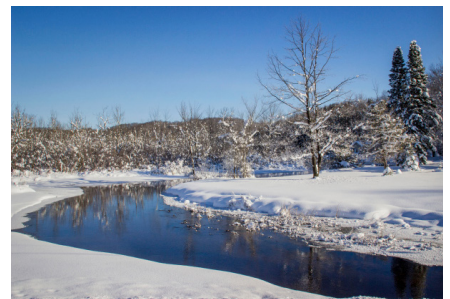




# Banks Township MASTER PLAN



Adopted April 14, 2026

BANKS TOWNSHIP  
ANTRIM COUNTY, MICHIGAN  
BANKS TOWNSHIP PLANNING COMMISSION RESOLUTION OF ADOPTION FOR THE BANKS  
TOWNSHIP MASTER PLAN OF 2026

WHEREAS the Michigan Planning Enabling Act (MPEA), 2008 PA 33, MCL 125.3801 et seq. requires municipal planning commissions to prepare a "master plan" pertinent to the future development of the municipality; and

WHEREAS the Banks Township Planning Commission has prepared a draft Master Plan for Banks Township, to update and replace its previous Master Plan, dated 2019; and

WHEREAS the draft Master Plan was made available to the various entities and the general public as required by the MPEA, including adjacent municipalities and Antrim County, for a 63-day review and comment period; and

WHEREAS a public hearing on the proposed Master Plan was held by the Planning Commission on February 10, 2026 pursuant to notice as required by the MPEA; and

WHEREAS the Planning Commission received and considered written public comments submitted during the 63-day review period and at the public hearing, and has incorporated minor editorial, factual, and clarifying revisions into the draft Master Plan in response to those comments, as documented in the Planning Commission's Public Comment Summary Memorandum dated March 10, 2026, and

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

NOW, THEREFORE BE IT RESOLVED, that the Banks Township Planning Commission hereby adopts the 2026 Banks Township Master Plan as revised following the public review period and public hearing, including all text, charts, tables, maps, and descriptive and other matter therein intended by the Planning Commission to form the complete Master Plan, including the Future Land Use Map.

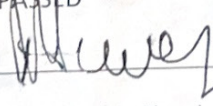
Motion by: 

Seconded by: 

Roll Call Vote:

Ayes: 5 Nays: 0 Absent: \_\_\_\_\_ Abstain: \_\_\_\_\_

RESOLUTION DECLARED PASSED

Patti Howes, Chairperson 

Date: April 14, 2026 Banks Township Planning Commission

CERTIFICATE

I hereby certify the foregoing resolution is a true and correct copy of the resolution that was approved by a majority of the Banks Township Planning Commission by a roll call vote at a scheduled regular meeting of the Commission held on MONTH ##, 2026, in compliance with the Open Meetings Act.

Julie Chellis, Township Clerk 

# Acknowledgements

## BANKS TOWNSHIP BOARD OF TRUSTEES

Alex Busman, Supervisor  
Clerk Julie Chellis, Clerk  
Katy Postmus, Treasurer  
Trustee Marv Rubingh, Trustee  
Trustee Richard Friske, Trustee

## PLANNING COMMISSION

Patti Howes, Chairperson  
Richard Friske, Township Board Representative  
Dave Rasmussen, Commissioner/ZBA Representative  
Tyler Strange, Commissioner  
Travis Chellis, Commissioner  
Frank Hersha (Former member)  
Anita Hoeksema, (Former member)

## TOWNSHIP STAFF

Kurtis Busman, Zoning Administrator

Assistance Provided By:

B R   
Beckett & Raeder

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# Introduction

## What is a Master Plan?

A Master Plan is a community-driven policy document used by elected and appointed community leaders to guide decisions about land, people, and structures. When presented with long-term decisions, community leaders should use the Master Plan to ensure that their decisions are consistent with the vision that Banks Township residents created. The plan provides guidelines for future development, while protecting the natural resources and rural character of the Township. This plan presents extensive background information including socio-economic data on the Township; description and mapping of natural resources; and inventory of existing community facilities. The background information of the community is analyzed to create an inventory of assets and opportunities possessed within the Township. Doing this allows for a deeper understanding of the important characteristics, changes, and trends occurring in Banks Township; this helps to guide the development of the plan and to inform how the community can engage in the process.

Community concerns were initially identified through a community survey, which was available for citizens to voice their input during the Summer of 2024, as well as public input throughout the master planning process. Goals and policies were developed to guide future development based on all of the information gathered through this community inventory and citizen engagement, key land use trends and community issues. These goals, along with a detailed map of existing land use, provided the basis for the future land use map which specifies where the various types of future development ideally will be located in the Township. This plan also provides suggestions for the implementation of the identified goals and policies as required in the Michigan Planning Enabling Act (PA 33 of 2008). Therefore, this Plan also provides the

statutory basis for the Zoning Ordinance and serves as the primary policy guide for land-use related decisions.

The Michigan Planning Enabling Act (PA 33 of 2008) (MPEA) enables jurisdictions to create master plans to achieve the following:

- » Guide the use of limited resources efficiently;
- » Promote public health, safety, and general welfare;
- » Preserve the quality of the environment within the jurisdiction; and
- » Guide zoning decisions.

The Master Plan is designed to be comprehensive, future-oriented, and accessible to the public to ensure that busy government officials have the policy guidance they need to make land use decisions consistent with the community's long-term vision.

The guidance provided by this Master Plan Update can be utilized as the legal foundation for influencing changes to the Zoning Ordinance allowed under the Michigan Zoning Enabling Act (MZEA) 110 of 2006.

## Location and Regional Setting

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

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

## Historical Context

*As provided by Nancy Ritsema, January 22, 2013*

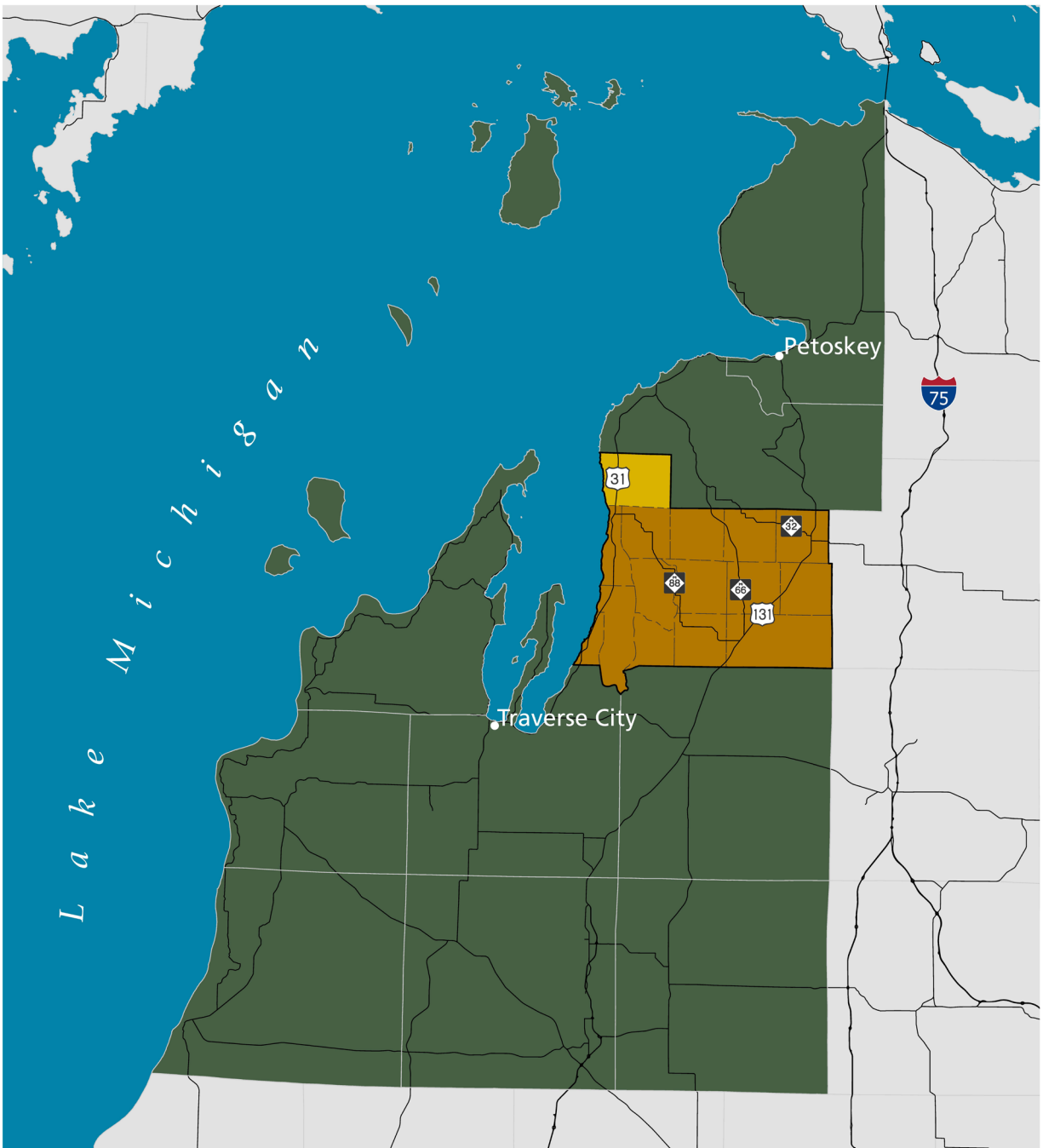
The history of Banks Township began long before recorded accounts of its initial settlements. The natural features impacting its settlements were the Grand Traverse Bay of Lake Michigan which runs the entire length of Banks Township's western boundary, and the Six Mile, St. Clair, Ellsworth and Wilson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

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

The Bay brought early settlers in 1859 to Antrim City and its post office was established in 1862. The first recorded homestead was Richard Knight's on January 1, 1863. Banks Township was organized March 11, 1863, the first officially established township in Antrim County. Pearl & Adams built a pier at Antrim City and began to ship cordwood to Chicago at about the same time and in 1868, Gilbert Randall was appointed postmaster of Atwood, a settlement dependent upon lumbering and farming east of Antrim City.





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

Map 1: Regional Map



## Regional Map

Sources: Michigan Open Data Portal, Networks Northwest

-  Banks Township
-  Other Antrim County Townships & Cities
-  Networks Northwest Counties
-  Other Michigan Counties



postmaster. The post office of the short-lived lumber settlement of Essex opened in 1900.

The Chicago and Western Michigan Rail Road laid tracks through Ellsworth in 1892 and later a track spur into the town of Essex. Lumber, produce, and shale products were shipped on the railroads until the mid-1970s. Passenger train service ended in 1962. There were nine rural public schools and one private Christian school. All public schools eventually closed and consolidated into Ellsworth Community Public Schools. The Village of Ellsworth incorporated in 1938 and elected its own village officials.

## The Status of Planning and Zoning In Banks Township

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

Commission. On June 20, 2011, the Banks Township Planning Commission was re-established in accordance with the Michigan Planning Enabling Act, as amended.

The most recent update to the Master Plan in 2019 was a substantial rewrite and included goals and objectives related to:

- » Preserving the Townships rural character and agricultural lands
- » Protecting natural resources and water quality
- » Maintaining transportation networks and supporting public facilities to meet community needs
- » Support parks and recreation opportunities for residents and visitors
- » Encourage a range of housing options that meet the needs of family of all ages and makeup.
- » Promote economic development to strengthen the local economy

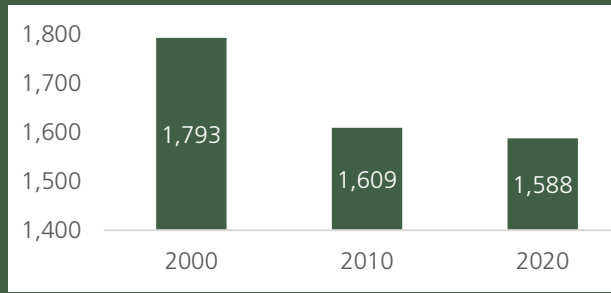
Many of the goals in the 2019 plan are still applicable to Banks Township and will be updated as needed to continue to meet community needs.



Lake Michigan sunset.  
Image Credit: Thomas Mann

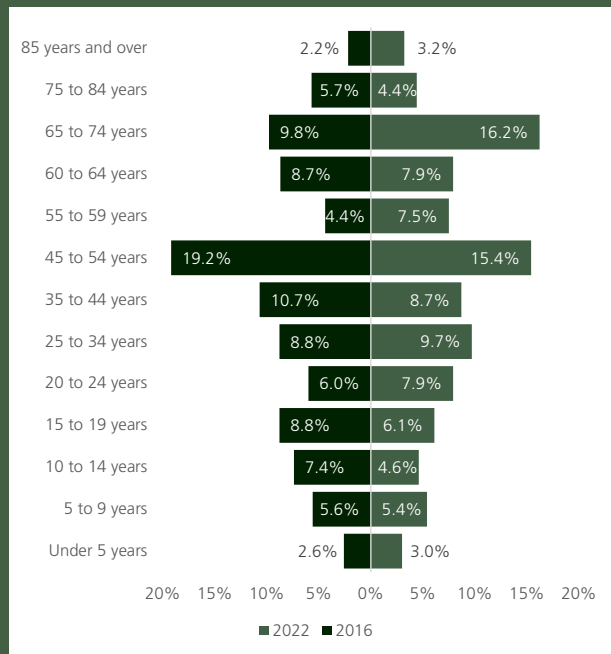
This chapter provides a close examination of Banks Township’s demographic and housing characteristics which are essential for understanding its unique challenges and opportunities. A people-centered approach to planning begins with an inventory of the types of residents, their economic characteristics, human capital, and housing. A nuanced understanding of demographic and housing trends in Banks Township are key to developing goals that promote its continued success.

**Figure 1: Population of Banks Township 2000-2020**



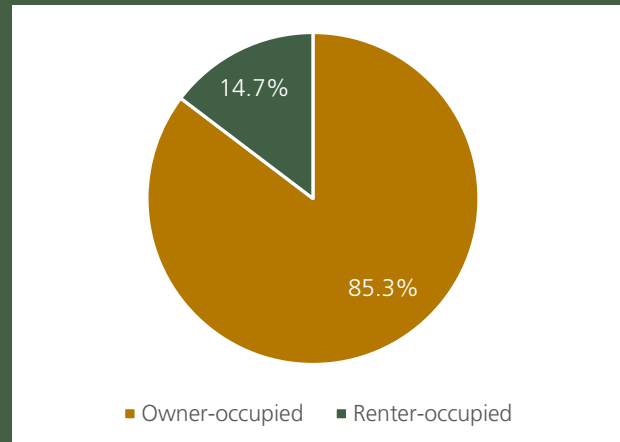
Source: U.S. Decennial Census, P1

**Figure 2: Population Pyramid of Banks Township, 2016-2022**



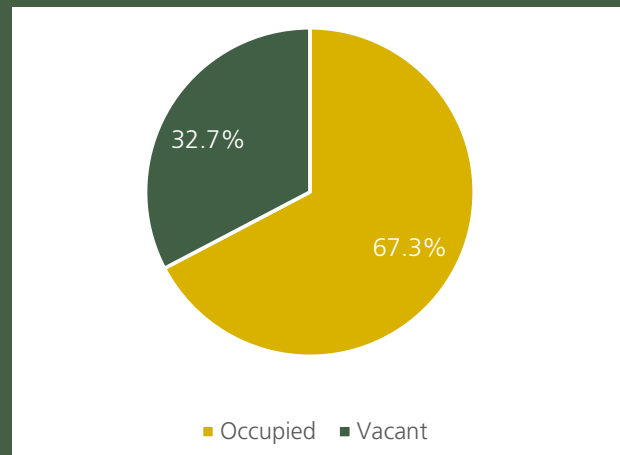
Source: American Community Survey, DP05

**Figure 4: Household Tenure in Banks Township, 2022**



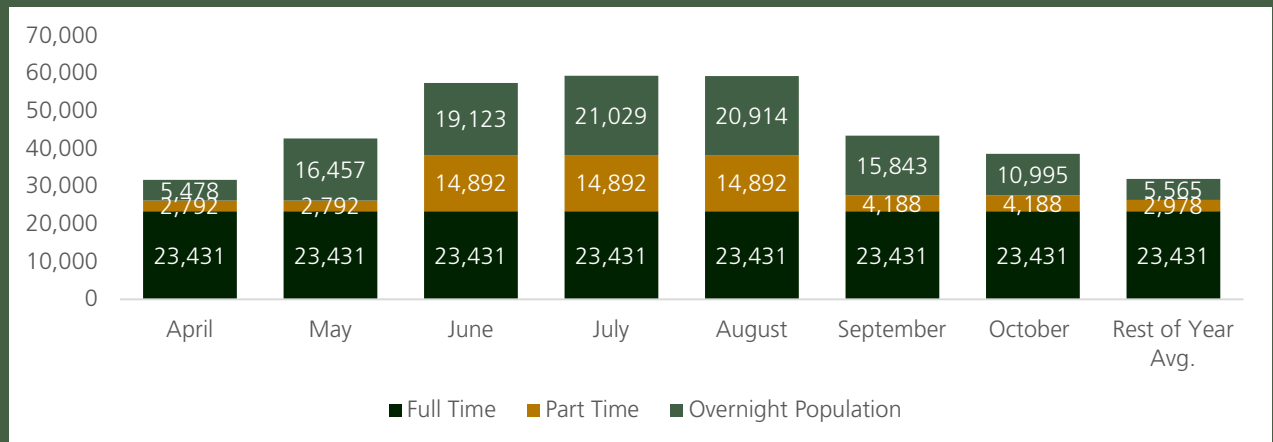
Source: American Community Survey, DP04

**Figure 5: Occupied vs. Vacant Housing Units in Banks Township, 2020**



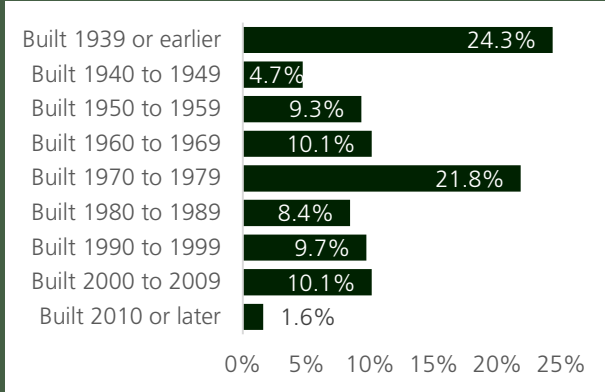
Source: American Community Survey, DP04

**Figure 3: Average Population of Antrim County by Month**



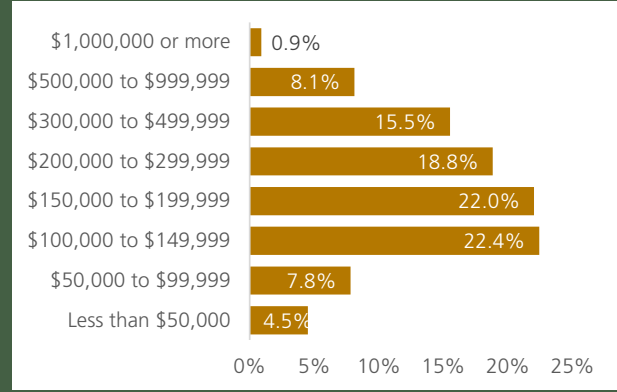
Source: U.S. Decennial Census, P1

**Figure 6: Portion of Households Built by Decade, Banks Township**



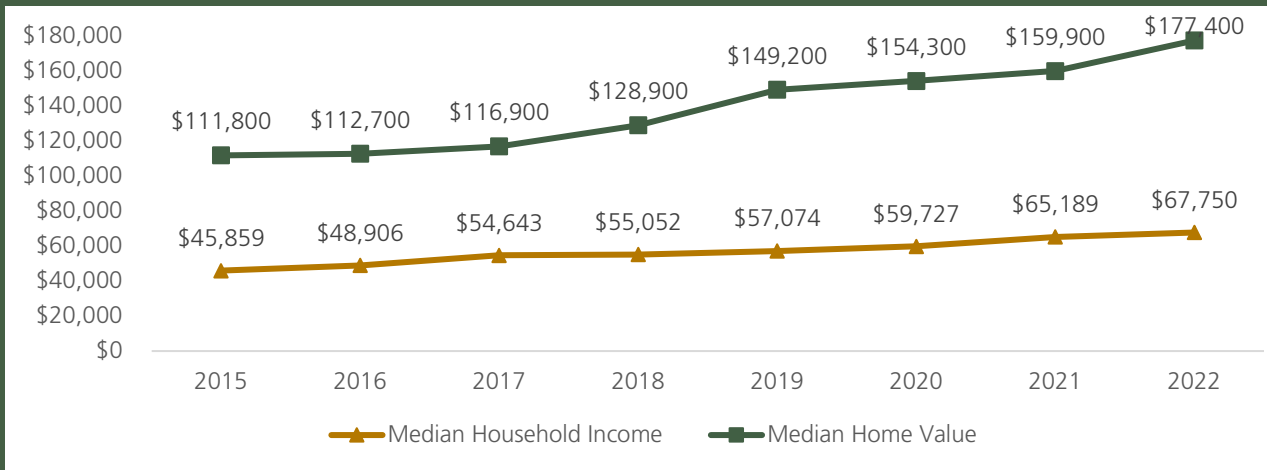
Source: American Community Survey, DP04

**Figure 7: Owner-Occupied Home Values, Banks Township**



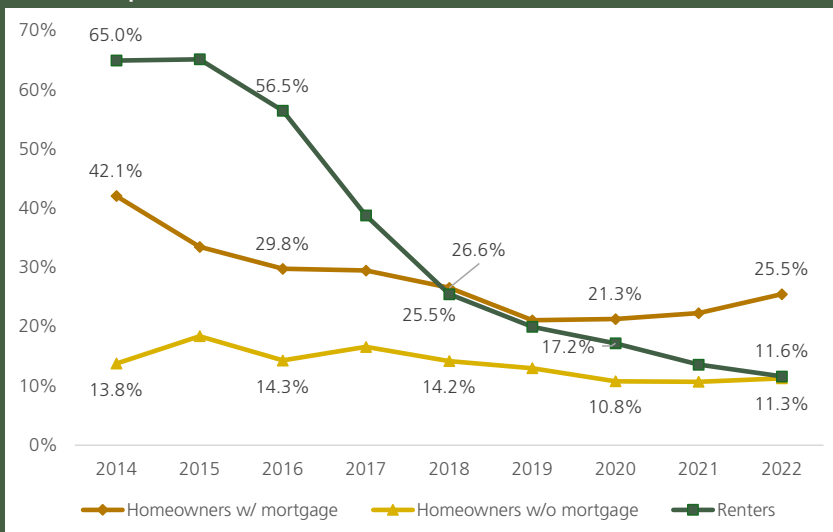
Source: American Community Survey, DP03

**Figure 8: Household Income vs. Home Values, Banks Township 2015-2022**



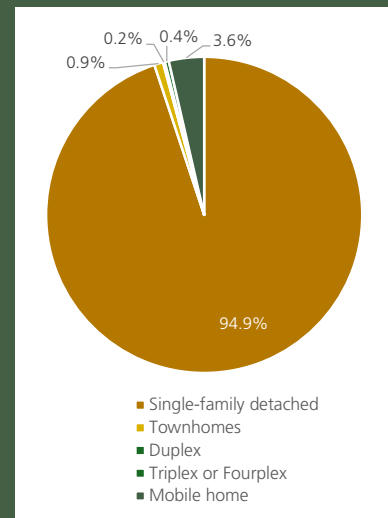
Source: American Community Survey, DP03 & DP04

**Figure 9: Cost-Burdened Households by Type, Banks Township 2014-2022**



Source: American Community Survey, DP04

**Figure 10: Housing Types in Banks Township**



Source: American Community Survey, DP04

## Data Sources

The demographic information in this chapter was sourced from the following locations in this preferred order:

- » **US Decennial Census.** The decennial census is the most accurate source of demographic information in the United States. Mandated by the United States Constitution, the decennial census aims to count 100% of the US population. Having been conducted since 1790, it provides a valuable reference for tracking population changes over time. While the census has been administered for over 200 years, the questions have evolved to better reflect modern populations.
- » **American Community Survey.** The American Community Survey (ACS) replaced the “long-form” Census questions beginning in 2000, gathering similar data about social, economic, and housing conditions continuously. The ACS is not a full survey of the United States but a sample survey. Each year, a random selection of households is sent by the ACS, and the Census Bureau uses their responses to estimate the population’s characteristics. Because the ACS is a sample survey, smaller communities require several years of sampling to produce accurate estimates. For communities with fewer than 20,000 people, data is collected over 60 months to generate estimates, known as 5-year estimates. Banks Township relies on the 2022 ACS 5-year estimates for this plan.

*In a smaller community like Banks Township, the limited population can result in a greater margin of error during data collection, making it crucial to approach statistical interpretations carefully. With fewer respondents, even minor fluctuations in the data can significantly influence the overall findings, potentially distorting results and reducing the reliability of any conclusions drawn.*

## Population

According to the 2020 U.S. Census, the population estimate for Banks Township was 1,588 residents (839 male – 749 female), a reduction of 1.3% in population from 2010.<sup>1</sup> This also marks an overall 11.4% population reduction since the 2000 Census. This population reduction in the

Township contrasts with Antrim County which has remained relatively stable since the 2000 Census.<sup>2</sup> This change is likely influenced by multiple factors including an aging population, young residents moving away, and a trend towards seasonal living, which is observed in many communities throughout this region.<sup>3</sup> There are approximately 35.8 people per square mile in the Township’s 45 square miles of land area, which includes 0.7 square miles in the Village of Ellsworth. This population density can be compared to approximately 50 people per square mile for Antrim County and 174 people per square mile for the State of Michigan.<sup>4</sup>

American Community Survey (ACS) data from 2016, used for the previous Master Plan, showed that the median age in Banks Township was 45 years old; while data from the 2022 ACS shows that the median age in the Township had increased to 49.7 years old.<sup>5</sup> A breakdown of all age groups and how distribution has changed from 2016 to 2022 can be observed in the Population Pyramid in the dashboard. The trend towards an aging population is prevalent throughout the region and should be addressed as it will likely bring up the need for additional services. Banks Township should consider options to help residents age in place such as permitting land uses that provide care for them. Since this trend occurs regionally, there may even be an opportunity to provide these services at the County level to reduce the duplication of services.

## Seasonal Population

Regarding Banks Township’s seasonal population, it is important to note that the 2020 Census does not reflect the actual number of people residing in the Township during the summer months. The Census count, taken on April 1st, does not count residents who winter elsewhere. Respondents are asked to declare a permanent residence different from their April location, if more than six months are spent at the alternate address. However, many fail to do so for reasons of misunderstanding or for tax purposes.<sup>6</sup> Networks Northwest tracks seasonal populations for 10 Counties in Northwest Lower Michigan, including Antrim County. In its 2022 Seasonal Population Study for Lower Michigan showed that Antrim County had a permanent population of 23,431 at the time of the study and saw a seasonal increase of higher than 150% during the summer months reaching nearly 60,000.<sup>7</sup> A

**Table 1: Vacant Housing Unit Status, Banks Township, 2020**

Type	Amount	As a % of total housing
For rent	21	2.1%
Rented, not occupied	7	0.7%
For sale only	9	0.9%
Sold, not occupied	14	1.4%
For seasonal, recreational, or occasional use	255	26%
All other vacant	15	1.5%
<b>Total Vacant housing units</b>	<b>321</b>	<b>32.7%</b>

Source: U.S. Census Bureau

monthly breakdown of the average population in Antrim County can be seen in the figure “Average Population of Antrim County by Month.”

In Banks Township, almost one-third (32.7%) of all housing units were classified as vacant in 2022. Vacant does not necessarily mean that a housing unit is abandoned, in fact the U.S. Census Bureau defines a vacant unit where no one is living at the time of the census, or where the occupants are only temporarily absent, such as in the case of second homes.<sup>8</sup> A breakdown status of vacant units can be found in the table titled, “Vacant Housing Unit Status, 2020.” The largest portion of vacant units in 2022 were used “for seasonal, recreational, or occasional use,” accounting for 26.0% of all housing units in the Township.<sup>9</sup>

Considering this statistic and the population increase measured in the Networks Northwest study, it can be assumed that the Township’s resident population increases by a large portion during the summer months. While the previous Master Plan suggested that the population increase during peak visitor month was about 50%, this study suggests that it could be much higher. The table titled, “Population Growth Projections During Peak Visitation” shows population total based on possible growth rates during peak months from a 50% increase (increase of 794 for a total 2,382) to 150% increase (increase of 2,382 for a total of 3,970) approximating the growth of the County.<sup>10</sup> Beyond the housing units that are used seasonally, many summer visitors stay at private lodging places or at the homes of family or friends.<sup>11</sup>

**Table 2: Population Growth Projections During Peak Visitation, Banks Township**

Population Projection	Total
<b>Total Normal Population</b>	<b>1,588</b>
With a 50% Increase	2,382
With a 100% Increase	3,176
With a 150% Increase	3,970

Source: U.S. Census Bureau

## Income and Employment

In 2022, the median household income for Banks Township was \$67,750.<sup>12</sup> In 2022, the unemployment rate for Antrim County (4.6%) was lower than that of Michigan (6.0%), while Banks Township was slightly higher than both at 6.6%.<sup>13</sup> Approximately two-thirds of the population of Banks Township that is over 16 years old are actively participating in the labor force, an increase from just 56% in 2016.<sup>14</sup>

In 2022, the highest percentage share of the labor force in Banks Township work in “Manufacturing” (16.3%), while the share of the labor force working in “Professional, scientific, and management, and administrative and waste management services” and “Educational services, and health care and social assistance” are tied with 14.3% of the labor force in each.<sup>15</sup> This marks a slight reshuffling of top employed sectors from 2016 when about one-quarter of residents worked in “Educational services, and health care and social assistance,”

and just under 20% in “Manufacturing.”<sup>16</sup> Given the limited number of employment opportunities within Banks Township, an assumption can be made that many residents find employment elsewhere outside the Township while about 3% of the employed residents are self-employed.<sup>17</sup>

## Education

Education is an important factor in analyzing the local workforce and the economic vitality of a community. According to the 2022 American Community Survey estimate, 92% of Banks Township residents (25 years of age or older) are high school graduates or higher.<sup>18</sup> Township residents with a bachelor’s degree or higher amount to 26.3% of the population, something that may be a result from a decline in residents who work in manufacturing as a share of employment and with residents pivoting to remote work allowing them to be employed by jobs that aren’t necessarily present in the area otherwise.<sup>19</sup> Both figures have increased since the 2019 Master Plan when the same figures were 88.1% and 21.6%, respectively.<sup>20</sup> A core drive to attracting economic development within an area is the talent within that area.<sup>21</sup> In fact, the most consistent predictor of the economic success is the share of its adults, more specifically its younger adults with a four year degree.<sup>22</sup> When a new industry is considering expansion into an area this is one of the first statistics that it will consider.<sup>23</sup> Beyond economic success, educational attainment is also linked to improved long term physical and mental health and increased engagement with the community.<sup>24</sup> Since a large portion of funding for schools is sourced from property taxes, a reduction in population like the one observed in the Township and the following reduction in tax base leads to less available funding.<sup>25</sup> If the population decline trend continues K-12 education may suffer and reduce the Townships ability to be economically successful as families may leave the area to enroll children in schools that are better able to provide opportunities. This would lead to a further decline in younger residents specifically.

## Housing Analysis

Housing is important to the health and well-being of Banks Township residents. As the cost of living increases and housing becomes more difficult to

afford, it is important to track how residents afford and find housing and how zoning plays into that dynamic.

## Ownership

According to the 2022 American Community Survey, in Banks Township, 85.3% of the permanently occupied housing units are owner-occupied. The renter-occupied housing accounts for 14.7% of all housing units.<sup>26</sup>

## Housing Types

An evaluation of housing stock and property values can be beneficial in determining housing needs. For example, a large percentage of seasonal housing units indicates a reduced housing supply for year-round residents, as is the case of Banks Township. The 2022 American Community Survey estimates of 979 housing units in Banks Township that 929 are single-family detached units (94.9%), 15 units are multi-family structures (1.5% split among townhomes, duplexes, triplexes, and fourplexes), and 35 mobile homes, accounting for the second largest portion of housing types (3.6%).<sup>27</sup>

While many people in Banks Township may favor living in single-family detached homes, that leaves a lack of options for those who wish to live in other types. Adding more housing should be a priority for the Township as the limited options may prevent new residents from moving to Banks. If the population aging trend continues, and younger residents are not attracted to the Township, over time population decline could impact funding for services and infrastructure. Banks Township must find ways to maintain a balance population and enabling diverse housing types can help.

## Home Values

The figure “Owner-Occupied Home Values” shows the distribution of home values in each value range. Almost two-thirds of housing units (63.2%) in Banks Township fall within the \$100,000 to \$299,999 value range. The median home value in Banks Township was \$177,400 in 2022, slightly less than Antrim County’s median value of \$199,800. While housing in Banks Township is marginally less expensive on average than in surrounding areas, attainability for people who wish to live there will also depend on household incomes. The figure “Household Income vs. Home Values, 2015-2022”

**Table 2: Household Survival Budget, Antrim County 2022**

	Single Adult	One Adult One Child	One Adult One Childcare	Two Adults	Two Adults Two Children	Two Adults Two Childcare	Single Senior	Two Seniors
Housing - Rent	\$340	\$392	\$392	\$392	\$447	\$447	\$340	\$392
Housing - Utilities	\$163	\$258	\$258	\$258	\$310	\$310	\$163	\$258
Child Care	\$0	\$194	\$519	\$0	\$389	\$1,052	\$0	\$0
Food	\$541	\$918	\$823	\$992	\$1,668	\$1,474	\$499	\$915
Transportation	\$462	\$596	\$596	\$703	\$1,113	\$1,113	\$398	\$575
Health Care	\$174	\$383	\$383	\$383	\$601	\$601	\$523	\$1,045
Technology	\$86	\$86	\$86	\$116	\$116	\$116	\$86	\$116
Miscellaneous	\$177	\$283	\$306	\$284	\$464	\$511	\$201	\$330
Tax Payments	\$322	\$700	\$761	\$476	\$937	\$1,060	\$386	\$725
Tax Credits	\$0	(\$206)	(\$217)	\$0	(\$411)	(\$433)	\$0	\$0
Monthly Total	\$2,265	\$3,604	\$3,907	\$3,604	\$5,634	\$6,251	\$2,596	\$4,356
<b>ANNUAL TOTAL</b>	<b>\$27,180</b>	<b>\$43,248</b>	<b>\$46,884</b>	<b>\$43,248</b>	<b>\$67,608</b>	<b>\$75,012</b>	<b>\$31,152</b>	<b>\$52,272</b>
Hourly Wage	\$13.59	\$21.62	\$23.44	\$21.62	\$33.80	\$37.51	\$15.58	\$26.14

Source: ALICE

compares the increase in household incomes to the increase in home values. In 2015, the median home value in Banks Township was \$111,800, compared to the household income of \$45,859; the ratio of value to income was about 2.44. The same figures for 2022 formed a ratio of 2.62, showing that home values have slightly outperformed the increase in incomes, making homeownership even more difficult to attain.

### Housing Affordability

The figure “Portion of Households Cost-Burdened by Type, 2014-2022” shows the portion of owner-occupied households with and without mortgages and renter-occupied households spending more than 30% of their incomes on housing costs. Once a household exceeds this threshold, they are defined as cost-burdened.<sup>28</sup> Across all three groups, the portion of households burdened by cost has decreased. Renters saw the largest decrease in cost-burden, dropping from 65% of households in 2014 to just 11.6% of households in 2022 (though it should be noted that ACS data for 2022 for this figure had a large margin of error of and cost burdened renters could be as high as 20%; however even with this margin of error renters are affording housing much better than in 2014

data).<sup>29</sup> With these figures seeing such a substantial decrease over time it could be due to improved financial status of renters or many of the residents measured in 2014 were priced out in recent years, making way for a new group of higher earners to take their place.

### Asset Limited, Income Constrained, Employed (ALICE)

The United Way provides a service known as Asset Limited, Income Constrained, Employed (ALICE). ALICE is intended to represent employed families who are unable to afford the basics of housing, childcare, food, transportation, health care, and technology. This service seeks to identify households that may be overlooked in traditional U.S. Census and American Community Survey data because they exceed income thresholds for poverty or housing cost burden but still struggle to pay the high costs of living.<sup>30</sup> The table “Household Survival Budget, Antrim County 2022” gives a breakdown of average costs incurred by households of various sizes. ALICE figures show conservative estimates for housing costs, meaning that households likely need to earn more than the figures in the table to meet the household survival budget. As households grow these costs increase and become increasingly difficult to cover.

## Age of Housing

Only 11.7% of housing in Banks Township has been constructed since the turn of the 21st century, coinciding with a population drop approximately to that rate over the same time.<sup>31</sup> The largest portion (24.3%) of housing in the Township was built before 1940, with the second largest portion (21.8%) being constructed during the 1970s.<sup>32</sup> Over 70% of all housing was built pre-1980, meaning that over two-thirds of all units is over 50 years old or will be by the end of this decade. Considering the shrinking population and the high portion of homes that are only occupied on a part-time basis, maintaining the current housing stock will be a growing concern in coming years. As properties age and require repairs, blight can become a concern, particularly when maintenance is deferred. Banks Township may wish to explore whether existing tools in its code of ordinances are sufficient to address blight, or whether additional provisions would be appropriate.

**Table 4: Projected Rental Units Needed in Banks Township, 2021-2026**

Household Incomes	Affordable Rents	# Units Needed
Up to \$26,000	\$650 and less	20
\$28,000 - \$40,000	\$700-\$1000	13
\$42,000 - \$60,000	\$1050-\$1500	2
\$64,000+	\$1600+	1

Source: Housing North

## Household Size

Banks Township has a household size of 2.18 persons per household, equal to Antrim County, but smaller than the State of Michigan (2.45). These numbers are a significant change from prior decades.<sup>33</sup> All three geographies have seen reductions in the last decade with Banks Township observing the largest reduction from 10 years ago when there were 2.48 people per household.<sup>34</sup> Over the past few decades, many communities across the state have experienced a shrinking average household size. This trend towards smaller households is important, because it creates a demand for additional housing units, even in the absence of a numerical increase in population.<sup>35</sup>

### Housing Needs Assessment

In 2020, Housing North developed a Target Market Analysis (TMA) for Antrim County to determine the demand for new housing units for both renters and homeowners. The study looked at data from current residents moving within the community, and people who may move in from outside the community. The study found that the market could support as many as 54 new housing units between 2021 and 2026, an average of about 10 new units per year.<sup>36</sup> Considering the Township population decline these projections for household need may be inflated, though the current age of housing stock may also bring the need for new units just to ensure quality housing is available.

**Table 5: Projected Owner-Occupied Units Needed in Banks Township, 2021-2026**

Household Incomes	Affordable Home Values	# Units Needed
Up to \$60,000	\$150,000 or less	4
\$70,000-\$100,000	\$175,000-\$250,000	14
\$110,000-\$150,000	\$275,000-\$375,000	1
\$160,000	\$400,000	1

Source: Housing North

## Key Takeaways

- » Most of the population is middle aged or older in Banks. Providing access to services is of great importance and should be considered in future planning efforts.
- » Banks Township's population is declining like many northern Michigan communities. This can pose a threat to funding essential services and may require consolidation of services or partnerships with nearby communities to meet residents' needs.
- » About one-quarter of housing is for seasonal use in Banks Township and the peak vacation season population of Antrim County jumps by over 35,000 compared to its full-time population; this underscores the importance of the region as a destination.
- » Over 70% of housing in Banks Township was built before 1980. As this housing stock continues to age, proactive attention to maintenance and blight prevention will be an increasingly important community consideration.

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Lake Michigan shoreline.  
Image Credit: Thomas Mann

Beyond its residents, Banks Township's identity is also shaped by its abundant natural resources, including lakes, ponds, streams, woodlands, farmlands, open spaces, wetlands, varied topography, and outstanding scenic beauty. These features influence land use suitability and enhance the area's appeal for both year-round and seasonal residential and recreational development.

Natural resources provide significant benefits to both residents and visitors. Lakes, streams, woodlands, meadows, wetlands, hydric soils, floodplains, topographic features, and scenic landscapes are invaluable environmental, economic, and recreational assets. These resources are integral to the Township's character and play a vital role in supporting the region's tourism and recreation-based economy.

## Geology and Topography

Banks Township is positioned within the Michigan Basin, a geologic structure formed as sediment deposited.<sup>1</sup> Geologists estimate that the surface geology of the region was shaped by glacial activity. Multiple glacial advances and retreats created a complex landscape of erosion and deposition. The glaciers carved drainage channels that led to the formation of drumlins and depressions, which align in a northwest-to-southeast pattern, shaping the Township's topography.<sup>2</sup>

The Township's varied topography enhances its scenic beauty and supports the region's recreational and economic base. Rugged terrain provides valuable wildlife habitat and opportunities for

forestry and outdoor activities but is generally less suitable for intensive development without significant erosion control measures. Along the Lake Michigan shoreline and the Chain of Lakes, elevation is the lowest at approximately 580 feet above sea level, with elevation increasing towards the center of Banks Township where it peaks at about 920 feet above sea level.

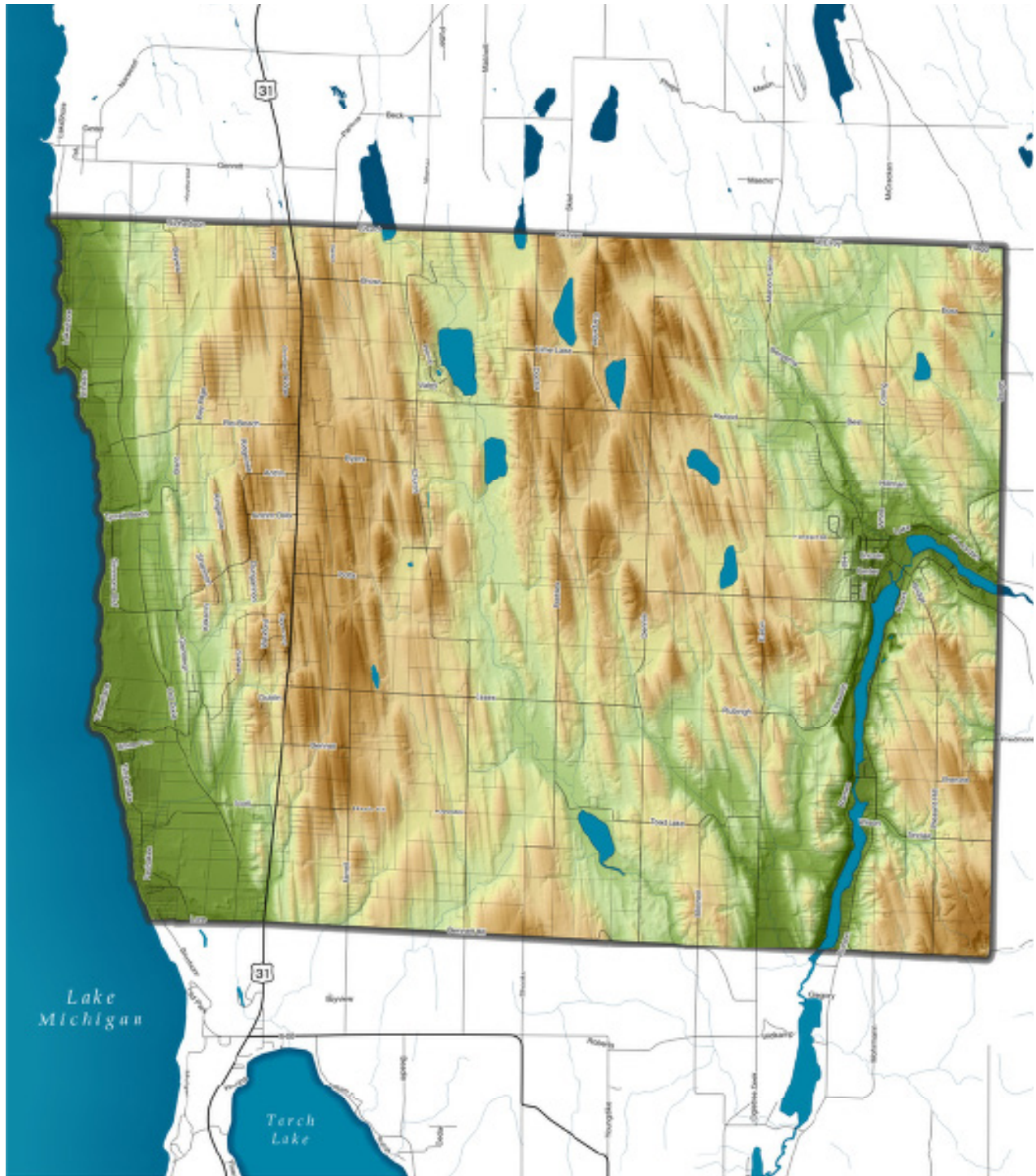
## Steep Slopes

Steep slopes are areas where the ground's slope exceeds a certain threshold, often classified into two categories: precautionary slopes and prohibitive slopes. Precautionary slopes typically range from 15 to 25 percent, while prohibitive slopes are generally 25 percent or steeper. Steep slopes present challenges such as difficult roadway




Steep bank down to Lake Michigan.

Map 2: Topography

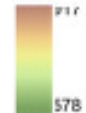


**BANKS TOWNSHIP**  
**Topography**

Sources: Michigan Open Data Portal, Banks Township, Antrim County, U.S. Geological Survey (USGS)

 Township Boundary

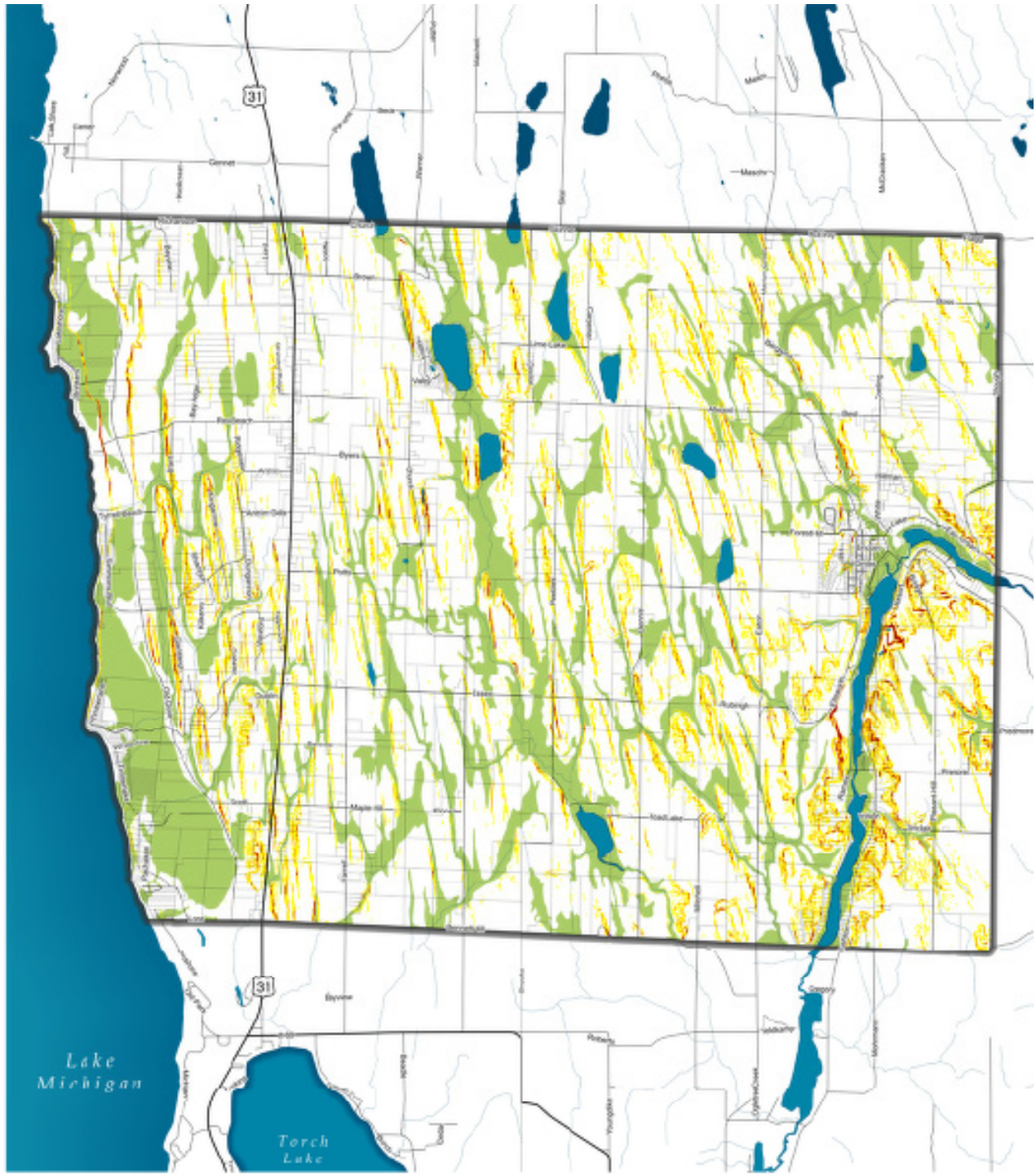
Elevation (Ft) Value



4,000 Feet  
Beckett & Raeder, Inc.



Map 3: Hydric Soils and Steep Slopes



**BANKS TOWNSHIP**  
**Hydric Soils and Steep Slopes**

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

- |                   |                      |
|-------------------|----------------------|
| Township Boundary | <b>Percent Slope</b> |
| State Roads       | 20.001% - 30%        |
| All Roads         | 30.001% - 40%        |
| Rivers / Streams  | 40.001% or greater   |
| Lakes / Ponds     |                      |
| Hydric Soils      |                      |



construction, septic system failures, soil erosion, and increased excavation costs, which can constrain development. Development in these areas should be carefully managed, and if permitted, should require sensitive site planning to prevent erosion and environmental degradation.<sup>3</sup>

The specific classifications and regulations regarding steep slopes are outlined in the Banks Township Zoning Ordinance.<sup>4</sup> These regulations define the slope zones and set requirements for displaying existing contours on proposed development plans. They also specify what types of construction are allowed or restricted in these areas. The Township ordinance requires that steep slopes be noted in a site plan for a proposed development project.

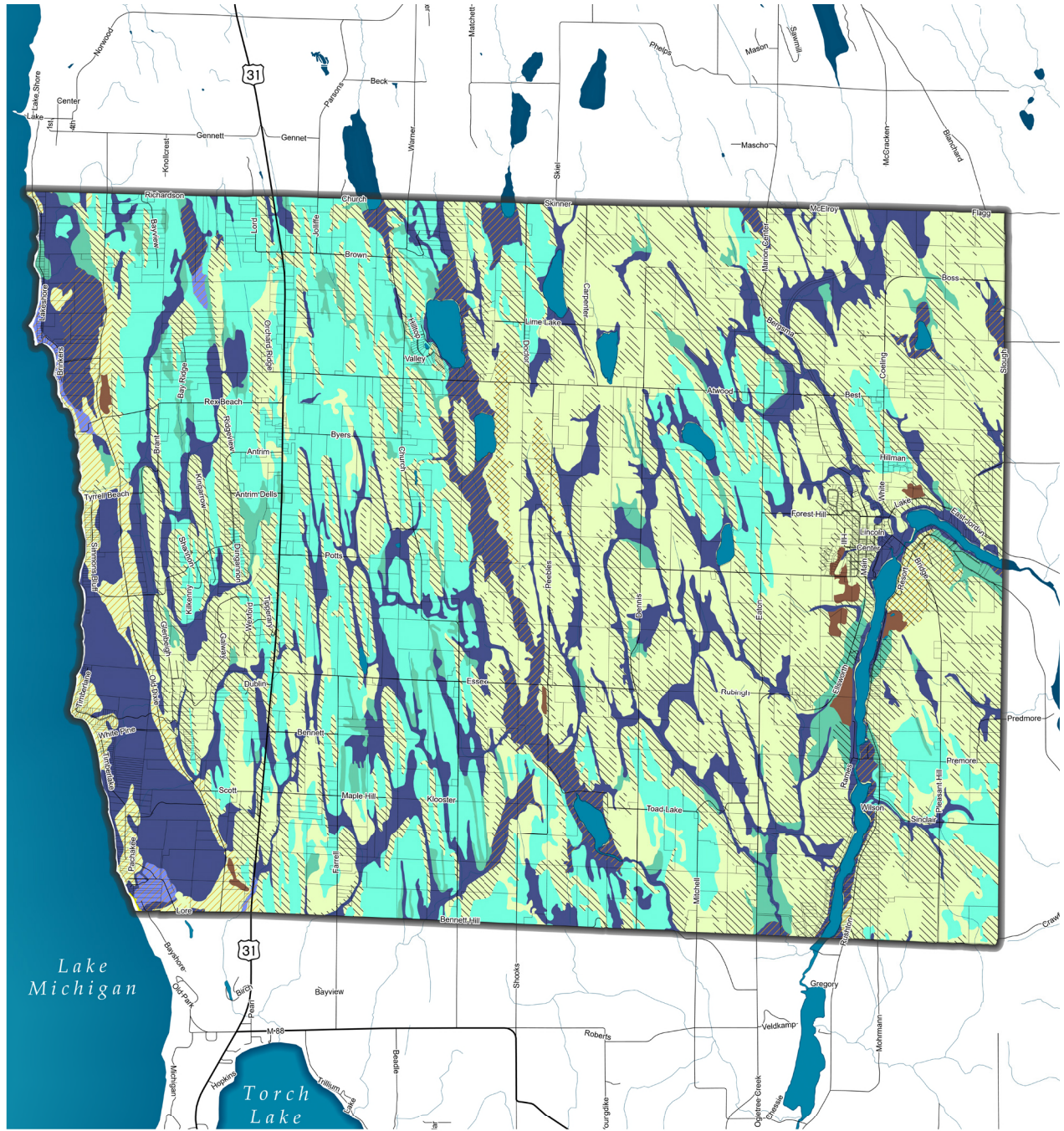
## Septic Limitations

Septic system functionality can be significantly affected by factors such as high-water tables, wetness, slow or rapid permeability, slope, and poor filtration capability. Soils classified as hydric or wetland soils, along with heavy clay soils, typically have slow permeability and are generally unsuitable for septic system installation. According to the Septic Limitations map, the entire Township faces moderate to severe limitations for septic systems. Additionally, soils with rapid permeability or poor filtration are ineffective at properly filtering the septic system effluent, increasing the risk of groundwater contamination. Within Banks Township, a significant portion of the land area



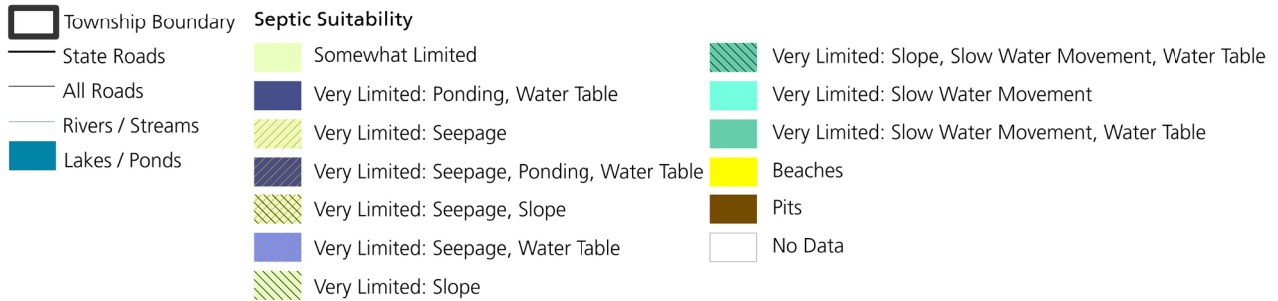
Lake and wetland area.

Map 4: Septic Limitations



## BANKS TOWNSHIP Septic Limitations

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



has septic limitations because of the soil types that are present. It is important that new septic systems are installed only where they can operate safely in order protect groundwater quality and public health, intensive development should be minimized in areas with these soil conditions.<sup>5</sup>

## Water Resources

Water is one of Banks Township’s most valuable natural resources. The Township borders Grand Traverse Bay of Lake Michigan and contains numerous named and unnamed lakes, ponds, and streams. It lies within two watersheds—the Grand Traverse Bay Watershed and the Elk River Chain of Lakes Watershed—divided roughly by US-31. The Township is in the upper portion of the Elk River Chain of Lakes Watershed, meaning its actions directly affect downstream waters and communities.<sup>6</sup>

Ellsworth Lake, St. Clair Lake, and Wilson Lake are part of a network of interconnected narrow lakes that follow former drainage channels. These water bodies, along with smaller lakes and streams, enhance the area’s recreational opportunities and contribute to the Township’s character, tourism, and recreation-based economy. Protecting the quality of these surface waters is essential to prevent pollution, preserve scenic views, and maintain ecological integrity.<sup>7</sup> Lakes, ponds, and watercourses support diverse aquatic, shoreline,

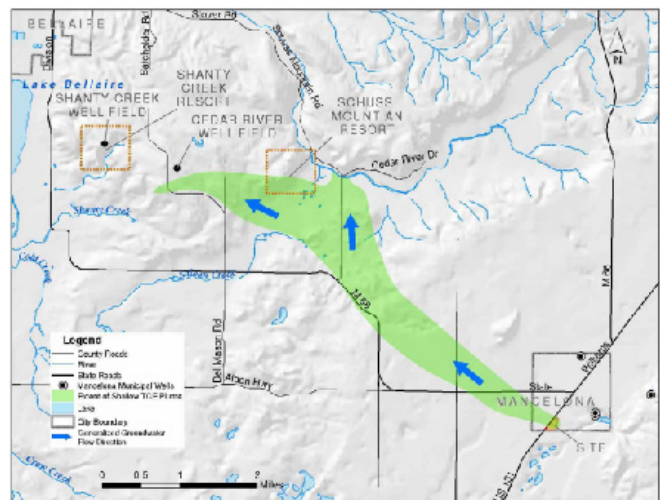
and streambank habitats. Shoreline areas also have the highest residential development densities in the township. Thoughtful land use management is necessary to safeguard water quality and minimize harm to sensitive ecosystems.

Both groundwater and surface water are crucial resources for Banks Township. The entire community depends on groundwater for drinking water, but the Township’s aquifers are highly vulnerable to surface contamination due to permeable soils and sensitive geological conditions. Protecting these water sources is vital for the health and sustainability of the Township. One concern for contamination that is ongoing in Antrim County is the Wickes Manufacturing Trichloroethylene (TCE) Plume. Trichloroethylene (TCE) is a colorless liquid used as a metal degreaser and industrial cleaner. It evaporates quickly in the air but dissolves in groundwater, where it can persist for a long time. While TCE breaks down rapidly in the air, it decomposes slowly in soil or groundwater, posing a risk of long-term contamination. Though it does not significantly accumulate in plants or animals, its presence in groundwater can present environmental and health hazards.<sup>8</sup> While the plume has not reached Bank Township, the figure “Wickes Manufacturing Trichloroethylene (TCE) Plume” shows that it is nearby and approaching Bellaire and moving northwest. As this TCE reaches water sources, the risk of contamination increases.<sup>9</sup>



Elk River.  
Source: Tipp of the Mitt

Figure 11: Wickes Manufacturing Trichloroethylene (TCE) Plume



Source: EGLE

## Wetlands

Wetlands support a diverse range of plant and animal life, serve as natural stormwater retention and filtration systems, and play a crucial role in groundwater recharge. Wetlands are among the most biologically productive ecosystems, serving as vital habitats for a variety of species. They provide shelter and nursery grounds for commercially and recreationally important wildlife, including fish and shellfish, and serve as essential wintering areas for migrating birds. Coastal marshes, in particular, play a crucial role in protecting lives and property by mitigating extreme floods and buffering the land from storms. Additionally, they act as natural reservoirs, helping to regulate water levels and maintain water quality.<sup>10</sup> When wetlands are drained or filled for development, these essential functions can be permanently lost.

In the past, wetlands were considered wastelands, and many were filled for development as their natural state often was not seen as having significant value. More recently, awareness of the important benefits of wetlands to our entire ecological system has become more known. Some of these benefits include:

- » Wetlands help to improve the water quality of our lakes, rivers, and streams by acting as a filtering mechanism. Wetlands can also absorb runoff stormwater which helps to reduce flooding.
- » Wetlands are typically connected to underground water systems and not only filter water going back underground but also gives it a path for water to move in and out of the groundwater systems.
- » Wetlands provide habitats for plants, fish, and other wildlife.
- » Wetland vegetation helps to hold soil in place and vice versa, helping to control erosion along shorelines.

While the practice of developing on wetlands was widespread in other parts of the state it appears that the practice was not as prevalent in Banks Township. Wetland areas in the Township are distributed evenly, forming marshy areas throughout.

Areas on the map labeled for potential wetland restoration are located throughout Banks Township. Restoring wetlands does not mean restoring land to its natural state rather it is just repairing drainage and groundwater flow in former, altered, or degraded wetlands to restore natural groundwater flow.<sup>11</sup> Under the Voluntary Wetland Restoration (VWR) Project through the Michigan Department of Environment, Great Lakes, and Energy (EGLE), there is funding that can be applied for by state, federal, or tribal agencies, or a non-governmental organization whose purpose is wetland conservation. Banks Township could partner with organizations like Tip of the Mitt Watershed Council or the Watershed Center of Grand Traverse Bay to be eligible to receive funding to restore some of these areas.<sup>12</sup>

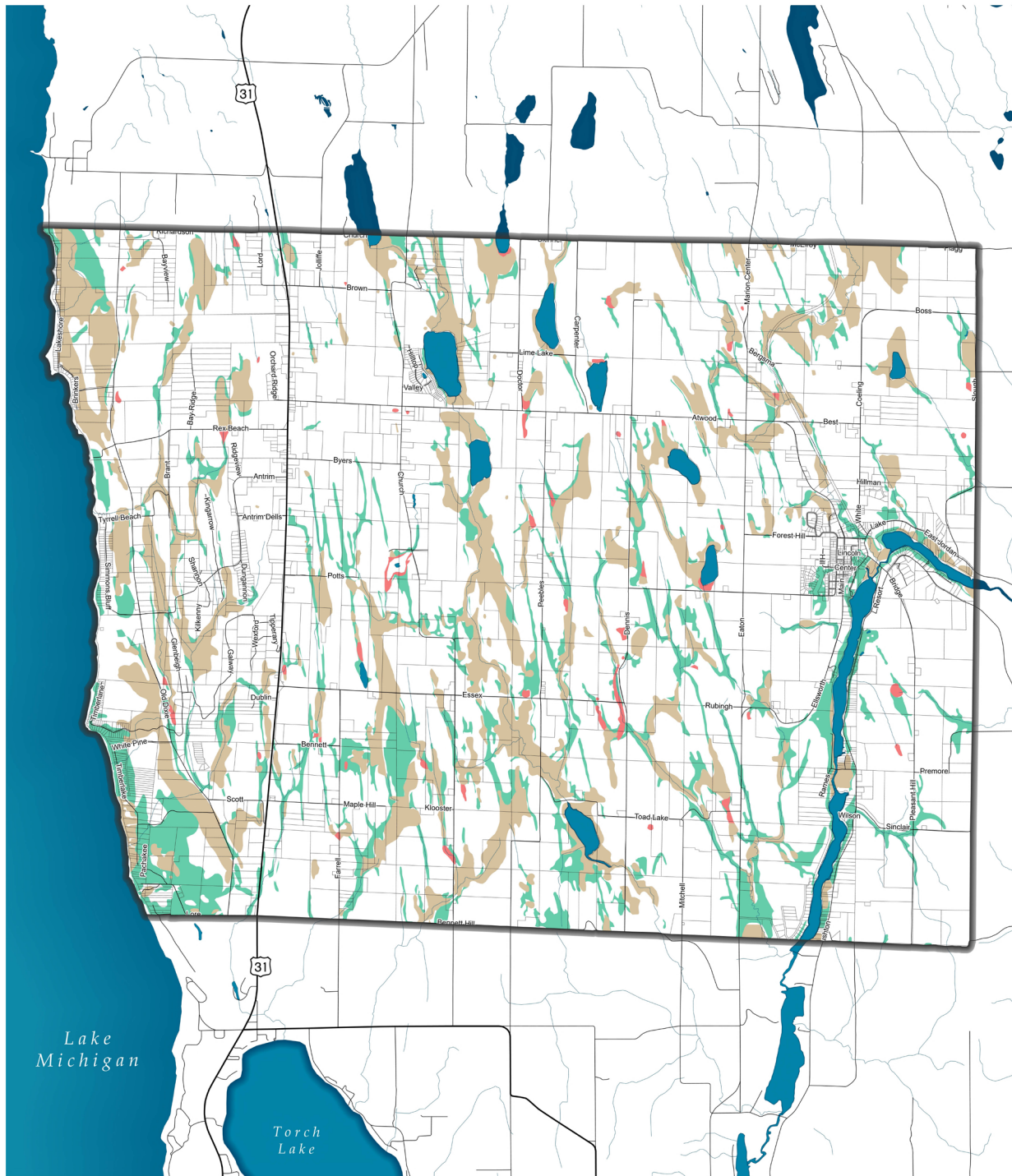
## Forested Lands

Woodlands provide essential ecological and economic benefits, including renewable timber resources, wildlife habitat, and natural buffers that reduce noise and visual impacts from development. They help moderate wind effects, stabilize soils, improve air and water quality, store and filter stormwater, and play a key role in groundwater recharge. Additionally, woodlands offer a variety of recreational opportunities.<sup>13</sup>

Fragmentation of productive forests for residential or other uses can limit their ability to support sustainable timber production and disrupt habitats for species that require large, uninterrupted forested areas. Antrim County offers professional forestry assistance to promote responsible forest management through the Antrim County Conservation District. Services offered include free on-site property evaluations, tree planting recommendations, and insect and disease identification.<sup>14</sup>

Another challenge facing Banks Township's forests is the spread of tree diseases. The Emerald Ash Borer (EAB), an invasive beetle from Asia, has devastated ash tree populations across Michigan, including within the Township. The destruction caused by EAB weakens trees, making them more susceptible to other pests and diseases. This widespread tree loss has significantly altered the landscape and created safety hazards due to dead and dying trees that threaten people and property

# Map 5: Wetlands



## BANKS TOWNSHIP Wetlands

Sources: Michigan Open Data Portal, Banks Township, Antrim County

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

4,000 Feet  
 Beckett & Raeder, Inc.

“The Hemlock Woolly Adelgid (HWA), a small invasive insect native to Asia, poses a growing threat to eastern hemlock trees in northern Michigan. HWA has been identified along the shoreline of Lake Michigan and is currently being addressed through a mitigation plan initiated at Antrim Creek Natural Area. Hemlock trees provide critical habitat and shade for coldwater streams and shoreline areas, making early detection and management of HWA an important priority for the Township’s natural resource stewardship..

## Prime Farmlands

Prime farmland is land that possesses the optimal combination of soil properties, growing conditions, and moisture supply to support the sustained, high-yield production of food, feed, forage, fiber, and oilseed crops. These lands have well-balanced physical and chemical characteristics, including an adequate and reliable water supply from precipitation or irrigation, favorable temperatures, a sufficient growing season, and minimal issues with acidity, salinity, or excessive rock content.<sup>15</sup>

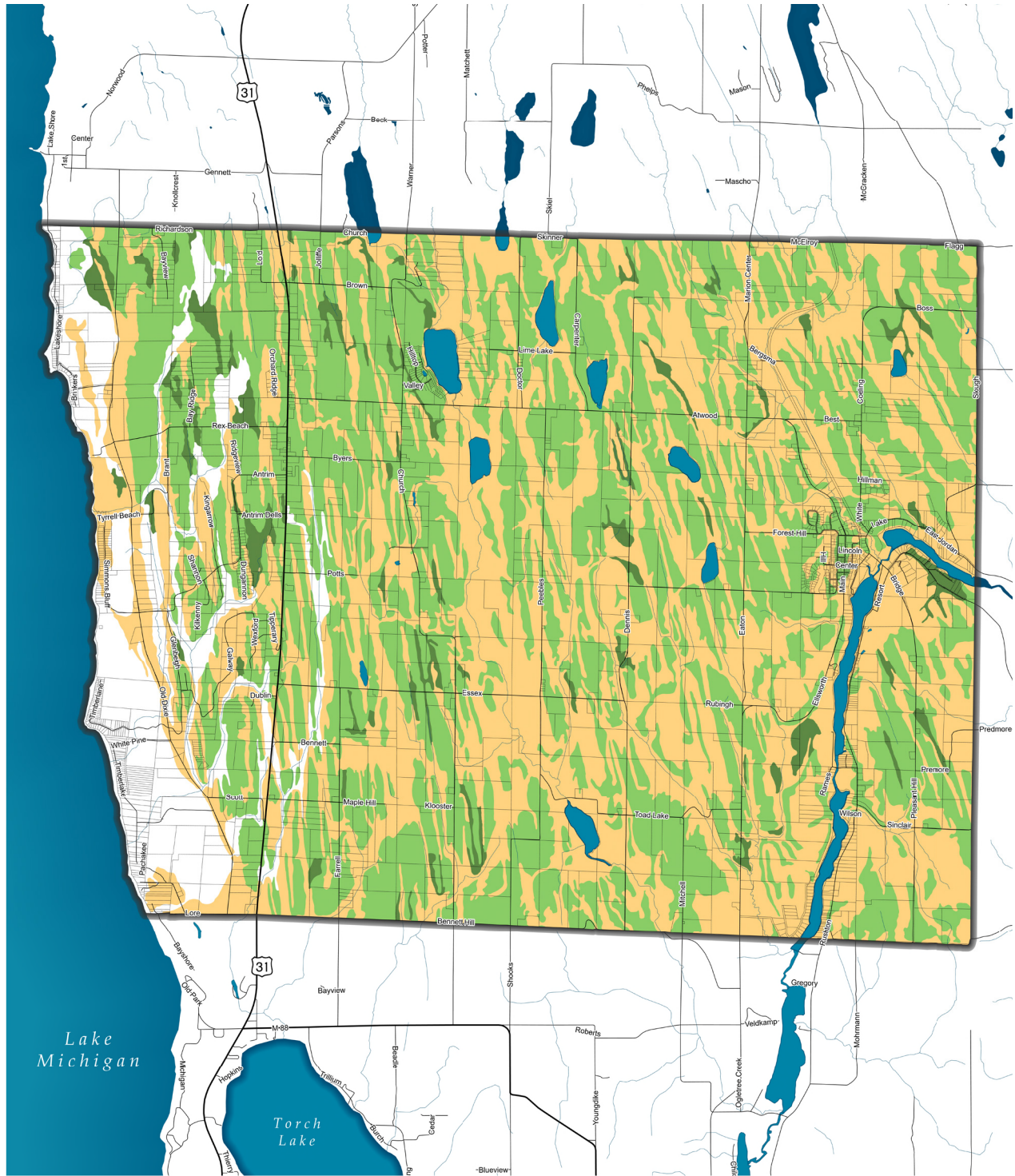
Soils in prime farmland are highly permeable to air and water, allowing for efficient root growth and nutrient absorption. They are not excessively eroded or prone to prolonged saturation, and they either experience minimal flooding during the growing season or are protected from it. However, soil quality alone does not determine prime farmland status—other factors, such as land use, flooding frequency, irrigation availability, water table depth, and susceptibility to wind erosion, also play a role. Proper management and conservation practices are essential to maintaining the productivity and sustainability of prime farmland for agricultural use.<sup>16</sup>

In Banks Township, there is not a significant percentage of farmland classified as ‘prime farmland if drained,’ as the seasonal depth to the water table is generally too high to sustain crops. Farmland of Local Importance is land that is locally important for crop production but not categorized as prime farmland, in Northwest Lower Michigan this land is typically suitable for orchards and other crops unique to the region.<sup>17</sup>



Agricultural land in Banks Township.

Map 6: Farmland Classification



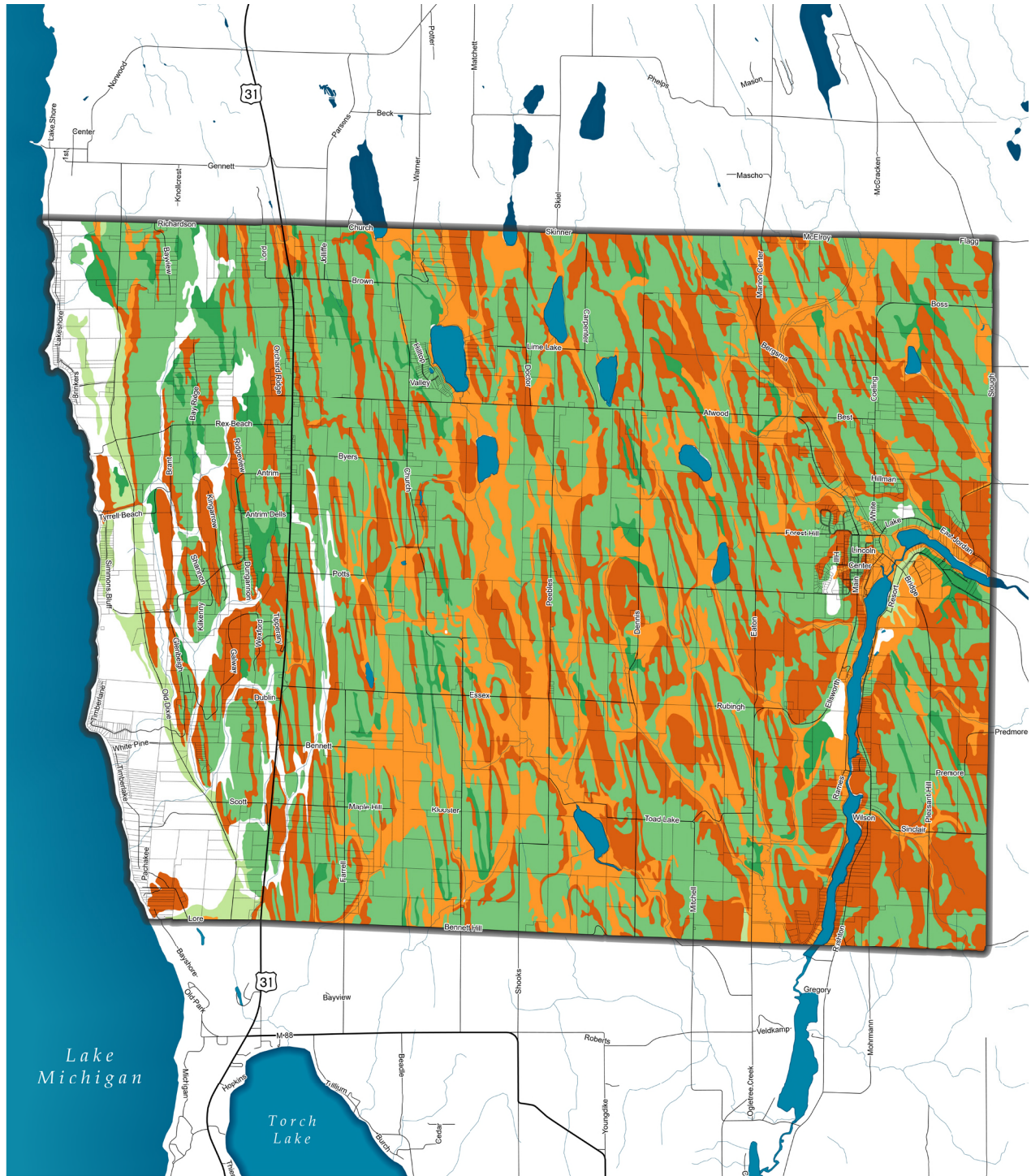
**BANKS TOWNSHIP**  
**Farmland Classification**

Sources: Michigan Open Data Portal, SSURGO Soil Data, Banks Township, Antrim County



- |                   |                                                                 |
|-------------------|-----------------------------------------------------------------|
| Township Boundary | US Department of Agriculture Classes: Prime Farmland if Drained |
| State Roads       | Farmland of Local Importance                                    |
| All Roads         | Not Prime Farmland                                              |
| Rivers / Streams  | No Data / Urbanized Lands                                       |
| Lakes / Ponds     |                                                                 |

Map 7: Agricultural Capability



**BANKS TOWNSHIP**  
**Agricultural Capability**

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

- |                   |                           |                                       |
|-------------------|---------------------------|---------------------------------------|
| Township Boundary | Least Limitations         | Most Limitations                      |
| State Roads       | Slight Limitations        | Limited Uses, Erosion Hazards         |
| All Roads         | Moderate Limitations      | Moderate Limitations on Use, Hazards  |
| Rivers / Streams  | Severe Limitations        | Severe Limitations, Grazing Only      |
| Lakes / Ponds     | Very Severe Limitations   | Only Recreational Use / Aesthetic Use |
|                   | No Data / Urbanized Lands |                                       |

4,000 Feet  
 Beckett & Raeder, Inc.

## Agricultural Capacity

Banks Township’s agricultural capacity is shaped by its physical resources, human resources, infrastructure, and institutional support. The Township possesses fertile soils, a climate favorable to some crop types, and reliable water sources, making it well-suited for crop and livestock production. While these natural assets contribute to agricultural productivity, areas with steep slopes may pose challenges for farming activities.<sup>18</sup>

Access to agricultural extension services, educational programs, and technical assistance can support sustainable farming practices and improve productivity. Infrastructure, including road networks, storage facilities, and market access, also plays a vital role in the agricultural sector by facilitating the efficient transportation and storage of products.<sup>19</sup> Additionally, institutions such as government agencies, cooperative organizations, and agricultural support programs offer resources and guidance to promote sustainable agricultural practices and economic growth.<sup>20</sup> To ensure the long-term sustainability of its agricultural sector, Banks Township can focus on soil conservation, responsible water management, and the adoption of modern farming technologies. Investing in capacity-building initiatives and supporting local farmers will strengthen the Township’s agricultural economy while preserving its natural resources for future generations.

## Resiliency Efforts in Banks Township

Resilience refers to the planning and design strategies that enable communities to build the capacity to withstand economic, social, environmental, and climate challenges. Great Lakes water levels are naturally variable, with Lake Michigan experiencing fluctuations of up to four feet in as little as two years. Such changes increase the likelihood of shoreline erosion and flooding, as recently observed at the Banks Township Park, where rising water levels caused damage to new infrastructure. Future infrastructure projects will need to incorporate adaptive design strategies to account for these uncertainties.

Additionally, the intensity and frequency of severe storms in Michigan has increased; the amount of precipitation falling in the heaviest one percent of daily storms increased by 24 percent in the Great Lakes region from 1950 to 2010.<sup>21</sup> This increase in extreme rain events heightens the risk of flooding, damaging both property and infrastructure. While urban areas with impervious surfaces face heightened water quality concerns, rural areas are not immune. Aging septic systems are particularly vulnerable to failure during heavy rains, risking contamination of drinking water sources, inland lakes, and watersheds. Recent flooding around St. Clair Lake, exacerbated by undersized culverts and drainage systems, underscores the need for resilient infrastructure planning.

Figure 12: Lake Michigan Water Levels



**Shoreline:** The intersection of the ordinary high-water mark and land.

**Shoreland:** Commonly used to describe the shoreline ecosystem. Legally refers to the 500 feet inward from the shoreline.

Agriculture in Banks Township also faces challenges. While warmer temperatures may lengthen the growing season, variability in summer precipitation can impact crop yields and present ongoing challenges for local farmers. Intense rainfall can further impact farmland by increasing runoff into local waterways, contributing to soil erosion and nutrient loss. The Township should consider these documented environmental conditions when making zoning and development decisions that affect agricultural lands.

### Changing Water Levels

Great Lakes water levels naturally fluctuate on both short and long-term scales. Daily variations result from the moon's gravitational pull and wind, while broader changes occur over decades due to cyclical patterns in precipitation and runoff. Since 1918, Lake Michigan has followed a consistent pattern of rising and falling water levels. The lake reached its historic low of 576 feet in January 2013 and peaked at 582.4 feet in October 1986. In July 2020, Lake Michigan's water level was recorded at 582.2 feet, nearly matching the historic high and reflecting a dramatic shift from a record low to near-record high in just seven years. With climate change contributing to more frequent and intense weather events, this pattern of rapid lake level fluctuations is expected to persist and accelerate.<sup>22</sup>

In the late 2010s, a period of high-water levels caused extensive shoreline erosion and the submersion of many shorelands. In some severe cases, shoreline homes were abandoned and eventually claimed by the lake. While high water levels are not the sole cause of shoreline erosion, the combination of large waves and the rapid pace of changing water levels has accelerated the shoreline's gradual retreat. Development near the Lake Michigan shoreline should consider future erosion as well as any possibly fluctuations in water levels.

### Key Takeaways

- » Banks Township should consider ways to incorporate awareness of natural hazards and documented environmental conditions, including lake level fluctuations, flooding, and soil limitations, into future land use and zoning decisions.
- » The Township should consider different approaches to ensure the continued quality of streams, rivers, the Lake Michigan shoreline, and inland lakes including Ellsworth Lake and Wilson Lake. It should consider increasing awareness among property owners of the greenbelt requirements and its requirements for vegetation planting along waterbodies. It should also continue to coordinate with the Antrim County Conservation District and Road Commission to review road stream crossing sites to avoid sedimentation of streams and lakes.
- » Wetland areas and other water resources are of the utmost importance to the residents of Banks and the identity of the Township itself. It is intrinsic to the region and should be protected as much as possible. Township staff should consider looking for grants as well as partnering with organizations in the region to restore wetland areas and protect them when they are available.

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Sunset on Lake Michigan.  
Image Credit: Thomas Mann

An analysis of Banks Township’s current land use patterns helps determine the effectiveness of previous land use decisions and where they need to be reworked to help achieve the Master Plan’s goals. Banks Township’s land area is approximately 45 square miles; this includes 0.7 square miles in the Village of Ellsworth. The map “Existing Land Use in Banks Township” illustrates the distribution of land uses throughout the Township in 2025. The existing land use map and inventory update was created with the statewide mapping, and data from Antrim County and from the Township assessor.



River and wetland area.

## Existing Land Use

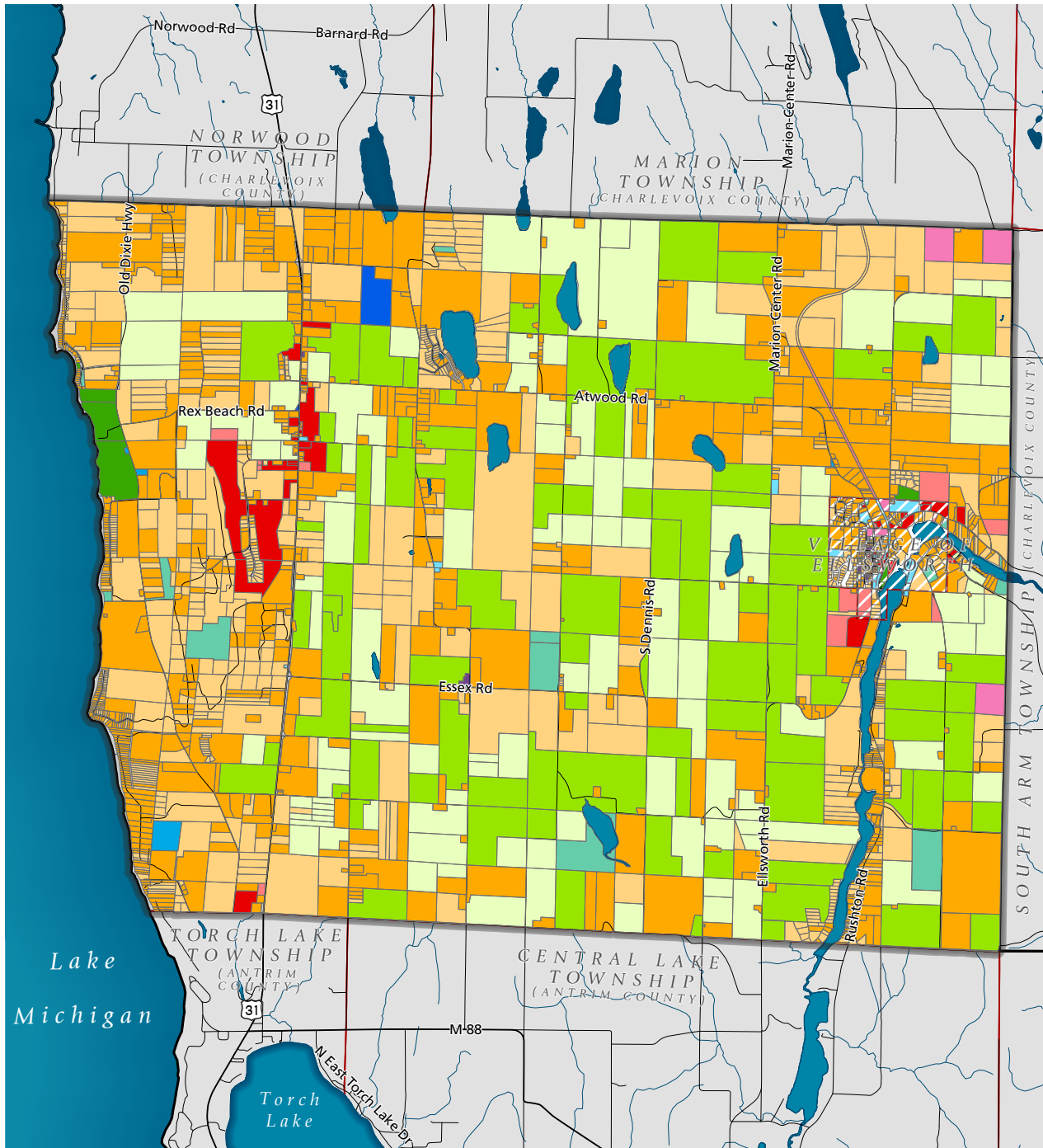
Each parcel in the Banks Township is classified by the assessor into one of the 13 categories listed in the table below. Land uses fall into residential, commercial, industrial, agricultural, park or natural area, or exempt categories. The subcategories “improved” describe properties that are occupied by a permanent use, while the “vacant” subcategories describe properties that are not occupied by a permanent use and/or structure. Furthermore, the “exempt” land use designation is broken down into one of six groups depending on the ownership of the land.

The table “Land Use Area by Category” charts the total number of parcels, acres, and percentage of the Township’s total acres each land use category comprises. Statistics for the Village of Ellsworth’s land uses are not included in the table because its planning and zoning functions are administered by the Village directly, separately from the Township, however the Village is shown in the Existing Land Use map to provide context. Banks Township has a total land area of 28,122.7 acres of land excluding public rights-of-way (just under 45 square miles of land). The two largest land uses present are residential, which encompasses 14,455.2 acres across both the improved and vacant

**Table 6: Land Use Area by Category in Banks Township**

Existing Land Use	Acres	Percent of Total Acres	Parcel Count
Residential - improved	7,750.8	26.4%	852
Residential - vacant	6,704.4	22.8%	660
Agricultural - improved	6,430.7	21.9%	88
Agricultural - vacant	5,902.4	20.1%	118
Commercial - improved	381.4	1.3%	22
Commercial - vacant	155.7	0.5%	13
Park	177.4	0.6%	6
Exempt - education	129.2	0.4%	3
Exempt - state	72.0	0.2%	3
Exempt - county	42.4	0.1%	5
Exempt - local	12.4	0.0%	8
Exempt - religious	7.1	0.0%	4
Exempt - other	356.8	1.2%	15
<b>Total Acreage of Banks Township</b>	<b>28,122.7</b>	<b>95.8%</b>	<b>1,797</b>
Open Water, Right-of-Way, Other Unclassified	1,227.5	4.2%	--

# Map 8: Existing Land Use



## Existing Land Use

Sources: Michigan Open Data Portal, Banks Township, Antrim County



- |                                    |                        |                   |
|------------------------------------|------------------------|-------------------|
| Banks Township Boundary            | Agricultural, improved | Exempt, state     |
| Village of Ellsworth Boundary*     | Agricultural, vacant   | Exempt, county    |
| Other Township or Village Boundary | Residential, improved  | Exempt, local     |
| Open Water                         | Residential, vacant    | Exempt, education |
|                                    | Commercial, improved   | Exempt, religious |
|                                    | Commercial, vacant     | Exempt, other     |
|                                    | Park or Natural Area   |                   |

\* Village of Ellsworth existing land uses (ELUs) are included on this map, but are not included within the table of Land Use Area by Category.

Map Date: May 13, 2025

subcategories, and Agricultural, which comprises at 12,333.1 acres across both the improved and vacant subcategories. Together, the Residential and Agricultural categories comprise 26,788.3 acres of land (over 95% of the Township's total acres).

### Residential Land Uses

Residential land uses account for 51.4% of the land area in Banks Township across both the vacant and improved categories. Parcels classified as improved residential include those occupied with a principal residential use/structure. Single-family detached homes constitute the predominant format of residential development in this category. Single-family detached residential development is spread throughout the Township along roadways, with concentrations near the Village of Ellsworth, the unincorporated Atwood Village area, and along the Lake Michigan shoreline.

Meanwhile, vacant residential parcels include those that are not occupied with an existing residential use or structure. Though some of these properties could accommodate more residential development in the future, many are limited due to septic system limitations and wetlands as detailed in the Natural Resources Chapter. Much of these vacant residential parcels are occupied with dense woodlands, wetlands, shrubs, and other natural resources. These parcels are also dispersed throughout the Township, with large concentrations between US-31 and Lake Michigan.



Improved residential land use example.

Source: Google Maps

### Agricultural Land Uses

Agricultural land uses encompass 43.8% of the Township's acres across both the vacant and improved subcategories, although the percentage of land has decreased in Banks Township since earlier mapping in 1978. Both the vacant and improved subcategories include land that is used for growing crops, grazing animals, farm steading, and orchards. The improved subcategory includes the Township's "rural residential" agricultural properties that are also occupied with single-family residential uses as well as active agricultural uses. Conversely, the vacant subcategory includes parcels that do not have a single-family detached residential use.

According to the 2012 U.S. Agricultural Census, there has been a slight increase in the number of farms in the County since 2007, but an overall decrease in acres of agricultural land since. Compared with the state, the average farm in Antrim County is smaller (155 acres), and the average farmer is older (59 years old).

### Commercial Land Uses

Commercial land uses include parcels designed to accommodate commercial or business uses, including retail, services, offices, and small-scale manufacturing. Improved commercial parcels have an existing use/structure, while vacant commercial parcels do not. Commercial uses cover just 1.8%



Improved agricultural land use example.

Source: Google Maps

of the Township land area, the third largest land use category as a percentage. Most commercial uses are in Atwood along, US-31 with some being present near Ellsworth. This category also includes the sand and gravel extraction operations that exist in the Township.

### Park or Natural Area Land Use

Park or natural area land uses account for approximately 0.6% of land in Banks Township. In the Township this land use exists most prominently in the Antrim Creek Natural Area, a County Park that extends along Lake Michigan, as well as Banks Township Park, a 0.9-acre village lot offering direct beach access on Lake Michigan and a picnic area with grills.

### Exempt Land Uses

Exempt land uses are parcels that are exempt from property taxes. There are a variety of types of exemptions including religious institutions, schools, and government buildings.

**Table 7: Types of Exempt Land Uses, Banks Township**

Exempt Land Use Type	Acreage	Percent of Total Land Area
Exempt - education	129.2	0.4%
Exempt - state	72.0	0.2%
Exempt - county	42.4	0.1%
Exempt - local	12.4	0.0%
Exempt - religious	7.1	0.0%
Exempt - other	356.8	1.2%
<b>Total</b>	<b>619.9</b>	<b>1.9%</b>



Improved commercial land use example.

Source: Google Maps



Parks land use example at Banks Township Park.

Source: Google Maps



Exempt, religious land use example.

Source: Google Maps

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Lake Michigan shoreline in the spring.

Image Credit: Thomas Mann

The following is an inventory of infrastructure and services provided to Banks Township residents, these services are intended to provide basic services for the health and safety of the community.

## Water and Sewage

Banks Township does not manage a public drinking water or sewer system. As a result, soil suitability and depth to bedrock are key factors in determining appropriate locations for septic systems. Most Township residents rely on private onsite wells for drinking water, though some areas have shared wells.

The Health Department of Northwest Michigan oversees all private drinking water wells and sewage disposal systems and follows standards established by the Michigan Department of Health and Human Services (MDHHA) and the U.S. Environmental Protection Agency (EPA).<sup>1</sup> The EPA has established legal limits on more than 90 contaminants which are based on health concerns, the availability of technology to treat a specific contaminant, and to manage the taste, smell, and color of water.<sup>2</sup> The Village of Ellsworth is exploring the potential development of a public sanitary sewer system.

## Utilities

The Township has access to electric power, while natural gas service remains unavailable to most residents, except in certain areas within the Village of Ellsworth. Cellular coverage, broadband internet service, and cable are provided by several options and are all private services that are acquired by residents at their discretion.

## Solid Waste

Solid waste collection in Banks Township is provided by private haulers, including Waste Management and Green For Life. A recycling drop-off site operated by Antrim County is available near the Hugh Campbell fields in Ellsworth.

## Public Safety

Police protection in Banks Township is provided by the Antrim County Sheriff's Department, which is dispatched from the Antrim County Sheriff Station in the Village of Bellaire. Antrim County Central Dispatch is the Public Safety Answering Point (PSAP) for Antrim County, providing emergency support for law enforcement, fire department, and medical emergencies 24 hours a day, seven days a week.<sup>3</sup> The Village of Ellsworth also has one police officer, and the Kalkaska State Police Post supplements county law enforcement as needed. Emergency services from other municipalities are available on an as-needed basis.

Fire protection is provided by the Banks Township Fire District, a 20-member volunteer department overseen by the Township Board. The district operates a primary fire station on Center Street in Ellsworth and a secondary facility in Atwood, combined the two locations possess seven fire and rescue vehicles, and are dispatched approximately 100 times annually.<sup>4</sup>

Banks Township participates in mutual aid agreements for police, fire, and ambulance services with Charlevoix and Antrim Counties, allowing the Township to request additional assistance when needed.

## Schools

Ellsworth Community Schools operate an elementary school (Pre-K–6) and a high school (7–12) in the Township, both located in the Village of Ellsworth. Most of Banks Township falls within the Ellsworth school district, with small portions served by the Charlevoix and Central Lake school districts.

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

For post-secondary education, local options include North Central Michigan College (NCMC) in Petoskey, Northwestern Michigan College (NMC) in Traverse City, and the M-Tec facility in Gaylord. Additionally, the Char-Em Intermediate School District provides various professional development courses.

## Libraries

There are no public libraries in Banks Township, but there are several located in nearby Central Lake, Jordan Valley, and the City of Charlevoix. The Township has a longstanding partnership with the Charlevoix and Central Lake libraries, providing residents with library access at no direct cost.

## Transportation and Road Maintenance

U.S. Highway 31 (US-31) is the primary highway running through Banks Township, serving as the main north-south route under the jurisdiction of the Michigan Department of Transportation. It spans approximately six miles within the Township. Additionally, the main county roads include Michigan County Highway 48 (C-48), which runs east-west across the northern portion of the Township, and C-65, a north-south route in the eastern area. The Antrim County Road Commission is responsible for road maintenance and snow removal on public roads, except those within the Village of Ellsworth. The Road Commission has announced its road project priorities for the years 2025-2029 and there are no current projects planned within Banks Township during that period to be undertaken solely by the Road Commission.<sup>5</sup> One road project was undertaken jointly with funding from Banks Township, the Village of Ellsworth, and the Road Commission: the

reconstruction of Six Mile Lake Road, which was completed in October 2025.

For public transportation, Antrim County Transportation (ACT) offers a dial-a-ride bus service within the county and coordinates with neighboring counties for transportation beyond its borders, also offering the “Health Ride”, a specialized services to individuals who need transportation to non-emergency health appointments.<sup>6</sup> A regional transit system also provides services through two programs: the “Regional Ride,” a fixed-route system established in 1998 with a route passing through Banks Township along US-31.

The Breezeway is a 26-mile scenic route along C-48, stretching from Atwood (US-31) to Boyne Falls (US-131), passing through Ellsworth and East Jordan in Antrim and Charlevoix Counties. The drive offers picturesque views of rolling hills, farms, and charming country homes. Along the way, visitors can explore the four Breezeway towns, featuring antique shops, art galleries, local

boutiques, restaurants, and historic buildings. The route also provides access to the chain of lakes, nature preserves, and unique geological formations like drumlins. Promoting regional tourism, the Breezeway encourages visitors to experience the character of these small towns while supporting local businesses.<sup>7</sup>

## Township Facilities

The Banks Township Community Building, located at 6520 Center Street in Ellsworth, serves as a shared space for Township and Village of Ellsworth business operations, as well as a venue for community meetings. Currently, the facility meets the Township’s needs effectively. Banks Township is also home to four cemeteries: the Old Antrim City Cemetery on Old Dixie Highway, the Ellsworth Cemetery on Eaton Road, the Atwood Cemetery on Church Road, and the Catholic Cemetery situated near the intersection of US-31 and Essex Road.

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Ellsworth River.

Image Credit: Thomas Mann

As part of the process of updating the Banks Township Master Plan, a community survey was conducted to gather public input on several key issues related to future land use and zoning decisions. This survey, which was available to the community from June 10 to August 30, 2024, provided residents with an opportunity to share their perspectives. The survey was comprised of 30 questions and received a total of 49 responses and was available both online and in person.

In the following sections, we will discuss the results of this survey, highlighting the themes and insights that emerged from the responses. These findings will be instrumental in shaping the goals and objectives of the updated Master Plan, guiding Banks Township's growth and development in a way that aligns with the community's vision for the future.

### Please describe the reason(s) you chose to live or continue to live in Banks Township.

This question was answered via open-ended comments which were categorized based on key points below:

- » Natural Beauty and Environment
- » Family Ties and Historical Connections
- » Proximity and Accessibility
- » Housing and Affordability
- » Community and Lifestyle
- » Vacation and Retirement

### What is your vision for Banks Township?

This question was answered via open-ended comments which were categorized based on key points below:

- » Preserving Rural Character and Natural Beauty
- » Concerns About Development and Ordinance Changes
- » Infrastructure and Services
- » Diverse Opinions on Zoning and Growth

These responses reflect a community deeply invested in preserving its rural identity and natural beauty while navigating the challenges of growth and development in a way that aligns with their values.

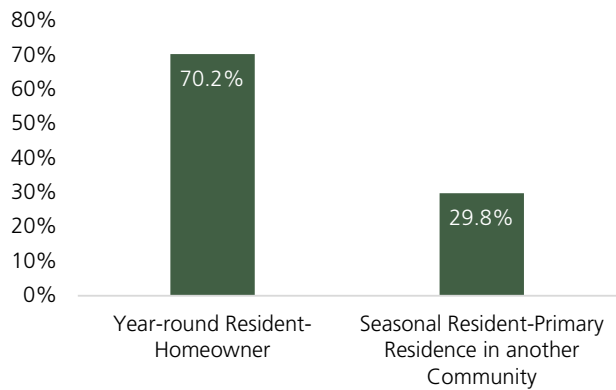
### What should Banks Township look like 20 years from now?

This question was answered via open-ended comments which were categorized based on key points below:

- » Desire for Consistency and Preservation
- » Concerns About Blight and Infrastructure
- » Support for Commercial and Community Centers

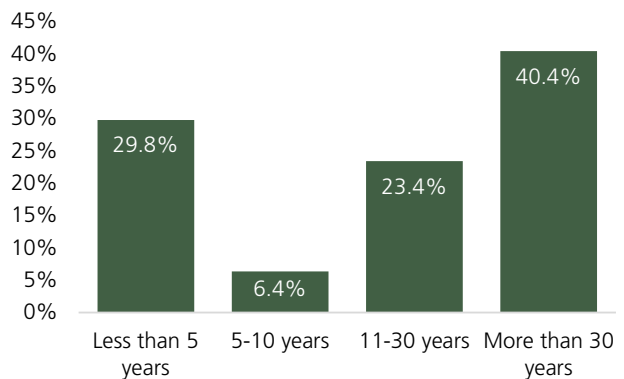
### Please classify your residency in Banks Township:

Most survey respondents, 70.2%, are year-round homeowners in Banks Township. Additionally, 29.8% are seasonal residents who have their primary residence in another community, reflecting a significant portion of the population that only resides in the Township part-time. There were no respondents who identified as year-round renters.



### How long have you lived in Banks Township?

The survey data reveals that a significant portion of respondents, 40.4%, have lived in Banks Township for more than 30 years, indicating a well-established population with deep roots in the community. Another 23.4% have resided in the Township for 11-30 years, further highlighting a stable, long-term residency. Meanwhile, 29.8% of respondents are relatively new to the area, having lived there for less than 5 years, and 6.4% have lived in Banks Township for 5-10 years.

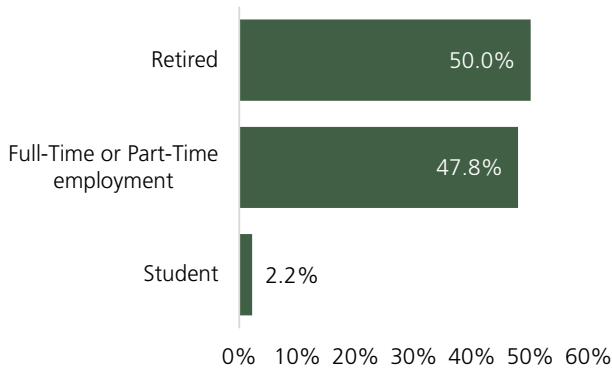


### What category is your age?

The age distribution of survey respondents indicates that the majority are older adults, with 71.8% of respondents being over 56. This suggests that the survey primarily reflects the views of an older population. A smaller portion of respondents, 13.0%, are between 46-56 years old, and 10.9% are between 31-45 years old. Only 4.4% of respondents are young adults aged 18-30, and there were no respondents under the age of 18.

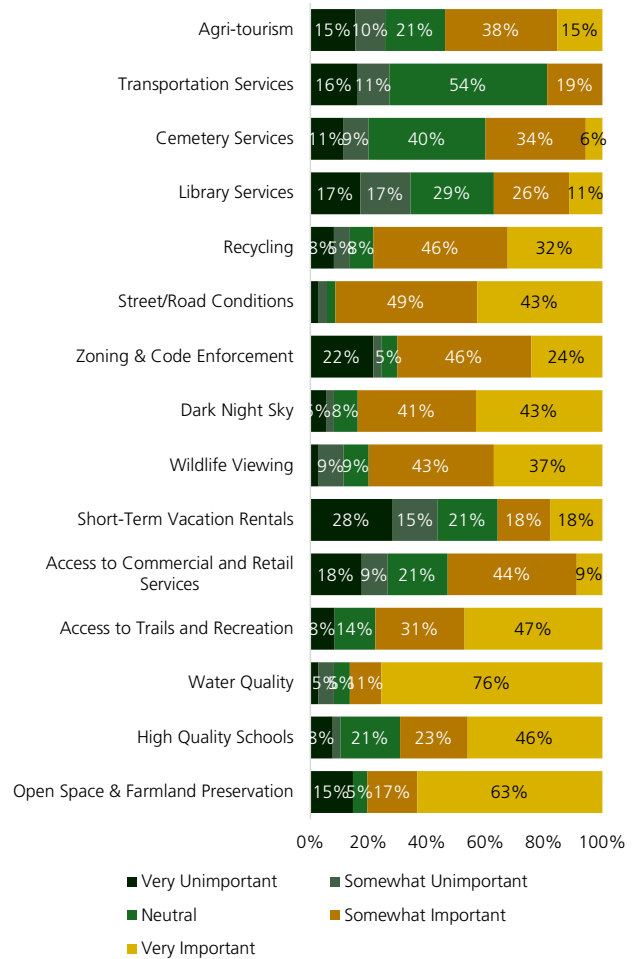
### What is your employment status?

The survey data on employment status shows that half of the respondents (50.0%) are retired, a significant portion of the population no longer in the workforce. Meanwhile, 47.8% are engaged in full-time or part-time employment, indicating a nearly even split between working and retired residents. A small percentage (2.2%) are students, and there were no respondents actively seeking employment.



### How important are the following in Banks Township?

Findings from this question are consistent with other questions showing that their vision of preserving its natural features as how shown in the “very important” rating for open space and farmland preservation, water quality, access to trails and recreation. Also important is zoning and code enforcement and street/road conditions. This expresses the desired balance with development and infrastructure.



### Rate each of the following zoning issues as a priority for the Township.

This question was formed as a matrix where a variety of zoning issues were listed with respondents determining the importance that they put on each. The following are key findings from this data.

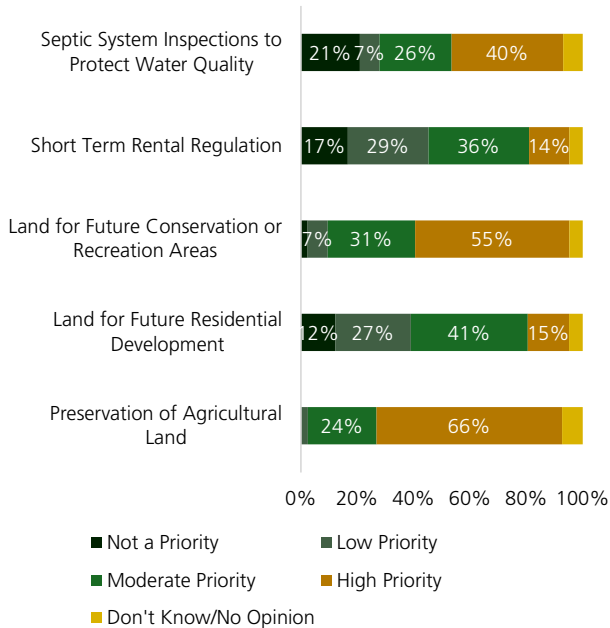
#### High Priority:

- » Preservation of Agricultural Land
- » Land for Future Conservation or Recreation
- » Septic System Inspections

#### Moderate to Low Priority:

- » Land for Future Residential Development
- » Short-Term Rental Regulation

Overall, the data indicates a strong preference for preserving agricultural land and designating land for conservation or recreation, with less emphasis on residential development and short-term rental regulation.

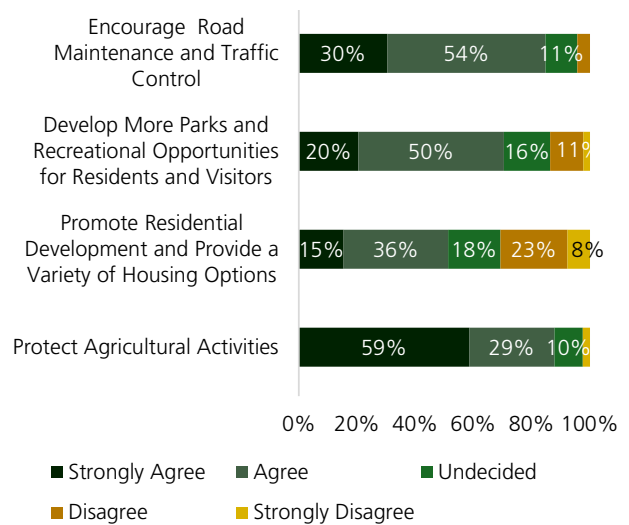


The Banks Township Master Plan will include goal statements regarding the future of the Township. Please indicate your level of agreement with the following statements:

This question was formed as a matrix where a variety of statements related to the future of Banks Township were listed with respondents determining the importance that they put on each. The following are key findings from this data.

**Strong Agreement:**

- » Protect Agricultural Activities
- » Encourage Road Maintenance and Traffic Control
- » Develop More Parks and Recreational Opportunities for Residents and Visitors
- » Mixed Opinions
- » Promote Residential Development and Provide a Variety of Housing Options

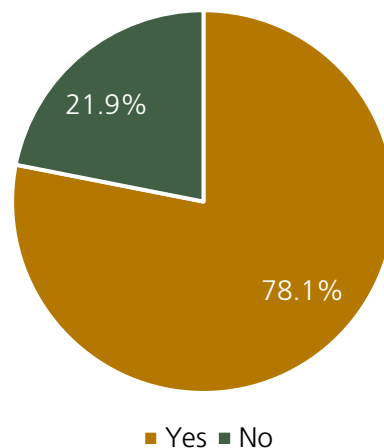


Do you agree that Banks Township is currently providing adequate protection of its agricultural and rural character? If so, why? If not, why?

**Reasons for Agreement:**

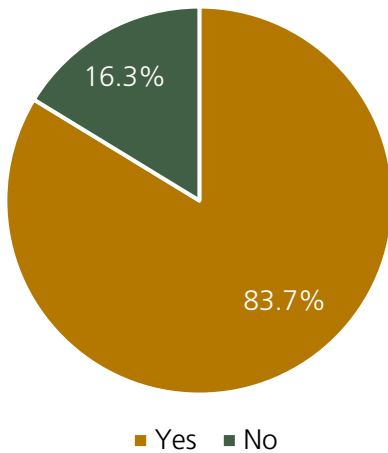
- » Successful Protection Efforts
- » Zoning and Ordinances
- » Consistency Over Time
- » Limited Construction
- » Farm Presence

In summary, many respondents agree that Banks Township is adequately protecting its agricultural and rural character, citing specific zoning practices and successful prevention of disruptive developments. However, there is some uncertainty and a minority opinion that suggests more could be done or that landowner freedom should be prioritized.



**Should Banks Township partner with conservancies, non-profit entities, private entities, and others to protect open space and important natural features?**

- » **Specific Entities:** Many respondents mentioned specific organizations that they believe would be valuable partners, including the Grand Traverse Land Conservancy, Little Traverse Conservancy, and Antrim Conservation District. These entities are recognized for their conservation efforts and alignment with the goals of protecting natural features.
- » **Protection of Wild Lands**



**What recreational activities do you enjoy doing in Banks Township?**

This question was open-ended, and respondents mentioned enjoying a wide variety of activities.

**Popular Outdoor Activities:**

- » Hiking
- » Boating
- » Biking/Cycling
- » Fishing
- » Kayaking
- » Walking

**Nature-Based Activities:**

- » Wildlife Observation
- » Beach Activities
- » Hunting

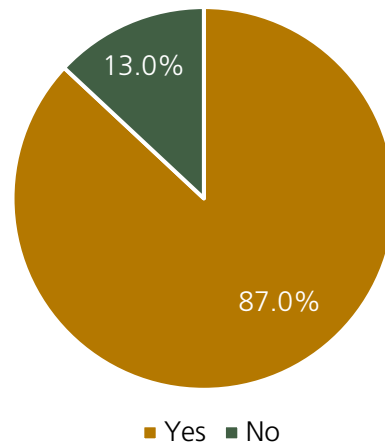
**Seasonal and Other Activities:**

- » Snowshoeing
- » Agritourism

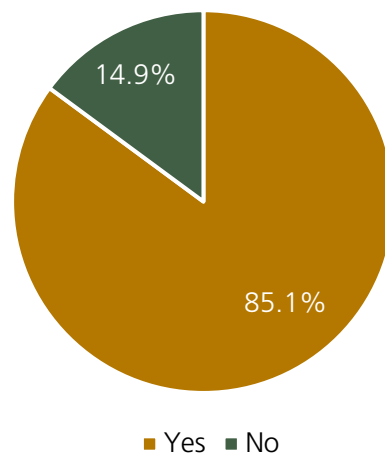
**Millages**

In general, the survey-takers seem supportive of millages for road improvements and recreational trails and opportunities.

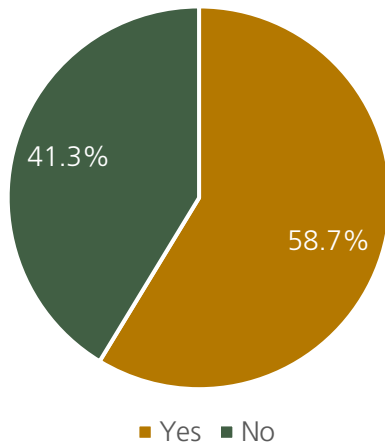
**Would you support the continuation of a Township millage to repair and upgrade roads in the Township?**



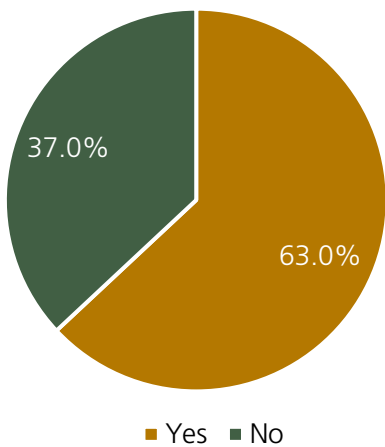
**Would you be supportive of non-motorized trails and expanded recreational opportunities for Township residents and visitors?**



Would you be supportive of expanded ATV, UTV, and snowmobile trails for Township residents and visitors?



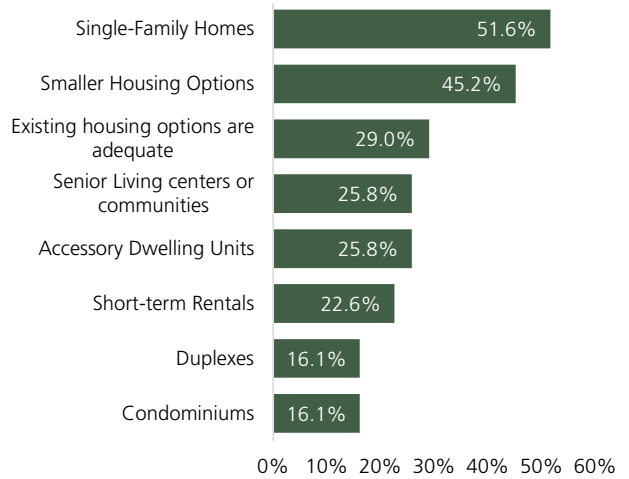
Would you support a millage to pay for new recreational trails?



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

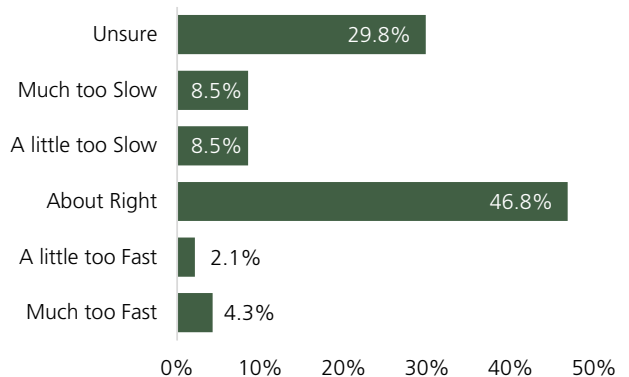
The survey indicates a significant interest in more single-family homes and smaller housing options in Banks Township. There is also a notable interest in accessory dwelling units and senior living facilities, likely reflecting the needs of extended families and an aging population. While there is some support for increasing short-term rentals, condominiums, and duplexes, these are less in demand compared to single-family homes and

smaller housing. Additionally, a substantial portion of the community believes that the existing housing options are sufficient.



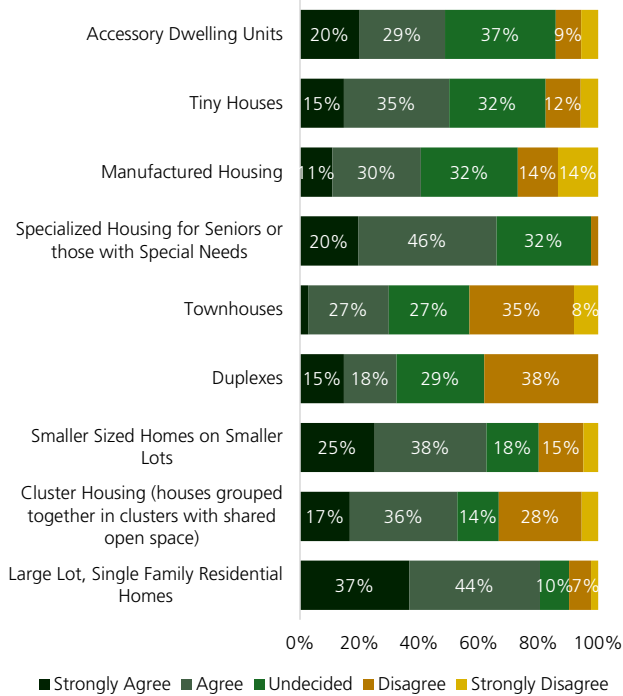
Looking back on the last 10 years, how do you feel about residential growth in Banks Township?

The survey results on residential growth in Banks Township over the last 10 years show that nearly half of the respondents (46.8%) feel that the pace of growth has been “about right.” When comparing this question to the ages gathered earlier in the survey, there did not appear to be any substantial variation of opinion based on age of the respondent. However, opinions are mixed, with 8.5% each believing that growth has been “a little too slow” or “much too slow,” while a smaller percentage, 4.3%, feel it has been “much too fast.” Only 2.1% think growth has been “a little too fast,” and 29.8% of respondents are unsure about the pace of residential growth.



**If Banks Township continues to grow, please indicate how you agree with the following housing types:**

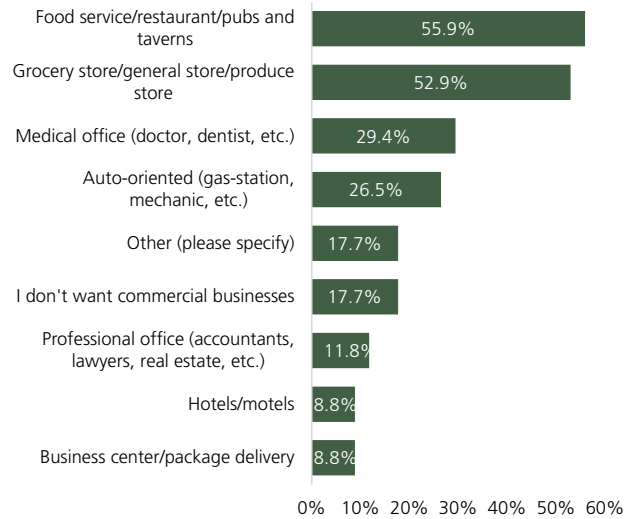
The survey results regarding housing preferences for potential growth in Banks Township show a strong preference for certain types of housing, with varying levels of support for others. Responses indicate a clear preference for traditional single-family homes and specialized housing, while opinions on other housing types like cluster housing, tiny houses, and manufactured housing are more varied.



**What type of new commercial businesses would you like to see in Banks Township, if any?**

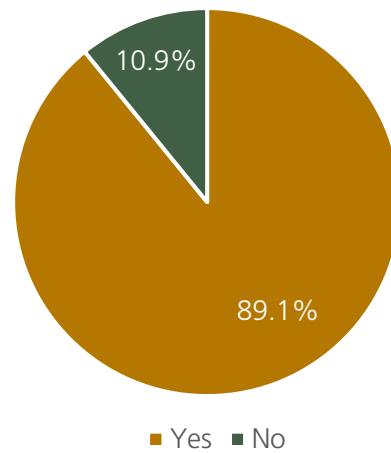
The survey results on desired new commercial businesses in Banks Township highlight a strong interest in expanding food-related services, with 55.9% of respondents expressing a desire for more restaurants, pubs, or food services. Additionally, 52.9% would like to see a grocery store or general store in the area. Other notable preferences include medical offices (29.4%) and auto-oriented businesses (26.5%).

A smaller percentage of respondents are interested in professional offices (11.8%), business centers or package delivery services (8.8%), and hotels or motels (8.8%). Meanwhile, 17.7% of respondents indicated that they do not want any new commercial businesses in the Township.



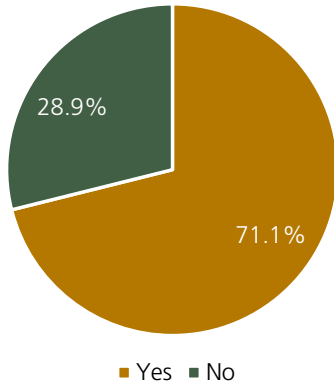
**Does your household have Internet service? If so, what is the quality/reliability of your Internet service?**

Most respondents who commented on their level of service said that it was very good, with a few mentioning connection issues during inclement weather.

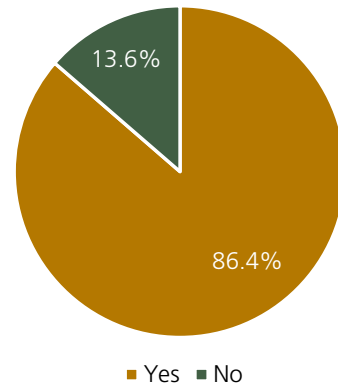


Would you support regulations relating to wells, septic systems, and stormwater runoff as part of an effort to protect water quality in Banks Township?

This finding is consistent with water quality being a top priority.



Would you support a Township millage to fund emergency services in Banks Township?

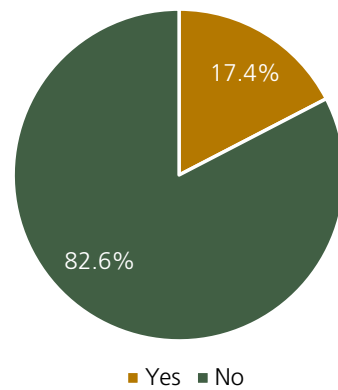


How can Banks Township attract employees and volunteers to serve on the Banks Township Fire and Rescue Department?

- » Increased Compensation and Benefits
- » Community Engagement and Outreach
- » Targeted Marketing and Advertising
- » Incentives and Tools
- » Promotion of Team Spirit

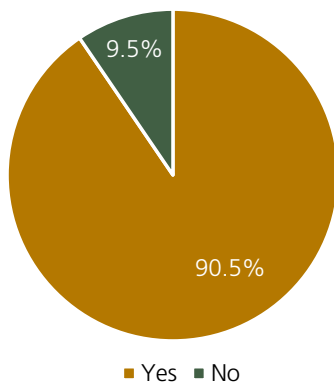
Have you rented the Banks Township Hall? If so, for what purpose?

Reasons for renting the Township Hall are typically for celebrations like weddings, graduations, and family reunions.



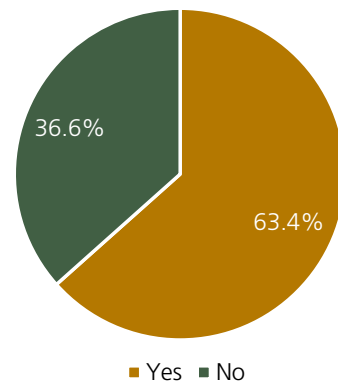
Would you support a substation of the Jordan Valley EMS Authority in Banks Township?

Survey-takers are supportive of emergency services as indicated by almost 91% in favor of a substation and over 86% in favor of a millage for such services.



Would you be willing to contribute your time/skills toward community services or youth education in the Township?

Almost two-thirds of responses would contribute to community or educational services.



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

The open-ended feedback from the survey respondents provides a range of suggestions and concerns that were not specifically addressed in the earlier questions. Key themes include:

» **Thoughtful Development:** Many respondents suggested that development should be concentrated in established commercial areas, such as Ellsworth and US31 Atwood, while large lots and farmland should be preserved.

They advocated for careful planning regarding the placement of different housing types to maintain the area’s character.

» **Concerns and Suggestions:** Other respondents highlighted issues like the need for continued good cemetery care, support for the Antrim Creek Natural Area, the importance of schoolhouse repair, and opposition to pay raises for Township employees without citizen approval. There was also a strong plea to ban or control short-term rentals and a request to avoid the proliferation of stores like Dollar General.



Ellsworth Lake.

Image Credit: Thomas Mann

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Cherry Blossoms.

Image Credit: Thomas Mann

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

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

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

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

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

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



Ellsworth Lake.

Image Credit: Thomas Mann

**Table 8: Natural Resources Goals**

Goal	Action	Priority	Timeframe	Responsible Party
Retain and enhance the Township’s quiet, scenic and rural character for future generations	When reviewing new development proposals, encourage creative design solutions that preserve open space and protect natural resources.	Medium	Ongoing	Planning Commission
	Amend the Planned Unit Development (PUD) provisions to minimize fragmentation. Consider updating the PUD process to allow the Planning Commission to approve development bonuses such as increases in the allowed density of residential development when natural features such as farmland or woodland are preserved	Medium	1-5 Years	Planning Commission
	Continue to review lot area standards in the A Agricultural and R-1 Low-Density Residential Districts to ensure alignment with the Township’s agricultural preservation goals.	Medium	1-5 Years	Planning Commission
	Encourage low-density residential and recreational land uses on land marginally suited to farming and forestry.	Medium	Ongoing	Planning Commission
Protect sensitive natural resources	Coordinate with public agencies and nonprofit conservancy organizations to protect natural features	High	Ongoing	PC, Twp Board, NGOs
	Work cooperatively with local agencies and organizations address invasive species and prohibit the planting of such with new developments.	High	1-5 years	PC, Twp Board, NGOs
Protect water quality	Educate homeowners about the establishment and maintenance of natural greenbelt buffers.	Medium	Ongoing	Lake Association, PC
	Work with property owners to ensure the greenbelt ordinance provisions are adhered to.	Medium	Ongoing	Planning Commission, Zoning Admin.
	Work with the Antrim County Conservation District and the Antrim County Road Commission to review road stream crossing sites to avoid excessive sedimentation of the streams and lakes.	Medium	1-5 years	PC, ACCD, ACRC, Twp Board
	Consider adding impervious surface limitations to the zoning ordinance.	Medium	1-5 years	Planning Commission
Protect and cultivate agricultural lands and activities within Banks Township.	Continue to review the adopted standards for agricultural tourism and agricultural assembly spaces to ensure their appropriateness to control off-site impacts of future development while allowing such uses. Amend the regulations as appropriate.	Medium	Ongoing	Planning Commission
	Explore purchase of development rights (PDR) and transfer of development rights (TDR) programs.	Medium	1-5 years	PC, Twp Board

**Table 9: Infrastructure and Services Goals**

Goal	Action	Priority	Timeframe	Responsible Party
Improve and maintain the Township roads to provide safe access for all users	Work with the Antrim County Road Commission and Village of Ellsworth to upgrade and improve roads in the Township.	High	Ongoing	Twp Board, Village of Ellsworth, ACRC
	Explore the opportunity for adding bike lanes and bike paths in the Township that will connect with the larger non-motorized regional network.	Medium	1-5 years	Planning Commission, Twp Board, ACRC
Support high-quality public facilities and services to meet the growing needs of the Township’s residents and visitors	Prepare a capital improvements program to prioritize and schedule maintenance and improvement projects.	Medium	1-5 years	Township Board
	Consider measures to bring new natural gas service to the Atwood Village Area. Consider forming a subcommittee of Township officials to work with potential service providers to explore the possibilities of expanding natural gas service in the Village.	Medium	1-5 years	Township Board, PC, neighboring jurisdictions,
	Look for opportunities to work with providers to improve cellular and high-speed Internet service throughout the Township	Low	1-5 years	Twp Board, commercial providers
Provide high quality parks and recreation opportunities for residents and visitors	Explore grants for future improvements at Antrim Creek Natural Area and the Township Park	Medium	1-5 years	PC, Twp Board, ACNA
	Work with the Village of Ellsworth to become a “Trail Town” to leverage recreational and natural amenities to support economic development.	High	Less than 1 year	PC, Twp Board, Ellsworth
	Explore an update to the 5-Year Parks and Recreation Plan jointly with the Village of Ellsworth; seek MDNR Trust Fund grants as appropriate.	High	Ongoing	Planning Commission, Twp Board, Village of Ellsworth
	Explore potential locations for the establishment of potential nonmotorized trails in the Township as part of updating the 5-Year Parks and Recreation Plan with the Village of Ellsworth.	Medium	Ongoing	Planning Commission, Twp Board, Village of Ellsworth
	Support well-planned commercial and recreational opportunities (e.g. RV park)	Medium	Ongoing	Planning Commission

**Table 10: Housing and Neighborhoods Goals**

Goal	Action	Priority	Timeframe	Responsible Party
Encourage a broad range of housing that meets the varying economic, lifestyle, and stage of life needs of the community residents.	Concentrate and cluster new residential development in areas that have access to public services.	High	Ongoing	Planning Commission, NLEA
	Explore opportunities to amend the zoning ordinance to allow more affordable housing options and diverse housing formats.	Medium	1-5 years	Planning Commission
	Continue allowing accessory dwelling units subject to regulations that control their appearance and limit their size.	Medium	Ongoing	Planning Commission
	Support senior housing as opportunities arise. Consider expanding the number of districts that allow senior housing as an allowed land use.	High	Ongoing	Planning Commission
	Continue to monitor the short-term rental provisions to ensure rules are fair and balance the needs and desires of all property owners.	High	Less than 1 year	Planning Commission, Twp Board
	Consider allowing the establishment of upper-floor residential uses above ground-floor nonresidential uses by-right rather than as a Special Use in select areas such as the VR Village Residential District	Medium	Less than 1 year	Planning Commission, Twp Board
	Consider easing the restriction limiting the number of principal uses on a single lot to one in select areas for residential growth such as the Village Residential District	Medium	Less than 1 year	Planning Commission, Twp Board
	Explore options for increases in the allowable density of residential development near the Village of Ellsworth in coordination with the possibility of establishing a wastewater system.	Low	Ongoing	Planning Commission, Twp Board, Village of Ellsworth
Support the existing and future needs of businesses in Banks Township	Accommodate commercial development in Atwood and other small commercial centers as appropriate	Medium	1-5 years	Planning Commission
	Explore establishment of a corridor improvement authority in Atwood to support public infrastructure and business development and retention	Low	1-5 years	Planning Commission, Twp Board
	Review zoning regulations for commercial development regarding signs, parking areas, access, landscaping, screening, lighting, and setbacks and assess modernizing the regulations.	Medium	1-5 years	Planning Commission
	Encourage industrial development in designated areas served by adequate roadways and infrastructure	Medium	Ongoing	Planning Commission

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Local barn in winter.  
Image Credit: Thomas Mann

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

## Future Land Use

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

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

At present, Banks Township is primarily an agricultural and rural residential community. Forests typically cover steeply sloped hillsides while wetland vegetation and lowland woods are found in low lying areas. Lakeshore living is available along the shores of many inland lakes as well as Lake Michigan. While active agricultural uses have declined from historic levels, the many active farms which remain are highly valued by the local residents, according to the findings from the 2024 Township survey.

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

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

### **Conservation/Recreation**

The Conservation/Recreation category is designed to accommodate existing recreation property, areas for future recreation use, or other sensitive resource areas. This land use category will allow for low intensity recreation development, as well as low density residential uses consistent with recreational and conservation uses.

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

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

### **Forest/Agricultural**

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

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

The Township will encourage methods that accommodate the needs of preserving farmlands, farming, open space, natural resources and rural character of the Township. The methods include innovative zoning provisions that encourage the preservation or conservation of essential natural resources, farmland or open space when new residential development applications occur, including considering increases in the allowable density of a development on its site overall when these natural resources are preserved.

### **Waterfront Residential**

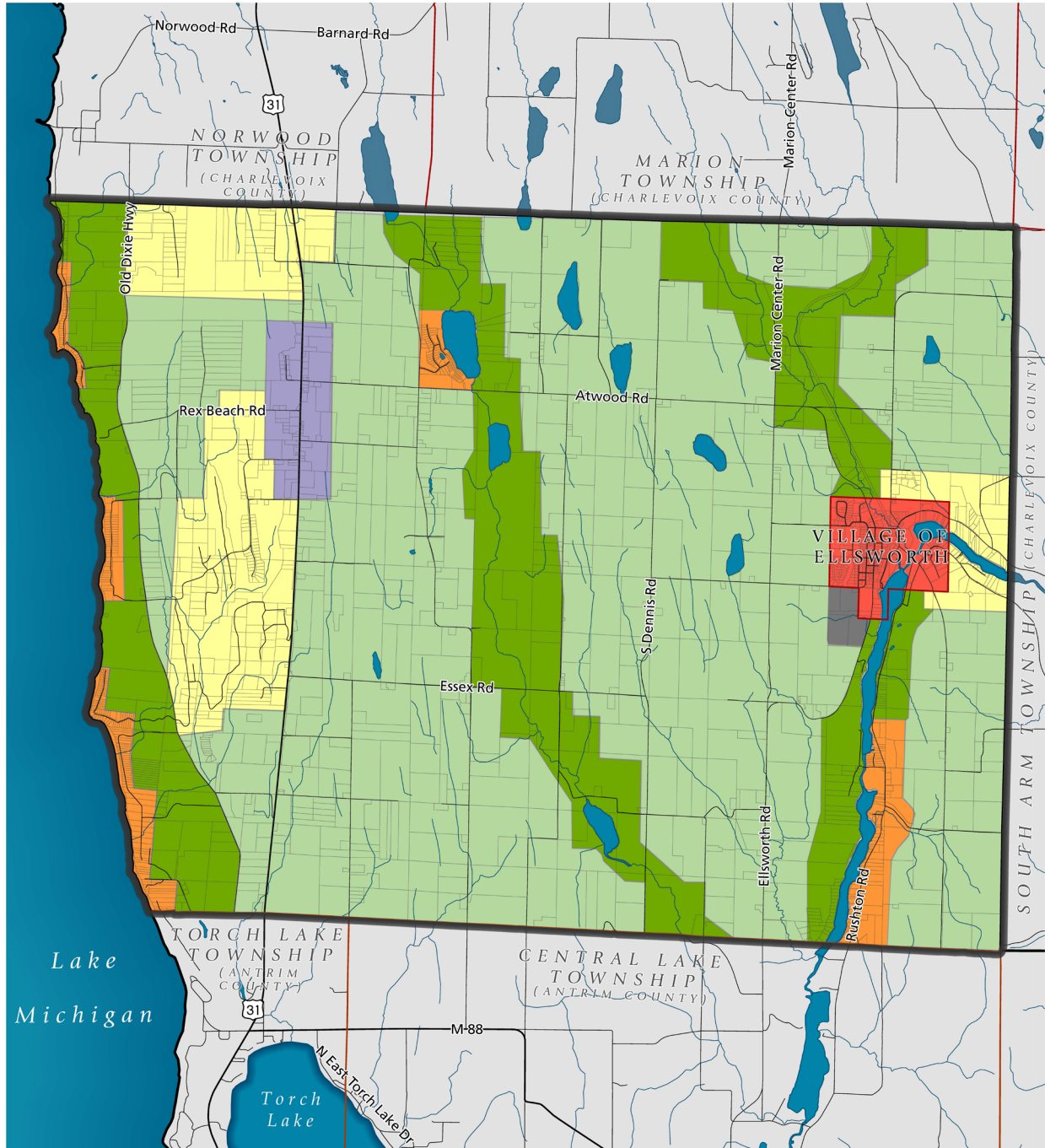
To preserve the scenic beauty, property value and environmental integrity of areas adjacent to lakes, pond, rivers and streams, a "Waterfront Residential" designation is included. The Waterfront Residential designation is utilized along portions of Ellsworth Lake, St. Clair Lake, Little Torch Lake, Wilson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

### **Residential**

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

The Atwood residential area is adjacent to the proposed Village Mixed Use area. Within these areas, the Township Zoning Ordinance should establish residential districts to specify where low or moderate density residential, such as smaller lot residential development will be allowed. Higher density residential uses, such as lot single-family development located on small lots and/or duplexes may be allowed in this area over time.

Map 9: Future Land Use



## Future Land Use

Sources: Michigan Open Data Portal, Banks Township, Antrim County

- Banks Township Boundary
- Other Township or Village Boundary
- Open Water
- River or Stream
- State Road
- Other Road
- Forest / Agricultural
- Conservation / Recreation
- Residential
- Industrial
- Village Mixed Use
- Village of Ellsworth
- Waterfront Residential

5,000 Feet  
Beckett & Raeder, Inc.  
**Map Date: October 7, 2025**

## Village Mixed-Use

While much of the need for commercial services in Banks Township are met by facilities located in the Village of Ellsworth, the Township wishes to set aside an area to accommodate additional local commercial uses. The Village Mixed Use category is designed to accommodate a mix of residential, commercial, agricultural support businesses and some public service uses. The inclusion of upper-floor residential uses above ground-floor commercial uses should be allowed over time. The designated area is located along US-31 extending north and south from Atwood. This area incorporates existing residential and commercial uses. The existing commercial uses are primarily retail and service types of uses.

## Industrial

Industrial lands are designated to accommodate a variety of light industrial facilities as well as sand and gravel extraction uses. A small industrial area is identified adjacent to the Village of Ellsworth, southwest of the Village. This area is designed to accommodate existing sand and gravel extraction operations, expansion of these operations or reuse for the industrial purposes. The Township recognizes the existence of valuable mineral resources within its boundaries. The Future Land Use plan does not provide for additional industrial development in the Township currently. The establishment of additional light industrial uses such as machine shops, light fabrication, and similar facilities that do not generate substantial off-site impacts such as noise and traffic in Banks Township outside of areas currently zoned or planned for such uses will be reviewed. Utilities such as water and wastewater should be provided for such uses.

**Table 11: Future Land Use (FLU) Categories**

FLU Category	Intent	Uses
<b>C/R Conservation Recreation</b>	To allow for low intensity recreation and low density residential uses consistent with recreational and conservation uses.	<u>Primary Uses:</u> Public and private forestry, wildlife habitat, parks and recreation <u>Secondary Uses:</u> Agriculture and low density residential
<b>F/A Forest Agricultural</b>	To encourage the continued forestry and agricultural uses of areas on prime soils.	Forests, farms, open spaces, limited low density residential
<b>W-R Waterfront Residential</b>	To preserve the scenic beauty, property value and environmental integrity of areas adjacent to lakes, ponds, rivers and streams.	Low to moderate density single family waterfront residential
<b>R Residential</b>	To provide an exclusive area for future residential growth.	Low or moderate density residential, as well as higher density residential such as duplexes.
<b>V-MU Village Mixed Use</b>	To provide an area for a mix of commercial uses with residential uses located above the ground-floor commercial businesses coexist in a denser, walkable village center.	Residential, commercial, agricultural support businesses, and some public service uses.
<b>I Industrial</b>	To provide suitable locations for light industrial, manufacturing, and similar employment-generating uses consistent with the rural character of the Township..	Light industrial and manufacturing uses, including former resource extraction sites available for reuse or redevelopment.

## Other Land Use Considerations

### Scenic Corridors

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

### Zoning Plan

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

As a key component of the Master Plan, the Zoning Plan is based on the recommendations of the Master Plan and is intended to identify areas where existing zoning is inconsistent with the objectives and strategies of the Master Plan, and to guide the development of the Zoning Ordinance. The Zoning Ordinance is the primary implementation tool for the future development of Banks Township.

### Zoning Districts

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

### Agricultural

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

### Conservation/Recreation

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

### Low-Density Residential

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

### Mobile Home Park

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

### Village

The purpose in creating the "Village" District (V) is to provide a compatible mix of commercial and residential uses in the unincorporated area of Atwood. The requirements are intended to protect

and stabilize the basic qualities of the District, and to provide suitable and safe conditions for family living and small commercial businesses.

### Manufacturing

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

### Village Manufacturing

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

### Proposed Zoning Changes

The following summarizes a list of proposed changes to the zoning ordinance. These changes will be prioritized and implemented by the planning commission as opportunities arise. The

**Table 12: Zoning Districts**

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

recommended changes to zoning districts will be evaluated upon rezoning requests and on a case by case basis.

### Conservation/Recreation

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

### Signs

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

### Special Events

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

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

### Setbacks

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

### Cluster Development

Currently, cluster development can only be at a density of one unit per acre in the agriculture district. The planning commission may want to explore updated standards to allow cluster development at increased allowable densities when valuable natural resources are preserved.

### Accessory Buildings

The Township should review and update accessory building provisions, including minimum size allowed without a permit and whether or not accessory buildings may be permitted without a principal structure.

### Sand & Gravel Mining

The Township should continue to explore revisions to the sand and gravel regulations. It should seek to strike a balance, enabling the establishment of sand and gravel extraction uses on certain sites where the natural resources exist, while ensuring that the overall impact to the Township and residents are controlled and that the Township has the ability to impose greater restrictions through the development review process.



Deer on the Breezeway.  
Image Credit: Thomas Mann

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# Appendix

## Survey Summary

Below is The Banks Township Community Survey that was issued during the Master Plan Process. This appendix provides the full results from the survey including written out freehand comments by respondents.

### Question 1. Please describe the reason(s) you chose to live or continue to live in Banks Township.

#### Comments

- » Family ties and affordable housing
- » Our vacation home since 1987 became our residence about 5 years ago. We planted a small vineyard about 10 years ago. We're here most of summer and fall, and also several weeks in winter and spring.
- » The peaceful and beautiful environment along with the proximity to hiking, biking, swimming, skiing, fishing, and cultural activities.
- » The year-round natural beauty of the region and the atmosphere of a nice community.
- » Proximity to work
- » Natural beauty, lake access, quality dining opportunities
- » Close to work and beautiful area
- » Water front living
- » location and affordability of purchase of home
- » peaceful, easy going
- » Beautiful, natural area with year round potential.
- » Natural beauty, low population, peace, animal life
- » Family
- » Proximity to lakes and other outdoor recreation without the congestion of Traverse City, Charlevoix, or Petoskey.
- » I have a house on the lake!
- » Peaceful, tranquil, scenic, friendly residents and businesses.
- » Summer Home
- » Centralized location between TC, Petoskey, East Jordan, Charlevoix
- » Rural, peaceful tranquil lake area, family history, ancestors made Banks Twp home beginning in late 1800's. Love it in Ellsworth!
- » Small population, it's where I grew up
- » Natural beauty and community
- » Family Ties ....
- » Agricultural community
- » Housing was affordable here 20 years ago
- » its rural character and available lake property
- » Family
- » Rural community
- » Peaceful environment
- » Rural environment, sense of community

### Question 2. What is your vision for Banks Township?

#### Comments

- » We're worried that recent ordinance changes will transform Banks Township into an unregulated campground, causing pollution of our land and water, degradation of our scenery. The fires around Grayling were caused by campers, and now we have elevated risks of fire. Camping should be limited to campgrounds where rules about noise and fires apply, and where
- » To remain a peaceful and beautiful community.
- » Maintain the natural resources. While growth is likely anticipated, may it be well thought out to remain in line with the landscape and realistic community services to accommodate the population.
- » A great place to live, recreate, and visit
- » Maintain small town ambience, preserve nature, offer luxury opportunities like fine dining. Figure out a better garbage management system.
- » A community with mostly residential and agricultural use with some hospitality businesses.
- » Keep up property values
- » To be a rural, safe haven that allows for recreational opportunities and a place to raise a family
- » peaceful, easy going

- » Vibrant arts and culture. Honoring history of the area with fresh, new attractions and economic revenue streams.
- » To continue to be a natural beauty haven, and a peaceful & friendly place to live.
- » Great place to live and vacation
- » A system of community in which each member contributes and is a resource for others.
- » To be the rural community that maintains infrastructure and attracts businesses to support the community.
- » Maintain the current atmosphere & environment.
- » Peaceful, neighborly, family oriented, but quietly growing
- » Remain rural peaceful, continue genealogy
- » To continue to be a rural community, very pastoral in nature
- » A region for people from every walk of life to explore their gifts and their place in this world.
- » Get rid of zoning .
- » Agricultural community
- » Rural community with basic services nearby
- » maintain its low key atmosphere
- » No zoning - more liberties for property owners
- » Remain rural
- » Improve the 'seasonal' roads.
- » To remain a vibrant, agricultural center in Northern Michigan
- » To stay peaceful and quiet - Ban short term rentals
- » **Some development but mostly agricultural use**
- » **Slow growth to protect the environment**
- » **Stay small and rural**
- » **As is, lots of farms and rural openness**
- » To maintain the darkness & quiet of this area. Possibly have Old Dixie Hwy named a natural beauty road.
- » Quiet. Rural
- » To stay the same
- » Could grow a little but like it the way it is.
- » Attract more business while protecting the small town character.
- » to remain a small quaint area to enjoy its

natural beauty

- » ...to maintain its vitality

### Question 3. What should Banks Township look like 20 years from now?

#### Comments

- » I would like to see it a bit more like it was 20 years ago, then we had grocery store, party store, and restaurant. Our downtown is deteriorating.
- » Like it looks now, but without the blight we see around us (eg Doctor Rd near C48). And camping limited to licensed campgrounds
- » Hopefully, not much changed. VERY concerned about the liberalized camping recently allowed in Banks Township - will be extremely detrimental!!!
- » Similar to today: no strip malls or blight from increased population. Build upon the current Master Plan element for the Breezeway to boost the economic activity for the local businesses along the route.
- » Similar to now: water, scenic views, hills, trees, topography, NON-INDUSTRIAL
- » Not that different than it does now, maybe with better & uniform & consistent cell phone service and better garbage management.
- » Growth with maintenance or expansion of public lands.
- » Residential community
- » for the township to continue to be rural but to provide support to Atwood and Ellsworth to be the center of commercial uses and new residential opportunities
- » More people. Strong schools. Diverse economy with both new and traditional revenue sources.
- » Much like it is today, I hope.
- » Slightly more developed but retaining the open spaces
- » While some population growth is inevitable, I would like to see the natural resources left intact. Care should be taken to ensure adequate infrastructure to support growth without sacrificing natural areas. I would like to see bike lanes on M31 from Torch Lake to Charlevoix to improve the safety of cyclists. Affordable whole food options within the township. A more

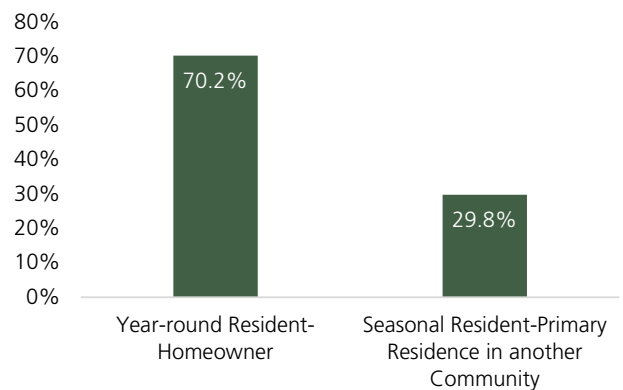
developed connection to medical services.

- » The same rural community that people want to continue to enjoy
- » Designated agricultural community
- » Very happy where it is now
- » Similar
- » Hopefully still rural and large parcels
- » More economic activity, preserved natural beauty, northern Michigan and Great Lakes attractions bringing visitors from all over the world.
- » Where we can do what we want with property and see some growth in Banks township
- » Hopefully the same
- » Still rural, more affordable housing options, more basic services within township, recreation access maintained
- » like it does now with environment the same
- » A place where there's commerce
- » Less houses
- » Stay the same. Do not lose your country appeal.
- » Similar to how it looks now
- » The same
- » Some development but mostly agricultural use
- » Improved infrastructure esp roads, bridges and sewer system in the village
- » The same
- » Increased residential use for stronger schools. (More families)
- » As is
- » The same as it does now. Limiting large developments of homes on the farm acreage. Keep it's history alive.
- » Quiet, rural
- » The same as it is now
- » Maybe a grocery store and another restaurant or two
- » An area comparable to Alden.

- » Hopefully much the same as the present
- » ...a thriving and vital place to live, visit and work

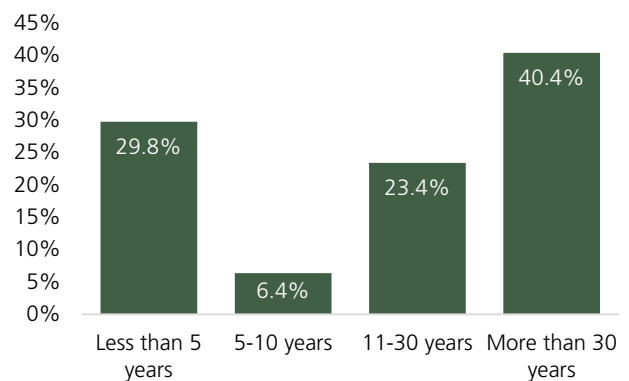
#### Question 4. Please classify your residency in Banks Township:

- » Year-round Resident-Homeowner
- » Year-round Resident-Renter
- » Seasonal Resident-Primary Residence in another Community
- » None of the Above



#### Question 5. How long have you lived in Banks Township?

- » Less than 5 years
- » 5-10 years
- » 11-30 years
- » More than 30 years



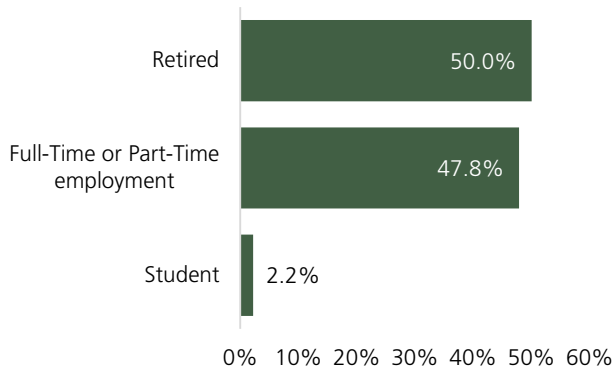
**Question 6. What category is your age?**

- » Under 18 years old
- » 18-30 years old
- » 31-45 years old
- » 46-56 years old
- » 65 years or older

The age distribution of survey respondents indicates that the majority are older adults, with 71.8% of respondents being over 56. This suggests that the survey primarily reflects the views of an older population. A smaller portion of respondents, 13.0%, are between 46-56 years old, and 10.9% are between 31-45 years old. Only 4.4% of respondents are young adults aged 18-30, and there were no respondents under the age of 18.

**Question 7. What is your employment status?**

- » Full-time or part-time employment
- » Seeking employment
- » Student
- » Retired



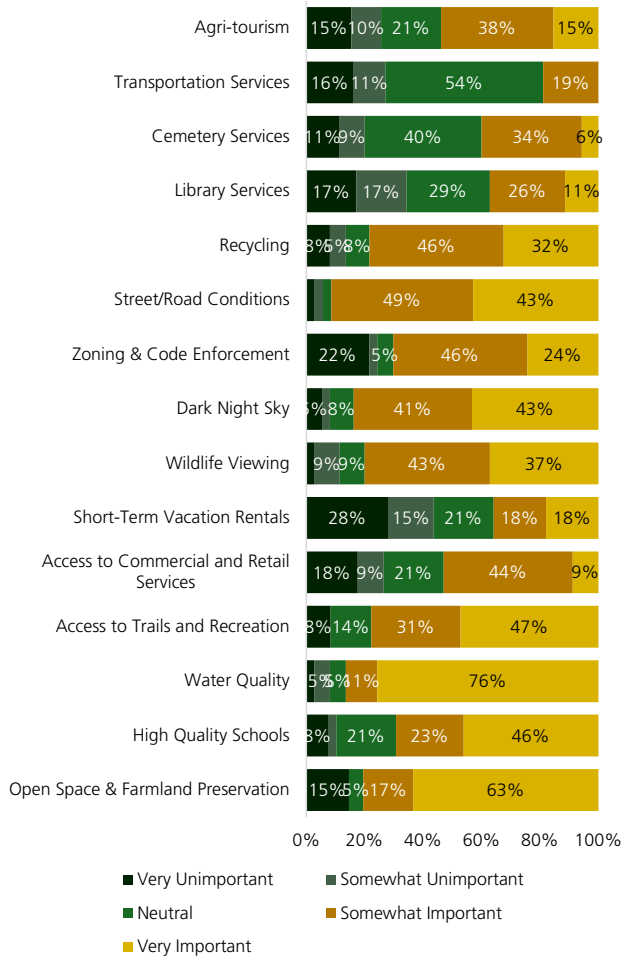
**Question 8. Please indicate the zip code where you work (if applicable):**

- » 49686
- » multiple
- » 48109
- » 49729
- » Na
- » work from home
- » 48034
- » 49729
- » 49729

- » 48933
- » 48005
- » 49729
- » 60630
- » 49648
- » 49729, 49720
- » na
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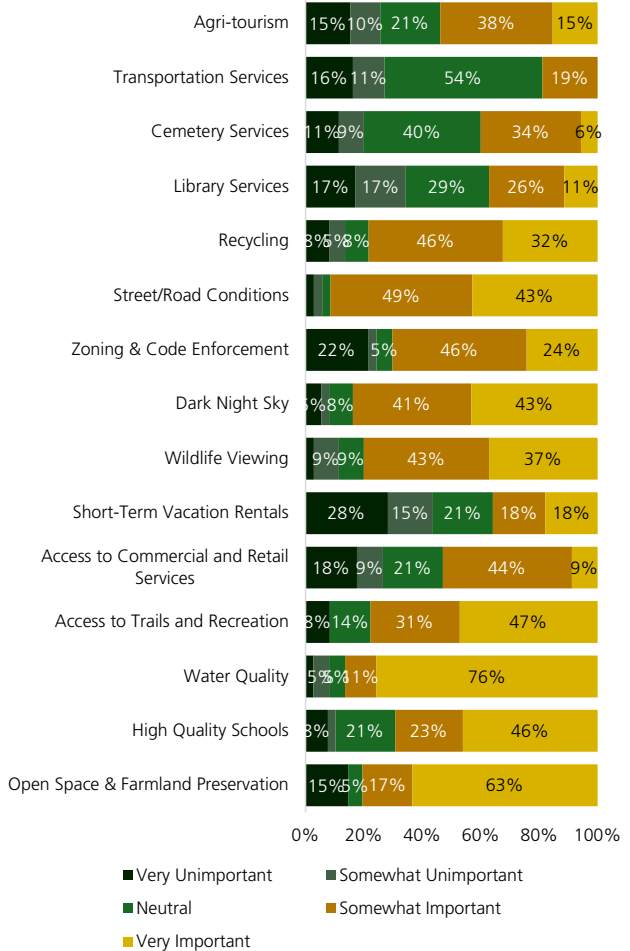
**Question 9: How important are the following in Banks Township?**

- » Agritourism
- » Transportation services
- » Cemetery services
- » Library services
- » Recycling
- » Street/Road conditions
- » Zoning and code enforcement
- » Dark night sky
- » Wildlife viewieng
- » Short term vacation rentals
- » Access to commercial and retail services
- » Access to trails and recreation
- » Water quality
- » High-quality schools
- » Open space and farmland preservation



### Question 10: Rate each of the following zoning issues as a priority for the Township.

- » Septic system inspections to protect water quality
- » Short-term rental regulation
- » Land for future conservation or recreation areas
- » Land for future residential development
- » Preservation of agricultural land



#### Comments:

- » More regulation (but NOT prohibition) of short term rentals would be appropriate.
- » Scenic beauty, slower quiet pace
- » Very important: management of invasive species, road maintenance & snow removal
- » Less congestion
- » Banning short term rentals
- » We should be able to mark each category!
- » Won't let me choose same answer on two categories
- » could only choose one selection of each importance rows

#### Comments:

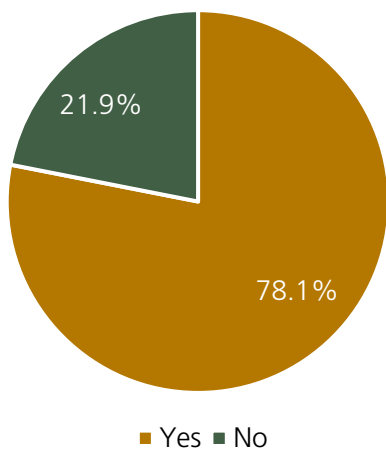
- » Blight control and strict enforcement of our rules re accessory buildings.
- » PRESERVE designated recreation and conservation areas
- » Management of invasive species
- » Ban short term rentals
- » We should be able to mark each category!
- » Again can't select same options
- » again, could only select one importance grade

**Question 11: The Banks Township Master Plan will include goal statements regarding the future of the Township. Please indicate your level of agreement with the following statements:**

- » Protect agricultural activities
- » Promote residential development and provide a variety of housing options
- » Develop more parks and recreational opportunities for residents and visitors
- » Encourage road maintenance and traffic control

**Question 12: Do you agree that Banks Township is currently providing adequate protection of its agricultural and rural character? If so, why? If not, why?**

- » Yes
- » No



**Comments**

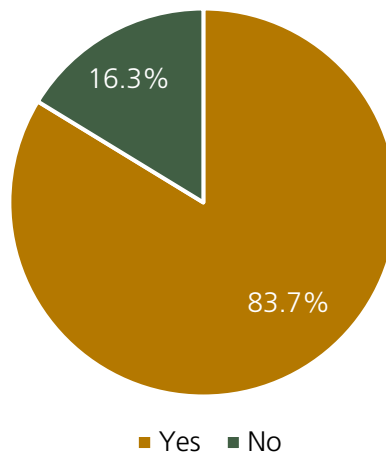
- » Please restrict camping to campgrounds and enforce the restrictions re accessory buildings on vacant land. Vacant property storage must not be a permitted use in Banks Township.
- » Liberalized storage on vacant land and camping outside of campgrounds with facilities will endanger us all as global warming's effects increase. Water quality, wildfires, squatting encampments, etc., are all real issues that result and are difficult for the township to ensure enforcement.
- » Farmers at increased risk due to reliance on weather patterns, subsidy funding, and lack of next-generation interest in farming.

If we don't have farms, we don't have food. The 2019 M.P. stated "encourage value added agricultural activities to make farming more viable". I think more can be done to assist our current agricultural land. Imagine agriculture businesses that ship Banks Township honey, maple syrup, bird seed around the county. Or Banks Township farm-to-table meat and produce and pre-packaged meal kits sold in regional/state-wide grocery stores and restaurants

- » Township has successfully held line on several developments that would have changed rural character; motocross track, and expansive 150+ year gravel pit adjacent to recreation, preserve, residential area
- » Probably the only business that is growing in the township
- » Lots of farms in area
- » I would hope so but have not asked any farmers lately.
- » Strong zoning control
- » Doesn't appear to be much growth. And that's ok
- » Unsure

**Question 13. Should Banks Township partner with conservancies, non-profit entities, private entities, and others to protect open space and important natural features?**

- » Yes
- » No



**Comments**

- » Research the experience of neighboring townships with such partnerships.
- » The Audubon Society, Tipp of the Mitt, Torch Conservation, C.A.K.E. Cisma, just to name a few.
- » Grand Traverse Land Conservancy

- » protect wild lands
- » Grand traverse regional land conservancy
- » provided control of activities would remain within the township and its residents
- » Little traverse conservancy
- » Conservancies in the area
- » Grand Traverse Conservancy
- » Land conservancies
- » ?

**Question 14. What recreational activities do you enjoy doing in Banks Township?**

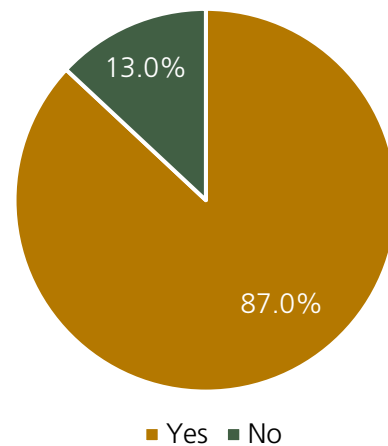
**Comments**

- » Kayaking, ATV/Dirt bike, visiting AgriTourism locations
- » Cycling, biking, hunting, fishing, hiking and foraging.
- » Hiking, biking, fishing, kayaking, swimming
- » Hiking trails and shorelines, bird watching, night sky viewing.
- » Walking trails, walking beaches, swimming, boating, relaxing, sunset watching, dining
- » Hiking, biking, kayaking, running, etc
- » Boating fishing
- » Hiking and enjoying the water
- » boating - all kinds
- » Beach, walking trails, wineries.
- » Walking, boating, snow shoeing
- » Hiking
- » Hiking, cycling, wine tasting
- » Boating, hiking trails, rural peacefulness
- » Bicycling, hiking, swimming, boating
- » Kayaking, trail riding, boating, fishing, hiking
- » Boating, fishing, kayaking, seasonal road exploration, genealogy.
- » Fishing and ORVs
- » Walking they won't let nothing in only water sports
- » Hiking
- » Kayaking, walking
- » hiking, biking, kayaking, sailing
- » None available

- » Nature hikes
- » Wildlife observation and forest hiking.
- » Hiking, kayaking, beaches.
- » Hiking, biking, kayaking, swimming, gardening
- » Beaches
- » Hunting and fishing
- » Boating, kayaking, hiking
- » Hunting
- » Hiking water sports biking
- » Hike/ Bike/ snow shoe
- » Walking, parks, sledding,
- » Walking the beaches to pick up any trash found.
- » Antrim Creek park
- » Hunt and fish
- » Walking, beaches, biking
- » Biking
- » Biking, Walking, Kayaking

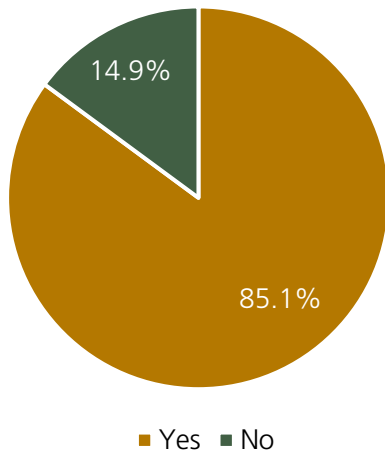
**Question 15. Would you support the continuation of a Township millage to repair and upgrade roads in the Township?**

- » Yes
- » No



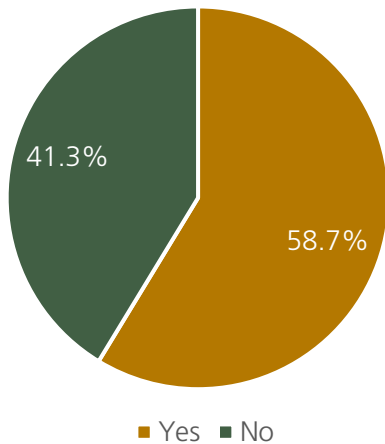
Question 16. Would you be supportive of non-motorized trails and expanded recreational opportunities for Township residents and visitors?

- » Yes
- » No



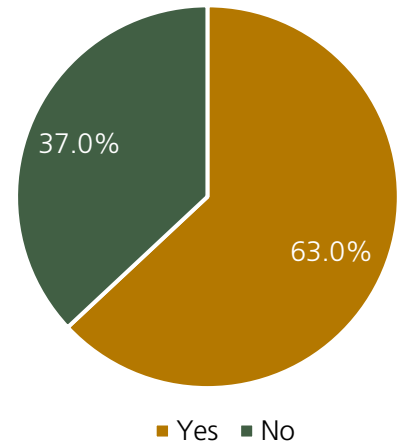
Question 17. Would you be supportive of expanded ATV, UTV, and snowmobile trails for Township residents and visitors?

- » Yes
- » No



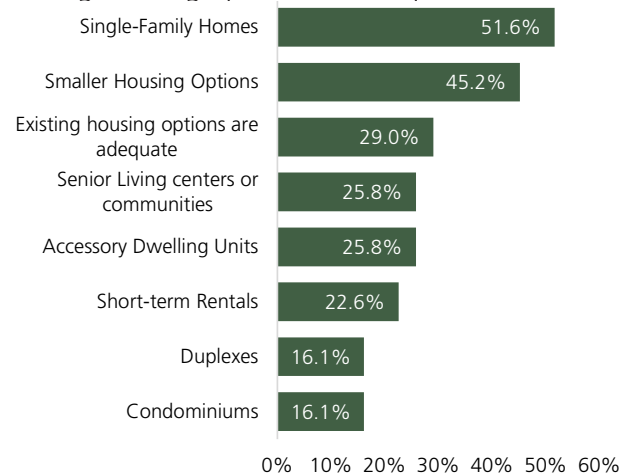
Question 18. Would you support a millage to pay for new recreational trails?

- » Yes
- » No



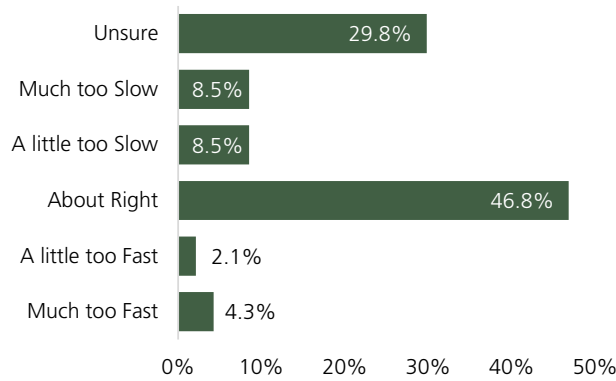
Question 19. What type of housing (if any) does Banks Township need more of? Please check all that apply.

- » Condominiums
- » Single-family homes
- » Smaller housing options
- » Duplexes
- » Accessory dwelling units
- » Senior living centers or communities
- » Short-term rentals
- » Existing housing options are adequate



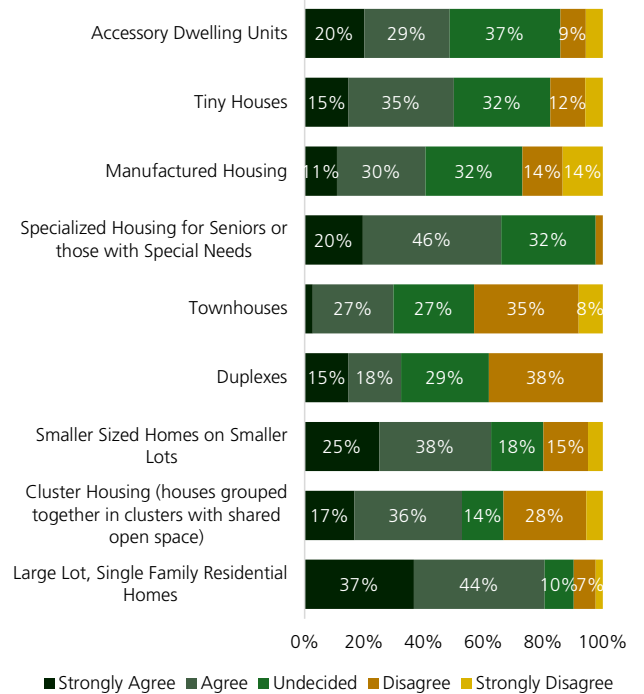
**Question 20. Looking back on the last 10 years, how do you feel about residential growth in Banks Township?**

- » Much too fast
- » A little too fast
- » About right
- » A little too slow
- » Much too slow
- » Unsure



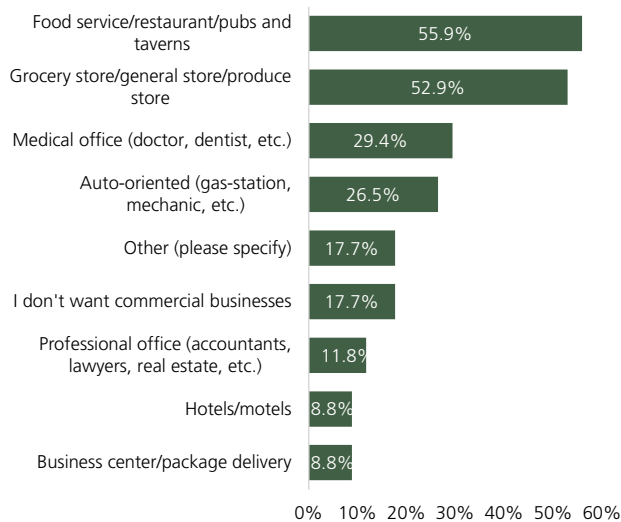
**Question 21. If Banks Township continues to grow, please indicate how you agree with the following housing types:**

- » Large lot single-family residential homes
- » Cluster housing (houses grouped together in clusters with shared open space)
- » Smaller-sized homes on small lots
- » Duplexes
- » Townhouses
- » Specialized housing for seniors or those with special needs
- » Manufactured housing
- » Tiny houses
- » Accessory dwelling units



**Question 22. What type of new commercial businesses would you like to see in Banks Township, if any?**

- » Grocery store/general store/produce store
- » Food service/restaurant/pubs and taverns
- » Professional office (accountants, lawyers, real estate, etc.)
- » Medical office (doctor, dentist, etc.)
- » Auto-oriented (gas-station, mechanic, etc.)
- » Business center/package delivery
- » Hotels/motels
- » I don't want commercial businesses
- » Other (please specify)

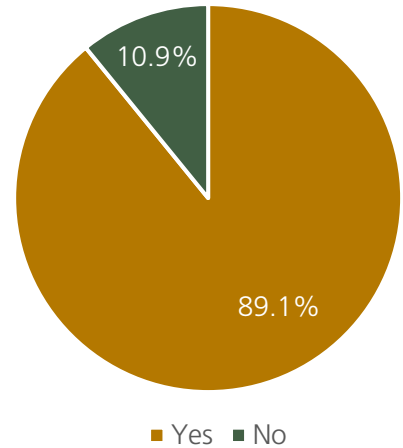


**Comments**

- » Anything to boost downtown.
- » After reviewing the 2019 Master Plan statistics and demographics, I can't help but conclude that Township would benefit with a technical and/or trade school extension. Northwestern Michigan College and Northwest Career Tech are both options that could easily be approached for expansion to Ellsworth. Having an education hub in/near the Village would promote greater opportunities for those unable to travel to the established locations. A community will be attractive to potential businesses/investors if it can demonstrate the ability to provide employees.
- » Industrial needs to be avoided
- » Sporting goods, maybe?
- » Plumbers, electricians
- » No comment

**Question 23. Does your household have Internet service? If so, what is the quality/reliability of your Internet service?**

- » Yes
- » No
- » If Yes, what is the quality/reliability of your Internet service?



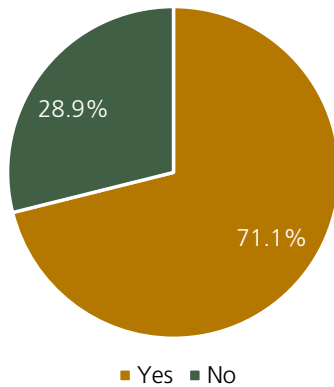
**Comments**

- » Service is good.
- » Excellent
- » Excellent
- » 100%
- » Excellent (Spectrum)
- » Very good
- » Good
- » high quality and very reliable
- » Great
- » Awesome truestream
- » Excellent
- » A-1
- » Good
- » Good
- » Excellent
- » Very good, Trustream
- » Sometimes unavailable during storms
- » Adequate
- » Excellent
- » it's okay
- » Good

- » Pretty good.
- » Adequate
- » Good
- » Awesome with truestream!
- » It is satisfactory but expensive.
- » Good
- » Excellent
- » Good
- » Wonderful
- » Good
- » Good
- » Awful. I have best Truestream package and it is bad
- » Ok
- » Reliable

**Question 24. Would you support regulations relating to wells, septic systems, and stormwater runoff as part of an effort to protect water quality in Banks Township?**

- » Yes
- » No



**Question 25 How can Banks Township attract employees and volunteers to serve on the Banks Township Fire and Rescue Department?**

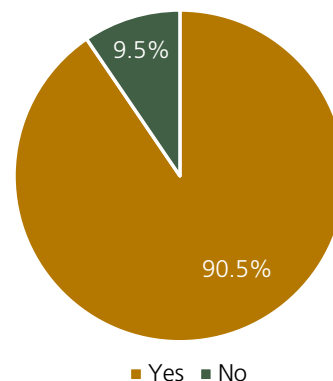
**Comments**

- » Inform residents about the commitment.
- » Unknown
- » Perhaps throughout the year offer a few "open house" days with the option of offering some free training. Look closely at marketing methods to attract those who are interested in community involvement, collaboration, and safety.

- » advertise in local paper, facebook page
- » Compensation should be competitive.
- » Higher pay
- » Affordable housing conveniently located, paid training, other benefits to serving.
- » Get them interested when they are seniors in high school to volunteer, then after they turn 18 maybe they will continue if staying in the area
- » Local jobs
- » Training
- » Continue promoting the group and the comradery of the team.
- » Give them up grade tools to use like radios or whatever they need
- » Pay for trainings, outreach activities at the high school
- » More pay and benefits
- » na
- » Unsure
- » Pay them
- » Hold open house at fire hall to show off the equipment and gear AFTER cleaning up and sprucing up the fire hall
- » Give incentives
- » I don't know.
- » Free meals at Friske's
- » Reach out to younger folks

**Question 26. Would you support a substation of the Jordan Valley EMS Authority in Banks Township?**

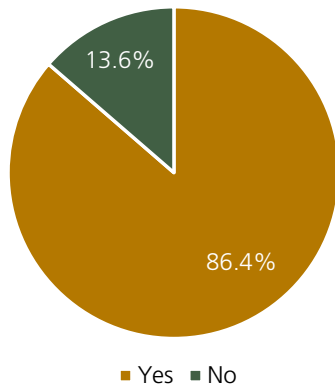
- » Yes
- » No



»

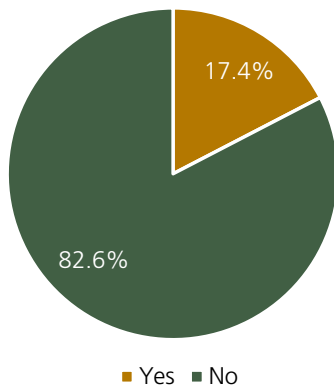
Question 27. Would you support a Township millage to fund emergency services in Banks Township?

- » Yes
- » No



Question 28. Have you rented the Banks Township Hall? If so, for what purpose?

- » Yes
- » No

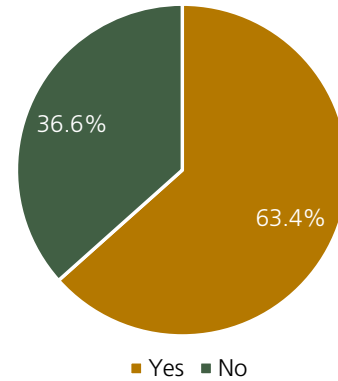


**Comments**

- » Wedding
- » Party
- » Graduation
- » Meeting
- » Family reunion
- » Wedding, showers, graduation

Question 29. Would you be willing to contribute your time/skills toward community services or youth education in the Township?

- » Yes
- » No



Question 30. Please feel free to comment below regarding any suggestions you may have that were not addressed in the survey.

**Comments**

- » Re #29, maybe.
- » The short-term rental questions are unclear. I feel they are vital and should be regulated. Vacant property storage as well as expanded camping on lots of any size (instead of in the plentiful campgrounds with facilities) will put our community at risk. Wildfires, squatting, blight, garbage, groundwater contamination, etc. will result and will be difficult, if not impossible, to monitor. Also, what is an accessory building? Should be defined herein.
- » Preservation of rural character is paramount. Development is great, but not at risk of losing rural appeal, it's who we are. Continue to be watchful of industrial development whether factories, gravel pits, large scale solar or wind. There are pressures to develop, mostly by those who would profit, continue resist the pressure or our quaint little town will no longer be.
- » the focus of development should be in the already established commercial areas such as Ellsworth and US31 Atwood. Large lots

and farm land should be preserved which is why many of us love this area. Housing is important but it should be done with a thoughtful way of planning on where certain types of housing should be located.

- » This was a well-constructed survey. Thank you for seeking input.
- » Have enjoyed living in banks twp
- » Thank you for making the survey available.
- » please continue good cemetery care, support Antrim County Nature Area & schoolhouse repair
- » No more pay raises to employees without first being voted on by the citizens of bankstownship!
- » No more Dollar Generals, please
- » #1 issue - Ban short/control short term rentals.
- » Concern over the lack of interested, qualified candidates for public office
- » This survey was ridiculous, in each section you couldn't pick more than 1 option (agree, disagree, strongly agree etc...) even though it said to pick all that apply, couldn't answer most of the questions.
- » It was not easy to find this survey. There should be options to answer the questions or space to explain. There was at least 1 misspelled word (Medial/medical).
- » Can't accurately answer because the survey won't let you use toggle options more than once.

