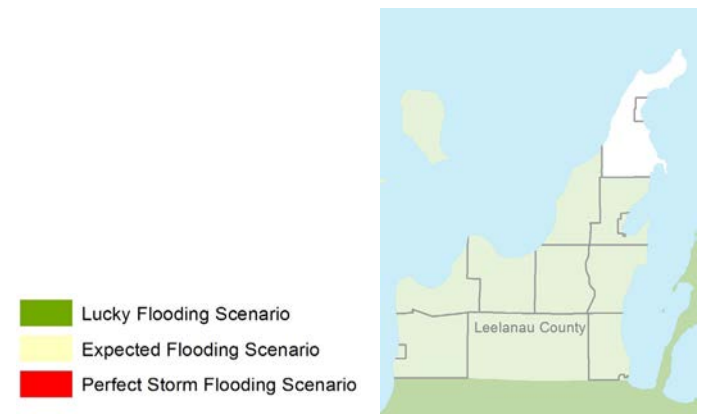
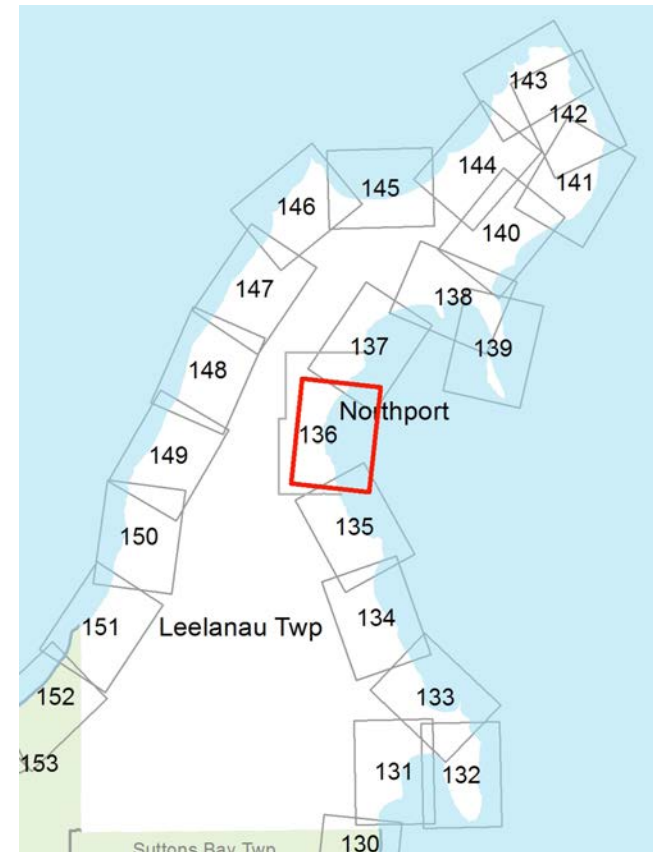


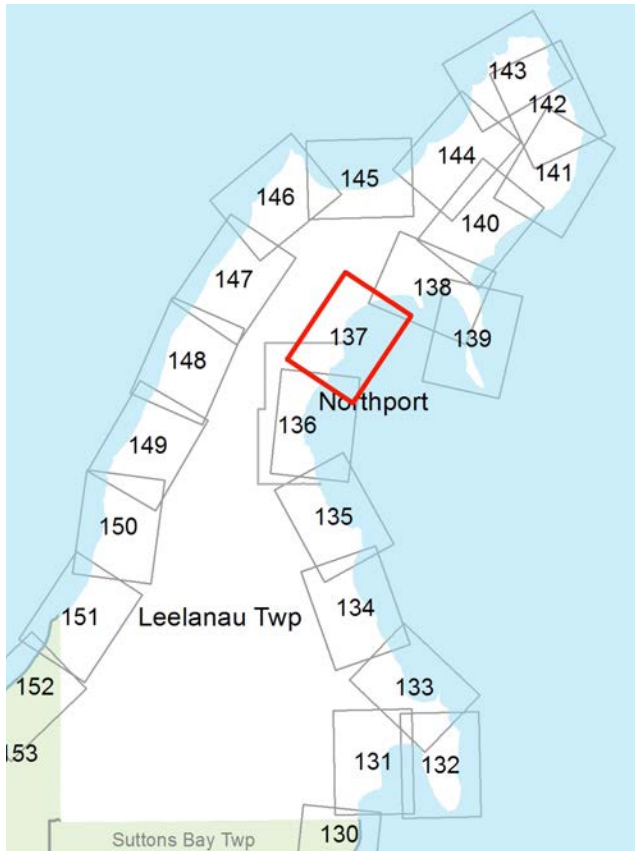







-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

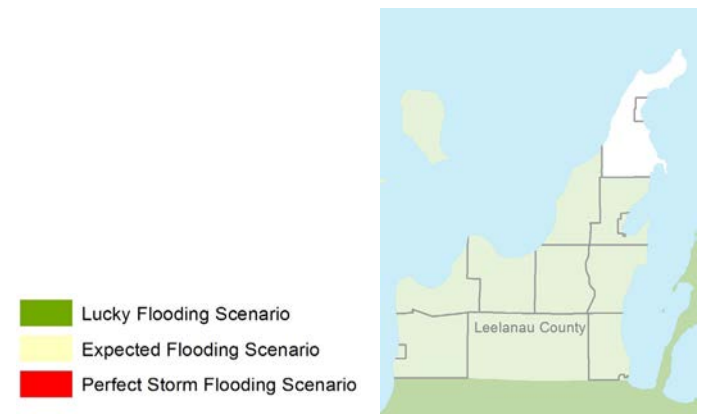
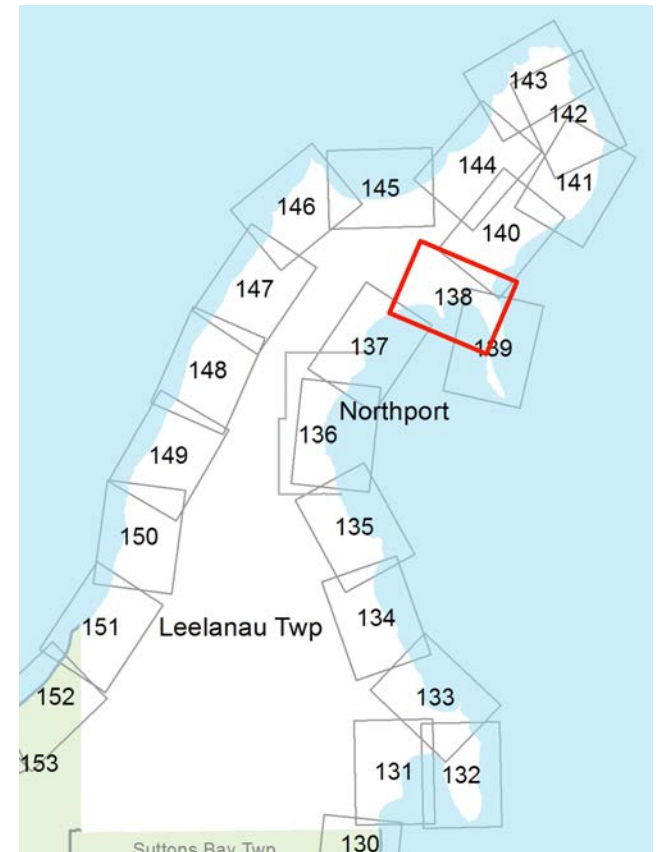
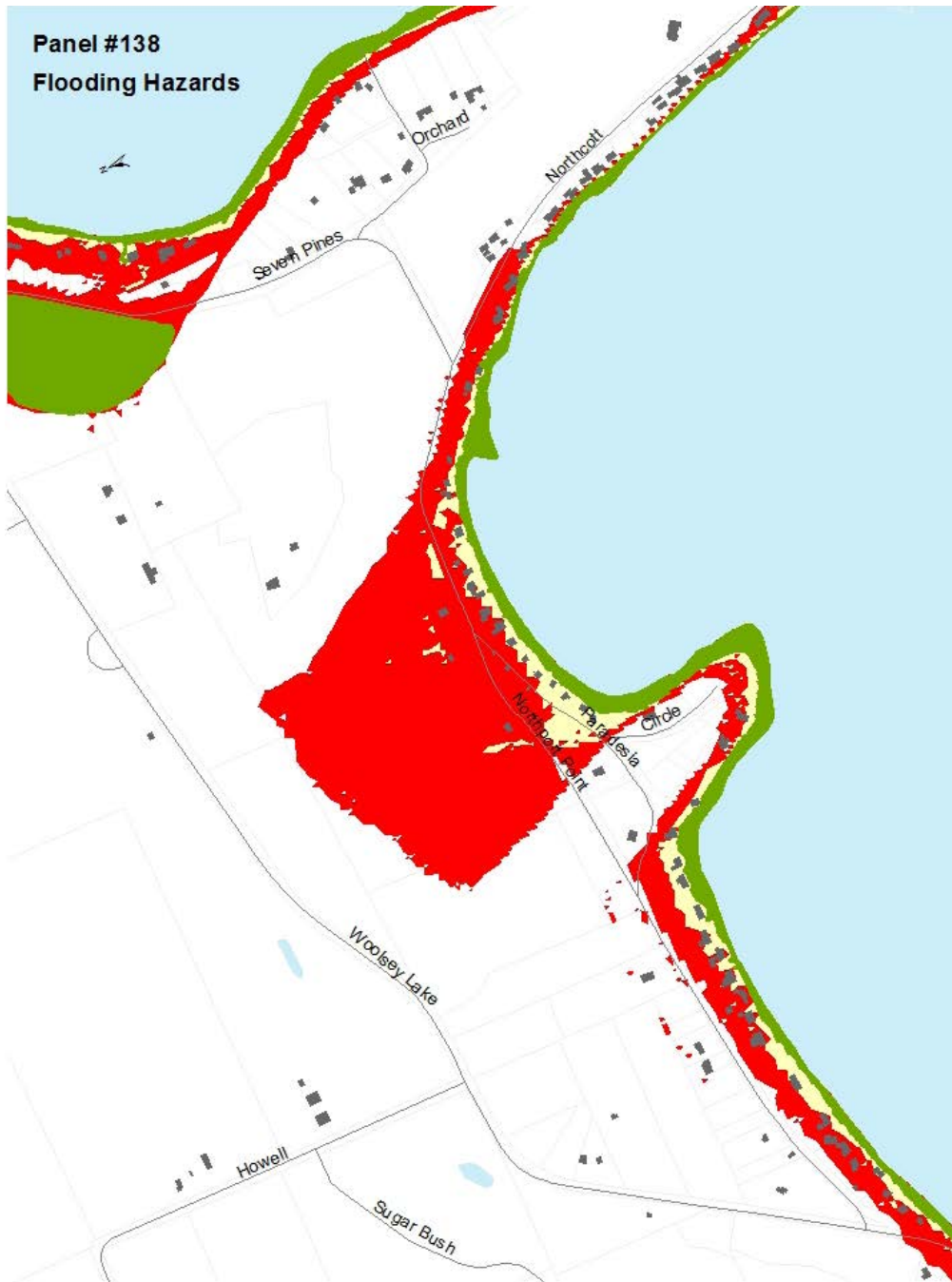


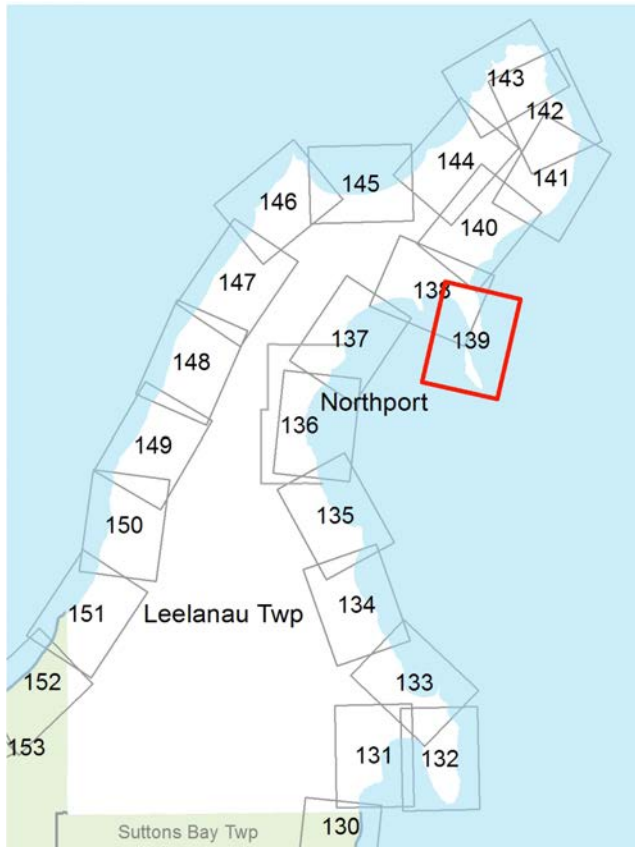







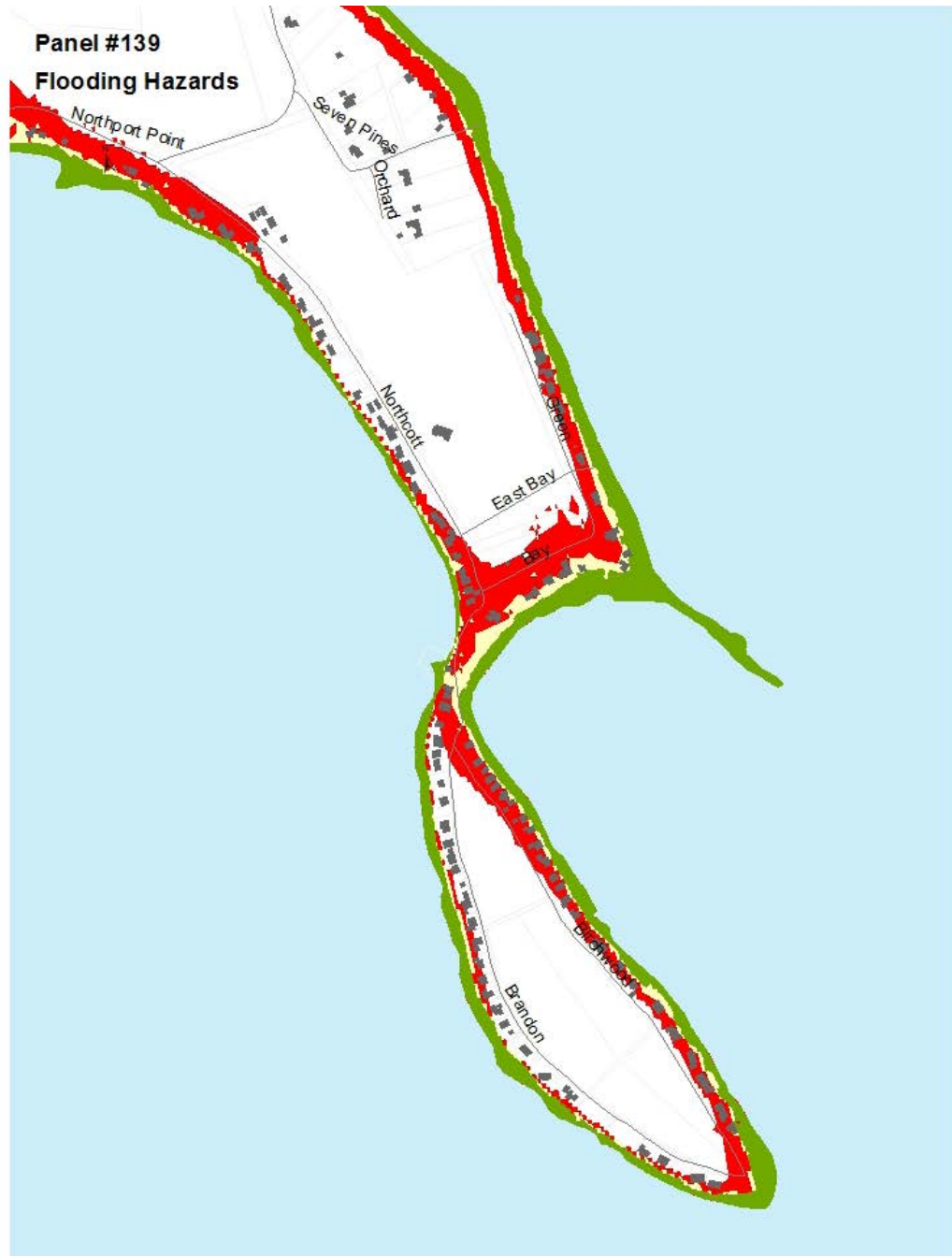
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario



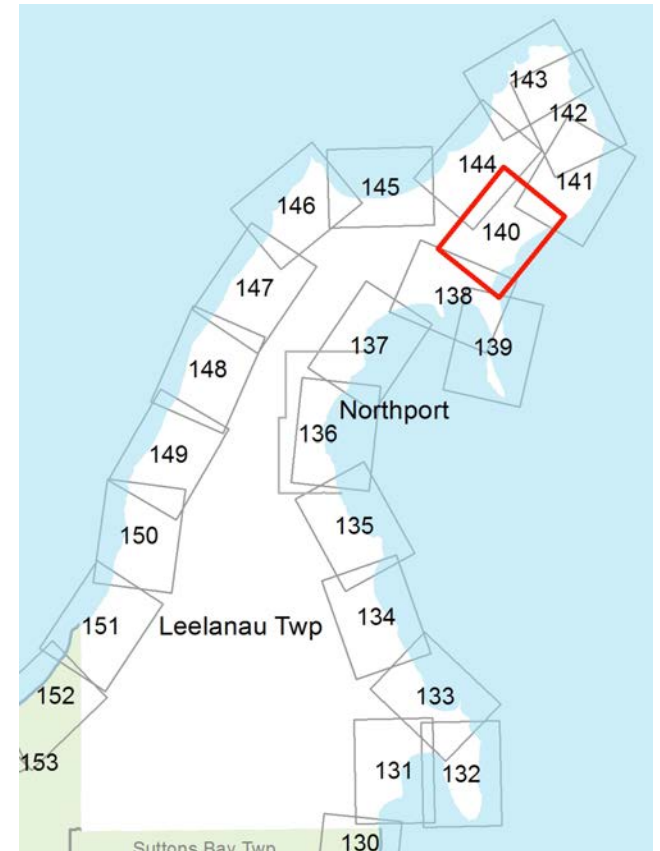







-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

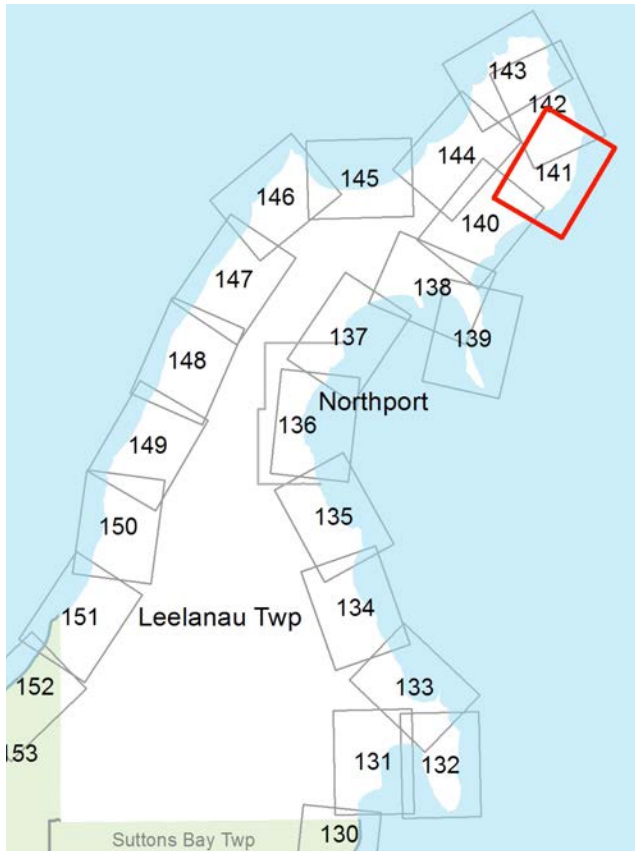





Panel #140
Flooding Hazards

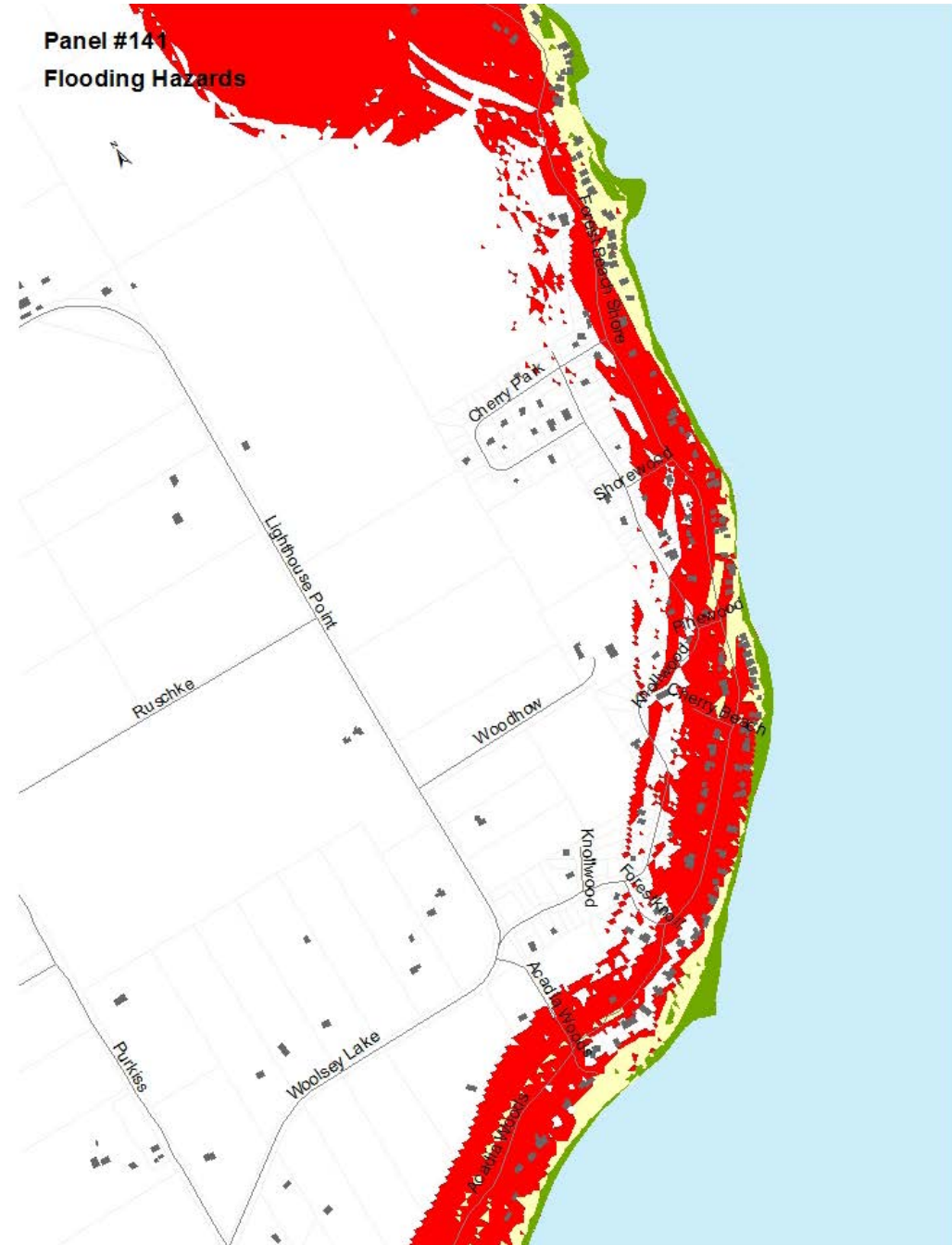


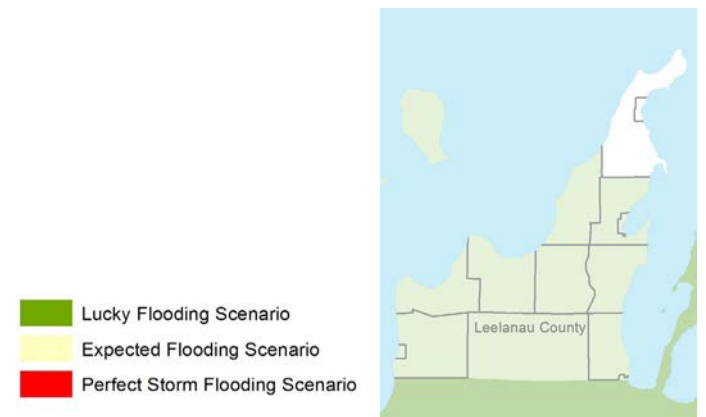
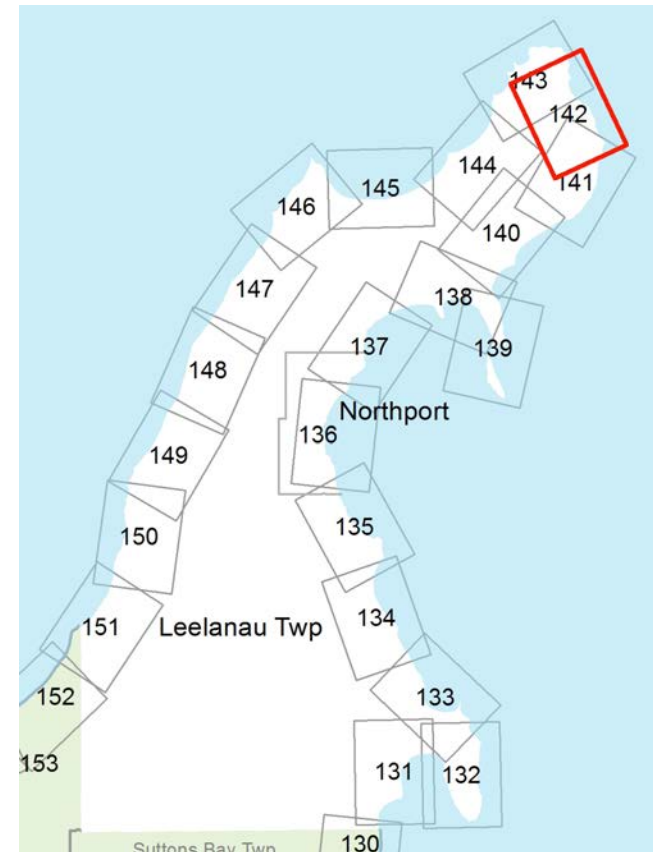
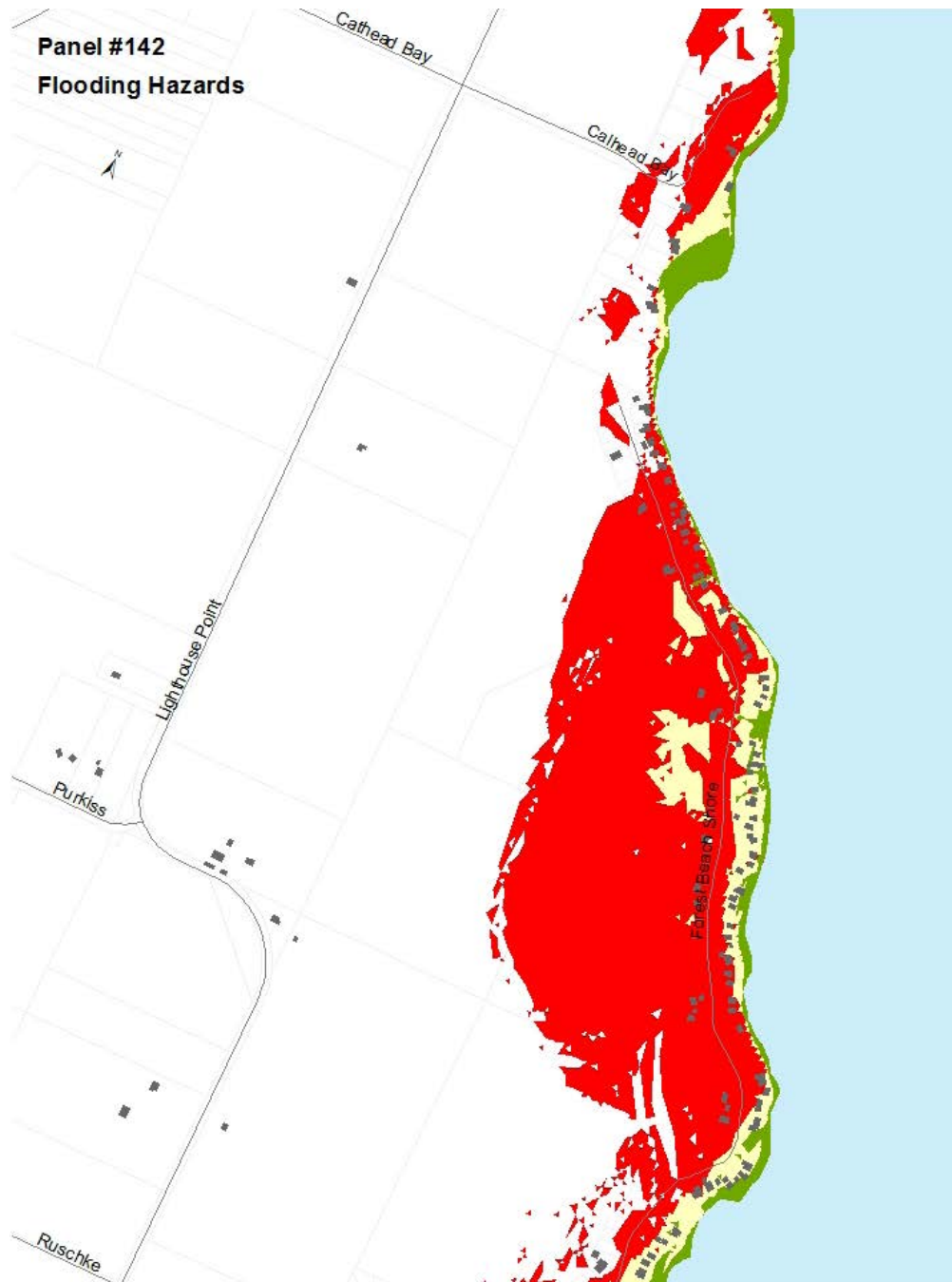
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

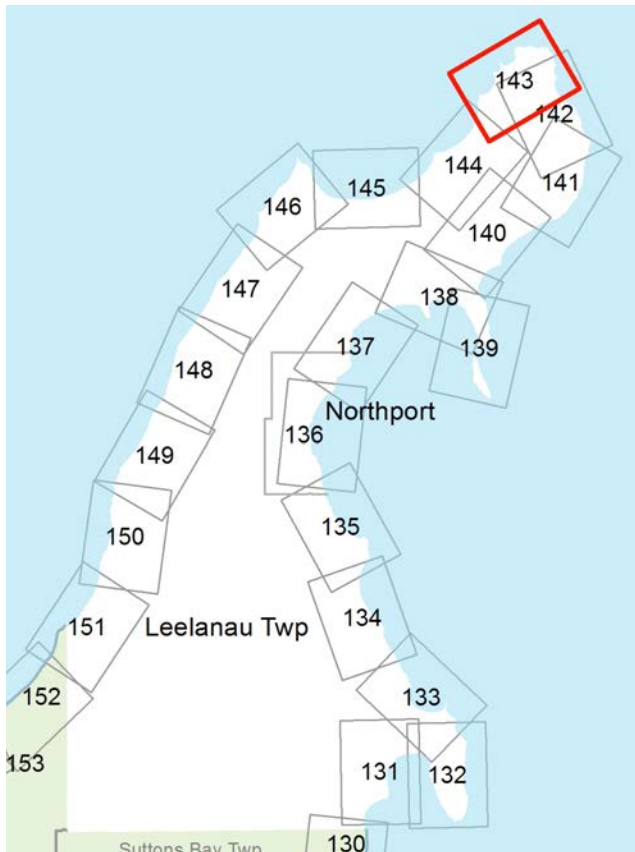







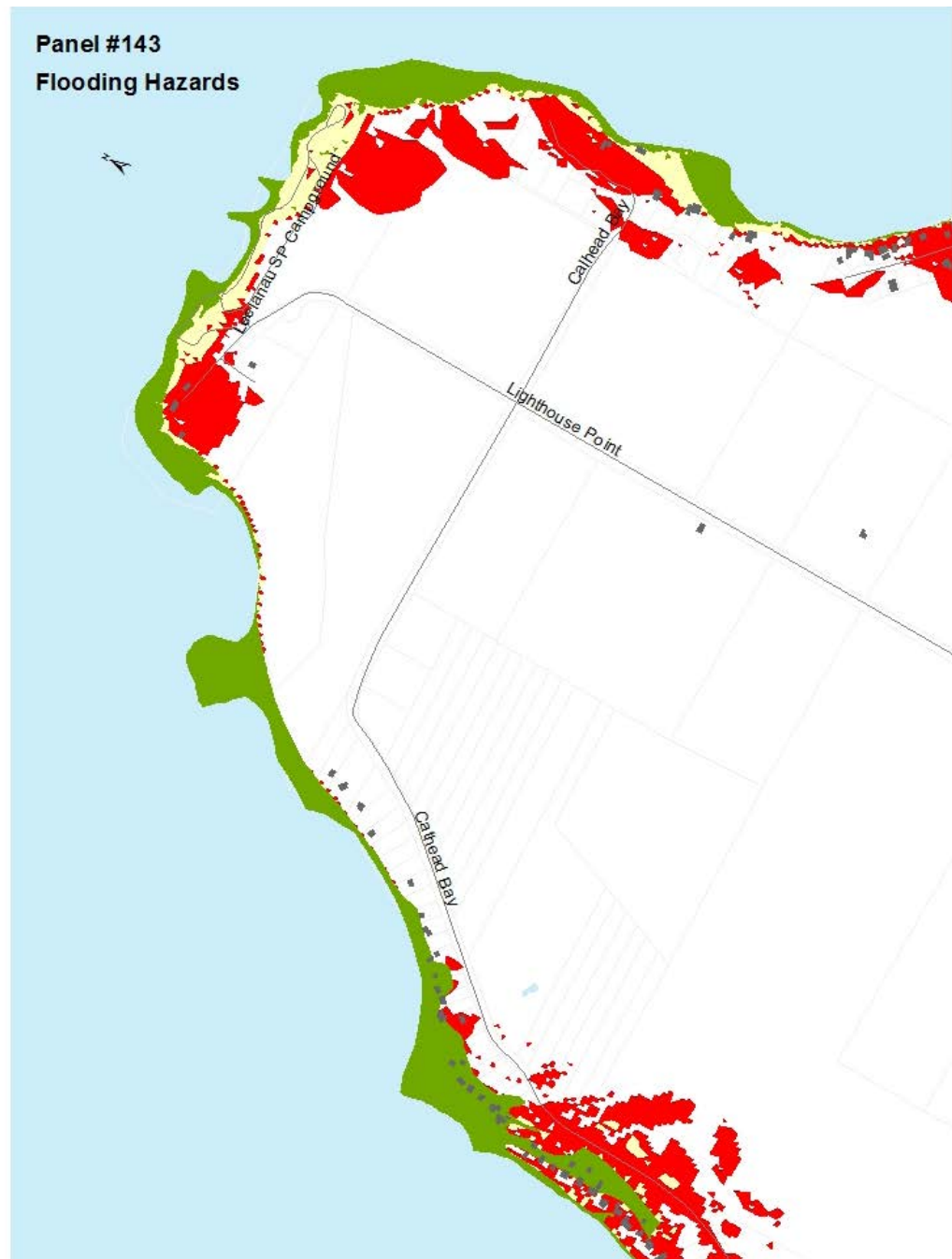
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

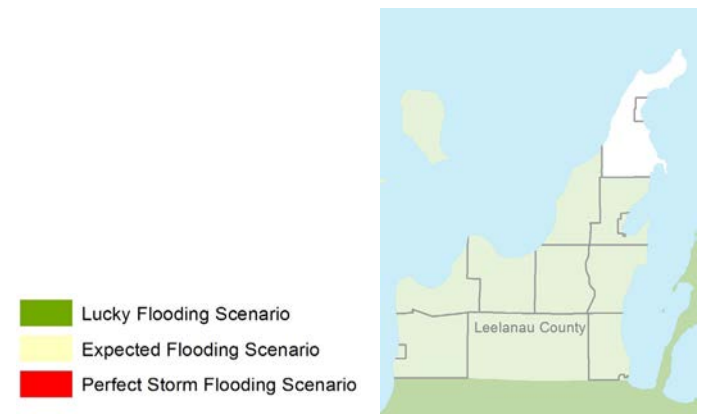
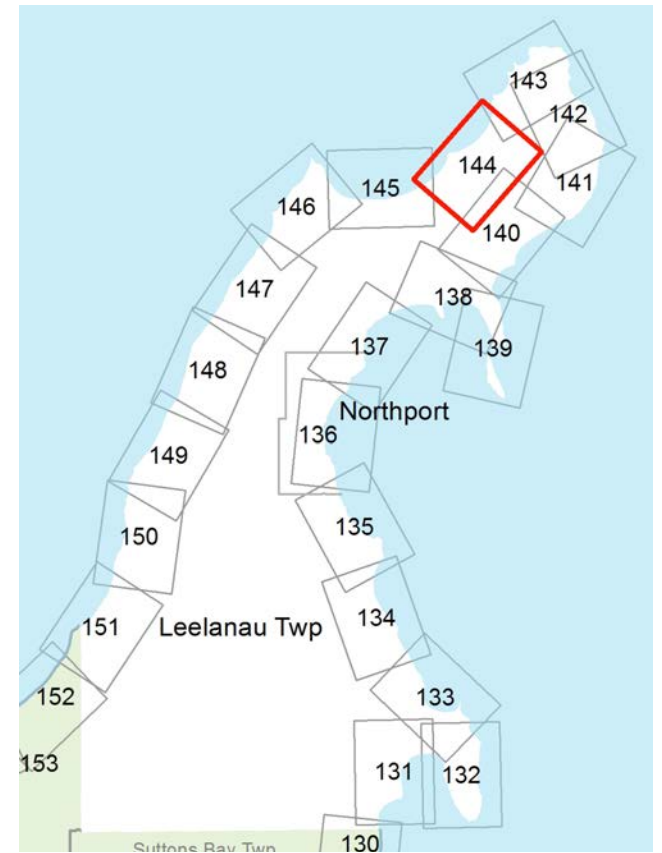
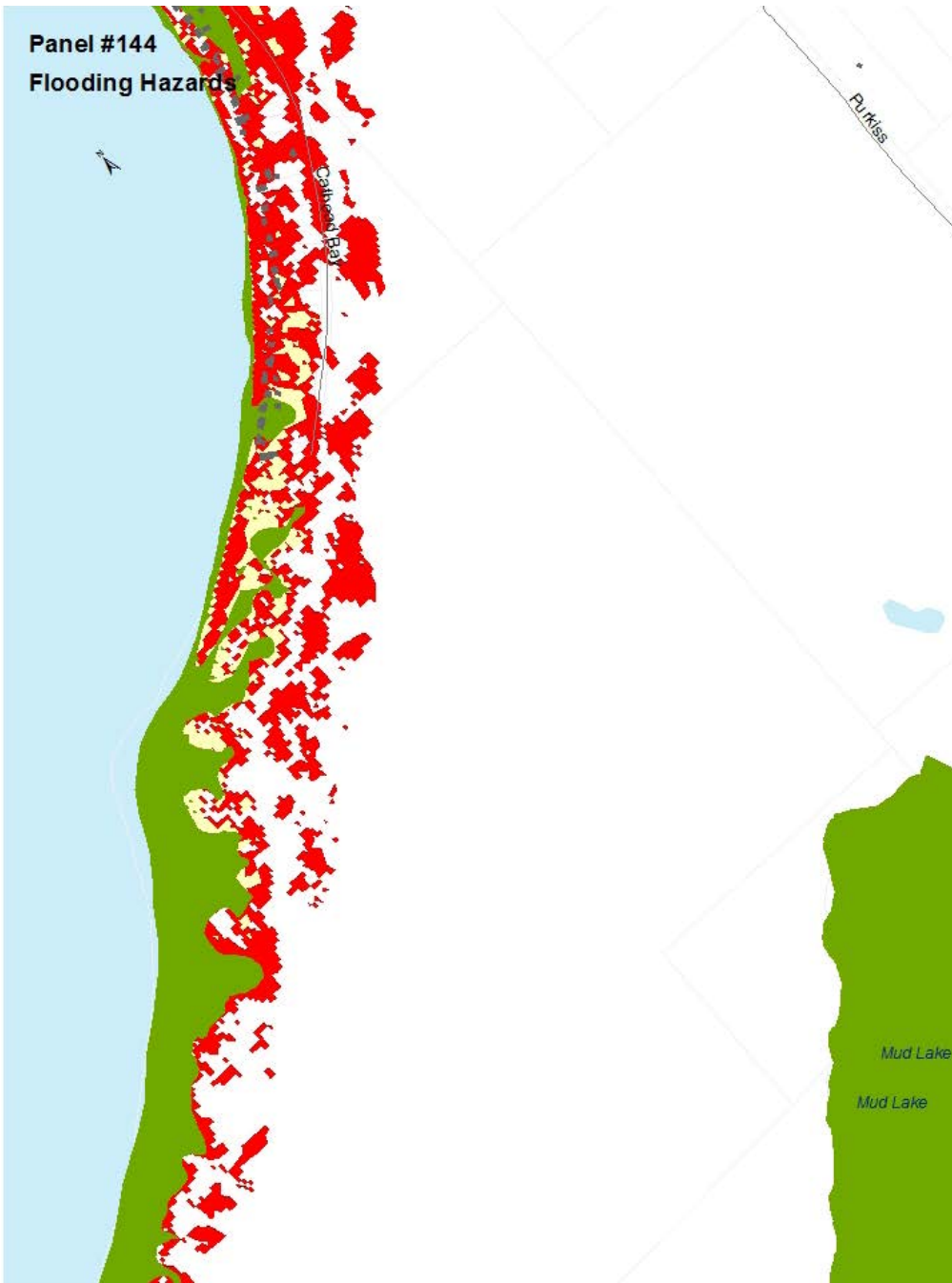


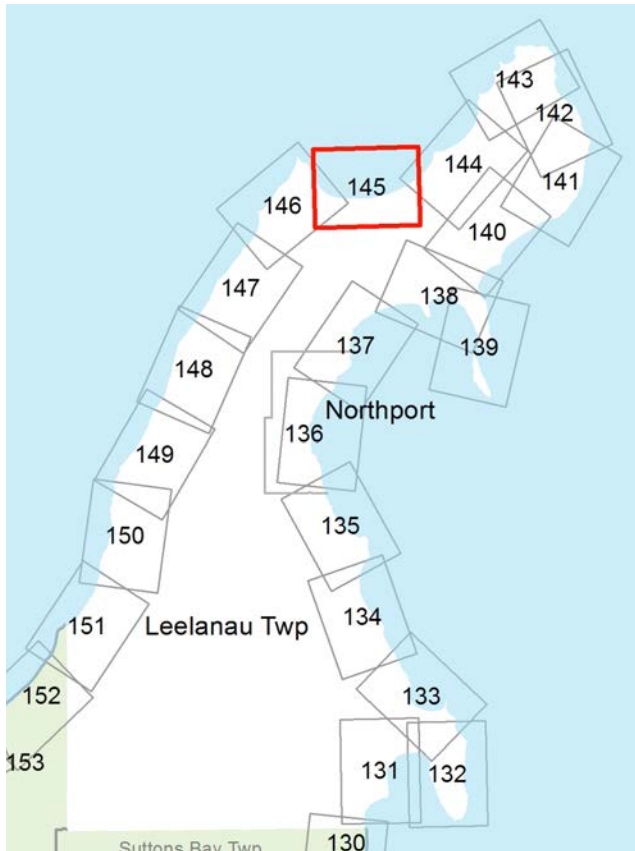







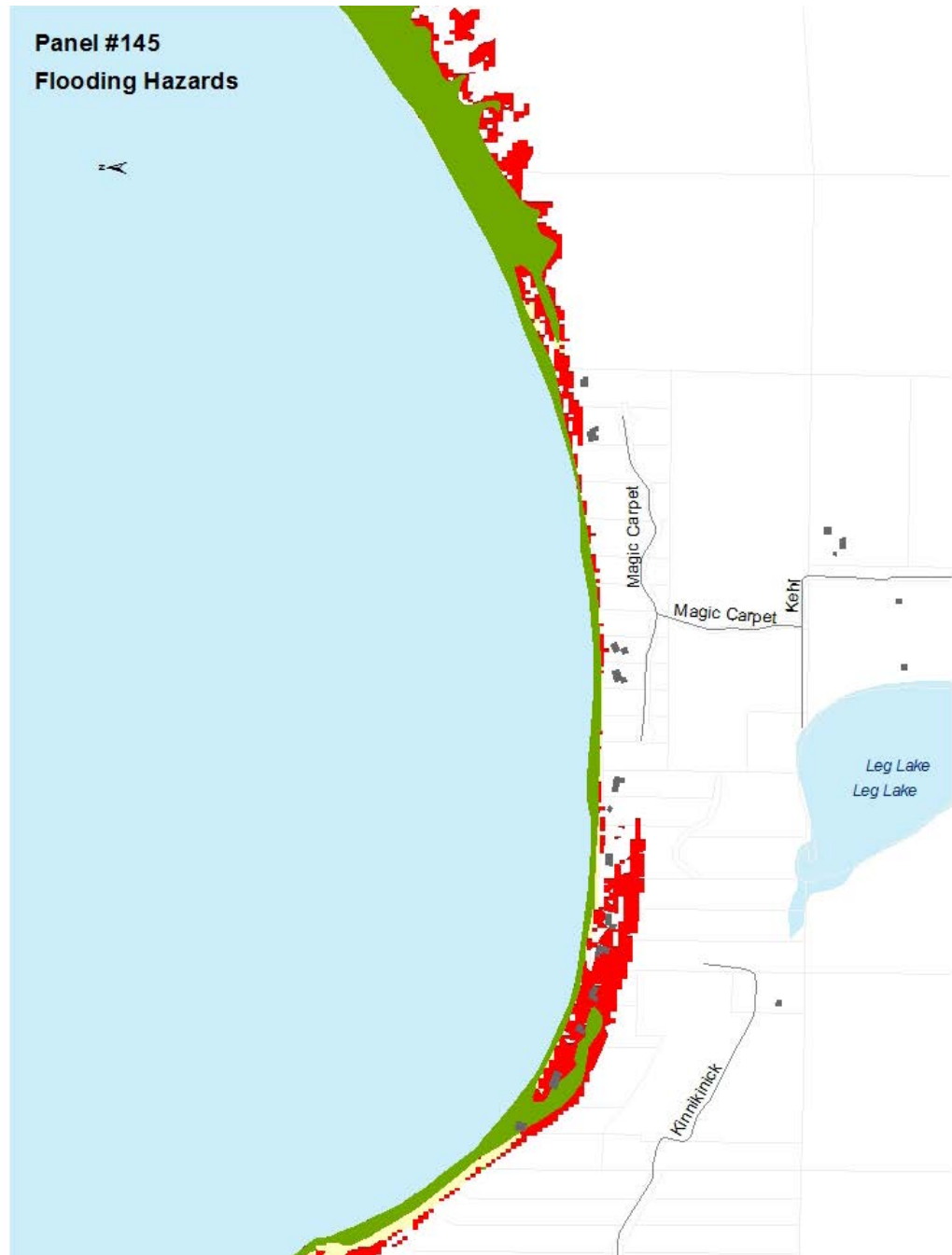
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

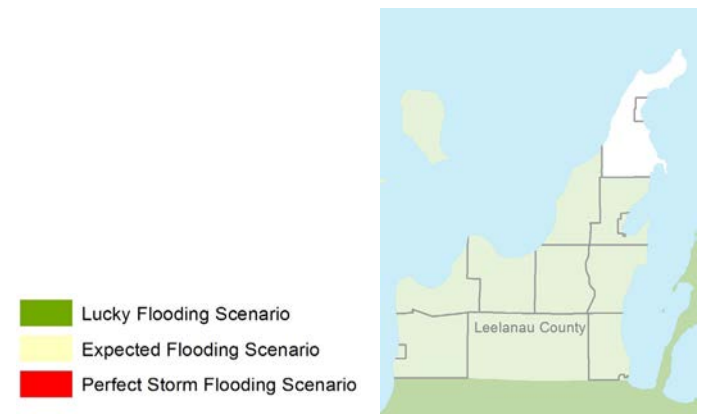
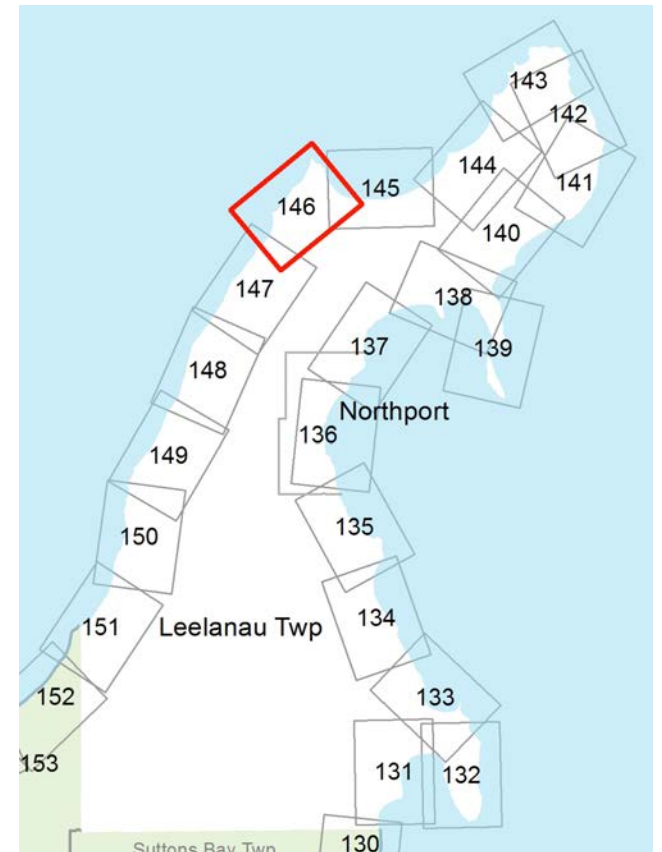


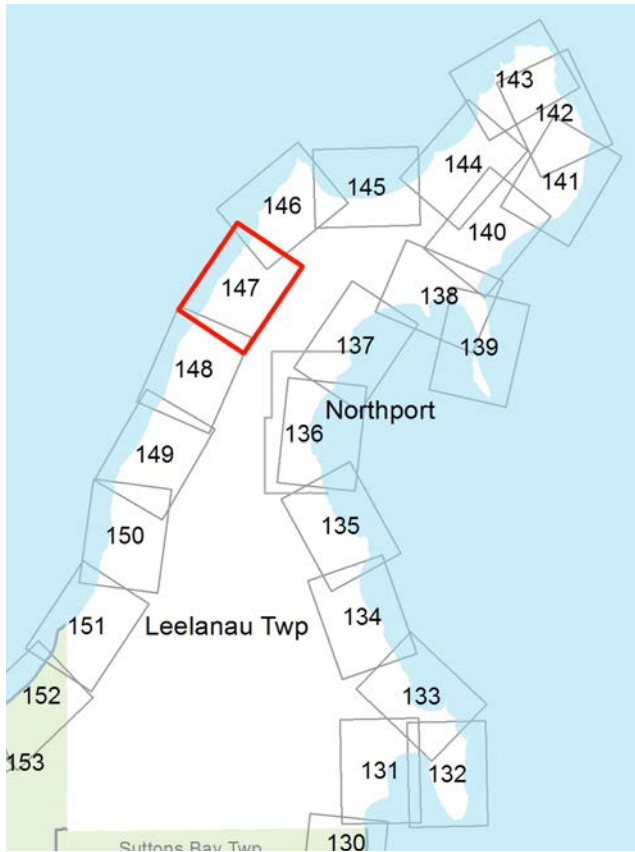







-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

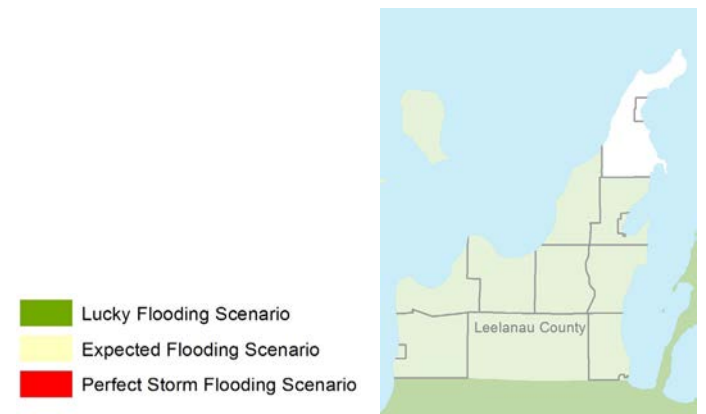
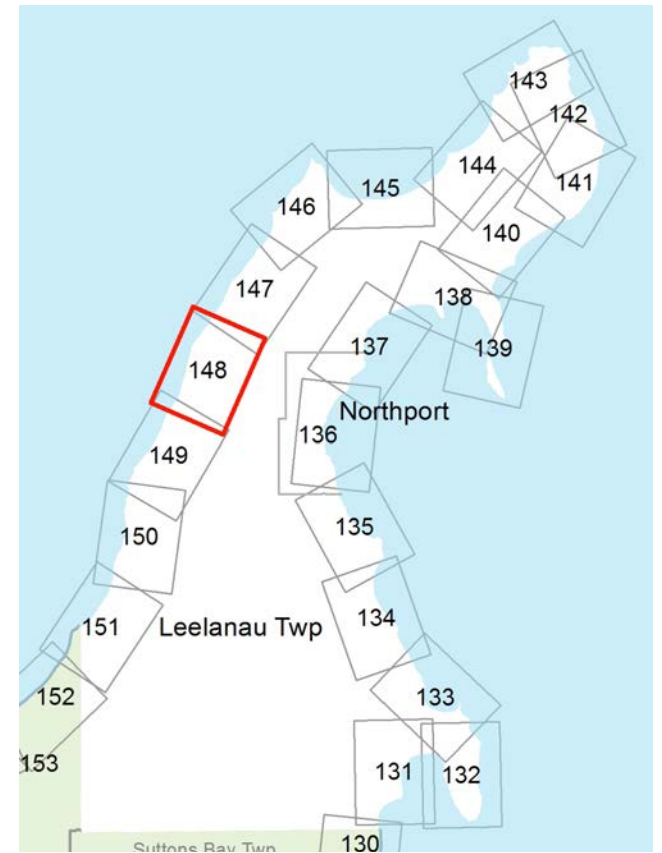


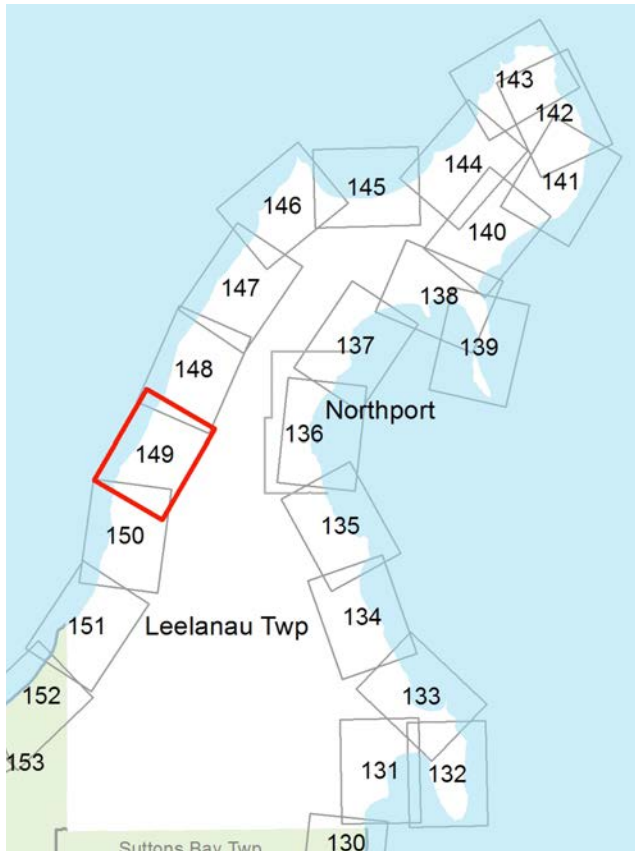







-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

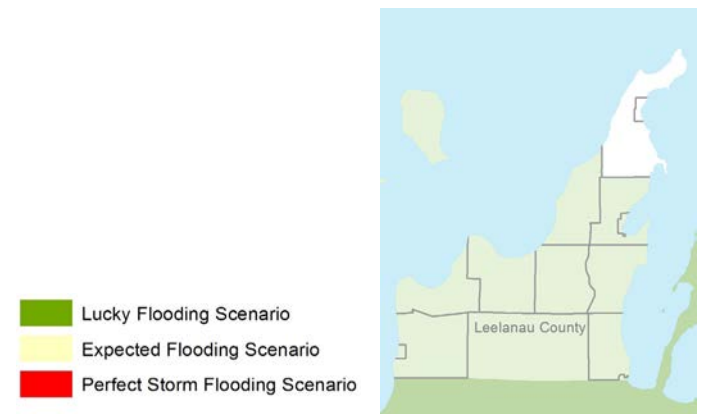
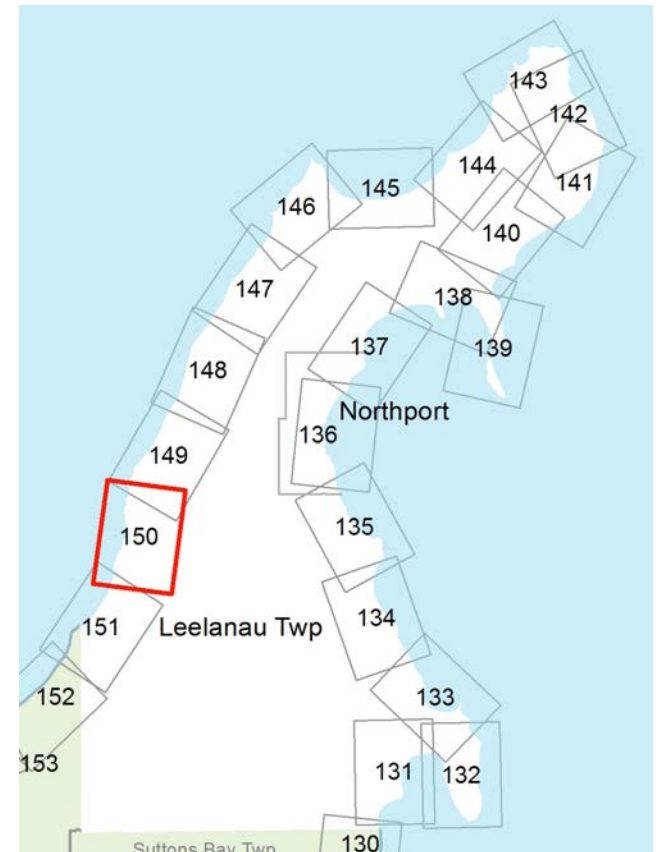


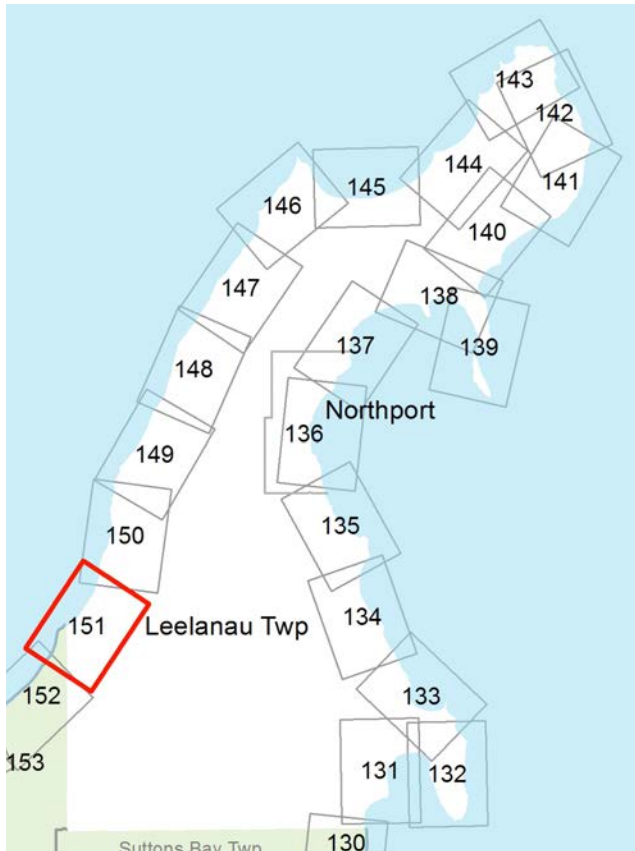







-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

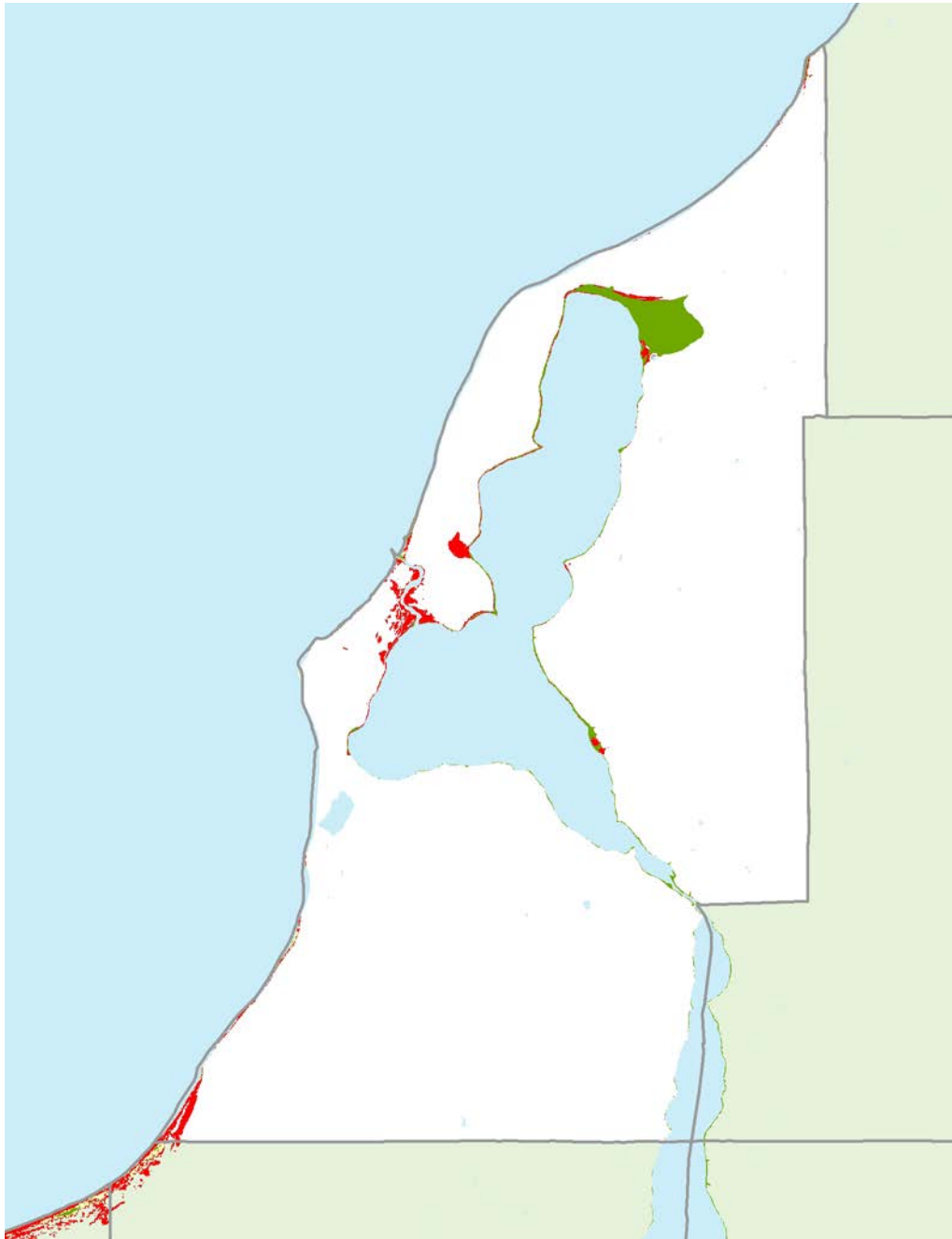






-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario





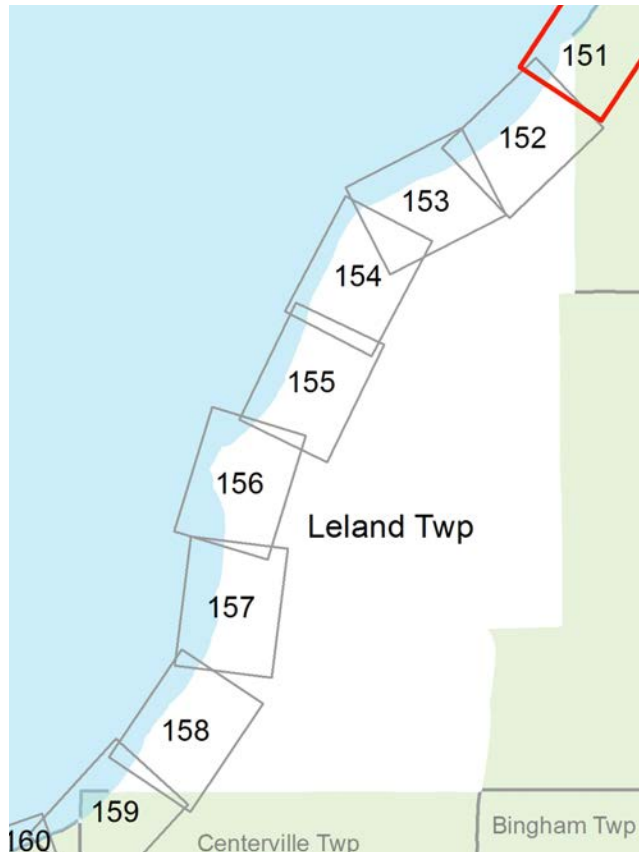
Leland Twp.






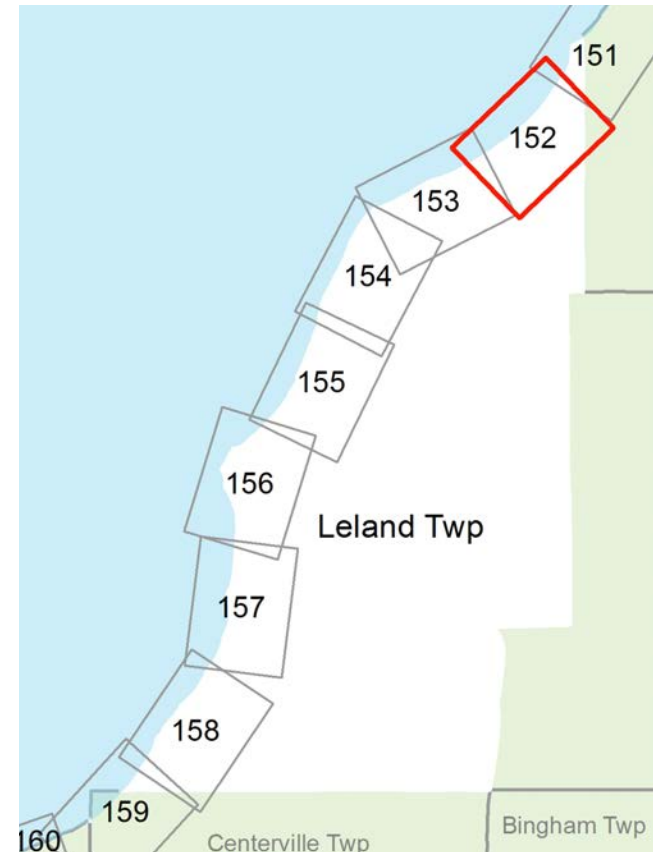
Coastal Flooding Scenario Impacts

Leland			
Total SEV	Lucky	Expected	Perfect Storm
\$ 646,221,700.00	\$ 30,862,700.00	\$ 32,737,500.00	\$ 79,348,800.00

- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

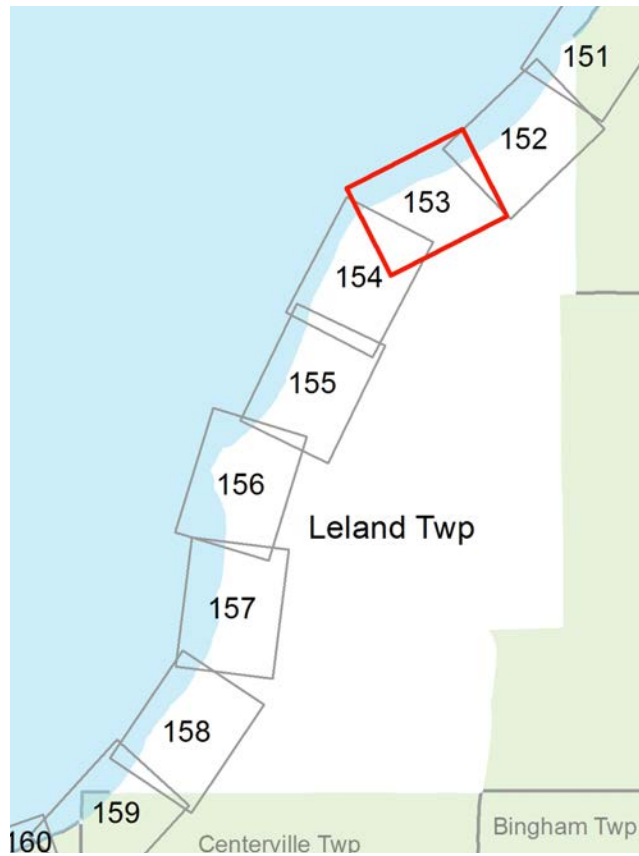





-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario



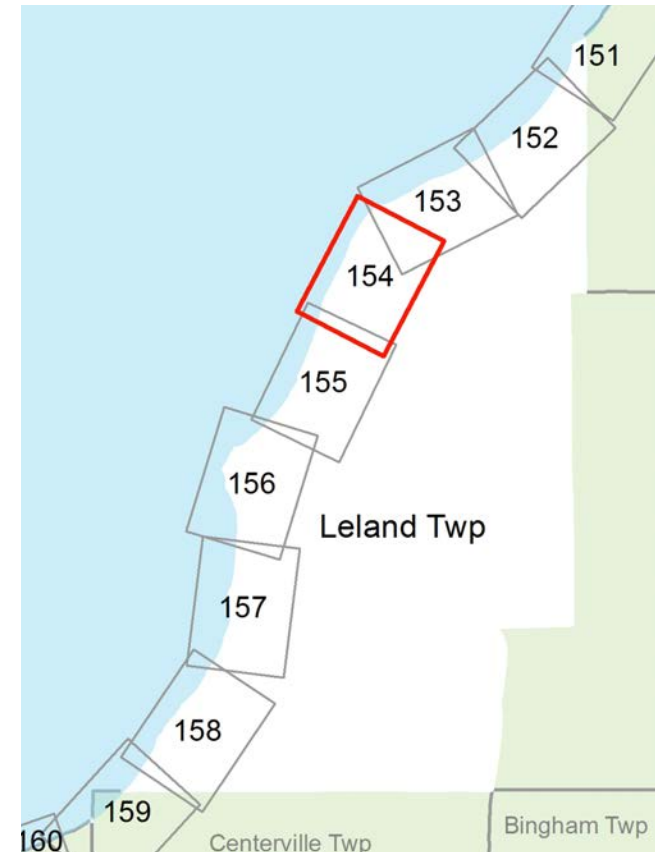
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario





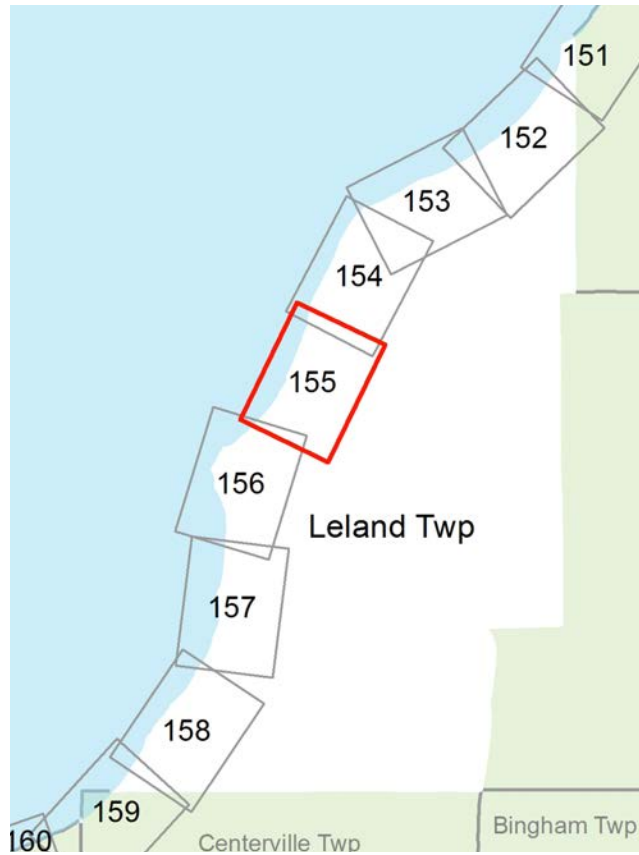
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario








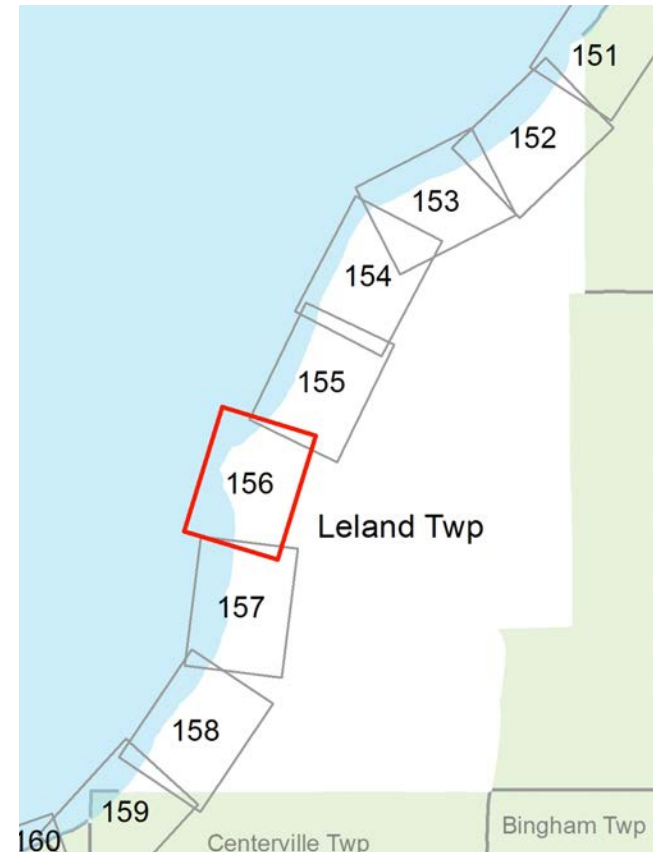
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario








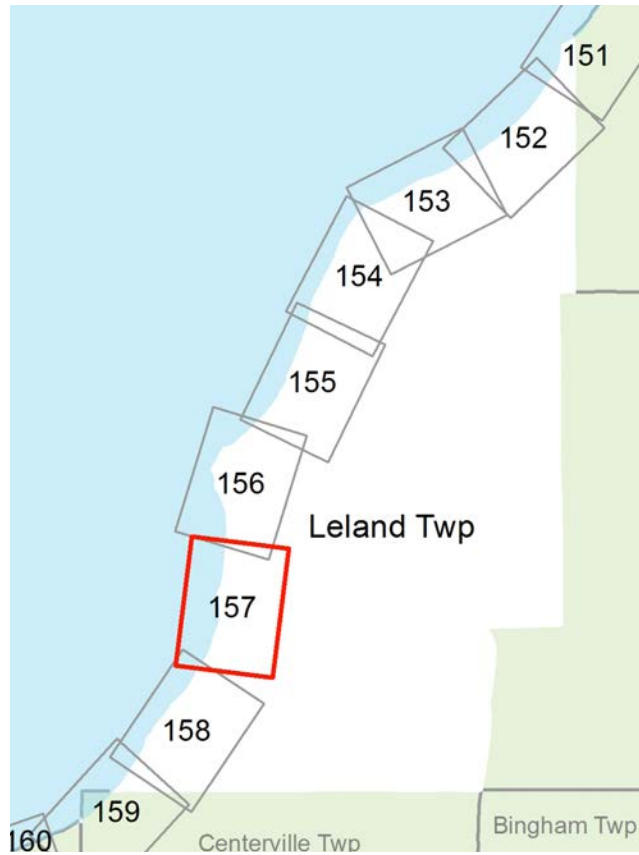
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario






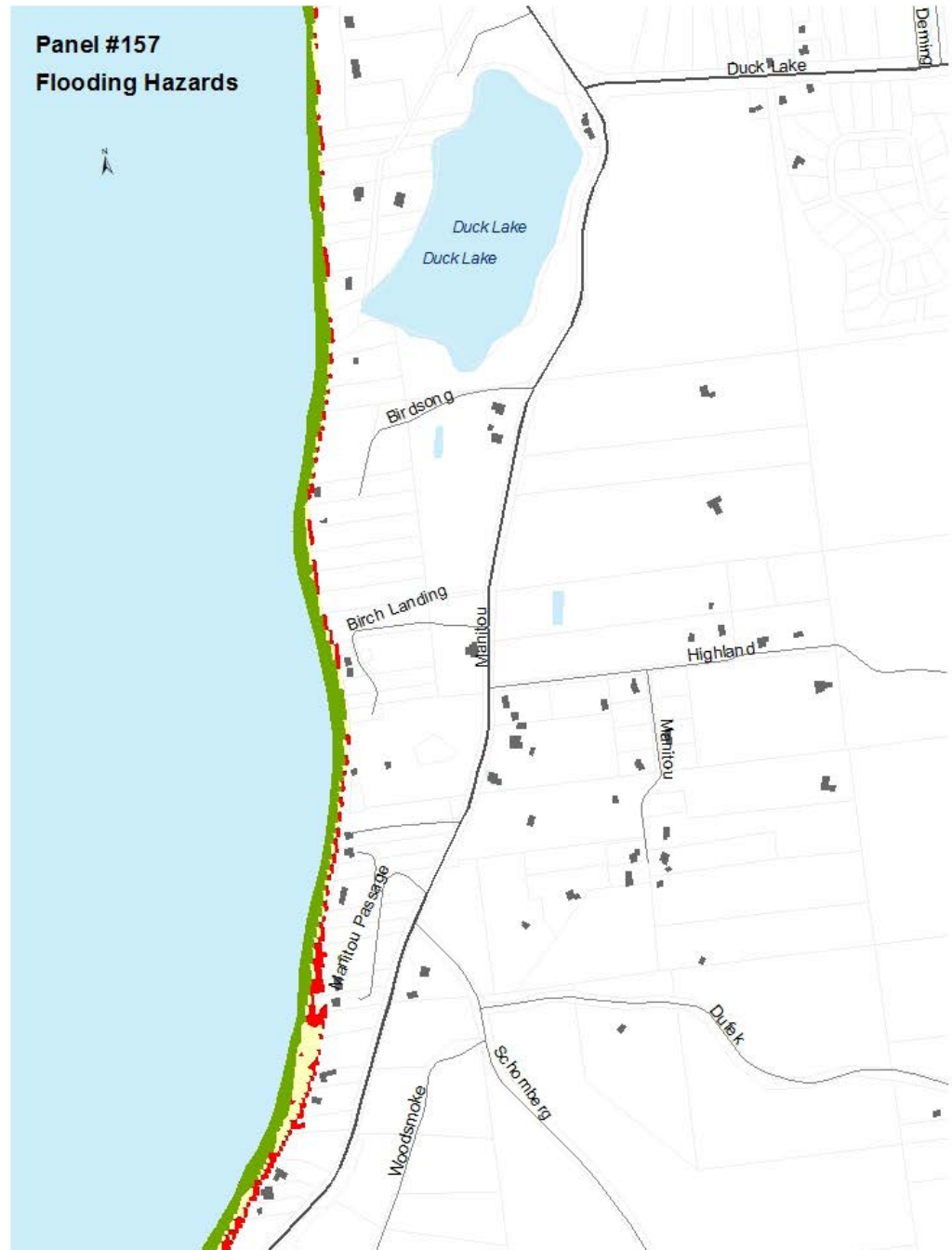


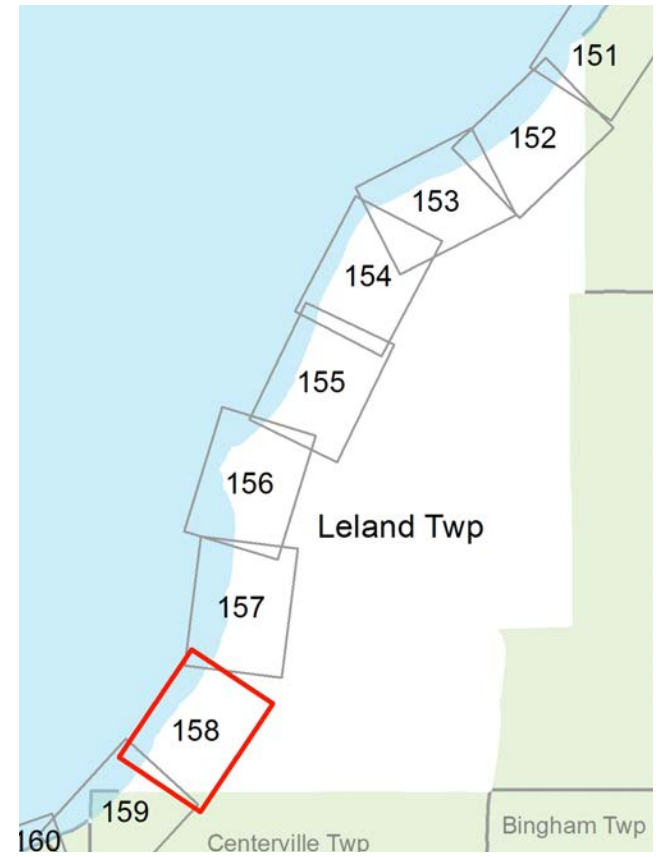
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario








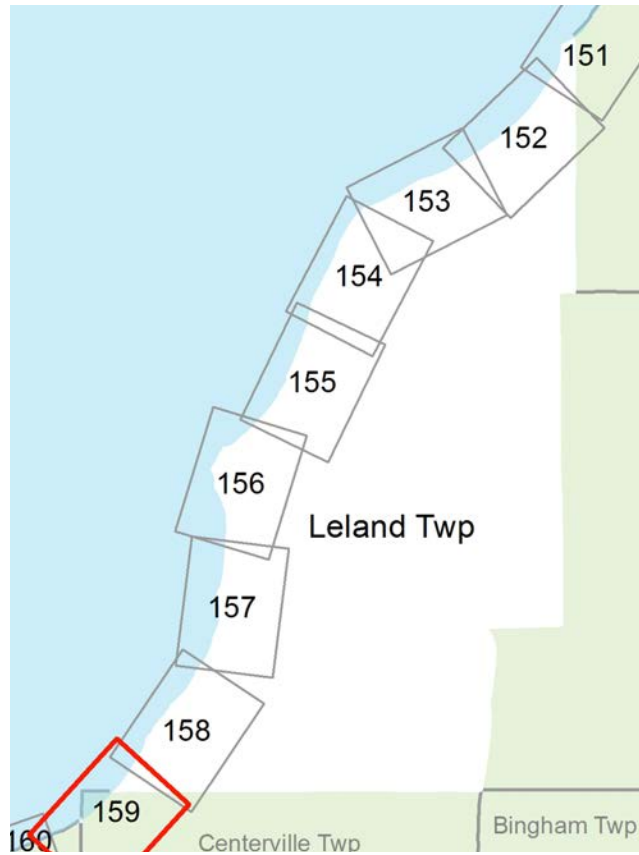
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario






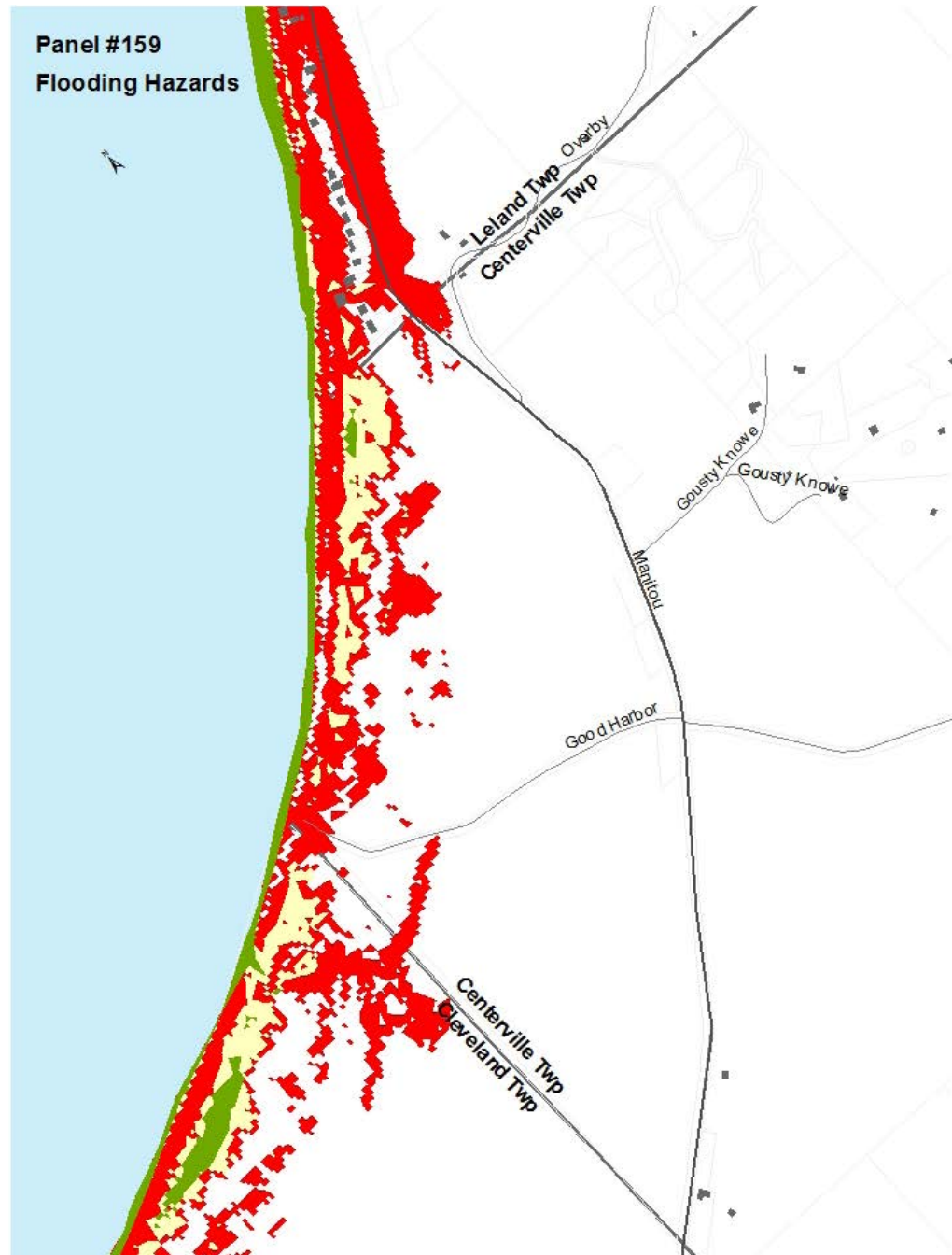


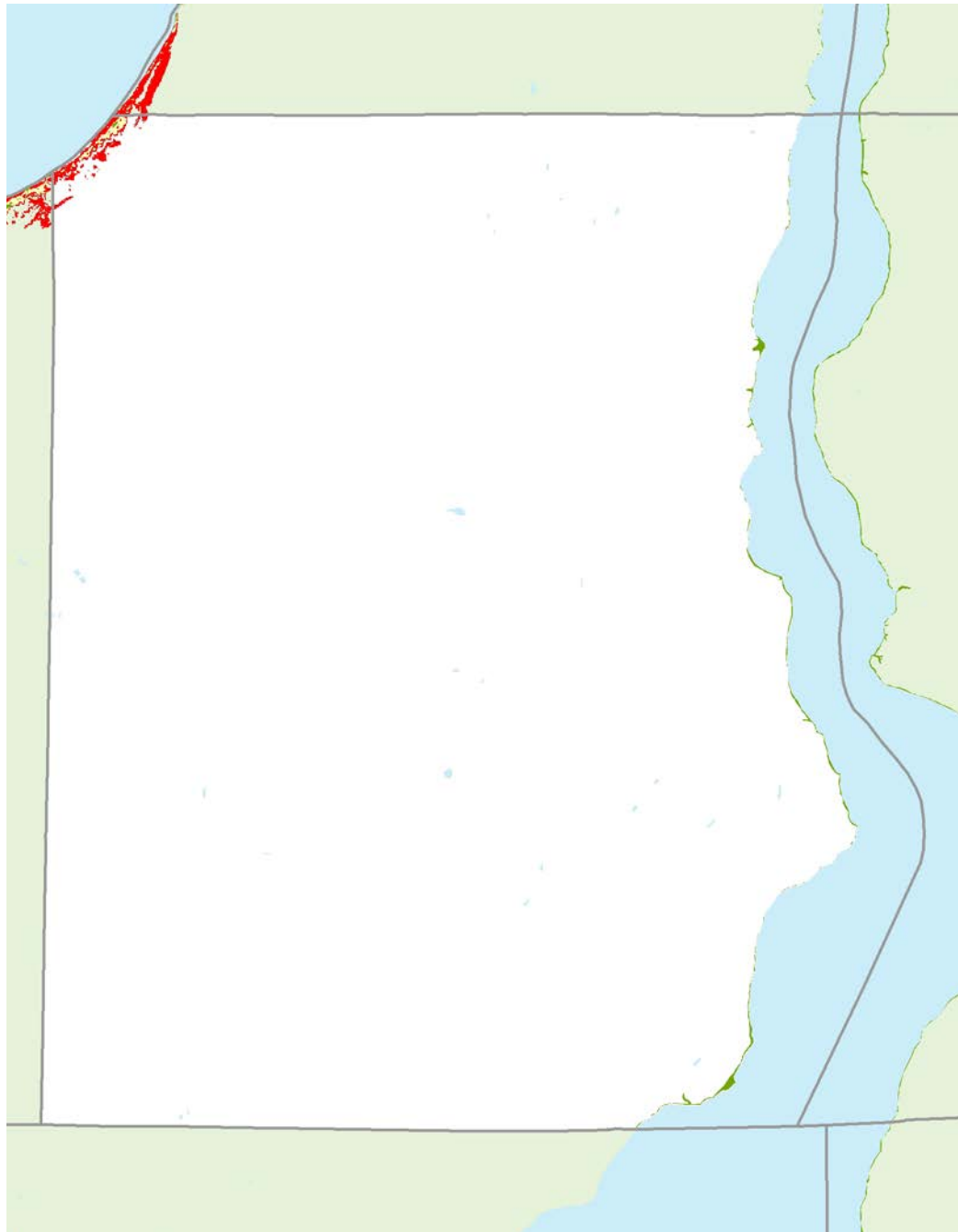
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario





-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario





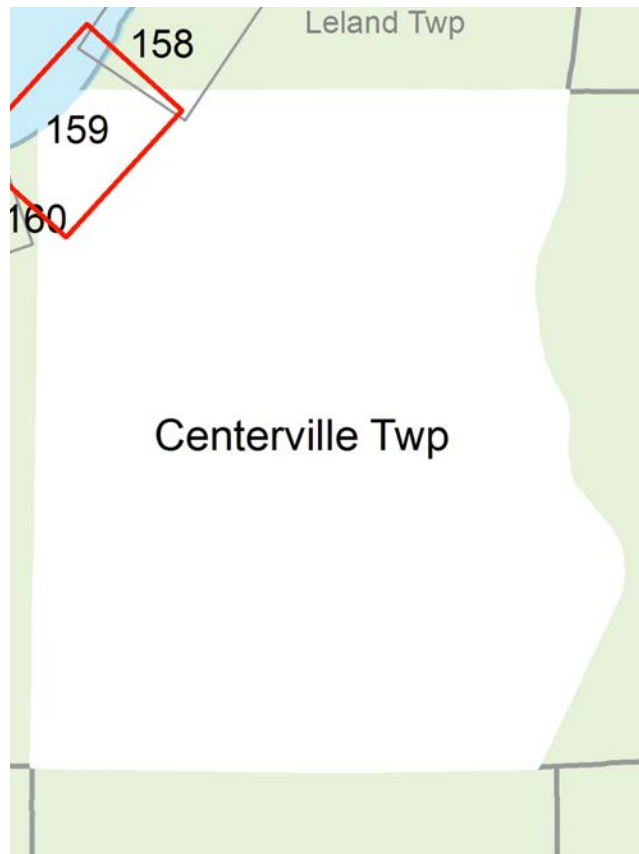
Centerville Twp.



Coastal Flooding Scenario Impacts

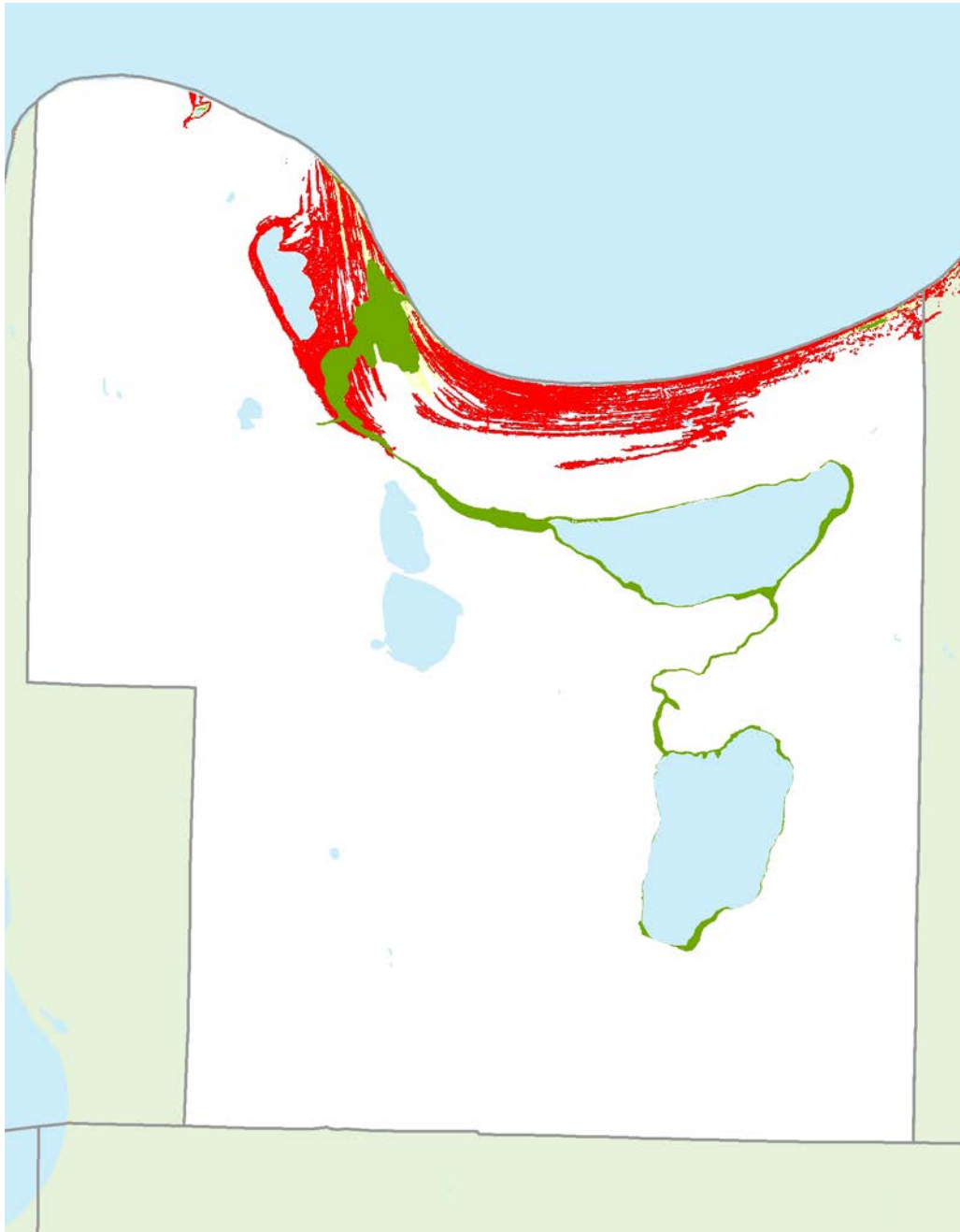
Centerville			
Total SEV	Lucky	Expected	Perfect Storm
\$ 146,368,500.00	\$ 3,071,700.00	\$ 3,071,700.00	\$ 3,071,700.00

- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario





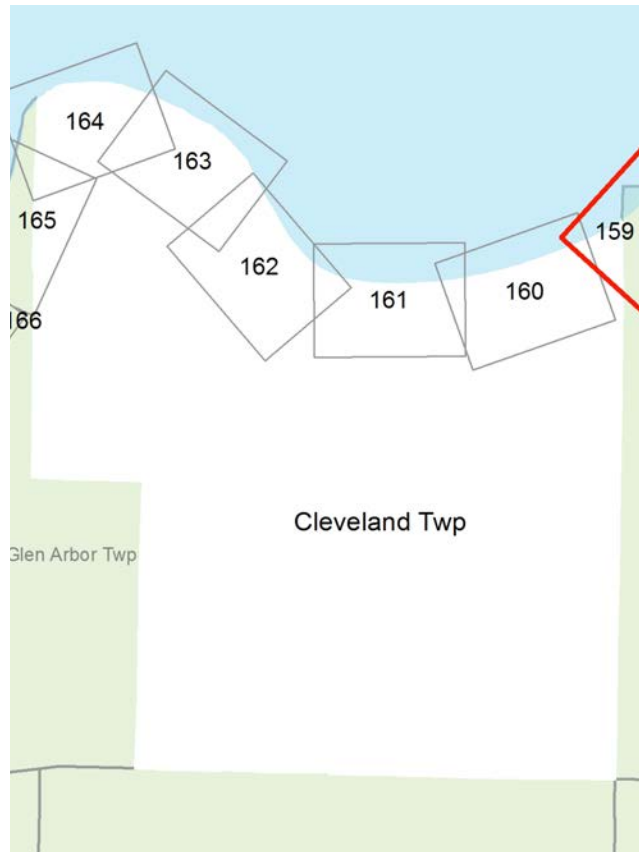
Cleveland Twp.



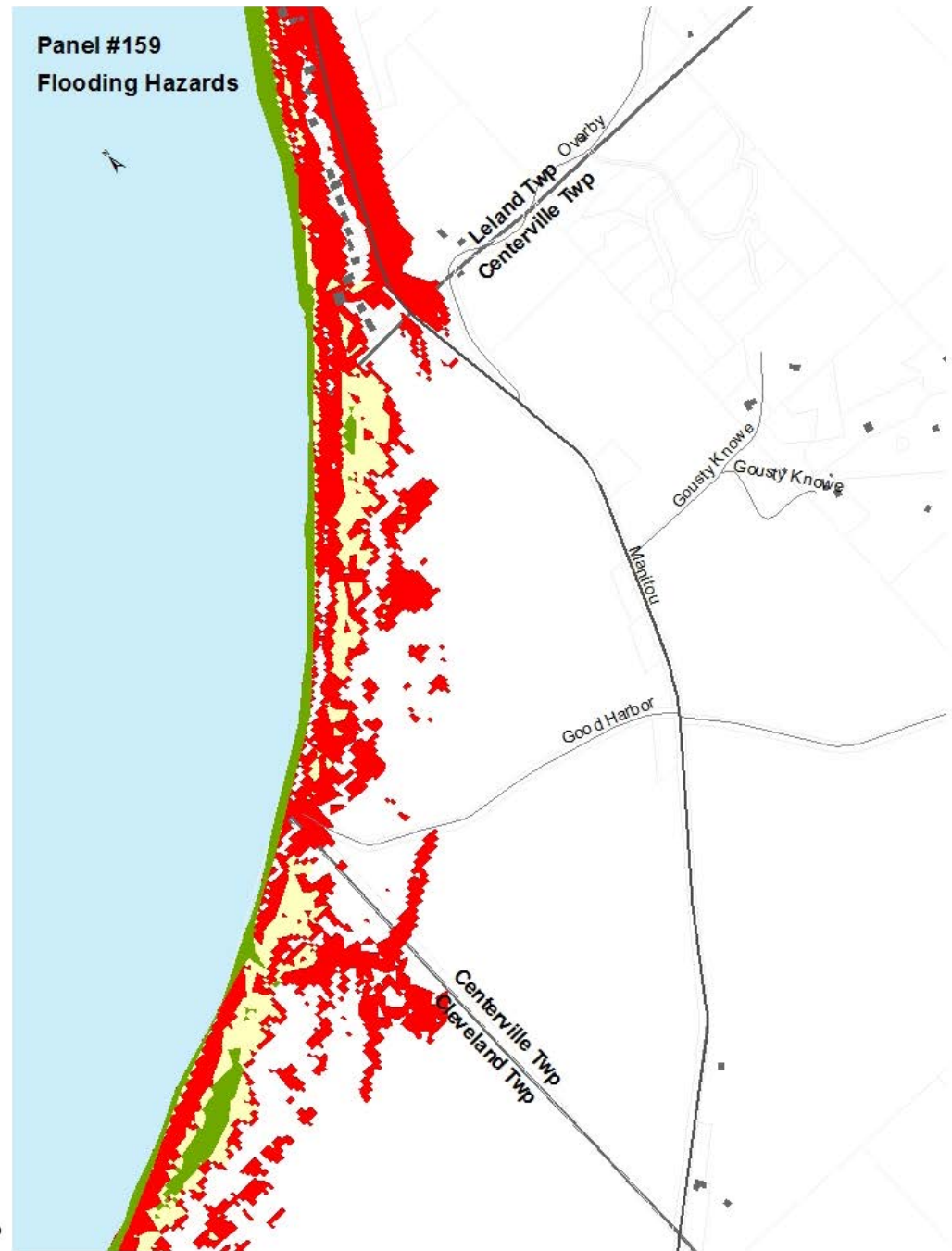
Coastal Flooding Scenario Impacts

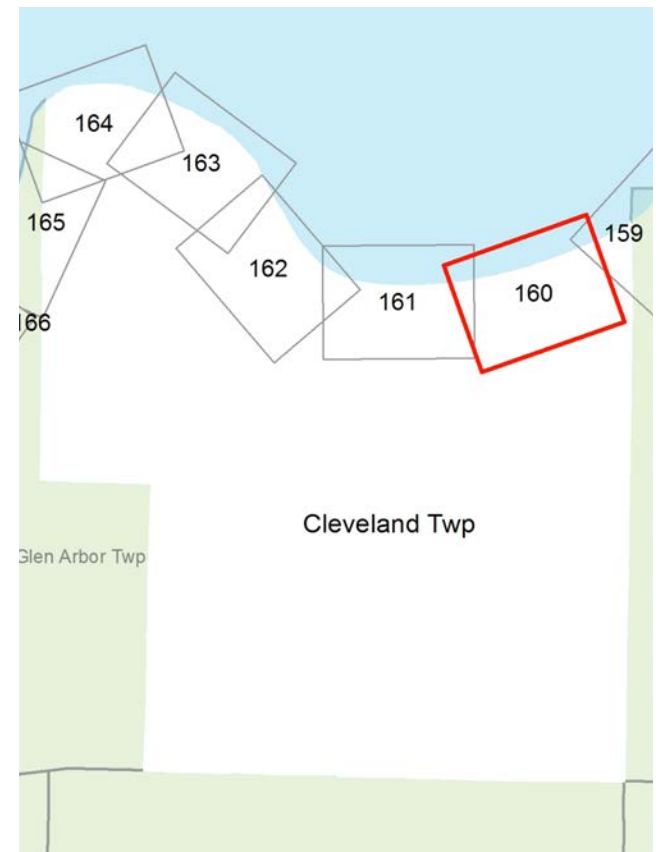
Cleveland			
Total SEV	Lucky	Expected	Perfect Storm
\$ 156,108,600.00	\$ 15,596,300.00	\$ 15,596,300.00	\$ 15,596,300.00

- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



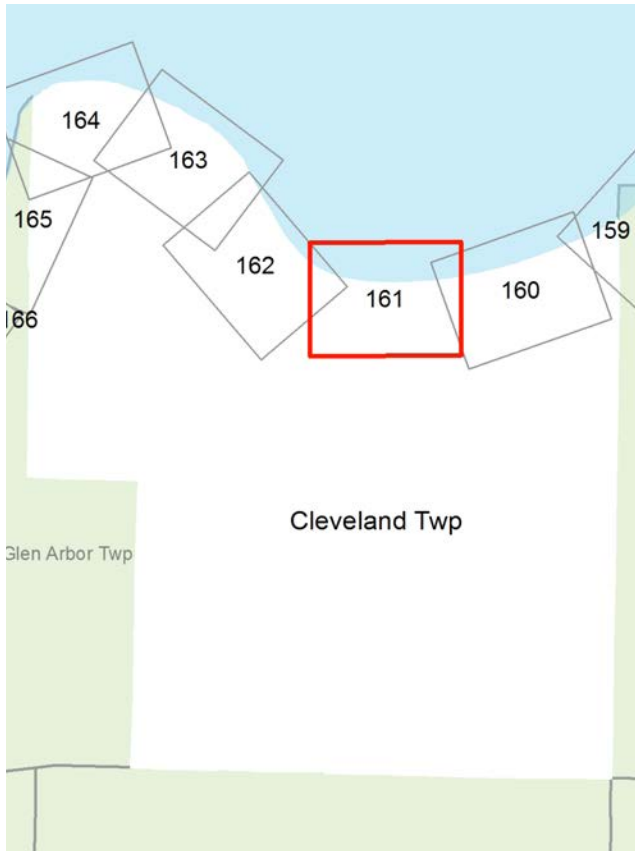
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario






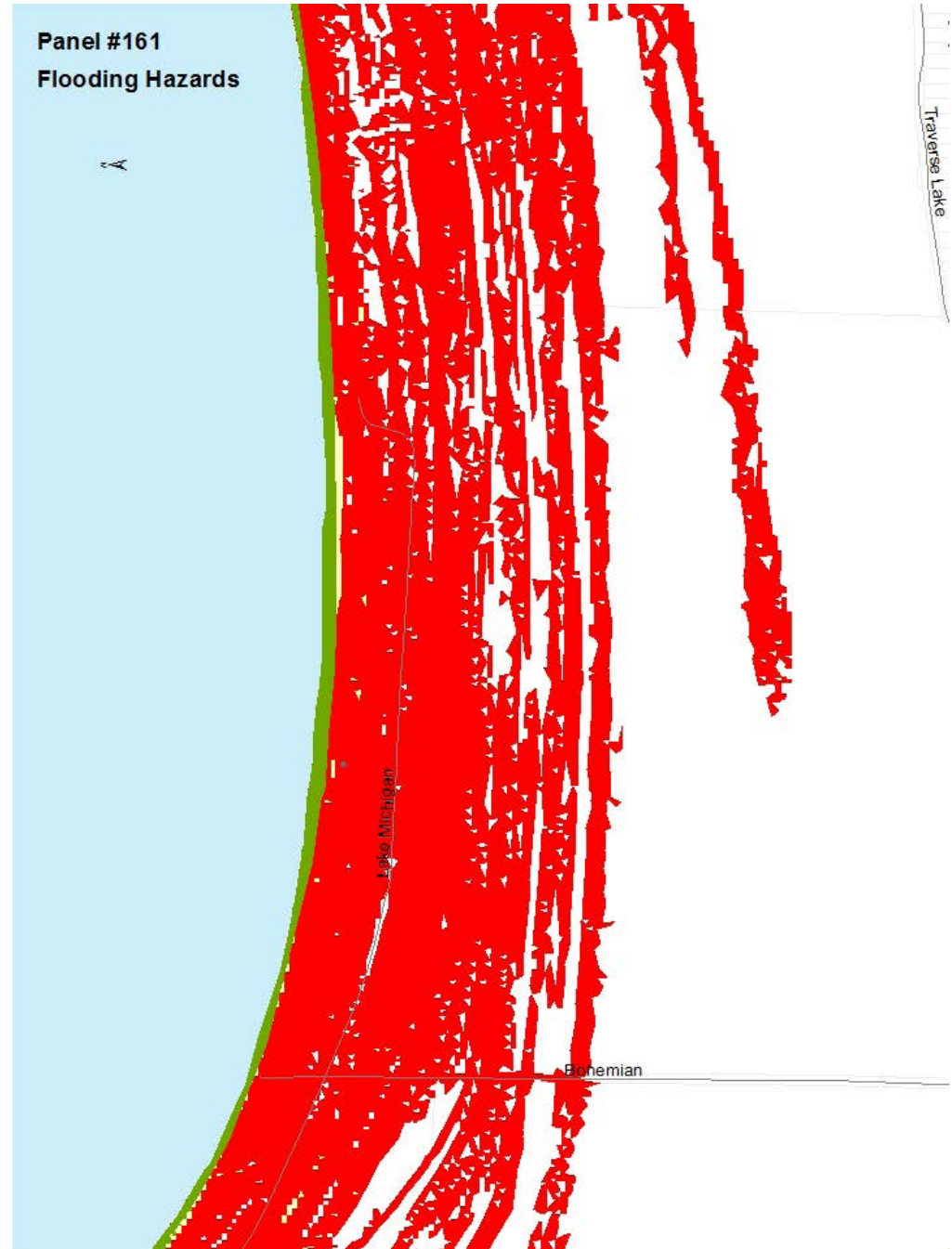


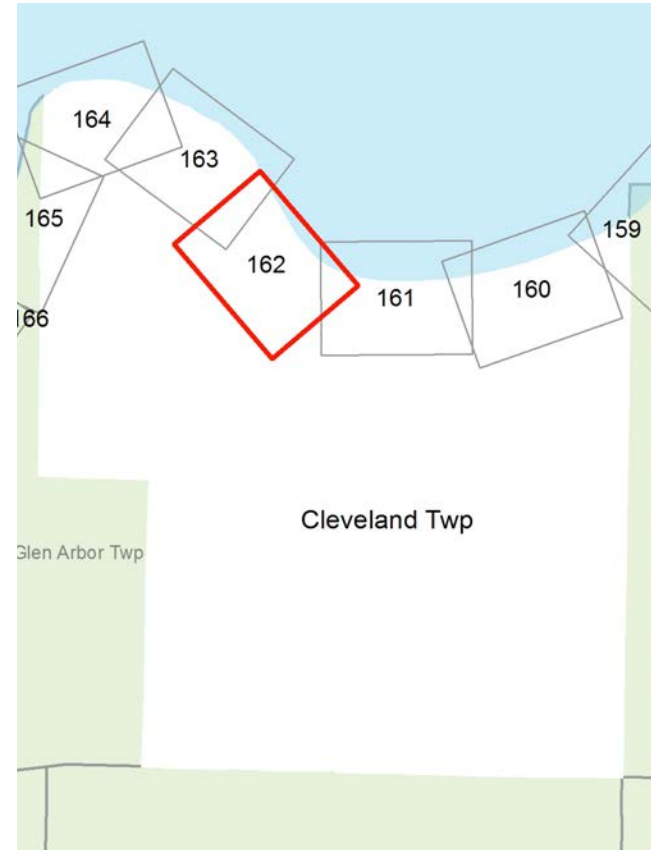
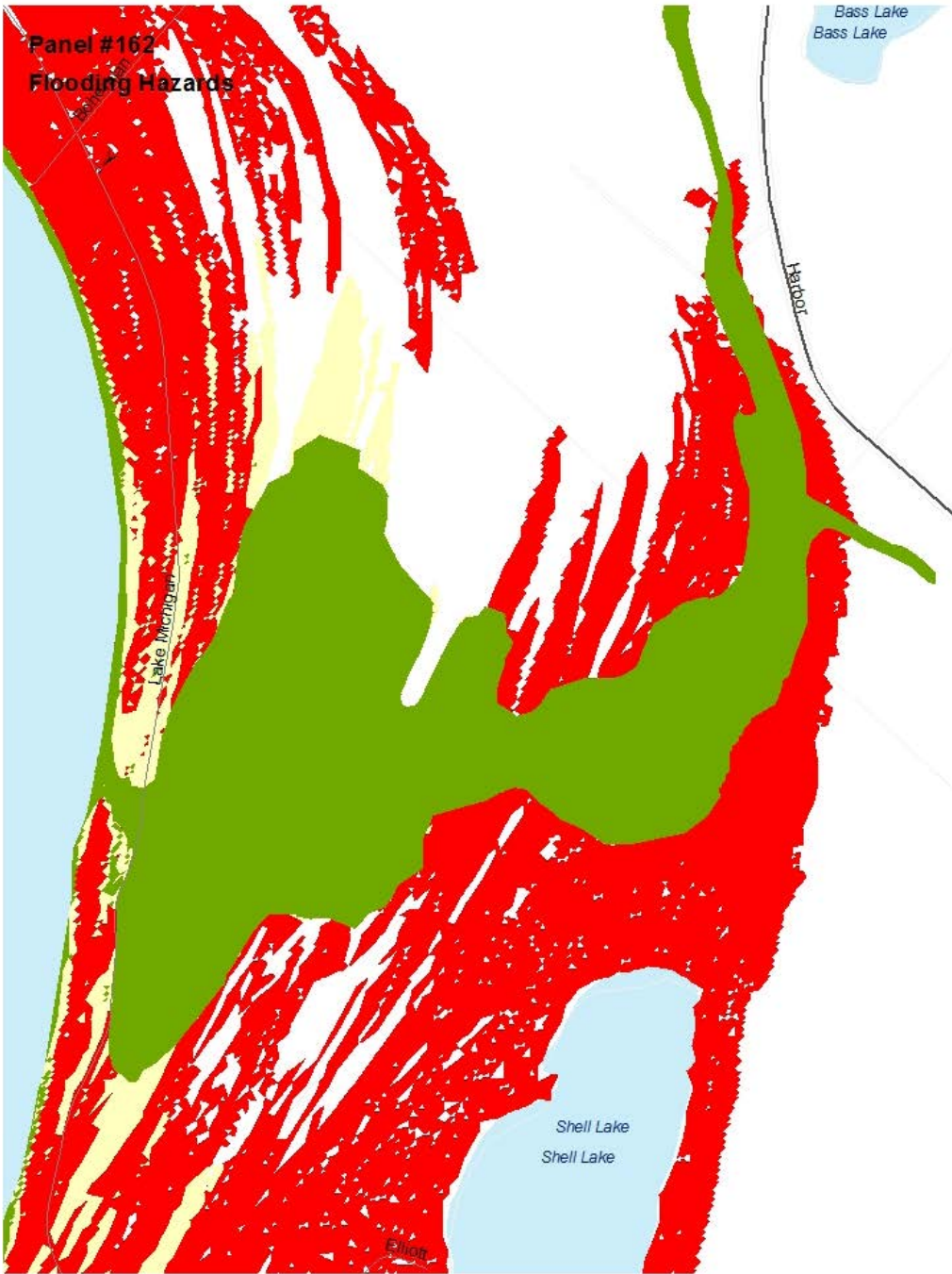
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario








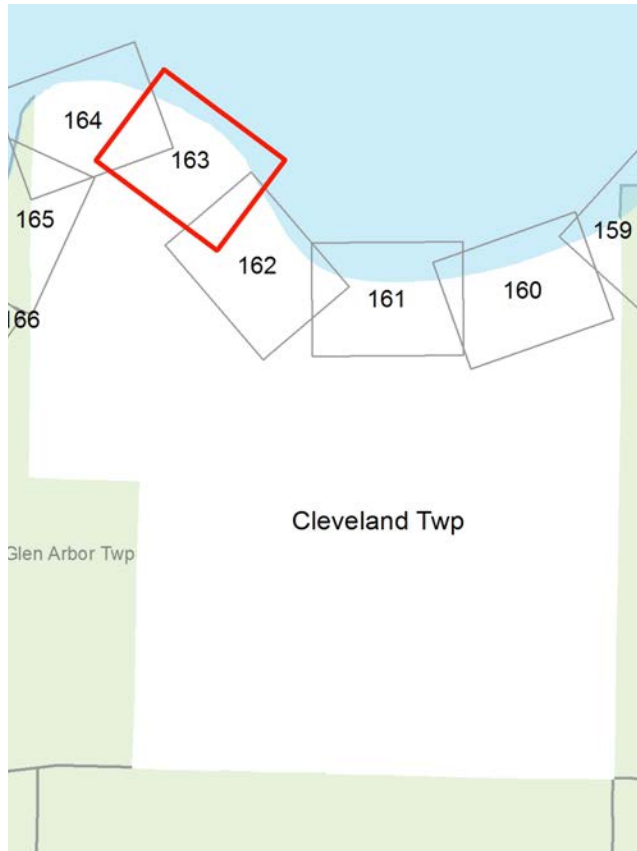
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario








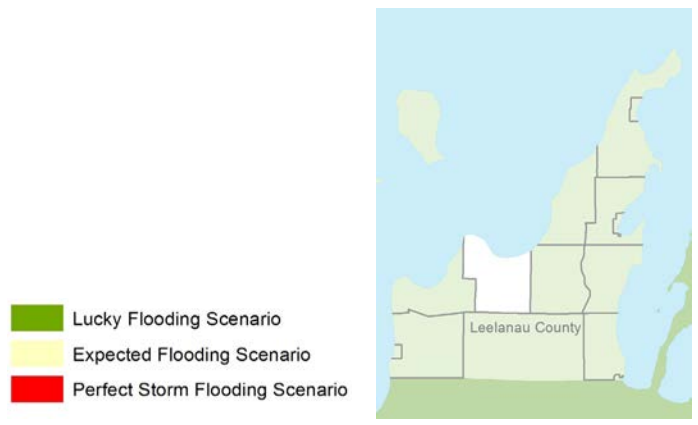
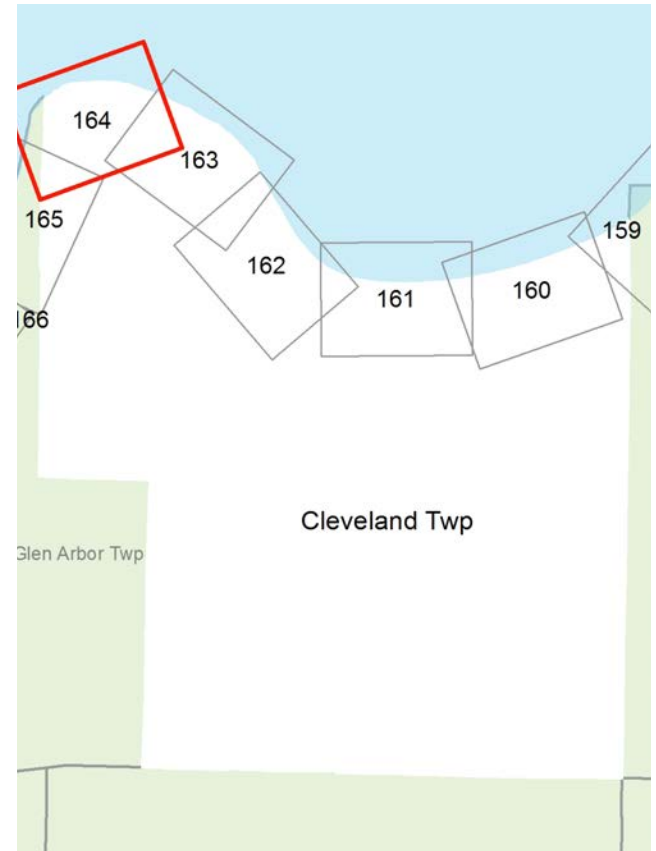
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario





-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario





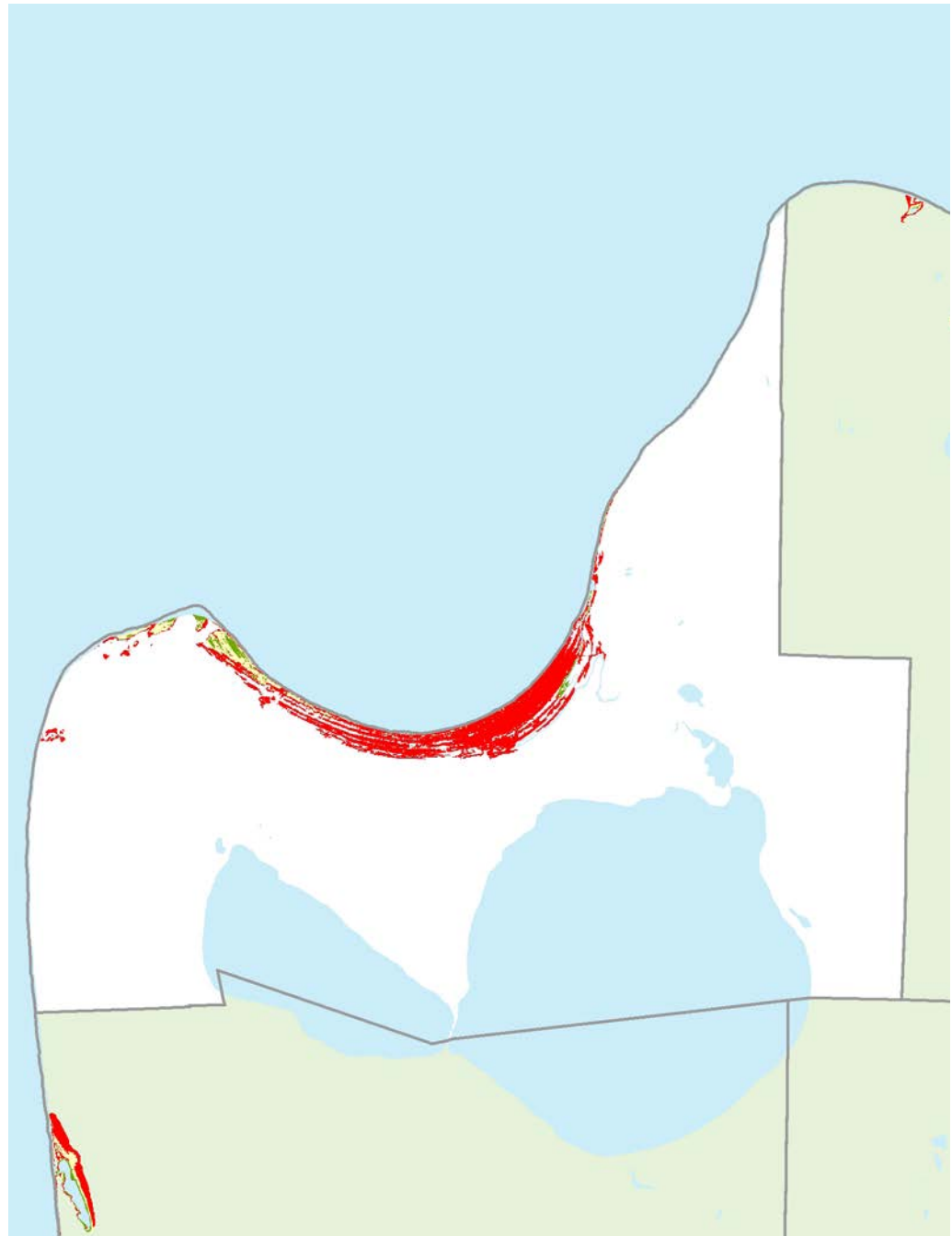
Glen Arbor Twp.

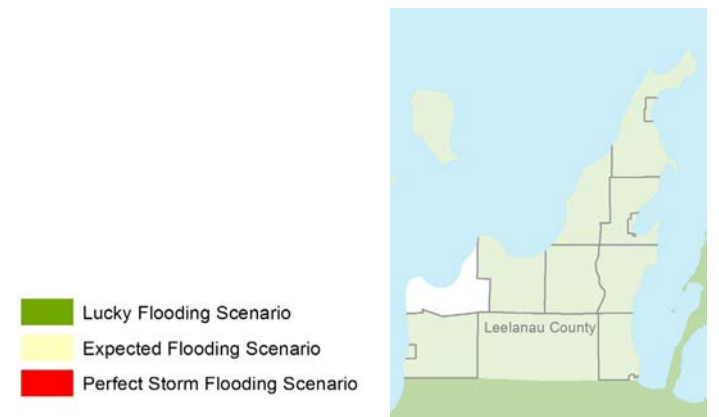
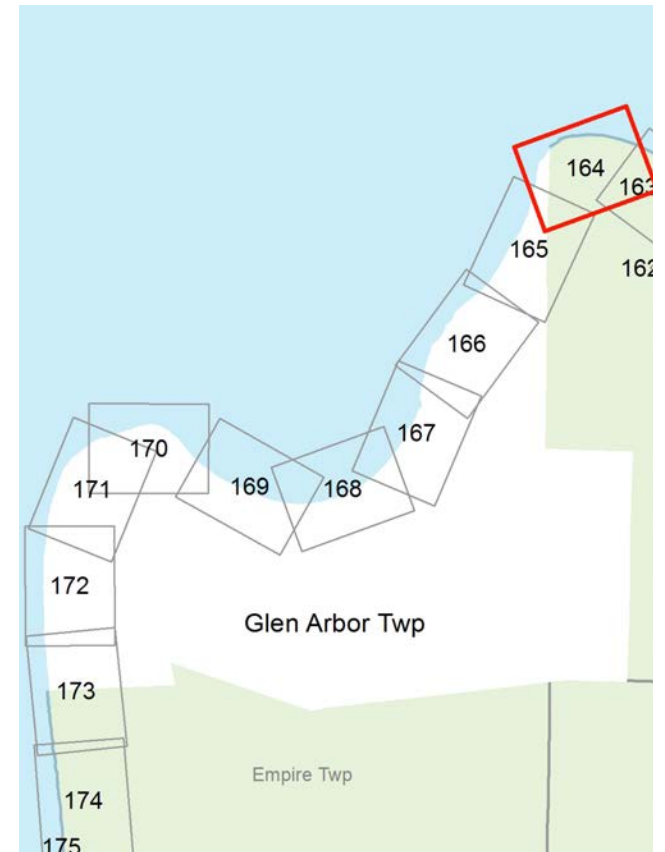


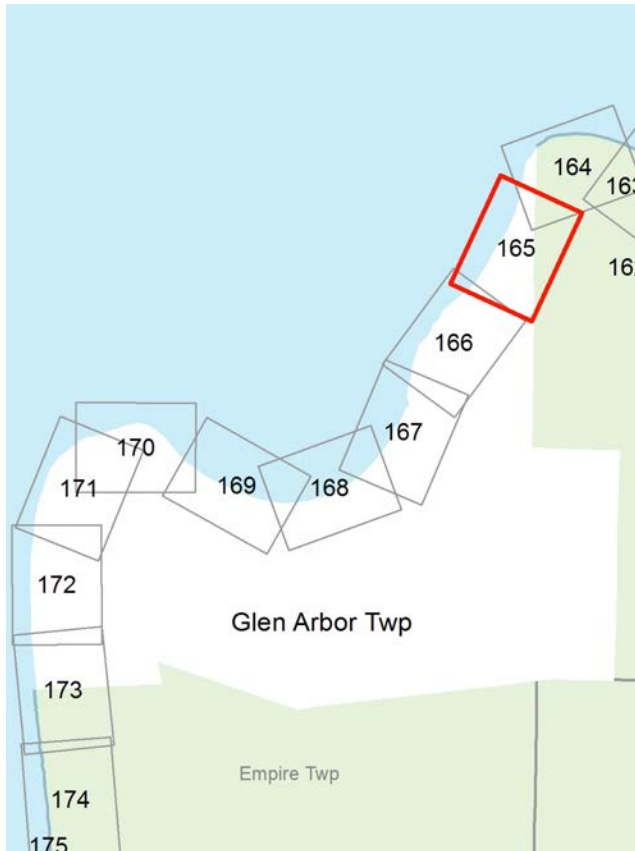
Coastal Flooding Scenario Impacts




Glen Arbor			
Total SEV	Lucky	Expected	Perfect Storm
\$ 618,873,600.00	\$ 307,200.00	\$ 9,445,800.00	\$ 107,853,300.00

- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

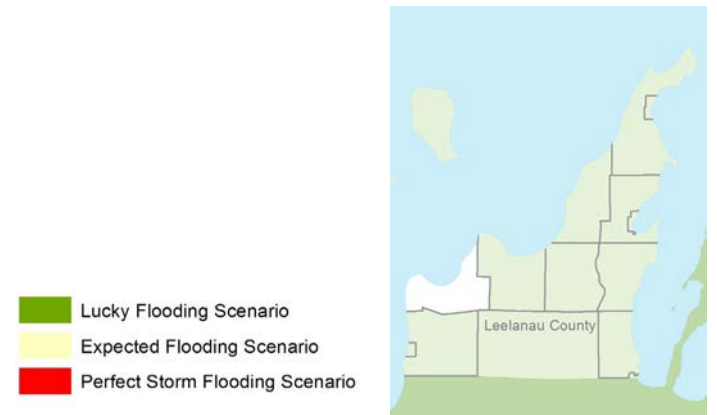
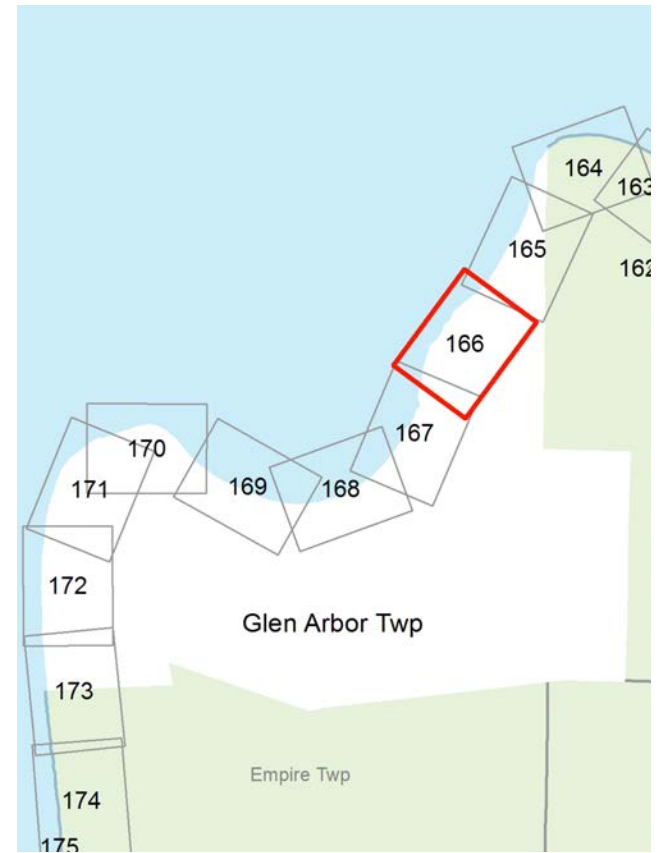


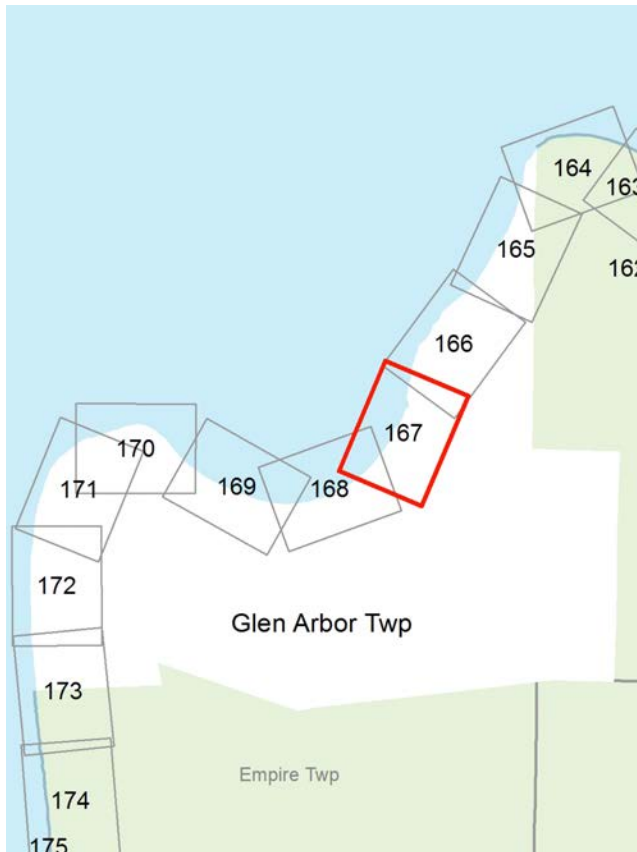




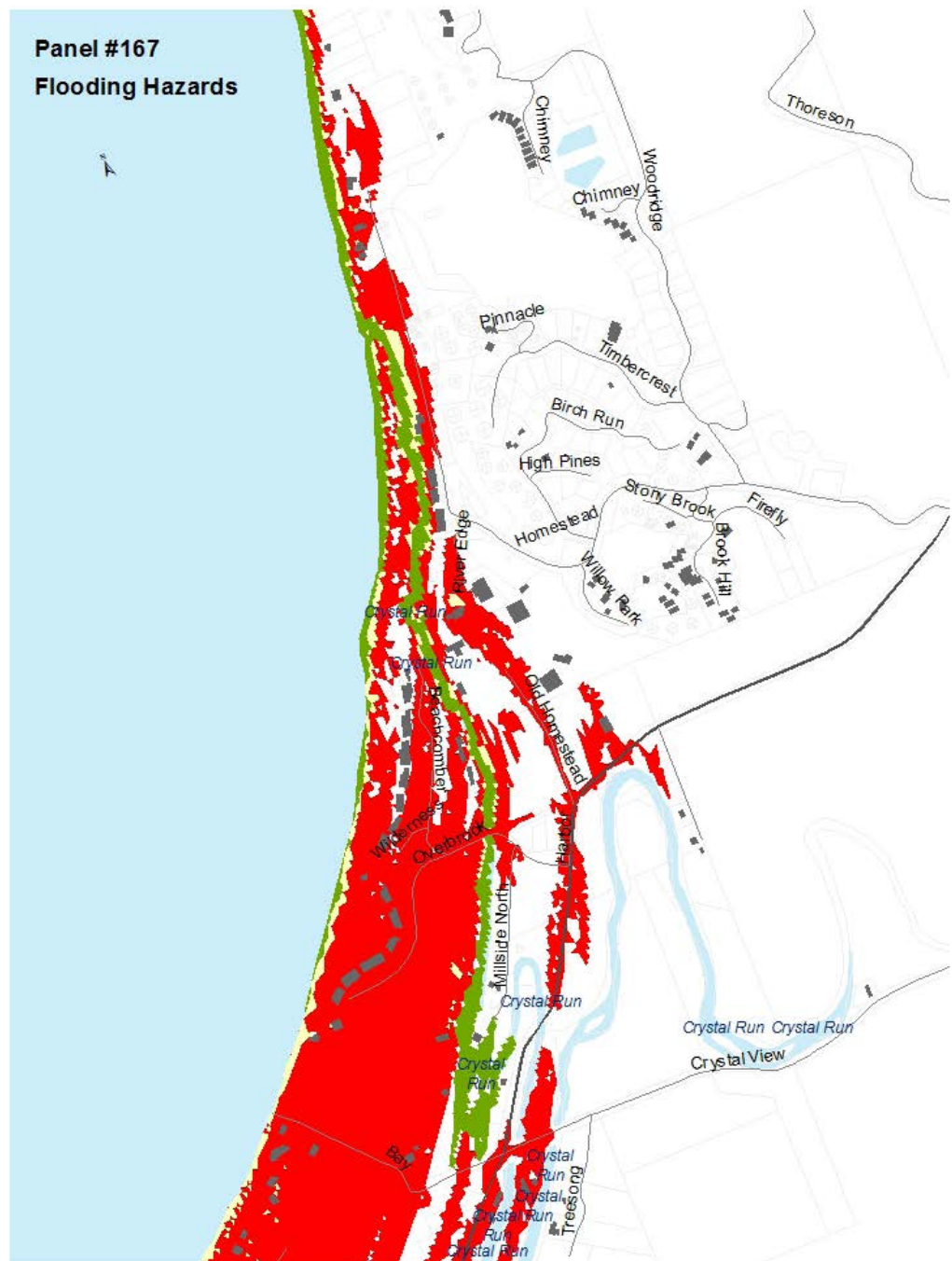
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

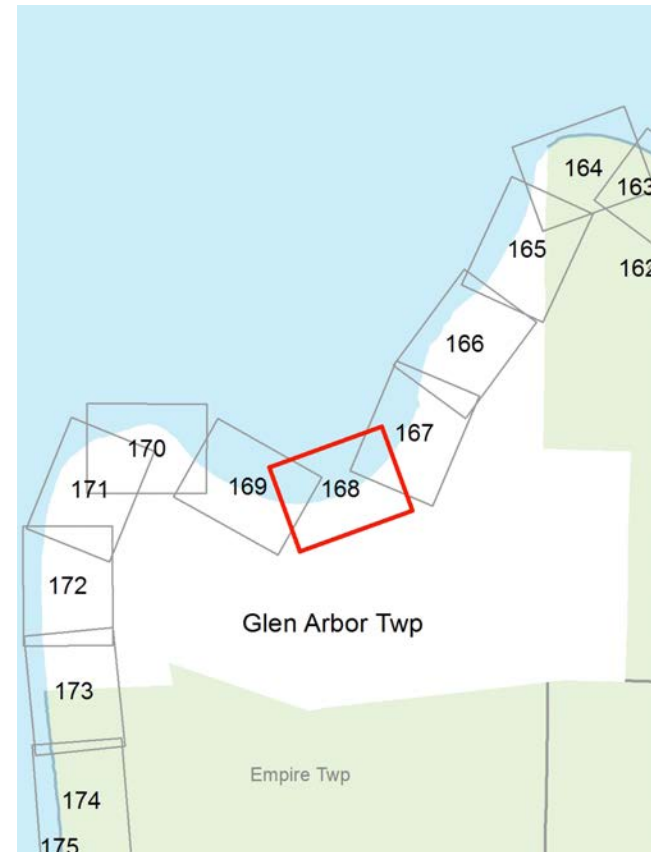
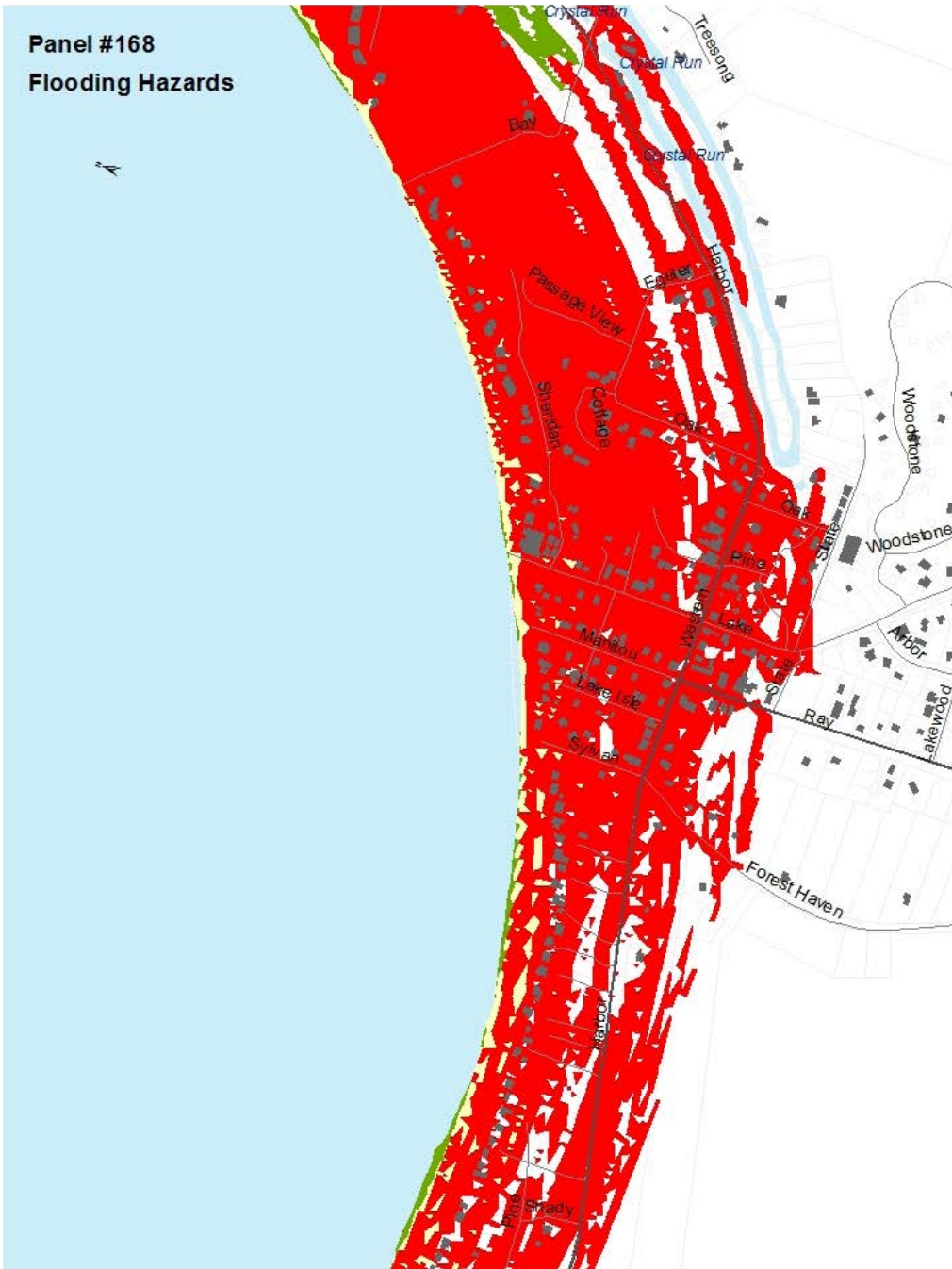






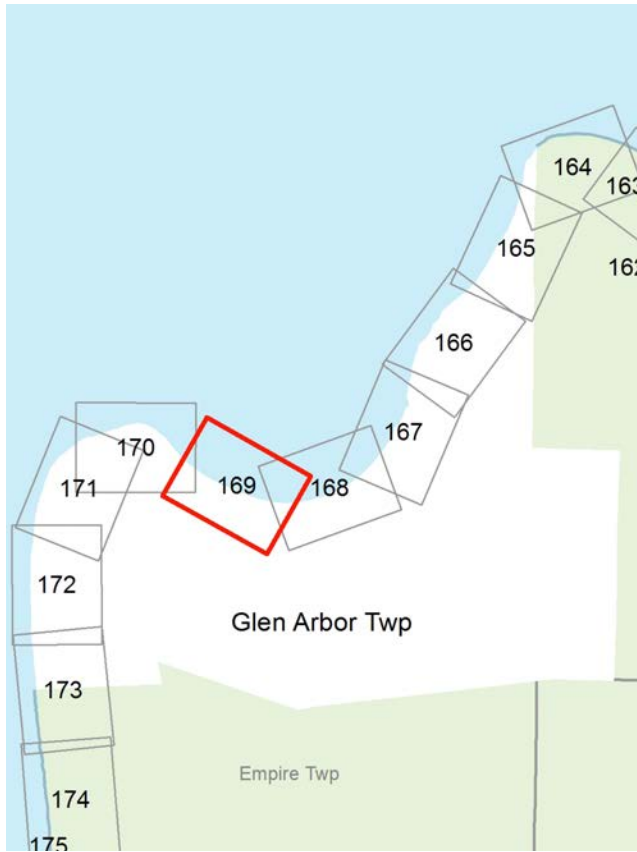
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario








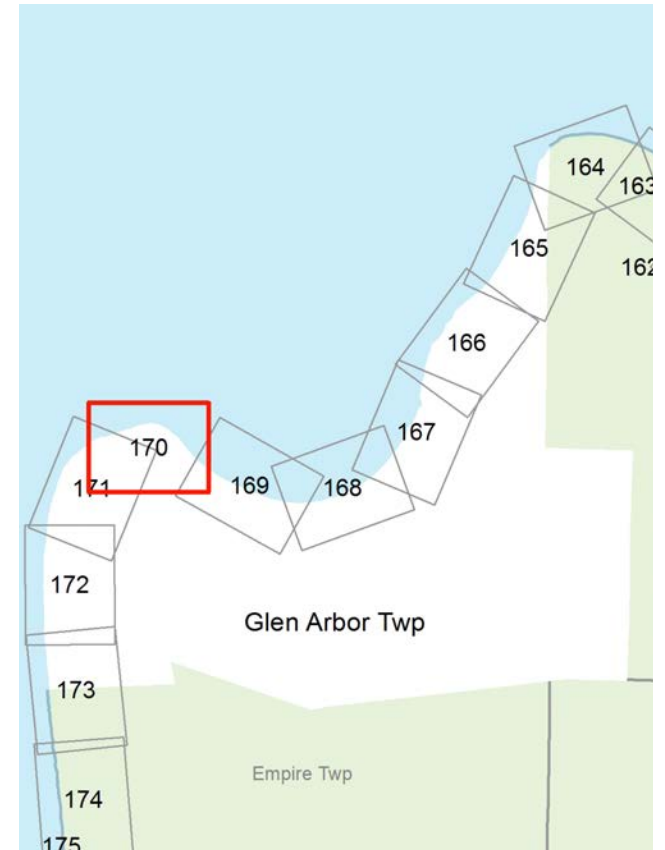
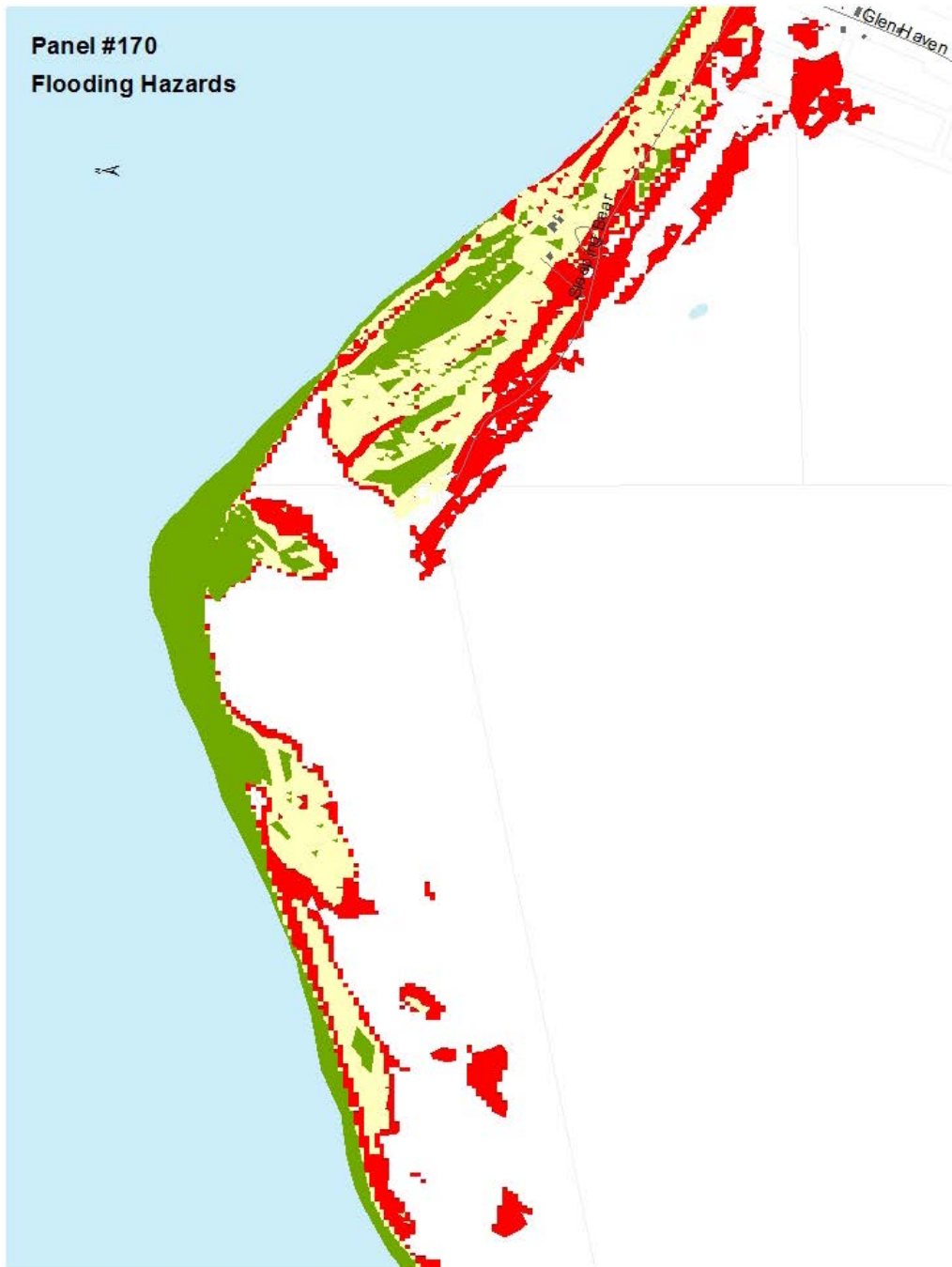
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario








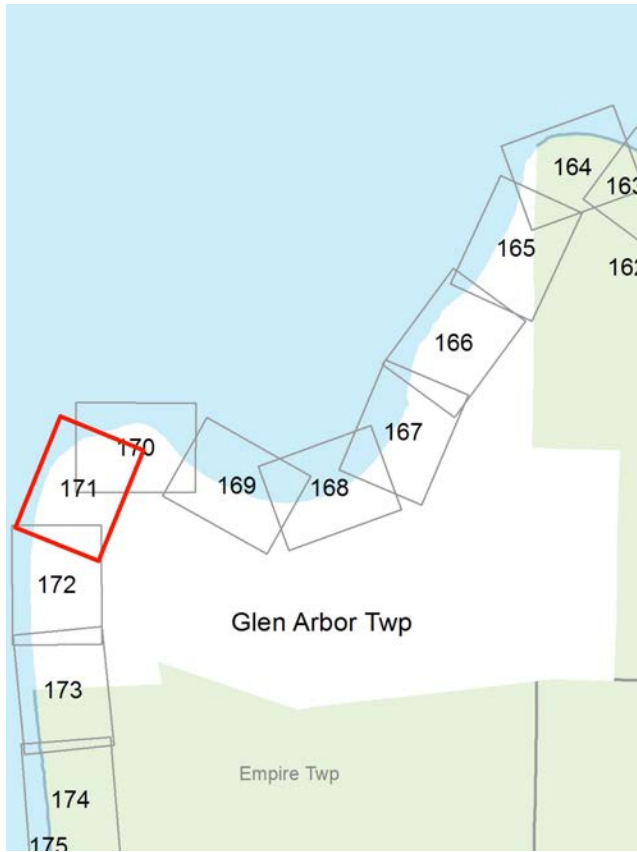
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario






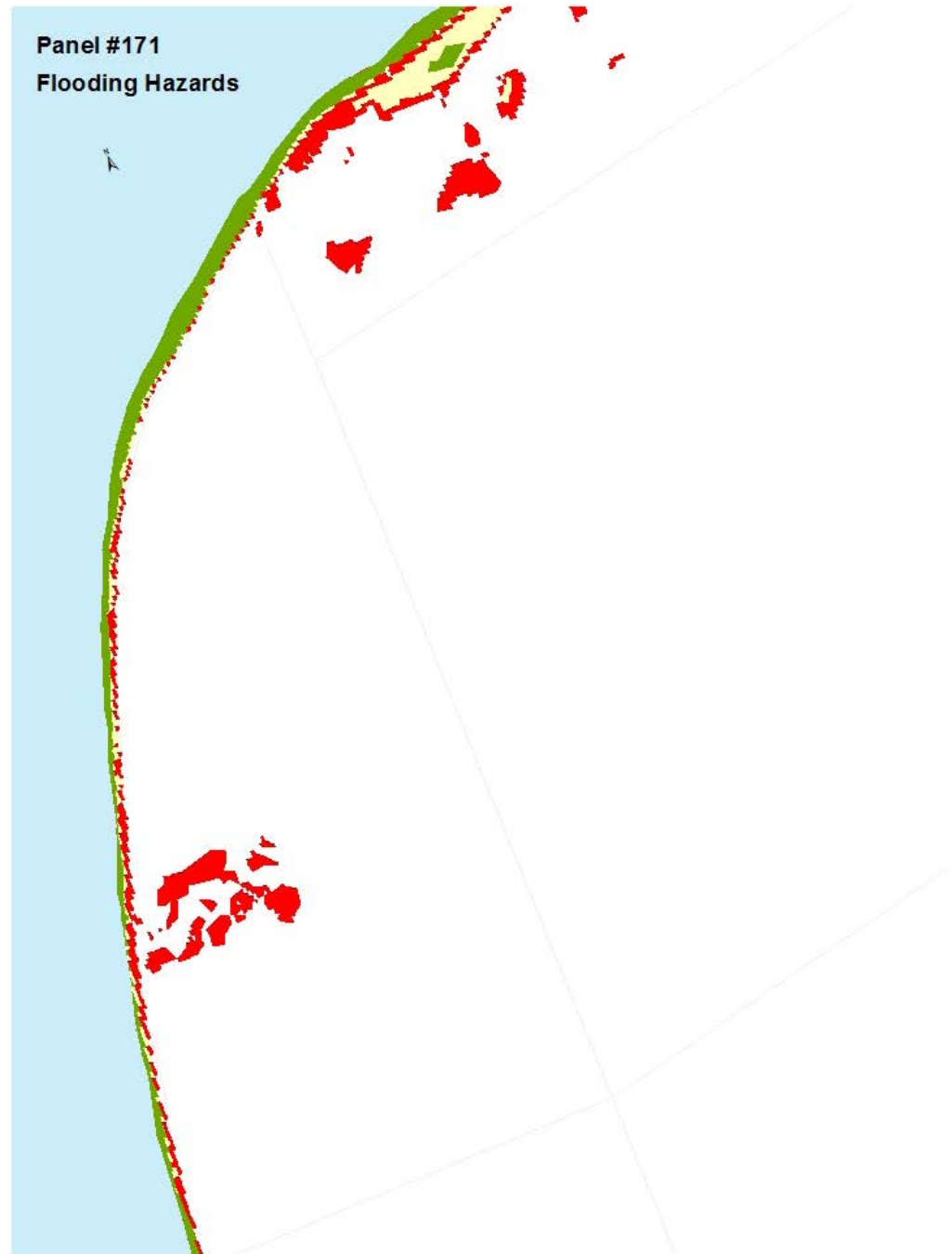


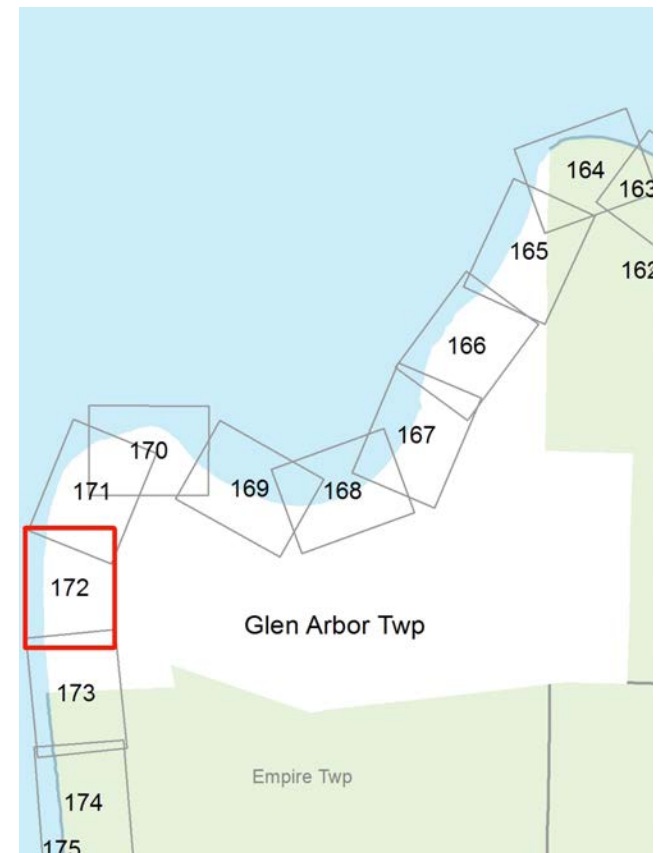
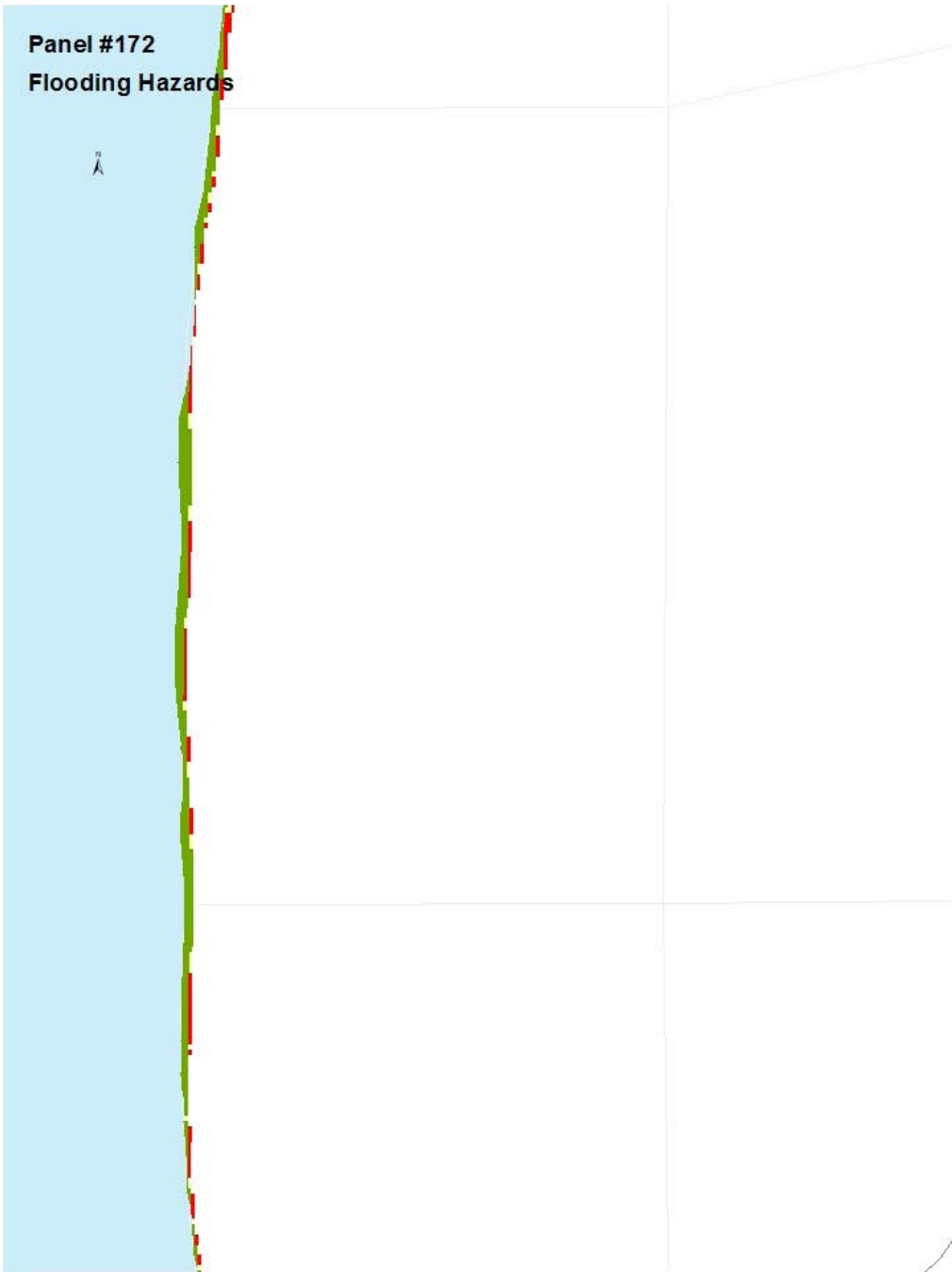
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario








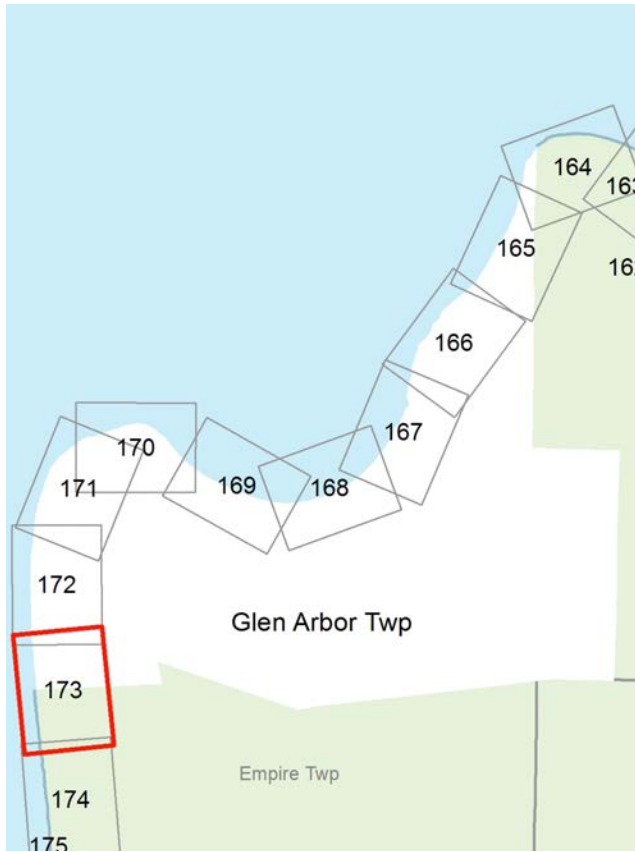
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario








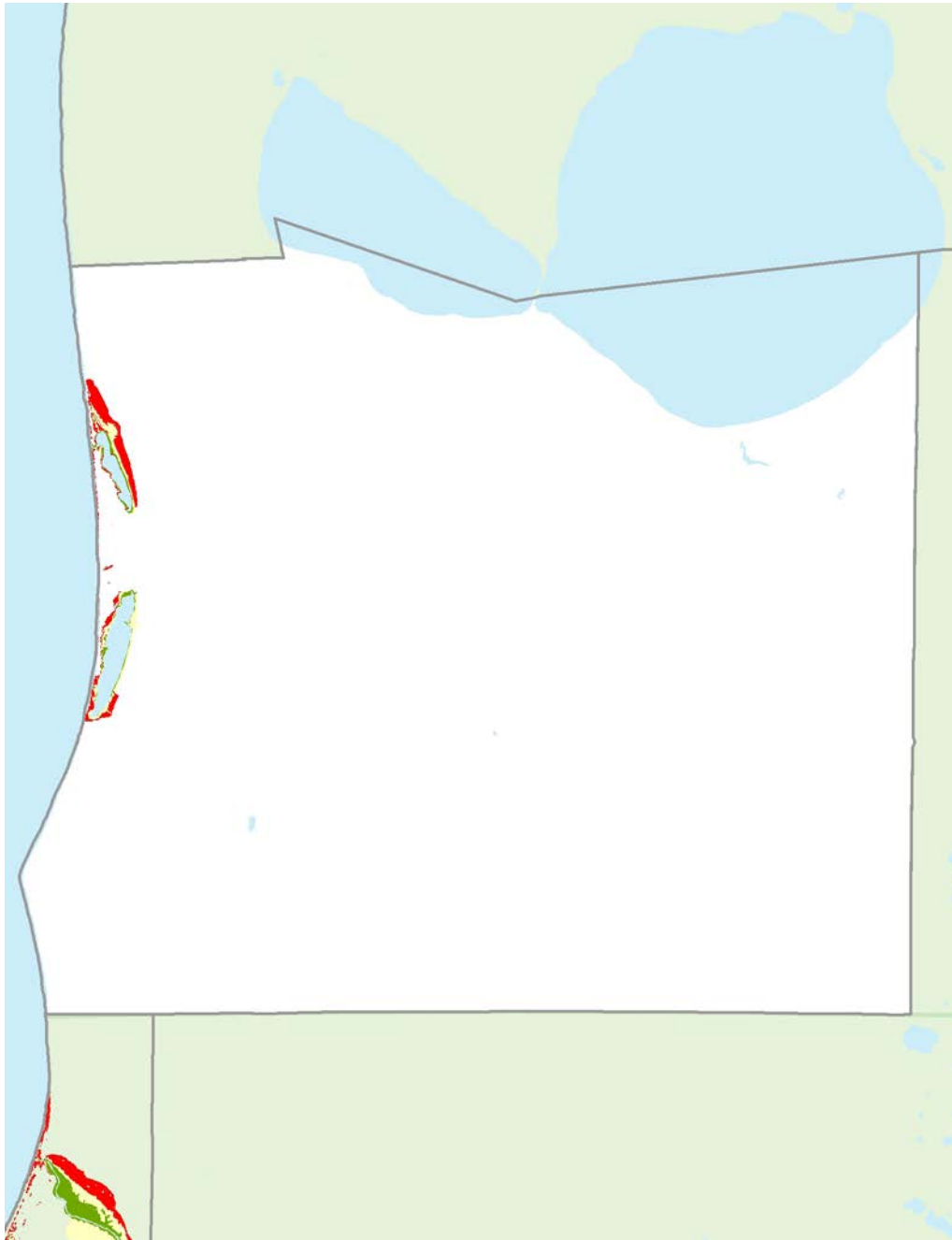
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario





-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario





Empire Twp./Empire



Coastal Flooding Scenario Impacts

Empire Twp

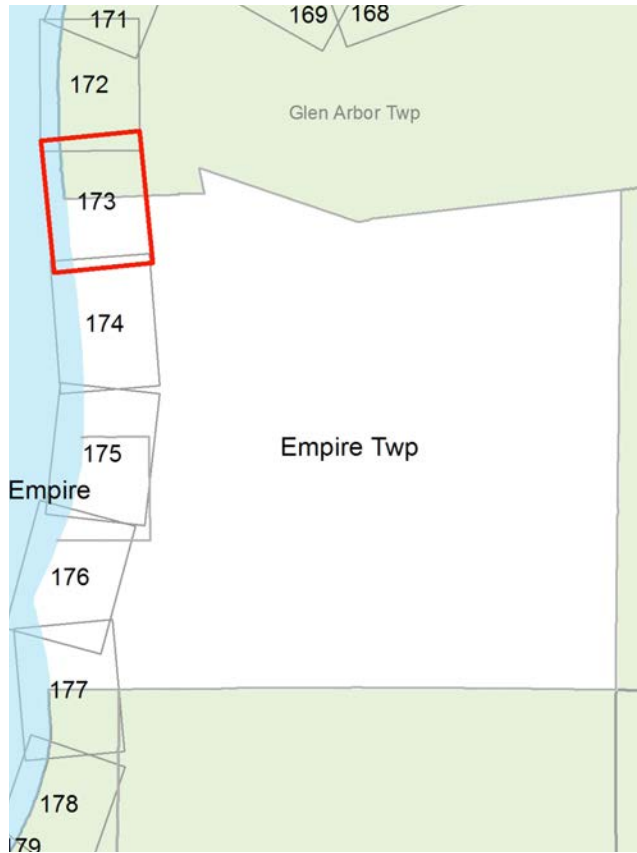
Total SEV	Lucky	Expected	Perfect Storm
\$ 203,772,600.00	\$ 320,700.00	\$ 320,700.00	\$ 1,160,500.00




Coastal Flooding Scenario Impacts

Empire

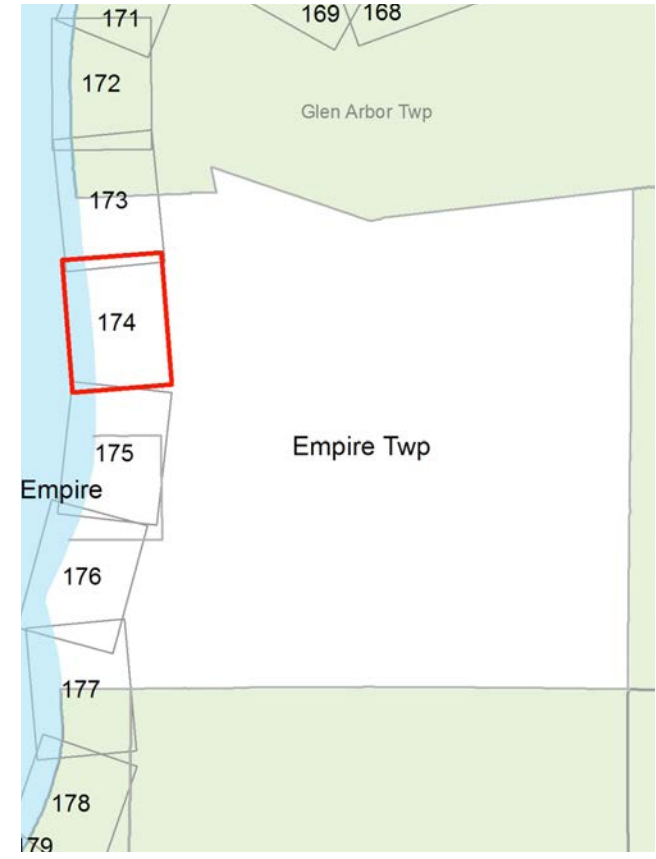
Total SEV	Lucky	Expected	Perfect Storm
\$ 59,230,900.00	\$ -	\$ 1,859,100.00	\$ 4,817,100.00

- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



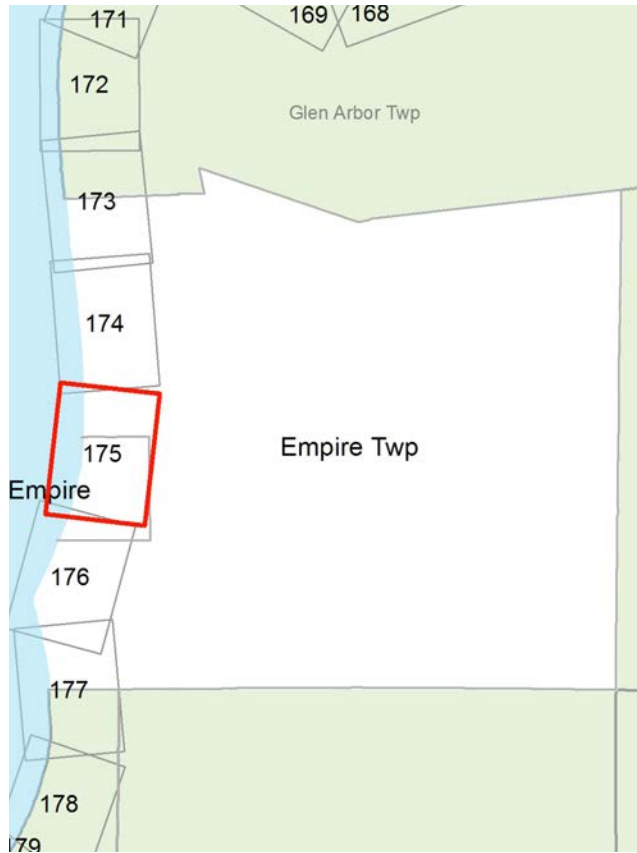
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario





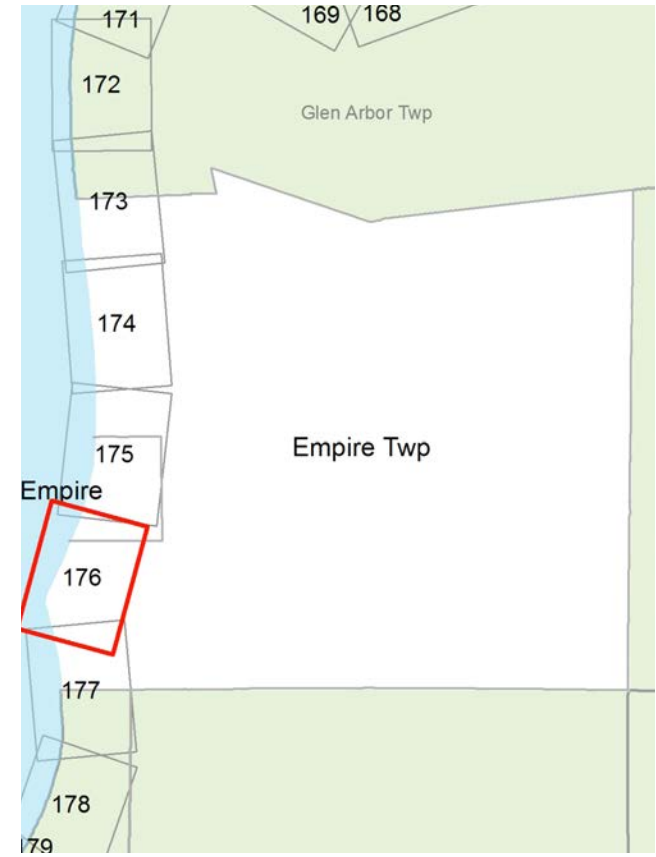
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario





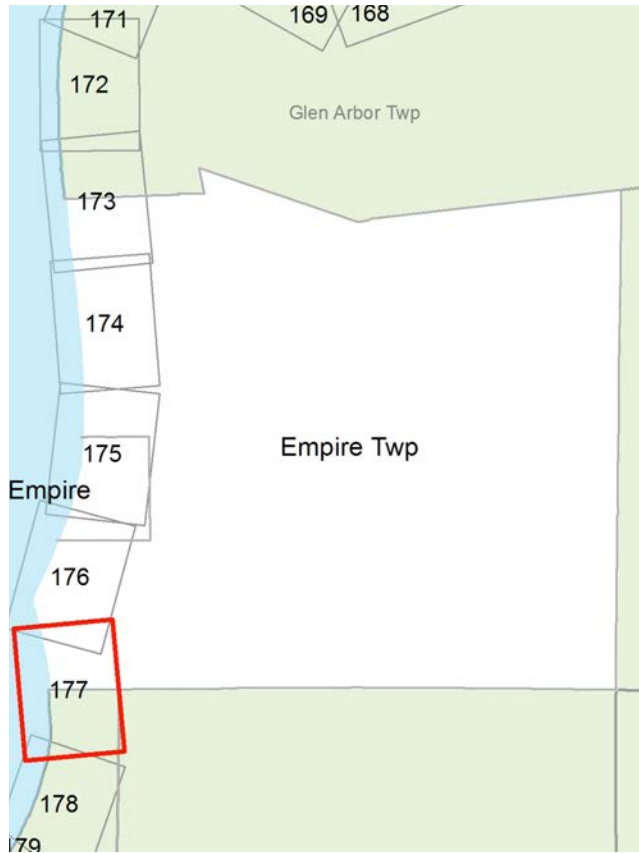
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario








- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario





-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

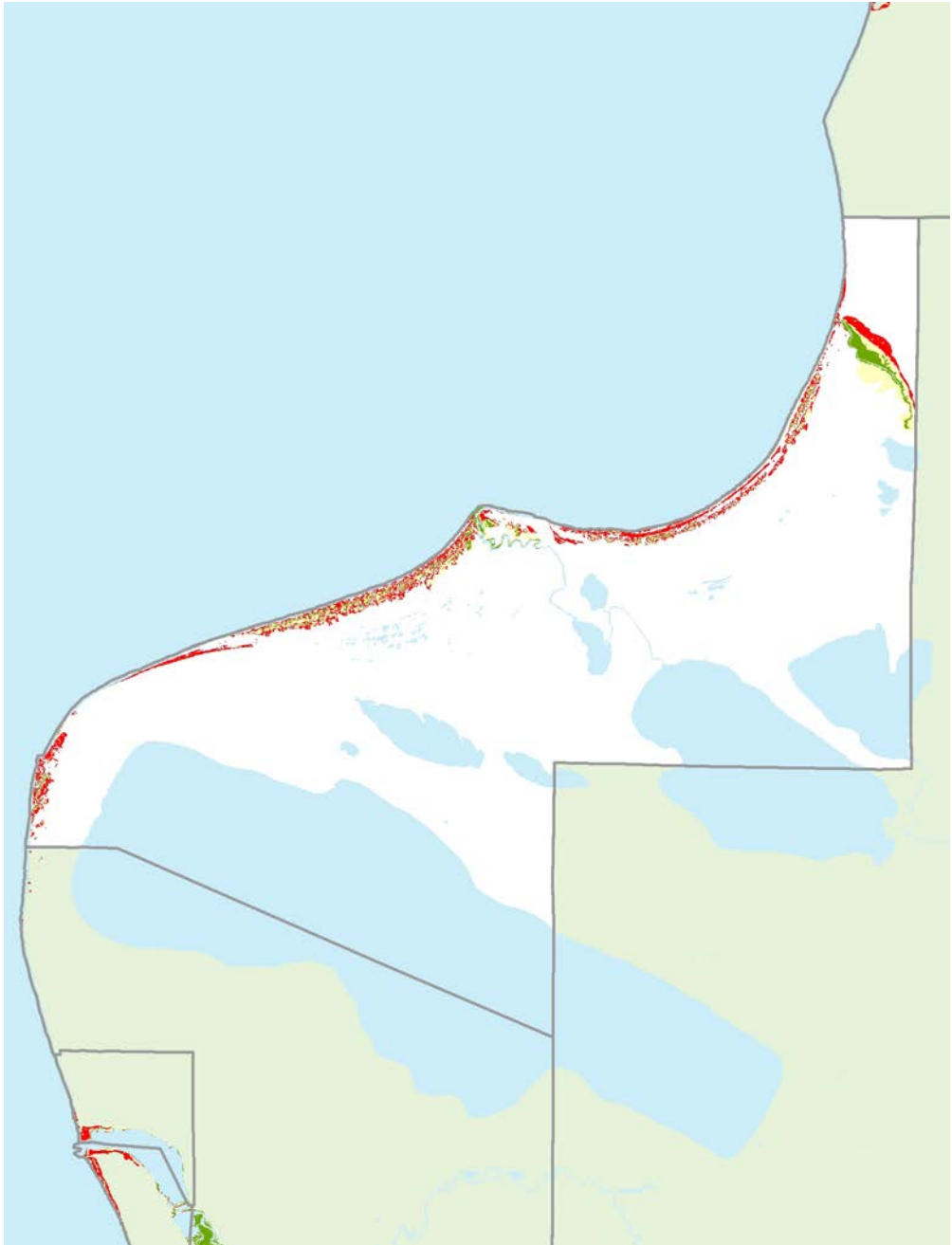
Benzie County

Coastal Flooding Scenario Impacts

Benzie County			
Total SEV	Lucky	Expected	Perfect Storm
\$ 600,931,285.00	\$ 1,225,002.00	\$ 10,457,468.00	\$ 27,462,065.00



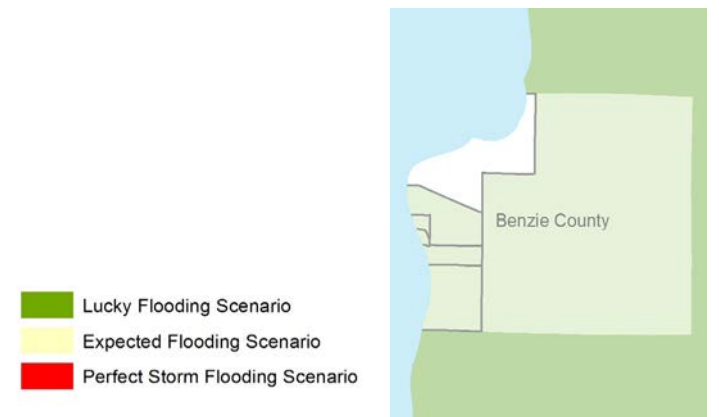
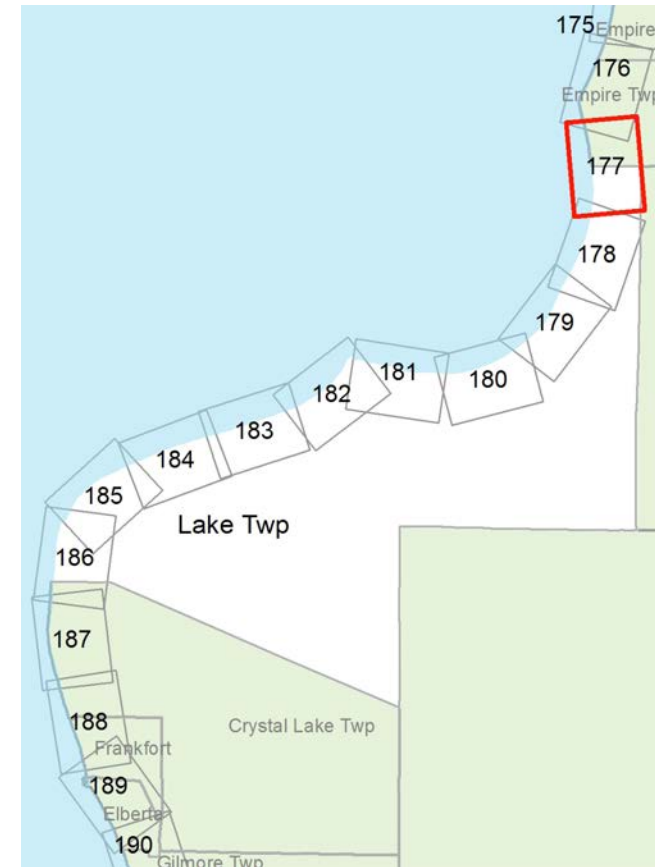
Lake Twp.

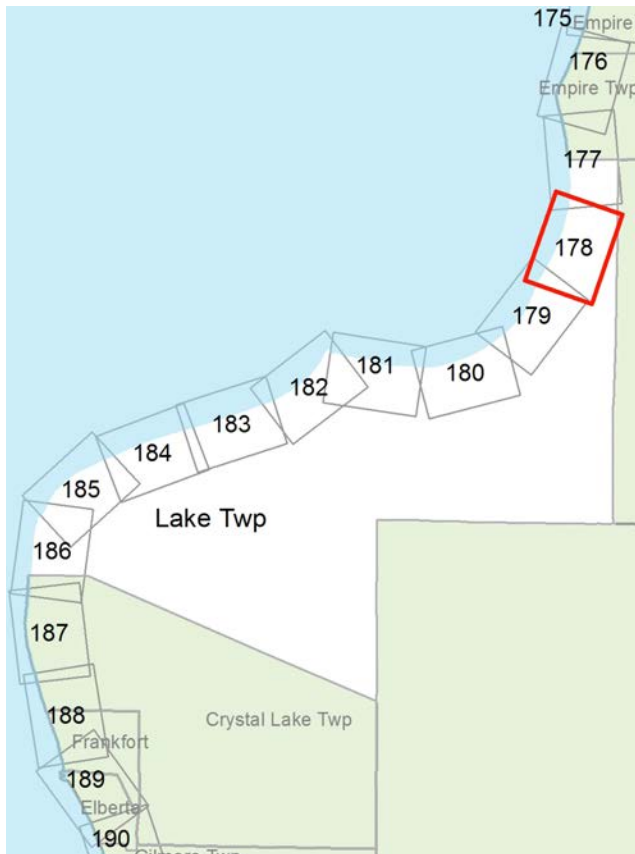





Coastal Flooding Scenario Impacts

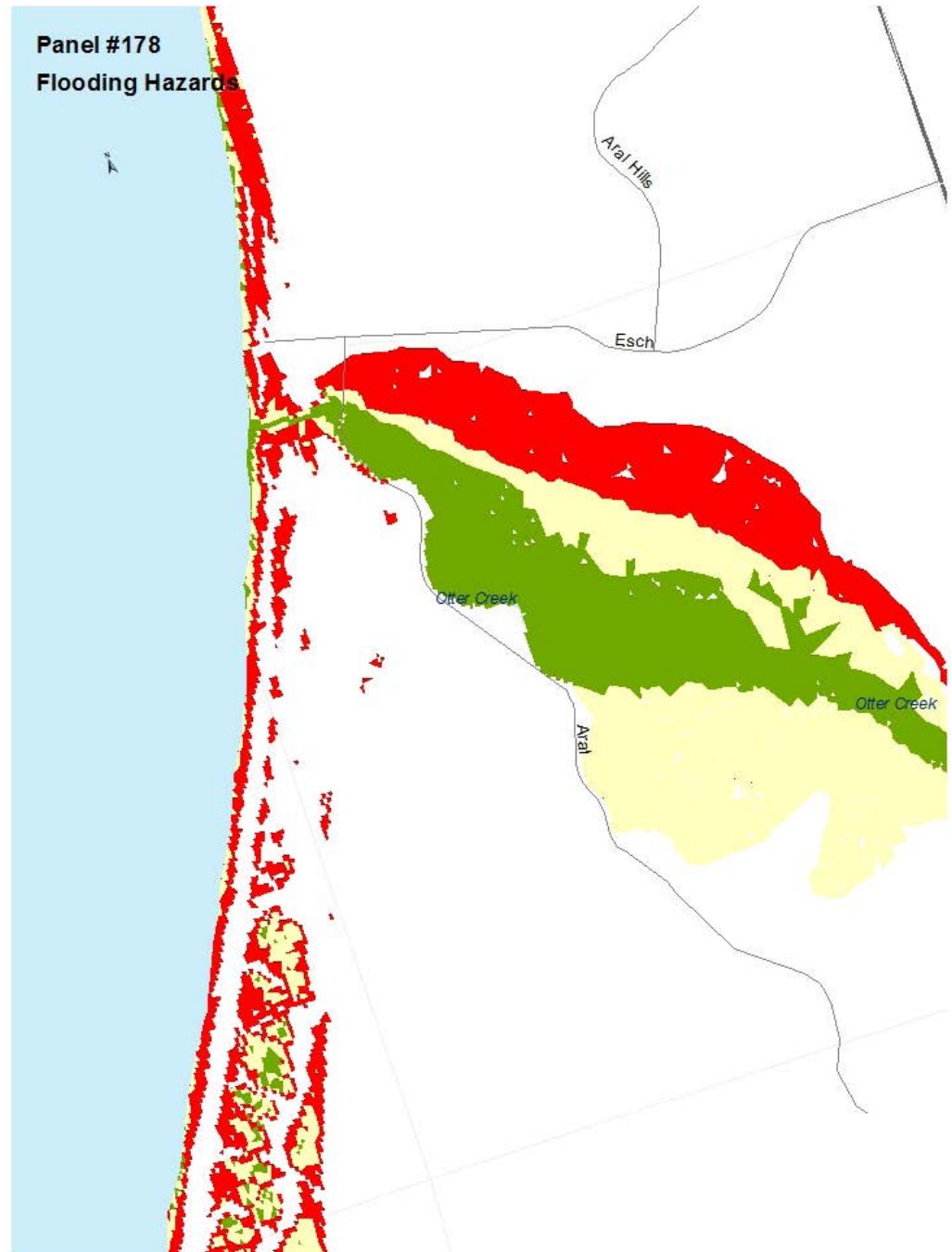
Lake			
Total SEV	Lucky	Expected	Perfect Storm
\$ 253,341,015.00	\$ -	\$ 22,231.00	\$ 7,982,680.00

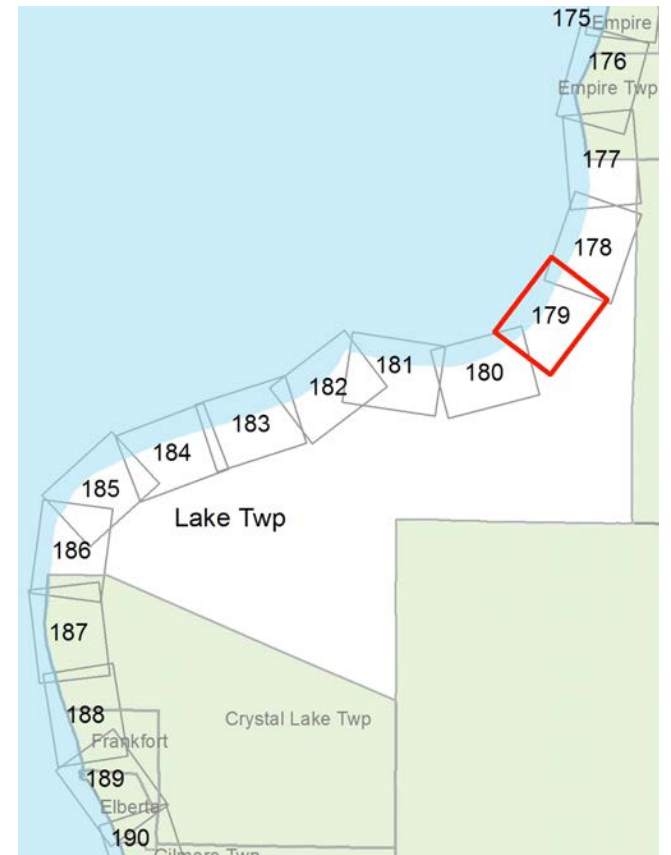
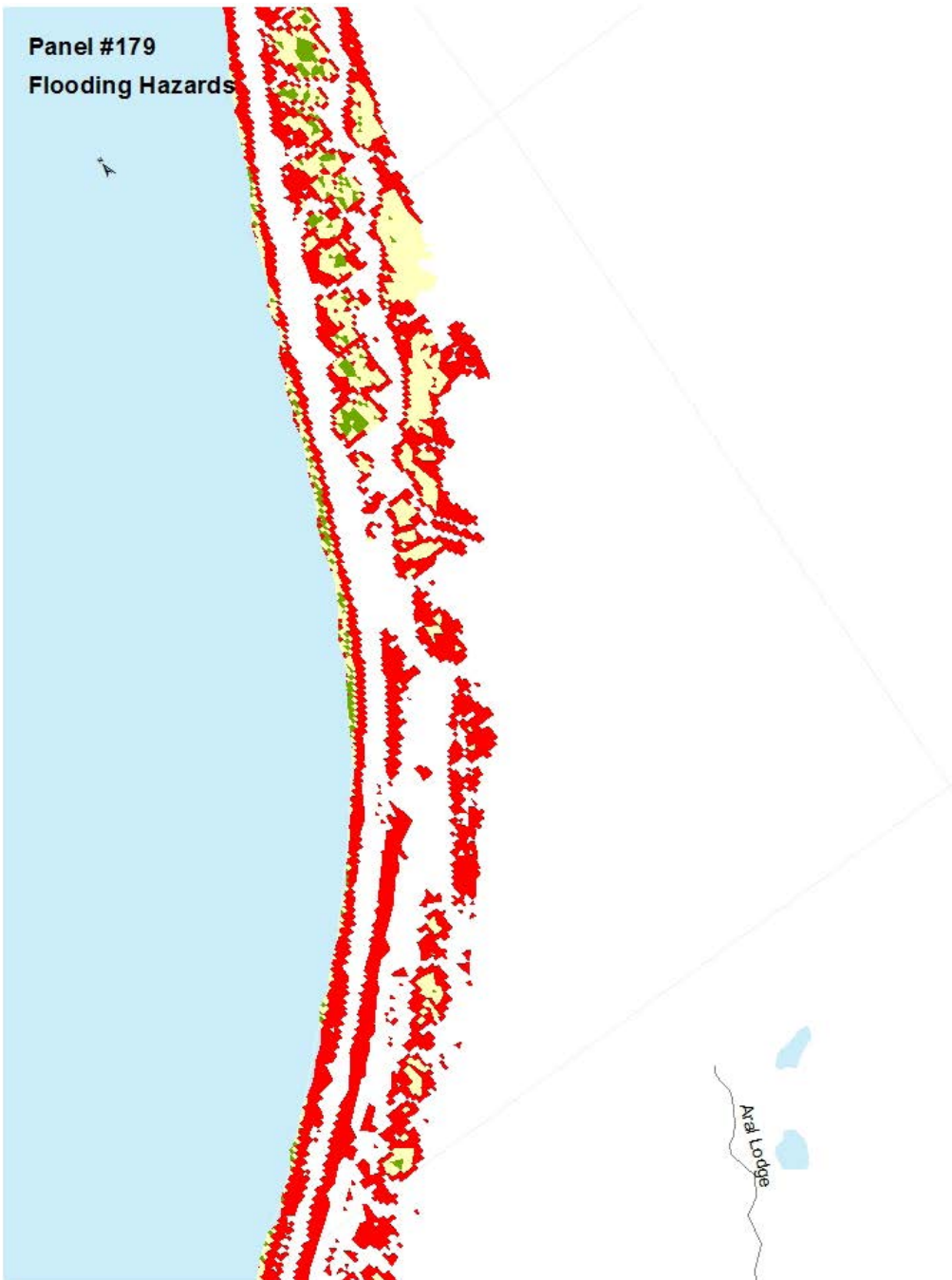
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

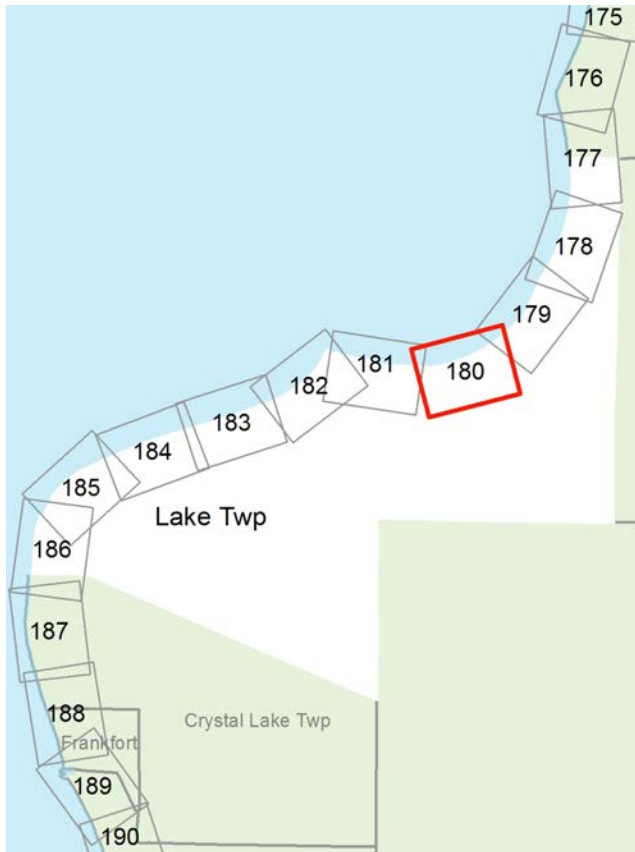







-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

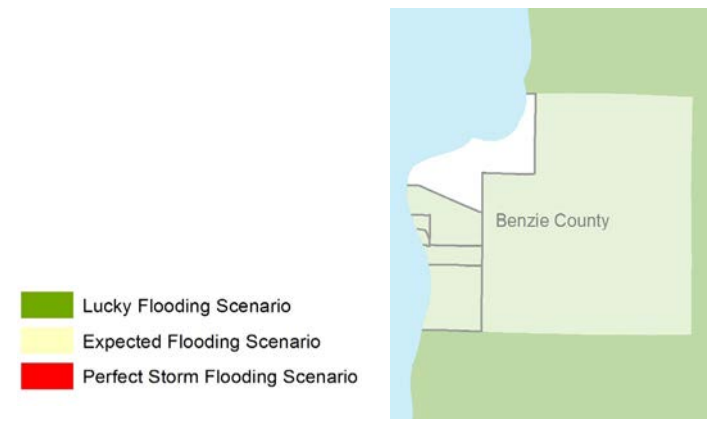
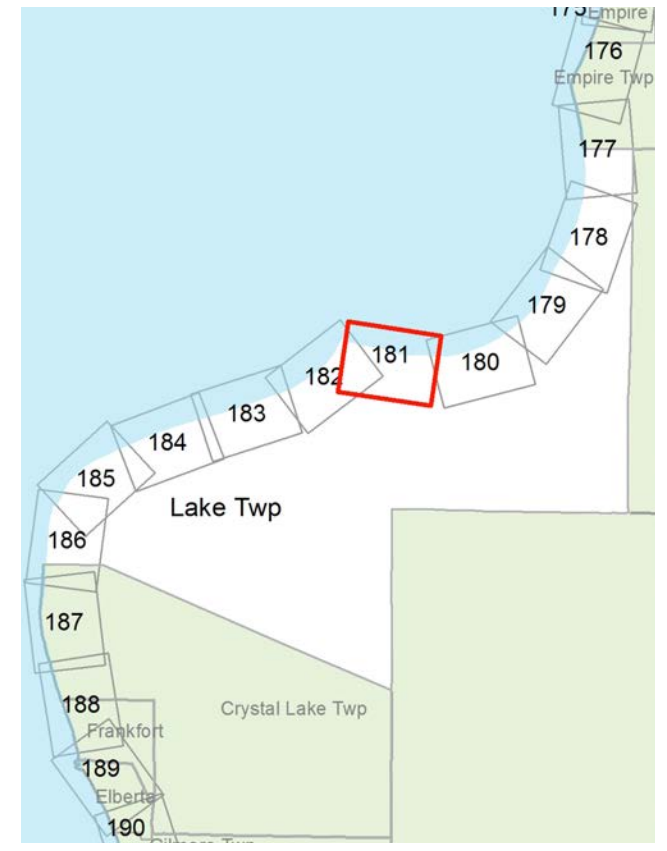
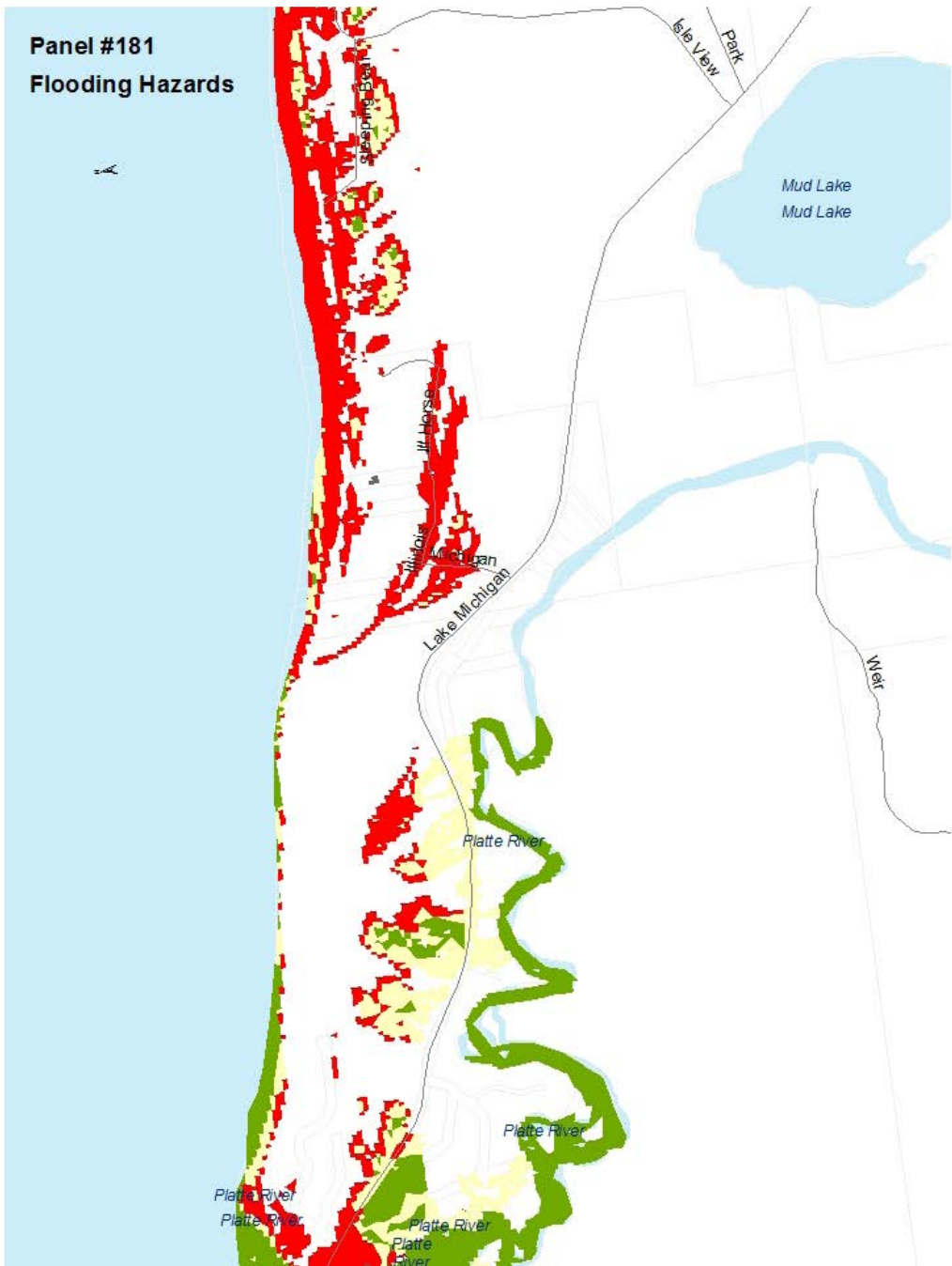


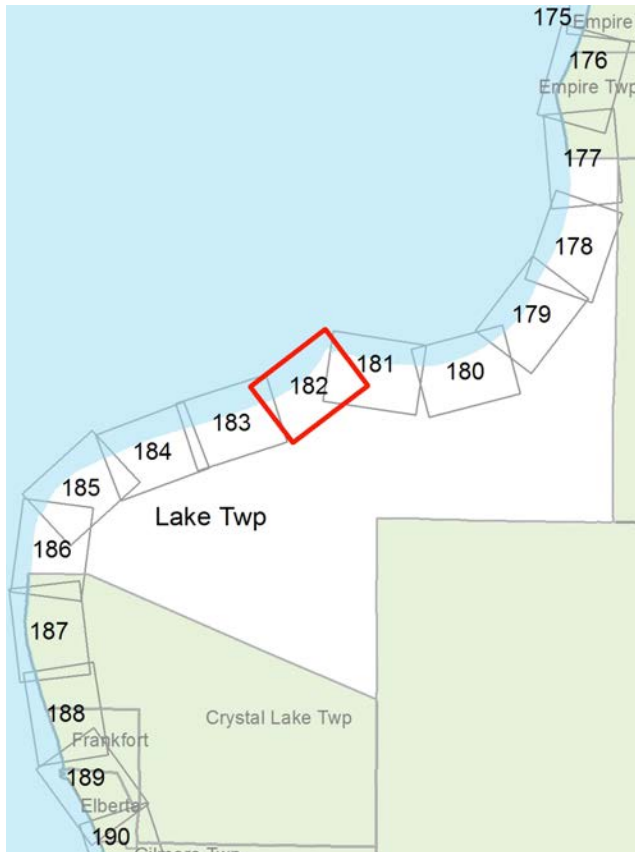







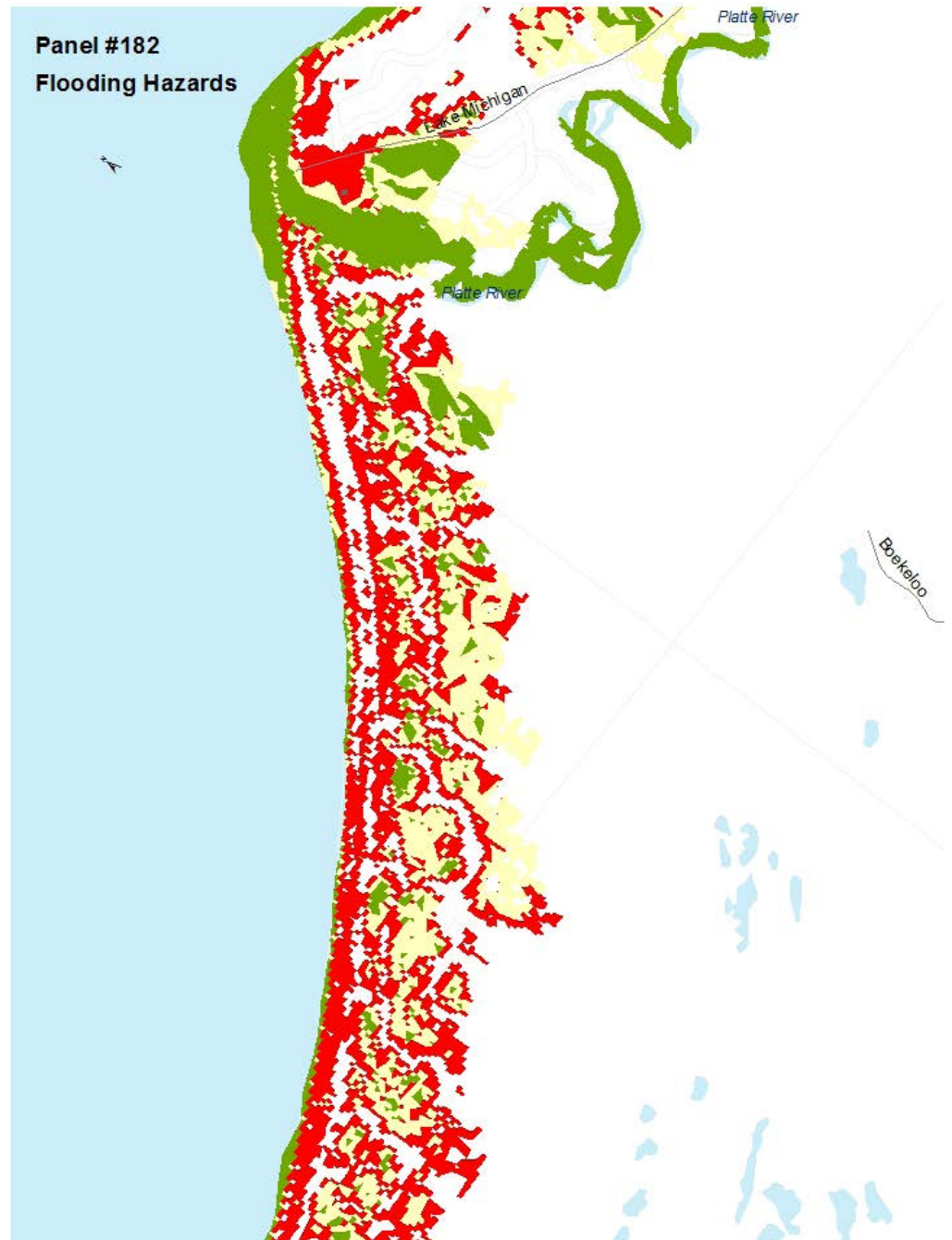
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

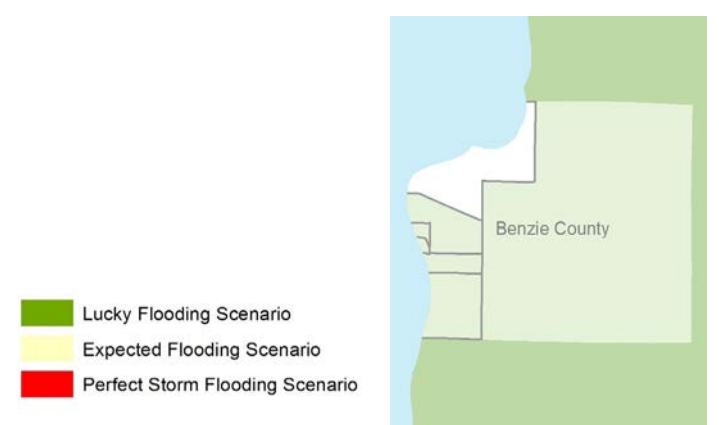
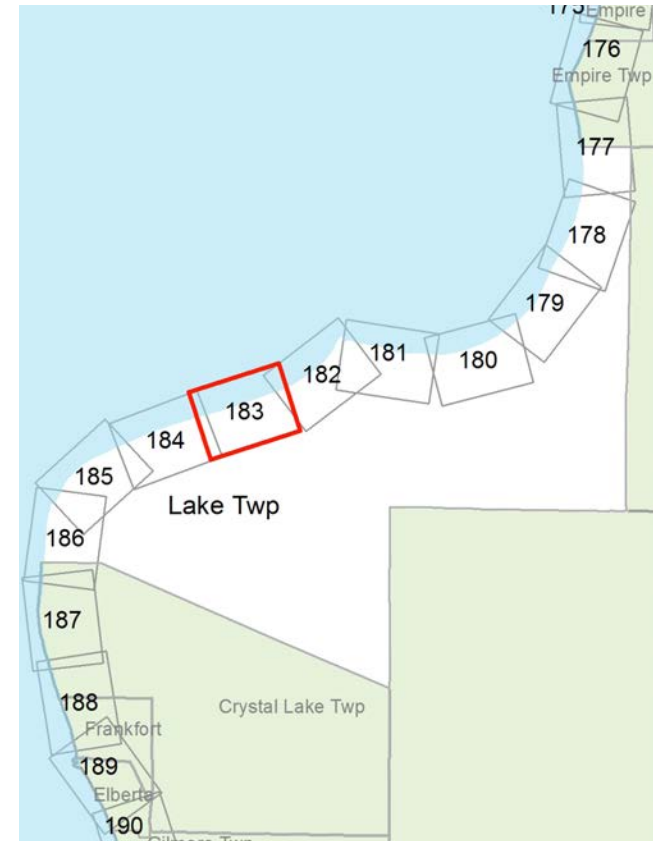


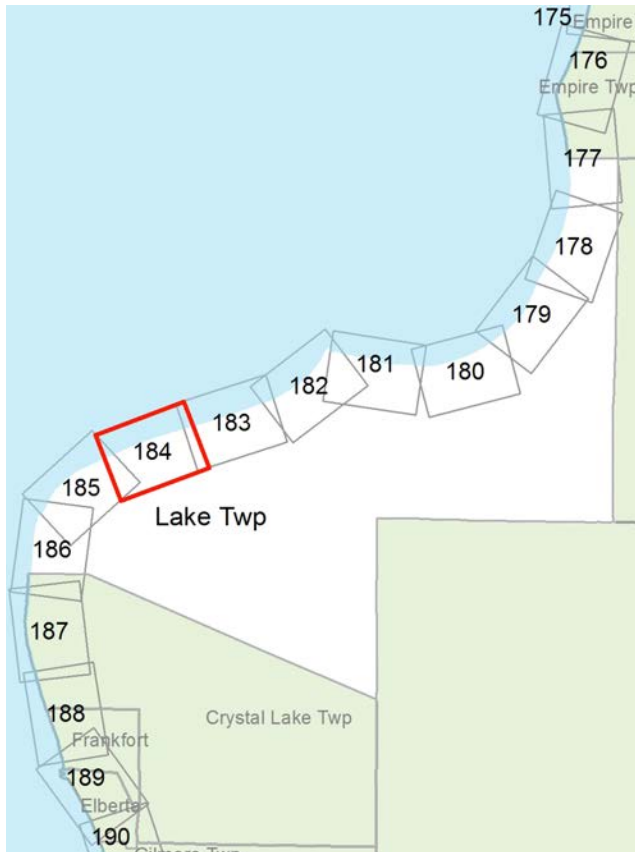







-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

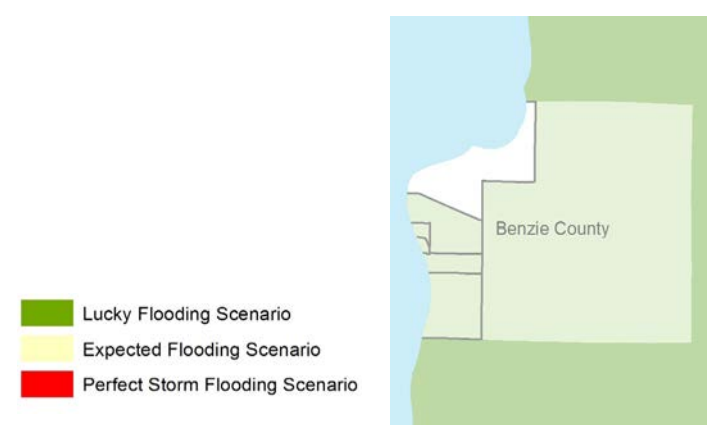
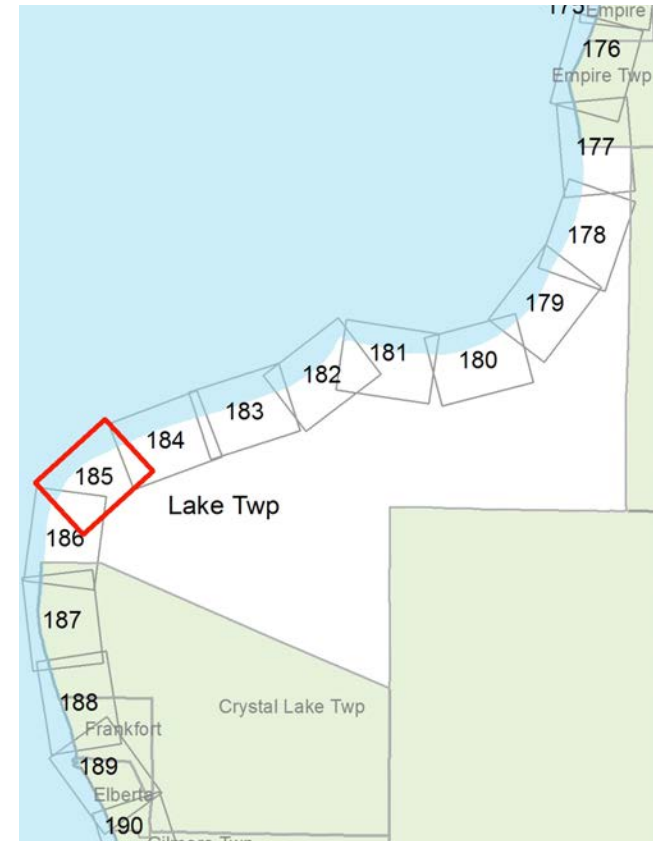


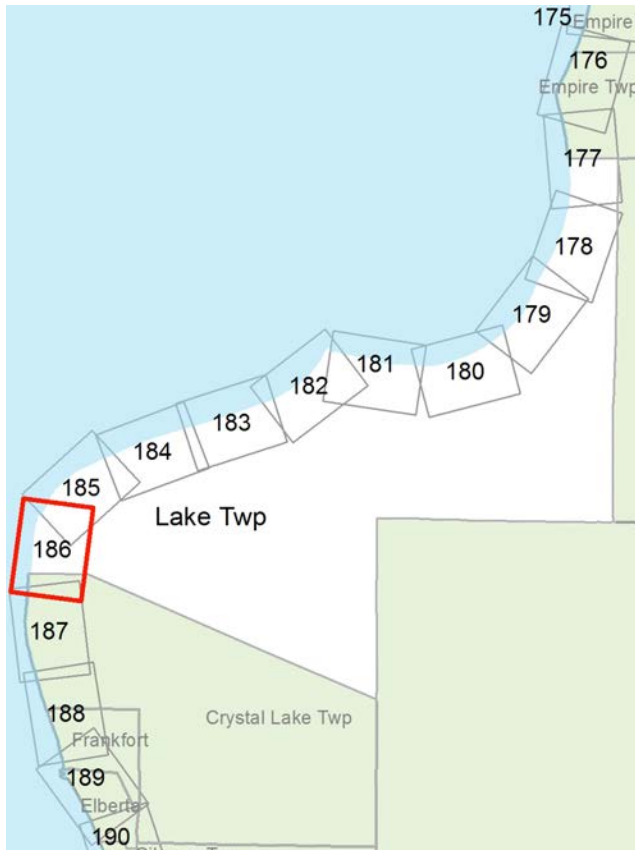







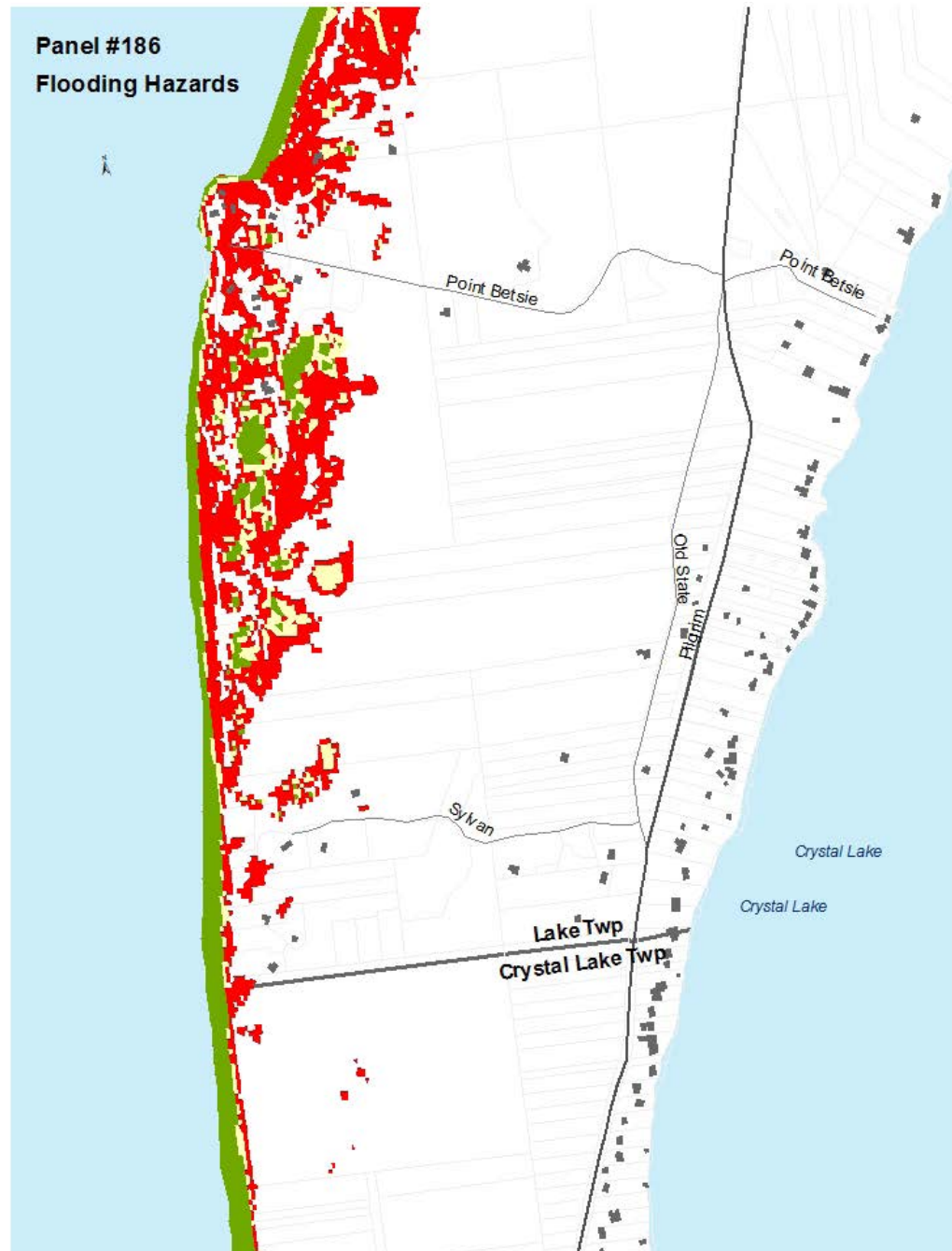
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

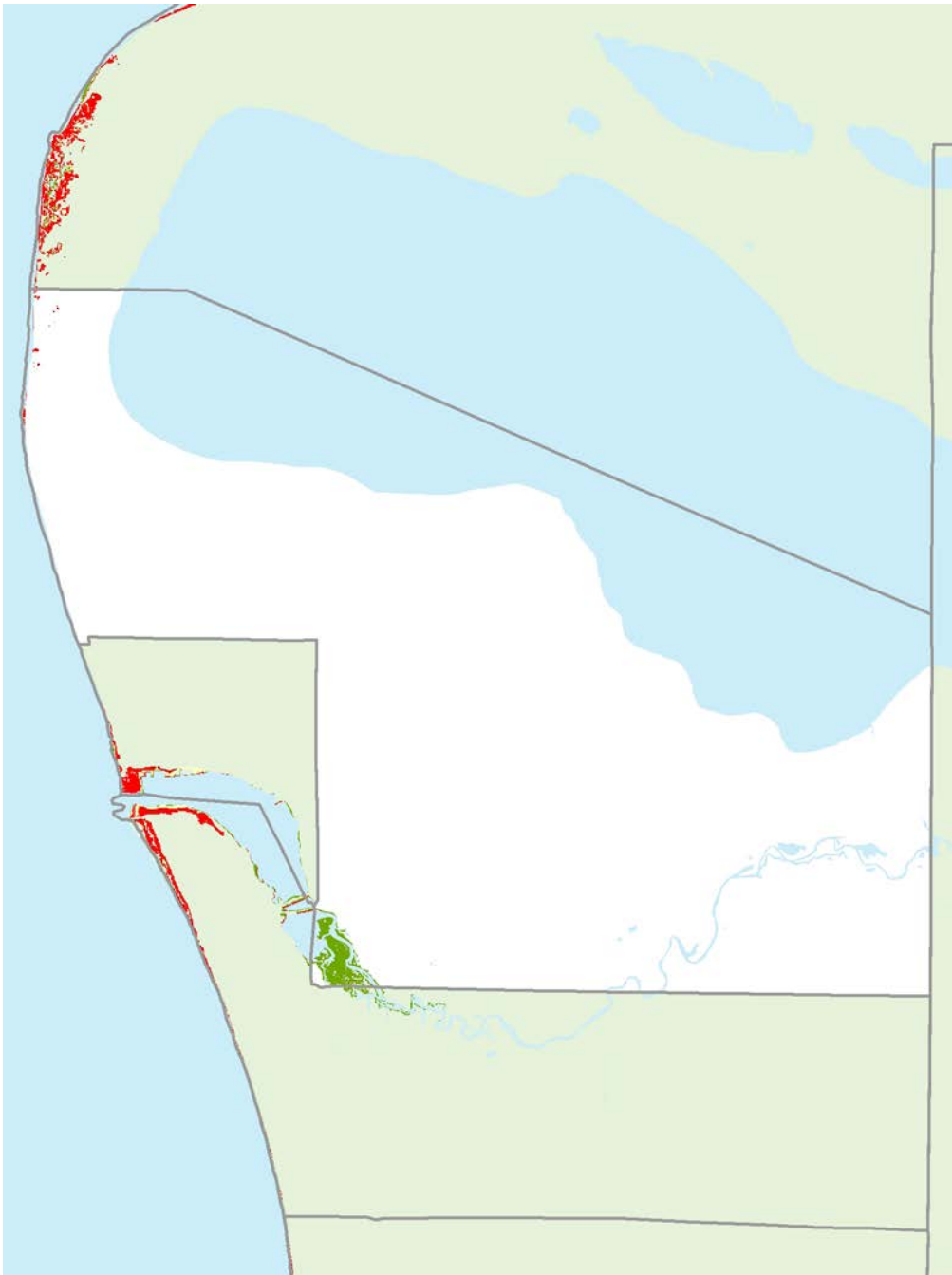






-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario





Crystal Lake Twp.






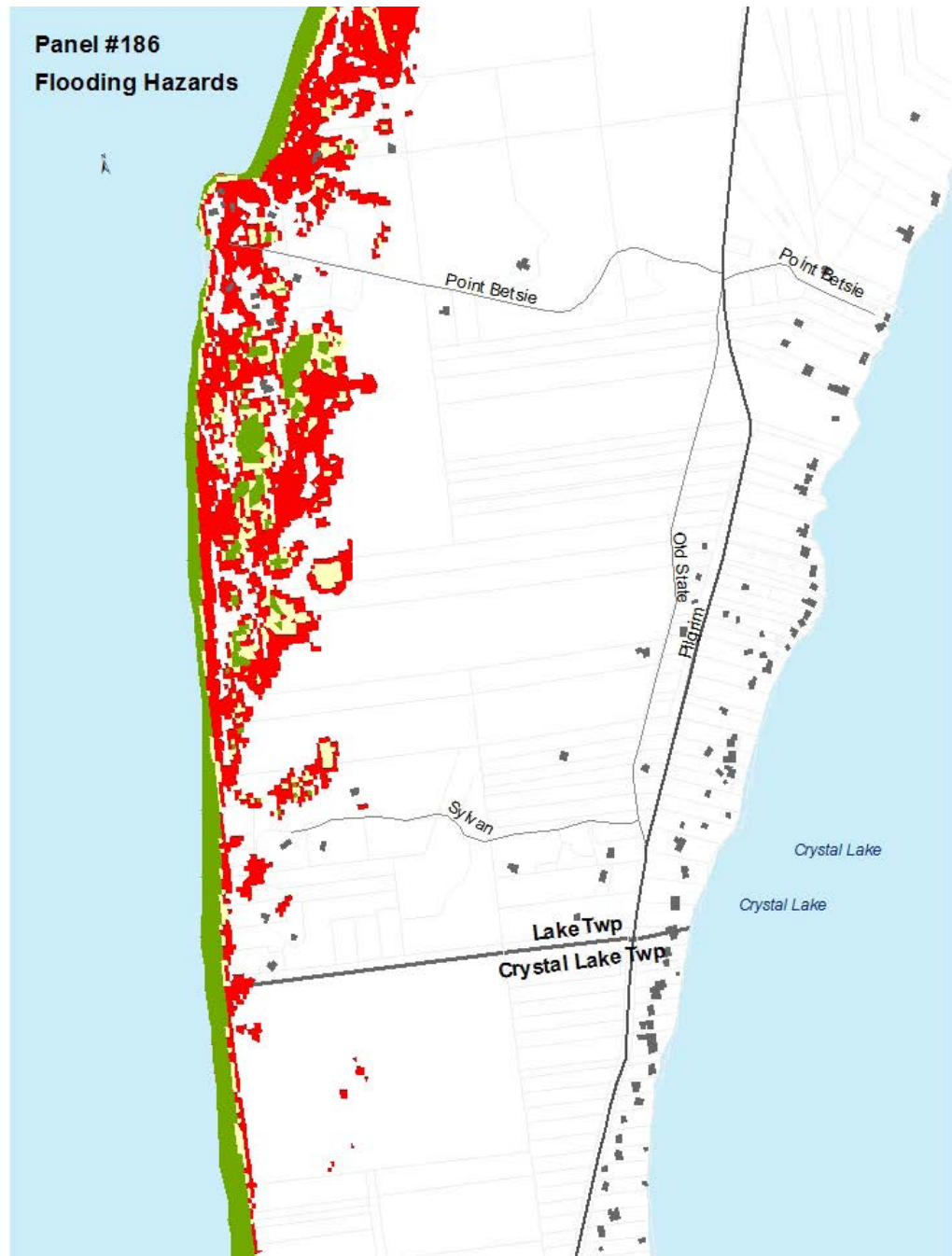
Coastal Flooding Scenario Impacts

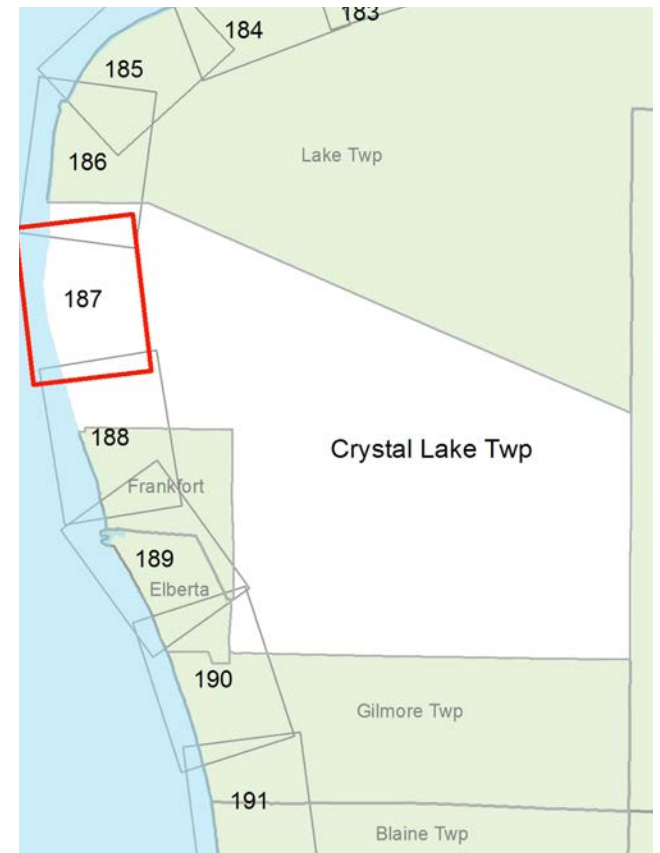
Crystal Lake			
Total SEV	Lucky	Expected	Perfect Storm
\$ 177,071,750.00	\$ 33,739.00	\$ 33,739.00	\$ 33,739.00

- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



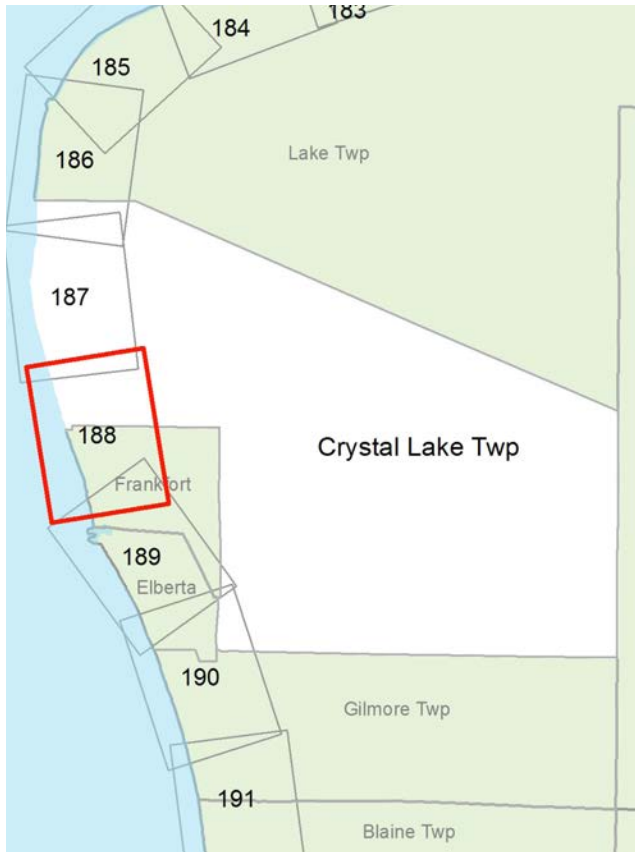
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario






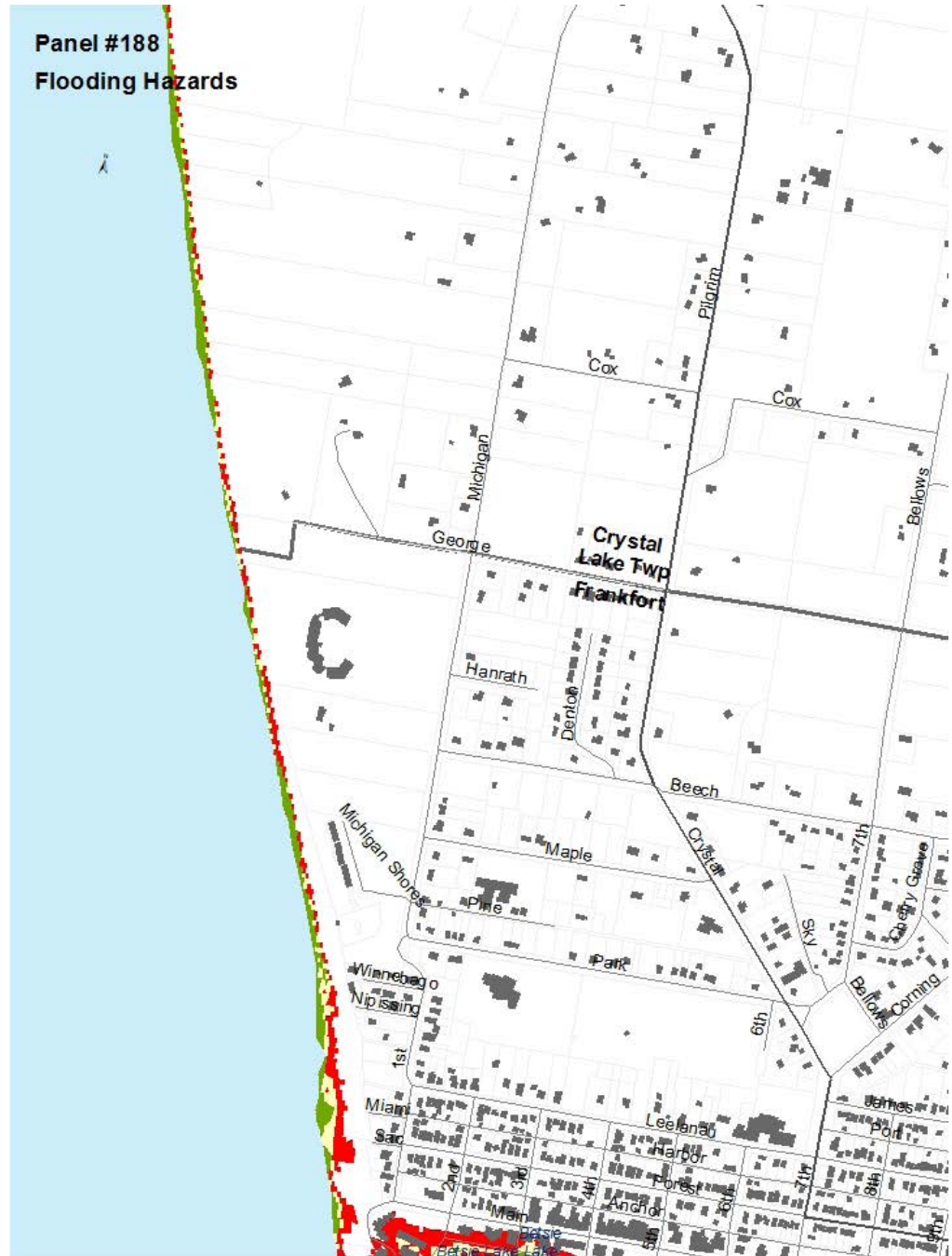


- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

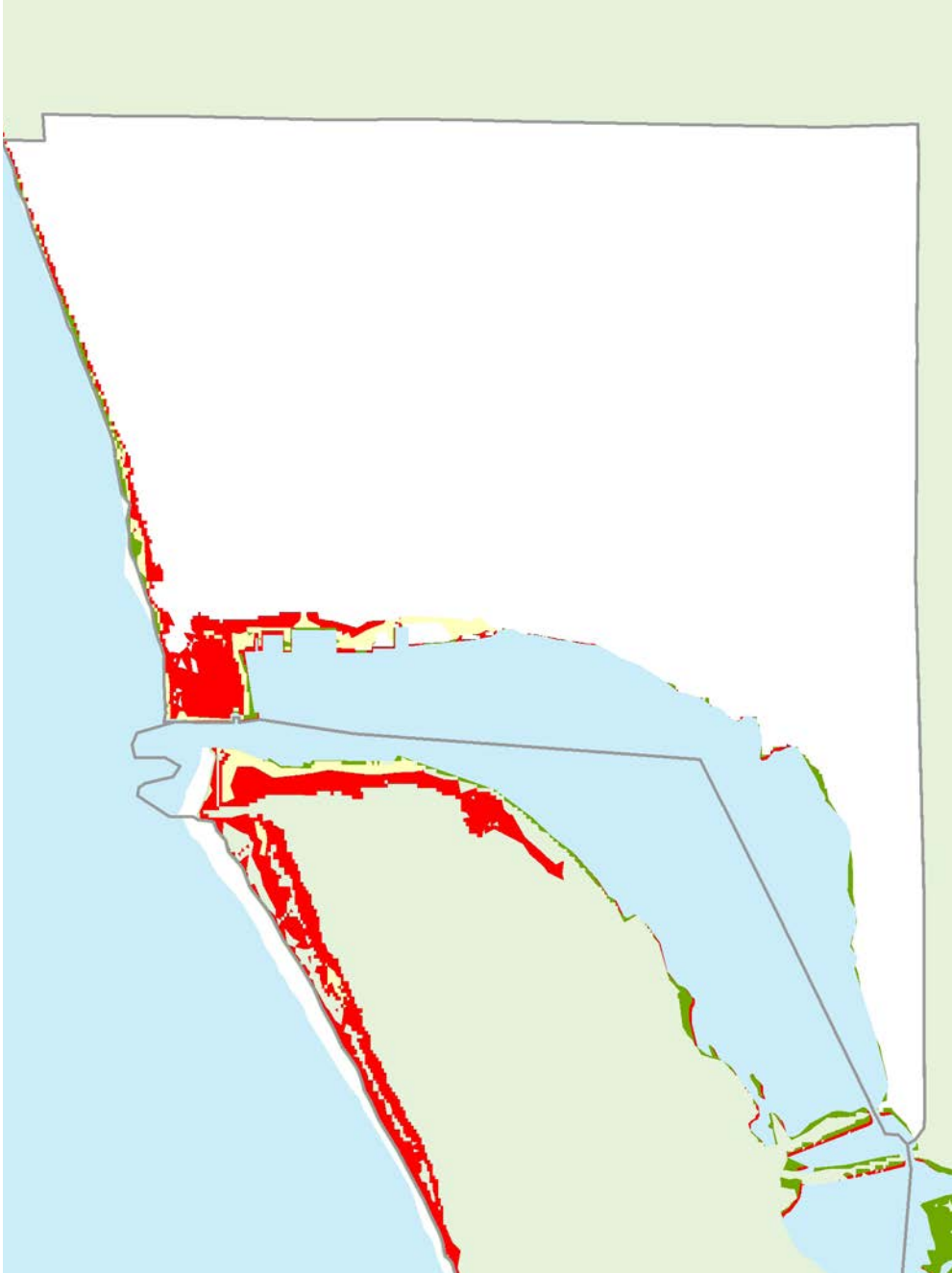




-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario



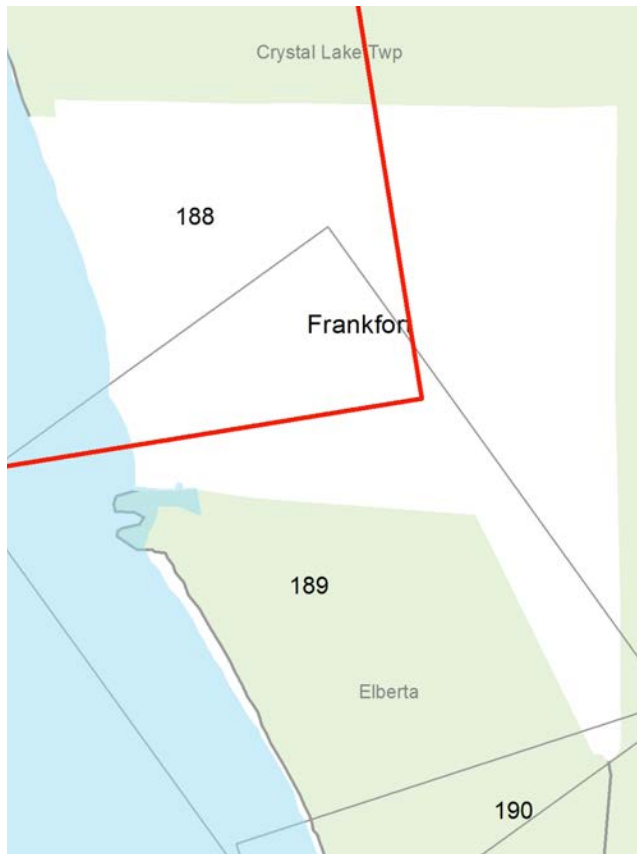
Frankfort






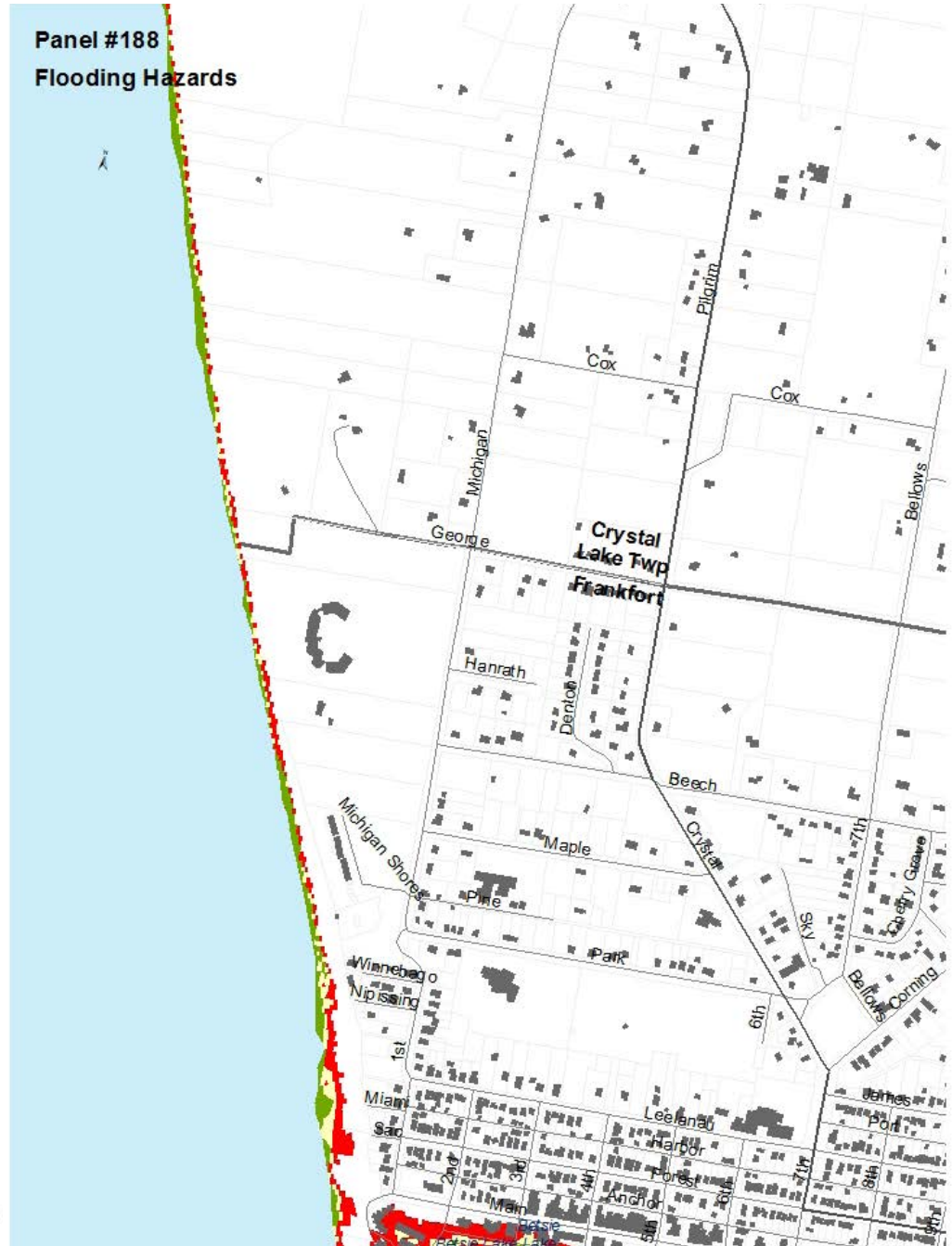
Coastal Flooding Scenario Impacts

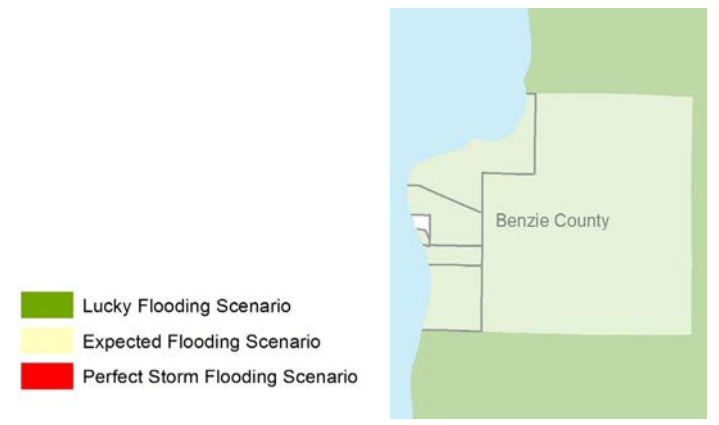
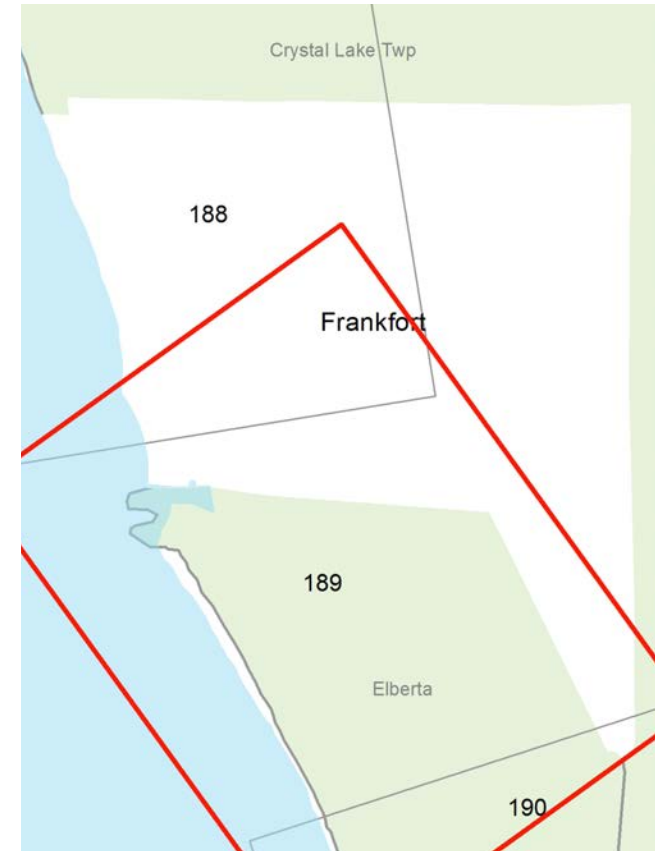
Frankfort			
Total SEV	Lucky	Expected	Perfect Storm
\$ 90,103,518.00	\$ 1,131,684.00	\$ 7,000,943.00	\$ 15,707,007.00

- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario





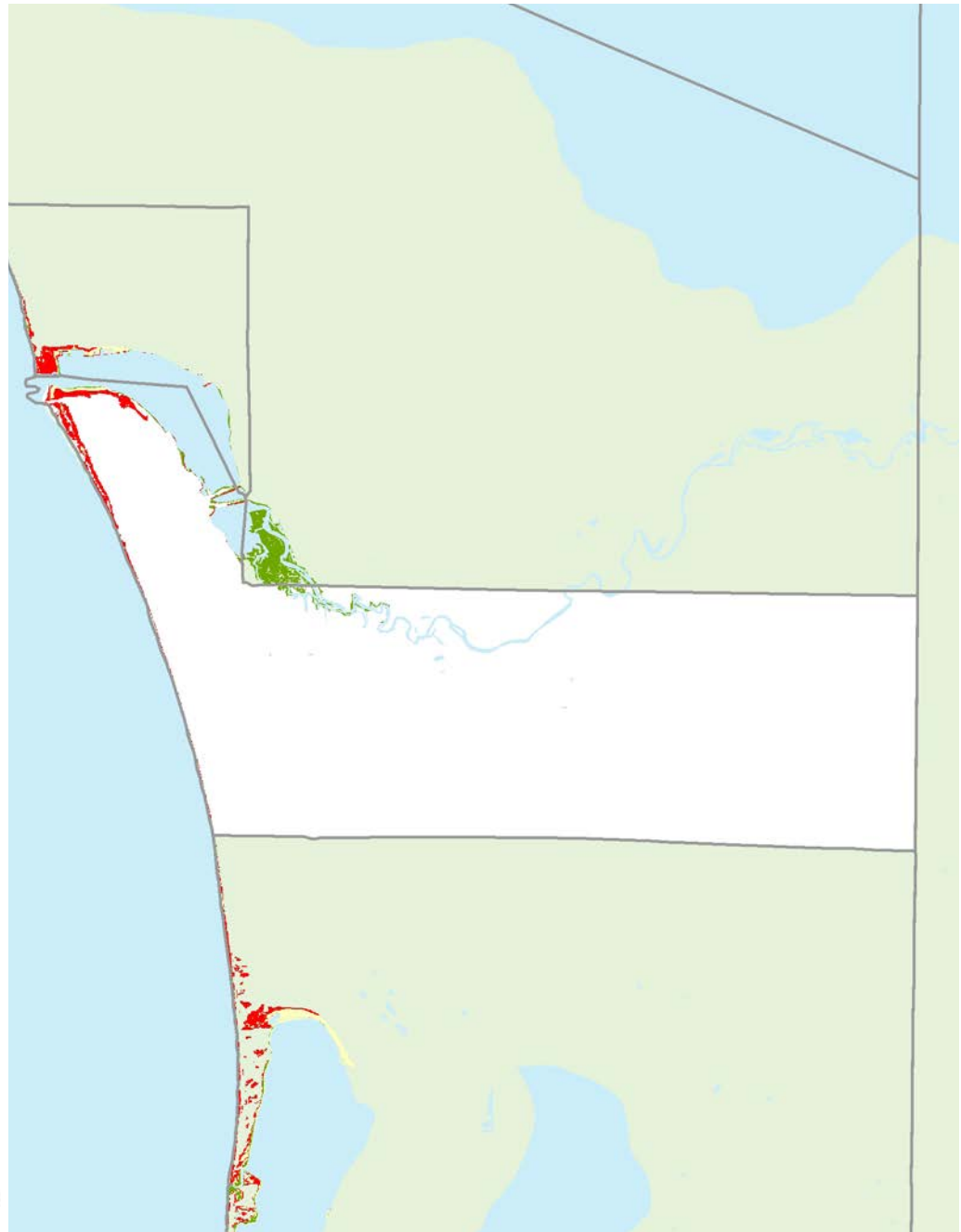
Gilmore Twp./ Elberta

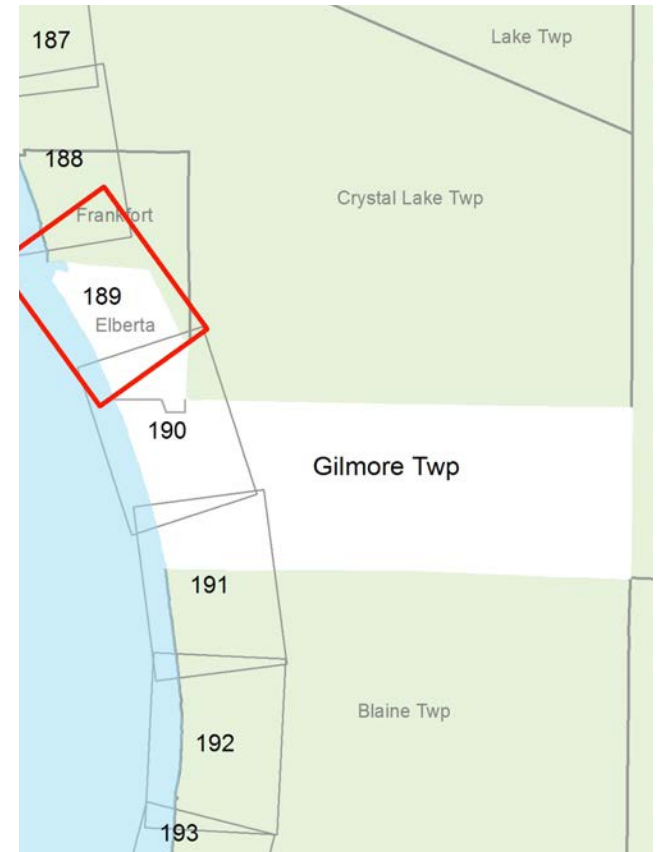


Coastal Flooding Scenario Impacts

Gilmore Twp./Elberta			
Total SEV	Lucky	Expected	Perfect Storm
\$ 37,006,843.00	\$ -	\$ 717,878.00	\$ 836,868.00

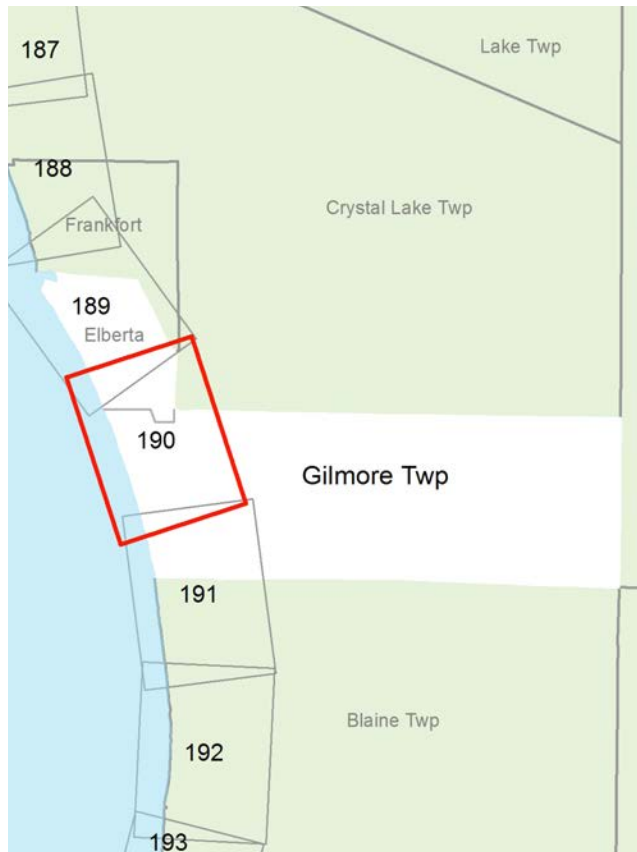
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario



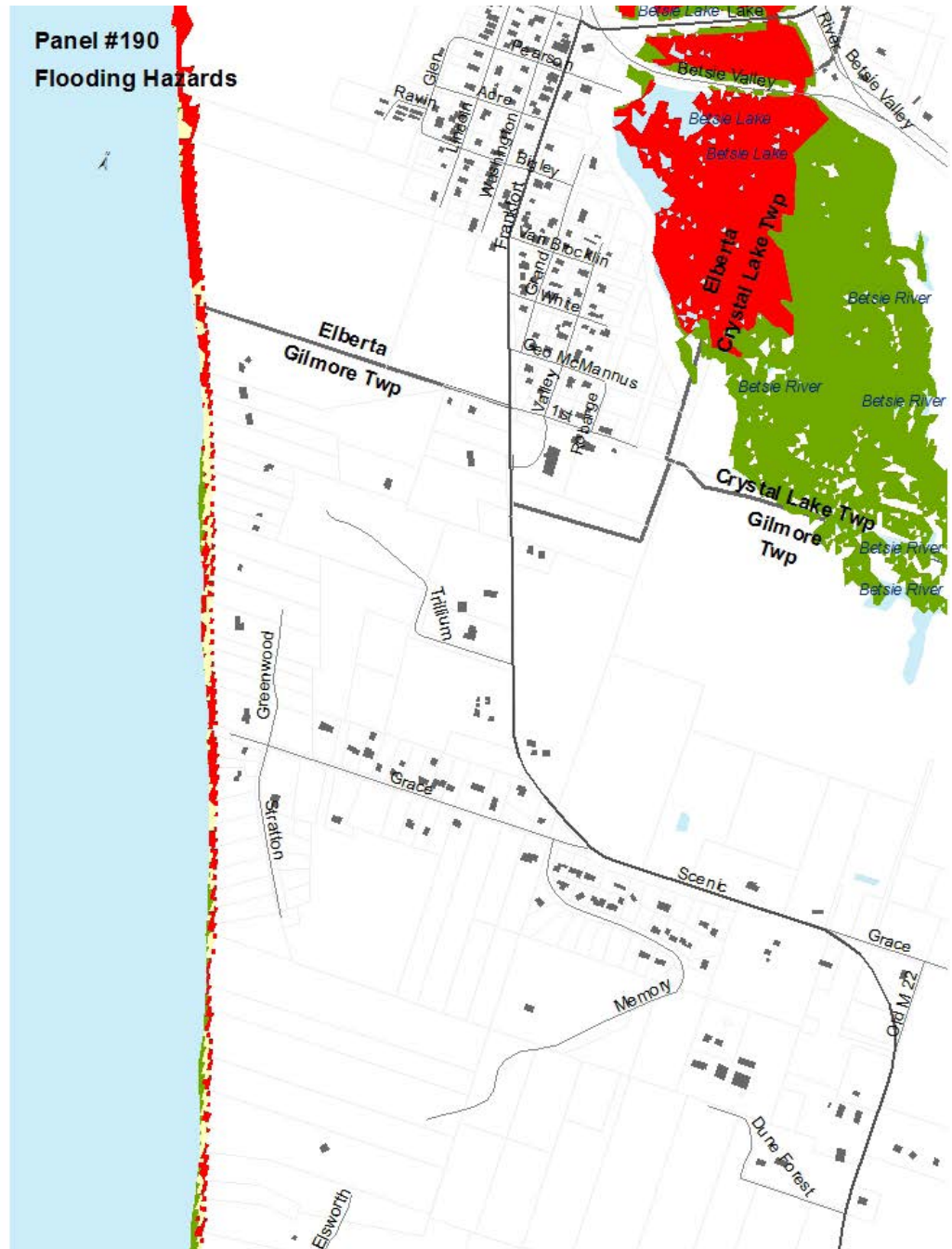


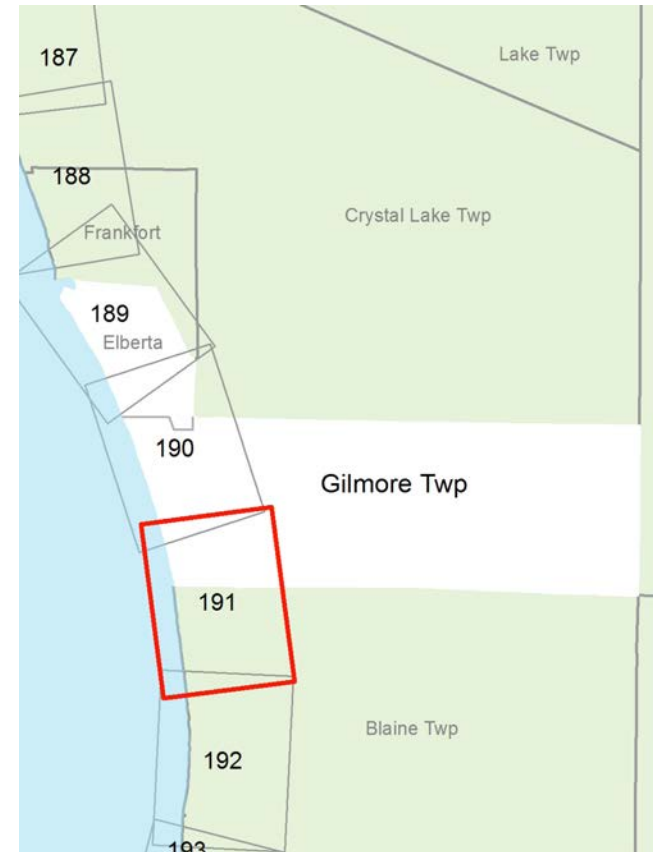
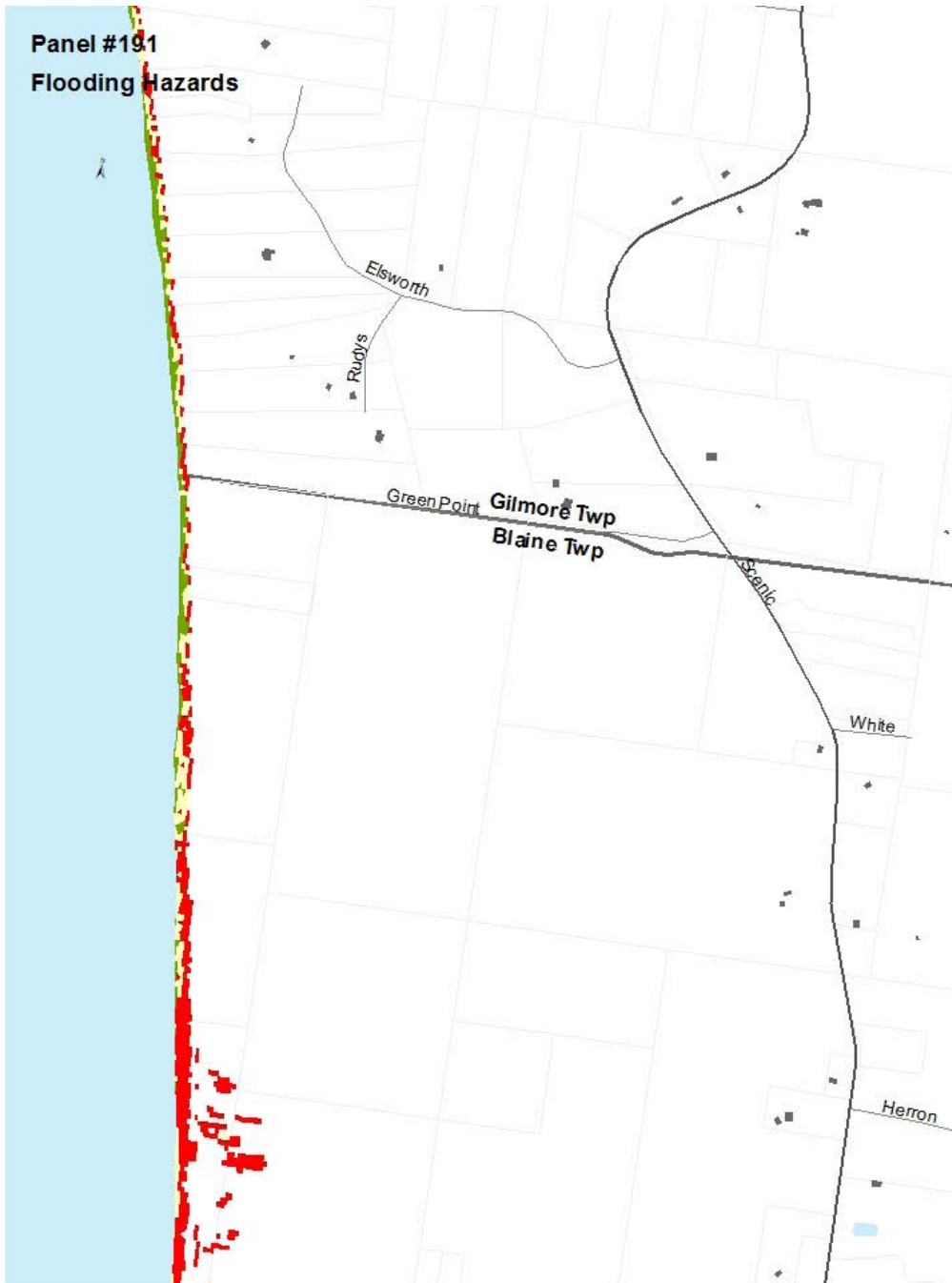
- █ Lucky Flooding Scenario
- █ Expected Flooding Scenario
- █ Perfect Storm Flooding Scenario





- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario





- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

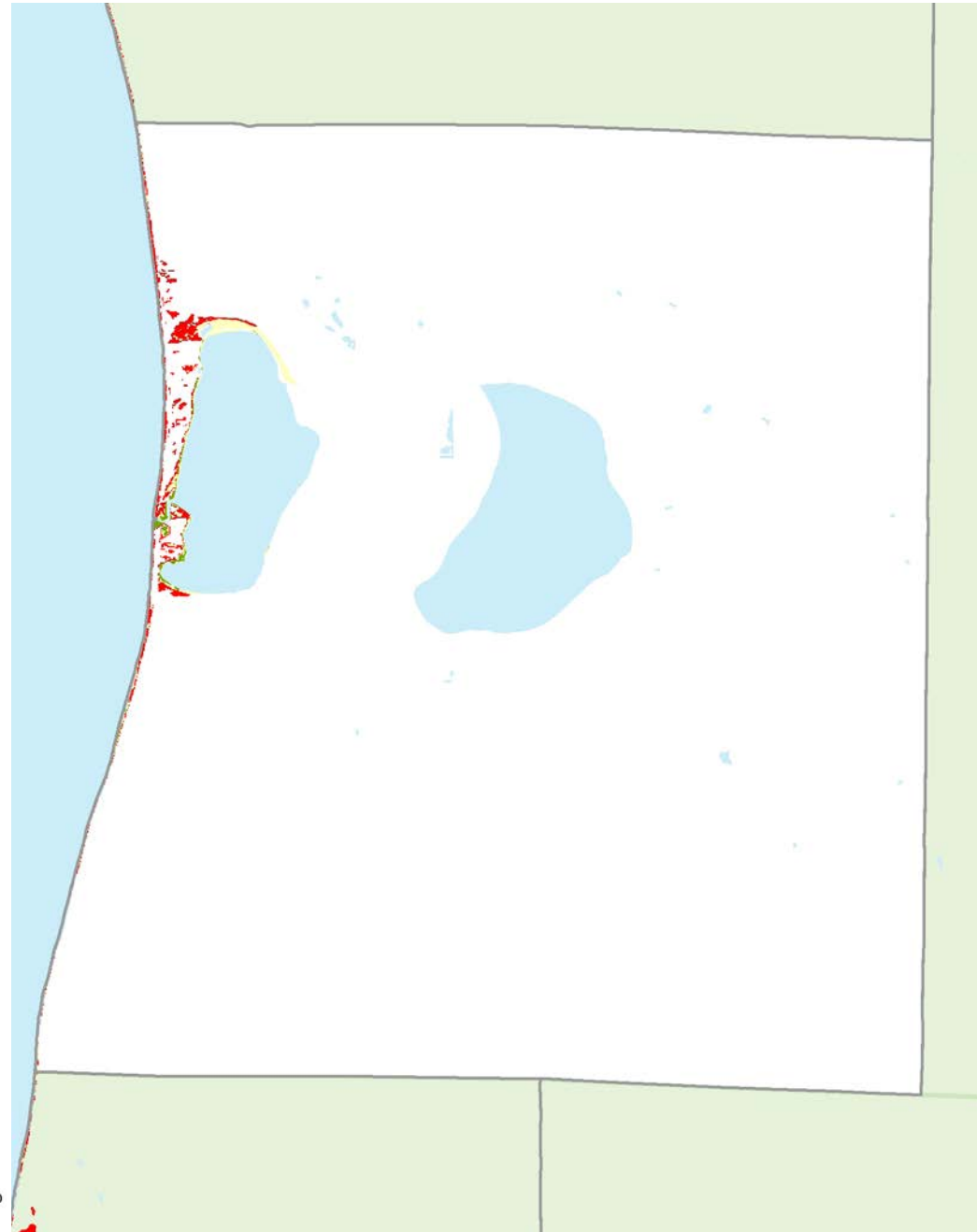
Blaine Twp.

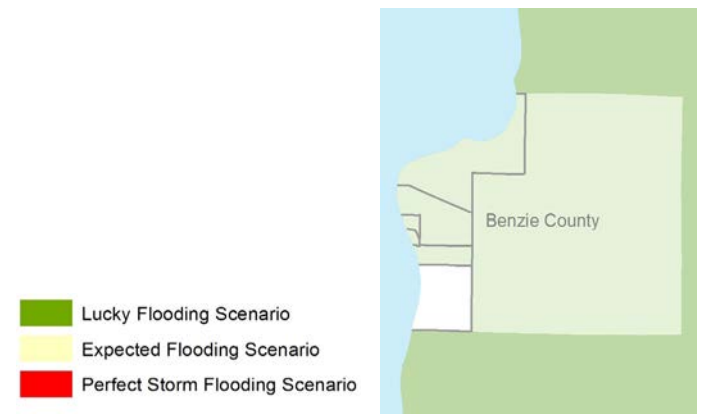
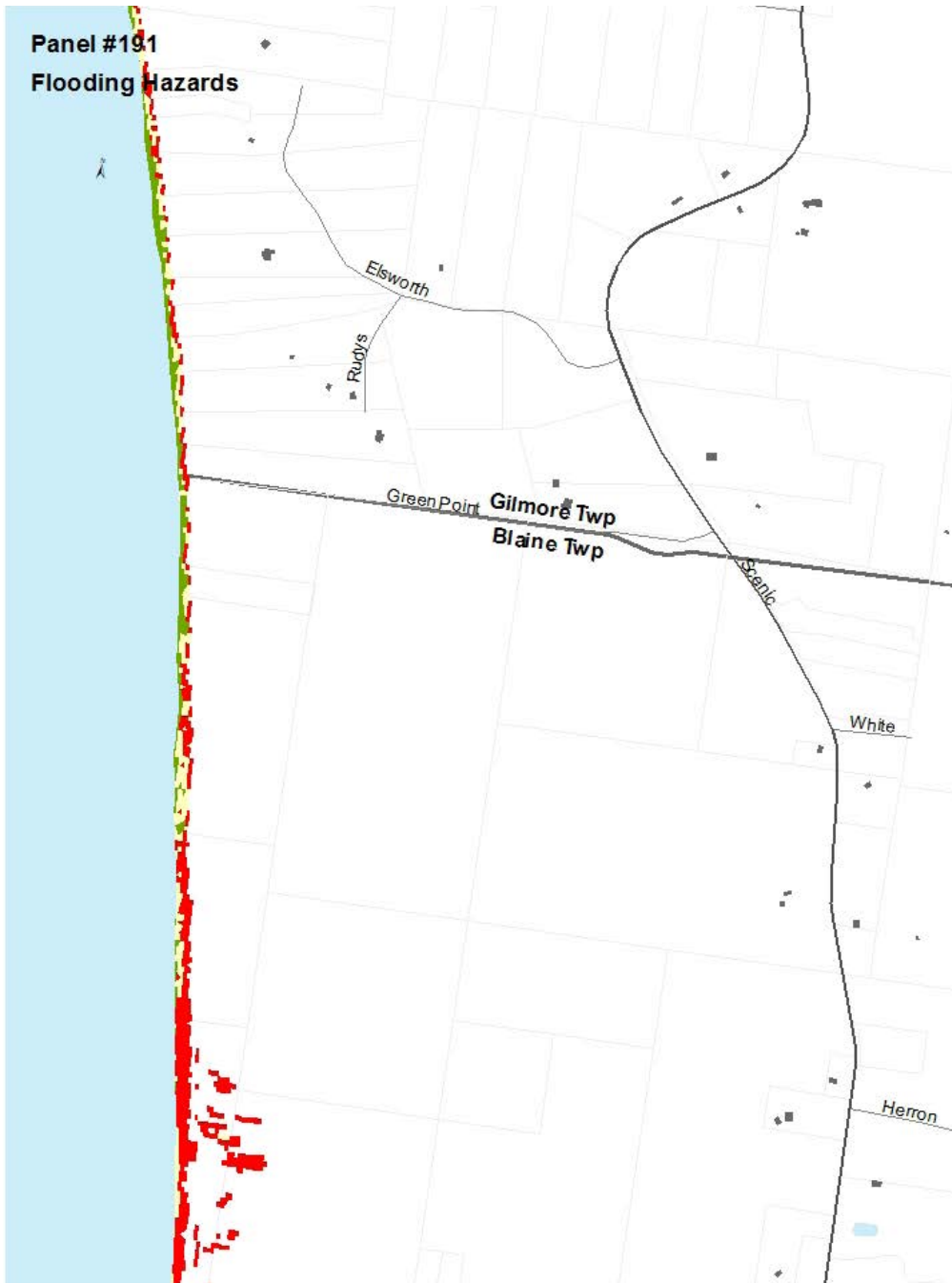


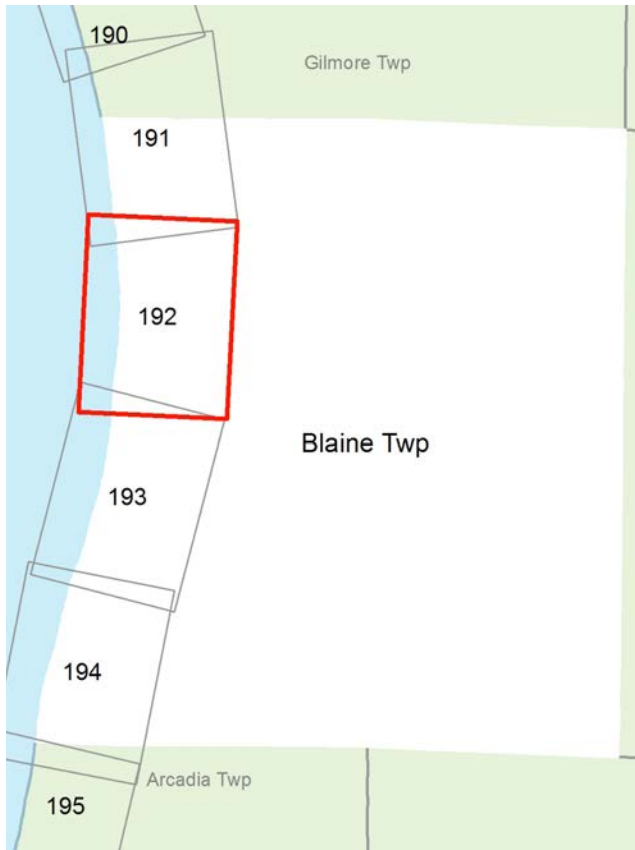
Coastal Flooding Scenario Impacts




Blaine			
Total SEV	Lucky	Expected	Perfect Storm
\$ 43,408,159.00	\$ 59,579.00	\$ 2,682,677.00	\$ 2,901,771.00

- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario










-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario








-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario





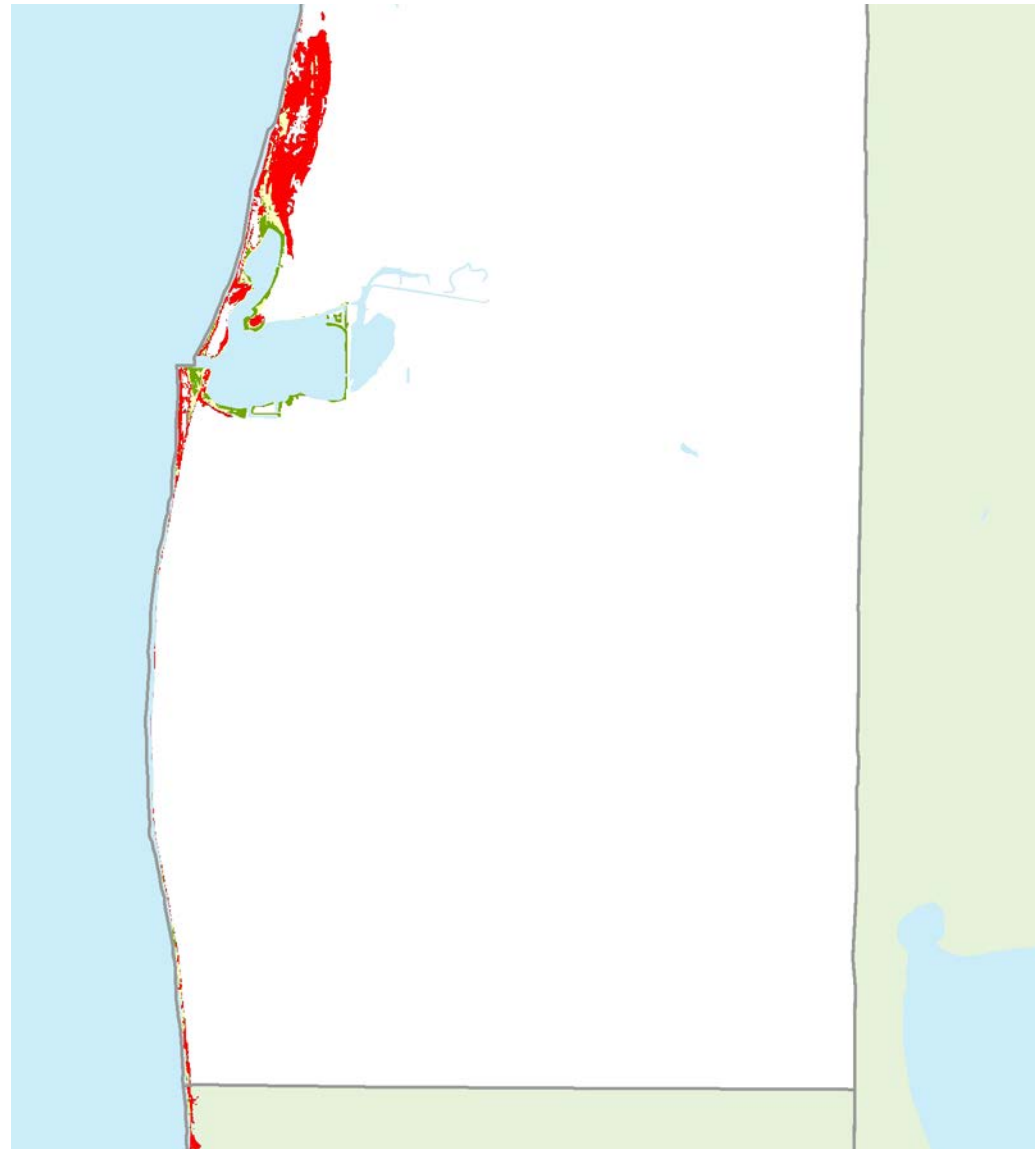
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario






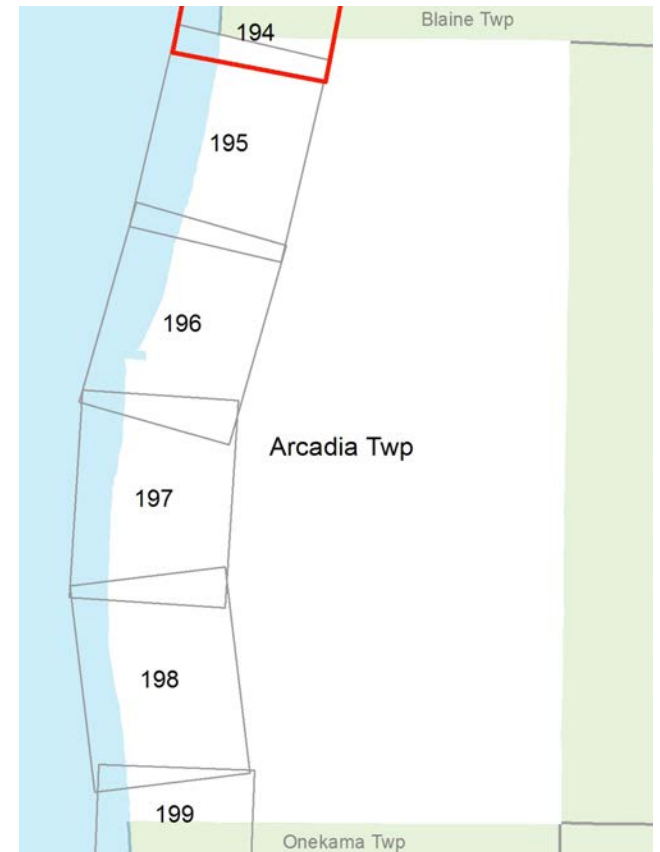
Manistee County



Arcadia Township

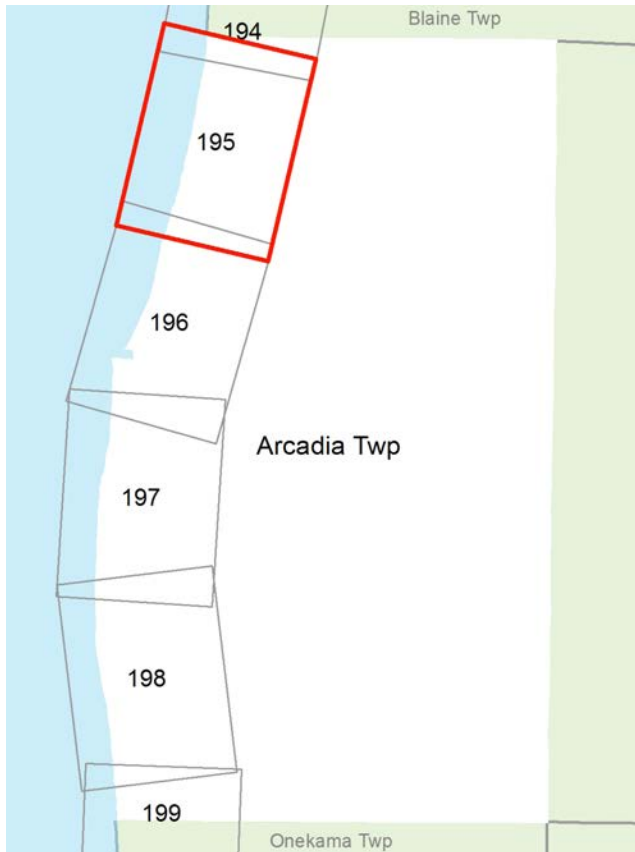





-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

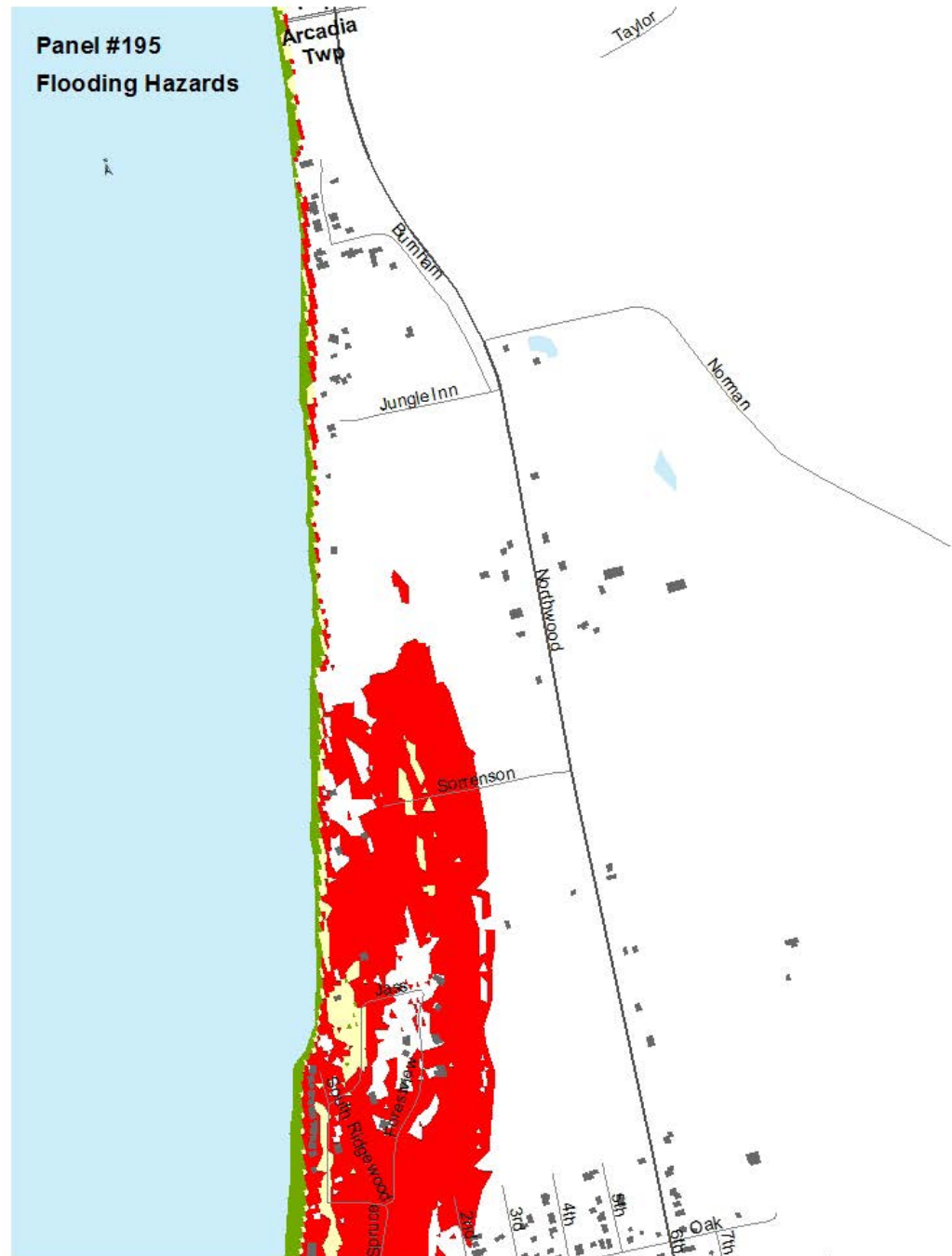


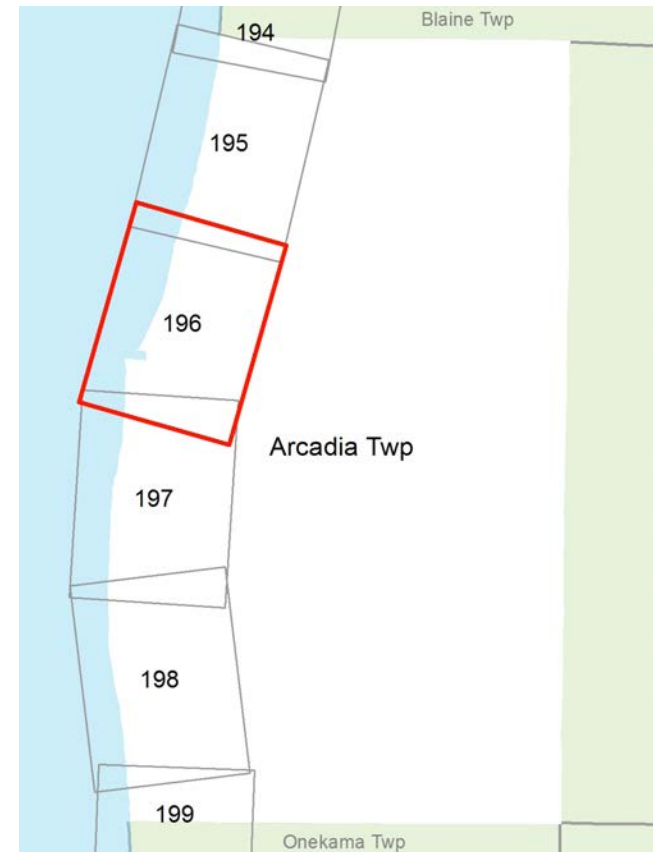
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario





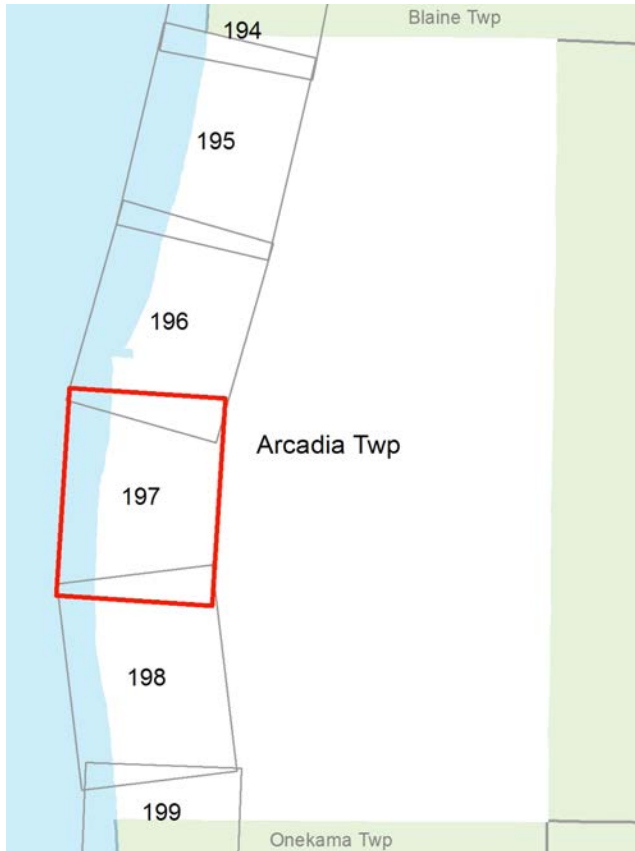
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario





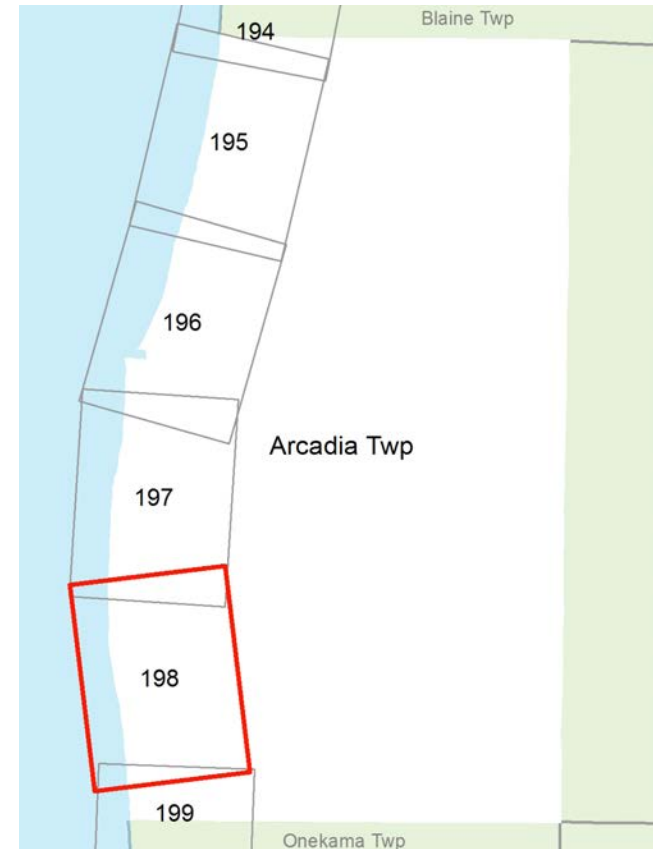
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario





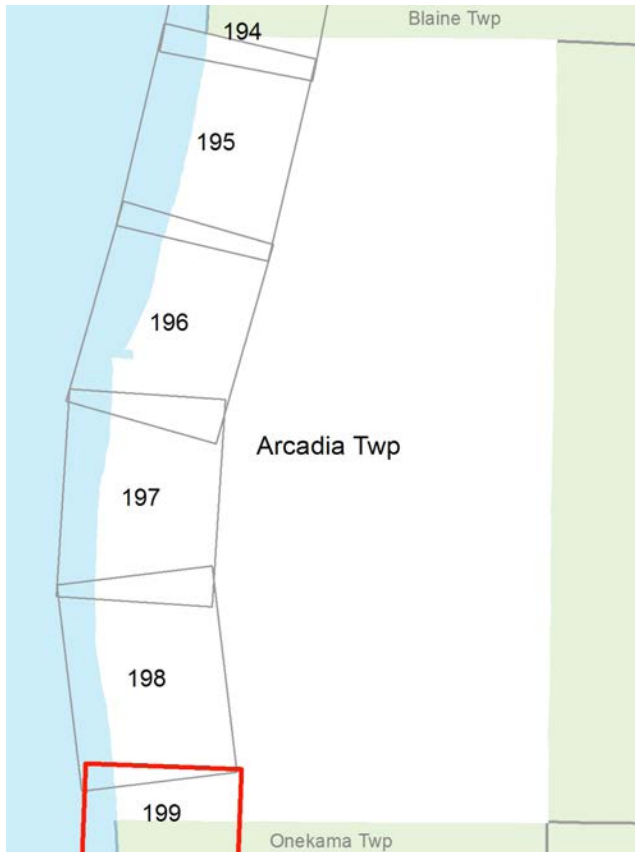
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario






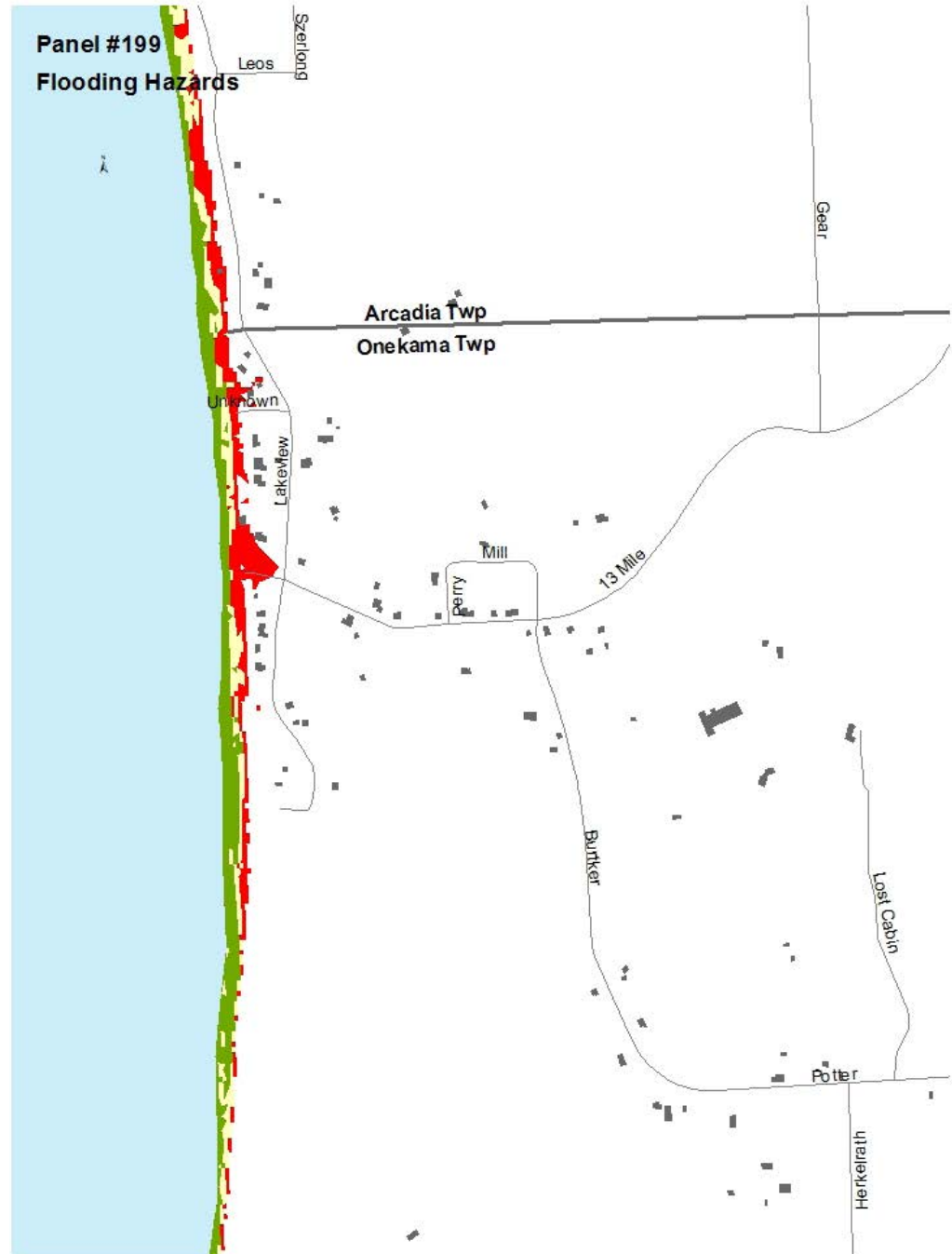


- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

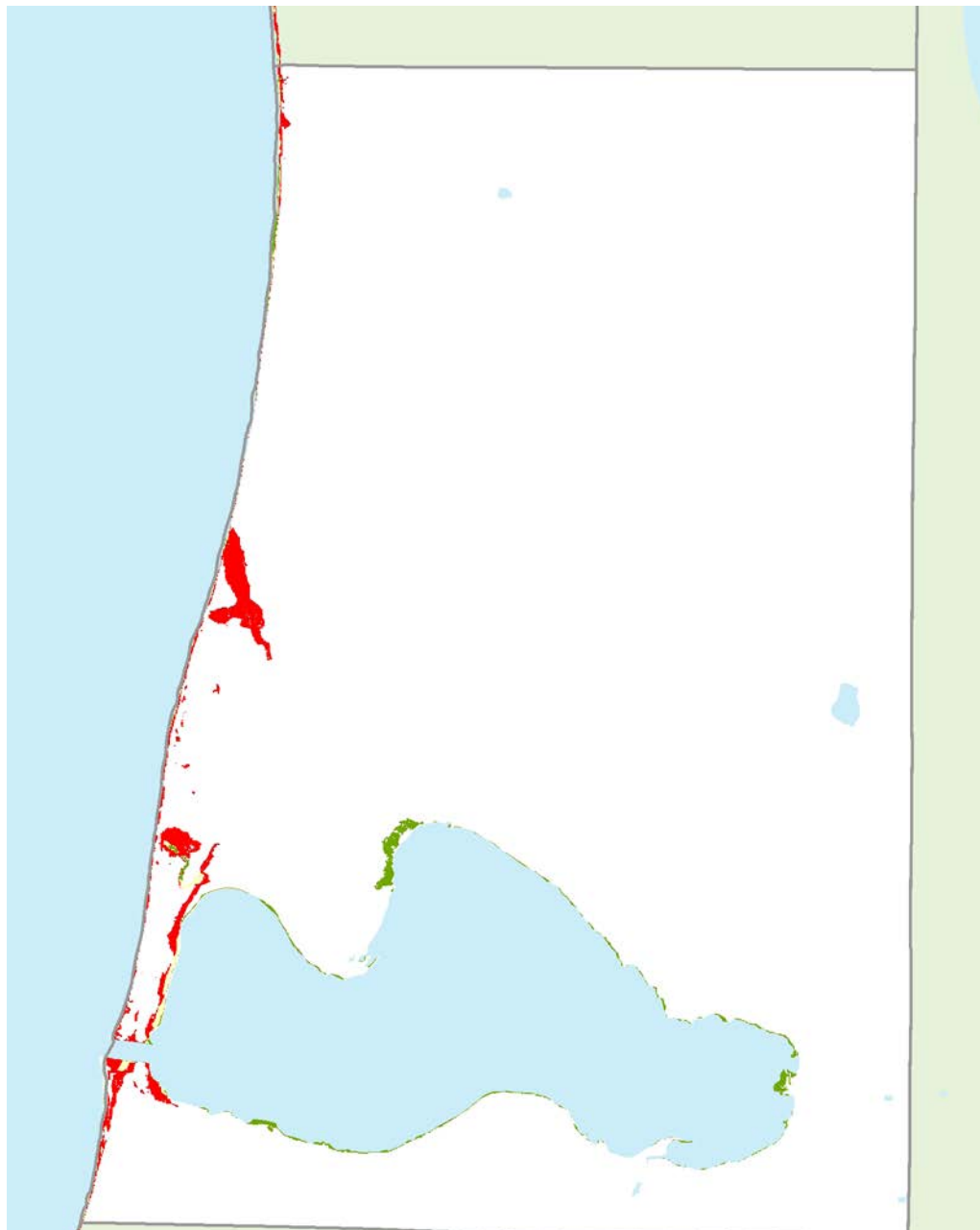







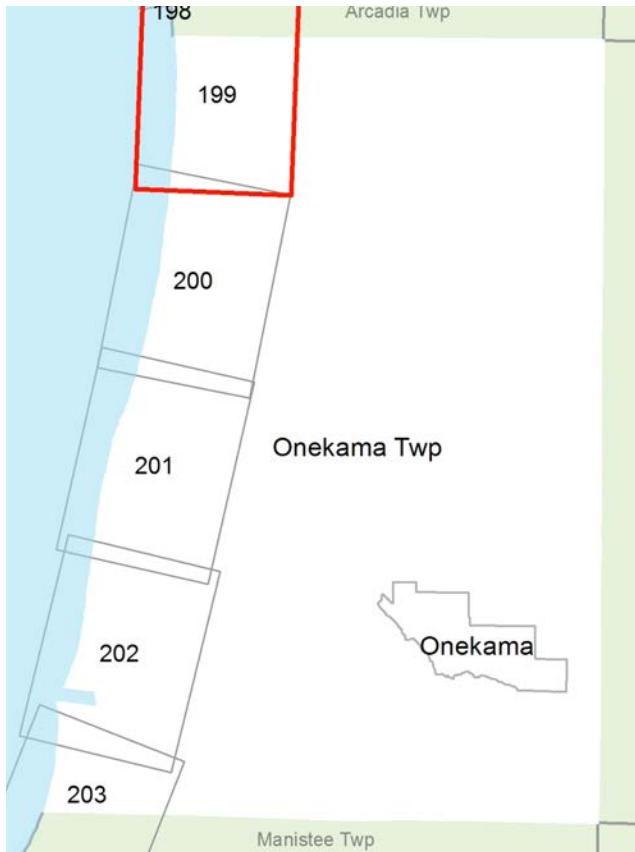
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario






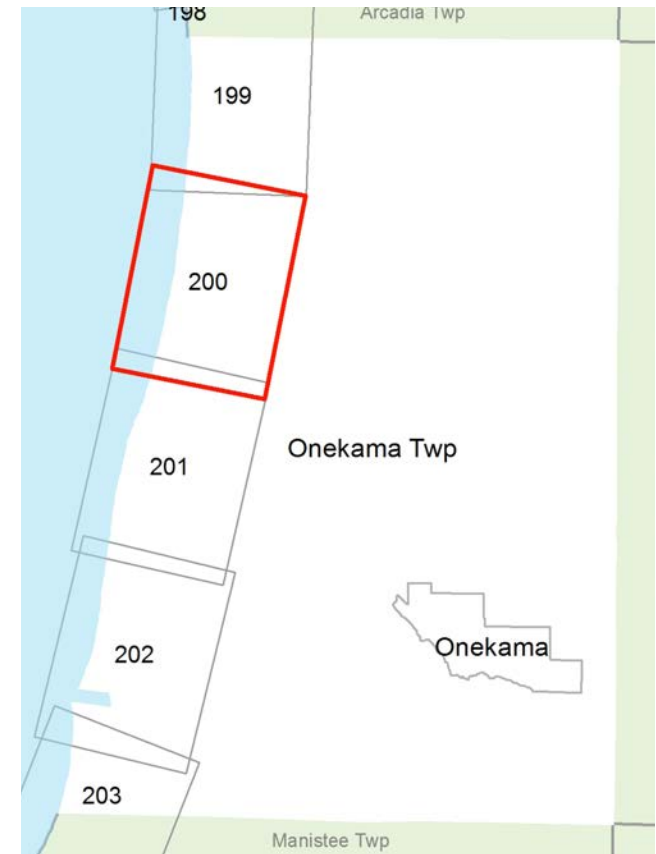
Onekema Twp.






-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

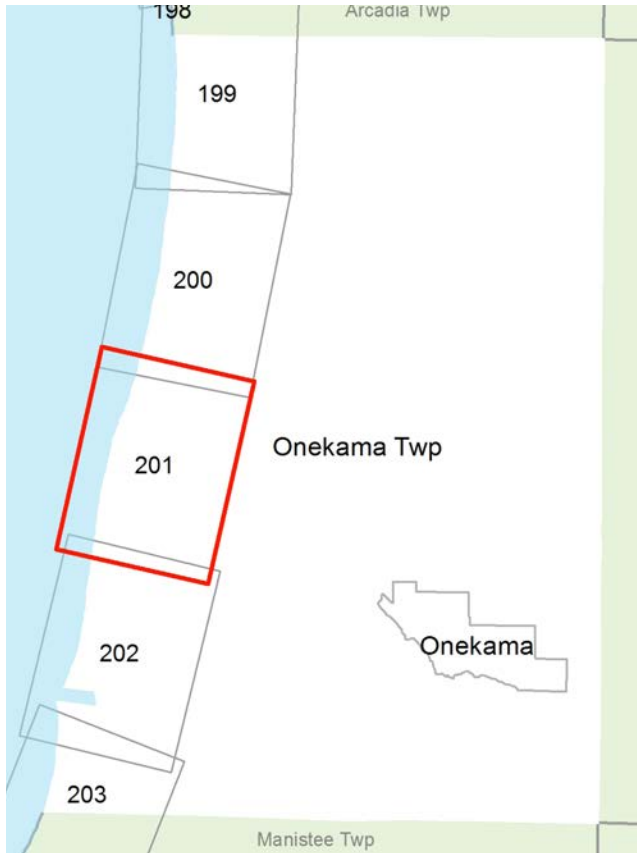


-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

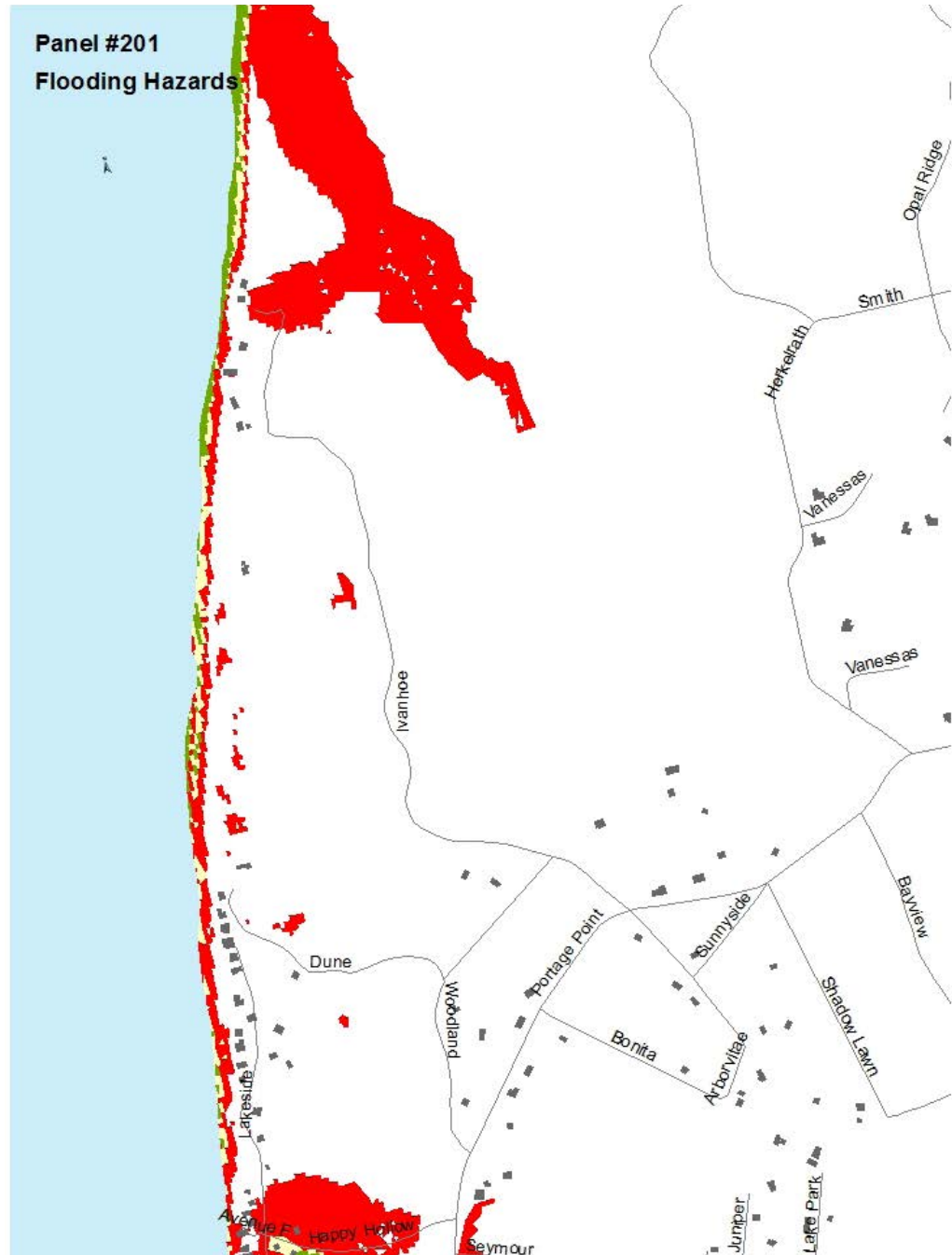


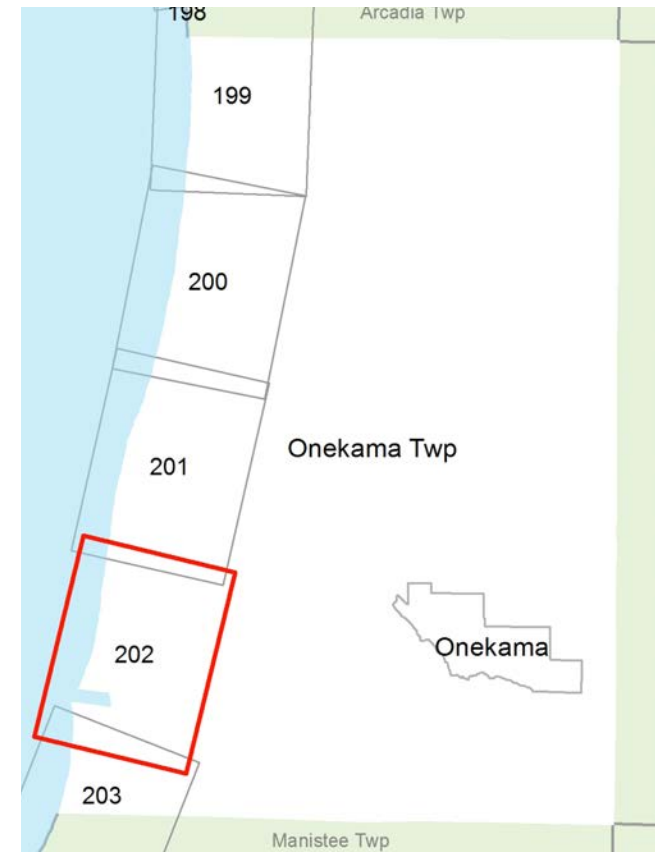
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario





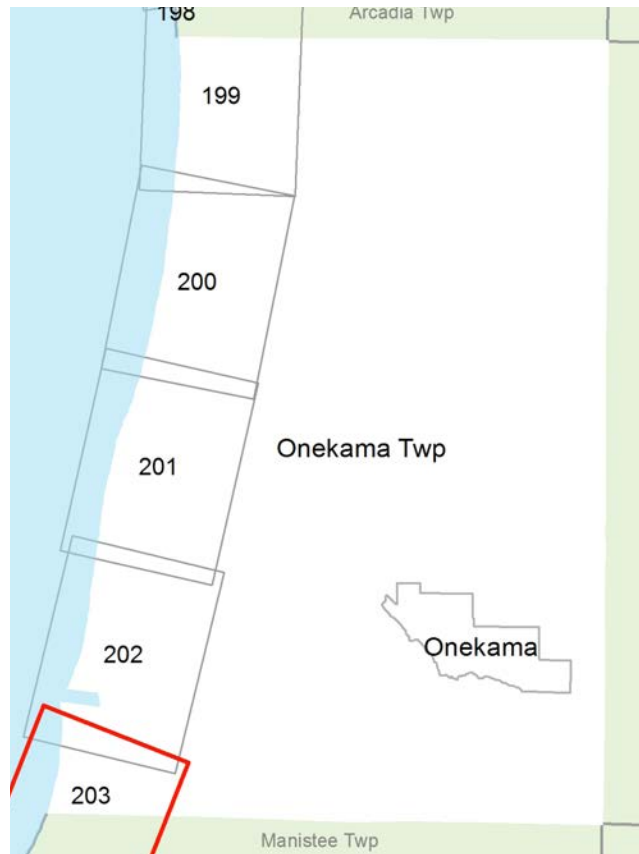
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario





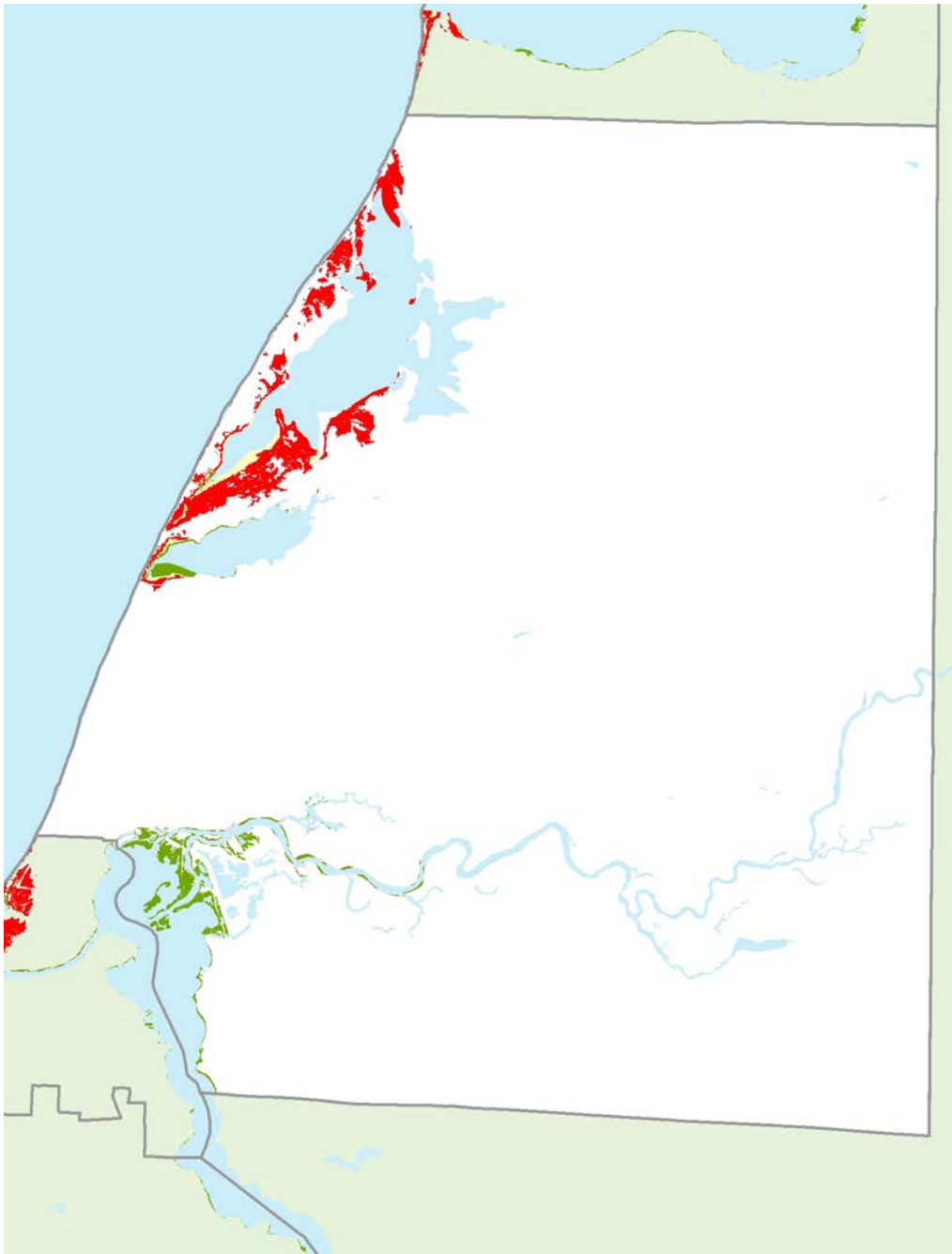
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario








- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

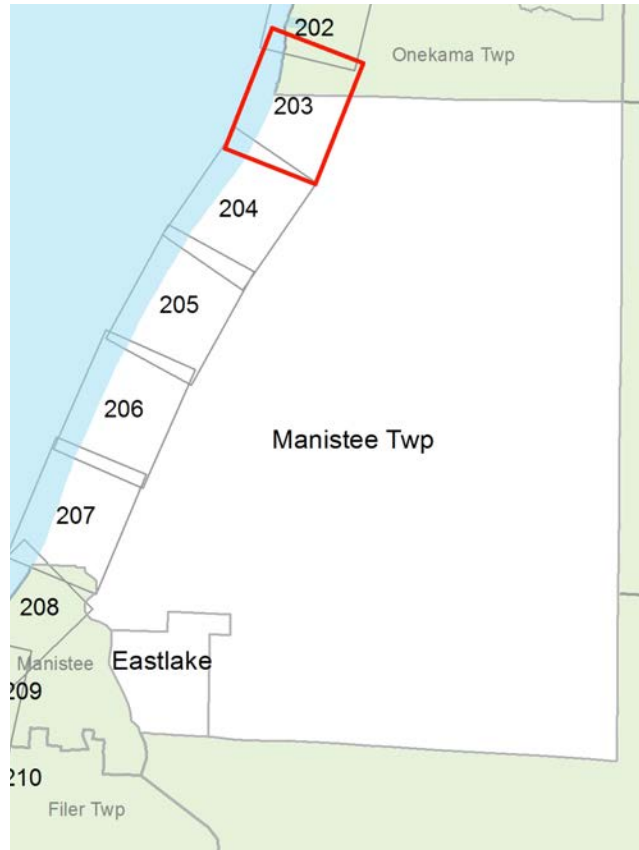







Manistee Twp.

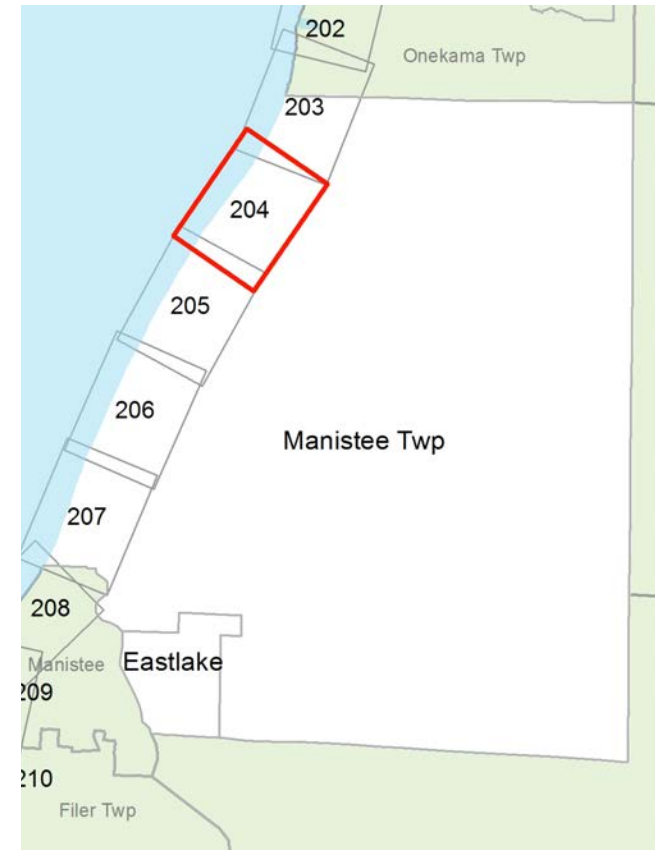
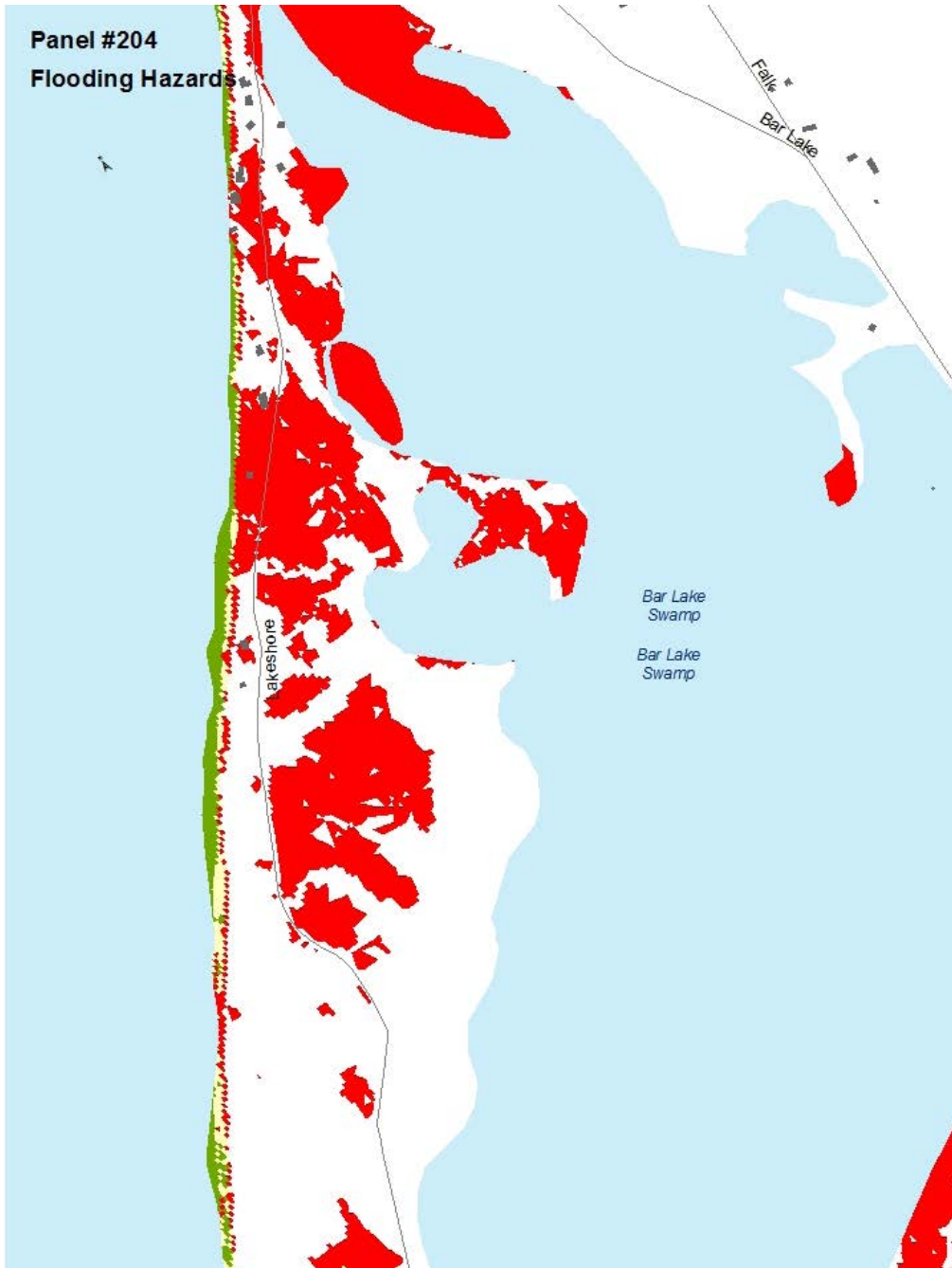


-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario



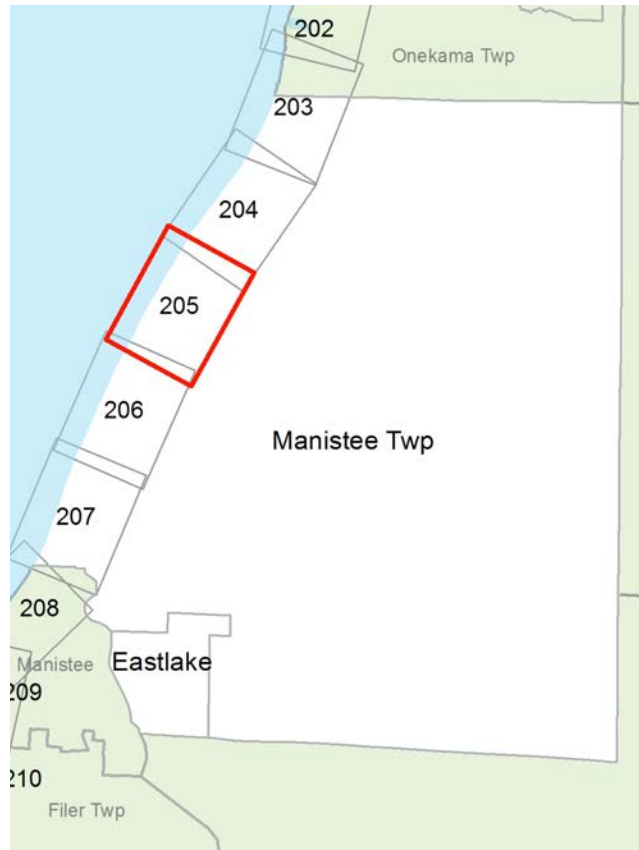
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario



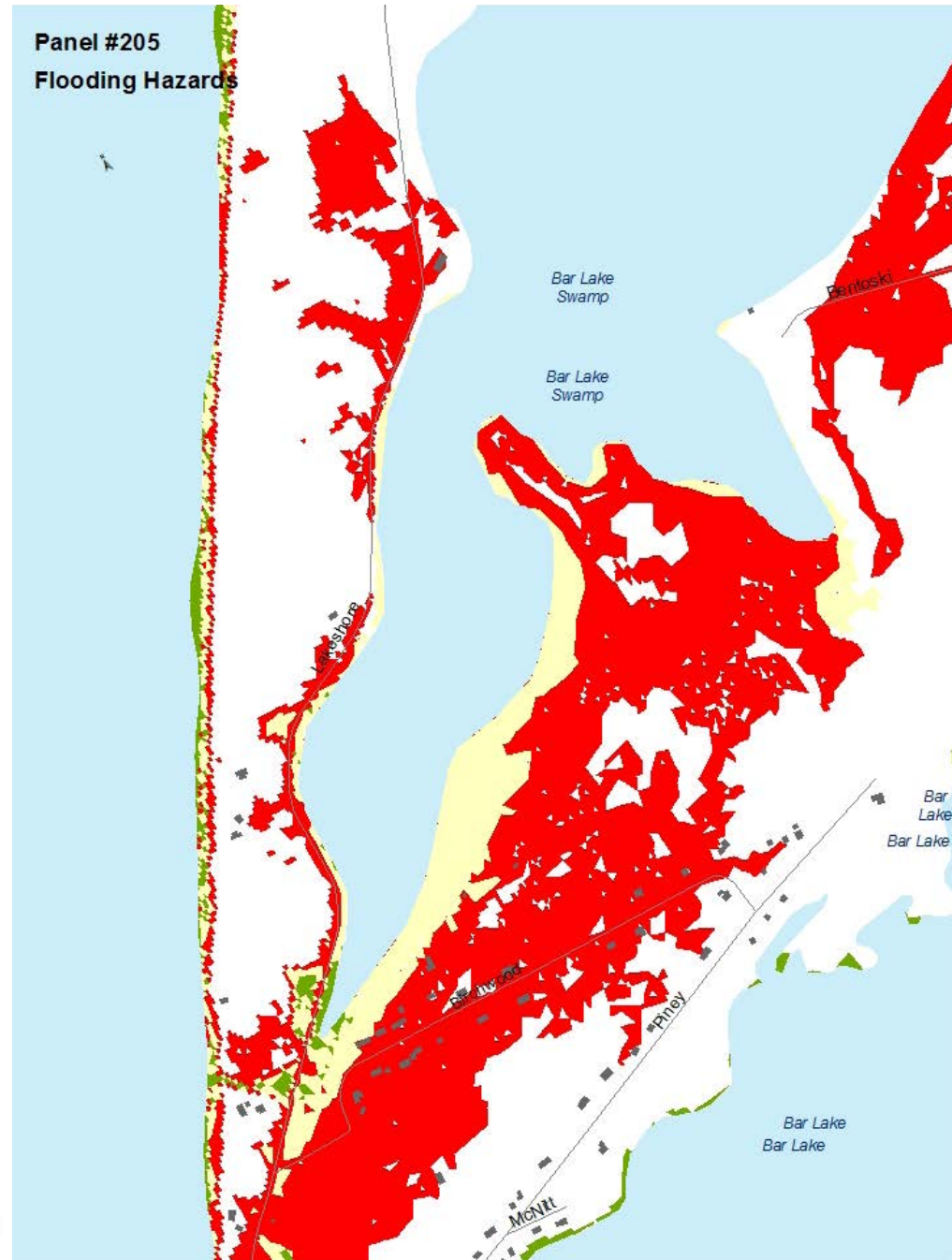


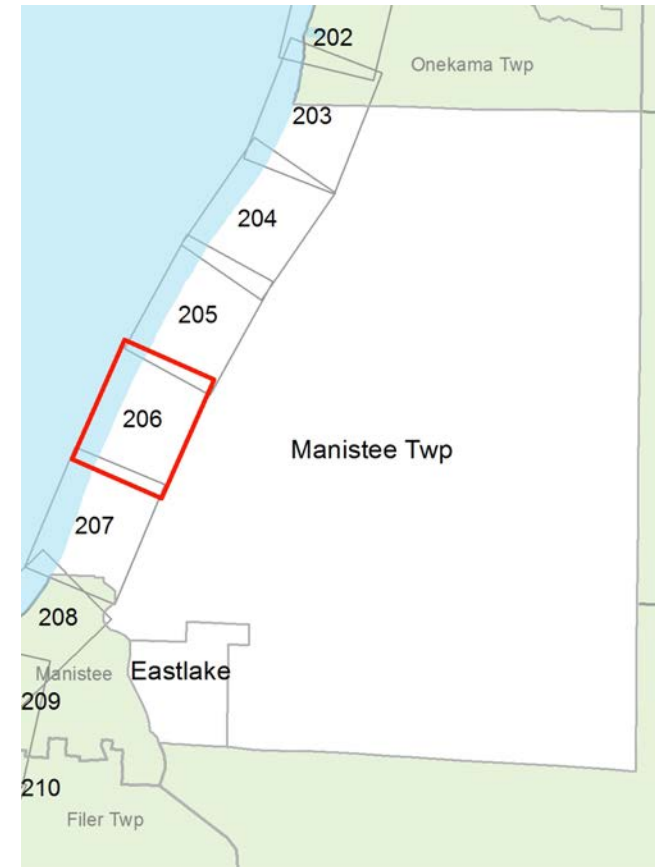
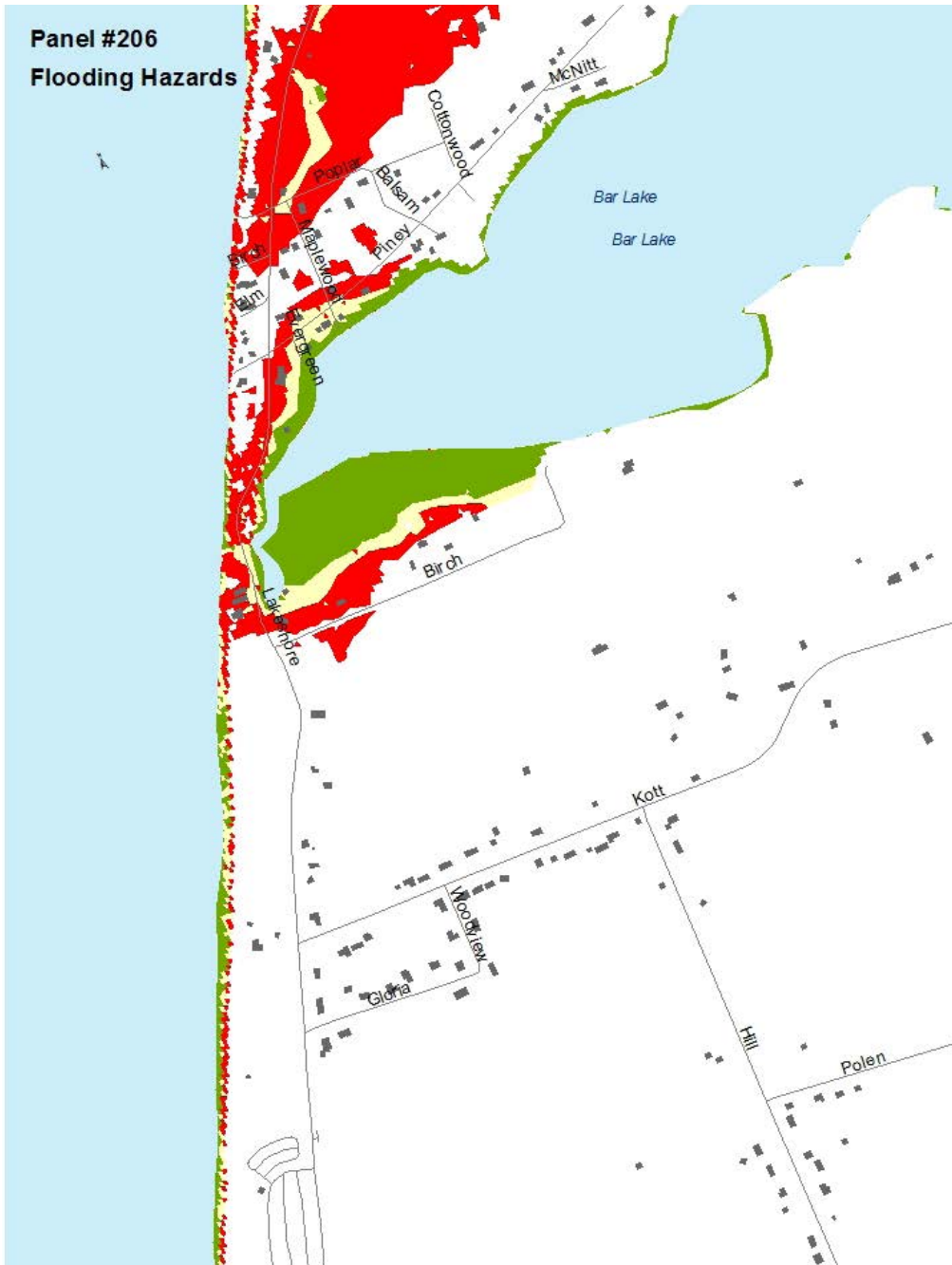
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario





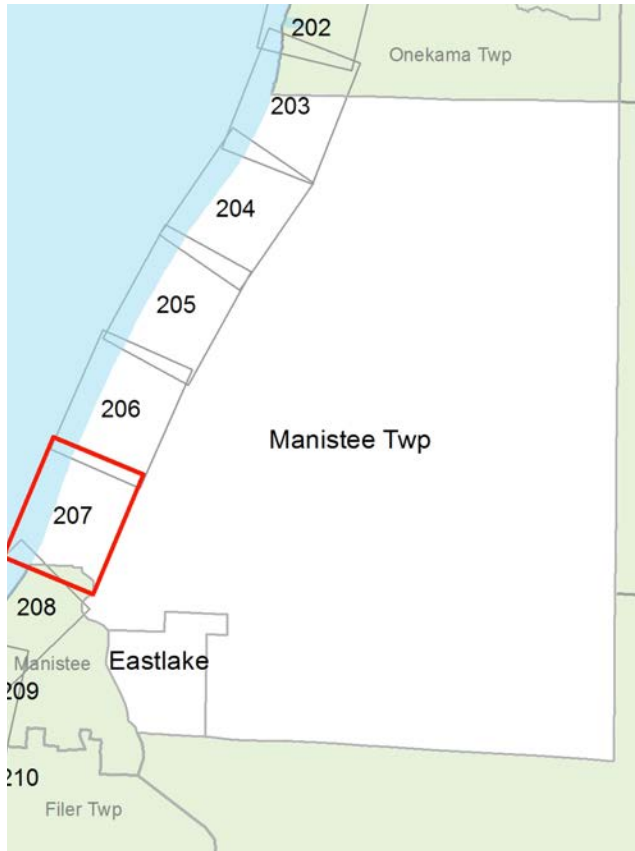
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario





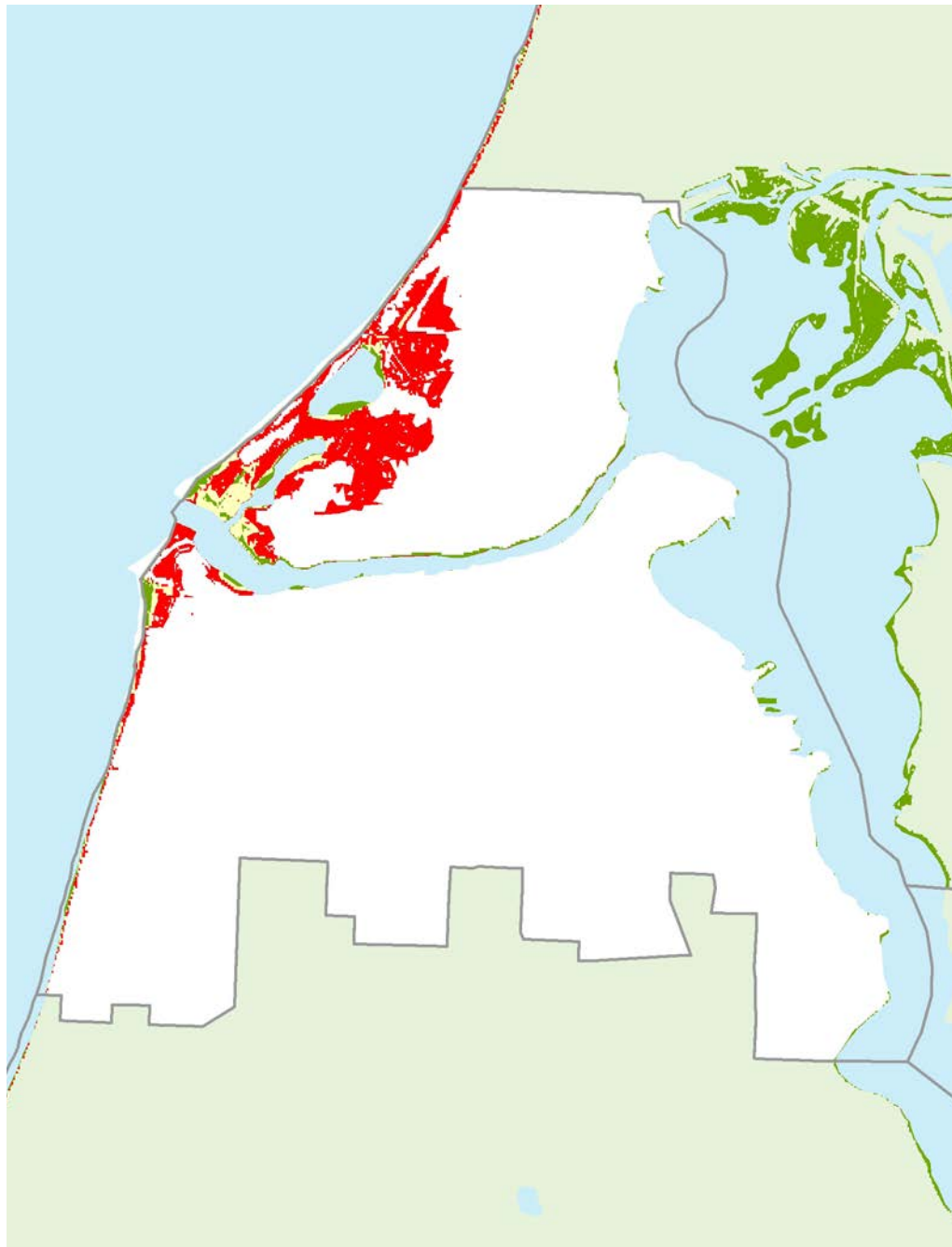
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario








- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

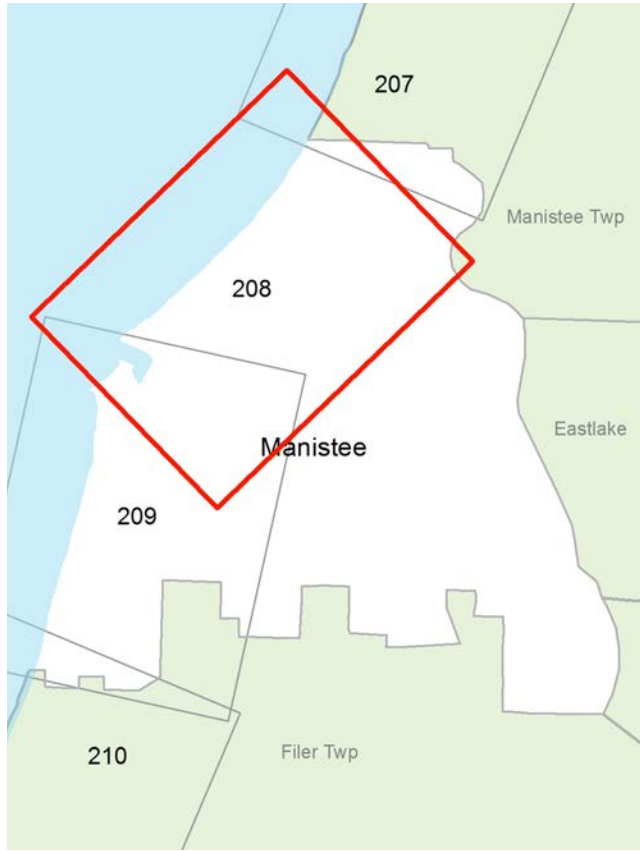







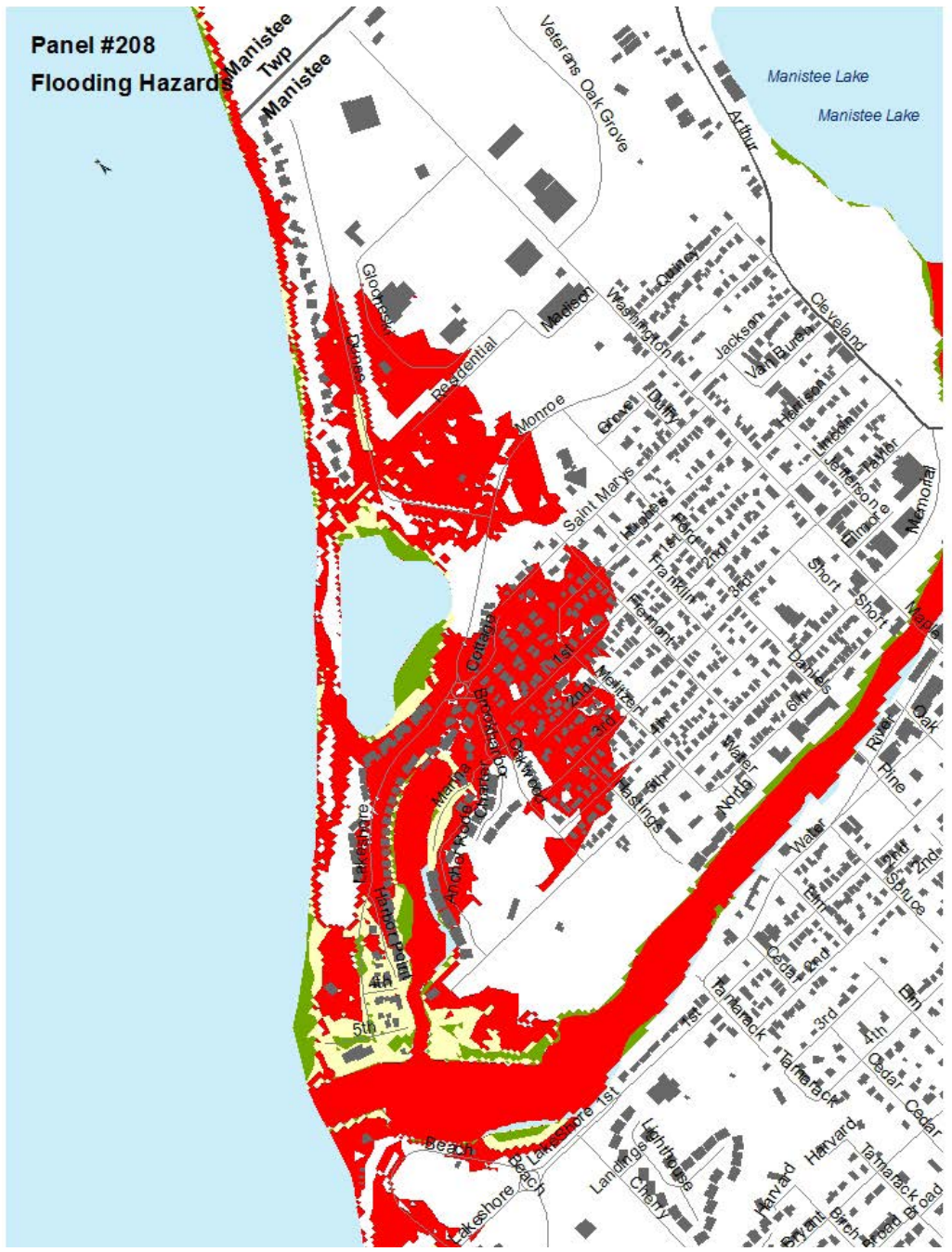
Manistee City

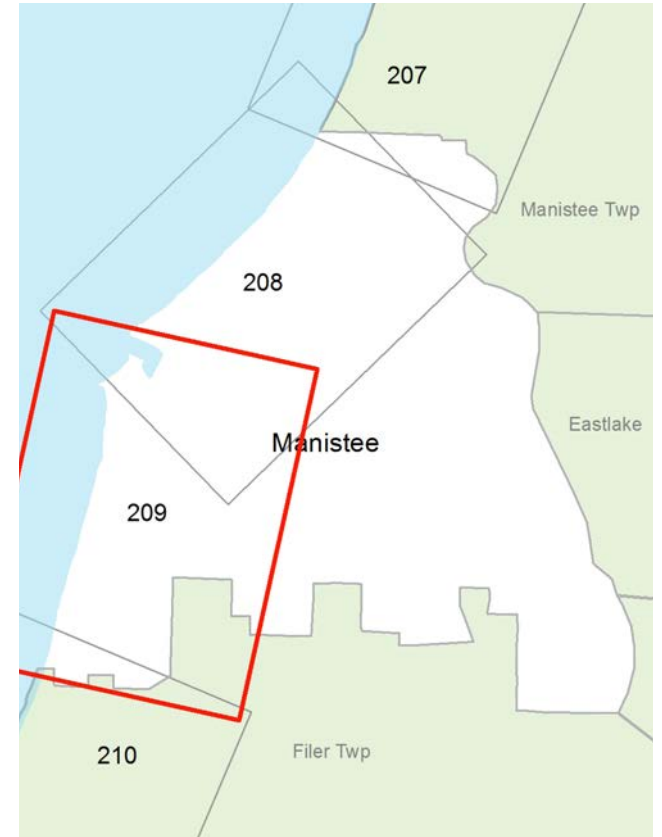


-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario



-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

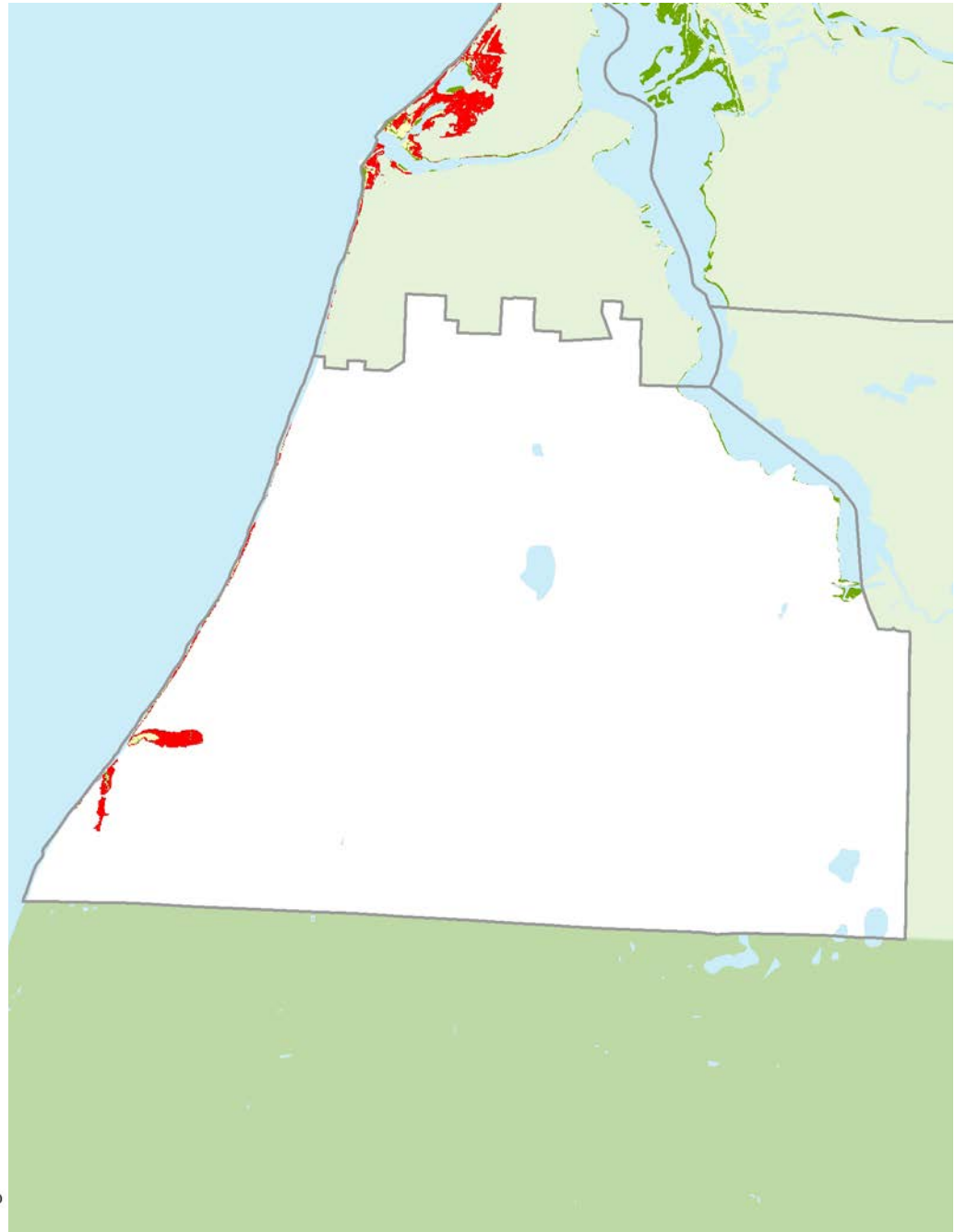





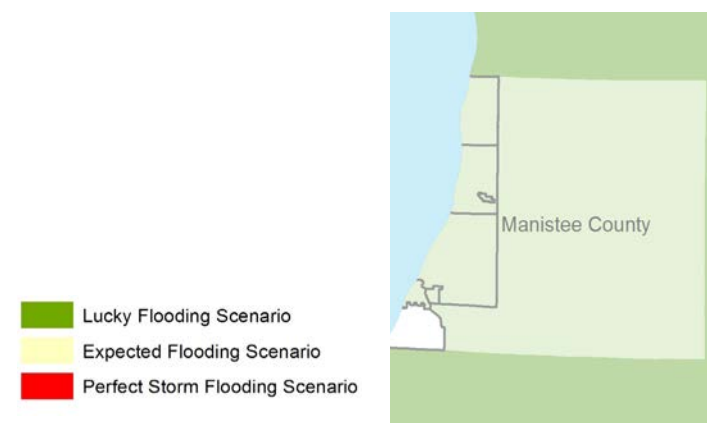
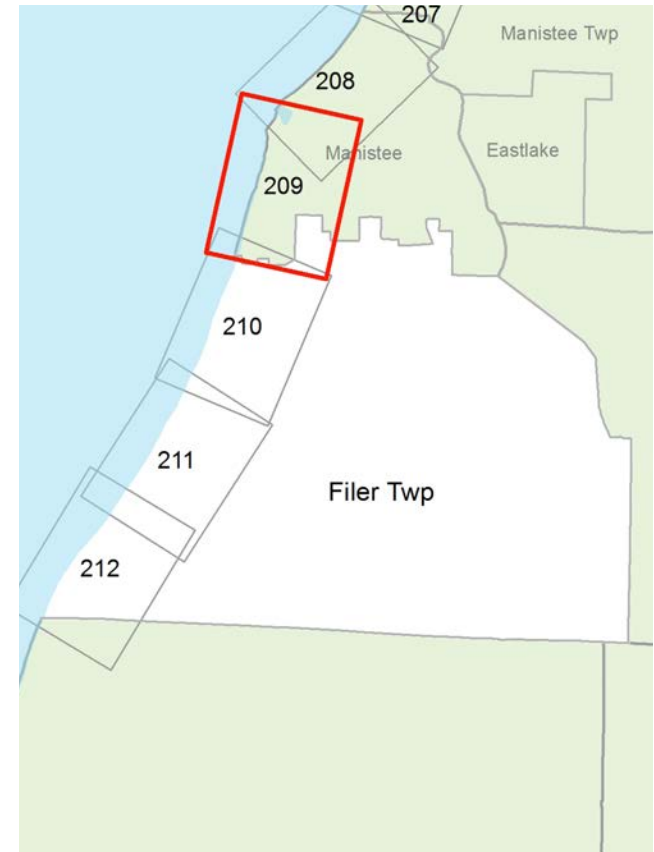
- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario

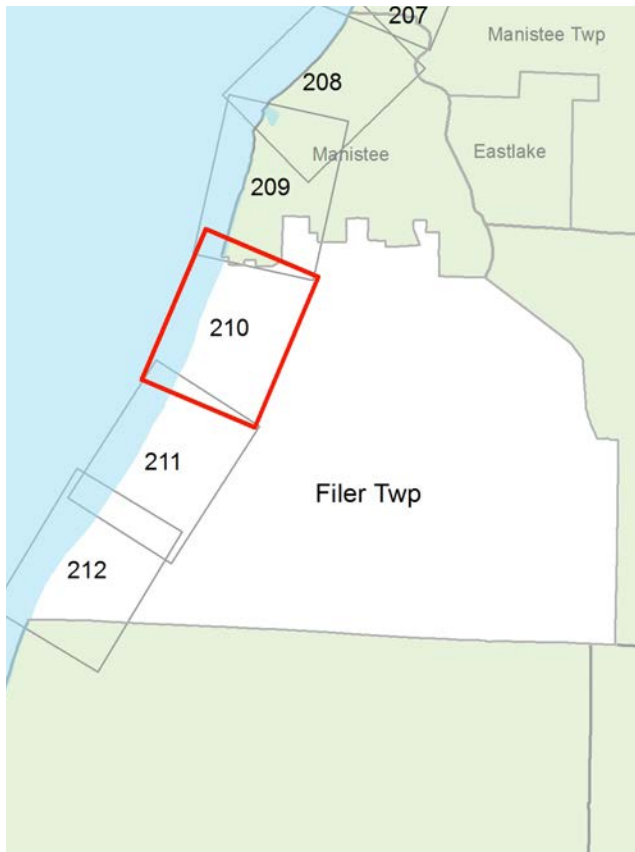


Filer Twp.



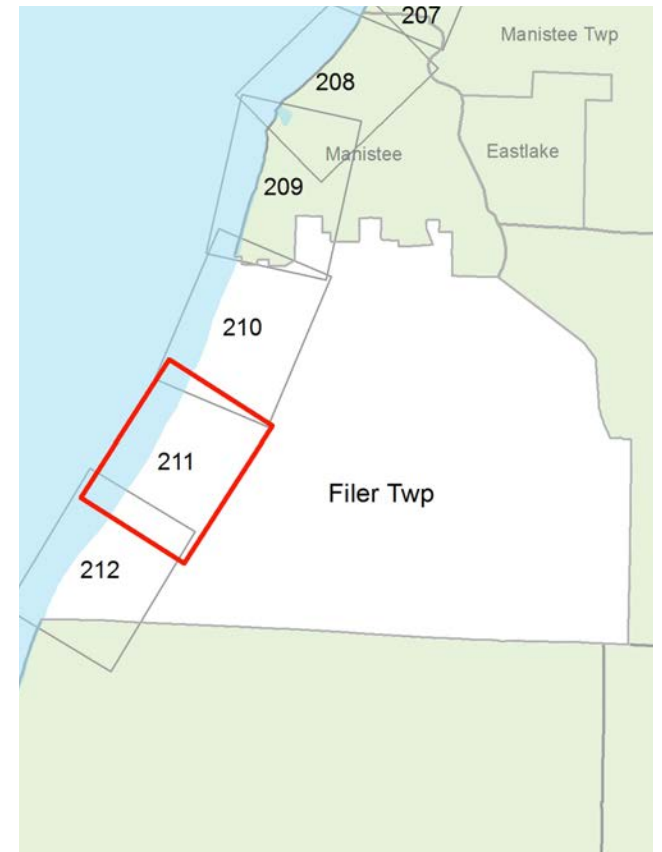
-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario

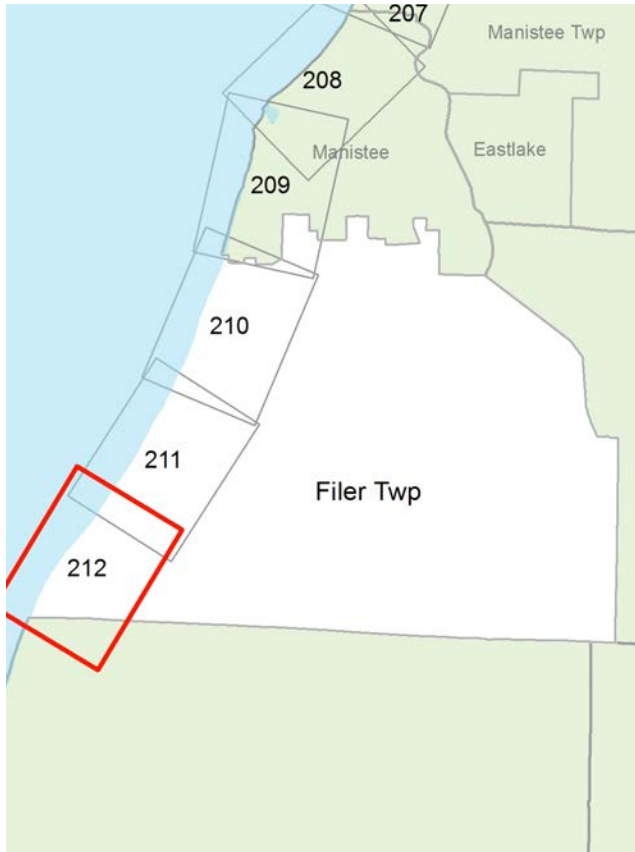







- Lucky Flooding Scenario
- Expected Flooding Scenario
- Perfect Storm Flooding Scenario







-  Lucky Flooding Scenario
-  Expected Flooding Scenario
-  Perfect Storm Flooding Scenario



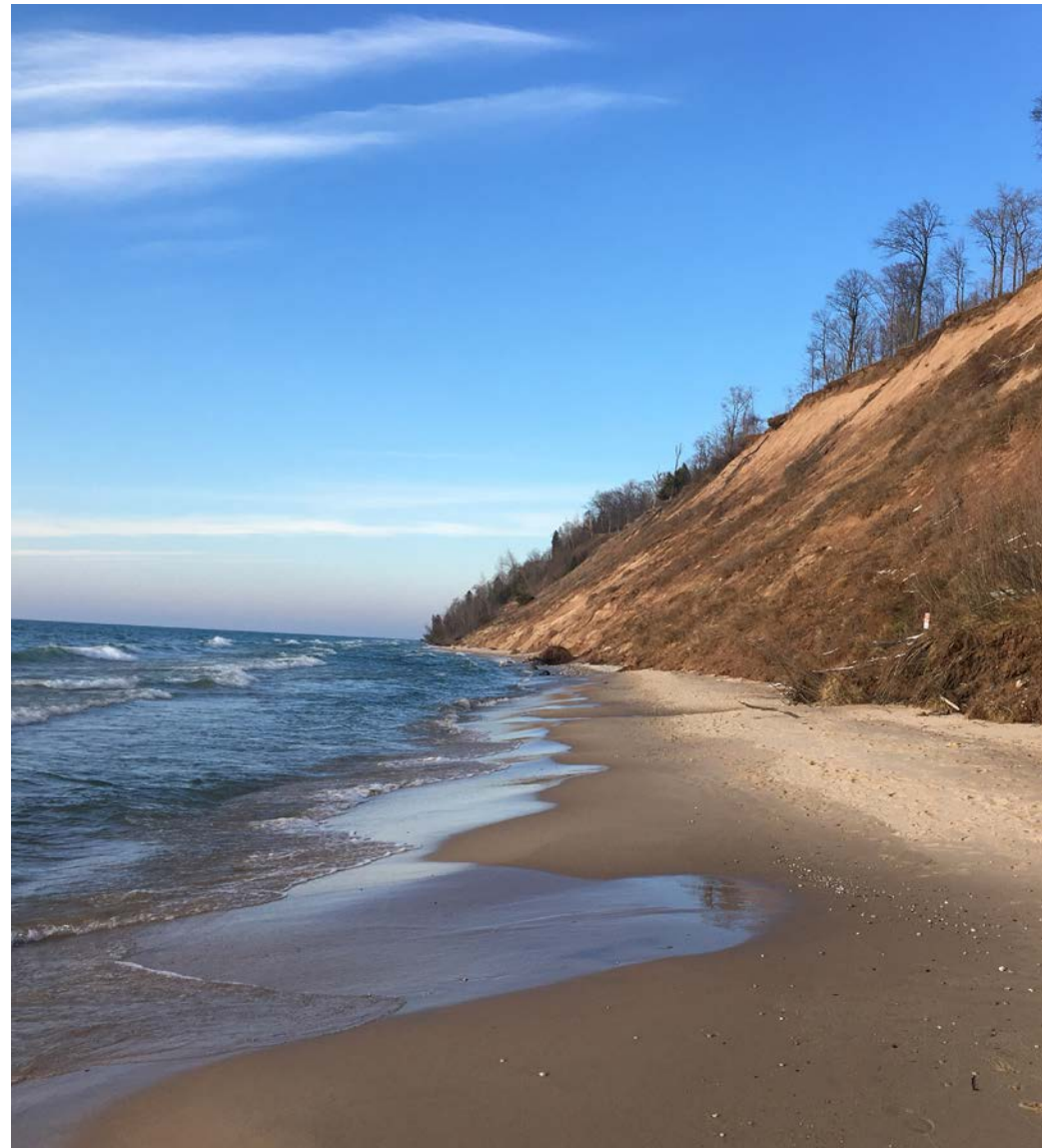
This Page Intentionally Left Blank

CHAPTER 4

Coastal Recession

As previously discussed, Great Lakes water level fluctuations do not result from the moon's gravitational pull like oceans, but from cyclical changes in rainfall, evaporation, and riverine and groundwater inflows. These factors work together to raise and lower the water levels of the Great Lakes in small increments daily, and larger increments seasonally and over the course of years and decades.

Unlike our nation's ocean coasts (which change in shoreline level over a 24-hour tidal period), the significantly longer time spans of mean water level change on the Great Lakes give the beach and nearshore region significant time to readjust to new water levels and wave characteristics. During multiple years of high-water levels, wave base moves landward, coastal erosion (bluff and beach) is accelerated, and the nearshore profile steepens. Conversely, during prolonged years of low water levels the reverse happens, although not completely. As the wave base moves offshore, coastal erosion decreases but it does not always stop completely, and the beach area grows larger. Because the beach readjustment from high water episodes to low water episodes is not complete (due to losses of beach sediment to offshore and into longshore sediment traps), there exists a net shoreline retreat over several cycles. For most Great Lakes shoreline, this is on the order of one foot per year of coastal retreat.



Accretion is the process of coastal sediment (sand) returning to the beach from the movement of waves and currents. Over time, this sand dries out and is blown to other areas of the beach by the prevailing winds, causing the beach to appear inflated and wider. However, during periods of rising lake levels, any apparent “accretions” are quickly lost. Even worse, those short-lived beaches can be lost especially quickly because the cumulated materials are unconsolidated and easily eroded during storm events (i.e., more so than shorelands not yet attacked by erosional processes with post-glacial compaction). These issues are exacerbated in coastal regions with high glacial bluffs or unstable perched dunes. To make matters even worse during high water years in the Great Lakes, the storms that bring increased precipitation (which results in the high water within the basin) also bring more frequent and greater wind events, resulting in a 25% increase in wave energy at the shoreline. Higher water levels coupled with higher waves can produce devastating coastal results.

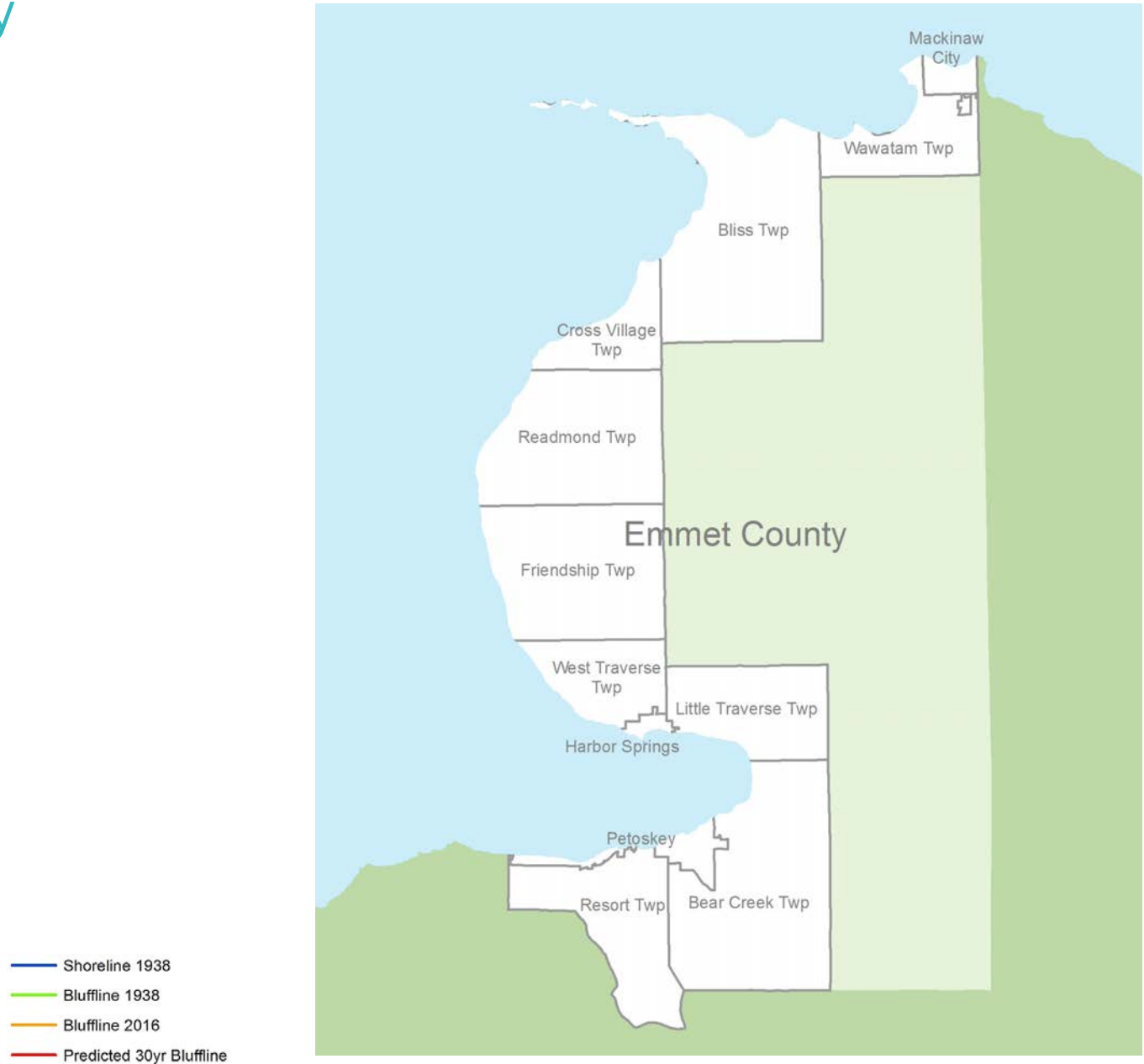
Unlike ocean coasts, which are now facing a steady (if accelerating) submersion from rising sea levels, Great Lakes shorelands have always eroded (and been periodically submerged) in fits and starts — taking two steps inland, then one step back, then two steps inland — as lake levels fluctuate up and down over time. Unfortunately, the decadal timeline for these fluctuations aligns with short memories, such that pressures to build in nearshore areas continually grow as lake levels stay down for extended periods. Hence, one of the big challenges for Great Lakes coastal communities is convincing shoreland property owners and public officials that the large sandy beaches they see in front of their homes are likely only temporary in their current state and require regulatory actions to prevent risky development there.

The project team used data from Michigan Technological University (MTU) to develop the following maps of historic shoreline and bluffline recession along the Lake Michigan coastline, along with a 30-year projection for further natural recession along bluffs. The default base map representing “present day” is from 2016. Occasional gaps in shoreline data do occur and indicate that data could not be secured by the research team for that given stretch of shoreline.

The shoreline and bluffline recession maps are organized first by county, then by each local jurisdiction within that county for which data is available. At least one “zoomed in” detail example of historic bluffline recession and future projections is provided at the beginning of each county section of this chapter. These maps are only part of the available data; shoreline and bluffline recession data can be viewed in greater detail online at <http://geospatialresearch.mtu.edu/czmp>. The online viewer was developed by the Great Lakes Research Center at MTU.



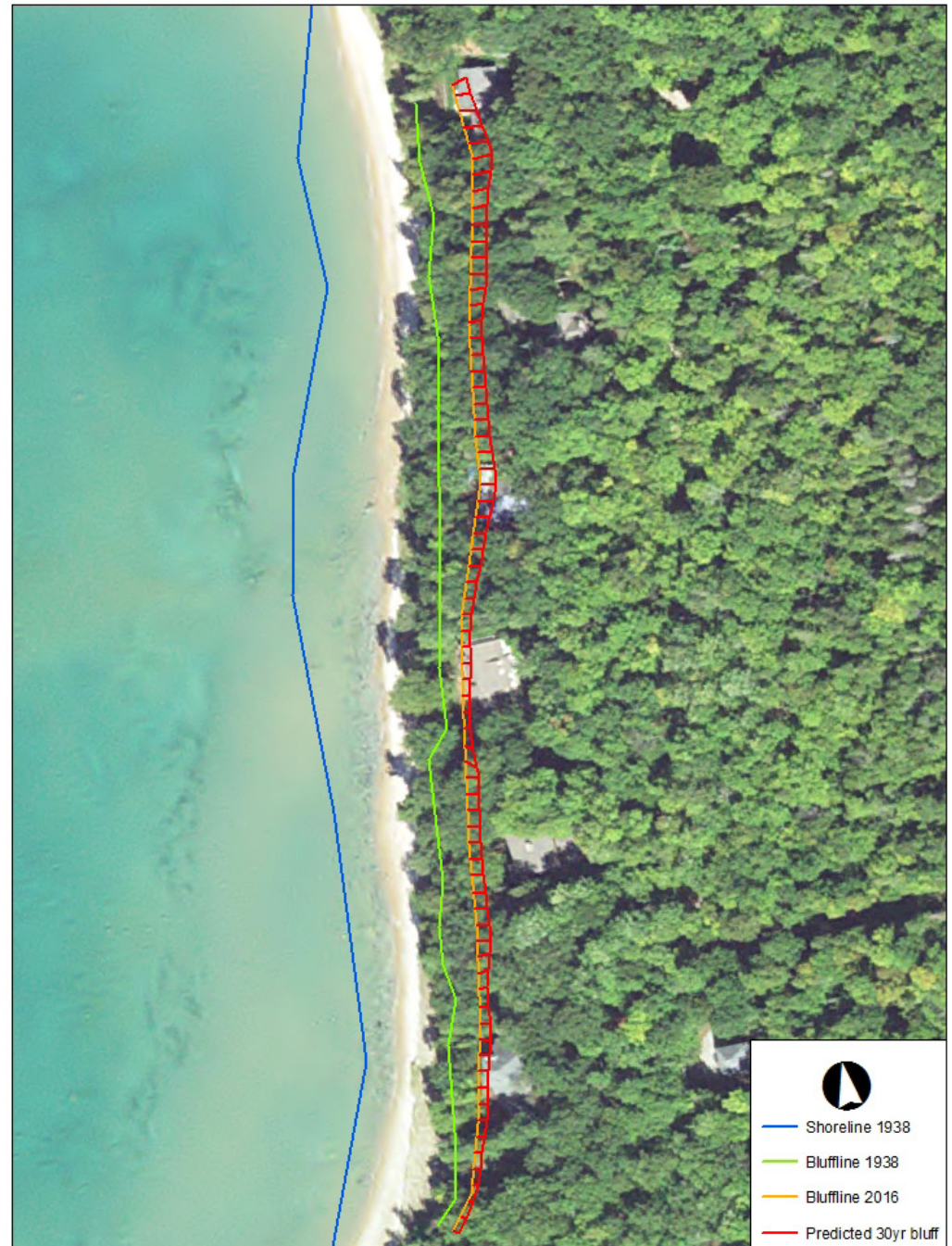
Emmet County



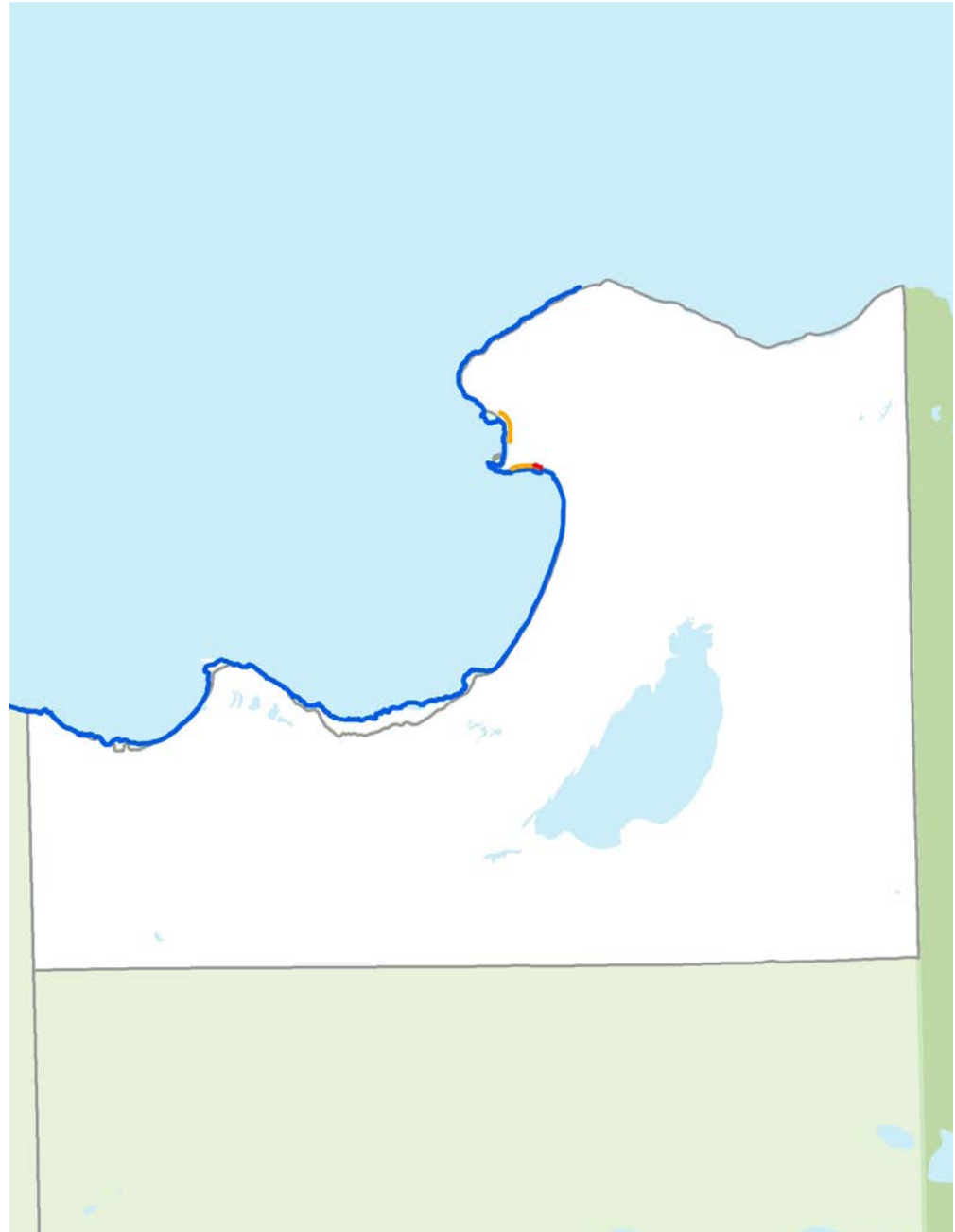
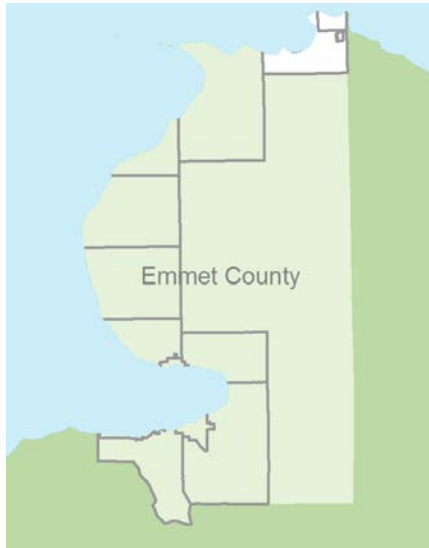
BLUFF RECESSION DETAIL

At least one “zoomed in” detail example of historic bluffline recession and future projections is provided at the beginning of each county section of this chapter. Shoreline and bluffline recession data can be viewed in greater detail online at <http://geospatialresearch.mtu.edu/czmp>.

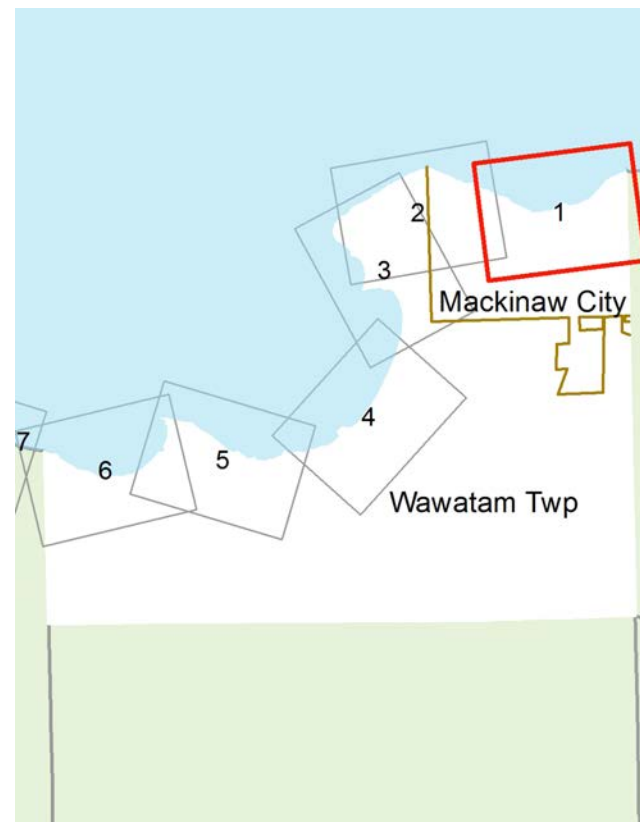
Bluff Detail, Panel 27, Readmond Twp.



Wawatam Twp.

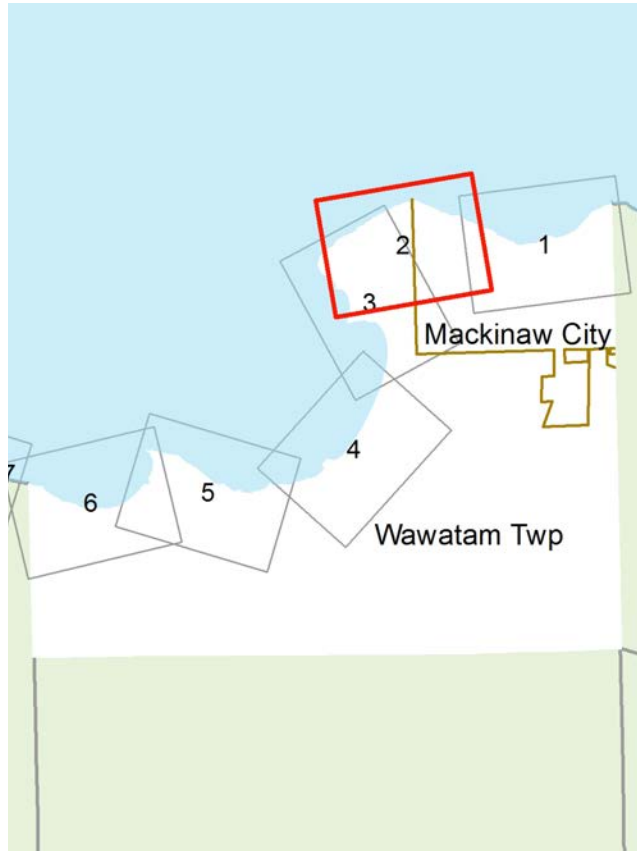


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





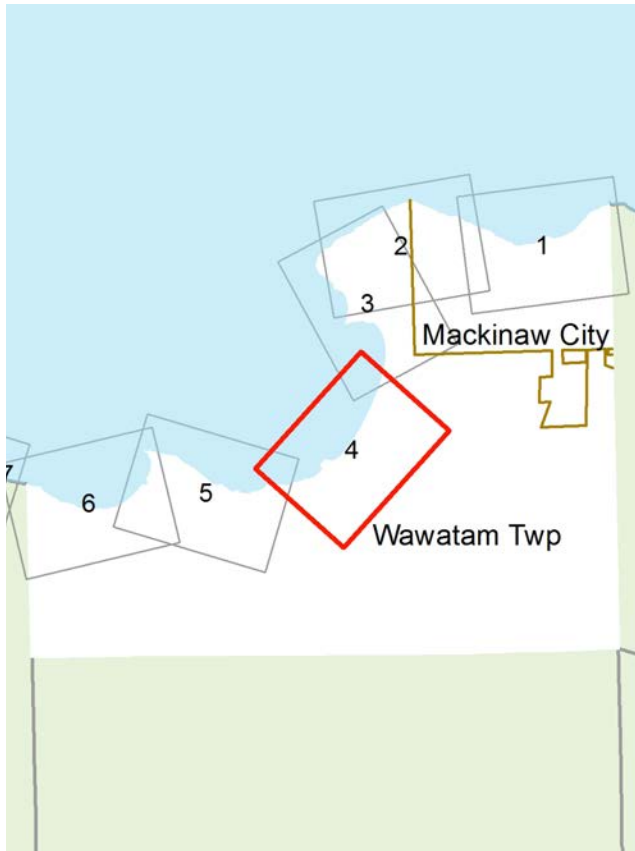
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





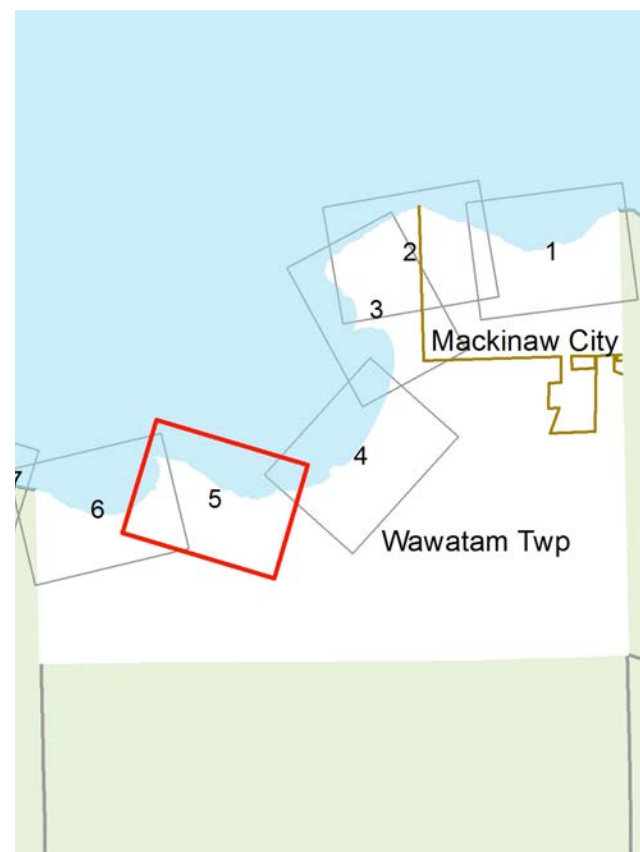
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





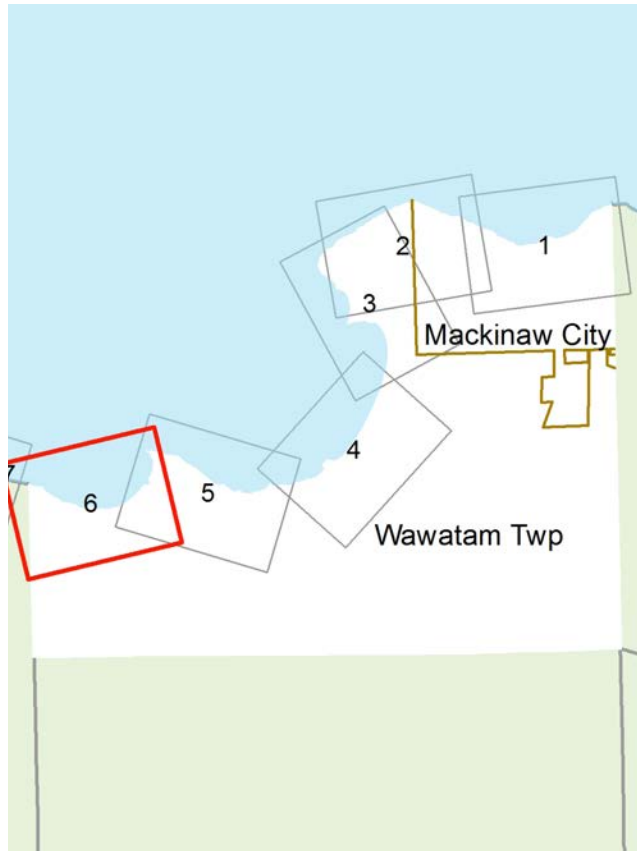
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





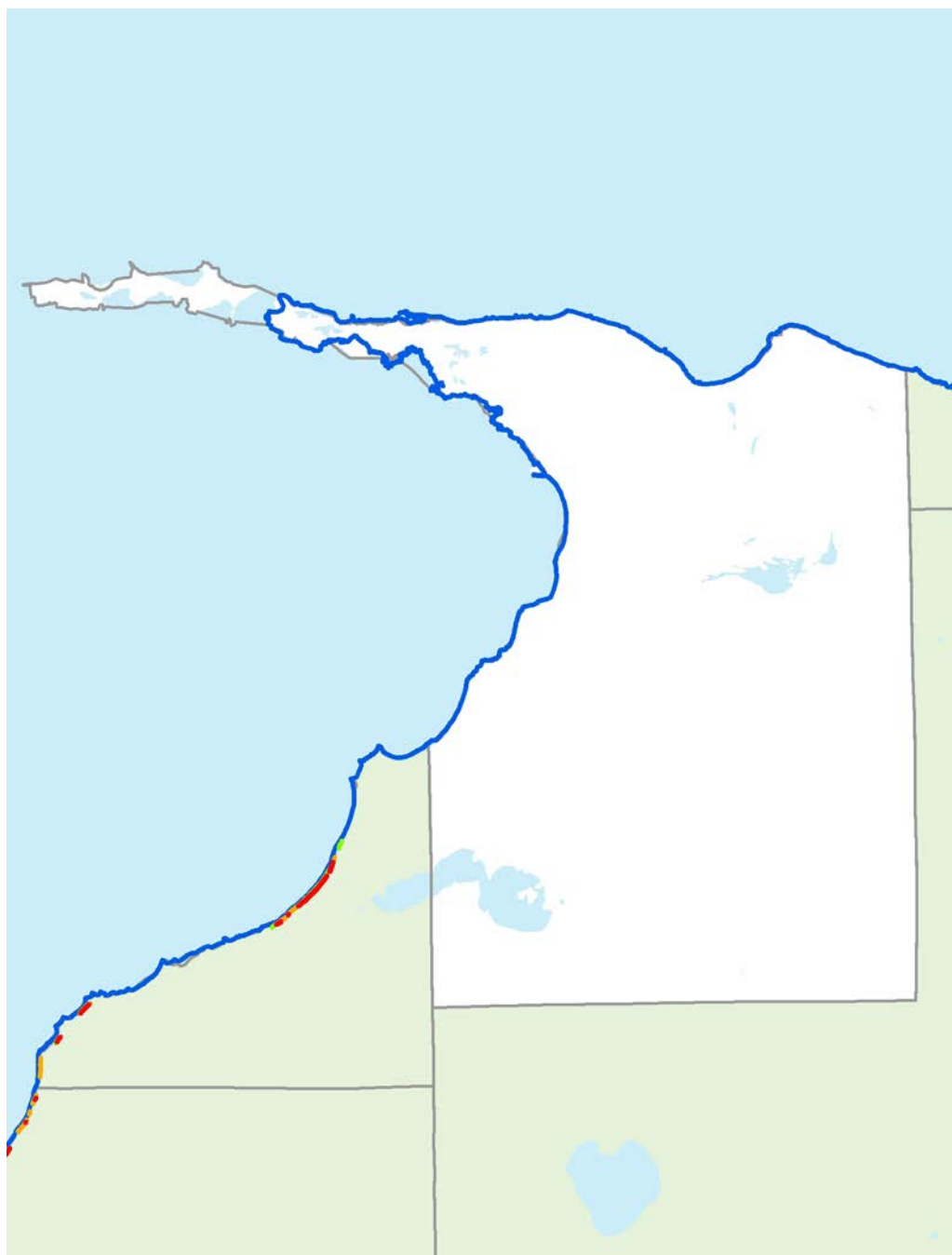
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

Bliss Twp.

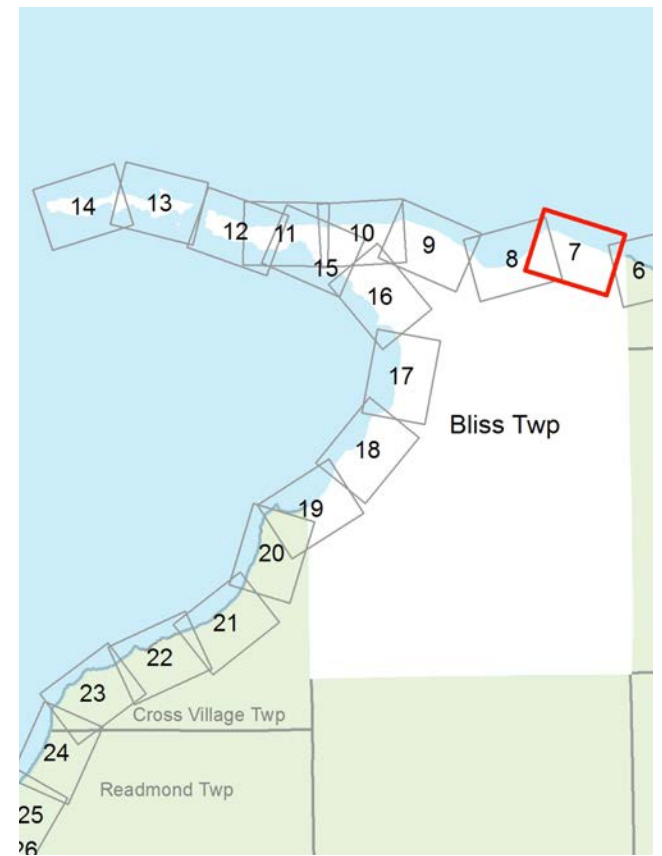
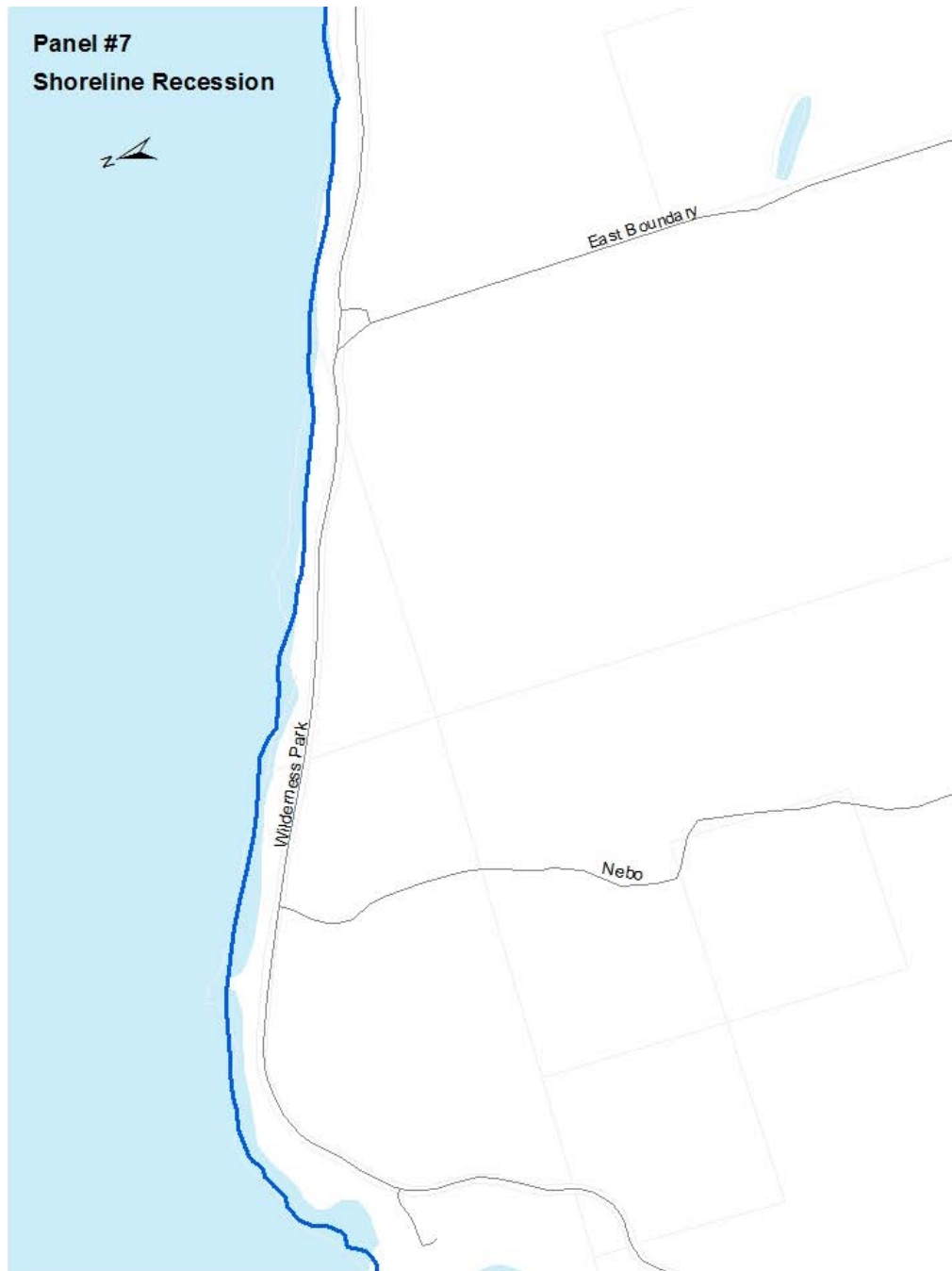


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





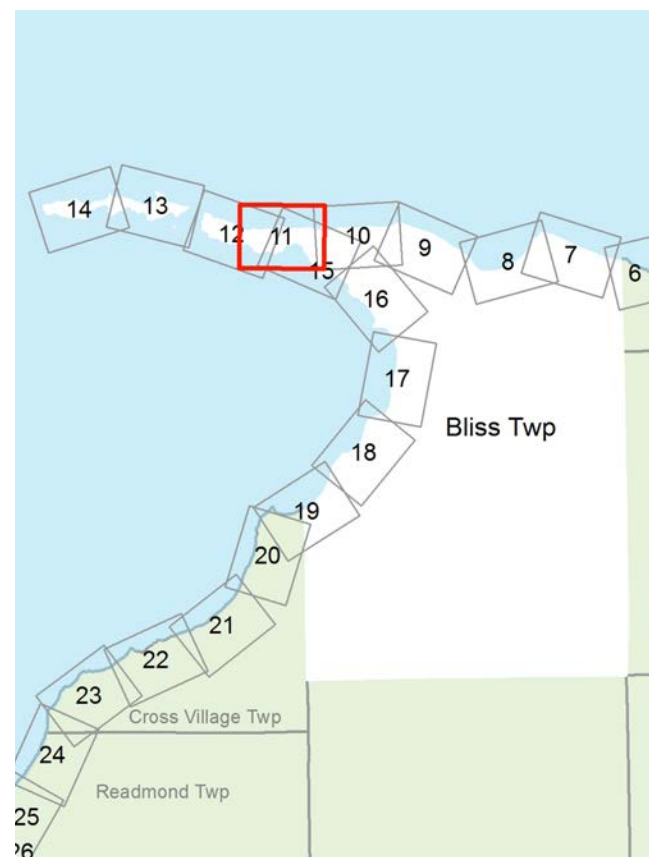
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





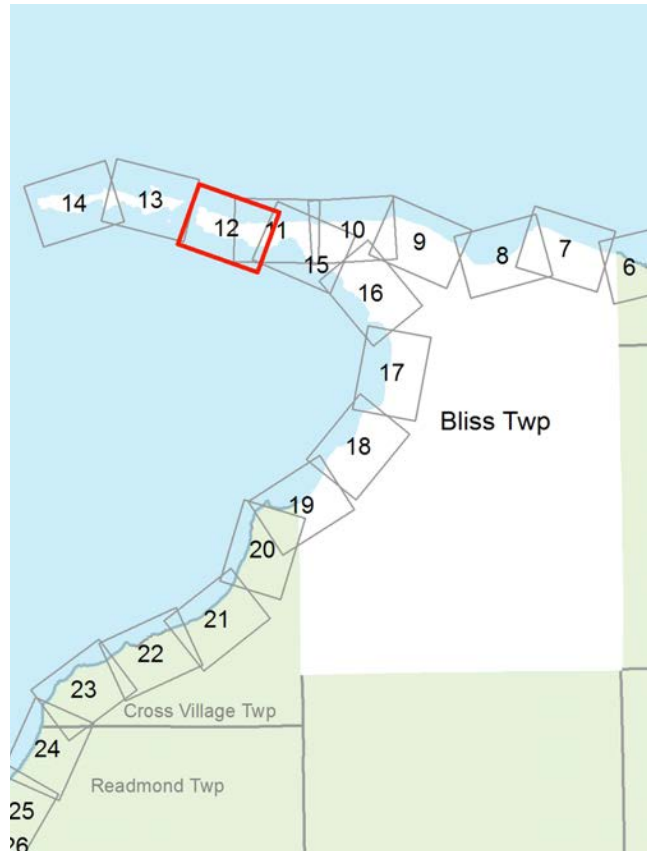
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



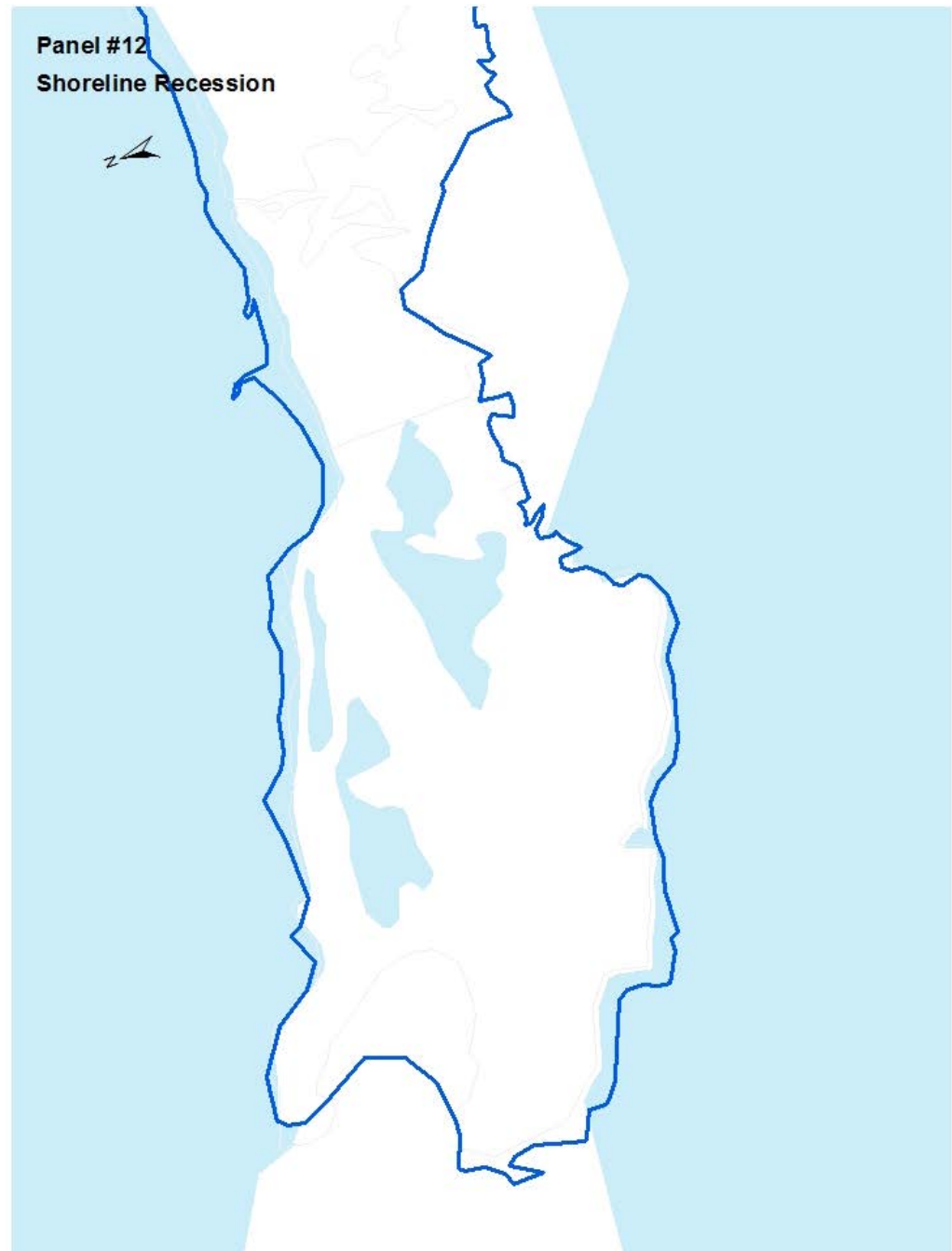


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



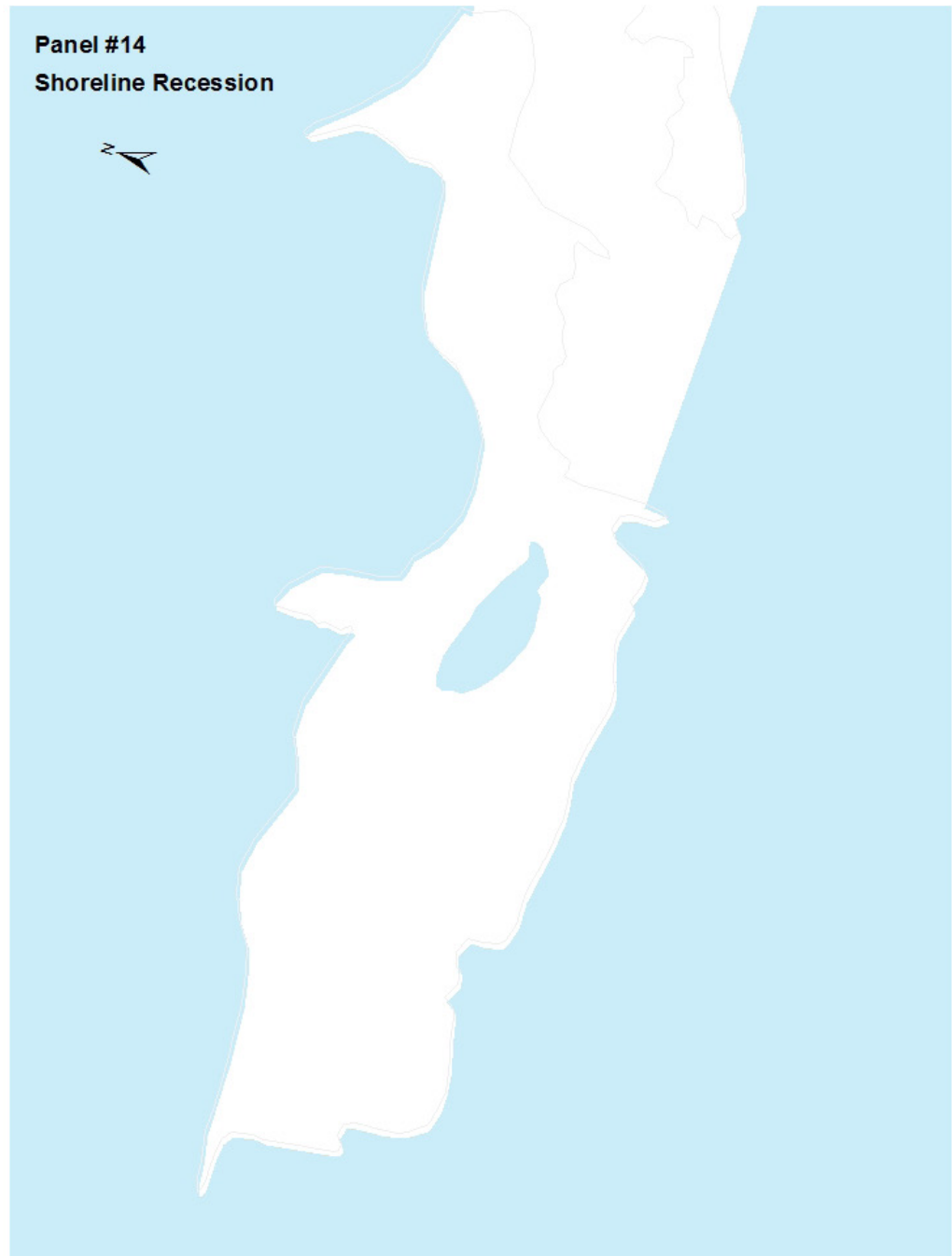


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





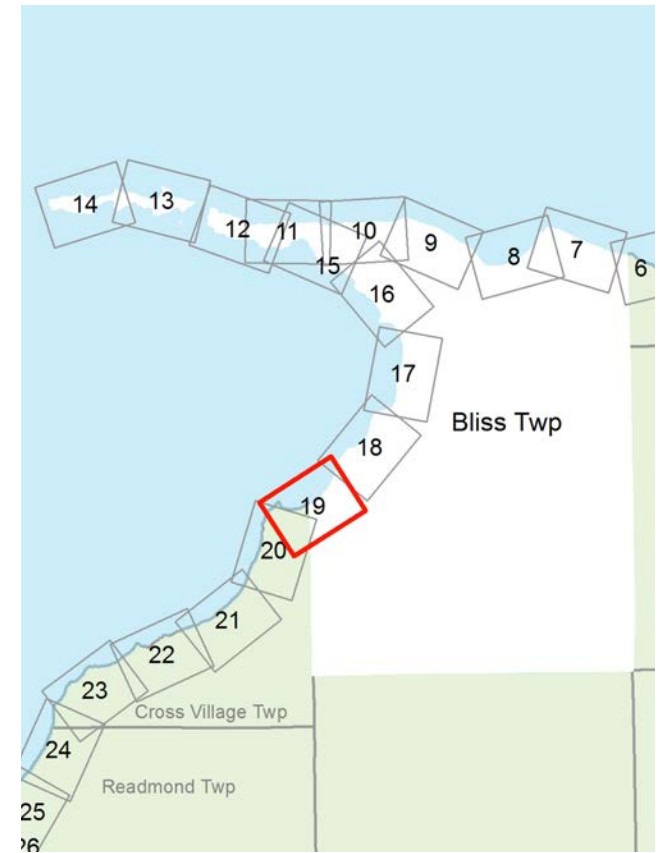
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

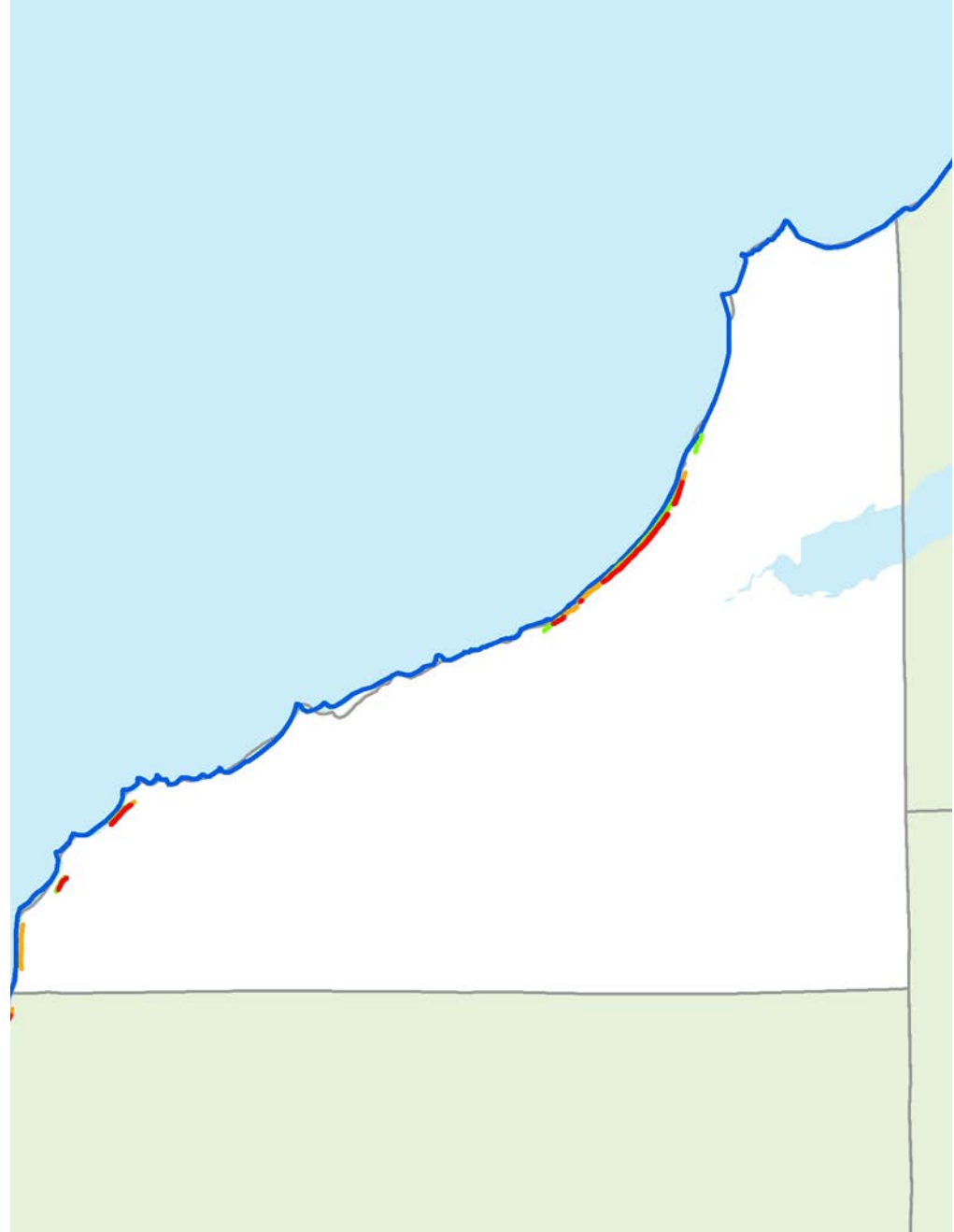




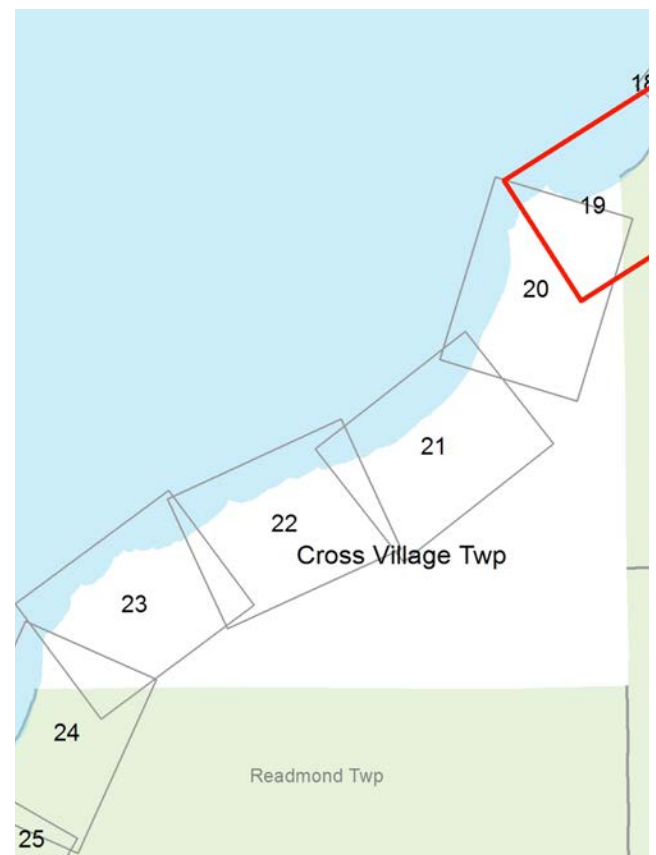
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



Cross Village Twp.

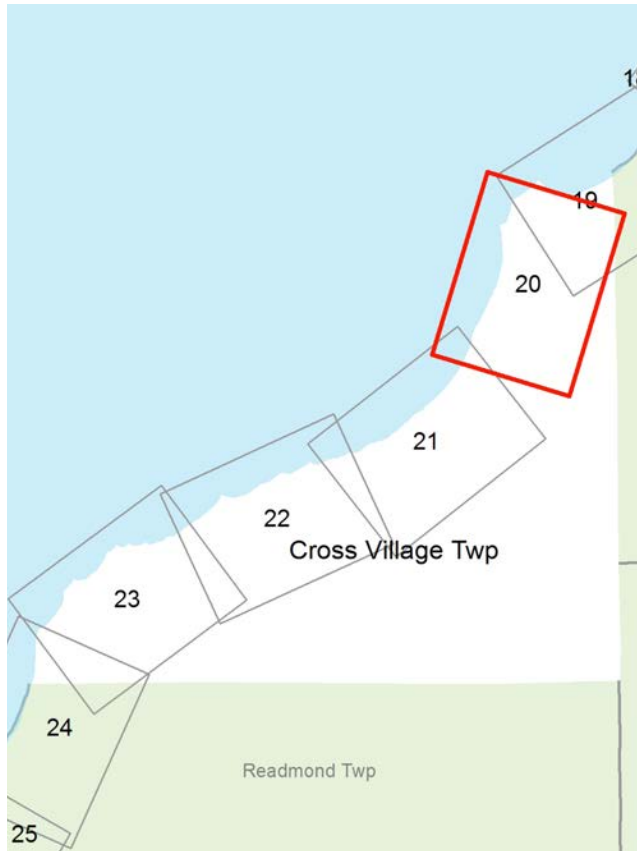


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

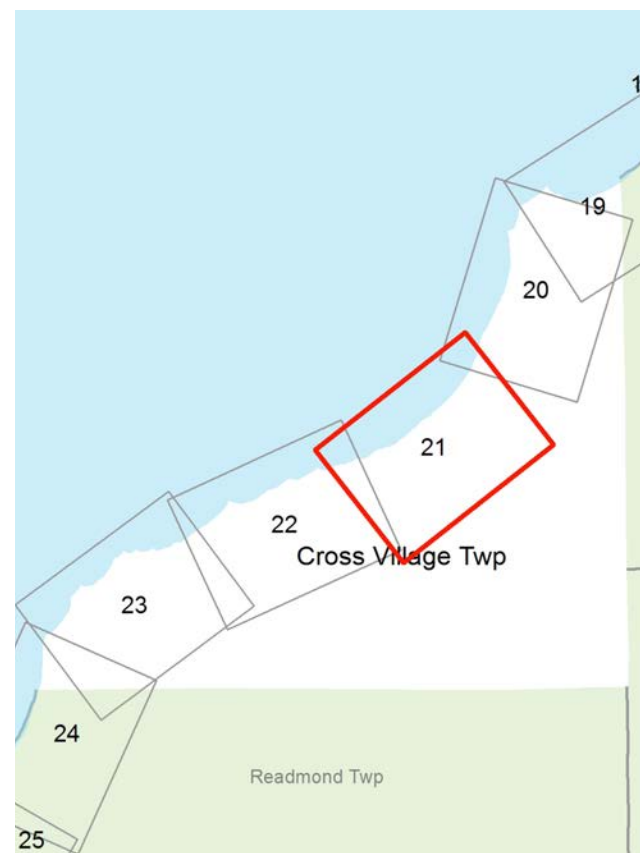


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



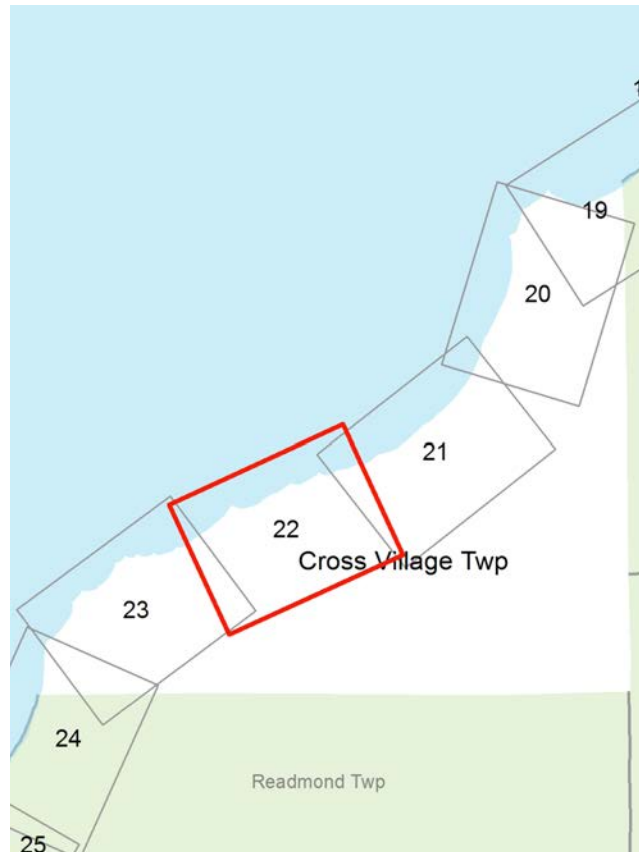


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



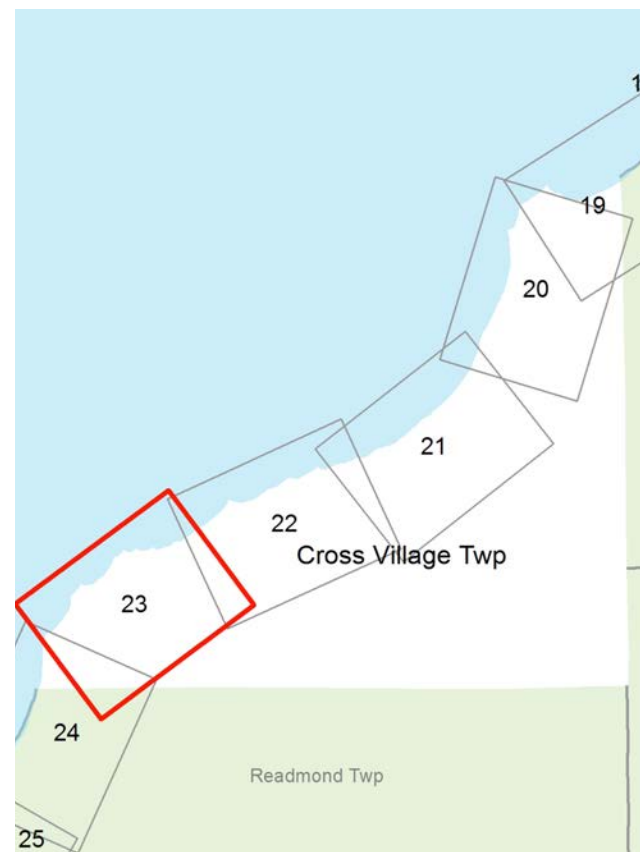
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





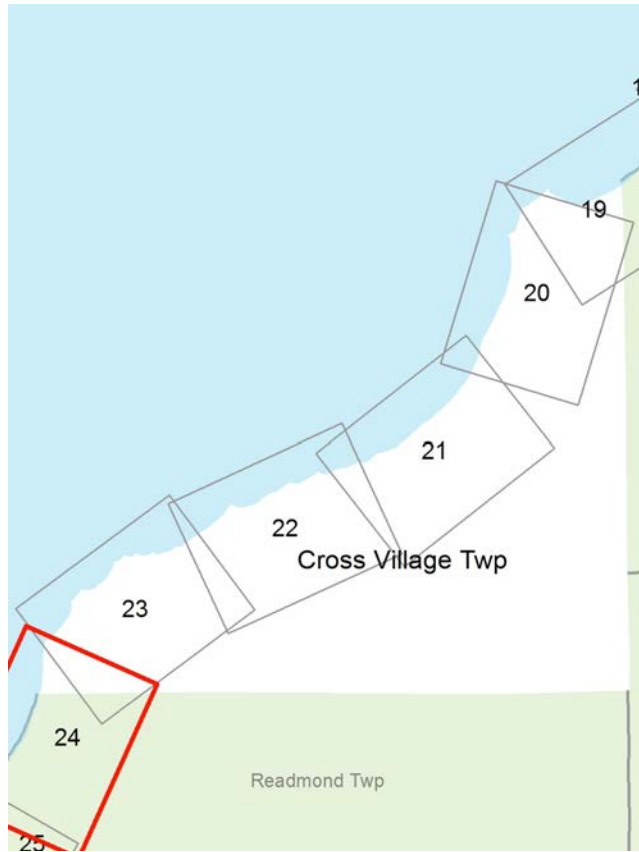
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





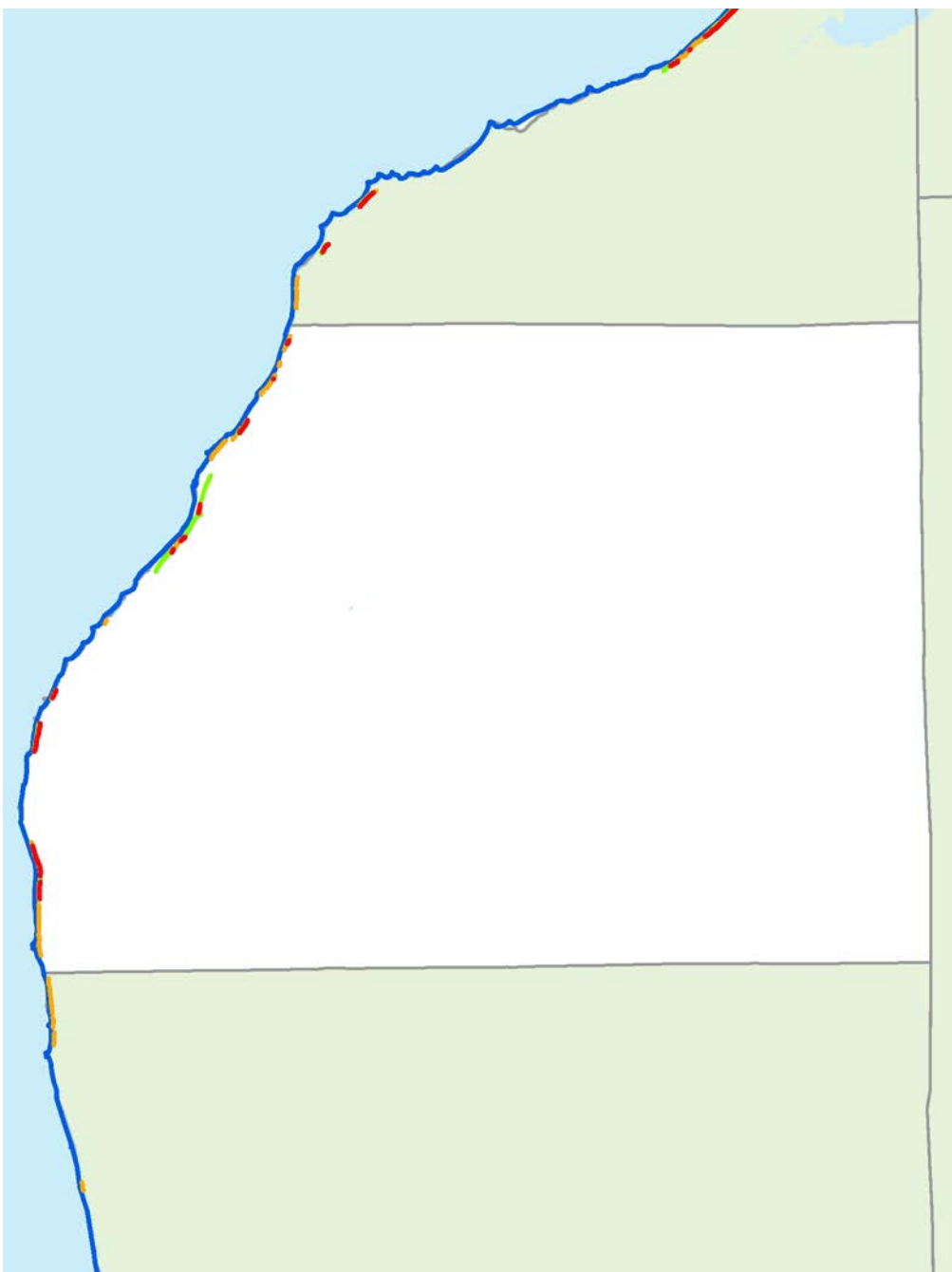
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

Readmond Twp.

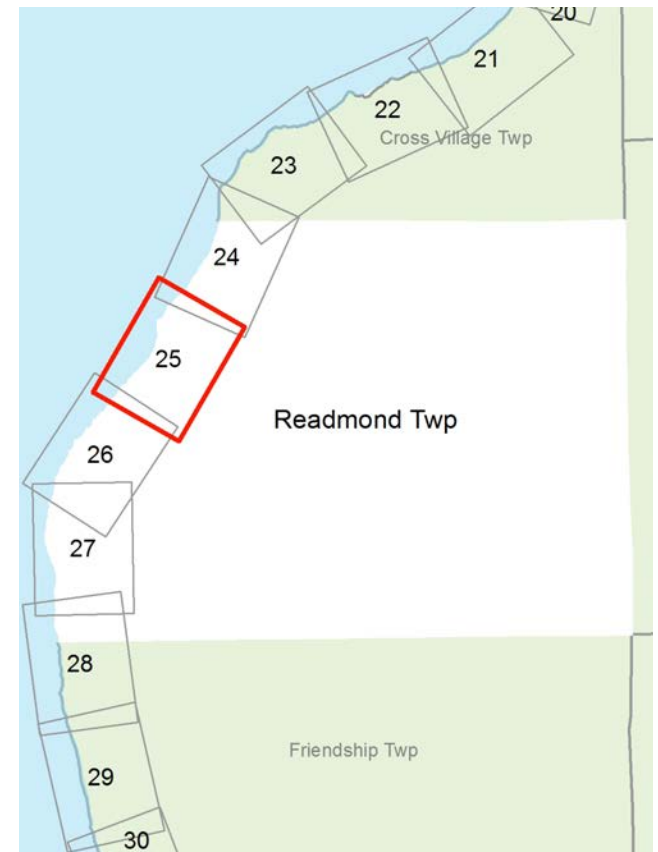


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- - - Predicted 30yr Bluffline



- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



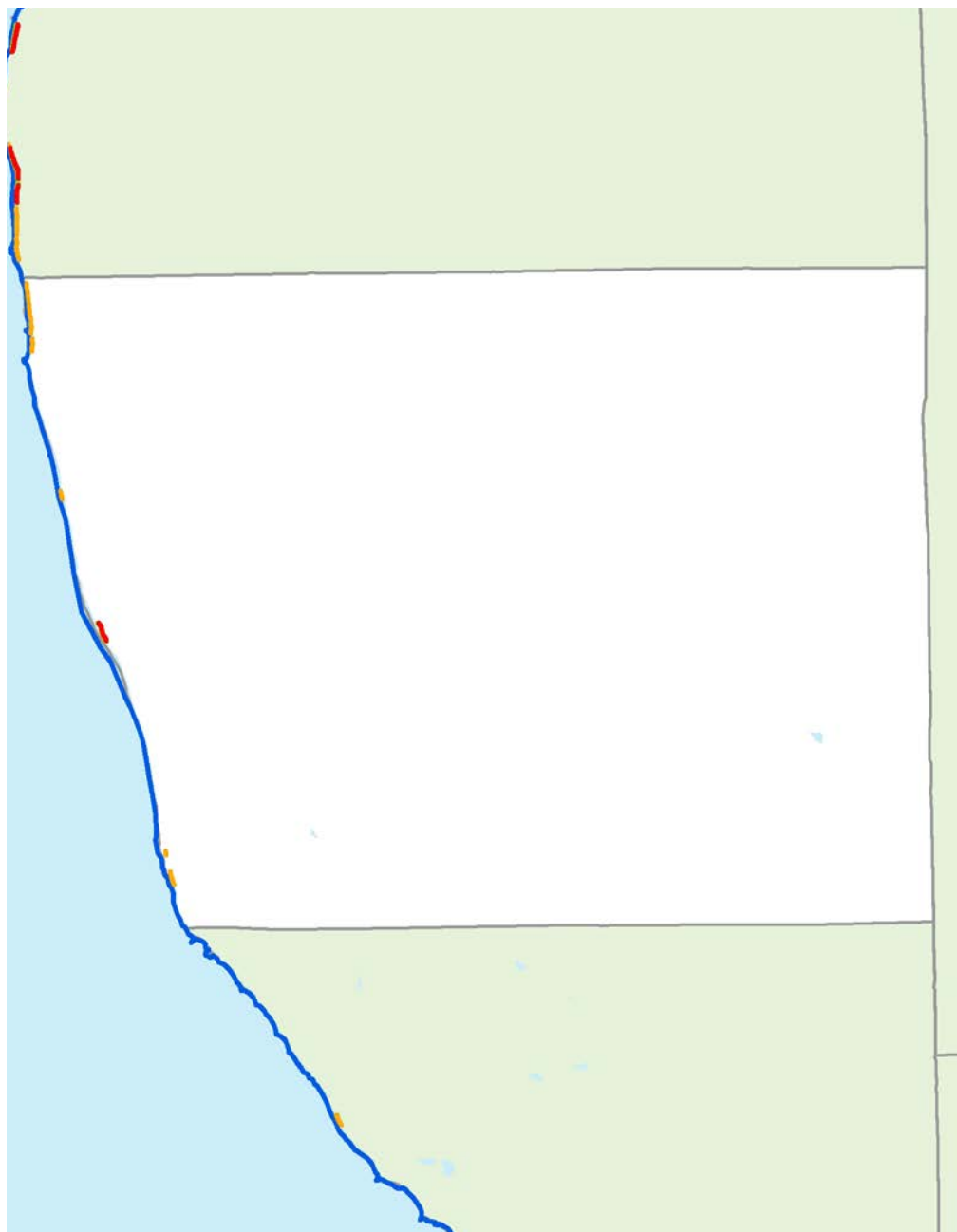


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

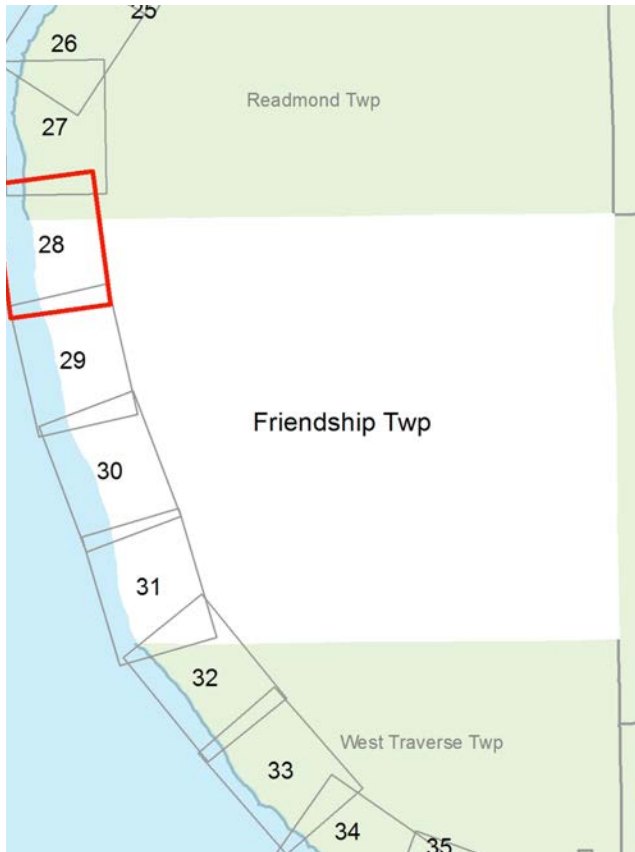


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

Friendship Twp.

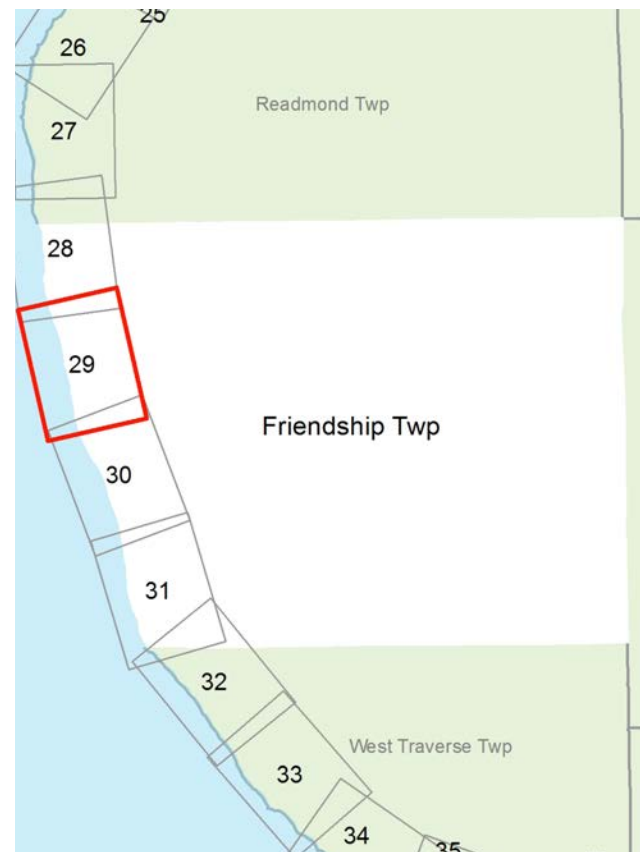


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



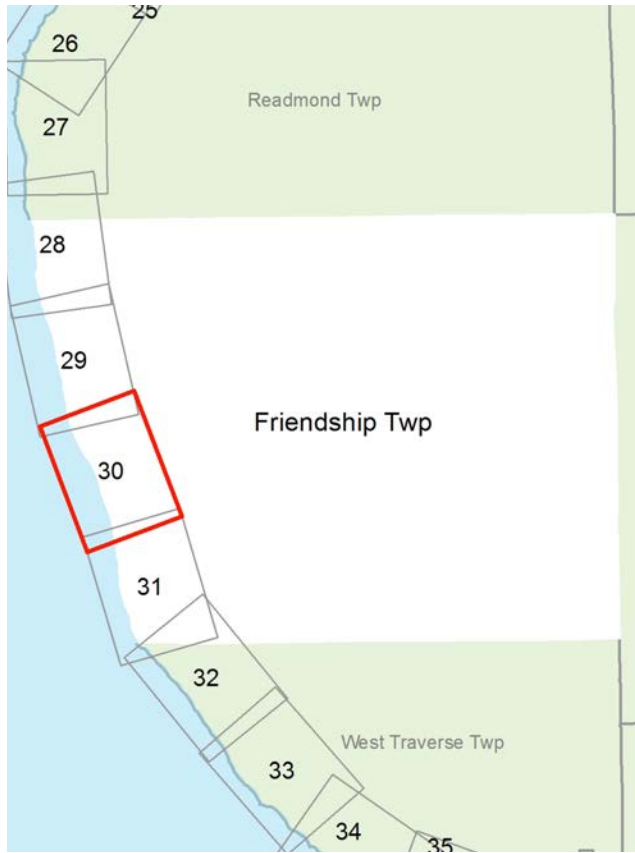
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



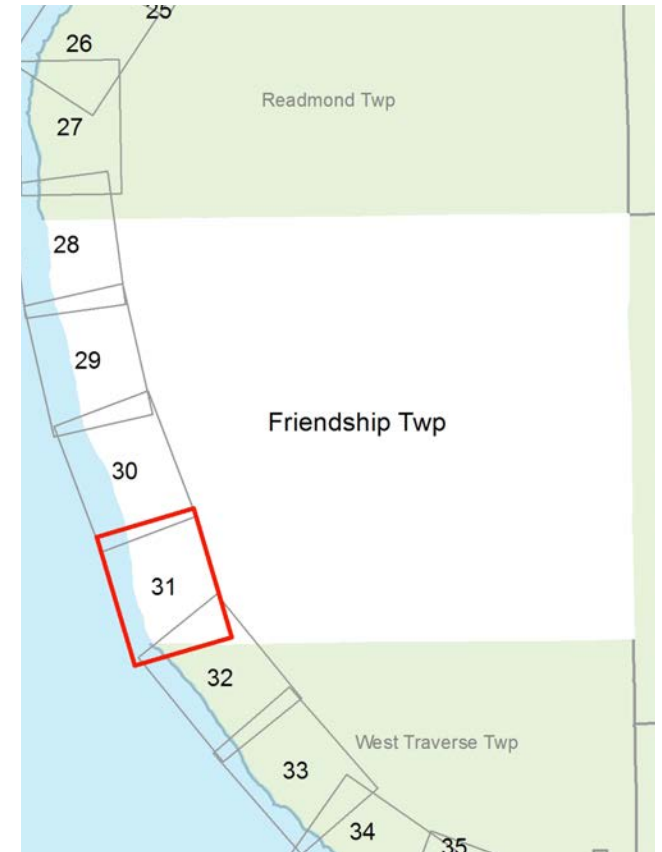


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



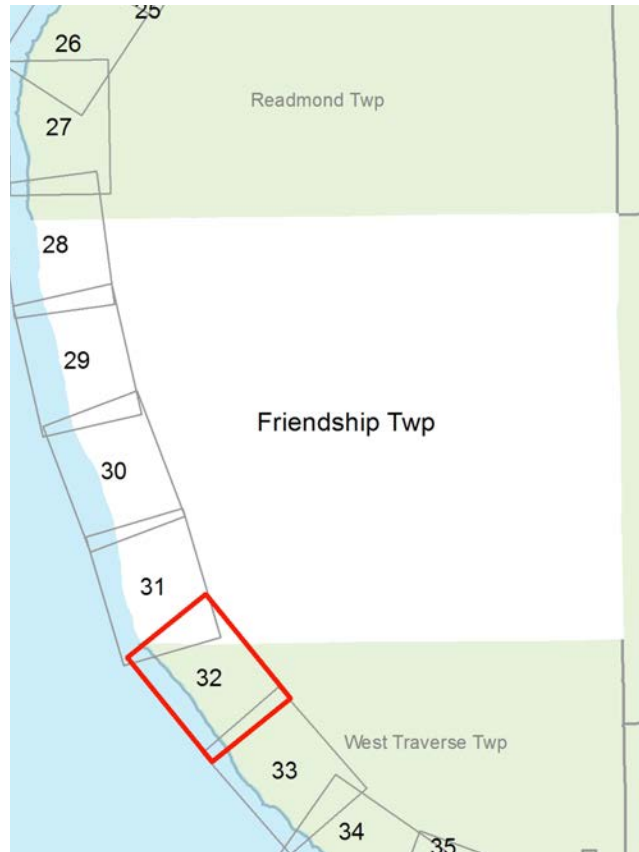


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



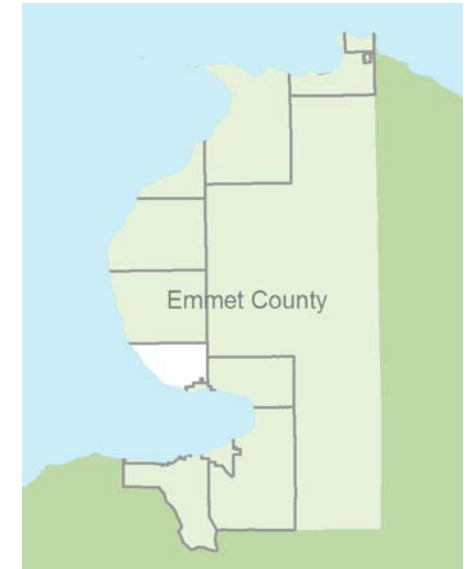


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





West Traverse Twp.

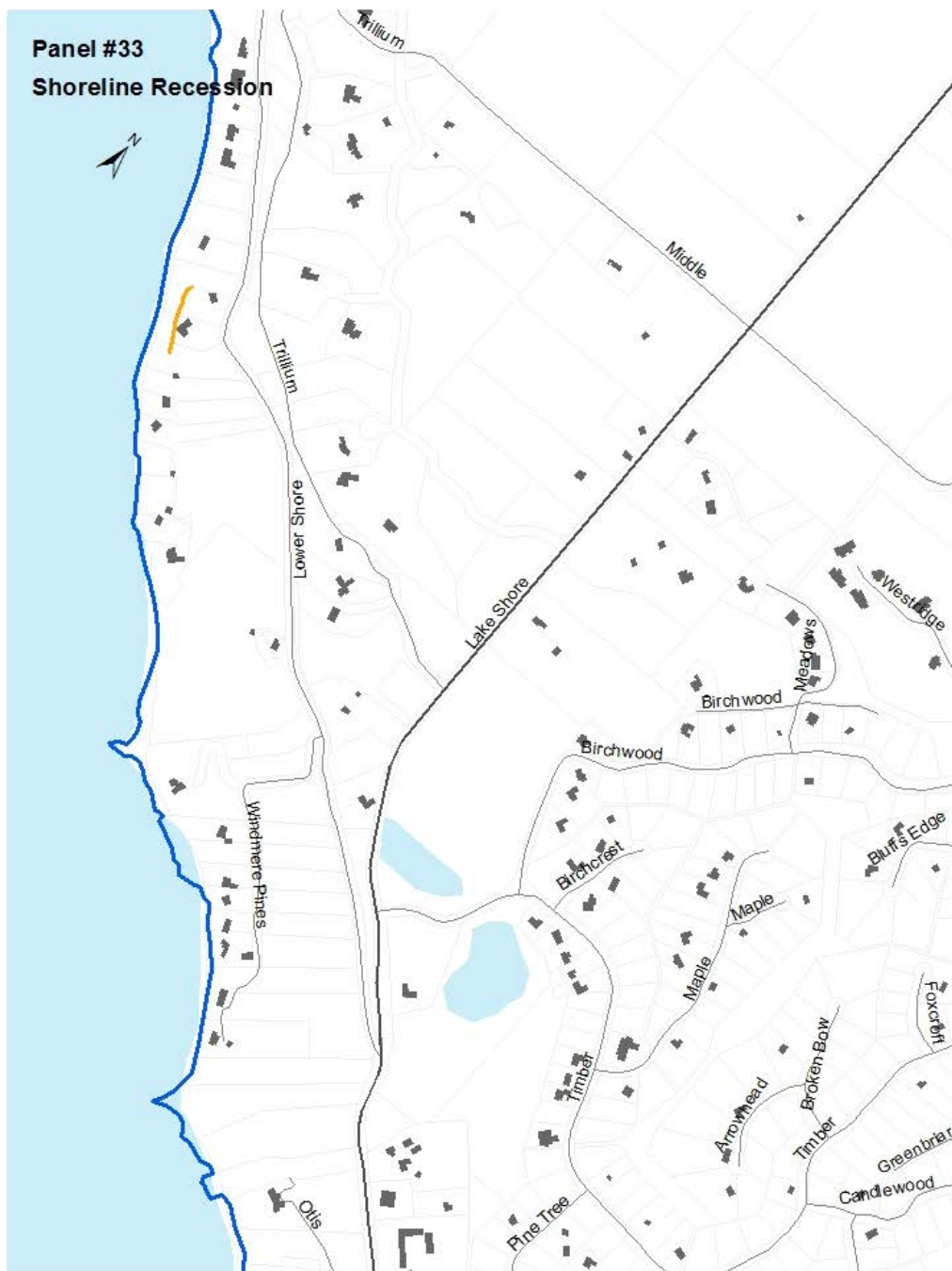


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



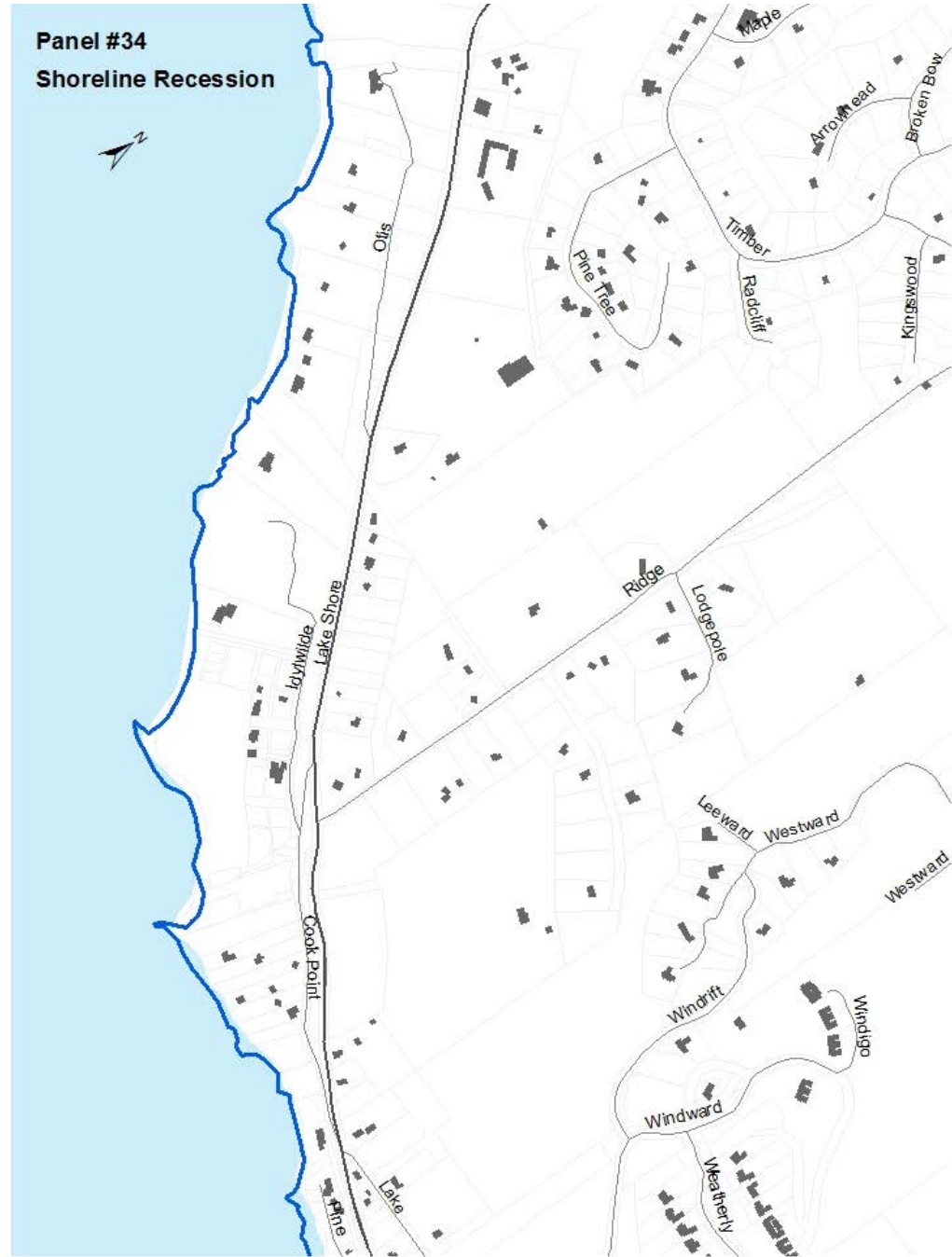
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



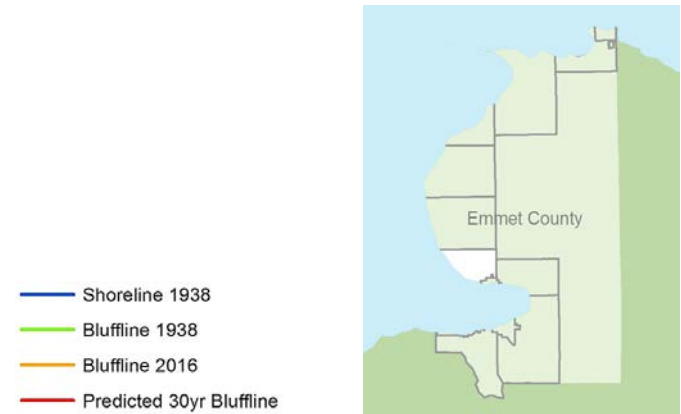


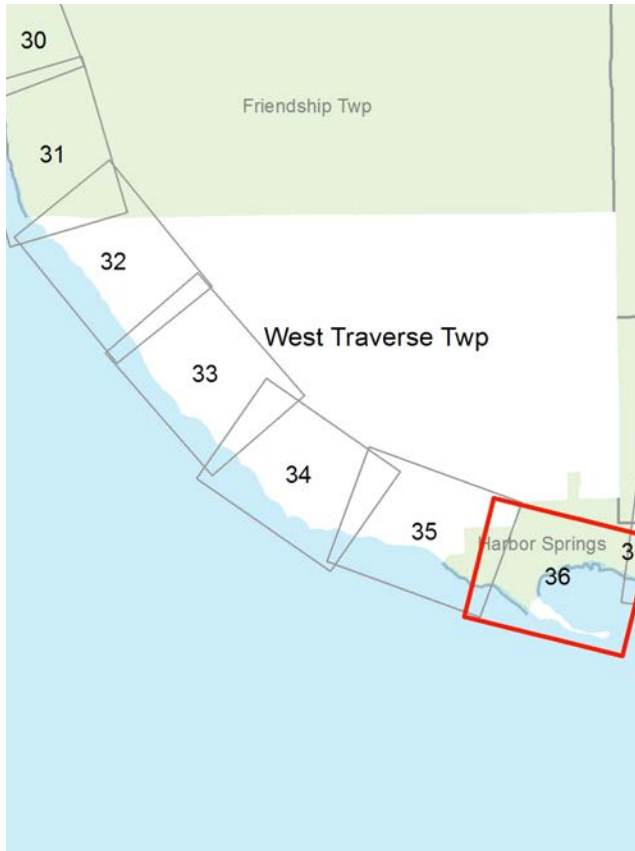
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



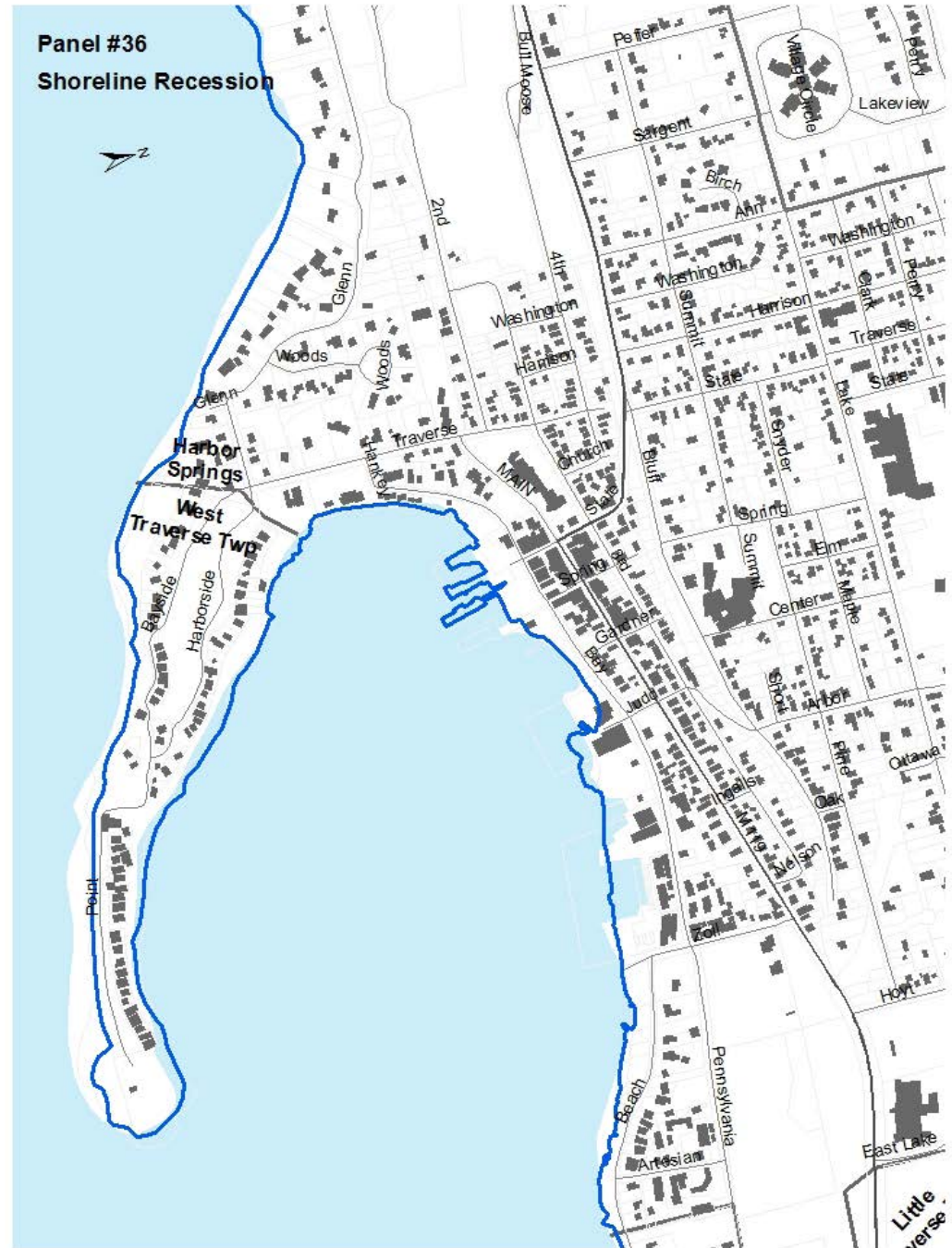


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





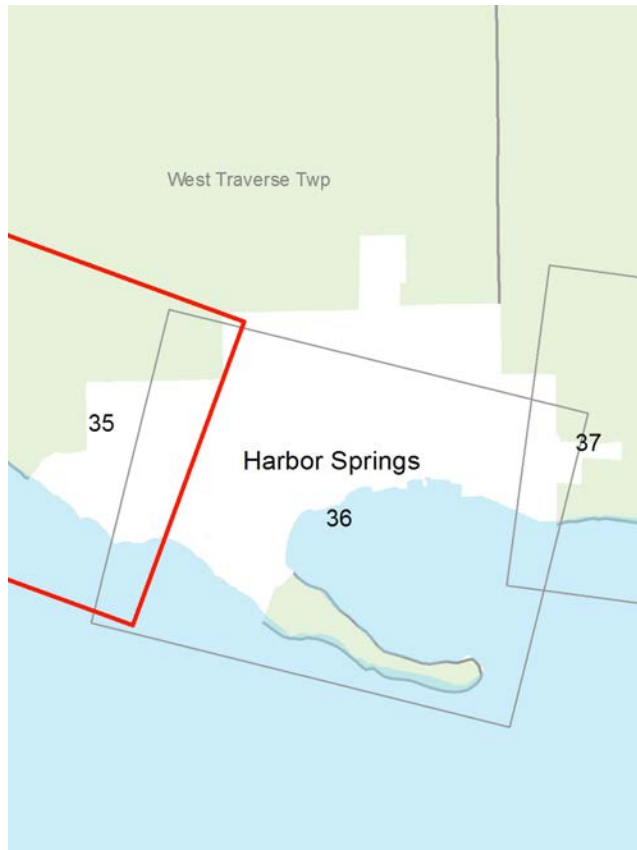
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



Harbor Springs

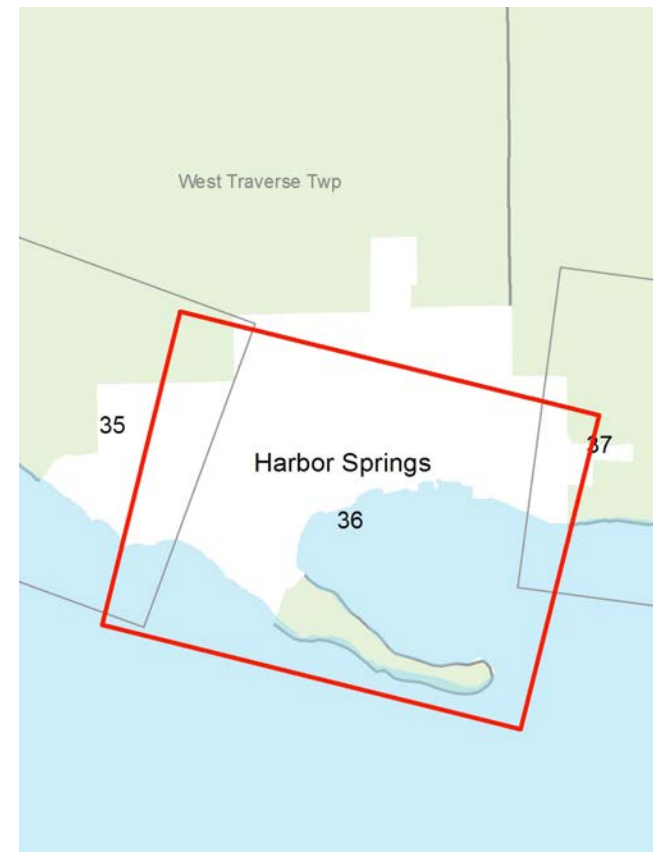
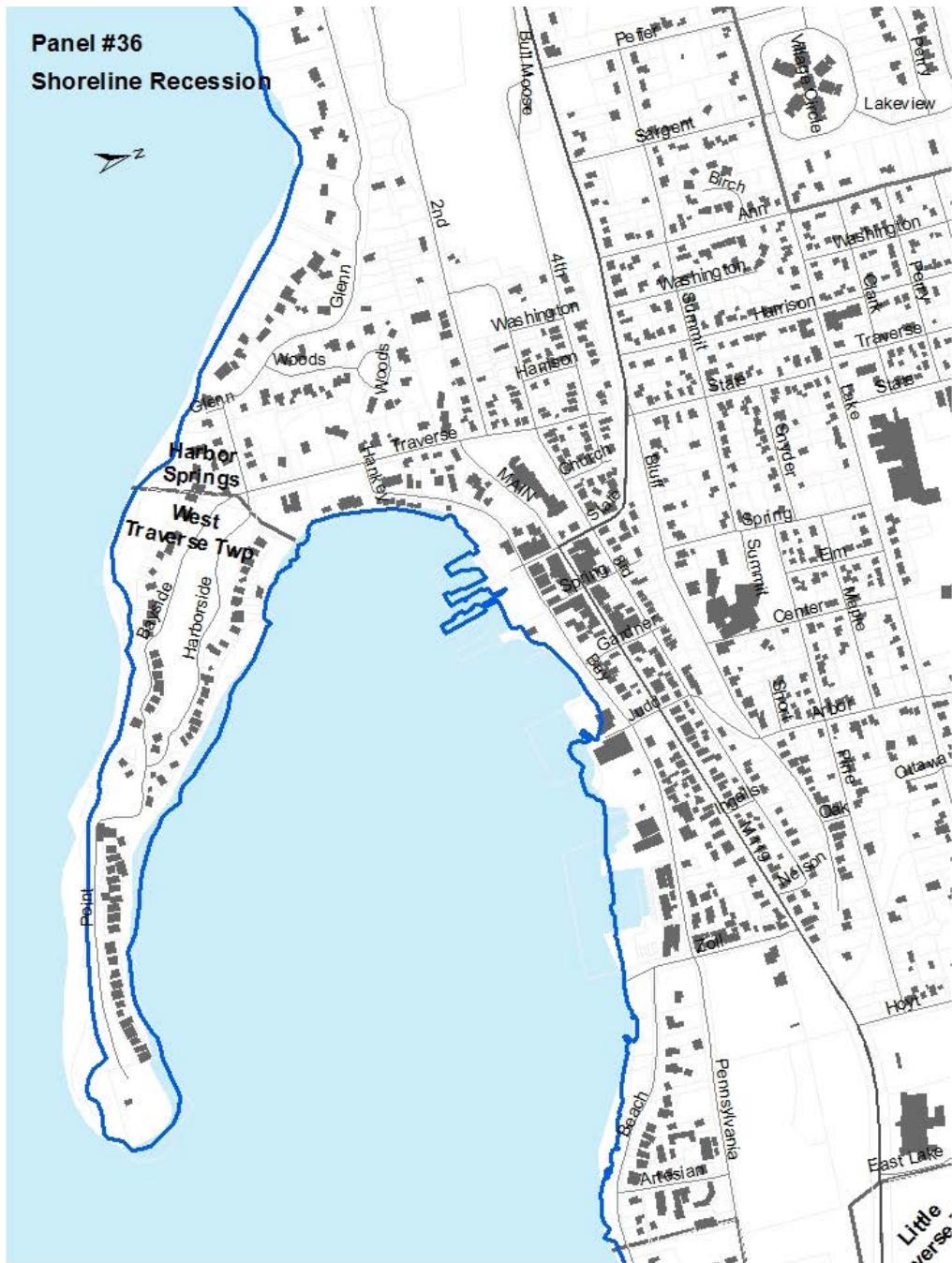


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

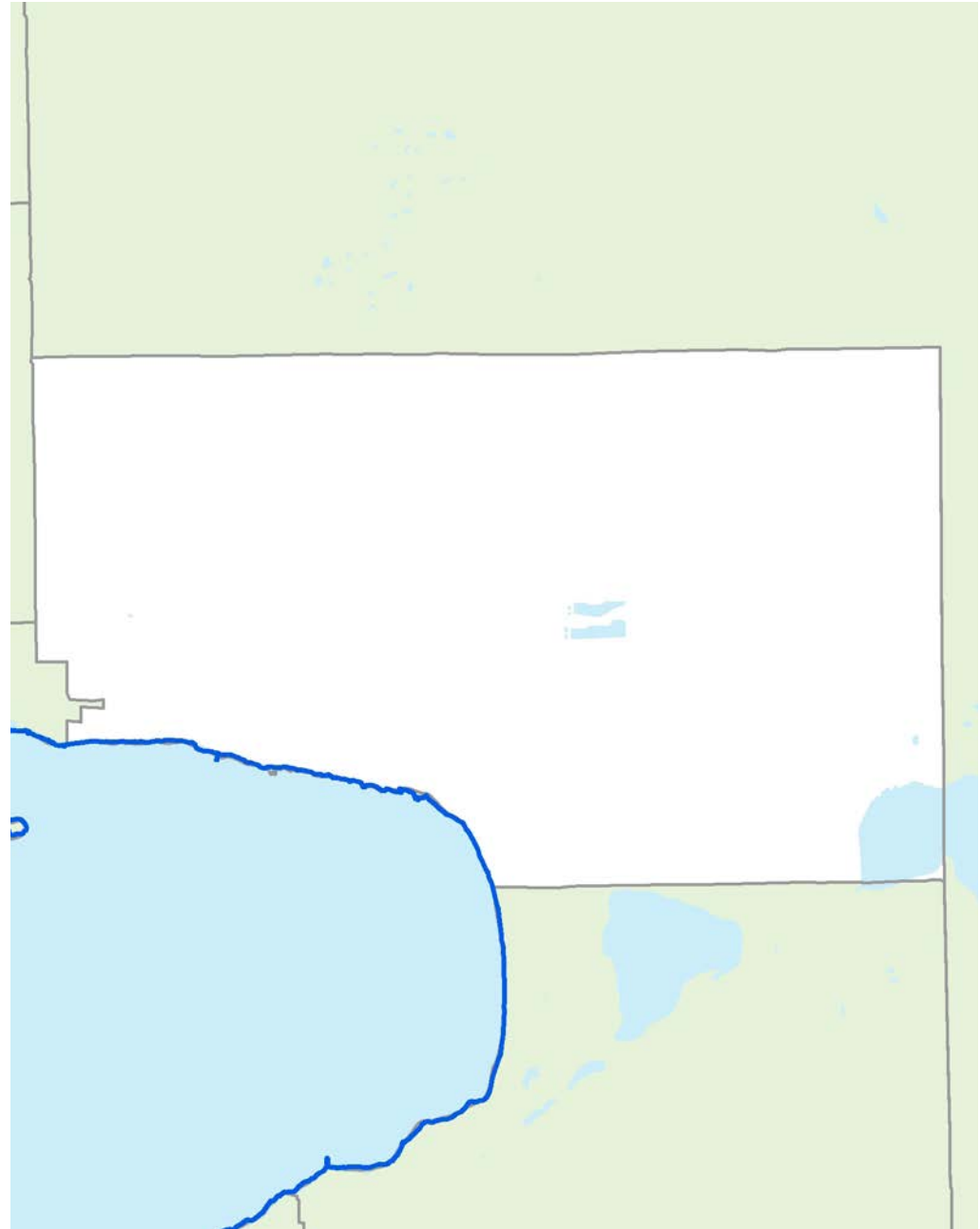




- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



Little Traverse Twp.



- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



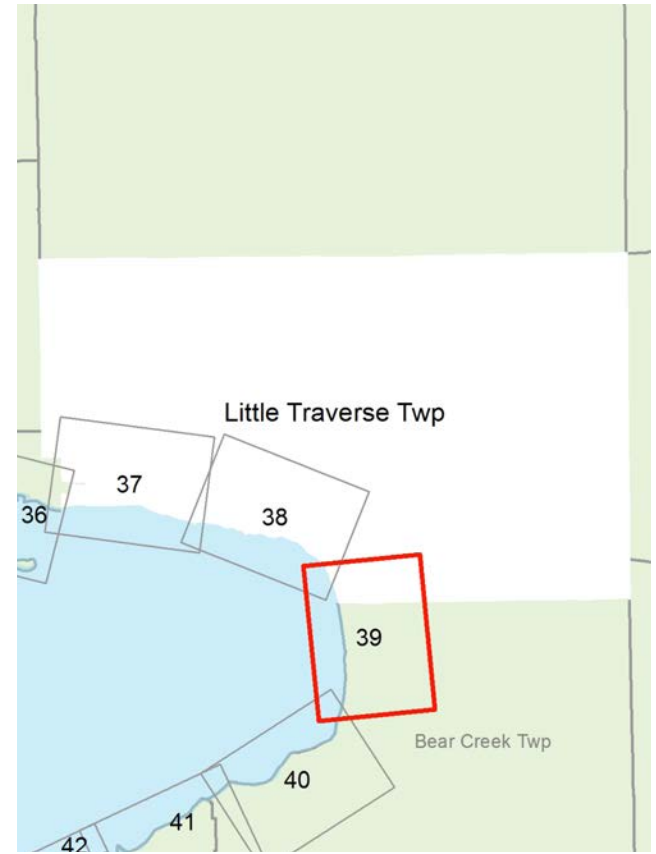
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

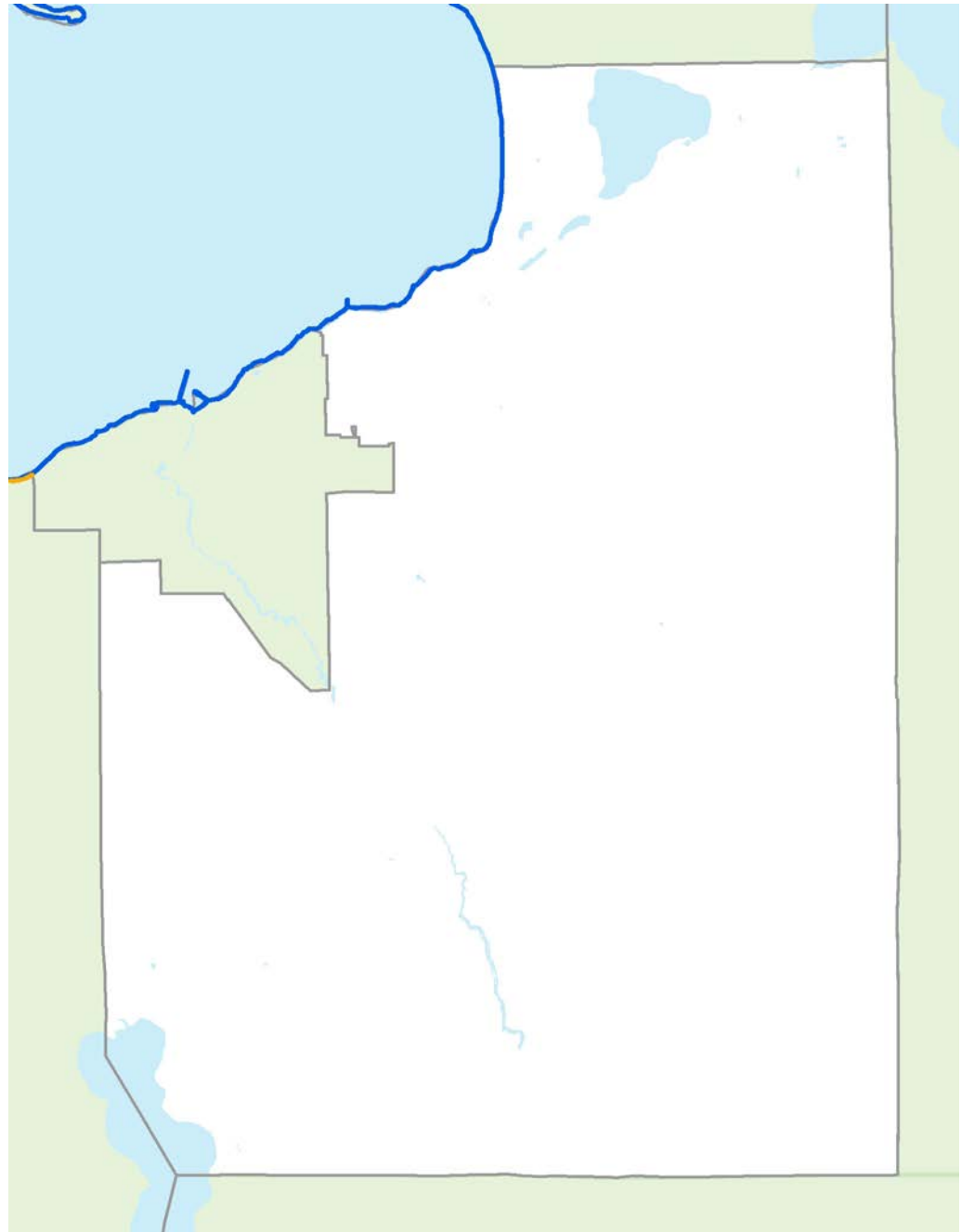




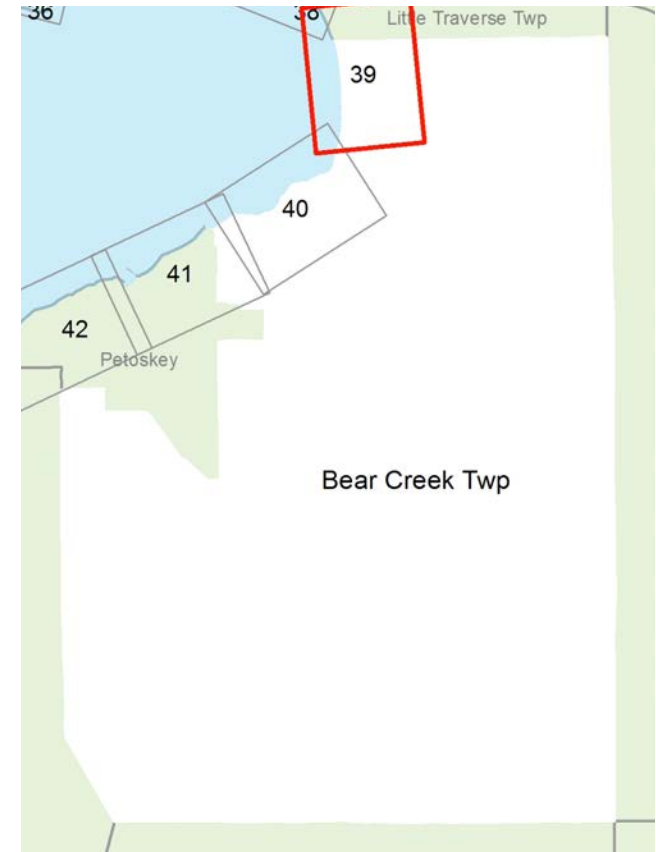
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



Bear Creek Twp.

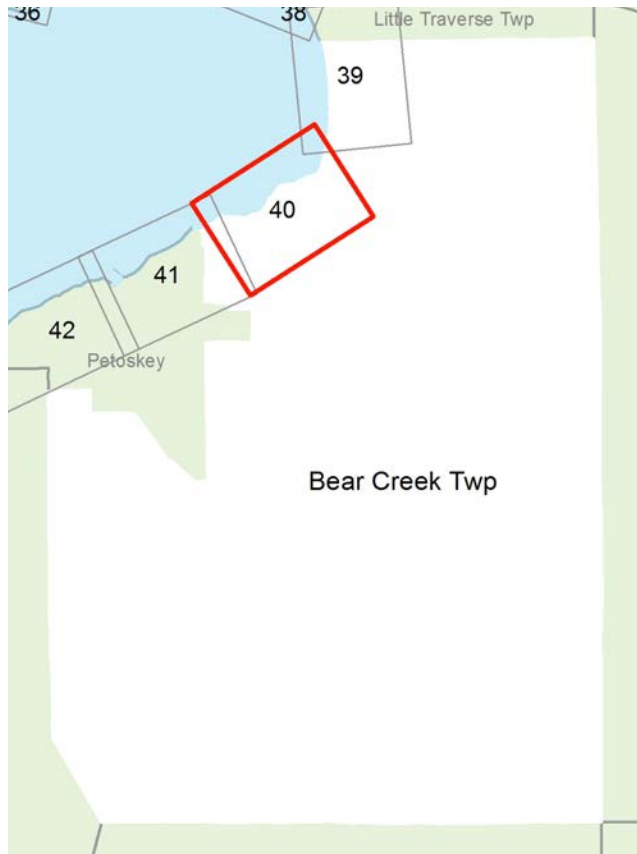


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

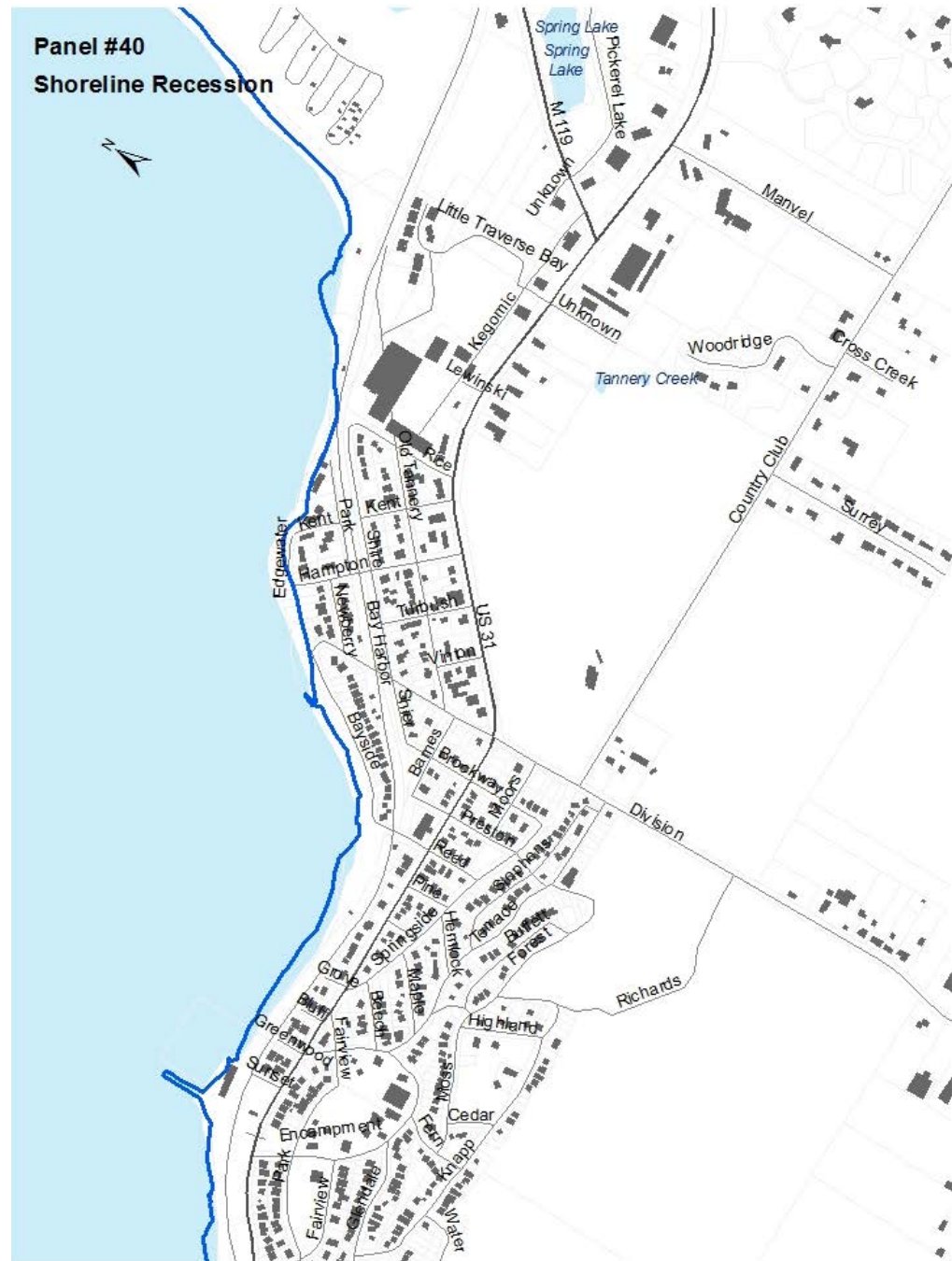


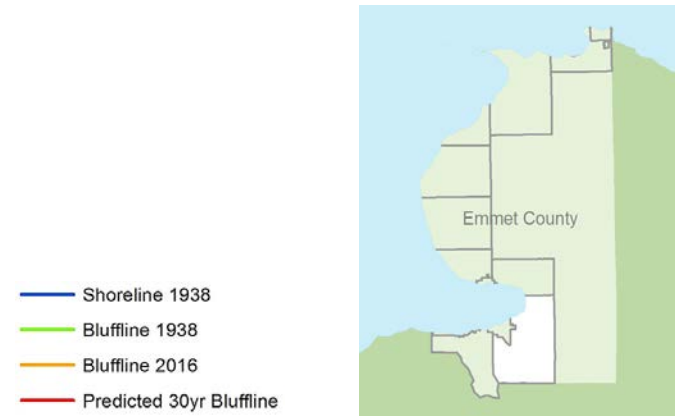
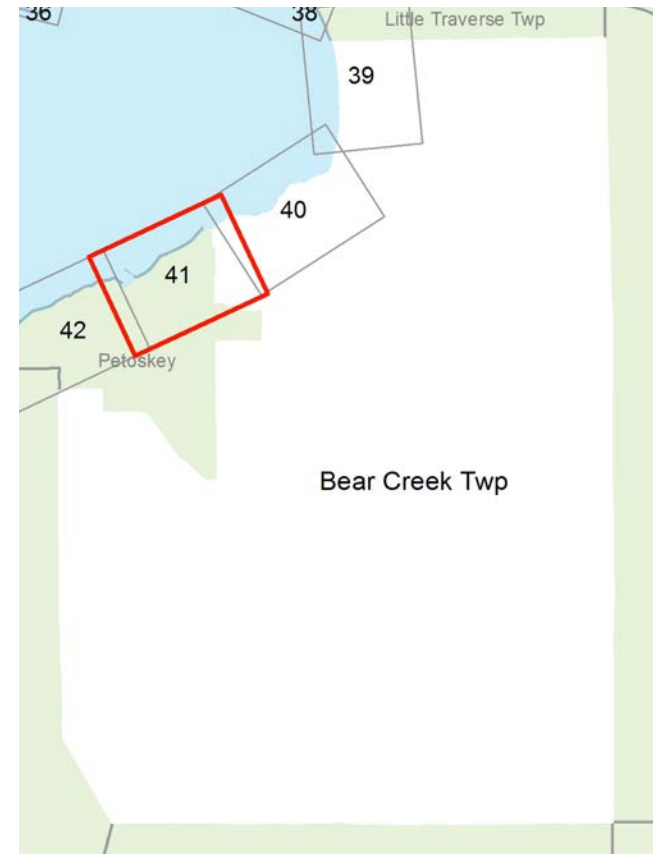
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



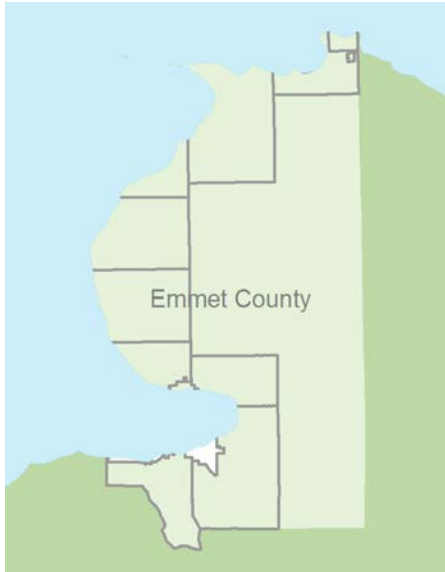


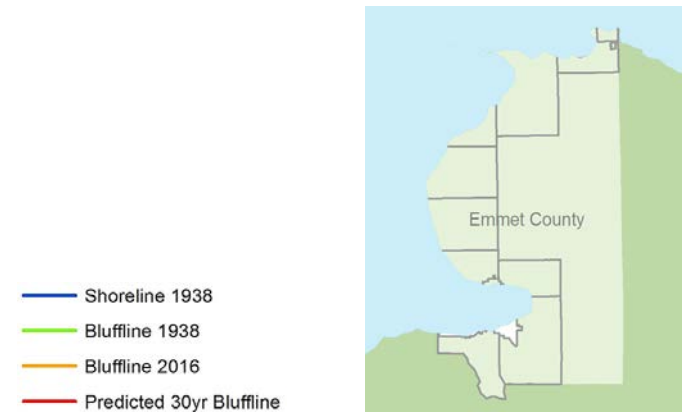
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





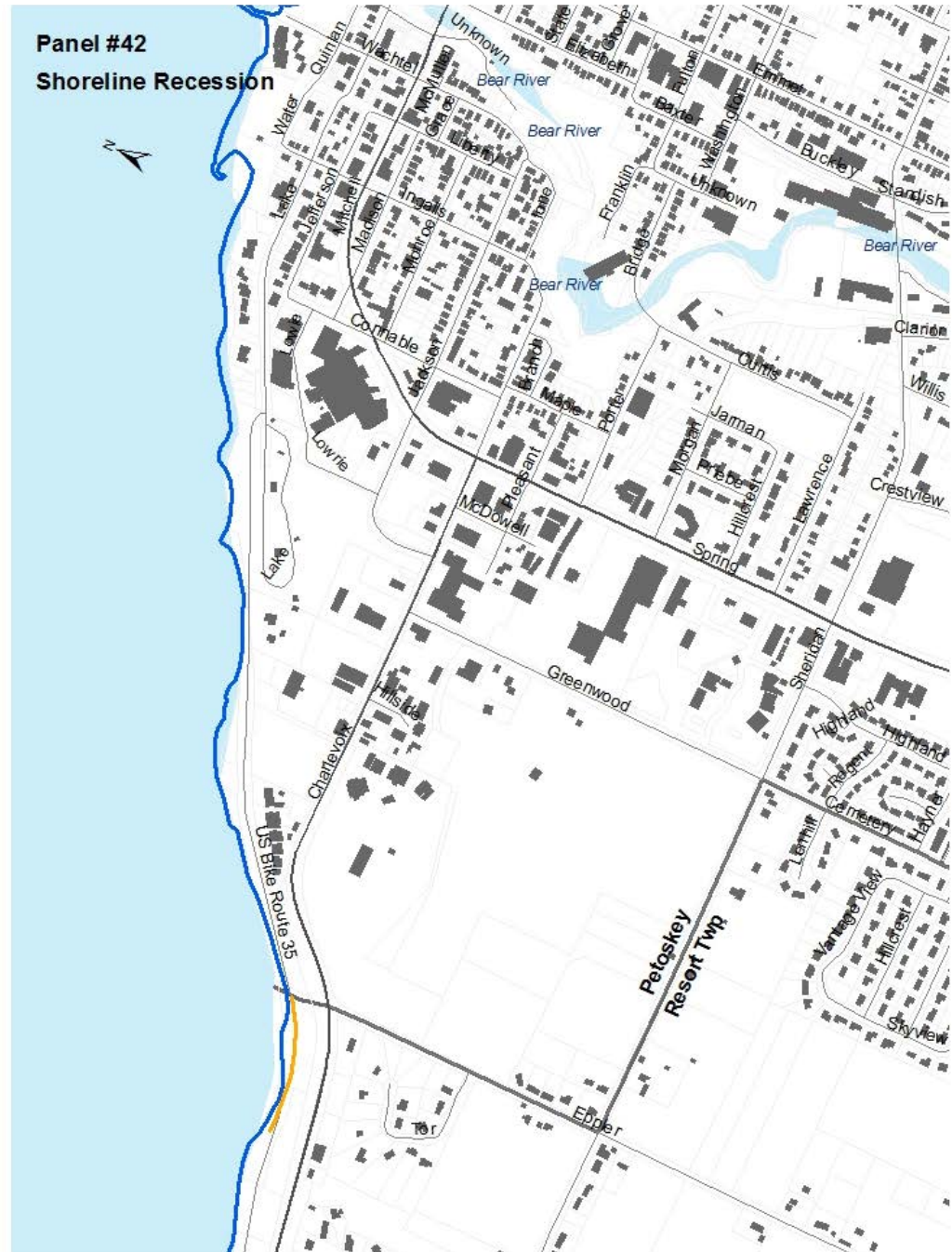
Petoskey

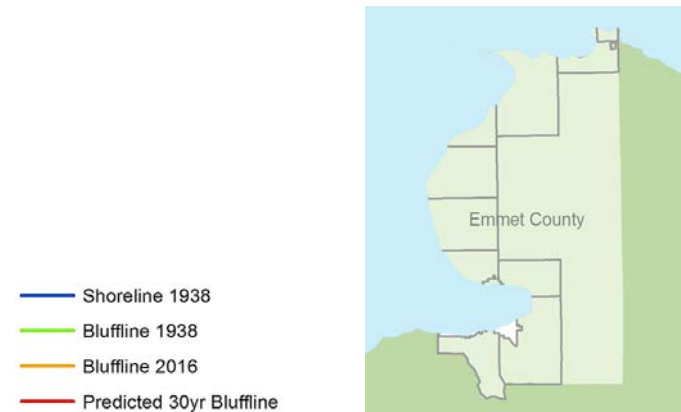
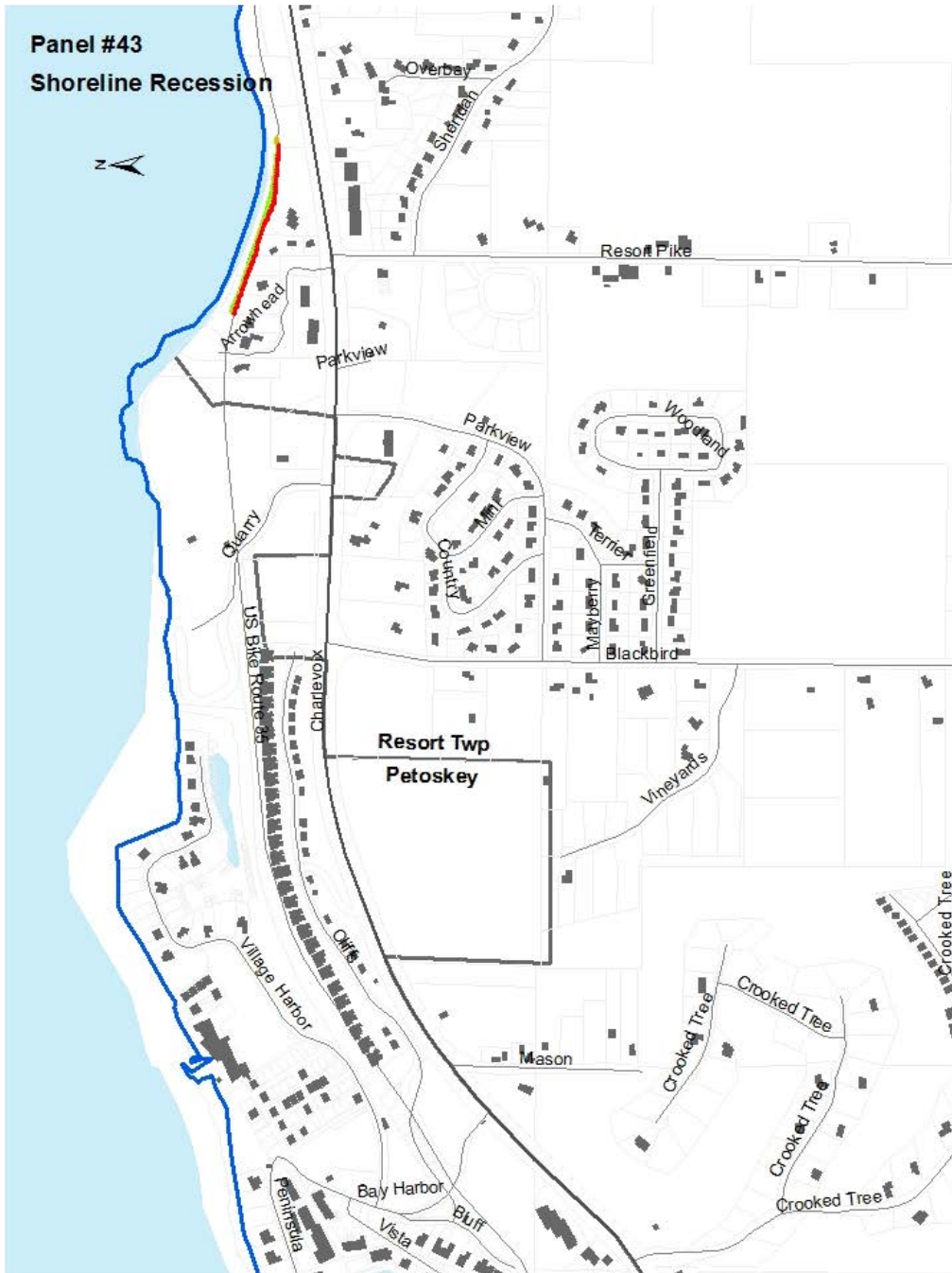


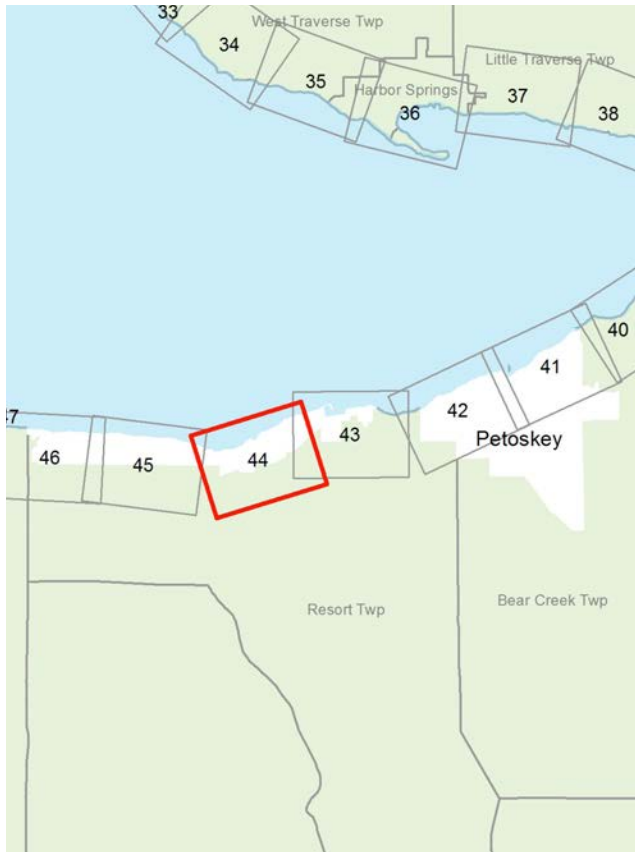




- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

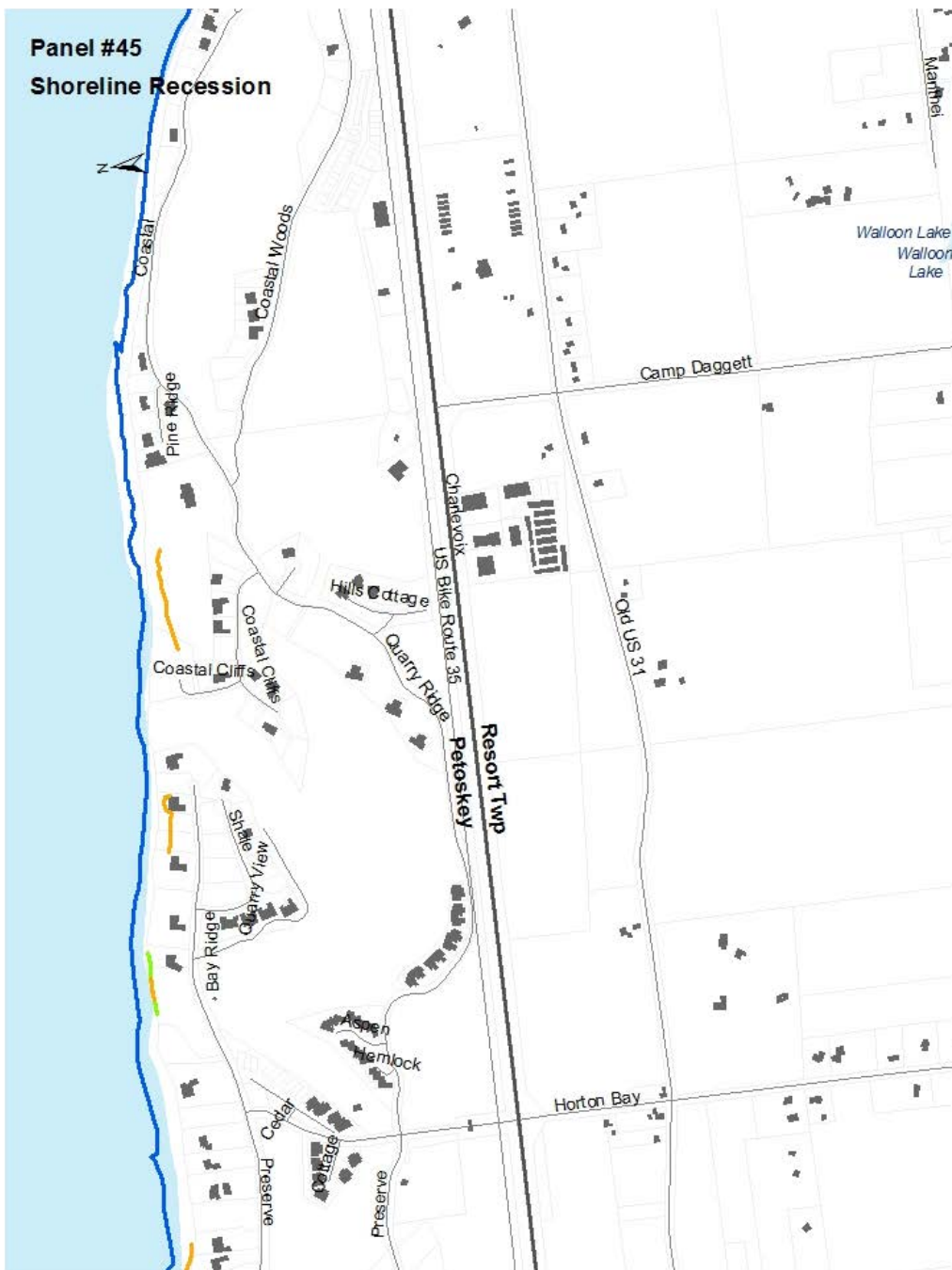






- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



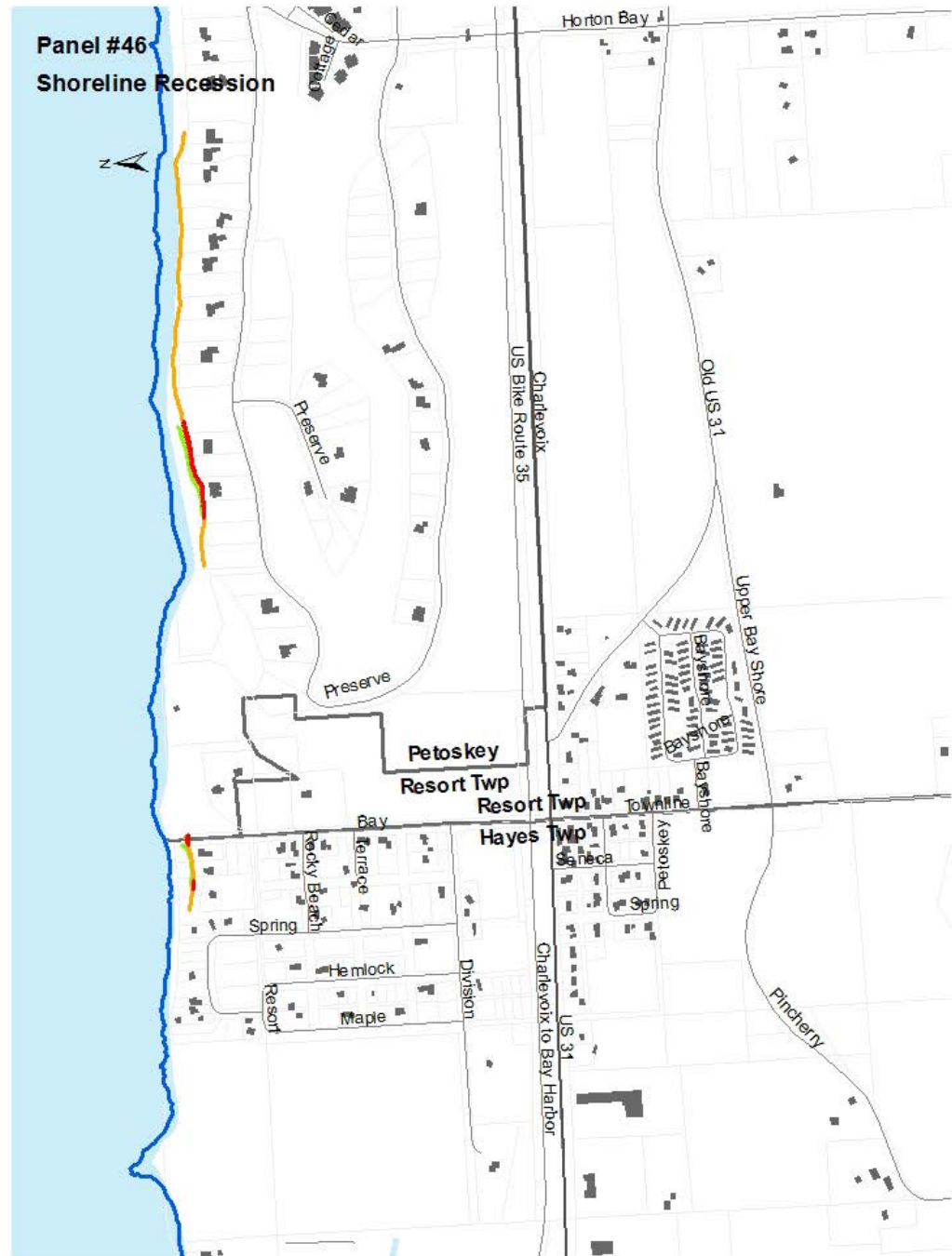


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

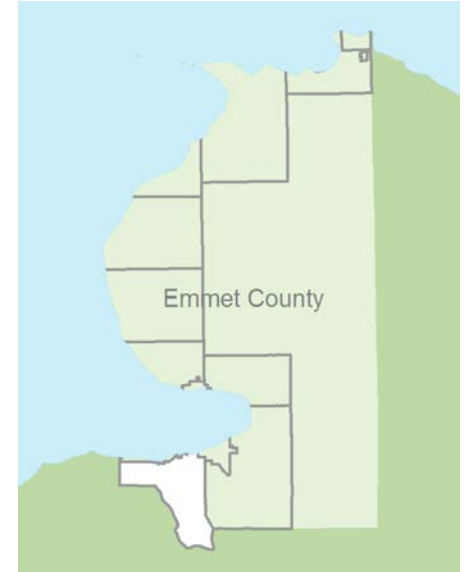
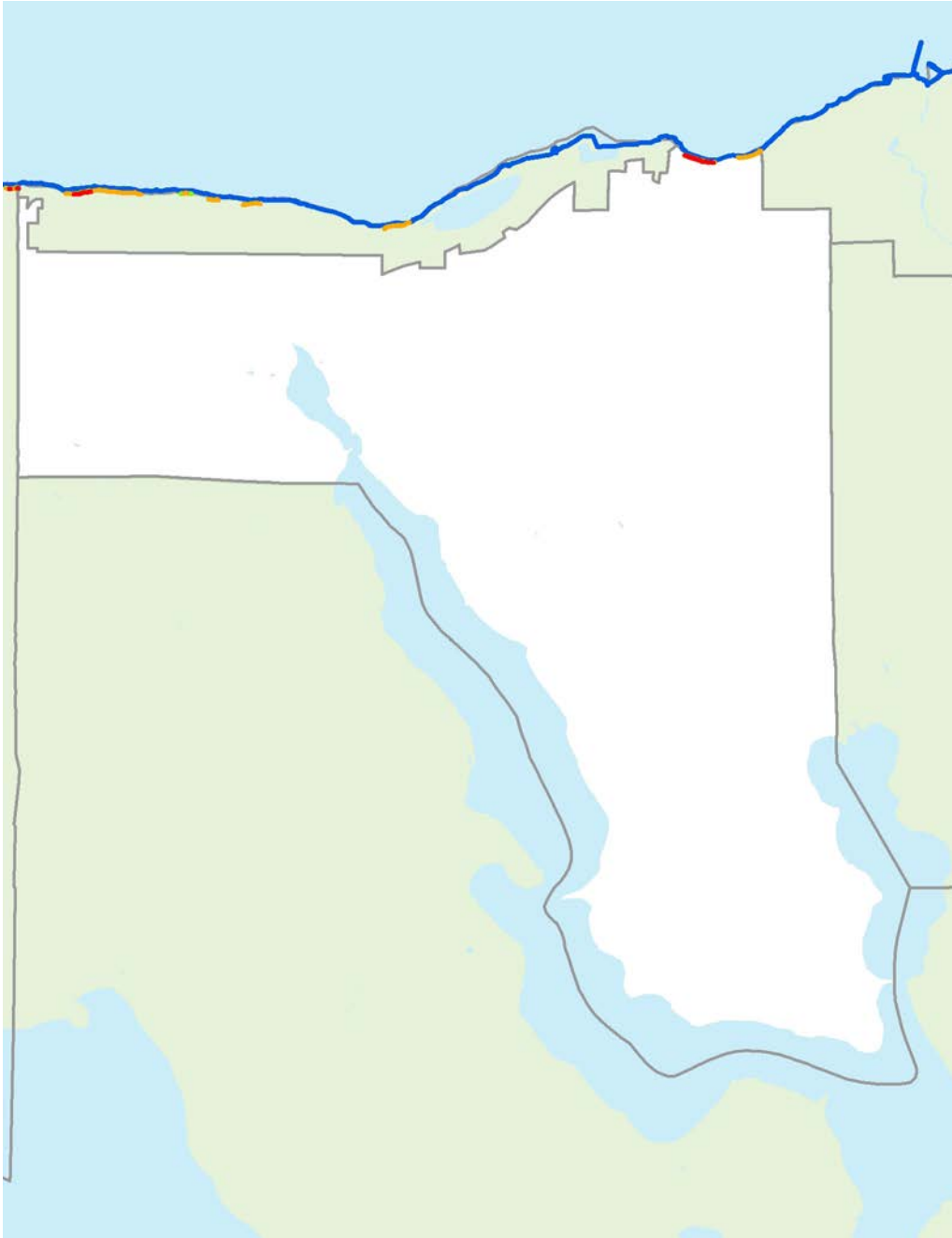




- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



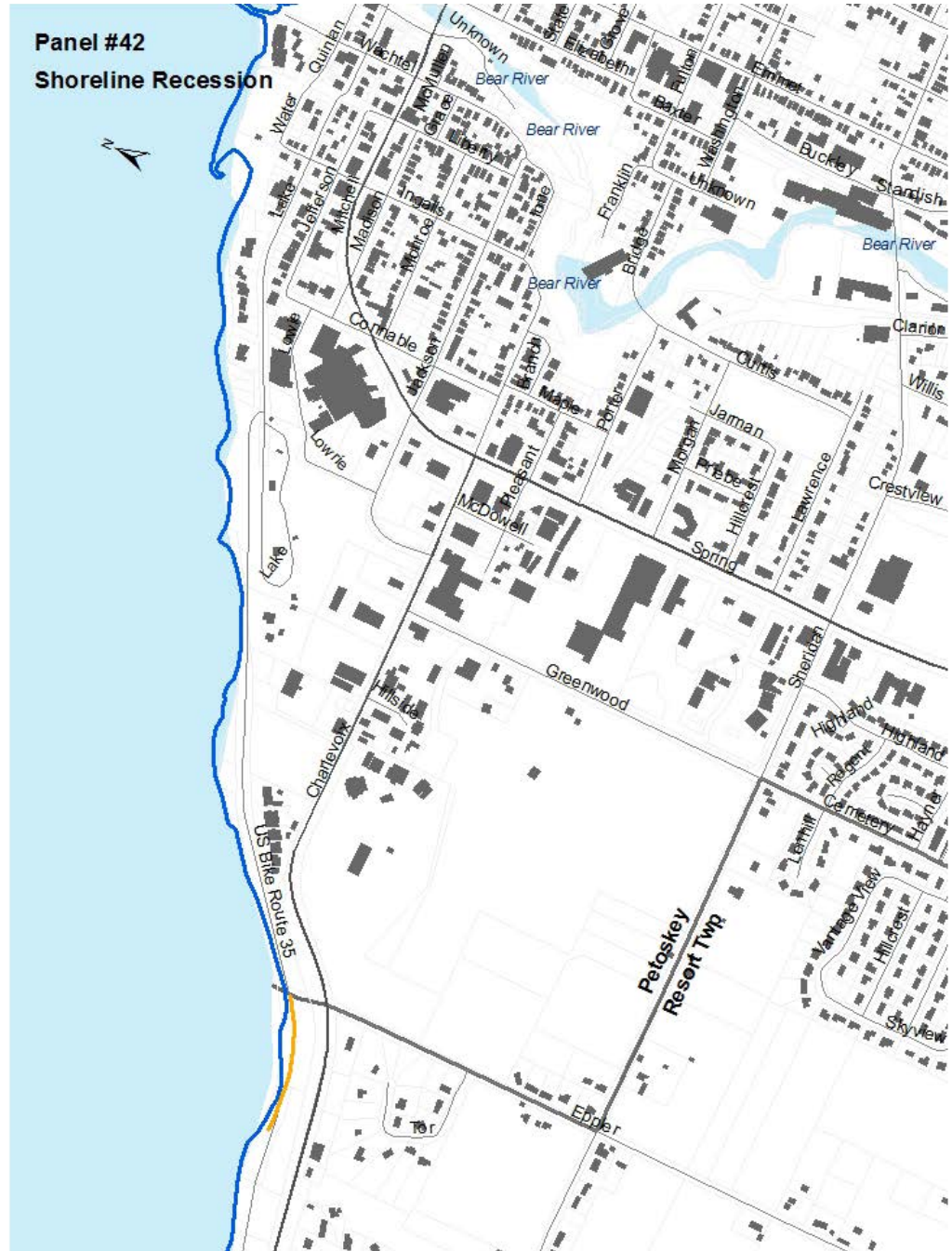
Resort Twp.

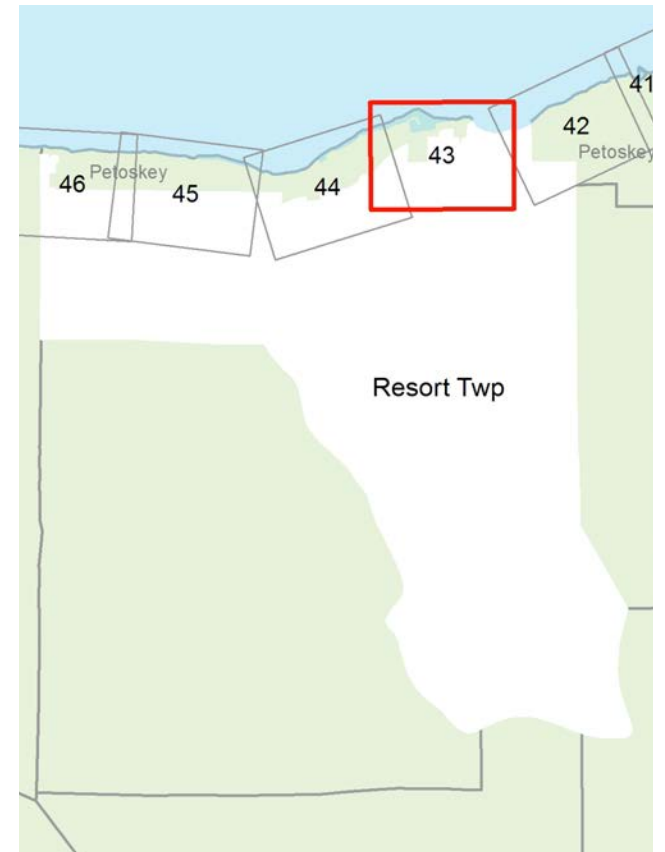
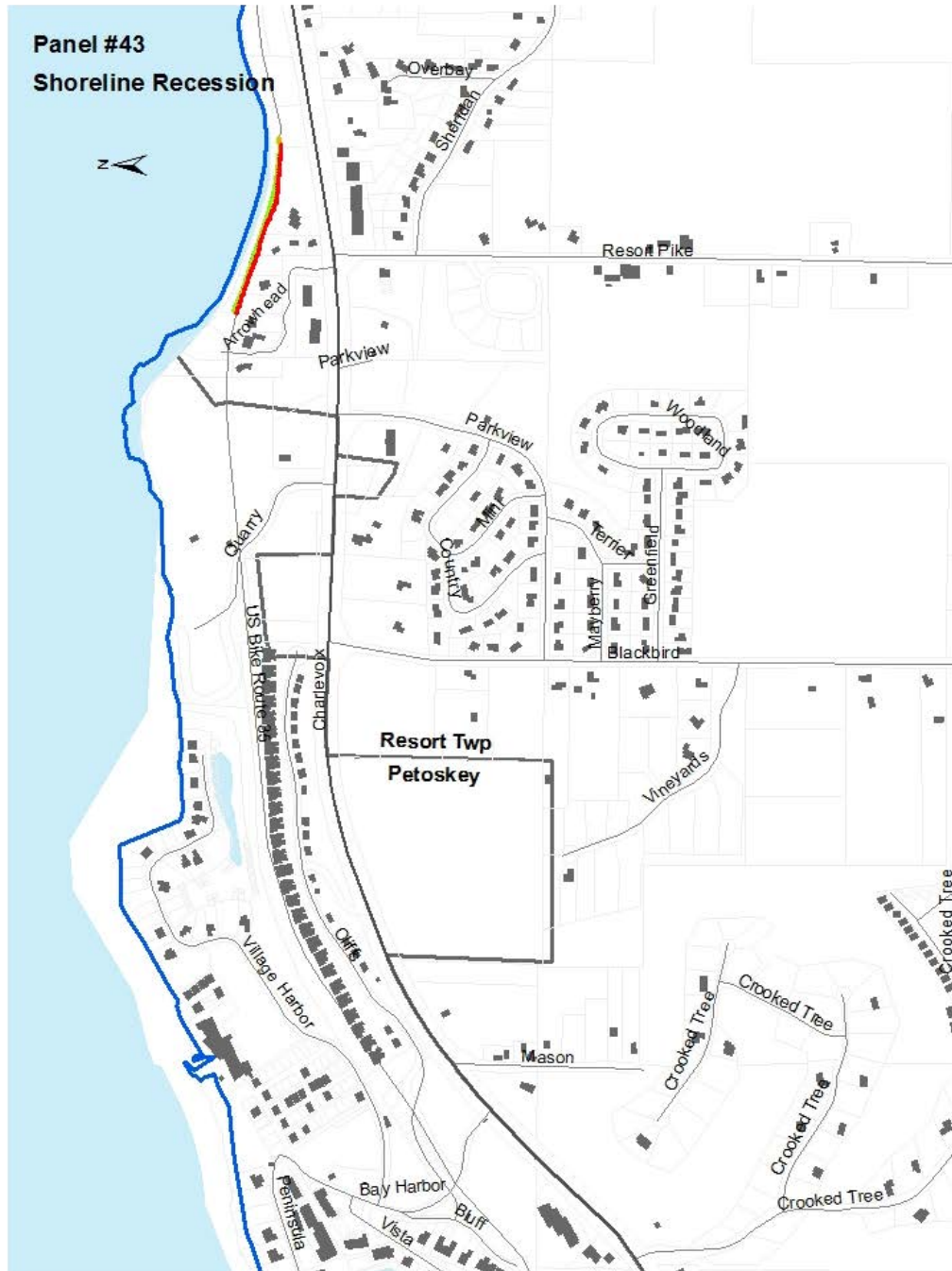


- Shoreline 1938
- Bluffline 1938
- - - Bluffline 2016
- Predicted 30yr Bluffline



- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



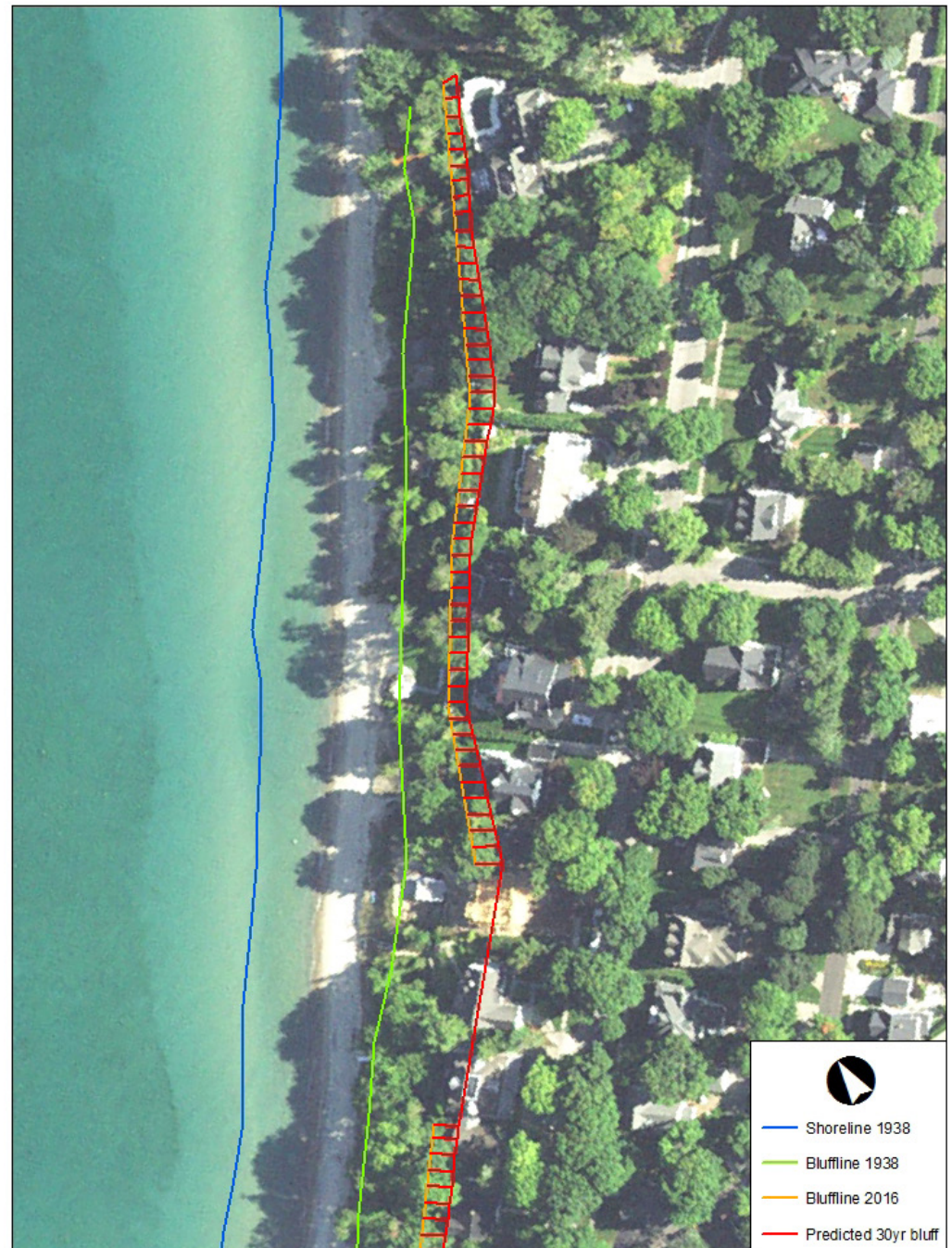
Charlevoix County



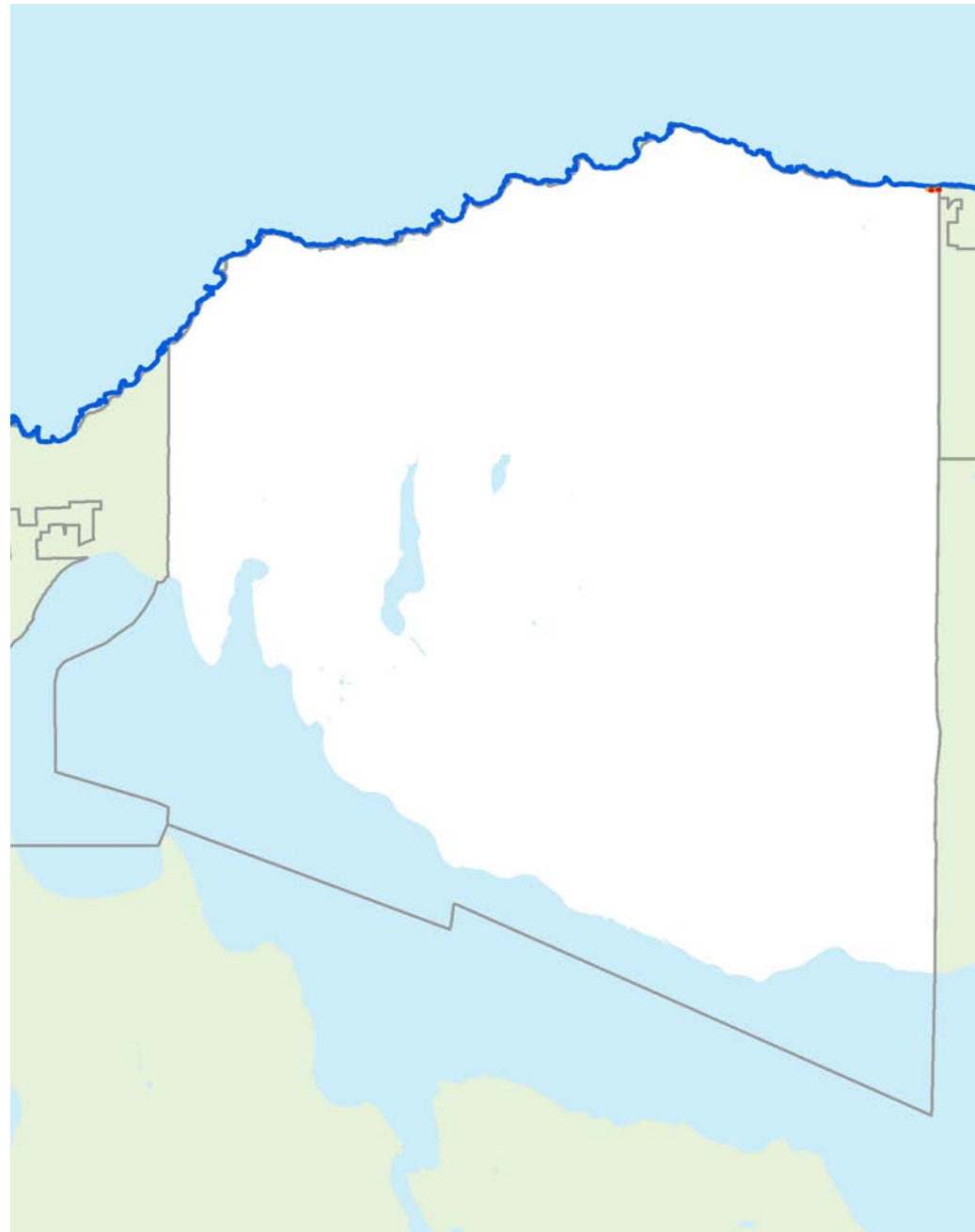
BLUFF RECESSION DETAIL

At least one “zoomed in” detail example of historic bluffline recession and future projections is provided at the beginning of each county section of this chapter. Shoreline and bluffline recession data can be viewed in greater detail online at <http://geospatialresearch.mtu.edu/czmp>.

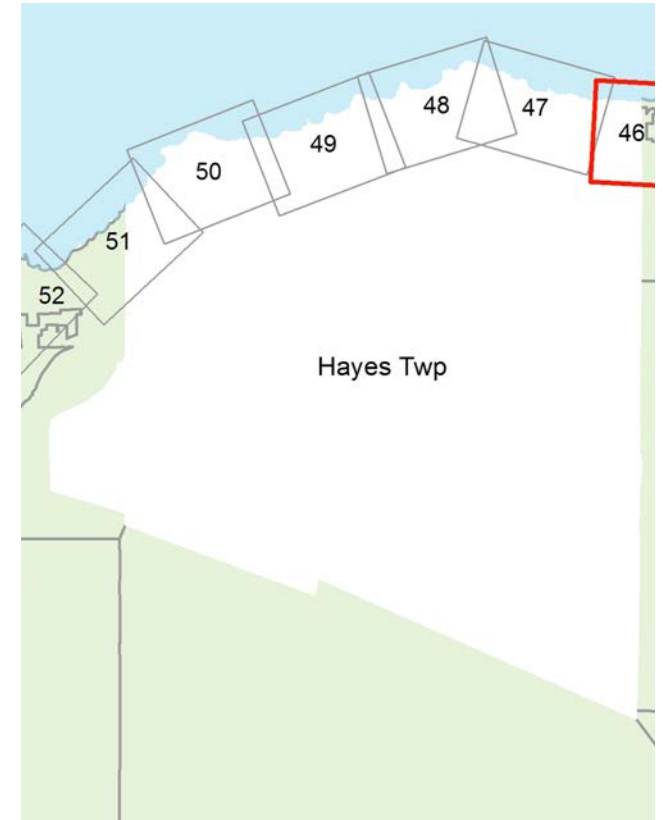
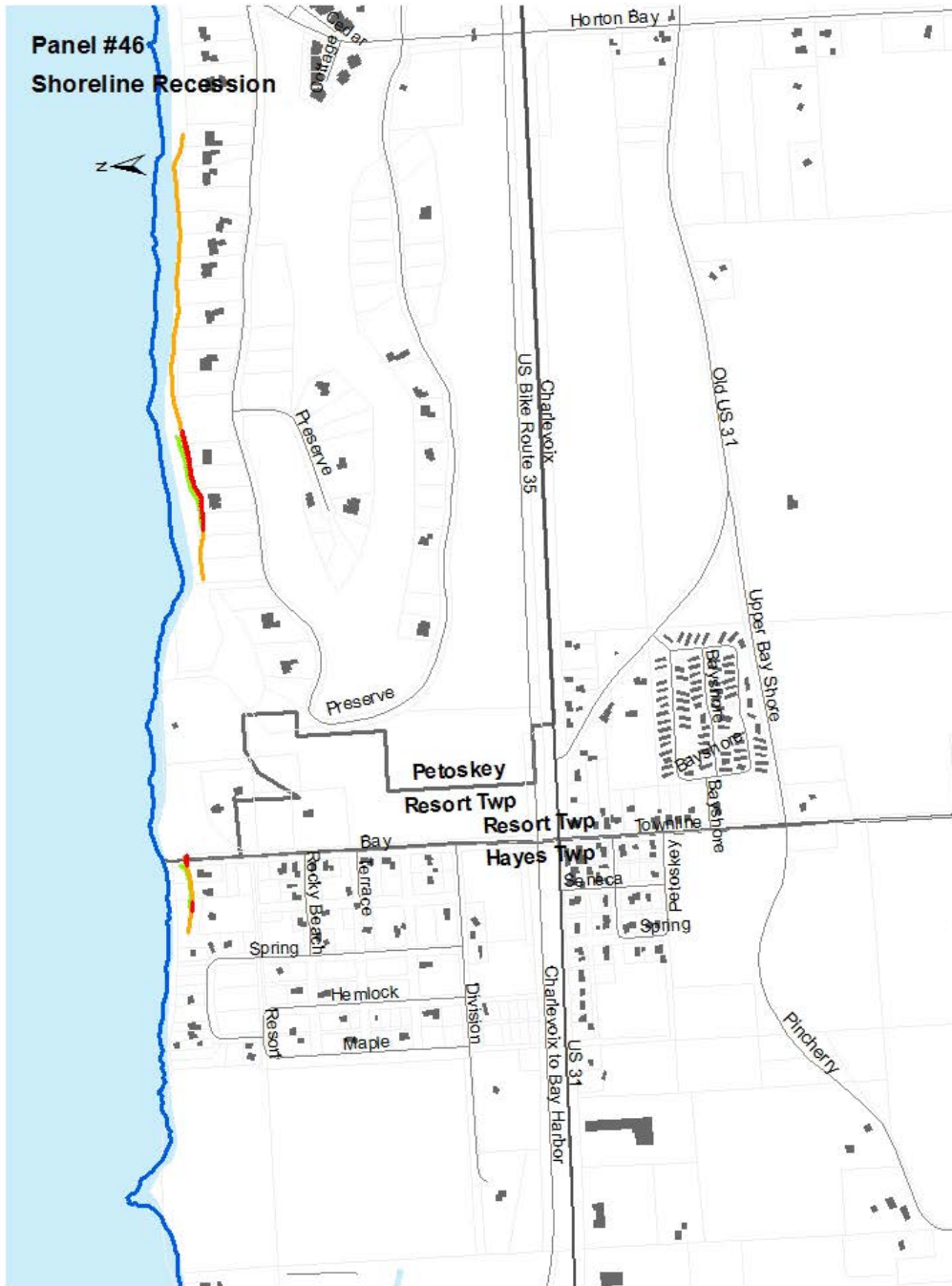
Bluff Detail, Panel 53, Charlevoix



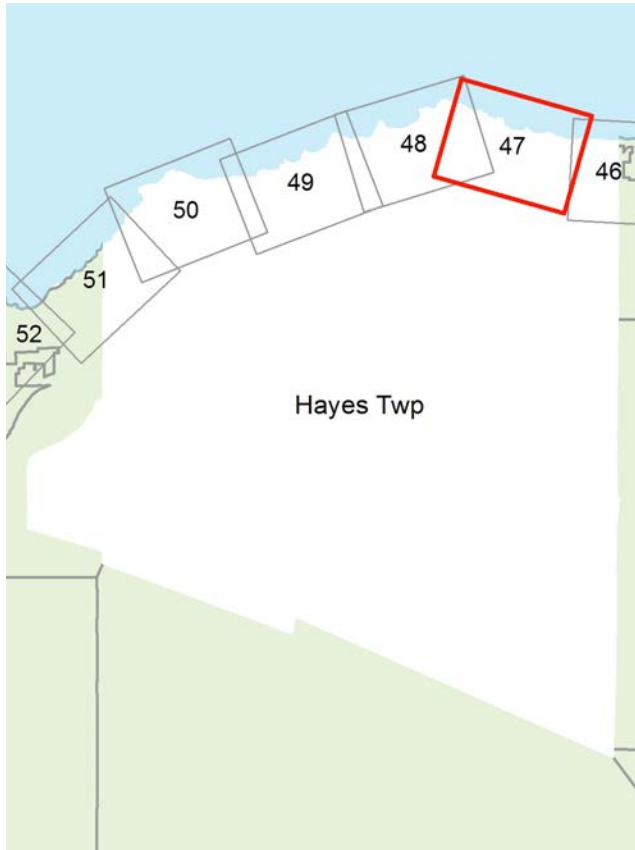
Hayes Twp.



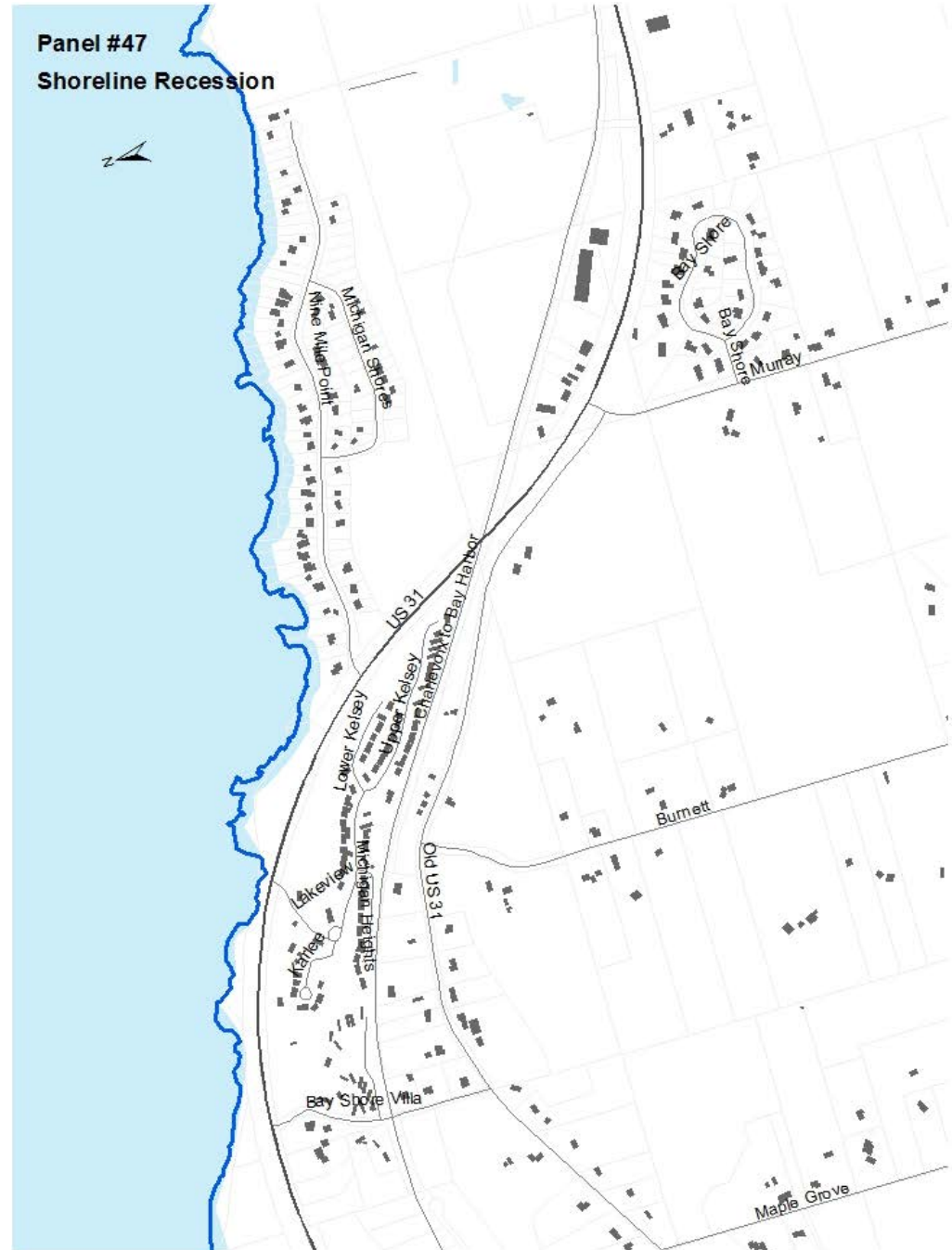
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

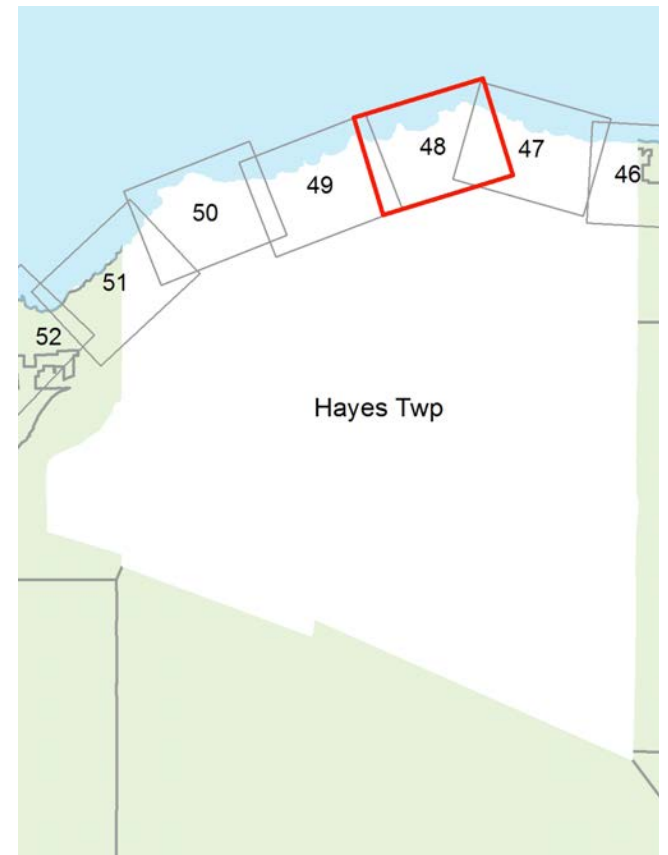
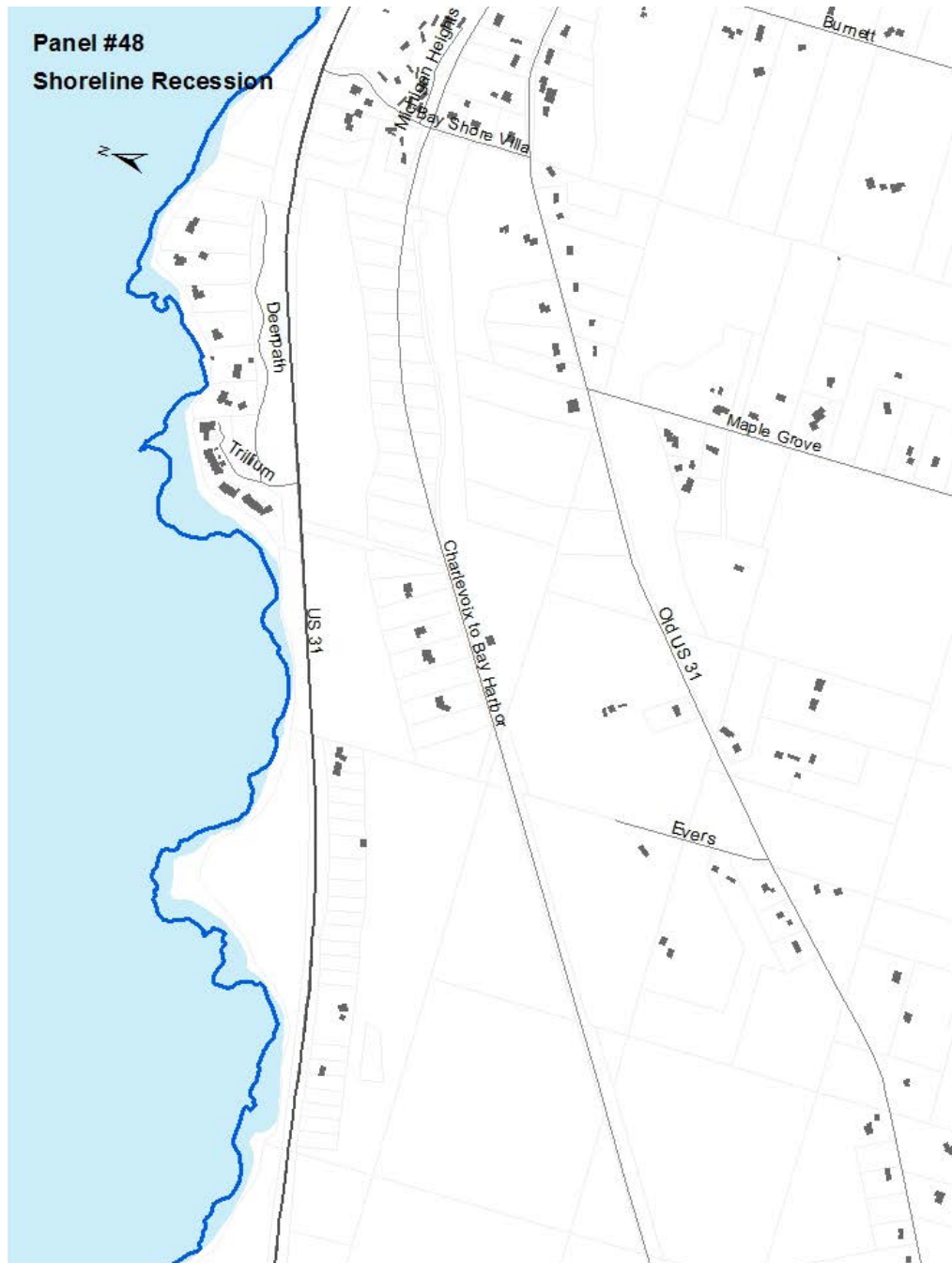


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



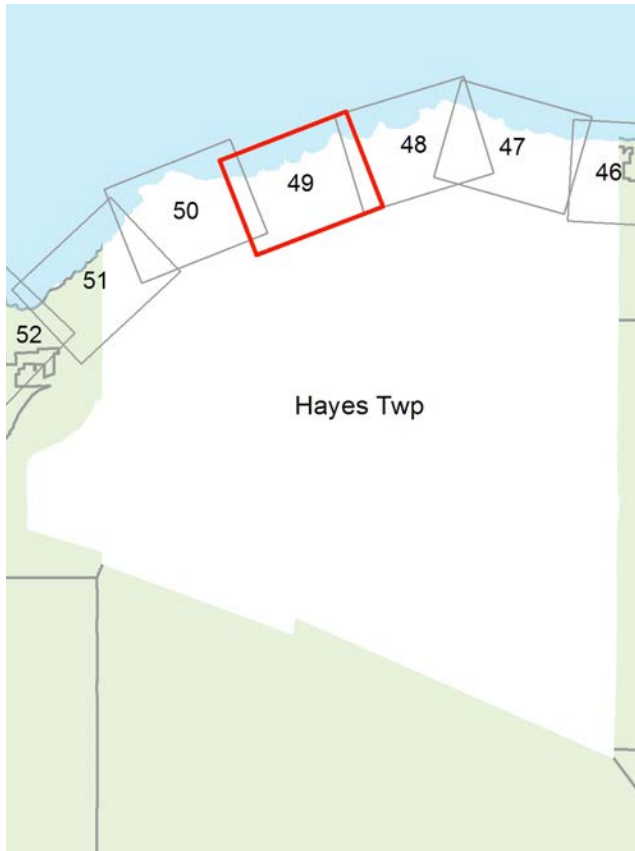
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





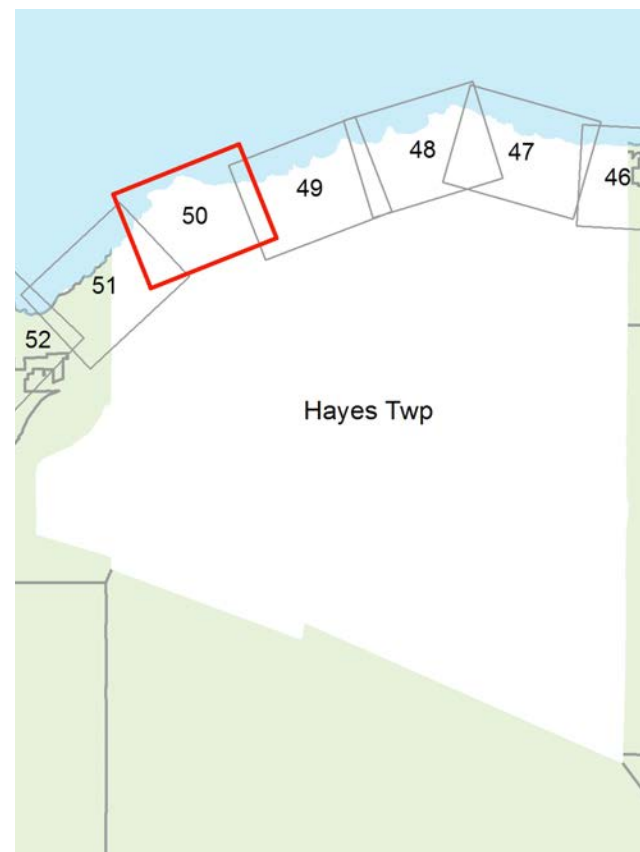
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





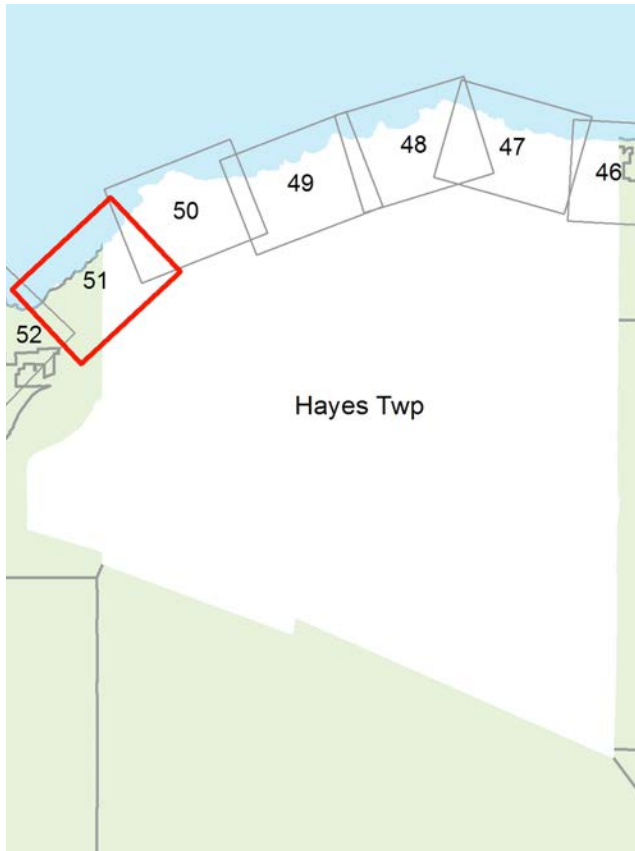
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



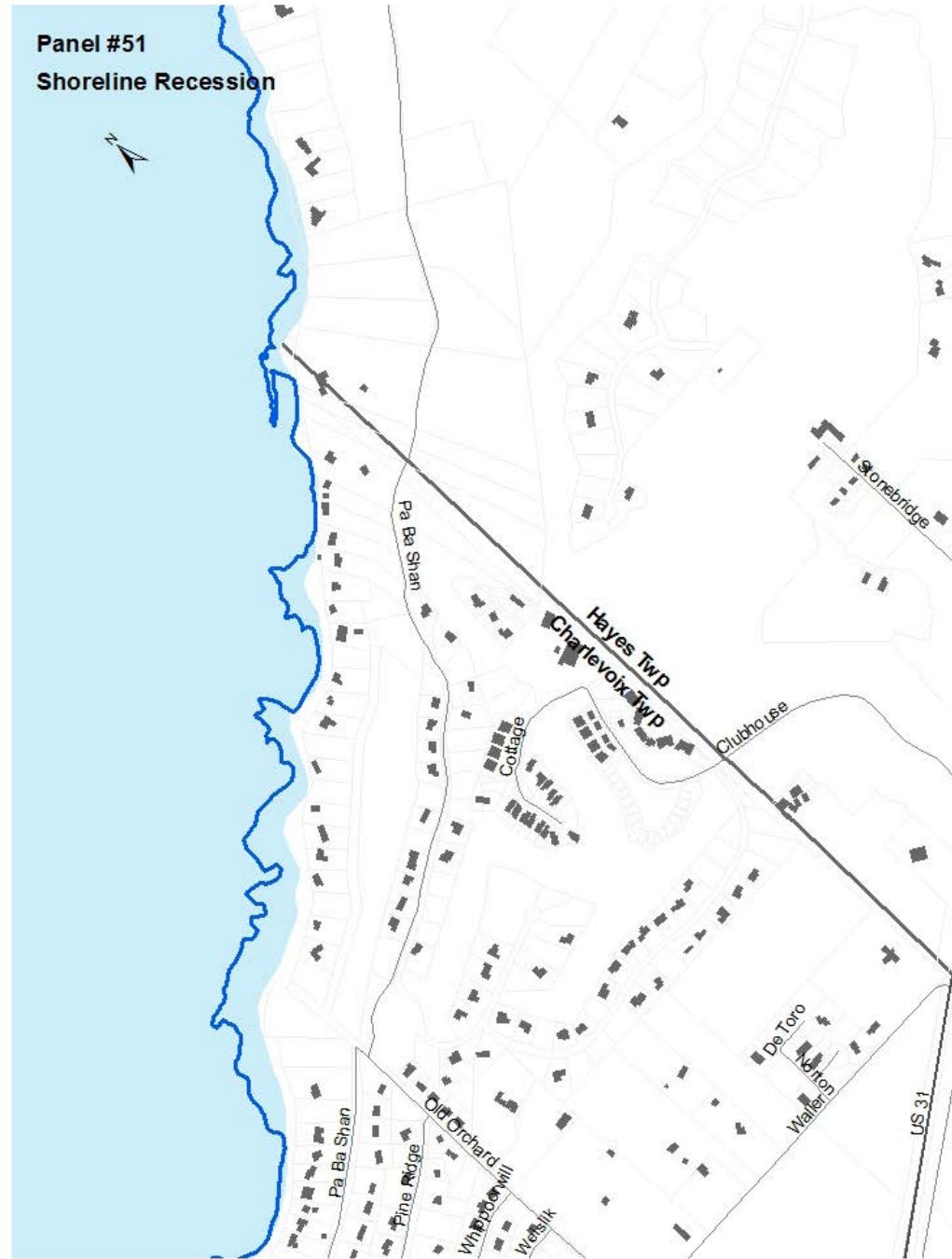


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

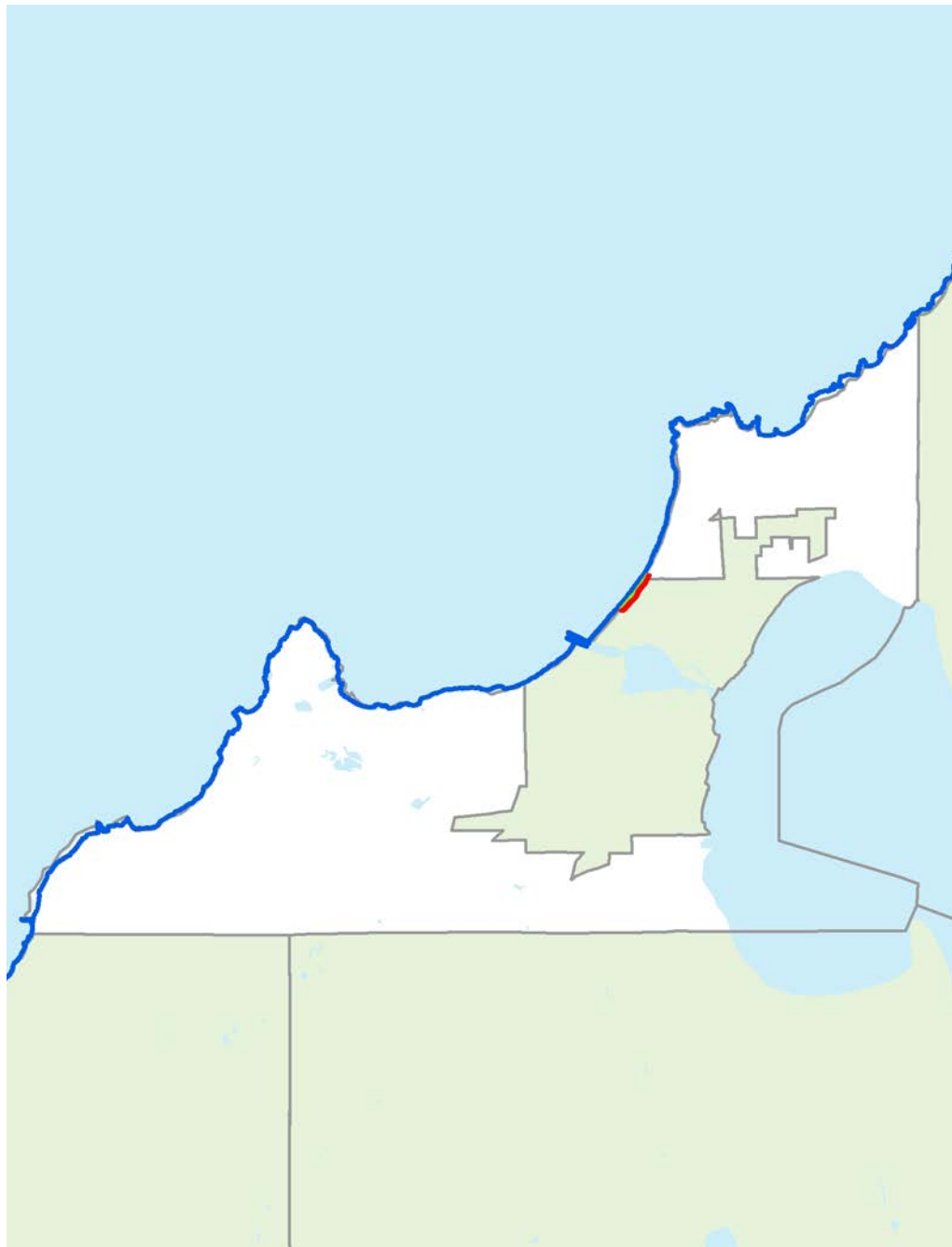




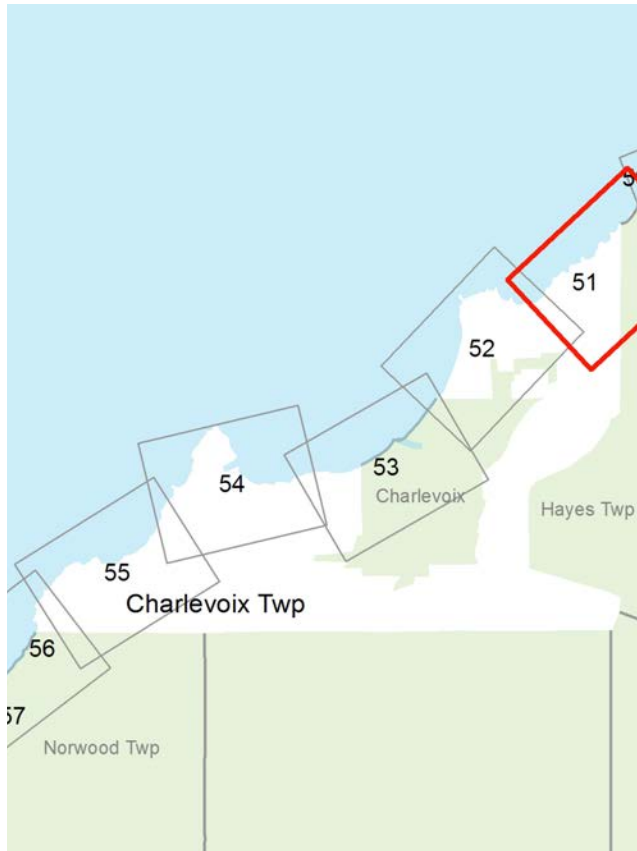
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



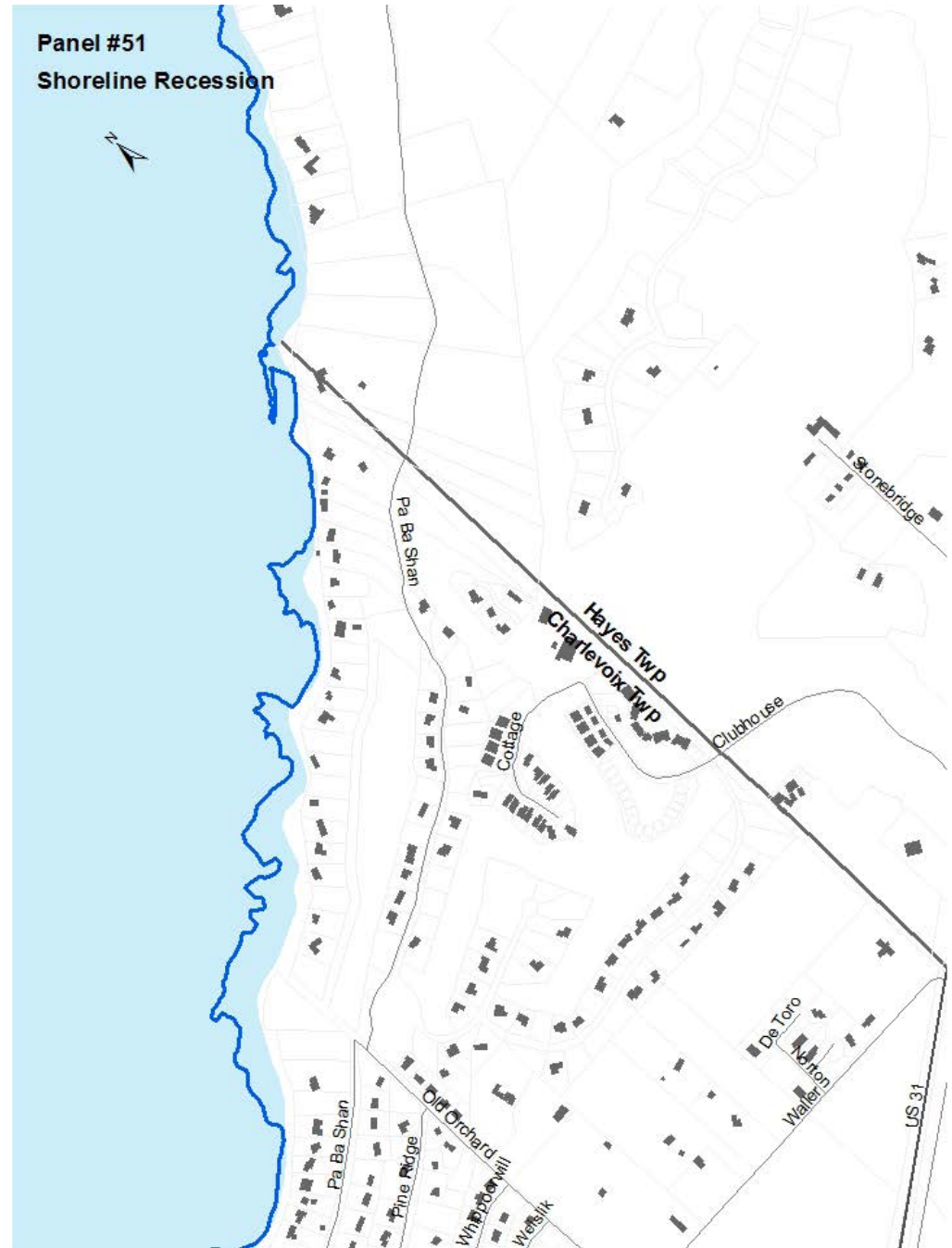
Charlevoix Twp.

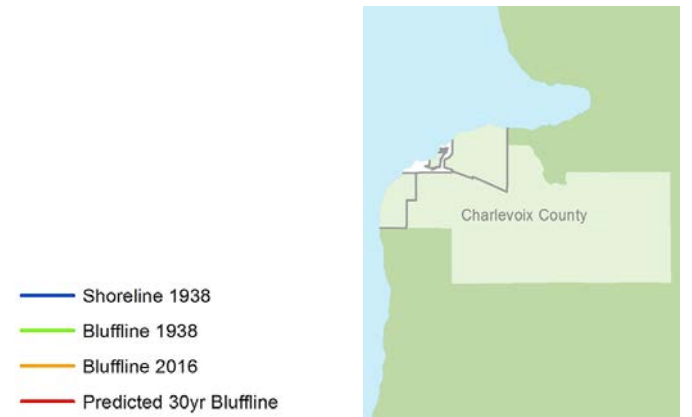
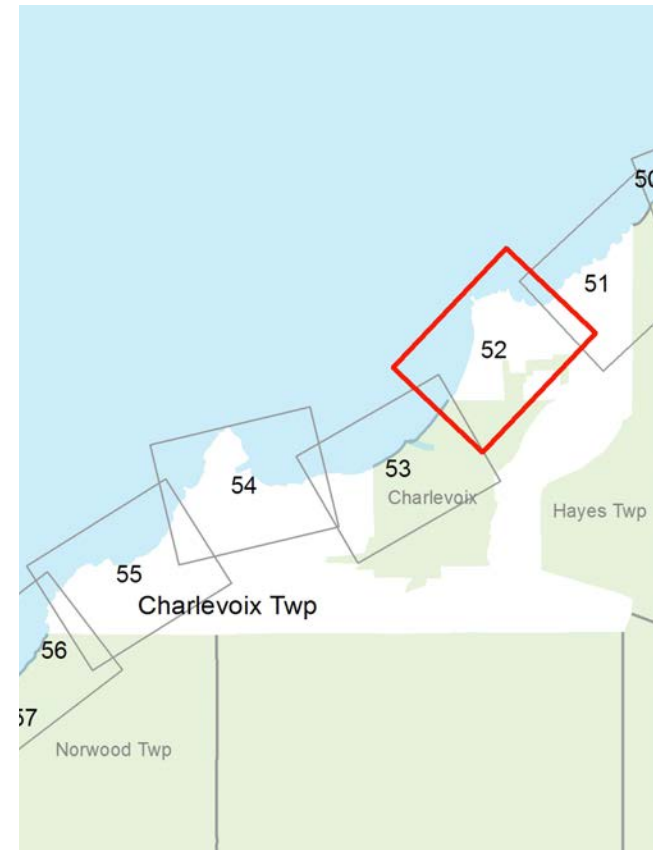
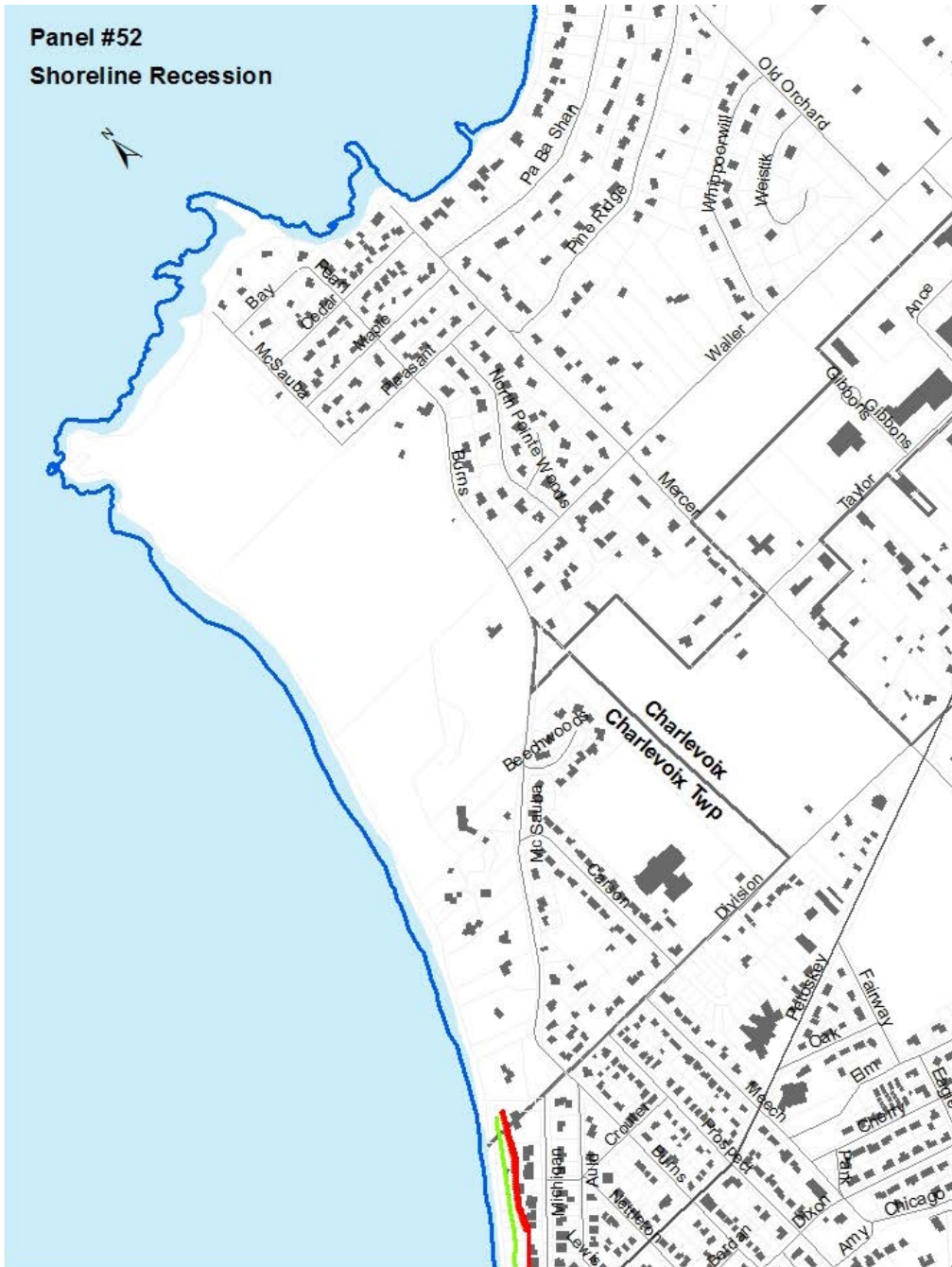


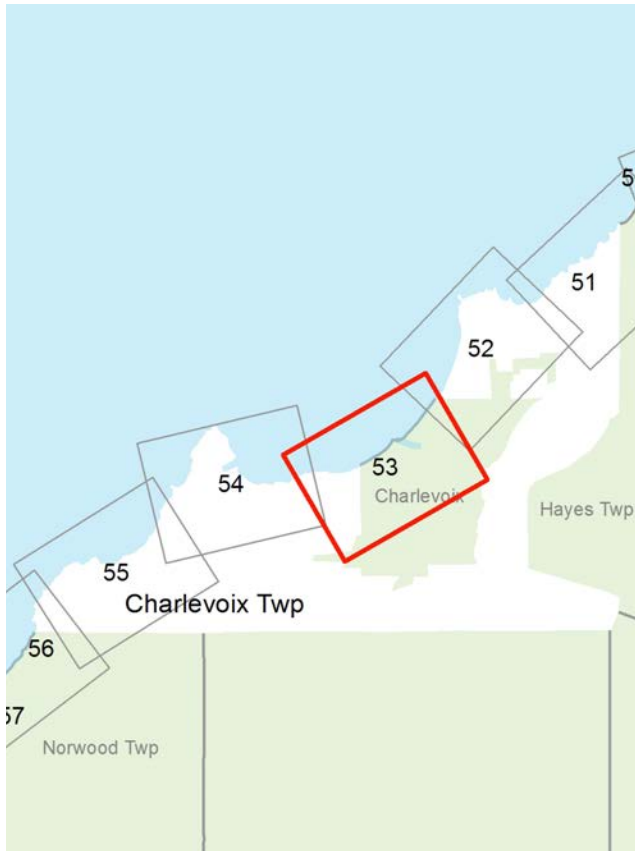
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



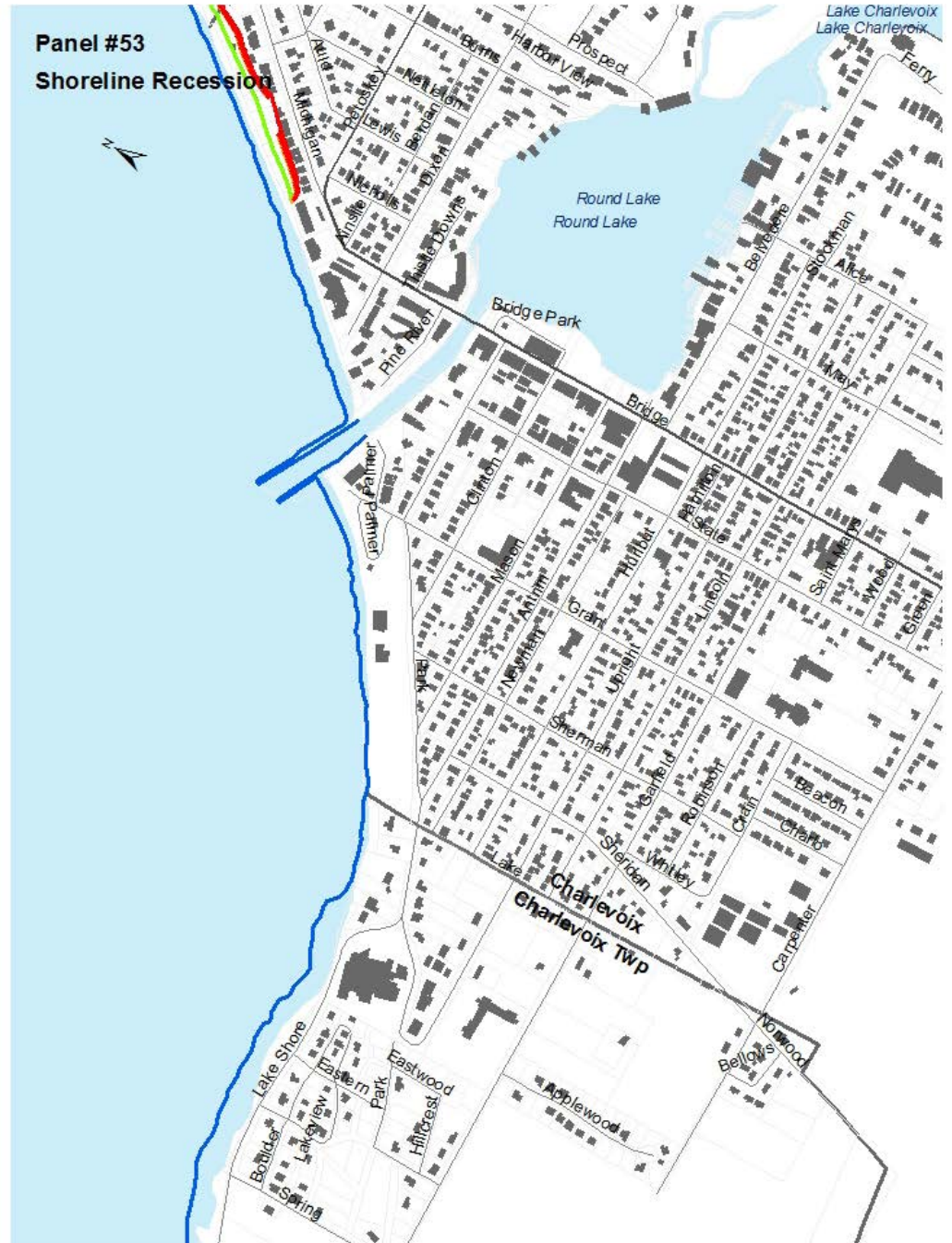
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

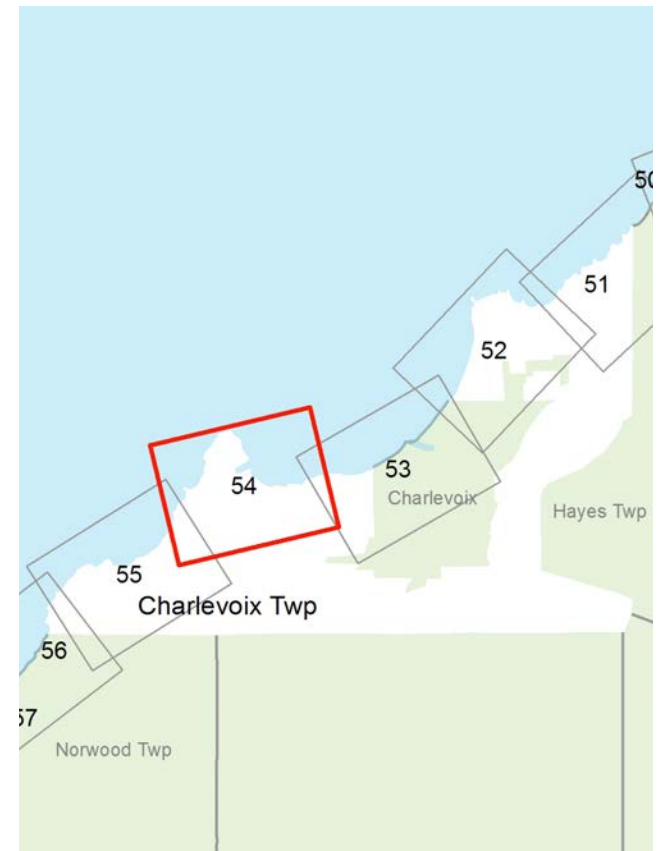






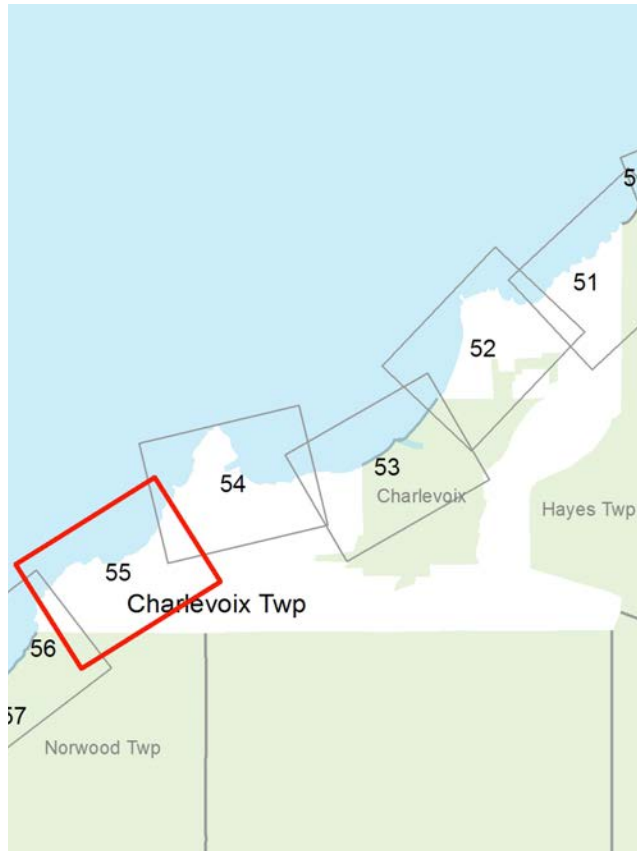
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





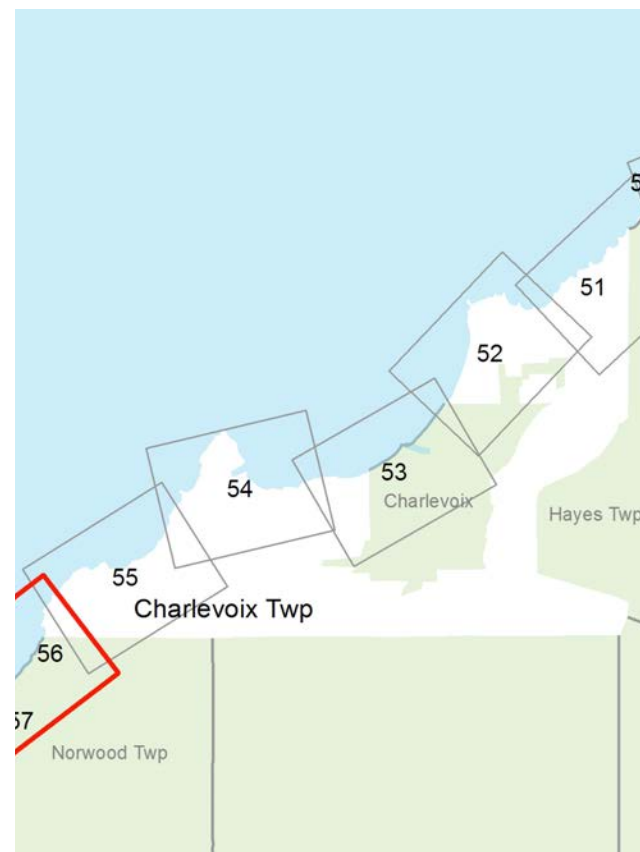
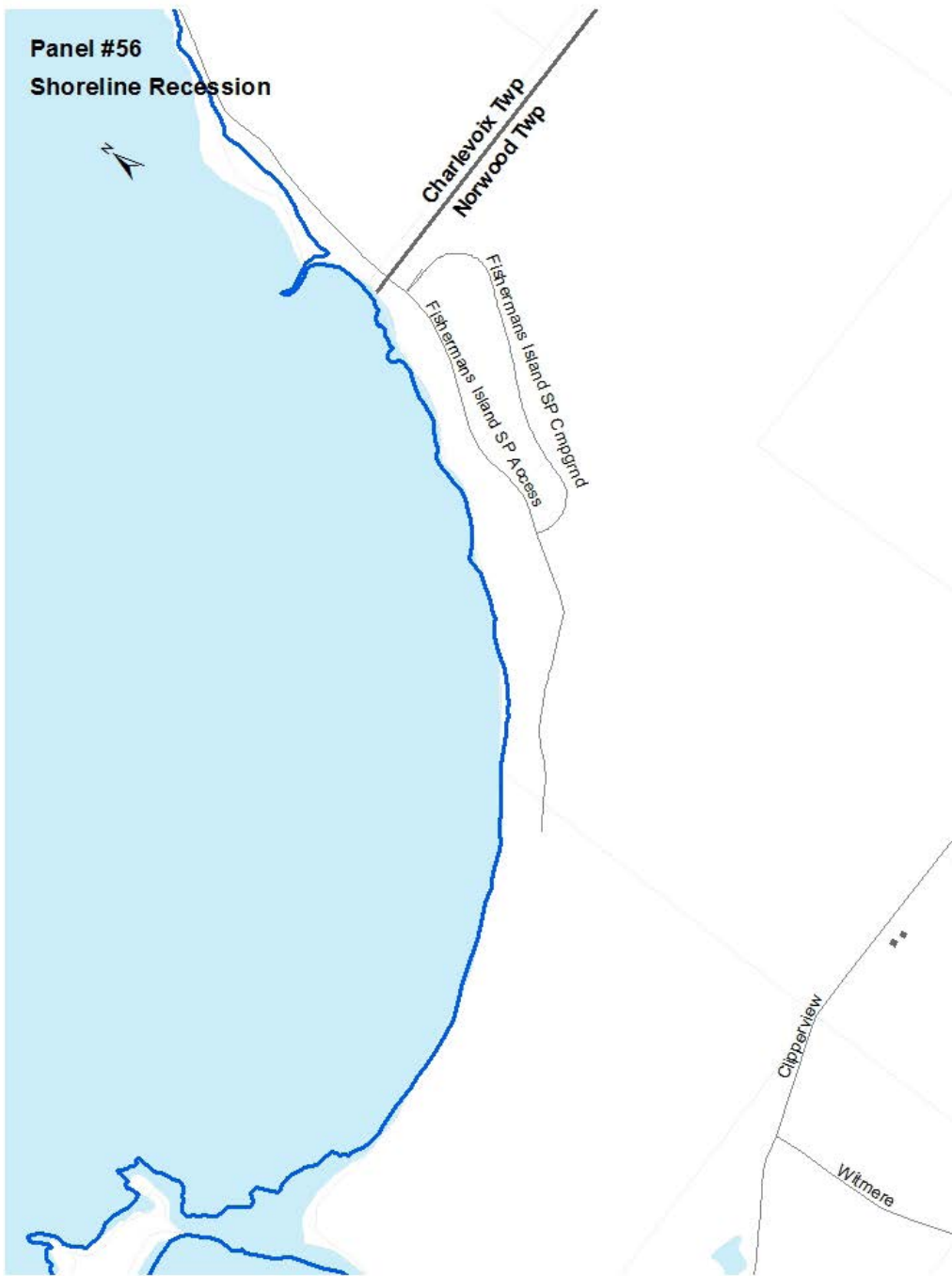
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

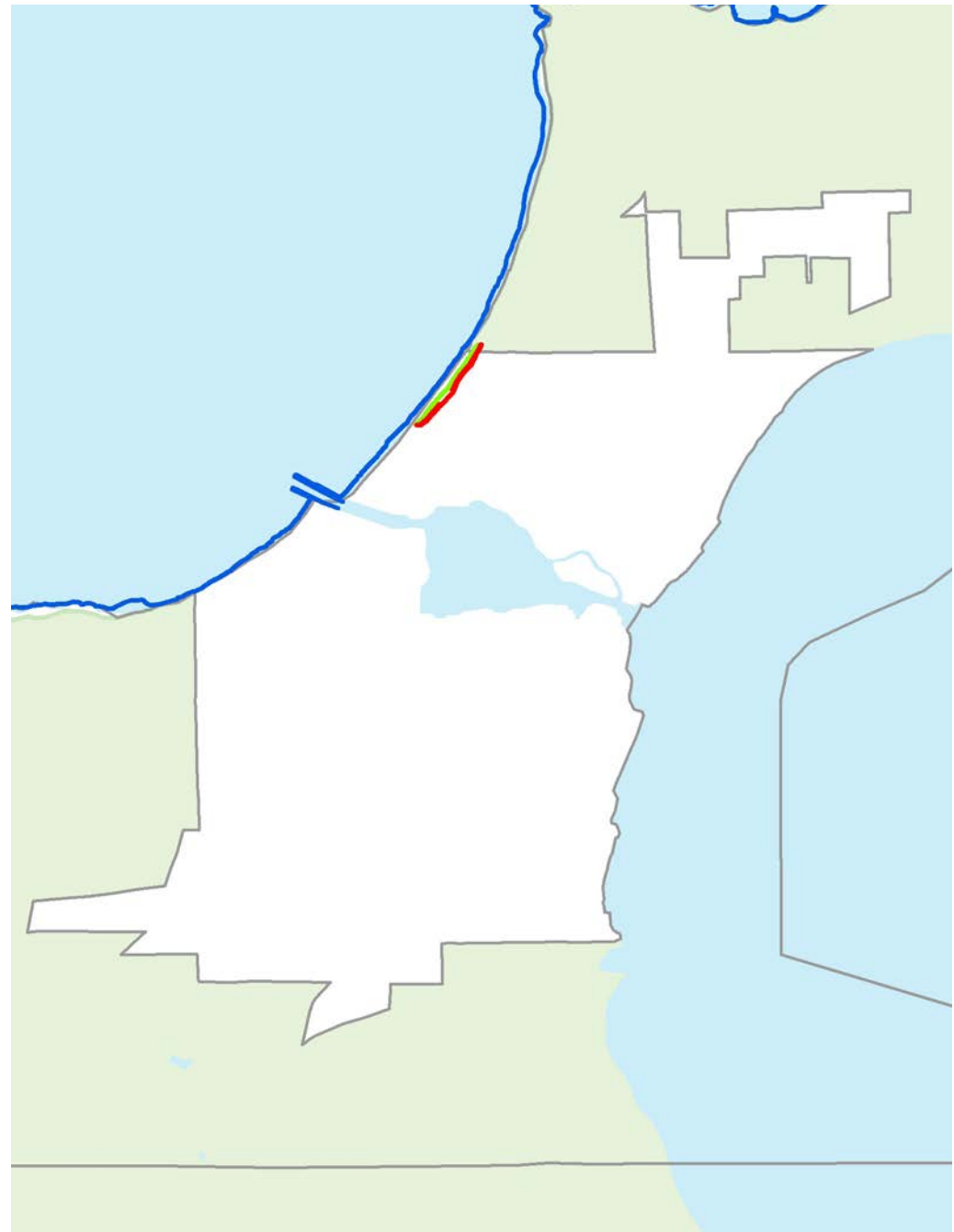




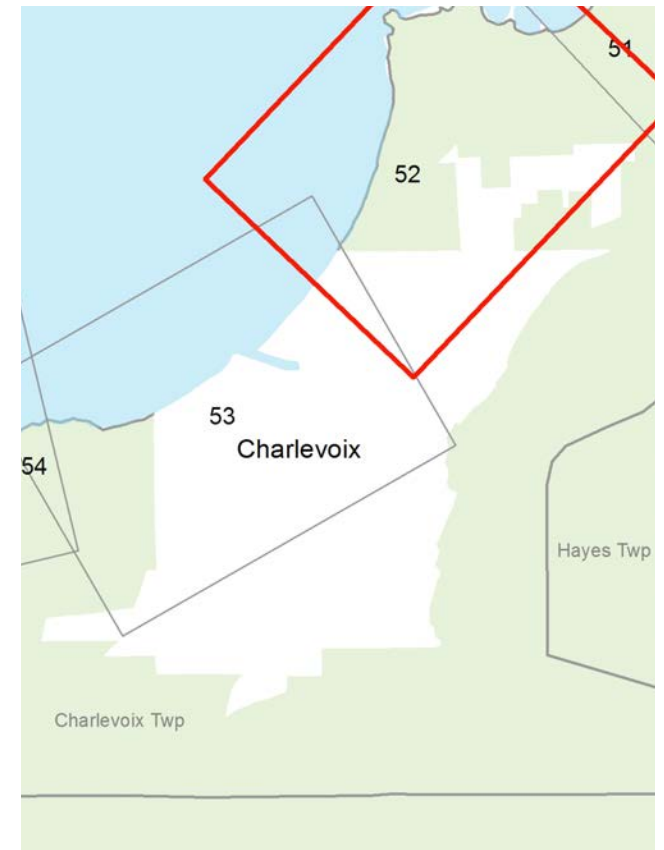
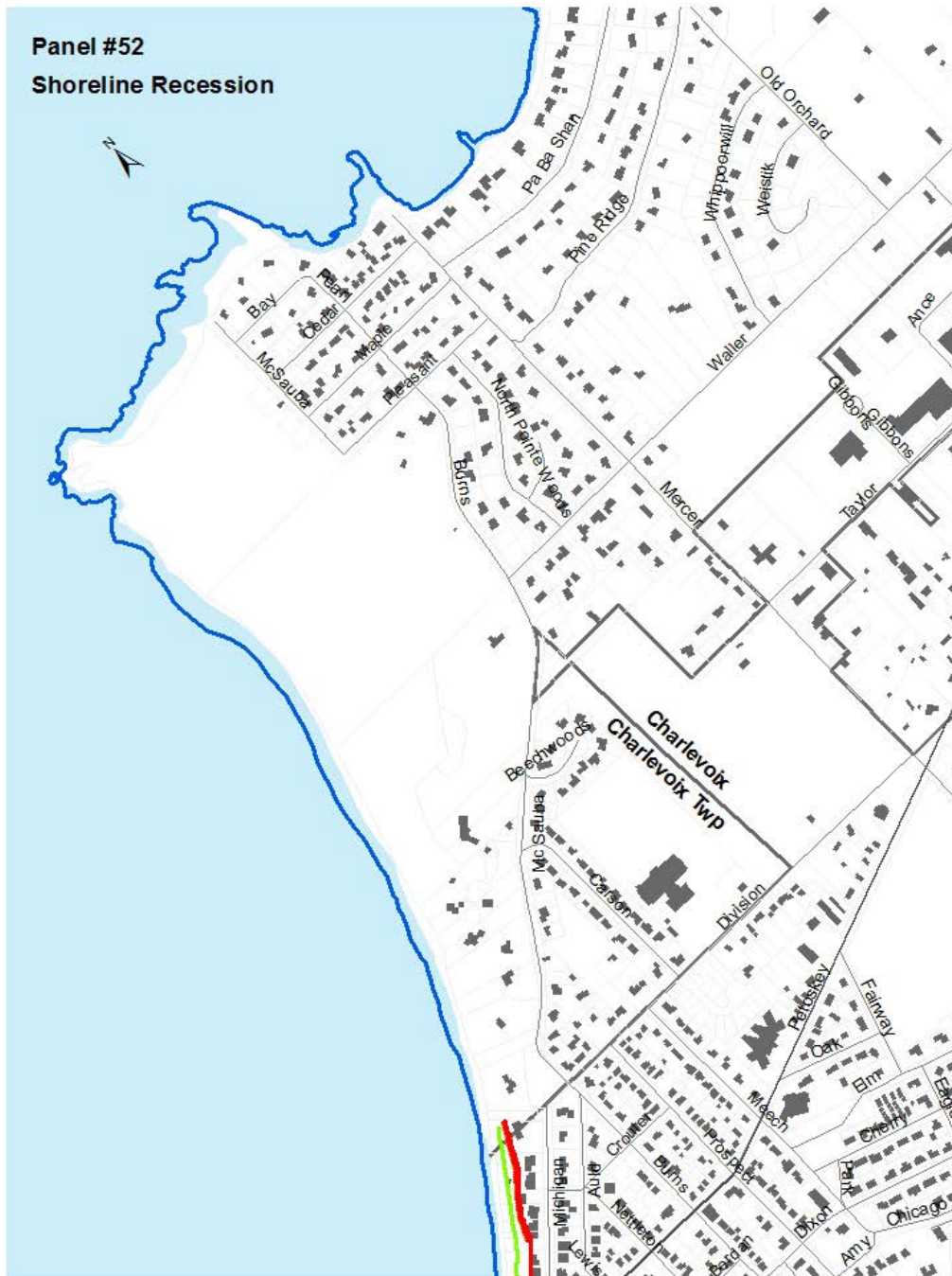
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



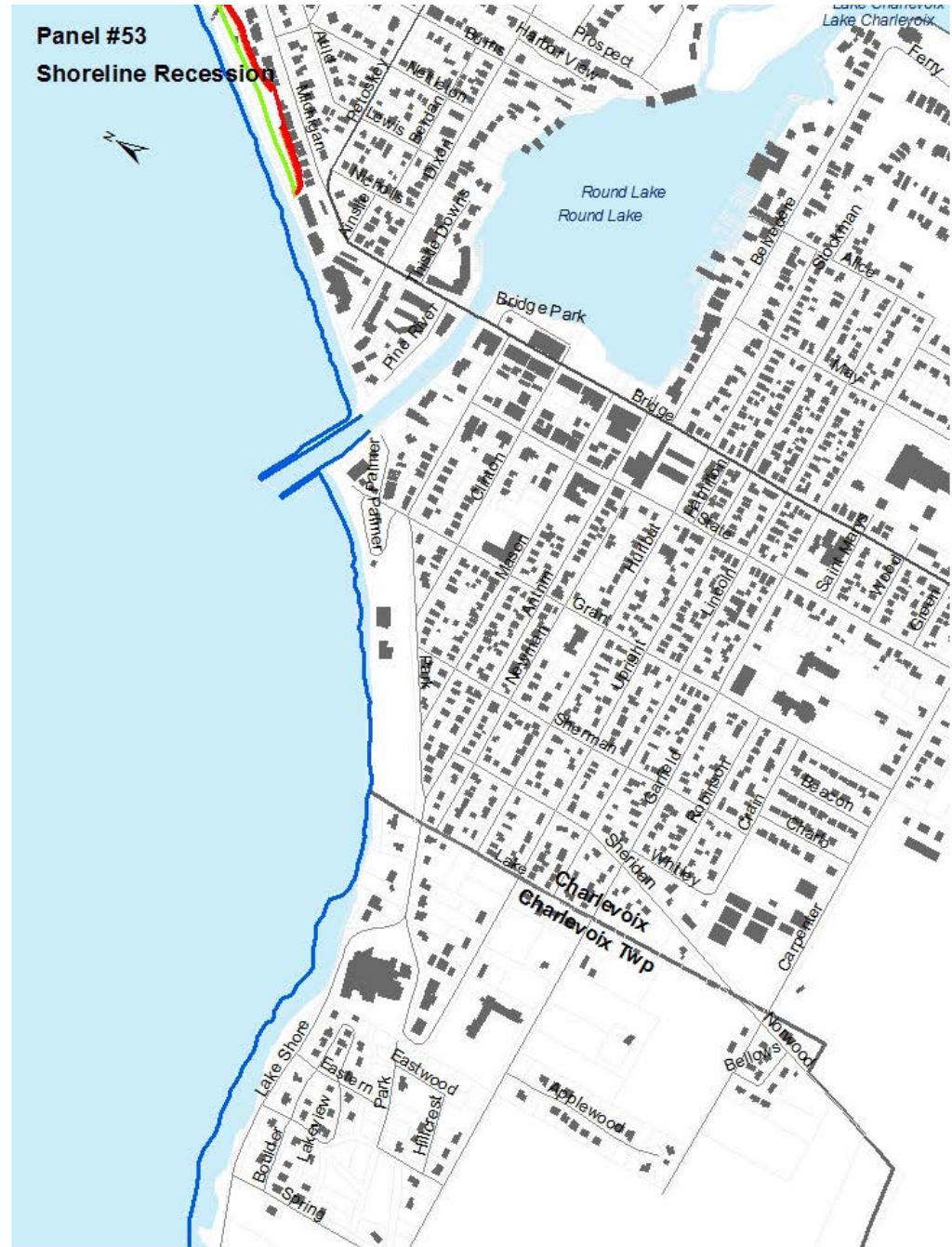
Charlevoix



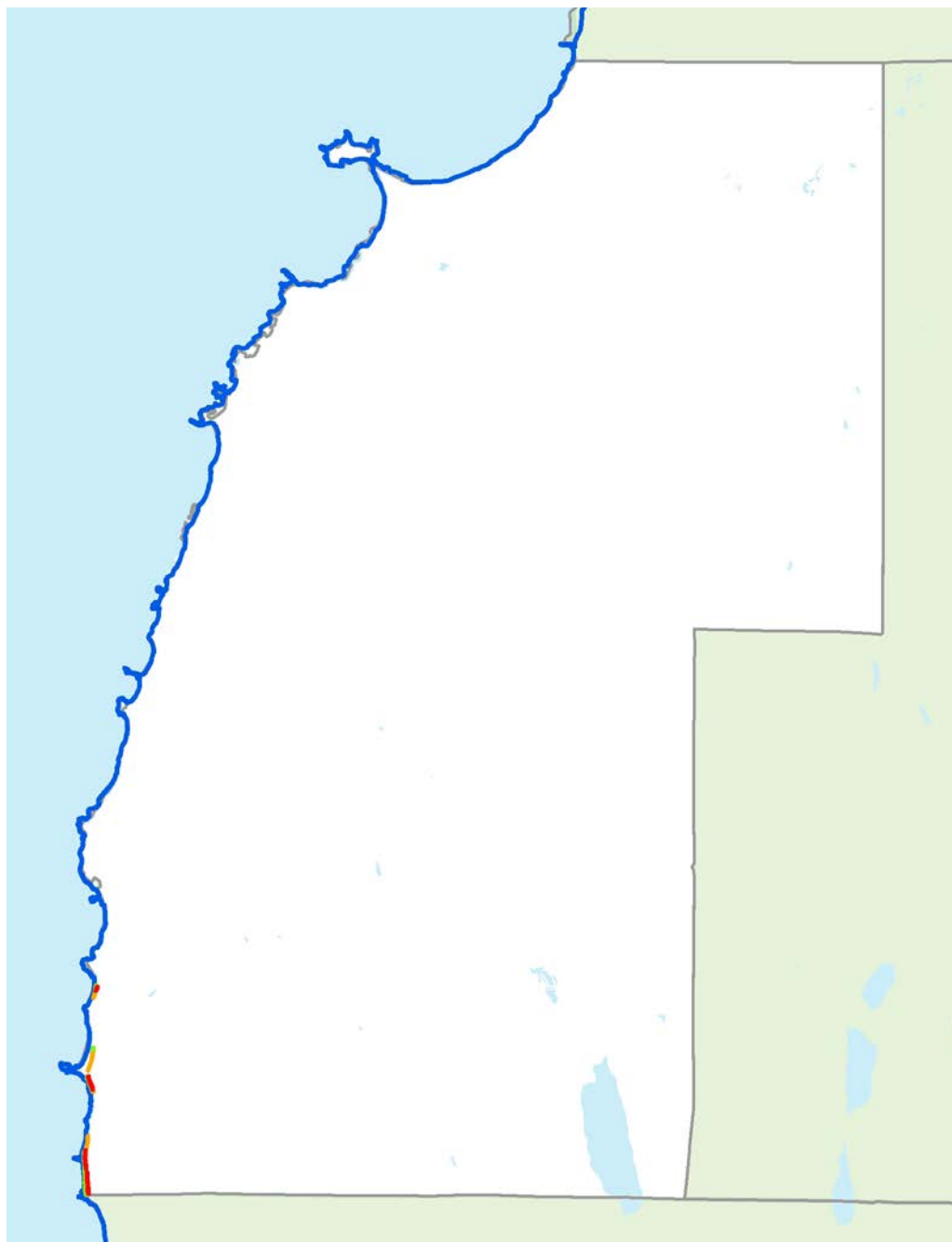
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



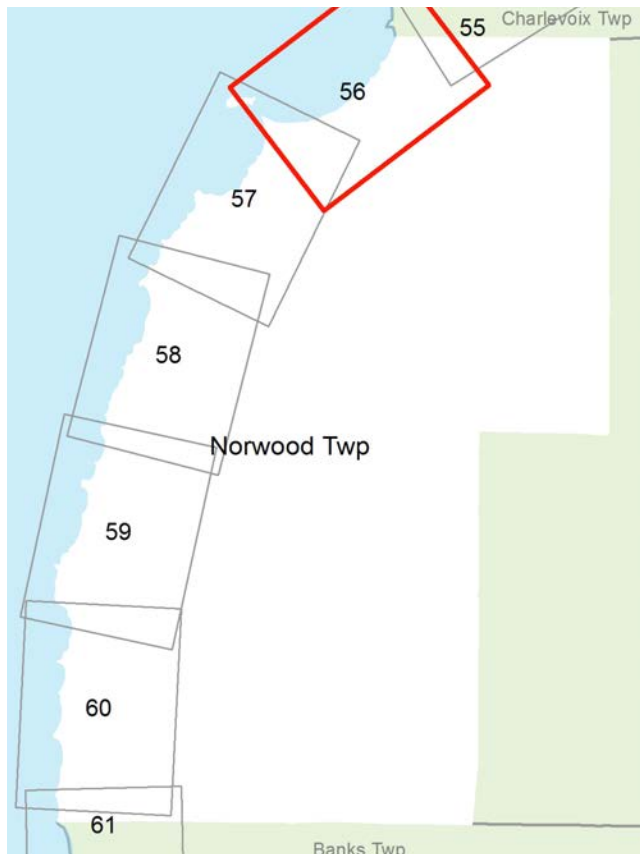
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



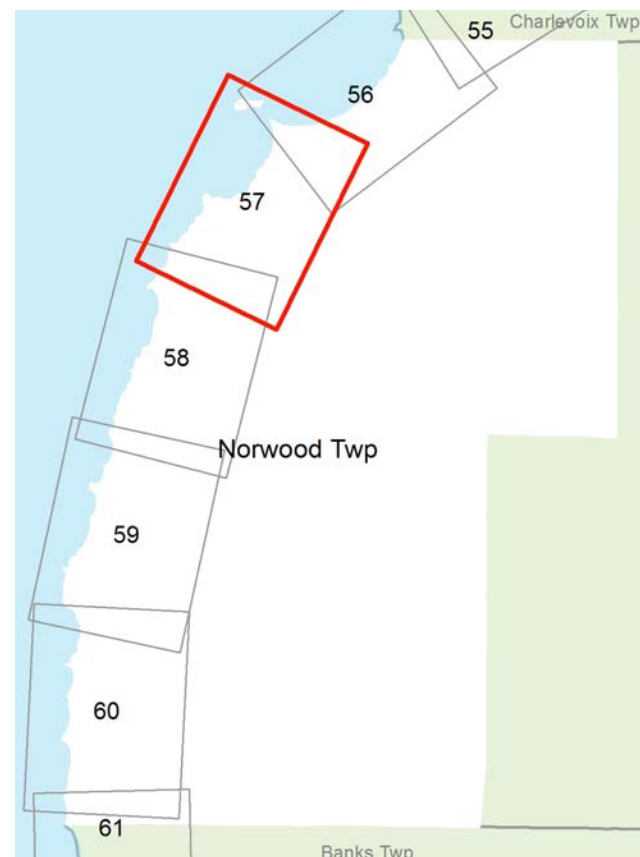
Norwood Twp.



- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

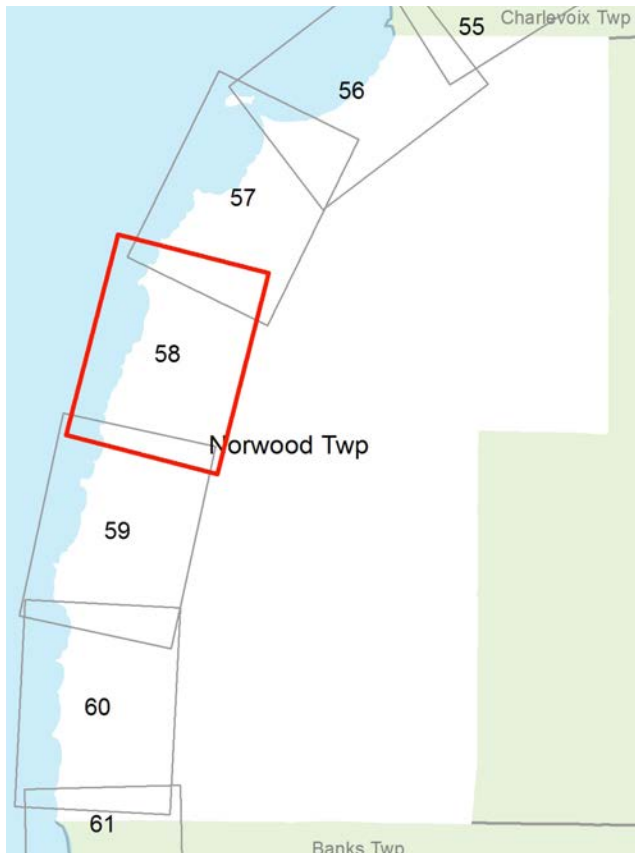


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



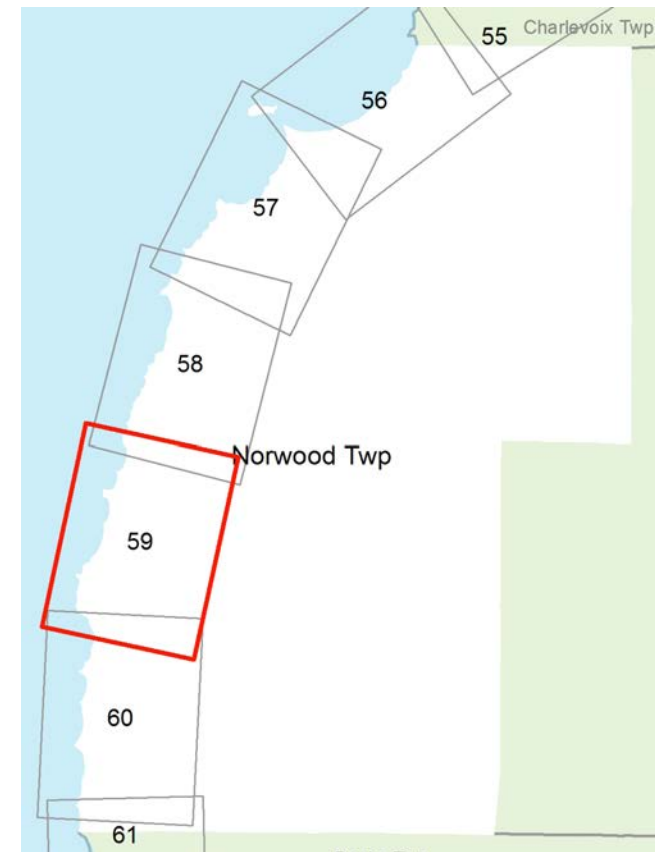
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





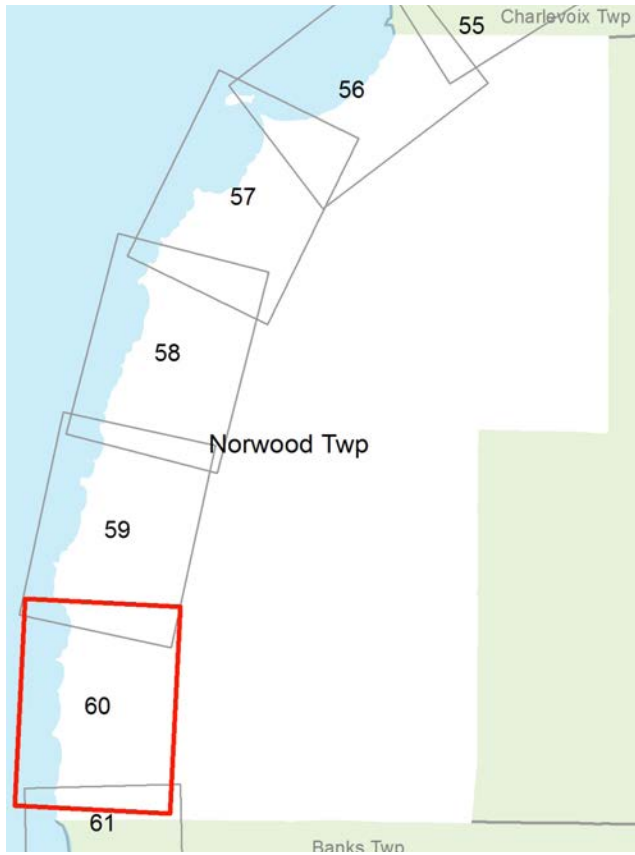
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



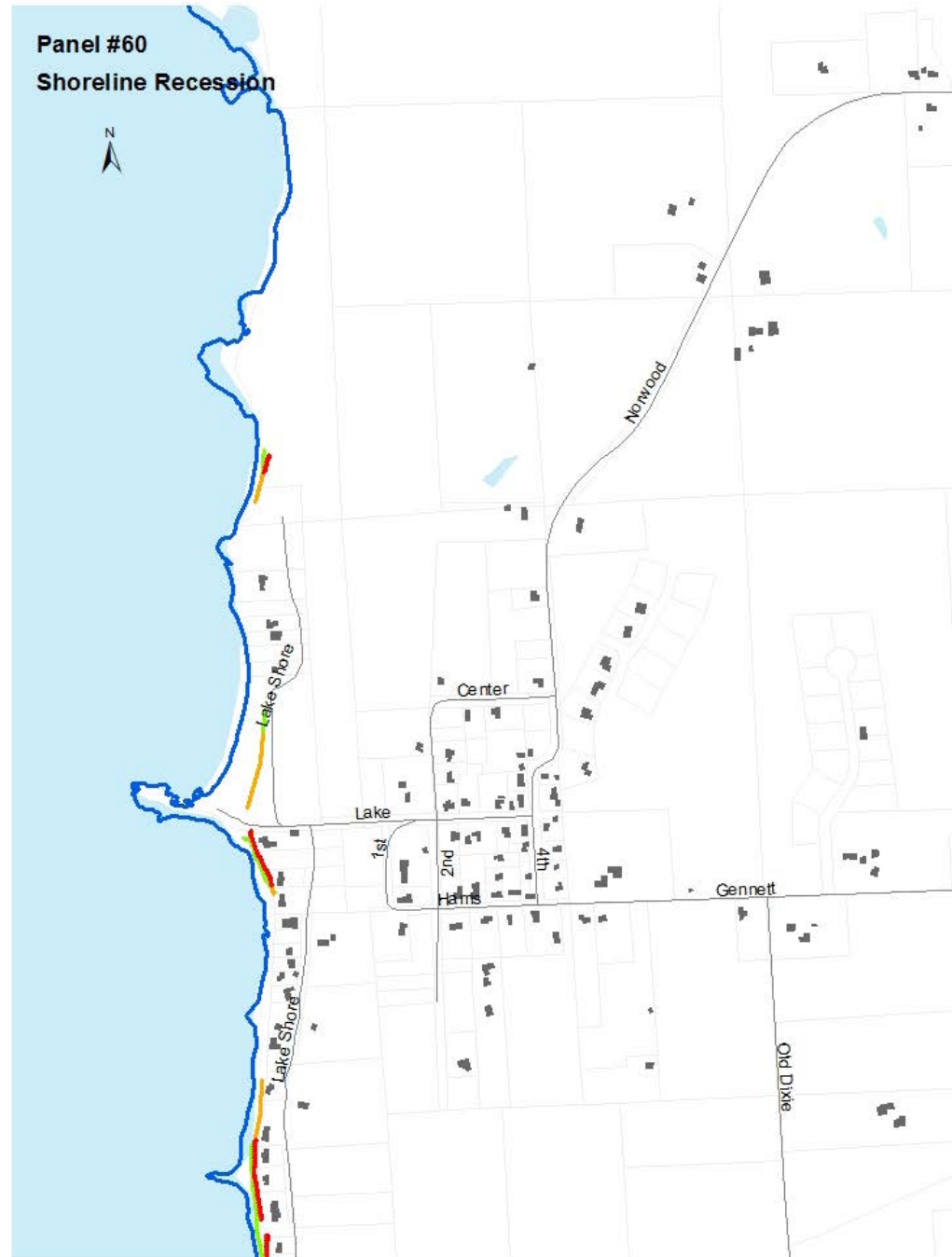


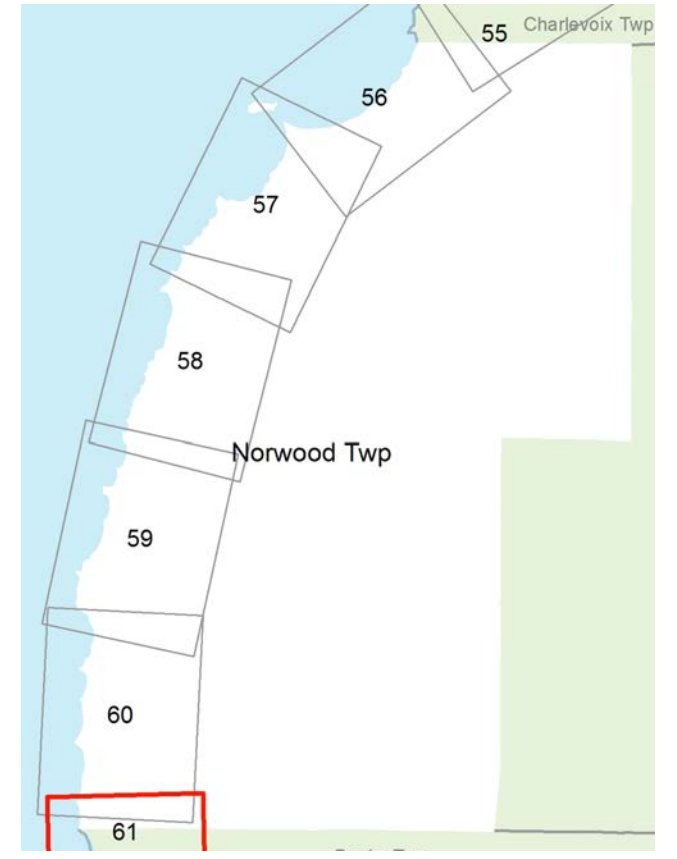
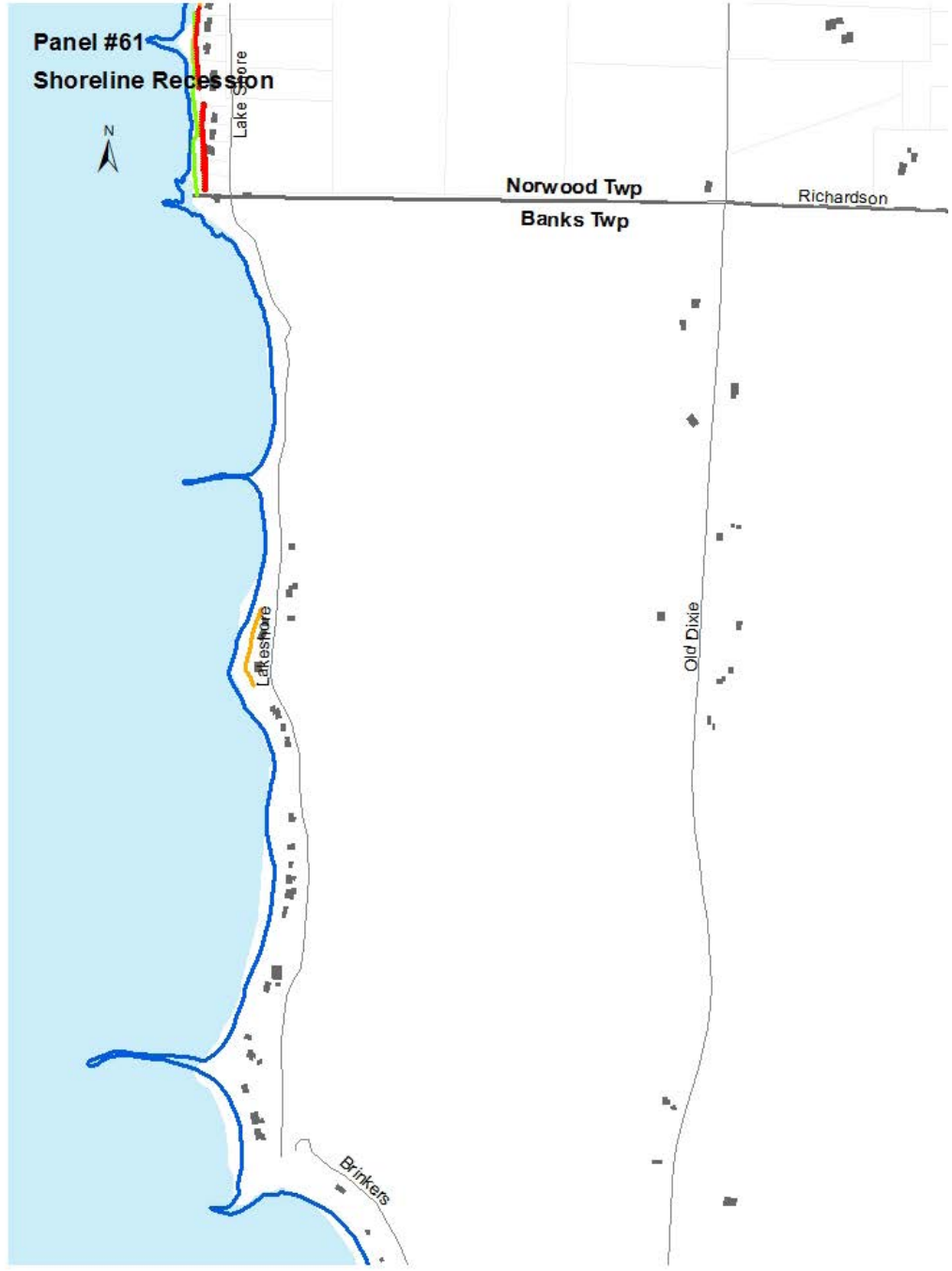
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





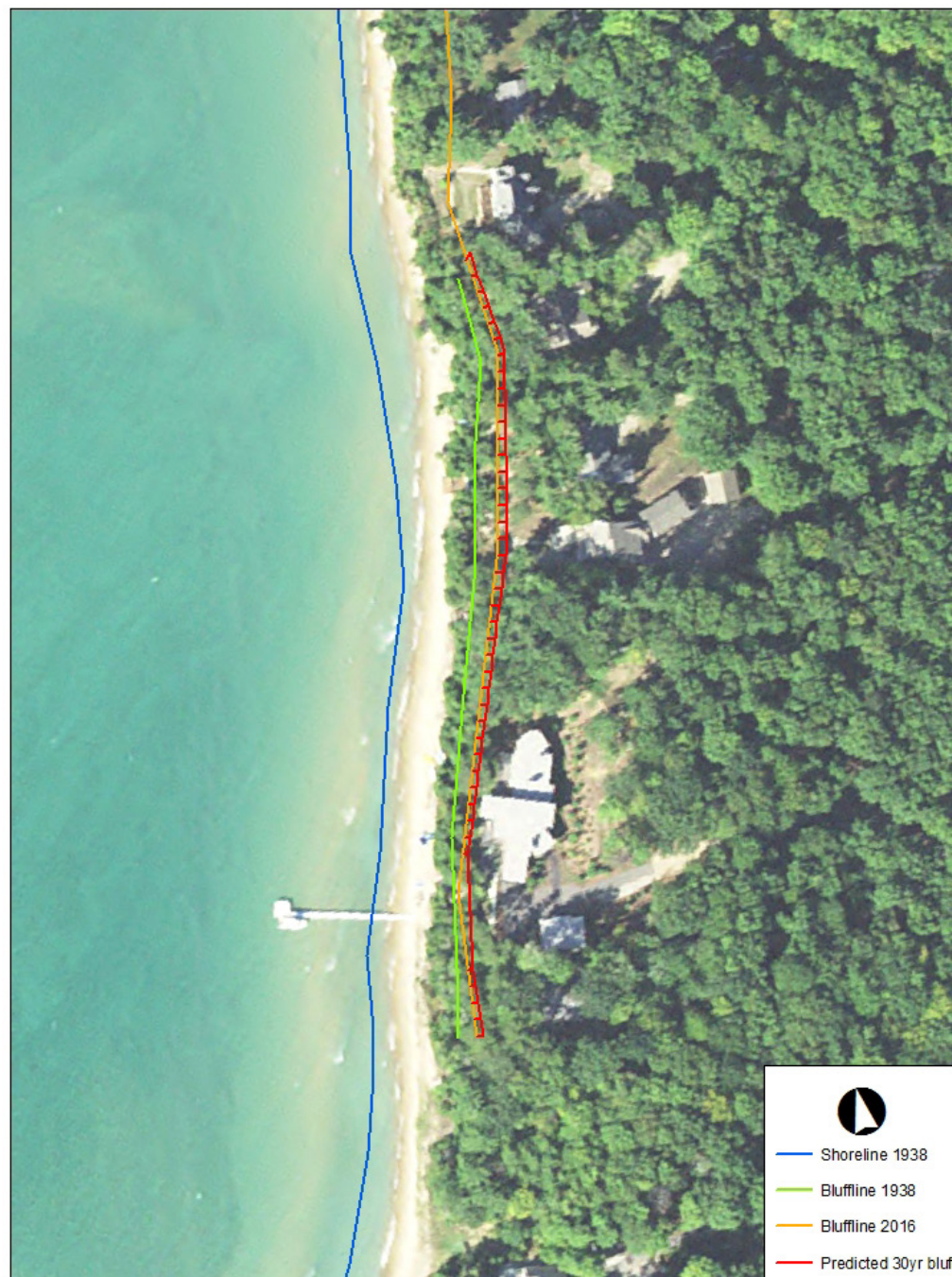
Antrim County



BLUFF RECESSION DETAIL

At least one “zoomed in” detail example of historic bluffline recession and future projections is provided at the beginning of each county section of this chapter. Shoreline and bluffline recession data can be viewed in greater detail online at <http://geospatialresearch.mtu.edu/czmp>.

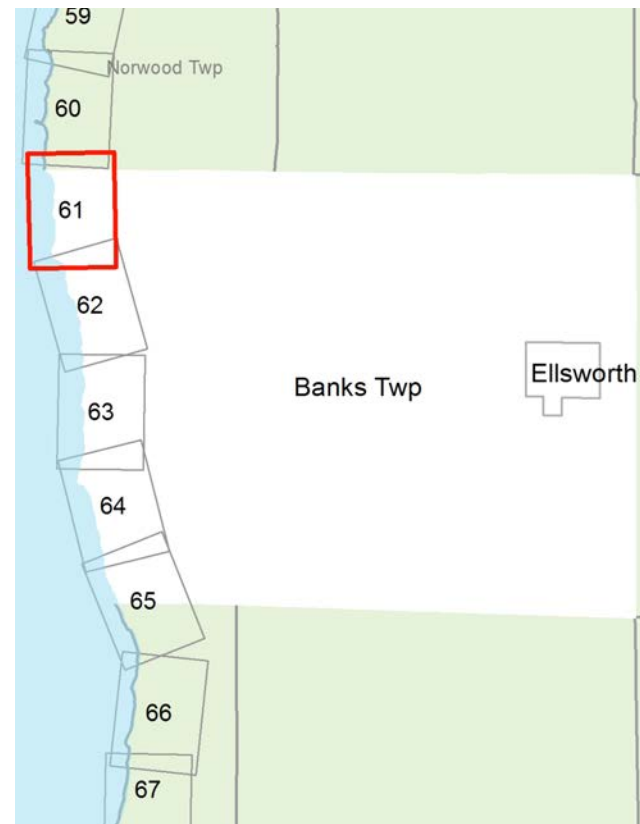
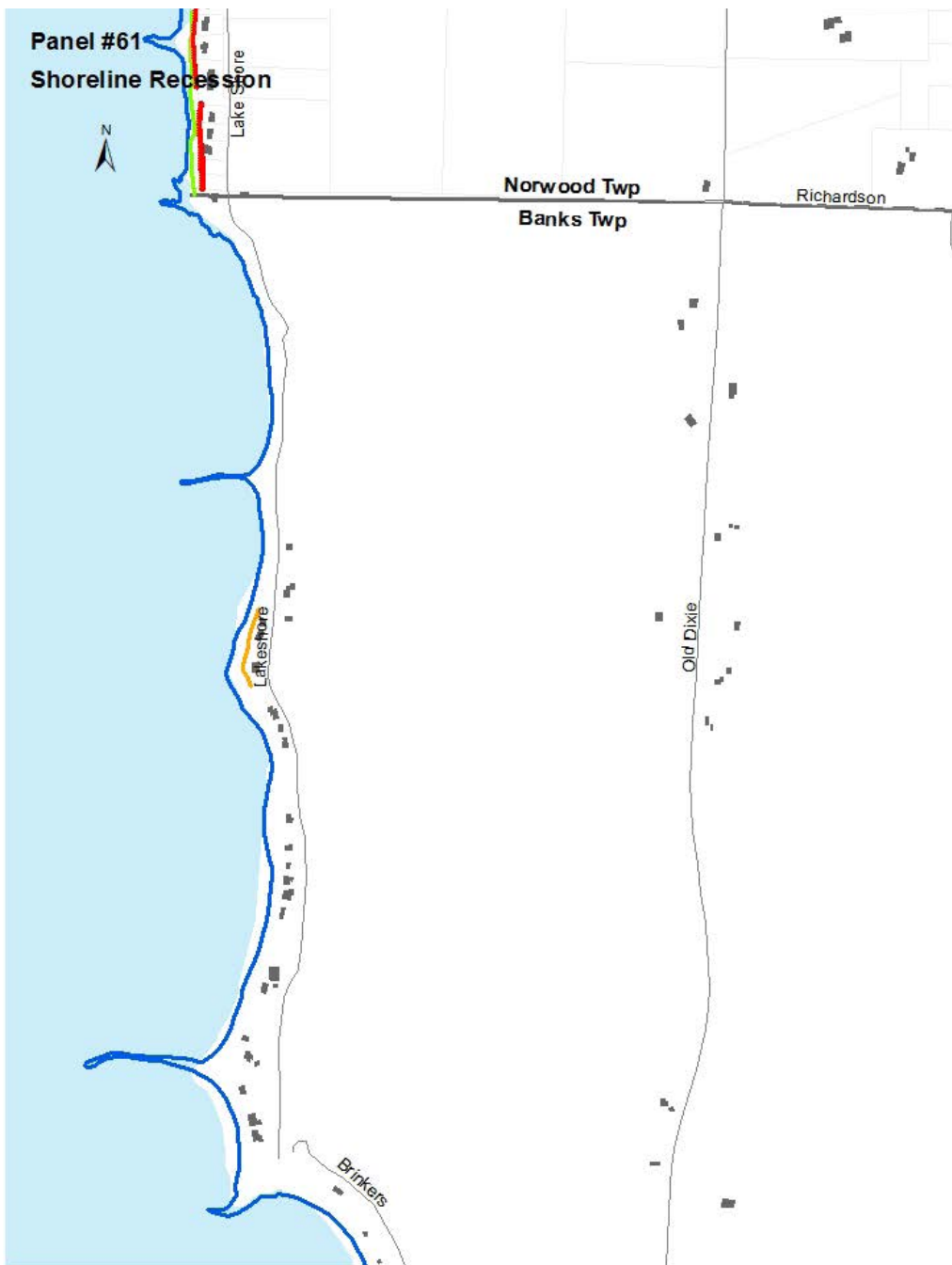
Bluff Detail, Panel 66, Torch Lake Twp.



Banks Twp.

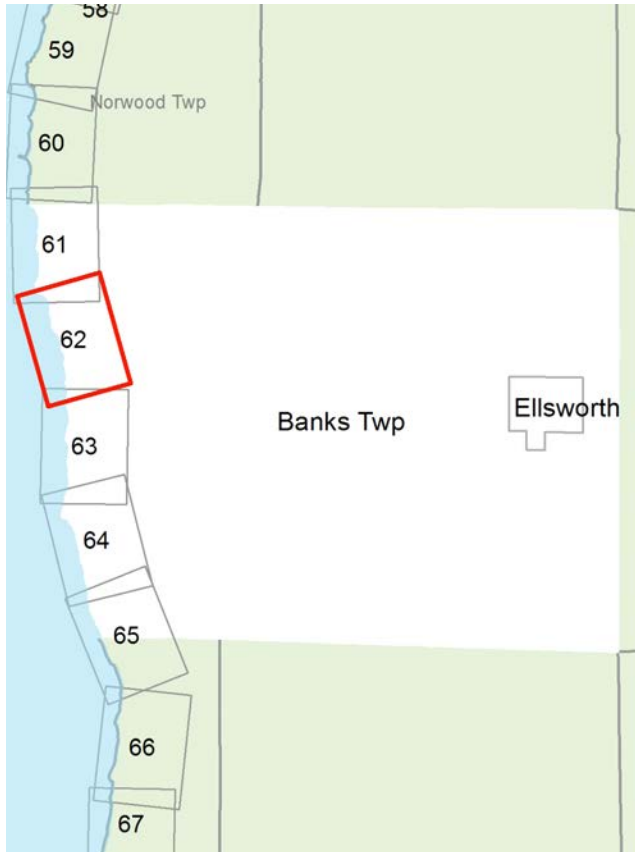


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



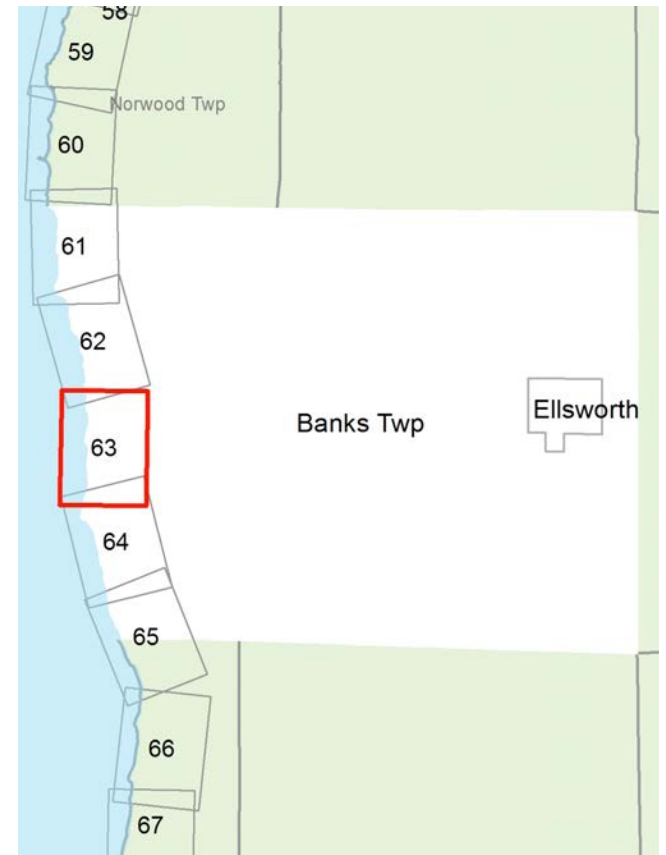
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





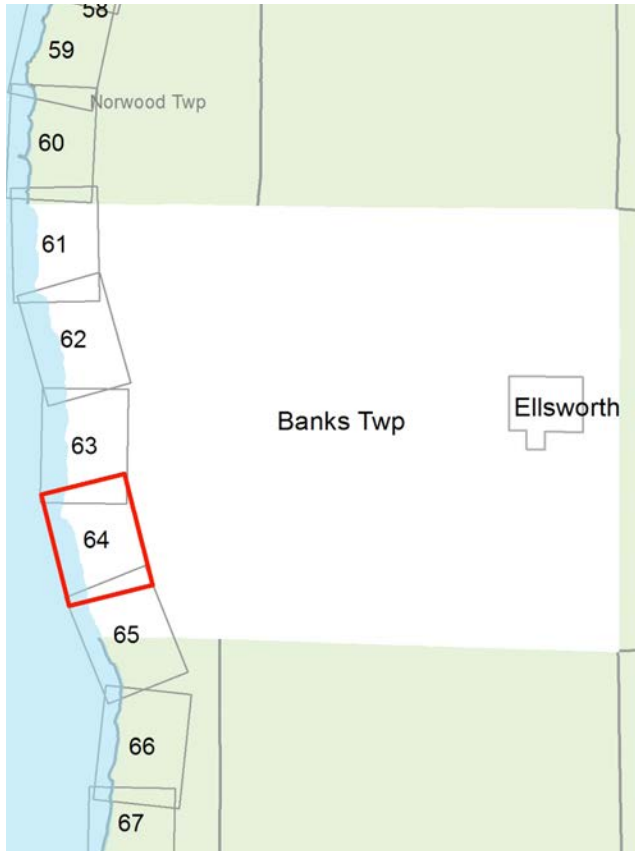
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



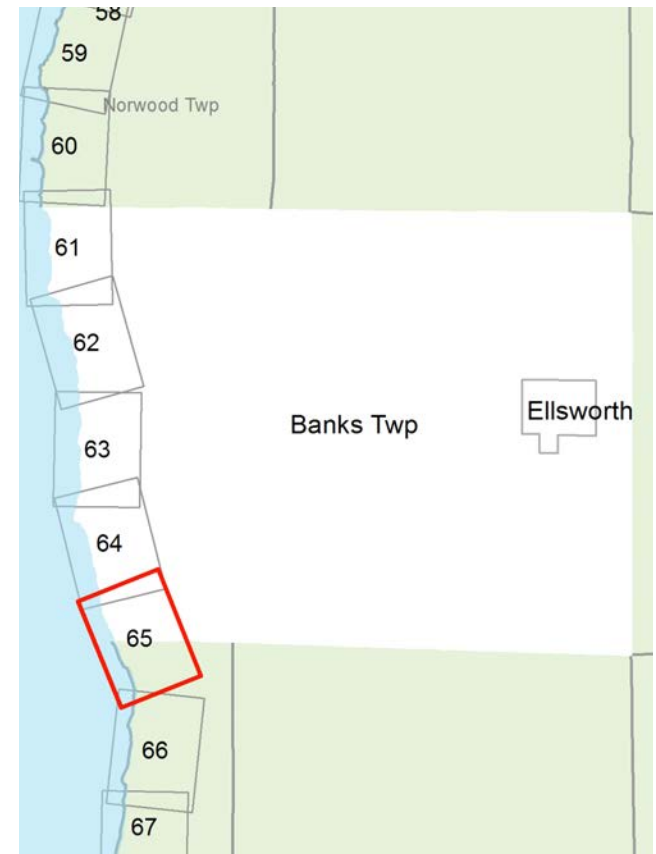


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





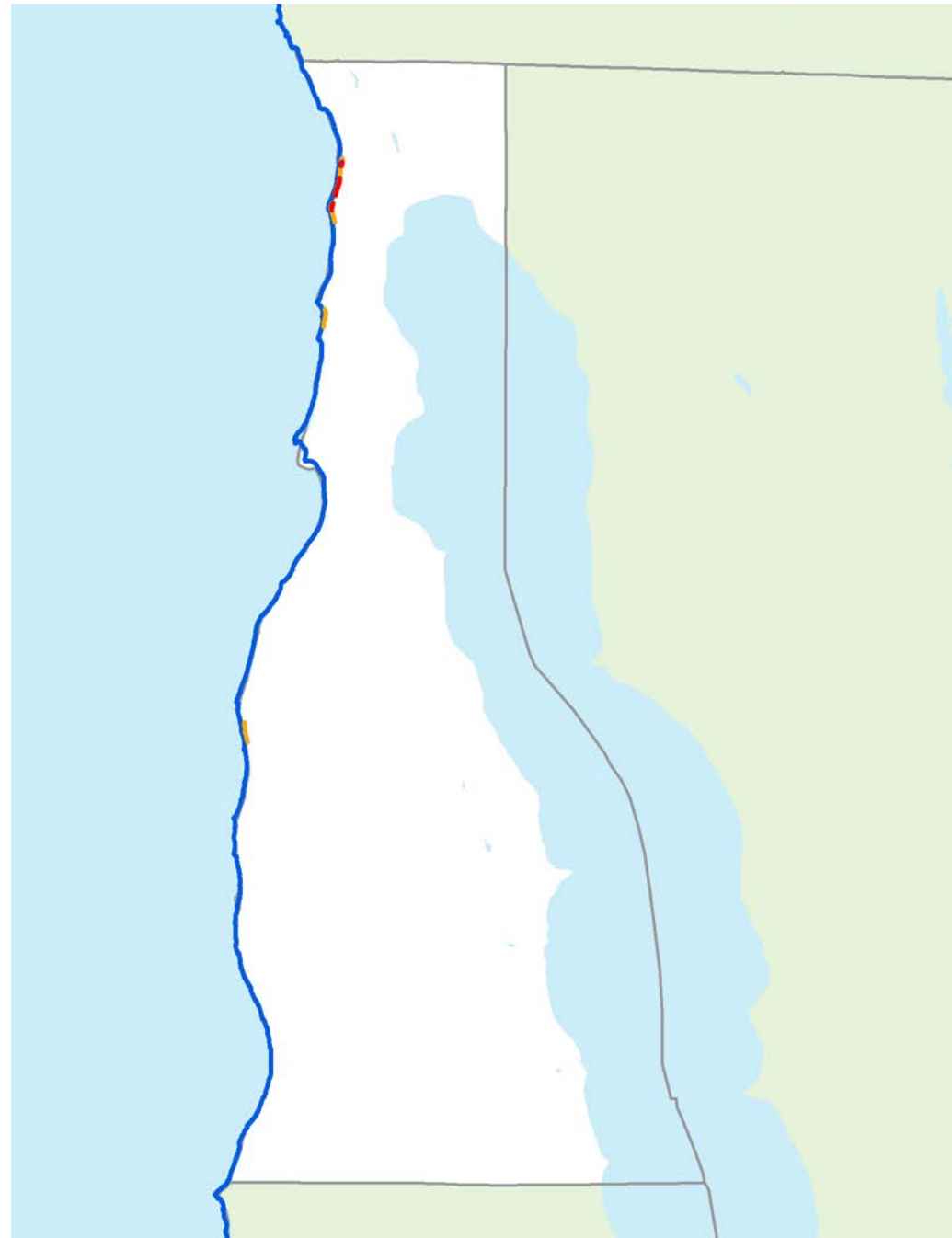
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



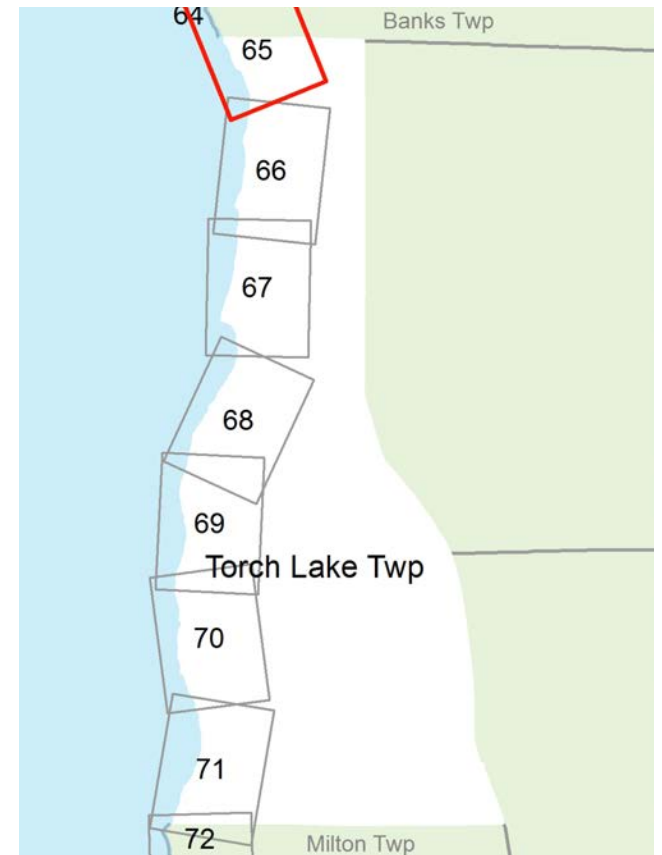
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



Torch Lake Twp.

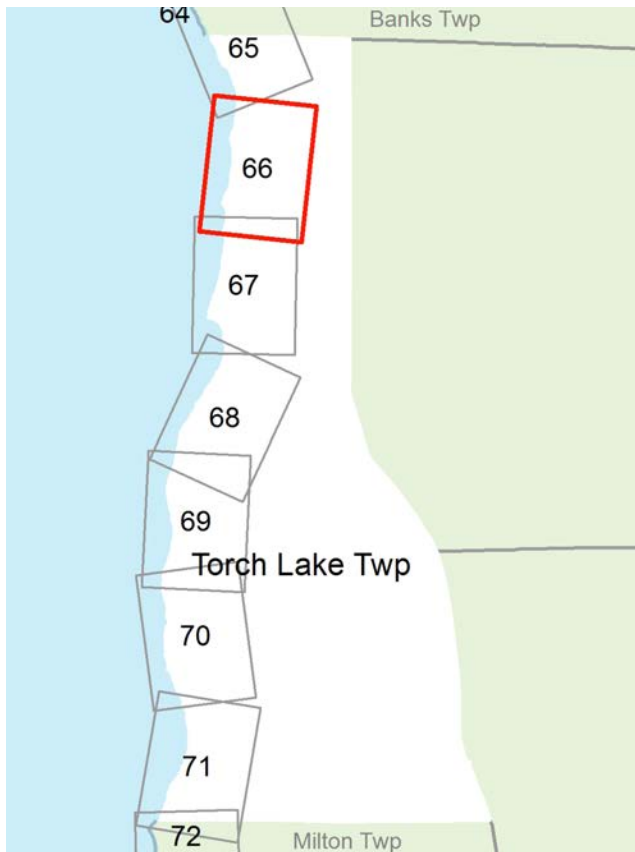


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

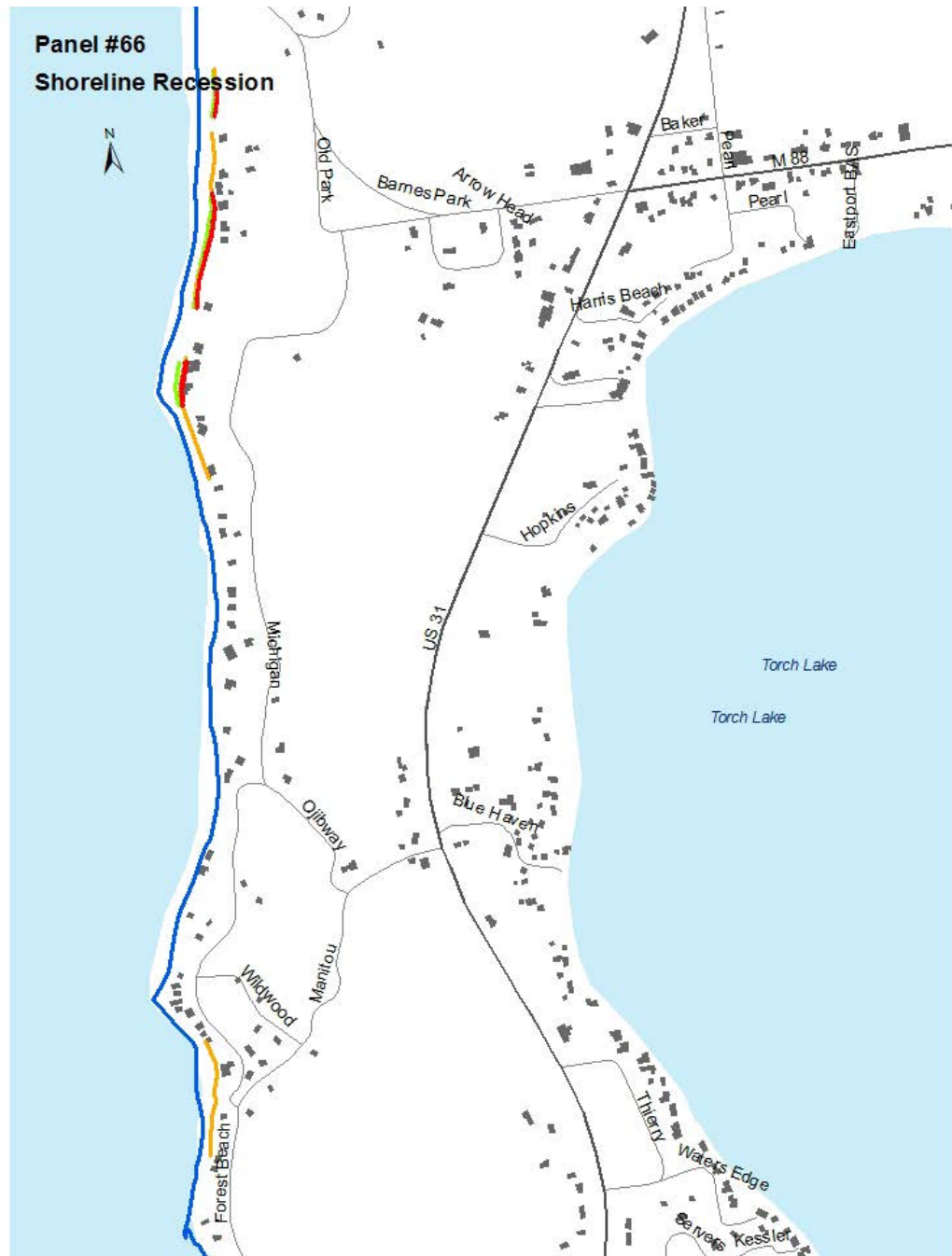


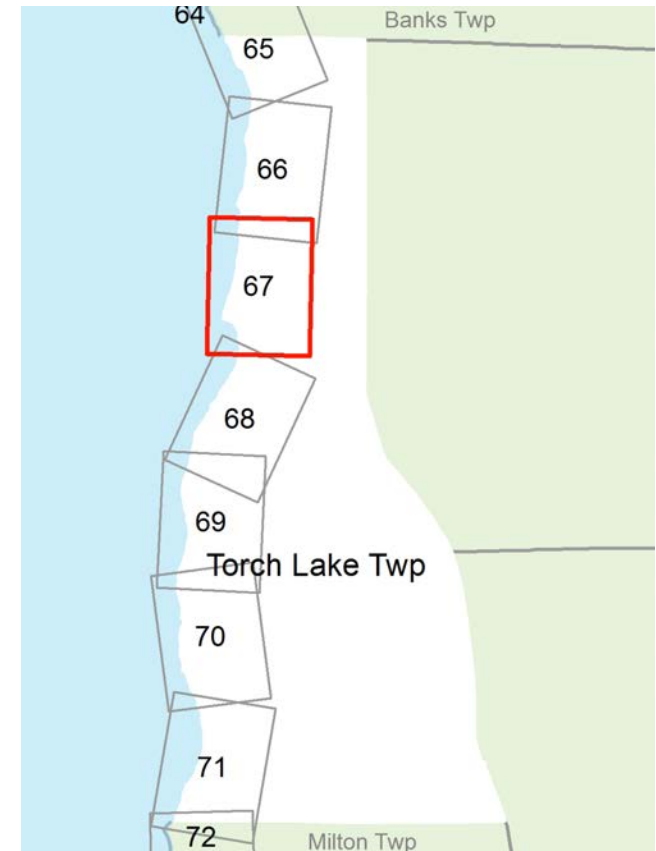
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





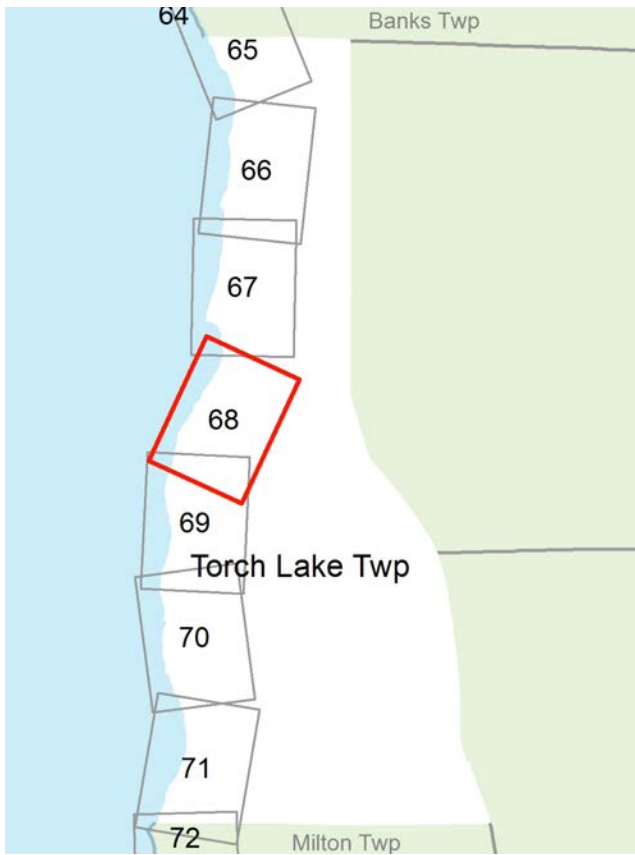
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



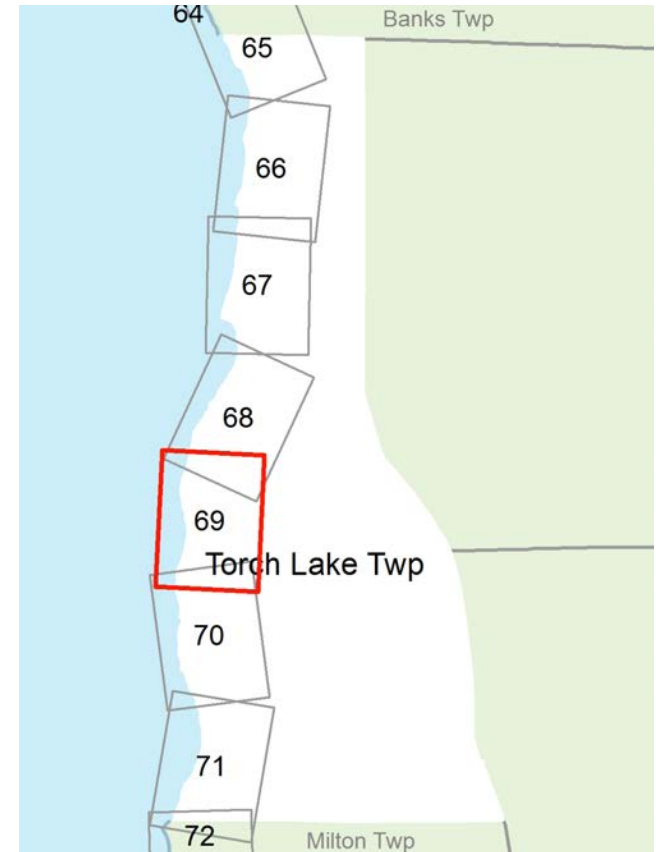


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



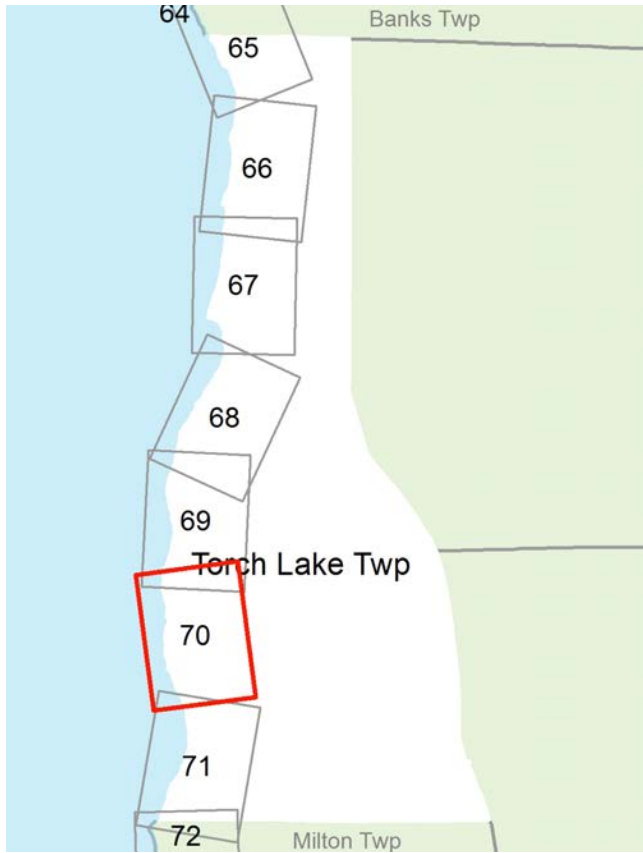


Nichols

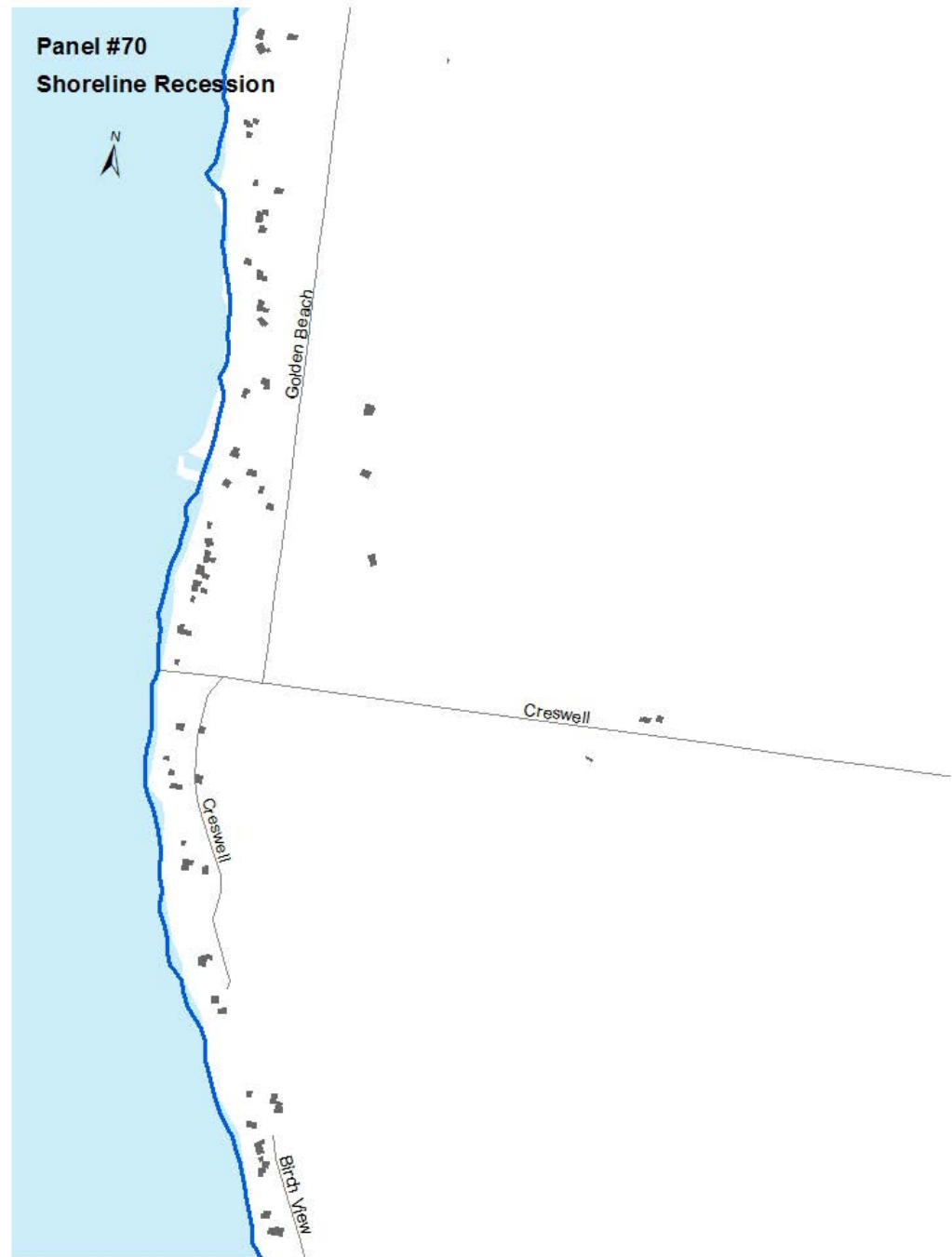


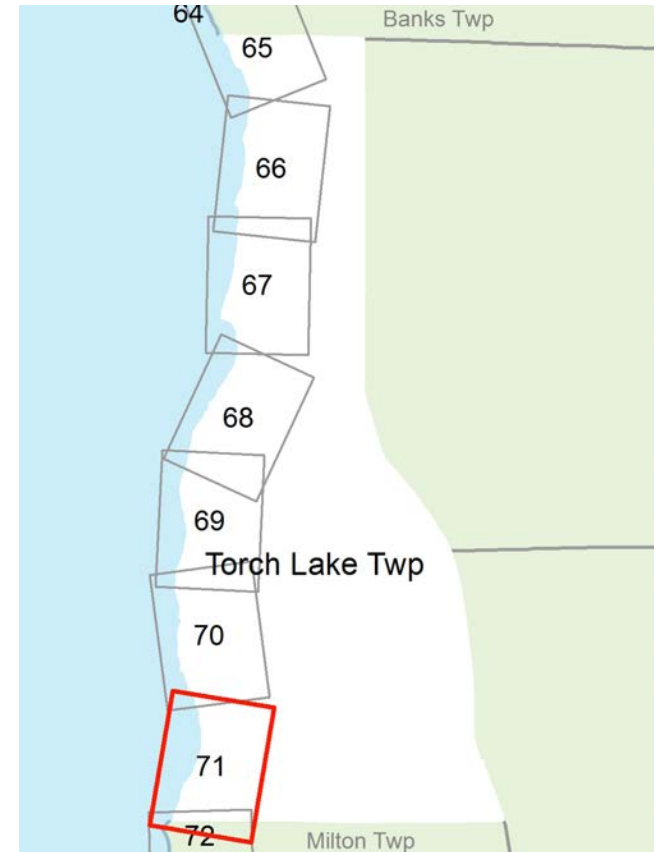
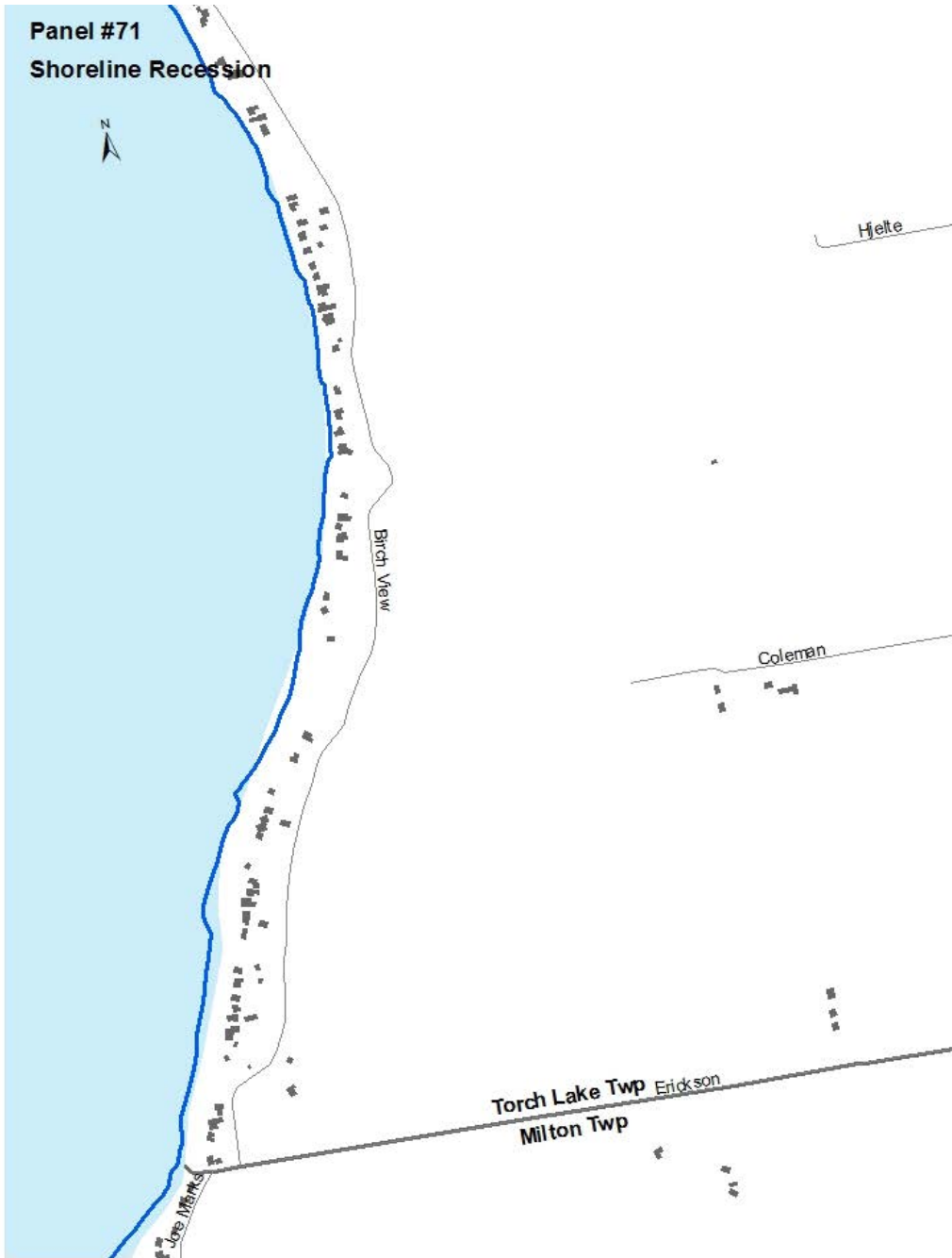
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





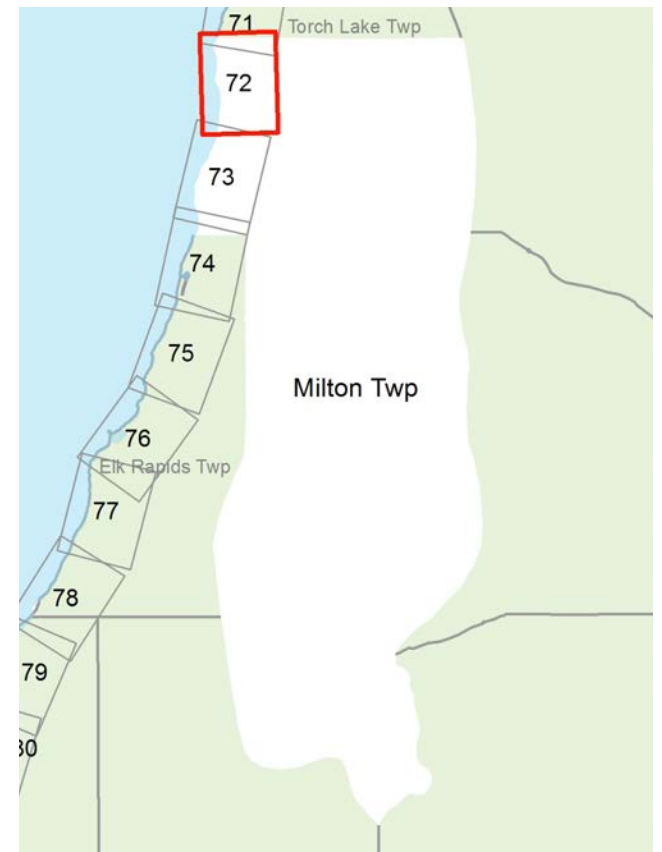
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



Milton Twp.

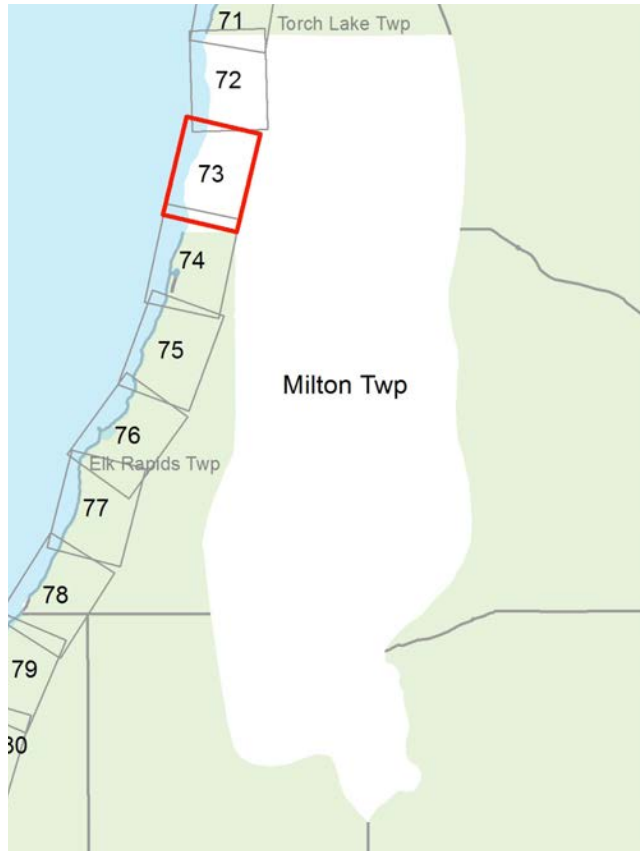


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

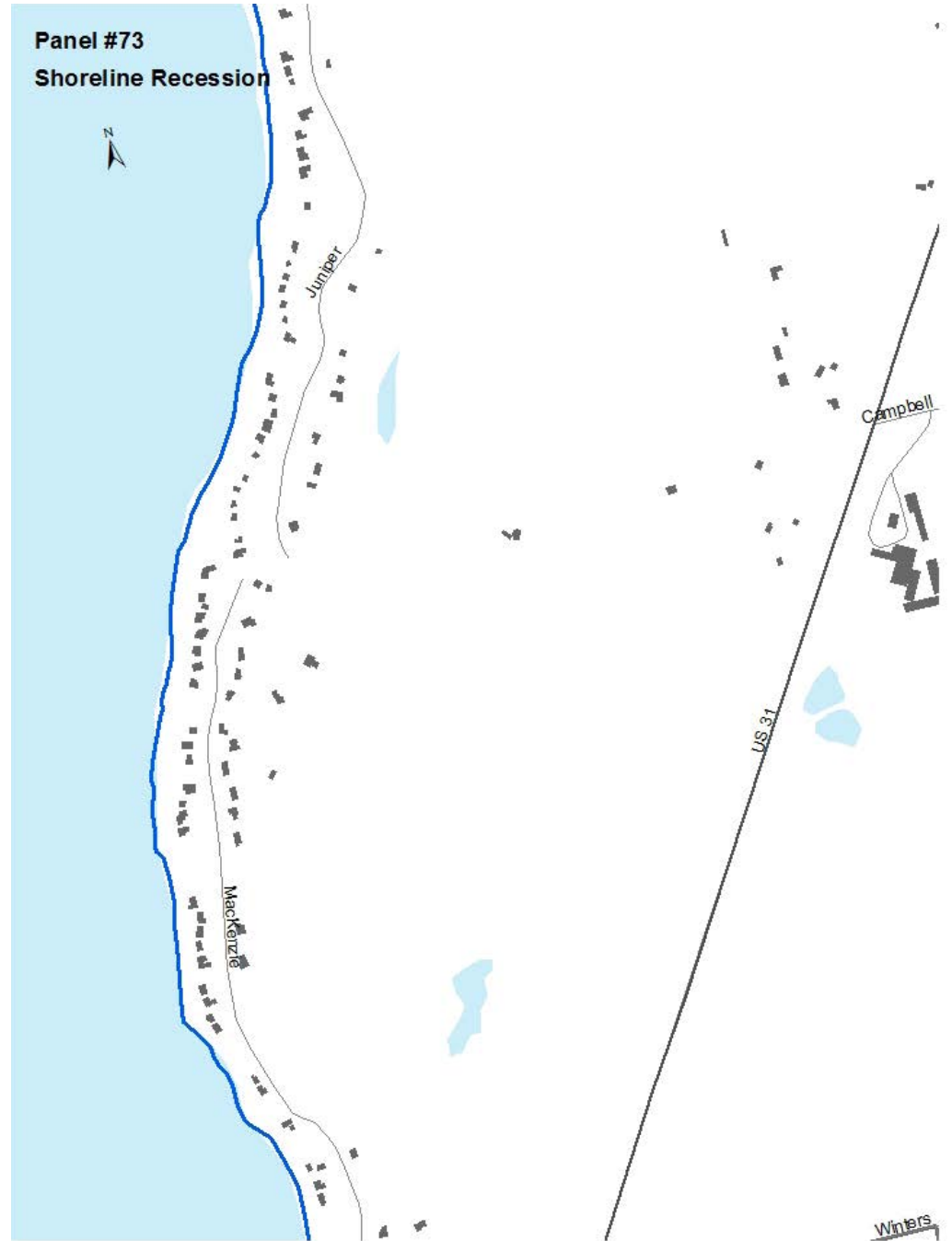


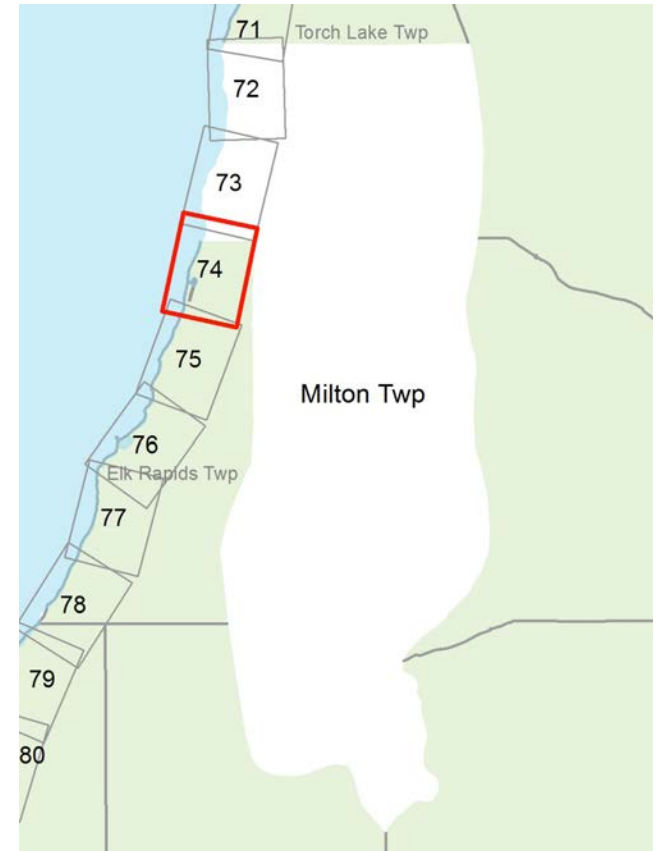
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





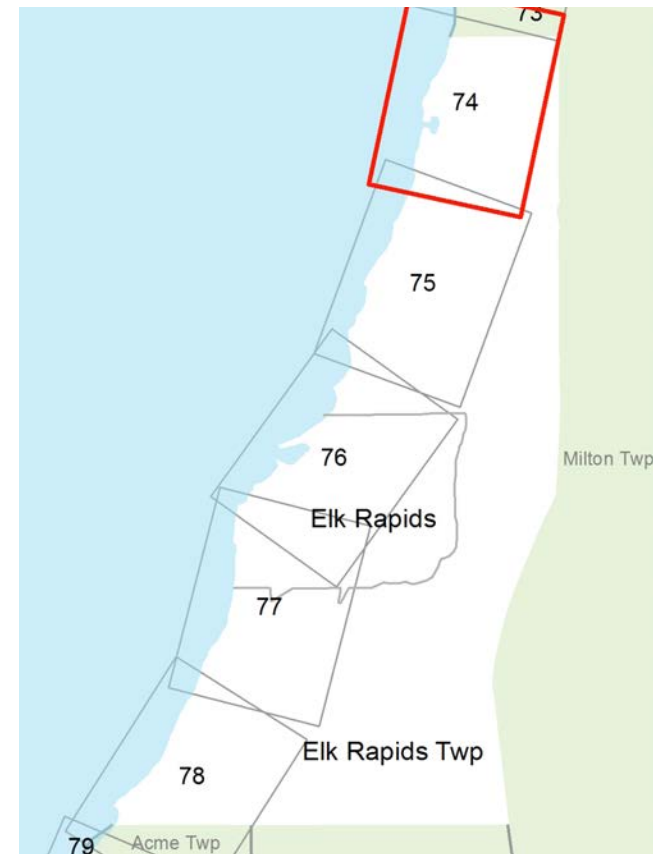
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



Elk Rapids Twp.

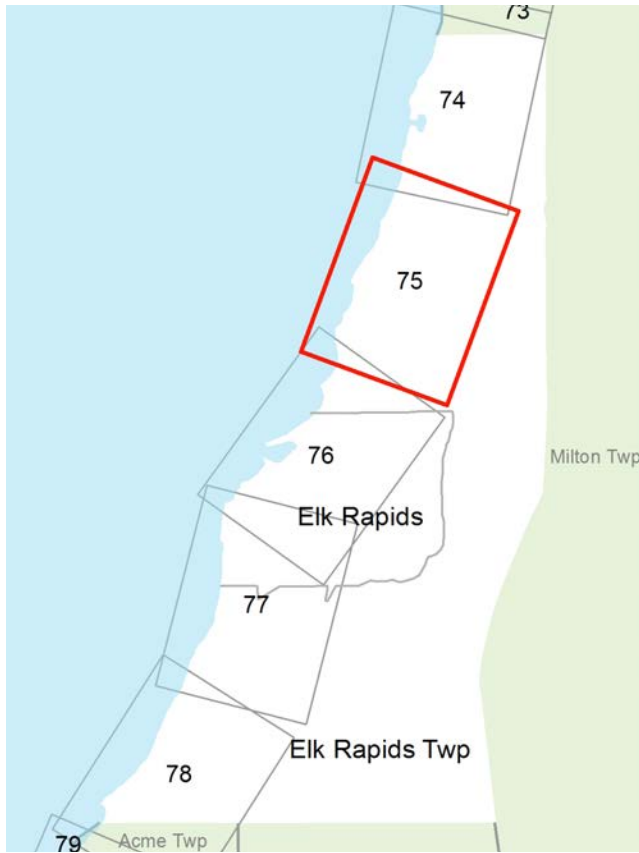


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

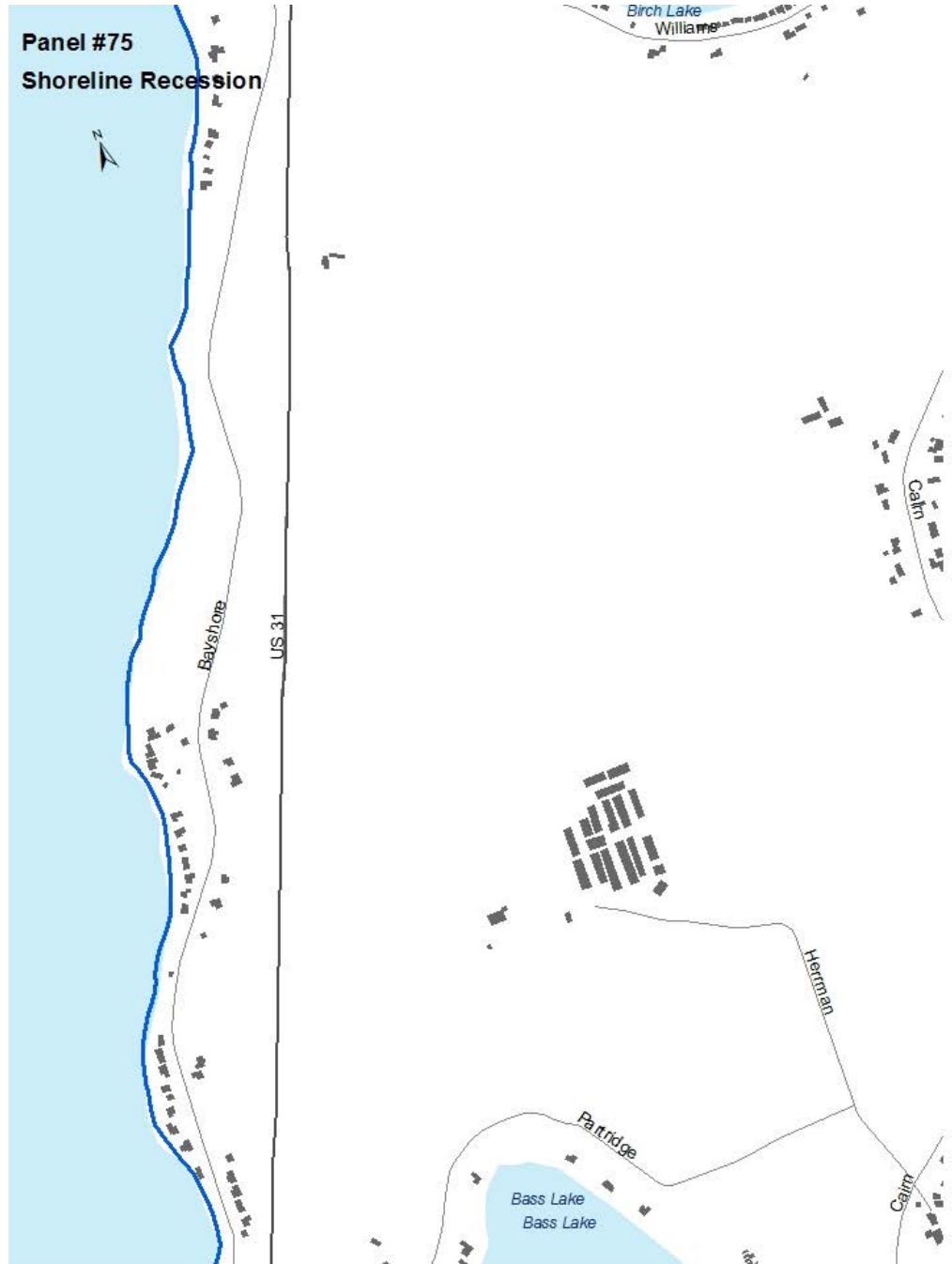


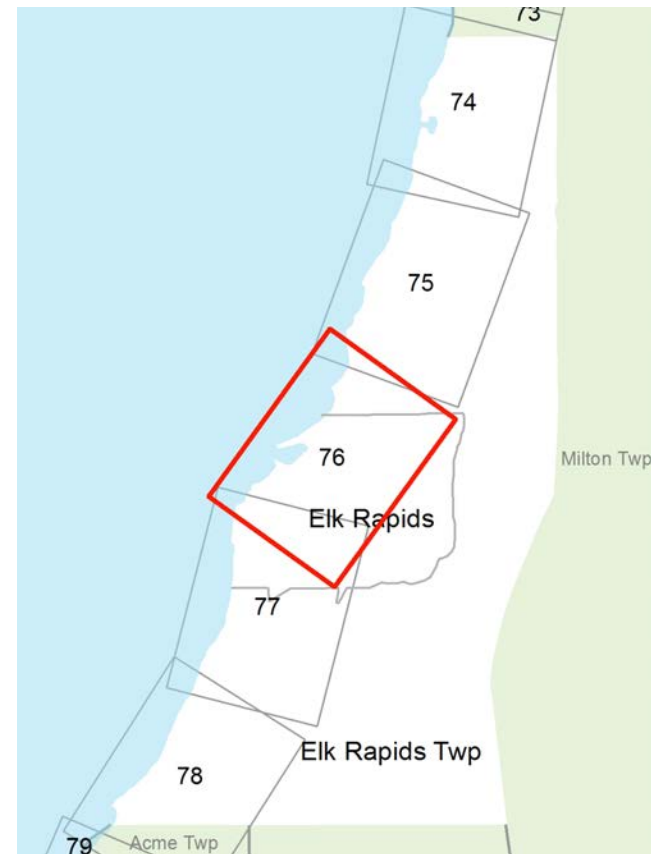
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





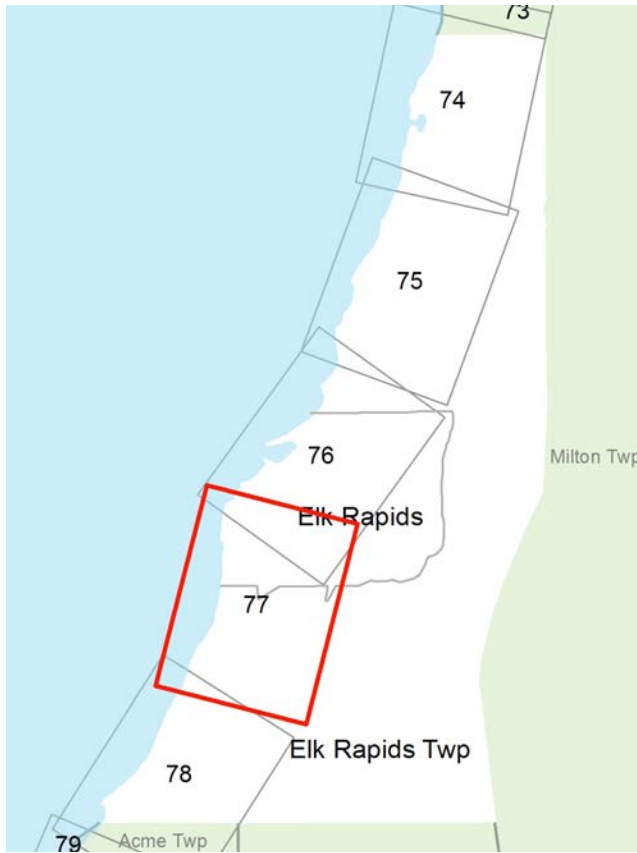
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



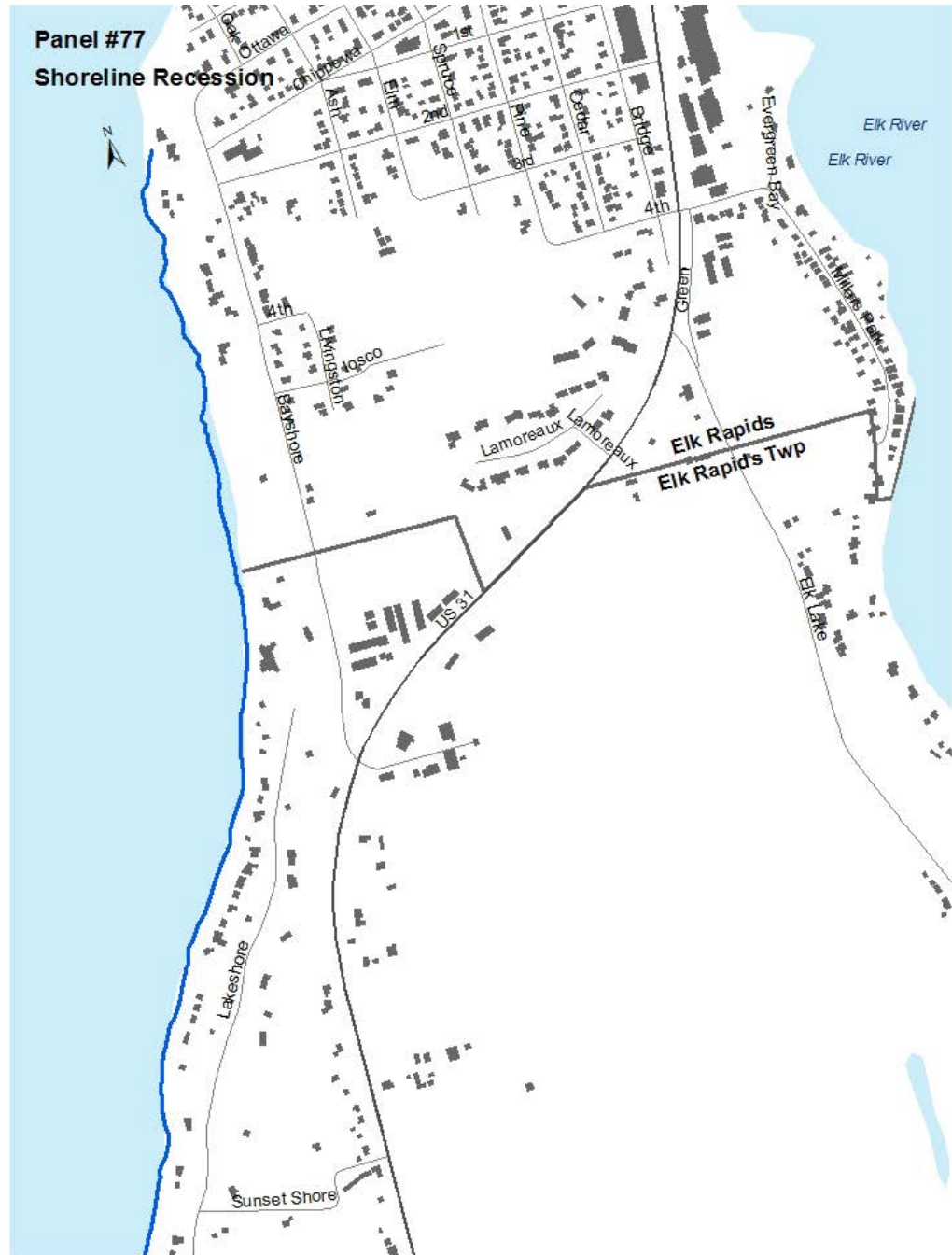


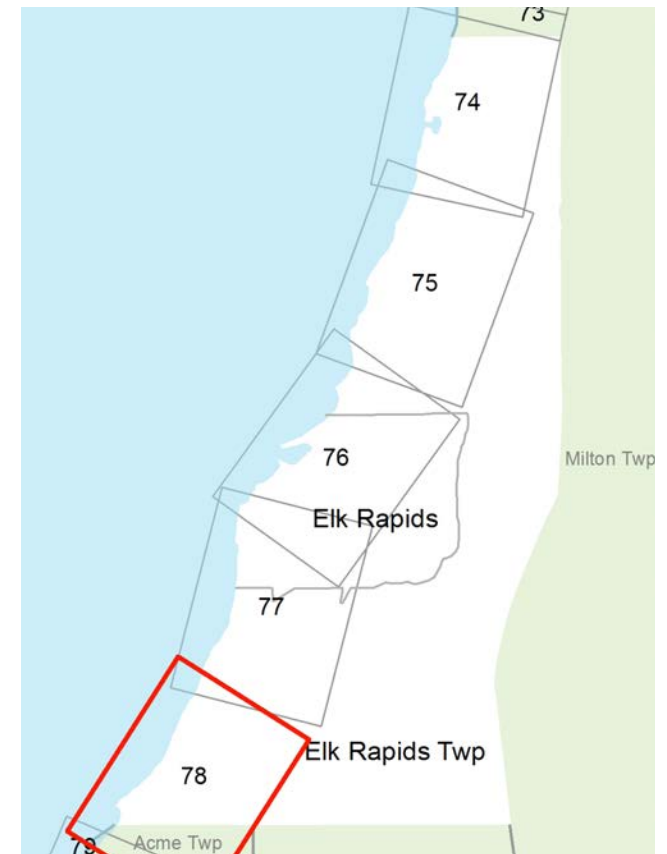
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



Grand Traverse County



BLUFF RECESSION DETAIL

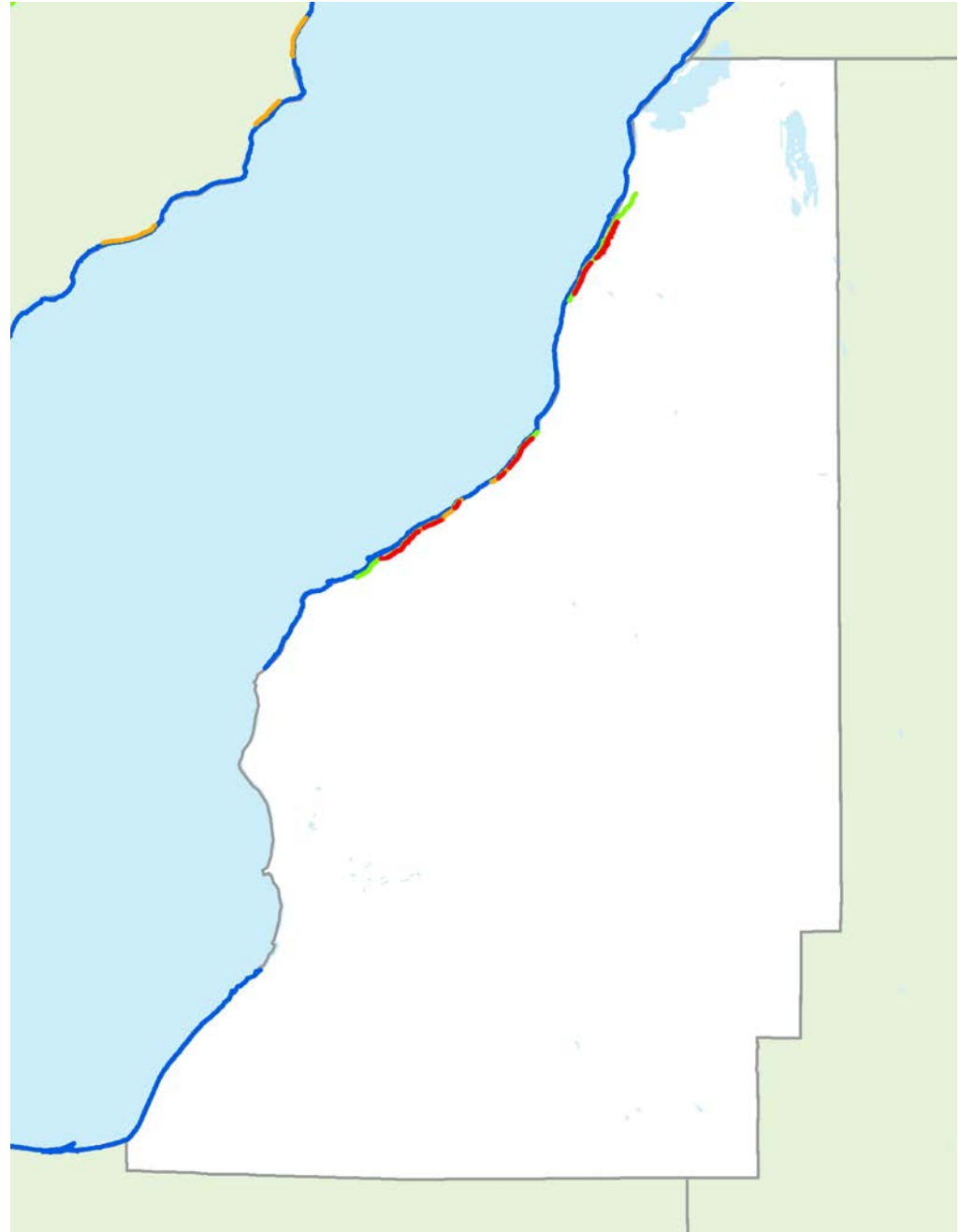
At least one “zoomed in” detail example of historic bluffline recession and future projections is provided at the beginning of each county section of this chapter. Shoreline and bluffline recession data can be viewed in greater detail online at <http://geospatialresearch.mtu.edu/czmp>.



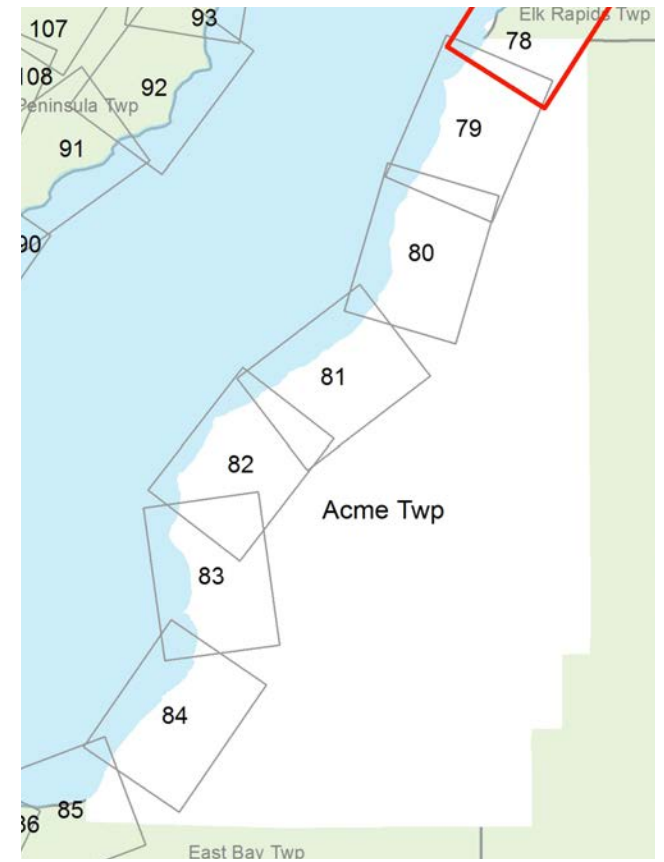
Bluff Detail, Panel 81, Acme Twp.



Acme Twp.

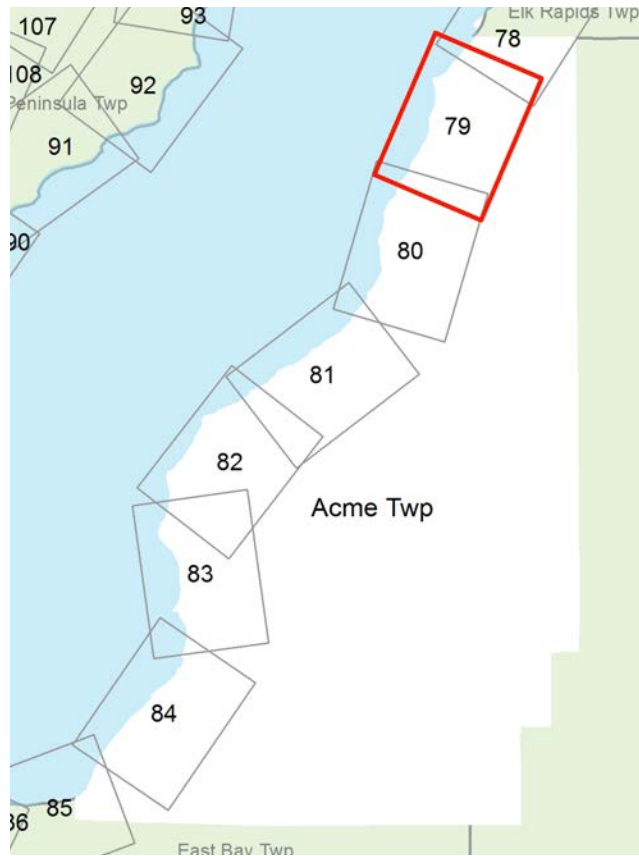


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

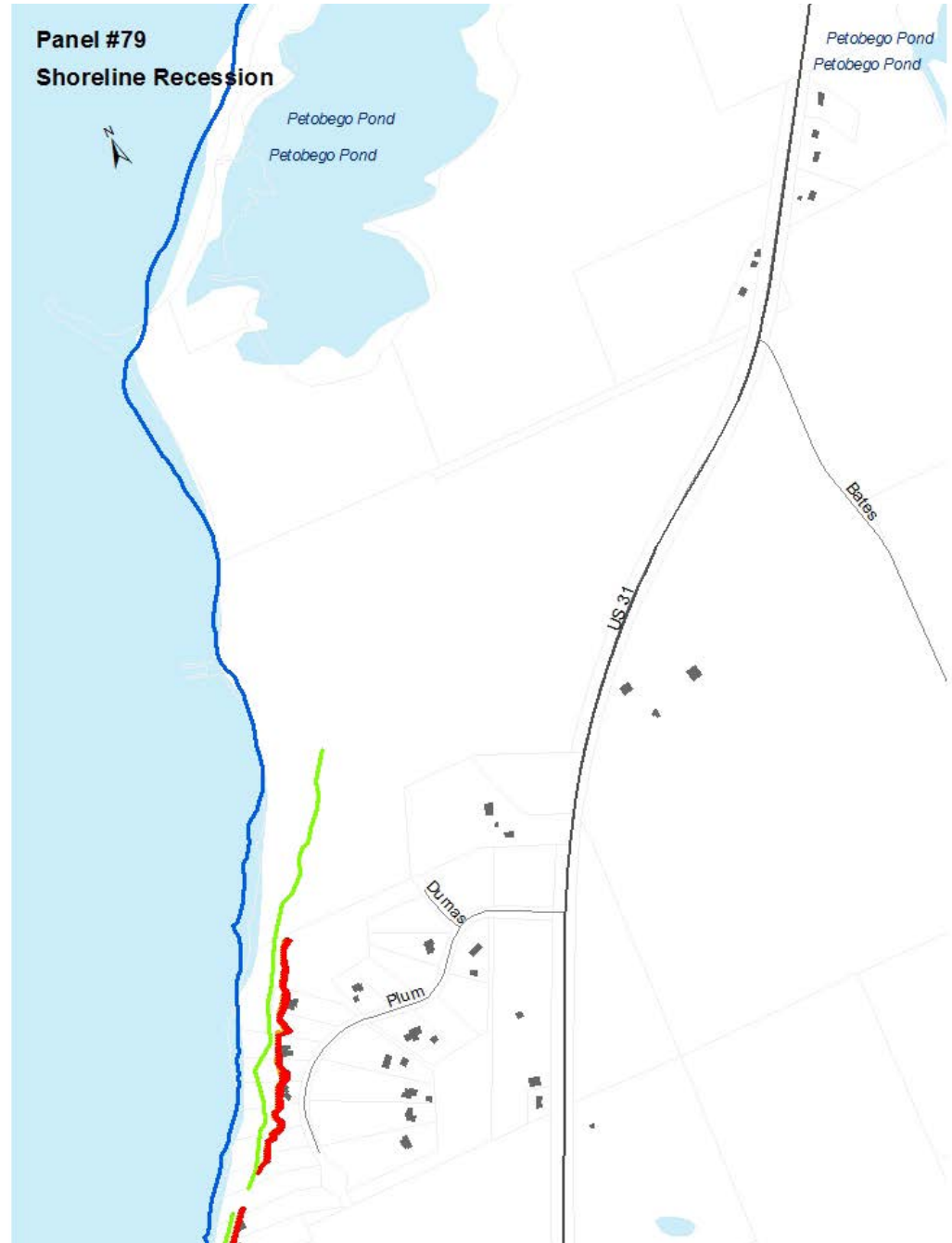


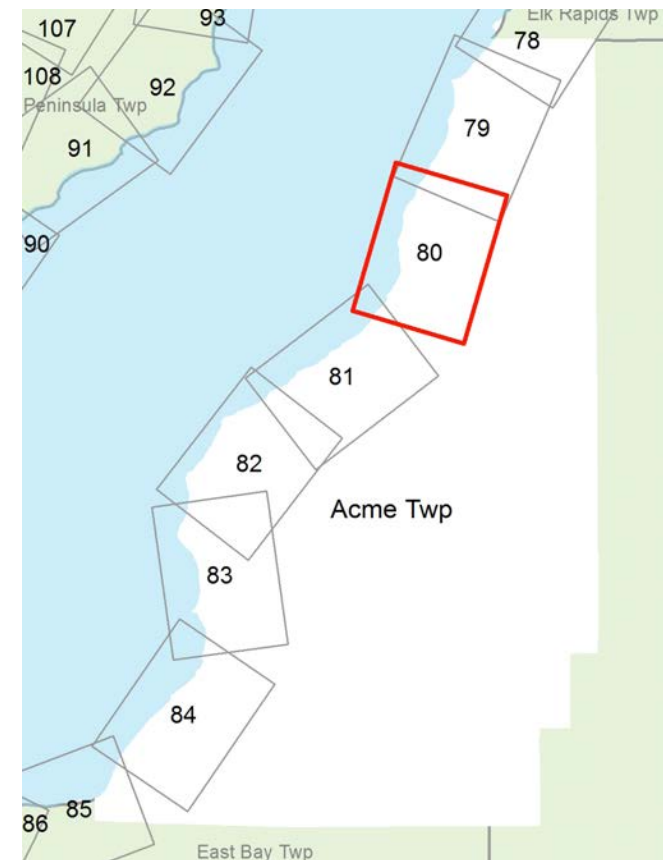
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





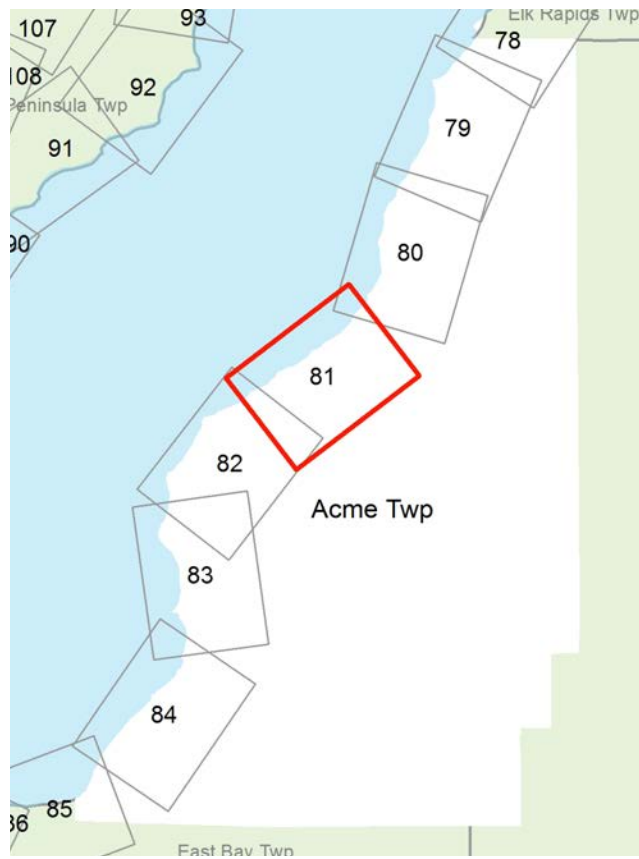
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





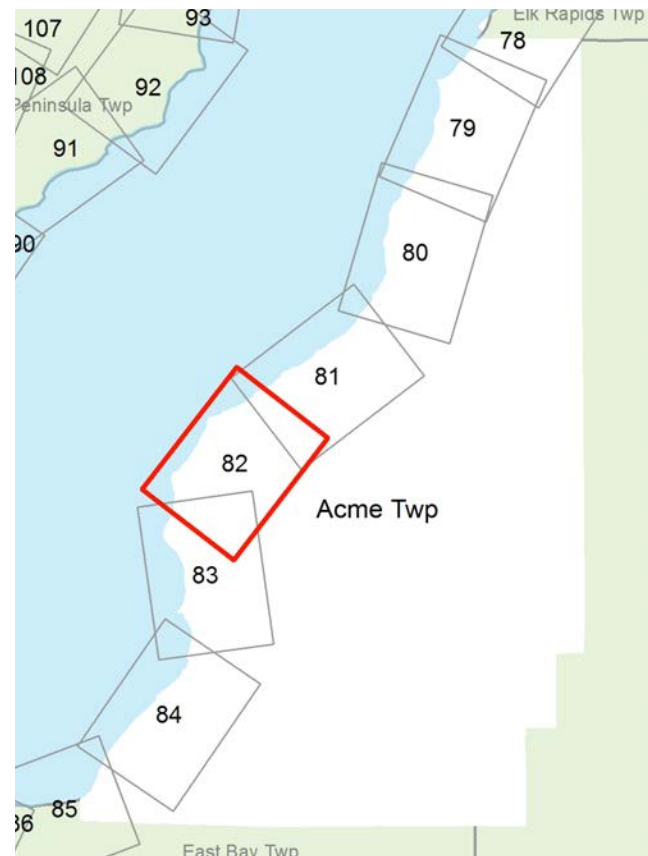
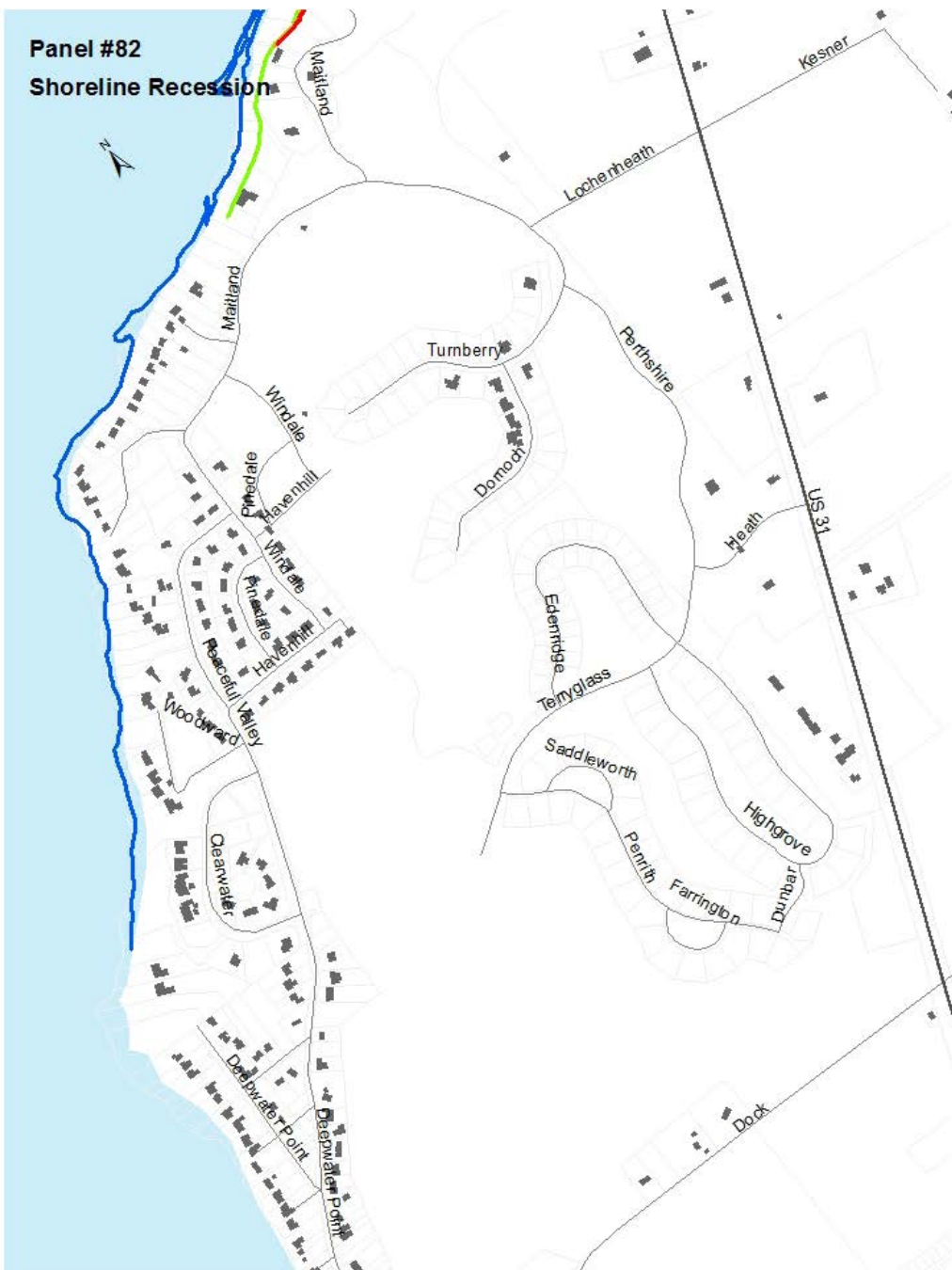
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





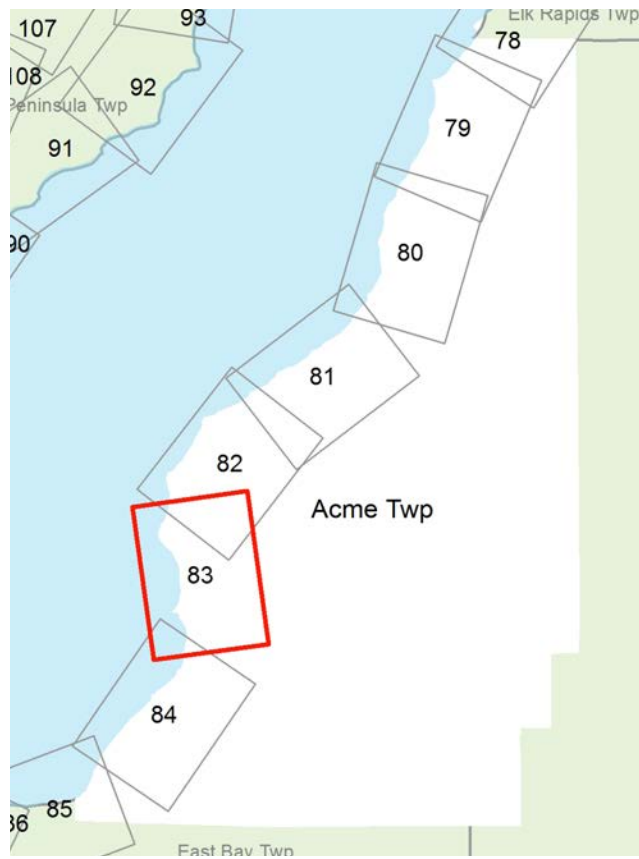
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





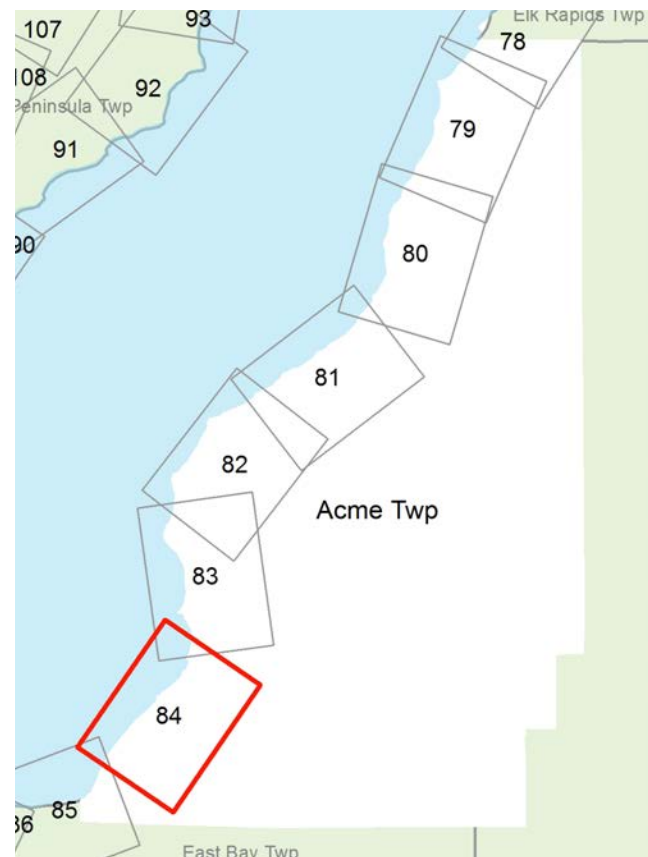
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





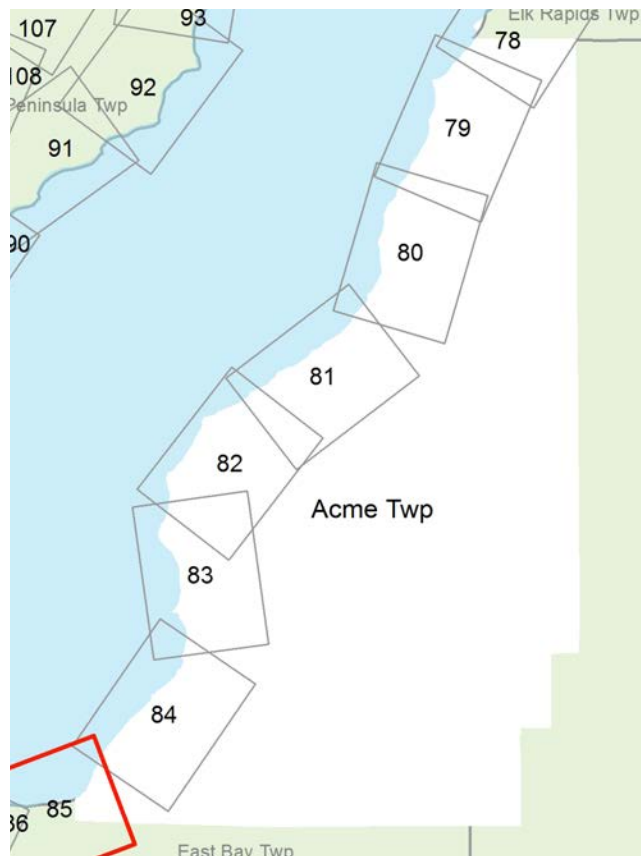
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



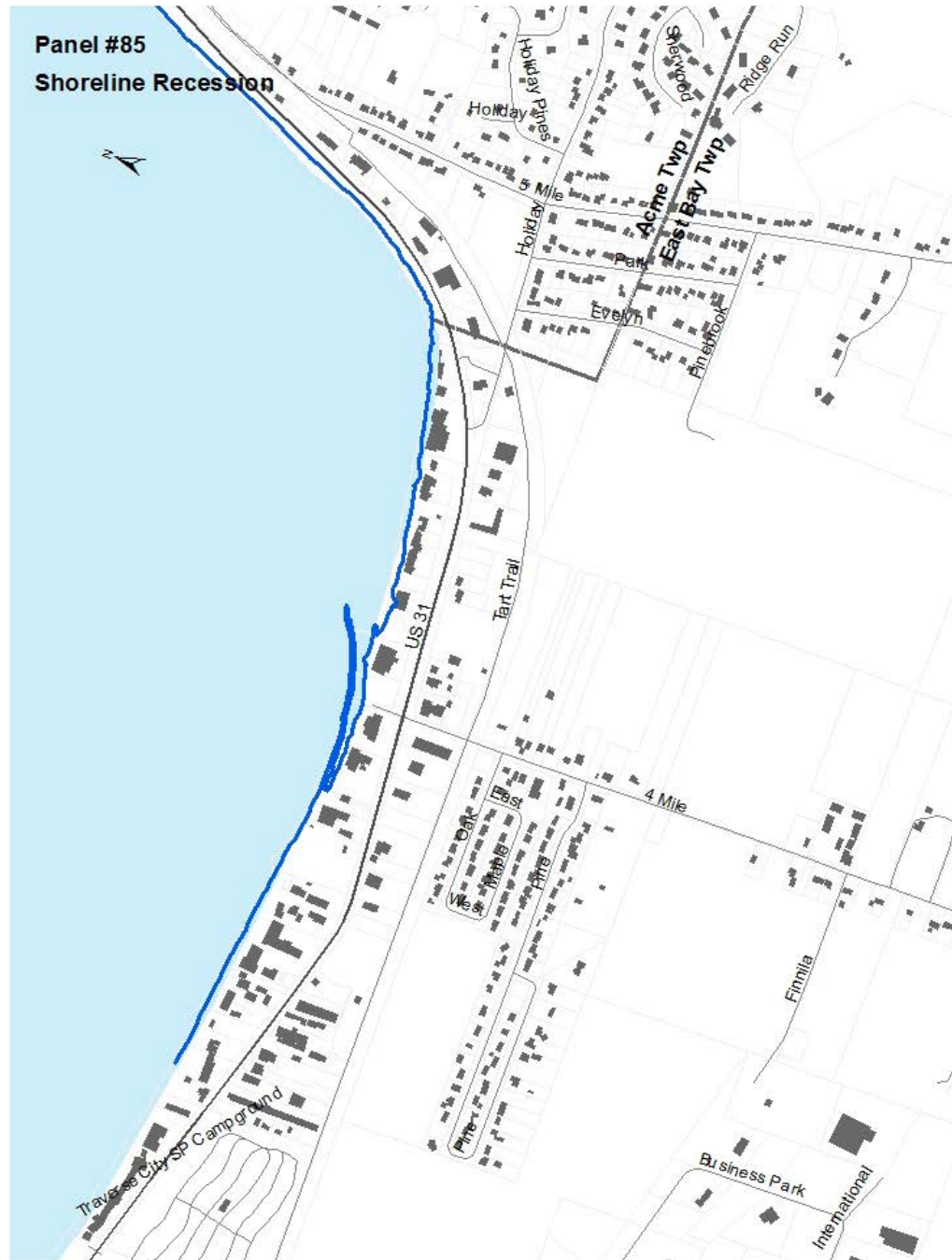


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

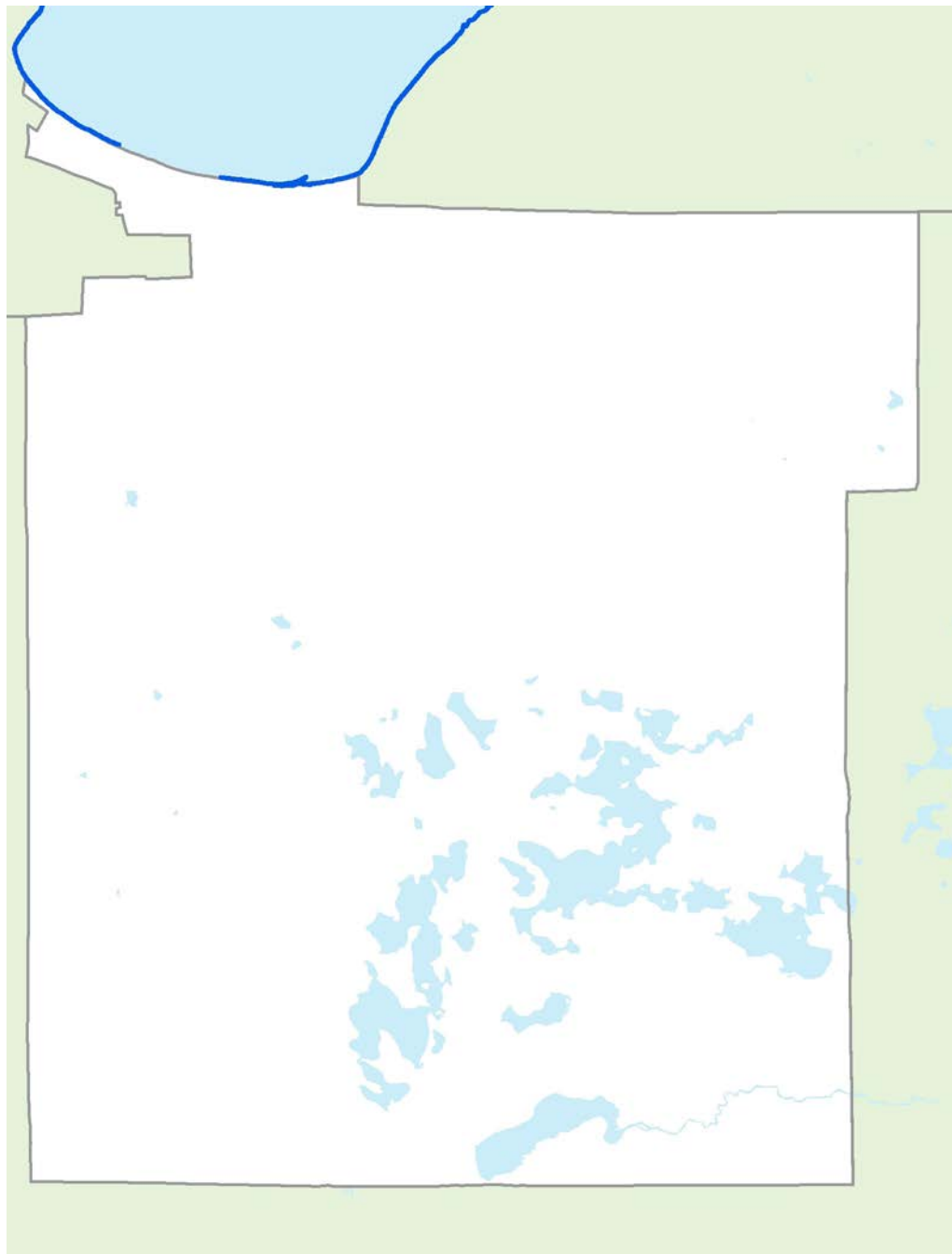




- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



East Bay Twp.

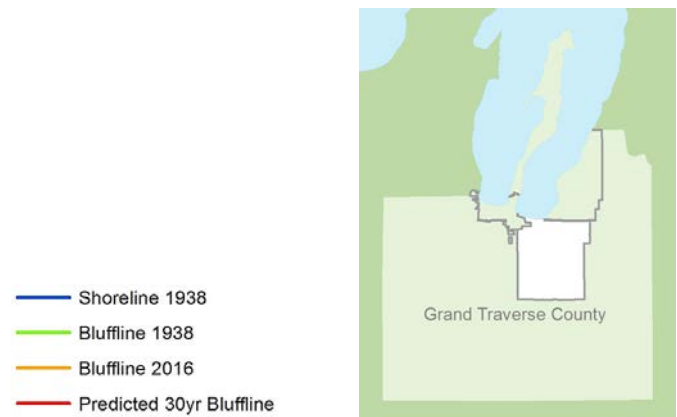


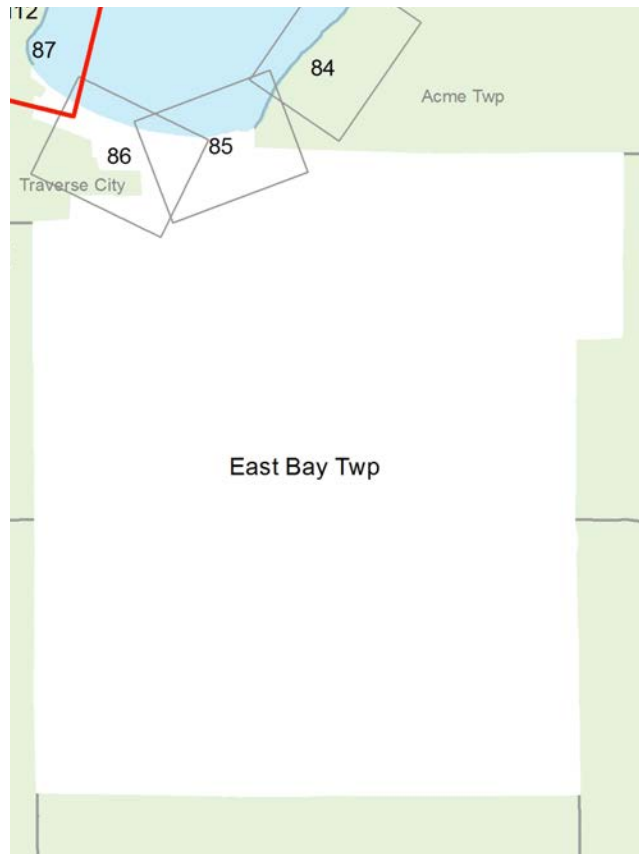
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



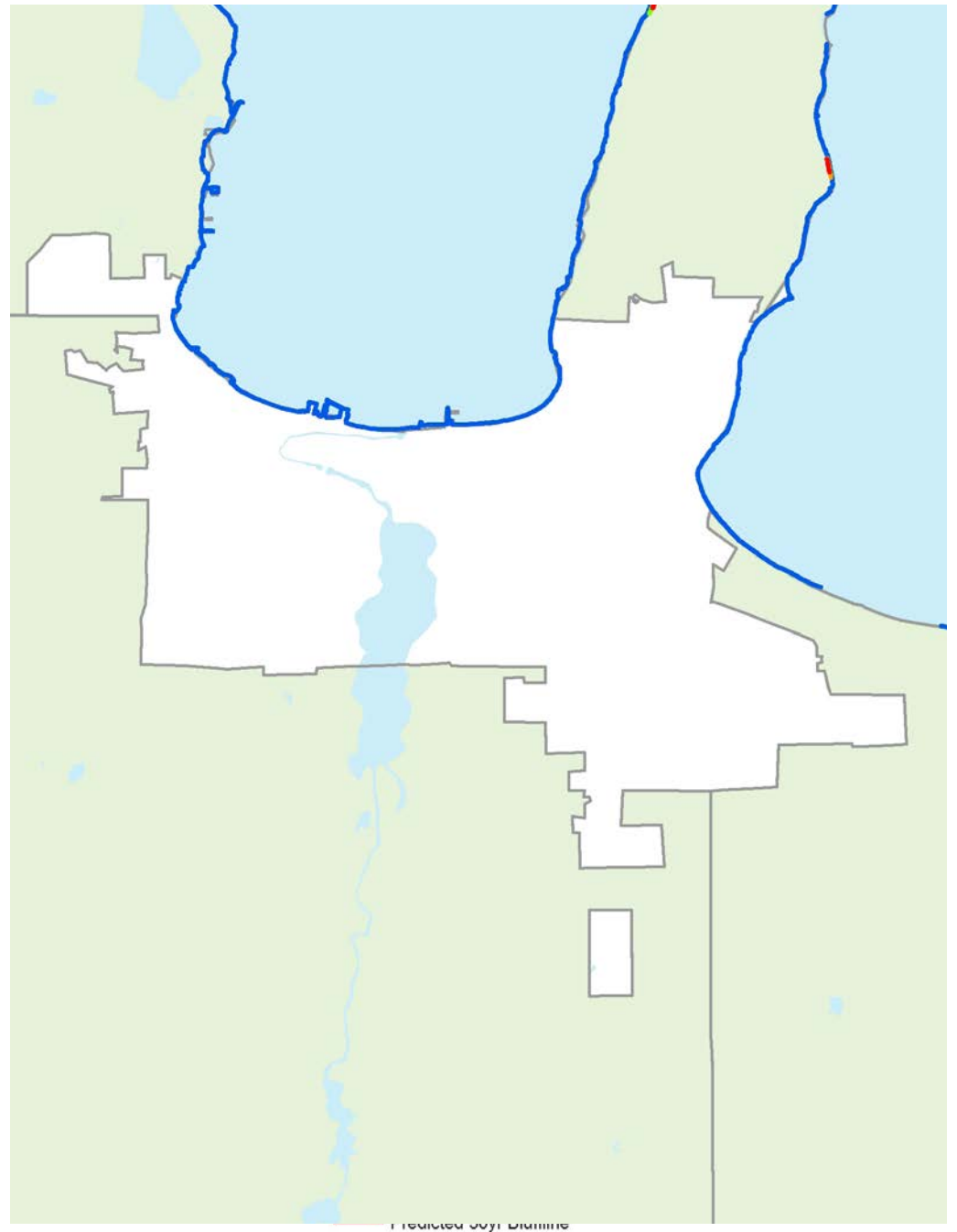


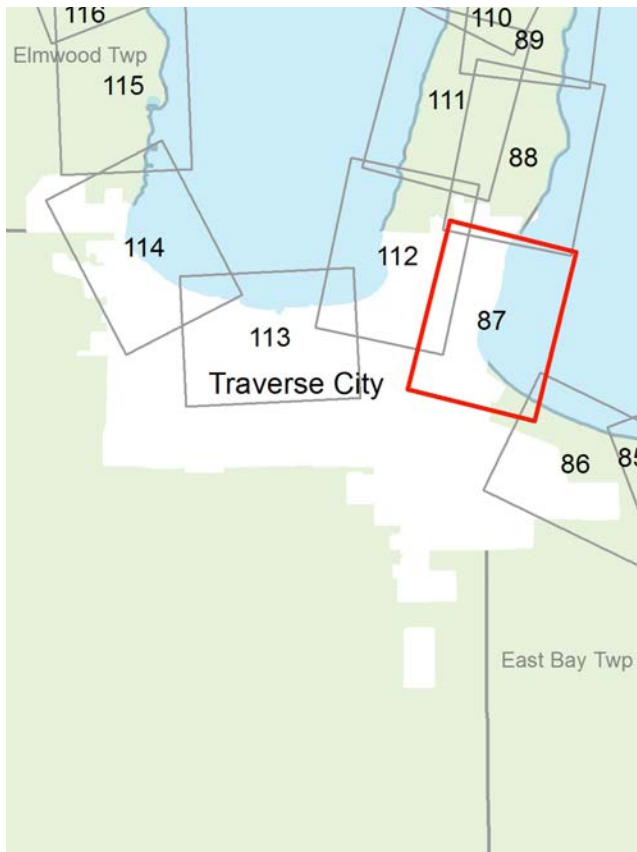


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



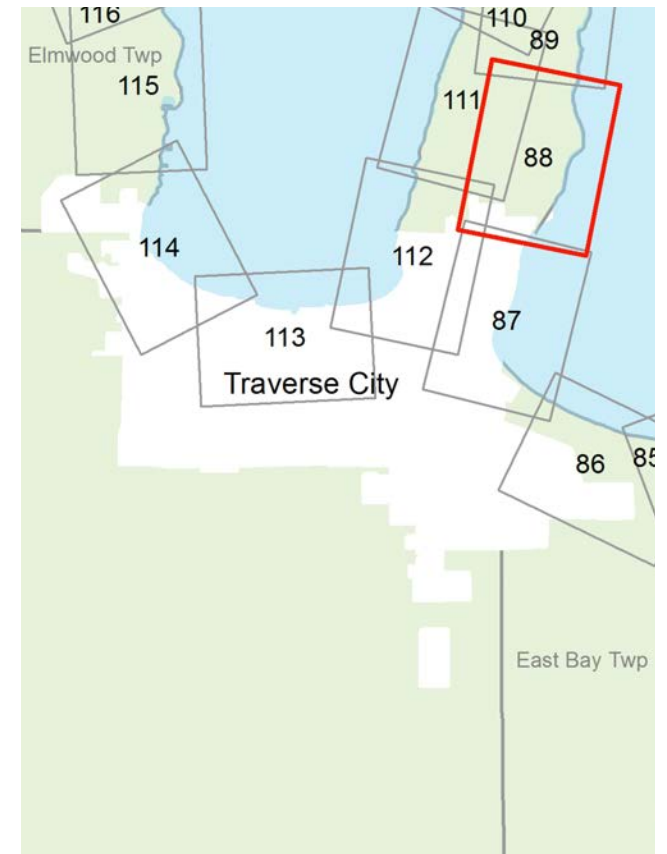
Traverse City





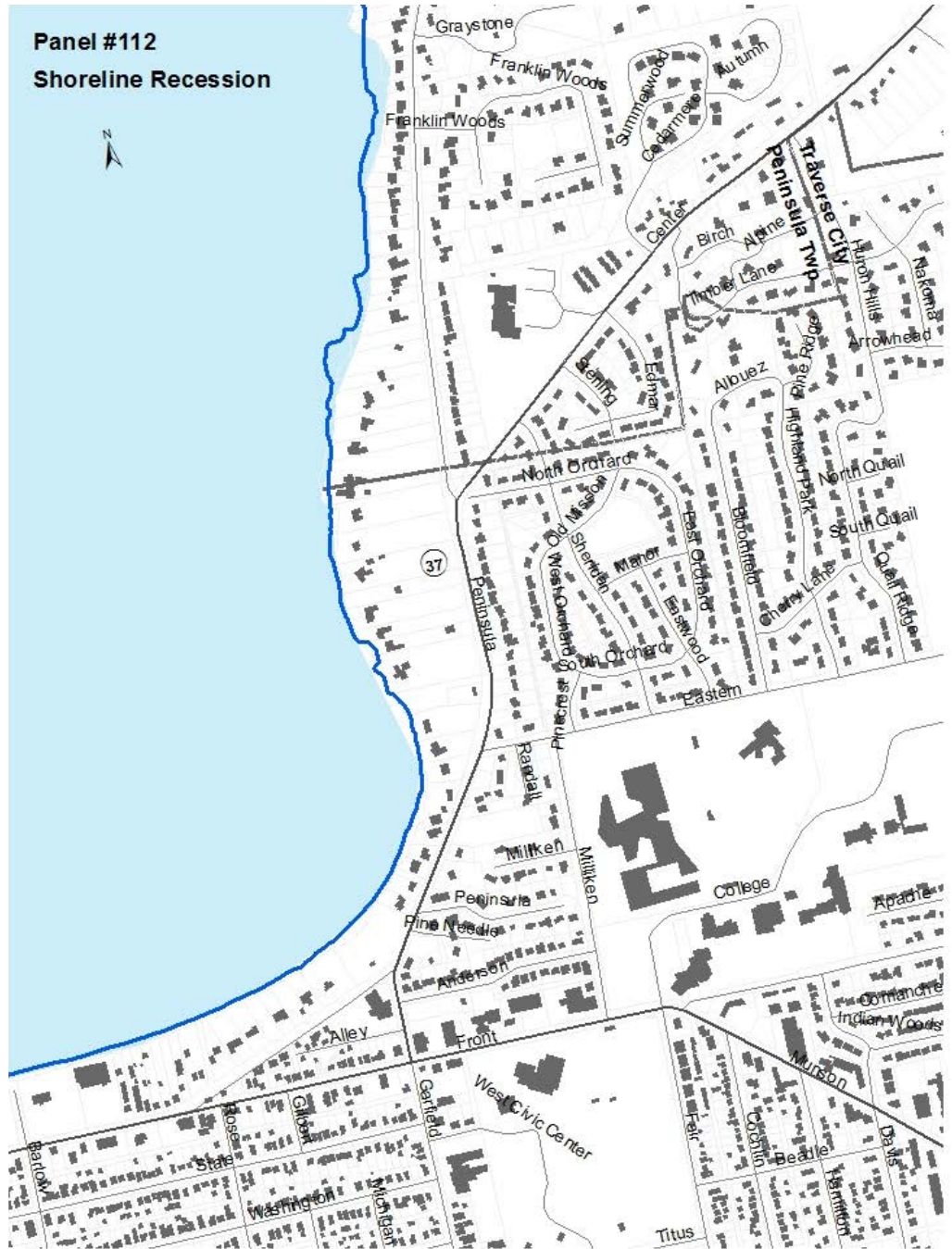
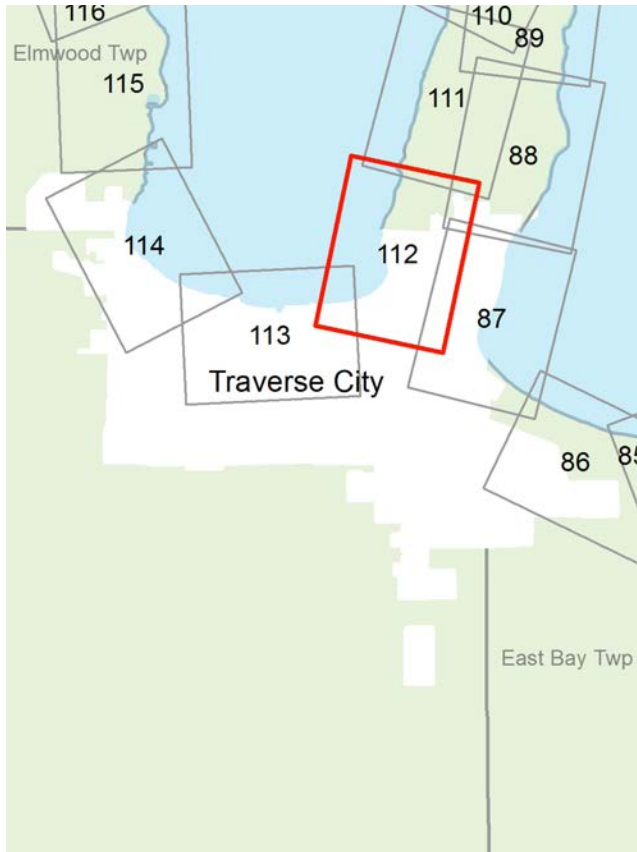
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



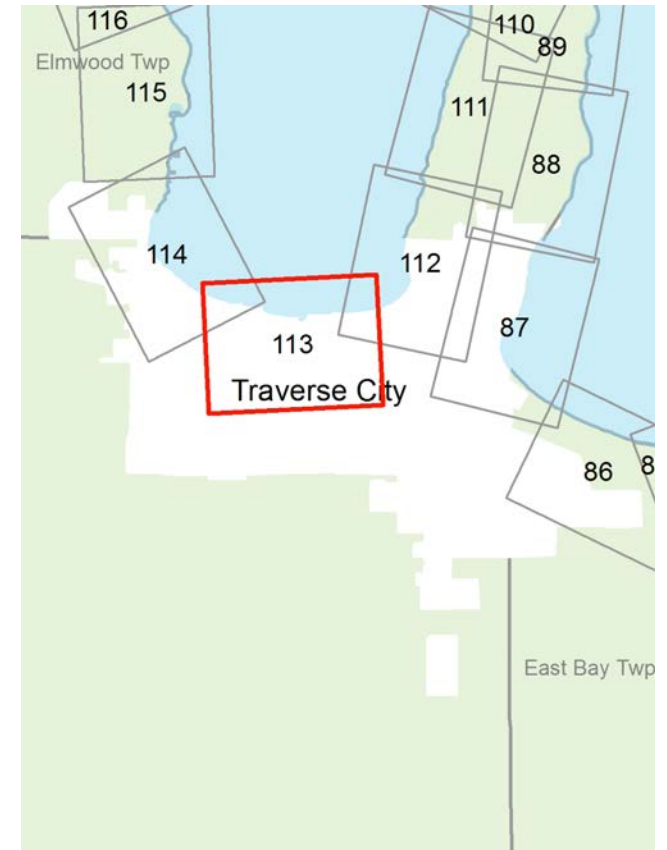
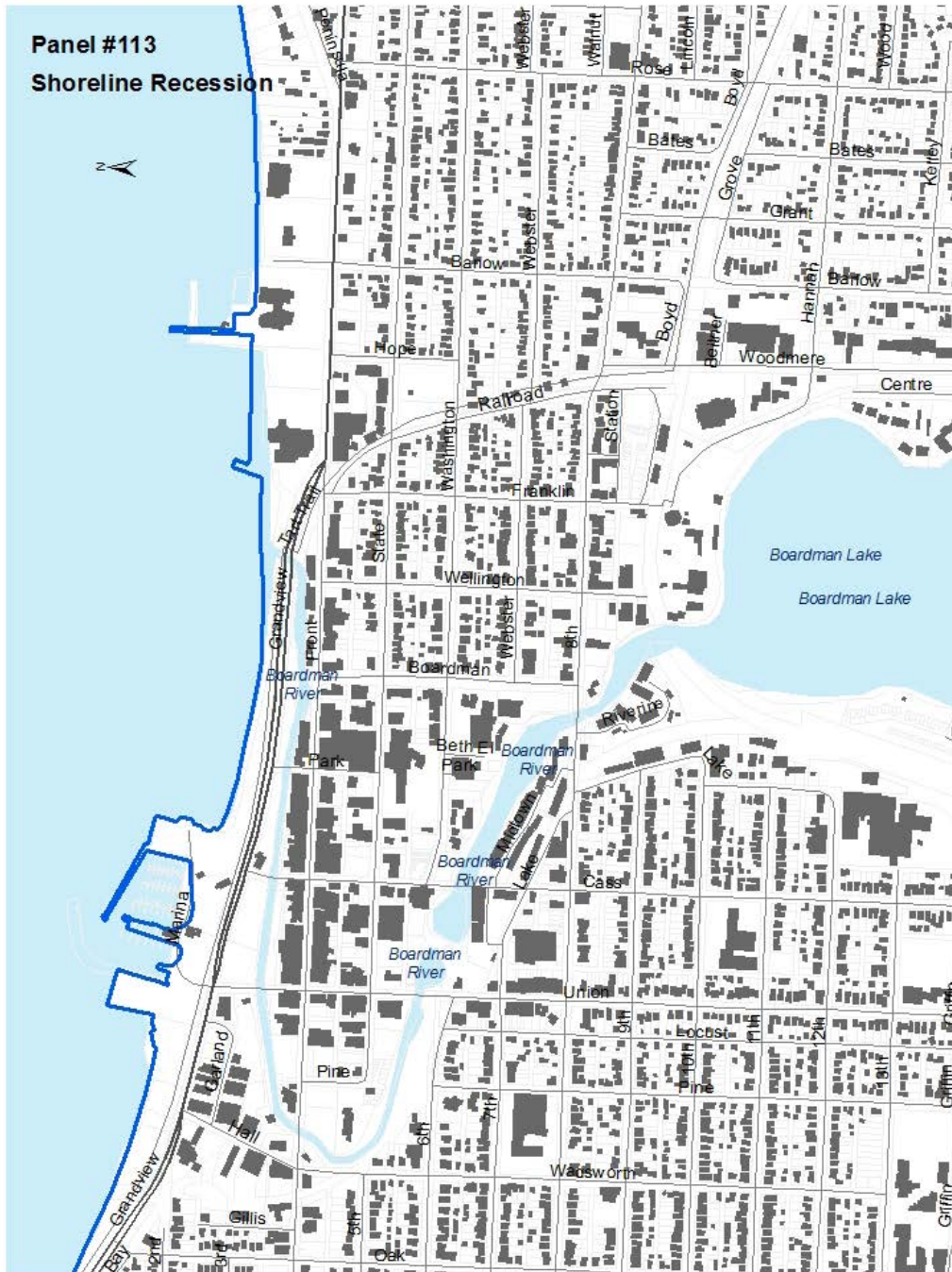


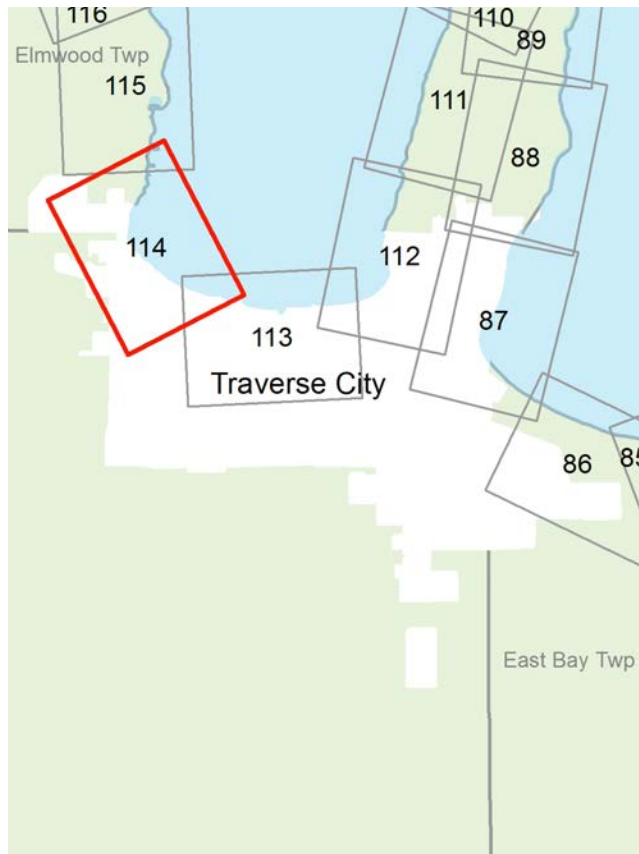
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





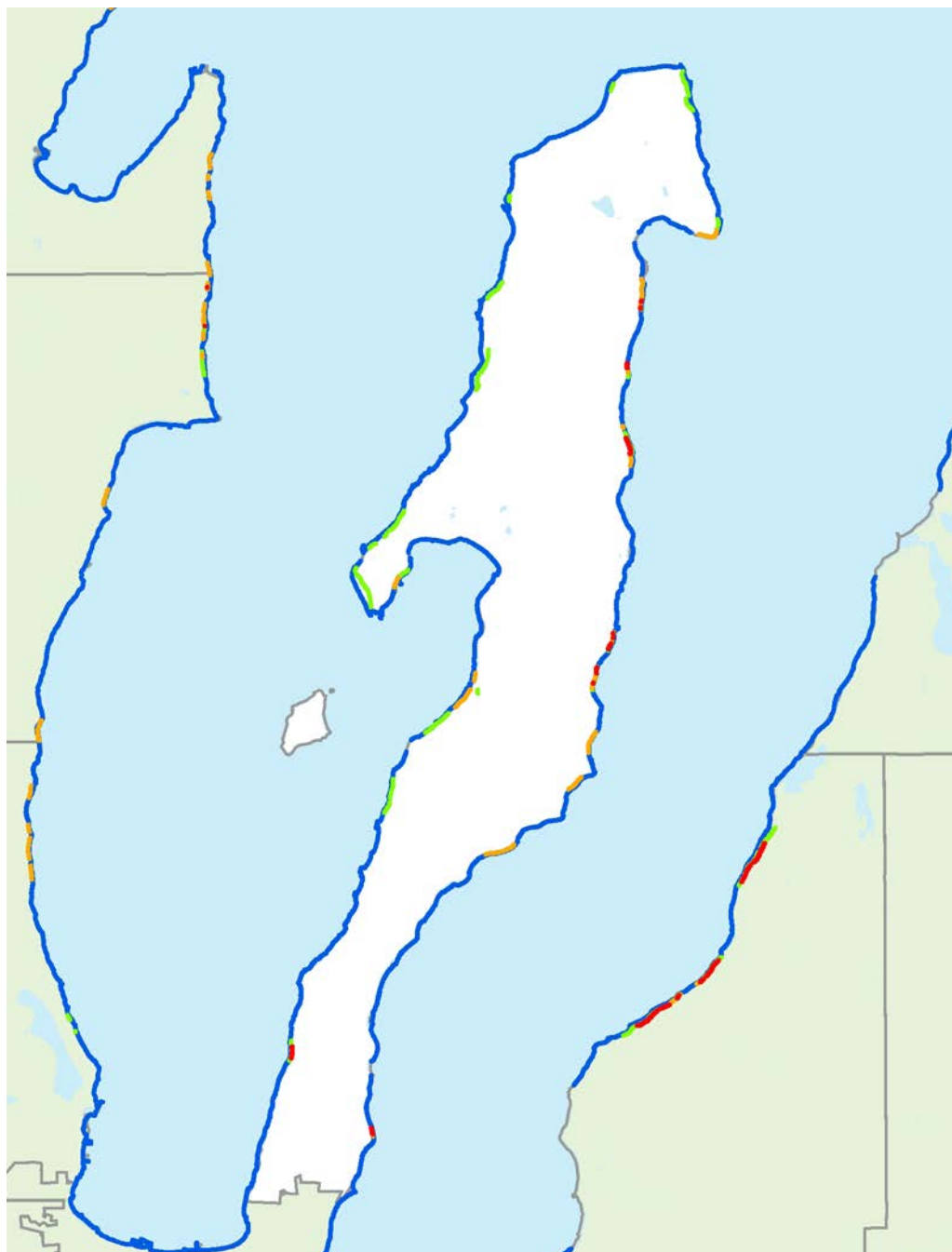
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

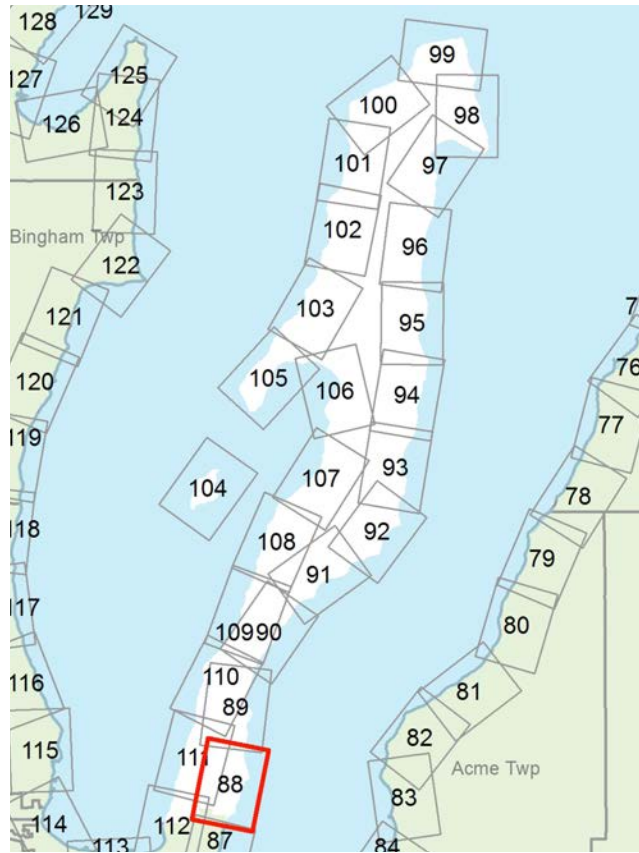




Peninsula Twp.

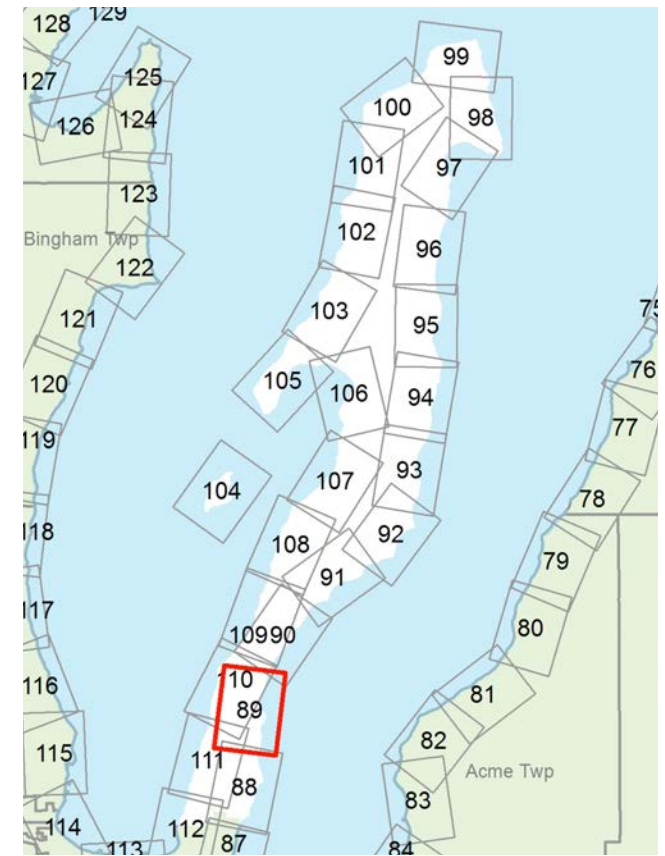


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



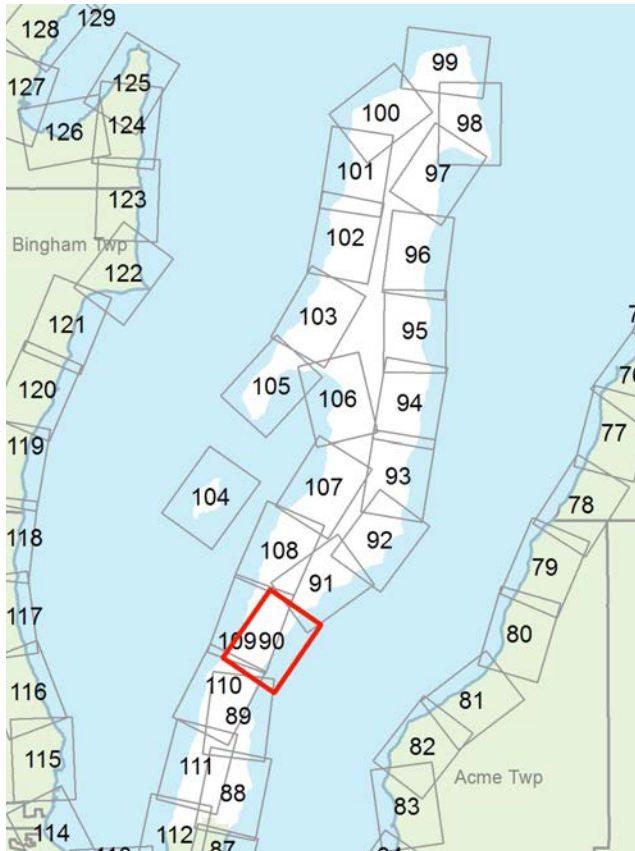
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





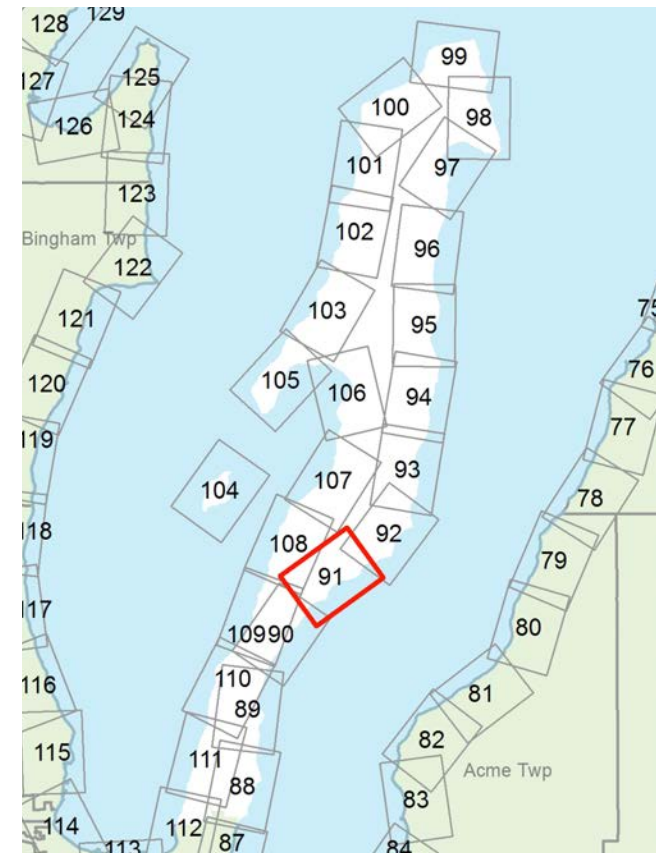
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





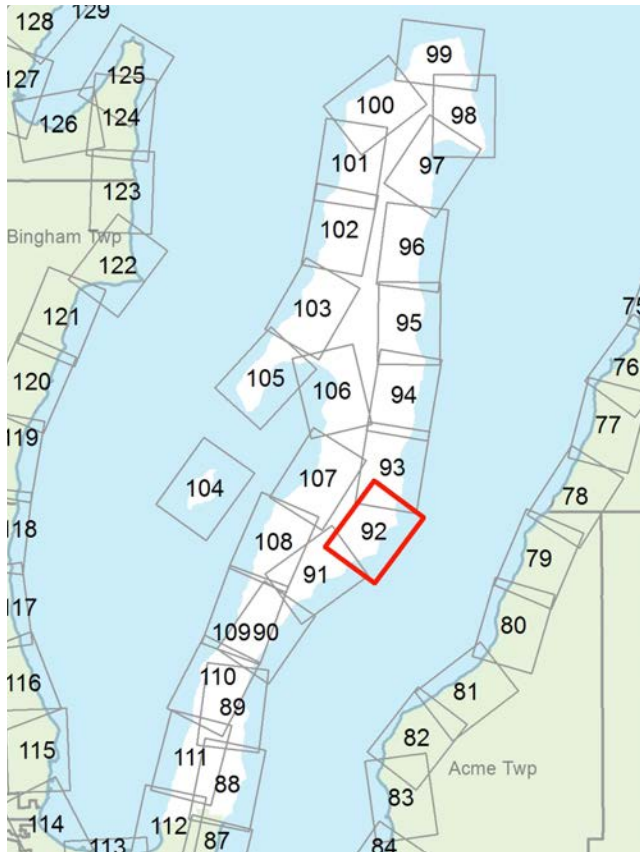
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





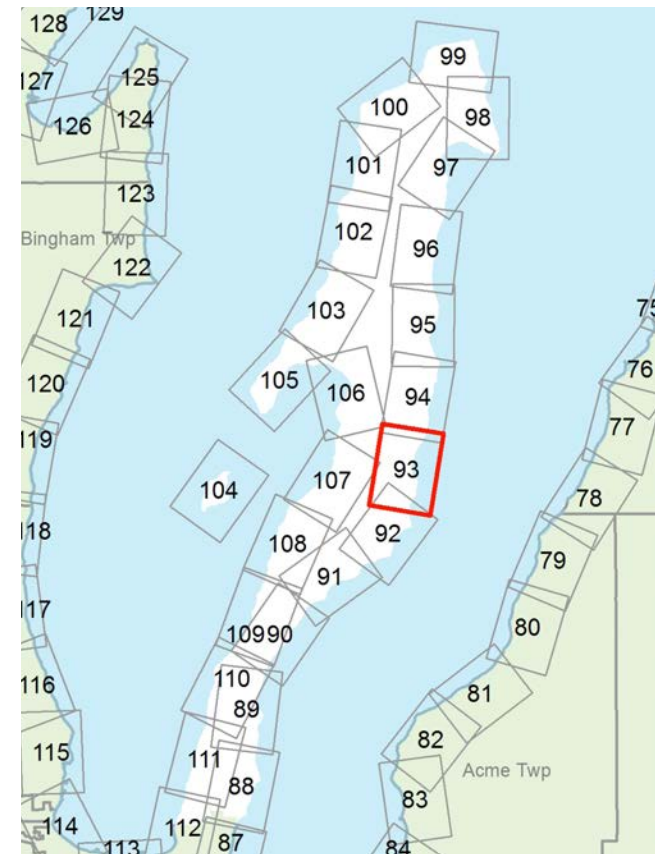
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





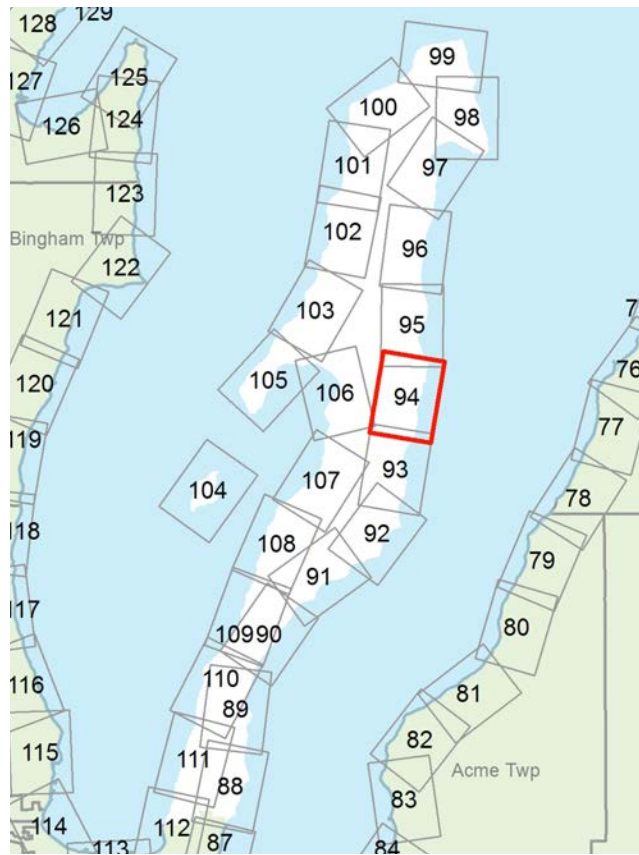
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





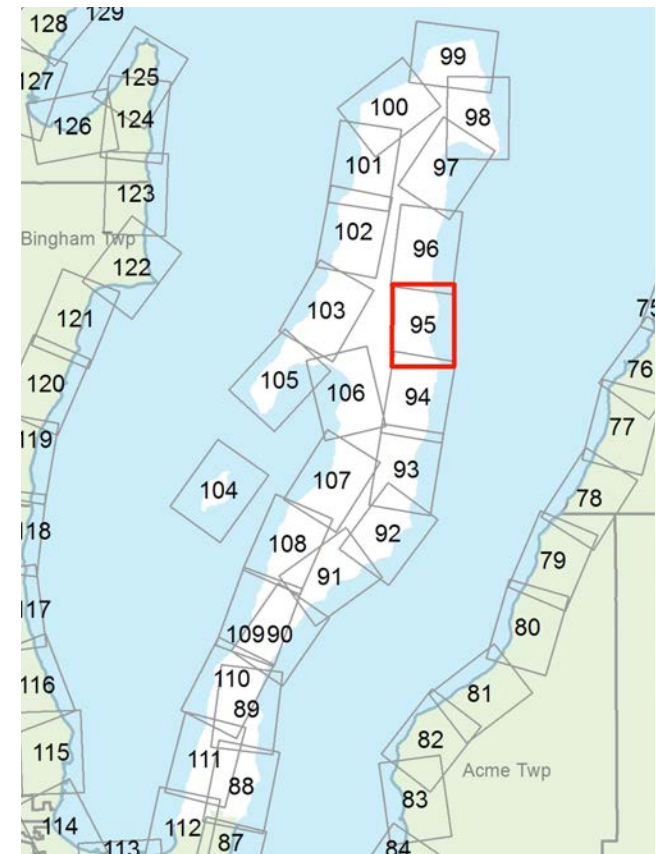
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





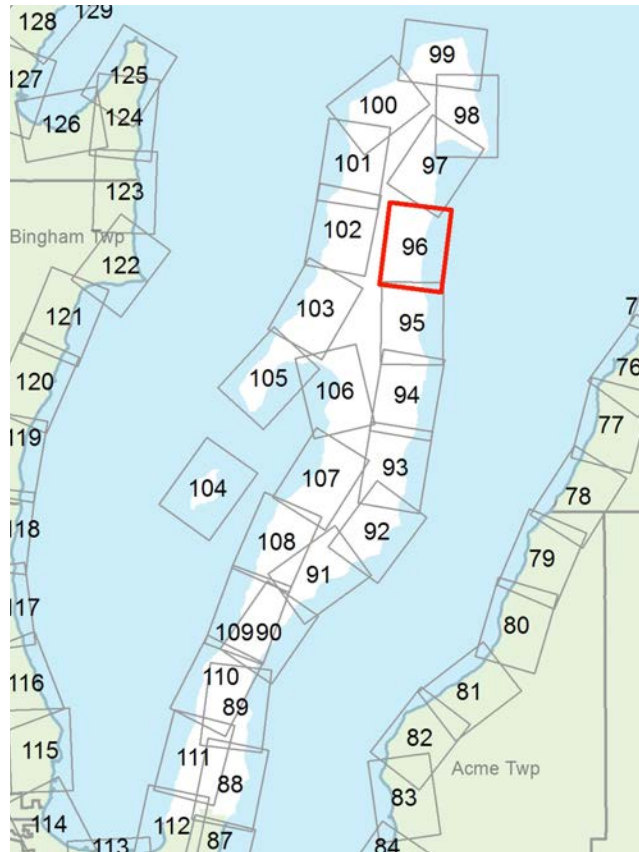
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





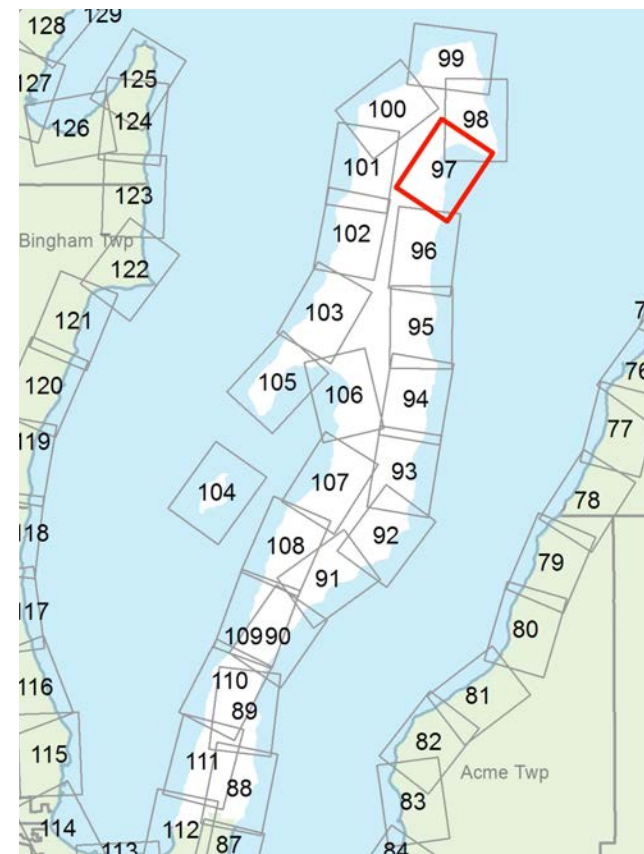
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





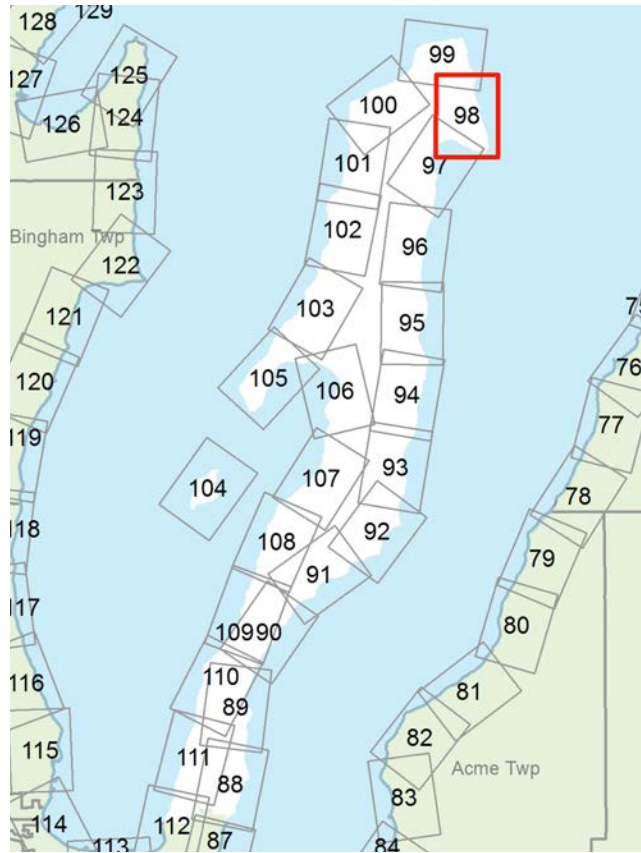
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





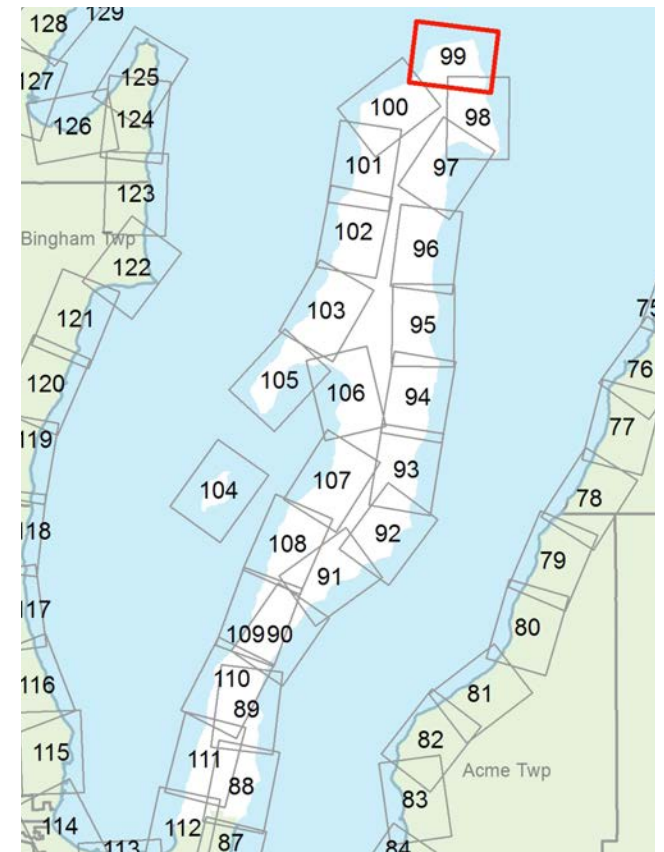
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





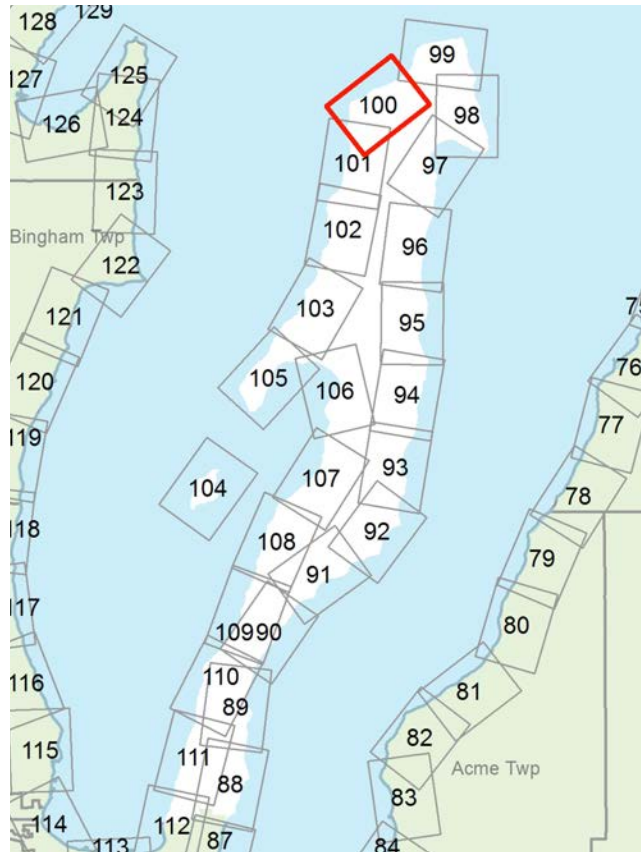
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





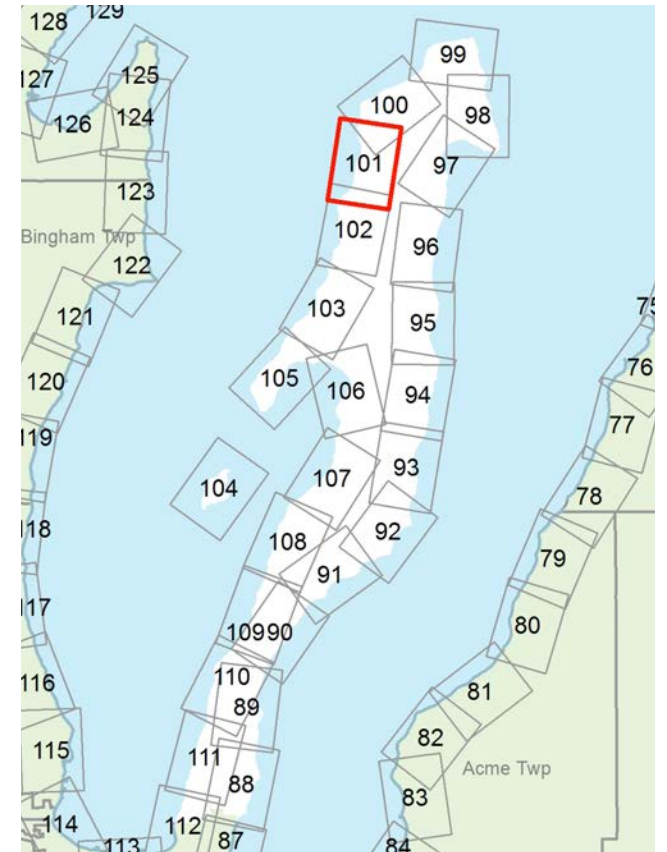
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





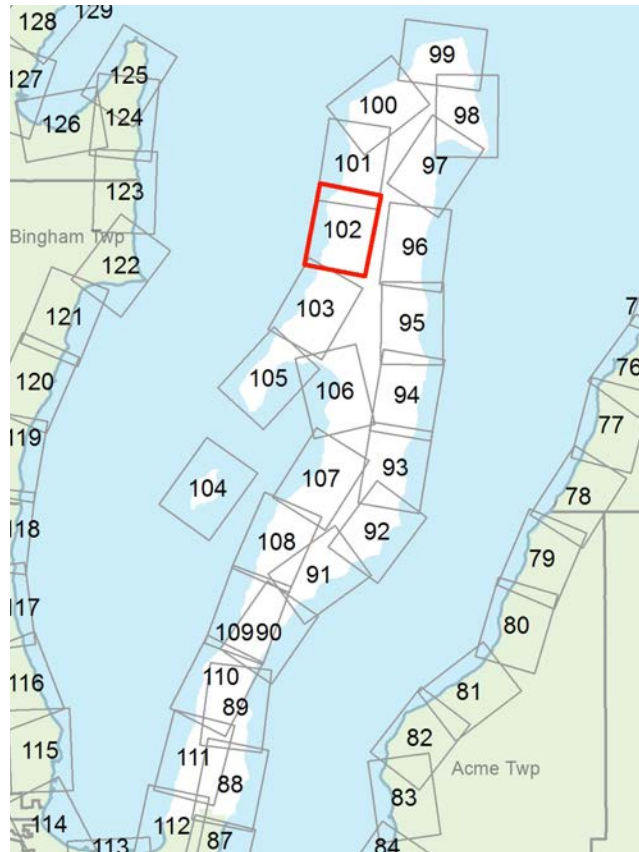
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





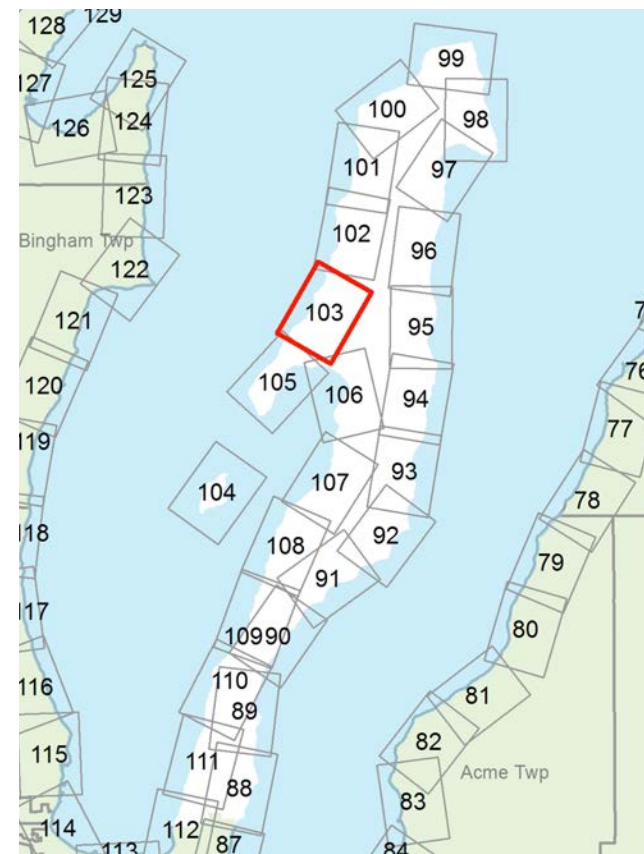
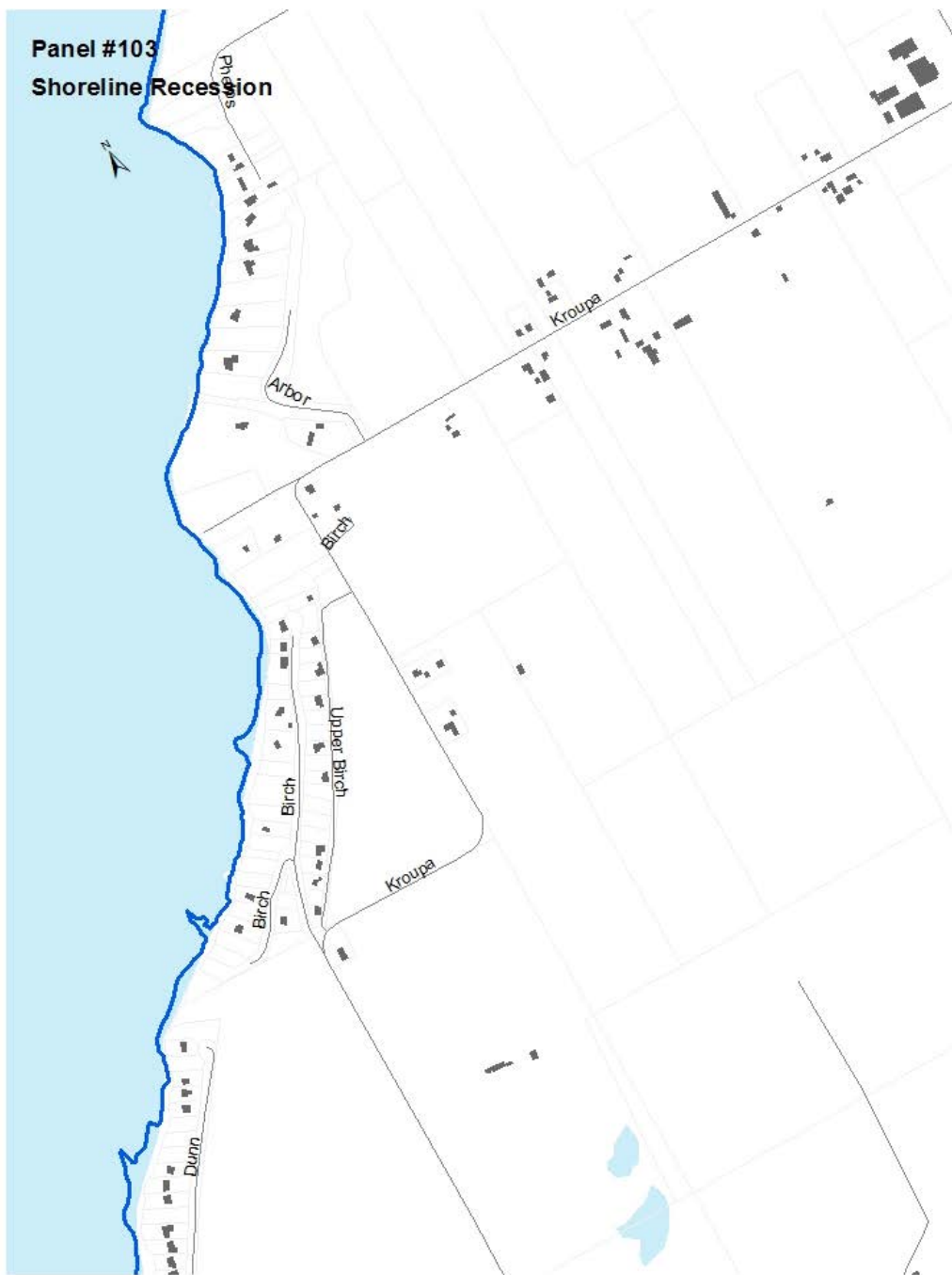
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





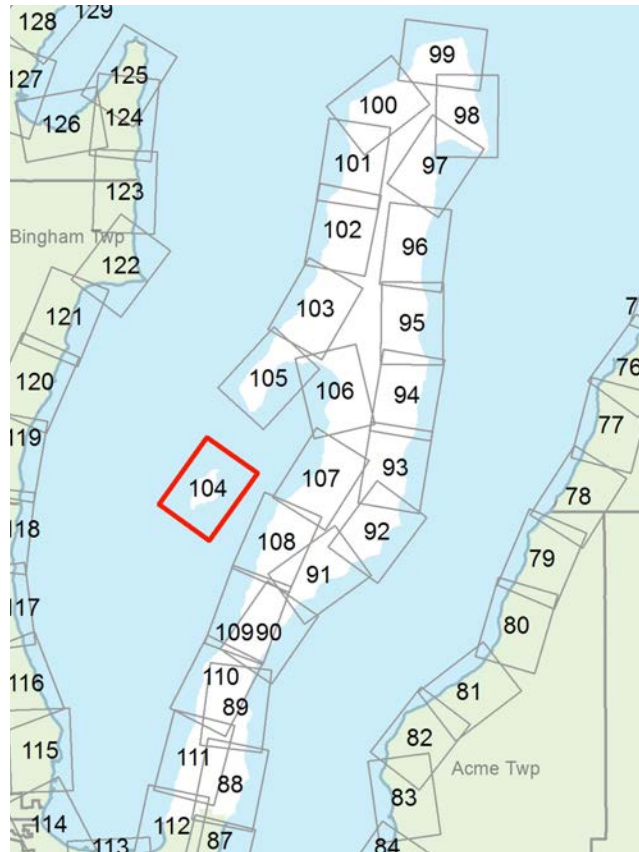
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

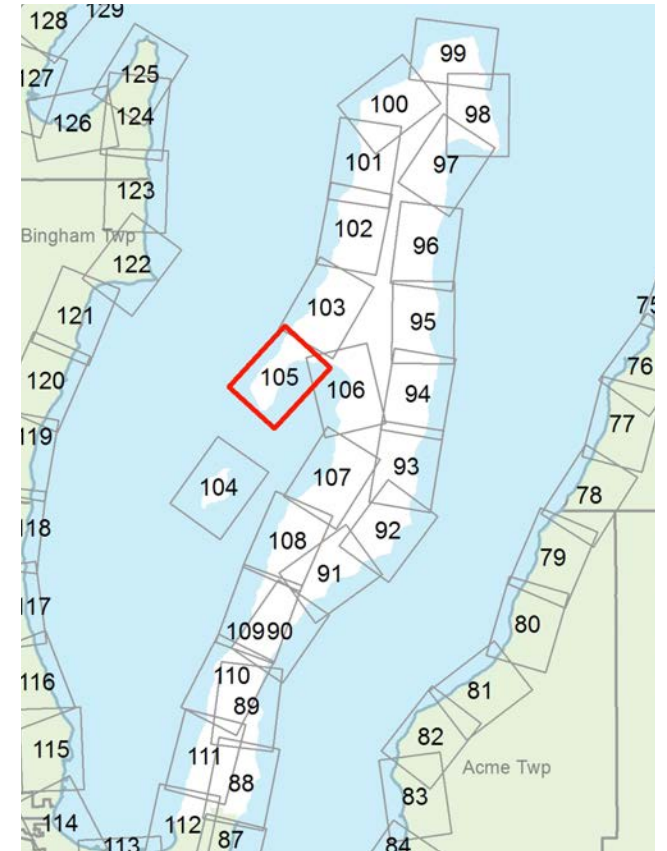




- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

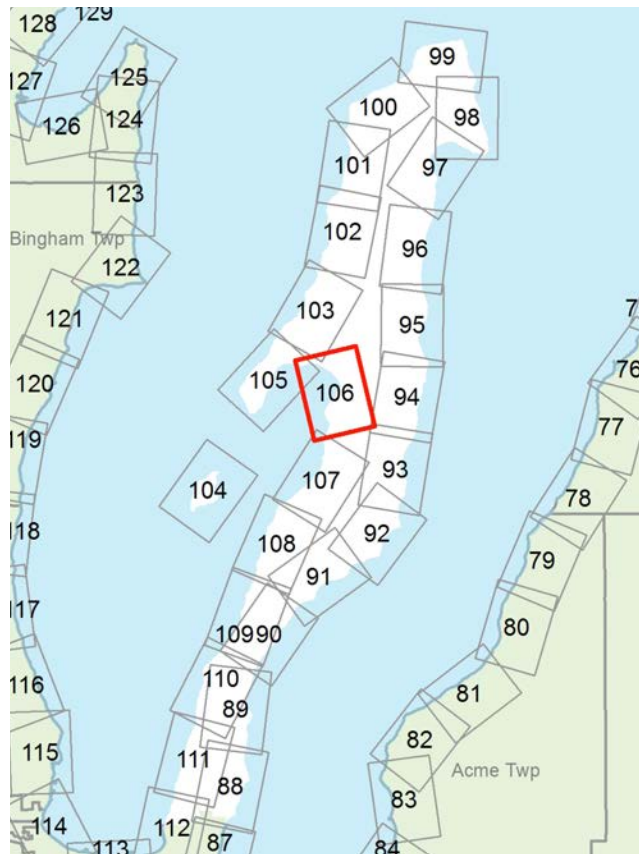
Panel #104 Shoreline Recession





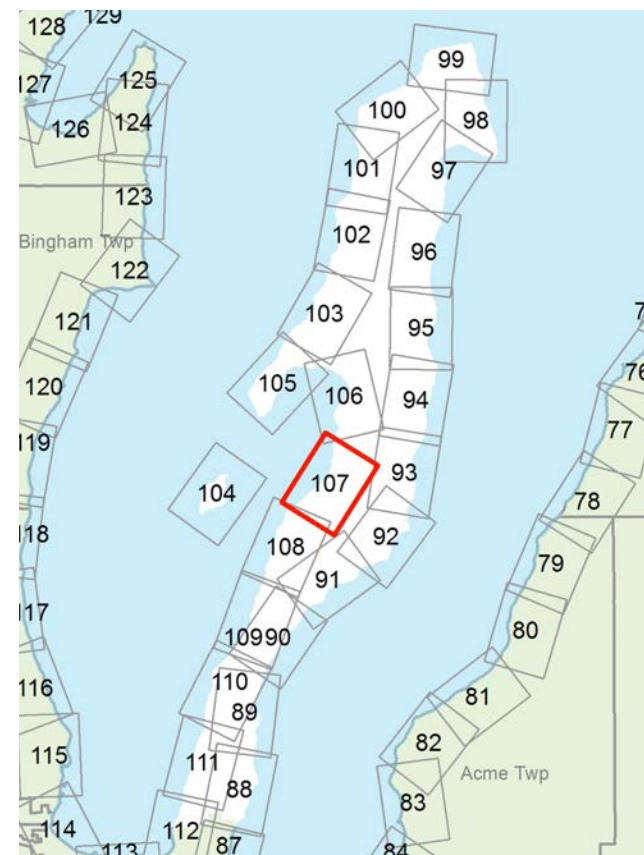
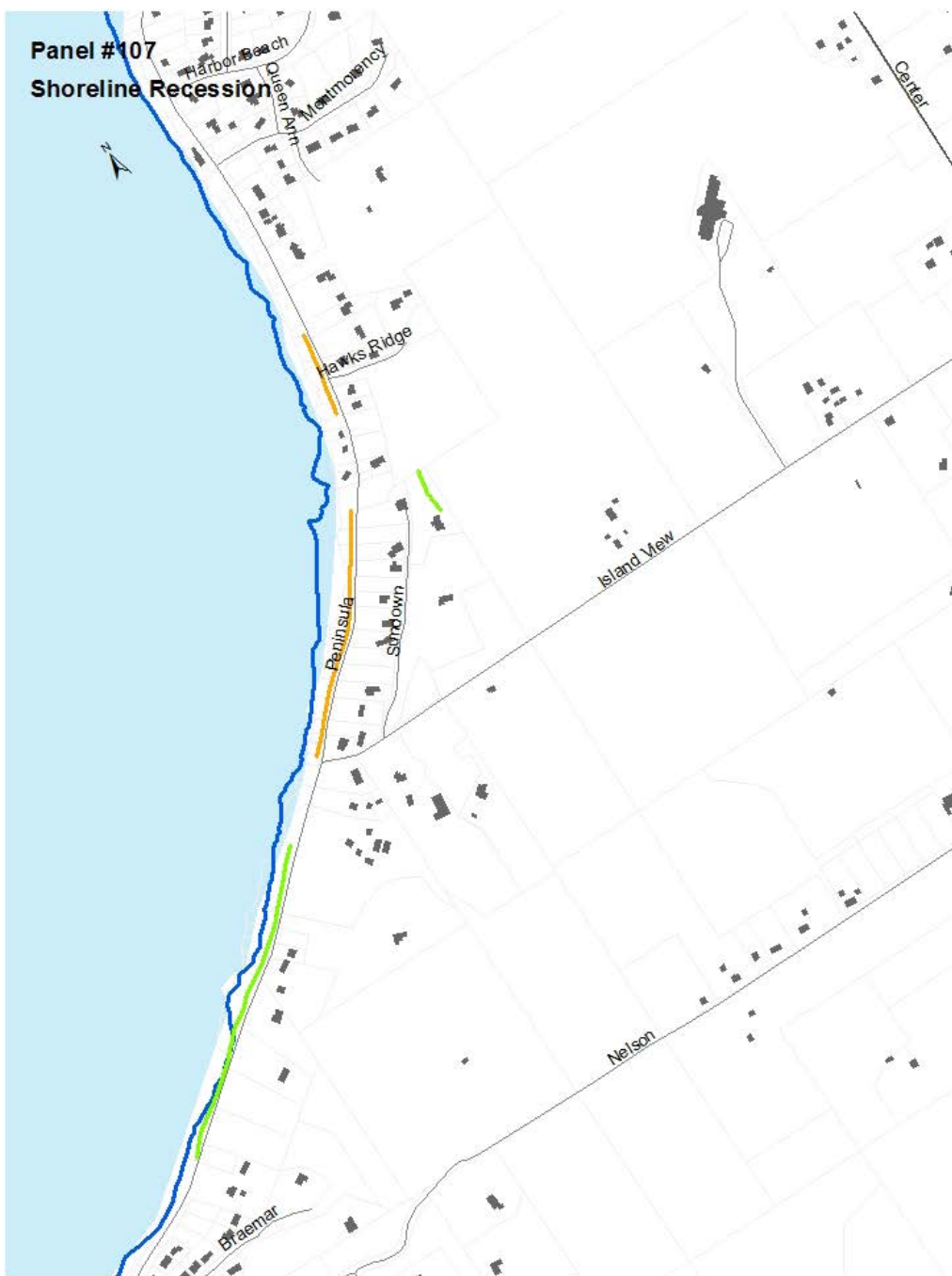
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





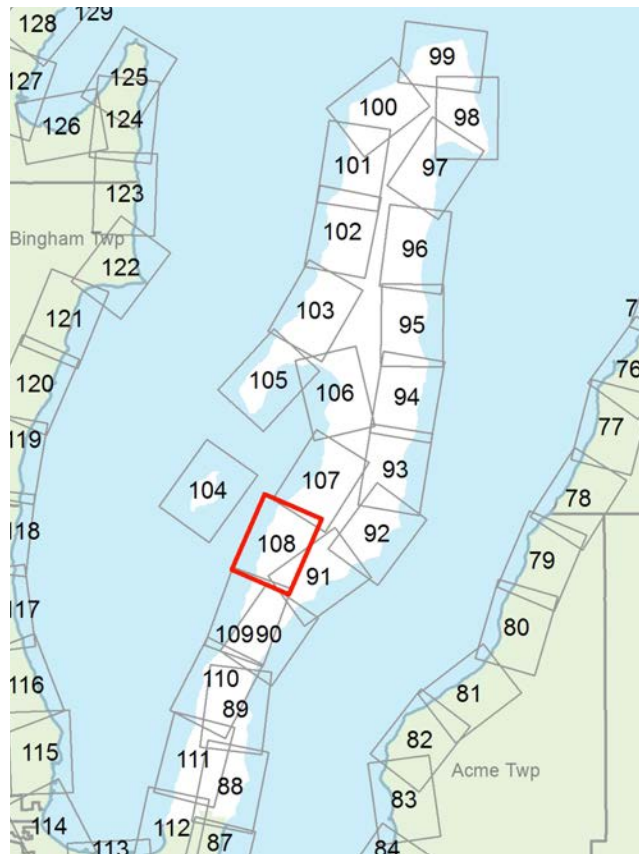
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





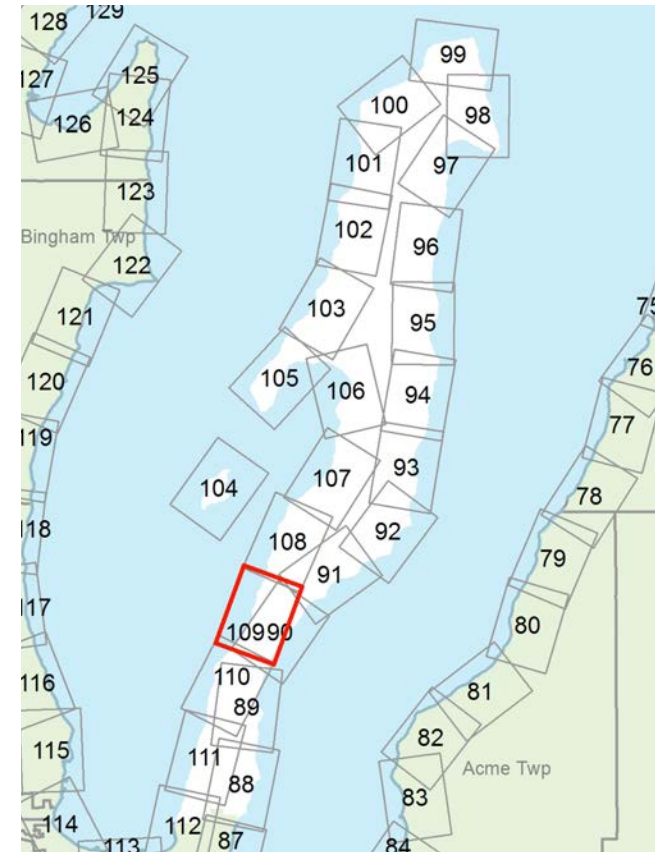
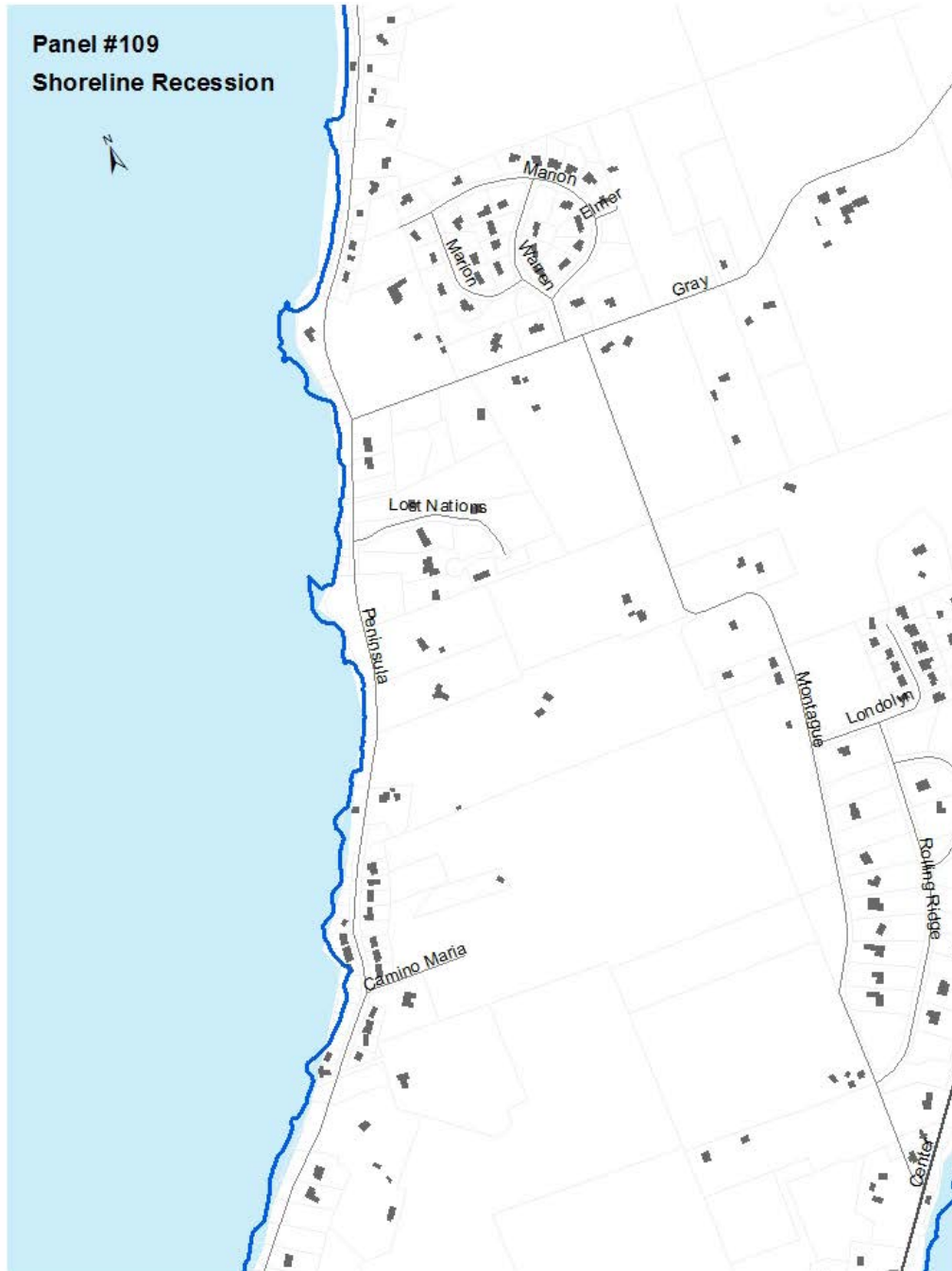
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





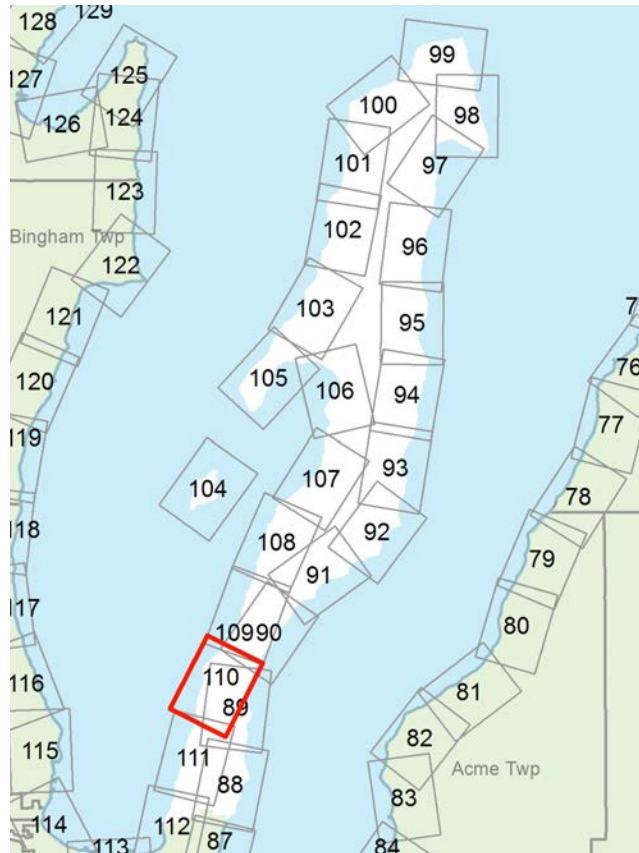
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





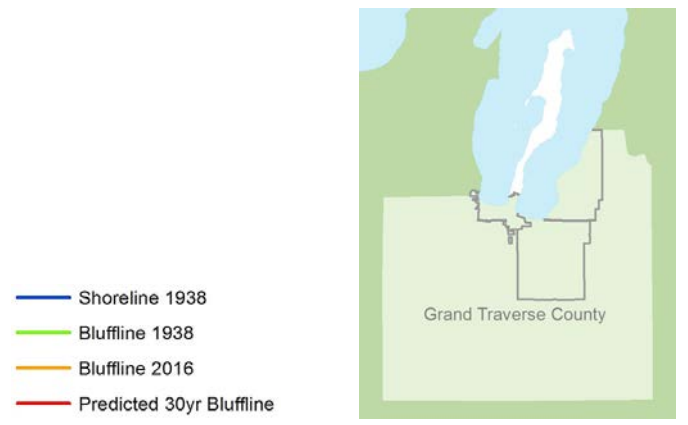
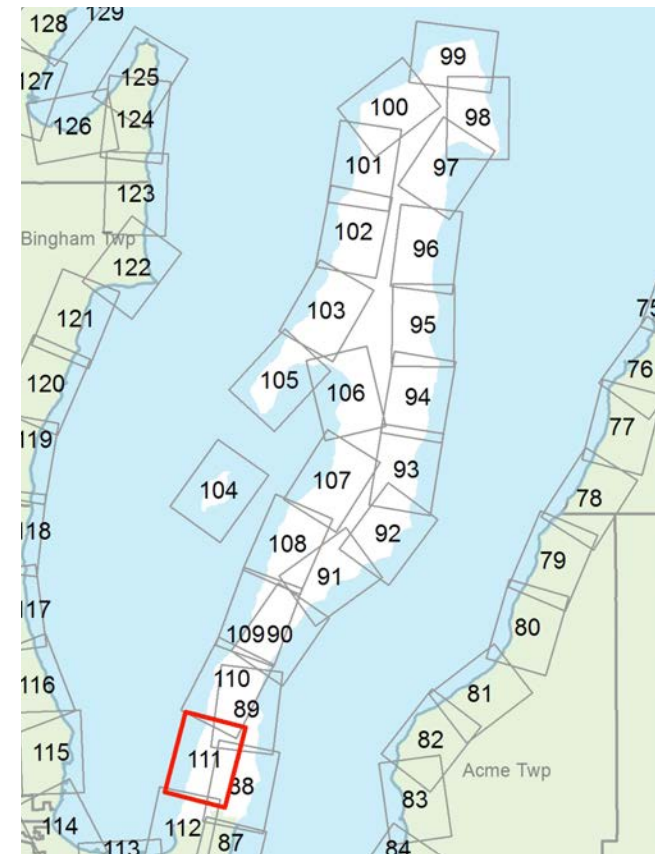
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

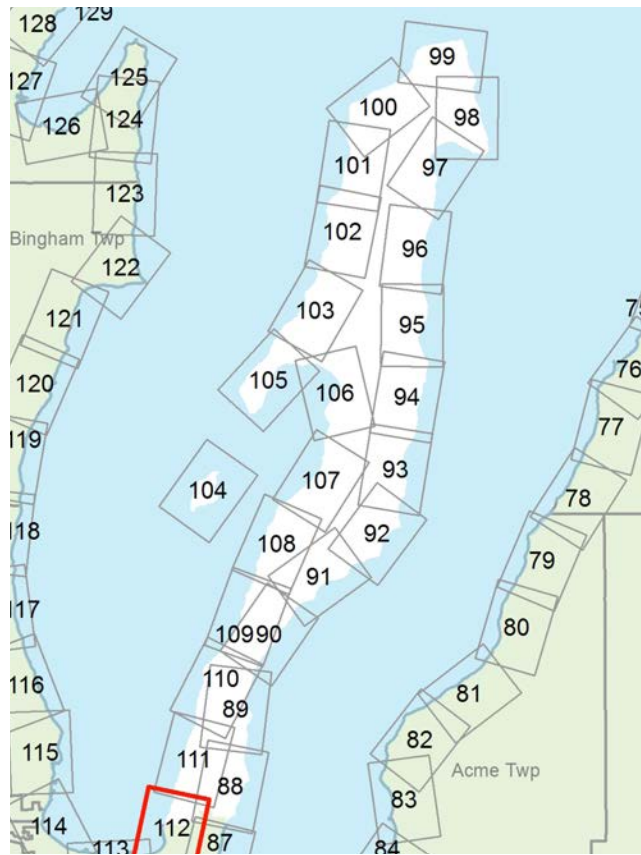




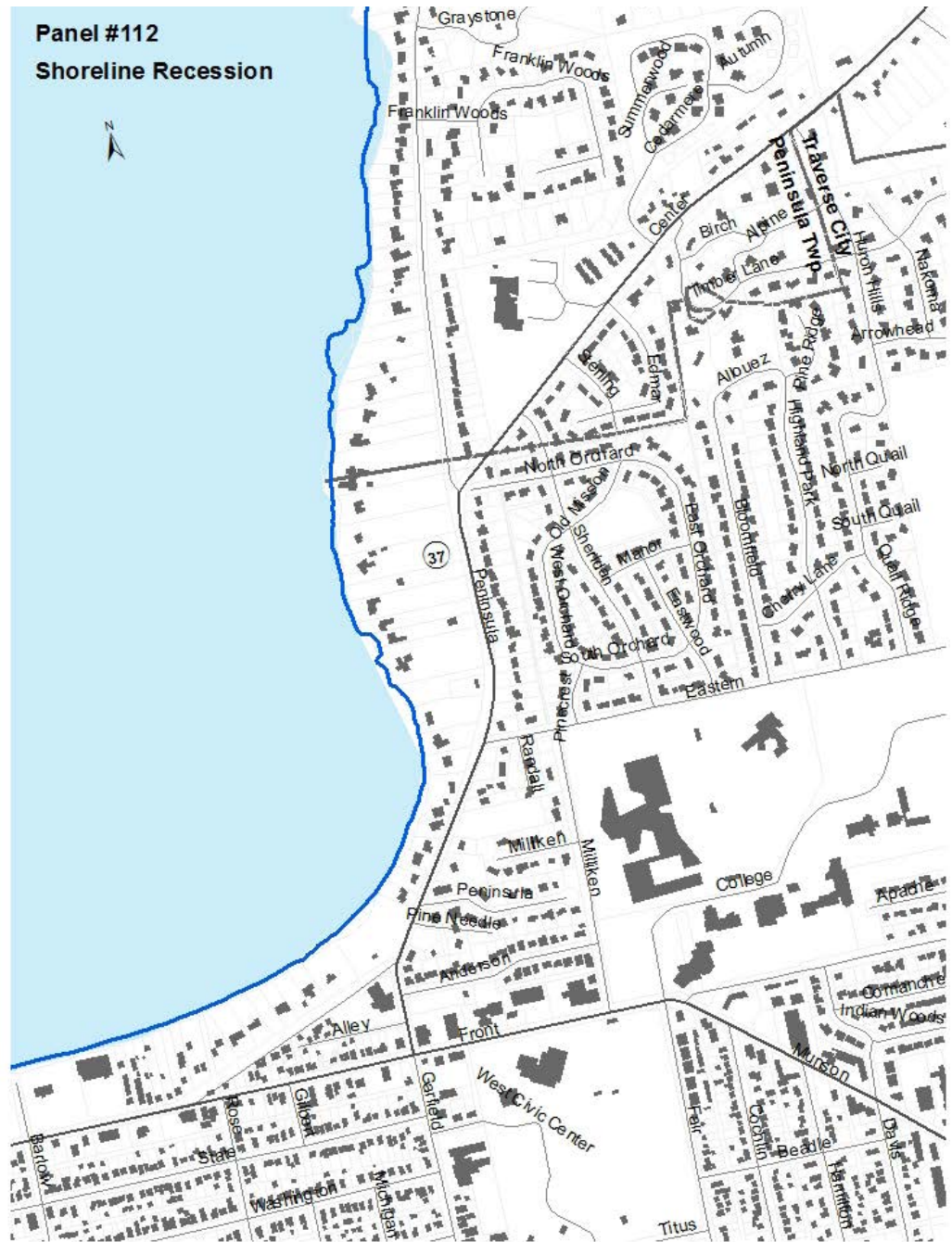
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline







- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



Leelanau County



Bluff Detail, Panel 156, Leland Twp.

BLUFF RECESSION DETAIL

At least one “zoomed in” detail example of historic bluffline recession and future projections is provided at the beginning of each county section of this chapter. Shoreline and bluffline recession data can be viewed in greater detail online at <http://geospatialresearch.mtu.edu/czmp>.



Bluff Detail, Panel 157, Leland Twp.



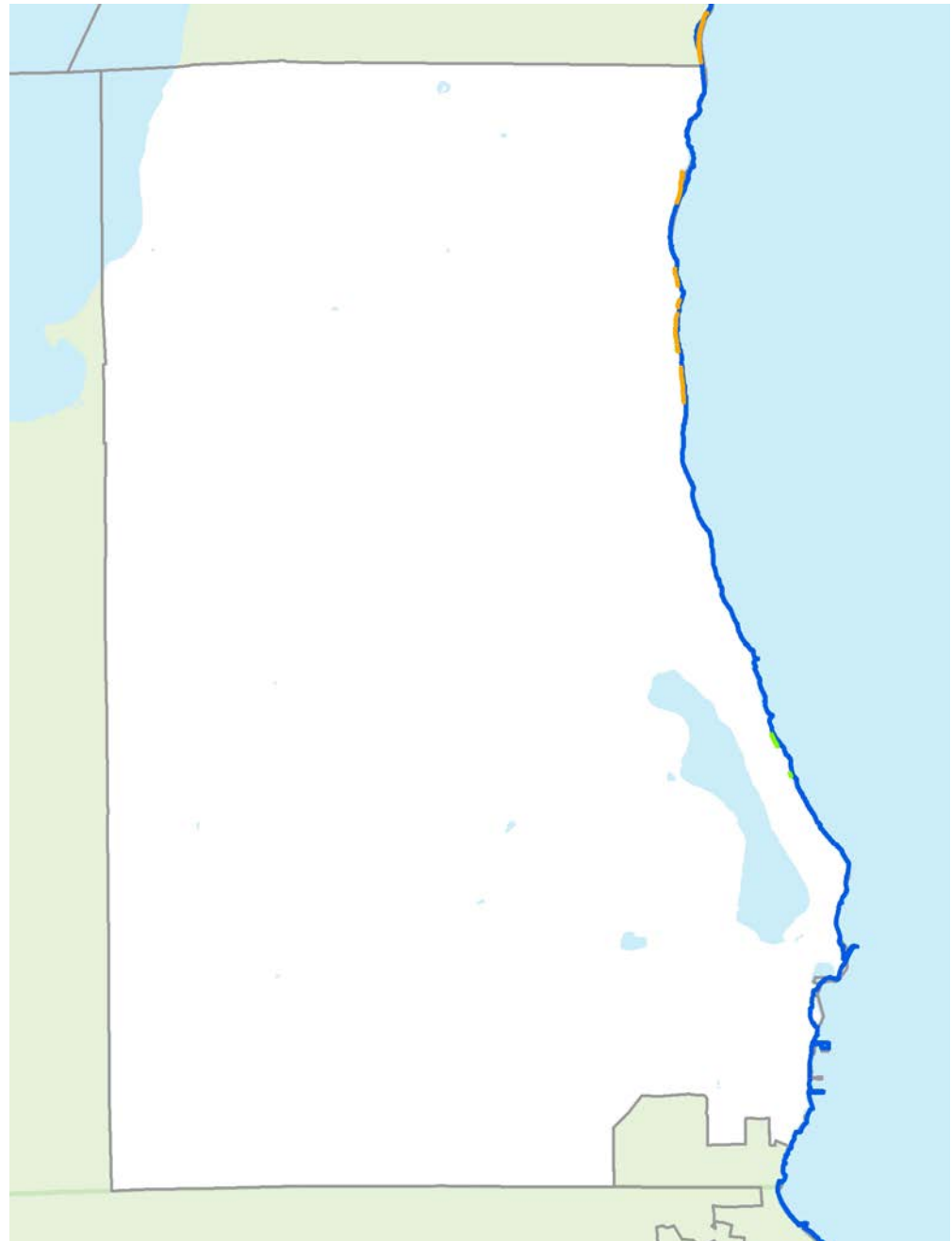
Bluff Detail, Panel 174, Empire Twp.



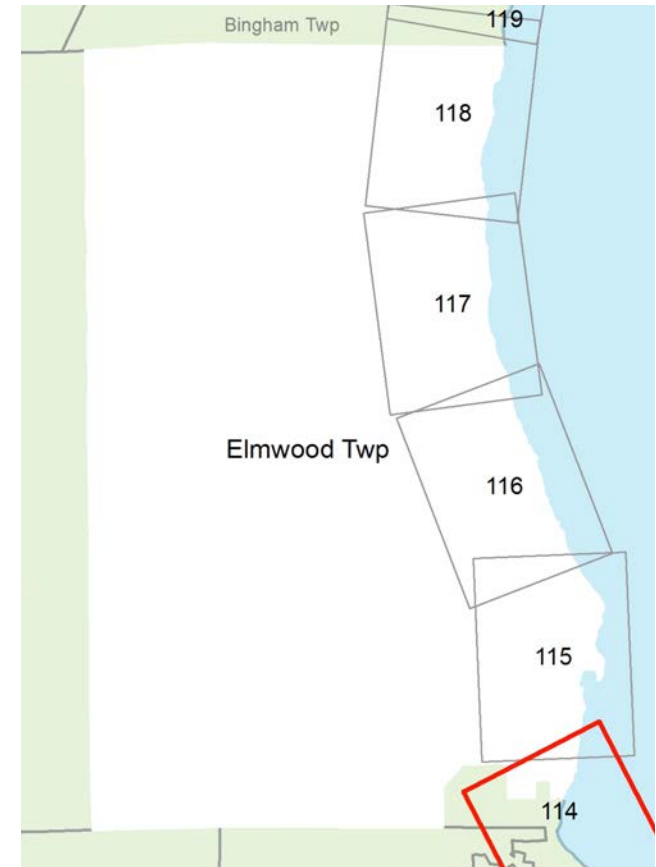
Bluff Detail, Panel 174, Empire Twp.



Elmwood Twp.



- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





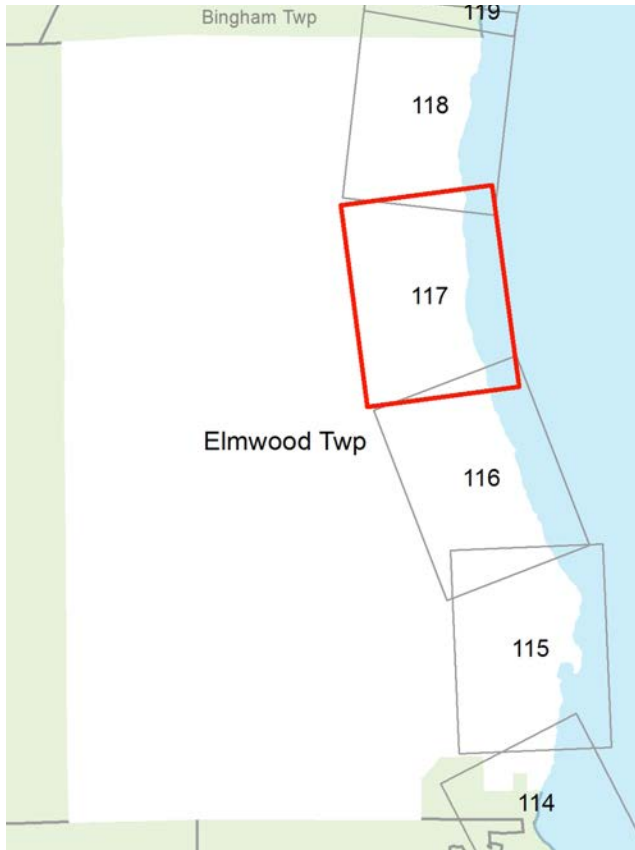
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



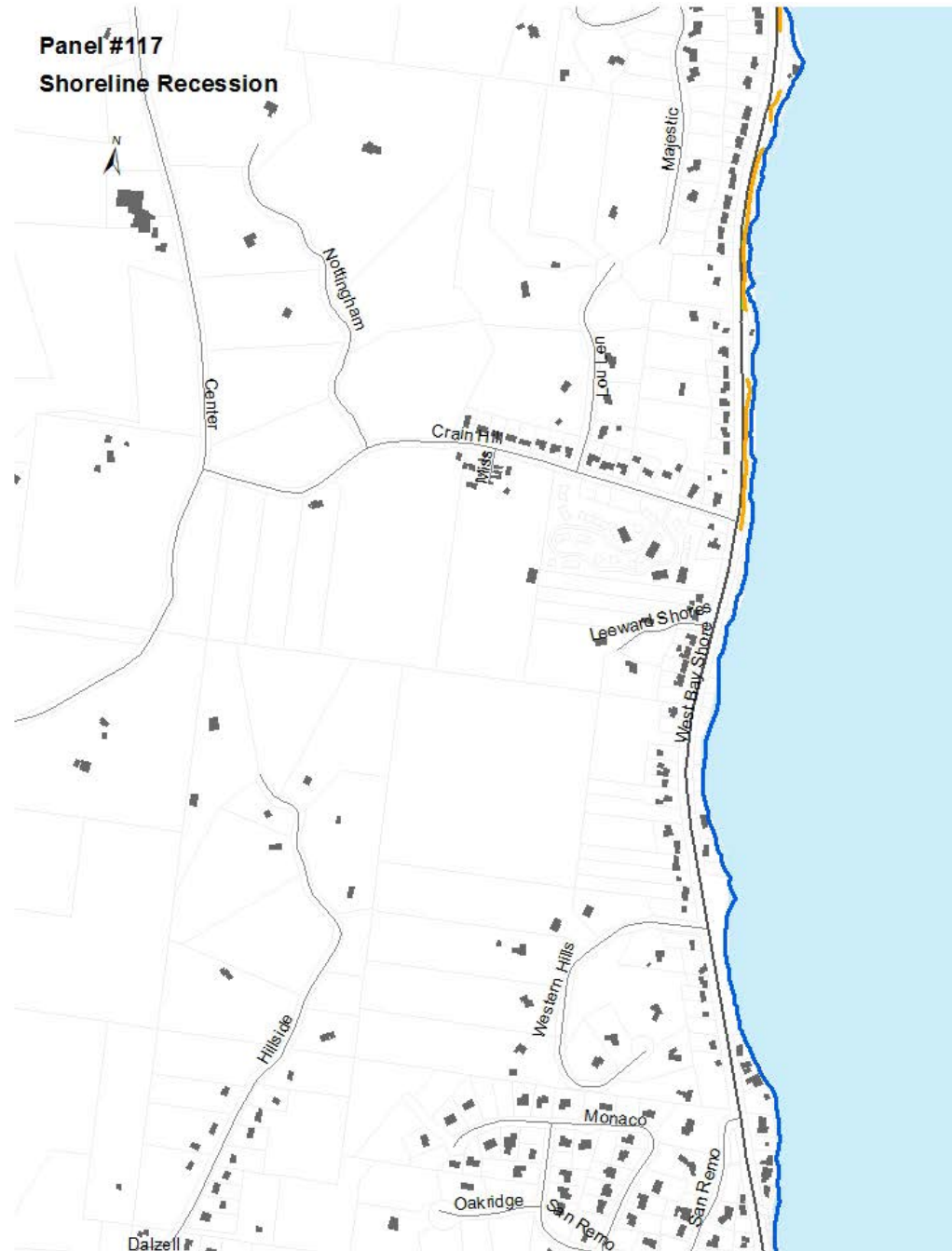


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



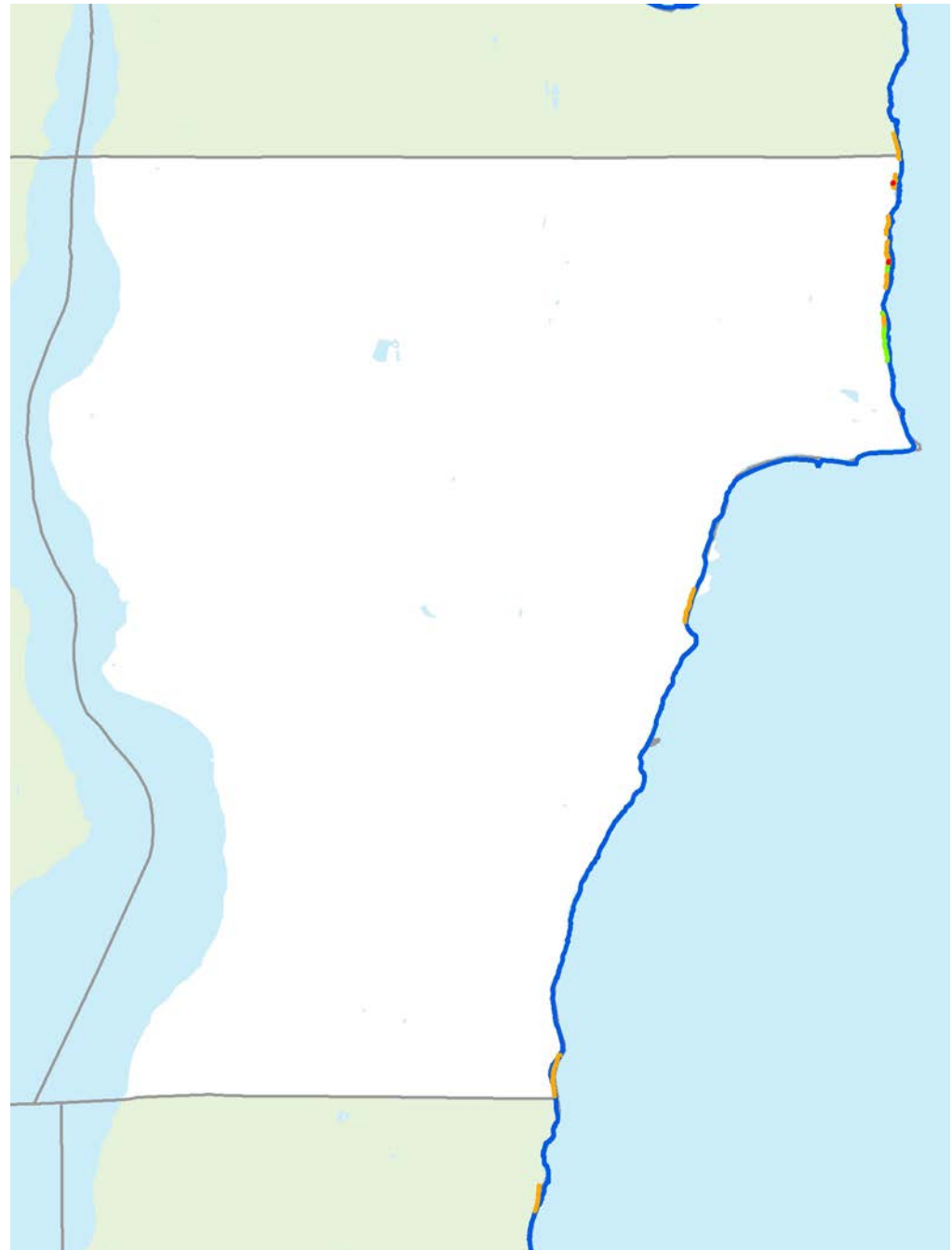
Panel #118
Shoreline Recession



- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

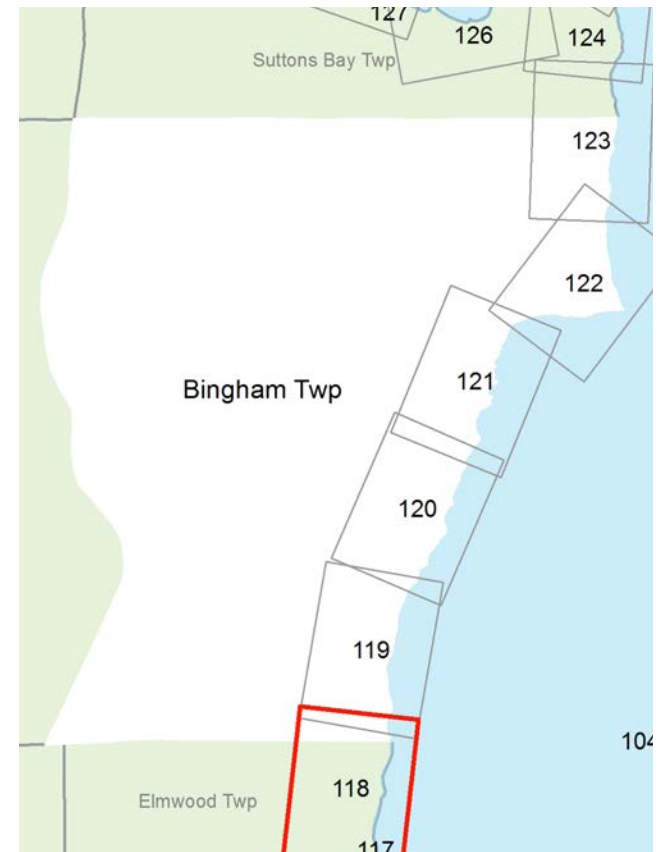


Bingham Twp.



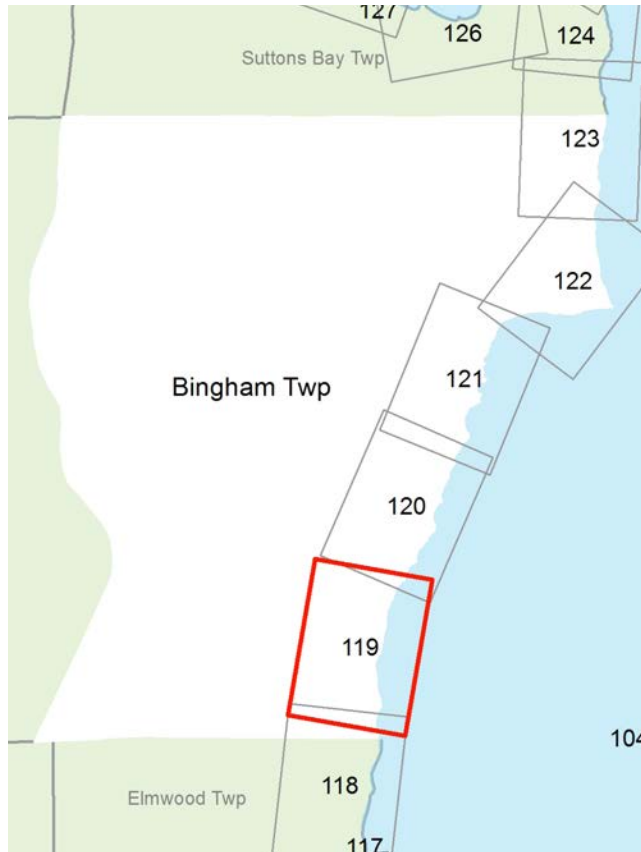
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

Panel #118
Shoreline Recession



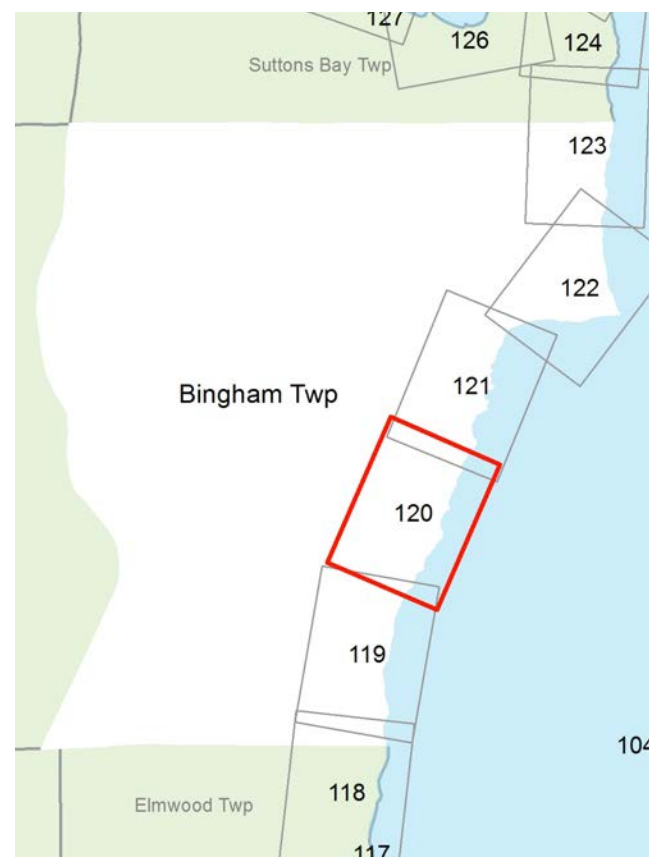
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





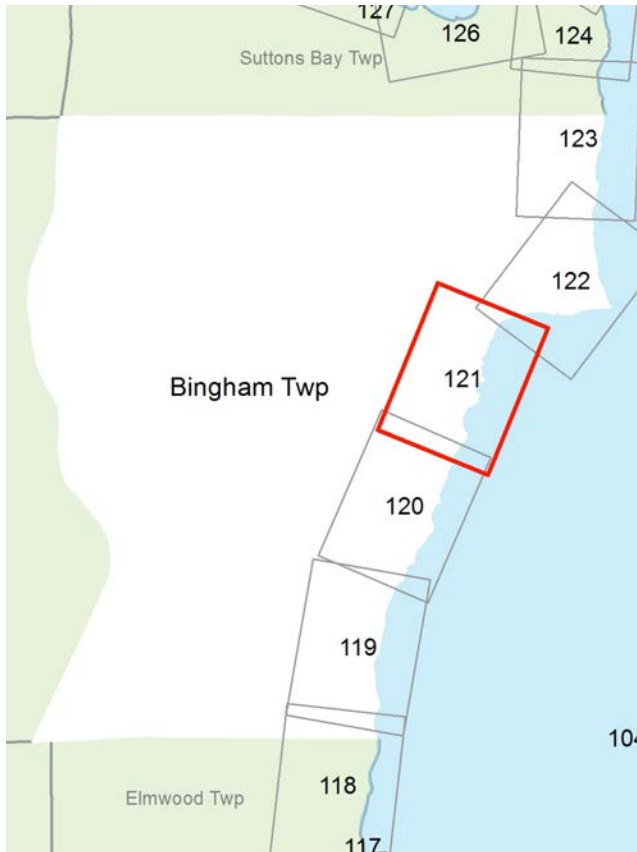
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





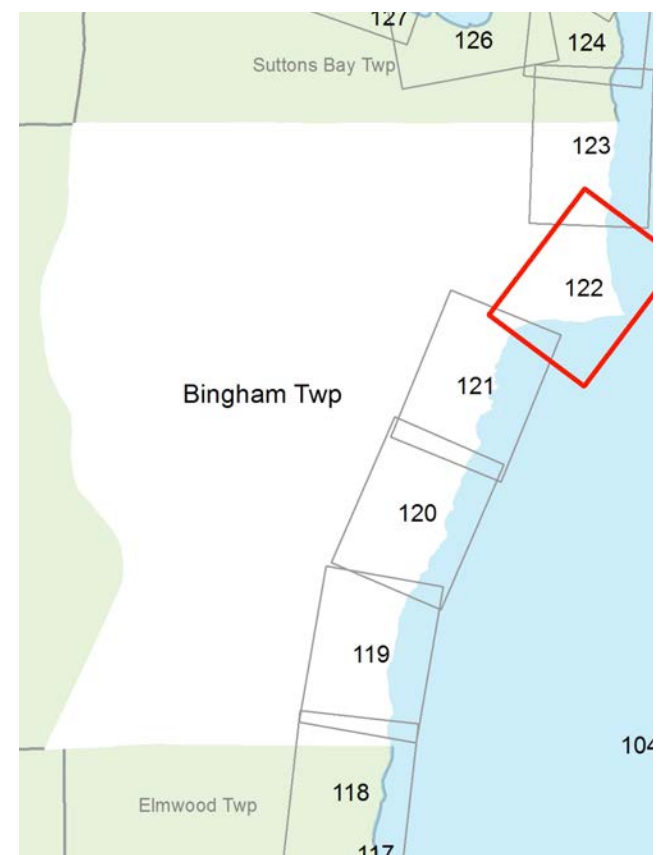
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





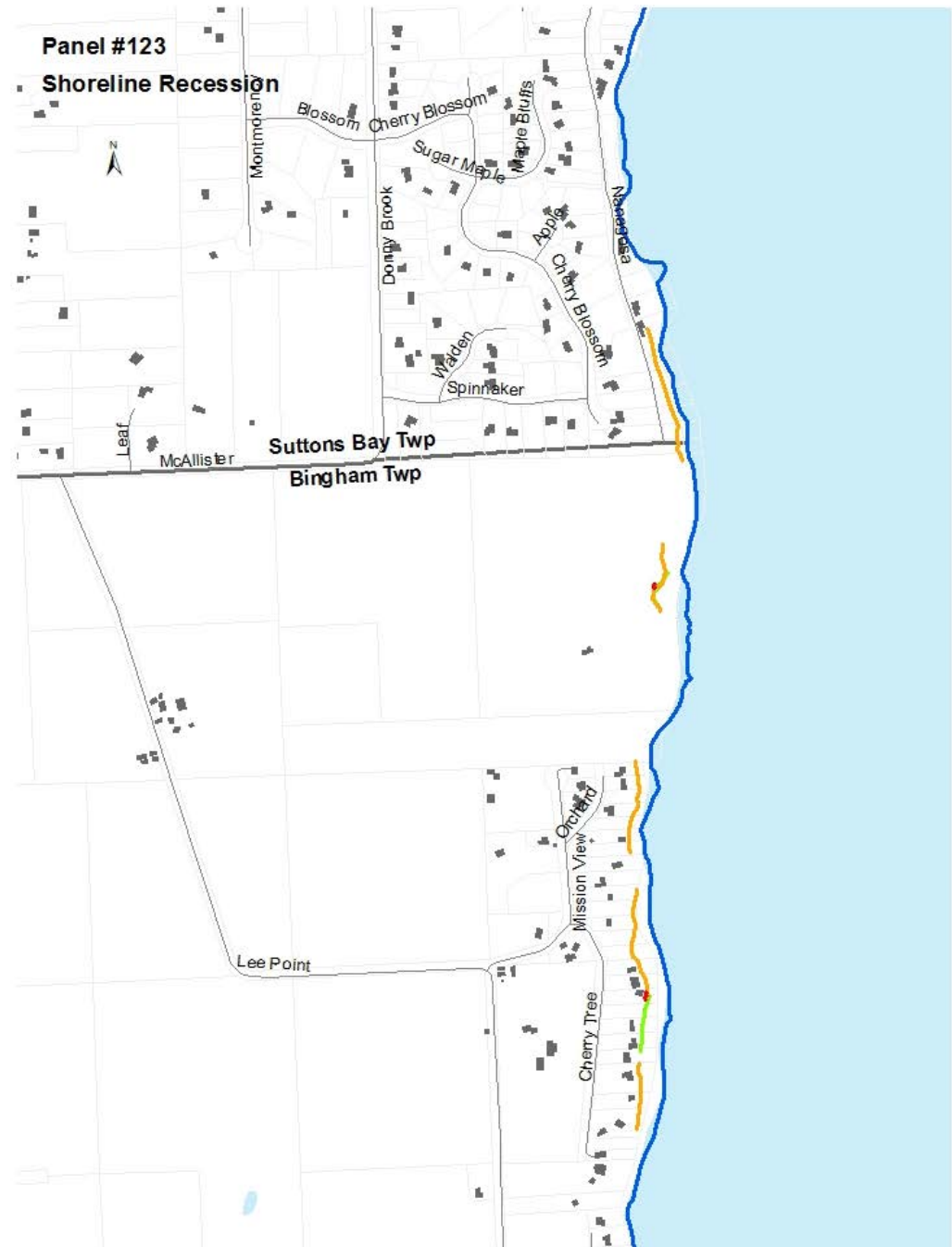
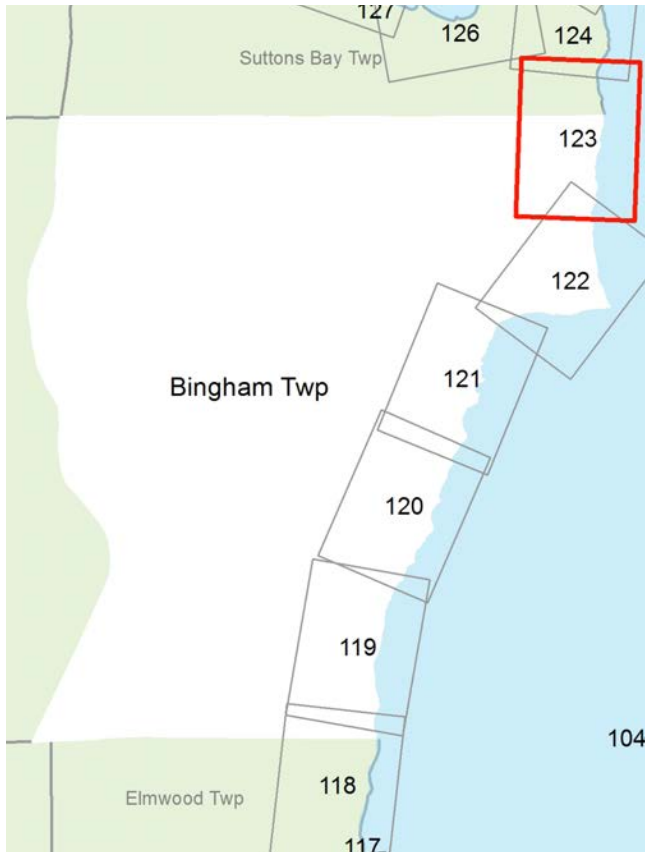
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



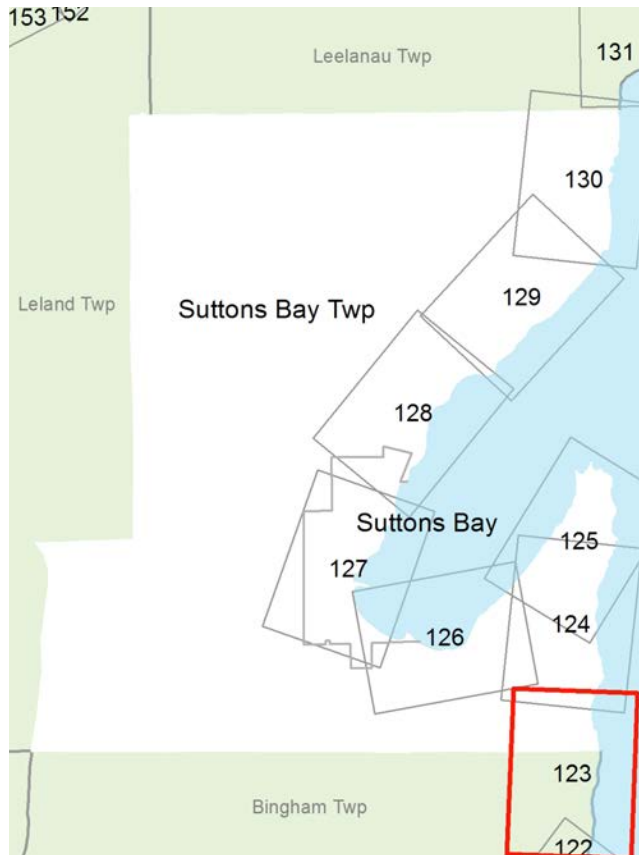


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

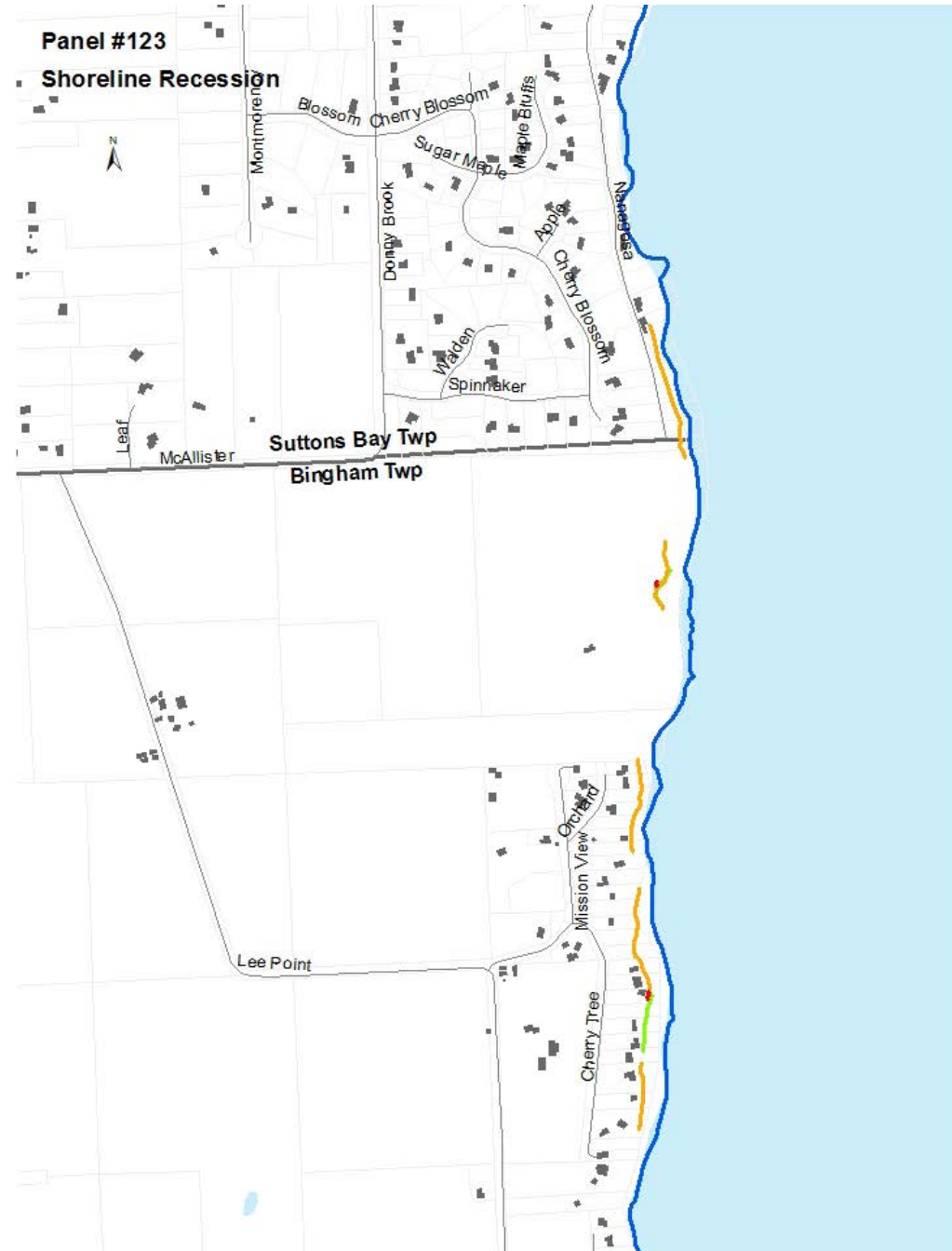
Suttons Bay Twp./ Suttons Bay

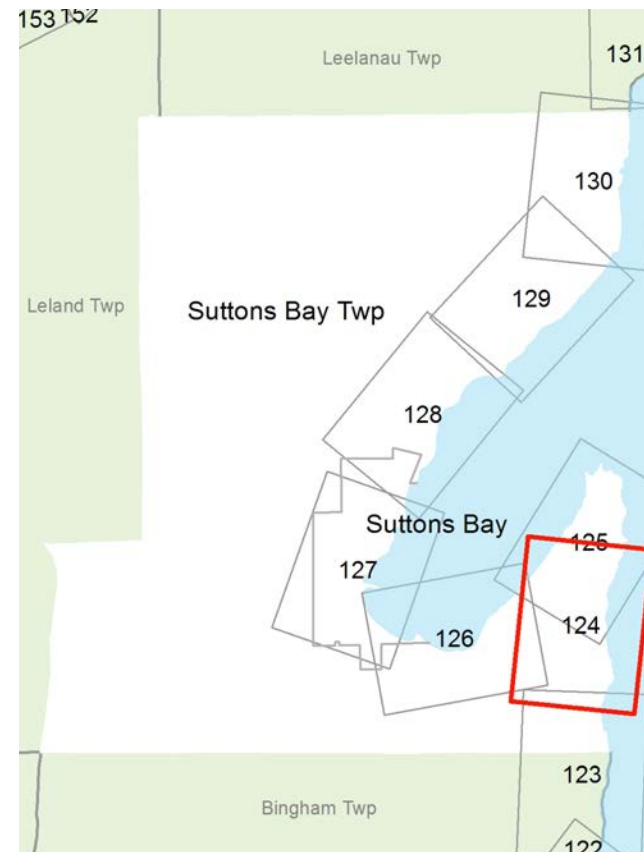
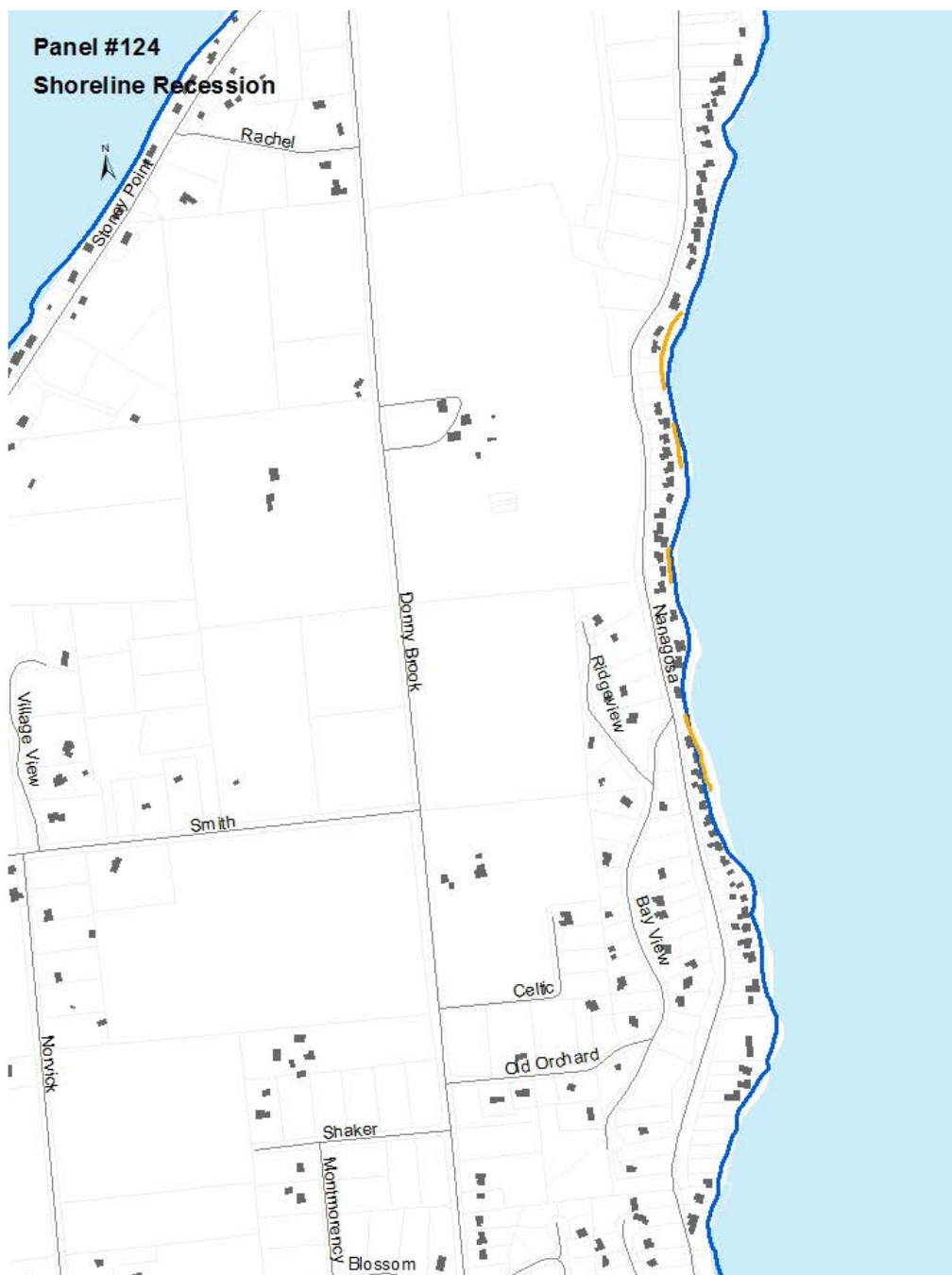


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



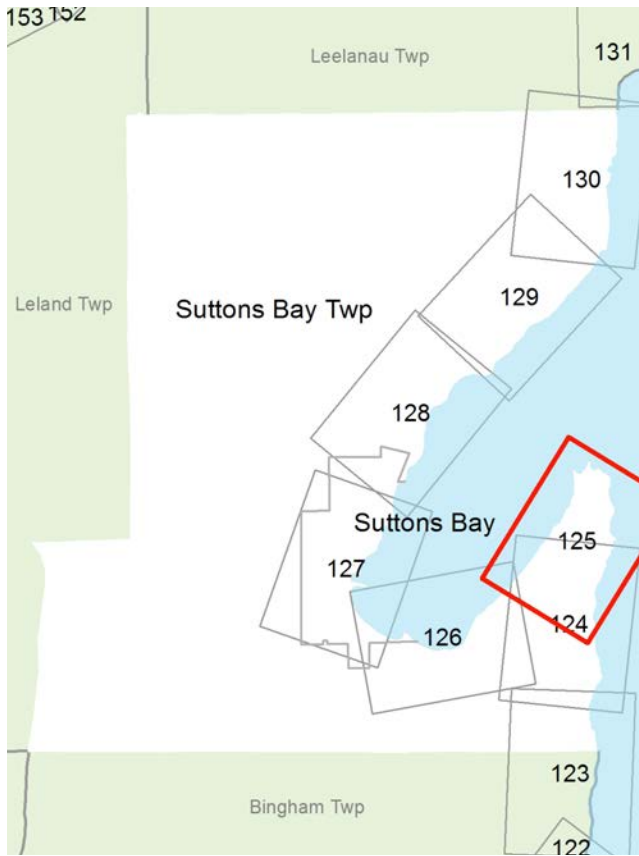
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





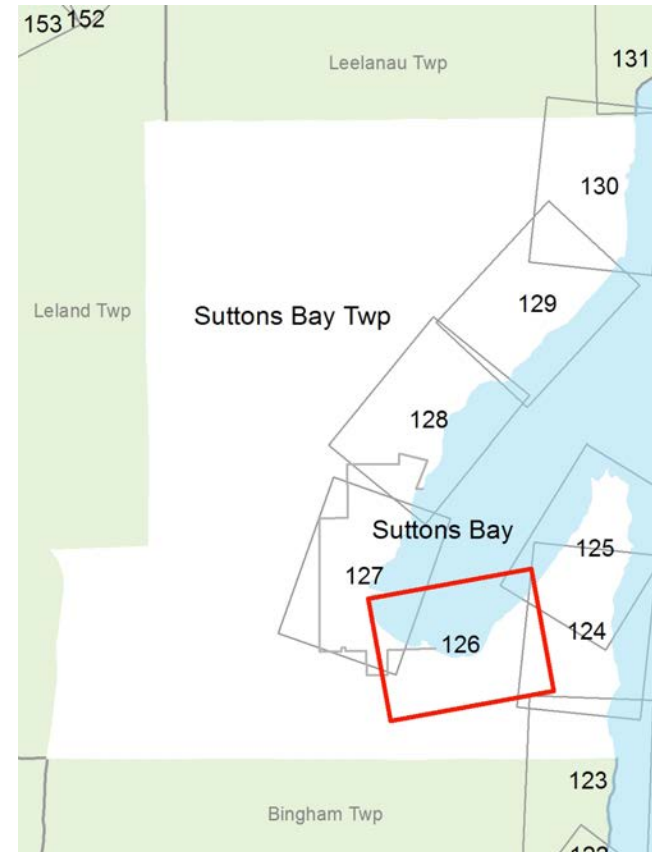
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





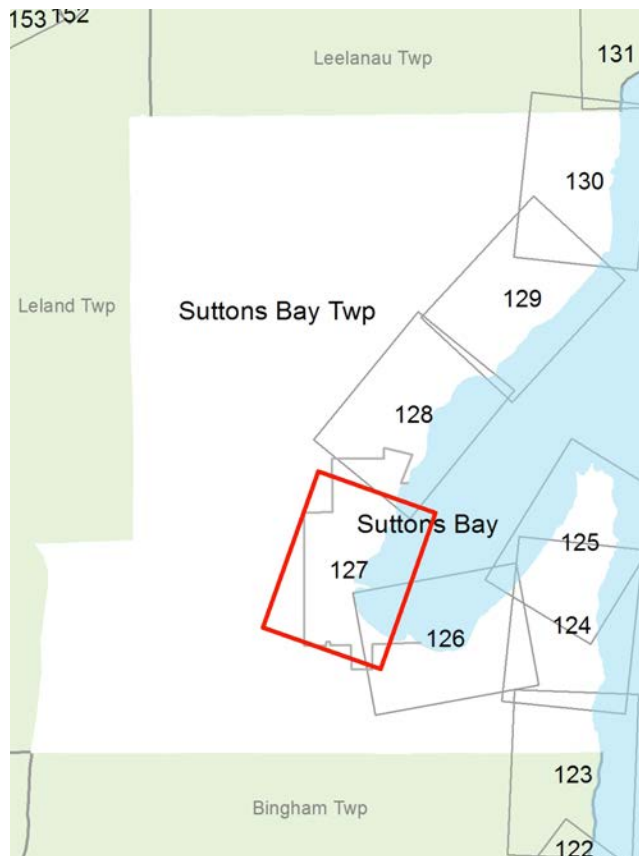
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





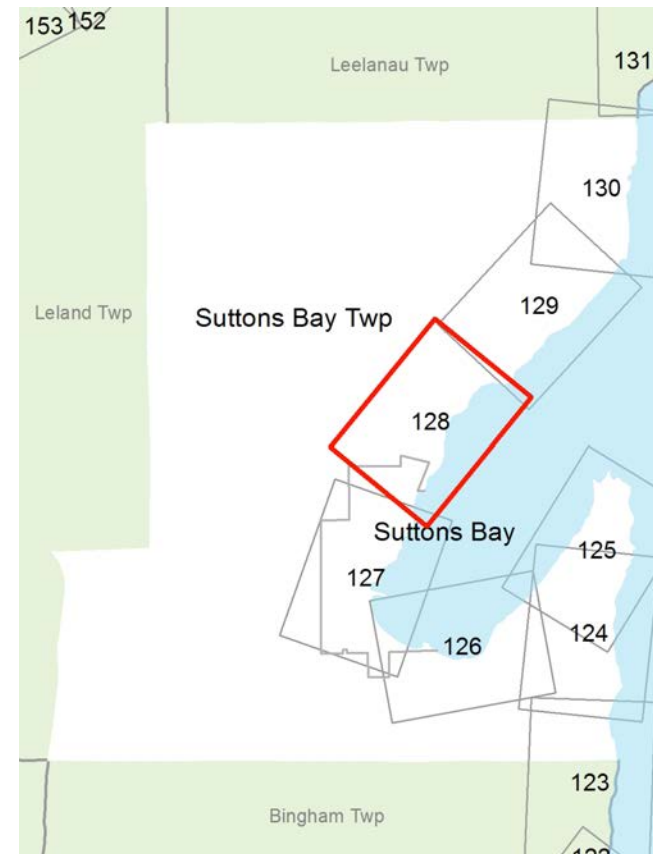
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





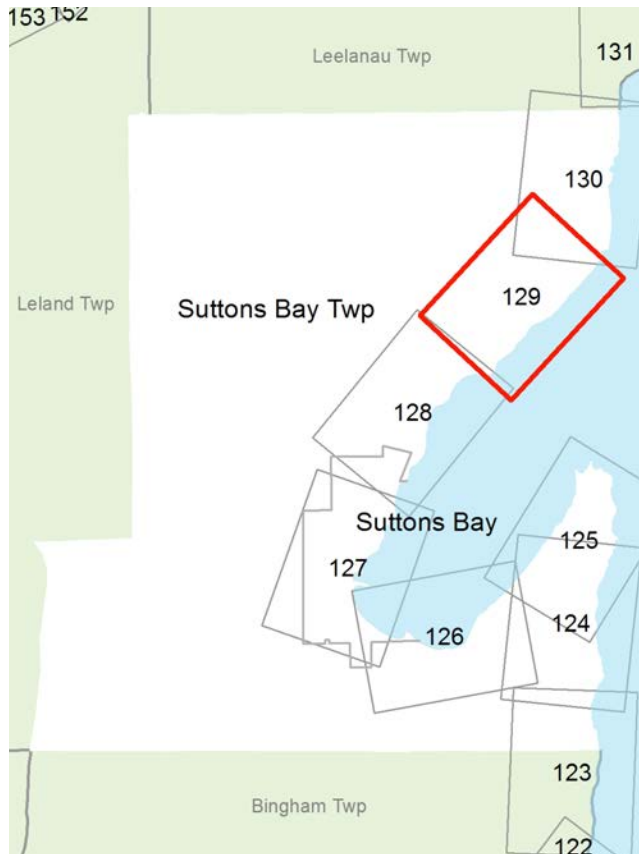
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

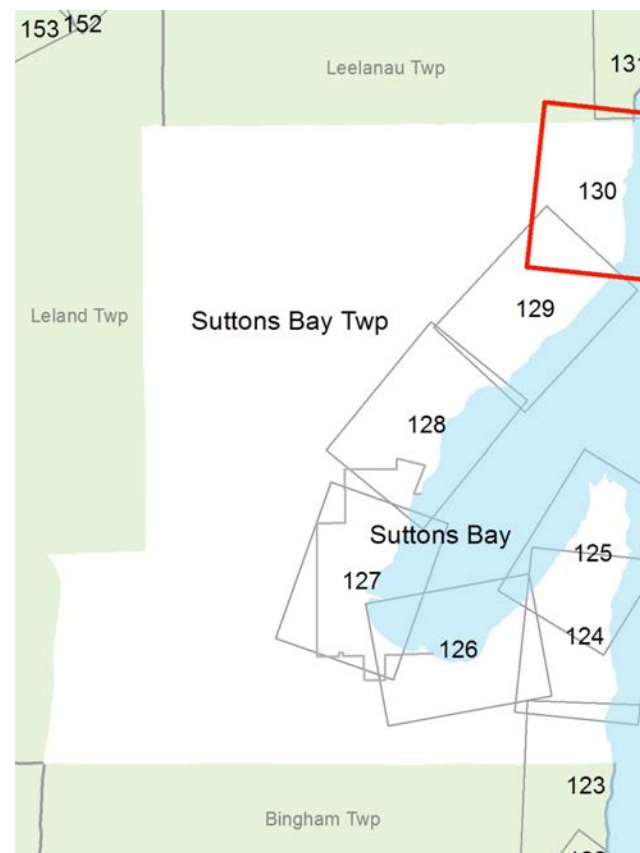




Panel #129
Shoreline Recession



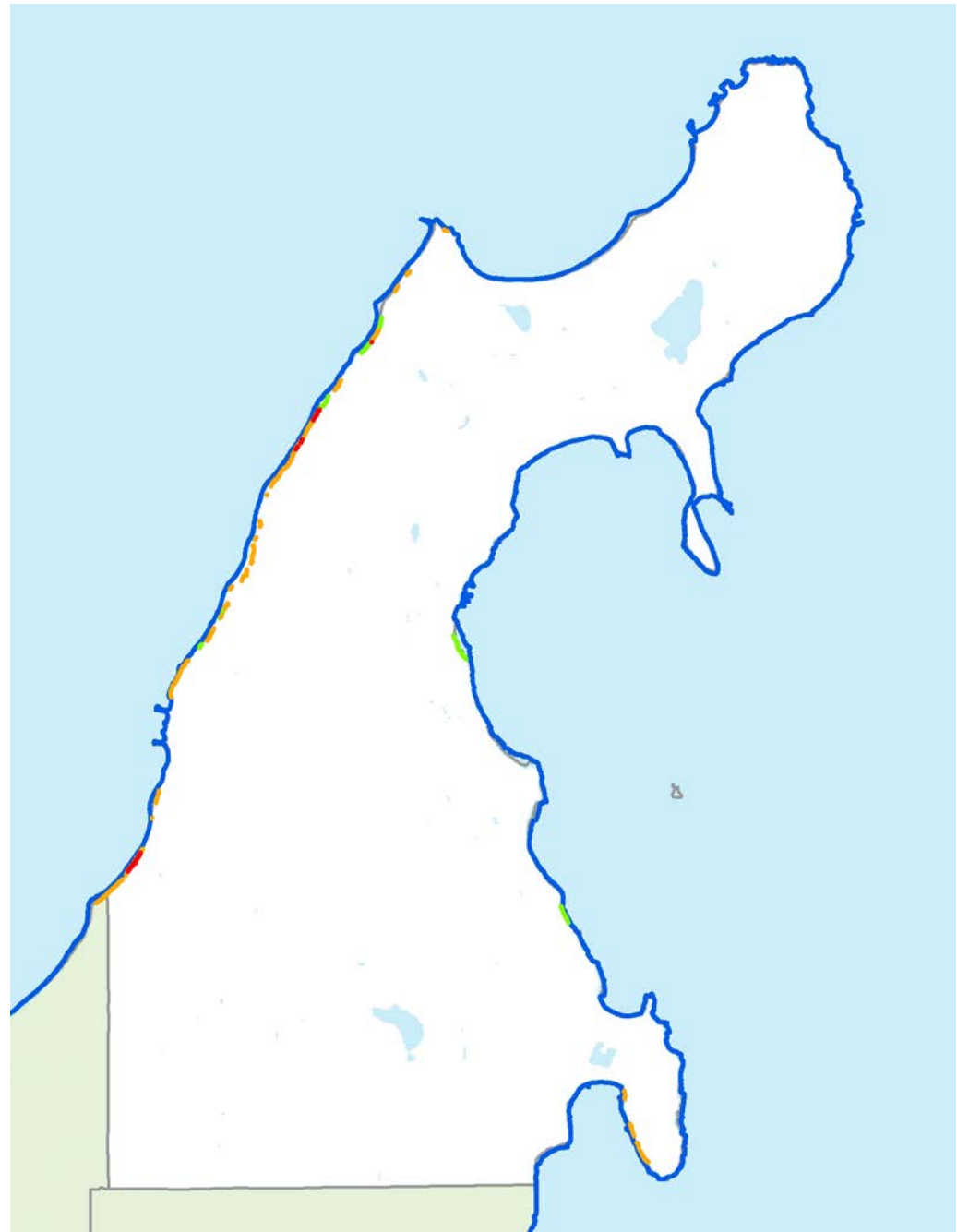
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



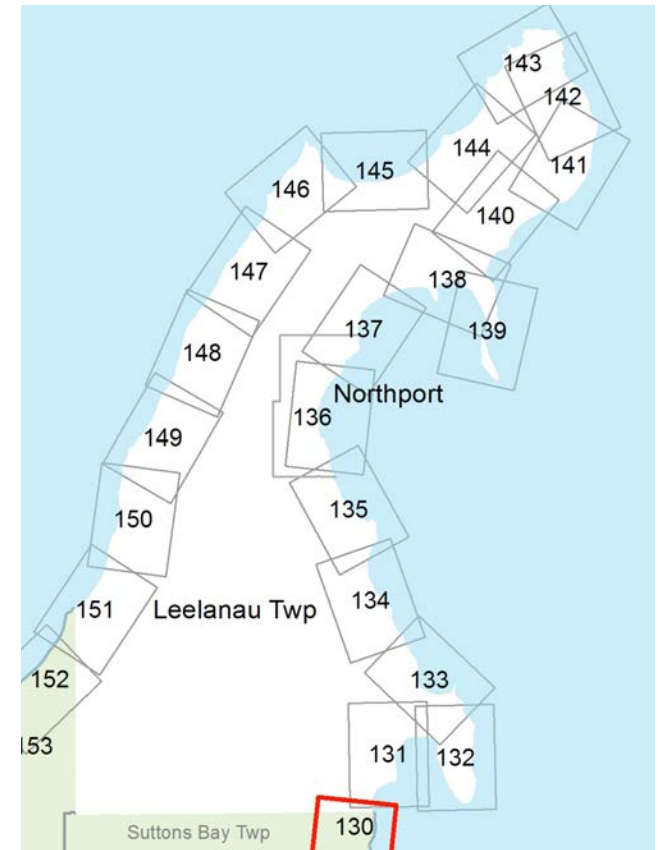
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



Leelanau Twp./ Northport

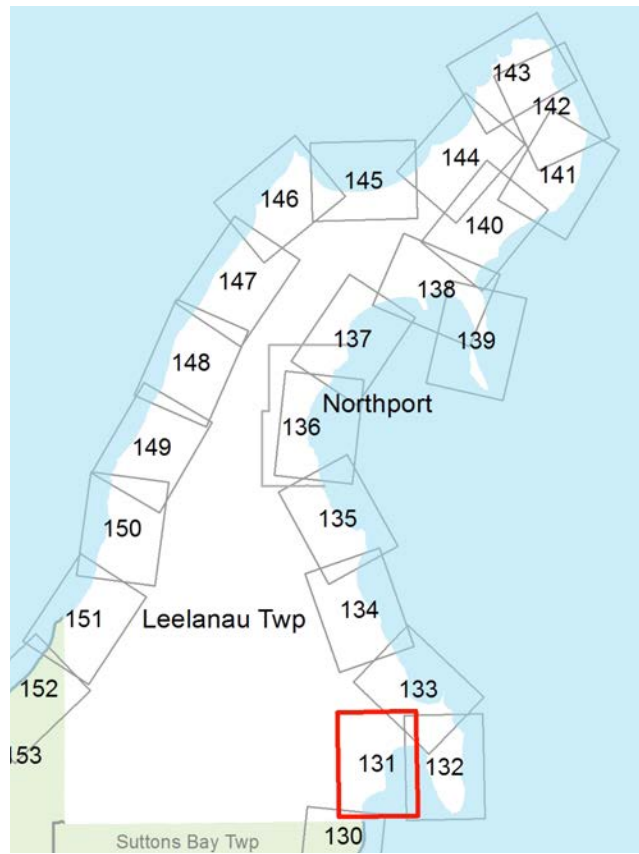


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

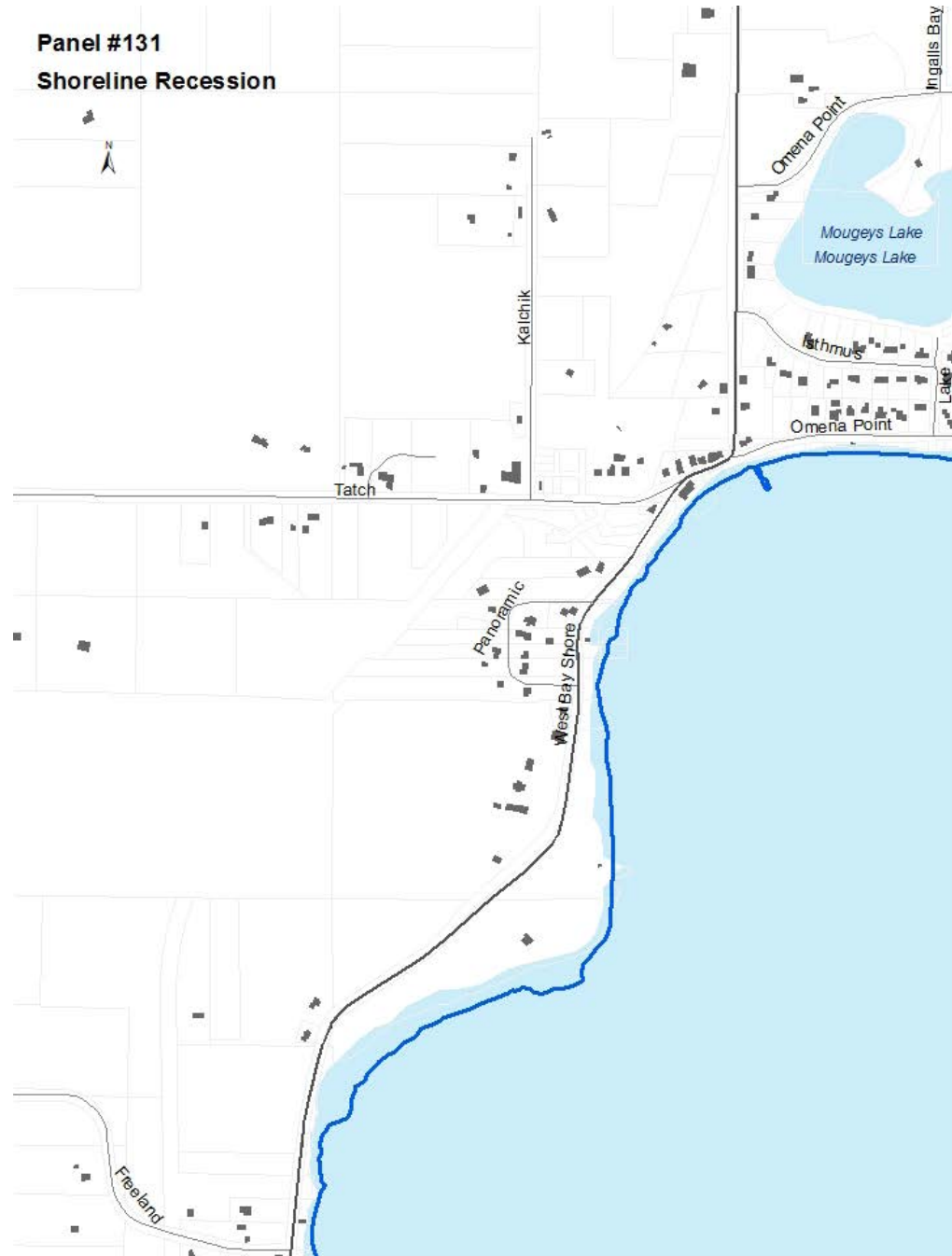


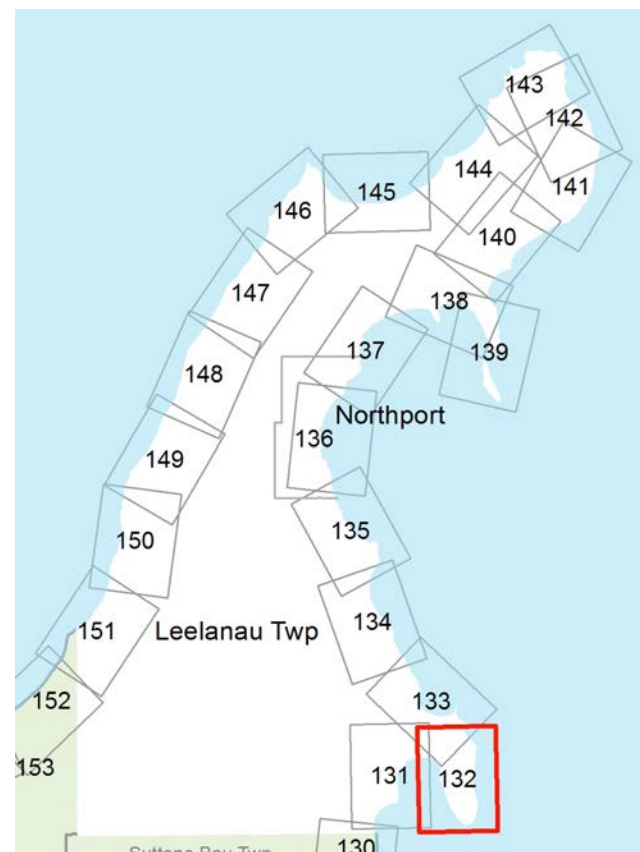
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





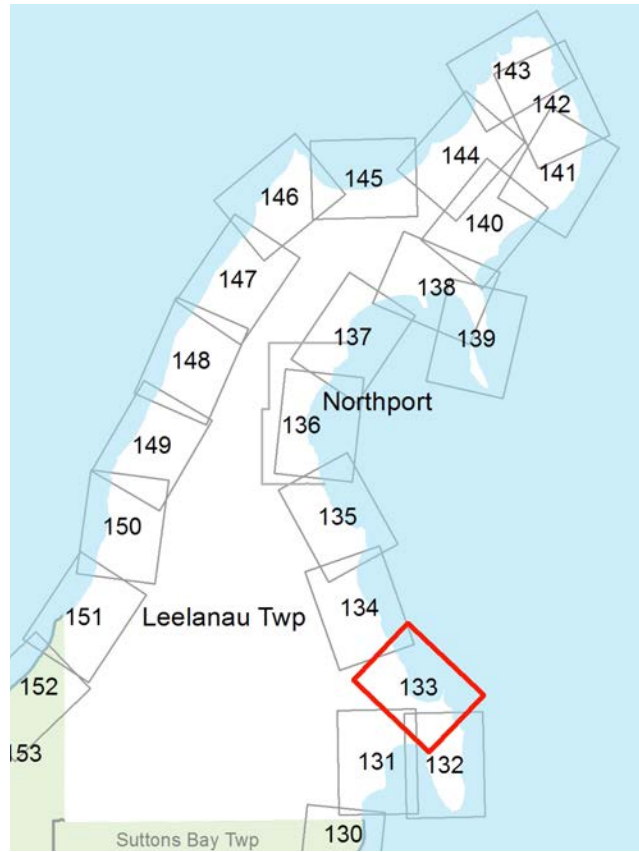
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





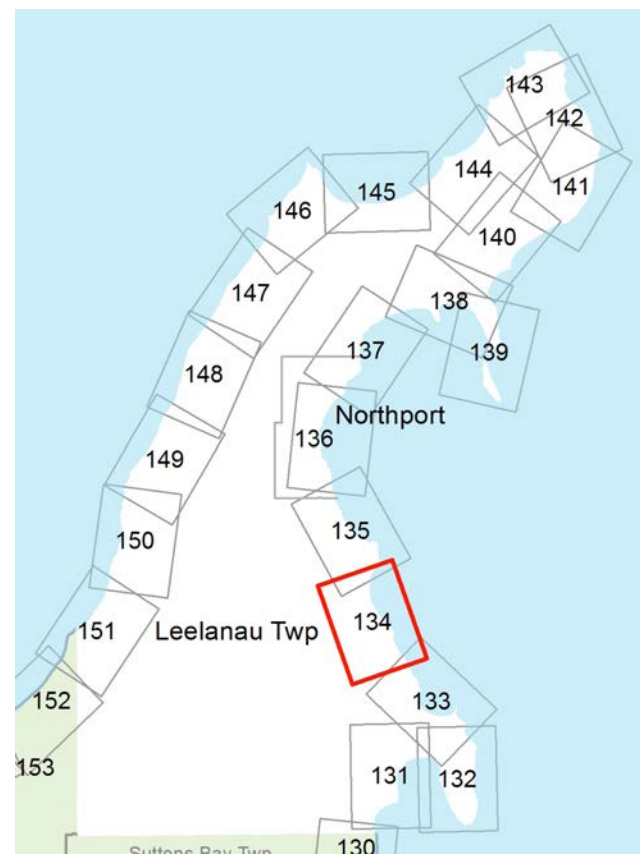
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





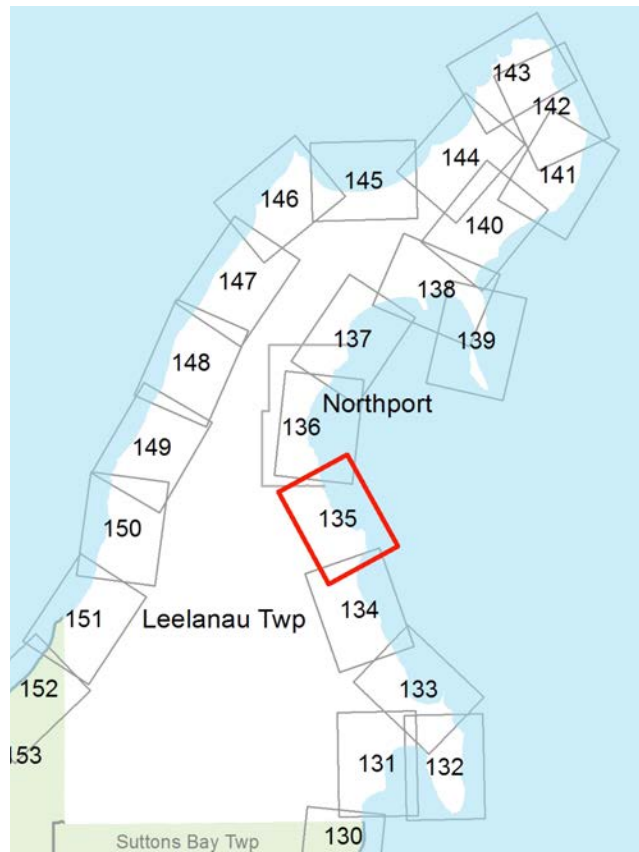
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





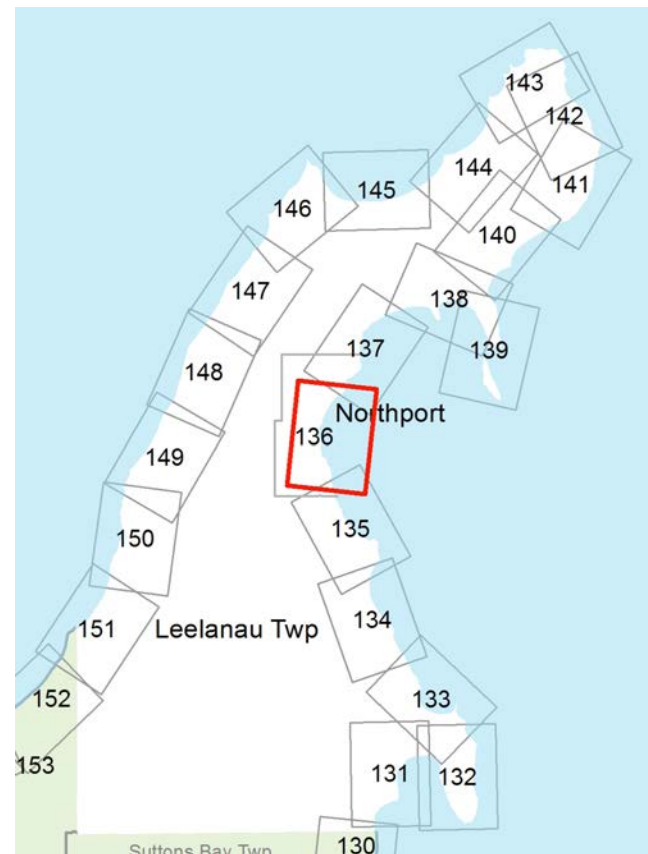
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





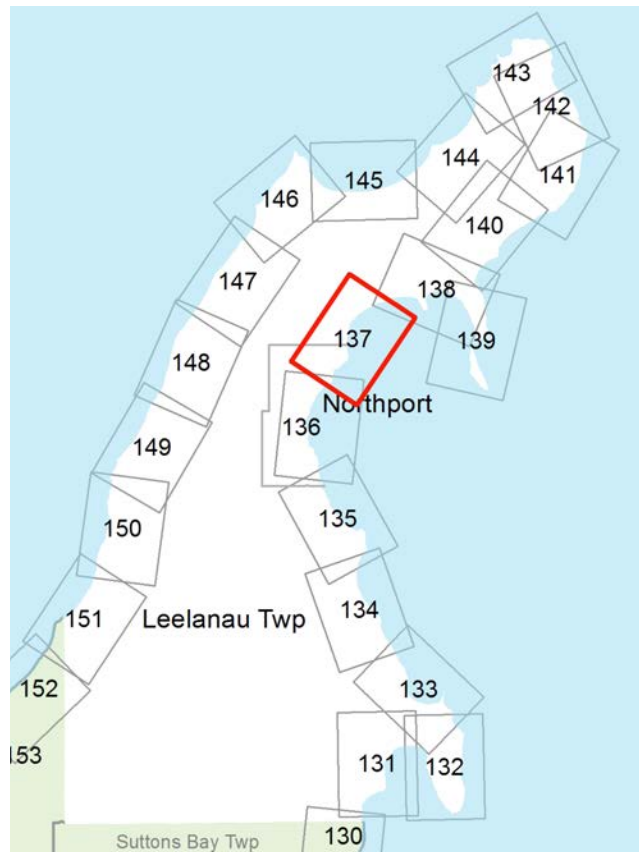
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





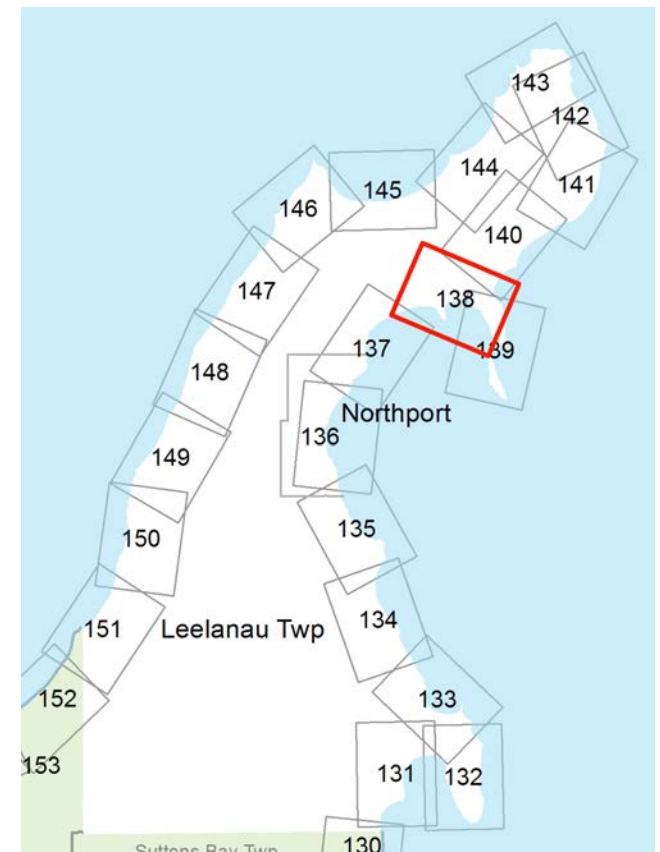
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





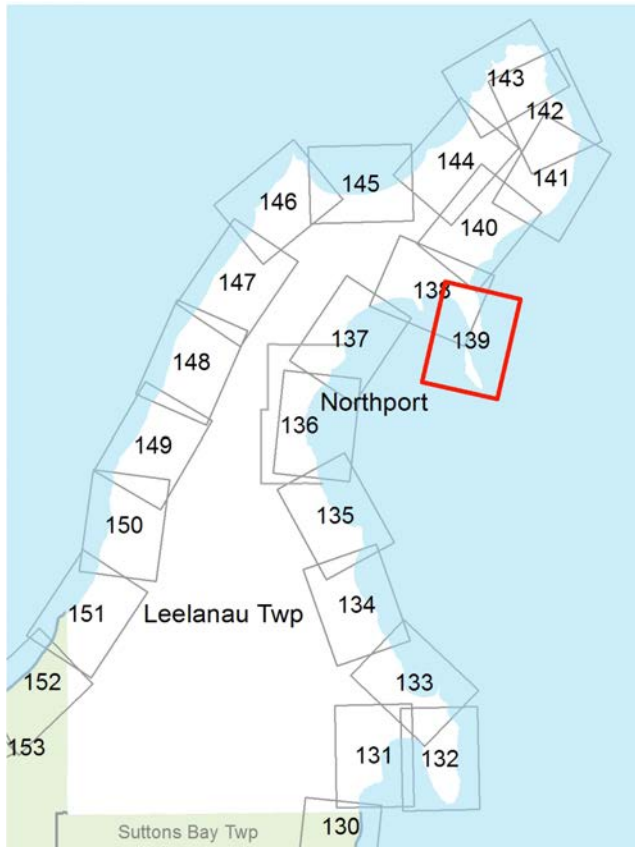
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



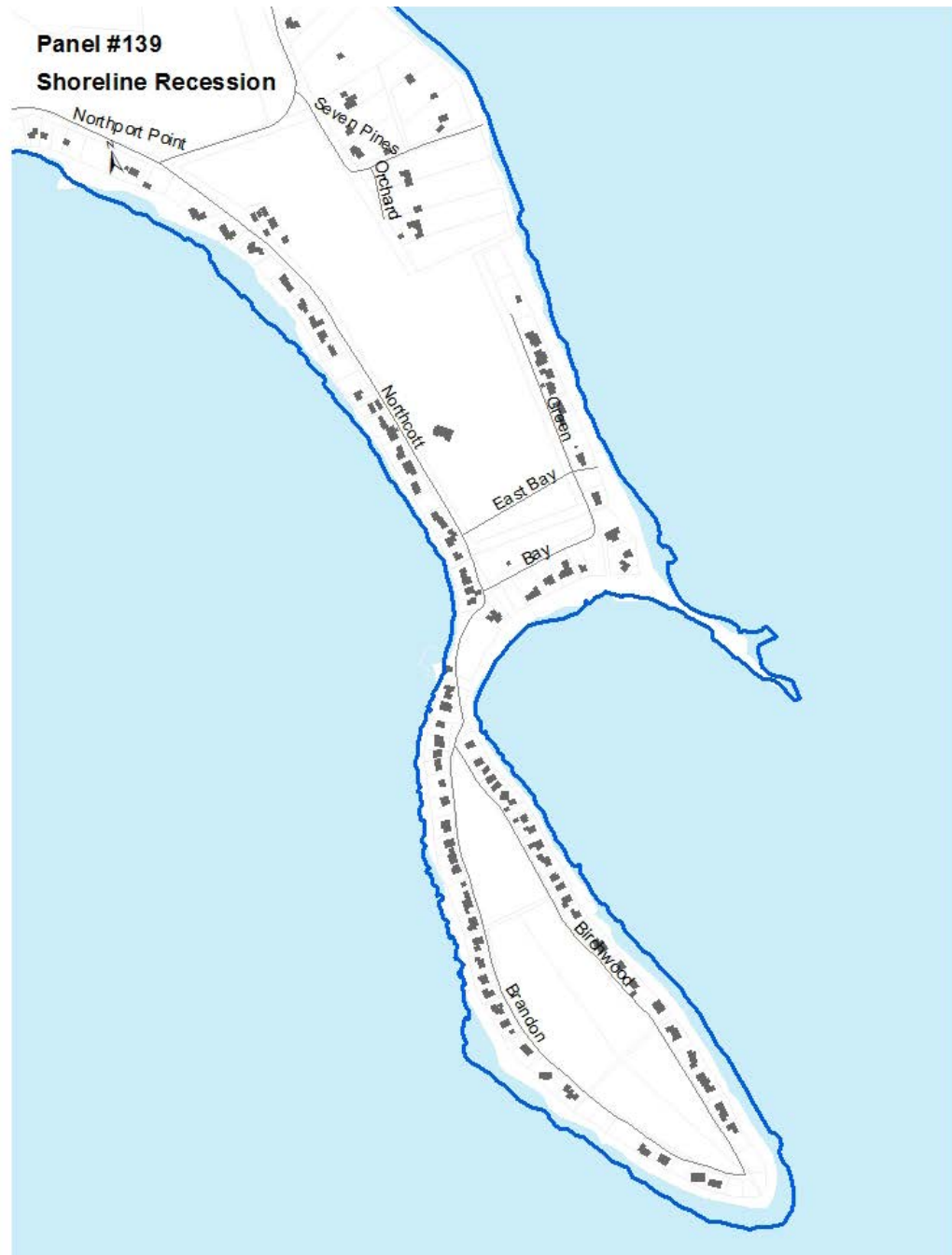


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

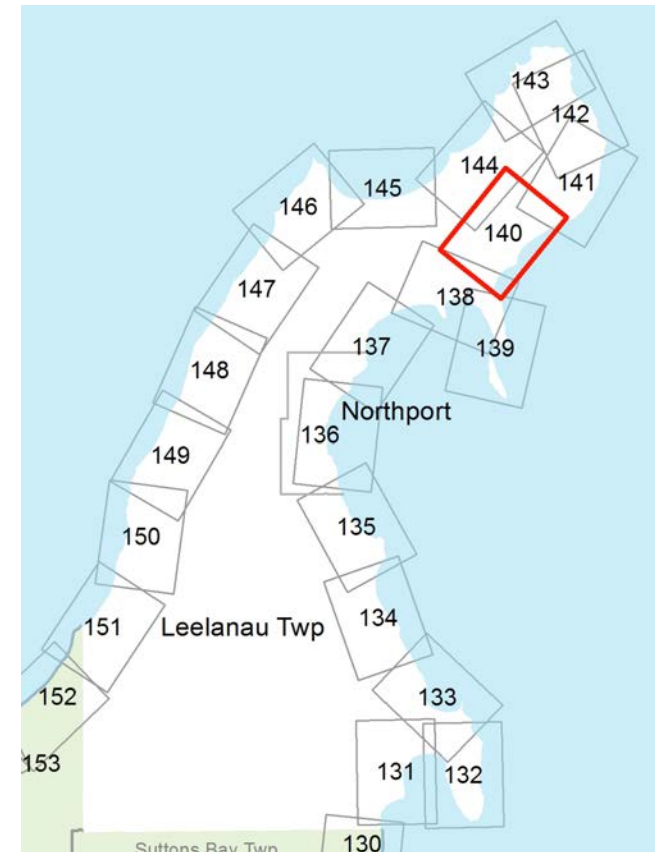




- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

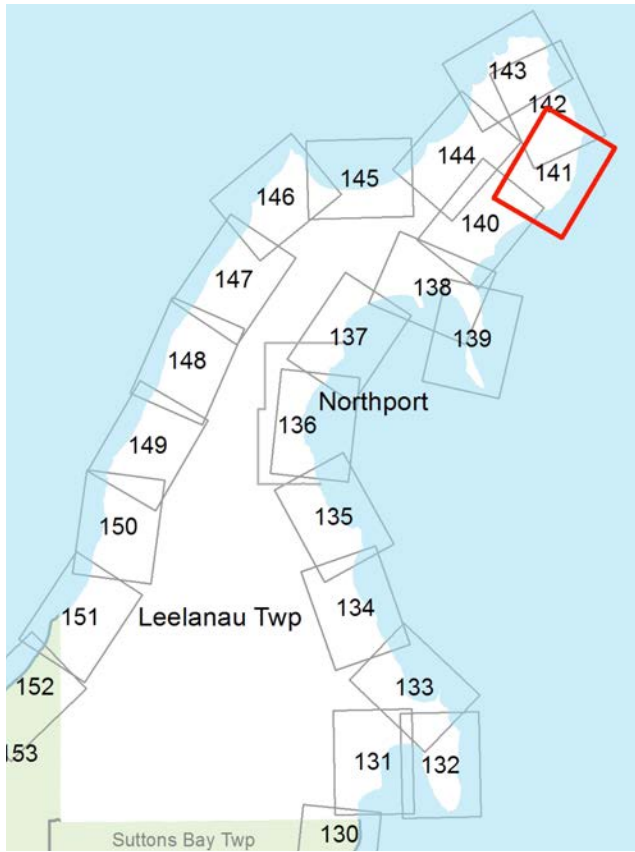


Panel #140
Shoreline Recession



- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

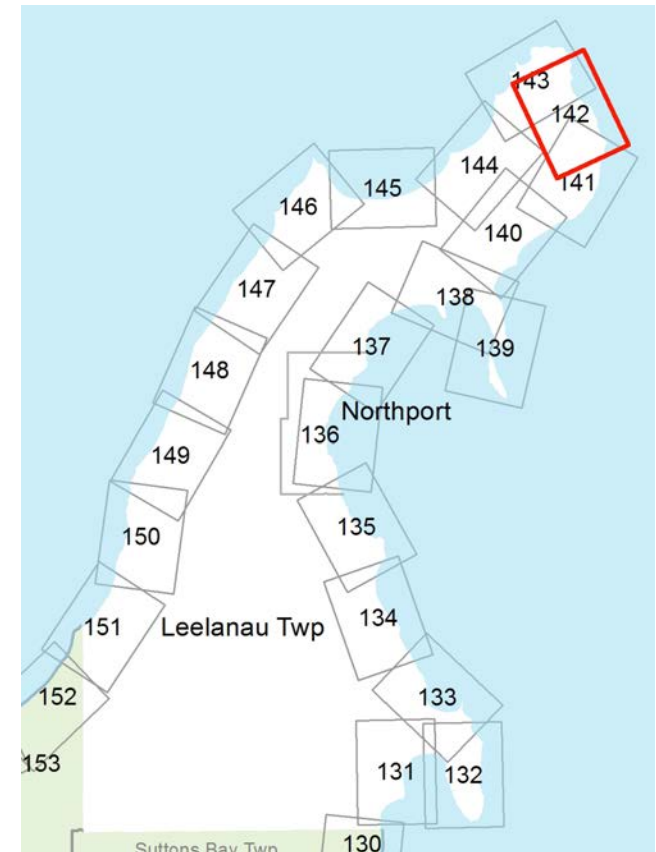




- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

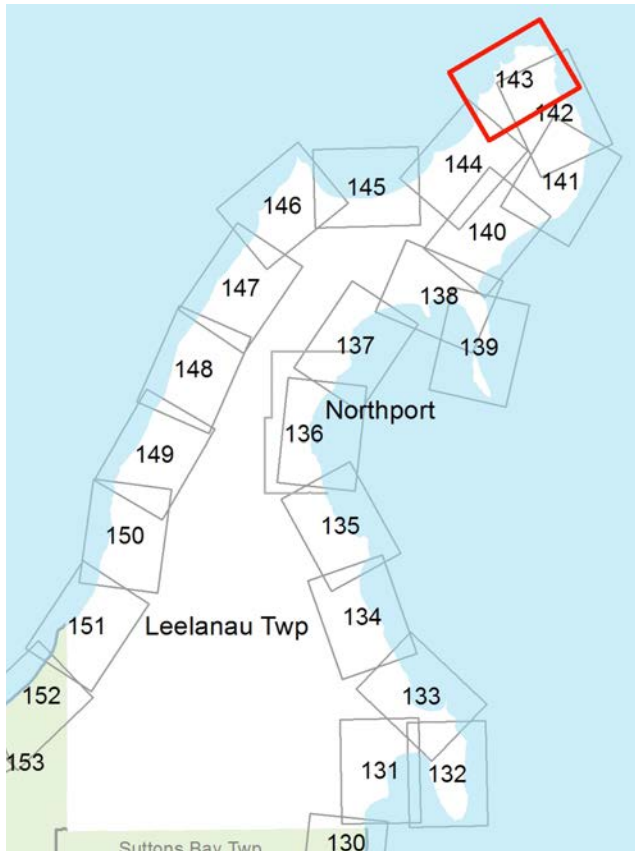
Panel #141
Shoreline Recession





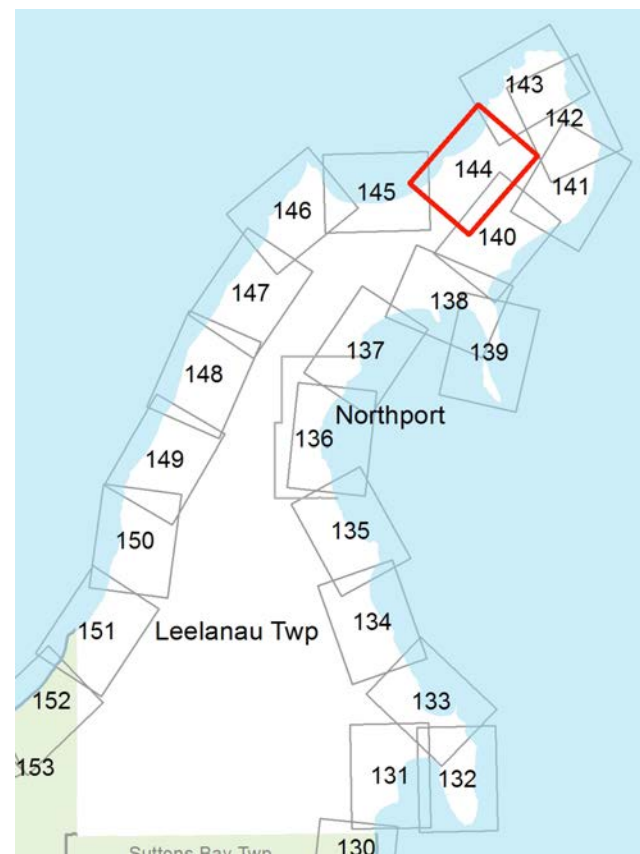
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





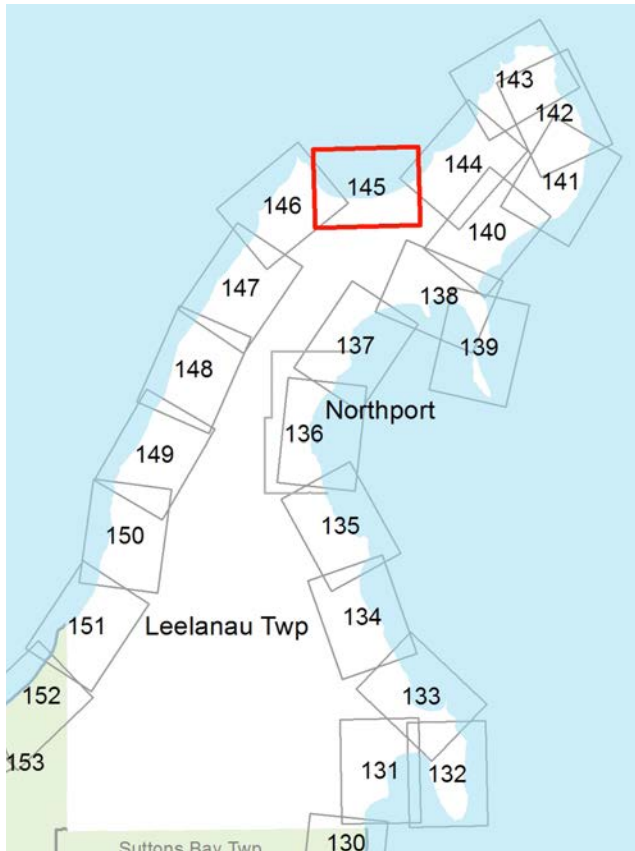
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





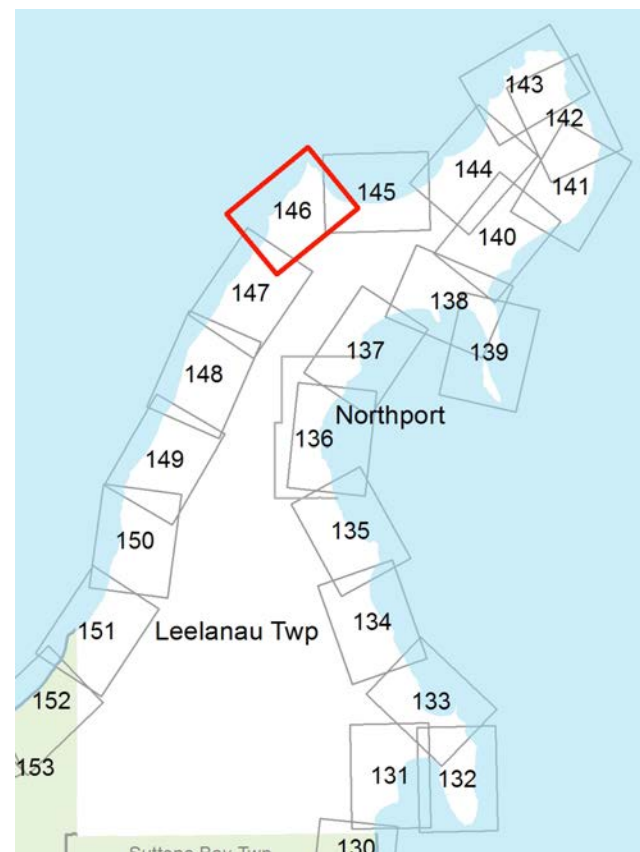
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





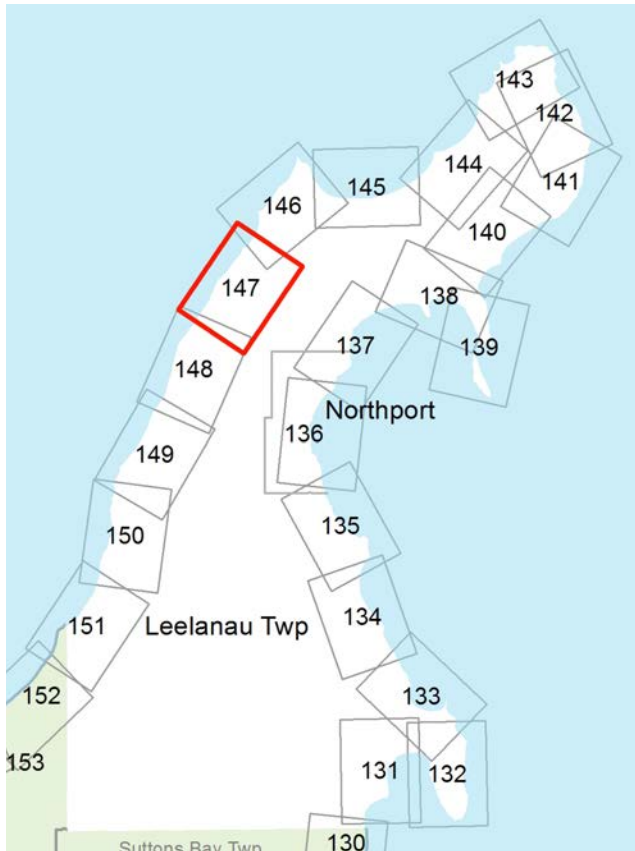
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





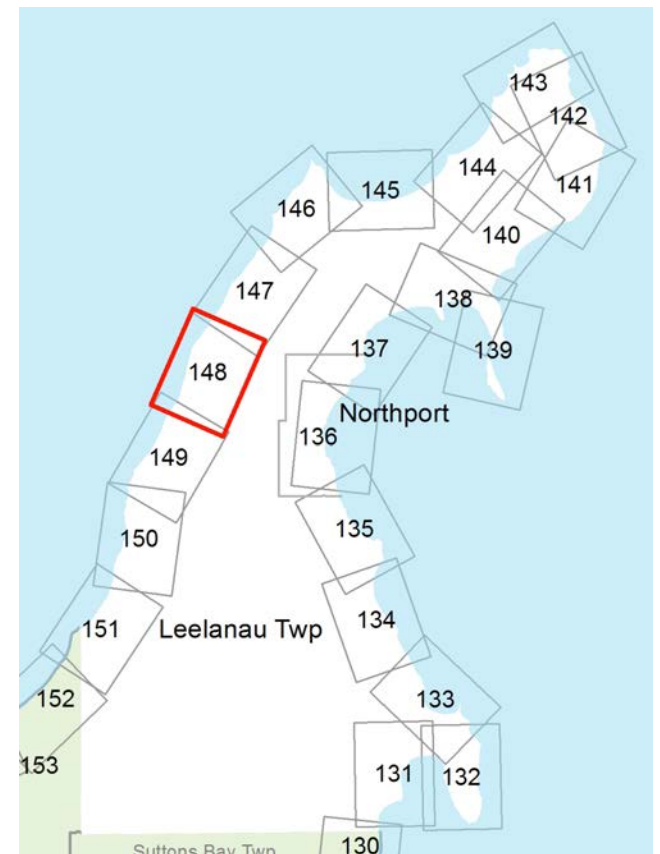
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





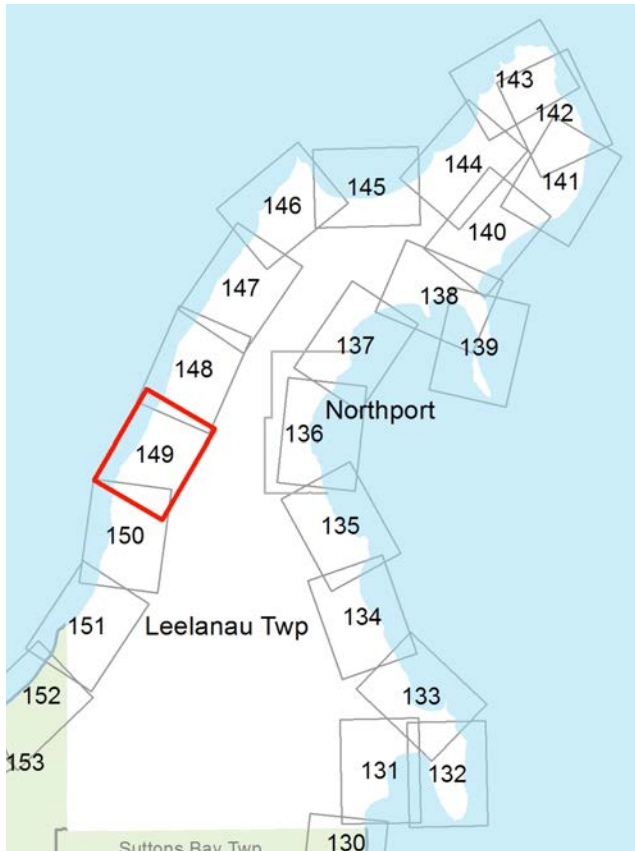
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





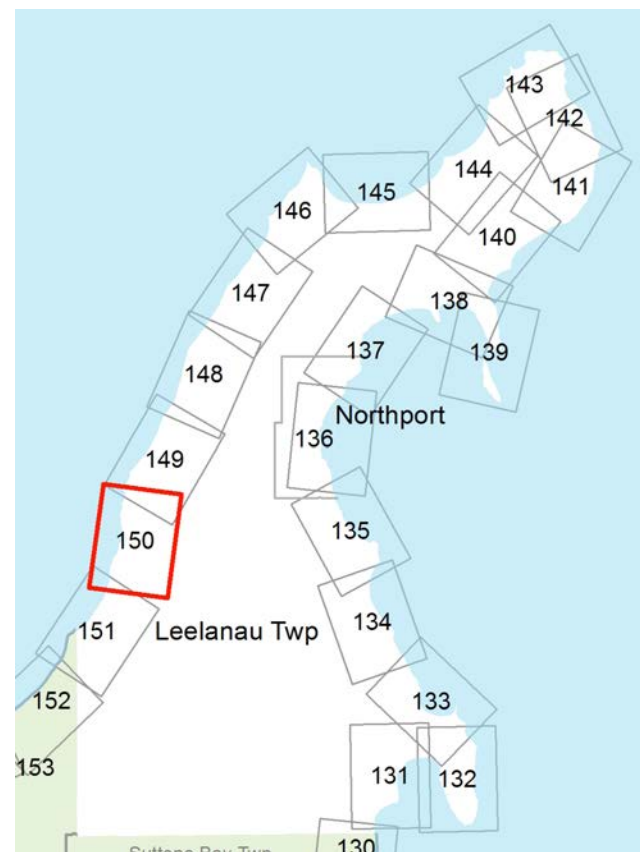
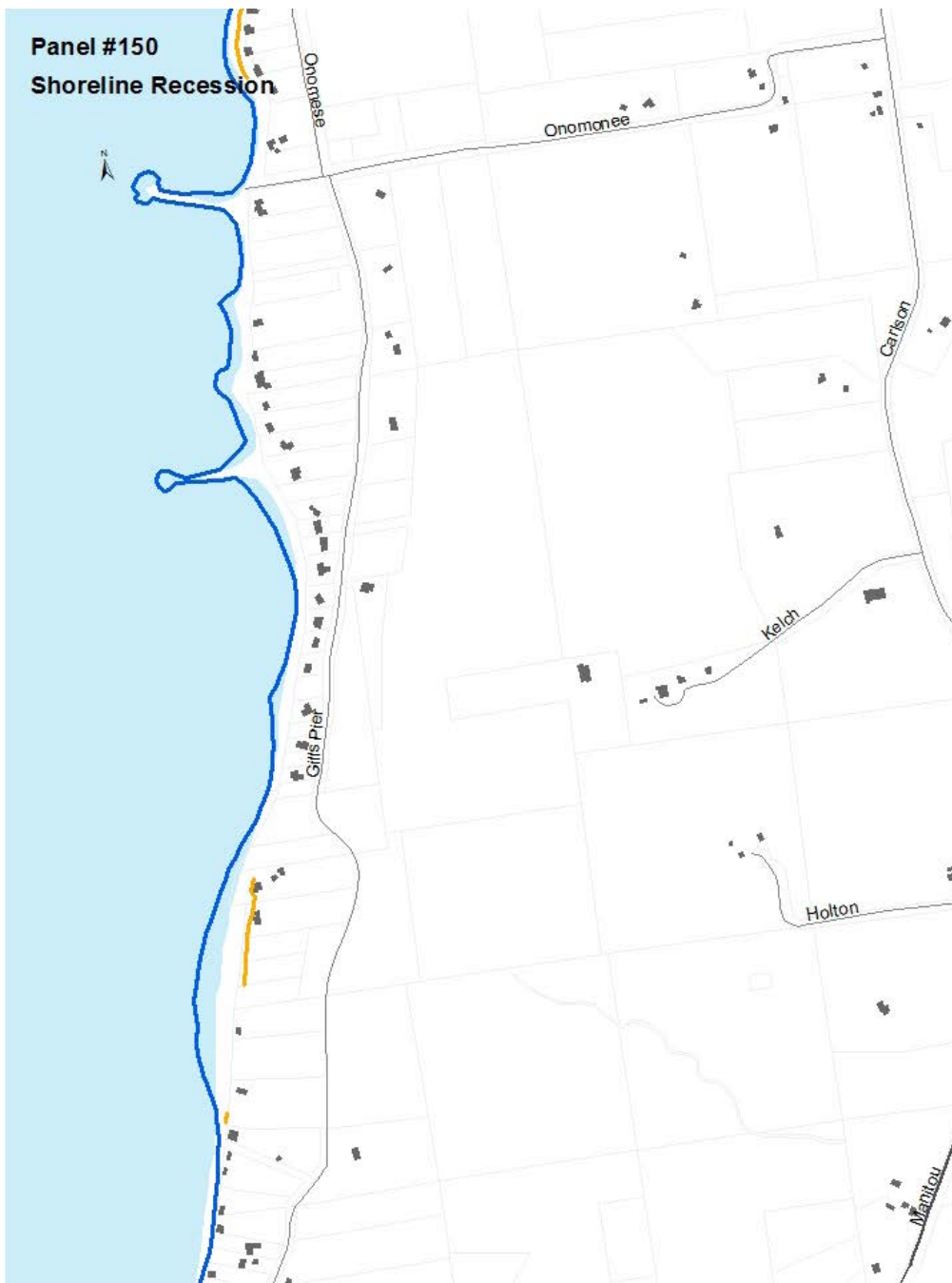
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





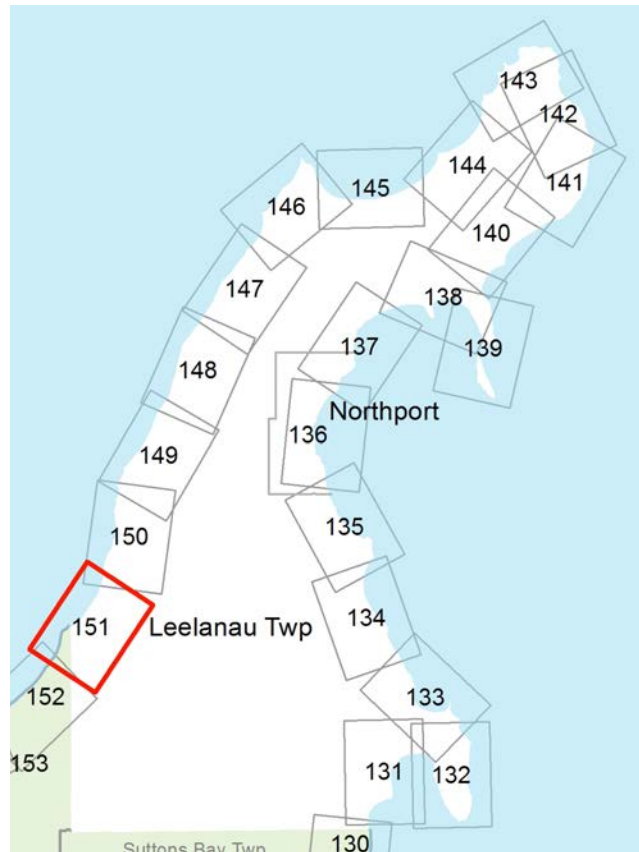
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



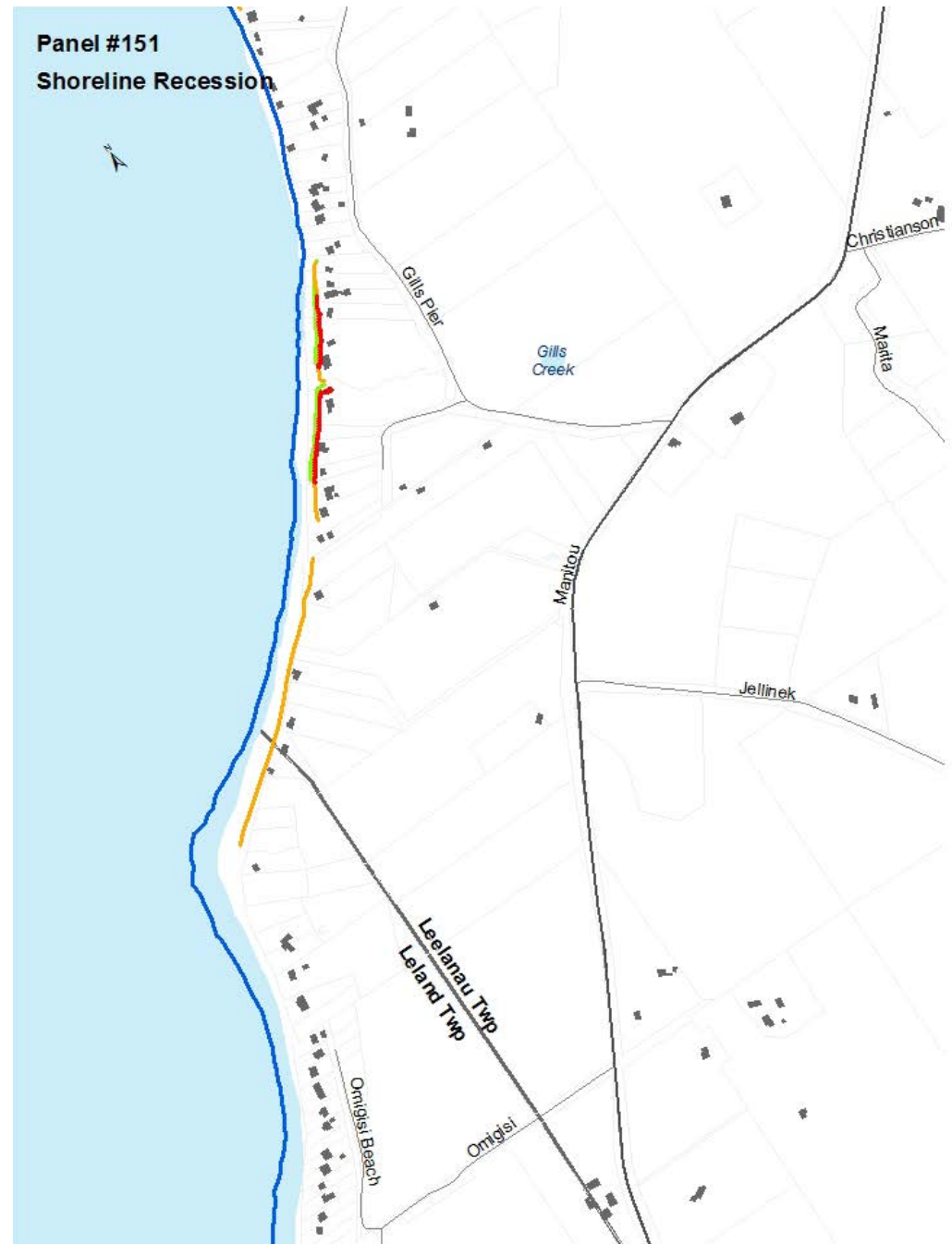


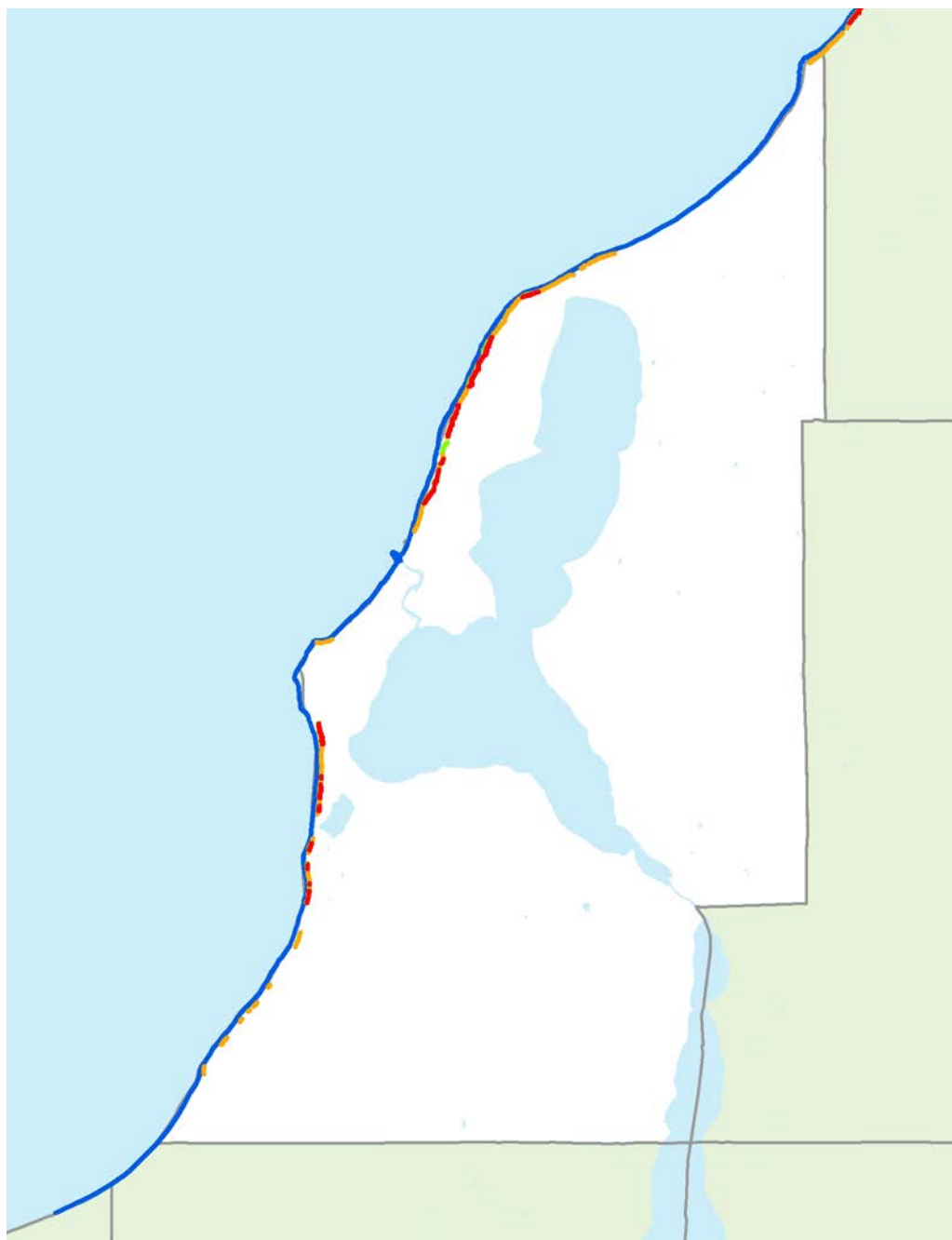
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

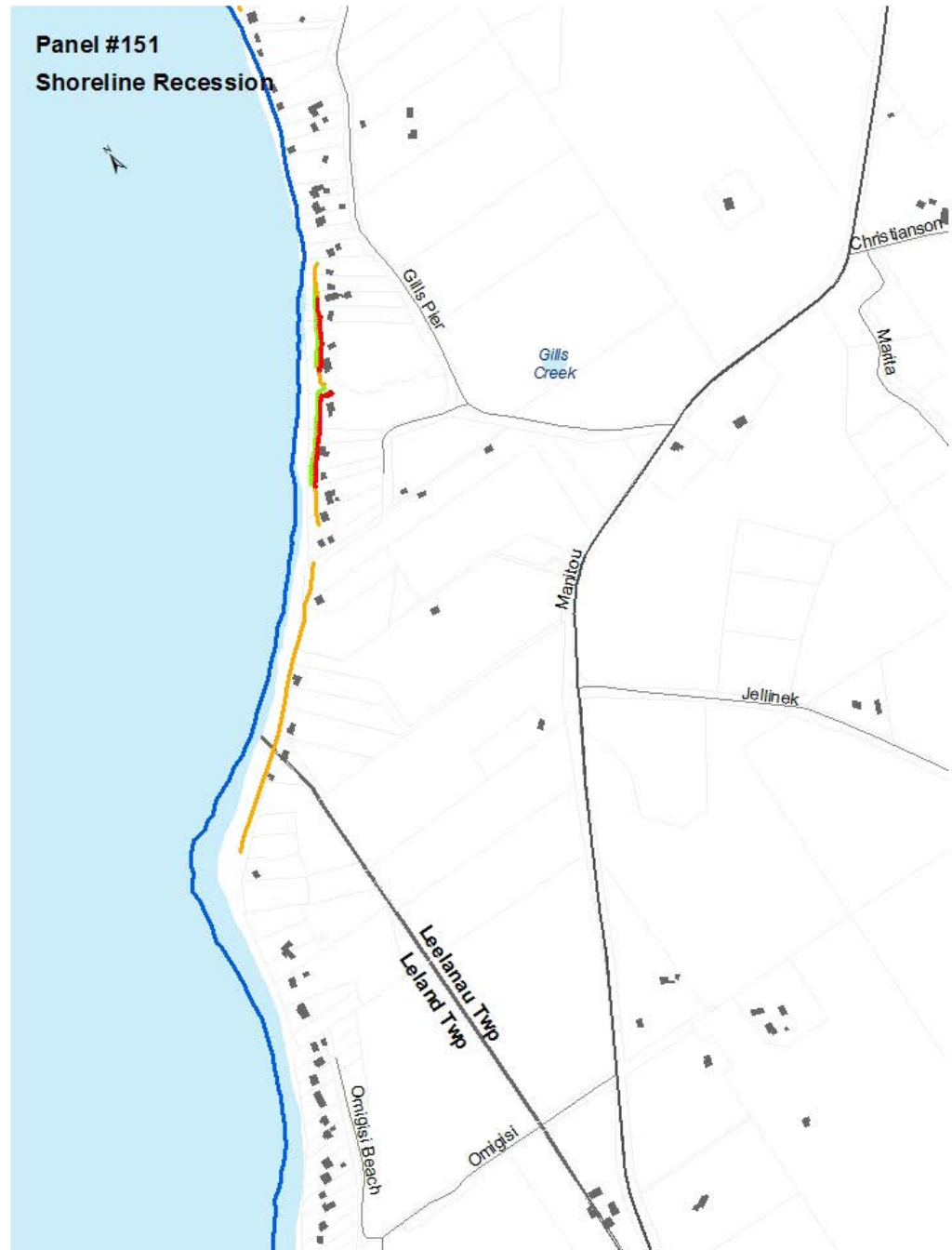
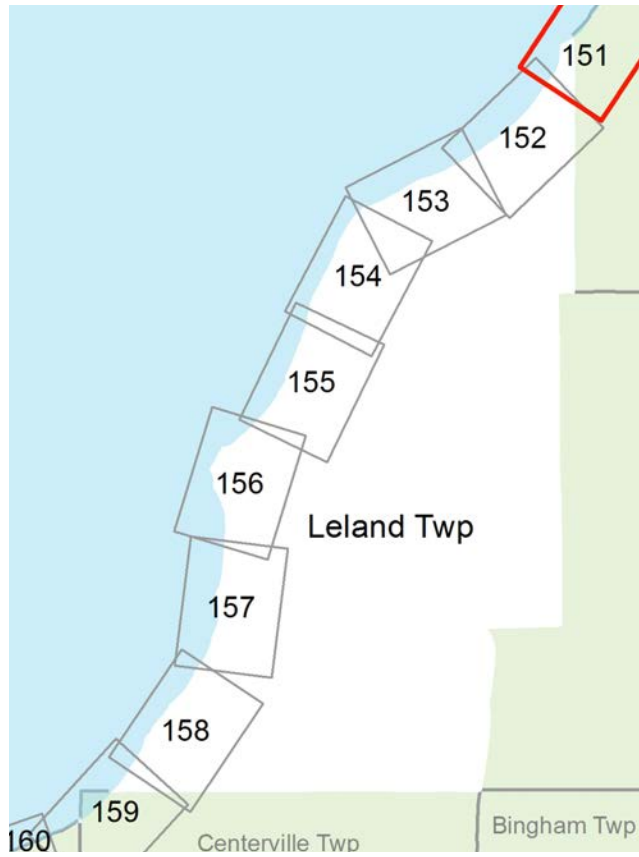




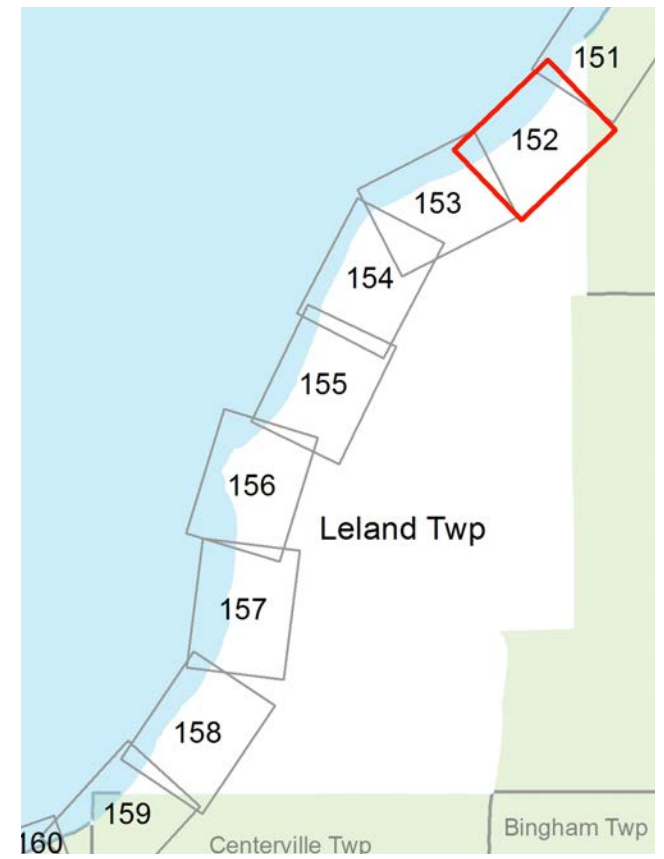
Leland Twp.



- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- - - Predicted 30yr Bluffline

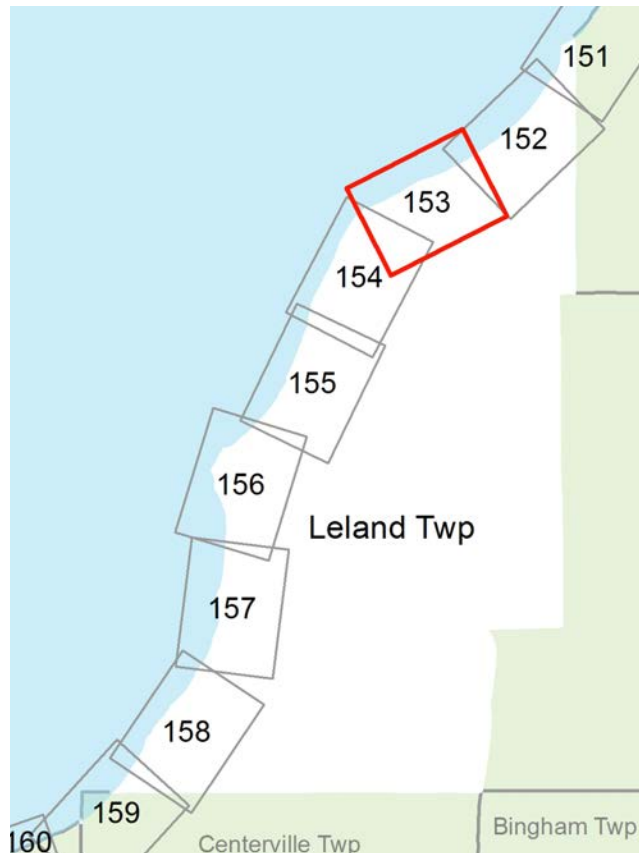


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

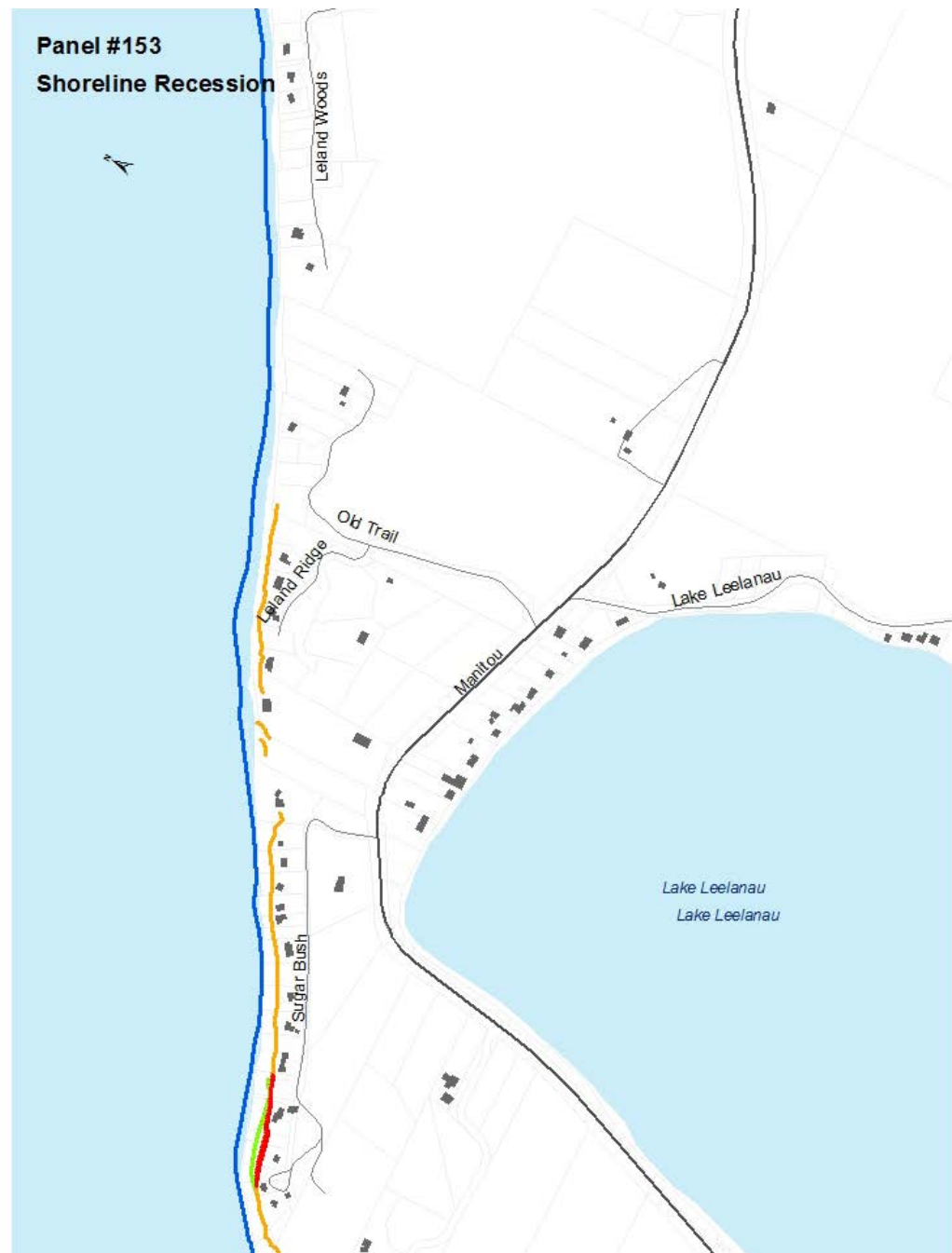


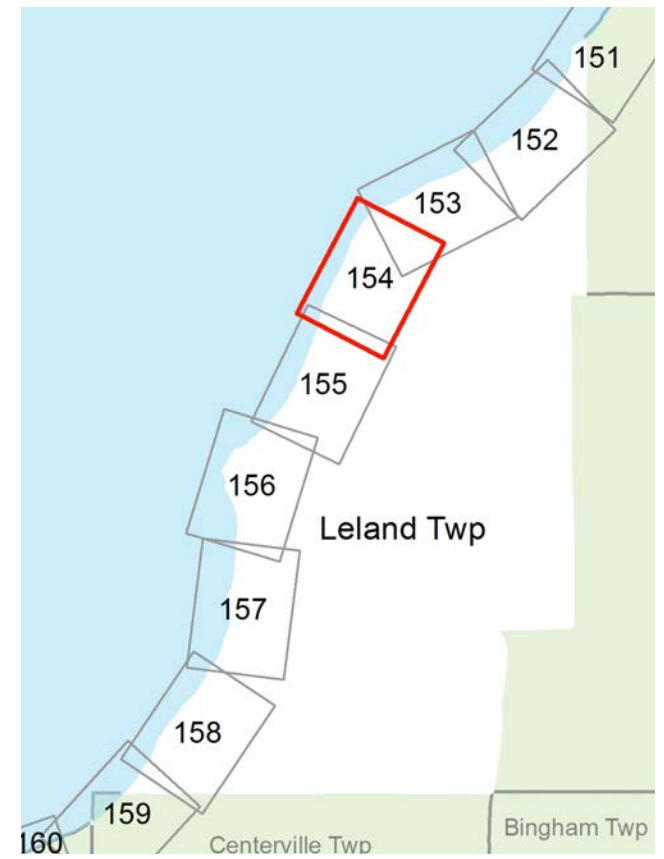
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





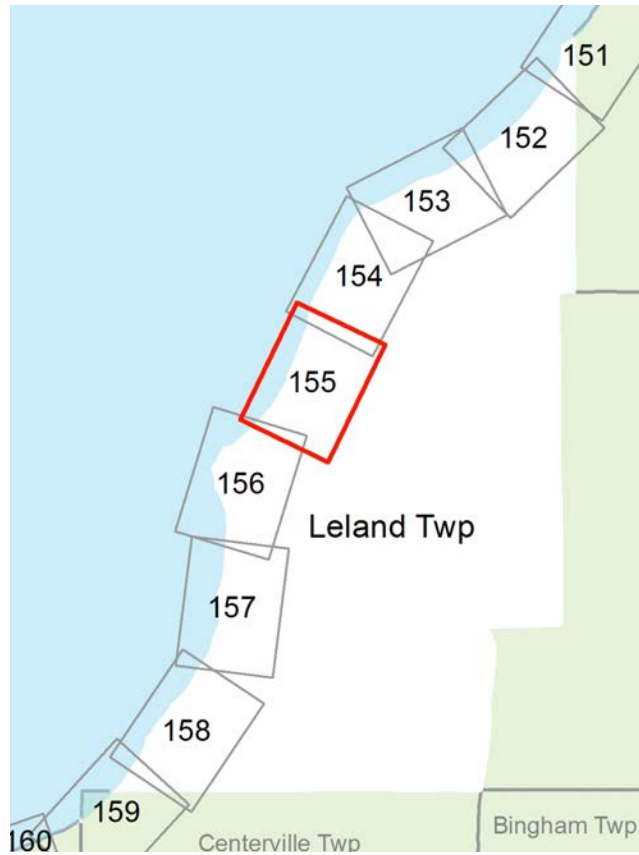
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





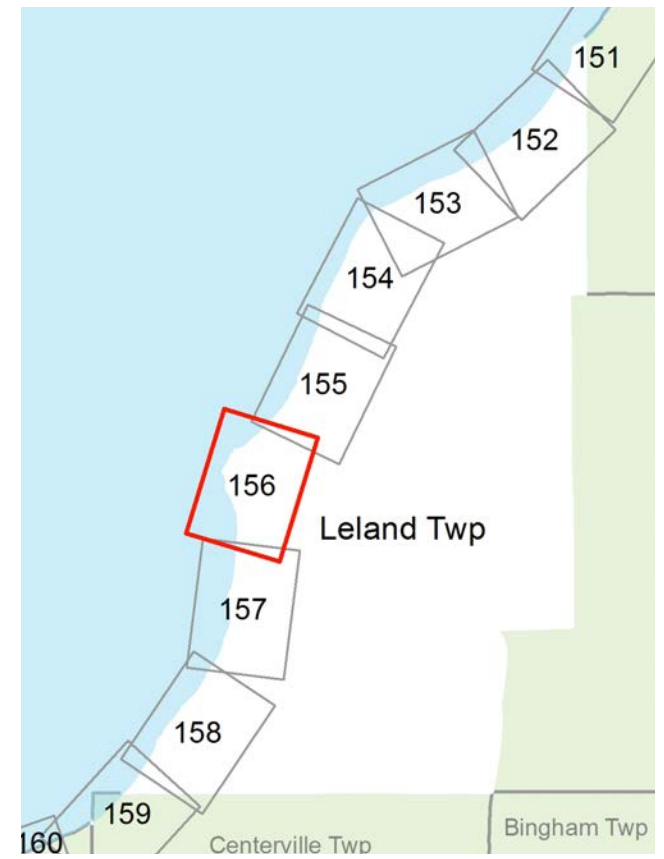
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





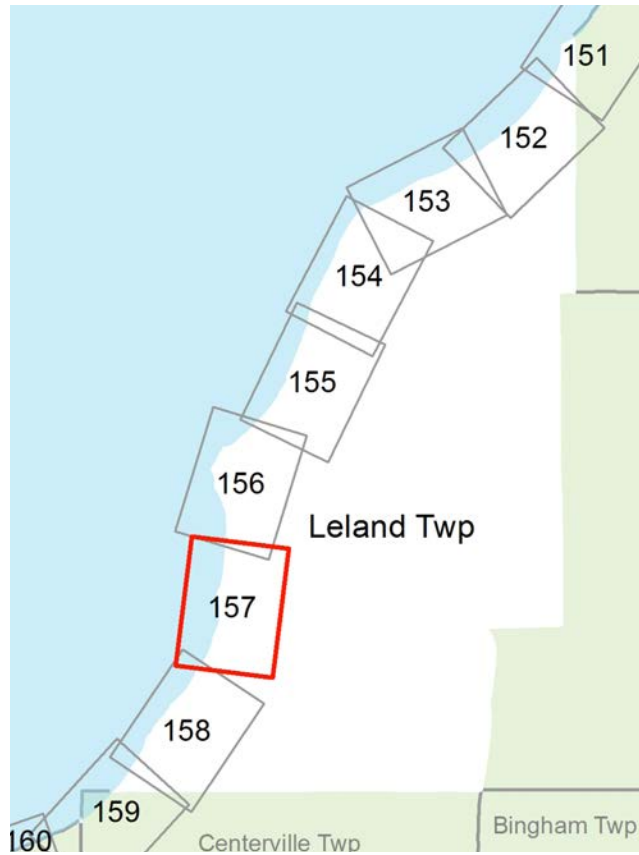
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



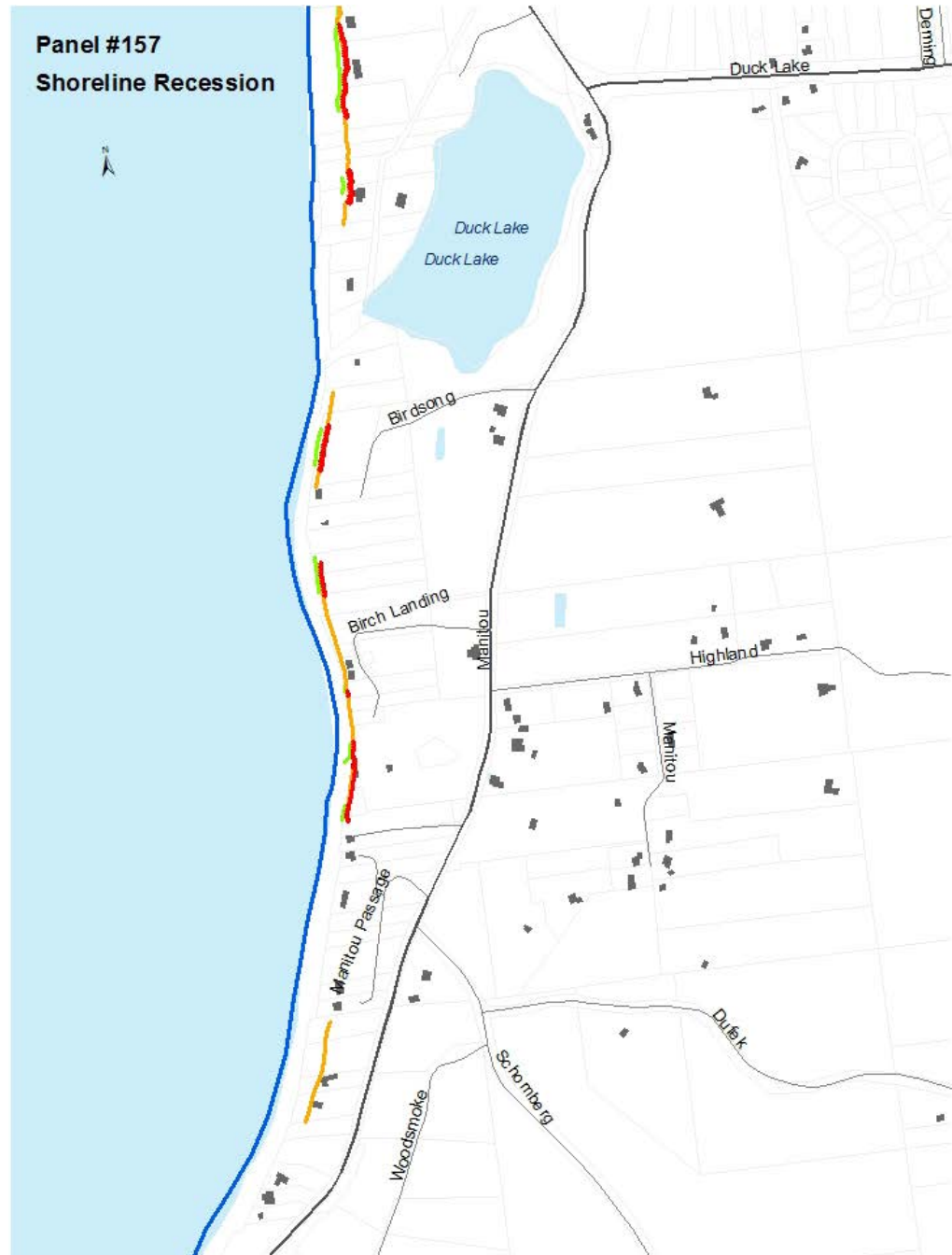


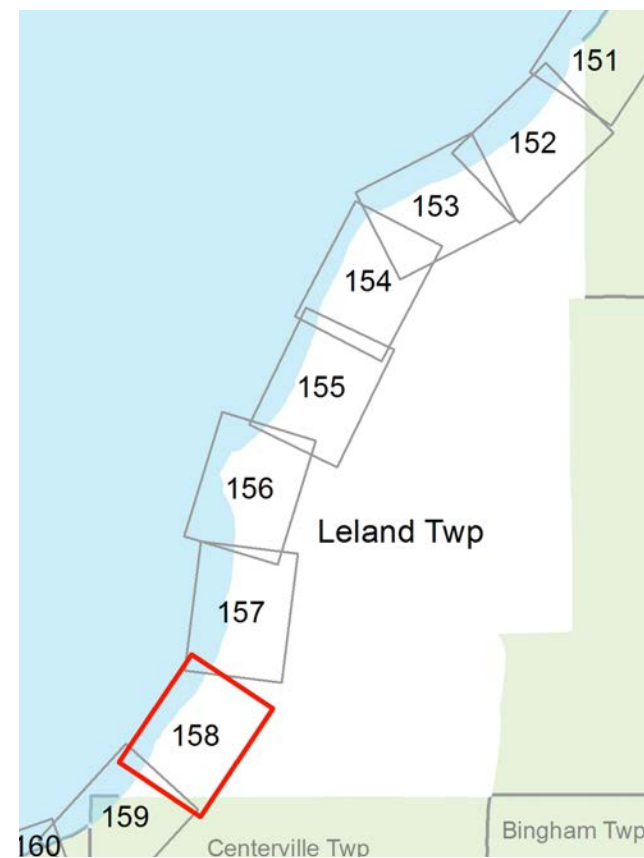
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





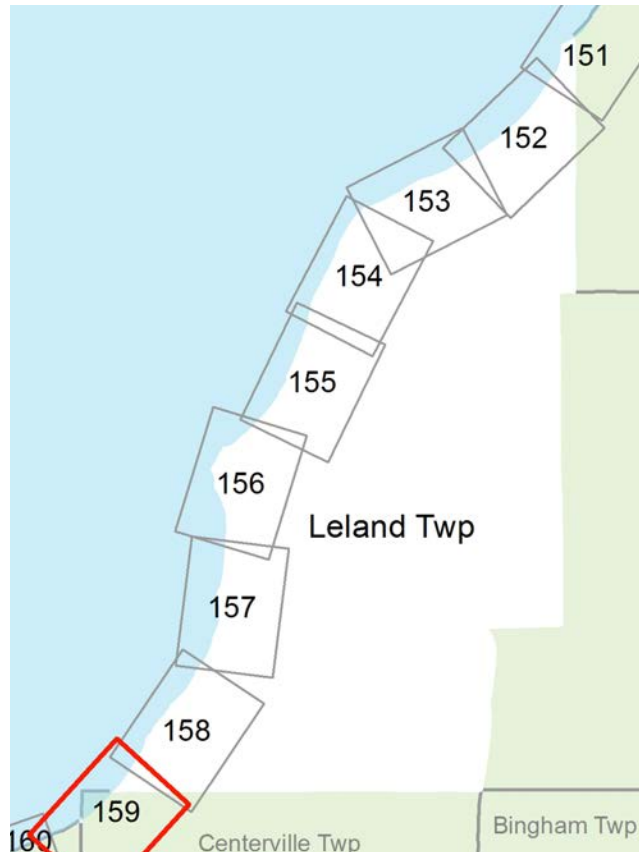
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





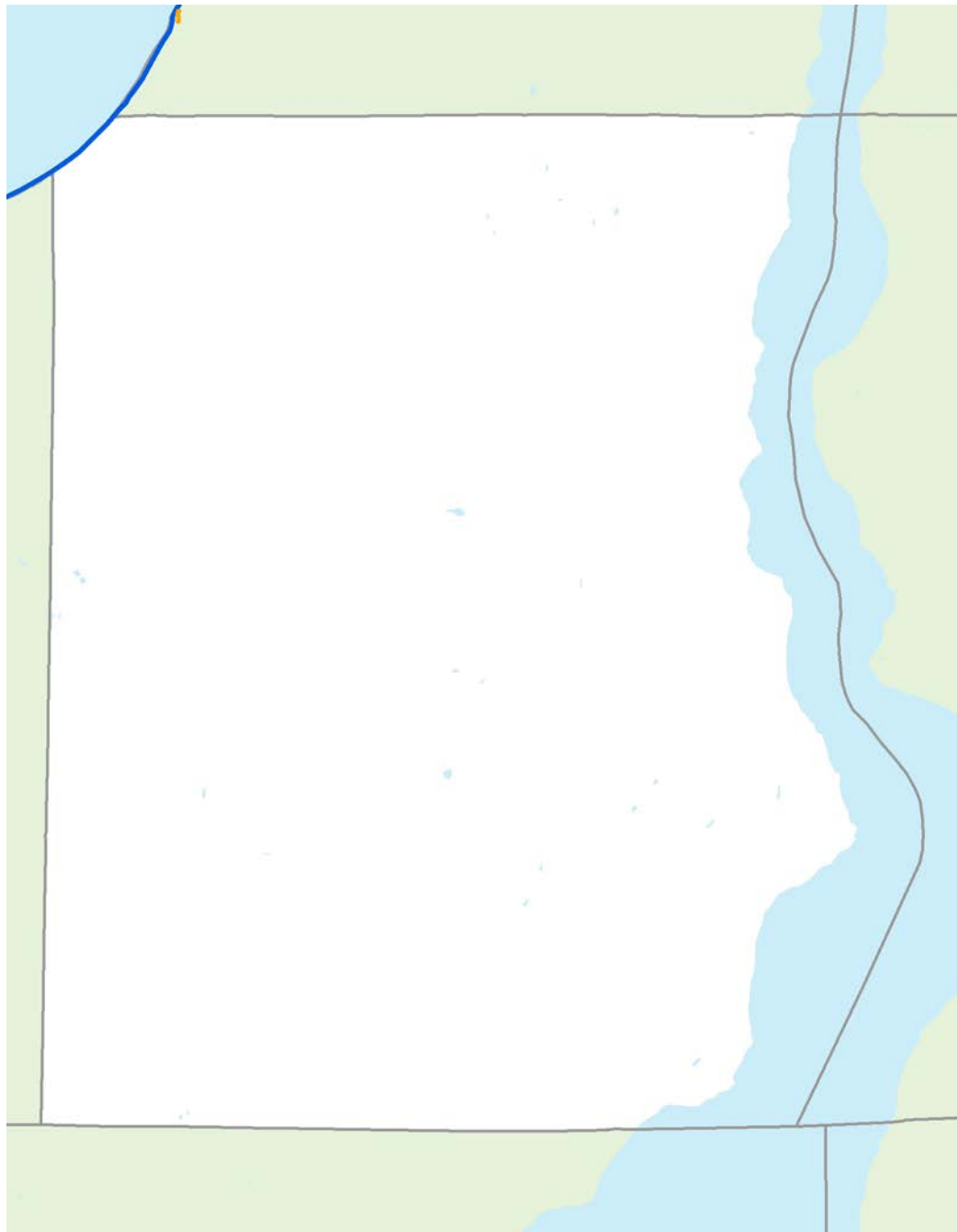
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

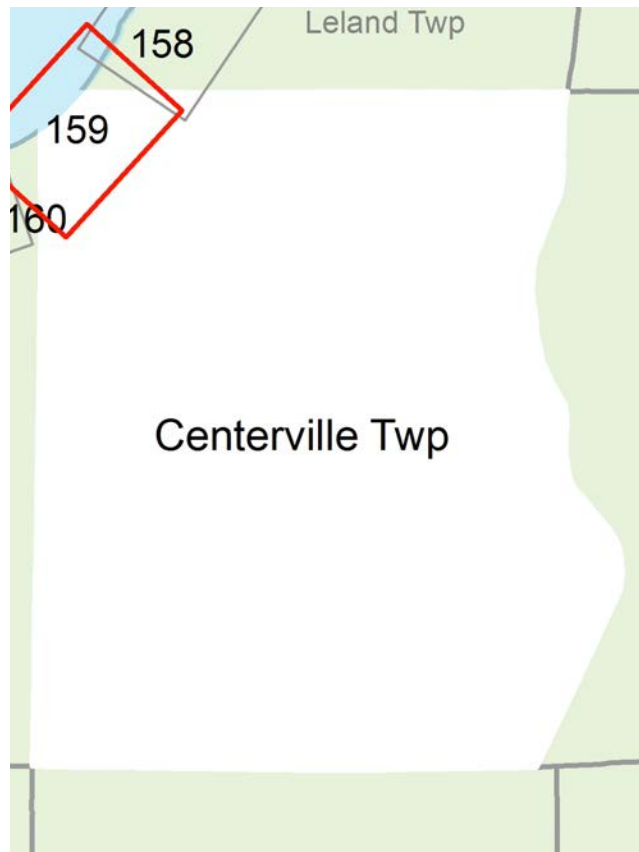




Centerville Twp.

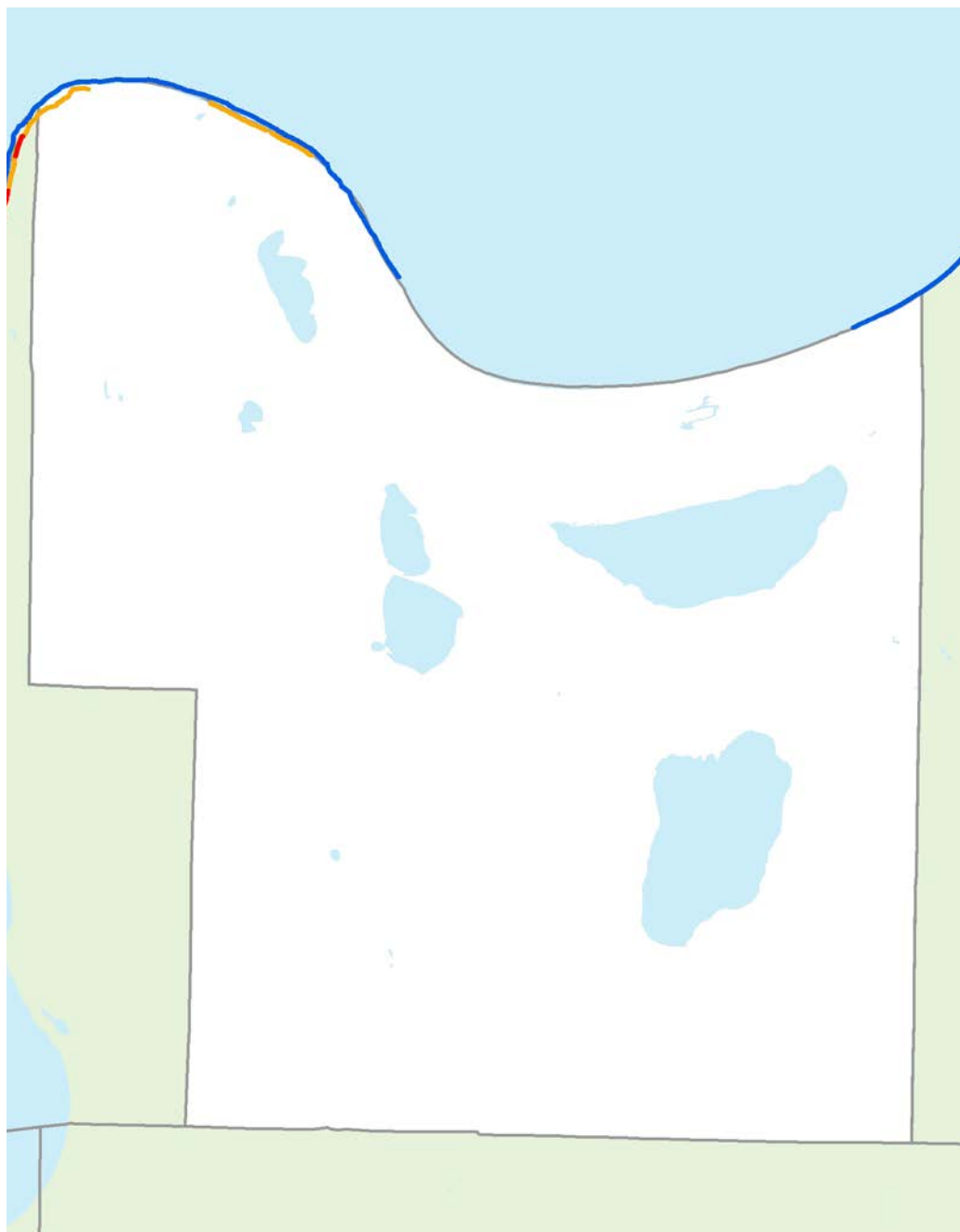


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

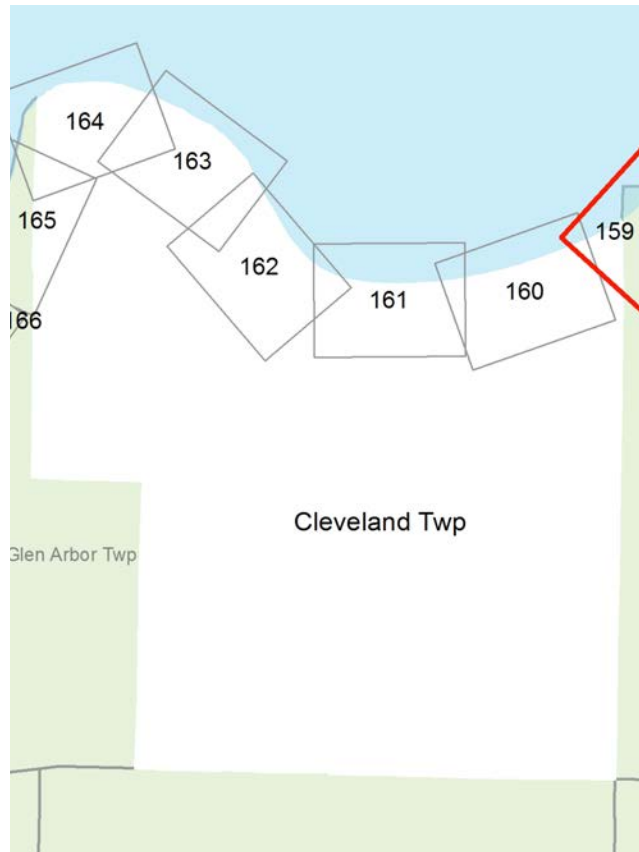




Cleveland Twp.

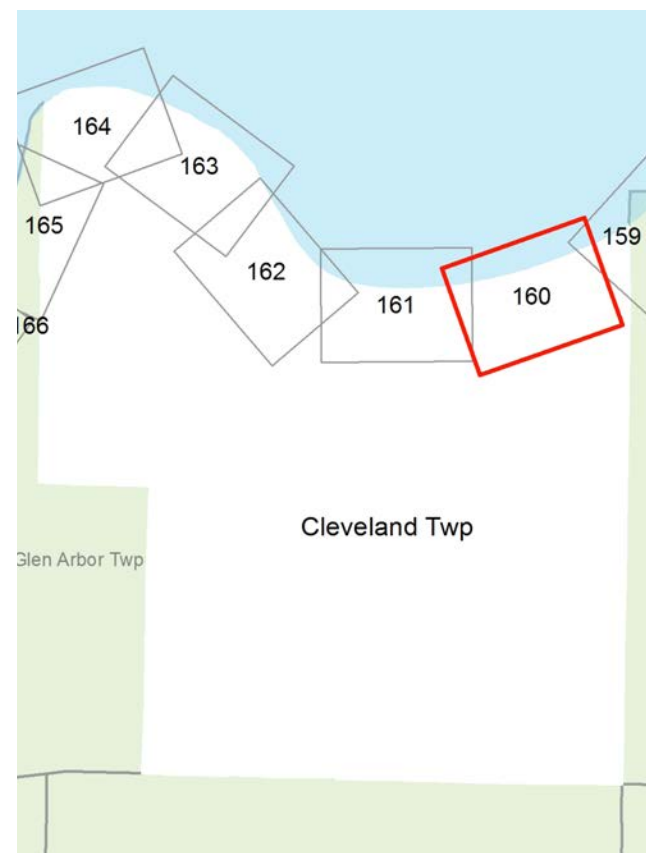
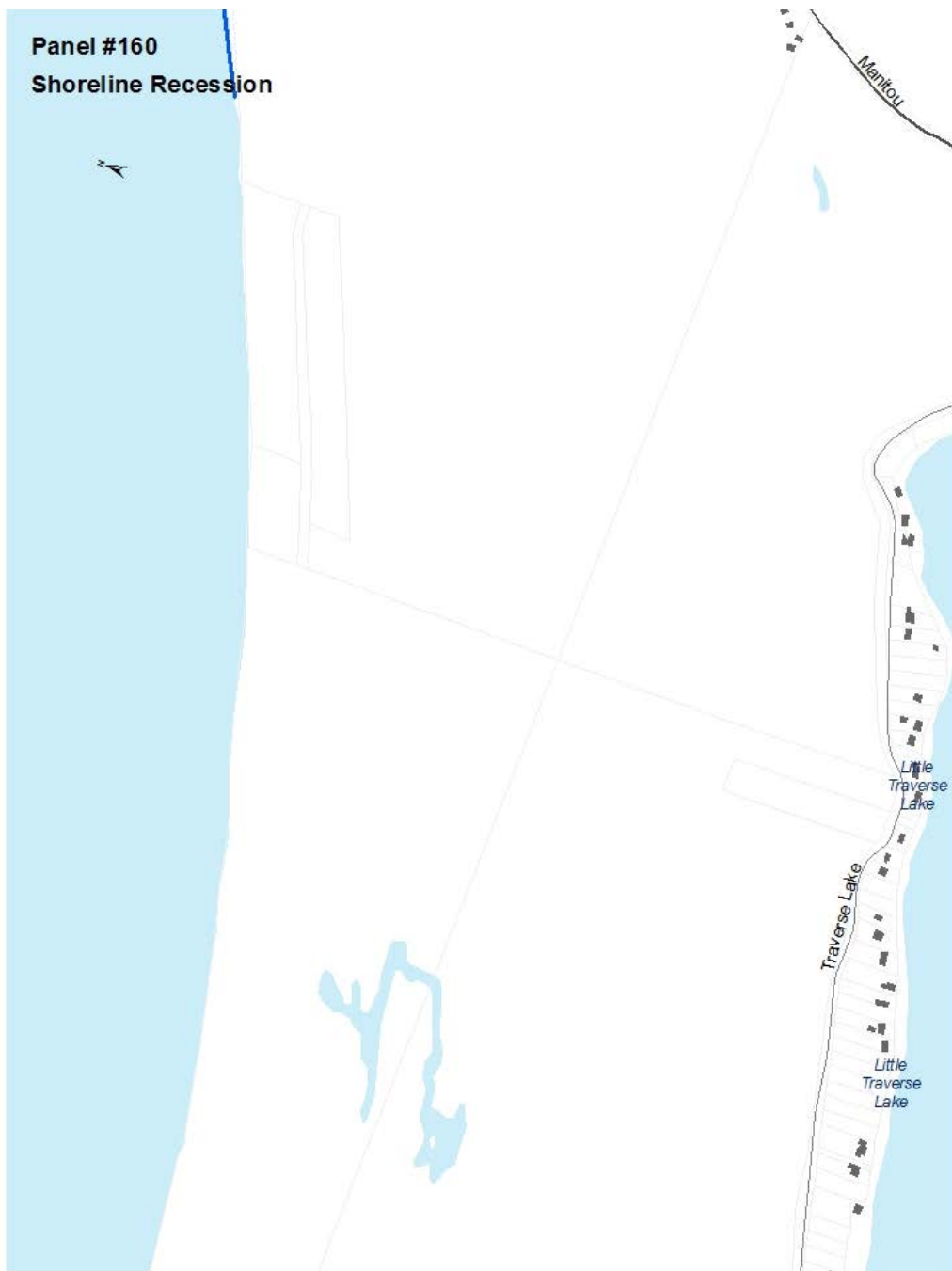


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



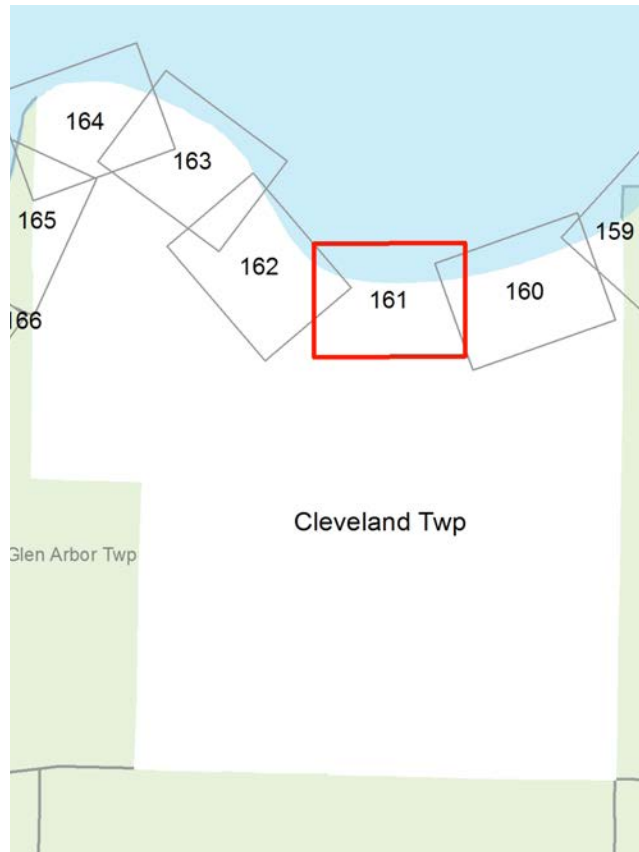
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



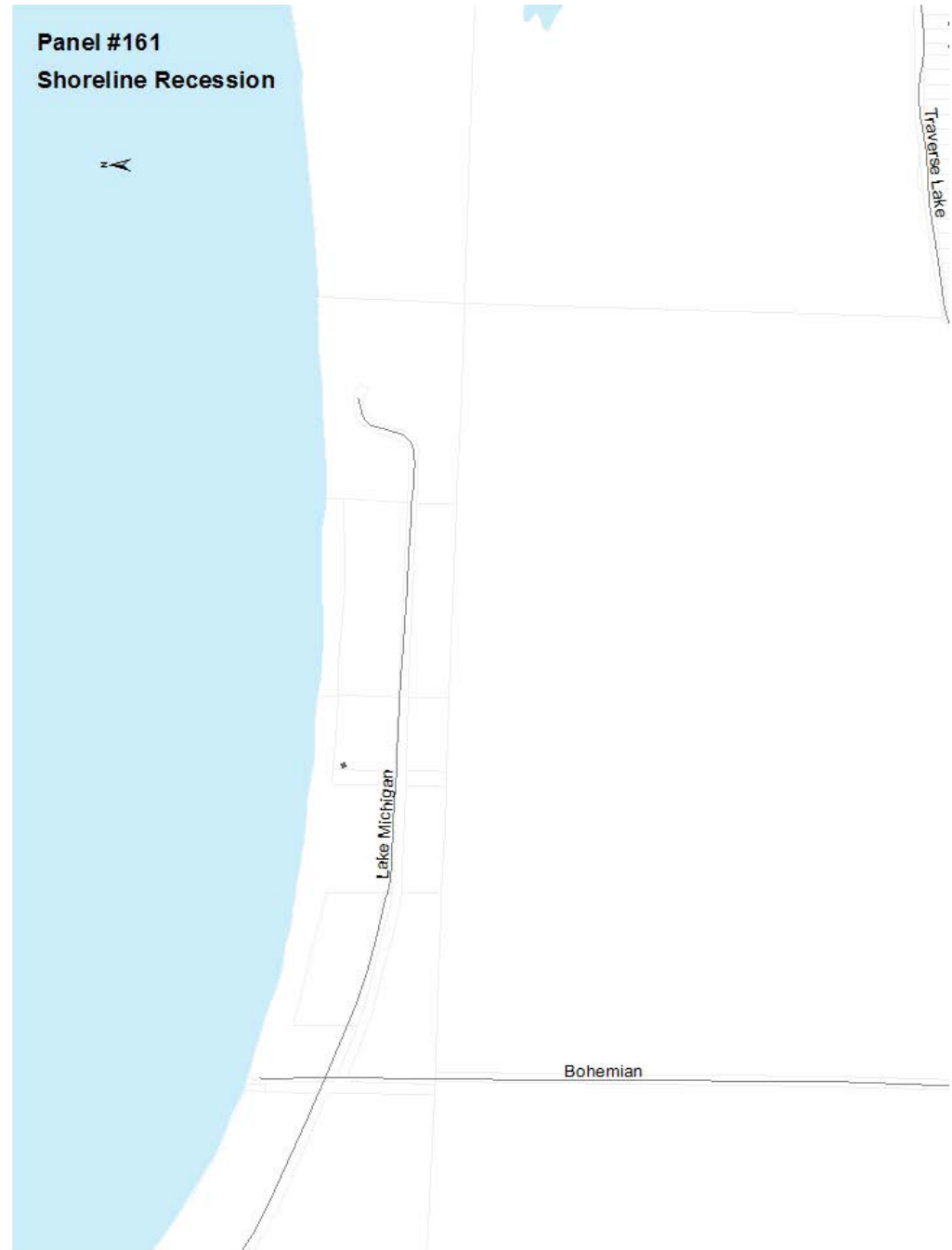


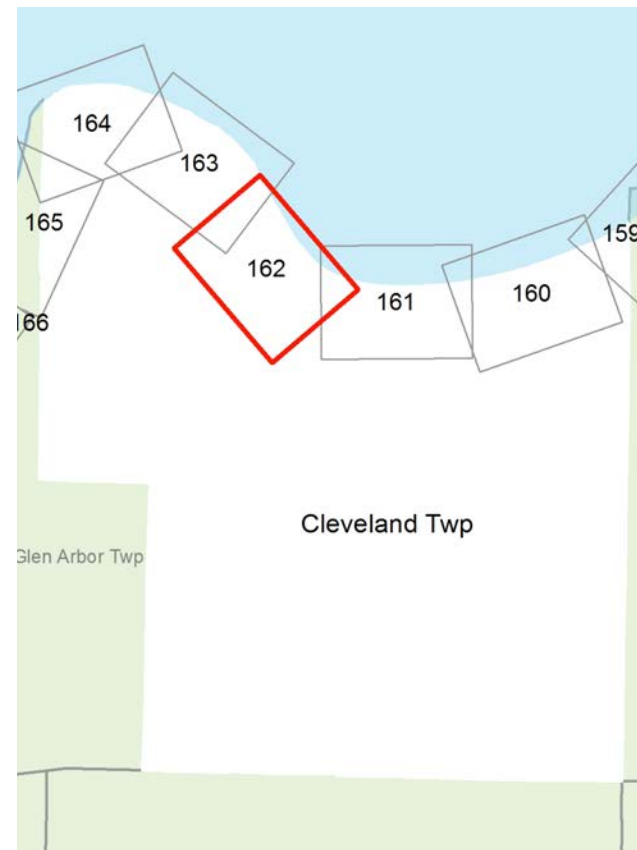
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





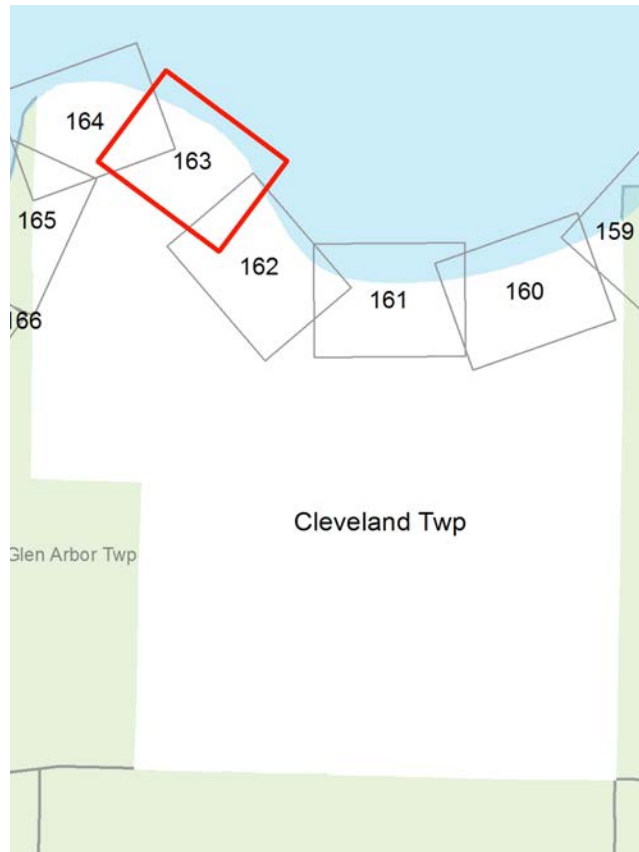
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





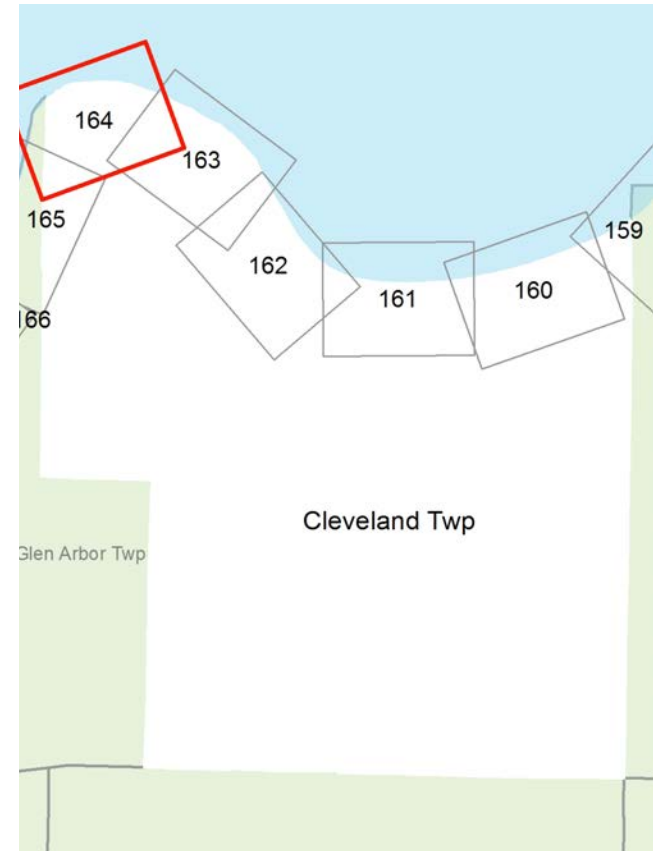
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





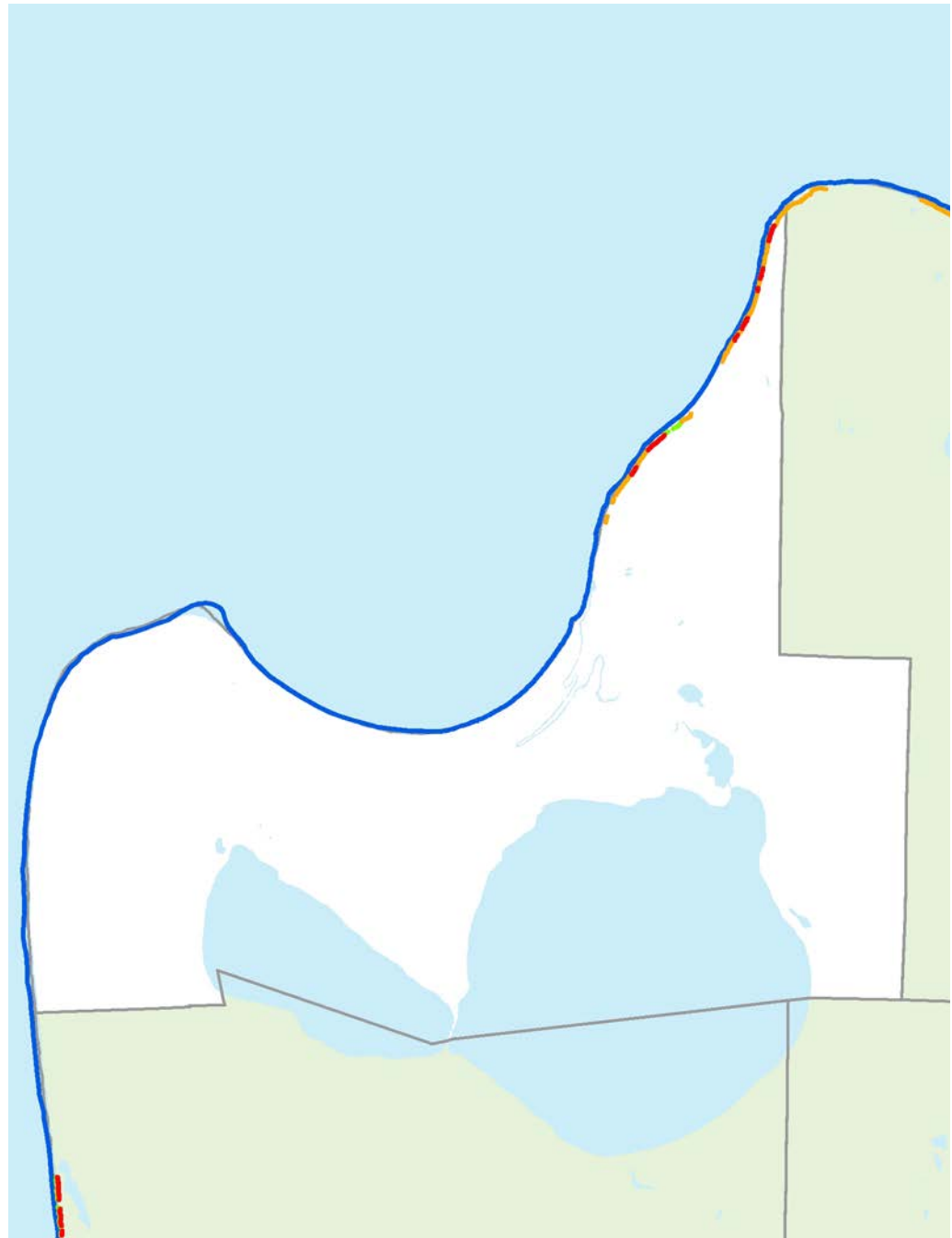
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

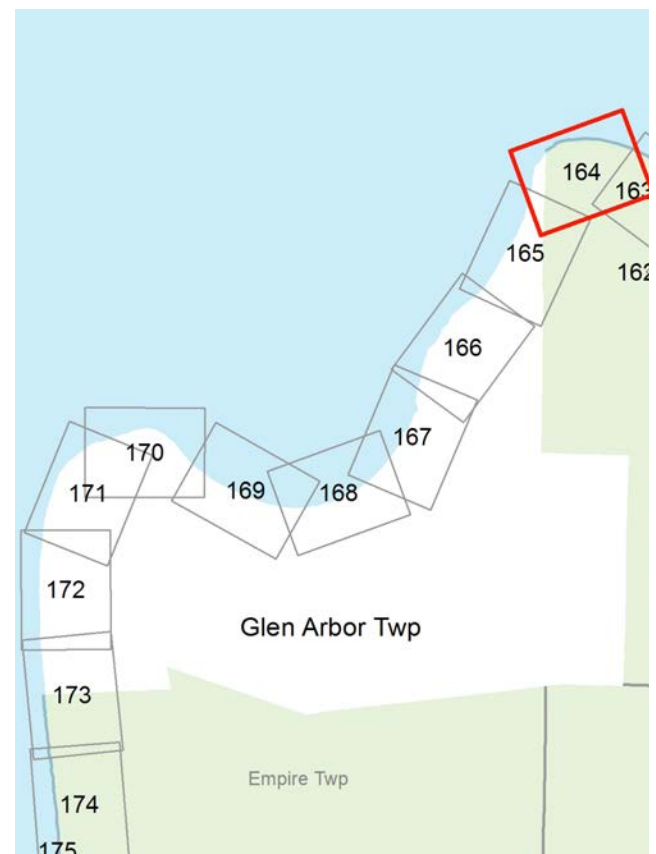


Glen Arbor Twp.



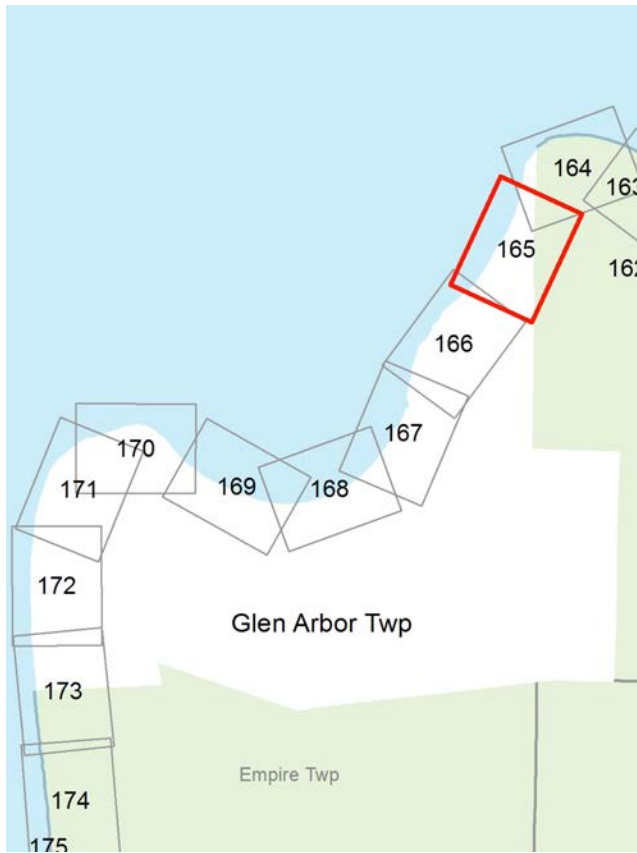
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





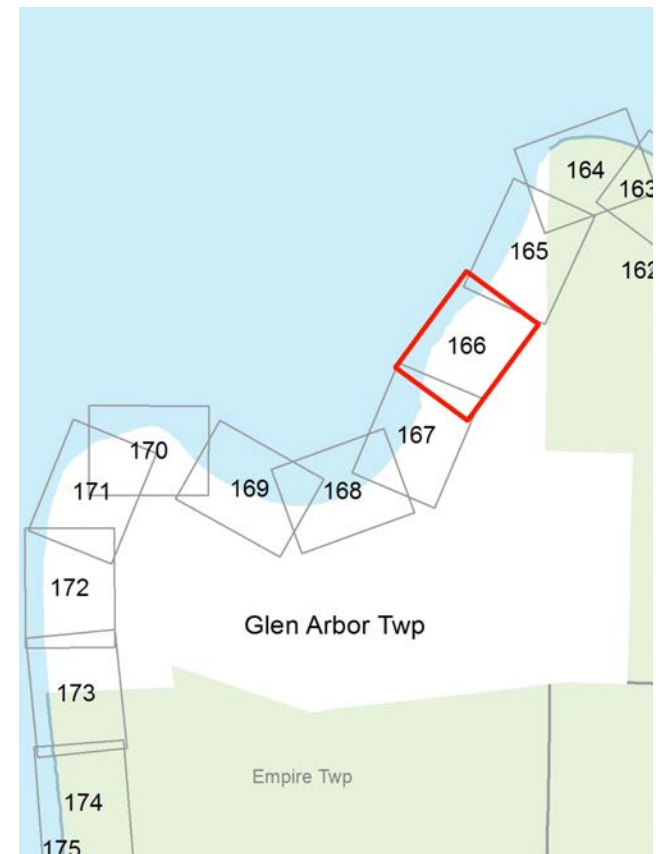
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





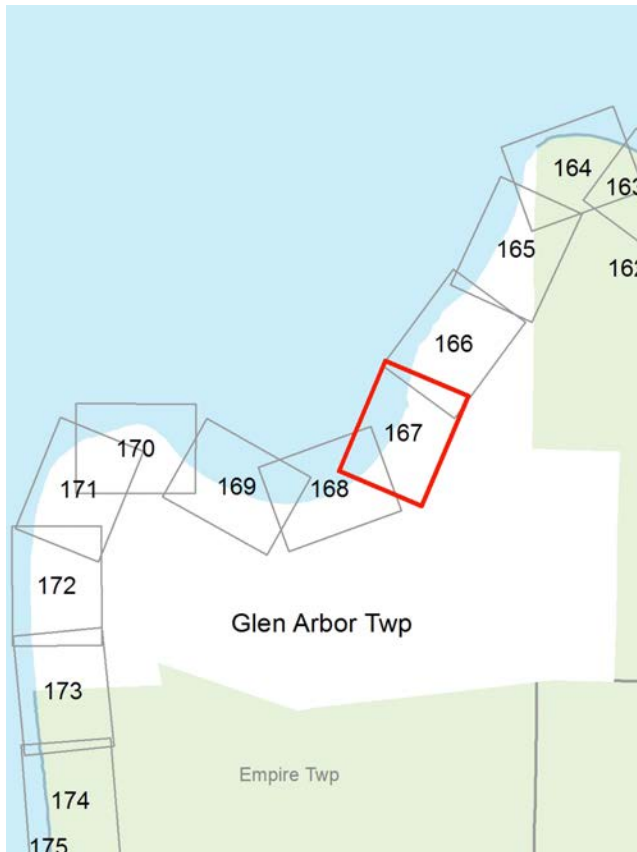
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





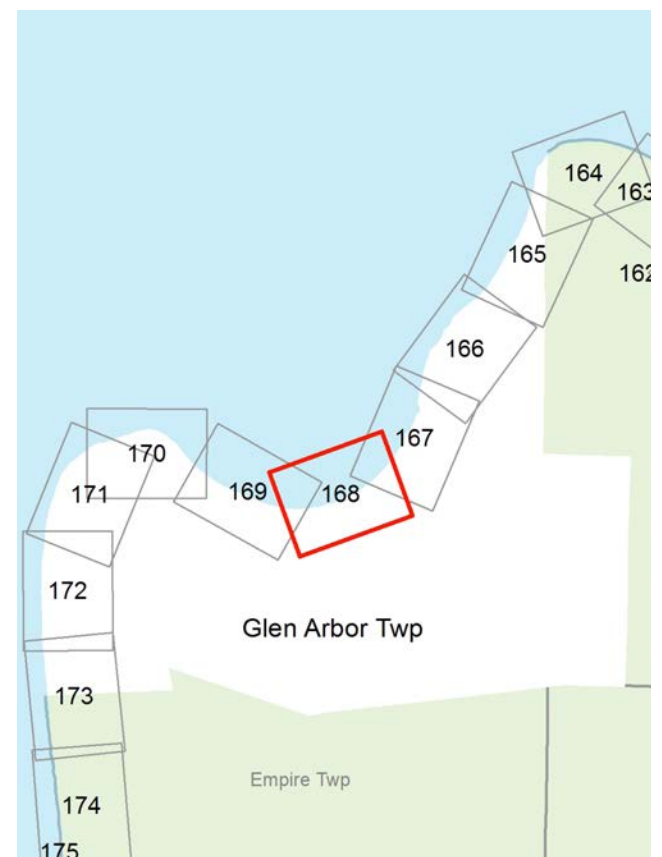
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





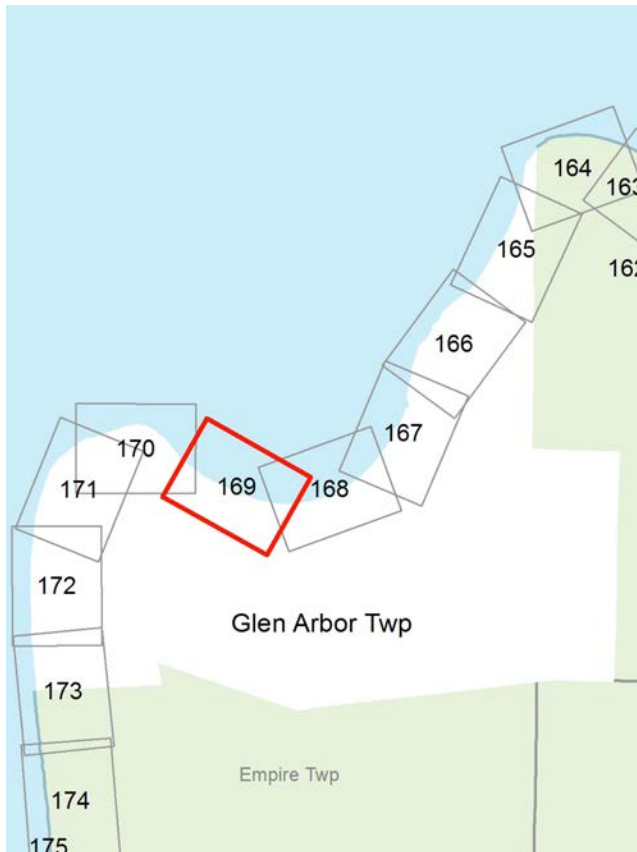
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

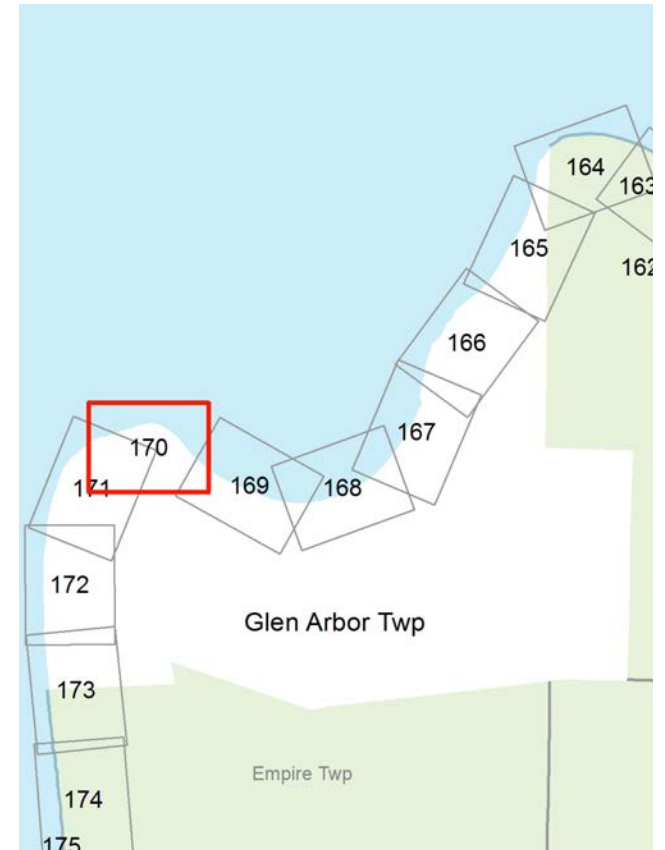




- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

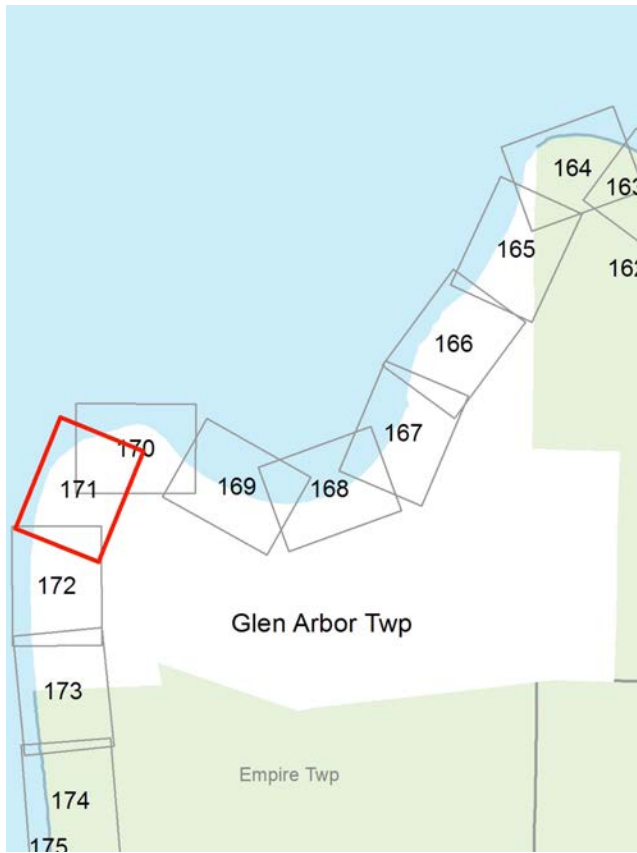
Panel #169 Shoreline Recession



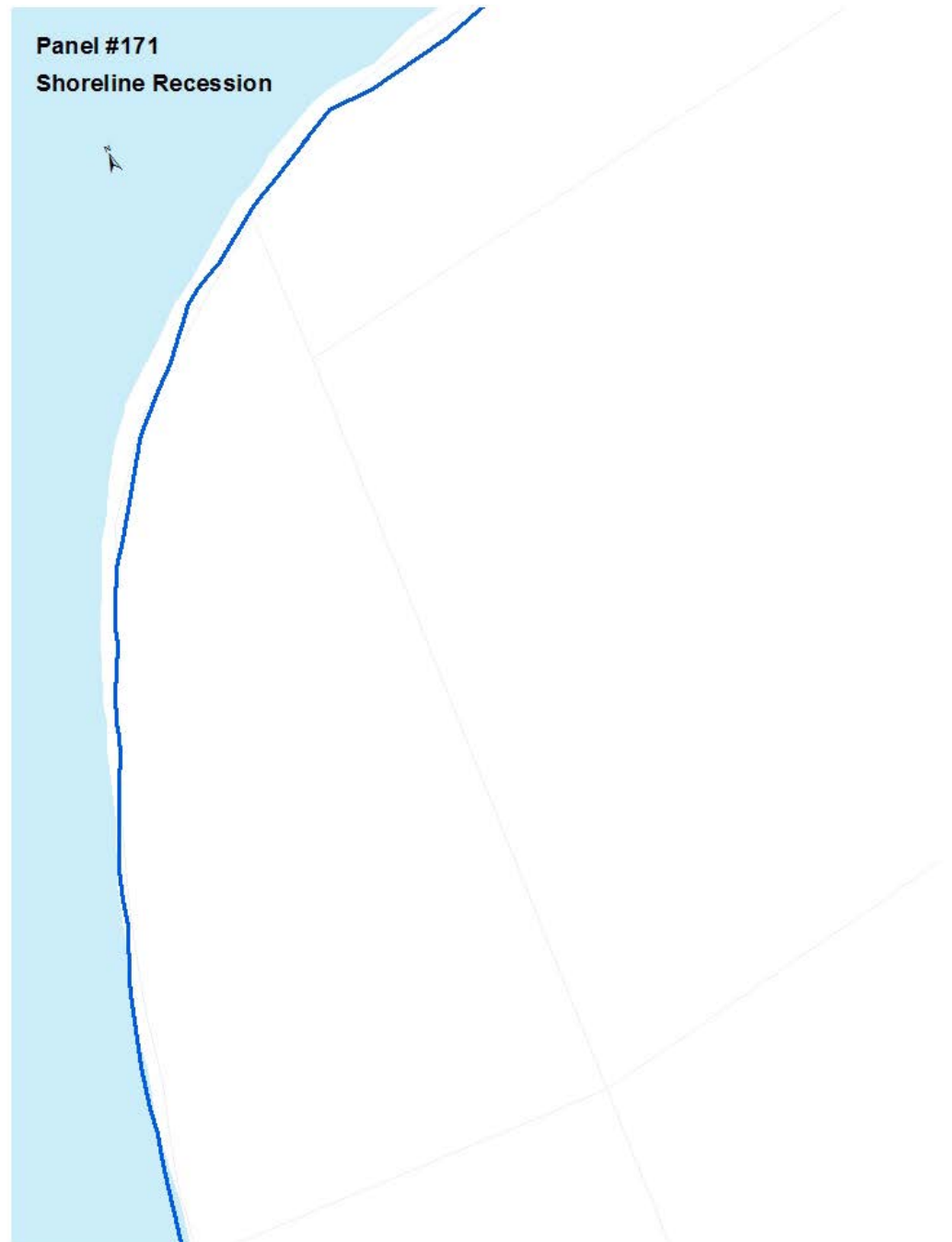


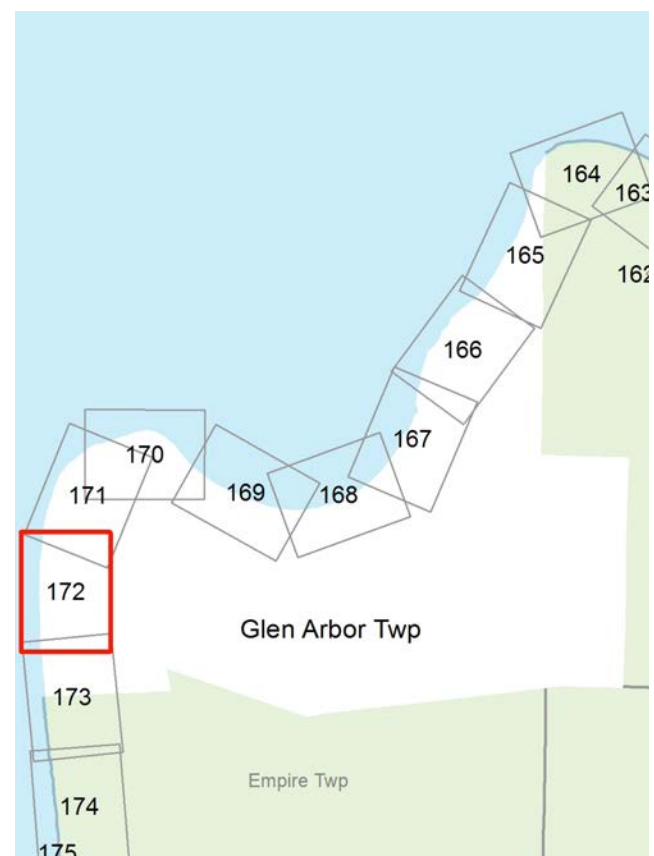
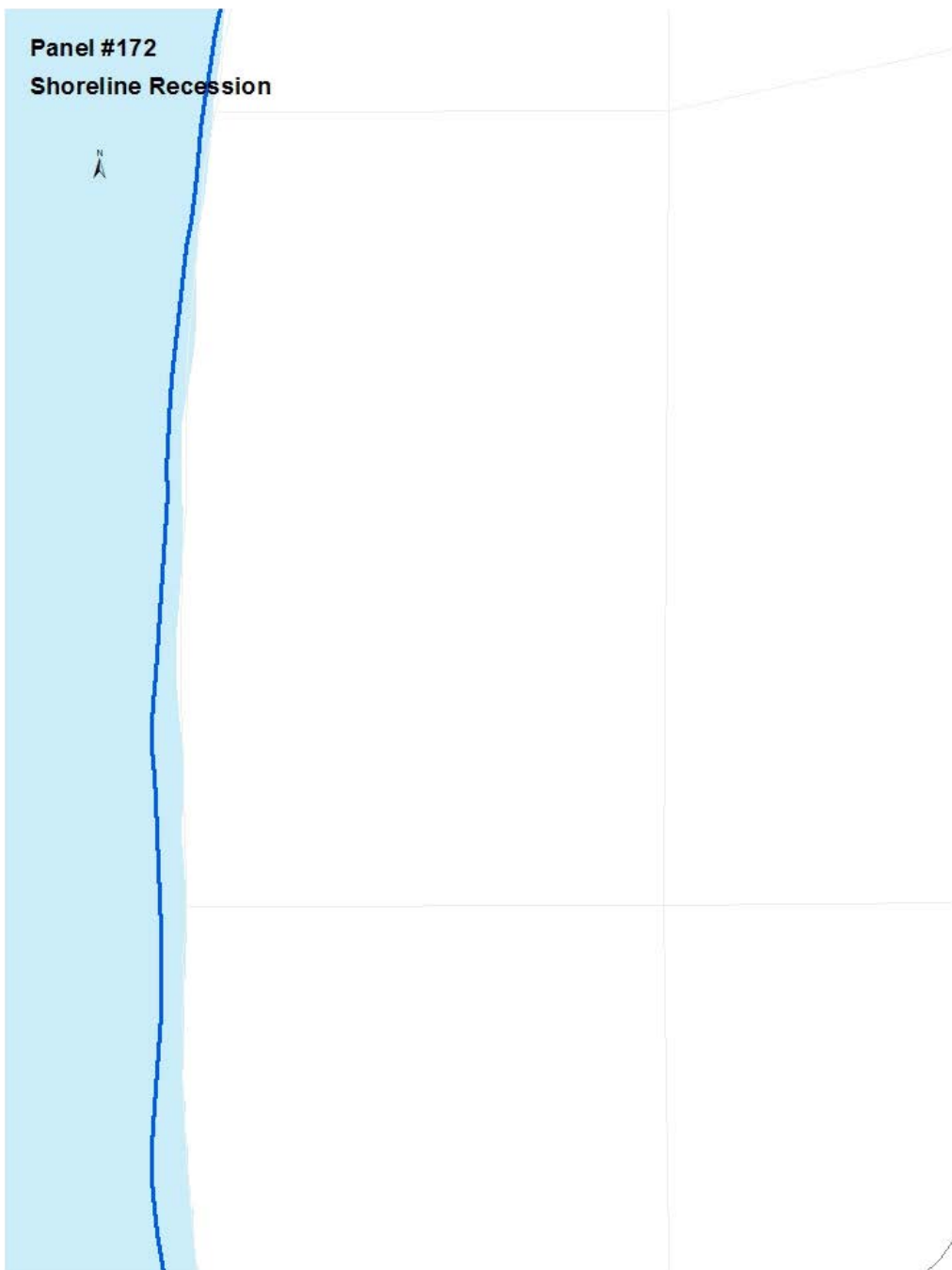
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





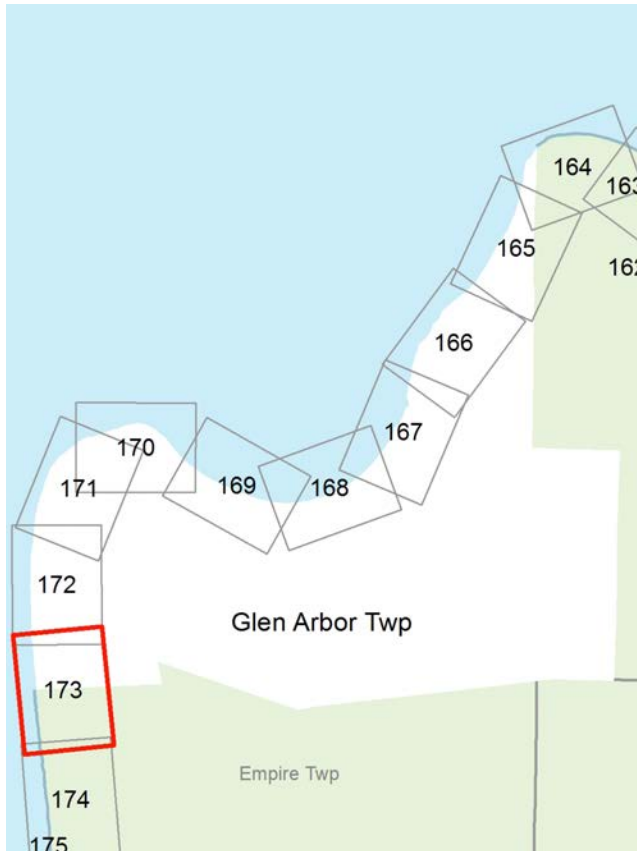
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



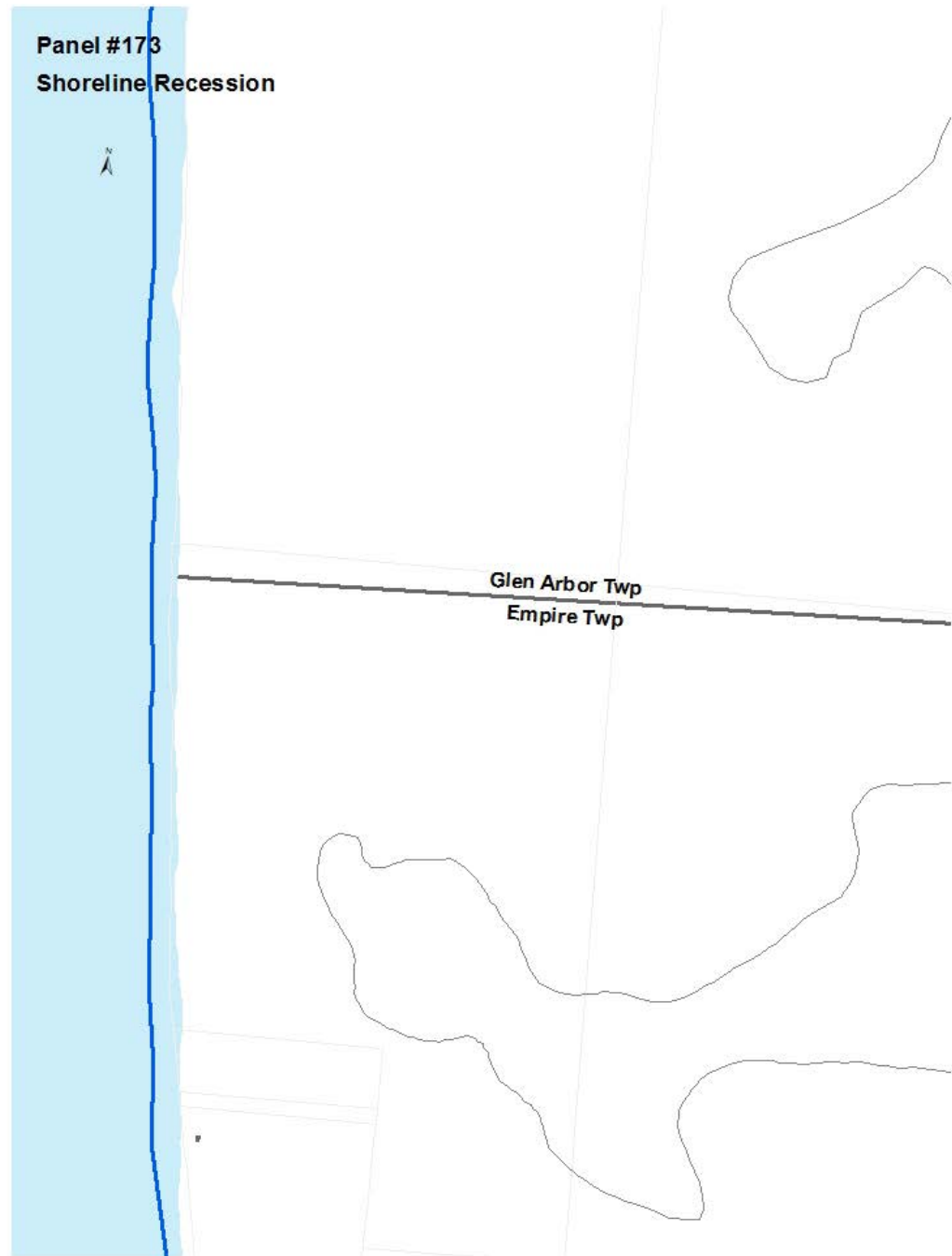


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





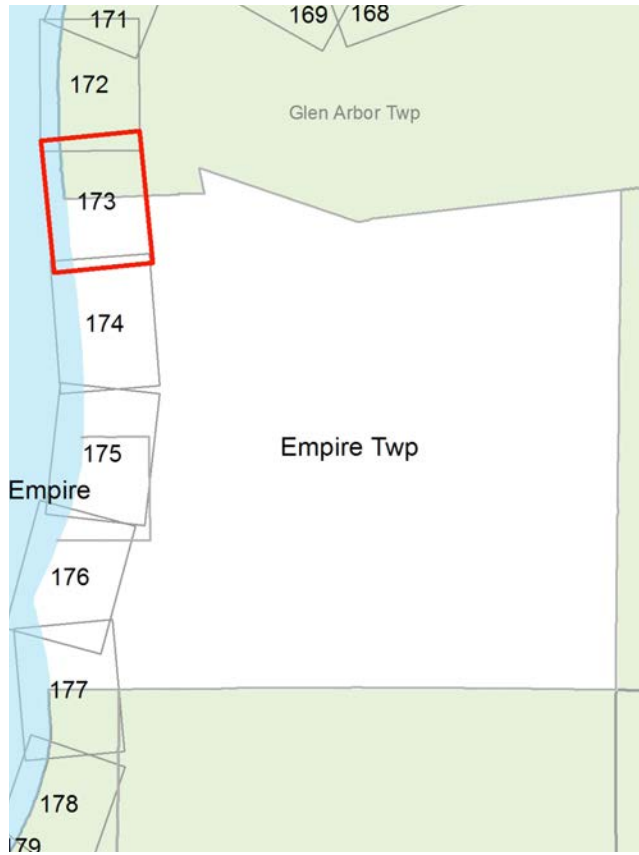
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



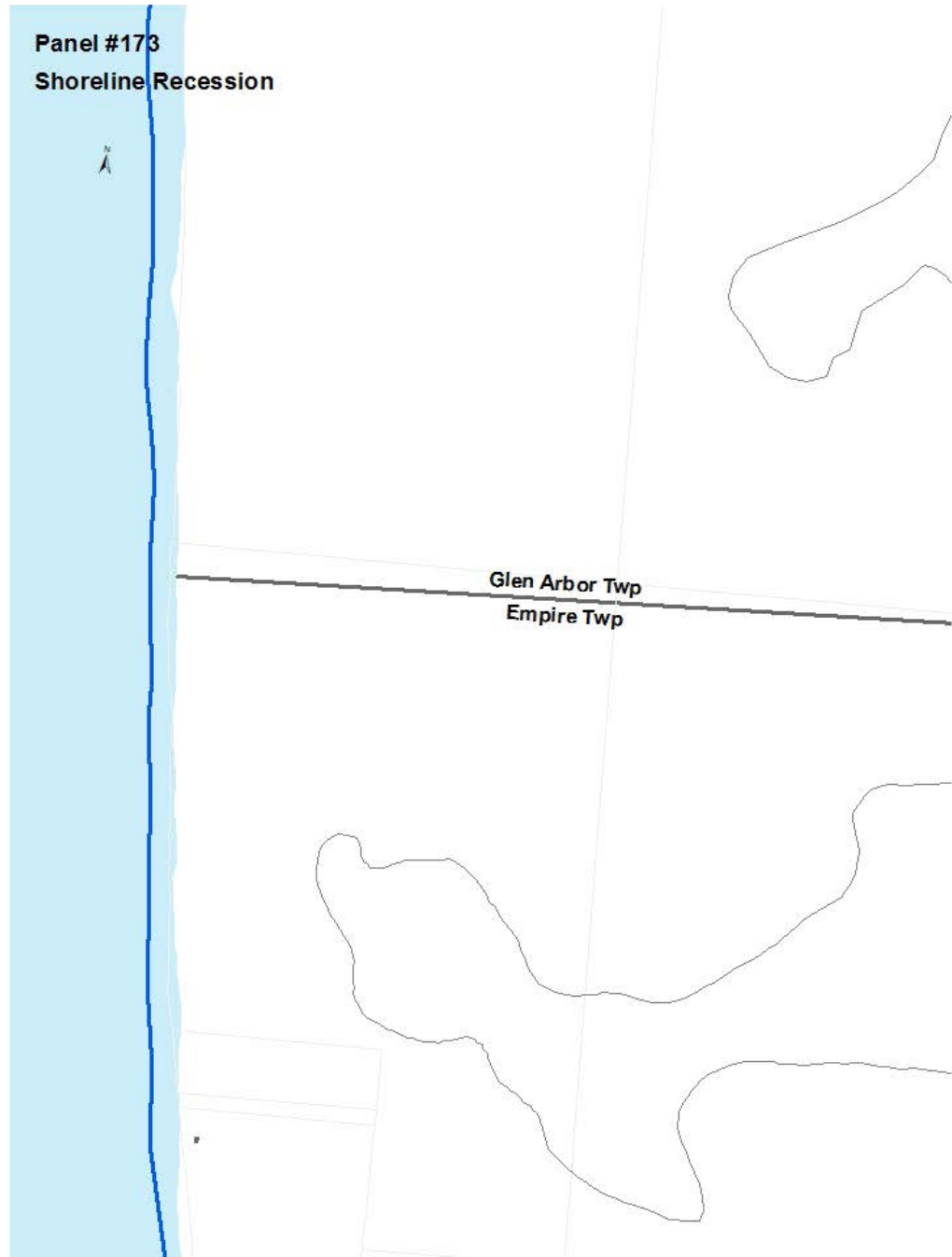
Empire Twp./Empire

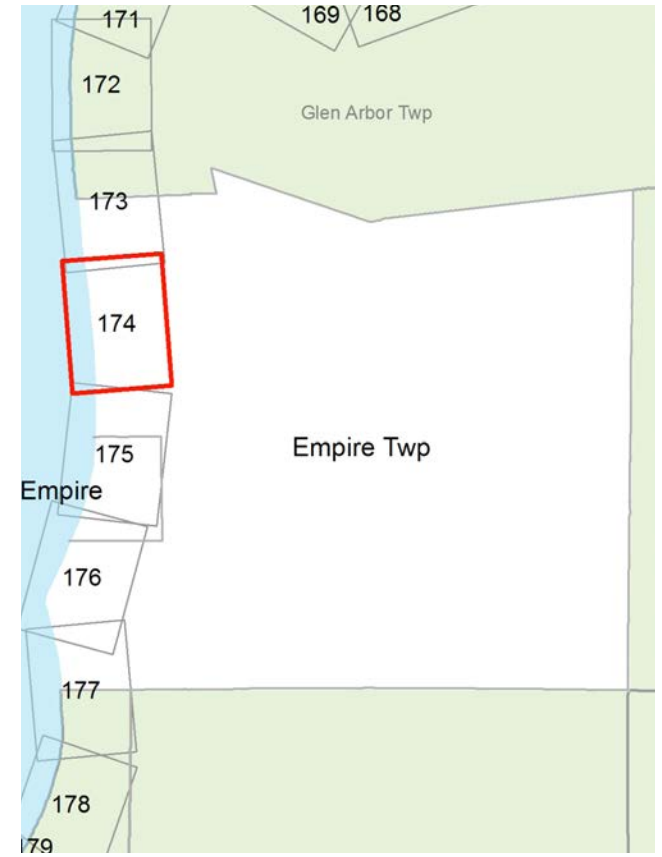


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- - Predicted 30yr Bluffline



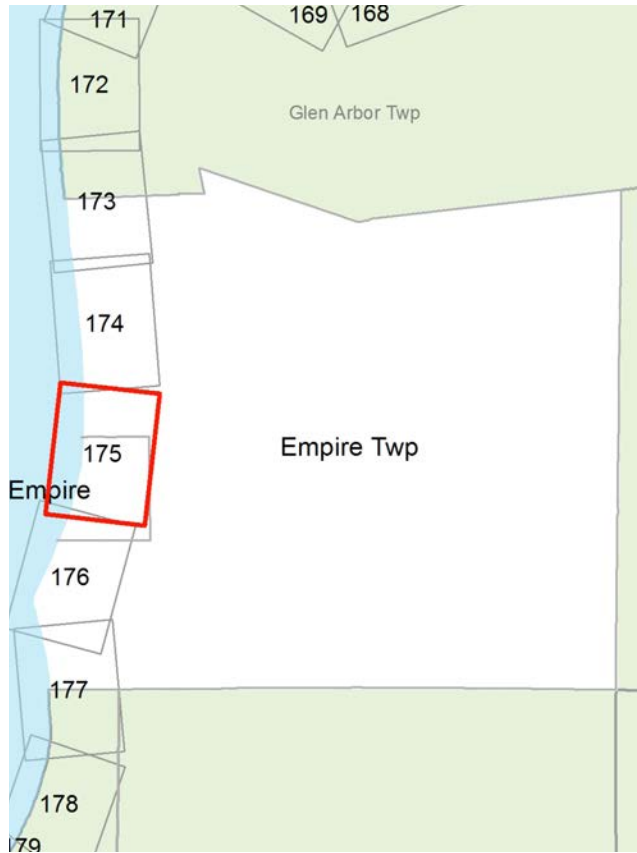
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





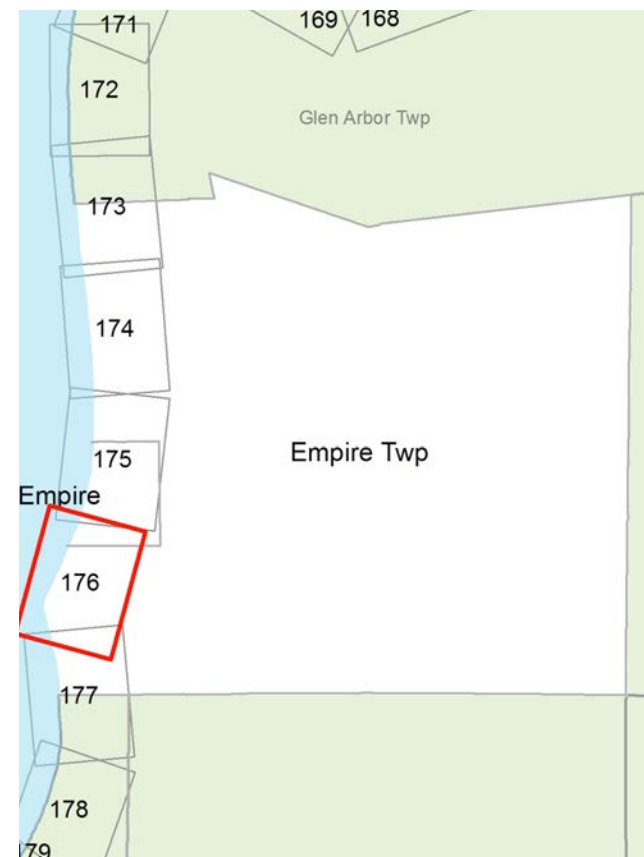
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





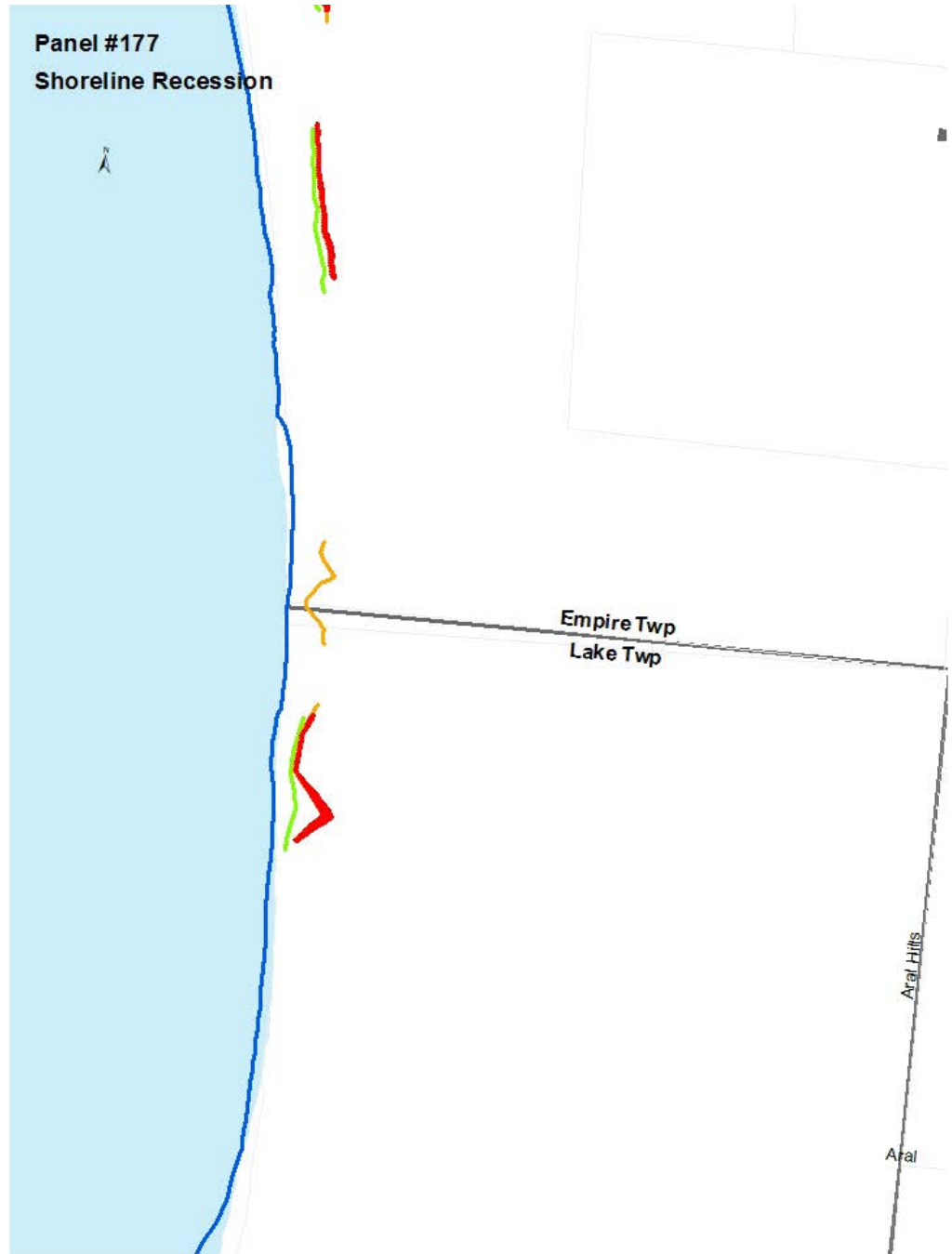
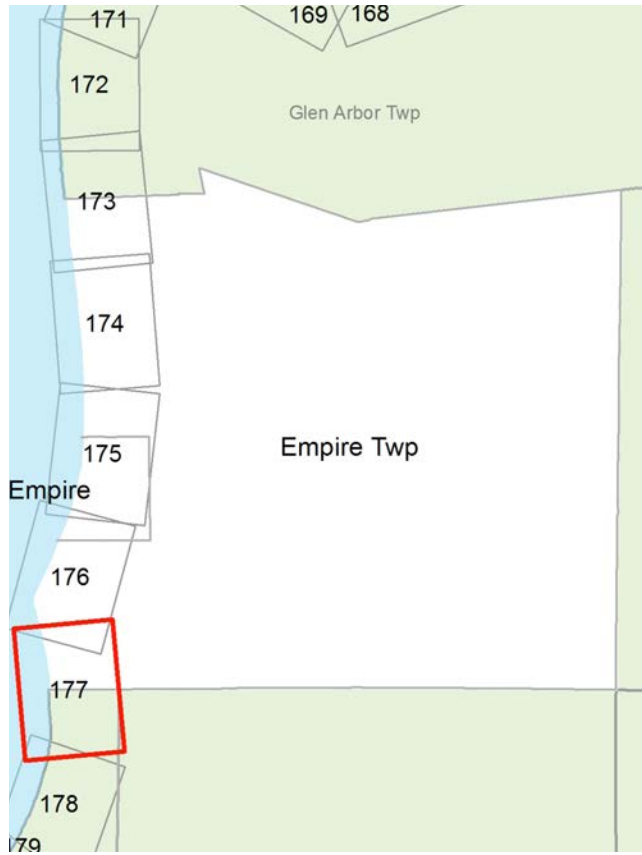
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

Benzie County



Bluff Detail, Panel 185, Lake Twp.



Bluff Detail, Panel 187, Crystal Lake Twp.



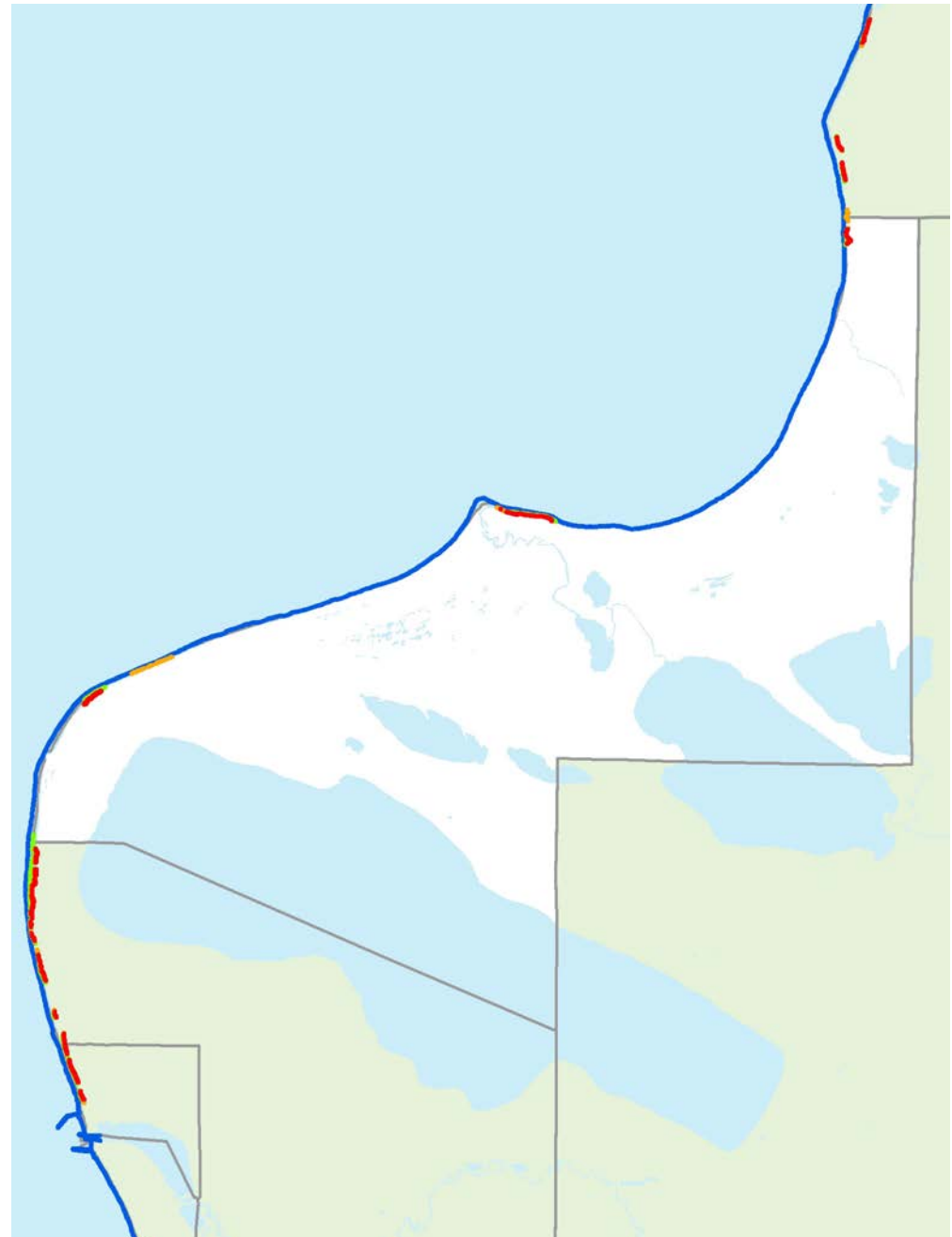
Bluff Detail, Panel 187, Crystal Lake Twp.



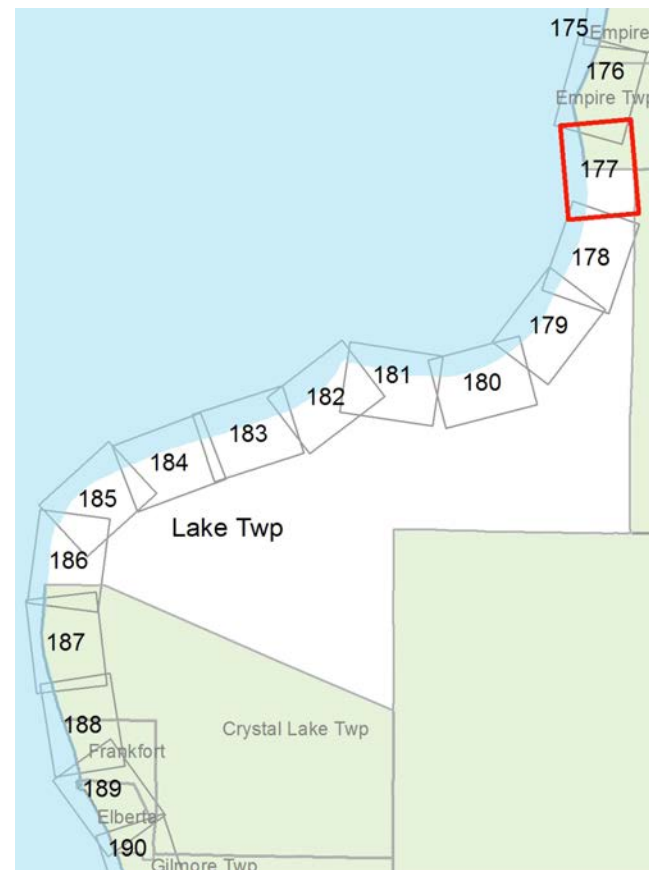
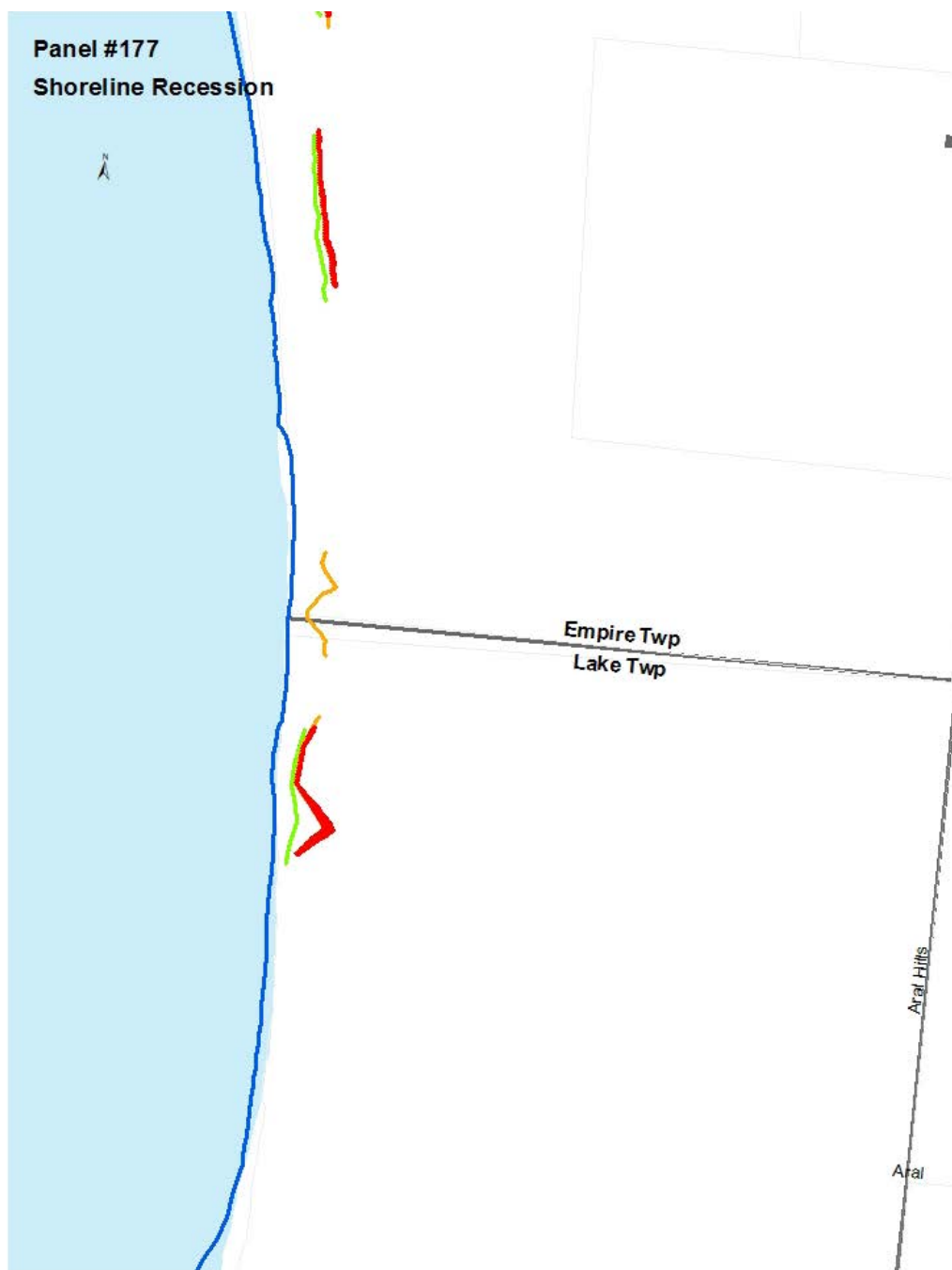
Bluff Detail, Panel 188, Frankfort



Lake Twp.

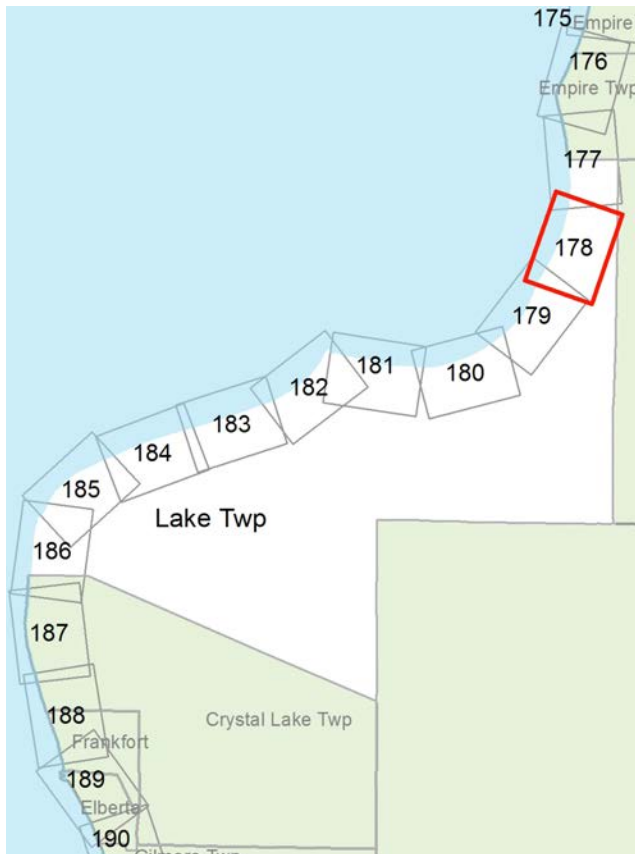


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- - Predicted 30yr Bluffline



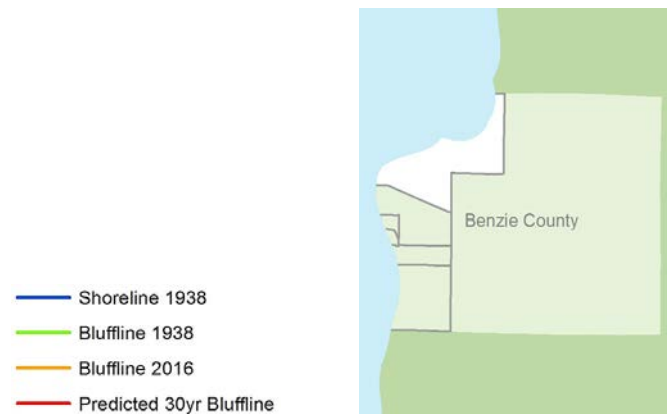
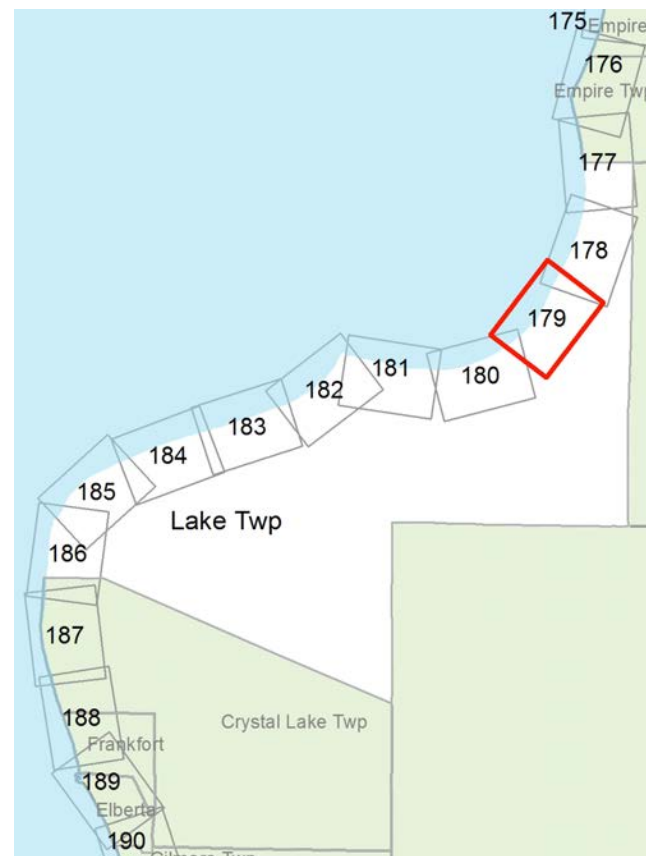
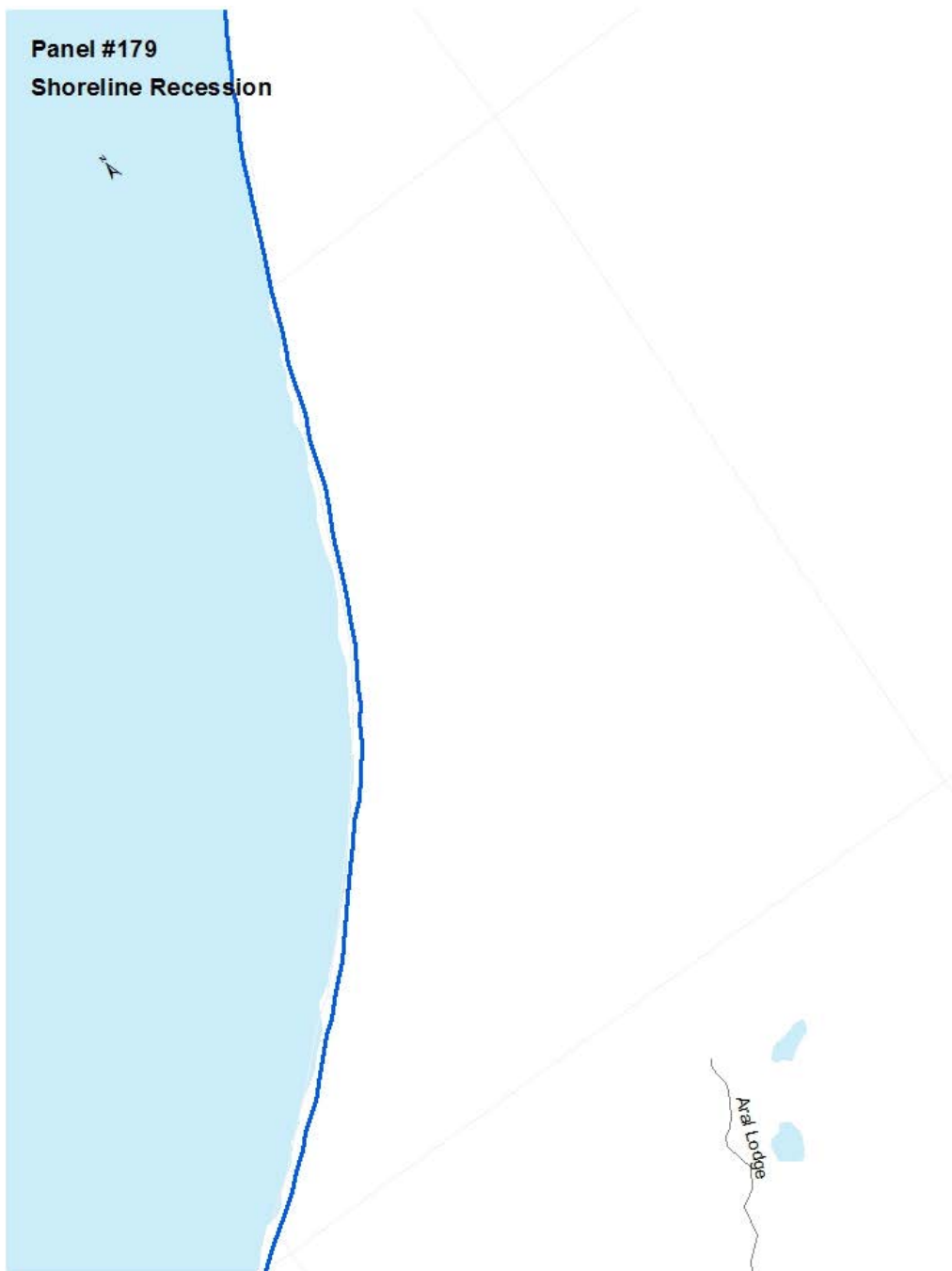
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

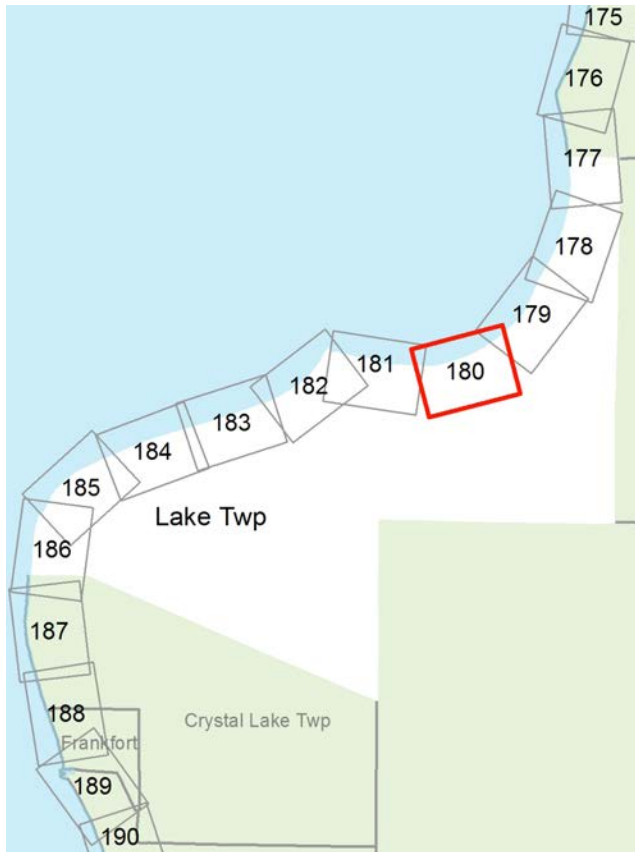




- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

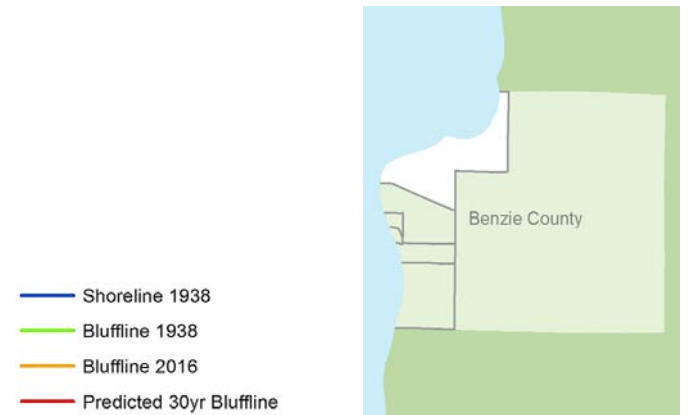
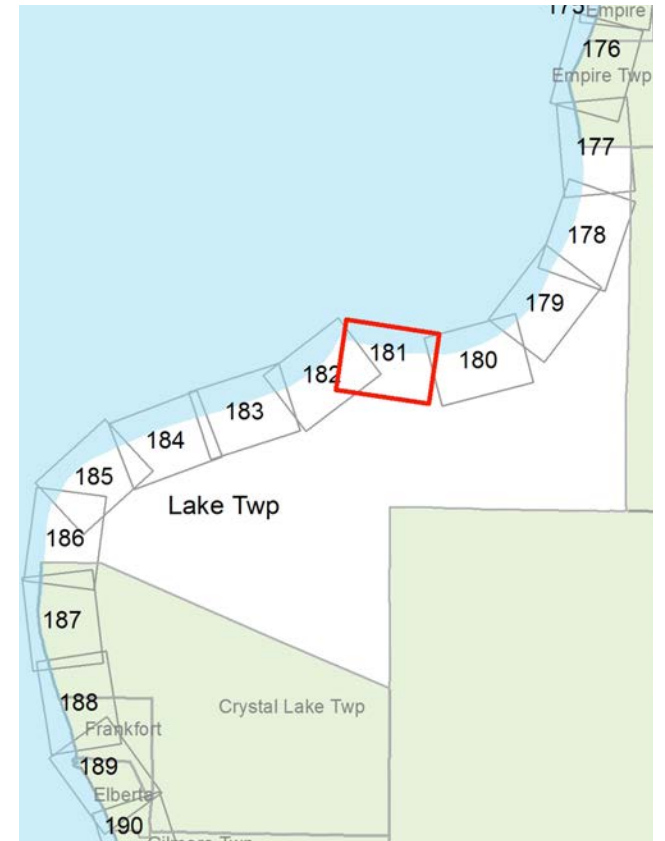
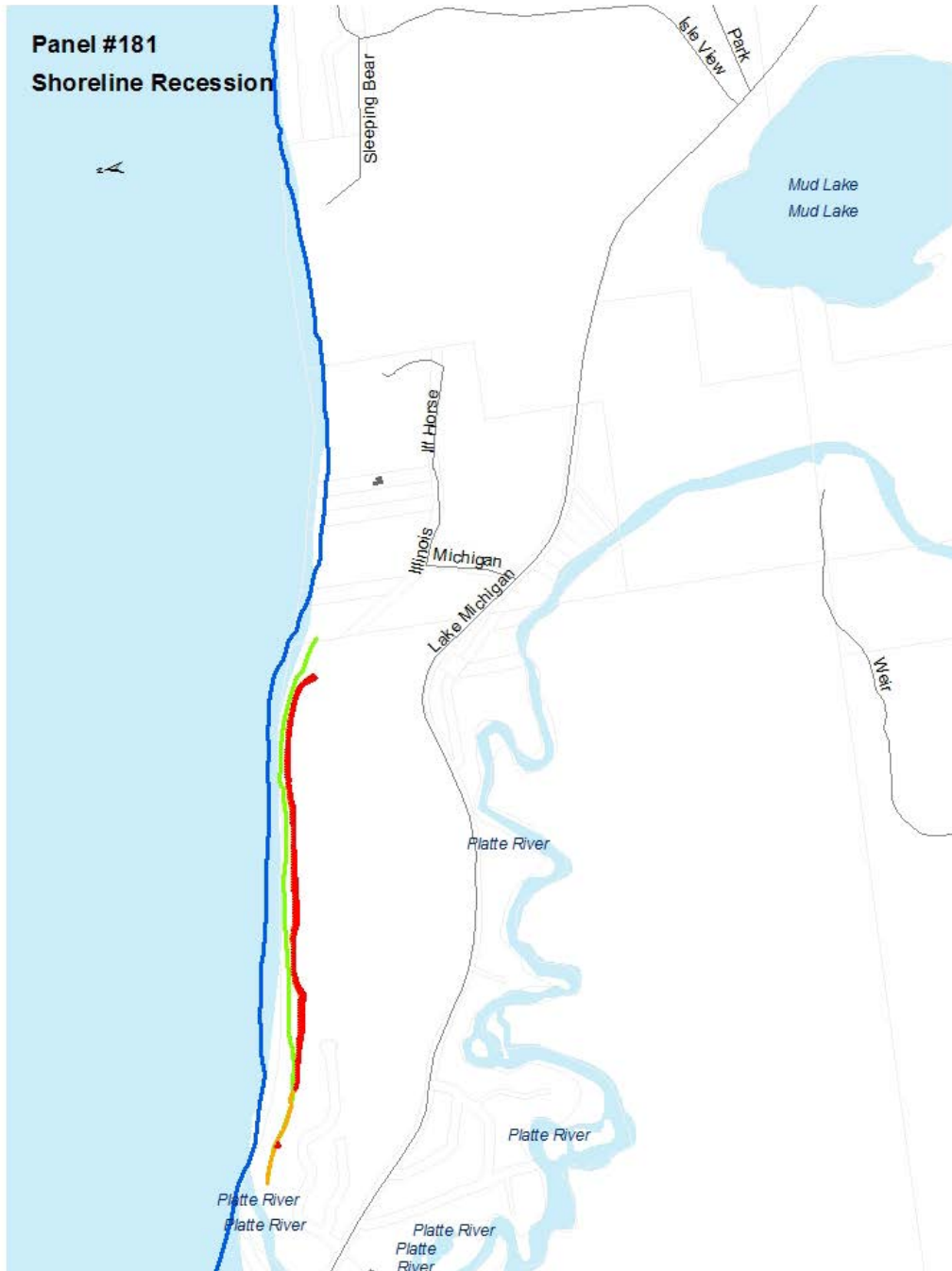


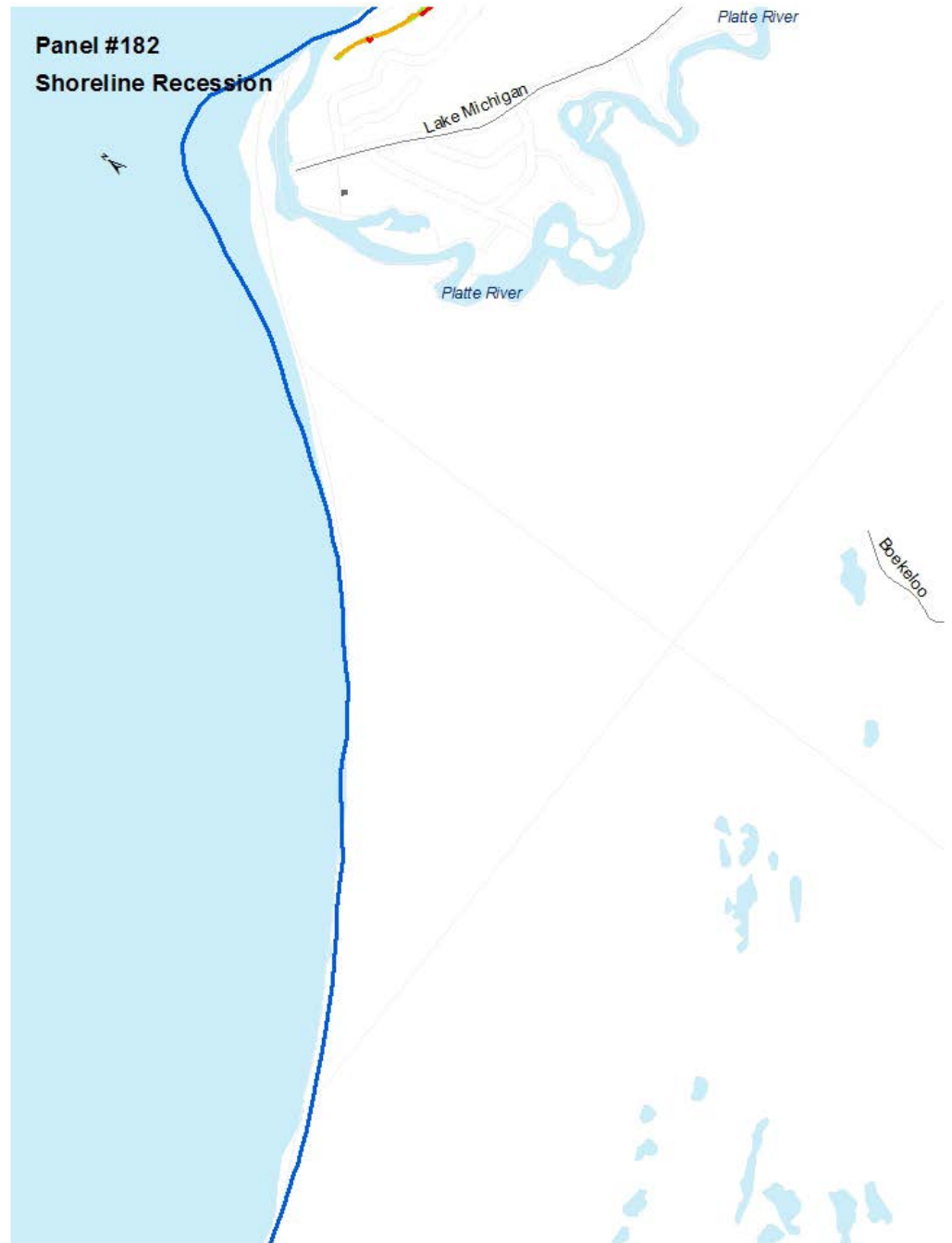
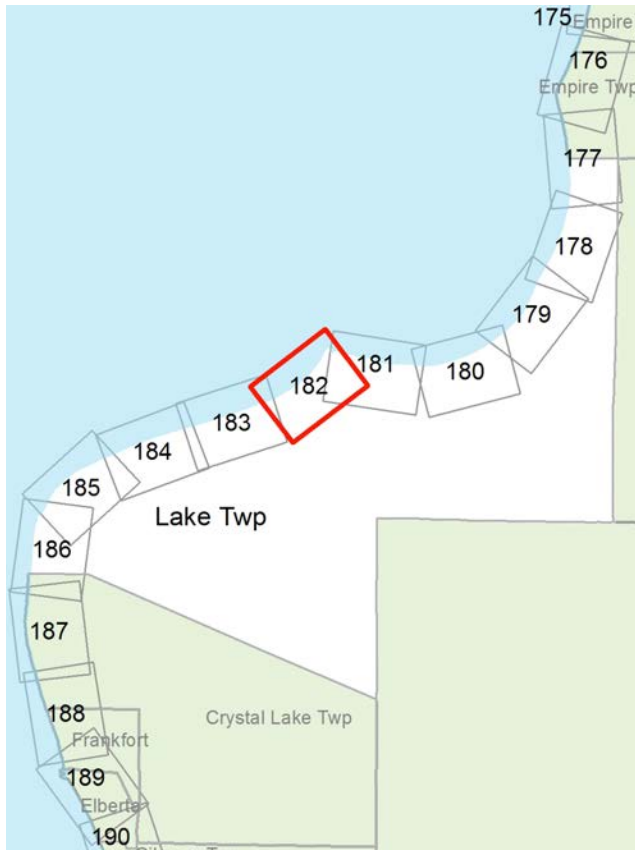




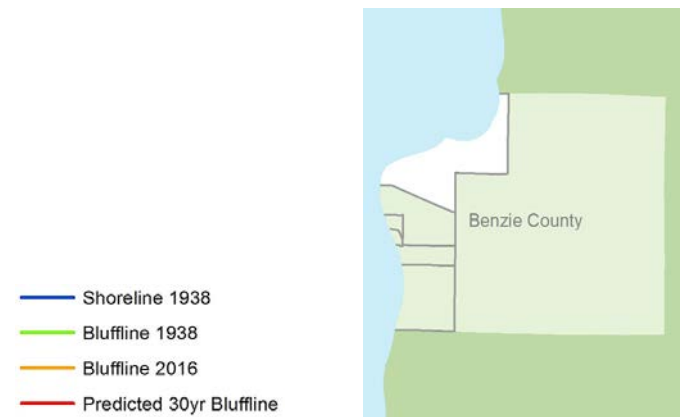
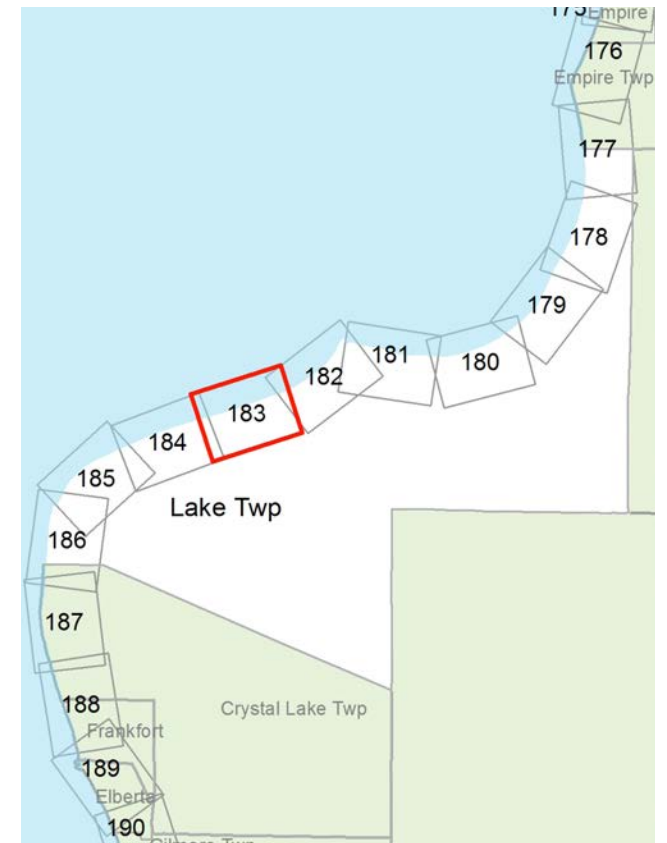
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

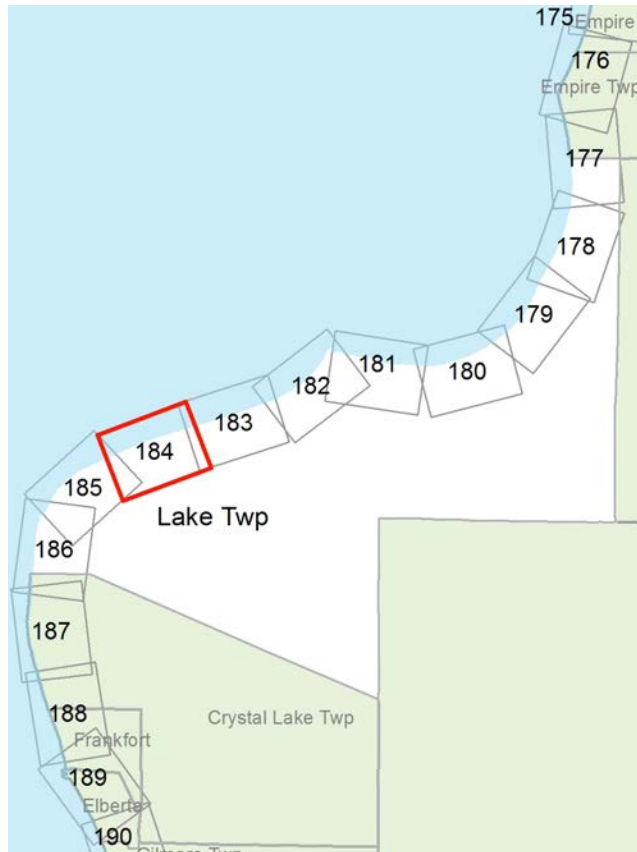






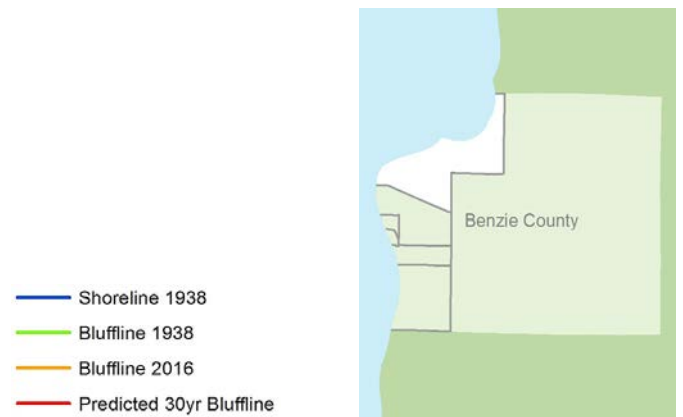
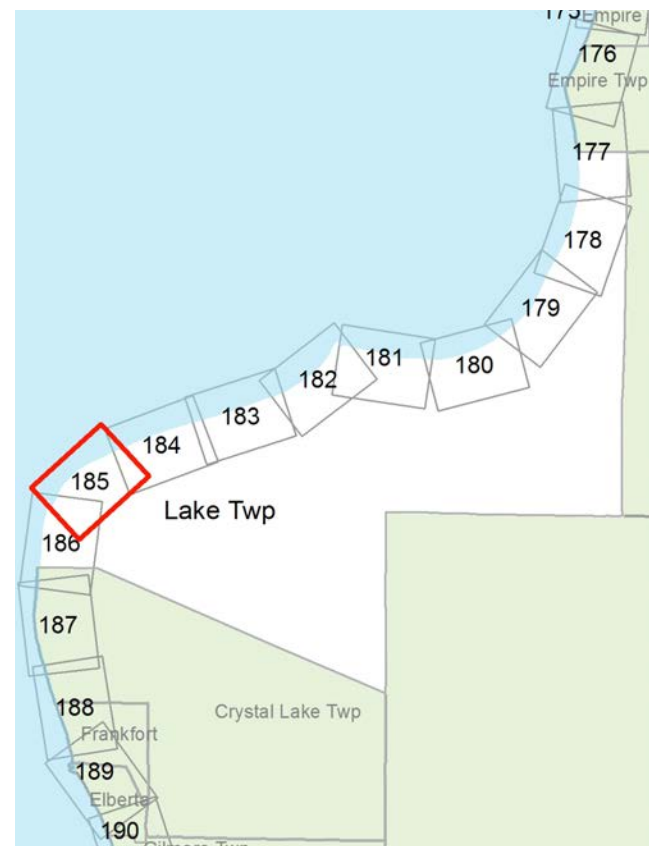
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

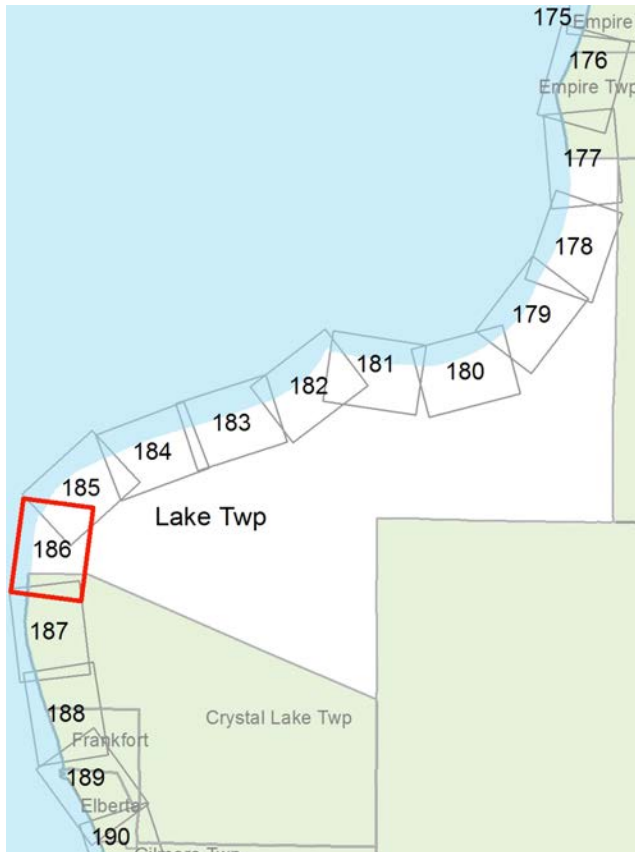




- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



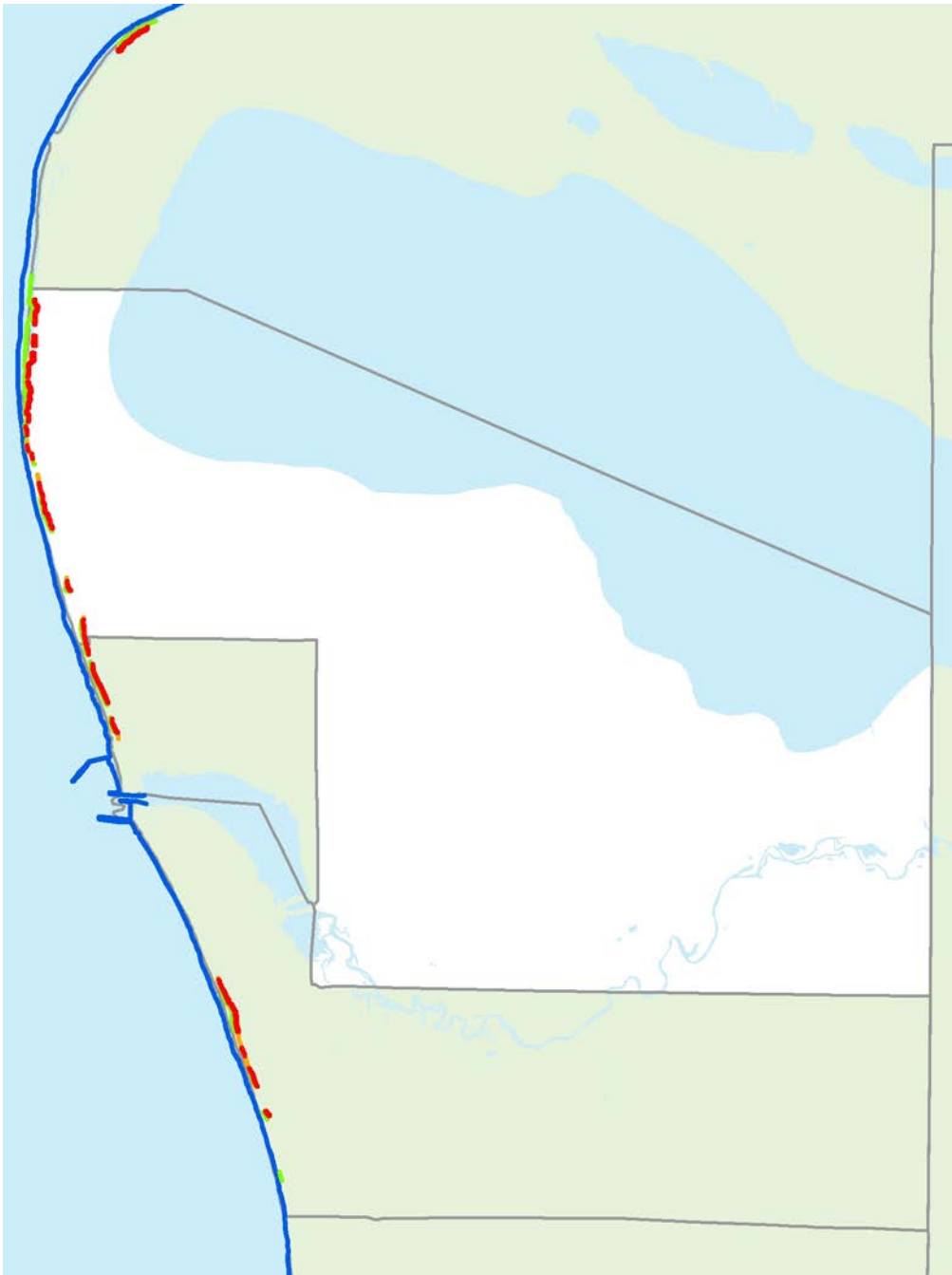




- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



Crystal Lake Twp.

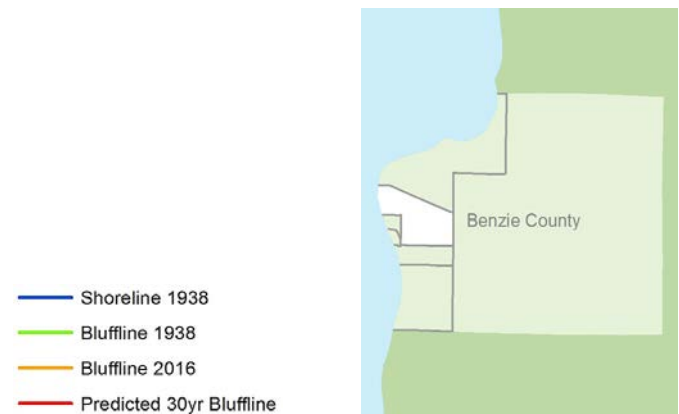
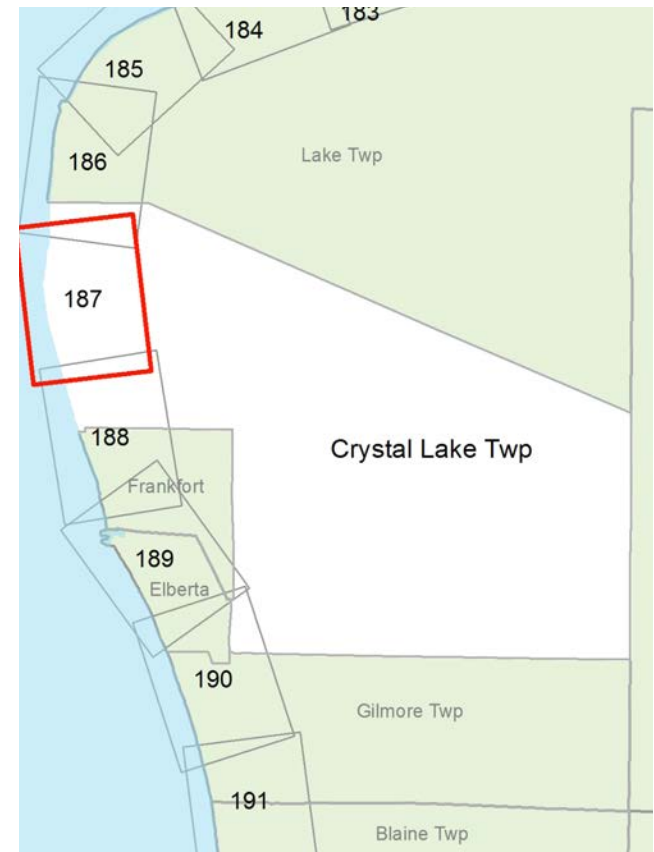


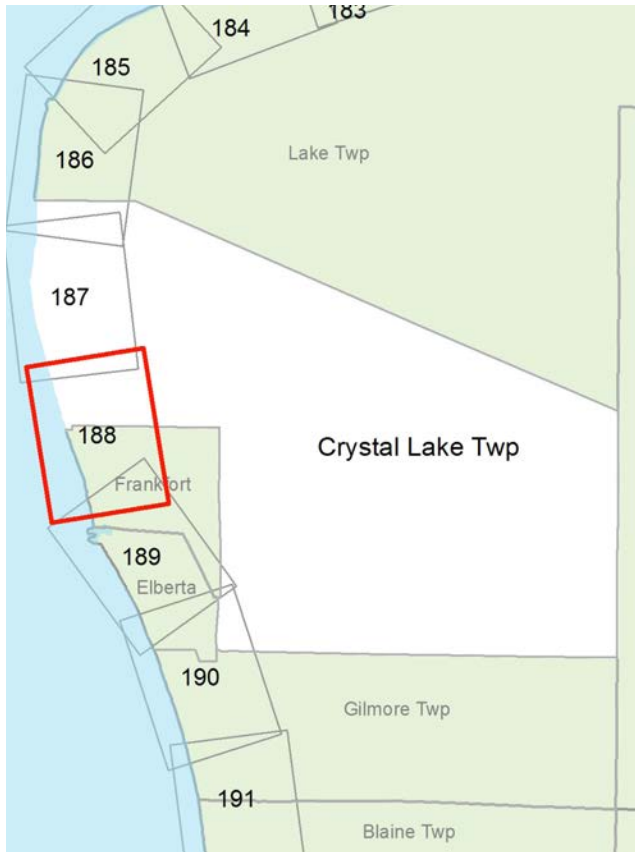
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



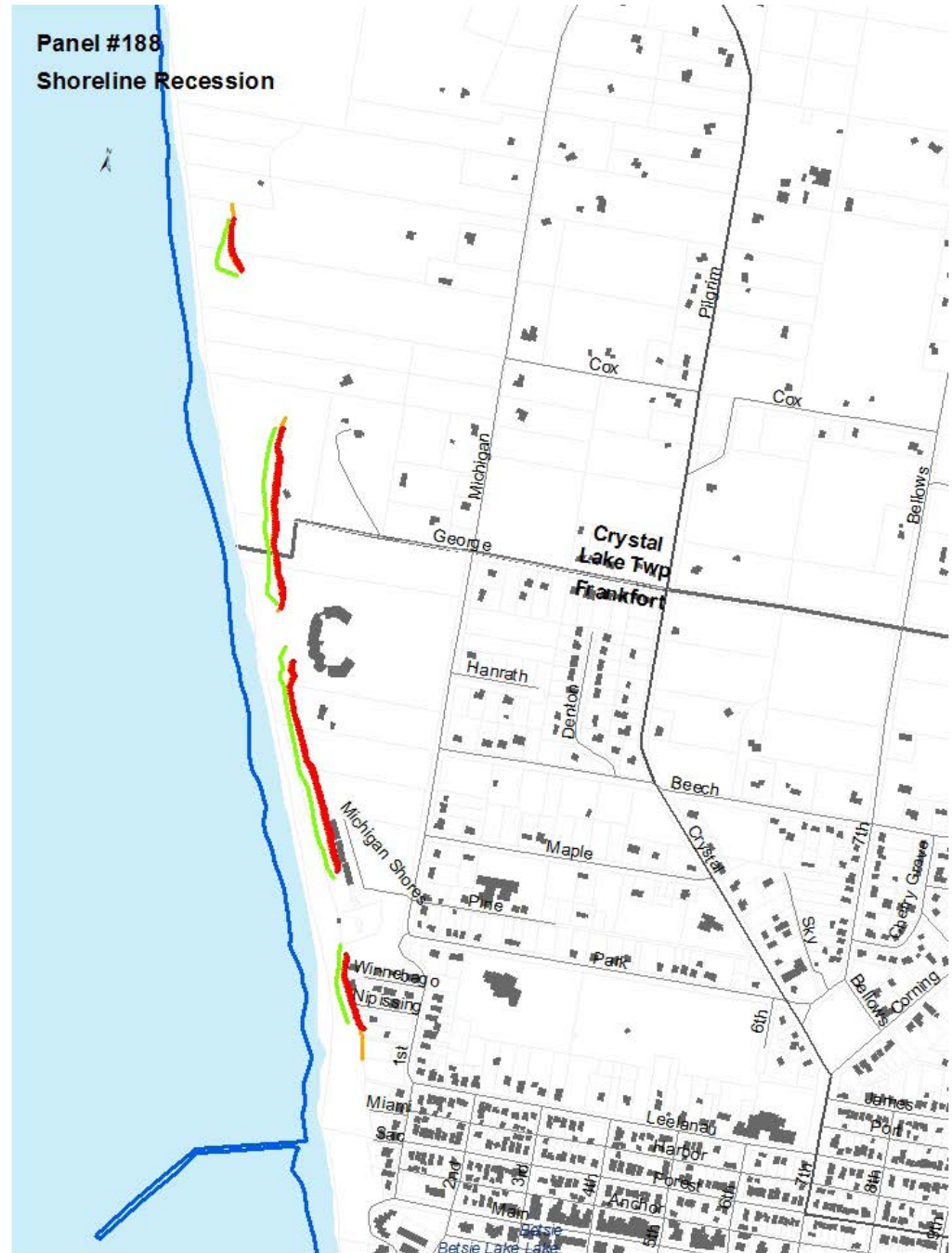
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



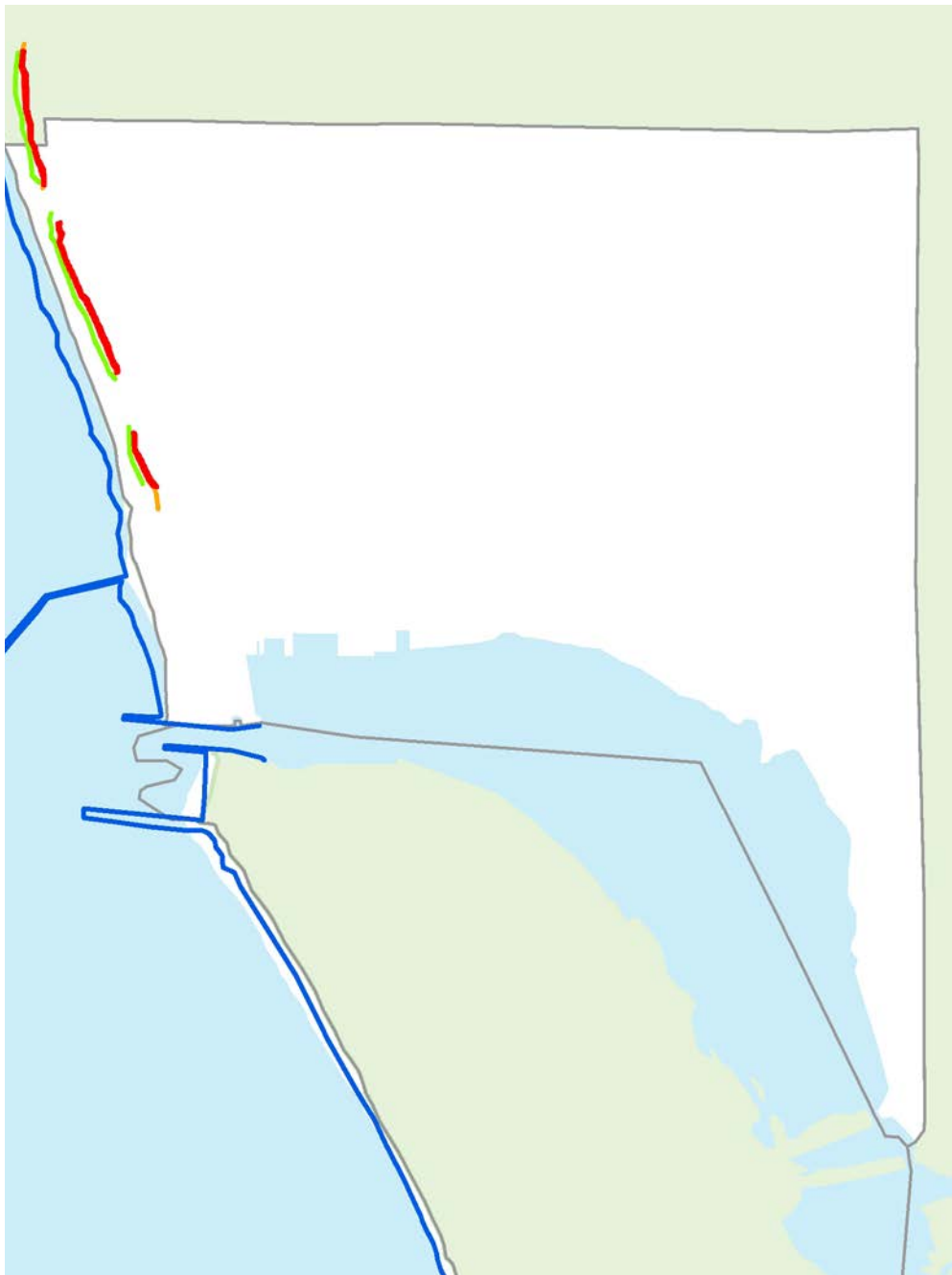




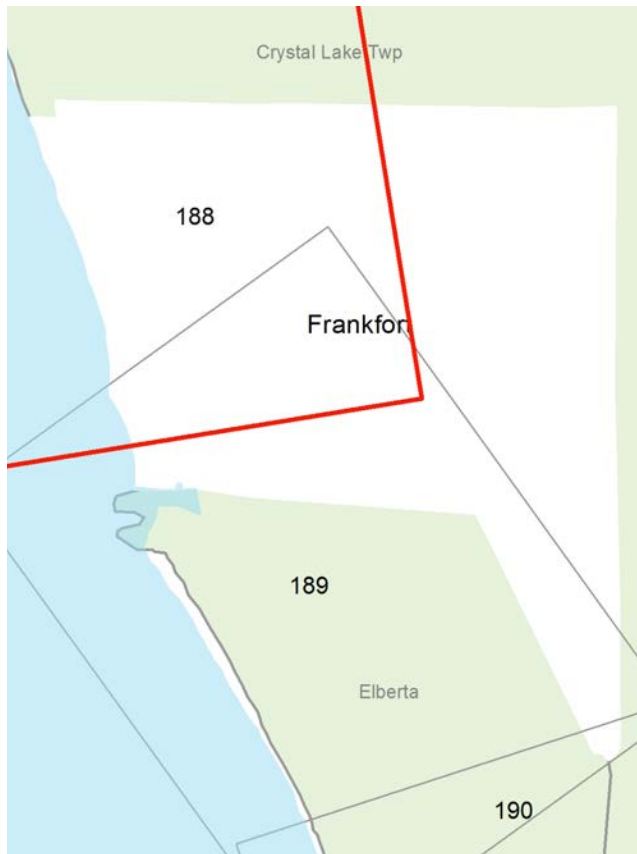
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



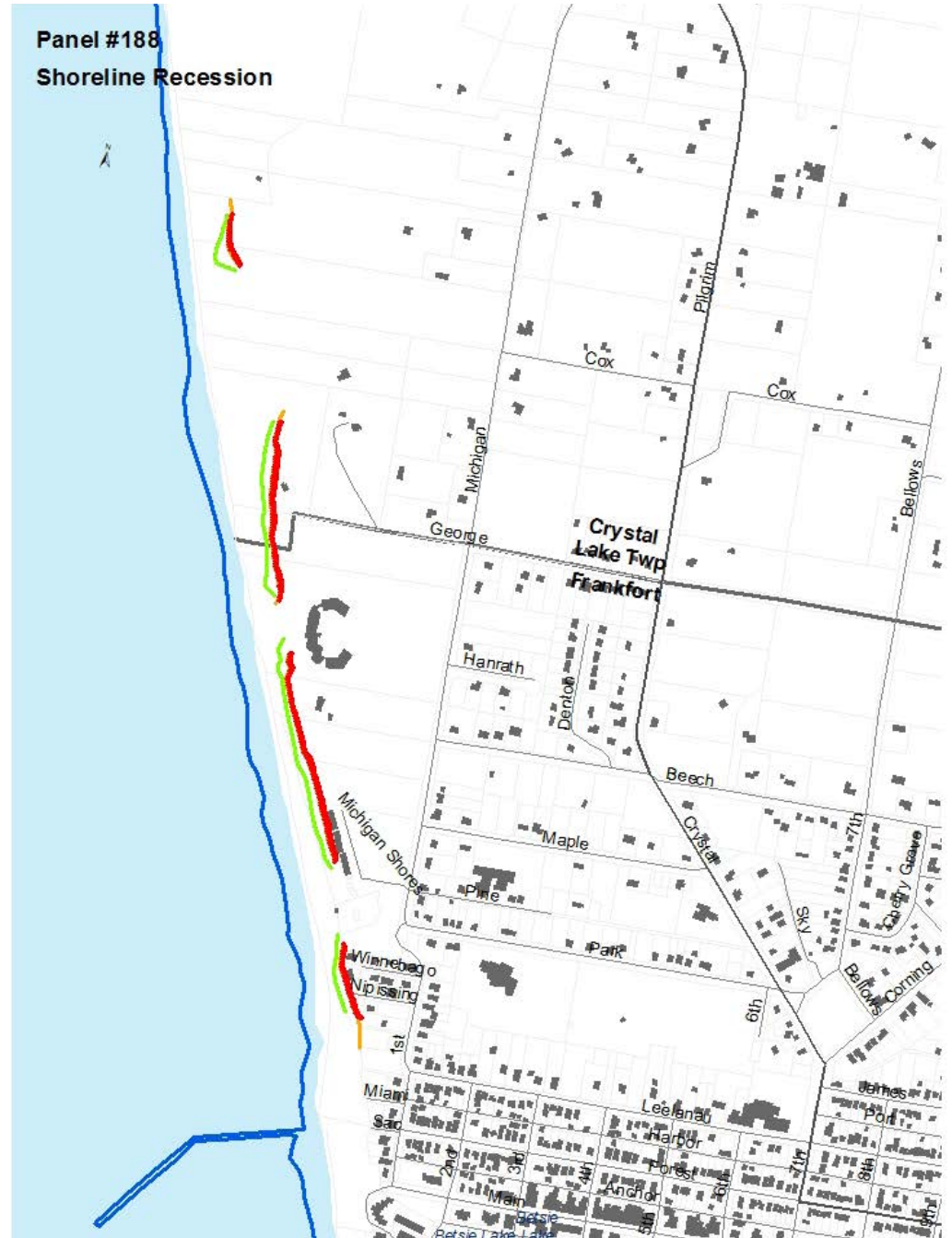
Frankfort

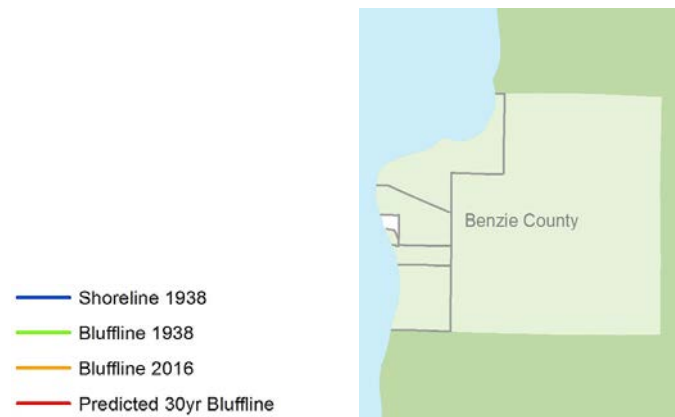
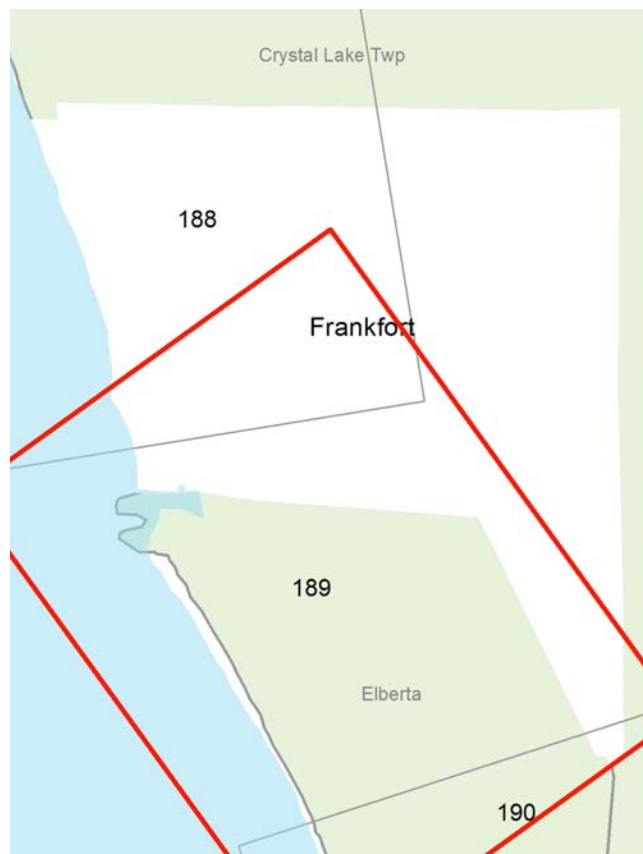
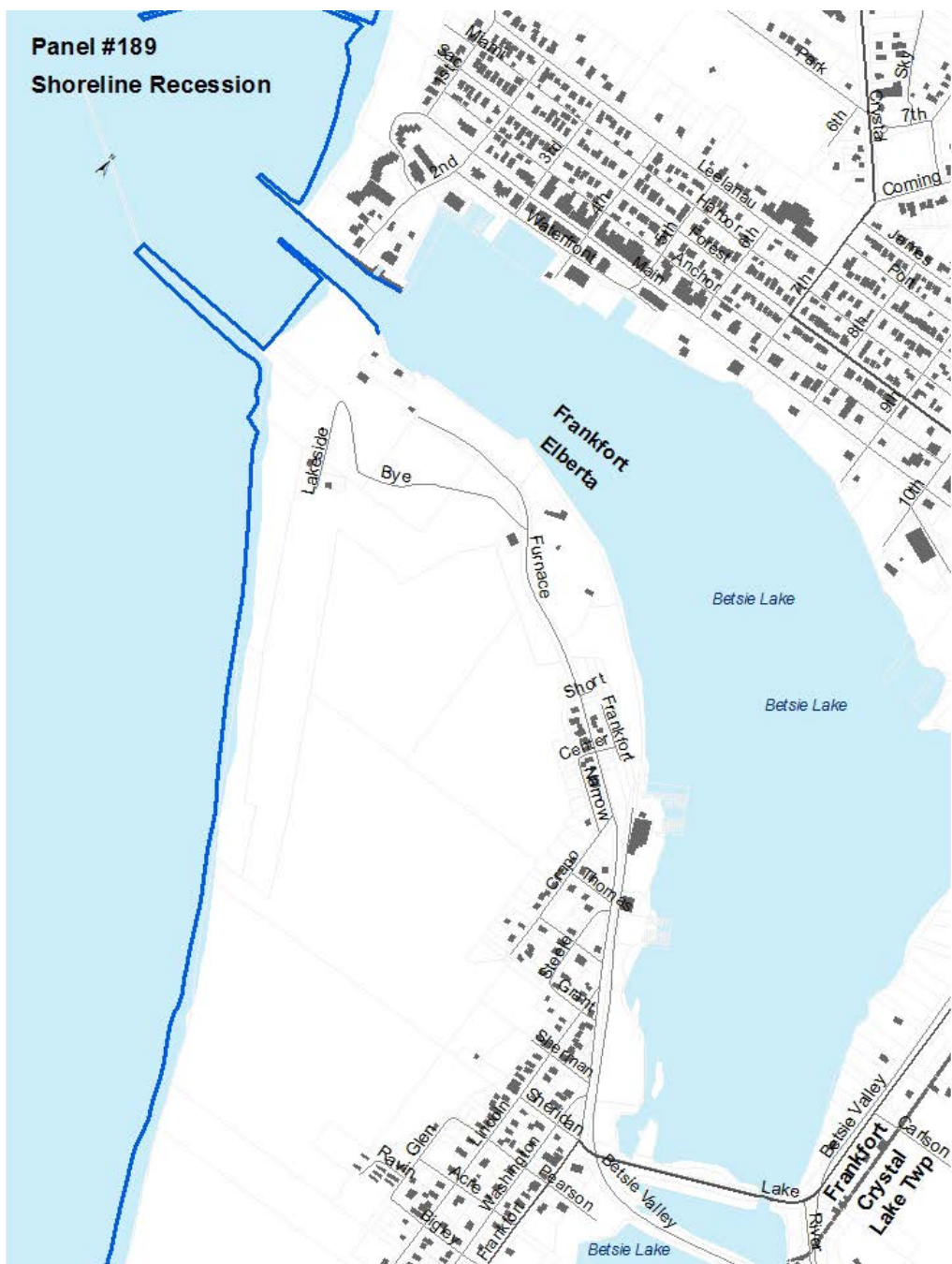


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

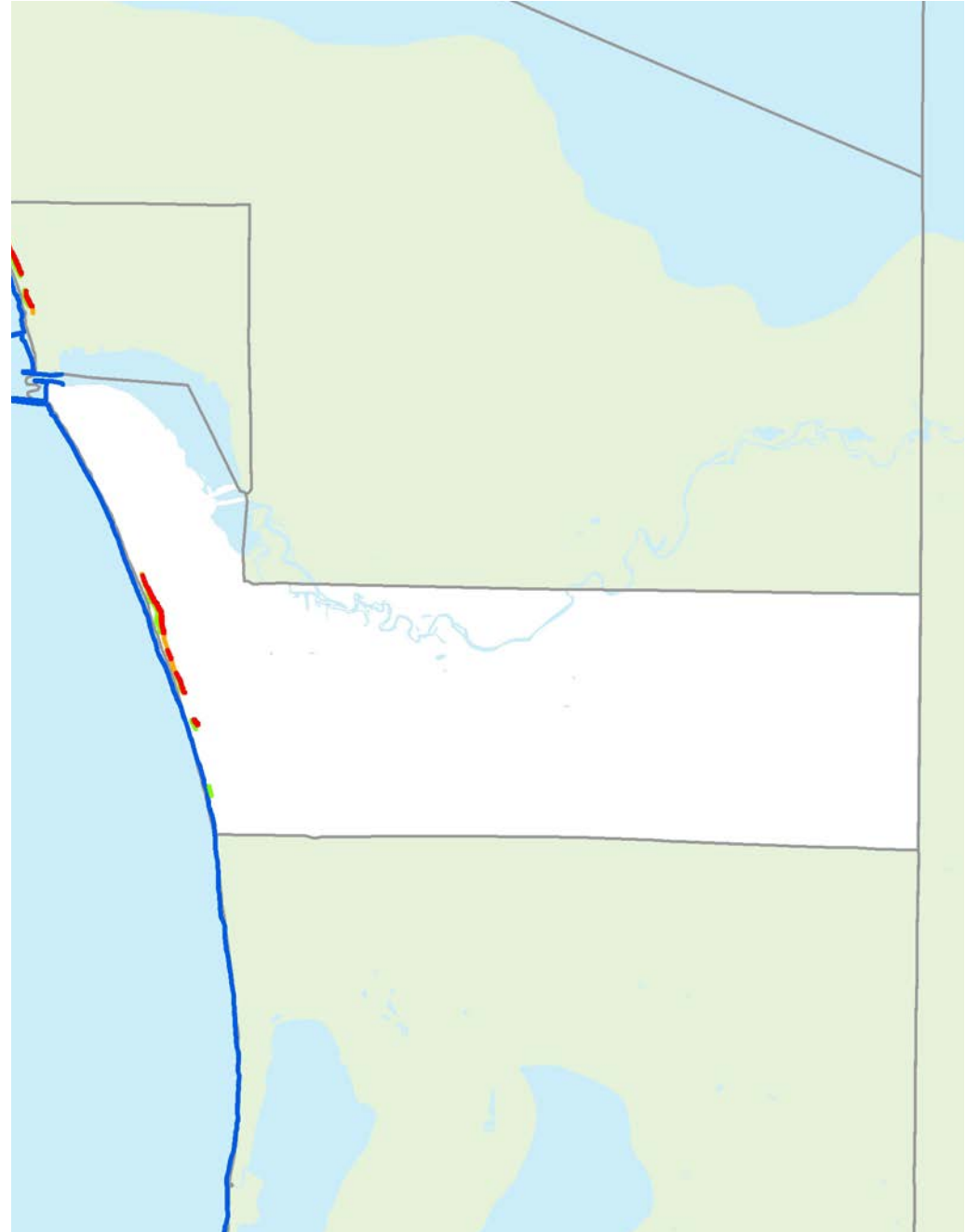


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

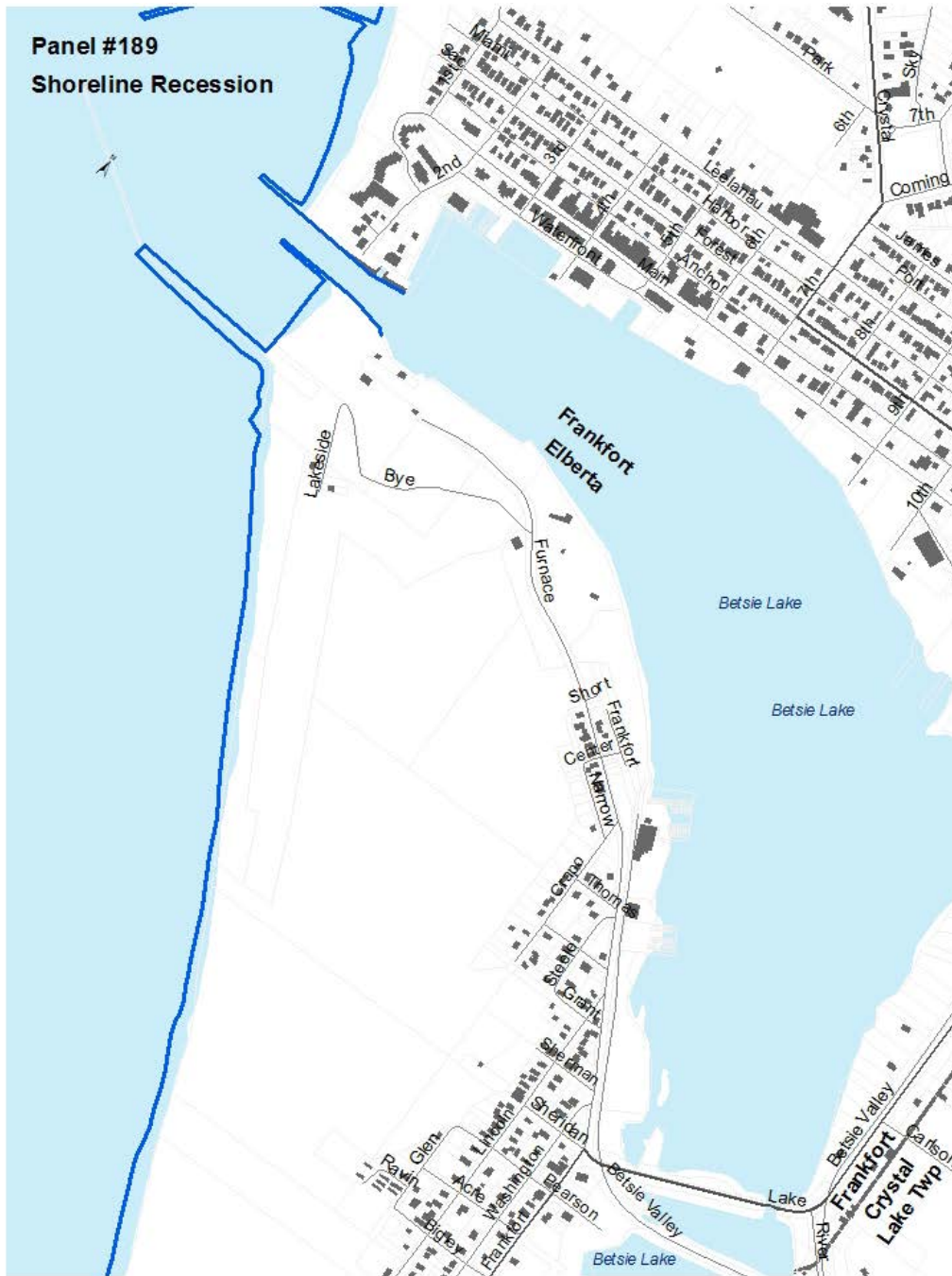




Gilmore Twp./ Elberta

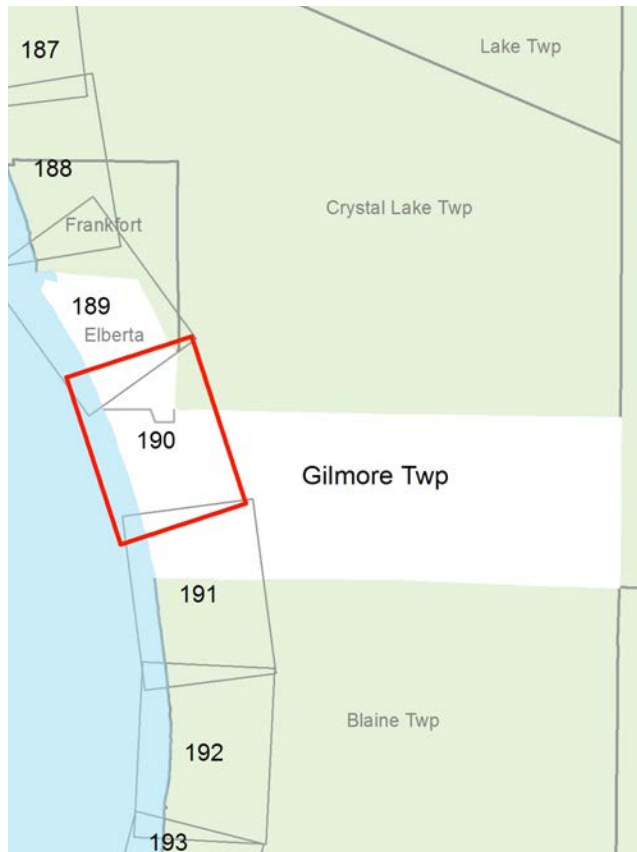


- Shoreline 1938
- - Bluffline 1938
- - Bluffline 2016
- - Predicted 30yr Bluffline

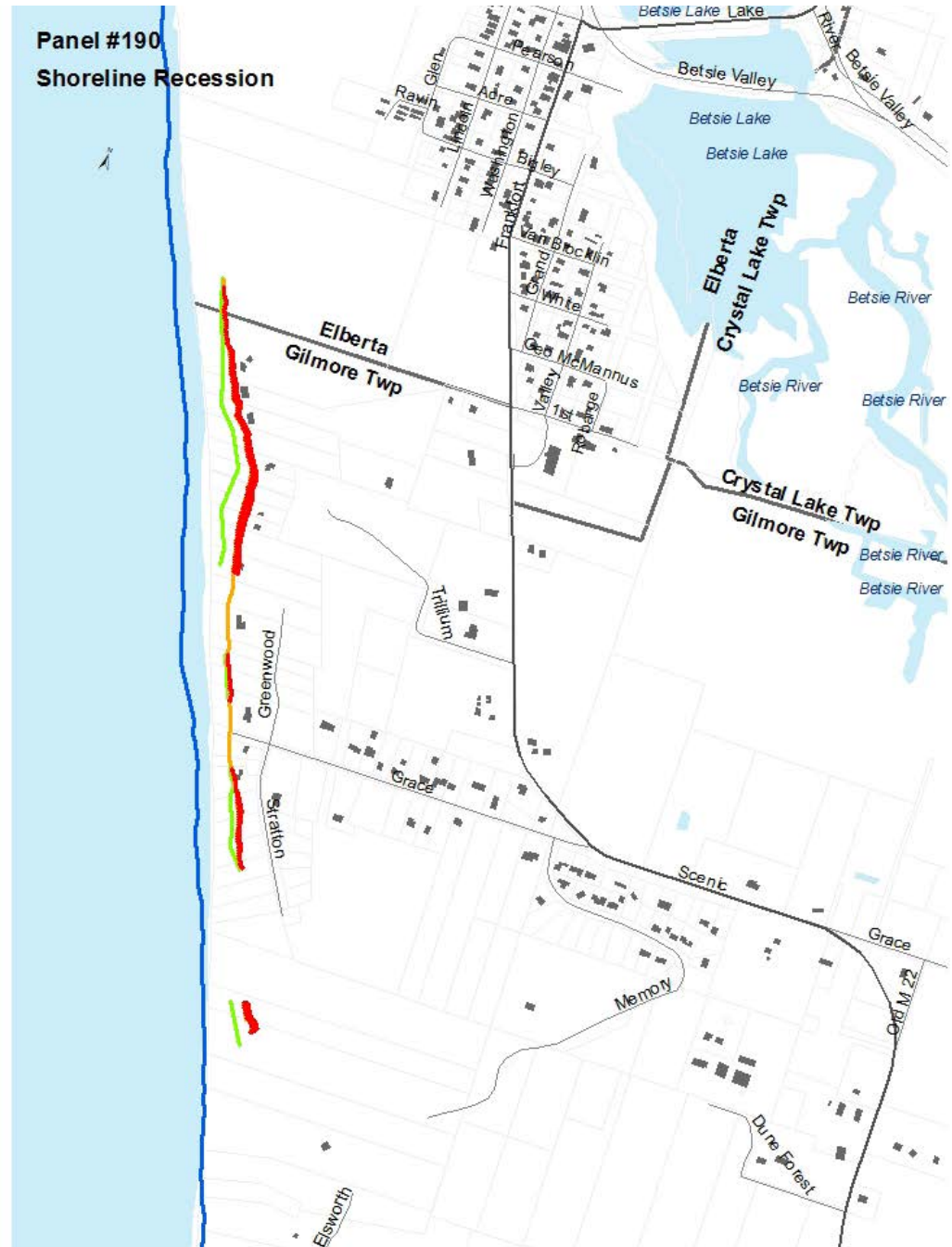


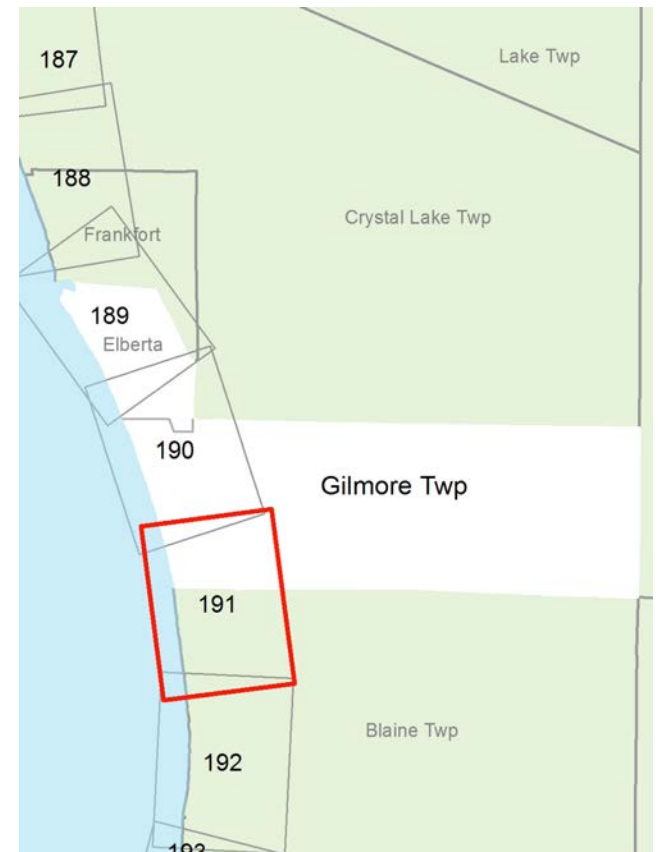
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



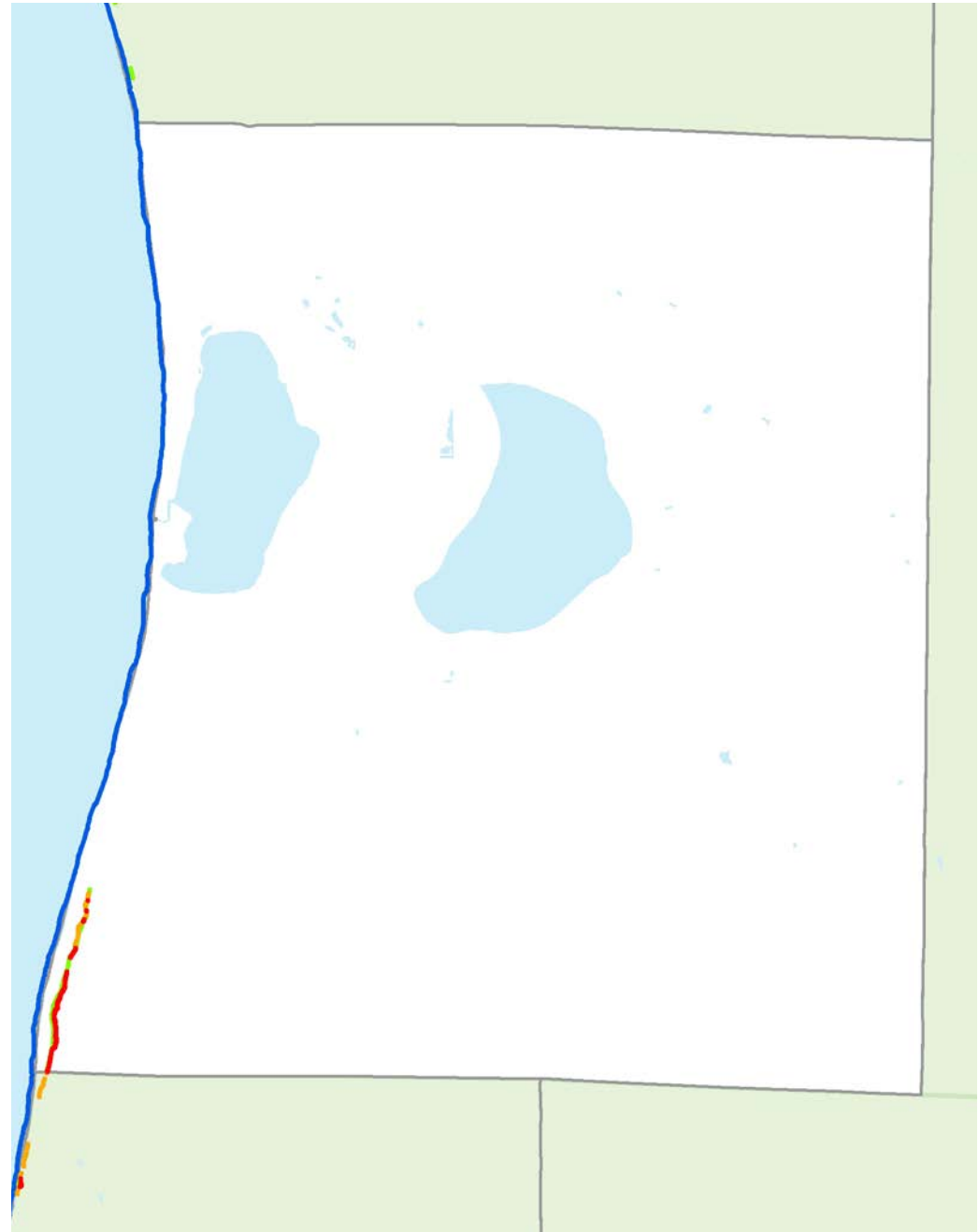


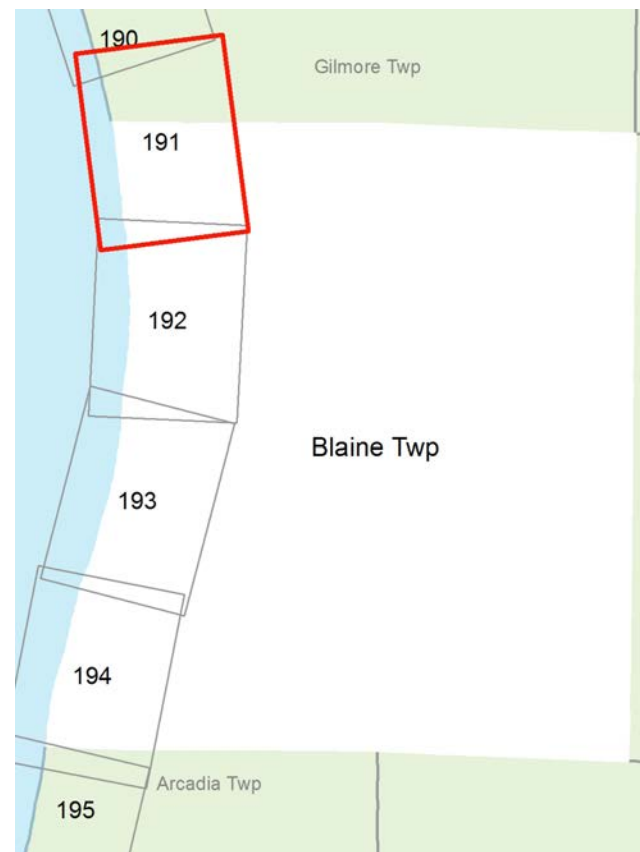
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

Blaine Twp.



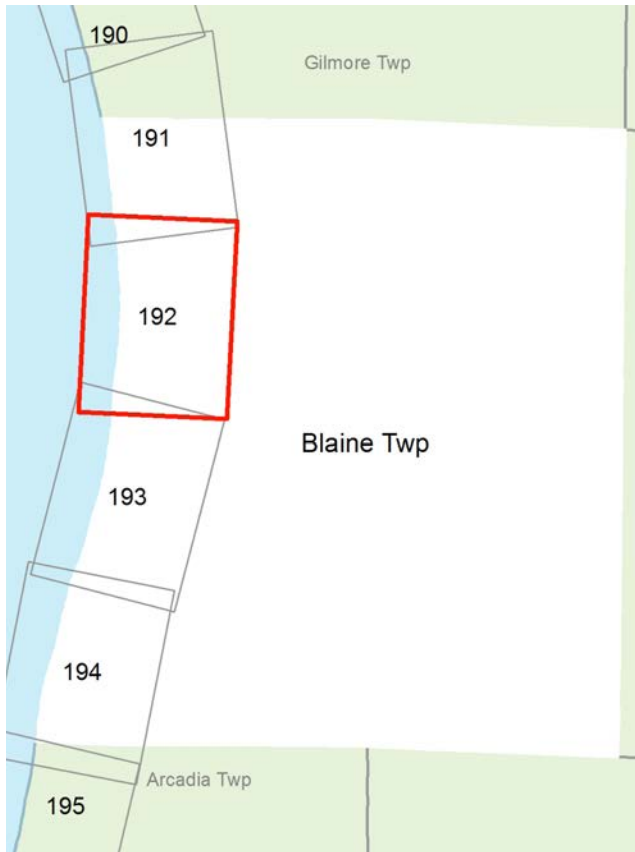
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





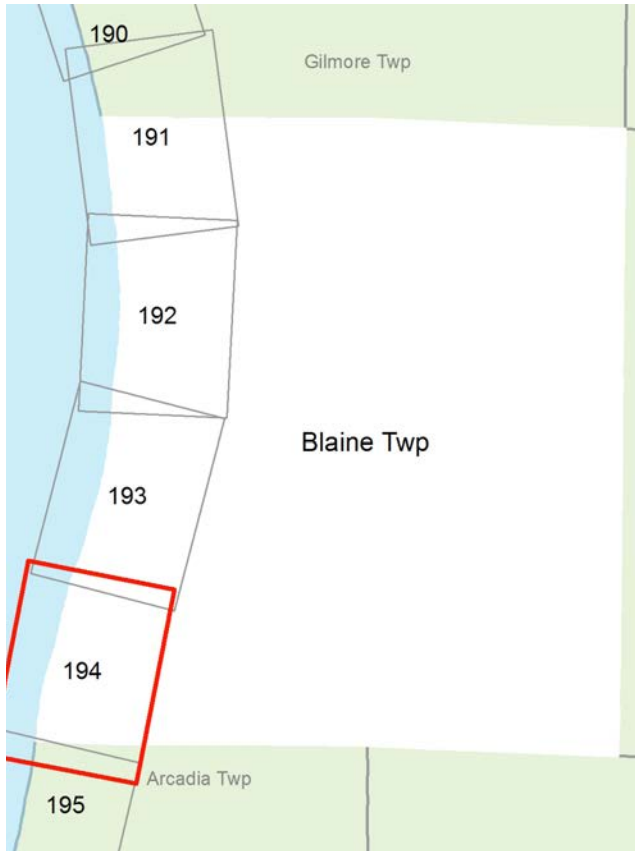
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



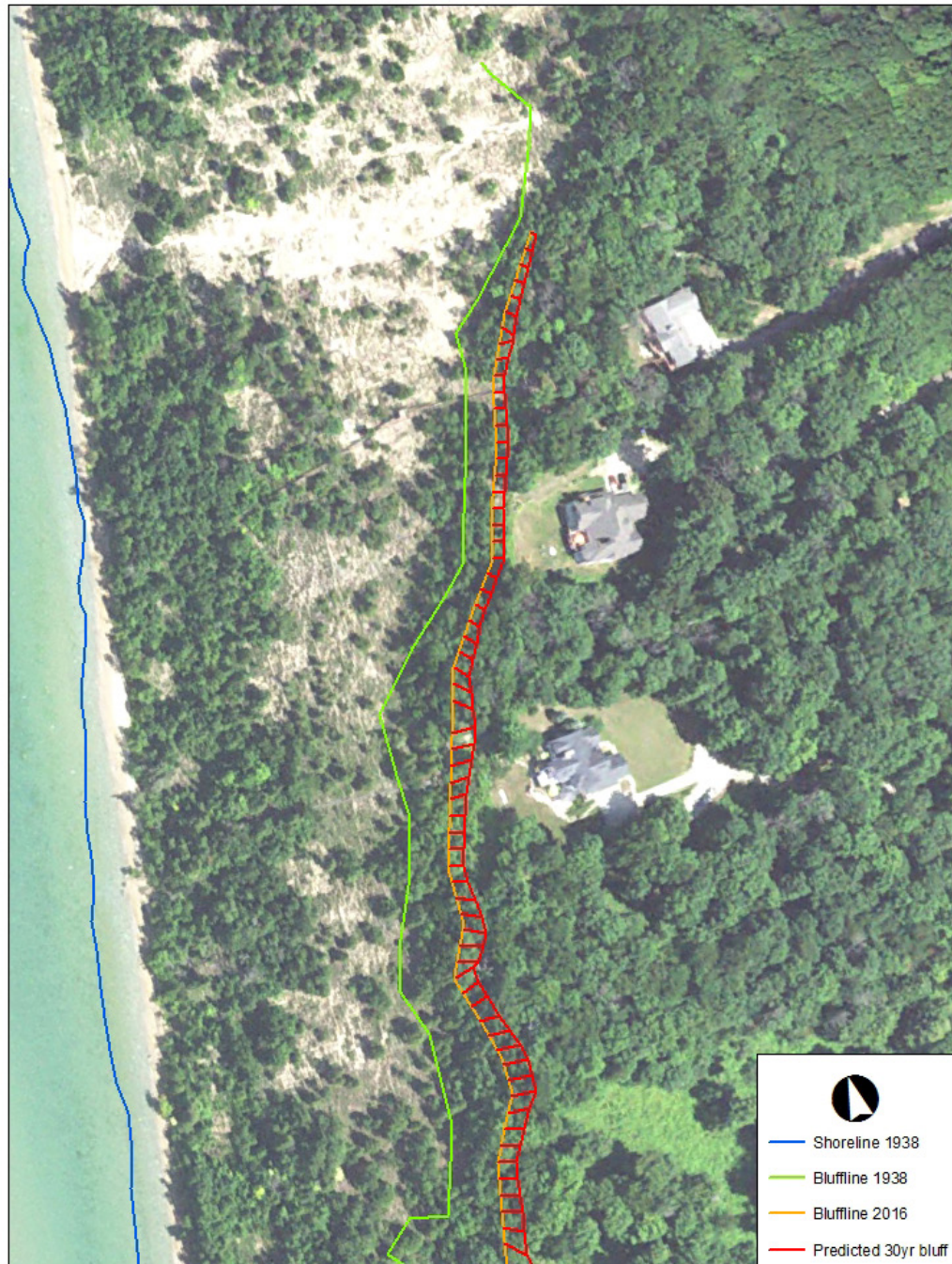
Manistee County



Bluff Detail, Panel 200, Onekama Twp.

BLUFF RECESSION DETAIL

At least one “zoomed in” detail example of historic bluffline recession and future projections is provided at the beginning of each county section of this chapter. Shoreline and bluffline recession data can be viewed in greater detail online at <http://geospatialresearch.mtu.edu/czmp>.



Bluff Detail, Panel 206, Manistee Twp.



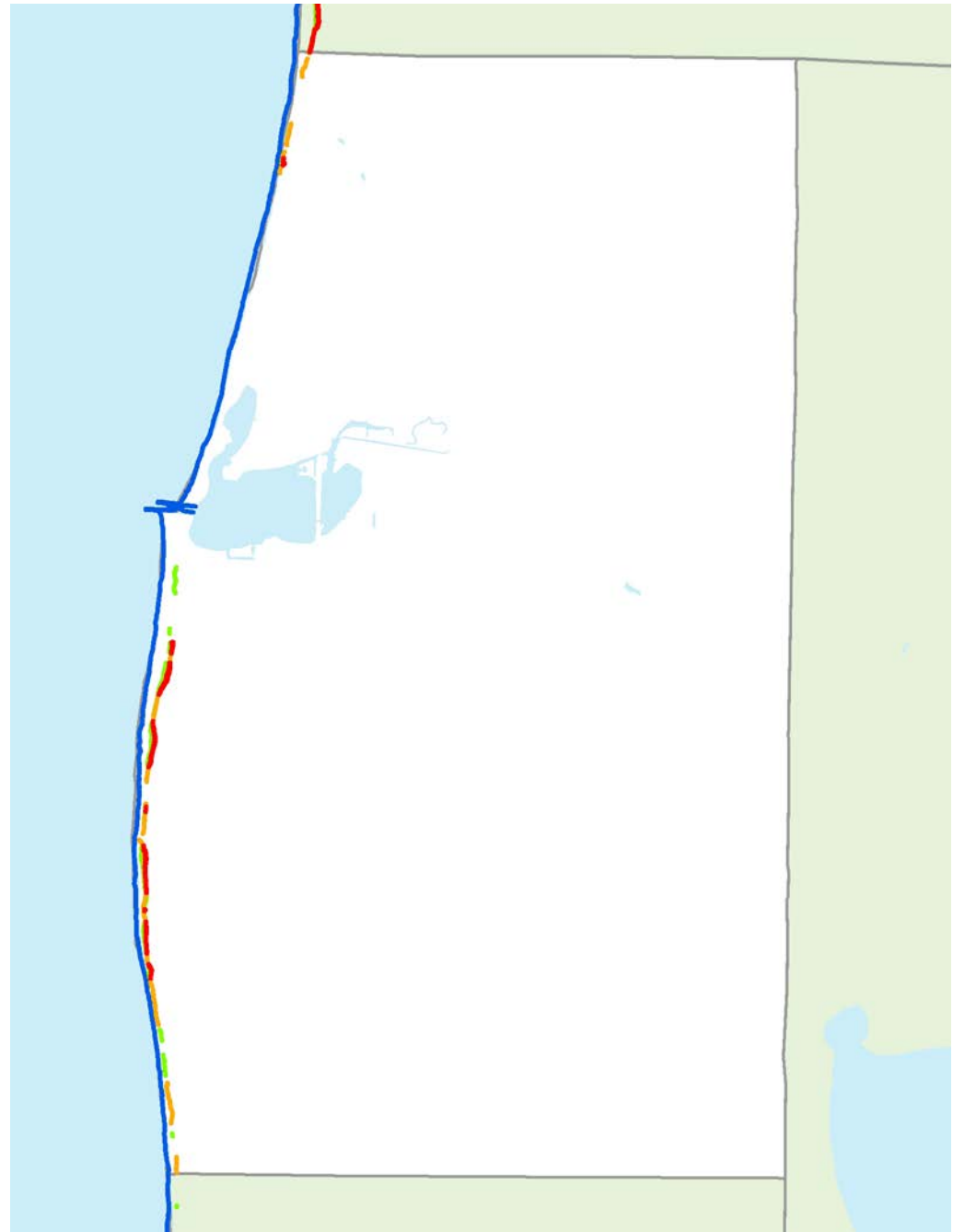
Bluff Detail, Panel 207, Manistee Twp.



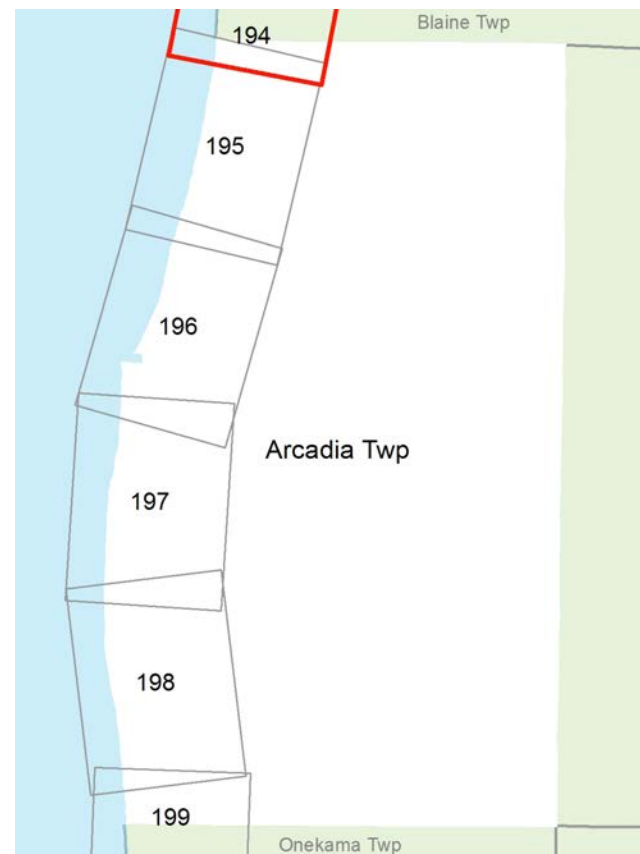
Bluff Detail, Panel 207, Manistee Twp.



Arcadia Twp.

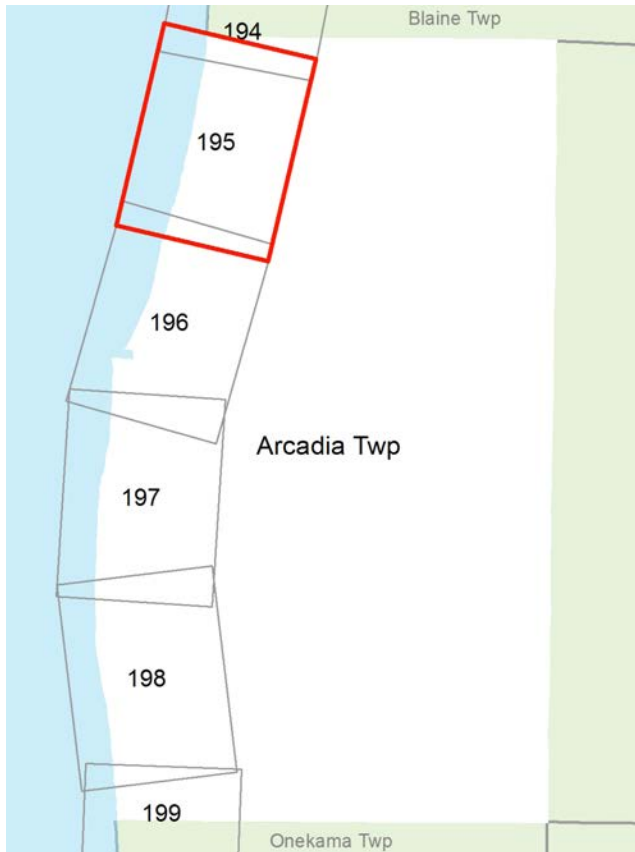


- Shoreline 1938
- - Bluffline 1938
- - Bluffline 2016
- Predicted 30yr Bluffline



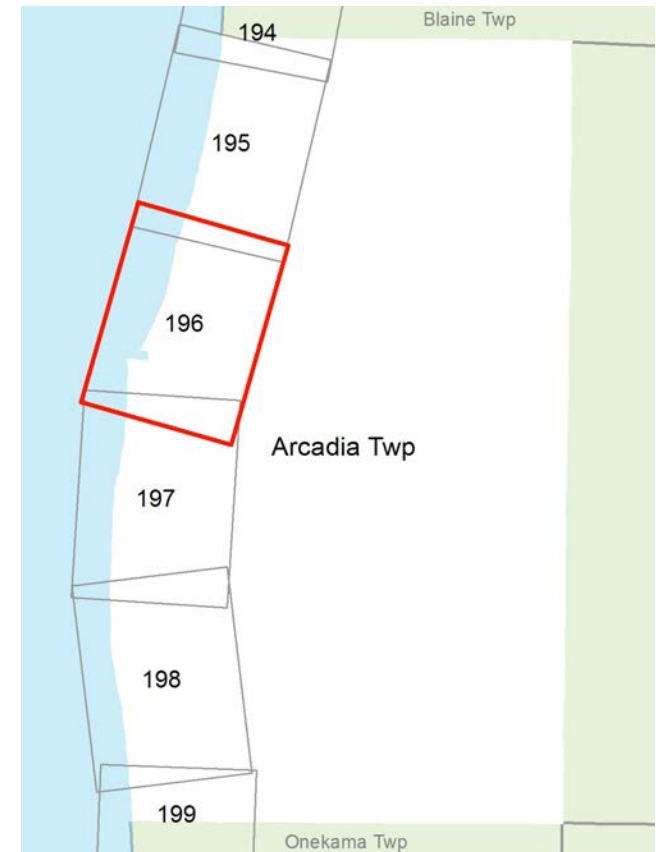
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





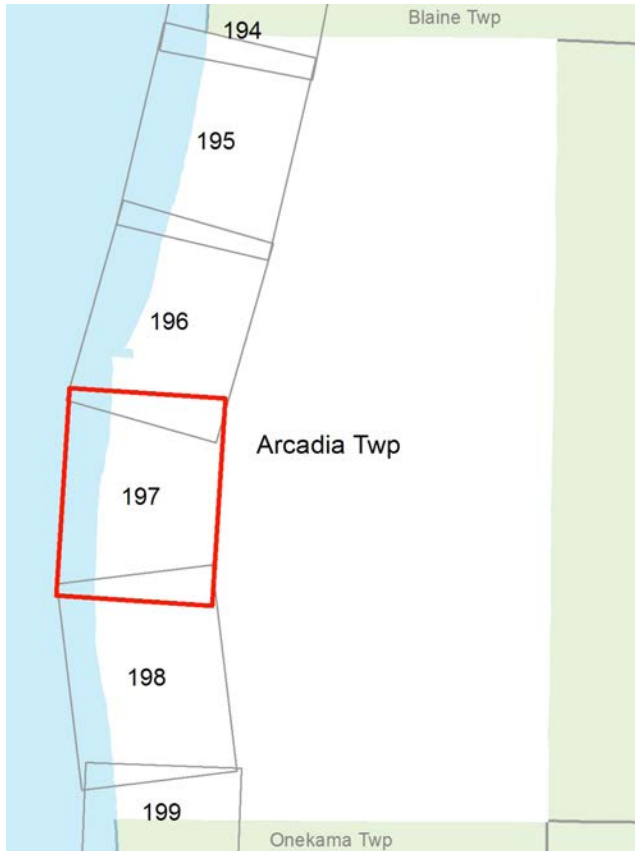
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





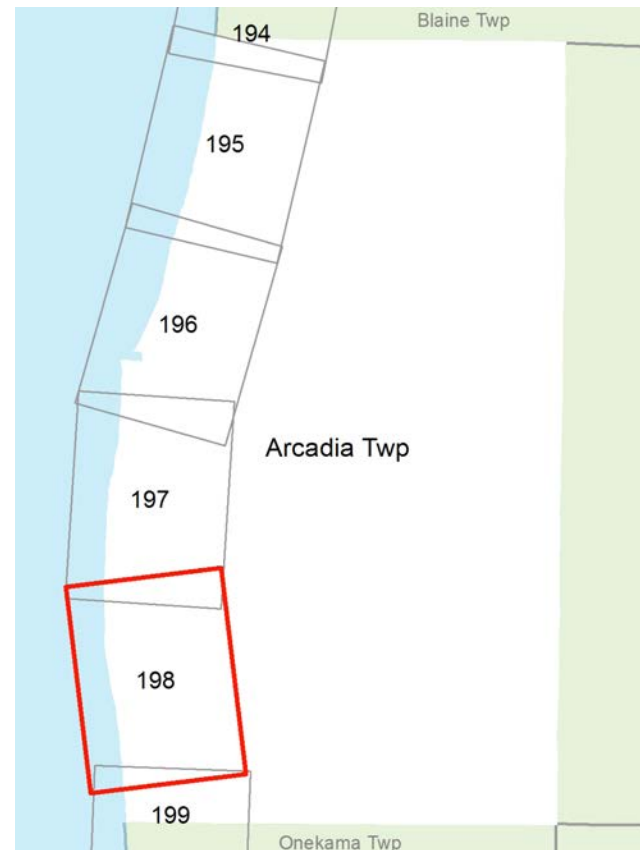
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





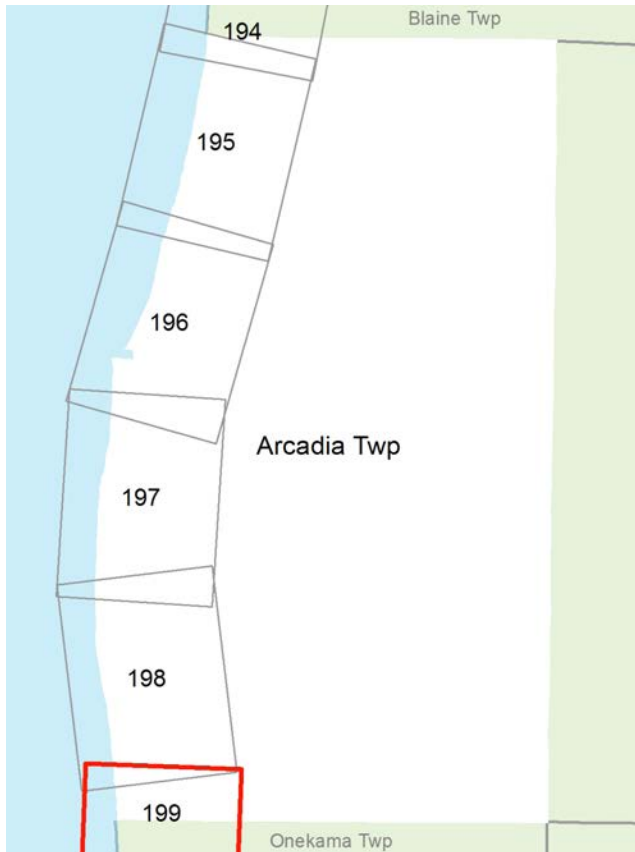
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

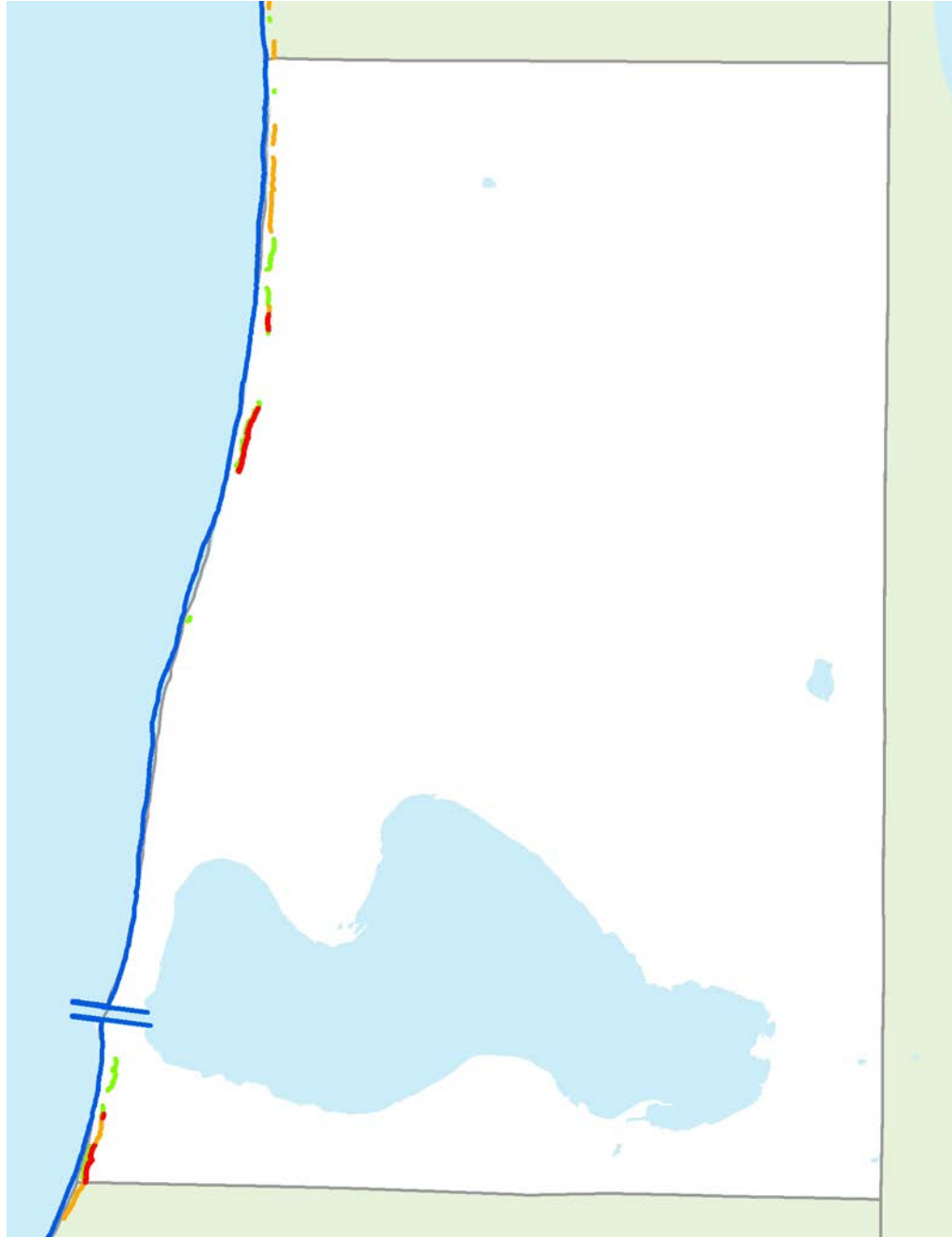




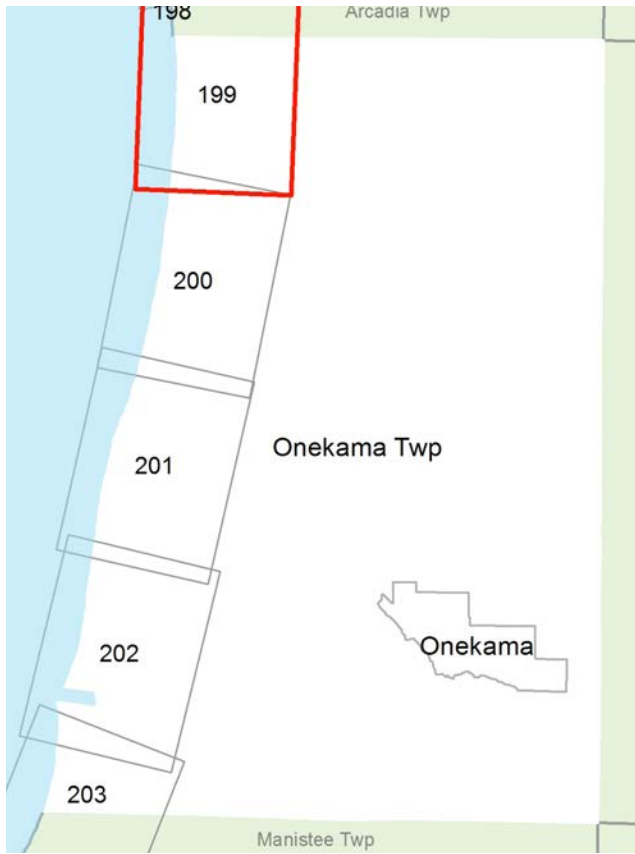
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



Onekama Twp.

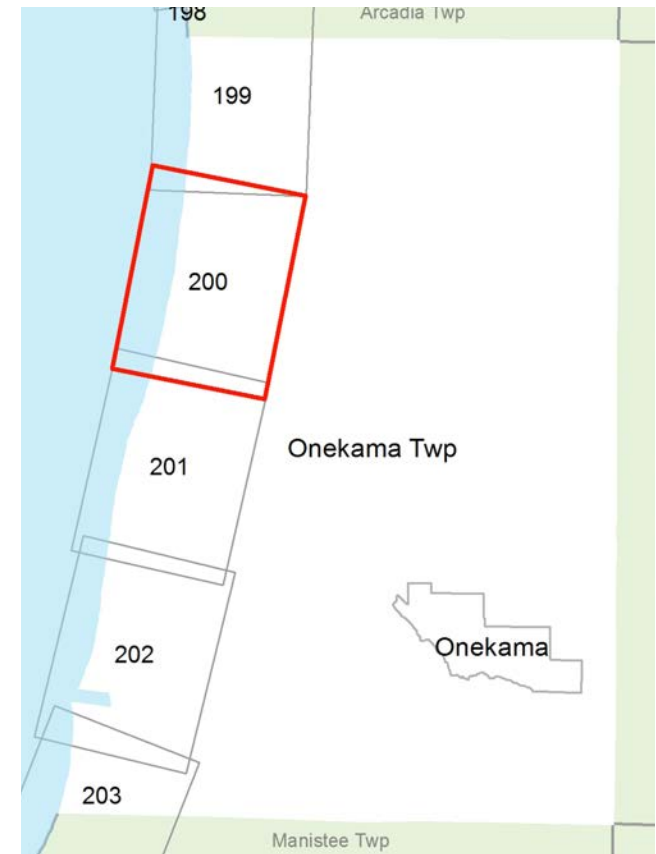
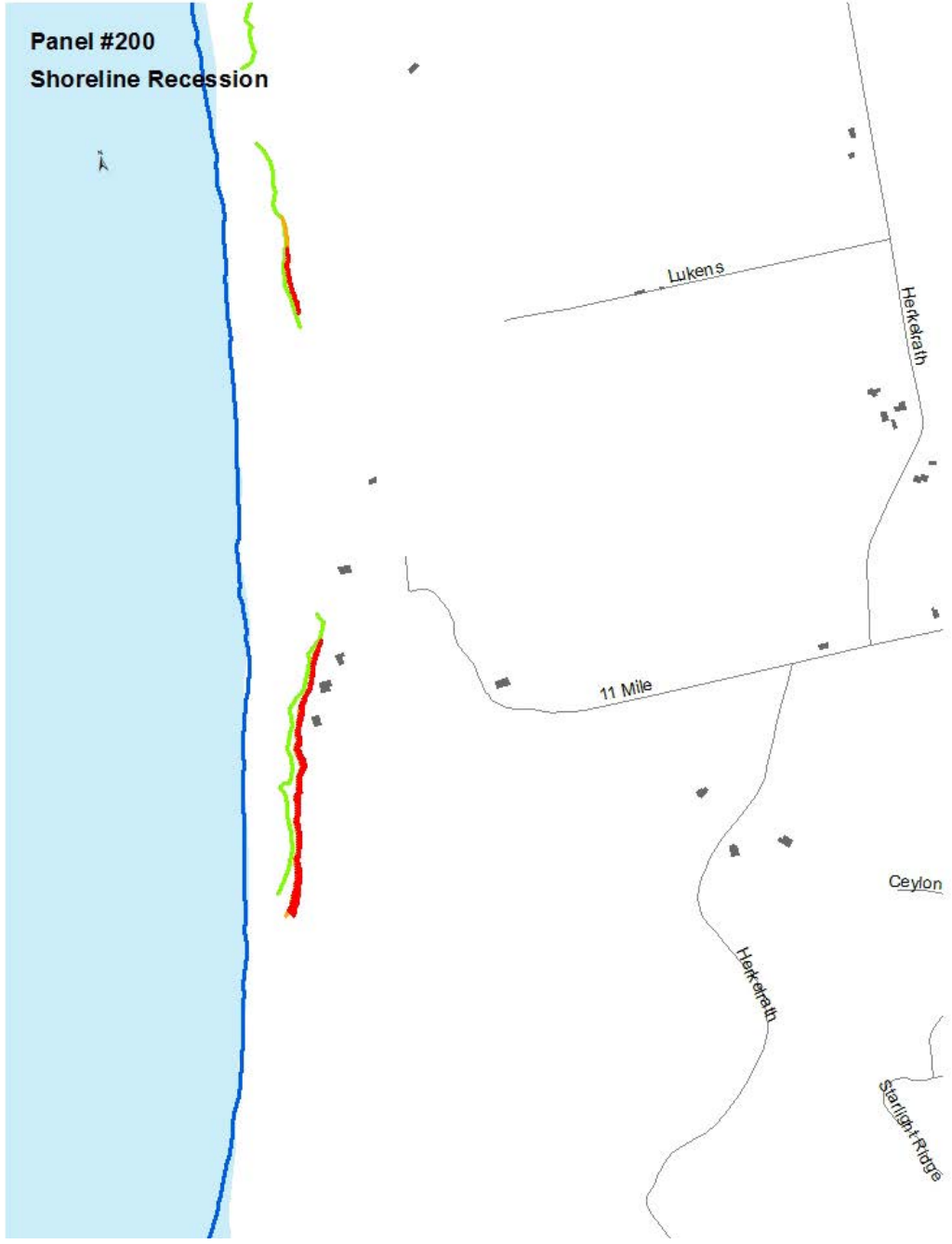


- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



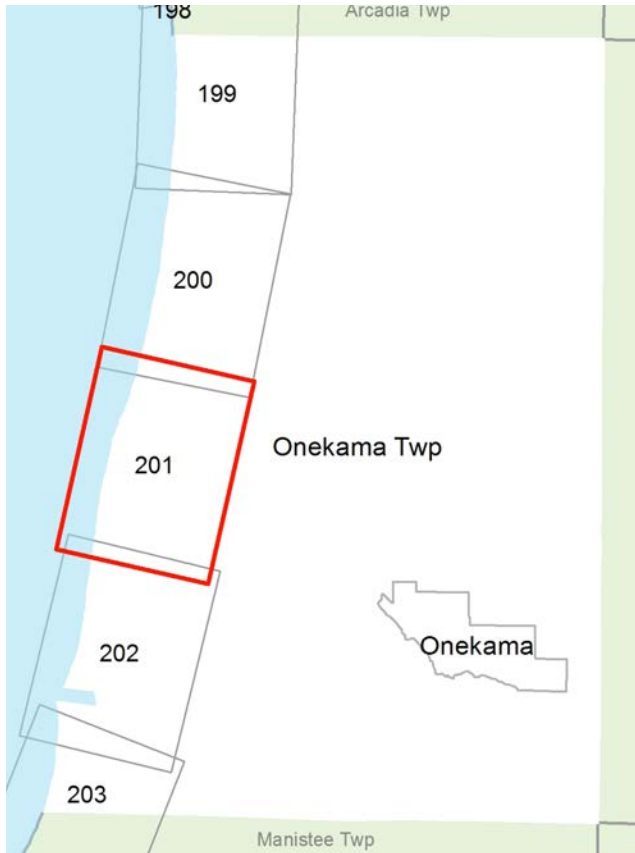
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





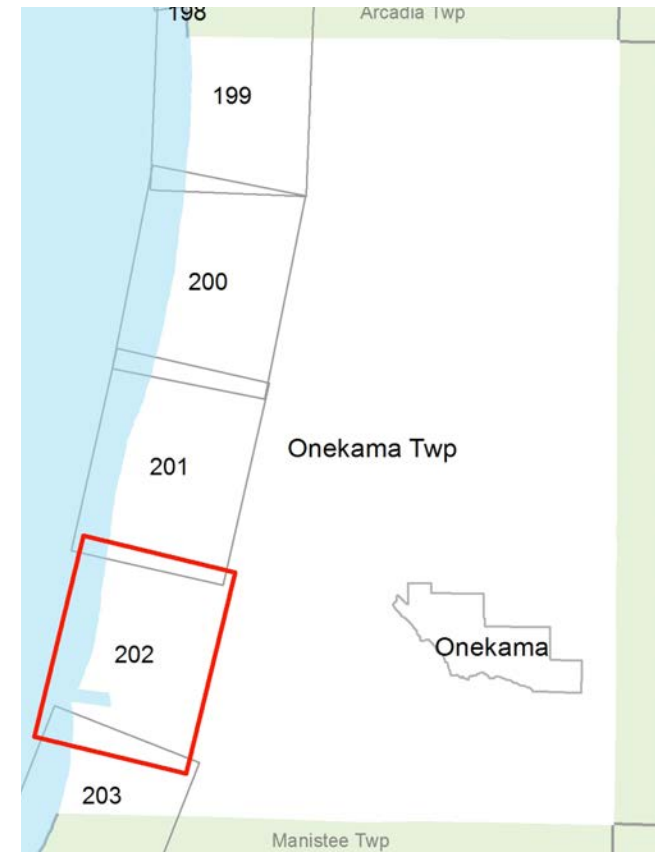
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





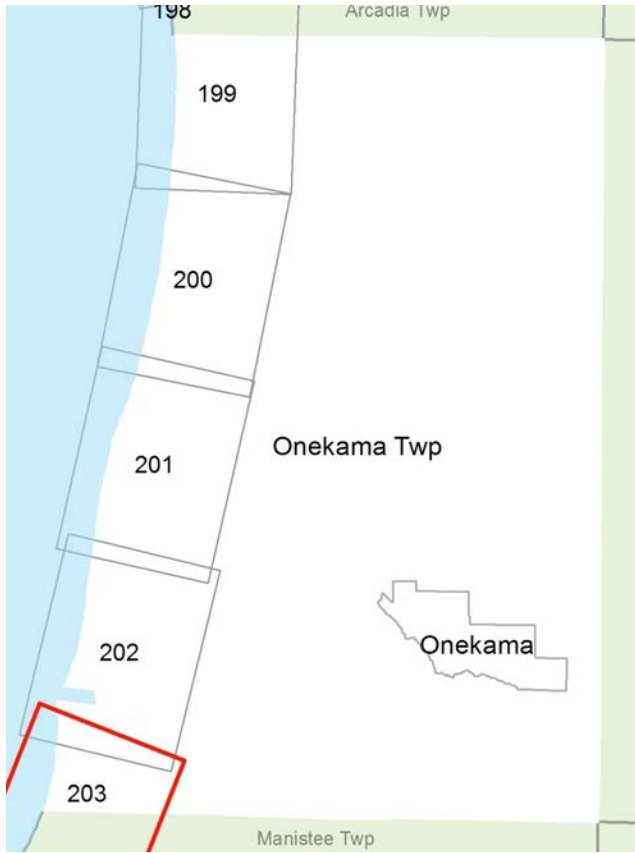
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

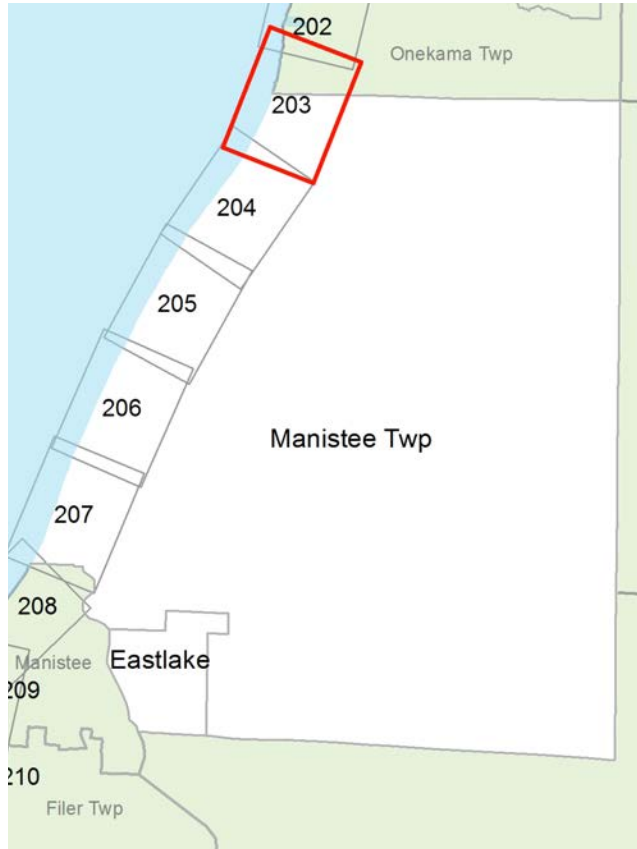




Manistee Twp.

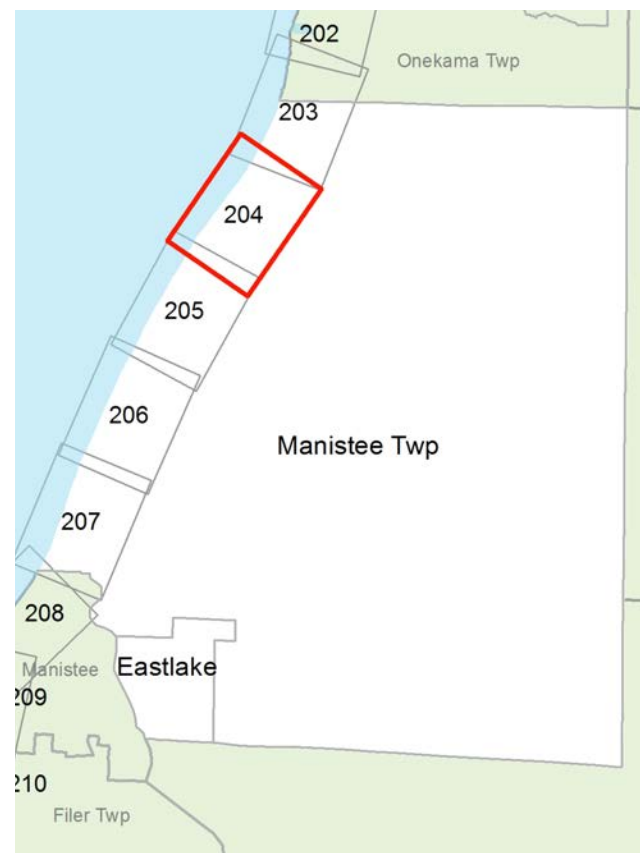


- Shoreline 1938
- - Bluffline 1938
- - Bluffline 2016
- Predicted 30yr Bluffline



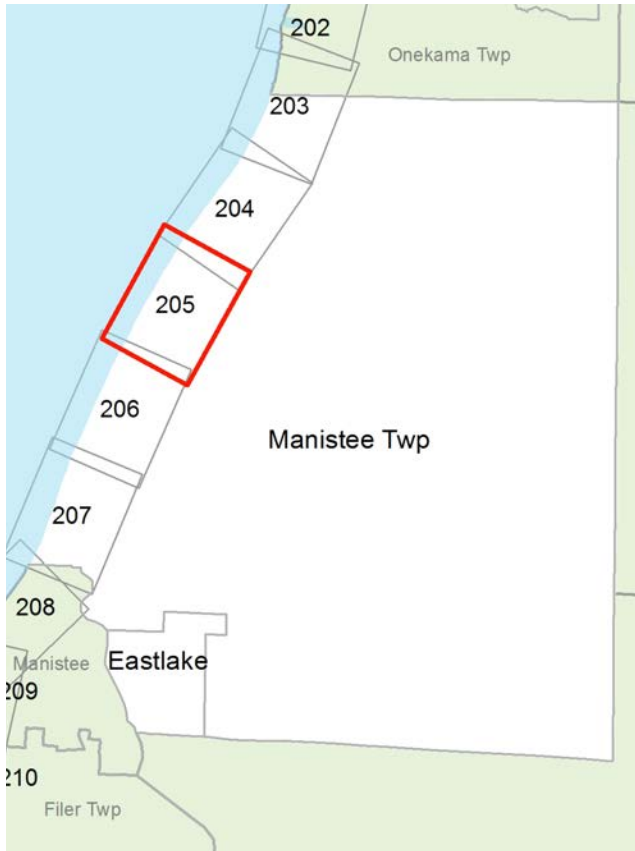
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



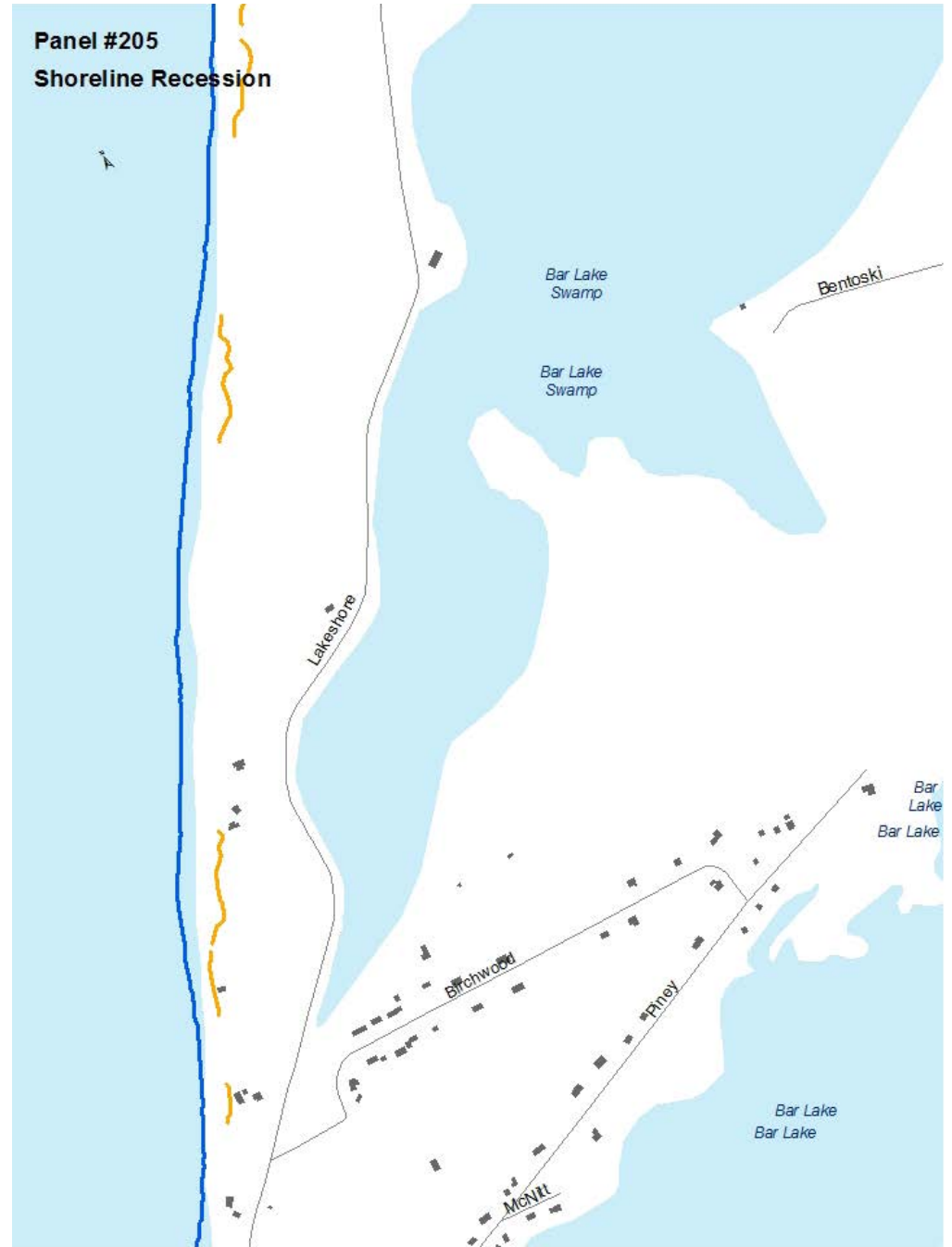


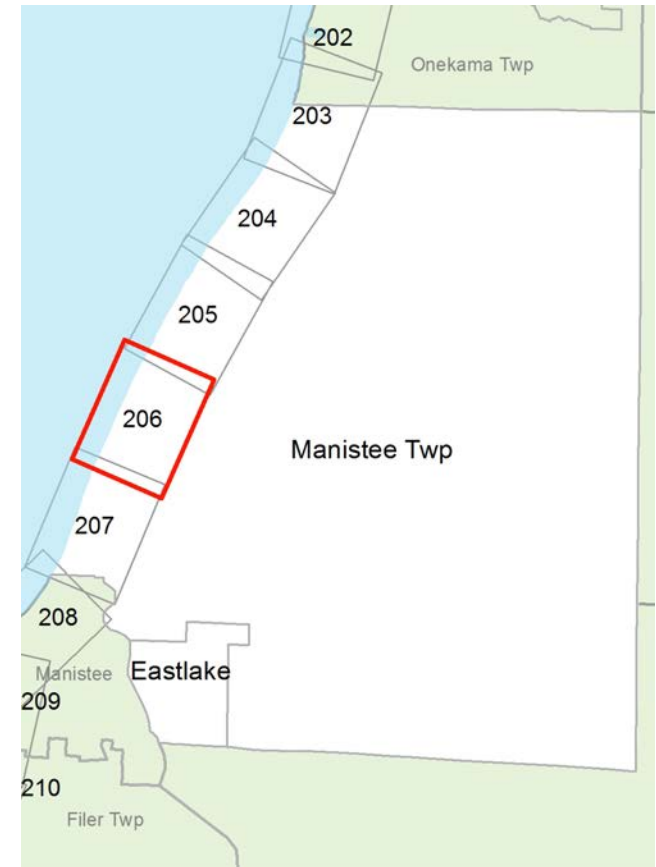
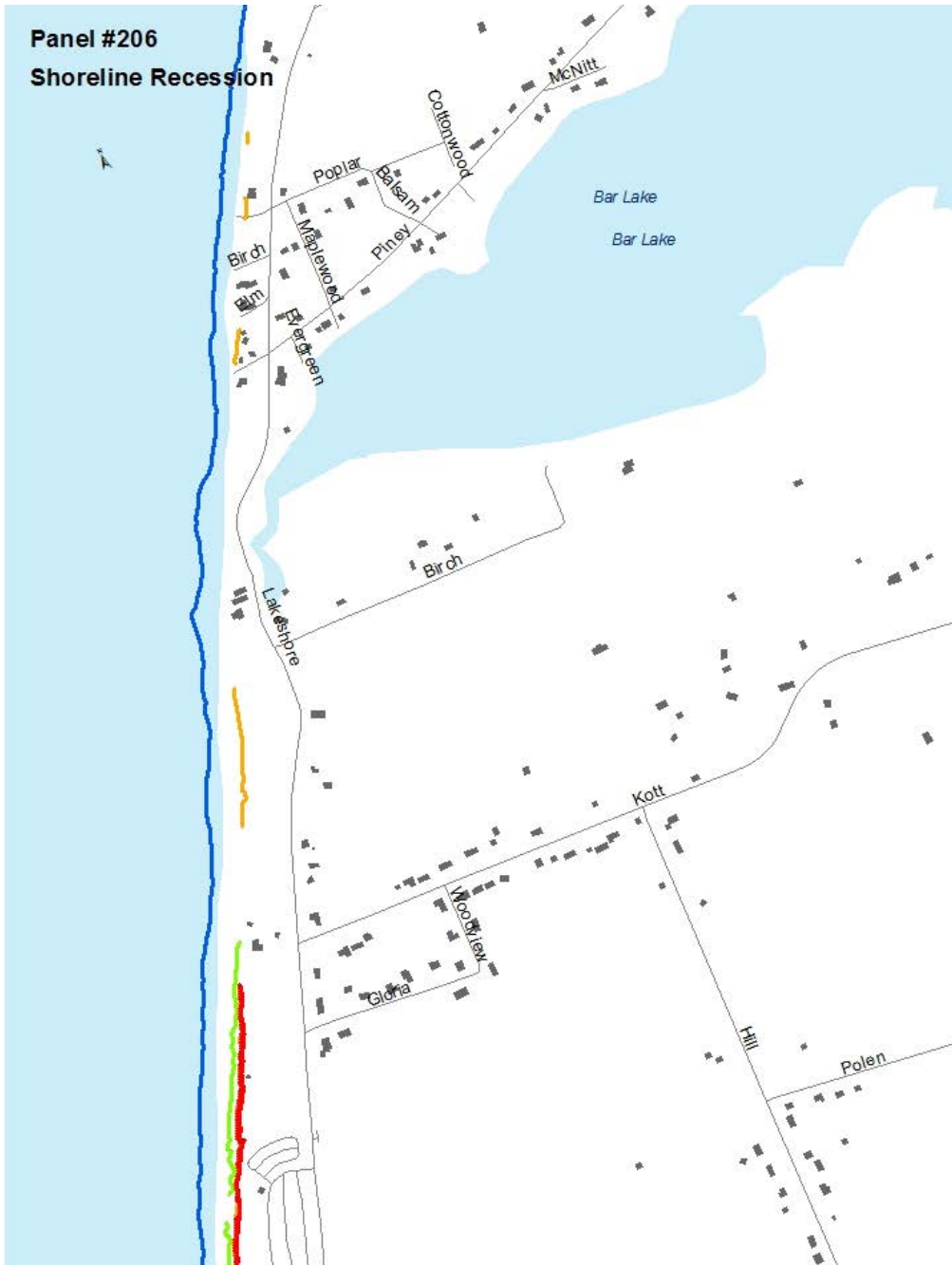
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





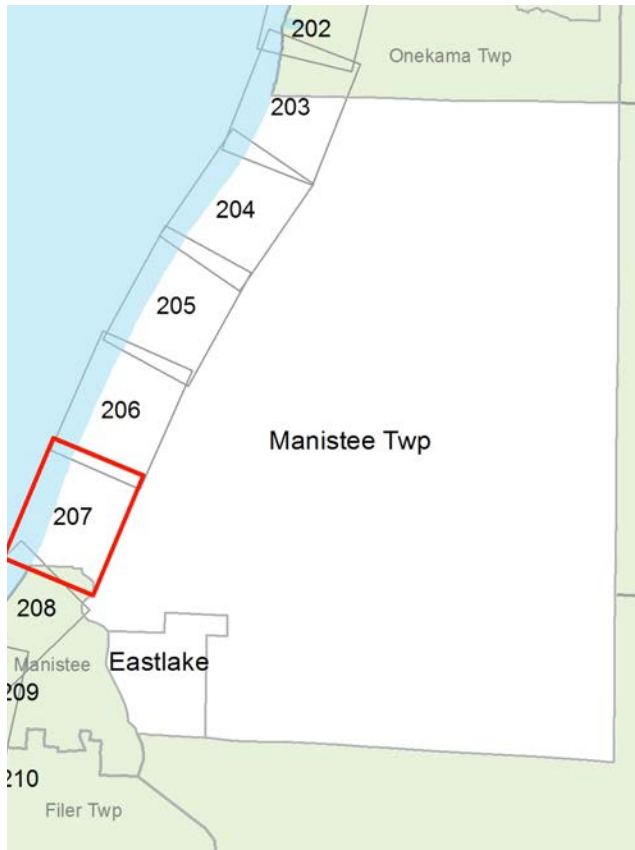
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





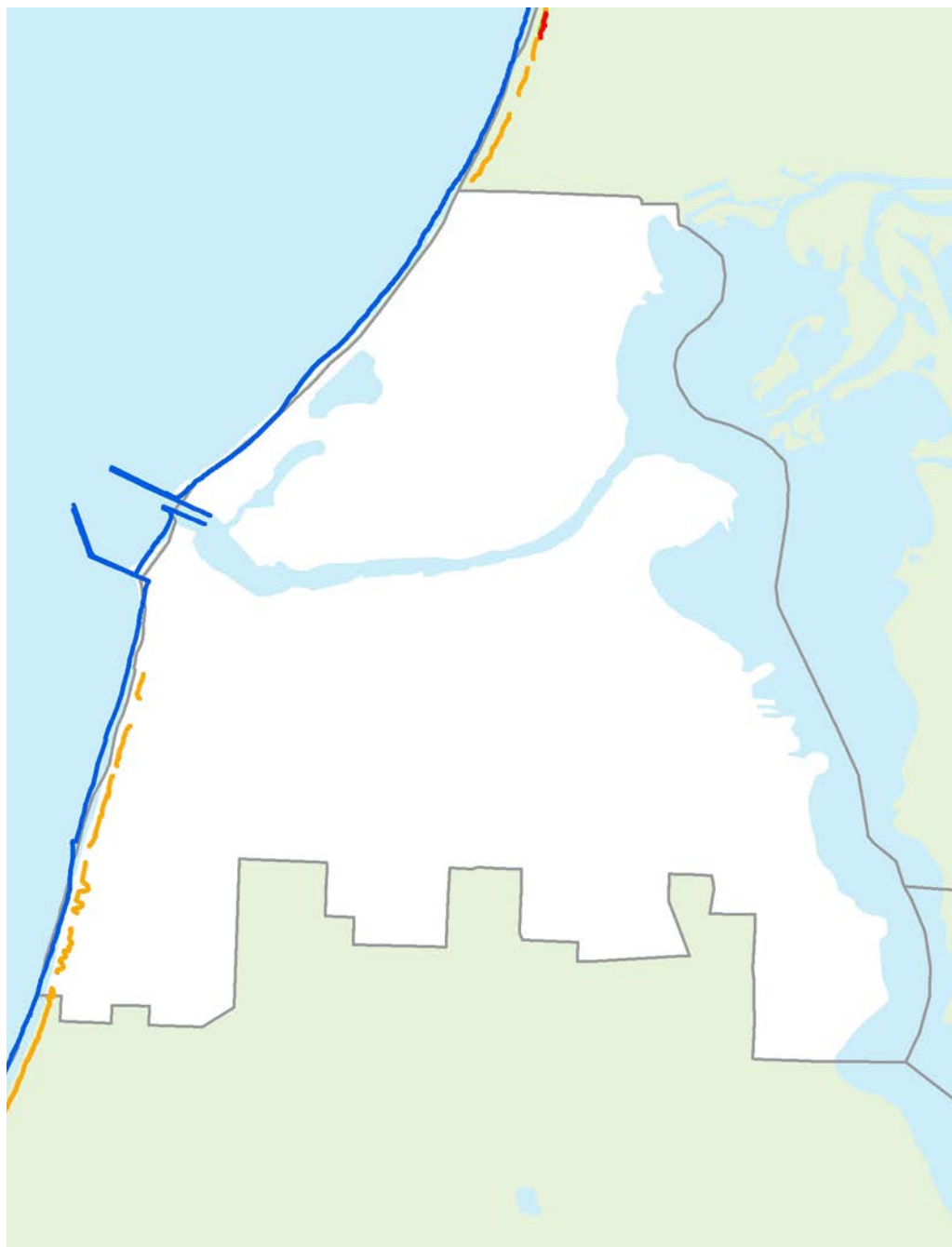
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

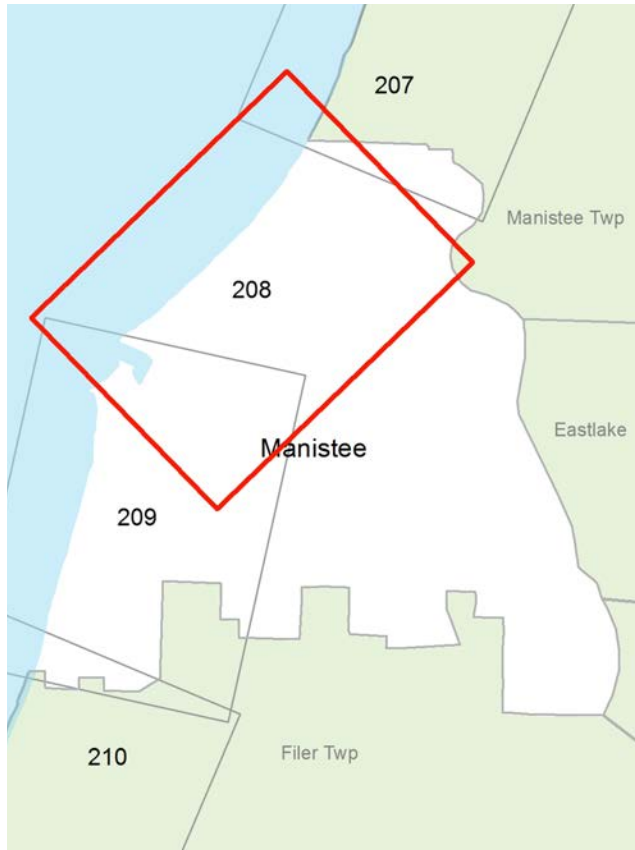




Manistee

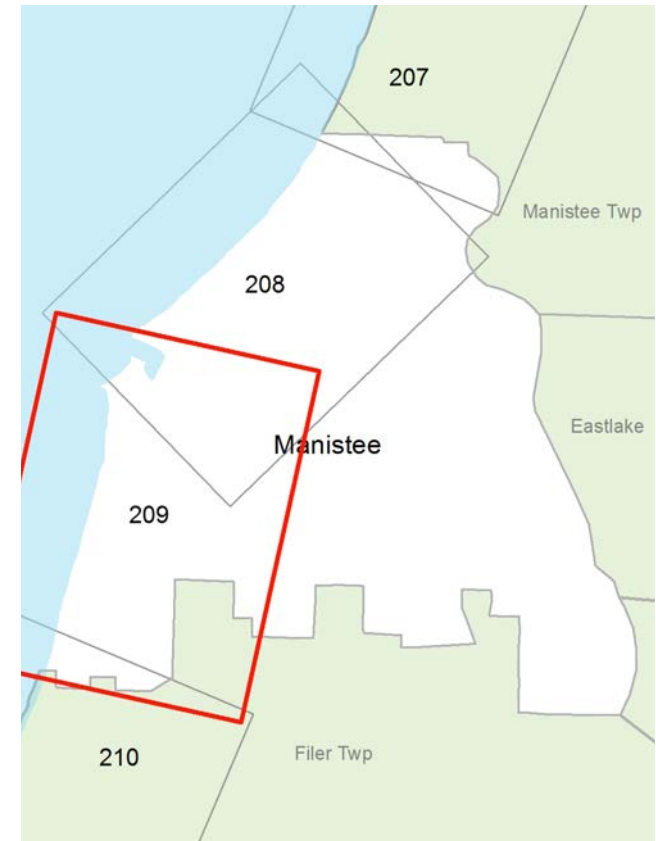


- Shoreline 1938
- Bluffline 1938
- - - Bluffline 2016
- Predicted 30yr Bluffline



- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



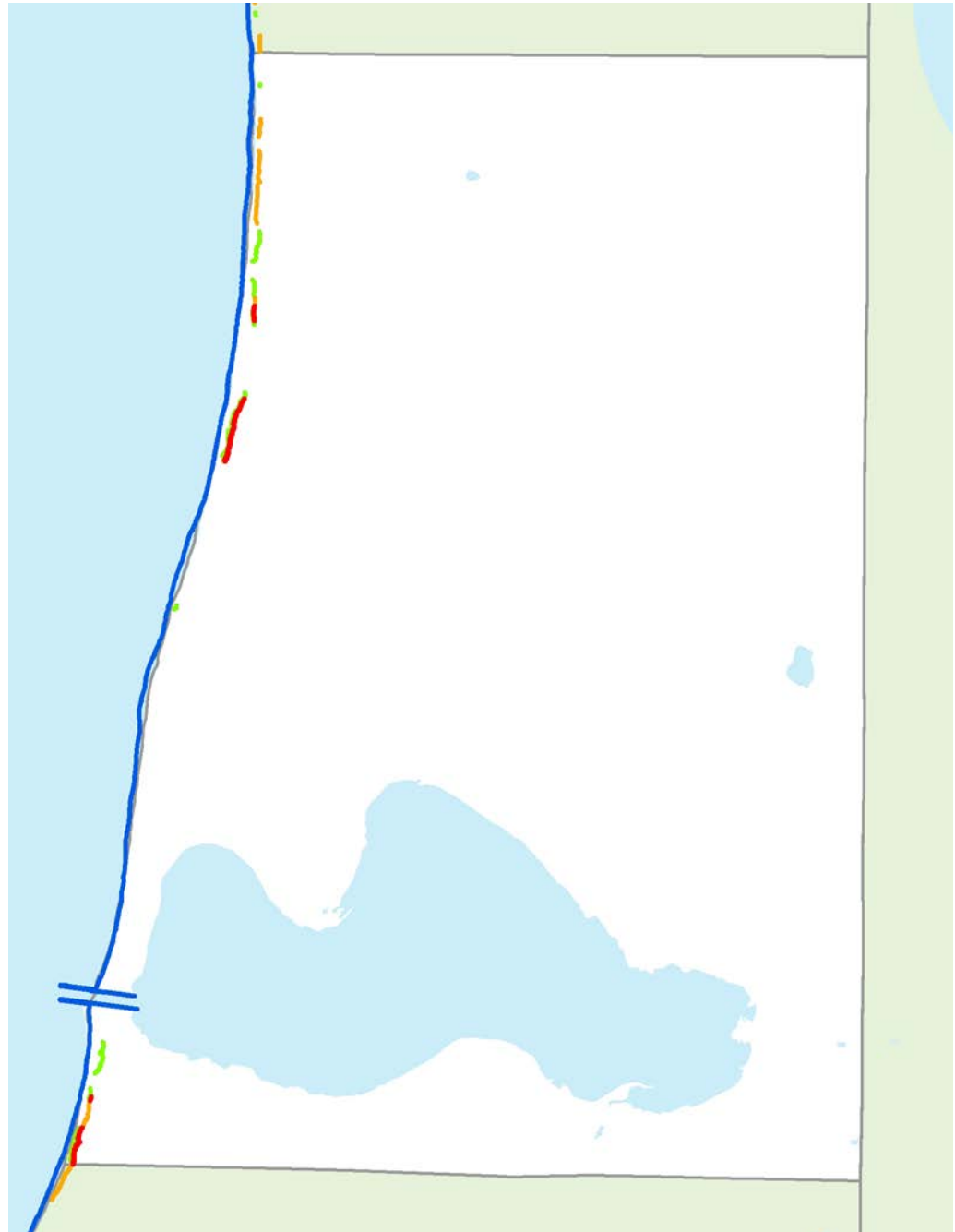


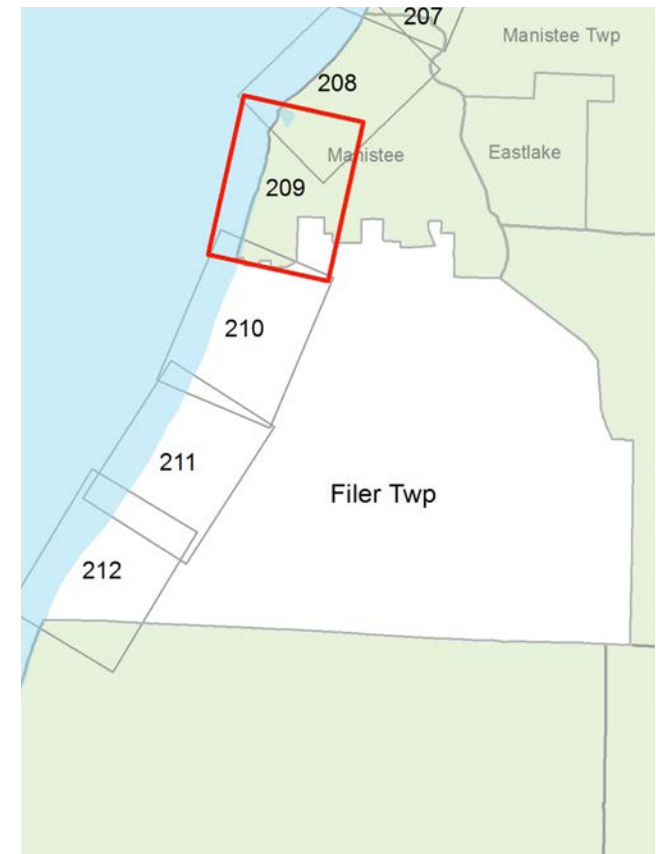
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline

Filer Twp.



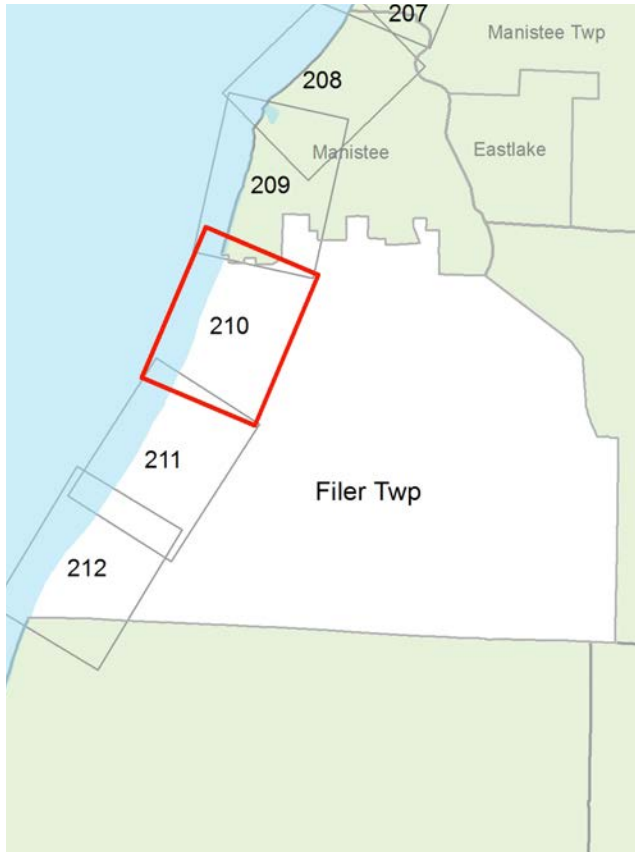
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





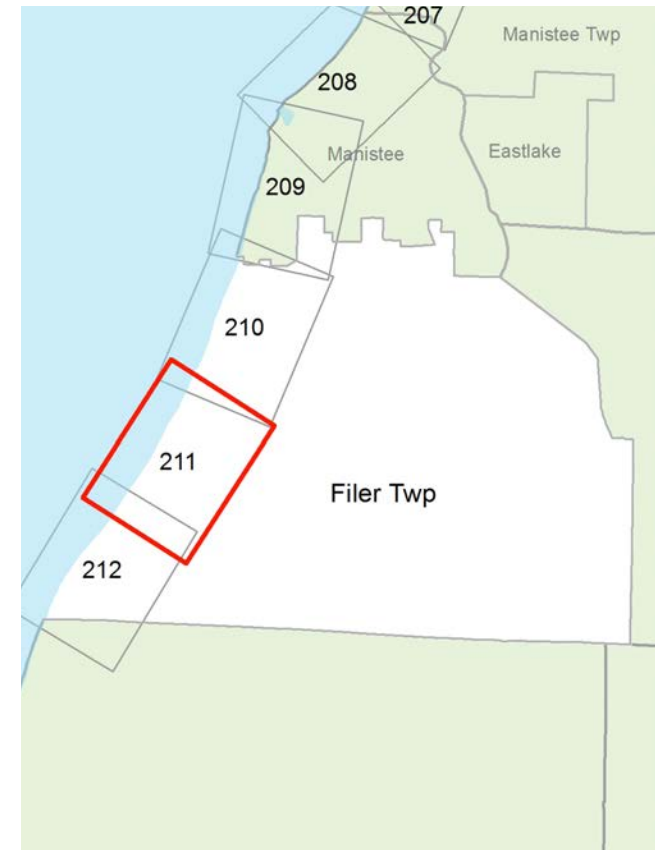
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





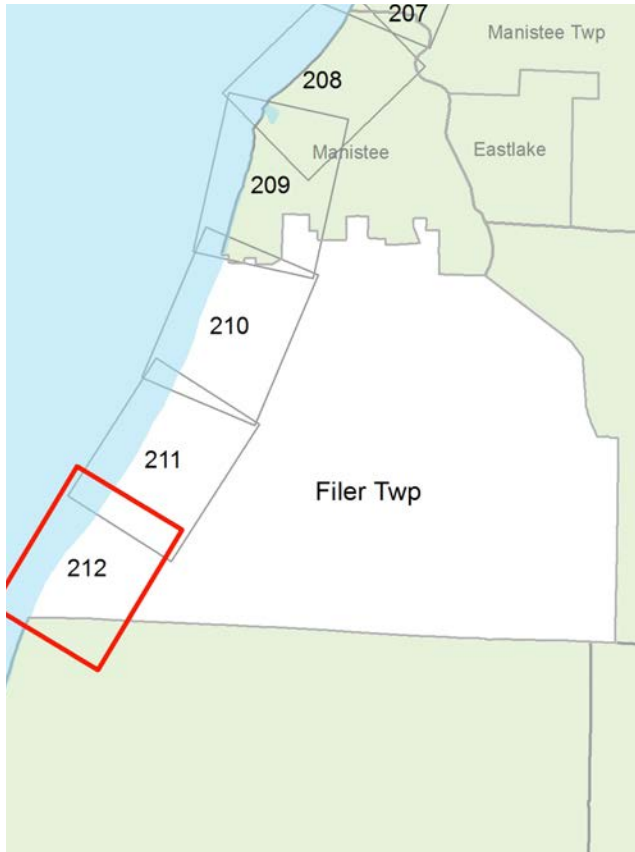
- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline





- Shoreline 1938
- Bluffline 1938
- Bluffline 2016
- Predicted 30yr Bluffline



CHAPTER 5

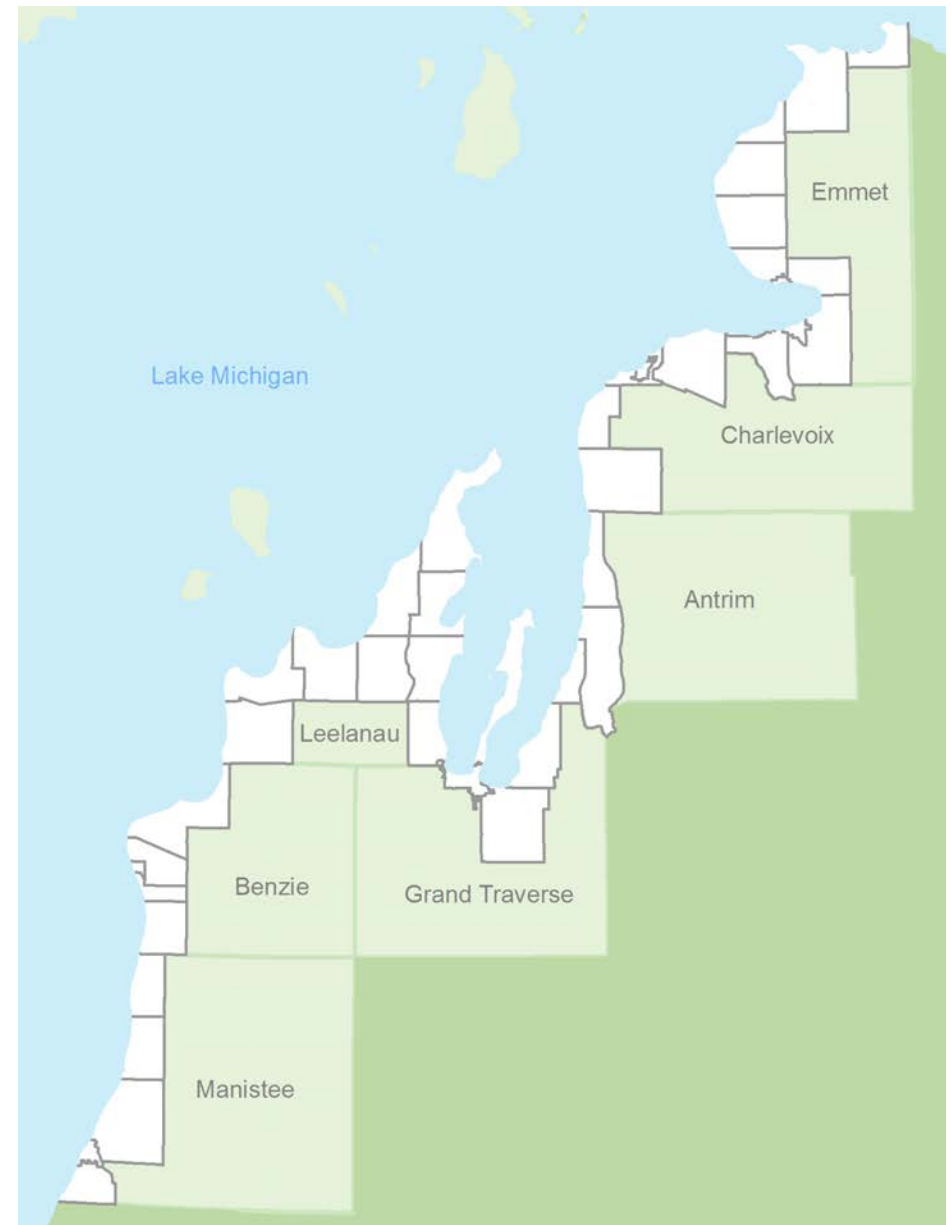
Heat Vulnerability

Communities interested in becoming more resilient assess their vulnerabilities and make action plans to reduce their sensitivities and exposures to hazards of all kinds. While extreme heat events have been relatively rare in northwest Lower Michigan, climate models indicate the region will experience an increase in the frequency and length of severe heat events. This Heat Vulnerability Assessment has been compiled for local officials who are looking to address their community's vulnerability to heat.

Vulnerability = Exposure + Sensitivity

A Vulnerability Assessment is designed to identify and help prioritize adaptation strategies in the community planning process. A model that defines vulnerability as “exposure plus sensitivity” is used to complete the assessment. “Exposure” refers to hazards in the natural or built environment, while “sensitivity” refers to the degree to which a community or certain segments of a community could be impacted by an event. This concept is used in a variety of studies such as equity and adaptation assessments conducted by the NAACP, research on vulnerability and its relationship to adaptation, and hazard-specific vulnerability assessments aimed at measuring exposure, sensitivity, and resilience.

By assessing the potential for exposure to a hazard and the sensitivities of specific populations, maps are generated that identify



the community's areas with relatively greater vulnerability (that is, where exposure and sensitivity overlap). This tool provides direction for community planners and public health workers in reducing risks to human health by understanding where areas of vulnerability lie and why the vulnerability exists.

Our assessments were based in part on data obtained from the American Community Survey (ACS), a continuing survey program operated by the U.S. Census Bureau. This data includes information on housing, income and education characteristics of the population in geographic areas called "Block Groups," which contain between 600 and 3,000 individuals. Data from the 2010 Census was also used, including population age and racial composition collected at the Census "Block" level, which is the smallest available geographic area for demographic data. Data sets concerning parcel characteristics were obtained from county equalization departments. Building footprint data was obtained through the USBuildingFootprints database licensed by Microsoft under the Open Data Commons Open Database License (ODbL). Tree canopy cover and impervious surface data was obtained through the Michigan Tech Research Institute (MTRI) of Michigan Technological University.

HEAT VULNERABILITY

Community vulnerability to heat events varies spatially on local, regional and national scales. In Michigan communities, there are varying degrees of vulnerability to heat based on proximity to the Great Lakes, access to air conditioning, and surrounding environmental factors like tree canopy and impervious surfaces. Studies have shown that heat-related mortality generally occurs in areas of the community that are warmer, less stable, and are home to more disadvantaged populations. One study found that neighborhoods with the highest temperatures and the least amount of open space and vegetation were also likely to be the most socioeconomically disadvantaged. The same study also found the strongest protective factor for residents was access to air conditioning in the home and in other places, as well as having access to transportation.

A 2012 literature review conducted by researchers at the University of Michigan indicates that children under five and persons over age 65 are highly sensitive to heat events, as are persons living in lower-income Census tracts and minority populations. Living alone, being confined to bed, having a mental illness, not leaving home daily, living on higher floors of multistory buildings, and suffering from alcoholism are additional factors that are associated with increased risk of heat-related mortality.

HEAT SENSITIVITY ASSESSMENT

To create the sensitivity and exposure maps, as well as the resulting vulnerability maps, the project team relied on methodologies developed at the University of Michigan's Taubman College of Architecture and Urban Planning and described in a 2012 report.

To conduct the heat sensitivity assessment of each coastal community, the project team used a geographic information system (GIS) for spatial data analyses to show the relative distribution of people most at risk. Five factors have been identified as primary contributors to the sensitivities and risks of people exposed to a heat wave, including: people over 65 years of age; people living alone; people over 25 with less than a high school education; minority populations; and people living below the poverty line. Using the U.S. Census data, the project team identified the percentages of people living in each area (Block Group or Block) for each sensitivity factor.

People who are older have greater sensitivity to extreme heat events. The technical literature also indicates that older age is associated with higher hospital admission rates in heat waves. The Percent of Population 65 and Older (Map 1) depicts the relative concentration of older adults in the community by Census Block.

Another sensitivity factor is living alone, which serves as a measure of social isolation. Although living alone is not necessarily a risky thing, people who are socially isolated are at greater risk during an extreme heat event. Isolated people may not be able to recognize symptoms of heat-related illness and take proper action. In this case, the project team used the American Community Survey data for Census Block Groups, broken out into individual Census Blocks for geographic representation; Blocks with no population were not included. Map 2 depicts the high concentrations of people living alone.

Literature suggests that minorities are at greater risk during extreme heat events for various reasons, including less reliable access to health care, transportation and other social supports needed to reduce heat exposures. Census Blocks were used to map the relative percentages of non-white populations in the each community (see Map 3).

Two socioeconomic factors associated with increased heat-related morbidity and mortality are the percentage of people living in poverty and the percentage of people without a high school diploma. In general, persons living at or below the poverty line have less access to air conditioning or cooling options for their residences. This could

limit a person's access to relief from an extreme heat event. Census Block Groups were used to map the relative percentages of households living below the poverty threshold in the observed communities (please see Map 4).

Similarly, University of Michigan researchers found studies that demonstrate a direct link between low education attainment and poor health. There is also an established correlation between lower educational attainment and income. Based on these findings, Census Block Groups were used to map the relative percent of persons 25 years and older with less than a high school education in the studied municipalities (see Map 5).

To complete the heat sensitivity assessment, a cumulative score for all five sensitivity factors for each Census Block was created. In each of the sensitivity factors, the percentages were grouped into five categories (ranging from a very low percentage of people to a relatively high percentage living with the identified sensitivity). The five categorical groupings were generated by the GIS software ArcMap using natural breaks in the data ("groupings"). A ranking of 1 to 5 was assigned to each of the categories, ranging from 1 for the lowest percentage to 5 for the highest. Finally, the team combined the scores within each Census Block. Thus, the most sensitive Census Blocks could be scored up to 25. The sensitivity is color-coded for ease of identifying areas with the greatest sensitivity.

Each Community Sensitivity to Excessive Heat Map (Map 6) provides a reasonably detailed map of locations where the highest percentages of at-risk residents live. This does not mean these community residents are in immediate danger. Rather, the map provides planning officials a new way of identifying areas where heat waves could present serious problems for a significant number of citizens. These are populations that could be sensitive to extreme heat events.

The Census data used for this analysis likely double-counts some people, such as in cases where a person is both a minority and over 65; this may overestimate the severity of the sensitivities in some locations. On the other hand, the sensitivity analysis may underestimate risk because it leaves out several key sensitive populations, such as those with preexisting health concerns that denote vulnerability to heat (for example, cardiovascular disease or psychiatric

disorders), since such health data is not often available publicly. Emergency managers, hospitals, and community health departments may have additional data available that can be included as each community looks to better understand its sensitive populations. To further improve the analysis, additional variables could be collected through local surveys and observation, such as the degree of social connections among individuals within a community, or materials used in housing.

HEAT EXPOSURE ASSESSMENT

When larger communities experience heat waves, air temperatures can vary significantly from place to place both during the day and at night. Some of these differences can be attributed to the varying types of land cover found throughout the community. For example, temperatures can be significantly lower at night in locations with a heavy tree canopy and very little pavement, versus locations with little greenery and lots of pavement.

Impervious surfaces such as paved parking lots, roadways and buildings absorb large amounts of heat from the air and from sunshine that is then radiated back into the surroundings when temperatures begin to fall. At the same time, tree canopy and other vegetation tend to help cool an area through evaporation and transpiration of water, and by providing shade. In places with a high percentage of impervious surface and little tree canopy, the immediate surroundings can be much warmer. Urban areas typically have higher heat indexes (combinations of temperature and humidity) than surrounding suburban or rural areas. This condition has been termed the Urban Heat Island Effect.

People living in settings with an Urban Heat Island Effect suffer greater exposures to heat over longer periods of time (e.g., warmer nights), making them more vulnerable to health impacts. Studies of the Urban Heat Island Effect (whereby air temperatures in an urban area are 2°-9° F higher than in a nearby rural area) have shown that the albedo, or reflectivity, of an urban area is one of the most important determinants in reducing the magnitude of the

heat island. Increasing the tree canopy cover can also reduce air temperatures by 2°-5° F. Green roofs (vegetative plantings on roofs) may also decrease the Urban Heat Island Effect and decrease stormwater runoff and building energy use. Added benefits from increasing albedo and vegetation include reductions in ground-level ozone pollution and reduced energy costs associated with air conditioning use.

To complete a heat exposure assessment, the project team focused on the Urban Heat Island Effect. Two separate exposure maps were created. The first exposure map depicts the percentage of impervious surfaces within each Census Block, as used in the sensitivity assessment (Map 7). These percentages are divided into five categories using the GIS software's natural breaks calculation. Since exposure is lowest in areas with the lowest percentage of impervious surfaces, those scored a 1, with a rating of 5 assigned to areas with the highest percentage of impervious surfaces.

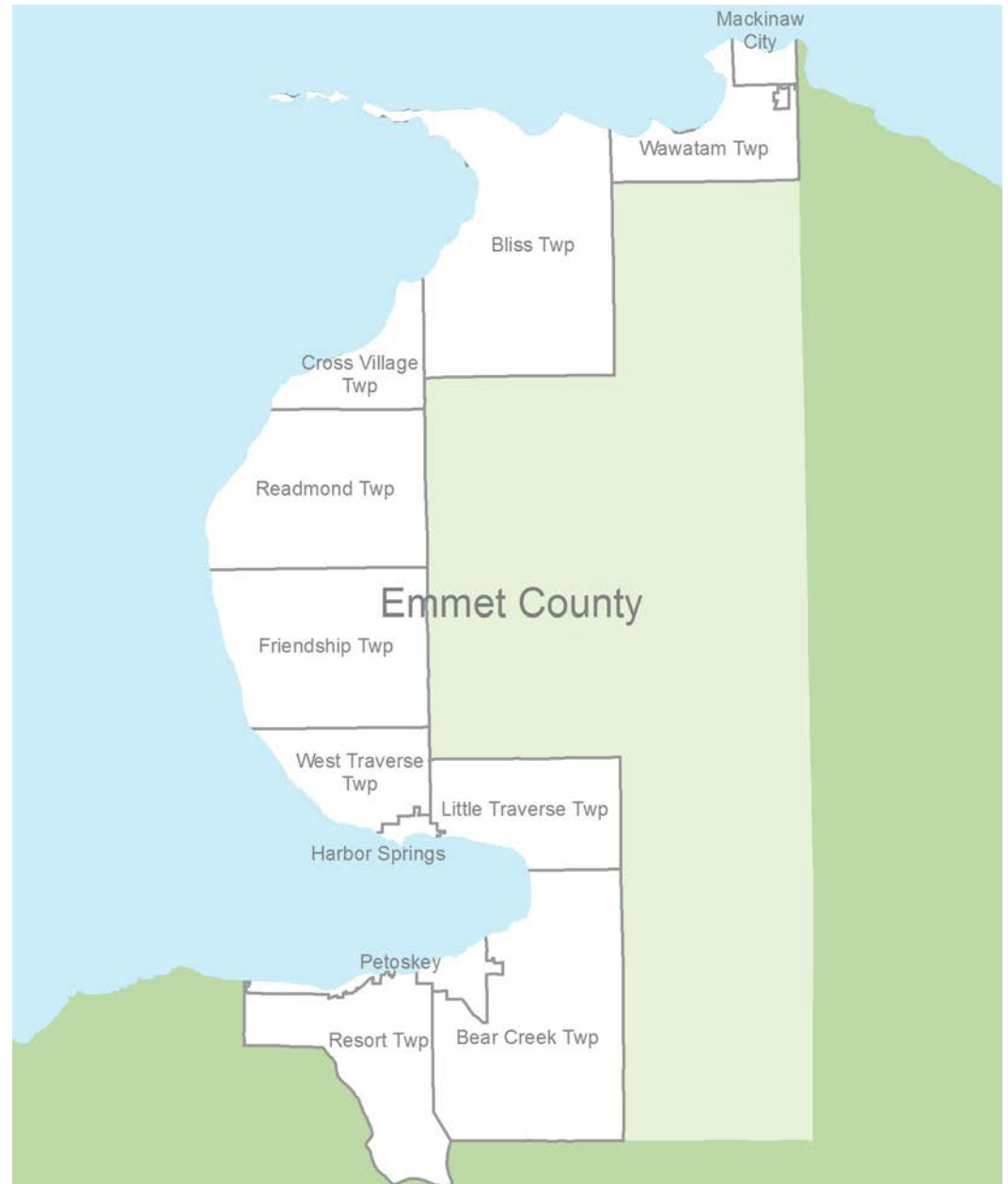
The second exposure factor is percentage of tree canopy. Here tree canopy is mapped within each Census Block and scored using a similar five-category process (Map 8). The project team combined the results of the two exposure maps to provide a single Community Excessive Heat Exposure Map (Map 9), which provides a reliable depiction of where the Urban Heat Island Effect would be most or least intense during a heat wave. Local officials in each community can use these maps to better assess where new vegetation and tree canopy would be helpful to reduce heat impact.

COMPOSITE HEAT VULNERABILITY

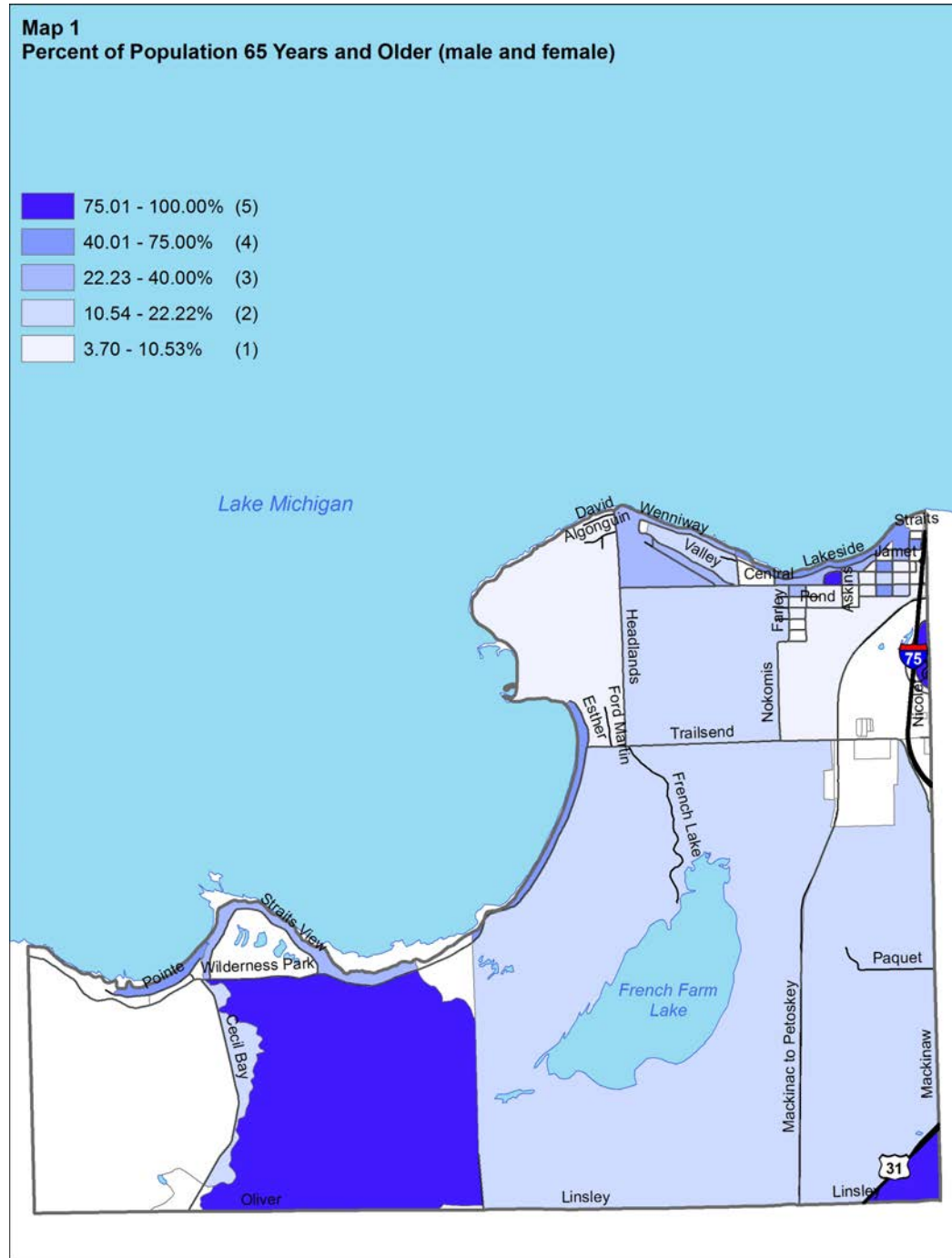
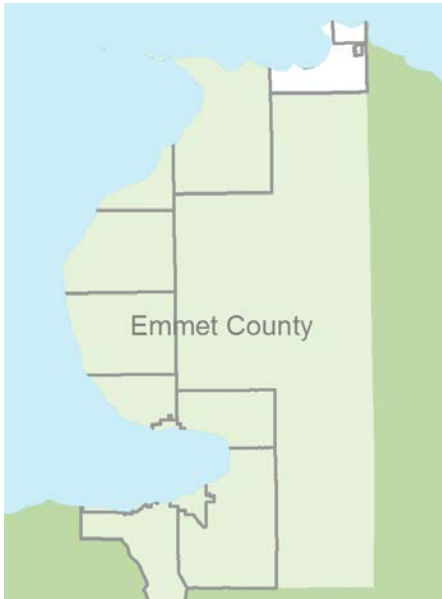
The Community Heat Vulnerability Map (Map 10) is a simple additive combination of the overall sensitivity map and the overall exposures map. The resulting vulnerability index depicts where concentrations of exposures and sensitive populations create a higher risk for community residents. In general, those areas with a composite score of 22 to 27 (red) have residential populations that may be particularly vulnerable to extreme heat events.

For this Atlas, Heat Vulnerability Assessments were conducted for each coastal community. The following sections are organized first by county, then by each local jurisdiction within that county. It is important to note that the U.S. Census data sets used to calculate heat vulnerability incorporate village data into an adjacent township, which is noted in each occurrence.

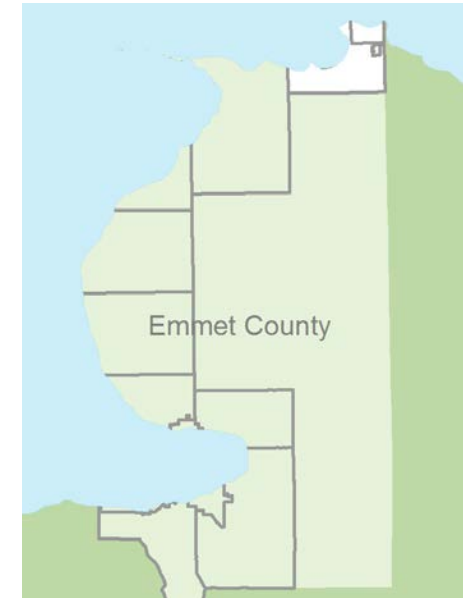
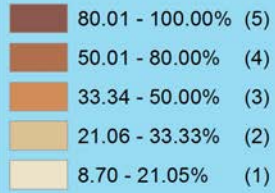
Emmet County

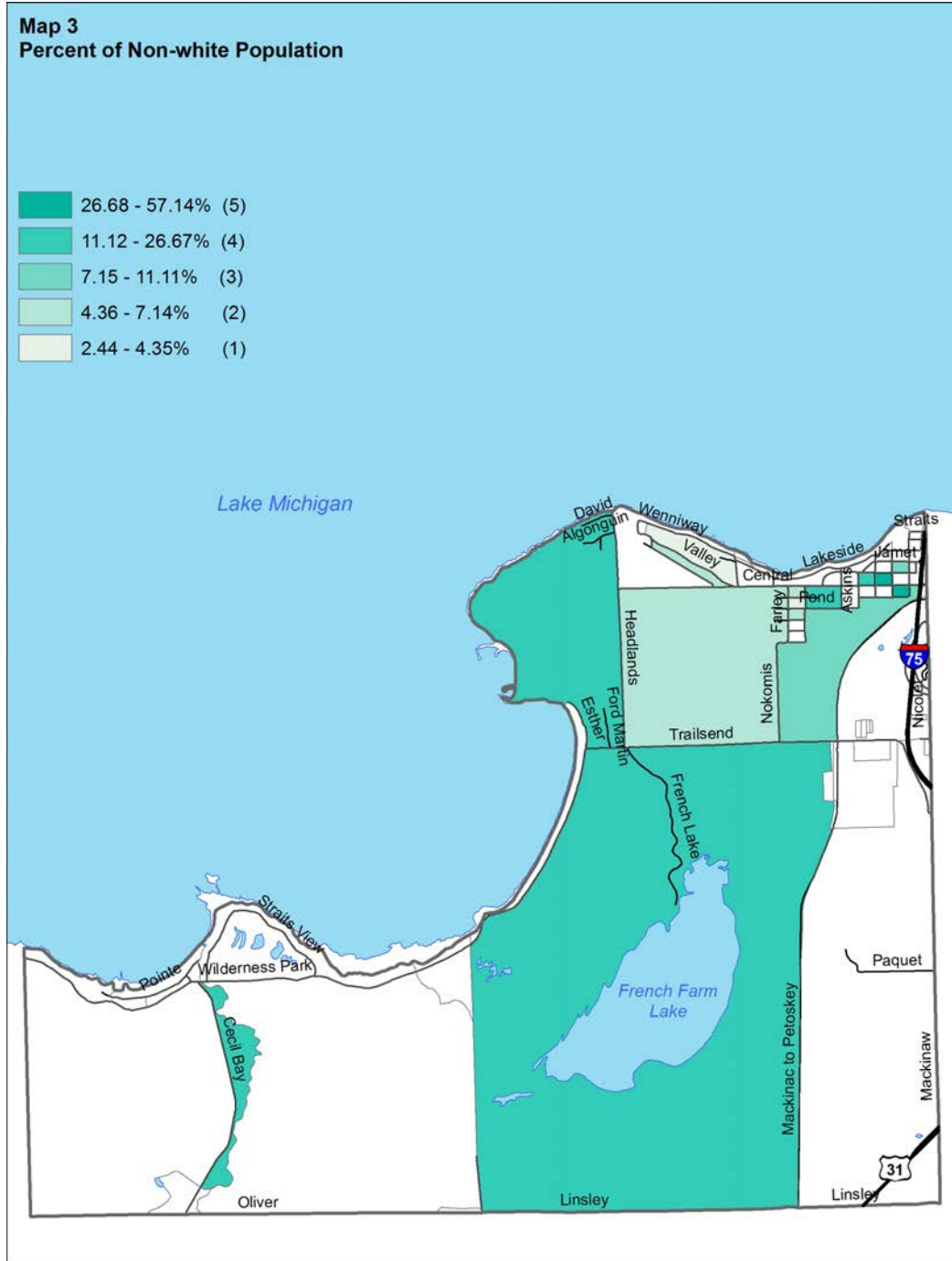
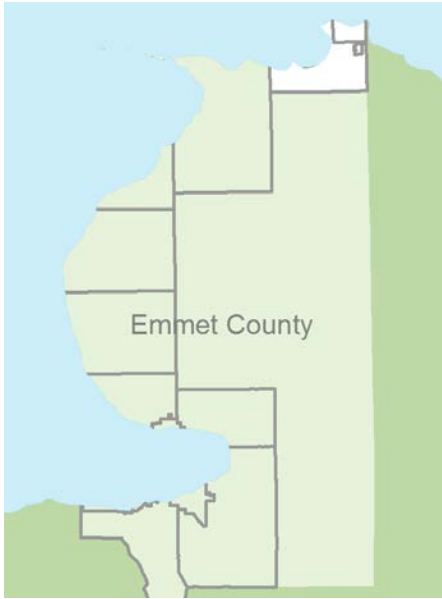


Wawatam Twp./ Mackinaw City



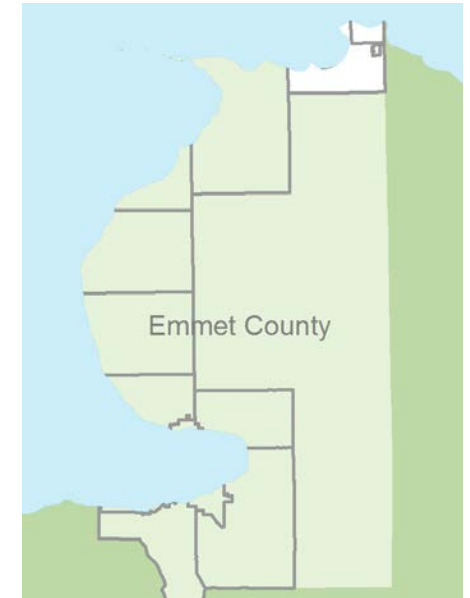
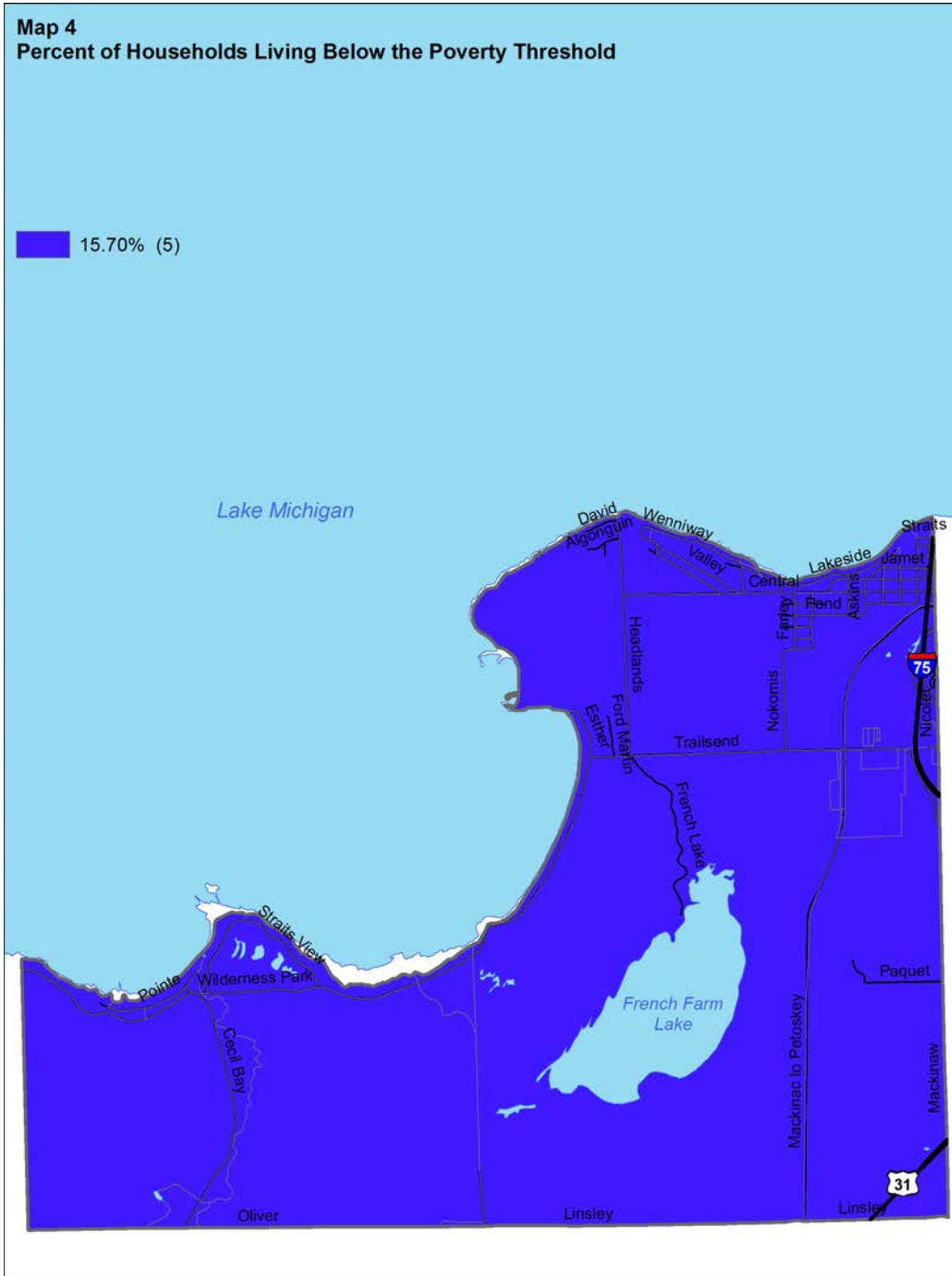
Map 2
Percent of Households with People Living Alone

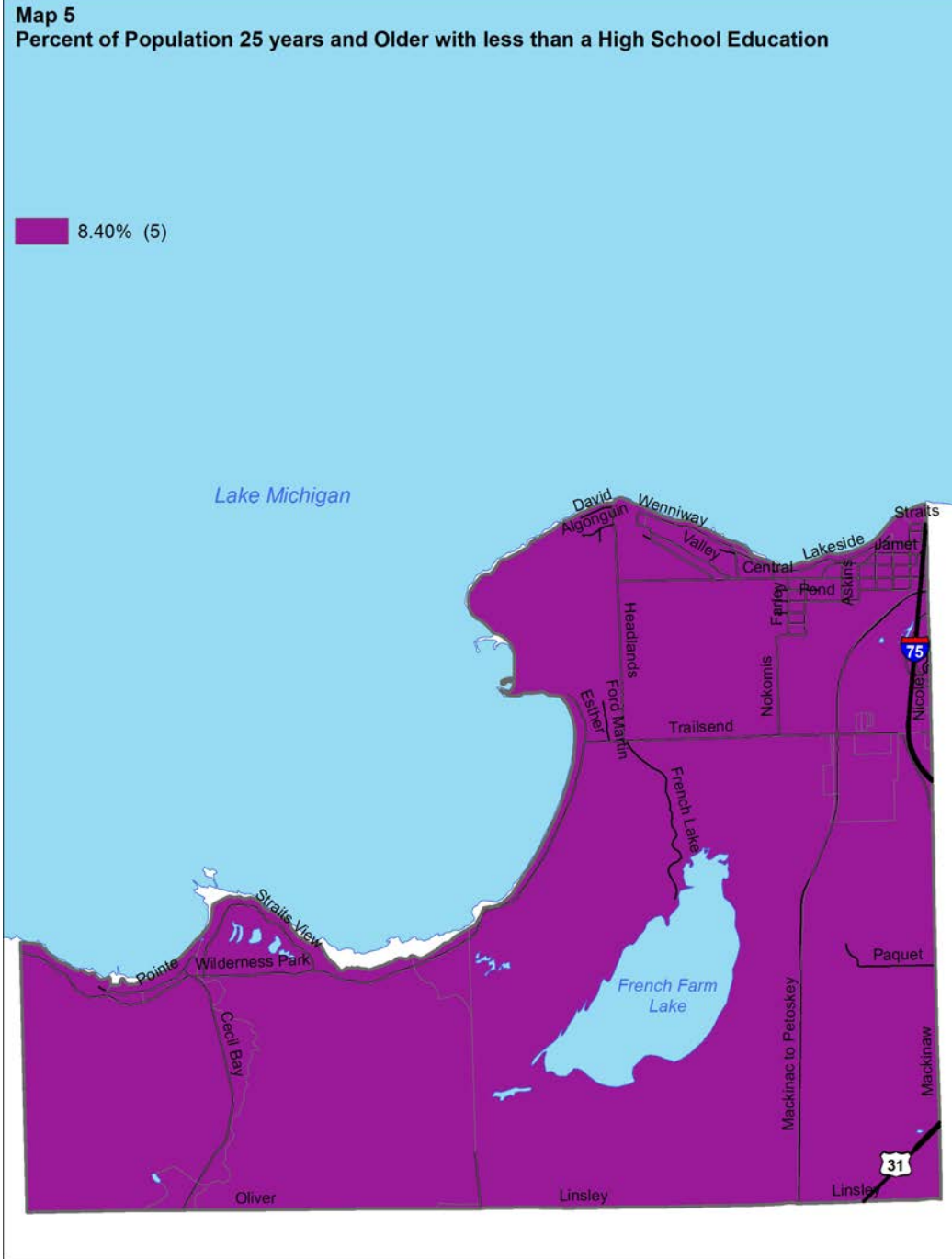
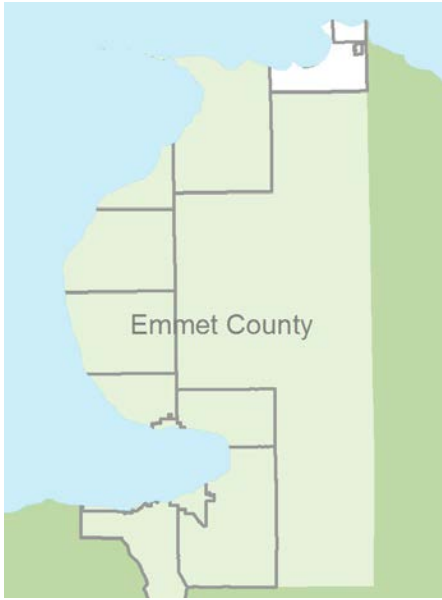


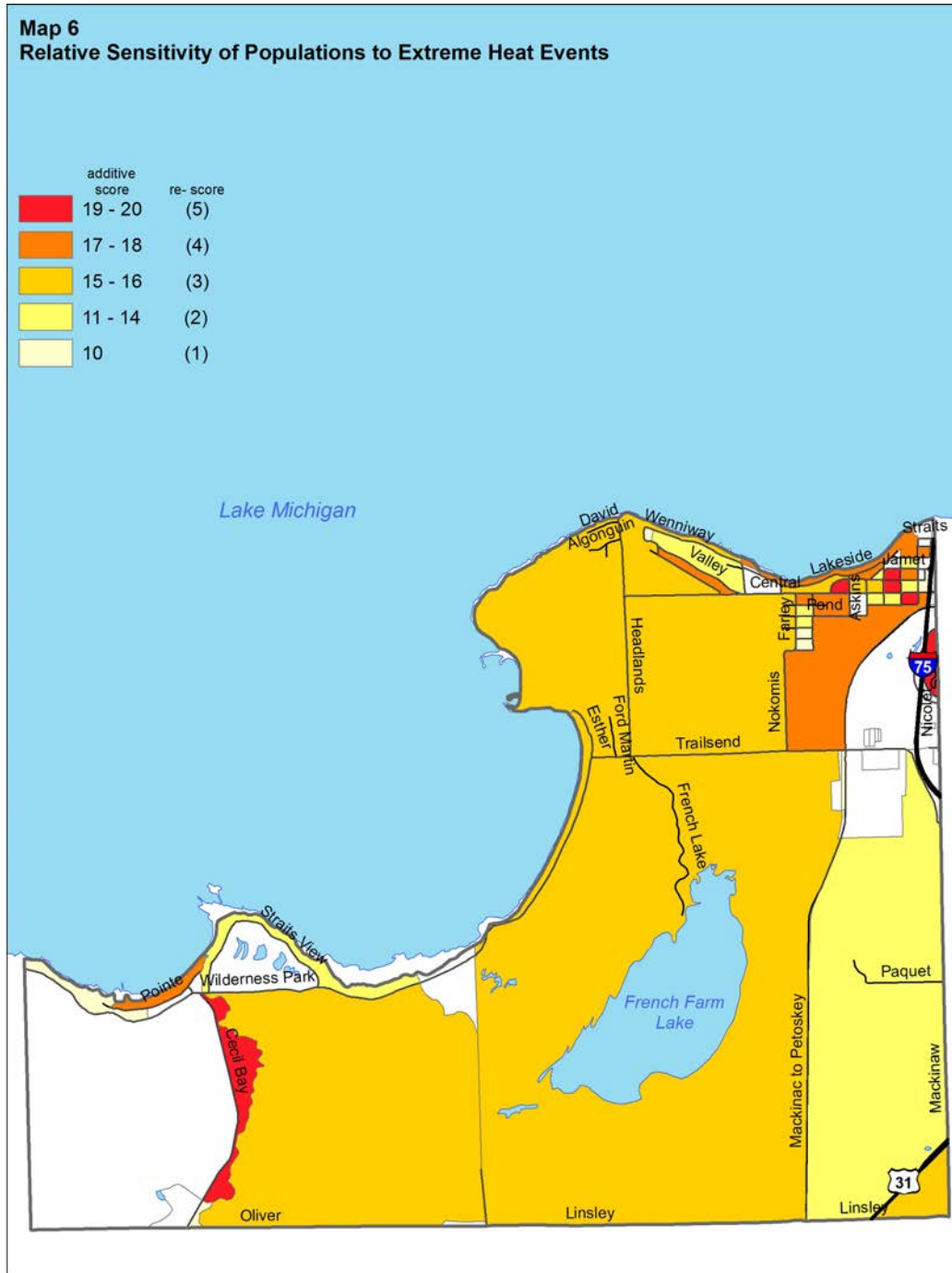


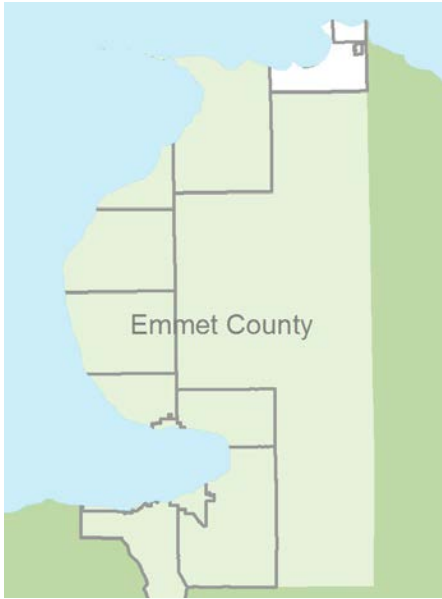
Map 4
Percent of Households Living Below the Poverty Threshold

15.70% (5)

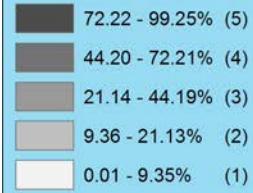


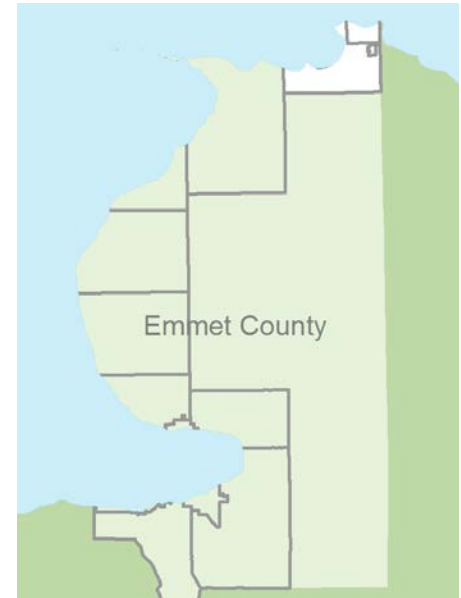
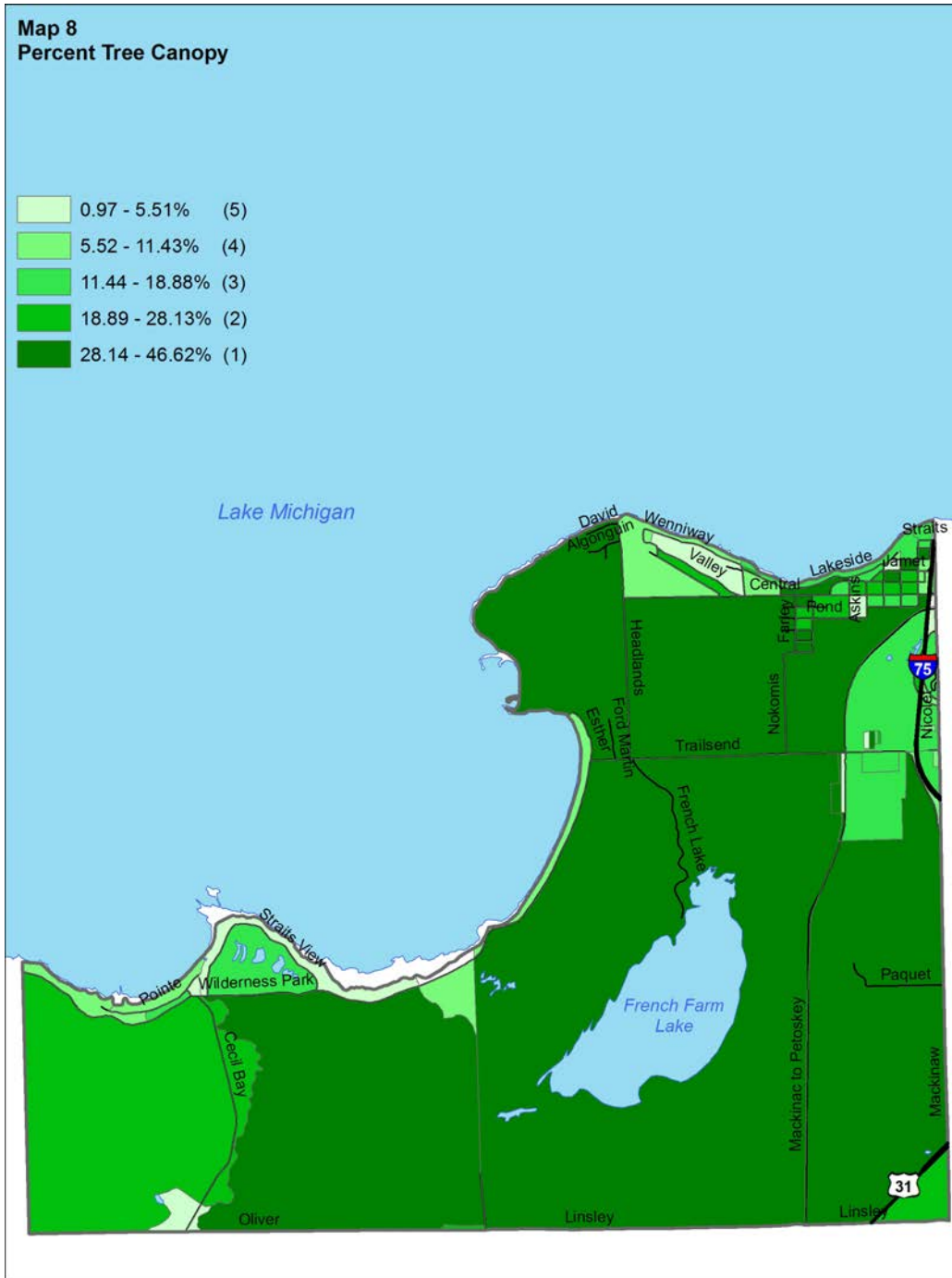


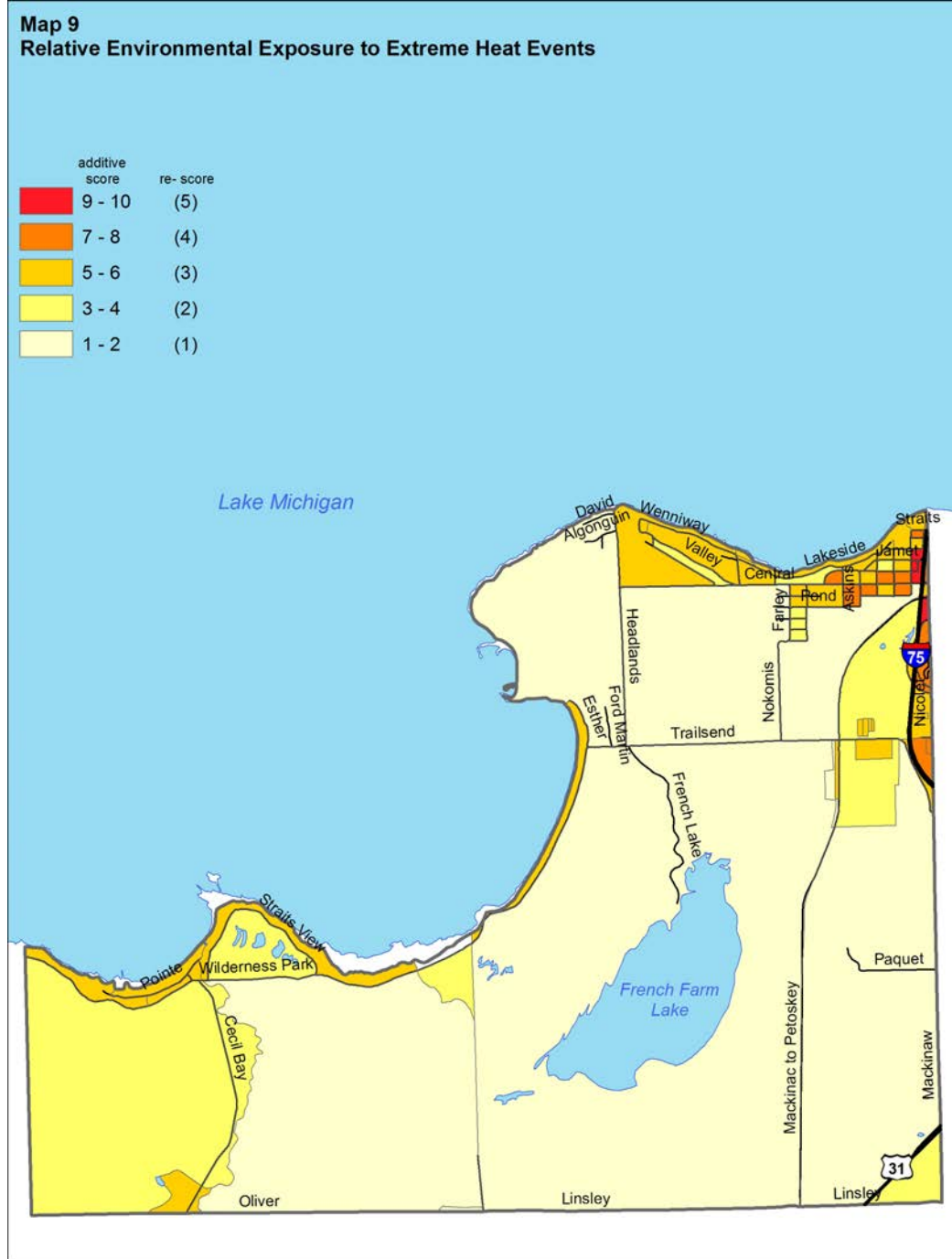
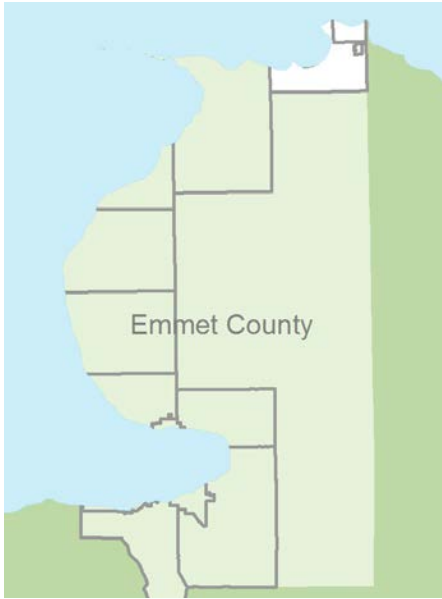


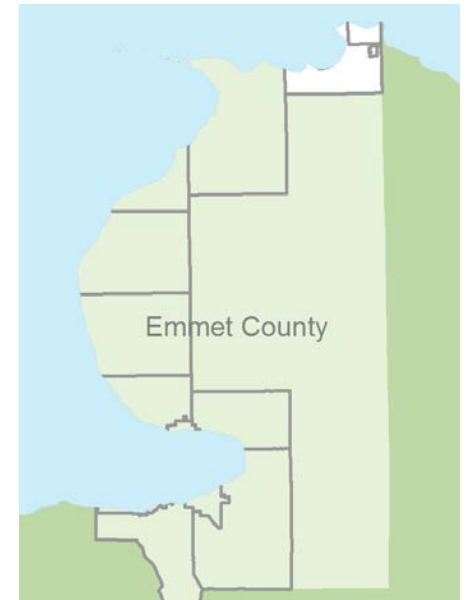
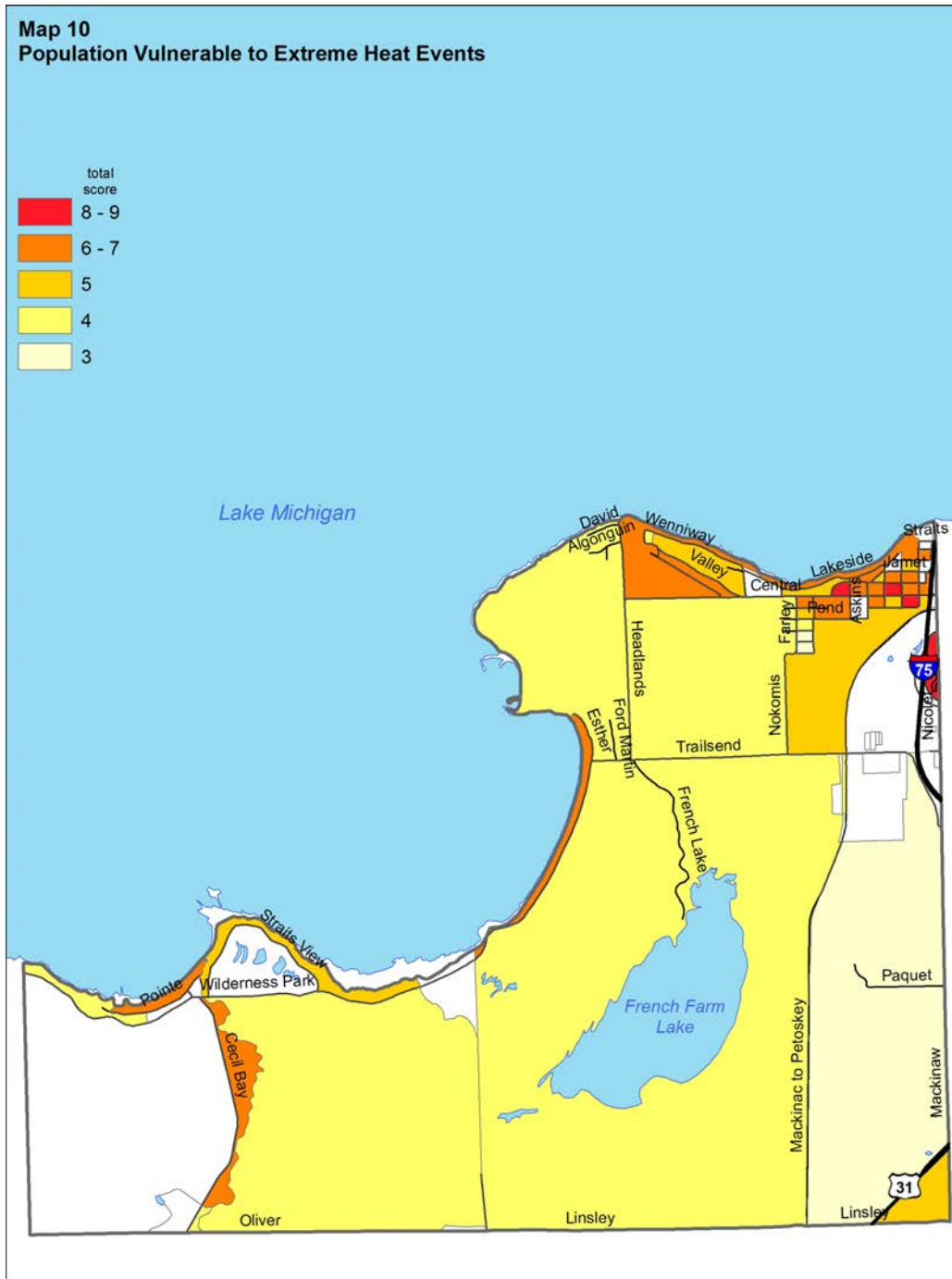


Map 7
Percent Impervious Surface Exposure

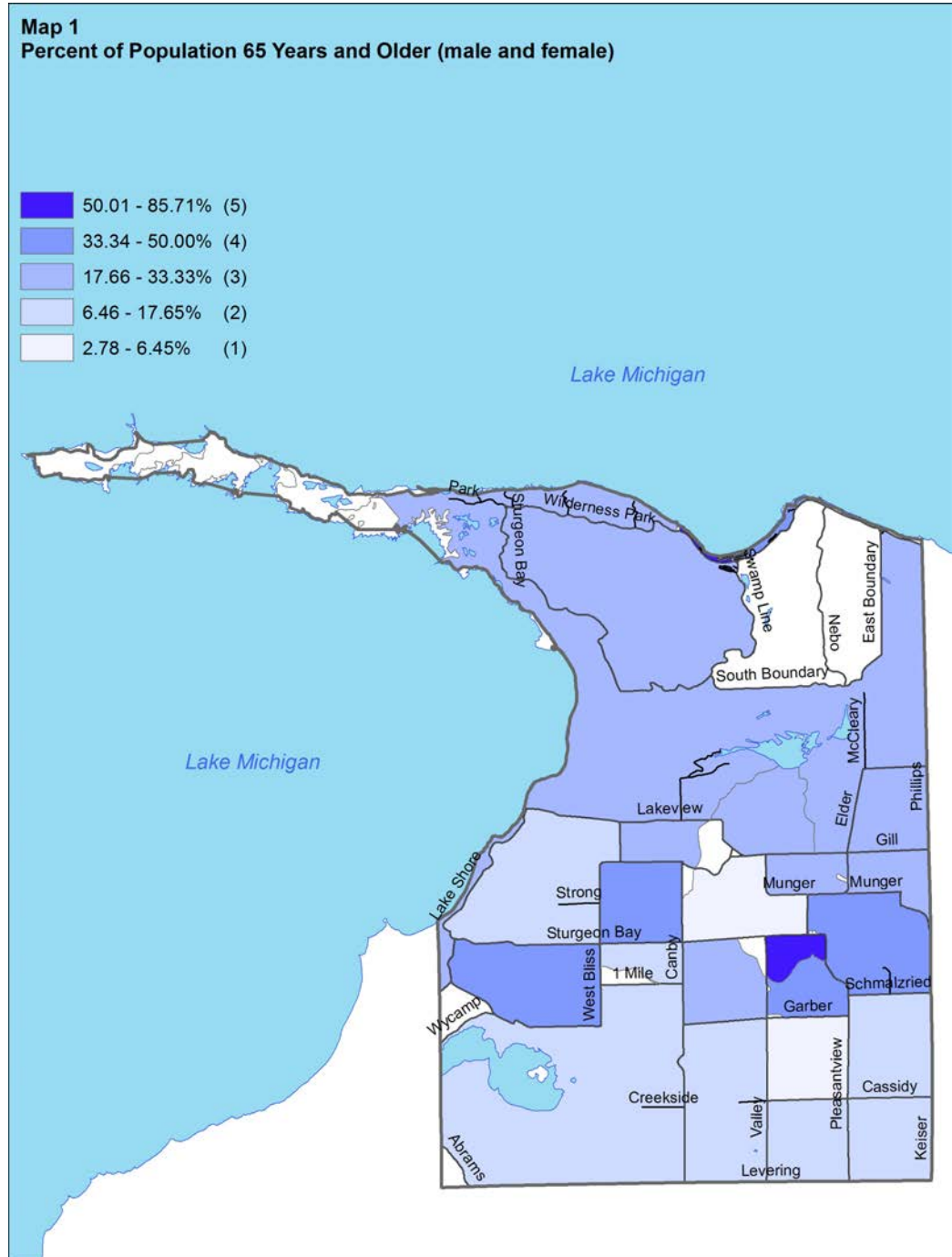






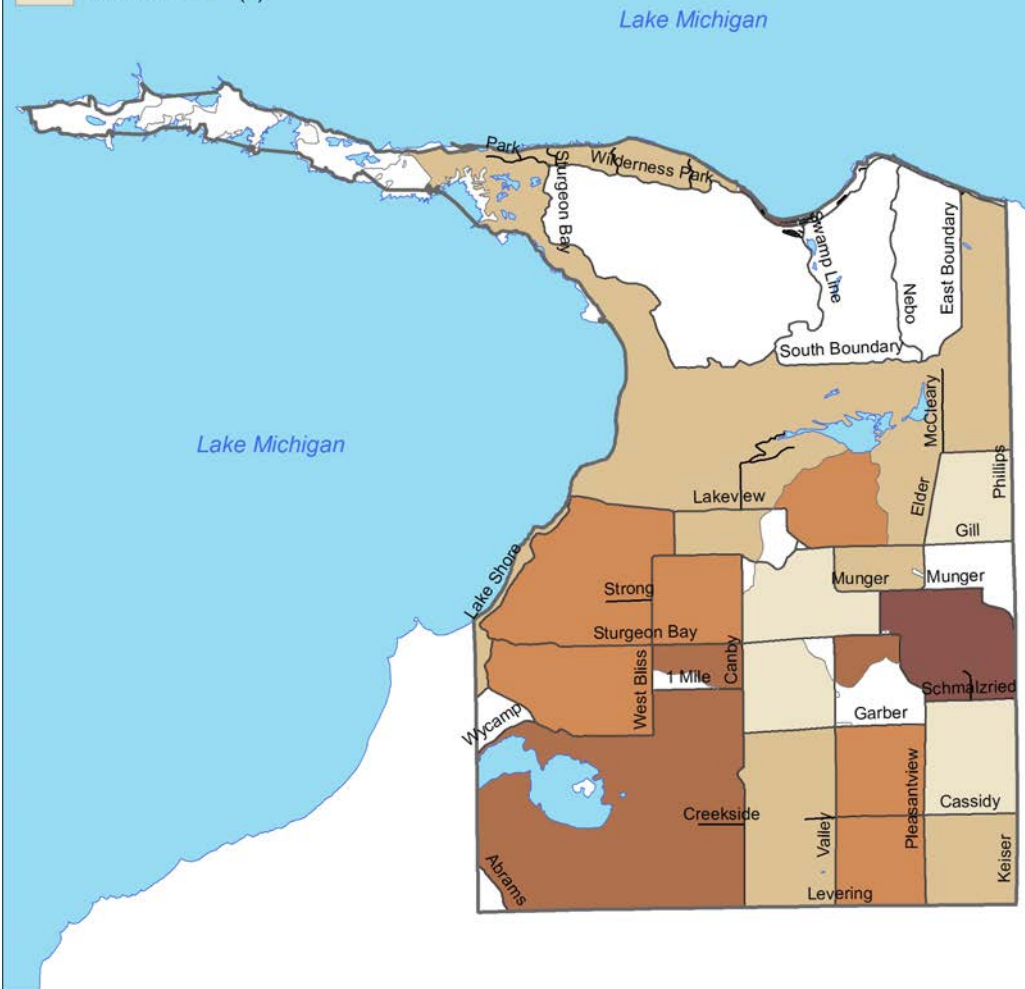


Bliss Twp.



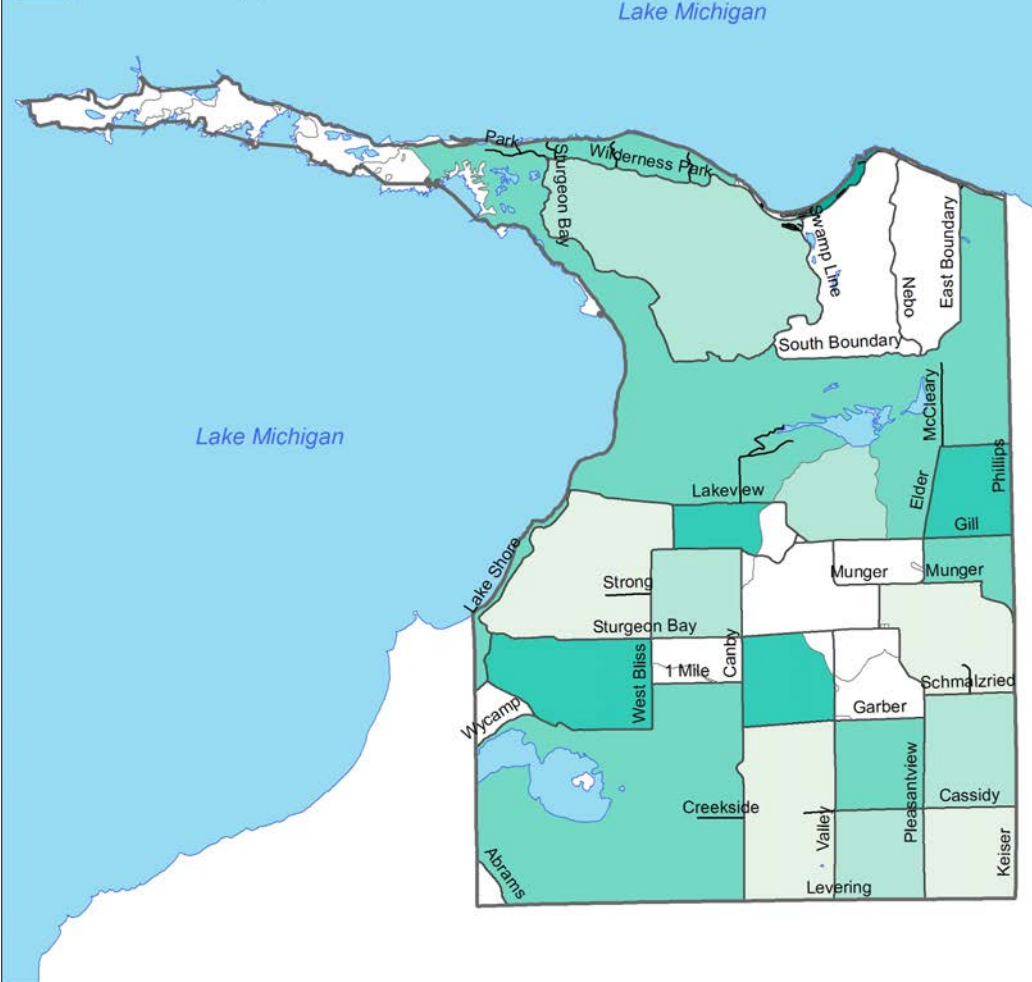
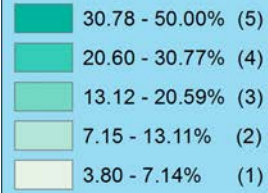
Map 2
Percent of Households with People Living Alone

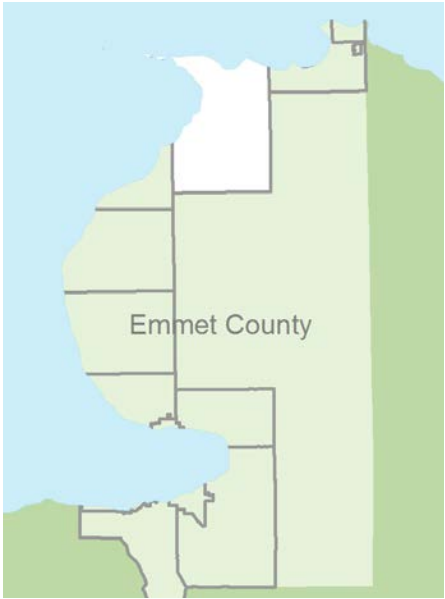
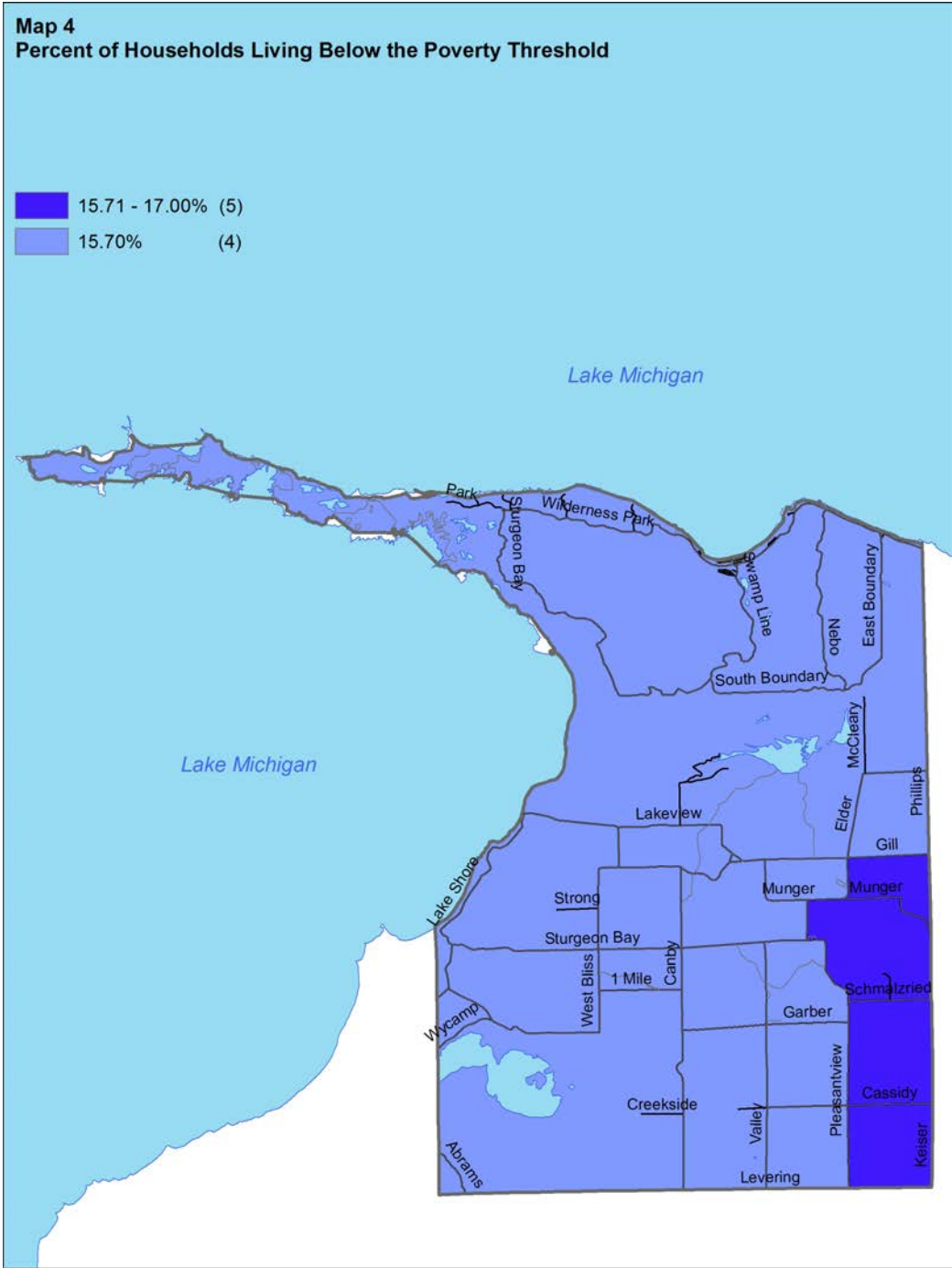
- 50.01 - 72.73% (5)
- 33.34 - 50.00% (4)
- 20.01 - 33.33% (3)
- 12.51 - 20.00% (2)
- 9.09 - 12.50% (1)

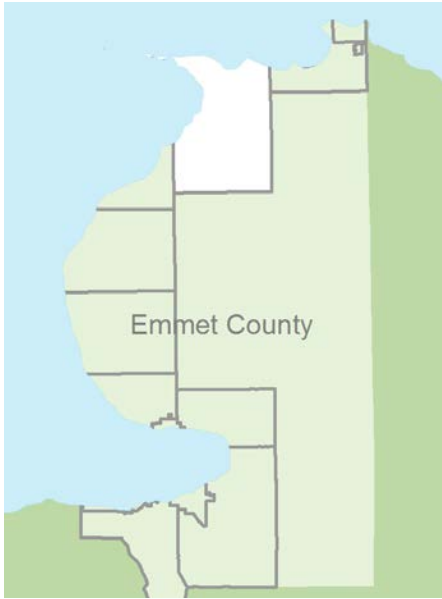




Map 3
Percent of Non-white Population

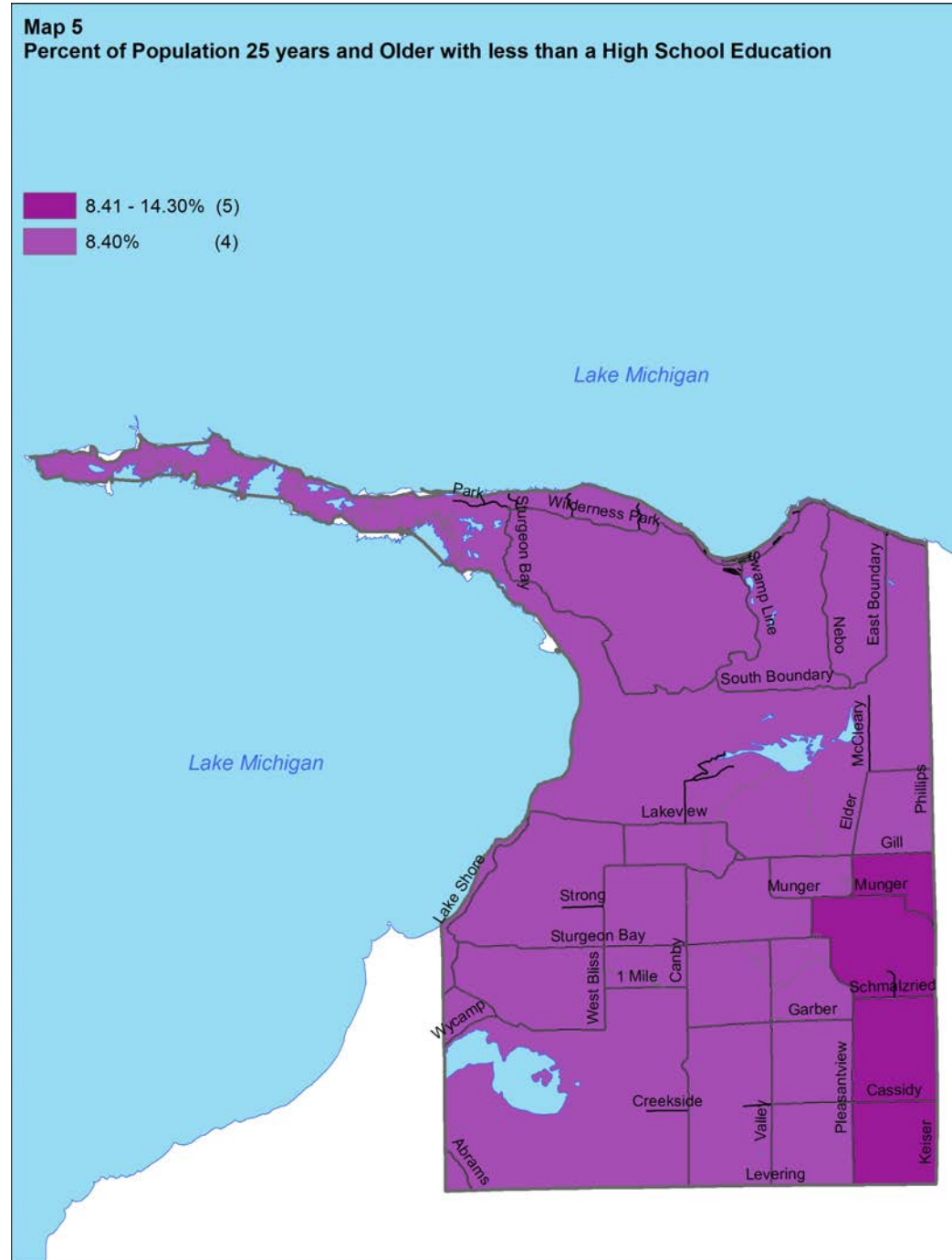


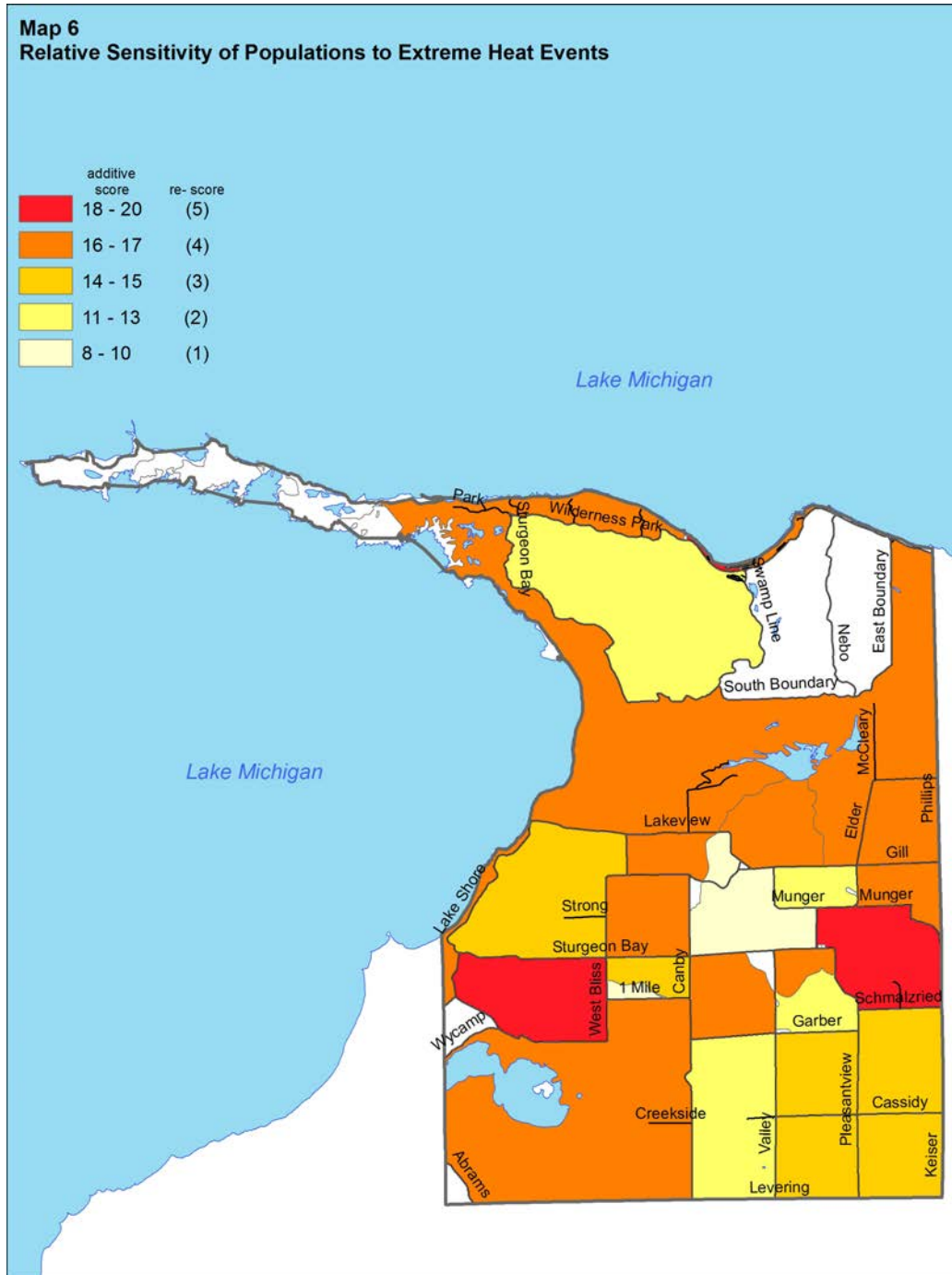


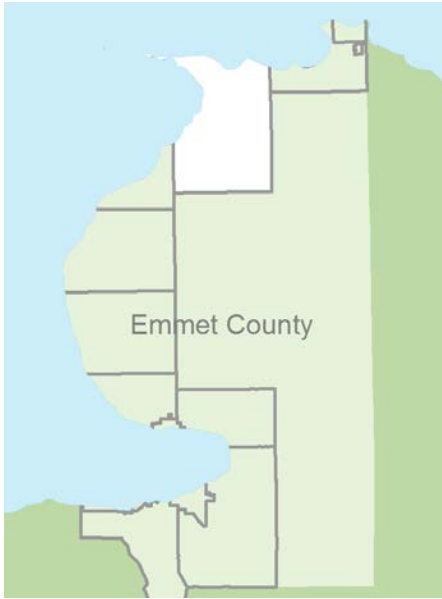


Map 5
Percent of Population 25 years and Older with less than a High School Education

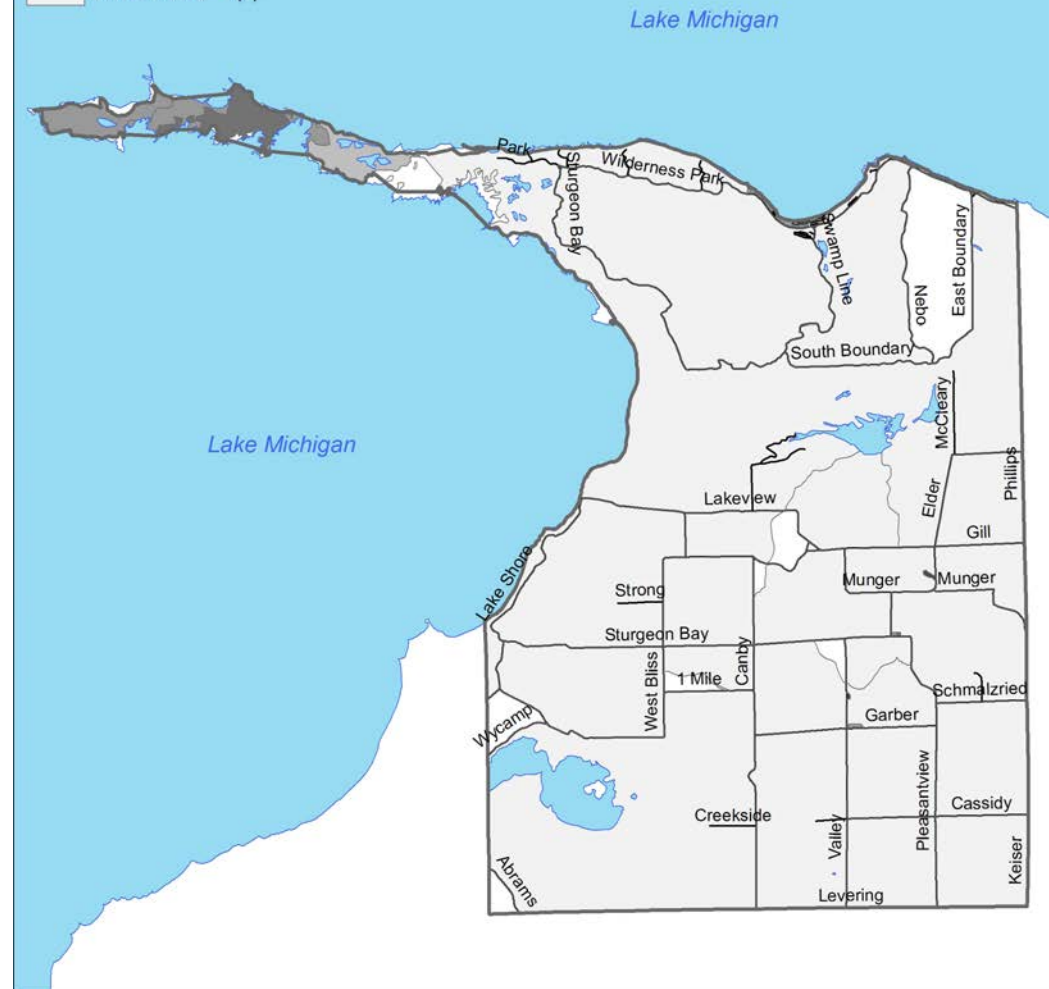
- 8.41 - 14.30% (5)
- 8.40% (4)

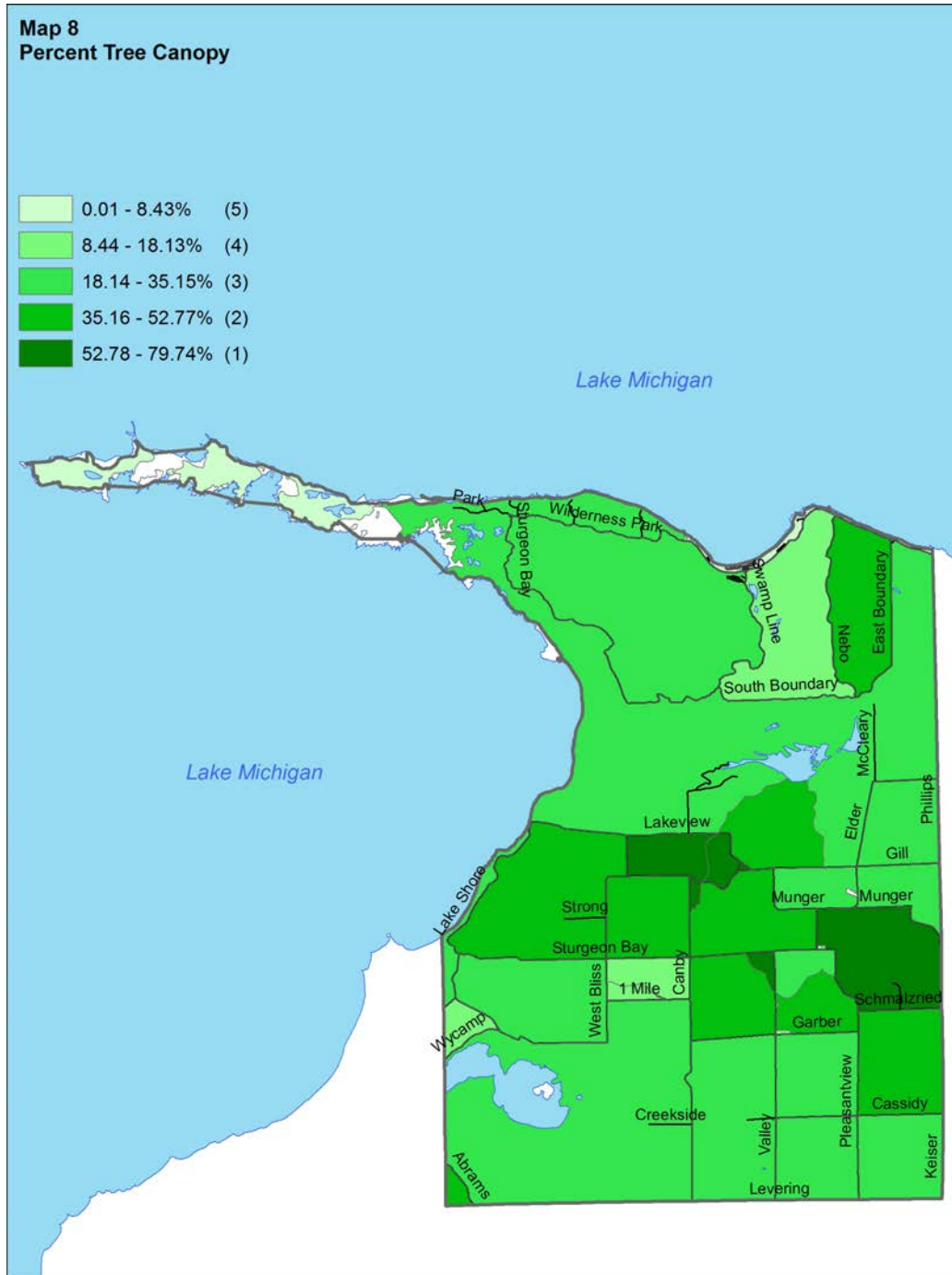


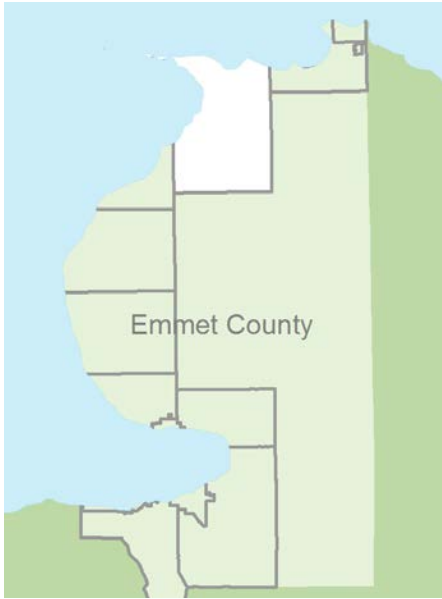




Map 7
Percent Impervious Surface Exposure

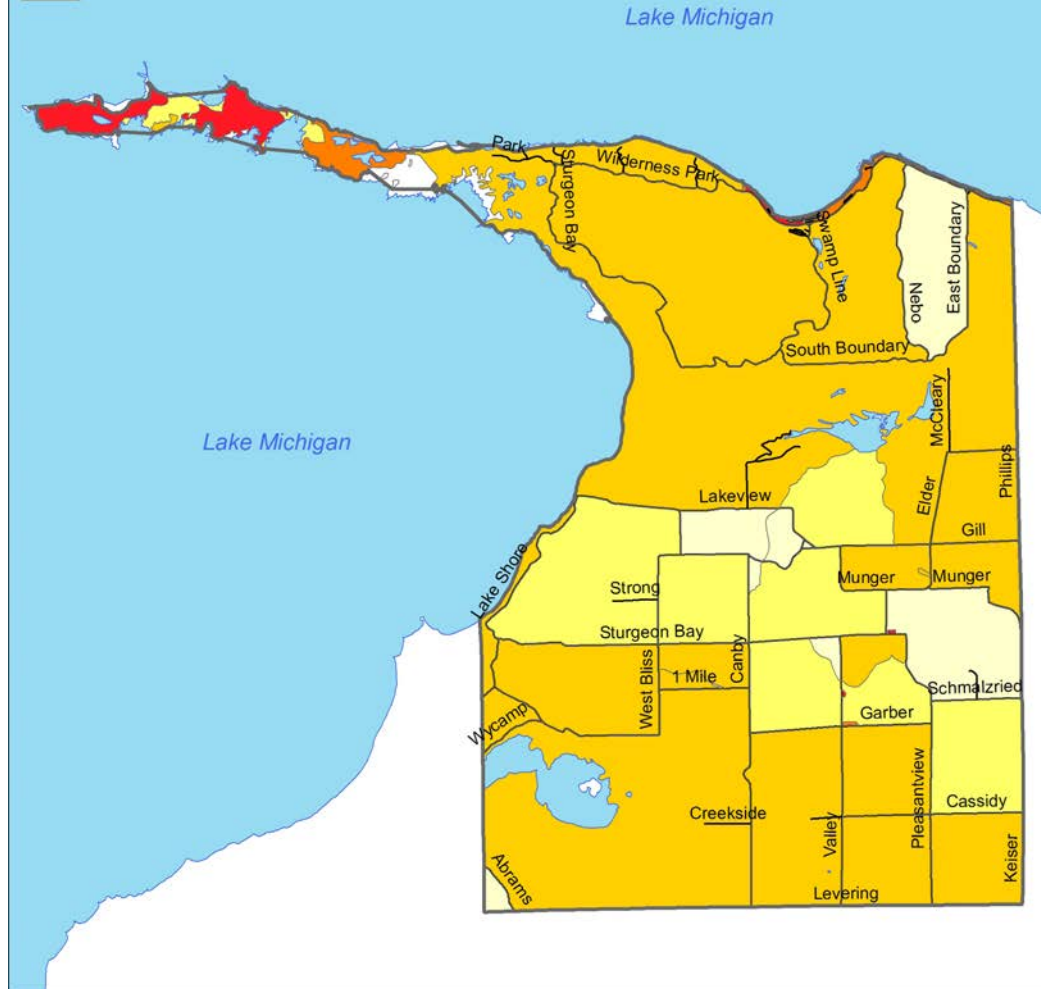


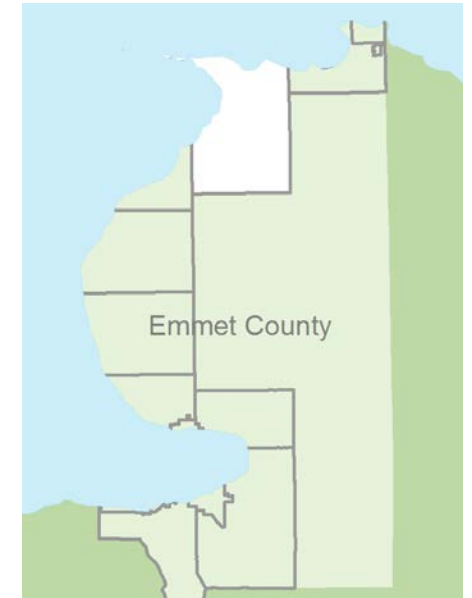
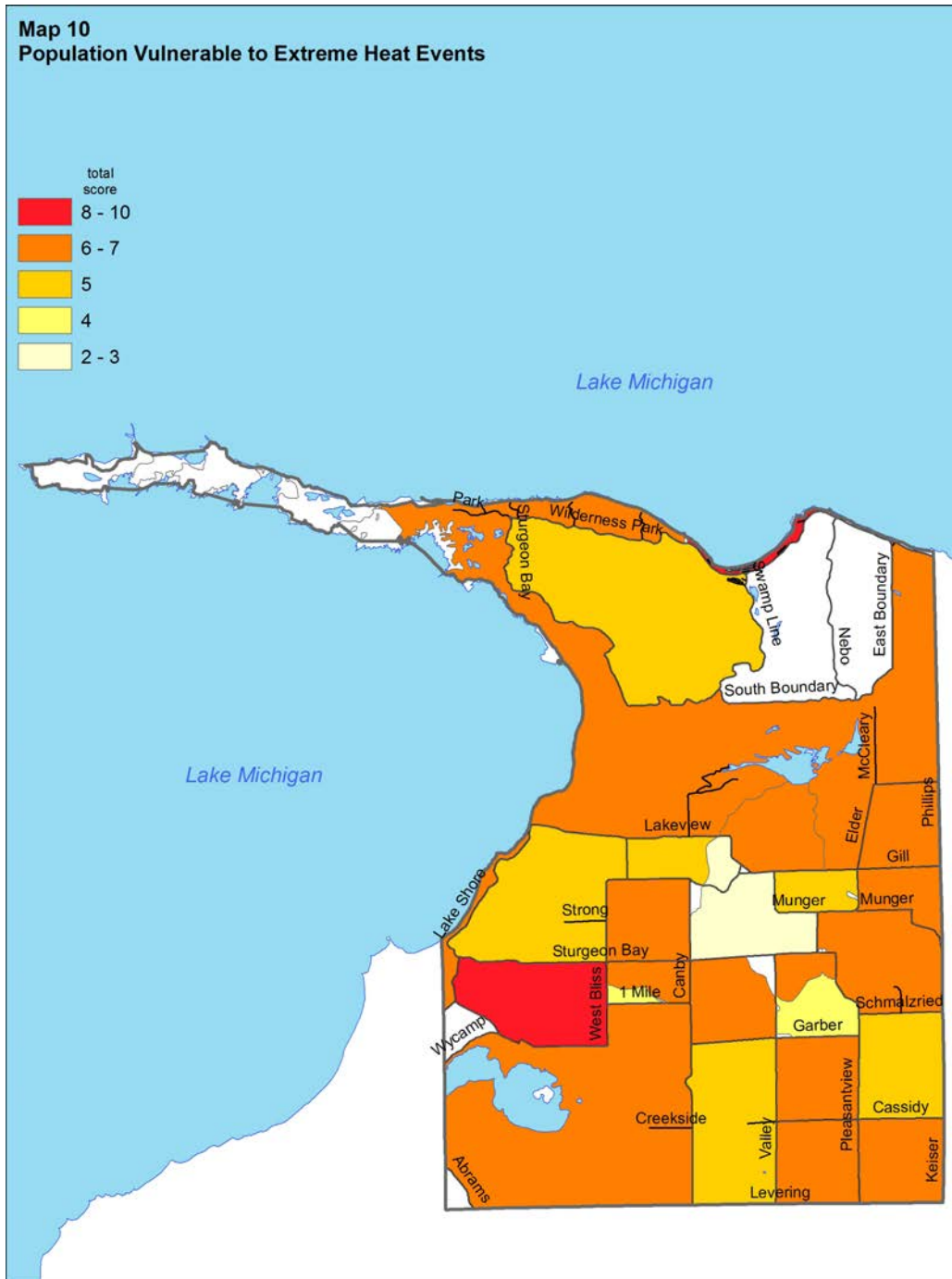




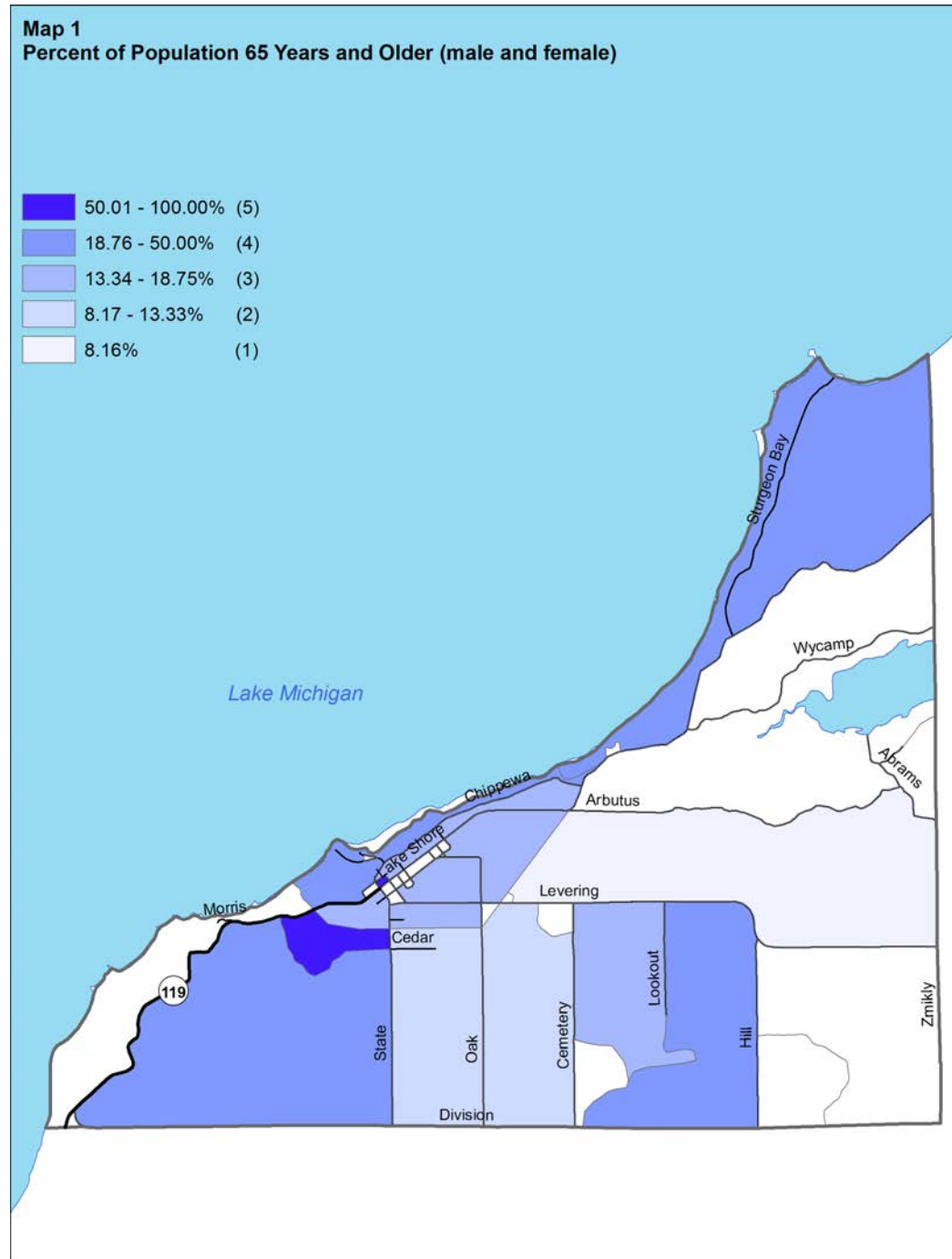
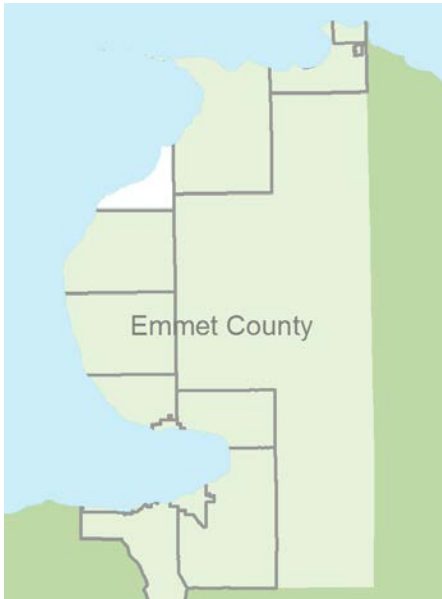
Map 9
Relative Environmental Exposure to Extreme Heat Events

additive score	re-score
8 - 9	(5)
6 - 7	(4)
4 - 5	(3)
3	(2)
1 - 2	(1)



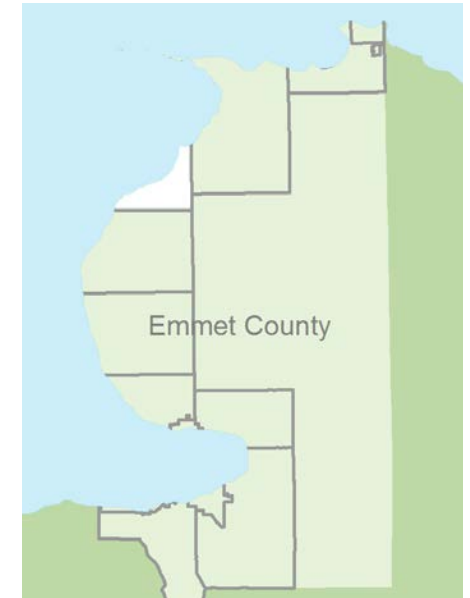
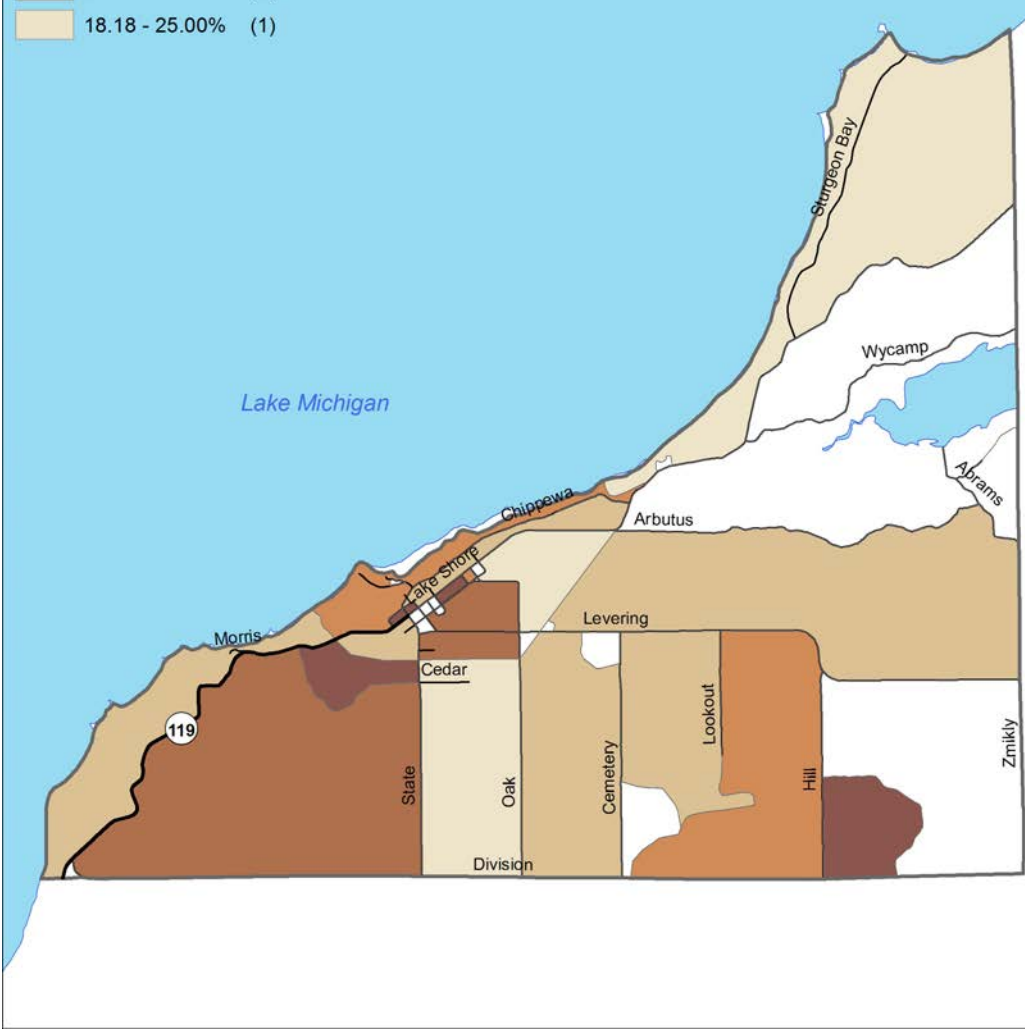


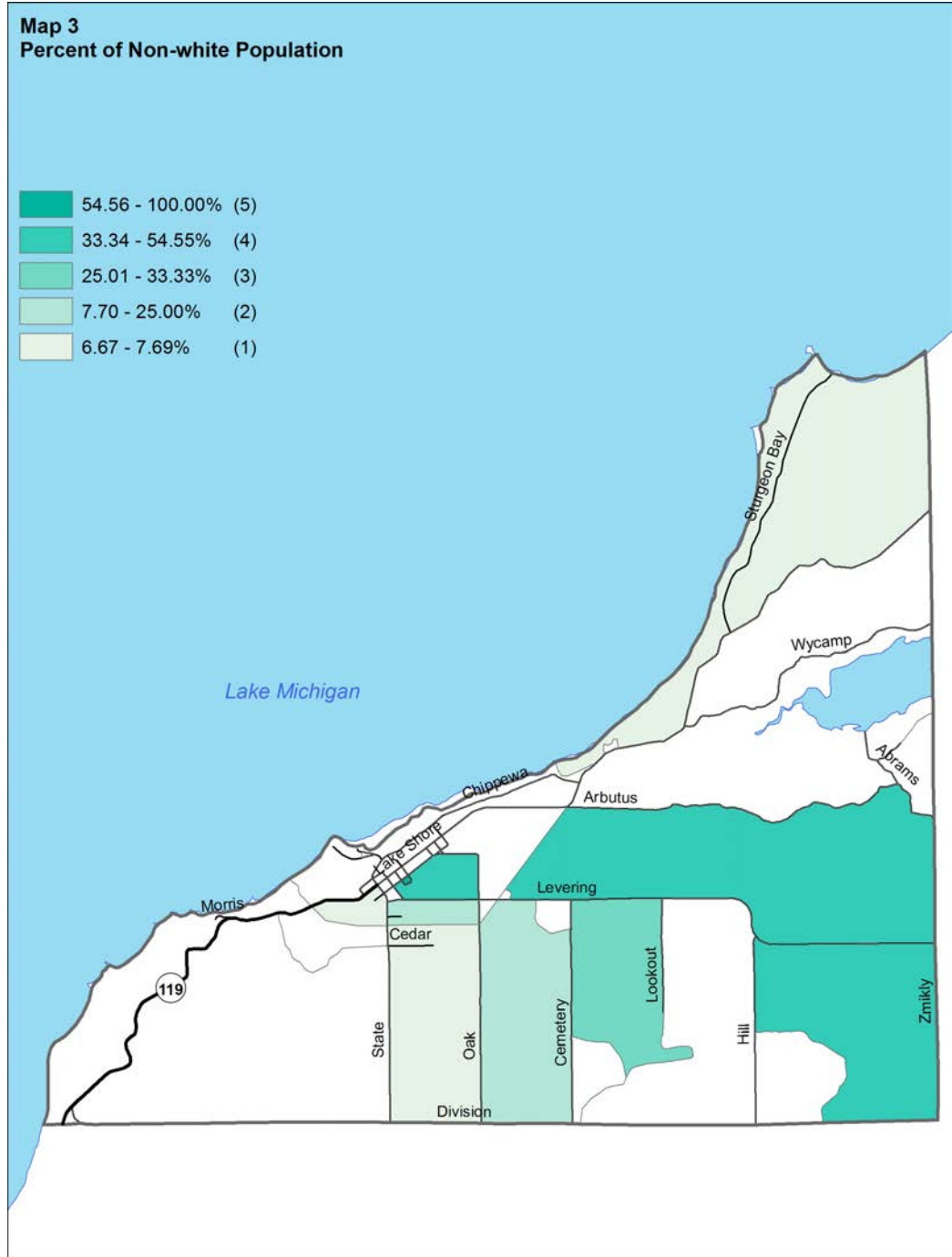
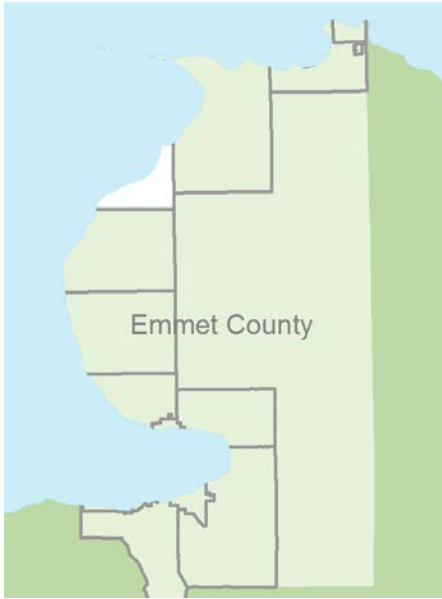
Cross Village Twp.

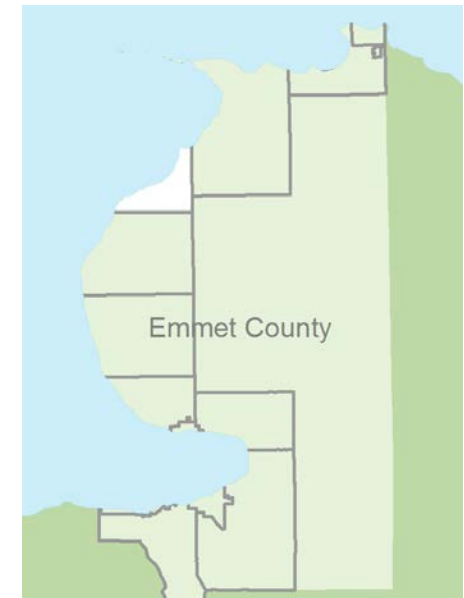
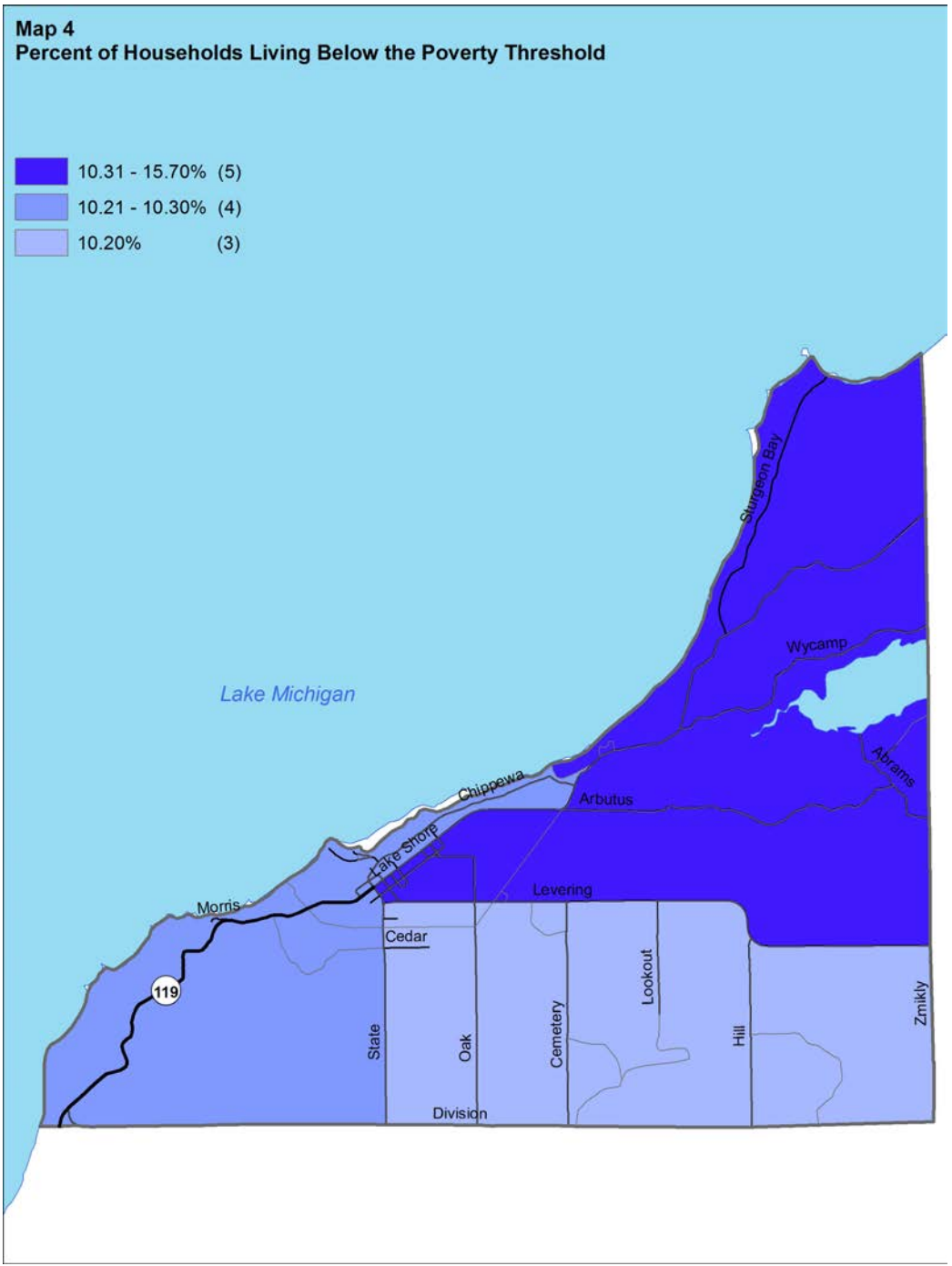


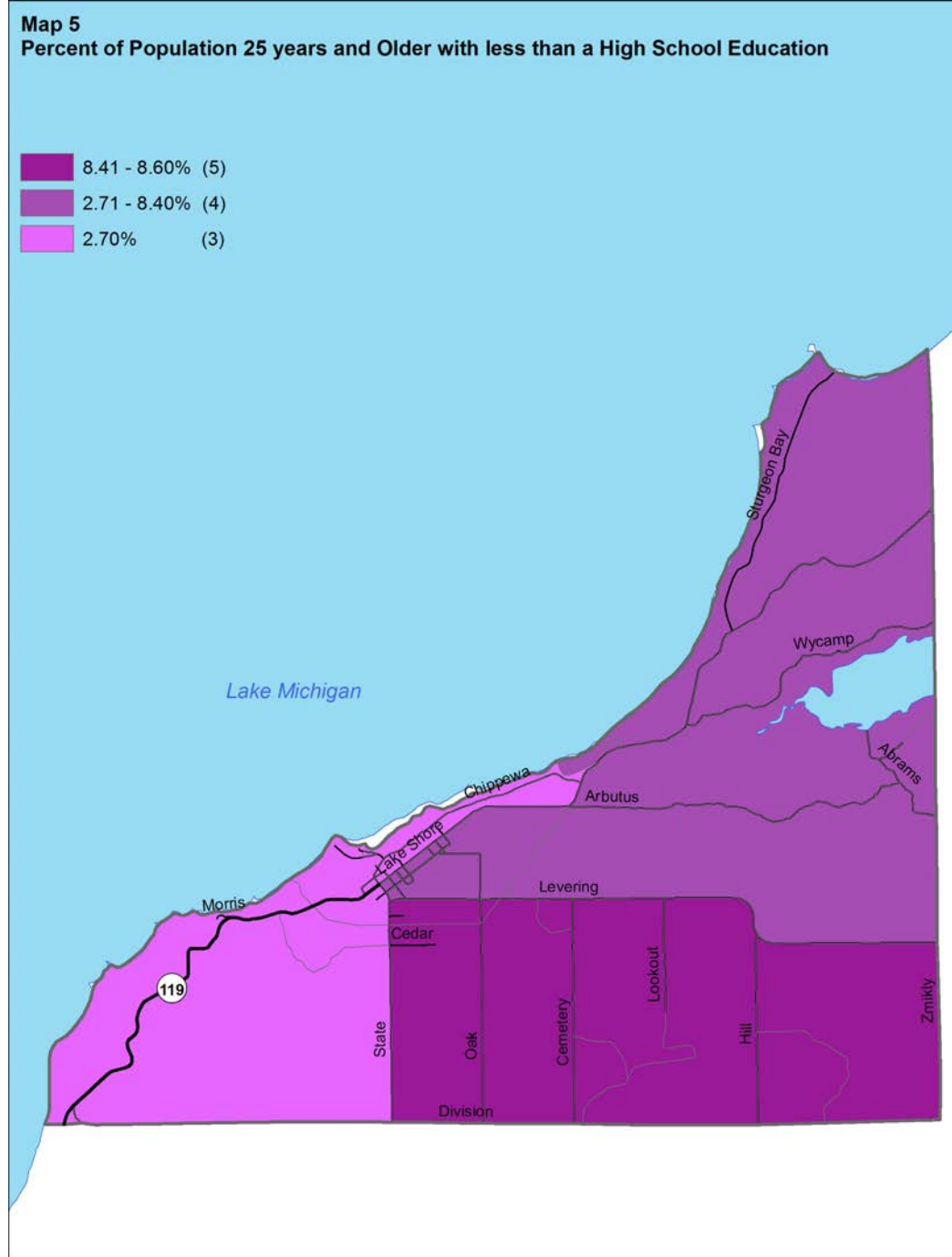
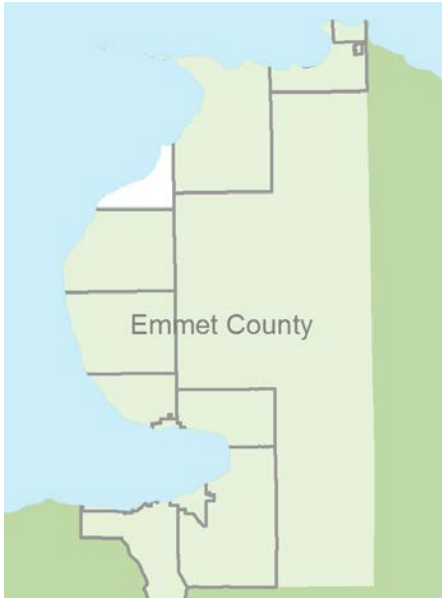
Map 2
Percent of Households with People Living Alone

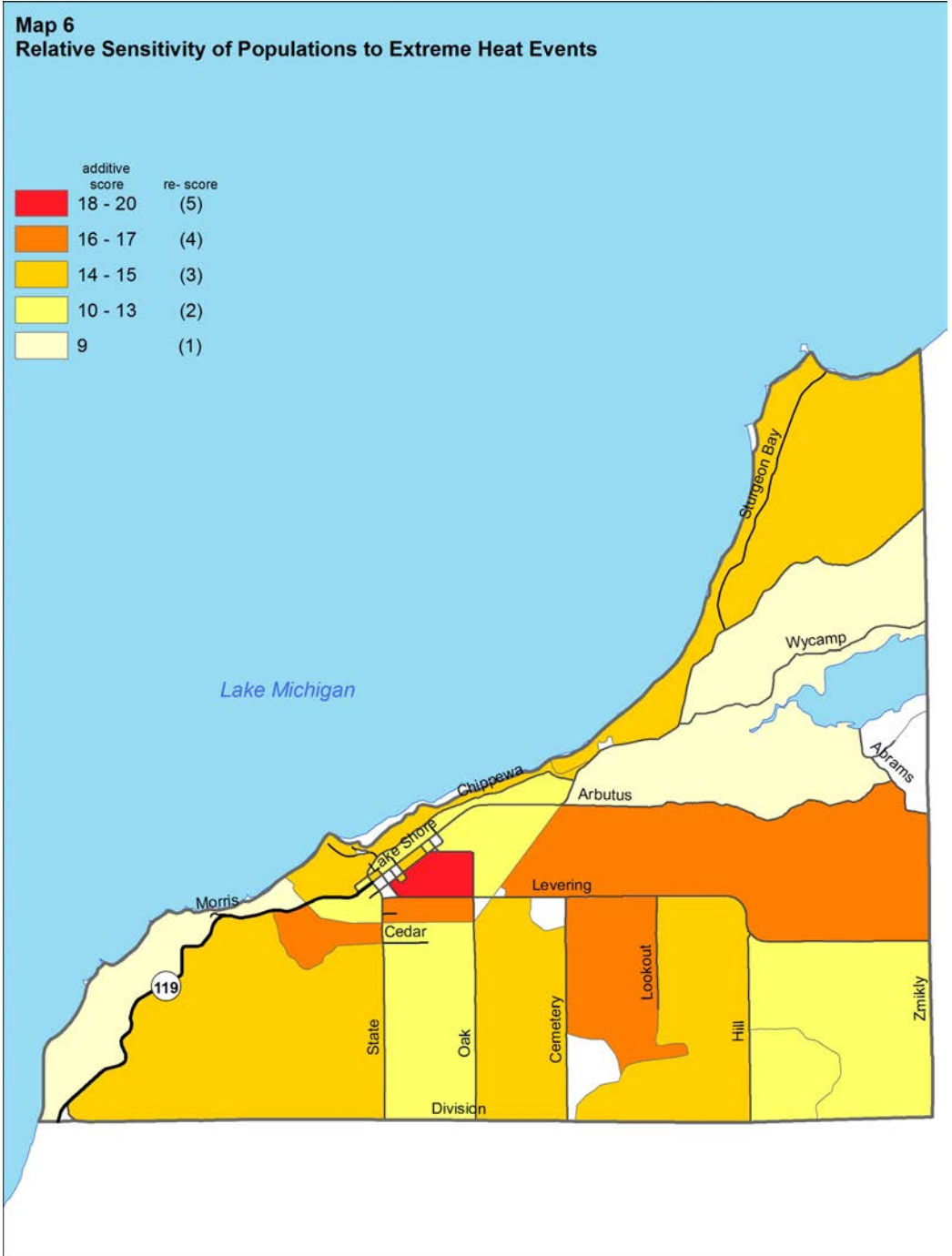
- 71.44 - 100.00% (5)
- 50.01 - 71.43% (4)
- 36.37 - 50.00% (3)
- 25.01 - 36.36% (2)
- 18.18 - 25.00% (1)

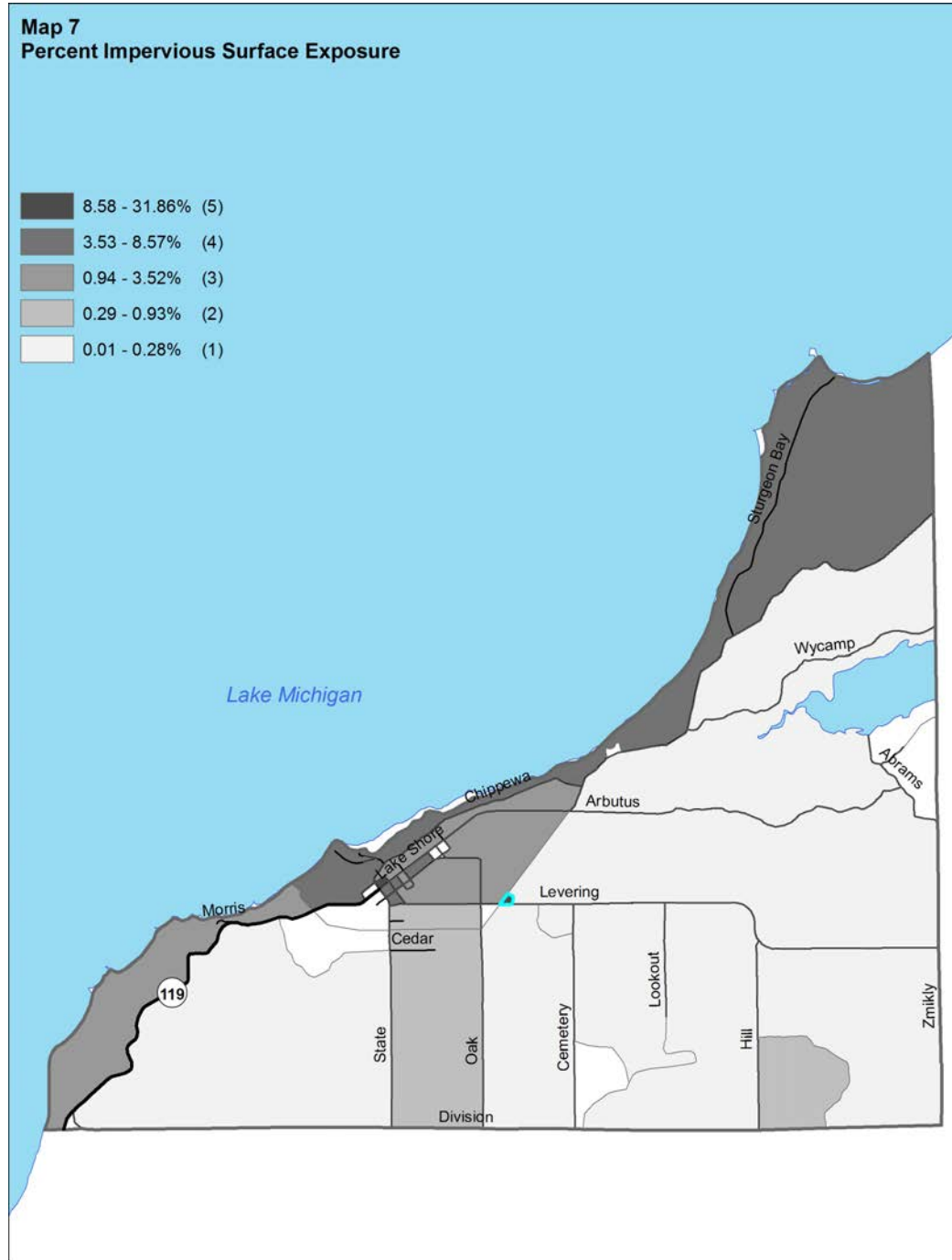
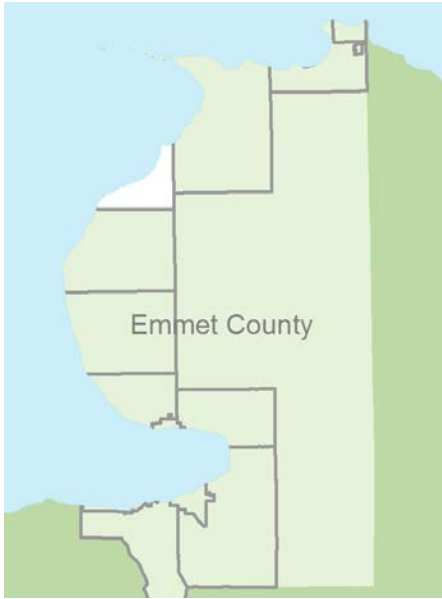


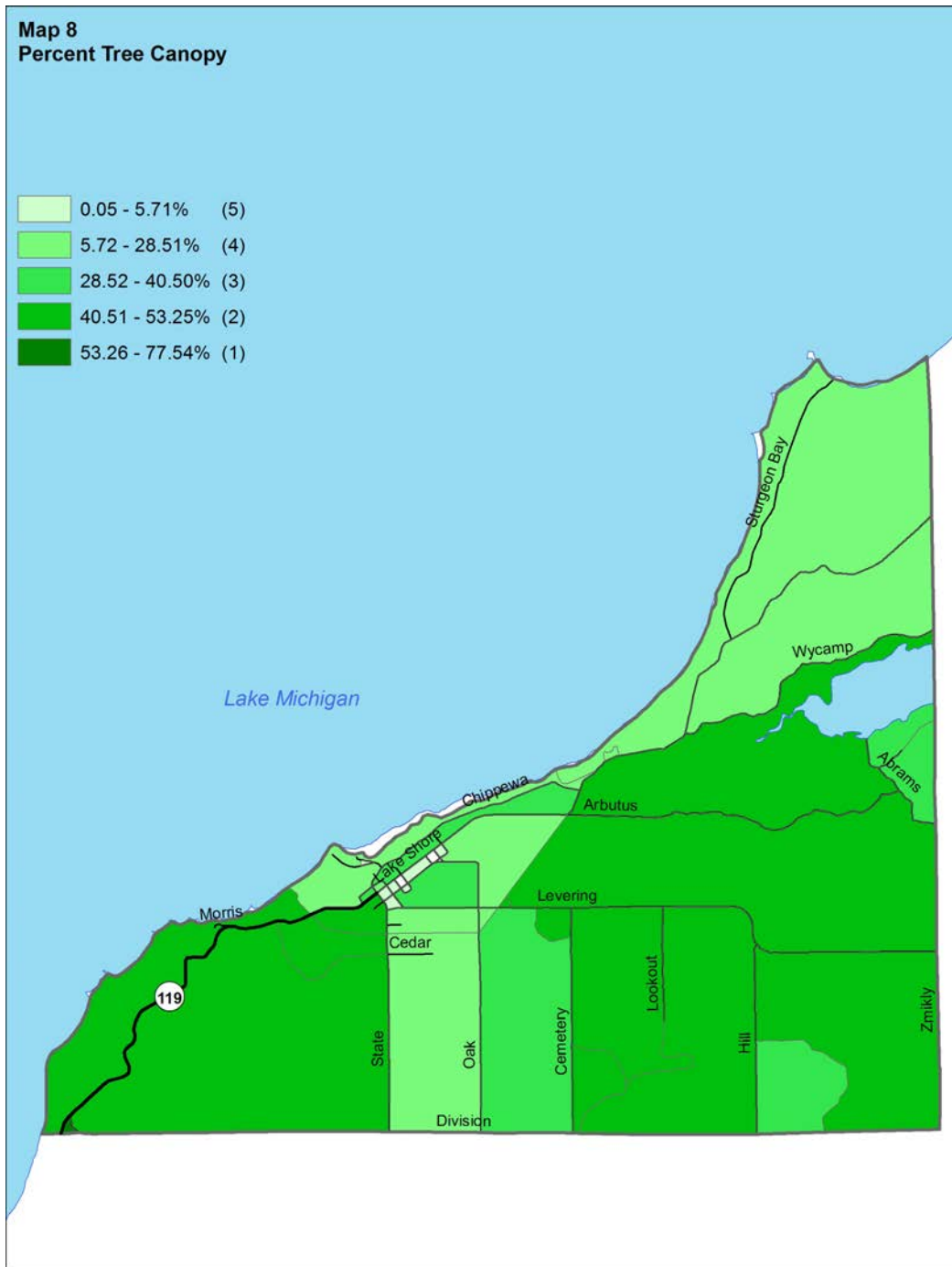


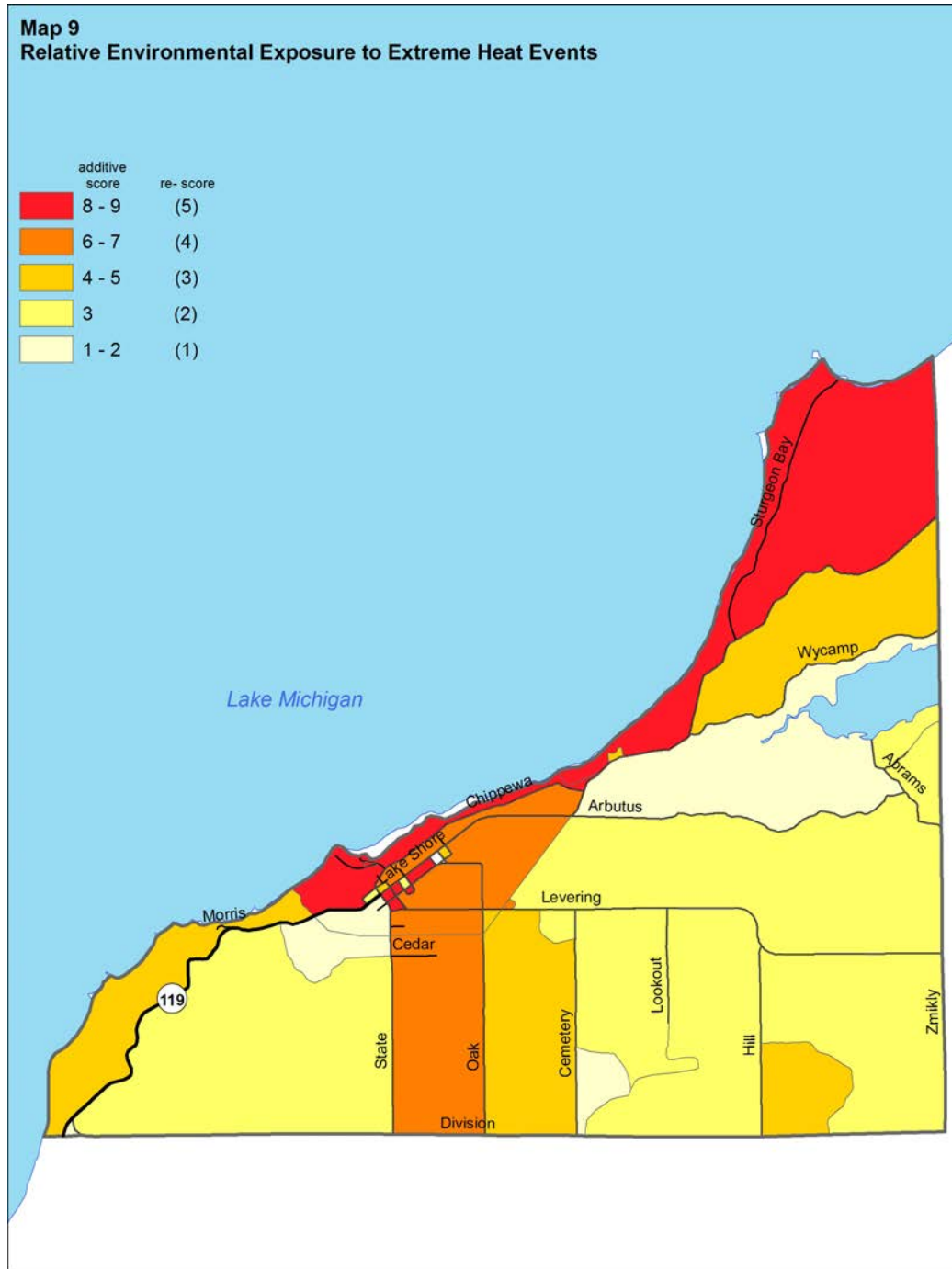
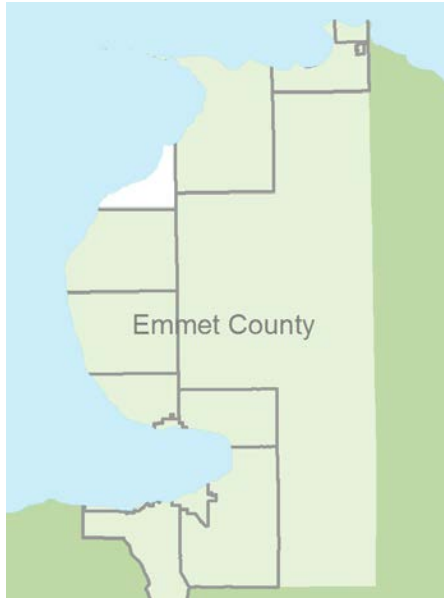


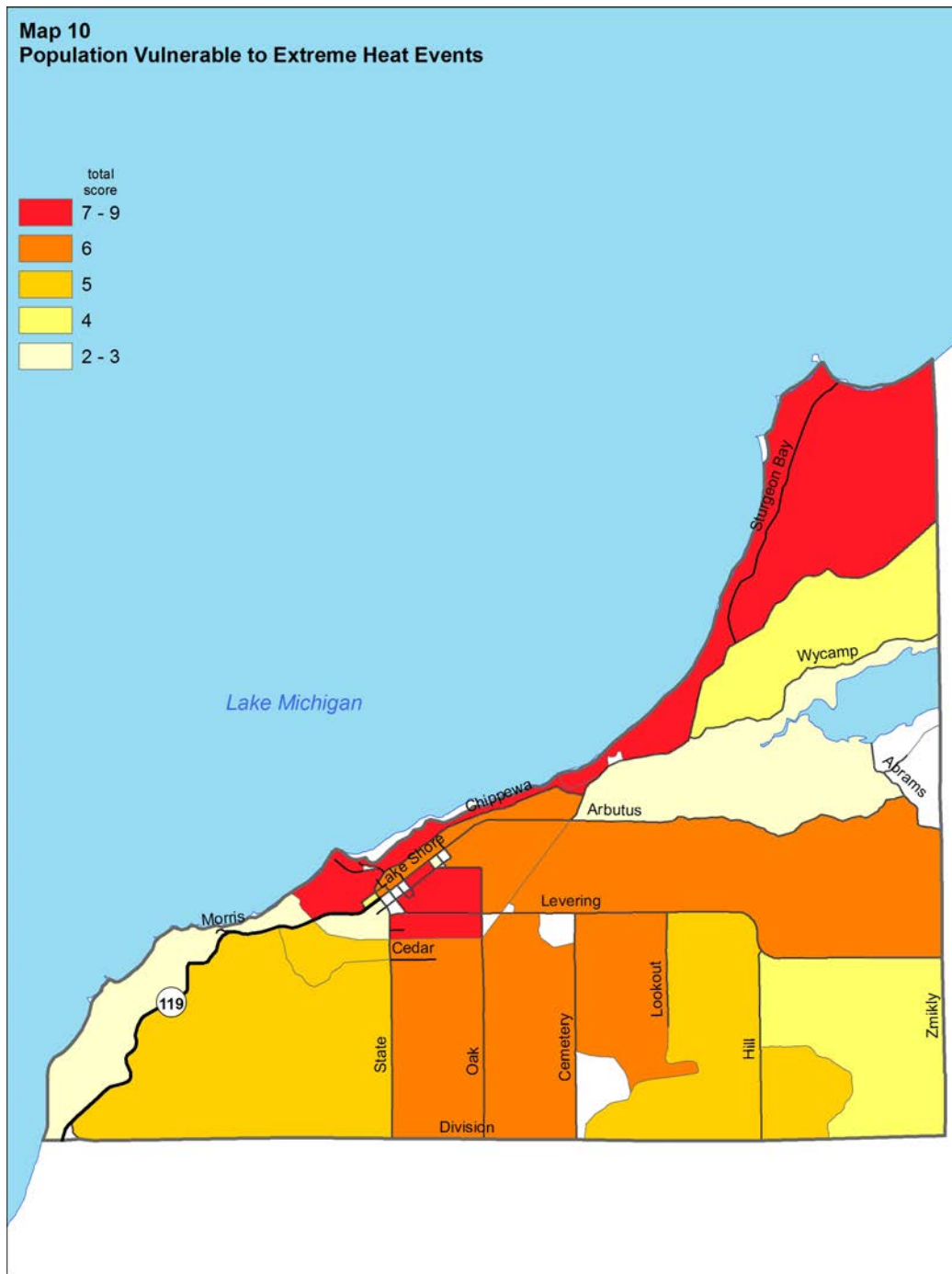




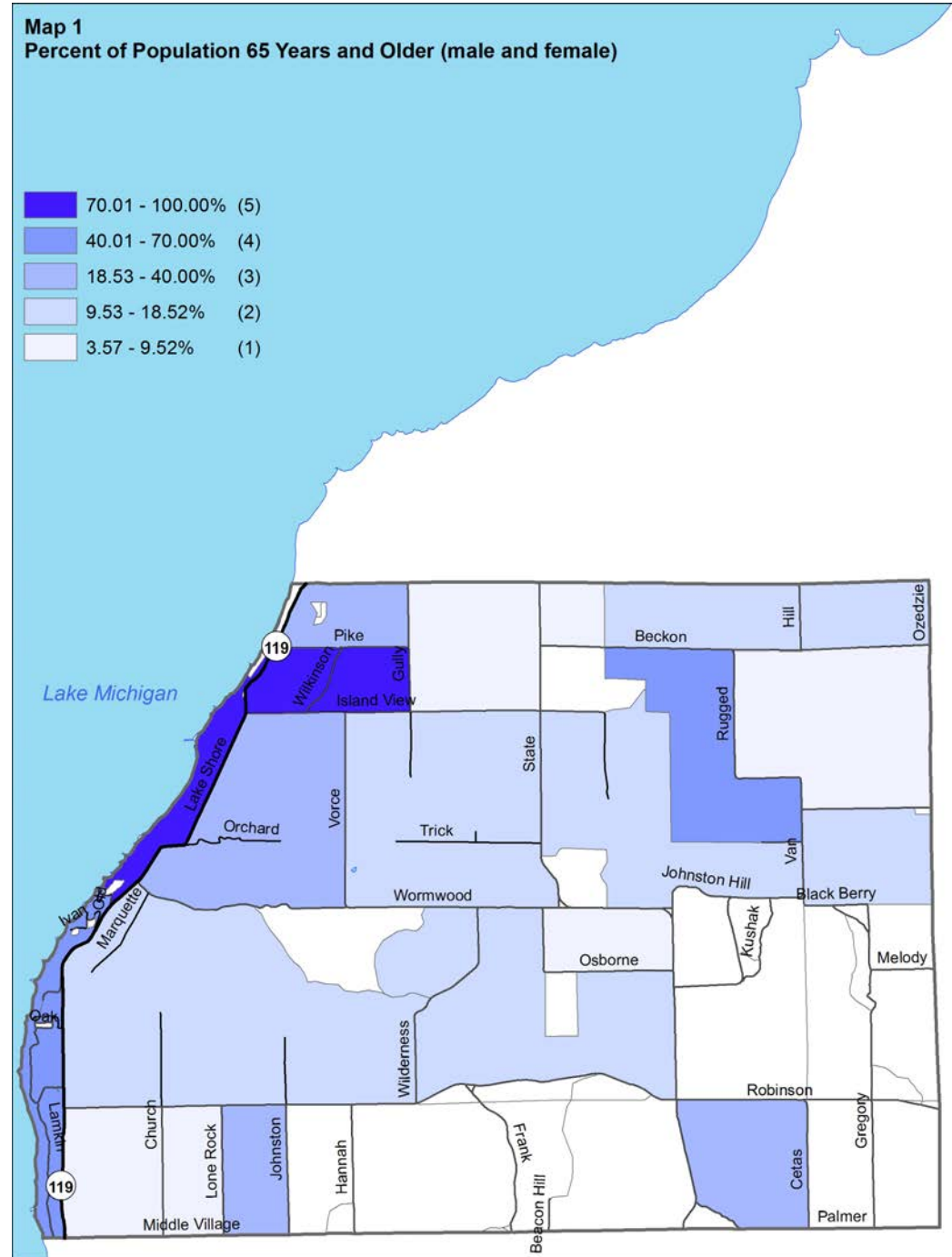
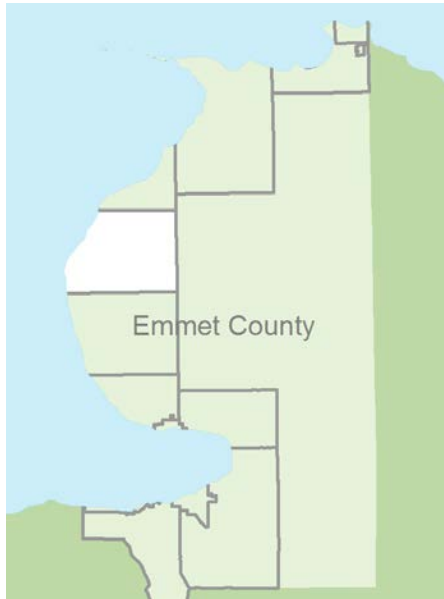


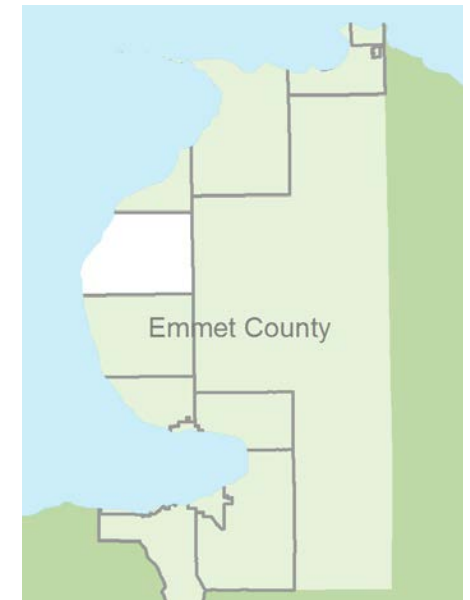
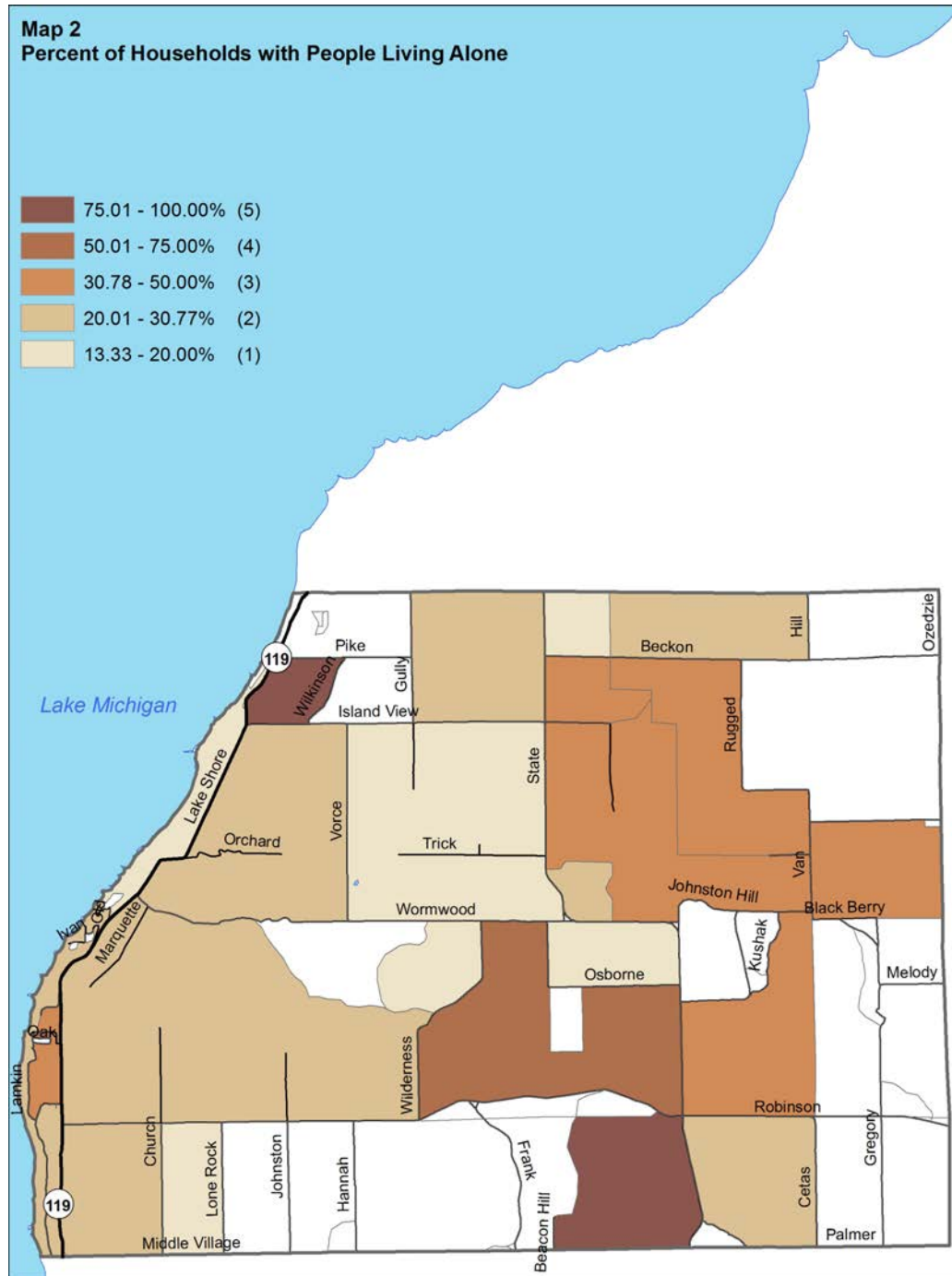


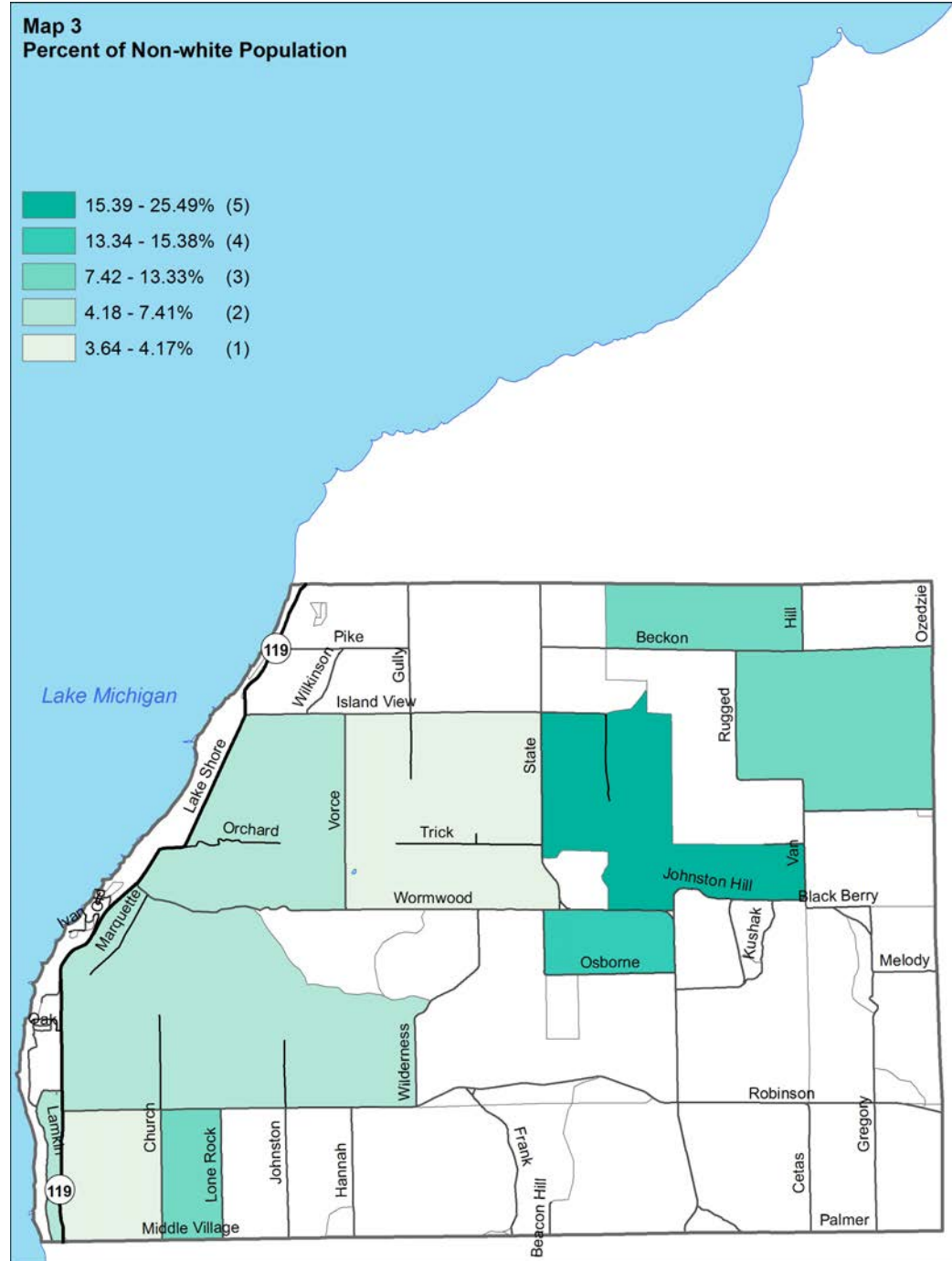
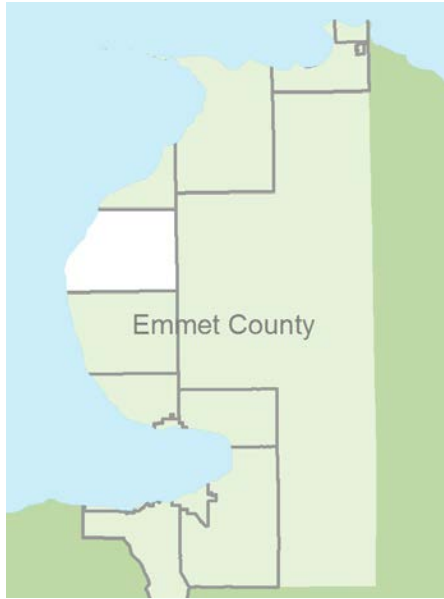




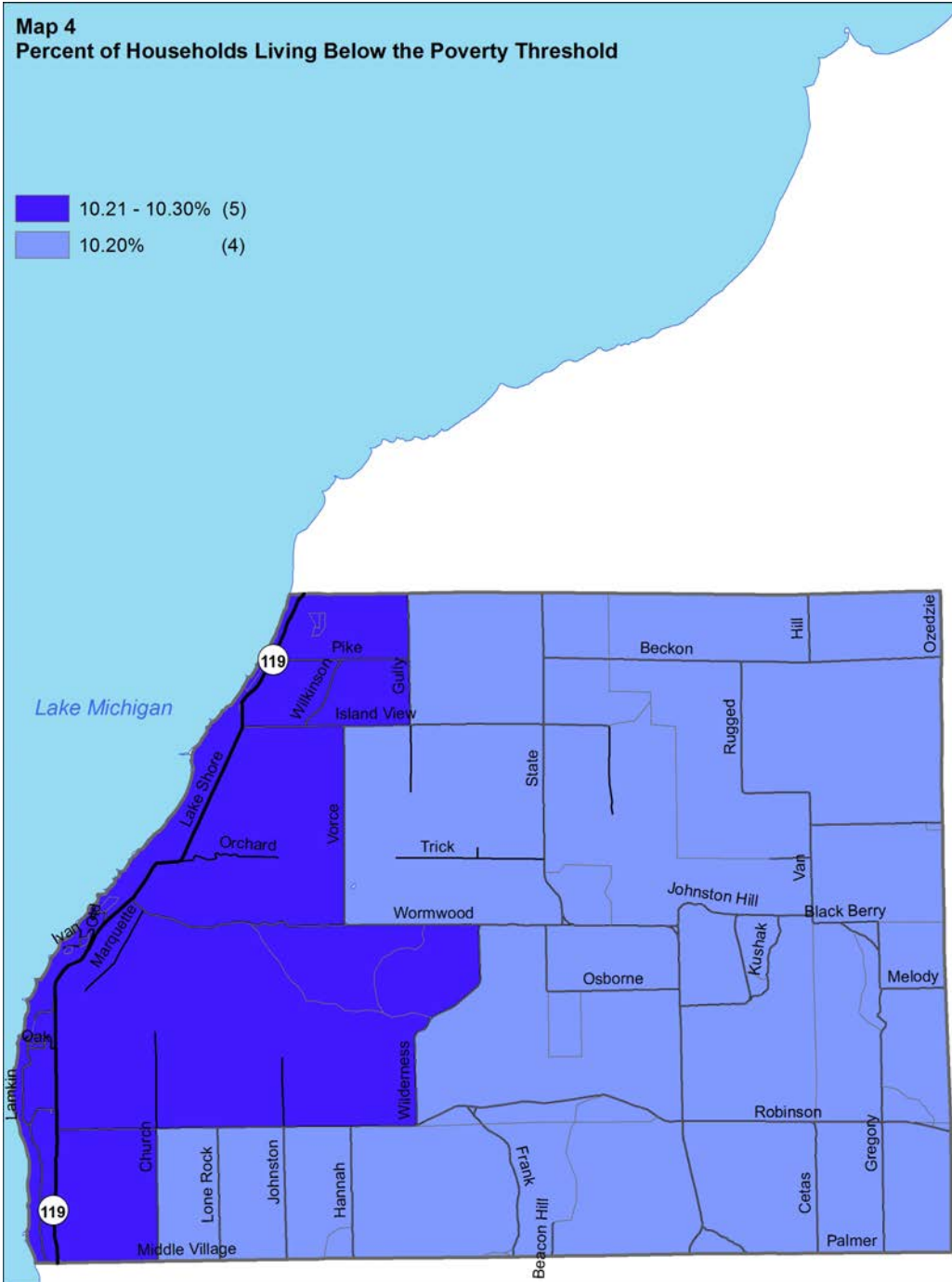
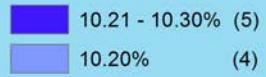
Readmond Twp.

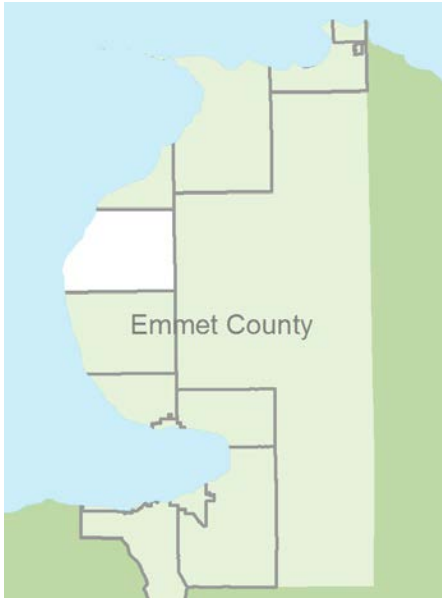






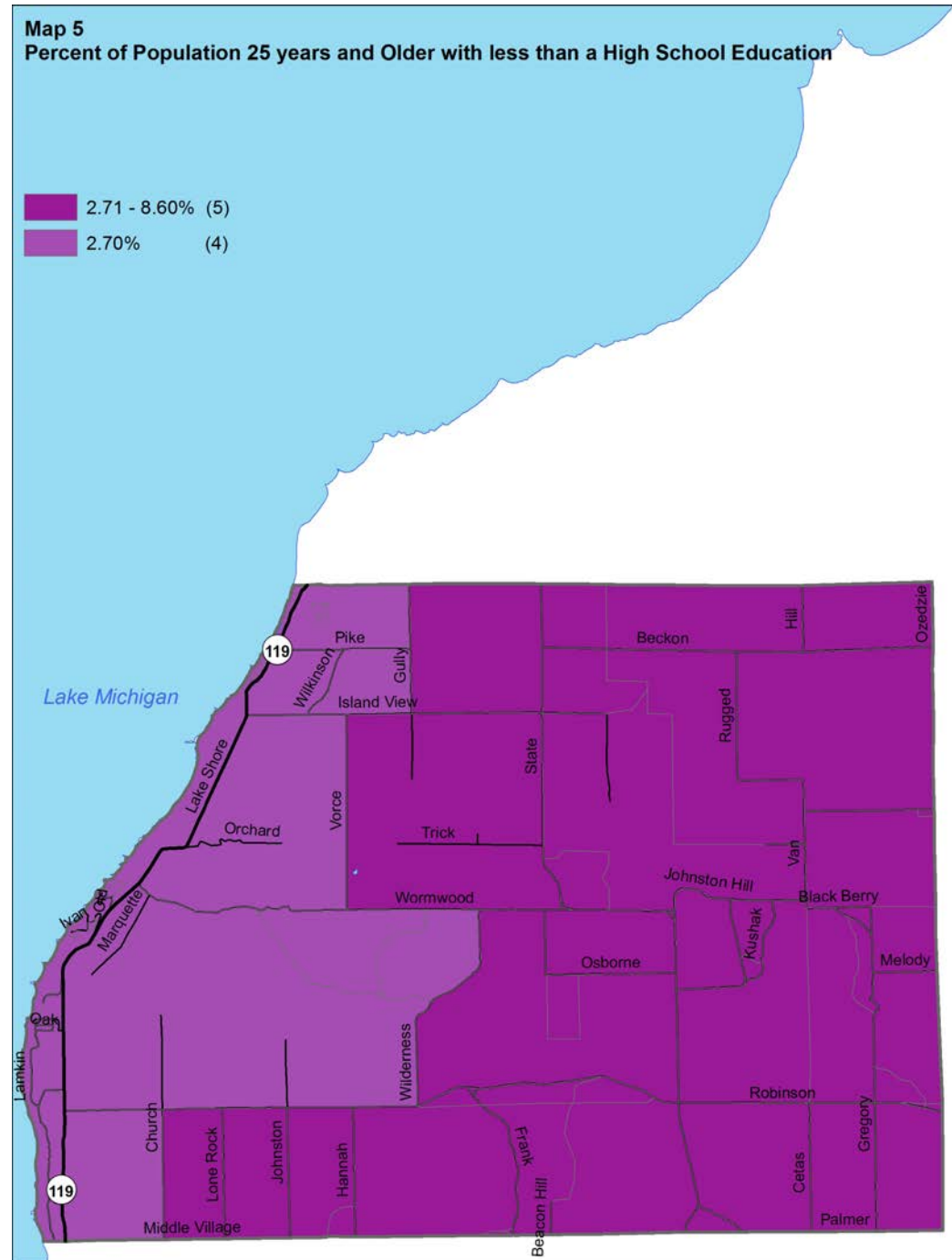
Map 4
Percent of Households Living Below the Poverty Threshold

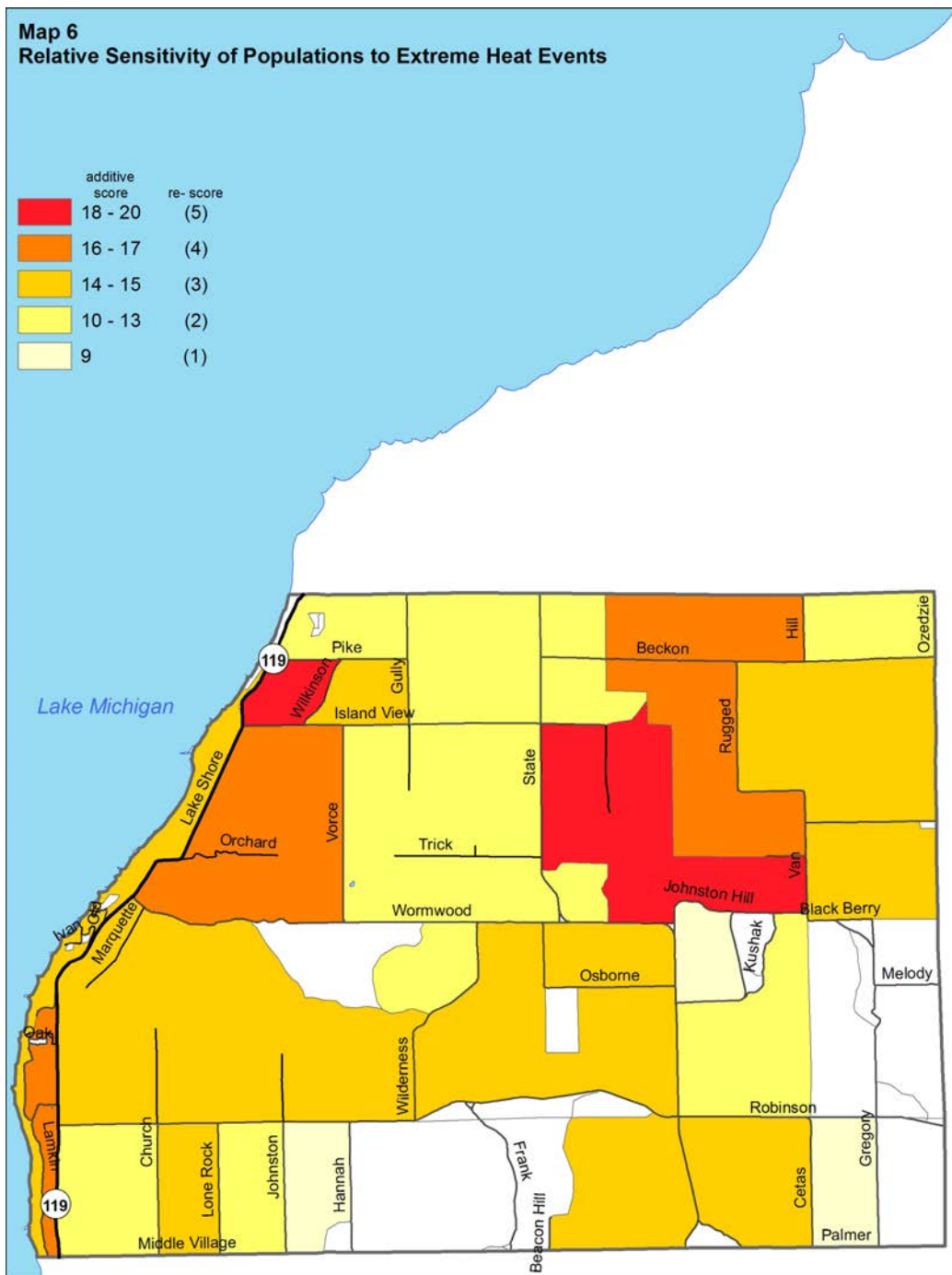


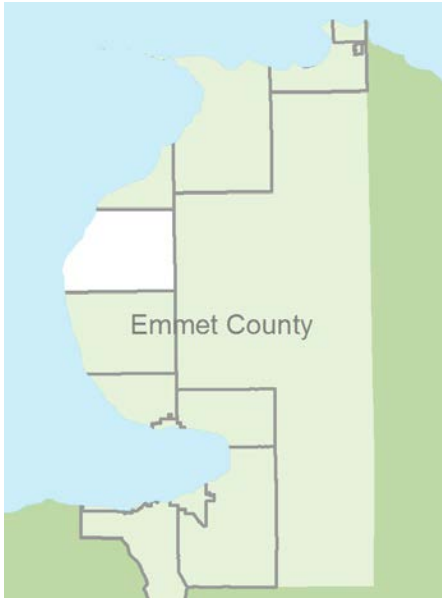


Map 5
Percent of Population 25 years and Older with less than a High School Education

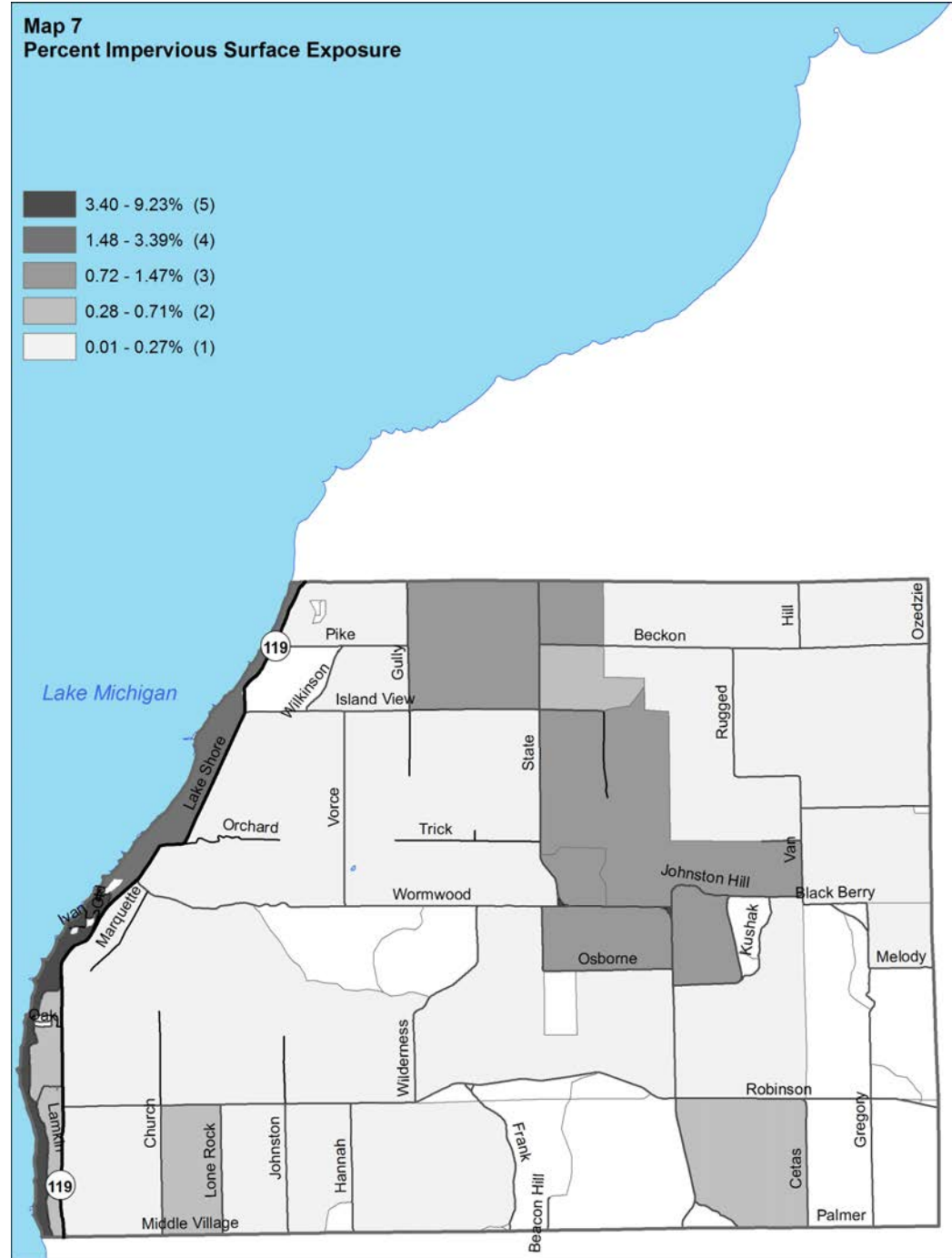
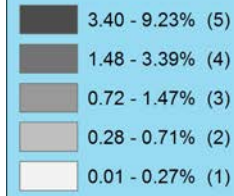
- 2.71 - 8.60% (5)
- 2.70% (4)

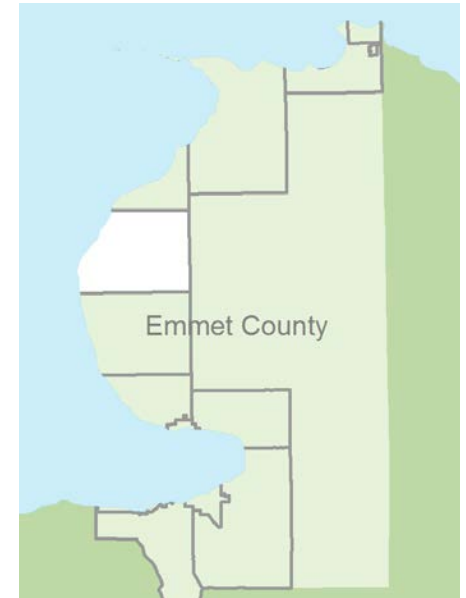
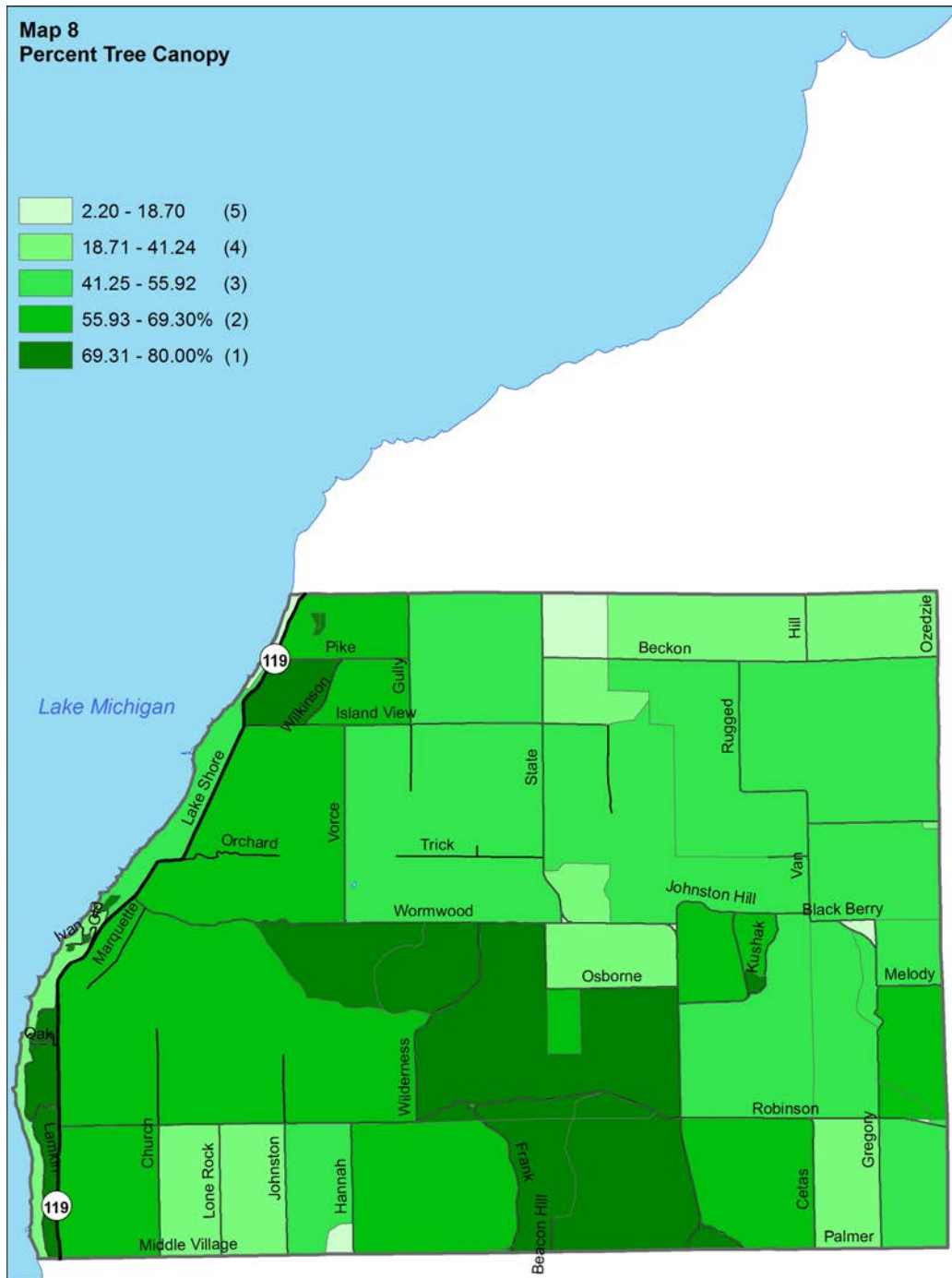


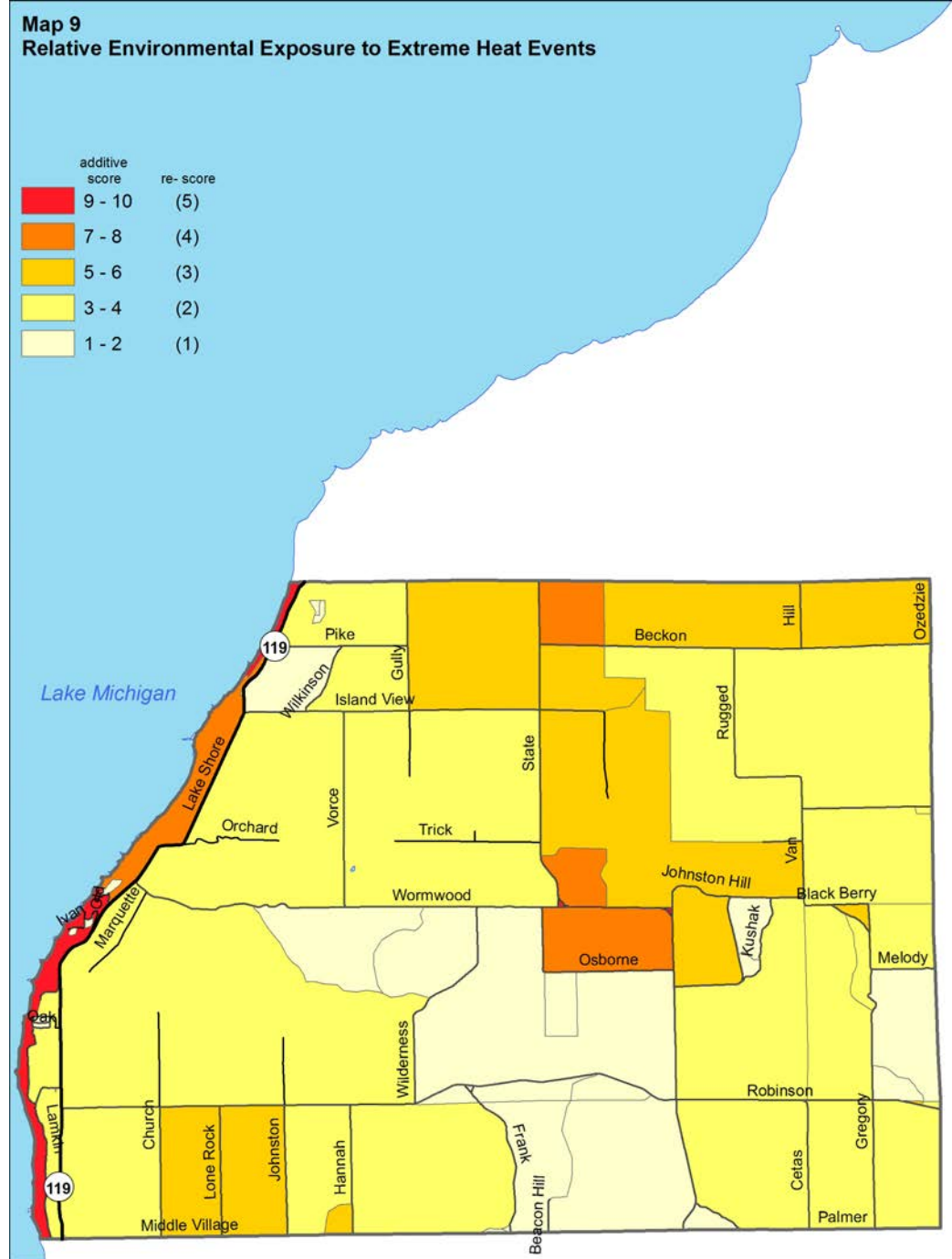
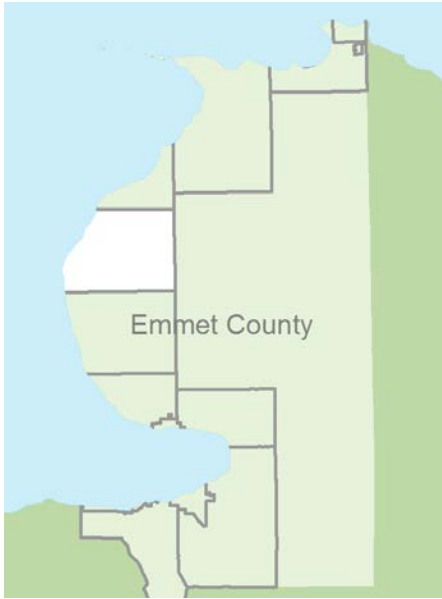


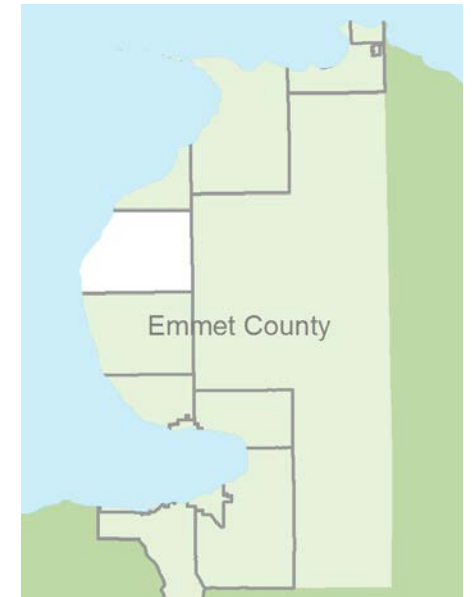
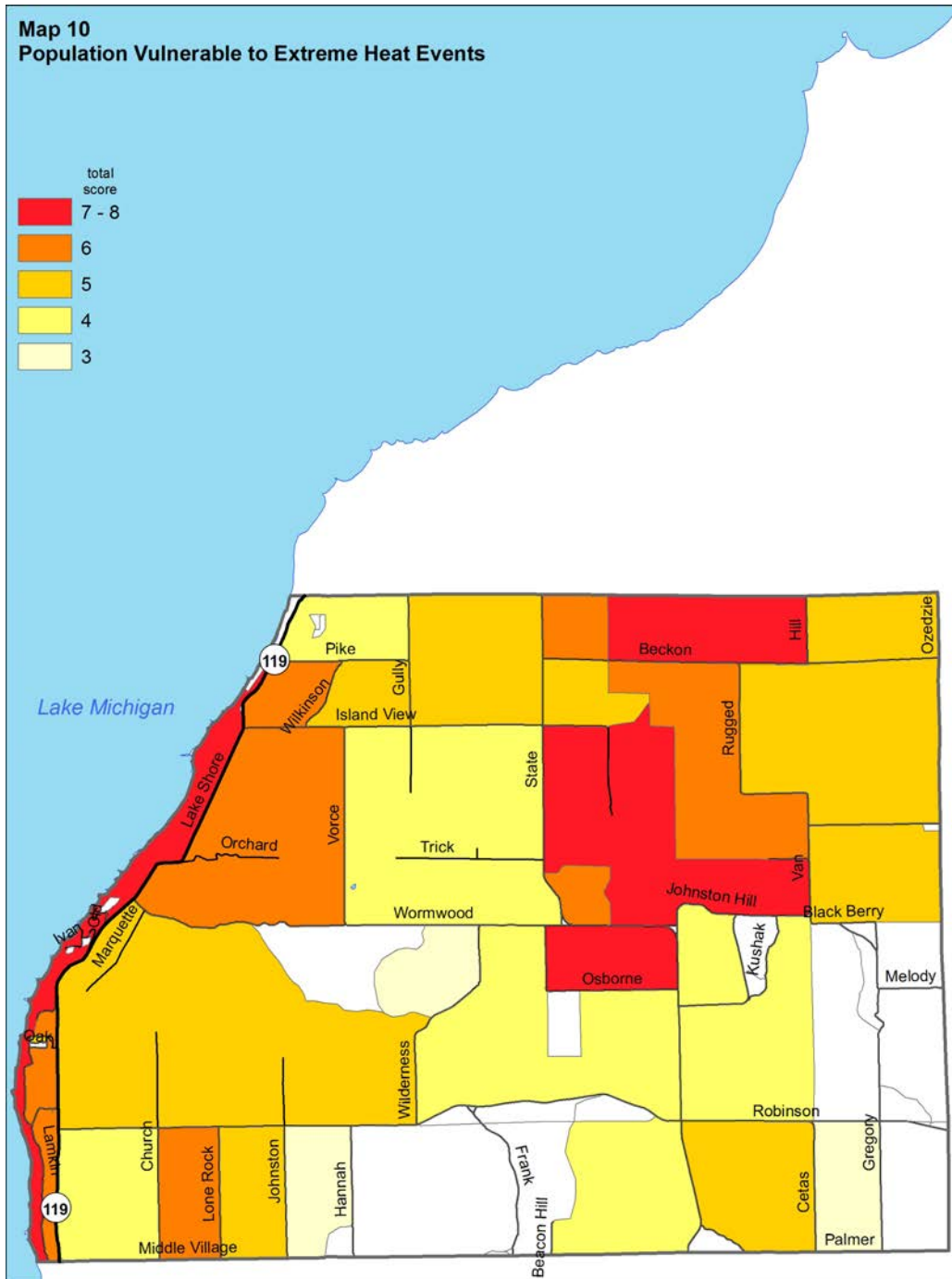


Map 7
Percent Impervious Surface Exposure

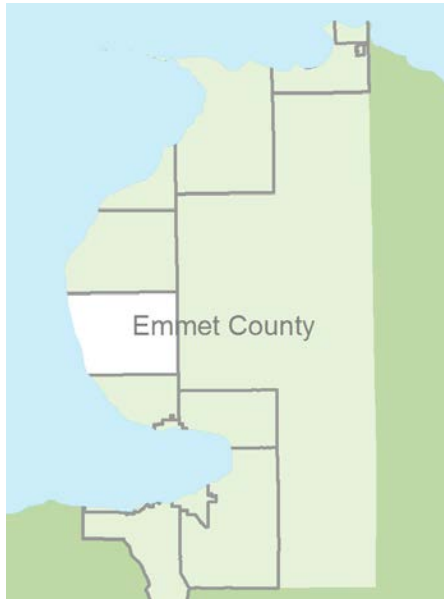




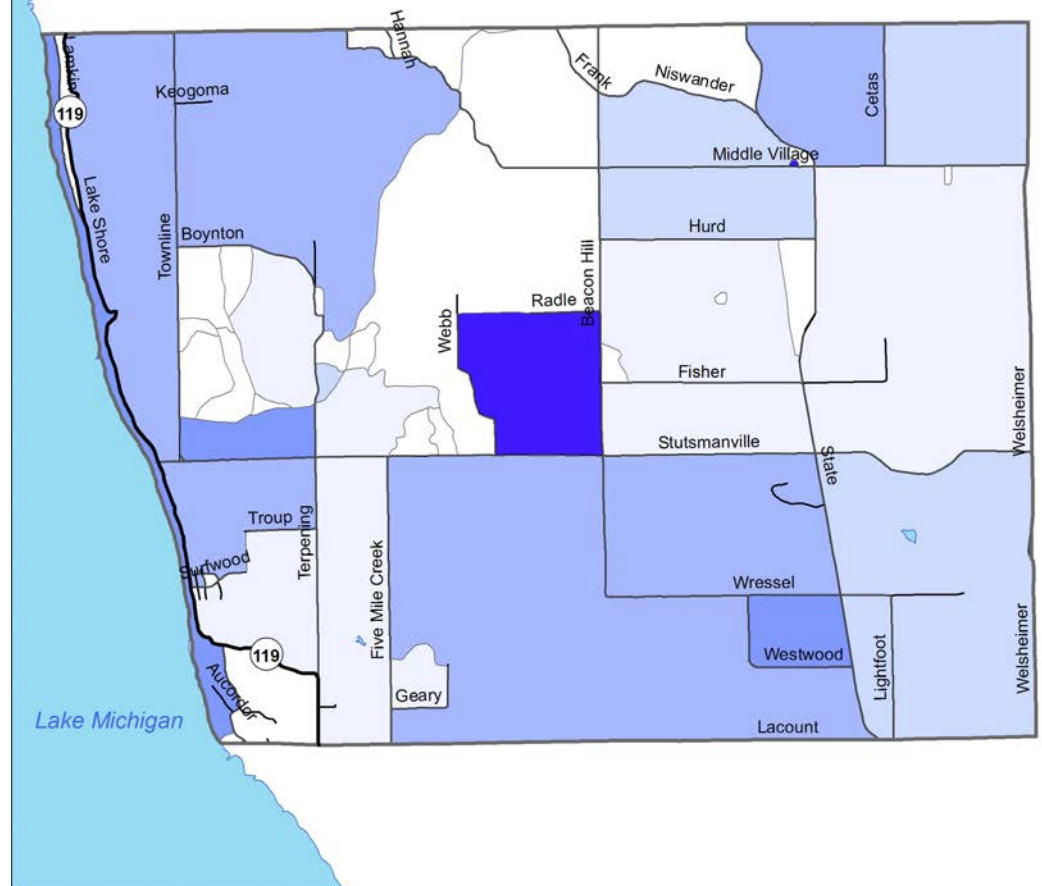
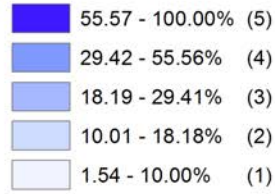


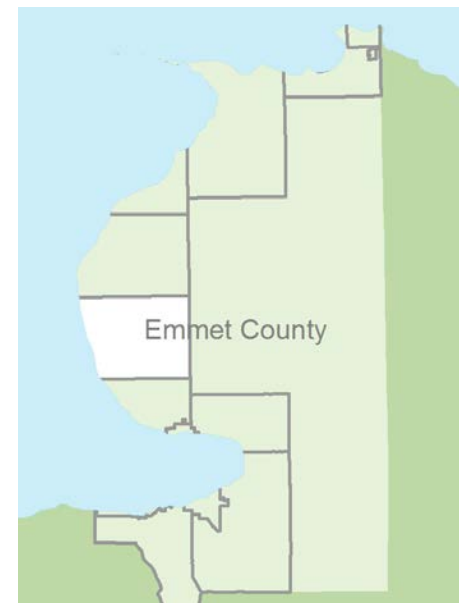
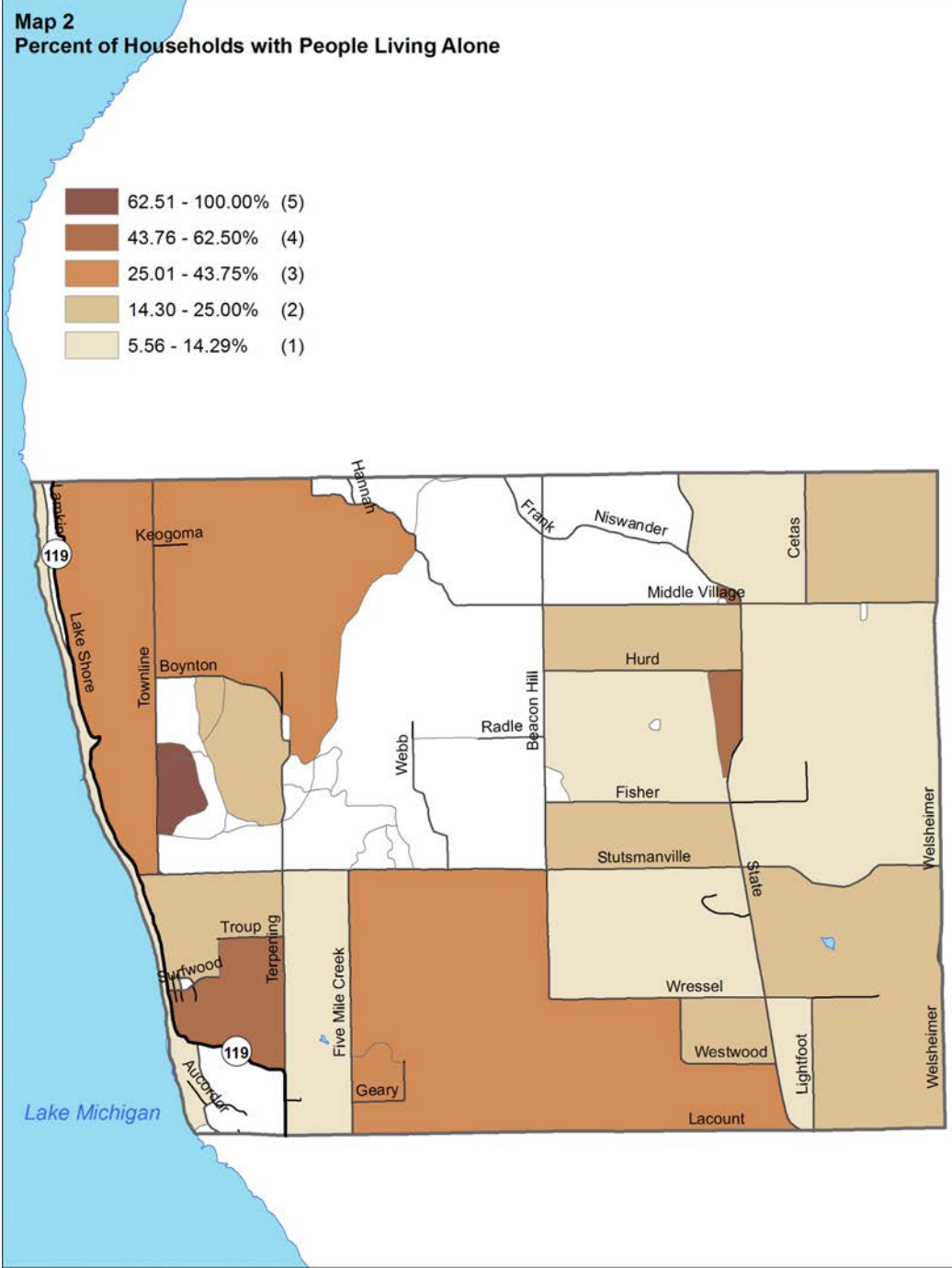


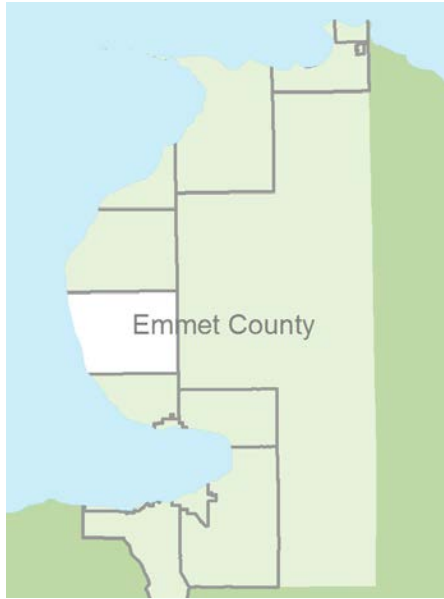
Friendship Twp.



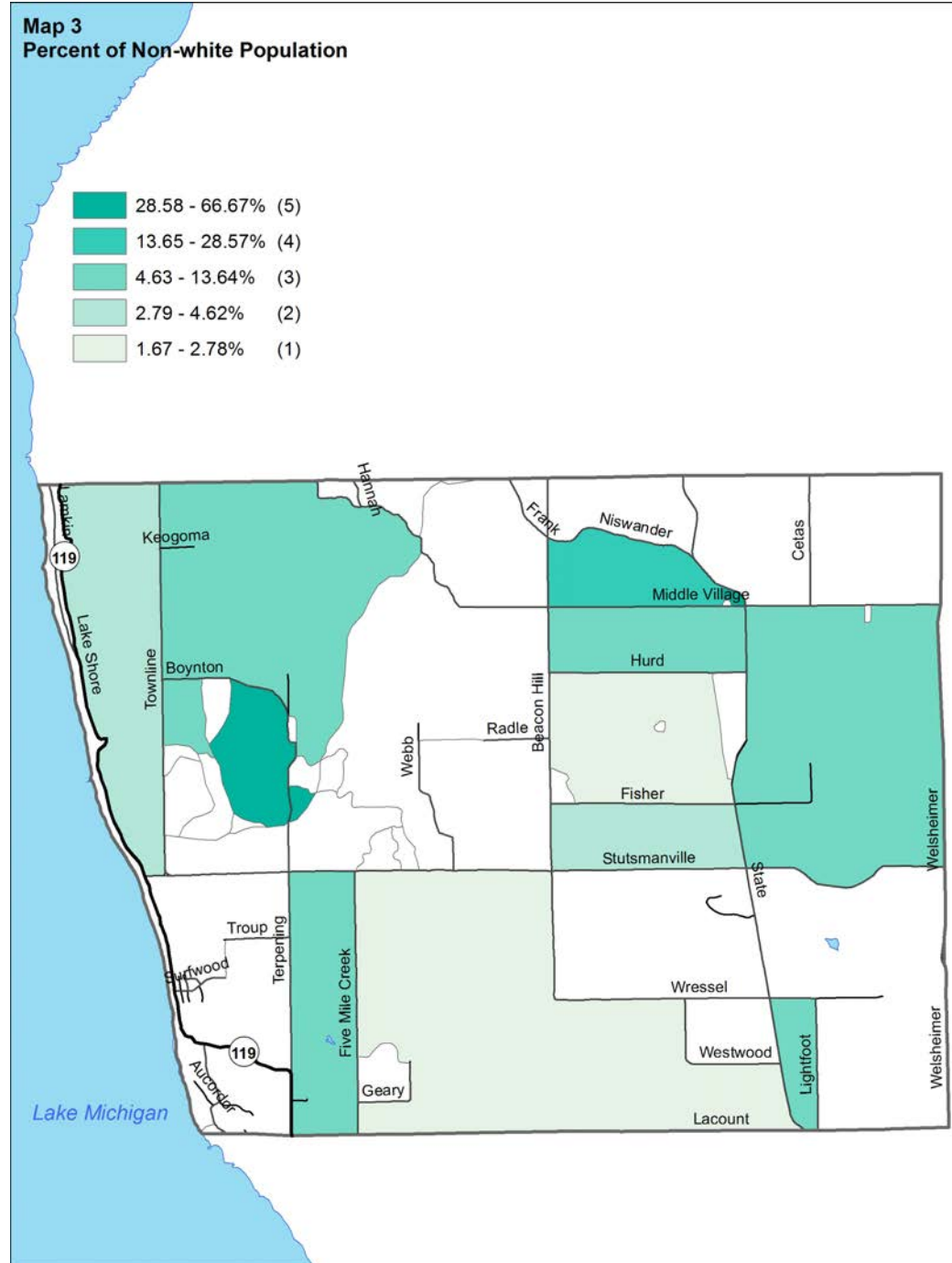
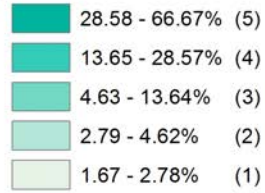
Map 1
Percent of Population 65 Years and Older (male and female)

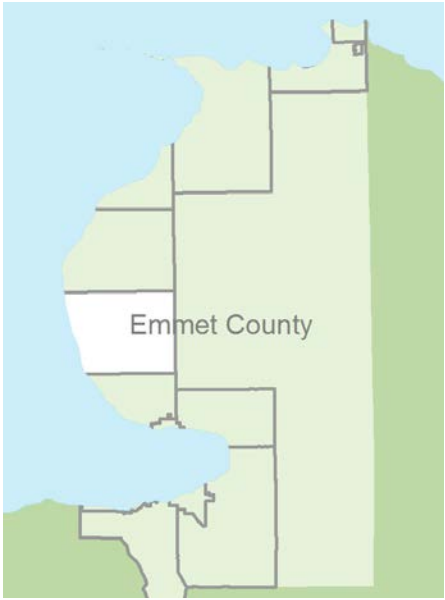
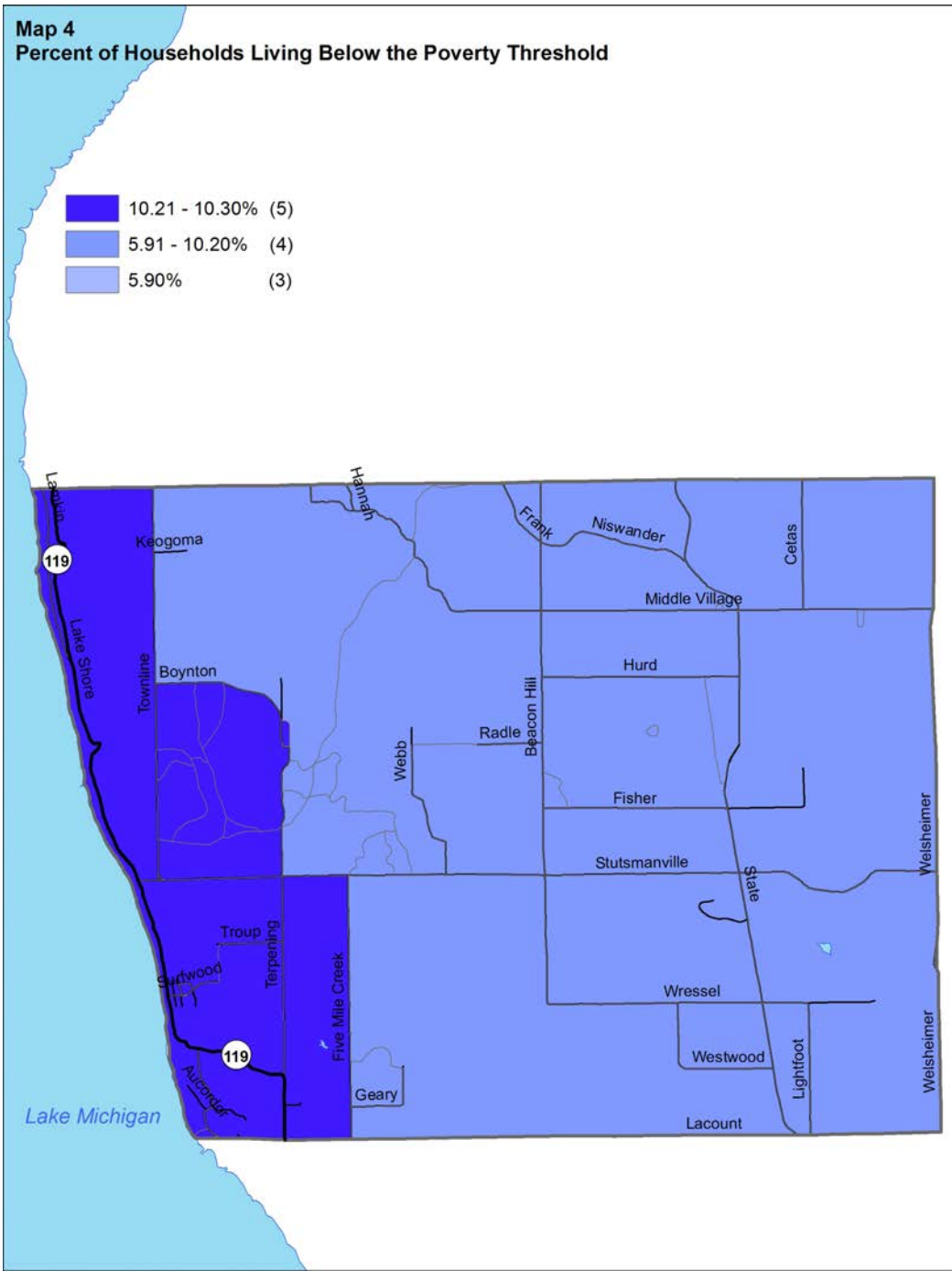


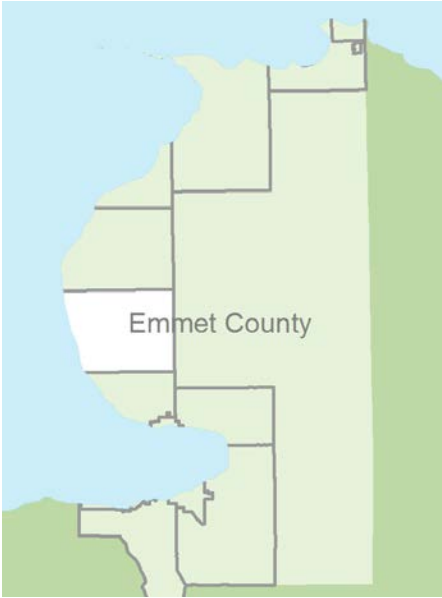




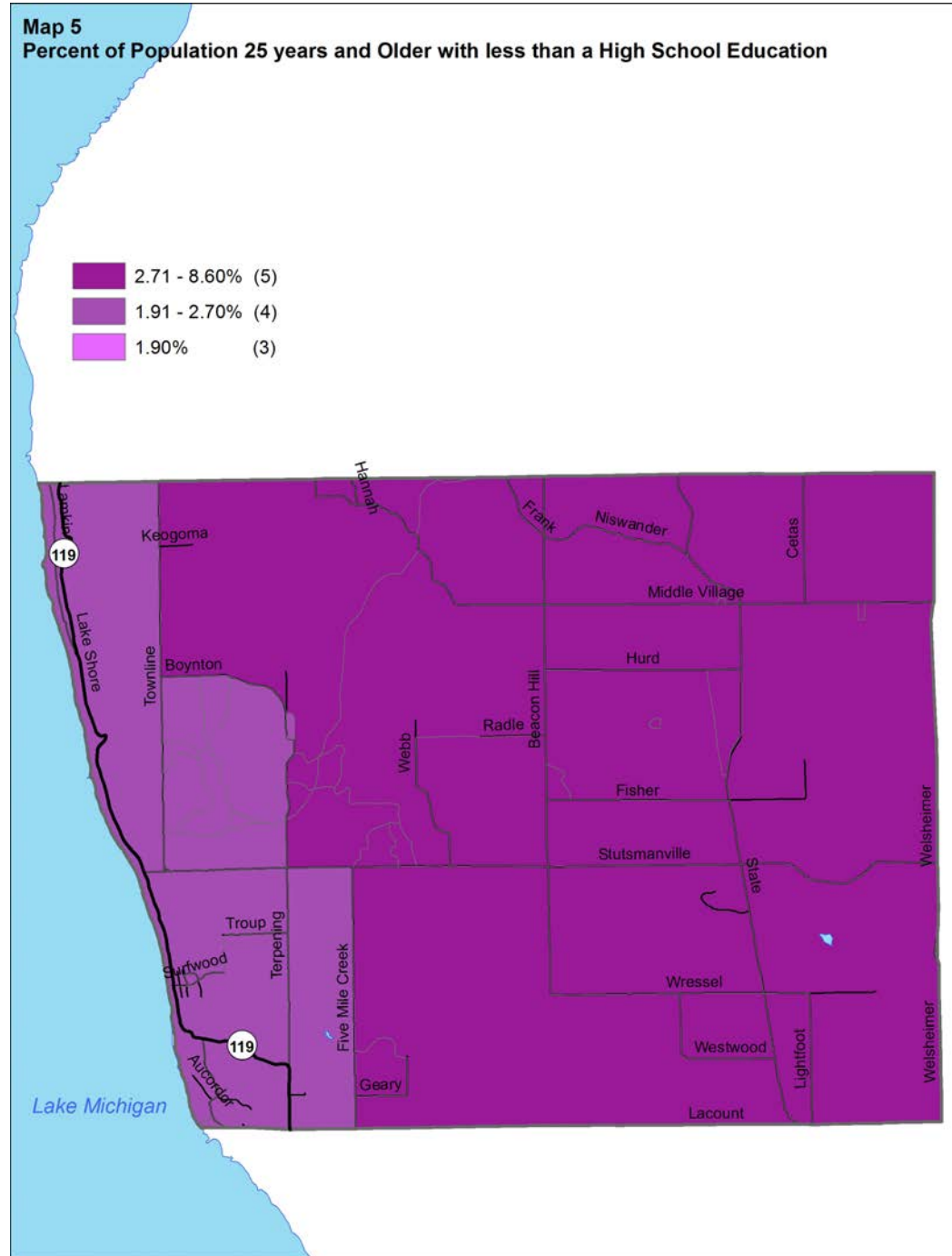
Map 3
Percent of Non-white Population

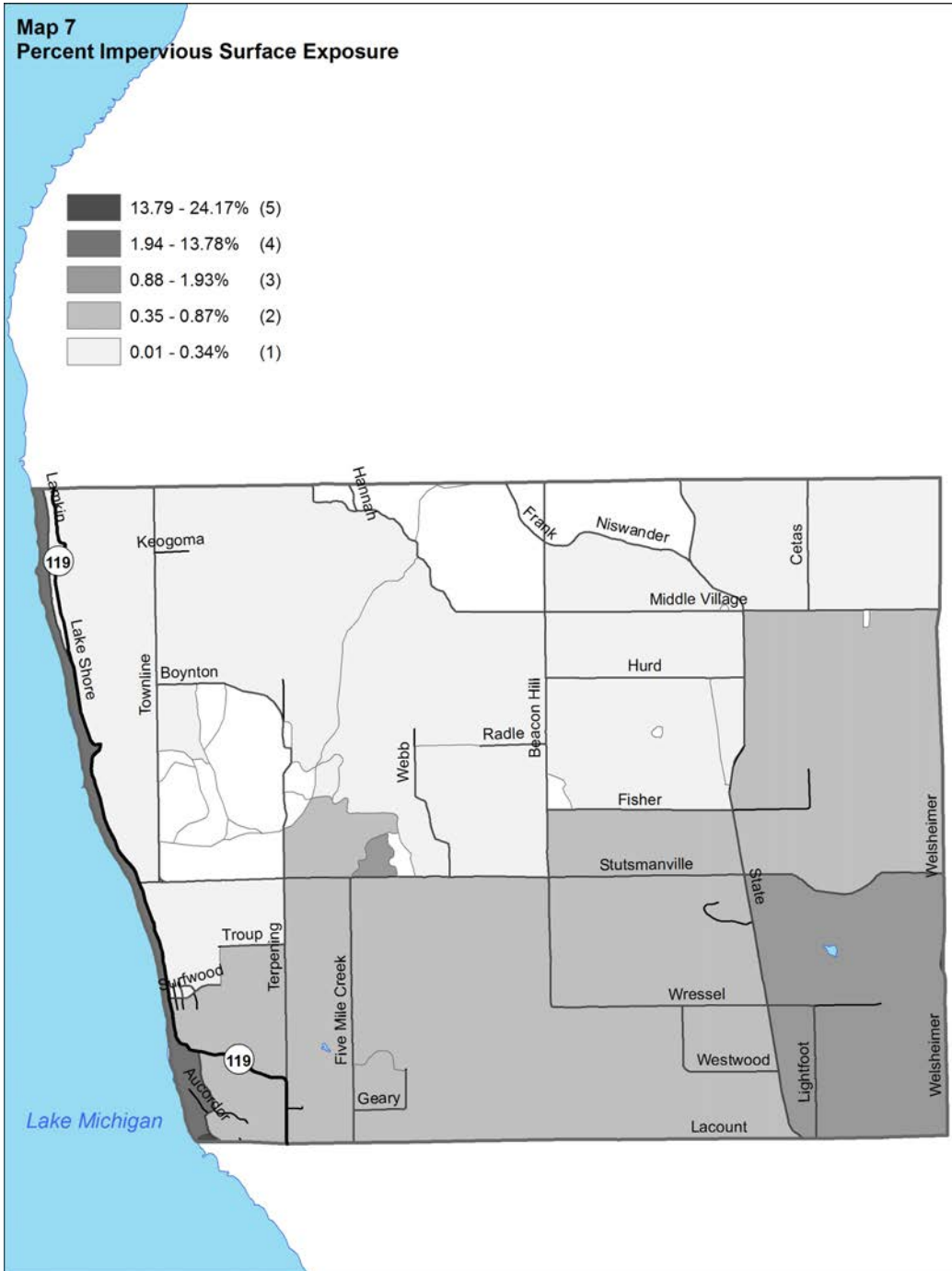
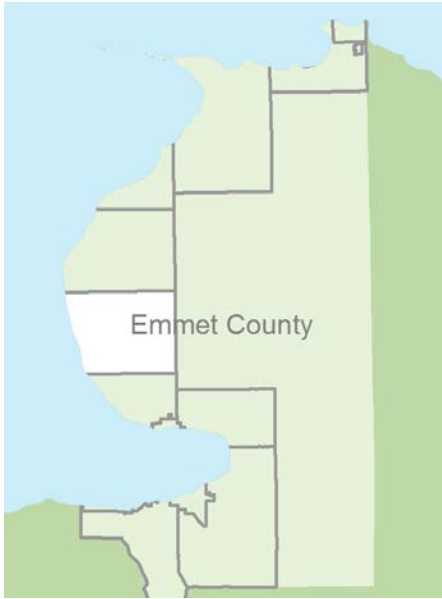


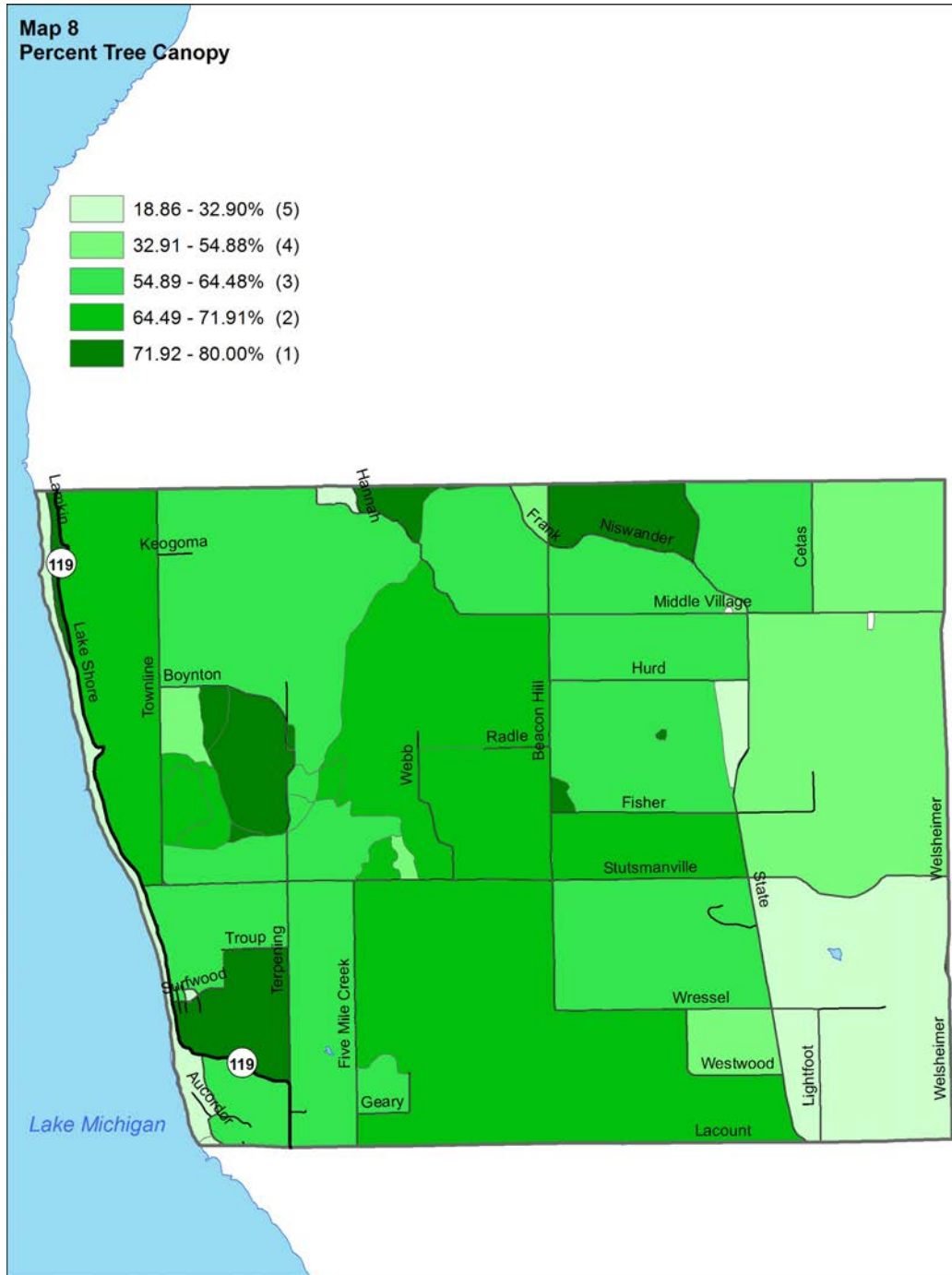


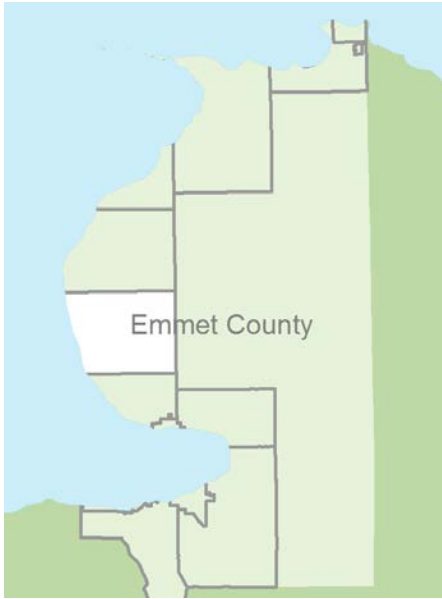


Map 5
Percent of Population 25 years and Older with less than a High School Education

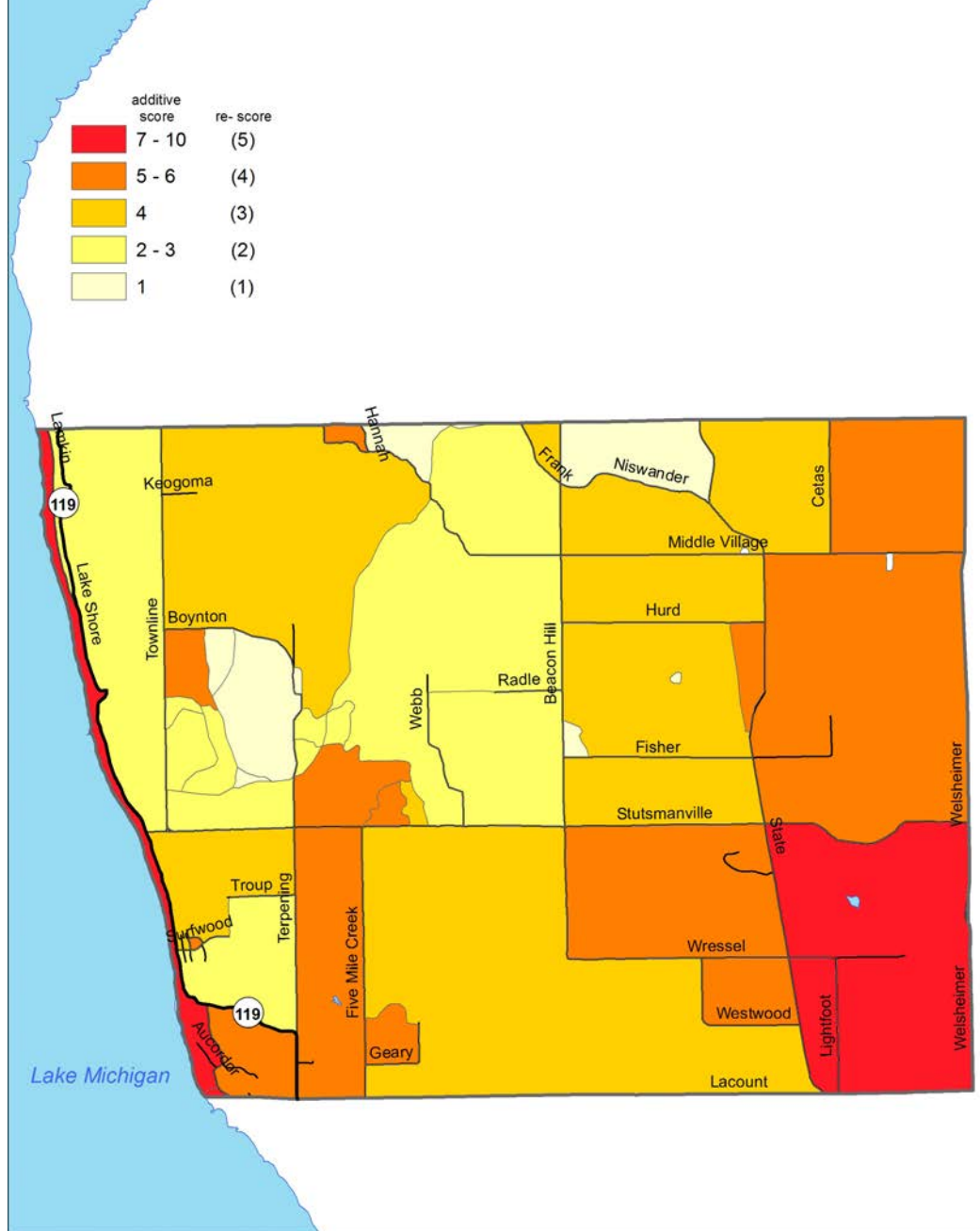


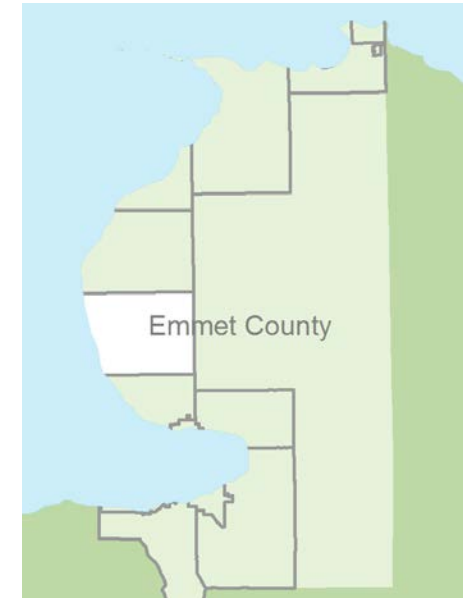
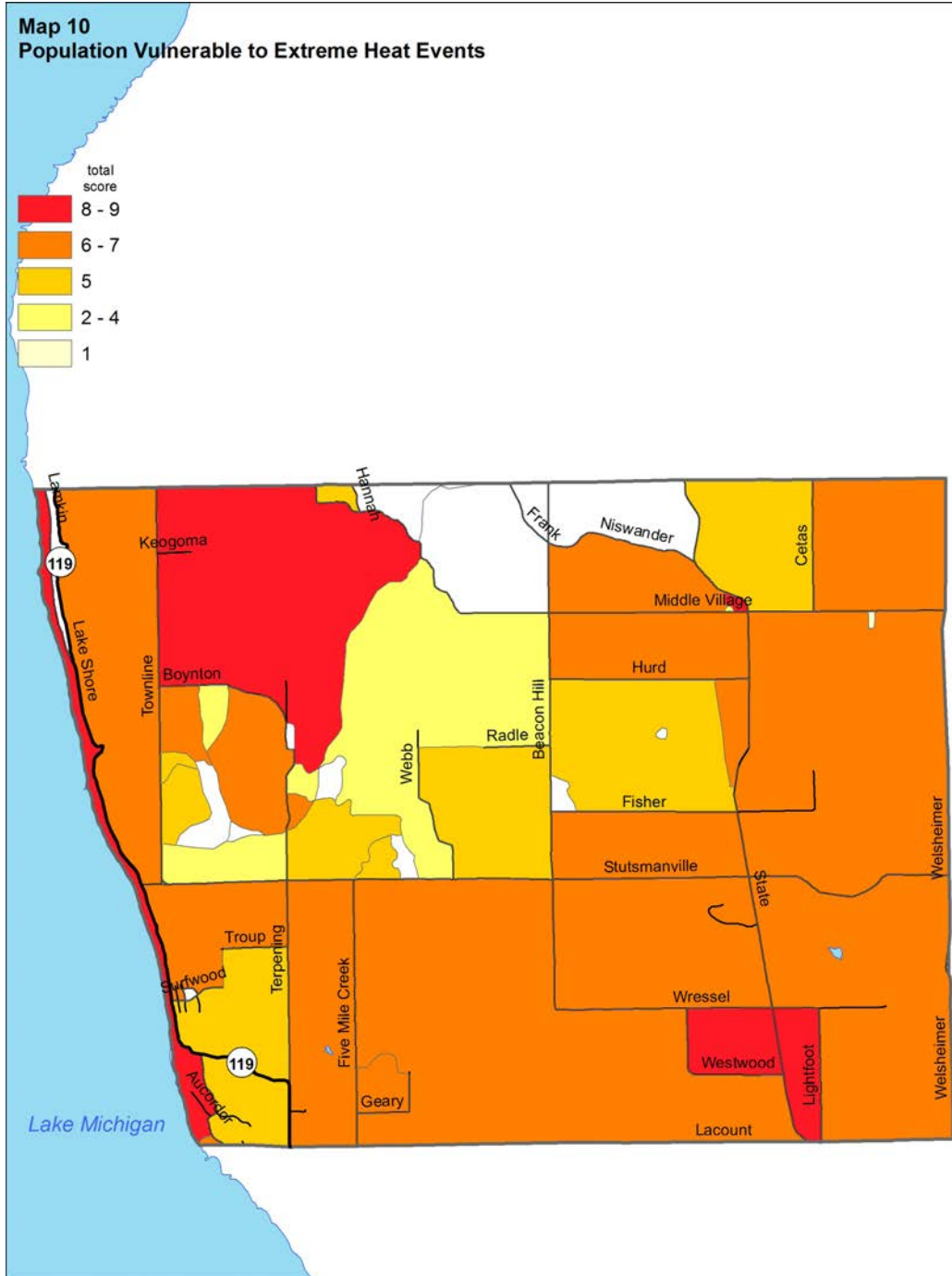




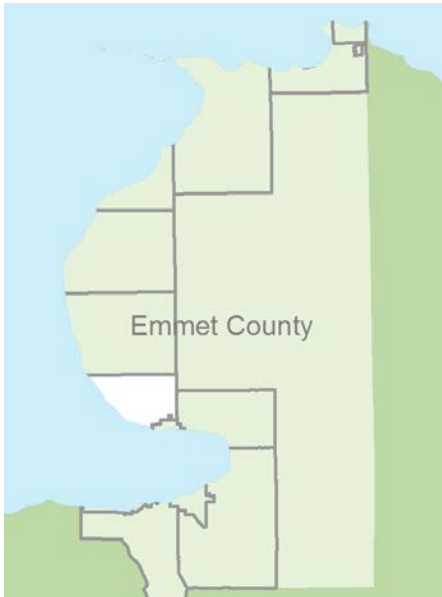


Map 9
Relative Environmental Exposure to Extreme Heat Events

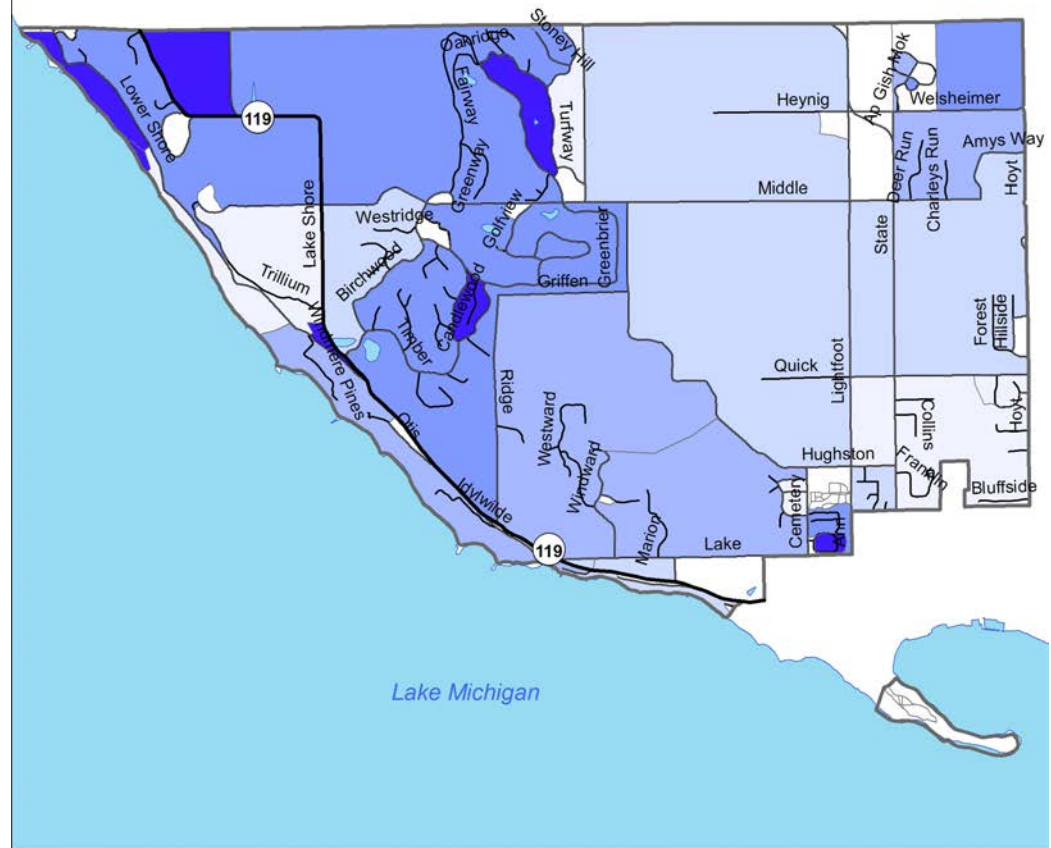
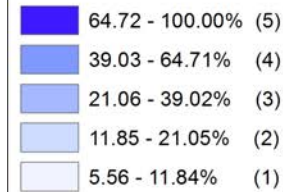




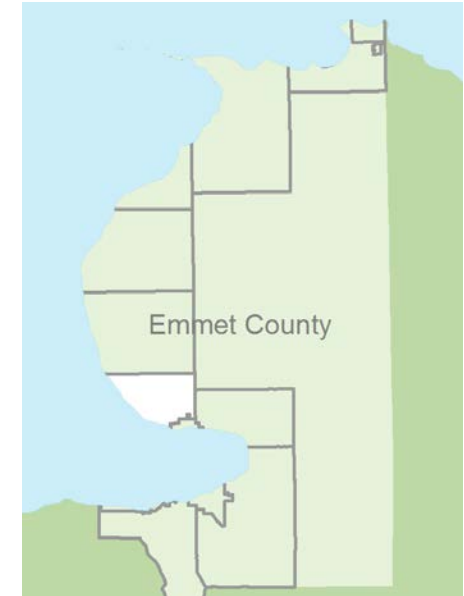
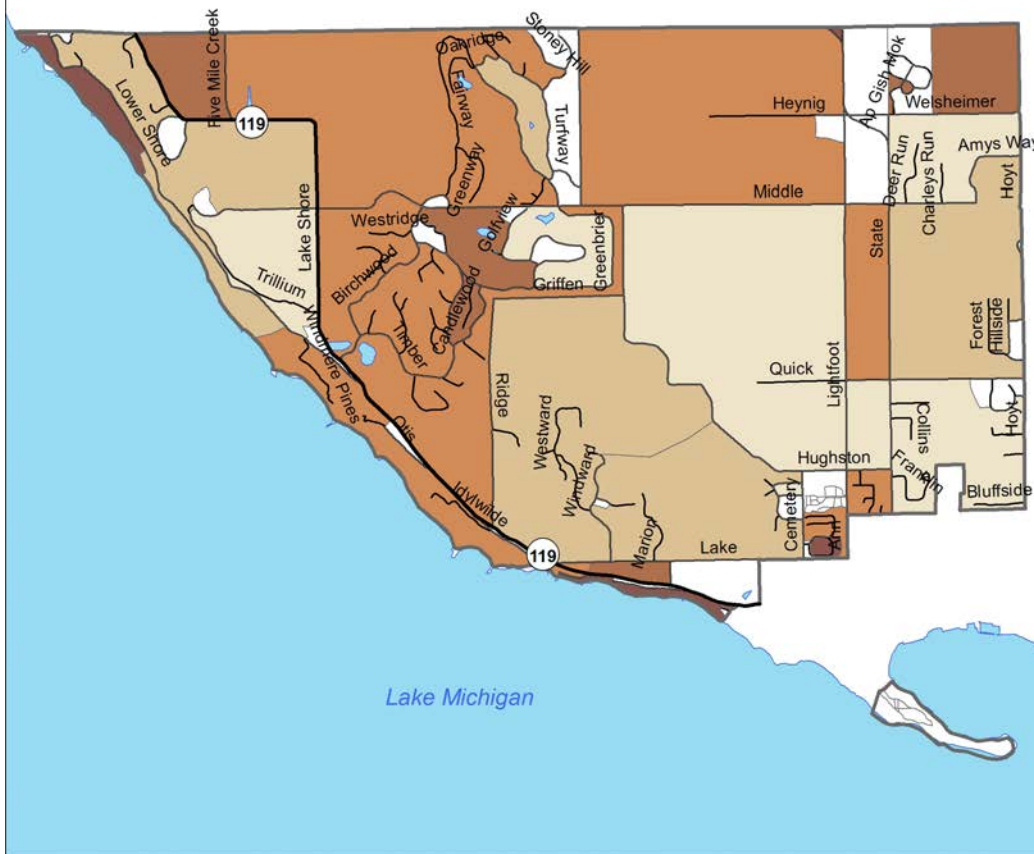
West Traverse Twp.

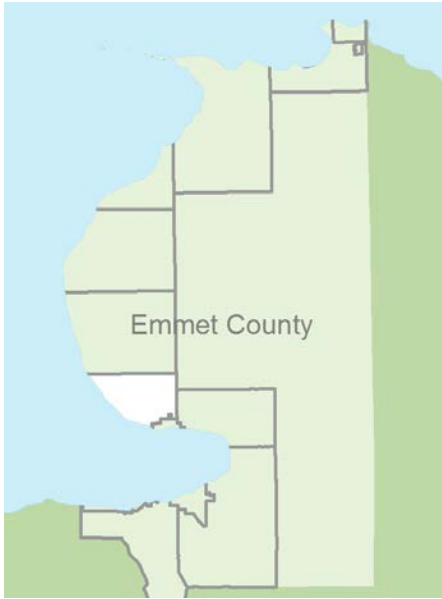


Map 1
Percent of Population 65 Years and Older (male and female)

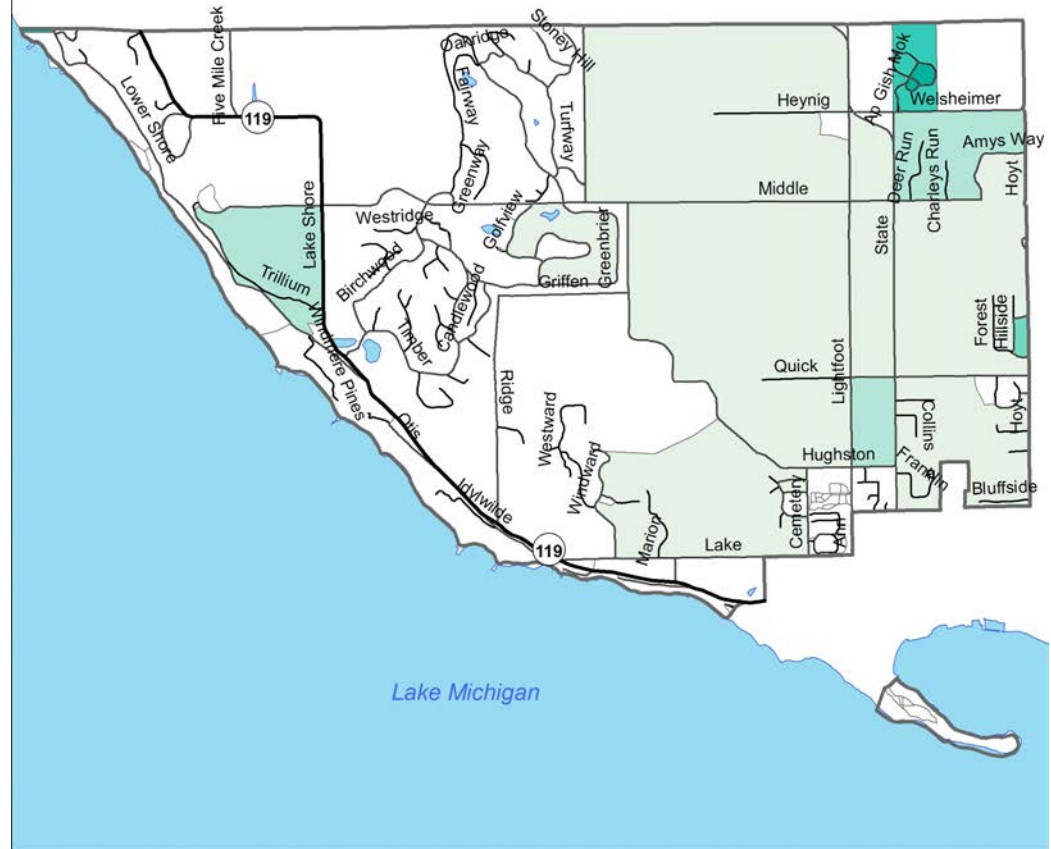
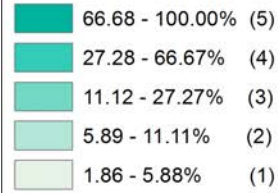


Map 2
Percent of Households with People Living Alone

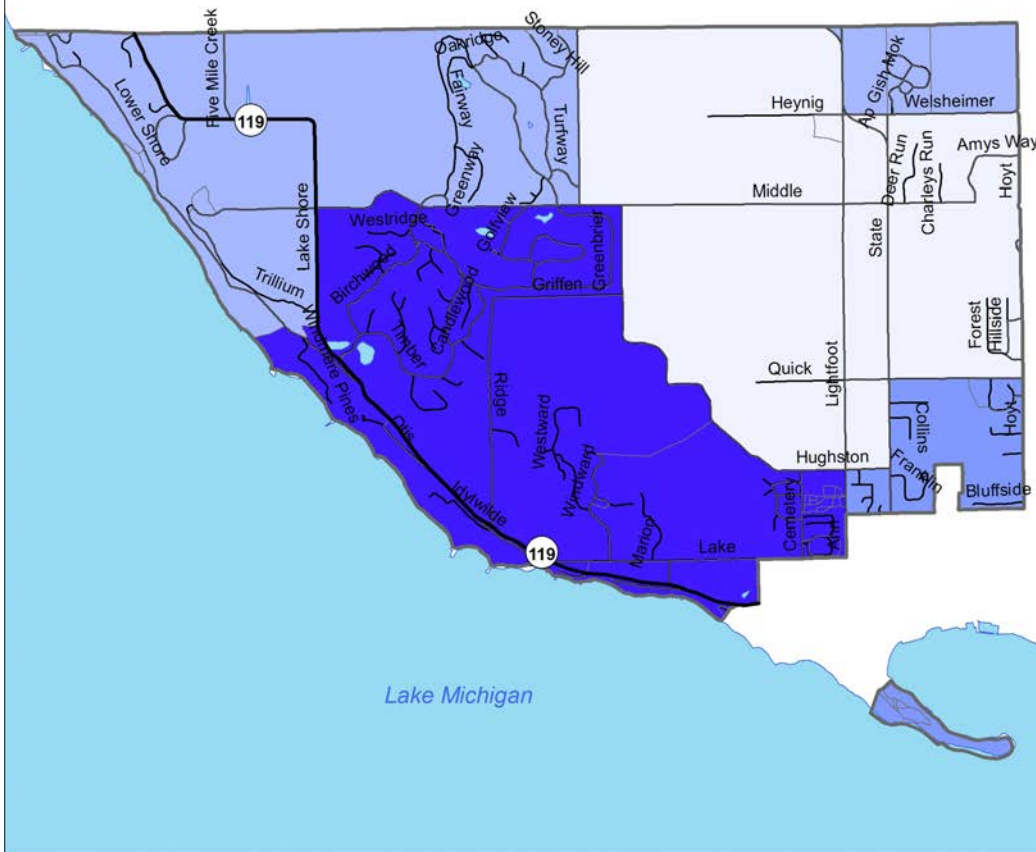
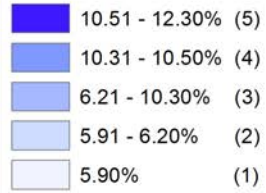


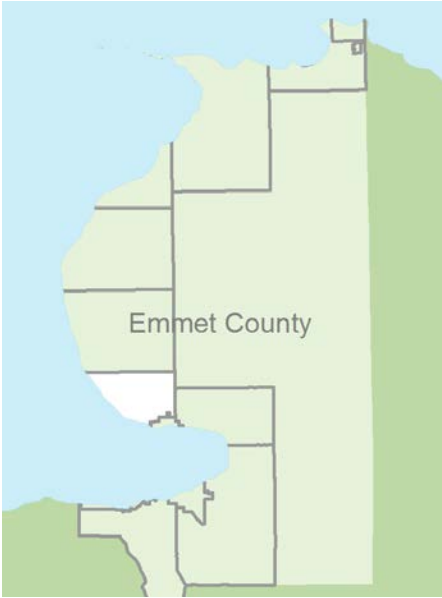


Map 3
Percent of Non-white Population

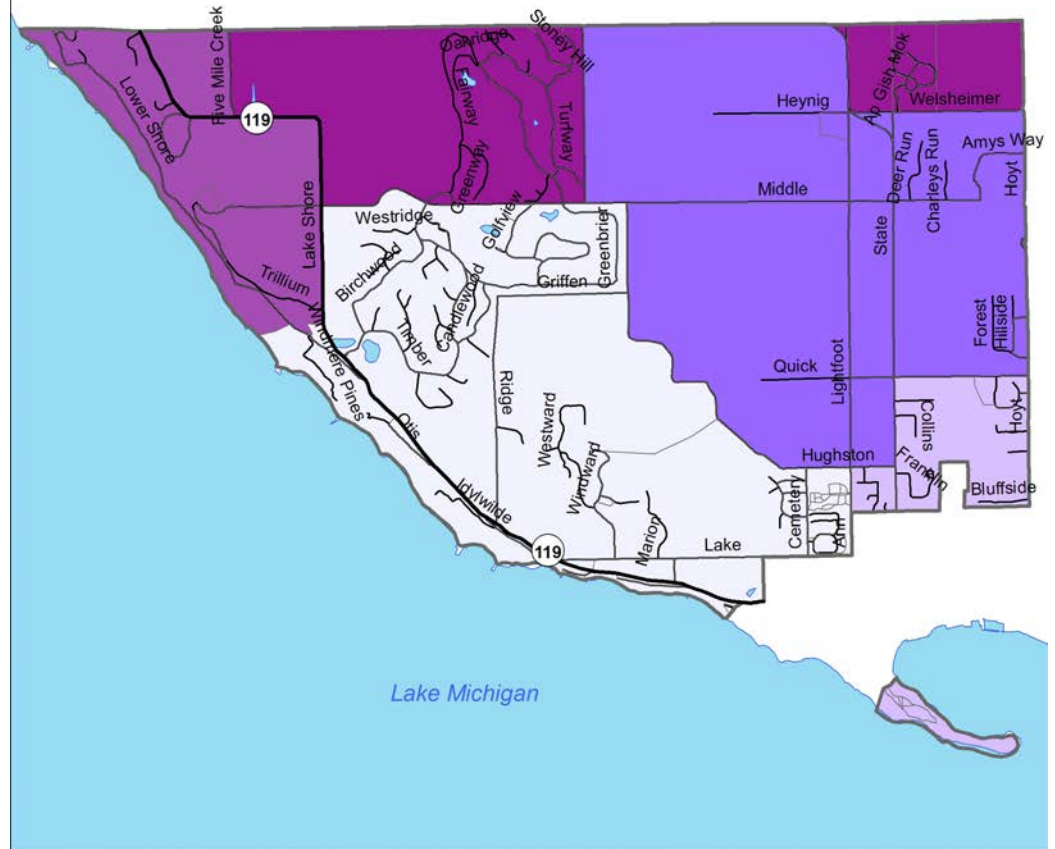
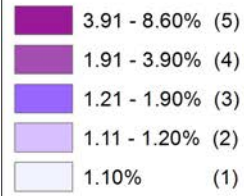


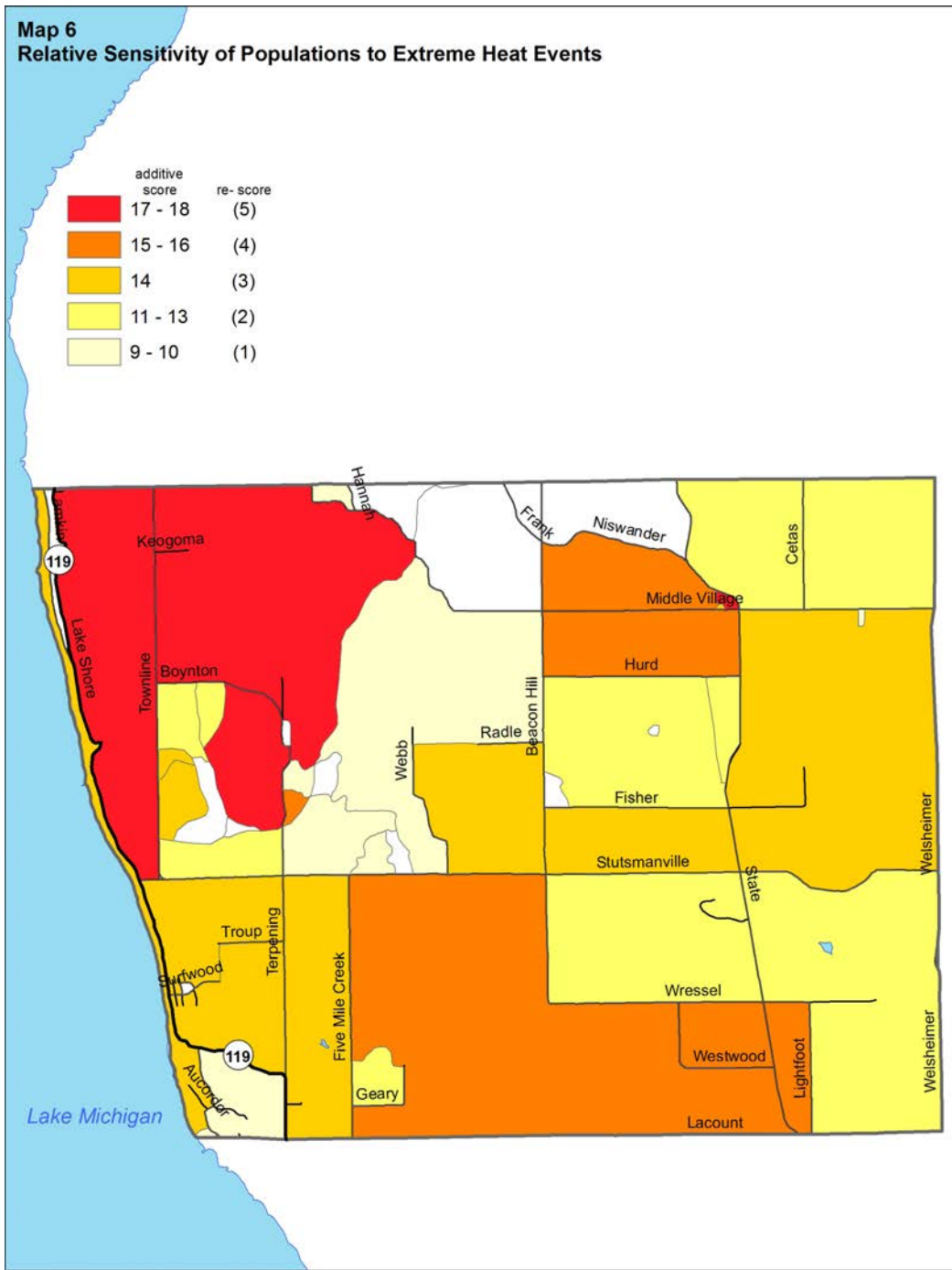
Map 4
Percent of Households Living Below the Poverty Threshold





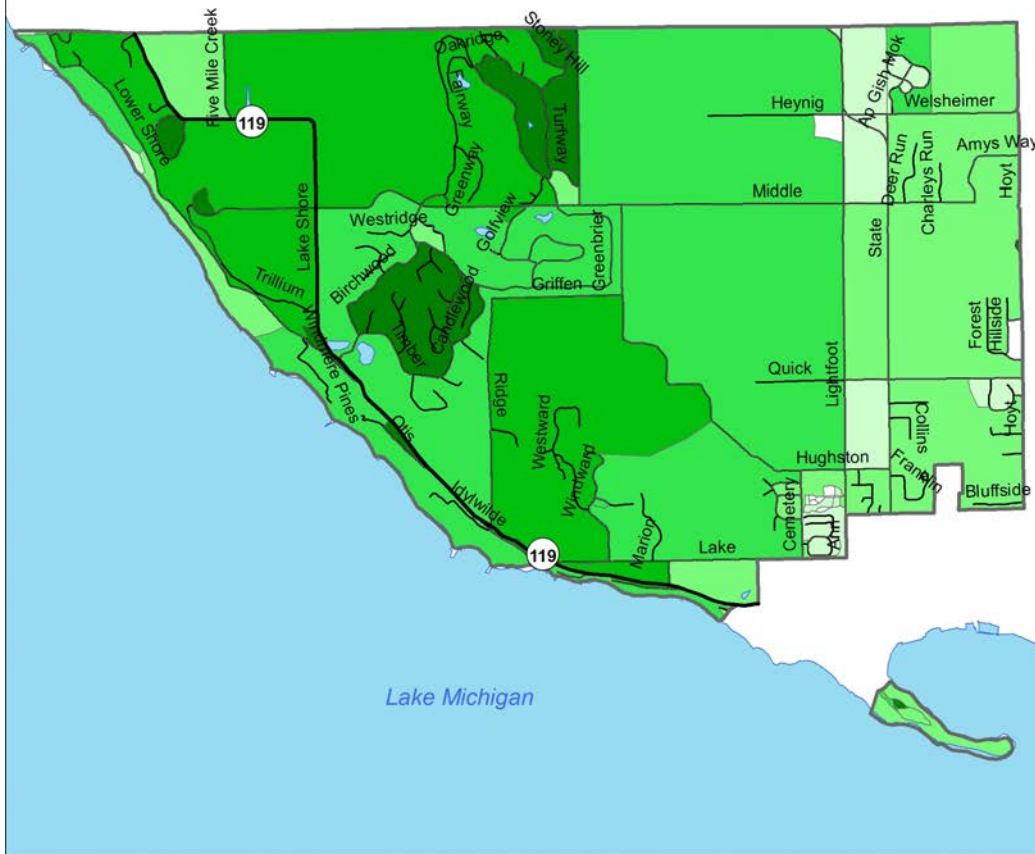
Map 5
Percent of Population 25 years and Older with less than a High School Education

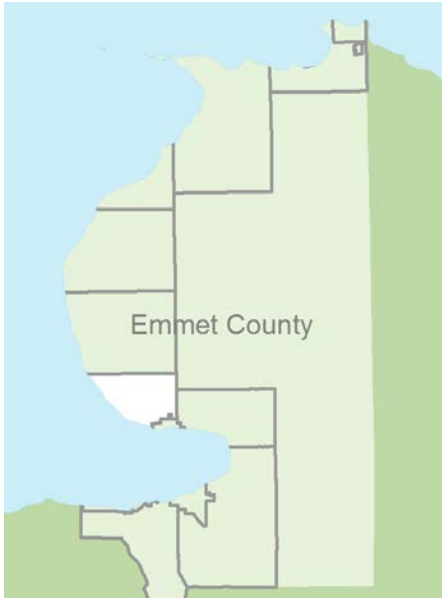




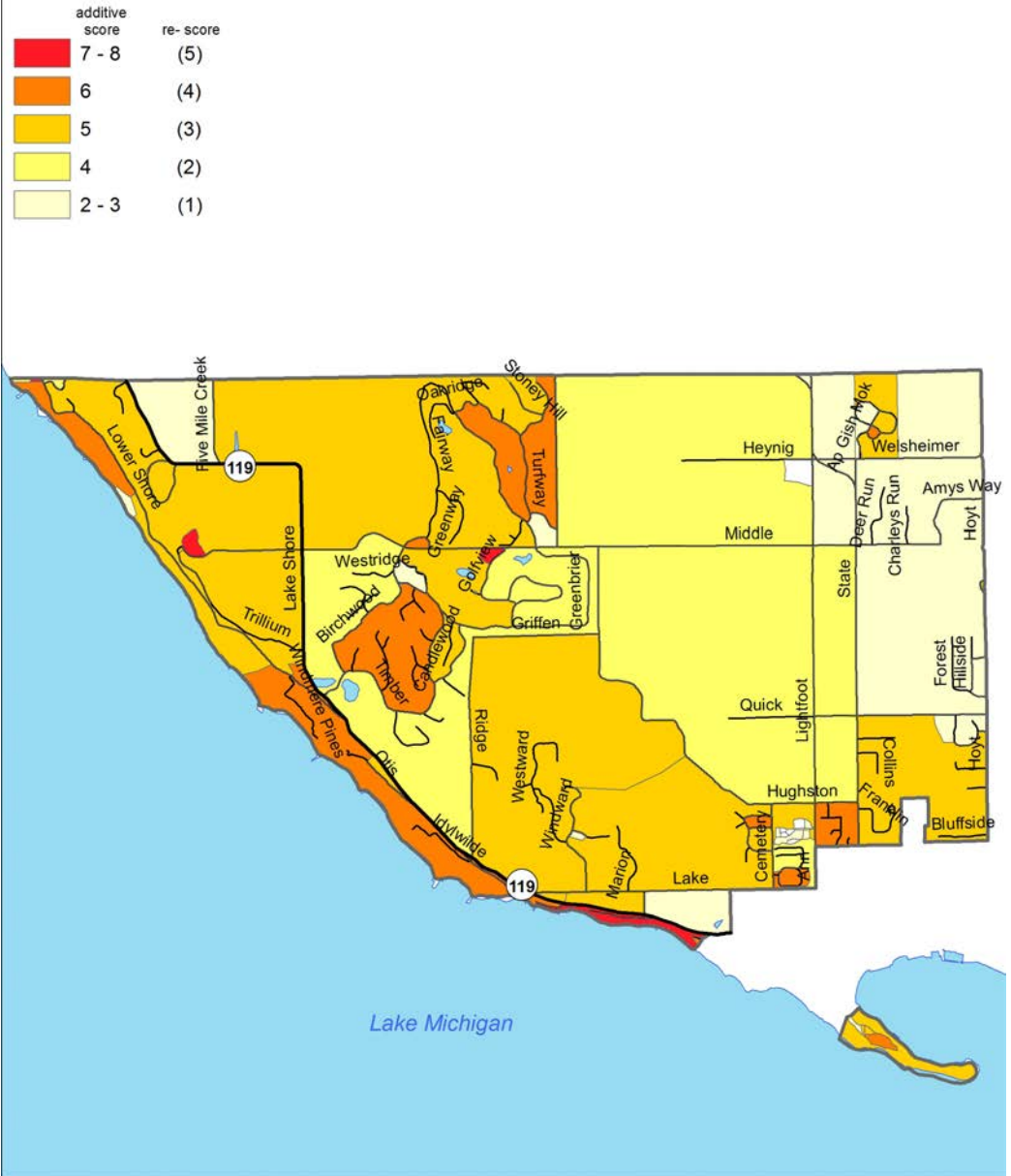
Map 8
Percent Tree Canopy

- 0.19 - 9.96% (1)
- 9.97 - 26.58% (2)
- 26.59 - 44.28% (3)
- 44.29 - 65.08% (4)
- 65.09 - 80.00% (5)

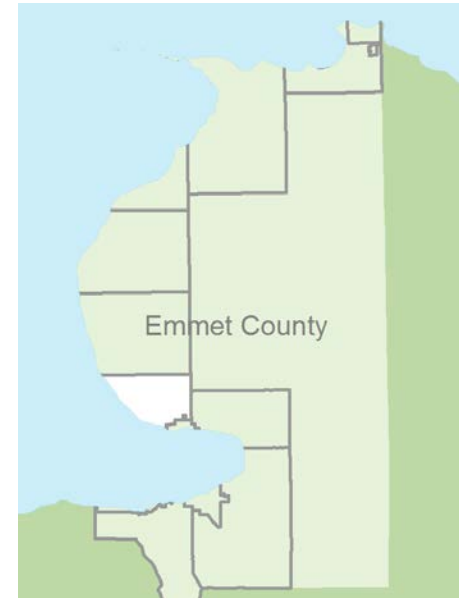
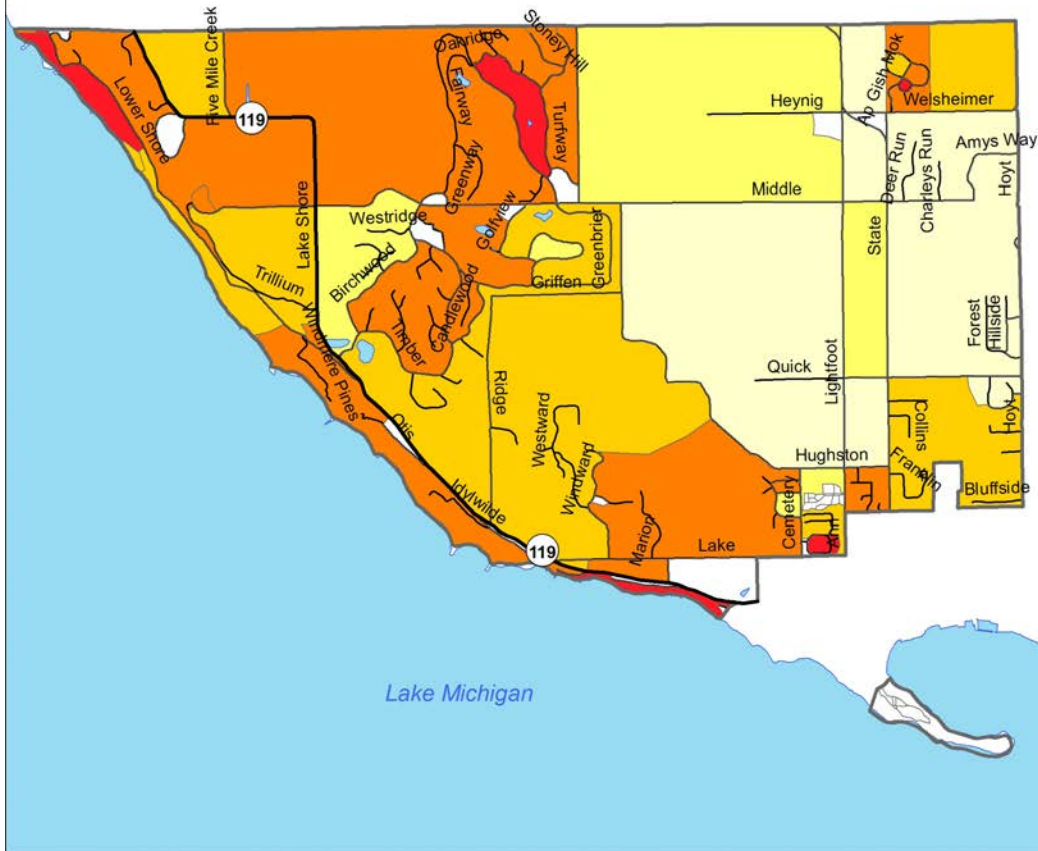
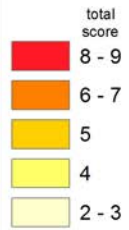




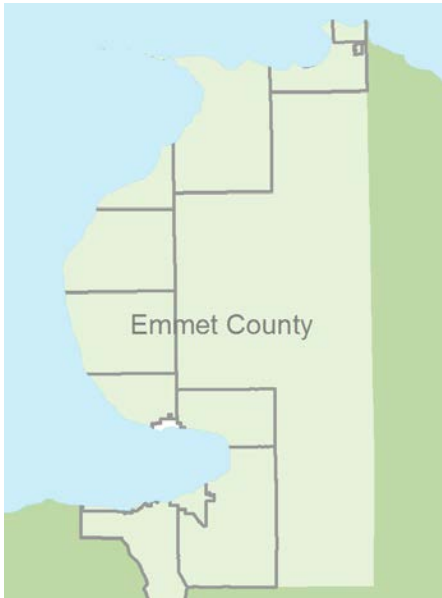
Map 9
Relative Environmental Exposure to Extreme Heat Events



Map 10
Population Vulnerable to Extreme Heat Events

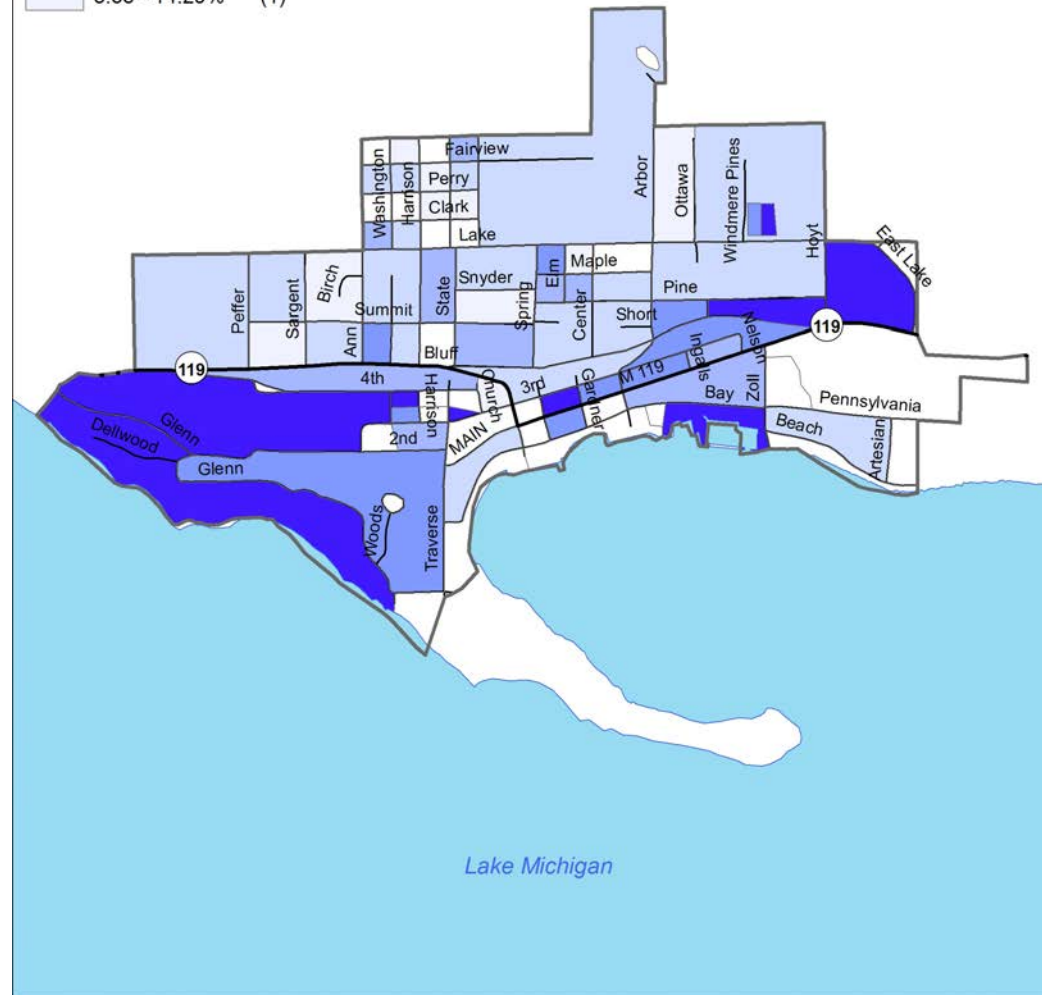


Harbor Springs



Map 1

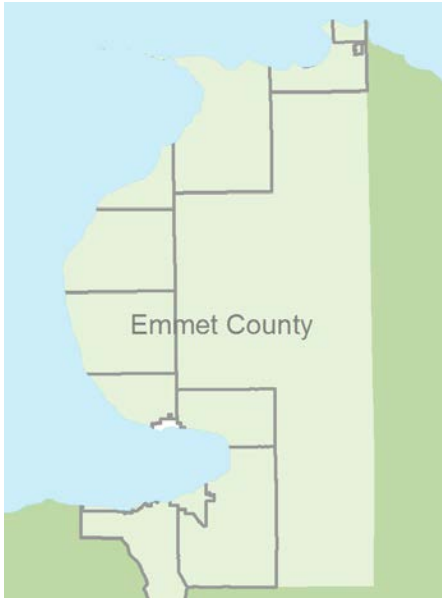
Percent of Population 65 Years and Older (male and female)



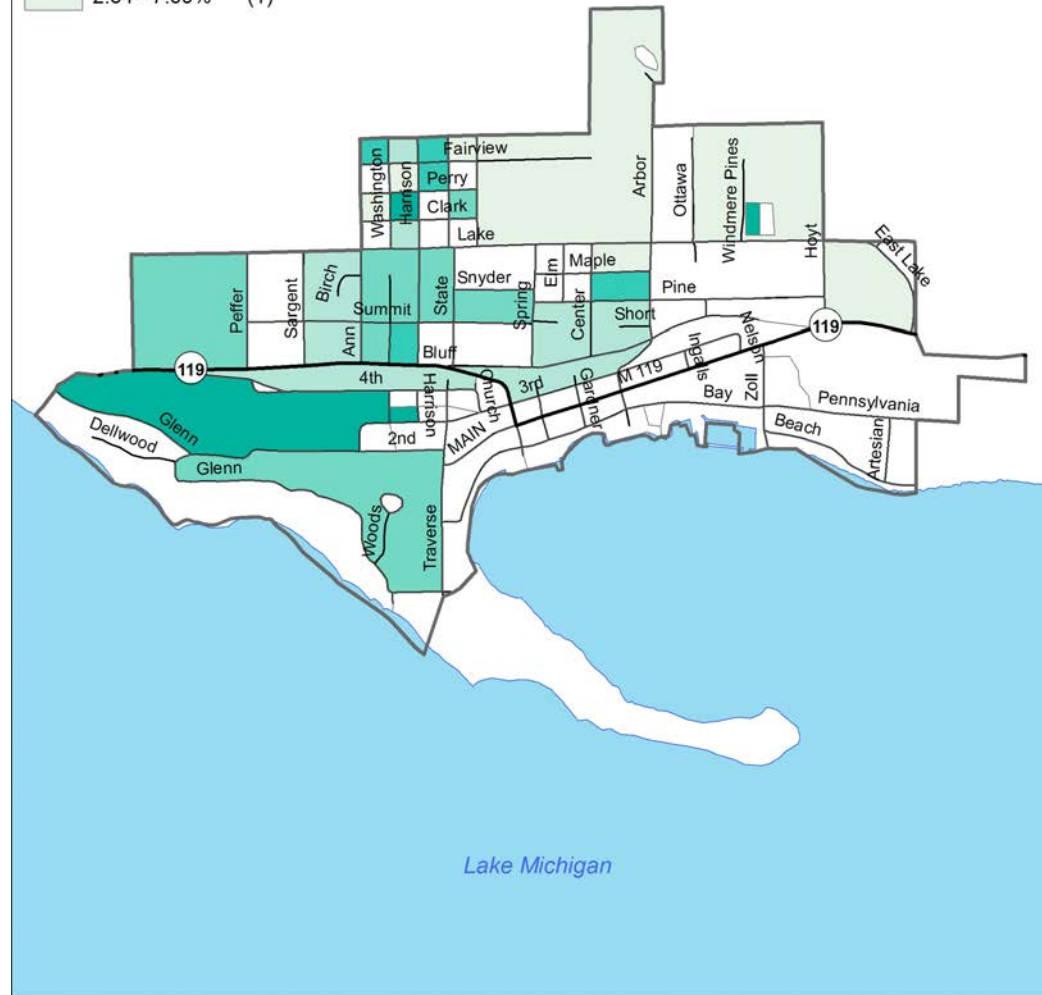
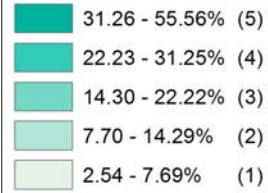
Map 2
Percent of Households with People Living Alone

- 75.01 - 100.00% (5)
- 57.15 - 75.00% (4)
- 42.12 - 57.14% (3)
- 28.58 - 42.11% (2)
- 14.29 - 28.57% (1)



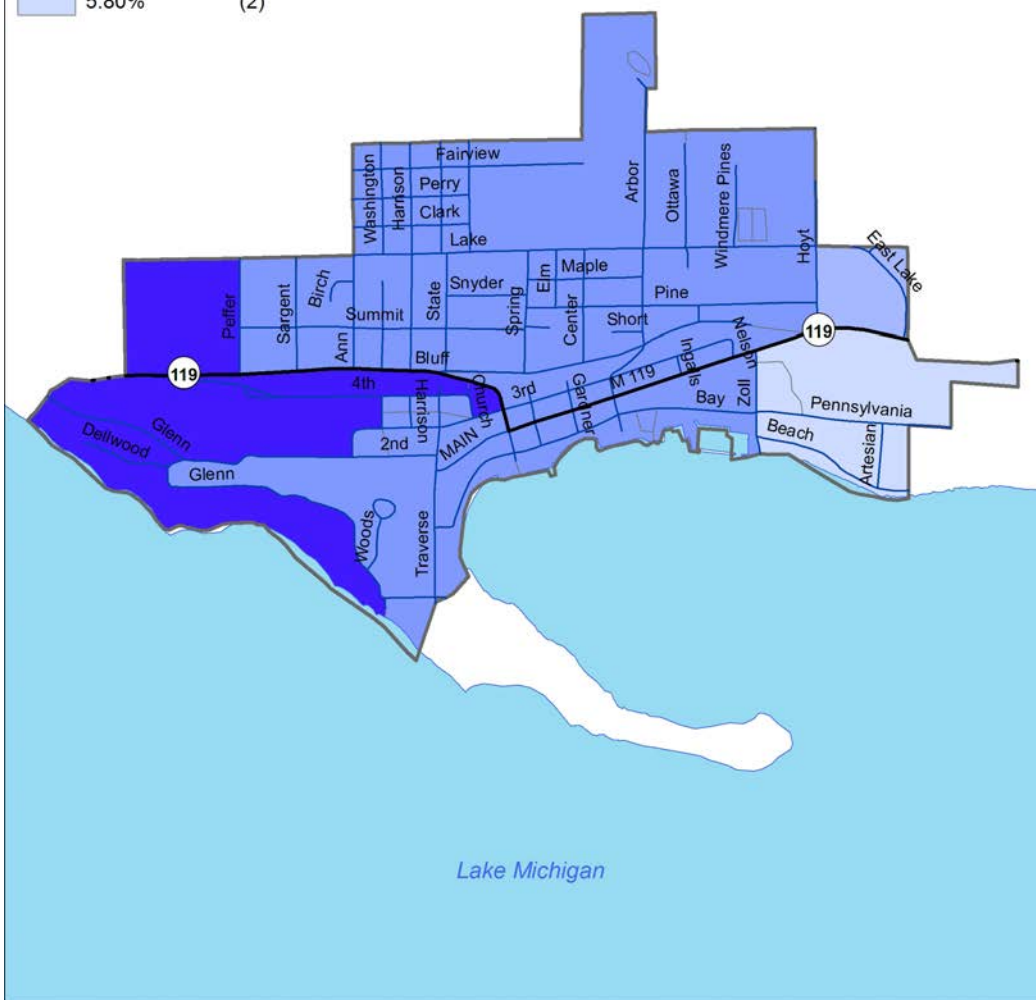


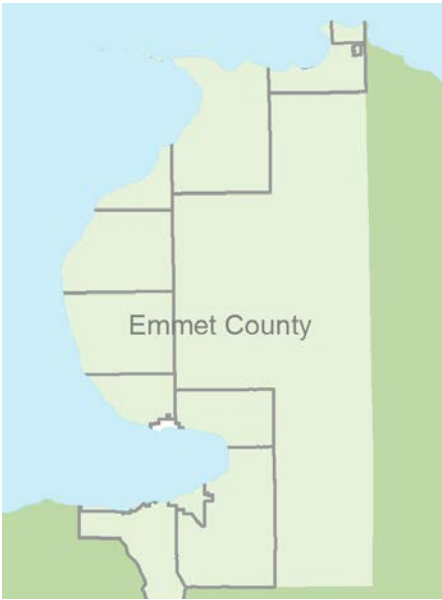
Map 3
Percent of Non-white Population



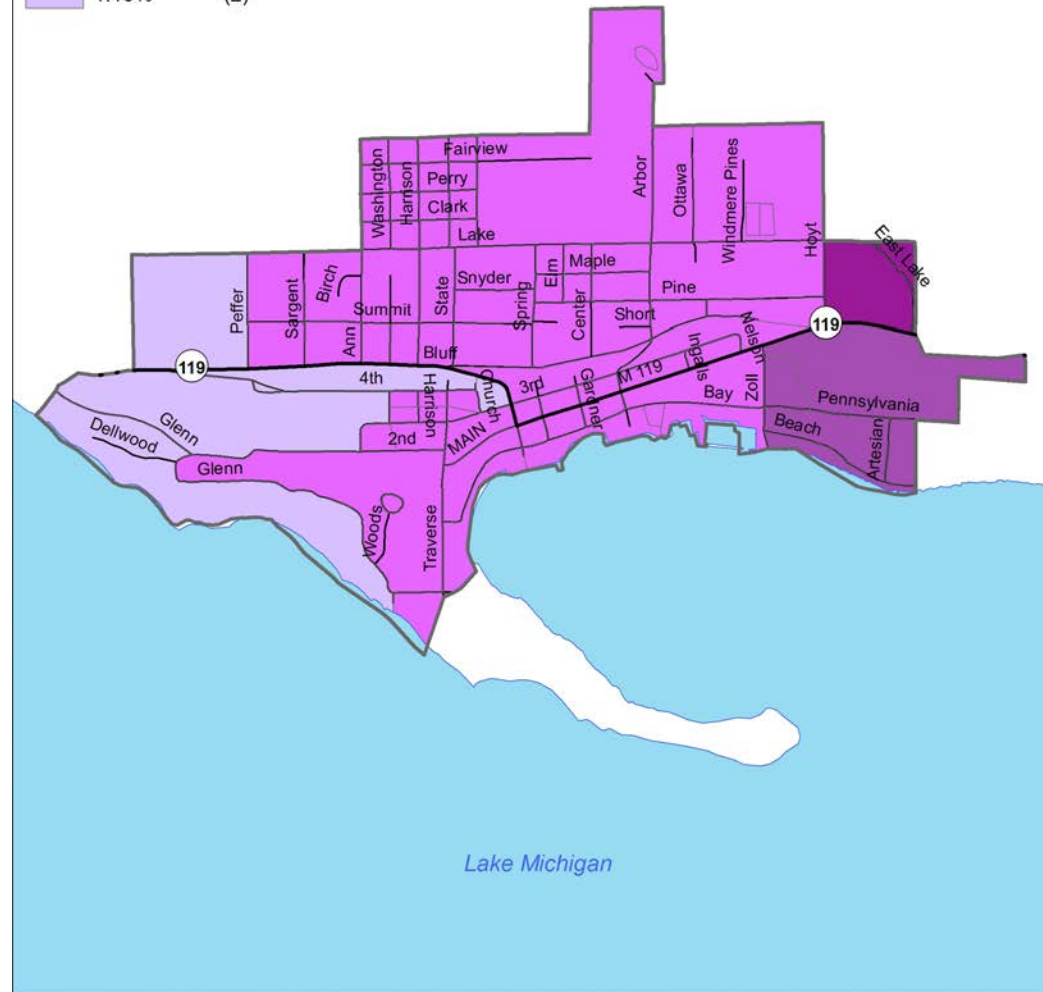
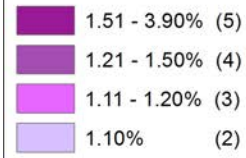
Map 4
Percent of Households Living Below the Poverty Threshold

- 10.51 - 12.30% (5)
- 6.21 - 10.50% (4)
- 5.81 - 6.20% (3)
- 5.80% (2)



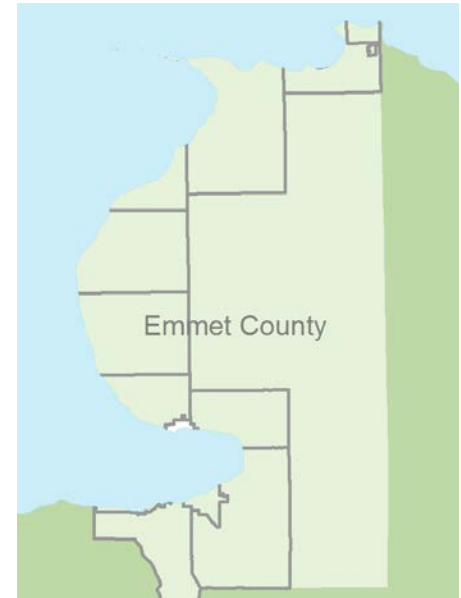
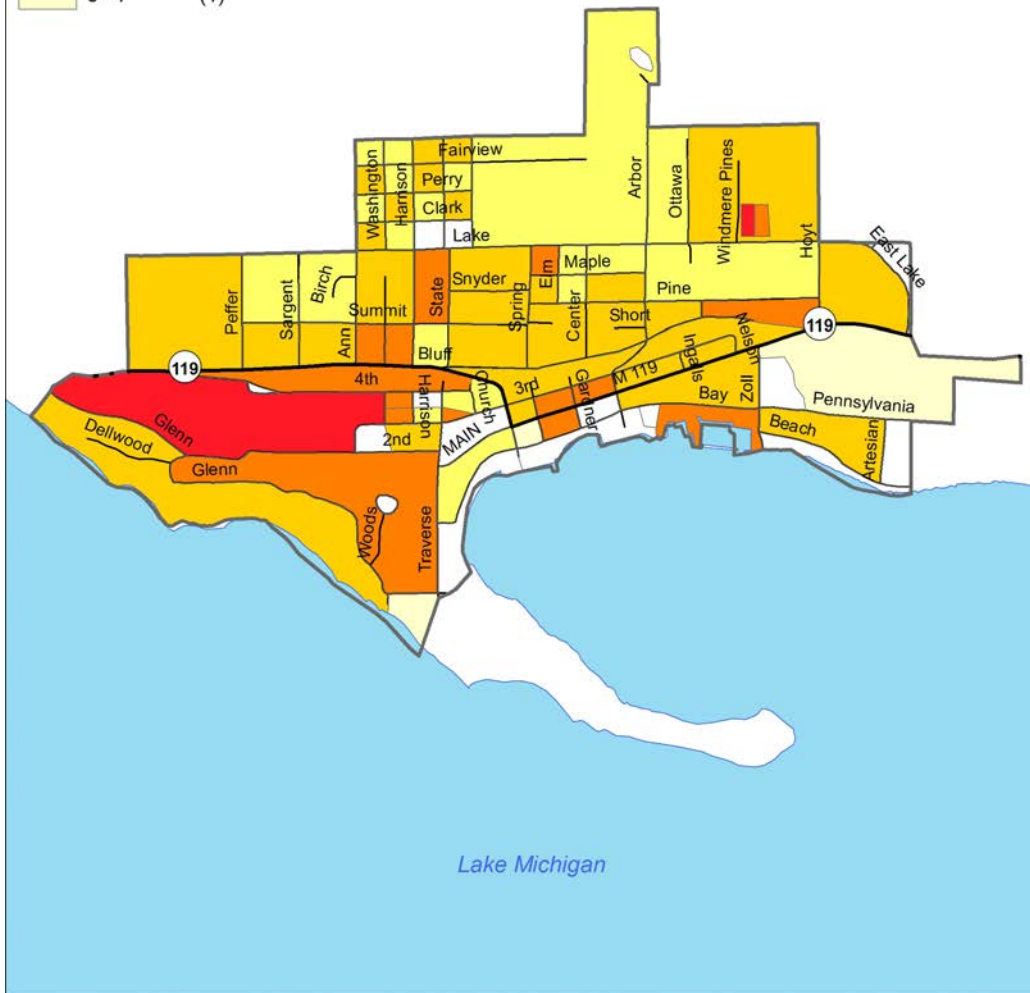


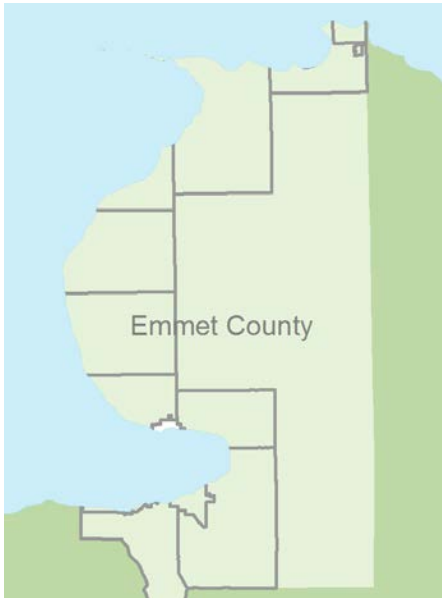
Map 5
Percent of Population 25 years and Older with less than a High School Education



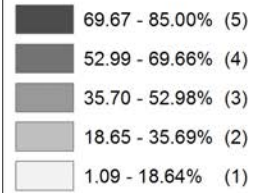
Map 6
Relative Sensitivity of Populations to Extreme Heat Events

additive score	re-score
19 - 21	(5)
15 - 18	(4)
12 - 14	(3)
8 - 11	(2)
6 - 7	(1)



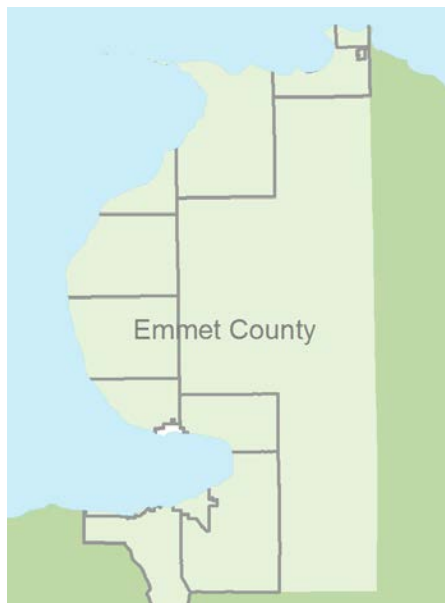
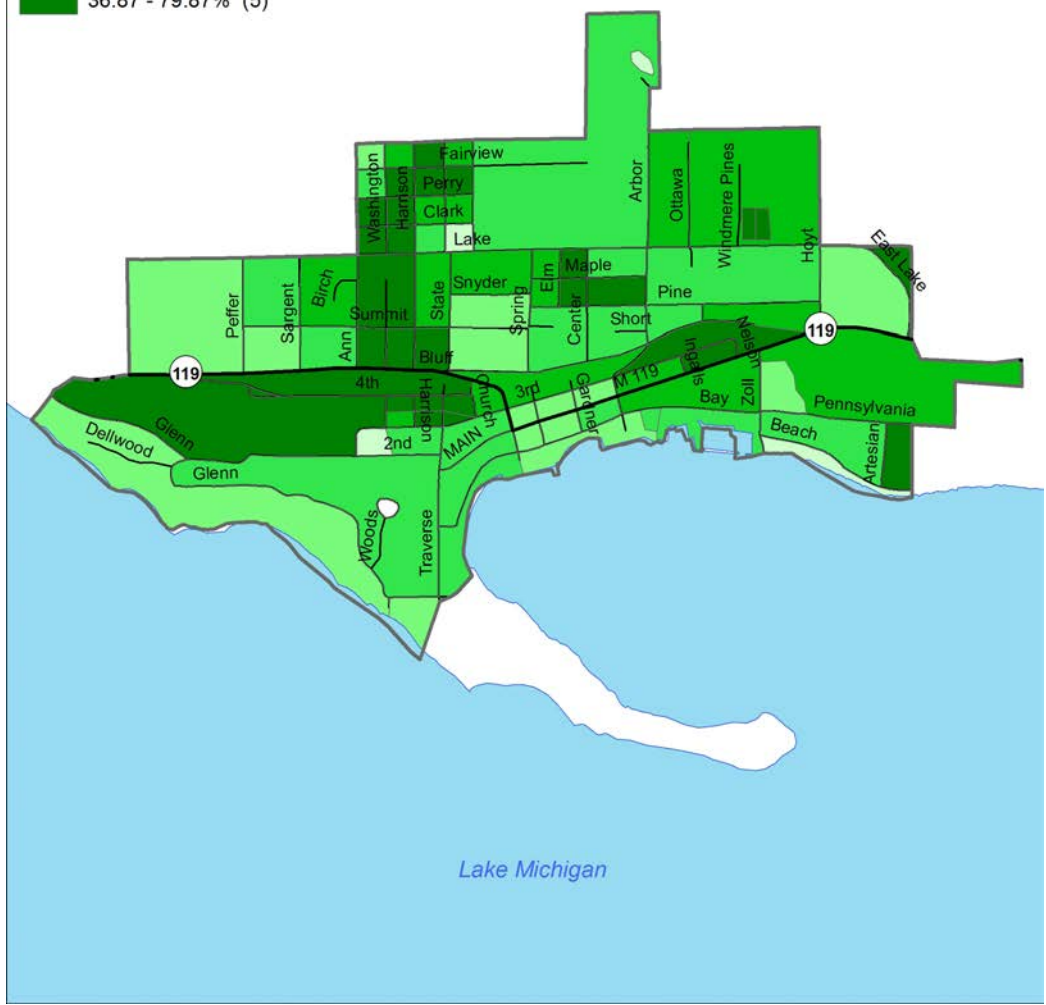


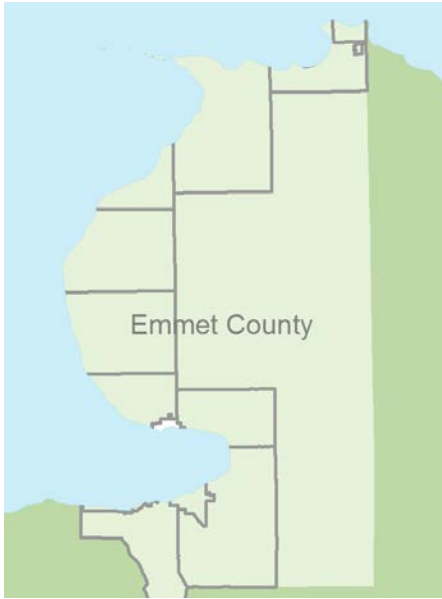
Map 7
Percent Impervious Surface Exposure



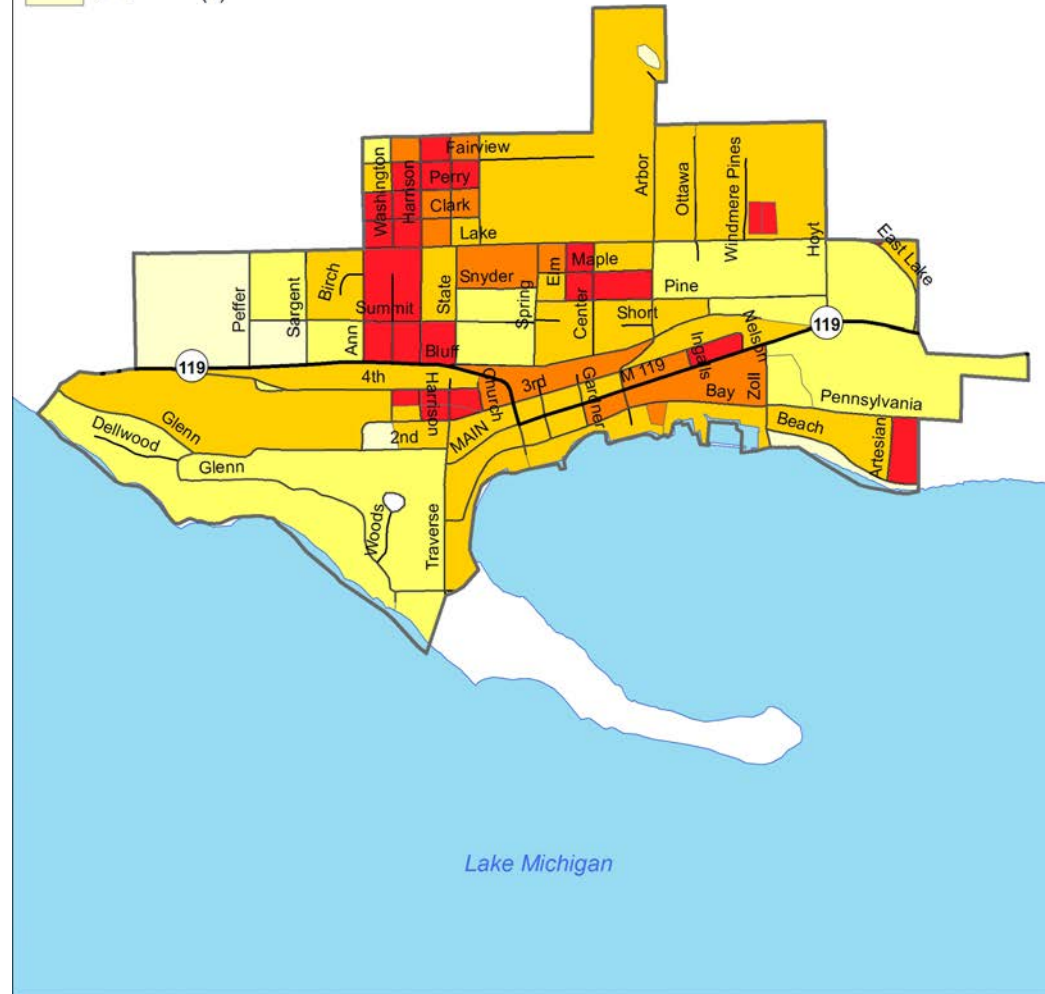
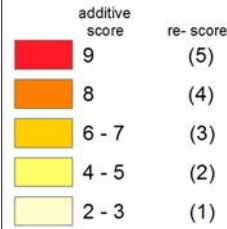
Map 8
Percent Tree Canopy

- 1.47 - 8.62% (1)
- 8.63 - 21.60% (2)
- 21.61 - 30.34% (3)
- 30.35 - 36.86% (4)
- 36.87 - 79.87% (5)

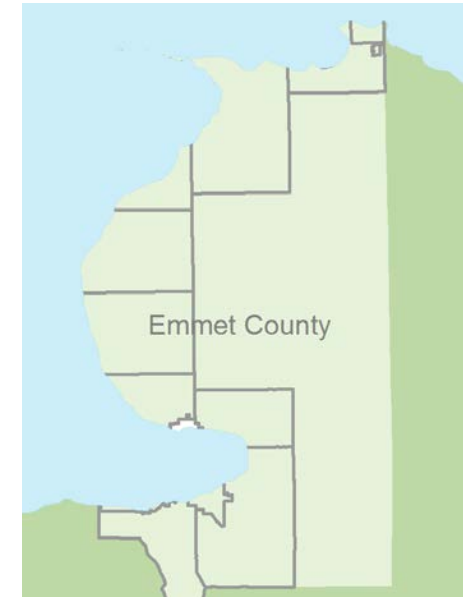
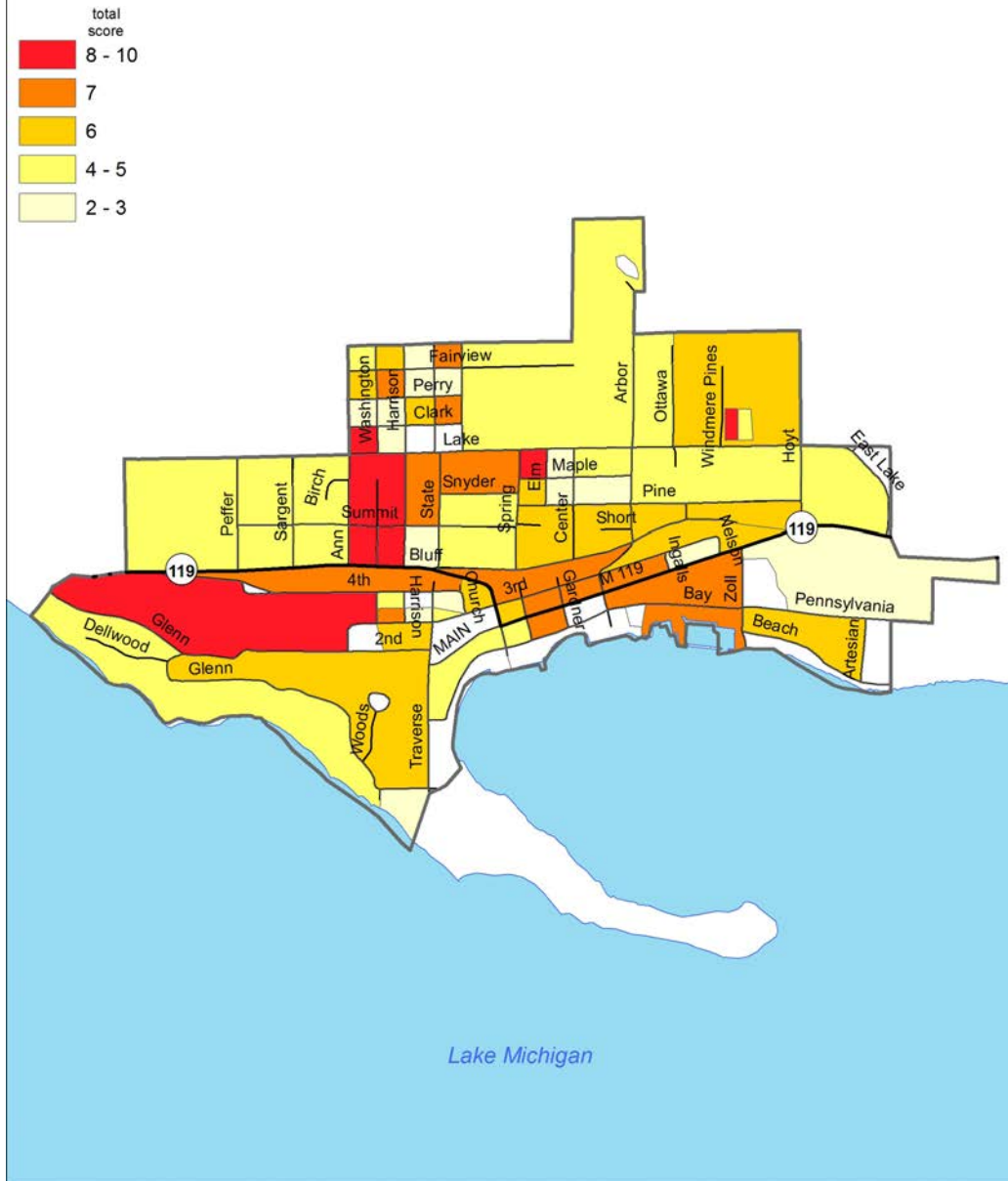




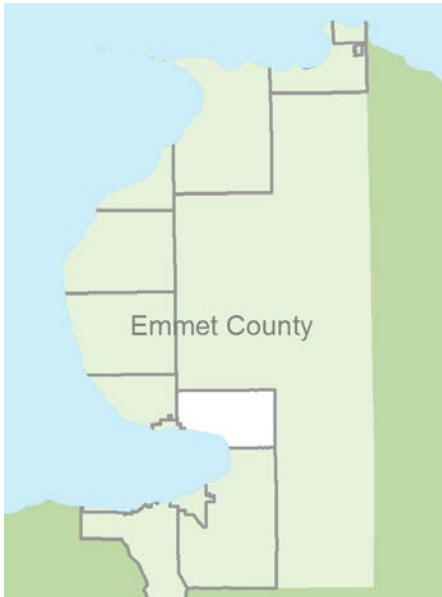
Map 9
Relative Environmental Exposure to Extreme Heat Events



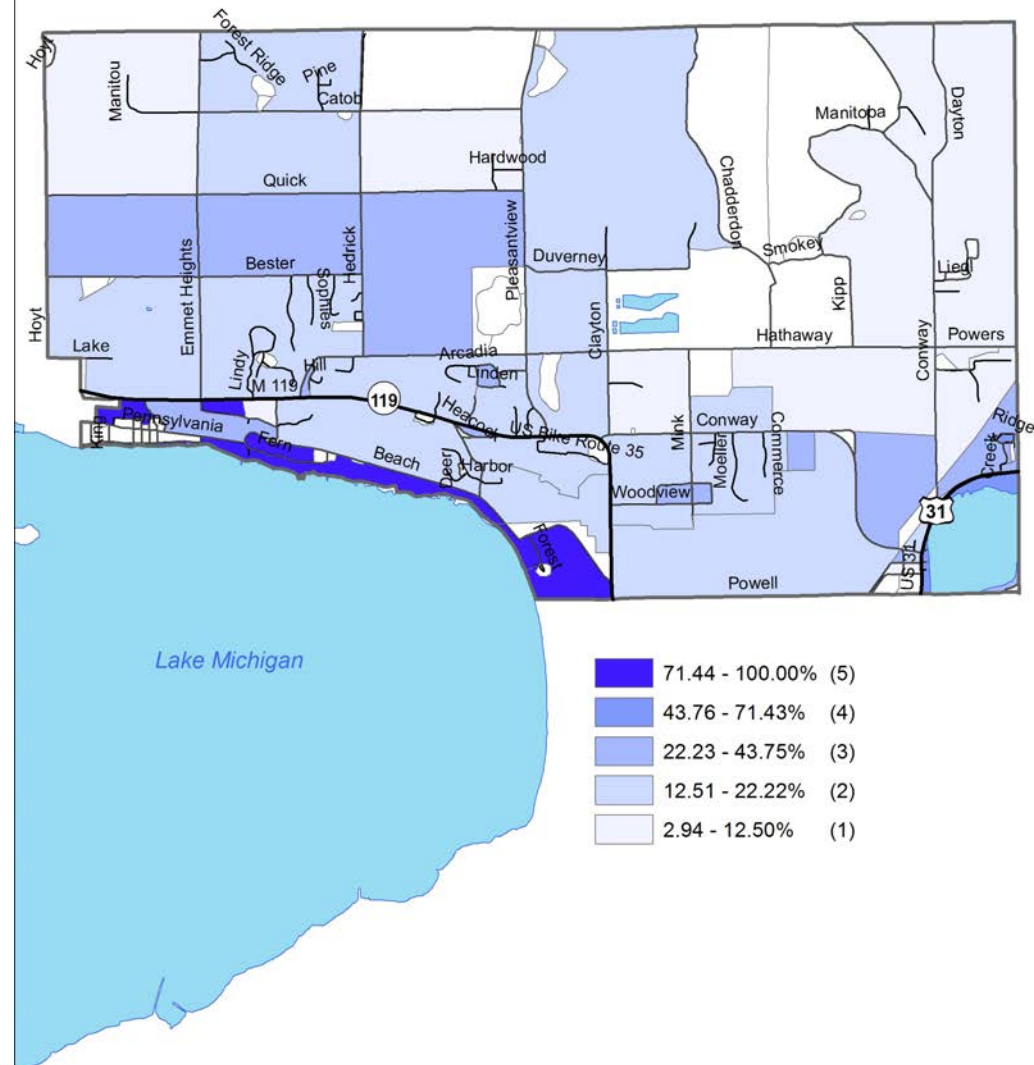
Map 10
Population Vulnerable to Extreme Heat Events



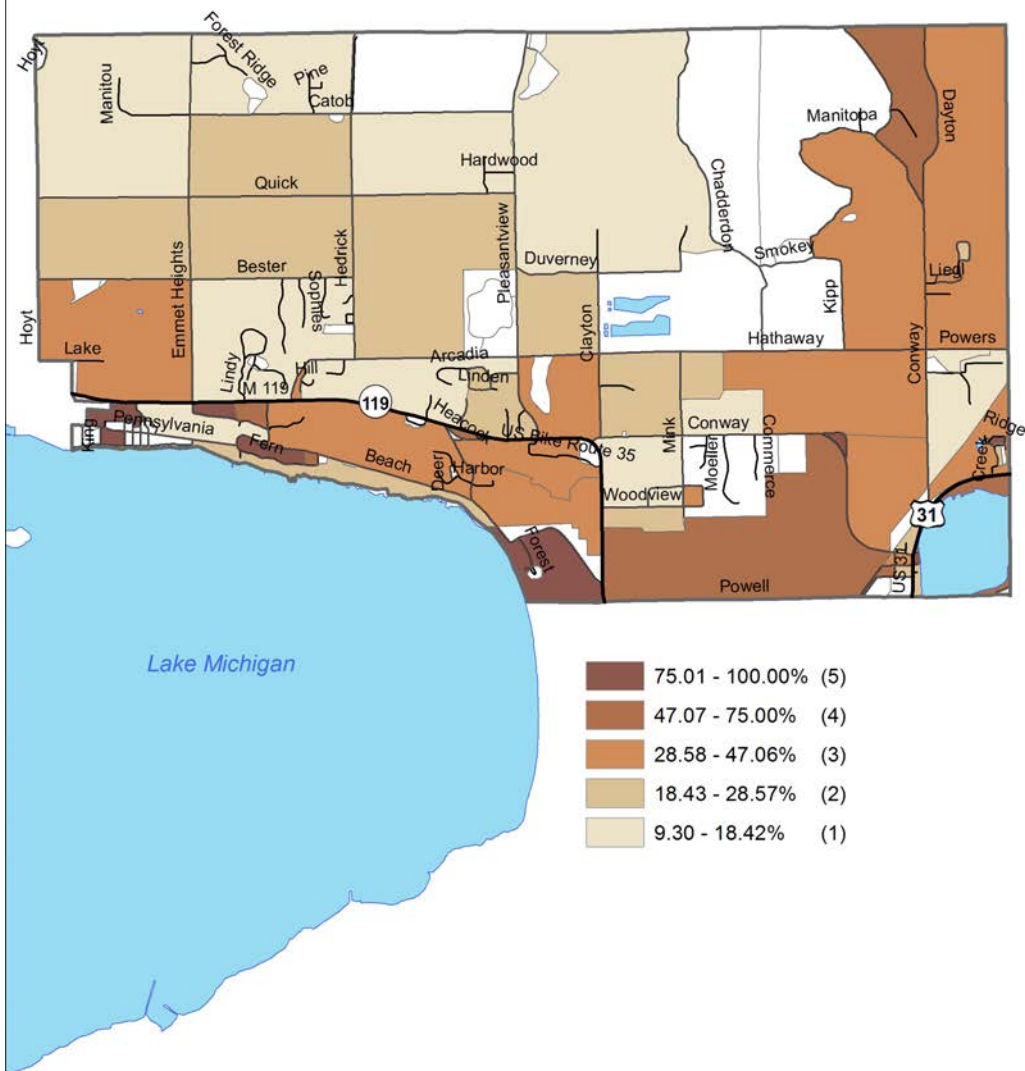
Little Traverse Twp.

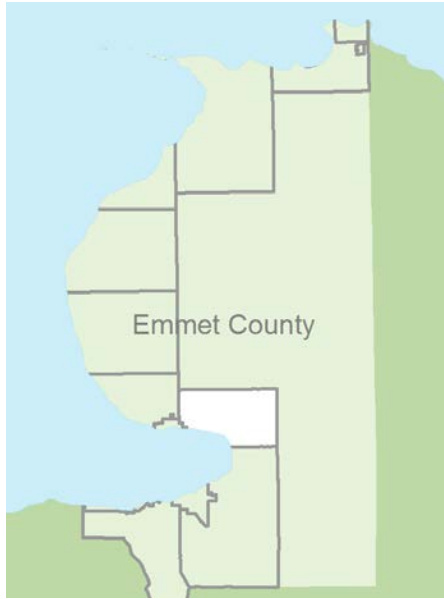


Map 1
Percent of Population 65 Years and Older (male and female)

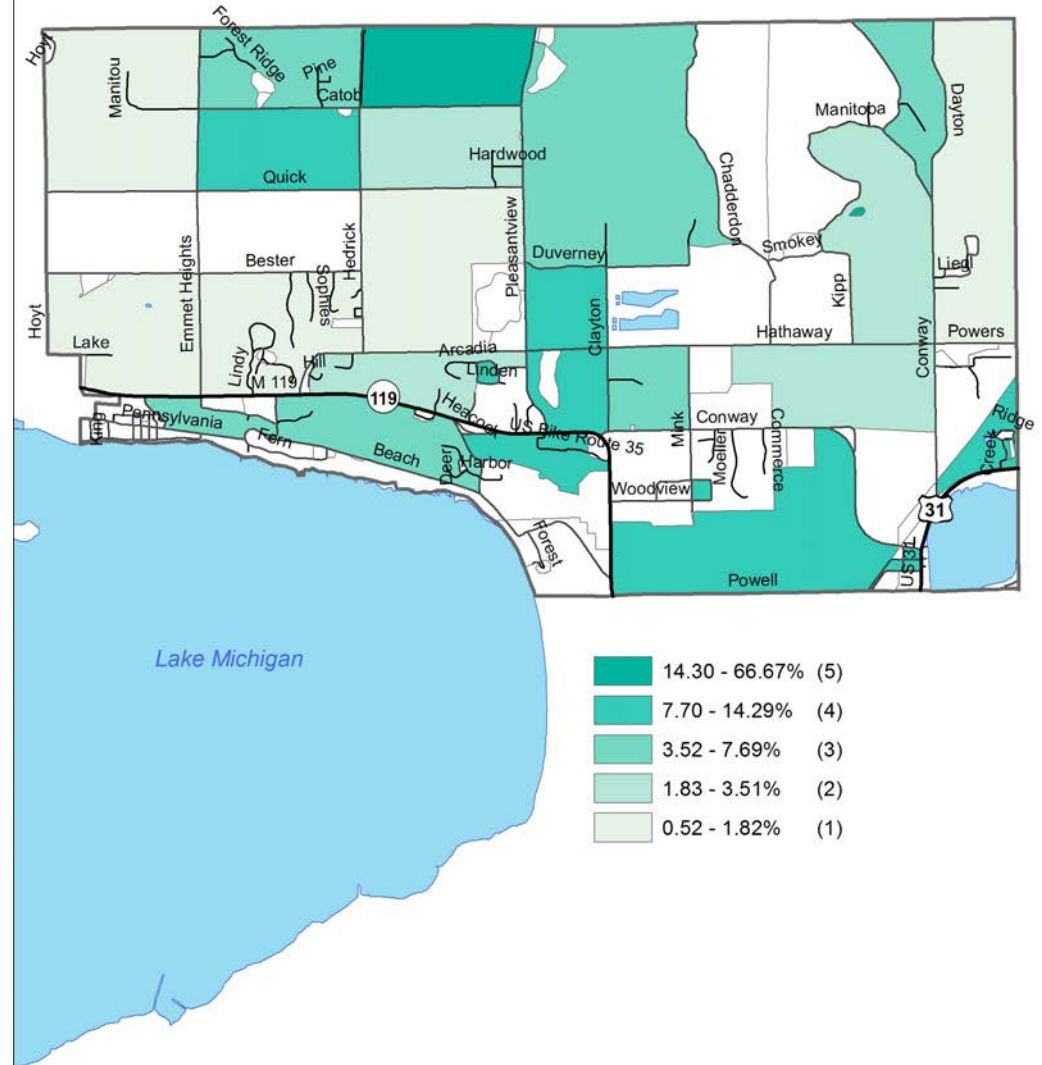


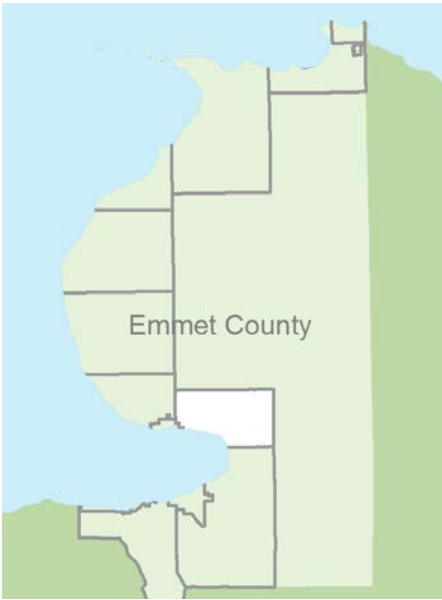
Map 2
Percent of Households with People Living Alone



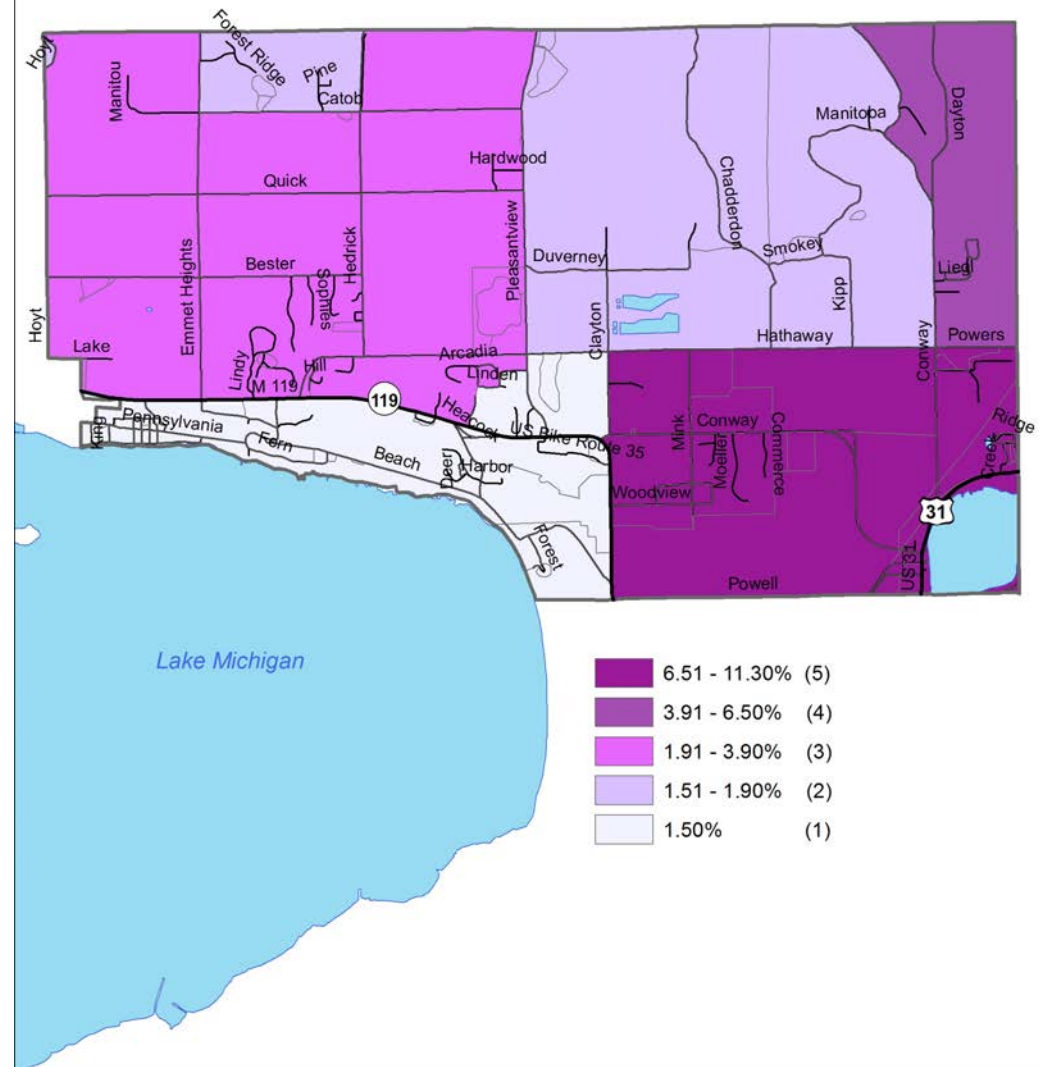


Map 3
Percent of Non-white Population

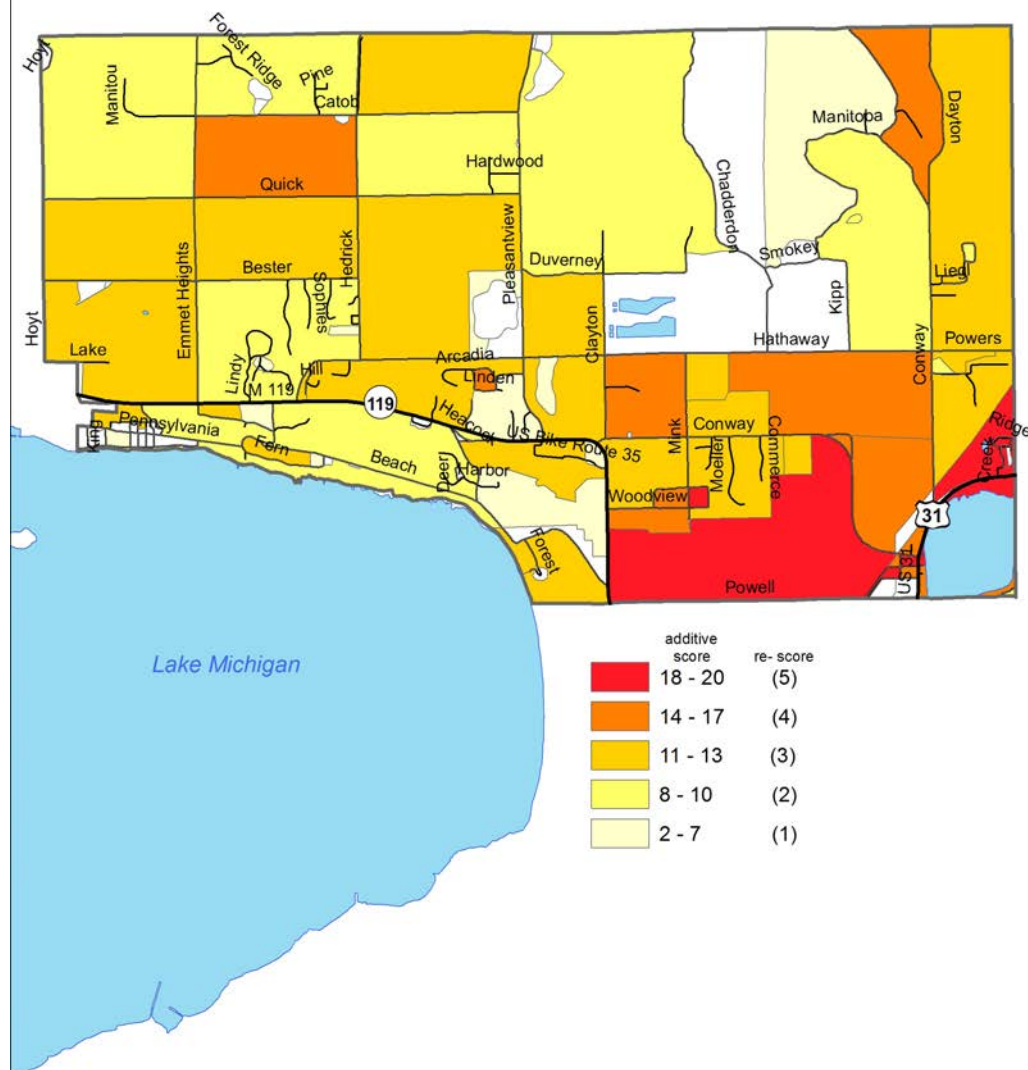


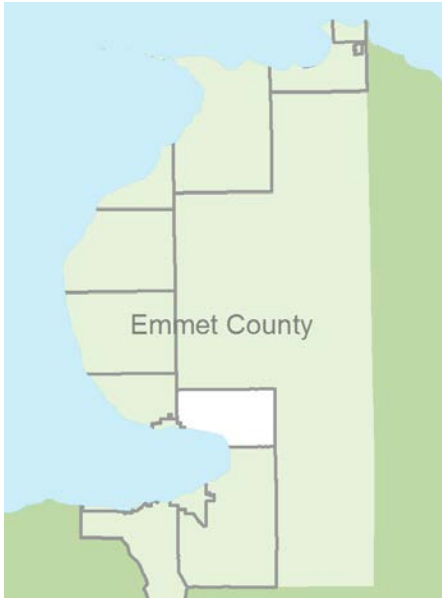


Map 5
Percent of Population 25 years and Older with less than a High School Education

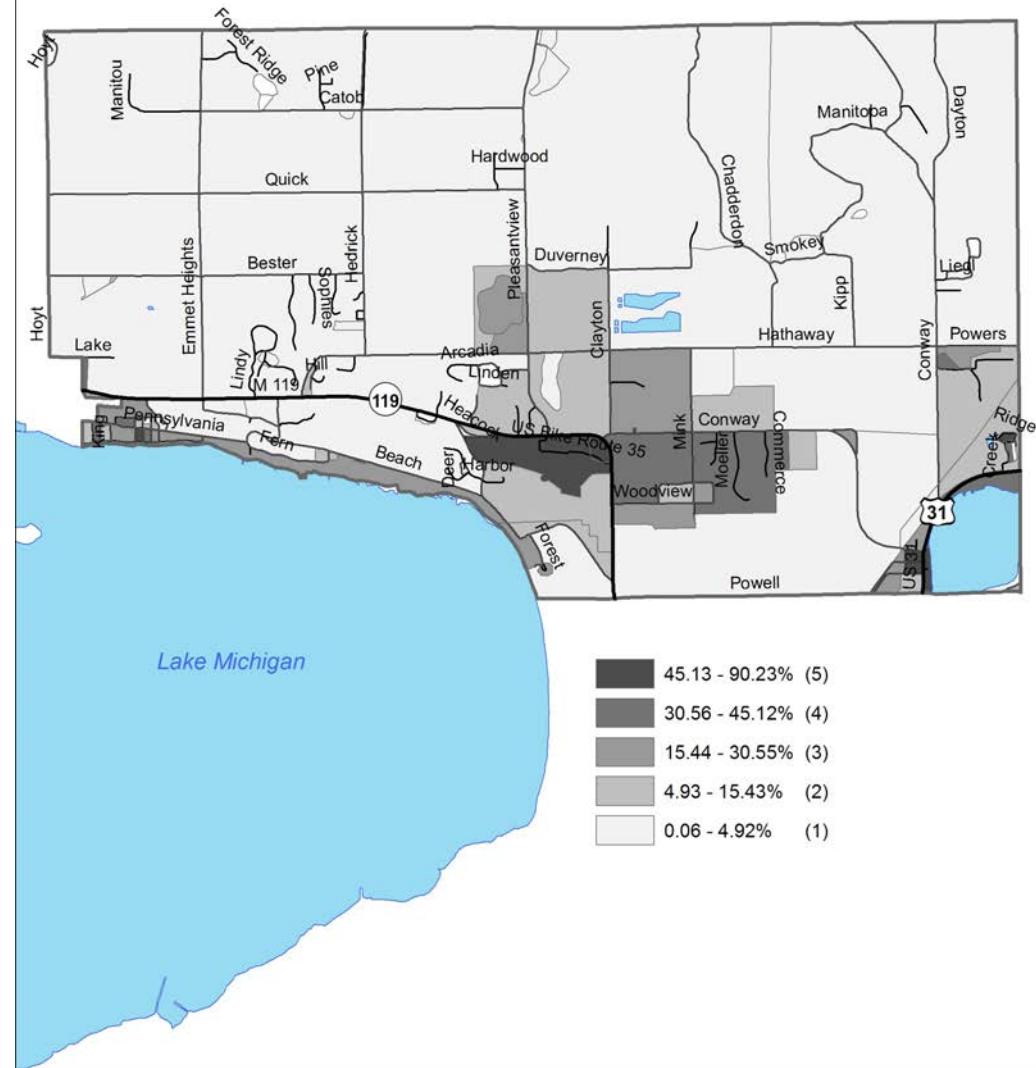


Map 6
Relative Sensitivity of Populations to Extreme Heat Events

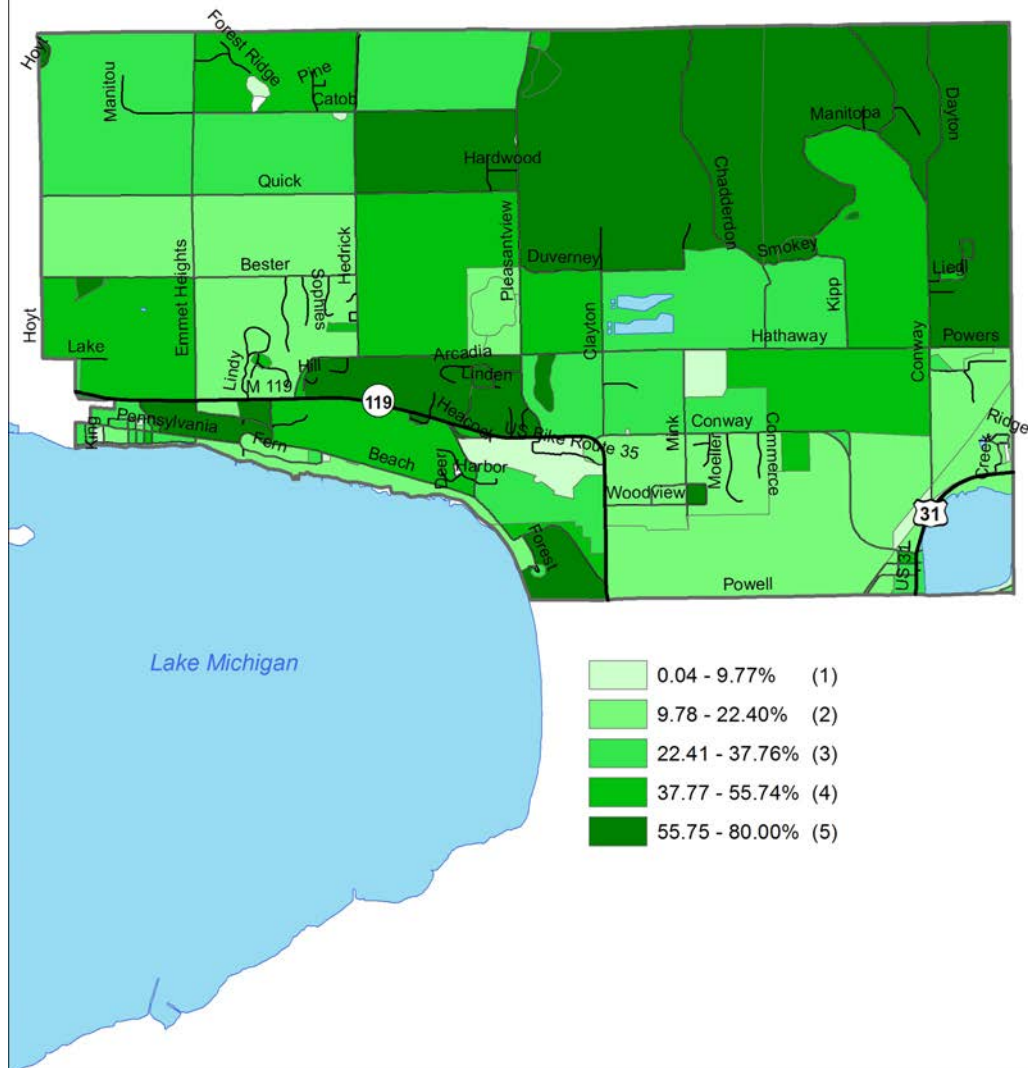


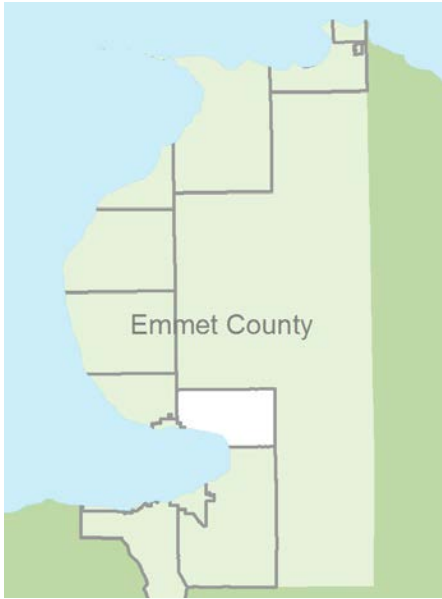


Map 7
Percent Impervious Surface Exposure

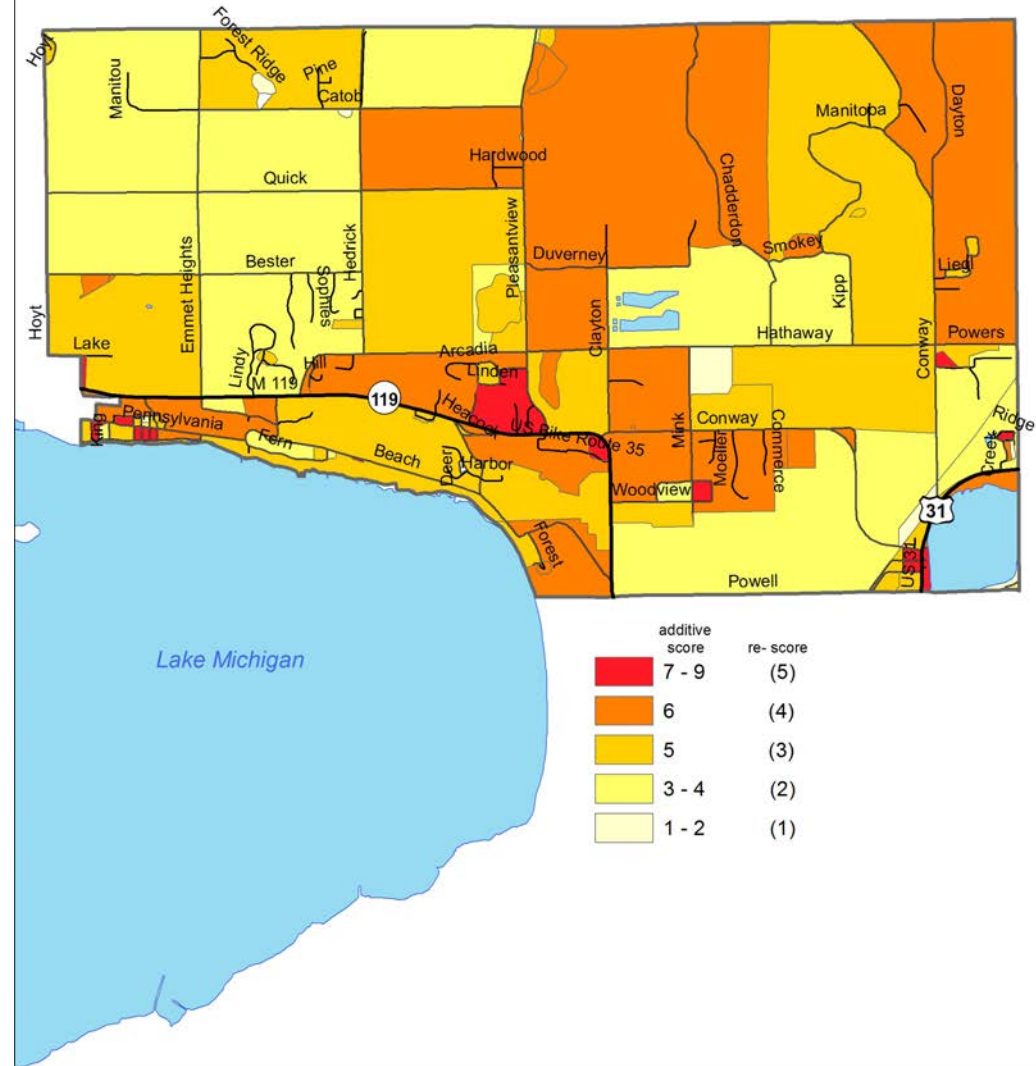


Map 8
Percent Tree Canopy

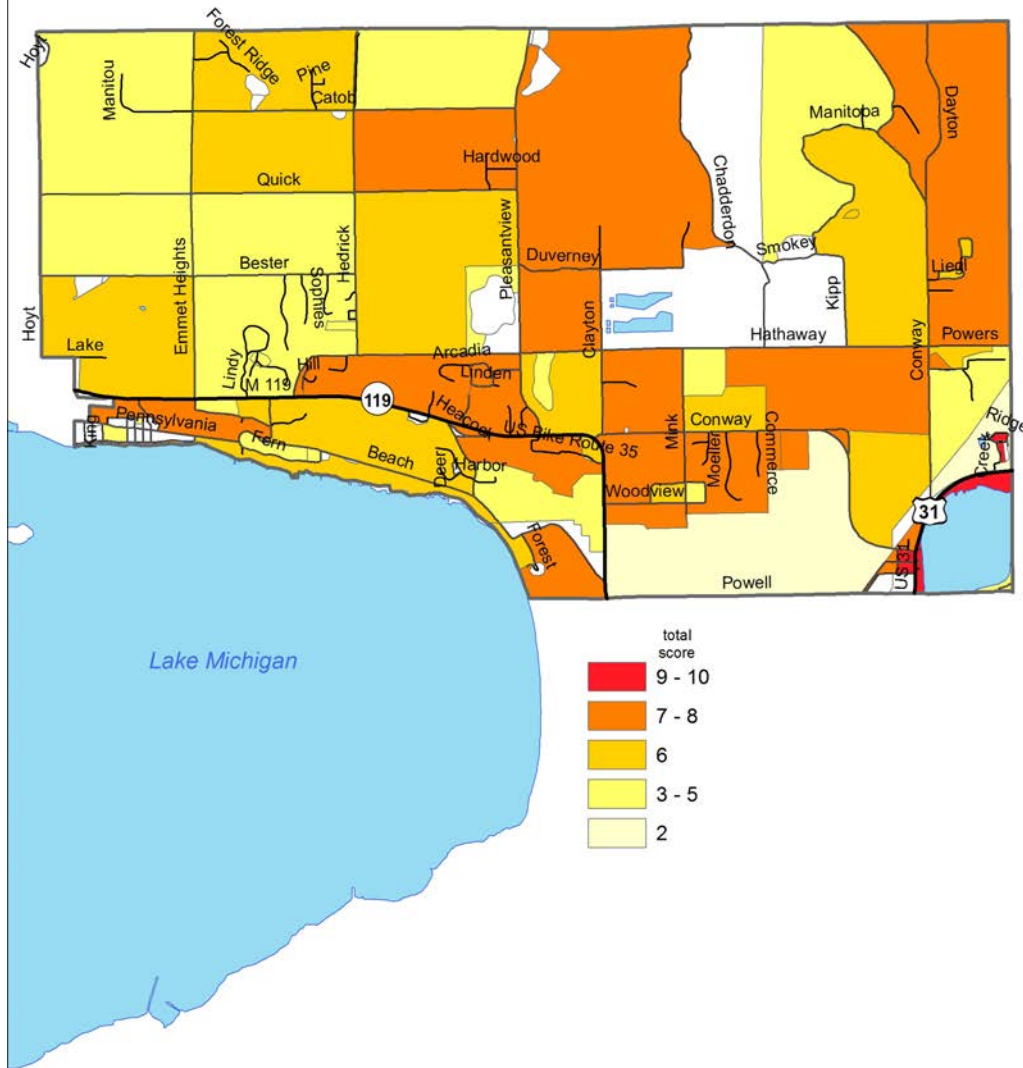




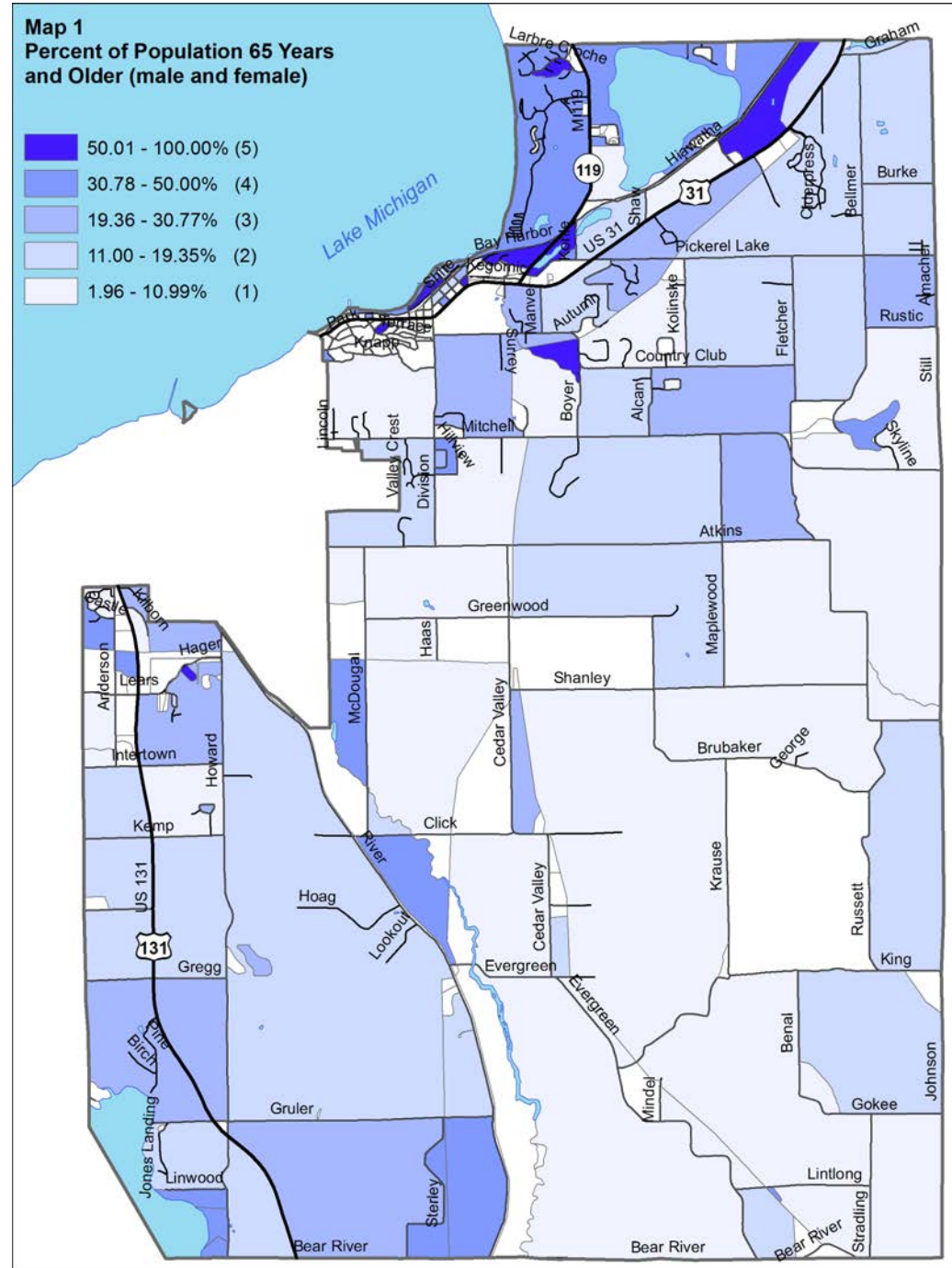
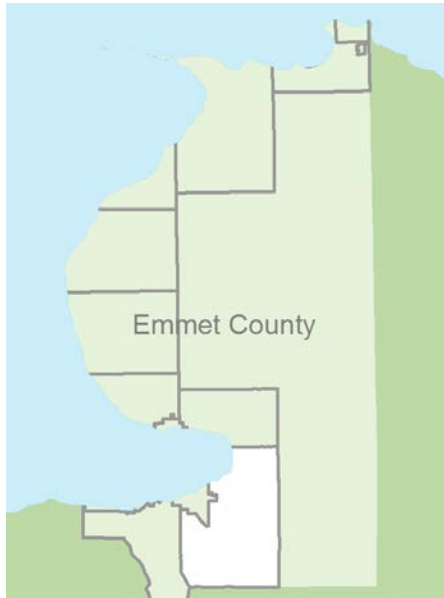
Map 9
Relative Environmental Exposure to Extreme Heat Events

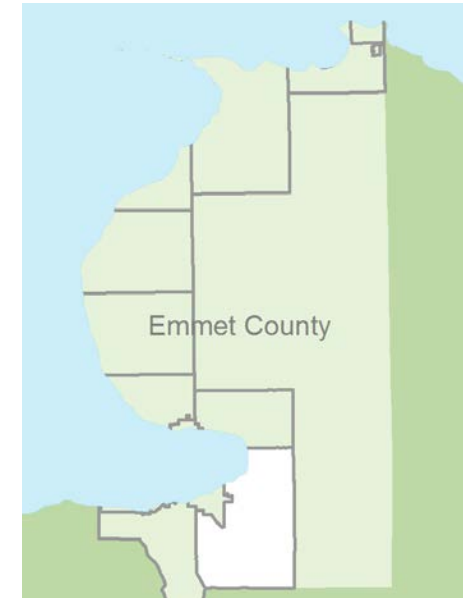
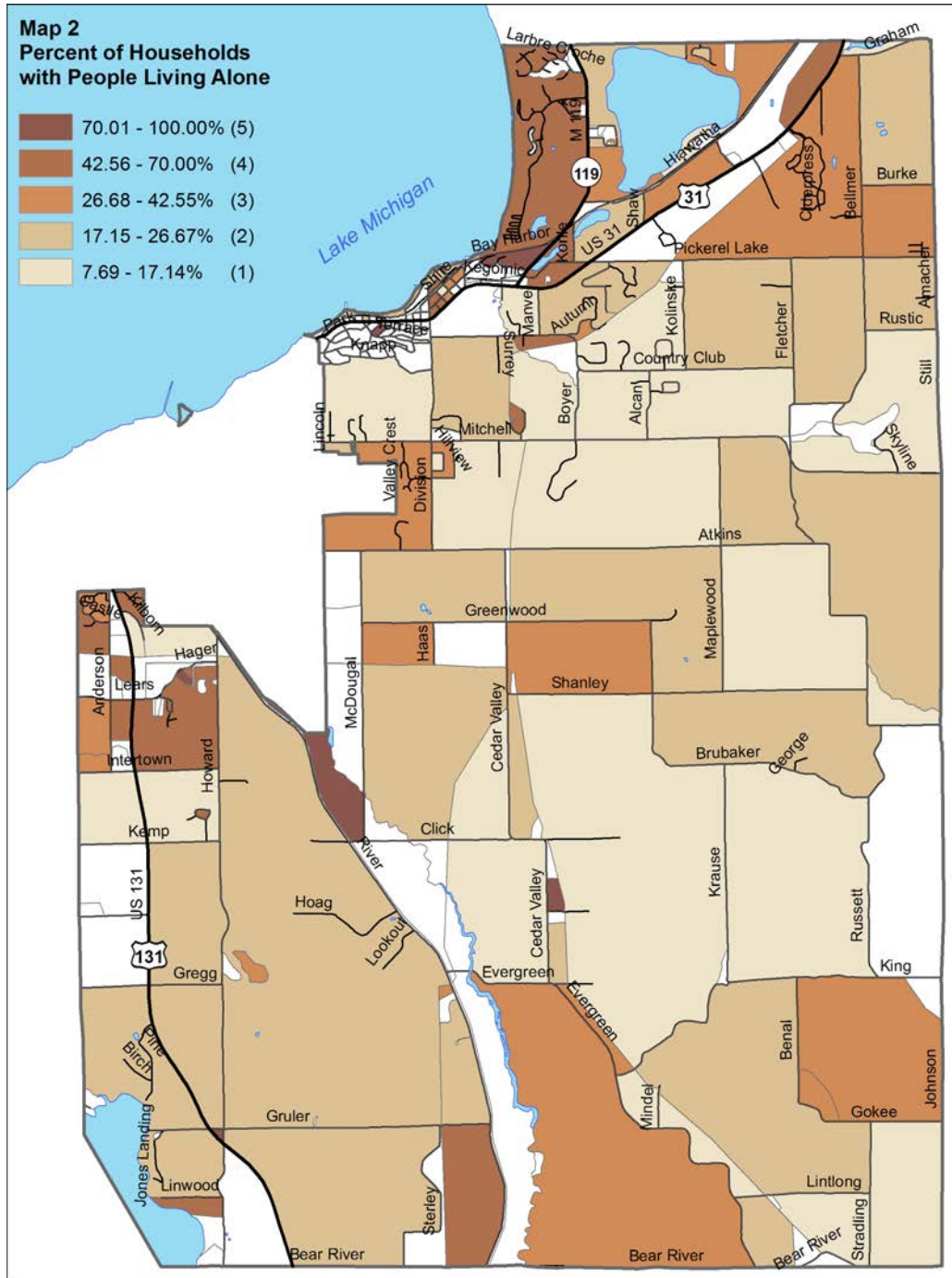


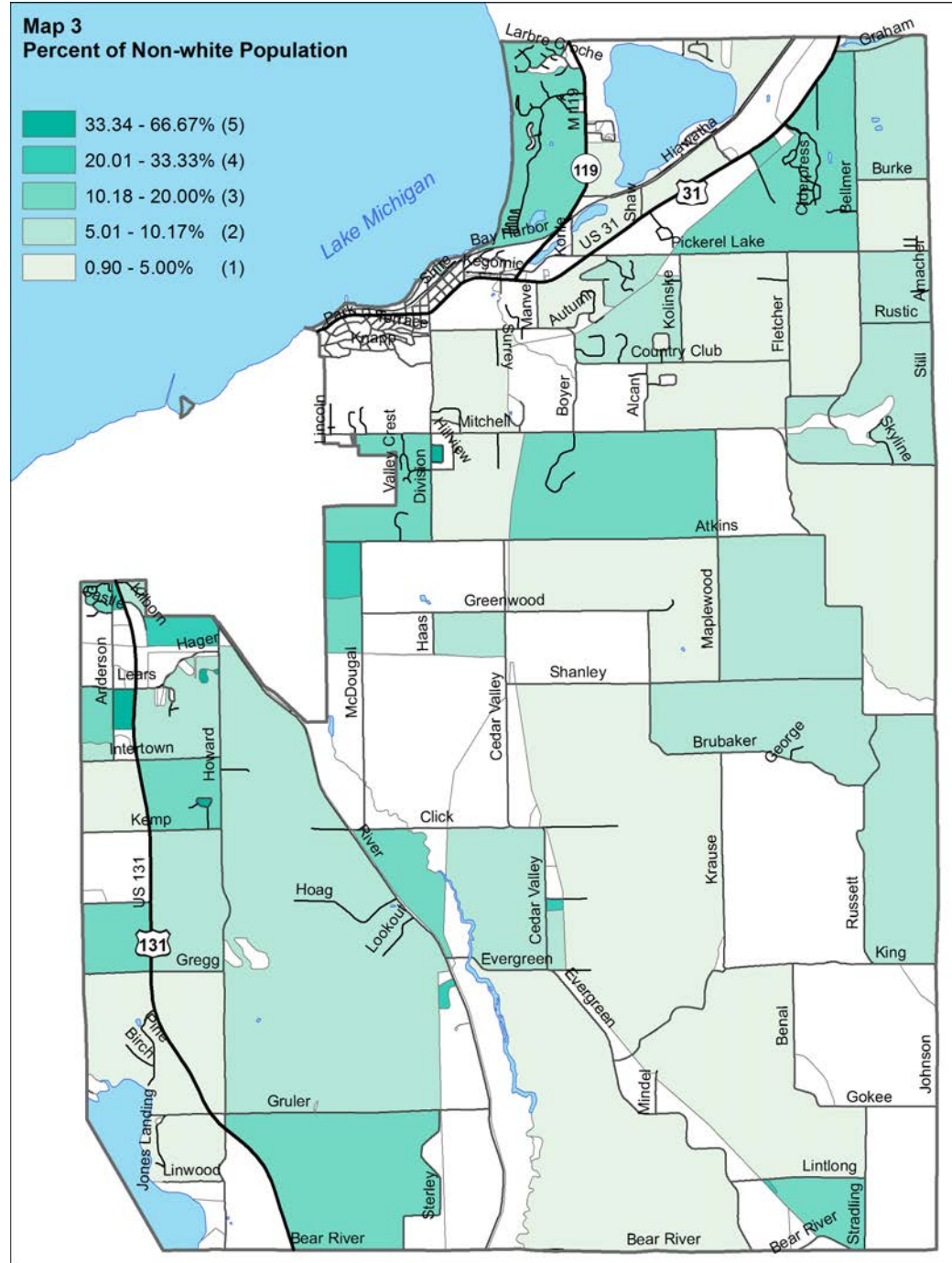
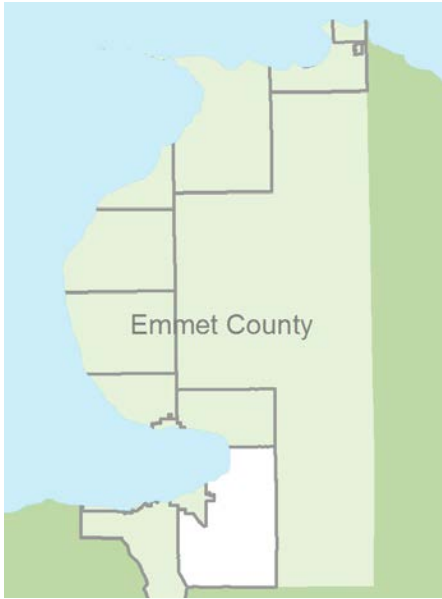
Map 10
Population Vulnerable to Extreme Heat Events

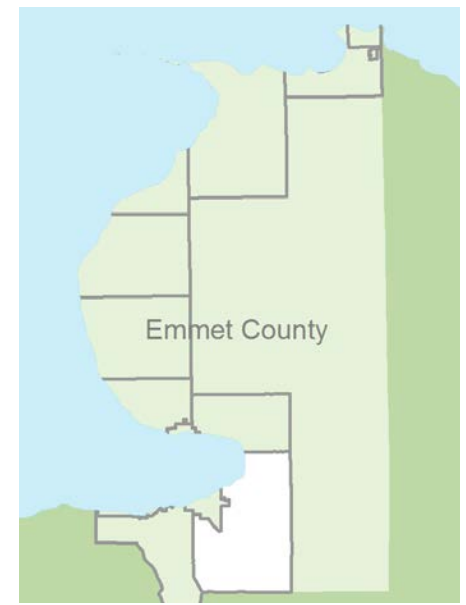
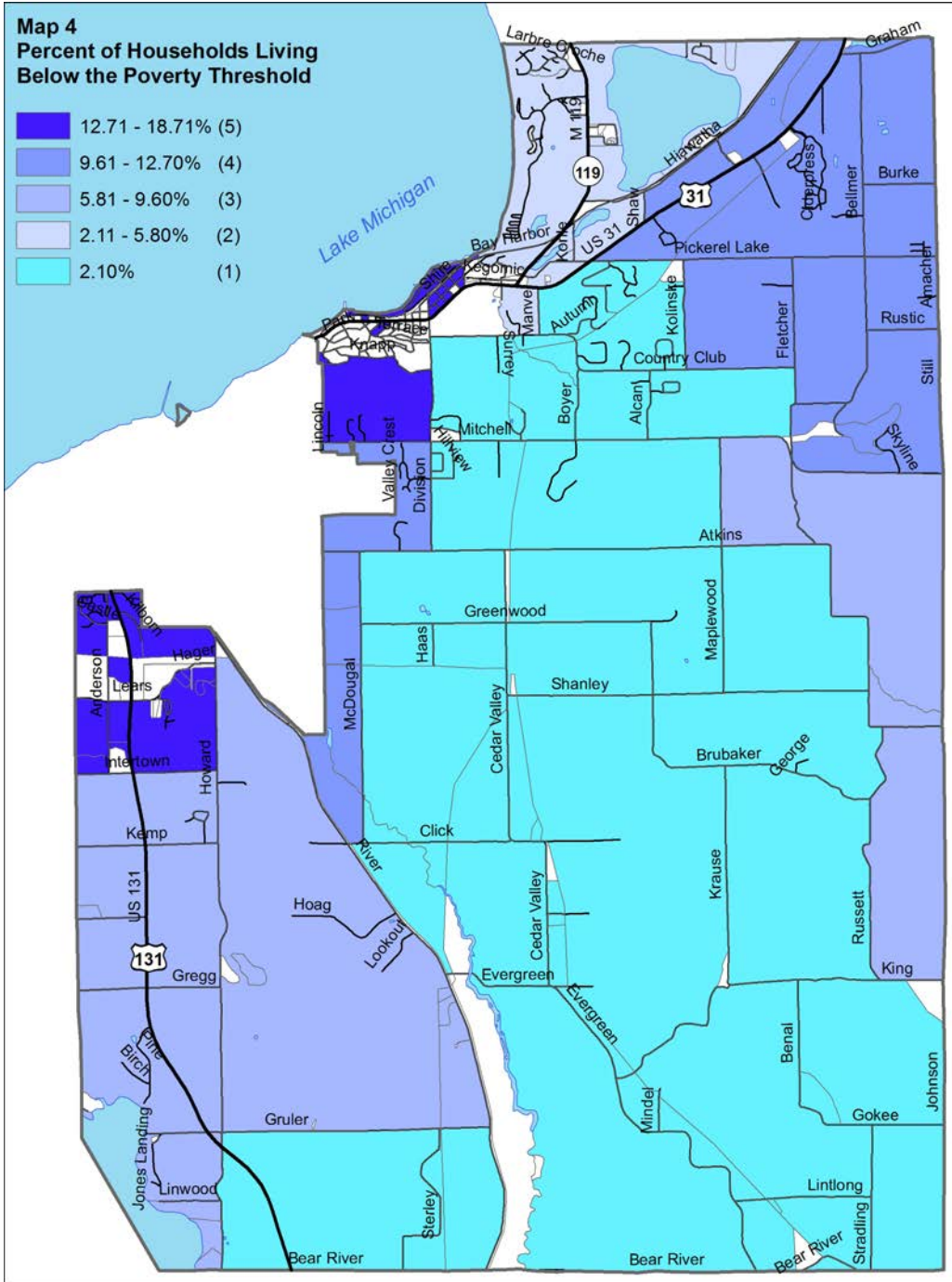


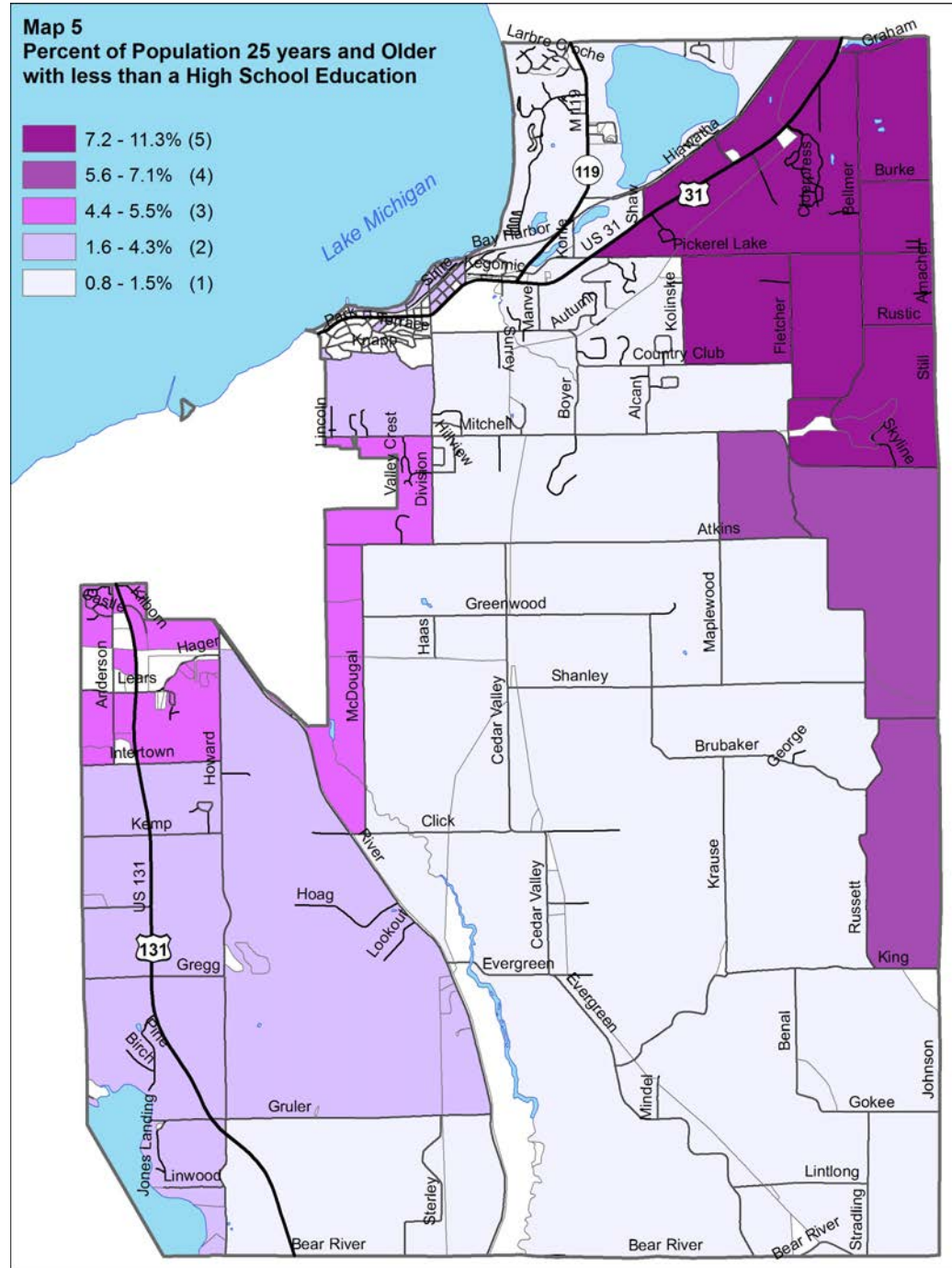
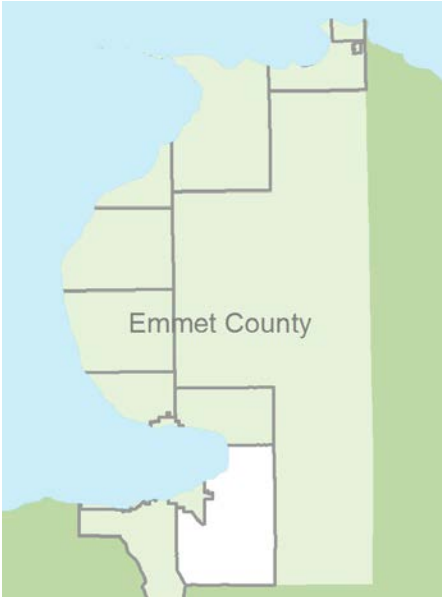
Bear Creek Twp.

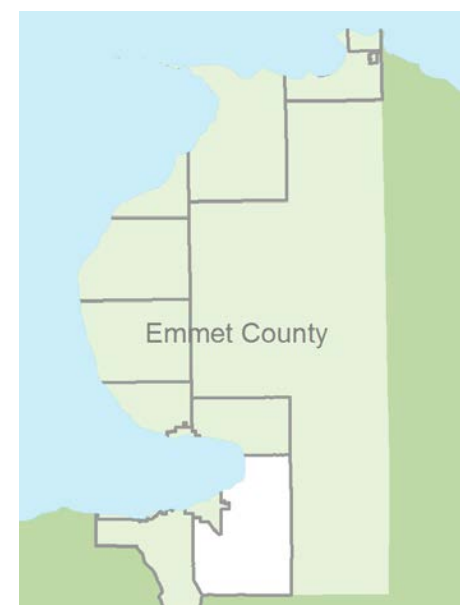
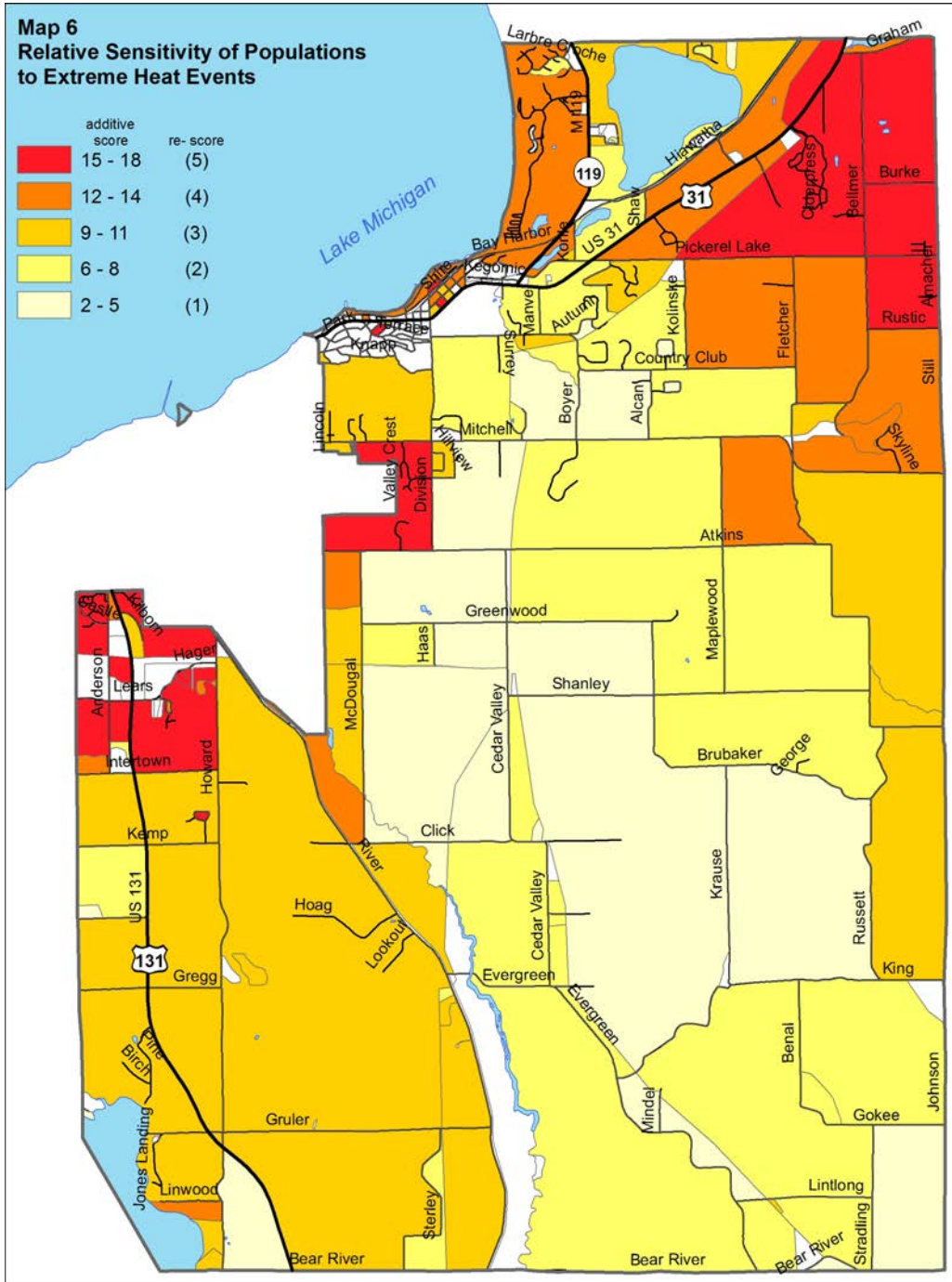


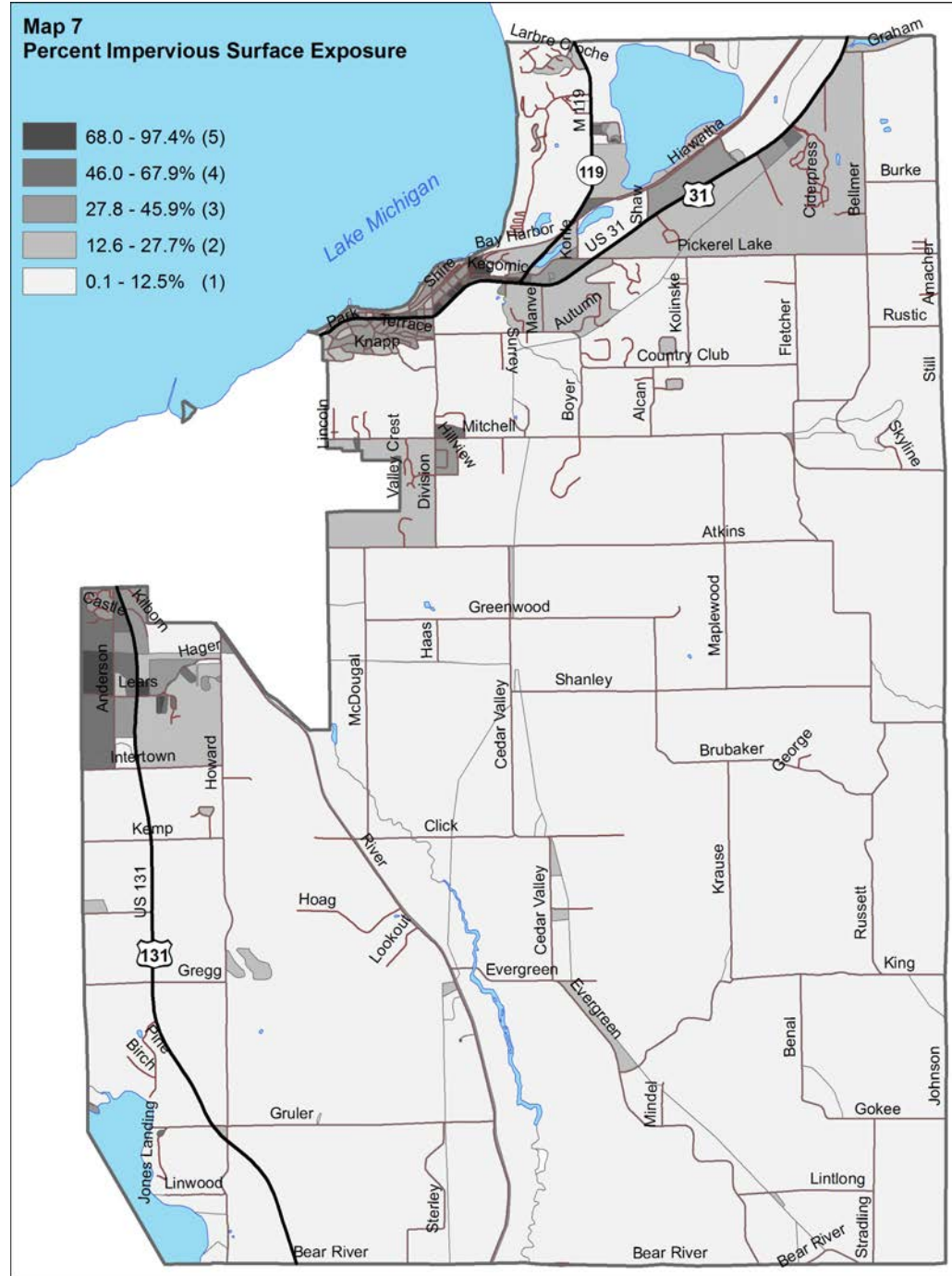
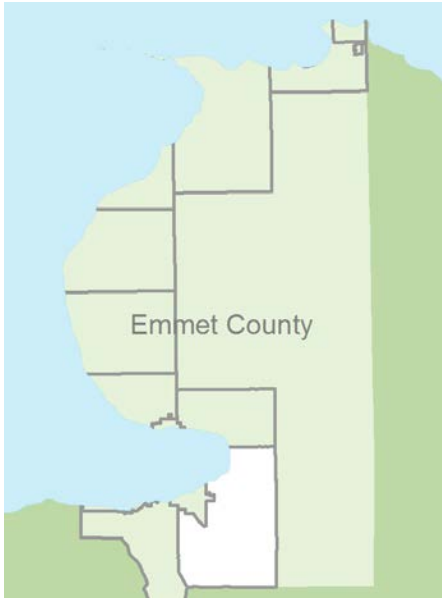


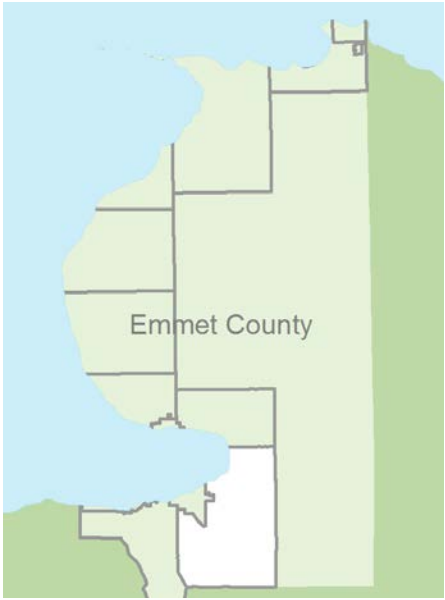
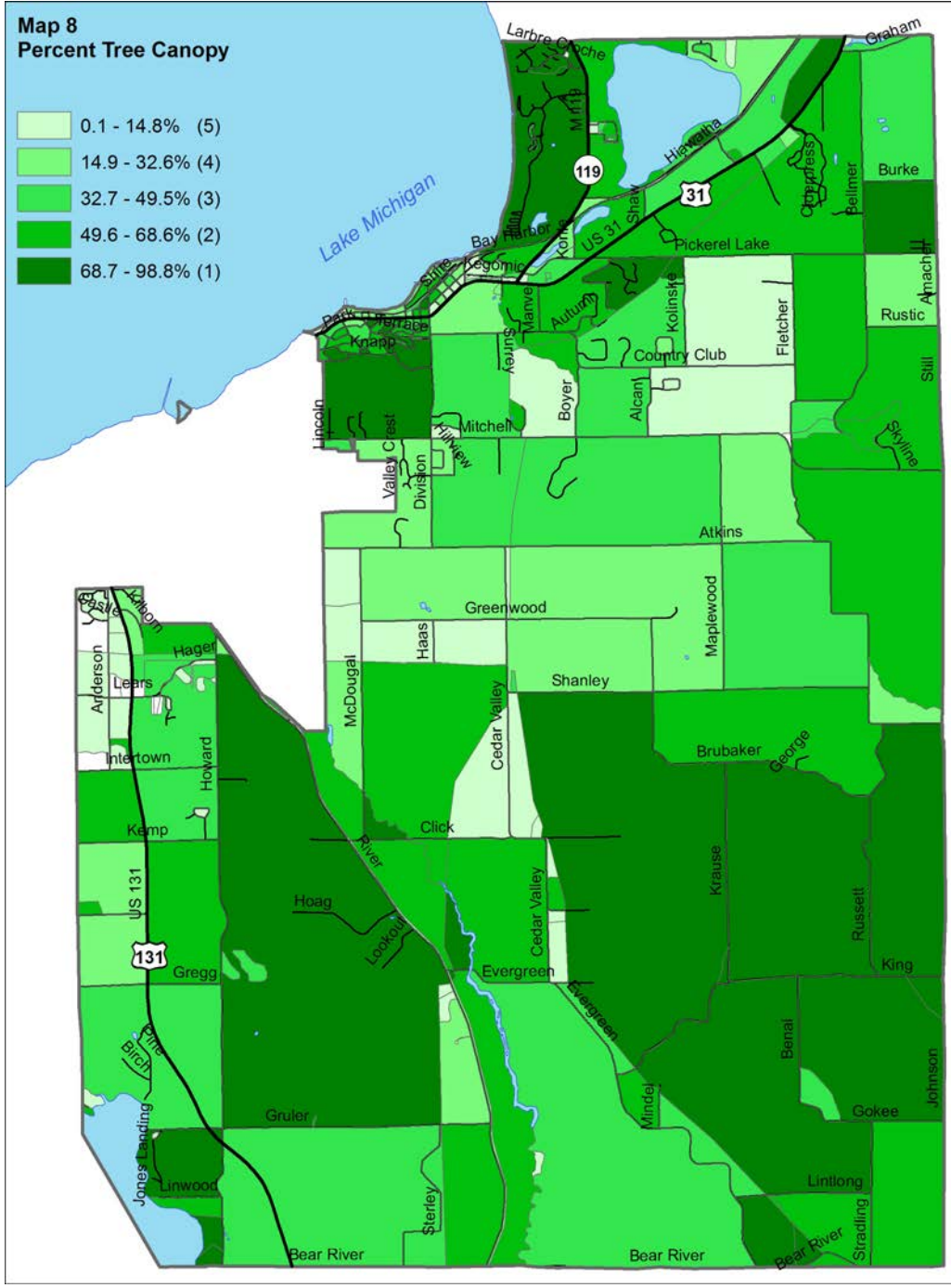


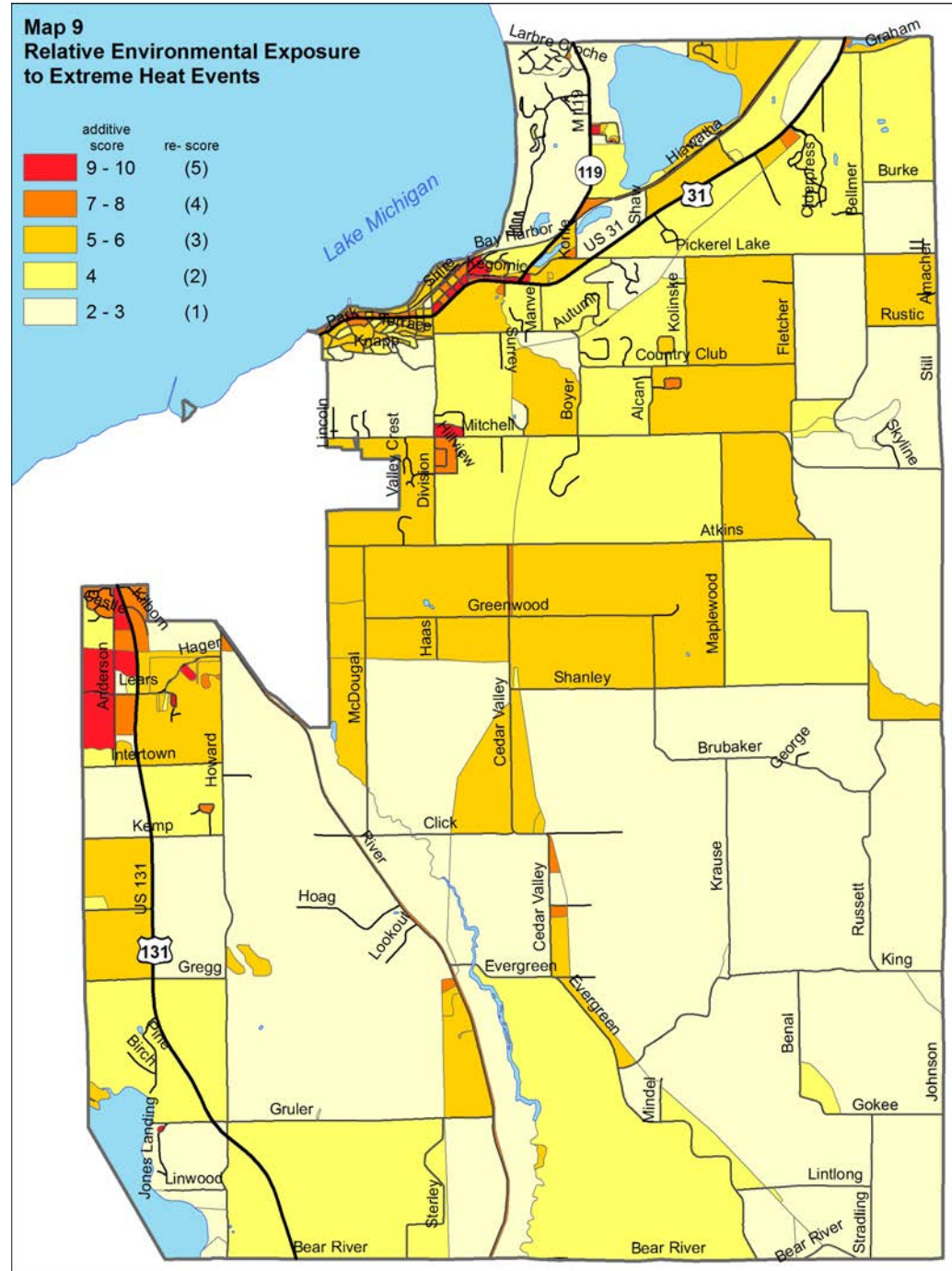
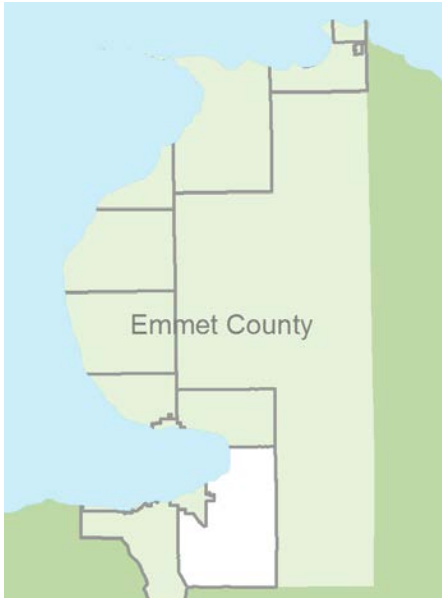


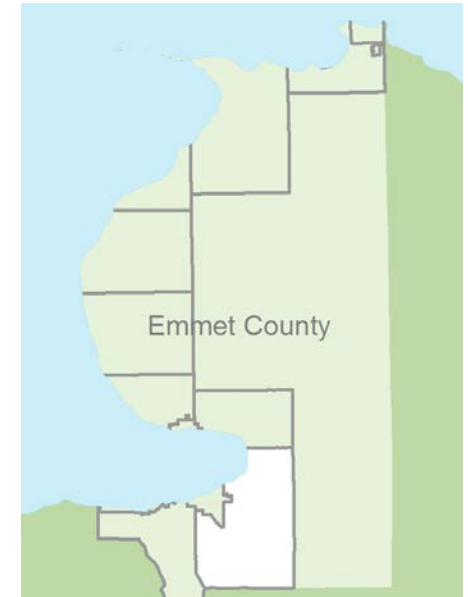
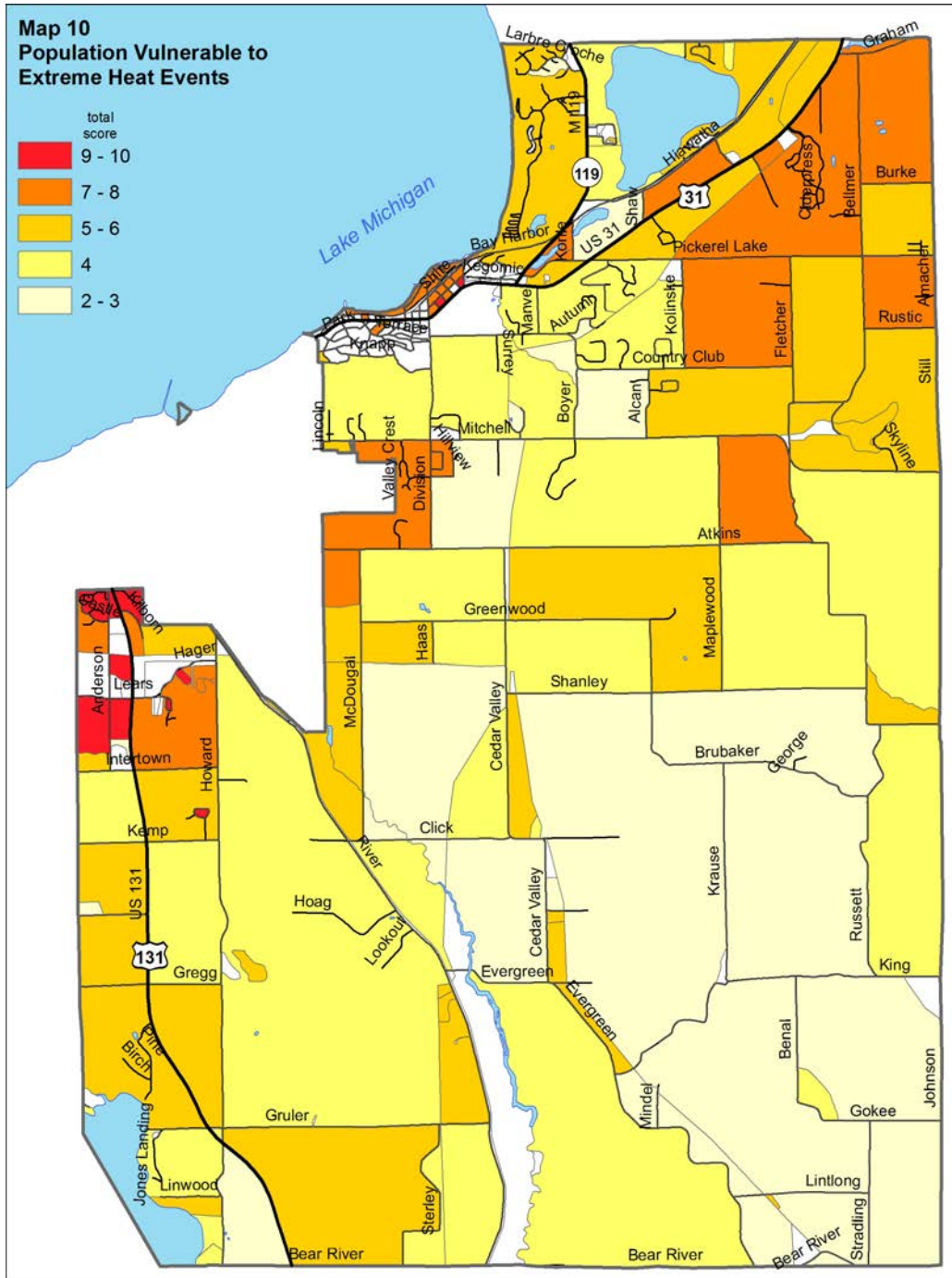




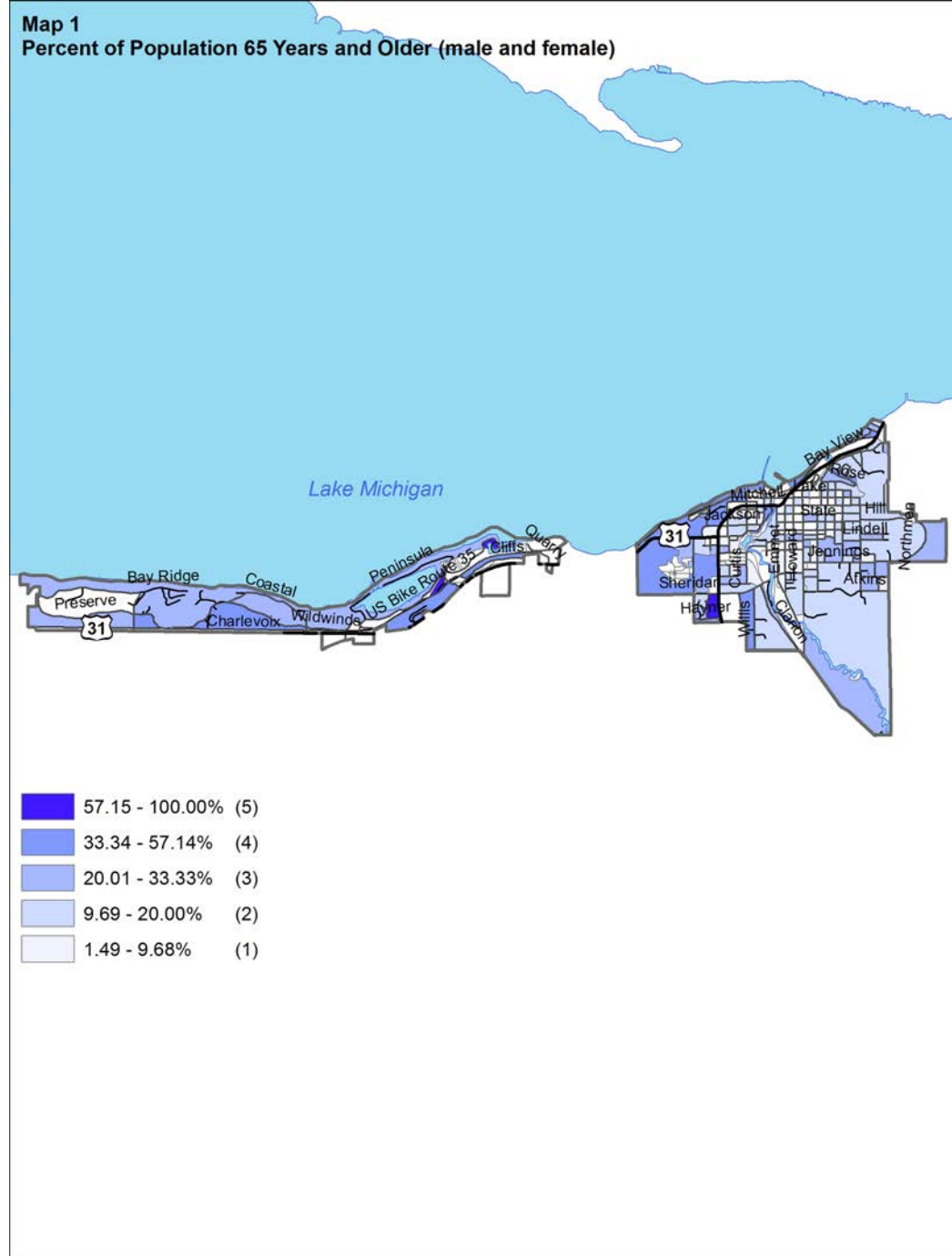
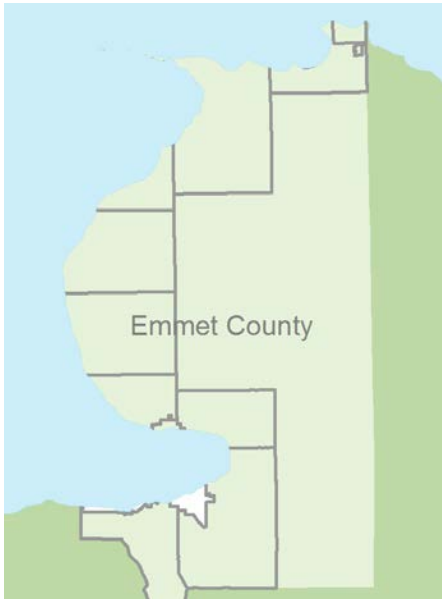




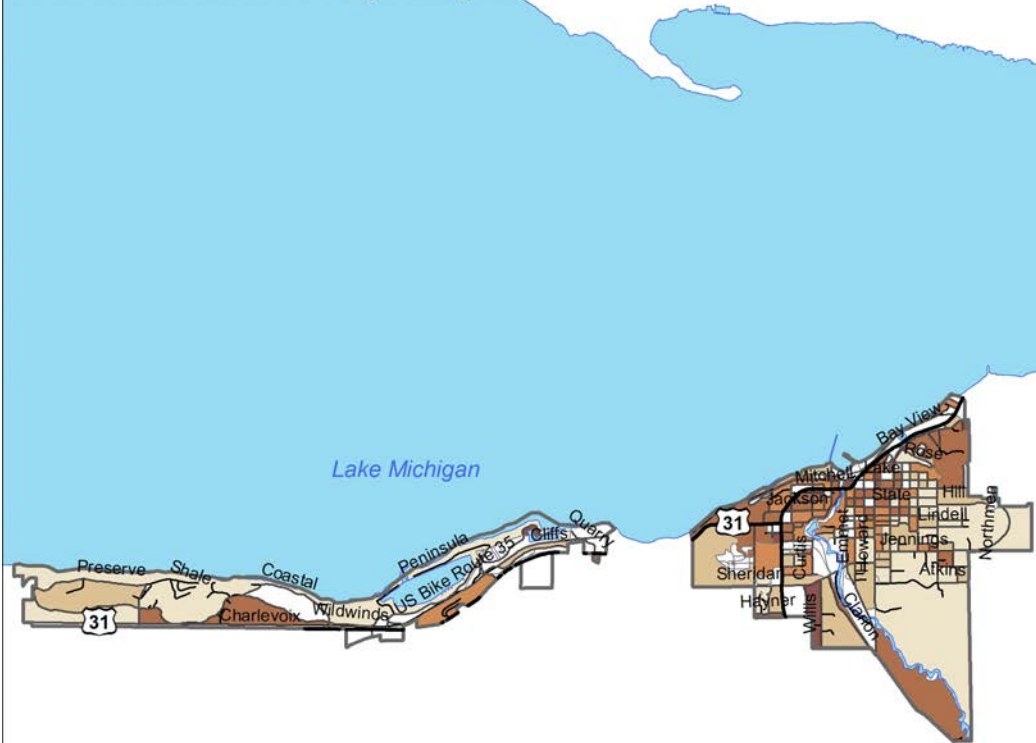


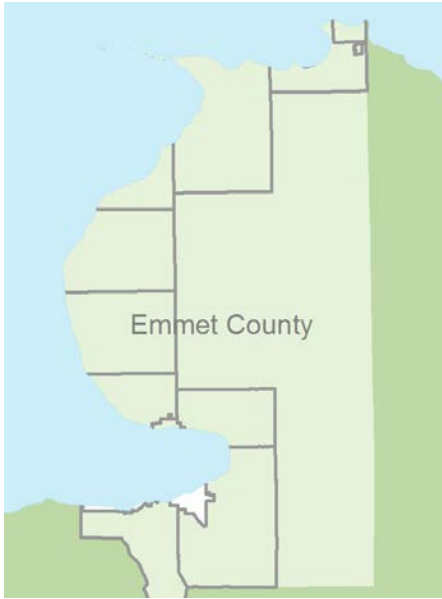


Petoskey

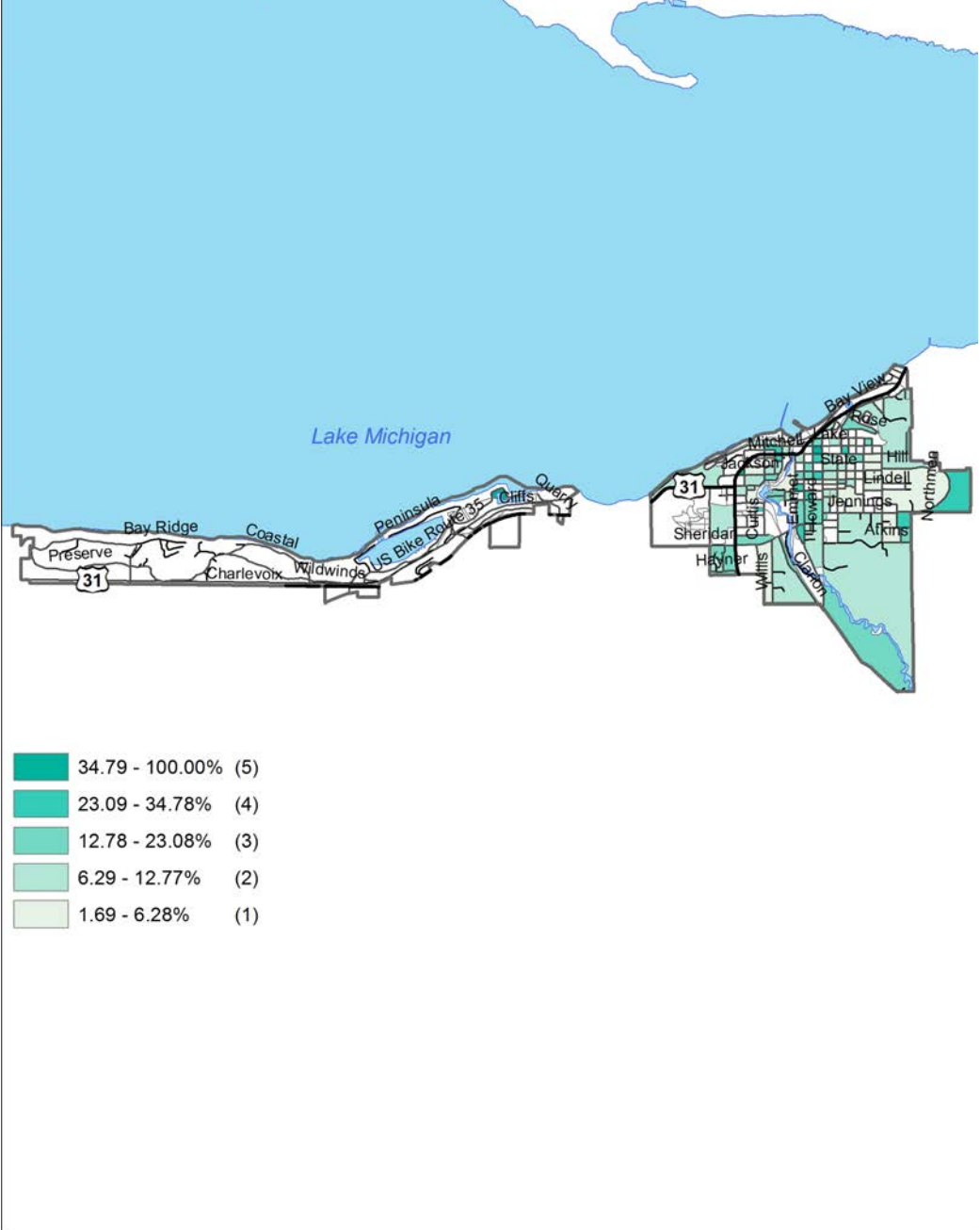


Map 2
Percent of Households with People Living Alone

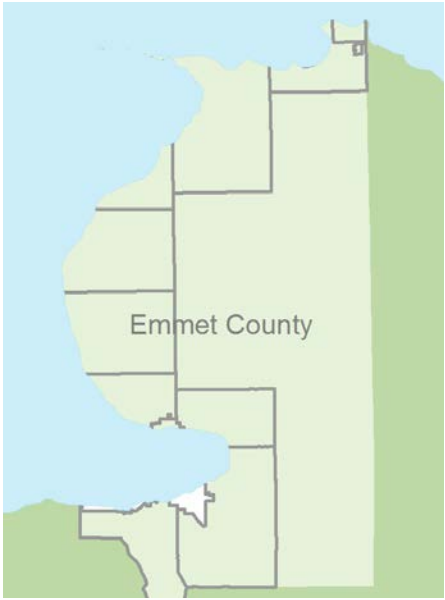
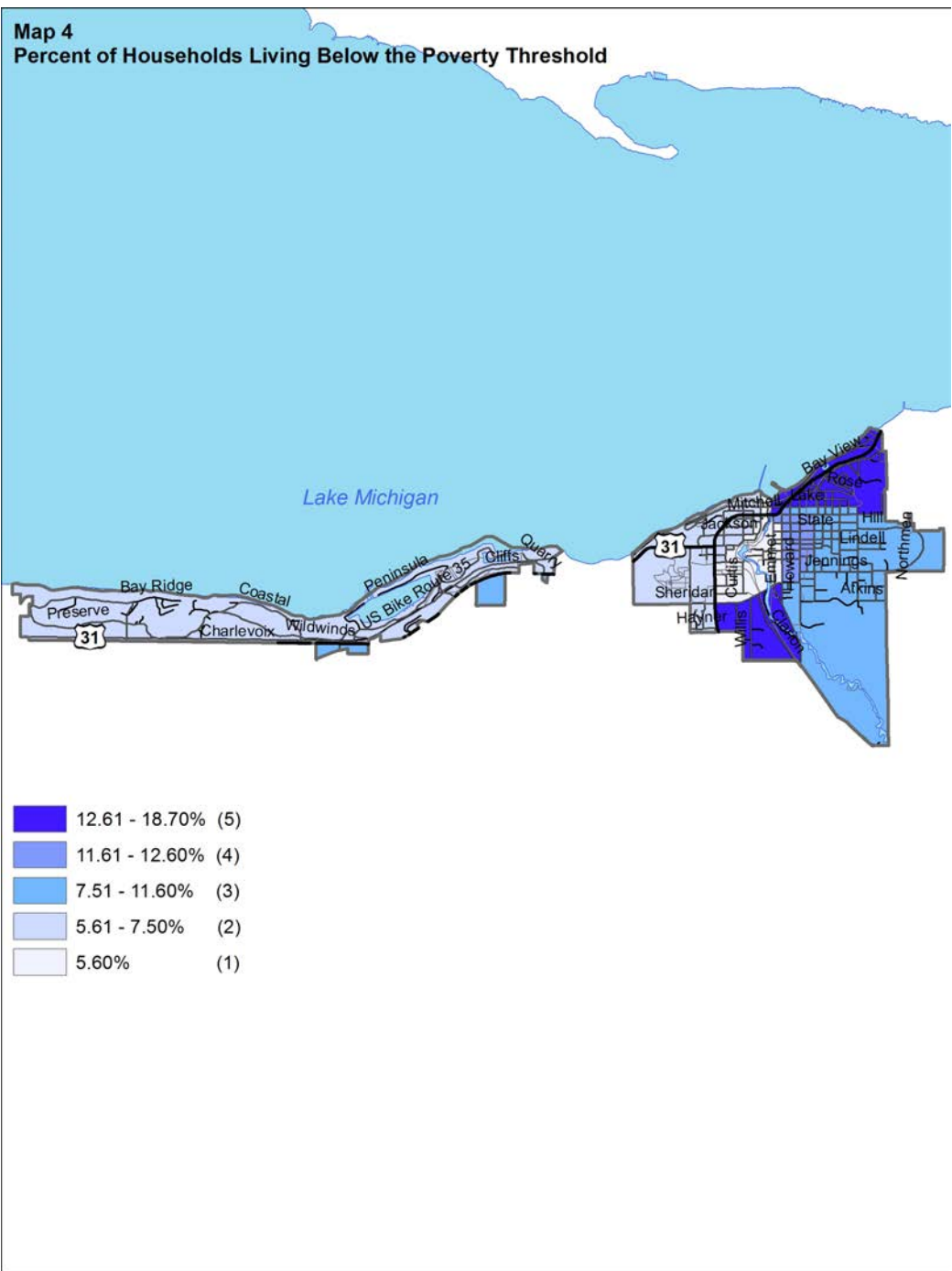


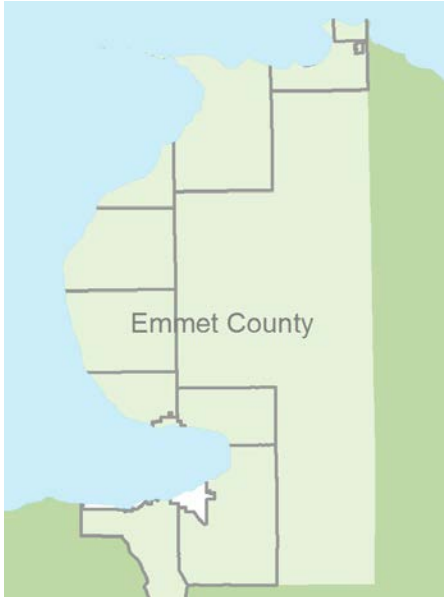


Map 3
Percent of Non-white Population

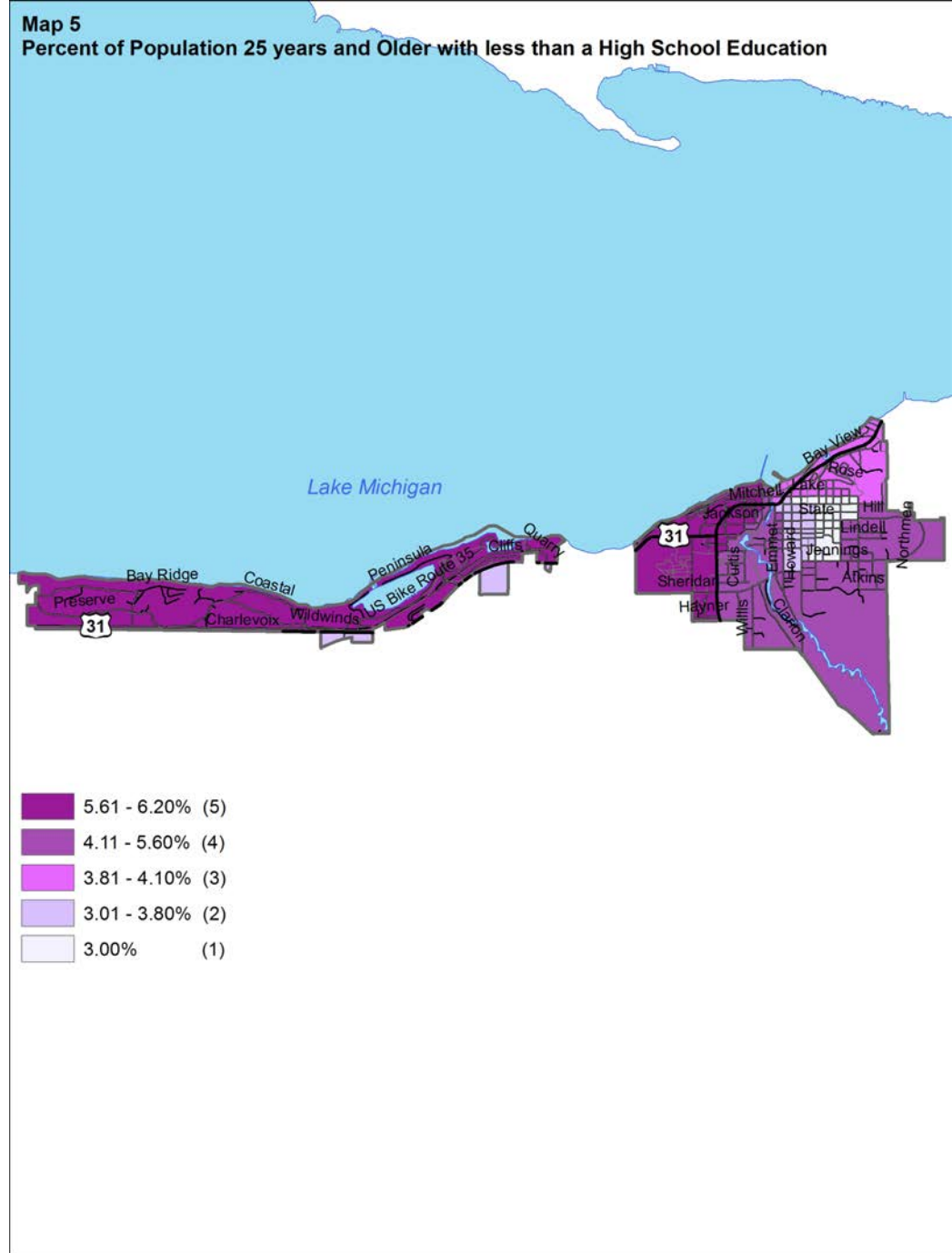


Map 4
Percent of Households Living Below the Poverty Threshold

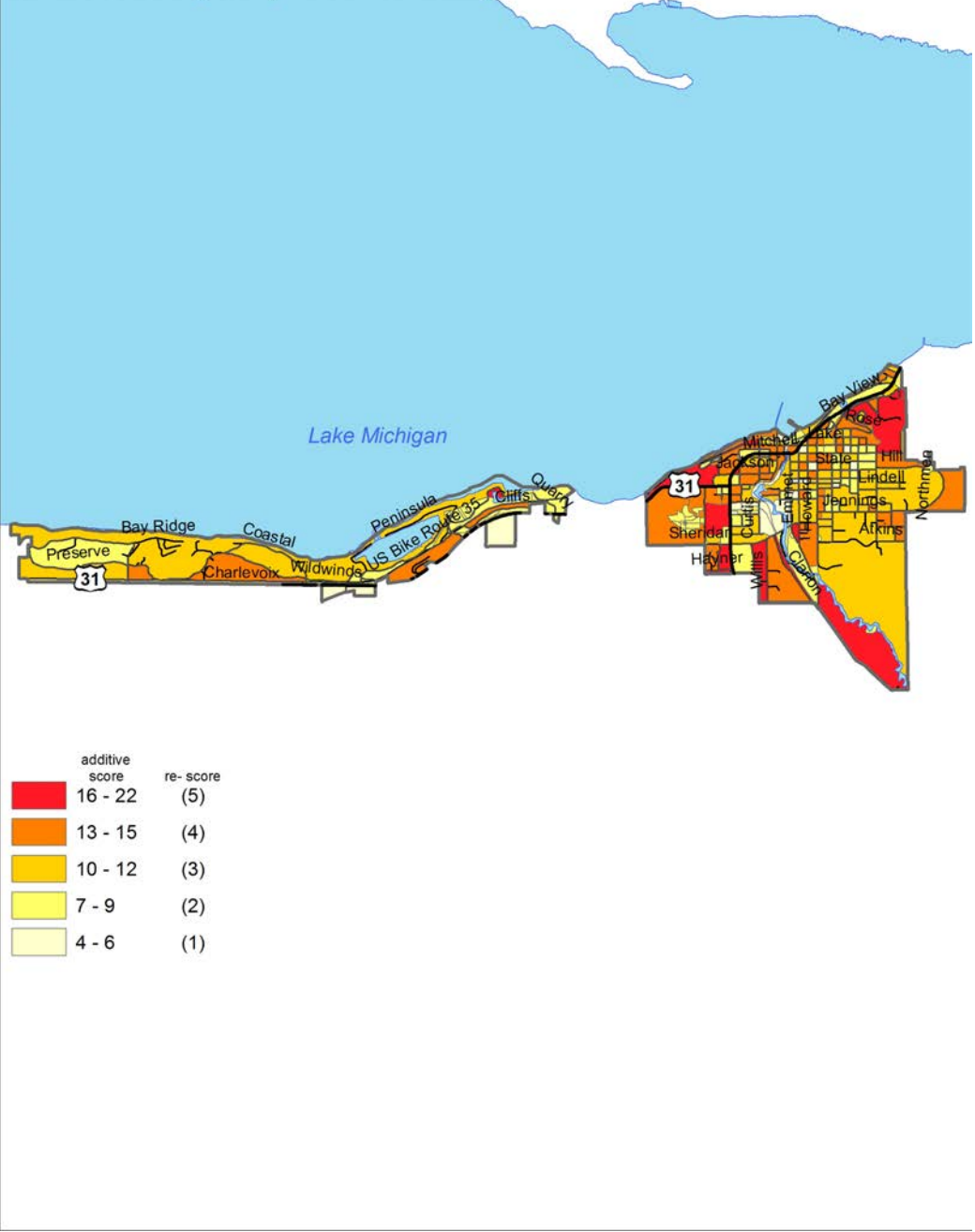


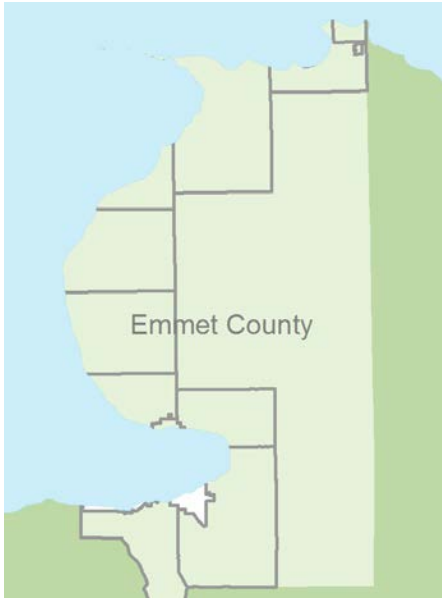


Map 5
Percent of Population 25 years and Older with less than a High School Education

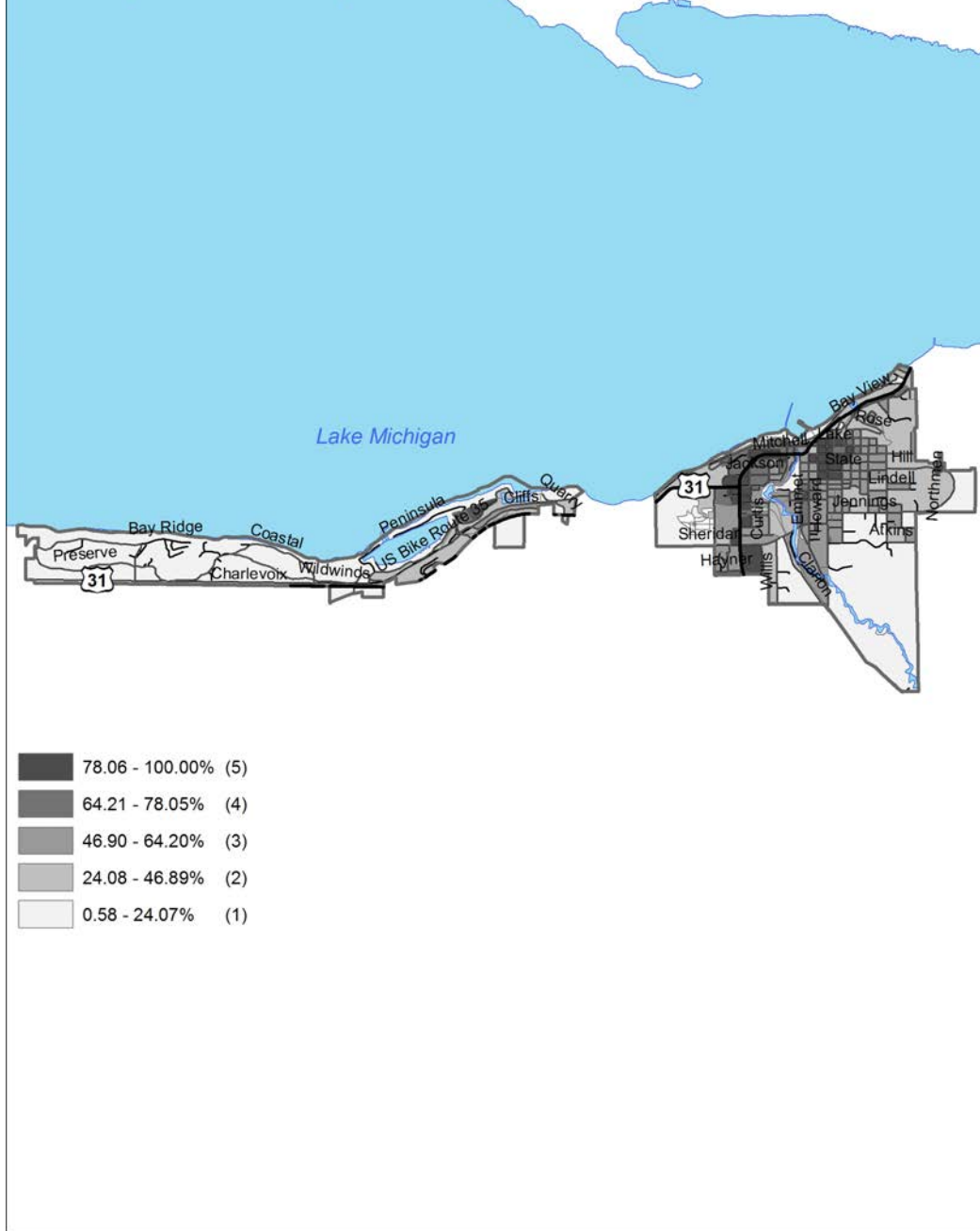


Map 6
Relative Sensitivity of Populations to Extreme Heat Events

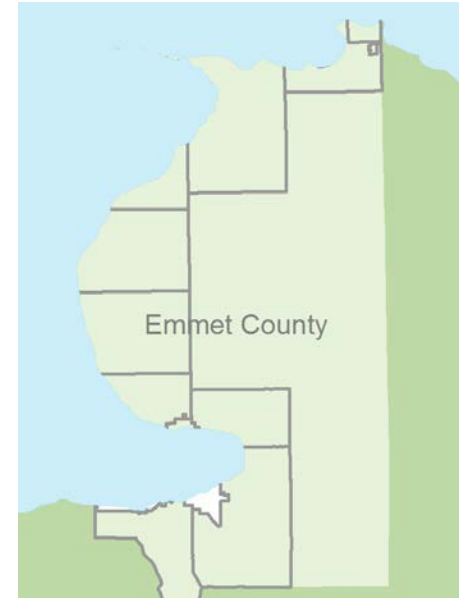
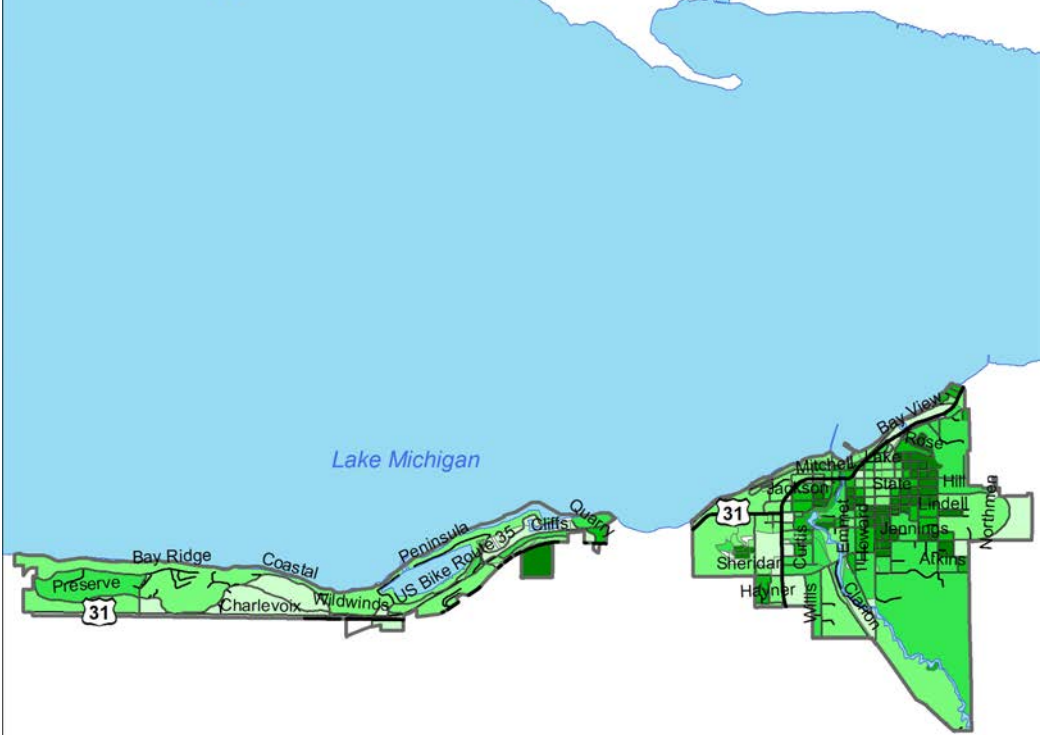


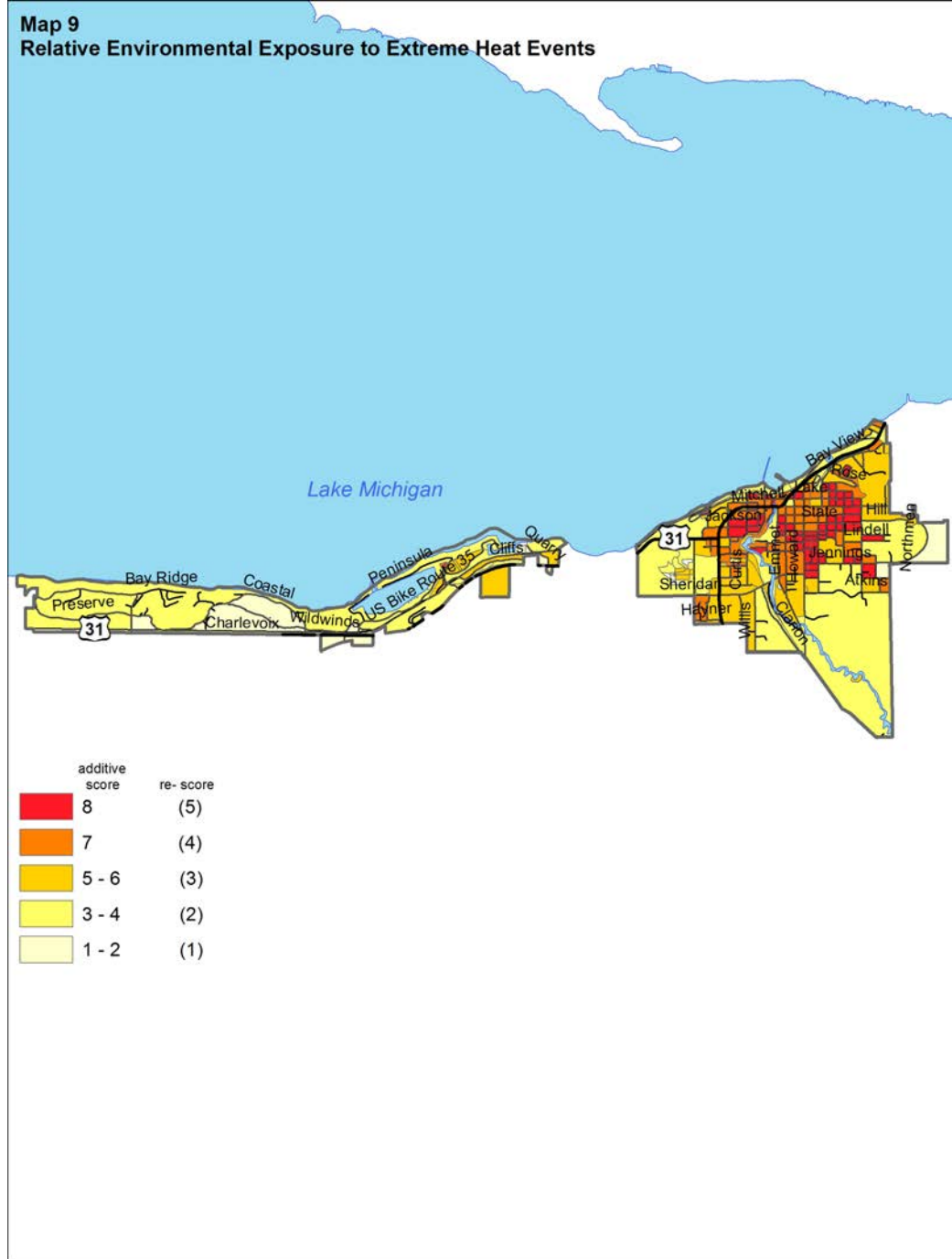
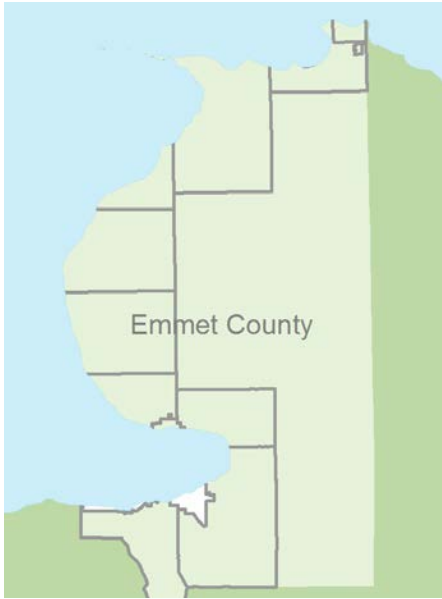


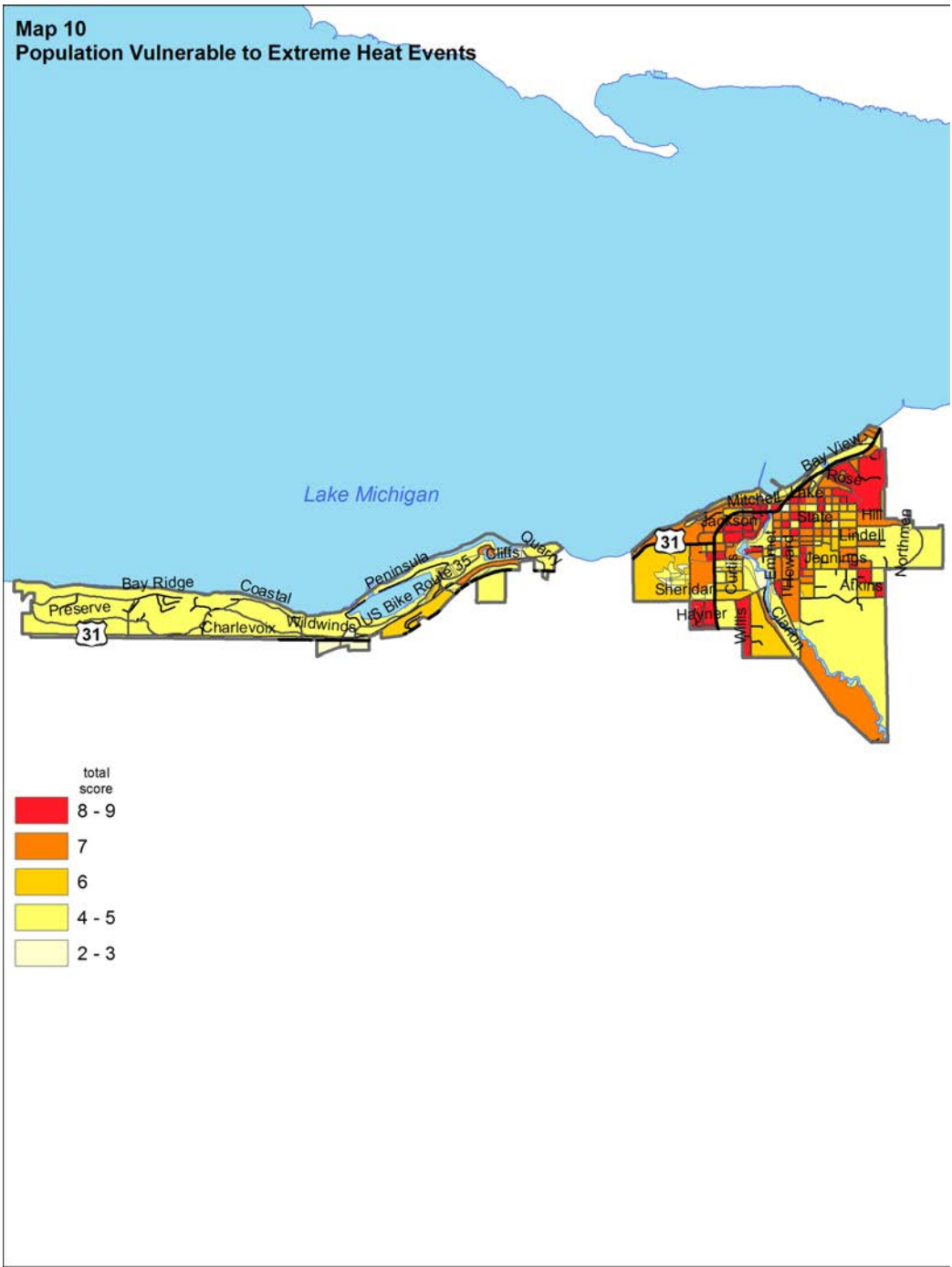
Map 7
Percent Impervious Surface Exposure



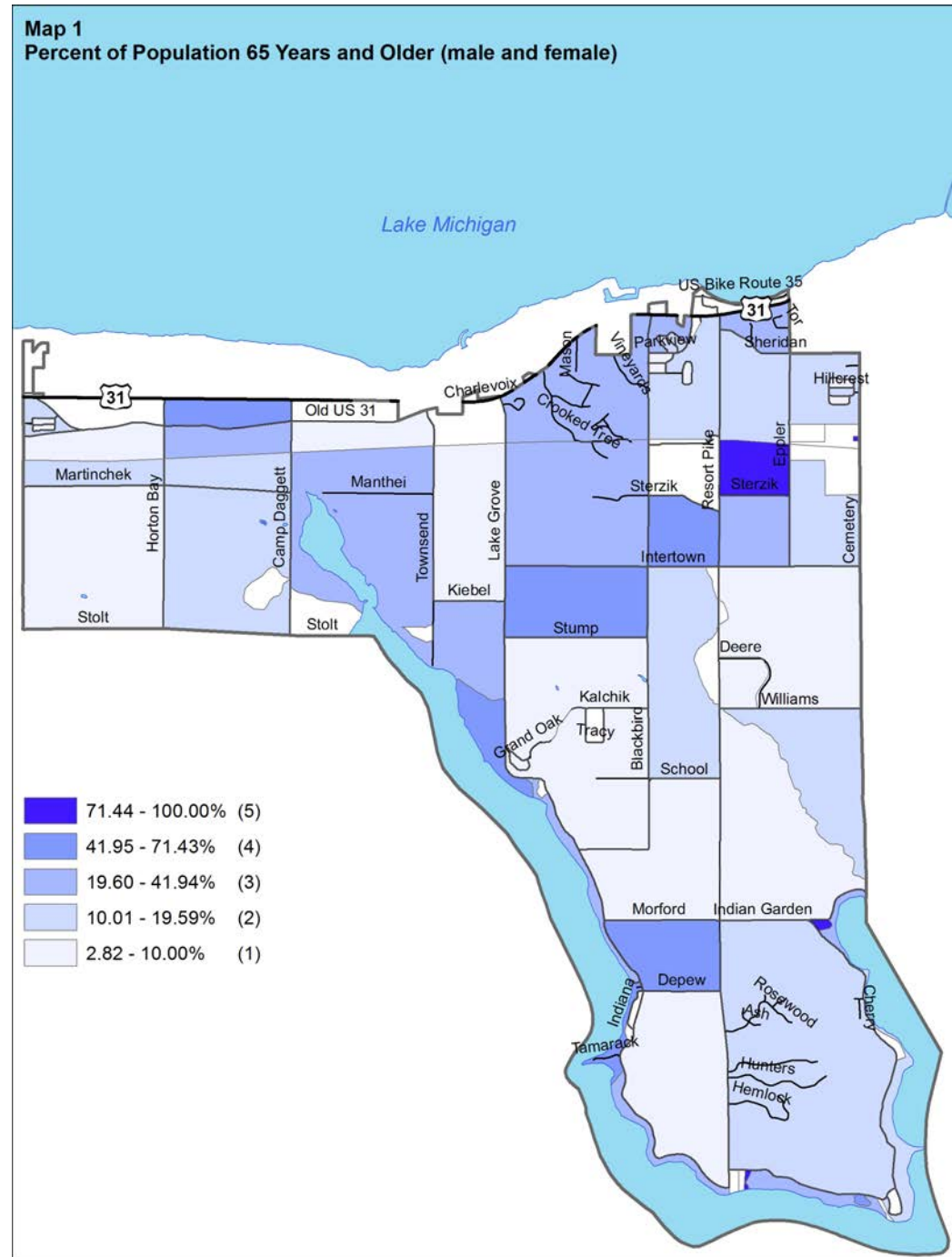
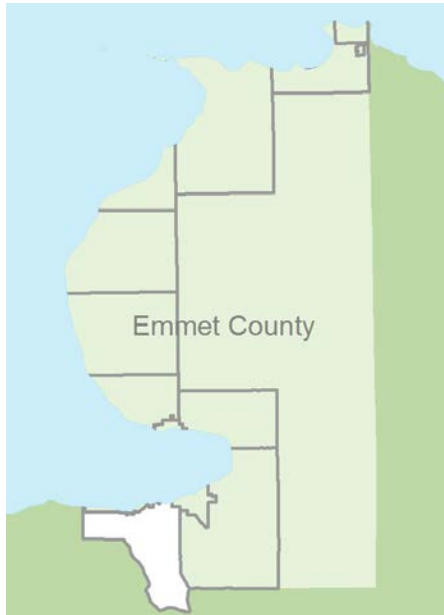
Map 8
Percent Tree Canopy

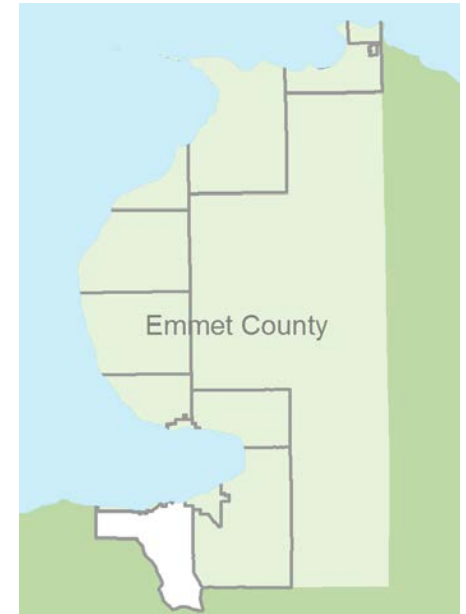
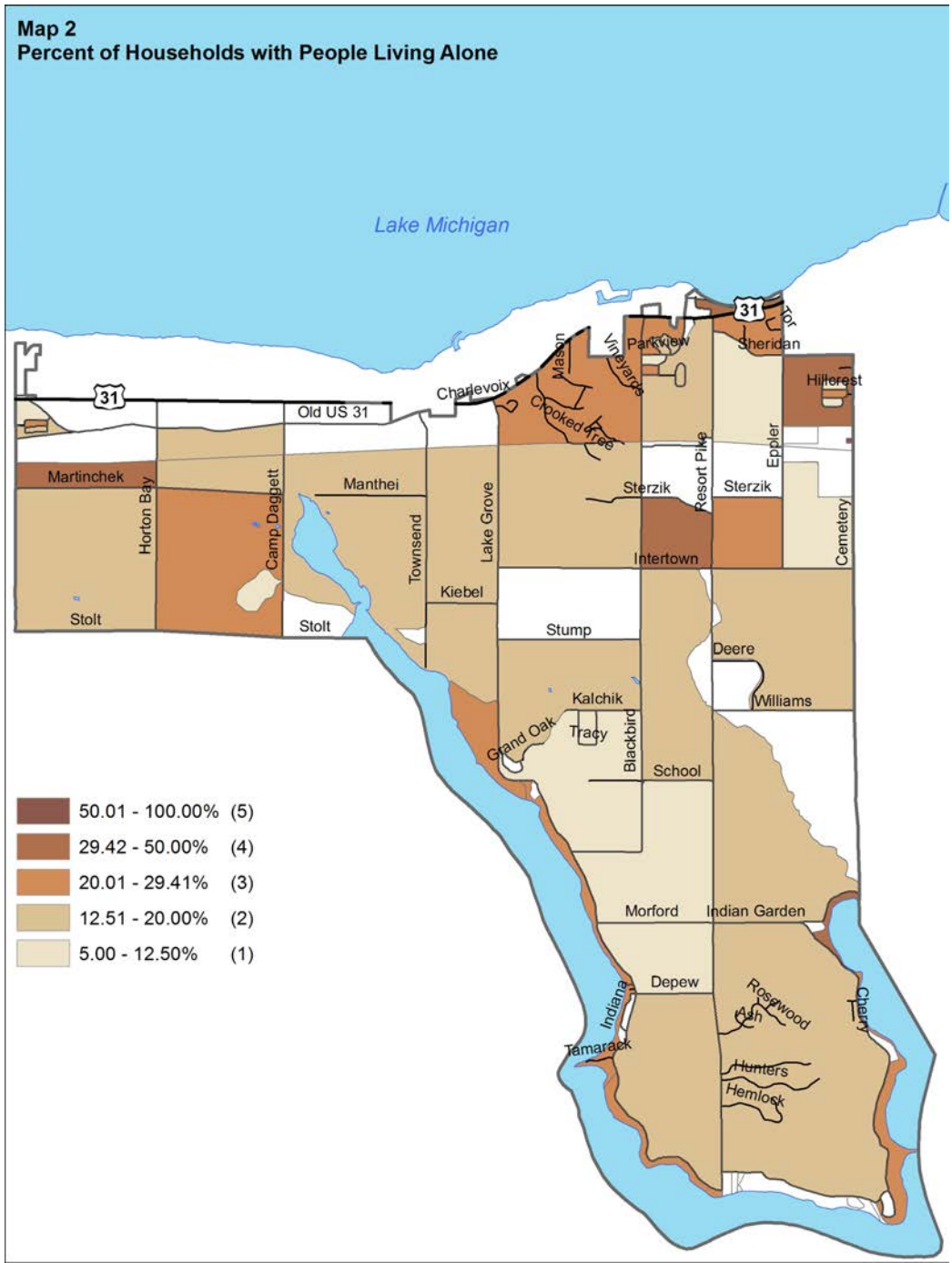


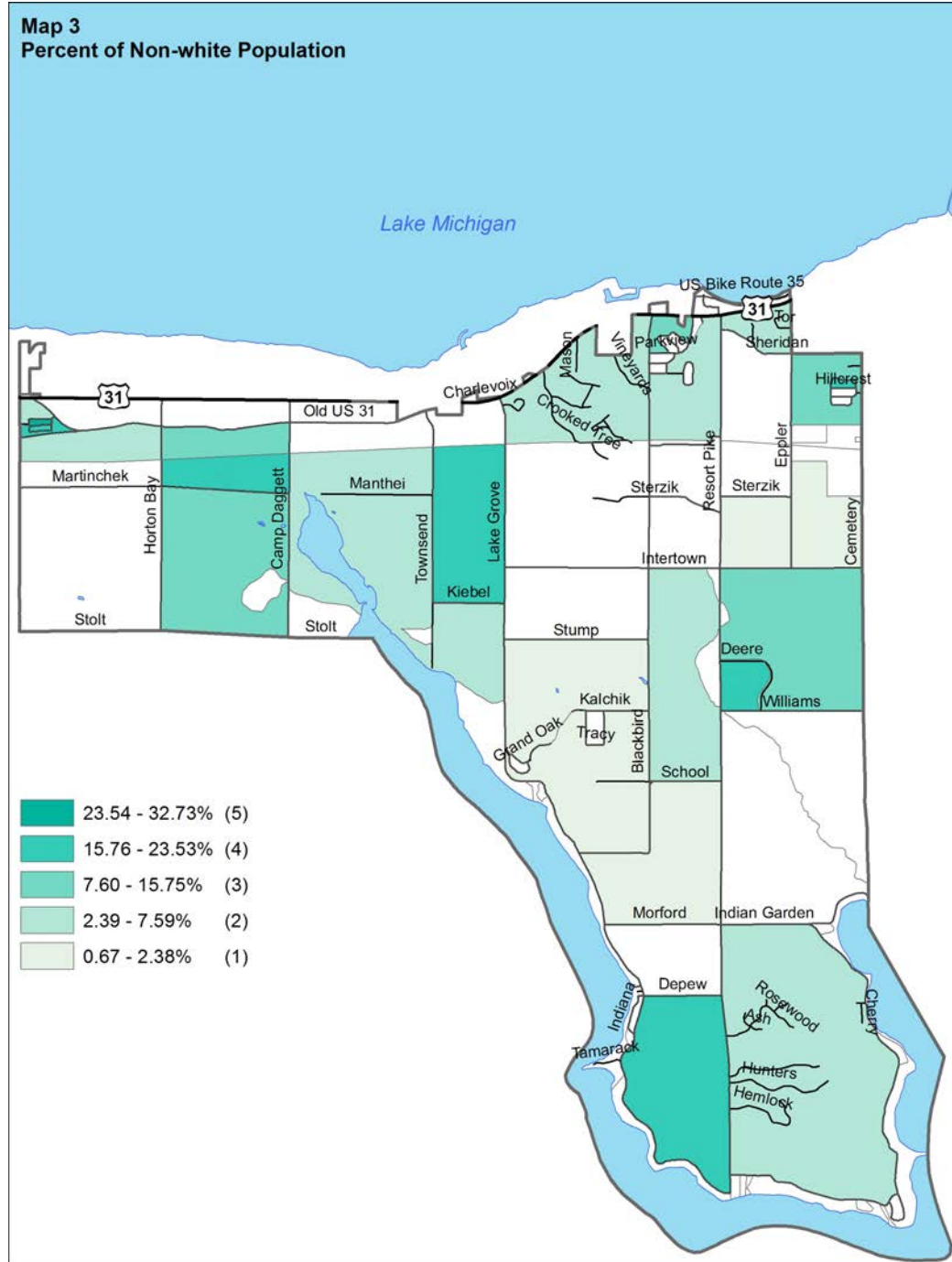
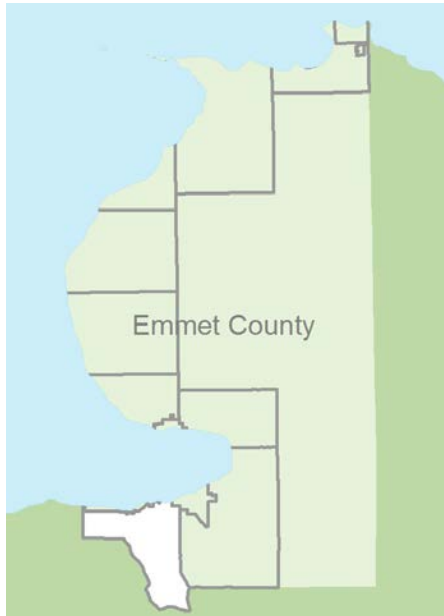


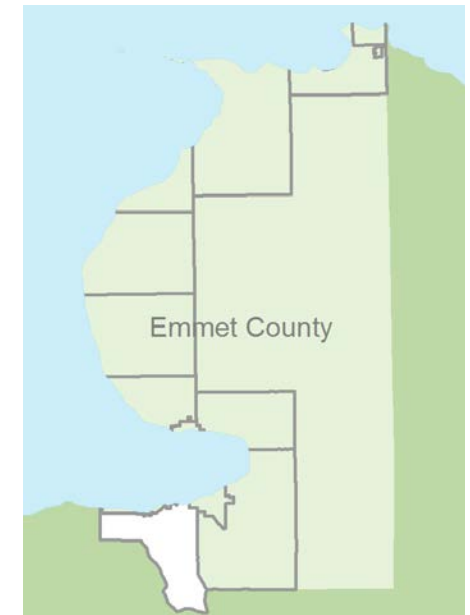
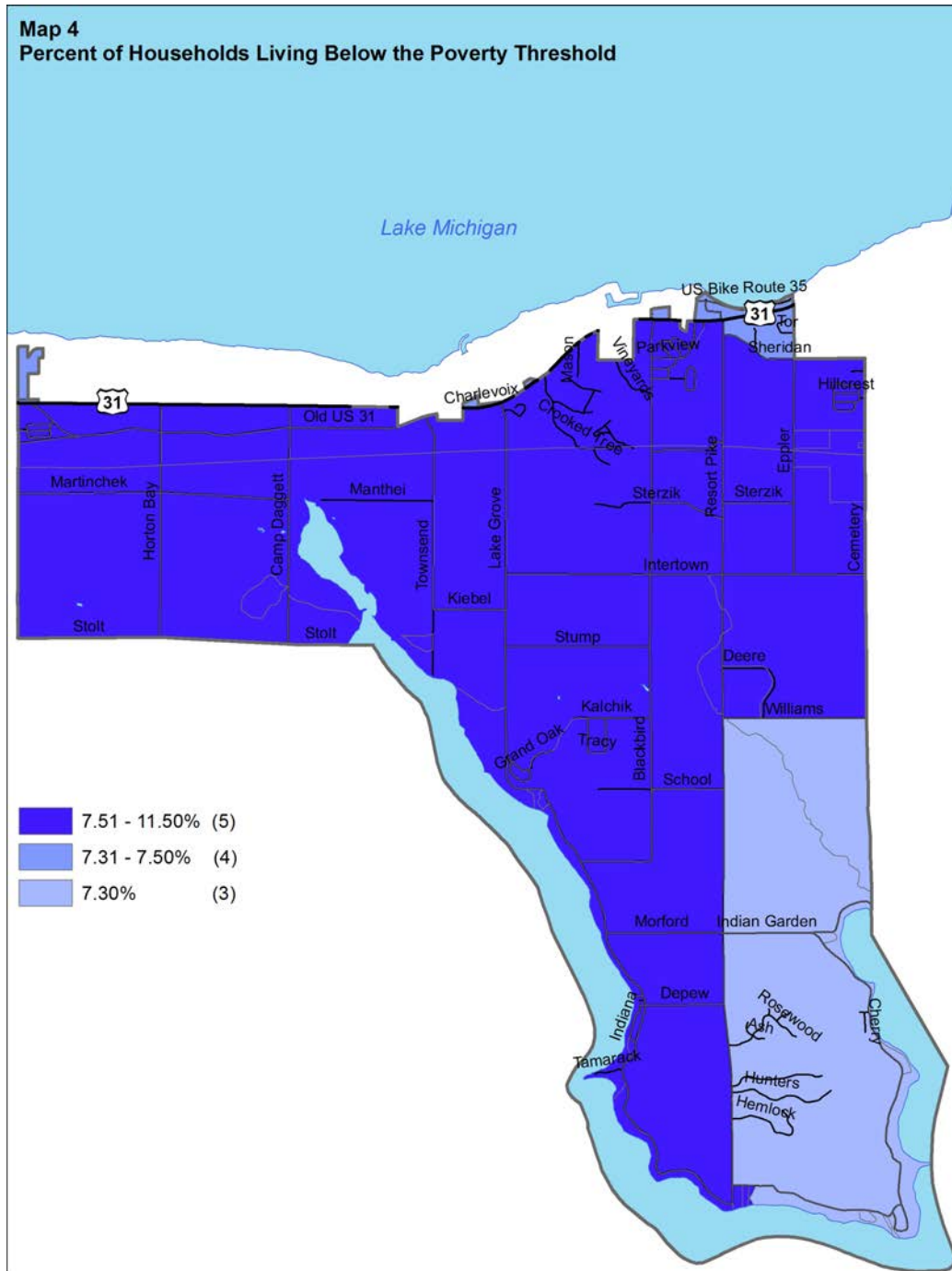


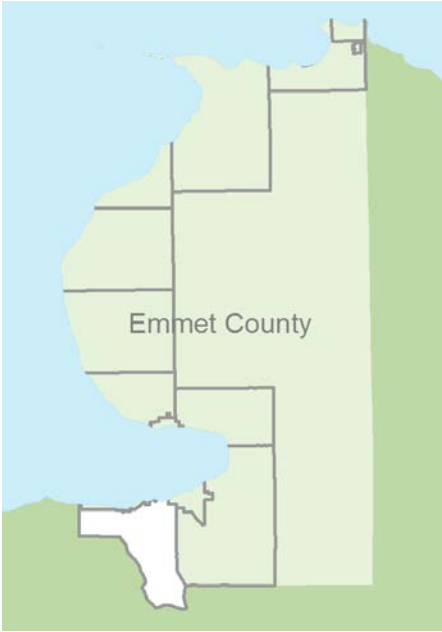
Resort Twp.



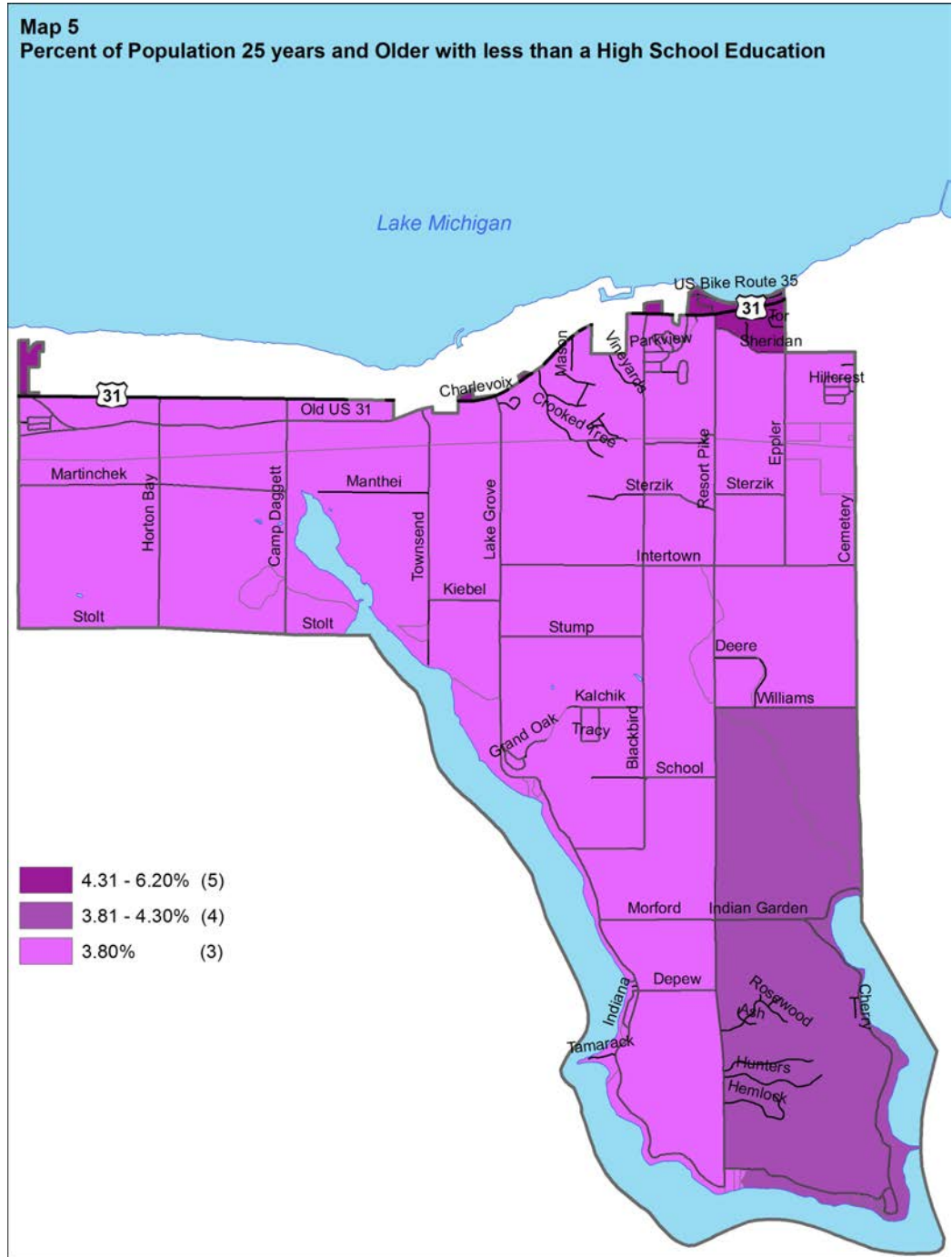


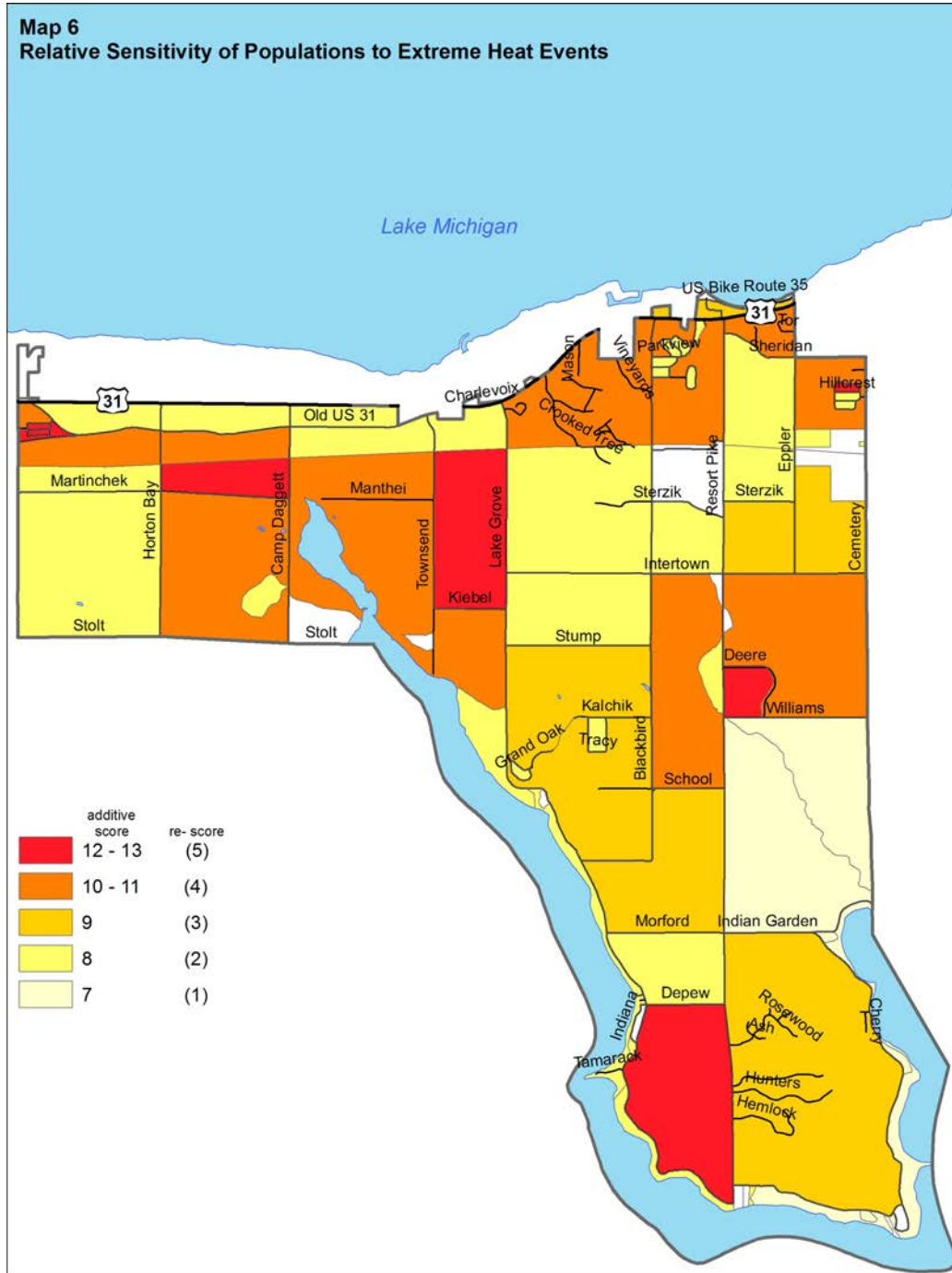


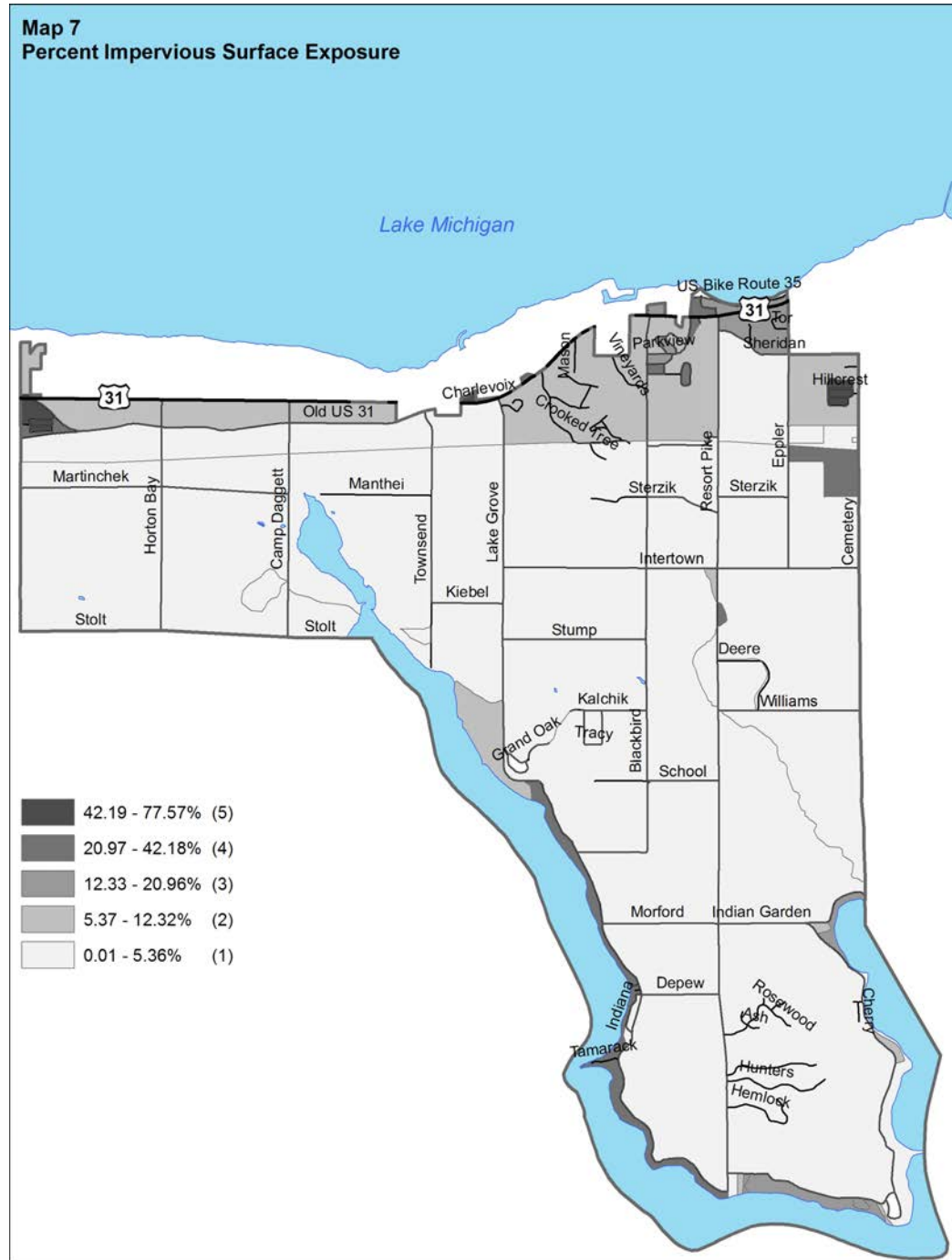
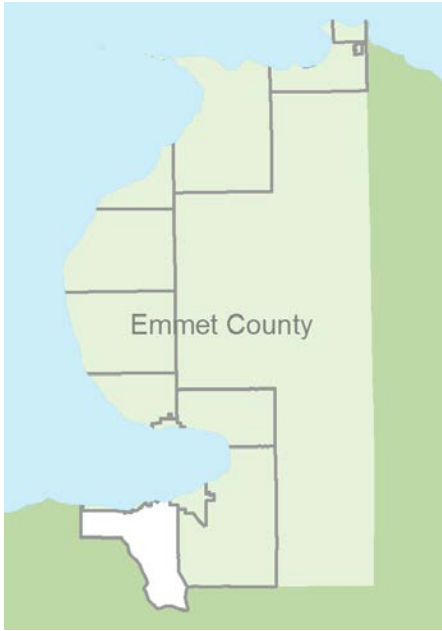


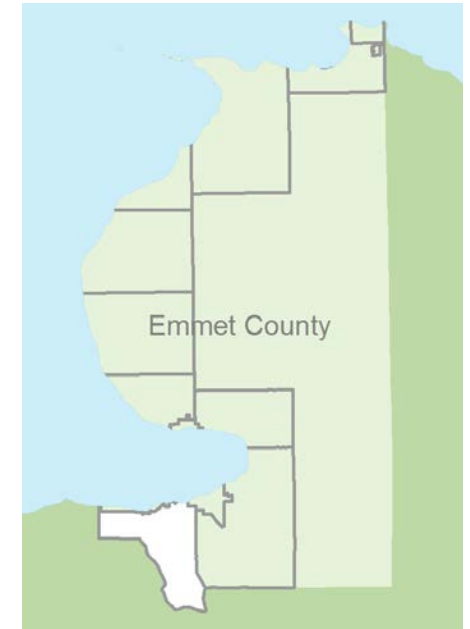
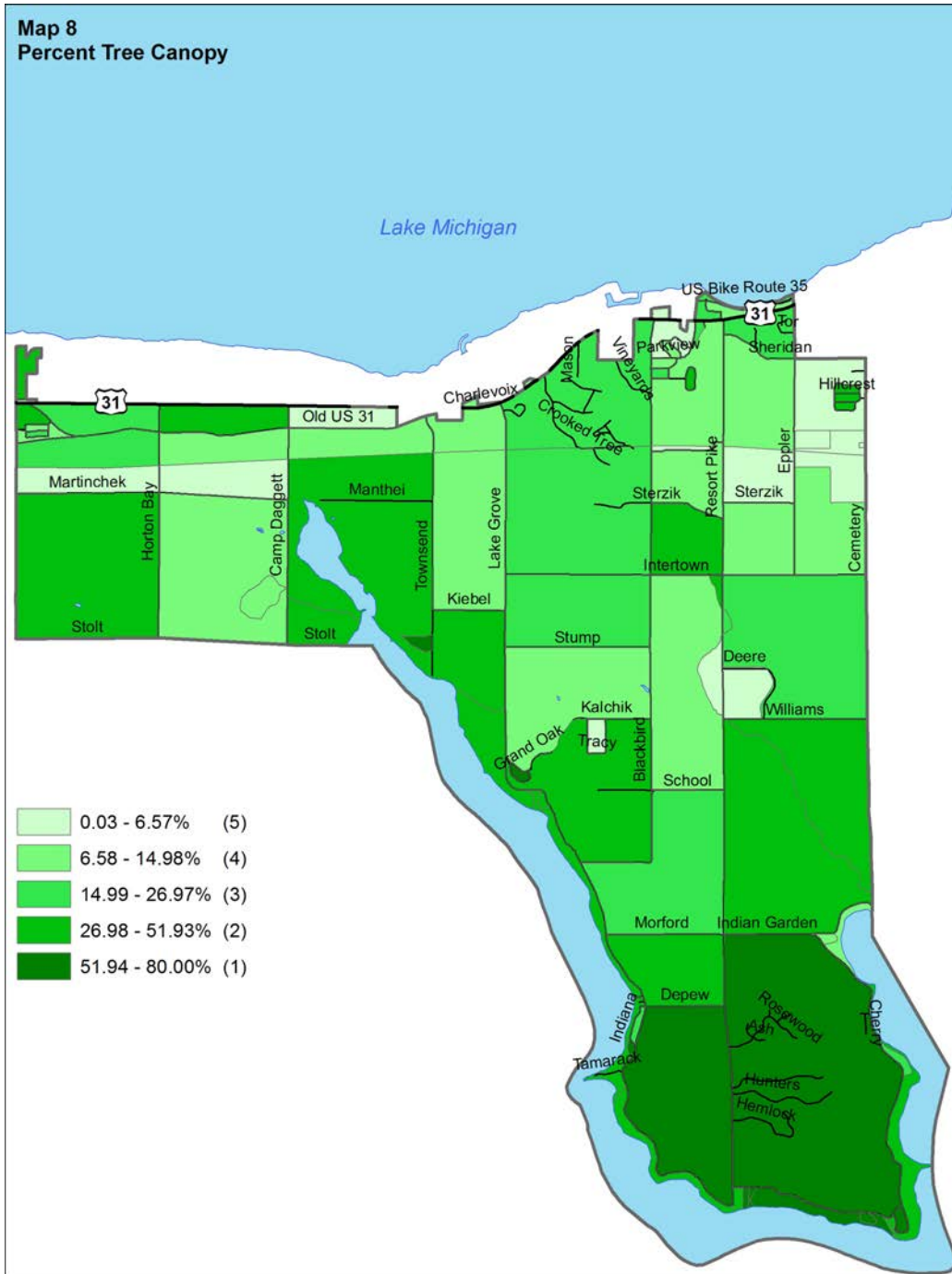


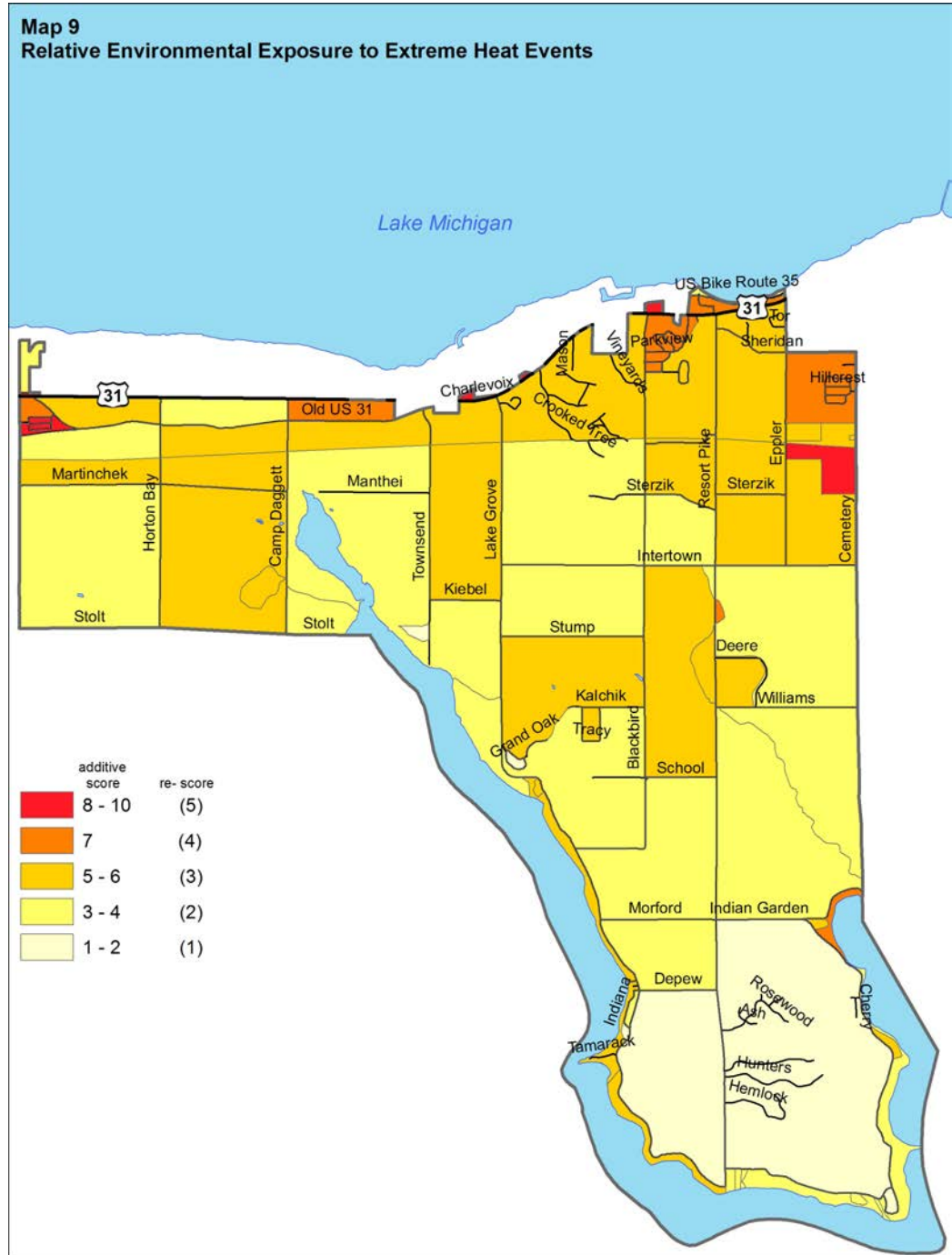
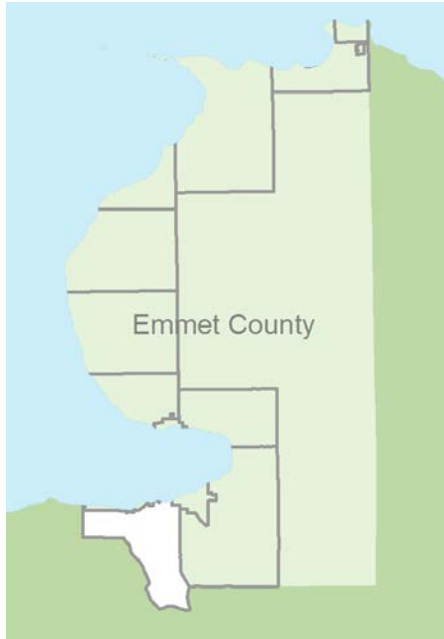
Map 5
Percent of Population 25 years and Older with less than a High School Education

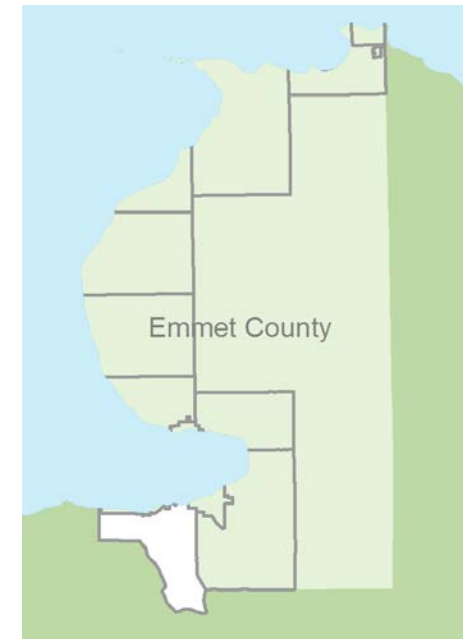
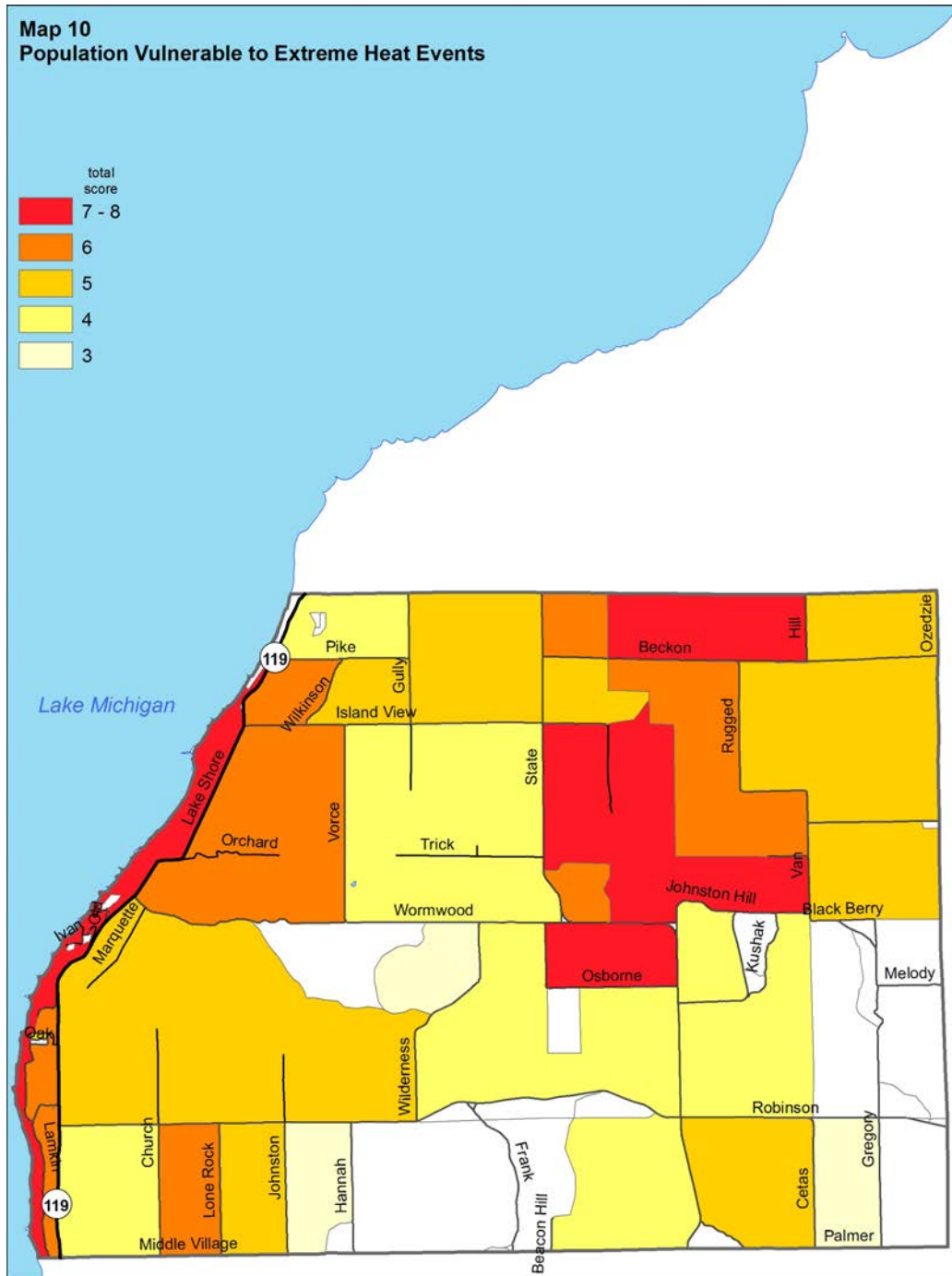










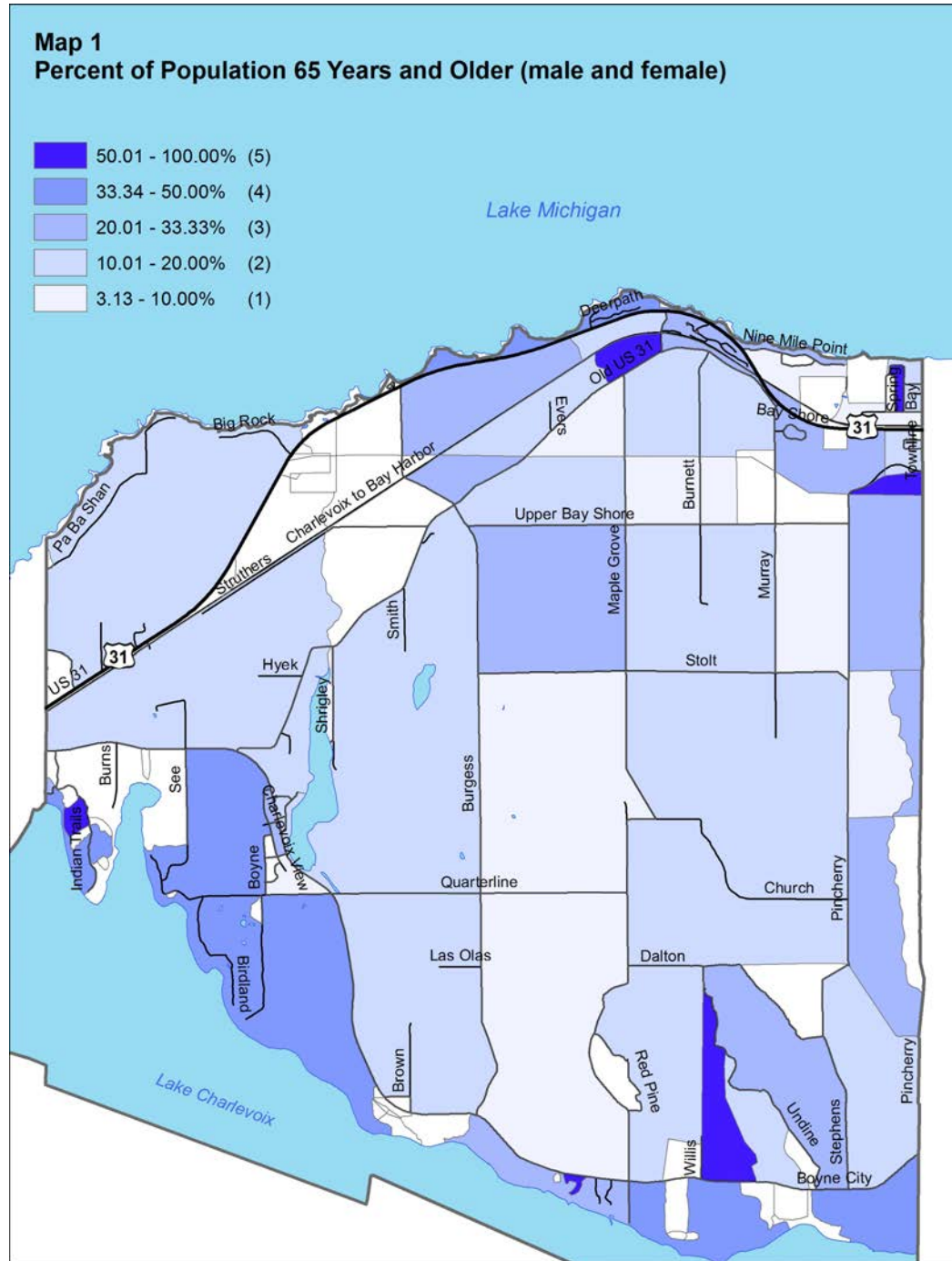


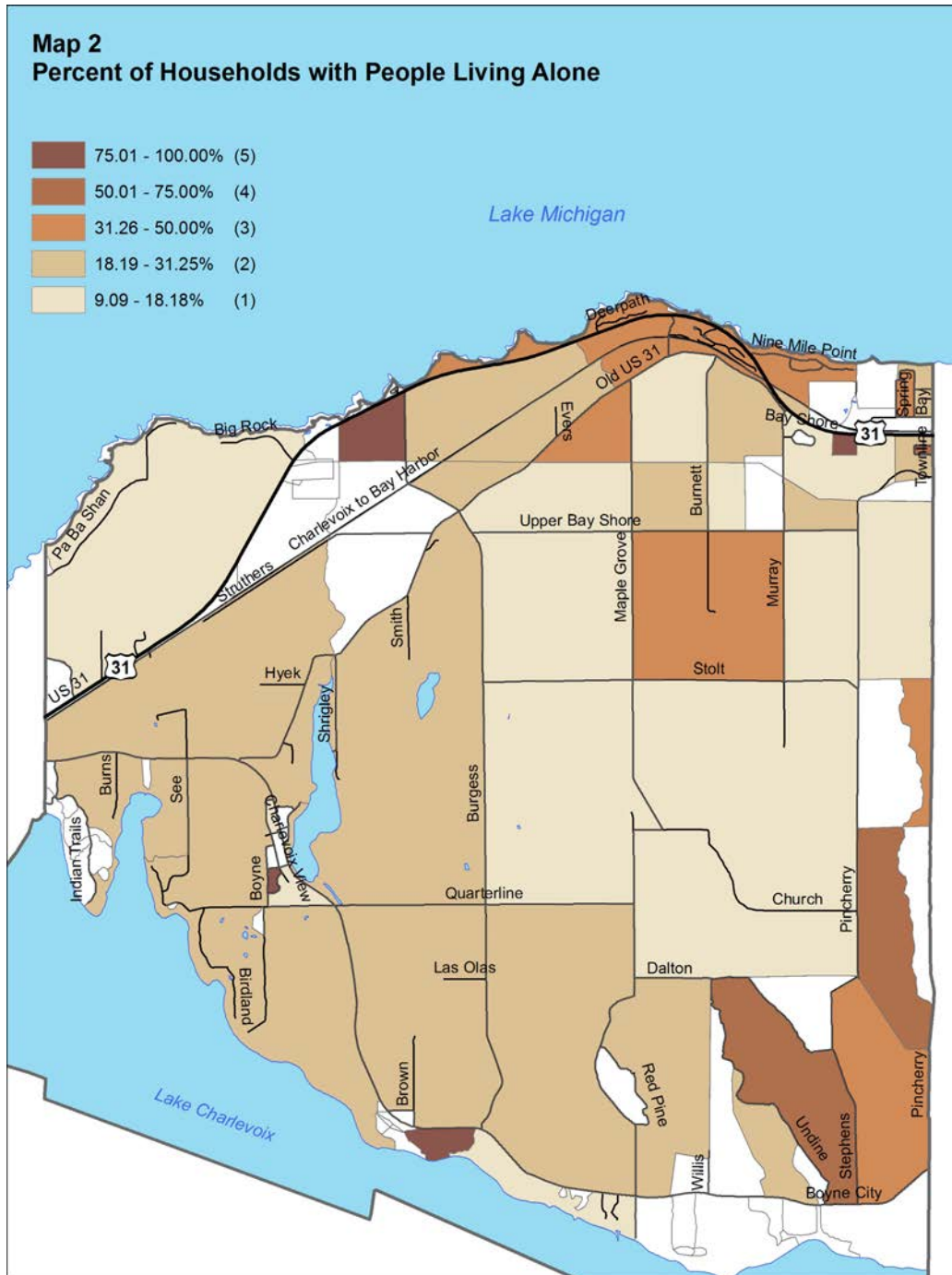
This Page Intentionally Left Blank

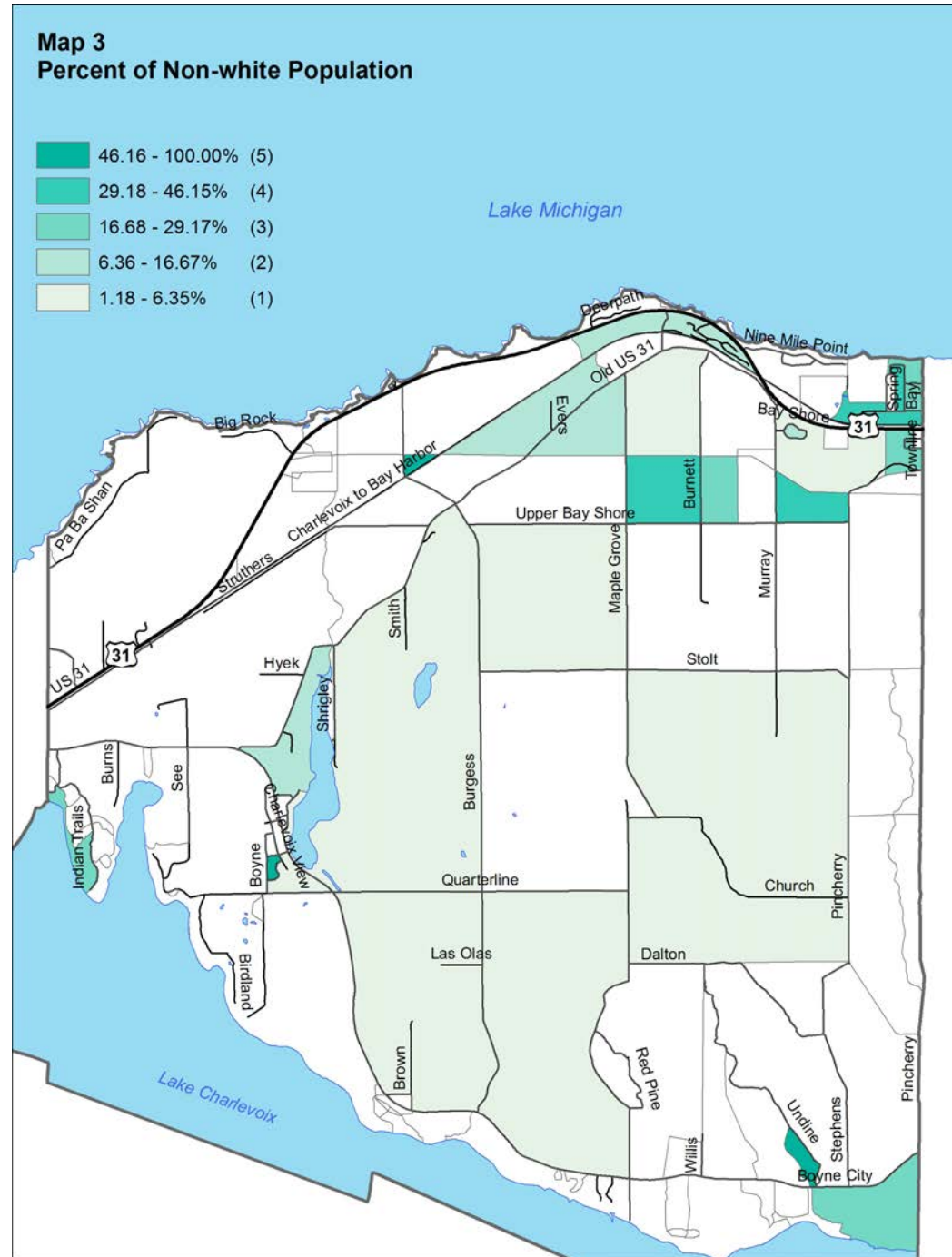
Charlevoix County

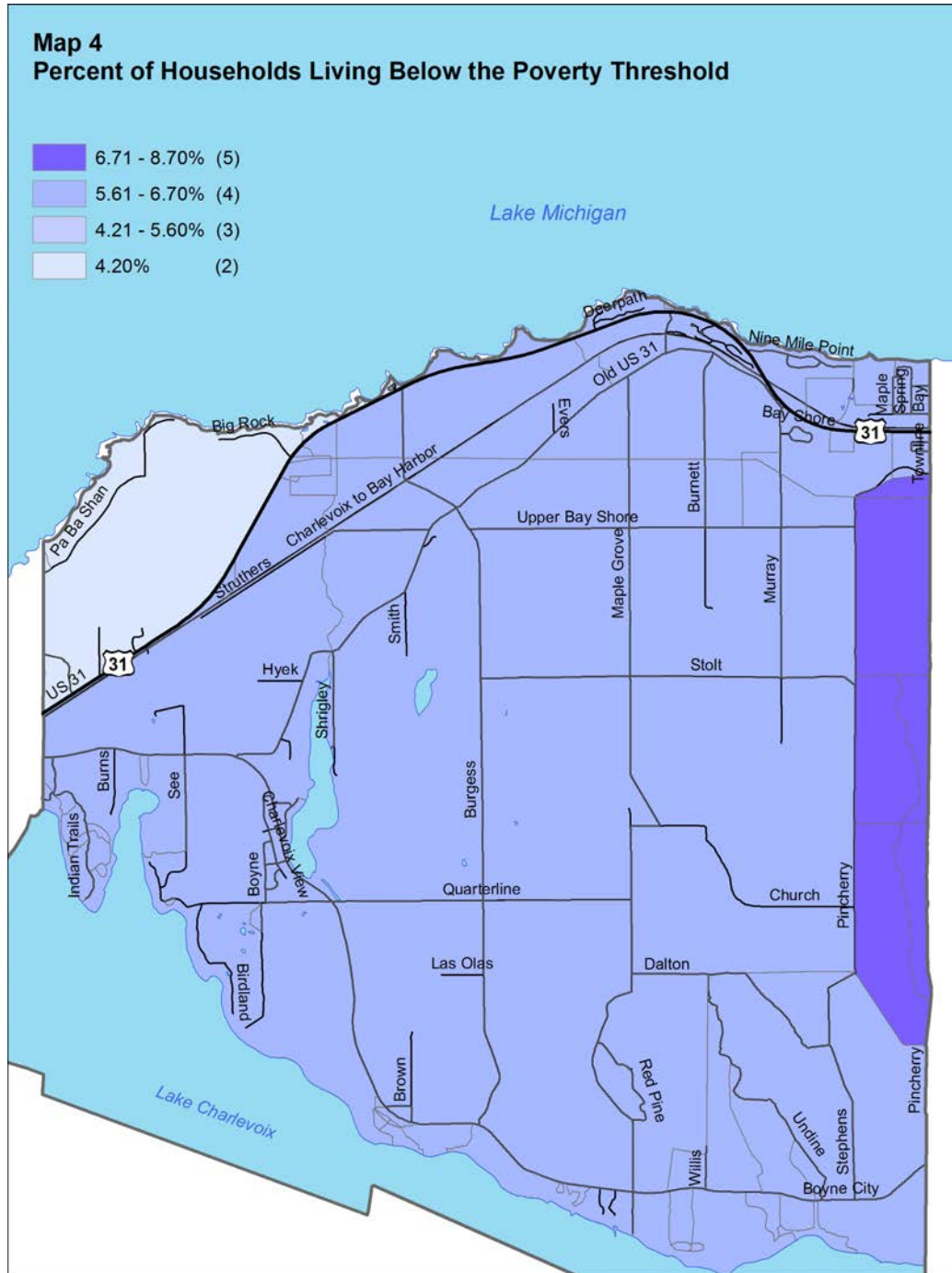


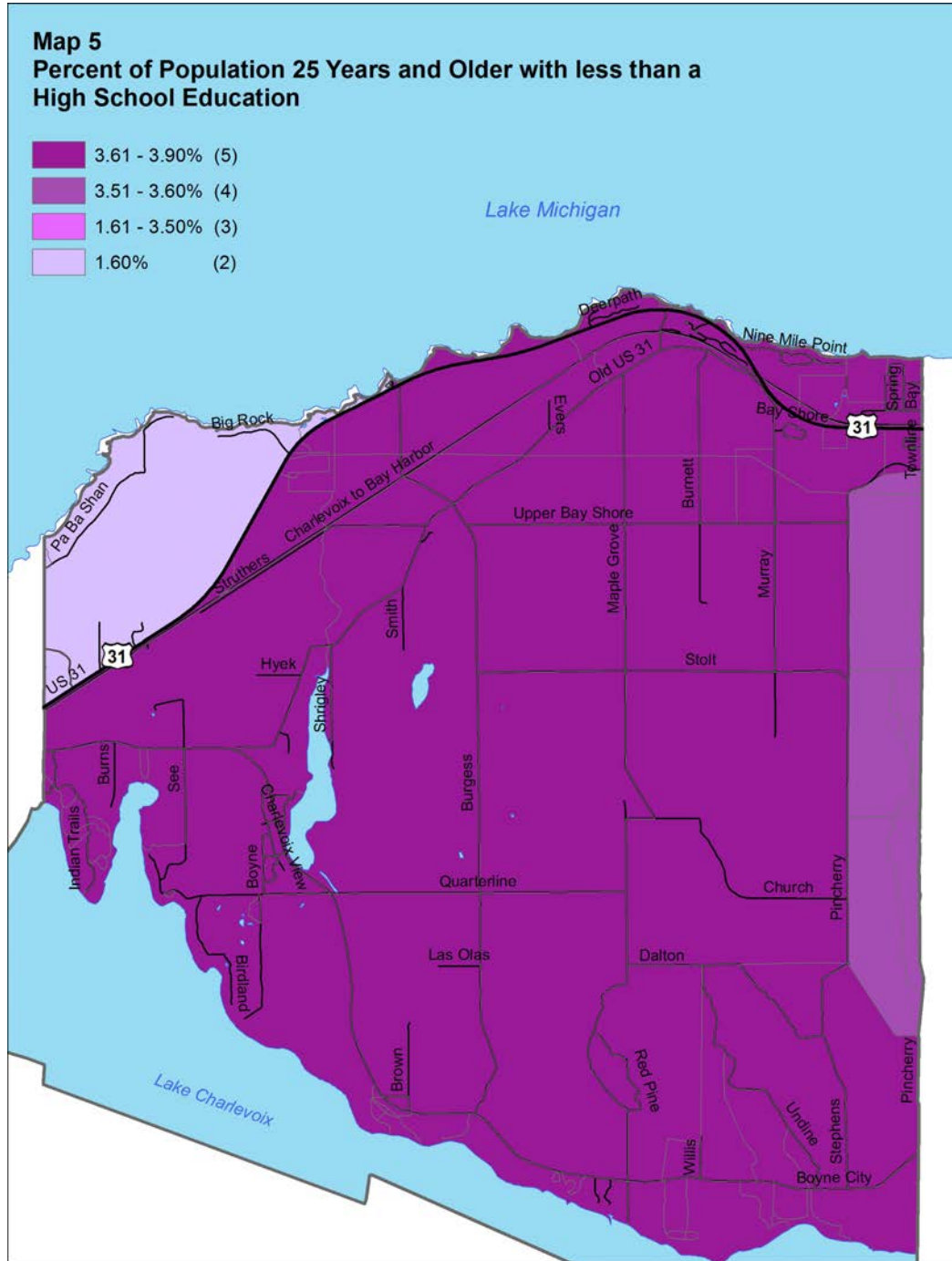
Hayes Twp.

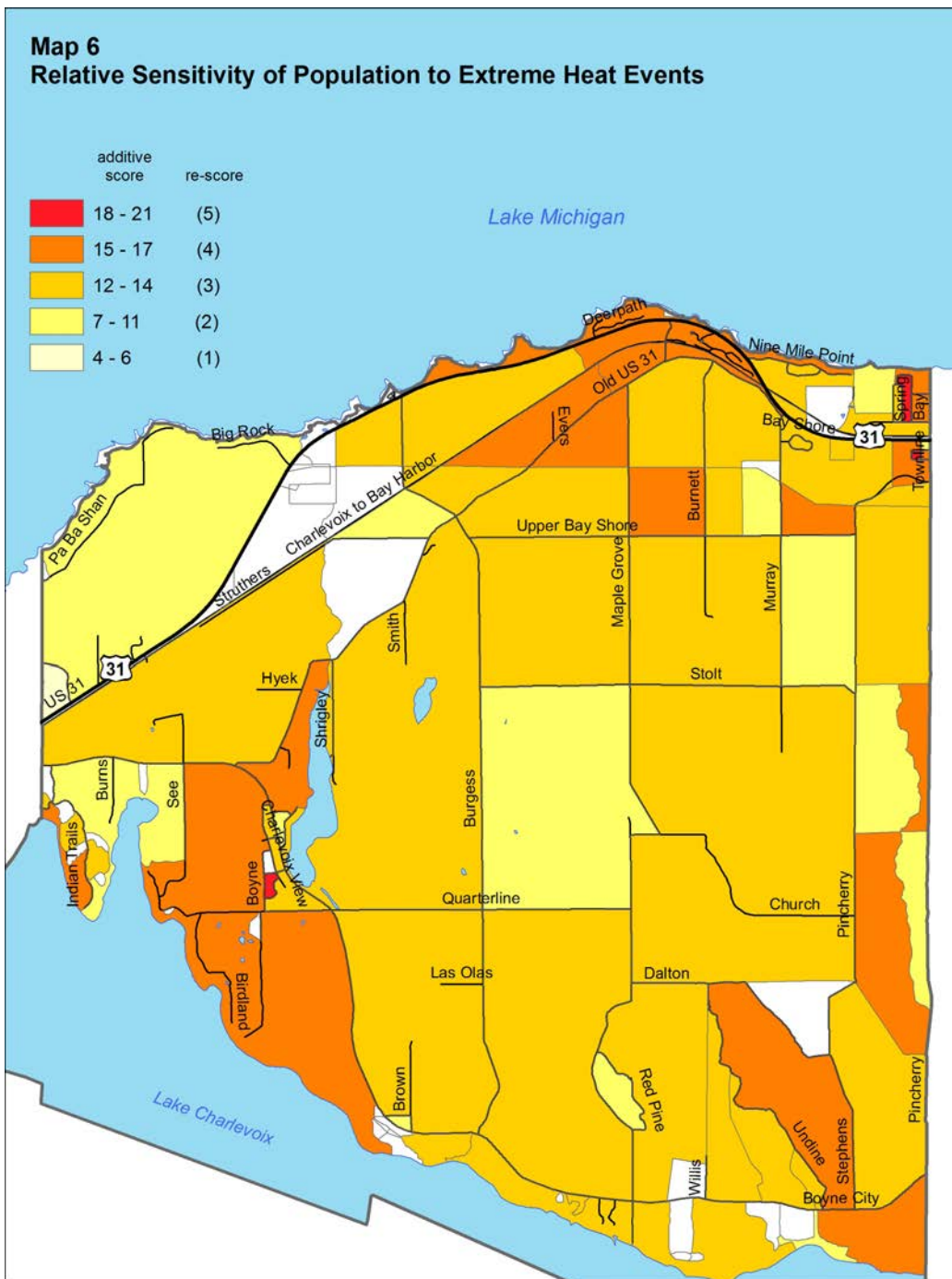






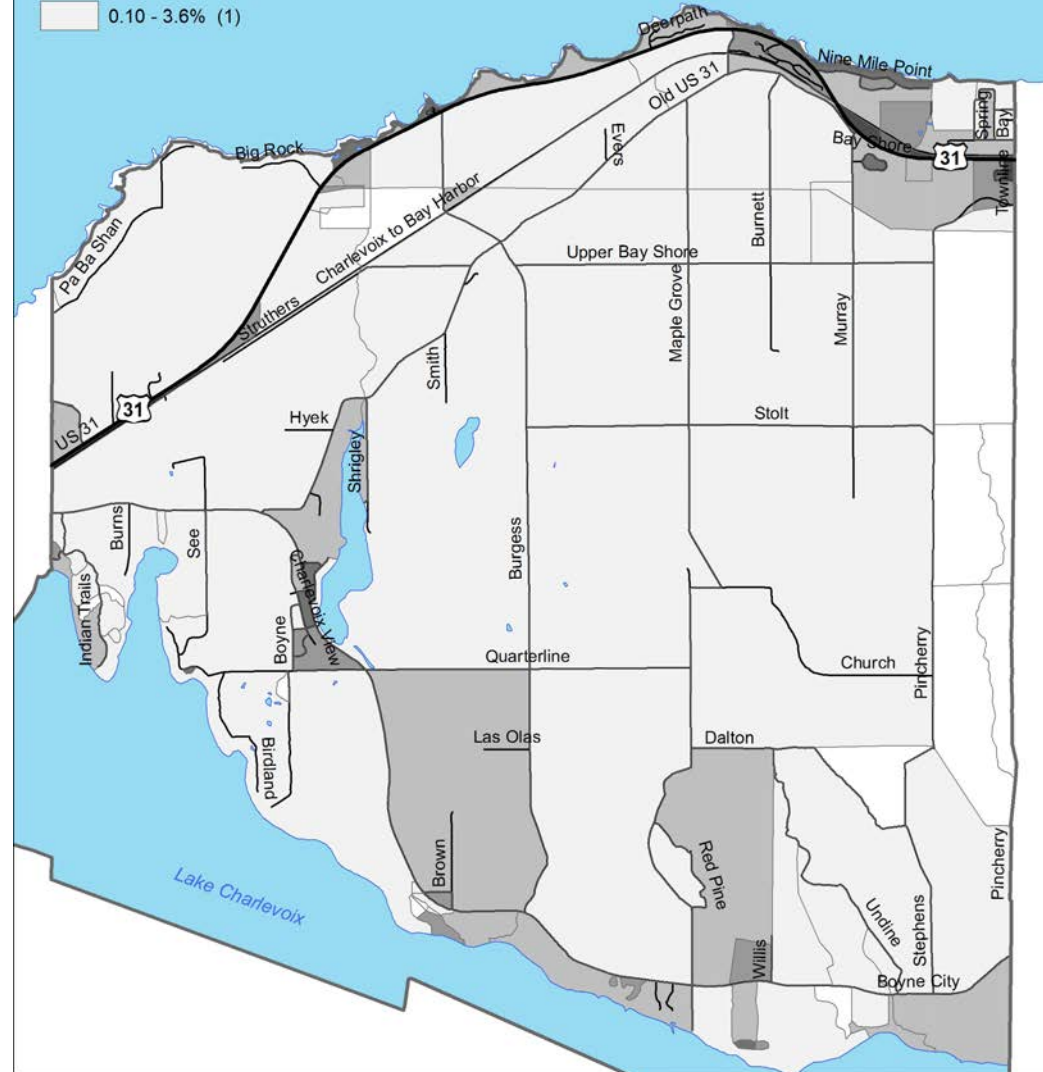
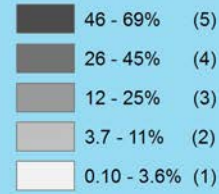


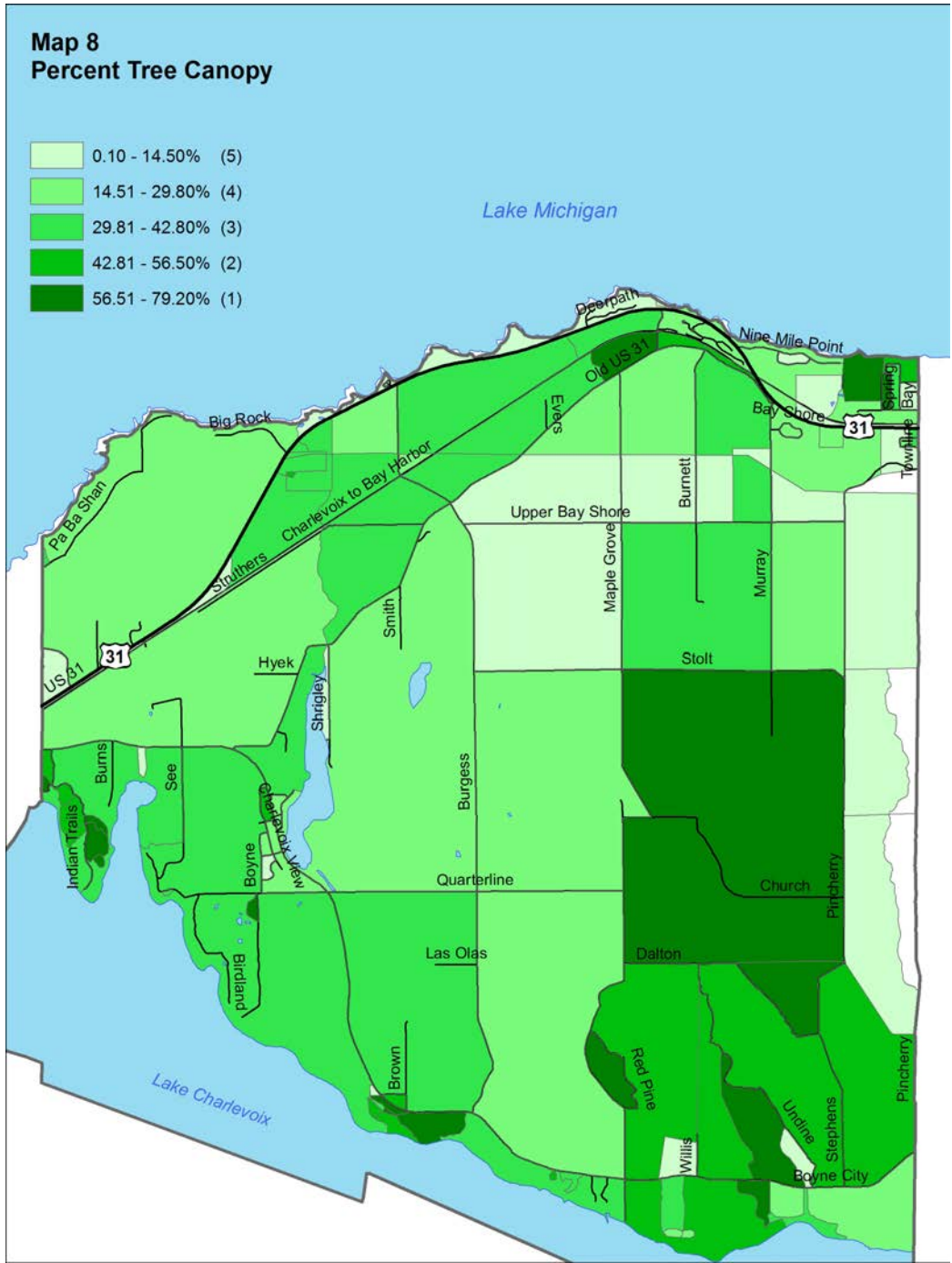


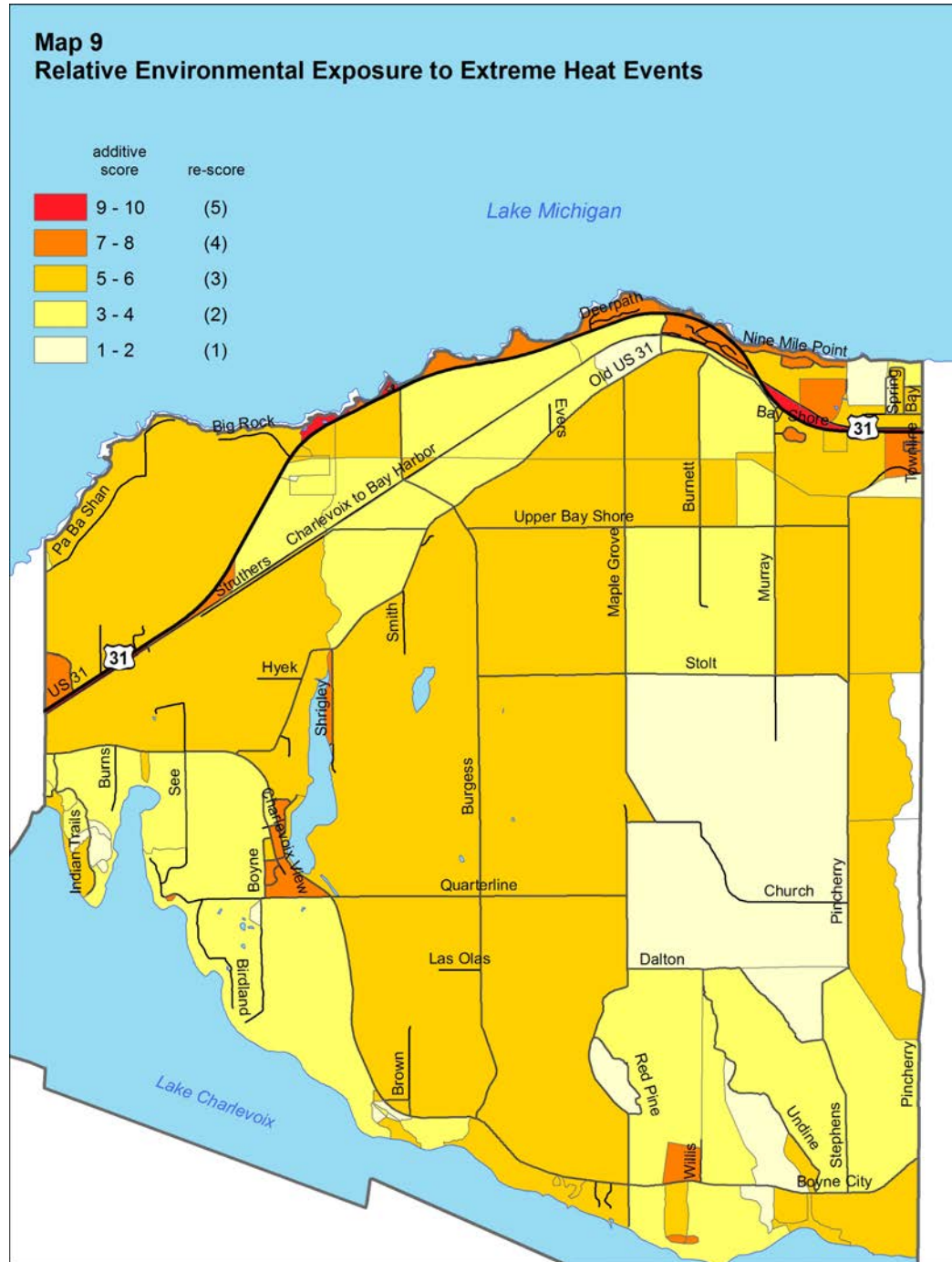


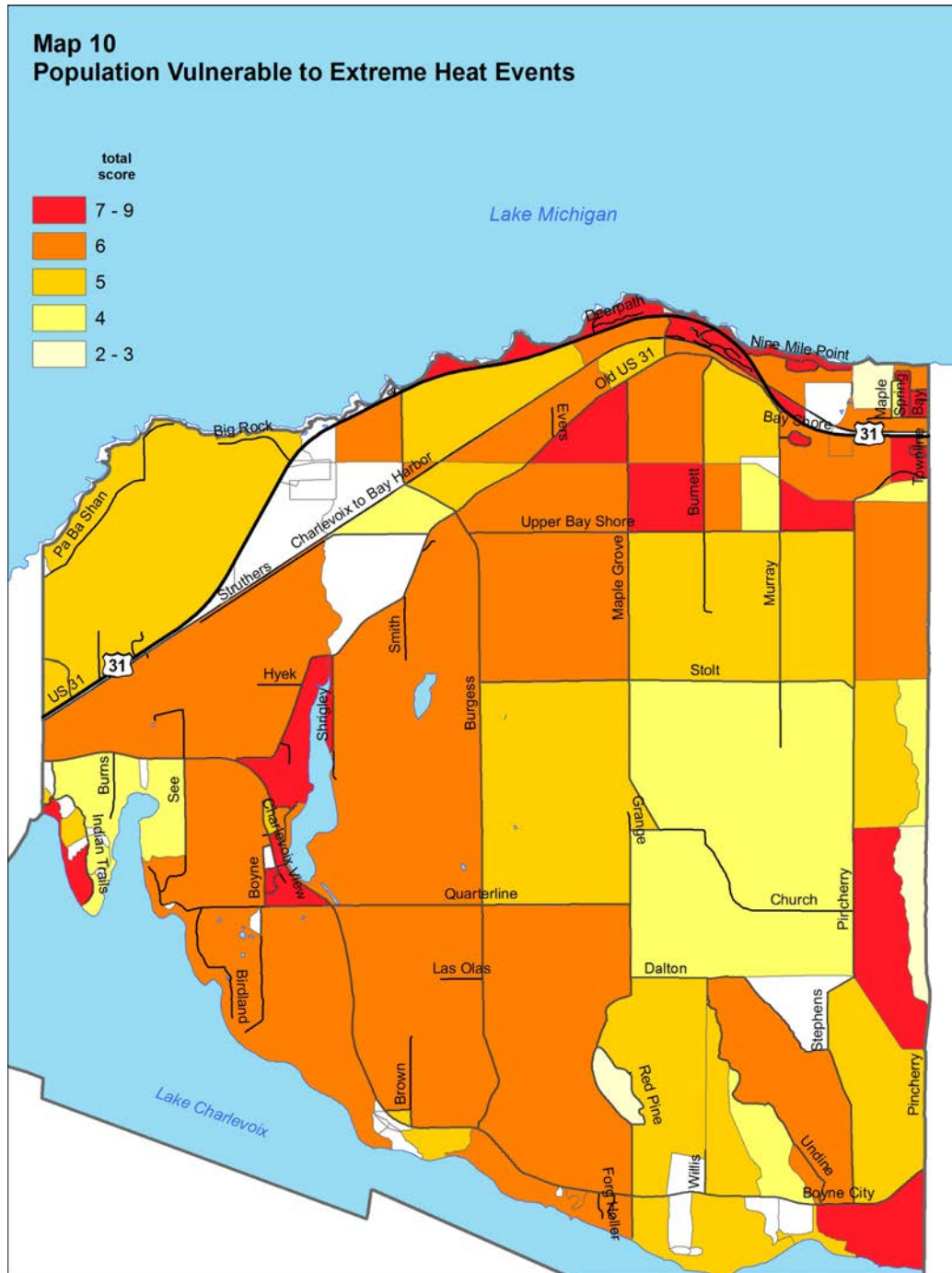


Map 7
Percent Impervious Surface Exposure

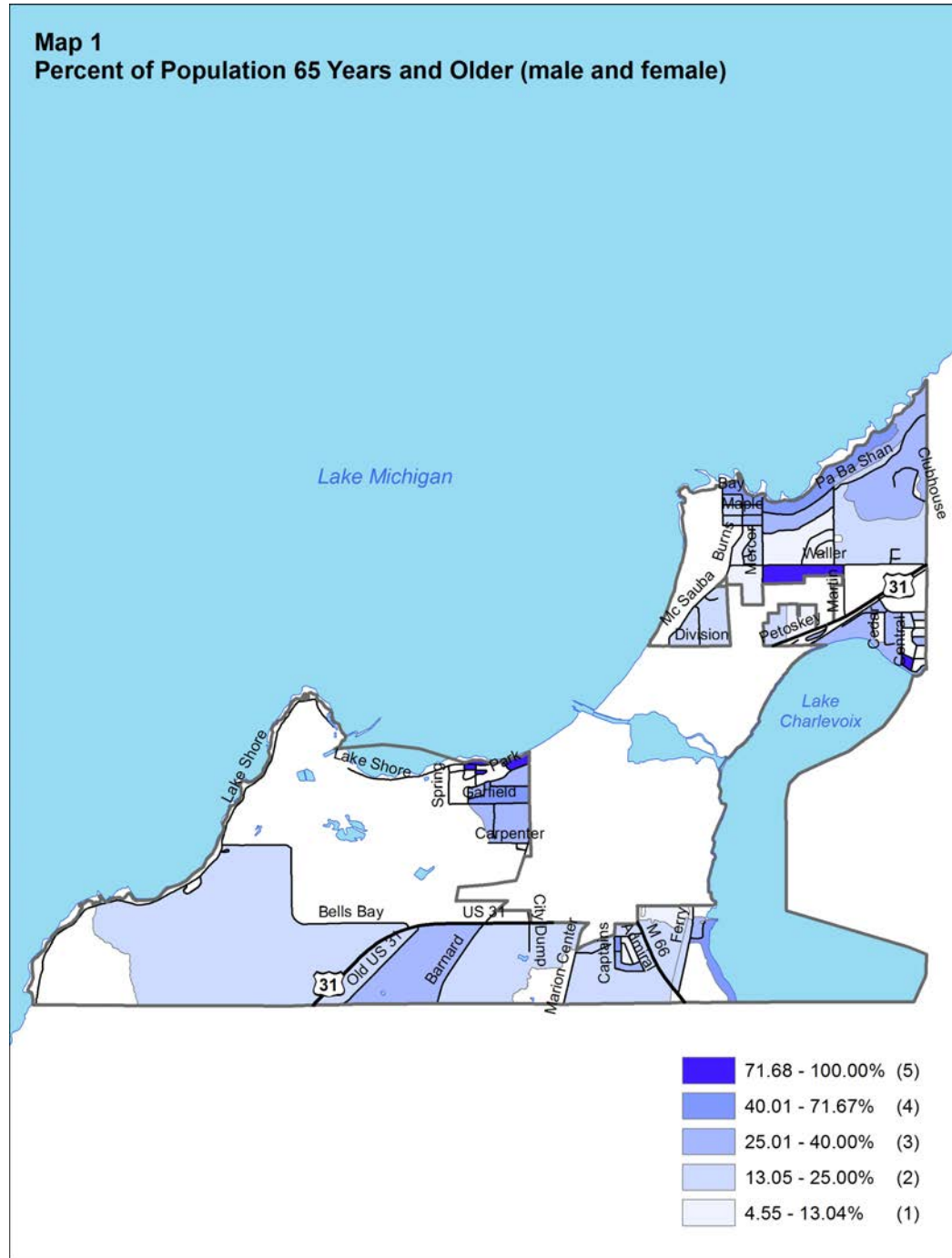




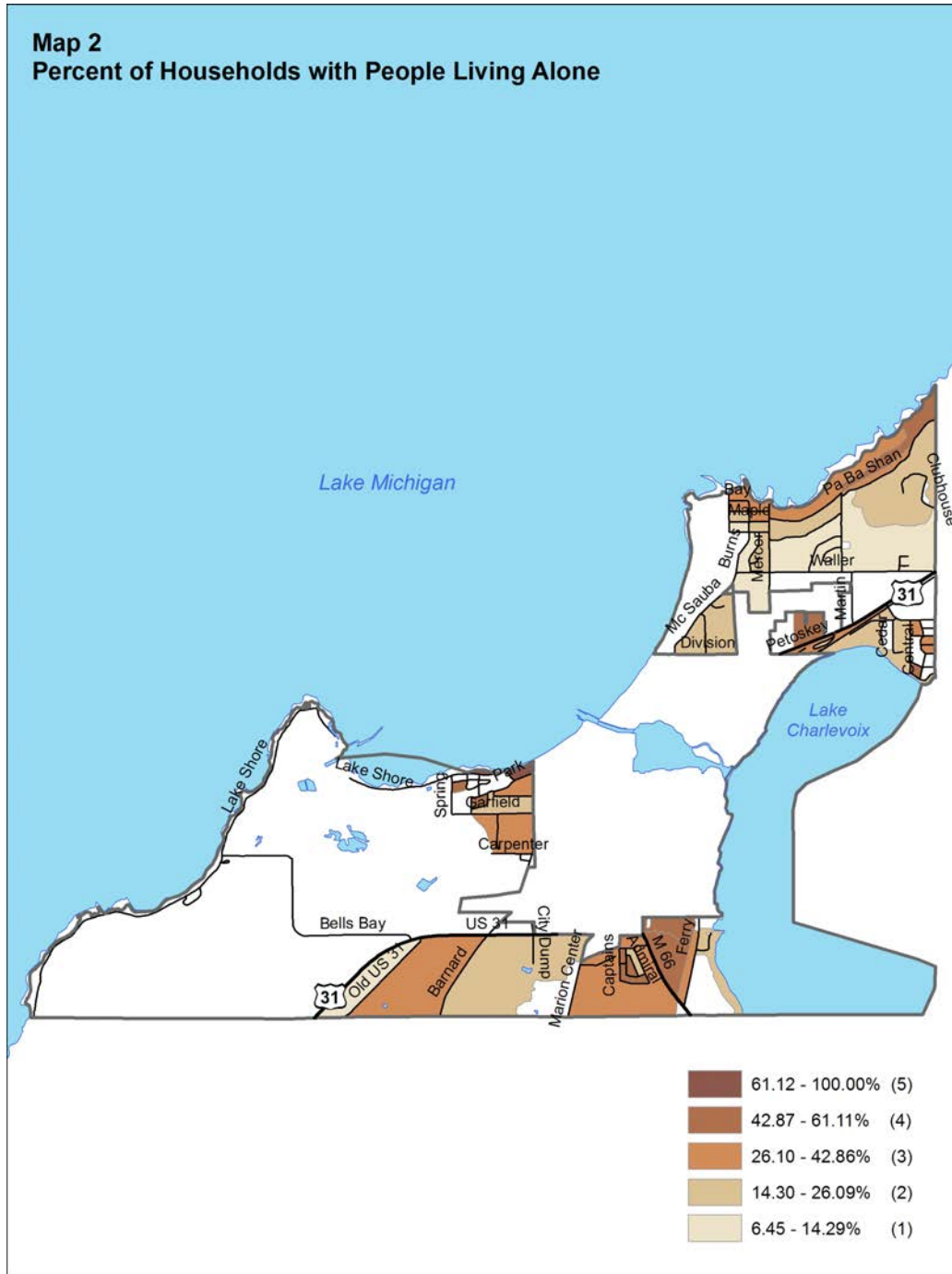


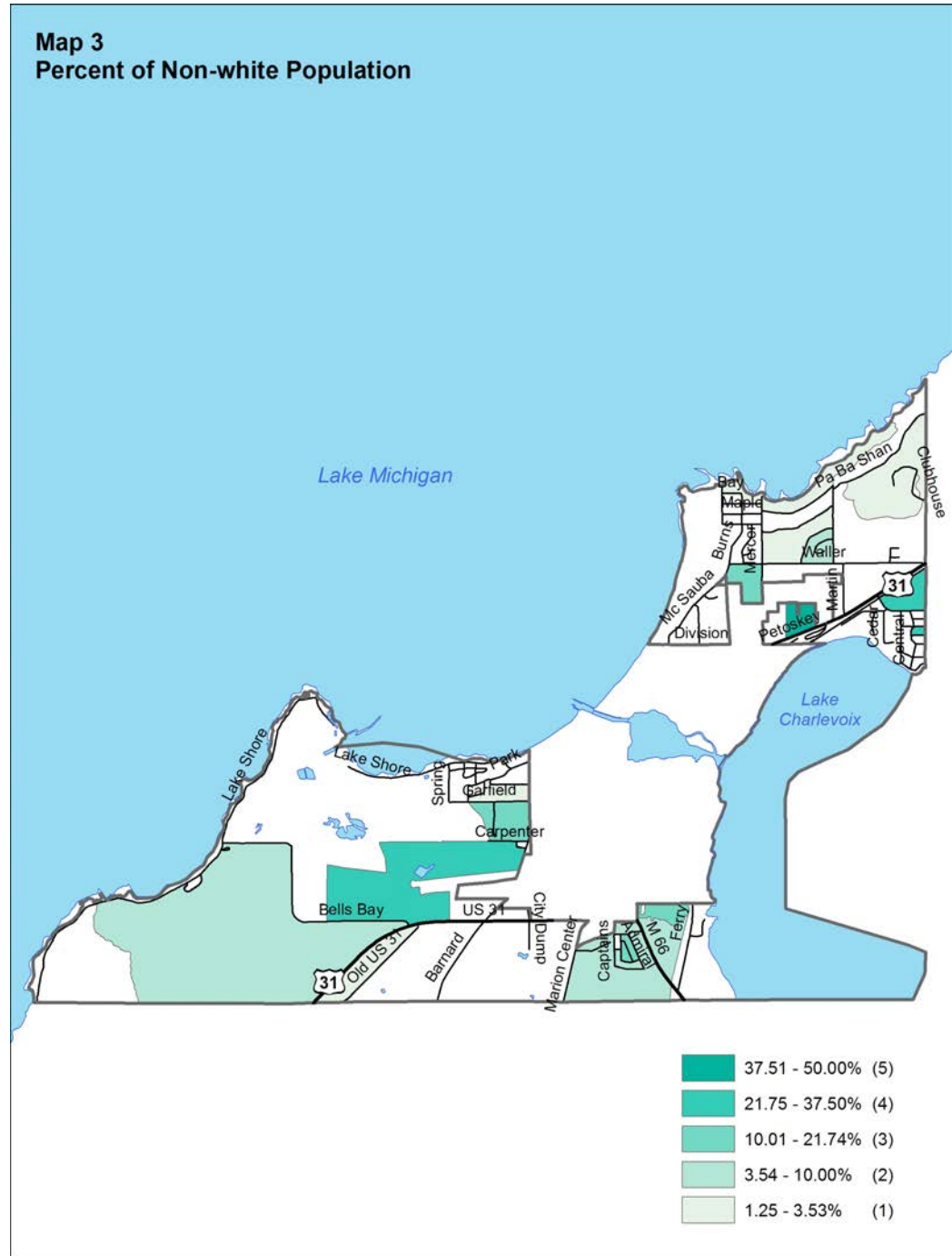


Charlevoix Twp.

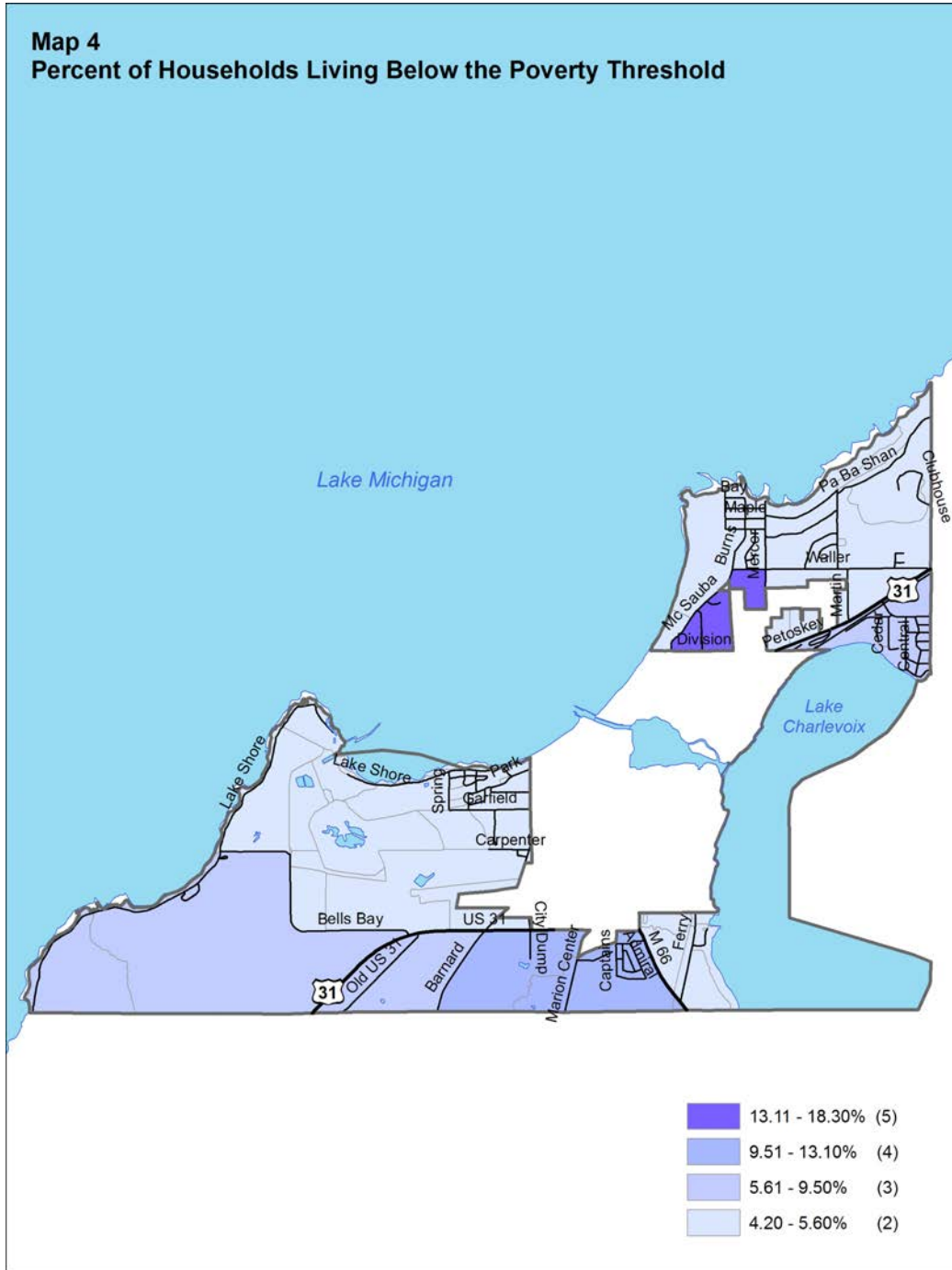


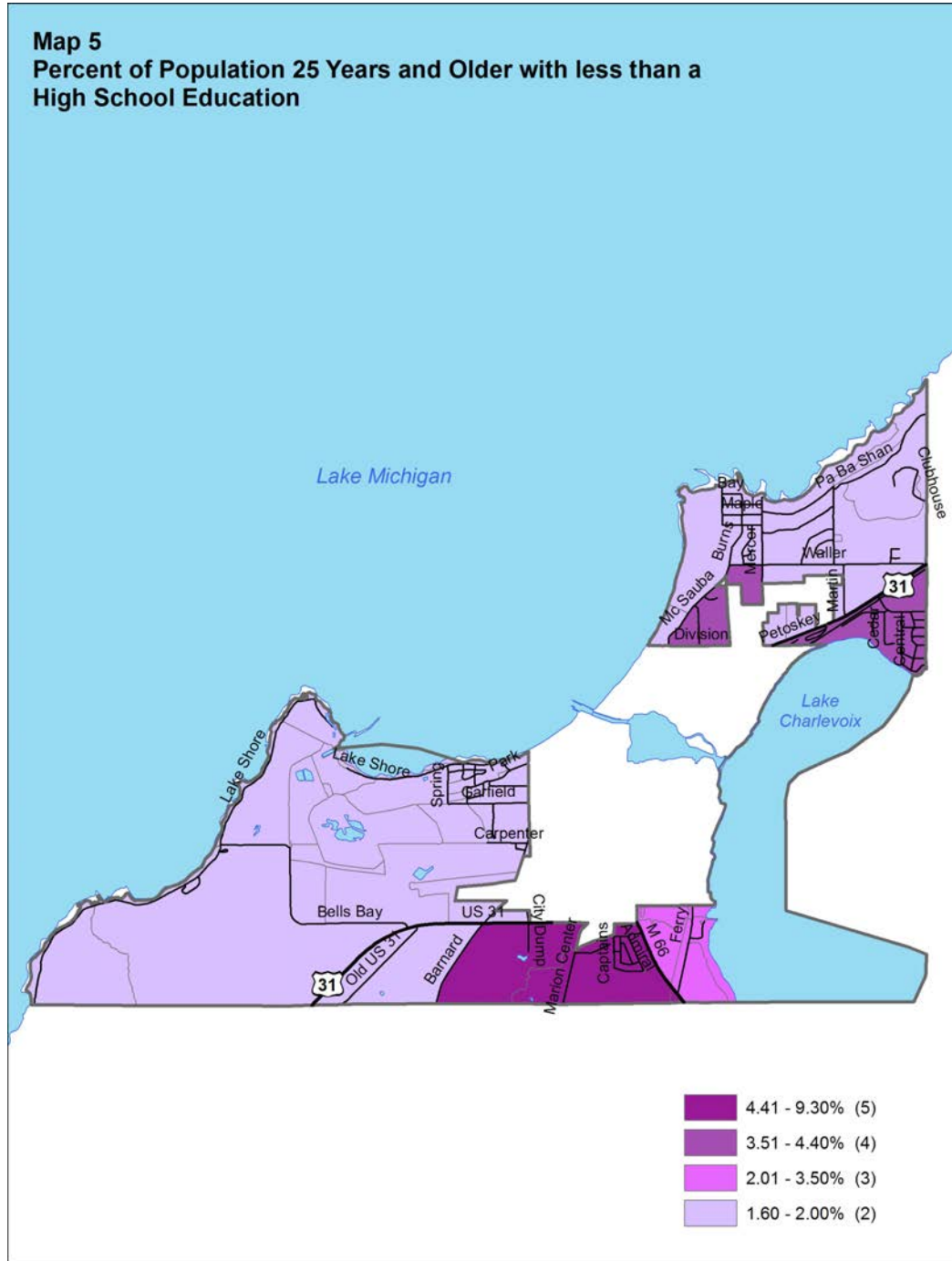
Map 2
Percent of Households with People Living Alone



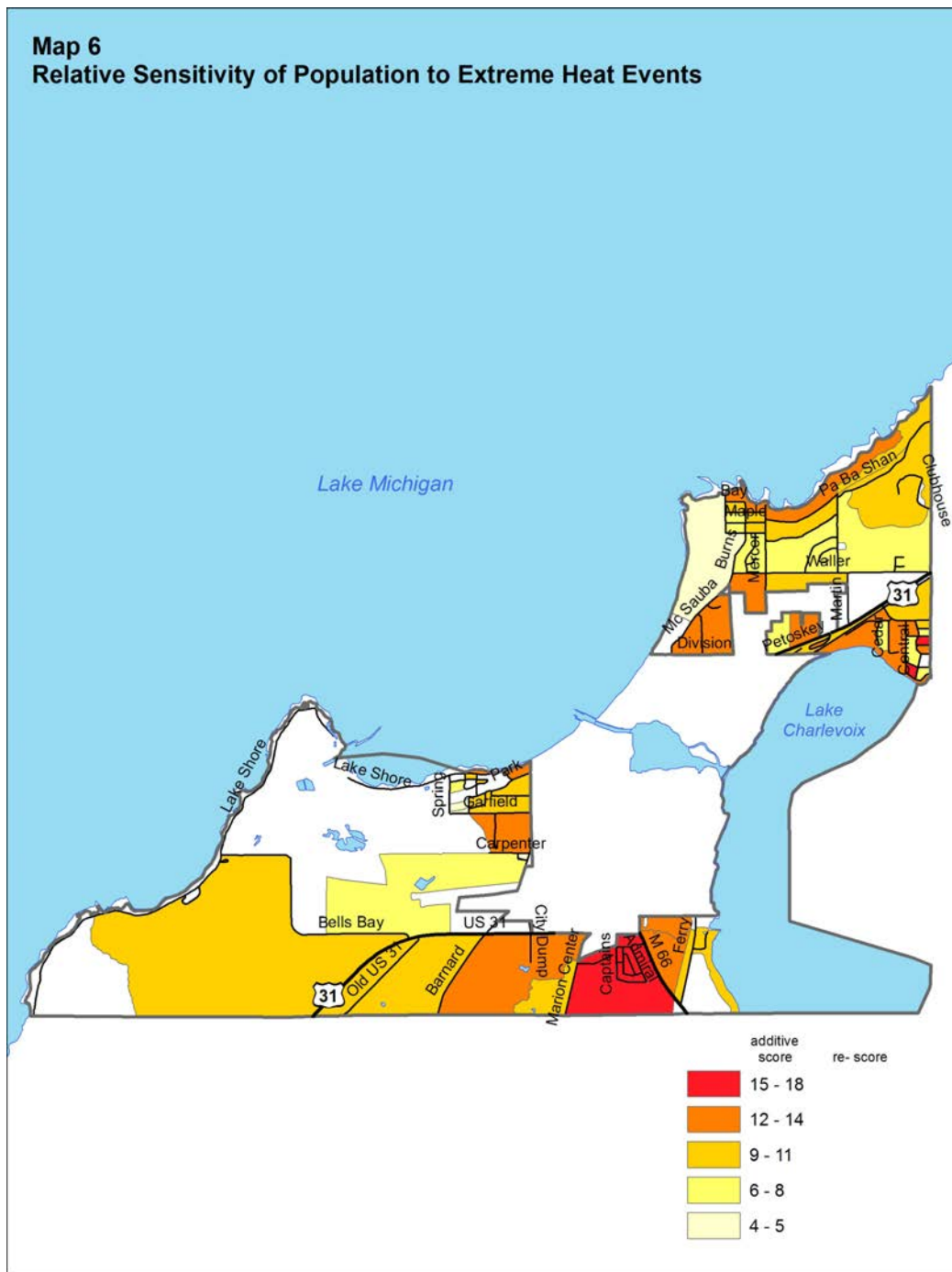


Map 4
Percent of Households Living Below the Poverty Threshold



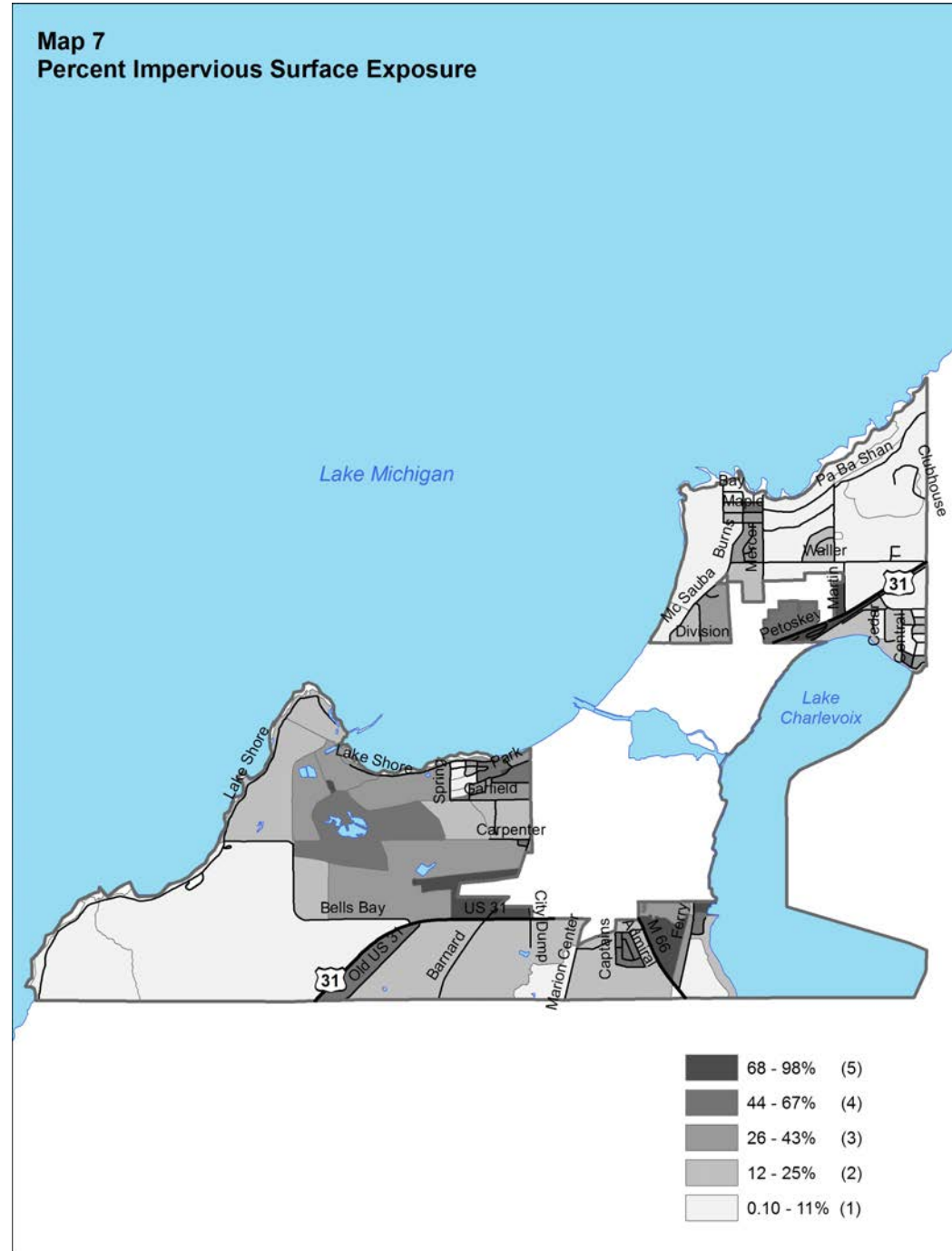


Map 6
Relative Sensitivity of Population to Extreme Heat Events

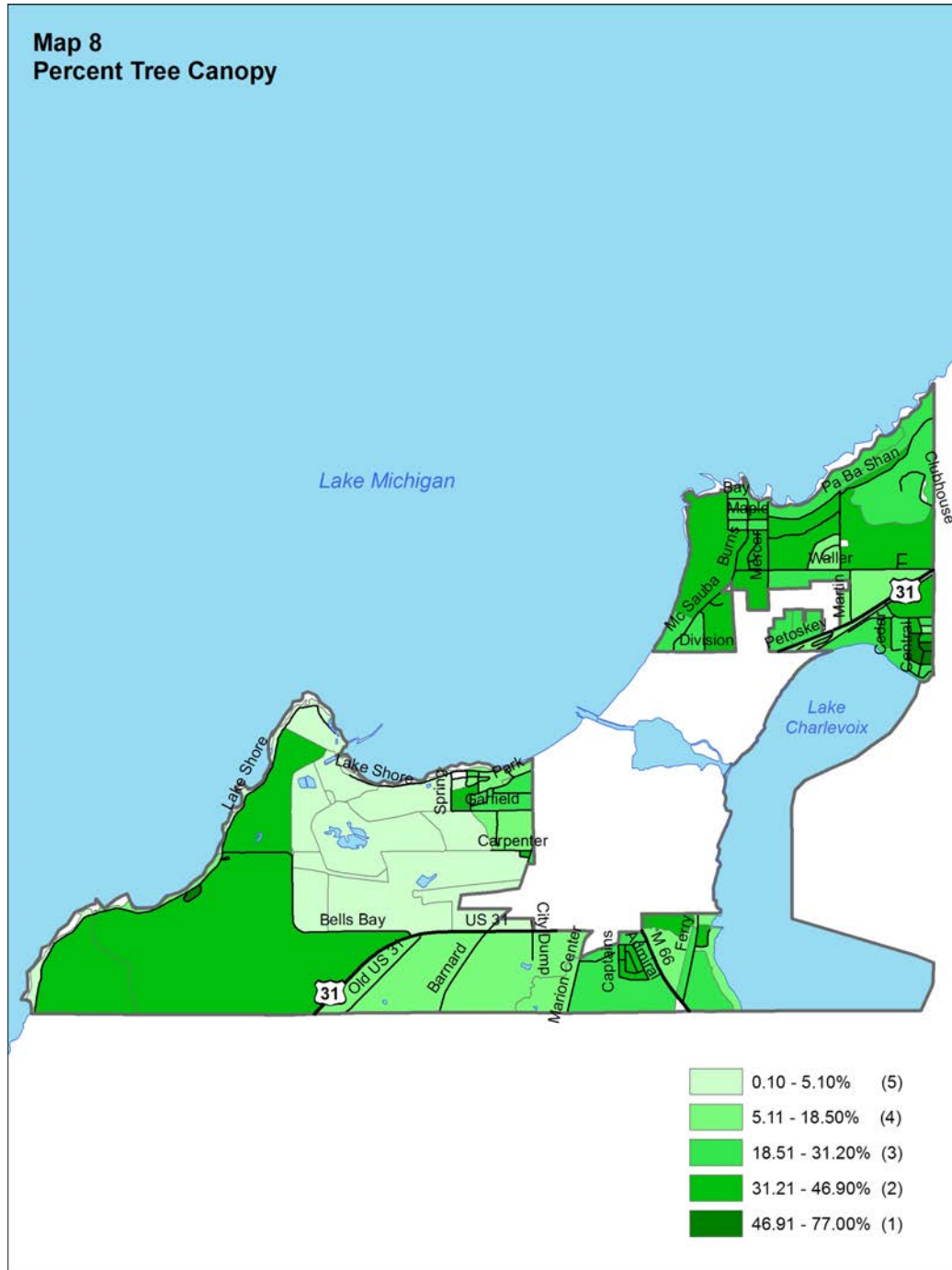




Map 7
Percent Impervious Surface Exposure

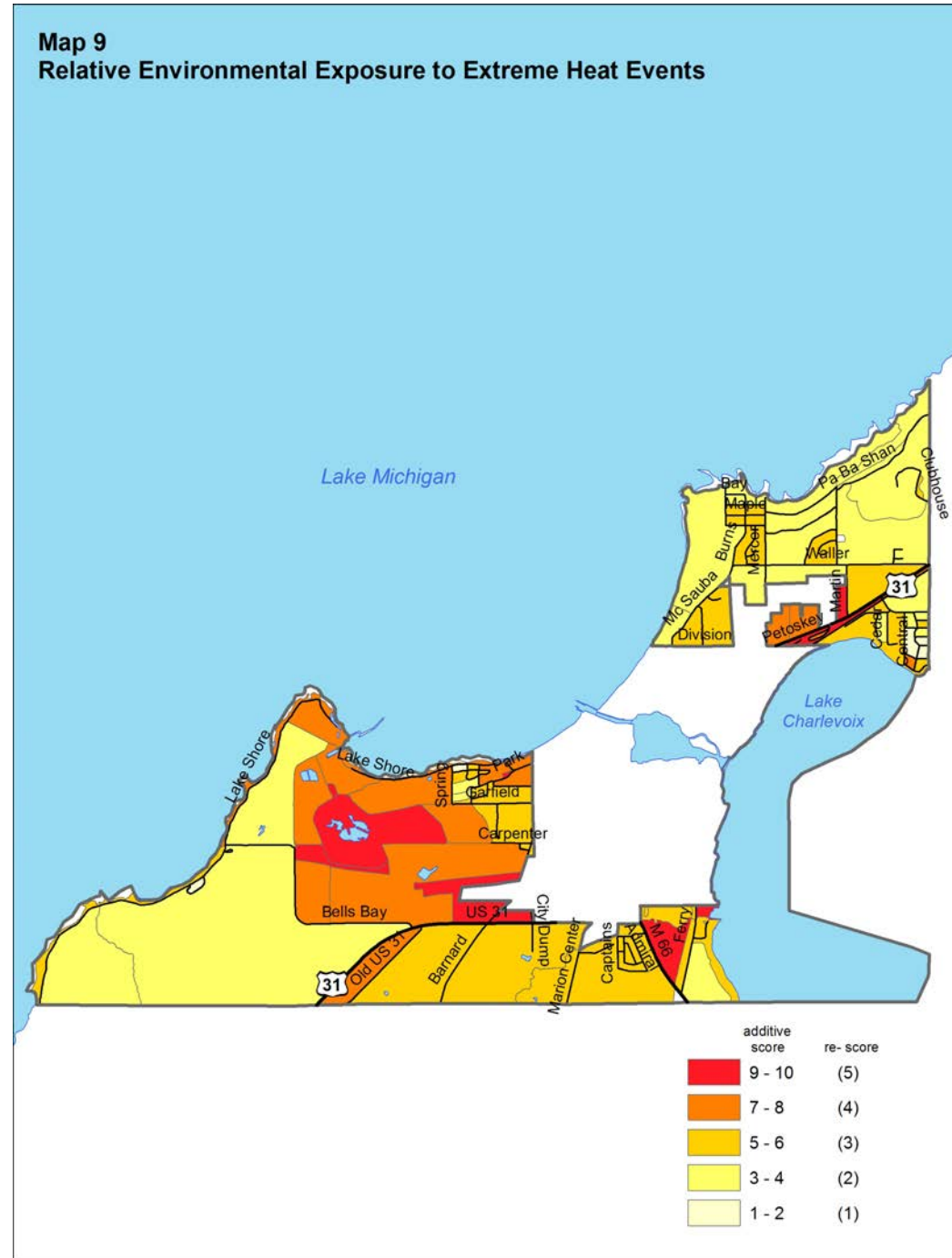


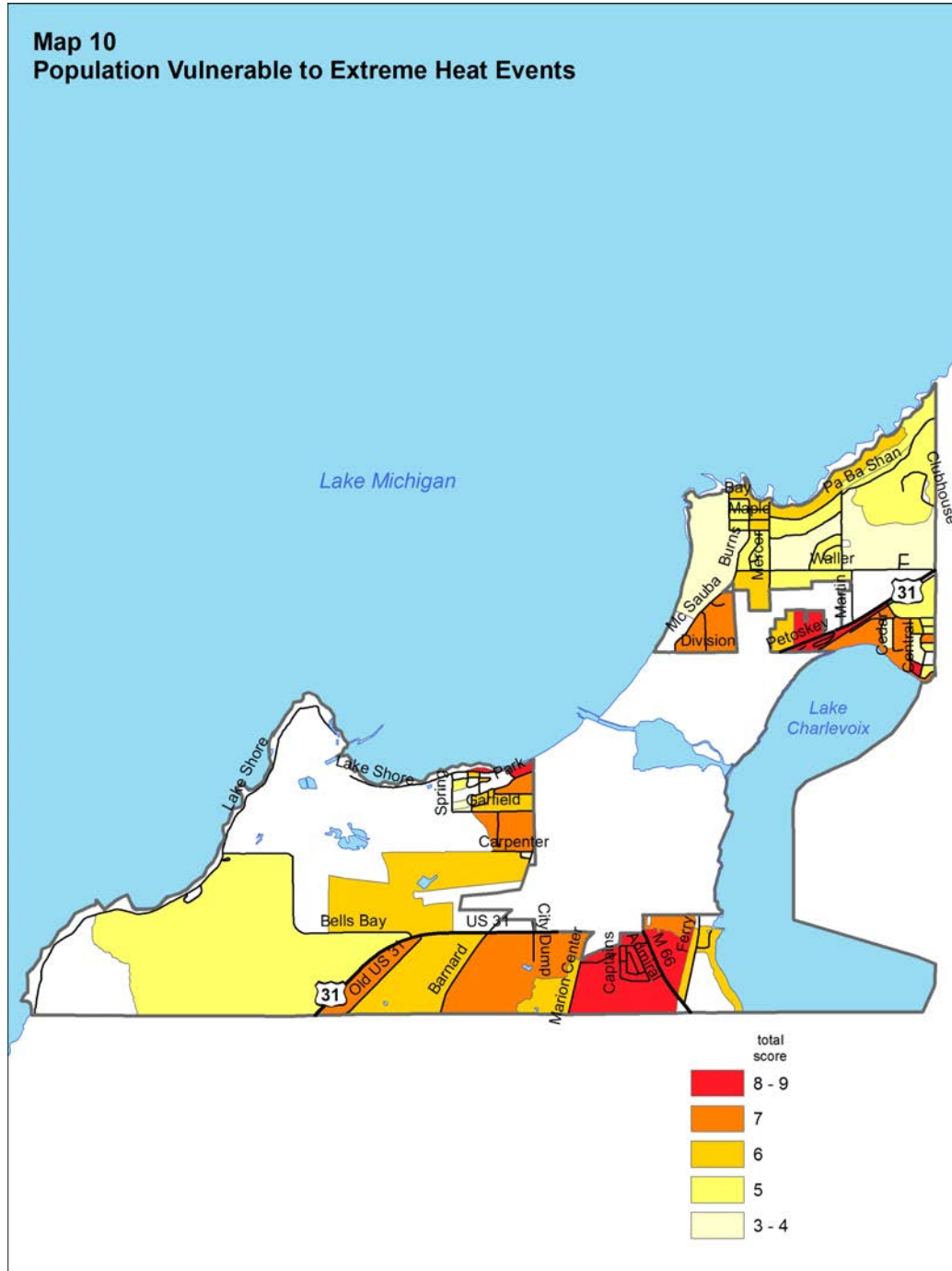
Map 8
Percent Tree Canopy



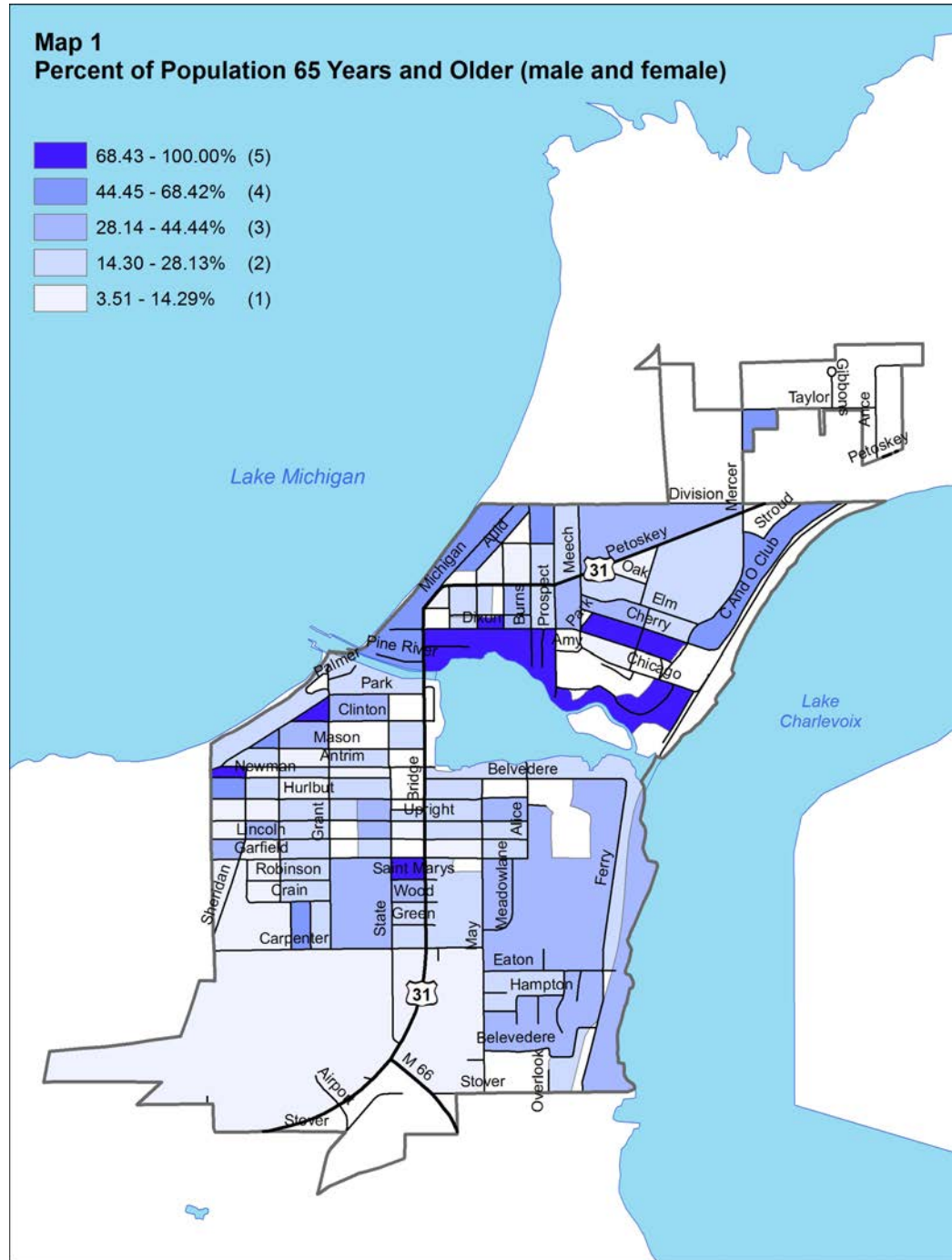


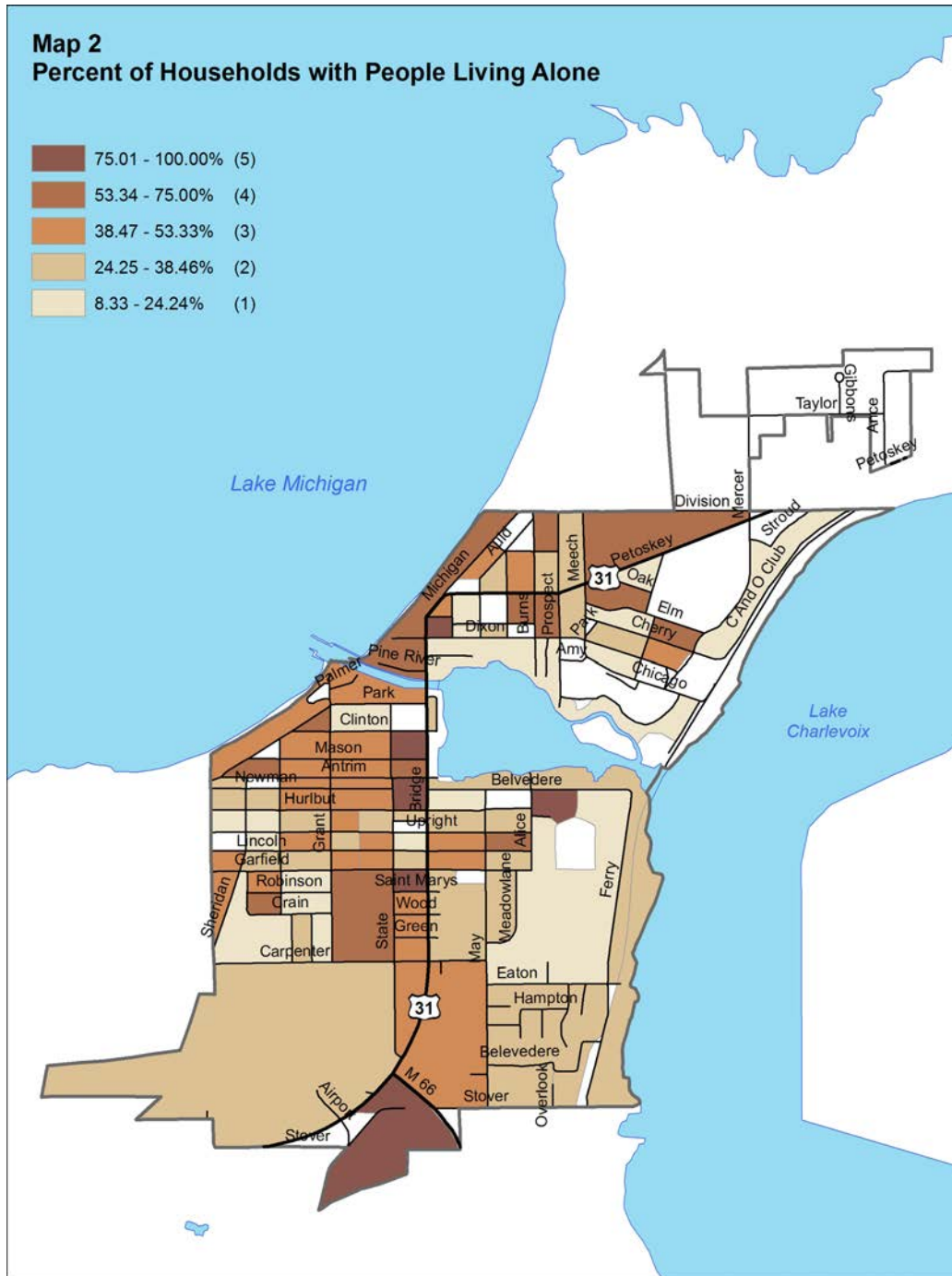
Map 9
Relative Environmental Exposure to Extreme Heat Events

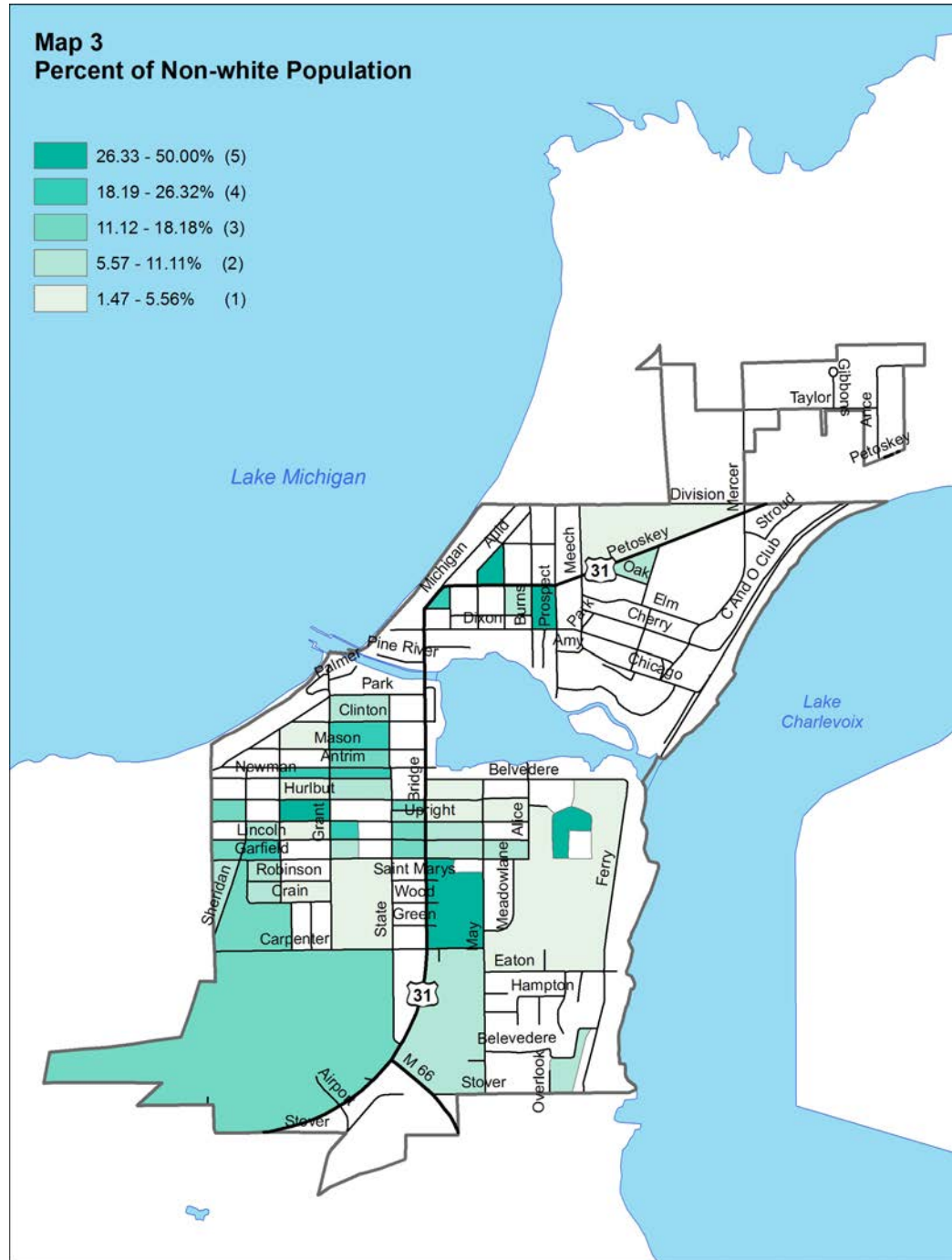


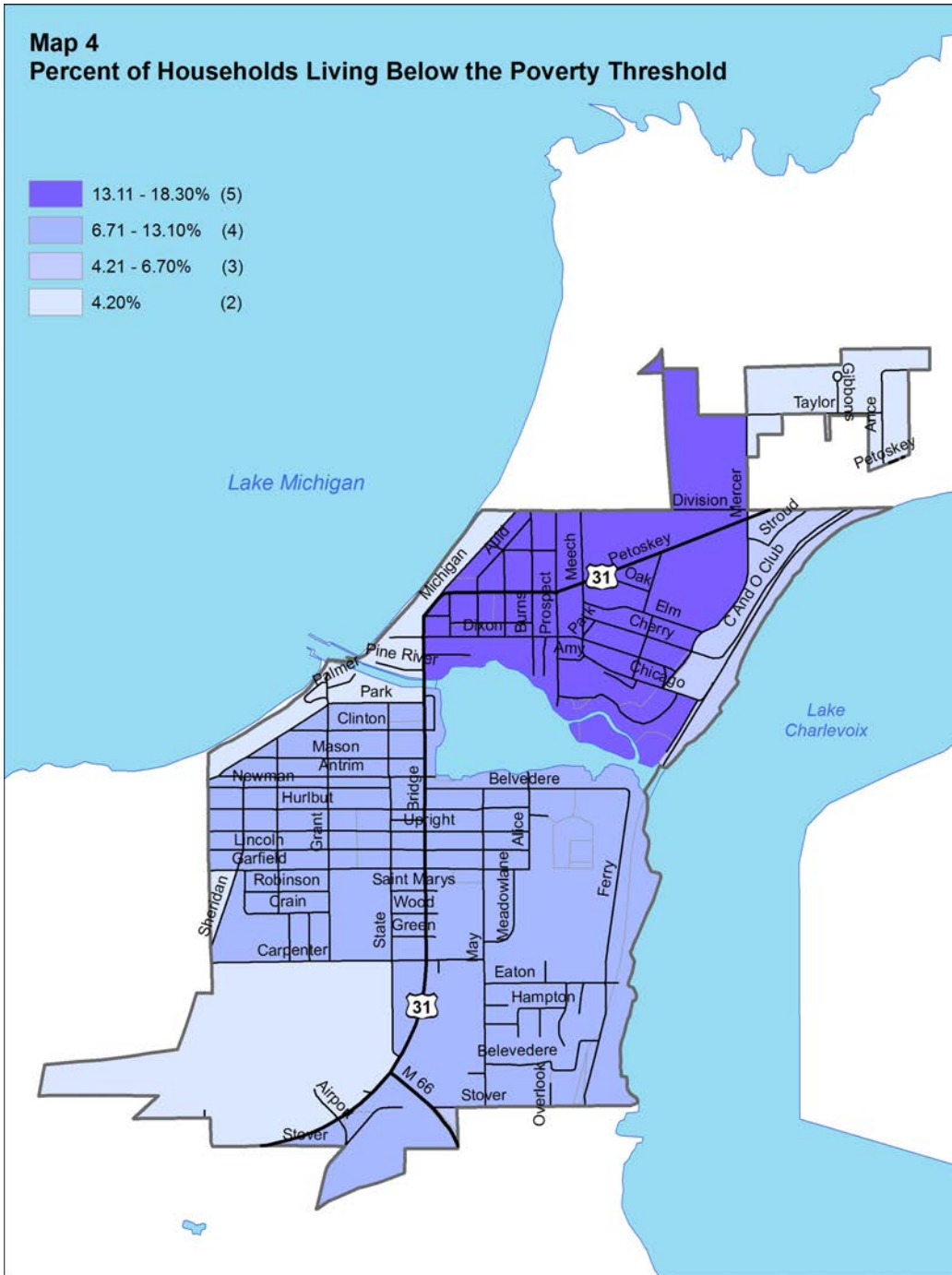


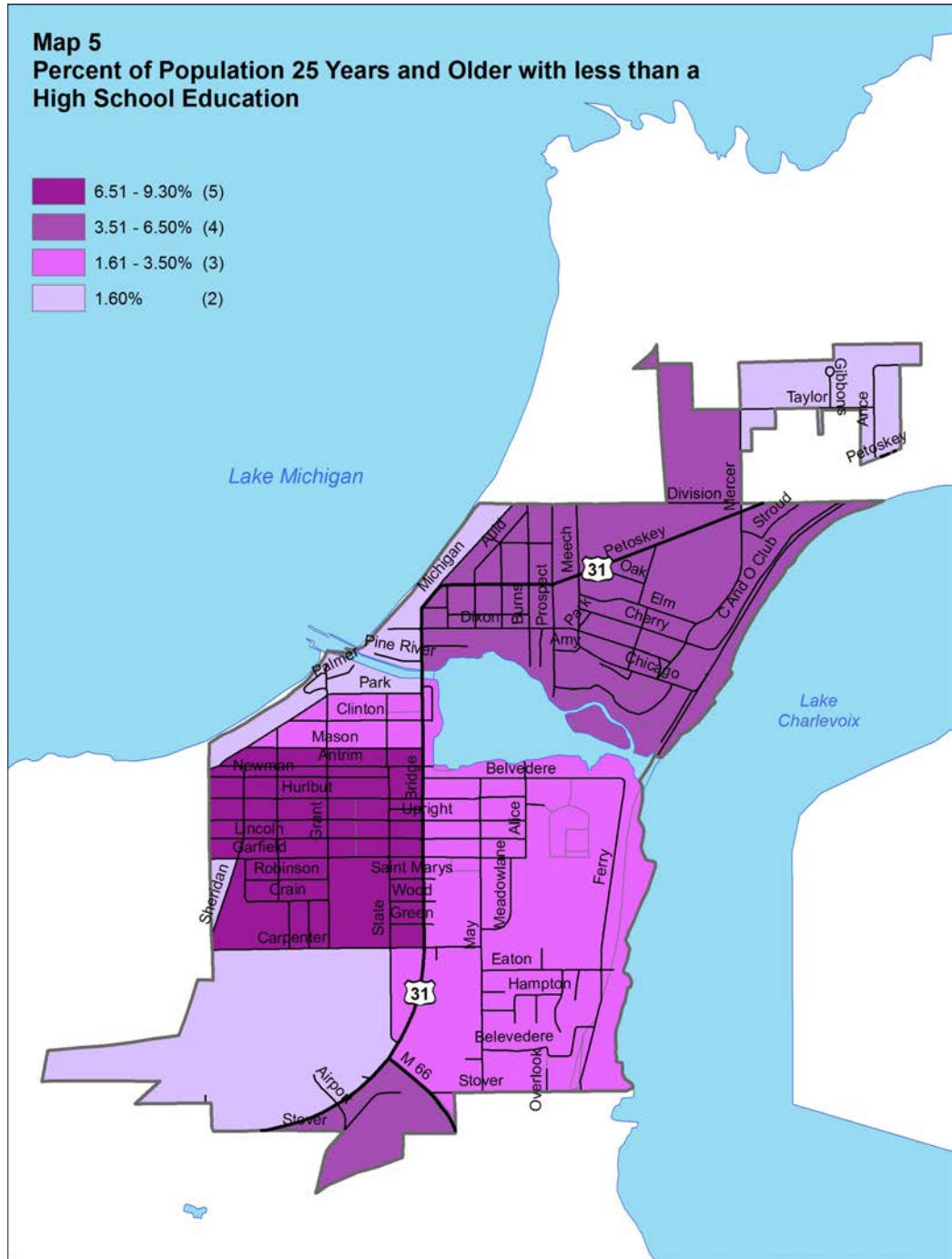
Charlevoix

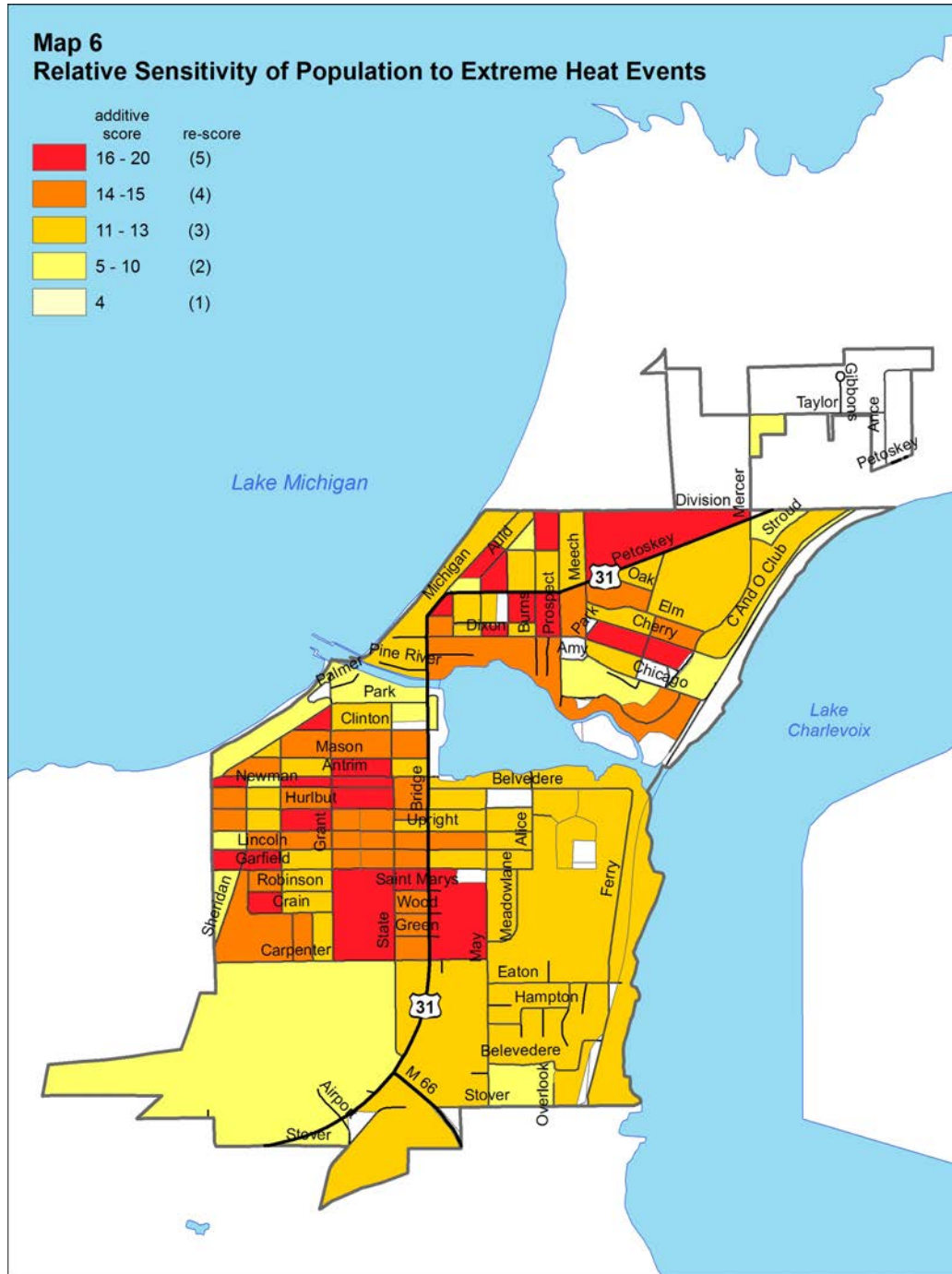






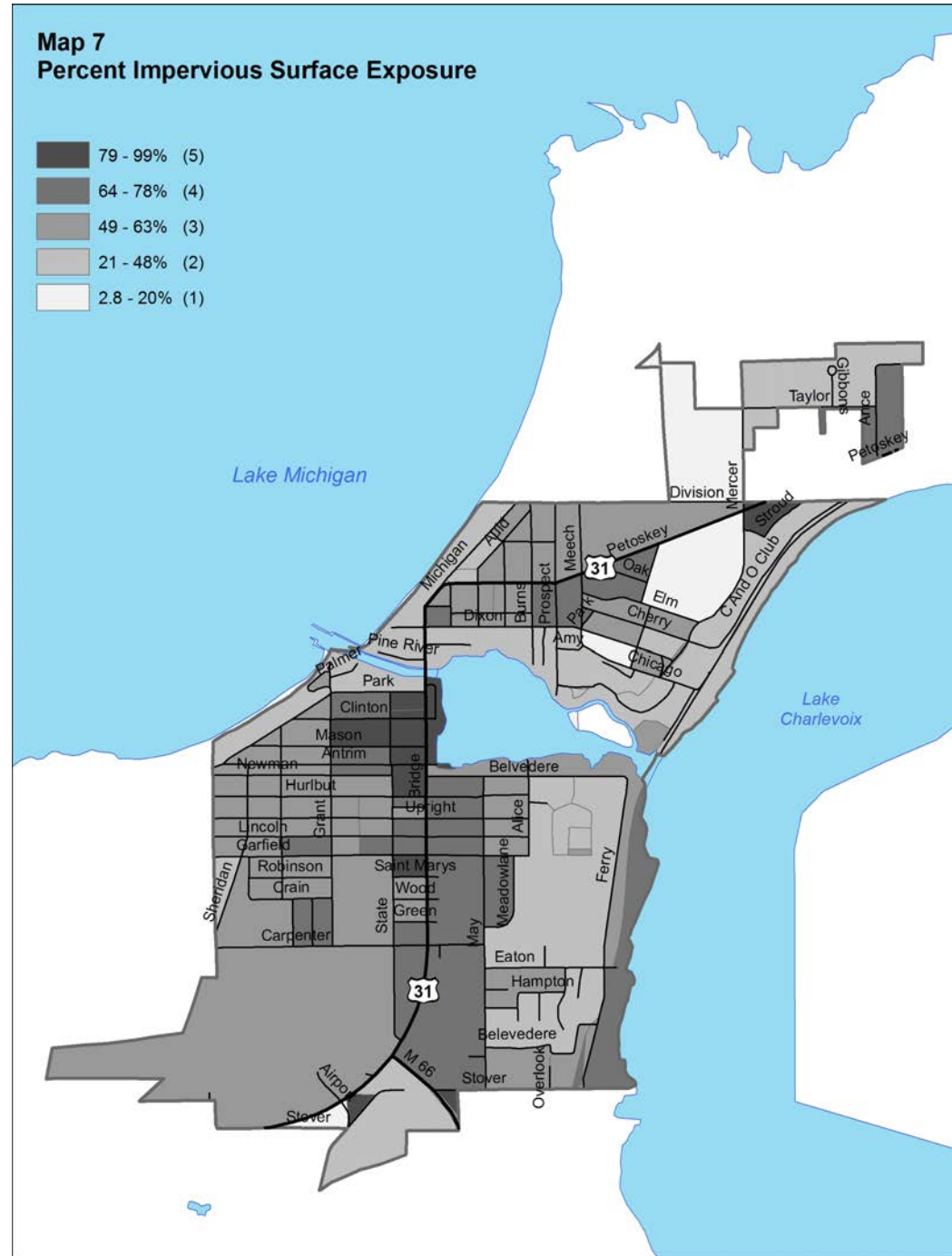
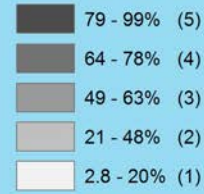


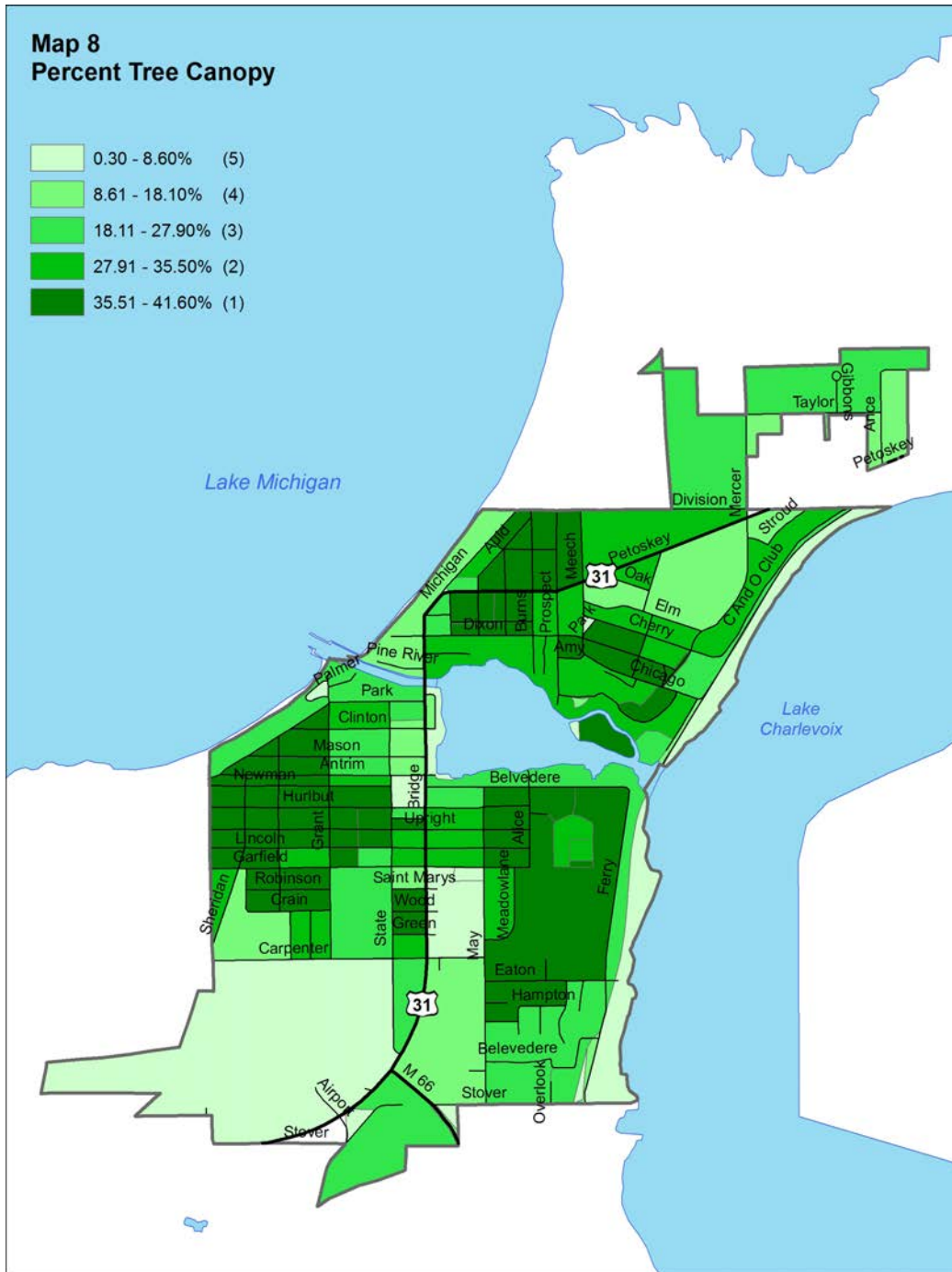


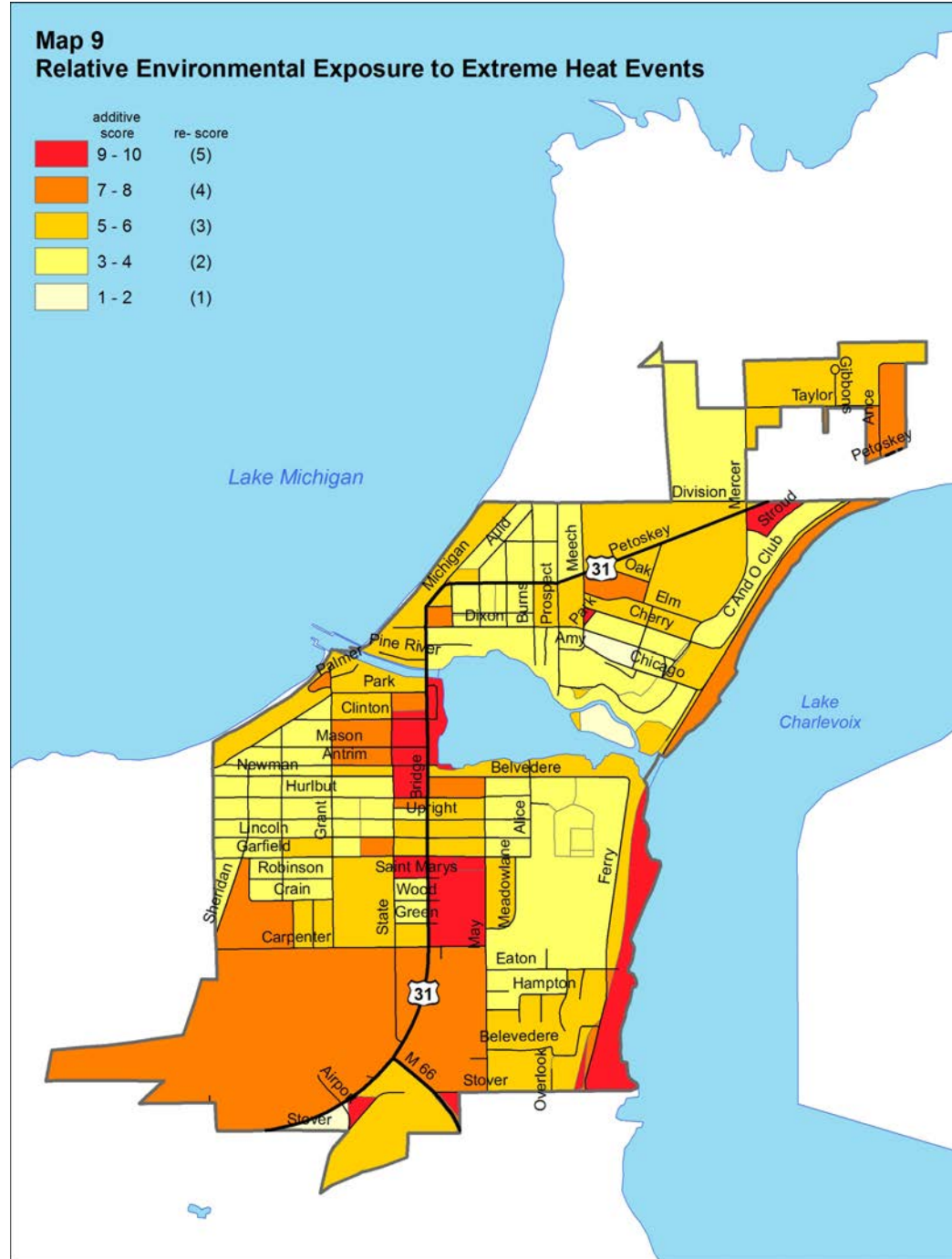


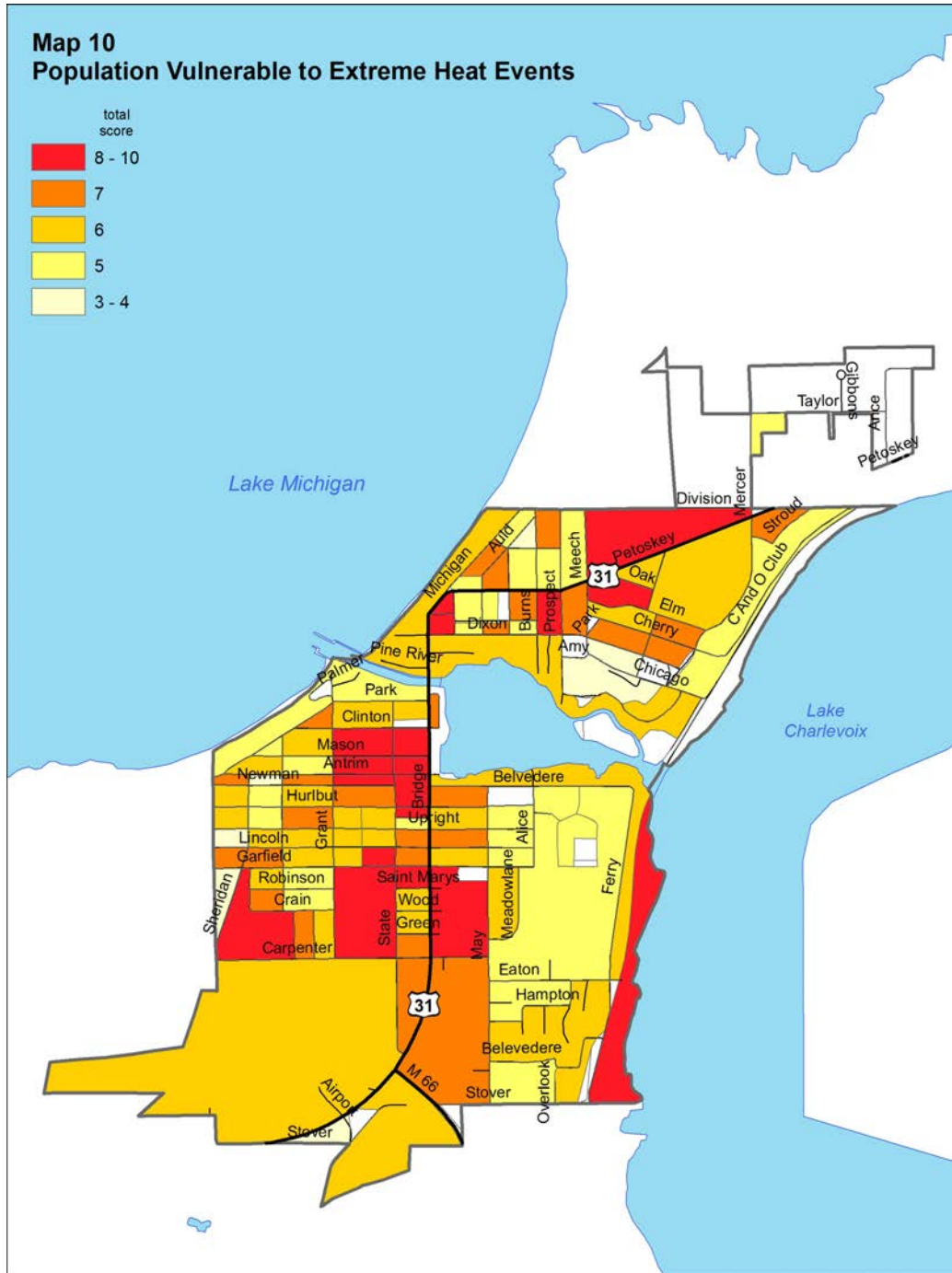


Map 7
Percent Impervious Surface Exposure

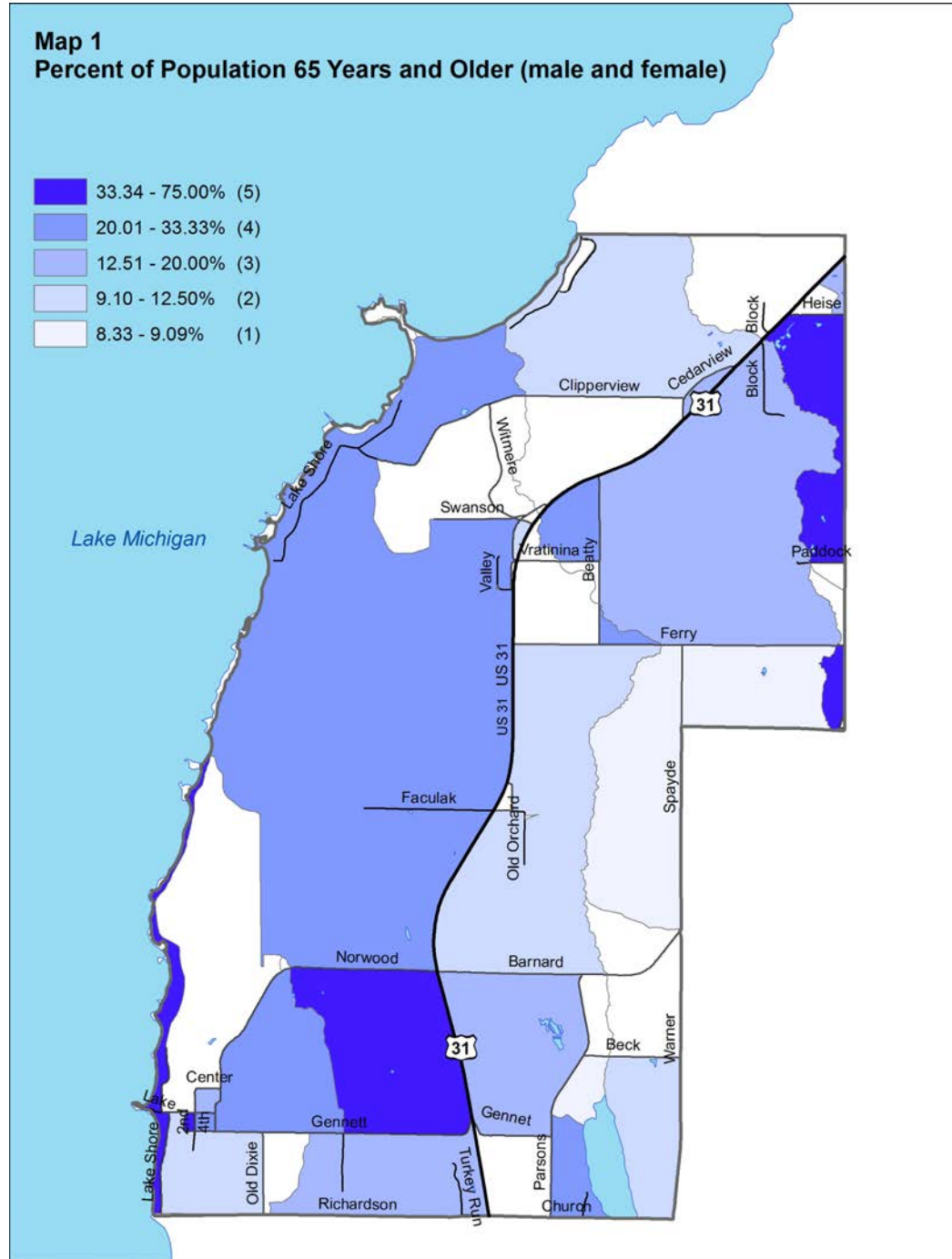


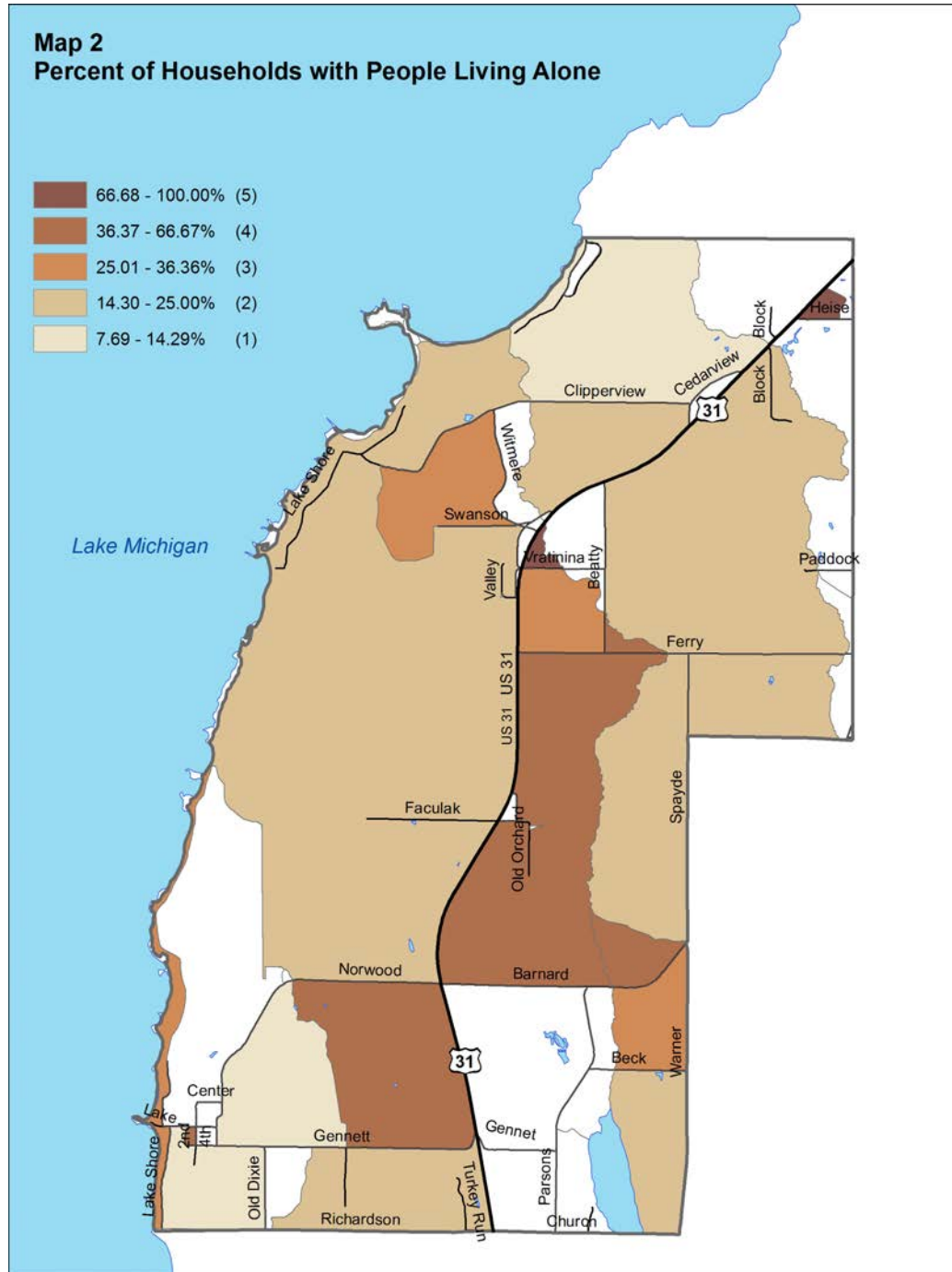


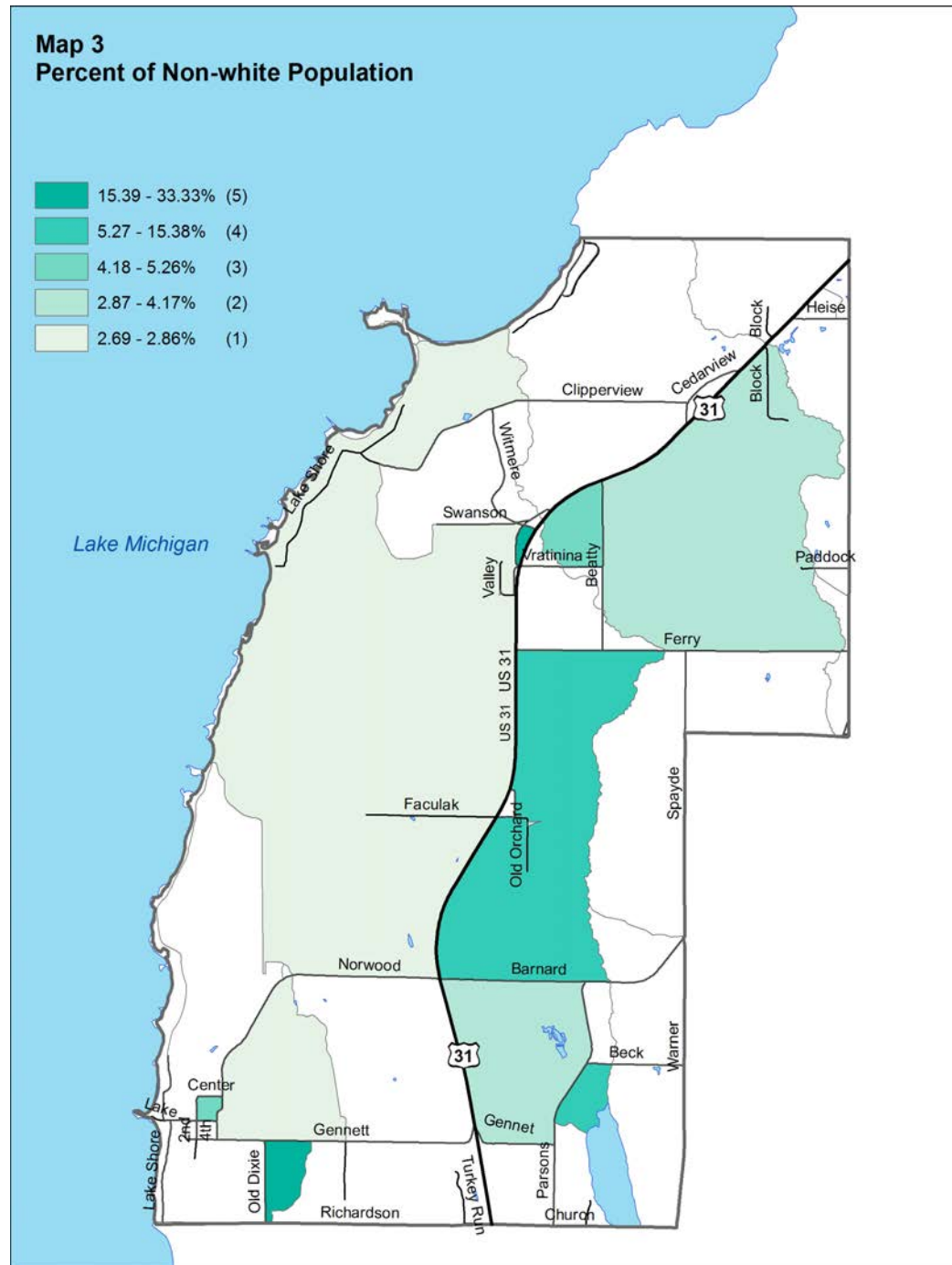




Norwood Twp.





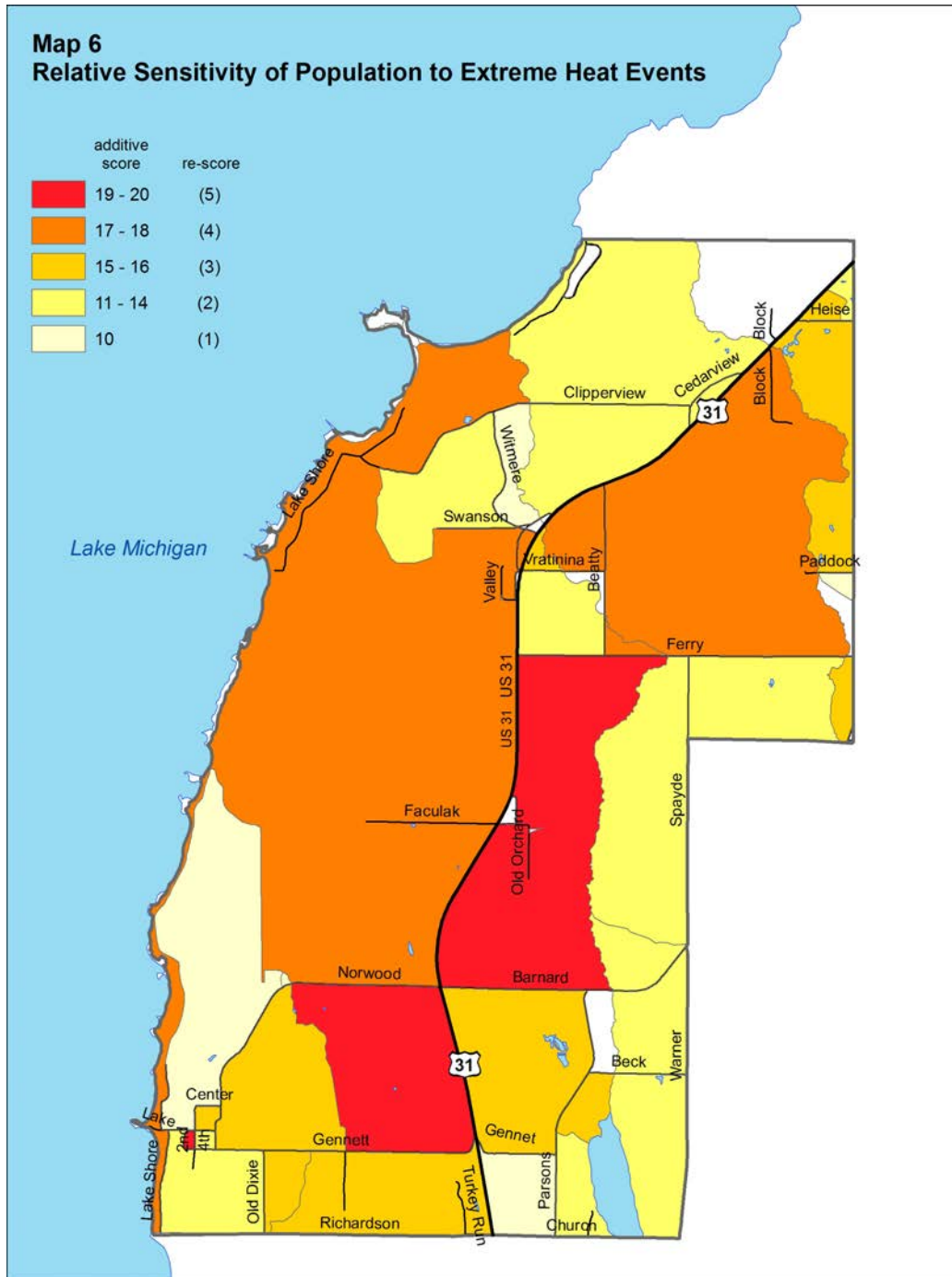


Map 4
Percent of Households Living Below the Poverty Threshold

9.50% (5)

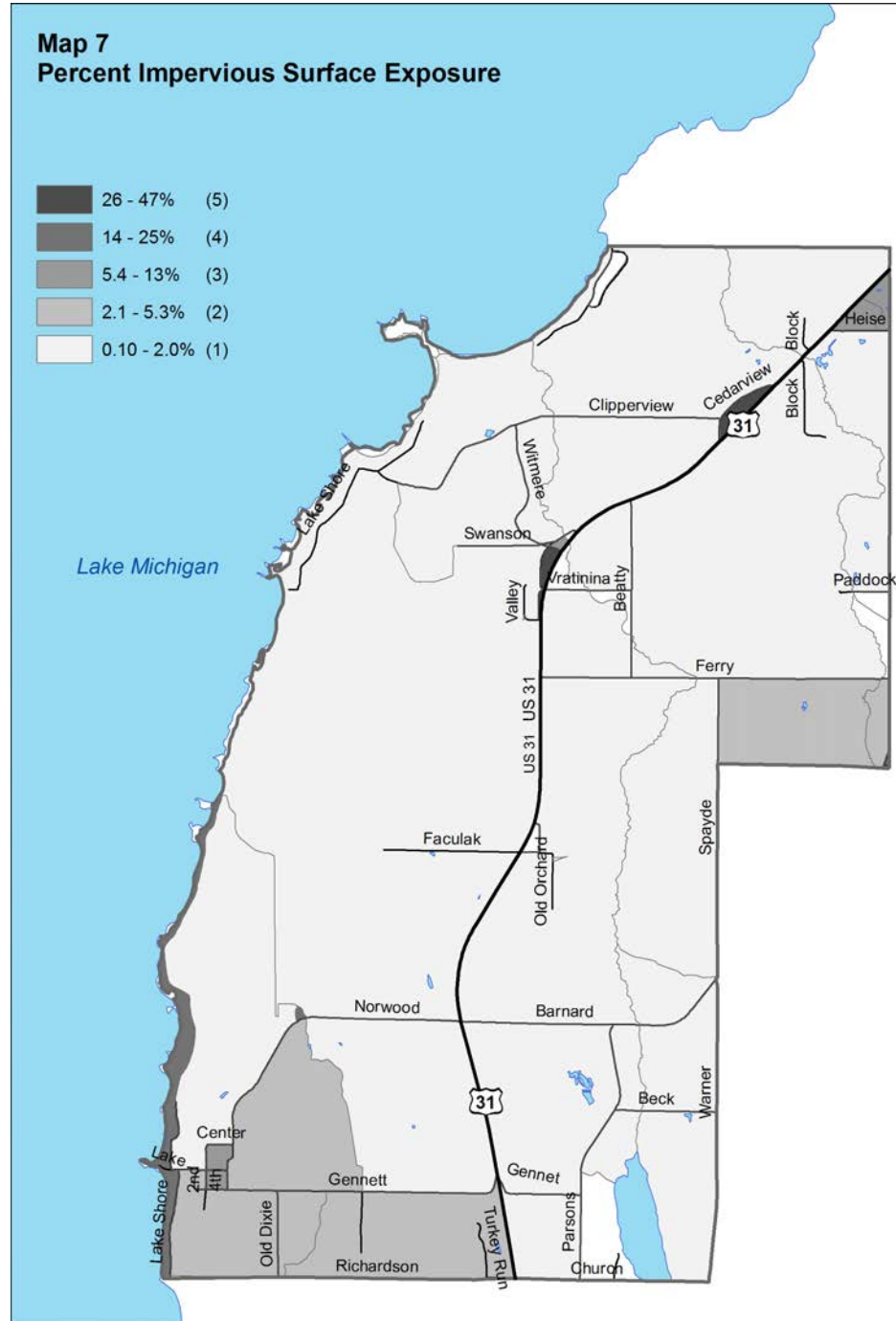
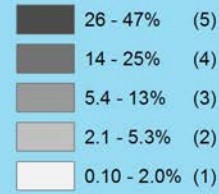


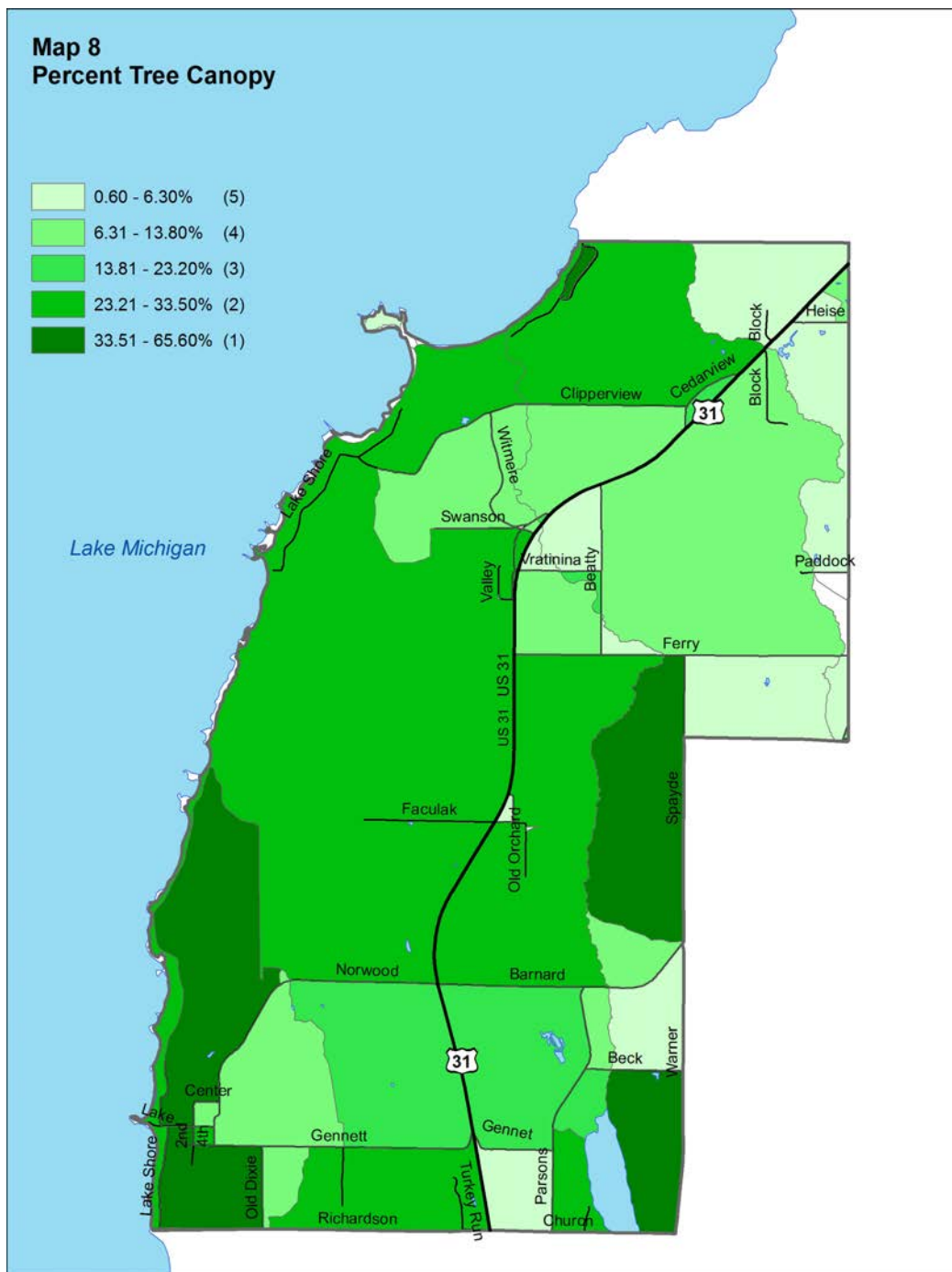


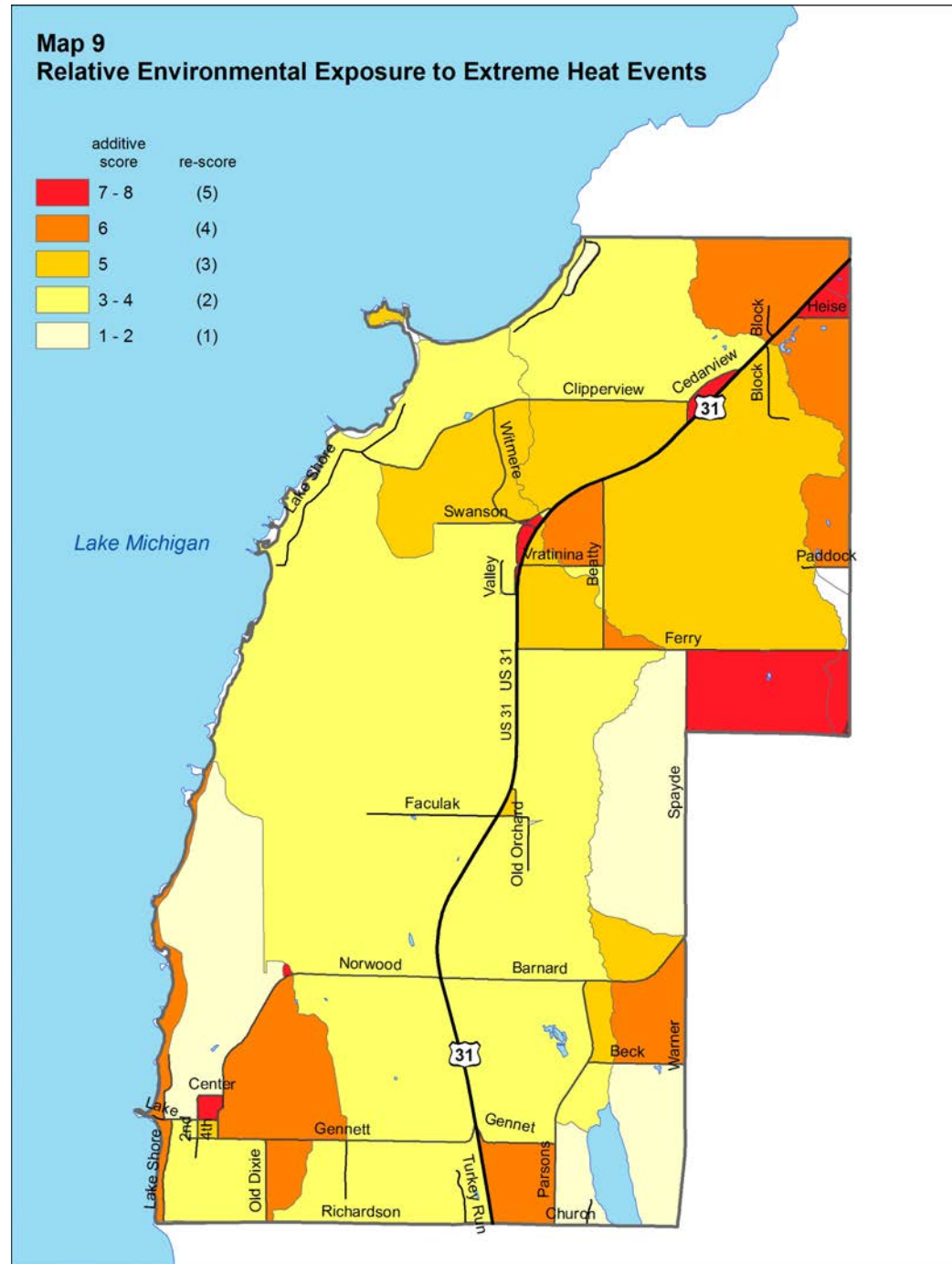


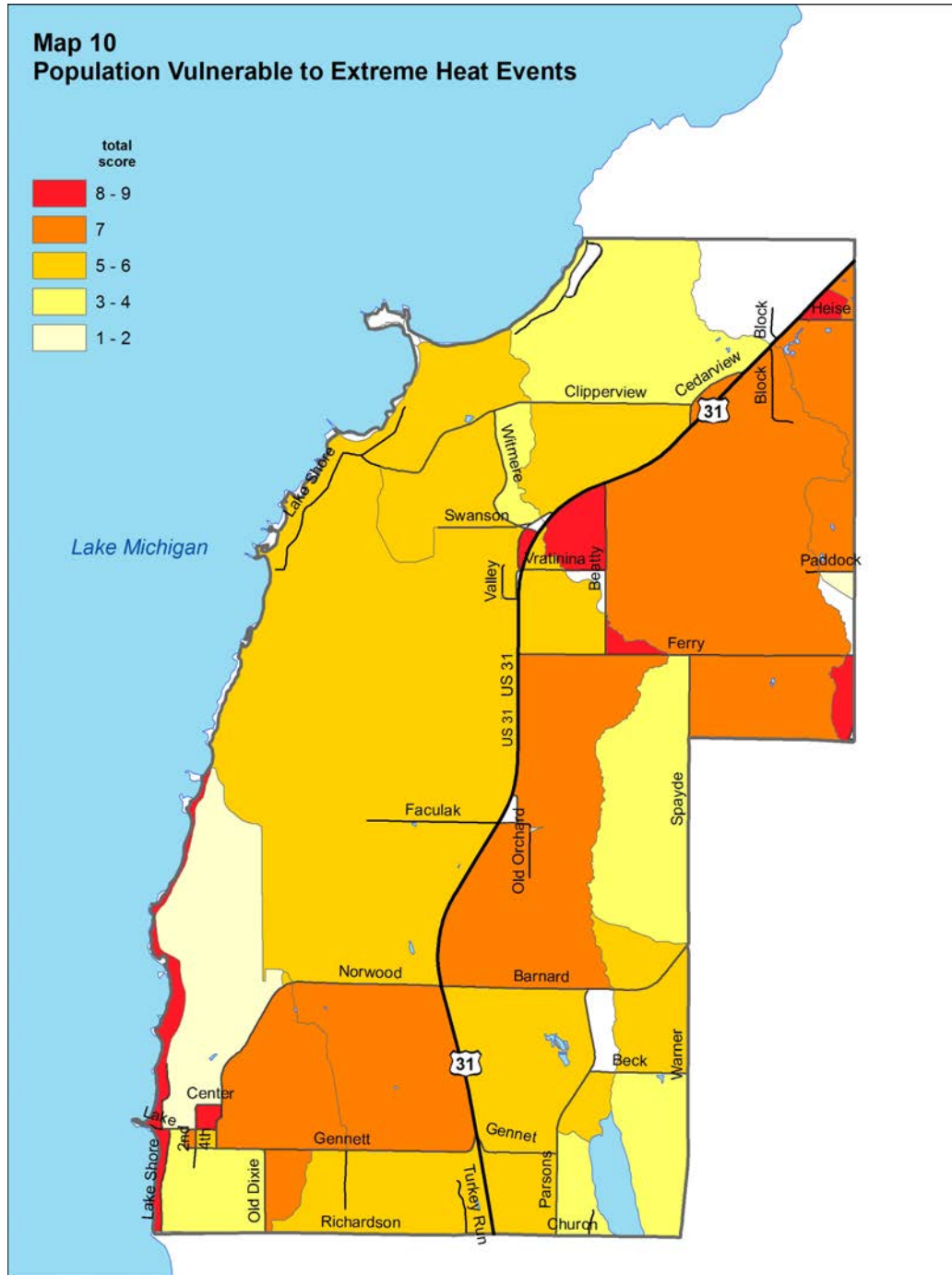


Map 7
Percent Impervious Surface Exposure







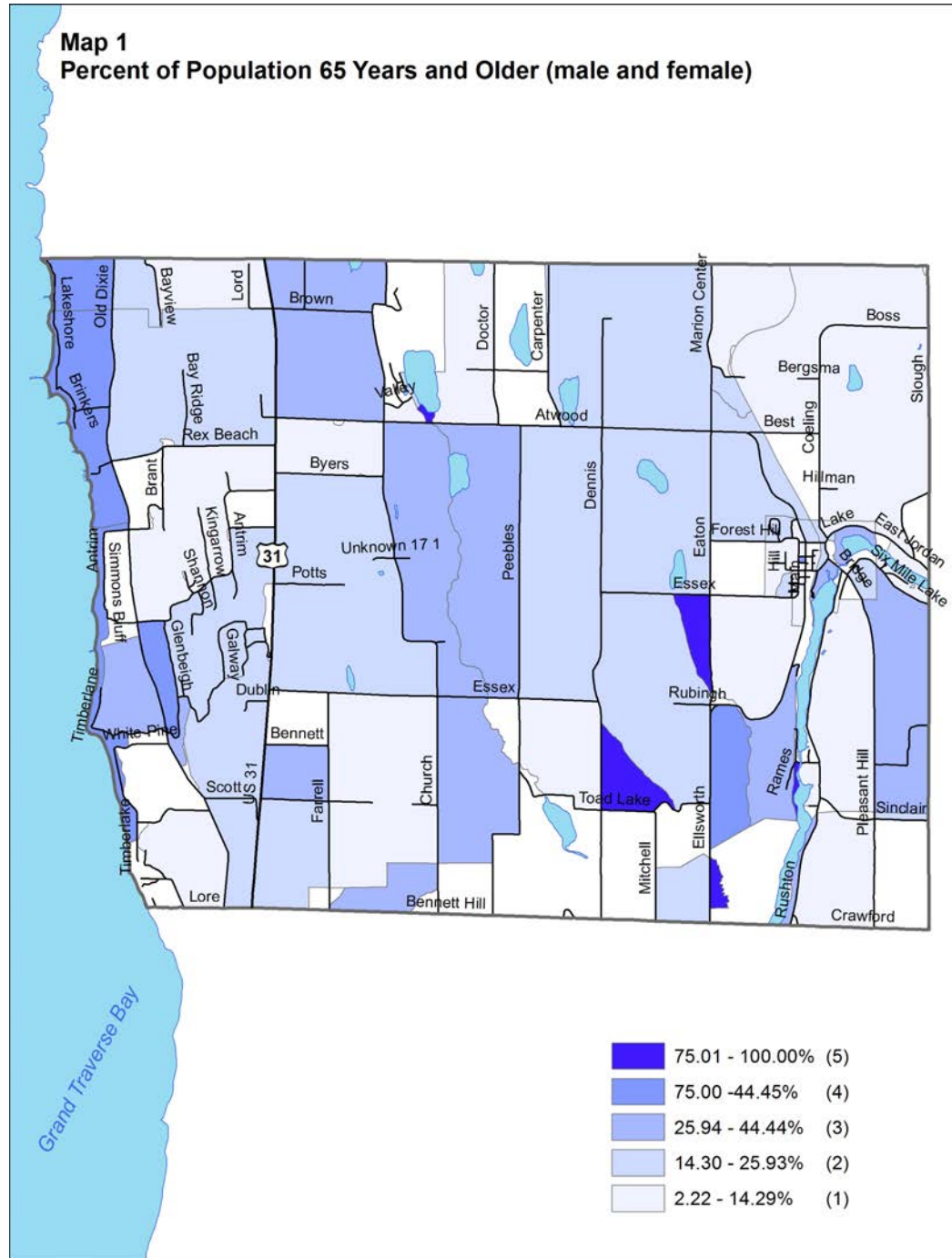


This Page Intentionally Left Blank

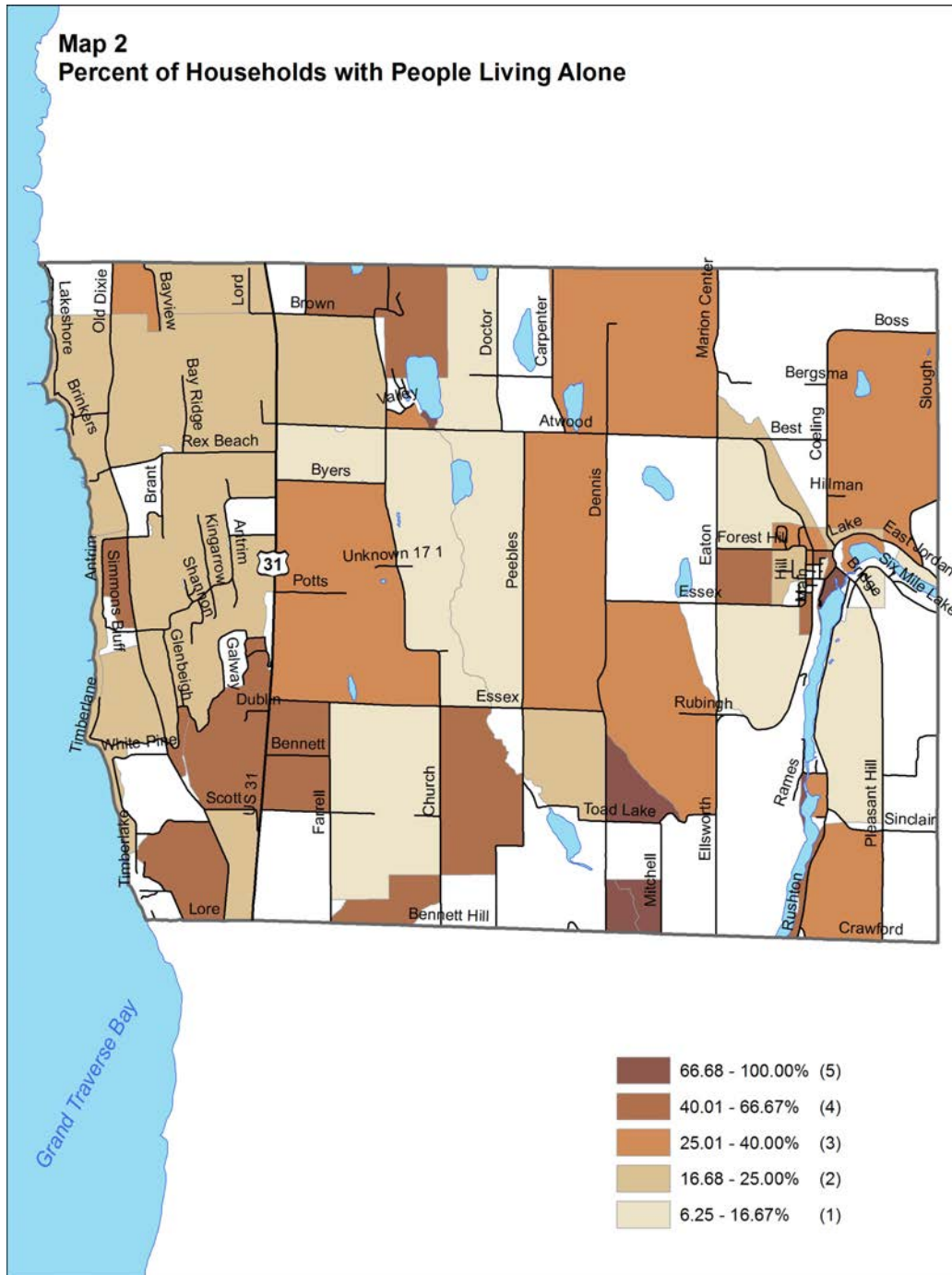
Antrim County

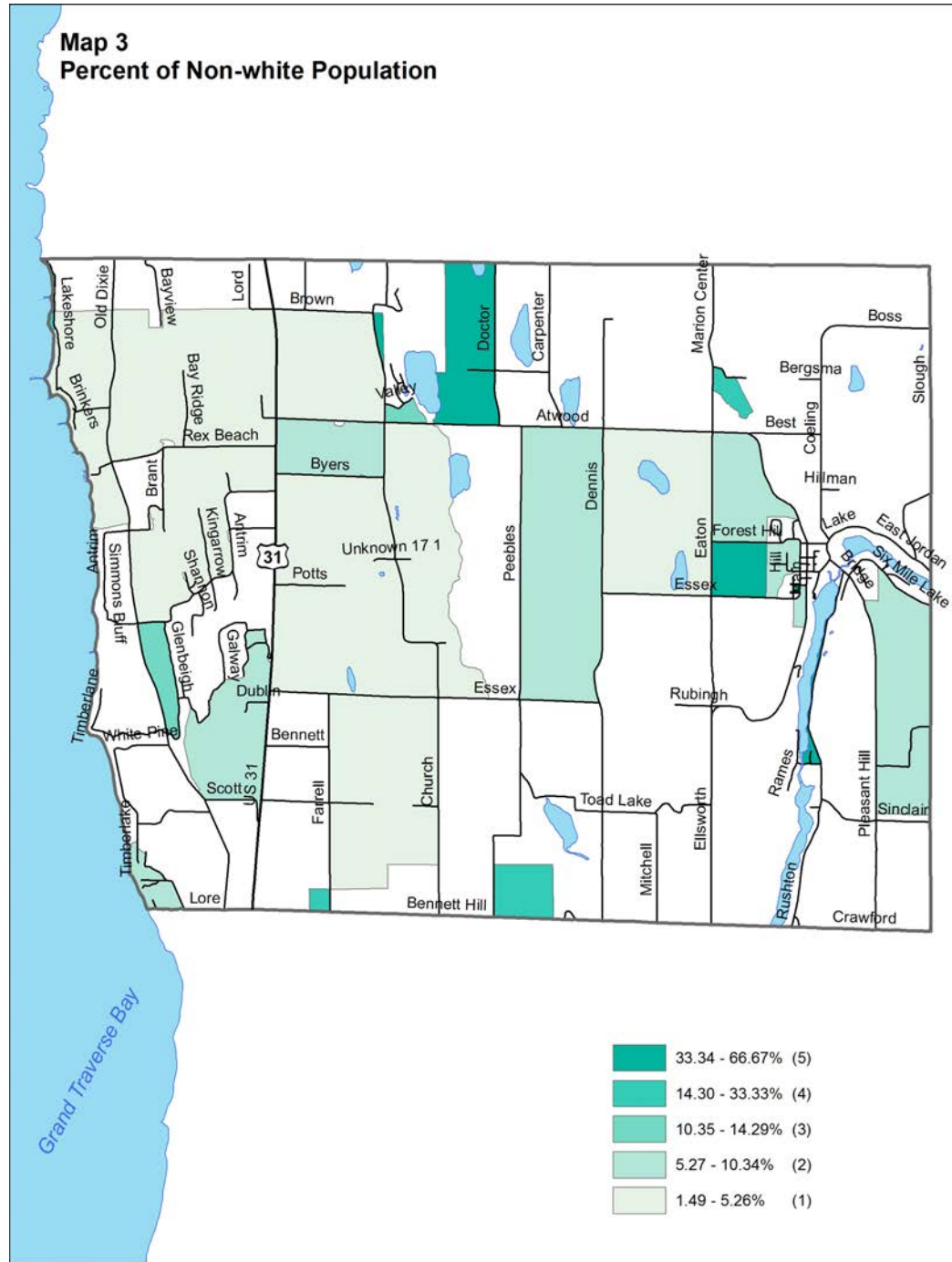


Banks Twp./Ellsworth

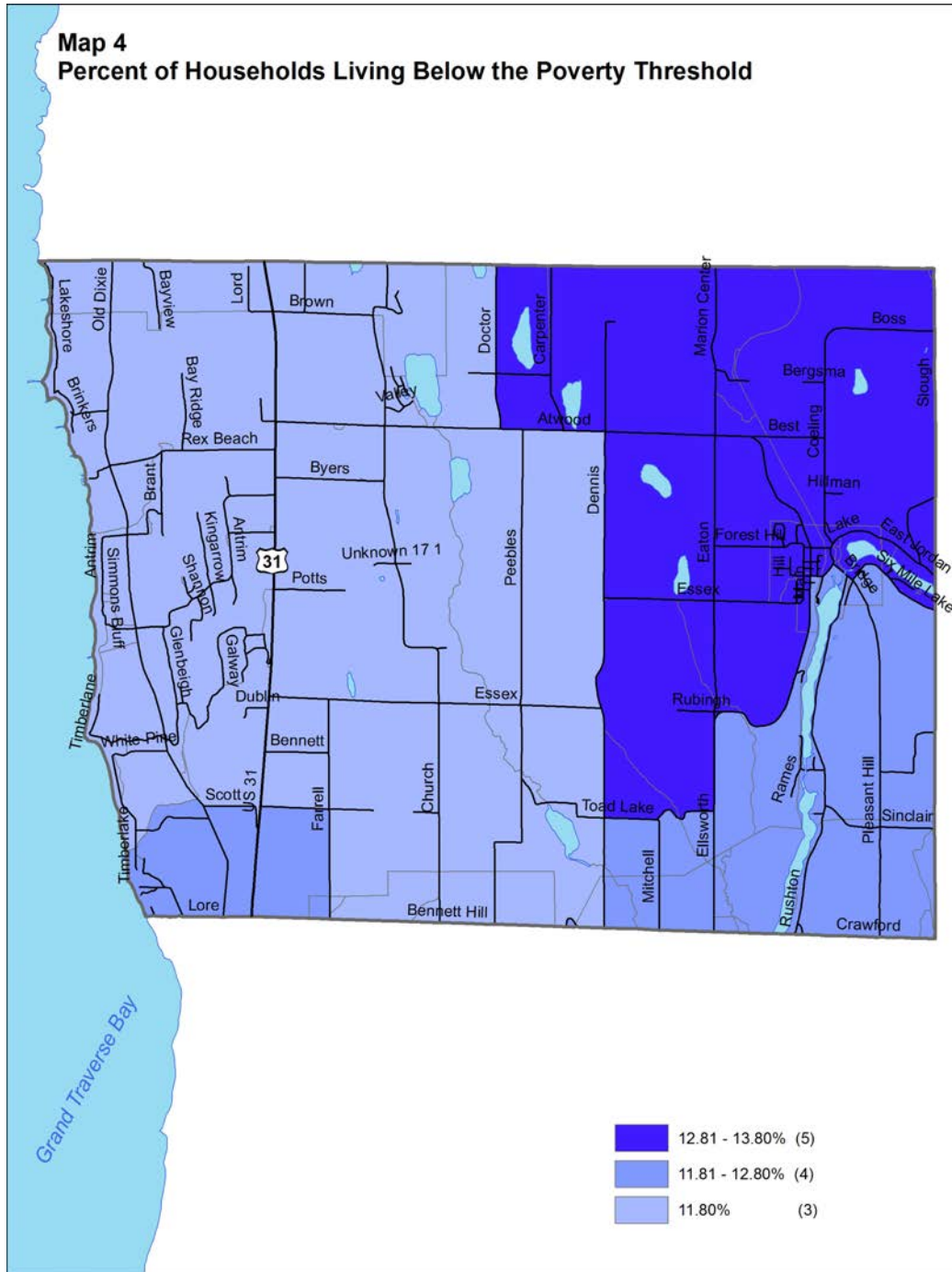


Map 2
Percent of Households with People Living Alone



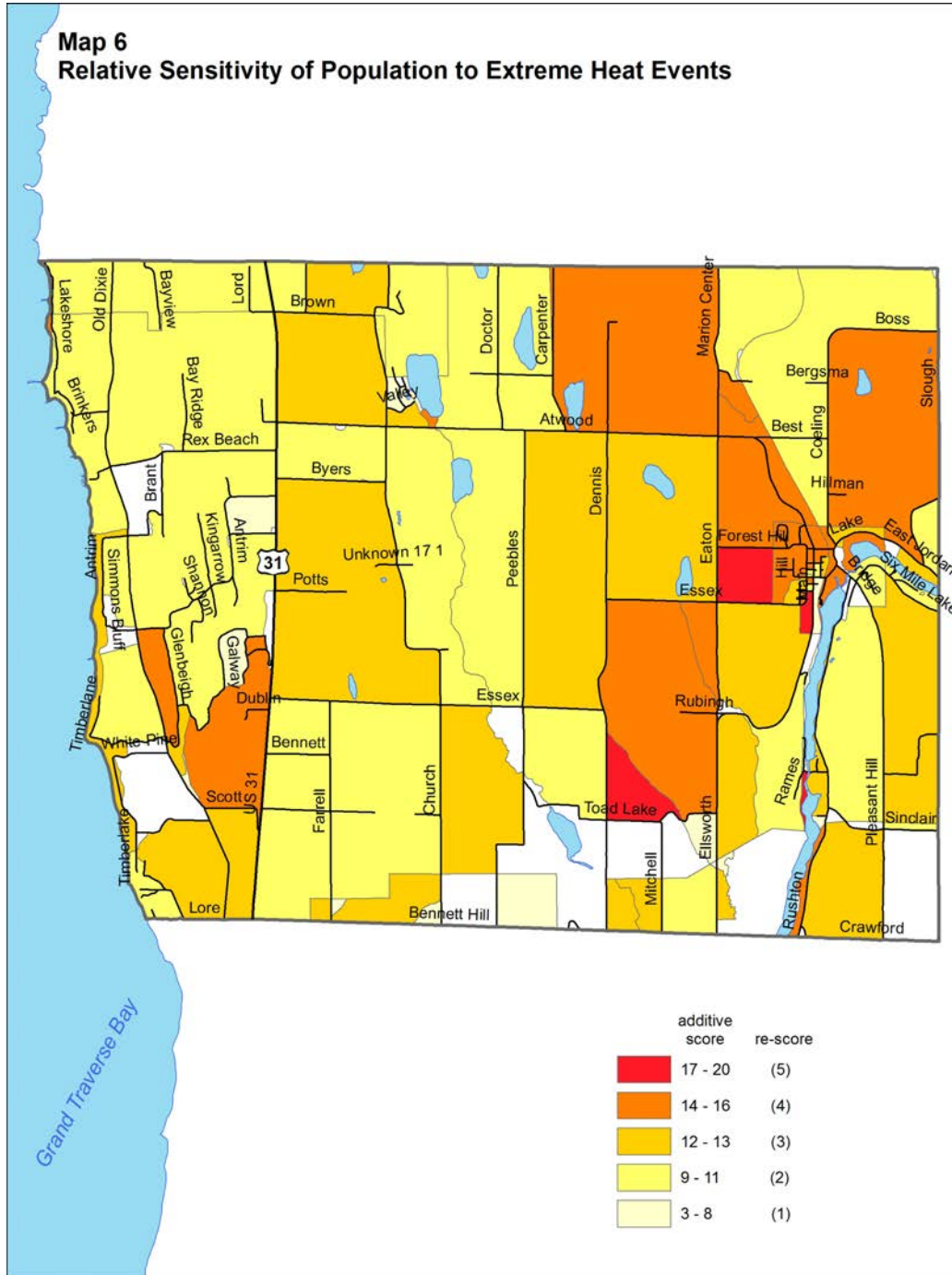


Map 4
Percent of Households Living Below the Poverty Threshold



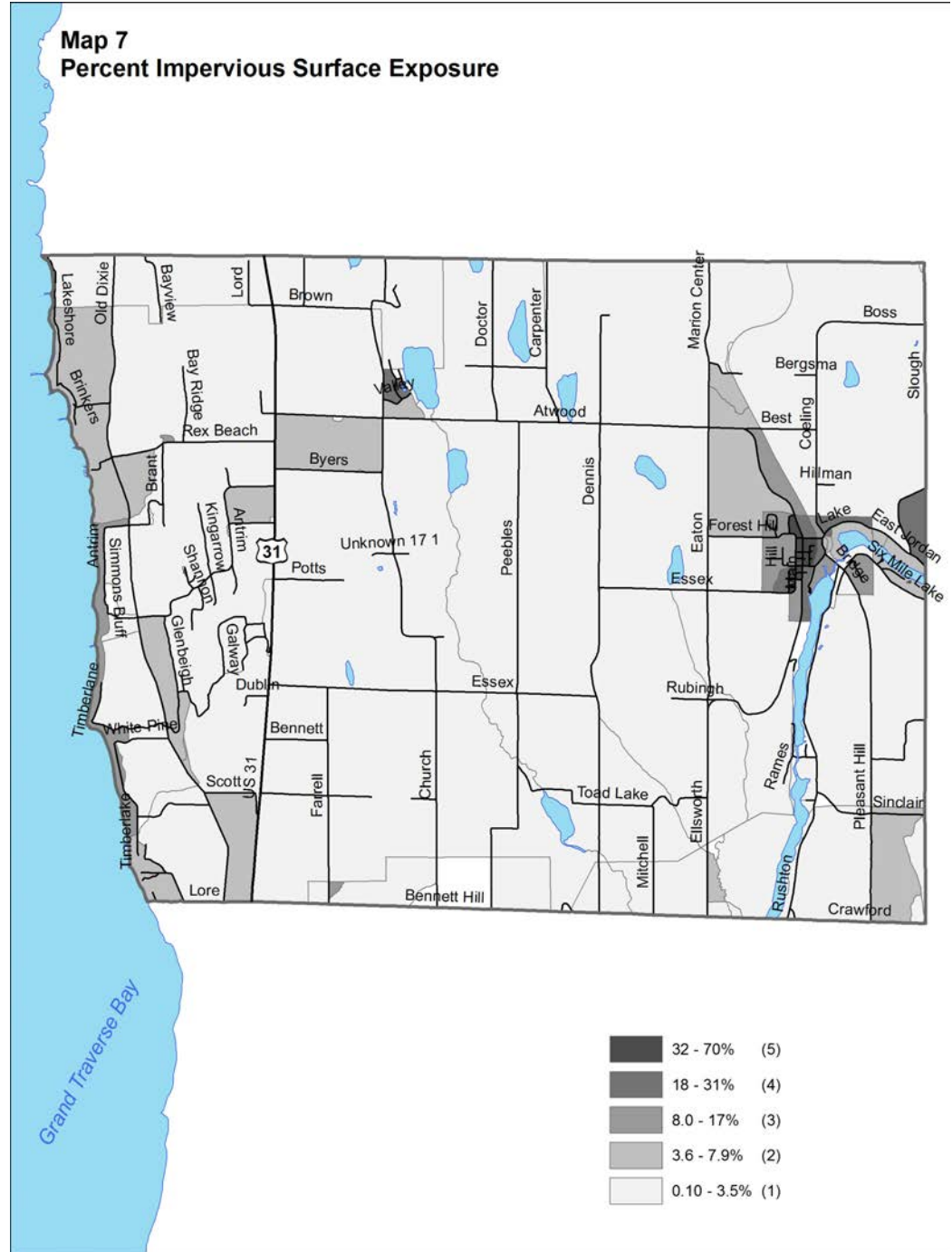
Antrim County

Map 6
Relative Sensitivity of Population to Extreme Heat Events





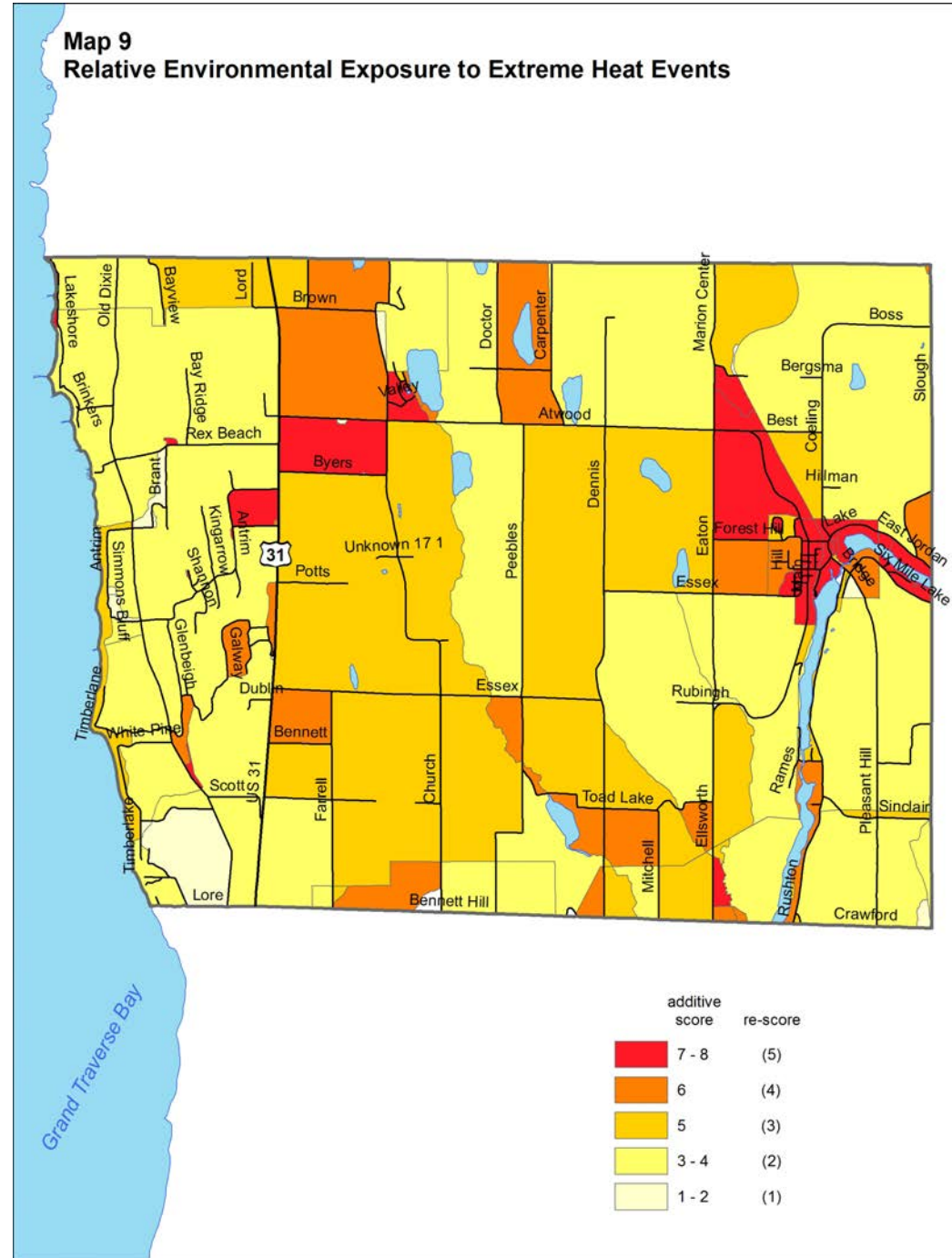
Map 7
Percent Impervious Surface Exposure



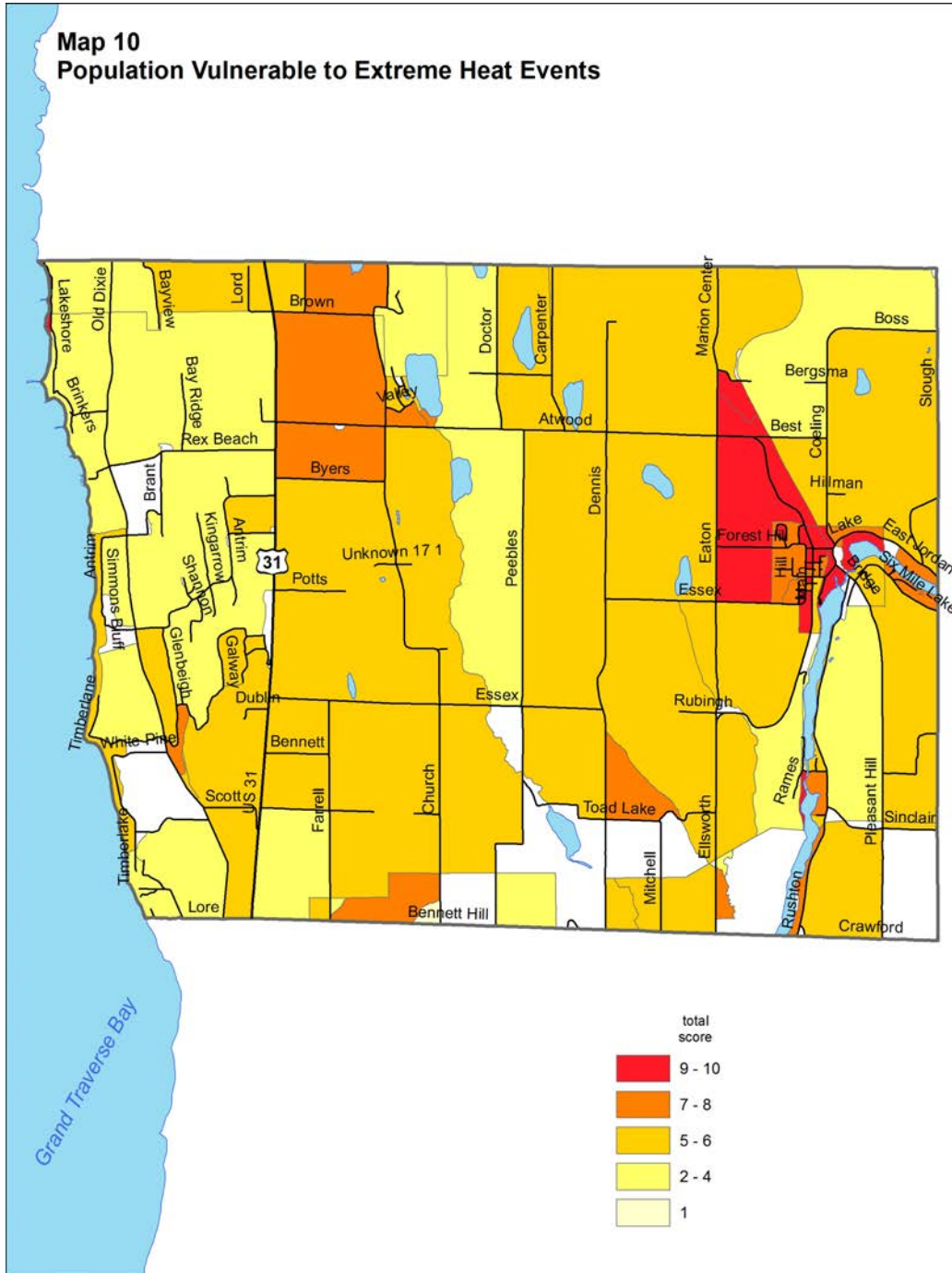
32 - 70%	(5)
18 - 31%	(4)
8.0 - 17%	(3)
3.6 - 7.9%	(2)
0.10 - 3.5%	(1)



Map 9
Relative Environmental Exposure to Extreme Heat Events



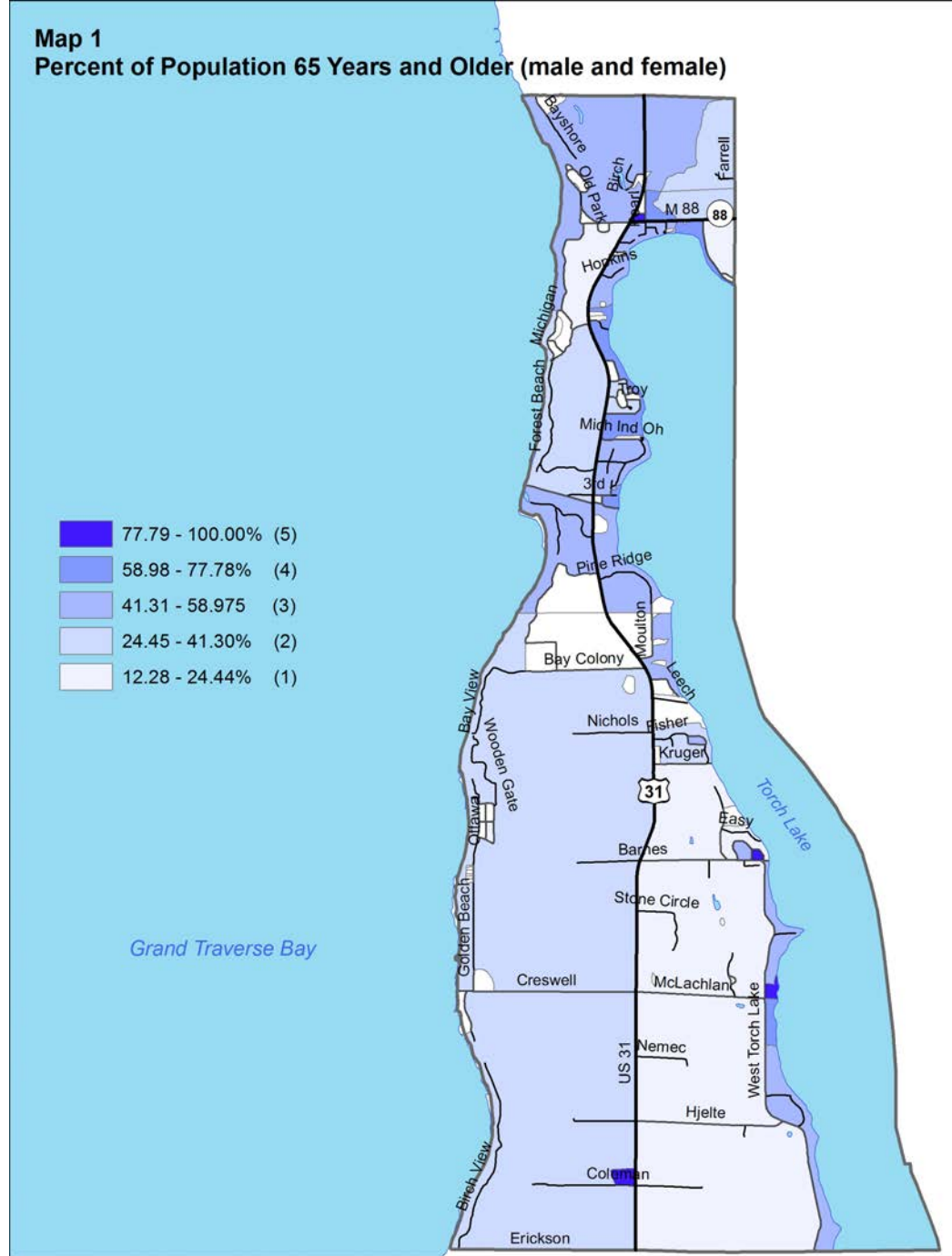
Map 10
Population Vulnerable to Extreme Heat Events



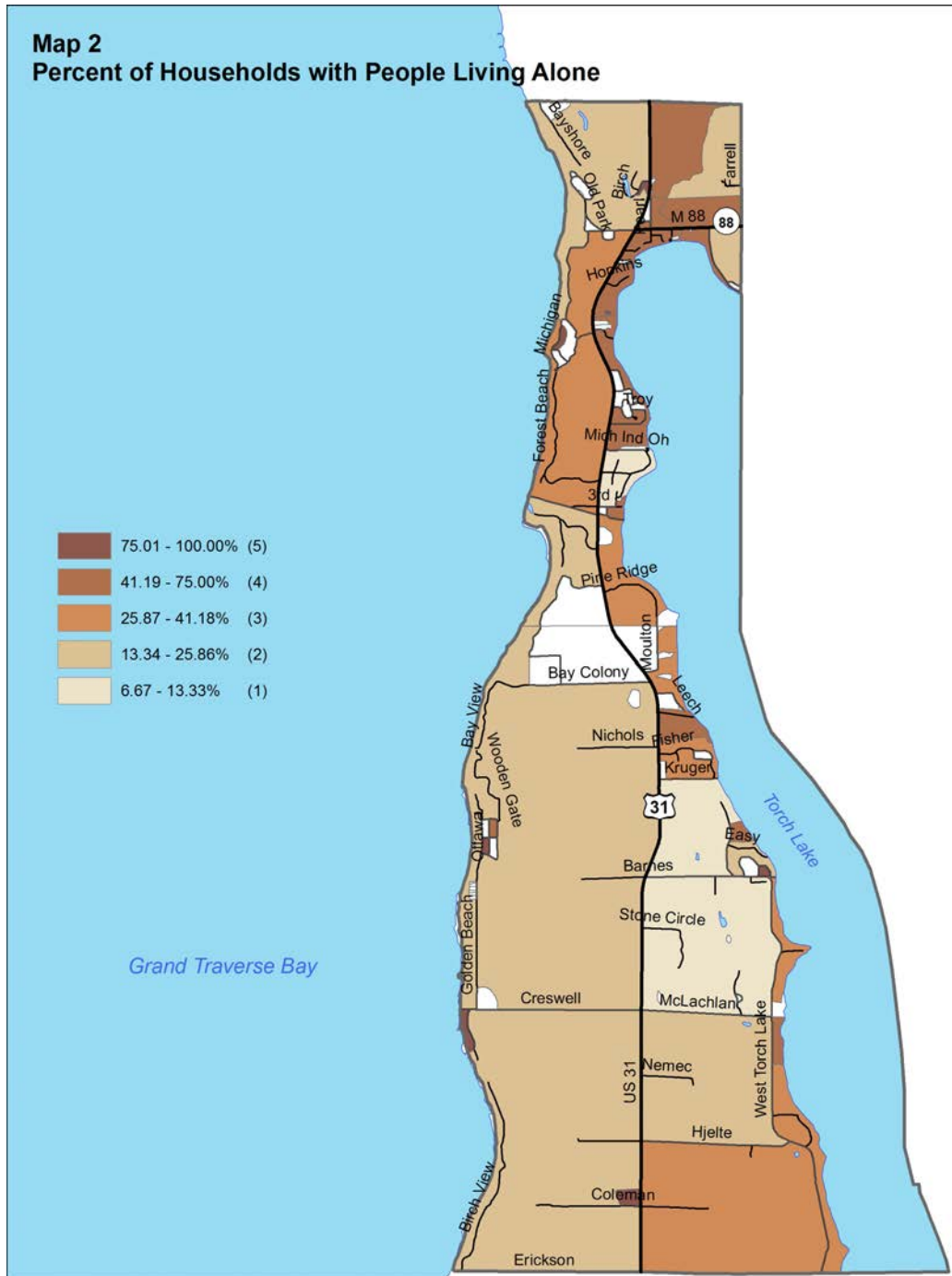
Torch Lake Twp.



Map 1
Percent of Population 65 Years and Older (male and female)

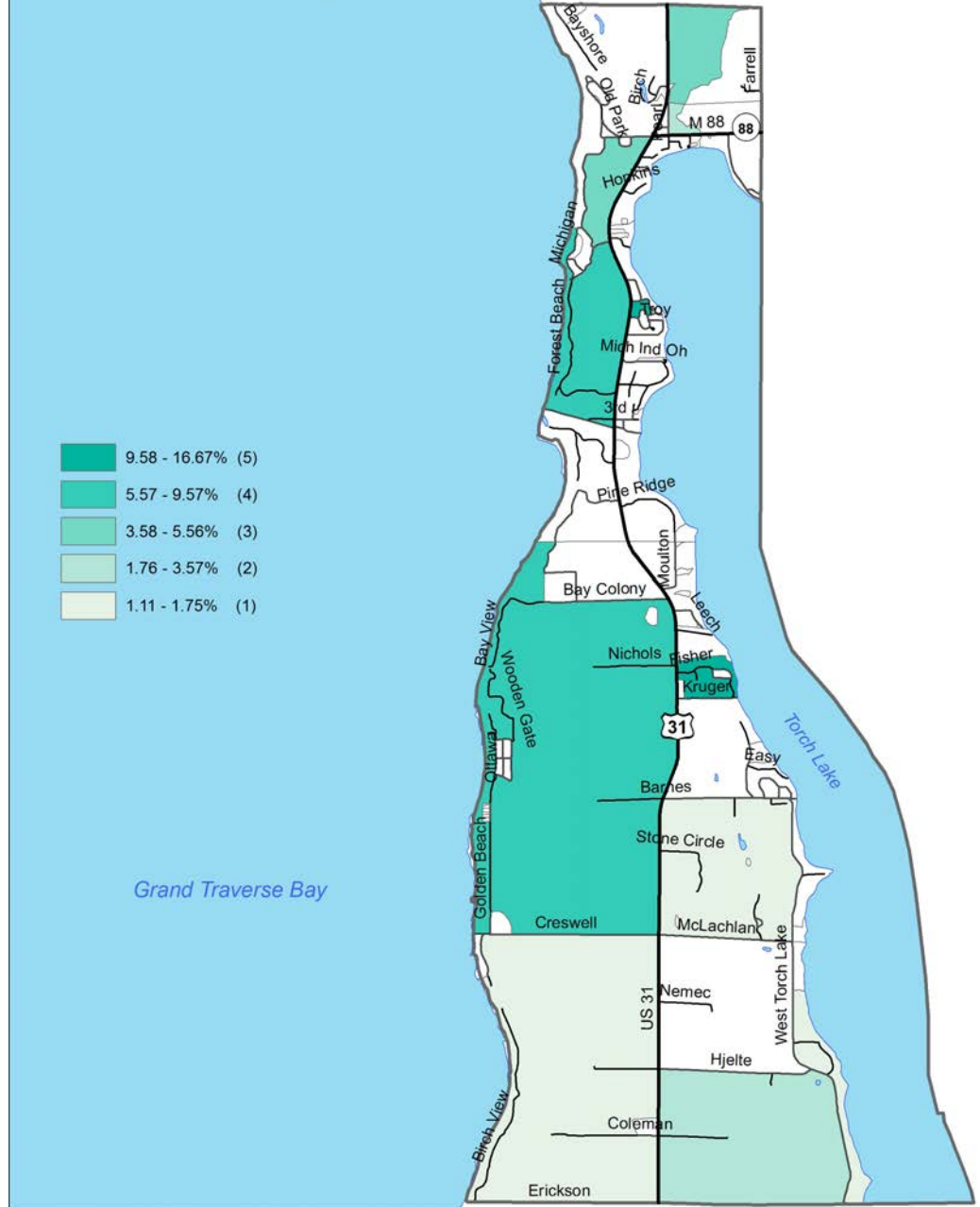


Map 2
Percent of Households with People Living Alone

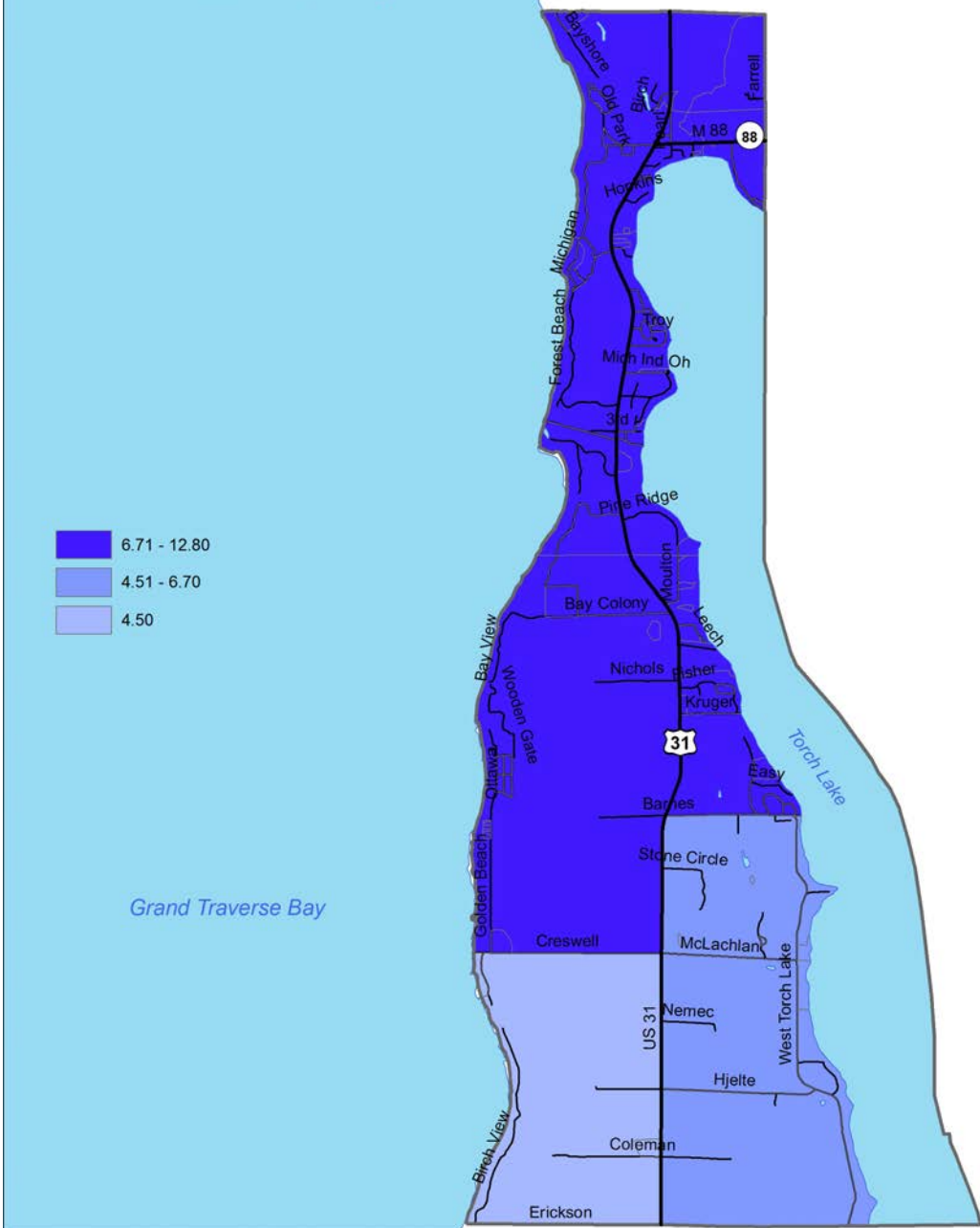




Map 3
Percent of Non-white Population

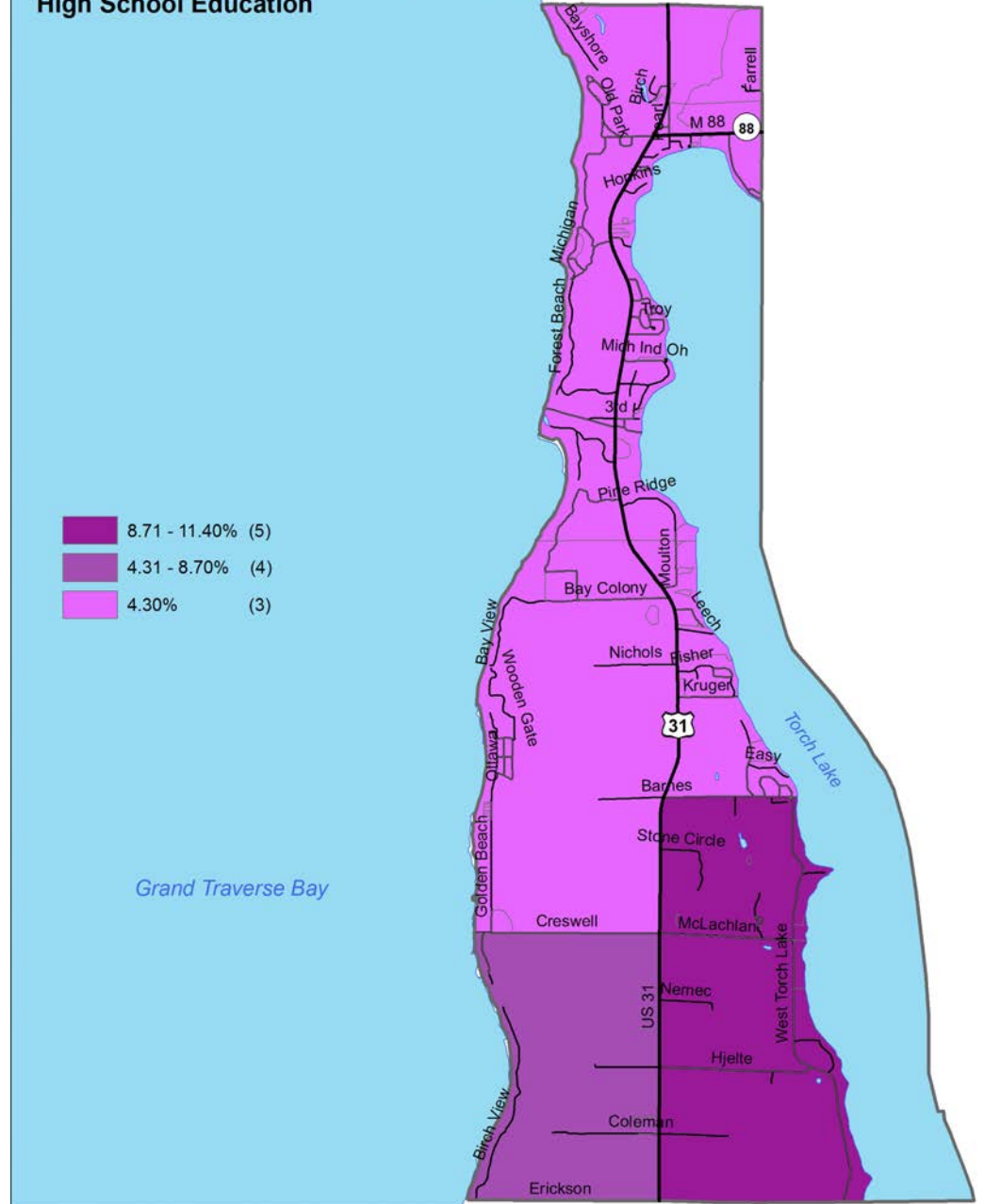


Map 4
Percent of Households Living Below the Poverty Threshold

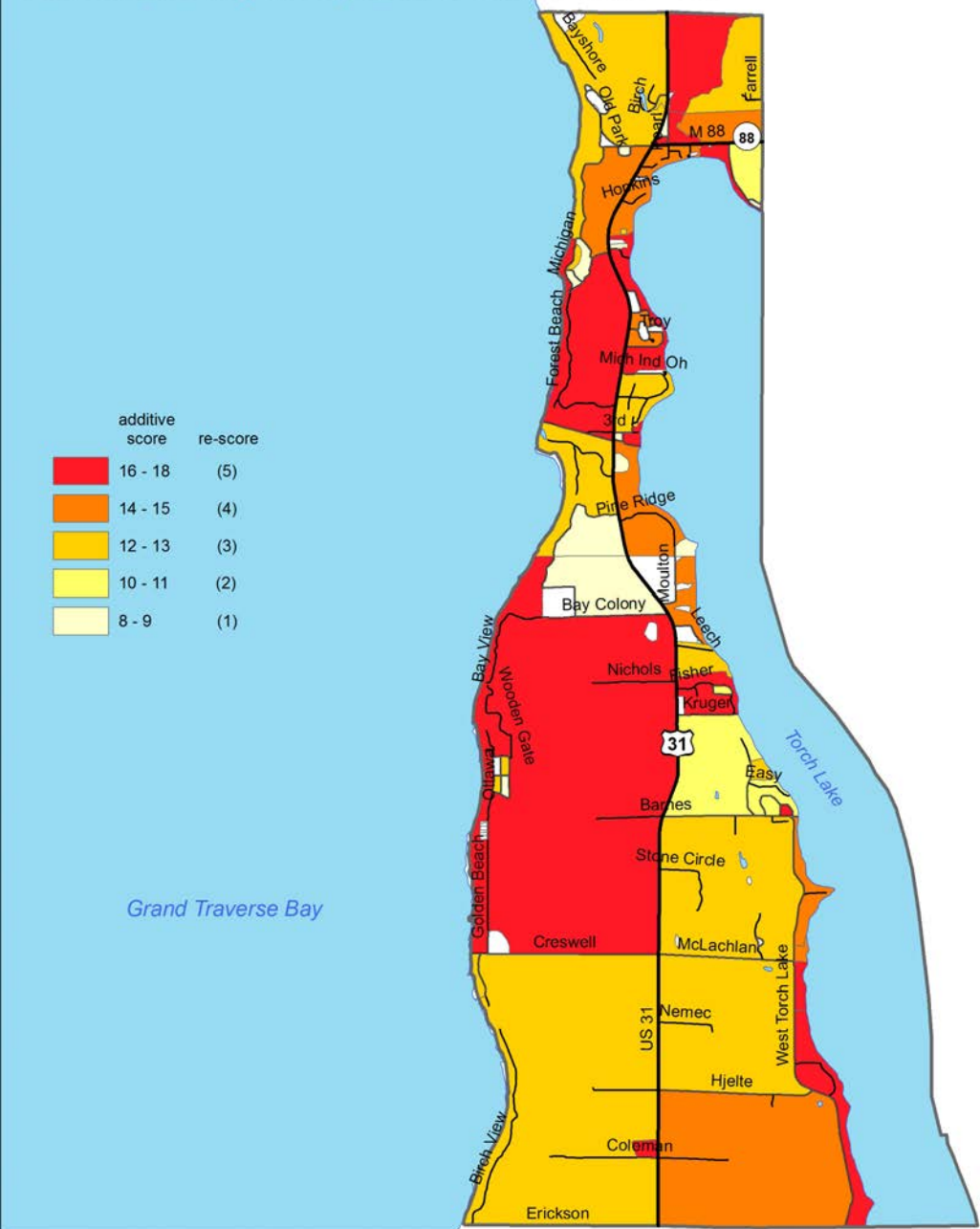


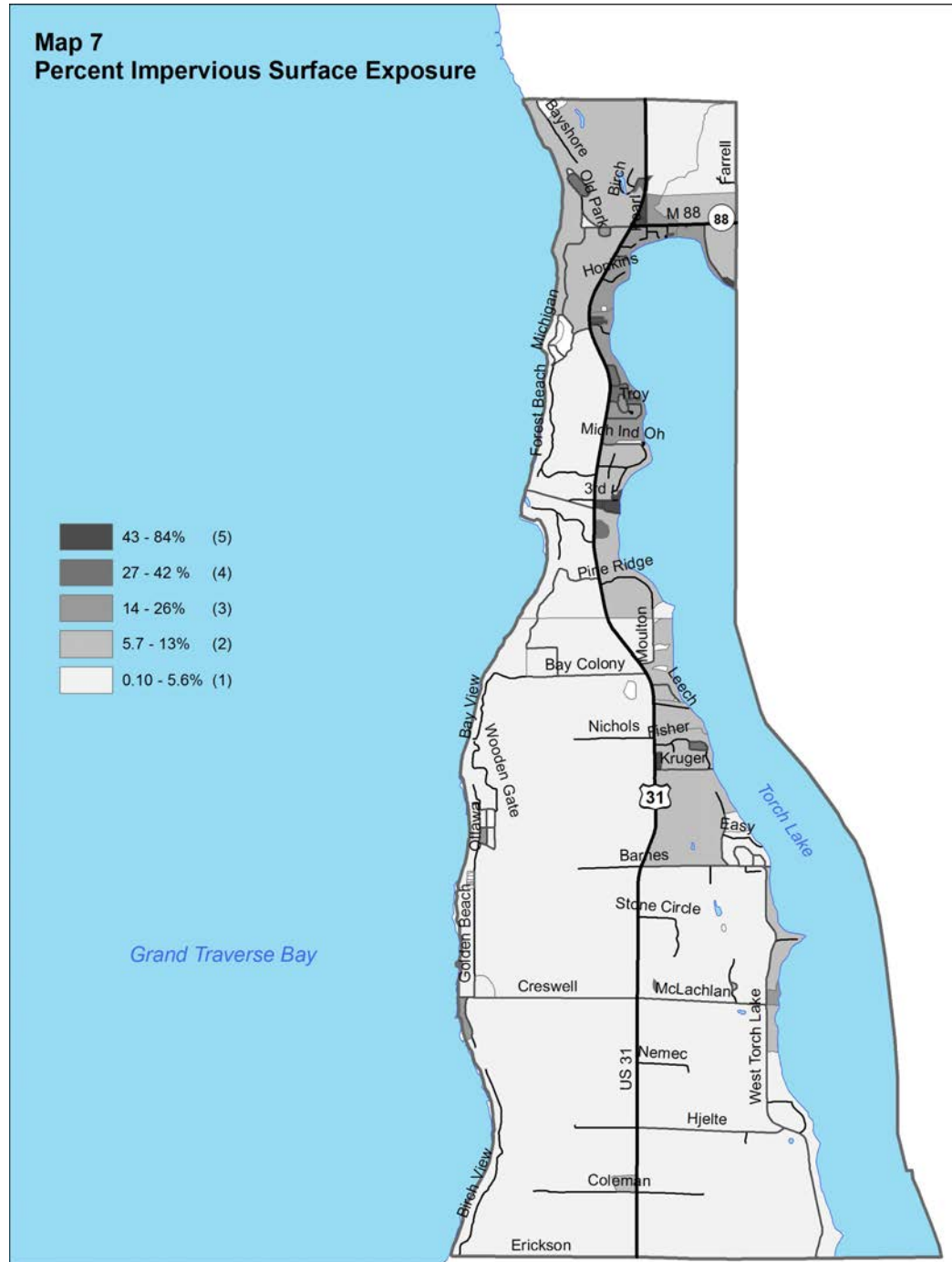


Map 5
Percent of Population 25 Years and Older with less than a High School Education

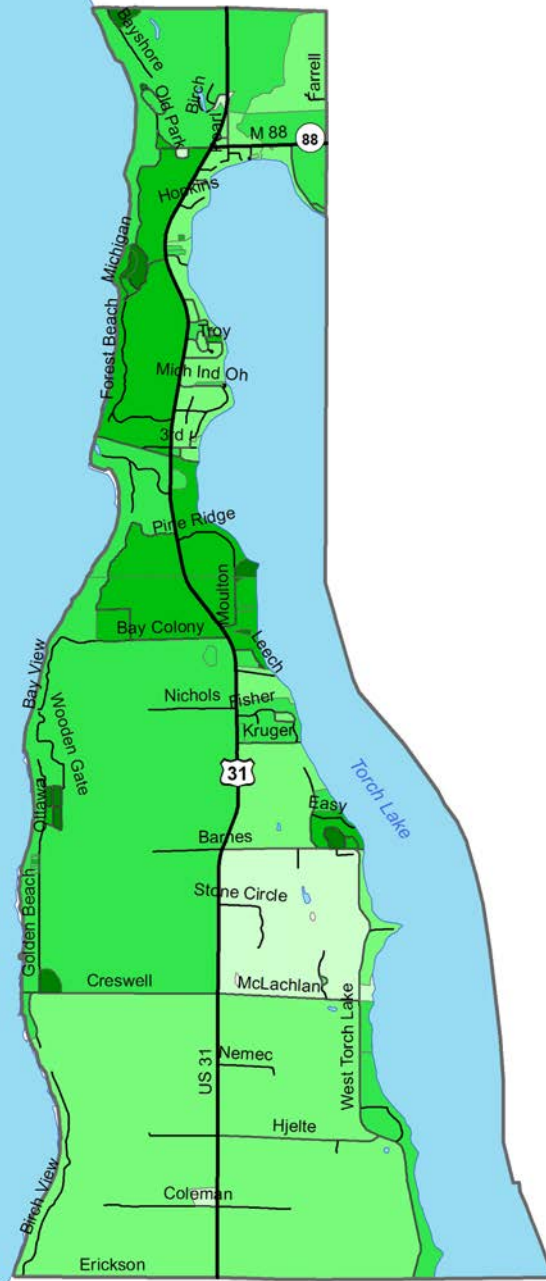
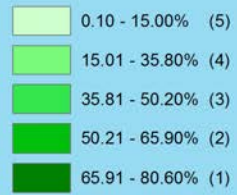


Map 6
Relative Sensitivity of Population to Extreme Heat Events



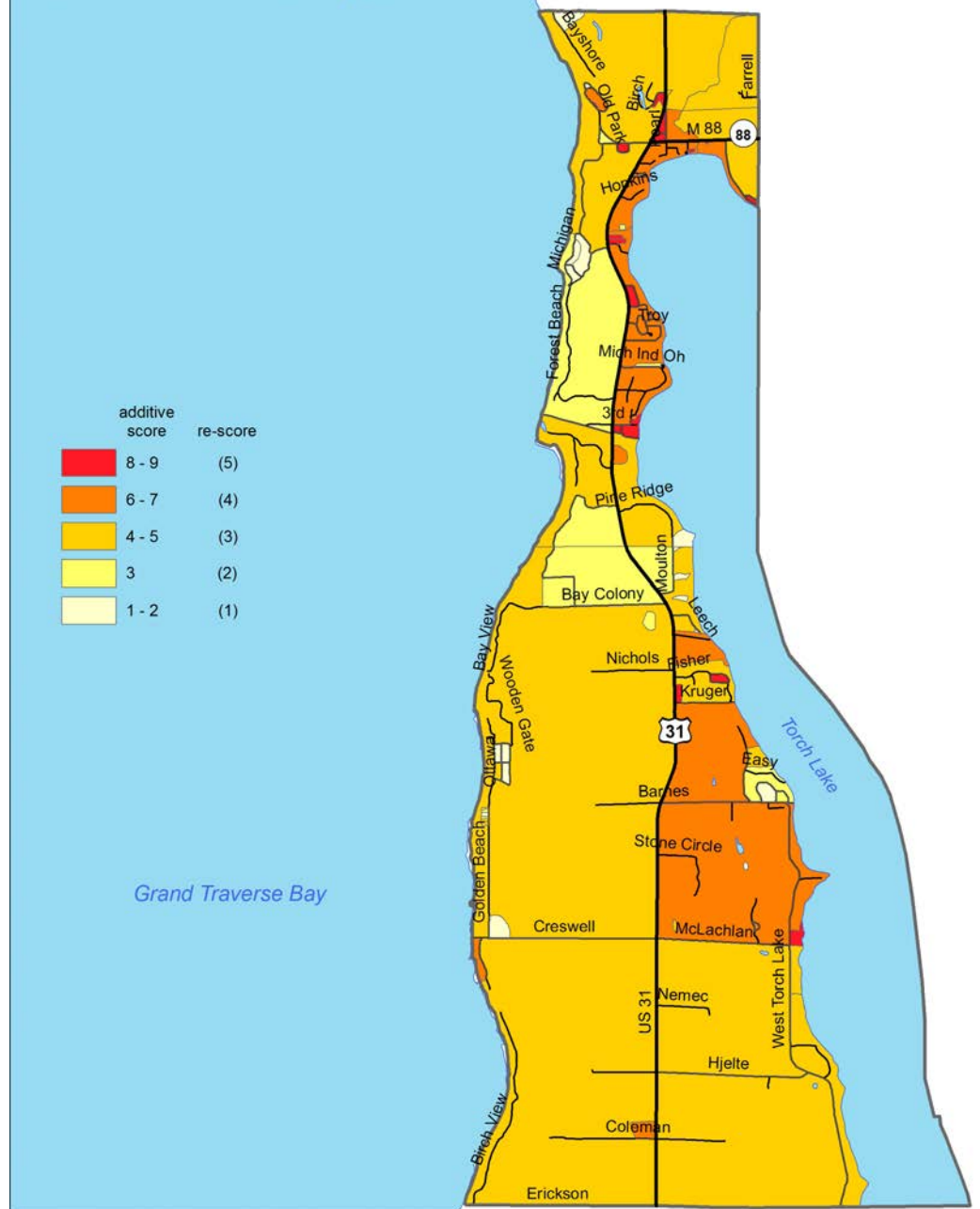


Map 8
Percent Tree Canopy

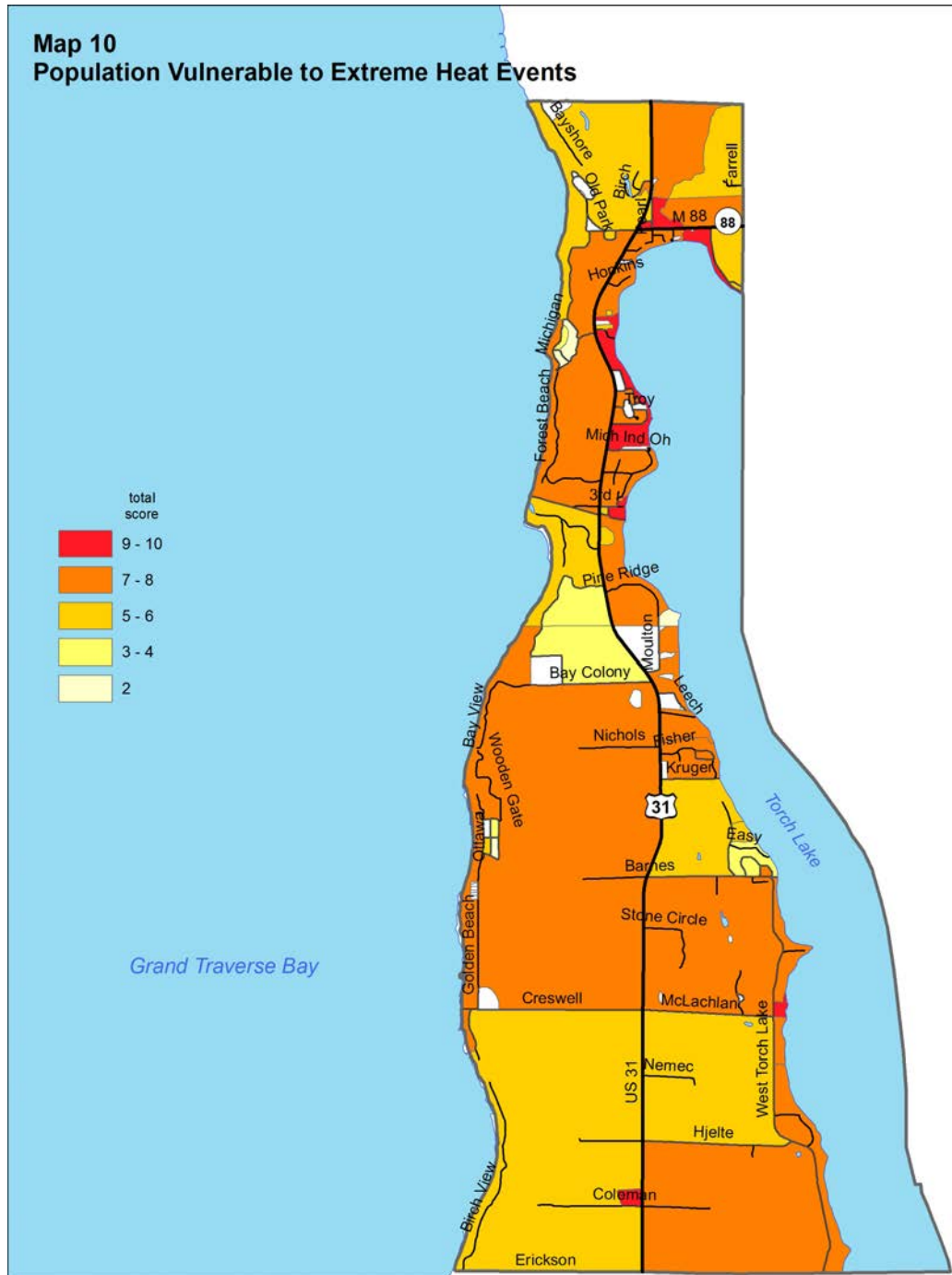




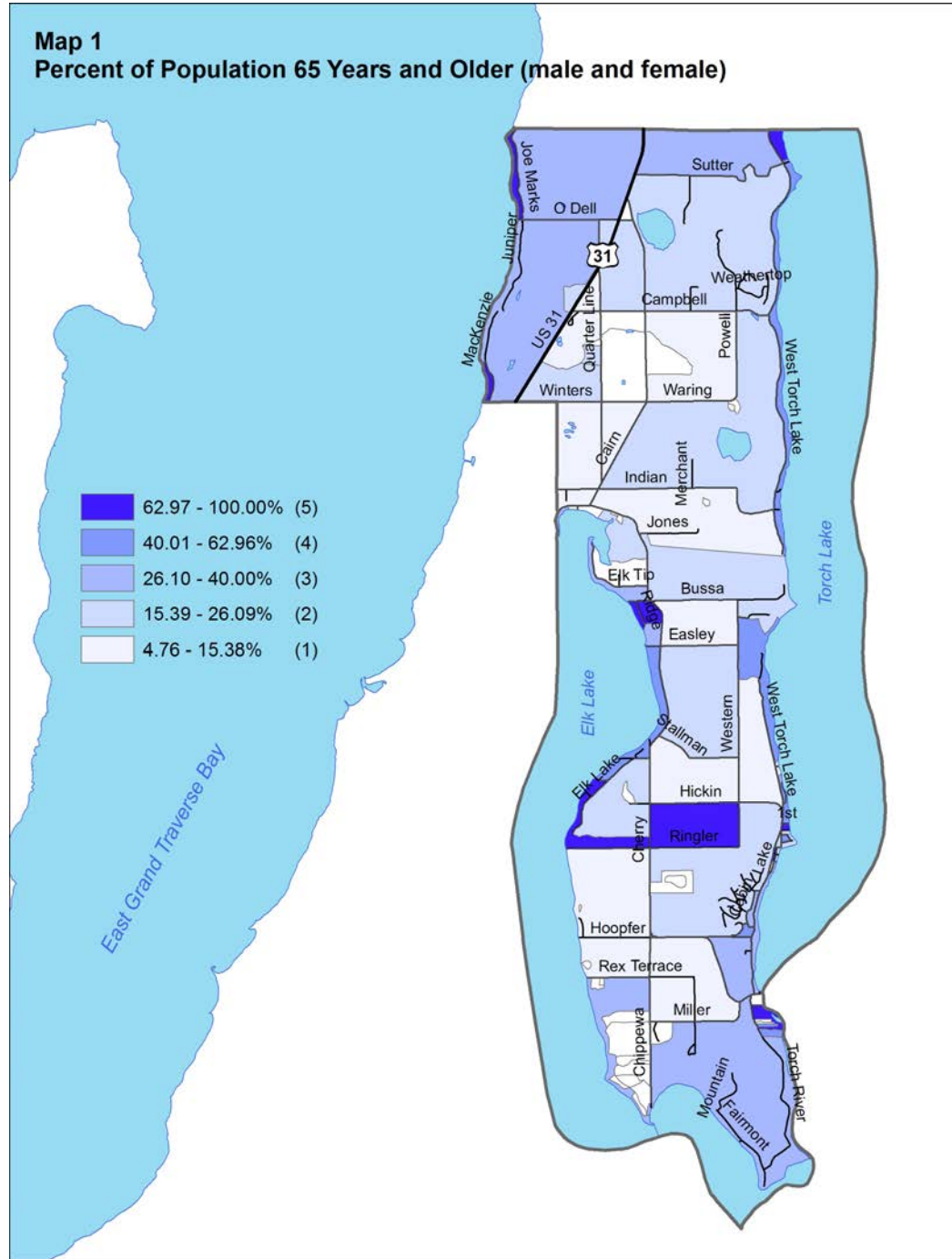
Map 9
Relative Environmental Exposure to Extreme Heat Events



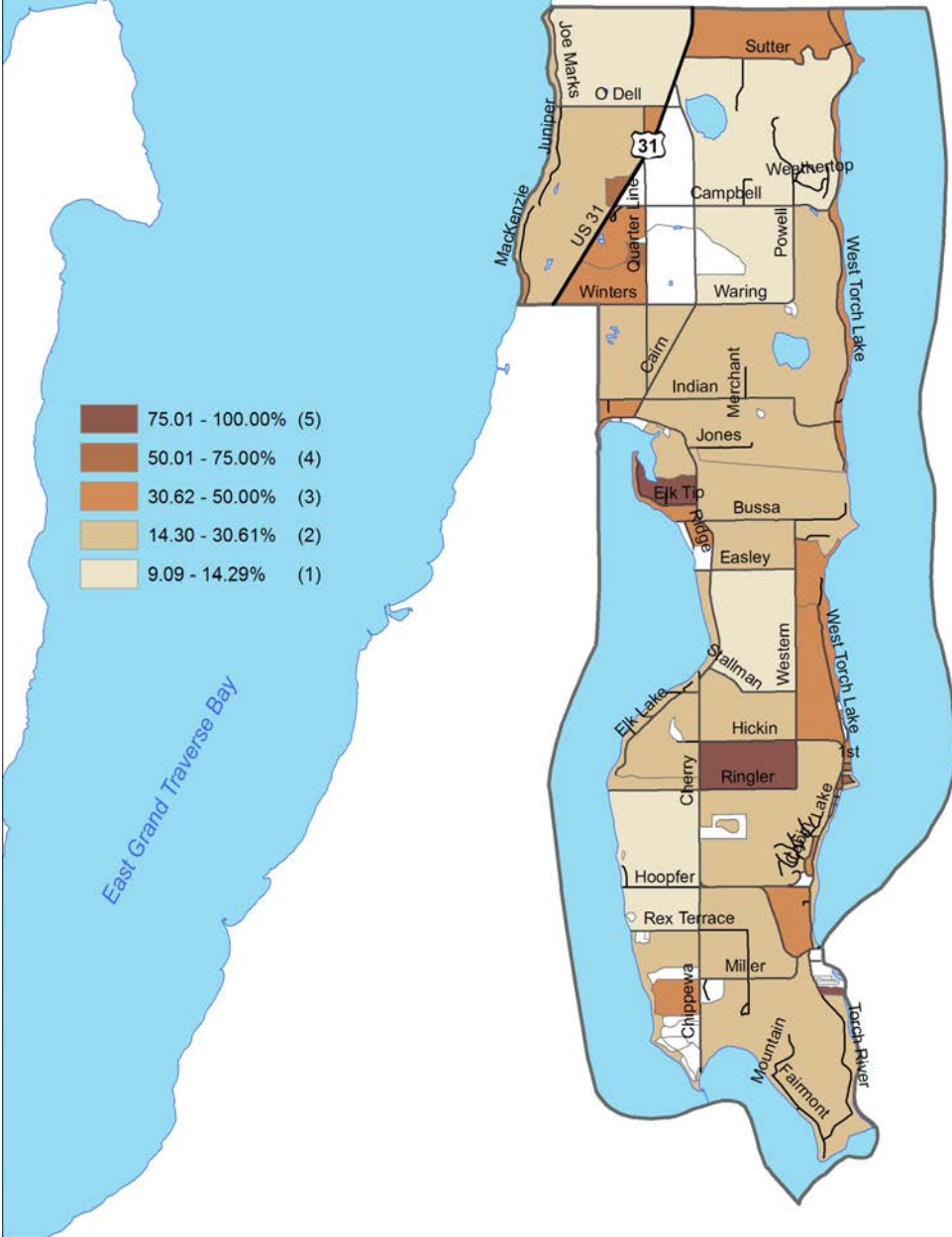
Map 10
Population Vulnerable to Extreme Heat Events

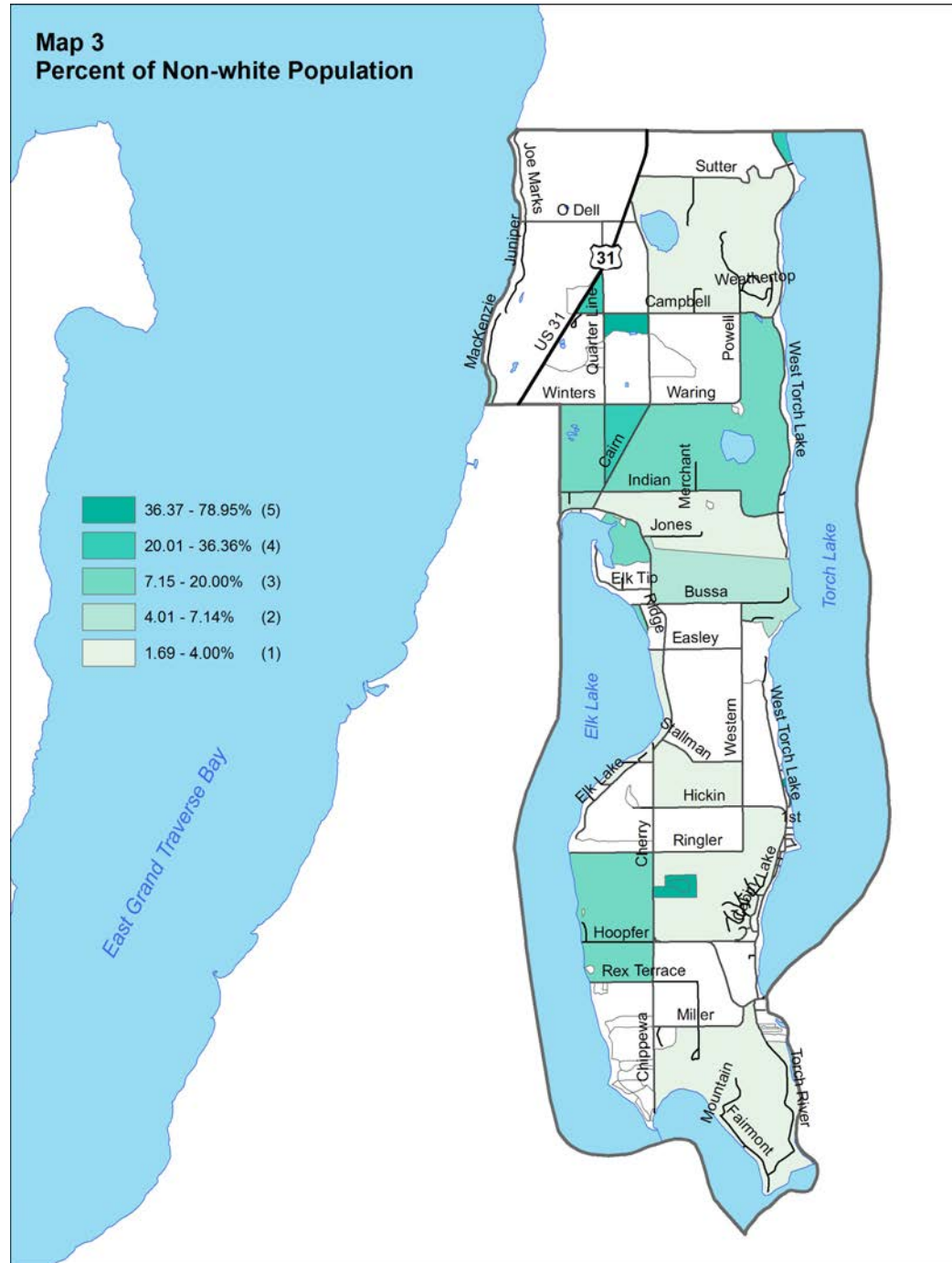


Milton Twp.

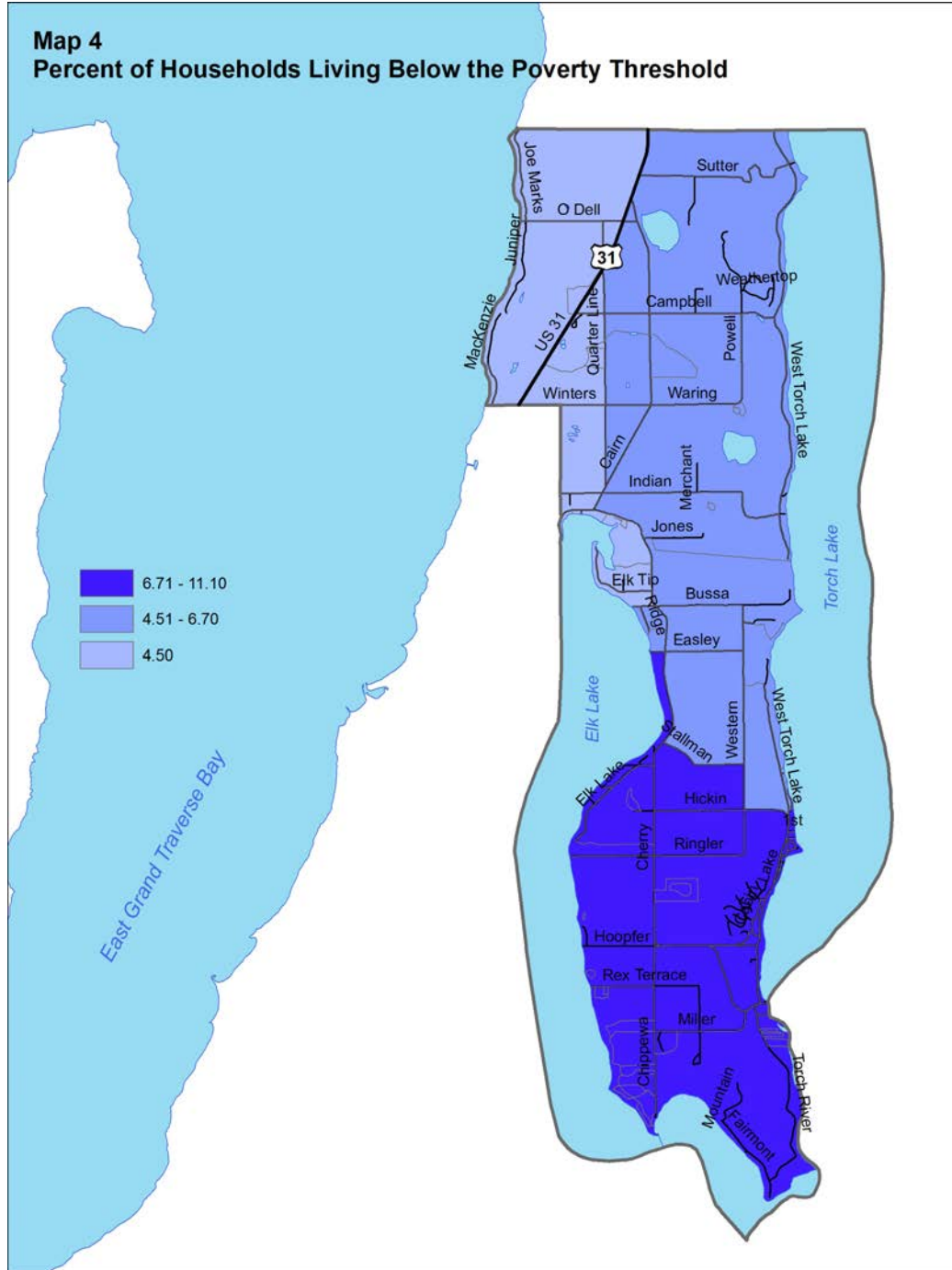


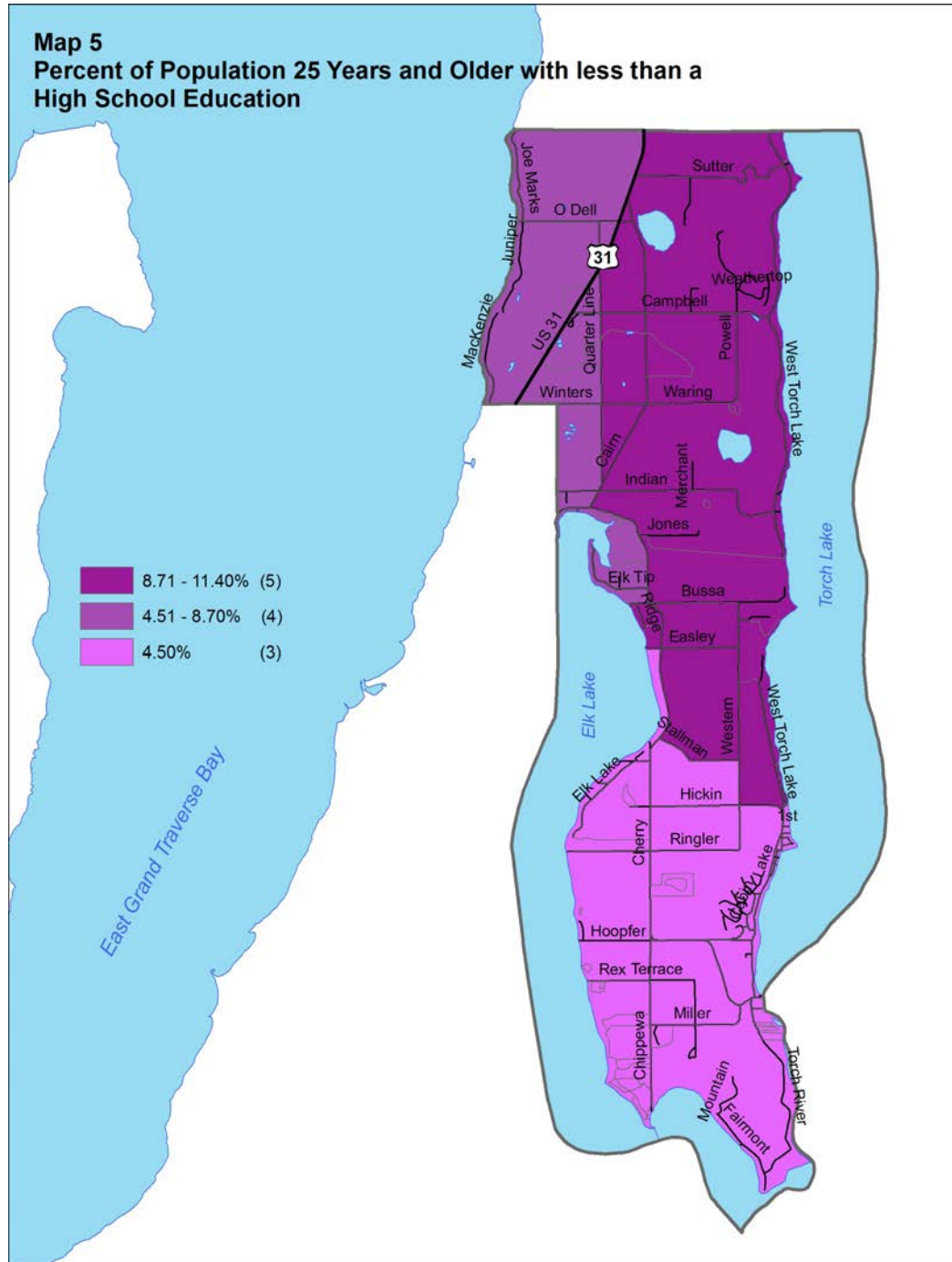
Map 2
Percent of Households with People Living Alone

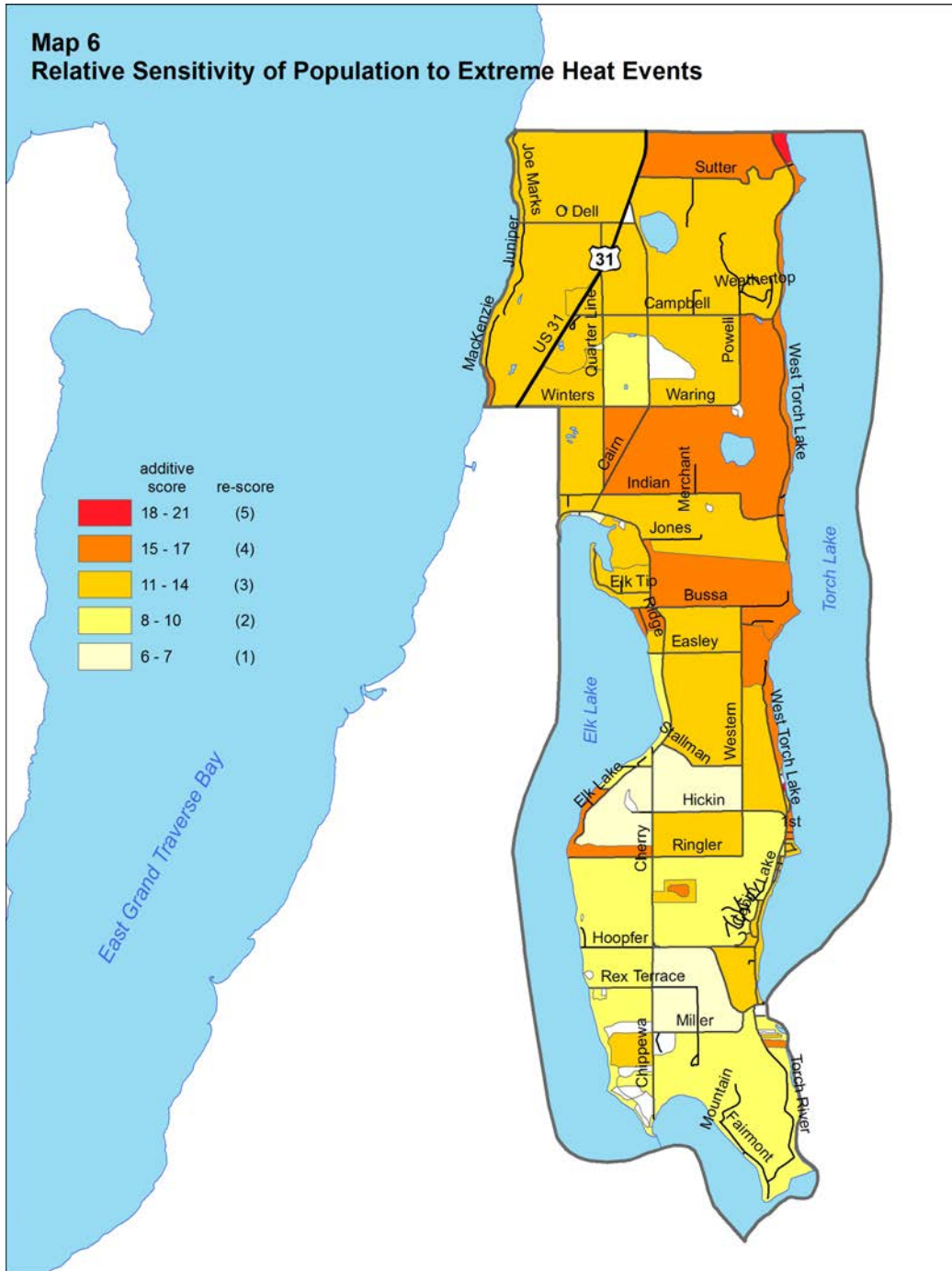




Map 4
Percent of Households Living Below the Poverty Threshold

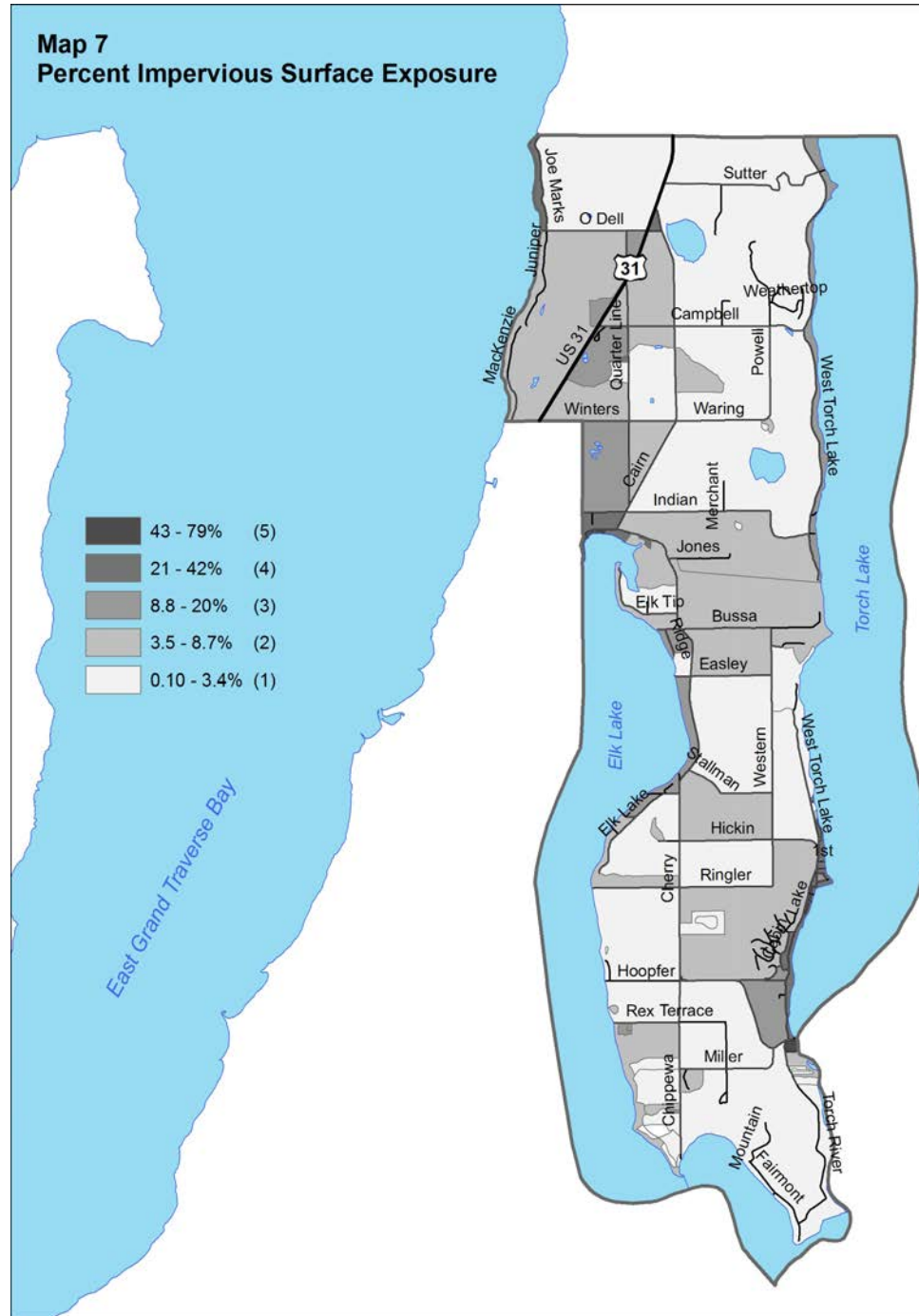


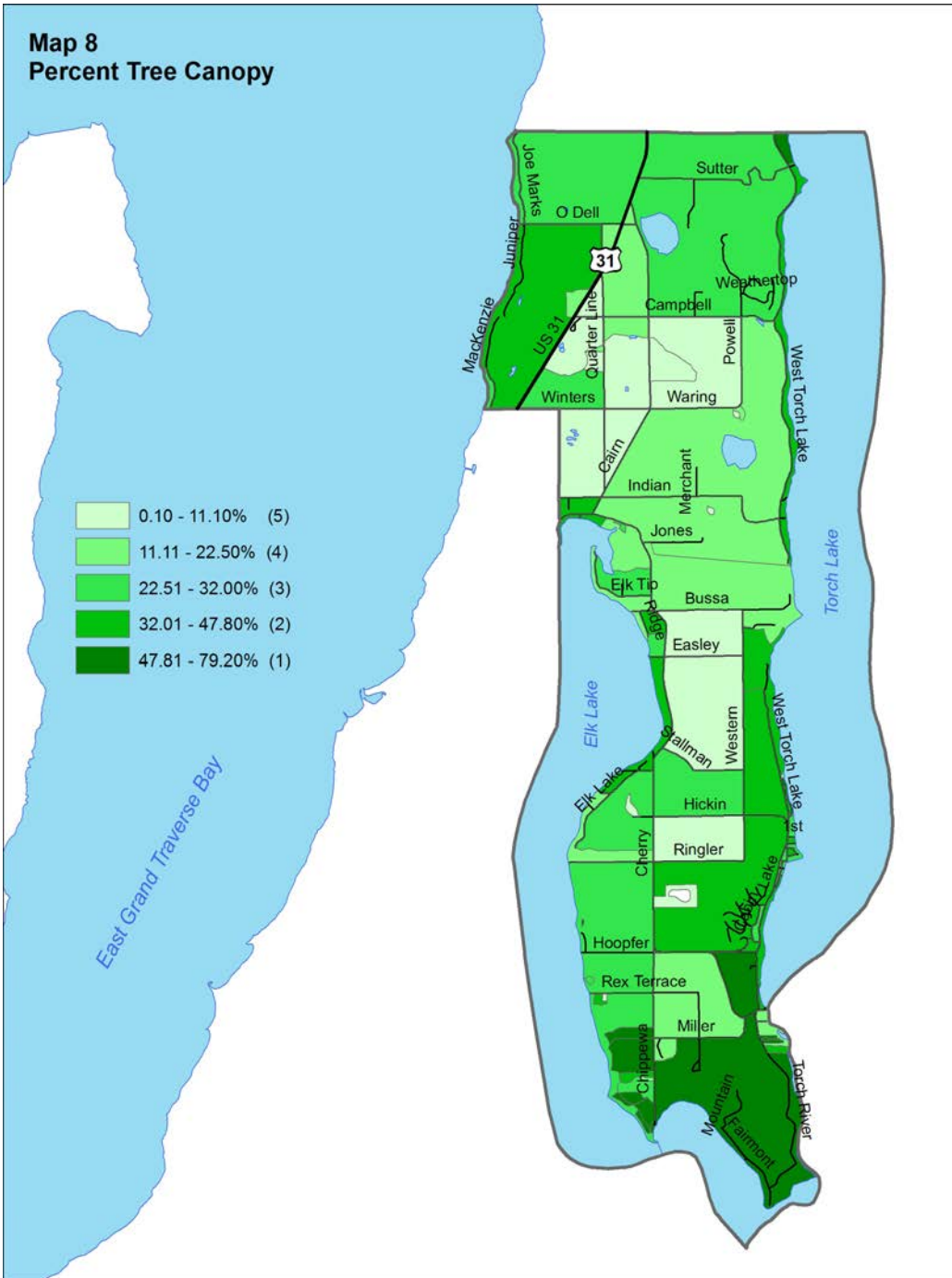


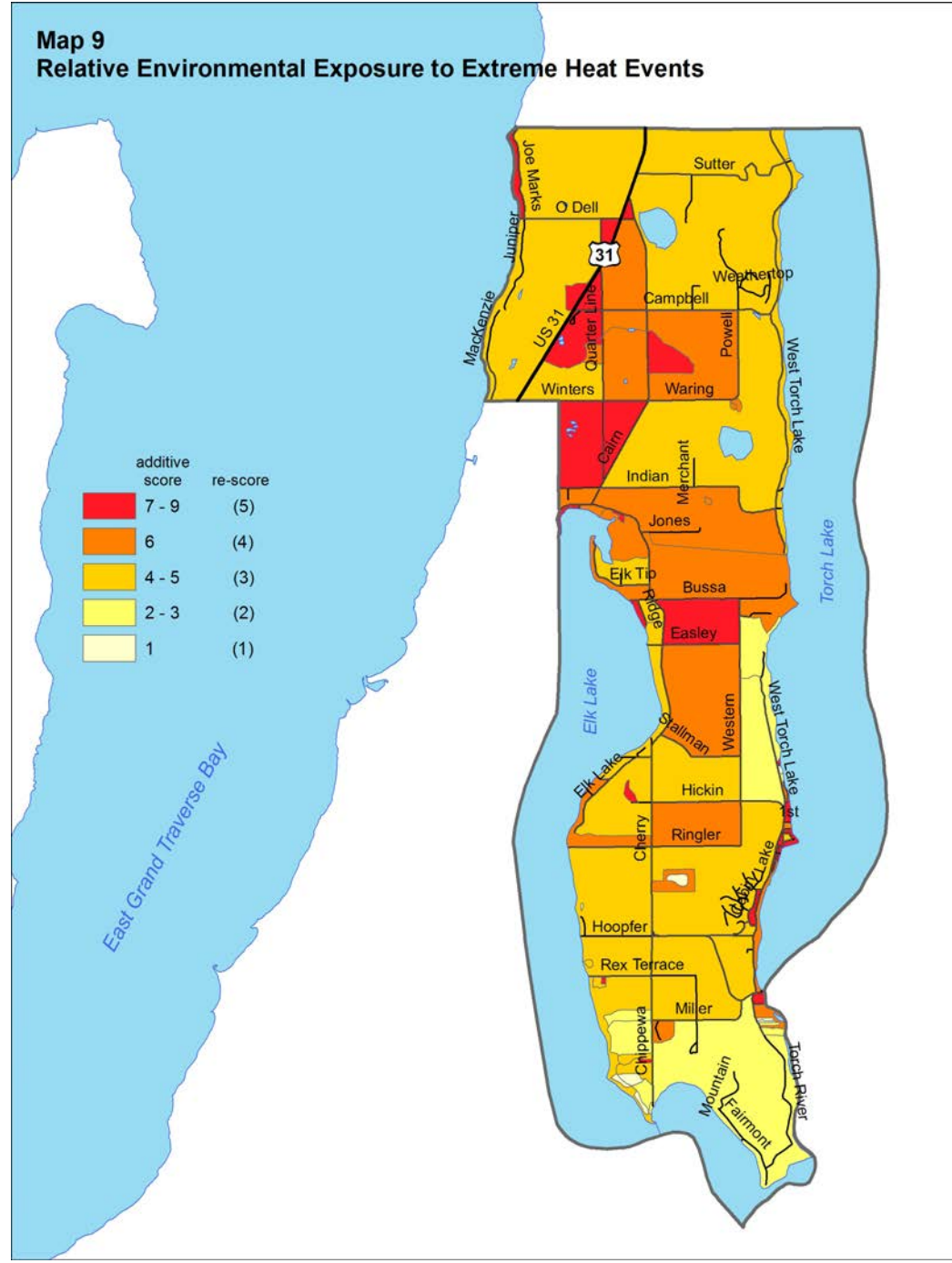




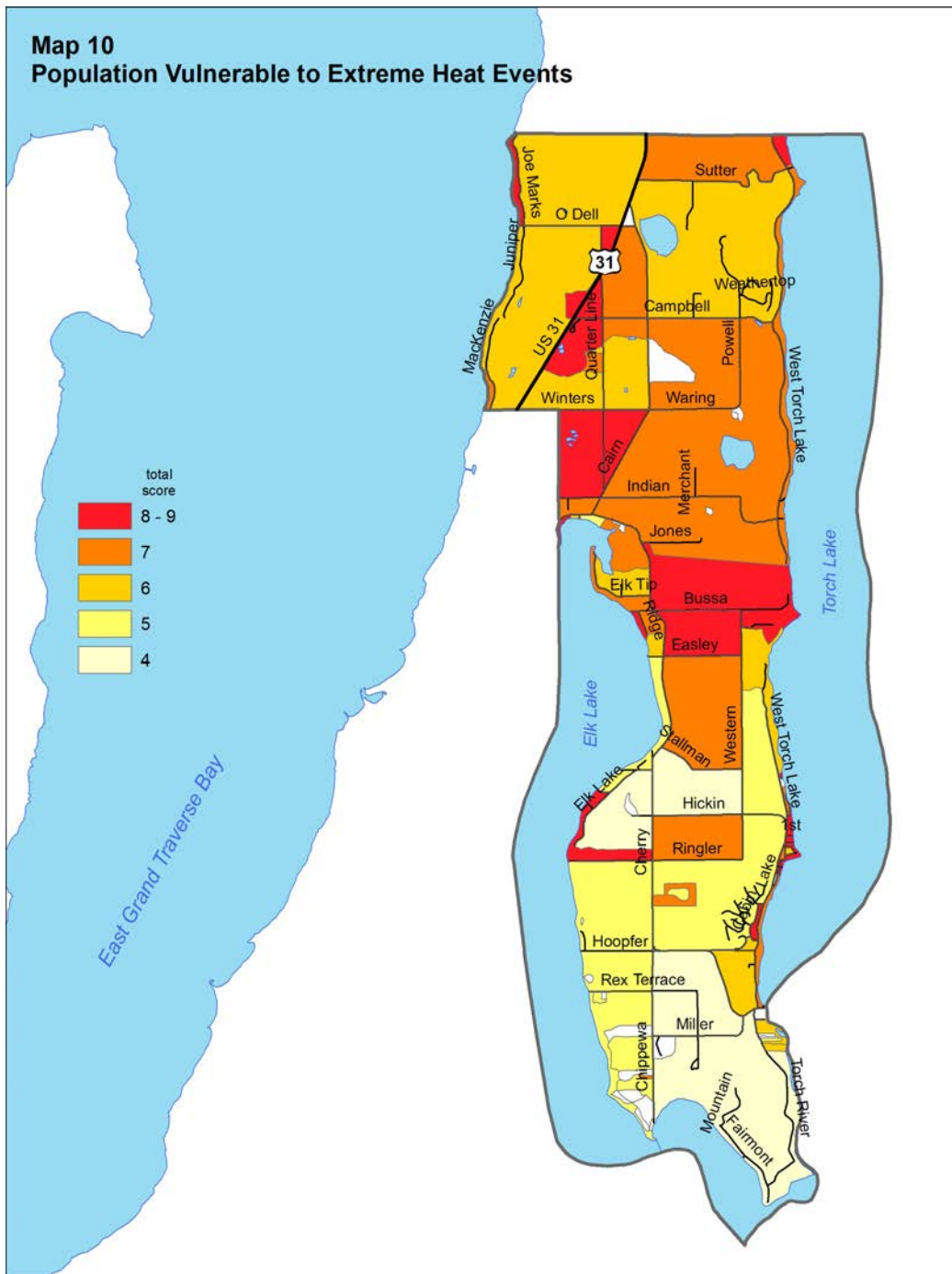
Map 7
Percent Impervious Surface Exposure



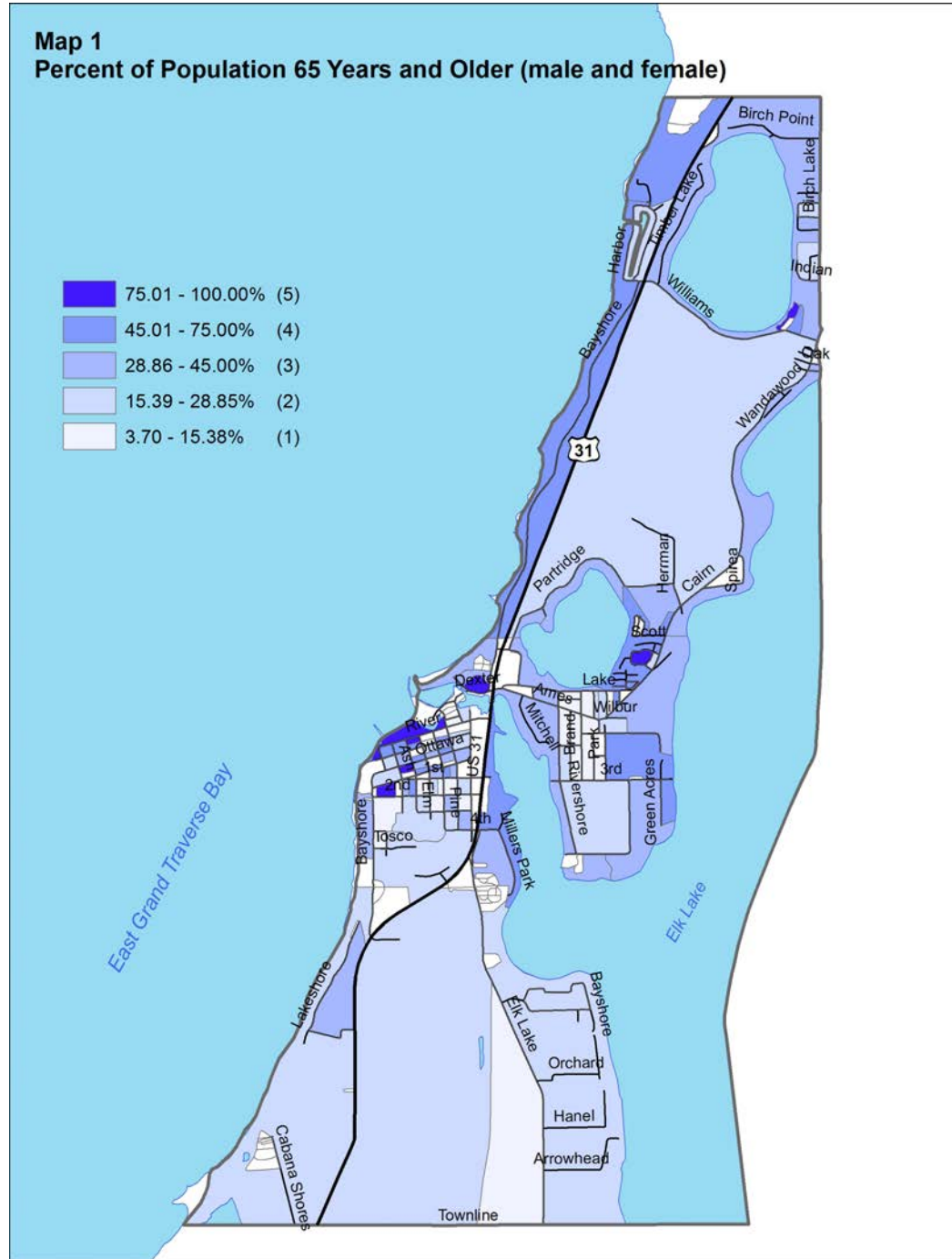




Map 10
Population Vulnerable to Extreme Heat Events

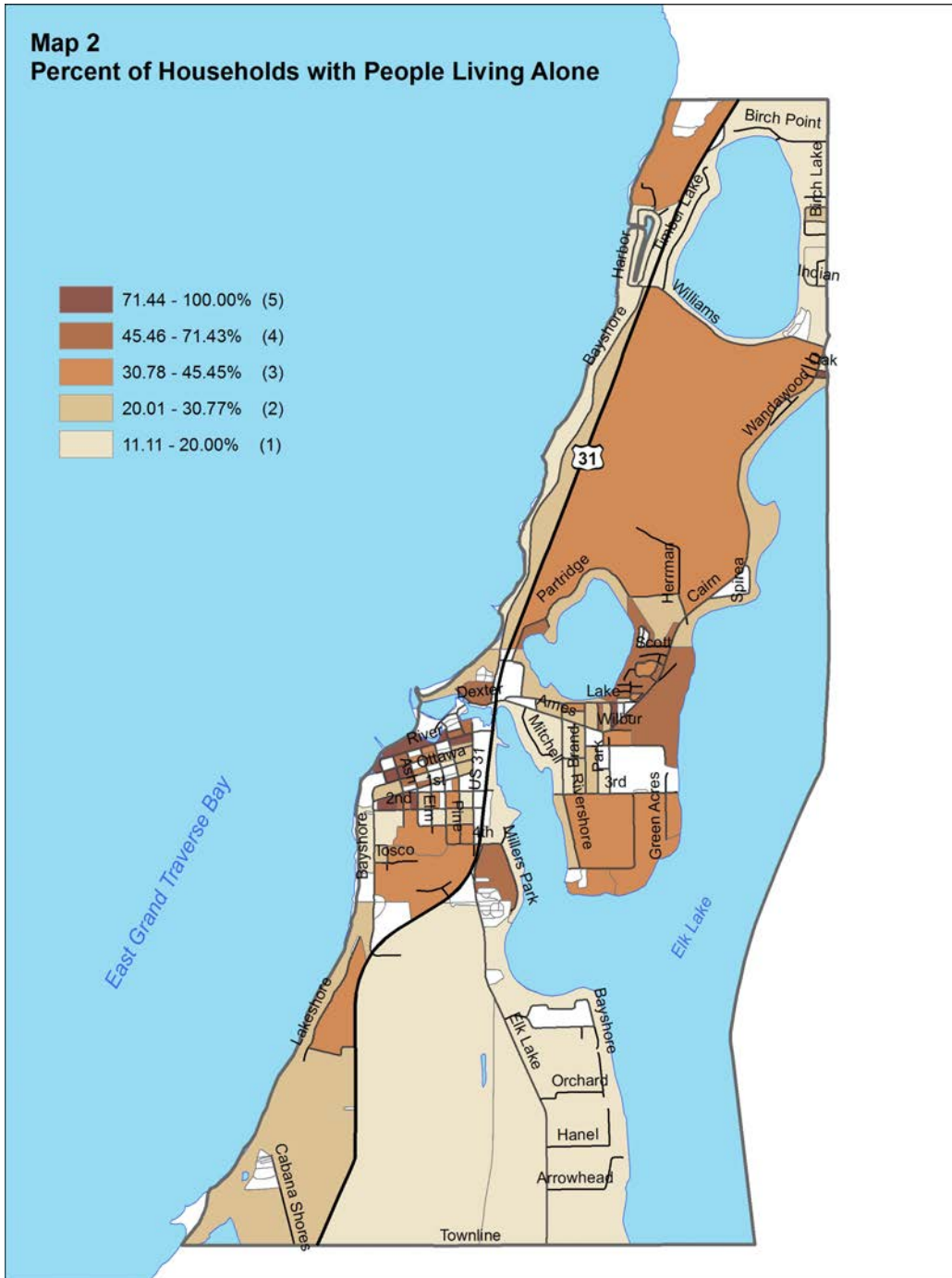


Eik Rapids Twp./ Eik Rapids



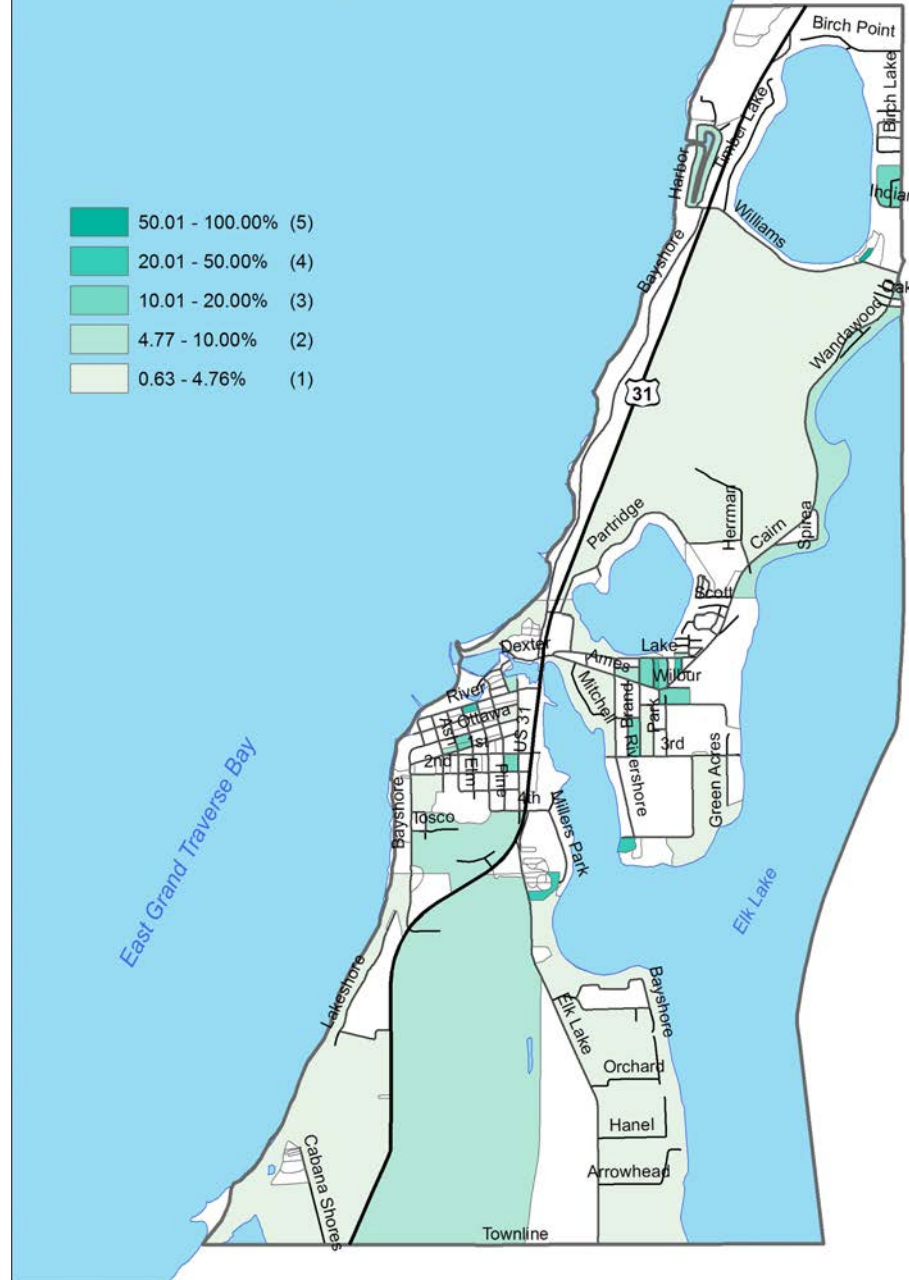
Map 2
Percent of Households with People Living Alone

- 71.44 - 100.00% (5)
- 45.46 - 71.43% (4)
- 30.78 - 45.45% (3)
- 20.01 - 30.77% (2)
- 11.11 - 20.00% (1)

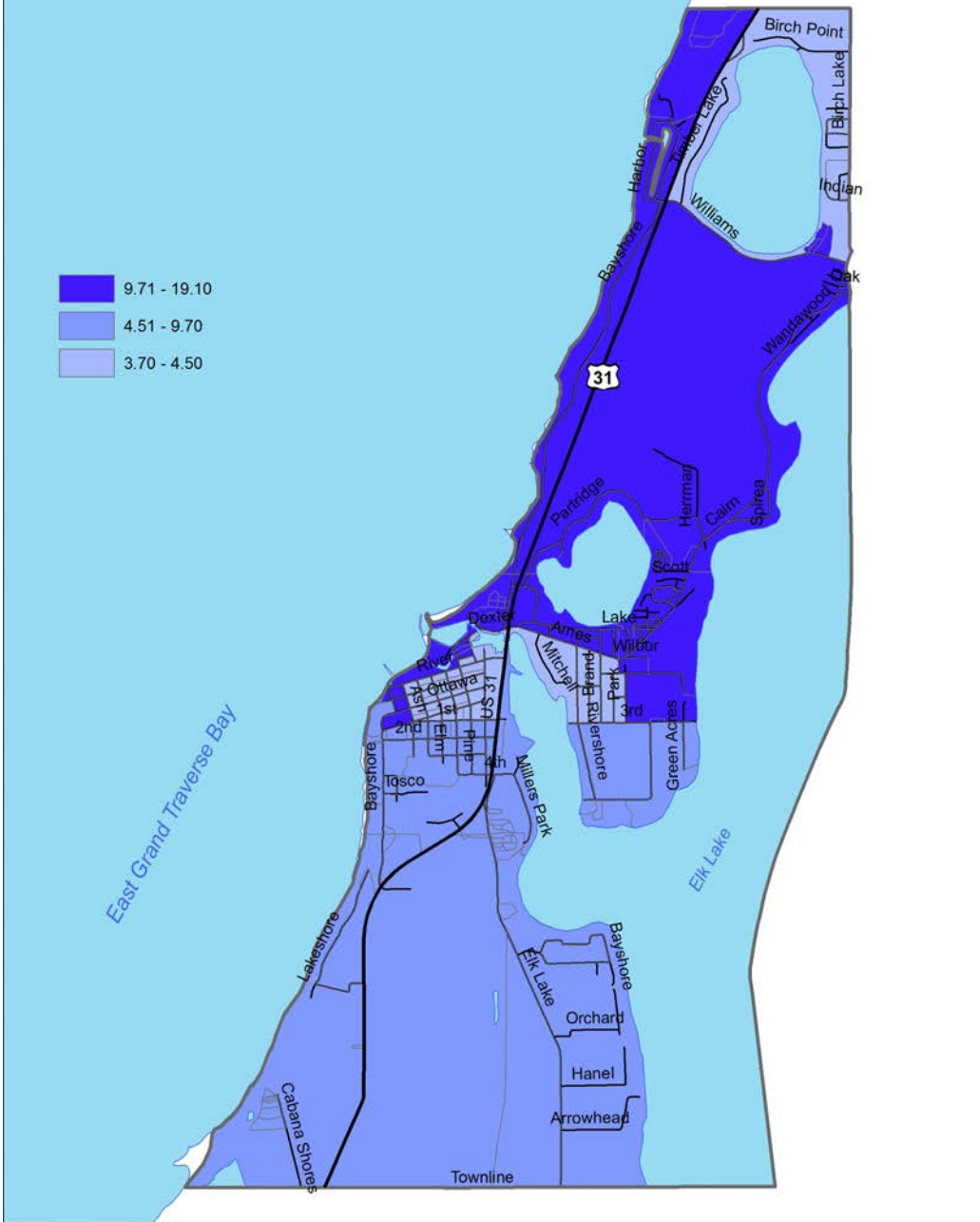




Map 3
Percent of Non-white Population

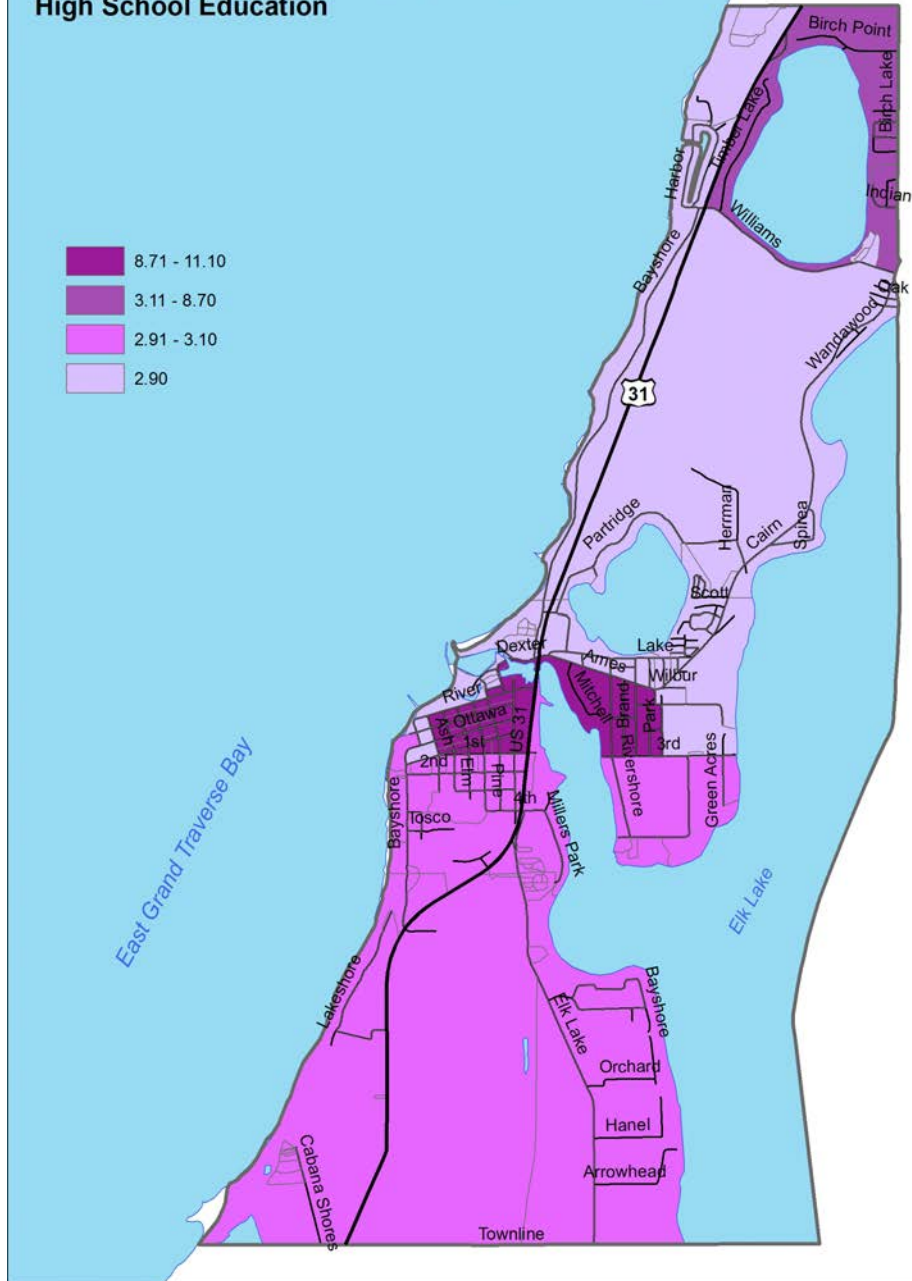


Map 4
Percent of Households Living Below the Poverty Threshold

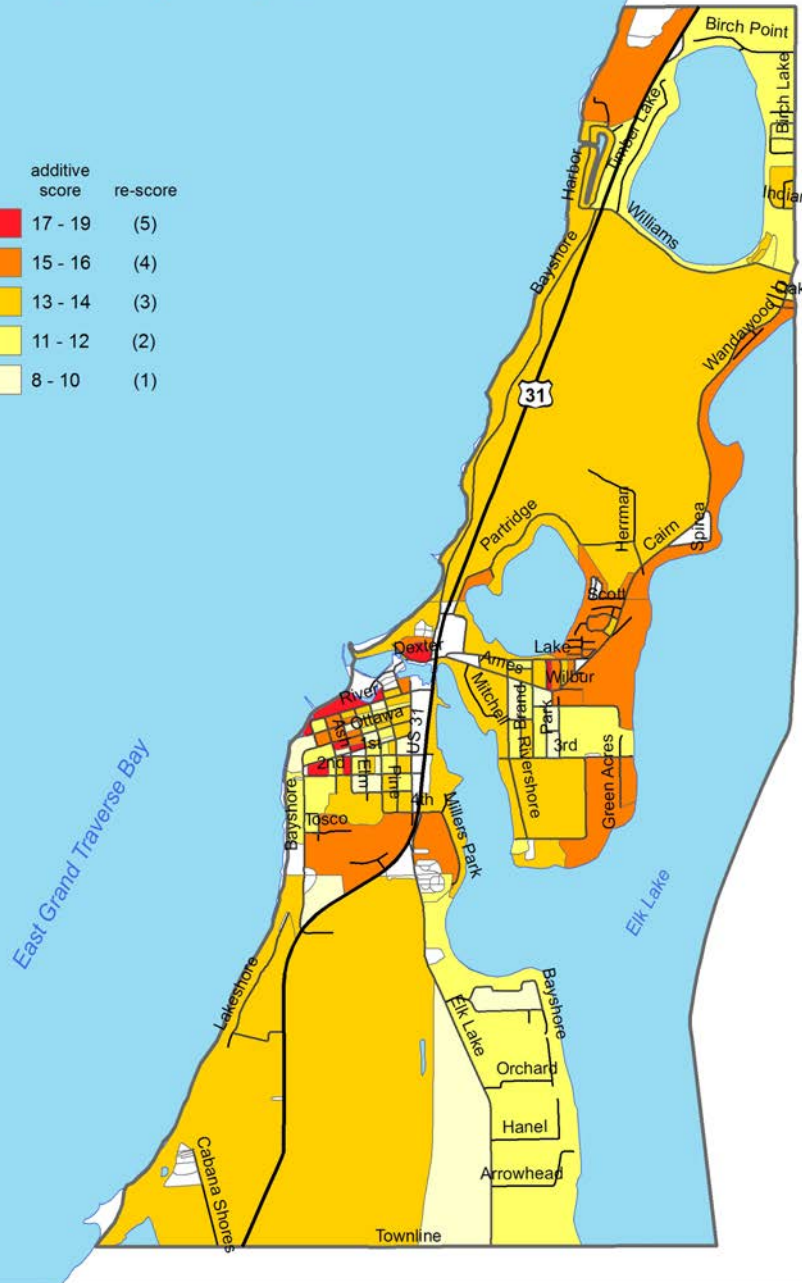
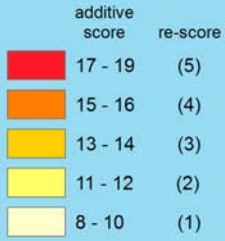




Map 5
Percent of Population 25 Years and Older with less than a High School Education

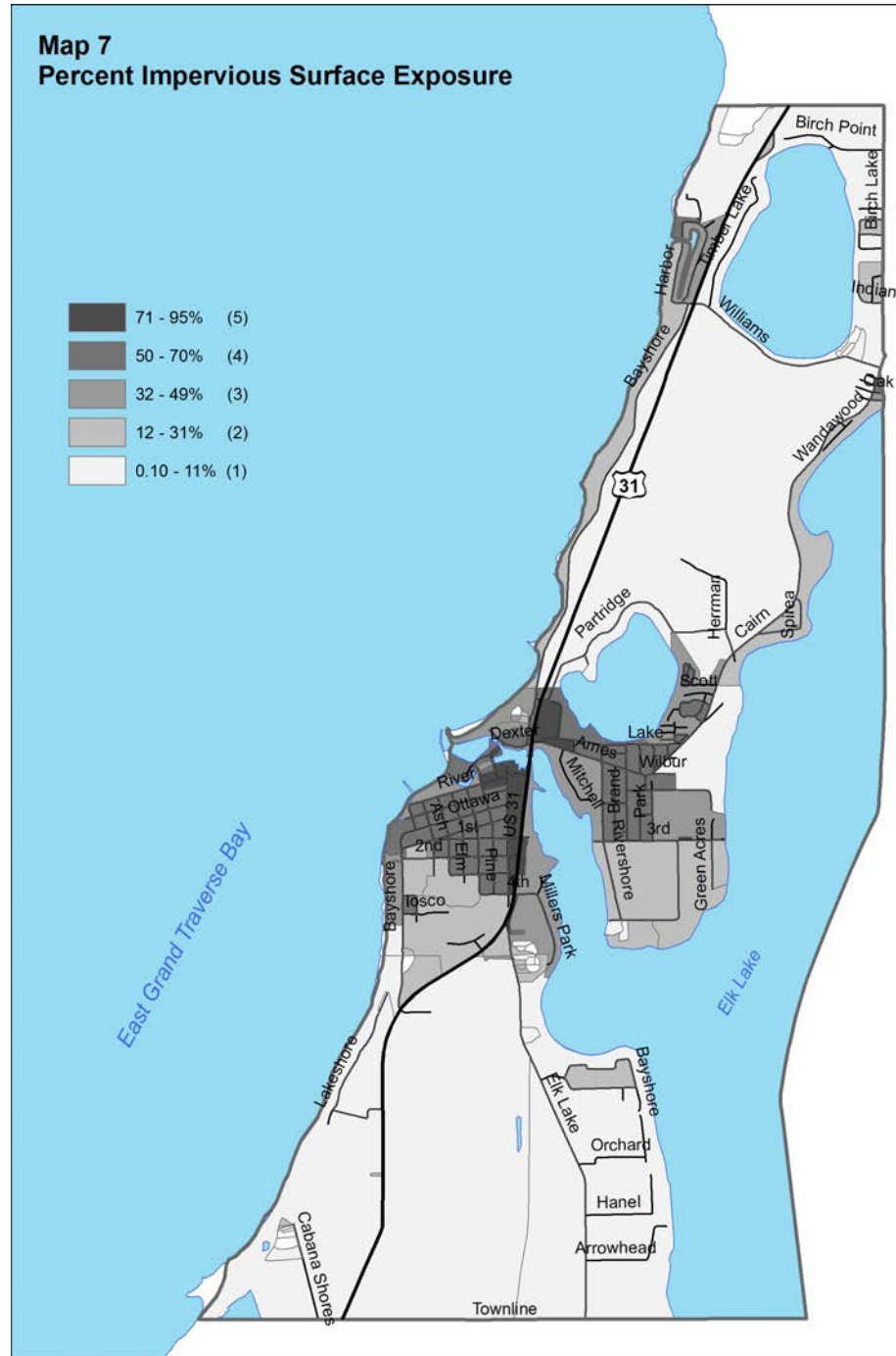
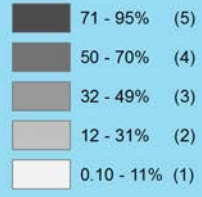


Map 6
Relative Sensitivity of Population to Extreme Heat Events

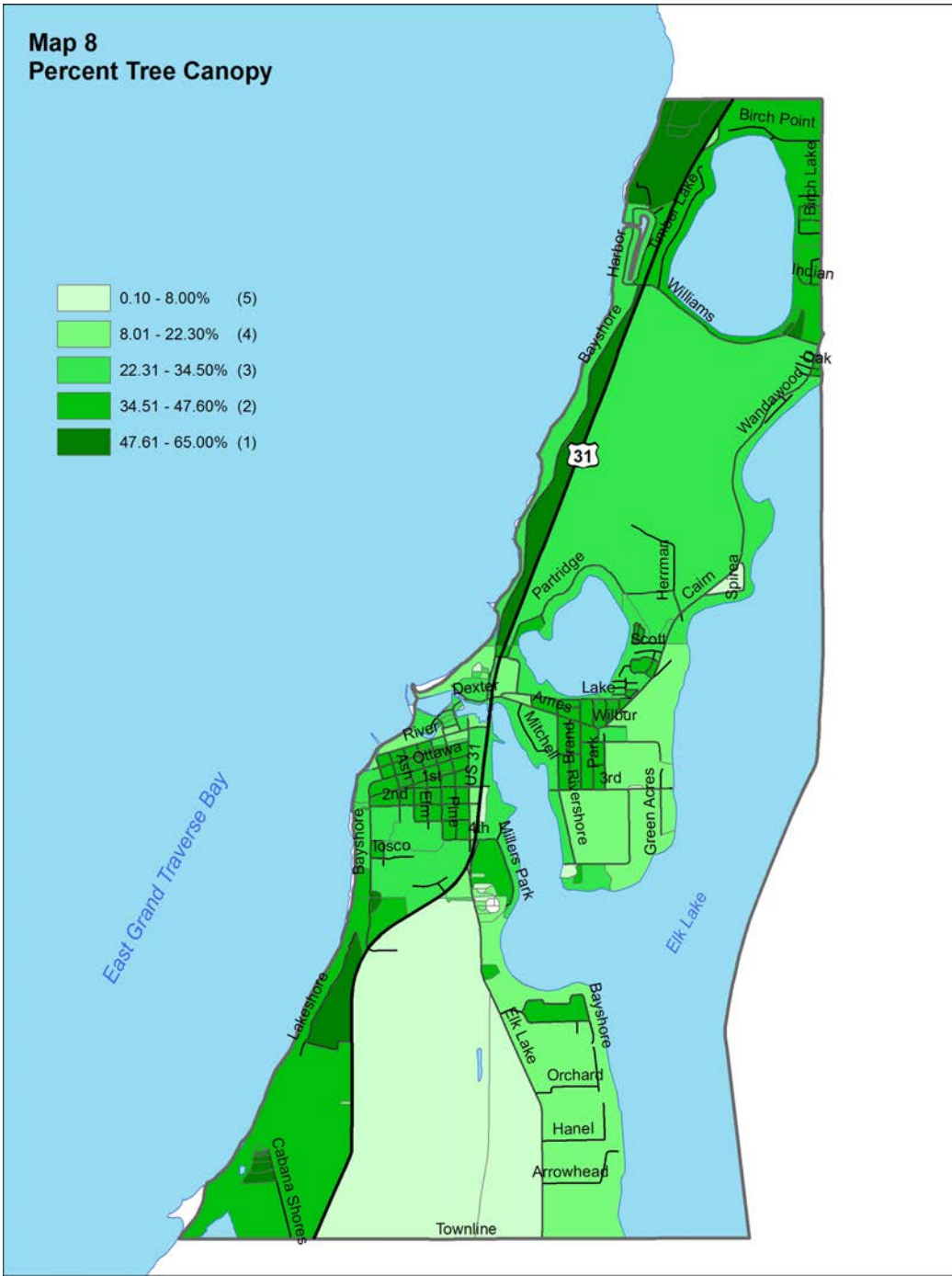
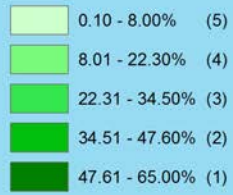


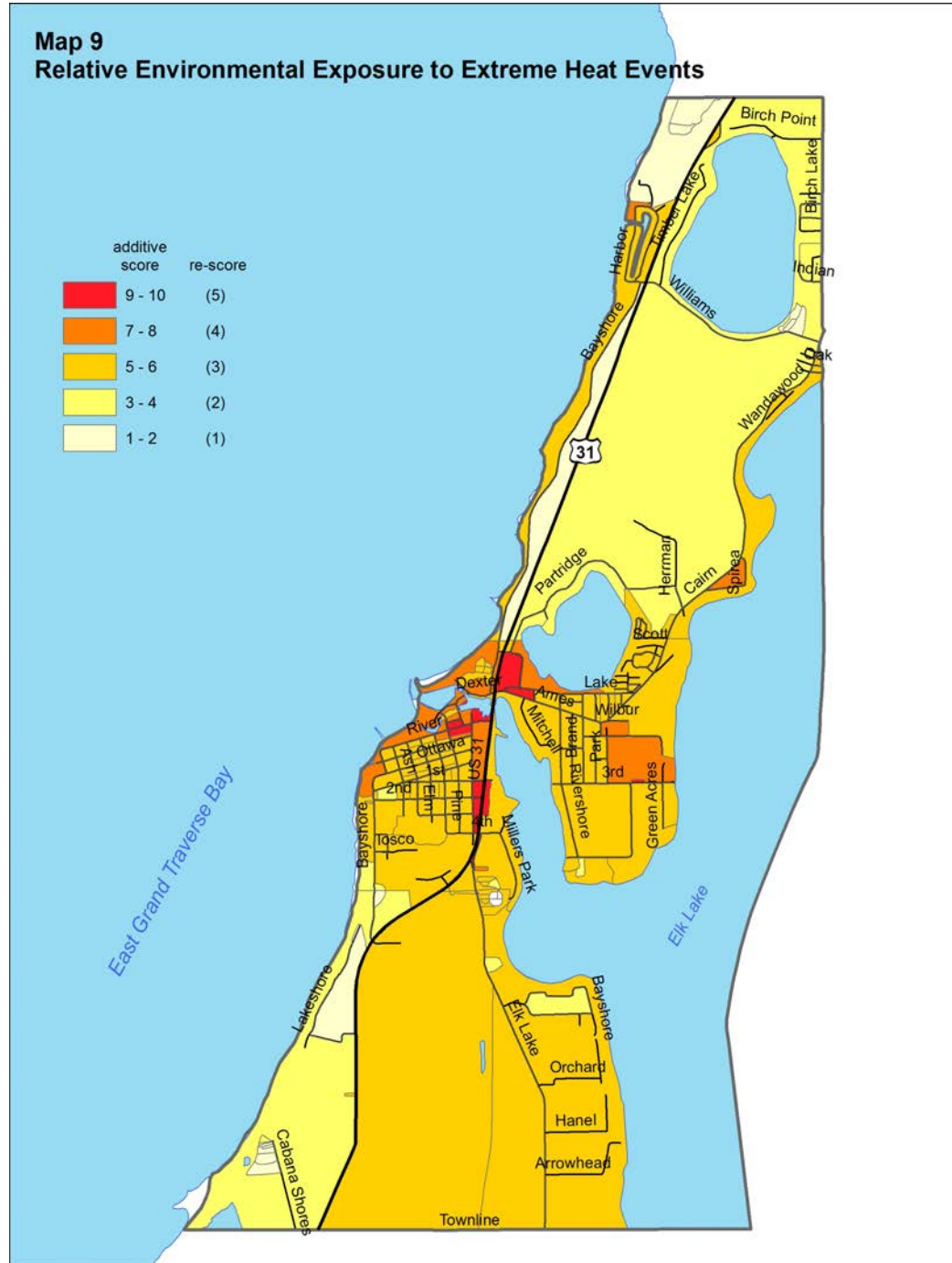


Map 7
Percent Impervious Surface Exposure

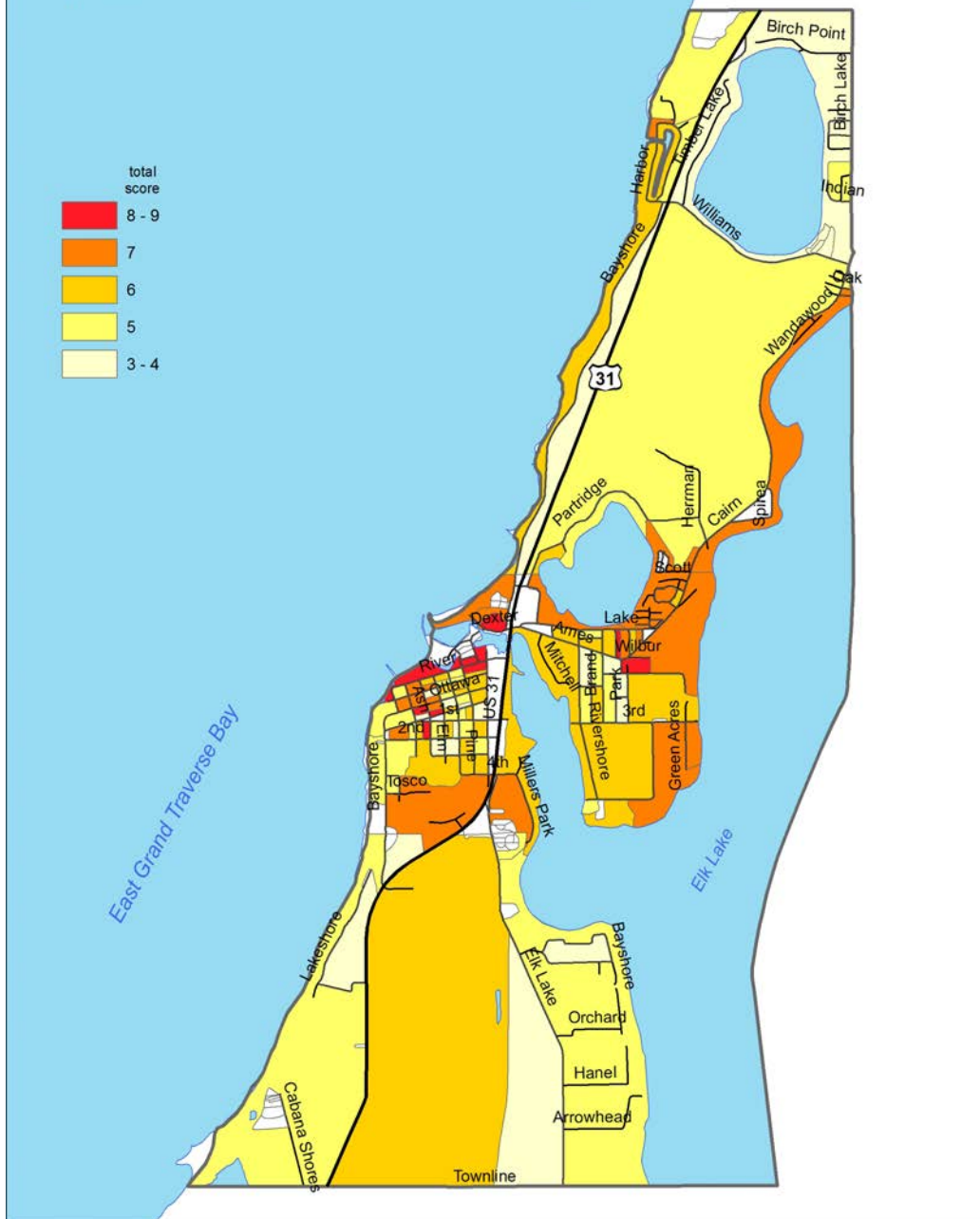


Map 8
Percent Tree Canopy





Map 10
Population Vulnerable to Extreme Heat Events

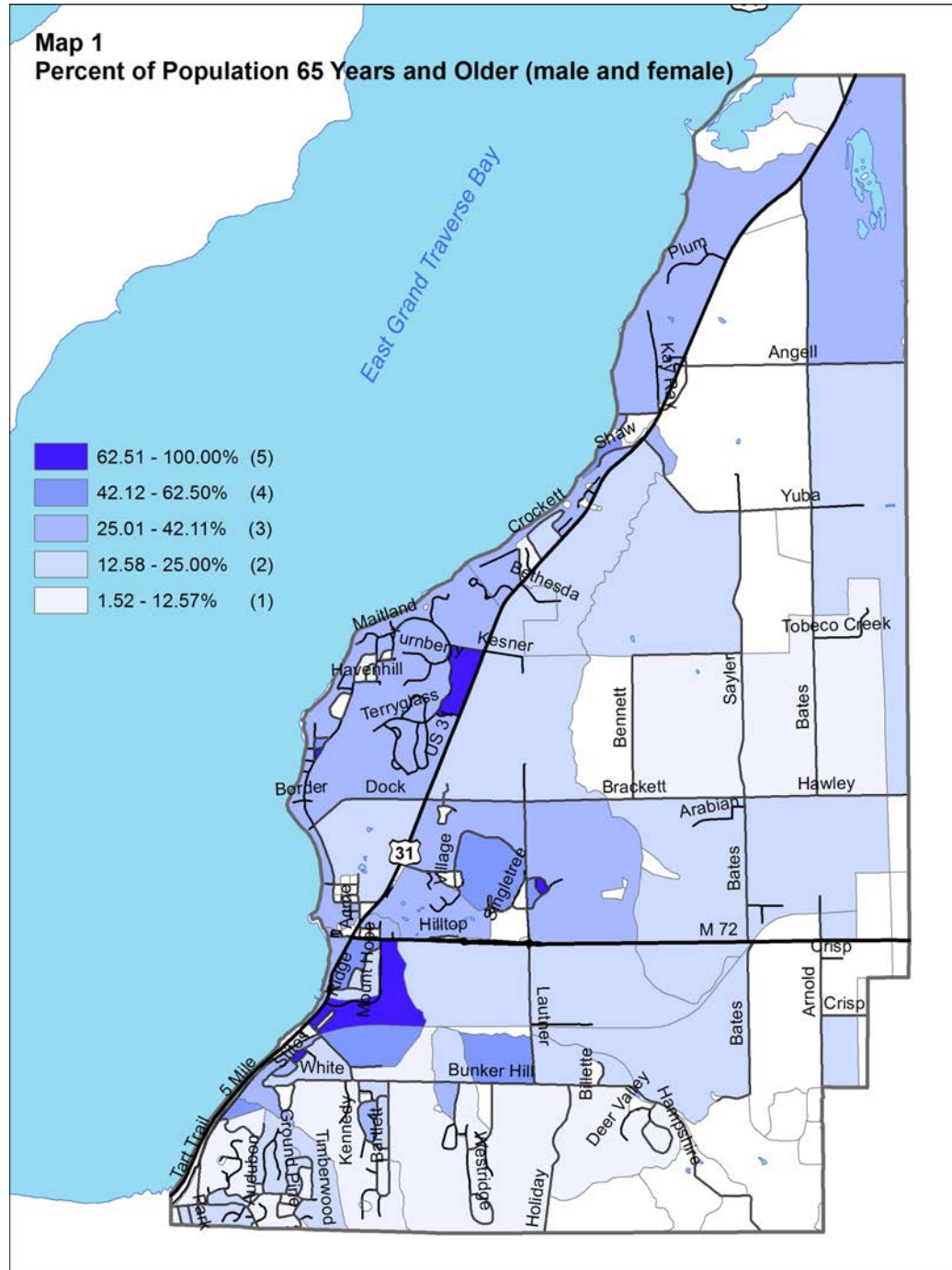
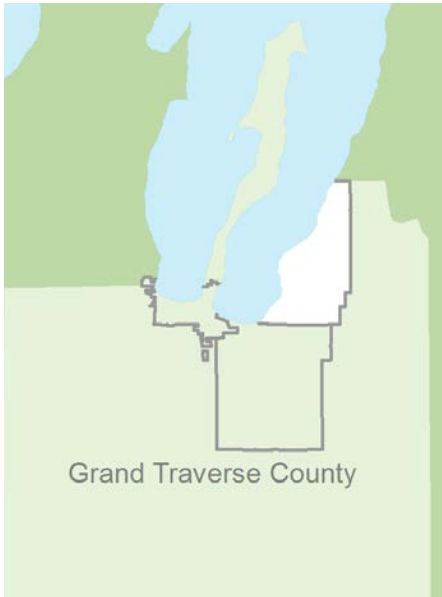


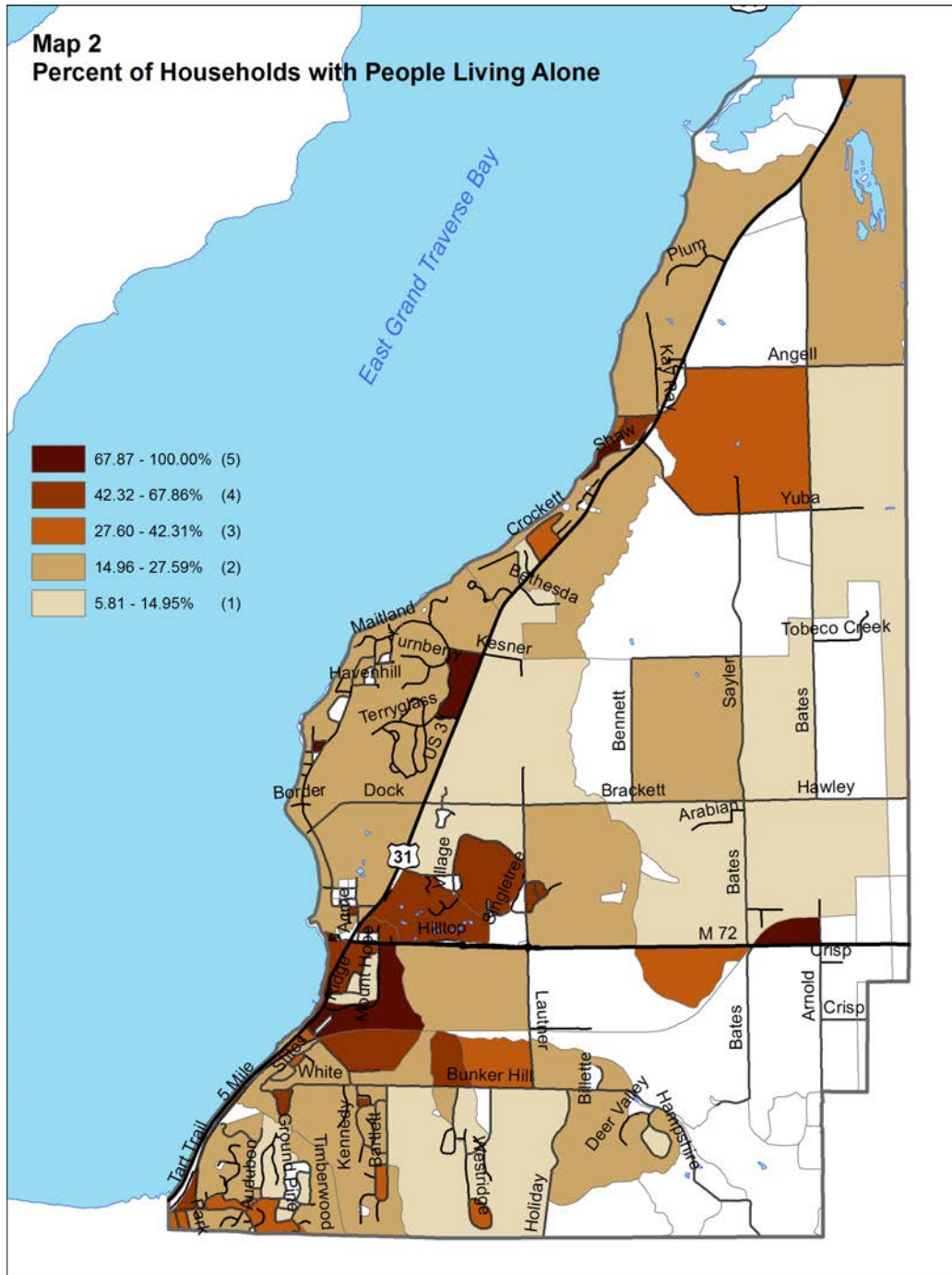
This Page Intentionally Left Blank

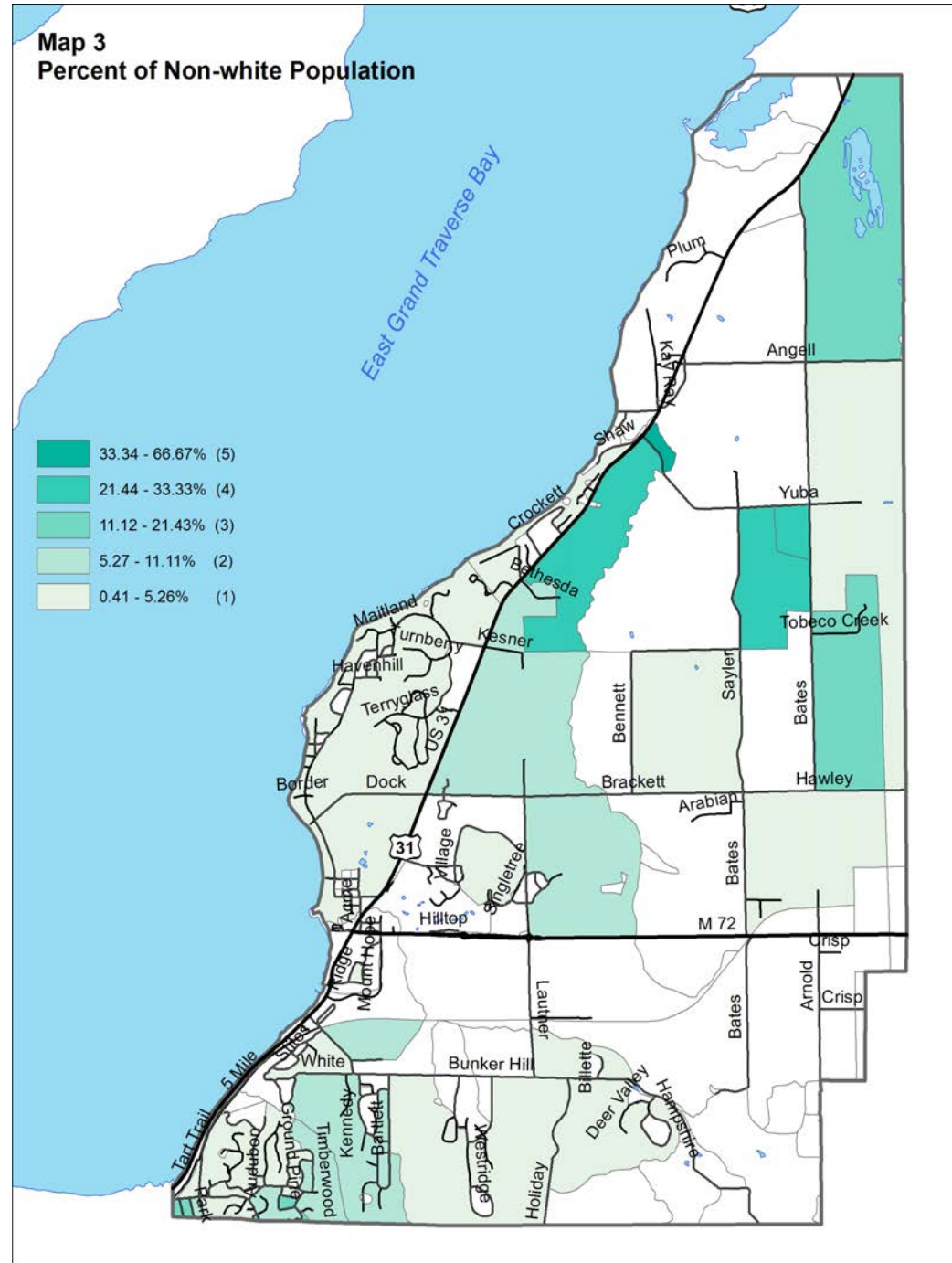
Grand Traverse County

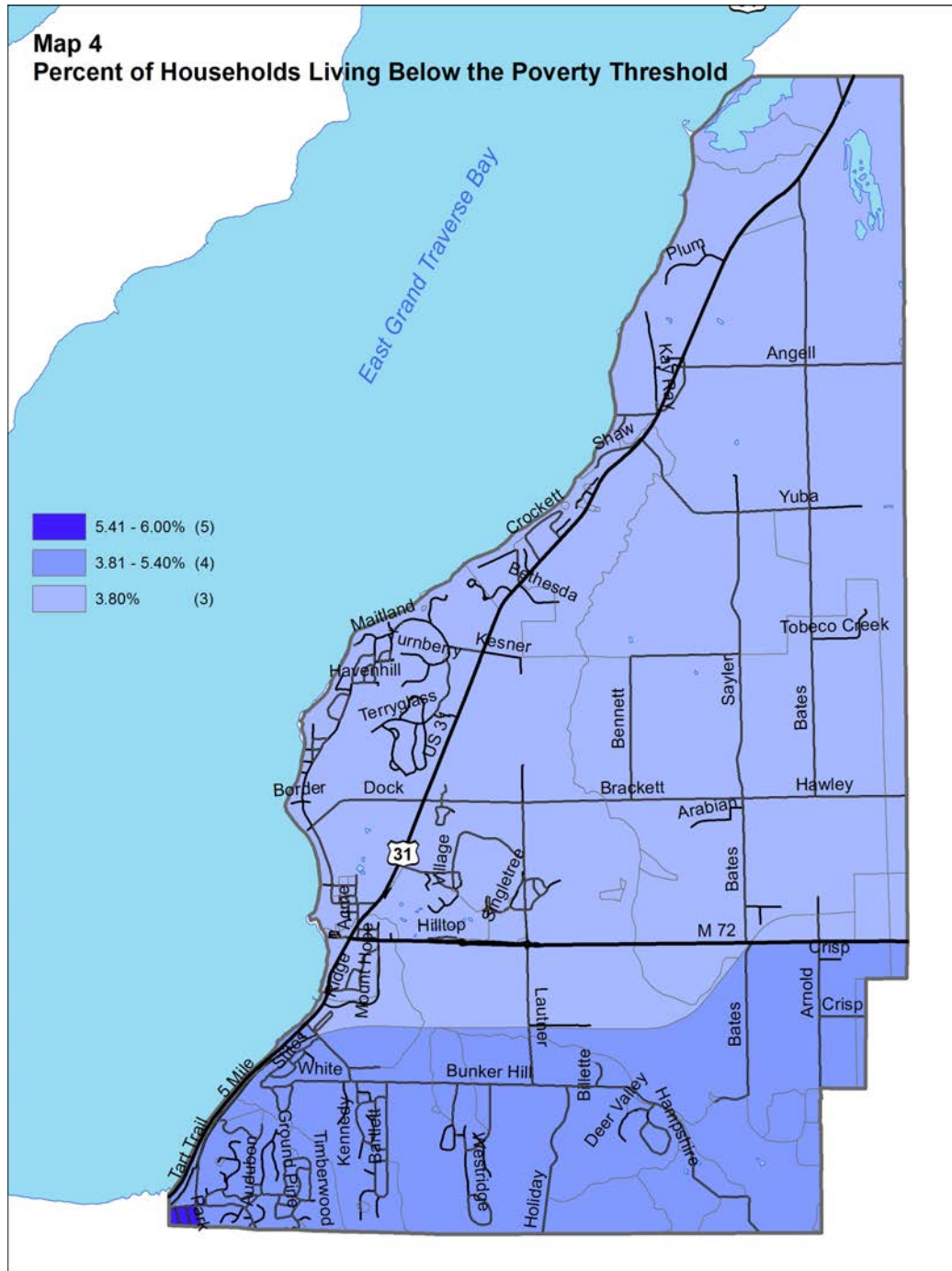


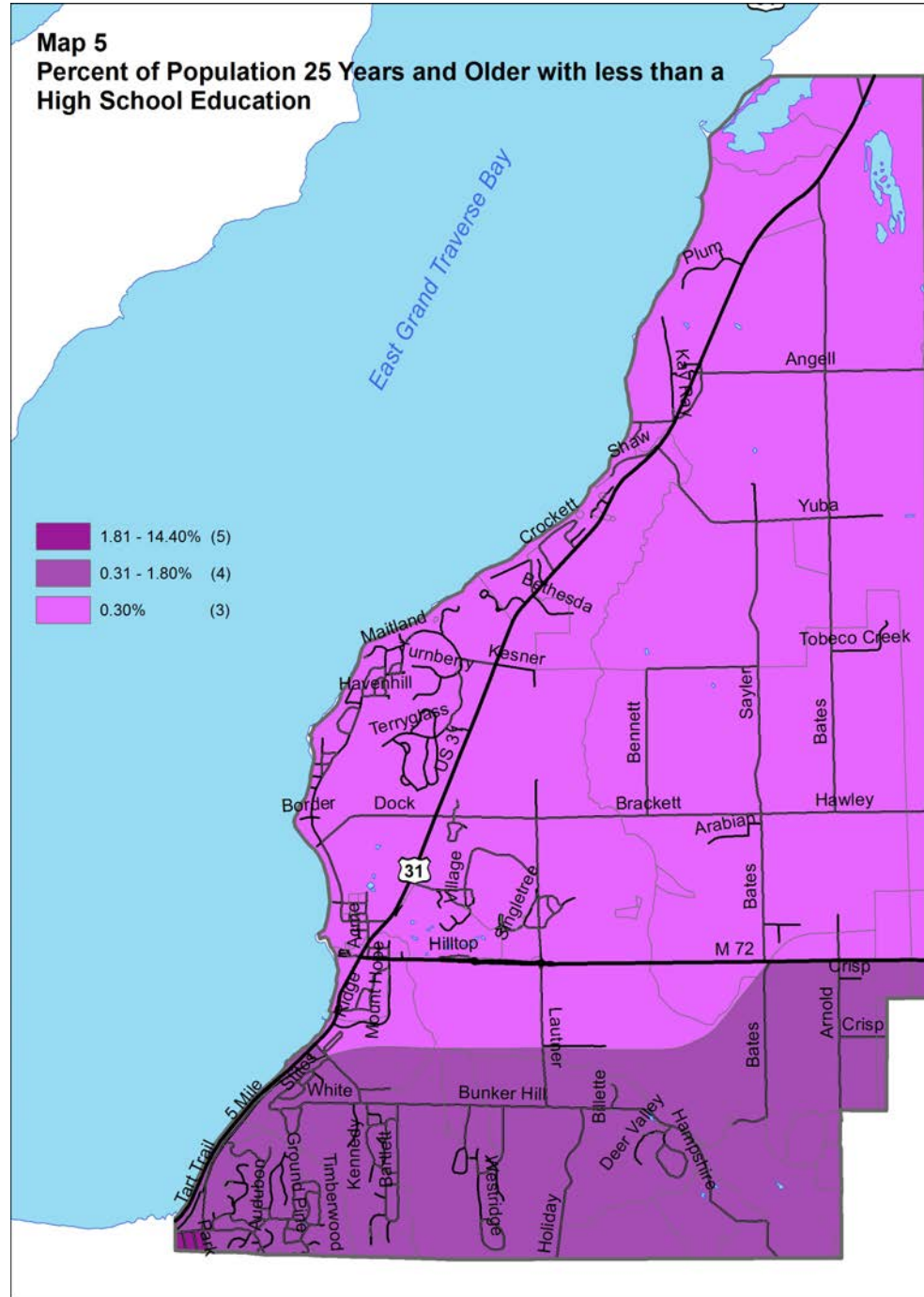
Acme Twp.

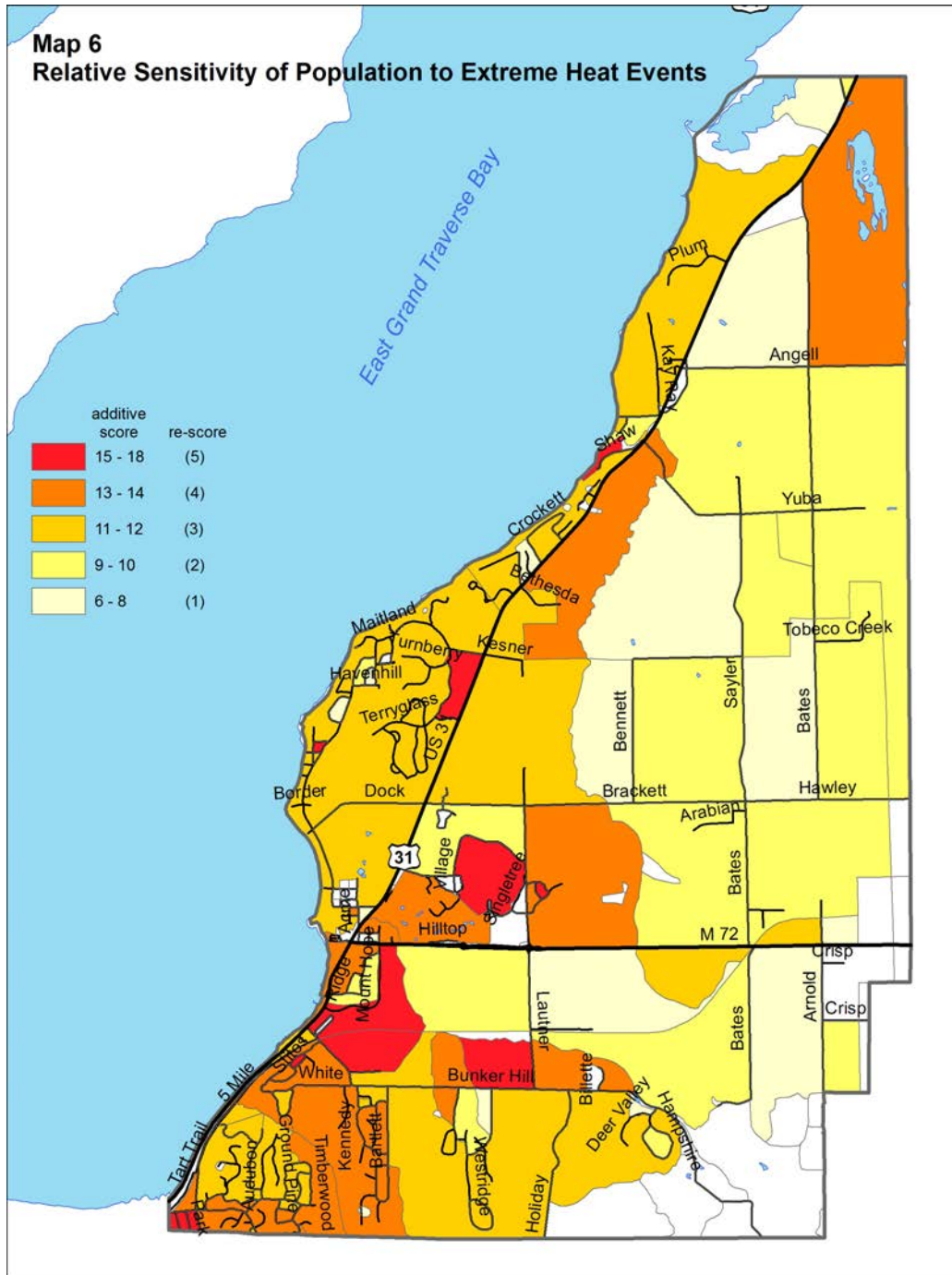


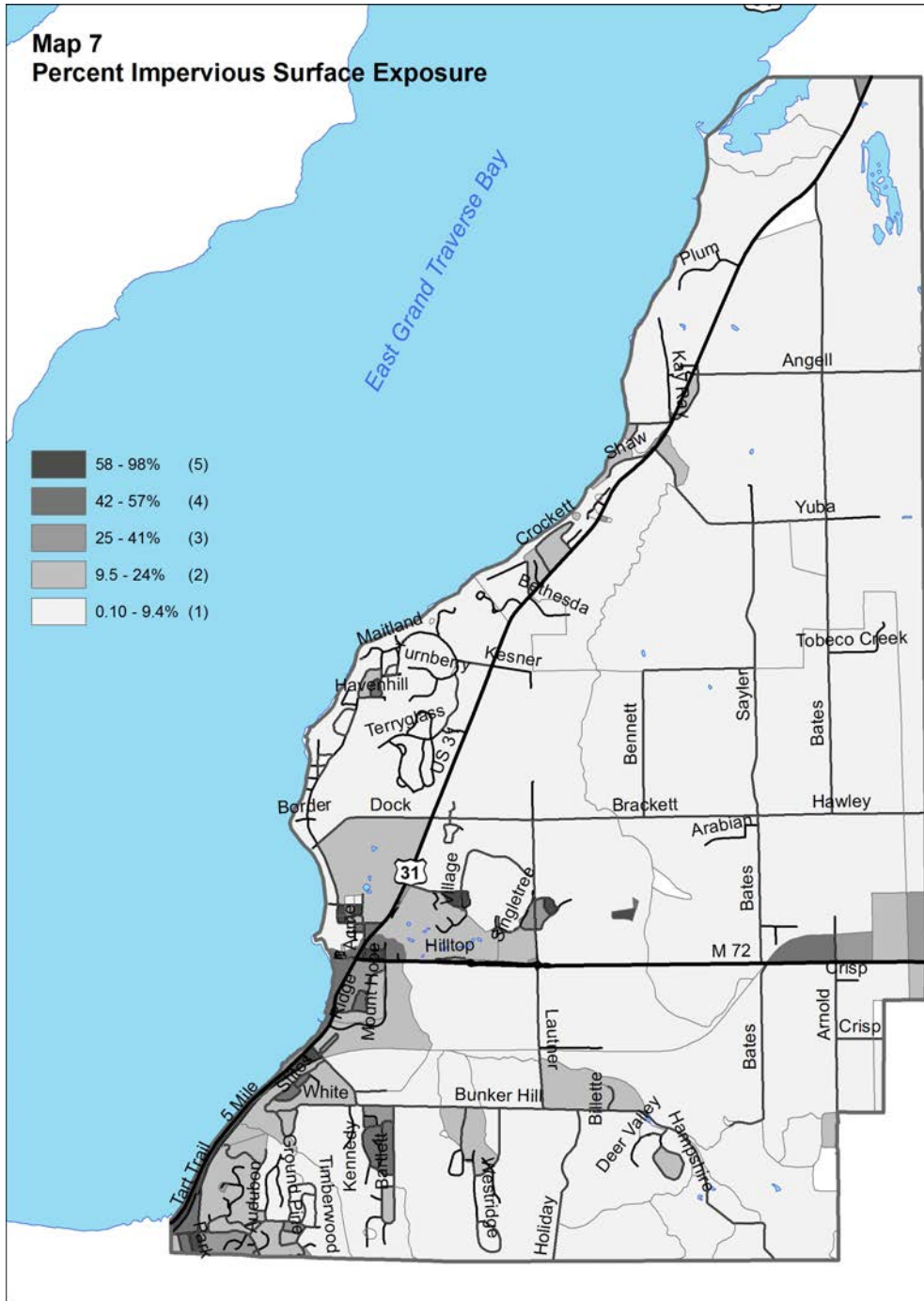
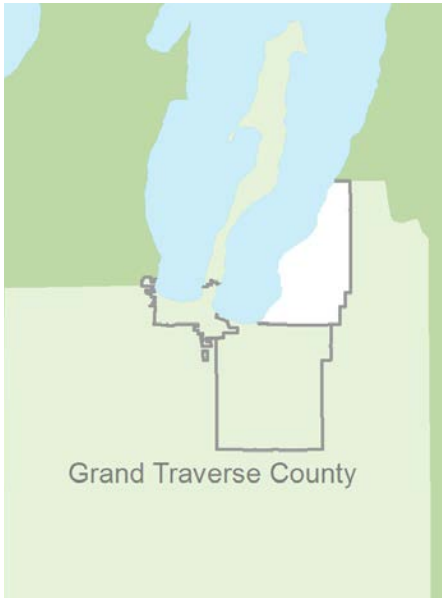


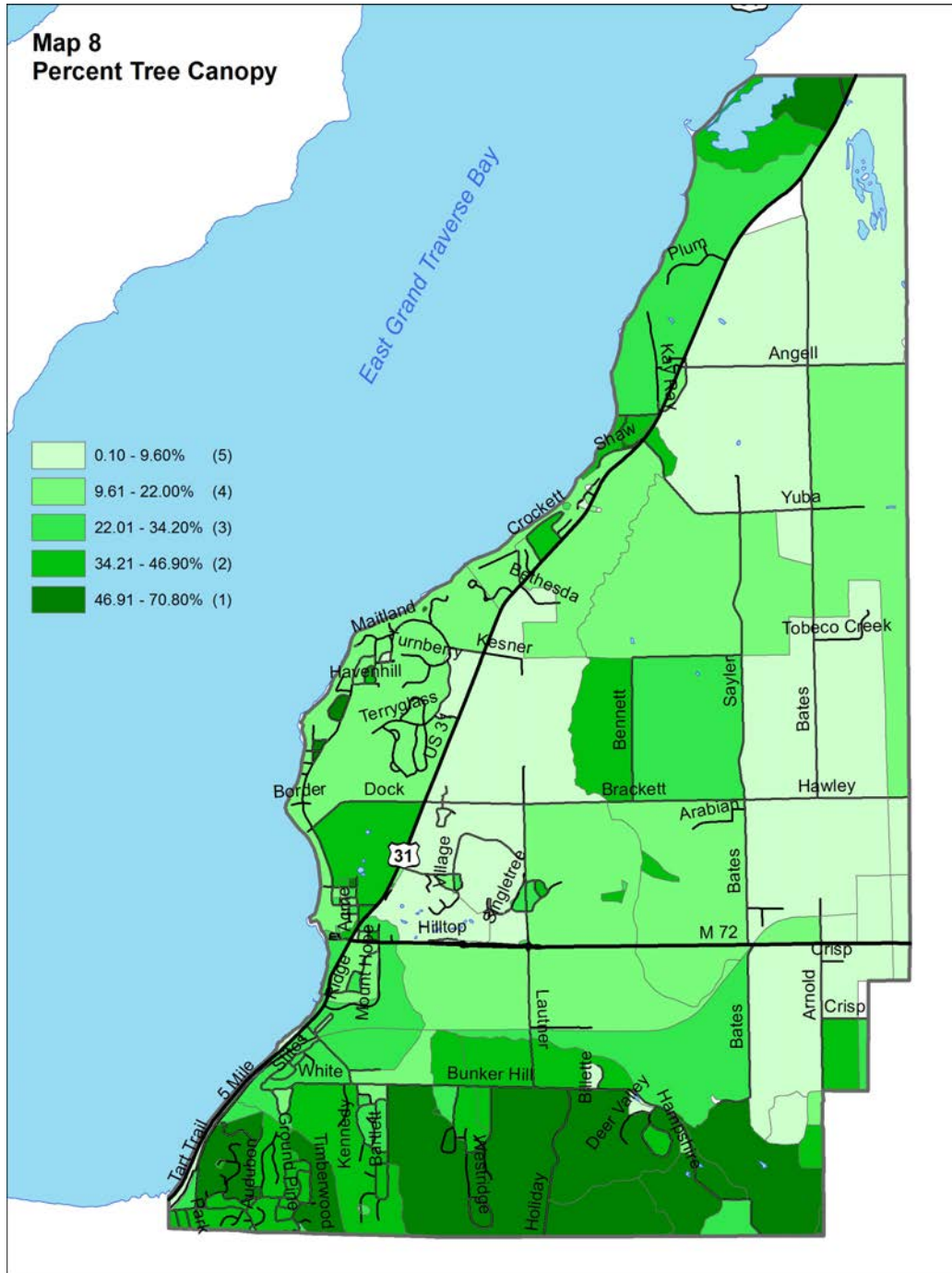


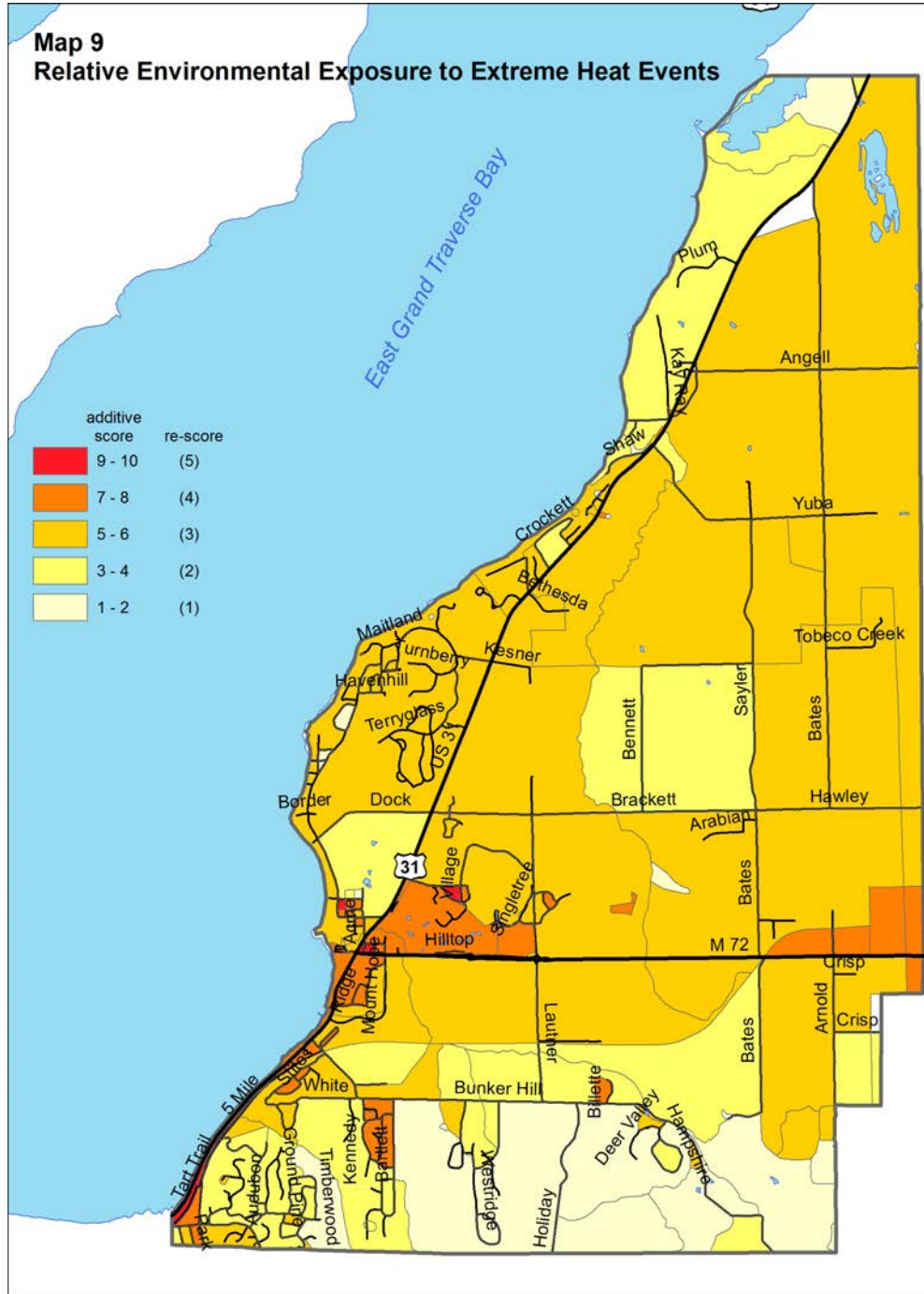


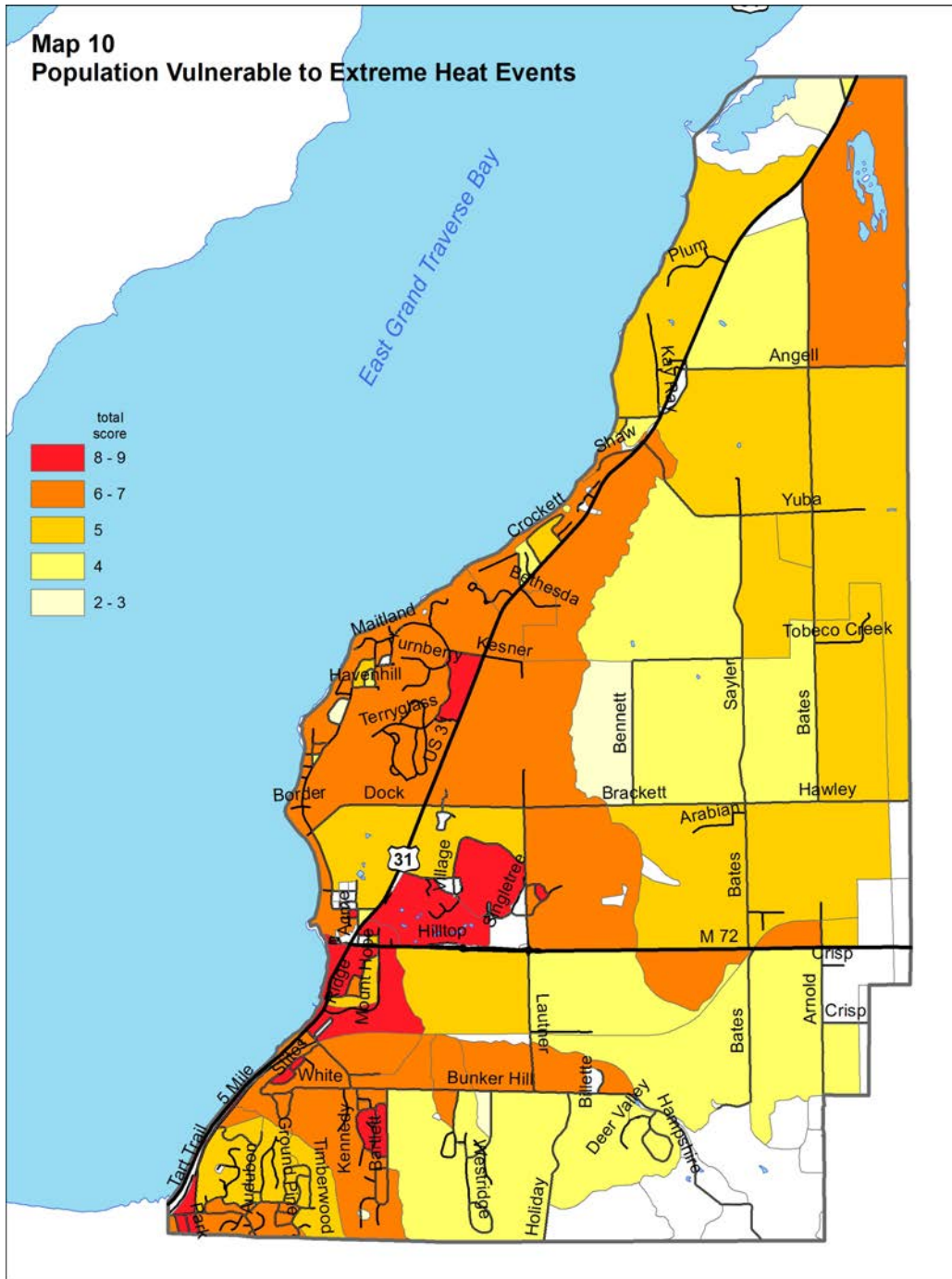




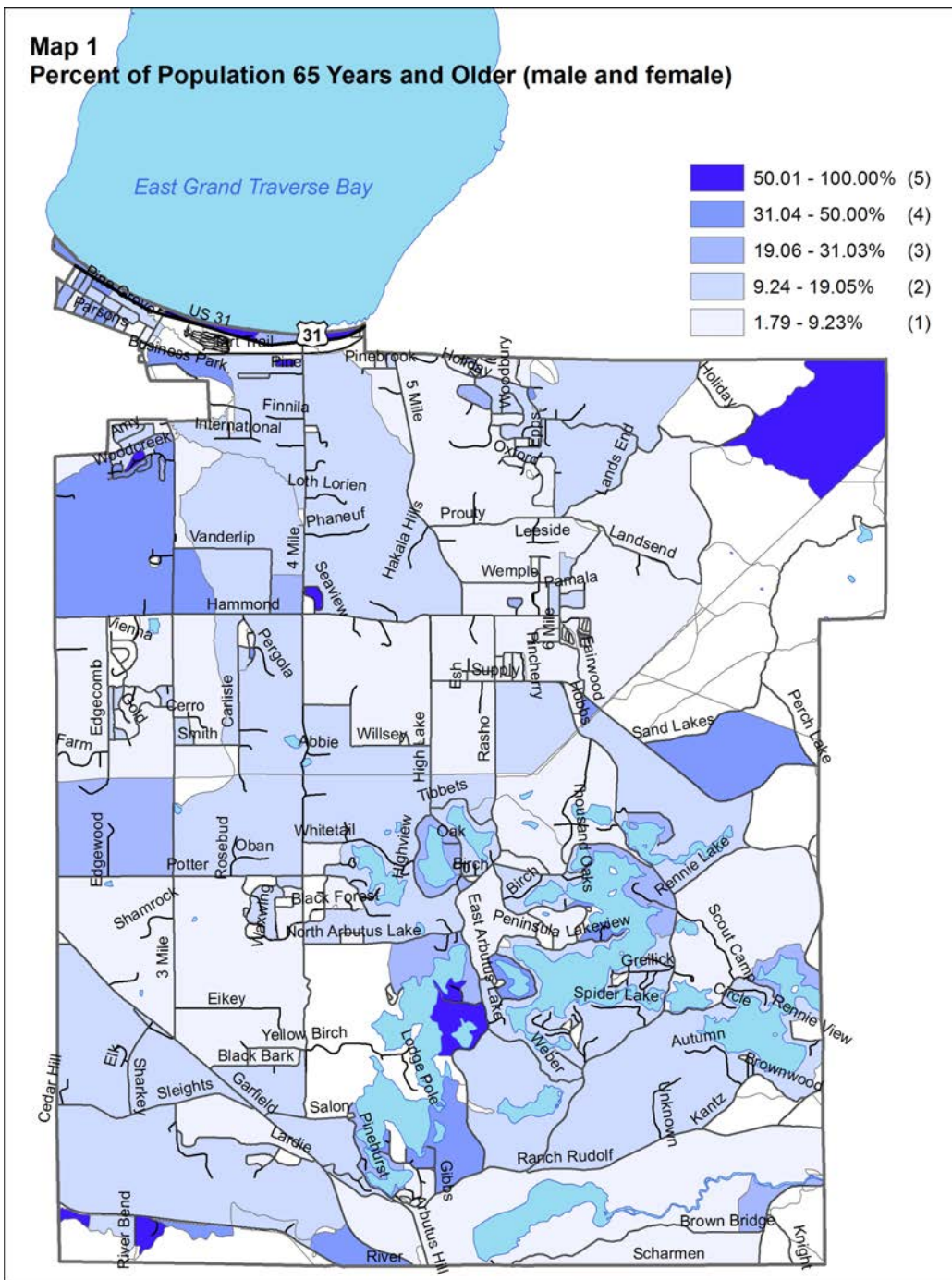
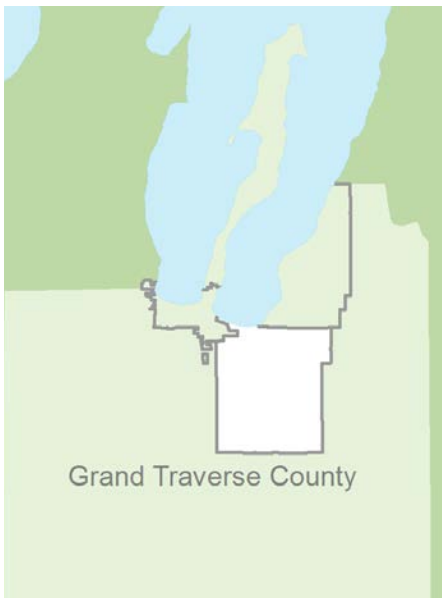


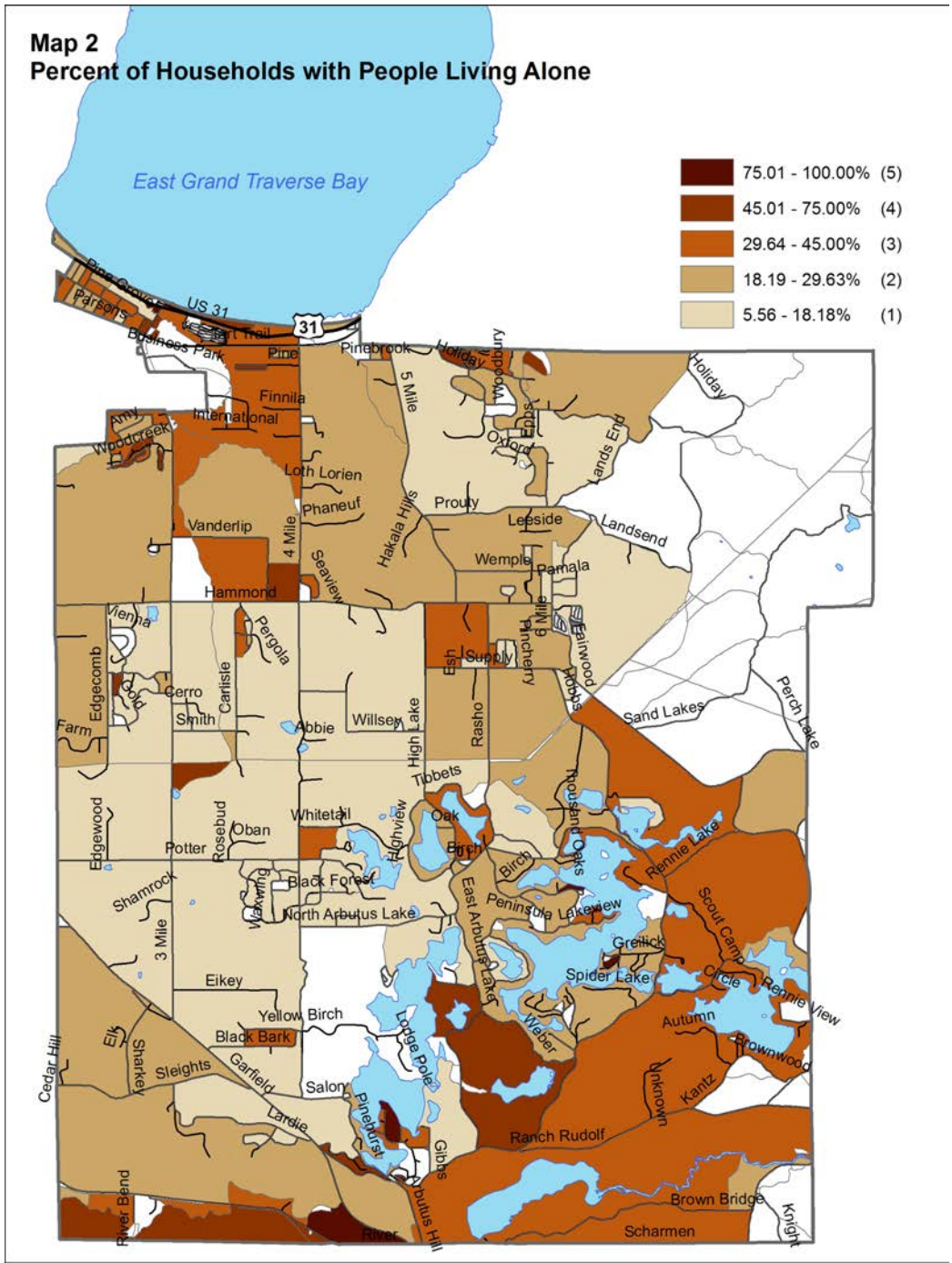


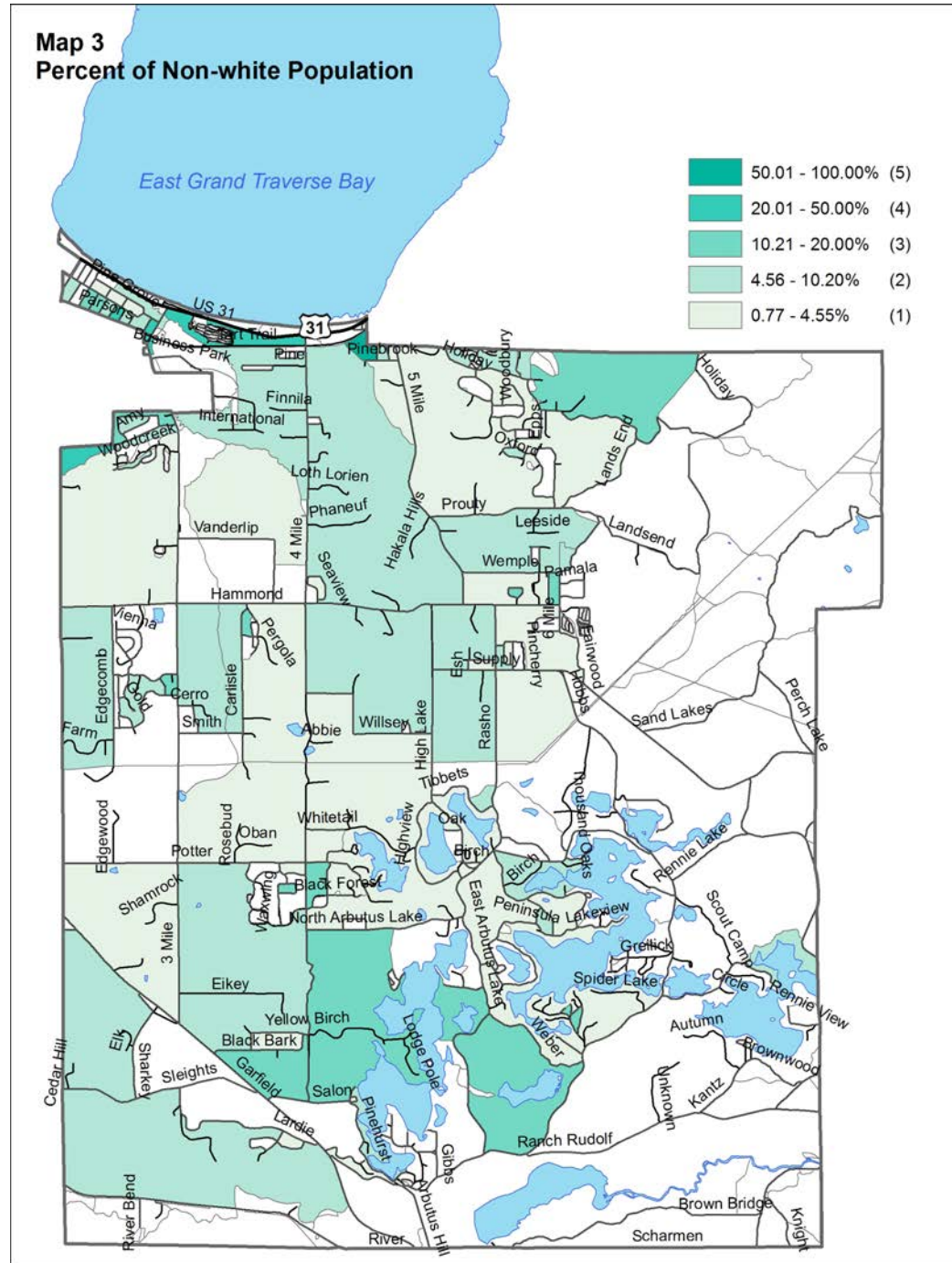
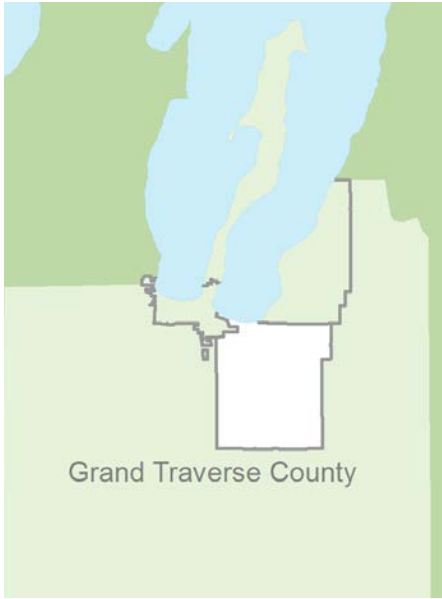




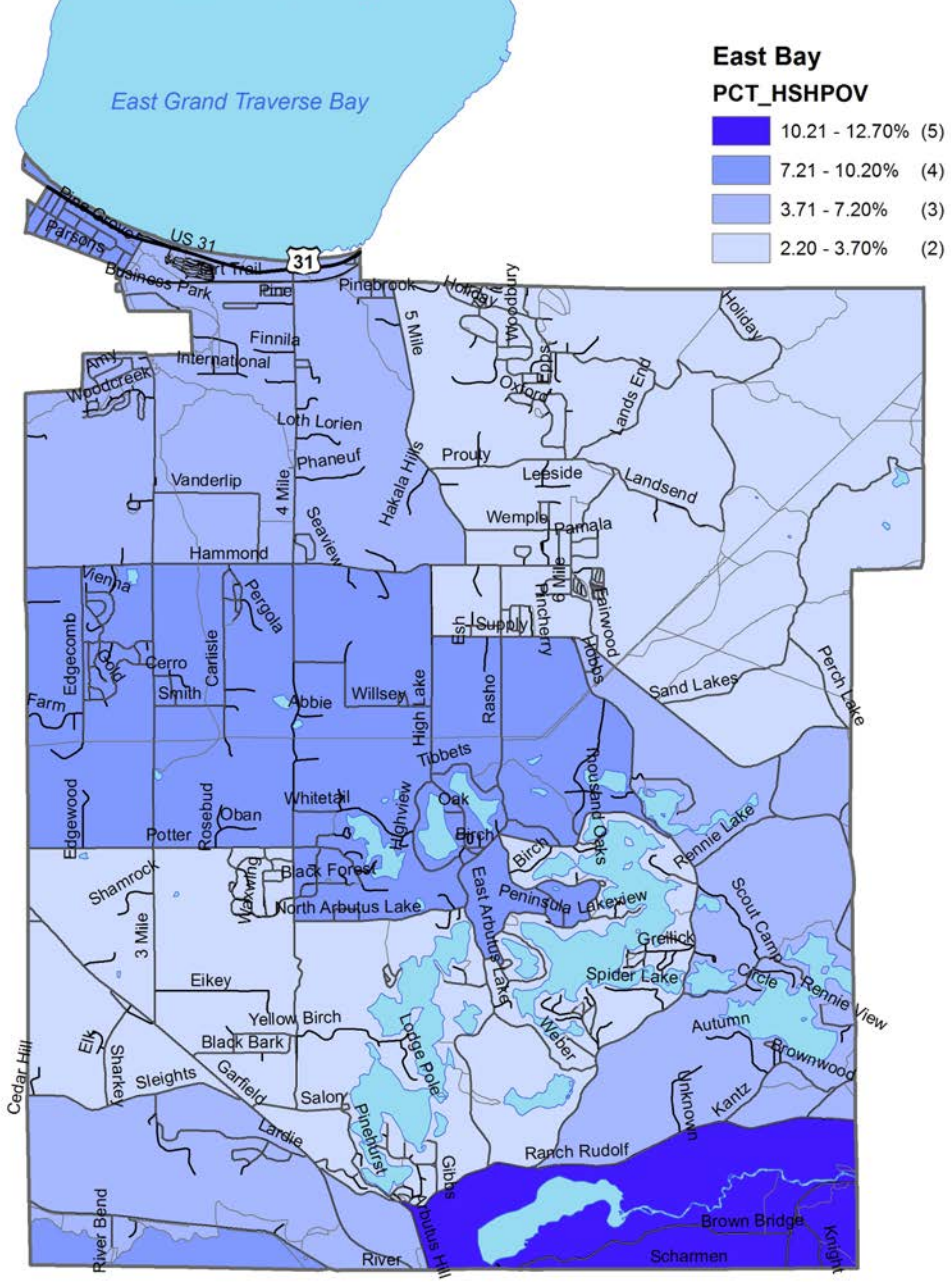
East Bay Twp.

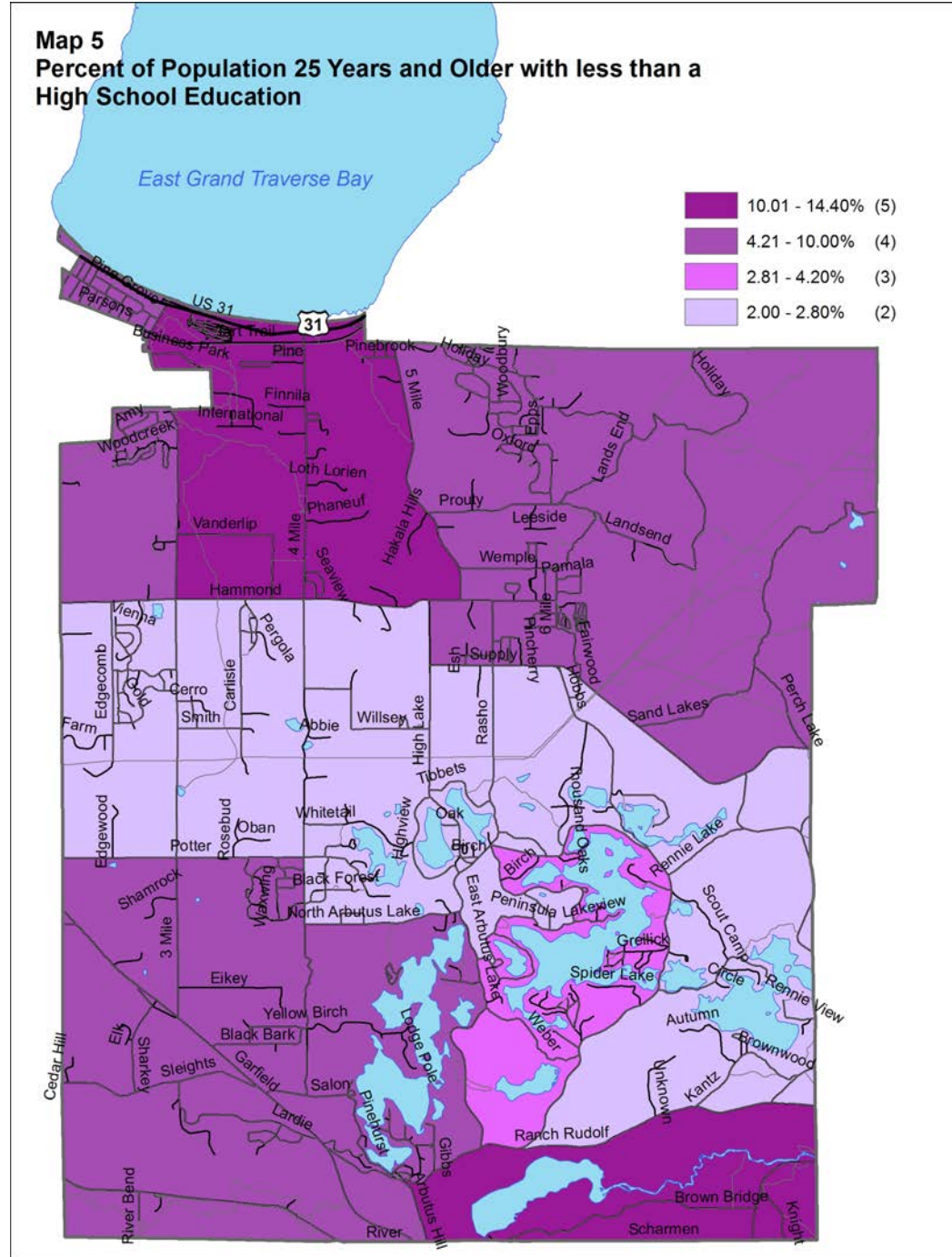


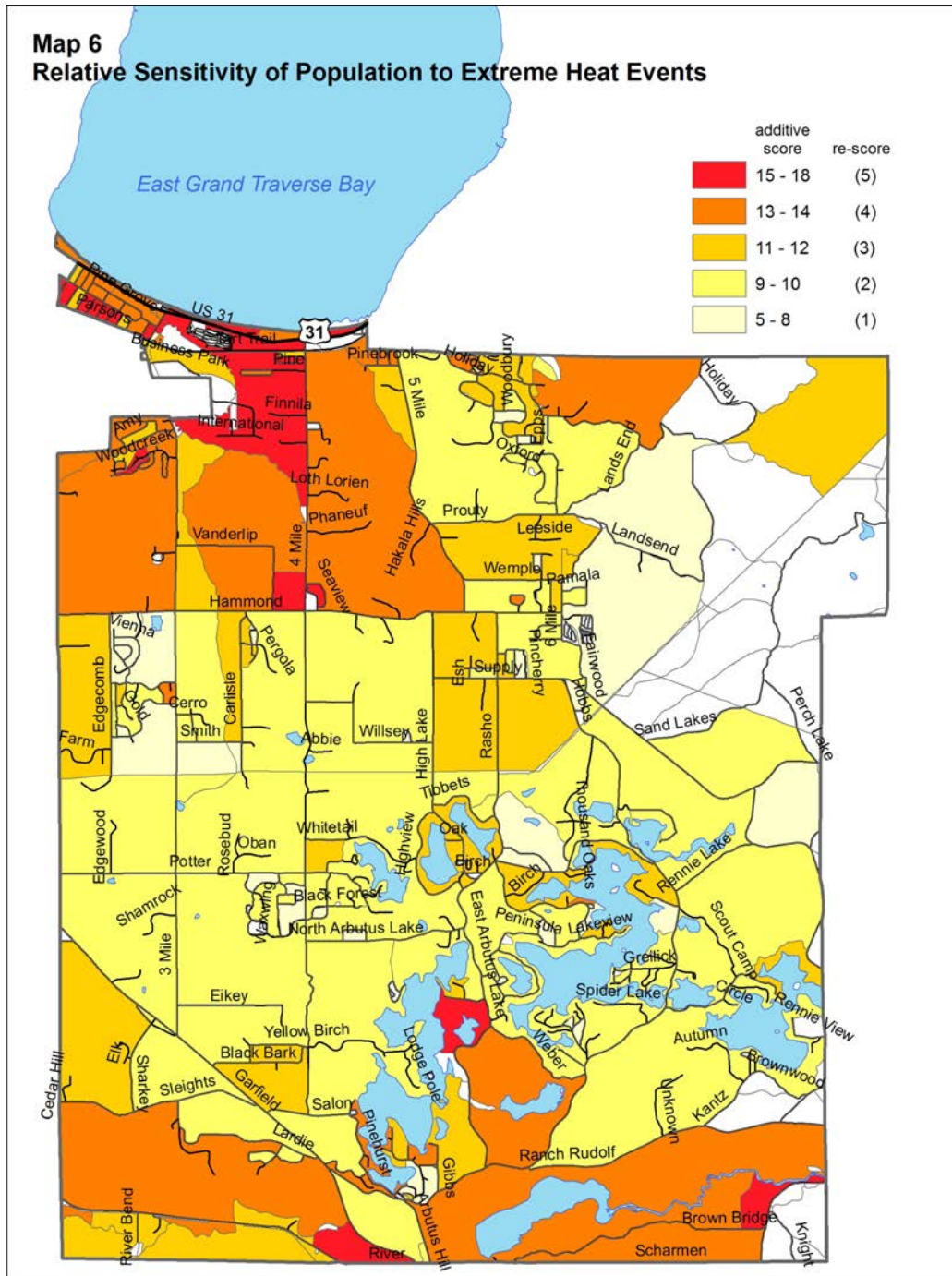




Map 4
Percent of Households Living Below the Poverty Threshold

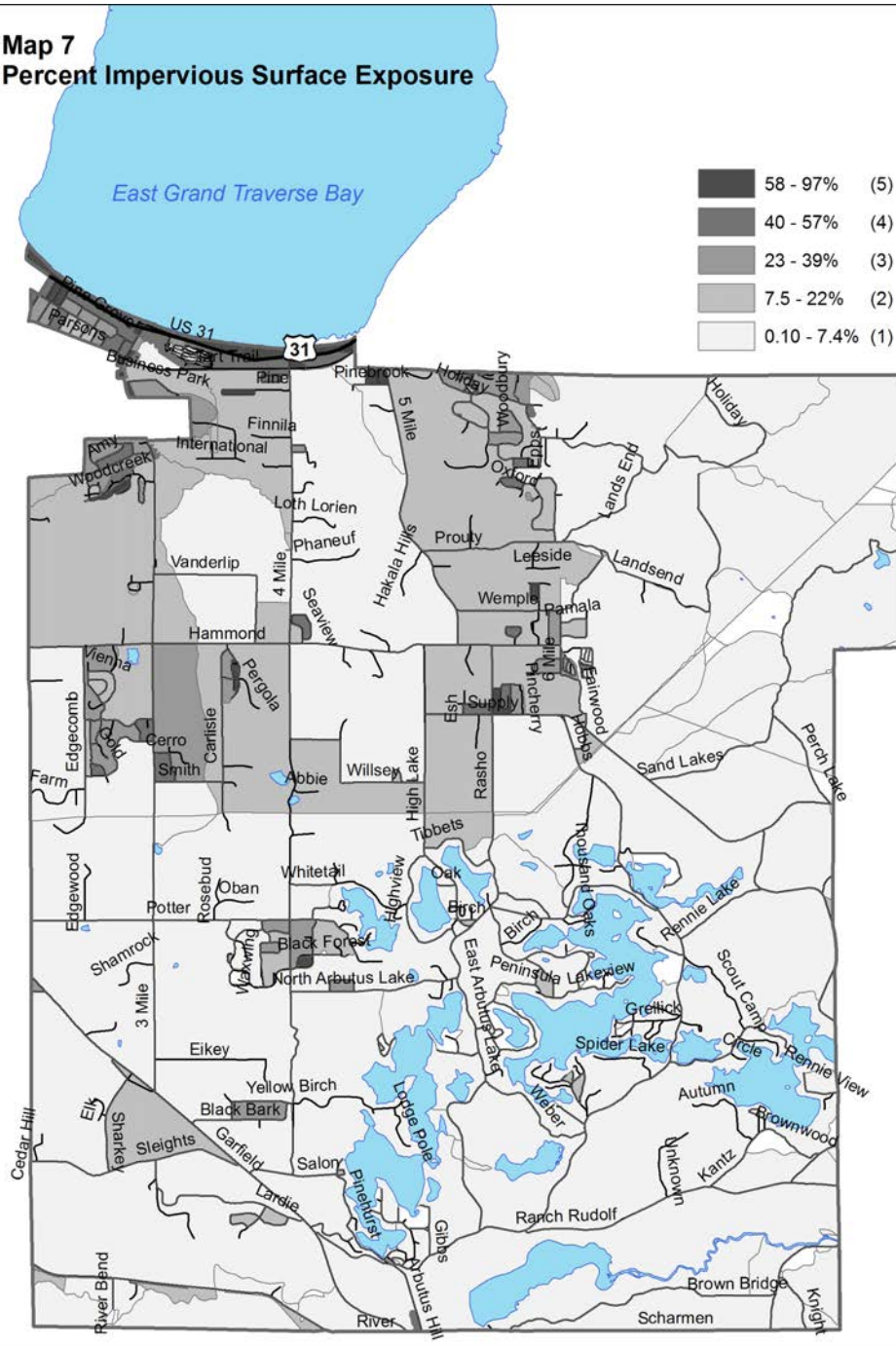


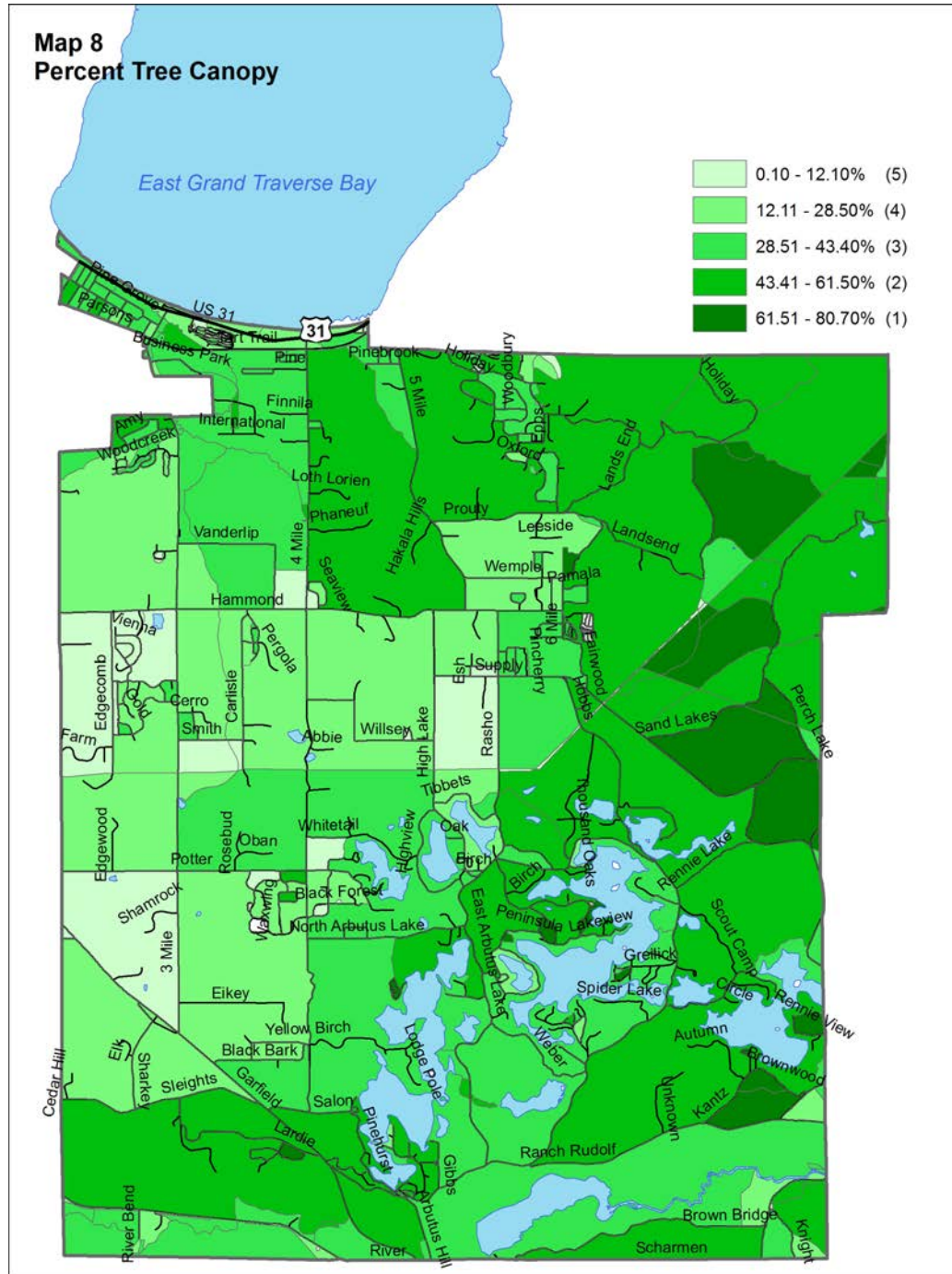


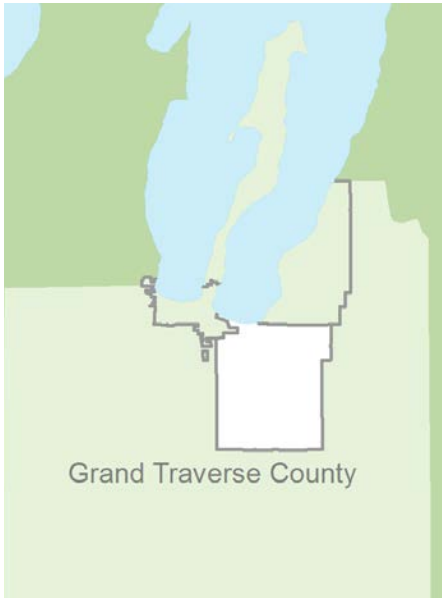




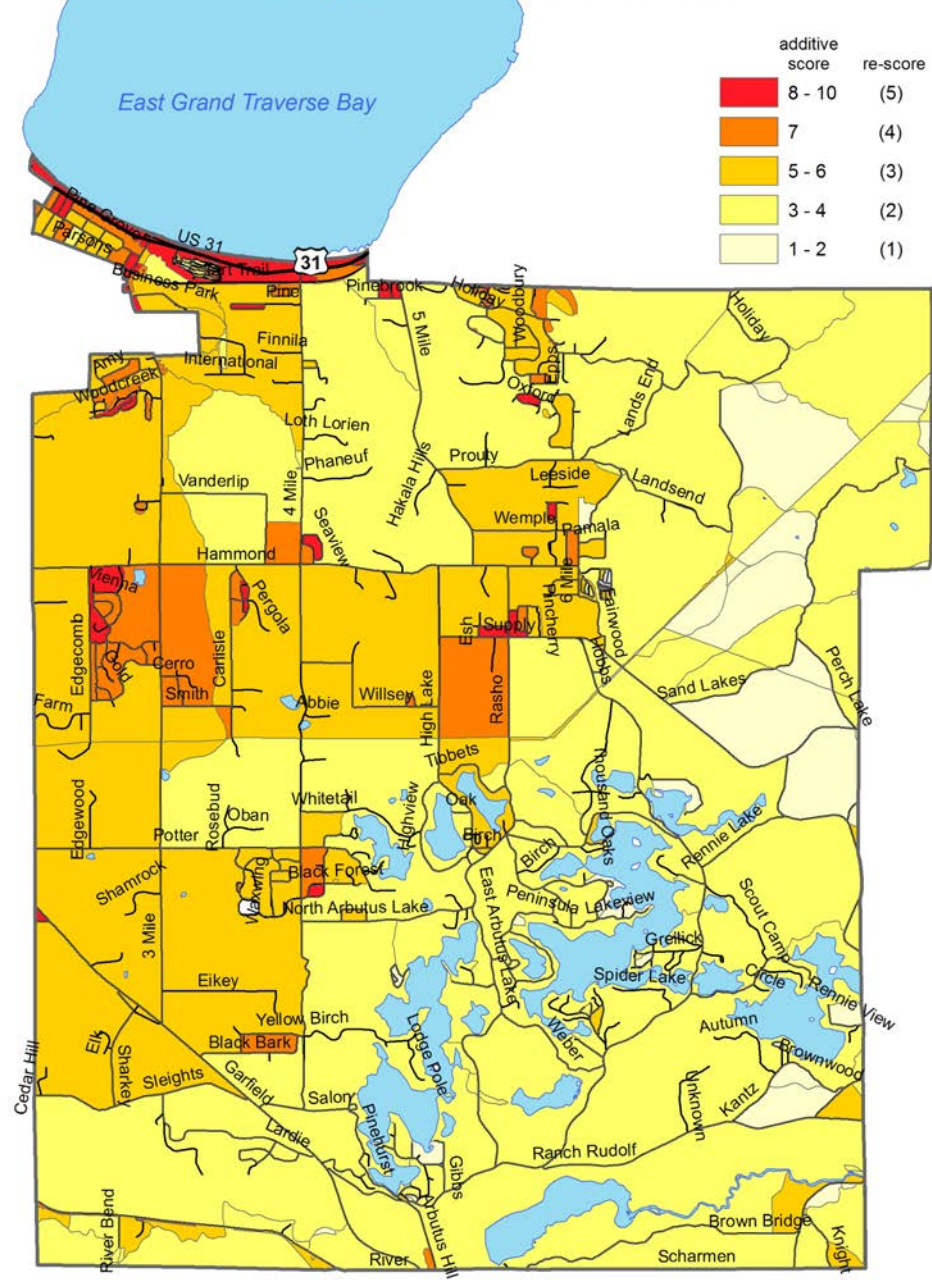
Map 7
Percent Impervious Surface Exposure



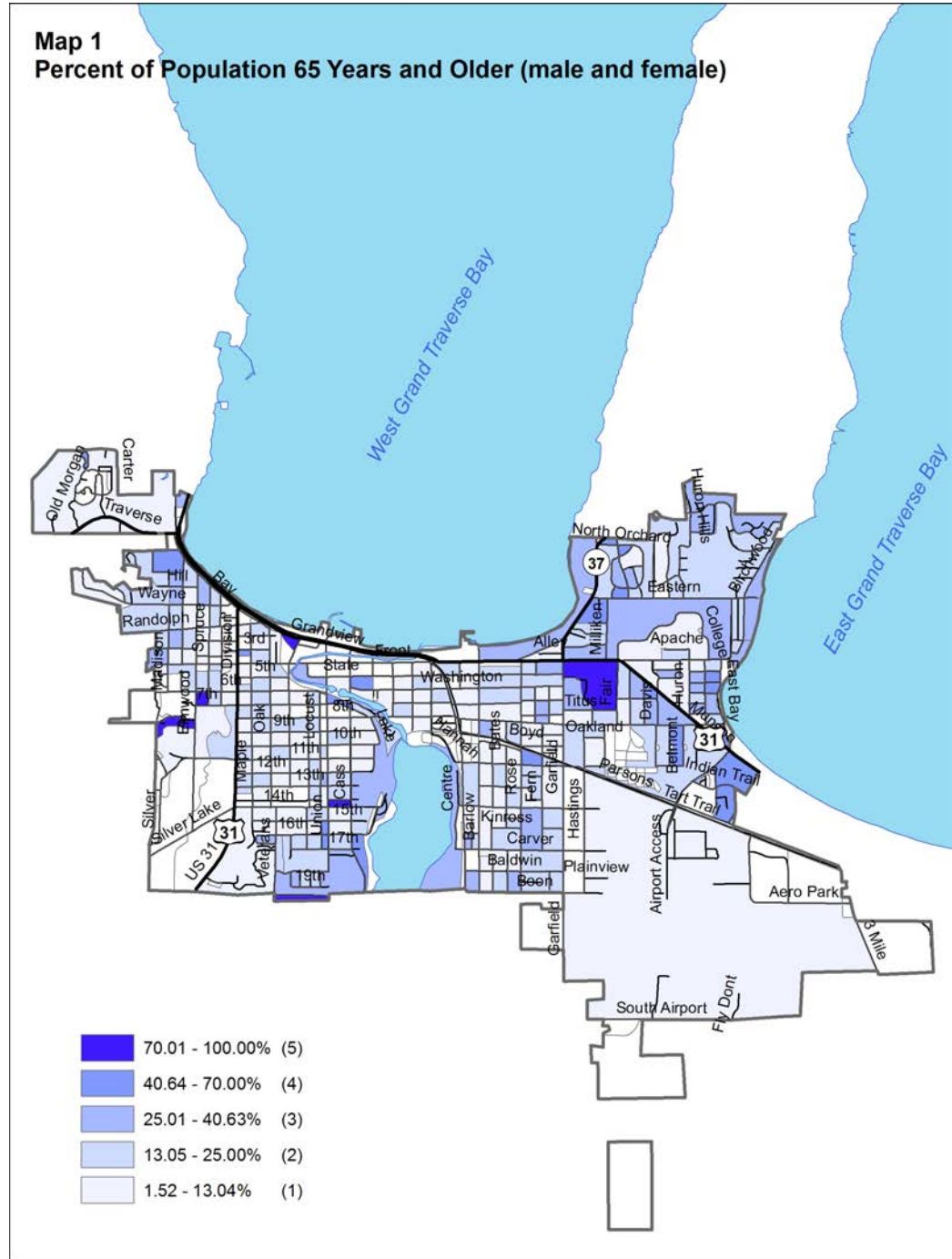


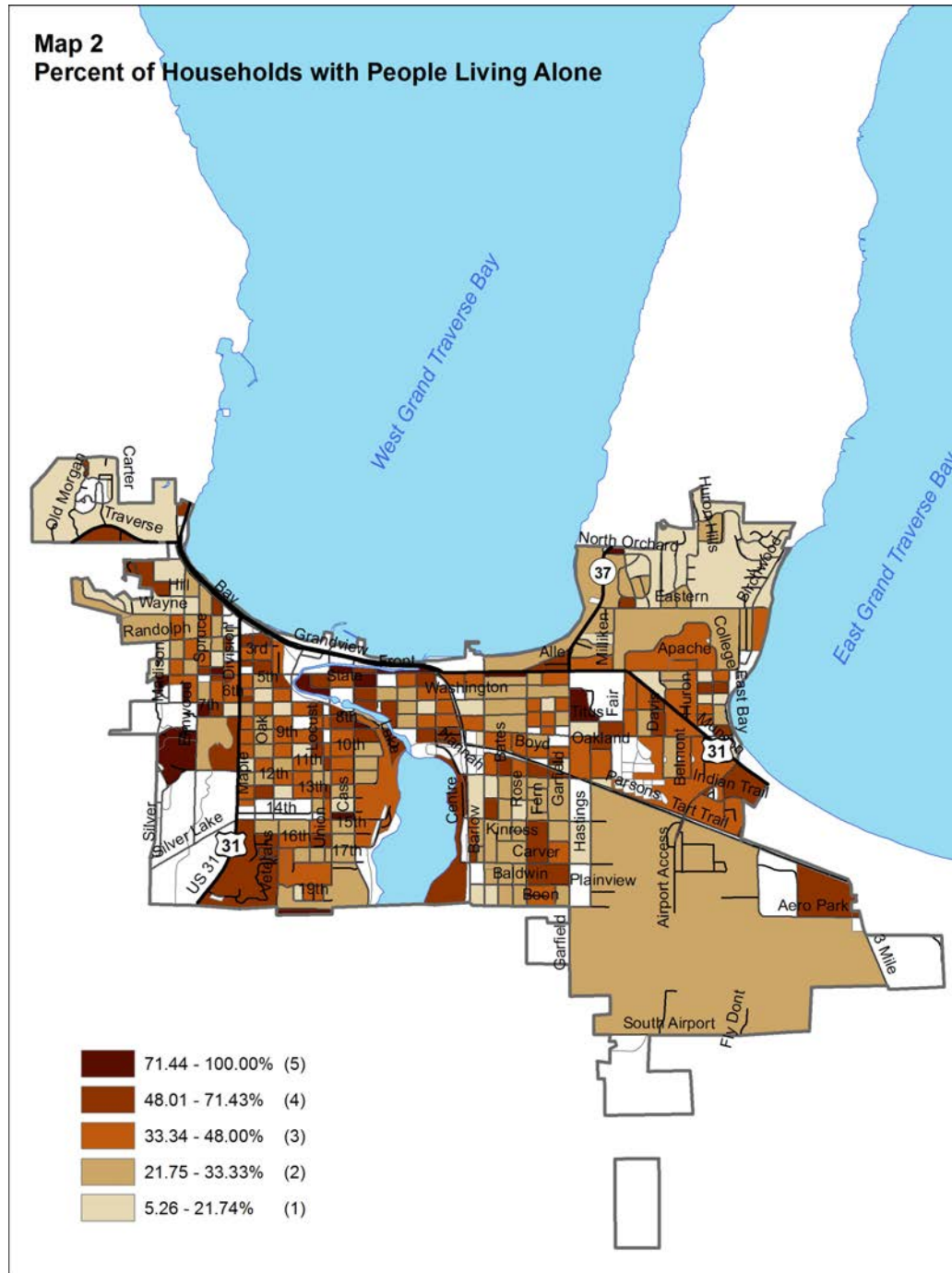


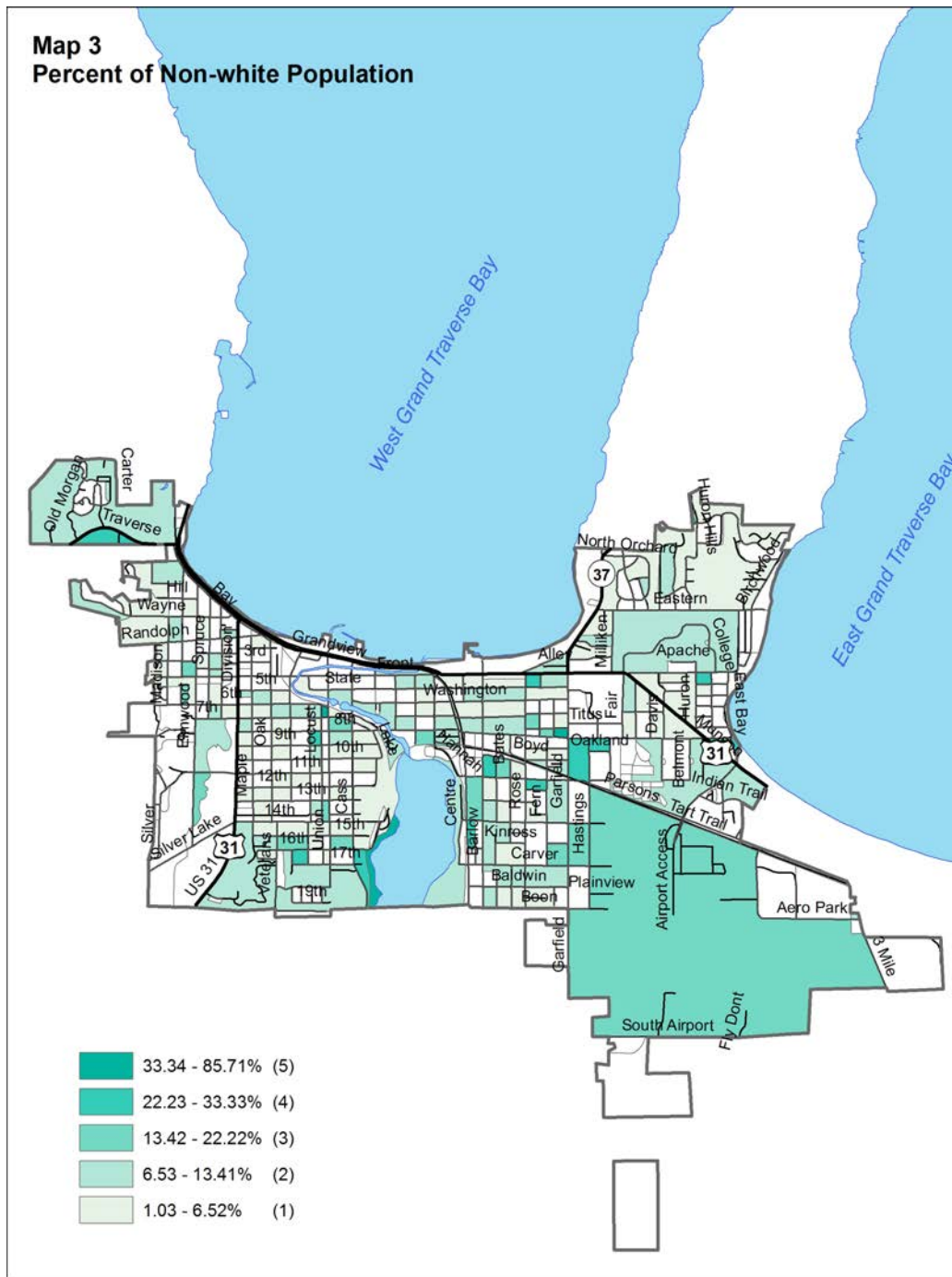
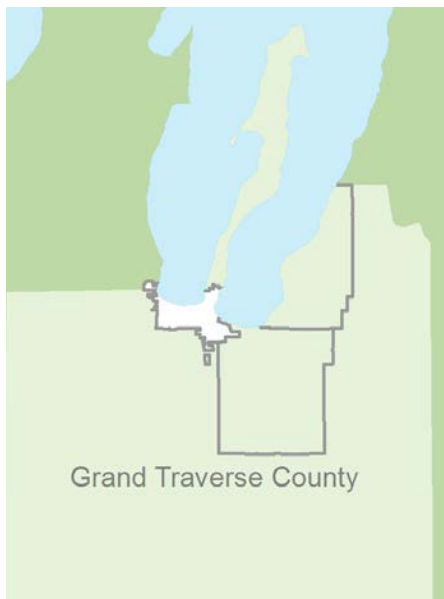
Map 9
Relative Environmental Exposure to Extreme Heat Events



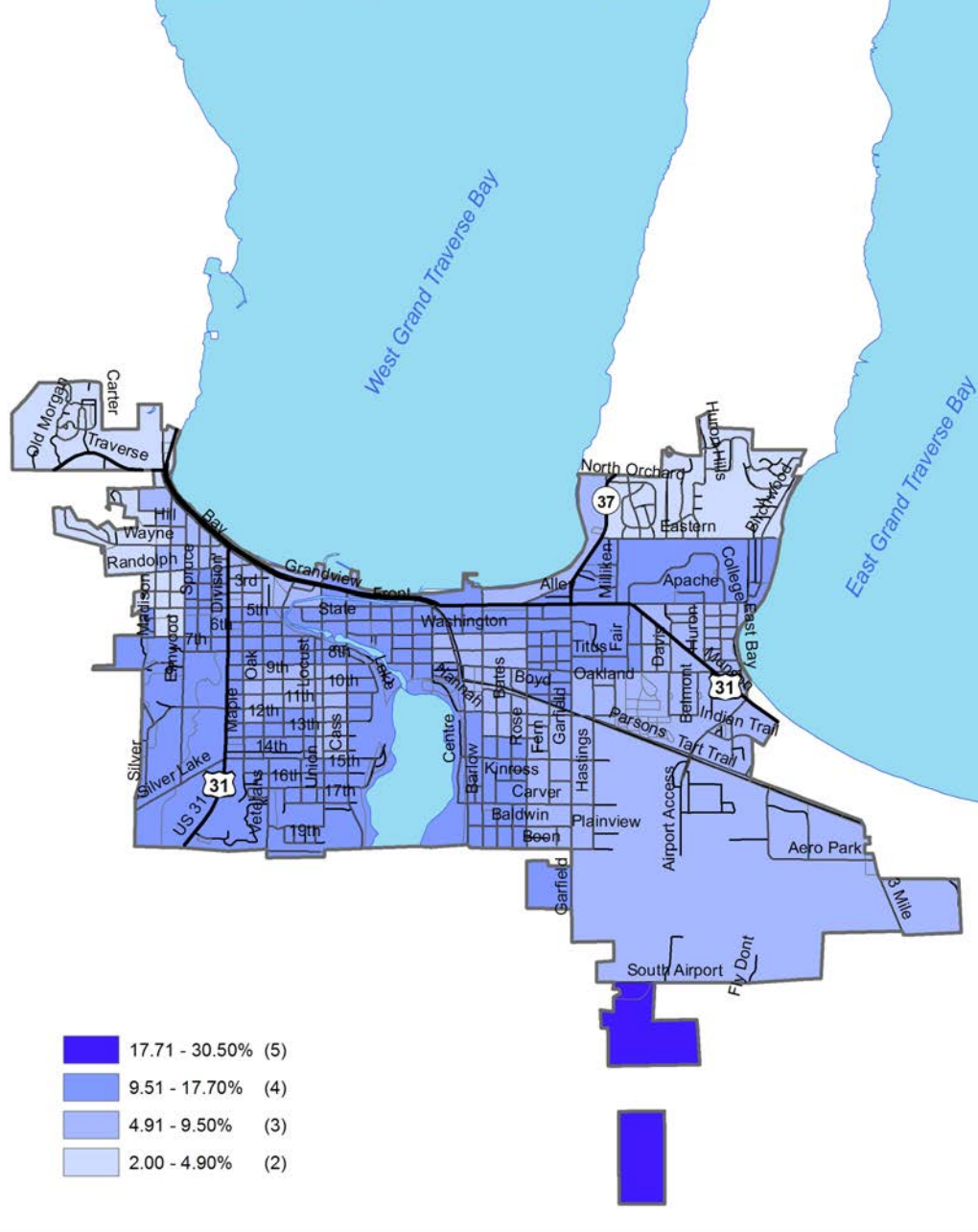
Traverse City

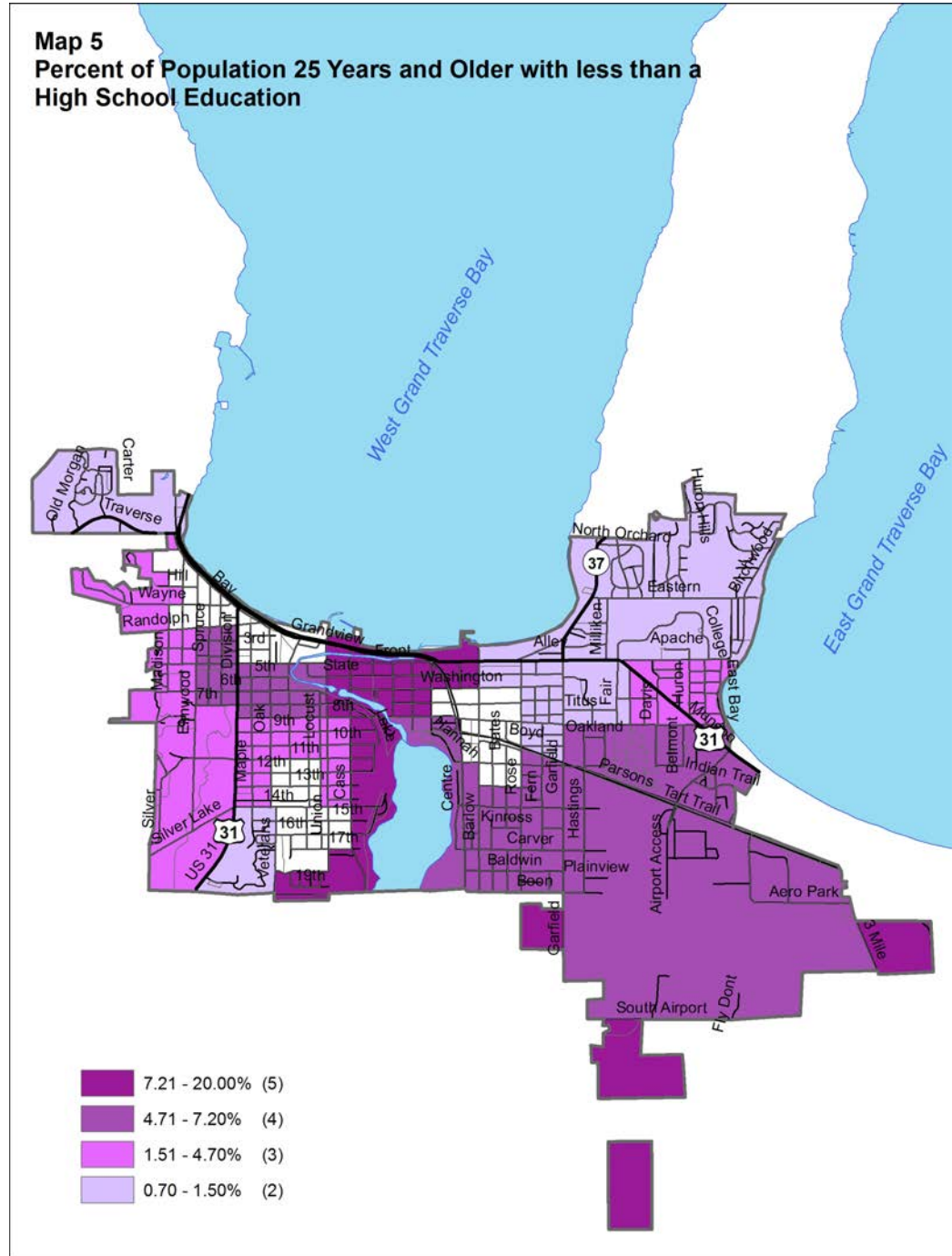


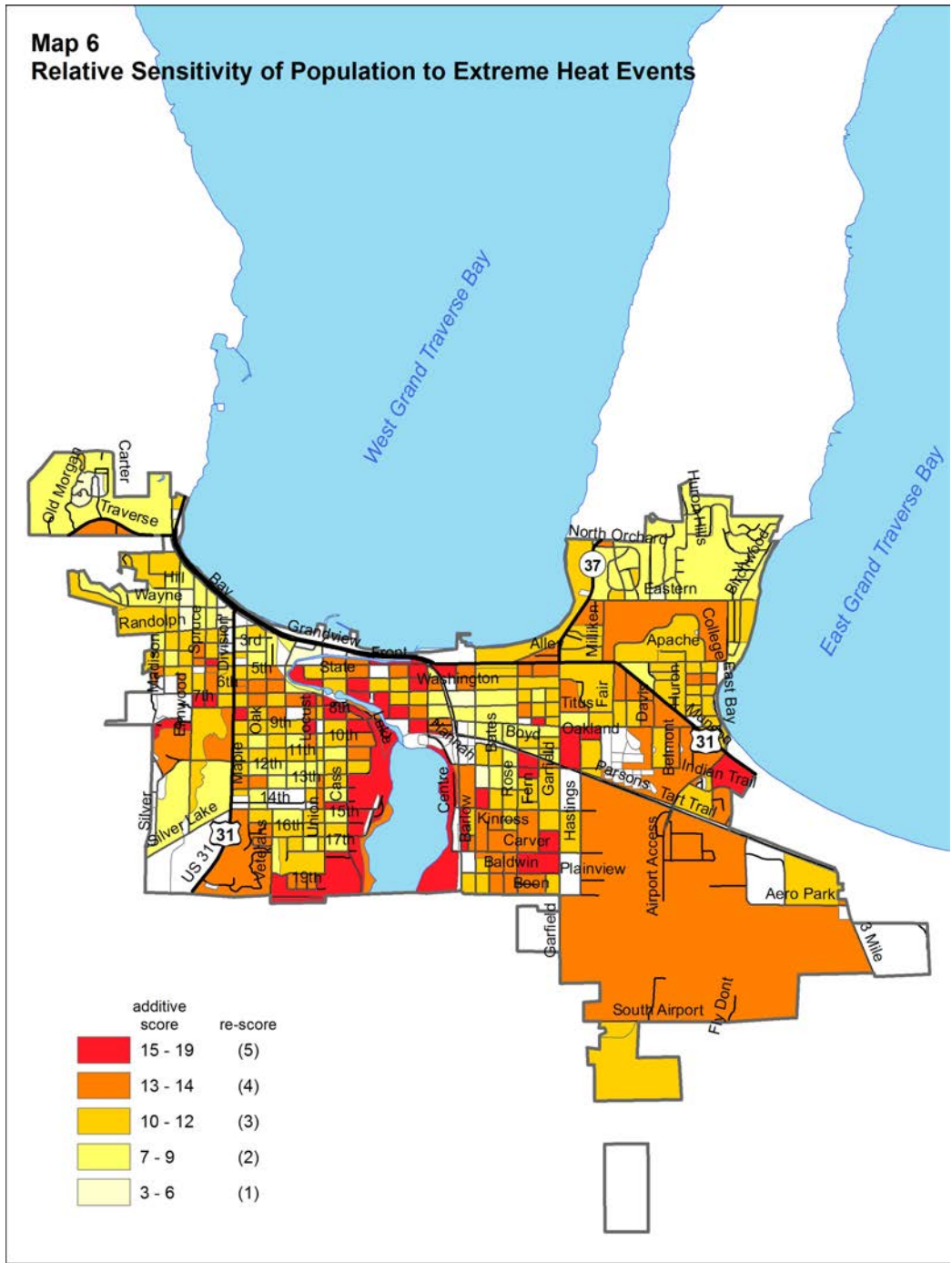


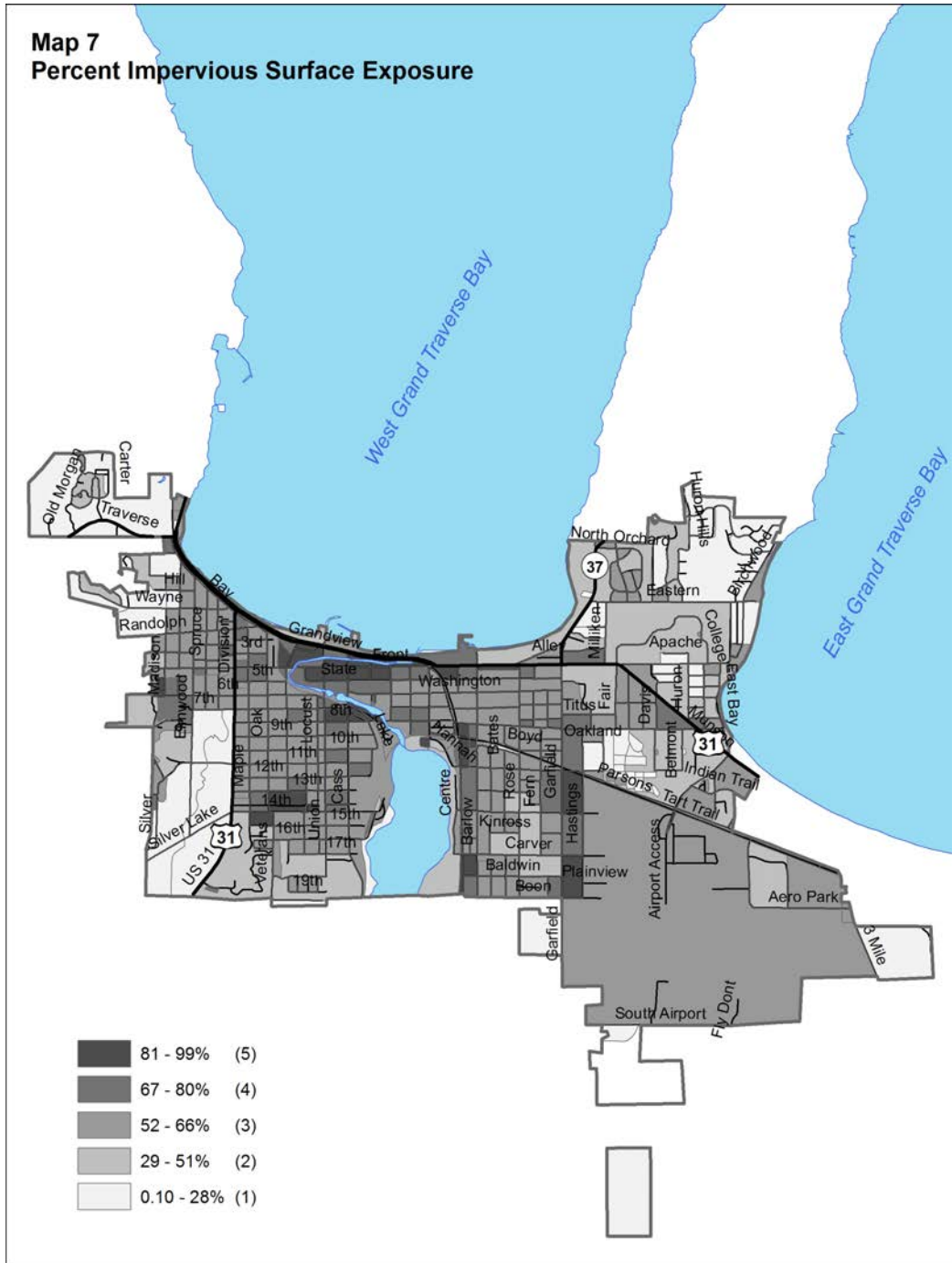
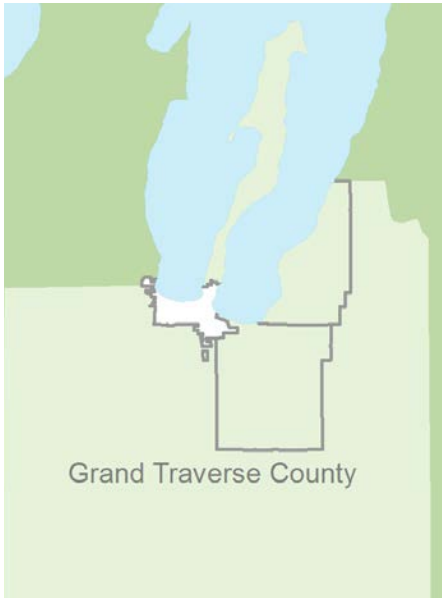


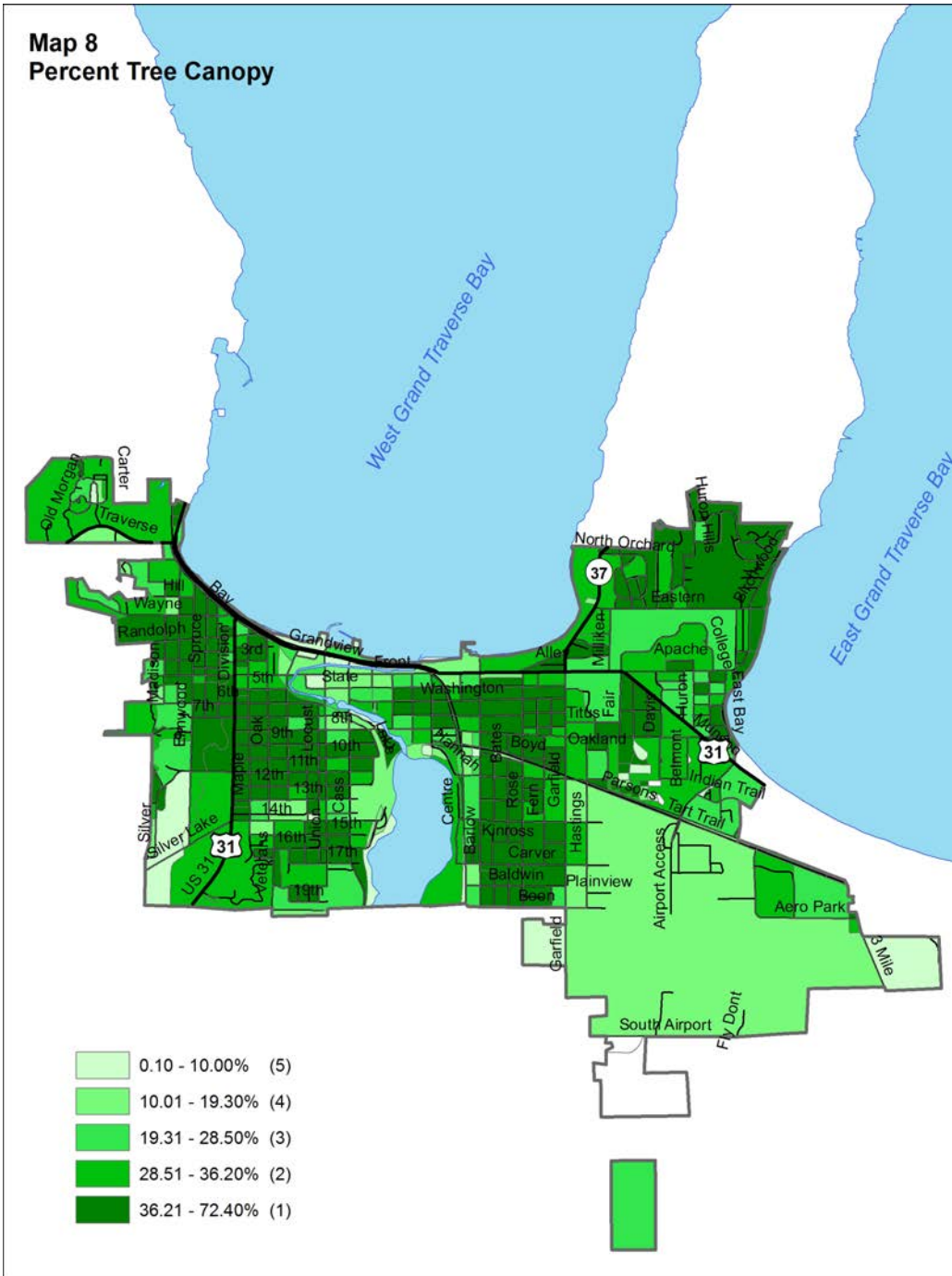
Map 4
Percent of Households Living Below the Poverty Threshold

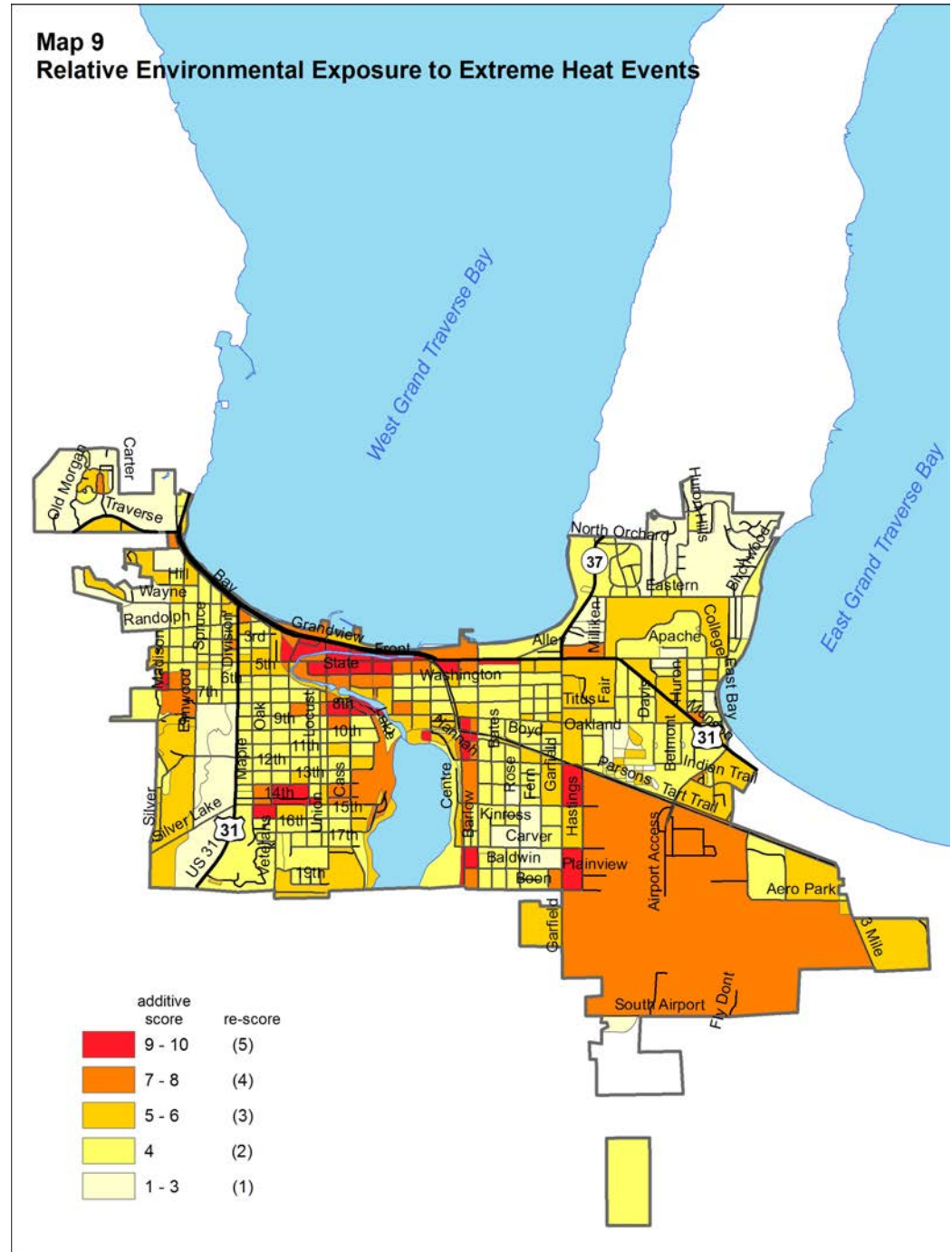


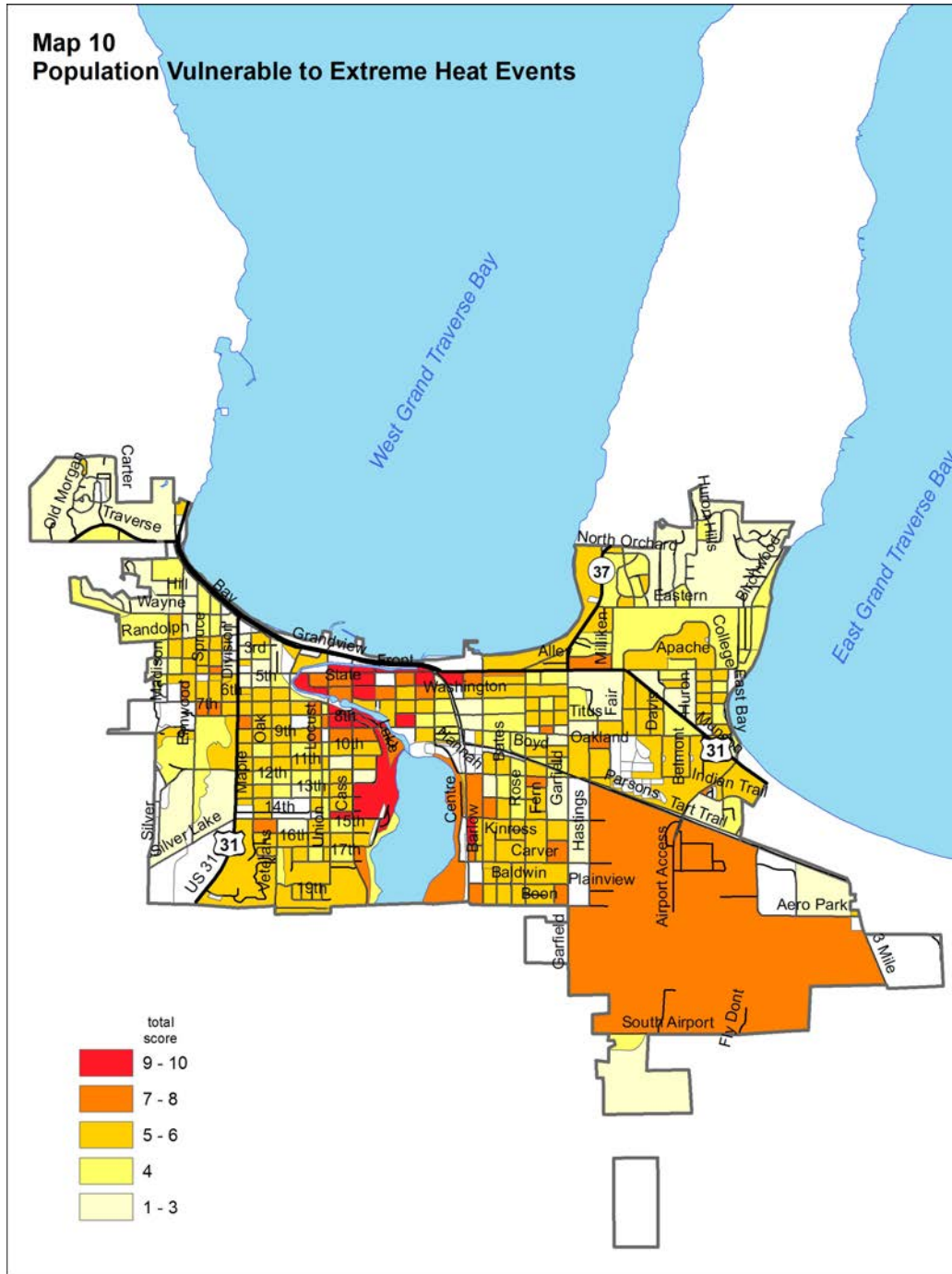




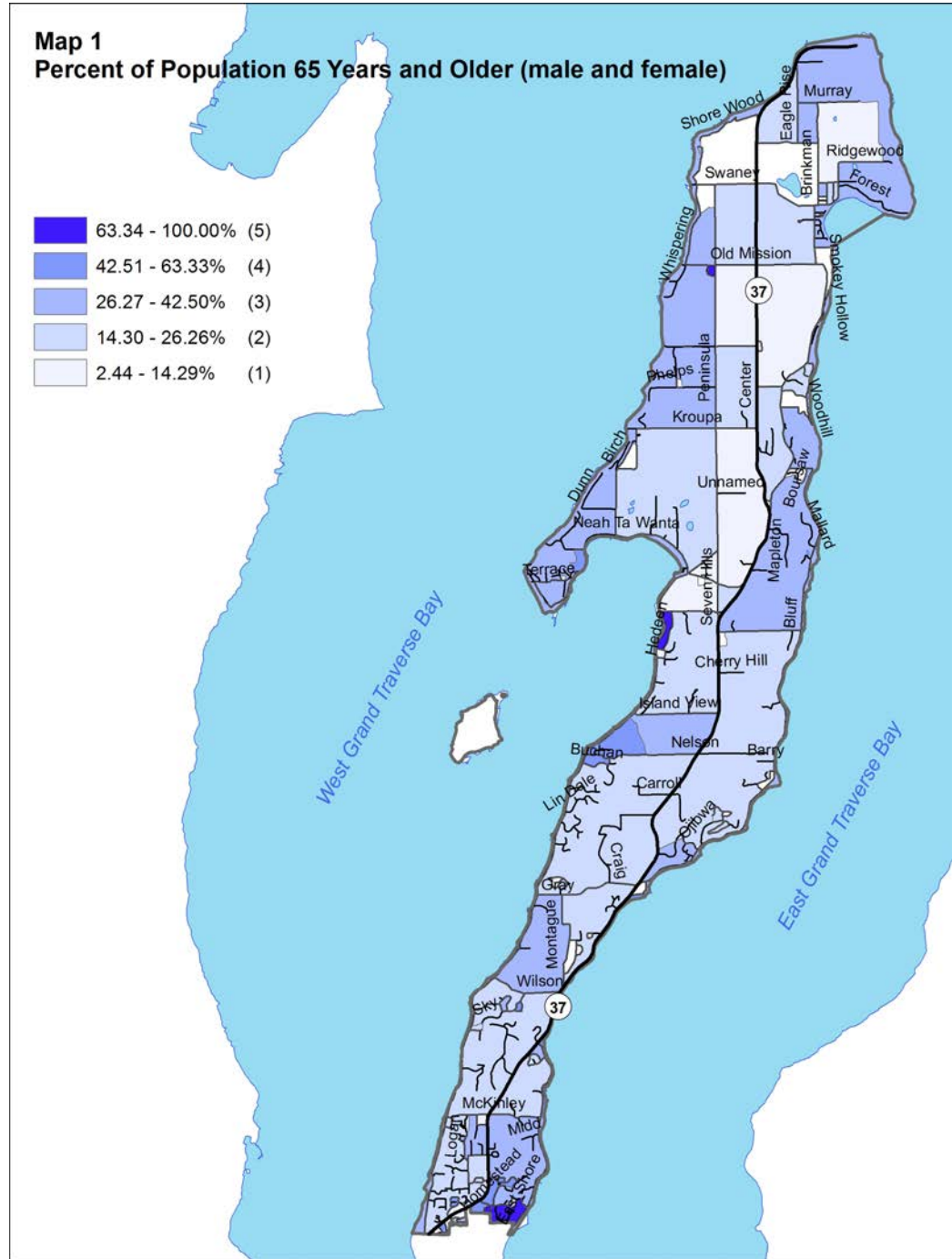
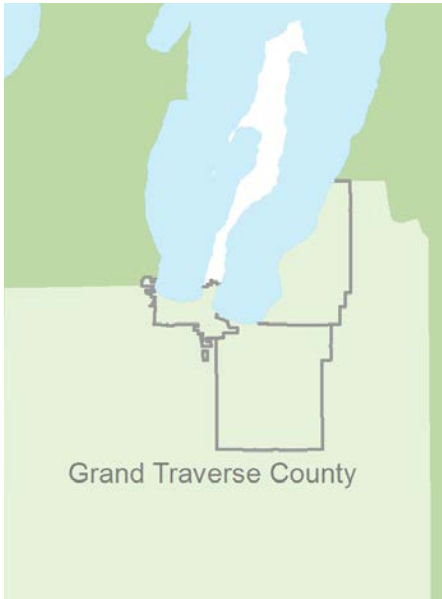


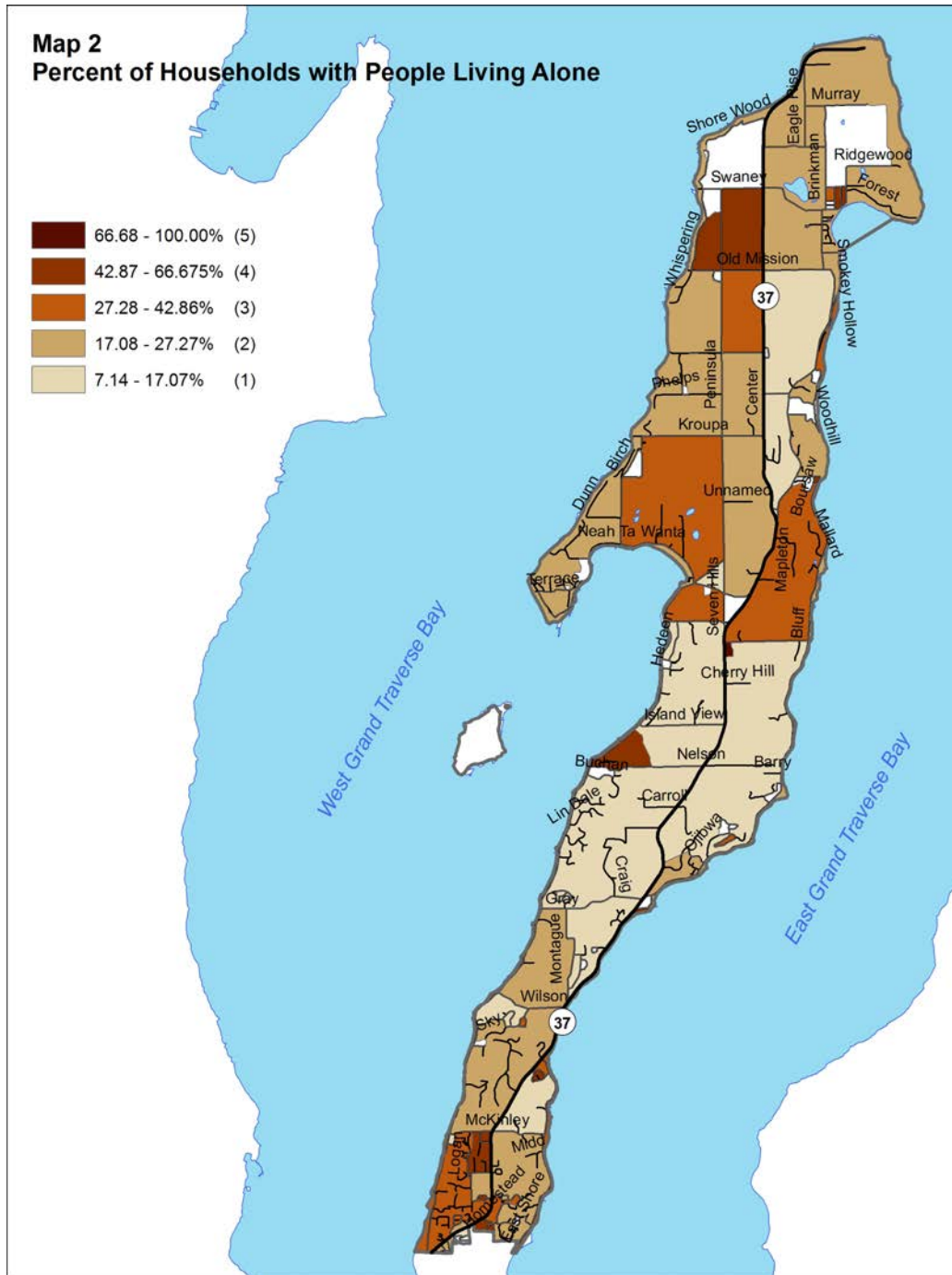


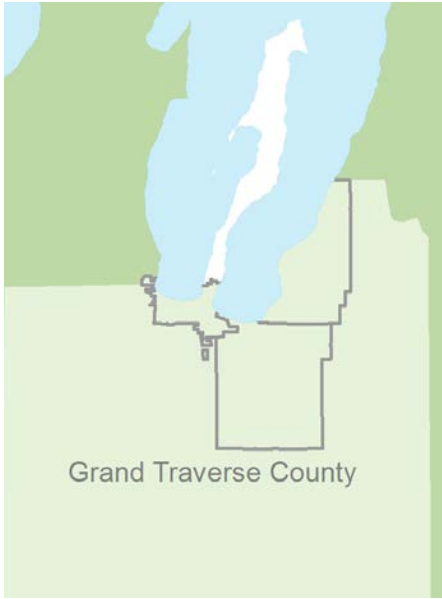




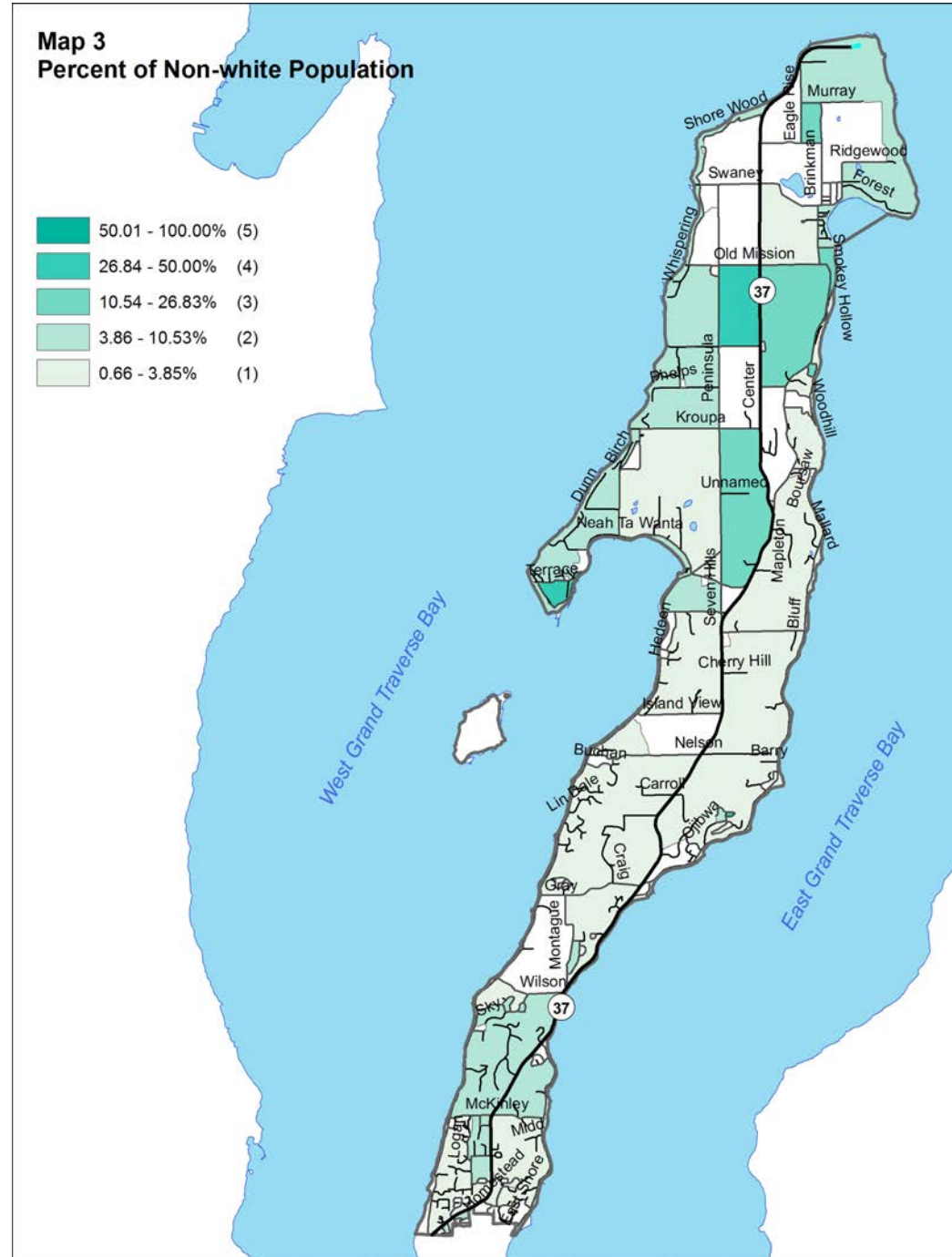
Peninsula Twp.



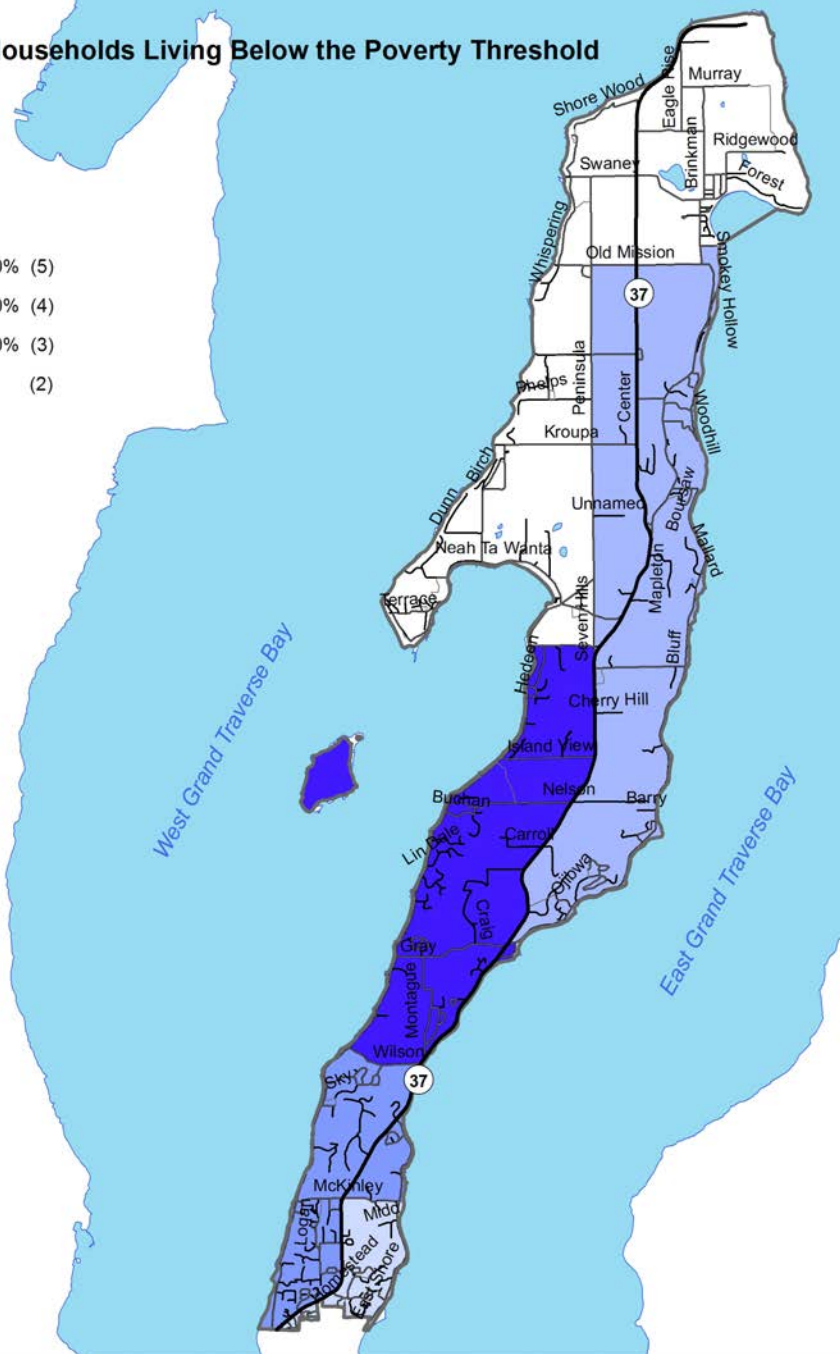


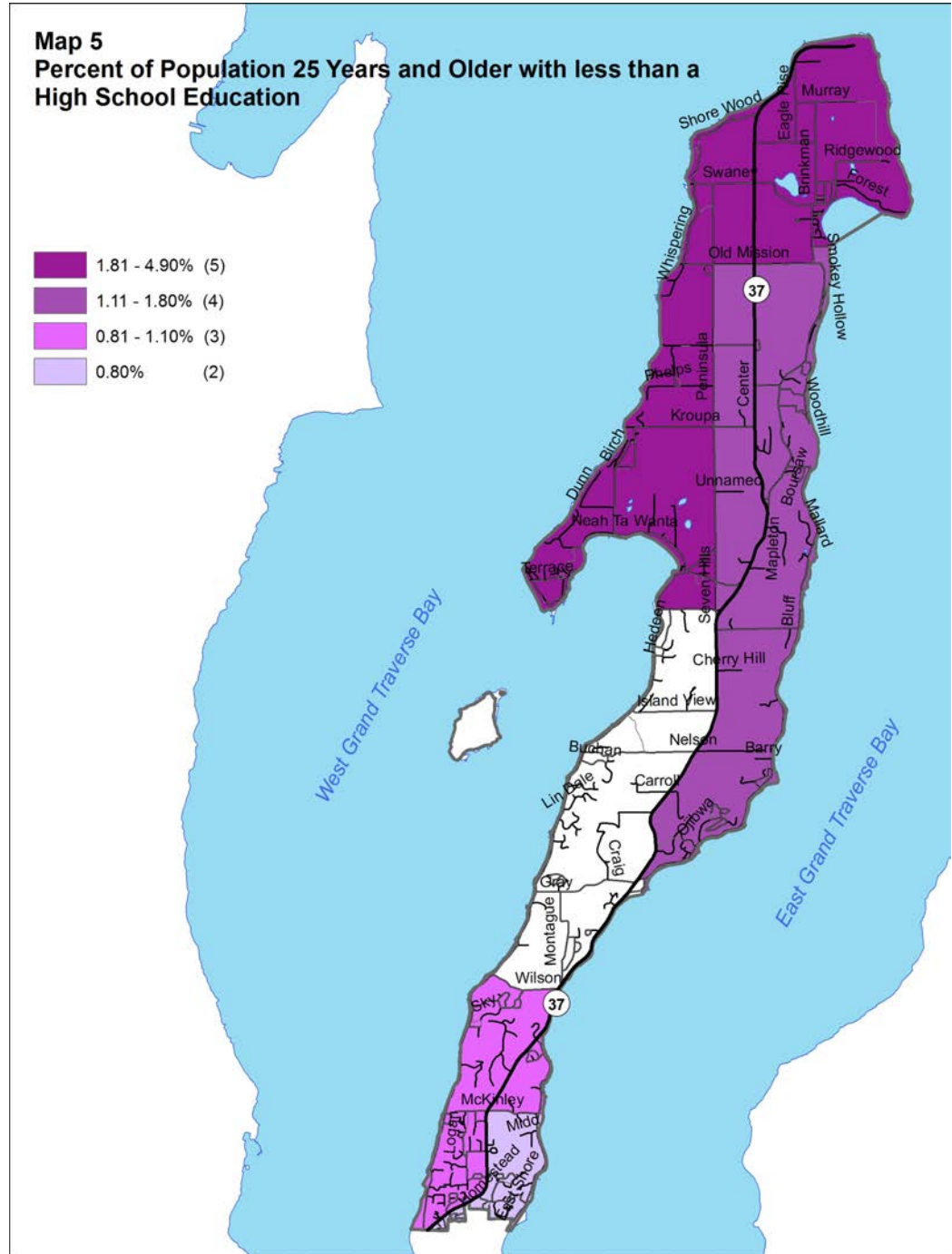
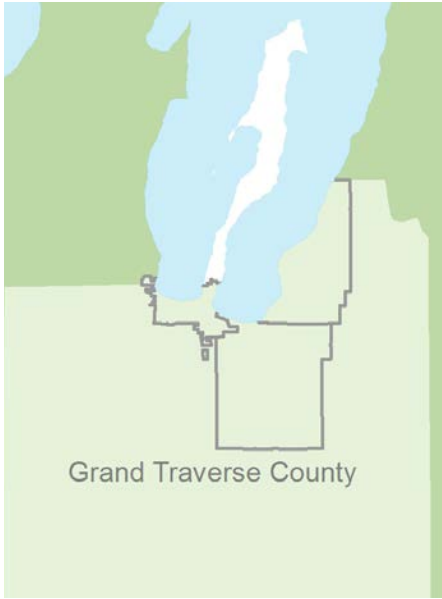


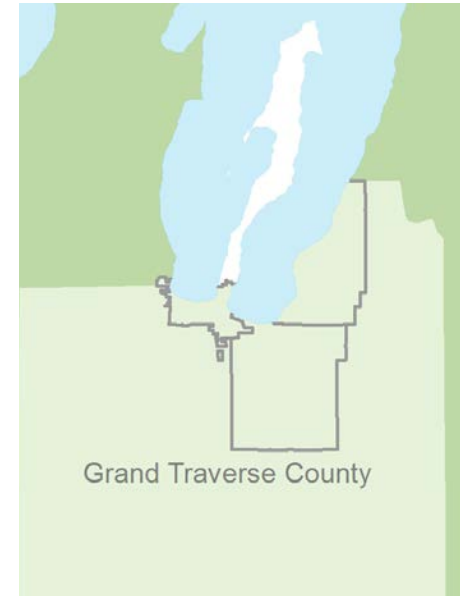
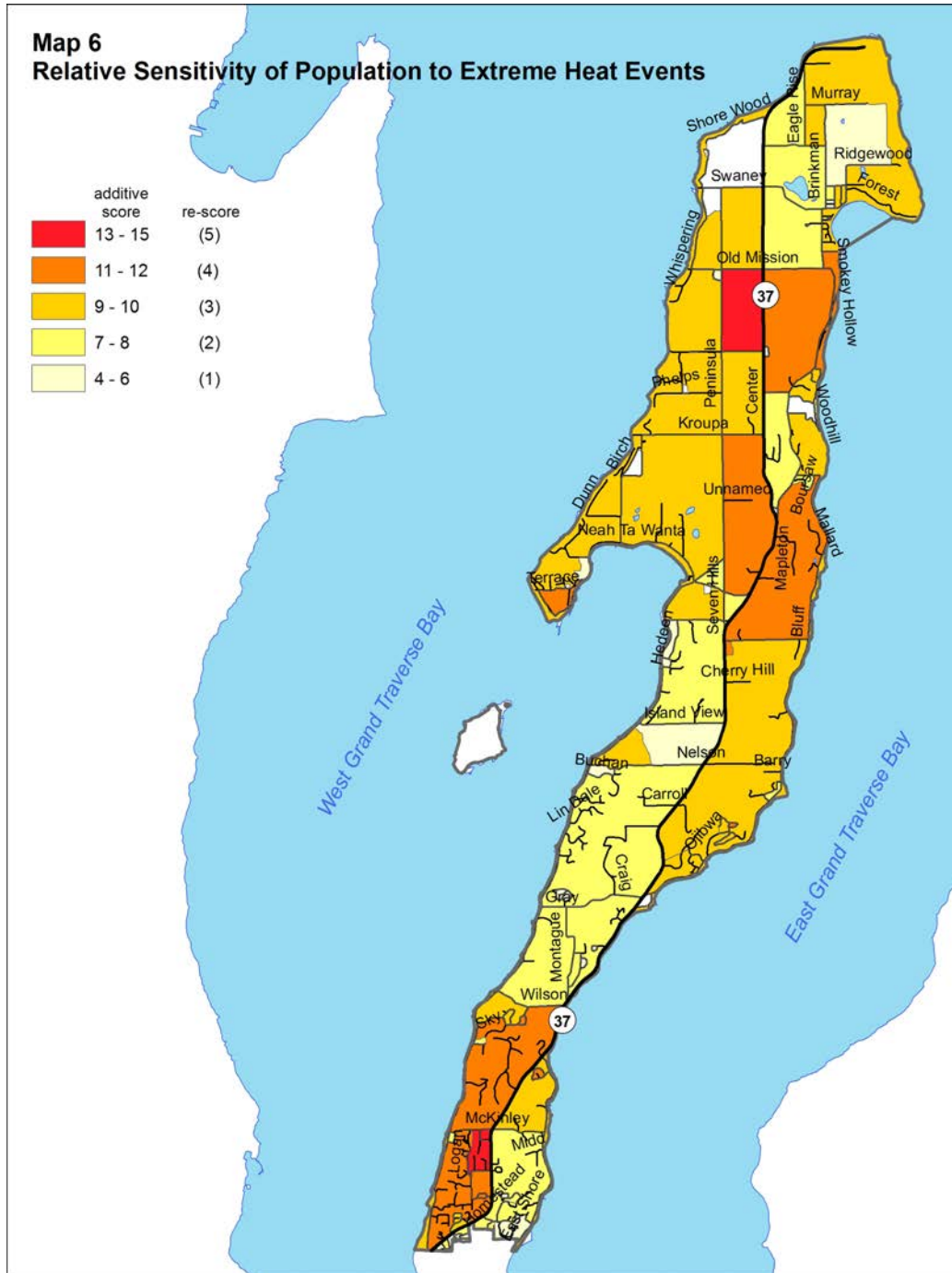
Map 3
Percent of Non-white Population

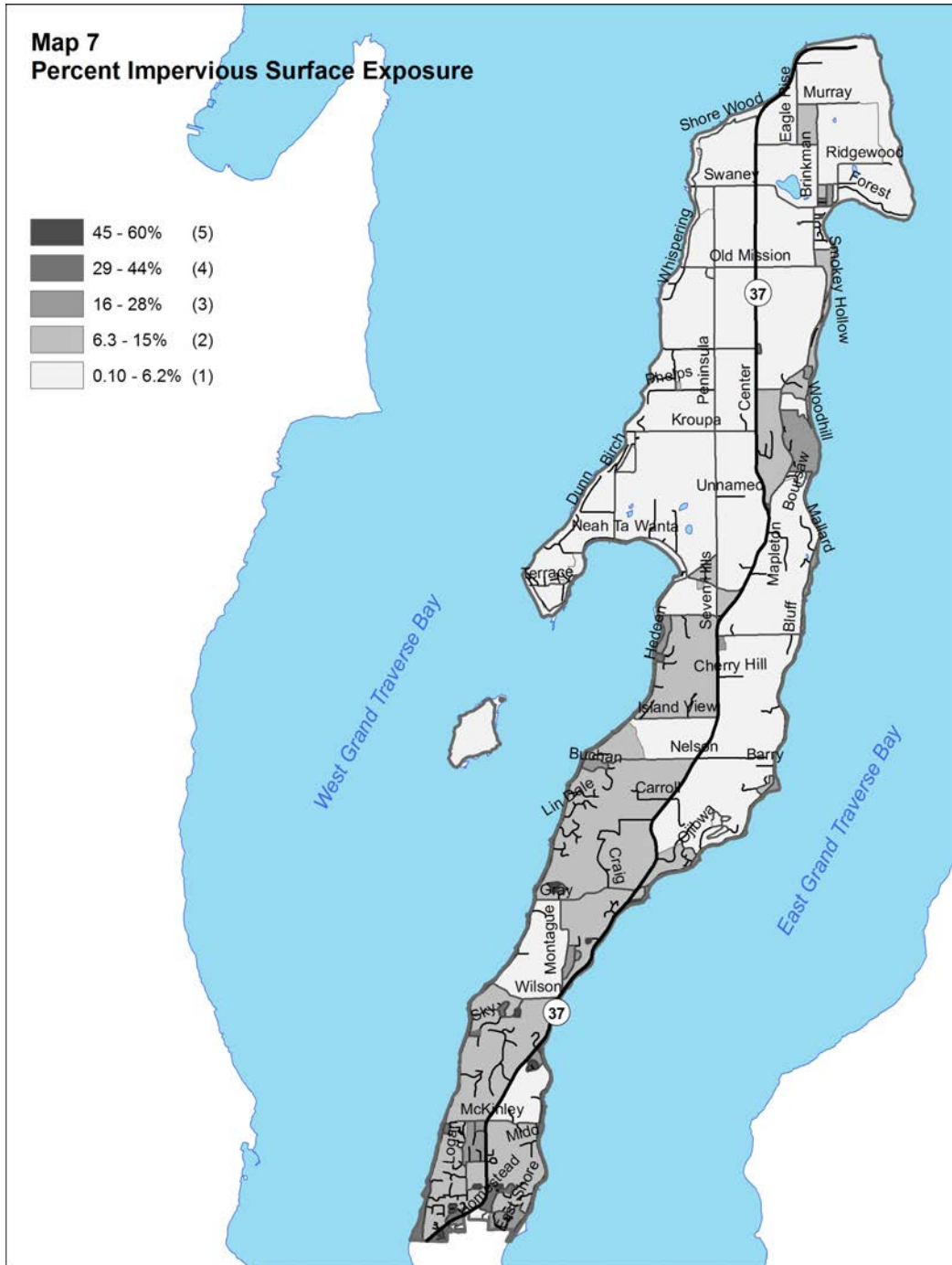
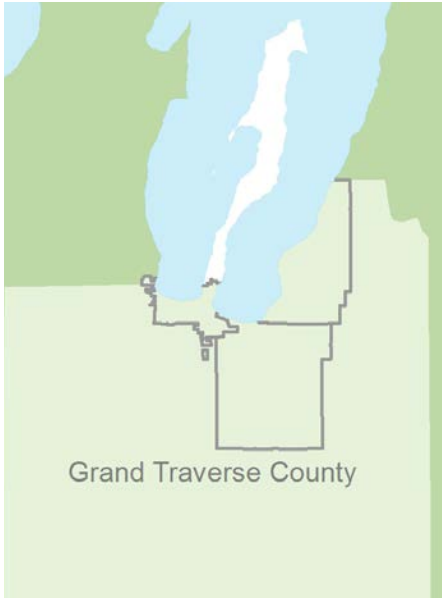


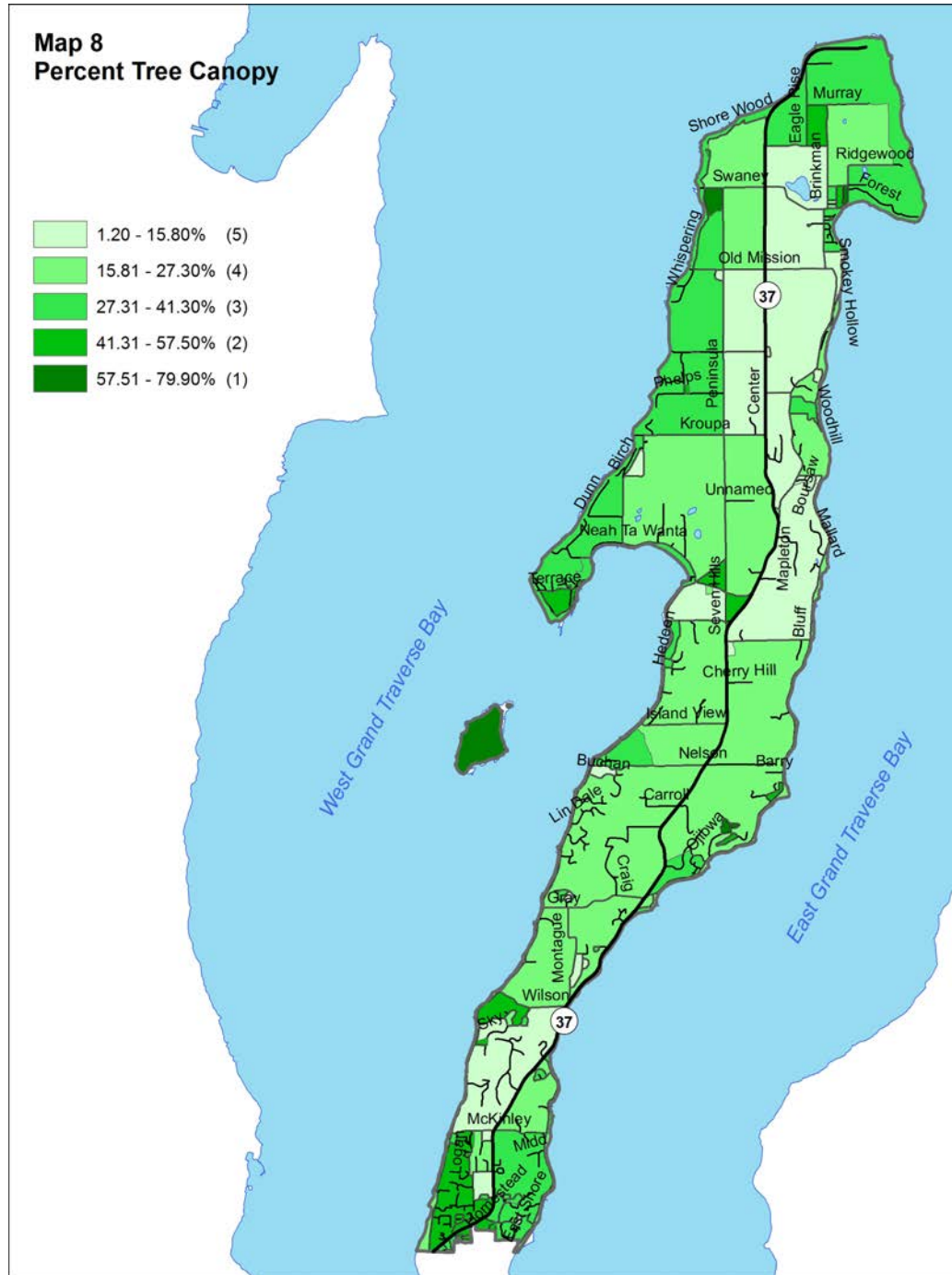
Map 4
Percent of Households Living Below the Poverty Threshold

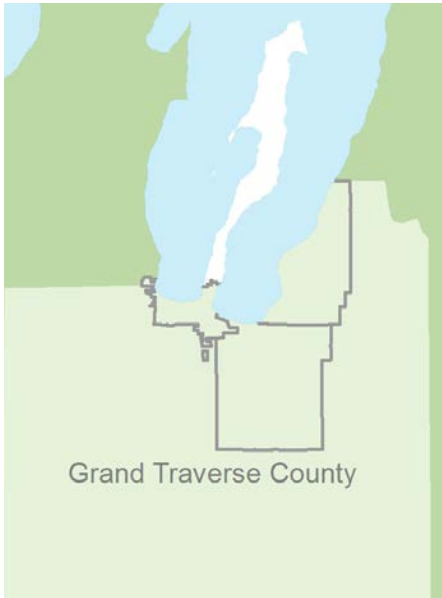




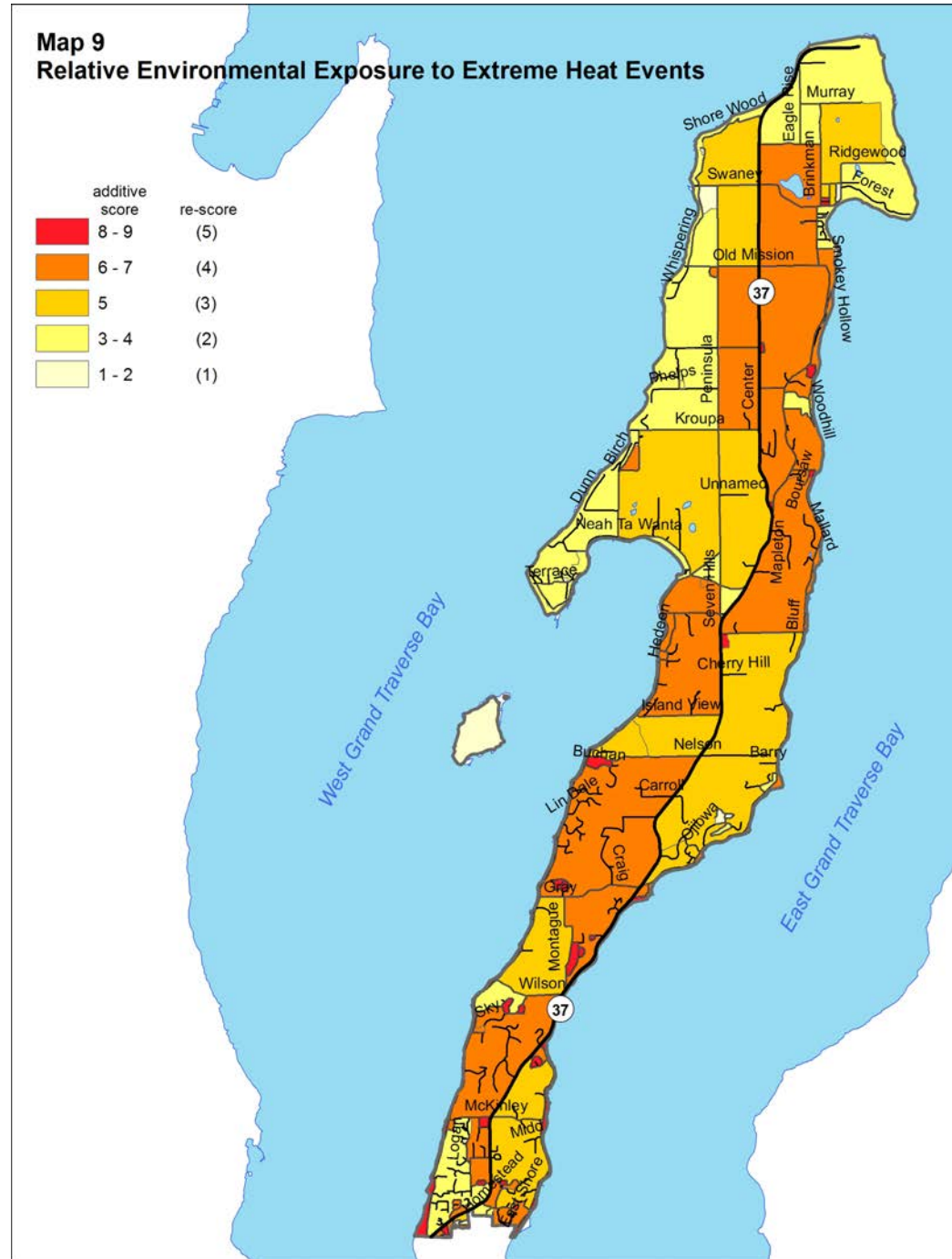
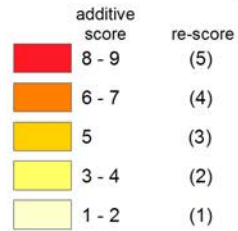


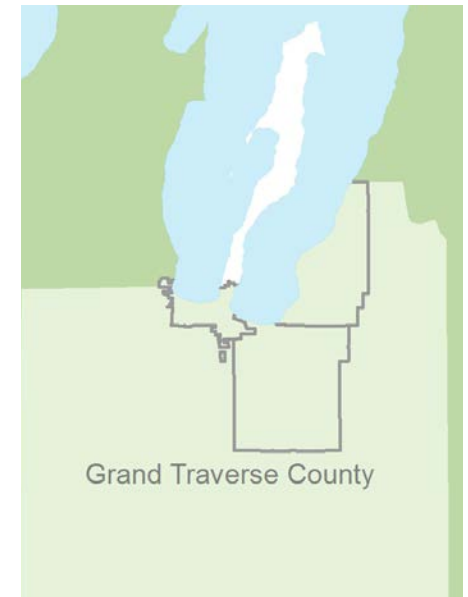
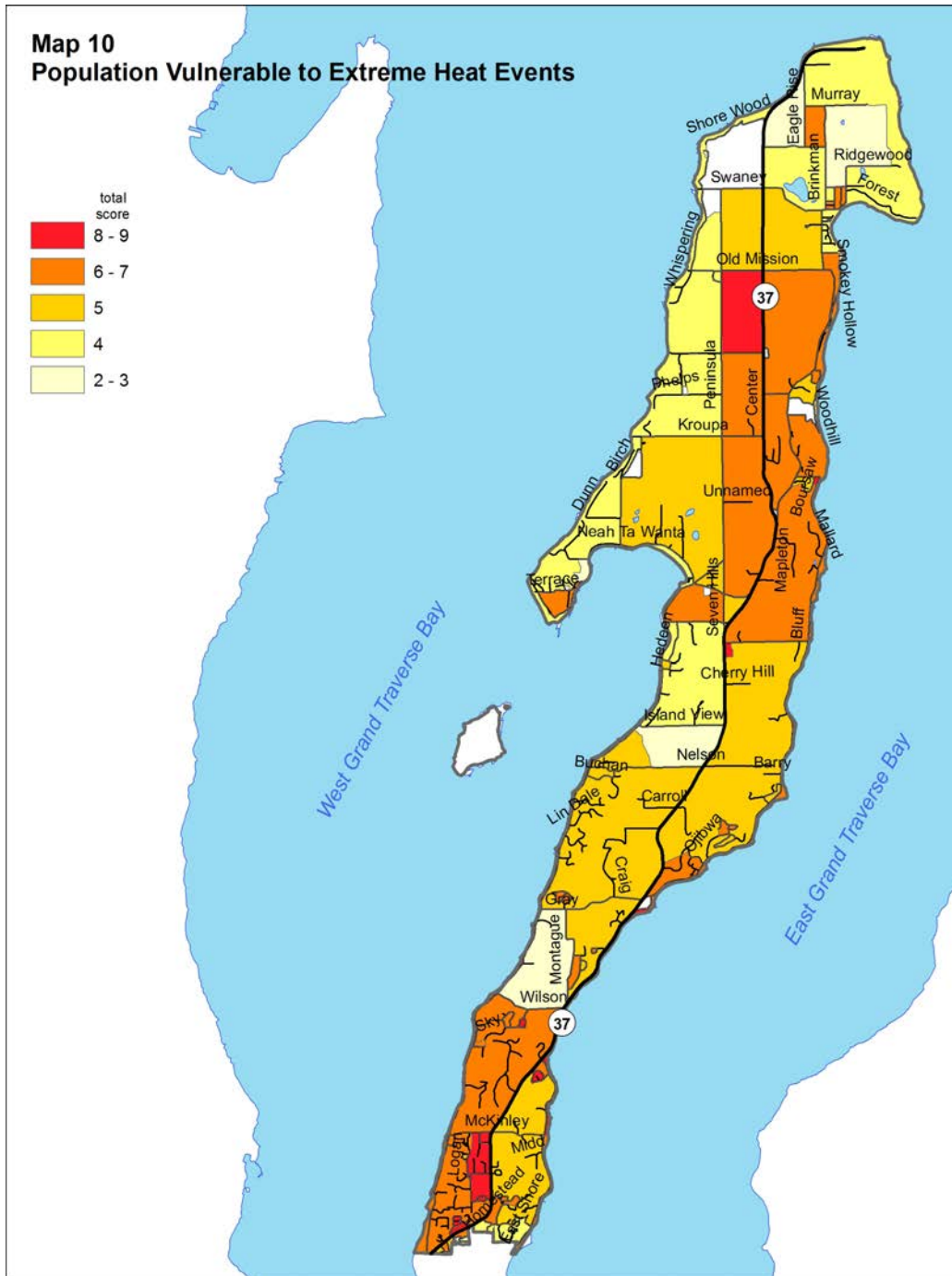






Map 9
Relative Environmental Exposure to Extreme Heat Events



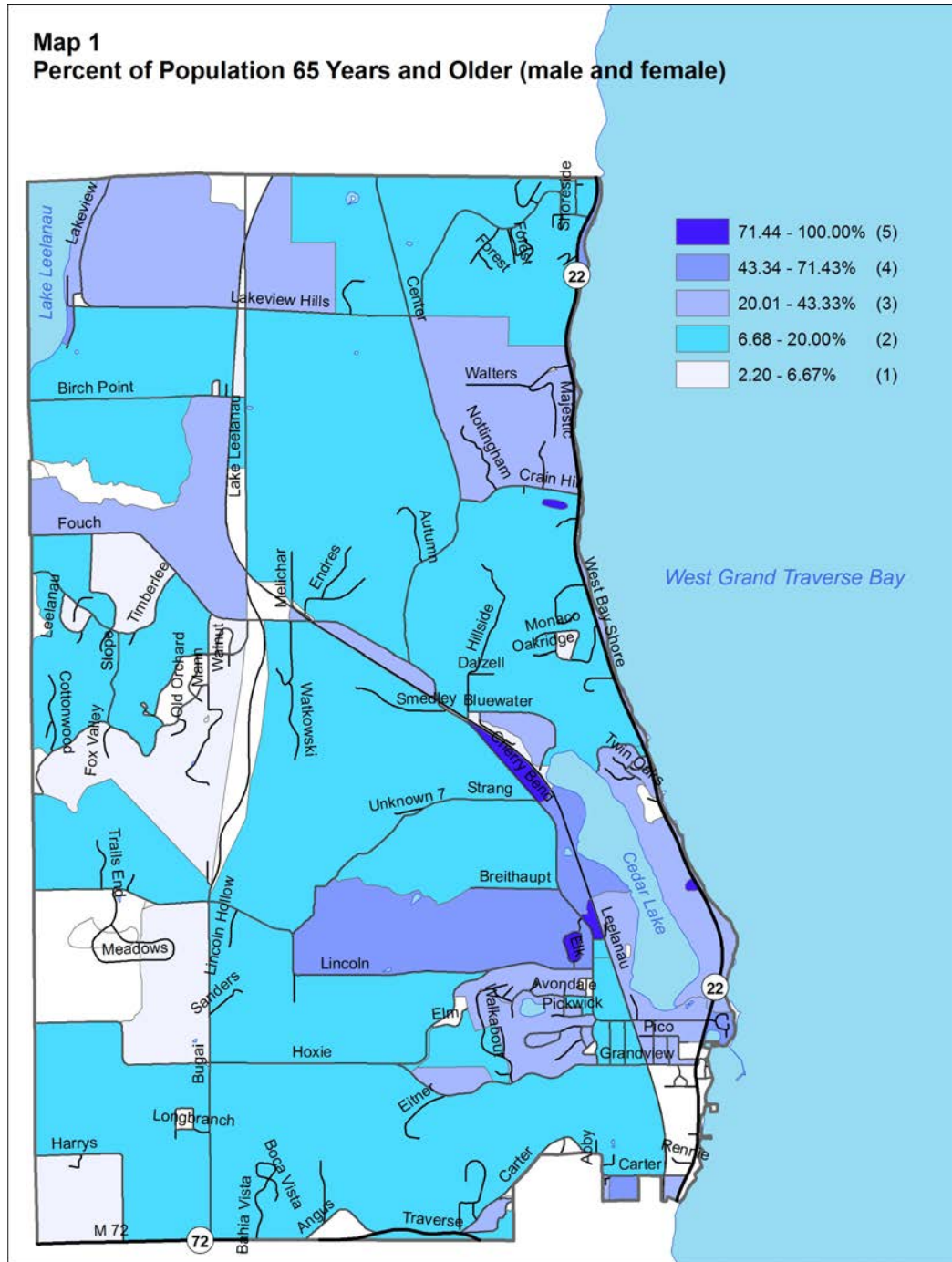


This Page Intentionally Left Blank

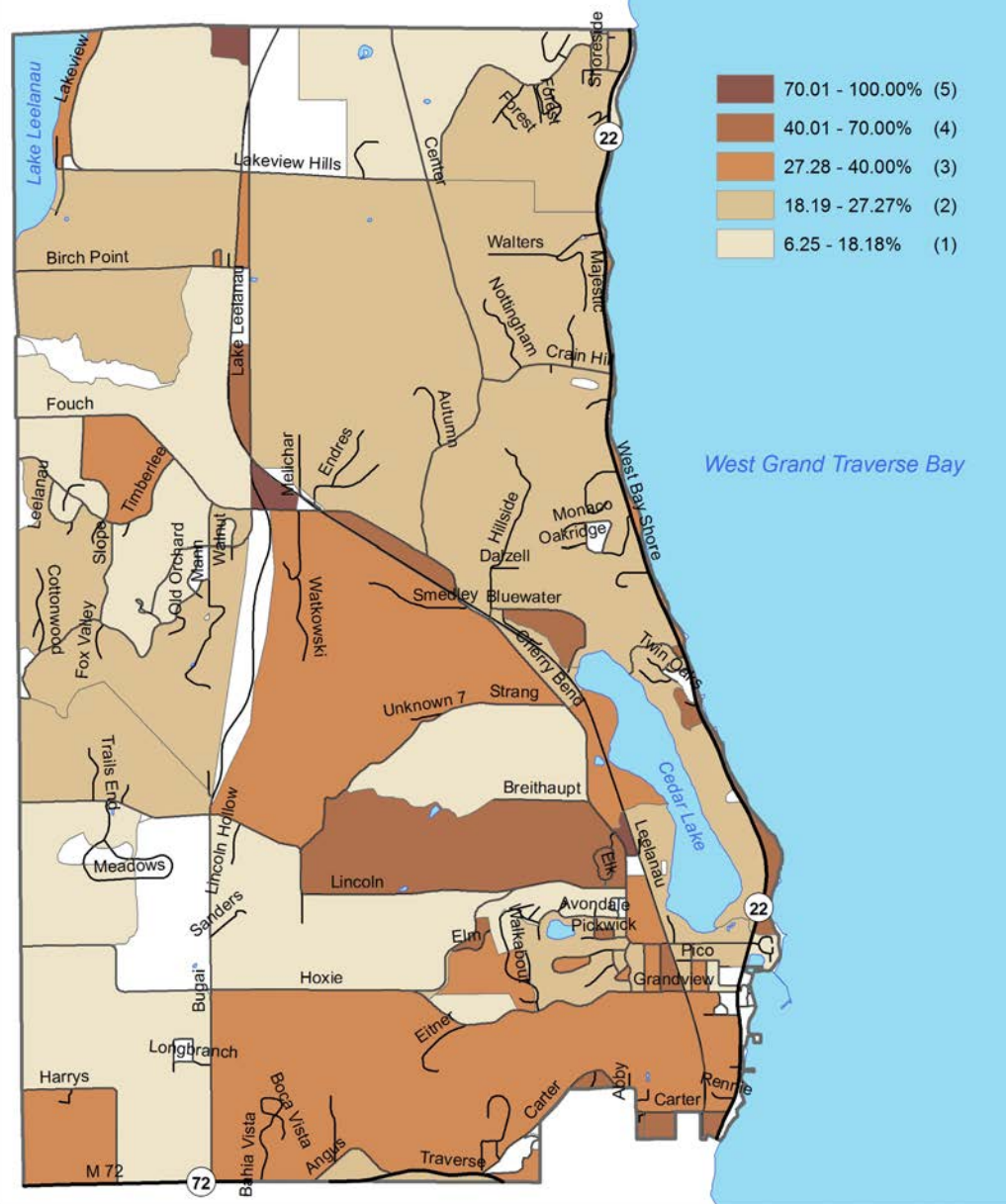
Leelanau County

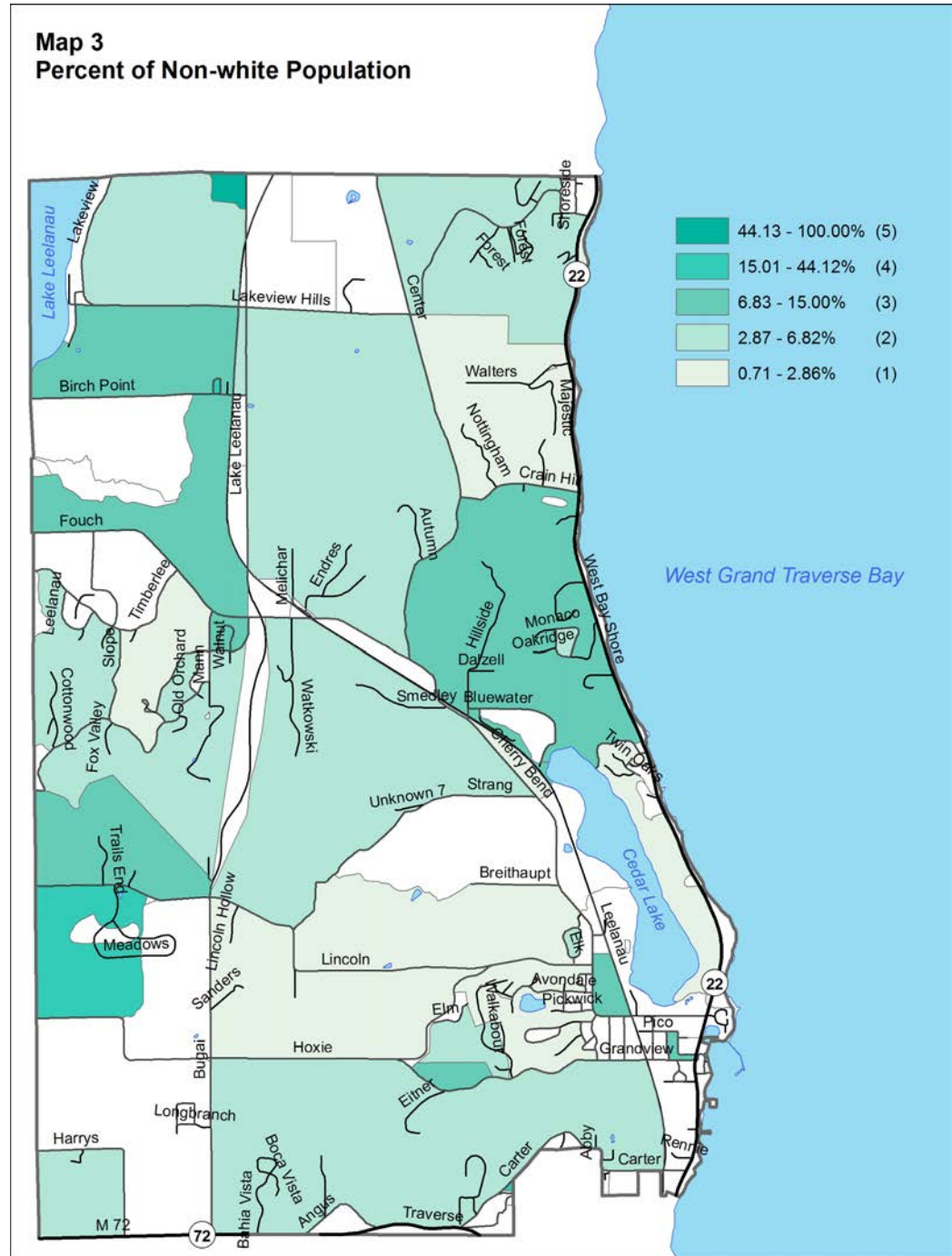


Elmwood Twp.

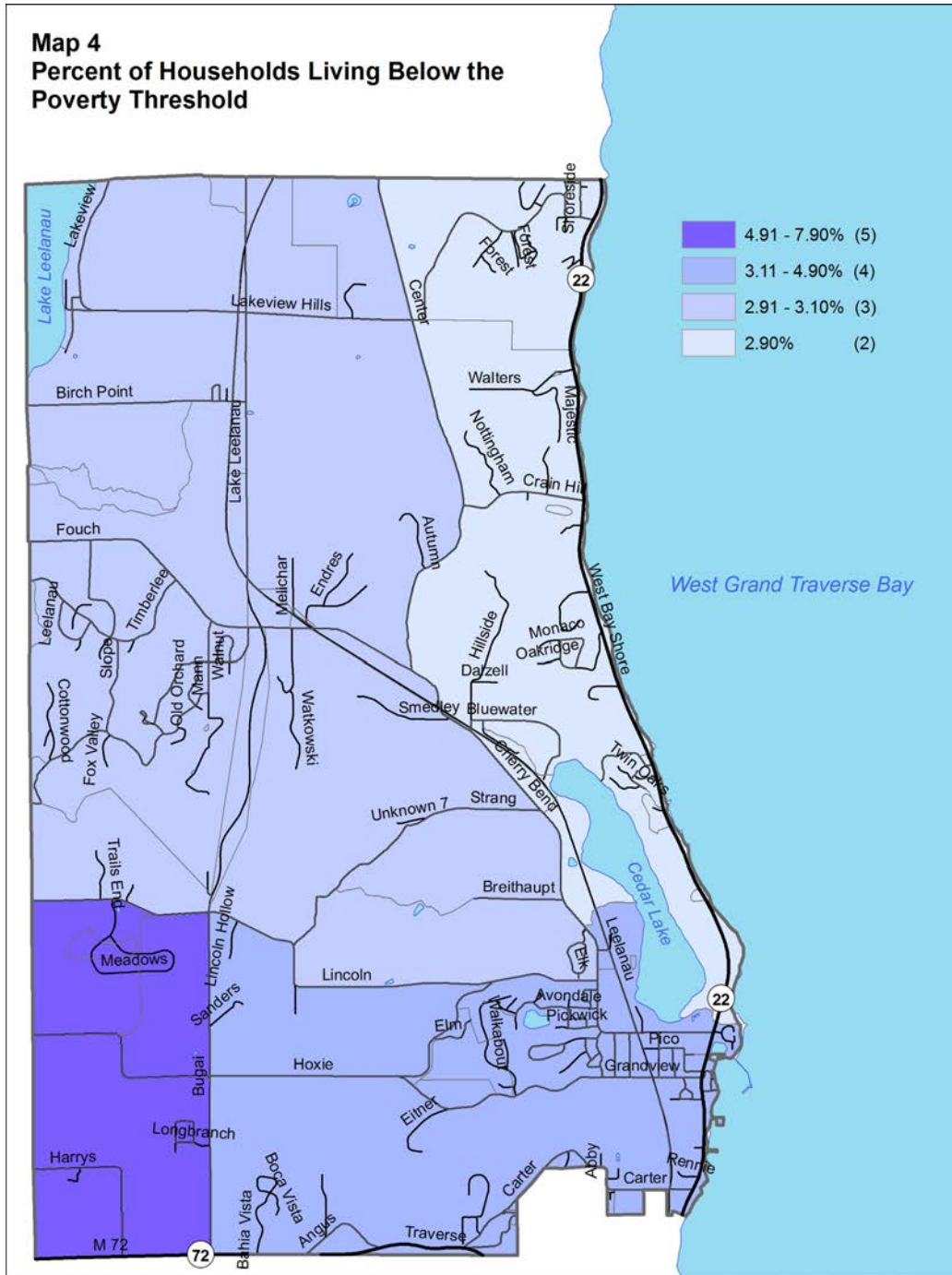


Map 2
Percent of Households with People Living Alone



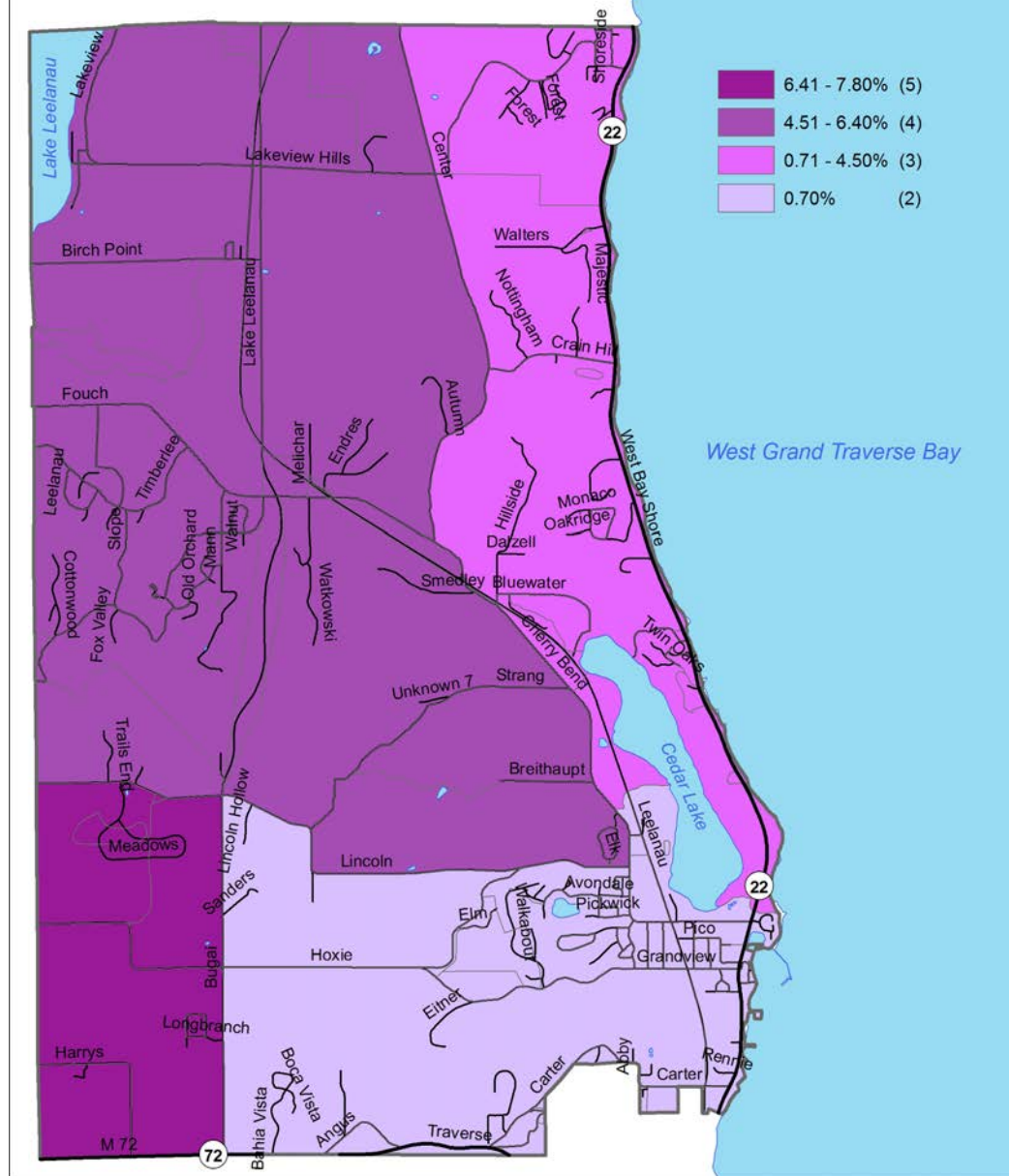


Map 4
Percent of Households Living Below the Poverty Threshold

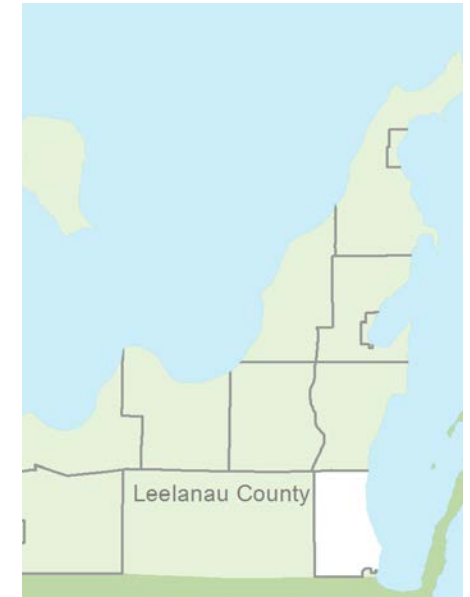
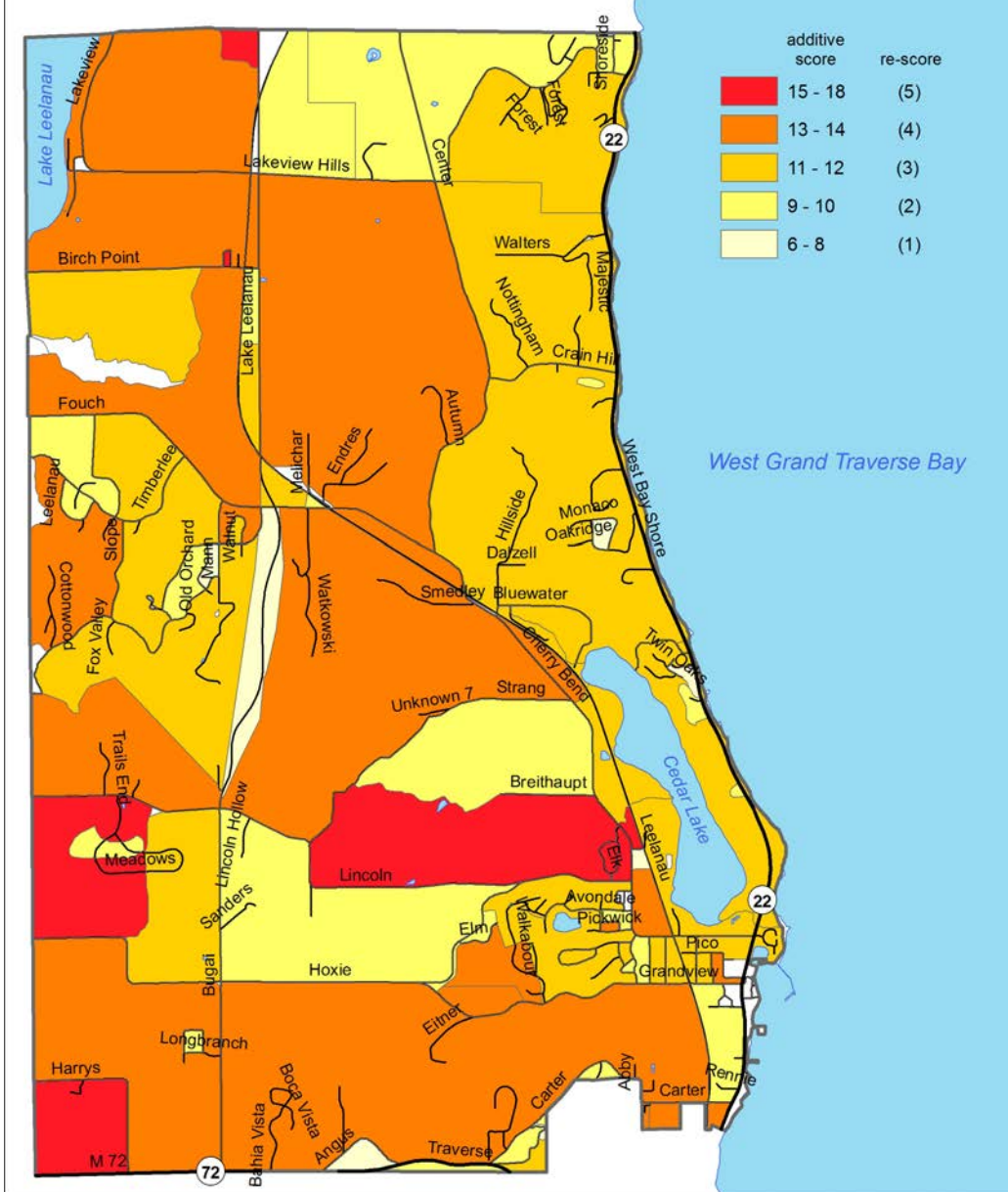


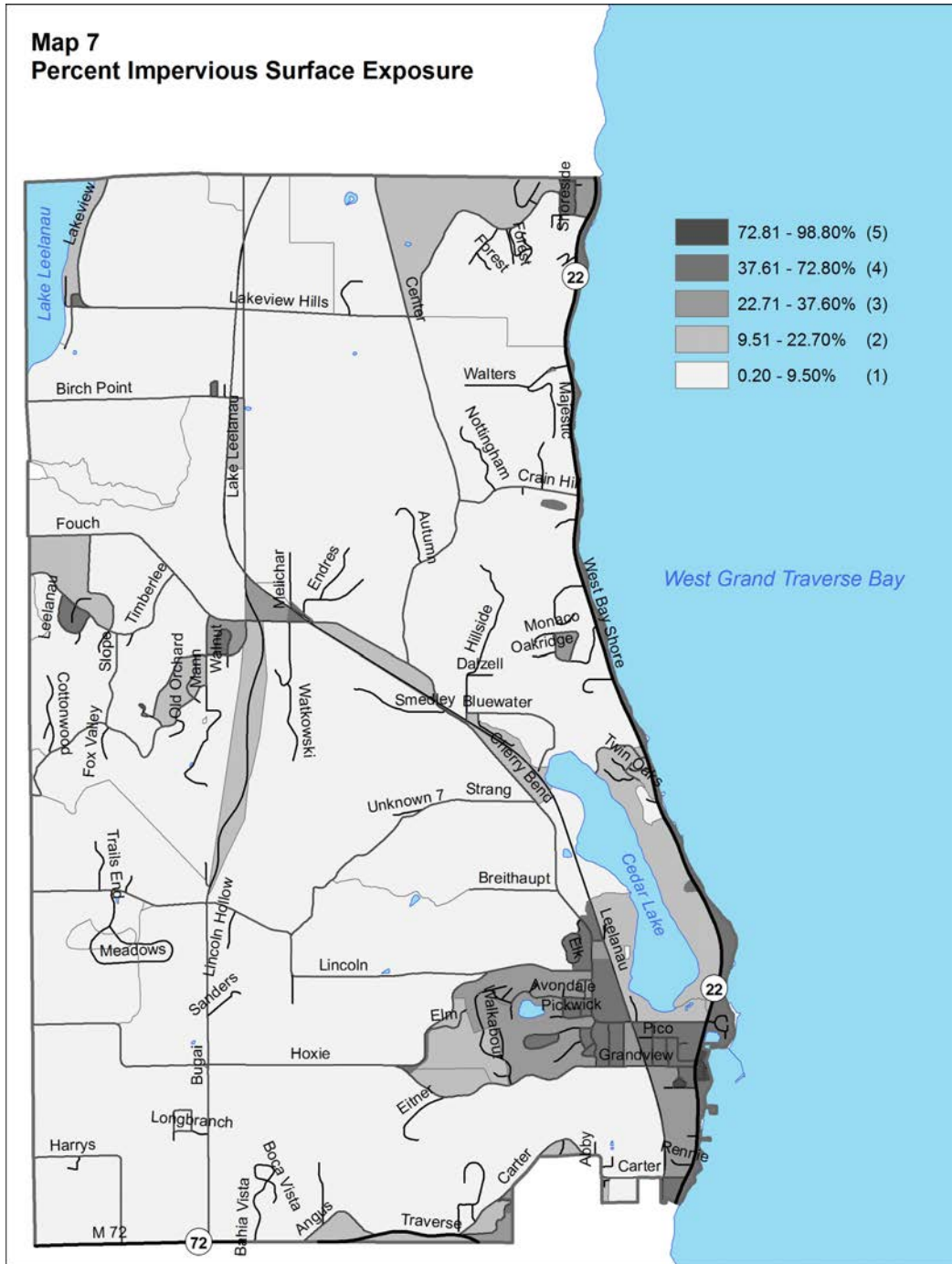


Map 5
Percent of Population 25 Years and Older
with less than a High School Education

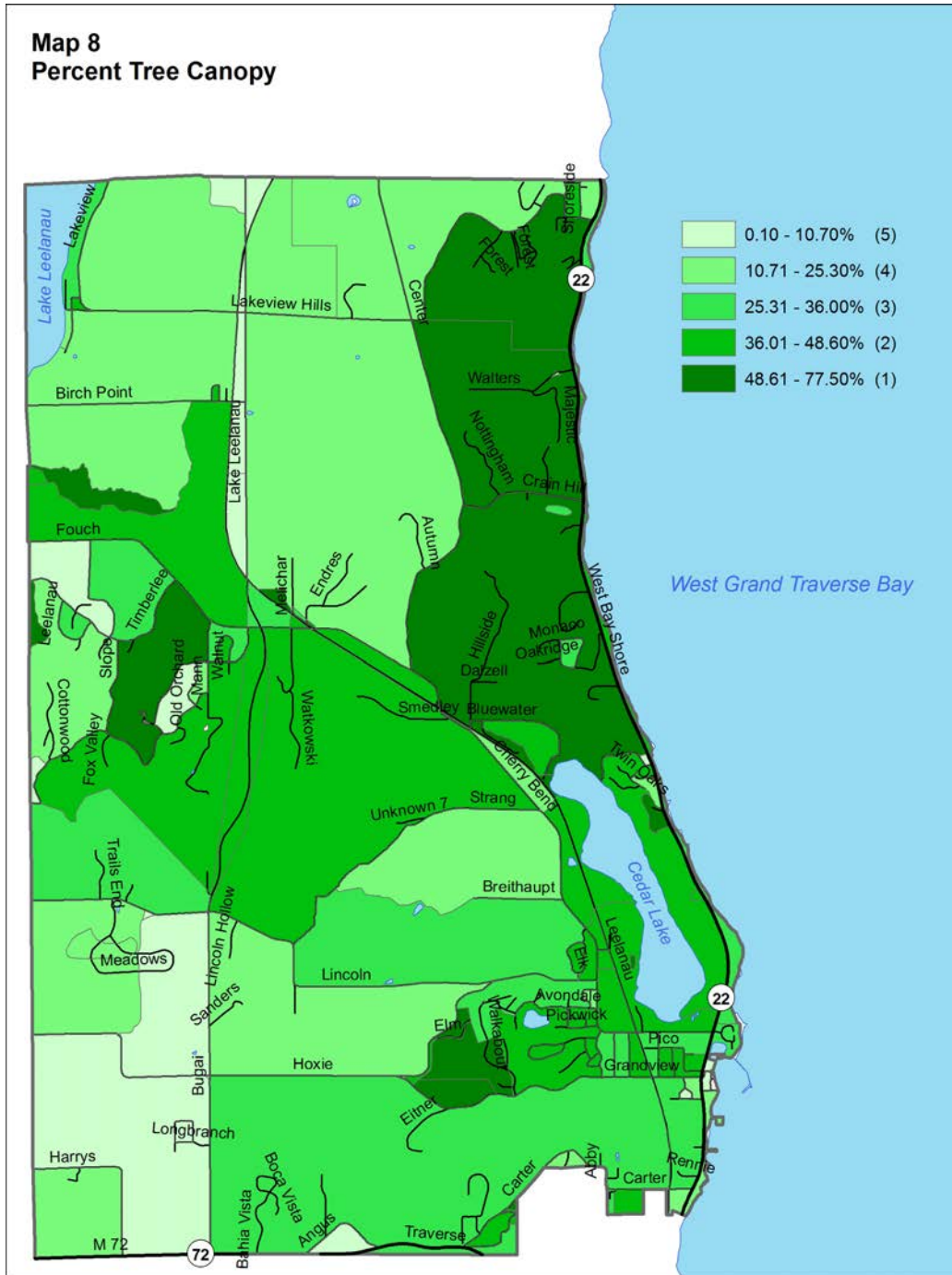


Map 6
Relative Sensitivity of Population to
Extreme Heat Events



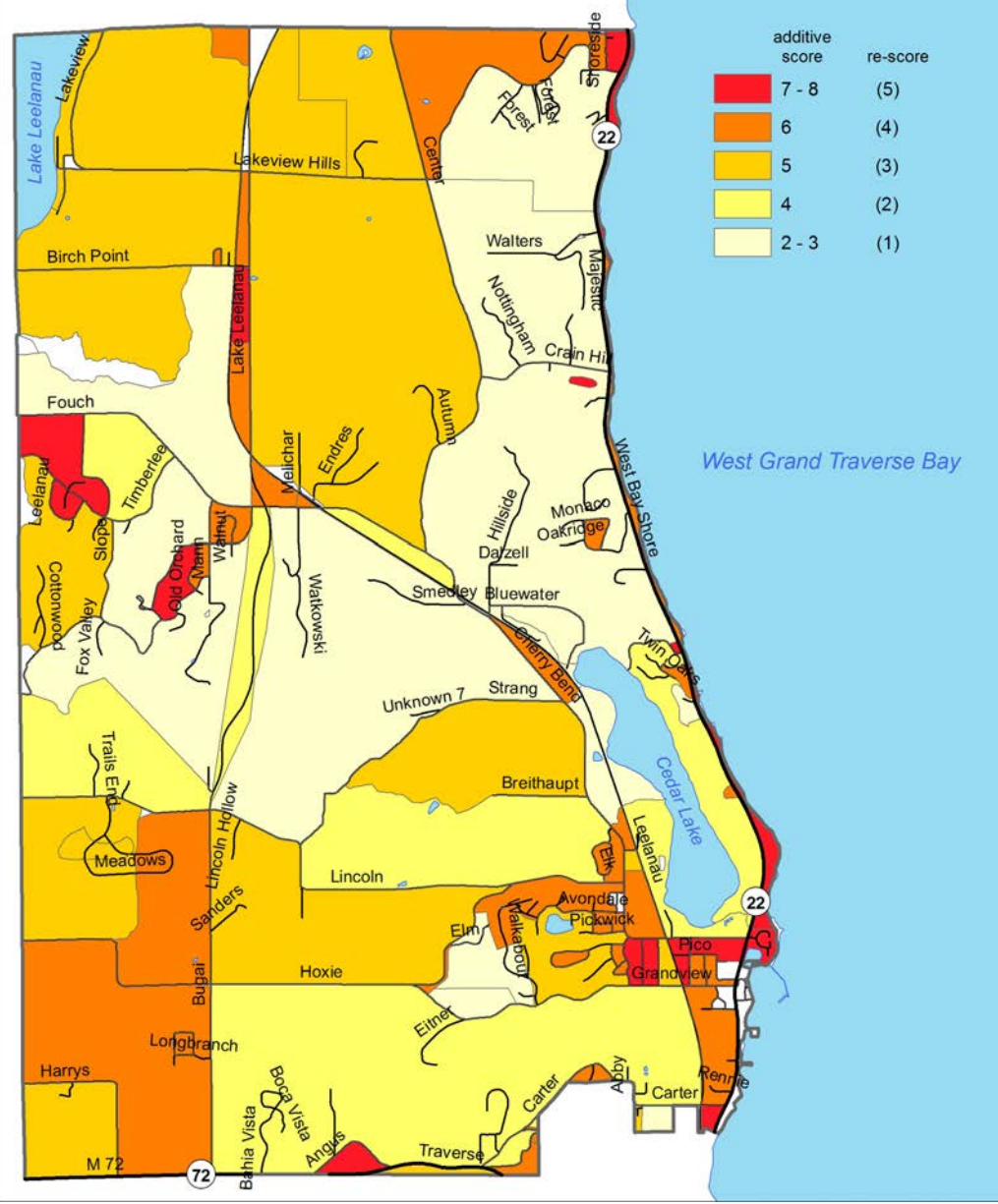


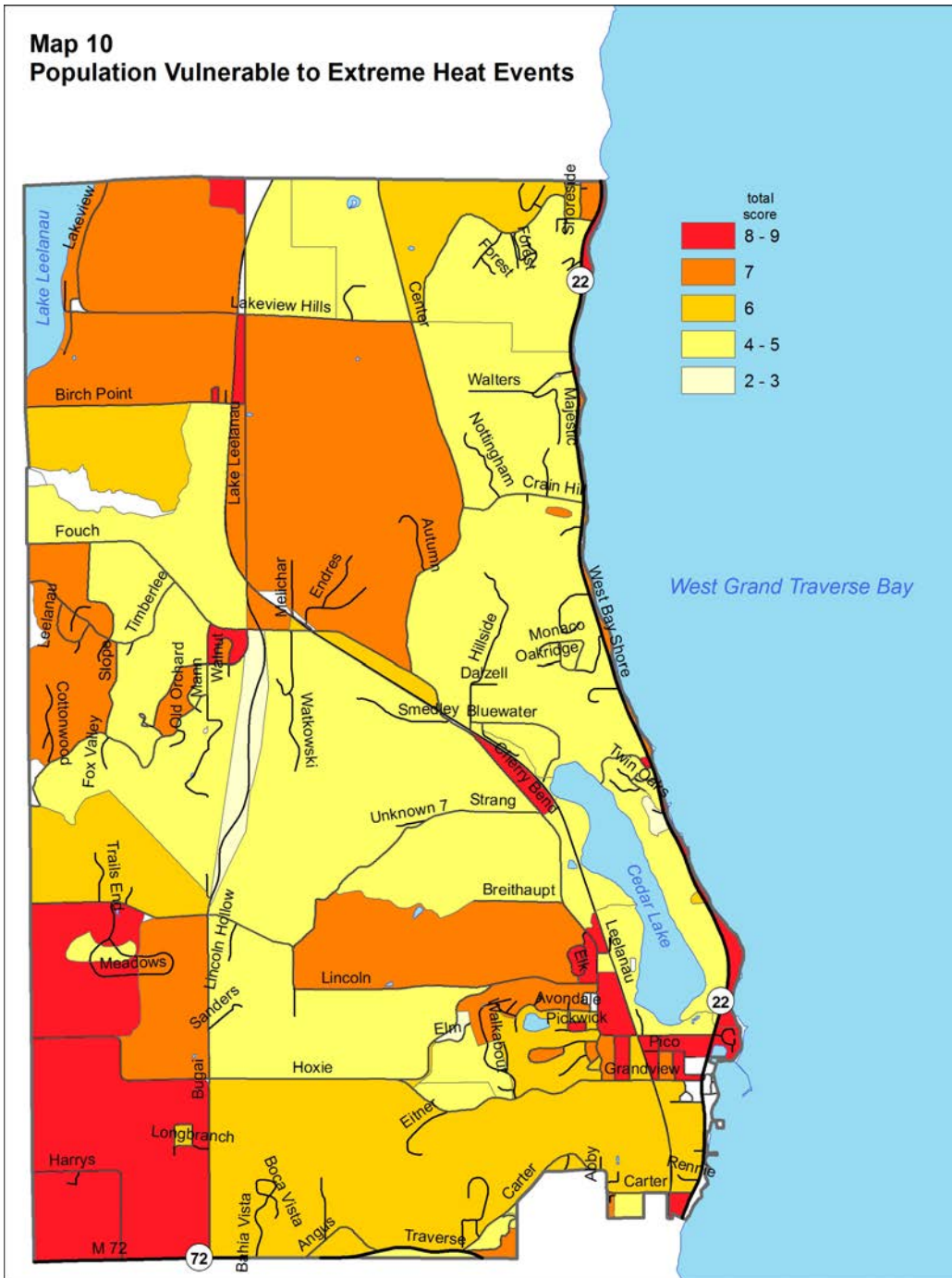
Map 8
Percent Tree Canopy



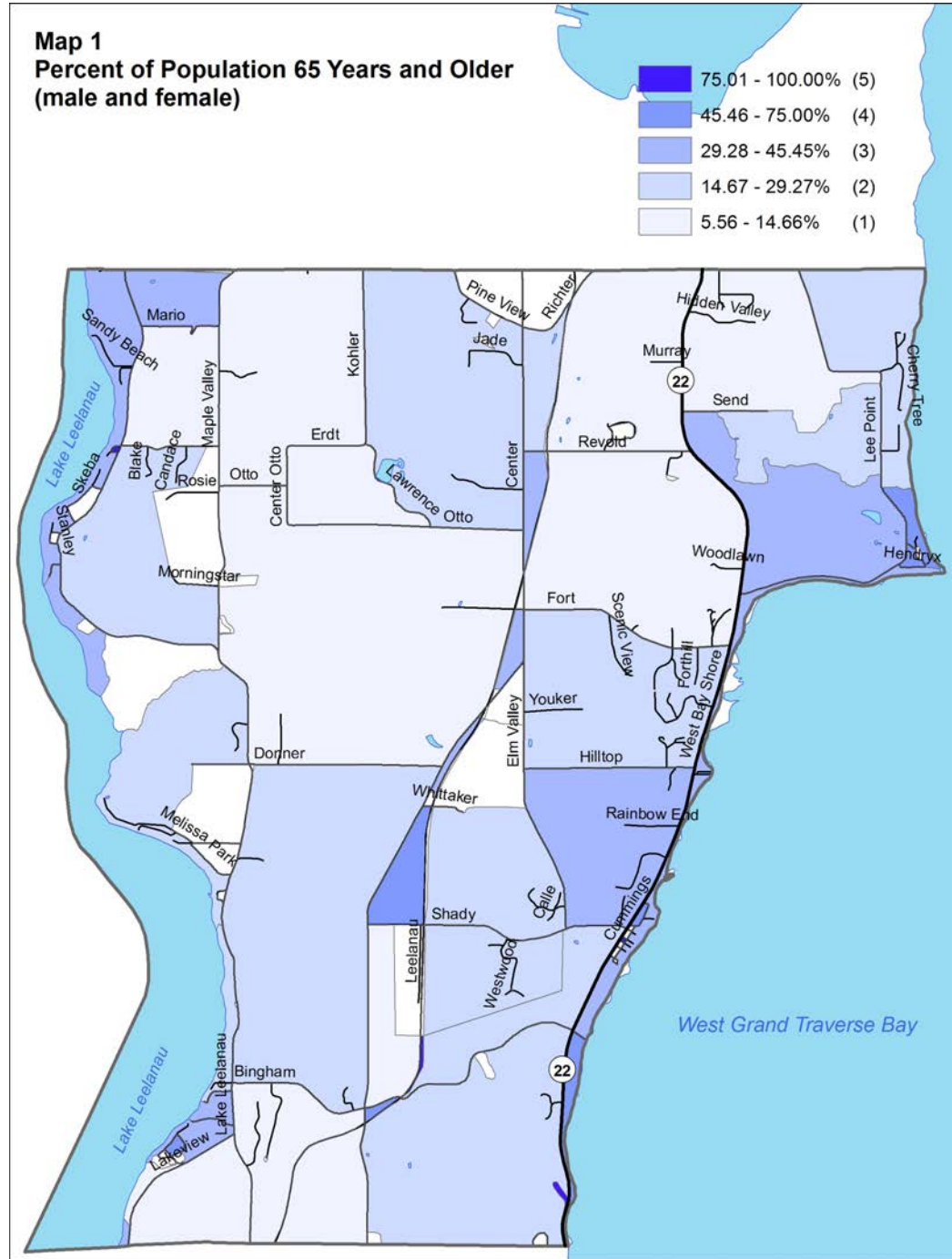


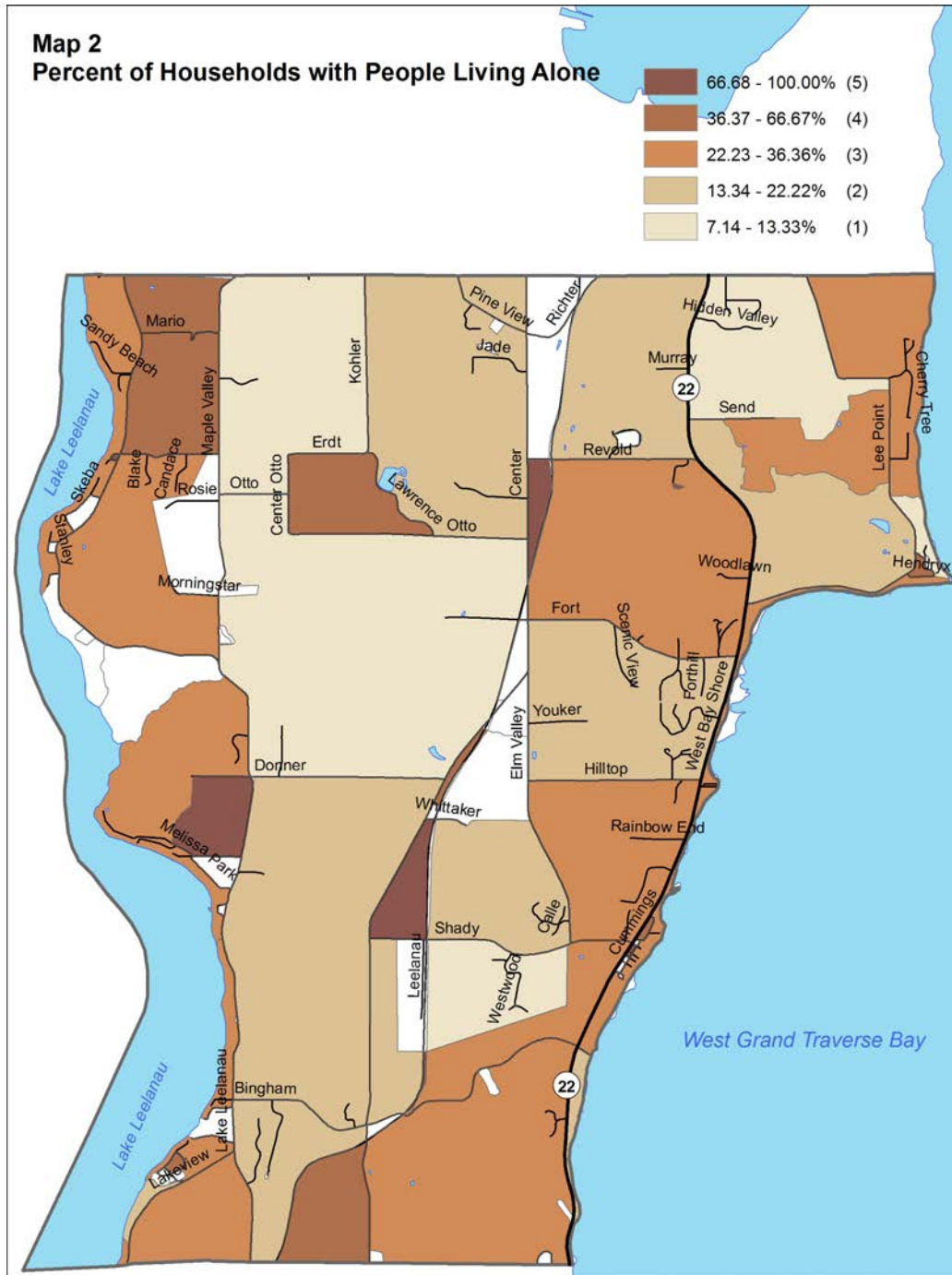
Map 9
Relative Environmental Exposure to Extreme Heat Events

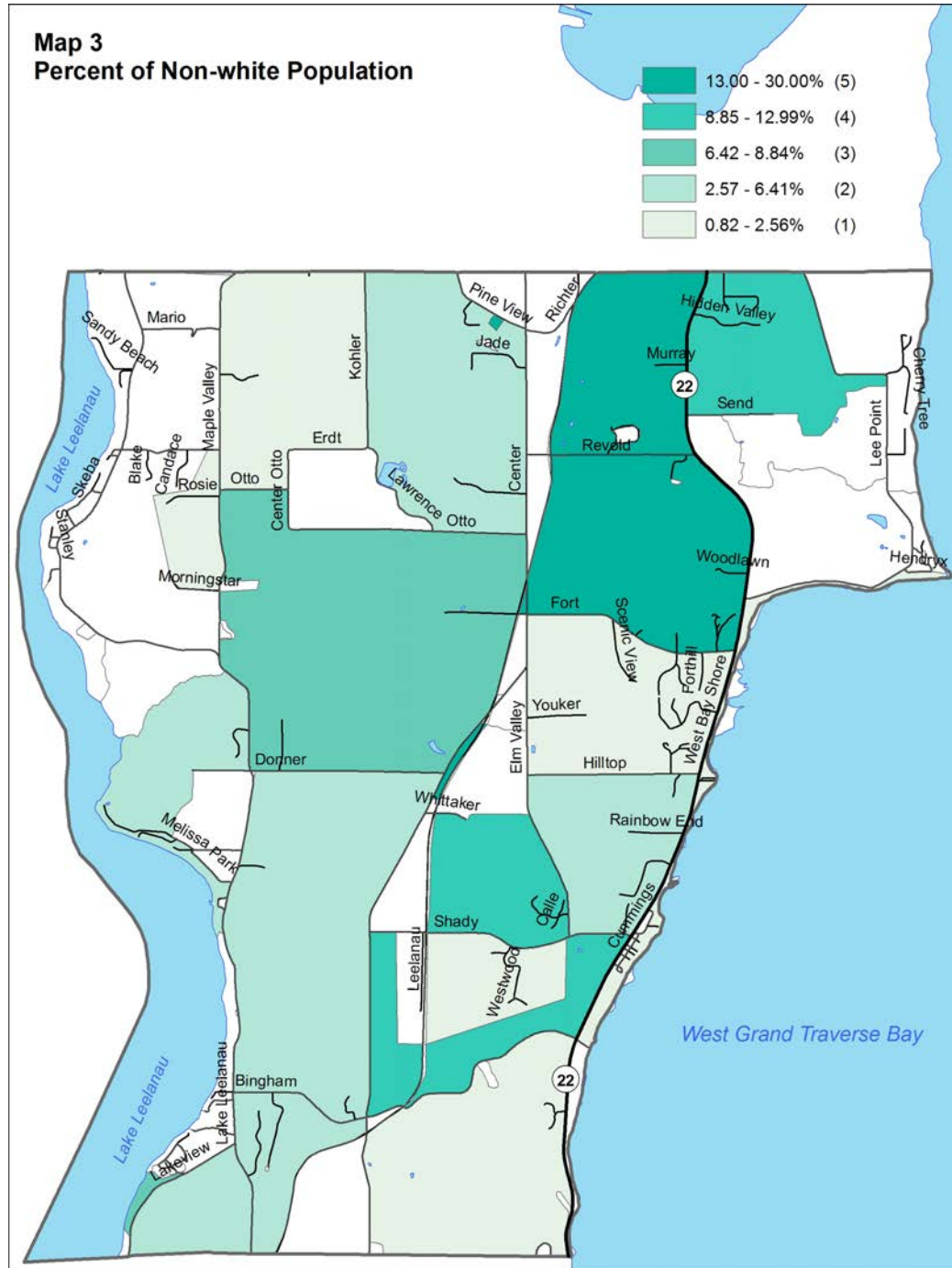




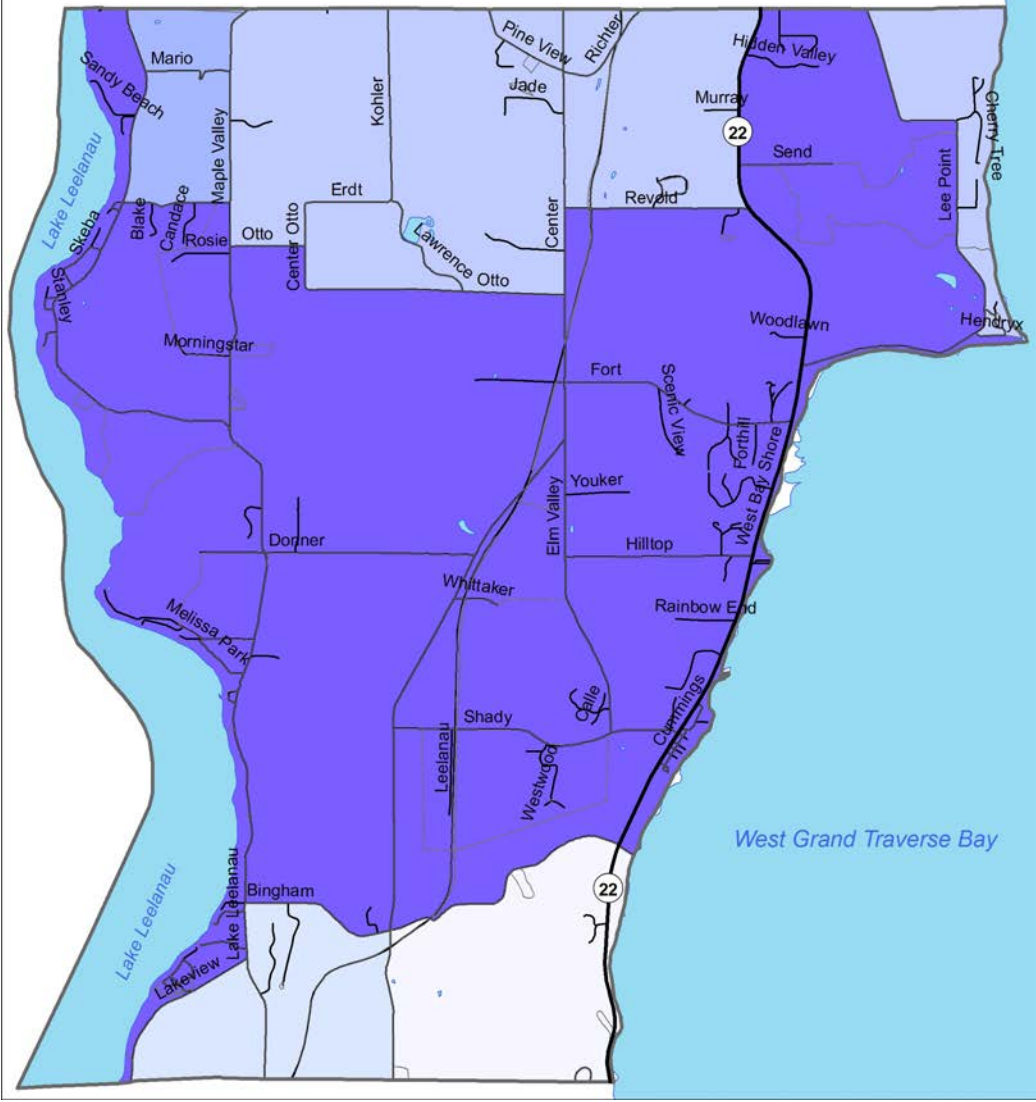
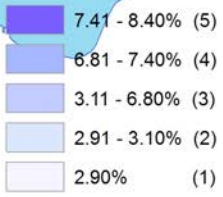
Bingham Twp.

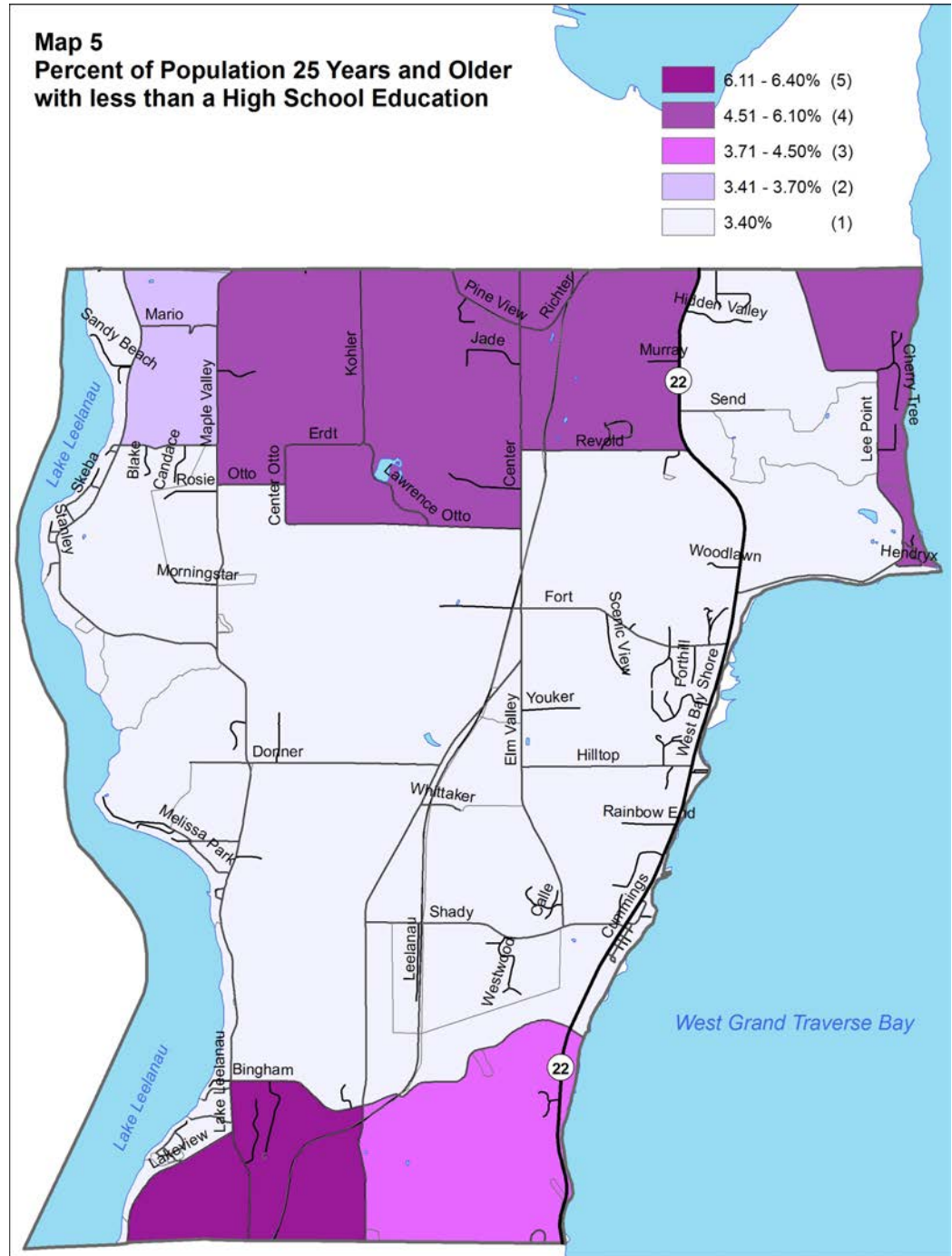






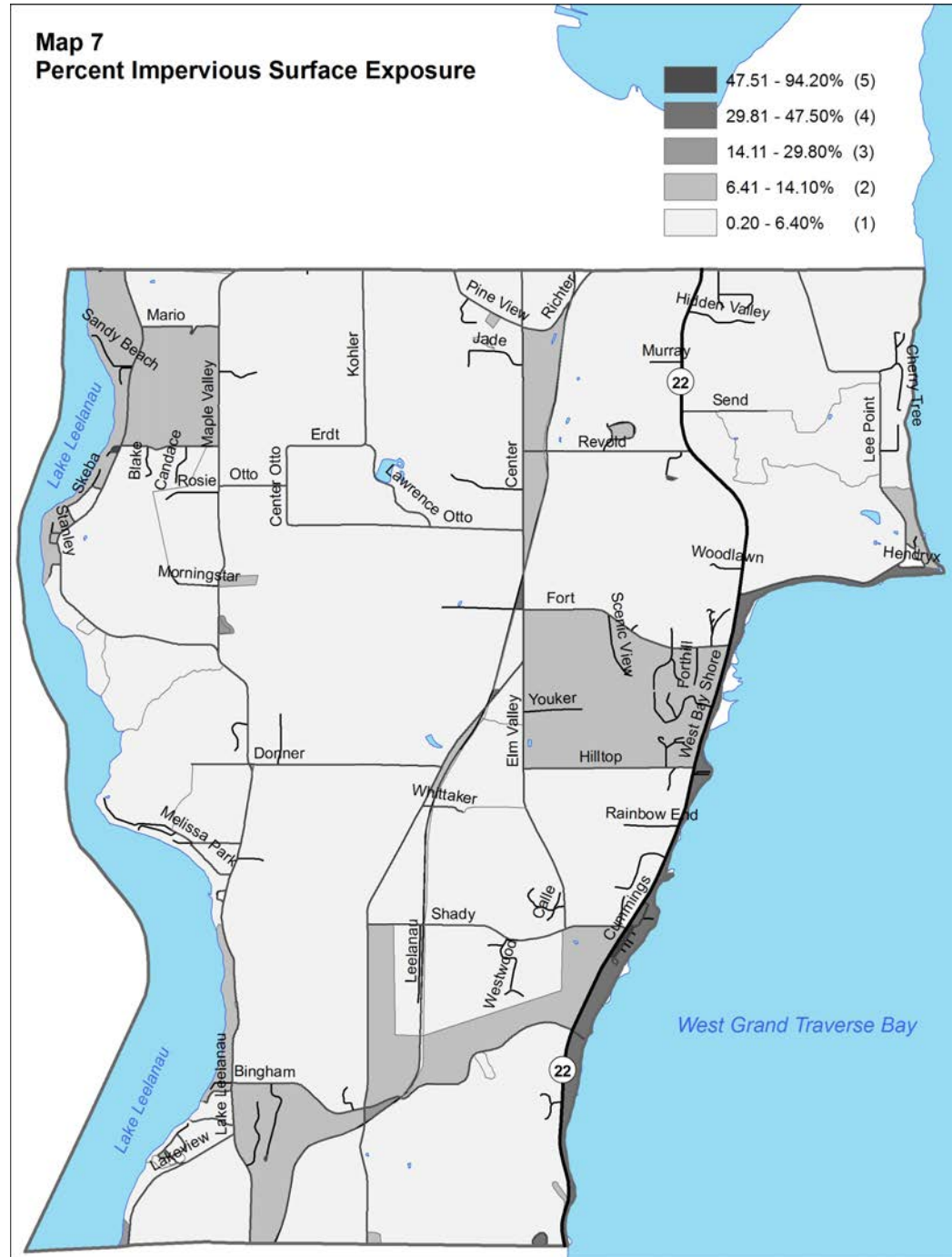
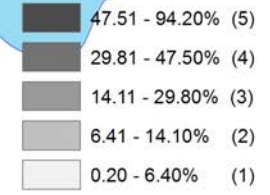
Map 4
Percent of Households Living Below the Poverty Threshold

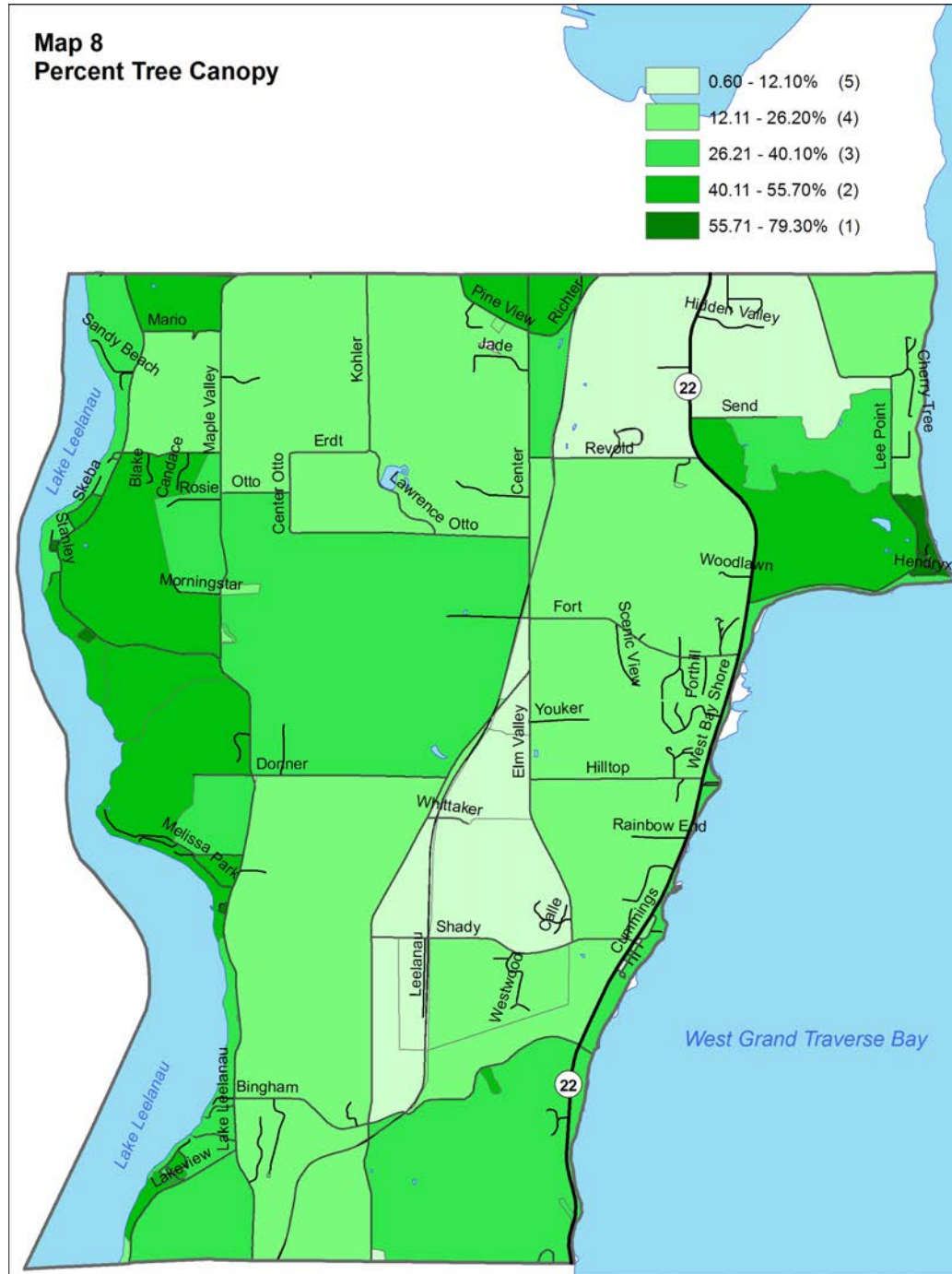


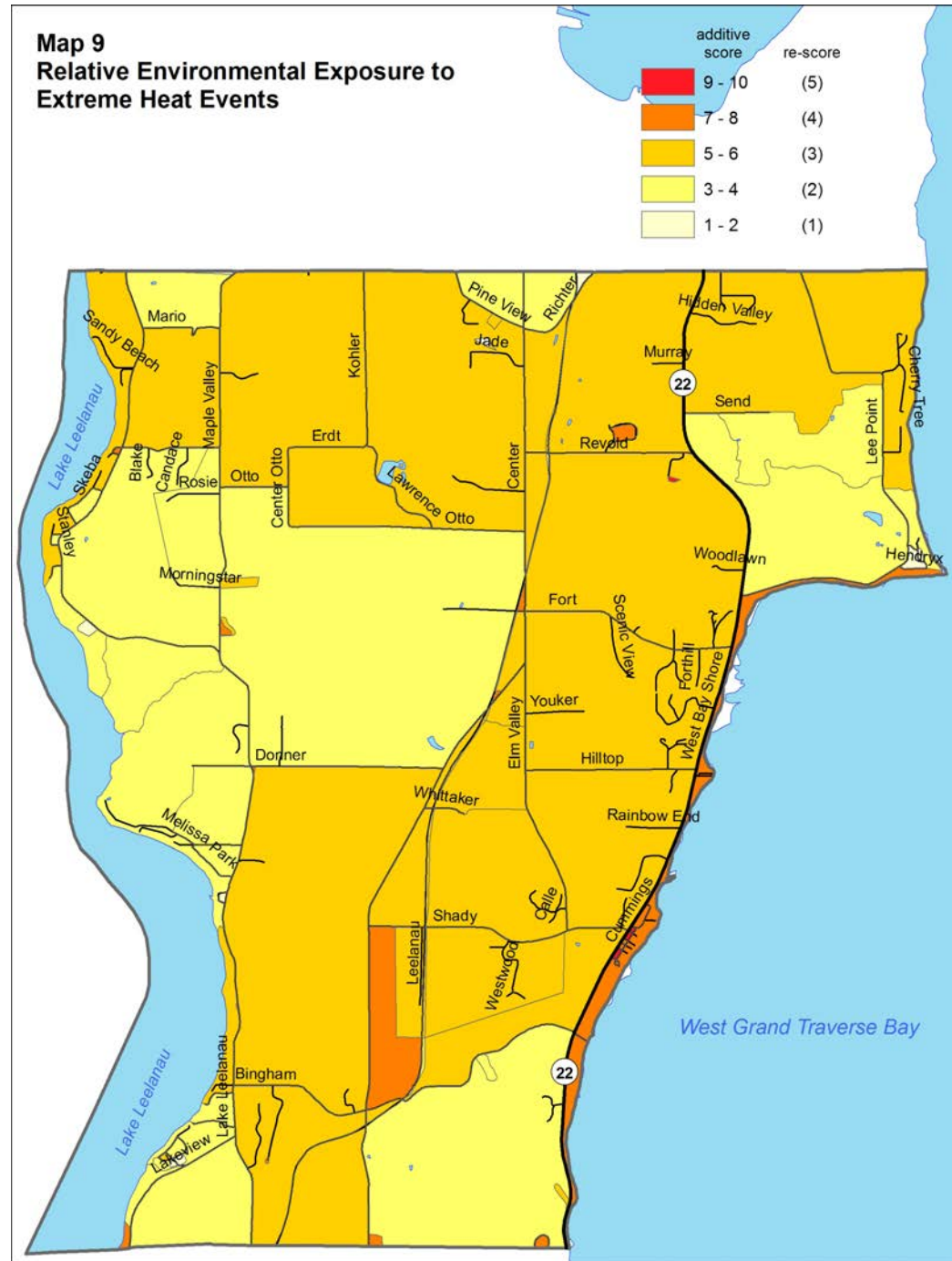


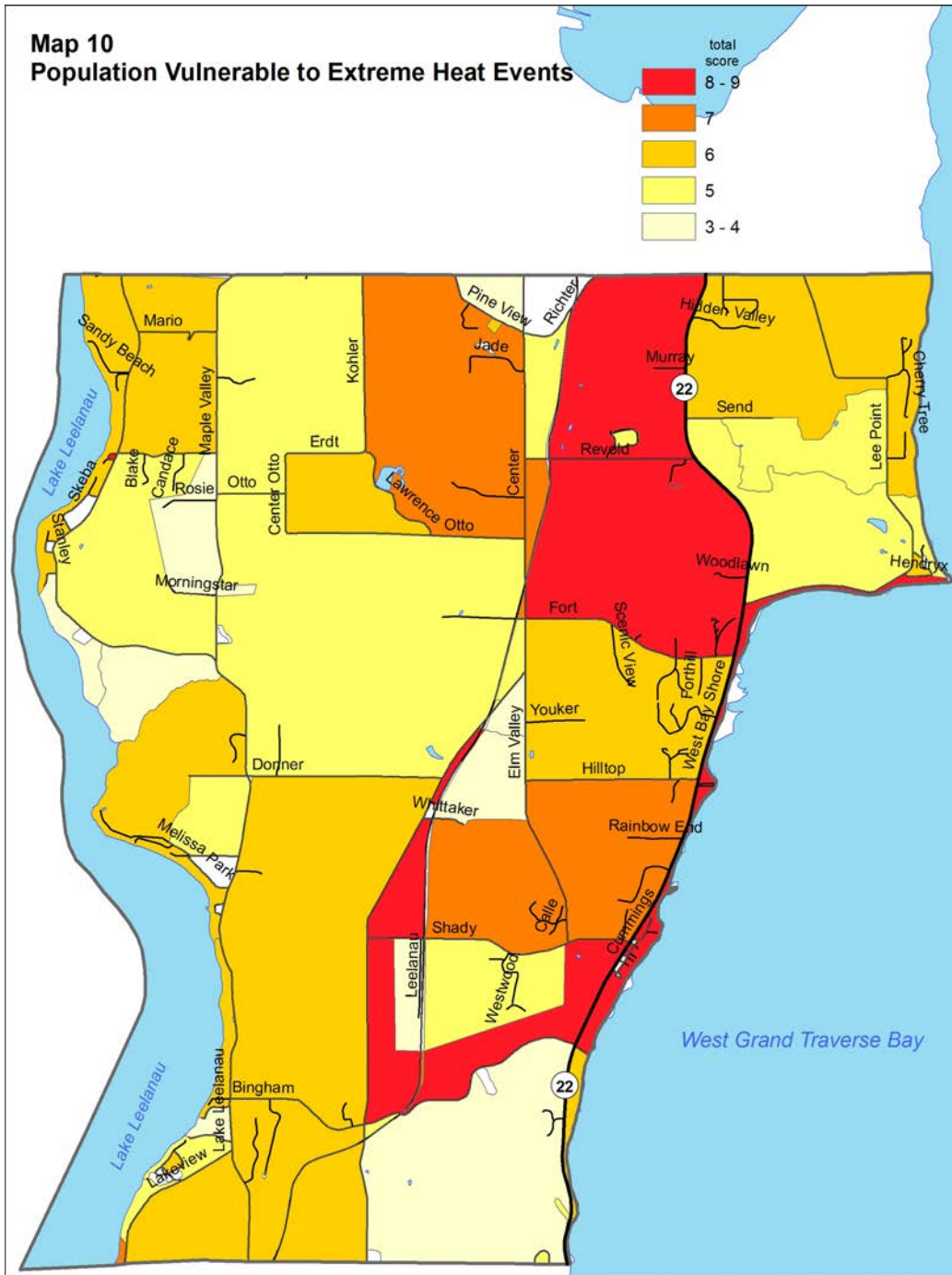


Map 7
Percent Impervious Surface Exposure

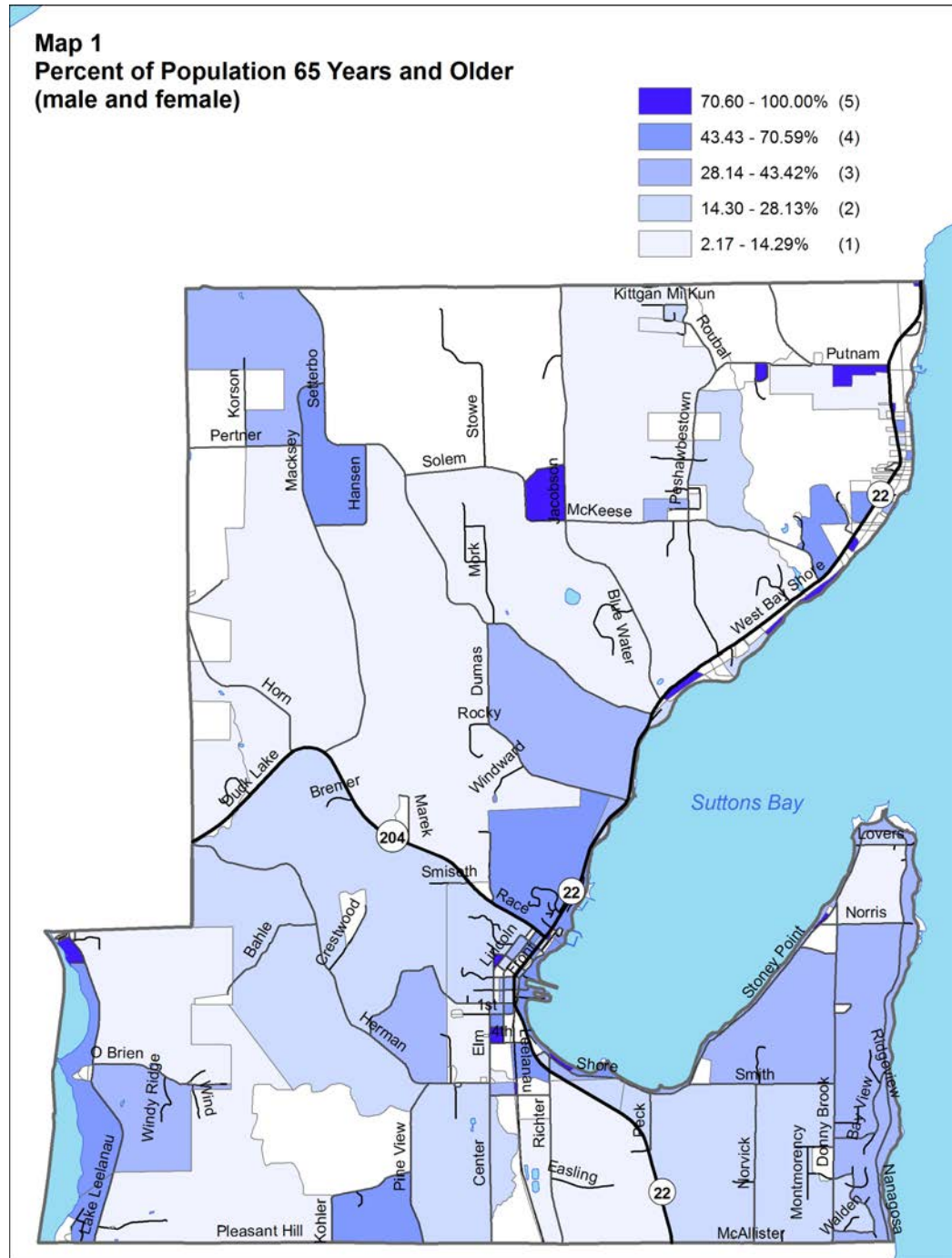
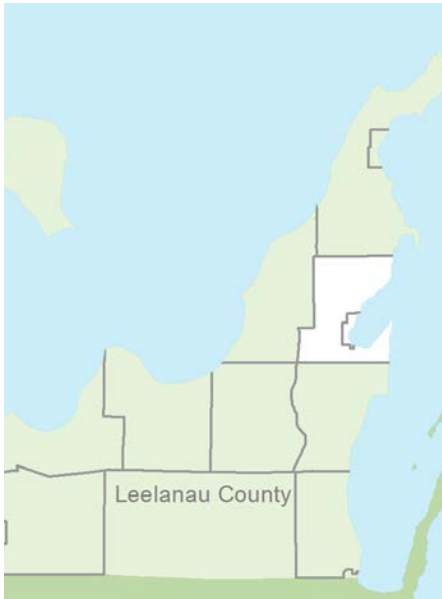




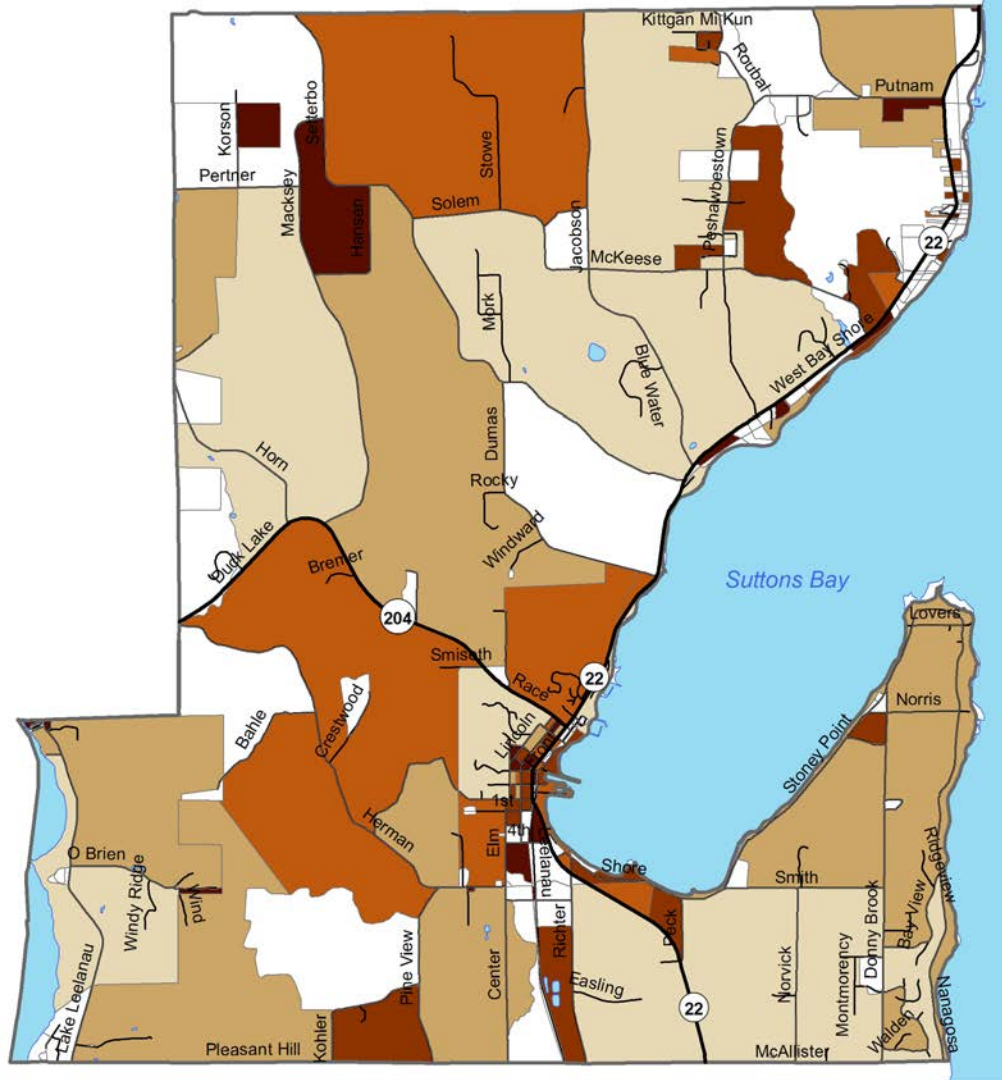
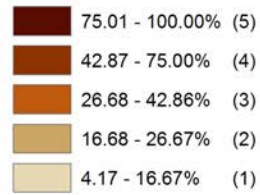




Suttons Bay Twp./ Suttons Bay

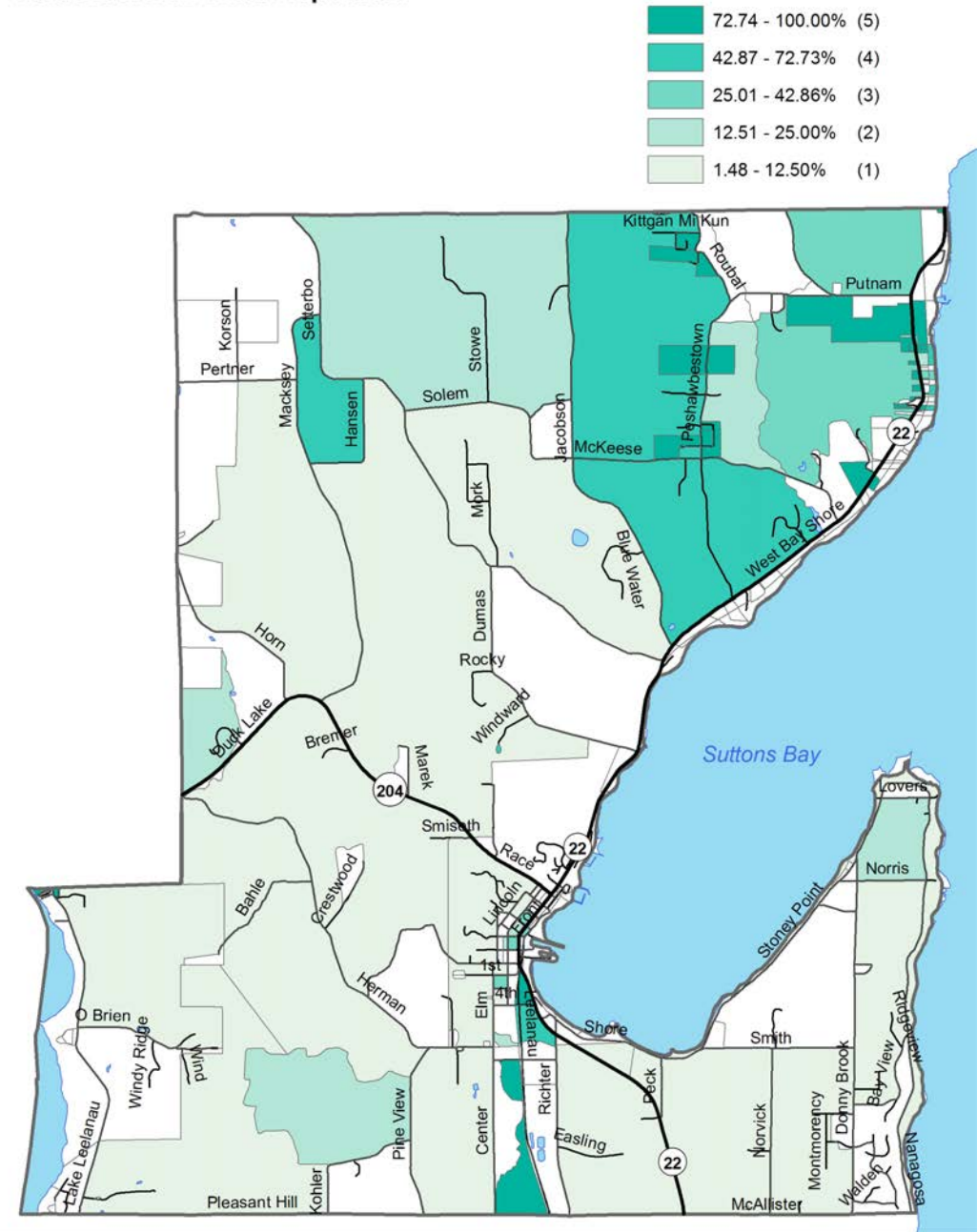


Map 2
Percent of Households with People Living Alone

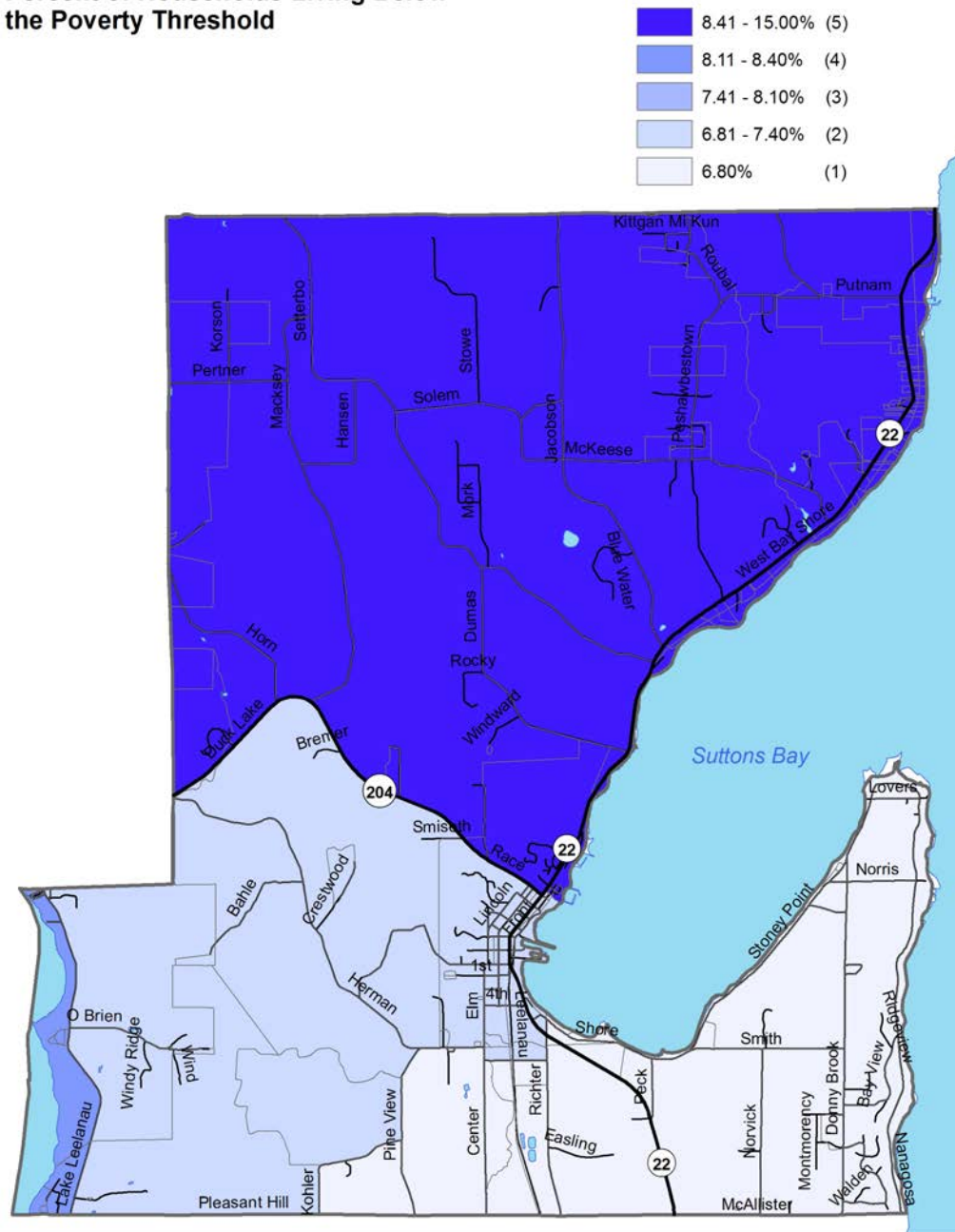


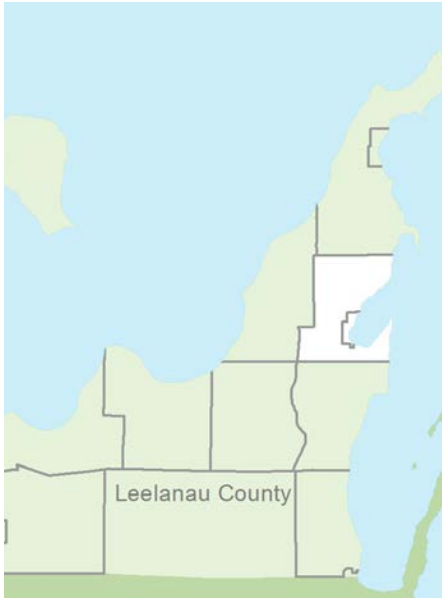


Map 3
Percent of Non-white Population

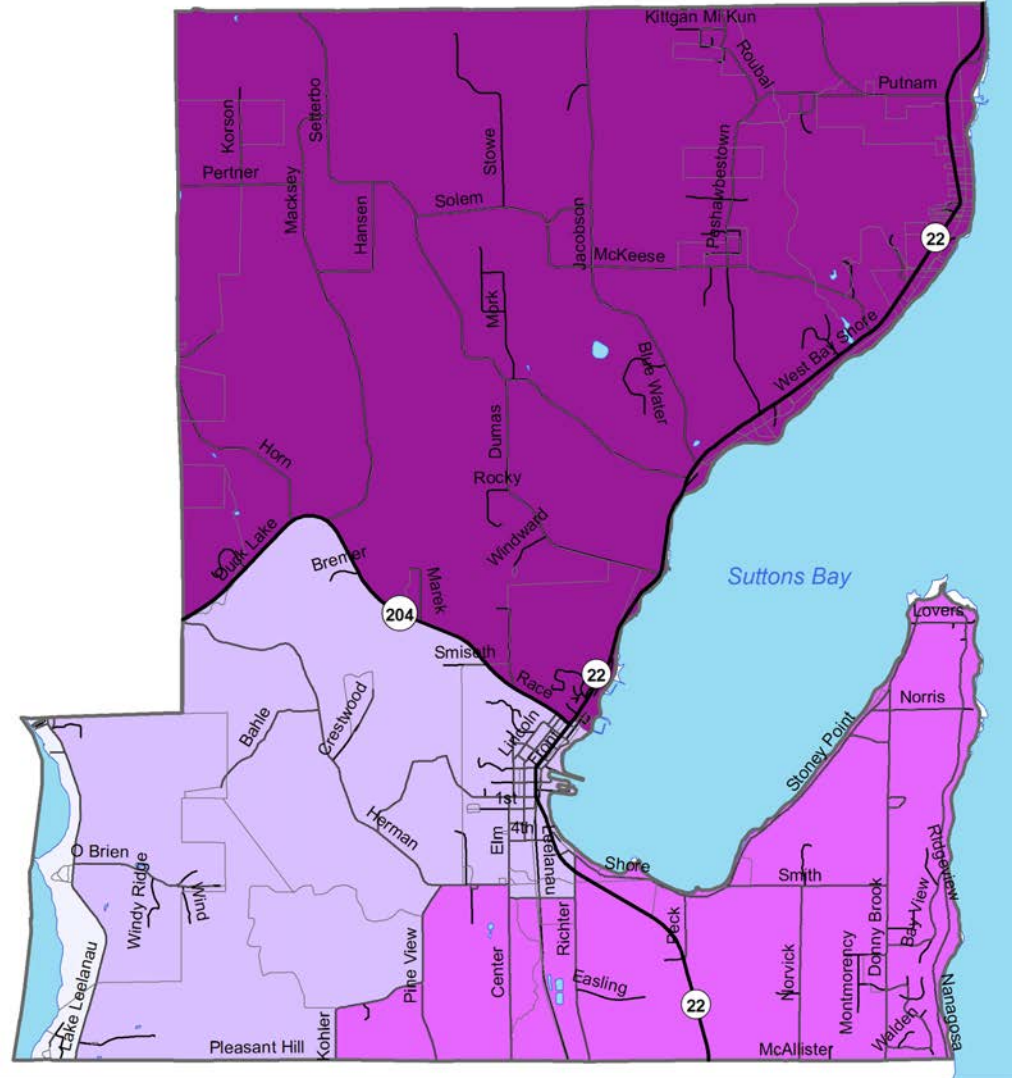
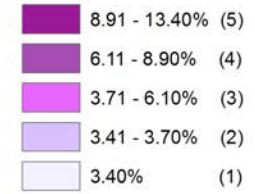


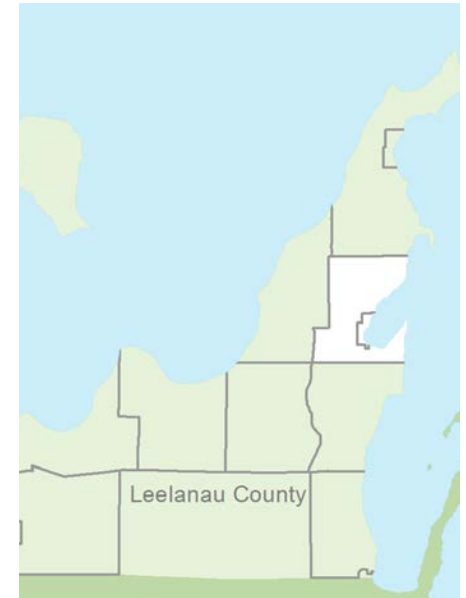
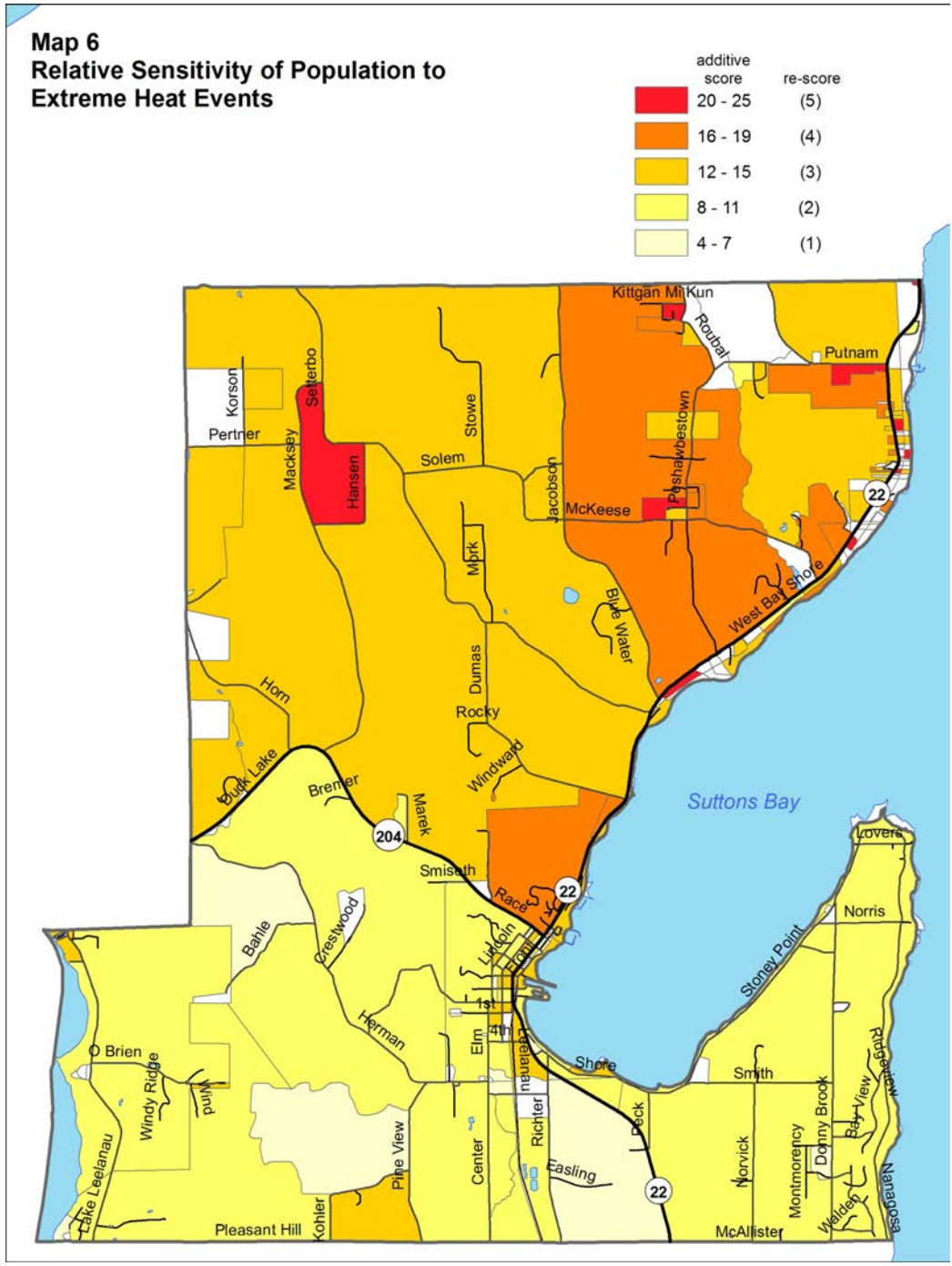
Map 4
Percent of Households Living Below
the Poverty Threshold





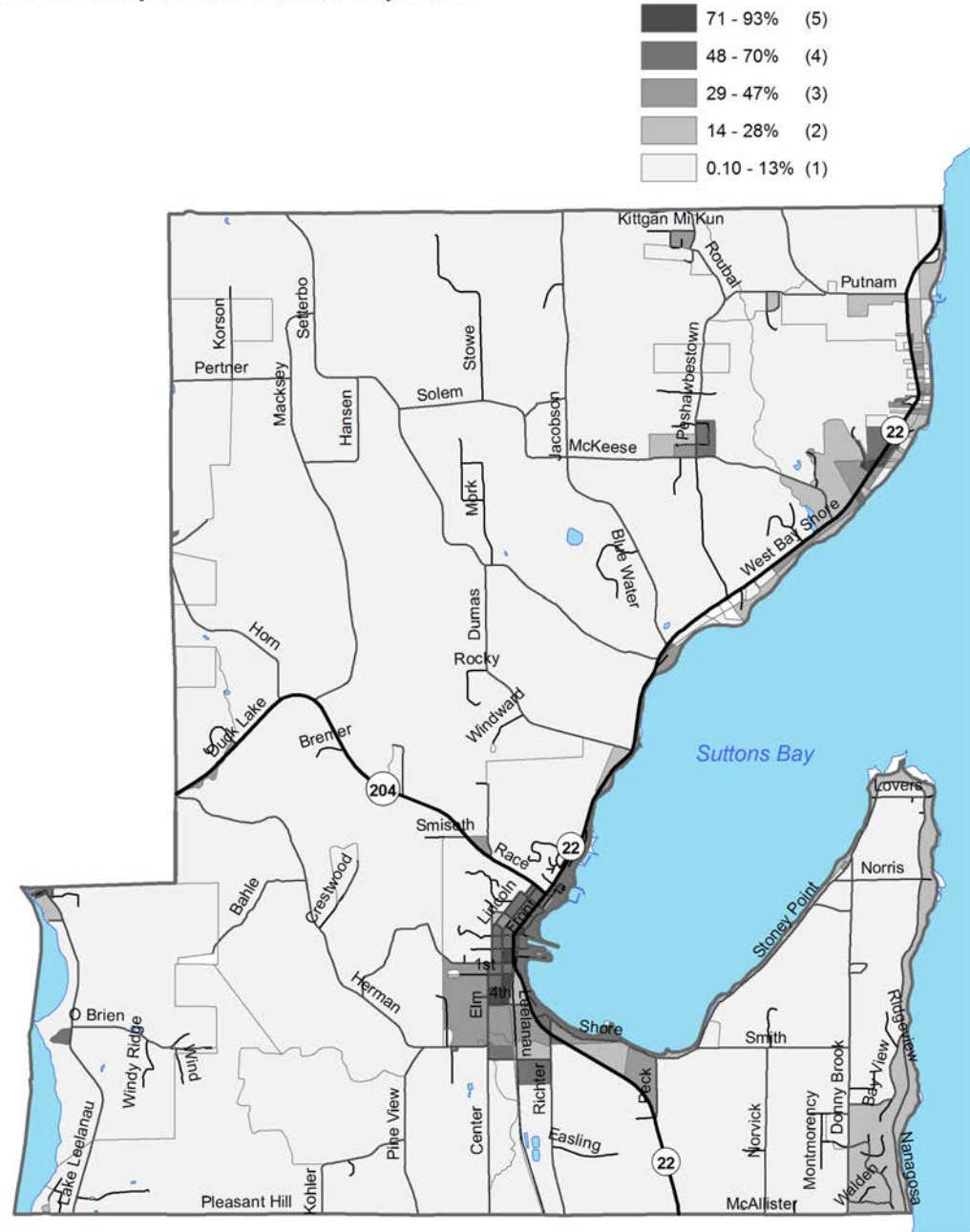
Map 5
Percent of Population 25 Years and Older with less than a High School Education



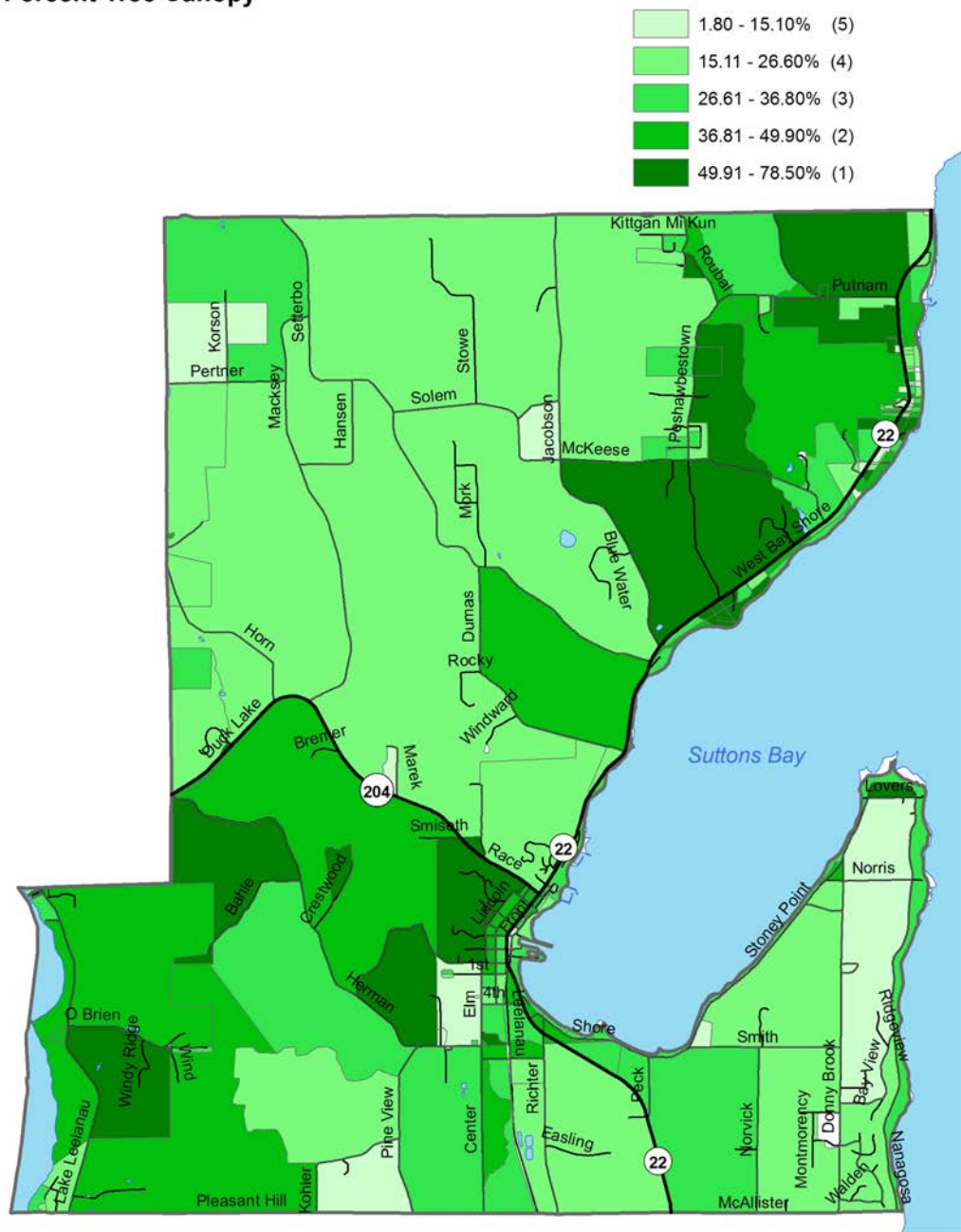




Map 7
Percent Impervious Surface Exposure

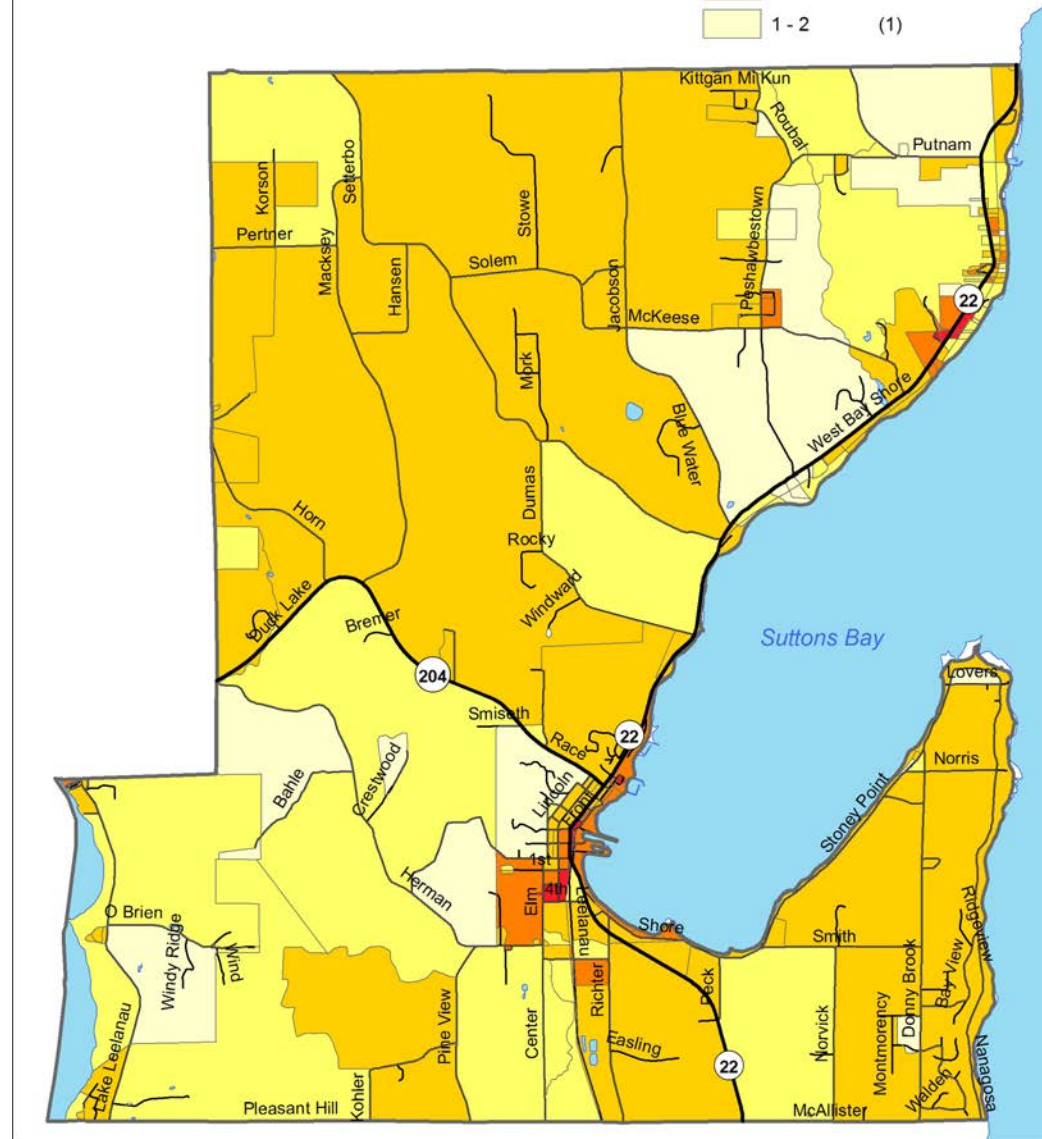
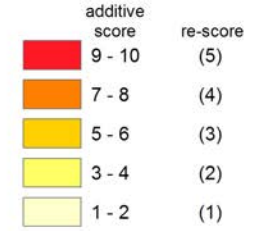


Map 8
Percent Tree Canopy

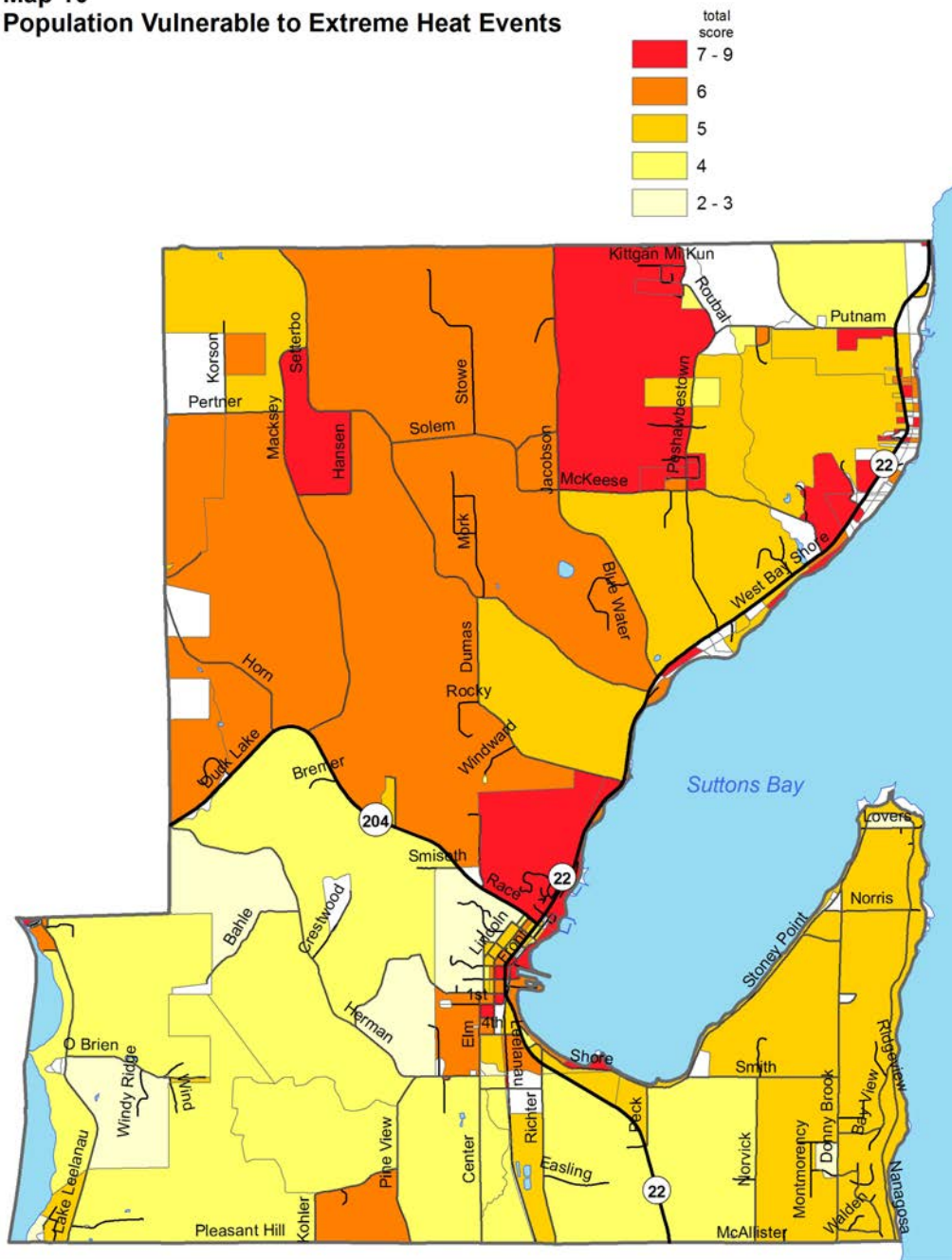




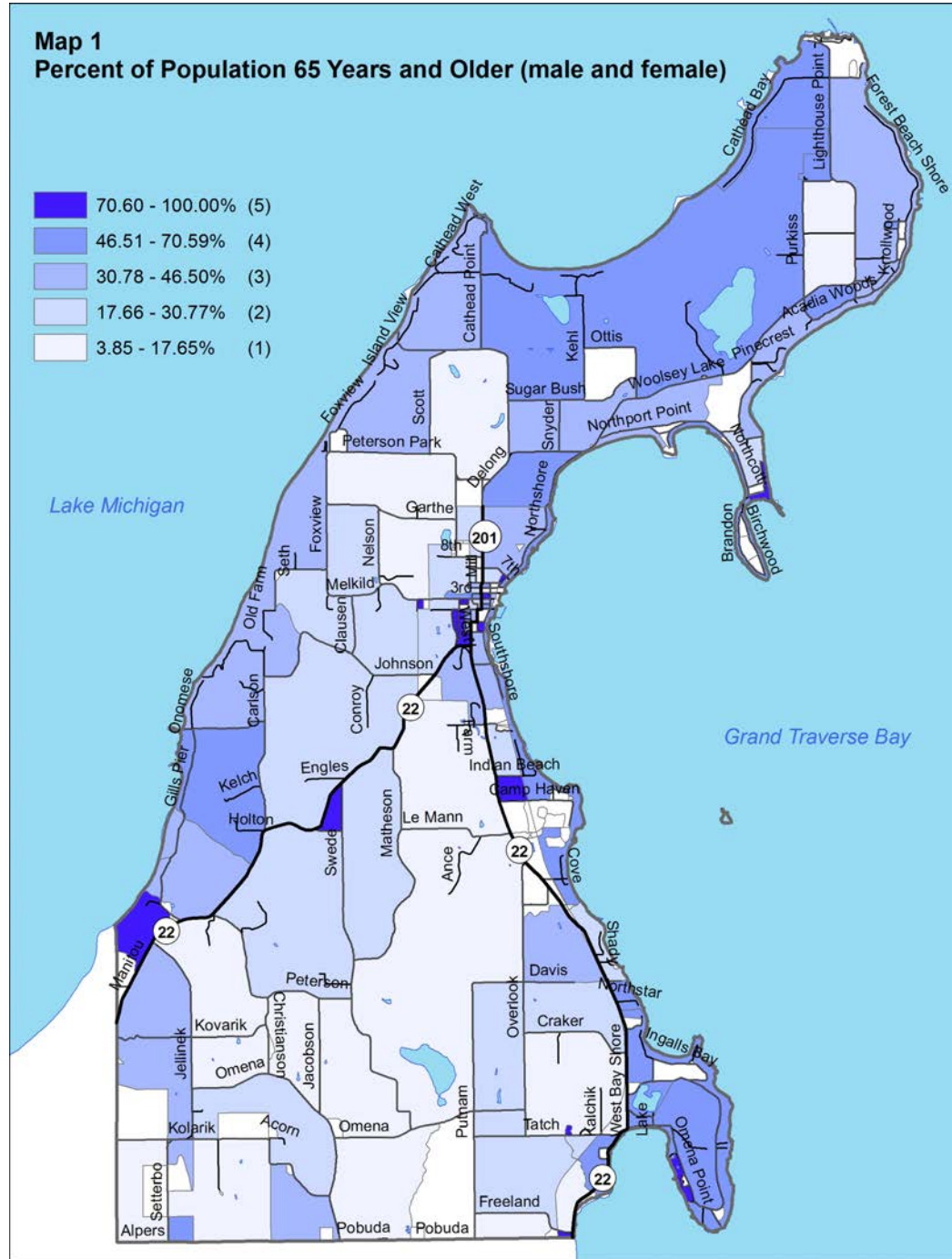
Map 9
Relative Environmental Exposure to Extreme Heat Events

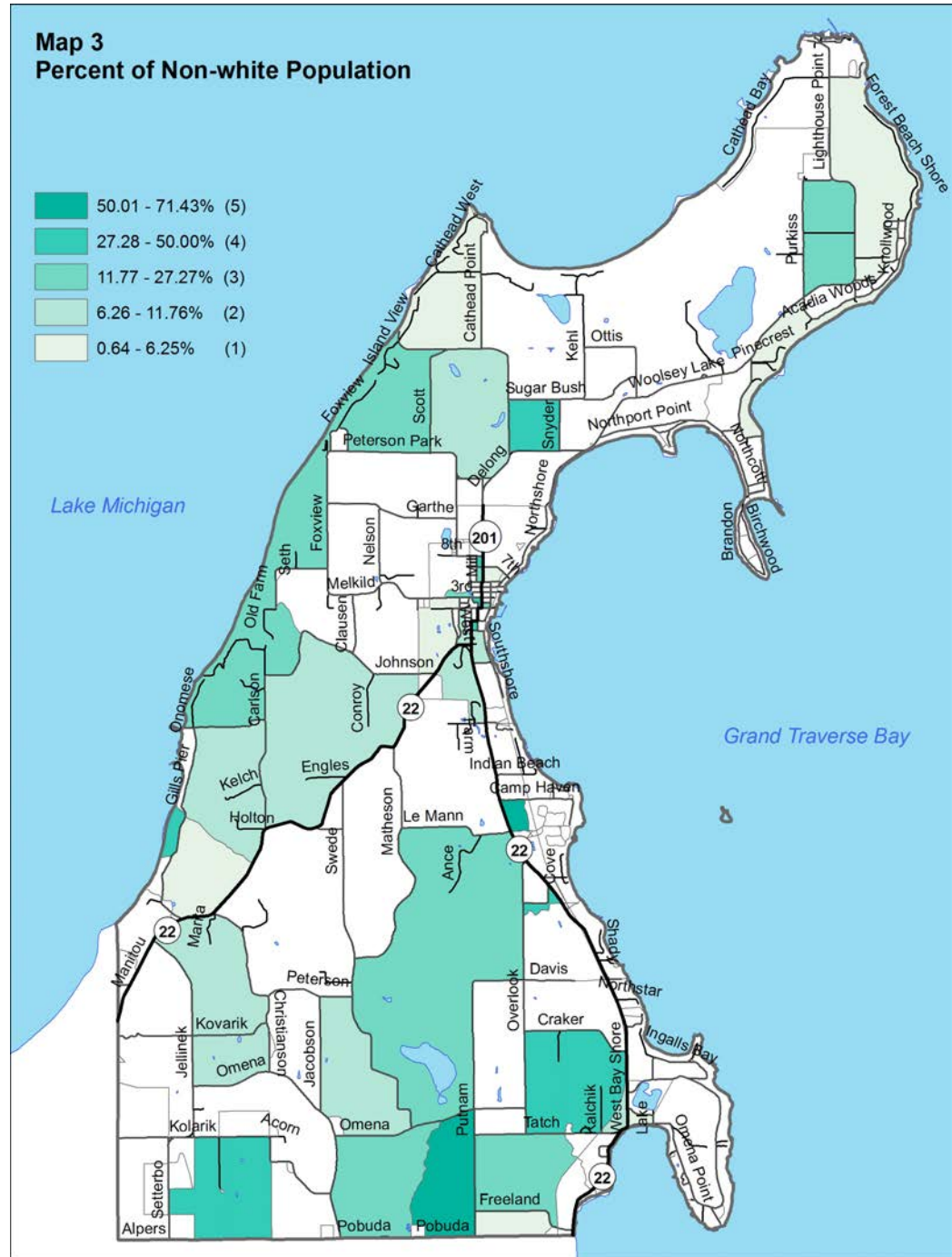
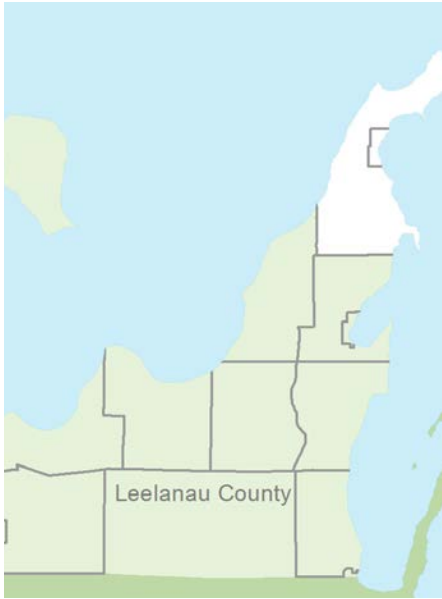


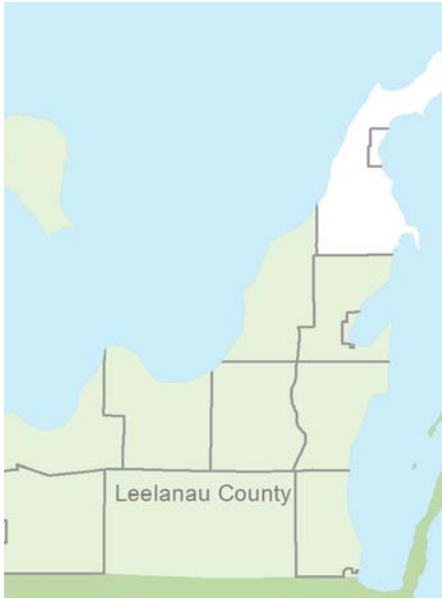
Map 10
Population Vulnerable to Extreme Heat Events



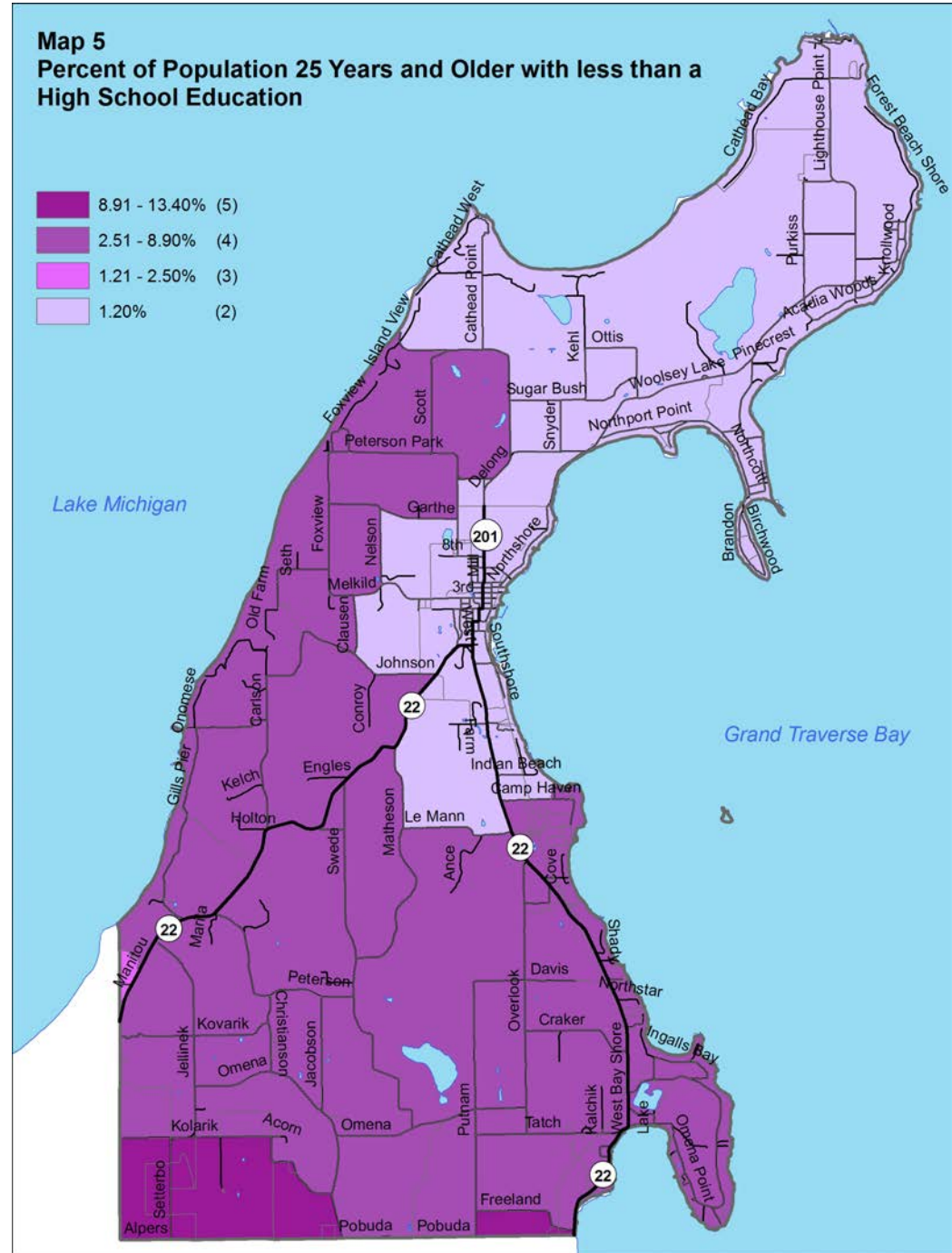
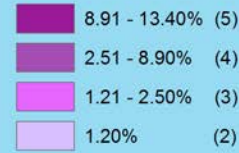
Leelanau Twp./ Northport

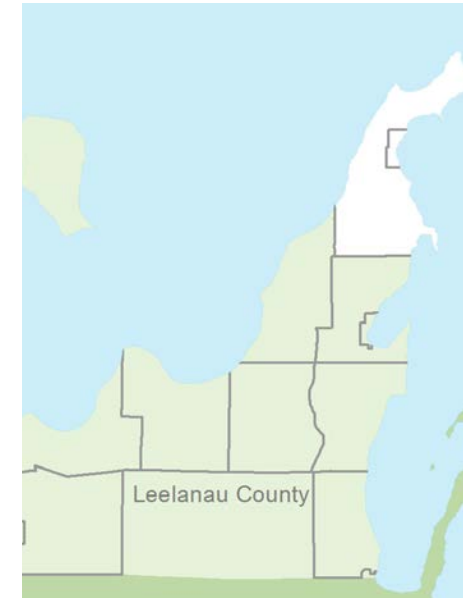
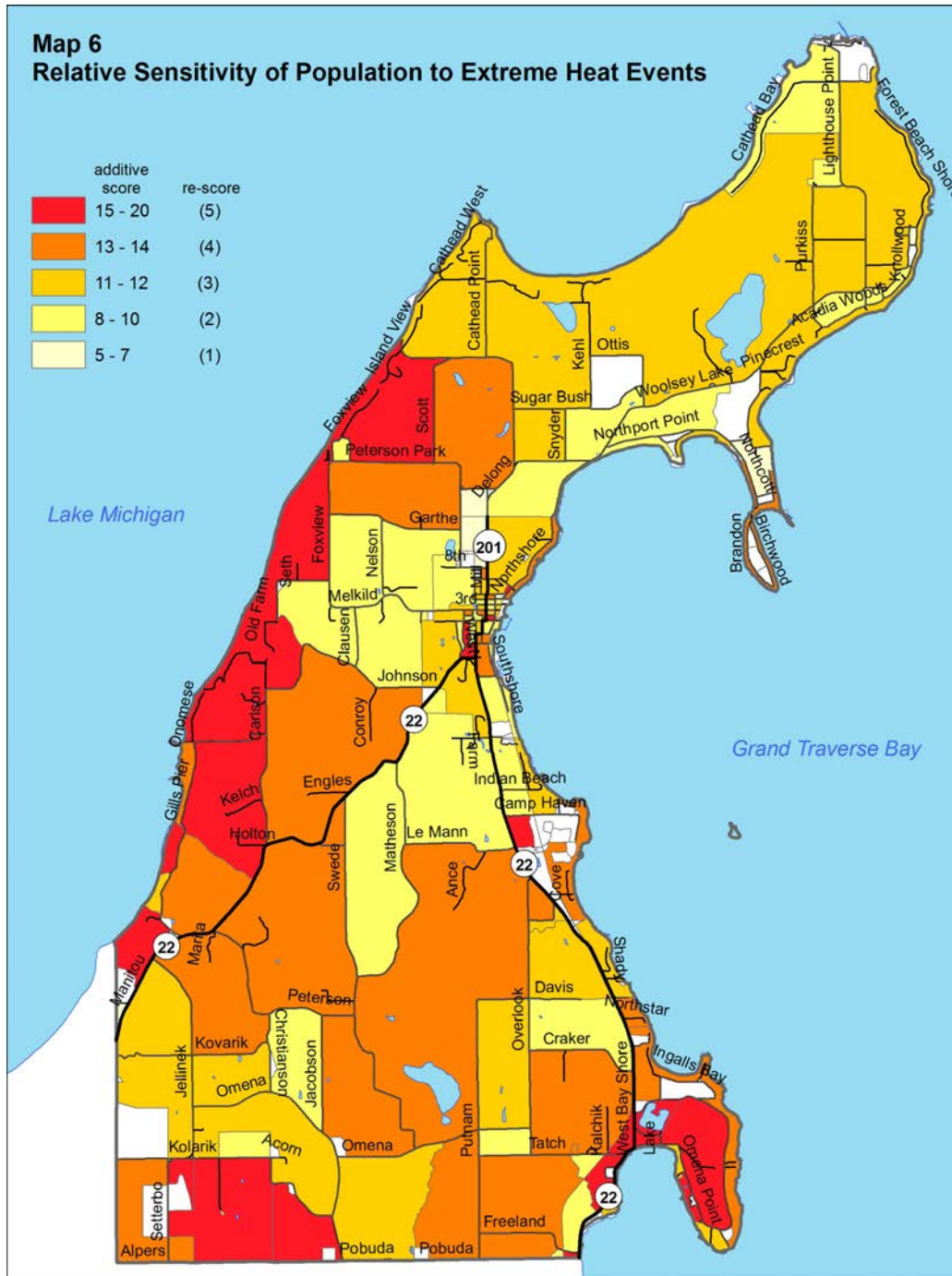


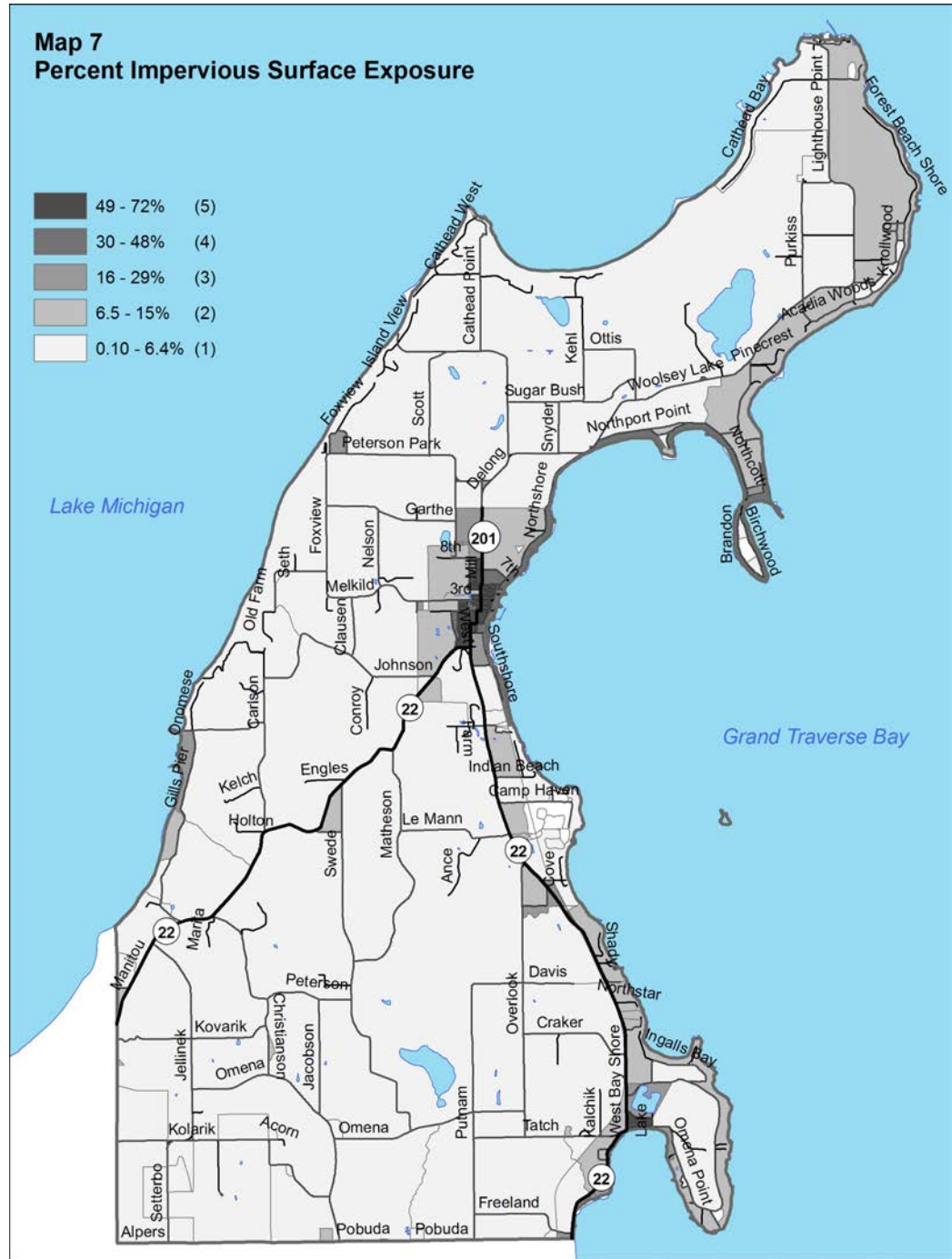
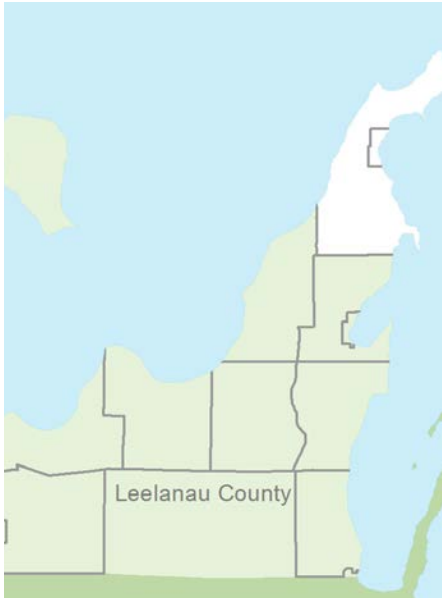




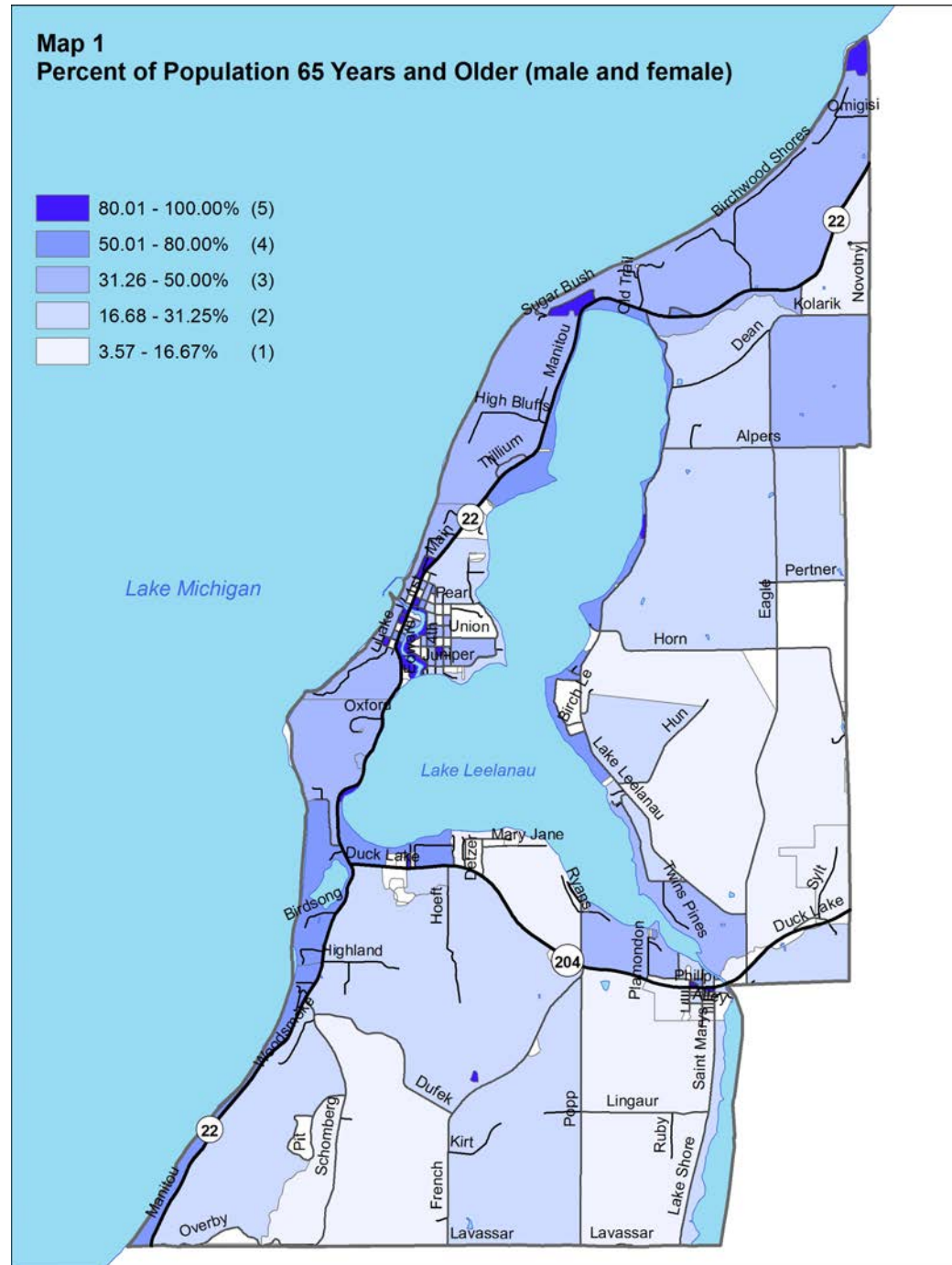
Map 5
Percent of Population 25 Years and Older with less than a High School Education

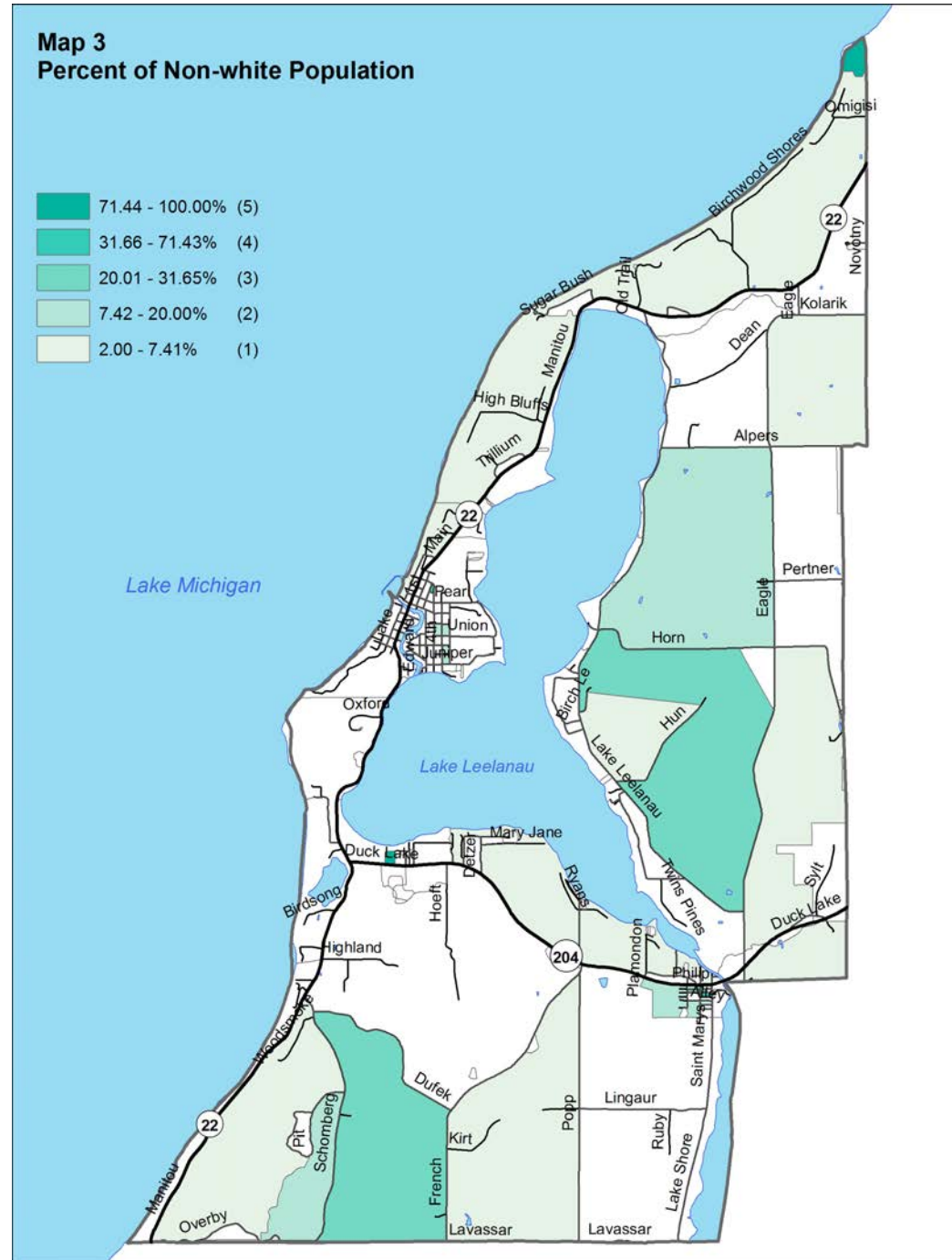
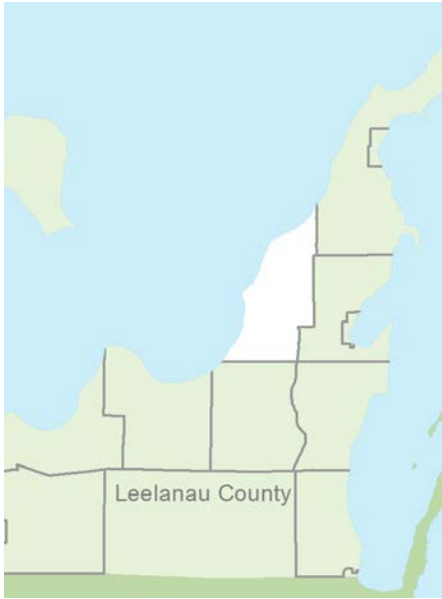


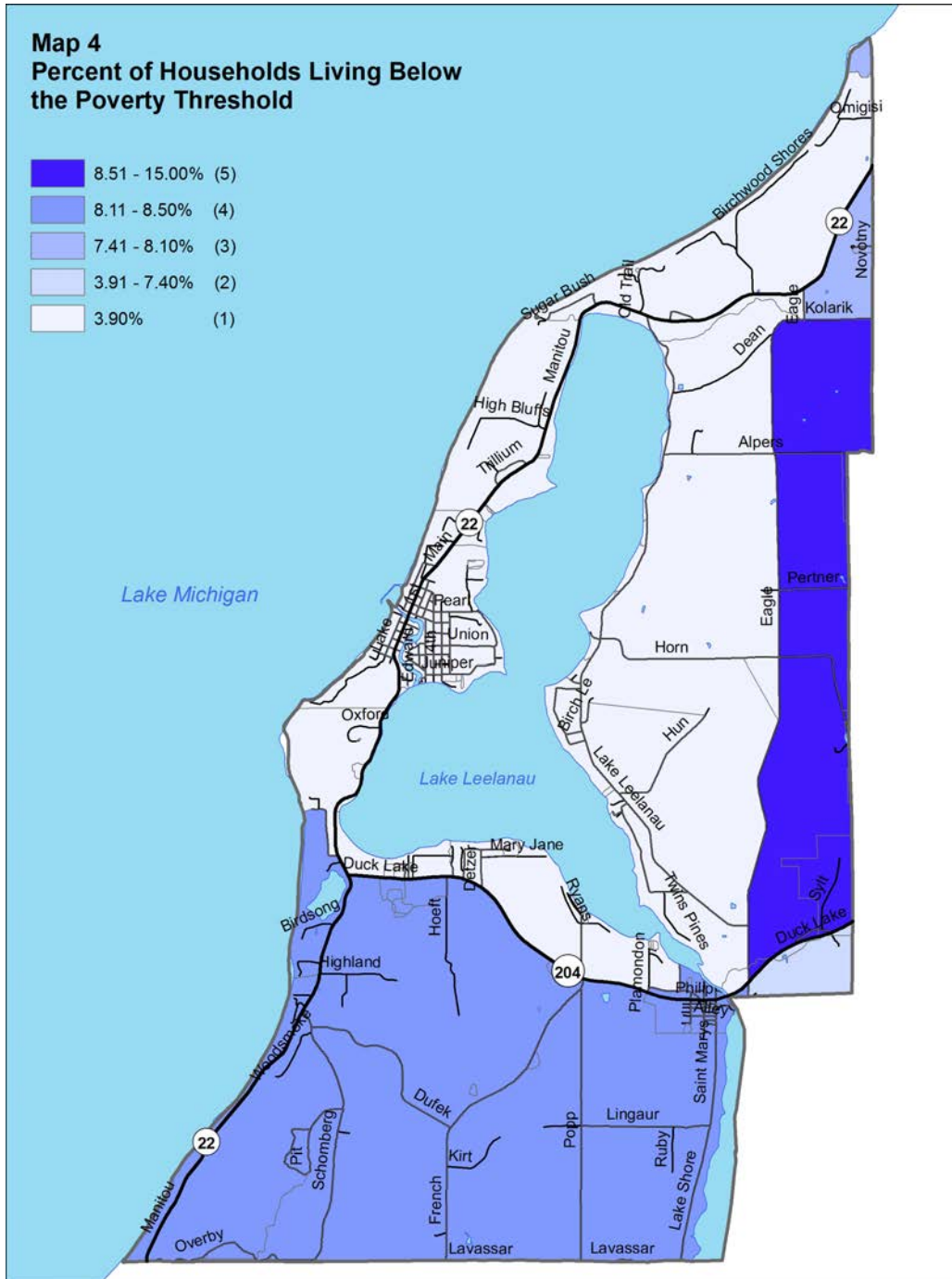


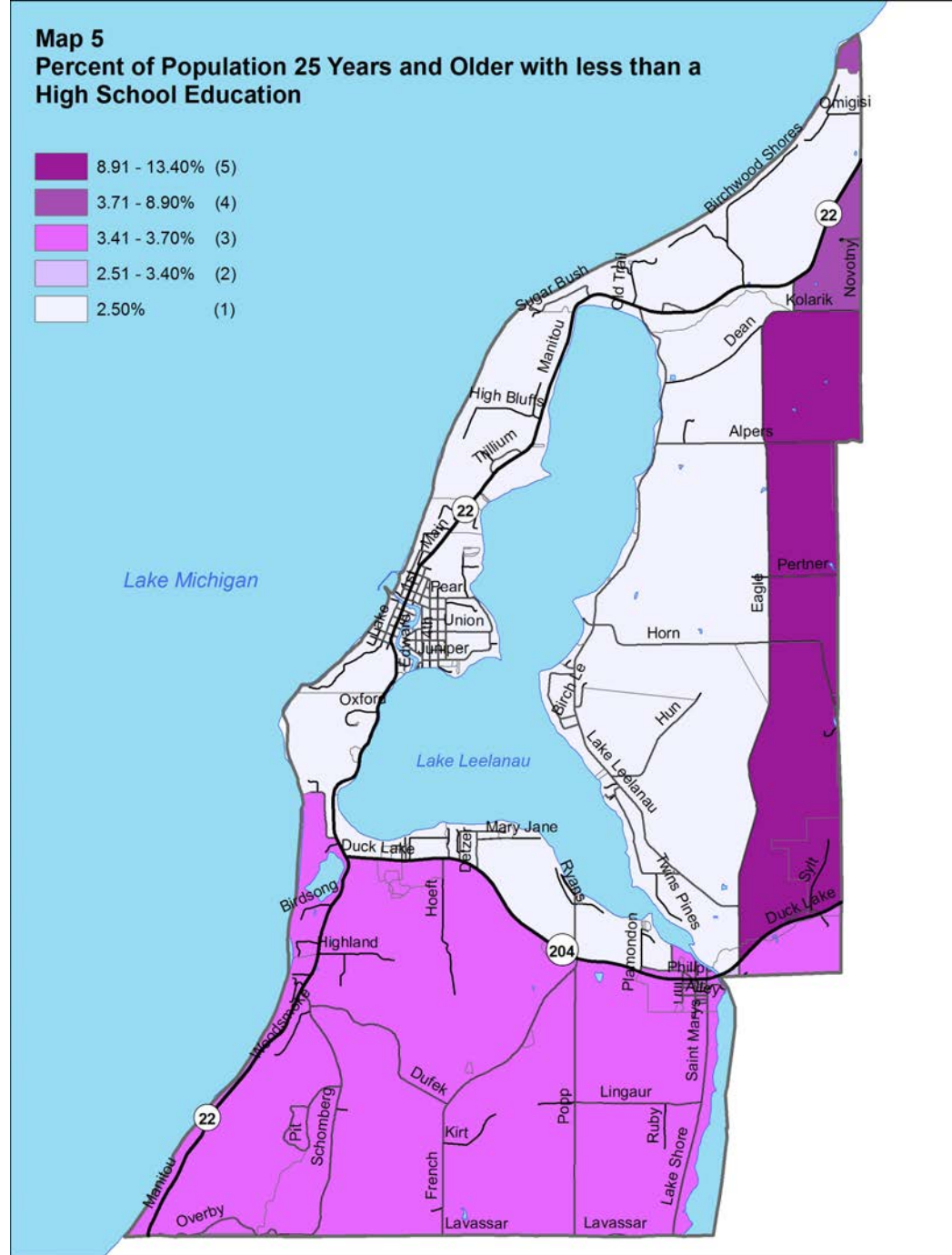


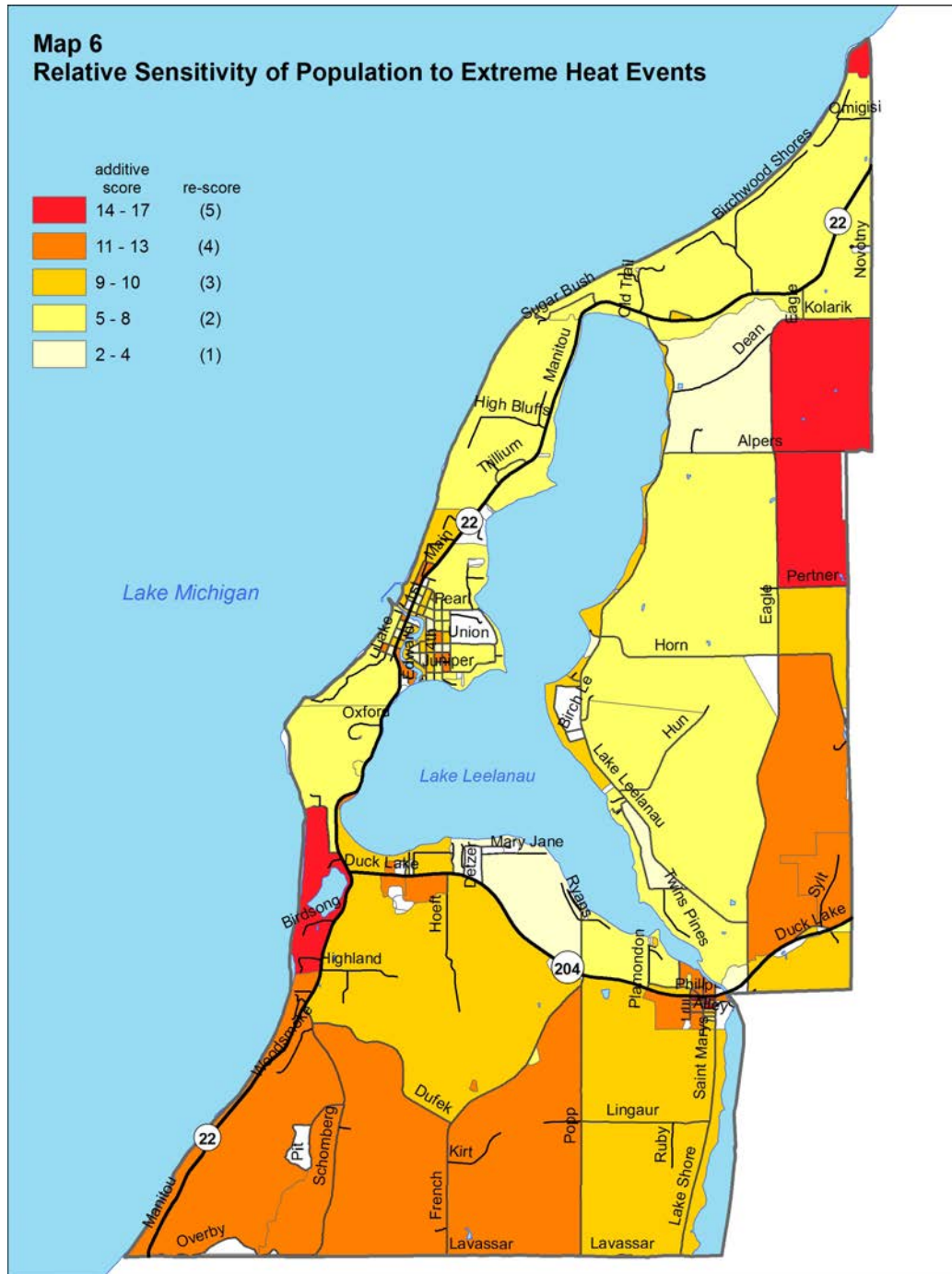
Leland Twp.

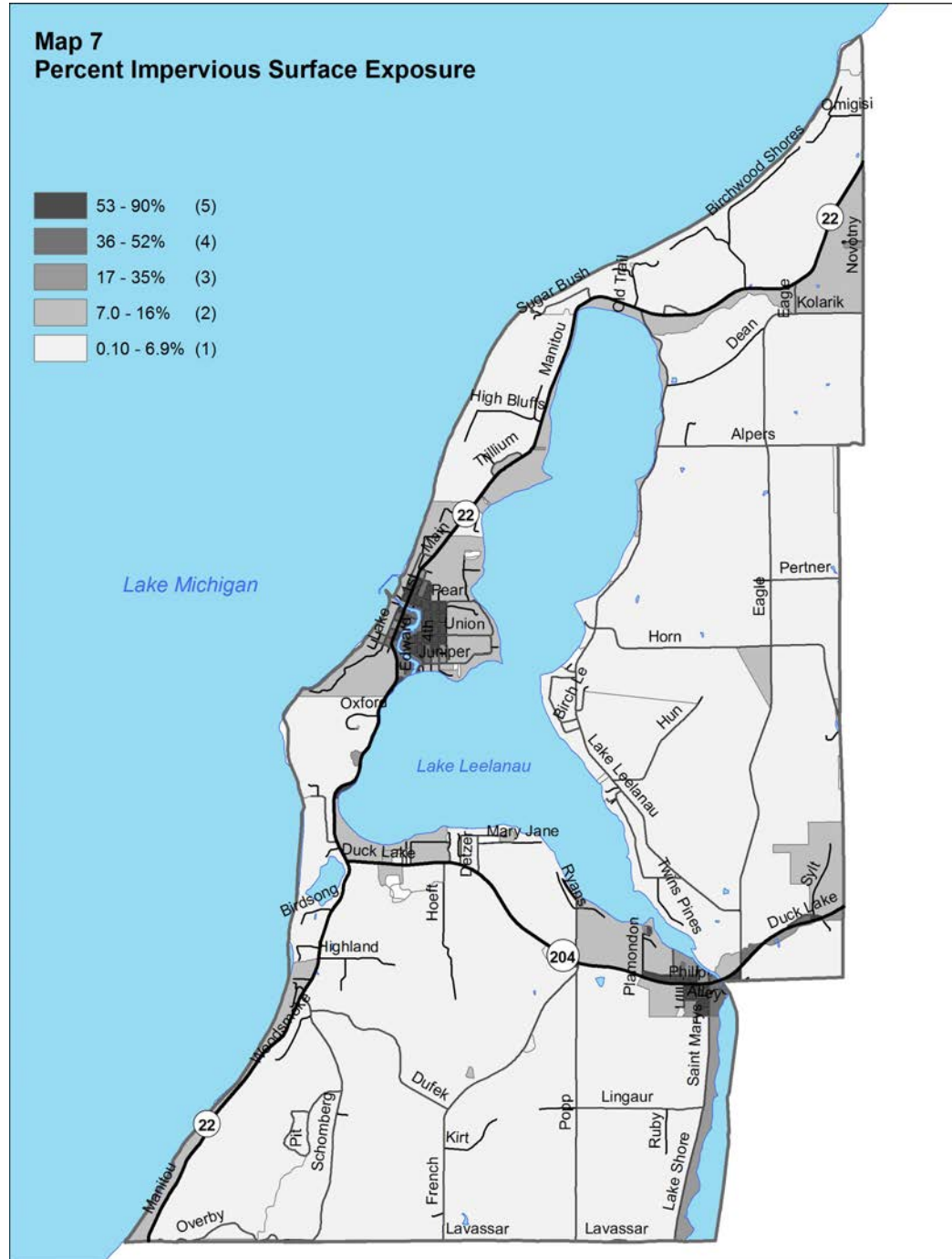


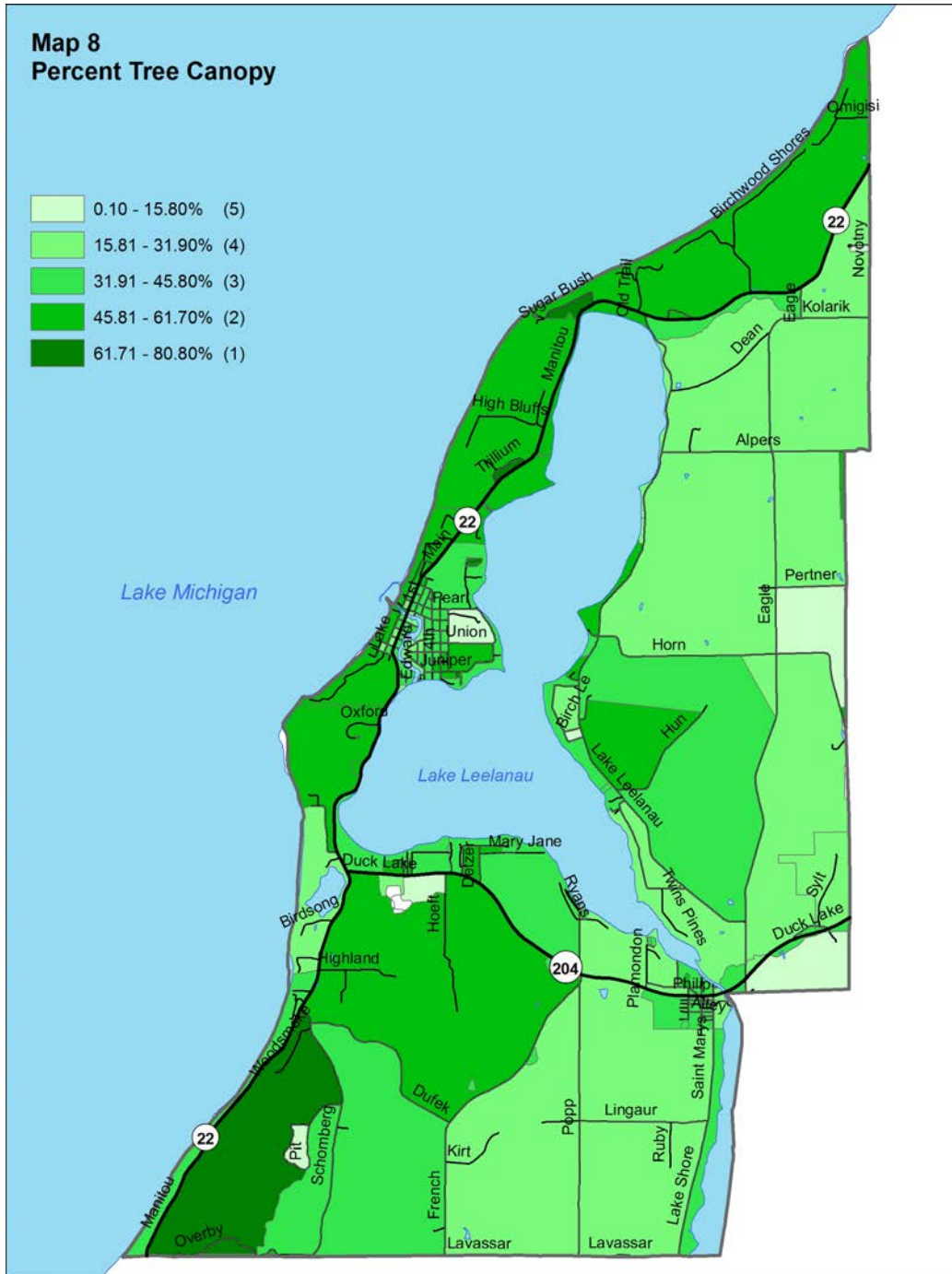


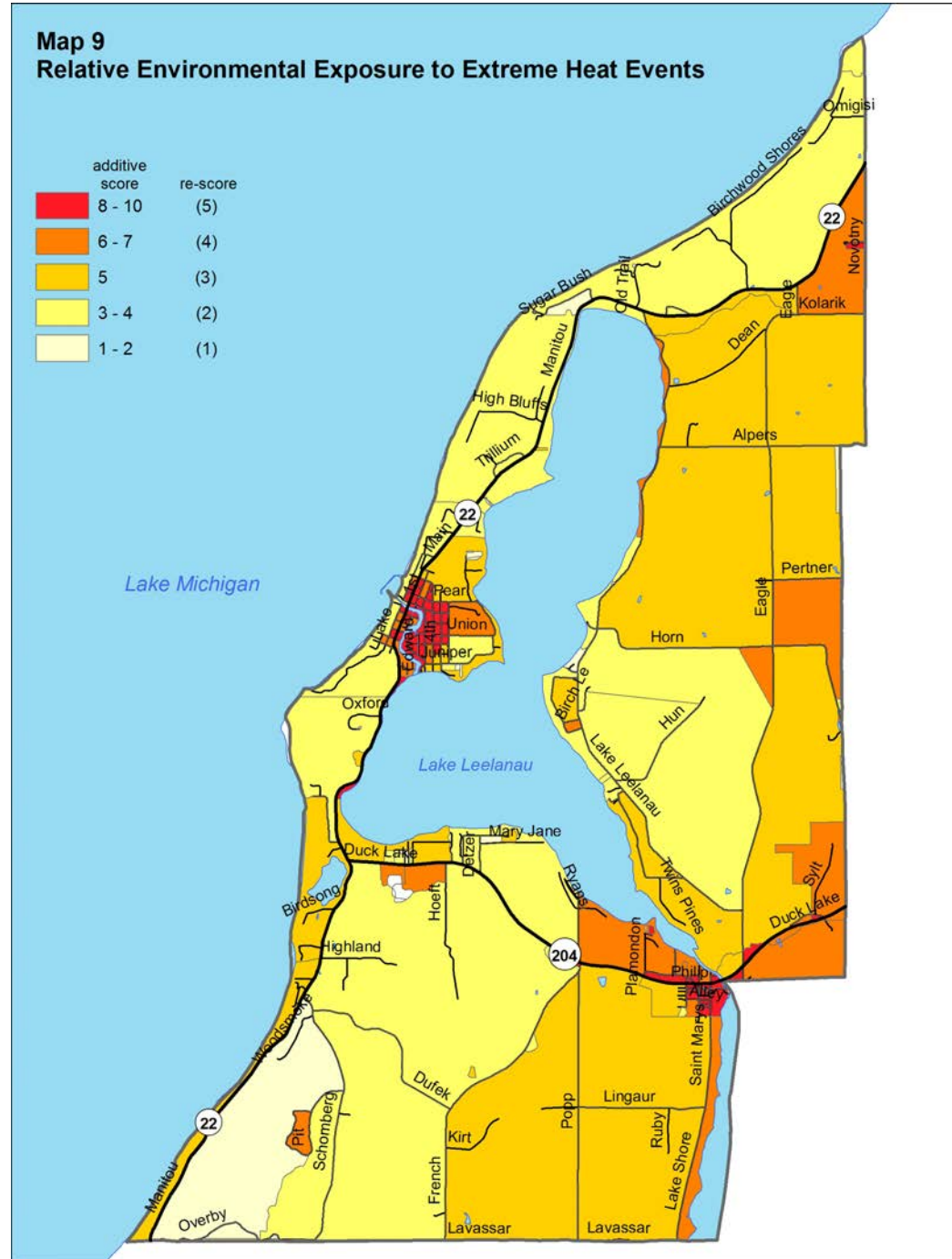
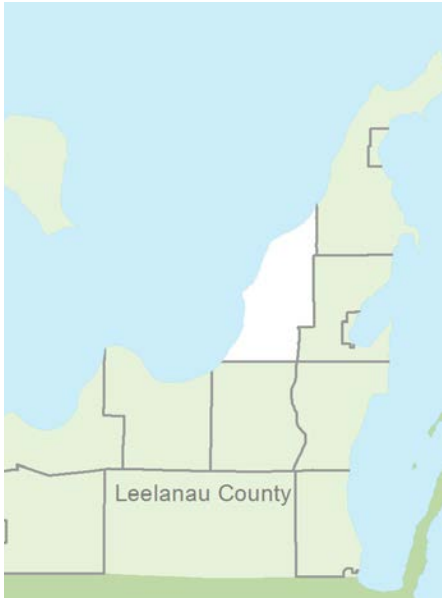


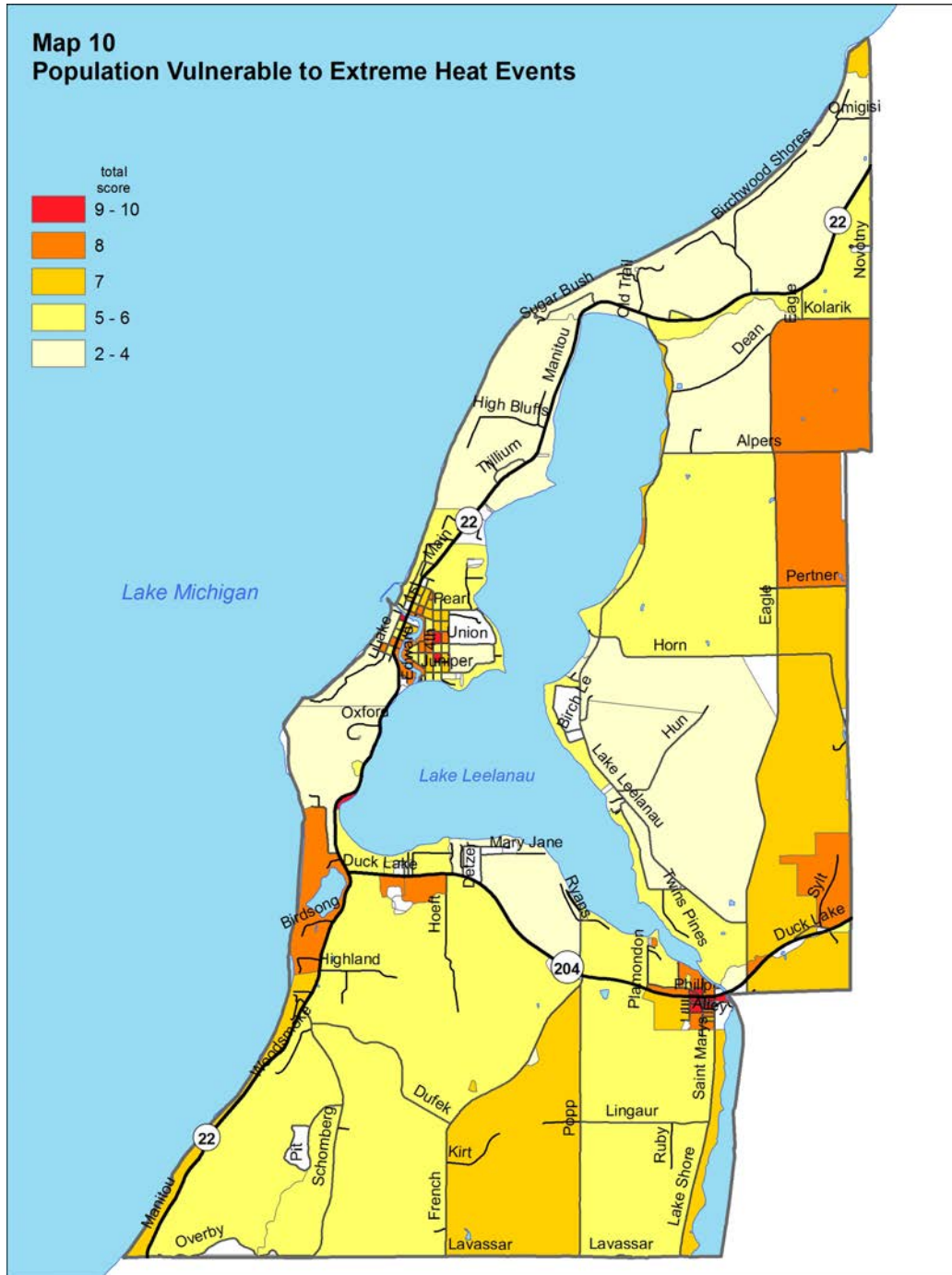




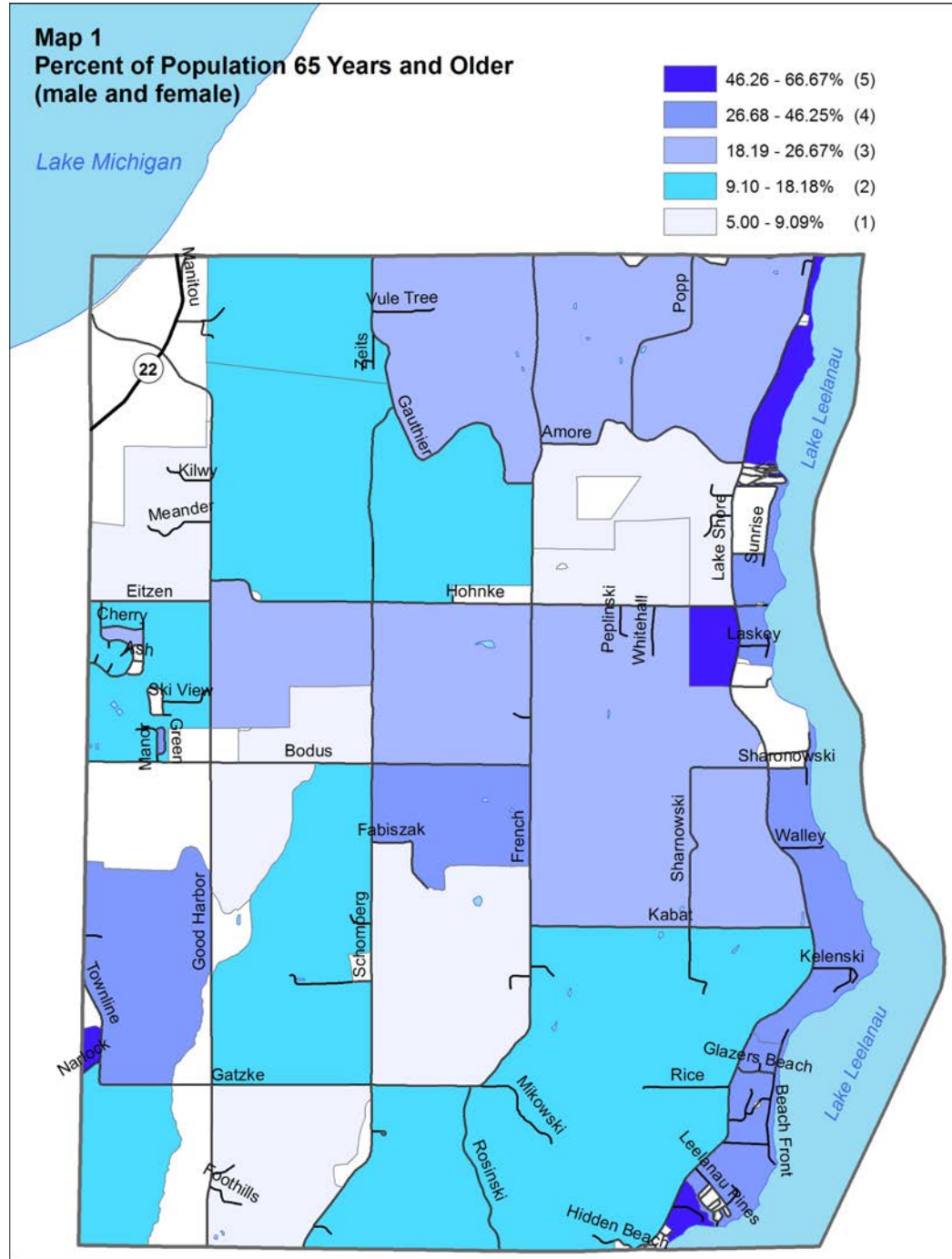


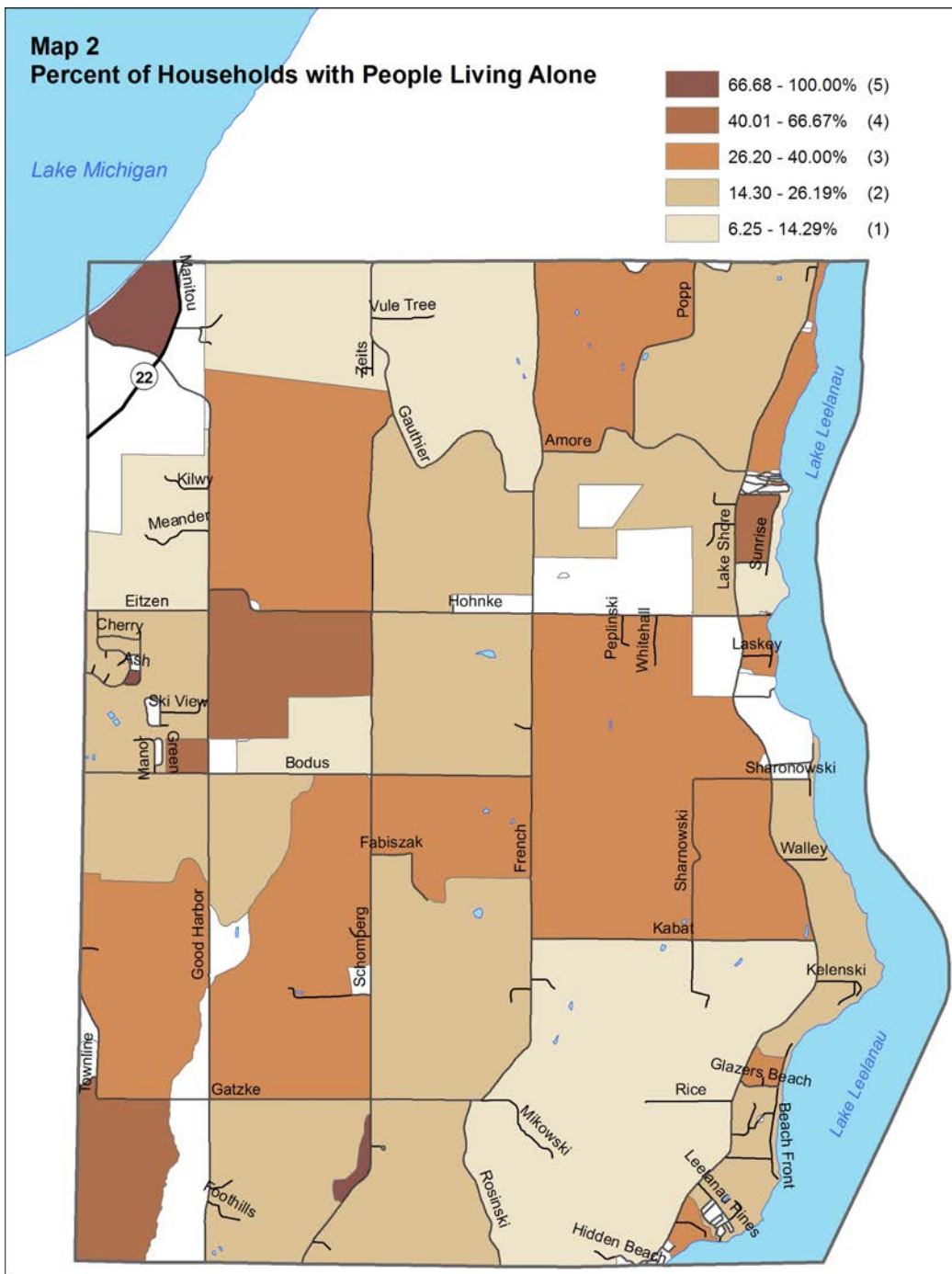


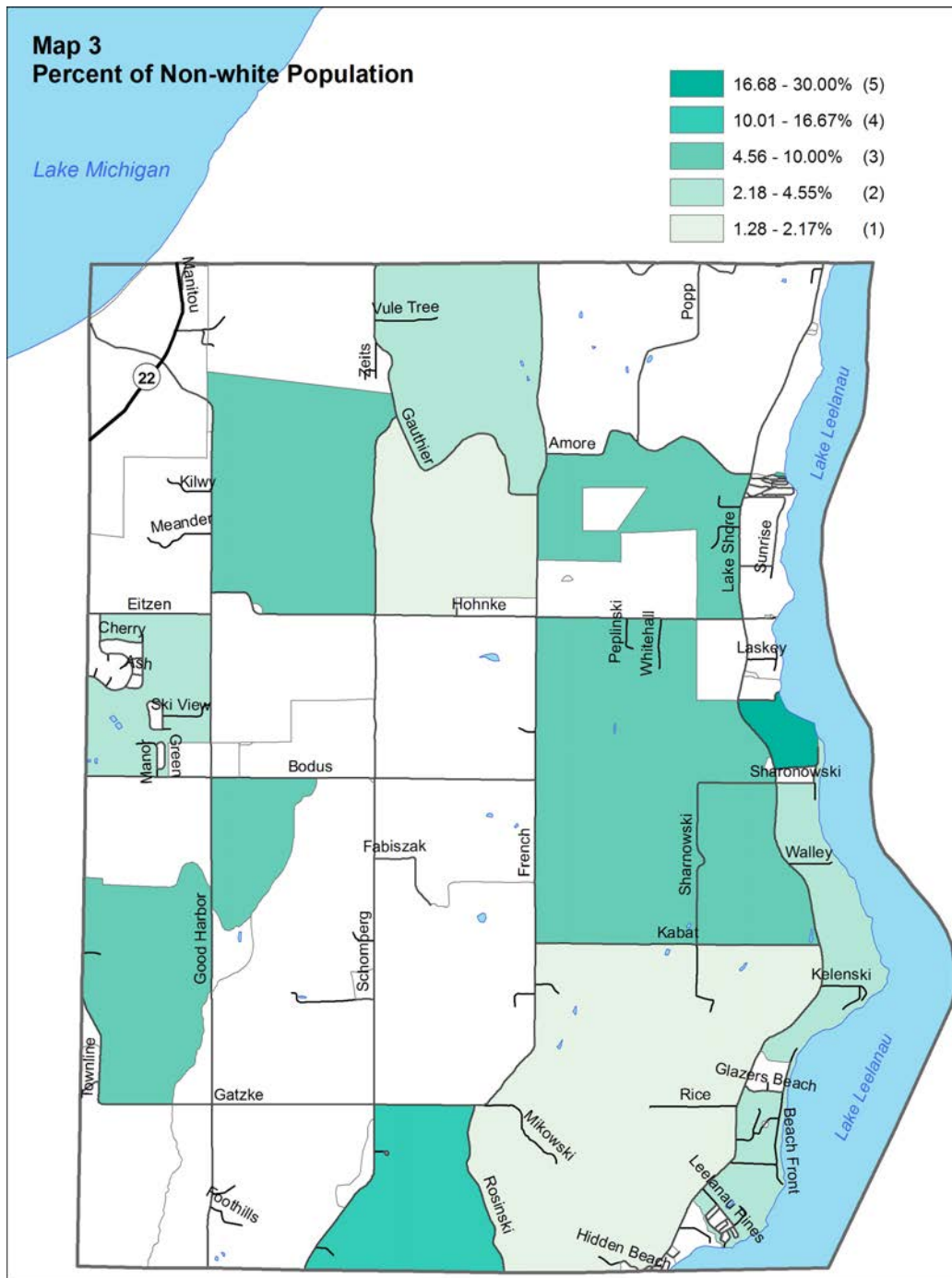


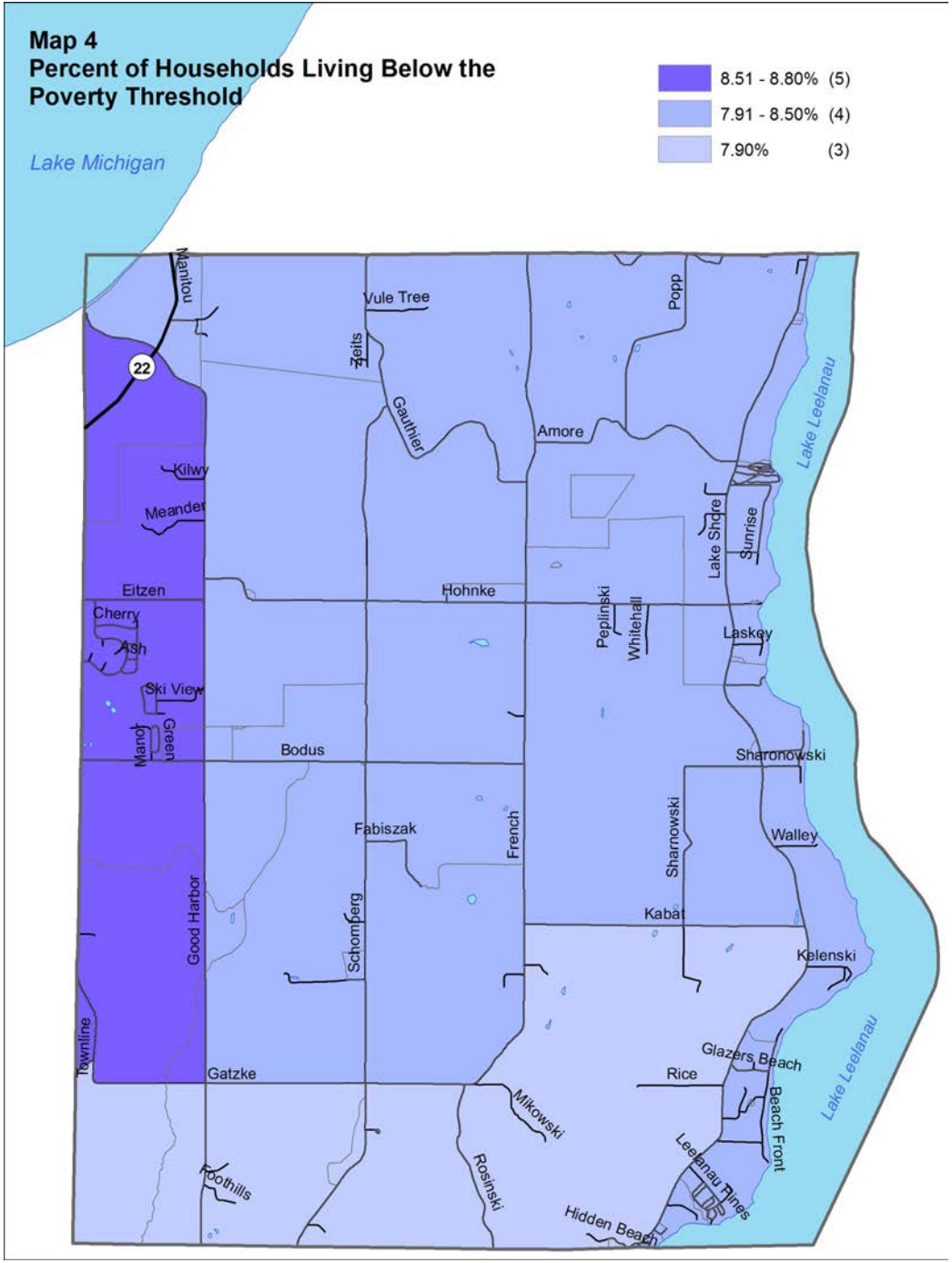


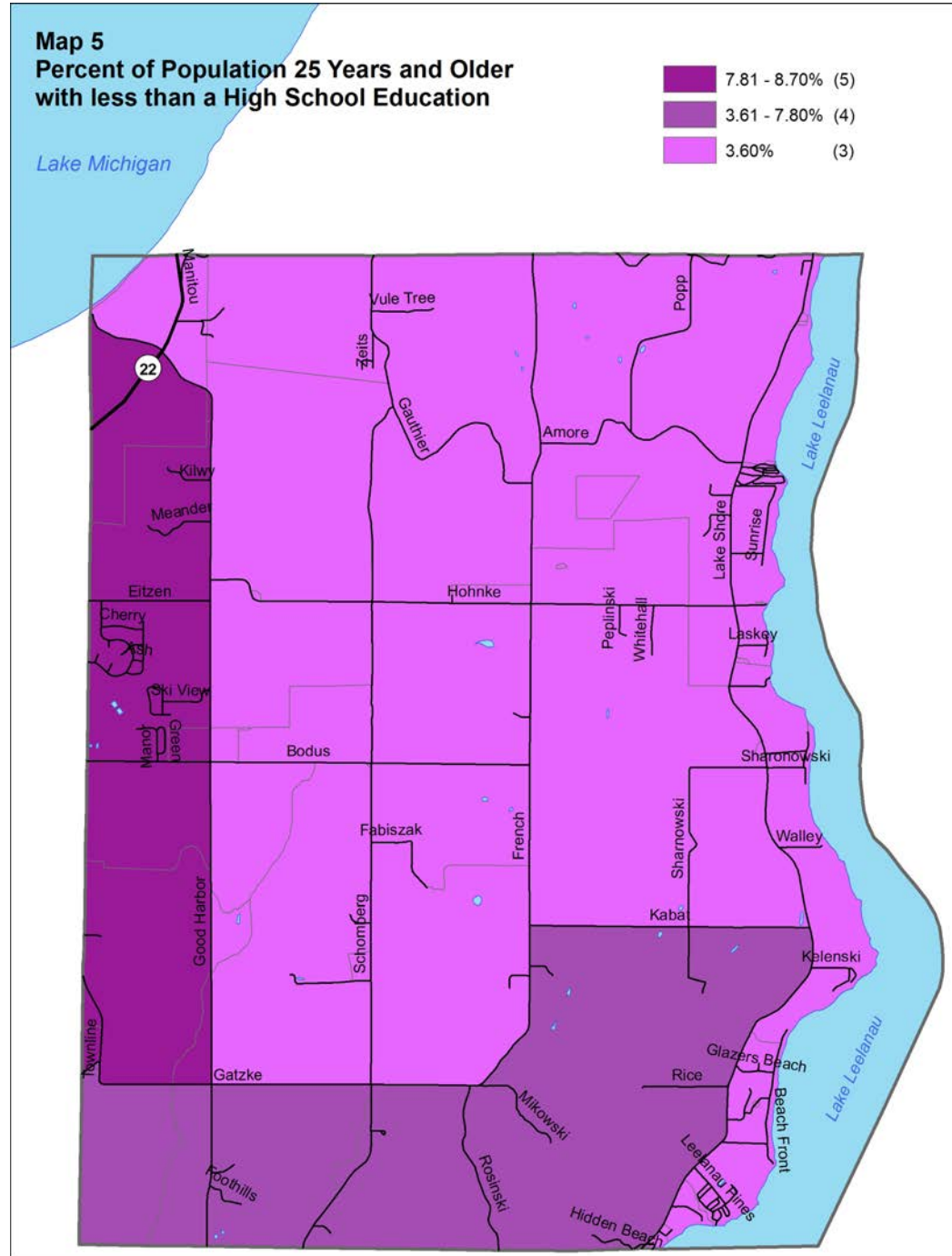
Centerville Twp.

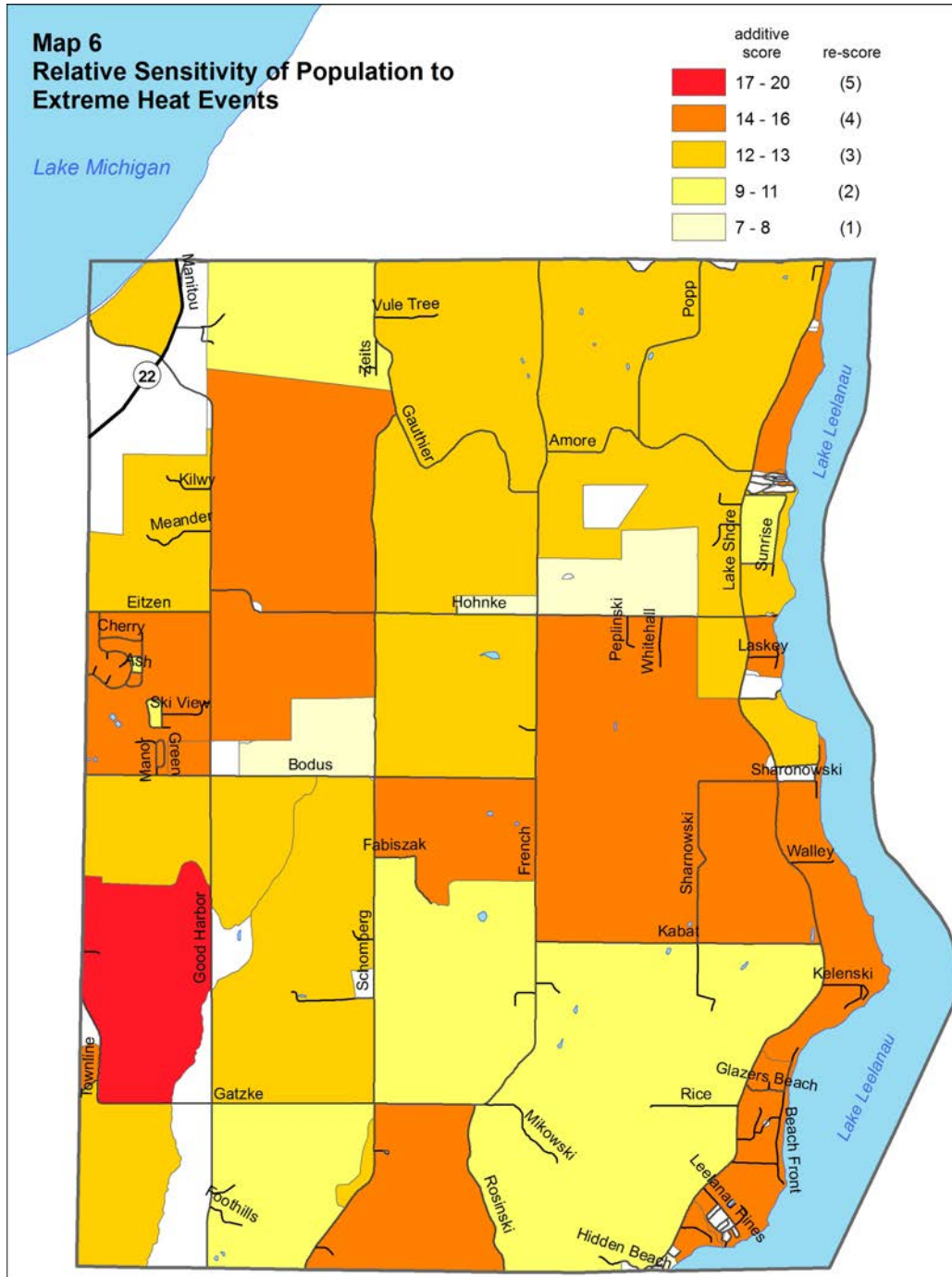


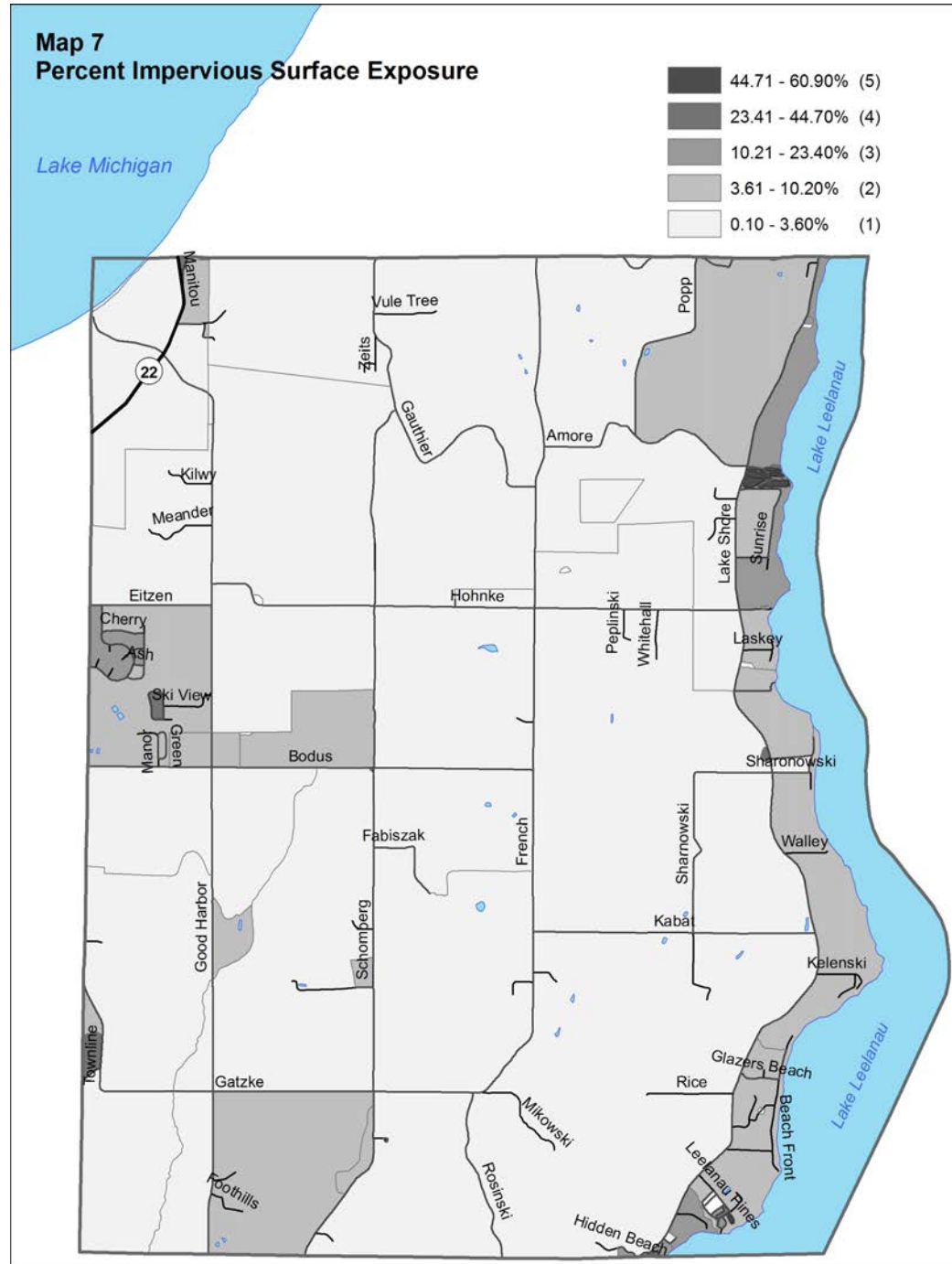


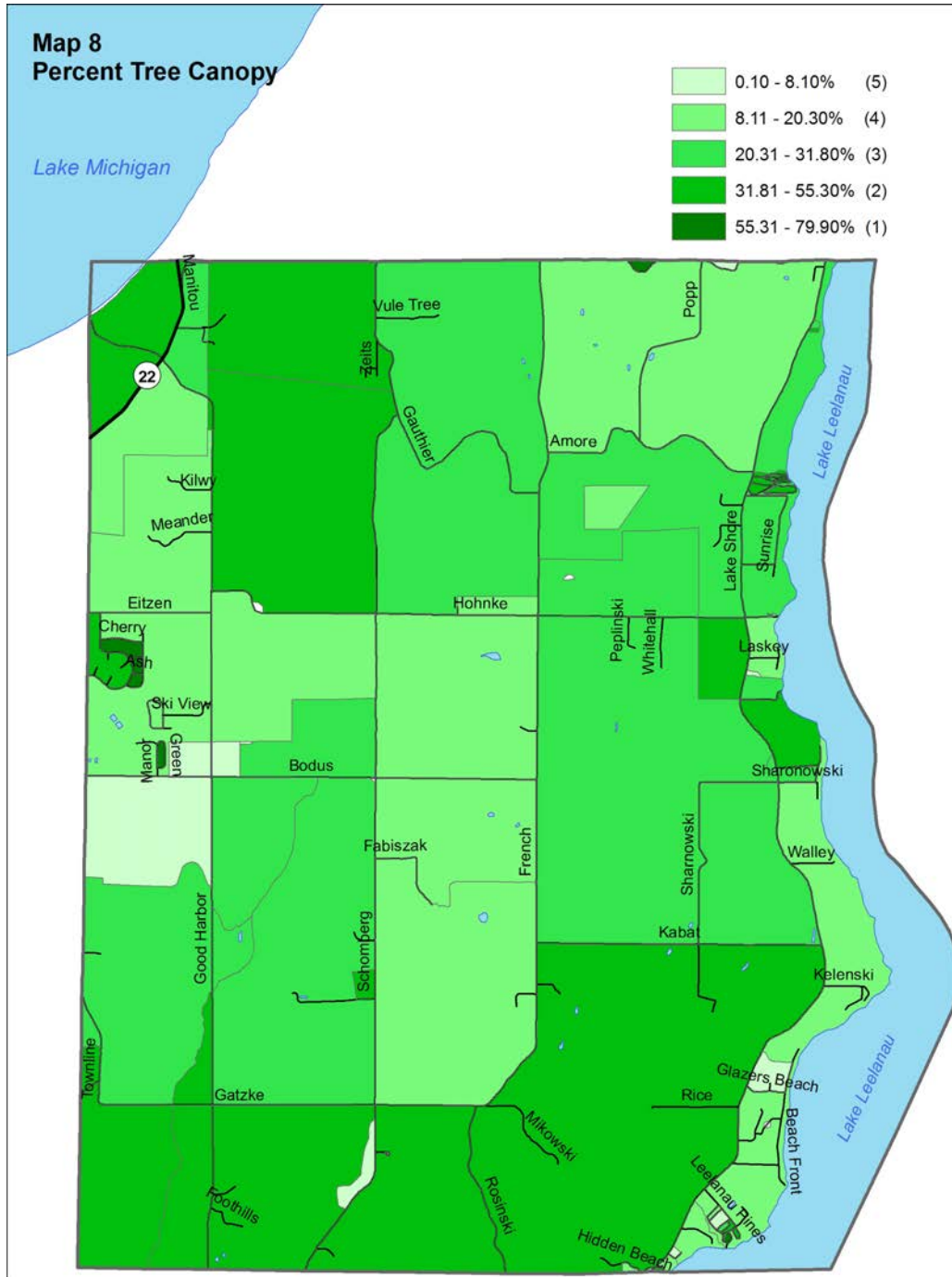


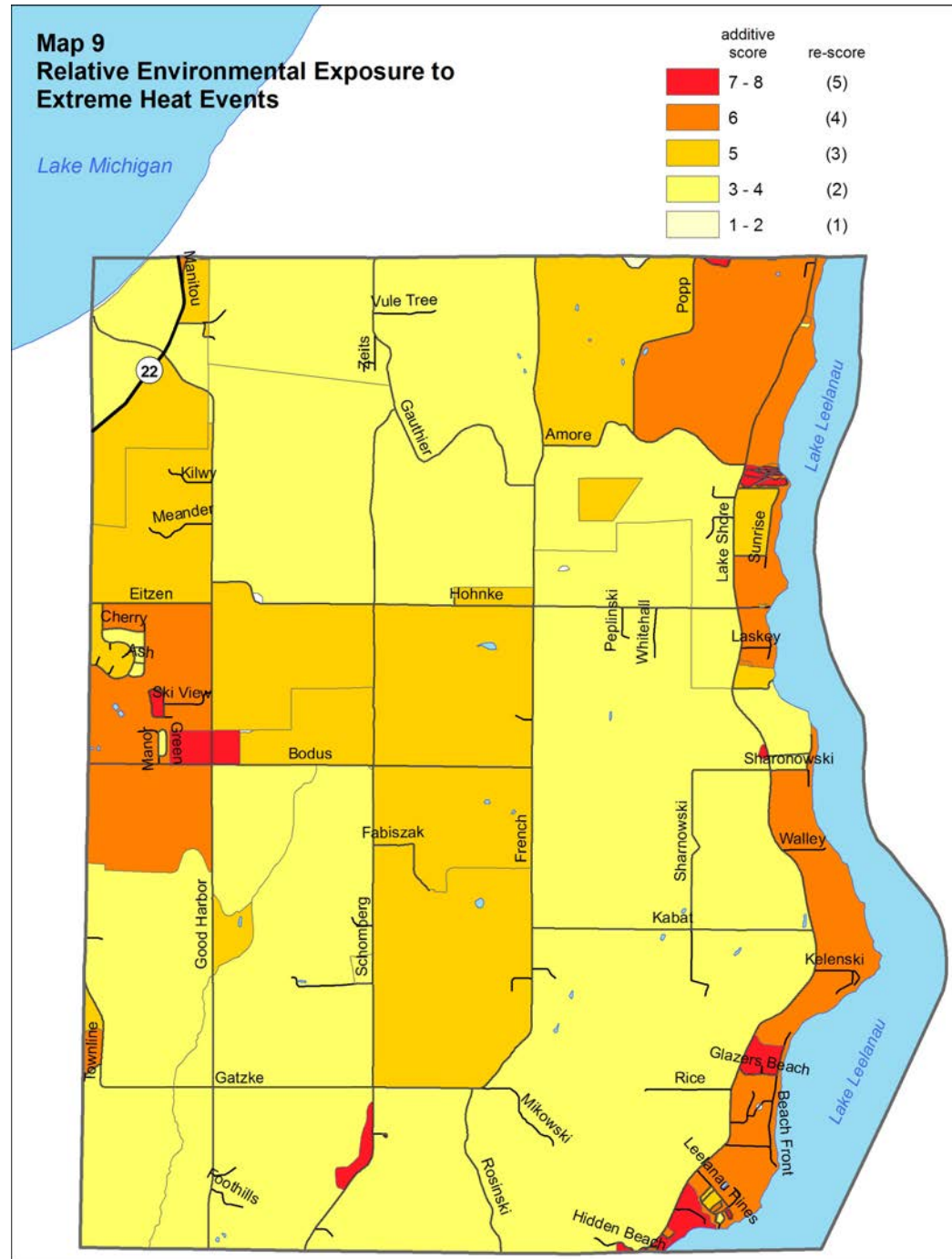


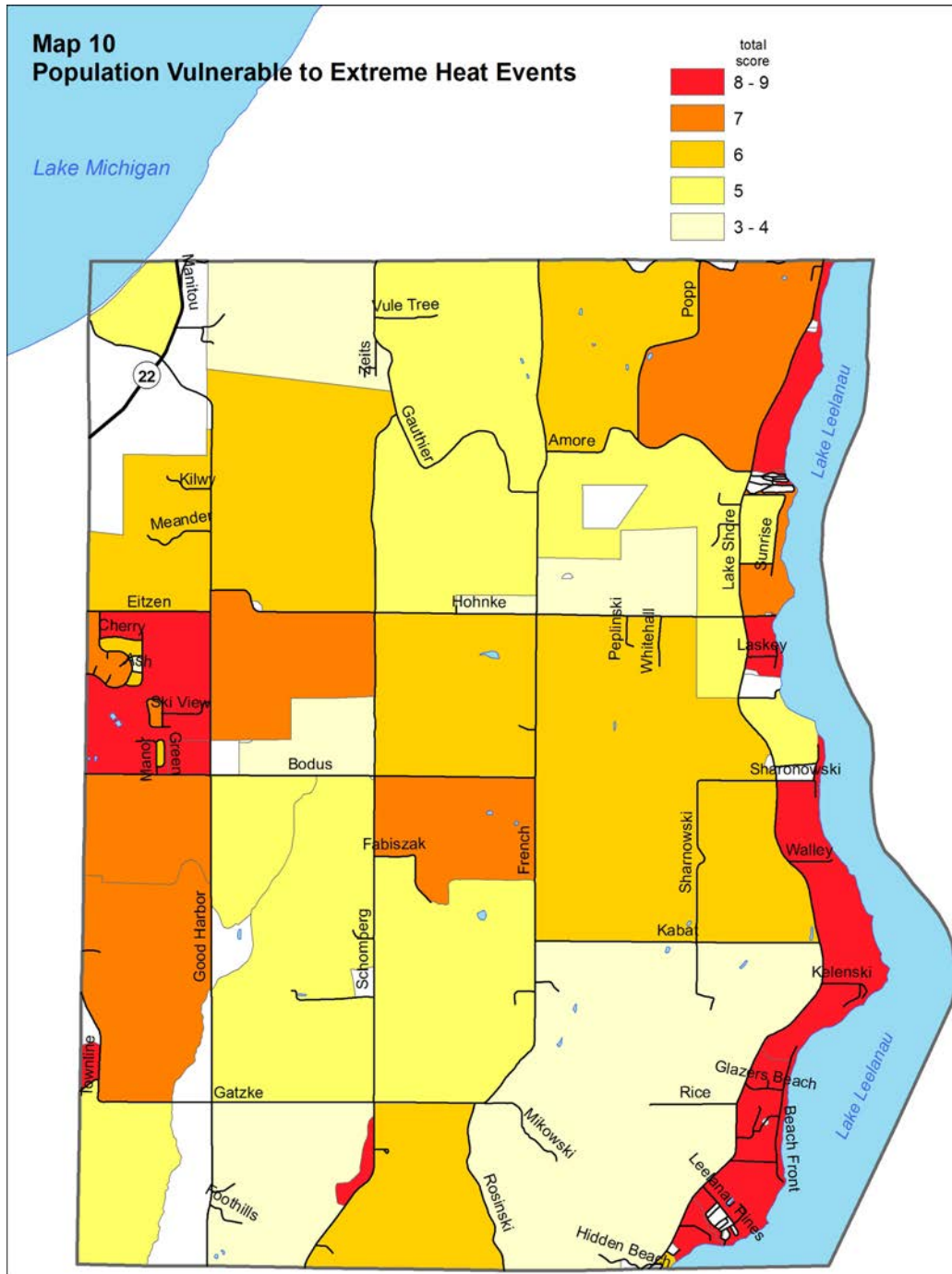




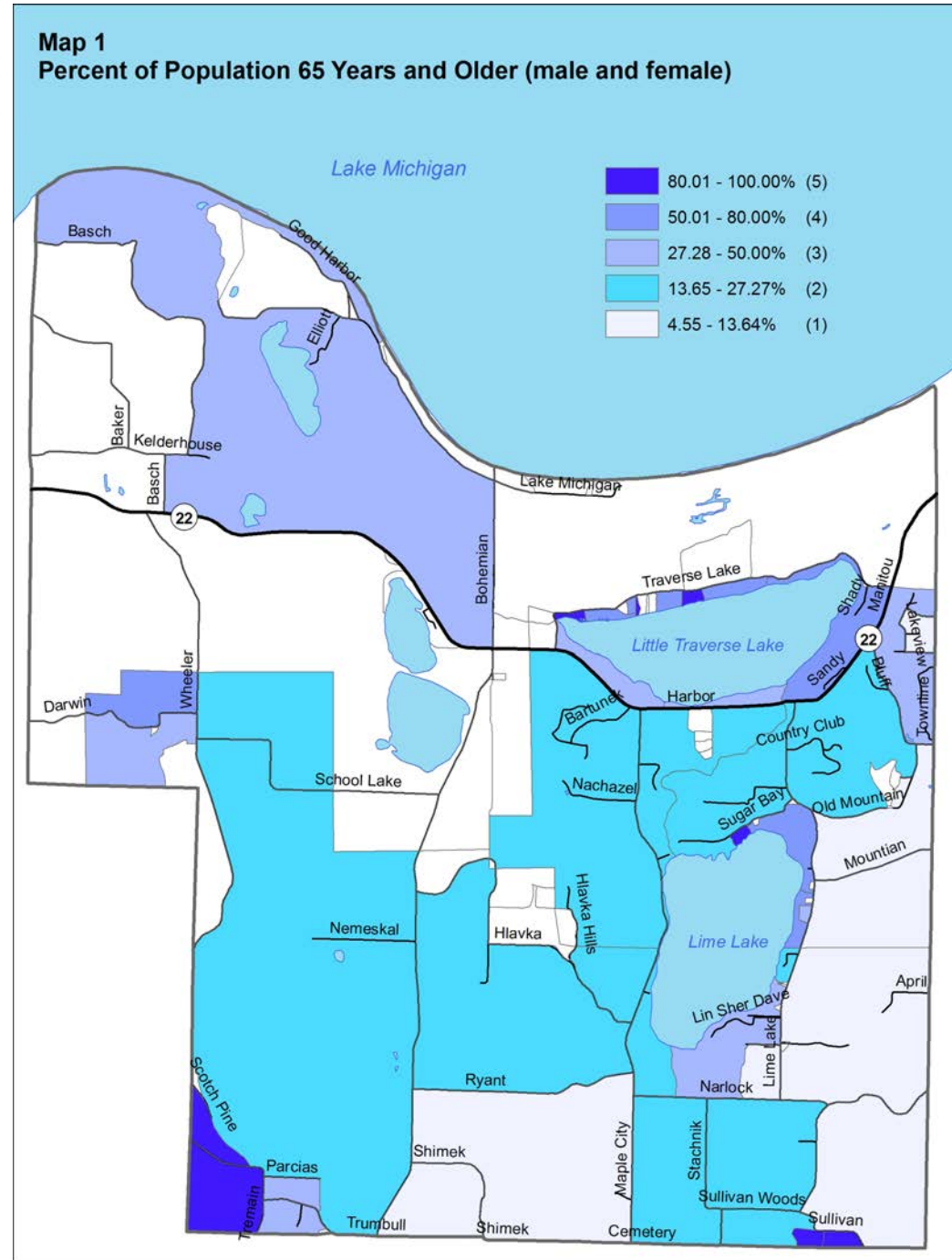


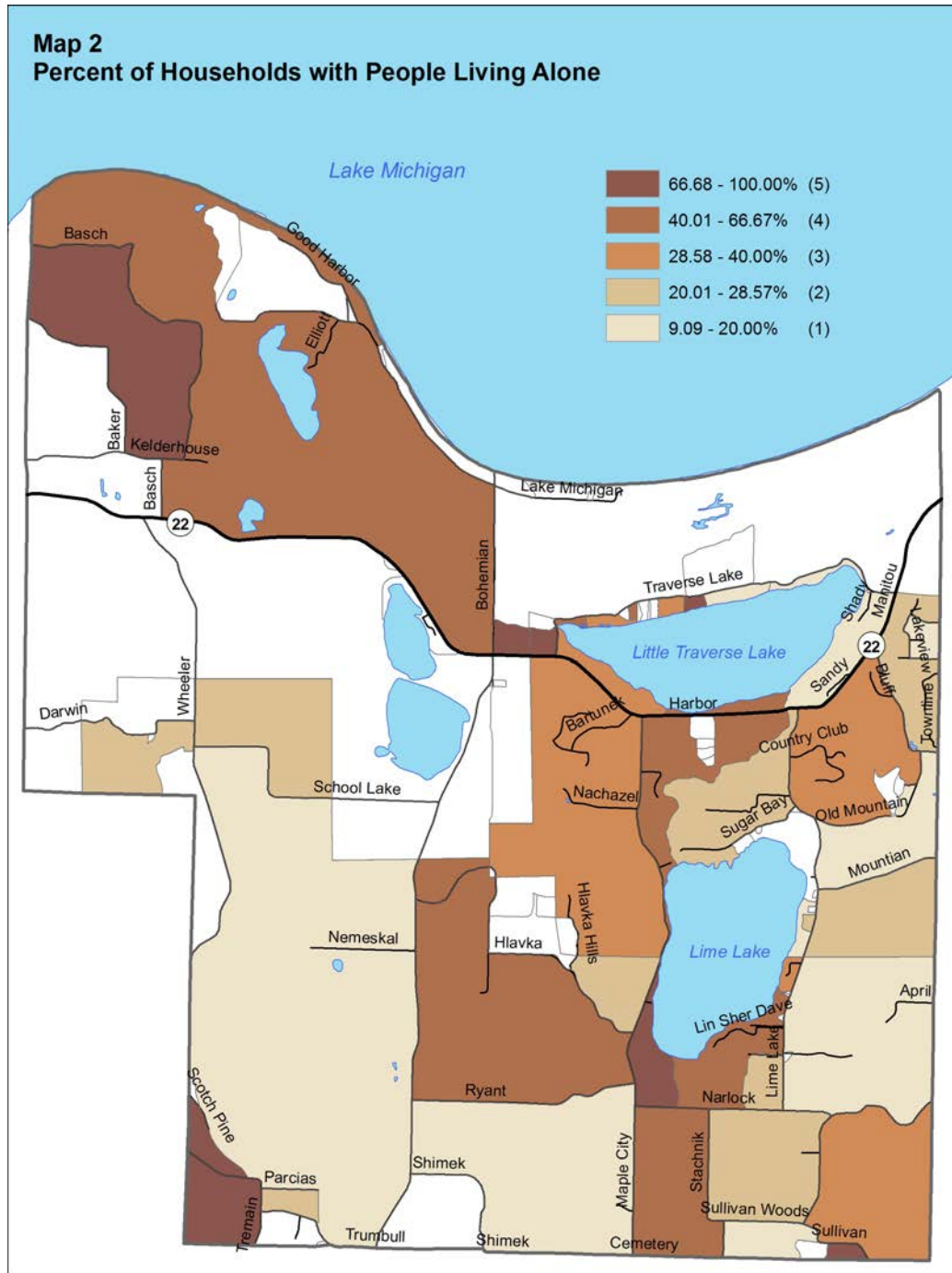


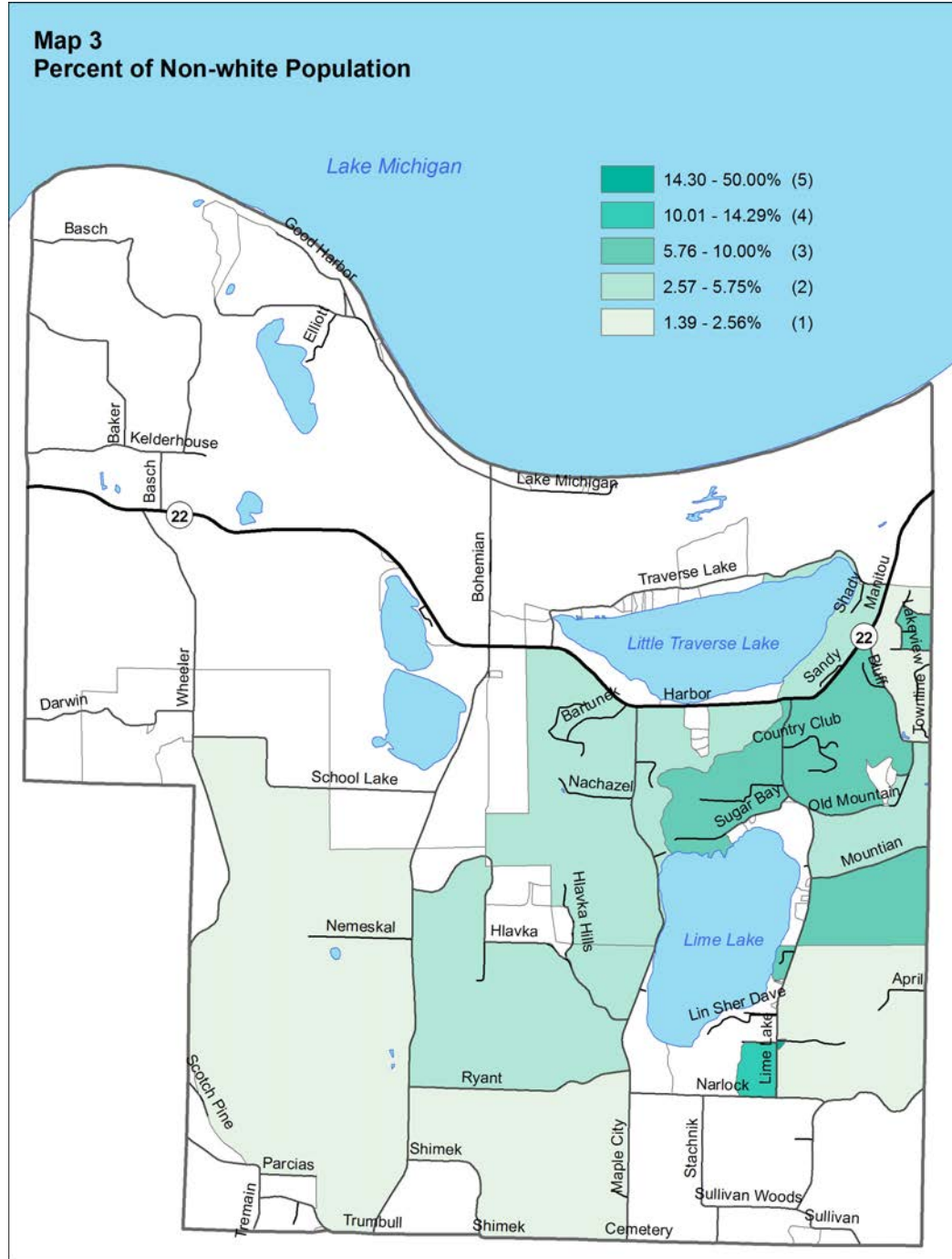


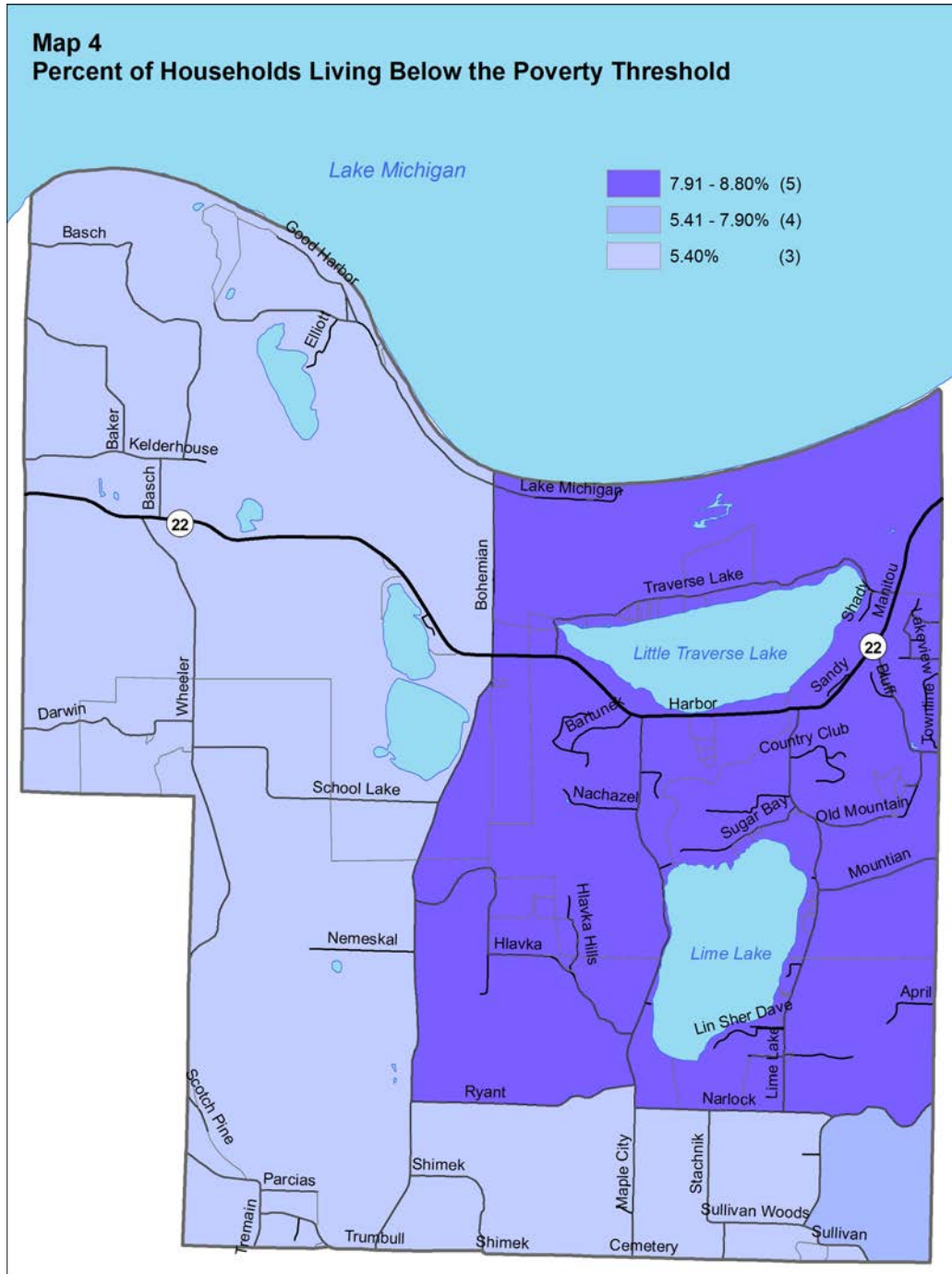


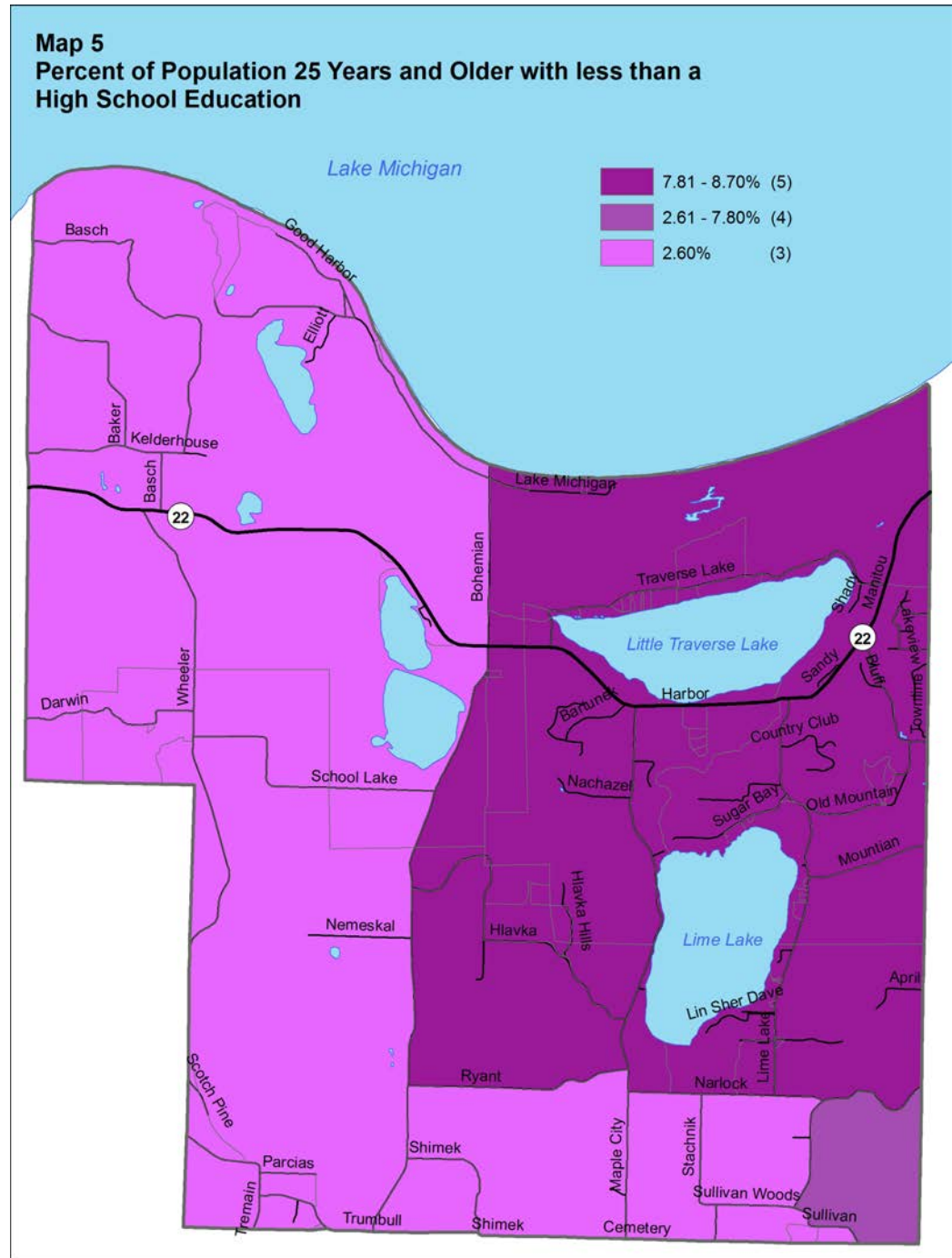
Cleveland Twp.

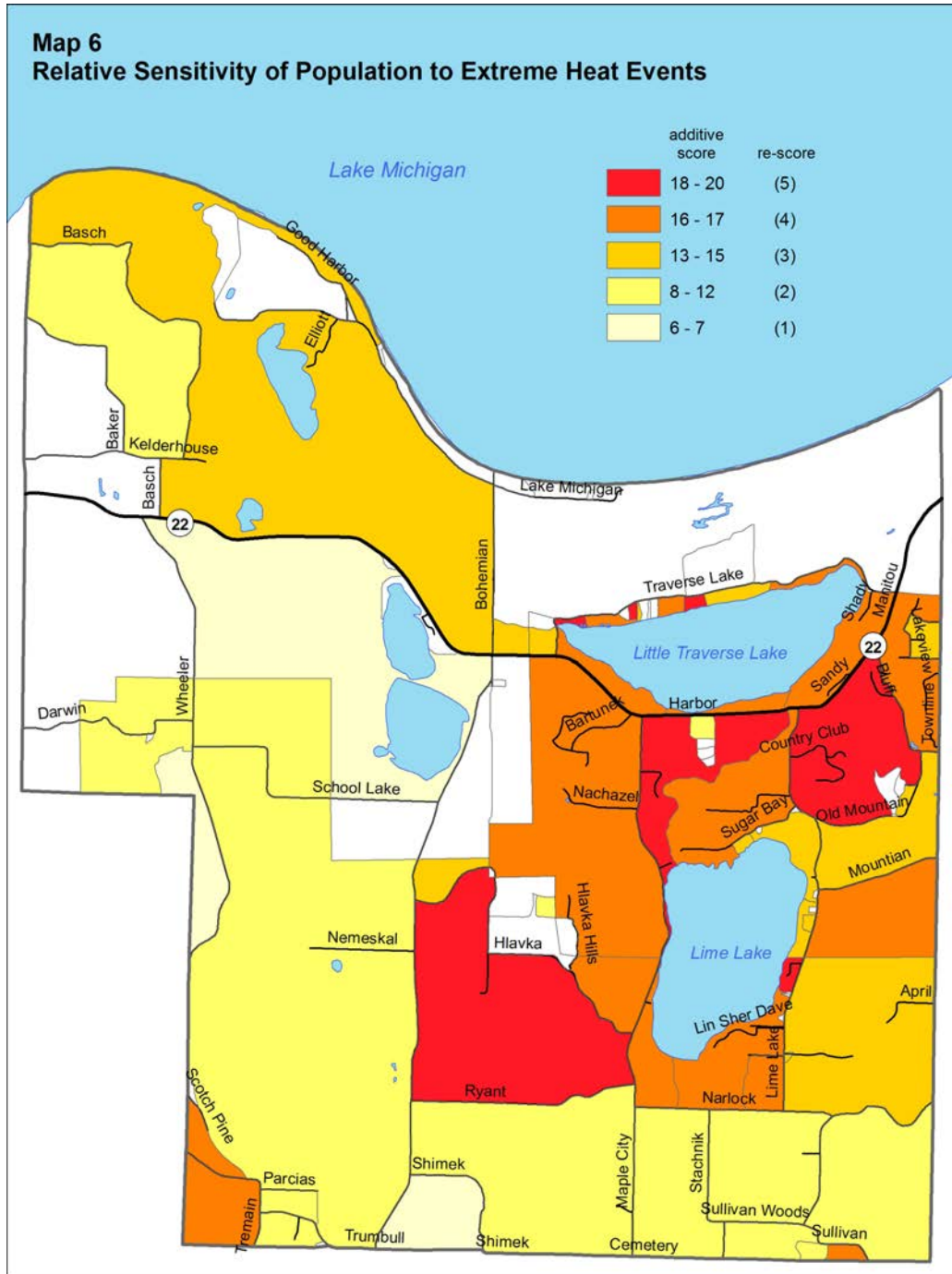


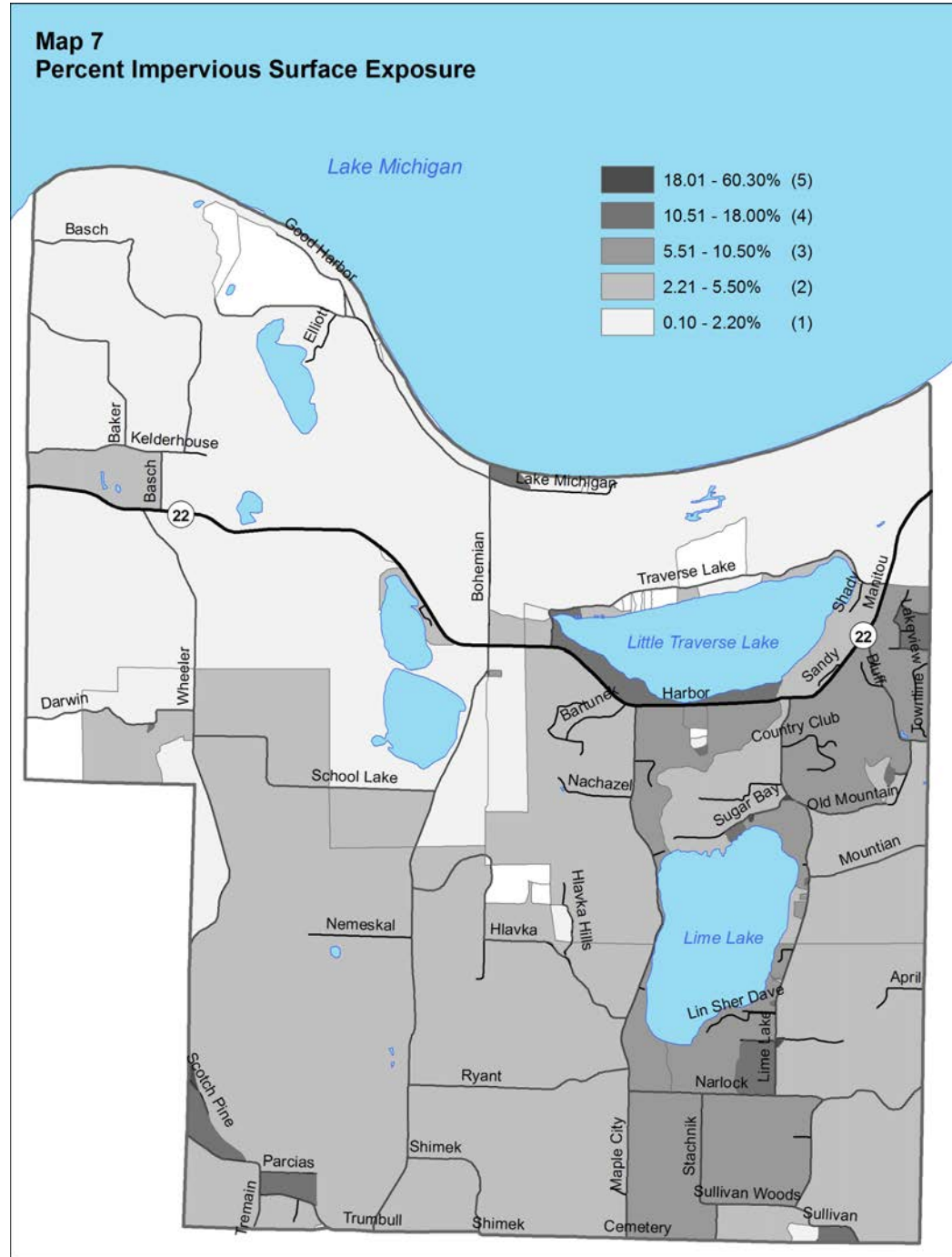


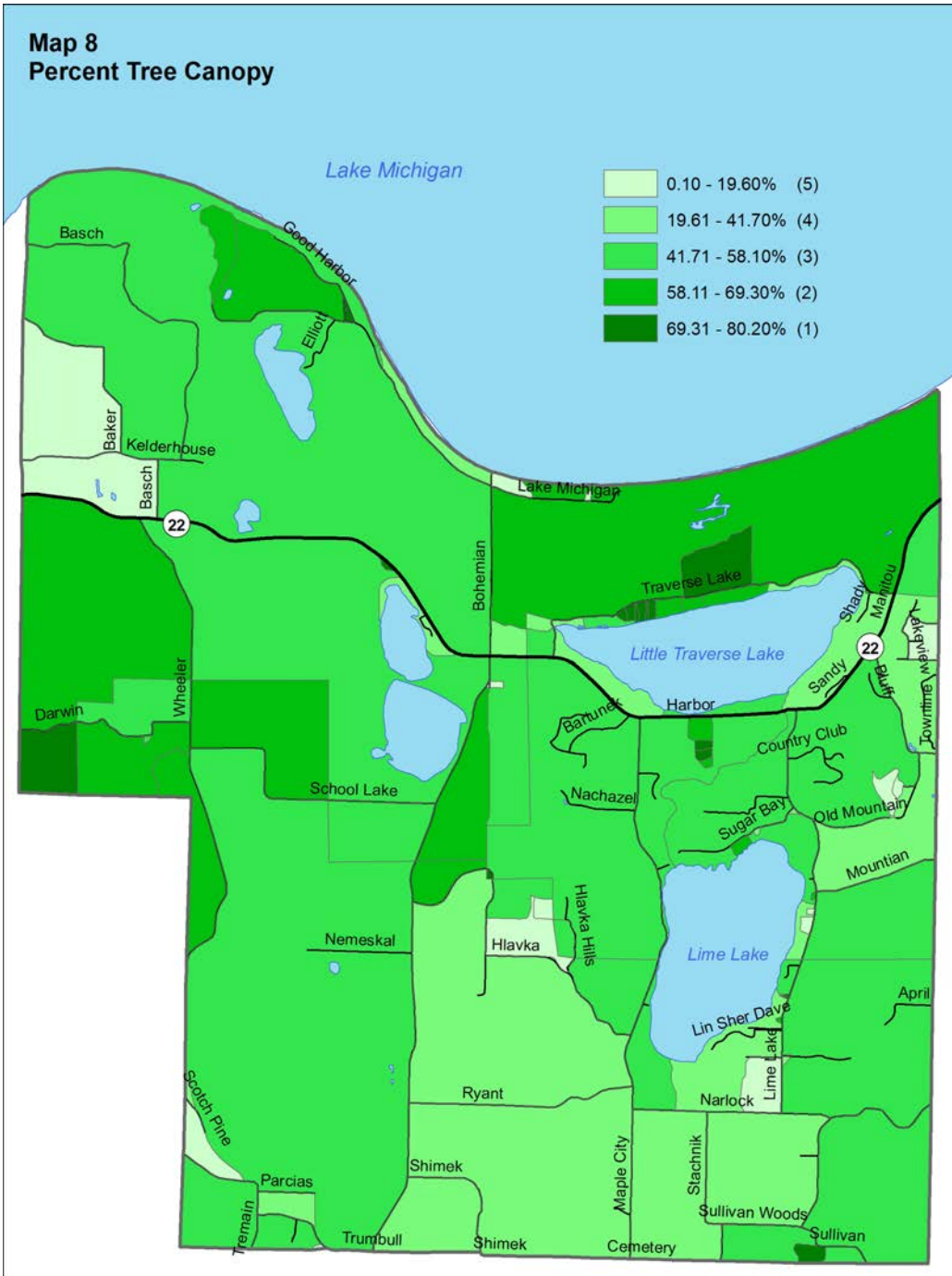


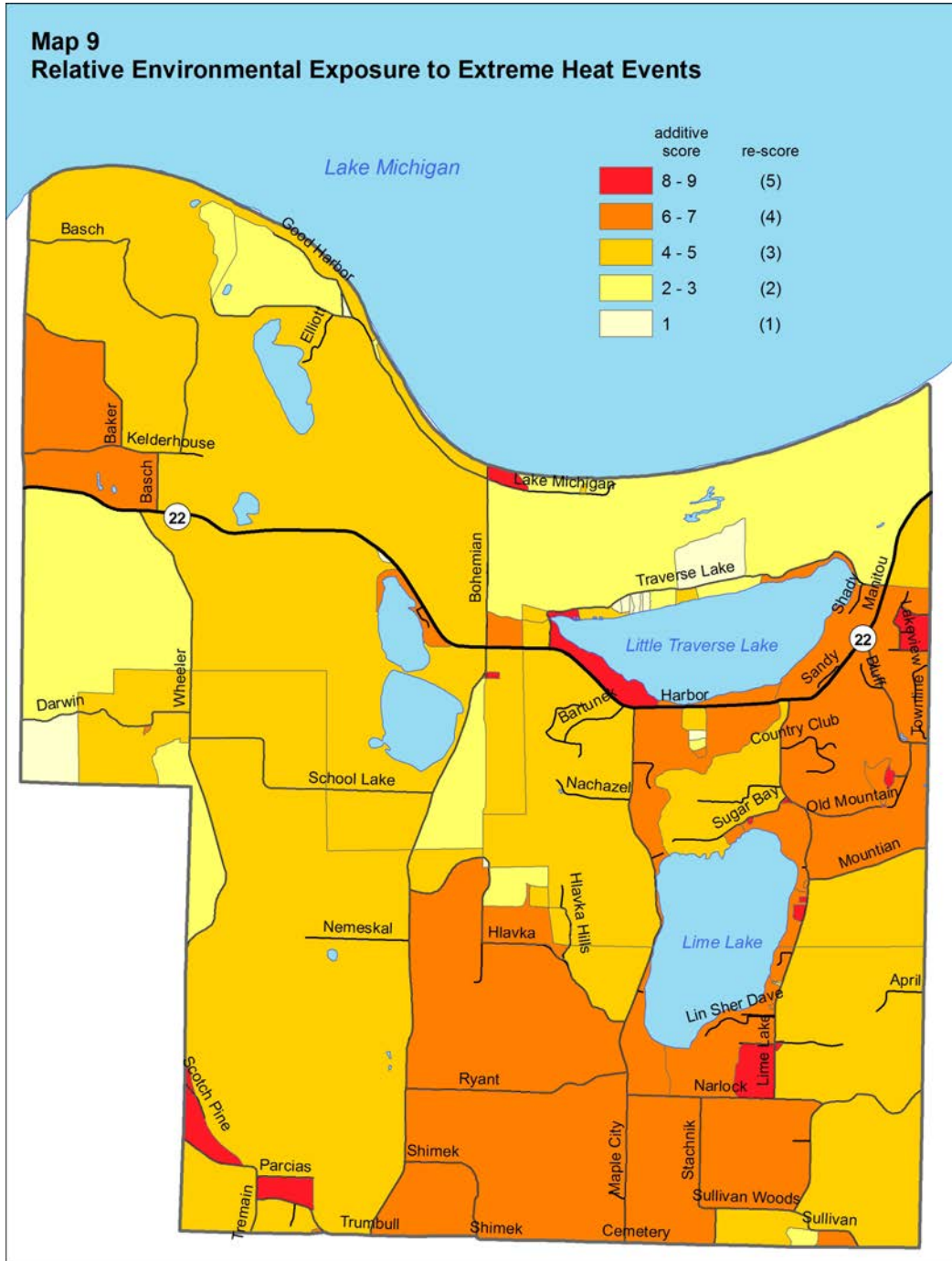


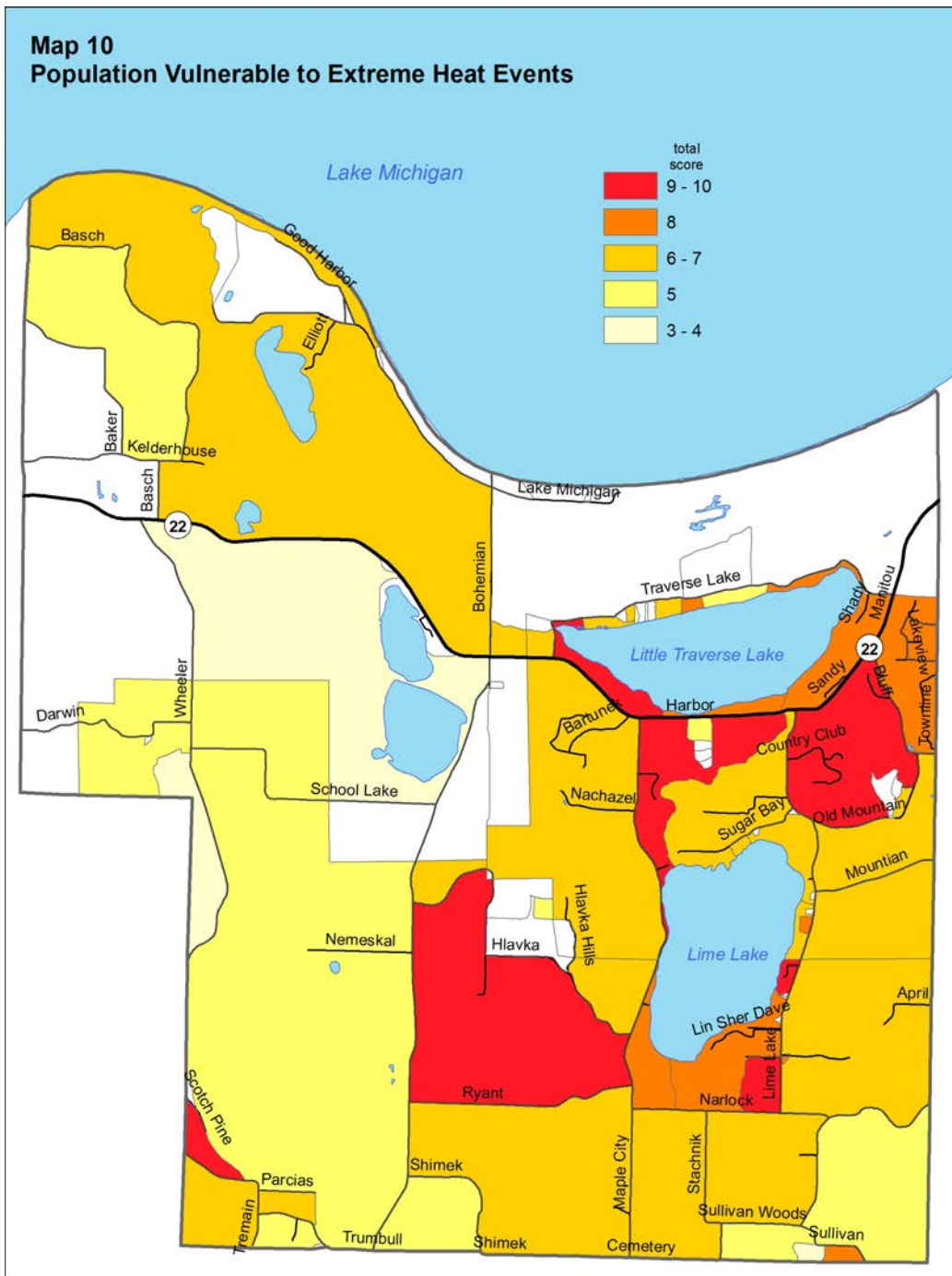








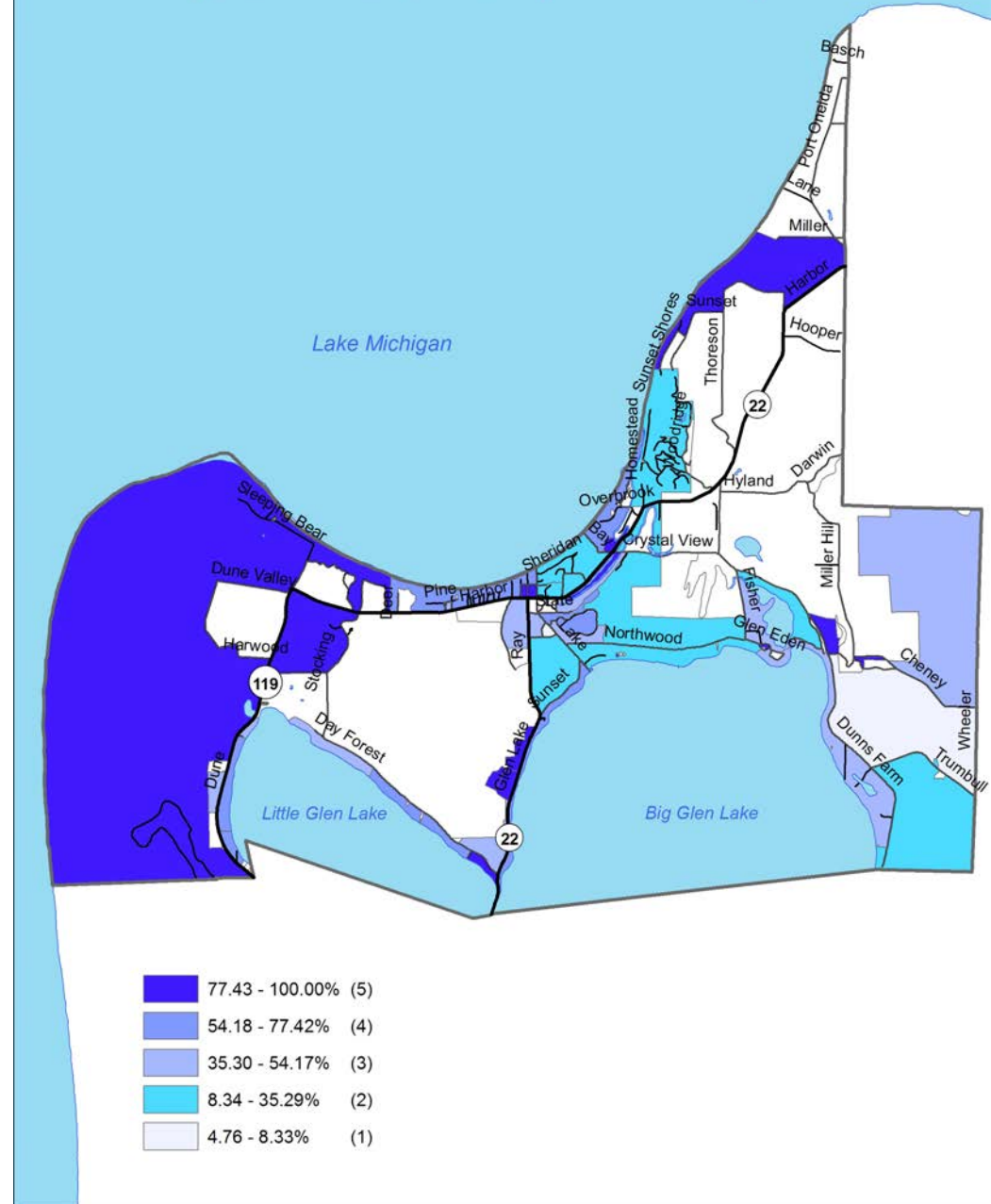




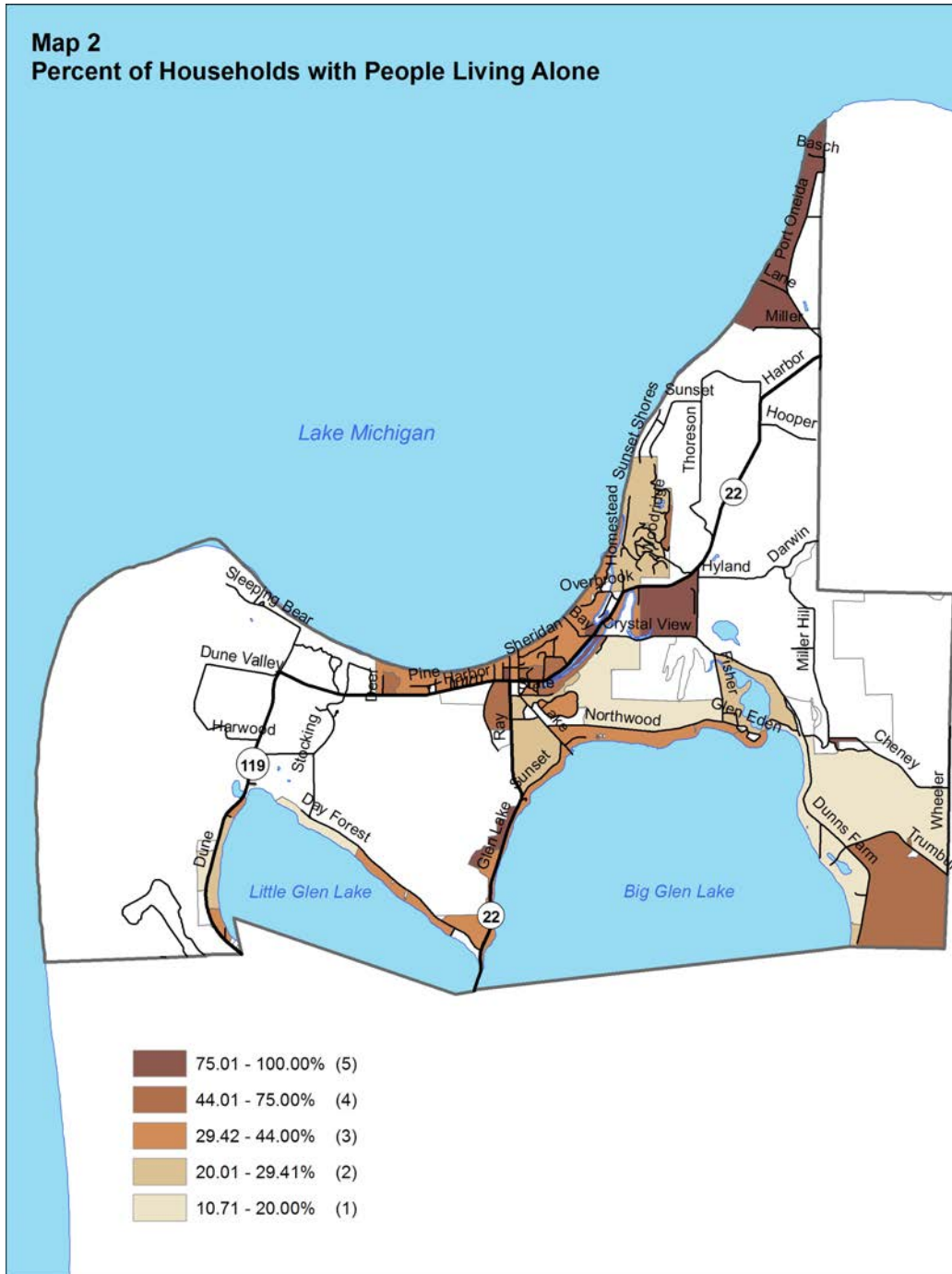
Glen Arbor Twp.

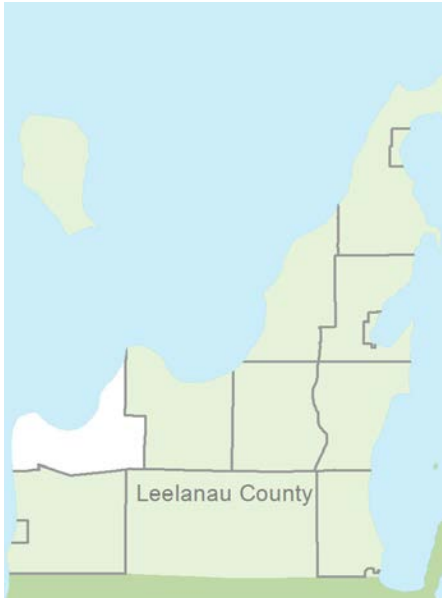


Map 1
Percent of Population 65 Years and Older (male and female)

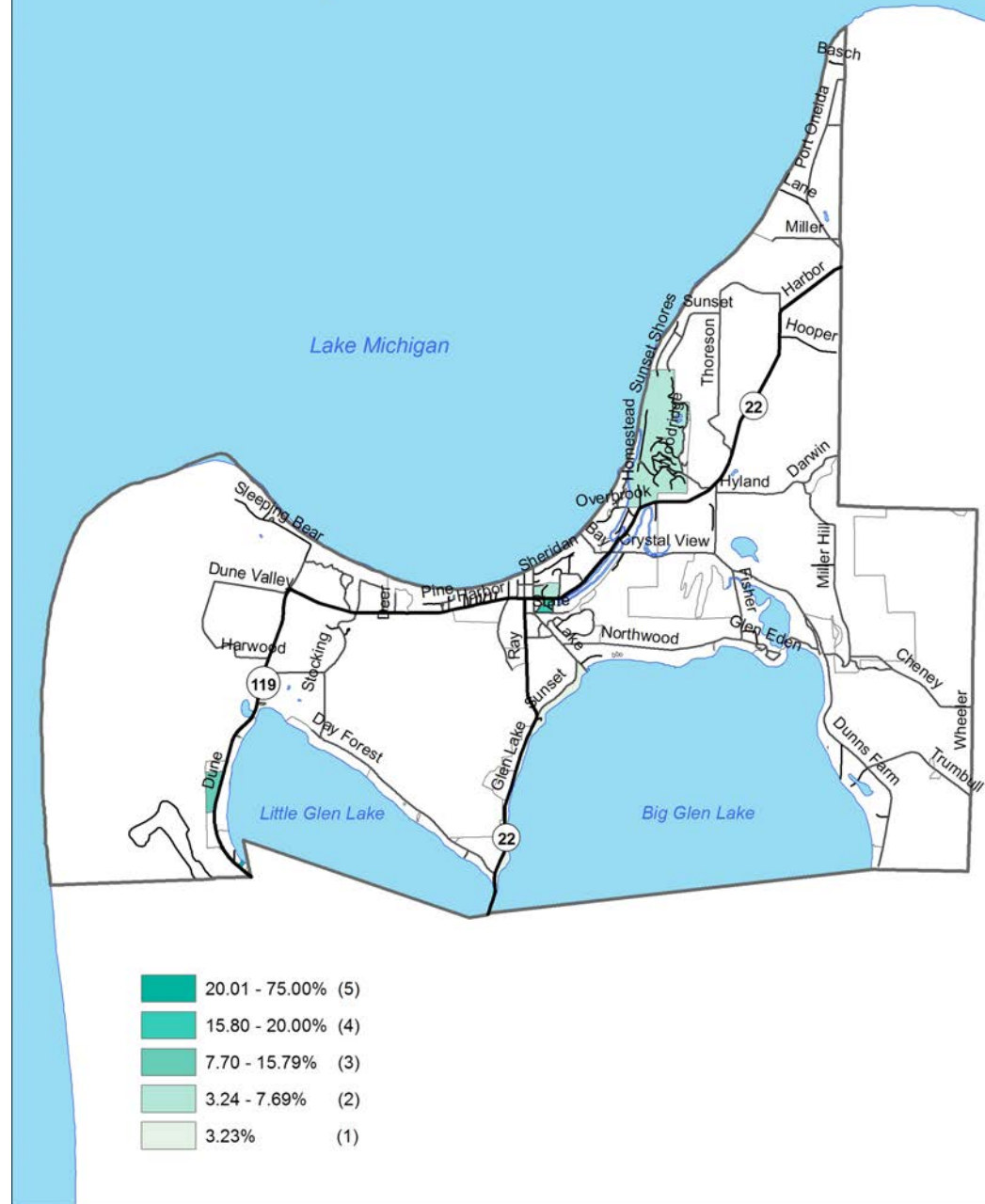


Map 2
Percent of Households with People Living Alone

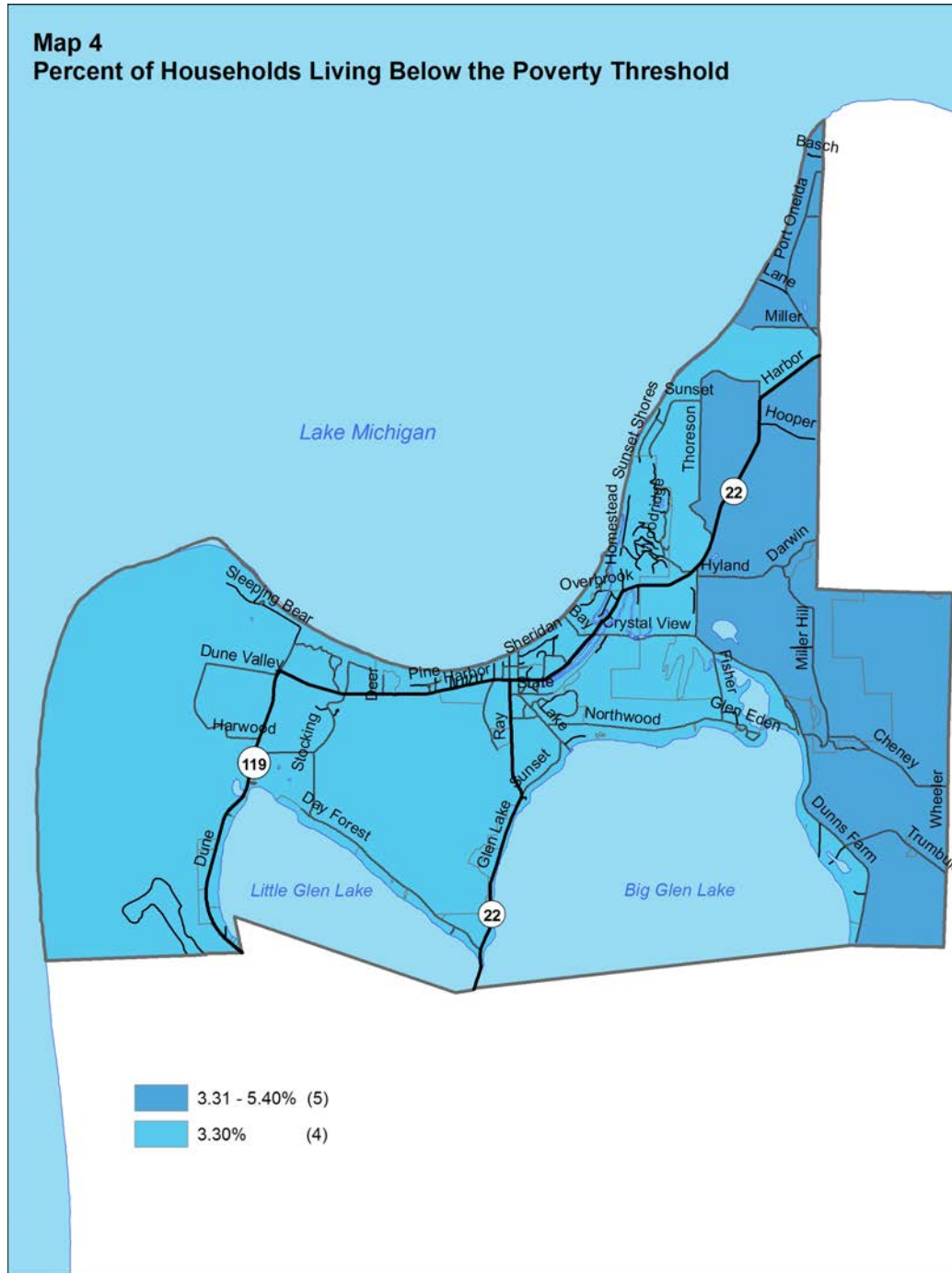


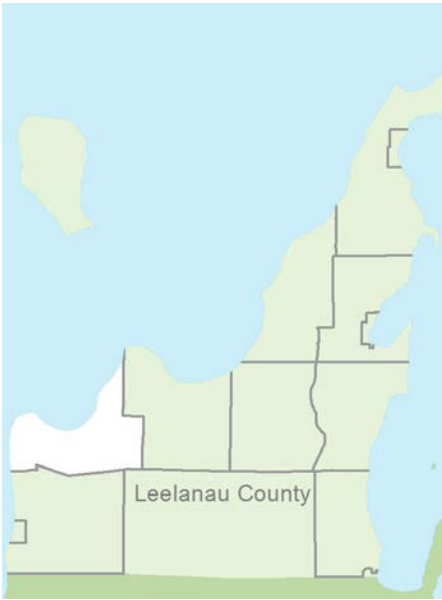


Map 3
Percent of Non-white Population

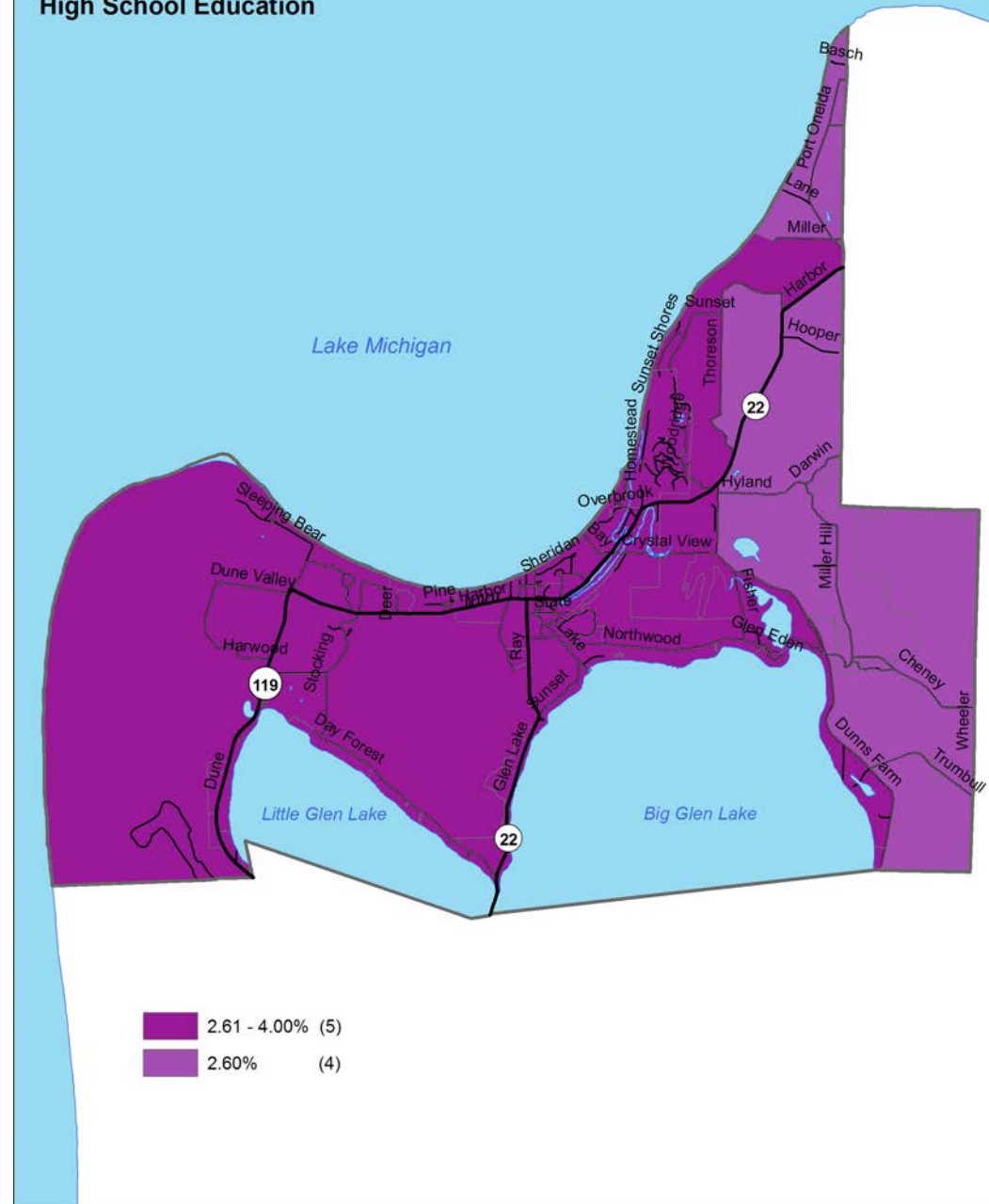


Map 4
Percent of Households Living Below the Poverty Threshold

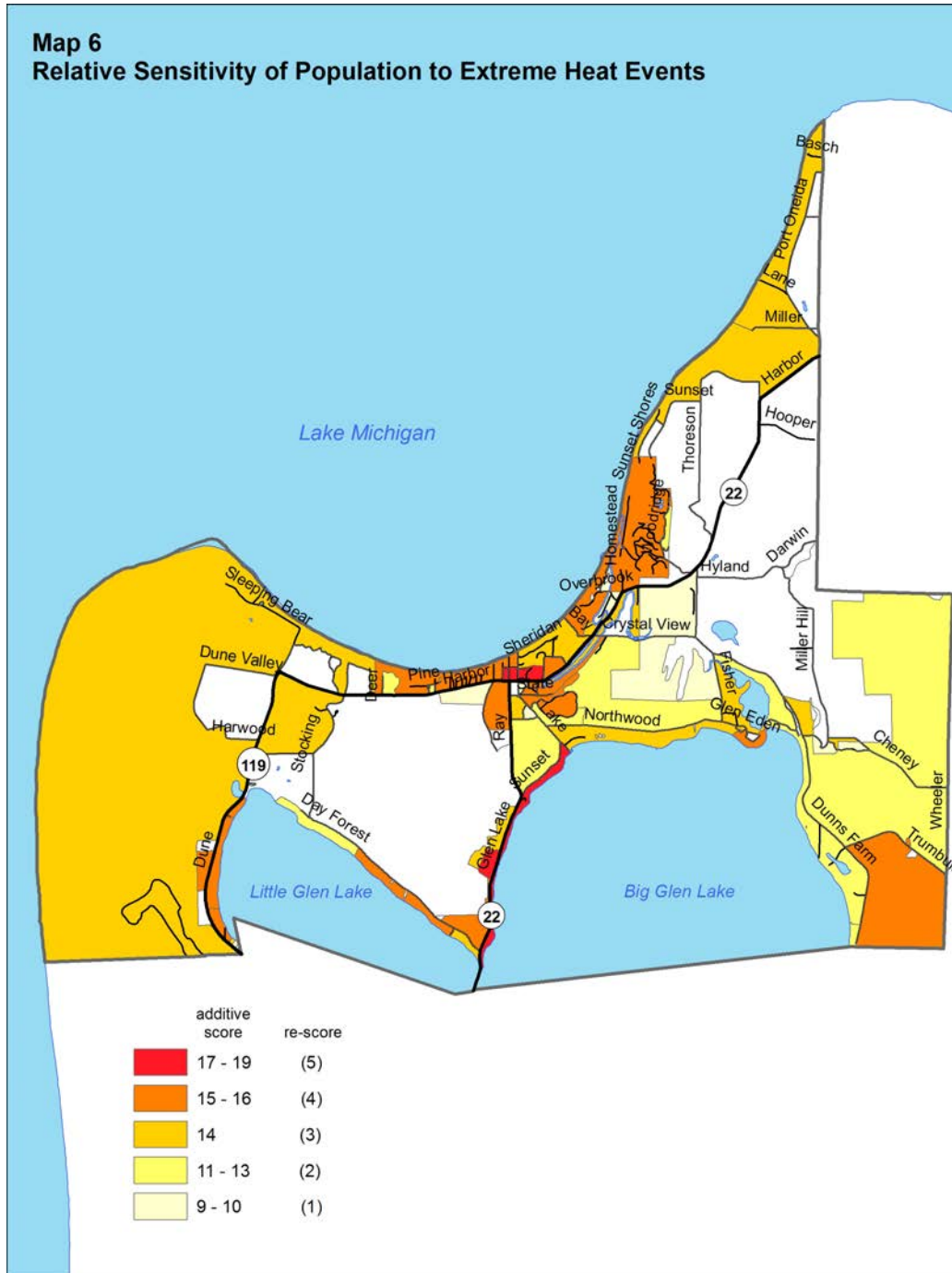




Map 5
Percent of Population 25 Years and Older with less than a High School Education

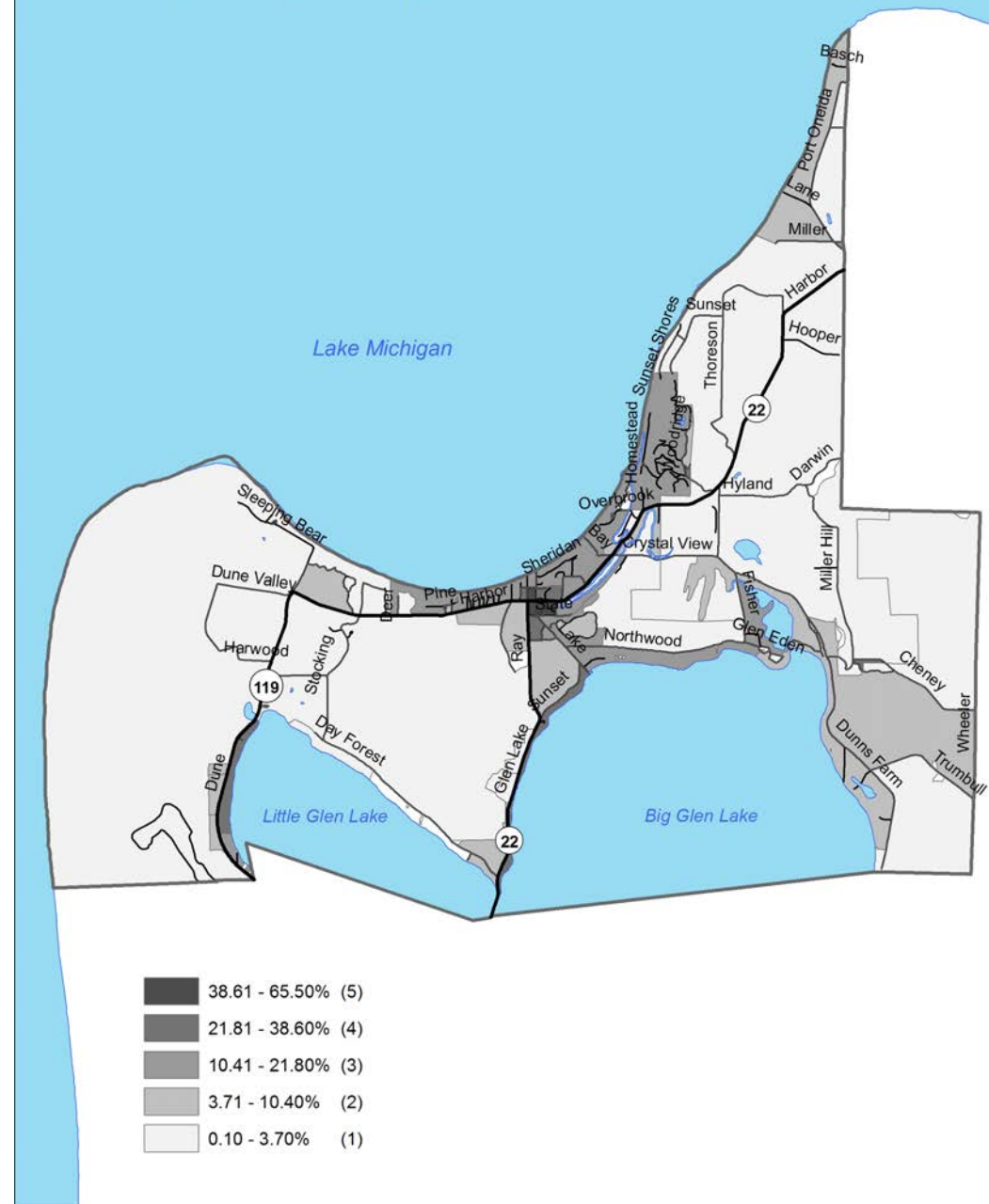


Map 6
Relative Sensitivity of Population to Extreme Heat Events

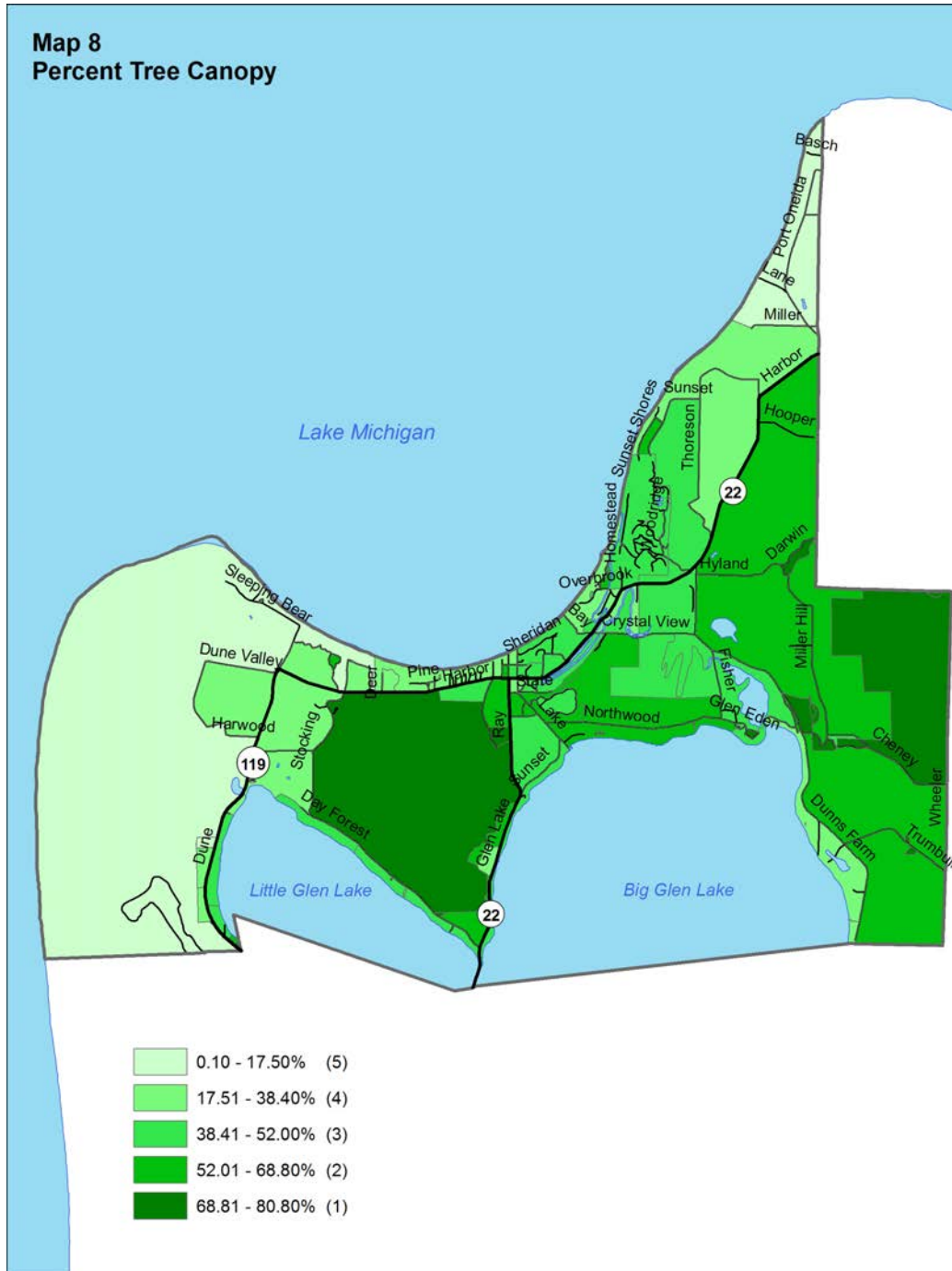




Map 7
Percent Impervious Surface Exposure

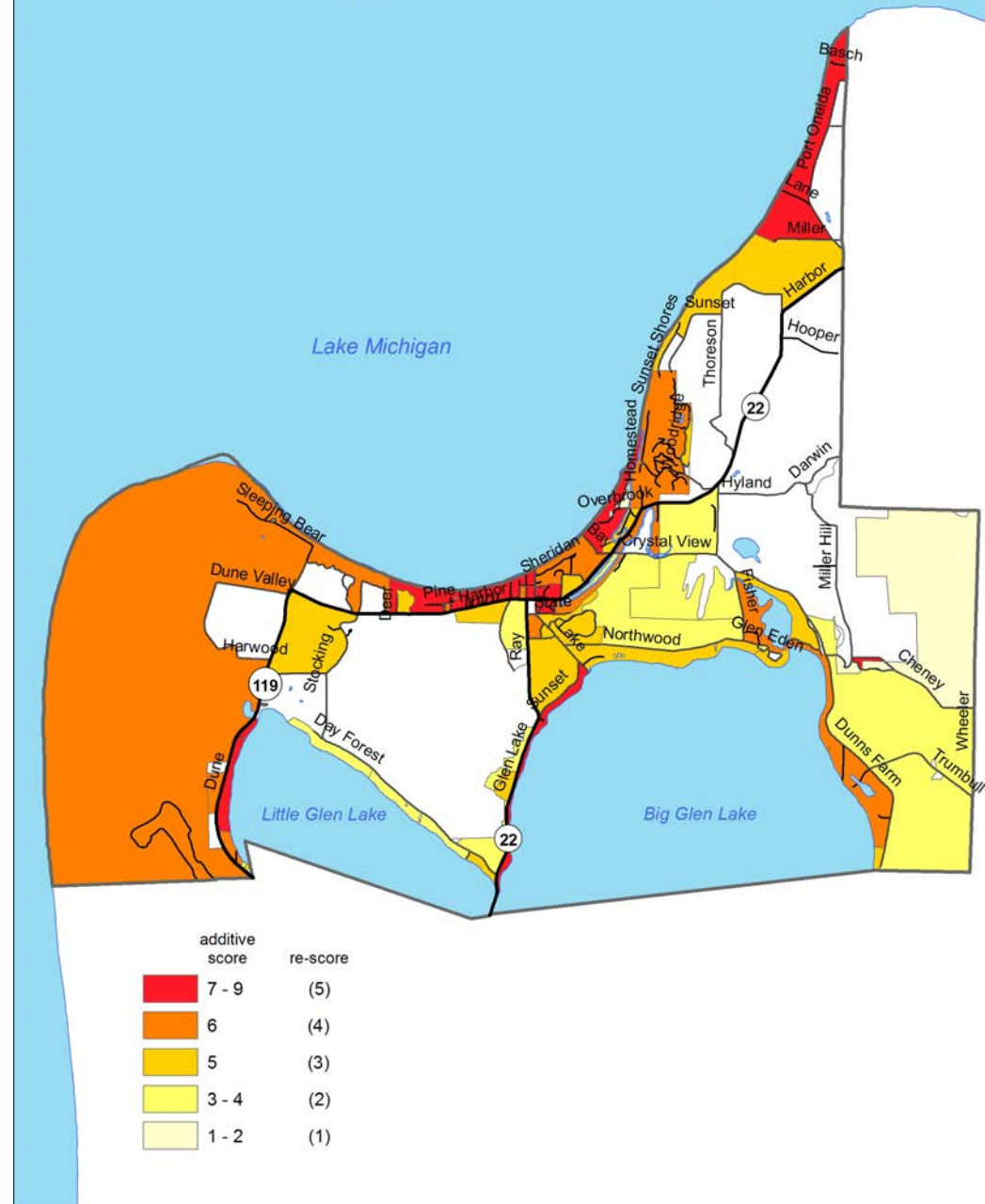


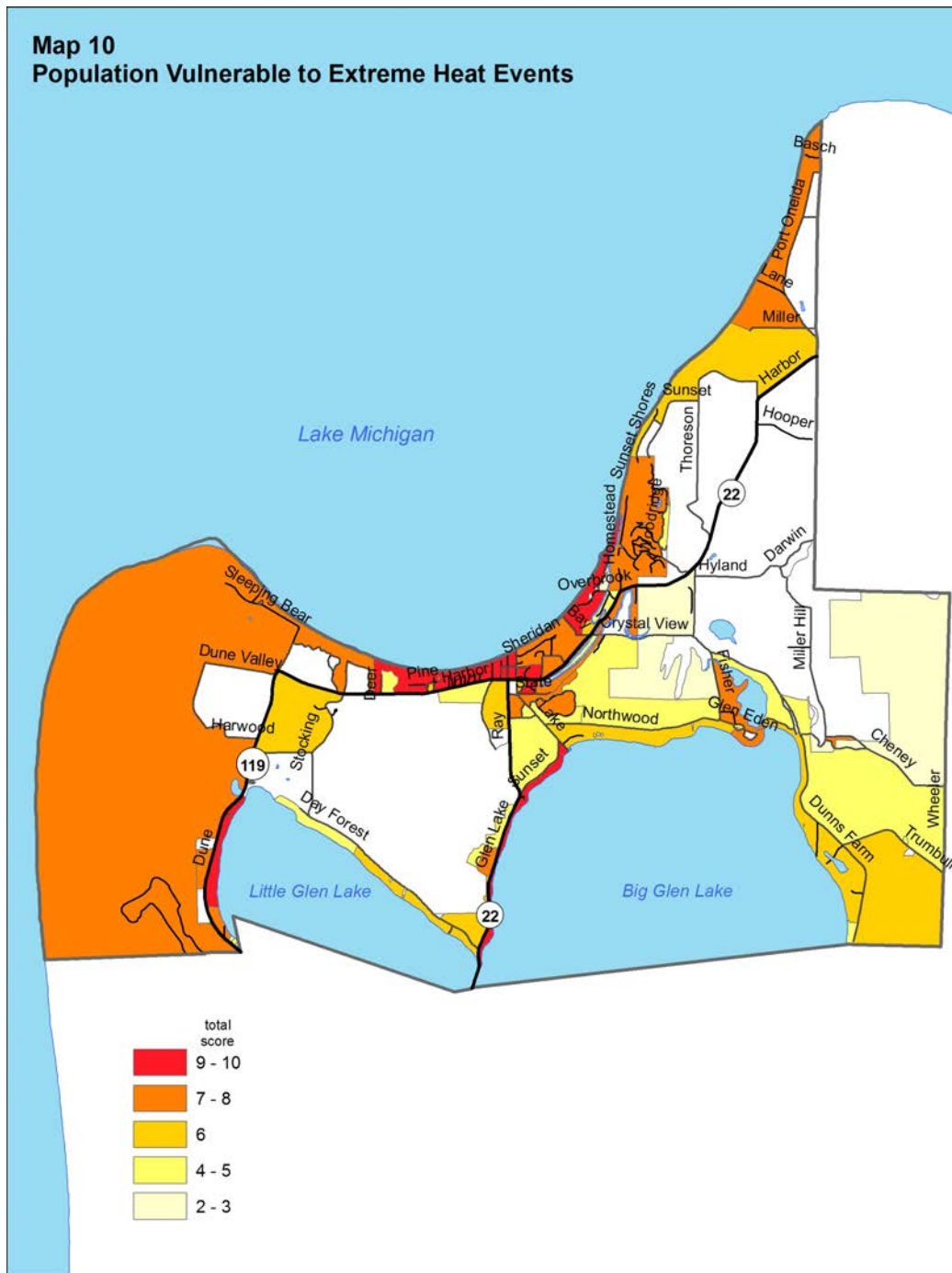
Map 8
Percent Tree Canopy



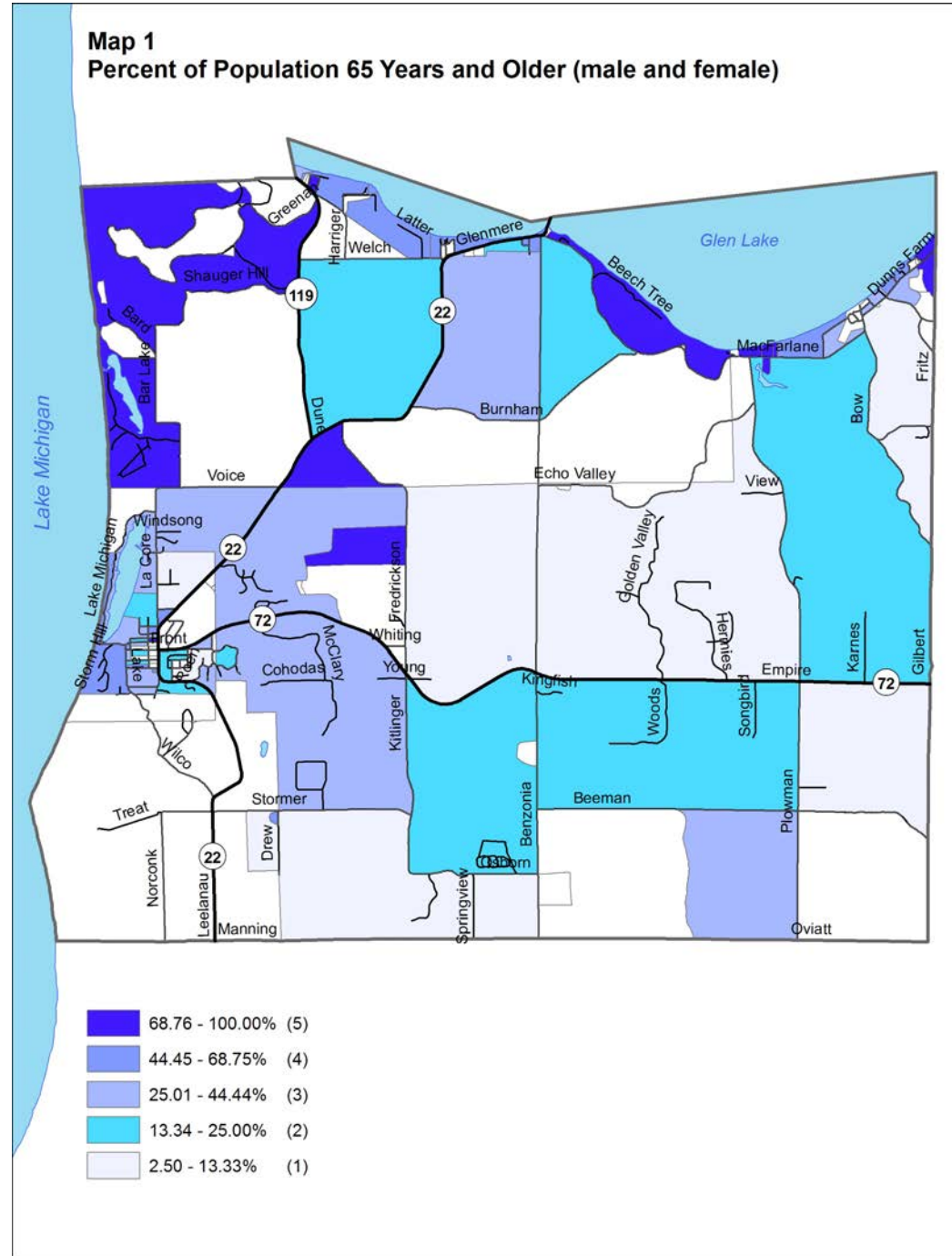


Map 9
Relative Environmental Exposure to Extreme Heat Events

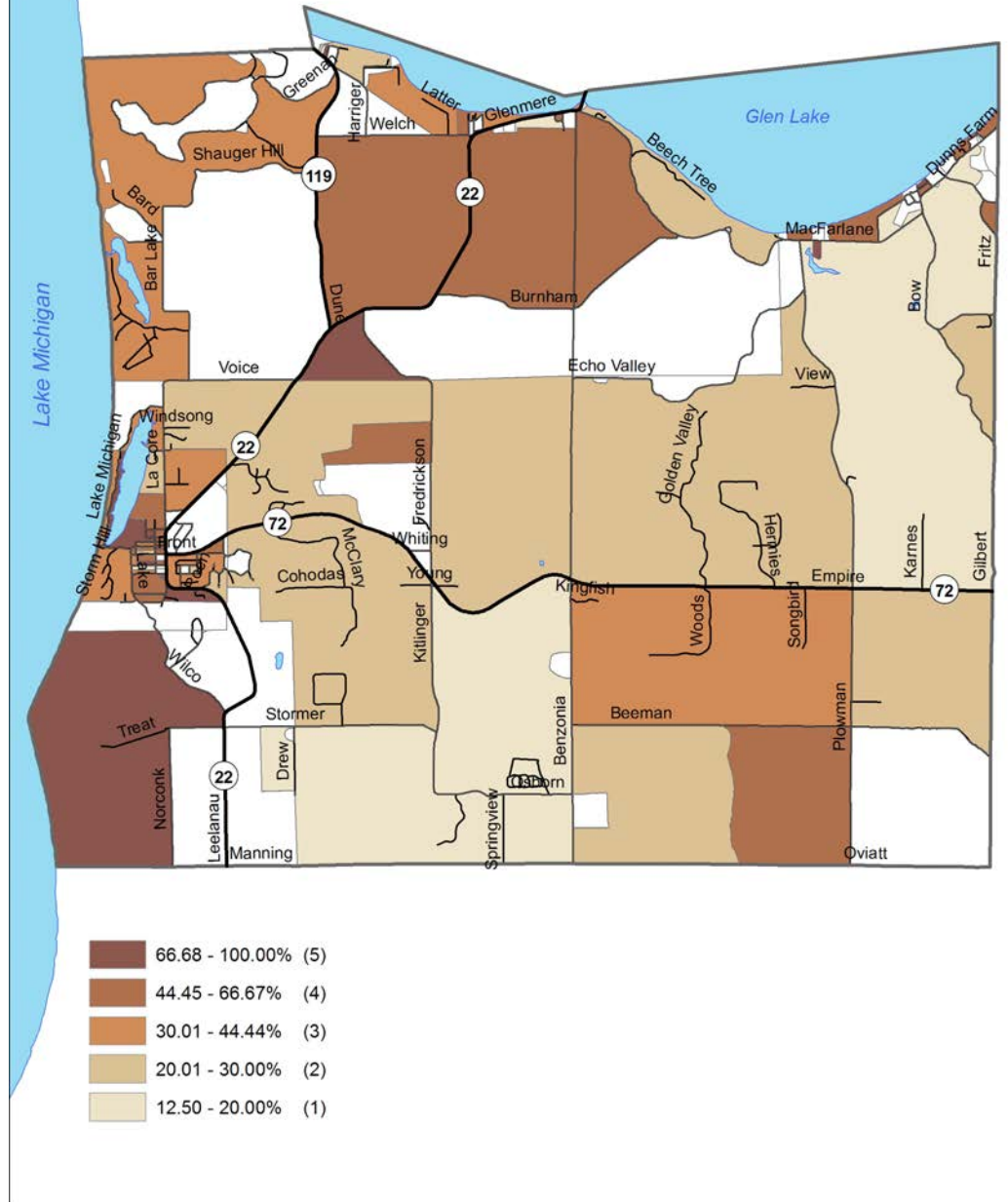




Empire Twp./ Empire

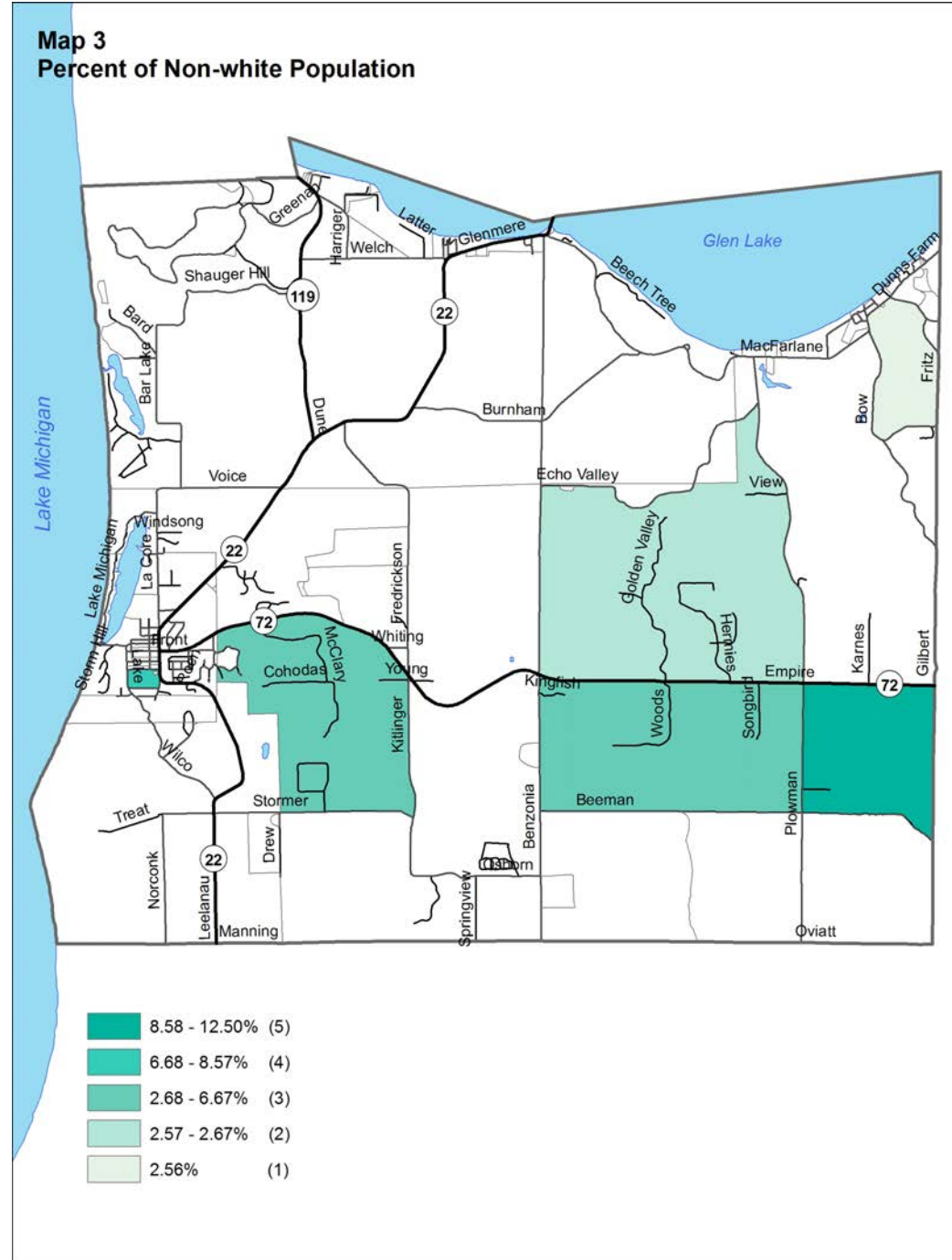


Map 2
Percent of Households with People Living Alone

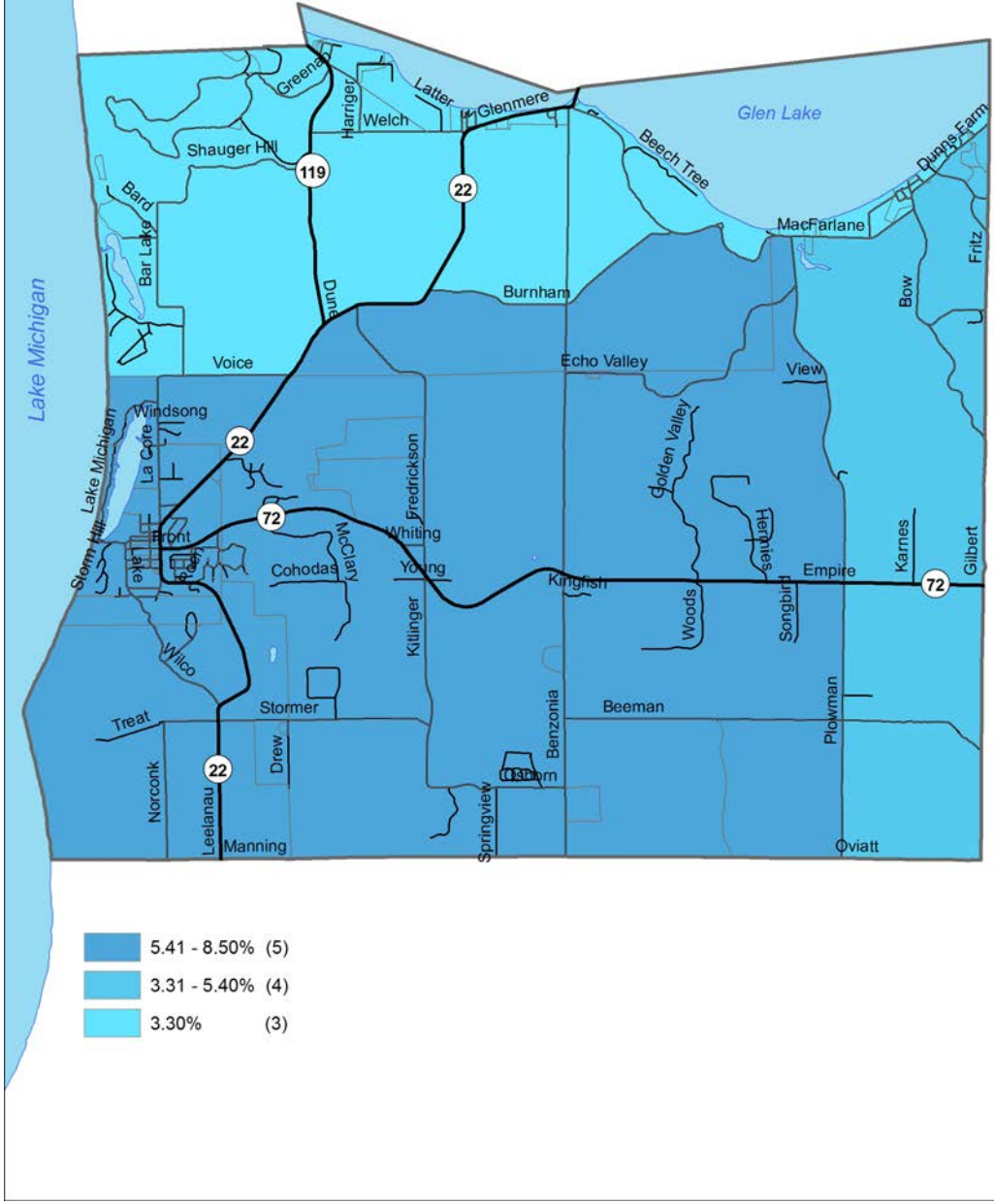


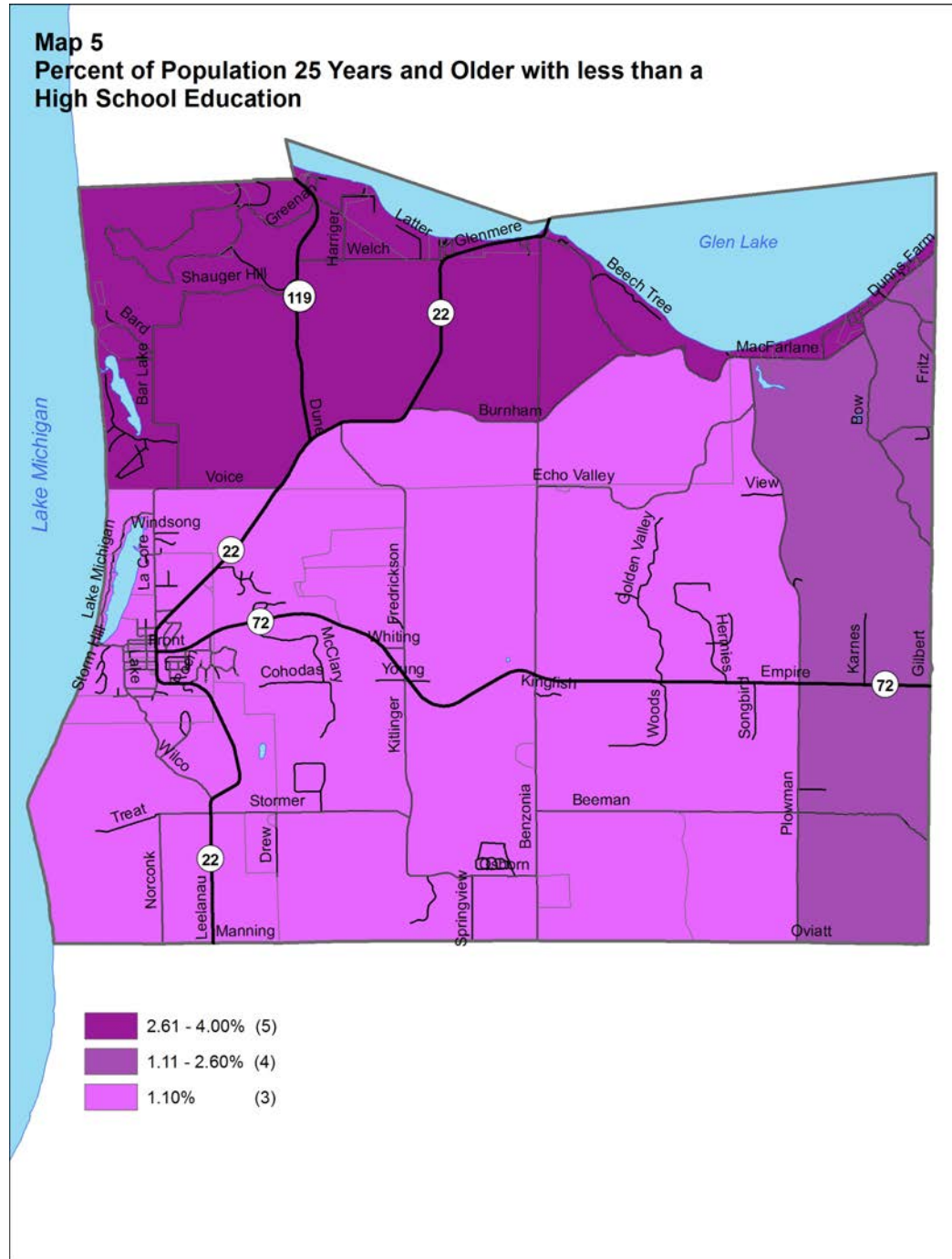


Map 3
Percent of Non-white Population

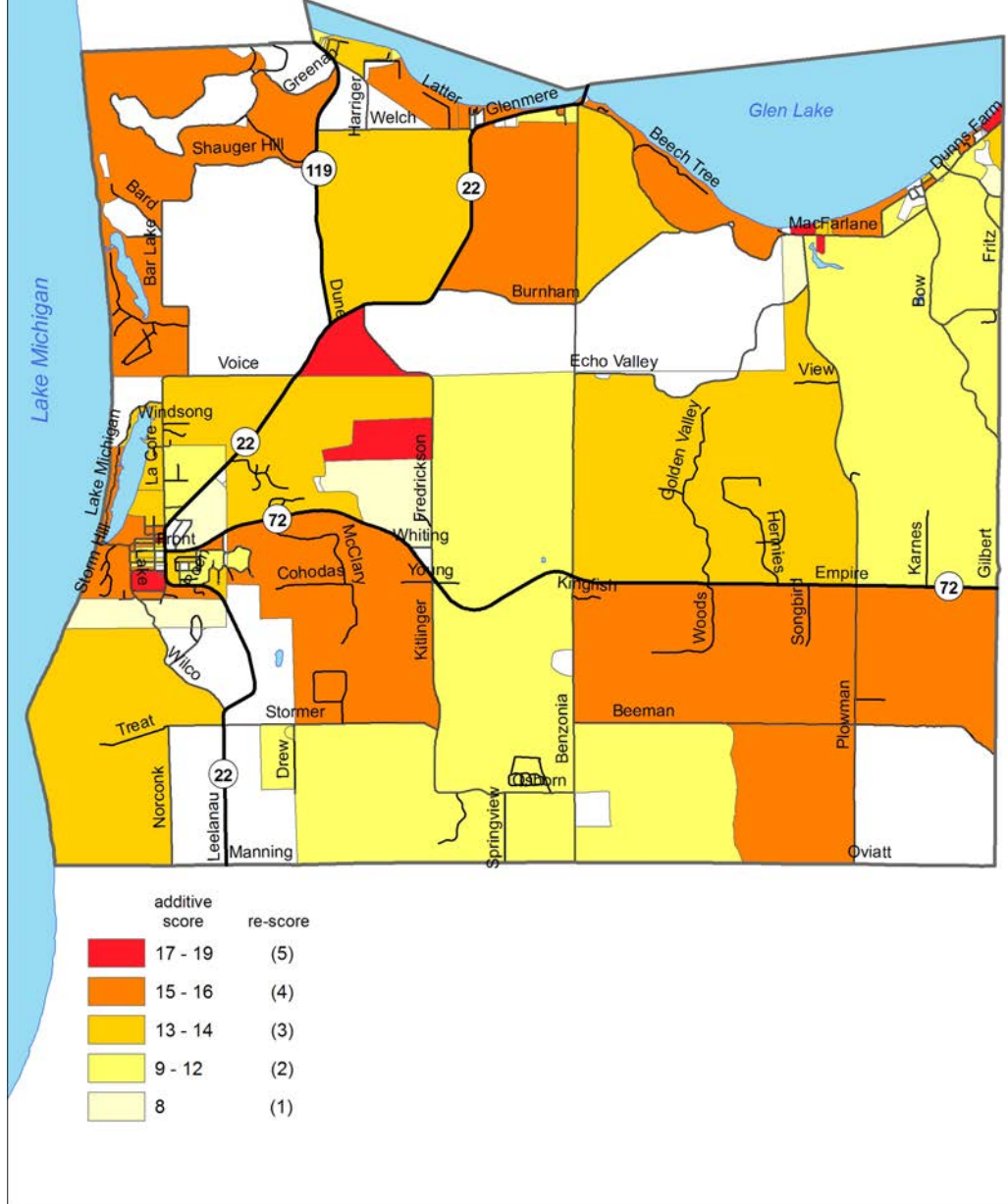


Map 4
Percent of Households Living Below the Poverty Threshold



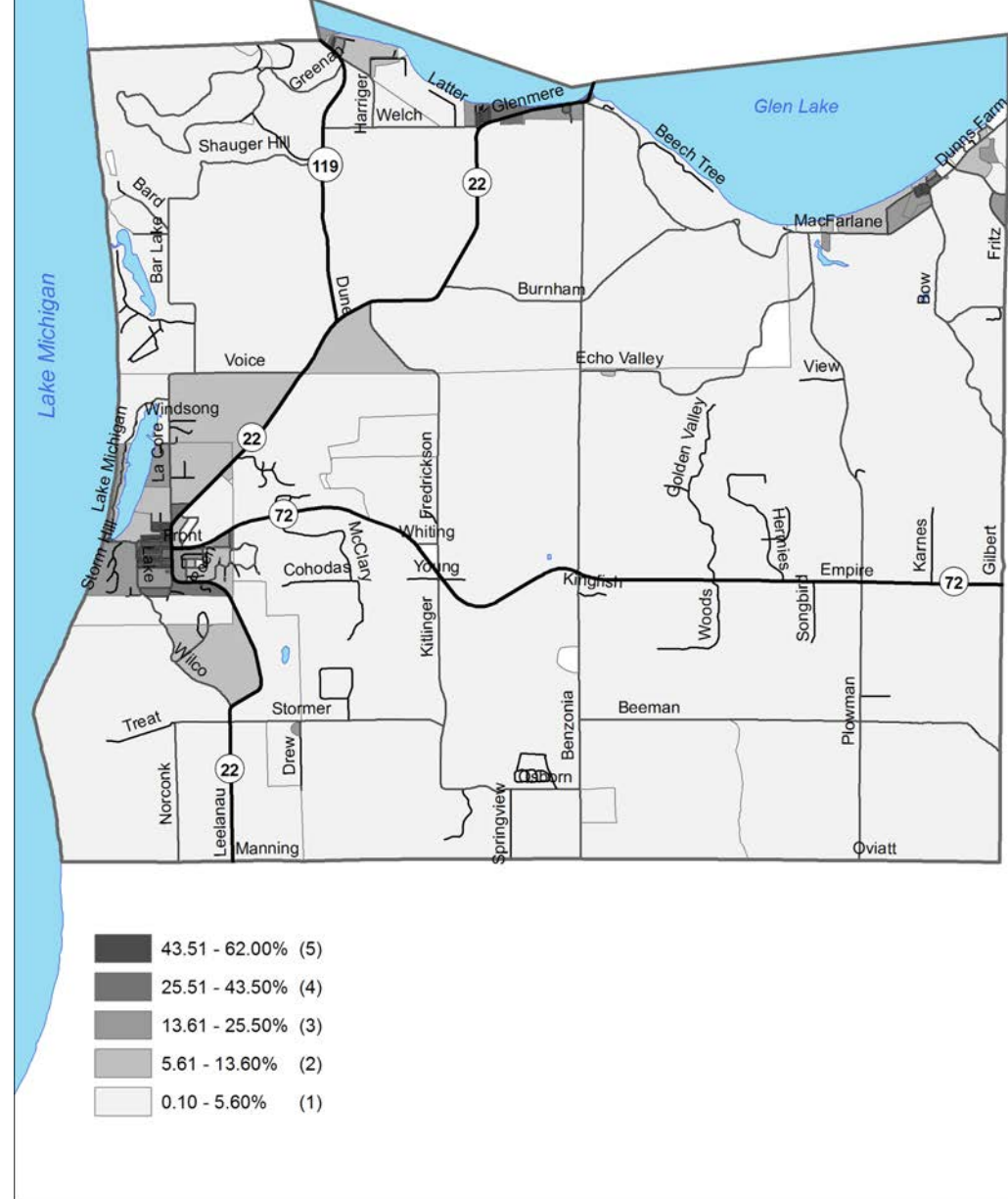


Map 6
Relative Sensitivity of Population to Extreme Heat Events

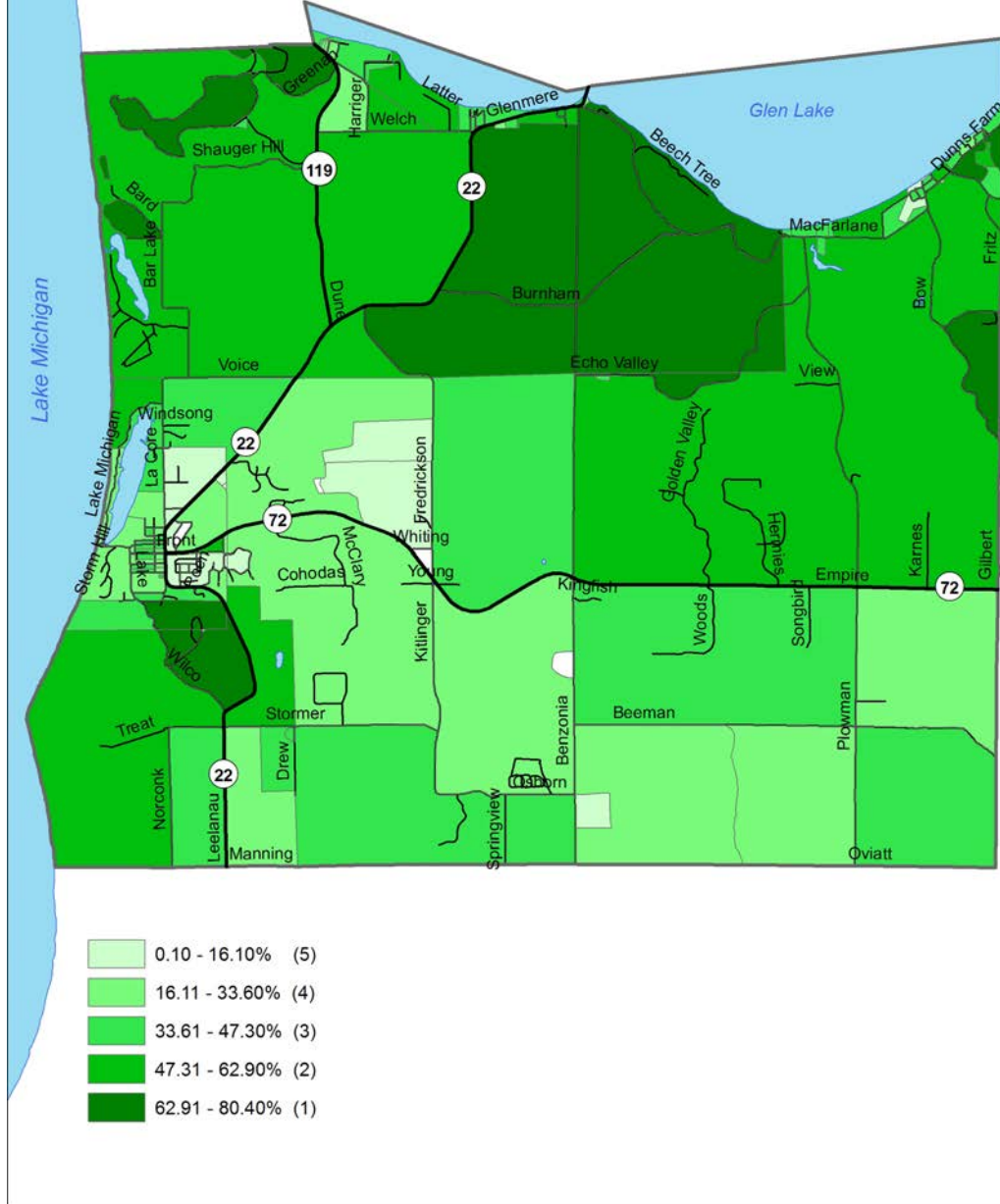




Map 7
Percent Impervious Surface Exposure

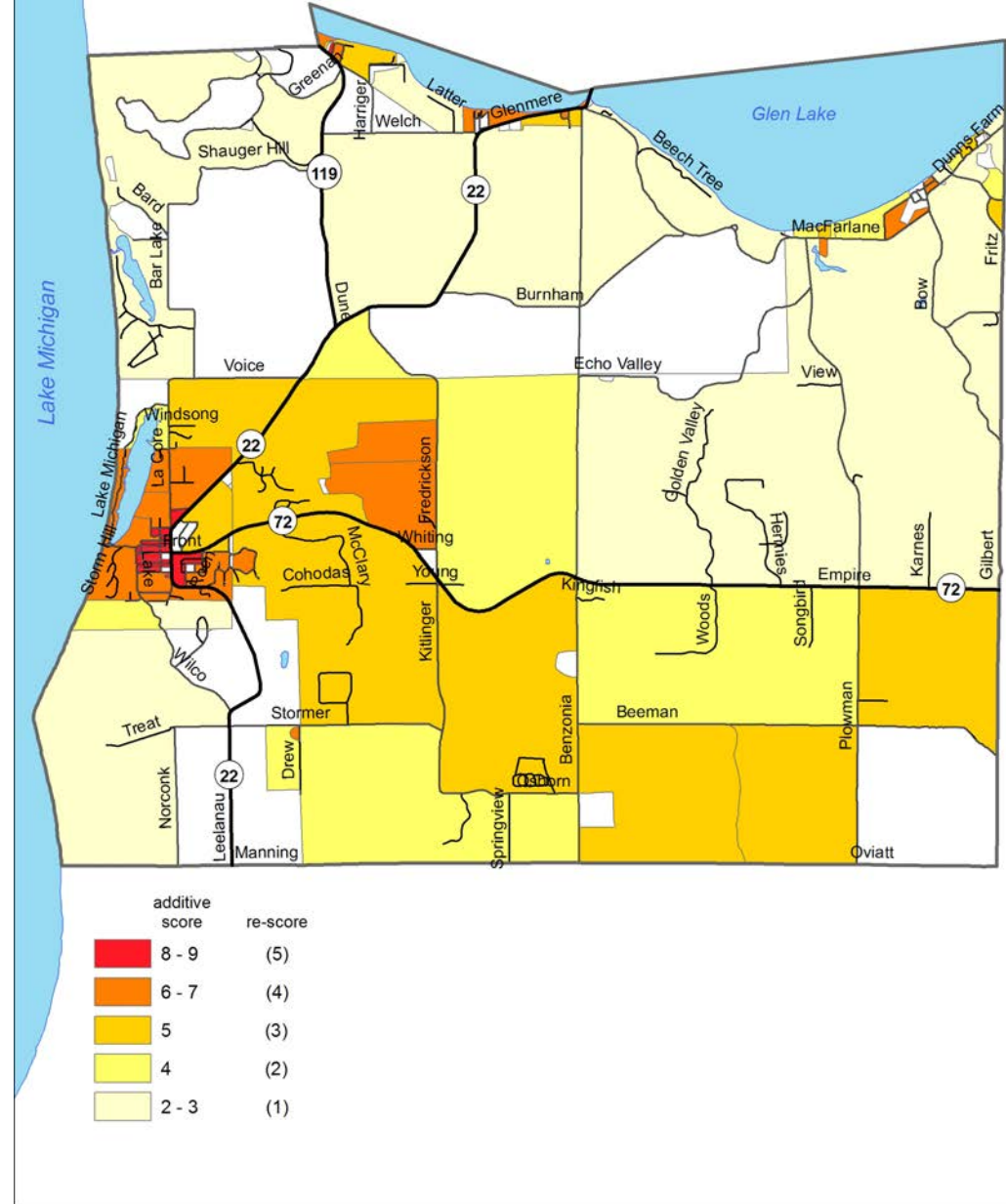


Map 8
Percent Tree Canopy

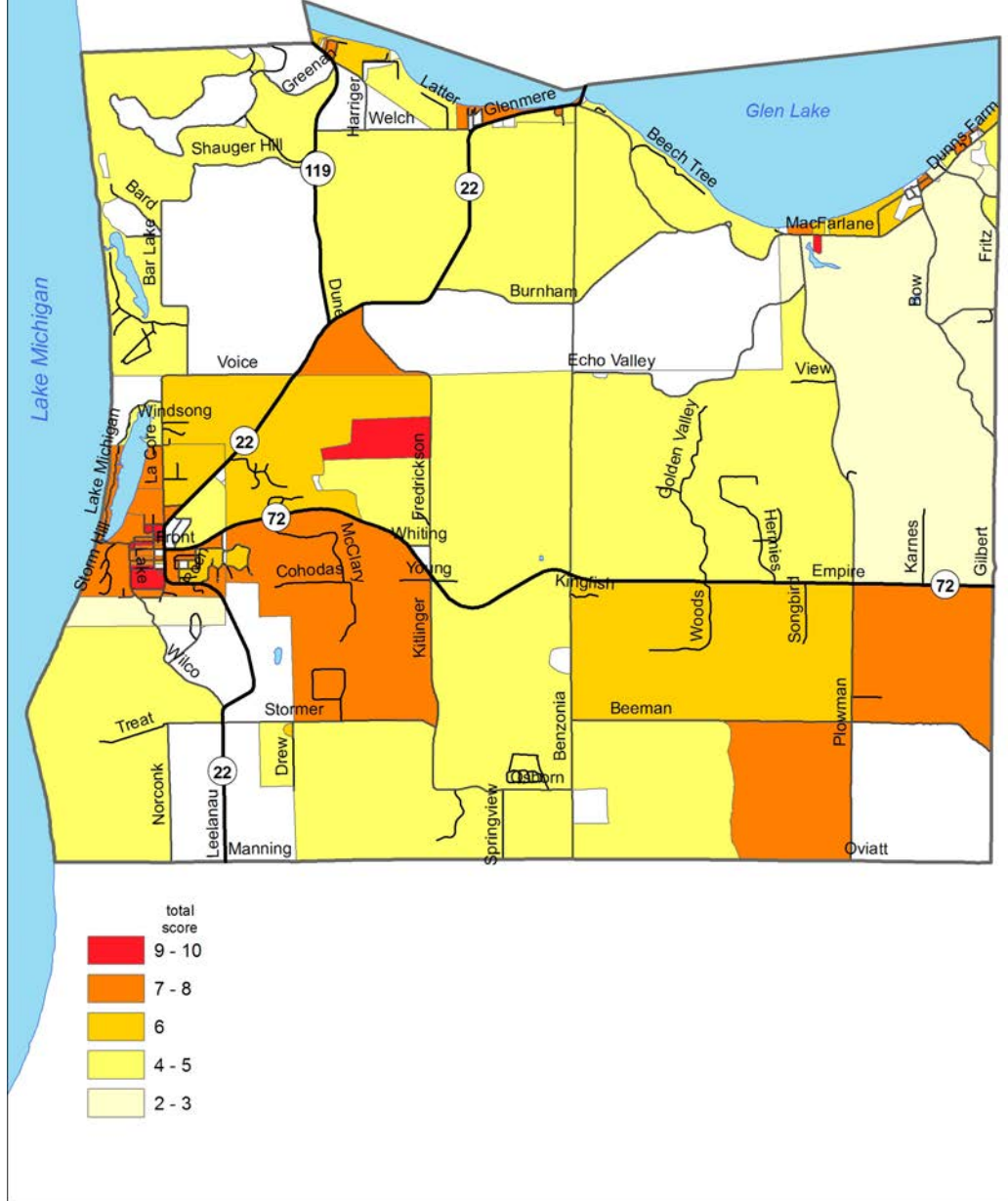




Map 9
Relative Environmental Exposure to Extreme Heat Events



Map 10
Population Vulnerable to Extreme Heat Events

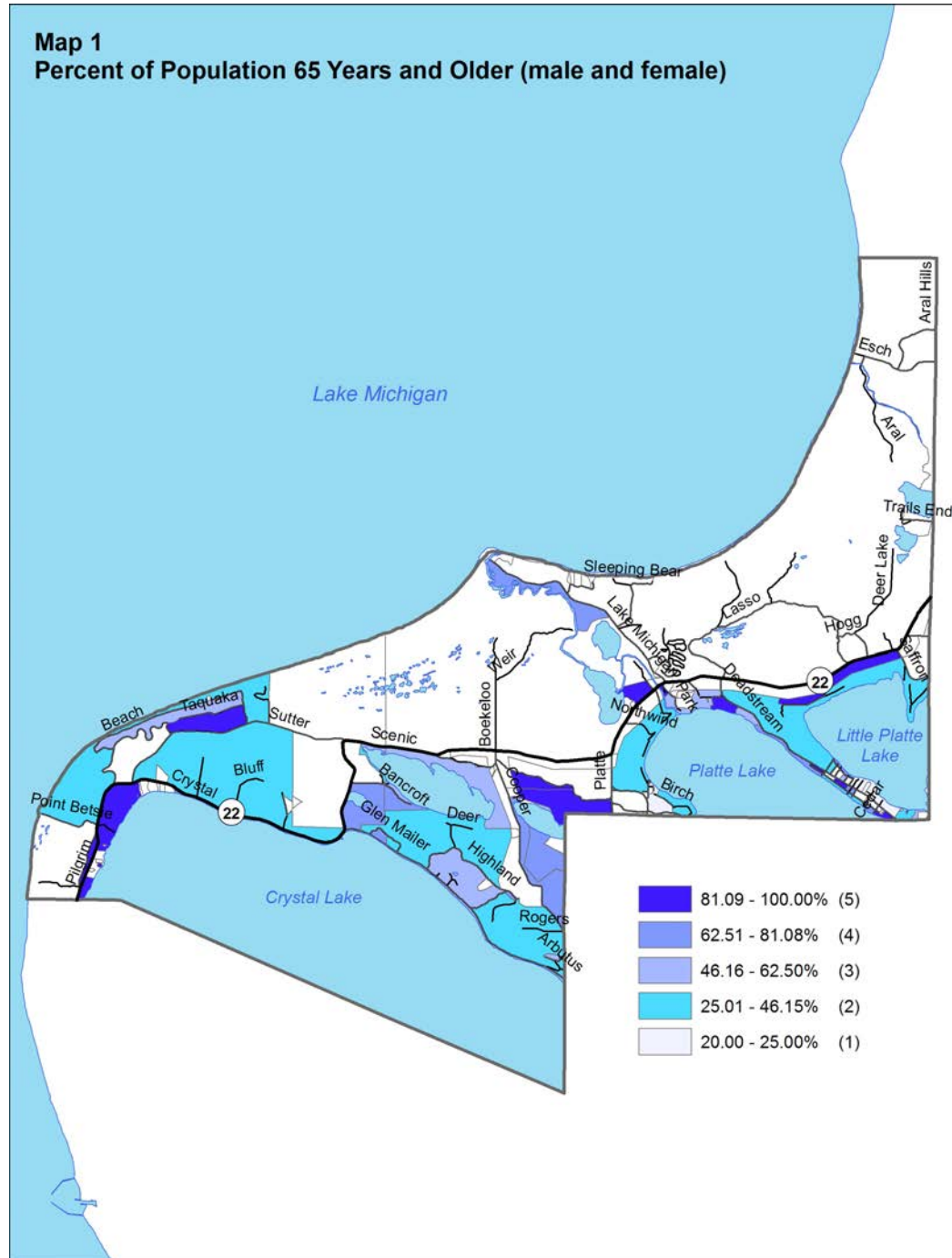


This Page Intentionally Left Blank

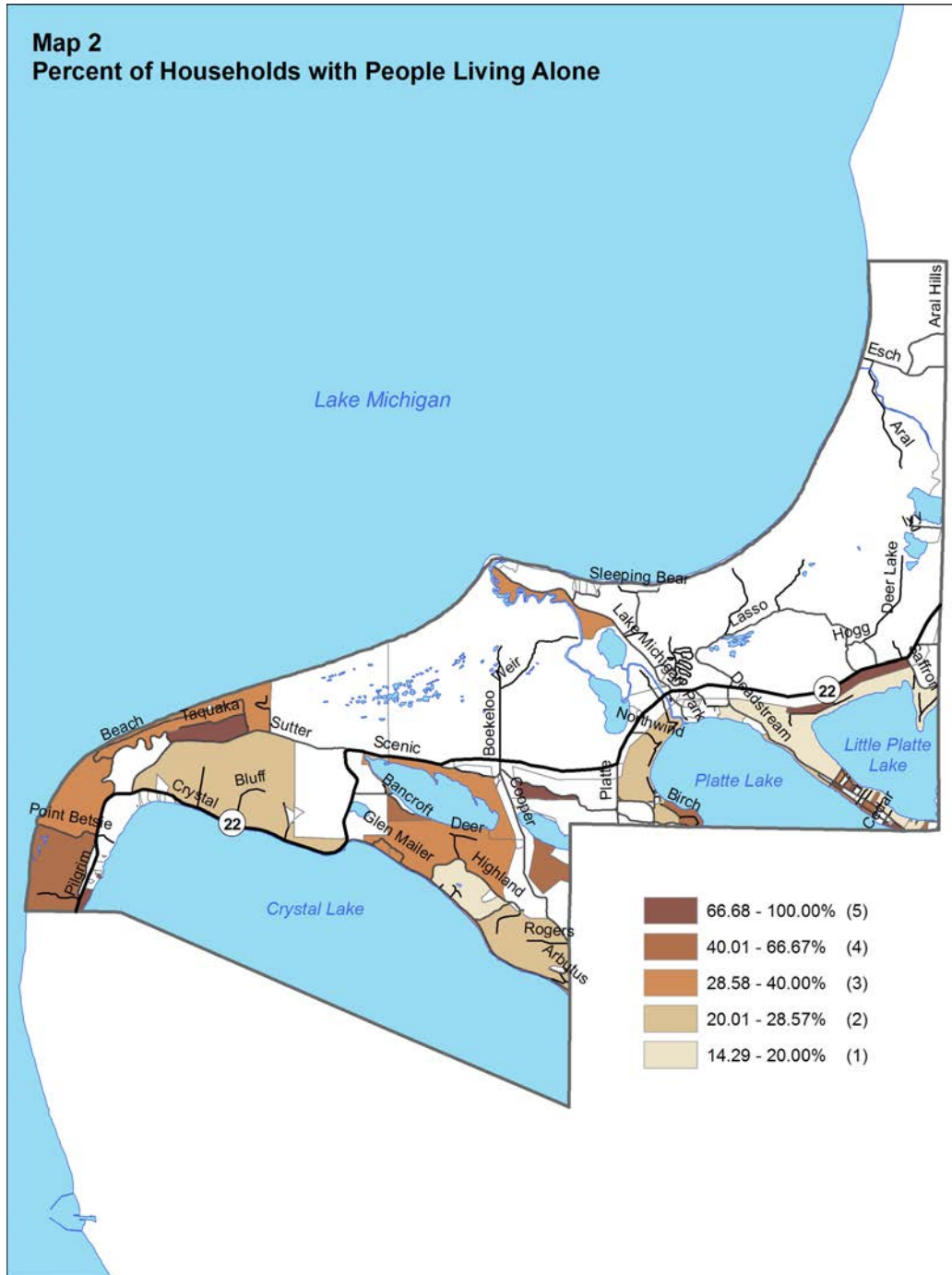
Benzie County

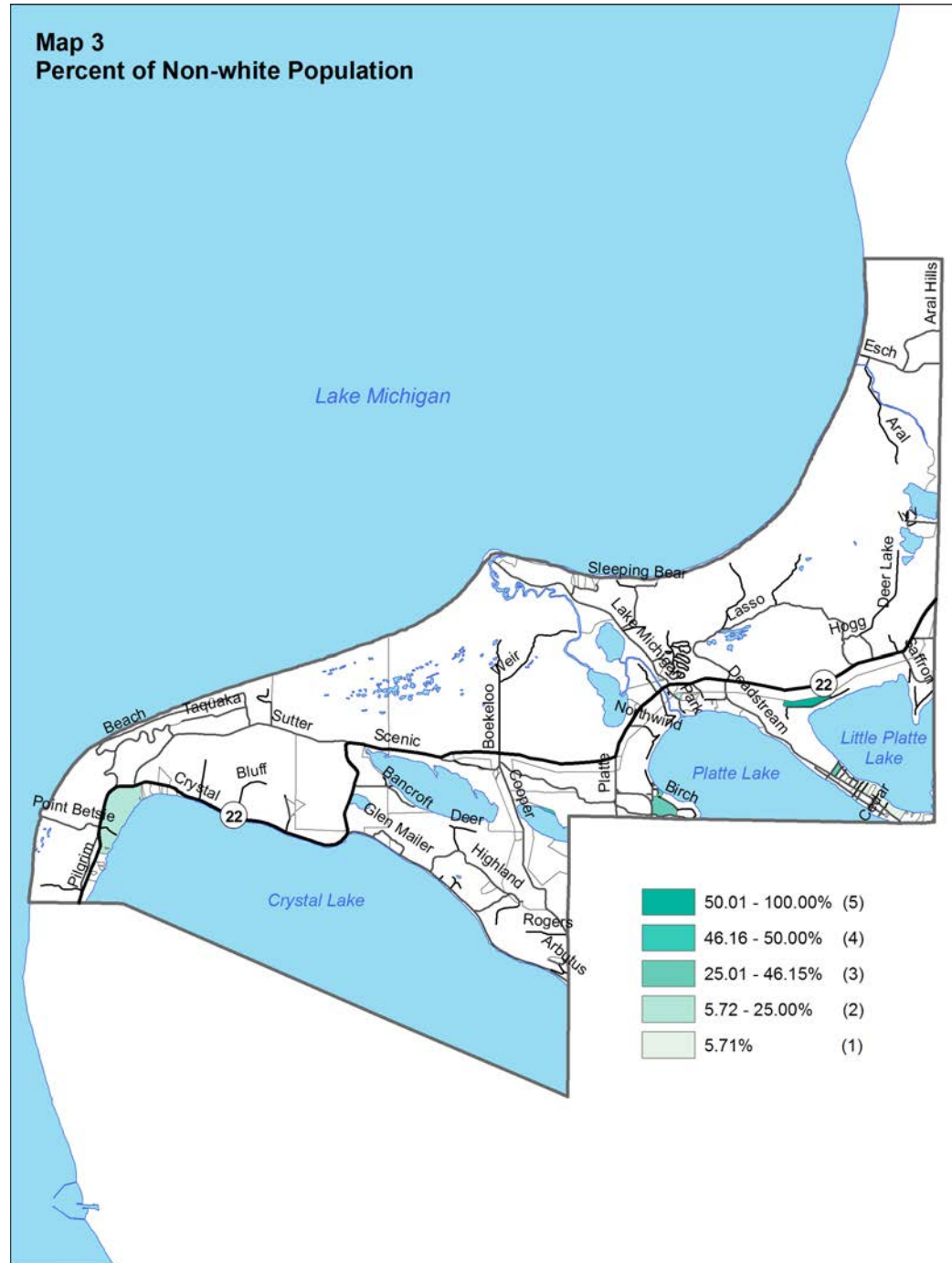


Lake Twp.

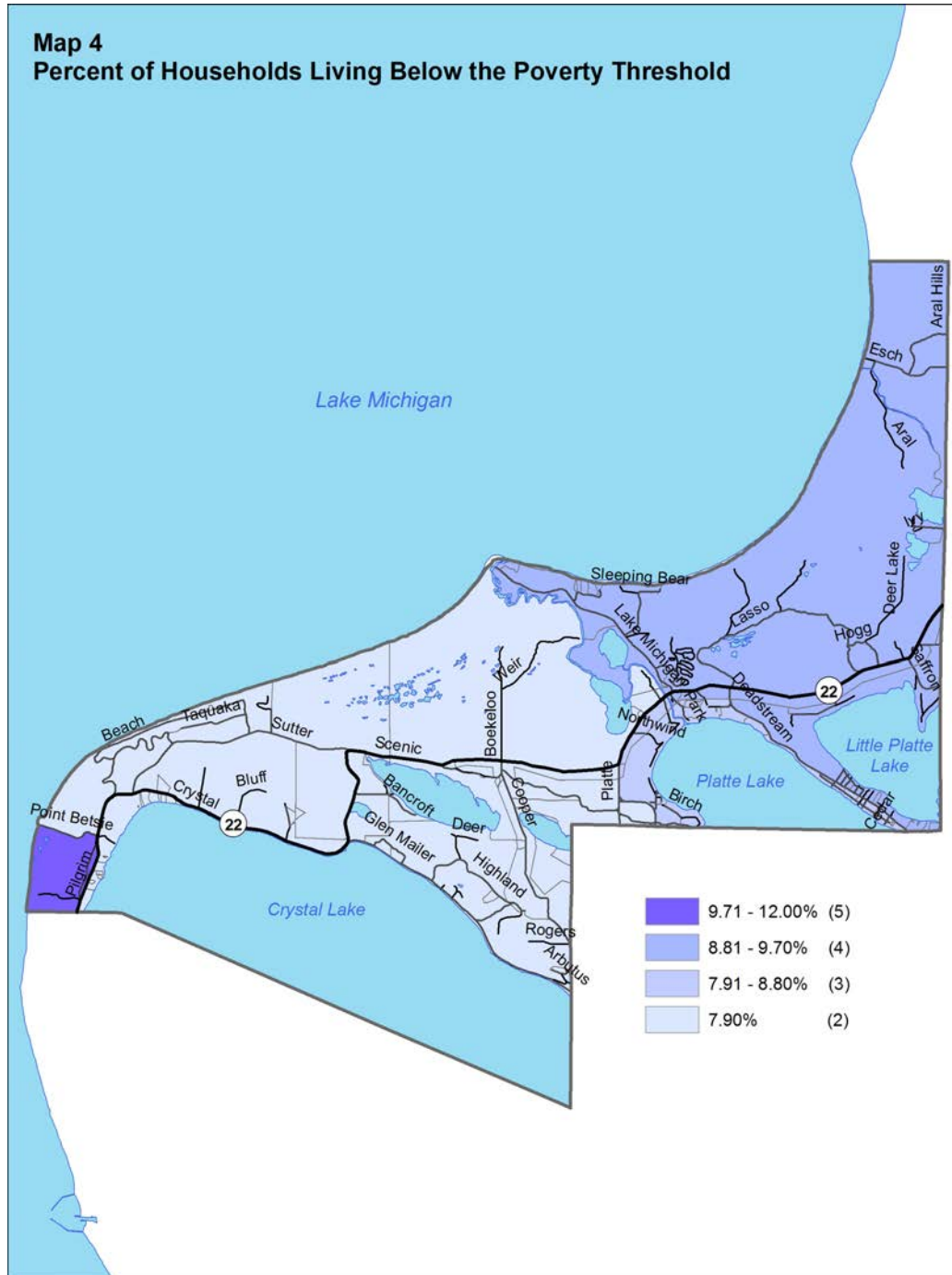


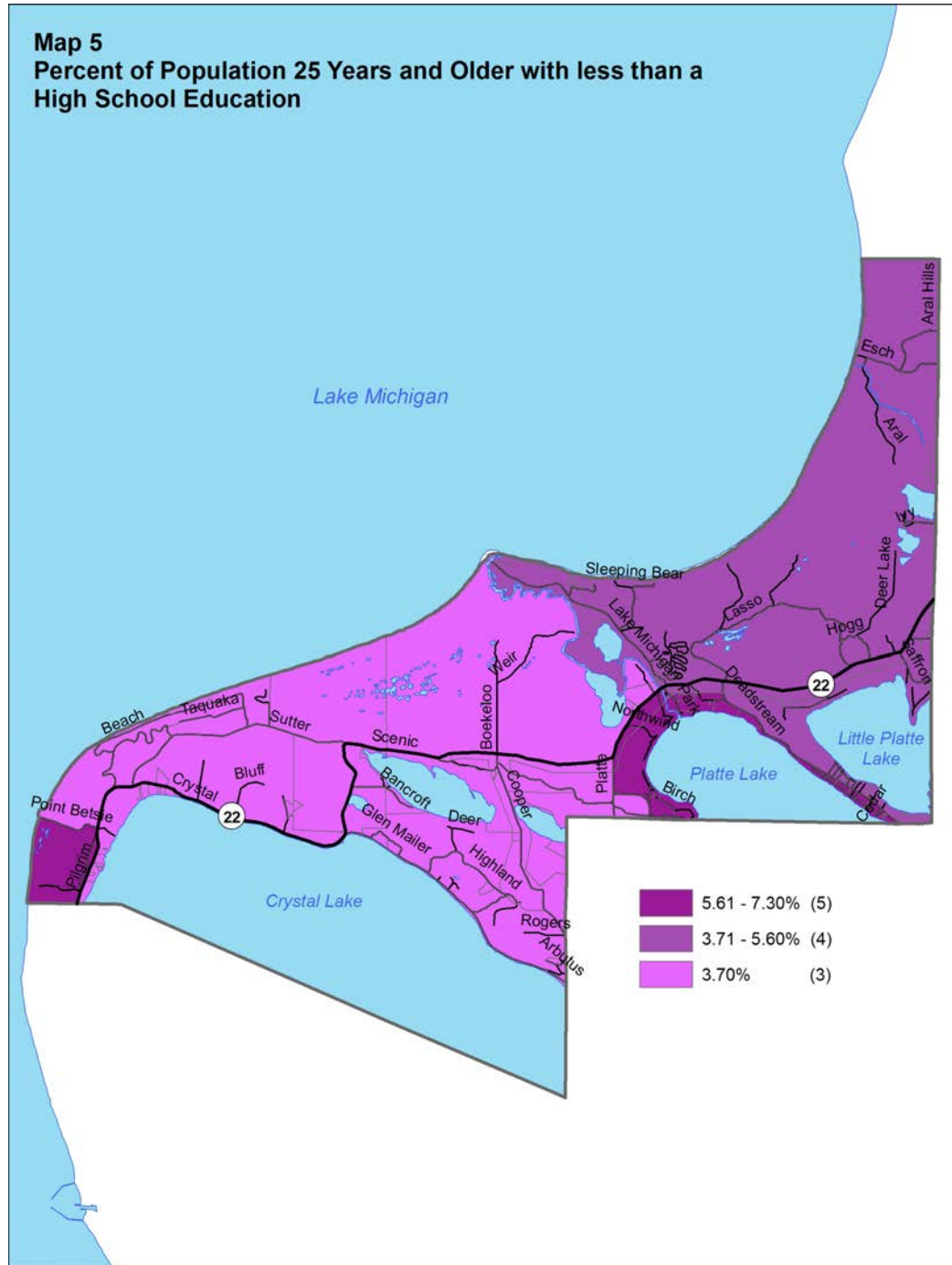
Map 2
Percent of Households with People Living Alone



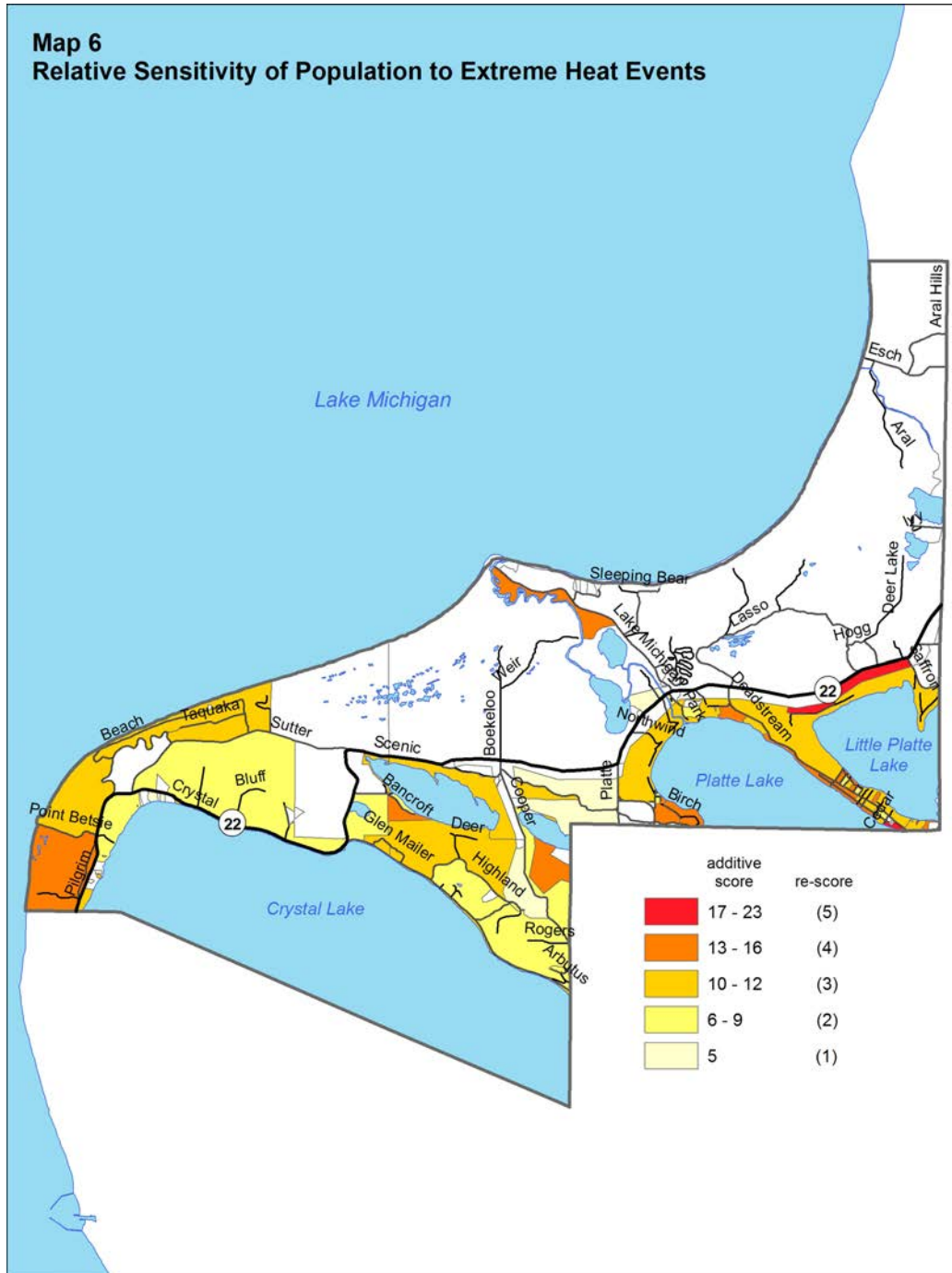


Map 4
Percent of Households Living Below the Poverty Threshold



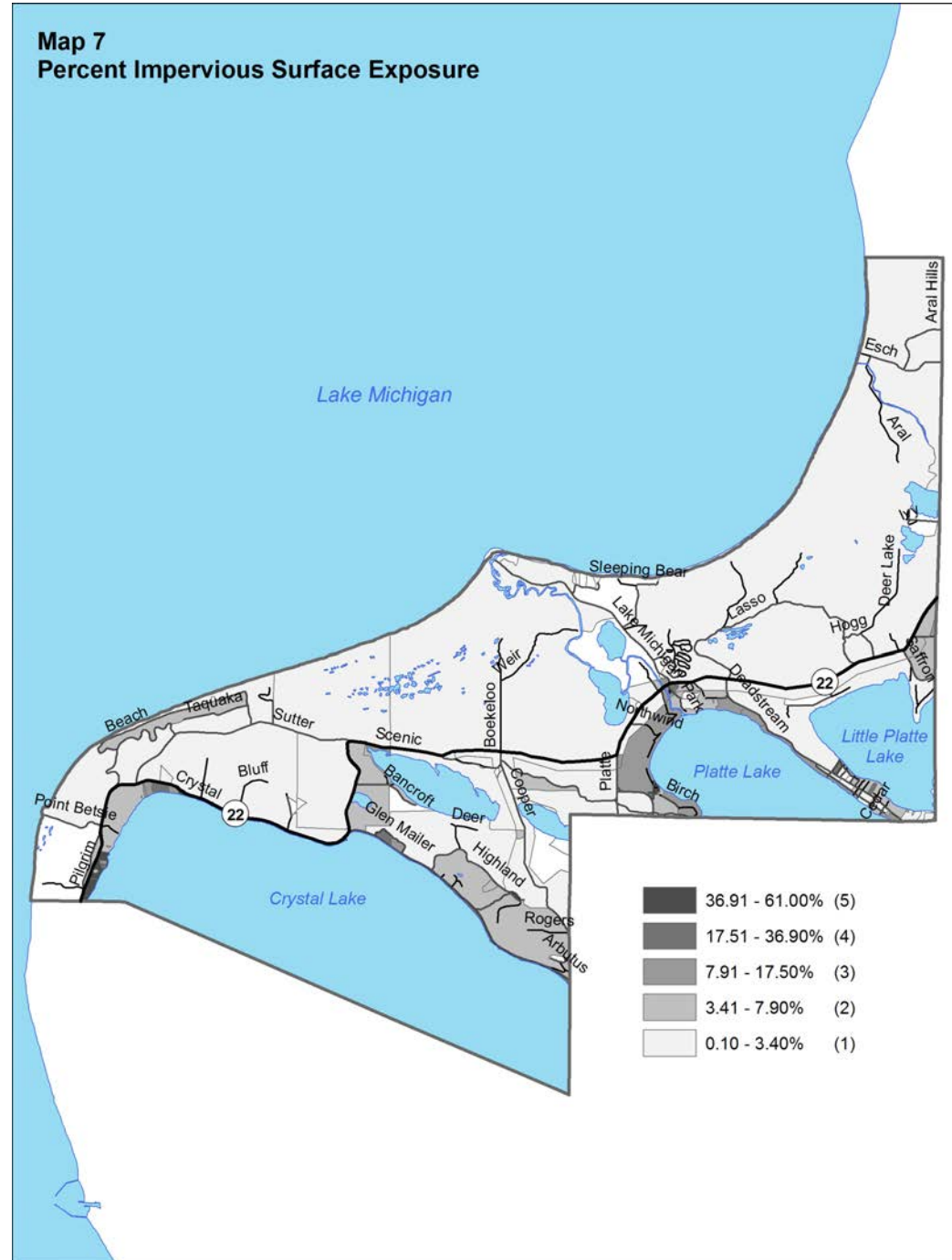


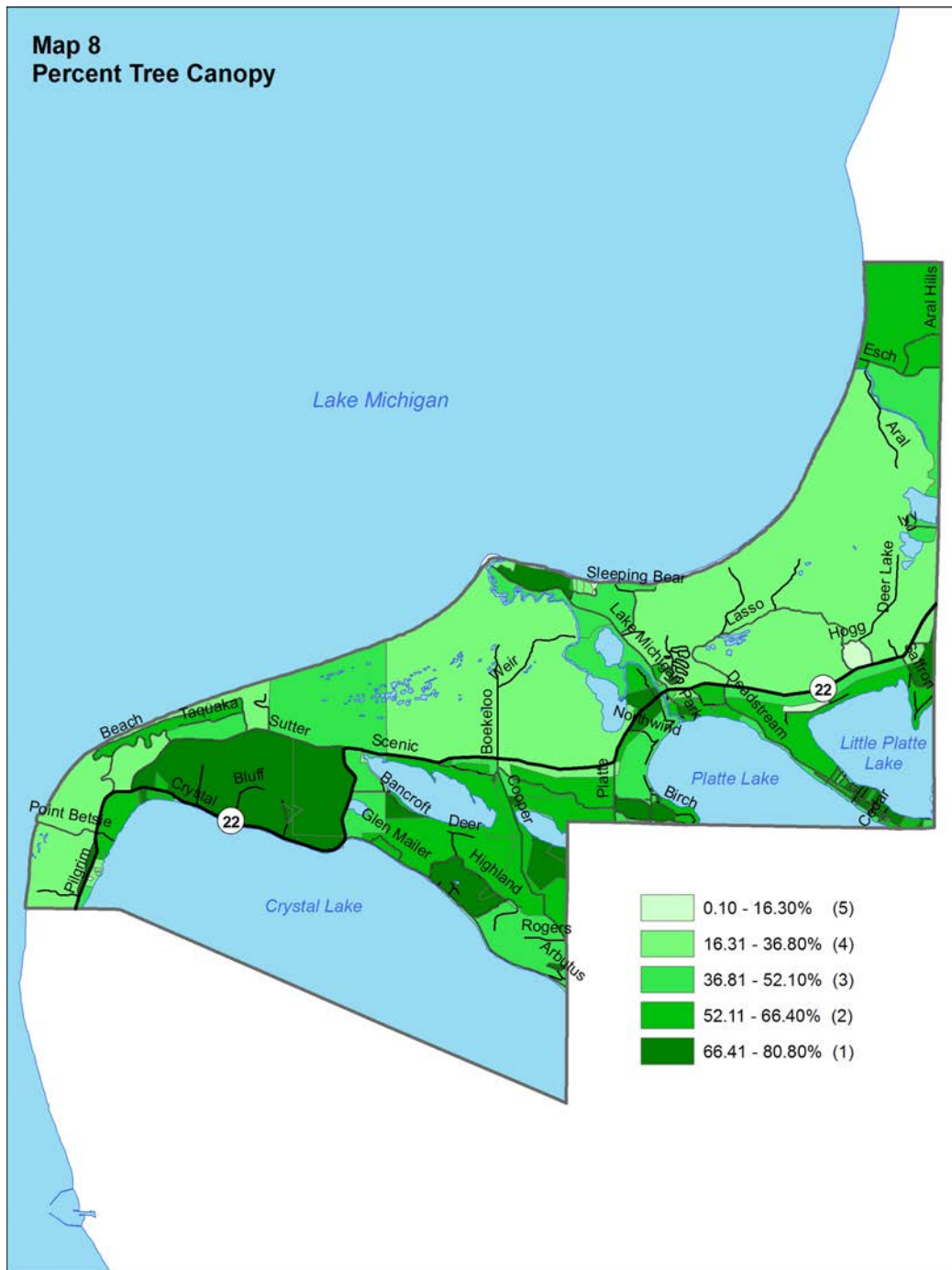
Map 6
Relative Sensitivity of Population to Extreme Heat Events

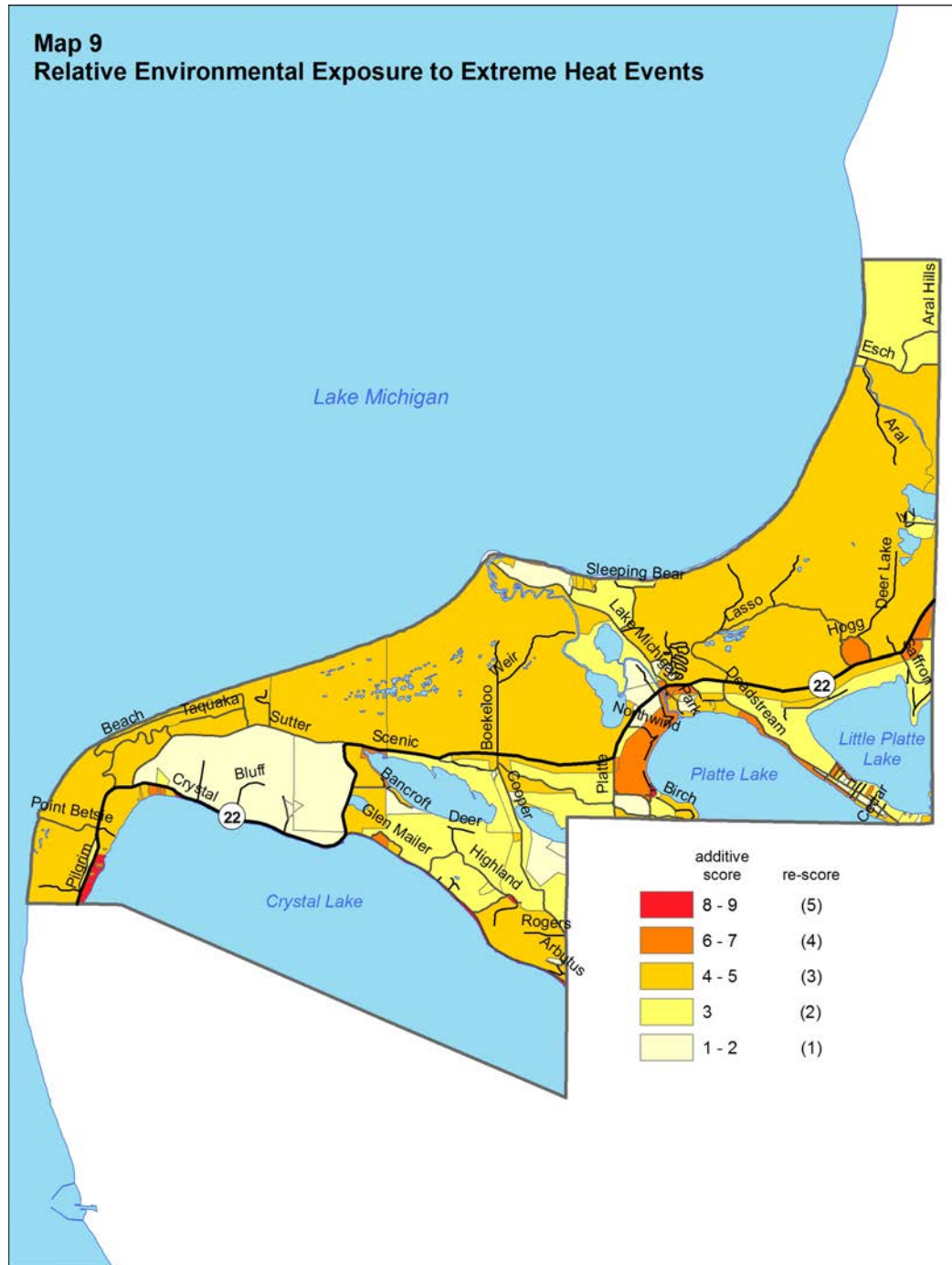




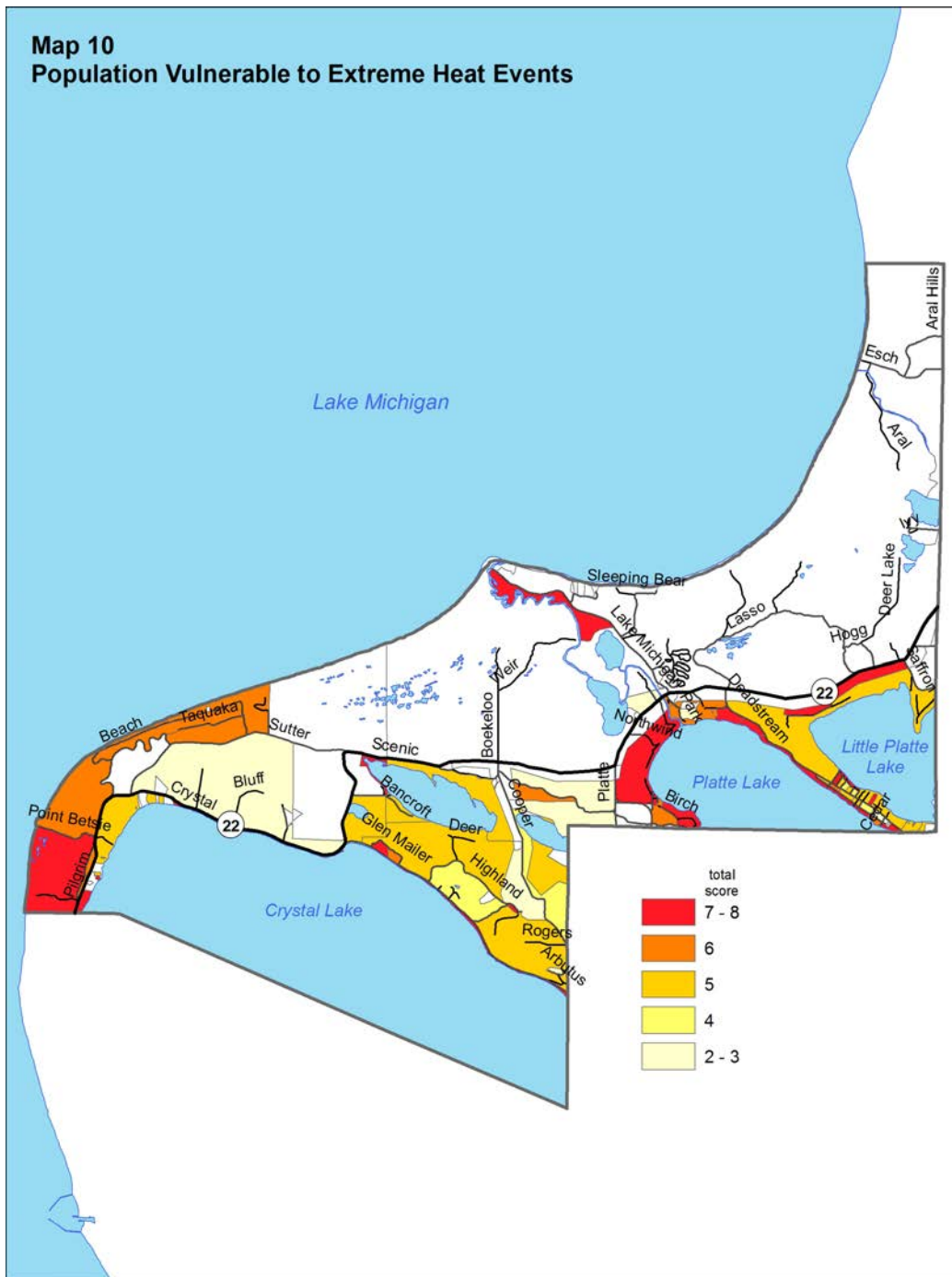
Map 7
Percent Impervious Surface Exposure







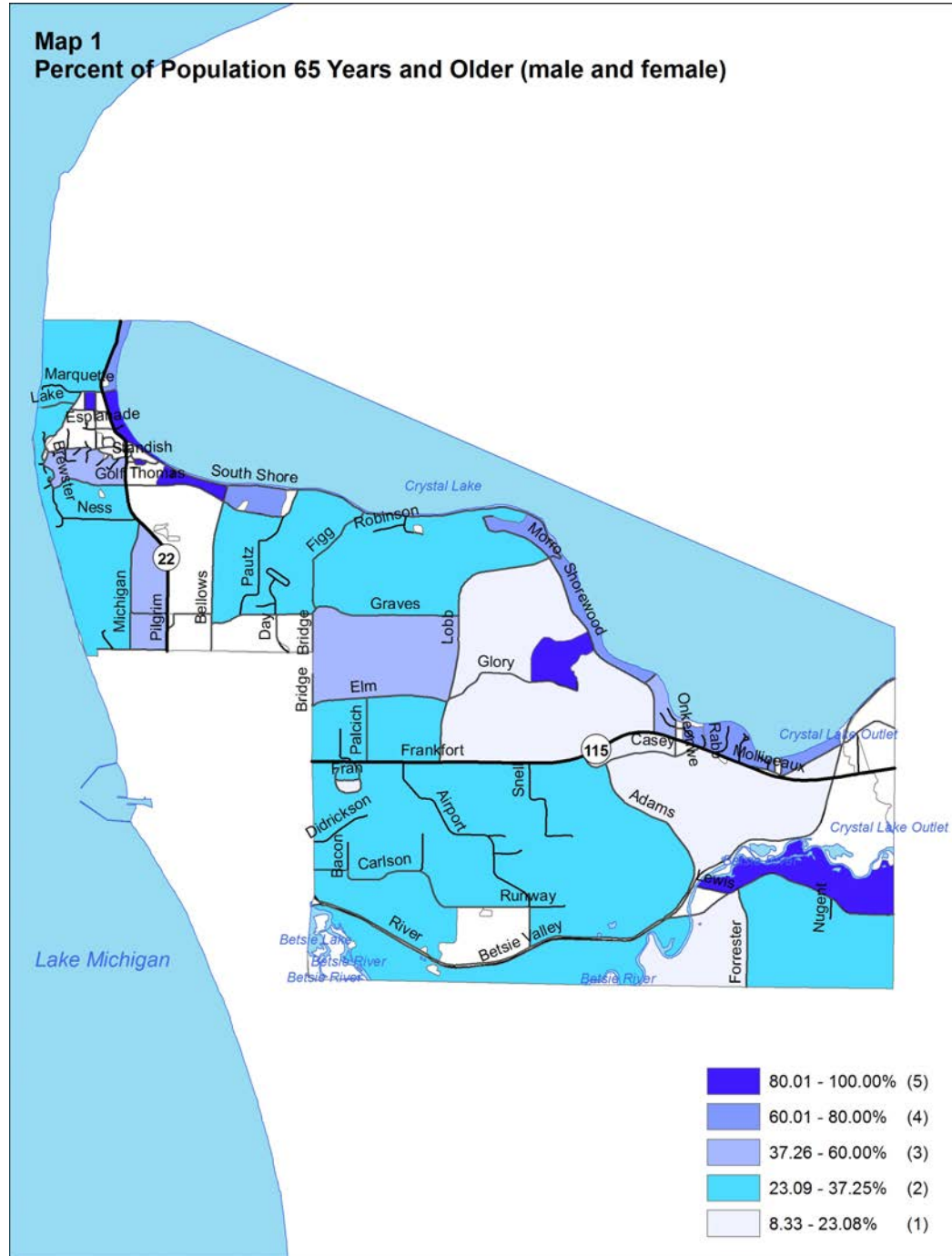
Map 10
Population Vulnerable to Extreme Heat Events



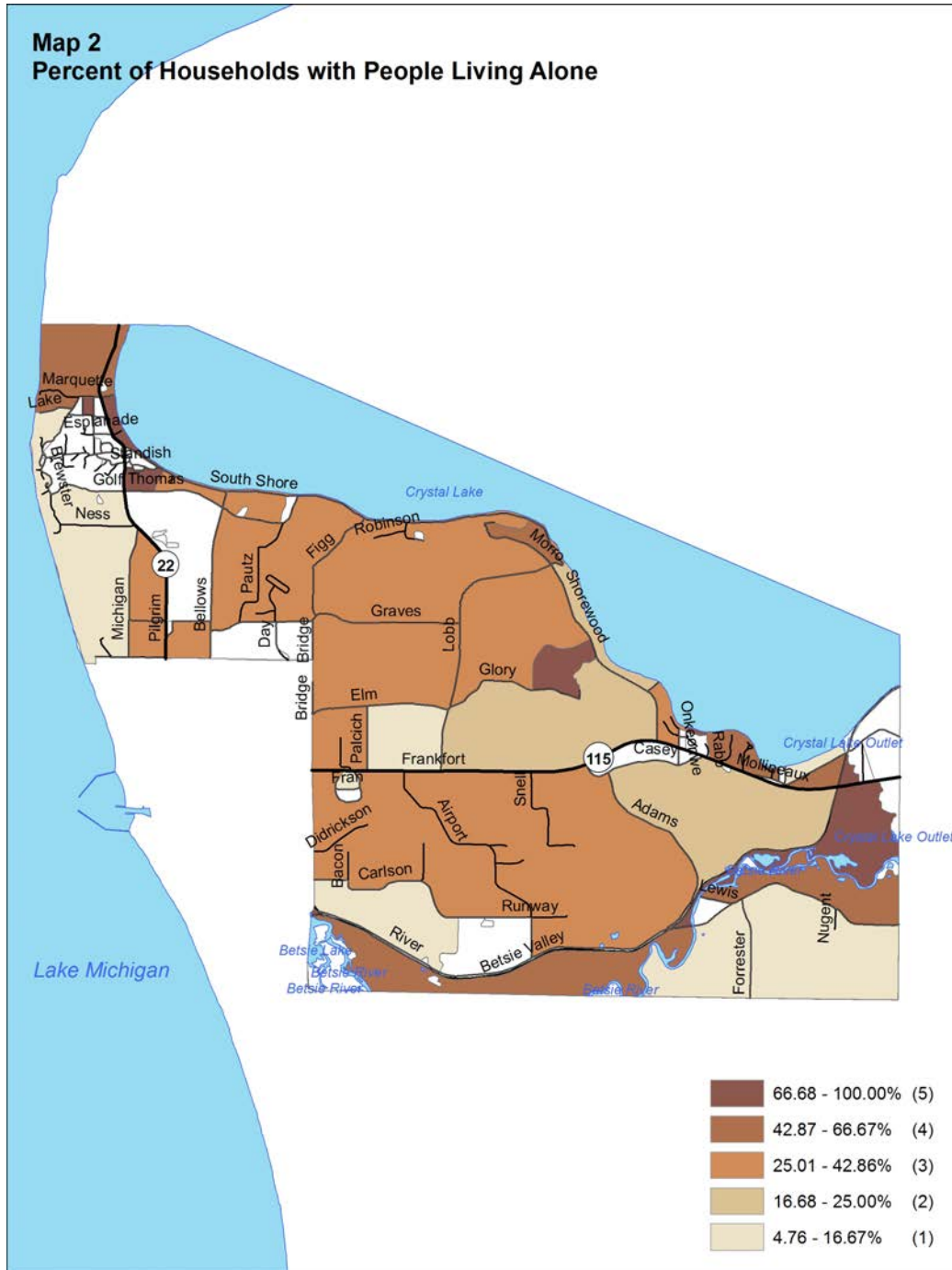
Crystal Lake Twp.



Map 1
Percent of Population 65 Years and Older (male and female)

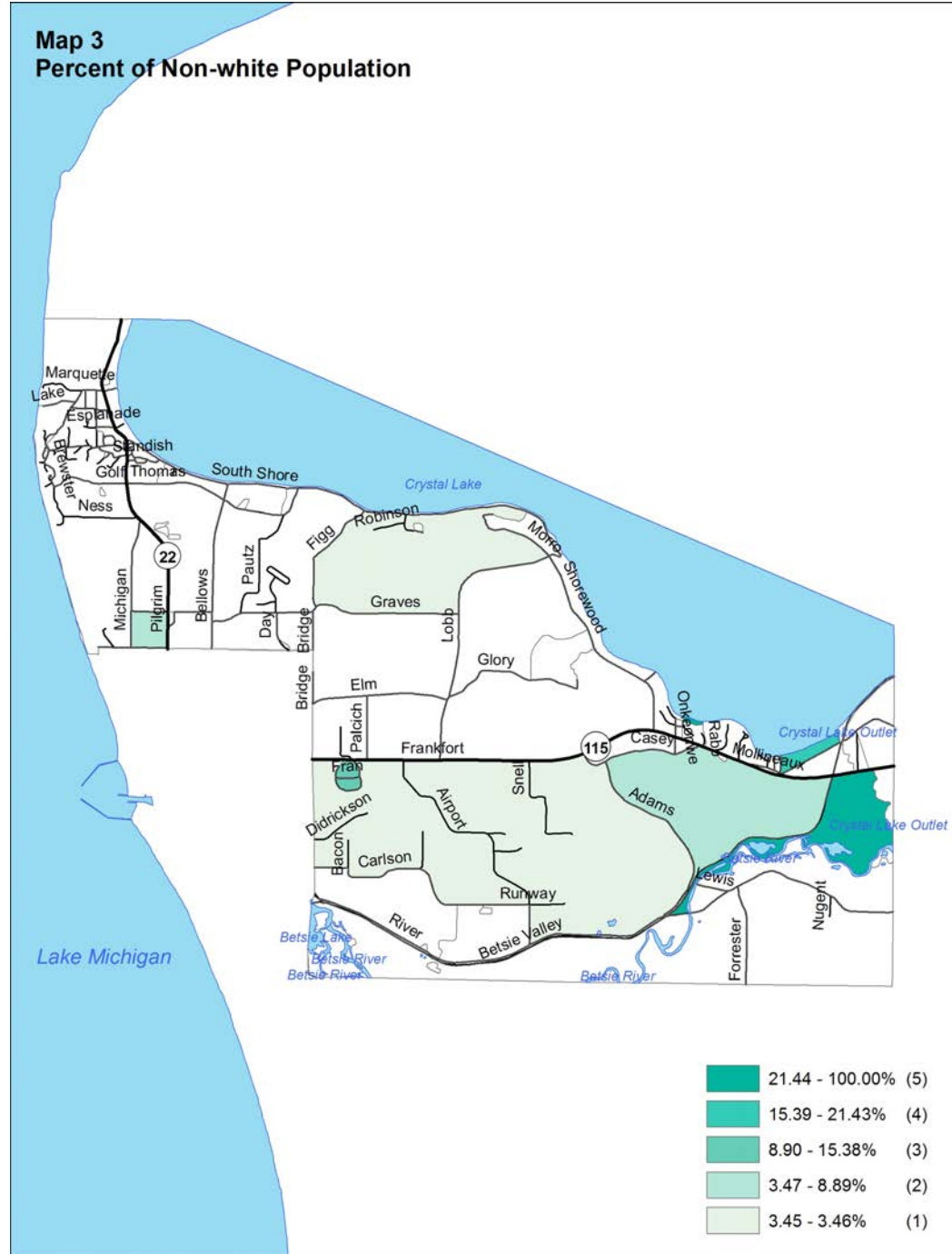


Map 2
Percent of Households with People Living Alone

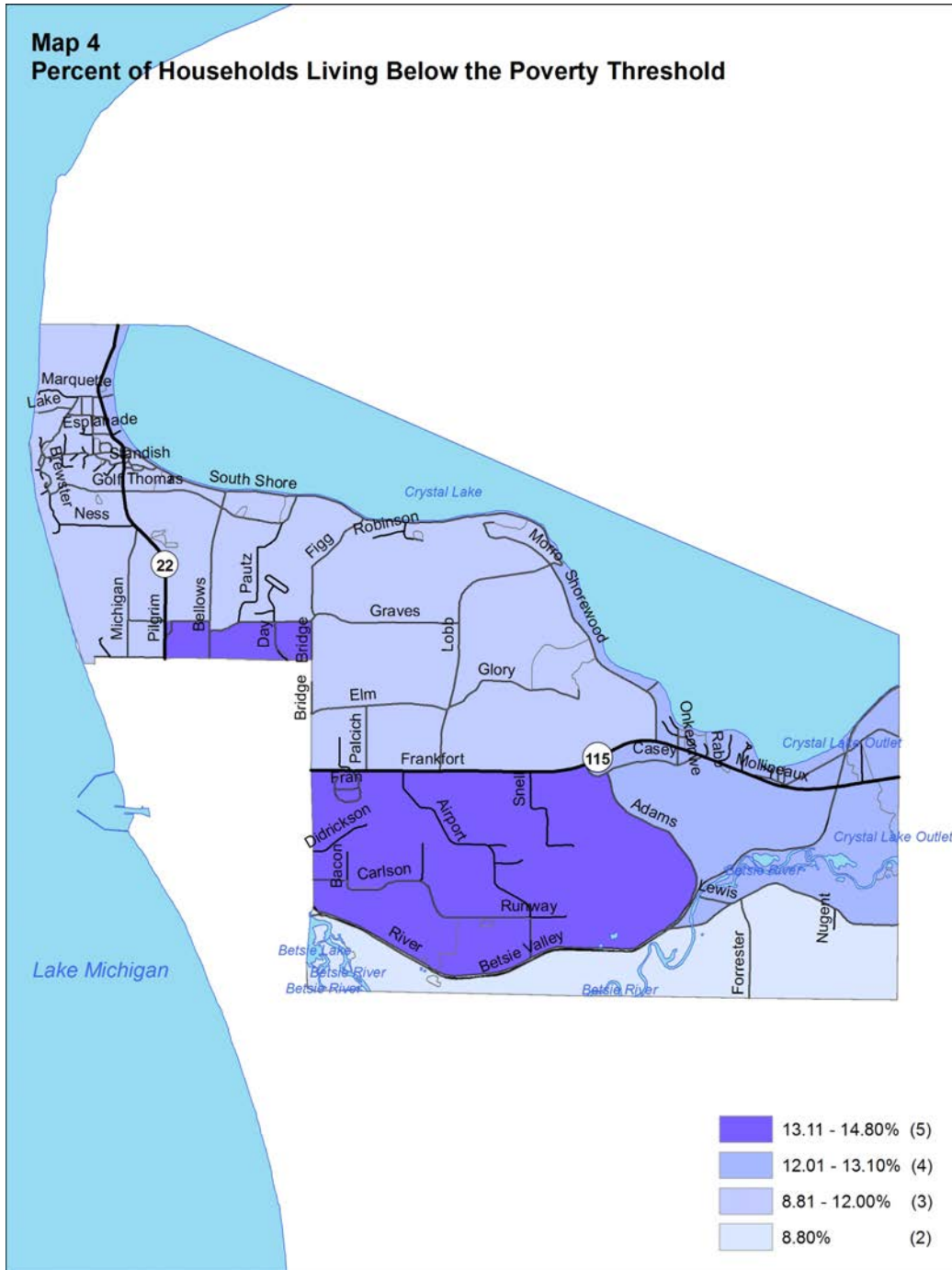




Map 3
Percent of Non-white Population

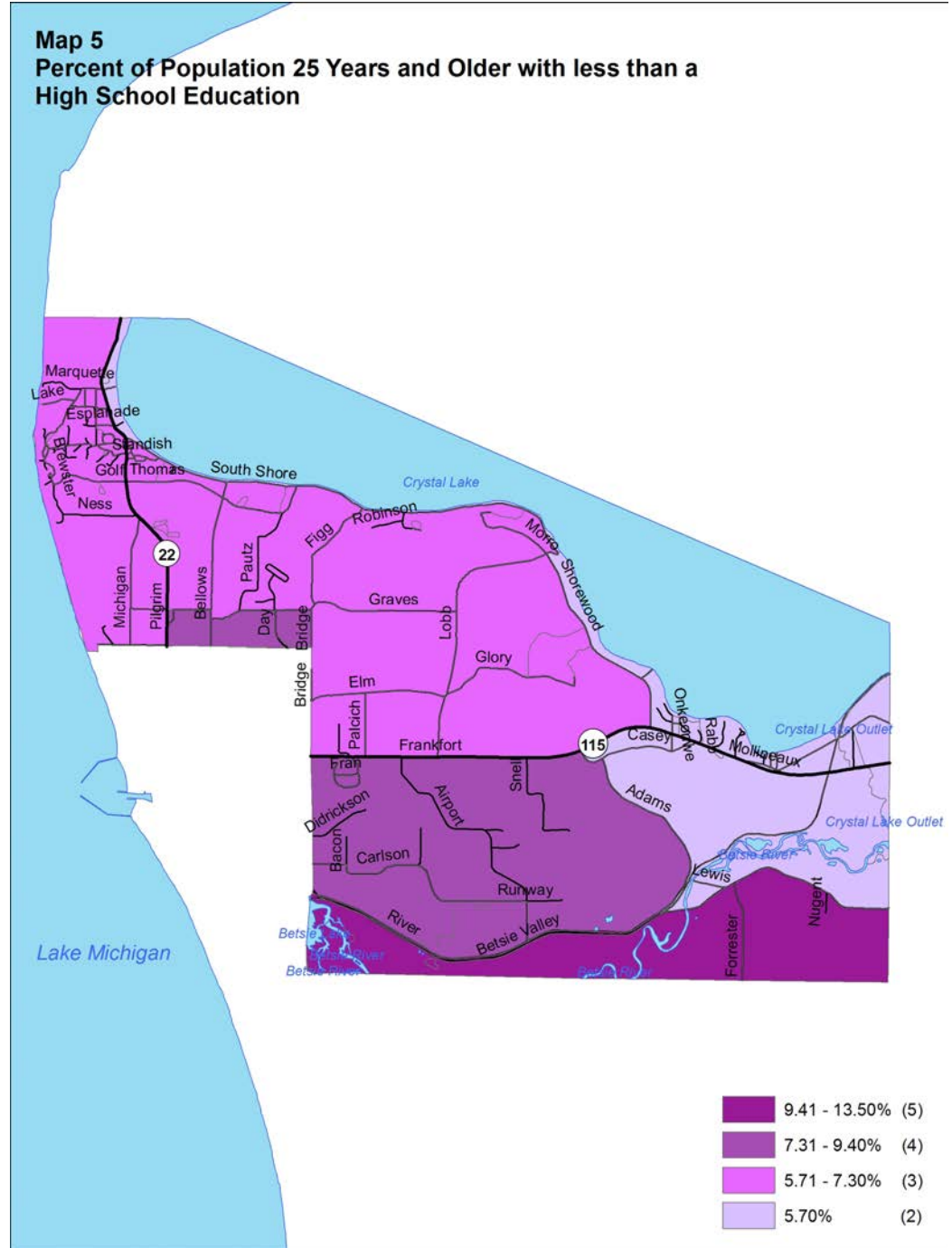


Map 4
Percent of Households Living Below the Poverty Threshold

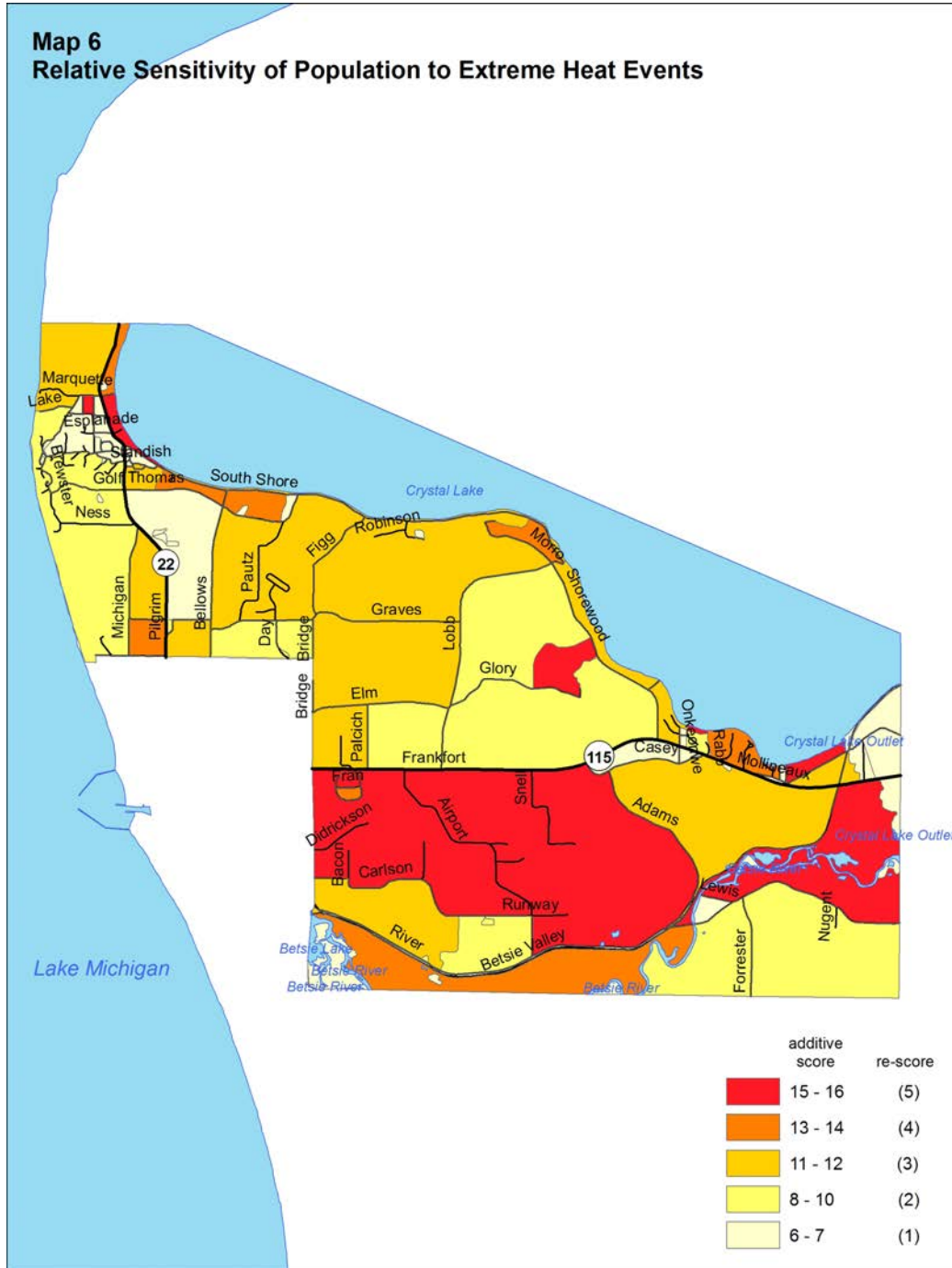




Map 5
Percent of Population 25 Years and Older with less than a High School Education

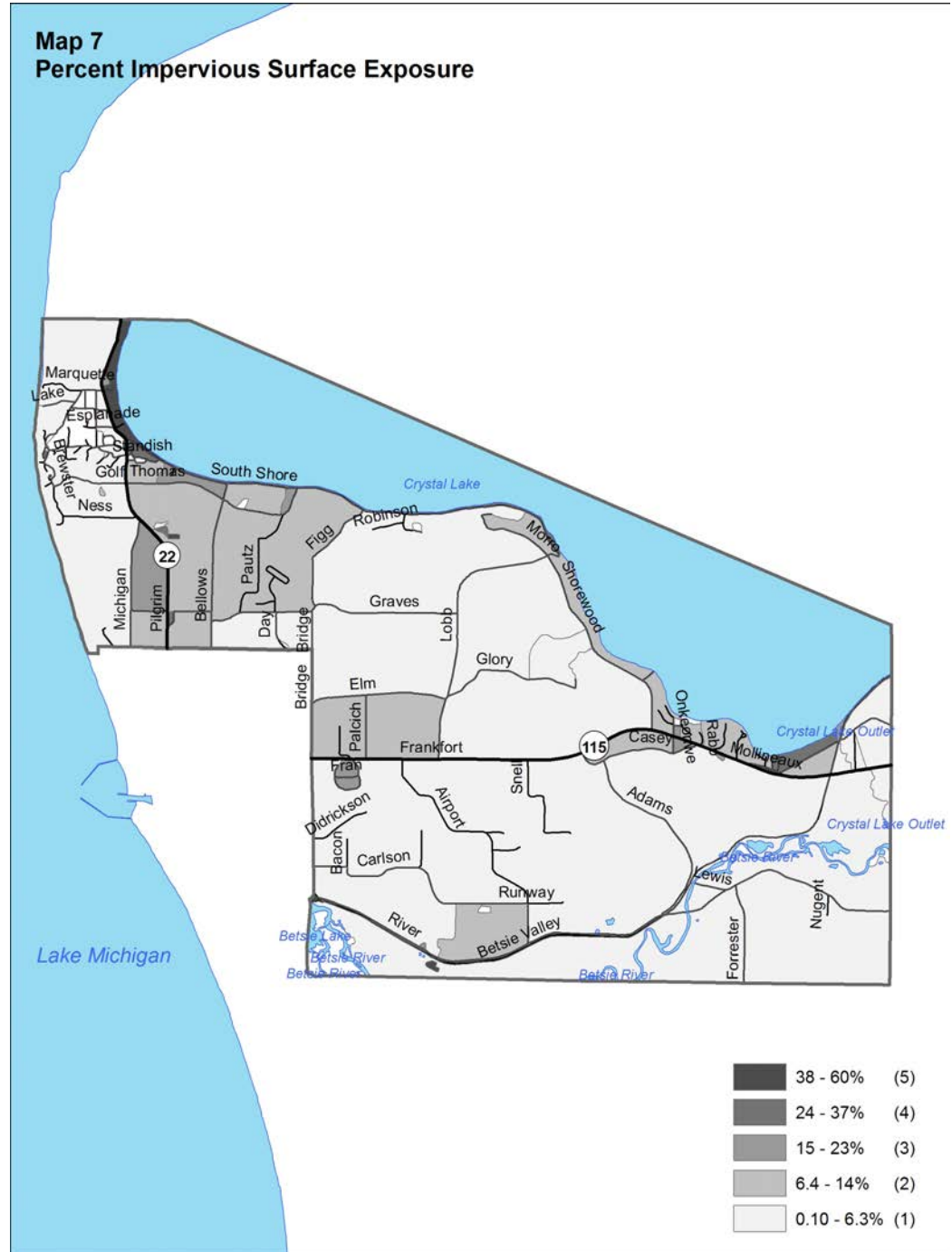


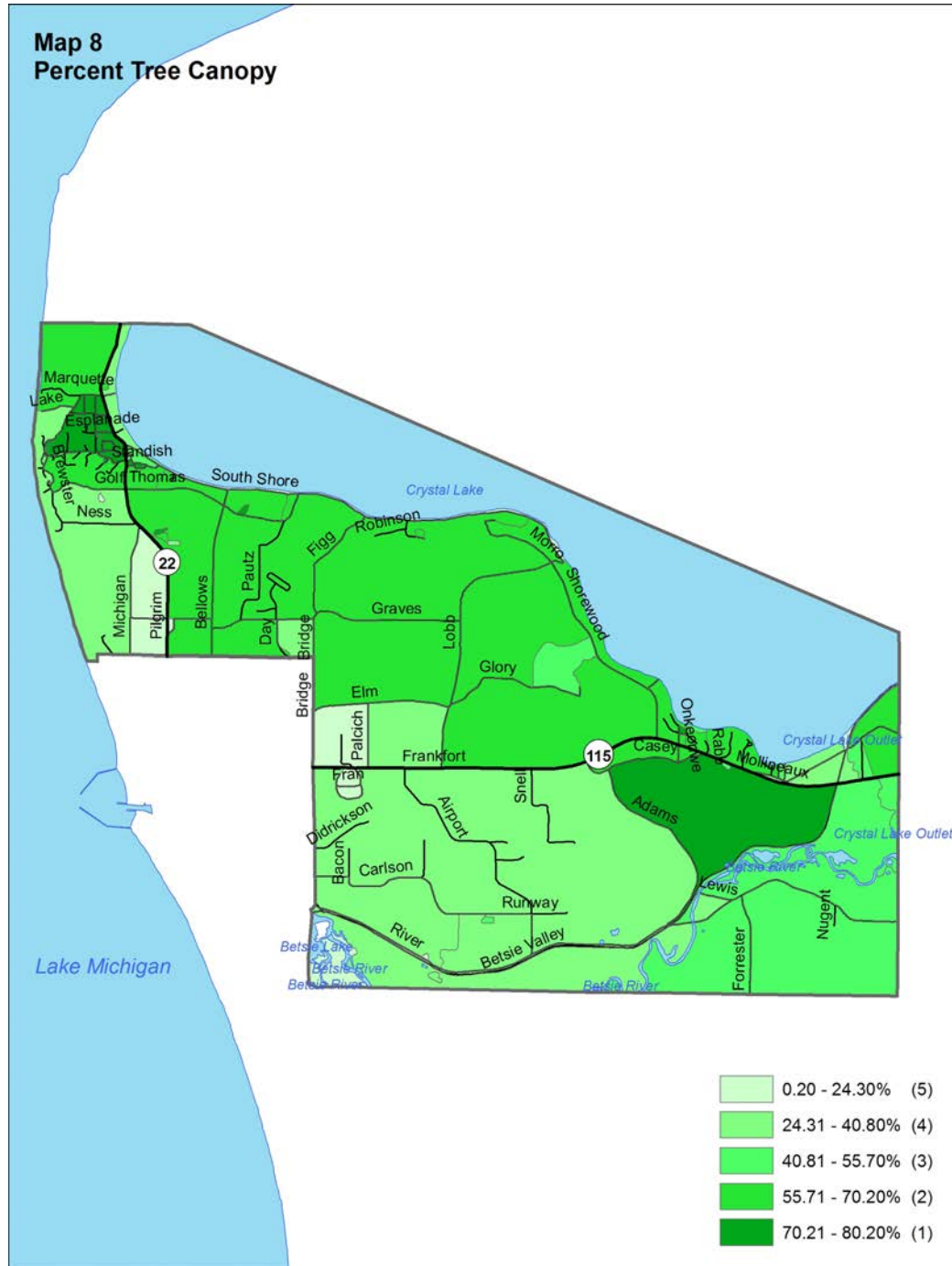
Map 6
Relative Sensitivity of Population to Extreme Heat Events

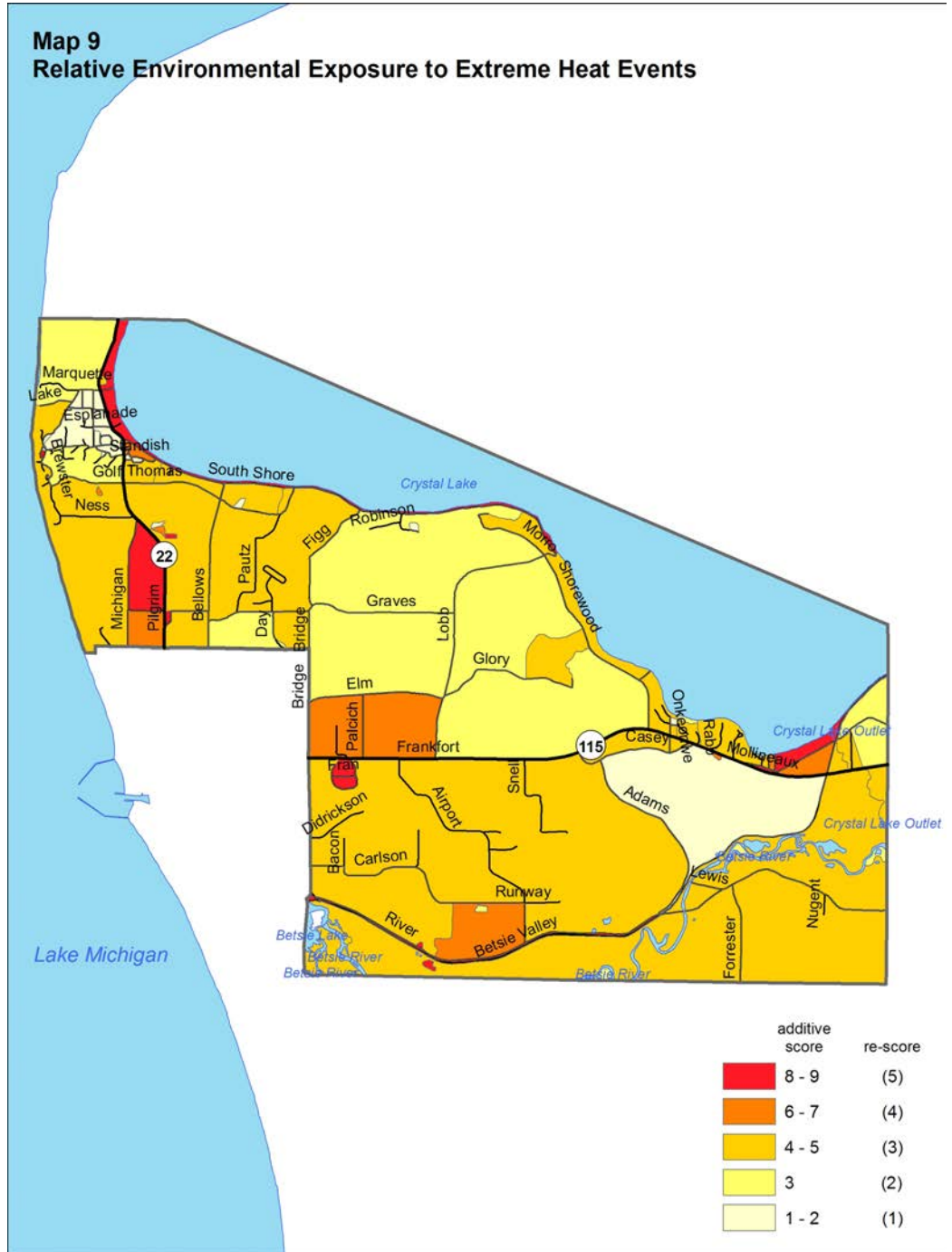




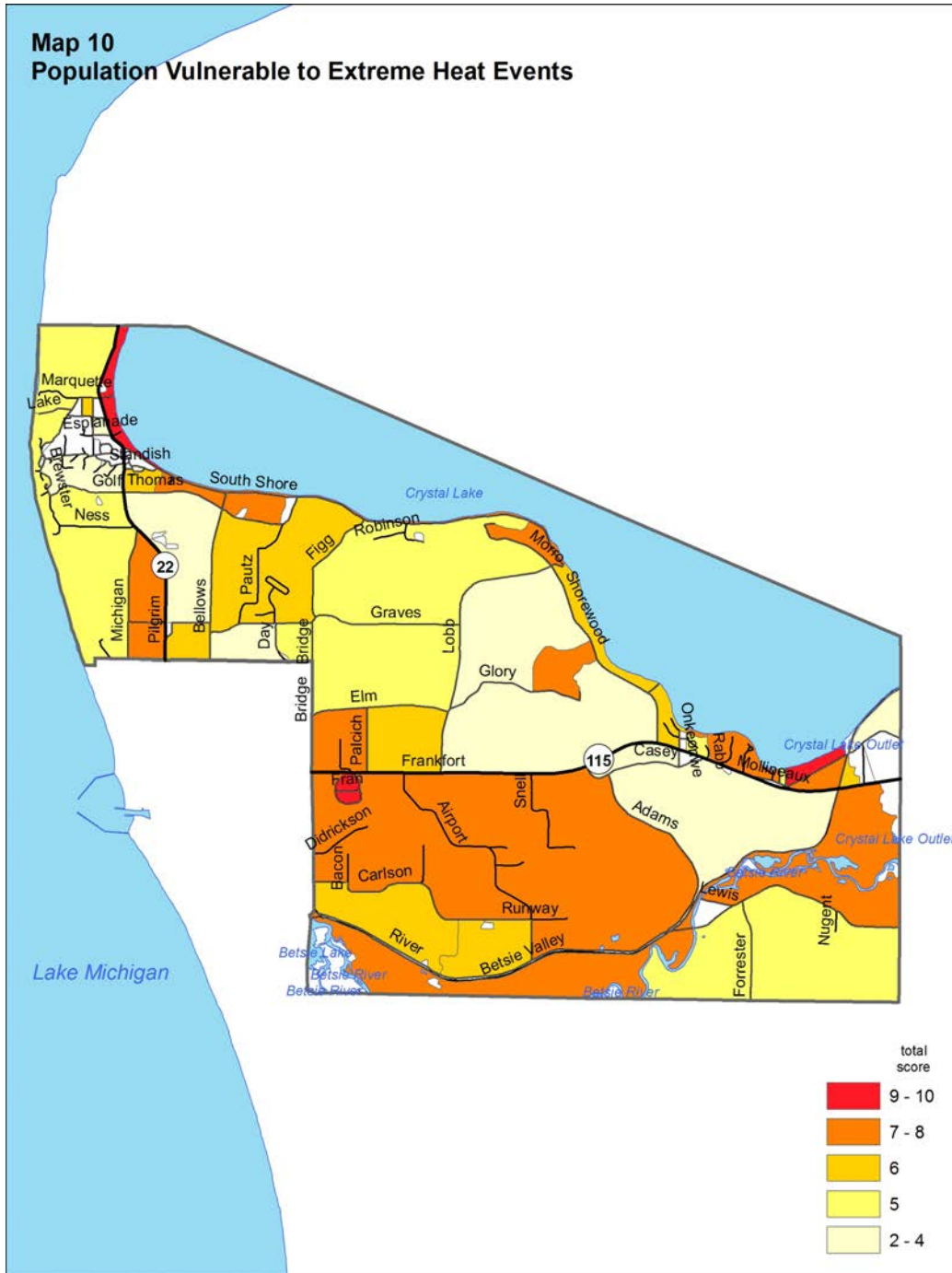
Map 7
Percent Impervious Surface Exposure







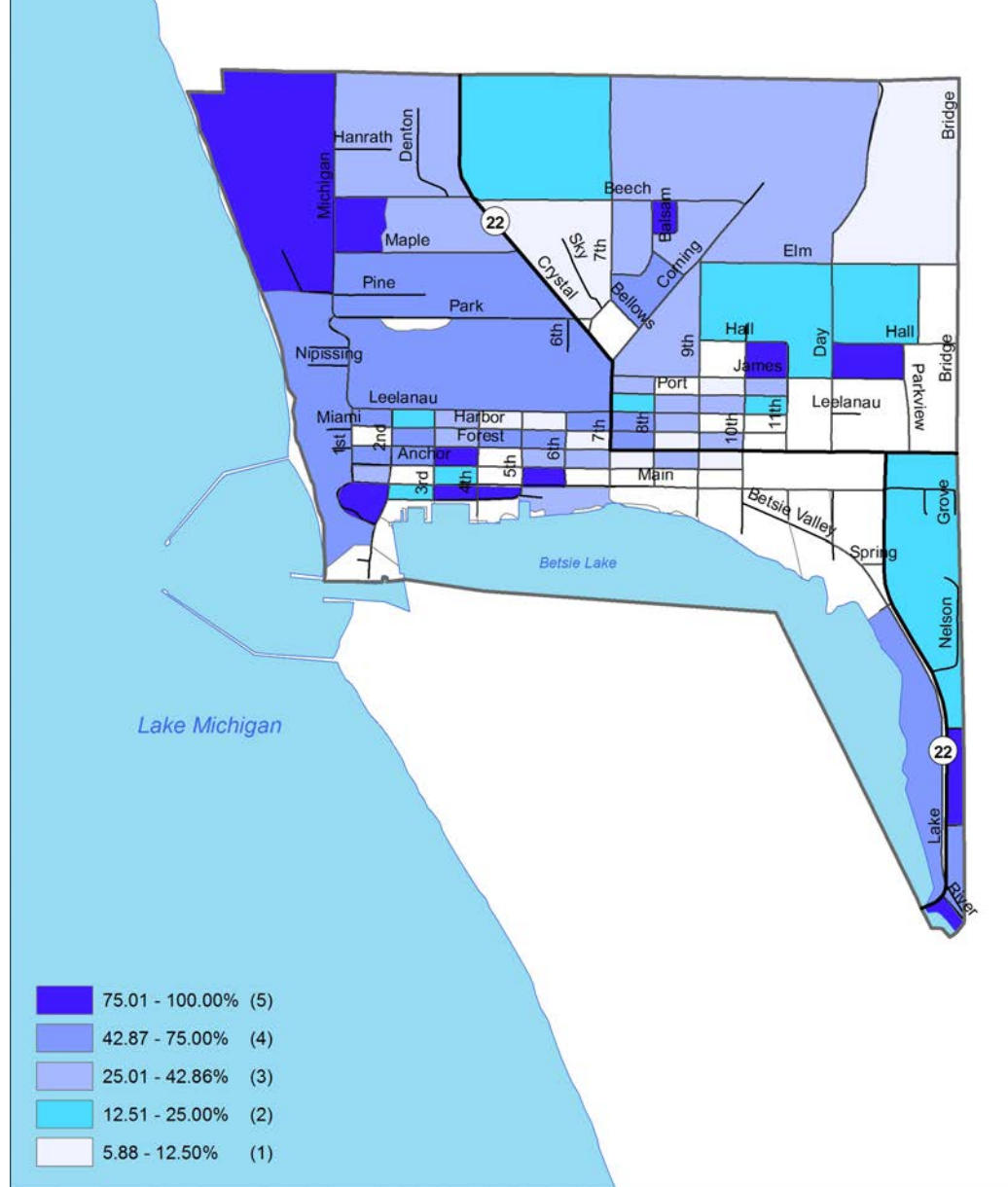
Map 10
Population Vulnerable to Extreme Heat Events



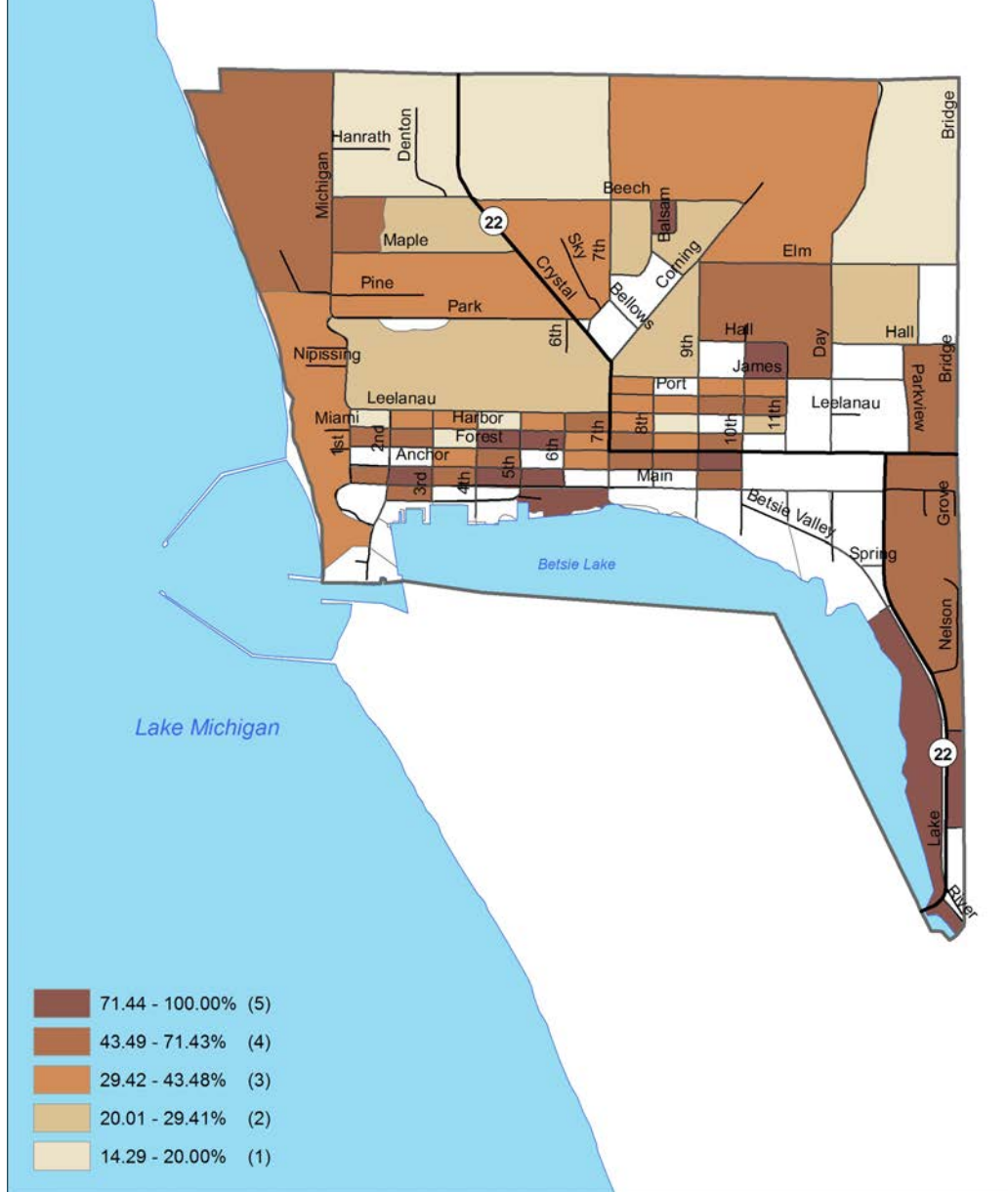
Frankfort



Map 1
Percent of Population 65 Years and Older (male and female)

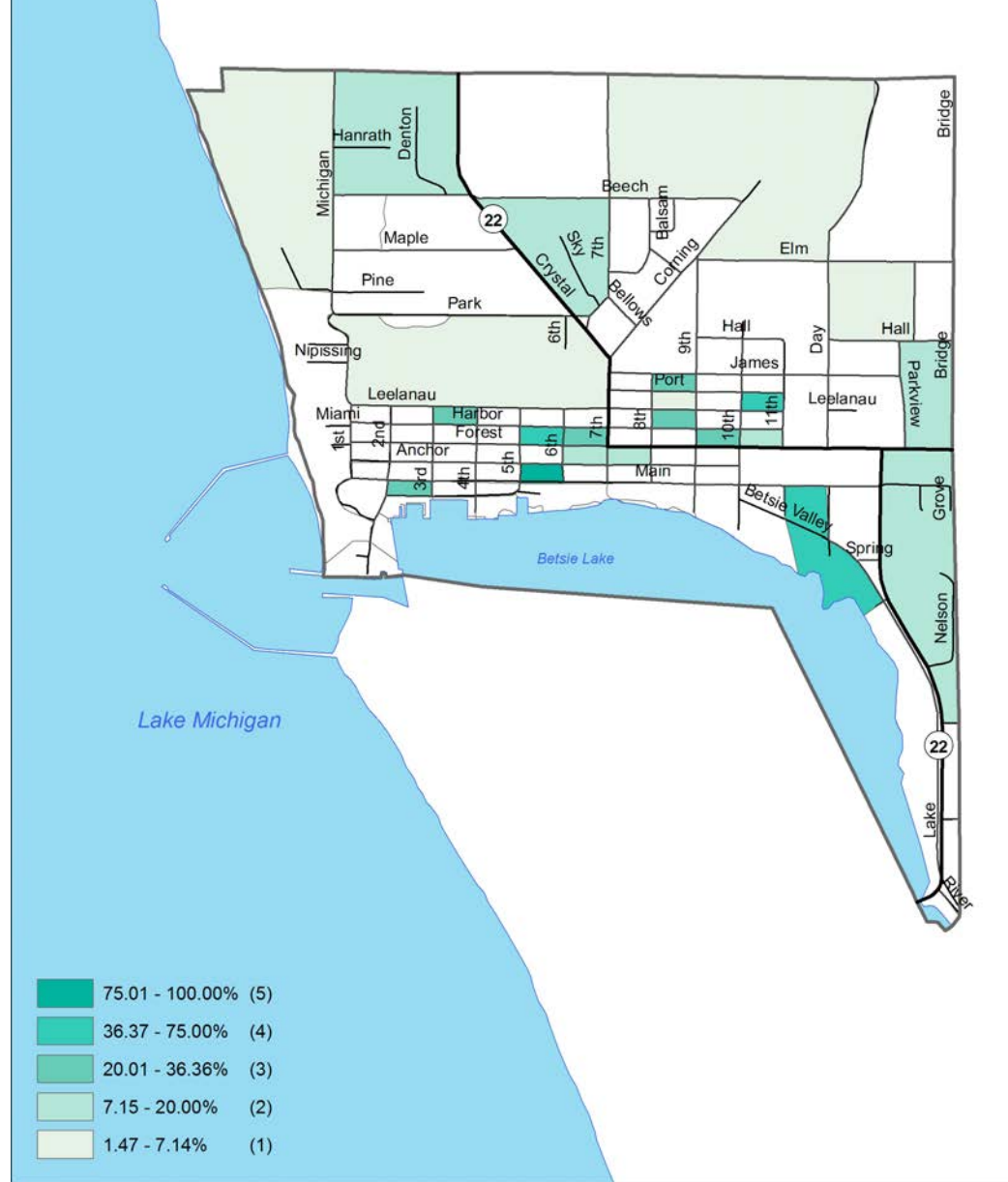


Map 2
Percent of Households with People Living Alone

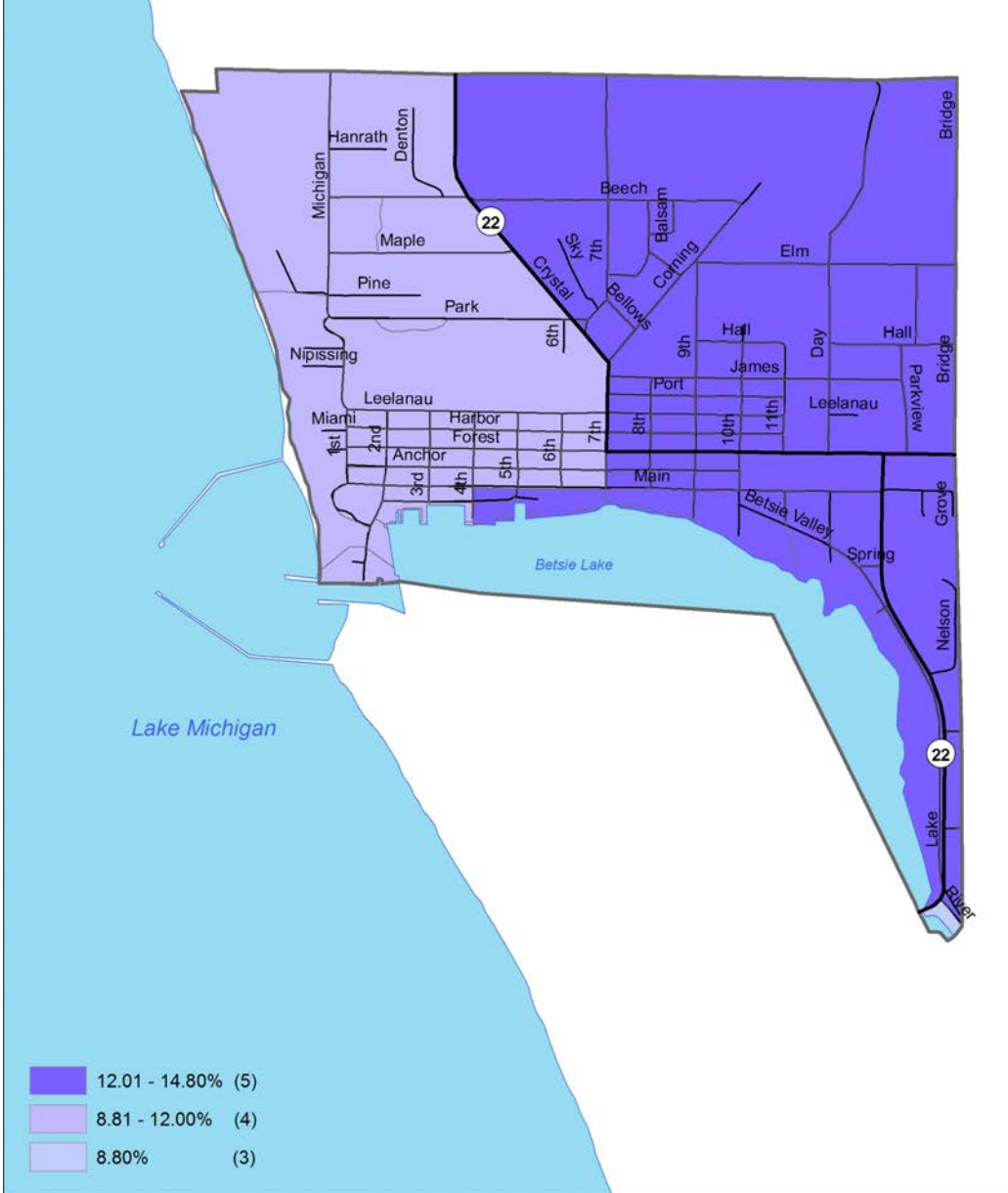




Map 3
Percent of Non-white Population

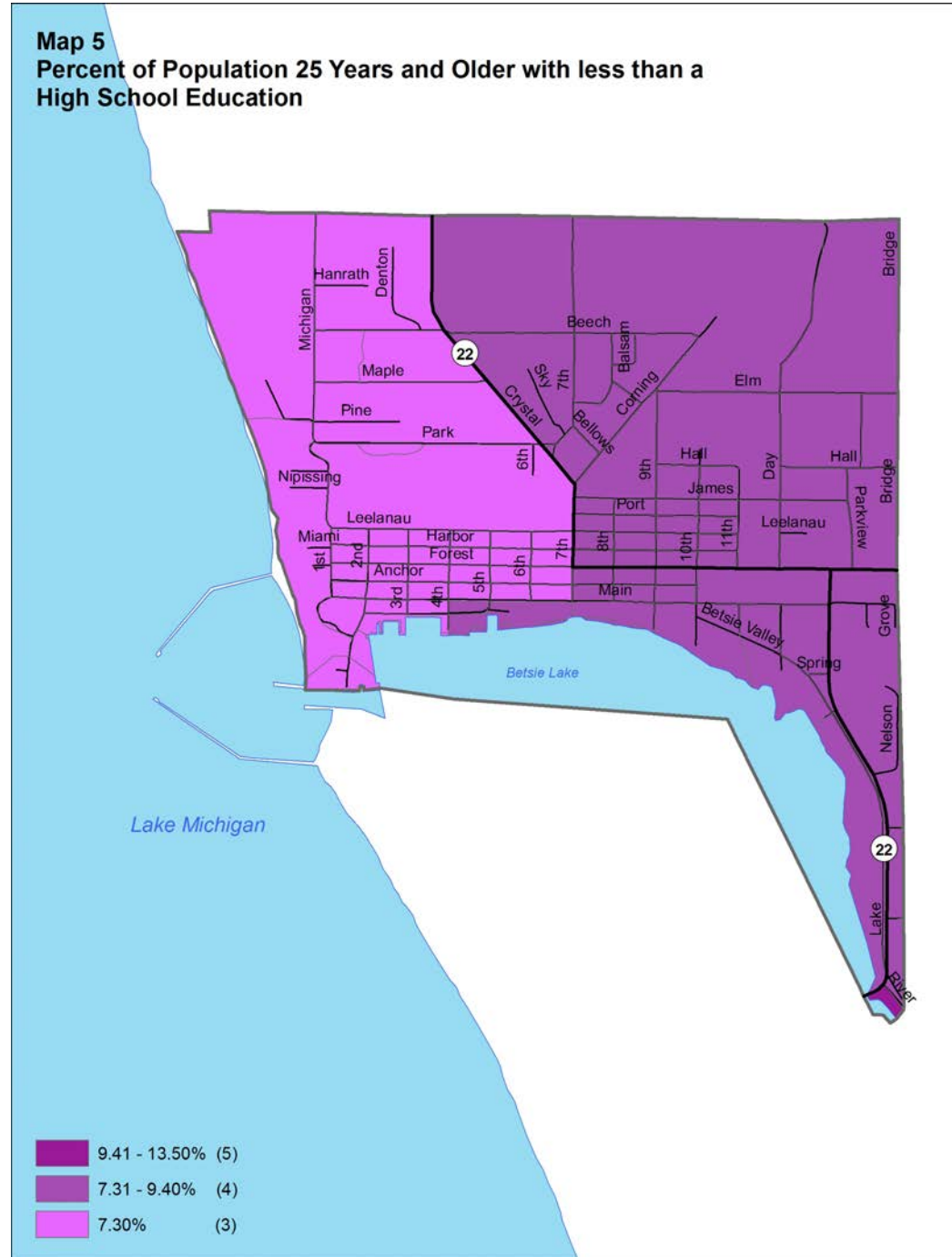


Map 4
Percent of Households Living Below the Poverty Threshold

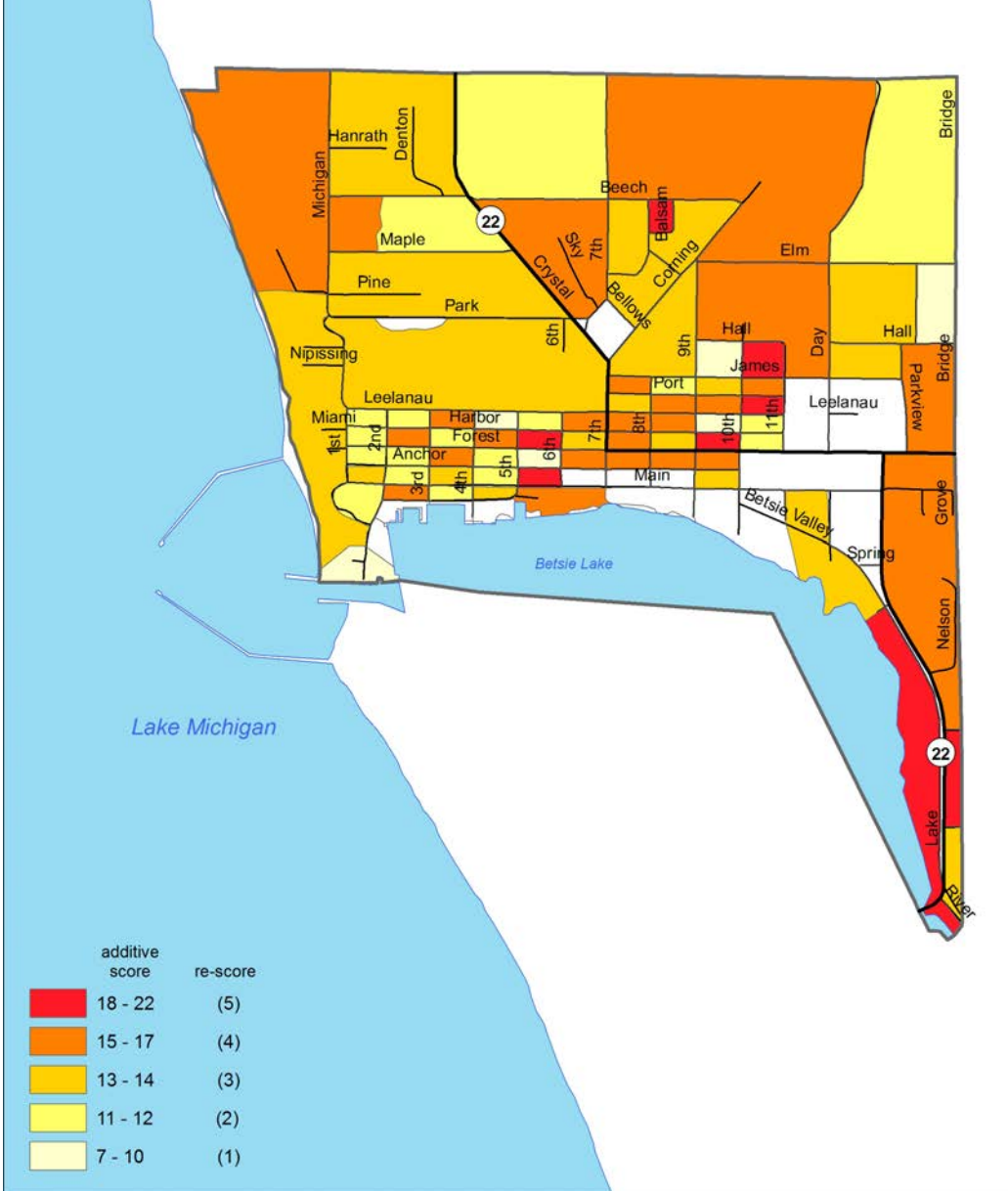




Map 5
Percent of Population 25 Years and Older with less than a High School Education

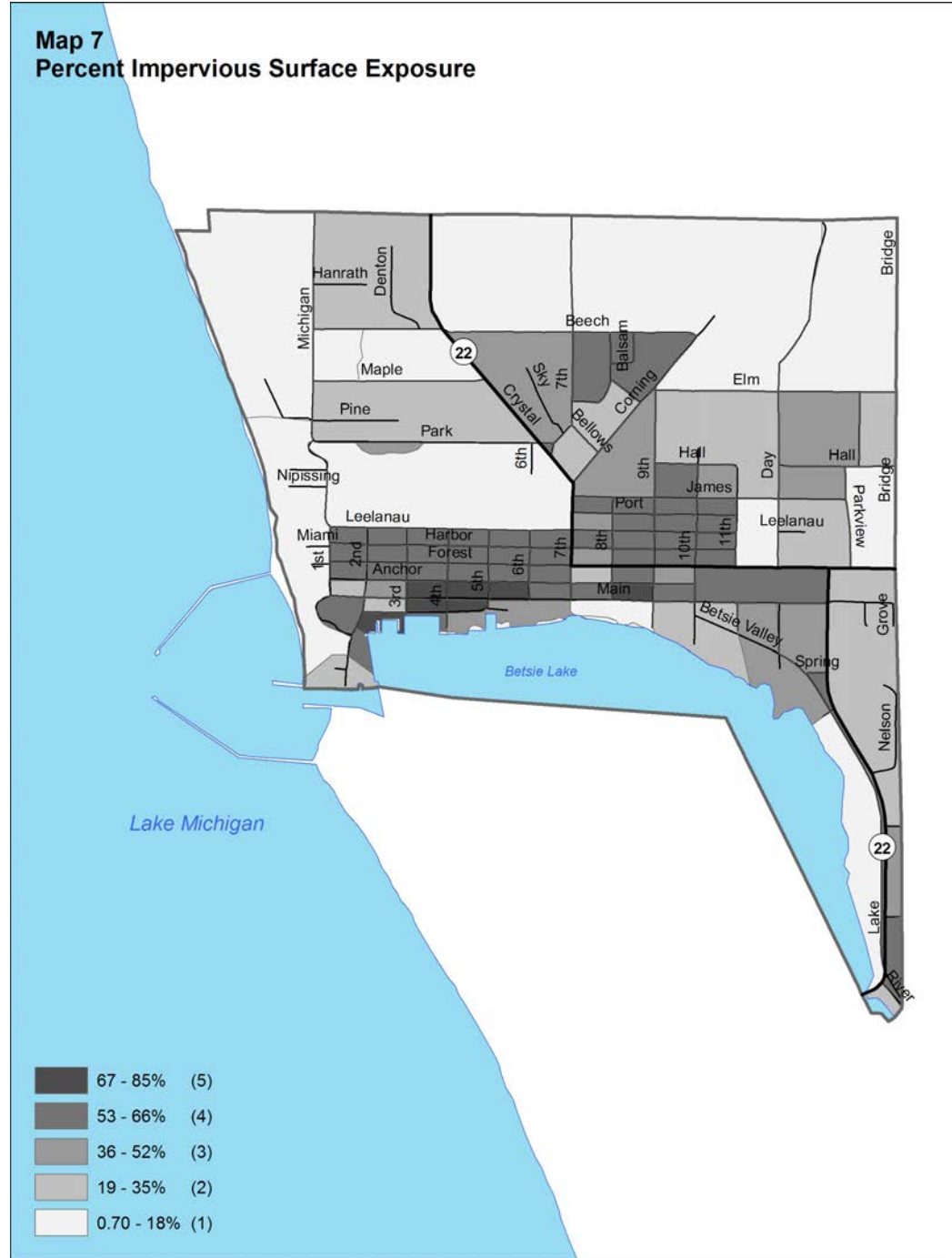


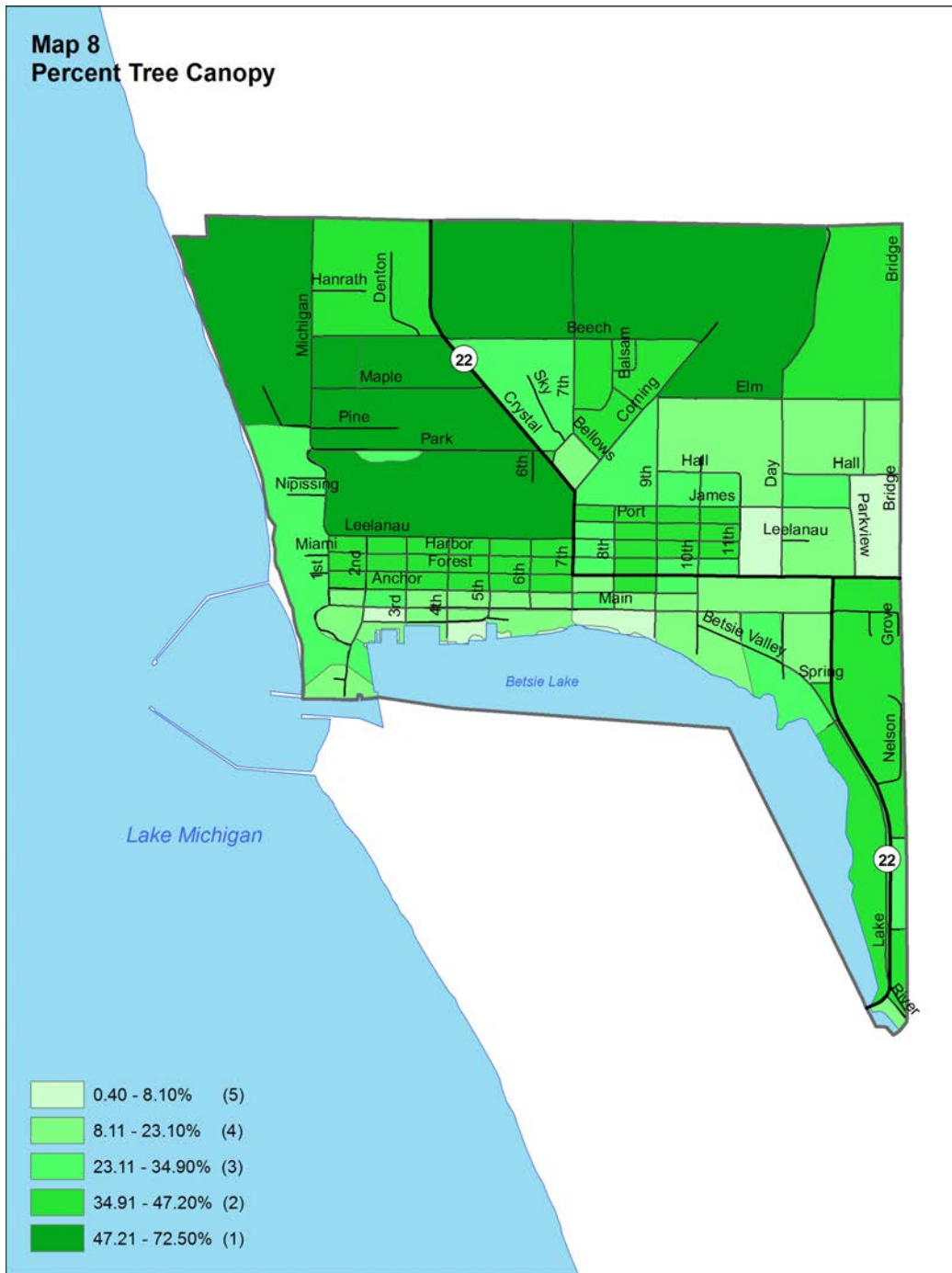
Map 6
Relative Sensitivity of Population to Extreme Heat Events





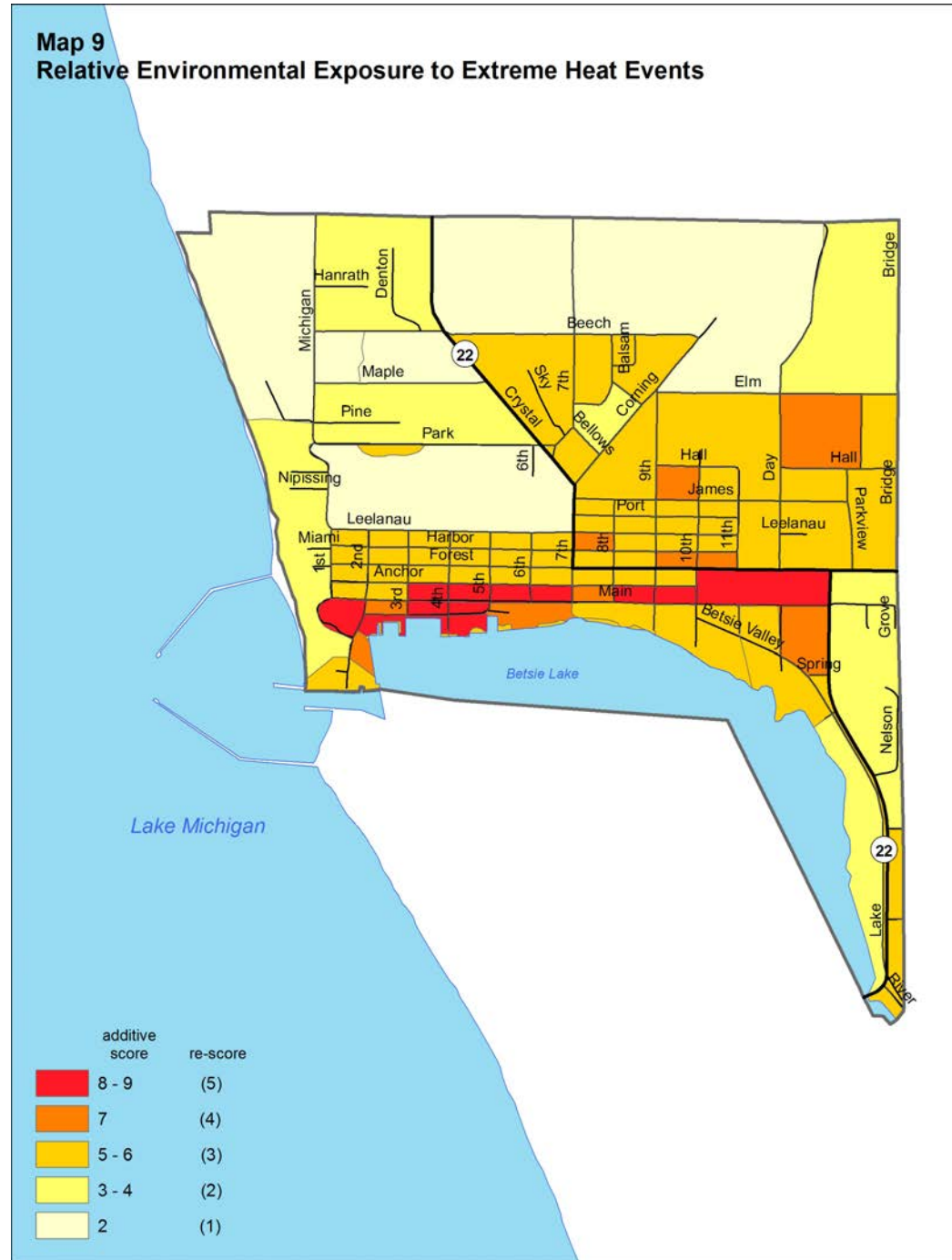
Map 7
Percent Impervious Surface Exposure



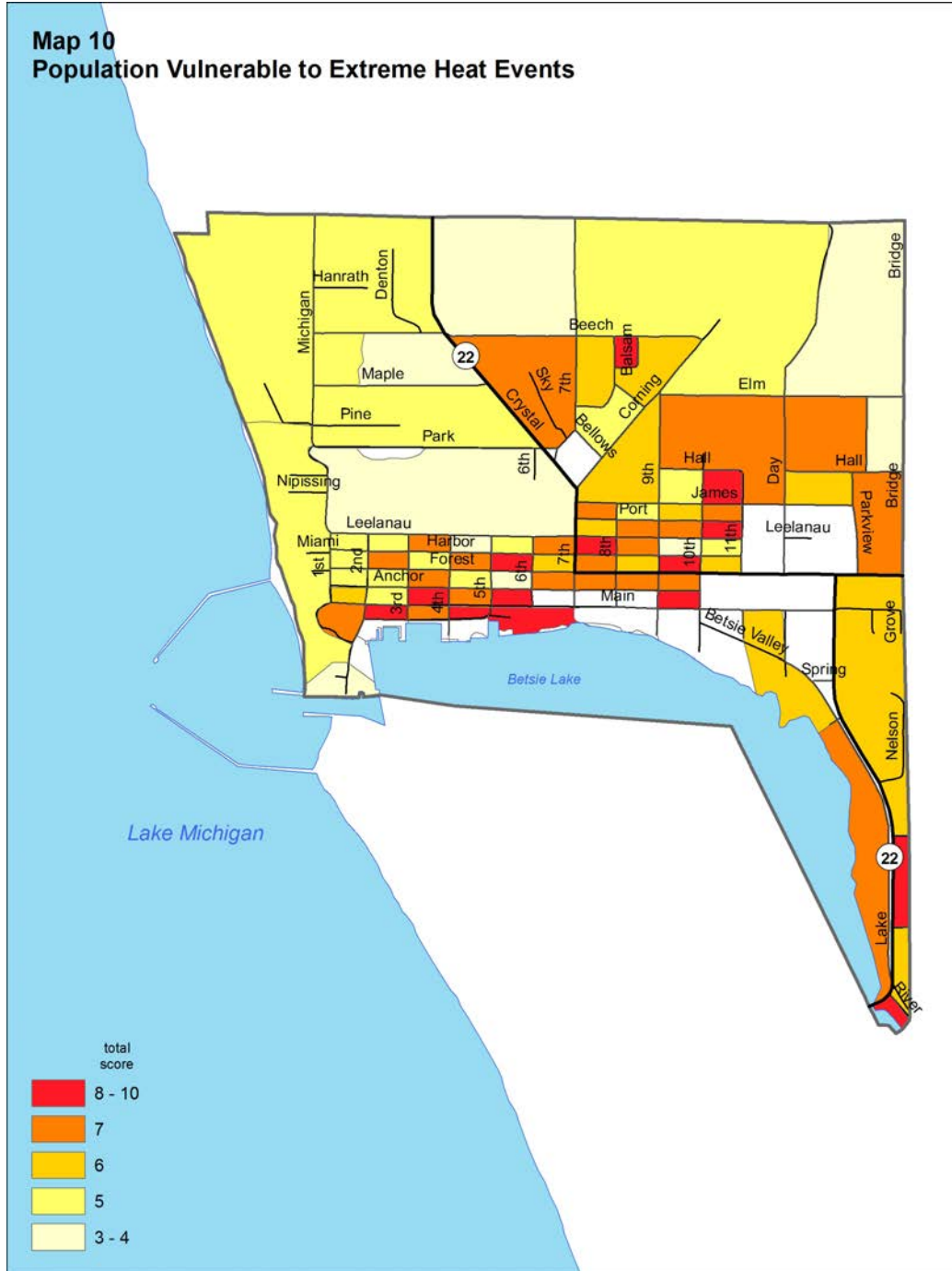




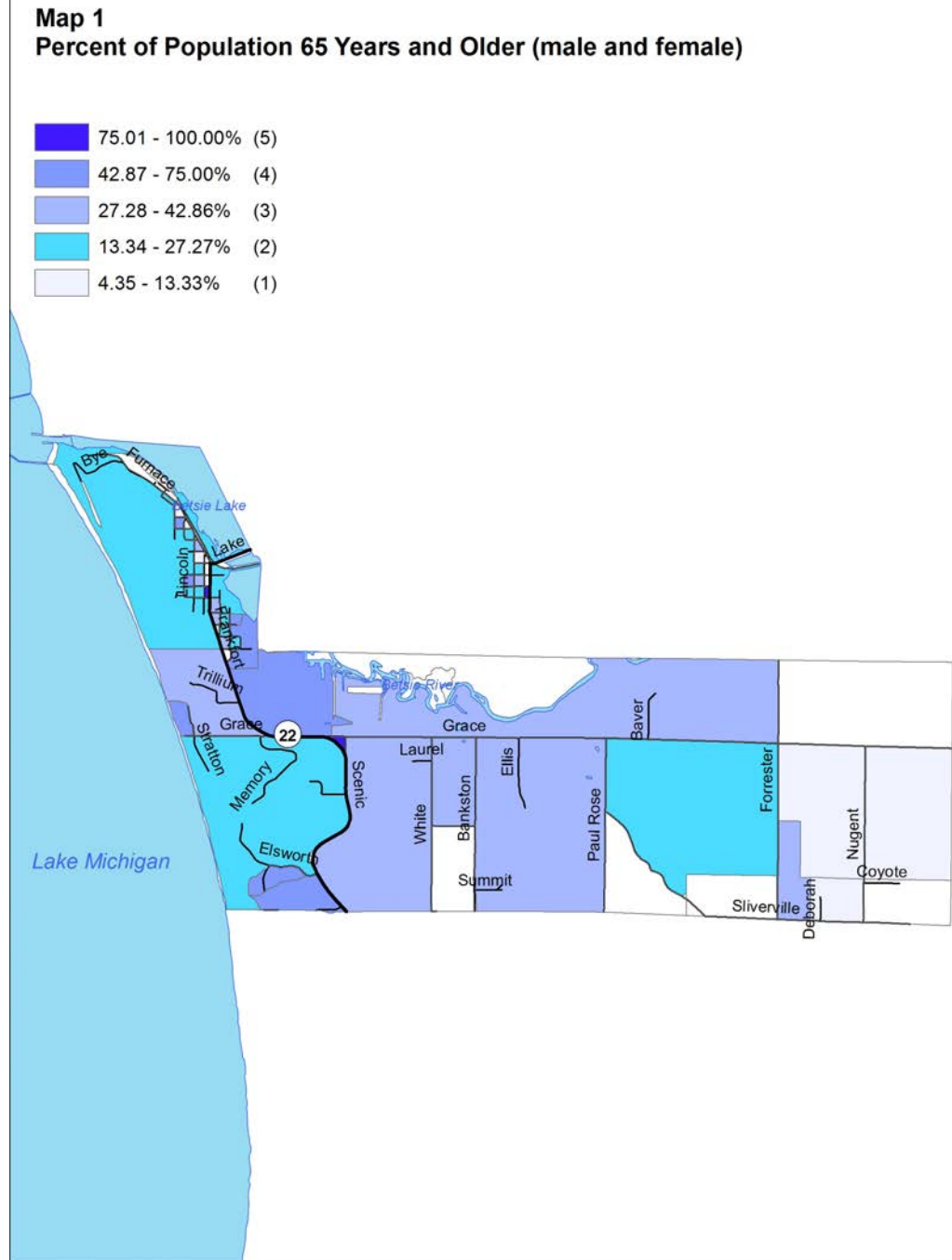
Map 9
Relative Environmental Exposure to Extreme Heat Events



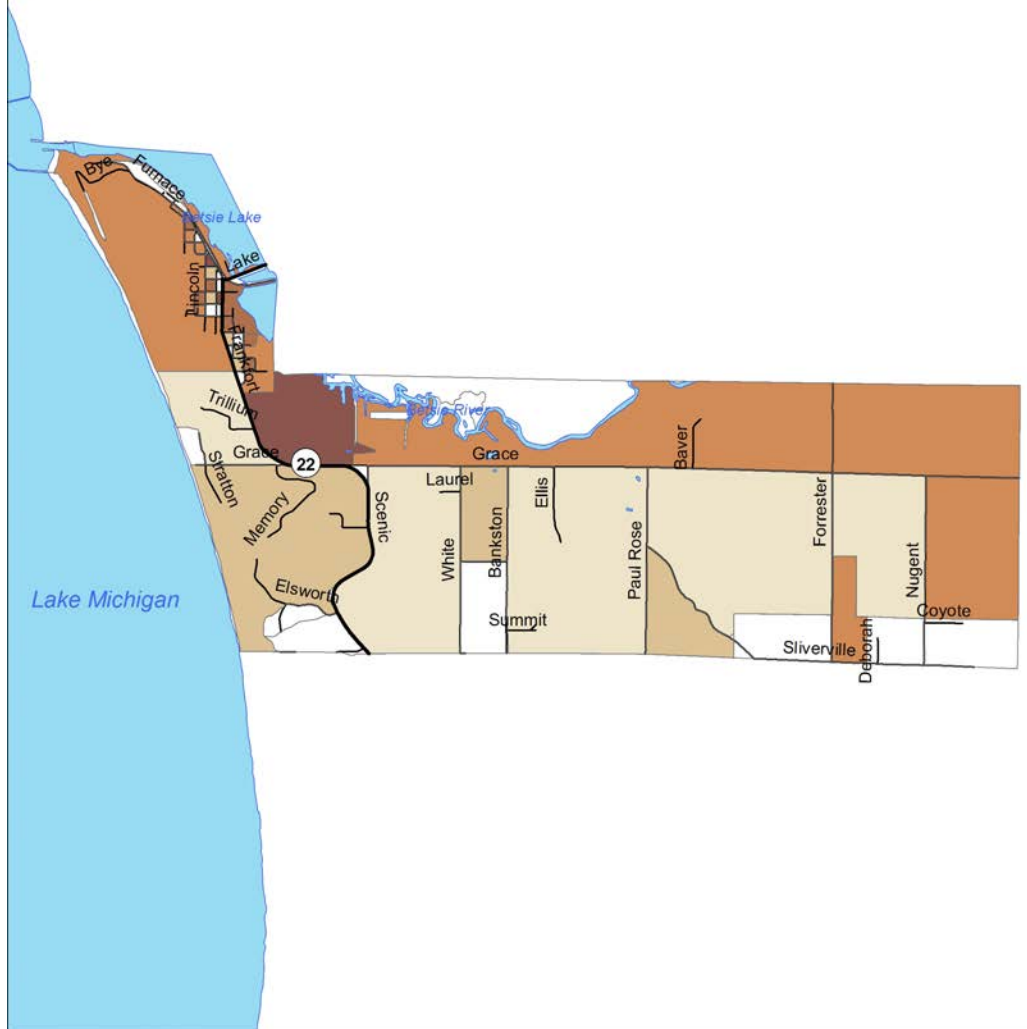
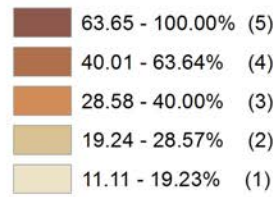
Map 10
Population Vulnerable to Extreme Heat Events



Gilmore Twp./Elberta



Map 2
Percent of Households with People Living Alone



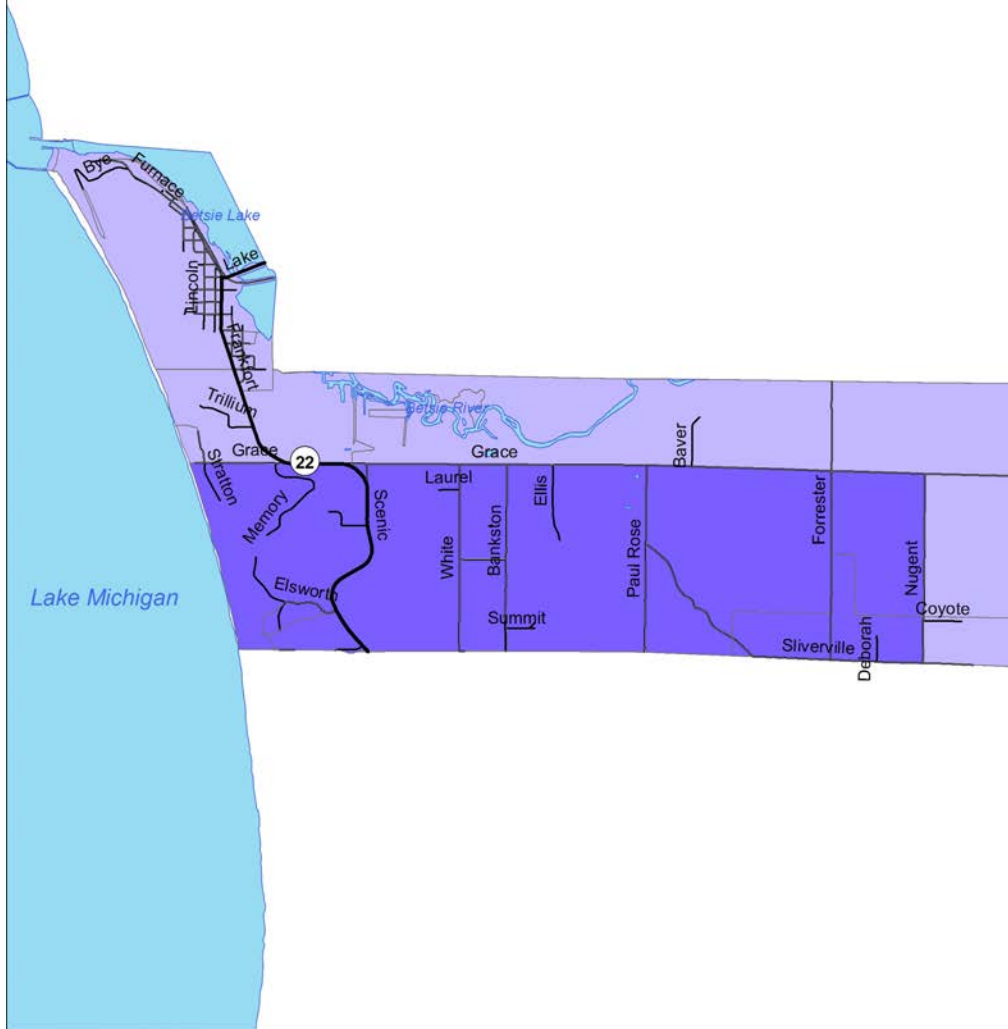


Map 3
Percent of Non-white Population



Map 4
Percent of Households Living Below the Poverty Threshold

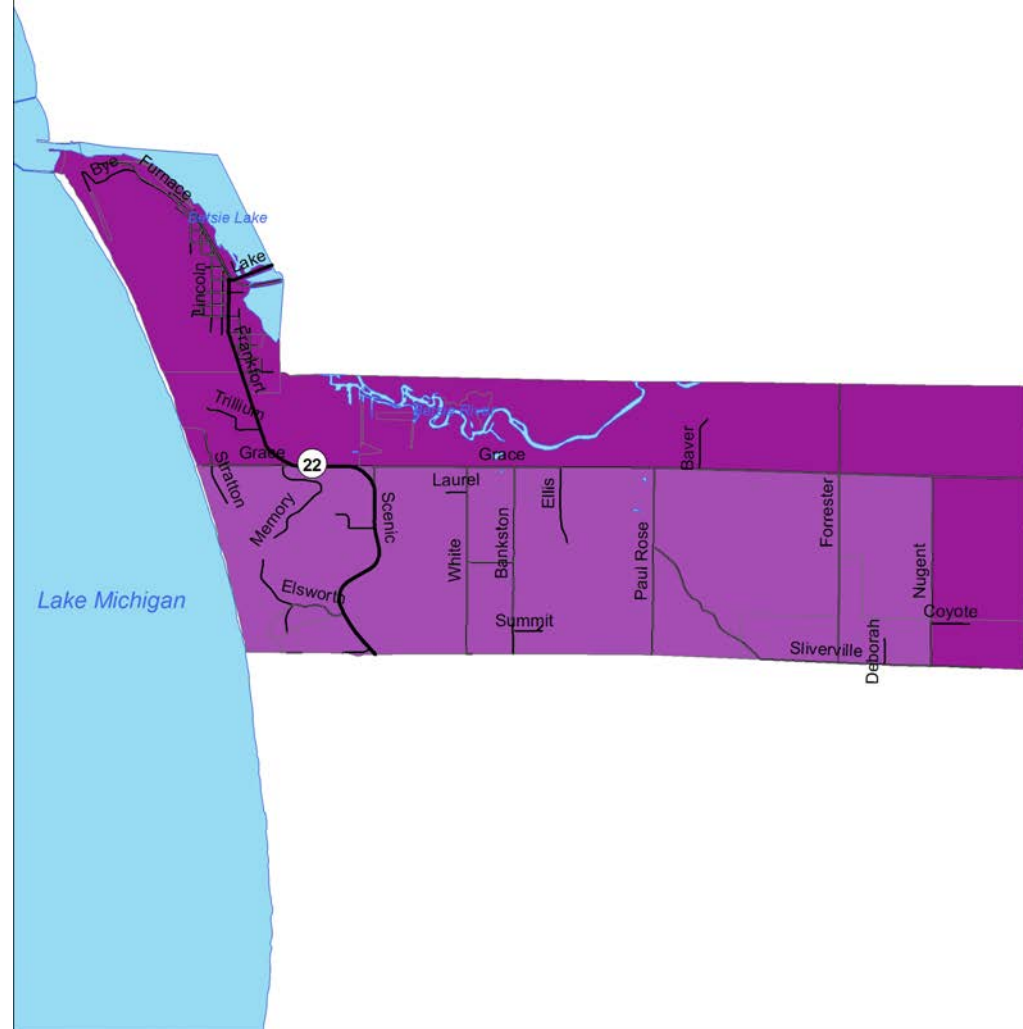
- 8.81 - 11.20% (5)
- 8.80% (4)





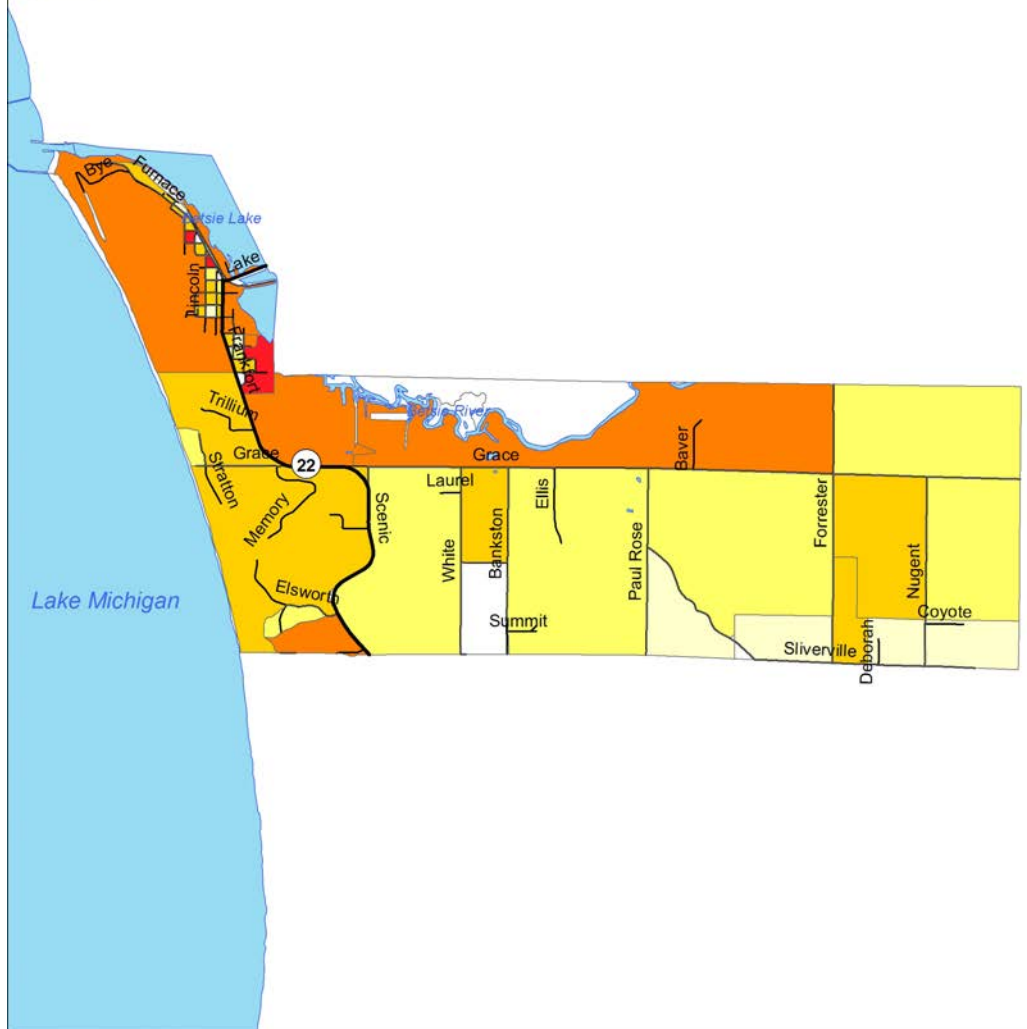
Map 5
Percent of Population 25 Years and Older with less than a High School Education

- 2.41 - 13.50% (5)
- 2.40% (4)



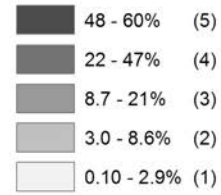
Map 6
Relative Sensitivity of Population to Extreme Heat Events

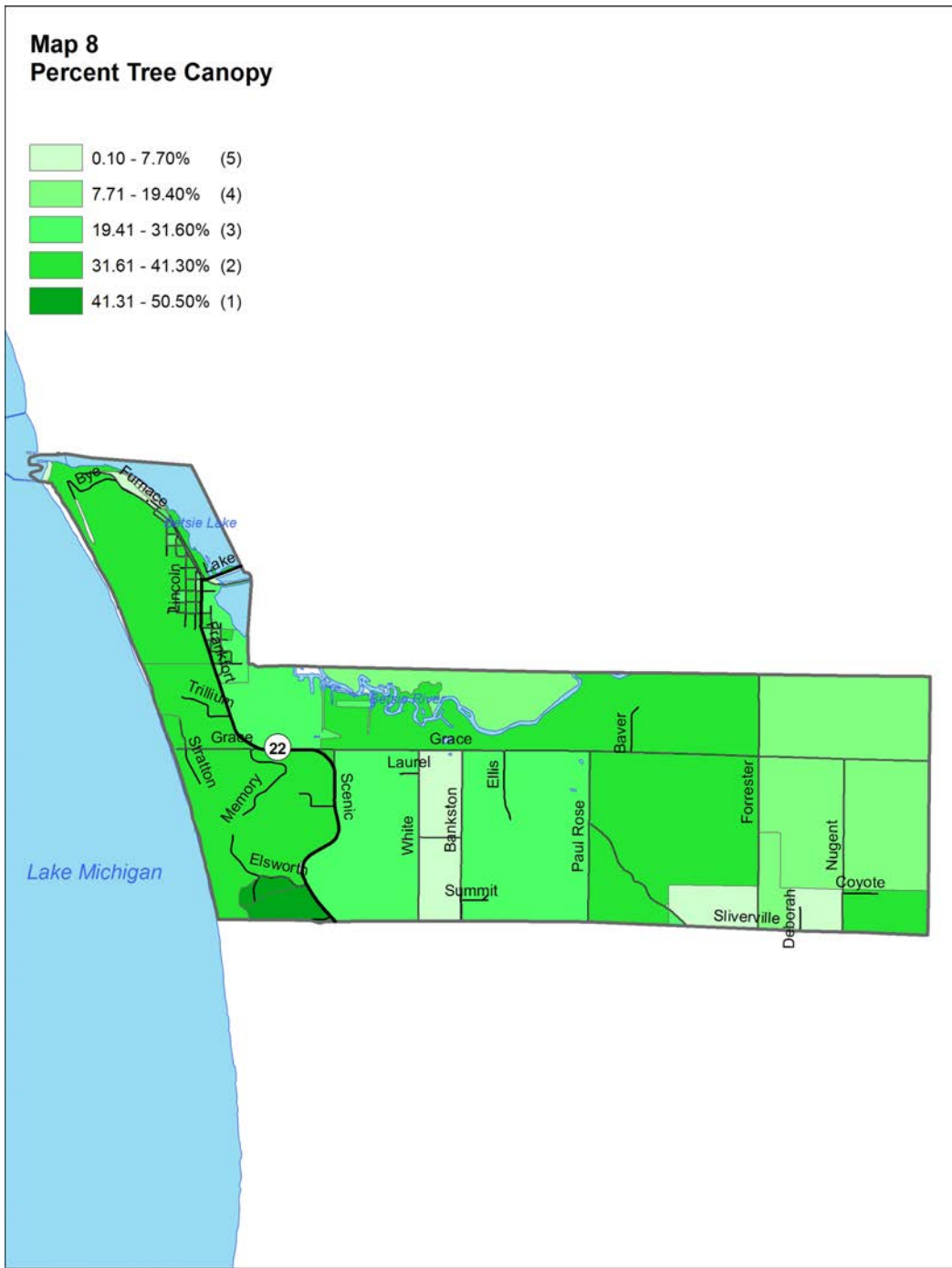
additive score	re-score
19 - 21	(5)
16 - 18	(4)
14 - 15	(3)
12 - 13	(2)
9 - 11	(1)





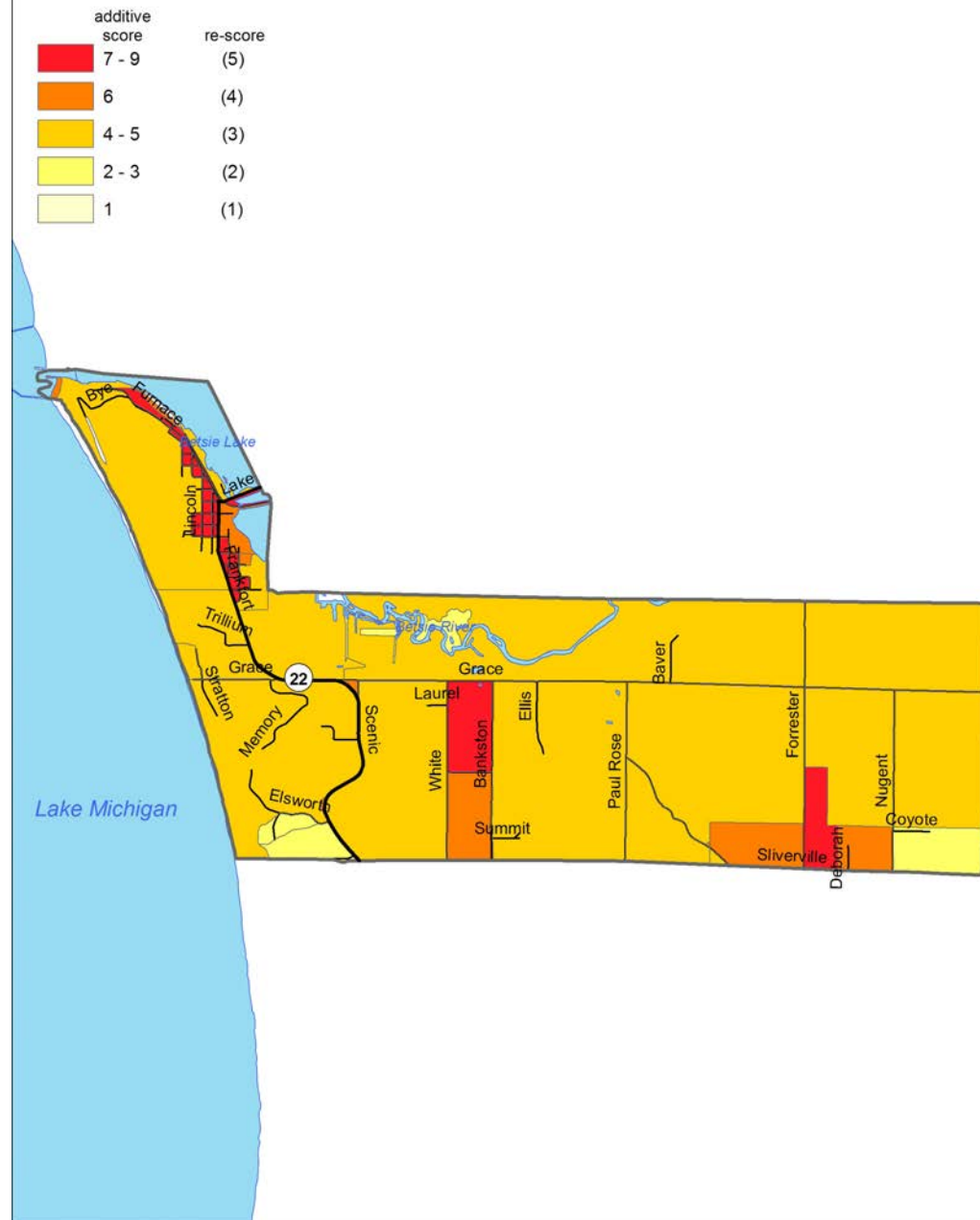
Map 7
Percent Impervious Surface Exposure



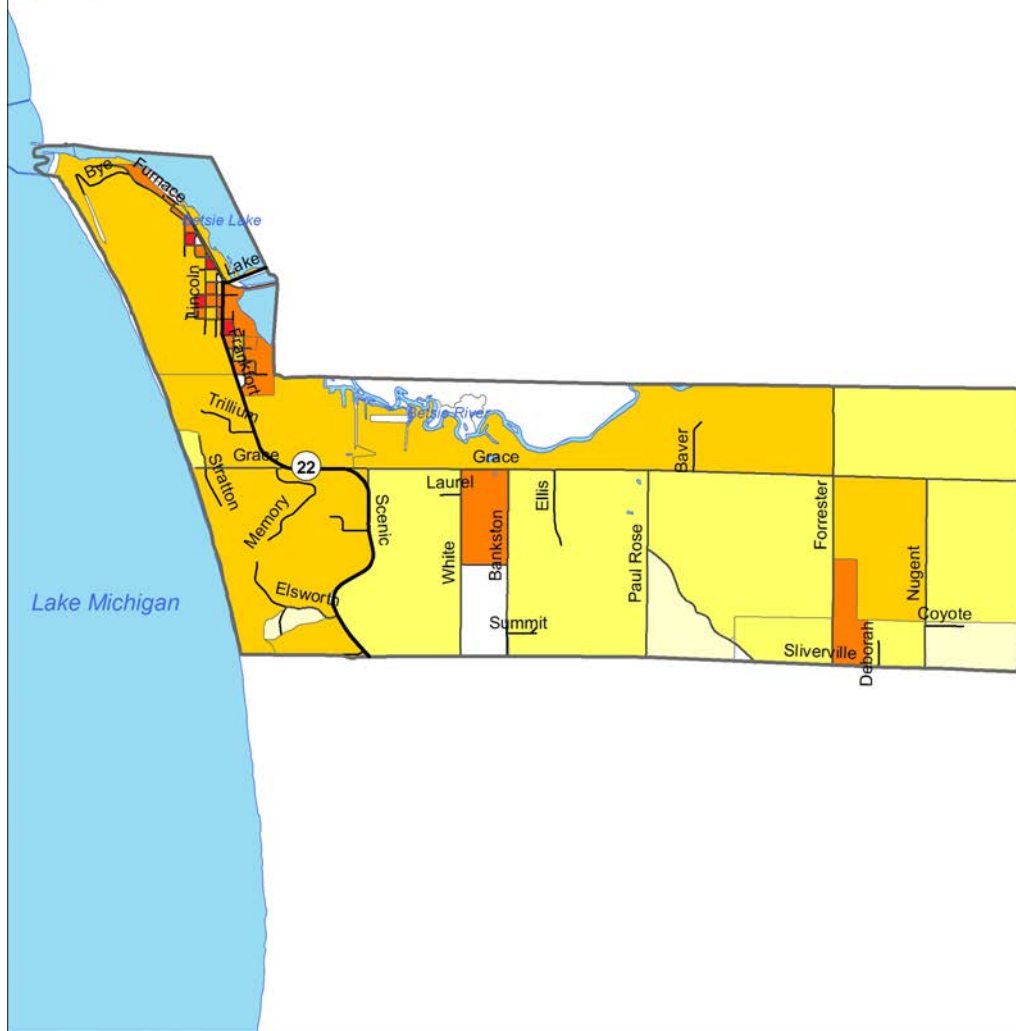
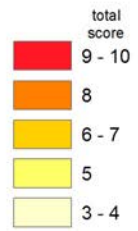




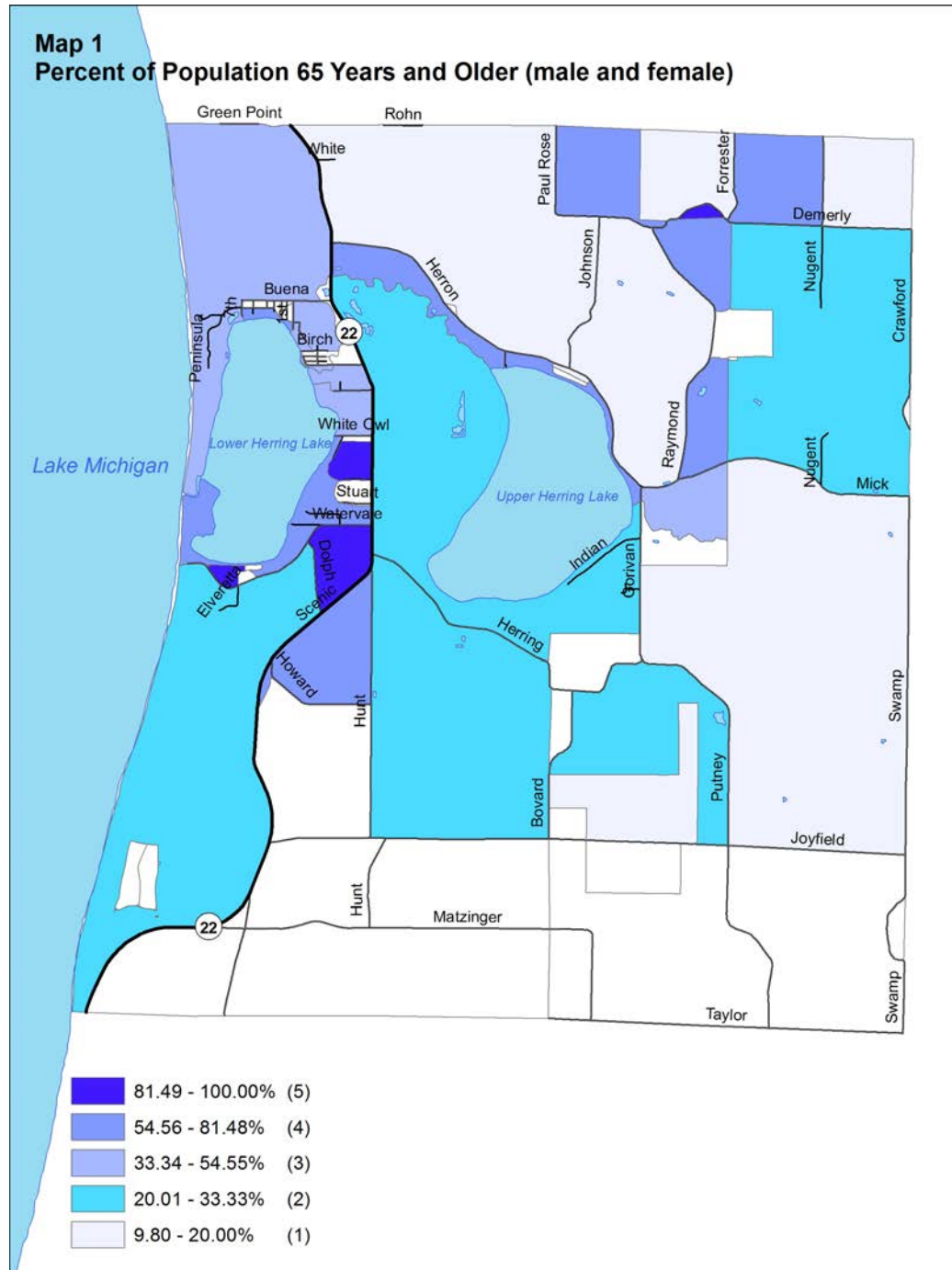
Map 9
Relative Environmental Exposure to Extreme Heat Events

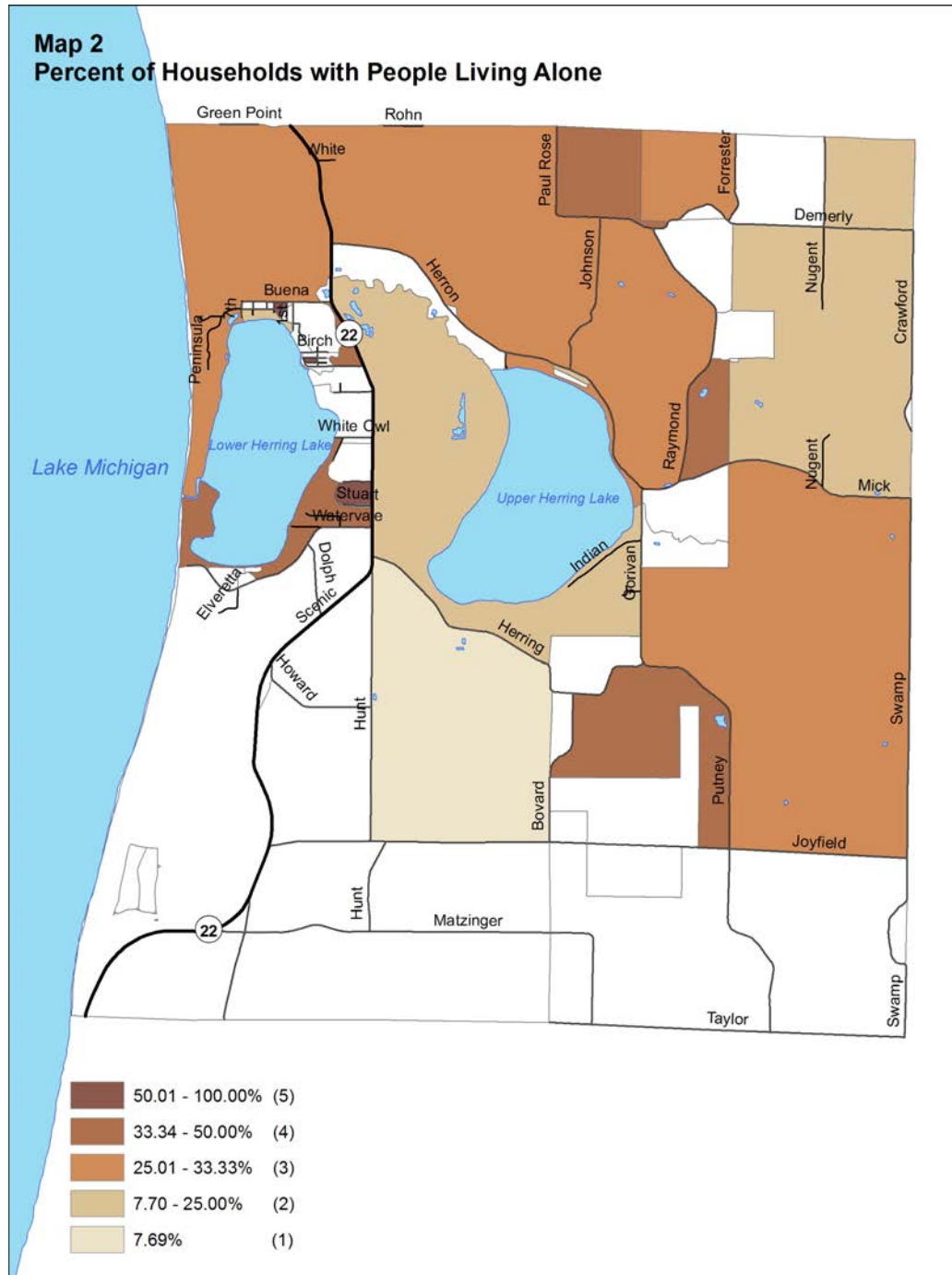


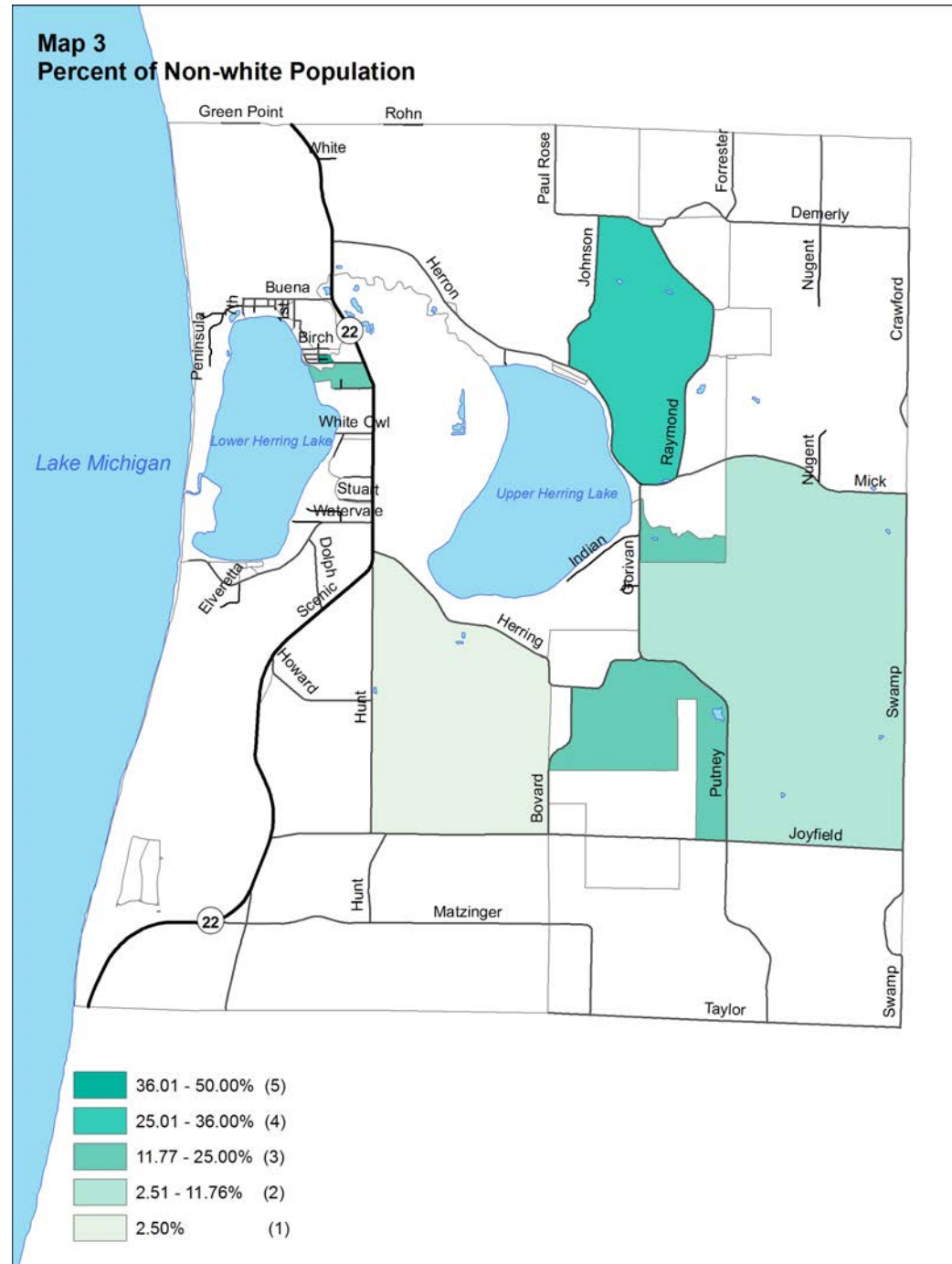
Map 10
Population Vulnerable to Extreme Heat Events



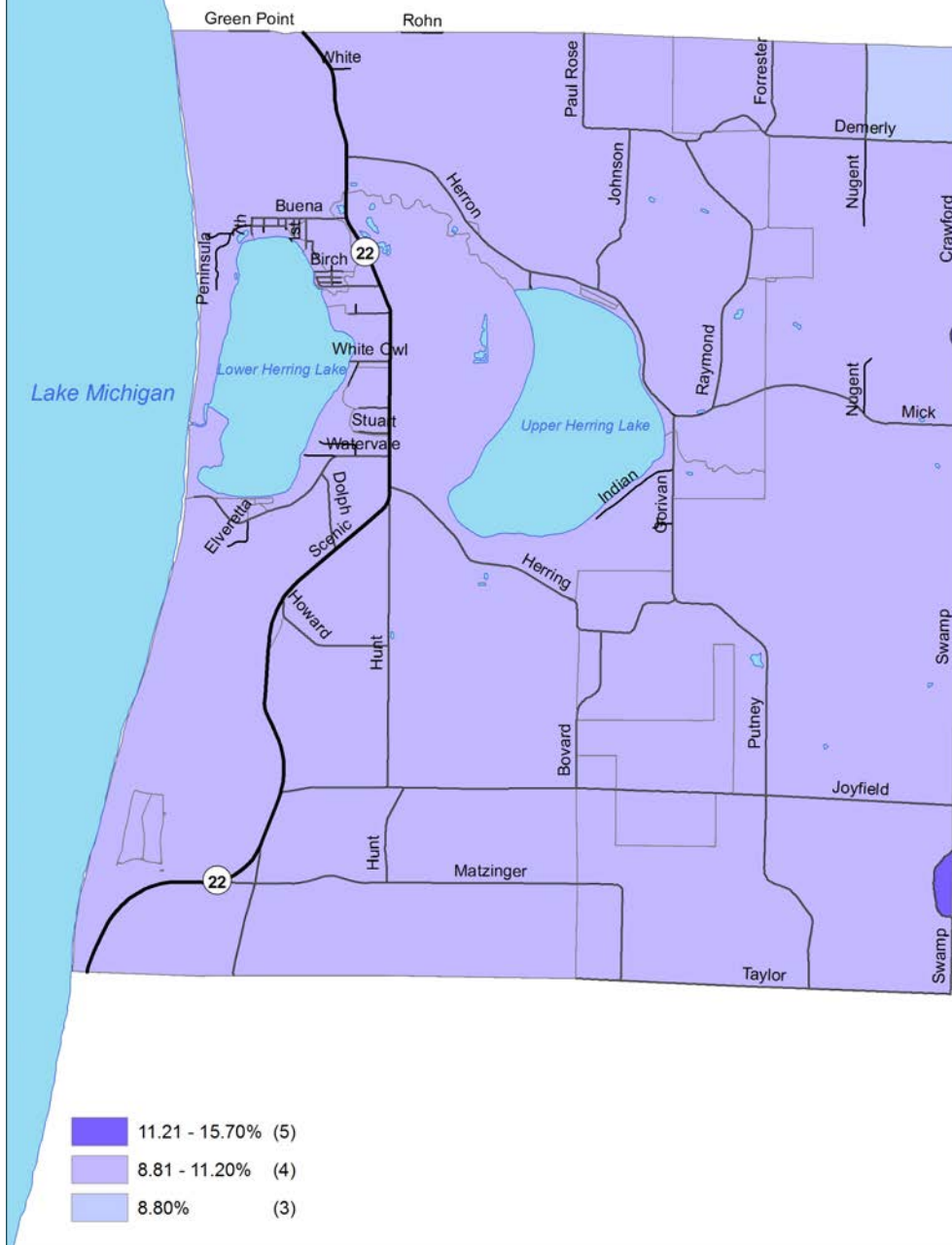
Blaine Twp.

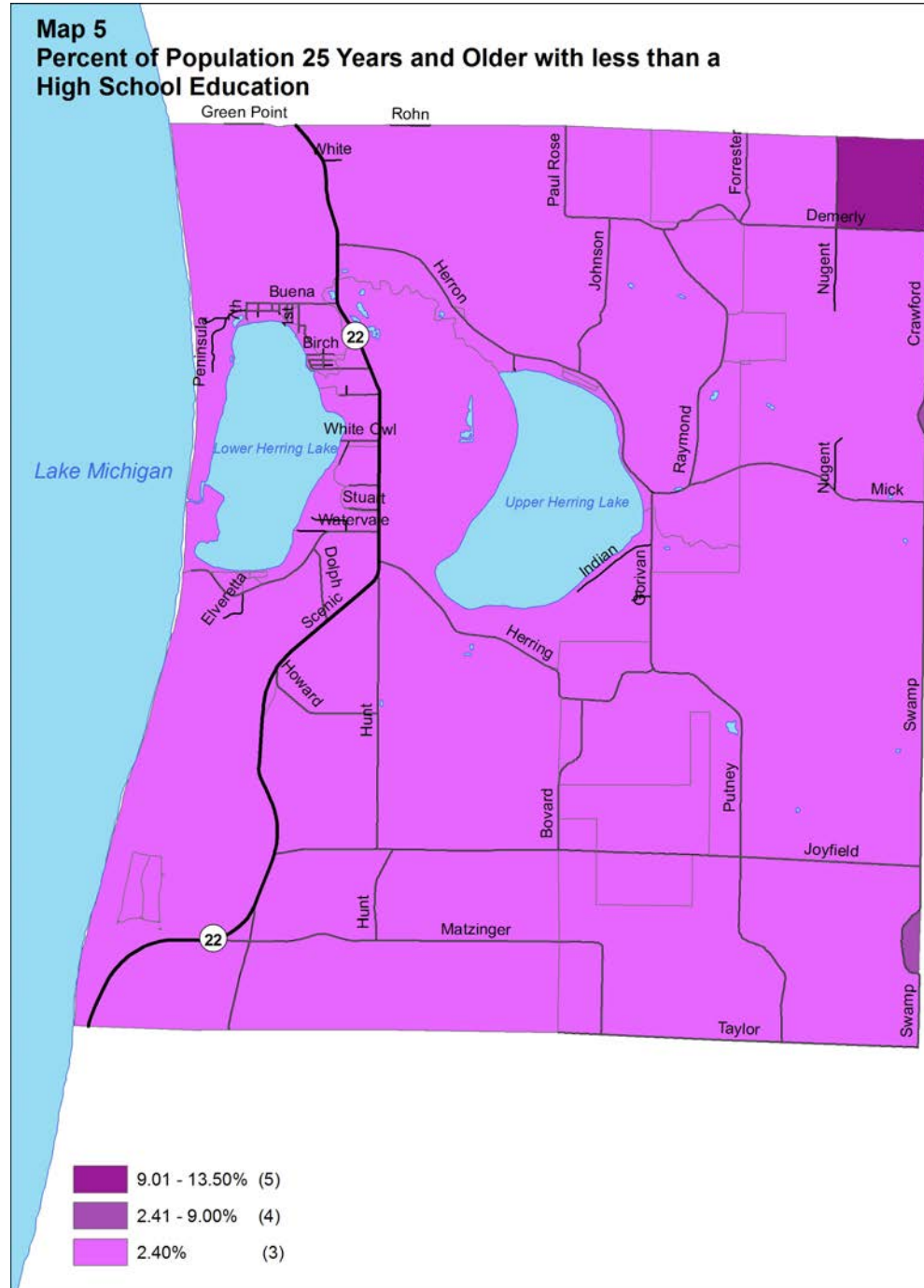


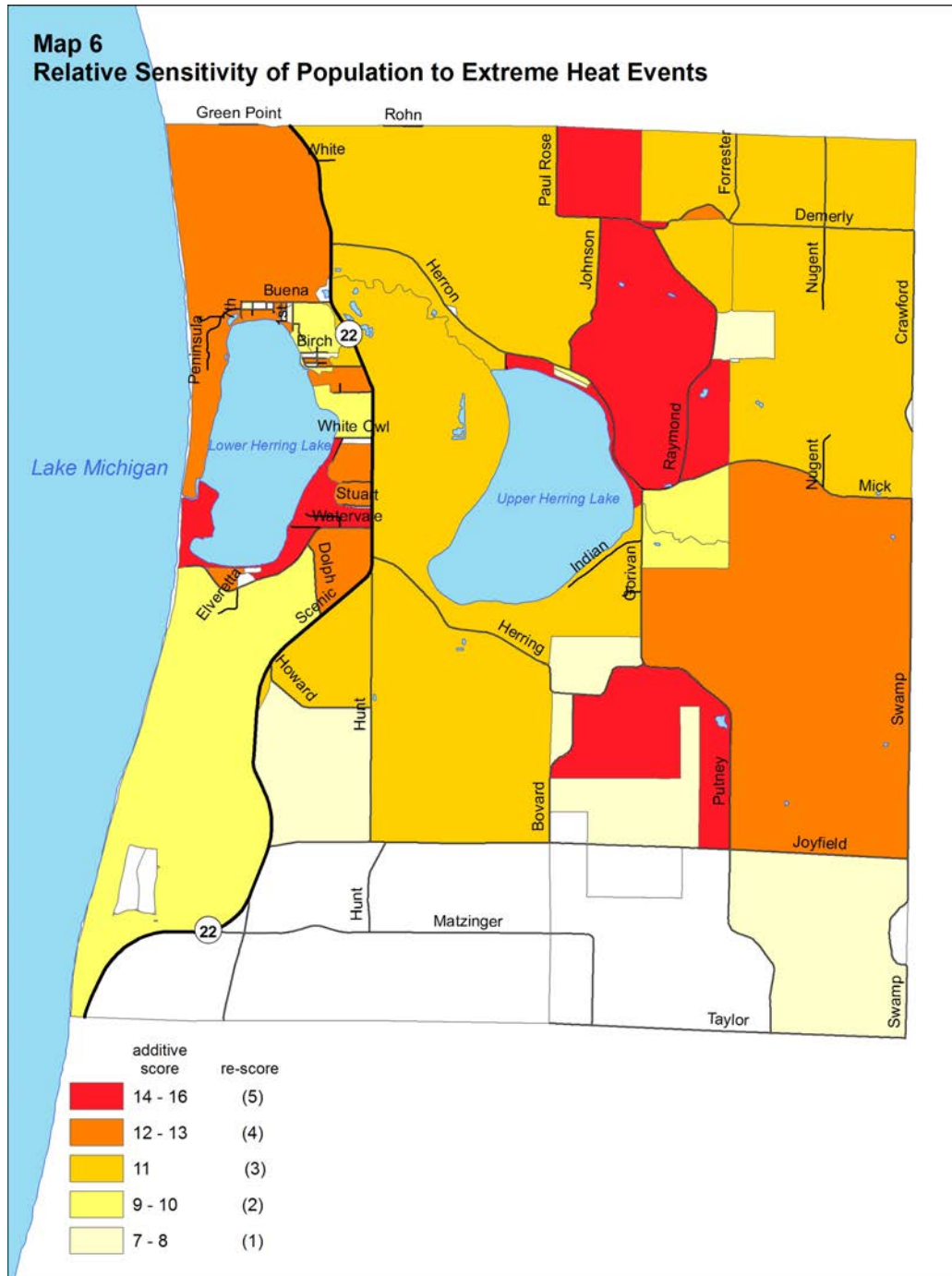




Map 4
Percent of Households Living Below the Poverty Threshold

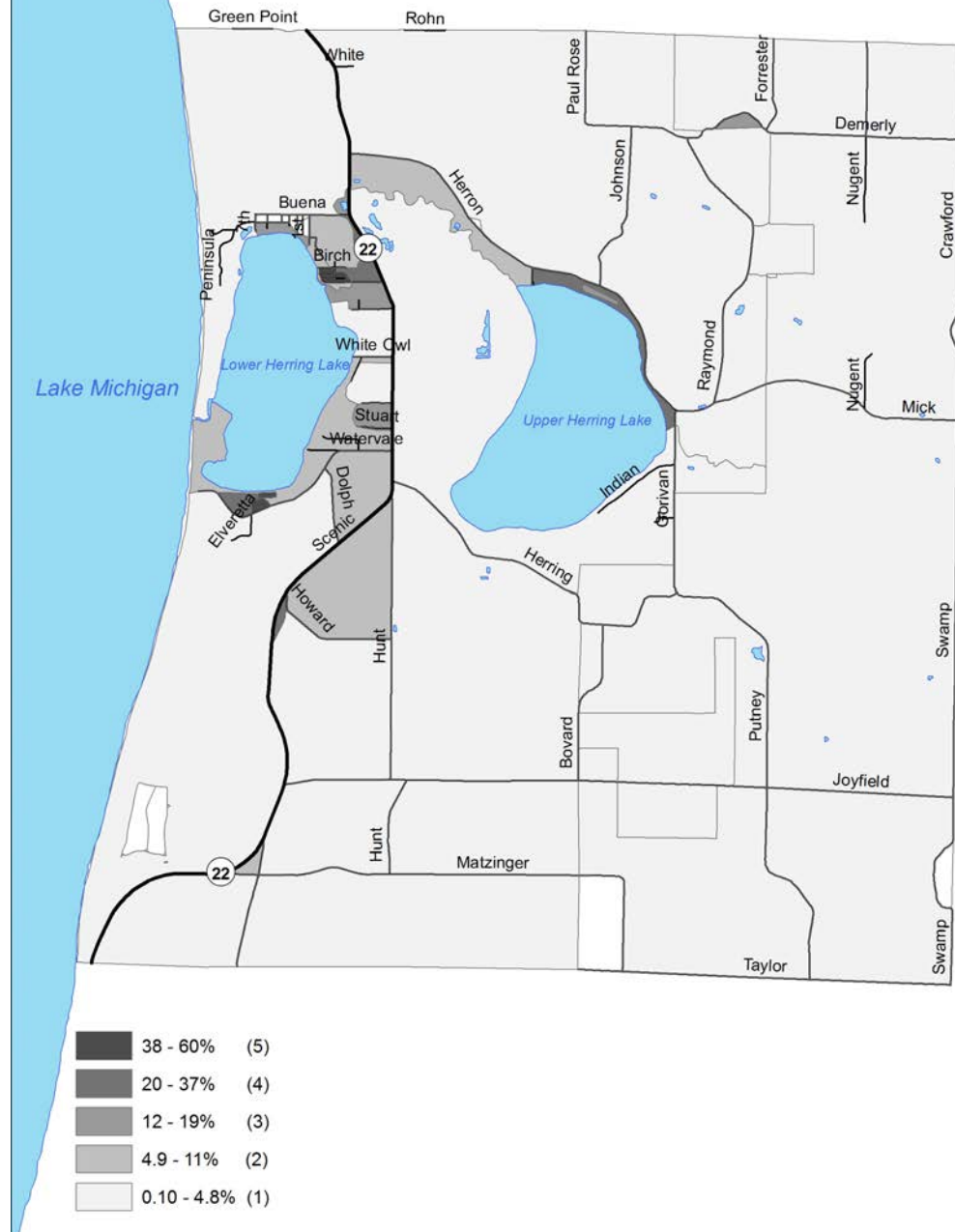


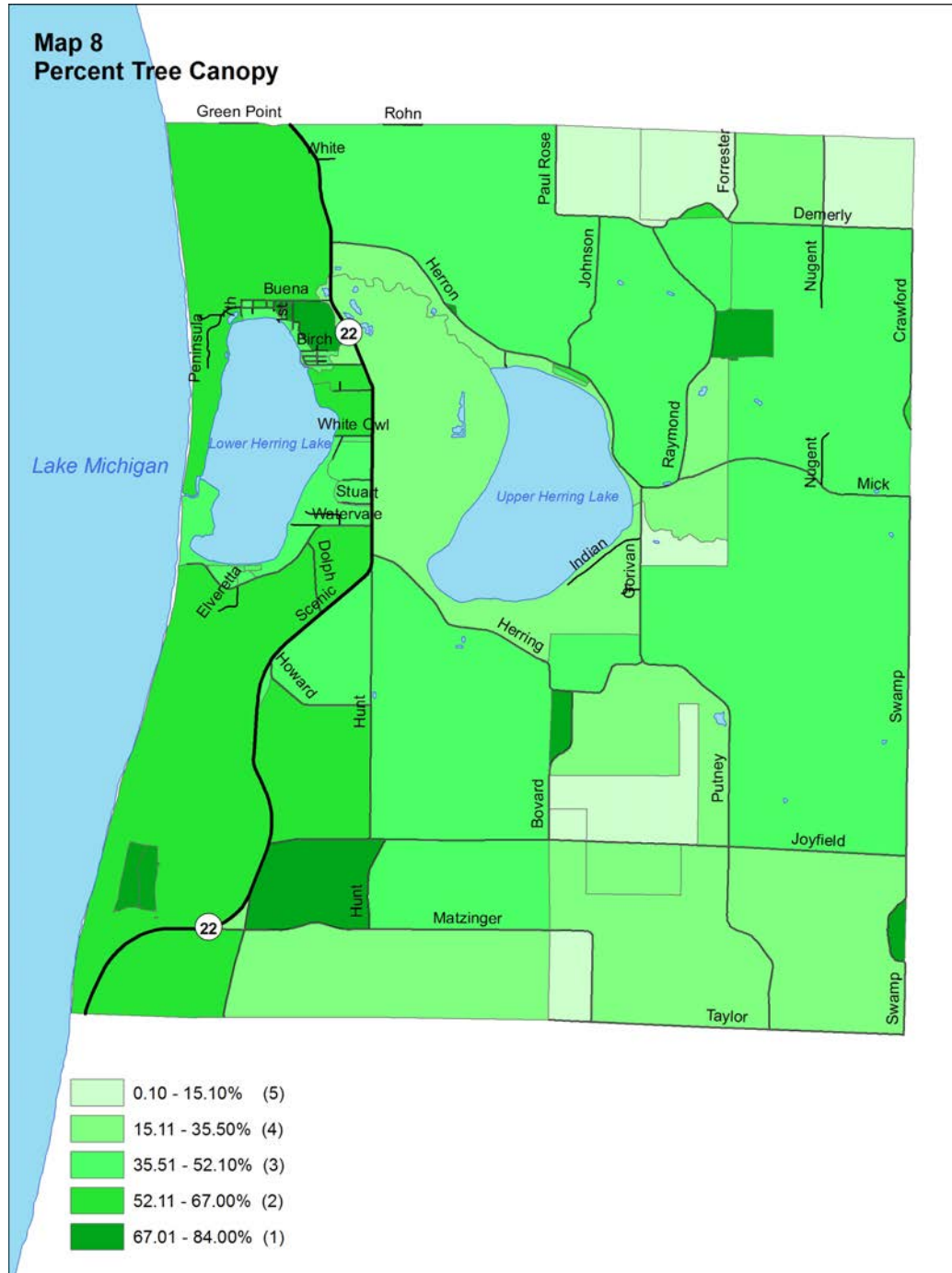


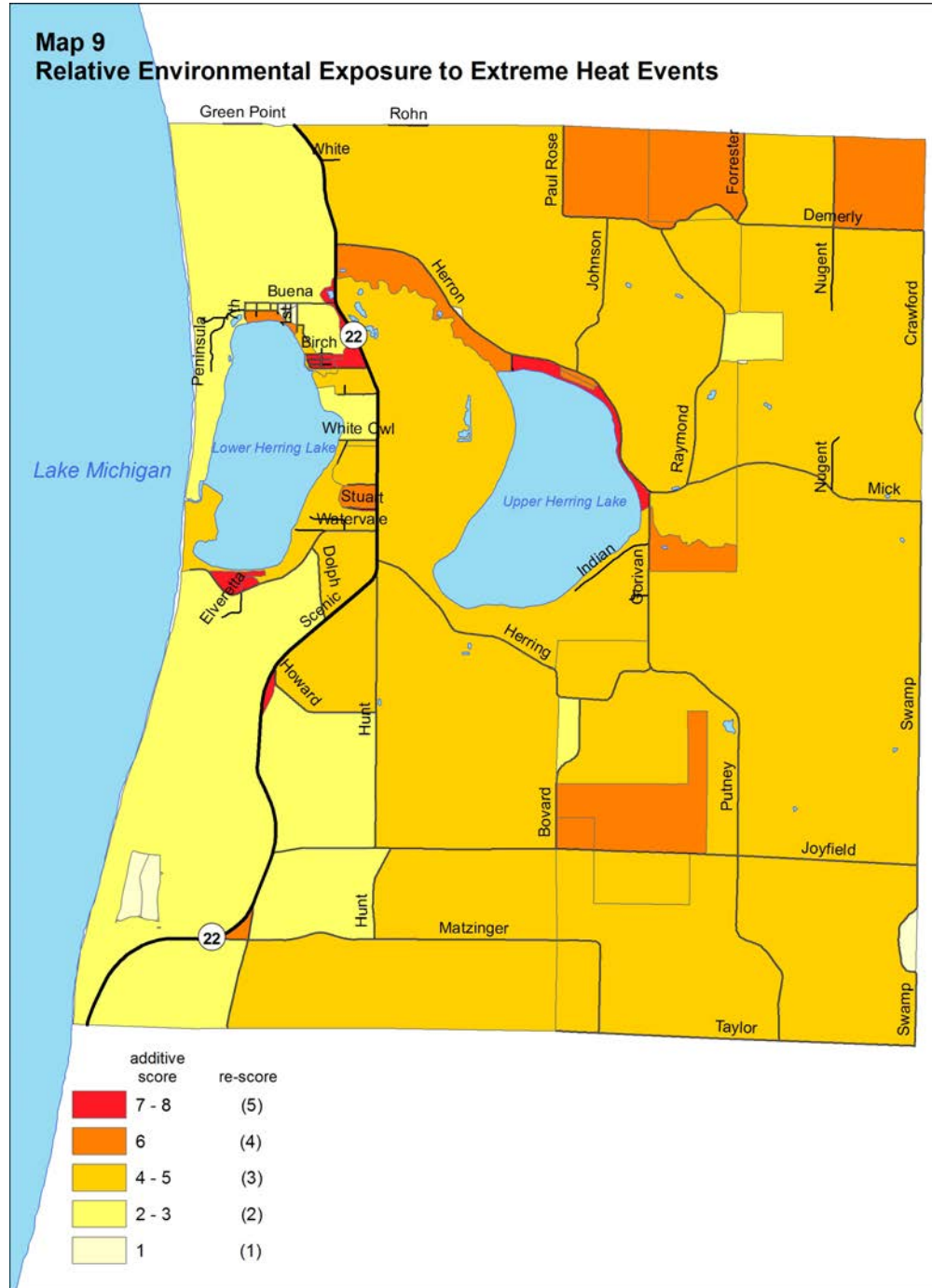


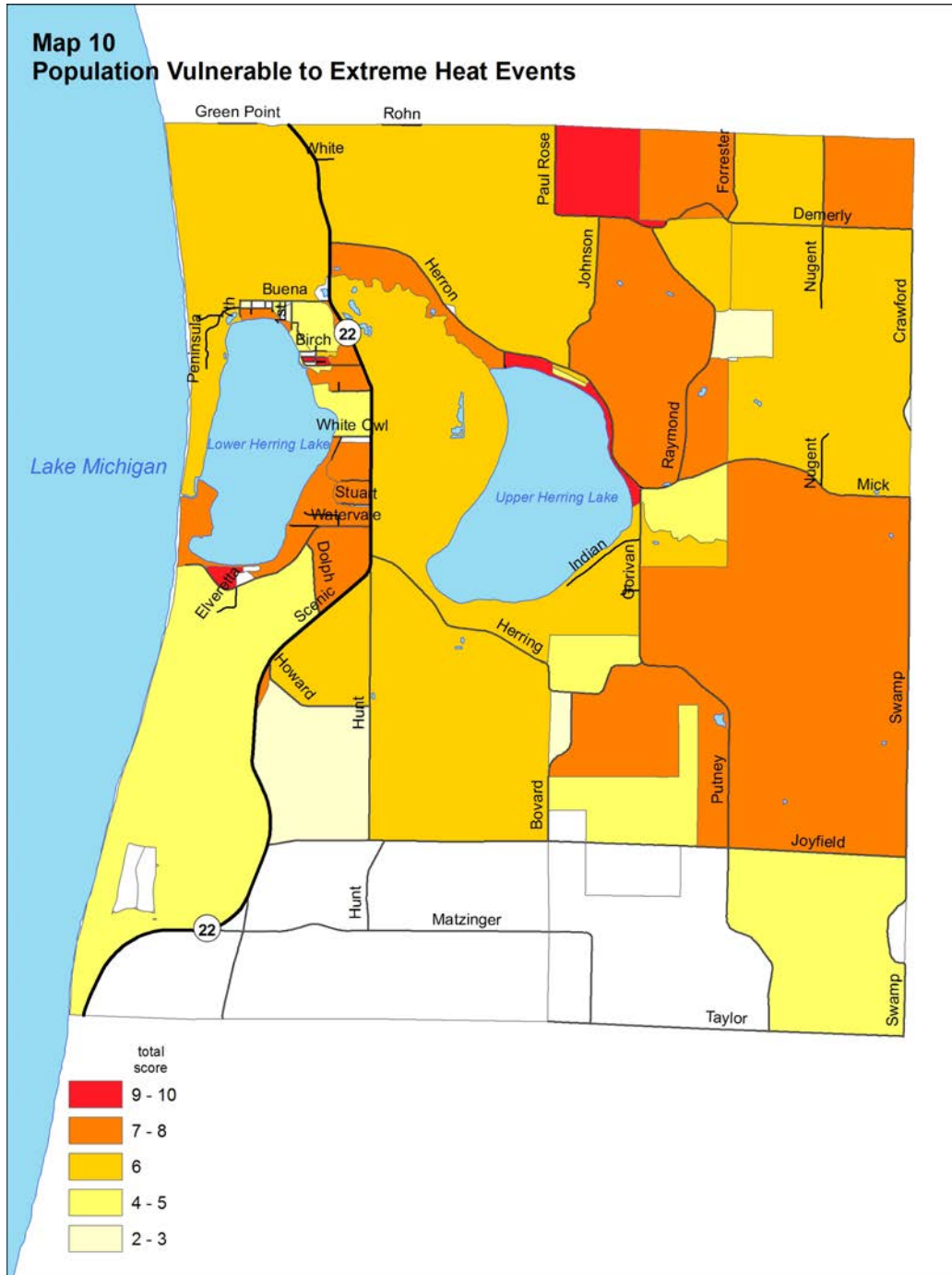


Map 7
Percent Impervious Surface Exposure





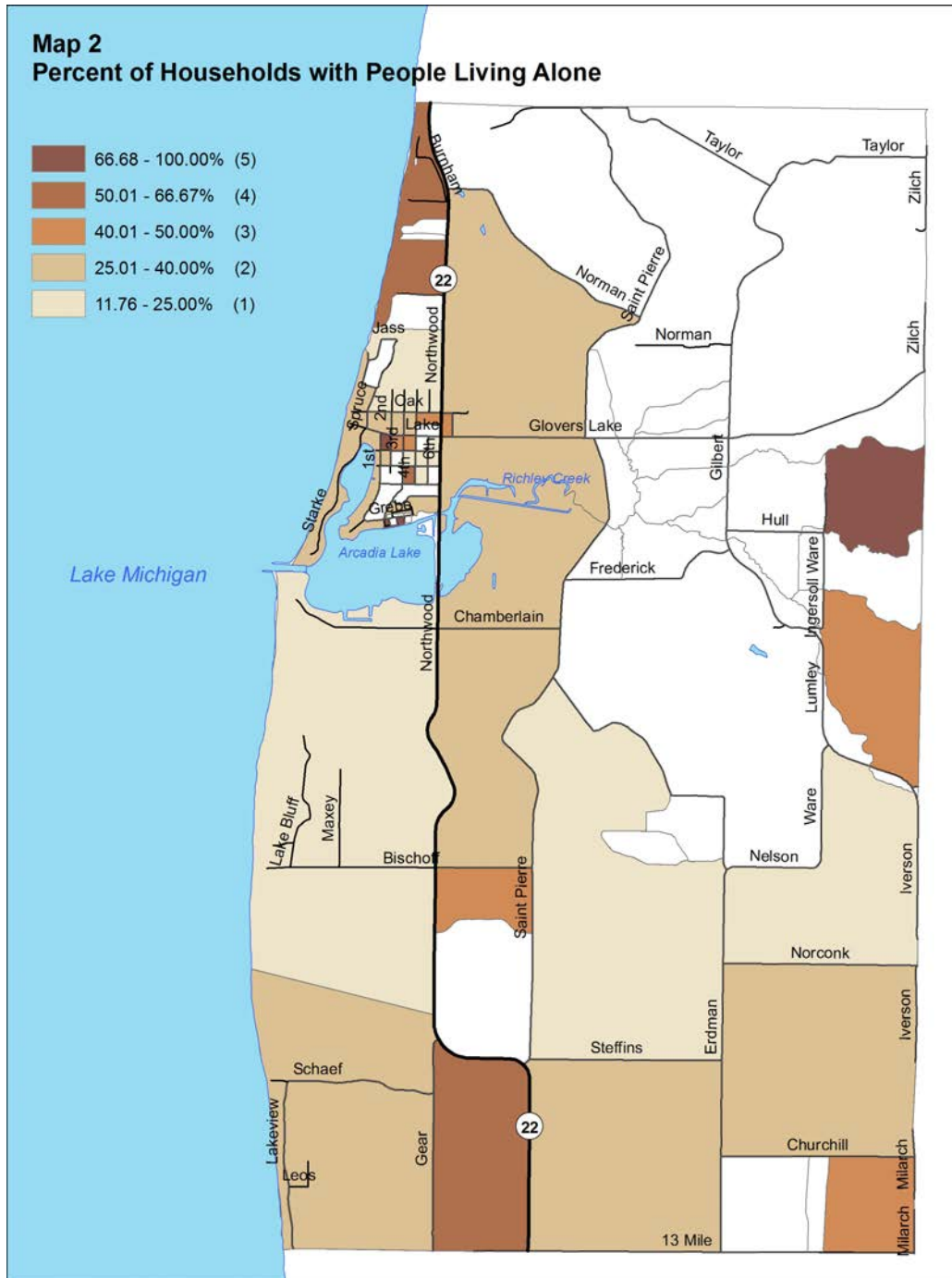


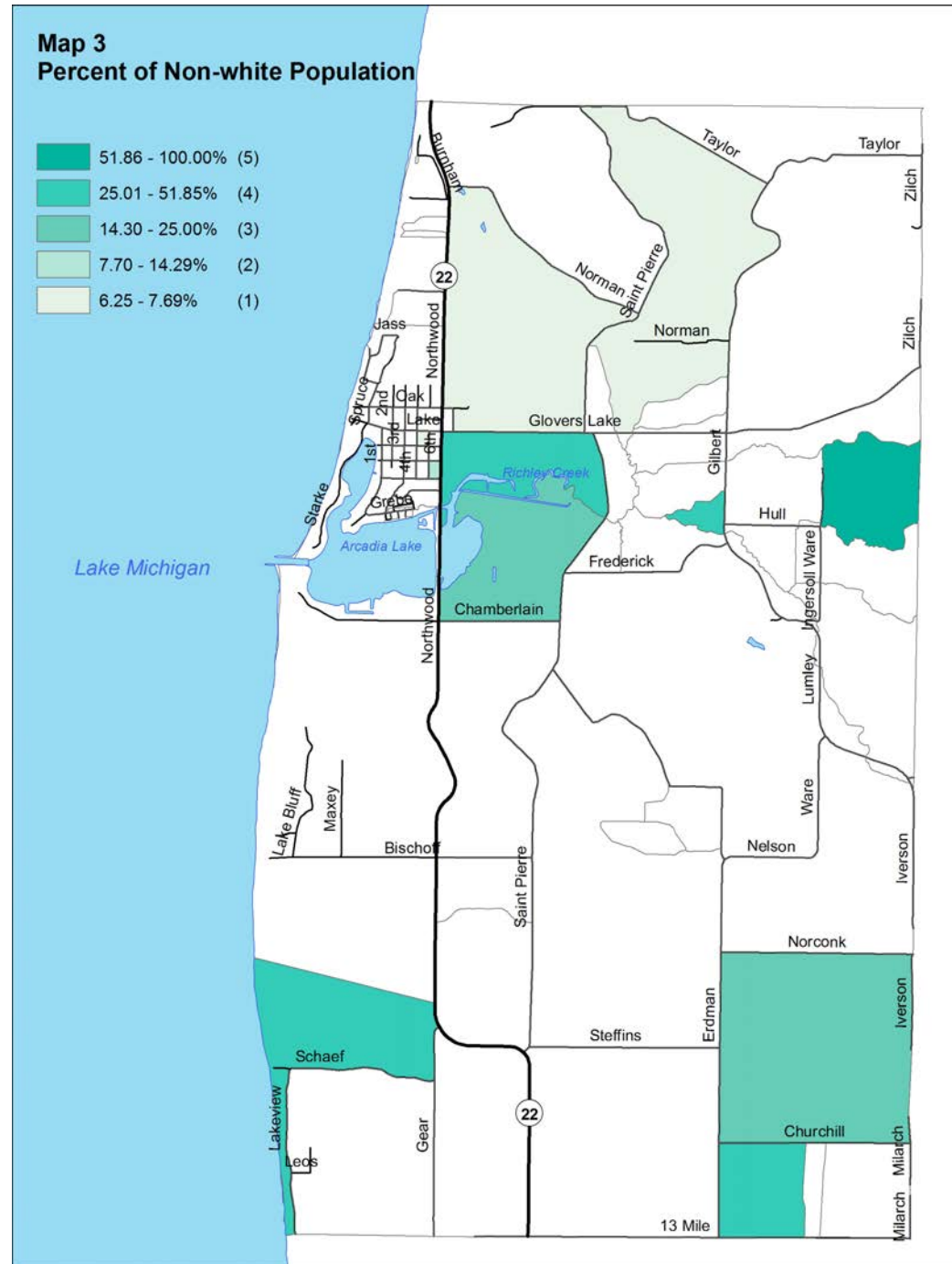


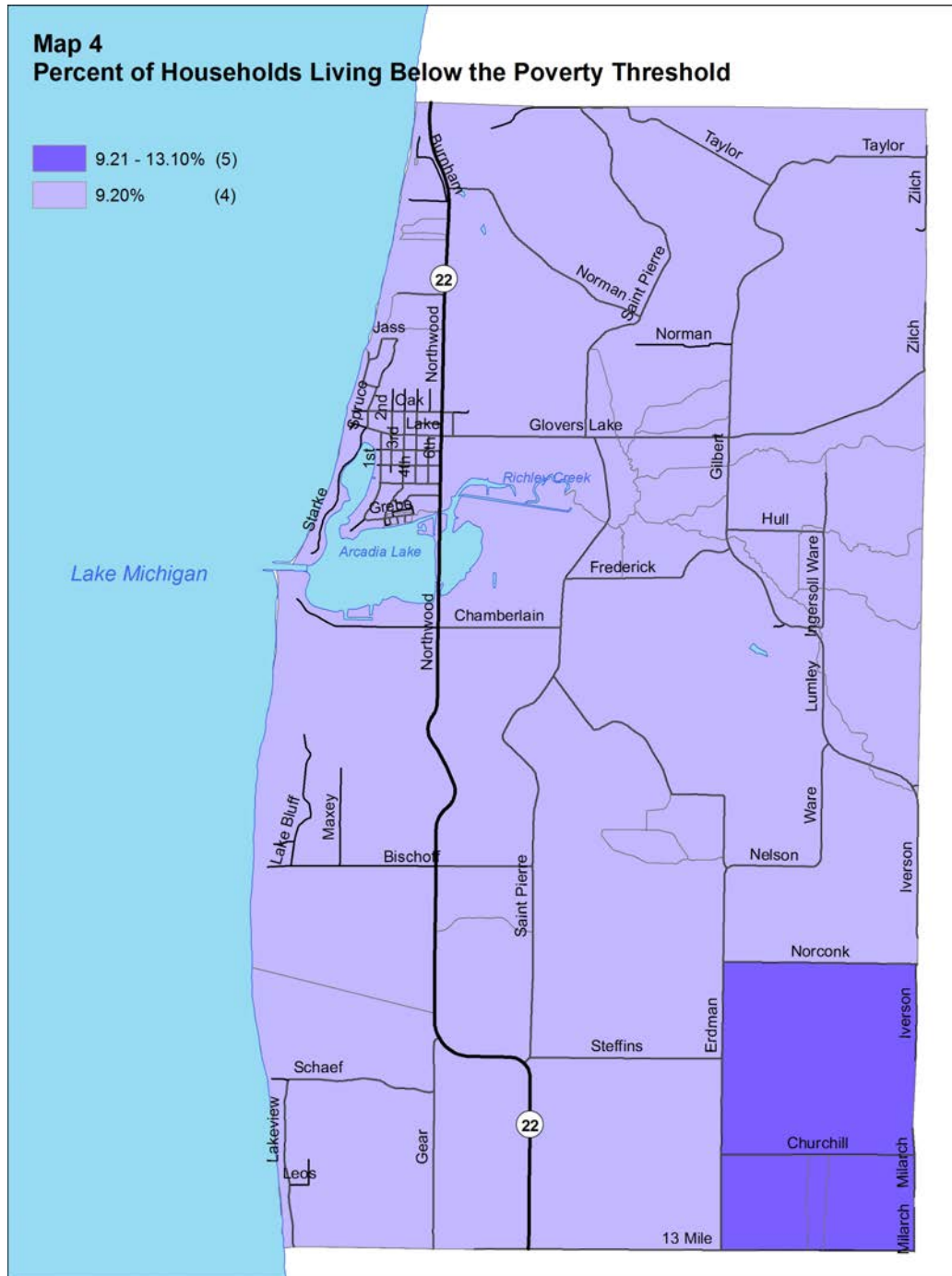
This Page Intentionally Left Blank

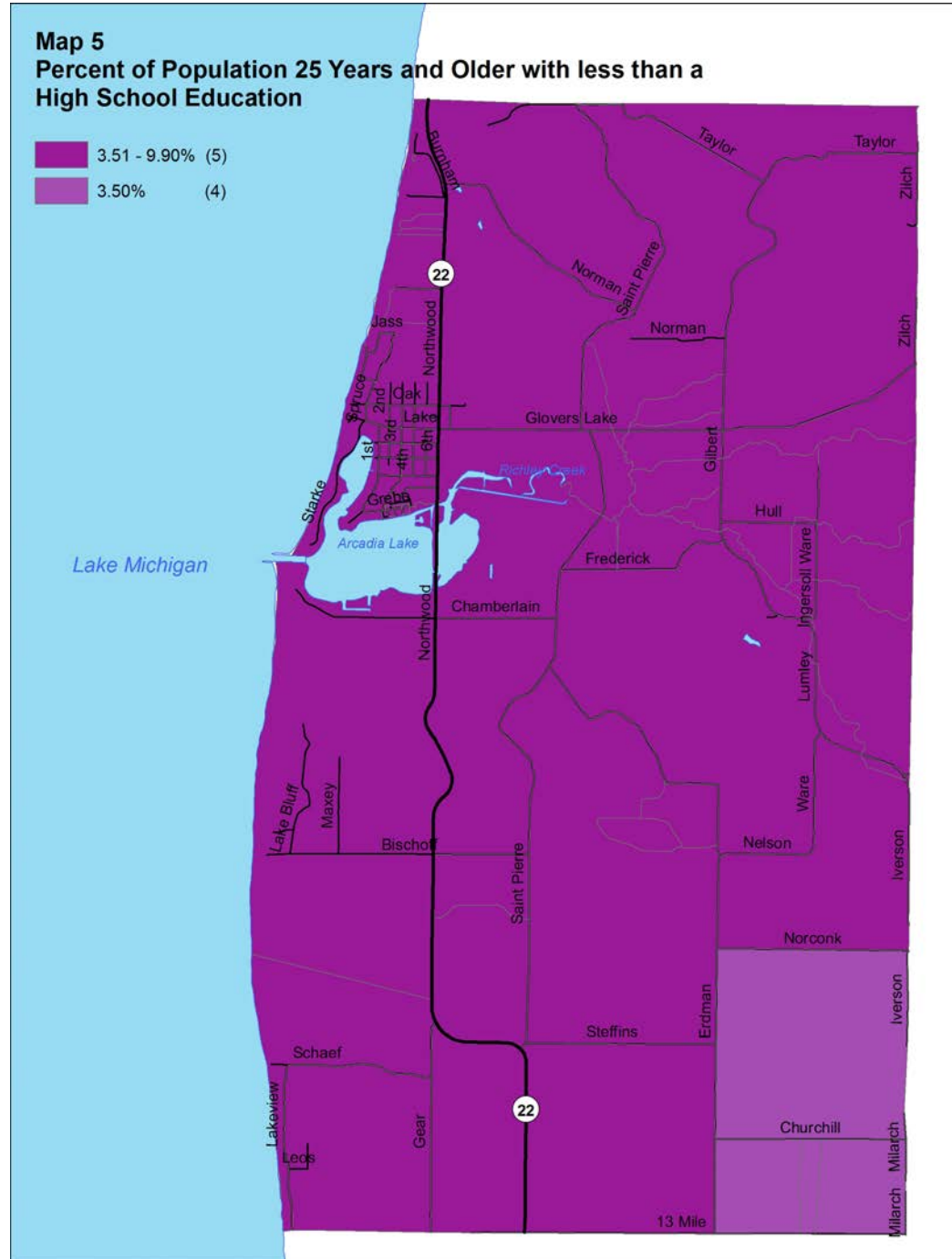
Manistee County

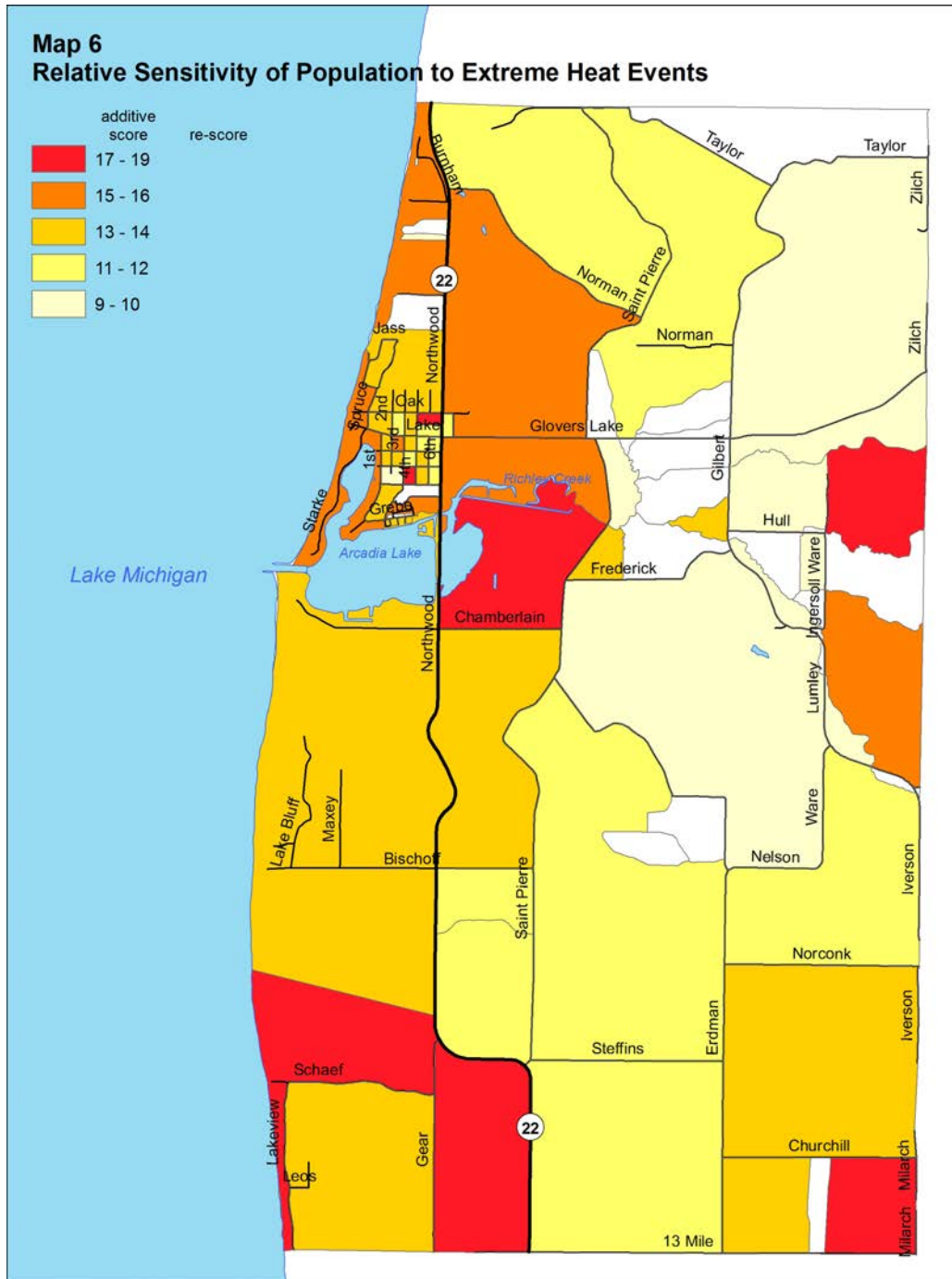






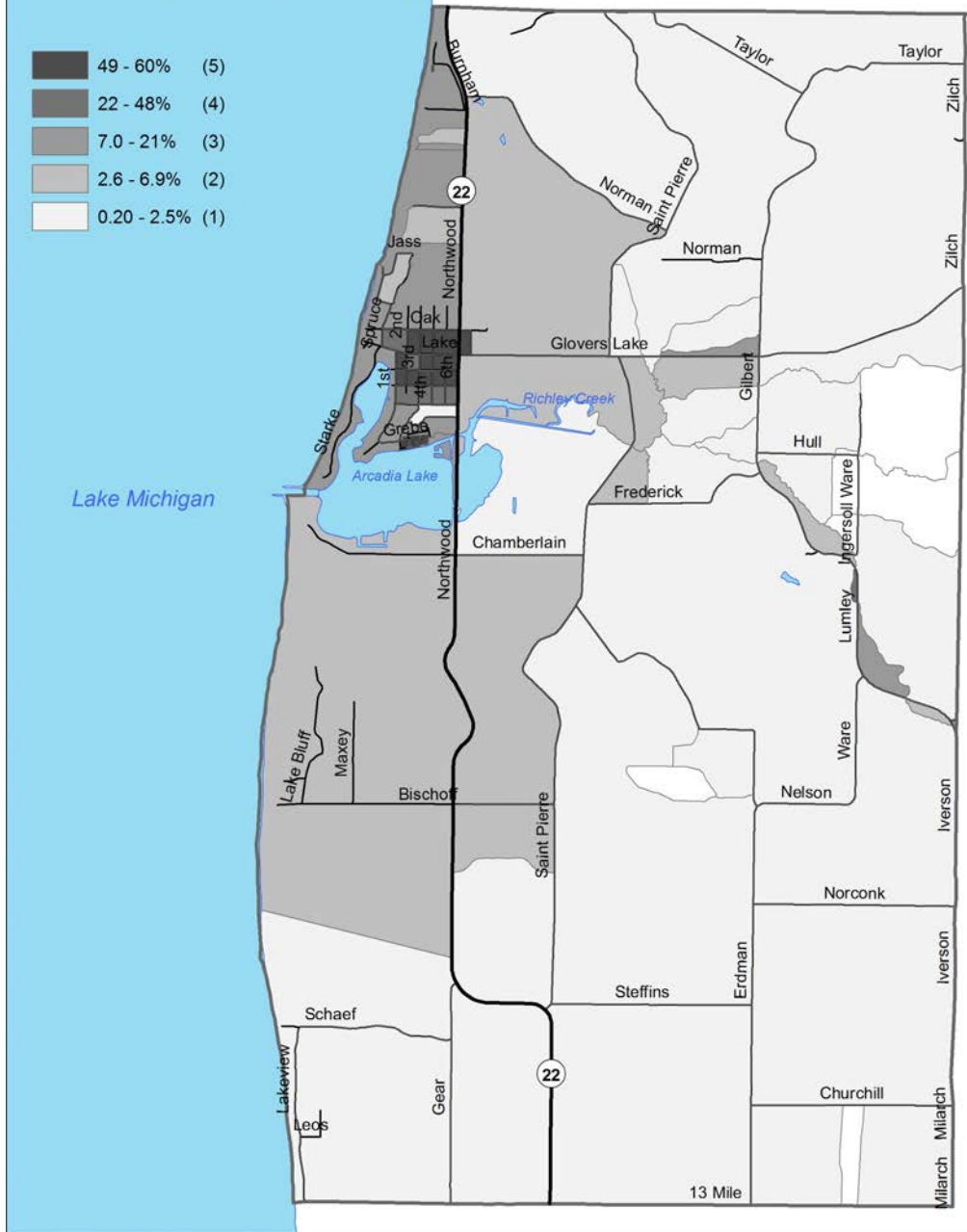


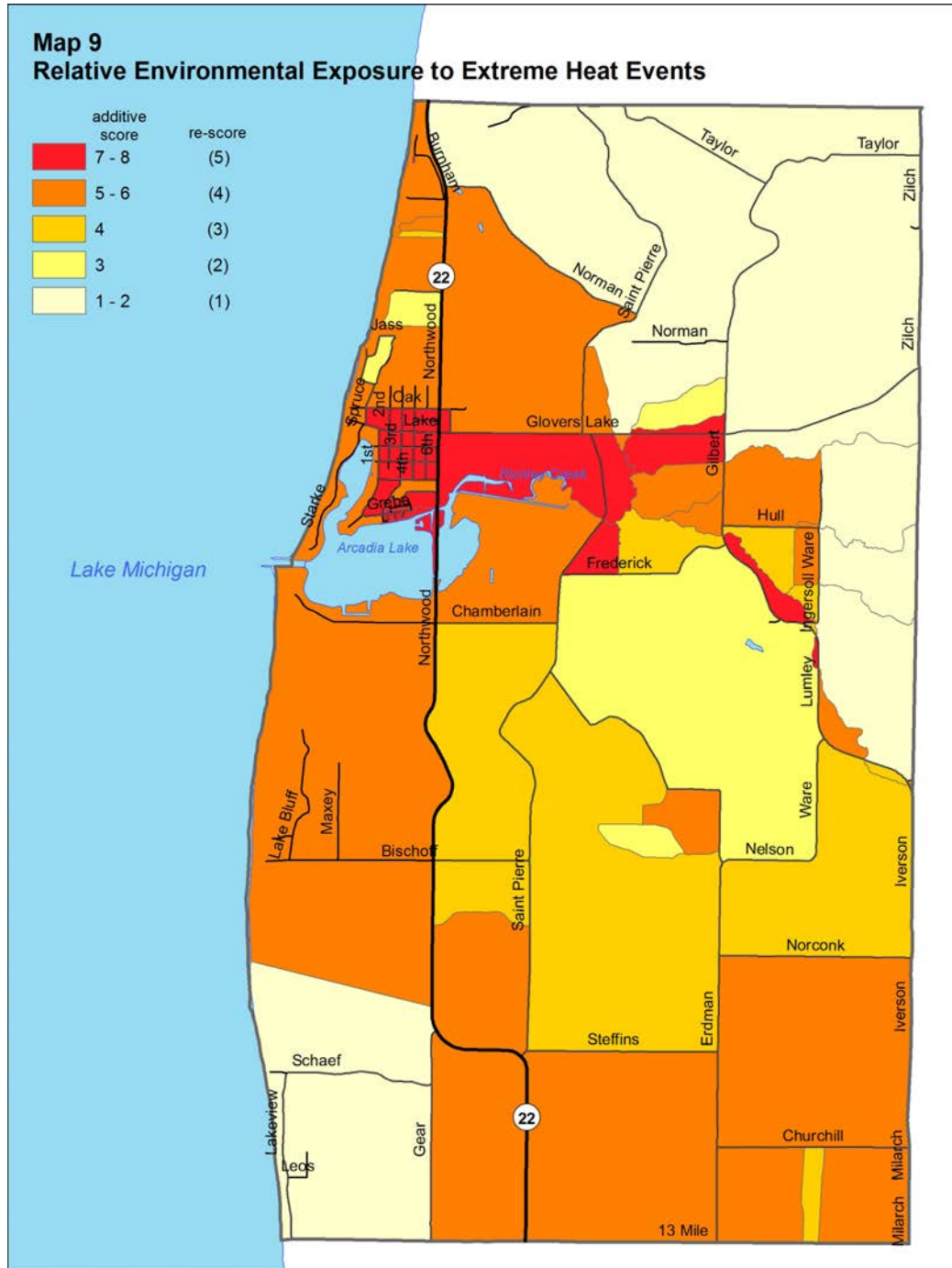


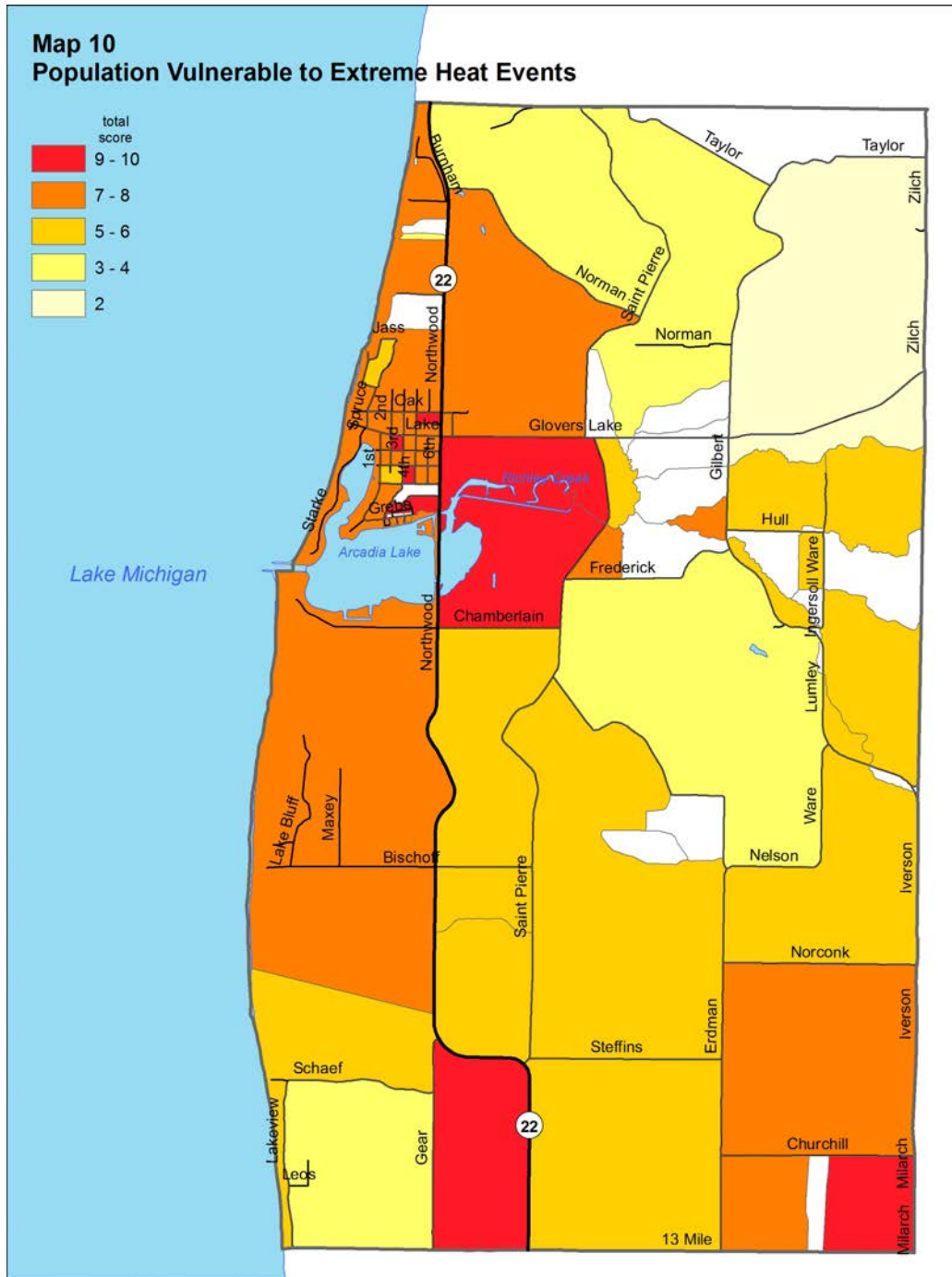




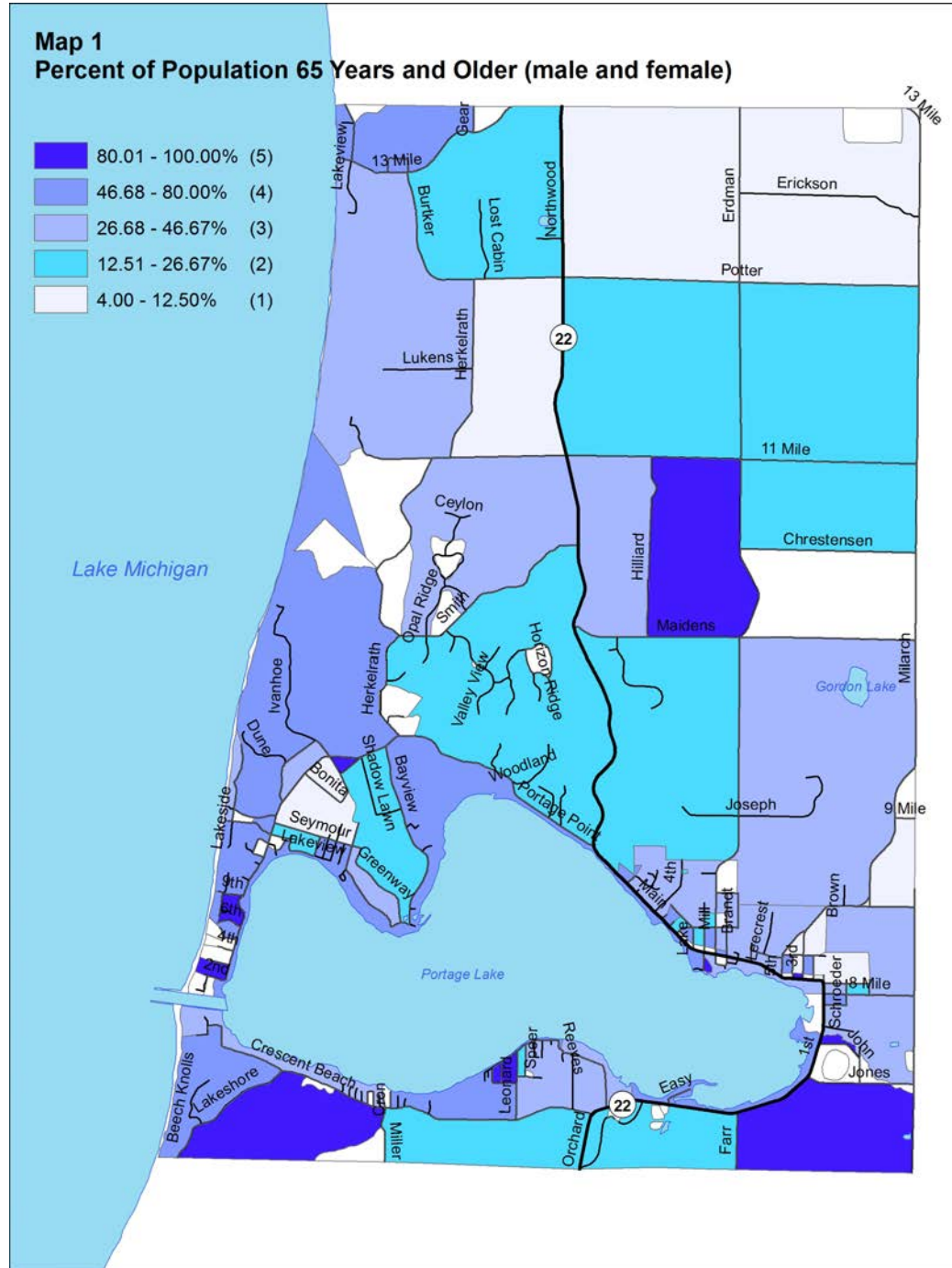
Map 7
Percent Impervious Surface Exposure

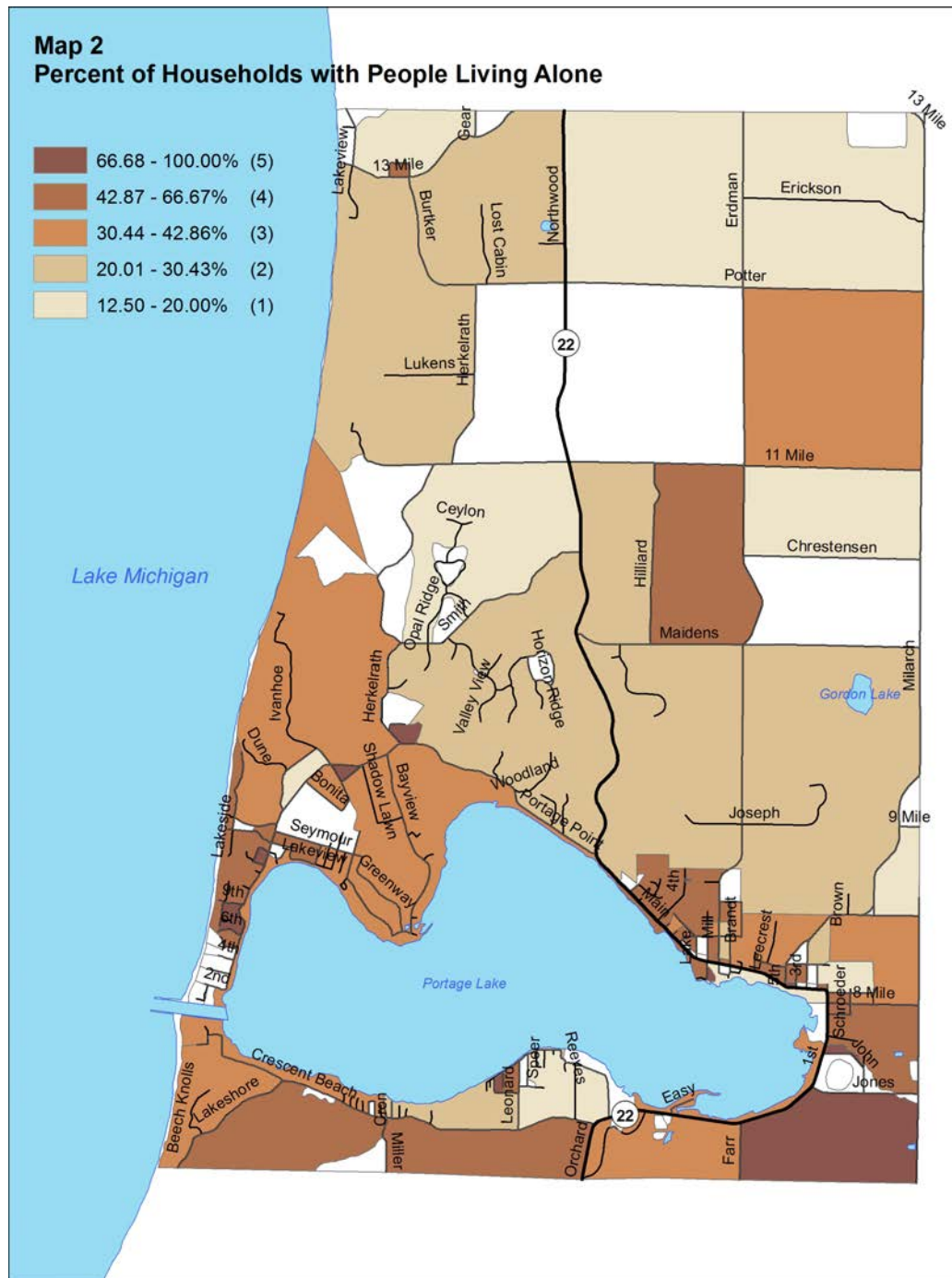


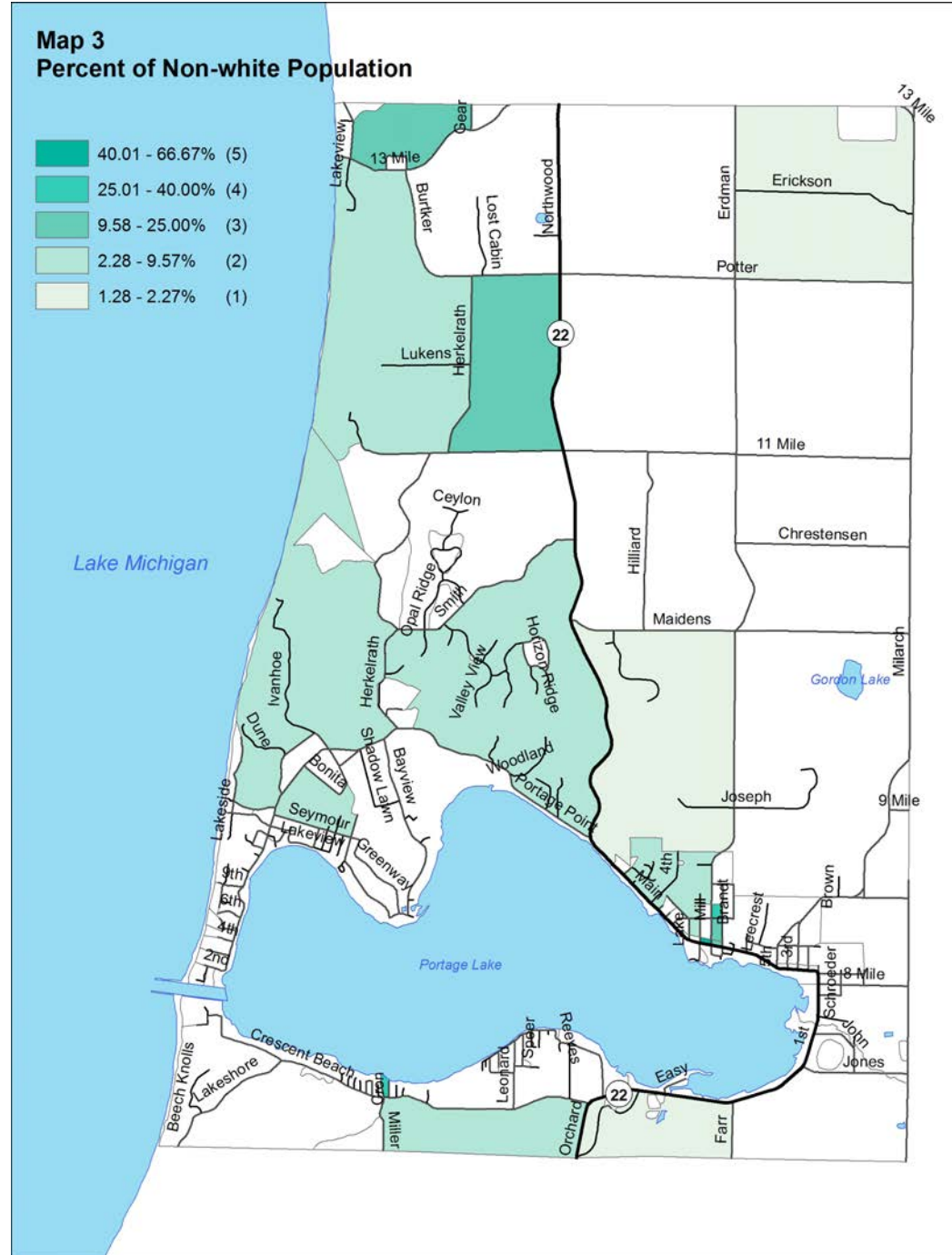


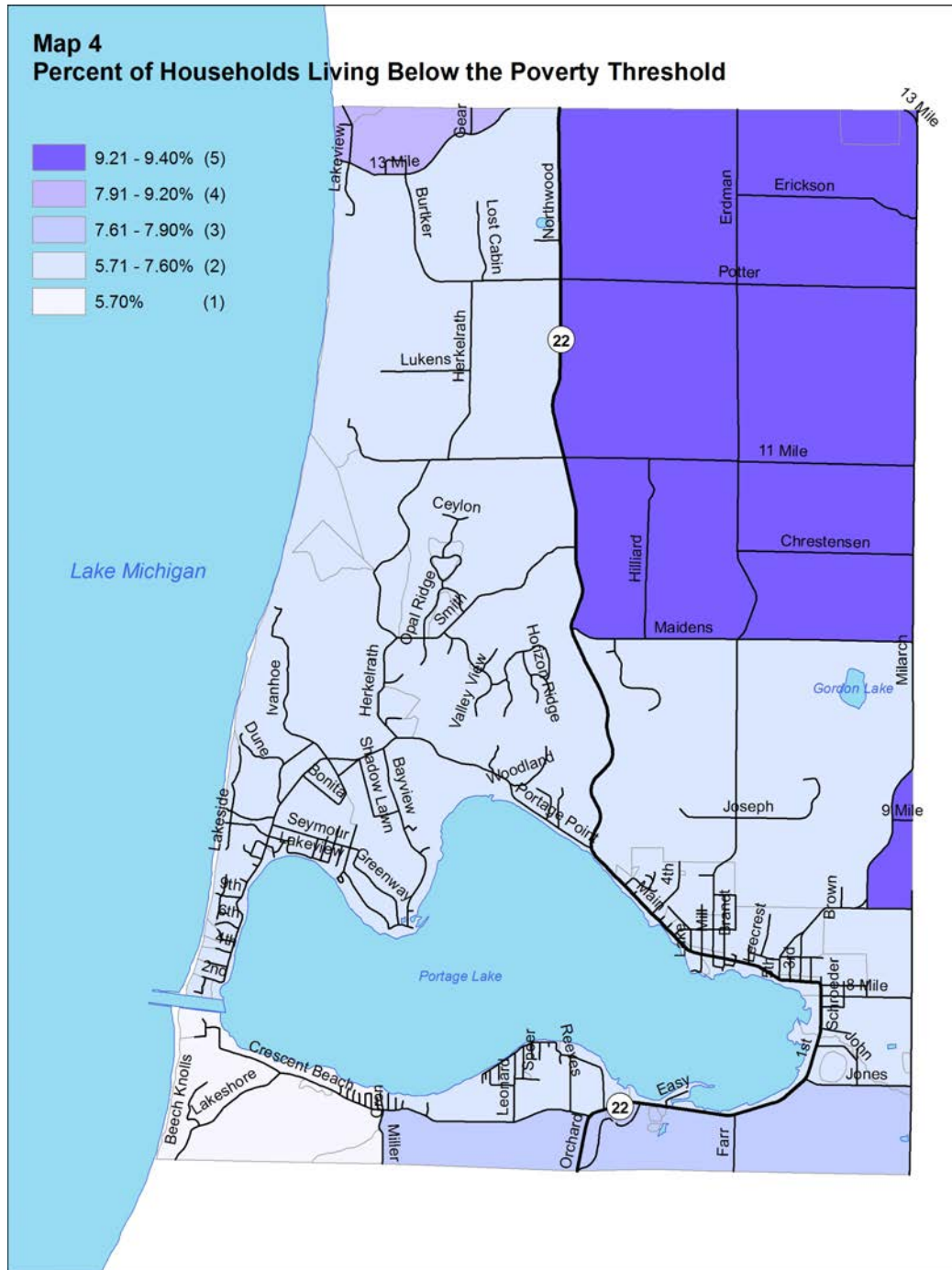


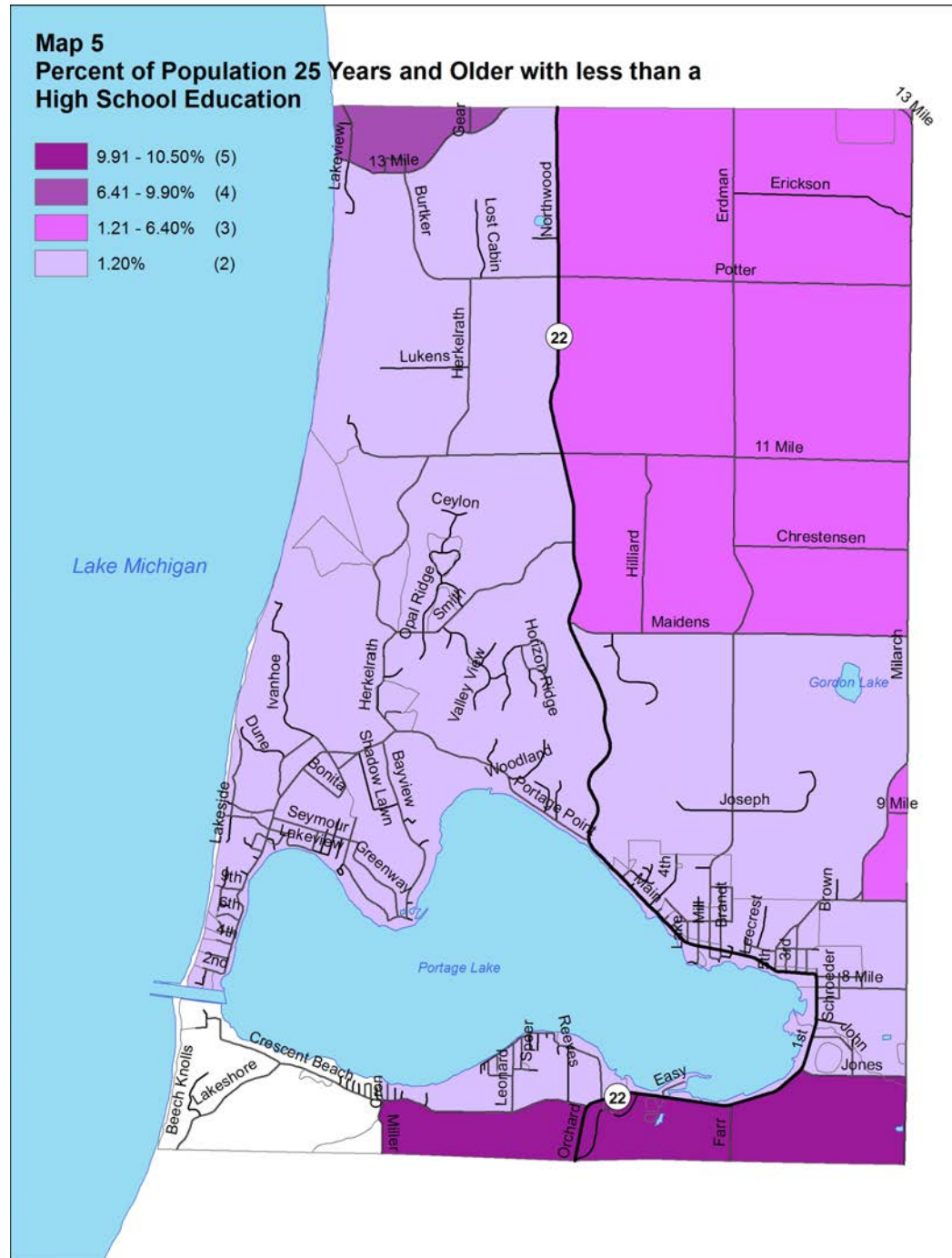
Onekema Twp./ Onekema

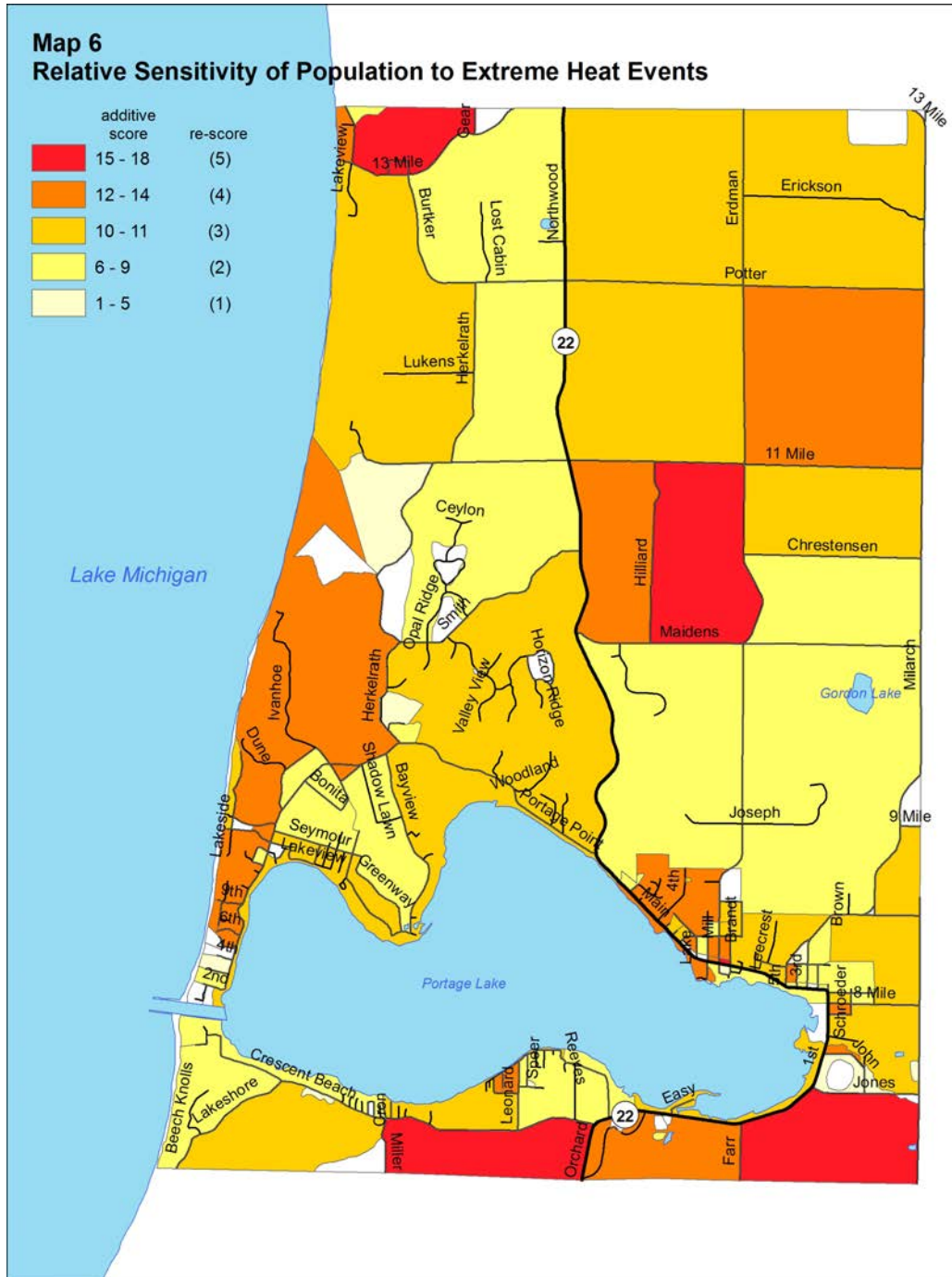






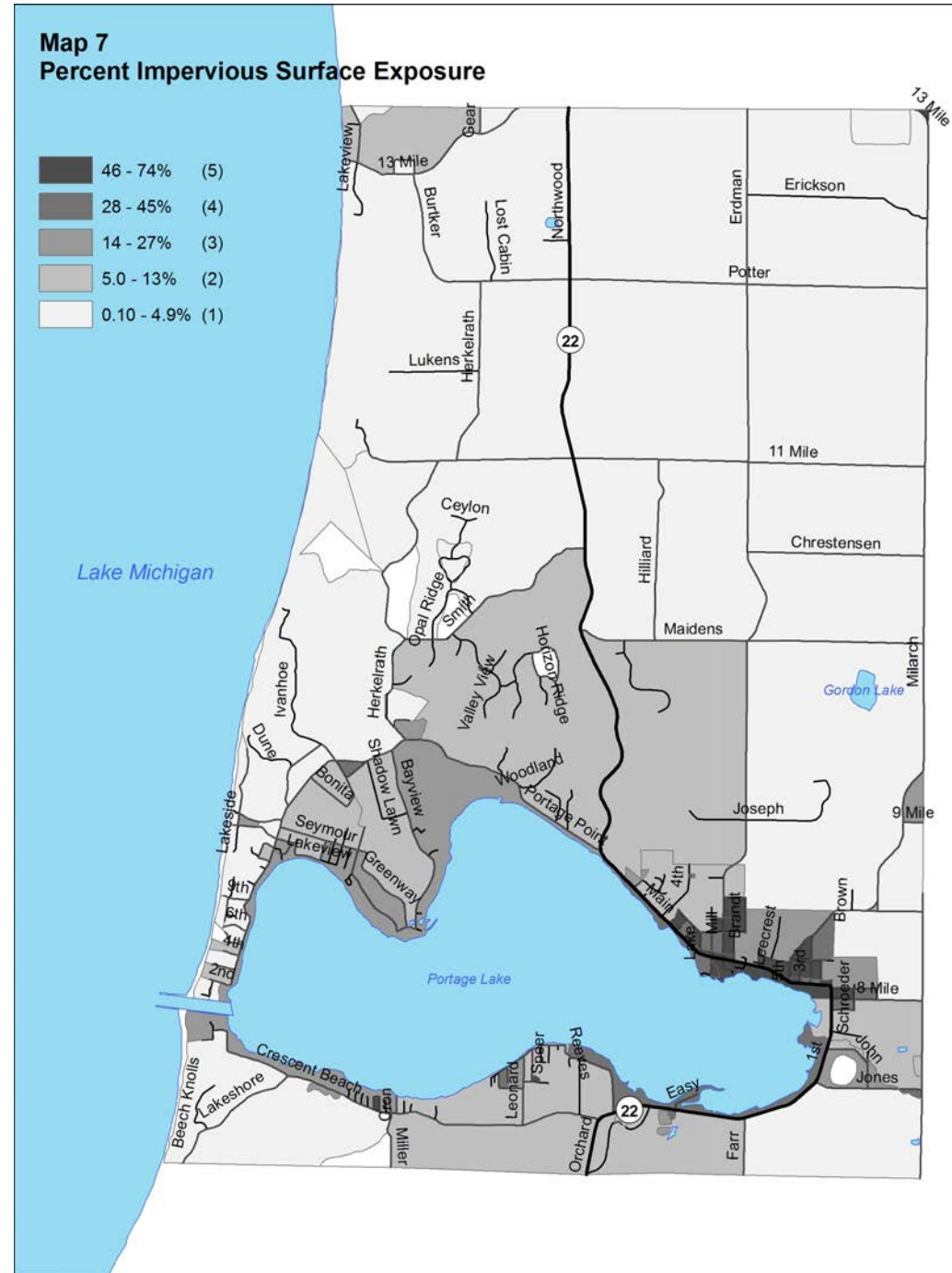
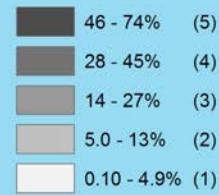


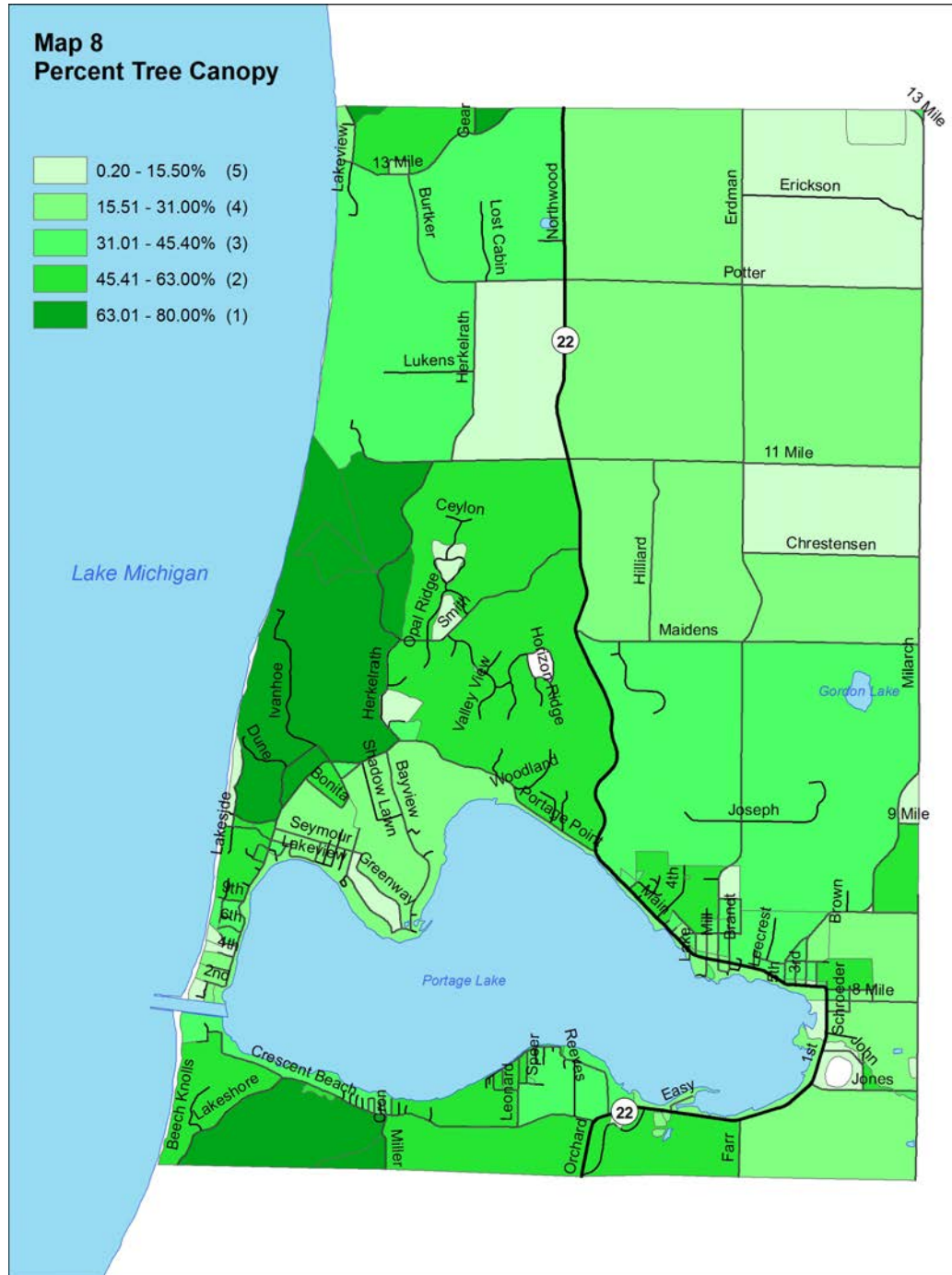


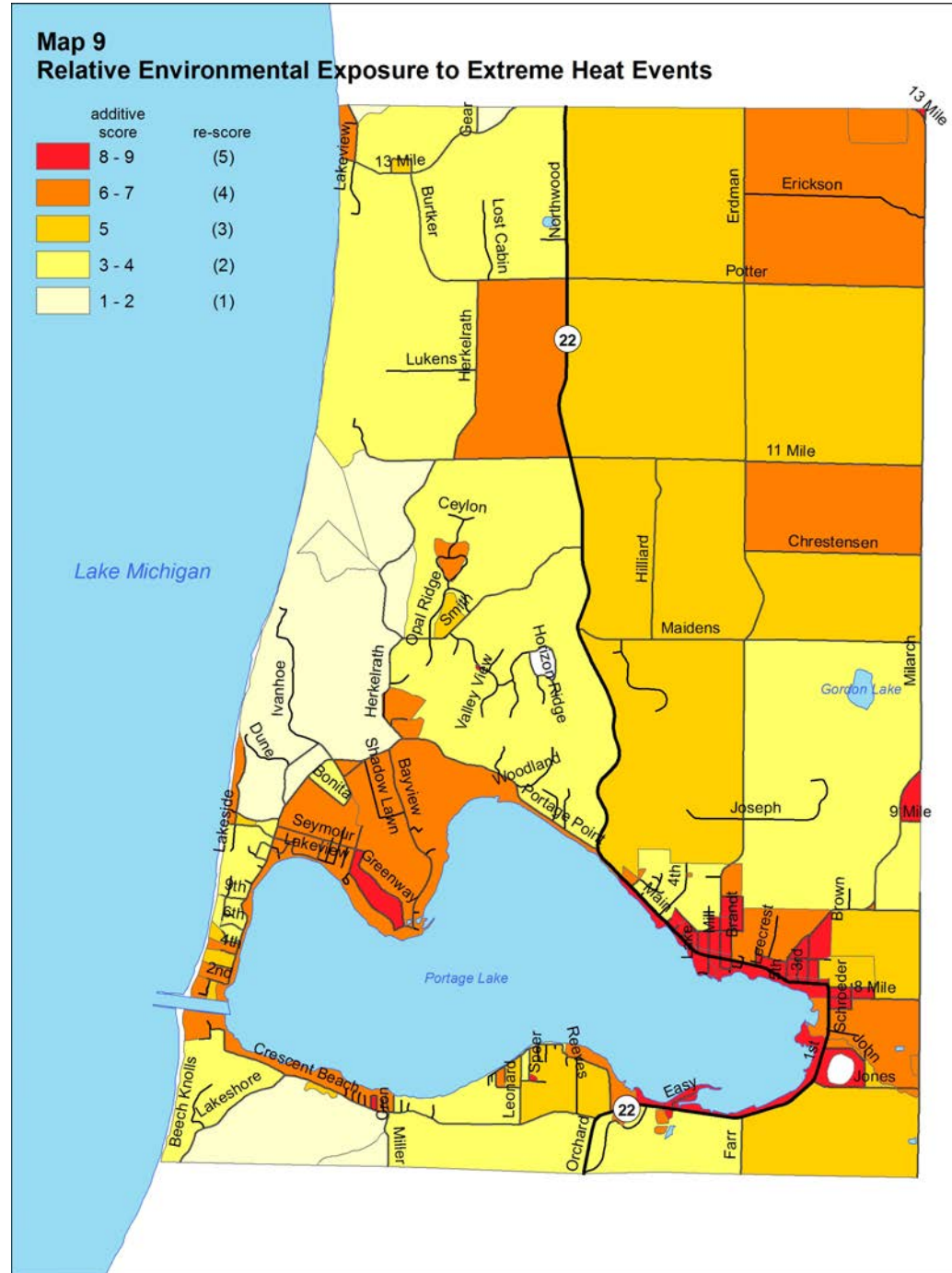


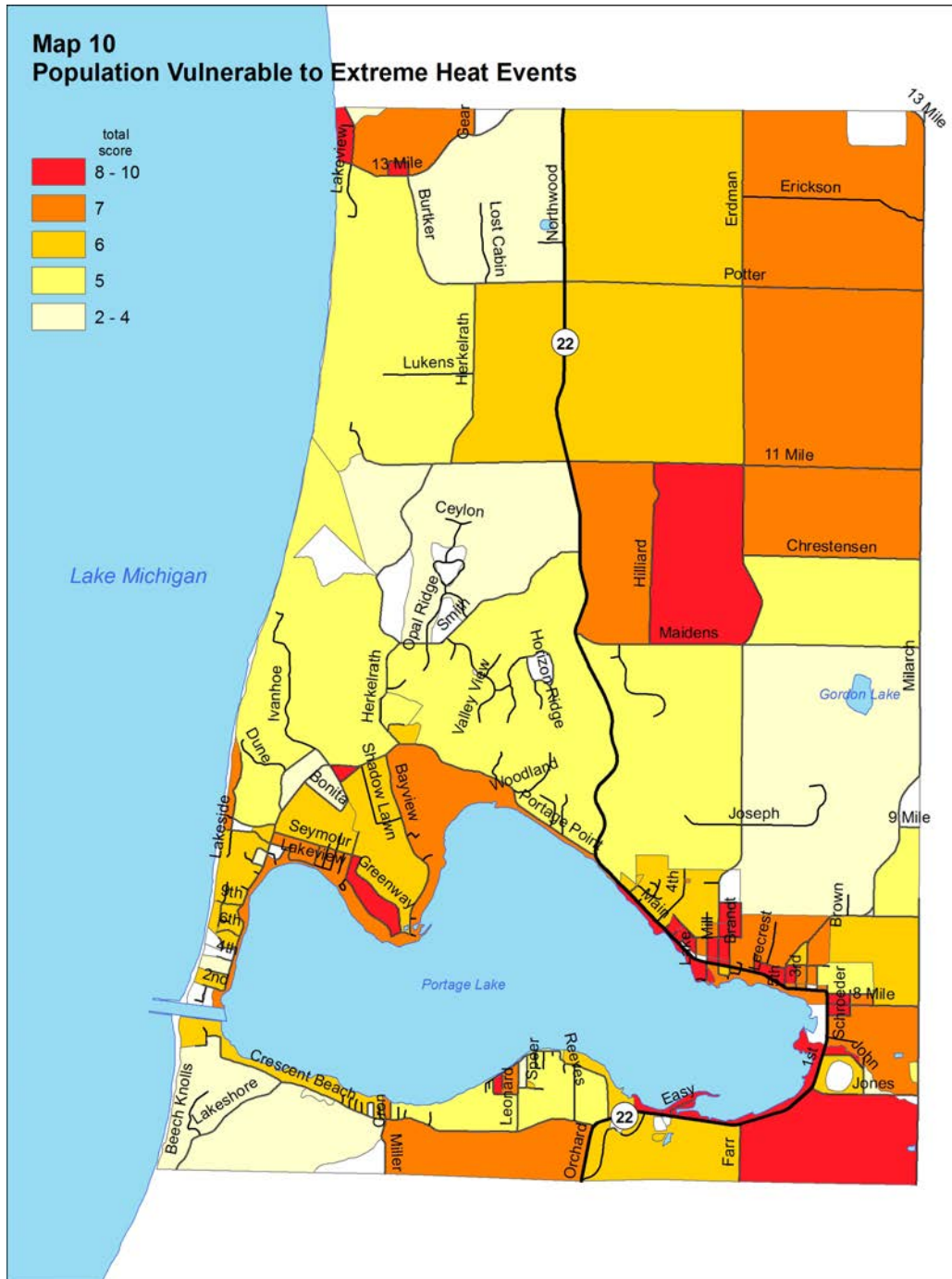


Map 7
Percent Impervious Surface Exposure

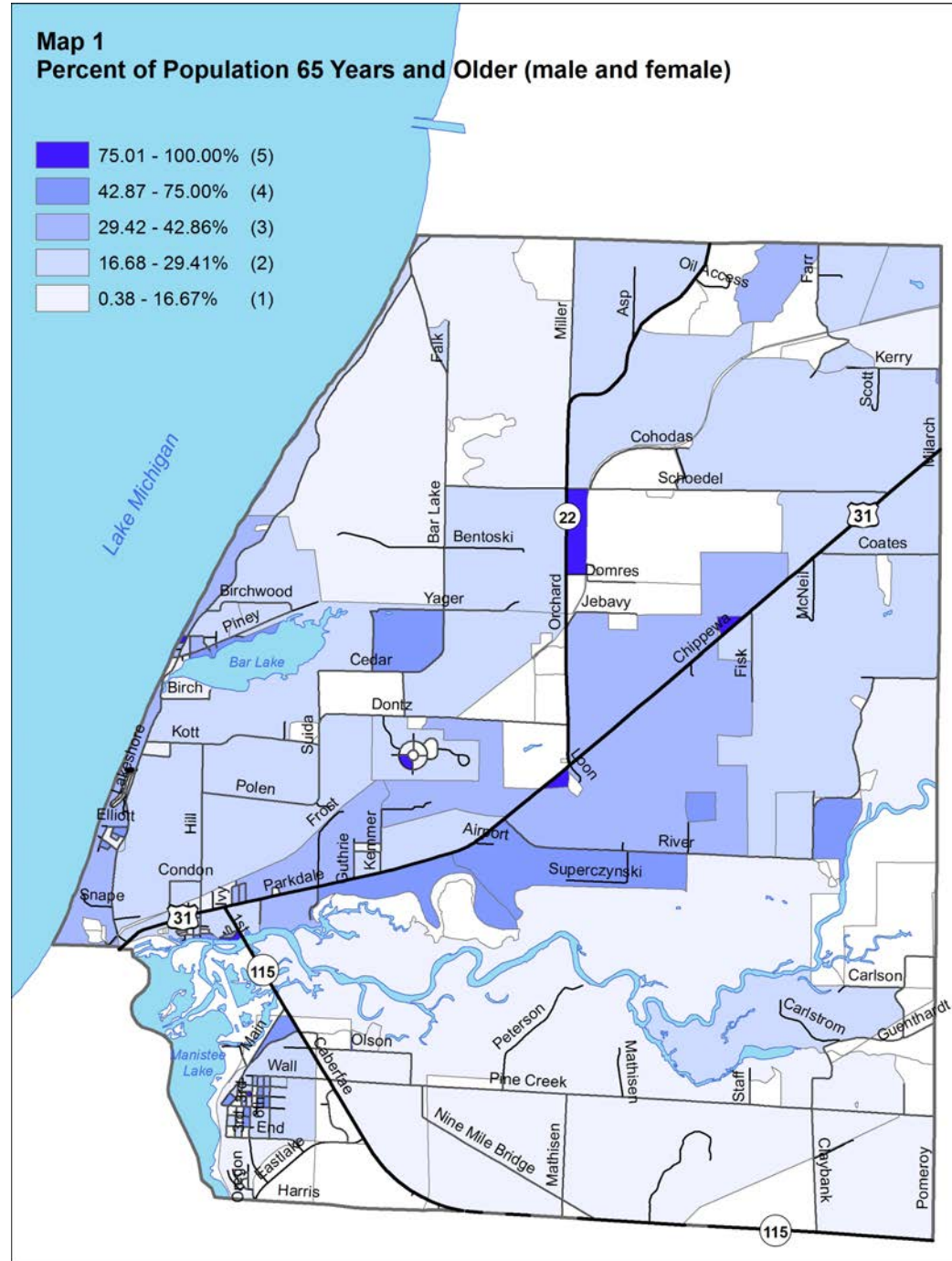


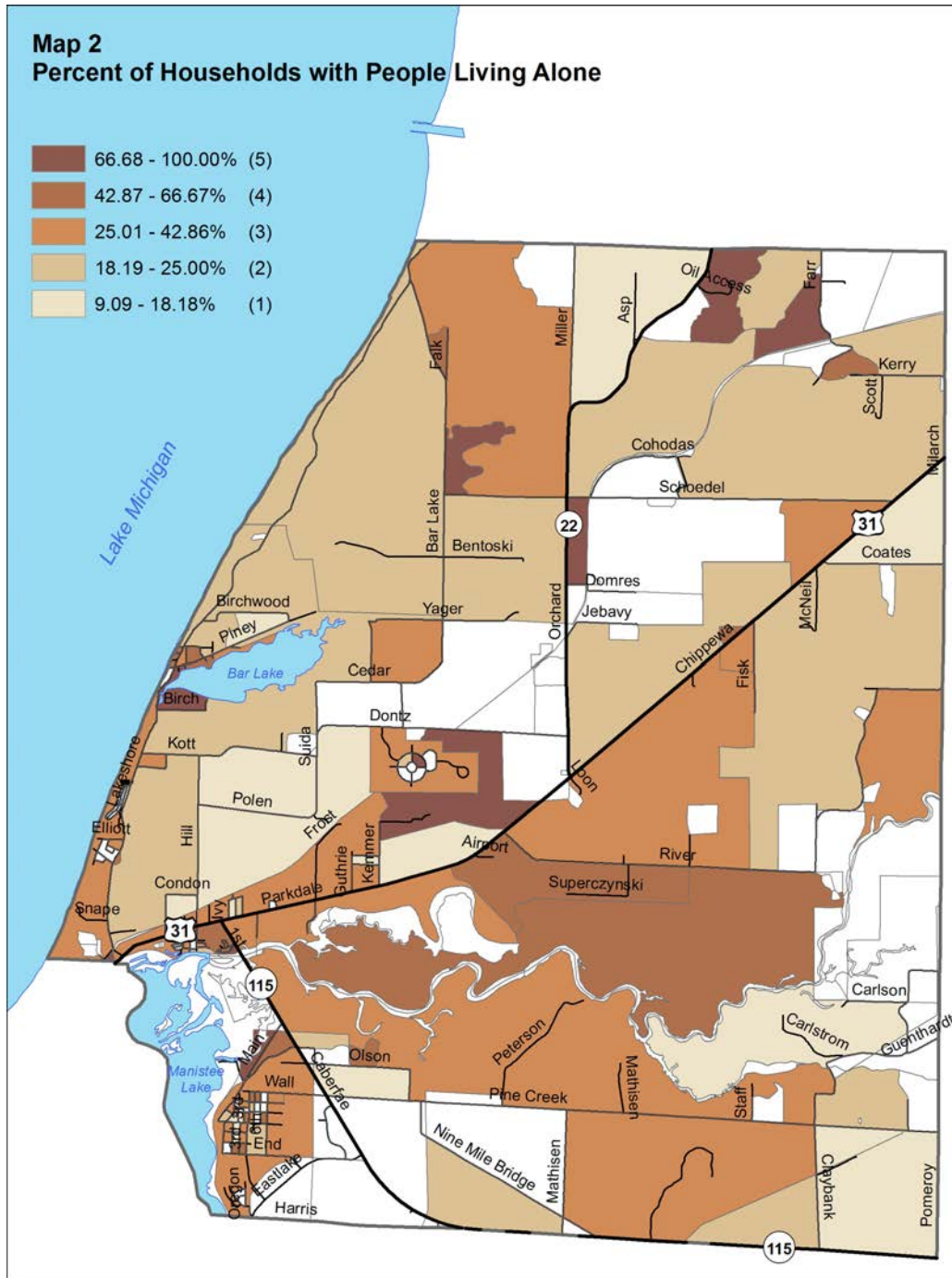


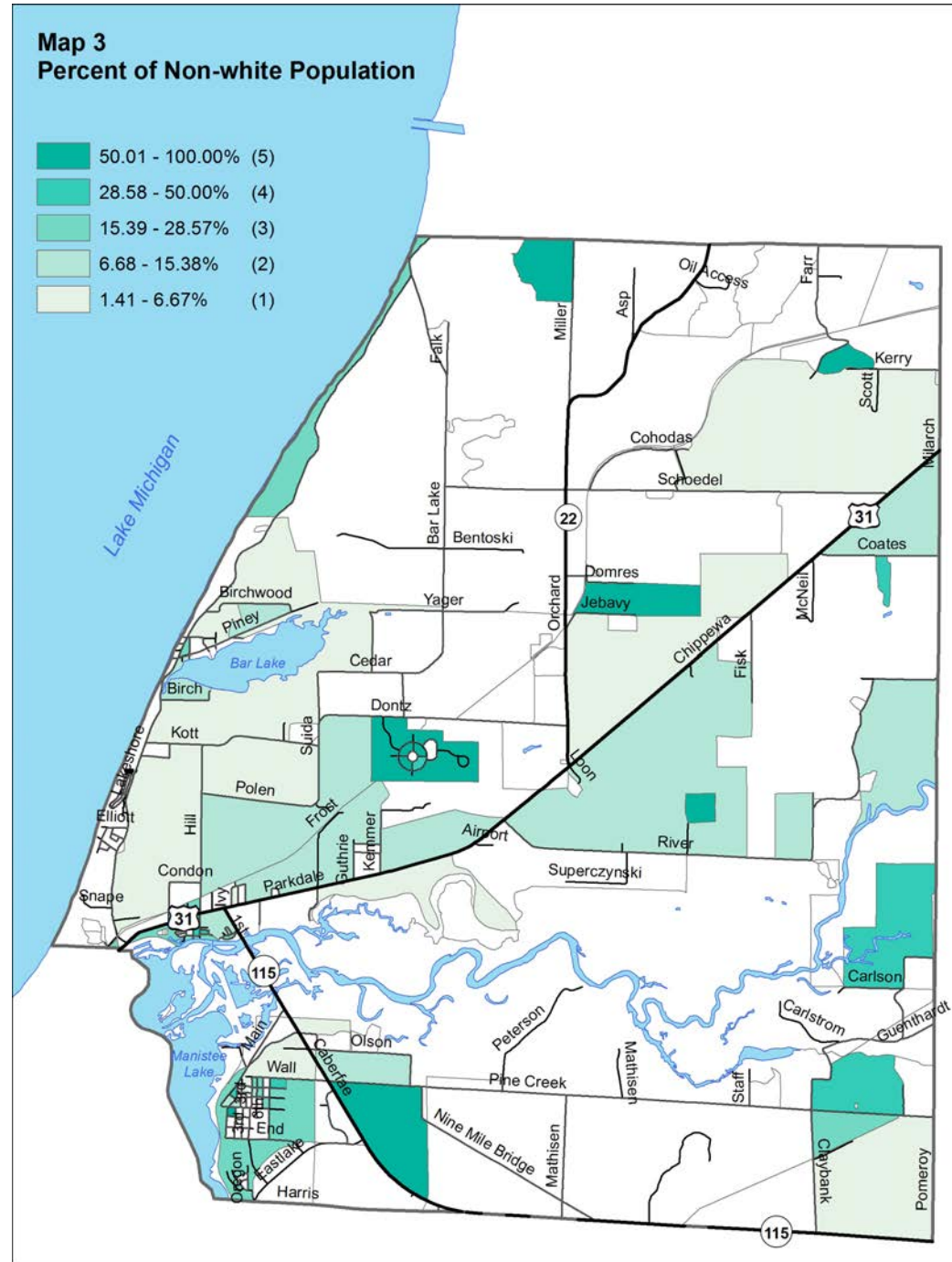


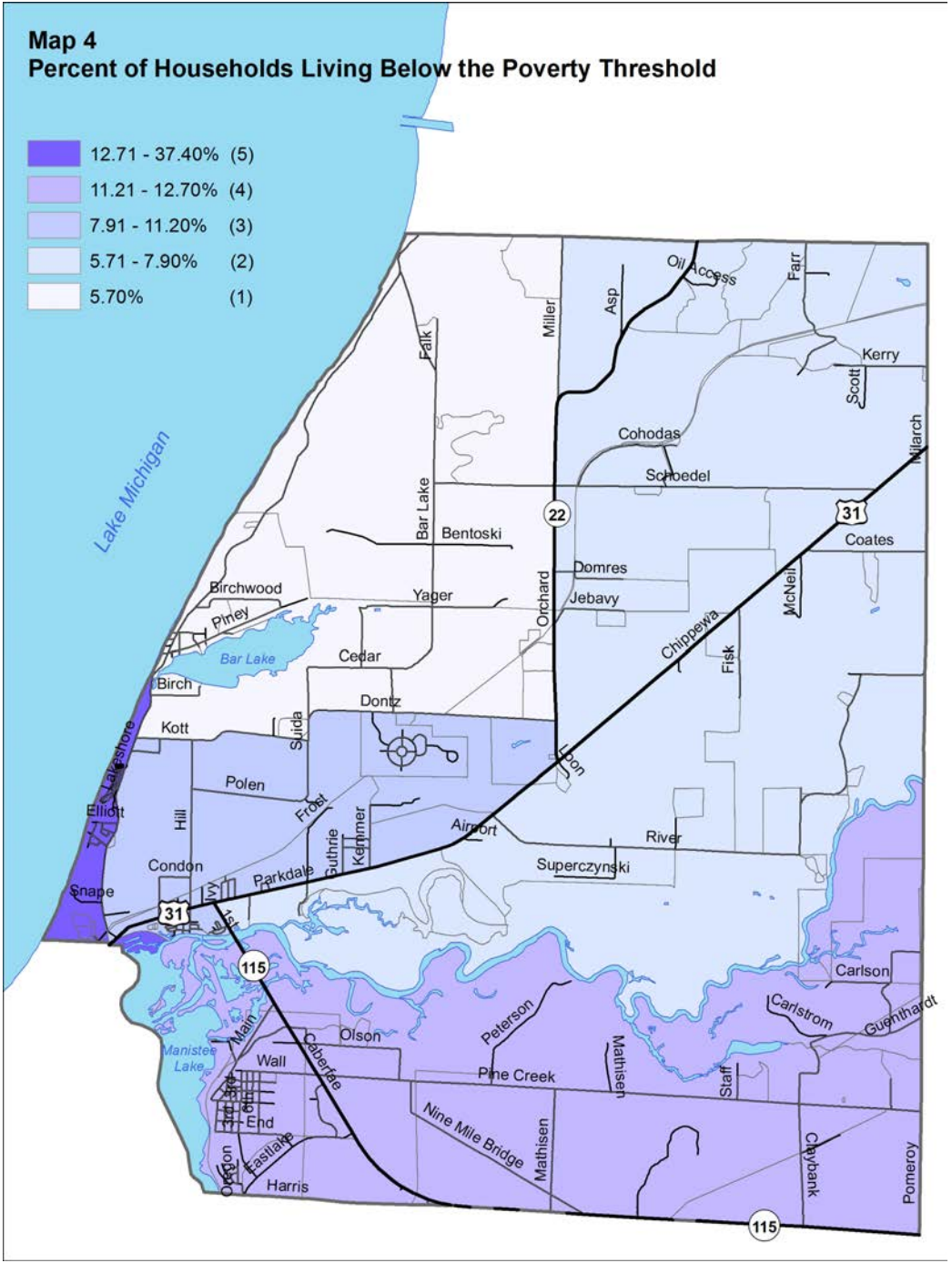


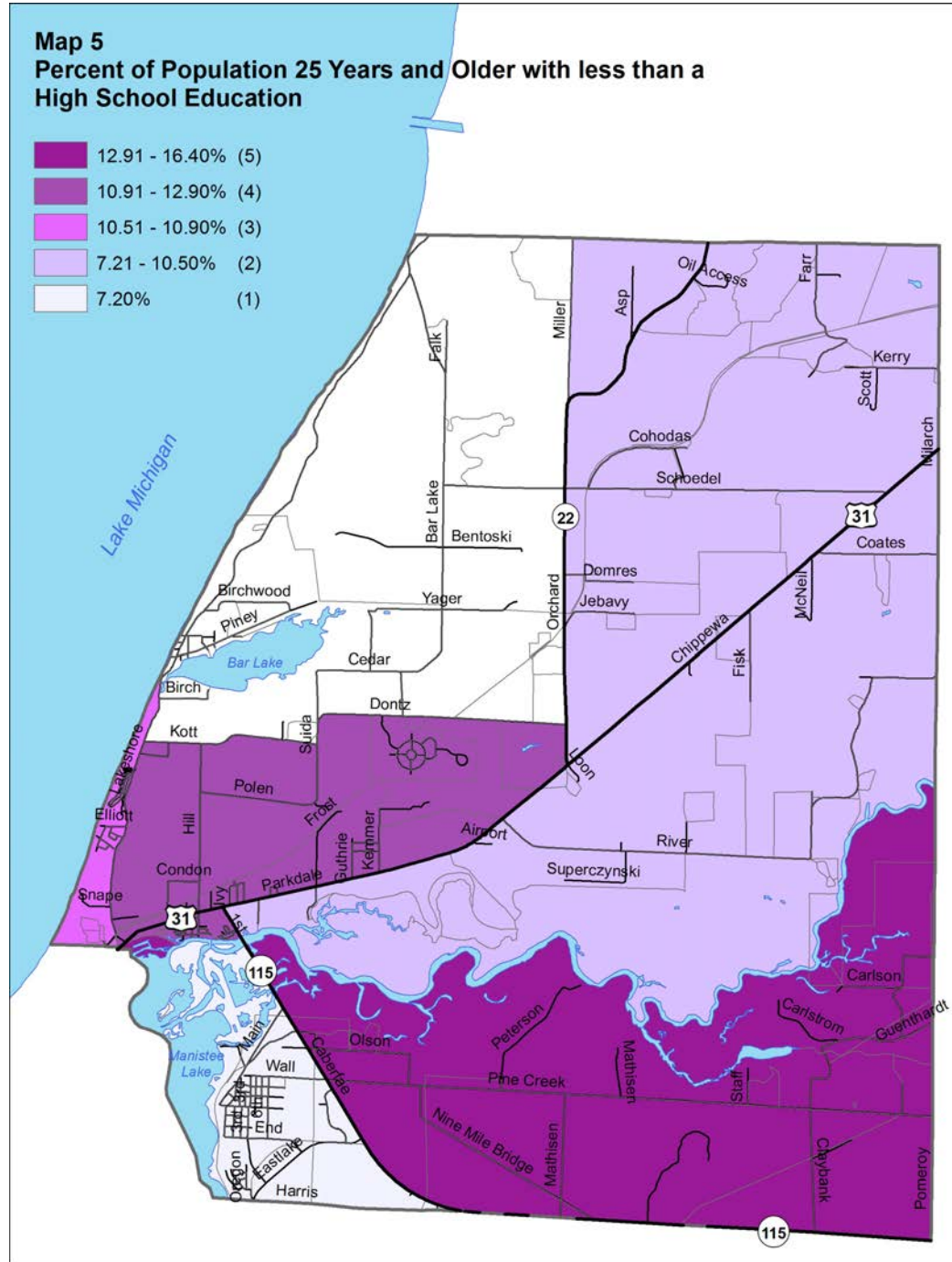
Manistee Twp./ Eastlake

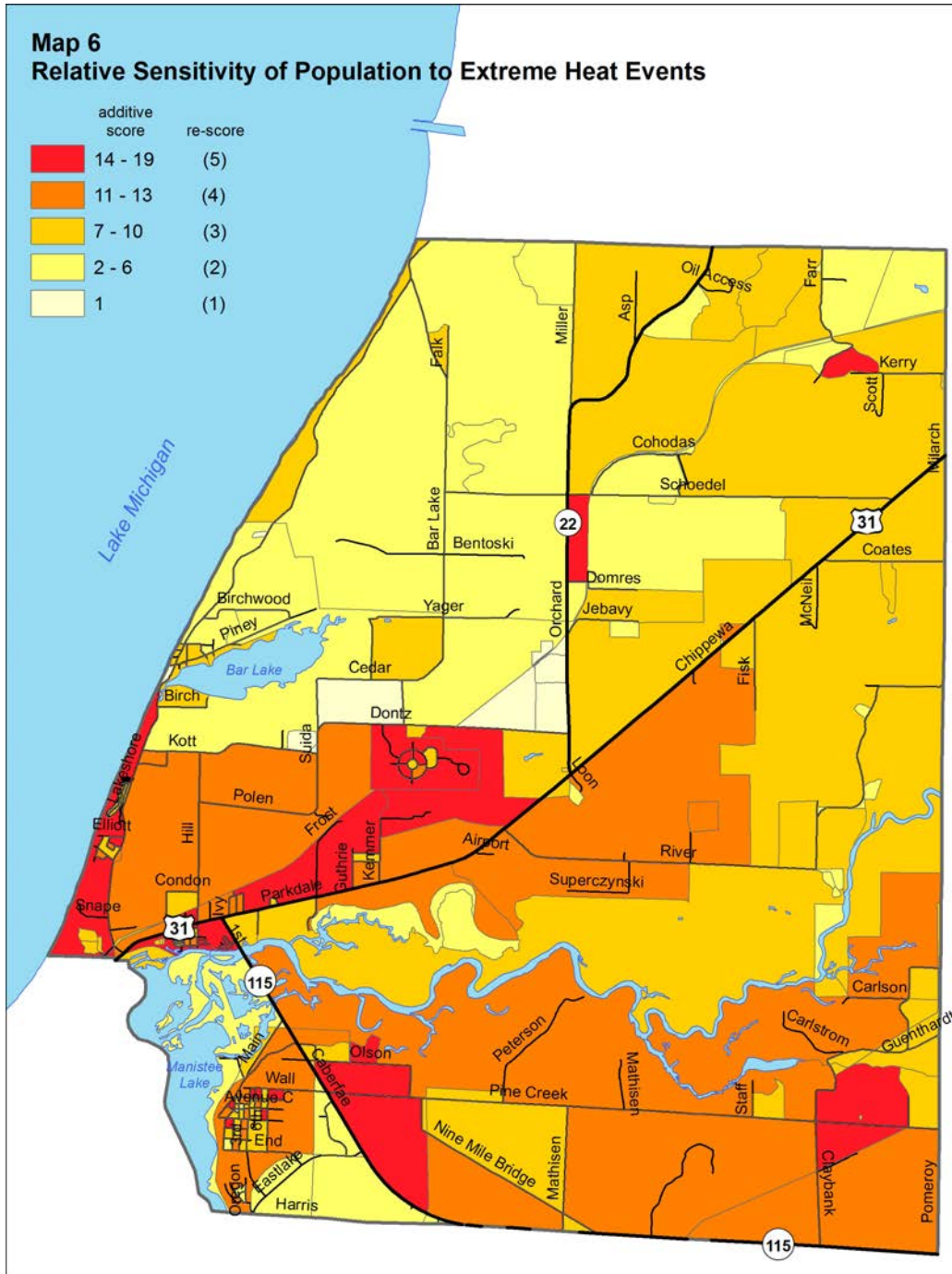






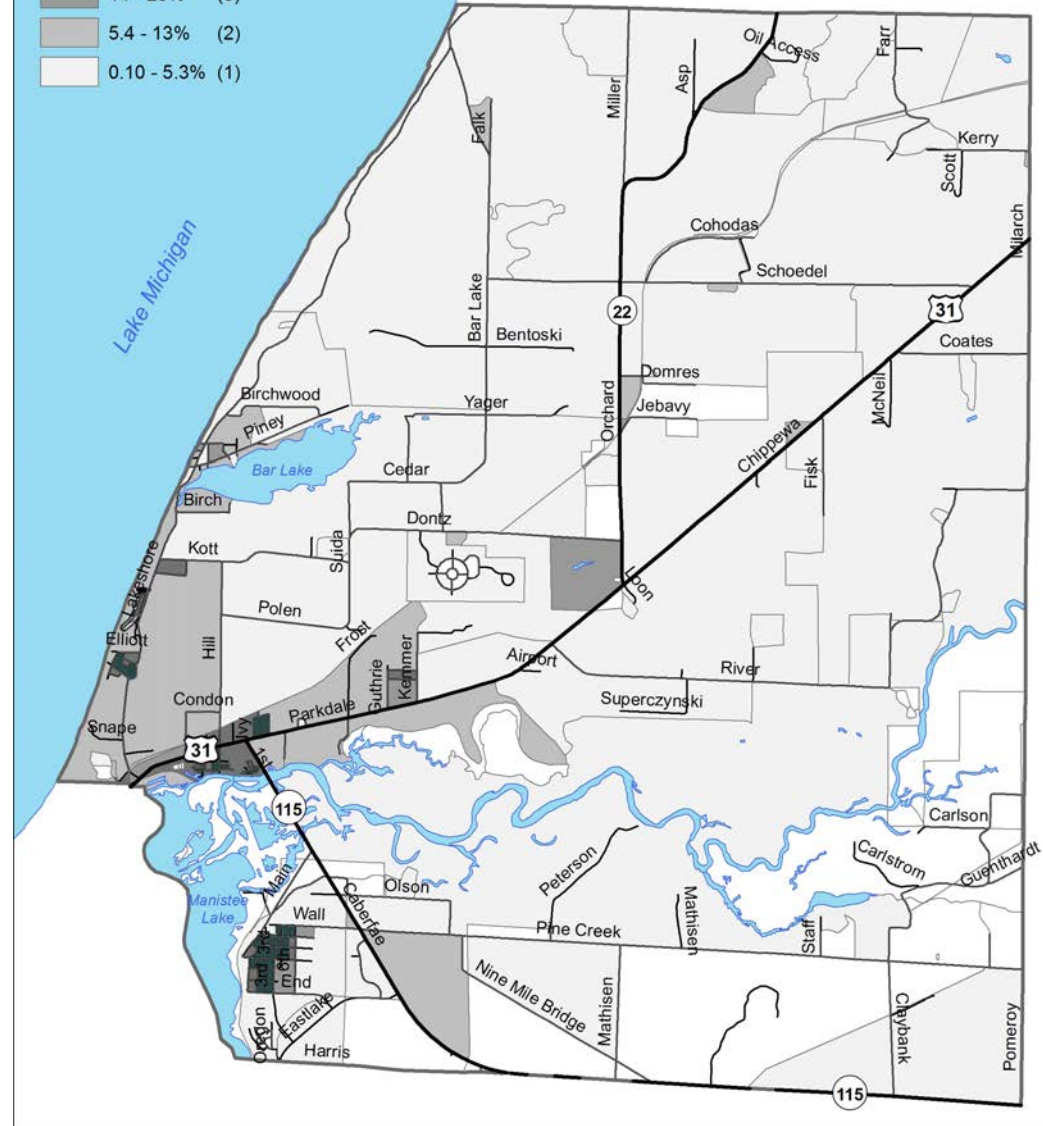


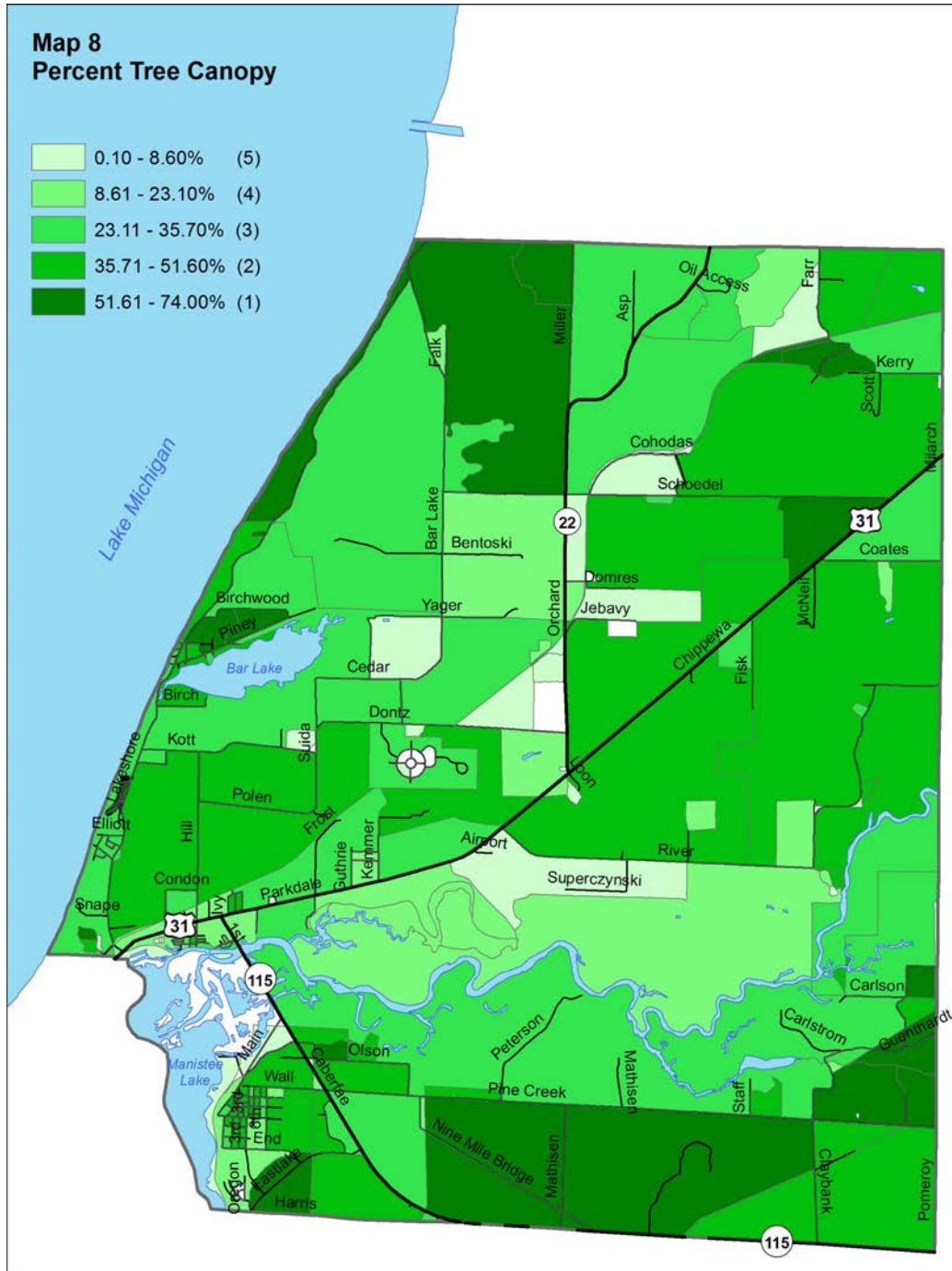


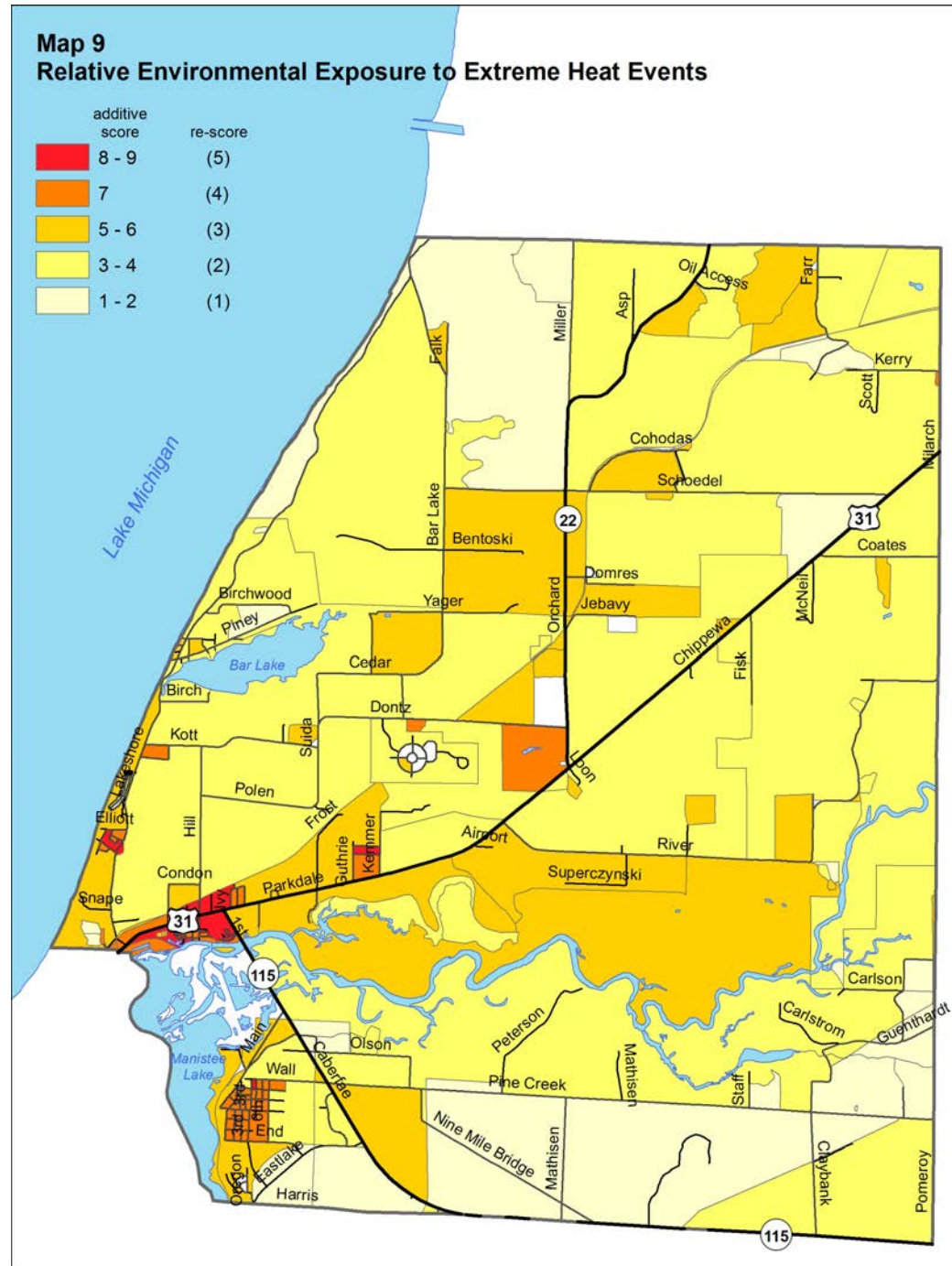


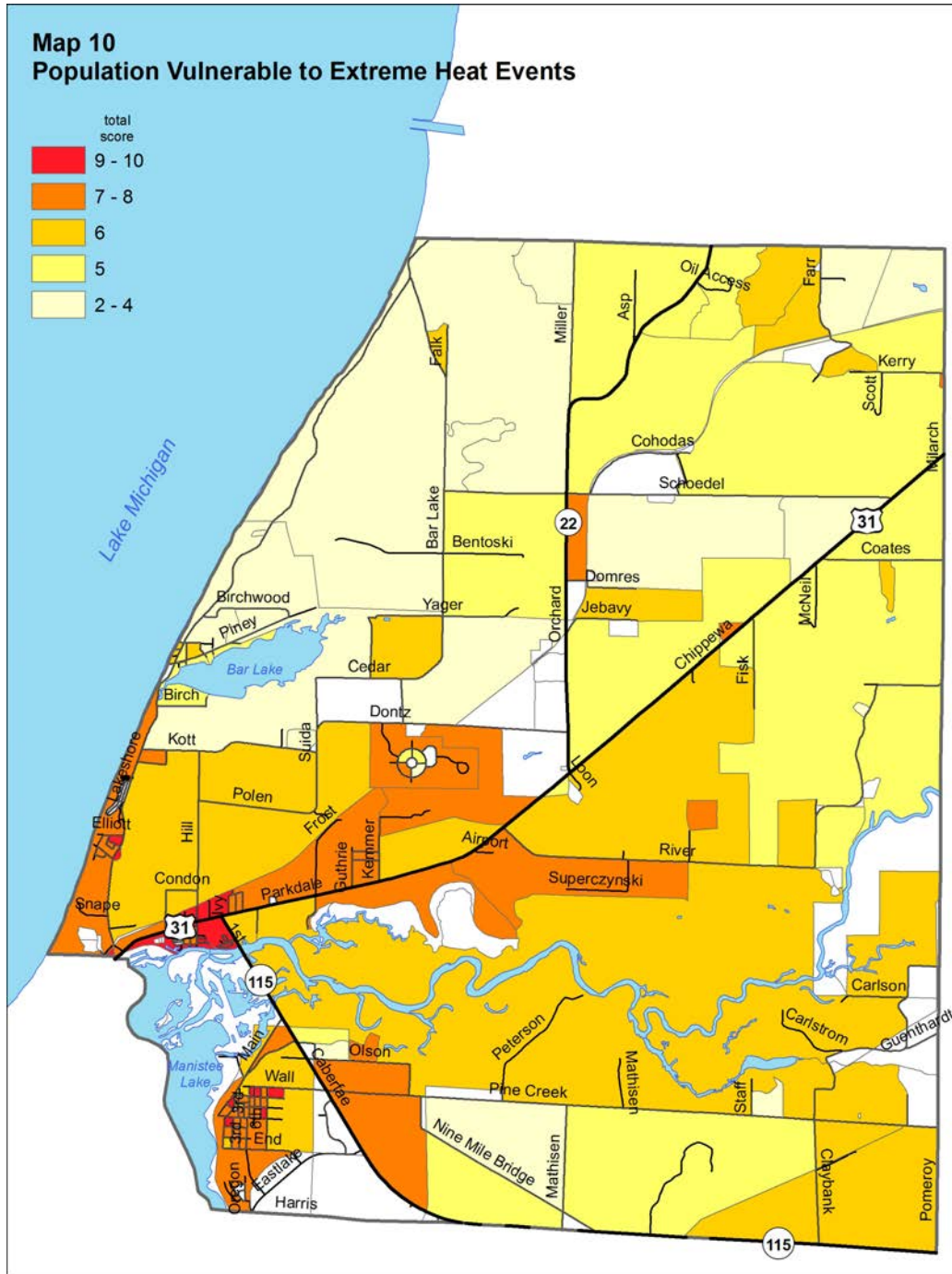


Map 7
Percent Impervious Surface Exposure





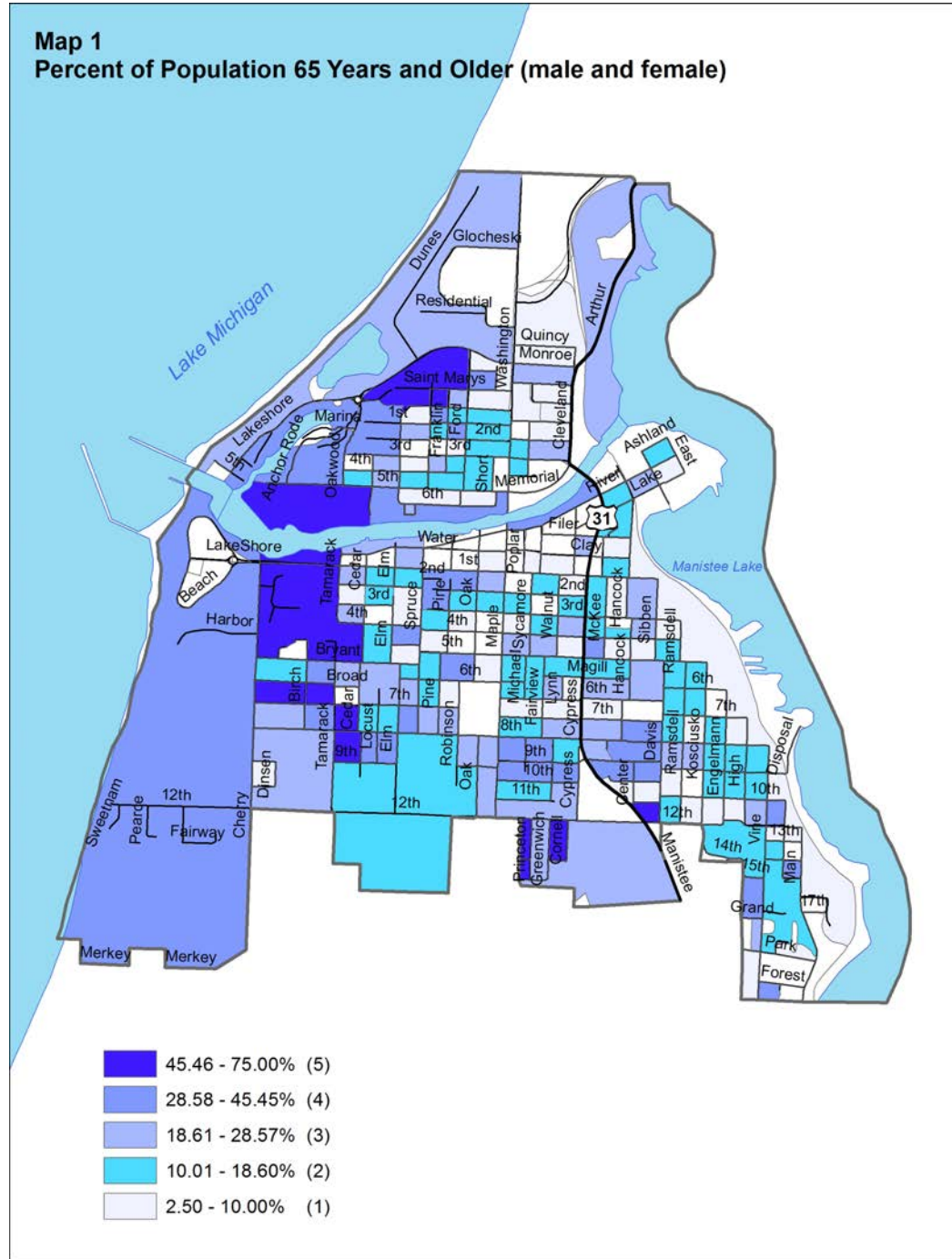




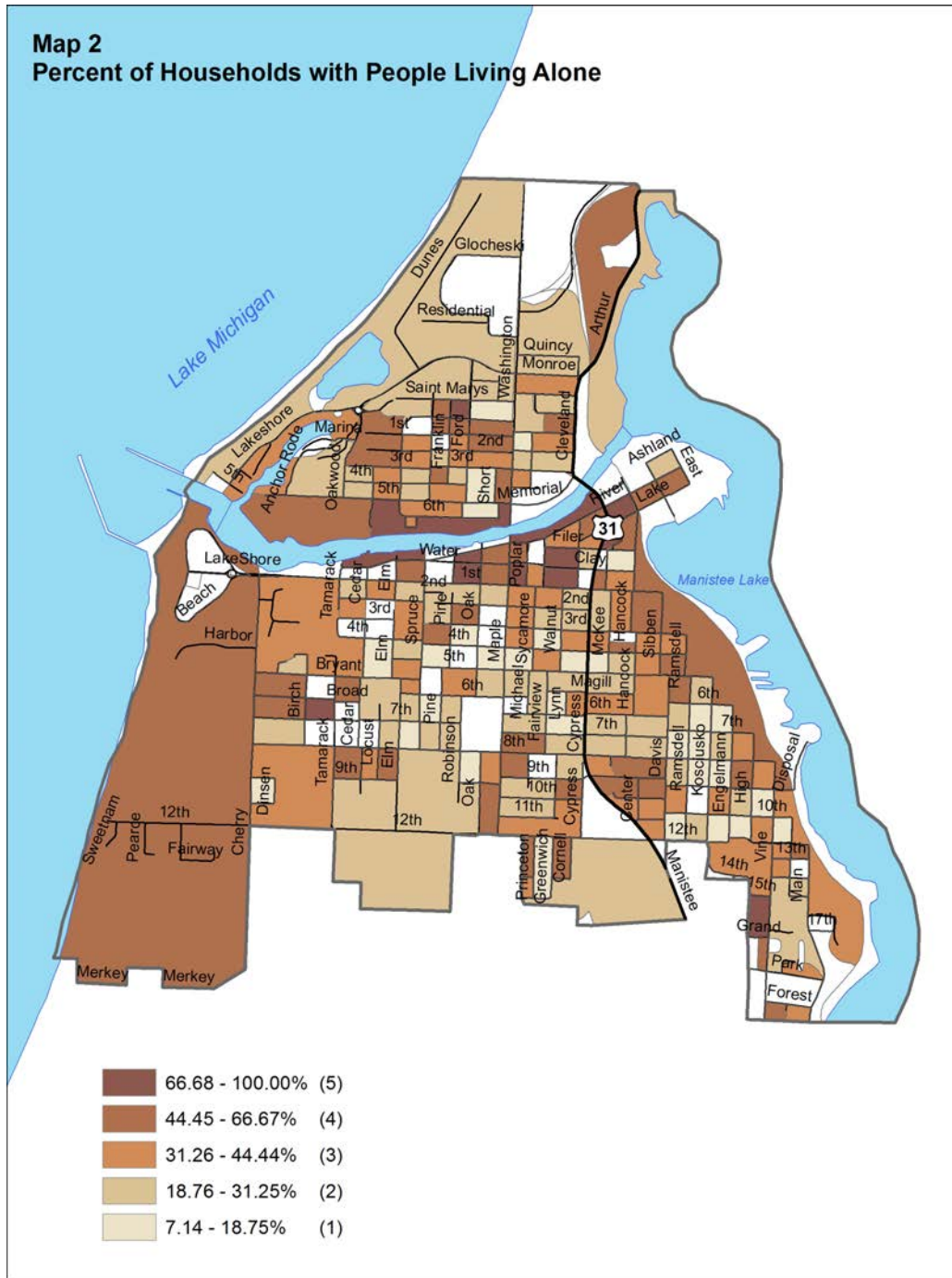
Manistee

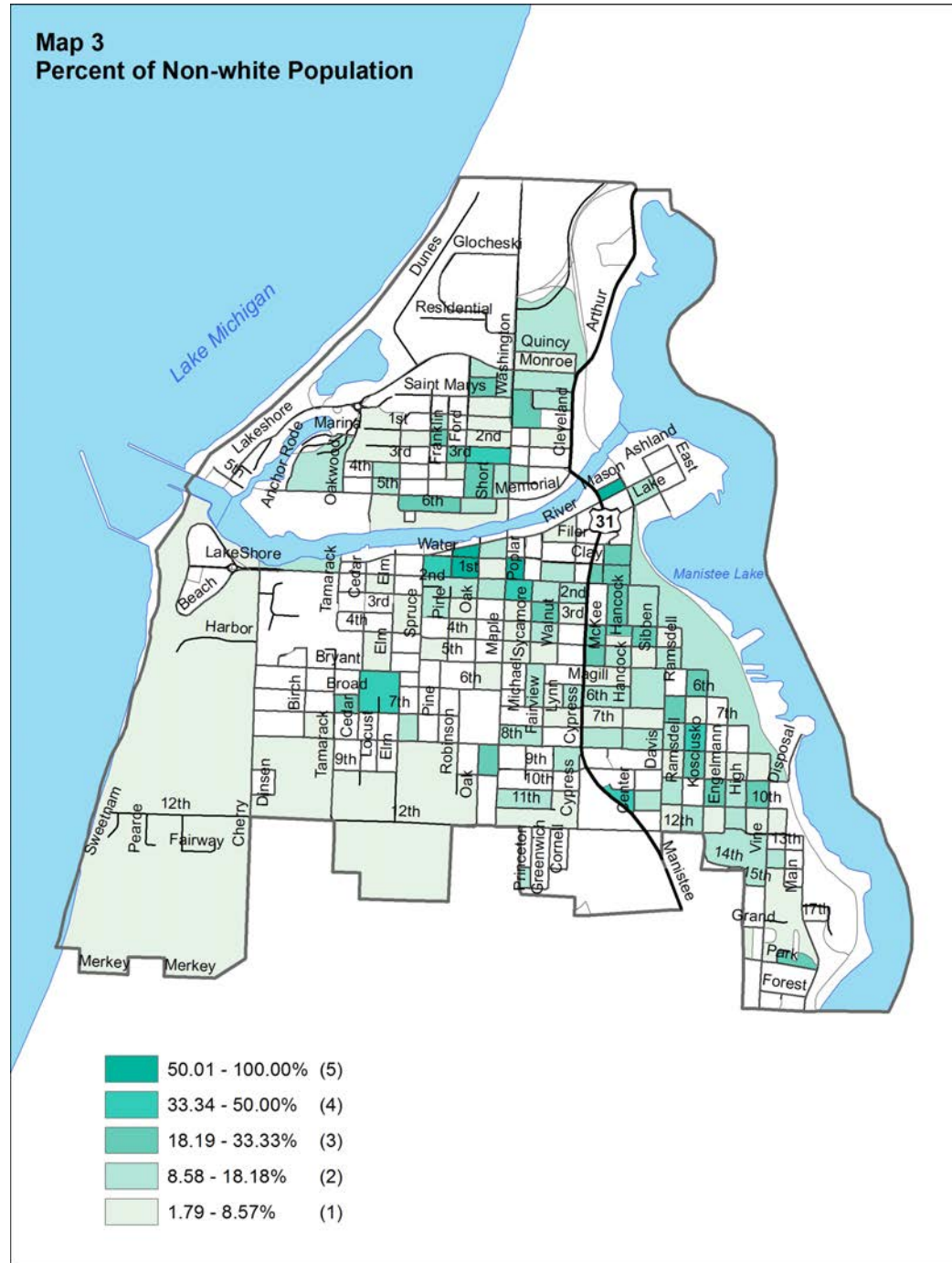


Map 1
Percent of Population 65 Years and Older (male and female)

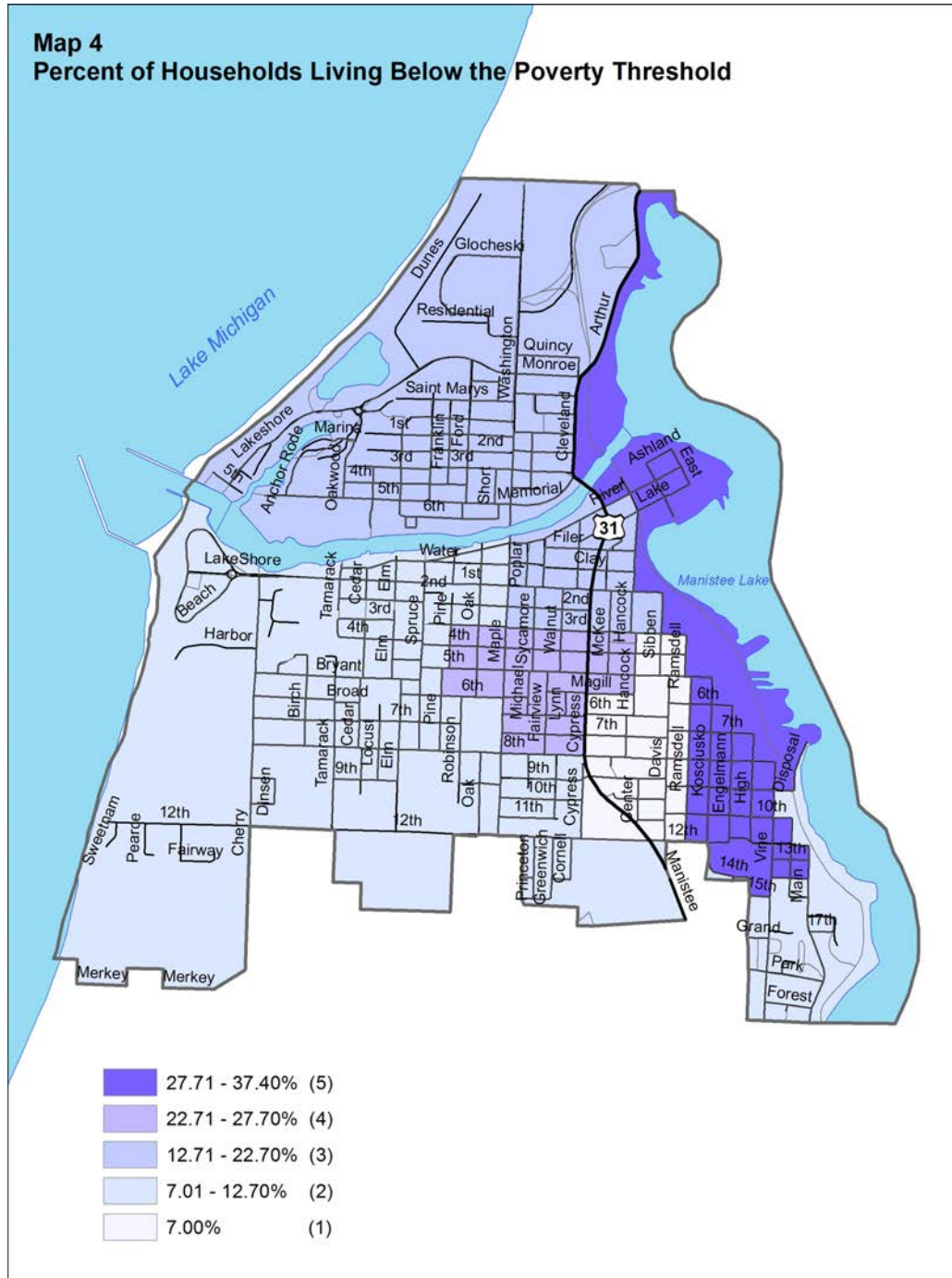


Map 2
Percent of Households with People Living Alone



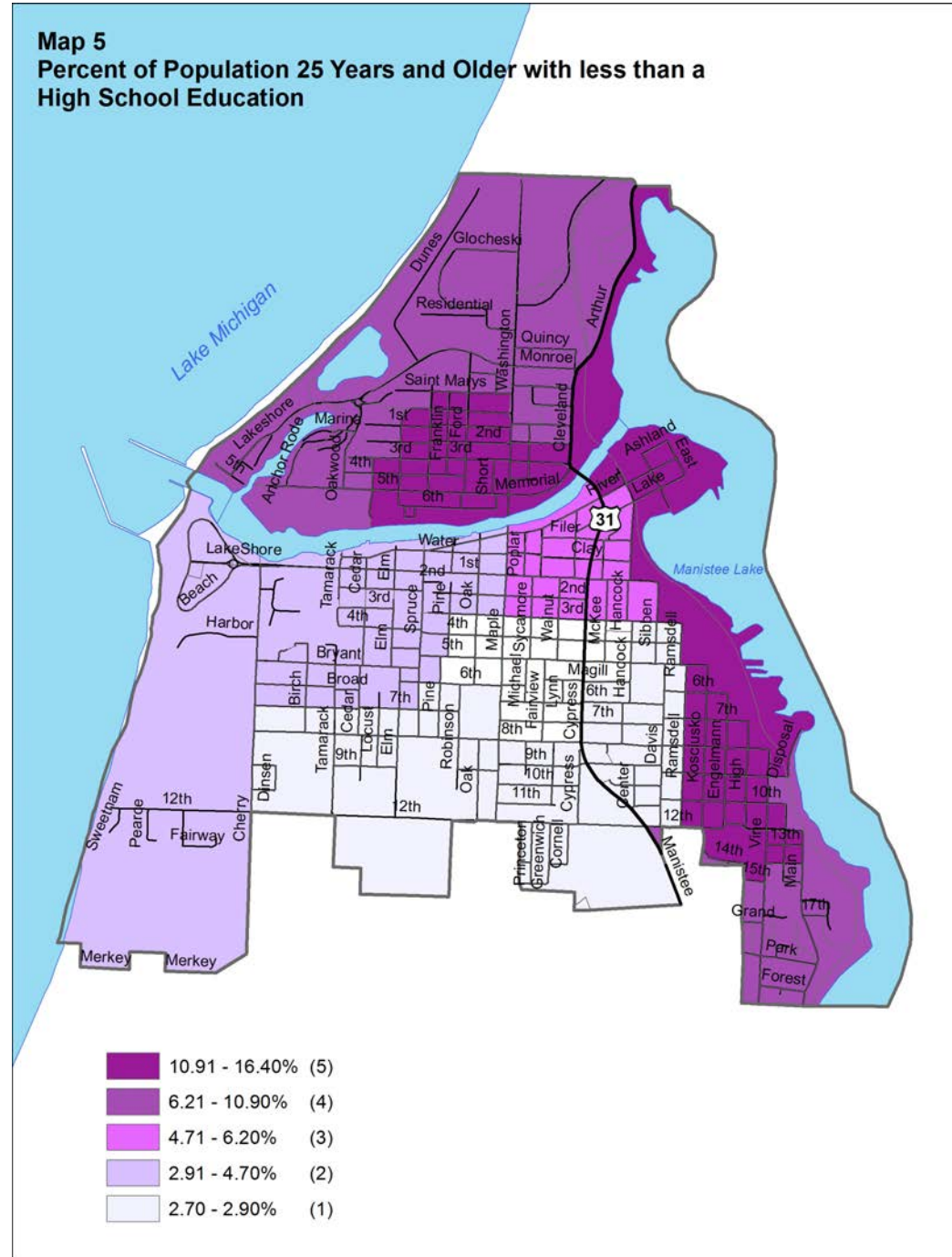


Map 4
Percent of Households Living Below the Poverty Threshold

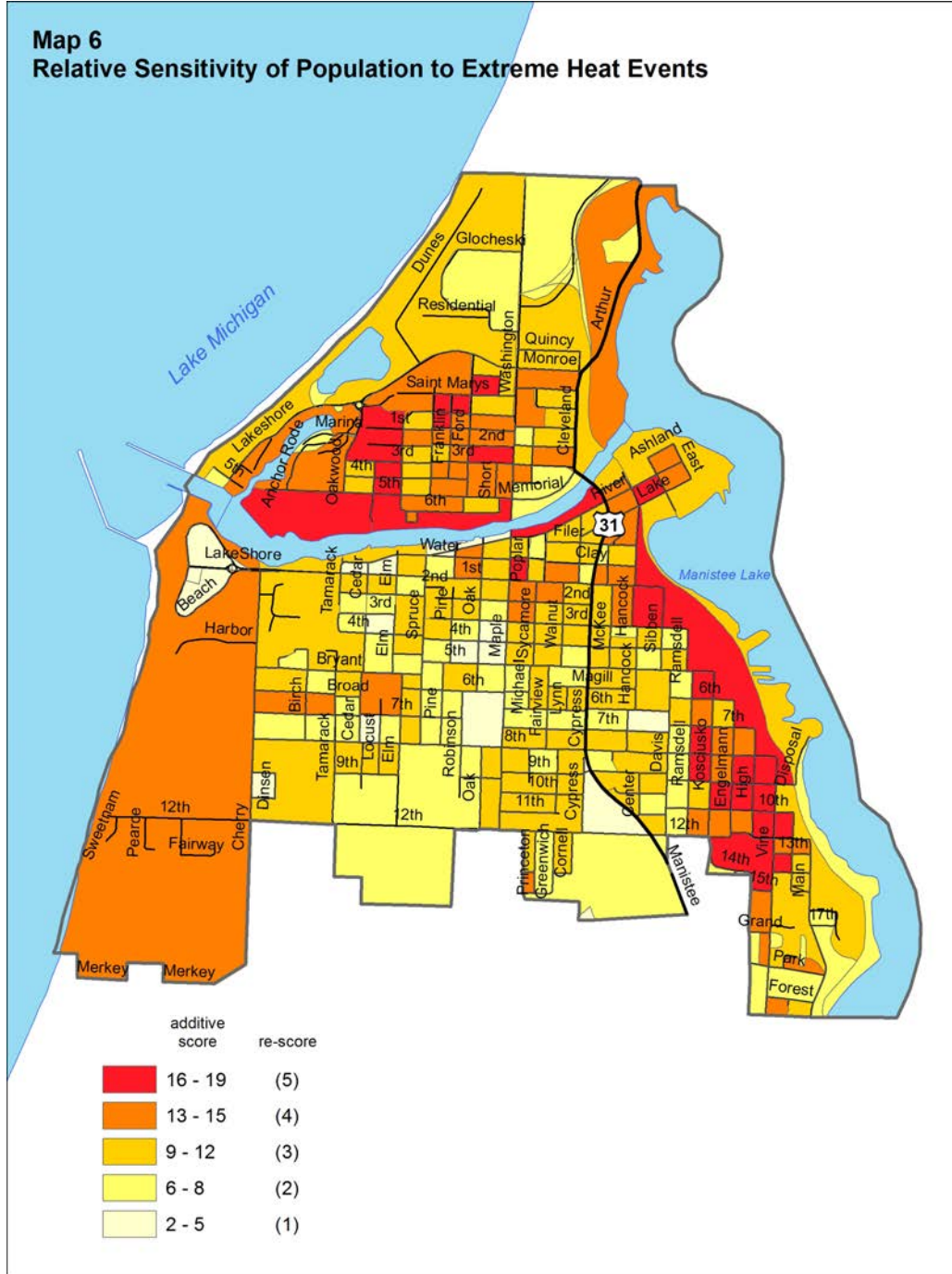




Map 5
Percent of Population 25 Years and Older with less than a High School Education

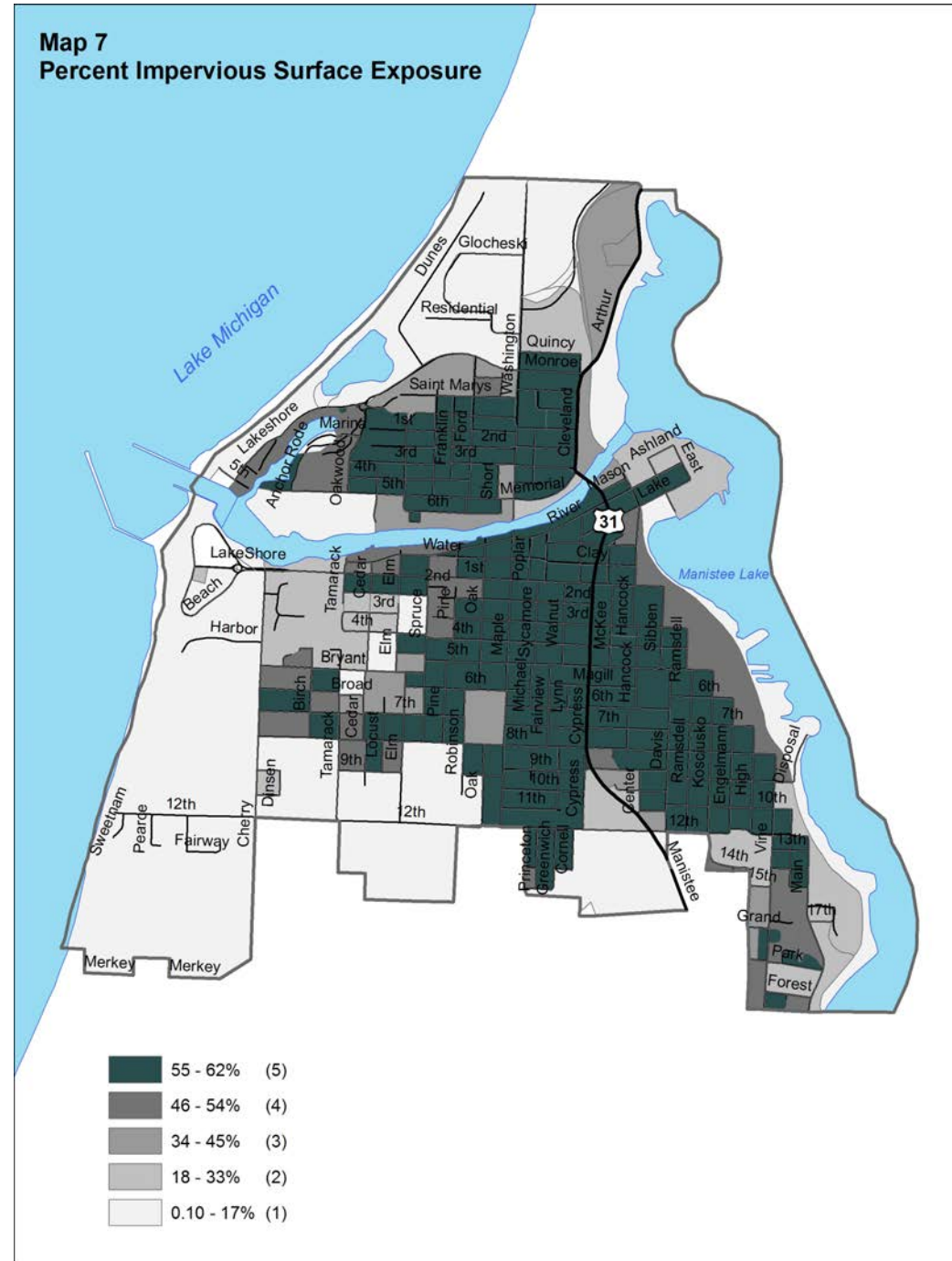


Map 6
Relative Sensitivity of Population to Extreme Heat Events

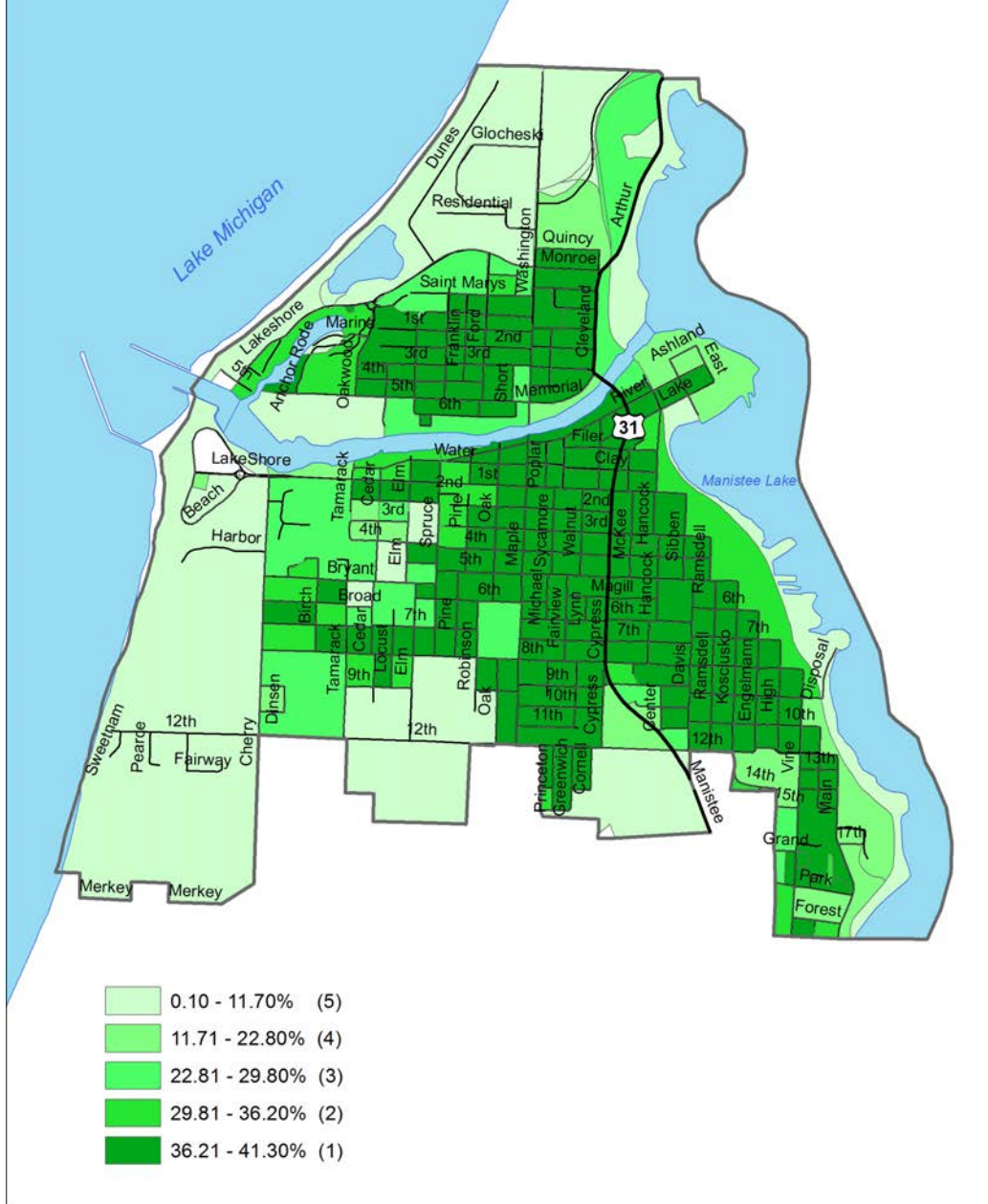




Map 7
Percent Impervious Surface Exposure

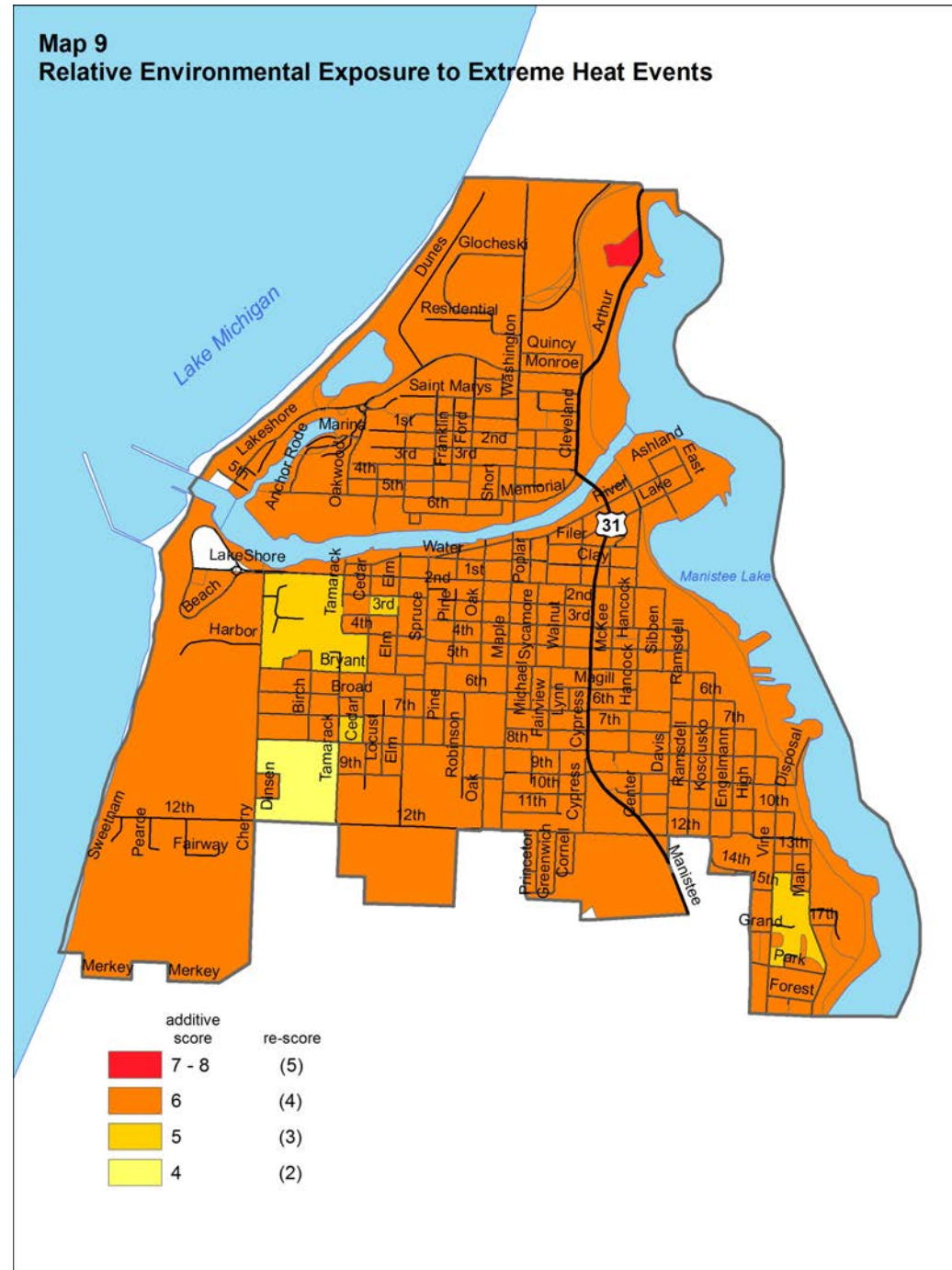


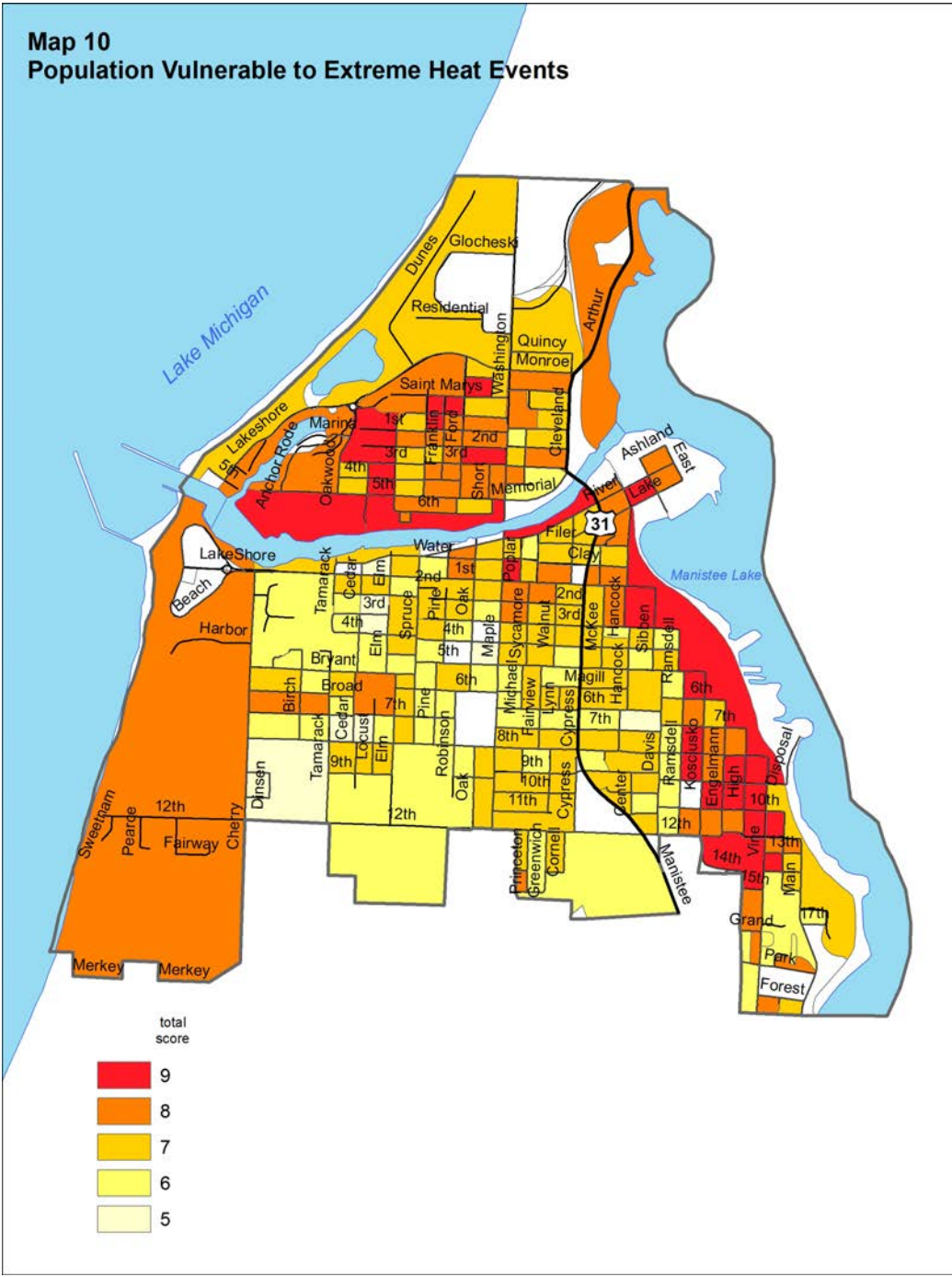
Map 8
Percent Tree Canopy





Map 9
Relative Environmental Exposure to Extreme Heat Events

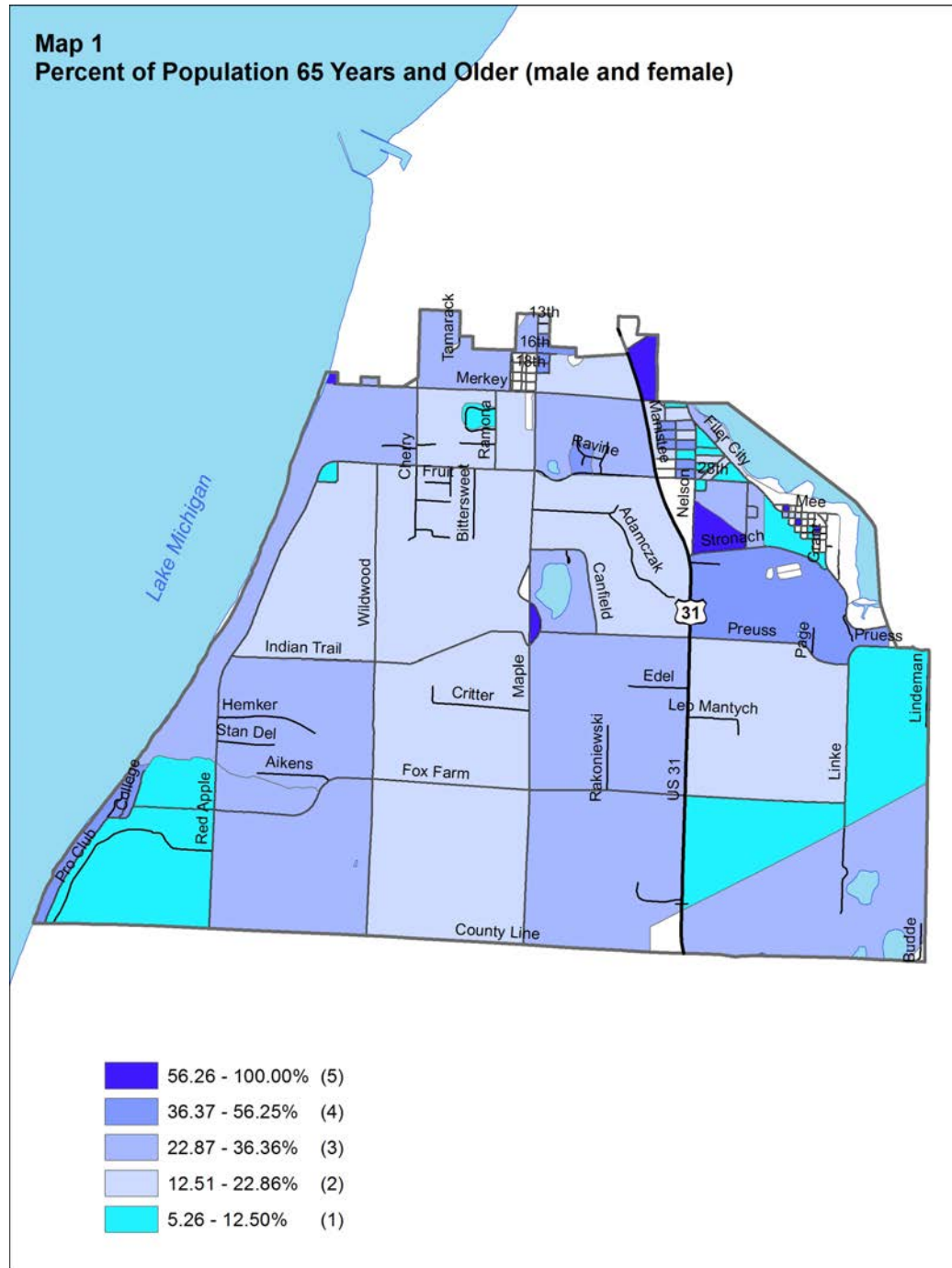




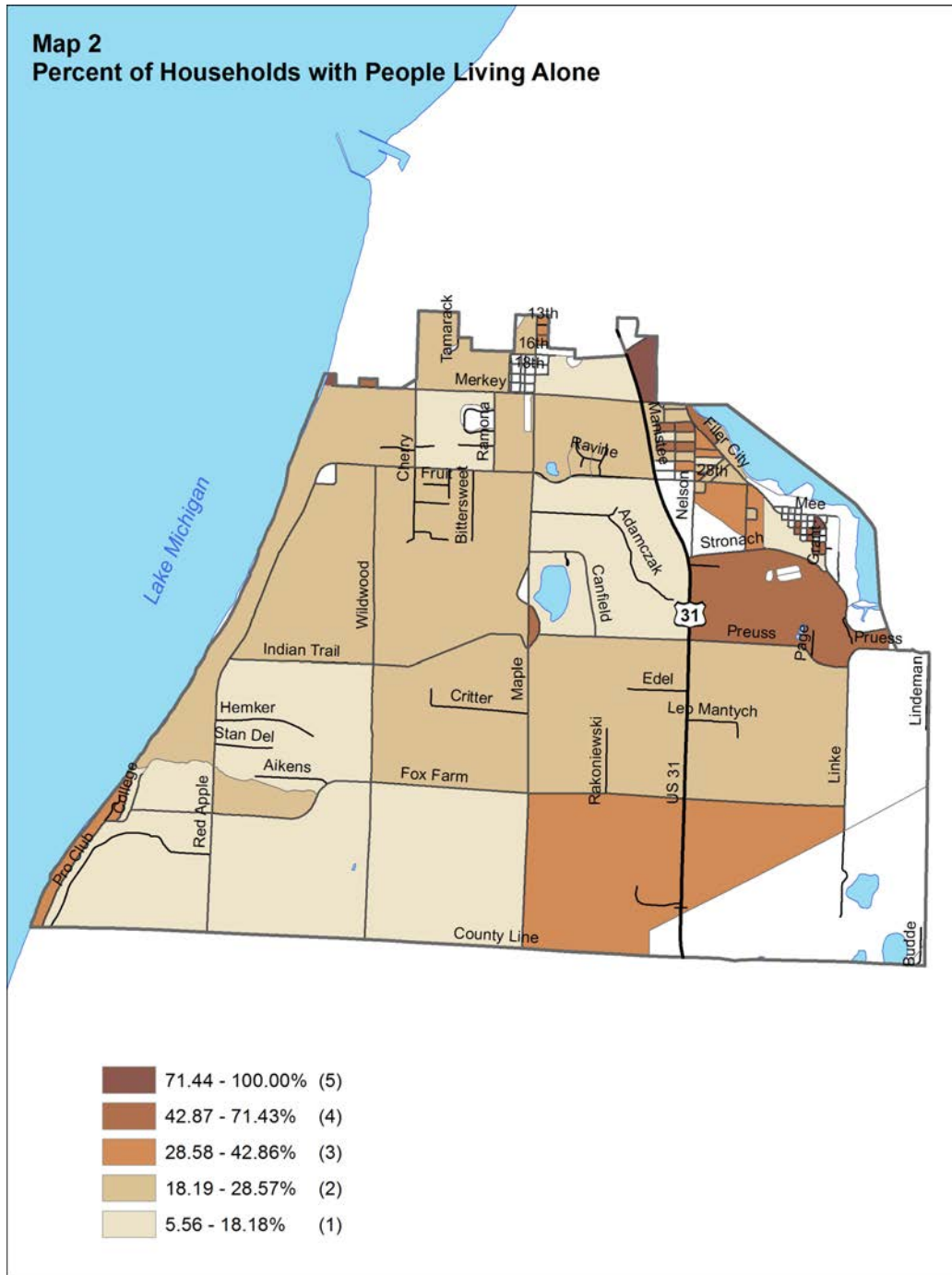
Filer Twp.

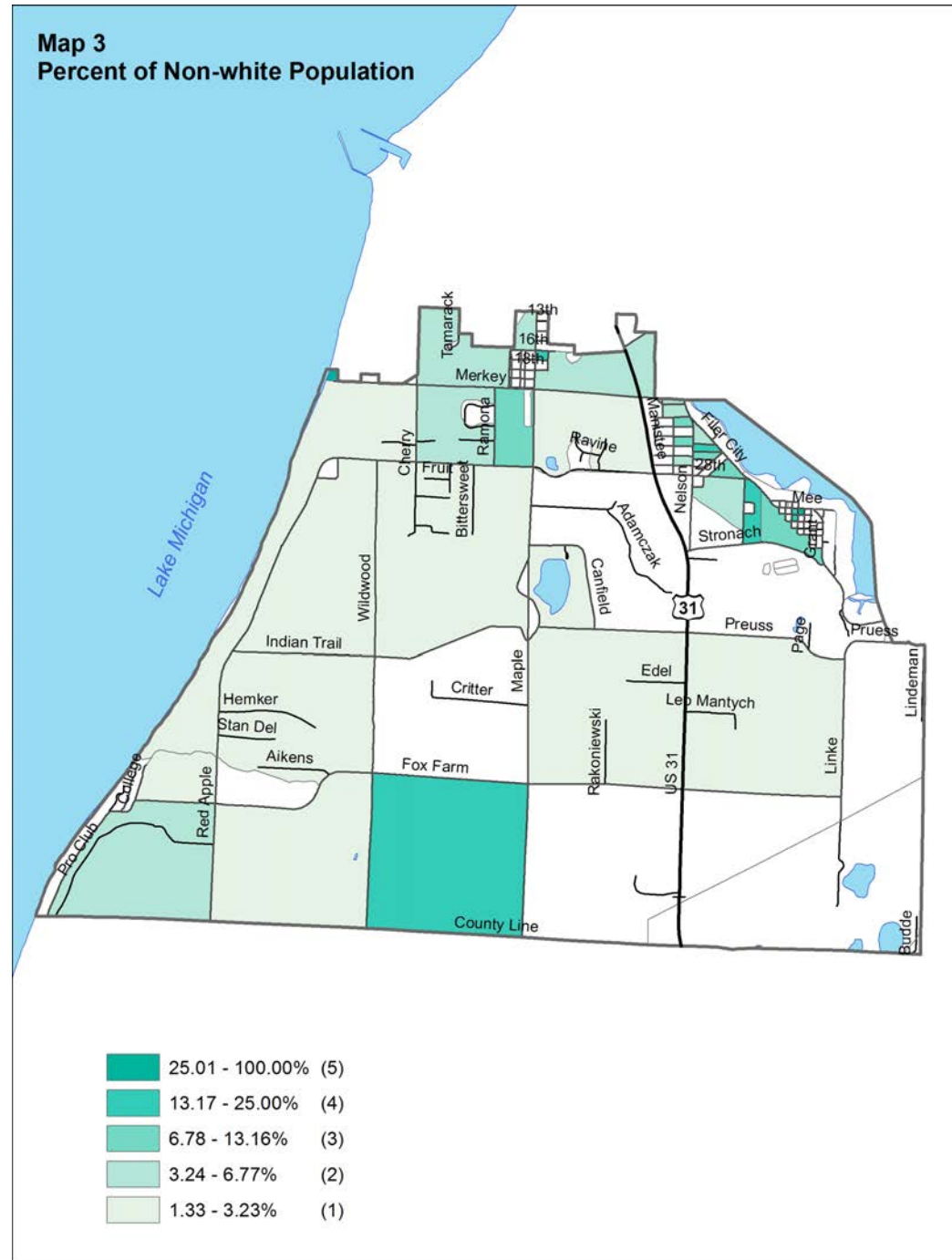


Map 1
Percent of Population 65 Years and Older (male and female)

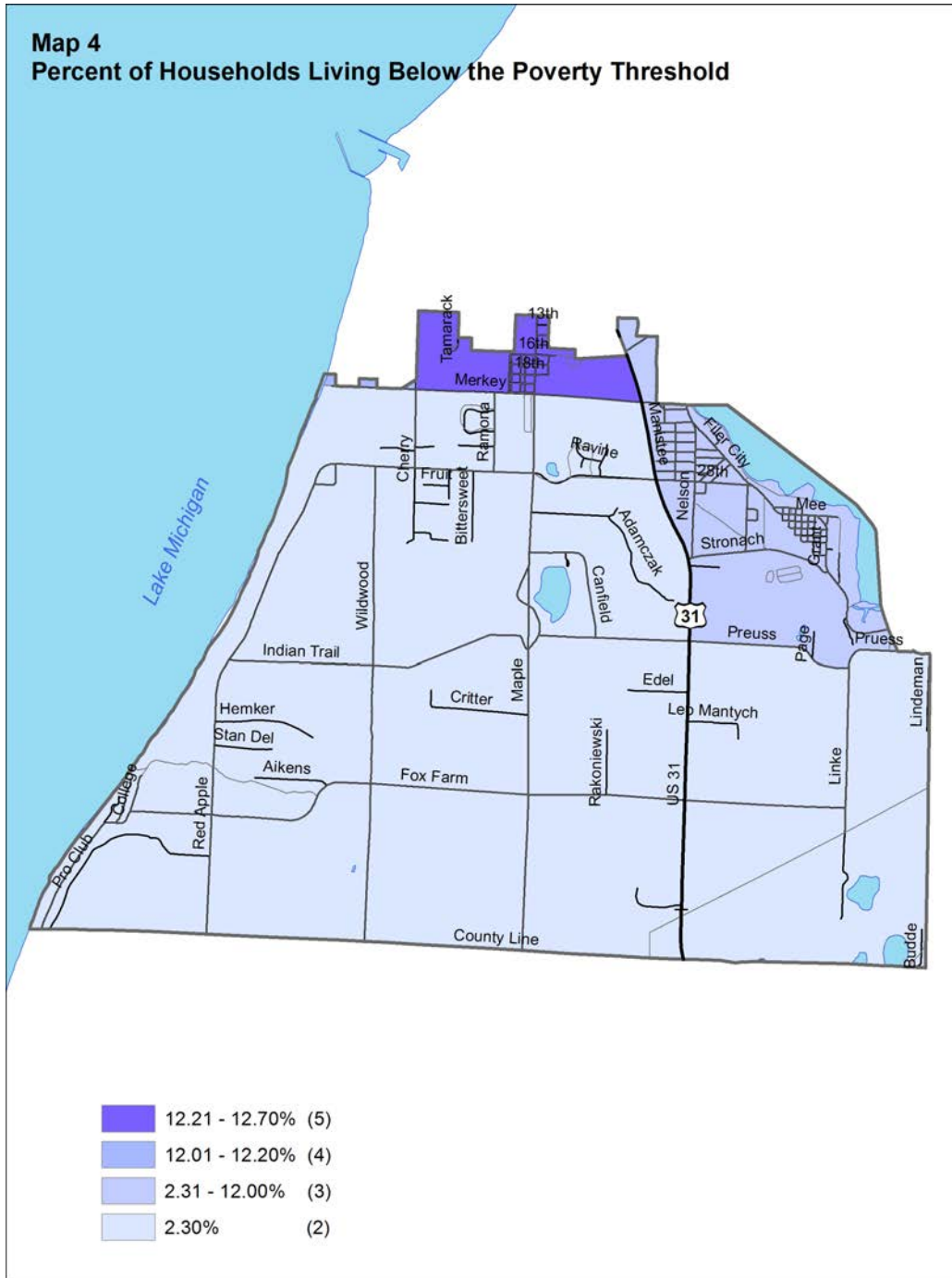


Map 2
Percent of Households with People Living Alone



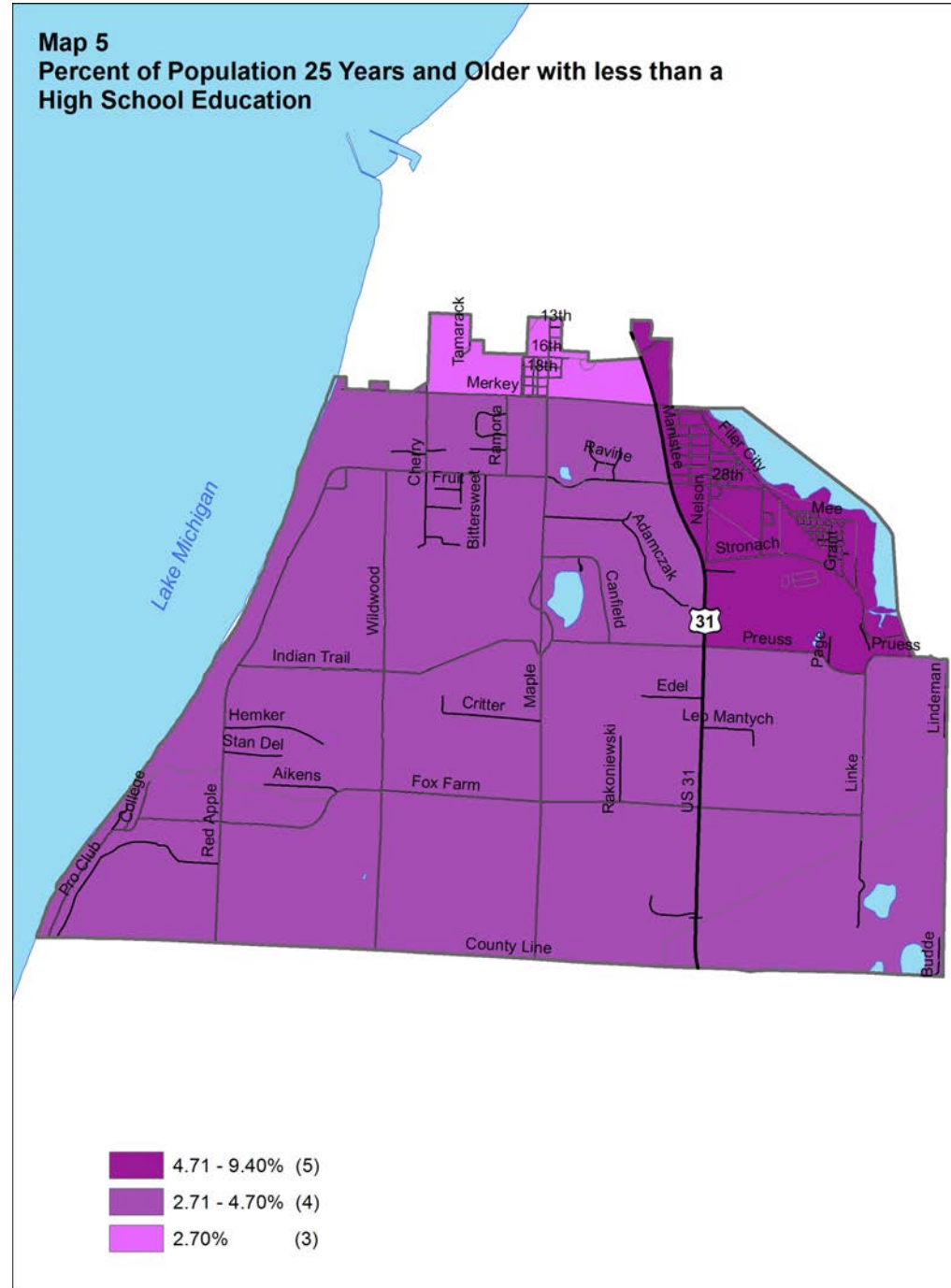


Map 4
Percent of Households Living Below the Poverty Threshold

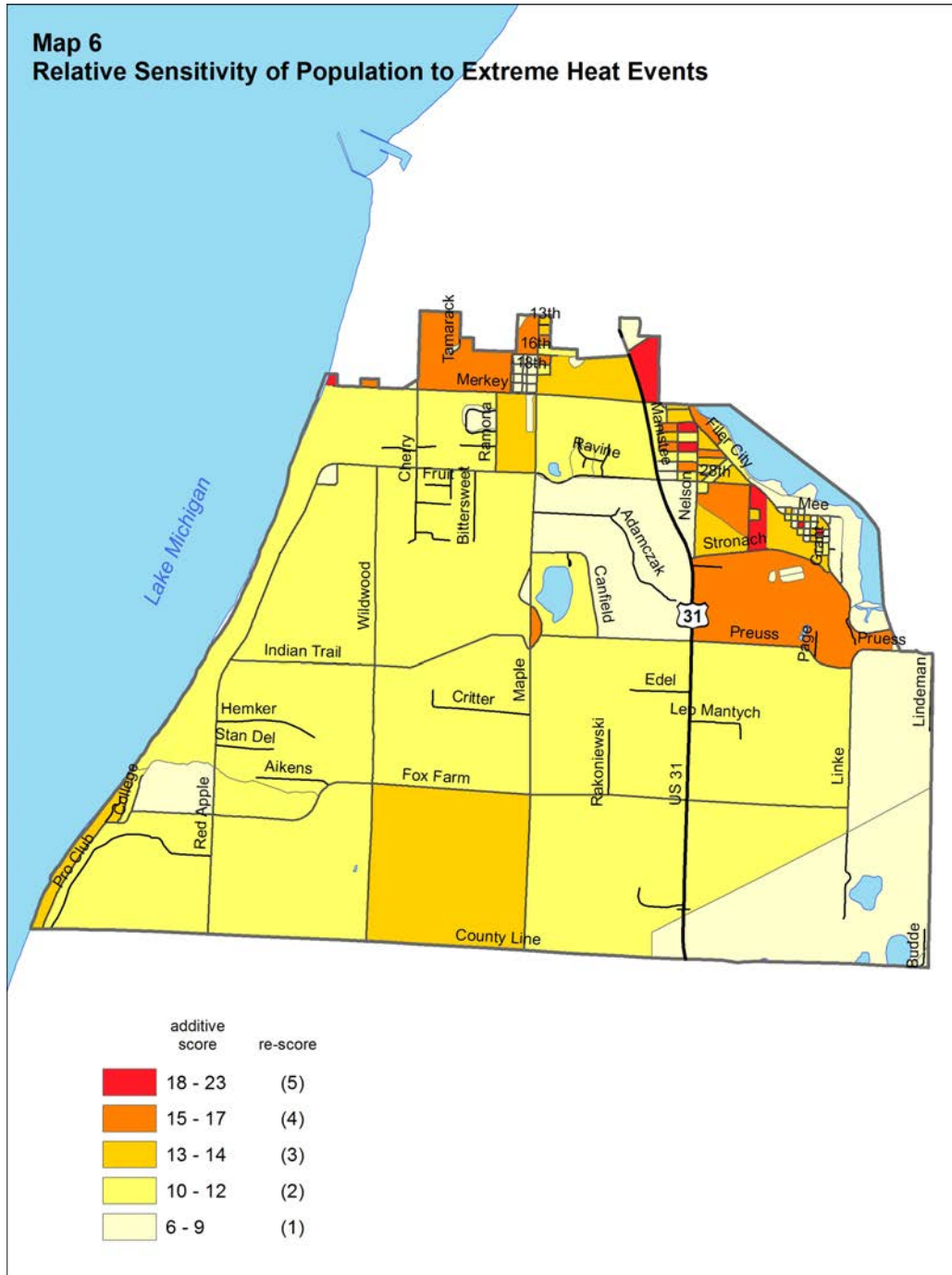




Map 5
Percent of Population 25 Years and Older with less than a High School Education

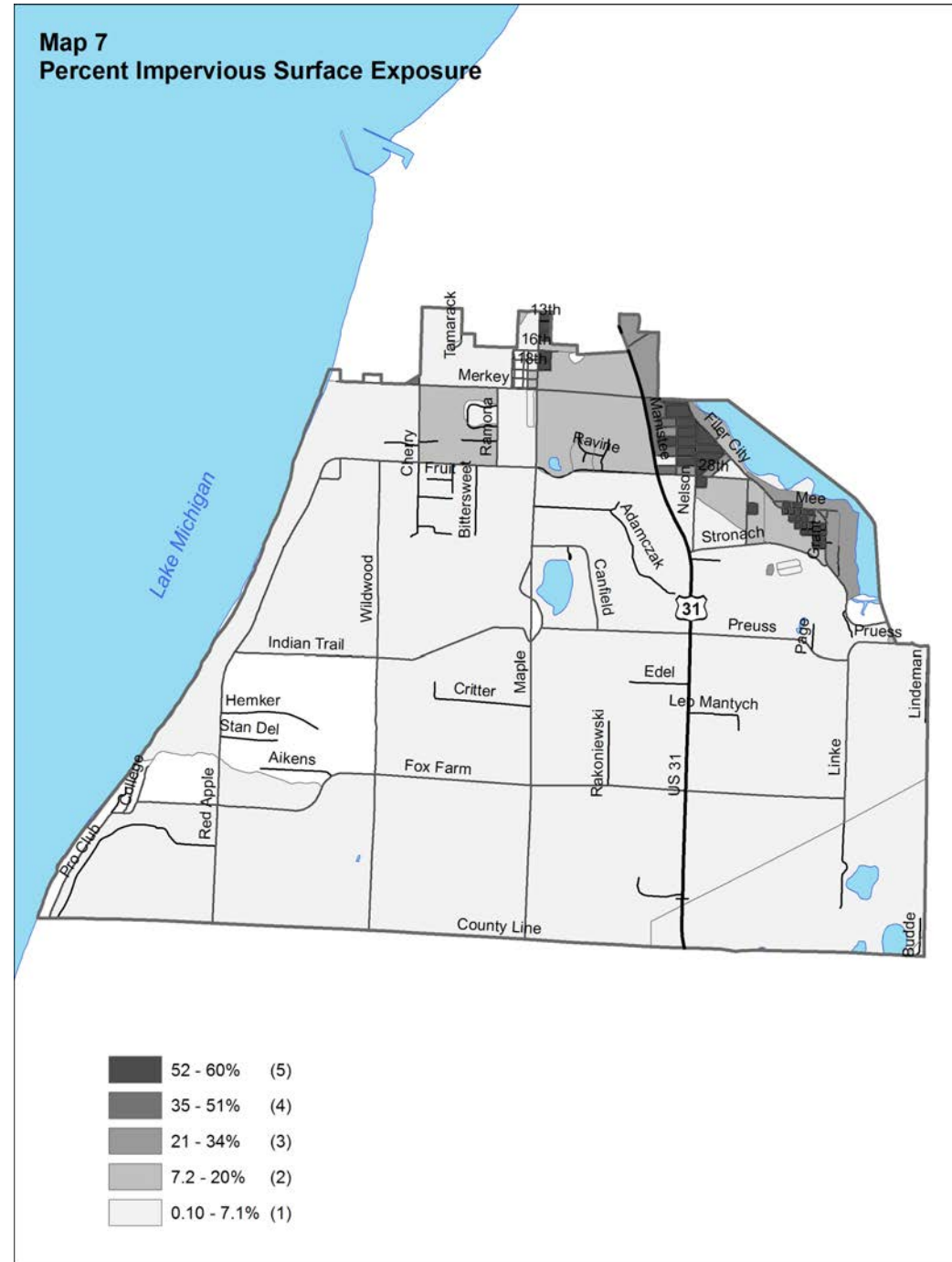


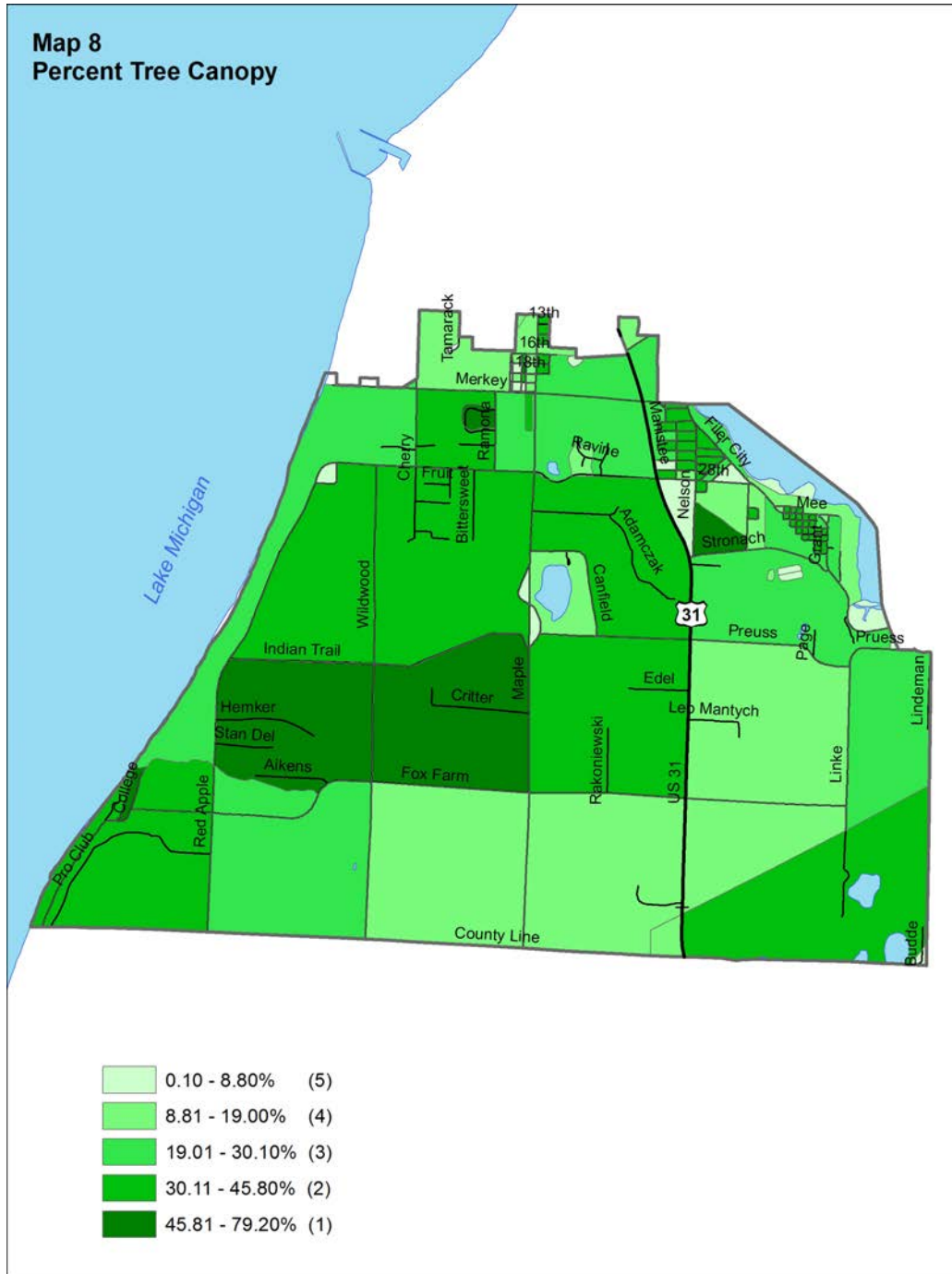
Map 6
Relative Sensitivity of Population to Extreme Heat Events





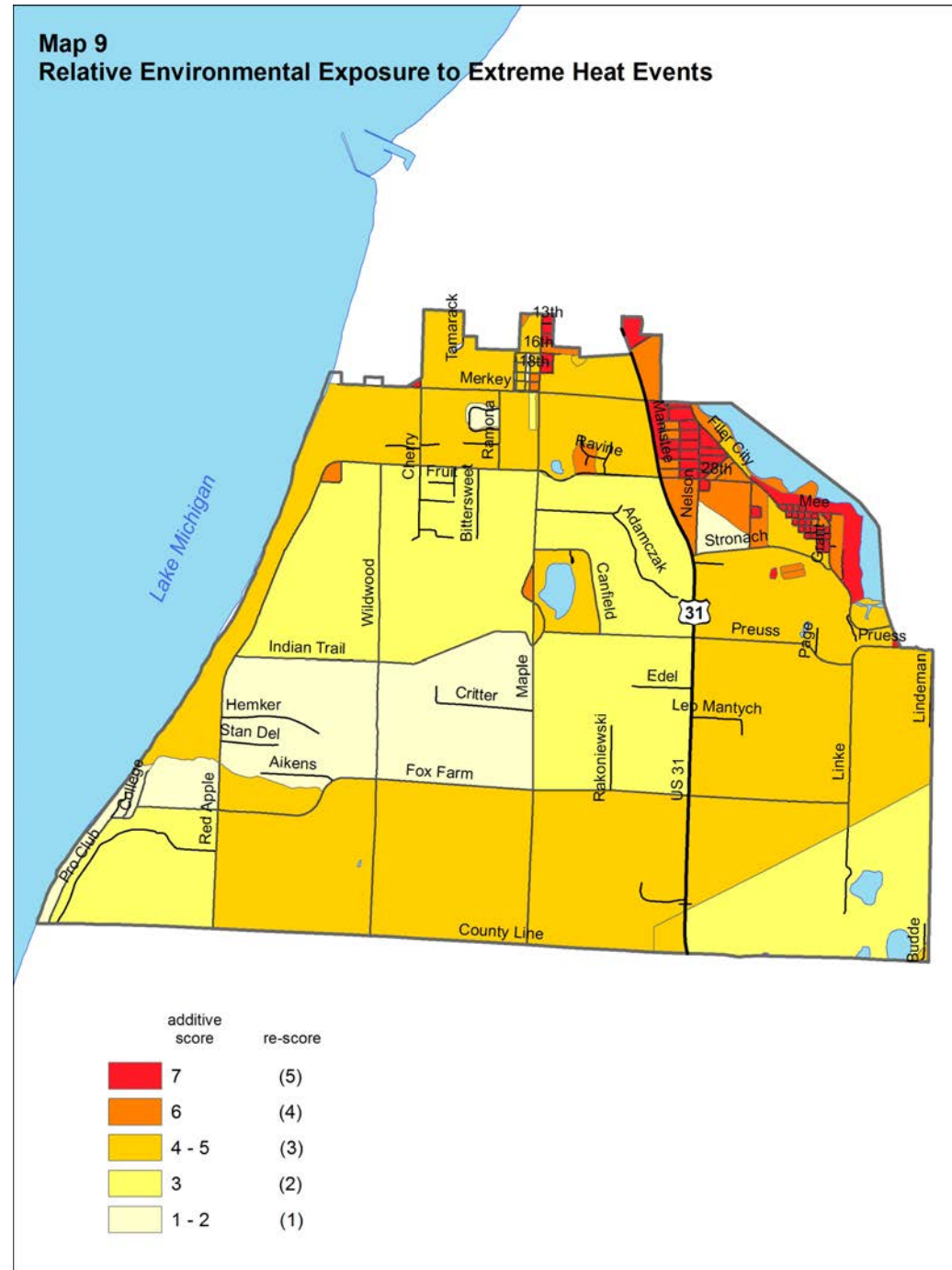
Map 7
Percent Impervious Surface Exposure



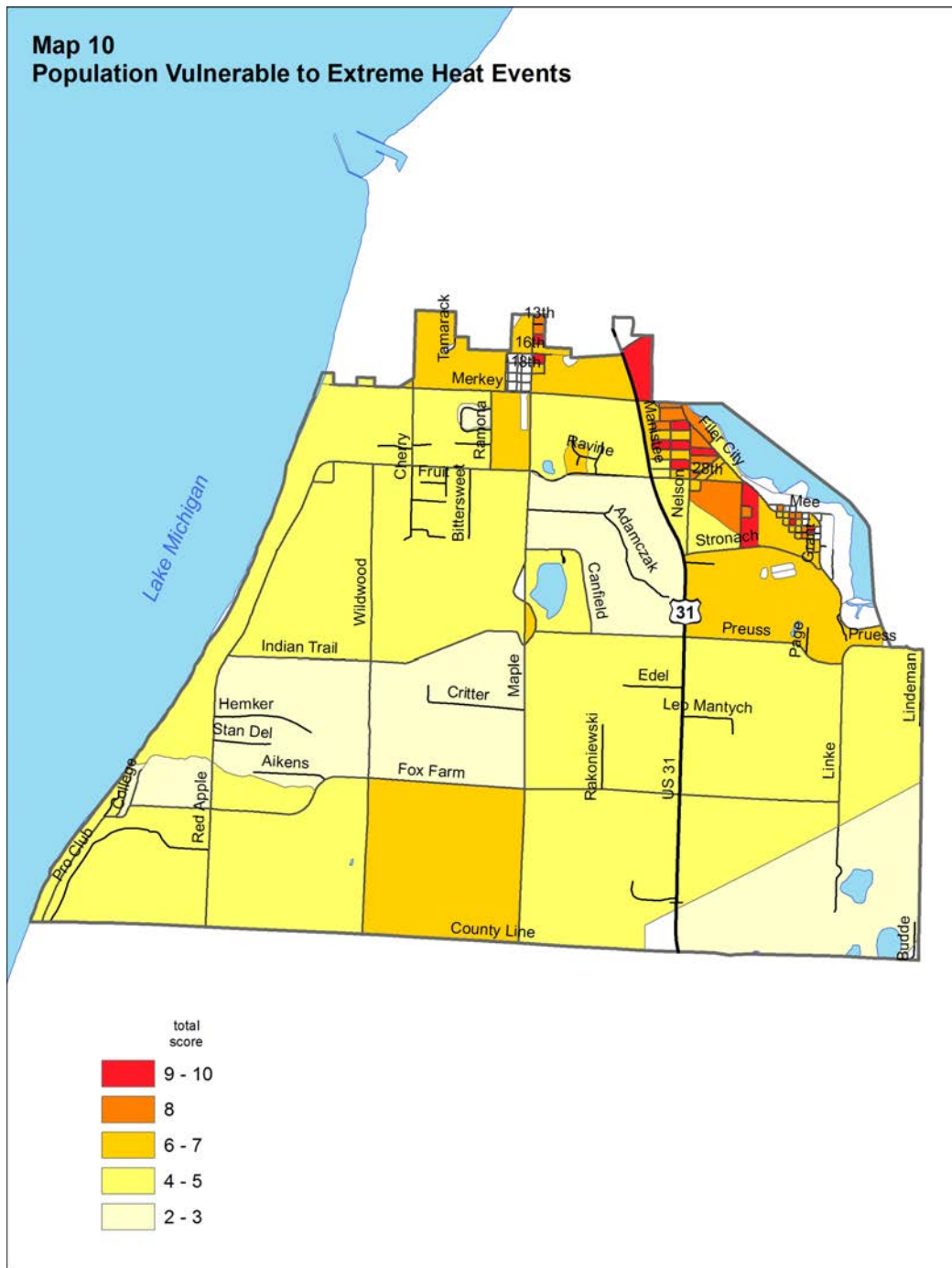




Map 9
Relative Environmental Exposure to Extreme Heat Events



Map 10
Population Vulnerable to Extreme Heat Events



CHAPTER 6

Local Zoning in Michigan for Great Lakes Coastal Shoreline Management: Initial Findings and Guidance

Richard K. Norton, Ph.D., J.D., Urban and Regional Planning Program, University of Michigan

Oday Salim, J.D., Environmental Law and Sustainability Clinic, School of Law, UM

Michael Friese, J.D., M.U.R.P. Candidate, Urban and Regional Planning Program, UM

Everett Secor, J.D. Candidate, School of Law, UM

July 31, 2019

With funding from the Michigan Coastal Zone Management Program,¹ researchers at the University of Michigan have conducted a preliminary review of zoning ordinance provisions that Great Lakes coastal localities might adopt to improve their management of Great Lakes shoreland areas, focusing on hazard mitigation. We conducted this review primarily in the Networks Northwest Region of the Lower Peninsula. This document presents some initial findings and guidance drawn from that preliminary work.²

Michigan's "inland seas" — the Great Lakes — are not large enough to be discernably tidal, but their standing water levels fluctuate substantially over the course of decades.³ Especially during periods of high water, the lakes aggressively erode their shorelines, especially those comprised primarily of sands and gravels (i.e., much of them). Michigan experienced high lake levels on all of its Great Lakes from roughly the late 1940s through the late 1950s, from the late 1960s through the late 1980s (including the next-to-last recorded "all-time high" for all of the lakes, in 1986), and again for a shorter period during the mid 1990s. The lakes were then relatively low for an unusually long period of time, from the late 1990s through the early 2010s. They are now, as of this writing, at or above all-time high levels again.

Those same periods of high water corresponded roughly with governmental efforts both to address harms caused by shoreline

¹ Financial assistance for this project was provided, in part, by the Michigan Coastal Zone Management Program, Department of Environment, Great Lakes, and Energy, and is supported through a grant under the National Coastal Zone Management Act of 1972, as amended, administered by the Office for Coastal Management, National Oceanic and Atmospheric Administration

² The statements, findings, conclusions and recommendation in this report are those of the authors and do not necessarily reflect the views of the Michigan Department of Environment, Great Lakes, and Energy and the National Oceanic and Atmospheric Administration.

³ For a more detailed discussion of Great Lakes water level and shoreline processes, see Richard K. Norton, Guy A. Meadows, and Lorelle A. Meadows. 2013. "The deceptively complicated 'elevation ordinary high water mark' and the problem with using it on a Great Lakes shore." *Journal of Great Lakes Research* 39(2013):527-535.

processes and to better conserve coastal resources, along with the emergence of a heightened environmental protection sensibility more broadly. Michigan passed the Great Lakes Submerged Lands Act in 1955,⁴ for example, followed by the Shorelands Protection and Management Act in 1970.⁵ Similarly, during the 1970s and 1980s — in the middle of an extended period of high water levels — the State of Michigan commissioned a number of reports and produced a number of guidance brochures, including legal analyses focusing on local zoning authorities and model zoning provisions.⁶ Aside from additional information booklets and studies published in the late 1990s and early 2000s (i.e., at the end of the last extended period of high lake levels),⁷ relatively little has been published on the state of shoreland management efforts, or providing guidance for improving local shoreland management, since.

Today, it makes little sense to present a single recommended model zoning ordinance, or even specific recommended model zoning provisions, because of the unique conditions that any given stretch of Great Lakes coastline enjoys, and given the wide array of approaches to zoning that Michigan communities already employ. Rather, we present some background information on enabling authorities; a summary of key shoreland management issues a coastal locality typically faces, along with corresponding regulatory goals it might adopt; a set of zoning options a locality might employ to advance one or more of those regulatory goals; and a set of questions and other considerations to account for in deciding how to proceed. Altogether, these materials provide a protocol a locality can use to tailor its development management program, including especially its local zoning regulations, to best manage its Great Lakes coastal shorelands so as to conserve Michigan's coastal resources while respecting coastal shoreland owners' private property rights.

For purposes here, we refer to the submerged land and dry beach immediately at the water's edge of a Great Lake as the "coastline" or "shoreline." We refer to the land area relatively close to a Great Lake that might be affected by coastal storms, bluff failures, erosional processes, or other related events within the foreseeable future as "coastal shorelands." Coastal shorelands include, for example, beaches, foredunes, dunes, bluffs, and near-lake riverine floodplains.⁸

AUTHORITIES

The primary purpose of this analysis is to address the management of Great Lakes coastal shorelands in terms of the public regulation of the use and development of privately owned shoreland areas, as well as public investment in infrastructure like roads, water, and sewer systems within those shoreland areas, for a variety of reasons noted below. Historically in Michigan, as with the rest of the U.S., most of the responsibility for managing coastal shorelands — especially those beyond the coastline itself — falls to the state and especially to local government.⁹

4 Public Act 247 of 1955, MCL 322.701 et seq. This act was subsequently amended several times (1958 PA 94, 1982 PA 68, 1982 PA 68, 1985 PA 180), and it has since been consolidated as part of the Natural Resources and Environmental Protection Act (NREPA) (1994 PA 451), Part 325, MCL 324.32501 et seq..

5 Public Act 245 of 1970, MCL 281.631. This act has since been consolidated as part of NREPA, Part 323, MCL 324.32301 et seq.

6 See for example: Michigan Department of Natural Resources. No Date (but apparently produced in the early 1970s). *Erosion*. Lansing, MI: Water Development Services Division; Earnest F. Brater. No Date (but apparently produced in the late 1970s). *Beach Erosion in Michigan: An Historical Review*. Lansing, MI: Water Development Services Division, Michigan Department of Natural Resources; Jerry Mitchell. 1978. *Legal Analysis of Local Shoreland Ordinances* (Final Draft). Escanaba, MI: CUPPAD Regional Commission (prepared under contract from the Michigan Coastal Management Program, Department of Natural Resources).

7 See for example Philip Keilor. 2003. *Living on the Coast: Protecting Investments in Shore Property on the Great Lakes*. Madison, WI: University of Wisconsin Sea Grant Aquatic Sciences Center (prepared under contract from the U.S. Army Corp of Engineers, Detroit Division).

8 These definitions are consistent with, but more illustrative than, those provided by Part 323 (Shorelands Protection and Management) of NREPA: "(f) 'Shoreline' means that area of the shorelands where land and water meet", and "(e) 'Shoreland' means the land, water, and land beneath the water that is in close proximity to the shoreline of a Great Lake or a connecting waterway" (MCL 324.32301).

9 For more information on Great Lakes coastal management issues generally, as well as findings from a study of current shoreland management efforts by Michigan's Great Lakes coastal localities specifically, see: Richard K. Norton, Nina P. David, Stephen Buckman, and Patricia D. Koman. 2018. "Overlooking the coast: Limited local planning for coastal area management along Michigan's Great Lakes." *Land Use Policy* 71(2018): 183-203.

The federal government plays a role in Great Lakes coastal management primarily through programs administered by the Federal Emergency Management Agency (FEMA, including most prominently the National Flood Insurance Program, NFIP), and through permits issued by the U.S. Army Corp of Engineers for the placement of structures within waters of the U.S.¹⁰ The latter is sometimes referred to as the federal navigational servitude, and it is applicable lakeward of an elevation-based “ordinary high-water mark.” In any case, while these programs are important where they apply, they are also limited in terms of the shorelands to which they apply — primarily at the shoreline or lakeward of it, or along riverine areas that are not necessarily coastal.¹¹

The State of Michigan plays a more substantial role with regard to the management of development within Great Lakes coastal shoreland areas. It enjoys the authority to provide public services and to manage private land use through a combination of constitutional and common law doctrines.¹² Upon admission to the Union, the electors of the state recognized the inherent powers enjoyed by the state, along with limitations on those powers, in ratifying the Michigan Constitution.¹³ Most notably for purposes here, those inherent powers include powers and duties emanating from the police power and the public trust doctrines.¹⁴

Through its inherent police power authorities, the state has the broad prerogative to adopt regulations and establish programs designed to protect public health, safety, morals, and the general welfare.¹⁵ Through the public trust doctrine, the state owns the submerged lands of the Great Lakes. It also holds in trust for the people of the state an interest — for the purposes of navigation, fishing, commerce, and recreation — in the navigable waters, submerged lands, and shorelands of the lakes up to the “ordinary high-water mark.”¹⁶

Drawing on those authorities, the State of Michigan has adopted several acts that speak directly to the regulation of Great Lakes shorelands, all of which are now codified in the Natural Resources and Environmental Protection Act (NREPA).¹⁷ These include: floodplain protection (Part

10 The Great Lakes are also an international water body, implicating international authorities that have some implications—albeit limited—regarding shoreland management. For a thorough discussion of legal doctrines as they relate to governance of the Great Lakes generally, see Noah D. Hall and Benjamin C. Houston. 2014. “Law and governance of the Great Lakes.” *DePaul Law Review* 63(723): 723-770). For an overview of governance of Great Lakes shorelands in particular, see Richard K. Norton and Guy A. Meadows. 2014. “Land and water governance on the shores of the Laurentian Great Lakes.” *Water International* 39(6): 901-920.

11 Through the NFIP, FEMA produces Flood Insurance Rate Maps (FIRMs) and it requires that localities participating in the NFIP adopt floodplain regulations to control development within designated flood areas. Great Lakes coastal localities participating in the NFIP, therefore, should have already adopted some minimal protections against hazardous flooding either through their zoning codes or stand-alone floodplain management ordinances. These protections apply to near-lake coastal shorelands along riverine systems as they drain into a drowned river mouth lake or delta (e.g., Pere Marquette Lake), or directly into a Great Lake. Unlike in ocean coastal settings, FEMA has not adopted maps showing coastal zones at risk from high-velocity or high-energy waves (often referred to as VE zones), although it is currently conducting a study and may adopt formal maps showing Great Lakes coastal VE zones in the future (see <http://www.greatlakescoast.org/great-lakes-coastal-analysis-and-mapping/>).

12 Article IV, Section 52 of the Michigan Constitution, for example, provides:

The conservation and development of the natural resources of the state are hereby declared to be of paramount public concern in the interest of the health, safety and general welfare of the people. The legislature shall provide for the protection of the air, water and other natural resources of the state from pollution, impairment and destruction.

13 See John J. Rae, ed. 1999. *Local Government Law and Practice in Michigan*. Michigan Municipal League. § 1.2.

14 For a detailed analysis of the sources of the police power and public trust doctrines, and their applicability along Michigan’s Great Lakes shorelands, see: Richard K. Norton and Nancy H. Welsh. 2019. “Reconciling police power prerogatives, public trust interests, and private property rights along Laurentian Great Lakes shores.” *Michigan Journal of Environmental & Administrative Law* 8(2): 409-476. In addition to these sovereign powers, the state of Michigan may enjoy the ‘property power’—the power to take actions to protect both public and private property. We are currently researching the contours and potential scope of that power for future presentation.

15 See, e.g., *Clements v. McCabe*, 210 Mich. 207 (1920). See also generally Gerald A. Fisher, et al. 2019. *Michigan Zoning, Planning, and Land Use* (January 2019 Update). Ann Arbor, MI: Institute of Continuing Legal Education (discussing planning and zoning authorities specifically in Michigan); Julian C. Juergensmeyer, et al. 2018 *Land Use Planning and Development Regulation Law* (4th Ed.). St. Paul, MN: Thompson West (discussing planning and zoning authorities broadly in the U.S.).

16 See, e.g., *State v. Venice of America Land Co.*, 160 Mich. 680 (1910); *Nedtweg v. Wallace*, 237 Mich. 14 (1926); *Glass v. Goeckel*, 473 Mich. 667 (2005).

17 Public Act 451 of 1994, MCL 324.101 et seq.

31);¹⁸ wetlands protection (Part 303);¹⁹ shorelands protection and management (Part 323,²⁰ speaking specifically to state-designated “high risk erosion areas” (HREAs), “environmental areas” (EAs), and “flood risk areas” (FRAs)); submerged lands of the Great Lakes (Part 325);²¹ and sand dune protection (Part 353,²² speaking specifically to state-designated “critical dune areas” (CRAs)).²³

In turn, through these acts, the Michigan Department of Environment, Great Lakes, and Energy (EGLE) directly regulates the development and use of these specific state-designated Great Lakes shoreland areas, following administrative procedures that are detailed and extensive.²⁴ As with federal law, however, while those regulatory programs are important where they apply, they are also limited in terms of the Great Lakes shorelands to which they apply. The HREA and EA regulations, for example, each apply to only about 10 percent of the state’s some 3,200 miles of linear shoreland area.²⁵

Because the state’s current shoreland management program is so limited spatially, and given the historical devolution of land management authorities from the state to local government, coastal localities play the primary role in managing the development and use of the state’s coastal shorelands. This is true especially for shorelands not currently at risk from coastal storms but that could be at risk within a long-term planning horizon given Great Lakes shoreline dynamics, discussed more below.

The primary authorities that localities enjoy for managing land use are the authority to adopt zoning, guided by the authority to engage in community master planning. These authorities generally, and the authority to regulate through zoning in particular, is a specialized exercise of the police power.²⁶ The Michigan Supreme Court ruled early in the 20th century that localities do not enjoy the power to zone through their broad, delegated police power authorities, but that it must be delegated specifically to them by the state.²⁷ The Michigan legislature subsequently enabled all of Michigan’s localities — villages, cities, townships, and counties — to undertake both community master planning and zoning through several separate enabling laws, which today have been consolidated in the Michigan Planning Enabling Act (MPEA)²⁸ and the Michigan Zoning Enabling Act (MZEA), respectively.²⁹

It is important to note that the MZEA requires that a “zoning ordinance shall be based upon a plan designed to promote the public health, safety, and general welfare....”³⁰ Local planning engaged pursuant to the MPEA thus plays an important role both in satisfying this requirement and in ensuring that zoning provisions such as those discussed here are coherent, comprehensible, appropriately designed, and well-justified — all for the purposes of informing landowners looking to understand what they are allowed to do with their shoreland properties, zoning administrators as they administer the

18 MCL 324.3108.

19 MCL 324.30301 *et seq.*

20 MCL 324.32301 *et seq.*

21 MCL 324.32501 *et seq.*

22 MCL 324.35301 *et seq.*

23 For a general overview of these and other state and local programs addressing land-use related environmental protection issues in Michigan, see Katherine A. Ardizzone and Mark A. Wyckoff. 2010. *Filling the Gaps: Environmental Protection Options for Local Government* (2nd Ed.). Lansing, MI: Michigan Department of Environmental Quality, Coastal Zone Management Program.

24 See, for example, Administrative Rule sections R.281.21, *et seq.*, which address permitting requirements for development within HREAs, EAs, and FRAs.

25 For overviews of these programs and information regarding the spatial extents of them, see: https://www.michigan.gov/egle/0,9429,7-135-3313_3684_3725---,00.html (Floodplain Management, including the National Flood Insurance Program); https://www.michigan.gov/egle/0,9429,7-135-3313_3687---,00.html (wetlands protection); https://www.michigan.gov/egle/0,9429,7-135-3313_3677_3700---,00.html (Shorelands Management Program); https://www.michigan.gov/egle/0,9429,7-135-3313_3677_3702---,00.html (Submerged Lands Program); and https://www.michigan.gov/egle/0,9429,7-135-3311_4114-9832--,00.html (Critical Dunes Area Program).

26 See Gerald A. Fisher. 2019. “Chapter 1: Overview of zoning and planning.” In, Gerald A. Fisher, *et al.*, *Michigan Zoning, Planning, and Land Use* (January 2019 Update). Ann Arbor, MI: Institute of Continuing Legal Education.

27 *Clements v. McCabe*, 210 Mich. 207 (1920).

28 Public Act 33 of 2008, MCL 125.3801, *et seq.*

29 Public Act 110 of 2006, MCL 125.3101, *et seq.*

30 MCL 125.3203.

local zoning code, and courts as they adjudicate disputes that may arise.³¹ Nonetheless, the focus of the material presented here is on the process and provisions that localities might adopt for coastal shoreland management through their zoning ordinances, assuming that the need for and contours of those provisions have been called for and contemplated by the locality through its planning efforts.

Finally, note that the state provisions for the regulation of shorelands pursuant to floodplain risk areas, high risk erosion areas, environmental areas, and critical dune areas described above all allow localities to administer regulations adopted pursuant to those provisions, or specifically enable localities to adopt zoning regulations for those purposes with reference to the MZEA. In any of these cases, a locality zoning to manage its shorelands for any of those purposes must submit their ordinances to EGLE for review and approval. Even so, all of these provisions allow localities to adopt regulations more stringent than the minimum provisions established by state law, save for those addressing critical dune areas under Part 353, which has pre-empted local regulation more stringent than the provisions established by that part.³² Accordingly, the zoning provisions presented here pertain to provisions that a locality might adopt to regulate its shorelands for the purposes of hazard mitigation and environmental conservation broadly, either in conjunction with the relevant state-established program or separate from it (or in addition to it), excluding the regulation of state-designated critical dune areas *per se*.

SHORELAND MANAGEMENT STUDY OVERVIEW

The need for improved local management of coastal shorelines given the dynamic nature of those shorelines — dynamics that are increasingly exacerbated by the effects of climate change — has been well established in the academic and practitioner literatures. This includes the need for improved local management of Great Lakes coastal shorelands.³³ In fact, the Great Lakes pose a unique challenge because of the effects of lake water level fluctuations over time, as noted above.³⁴

Most importantly, while the lakes are not large enough to be discernably tidal, they fluctuate in vertical elevation substantially over the course of decades. As a result, when the lakes are low for extended periods, Great Lakes beaches may appear to accrete. As lake levels rise again, however, sandy beaches quickly erode away. Moreover, when lake levels are high for extended periods, the lakes erode their shorelines aggressively, especially along beaches characterized primarily by sands and gravels. Thus, much of Michigan's Great Lakes shorelines are experiencing long-term erosion rates of about one foot per year landward on average, but they experience that erosion in a “two-step-forward-one-step-back” progression as lake levels fluctuate. That phenomenon obscures the long-term erosion dynamic, and it makes the process of fixing relevant setback lines challenging, as discussed more below.

Given the authorities localities enjoy to manage Great Lakes shorelands, and given the unique challenges posed by Great Lakes dynamics, we conducted a web-based review of analyses and model zoning provisions that might inform local zoning efforts by Michigan's Great Lakes coastal localities. A selection of those materials is provided in the Appendix to this chapter. In addition, drawing from those provisions and the academic literature, we developed an evaluation protocol to assess local zoning ordinances with regard to their coastal shoreland management provisions; we collected local zoning ordinances within the Networks Northwest Region available on the web; and we evaluated a selection of them using that protocol (totaling 20 codes evaluated, including 12 townships, five cities, and three villages). Table 1 presents selected findings from that evaluation exercise. Finally, using that background literature review and code evaluation exercise, we developed the preliminary guidance materials presented here.

31 See Richard K. Norton. 2011. “Who decides, how and why? Planning for the judicial review of local legislative zoning decisions.” *The Urban Lawyer* 43(4):1085-1105.

32 MCL 324.35312(2).

33 See, e.g., Richard K. Norton et al. 2018. “Overlooking the coast: Limited local planning for coastal area management along Michigan's Great Lakes.” *Land Use Policy* 71(2018): 183-203.

34 See Richard K. Norton et al. 2013. “The deceptively complicated ‘elevation ordinary high water mark’ and the problem with using it on a Great Lakes shore.” *Journal of Great Lakes Research* 39(2013):527-535.

Table 1. Results from evaluation of selected local zoning ordinances in the Networks Northwest Region.
(20 codes evaluated: 12 townships, 5 cities, and 3 villages)

PROVISION	NUMBER (PERCENT)
<i>Special Great Lakes Shoreline Protection / High Hazard District</i>	5 (25%)
Construction-related provisions (in general or within a GL District)	7 (35%)
Development limitations on or with regard to:	
Steep slopes	11 (55%)
Impervious surfaces / non-point source pollution	10 (50%)
Vegetation removal	10 (50%)
Septic systems	8 (40%)
Placement of armoring structures (e.g., seawalls)	5 (25%)
Structural protections for buildings (e.g., elevation)	3 (15%)
<i>Setbacks from Great Lakes Coastline Specifically</i>	14 (70%)
Setbacks tied to:	
Property line	2 (10%, 14% of those using setbacks)
Ordinary high-water mark	10 (50%, 70% using setbacks)
Process for siting OHWM provided	4 (20%, 29% using setbacks)
Natural feature other than OHWM (water's edge, wetland, bluffline)	5 (25%, 36% using setbacks)
<i>Post-Storm Recovery / Response Performance Guarantee</i>	0 (0%)

ZONING PROCESSES AND PROVISIONS FOR GREAT LAKES COASTAL SHORELAND MANAGEMENT

GENERAL PURPOSES FOR SHORELAND MANAGEMENT ZONING

Drawing from the sources noted, we identify five larger purposes for which a Great Lakes coastal community might adopt shoreland management provisions, including the following.

- Hazard mitigation.** Provisions designed to protect the following from storm-related flooding and high-energy wave damage:
 - Private shoreland and beaches, including
 - Uplands beyond the coastline but subject to inundation and high-energy waves

- Private/public trust beach (i.e., publicly owned beach and privately owned beach subject to the public trust interest lakeward of the OHWM)
 - Private and public structures within the shoreland area subject to inundation and waves
 - State lake bed and beach shoreland as boundaries naturally shift over time, including
 - State submerged lands
 - Public trust/private beach
2. **Post-storm response and recovery.** Provisions designed to ensure that funds for post-storm response and recovery:
- Minimize the cost of response and recovery efforts
 - Fairly allocate those costs incurred vis-à-vis the benefits of the developed land uses affected
3. **Resource conservation and pollution control.** Provisions designed to ensure the following:
- Safeguard the natural movement of the Great Lakes shoreline and beach over time
 - Conserve coastal wetlands and other natural habitats
 - Minimize water flows perpendicular to the shore or flowing from upland areas to the shore that might accelerate and/or otherwise alter natural erosion processes
 - Minimize non-point source pollution, including
 - Runoff from impervious surfaces
 - Septic discharges
4. **Aesthetics / cultural preservation.** Provisions designed to ensure the following:
- Protect the visual setting along the shore, including sight lines perpendicular to the shore and the massing of structures along the shoreline
 - Conservation of historic structures and other culturally important features
5. **Public access.** Provisions designed to ensure adequate access of the public to public trust beaches for the purposes of beach walking and other appropriate recreational activities.

OPTIONS FOR ZONING / LOCAL REGULATION (OVERVIEW)

To advance those general purposes or goals, Michigan's coastal communities face several fundamental options for adopting zoning codes, or amending their current codes, including the following, most of which are not exclusive.

1. **Do nothing** (i.e., with regard to zoning). Under this option, a community would:
 - Rely on beach nourishment (i.e., deposition of sediments onto beaches to maintain them), if source sediments are readily available (e.g., from nearby channel dredging projects);
 - Allow lake-bed armoring (i.e., lakeward of the OHWM) by private shoreland owners seeking to protect their properties (if permitted by the state and federal governments);
 - Allow shoreland armoring (i.e., landward of the OHWM) for the same; and/or
 - Allow (or experience) natural shoreline dynamics, and rely on private structural retreat where property owners make the decision to retreat individually.
2. **Address shoreland management through general provisions only** (i.e., not a Great Lake shoreland district specifically). Under this approach, a community might use or continue a variety of provisions applicable throughout most or all of the jurisdiction zoned, such as:
 - Protections for wetlands;
 - Controls on impervious surfaces to control water flow and nonpoint source pollution;
 - Controls on the development of steep slopes (or tops of bluffs) to diminish the risk of bluff failures; and/or
 - Generic setbacks from property lines (e.g., a standard but arbitrary 30-foot setback from the "rear" or lakefront lot line, not necessarily adjusted for shoreline movement).
3. **Adopt a coastal shoreland district or overlay zone with development management provisions.** Under this approach, the default would be to allow for development within the shorelands district, with standards imposed to address potential harms or protect coastal resources (such as those just described; see more discussion below). This approach might include the adoption of shoreline setbacks tied to natural features and/or dynamic shoreline movement.
4. **Adopt dynamic setbacks from Great Lakes shorelines.** Under this approach, the default would be to prohibit development of most structures (and/or permanent structures) lakeward of the setback, possibly with provisions for variances (see more discussion below). Setbacks might be adopted as free-standing provisions, or included as part of a coastal shoreland district or overlay zone.
5. **Impose post-storm response and recover bond (performance guarantee) requirements.** While not clearly enabled by the MZEA,³⁵ a growing number of communities in Michigan are requiring that developers of cell tower facilities and wind turbines post bonds or performance guarantees

³⁵ Section 505(1) of the MZEA (MCL 125.3505(1)) authorizes the imposition of a performance guarantee to "ensure compliance with a zoning ordinance and any conditions imposed under a zoning ordinance," which is a broad provision, but the details of that section appear to contemplate primarily (perhaps only?) a bond intended to ensure the completion of improvements required during some construction or development-related project, with a date-certain timeframe, rather than an more open 'end of serviceable life' timeframe.

to ensure that those facilities are removed and the sites restored (or adequately and appropriately replaced) at the end of the service life of the facility. It may be possible for coastal communities to similarly require the posting of a response and recovery bond to be used if and when a structure becomes irreparably damaged by a coastal storm. That requirement might be imposed, for example, at the time the structure becomes a nonconforming use by virtue of a new or shifted setback. The purpose of the bond would be to ensure that the structure is adequately and safely removed once damaged, or if and when placed at unacceptable risk by a coastal storm or by long-term erosion, and that the cost of doing so is born by the property owner who benefited from the structure rather than the general public.

COASTAL DISTRICT / OVERLAY DISTRICT PROVISIONS

If a coastal community decides to adopt a special Great Lakes shoreland district, or an overlay district, the community should consider the following issues and provisions:

- The establishment of the **spatial boundaries** of the district. Approaches to doing so might include or be based on, for example:
 - A standard (but arbitrary) distance from the shoreline (e.g., 1000 feet)
 - A point based on an anticipated erosion distance (e.g., the 30 year, 60 year, or some longer erosion rate)
 - A point based on some other existing natural feature (e.g., dune field, some distance beyond the top of a bluff line)
 - A boundary based on potential inundation areas during extreme coastal storms (i.e., including storm surge and flooding)
 - Some combination of these approaches
- The establishment of **dynamic shoreline setbacks** (see below).
- The establishment of other restrictions and/or requirements related to the **development and use** of shorelands, such as:
 - Limits on lot splits, limits on the creation of sub-standard lots, and/or provisions for lot consolidation of substandard lots
 - The requirement that lakefront lots be “deep” (i.e., extending for some substantial distance away from the shoreline) to allow for the eventual movement of structures landward
 - Provisions addressing the placement of structures so as to limit potential for damage from structural projectiles during storms or ensure adequate access for post-storm recovery (e.g., limits on density or the proximity of structures to one another)
- The establishment of structural requirements so as to minimize **risks to structures** caused by storms or ongoing erosion, such as:
 - Requirements to anchor buildings and/or elevate them above the base flood elevation or a storm-surge elevation
 - Limitations on overall size, story, and/or building footprints
 - Requirements that all structures be (realistically) movable should erosion or other natural features threaten those structures, including requirements such as:
 - Use of a crawl space for access, but no basement

- Stud wall construction (not log, brick, stone)
 - Single story construction
 - Regular rectangular or square building footprints
 - Limits on footprint size
- The establishment of provisions to ensure the conservation of **environmental conditions** like coastal habitats and water quality, such as:
- Requirements for the maintenance of, or prohibitions on the removal of, native vegetation (and/or vegetation generally)
 - Requirements that small wetlands (i.e., those not addressed by state regulation, or augmenting those regulations) be protected and/or restored
 - Provisions requiring and/or incentivizing the use of landscaping (especially “living shoreline” landscaping) in lieu of hard armoring structures
 - Limits on the use and/or placement of septic systems
 - Requirements for the use of “green infrastructure” (e.g., swales, rain gardens) to control the infiltration of surface water runoff (promoting the natural filtration of surface waters, but attending to the potential deleterious effects of infiltration on bluff stability)

DYNAMIC SHORELINE SETBACKS

In addition to a special Great Lakes shoreland zoning district, or in conjunction with the establishment of such a district, a coastal community might consider the adoption of setbacks from the shoreline that are based upon the natural features and dynamics of that shoreline, and that are tied to the natural movement of that shoreline over time. In adopting such setbacks, the community should consider the following issues and provisions:

- The **specific and unique shoreland features** to be considered in establishing the setback, such as:
- The height and slope of banks and/or bluffs, along with shoreline stability
 - The natural background erosion rate for the area or subareas
 - The presence of other existing natural features of concern (e.g., wetlands, dunes)
 - The lot sizes and dimensions of existing lots, especially those that have been developed
 - The amount and types of existing structural development, including shoreline armoring
- The appropriate shoreline feature(s) from which to **benchmark the setback**, such as:
- Shoreland property lakeside boundary lines³⁶

³⁶ Note that even though shorefront properties are ‘movable freeholds,’ where the shoreline boundaries of those properties naturally move as the shoreline accretes and erodes over time (see *Glass v. Goeckel*, 473 Mich. 667 (2005)), the property line is not a good feature, and we do not recommend its use, for the purpose of benchmarking a naturally shifting setback because of potential confusion regarding the legal status of that boundary and because of the regular movement of it over shorter periods of time.

- The water's edge³⁷
- A designated high-hazard boundary (e.g., a high-hazard line that could be estimated should a "perfect" coastal storm hit, accounting for high lake levels and storm surge)
- The "ordinary high water mark" (OHWM), which might be, for example,
 - Defined via the federal or state regulatory OHWM boundary and fixed by the state, or
 - Defined in the local ordinance itself and fixed by local officials or the petitioner following a prescribed analytical process
- An erosion hazard or shoreline recession line (e.g., the 30-year or 60-year erosion hazard or recession line, etc.)

ORDINANCE MECHANICS TO ADDRESS

In drafting these various provisions, the coastal locality should address a variety of considerations related to the mechanics of both developing the provisions and implementing them, such as the following:

- Providing a **statement of findings and intent** that both justifies and contextualizes the requirements;
- Clearly specifying **allowable uses**, accessory uses, prohibited uses, and so on, within the shoreline district and/or setback area;
- Clearly specifying **permitting requirements** (e.g., standards for site plan review, standards and procedures for special uses);
- Establishing special provisions for coastal districts and/or setbacks through the use of **planned unit development (PUD)**, **special exception use (SEU)**, or **conditional use** provisions;
- Clearly establishing appropriate conditions, types, and standards for the issuance of **variances** within coastal shoreland districts and/or setbacks;
- Addressing the creation, continuance, and removal of **nonconforming uses and structures** within coastal shoreland districts and setback areas, such as:
 - Allowing the rebuilding of structures damaged to whatever extent and however damaged, without altering use or structure dimensions, if site conditions allow; or
 - Allowing the rebuilding of structures damaged for non-coastal-dynamics reasons only (e.g., fire) if conditions allow, while requiring removal of a structure if damaged X% by coastal dynamics; or
 - Requiring removal of structures damaged X% by whatever cause
- Stating the intent to (and effectively providing notice of) **periodic review of setback lines** and/or coastal district boundaries, which may result in non-conforming status based on changes in natural conditions; and
- Linking the proposed zoning provisions to other state program requirements and local ordinances.

³⁷ We similarly do not recommend the use of the water's edge as a setback benchmark for the same reasons noted, regardless of whether the water's edge serves as a property boundary or is lakeward of a platted property boundary.

QUESTIONS TO ASK IN DRAFTING THE ORDINANCE

Finally, in anticipation of drafting coastal shoreland management provisions, and during the process of doing so, local officials and citizens should continually reflect on a number of pivotal issues and decision-points that will shape the overall approach taken, such as the following.

1. What are the primary goals of the ordinance, especially where goals may conflict? Most pointedly, when natural processes are highly dynamic and both objectives cannot be served simultaneously, has the community decided to save the naturally functioning beach even at the expense of a beach structure, or has it decided to allow a shoreland property owner to save the beach house even at the expense of the naturally functioning beach?
2. What is the appropriate method to be used in drawing the boundaries of districts and/or benchmarking the boundaries for setbacks given the larger goals for which those provisions are being adopted? The code might employ, for example:
 - Textual definitions and references only (especially if relying on a state-established boundary);
 - Textual descriptions and fixed/mapped locations made within the ordinance itself (i.e., established and fixed by the community in the adopted ordinance); or
 - A textual description of the boundary conceptually and an analytical siting process for siting the boundary provided by the ordinance, with the analysis and actual siting conducted by local officials or by the petitioner on an as-needed basis.³⁸
3. Similarly, given the characteristics of the shorelands at issue and the approach taken by the community through its existing code, does it make most sense for the community to adopt shoreland management provisions that are specific and fixed, providing increased certainty regarding potential uses and requiring little discretion on the part of the zoning administrator, but correspondingly providing less flexibility for shoreland property owners? Or, alternatively, does it make most sense to use an approach based on performance standards (e.g., via PUD provisions), providing more flexibility for the shoreland property owner but correspondingly raising the potential for inappropriate or unwieldy discretionary decision-making by local officials?
4. Does the code adequately and appropriately specify monitoring and administration responsibilities, and given that question along with review of the provisions themselves, is it credibly possible to adequately monitor and administer the new code provisions?
5. Is the code adequately and appropriately linked to, or at least not in conflict with, other local zoning, subdivision, and related regulatory provisions that apply to the development and use of coastal shorelands (e.g., building standards; requirements regarding the use, siting, maintenance, and/or removal of septic systems)? Is it similarly linked to and in compliance with applicable state regulatory programs (e.g., the HREA program)?
6. Finally, does the code clearly specify an appropriate and fixed period for reviewing the boundaries of a shoreland district and/or setback, and does it clearly state the implications of adjusting those boundaries (specifically, potentially converting a permitted structure to a nonconforming use/structure status)?

³⁸ If the latter, the code should also specify whether the analysis must be conducted by some type of certified professional, be subject to site plan review, etc.

APPENDIX – LINKS TO SELECTED MODEL ORDINANCES

WETLANDS AND RIPARIAN BUFFERS:

- Wetland and riparian habitat stream buffer ordinance (ASWM): http://www.aswm.org/pdf_lib/model_ordinance_1209.pdf
- Shoreland zoning and wetland ordinance (Wisconsin): <http://dnr.wi.gov/topic/ShorelandZoning/documents/NR117model.pdf>
- Critical line buffer ordinances (SC Sea Grant): https://www.scdhec.gov/HomeAndEnvironment/Docs/CLBO_Manual.pdf
- Riparian buffer ordinance (HRWC): http://www.hrwc.org/wp-content/uploads/2009/11/HRWC_riparianbuffer_model_ordinance.pdf
- Aquatic buffer ordinance (no author): http://www.epa.gov/sites/production/files/2015-12/documents/2002_09_19_nps_ordinanceuments_buffer_model_ordinance1.pdf
- Riparian buffer (SWP): <http://superiorwatersheds.org/images/riparianbufferreportnew.pdf>

MAXIMUM % LOT COVERAGE (LIMITING IMPERVIOUS SURFACES):

- Impervious surface limits (WCCA): http://www.ncwrpc.org/county_ft/ NR115/Chapter2.pdf
- Reduce impervious cover (Providence WSB and NPS): <http://www.dem.ri.gov/programs/bpoladm/suswshed/pdfs/imperv.pdf>

GENERAL MODEL ORDINANCE INFORMATION:

- County shoreland zoning (Wisconsin): <http://dnr.wi.gov/topic/ShorelandZoning/documents/NR115ModelOrdinance.pdf>
- Various resources for local shoreland and floodplain zoning (Wisconsin): <http://dnr.wi.gov/topic/ShorelandZoning/LocalGovResources/local.html>
- Coastal and waterfront zoning (NOAA): <http://coastalsmartgrowth.noaa.gov/elements/design.html>
- Coastal community working waterfronts (MI Sea Grant): <http://www.miseagrant.umich.edu/wp-content/blogs.dir/1/files/2013/08/13-720-Best-Practices-Working-Waterfronts-Case-Study.pdf>
- Low impact development manual (MI SEMCOG): <http://www.semco.org/reports/lid/index.html#>
- Various rural water quality resource protection materials (MSU): http://landpolicy.msu.edu/resources/rural_water_quality_protection_a_planning_zoning_guidebook_for_local_offici