

New Buffalo Township

Community Master Plan

July 2026

DRAFT for Distribution

ORDINANCE / RESOLUTION

NEW BUFFALO TOWNSHIP
BERRIEN COUNTY, MICHIGAN

NEW BUFFALO TOWNSHIP BOARD OF DIRECTORS
RESOLUTION ADOPTING THE
NEW BUFFALO TOWNSHIP COMMUNITY MASTER PLAN

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

WHEREAS, the New Buffalo Township Planning Commission has prepared a draft master plan for the municipality, to update and replace its previous community master plan, meeting all statutory requirements set forth in the MPI

REPLACE

WHEREAS, the New Buffalo Tov distribution of the draft New Buffalo Township Community Ma arious entities listed in the MPEA, for review and comment purposes, and

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

WHEREAS, the Planning Commission finds the proposed Master Plan as submitted for the public hearing is desirable and proper, and furthers the land use and development goals and strategies of the Township, and has passed a resolution recommending adoption of the plan to the Board of Directors;

NOW, THEREFORE, the New Buffalo Township Board of Directors hereby resolves to adopt the updated New Buffalo Township Community Master Plan as submitted for the public hearing, including all the text, charts, tables, maps, and descriptive and other matter therein intended by the Planning Commission to form the complete Master Plan, including the Future Land Classification Map.

CERTIFICATE

I hereby certify the foregoing resolution was approved by a majority of the members of the New Buffalo Township Board of Directors at a regular meeting held on August 19, 2019 in compliance with the Open Meetings Act.

Motion by: Heit

Seconded by: Zabicki

Roll Call: Yes: Rahm, Zabicki, Heit, Rogers. NO: n/a Iazzetto Absent

Acknowledgments

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1 INTRODUCTION

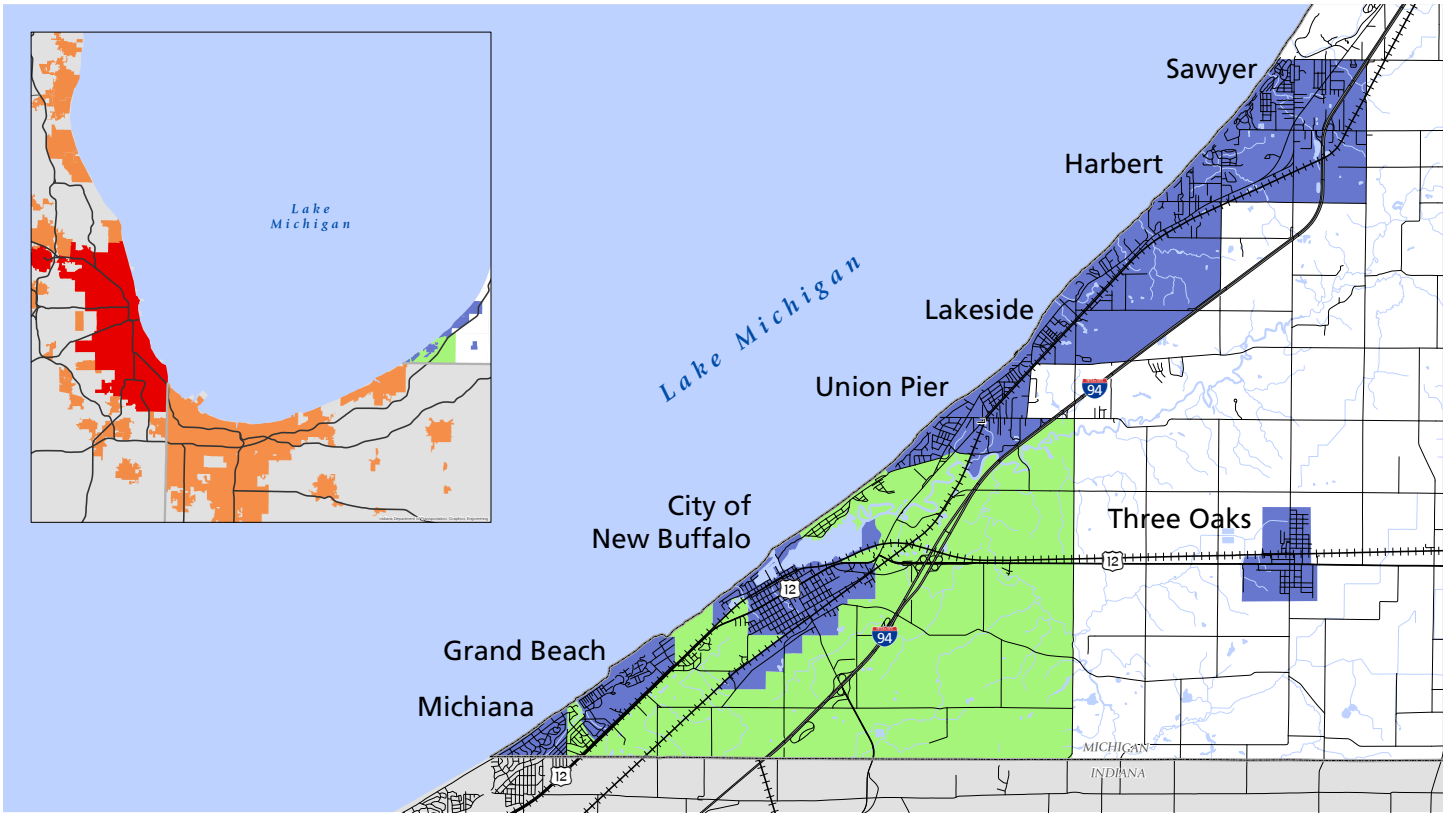
THE NEW BUFFALO TOWNSHIP COMMUNITY

REGIONAL CONTEXT

New Buffalo Township is Michigan's gateway, located on the border of a tri-state area with Indiana and Illinois. Exit #1 from Interstate 94 will land a traveler directly in the Township, an easy landmark for travelers looking for amusement and diversion. In many ways the Township is well-positioned to be a recreational and resort area for the region. I-94 connects the Township to the major metropolises of Chicago and Detroit, while the beautiful Lake Michigan and Galien River coasts beckon. A long coastline and easy access by car, boat, and train have put the Township on the map as seasonal destination.

The Township is in Berrien County in the southwest corner of Michigan, part of a larger region that is known as Harbor Country. Harbor Country refers to the stretch of coastline that connects a string of small municipalities in west Michigan: New Buffalo City and Township; the Villages of Three Oaks, Michiana, and Grand Beach; and the unincorporated places of Union Pier, Lakeside, Harbert, and Sawyer. This trademarked region has become known as a getaway because it offers arts and culture, food and drink, and natural beauty. The Harbor Country Chamber of Commerce promotes the region as a

MAP 1: HARBOR COUNTRY REGIONAL CONTEXT



NEW BUFFALO TOWNSHIP

Harbor Country Regional Context

Data Sources: State of Michigan Geographic Data Library, New Buffalo Township, Berrien County, Indiana MAP

- Township Boundary
- State Roads
- All Roads
- Railroads
- Rivers / Streams
- Lakes / Ponds
- Cities and Villages
- New Buffalo Township

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whole with an understanding that tourism industry is bolstered by the strength of its collective identity.

PLANNING CONTEXT

New Buffalo Township recognizes that it exists within a regional network of communities, none of which is an island unto itself. The City of New Buffalo, Village of Michiana, and Village of Grand Beach are all nestled within the geographic boundary of New Buffalo Township. The City of New Buffalo, geographically surrounded by the Township, operates autonomously but is connected to the Township culturally and by proximity. Grand Beach and Michiana are Villages within the Township's borders, so they are considered part of the Township for most purposes but do have some independent authority. Union Pier is a recognizable settlement with no formal governmental entity, and it straddles the border between New Buffalo and Chikaming Townships. By reviewing the master plan goals, objectives, and future land use strategies of neighboring communities, New Buffalo Township can better coordinate growth and economic development in a way that is mutually beneficial for all communities.

Each community articulates a unified desire to preserve and protect the Lake Michigan shoreline. A coordinated approach to managing this common resource will ensure the public has access to this gem while still safeguarding water quality and critical dunes areas.

From a future land use perspective, the Village of Michiana and the Village of Grand Beach are both predominantly residential. The areas of NBT that border these Villages are also largely residential, indicating compatible land uses along these borders. Both Villages articulate a desire to preserve single family residential land uses.

Because the City of New Buffalo serves as an economic engine for the region, there are more land use categories in the City and more opportunities for inconsistencies in land use. For example, there is industrial land in the City adjacent to New Buffalo Township's Mixed Use Town Center and Medium–High Density residential. Additionally, there is a core neighborhood zone in the City that is adjacent to land categorized in New Buffalo Township as Industrial, which could present a conflict. New Buffalo Township will likely benefit from open communication with surrounding communities to develop land use policies that are not in conflict with one another.

The Township also benefits from coordination at the regional level. It is part of the Southwest Michigan region, which developed a Non-Motorized Transportation Plan in 2011 that connects the northern portion of the Township with US-12. Many municipalities are part of the Marquette Greenway coalition to link New Buffalo with Calumet Park in Chicago, a journey of 58 miles that is almost halfway completed through the coordination efforts of the Northwest Indiana Regional Planning Commission. Nonmotorized Another theme that emerges in the master plans of surrounding communities is the desire to develop a connected network of safe, reliable non-motorized trails for recreation and transportation. There is a trail system that extends beyond the borders of any one community, and by continuing to make connections in a coordinated way, these communities can facilitate economic development and foster placemaking.

WHAT IS A MASTER PLAN?

The Michigan Planning Enabling Act (PA 33 of 2008) enables municipalities to write a Master Plan that broadly guides development to meet current and future needs and promotes the health, safety, and general welfare of its residents. The process of creating a Master Plan asks a community to pause from its busy daily operations of running a municipality, and look to the future. As a policy document that comprehensively inventories and analyzes the elements that makes a community tick, it is essential to include as many stakeholders into the process as possible. Through public engagement, the Master Plan identifies key challenges the residents face, and focuses on finding a shared vision and developing goals that could help achieve that vision in perpetuity. More specifically, the Master Plan collates a vision statement, an Action Plan with specific strategies, tools for making coordinated land-use decisions, and an assessment of current programs, services, structures, and infrastructure into one document to inform how the community will plan for its future.

HISTORY

The following is condensed and excerpted from the New Buffalo Township Master Plan (1998), authored by Quincy White, Secretary of the New Buffalo Township Planning Commission.

Once receding glaciers left the enormous gouges that filled to become the Great Lakes, glacial and fluvial deposition created the inland areas, while dunes along the shore were left by the retreating shoreline. The southeast corner of Lake Michigan contained alternating wetlands and forests of beech, oak and maple.

In 1675, Father Jacques Marquette came down the Saint Joseph river, which he called the River of the Miamis after the Indian tribe living along its banks. Four years later, another European party encountered the Potawatomis, who farmed in villages in the summer and migrated to winter hunting grounds in the fall, living in dome-shaped wigwams or large, bark-covered huts. They made maple sugar and enjoyed a bounty of fish and game. During the passenger pigeon migrations, the flocks of the large birds were so thick they could be felled "even with poles and club wielded by men standing on dunes."

The territorial legislature of Michigan created Berrien County on October 29, 1829. By the next year, the federal township and range system of land survey had outlined the section roads that defined inland borders today. In the Chicago Treaty of 1833, the Indians ceded all of Berrien County except a few reservations. Pokagon, second ranking Potawatomi chief who may have lived near the mouth of the Galien river and later established a tribal village in Bertram Township, sought and received permission to move his settlement to Cass County. His descendant, Simon Pokagon, educated at Oberlin, petitioned Lincoln and Grant for payment for lands.

The city of New Buffalo came into being 1834, when Captain Wessel D. Whittaker grounded his schooner Post Boy in the mouth of a small stream called State Creek near the present village of Grand Beach. The ship was destroyed, but Captain and crew survived and walked to Michigan City, where there were taverns that could provide food and shelter. On his way back up the coast to report the loss, he was struck by advantages and beauty of the spot where the Galien River passed through Lake Potawatomi into Lake Michigan. Lake Potowatomi, since drained by the sawmills, was, by varying accounts, two miles long, a half mile wide and up to ninety feet deep or four miles long by a mile wide and fourteen feet deep. It is now just "a lazy bend in the river."

At the land office in Kalamazoo, Captain Whittaker made arrangements to acquire a large tract of land around the harbor mouth and returned home to Buffalo, New York to sell half interest to his employers for $13,000. They named their new city New Buffalo.

The first building was a 15 x 14 foot log cabin at the corner of Whittaker and Merchant Streets, where the first four settlers, Wessel Whittaker, Henry Bishop,

Freeman Clough and William Hammond slept on pine boughs laid across one side of the room. Soon there was Whittaker & Co.'s waterfront warehouse and store, a lodging house for travelers, and a sawmill. The first woman to arrive was Mrs. Eber Knight, whose descendants still live here.

Michigan created New Buffalo Township on March 12, 1836, just before it became a state. Five days later the Village of New Buffalo was incorporated. The township included what are now Three Oaks and Chikaming Townships until they were split off in 1856. More settlers, many of them Whittaker's relatives, followed him there, until development was stalled by the national Panic of 1837.

Harbor improvement was a priority. After a favorable Army survey in 1838, the government built a lighthouse in 1839. Unfortunately, it lasted only until 1857, when it became the first local victim to the lake's shifting shoreline.

Railroads had begun the stitch the country together with iron thread, and in 1849 New Buffalo was the end of the Michigan Central Railroad line. Over 100,000 passengers that year, plus freight, stopped to shift to other means to continue to Chicago or other points west. Many stopped at New Buffalo for a few hours, or if the weather was bad enough, a few days. New hotels, restaurants, and stores thrived. The railroad built piers and improved the harbor. Three new Ward Line steamers ran to Chicago and Milwaukee. Sidetracks appeared every mile or so along the railroad, opening up the lumber industry.

But just four years later, in 1853, the Michigan Central extended its line through Indiana to Chicago. Passengers didn't stop, and the town lost half its size. The boom was over. But land had been cleared; improvements made. Soon there was a new group of settlers, German mostly. Wilson Road was called Germany Road. A newspaper, several churches, and a medical association were formed by 1870.

The roads opened to the north as well as the south, with as many as sixteen coaches a day between New Buffalo and St. Joe. In 1870 this route was covered by a new railroad line, which was required to have a stop every five miles for the benefit of the farmers. The next to last stop was Townline, which quickly acquired a post office and became Union Pier. By 1880, the township's population was 1198, an increase of 376 people (46%) over the previous twenty years.

Isaac O. Smith farmed 165 acres on the lakefront between New Buffalo and Union Pier. In 1893 he built a resort hotel for travelers on their way to the famous Columbian Exposition in Chicago. It had ten rooms, a ballroom, and ten cottages. Part of the foundations of the hotel and one of the cottages (much modified) remain today.

Thus began the parade of visitors from the west. Camps and youth facilities were built, including Camp Sokol. Floyd R. Perkins bought 600 acres of dunes and

woodlands for a shooting preserve, then expanded it to form the Grand Beach Company with almost fifty cottages, a nine-hole golf, course and a train stop by 1911. The railroad became a significant local employer in 1921 when the Pere Marquette line put in new tracks, coaling stations, a roundhouse, and a 56 room hotel. Local industry - a pickle factory and a glass factory - and local farms continued and prospered, but the growth industry was the people from across the lake. In the 1920s, families rented small uninsulated cabins for a week or a month, arriving first by train and then by motorcar on US-12. Even in the Depression of the 30s, they came if they could afford it. A tourist Information Center was opened in 1934.

After the Second World War, many of the renters were moving to the suburbs, but the city dwellers who did come wanted more: they were repeat visitors and tended to buy as well as rent. The cabins gradually gave way to winterized second homes, which seem to become larger and more elaborate each year. Marina facilities started when Harold and William Guhl offered two boats for rent and live bait in 1947, growing into today's dredged harbor with moorings on both sides of the bridge. The village became a Home Rule City in 1965. While industry continues to grow slowly (plastic injection molds, steel castings, and wooden trusses) and farms continue to operate (from soy beans to llama ranching), the new businesses are restaurants, antique stores, bed-and-breakfasts and even hotels. Partly by plan and partly by geography, New Buffalo Township is still, as its 1928 arch proudly proclaimed, The Gateway of Michigan.

Sources listed:
The New Buffalo Story 1834-1976, The New Buffalo Area Bicentennial Committee
Sketch Development Plan for New Buffalo Township (1978) New Buffalo Township Planning Commission
Chikaming Township Master Land Use Plan 1992-2021 (1992) Chikaming Township Planning Commission
Profile of New Buffalo Township (1998 draft) Berrien County Economic Development Department
Nature Magazine vol. 15 no. 1 (1930) (Simon Pokagon)
Primitive Man in Michigan (1925)
Legends of the Old West (1875)
New Buffalo Recollections (1985) Savage (Lake Potawatomi)
Early-Chicago Reminiscences (1882) Cleaver (LaPorte Road)

New Buffalo Township Overlook



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COMMUNITY PRIORITIES & PREFERENCES

New Buffalo Township's community engagement strategy was designed to reach both full-time and part-time residents as well as the business community. To accommodate the geographic separation of second-home owners and the time constraints of business owners, the Township decided to develop customized online surveys to address each group. Many of the questions on each survey were tailored toward their intended subjects, and a few questions were asked in comparable form across all three groups.

Postcards were sent to each property and business owner in early 2018 which provided a link to a project web site that directed participants to the three surveys. Over the course of several weeks, responses were collected from 213 year-round residents, 343 second homeowners, and 17 business owners. Comparing these figures to data from the Township's assessing office, this represents about 20% of year-round residents, 13% of second homeowners, and 11% of businesses.

The results from these surveys are the basis for setting goals and policies that guide the Township's growth and development. More pointed questions in the survey help distill general sentiments into objectives and priorities and provide clarity for decision-makers when confronted with tough tradeoffs that have multi-faceted implications. This chapter contains a high-level summary of the

Figure 1: Postcard invitations to take the Master Plan surveys



participants and their responses. Responses to specific questions are shown where they inform the text throughout the report, and a detailed question-by-question analysis is provided as an Appendix.

COMMUNITY RESIDENTS

Of the full-time residents who responded to the survey, the largest proportion (50%) have lived in the Township for longer than 15 years. Almost all respondents were retired homeowners earning higher than the median household income, in households comprised of two persons, with no children in the local school system. Generally, full-time residents felt that the Township has seen unfavorable changes over time. They remarked the Township has become more crowded and congested, specifically in the summer months. One resident commented that it can longer be considered a "sleepy town." Its growth, much of it perceived to be by tourists, is linked to the development of condominiums, commercialization, and the Township prioritizing money from out-of-state second homeowners. The addition of an Amtrak station has made New Buffalo Township more accessible, for better or for worse. There is angst that not enough is being done to preserve the shoreline, and fear that people will lose their homes to erosion. A call for action is implied in the comments, and a worry that

tourism as a main industry will accelerate the destruction of the shoreline. Similarly to other groups surveyed, "Lake Michigan" and "beaches" were recorded as "critical factors" in attracting residents to New Buffalo Township by most survey-takers (71% and 66%, respectively). Trailing the top two responses were its "small-town feel" (44%) and "outdoor recreation" (42%). When it comes to leisure, though, many of the residents choose to cross the state line. Even as residents tended to stay closer to home for dining, either in the City of New Buffalo or the St. Joseph/Benton Harbor area, 62% travel as far as Chicago to dine. Entertainment sees similar results, with people traveling to Indiana or Illinois. Residents also to leave for medical care: aside from St. Joseph, most of the options selected for medical care are located out of state, to "Chicago and the suburbs (56%)," "Michigan City (47%)," "LaPorte (19%)," and "South Bend/Mishawaka (16%)." Chicago, the most popular location to receive medical care, is over an hour away!

Year-round residents voted that their needs not being met were "cellular service (18%)" and "transportation choice (23%)." Most of them commute and run errands by personal vehicle but are looking for another convenient mode to get around. Many needs were categorized as "room for improvement:" "events and gatherings (52%)," "local food and drink scene (50%)," "nightlife (38%)," "grocery and convenience retail (37%)," among others. "Housing affordability," however, was split at 29% by respondents who think there is "room for improvement" and others whose needs are fully met. The split could be in the understanding that housing choice and housing affordability are correlated; a range of housing options typically translates to a range of price points.

SECOND HOMEOWNERS

Second home residents were sought out specifically for the Master Plan because their perspectives matter greatly, both as property investors and as part-time residents, but their characteristics and preferences are harder to capture through traditional methods, which often record data based on primary place of residence. The seasonal influx of residents and vacationers causes planning challenges, and these questions are aimed at understanding how the Township is perceived by people from this unique vantage point.

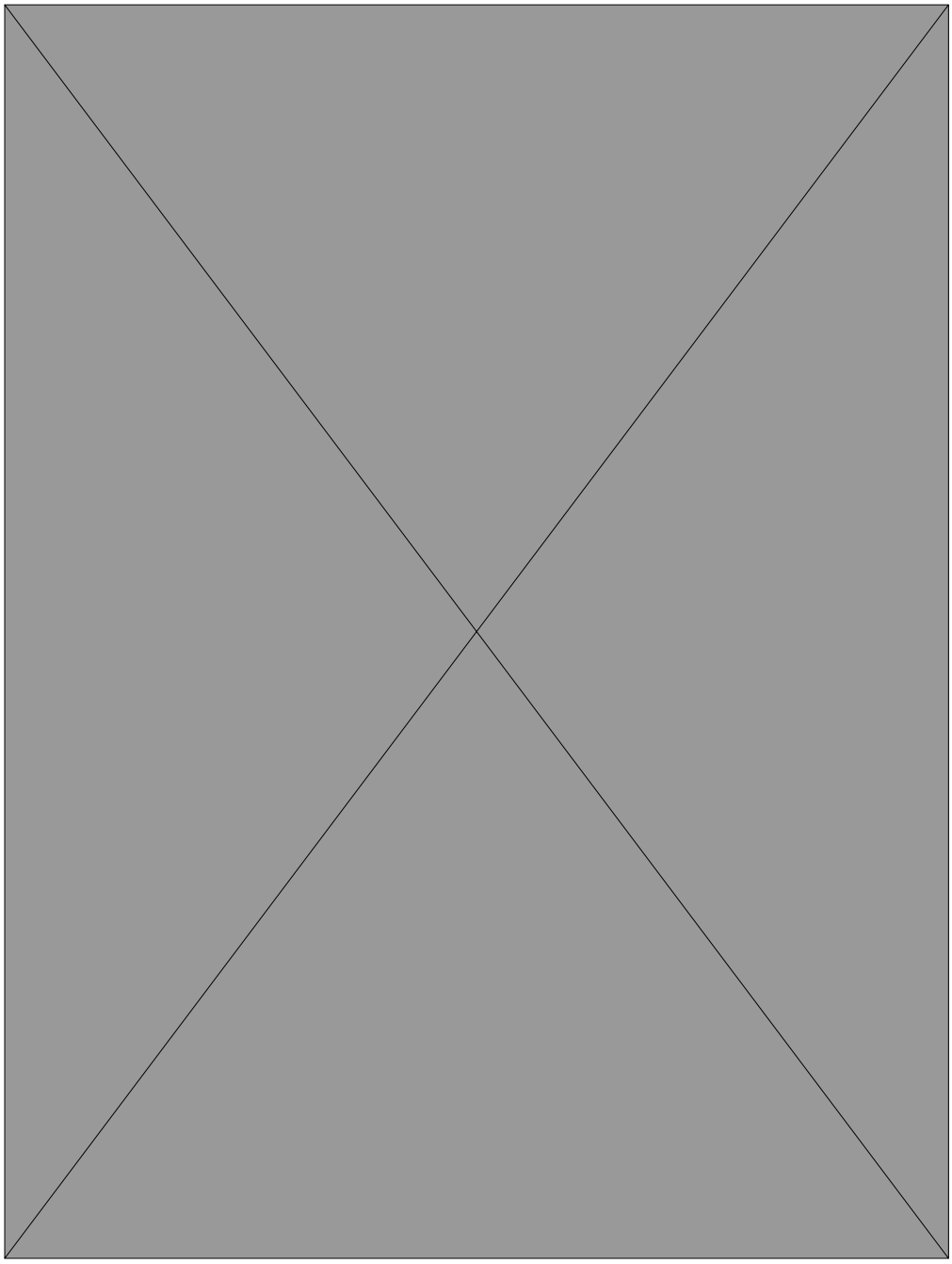
Almost half of the respondents purchased a home in the Township more than 15 years ago, and typically spend the summer months there—an average 10 days per month compared to 1-5 days per month in the off-seasons. Critical to their decision for buying property in the Township is Lake Michigan and its beaches, and also that it is "within commuting distance to my principal residence." Some comments also revealed that nostalgia and tradition are important factors for families that have been tied to this place for up to 100 years. Most of the second homeowners' primary residence is in Illinois, and their net annual household incomes of over $200,000 are significantly higher than the median household income of full-time Township residents.

Two-thirds of survey-takers said that "access to the lake" is a critical factor in their decision to spend time in the Township, and are correspondingly seriously

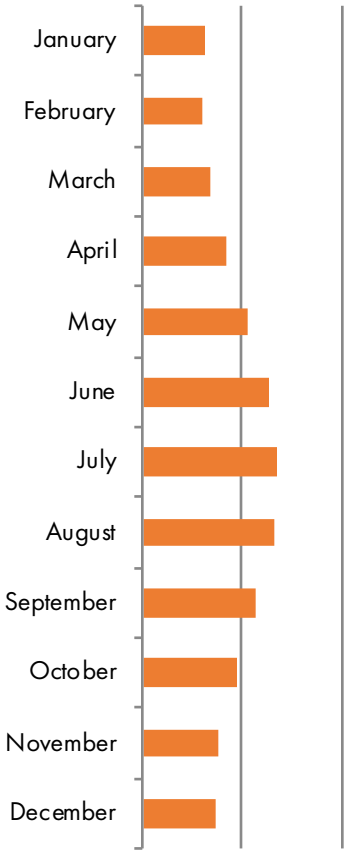
TABLE 1: TRAVEL FOR SHOPPING, DINING, AND ENTERTAINMENT

SHOPPING	
#1	Michigan City (94%)
#2	South Bend/ Mishawaka (83%)
#3	Chicago and suburbs (67%)
DINING	
#1	City of New Buffalo (93%)
#2	Chicago and suburbs (62%)
#3	St. Joseph/Benton Harbor (52%)
ENTERTAINMENT	
#1	Chicago and suburbs (90%)
#2	Michigan City (36%)
#3	St. Joseph/Benton Harbor (32%)

MAP 2: ZIP CODE OF PRIMARY RESIDENCE



Which portions of the year do you typically spend in New Buffalo Township? Please check all that apply.



concerned about disappearing beaches. Many recall the pre-erosion coastline, having purchased lakefront properties under the assurance that the Army Corps of Engineers would protect the beaches, and are disappointed that little effort has been made. Second homeowners also said they would spend more time in the Township if there were reliable cell service (47%) and internet service (44%). As the economy becomes more virtual, and location matters less, this finding seems to imply that part-time residents would consider spending time working in New Buffalo Township, if the infrastructure could support connection to their offices back at home. This group was also asked if anything was missing that would make their time more enjoyable in the Township. The two most common responses were a "lack of a downtown" and "beach access," revealing pressures on the City of New Buffalo as well as on the shoreline.

At the time of the writing of this master plan, short-term property rental practices are becoming a mainstreamed disruption in the traditional lodging market, and New Buffalo Township's second homeowners were asked about their participation. The majority of second homeowners from this survey reported that no reservations are completed as a short-term rental on their property. Those that have participated in the short-term rental market do not appear to be commercial-style operations: they reported hosting between 3 and 20 reservations all year, which would mean at most two reservations per month, on average. Certainly, during the more popular months, the reservations would exceed the average, but in general, the number of reservations that are considered "too many" should be defined by the community. Overwhelmingly, respondents only have one property available for short-term rentals (90%). Correspondingly, survey-takers responded that the additional income generated from short-term rentals is not a financial necessity for keeping the home.

BUSINESS OWNERS

Insight from business owners help gauge how well the economy is functioning. Because it is a seasonal community, there are wealthy vacationers and lower-income service workers. The questions seek to understand how a bifurcated population affects the labor supply and the longevity and health of local businesses. The majority of business owners who responded have operated a small business in the Township for 15 years or longer. The table below compares the industries reported by survey respondents to those captured in a summary of Township businesses provided by the proprietary data and GIS company Esri. Retail and Accommodation/Food Services establishments were well-represented both in the Township and in the survey, and the proportion of respondents in the Construction and Art/Entertainment/Recreation categories closely matched their occurrence in the Township. Real Estate and Transportation/Warehousing were both a bit overrepresented, whereas it would have been good to have heard from the Services, Professional, and Public Administration sectors. Overall, a good mix of responses was achieved from a variety of sectors with employees who can be expected to have diverse skill sets and educational backgrounds.

In general, the businesses stay open year-round, employing few or no seasonal workers – perhaps a surprise considering the top three sectors represented are dependent on either customer flow or weather. Over two-thirds of them "plan to continue [their] business at its current size" (11 of 17) and another three businesses "plan to expand." This is reassuring news and is indicative of a confidence that the business community is on a positive trajectory. Like the other groups surveyed, business owners said they were compelled to invest in the Township primarily because of Lake Michigan and its beaches.

The vast majority of survey-takers (14 of 17) reported an adequate labor supply, although almost half (6 of 14) say "not comfortably," and the remaining three respondents say they have "experienced at least one acute labor shortage that has affected their business." Low-skilled workers are "easiest to find and hire," but are just as difficult to retain as skilled trades, white collar, and executive-level

TABLE 2: BUSINESS SURVEY RESPONDENT INDUSTRIES

INDUSTRY BY NAICS CODE	TOWNSHIP BUSINESSES		SURVEY RESPONDENTS	
	Number	Percent	Number	Percent
Accommodation & Food Services	25	14.1%	2	14.3%
Other Services (except Public Administration)	19	10.7%		
Retail Trade	18	10.2%	4	28.6%
Professional, Scientific & Tech Services	18	10.2%		
Construction	17	9.6%	1	7.1%
Public Administration	16	9.0%		
Real Estate, Rental & Leasing	14	7.9%	3	21.4%
Arts, Entertainment & Recreation	12	6.8%	1	7.1%
Health Care & Social Assistance	8	4.5%		
Manufacturing	7	4.0%		
Admin., Support, Waste Management, Remediation Services	5	2.8%		
Transportation & Warehousing	4	2.3%	2	14.3%
Educational Services	4	2.3%		
Finance & Insurance	3	1.7%		
Unclassified Establishments	3	1.7%		
Utilities	2	1.1%		
Wholesale Trade	2	1.1%		
Agriculture, Forestry, Fishing & Hunting	0	0.0%		
Mining	0	0.0%		
Information	0	0.0%		
Management of Companies & Enterprises	0	0.0%	1	7.1%
TOTAL	177	100.0%	14 (3 skipped)	100.0%

positions. Middle-skilled workers, those with some training beyond high school, stand out as the most difficult to retain, according to the responses. This suggests that low- and mid-skilled workers have a high turnover rate.

When businesses were asked what the Township would need to offer or enhance in order to build and retain an adequate supply of labor, cellular and internet service were identified as critically important (14 of 17 and 13 of 17, respectively), both as a tool to get work done and as a quality of life amenity. The next most commonly selected responses exposes the important relationship between the local economy and the local housing market: 8 of 17 of business owners believe that "appropriate housing options" and "housing affordability," along with "access to Lake Michigan," are factors that can help improve the supply of labor in the Township. Business owners believe that affordable and

appropriate housing is more important than a "livable wage," though of course these two figures are mathematically inseparable. Another important question to determine access to a labor supply is the distance workers must travel to access decent employment. According to businesses, almost two-thirds of their employees arrive by personal vehicle with an average commute of 11-30 minutes. The lack of multi-modal transit options may preclude lower-income workers who have to live farther out of cheaper land and therefore lose their convenient link to employment. It is encouraging to see that businesses owner and planners are on the same side of when it comes to providing a livable place to attract and retain labor.

OVERLAPPING THEMES

Several questions were asked across at least two of the three surveys. The purpose of asking different groups the same questions is two-fold: to see where responses differ and where they are the same to determine if there is consensus on an issue or a divide to reconcile.

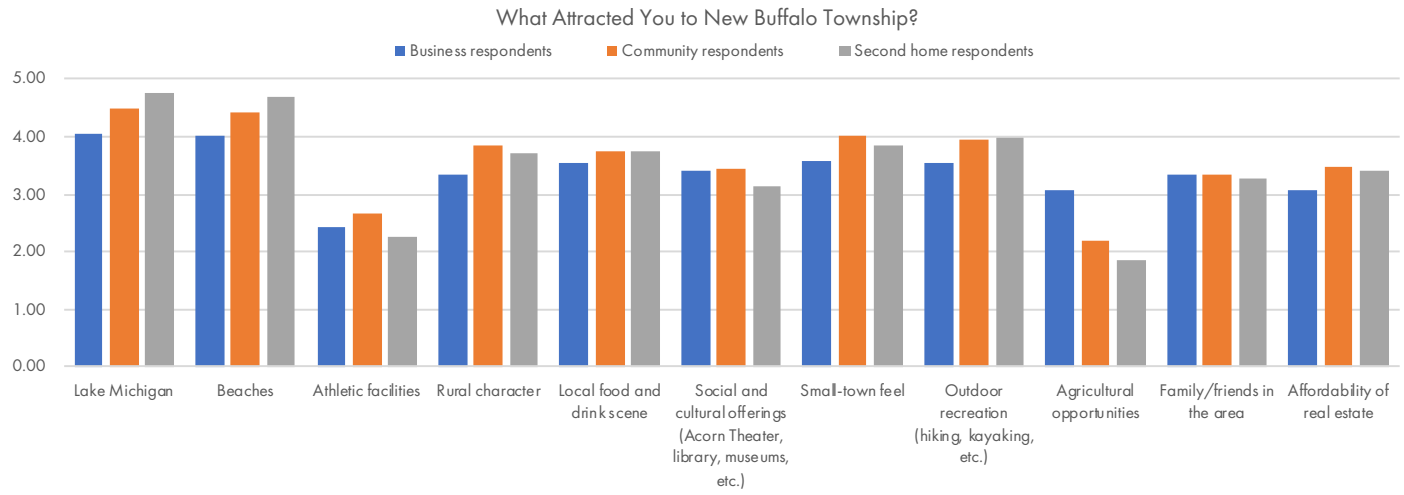
What attracted you to New Buffalo Township?

What attracts most survey-takers to the area is a combination of place and people. Beaches and Lake Michigan are highly regarded by all, and having "family and friends in the area" was most critical for full-time residents (less so for business owners and part-time residents). What consistently ranked as "not all at important" were "agricultural opportunities," "athletic facilities," and "employment/business opportunity." When taking a step back, these lower-ranking attractors align with what has been shared elsewhere: agriculture is backdrop and not a widespread industry; athletics are water-related; and a bedroom community is not designed to be an employment center.

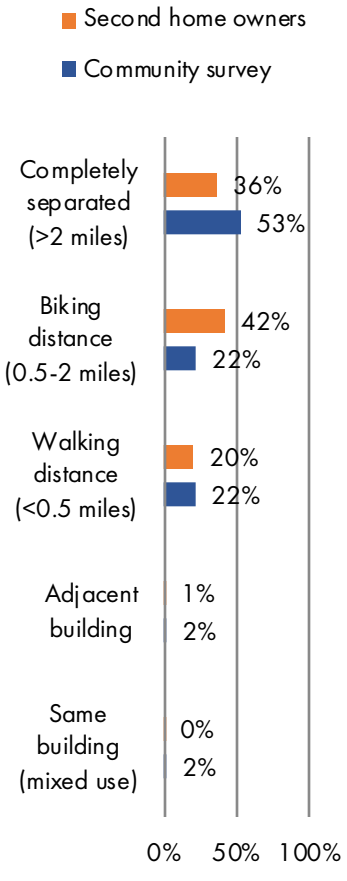
HARBOR COUNTRY IS A GREAT PLACE TO LIVE BECAUSE...

- Lake Michigan has created as special magic that has drawn all of us to live here. We have literally miles of beaches for persons who live near and not so near to the water.
- Our restaurants are upper end venues where you can eat interesting food.
- Our shops along Red Arrow are loads of fun.
- Our live theater is better than anything outside of Chicago.
- Our cinema is better than anything inside OR outside of Chicago.
- Our wineries have a following that has spawned small tour bus companies.
- Our breweries are right behind the wineries.
- Now we have distilleries attracting events as well as tours.
- Our markets and stores sell home furnishings, produce, fine wines, special brews, and organic meats to people who are here from Chicago or come from Indiana and Illinois just to purchase these items.
- Second home owners you meet in Harbor Country are intelligent, friendly, and on break or vacation. The addition of these great neighbors to our community supports more, and more interesting, restaurants, entertainment, and shops than the local economy could grow organically. Their taxes fund both services and schools.

- Steering Committee member



How close to your residence would you be comfortable with commercial development?

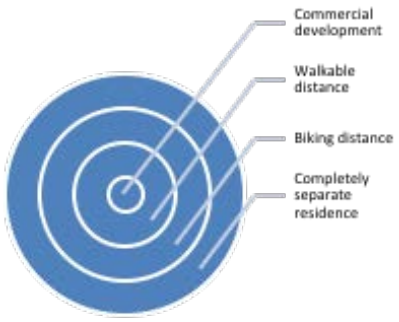


Do you plan to retire here?

Once combined, responses reflect, more than any definitive answer, that survey-takers are undecided on retiring in the Township. For business owners, the answers lean more heavily towards "yes" than the other groups, and second-homeowners were the most unsure. Nearly one-quarter of community-wide survey respondents already have retired in the Township (24%), which is markedly higher than the combined results of just over 10%. Even with so many uncertain responses, it can still be said that a significant proportion of participants plan to retire in the Township (28% to 17%).

How close to your residence would you be comfortable with commercial development such as stores, restaurants, and service providers?

The responses clearly demonstrate what side of the spectrum survey-participants sit in preferred proximity to commercial development. Very few, across any survey, would like to live in or directly adjacent to commerce, but a healthy number wishes to be within walking or biking distance. Combined, over 55% want to live within two miles to commercial development, outnumbering the 43% who want to remain "completely spatially separated." This finding has implications for deciding where and how to build commercial and residential uses together that meet some needs for proximity without encroaching on those who value that separation.



STUDENT SURVEY

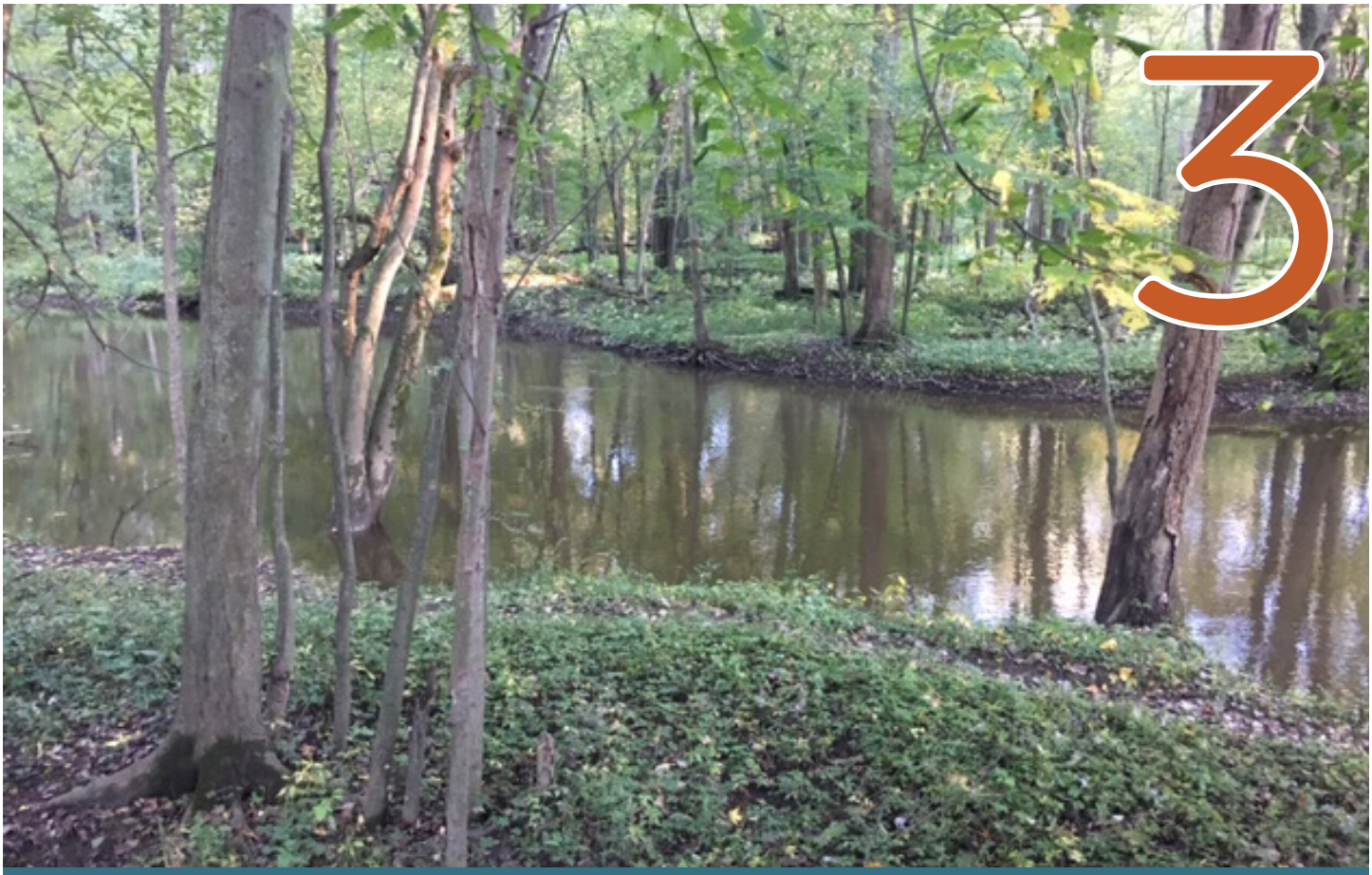
Recognizing that the master plan's long time horizon coincides with the productive years of the community's current youth, the Township used the occasion of an Ideas Fair at New Buffalo High School to survey students about perceptions of the community, which provided insight into the Township's pressing issues and opportunities.

When asked generally about the biggest issues facing New Buffalo Township, a common theme emerged that the community doesn't engage socially as much as it could. Ten of the respondents reported several issues bearing similarity to one another and having to do with disconnection and lack of understanding amongst residents. In the words of one student, "There isn't that much association between people. We don't come together enough." Such responses indicate need for greater social spaces that promote interaction among neighbors and encourage social cohesion. When asked about the kind of community they see themselves living in, students offered replies such as "supportive," "social," and "open community."

When asked what issues adults were not paying enough attention to, bullying and conflict at school and among young residents emerged as a major theme—a mirror image of the desired connection. According to one student, "There is a lot of conflict that happens in school and in the community that gets swept under the rug and isn't paid attention to." Other students raised issues related to anxiety and mental illness, while some astutely connected boredom and bad decision making.

Boredom and lack of entertainment opportunities were common themes among teenagers here as elsewhere, with one respondent noting that "there is nothing to do in the winter" and another reporting that "there is no good place for kids to go hang out." These responses are perhaps a clearer expression of the same sentiment as above: a need for social interaction and, therefore, for an environment that supports it. When the youth were asked about what sorts of activities they do for fun, the beach was by far the most common response. Others pointed to New Buffalo Township's walking opportunities, hiking trails, and biking facilities as sources of enjoyment. Still others mentioned local eateries, the library, movie theaters, and the bowling alley. These responses indicate that the community's public facilities, diverse commercial establishments, and natural amenities are indeed serving this demographic's entertainment needs to at least some extent.

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3 DEMOGRAPHICS

While the practice of comprehensive planning has a primary focus on land use, demographic analyses are critical to understanding the population characteristics of a community. This allows for a deeper appreciation of how various issues and concerns directly impact that residents of a place, therefore enabling leadership and governing bodies to address these challenges in a timely, reasonable, and effective manner.

The datasets used in this analysis include the following:

» **Decennial United States Census.** This is the gold standard for demographic data. The decennial census measures 100% of the population and offers comparable data points at regular intervals throughout most of the United States' developed history. However, available data is limited to population and housing information, and the ten-year interval between data points does not always reflect how the population has changed over the course of the decade.

» **American Community Survey.** The American Community Survey replaced the "long form" Census questions beginning in 2000, collecting the same types of detailed information about social, economic, and housing conditions on a rolling basis instead of once per decade. Statistical validity of the ACS depends on sampling. In larger communities (those

with populations of 65,000 or more), it is possible to gain a valid sample within twelve months, which the ACS calls a "one-year estimate." For small communities with populations that are less than 20,000, it takes 60 months (five years) of data collection to achieve a valid sample size. This update to the New Buffalo Township Master Plan will use 5-Year Estimates of data collected between 2019 and 2023.

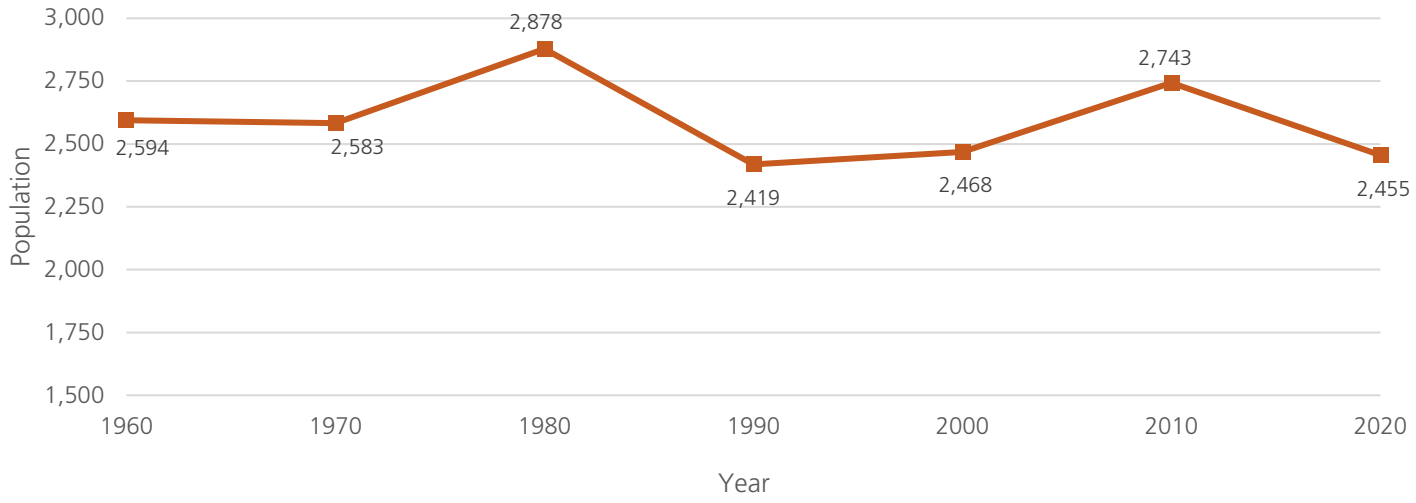
While numbers alone may provide valuable descriptions, it is also useful to understand how these descriptions relate and compare to those of neighboring communities or larger contexts. For this reason, this report assesses the Township's statistics and provides comparisons to neighboring jurisdictions as well as Berrien County and the State of Michigan. Note that counts, statistics, and other measures for New Buffalo Township only account for the Township – the Villages of Michiana and Grand Beach are reflected separately.

POPULATION

In 2023, New Buffalo Township was estimated to have a total population of 2,594. The figure titled "New Buffalo Township Population, 1960 to 2020" illustrates how the Township's population counts have fluctuated over the past 60 years. While the Township's population peaked in 1980, from 1960 to 2020, the Township's population count has decreased by approximately 5.4%. However, the most recent 2023 estimate is virtually the same as the 1960 population count (2,594) and shows evidence of population growth into the 2020s.

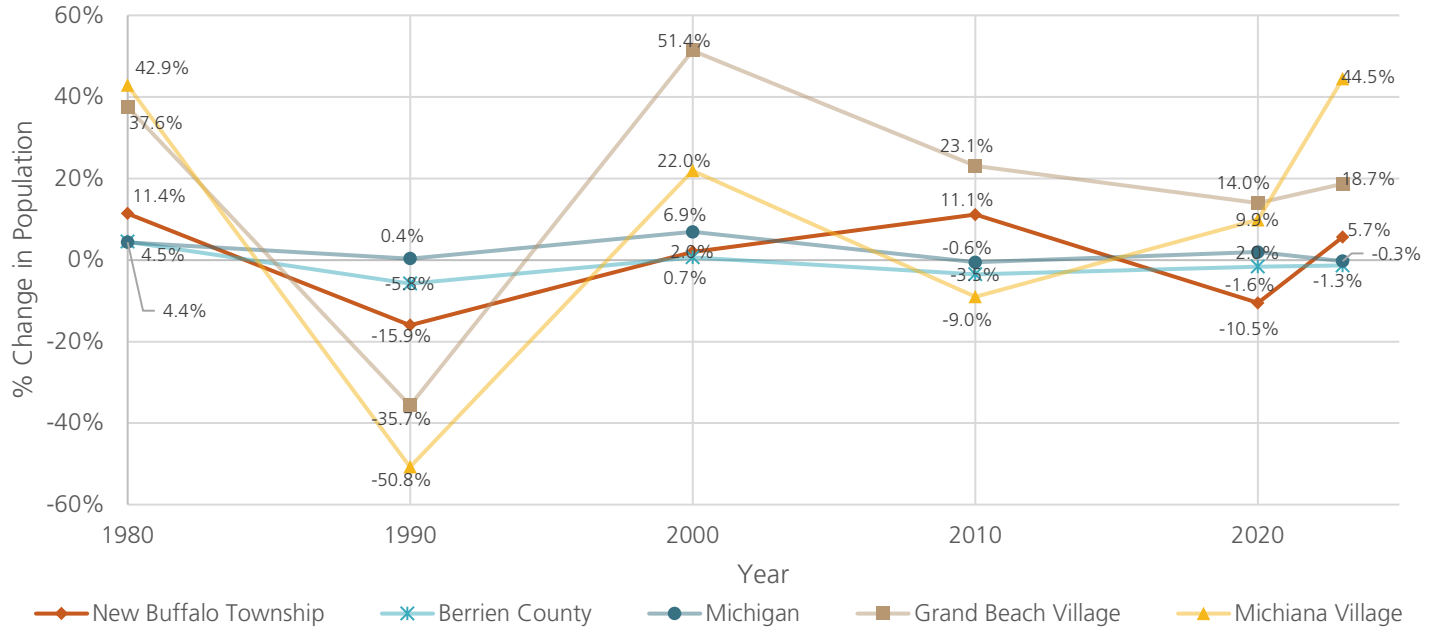
While the Township's changes in permanent population are reflected in the figure, it is important to note that nearly three-quarters of all homes in the area are second homes and therefore vacant for much of the year. For this reason, the Township's actual population varies notably over the course of the year based on the seasonal occupation and use of all second homes.

Figure 2: New Buffalo Township Population, 1960 to 2020



Source: U.S. Decennial Census, 1960 to 2020

Figure 3: Percent Population Change, 1980 to 2023



Source: U.S. Decennial Census, 2000 to 2020

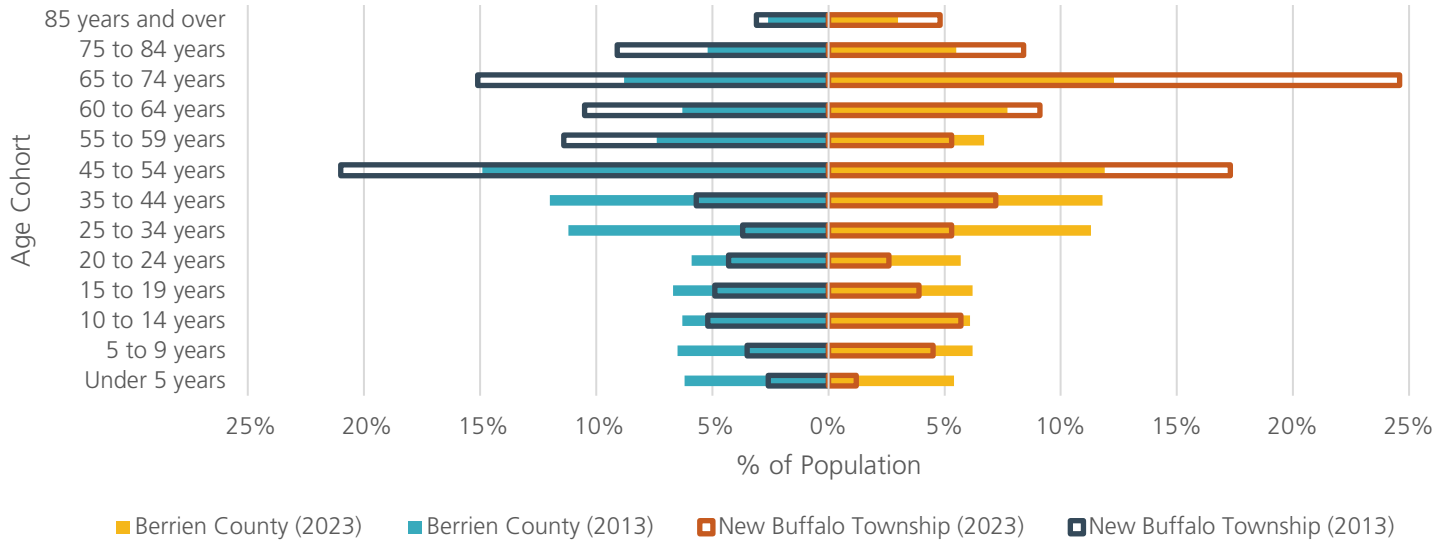
From 1980 to 2023, the populations of New Buffalo Township, Berrien County, Michigan, and both Villages in the Township have experienced notable population shifts that do not always follow the same pattern. Population changes between 1970 and 1980 represent the only period in which the population of all areas experienced a notable percent increase, ranging from 4.4% to 42.9%; a smaller degree of population increase took place from 1990 to 2000 for all areas as well. The smaller populations of both Villages leave them susceptible to drastic changes in population. From 1980 to 2023, the Village of Grand Beach grew from 165 to 368 residents, a whopping 123% increase. The Village of Michiana grew from 233 to 289 residents over the same period at a 24% increase with a population peak of 333 residents in 1980.

While New Buffalo Township experienced a stark decrease in population from 2010 to 2020, current population estimates for the year 2023 illustrate a growth trajectory for the Township.

AGE

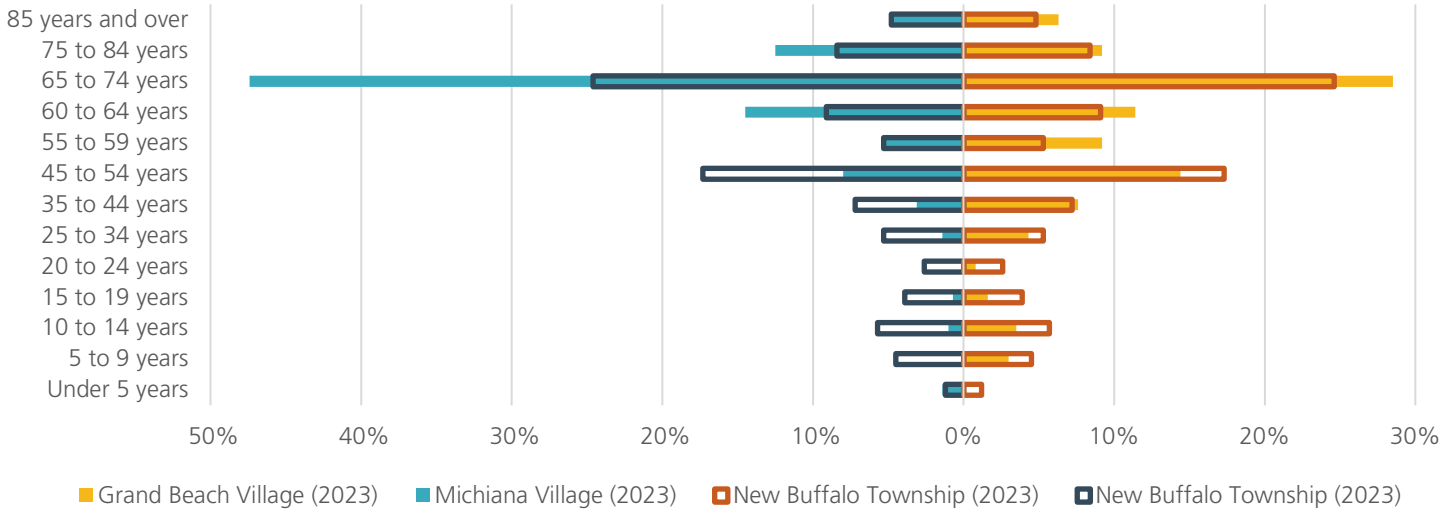
Age and aging characteristics are significant parts of the New Buffalo Township community. The Township's median age was 57.3 years in 2023, approximately 15 years older than the County's (42.6 years) and the State's (40.1 years), and almost 20 years older than the United States' median age of 38.9 years. Median age in the Township has risen 2.7 years from 2013 to 2023, a larger increase than both the County (1.4-year increase) and the State (1.0-year increase), suggesting that New Buffalo Township is contributing to the rising median age in southwest Michigan.

Figure 4: 2013 to 2023 Population Pyramid, New Buffalo Township and Berrien County



Source: American Community Survey, 2023 5-Year Estimates, Table DP05

Figure 5: 2023 Population Pyramid, New Buffalo Township and the Villages of Grand Beach and Michiana



Source: American Community Survey, 2023 5-Year Estimates, Table DP05

The figure titled "2013 to 2023 Population Pyramid, New Buffalo Township and Berrien County" compares the distribution of age cohorts in both geographies over a 10-year period. Notably, the proportion of age cohorts aged 44 years and below is significantly higher for Berrien County residents than New Buffalo Township residents; conversely, New Buffalo Township has a much larger proportion of residents aged 45 years and above with notable presences of residents aged 45 to 54 years and aged 65 to 74 years.

While the Township both surpasses Berrien County and Michigan in its proportion of older residents and lags far behind in the presence of younger residents, both the Villages of Grand Beach and Michiana further amplify these trends. The figure titled "2023 Population Pyramid, New Buffalo Township and the Villages

of Grand Beach and Michiana" age cohort trends for the year 2023. The Village of Grand Beach has a median age of 62.5 years and a population of 368; Michiana has a median age of 66.7 and a population of 289.

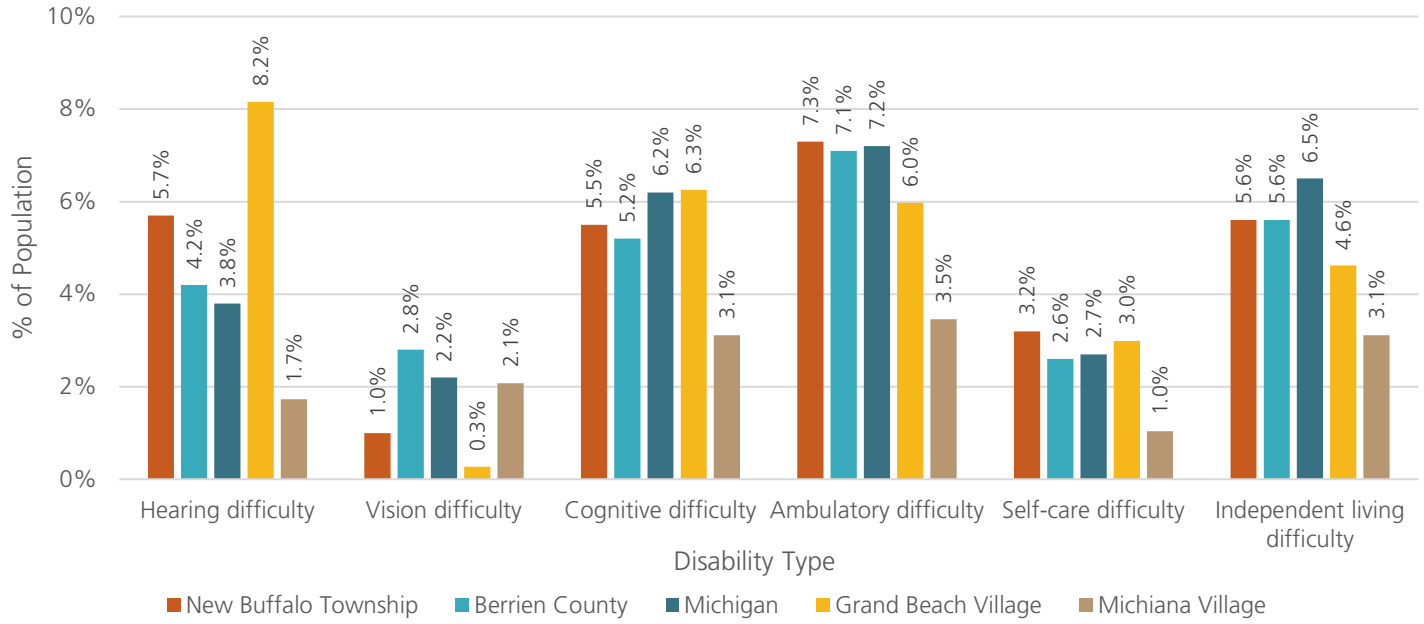
RACE AND ETHNICITY

New Buffalo Township is overwhelmingly white (95.6%) and, bucking nationwide trends, becoming whiter, up from 94.7% white in 2010. Black or African American residents comprise 0.5% of the population, Asian residents comprise 1% of the population, residents of "other races" comprise 2.1% of the population, and 5.6% are two or more races. Additionally, 4.9% of residents of all races are ethnically Hispanic.

HEALTH AND DISABILITY

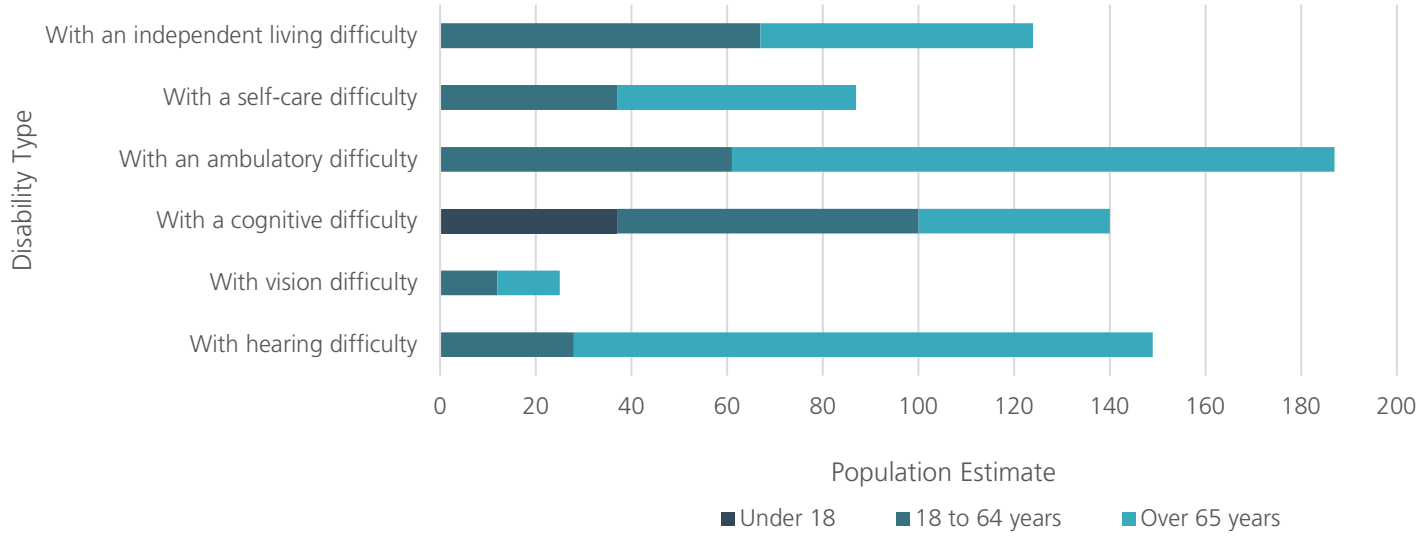
Even though the Township's median age is considerably older than the County's and the State's, it has comparable or lower rates of disability – while the percentages of the population with a hearing difficulty or self-care difficulty are highest in the Township, there are far fewer residents with a vision difficulty in New Buffalo Township than Berrien County or Michigan. The Village of Grand Beach exceeds all other jurisdictions in the number of residents with a hearing difficulty – otherwise, both Grand Beach and Michiana have disability rates that generally match the other geographies, or that are lower. While the overall rate of health insurance coverage is slightly lower in the Township than across the State (94% insured versus 95% insured), 99.9% of all Township residents over the age of 65 years are insured, just over the 99.6% who are insured across the State.

Figure 6: Disability Type



Source: American Community Survey, 2023 5-Year Estimates, Table S1810

Figure 7: Disability by Age Cohort in New Buffalo Township, 2023



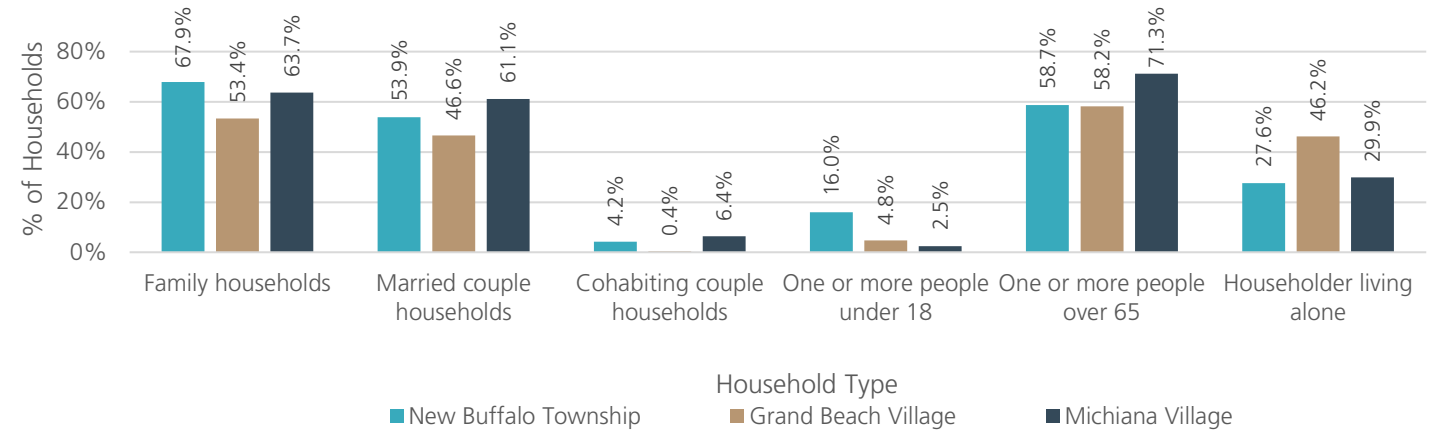
Source: American Community Survey, 2023 5-Year Estimates, Table S1810

In 2023, the most prevalent disabilities for New Buffalo Township residents were ambulatory difficulties and hearing difficulties, reflecting the prevalence of both disability types among Township, County, and State residents. Cognitive disabilities were most prevalent for residents under the age of 18 years whereas all other disability types were only present for residents over the age of 18.

HOUSEHOLDS AND FAMILIES

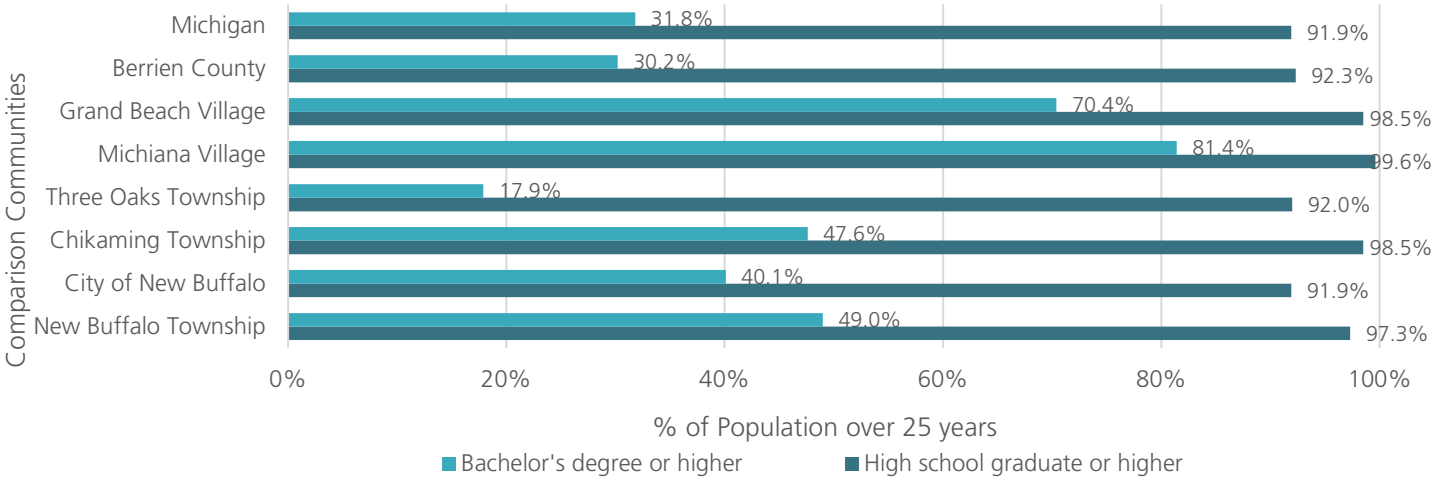
Household composition is changing. A "family" household is defined as a household in which the members are related by birth, marriage, or adoption. From 2013 to 2023, the percentage of family households in the Township increased from 65.5% to 67.9%. This increase is supported by other increases in the percentage of married couple households and households with children under 18 as well as a slight decrease in the percentage of households with the householder living alone. While these household types have changed over the past 10 years, the Township is far surpassed by the County and State with regards to the number of children under 18 that are in households. These trends reflect aging patterns within the Township, especially given the relative scarcity of younger-age cohorts over time and compared to the County. Further, the Township far exceeds the County (35.5%) and State (32.3%) with the percentage of households that have a member over the age of 65, aligning with aging patterns and each geography's median age. The figure titled "Household Composition, 2023" illustrates the prevalence of various household types for the Township and both Villages. The Village of Grand Beach exceeds both other geographies in the portion of householders that live alone while having a smaller presence of family households as well as married and cohabiting couple households. The Village of Michiana exceeds both other geographies in the percentage of households with a member over 65 years of age.

Figure 8: Disability by Age Cohort in New Buffalo Township, 2023



Source: American Community Survey, 2023 5-Year Estimates, Table S1810

Figure 9: Educational Attainment, 2023



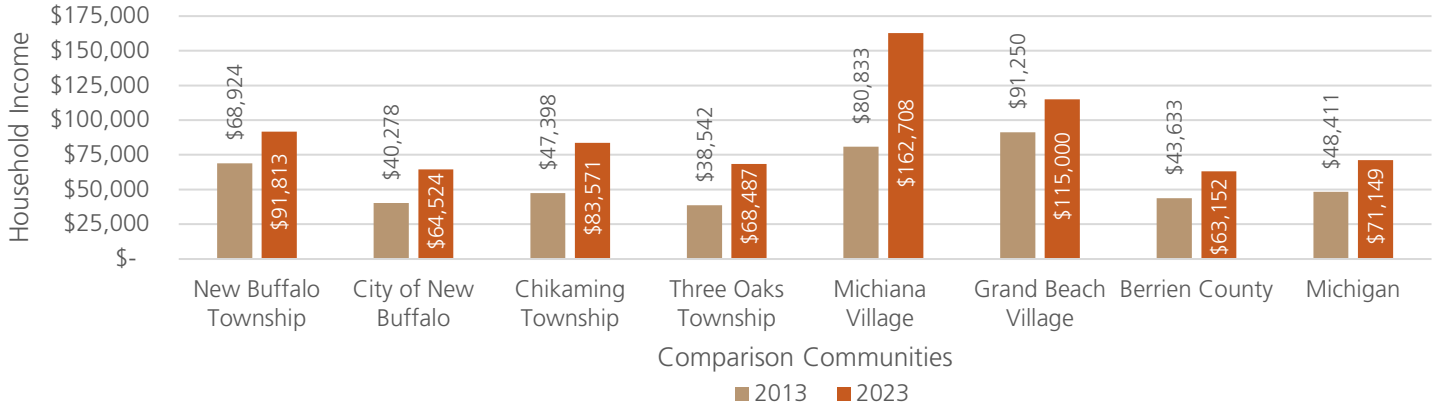
Source: American Community Survey, 2023 5-Year Estimates, Table DP02

SOCIOECONOMIC CHARACTERISTICS

EDUCATION

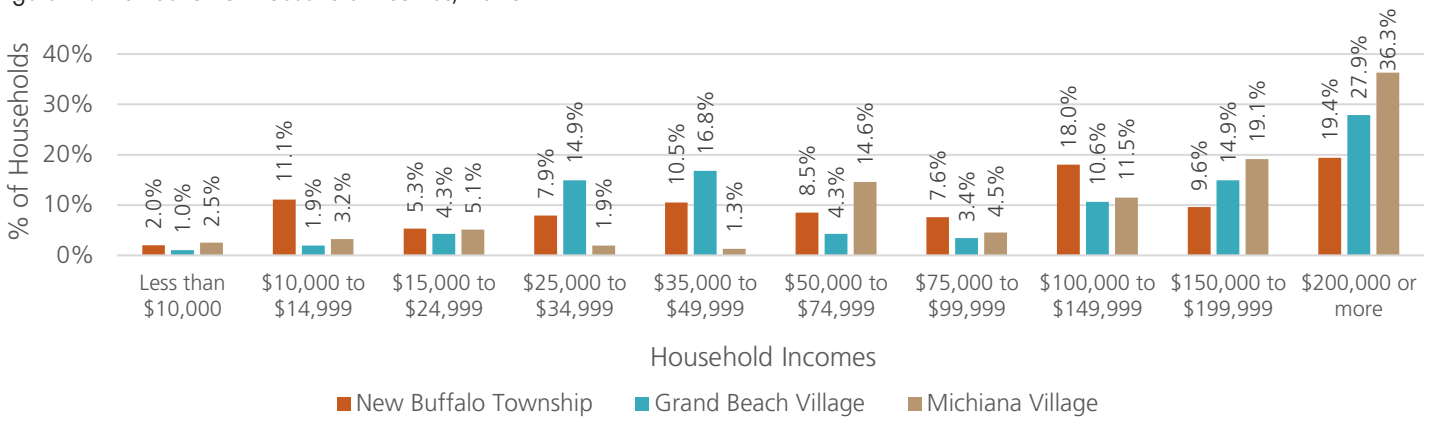
Educational attainment is high in the Township compared to national rate. This is often correlated with high property values, as is the case here. In Berrien County and the State of Michigan, just over 30% of all residents (30.2% and 31.8%, respectively) have received a bachelor's degree or higher, with just over 12% of residents in each geography earning a graduate or professional degree as well. In New Buffalo Township, the 2023 American Community Survey estimates that almost half of the population (49%) has a bachelor's degree or higher, and nearly half of that population (27.1%% of total population) also have a graduate or professional degree. This is an uptick of more than 20 percentage points since the 2013 American Community Survey, when 23.5% of the population had a bachelor's degree or higher, and the increase is almost entirely concentrated in the pool of those with graduate or professional degrees (14% to 22% of total population).

Figure 10: Median Household Income, 2013 and 2023



Source: American Community Survey, 2013 and 2023 5-Year Estimates, Table DP03

Figure 11: Distribution of Household Incomes, 2023



Source: American Community Survey, 2013 and 2023 5-Year Estimates, Table DP03

In the regional context, Grand Beach Village and Michiana Village far exceed all other geographies in terms of educational attainment. However, New Buffalo Township exceeds Three Oaks Township, Chikaming Township, and the City of New Buffalo in the percentage of residents who have received their bachelor's degree.

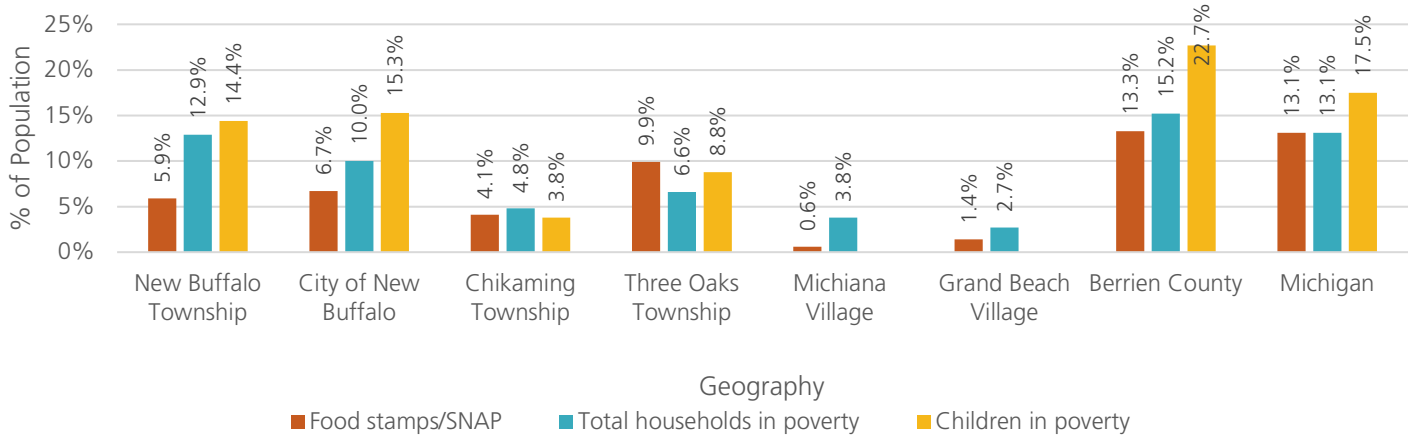
INCOME

New Buffalo Township has consistently had a median household income that surpasses that of the State and County. In 2023, the median household income in the Township was 129% of the State's median; this discrepancy is further pronounced for Berrien County. With the exception of both Villages, New Buffalo Township is the wealthiest geography of the ones investigated in terms of median household income, a fact that has remained true from 2013 to 2023.

Despite the Township's apparent wealth, comparatively high household incomes do not alter (and may obscure) the fact that a sizable portion of the Township is not wealthy. Over one quarter of all households in the Township earn less than $35,000 annually, less than half of the Statewide median income.

The figure titled "Distribution of Household Incomes, 2023" compares the distribution of incomes for New Buffalo Township and both Villages. With a

Figure 12: Median Household Income, 2013 and 2023



Source: American Community Survey, 2013 and 2023 5-Year Estimates, Table DP03

median household income of $162,708, the highest of all three municipalities, the Village of Michiana hosts residents with high household incomes with 66.9% of all households earning over $100,000 (compared to 47% in the Township and 53.3% in the Village of Grand Beach).

New Buffalo Township and the City of New Buffalo have comparable rates of poverty and distribution of food stamps/SNAP to residents. While both the Township and the City have a greater prevalence of poverty and financial assistance than Chikaming, Three Oaks, and both Villages, Berrien County and Michigan exceed all other geographies.

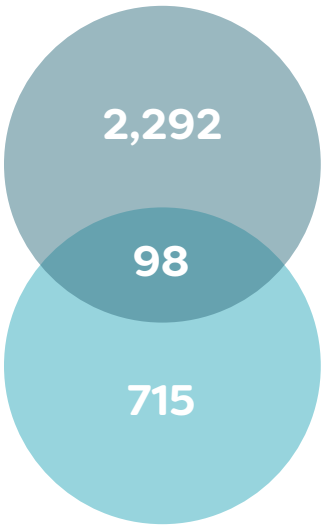
LABOR FORCE AND COMMUTING PATTERNS

Labor force participation in New Buffalo Township has declined by nearly 10 percentage points since 2013 (from 57.7% participation to 48.6% participation). This decline is both a function of the community's advancing median age and, relatedly, the exodus of younger residents of working age who have been priced out of the Township. Labor force participation for the Township is now lower than in the County (60.4% in labor force) or the State (61.4%).

The five most prevalent employment sectors for the Township include education and healthcare (18.8%), arts and recreation (18.1%), retail trade (14.8%), professional services (13.1%), and construction (10.9%). By contrast, only 5.3% of the Township's labor force is employed in the manufacturing sector compared to 18.8% in Berrien County and 16.9% in Michigan.

The percentage of workers who drive alone to work is slightly lower than the County and State rates (62.2% in the Township compared to 77.4% in the County and 75.6% in the State). The biggest driver of this divergence is among those who work at home – 27% of all workers in New Buffalo Township work from home compared to 10.2% in the County and 12% across the State. The average commute has increased from 22.3 to 25.6 minutes since 2013, and is now higher than the State average of 24.4 minutes.

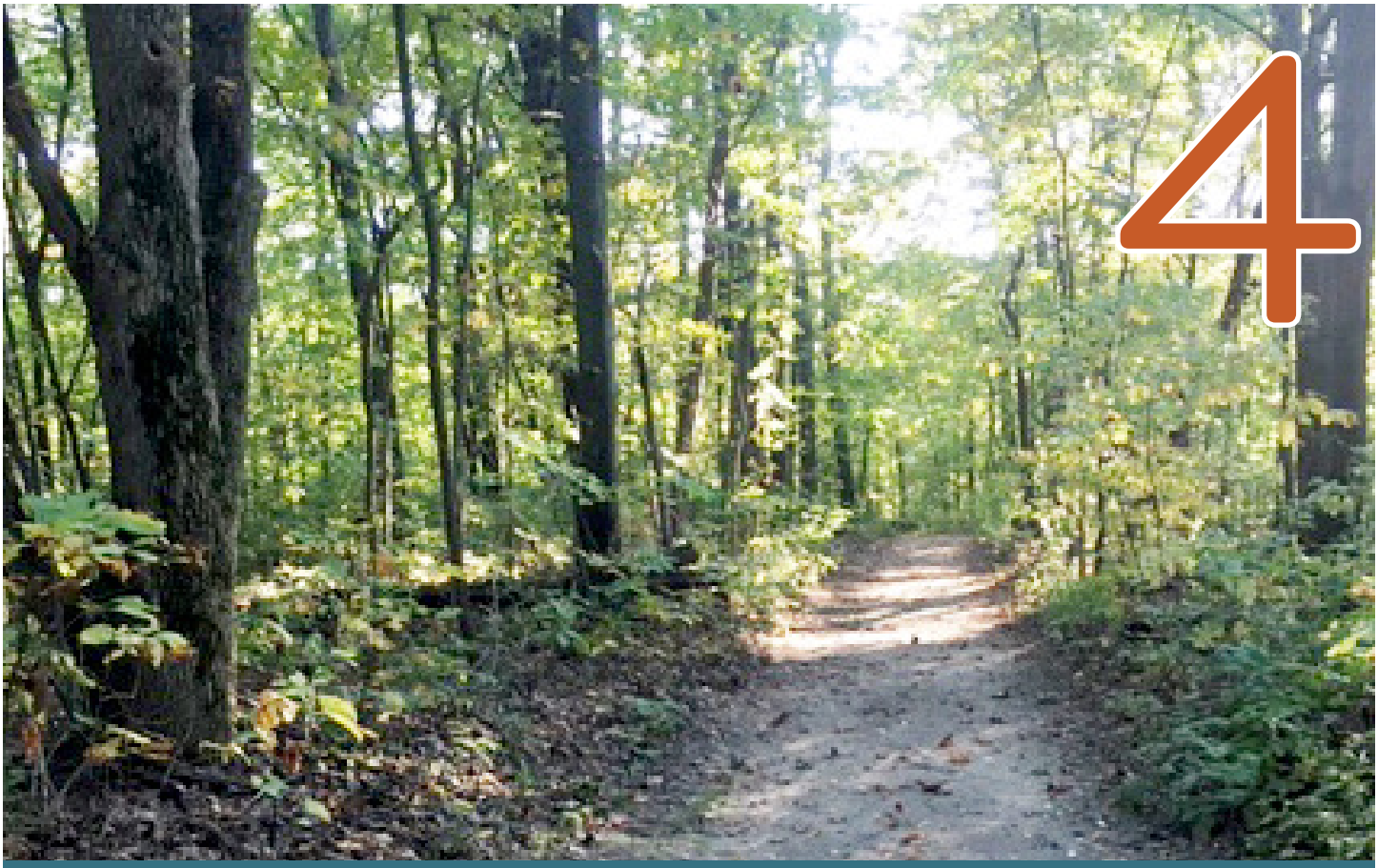
Figure 13: Commuting Graphic



2,292 Employed in NBT, live outside.
98 live and work in NBT.
715 live in NBT, employed outside.

Source: U.S. Census, OnTheMap

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4 HOUSING

A thorough examination of the housing market in New Buffalo Township is a key feature of this master planning effort. It is central to two issues which are at the forefront of the Township's planning concerns at this time: a dramatic conversion of housing units from full-time to part-time occupancy, including the emergence of an entirely new short-term rental market, and a mismatch between housing values and the wages paid by the Township's employers. Housing remains one of the most pressing challenges facing communities across Michigan and the nation. In addition to rising home prices and rents, a key driver of the current housing shortage is that housing production has never fully recovered from the downturn following the 2008 Great Recession.[1] As a result, Michigan is projected to face a shortfall of approximately 150,000 housing units by 2045. In response, the Michigan State Housing Development Authority (MSHDA) has set an ambitious goal to create or rehabilitate more than 75,000 housing units between 2022 and 2027.[2] This goal was achieved ahead of schedule in early 2025, and the State has since change this goal to 115,000 housing units by 2026.[3] Achieving this goal will require coordinated, proactive efforts from communities across the state to expand housing opportunities and address local barriers to development. The needs for New Buffalo Township are more variety in housing to provide options beyond single-family detached residences, as the population is projected to decrease in coming years, providing more options to support all income levels may help to retain and bring in new people to the community to ensure a stable population and tax base ensuring the community continues to thrive coming years.

TABLE 3: HOUSEHOLD DATA IN NEW BUFFALO TOWNSHIP, 2018 – 2023

	2018	2023
Total Housing Units	1,602	1,614
Total Households	838	701
Average Household Size	2.34	2.51

Source: American Community Survey, Tables DP02 and DP04

HOUSING INVENTORY

HOUSING UNITS

In 2023, the total number of units in New Buffalo Township (excluding both villages) was 1,614, a slight increase of 0.7% from the 2018 count of 1,602 total units.[4] From 2018 to 2023, the total number of occupied units (households) decreased from 838 to 701, a -16.3% change. During this same time, the average household size increased from 2.34 people per unit to 2.51 people per unit.[5] This reduction in occupied households coupled with an increase in average household size possibly indicates a trend towards more (or larger) family units residing in the Township.

VACANCY

Many of the coastal communities in Michigan are known as prominent vacation and tourism communities, especially in the warm months when people from across the nation travel to the State for its beautiful scenery and outdoor recreational opportunities. During this time, vacancies are lower as seasonal use properties are more likely to be inhabited. During the rest of the year, however, New Buffalo Township observes much higher vacancies for housing units – approximately 1,369 or 52.9% of all homes are at least partially vacant throughout the year compared to 1,219 or 47.1% of housing units that are permanently occupied.

TABLE 4: VACANCY STATUS, 2023

	NEW BUFFALO TOWNSHIP		GRAND BEACH		MICHIANA		REMAINDER OF TOWNSHIP	
	Total	%	Total	%	Total	%	Total	%
Total Vacant Units	1,369	--	365	--	244	--	760	--
For Sale	41	3.0%	0	0%	9	3.7%	32	4.2%
Sold, not occupied	92	6.7%	87	23.8%	5	2.0%	0	0%
For seasonal, recreational, or occasional use	1,215	88.8%	274	75%	226	92.6%	715	94.1%
Other vacant	21	1.5%	4	1.1%	4	1.6%	13	1.7%

Source: American Community Survey, Table B25004

TABLE 5: SEASONAL RESIDENCY, 2010 AND 2020

	2013 HOUSING UNITS			2023 HOUSING UNITS		
	Total	Seasonal	% Seasonal	Total	Seasonal	% Seasonal
New Buffalo Township	2,348	1,292	55.0%	2,588	1,215	46.9%
Grand Beach	406	279	68.7%	573	274	47.8%
Michiana	361	245	67.9%	401	226	56.4%
Remainder of Township	1,581	768	48.6%	1,614	715	44.3%
Berrien County	76,769	8,654	11.3%	77,127	8,323	10.8%

Source: Decennial Census, 2010 and 2020

The U.S. Census Bureau counts vacancies in several ways that include homes not occupied at the time of the survey (April 1st of each year), homes that are temporarily unoccupied, new constructions that are usable, and seasonal vacancies.[6] The table "Vacancy Status, 2023" provides a more detail breakdown of vacant housing units for the entire Township, both villages, and the Township not including either village.[7]

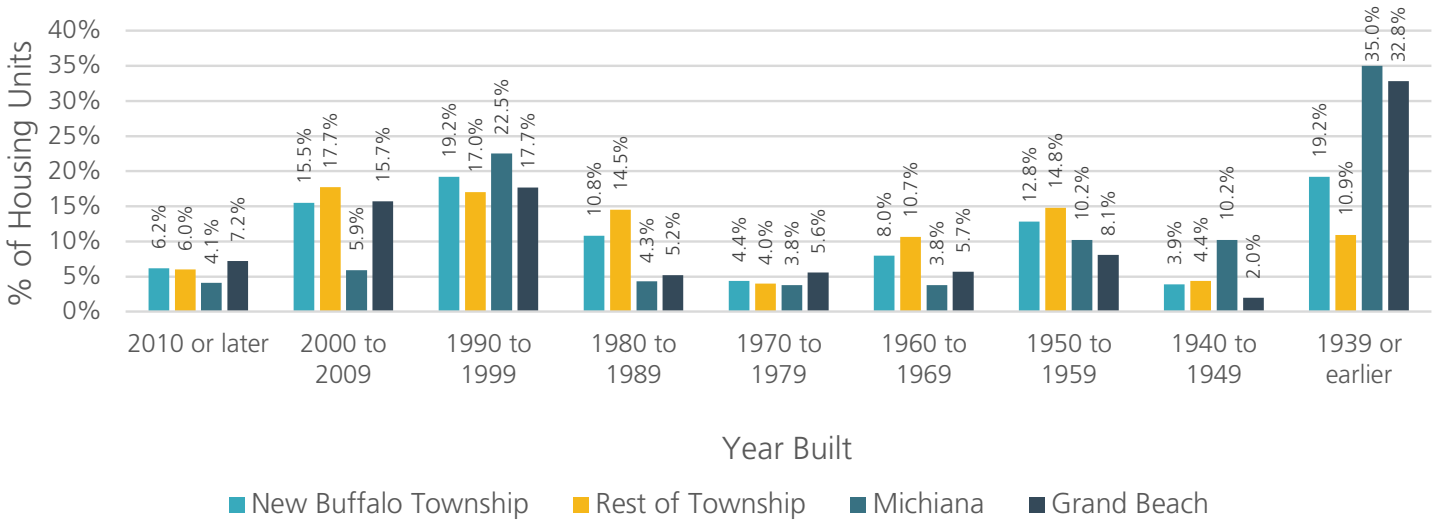
The prevalence of seasonal vacancies in New Buffalo Township portrays the community as a vacation destination with about half of all housing units utilized for temporary residence. The table titled "Seasonal Residency" compares seasonal housing in the Township across decades and among its surrounding geographies, including both villages and the Township beyond the villages. Since 2010, both the proportion and total number of seasonal housing units have decreased, though both amounts account for about half of the Township's total number of housing units.

HOUSING AGE

The decade in which homes were built can provide insight into the historic development patterns of a community and general age and condition of its housing stock. The entirety of New Buffalo Township has experienced three major housing booms. The first took place prior to 1940, and the second happened after World War II during the 1950s and into the 1960s. In this period, the number of housing units exceeded 1,000 in New Buffalo Township for the first time. The last period of housing boom occurred throughout the 1990s and into the 2000s, likely ending around the time of the Great Recession in late 2007.

Information about housing age supports a wide community understanding of the portion of homes that will likely require upgrades. Nearly half (48.3%) of all housing units in New Buffalo Township were built before 1980.[8] Older homes are often considered desirable because they are perceived as being built with higher construction standards than more recent housing. However, older housing may also require upgrades to meet modern safety and health regulations, without which residents may be exposed to concerns such as lead-based paint or outdated plumbing systems.[9] Housing age also influences market demand

Figure 14: Housing Structures by Year Built



Source: American Community Survey, DP04.

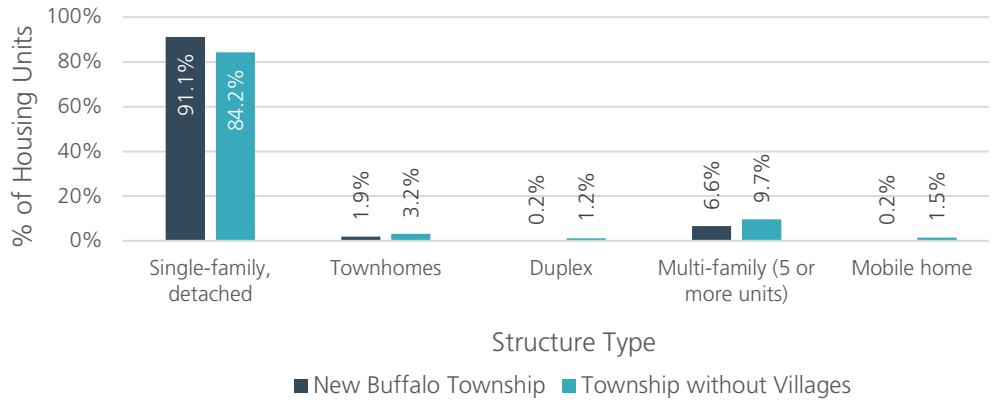
and property values; while some older homes are valued for their character and craftsmanship, others may be viewed as less competitive compared to newer construction. New Buffalo Township contains a moderate mix of housing ages with varying maintenance needs, which affects housing supply and affordability for both renters and homeowners. Compared to the State of Michigan (62.5% of homes built before 1980), the Township has a relatively high share of newer housing.[10] This is particularly true for the Township outside of the Village of Michiana and the Village of Grand Beach in which 35% and 32.8% of all homes, respectively, were constructed before 1940.

HOUSING DIVERSITY

A diverse range of housing options provides multiple benefits to a community. Housing diversity supports economic resilience by serving households across a range of incomes and employment sectors, helping communities better absorb economic change. This diversity also allows communities to respond to shifting demographics and lifestyles by meeting evolving housing needs. Additionally, a mix of housing types can help address affordability challenges by encouraging market competition and enabling residents to move within the community as their housing needs change over time.[11]

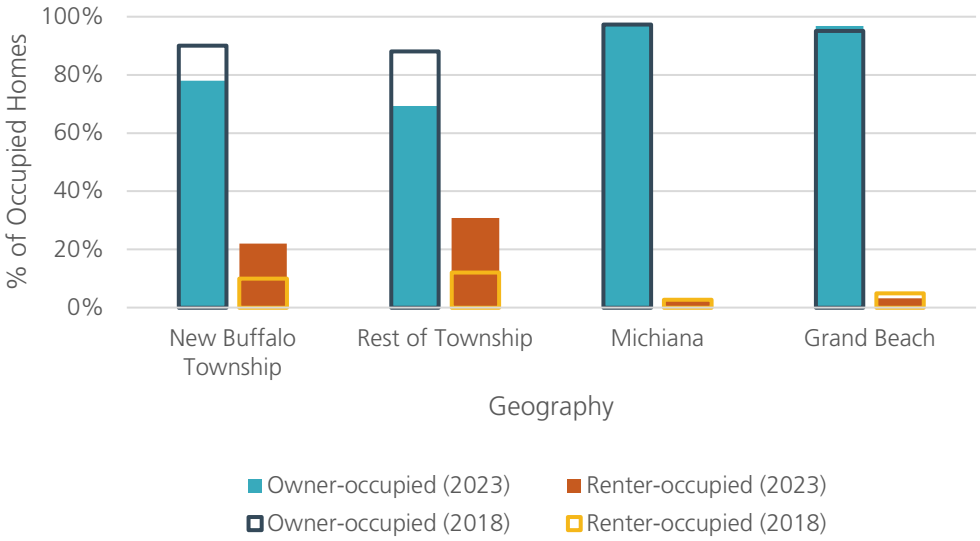
The figure "Housing Diversity, 2023" shows the portion of homes in New Buffalo Township that fall into each typology for both the entire Township and the Township excluding both villages. The community is largely homogenous with 91.1% (2,357 of the 2,588 total units) of all units being single-family detached housing – excluding both villages from the total indicates slightly more diversity in housing types with nearly 10% of all housing units found in multi-family structures. The prevalence of detached single-family homes within the Township far exceeds that for the rest of Berrien County (77.2%) and the State (72.0%). It is possible and likely that a larger variety of housing types would provide more options to support a larger variety of household compositions, as well as more affordable payment options for employees on year-round or seasonal bases.

Figure 15: Housing Diversity, 2023



Source: American Community Survey, DP04.

Figure 16: Tenure, 2018 & 2023[



Source: American Community Survey, DP04.

TENURE OF HOUSING

Housing tenure refers to the legal and financial terms under which someone occupies a home, primarily defining if you own (outright or with a mortgage) or rent (private or subsidized).[12] In 2018, 90.0% of all households in New Buffalo Township were owner-occupied. This dropped to 78% by 2023, as the total number of renter households increased to 272 units.[13] The growing portion of rental homes in the parts of the Township that exclude both villages amplifies this change in tenure as rental homes increased from 12% in 2018 to 30.8% of all occupied homes in 2023.[14] This trend should be monitored as renter households have increased nationwide due to factors like unaffordable homeownership, changing preferences, and increased housing supply in rentals, all of which have contributed to more Americans viewing renting as a long-term reality.[15]

The table titled "Tenure by Age of Householder, 2023" illustrates the distribution of all householders within a community by their age and tenure type. Compared to both villages and the Township as a whole, householders within the Township

DETERMINING HOUSING OCCUPANCY

The U.S. Census Bureau uses the principle of **"usual residence"** to define occupancy and tenure in its Decennial Census counts and American Community Survey estimates. "Usual residence" is defined as the place in which an individual lives and sleeps most of the time.

There is no required length of residence to determine occupancy – however, when the Bureau's questionnaires are distributed on April 1st, recipients should respond based on the characteristics of their permanent "usual residence," including instances in which they may have recently relocated but intend to remain *for more than two months*. These principles are particularly relevant for residents of New Buffalo Township as nearly half of all housing units are utilized as secondary, non-homestead residences.

Source: U.S. Census Bureau

TABLE 6: TENURE BY AGE OF HOUSEHOLDER, 2023

	NEW BUFFALO TOWNSHIP		REMAINDER OF TOWNSHIP		VILLAGE OF MICHIANA		VILLAGE OF GRAND BEACH	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
Under 35 years	1.6%	4.9%	1.9%	7.0%	1.3%	0.0%	1.0%	0.0%
35 to 44 years	2.5%	0.8%	2.8%	1.2%	1.3%	0.0%	1.9%	0.0%
45 to 54 years	13.0%	12.3%	11.6%	17.6%	10.2%	0.0%	20.7%	0.0%
55 to 64 years	14.8%	2.0%	13.9%	1.8%	17.8%	2.5%	15.9%	2.4%
65 to 74 years	28.5%	2.3%	23.1%	3.0%	47.8%	0.0%	36.5%	1.0%
75 to 84 years	11.9%	0.0%	11.2%	0.0%	15.9%	0.0%	11.5%	0.0%
85 years and over	5.4%	0.0%	4.9%	0.0%	3.2%	0.0%	9.1%	0.0%

Source: American Community Survey, Table S2502

DEFINING HOUSING AFFORDABILITY

Affordable: Households spend less than 30% of income on housing costs.

Unaffordable: Households spend 30% to 50% of income on housing costs.

Severely Unaffordable: Households spend more than 50% of income on housing costs.

minus both villages are slightly more likely to be renters. Homeownership across all geographies is most prevalent among residents aged 65 to 74 years old. This is largely unsurprising as the median age for the Township, Village of Michiana, and Village of Grand Beach is 57.3 years, 66.7 years, and 62.5 years, respectively, and the population of each community includes a significant portion of residents over the age of 60 years.[16]

COST OF HOUSING IN NEW BUFFALO TOWNSHIP

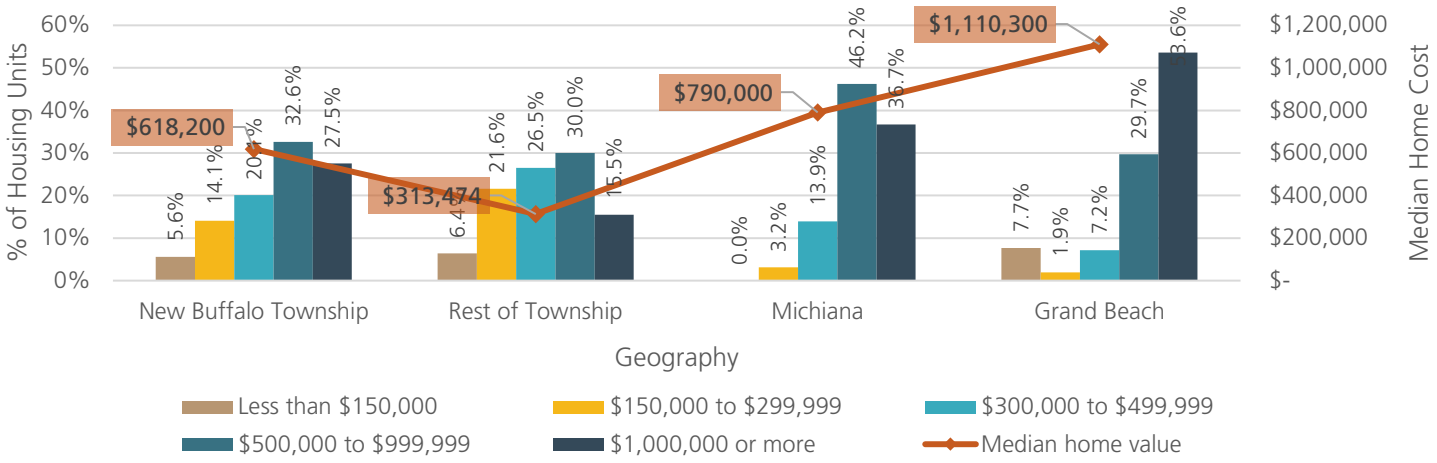
The affordability of housing remains a significant challenge for many homeowners and prospective homebuyers throughout the State. According to Michigan's 2022 Statewide Housing Plan, home prices surged by over 80% between January 2013 and October 2021, in contrast to a national average increase of 48% during the same timeframe.[17] Since then, housing prices have continued to rise as much as 10% a year in some Michigan counties.[18]

VALUE OF HOMES IN NEW BUFFALO TOWNSHIP

Home values provide an important indicator of a community's economic health, with higher values often reflecting strong local economies and generating property tax revenue to support public services such as schools and infrastructure. Increasing home values can also help residents build wealth through home equity, encouraging reinvestment and long-term community stability. However, rapid appreciation can create affordability challenges by pricing out lower-income households and limiting access to housing. Striking a balance between maintaining property values and ensuring affordability is critical to supporting inclusive and resilient communities.[19]

Importantly, the U.S. Census Bureau measures home values through owner estimates and market sales price trends rather than an official appraisal process.

Figure 17: Median Home Value and Value Distribution, 2024



Source: American Community Survey, DP04.

Further, the values of seasonal vacation/secondary homes are not included in this data. Because they are categorized as a type of "vacant" housing, they are not considered owner-occupied homes (which is the category in which home values are measured).

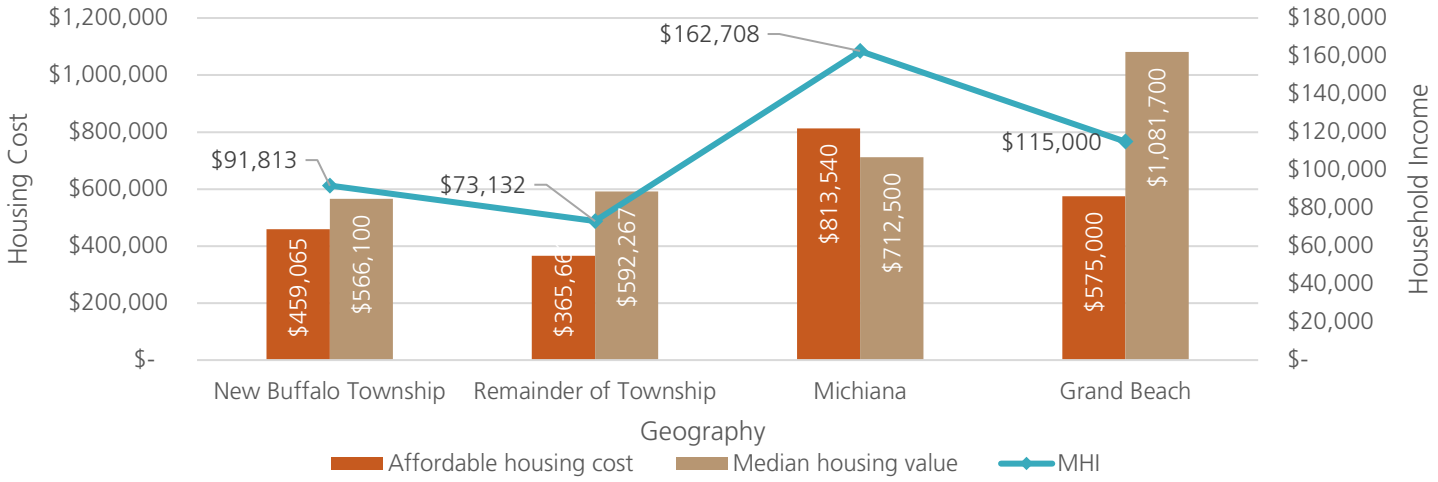
The figure titled "Median Home Value and Value Distribution, 2023" compares the distribution of home values and median value for the entire Township, both villages, and the Township without the villages. The Township without villages illustrates a comparatively wide distribution in housing costs and the lowest median home value of all geographies.[20]

HOUSING AFFORDABILITY

Generally, a purchase price for a home is recommended to cost somewhere between three and five times the annual households income. While this range works for most buyers, individual circumstances may place a household toward the higher or lower end based on related factors like existing debt, mortgage interest rates, and future earning potential which can influence how much a household can comfortably afford.[21]

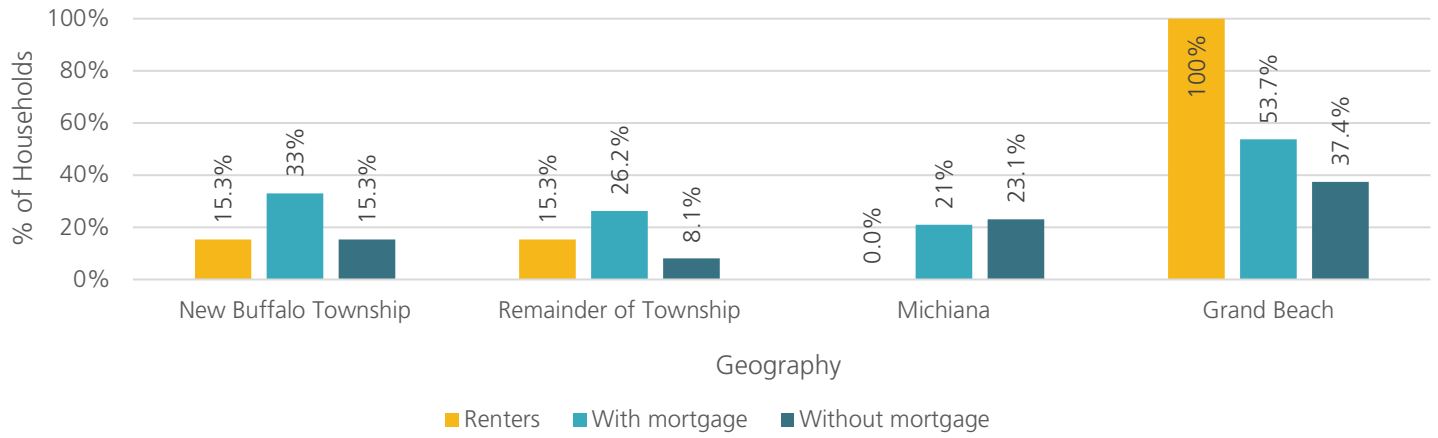
The figure titled "Median Home Value, MHI, and Housing Affordability, 2023" provides a comparison between the median home value of each Township geography, the rough estimate of an "affordable" housing cost (calculated by multiplying the median household income by 5), and the median household income. For each geography except the Village of Michiana, the median home value exceeds the estimated affordable cost. It is important to note that the calculations used to determine these affordable housing prices likely exceed many households' ability to pay because they do not take into account existing debt nor the specifics of selected housing financing mechanisms such as current mortgage interest rates or the amount of money put towards the down payment. For households in the Township outside of both villages, the median housing value is 8.1 times greater than the median household income.

Figure 18: Median Home Value, MHI, and Housing Affordability, 2023



Source: American Community Survey, Tables DP03 & DP04.

Figure 19: Households Spending 30% or More of their Income on Housing, 2023



Source: American Community Survey, DP04.

With the value of homes outpacing incomes, and the lack of varied housing options that support other income levels, including many of the lower income service jobs that help to support local business and the tourism economy, it is likely to become very difficult for many to continue to fill these positions.

The figure "Households Spending 30% or More of Income on Housing, 2023" illustrates the types of households and tenure types that experience housing cost burden and the threat of unaffordable housing prices for each of the Township's geographies. Largely reflective of each geography's median home value and value distribution, housing cost burden is most prevalent in the Village of Grand Beach for all tenure types. Within the Village, over 83% of all housing units are valued at $500,000 or more. For the Township outside of the villages, cost burden is most prevalent among homeowners with a mortgage as just over one quarter of all households face housing costs that are more than 30% of their monthly income.

TABLE 7: RENTAL HOUSING GAP ESTIMATES, 2025-2030

	Very Low Income	Low Income	Middle Income	Upper Income
Percent of Area Median Income	≤ 50%	51%-80%	81%-120%	121%+
Household Income Range	≤$43,600	$43,601-$69,760	$69-761-$104,640	$104,641+
Monthly Rent Range	≤$1,090	$1,091-$1,744	$1,745-$2,616	$2,617+
Overall Units Needed	28	13	6	2
Total Rental Housing Gap				49

Source: Bowen National Research

TABLE 8: FOR-SALE HOUSING GAP ESTIMATES, 2025 TO 2030

	Very Low Income	Low Income	Middle Income	Upper Income
Percent of Median Income	≤ 50%	51%-80%	81%-120%	121%+
Household Income Range	≤$43,600	$43,601-$69,760	$69-761-$104,640	$104,641+
Purchase Range	≤$145,333	$145,334-$232,533	$232,534-$348,800	$348,801+
Overall Units Needed	18	19	26	65
Total For-Sale Housing Gap				128

Source: Bowen National Research

HOUSING GAP IN NEW BUFFALO TOWNSHIP

In 2025, Bowen National Research conducted a real estate market analysis in New Buffalo Township to identify the number of housing units needed (housing gap) for different incomes, rents, and price points for home sales. Housing gap estimates were developed using local market conditions, including household growth, the replacement of substandard housing, the presence of cost-burdened households, commuter demand, vacancies, and units in the development pipeline, to project housing gaps for 2025 and 2030.[22] Area Median Income ranges were based on HUD data for Berrien County.

The table "Rental Housing Gap Estimates, 2025-2030" shows an overall need of 49 new rental properties over the five-year period. Rental property needs are the highest for lower income ranges (under 50% AMI and 51-80% AMI households), which would help to address the higher portion of cost burdened renter households.[23] It is important to acknowledge that while these figures provide a goal for the Township, property taxes in themselves pose a challenge to meeting the needs of very low income households. Households at this income level (annual incomes of $43,600 or less) comprise around 35% of the population.

The table "For-Sale Housing Gap Estimates, 2025-2030" shows that housing demand in New Buffalo Township would be appropriately reduced and accommodated with the addition of 128 new for sale housing units between 2025 and 2030. While there is a need for these units in all income ranges, the highest need (65 new units) is in the 121% and higher AMI group.[24]

These housing gap estimates represent the market's housing needs assuming all identified issues are fully addressed. While these gaps may be met through new housing construction, some needs could also be addressed through rehabilitation of substandard or poor-quality units or through increased financial assistance, such as Housing Choice Vouchers, for households facing affordability challenges. As a result, a mix of strategies may be needed to effectively address the community's housing needs.

KEY TAKEAWAYS

- Over half of all housing units in New Buffalo Township are used seasonally, or for recreational use, something that is indicative of the tourism activity in the Township.
- The community is largely homogenous with the vast majority of all units being single-family detached housing. The Township without the villages has slightly more housing diversity with about 10% of all units located in multi-unit structures. This limited variety of housing typologies poses challenges to the housing needs for many smaller households, low incomes, and/or individuals in the workforce.
- As the overall portion of owner-occupied households in the Township decreases, the prevalence of rented households increases. This trend reflects nationwide patterns as challenges to housing affordability continue to push individuals to rent.
- Over half of all owner-occupied units in the Township (and about 45% of all owner-occupied units in the Township outside of the villages) were valued higher than $500,000 in 2023. This large portion of homes being valued so highly, combined with almost housing units being single family detached homes suggests that New Buffalo Township may be difficult to afford for owner-occupied households as well[DH6.1]. Encouraging more permissiveness around accessory dwelling units and other missing middle housing units supports greater affordability as the current standard size and structure of the Township's single-family homes contribute to an expensive default in housing cost.
- Housing demand in New Buffalo Township would be supported by the construction or reintegration of 177 new housing units by 2030, with 128 units being for sale and 49 designated as rentals.

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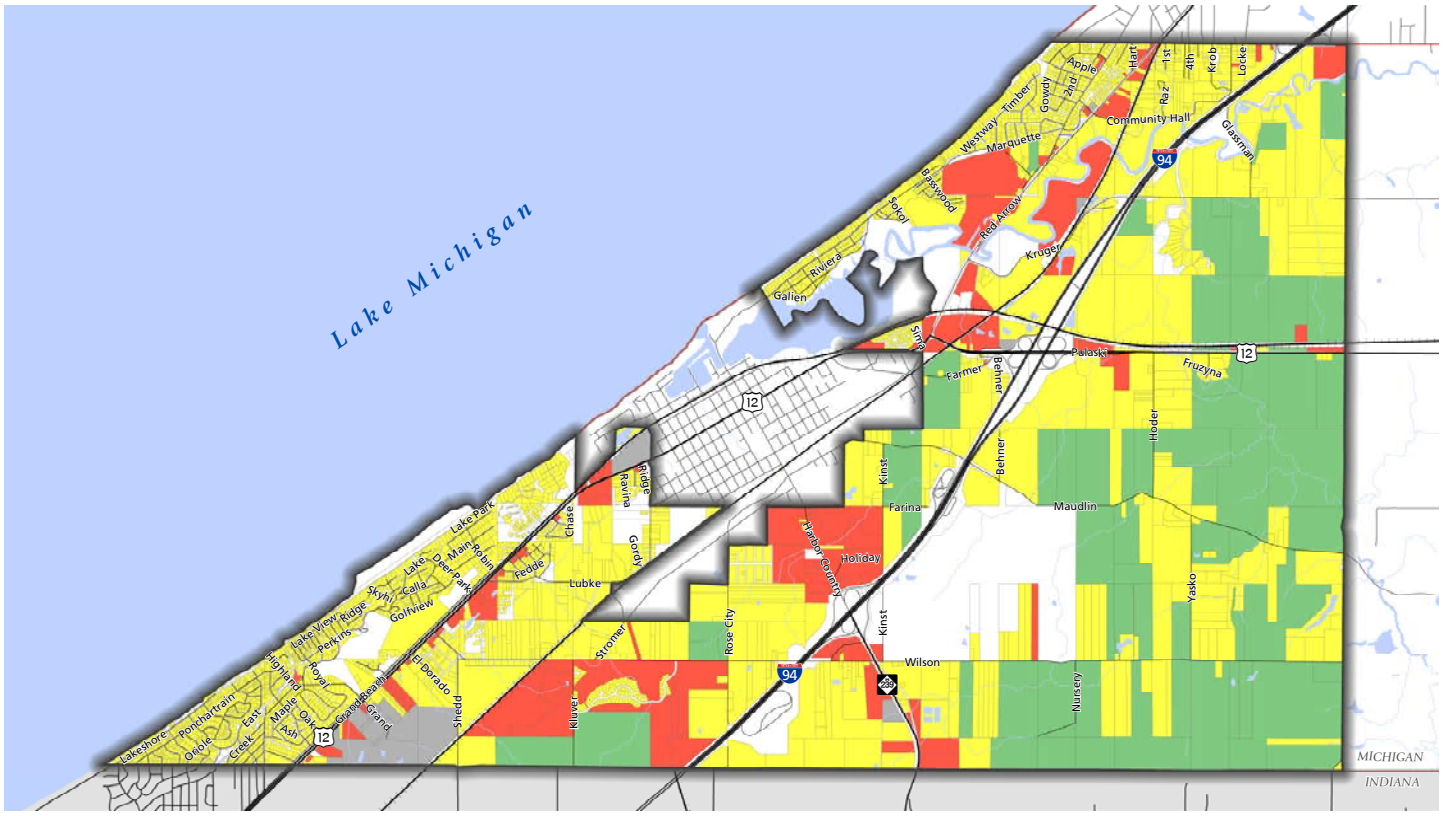
LAND USE

New Buffalo Township has distinctive physical and political boundaries. Bounded by Lake Michigan on the west and Illinois and Indiana on the south, the Township is a part of tri-state region where land use changes outside of the state could affect how the Township develops. New Buffalo Township serves as the "Gateway of Michigan," providing all who arrive with their first glimpse of our great State. Transportation routes crisscross the Township between Michigan and the nation's third largest metropolis: I-94, US-12, passenger rail line Amtrak, and freight train CSX rail. Convenient access, combined with a lake view, are compelling factors for residents and businesses to locate here, and contribute to the diverse landscape.

AGRICULTURE

Given that the New Buffalo area is known as a lakeside destination, it may be surprising that over one-quarter (26.8%) of the land is used for agriculture. The eastern portion of the Township is predominantly dedicated to agricultural uses with a scattering of large-lot residences, likely associated with the production of the land. This land has rightfully been preserved to serve its "highest and best use." Except for the land immediately adjacent to the rivers that run through the south and southeastern portion of the Township, the land's characteristics make it highly suitable for agricultural production. Luckily for the Township, because residential pressure is concentrated along the shoreline, the agricultural land does not face an imminent threat of intense development coming its way.

MAP 3: EXISTING LAND USE



NEW BUFFALO TOWNSHIP

Existing Land Use

Data Sources: State of Michigan Geographic Data Library, New Buffalo Township, Berrien County, Indiana MAP

- Township Boundary
- State Roads
- All Roads
- Railroads
- Rivers / Streams
- Lakes / Ponds
- Agricultural - Improved
- Commercial - Improved
- Industrial - Improved
- Residential - Improved
- No Data / Right of Way

Beckett&Raeder

TABLE 9: EXISTING LAND USE

TYPE OF LAND USE	ACRES	PERCENTAGE OF TOTAL LAND
Agriculture	3,209	26.8%
Residential	5,983	50.0%
Commercial	1,244	10.4%
Industrial	217	1.8%
No data	1,154	9.7%
Total	11,964	100.0%

Some encroachment is visible when comparing the land use map from 2005; the triangular swath of land between I-94, US-239, and the Indiana border was converted from agricultural uses to residential. If residential sprawl were to become a plausible reality in the future, the Township would have to reconcile the need and location for development and the significance of sacrificing the irreversible value of its rich soil. While agriculture does not employ a sizeable portion of residents (1.7%), its value lays in the efficiency in which it generates food, its contribution to a large statewide industry, and the beauty it bestows on the passers-by and residents.

The Farmland and Open Space Preservation Program (PA 116), passed in 1975 as an effort to protect farmland from sprawling development, offers tax relief to farmers who enter into farmland preservation programs with the state. The agreement stipulates that farmers receive tax benefits for maintaining the land for agricultural uses for a minimum of 10 years (and up to 90 years). Land is eligible for this program depending on its size or by the income generated by the farm. Even with over one-quarter of land dedicated to agriculture, only one 24-acre parcel is enrolled in this program. Without the guarantee of this agreement, the land currently used for agriculture could change hands, and uses, depending on the zoning requirements.

RESIDENTIAL

The Lake Michigan shore is one obvious residential hotspot, but housing development spreads considerably farther east, although in a different form. With half of the land used for residences, not all can be so fortunate as to fit along the thin strip adjacent to the lake. Along the shoreline, most homes are detached dwellings, higher in median value, and densely built. The neighborhoods here must not only contend with growing popularity but also with nature: the sandy shoreline falls under the state designated Coastal Management Zone and is also considered a critical dune area, which means that much of the local authority has been removed in regulating development in this zone. Permits must be obtained first by the Michigan Department of Environmental Quality with a recommended 1,000 ft setback for properties in critical dune areas. Coupling regulations and the perils of climate change on waterfront property, residential development may begin to spill over more onto adjacent land.

ZONING DISTRICT	MINIMUM LOT SIZE	DWELLING UNITS PER ACRE
Ag-R	87,120	0.5
R1	15,000	2.9
R2	12,000	3.6
R3	8,712	5.0

TABLE 10: RESIDENTIAL ZONING DIMENSIONS

Moving away from the lake, residential development transitions to smaller homes that are less dense, and of lower value sans a lake view. The zoning regulations as written allow for detached residential densities between 0.5 dwelling units per acre in the Agricultural-Residential zone up to 5 dwelling units per acre in the R-3 High-Density Residential district. Attached formats would likely be required to get to the Township's anticipated maximum density of 12 dwelling units per acre.

COMMERCIAL

Logically, commercial uses are situated along major transportation corridors. The commercial clusters sit on US-12, along the rail right-of-way, and near I-94

interchanges. In highly visible locations, commercial uses tend to be memorable stops on a trip or a regular hang out for locals, but they only account for about 10% of all land uses. Because of the Township's position between several major hubs, many of the commercial uses have historically supported travelers, either passing motorists or truck drivers. The City of New Buffalo should serve as the Township's hub for more experience-based shopping or entertainment, supplemented by the unique collection of connected communities in Harbor Country and its environs.

Neighborhood-scale commercial developments that serve residents' daily needs, when they are available, are generally located along US-12 south of the City of New Buffalo, and on Red Arrow Highway north of the City. These two commercial corridors share some similarities, running parallel to the shoreline as they connect the City of New Buffalo to other portions of Harbor Country, but their development patterns have some contrasts as well. In general, there are more establishments along US-12 south of the City of New Buffalo, owing to the fact that this is a long-used interstate thoroughfare. The development that exists includes scattered detached residential development, alternating with pockets of commercial activity. Though this section provides access to both Villages, the Whittaker Woods Golf Course, and the Township neighborhood of Forest Beach, these amenities are not obvious in the public realm, which is dominated by the rail right-of-way to the west and one-story, fragmented development to the east. The Township envisions commercial development to increase and intensify along this stretch, supplemented by multifamily residential development. Conversely, detached residential development should be discouraged, while preserving the development rights and property values of the existing residents.

Heading north from the City of New Buffalo on Red Arrow Highway feels much more rural, in a large part because the route's scenery is more heavily influenced by the Galien River rather than the rail. A mix of commercial and residential development occurs here, too, but with greater distance between establishments and more vegetation flanking the roadway. Union Pier sits at the border with Chikaming Township, with Red Arrow Highway serving as the Main Street. Chikaming and New Buffalo Townships, along with the Berrien County Parks and Road Departments, have worked together to begin examining how the area can be improved. Nonmotorized facilities such as a hiking and biking path, trailhead, parking, lighting, and safety features will be part of the planning phase, underway at the time of this master plan.

INDUSTRY

Very few industrial uses exist in the Township, and like commercial uses, they are strategically clustered along major corridors. There are 17 parcels spread across two patches of land dedicated to this use. The larger area located along the Indiana border was formerly used for commercial purposes, and a smaller section is wedged between the two rail lines on the City of New Buffalo border. Aerial imagery shows the industrial properties take up a small portion of the land dedicated to them, with the remaining area serving as a buffer to other land uses.

Industrial uses are often associated with negative external impacts to soil, air, and water, and therefore should be approached cautiously in a Township with sensitive natural features. On the other hand, they often generate well-paying jobs which support a much-needed income segment in the Township. The nature of industrial uses has also evolved swiftly in recent years to focus on cleaner processes requiring advanced knowledge, which fits the Township's talent pool. It is also the case that although Michigan's farmland produces an impressive quantity and variety of agricultural products, the Michigan Department of Agriculture has found that these products are most frequently shipped to other states for "value-added" processing, effectively exporting the prosperity generated by our natural bounty to other parts of the country. The confluence of these circumstances offers opportunities in New Buffalo Township.

CASINO

Aside from the City of New Buffalo, the white spots on the map do not contain sufficient data to be placed within a common land use classification code. The biggest of these, adjacent to I-94, is the Pokagon Band of Potawatomi Indian Casino. These federally recognized Tribal lands are considered a sovereign nation, and are not subject to local land controls. Completed in 2007, the casino was a controversial development, with 10 years of tumultuous lead up prior to construction. The land use implications are similar to any large development: residents universally worry about increased traffic congestion and an unsightly visual impact on the landscape. While those are potential negative consequences, the tribe and the Township have partnered to ensure that, despite no legal obligation, the revenue from the casino is felt by its surrounding neighbors. So far, this has taken place in the form of street improvements and scholarships funds for students.

Four Winds Casino



Source: Casino Archives

The casino is by far the largest employer in the Township, and the County, by a factor of 10. Many of these 1800 job are in the hospitality field, which offers wages on the lower end of the pay spectrum. Housing for these workers, and the transportation facilities which connect to it, are land use considerations for the Township.

RIGHTS OF WAY

The Township is already rethinking its rights-of-way. The Corridor Improvement Vision, drafted in 2016, is based on best planning practices and community input for re-imagining how land along corridors is used. As a result of the key visioning themes that came out of community engagement, the Township, in conjunction with Berrien County, delineated a planning area and hopes to transform corridors into more than a means of arriving at a destination. With changes to design on Harbor Country Road that encourage walkability, safety, and vibrancy the Township is making an investment in public spaces that can expedite private investment. Pedestrian-friendly corridors draw people to the streets and turn underperforming spaces into catalysts for positive land use changes.

MIXED USE DEVELOPMENT

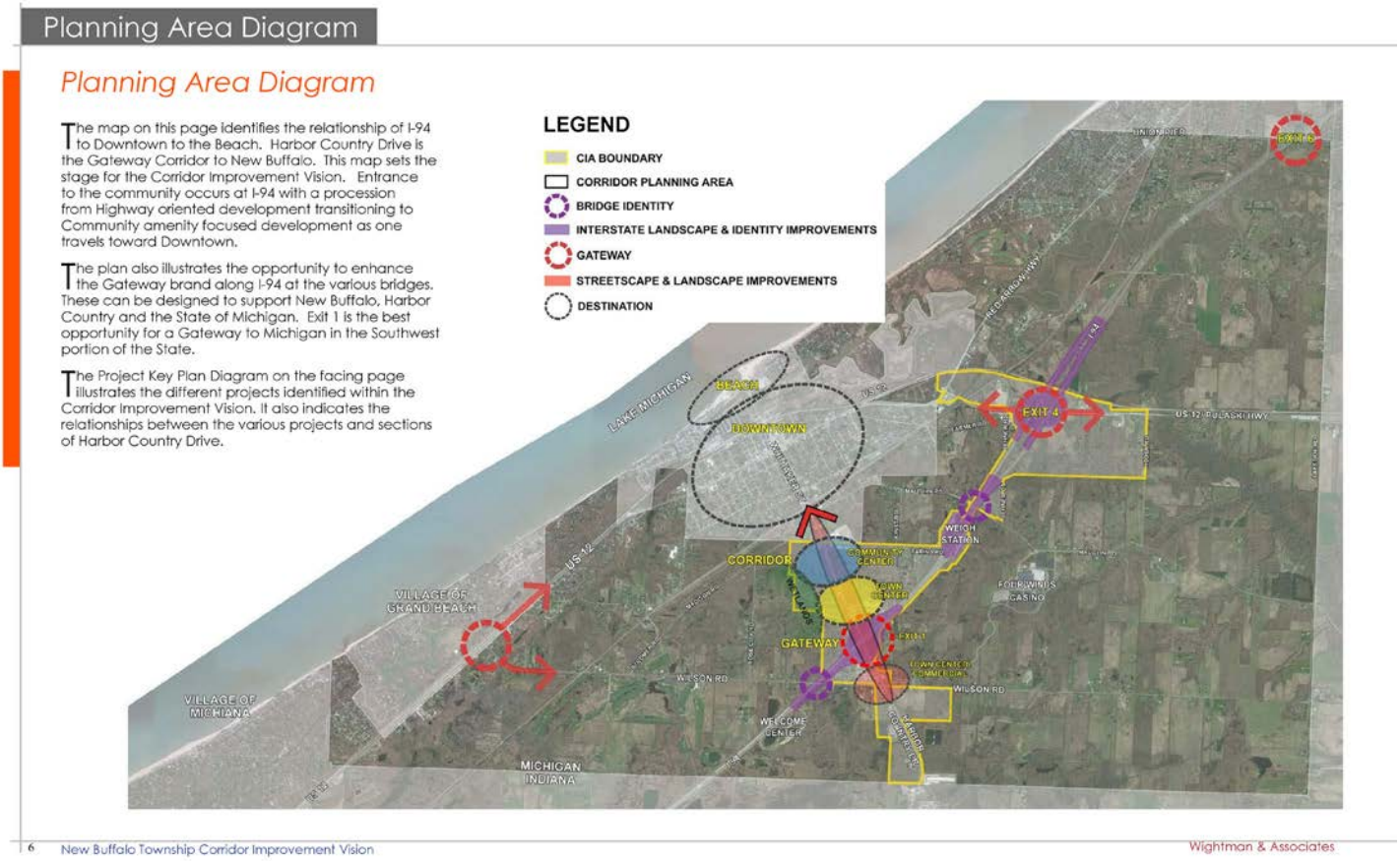
The very title of this chapter suggests a commitment to use-based land regulation, which has been in use since the 1920s. However, mixed-use development has been common throughout history, particularly in development centers such as downtowns, and is enjoying a renewed appreciation of its utility. Commercial-residential mixed use, such as the "live above the store" model, is the most common form. The benefits of this arrangement are mutual: the commercial development adds a convenience amenity to the residence, while the residence provides a customer base to the commercial activity. Industrial-commercial mixed use is particularly well-suited to smaller-scale "craft" manufacturing. The ability to see and experience the process adds an amenity to the commercial enterprise, while on-site distribution created efficiency and savings in the production process. In both cases, the transportation burden that is created by a strict separation of land uses is eased.

The Township has previously considered mixed-use development in the vicinity of the Township's two highway interchanges. This is certainly still appropriate at Exit 1, and to some extent at Exit 4, especially west of the interchange. The CIA area should permit mixed use development throughout even if some areas are expected to ultimately become primarily residential. This allows for flexibility in placing the developments throughout the area, and for developments which are residentially-focused to include commercial amenities. There is no current pressure to change the provisions of the industrial area to include commercial uses, but the idea of craft manufacturing is one that fits the character of the community and should be retained in concept.

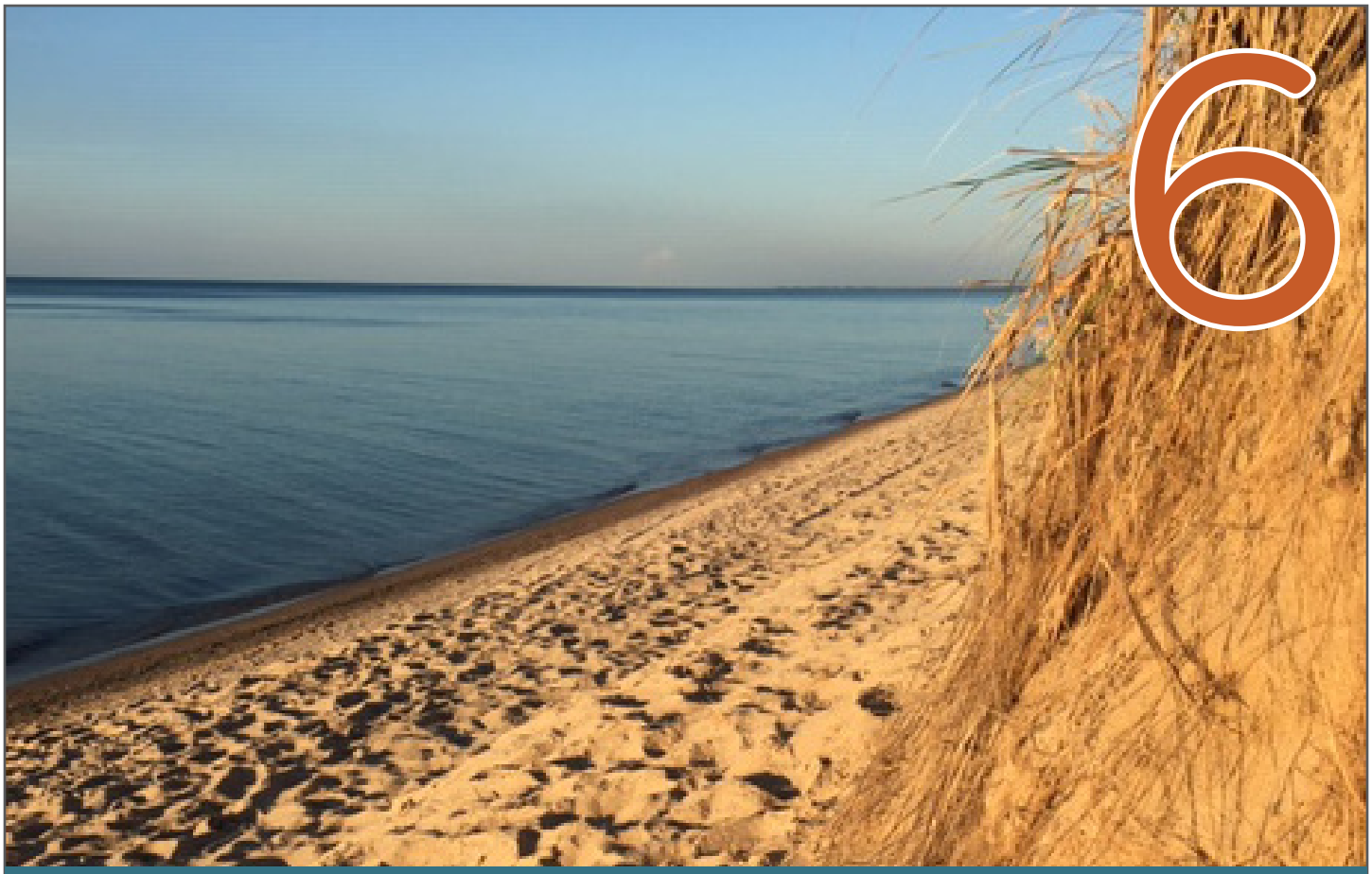
Planned Unit Developments (PUDs) can act as a tool to achieve greater instances of mixed uses within a community. In New Buffalo Township, developing a PUD allows flexibility through comprehensive development plans that are intended to allow nonresidential uses in residentially zoned areas (and vice versa) while simultaneously permitting densities or lot sizes which are different from the applicable district and allowing a mix of land uses that would otherwise not be allowed (provided that existing requirements are met). PUDs also require that all land uses and structures within the development area relate to each other, therefore encouraging connected mixed-use pockets of development with shared amenities.

To pursue the development of a PUD, the Township requires that the development be located across five contiguous acres of land with a maximum density of 12 units per acre. Proposed projects that exceed the underlying district's density requirement by 25% or more face requirements to provide a percentage of affordable housing units.

Figure 20: Planning Area Diagram, Corridor Improvement Authority



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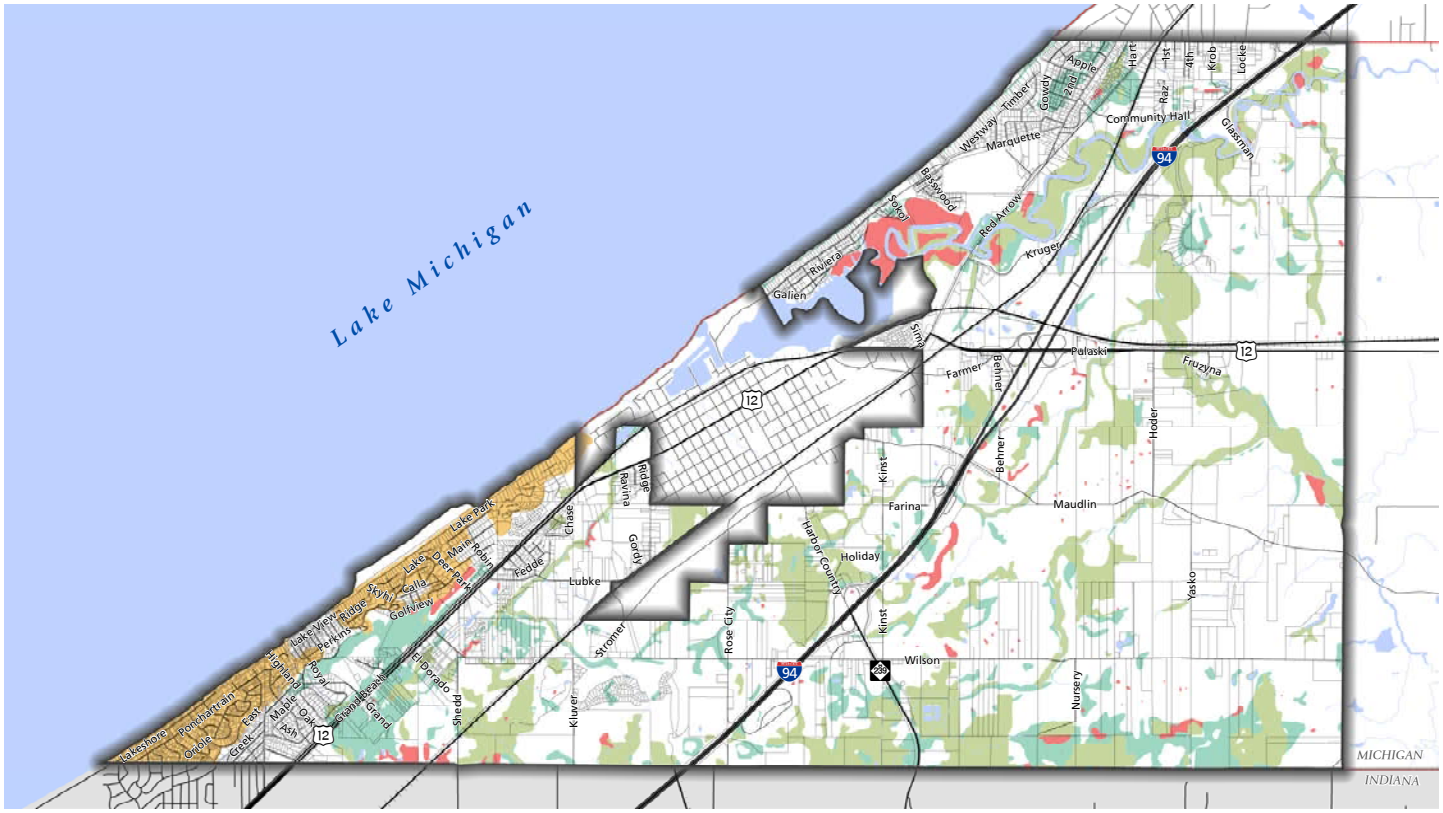
6 NATURAL FEATURES

Identification and inventory of natural and sensitive features within a community is key in properly planning for the future. New Buffalo Township is well endowed with natural resources, many of which have been well protected over the years. Maintaining and preserving these natural resources is essential to the riverine watershed and environmental ecosystems found in the Township. Fertile agricultural land and forested wetlands dominate this area. The pre-settlement vegetation in the Township was dominated by beech and sugar maple, with white oak and black oak common along the bluffs and broad ridges above the Galien River.

WATER

Like many of the Harbor Country communities in southwest Michigan, New Buffalo Township's identity is closely tied to its Lake Michigan shoreline. The Township encompasses the southwest portion of the Galien River Watershed. The coastal analysis section of this master plan provides a detailed summary of coastal water resources and the relevant state and local policy framework that protects these critical resources.

MAP 4: NATURAL FEATURES



NEW BUFFALO TOWNSHIP

Natural Features

Data Sources: State of Michigan Geographic Data Library, New Buffalo Township, Berrien County, Indiana MAP

0 0.5 1 Miles

- Township Boundary
- State Roads
- All Roads
- Railroads
- Rivers / Streams
- Lakes / Ponds
- Freshwater Emergent Wetland
- Freshwater Forested / Shrub Wetland
- Critical Dune - Areas that Exhibit Dune-Like Characteristics
- Potential Wetland Restoration Area

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WETLANDS

Wetlands are found throughout the Township, with clusters in the riverine areas. The lowlands and high water table in the Township contribute to the relatively large number of total wetlands. As illustrated on the 'Natural Features' map, there are numerous existing wetlands as well as areas considered to have a 'high potential for wetland restoration.' These areas have hydric soils, indicating they were probably wetlands in the past, and are generally not conducive to development. In New Buffalo Township, much of this area is currently used for agricultural purposes.

There are almost 4,000 acres of wetlands; 13% of which are freshwater/ emergent wetlands and the other 87% are forested/shrub wetlands. The emergent wetlands are concentrated near the Galien River mouth, while the forested wetlands are concentrated near the Galien River tributaries and upper reaches of the river. In total there are 2,053 acres of potential wetland

restoration areas within the Township. Wetlands provide a wide variety of important ecosystem services including flood control, sediment retention, quality habitat, and protection of biodiversity.

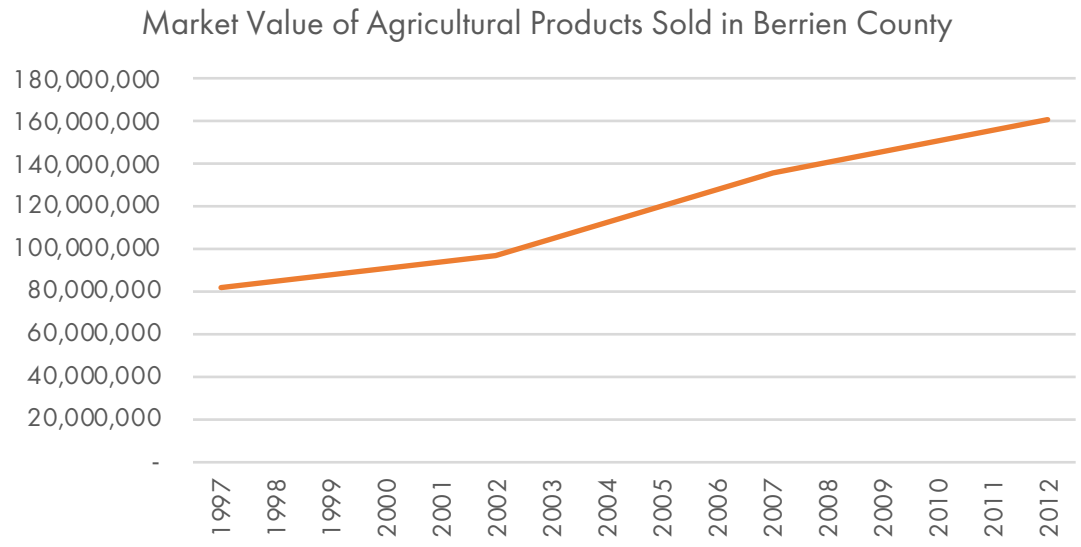
One notable wetland is the Great Lakes Marsh located at the mouth of the River. Although it has diminished in size, it provides valuable habitat for wildlife. A remnant of this coastal plain marsh, near Grand Beach in the Township, has been purchased by The Nature Conservancy to preserve this rare habitat.

AGRICULTURAL LAND

Agricultural land uses are large and rural, and therefore are best tracked at the County level. With its ideal growing conditions, Berrien County is ranked as the second most diverse county in the country from an agricultural variety perspective. At the date of the last agricultural census, in 2012, Berrien County ranked number one in the state in grape production, second in vegetables, melons, potatoes, and sweet potatoes; and fourth in fruits, tree nuts, and berries (2012 Census of Agriculture). The market value of crops grown in Berrien County was over $161 billion, and has grown steadily even during the "ten year one-state recession" that Michigan experienced in the beginning of the new millennium.

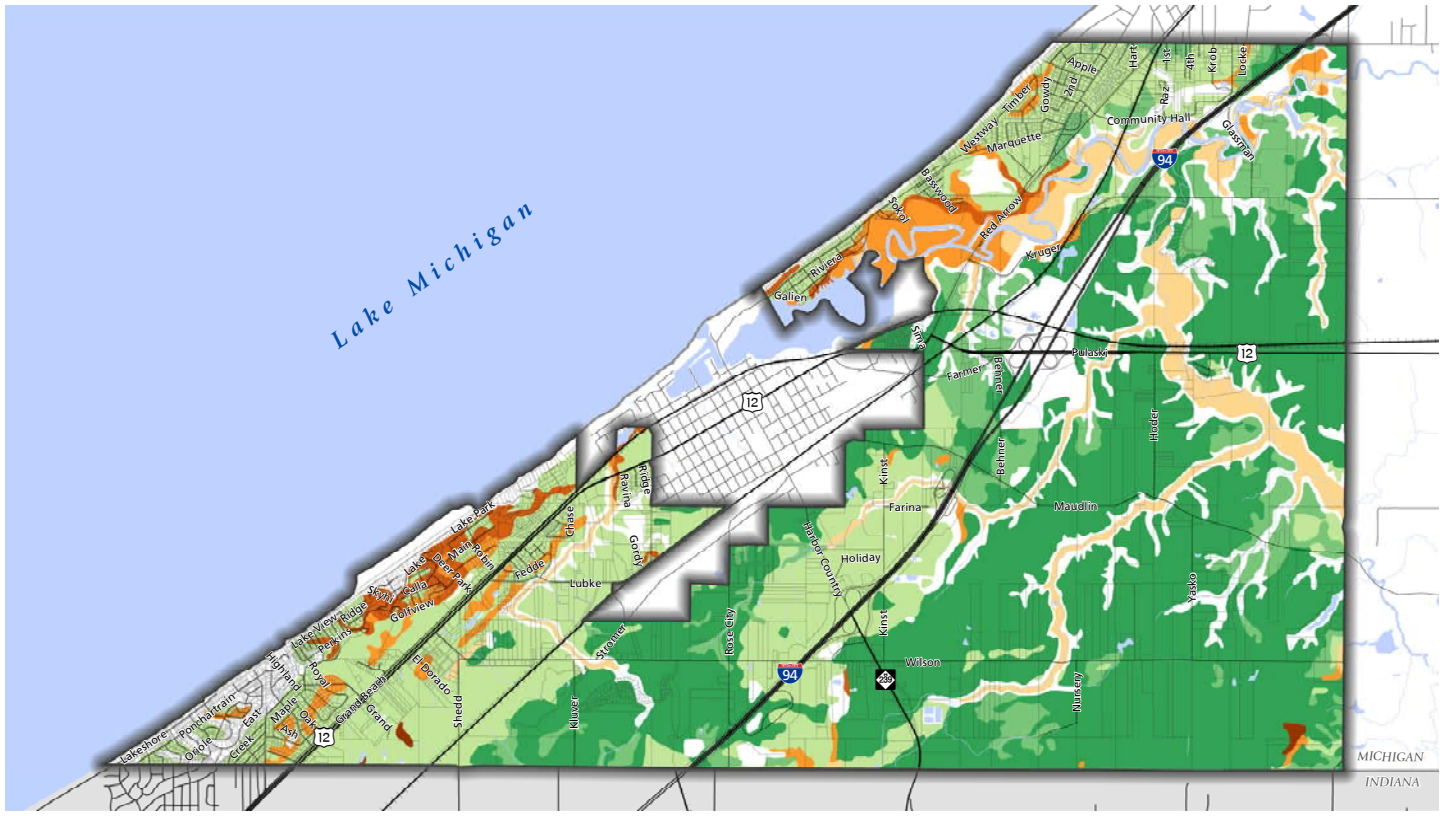
In addition to its irreplaceable nature, this increased production value year over year is another factor to consider when making decisions about preserving farmland. Overall, the proportion of farmland has decreased steadily over time, and it has been concentrated on fewer and fewer farms. In 2012, there were 1,063 farms in Berrien County—less than half the number that existed in 1969, and less than a quarter of the number in 1950. Also in 2012, there was a total of 156,418 acres of land in farms. This represents a reduction of 7% of farmland just since 2007. It is 28% less than in 1969 and 45% less than in 1950.

Figure 21: Market Value of Agricultural Products in Berrien County, 1997-2012



Source: US Census of Agriculture

MAP 5: AGRICULTURAL CAPABILITY



NEW BUFFALO TOWNSHIP

Agricultural Capability

Data Sources: State of Michigan Geographic Data Library, New Buffalo Township, Berrien County, Indiana MAP

- Township Boundary
- State Roads
- All Roads
- Railroads
- Rivers / Streams
- Lakes / Ponds

Least Limitations

- Slight Limitations
- Moderate Limitations
- Severe Limitations
- Very Severe Limitations
- No Data / Urbanized Lands

Most Limitations

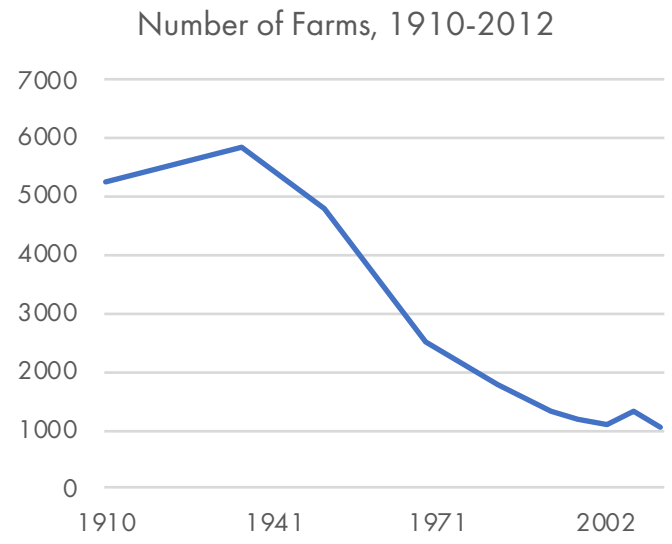
- Limited Uses, Erosion Hazards
- Moderate Limitations on Use, Hazards
- Severe Limitations, Grazing Only
- Only Recreational Use / Aesthetic Use

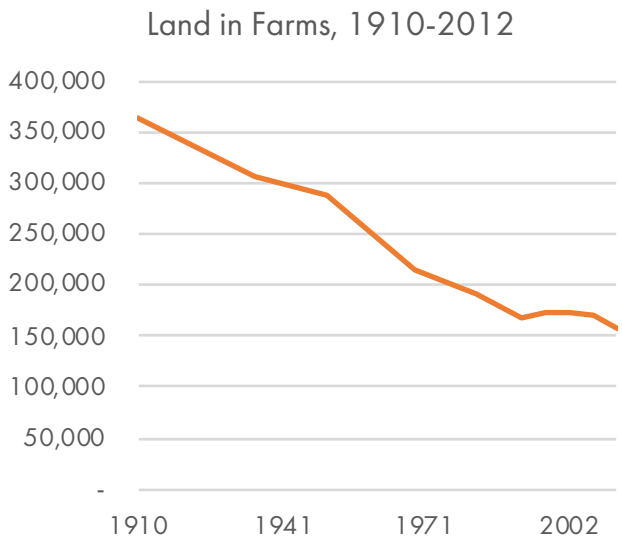
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As noted in the Land Use analysis, the Farmland and Open Space Preservation Program (PA 116), passed in 1975 as an effort to protect farmland from sprawling development, offers tax relief to farmers who entered into farmland preservation programs with the state. Land is eligible for this program depending on its size or by the income generated by the farm. Even with over one-quarter of land dedicated to agriculture, only one 24-acre parcel is enrolled in this program. Without the guarantee of this agreement, the land currently used for agriculture could change hands, and uses, depending on the zoning requirements.

New Buffalo Township is endowed with fertile soil; and as a result, farming activities have served as a dominate land use in the Township for many years. As illustrated in the agricultural capability map, there are a range of soil uses found with the Township, and many are very conducive to farming. The dataset was developed using a variety of data layers that influence agricultural capability, including the location of the landscape, slope, soil type, and climate. On the

Figure 22: Number and Acreage of Farms in Berrien County, 1910-2012

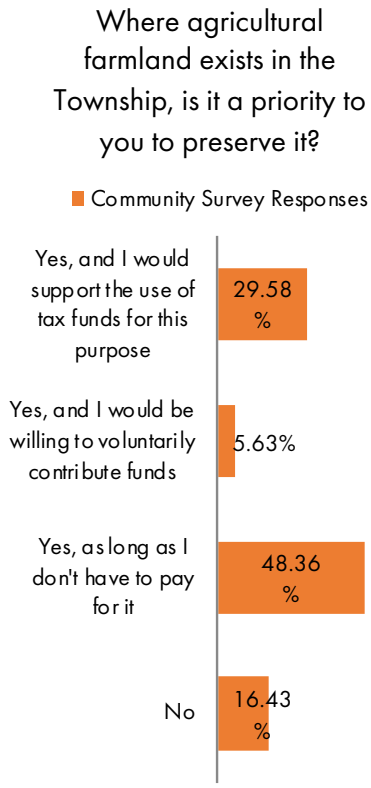




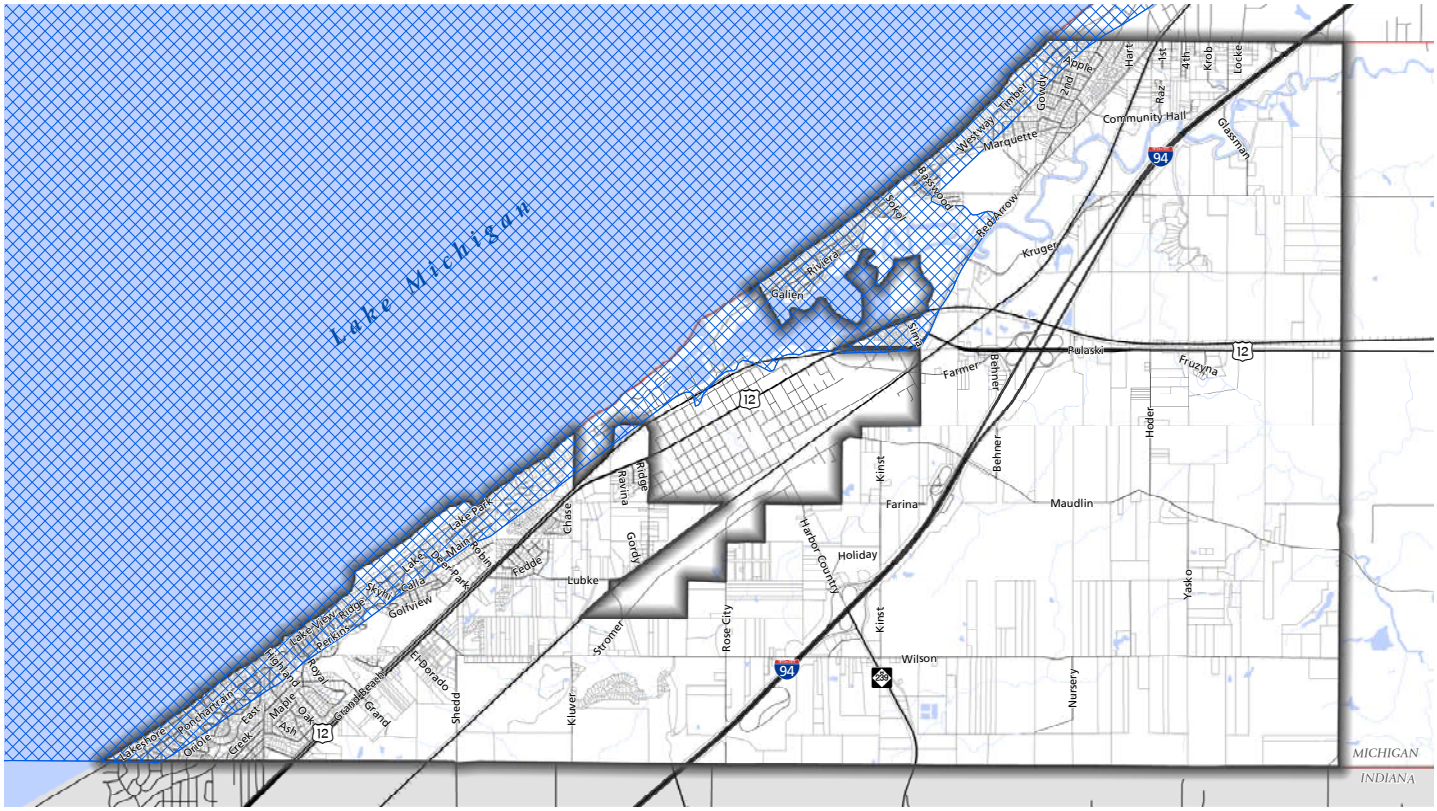
Source: US Census of Agriculture

spectrum of green to brown, the darkest shade of green indicates that the soil has the least restrictive properties and therefore can be used for a wider range of crop production. Lighter green colors indicate limitations that reduce the choice of plants or might require special conservation practices and/or careful management of agricultural use. However, overall, these soils can produce common field crops and pasture plants without harming the productivity of the soil. Light brown colors represent soils that have significant limitations and are more suitable for pasture, range, forestland, or wildlife, and the darker the shade of brown, the higher the likelihood that erosion and other factors are limiting use. Commercial plant production and cultivation are challenging for these soil types. Lastly, the darkest shade of brown is entirely precluded from all commercial plant production and uses are limited to recreation, wildlife, water supply, or aesthetic purposes only. This data was obtained from the Natural Resource Conservation Services, ArcGIS Online Soil Resources Center.

These numbers may come as a surprise despite the longstanding and important place in the community that agriculture holds. This is because food production is not well-integrated into either public or private planning processes. For example, food systems are not a traditional feature of master plans, despite their obvious importance to the community and land use implications. The State of Michigan has begun to examine ways to capitalize on the economic development possibilities that could arise from our diverse and productive agricultural base. In many cases, this is as simple as understanding the system itself in order to make connections between food producers, processors, distributors, and consumers. Once this is done, gaps and opportunities reveal themselves. The Michigan Department of Agriculture and Rural Development (MDARD), for example, has identified that a large proportion of agricultural products are shipped to other states for processing. Since this is the stage which generates the greatest return



MAP 6: COASTAL MANAGEMENT ZONE



NEW BUFFALO TOWNSHIP

Coastal Management Zone

Data Sources: State of Michigan Geographic Data Library, New Buffalo Township, Berrien County, Indiana MAP

0 0.5 1 Miles

- Township Boundary
- Coastal Management Zone Area
- State Roads
- All Roads
- Railroads
- Rivers / Streams
- Lakes / Ponds

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on investment, that can be quite a loss for the state. The agency has developed a series of "Value-Add and Regional Food Systems" grants which have been disbursed since 2014 to companies proposing agricultural processing ventures, developing regional food systems, or increasing access to healthy food.
This is an industry that is emerging in a revitalized way and has the potential to be of particular interest to New Buffalo Township. The confluence of agricultural production, discerning "foodie" consumer, and bifurcated job market presents many of the requisite conditions for success. A "farm and food systems" assessment would need to be conducted by the Township to understand just how these pieces are currently functioning and to build upon them.

COASTAL REVIEW

Located along the southeastern shoreline of Lake Michigan, New Buffalo Township is home to 8.5 miles of Lake Michigan shoreline. The shorelands of the Great Lakes are a dynamic and quickly changing environment. As the effects of climate variability become more widespread throughout the Midwest, coastal

communities will have an important role to play in protecting the Great Lakes. Planning for coastal areas at the local level requires knowledge of both local conditions and state and federal regulations.

CLIMATE

The climate at the southeasterly corner of Lake Michigan is greatly influenced by the Lake Michigan water temperatures and prevailing winds that come from the west; alternating between the southwest and northwest throughout the year. According to the Berrien County Natural Hazard Mitigation Plan, the prevailing wind averages southwest at 3.5 to 7 miles per hour. Berrien County records an average annual snowfall of 69.9 inches. New Buffalo averages 51 inches of snow annually, according to the website bestplaces.net, which collects climate data from the National Climatic Data Center and the National Oceanic and Atmospheric Administration. This snowfall average is less than neighboring communities, including Bridgman and South Bend, indicating New Buffalo could be sheltered to some degree by prevailing winds and storm systems. Climate scientists predict that changing climate trends will result in more energy in the Great Lakes, which could likely lead to more intense and more frequent Great Lakes storms.

COASTAL RESILIENCE

Wave action, storms, wind, ground water seepage, and surface water runoff are all contributing factors to changing and reshaping the shoreline. Cyclical changes in rainfall, evaporation, and riverine and groundwater inflows impact the constantly changing water levels along the Great Lakes shoreline. After hitting an all-time low in 2013, the Great Lakes are rising. Fast rising waters

Warren Dunes State Park



Source: harborcountry.org

can erode shorelines, damage infrastructure, and cause extensive flooding in inland rivers. The Berrien County Natural Hazard Mitigation Plan notes that erosion is the number one concern for the near-shore environment and adjacent property owners. As the climate continues to change, climatologists and coastal engineers predict increased variability in Great Lakes water levels. Additionally, more intense and frequent storm surges are expected to bring increased erosion and sedimentation. A warming climate in western Michigan is also expected to contribute to reductions in annual ice cover and increased rates of evaporation.

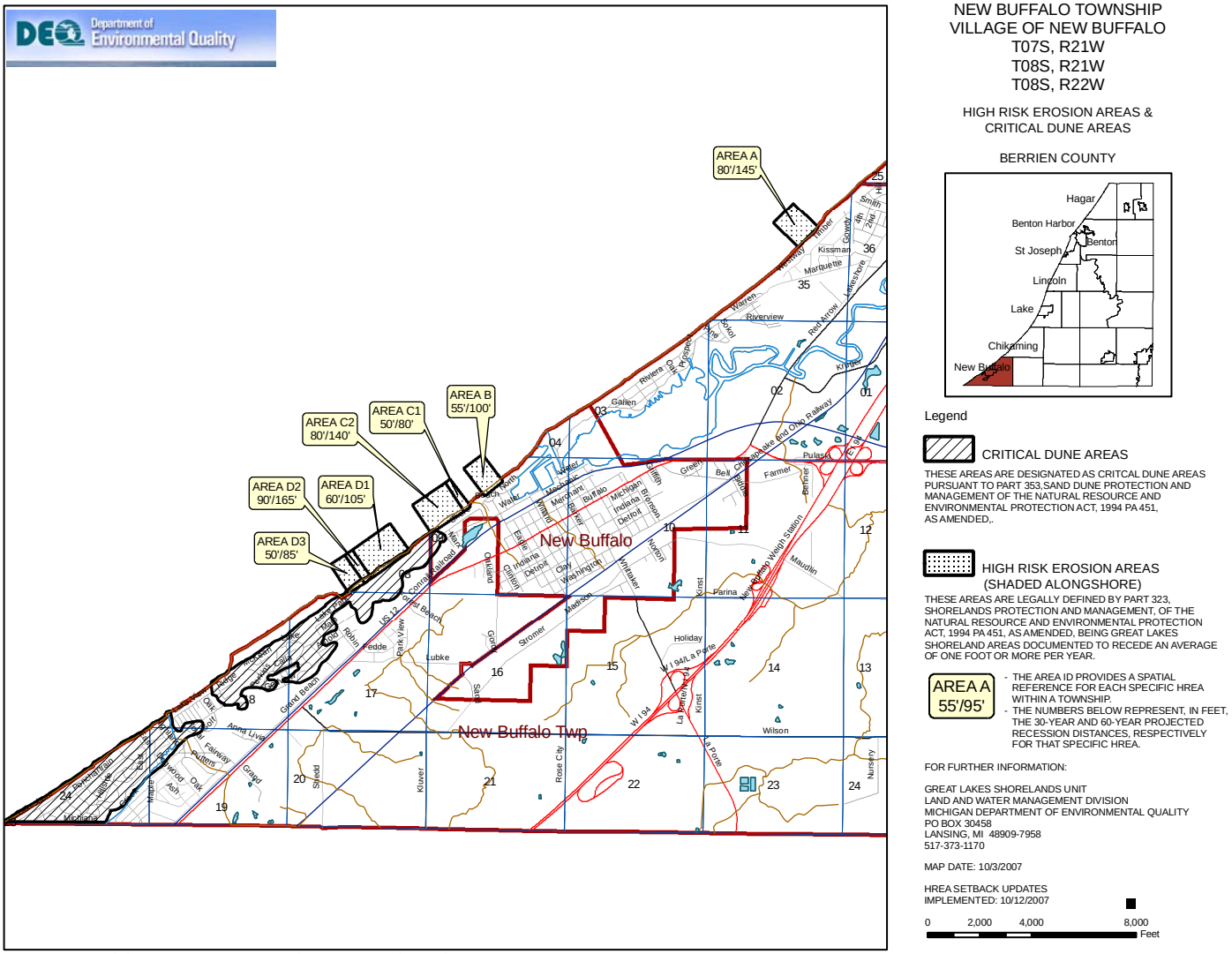
POLICY FRAMEWORK

Federal, state, and local policies play an important role in shaping land use and development along the shoreline.

Critical Dunes

Sand dunes in the Township extend generally from the south New Buffalo city limit to the southern extent of the Township. The northern half of the Township consists of layers of clay and sand but does not possess the characteristics of

MAP 7: HIGH-RISK EROSION AREAS



Source: http://www.michigan.gov/documents/deq/lwm-highrisk-new-buffalo-twp_260424_7.pdf

dunes. Critical Dune areas represent some of the most dynamic and continually changing ecosystems along Lake Michigan's shoreline. The legislature has characterized certain portions of the shoreline as "Critical Dune Areas" of the state, and considers them to be unique, irreplaceable, and fragile resources that provide significant recreational, economic, and ecological benefits to the people of Michigan. The Critical Dune Areas of New Buffalo Township are not included in designated barrier dune formations – however, they are composed primarily of dune sand and exhibit several dune-like characteristics.

In 2012, Governor Snyder signed Public Act 297 which is intended to clarify the rights of property owners with lakefront properties and to remove some restrictions and challenges that surround acquiring permits to build on critical dune areas. The areas designated on the map are critical dune areas as designated by EGLE (formerly MDEQ) in New Buffalo Township.

High-Risk Erosion Areas

High water levels on Lake Michigan have caused significant damage and impact to coastal structures in nearly every decade. The State of Michigan regulates development in what it designates as High-Risk Erosion Areas (HREAs). The purpose of this regulation is to prevent costs associated with cleaning up damaged structures and moving infrastructure and buildings away from eroding bluffs, while protecting the life and health of residents and keeping insurance costs down. Preventing buildings in HREAs also protects the Great

New Buffalo Harbor



Source: harborcountry.org

Lakes from pollutants from structure debris and septic fields. There are only a few properties within the Township that are designated as HREAs, and subject to state regulations (see map).

EGLE (formerly MDEQ) compares new and historic imagery to designate areas of coastline that have eroded by more than 1 foot per year as HREAs, and then uses erosion rates to calculate 30- and 60-year setbacks from the "erosion hazard line." Usually, new structures must be built landward of the erosion hazard line by either 30 times or 60 times the erosion rate, as designated by the MDEQ. Local governments can adopt a local ordinance as long as it is approved by the state and is not less restrictive than the state.

FEMA

The National Flood Insurance Program (NFIP) is an optional program that allows communities and individual property owners to receive flood insurance for disaster relief by agreeing to regulate development in the floodplain. The NFIP was created in 1968 under the National Flood Insurance Act. Floodplains

Home damaged by the "Halloween storm" in 2014



Source: New Buffalo Shoreline Alliance

are mapped by FEMA using a Flood Insurance Rate Map (FIRM), generally identifying the area that could be inundated in a 50-year storm, 100-year storm, and 500-year storm.

In 2010, FEMA and the United States Army Corps of Engineers (USACE) began the Great Lakes Coastal Flood Study. The goal of the project is to update existing FIRMs to account for revised lake levels, wave setup, and wave energy. The process to create the drafted maps differs significantly from the process to create existing FIRMs. The existing FIRMs are determined using event-based modeling, where the projected flooding impacts are derived from a selected historical storm. Although these new maps have not been formally adopted, preliminary draft maps are available for Berrien County and can be used to better understand coastal flooding risk in New Buffalo Township.

Public Access

Because the vast majority of shoreline in the Township is privately owned, the issue of public access to Lake Michigan has become an important topic for many. In Glass V. Goeckel, the Michigan Supreme Court determined that the public may walk between the edge of the water and the "ordinary high water mark," indicated by the limits of erosion or destruction of vegetation.

The Harbor

Structures along the shoreline greatly impact the natural movement, or littoral drift, of the sand. Of particular concern, especially given recent high water levels, is the breakwater jetty at the New Buffalo Harbor. Interestingly, this was the last harbor breakwater to be installed along the east shoreline of Lake Michigan. Because of this barrier, the 100,000 cubic yards of sand a year in the littoral drift can no longer drift naturally from north of the harbor to south of the harbor. This phenomenon has caused significant erosion and property damage to homes south of the harbor and has also put the municipal water intake infrastructure at risk. Since the south side of the breakwater no longer receives this sand, it is described as a sand starved area by the U.S. Army Corps. In 1969, the City of New Buffalo secured an easement for the Corps from 39 property owners south of harbor to locate a feeder beach to nourish the beach using sand from nearby sand quarries to compensate for the interruption of the littoral drift. In1995, after twenty years of beach nourishment, funds dried up and the U.S. Army Corps of Engineers discontinued this regular beach nourishment. Since then, the harbor has been dredged on an intermittent basis, and the sand has been used for beach nourishment. However, this is an insufficient amount of sand to stabilize the south shoreline.

There is a group of concerned citizens in the greater New Buffalo community working to address the erosion caused by the harbor jetty and now extending three and a half miles south of the jetty. By taking a proactive approach to restoring the natural sand movement of sand, the New Buffalo Shoreline Alliance hopes to reduce the negative impact of erosion to properties south of

Galien River mouth



Galien River mouth



Grand Beach



North Township Boundary



Michiana Shoreline



Source: https://greatlakes.erdc.dren.mil/

the harbor. The nonprofit group was created in response to shoreline property damage that resulted from the 2014 storm on Halloween night and currently has over 400 members.

There are a number of potential solutions to address this issue, but each one is costly and will require political support. One option is to make modifications to the harbor structures to reinstitute natural processes of sand movement. A second option is to reinstitute nourishment with sand from nearby quarries as was done for 20 years. A third option would be to install breakwater structures that run parallel to shoreline, which would reduce wave energy and require less frequent beach nourishment.

Shoreline Structures and Development

During periods of low water, property owners often forget about the long-term variability in water levels, resulting in development near the water's edge. However, erosion of the Great Lakes shoreline is a serious concern, and many homes have fallen into the lake as their foundations have been compromised. According to the Berrien County Natural Hazard Mitigation Plan, homes in the county have sustained damage and even been mostly washed away due to shoreline erosion.

In general, the existing zoning districts that line the Lake Michigan Shoreline within the New Buffalo Township boundary are primarily Low Density Residential, with some Planned Unit Development areas and a small segment of High Density Residential. This segment of shoreline is fairly built out, although a build out analysis using existing zoning standards would likely show there is space for additional homes if existing parcels are subdivided.

A cursory coastal land use assessment using aerial photography indicates that homes just north of the Galien River mouth are generally set back from the Natural Ordinary High Water Mark. Further north, the highway moves closer to the shoreline, resulting in shallower parcels and shorter building setbacks.

Moving south from the Galien River mouth, residential homes have shorter setbacks from the shoreline. Due to the prevailing nearshore currents, this shoreline appears to get eroded due to the jetty at the river mouth. Rocks and other rip rap have been placed along this section of shoreline to reduce the damage to personal property from erosion. Jetties have also been used to stabilize the shoreline. The most effective shoreline protections are larger in scale, treating the shoreline as a unified whole rather than on a by-parcel basis. The City of St. Joseph, located 30 miles north, adopted a 200-foot "no-build zone," or setback from the water, in 2012 based on a coastal engineering study of the St. Joseph shoreline. Since then, water levels have risen several feet, and a new study is underway to determine whether the no-build zone is functioning as intended. This case study could provide valuable information to New Buffalo Township.

Fishing and Invasive Species

In recent decades, invasive and introduced species have greatly altered Lake Michigan's ecosystem.

The Sport Fishing industry in New Buffalo has become quite substantial, especially after the Coho Salmon were introduced in the early 1980s. First introduced to prey on the invasive alewives, by 2010, the alewife population was greatly diminished, thus substantially reducing the Coho Salmon sport fishing industry.

Asian Carp are approaching Chicago and would radically change the habitat, and possibly the value, of land on Lake Michigan. The 2017 Asian Carp Action Plan developed by a committee of state and federal partners lays out an ambitious monitoring program as well as adaptive management and response strategies should the Asian Carp begin to establish itself in the Great Lakes.

Some invasive species, such as zebra and quagga mussels, have already established themselves in the Great Lakes region. While eradication is not possible at this point, efforts are underway to control the population. One effect of invasive mussels is that they filter the water and make it much clearer, which is often a welcome effect for water recreation tourists.

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COMMUNITY FACILITIES & SERVICES

New Buffalo Township plays an important role in the management and provision of community facilities and services for residents. These facilities impact residents and their quality of life while also impacting land use and development in the Township. The level and quality of community facilities, services, and public infrastructure is closely tied to the quality and intensity of development options in the Township.

The Township maintains buildings that include the Township Hall, the Water and Sewer building and Fire Department, and two water booster stations. The Galien River Sanitary Wastewater Treatment Facility is also located within the Township and is cooperatively owned and maintained by the GRSD (Galien River Sanitary District) Sewer Authority. There are several public utility sites throughout the Township, New Buffalo Elementary School, Maudlin Cemetery on Lakeside Road, and a portion of Pine Grove Cemetery along US-12 in New Buffalo Township.

SERVICES

New Buffalo Township has a contract with the Berrien County Sheriff's Department for public safety. Fire protection services are provided by the New Buffalo Township Fire Department by paid on-call part-time fire fighters. The Township partners with 13 other communities to contract ambulance services from Medic One of Benton Harbor.

WATER

Drinking Water

Approximately 70% of residents in the Township are hooked up to municipal water service, while the other 30% rely on private wells for drinking water. Most private wells are in rural areas where hooking up to the municipal water supply would be cost-prohibitive. Municipal water service is supplied by Lake Michigan, one more way in which the Township's future relies on a clean and healthy Great Lake.

The Township has contracts with both the City of New Buffalo and Michigan City, Indiana to purchase water, with current usage at about 310,000 gallons per day on average. The Township is part of a Regional Water Advisory Committee, a water system that is connected from the State line in the south to Bridgman in the north. Along with the Township, the committee includes the Villages of Grand Beach, Michiana, and Three Oaks; the Cities of New Buffalo and Bridgman; and the Townships of Three Oaks, Chikaming, and Lake. Though the committee serves as a coordinating body, ownership is retained by the individual jurisdictional authorities. New Buffalo Township owns a water tower near the southern border, built in 2006, which is one of the tallest in the system. It also owns all watermains and infrastructure that transports water throughout the Township to residents and commercial users.

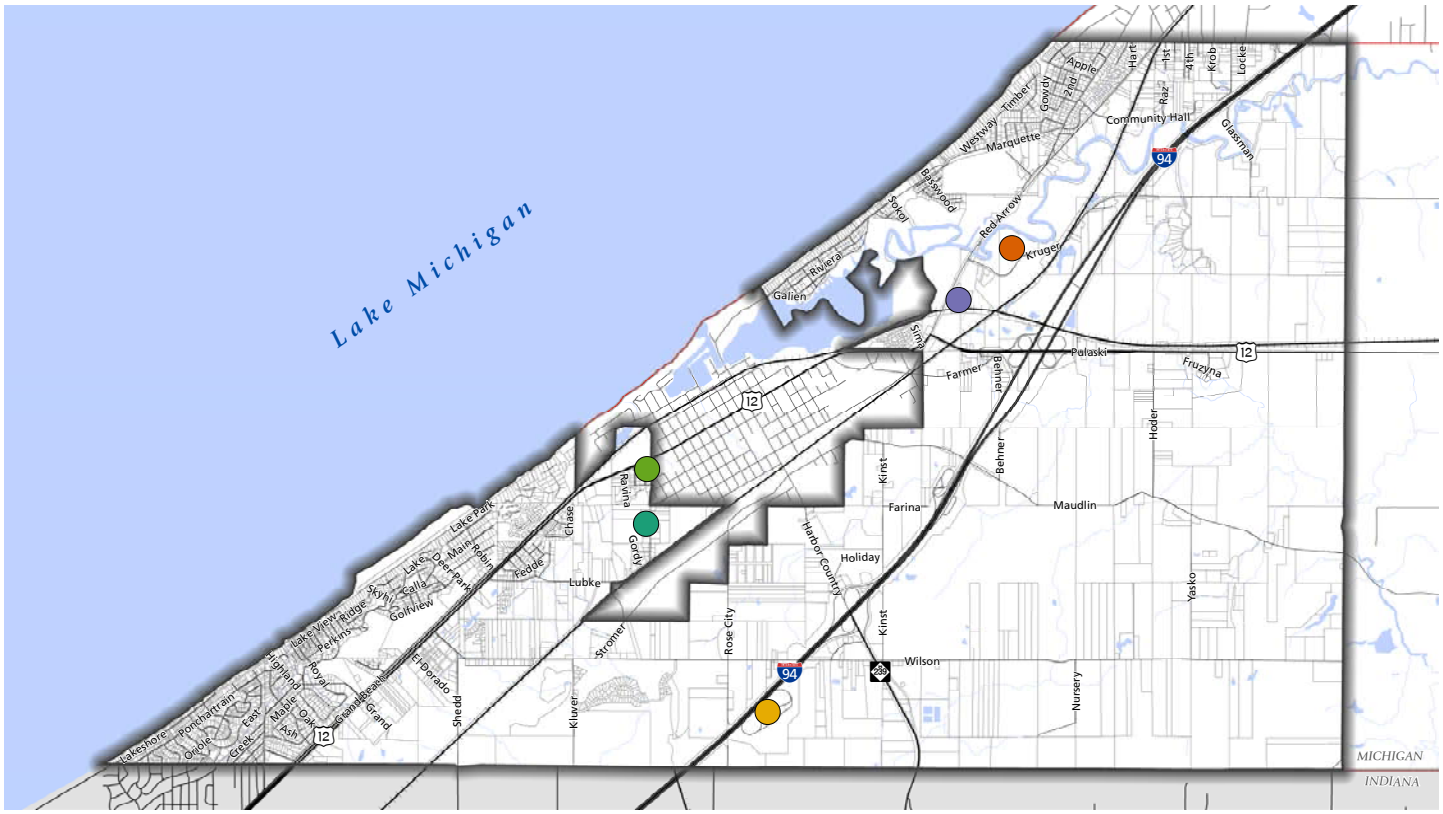
A major benefit of this connected system is the ability for each community's water supply to serve as an emergency supply for the other regional partners, at least within the limits of hydrology. New Buffalo Township can provide emergency water supply to the City of New Buffalo and Chikaming Township; Michigan City serves as the backup water supply for New Buffalo Township.

Pump house in the City of New Buffalo damaged by the "Halloween Storm" in 2014



Source: New Buffalo Shoreline Alliance

MAP 8: COMMUNITY FACILITIES



NEW BUFFALO TOWNSHIP

Community Facilities

Data Sources: State of Michigan Geographic Data Library, New Buffalo Township, Berrien County, Indiana MAP

0 0.5 1 Miles

- Township Boundary
- State Roads
- All Roads
- Railroads
- Rivers / Streams
- Lakes / Ponds
- GRSD Sewer Authority
- New Buffalo Elementary School
- New Buffalo Township Hall
- New Buffalo Welcome Center
- Pine Grove Cemtery

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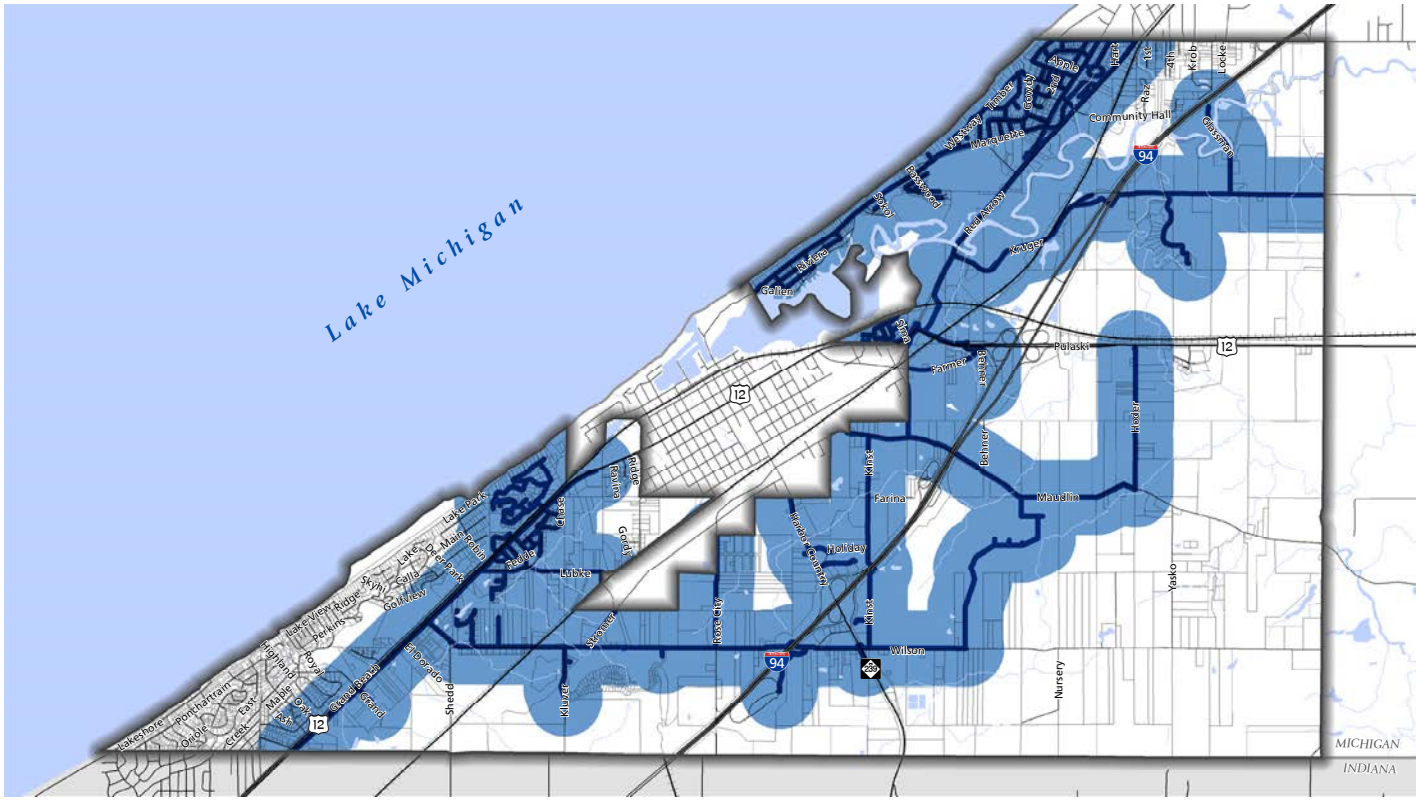
It also allows for maintenance and replacement decisions to be made on a regional basis, reflecting the interconnected nature of the systems. The Villages of Michiana and Grand Beach each have aging water infrastructure, and conversations around its replacement and improvement could also consider whether it makes sense for water service to continue to be provided individually or whether new partnerships make more sense. Although not located within the Township boundary, the municipal water intake facility for the City of New Buffalo is near the Harbor. This system was rebuilt about five years ago to reduce the risk of damage to the structure associated with shoreline erosion.

Potential new development in the Township has infrastructure implications. It is most immediately anticipated in the vicinity of Exit 1, supported and guided by the Corridor Improvement Authority.

Hydrants

Hydrants in the Township serve two major purposes. In addition to fire protection, they are also used for flushing the water distribution system. Every fall, the Township flushes the entire distribution system, which helps maintain a

MAP 9: WATER INFRASTRUCTURE



NEW BUFFALO TOWNSHIP

Water Infrastructure

Data Sources: State of Michigan Geographic Data Library, New Buffalo Township, Berrien County, Indiana MAP

0 0.5 1 Miles

- Township Boundary
- State Roads
- All Roads
- Railroads
- Rivers / Streams
- Lakes / Ponds
- Existing Water System (Water Main Lines)
- 1/4 Mile around Water Service

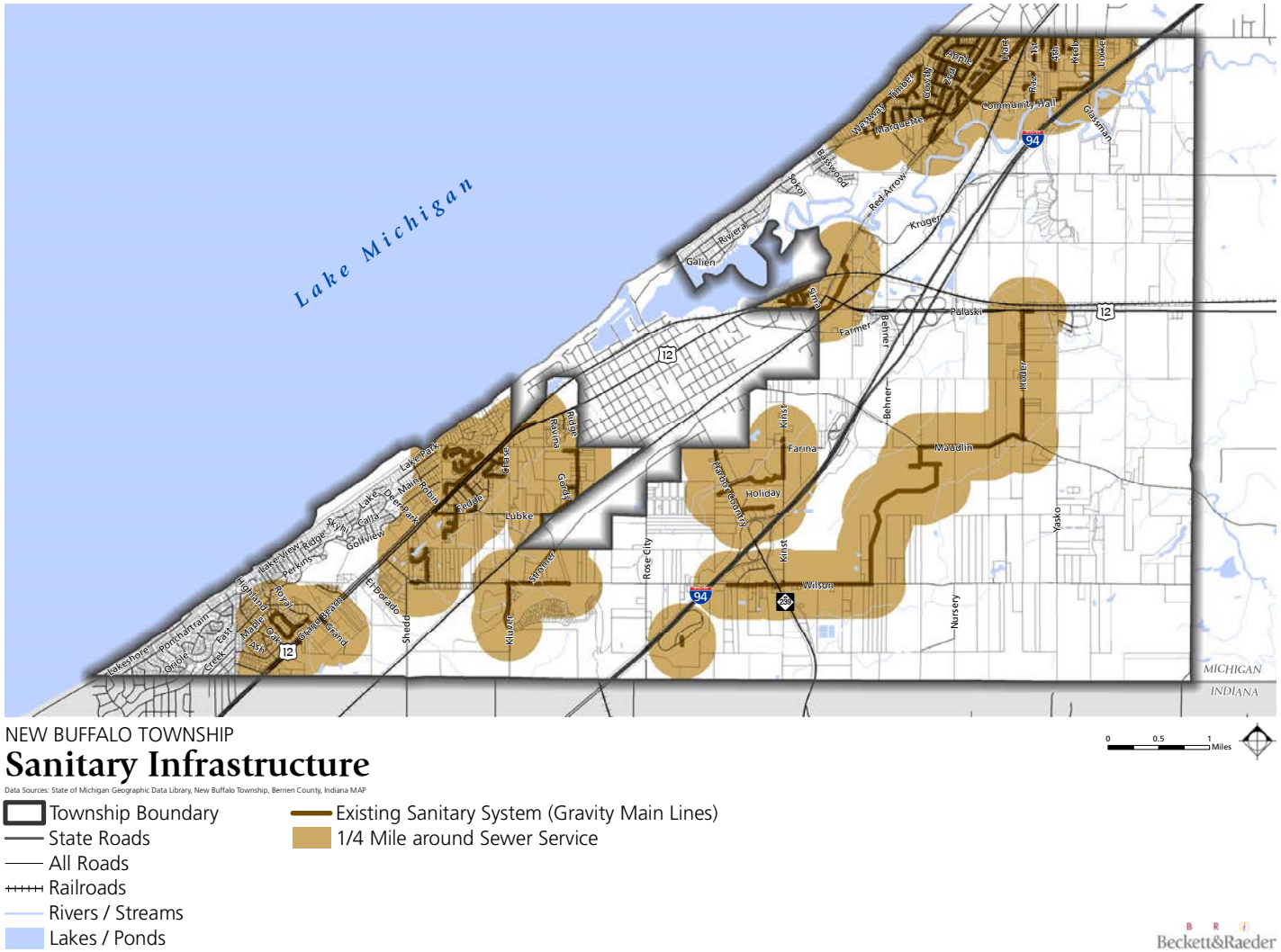
Beckett&Raeder

fresh water supply and removes any particulates that may accumulate within the piping. The Township had completed the replacement of its entire hydrant stock, partly funded by the Pokagon Fund, in order to standardize the manufacturers, improve the quality, and take advantage of new features.

Wastewater Treatment

About half of all Township residents are on private septic systems, while the other half are served by the GRSD (Galien River Sanitary District) Sewer Authority. The GRSD Sewer Authority is an intergovernmental agency responsible for wastewater treatment in this area. It is controlled by a Board with representatives from the Cities of New Buffalo and Bridgman and the Townships of Lake and Chikaming. New Buffalo Township (referred to as "Township" herein) operates a wastewater collection system then transmits its wastewater to the GRSD Sewer Authority for treatment. The wastewater system includes over 137,000 feet of gravity sewer, over 37,000 feet of force main, over 480 manholes, 13 lift stations, one grinder station, and over 700 sewer leads.

MAP 10: SANITARY INFRASTRUCTURE



NEW BUFFALO TOWNSHIP

Sanitary Infrastructure

Data Sources: State of Michigan Geographic Data Library, New Buffalo Township, Berrien County, Indiana MAP

0 0.5 1 Miles

- Township Boundary
- State Roads
- All Roads
- Railroads
- Rivers / Streams
- Lakes / Ponds
- Existing Sanitary System (Gravity Main Lines)
- 1/4 Mile around Sewer Service

Beckett&Raeder

The Township obtains wastewater treatment services from the GRSD in accordance with an inter-governmental agreement between the Township and GRSD revised March 23, 2016. This agreement allows the Township to collect and transport its wastewater to the GRSD for treatment and requires the GRSD to treat the wastewater per all State and Federal requirements. The agreement entitles the Township to 16.6% of the 3 million gallon-per-day capacity at the treatment plant, or about 500,000 gallons per day. The Township also has an agreement with the Pokagon Band of Potawatomi Indians and commits 175,000 gallons of the Township's total capacity to the Band, of which approximately 100,000 is in use. The system currently collects and transports an average daily volume of roughly 280,000 gallons per day. There is considerable capacity remaining to both the Township and the Band, then, although upgrades to distribution infrastructure may be required to access it in places. New industries such as breweries and perhaps even commercial marihuana operations are placing new demands on the system, warranting investigation.

The Asset Management Program recommends that the Township improve monitoring and data collection on the wastewater distribution and treatment assets in the Township. Long-range management issues include a proper rate structure and having a qualified workforce.

Stormwater

Stormwater management is under the purview of the Berrien County Drain Commissioner. There are a series of drains that run through the Township, draining to the Galien River and Lake Michigan. Flooding issues are generally limited to less populated areas subject to flooding, predominantly from groundwater.

ENERGY

The majority of homes in the Township (67%) are heated with utility gas, provided by SEMCO. Electricity heats a growing share of homes (15%), provided by Indiana Michigan Power, a division AEP. Bottled, tank, or liquefied petroleum gas heat 9% of homes, and 5.5% are served by fuel oil. Zero homes reported the use of solar energy, in either the 2005-2009 or the 2012-2016 study periods; the New Buffalo Township Zoning Ordinance does not directly support or permit the use of solar panels. Wind turbines are permitted as a special land use in the Zoning Ordinance, but their use is not captured by Census data.

TELECOMMUNICATIONS

Inadequate cellular and broadband or high-speed Internet availability was one of the top concerns raised by New Buffalo Township community survey respondents. Amongst business owners survey respondents, cellular and internet service were identified as the two top critically important factors to build and retain labor supply in the Township (82% and 77% respectively). Of the residential respondents, the most unmet need identified in the Township was cellular service.

A key issue for telecommunication services in New Buffalo Township is the railroad right-of-way which separates the most densely-populated coastal areas from the rural remainder of the Township. The ROW is a formidable physical and regulatory barrier to any service which is delivered via physical cable, and the population density has not justified this investment for Comcast, the primary telecommunications provider in the area. These areas have been served by a patchwork of wireless communications providers, with service improving by one tower installation at a time.

The available technology and the regulatory landscape are both changing rapidly, outpacing the deliberate speed of land use planning. Telecommunications infrastructure has evolved from pole-mounted wire (landline) to buried cable (broadband) to stand-alone structure(macrocellular towers) to distributed pole-mounted devices (5G “small cells”), each with attendant concerns about compatibility and environmental disturbance. As

New Buffalo Township Hall



of this writing, 5G systems are nascent in a few markets, requiring a dense network of compact equipment distributed throughout the desired coverage area. From the perspective of local government, it is important to have the equipment available without dominating the landscape or interfering with other infrastructure, and to ensure that permitting processes are enabling adoption of this technology efficiently and fairly.

Internet

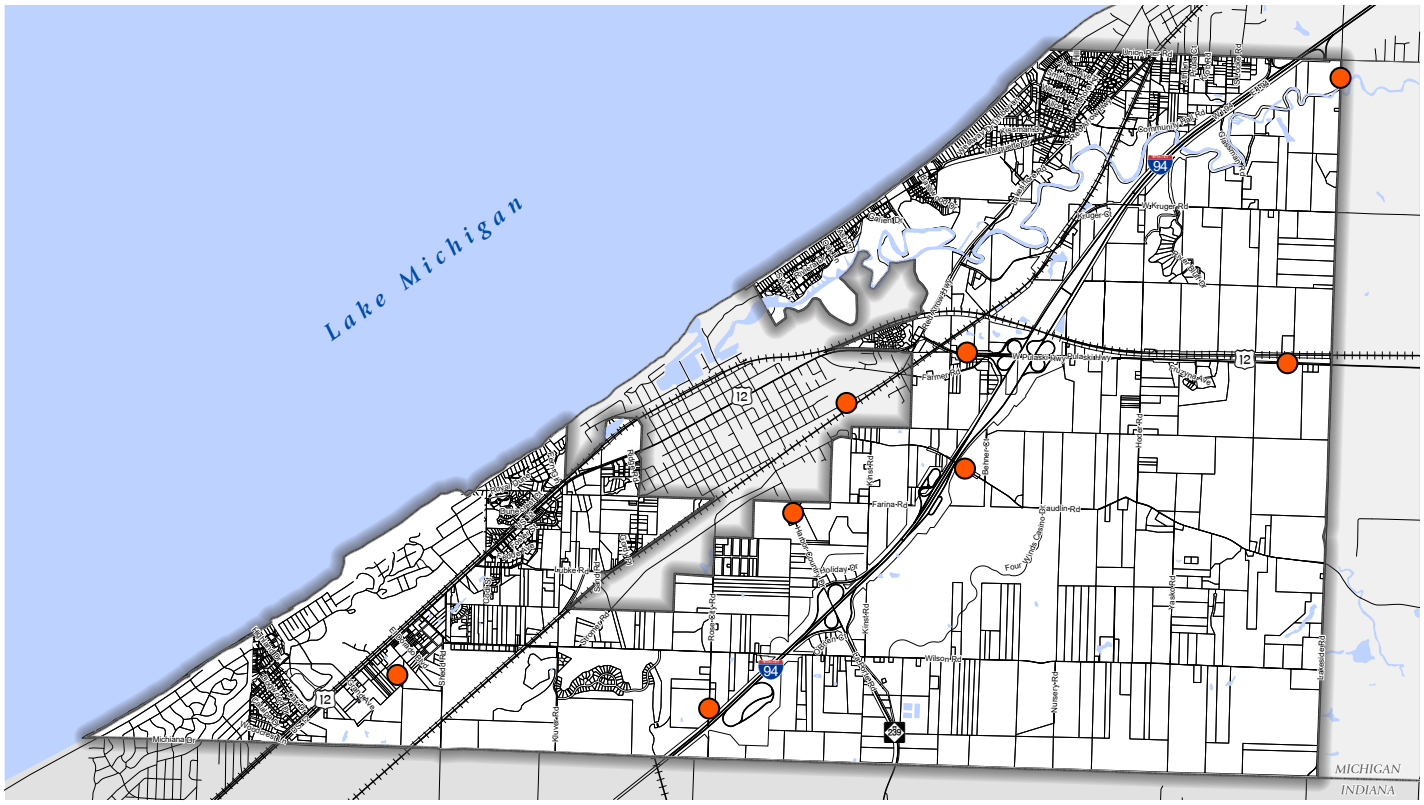
Comcast provides high-speed Internet to the majority of Township residents who have Internet access. However, many areas, including the Township Hall, do not have access to high speed Internet. Between the barrier to the coast and the rural nature of the inland Township, more than half of the geographic areas of the Township does not have Internet. Currently, there is fiber optic near the Casino, but that infrastructure is lacking in other areas.

The benefits of fast and reliable internet service extended to individual residents benefit the community as a whole—both from a quality of life standpoint and in terms of economic development. With improved service, New Buffalo Township could attract new entrepreneurs as well as people looking to live in a beautiful place and telecommute. The proportion of workers who work at home in New Buffalo Township is over twice the national rate (11% vs. 4.5%), indicating that this is already happening despite the significant limitations, and suggesting a possibility for even greater popularity.

Cellular

Cellular service is also lacking in many areas of the Township. Although it is better than it was a few years ago, the service is spotty along lakefront,

MAP 11: CELL TOWER LOCATIONS



especially in the southern half of the Township. In addition to the nuisance for residents, there are also safety concerns associated with limited cellular service coverage, especially for tourists and visitors without landlines and who are not familiar with coverage areas.

Solutions for Expanded and Improved Services

Connect Michigan

Connect Michigan is a non-profit that provides technical assistance to local units of government. The organization is working to ensure that all residents of Michigan can experience the benefits of broadband. In partnership and at the direction of the Michigan Public Service Commission (MPSC), Connect Michigan conducts assessments of the broadband landscape in the state of Michigan. Connect Michigan can support the Township by providing data about services availability and also by coming and presenting information, case studies, and potential solutions to community members and local officials.

Public Infrastructure Investments

The Township could explore opportunities to publicly fund fiber optic throughout its entire boundary, or establish a funding model for a public-private partnership with stakeholders who would benefit from community-wide high speed internet access. Some communities in Michigan with a municipal owned and operated utility provider have decided to operate a community-wide network as a municipal utility, while others have opted to pay for the infrastructure and lease it to a commercial provider.

Some potential actions for the Township to consider to improve Internet include:

- Offer educational forums on the importance of broadband for local officials and institutions.
- Recruit a local grassroots group that is willing to work together to increase broadband accessibility.
- Explore fiber optic installation through local millage requests or rural economic development grants.
- Research opportunities to leverage franchise agreements and other funding mechanisms to increase the quality of services

Zoning Changes for Cellular Service

The Township could consider some amendments to its zoning ordinance to better support cellular service. In terms of cellular tower siting, the Township could evaluate the zoning ordinance provisions to streamline the permitting process. For example, the Township could allow certain types of towers by right as opposed through a special land use permit and allow these towers in all zoning districts. Currently, the Township ordinance only allows telecommunication towers in two districts, General Commercial and Industrial, and a special land use permit is required. Wireless communication towers are permitted by special land use permit in the Highway Commercial District.

CASE STUDY: LYNDON TOWNSHIP, MICHIGAN

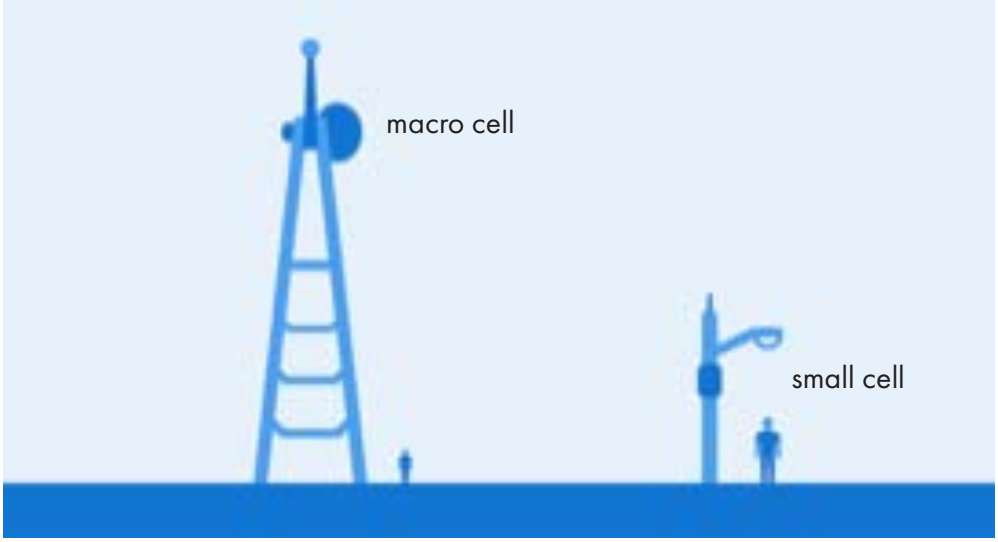
In August 2017, voters in Lyndon Township approved a bond proposal to fund a publicly owned Fiber-to-the-Home (FTTH) network. The measure passed with two-thirds of voters choosing yes. Residents and business owners complain about slow service, data caps, and the fact that they must pay high rates for inadequate Internet service. The community will finance their $7M project with a 2.9 millage over the next 20-years. Average cost per property owner will come to $21.92 per month for the infrastructure. Basic Internet access will cost $35 - 45 per month for 100 Mbps. They estimate the combined cost of infrastructure millage and monthly fee for basic service will be $57 - 67 per month.

Source: https://muninetworks.org

Cell towers are most effective when placed on flat topography (including the built environment) that is easily accessible for maintenance, in close proximity to high population densities. Suitable places for macrocellular towers will be at least 1,000 square feet in area, within 100-500 ft. from a paved street, and located such that their height does not substantially block a resident's or business' access to light. In short, to improve service, cell towers should be installed where the service is poor, as that is a signal that residents are out of range of the closest tower's search ring. For example, the lakefront is not well serviced by a cell tower. Not only is the southern lakefront bordered by critical dunes and wetlands that could make installing large cell towers difficult, they would detract from the beautiful backdrop. Small cells that can fit on current infrastructure such as light fixtures and rooftops are available to meet space constraints, though it should be considered that their effectiveness is proportional to their size.

To improve cellular service in the Township, more wireless towers must be strategically located to create a faster and more reliable network for its users. The network's importance cannot be understated in modern society, but their height (for macrocellular towers), proliferation (for small cells), and unappealing appearance pose a challenge for municipalities when deciding where they can be installed. To reduce the visual impact of towers, the Township could encourage co-location of new facilities on existing structures. New technologies are trending towards small wireless facilities, including those that enable 5G. The future 4G and 5G services will require significant densification of small wireless facilities so that these facilities, which serve smaller geographic areas, can be located close to end users to provide higher quality connections. In particular, the Township may consider amending the zoning ordinance to facilitate a less burdensome administrative process for requests to add small cells to existing structures like poles or water towers.

Figure 23: Macrocellular and "small cell" infrastructure



Source: http://www.crowncastle.com/communities/small-cell-solutions.aspx

Townline Beach



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8 OPEN SPACE & RECREATION

Parks, trails, and open spaces in which to recreate are an important asset in any community. New Buffalo Township is lucky to have numerous places (both publicly and private owned) to commune with nature, recreate, and enjoy the water/riverfront.

WATER

Marina

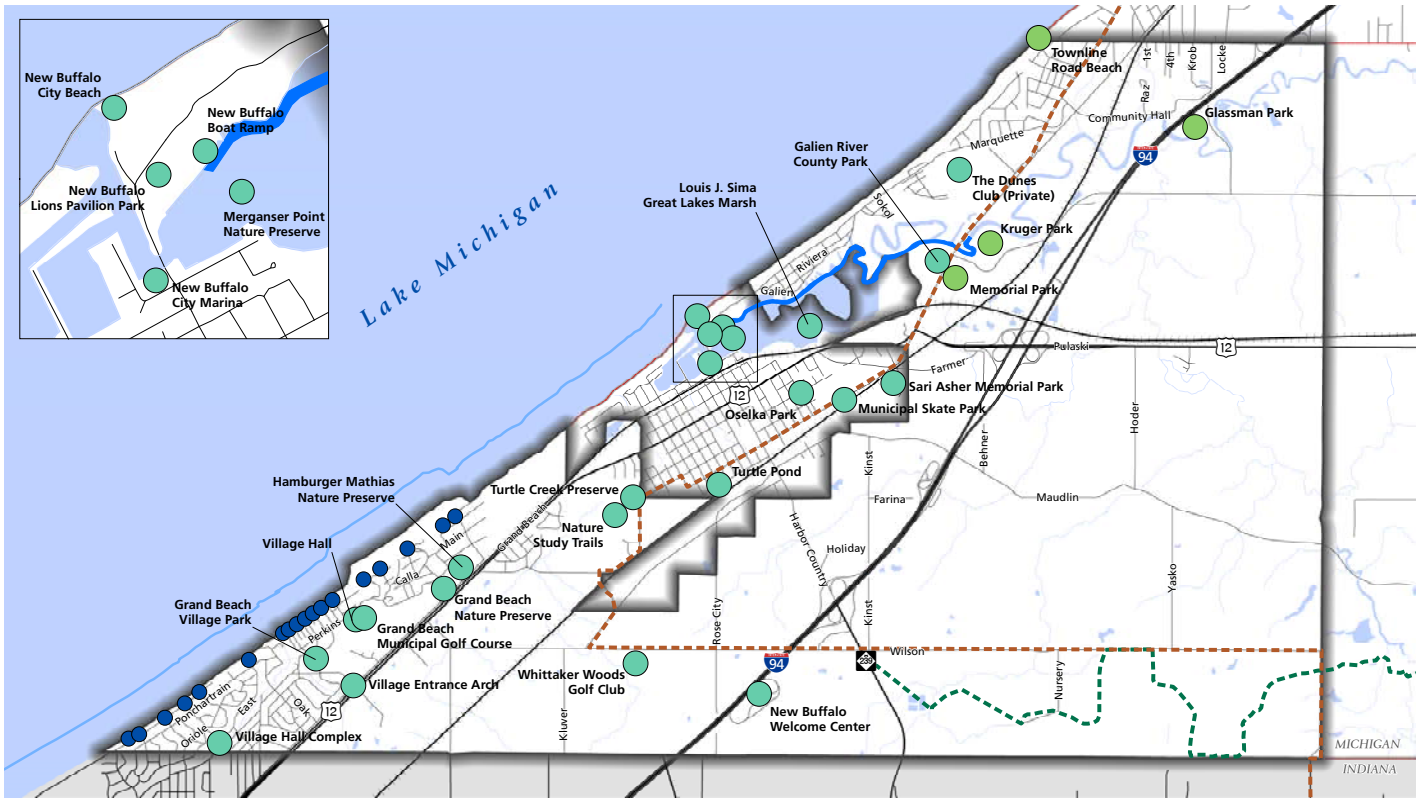
In December 2020, New Buffalo Township purchased the Pleasure Isle Marina from the William J. Deputy Endowment Fund for $500,000 over the course of six years, totaling the marina's full value of $3 million. The 26-slip marina is projected to yield at least $1 million over the first 25 years of operation under the Township – during this time period, all revenue must be used for parks, recreation, waterways, and related programs. After this period, proceeds from the marina may be designated for any public use the Township deems appropriate.

Beaches

Townline Road Beach

Townline Road Beach is mini-park that features 33 feet of beach property on Lake Michigan that is accessed by stairs from the end of Townline Road. It is

MAP 12: PARK AND RECREATION ASSETS



NEW BUFFALO TOWNSHIP

Park and Recreation Assets

Data Sources: State of Michigan Geographic Data Library, New Buffalo Township, Berrien County, Indiana MAP

- Township Boundary
- State Roads
- All Roads
- Railroads
- Rivers / Streams
- Lakes / Ponds
- New Buffalo Township Recreation
- Regional Recreation
- Public Beach Access (Road Ends)
- US Bike Route 35
- MDNR Designated Snowmobile Trail
- Galien River Trail
- Lake Michigan National Recreational Water Trail

adjacent to 33 feet of beach property owned by Chikaming Township. This park is the only public Lake Michigan water access within the Township. In the future, New Buffalo Township could purchase Lake Michigan property for public access and enjoyment if and when these properties become available.

Grand Beach Public Beach Access

Grand Beach Public Beach Access points are located along Lake View Avenue, Ridge Road and Lake Park Drive in Grand Beach. There are currently 12 public access points along these roadways that are owned by the Village of Grand Beach. Parking is limited at these access points.

Michiana Public Beach Access

Michiana Public Beach Access points are located along Lakeshore Drive between Michiana Drive and Tahoma Trail. There are currently 6 public access points along this extent of roadway owned by the Village of Michiana. These access points feature small stretches of beachfront that are open to the public. All of Michiana's access points feature street parking and bicycle racks for visitors.

New Buffalo City Beach

New Buffalo City Beach is located on Lake Michigan just North of the opening of the Galien River and New Buffalo Harbor. The total beachfront extends along Lake Michigan for a total of 800 feet and encompasses a total of 18 acres. The public beach features a variety of recreation amenities including dunes, nature trails, a wooden boardwalk, play structures, benches, a boat launch, and kayak and paddleboard rental and instruction. The beach lies adjacent to private homes to its North and is features street parking for visitors.

Glassman Park





River Access

Red Arrow Landing (MDNR 11-3)
Red Arrow Landing (MDNR 11-3) is located along Red Arrow Highway north of where the road crosses the Galien River. The land is owned by Michigan's Department of Natural Resources and features a small boat launch for kayakers and canoers. This point is also the beginning of the Galien River Water Trail, which continues downriver to the New Buffalo's City Boat Ramp.

Water Trails

Lake Michigan Water Trail
Formal Water Trails are gaining popularity across the state as a way to promote paddle sports on designated waterways. The Lake Harbor Country segment of the Lake Michigan Water Trail is a 10.6-mile paddle from the City of New Buffalo to Warren Dunes State Park. This shoreline stretch has miles of sandy beaches and also offers dining, shopping, and lodging options. By continuing to promote and market its water trail, New Buffalo can leverage its natural resource and recreational assets for economic development.

Galien River Water Trail
The Galien River Water Trail is a three-mile section of the Galien River stretching from the DNR boat launch at Red Arrow Highway to the City of New Buffalo public boat launch. It winds through some of the Township's scenic marshes and park land, then terminates at the edge of the vibrant City to offer a "trail town" experience to users.

Memorial Park Playground

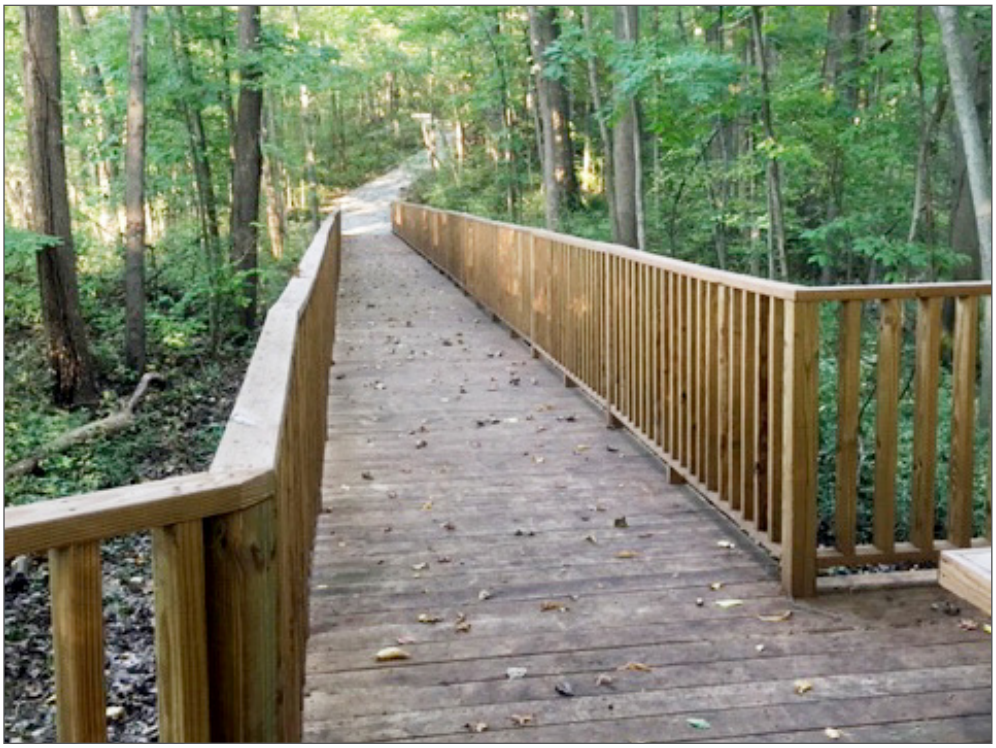


911 Memorial Garden



Source: Wightman Consulting

Glassman Park



PARKS

Township Parks

Memorial Park

Memorial Park is a community park located on Red Arrow Highway behind the Township Hall. It is 6.5-acres with access to electricity, water, and restrooms. Key facilities include an amphitheater, ball courts, a pavilion, picnic tables, a splash pad, playground equipment, and the 9/11 Memorial Garden. The memorial garden is a1,450-pound eight-foot beam from Ground Zero which was acquired from the New York Port Authority as part of a program to distribute items from Ground Zero for memorials. In the future, the Township hopes to develop a winter activity area with a warming lodge.

Glassman Road Park

Glassman Road Park is a 47-acre community park located off Glassman Road, bordered on three sides by the Galien River. Key facilities at this park include a kayak launch, a fishing platform, nature trails, a Zen labyrinth, and a disc-golf course. New Buffalo Township plans to build a pavilion at the park and improve access to the river for paddlers and anglers. A brand new jetski ramp and an ADA accessible floating ramp connected to the kayak launch were installed in the last couple years. Meandering walking trails were cleared out again this year to maintain a tranquil nature experience. The trails along the Galien River connect to Lake Michigan now, and the new 18-hole disc golf course includes an ADA-accessible tee pad, ensuring that players of all abilities can enjoy the sport.

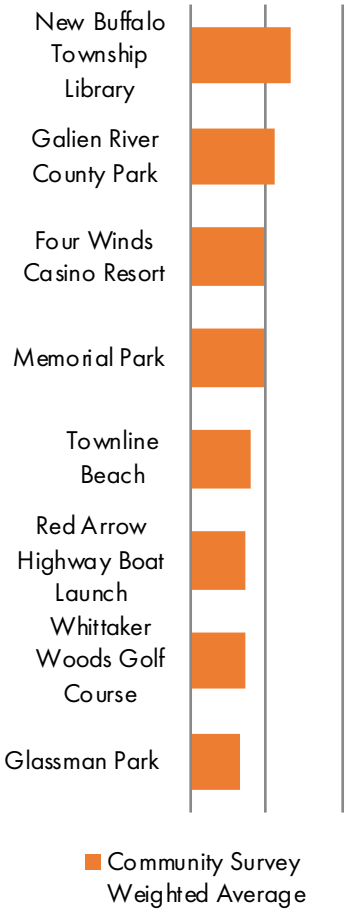
Kruger Park

Kruger Park is a 12-acre parcel with the Galien River running through it, located on Kruger Road. This park is currently vacant. In the long term, the Township plans to construct a trail network, water access amenities, and off-road parking, however much of its acreage is located in the floodplain which will create parking issues for anglers.

Grand Beach Village Park

Grand Beach Village Park is located at the intersection of Royal Avenue and Crescent Road in the center of Grand Beach's residential community. The small community park features a garden, benches, a playground, tennis courts, picnic tables, and some of the Village's most stately trees. It also lies adjacent to the Village's golf course. The park is within walking distance of much of the community and has street parking for visitors.

How frequently do you use the following amenities?



County Park

In addition to Township managed recreation land, the region's residents also have access to county-owned Galien River Park. In 2001, Berrien County acquired 86 acres of undeveloped land and in 2014 it was opened to the public with the financial held of the Pokagon Fund and the Michigan Natural Resources Trust Fund. The property was comprised of what is known as the "New Buffalo Marsh," a marsh that has formed along the Galien River made of both upland and wetlands. The park features an accessible 300' canopy walkway leading to an overlook tower and a boardwalk for river viewing, kayaking, and fishing. Recently, the parking lot was enlarged and paved and a kiosk is also planned to better accommodate its visitors.

Golf

There are a number of private facilities that support tourism and offer recreational opportunities for residents. The Whittaker Woods Golf Club is a public golf course with a restaurant and event center. The Grand Beach Golf Course, considered a municipal golf course, is a 9-hole course that also has banquet facilities, a driving range, pro shop, and a snack bar. The Dunes Club is popular private 9-hole golf course in the Township.

OPEN SPACE

Grand Beach Marsh Preserve

This 11-acre preserve is located along Grand Beach Road in the Village of Grand Beach. The preserve is a Central Coastal Plain Marsh, which is a globally-rare ecosystem found primarily along the southern shores of Lake Michigan. Several distinct vegetation zones exist within it. In addition to preserving the marsh's natural ecology, the preserve features a half-mile of hiking trail that forms a loop through the property's woodland. The preserve is open to the public and features roadside parking.

Galien River Park



Louis J. Sima Great Lakes Marsh

This property is located along the Galien River just North of New Buffalo and encompasses roughly 150 acres of the larger Galien River Marsh. It is maintained by the Chikaming Land Conservancy. This type of coastal marsh is well-known for its diverse wildlife habitat and biological diversity. It provides habitat for a diverse range of birds, mammals, plant species, and reptiles. In addition to protecting this ecological value, the preserve is accessible to visitors by canoe and kayak. Many visitors enjoy the property's scenic beauty from the Galien River Water Trail.

Turtle Creek Preserve

Turtle Creek Preserve is a 12-acre woodland located along Lubke Road in New Buffalo Township and is located adjacent to New Buffalo Elementary School. The property is maintained by the Chikaming Land Conservancy and encompasses hardwood forests and seasonal wetlands. These environments provide important habitat for migratory songbirds. In addition to preserving these important habitats, the property is accessible to the public and features a trail network. Visitors use the property's trails for a range of activities including hiking, snowshoeing, and birdwatching. Visitors to the preserve typically park at New Buffalo Elementary School.

Merganser Point

Merganser Point is a 10-acre preserve located along the Galien River just to the northwest of New Buffalo's Harbor. The land is maintained by the Southwest Michigan Land Conservancy. It encompasses part of the great lakes marsh that extends throughout much of New Buffalo. The preserve has limited public access, but kayakers and canoers can enjoy its scenic beauty from the Galien River Water Trail. The property was donated to Southwest Michigan Land Conservancy in 2000.

TRAILS AND GREENWAYS

Nature Study Trails (NBAS)

The nature study trails are adjacent to New Buffalo Elementary School and is located directly to the school's West. A portion is also located directly to the school's East, across Lubke Road. This facility includes 1.2 miles of trail that pass through hardwood forests, pine groves, marshes, bogs, swamps, and creeks. The trails have varying degrees of difficulty and are accessible to the public.

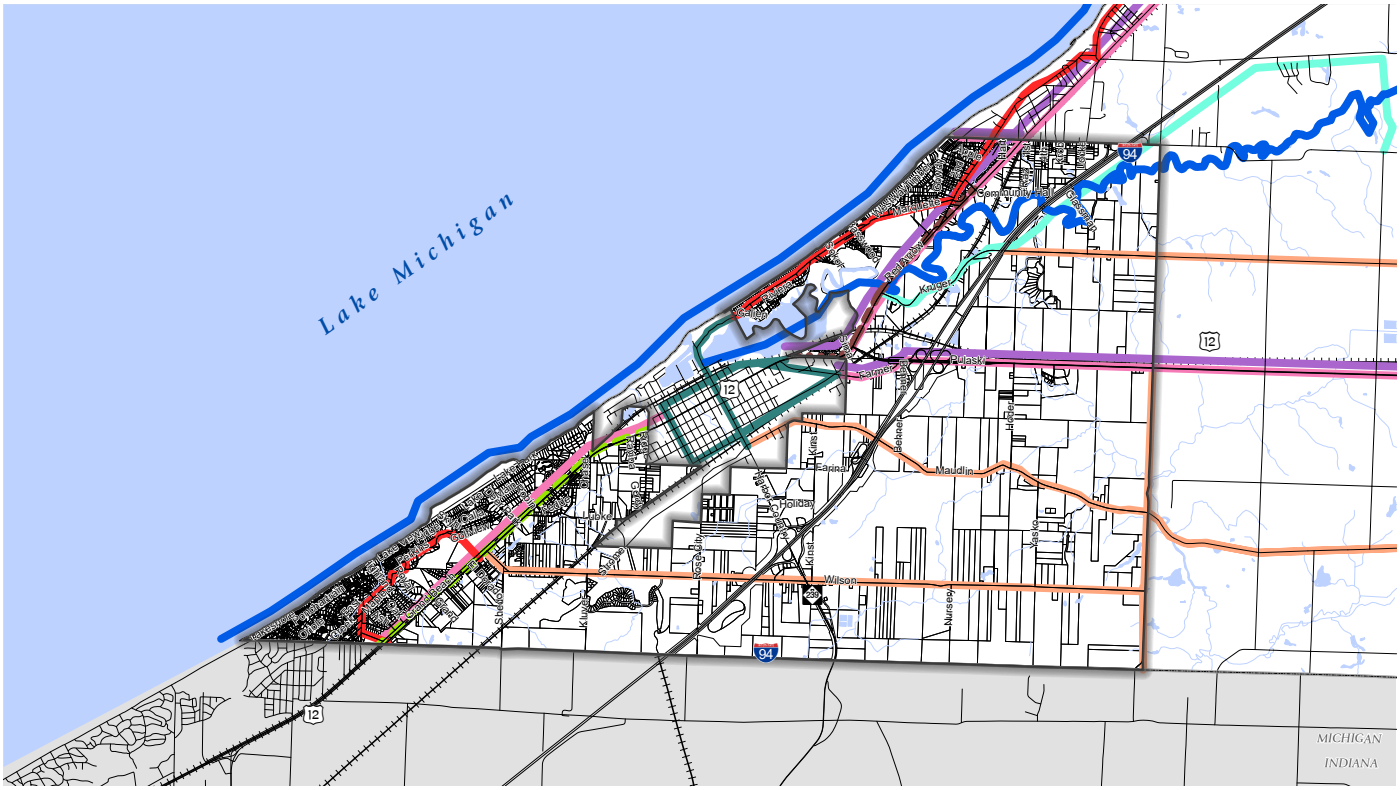
Berrien County: A Trail in the Making

Berrien County Parks and Road Departments are collaborating on plans for a bicycle and walking trail along a 10 mile stretch of Red Arrow Highway starting in Bridgman and ending in New Buffalo Township. The Harbor Country Hike and Bike Plan, created by the Friends of Harbor Country Trails, identified Red Arrow Highway as a priority for nonmotorized paths due to its proximity to parks, businesses, and residential neighborhoods, although the initial work is funded by Berrien County's contingency fund. The project, still in its inventory and study phase, is envisioned to have 10-foot-wide paths, rest stops, parking, lighting, signage, guardrails, and highway crossings. The trail would also be designed to link to nearby existing paths. The construction of the pathways would begin just south of Bridgman as a two-mile section and in the future would continue to develop southward.

US Bike Route 35

U.S. Bike Route 35 runs through New Buffalo Township and brings thousands of touring cyclists into the Township each year to shop, eat, and stay. First launched in 2012, U.S. Bike Route 35 is intended for long distance riders to ride

MAP 13: NONMOTORIZED TRANSPORTATION



NEW BUFFALO TOWNSHIP

Nonmotorized Transportation

Data Sources: State of Michigan Geographic Data Library, New Buffalo Township, Berrien County, Indiana MAP, Southwest Michigan Planning Commission (SWMPC)

0 0.5 1 Miles

- Township Boundary
- State Roads
- All Roads
- Railroads
- Rivers / Streams
- Lakes / Ponds
- Bike Lanes / Paved Shoulder
- Bike Lanes and Shared Use Path
- Bike Lanes and Shared Use Path, Off Road
- Bike Lanes and Sidewalks
- Shared Use Road
- Shared Use Path
- Water Course

Marquette Greenway
- Proposed
- Partially Funded
- Fully Funded
- Completed

Red Arrow Trail
- Desired
- Planned
- In Progress

Beckett&Raeder



Figure 24: Berrien County Master Trails Plan

along the Lake Michigan coast from New Buffalo to Sault Ste. Marie. The route is approximately 500 miles and is comprised of a network of state highways, county and local roads, and regionally significant multi-use trails. The route traverses dozens of small lakefront towns, past sandy beaches, scenic and historic destinations, and services and cultural attractions.

Marquette Greenway

The Marquette Greenway is a regional, non-motorized greenway project that will span 60 miles along the southern shore of Lake Michigan from Chicago to New Buffalo. A three-mile segment stretching from downtown New Buffalo to Grand Beach has been completed, allowing residents and tourists alike to enjoy trail access. Approximately 40 of the 60 miles have completed construction – with the help of a federal RAISE grant acquired by the Northwest Indiana Regional Planning Commission, Phase 2 of the Michigan portion of the trail is expected to be built in 2026.

Red Arrow Trail

Red Arrow Trail is a paved, eight-mile multi-use trail that spans from New Buffalo to Sawyer. Final sections of Red Arrow Highway Trail were completed in2025. Located along Red Arrow Highway, four lanes of traffic have been reduced to three lanes, allowing bicyclists, pedestrians, and rollerbladers to utilize the trail safely between the lakeside communities of southwest Michigan.

The Friends of Berrien County Trails group has played an instrumental role in the trail's planning and continues to support ongoing efforts to connect the Red Arrow Trail to the Marquette Greenway.

NEW BUFFALO AREA RECREATION AUTHORITY PARKS AND RECREATION PLAN

In 2022, New Buffalo Township engaged in a joint-effort update of its 5-Year Parks and Recreation Plan alongside the City of New Buffalo and New Buffalo Area Recreation Authority. Acting as the primary guide for parks and recreation projects and programs from 2023 to 2027, the updated plan sustains the Township's eligibility for state recreation grant programs upon submission to and approval of the Michigan Department of Natural Resources (MDNR). High-priority park improvements described in the recreation plan are included in this master plan to ensure consistency and that the plans are mutually supportive of one another.

In the State of Michigan, five-year recreation plans are intended to inventory existing facilities, identify community recreation needs based on existing conditions and community input, and set a five-year plan of action. The recreation planning process culminated around the following five goals for New Buffalo Township to pursue through the year 2027 when the updated plan expires.

Marquette Greenway brochure

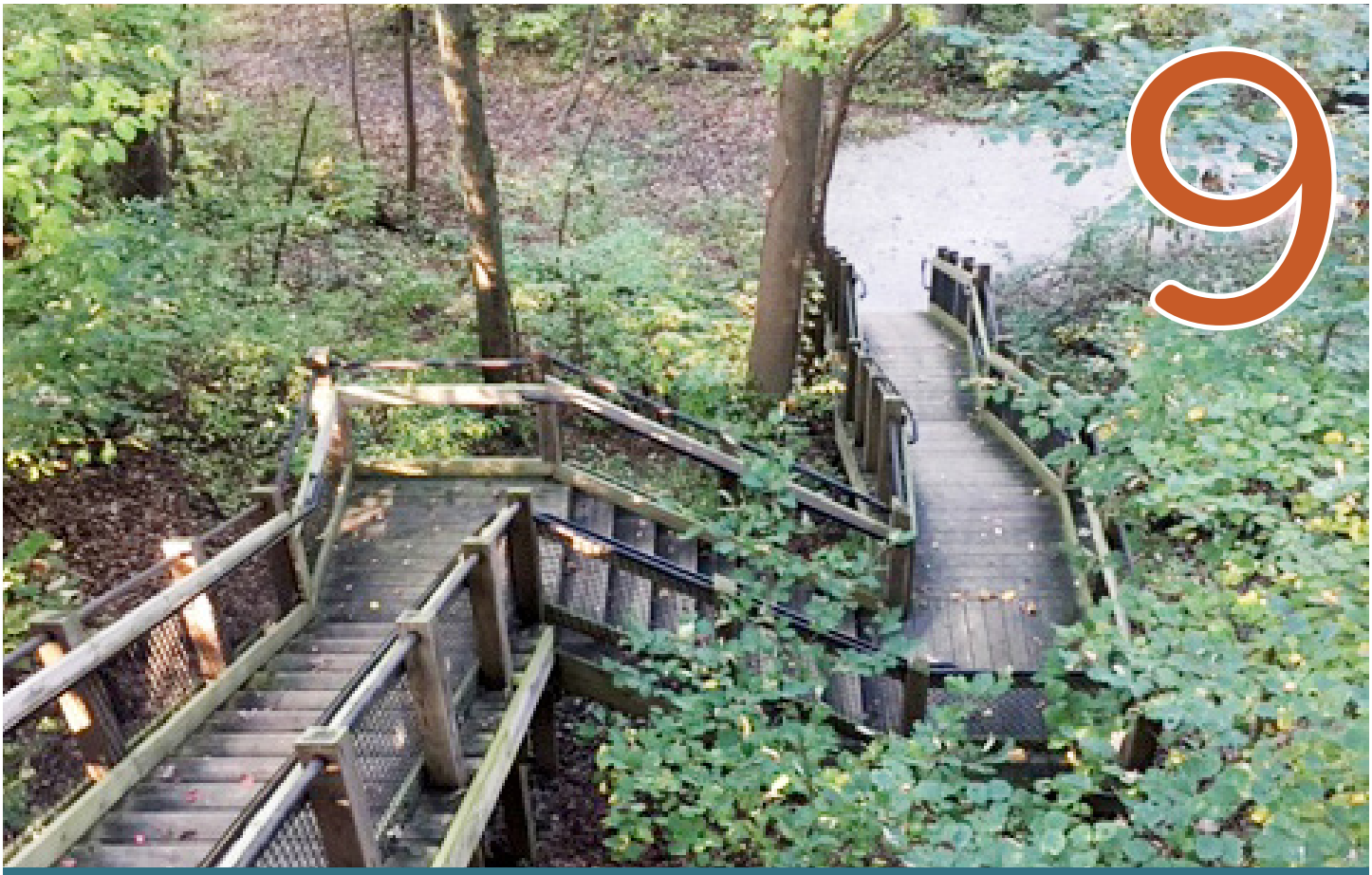


1. Further enhance recreational opportunities in New Buffalo Township.
2. Develop a system of non-motorized infrastructure (paved shoulders, bike lanes, multi-use paths) in the Township and connect to neighbors to contribute to a regional/national non-motorized network.
3. Provide and promote programmed educational and fitness opportunities at New Buffalo Township parks with an emphasis on activities for youth.
4. Collaborate with local governmental units and non-profit organizations to enhance and interconnect public resources.
5. Improve access to parks and recreation for all mobility levels.

Based on these goals, the Township will utilize the following action steps to ensure that all steps are aligned with the plan's findings.

1. Develop a capital improvements program and annual maintenance program for each park withing the community's park system.
2. Create a new accessible access point on the Galien River for paddlers and fishermen.
3. Partner with Berrien County to improve amenities and accessibility to Galien River County Park.
4. Partner with Berrien County Road Department to add non-motorized trails and widened shoulders when doing road projects.
5. Add sidewalks during road improvement/reconstruction projects.
6. Make strategic amenity investments within the existing park system to improve number of recreational opportunities for persons of all abilities.

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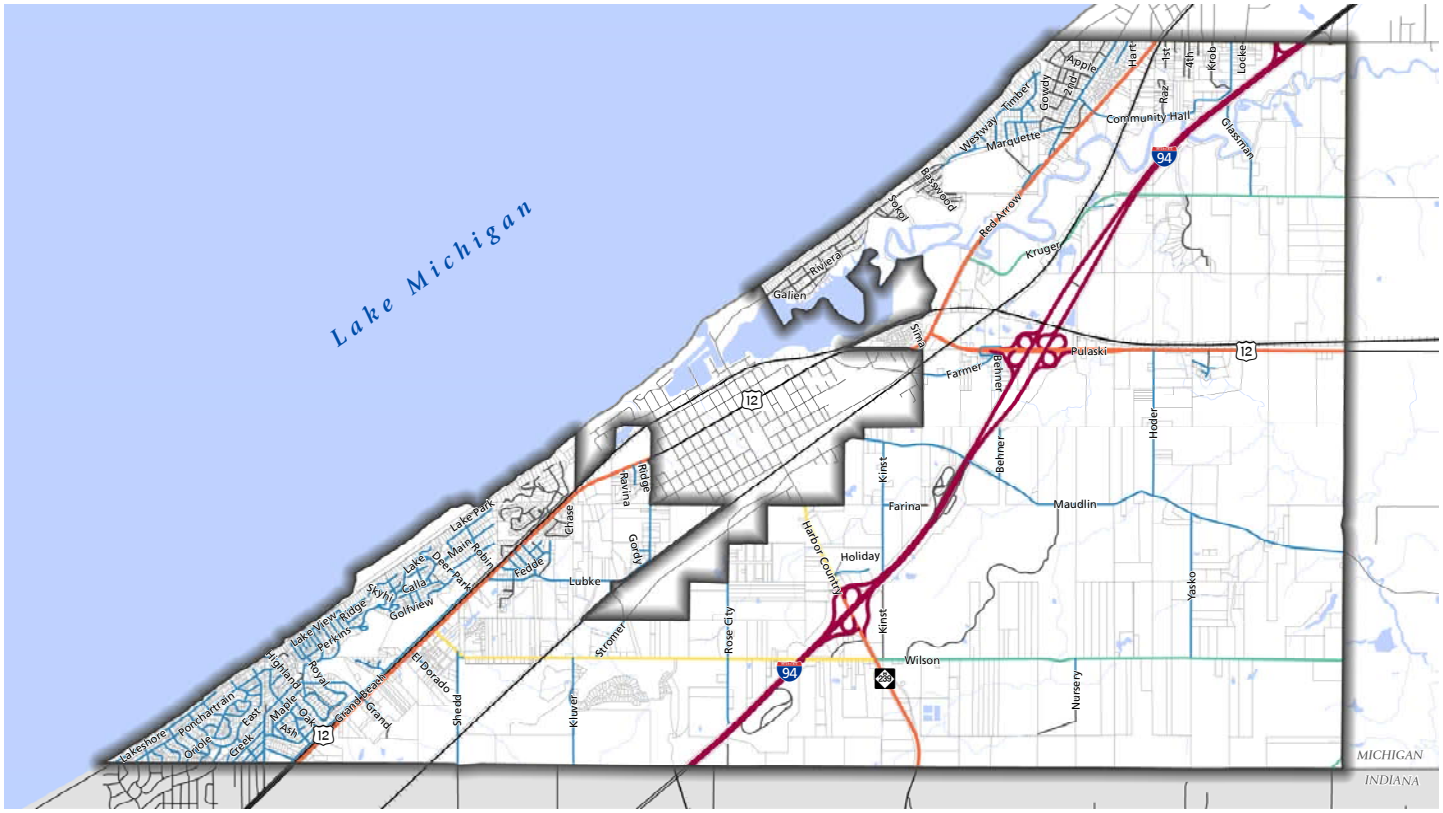
9 TRANSPORTATION

Transportation networks and connectivity are the cornerstones of a modern society. Our economy, and increasingly our social lives, depends on how well cities are linked to goods and services. Within New Buffalo Township, transportation corridors are designed to provide residents, employees, and visitors with easy and affordable access to businesses, recreational amenities, schools, and other key services. The biggest gap in the transportation network as articulated in the community survey as well as a field inventory of the Township's transportation infrastructure was non-motorized connections. However, there has been much interest and effort recently at improving biking and walking options in the Township. Trains play an important role in the Township's business climate, transporting workers into larger cities, and connecting population centers with the Township for recreation and tourism purposes.

ROADWAY NETWORK AND CLASSIFICATION

New Buffalo Township contains three freeway interchange areas from I-94 (LaPorte Road, US-12, and Union Pier Road), six County Primary Roads (LaPorte between I-94 and New Buffalo City, Red Arrow Highway, Wilson Road, Kruger Road, Union Pier Road, and portions of Lakeside Road), and two State Highways (M-239 and US-12).

MAP 14: NATIONAL FUNCTIONAL CLASSIFICATIONS



NEW BUFFALO TOWNSHIP

Road Classification

Data Sources: State of Michigan Geographic Data Library, New Buffalo Township, Berrien County, Indiana MAP

0 0.5 1 Miles

- Township Boundary
- State Roads
- All Roads
- Railroads
- Rivers / Streams
- Lakes / Ponds

National Functional Classification:

- Interstates
- Minor Arterial
- Major Collector
- Minor Collector
- Local
- Unclassified

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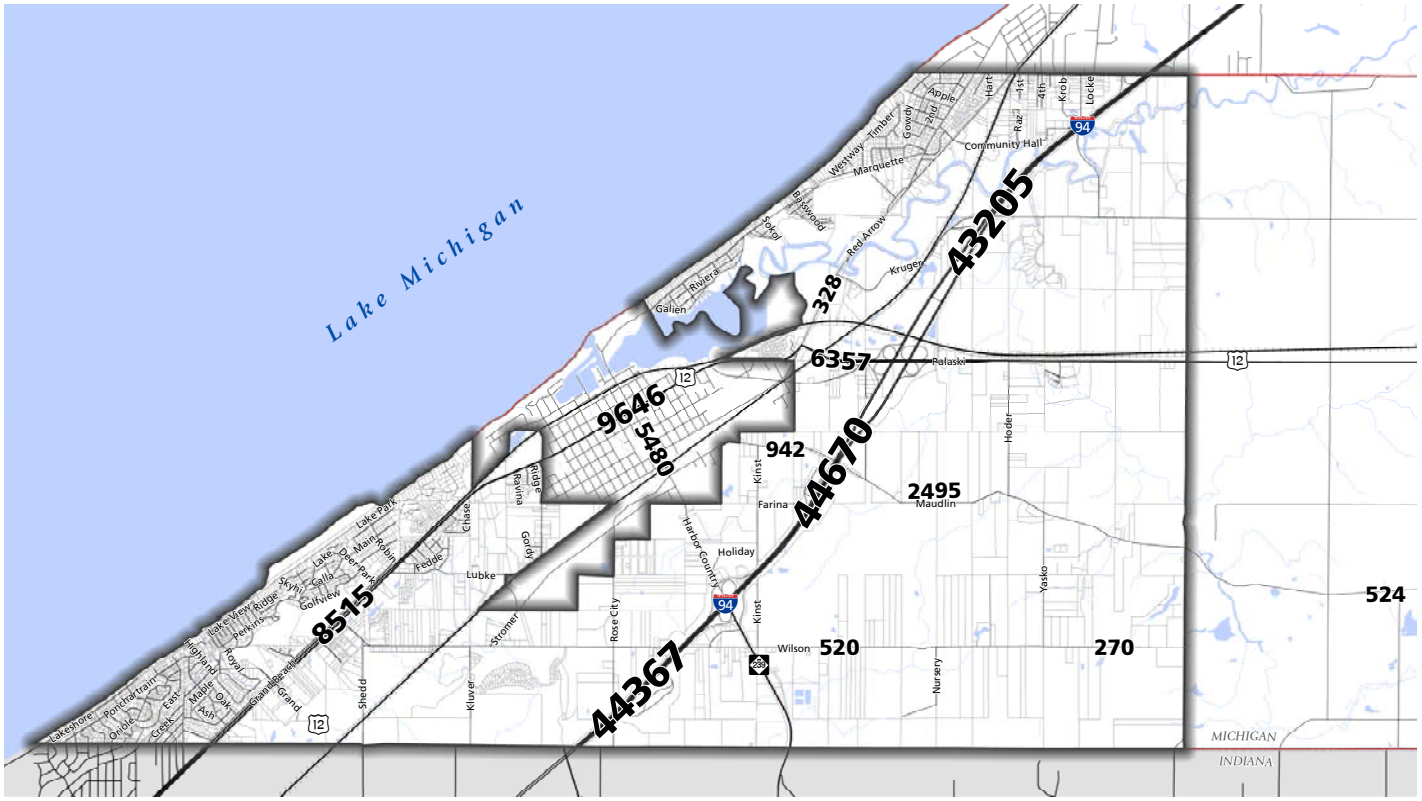
Roads within communities across the country are categorized by the National Functional Classification (NFC) System. The NFC is a system developed by the Federal Highway Administration to classify all streets, roads, and highways according to their function. The NFC system classifies roads into the following categories, from the most intensively used with highest speeds, to the least intensively used with lower speeds:

- Principal Arterial
- Minor Arterial
- Collector
- Local

The Road Classification Map shows where the roads that are classified are located within the Township.

Proximity to I-94 allows for easy access to Lake Michigan for tourists looking to visit the Township. In addition, I-94 and US-12 connect New Buffalo Township

MAP 15: TRAFFIC COUNTS



NEW BUFFALO TOWNSHIP

Traffic Counts, 2017*

Data Sources: State of Michigan Geographic Data Library, New Buffalo Township, Berrien County, Indiana MAP

- Township Boundary
- State Roads
- All Roads
- Railroads
- Rivers / Streams
- Lakes / Ponds

Annual Average Daily Traffic (AADT)

*Road segments for the Galien River Park entrance / exit and Whittaker St. (east of Buffalo, west of Jefferson) are using traffic counts from 2014, as these are the most recent year for which data is available for these segments.

Beckett&Raeder

to major mid-western cities like Detroit and Chicago by highway, supporting easy access to jobs and economic opportunities for Township residents and businesses.

Traffic Counts

Recent traffic counts have been compiled by the Berrien County Road Commission, Michigan Department of Transportation, and Southwest Michigan Planning Commission. As would be expected, I-94 has by far the highest daily traffic numbers of about 43,000 vehicles per day depending on the highway segment. The second busiest roadway in the Township is US 12, with approximately 7,000 vehicles per day depending on the segment of highway.

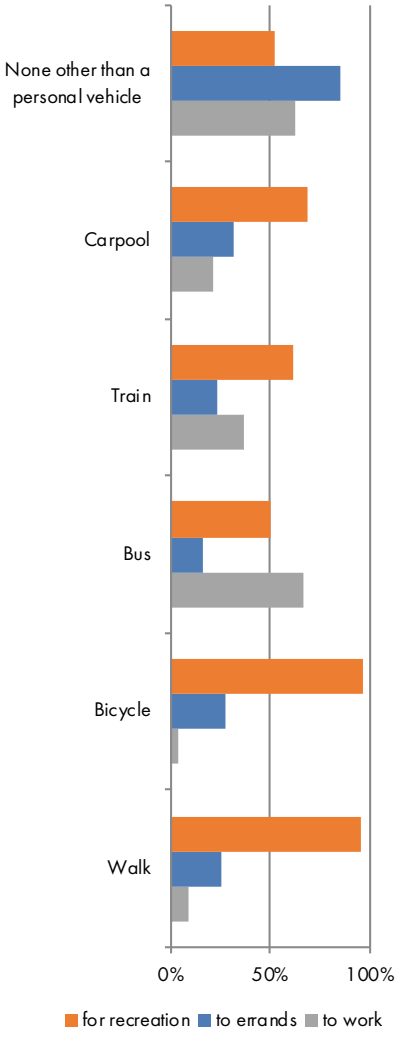
TRANSPORTATION MODES

Michigan is a car-dependent state and New Buffalo Township is no different. Seventy-nine percent of workers commute alone to work by car. This compares with 75.4% of City of New Buffalo residents who commute by car, indicating

that the built environment plays an important role in the transportation methods residents choose.

New Buffalo Township is also "car-heavy" on both ends of the ownership spectrum. A total of 5.7% of new Buffalo Township residents do not have access to a vehicle, which is lower than the state average. Sixty percent of households in New Buffalo Township have two or more vehicles, compared with a State average of 57%.

Other than a personal vehicle, what forms of transportation do you use to get to your destinations? Please check all that apply.



Complete Streets

There has been increasing public awareness, led by organizations like Smart Growth America, that streets should be designed for pedestrians, bicyclists, motorists, and public transit users of all ages and abilities, in addition to freight and passenger motor vehicles. This movement is called Complete Streets. Simply put, Complete Streets are designed for everyone, not just vehicles.

Instead of measuring a successful road by vehicular mobility, Complete Streets look at design elements, safety, and convenience for all users. In 2010, Complete Streets legislation passed in Michigan that requires MDOT to consider multi-modal features with new road construction. Elements of Complete Street differ by community, but common characteristics are sidewalks, bike lanes and racks, frequent and safe crossings, median islands, curb extensions, and elements that enhance the experience of using a street to encourage multiple modes. The idea is to reduce reliance on automobiles to shift the bias from mobility to accessibility. New Buffalo Township has taken proactive measures to increase safety and accessibility on their street network with new projects that include sidewalks, trails, and bike lanes. The Township could also consider passing a local resolution or ordinance prioritizing or requiring a Complete Streets approach when reviewing new developments, major redevelopments, and public improvement projects.

Non-Motorized Infrastructure

Non-motorized infrastructure serves both recreational and transportation needs for residents and visitors alike. These types of infrastructure investments can function to both improve access to safe and affordable transportation options, as well as foster economic development. Very few people in New Buffalo walk or bike for transportation; however, many reported using non-motorized infrastructure for recreation purposes.

Close to 100% of survey respondents reported walking or biking for recreation. As detailed in the Parks and Recreation chapter, a 500-mile national bicycle route called Bike Route 35 bisects the Township. This route is comprised of a network of state highways, country and local roads, and regionally significant multi-use trails.

Bicycle Facilities

There are a few low-traffic roads within the Township that would be appropriate

Separated facilities are safest for the youngest nonmotorized users



Source: Berrien County Trailblazers

for bicycle touring. Bike lanes provide an exclusive space for bicyclists within the existing roadway. Bike lanes are generally 4-6 feet wide and are most appropriate on roadways with speeds not exceeding 25 mph. The Township has installed a formalized bike lane in Union Pier. There is another bike lane between Red Arrow and the Lake in Chikaming Township. Wilson Road and Maudlin Road both see numerous bicyclists and could be candidates for wider shoulders or bike lanes along certain stretches. Both of these have wide shoulders in portions, particularly 239 (Harbor Country Drive) to US-12

Shared Lane Markings (SLMs), or "sharrows" are road markings used to indicate that the roadway is an appropriate environment for bicycles and automobiles to coexist. Although not considered a facility type, a sharrow is useful on low traffic roads to remind automobiles that the roadway is intended to be shared by all users. They can also assist bicycles with wayfinding.

Non-motorized trails or greenways provide an exclusive space for travel that is completely separated from the vehicular roadway. These facilities are especially well-suited for bicycle transportation when networks are complete and link useful destinations. At this time, however, they are most often used for recreational purposes and are included in the Open Space and Recreation chapter.

Sidewalks

The Township recently constructed a sidewalk on Royal Avenue which serves nearby residents and extends out to Grand Beach Road. An existing sidewalk

runs alongside Detroit Street / Lubke Road to connect New Buffalo Elementary School with the City of New Buffalo. The Township is prioritizing new sidewalks at Exit 1 along Harbor Country Drive, where businesses would benefit from easier access for bicyclists and pedestrians.

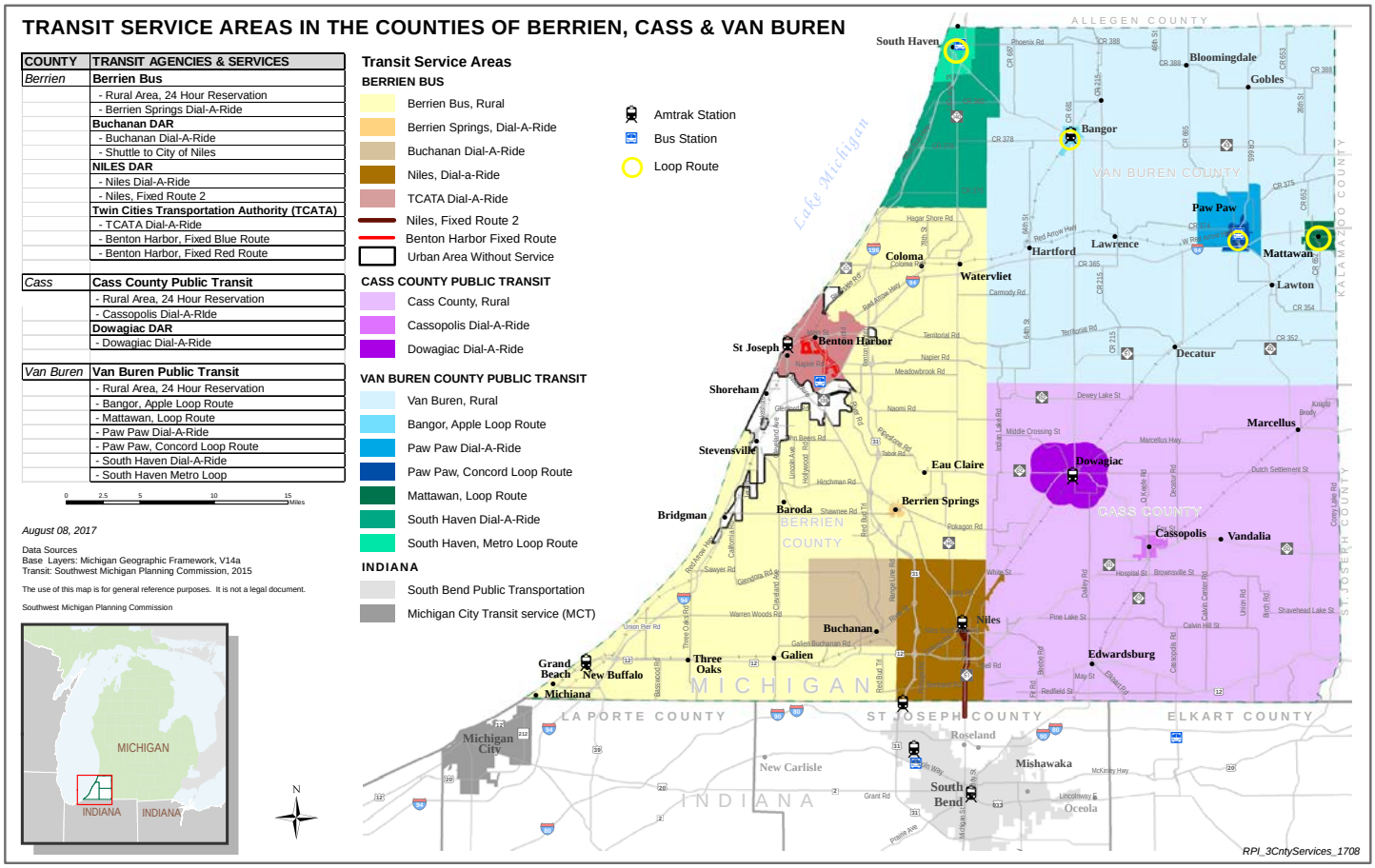
Public Transportation

Berrien Bus provides rural service in New Buffalo Township. The Berrien Bus is a non-urban system that provides transportation to all areas not served by dial-a-ride service areas. The service includes both semi-fixed route service and demand-response service.

Amtrak and the CSX Railroad line make important rail connections both in and out of the community. These lines connect workers in NBT with larger cities and to larger population hubs to NBT to support recreation and tourism. According to the community survey, the Township's connection to Chicago's metro area makes the train a popular choice for commuting to work (63.2%), and to access recreation (32.3%).

Proposed enhancements to the "South Shore Line," a historic rail route with roots as an electric interurban, may have an impact on the Township. The route runs from downtown Chicago to Michigan City, Indiana, about 20 minutes from the Township border. A planned second track between Michigan City

Figure 25: Transit Service Areas



and Gary, Indiana is proposed to significantly reduce travel times, making the distance into "the City" considerably more commutable. This would make it conceivable for people who work in Chicago and have had a second home in the Township to convert it to their primary residence, and would open up the Township as a residential possibility for the remainder of Chicago's workers who would prefer to live in a more rural setting. The Township could encourage some of these workers to locate in its CIA-designated high-density residential areas by supplying public transportation options to shuttle them to the terminal, eliminating the need for them to maintain a personal vehicle for the sole purpose of sitting in a commuter lot. If Federal funds are secured to match the investment promised by State, County, and local Indiana governments—demonstrating the collaborative nature of substantial transportation efforts—the project could be complete by 2020 .

NEW BUFFALO TOWNSHIP CORRIDOR IMPROVEMENT AUTHORITY

New Buffalo Township Corridor Improvement Authority

The two gateways into New Buffalo Township, and more broadly, Harbor Country, are Exits 1 and 4 off of I-94. Both exits are underdeveloped highway exchanges that are considered prime development locations. To help fund and implement improvements to attract and retain businesses and residences, New Buffalo Township established a Corridor Improvement Authority in 2016. The boundary includes I-94 at Exit 1 and Exit 4, and US-12 at Exit 4. Under the 2005 Public Act 280, communities can create a CIA to use tax increment financing to make capital improvements within an established commercial district. Establishing a Corridor Improvement Authority (CIA) enables the Township to capture tax revenue that would otherwise be paid to the county. In the strategic plan, the CIA Board is focused on improving I-94 and Harbor Country Drive to reflect the character of the community to reestablish New Buffalo as the Gateway of Michigan. Goals included in the CIA plan support multi-modal transportation options, including viable bicycle, trolley, shuttle, and high-speed rail opportunities. The plan details improved access and movement throughout the community with an interconnected network.

The CIA plan calls for pedestrian-oriented, mixed-use developments at both exits and along Red Arrow Highway using tax increment financing to fund public infrastructure improvements such as sidewalks, intersection improvements, street lighting, street trees, and landscaping. The idea is to create a sense of place in the public right-of-way as opposed to a through-way. Walkable connectivity in these areas would likely benefit Township residents, and the Township could explore complementary uses such as ones more focused on recreation related activities.

Using funds captured through the CIA, the Township could develop design standards that are codified in the zoning ordinance. Design standards could require ornamental trees, decorative lighting, sidewalks, and other public amenities with new development. Improvements in streetscaping improve safety

and perceived safety, and can also spur economic investment by improving visual appeal. Other placemaking goals not directly related to transportation along the corridor include marketing and branding of the corridors, establishing an identity, and wayfinding signage. These, too, improve appeal and subsequent investment.

In 2021, the Township completed the Bridge Gateway project for improvements at Exit 1 on I-94 which incorporates these principles. The project included landscaping, lighting, attractive signage, and public art to offer a warm welcome to those arriving to the Township, and the State.

Figure 26: Corridor Improvement Authority Project Guide excerpt

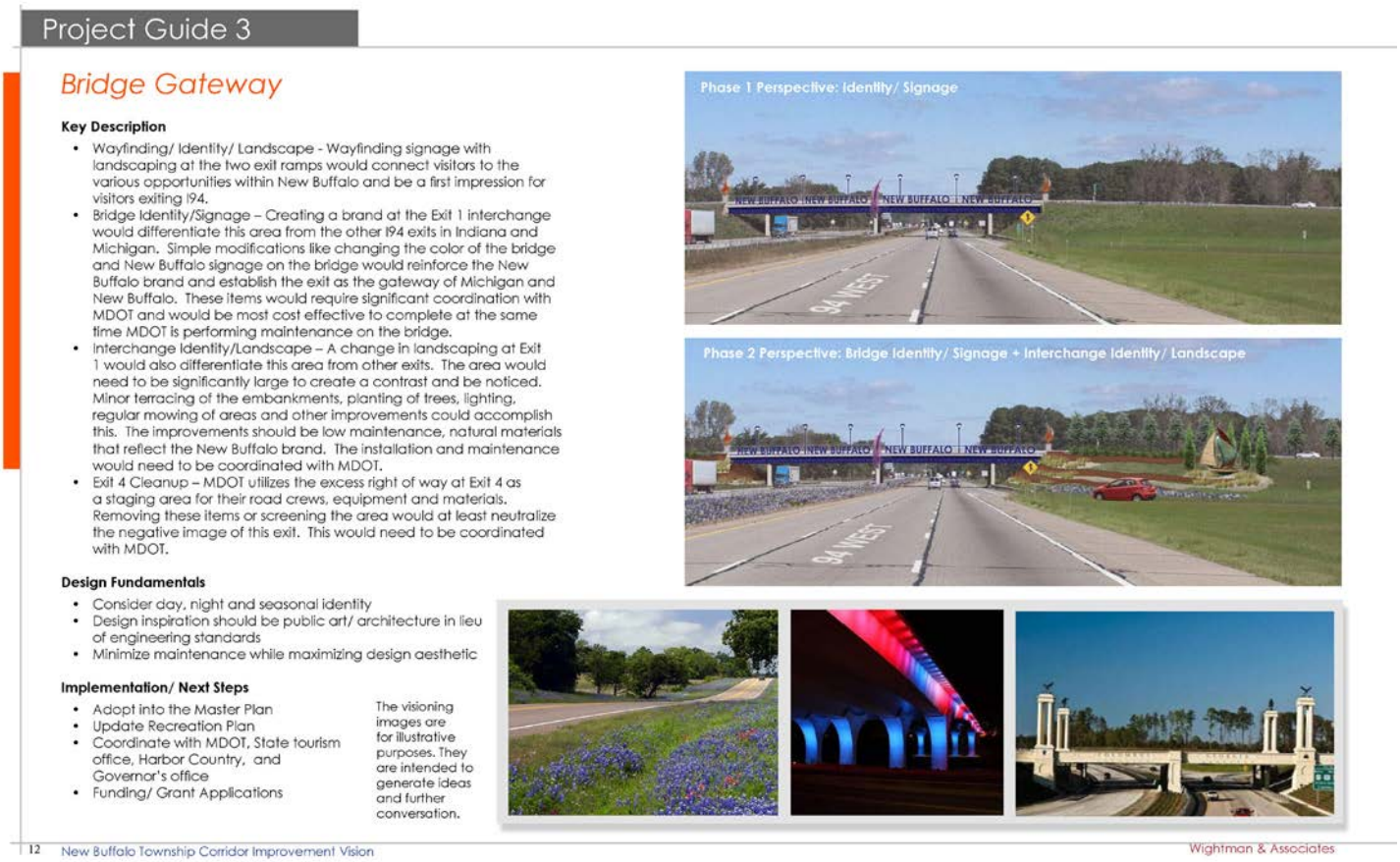
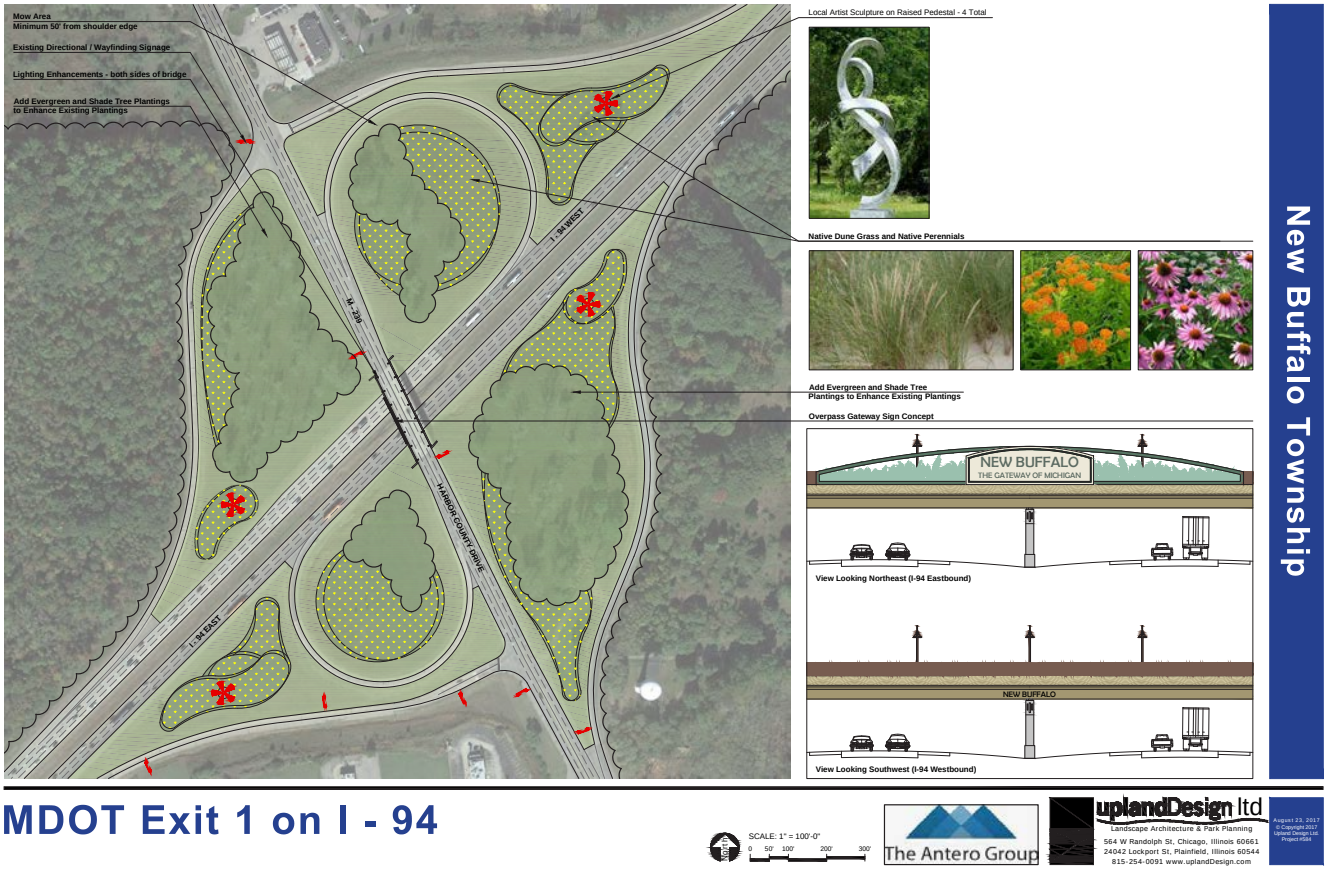


Figure 27: Conceptual plans for gateway signage at Exit 1





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10 ECONOMICS

A community's economic system, residents, and land comprise three critical components of a place's overall prosperity with each supporting and reinforcing the others and all serving as valuable economic resources. Understanding an economic system helps describe a place and reveals a community's unique gifts as well as the conditions of the people who live there. Because well-being depends on at least some economic prosperity, economics are a matter of health, safety, and welfare.

A community's economic system is always larger than its borders, for the simple reason that it includes relationships with its neighbors. In the case of Harbor Country, that cross-jurisdictional economic relationship is explicit: tourism drives each jurisdiction's financial engine and is powered by the same resource, and a primary feature of tourism is the movement of people across local borders. Each community is also accountable to its own citizens and investors while identifying its place within the whole.

The labor analysis and economic development review examines historic trends and existing conditions related to the Township's workers (people who live in New Buffalo Township and have a job, regardless of where that job is located) and job holders (people whose place of employment is in New Buffalo Township, regardless of where that person lives). The third economic driver of the Township is the second home/short-term rental market. This analysis aims

to highlight the relationship among these drivers and the Township's overall economic standing to inform a plan for continued economic prosperity.

LABOR ANALYSIS AND REVIEW

EARNINGS

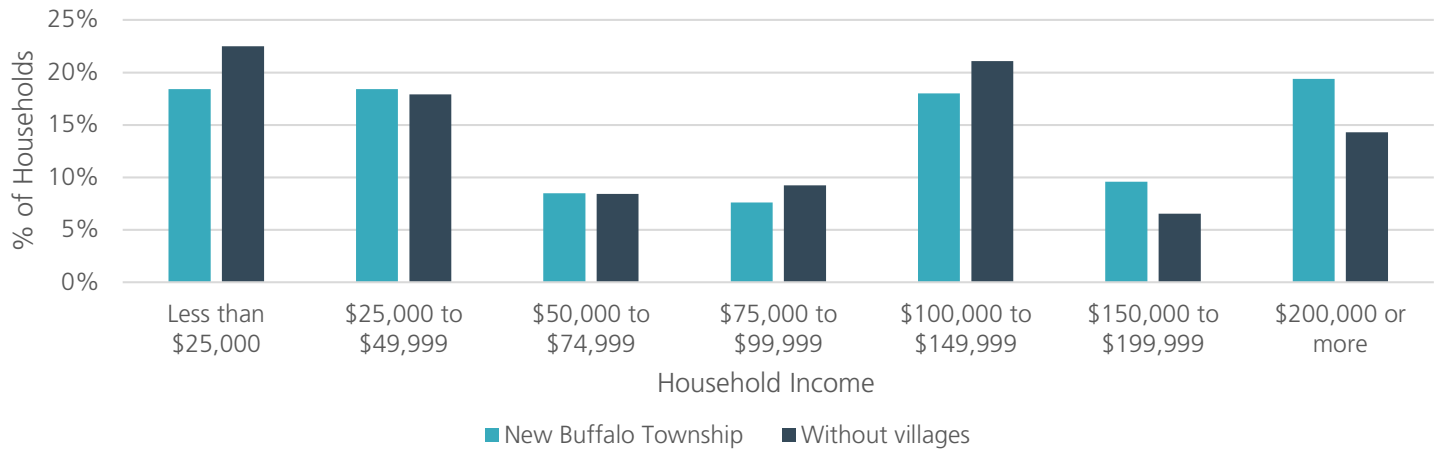
For the purposes of community planning, it is important to analyze the conditions of workers (persons who live in New Buffalo Township and are employed). While the role of local commerce and unique market conditions are also important, their primary function is to support the well-being of residents. NBT is a well-educated community with above average median income. However, a closer look at the income breakdown indicates some presence of income inequality.

While 29% of 1,219 households in the Township (including the Villages) have an income of over $150,000 per year, 26.3% have an income of less than $35,000 per year. As shown in the figure titled "New Buffalo Township Household Incomes," the distribution of household incomes indicates a concentration of households earning less than $50,000 annually (36.8%) and, generally, a concentration of households earning more than $100,000 annually (47%). Conversely, households earning between $50,000 and $100,000 comprise just 16.1% of the population. When the 365 households in the Villages are excluded from household income analysis, the income disparity becomes even stronger as the percentage of households earning less than $25,000 increases by about 4% and households earning more than $150,000 decrease.

"MISSING MIDDLE" JOBS

Middle-income workers are employed in the fields of manufacturing; education, health care, and social assistance; arts, entertainment, and recreation; finance and insurance; administrative support; and transportation and warehousing. These account for almost 60% of Township workers. The term "missing middle jobs" describes a gap in a community's pay spectrum, wherein there is an

Figure 28: New Buffalo Township Household Income



Source: American Community Survey, 2023 5-Year Estimates, Table DP03

abundance of hourly, lower-paying service sector jobs as well as high-paying executive jobs, but a limited number of "middle" income jobs such as teachers, nurses, etc. These types of middle-income jobs are representative of the middle class, and are important for supporting a strong, healthy economy as well as attracting new families to the community. With more than half of all working Township residents employed in these sectors, this segment of the economy is well represented and holds great promise for New Buffalo Township. The idea of "missing middle jobs" is related to "missing middle housing" as discussed in the Housing chapter of this plan. Both factors influence each other – a lack of affordable housing options limits the ability of these workers to live in the Township, while a lack of living-wage jobs reduces the demand for these types of housing options. The presence of middle-income workers in the Township indicates a level of demand for housing options that will allow them to remain in the Township.

The table titled "Employment Change by Industry" shows the industry trends of Township workers from 2013 through 2023. The total number of workers has increased by 8.3% over the decade – however, worker counts in the Township were estimated to be 1,185 in 2000 and 985 in 2016 during the last master plan update, indicating some decline in the size of the workforce since the turn of the century. Over this decade, nine out of 13 industries experienced growth in the number of workers they employ; further, each of the "missing middle" industries called out previously either experienced some growth or remained the same. Notably, the number of employees in the manufacturing industry nearly doubled, exhibiting the most substantial change in employment trends.

In addition to the manufacturing industry, the finance and real estate industry and the professional, scientific, and administrative industry experienced double digit growth in both the number of employees gained and percent increase of employment. The increase in employment within the manufacturing industry is a function of a growing number of manufacturers within the region, including northwest Indiana. Residents of New Buffalo Township that travel outside of the Township for manufacturing work will be counted as employees in the manufacturing industry, regardless of where they are employed.
Along with the professional service industry, the arts, entertainment, and recreation industry as well as the education service, health care, and social assistance industry are the most prominent employment sectors for workers in the Township. Among the industries that lost employees, the retail trade sector was most impacted with 41% of all employees lost over the course of these 10 years. While retail trade was the third most prominent sector in 2013, it dropped to seventh most prominent in 2023, likely an indication of how online commerce has amplified throughout the decade and especially in the wake of the COVID-19 pandemic.

TABLE 11: EMPLOYMENT CHANGE BY INDUSTRY

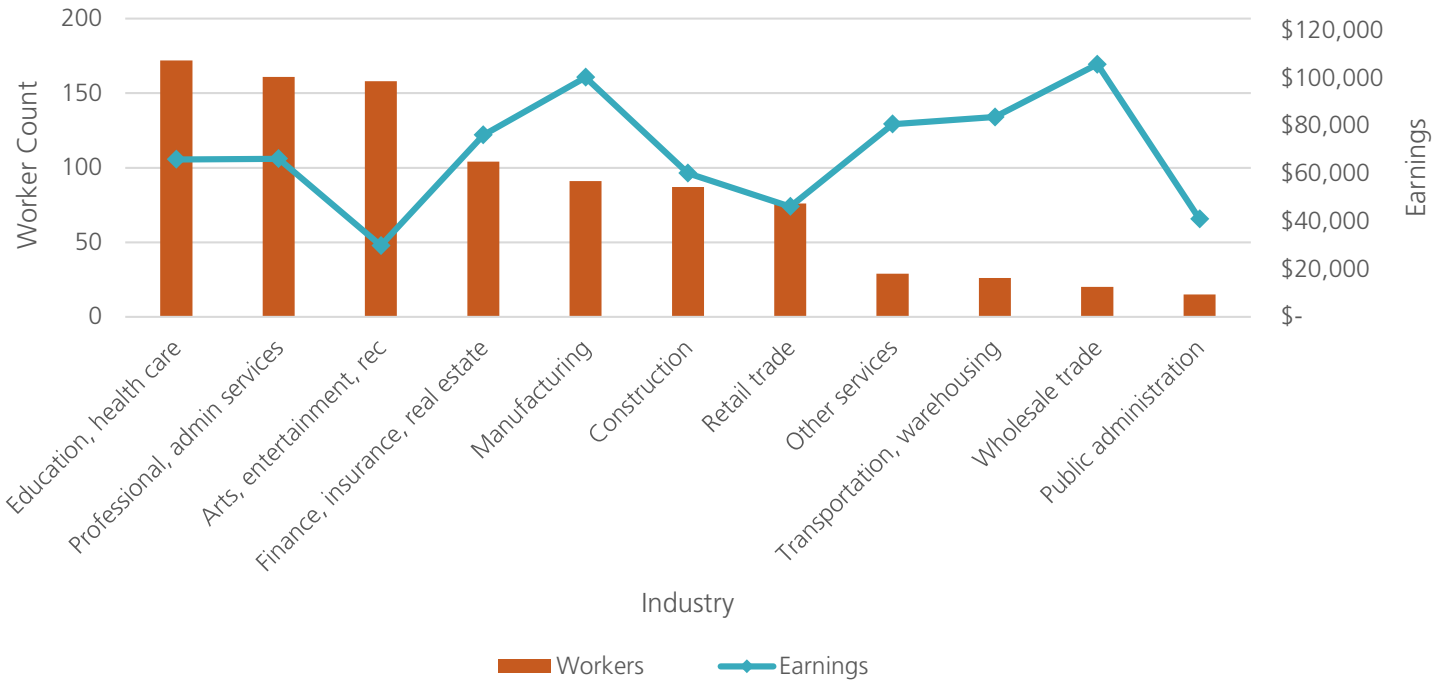
INDUSTRY	2013	2023	CHANGE	% CHANGE
Civilian employed population 16 years and over	872	944	+72	8.3%
Agriculture, forestry, fishing and hunting, mining	1	4	+3	300.0%
Arts, entertainment, recreation, accommodation and food services	158	158	--	0.0%
Construction	95	87	-8	-8.4%
Educational services, health care, social assistance	164	172	+8	4.9%
Finance and insurance, real estate, rental, leasing	82	104	+22	26.8%
Information	12	1	-11	-91.7%
Manufacturing	46	91	+45	97.8%
Other services, except public administration	20	29	+9	45.0%
Professional, scientific, administrative, waste management services	114	161	+47	41.2%
Public administration	11	15	+4	36.4%
Retail trade	129	76	-53	-41.1%
Transportation and warehousing, utilities	21	26	+5	23.8%
Wholesale trade	19	20	+1	5.3%

Source: American Community Survey, 2013 and 2023 5-Year Estimates, Table DP03

EARNINGS BY INDUSTRY

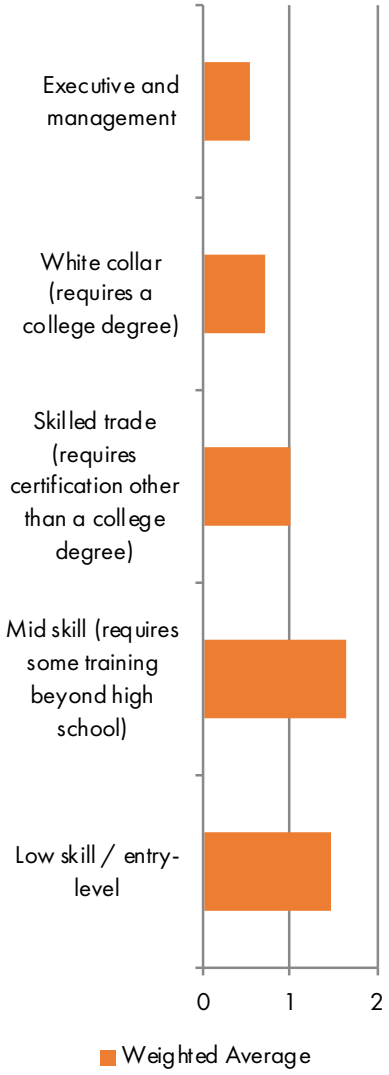
The figure titled "Earnings by Industry" shows the number of Township residents which work in each industry (left label) as well as the median earnings for that industry among those workers (right label). Over half of the Township's workers are employed in education, professional services, or arts and entertainment. For each of these industries, the median wage exceeds that of Berrien County and Michigan. However, of the 13 employment sectors explored in the American Community Survey, the median salary of the arts and entertainment sector is the lowest. Educational and health services as well as professional and administrative services offer similar livable wages at $66,016 and $66,250 respectively. However, the median salary of those employed in arts, entertainment, and recreation was $29,861 in the same year which poses challenges for single earners. While less popular among New Buffalo Township residents, workers in the manufacturing and wholesale trade industries boast wages over $100,000. Township residents who have the means and educational background to commute to economic opportunities outside of the jurisdiction have a greater chance at success than those who are "stuck" with the options within the Township boundaries. With an average commute of 25.6 minutes, many good-paying jobs may be out of reach for the lower-income wage earners.

Figure 29: Earnings by Industry, 2023



Source: American Community Survey, 2023 5-Year Estimates, Table S2413

How accessible are the following types of workers to your organization?



LOCAL ECONOMIC REVIEW

This section will examine the conditions of jobholders: those who work in New Buffalo Township, regardless of where they live. There are considerably more people who fit this description than there are workers. In 2021, 3,105 people either lived or worked in New Buffalo Township. Nearly three-quarters of this number (73.8%) lived outside the Township and commuted in for work, while 23% left their homes in the Township to work elsewhere. Just 3.2% of jobholders both lived and worked in the Township. The prevalence of individuals who commute to the Township for work illustrates New Buffalo Township as an employment hub.

JOBS

Taking a larger geographic view of existing businesses and economic opportunities will support New Buffalo Township in leveraging regional resources and market potential to facilitate economic development. To outline the boundaries of a regional economy, ESRI Business Analyst was used to aggregate data about existing employers and businesses within the seven ZIP codes that encompass Harbor Country, the coastal communities that span from Michigan City, Indiana to Benton Harbor, Michigan. The table "Businesses, Employees, and Population" shows the Township's economic weight in the region. The Township's population accounts for about 14.3% of the seven zip codes in Harbor Country and holds about 19% of all businesses and 36% of the employees within the region.

Arts, entertainment, and recreation is by far the largest employment pull into the Township, largely supported by the Four Winds Casino who employs about 3,000 people—more than half of jobholders in that sector.

As the table "Workers vs. Jobs By Area" shows, the largest job sectors within the region (arts, entertainment, and recreation and accommodation and food services) are low-paying or seasonal service sector jobs (41.3%). The composition of jobs within the Township is similar to many coastal communities

TABLE 12: BUSINESS, EMPLOYEES, AND POPULATION

	HARBOR COUNTRY	NEW BUFFALO TOWNSHIP	TOWNSHIP AS % OF REGION
Total businesses	877	166	18.9%
Total employees	11,249	4,041	35.9%
Total population	16,390	2,336	14.3%

Source: ESRI Business Analyst

TABLE 13: WORKERS VS. JOBS BY AREA

EXPORTED WORKFORCE Workers Who Live in NBT But Commute Out	IMPORTED WORKFORCE Workers Who Live Outside of NBT But Hold Jobs Within the Township	
New Buffalo Township Workers	Jobs by Number of Jobholders (in Harbor Country ZIP codes)	Jobs by Number of Jobholders in New Buffalo Township
Education services, health care, and social assistance (28.2%)	Arts, Entertainment, Recreation 3,249 (28.9%)	Arts, Entertainment, Recreation 3,050 (76.1%)
Professional, scientific, and management, and administrative and waste management services (12.3%)	Accommodation and food services 1,396 (12.4%)	Accommodation and food services 295 (7.4%)
Construction (11.7%)	Utilities 1,218 (10.8%)	Food services and drinking places 207 (5.2%)

Source: ESRI Business Analyst

which rely on importing a sizeable number of workers from outside its jurisdiction to serve a largely retiree and tourist population base.

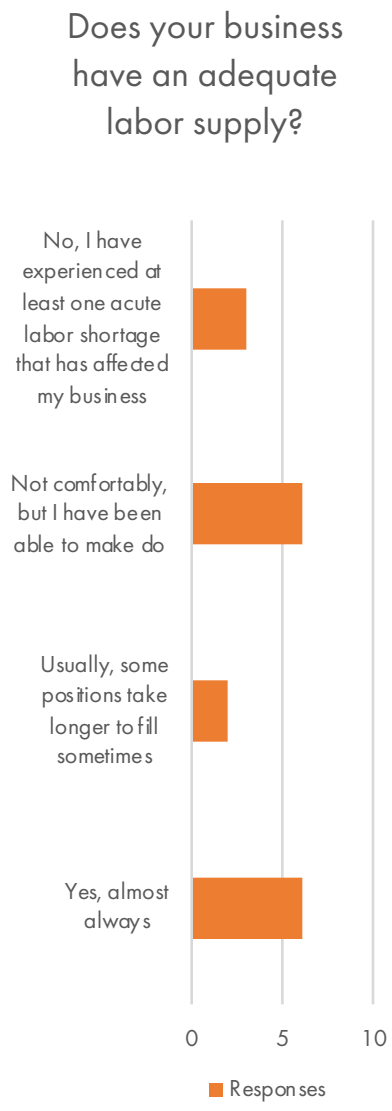
Census data from Longitudinal Employer-Household Dynamic interactive mapping shows that as of 2015, the majority of people who held jobs within the Township commuted greater distances for less money; 72% of jobholders travel greater than 10 miles (which is by definition outside of the Township) to work, primarily in jobs that pay significantly less than the median household income. The maps below indicate that housing for many Township workers is found in Michigan City, Three Rivers, the City of New Buffalo, and Bridgman.

On the other hand, only 42% of workers that live within the Township commute farther than 10 miles to their place of employment. New Buffalo Township workers are commuting shorter distances to higher paying jobs.

BUSINESSES

In a survey sent to business owners within the Township, questions asked how difficult it is for businesses to find and hire employees across skill levels, ranging from entry-level to executive positions. While low-skill workers were still the easiest to find, only two of the 17 surveyed business owners reported being able to find and hire them. The remaining responses show that regardless of skill level, businesses have some considerable difficulty recruiting and retaining employees, at least at the wages offered. Macroeconomic theory would say that with an unemployment rate so low, 3.6% in the Township, that wages would increase. However, in a tourism- and vacation-based economy, much of the cash infusion for this wage increase would have to come from outside the Township.

When business owners were asked what the Township can offer or enhance to build and retain an adequate supply of labor, the top two responses



How do New Buffalo Township's policies, practices, and conditions in the following areas affect your business?

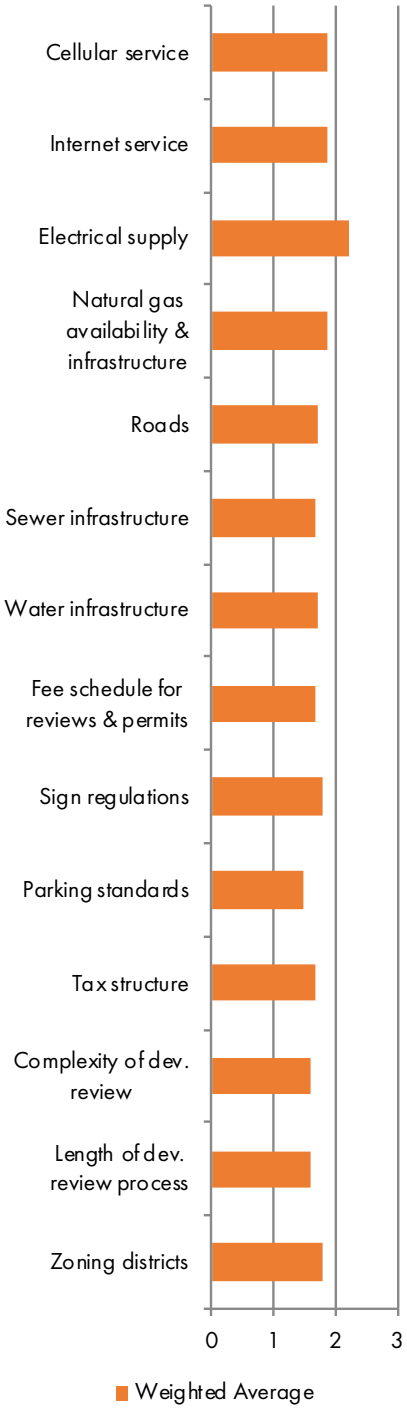
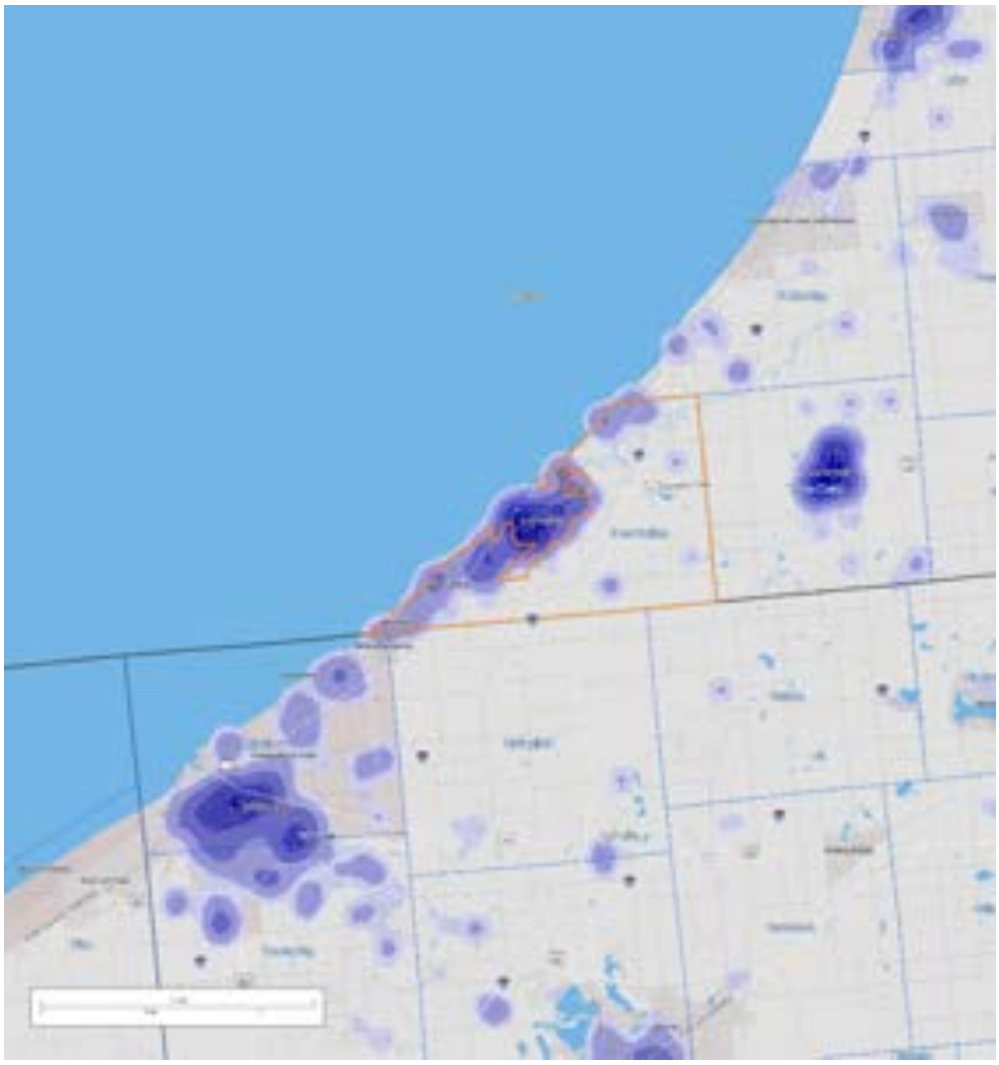


TABLE 14: AREA EMPLOYERS

EMPLOYER	PRODUCT OR SERVICE	NUMBER OF EMPLOYEES	LOCATION
Four Winds Casino at New Buffalo	Casino, Restaurant, Accommodations	3,000	New Buffalo Township
Whirlpool Corporation	Home Appliances Manufacturing	2,000	Benton Harbor
Cook Nuclear Power Plant	Nuclear Power	1,200	Bridgman
Meijer	Grocery	501	Benton Harbor
Lake Michigan College: Benton Harbor Campus	Community College	356	Benton Harbor

Source: ESRI Business Analyst

Figure 19: New Buffalo Township Employees by Residence



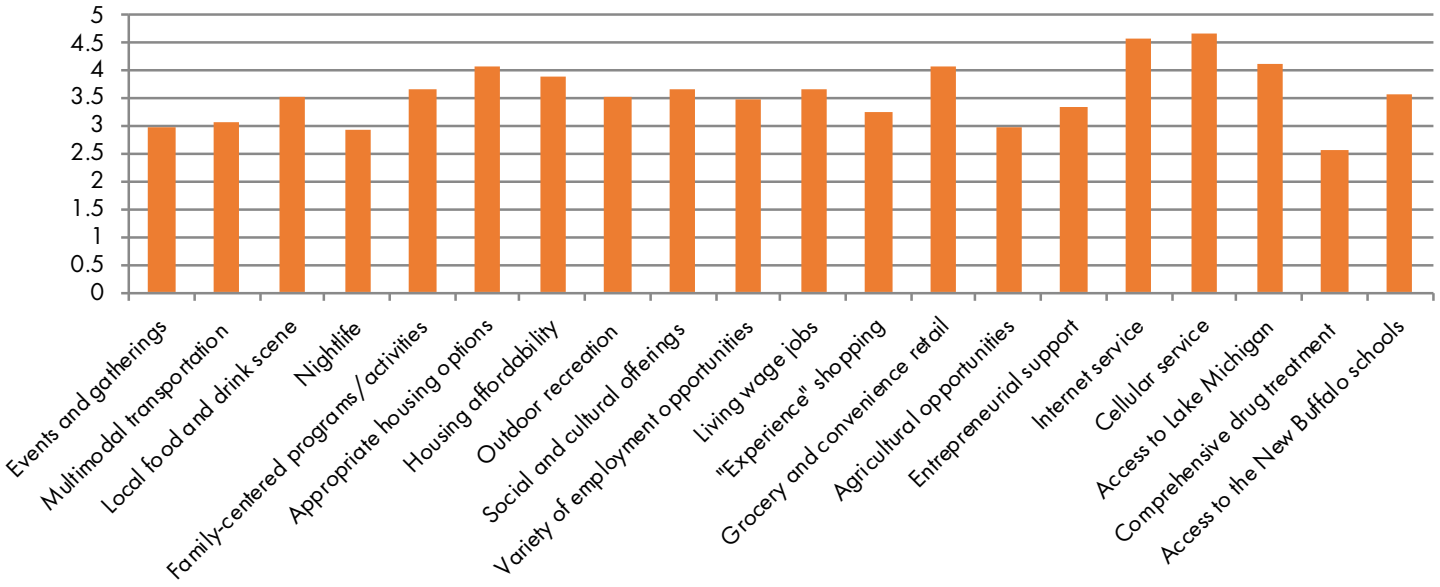
Source (map and figure): US Census Longitudinal Employer Household Dynamics

emphasized the importance of improved internet and cellular service. Access to Lake Michigan followed, reflecting an appreciation of its attractive power and staking some claim to it. In the third tier were practical and planning-related concerns of access to convenience and grocery retail, and affordable and appropriate housing options. A "livable wage" ranked next.
Most business owners plan to continue (11 of 17) or expand (3 of 17) their businesses, indicating optimism. However, about one quarter (4 of 17) of respondents said that cellular and internet service had hindered it the business. Most business owners found that the length, complexity, or fee schedule of the development review process; zoning, parking, or sign standards; and tax structure have "no noticeable effect on my business," or even "supports and enhanced my business."

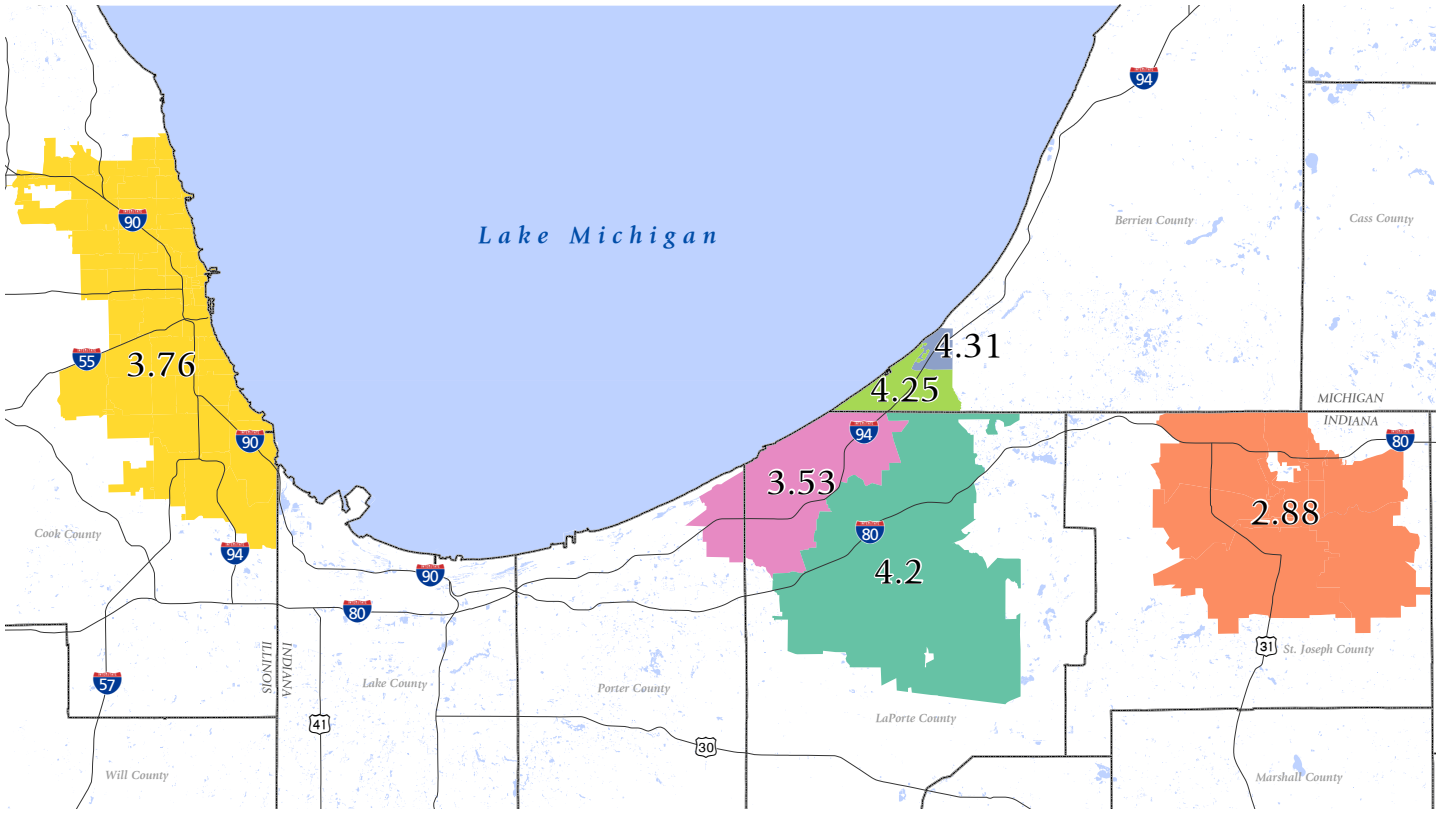
Retail

A Retail MarketPlace Profile was generated for this same Harbor Country geographic boundary. The report presents a snapshot of retail opportunities, looking at the relationship between supply and demand that ranges from +100 (total leakage) to -100 (total surplus). A positive value represents 'leakage' of retail opportunity outside the trade area. A negative value represents a surplus of retail sales and indicates the presence of a market where customers are drawn in from outside the trade area. According to the report, consumers, and therefore jobholders in the service sector, come to this region for shopping, dining, and other recreational-related activities and/or jobs. Because there is already a cluster of these types of opportunities, there could be additional opportunity to cluster shopping and dining near existing businesses. However, there appears to be a shortage of electronic and general merchandise stores as well as non-store retailers specializing in shipping and direct selling that could present an opportunity for new retail enterprises.

In your experience, what would New Buffalo Township need to offer or enhance in order to build and retain an adequate supply of labor?



MAP 16: BUSINESS SURVEY: CUSTOMERS COME FROM WHICH ZIP CODES?



NEW BUFFALO TOWNSHIP

Business Survey: Customers come from which zip codes?

Data Sources: State of Michigan Geographic Data Library, New Buffalo Township, Berrien County, Indiana MAP, ArcGIS Online

- Freeways
- Rivers / Streams
- Lakes / Ponds

- New Buffalo Area (49117)
- Union Pier / Three Oaks / Lakeside Area (49129)
- Michigan City Area (46360)
- LaPorte Area (46350)
- South Bend / Mishawaka Area (466**, 465**)
- Chicago and Suburbs (60***)

Survey respondents were asked, "To the extent that you know, what proportion of your customers come from the following ZIP codes? (Asterisks are placeholders representing all numbers.)" The weighted average is mapped above.

Beckett&Raeder

Business owners reported in the survey that the majority of their customers came from Chicago and suburbs, while New Buffalo and Michigan City each provided a "regular portion" of customers.

SEASONAL HOUSING IMPACTS

New Buffalo Township assessing data shows that 2,609 of the 3,692 residences in the Township do not claim a 100% Principal Residency Exemption, indicating that they are second homes. That figure represents 72% of the housing units in the Township, a definitive majority of the area's housing units. The prevalence of second homes in New Buffalo Township has tangible implications that should be actively considered.

In standard planning, households are considered the basic building block of a community with a close correlation between the number of households and the number of housing structures. This figure is used by retailers to gauge commercial demand and then invest in the infrastructure to supply it. Demand for

government services are similarly computed, without distinction between services to people (parks, police) and services to property (sidewalks, fire) because they are assumed to be co-located. The conditions of industry may initially play a determining role in the formation of a community's housing stock, placement, and occupation. Once a population is established, however, household prosperity is the continuing benchmark of a community's success.

A condition where most of the housing units are either unoccupied, or occupied by the commercial activity of lodging, represents a significant departure from standard planning. The survey results from the second homeowners show that most are among the highest income bracket, earning $200,000 or more annually. Understandably, most of them do not have a financial need to offer their second home as a short-term rental to cover the mortgage. About 13% of survey-takers reported using their home as a short-term rental. A consistent weekly search over the span of four months on Airbnb and VRBO, the two most prominent online platforms for short-term rentals, shows that there is a range of roughly 100-550 rentals listed between the two sites, representing 5-25% of all housing units in the Township. The range is likely to be narrower as some of the rentals are listed on both sites, but there is no precise way to state exactly how many rentals overlap. To minimize some of the negative effects of short-term rentals, the Township may consider prohibiting them in the Agricultural District.

An abundance of short-term rental homes threatens to take away housing units that could be rented or sold to residents, or those who wish to invest in the community, and instead prioritize tourists. However, tourists provide economic value to the Township as well, illustrating, and therein lies the tradeoff between housing accessibility for all taxpayers or catering to an important economic sector. As discussed previously, an increase in seasonal housing will reinforce the existing divergence of workers in the local economy. Where low-income workers are unable to live in the township because existing units are rented to visitors for up to $400 per night (as opposed to the average rental rate of $933 per month), a burden presents itself for both business and workers. This impacts businesses' ability to recruit and hire entry level workers who may be pushed out of the community. 30% of businesses reported that it is difficult to recruit and retain entry level workers, a number that would only increase in a housing market dominated by short-term rentals. For entry level and low-income workers who are forced to live further outside the economic centers due to the rising housing costs, commute times increase and access to jobs decrease.

This physical separation has a cost. The Center for Neighborhood Technology's H+T Affordability Index uses an array of variables to compute the combined cost of housing and transportation in a given place to understand the economic returns of location efficiency. CNT posits that housing is affordable if a household's combined direct housing costs and transportation costs do not exceed 45% of household income. In New Buffalo Township, the algorithm suggests that H+T costs range from 66% to 83% of median household income, where housing costs exceed transportation costs by up to 20 percentage points

along the lakeshore. In the areas where New Buffalo Township's jobholders live, the opposite is true: a large swath of the east side of Michigan City shows low housing costs that are doubled by transportation costs.

In addition, with second homeowners linked to seasonal residency, many businesses are compelled to only operate during the high season. Seasonal operations are difficult to staff and less profitable than a year-round endeavor. Another impact of seasonal housing is a decrease in school enrollment. As discussed in the missing middle jobs section, middle jobs are critical to attract new families. A lack of housing opportunities for both middle- and low-income workers will result in a decrease in school enrollment because these workers are unable to find affordable housing in the district. From 2019 to 2024, school enrollment in New Buffalo Area Schools decreased by 10.9% -- however, this decrease is, in itself, a function of having a large presence of seasonal homeowners in the Township. While Chicago schools were delayed in reopening during the COVID-19 pandemic, New Buffalo Township schools opened for in-person learning more quickly. This caused some Chicago residents with second homes in New Buffalo Township to relocate to the Township and enroll their students in the school system; however, the opening of Chicago schools reversed this trend and temporary increase in enrollment, therefore leading to the total decrease observed over this time period. In 2024, 26% of the students in New Buffalo Area Schools were estimated to be economically disadvantaged. The Township participates in the Berrien County McKinney-Vento Project which serves children experiencing housing insecurity.

MARIJUANA BUSINESS OVERLAY ZONE

With medical and recreational marijuana permitted in the State of Michigan and the subsequent growth and influx of the marijuana industry in recent years, it is important to plan for all related uses to ensure appropriate siting and related land use regulations.

The Township currently hosts a number of dispensaries and related marijuana enterprises. As of July 2026, there are 38 approved dispensaries, 36 of which are operational. Traffic flow along I-94 between Detroit and Chicago offers the benefit of high volumes of traffic on a daily basis. The Four Winds Casino compounds this traffic, facilitating trips to both the Casino and local dispensaries for interested visitors. Further, the Township's proximity to the Indiana border (where the use and sale of cannabis is outright prohibited) increases its prevalence as a marijuana sale center; for prospective buyers that reside in Indiana, prices in the Township are considerably more affordable than those in the Chicago area, furthering New Buffalo as a destination for purchasing marijuana products.

While each of these factors point to New Buffalo Township as a prospective destination for the marijuana industry to thrive, perceptions about marijuana-related uses are often mixed. In January 2025, the Township passed an ordinance prohibiting any new marijuana facilities (recreational or medical)

from being established. In April 2023, the Township Code of Ordinances was amended to delineate regulations surrounding marijuana usage and facilities, thereby establishing a Marijuana Business Overlay Zone to designate portions of the Township as suitable for new marijuana facilities. Consequently, marijuana establishments of any kind are not appropriate in other commercial districts within the Township. Notably, the presence and application of the Overlay Zone requires a distance of 5,280 feet (or one mile) between marijuana facilities and schools, religious institutions, daycares, governmental buildings, and libraries as well as one-family and multi-family dwellings. To date, the Township has received 45 complete special land use applications for marijuana establishments, and 25 dispensaries are currently open and operational.

However, this influx of the marijuana industry as well as the recent implementation of the Marijuana Business Overlay Zone foreshadow a future in which existing dispensaries outside of the established overlay zones may face economic challenges, eventually leaving existing commercial spaces available for new occupants and new business ventures. A new position for a regional Economic Development Professional is intended to identify opportunities for future development that may act as a bridge between existing marijuana uses and new commercial opportunities.

REGIONAL ECONOMICS

CROSS MUNICIPAL COLLABORATIVE

In September 2025, four municipalities of Berrien County voted to approve the establishment of a Cross Municipal Collaborative system with the goal of strengthening and expanding the regional economy. This effort is intended to catalyze the hiring of an Economic Development Professional to assist the four member communities attracting new businesses, filling commercial and employment vacancies, and planning events. In addition to New Buffalo Township, the City of New Buffalo, Chikaming Township, and Three Oaks Township comprise this collaborative. Other areas of focus include identifying and addressing concerns regarding an expanded tourist season, facing the challenges of workforce housing shortages and seasonal housing, pursuing appropriate grants, and sharing amenities among each member community.

OPPORTUNITIES FOR ECONOMIC GROWTH

New Buffalo Township should continue its positive progress on implementing the CIA plan along US-12 and Exits 1 and 4 off of I-94. Many of the redevelopment strategies such as clean-up and streetscaping will foster a unique identity for New Buffalo Township. Furthermore, implementation of future projects will help the Township solidify its reputation as a year-round thriving tourism economy. Both exits and the Red Arrow Drive corridor are important gateways into the Township as well as the region.

The Southwest Michigan Region Five-Year Prosperity Plan identifies agriculture-related activities as a priority area for economic development in Berrien County.

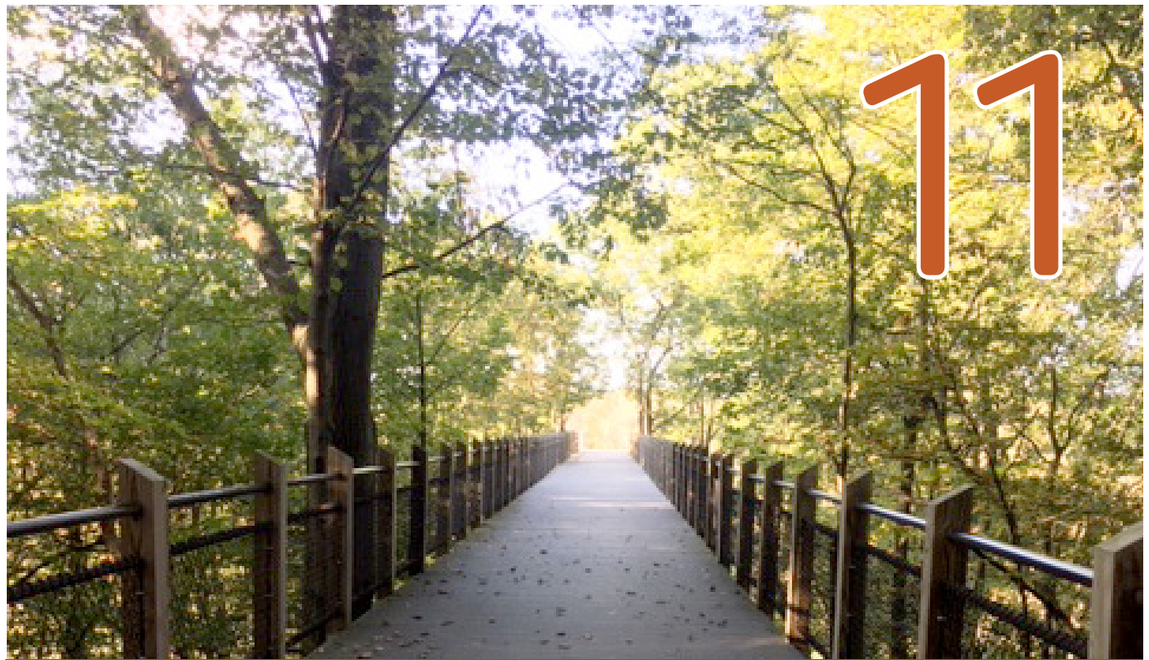
According to the report, every job generated in food processing of fruit and wine creates more than three additional jobs. NBT can create a supportive environment for agricultural support and related businesses through zoning and partnerships with farmers and neighboring communities. Farm-oriented business activities can be permitted through zoning standards to allowances for limited agricultural product processing, farm stands, agritourism, and community shared agriculture.

Fostering appropriate economic development for NBT will require a multifaceted approach. Public-private partnerships are necessary to foster region-wide access to communications such as broadband and cellular. Attracting young professionals to make NBT their home will ensure a continued strong tax base and a broad economic base. The zoning ordinance should be reviewed to ensure missing middle housing opportunities are sited in appropriate areas of the Township, and that commercial areas permit the type of growth desired along Red Arrow Highway US-12 and Exits 1, 4, and 6.



Townline Beach

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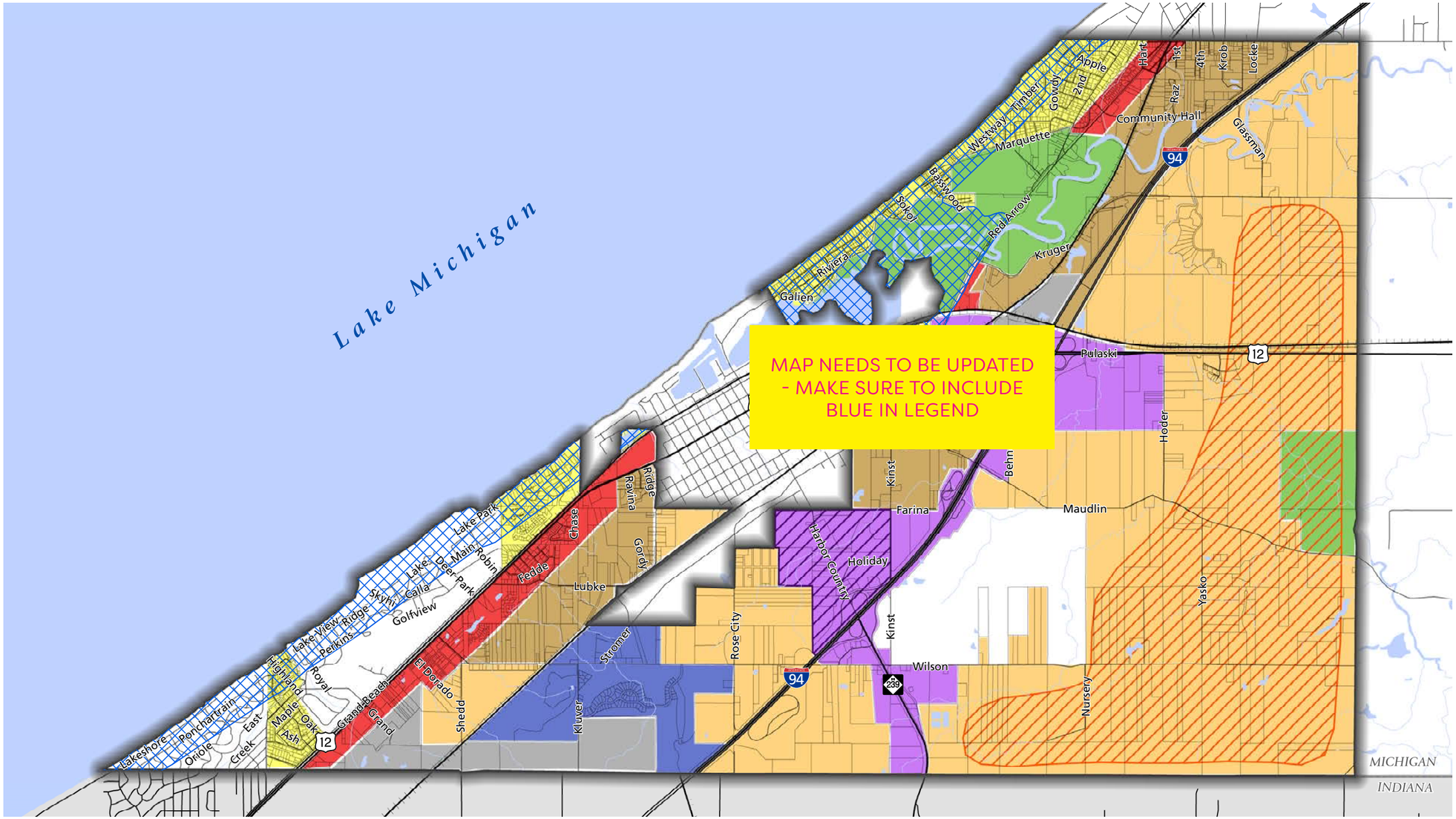
FUTURE: LAND, ZONING & ACTION

FUTURE LAND USE

The future of land in New Buffalo Township has many concerns to navigate. Its topography and natural features present strong incentives to both develop and preserve, as does its proximity to a major national metropolis. The land use recommendations in this chapter are constructed to respond to each of these forces in the way that best benefits the Township.

A major departure of these recommendations from the Township's past regulatory system is the permitting of multifamily residential uses in all of the proposed commercial districts. The Medium- and High-Density Residential categories have been removed in favor of mixed use development, both along the Township's coastal corridors and within the areas surrounding the Township's two Interstate exchanges as defined by the Township's adopted Corridor Improvement Authority. These higher-density formats are encouraged in order to meet the Township's need for housing in a wider range of price points and to offer options which are accessible by means other than personal vehicle.

A second feature of these recommendations is the introduction of two potential categories of preserved land. The adoption of the Corridor Improvement Authority defines the Township's preferred location for economic development activity, and



NEW BUFFALO TOWNSHIP

Future Land Use Map

0 0.5 1 Miles

Data Sources: State of Michigan Geographic Data Library, New Buffalo Township, Berrien County, Indiana MAP

- Township Boundary
- State Roads
- All Roads
- Railroads
- Rivers / Streams
- Lakes / Ponds
- Preserve - Recreation
- Preserve - Agriculture
- Residential - Agriculture
- Residential - Low Density
- Residential - Lake
- Coastal Zone Overlay
- Commercial - Residential Corridor
- Commercial - Residential Corridor, Union Pier Overlay
- Gateway Mixed Use
- Gateway Mixed Use, Harbor Drive Overlay
- Industrial

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so conversely it indicates that the areas outside its borders are less important to the Township for that purpose. With this knowledge in hand, it is appropriate for the Township to direct its attention to the unique capabilities and features of that land and to strengthen the regulations that enable and showcase them.

Preserve – Recreation

The most beautiful, attractive, and enjoyable landscapes are often also the most sensitive. This turns out to be a boon when preserving those lands and wetlands for recreation both protects them and gives the public appropriate access. In the northern lakeward portion of the Township, through which the Galien River winds, Kruger Park, Memorial Park, Galien River County Park, and the Dunes Club all avail themselves of this scenic resource. On the eastern edge of the Township, the south branch of the Galien River and its wetlands abut Trillium Farms. All Chikaming Lands properties are also part of this category.

Preserve – Agricultural Focus Area

Farmland is not a renewable resource, and New Buffalo Township is in possession of some of the world's most versatile soil. The eastern portion of the Township, particularly the southeast corner, has a combination of high agricultural capability and low current infrastructure investment. The formalized economic development efforts within the Corridor Improvement Authority should remove some of the pressure for these lands, making it the logical next step to begin implementing support for these agricultural resources. No development restrictions are currently proposed with this delineation, but it is identified on the map so that it may be considered as the Planning Commission makes land use decisions not anticipated by this plan. This delineation would also form a starting point for any participation the Township wished to have with the Michigan Department of Agriculture and Rural Development's Farmland and Open Space Preservation Program. It is possible that short-term rentals will not be allowed by right in this category.

Residential – Agricultural

The residential-agricultural category comprises much of the Township land east of the railroad tracks. It comprises the "rural character" that is prized by all and allows residents considerable privacy and range of use. This land use is preserved wherever possible, and it is preferred to direct development toward land designated for more intense land uses rather than rezone land out of this use. The Planning Commission should identify appropriate limitations for development in this area that honor the agricultural nature of the category while acknowledging the need for some development allowances. It is possible that short-term rentals will not be allowed by right in this category.

Residential density: 0.5 dwelling units per acre / 90,000 sf minimum lot size

Figure 30: Union Pier Vignettes





Residential – Low-Density

Residential land use begins intensifying westward from I-94 to the lake, and the Low-Density Residential category forms the eastern edge, especially in the northern part of the Township. It accommodates existing neighborhoods and allows for some future site condominium and subdivision development. Cluster development, open space subdivisions, and managed access along Primary County Roads all improved design and safety. It is possible that short-term rentals will not be allowed by right in this category.

Residential density: 2 dwelling units per acre / 15,000 sf minimum lot size

Residential – Lake

West of the railroad right of way is the Lake Residential category. This category includes sensitive coastal land governed by State and Federal authorities and as such can be subject to additional regulation as well as eligible for grants and other resources. The Coastal Zone Management boundary is acknowledged in the Township's land use plans, though no local regulation is currently associated with it.

Housing Overlay

The Housing Overlay category is for areas that are suitable locations for housing development to help fill the housing needs in the Township. These areas are ideal for affordable and attainable housing, ideally in Missing Middle formats. These are also areas where Community Land Trusts could be encouraged.

Commercial-Residential Corridor

The Commercial-Residential Corridor category applies to the three main non-freeway vehicular routes into the Township: US-12 from the State line to the City of New Buffalo; Red Arrow Highway from Chikaming Township to the City of New Buffalo; and US-12 from Three Oaks Township to the Corridor Improvement Authority boundary at Hoder Road. The intent of this district is to preserve the commercial uses developed under the Township's C-1 commercial zoning designation, and to expand the permitted uses to include commercial residential (multifamily) uses.

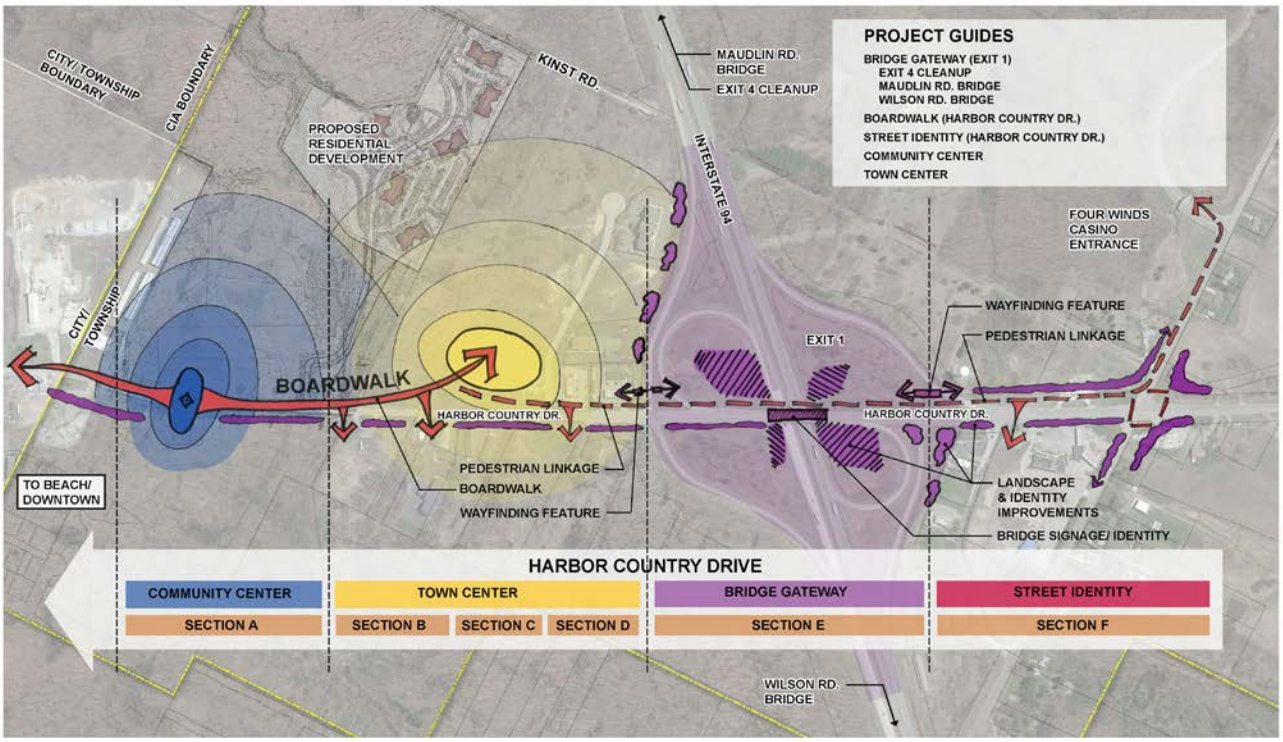
Commercial-Residential Corridor, Union Pier Overlay

The Township's northernmost portion of Red Arrow Highway forms the main street of the unincorporated place of Union Pier, which straddles the boundary between New Buffalo and Chikaming Townships. The New Buffalo Township portion of this area will follow the lead taken by Chikaming Township in its 2014 Master Plan and newly-adopted Zoning Ordinance. The Zoning Ordinance prescribes architectural and landscaping standards that the Township has adopted into an overlay district.

Marijuana Overlay

The Marijuana Overlay category identifies areas in the Township where marijuana-related uses are permitted, per the Zoning Ordinance.

Project Key Plan Diagram



Project Guide 1

Community Center

Key Description

- Harbor Country Drive – Modify Harbor Country Drive to reflect the character of the township, support future development between the City and I94 and maintain traffic capacity. Improvements could include the installation of a natural landscaped median to create a more rural tree lined corridor, a non-motorized boardwalk/path to connect the town center area and new public spaces to the City. Lighting, signage and landscaping to create a clear, safe and natural environment for cars, pedestrians and cyclists. The corridor should be planned to create points of interest along the route and consolidate the entry points to adjacent development. This will improve the aesthetics and capacity as well as make it safer for pedestrians. The road would be narrowed on the north side to increase the right of way available for the boardwalk path. The median will end at the City limit to match the streetscape proposed by the City. The median will also end near the I94 interchange to accommodate the existing development and drives.
- Community Center - Recreational and Social amenities would provide an enhanced quality of life for visitors and amenities for visitors.

Design Fundamentals

- Buildings positioned to support walkability and People Places
- Parking located to side or behind buildings
- Architectural Design to reinforce Beach Town identity (Like Twp Hall)
- Mixed uses are encouraged
- Pedestrian circulation and quality of experience are top priority

Implementation/ Next Steps

- Adopt into the Master Plan and coordinate with Zoning Ordinance
- Update Recreation Plan
- Community Feedback on desired amentities
- Property Acquisition/ Easements
- Funding/ Grant Applications

The visioning images are for illustrative purposes. They are intended to generate ideas and further conversation.





Gateway Mixed Use

The formation of a Corridor Improvement Authority in 2016, covering the lands surrounding the two interchanges from I-94 and a narrow corridor connecting them, represents a significant organizing principle of the Township's land use strategy. This formalized district signals a strong intent to concentrate economic development within a defined area, an intent that is supported in the strongest terms by corresponding investments in water and sewer infrastructure, especially around Exit 1. Residential and commercial uses are appropriate throughout the CIA area, with additional form and design criteria as spelled out in the CIA Project Guides. The district should be attractive, compact, and pedestrian friendly; it should offer a range of housing formats and price points; and it should be convenient enough to the employment, shopping, and recreation opportunities of the Township and the rest of Harbor Country to offer independence to those who do not drive, especially the elderly and the young.

- Commercial uses are most appropriately sited along the road corridors, subject to design standards that the Township should implement based on the CIA Project Guides.
- Residential uses should be permitted throughout the district at considerably higher densities than are permitted elsewhere in the Township. A recommended base density of 6 to 8 units per acre could be increased based on achievement of stated objectives such as high quality neighborhood design and affordability.

Industrial

Industrial land uses, which often function as the employment generators of a community, play a small role in New Buffalo Township and are not envisioned to expand. The existing industrial area near the southwest corner of the township is currently served by appropriate utility service and transportation access, and is the preferred location for further industrial development. The Township has also entertained inquiry into the development of a manufactured home community in this area, and considers the location to be appropriate for this use subject to site plan considerations. A second industrial area would be appropriate in the vicinity of Exit 4, where the confluence of two rail lines and freeway access offer logistical opportunities.

Planned Unit Development

The Township has one Planned Unit Development in place. PUDs in New Buffalo Township require five contiguous acres so they are designed to facilitate large projects. A PUD offers flexibility from the specific constraints of the zoning ordinance in exchange for innovation, economy, and improved design as determined by negotiations between the developer and the Planning Commission. A lesser number of acres could be considered for a PUD if it is within the Housing Overlay.

Project Guide 2

Town Center

Key Description

- Public Place Allowance – Quality public space is essential for a healthy vibrant town center and community. An allowance for developers to create these spaces within future development will make the adjacent businesses more valuable. The spaces could be small pocket parks, open squares for events, preservation of natural features etc. The amount of the allowance would be negotiated based on the overall development plan and value of the public space.
- Public Place Connectivity Allowance – Public places are much more valuable to the community and developers if they are well connected and accessible. The connectivity should include motorized and non-motorized access and could include public parking. The amount of the allowance would be negotiated based on the overall development plan and value of the public space.

Design Fundamentals

- Position buildings to reinforce public spaces
- Design public space to support social experience and gathering
- Parking located to side or behind buildings
- Architectural Design to reinforce Beach Town identity (Like Twp Hall)
- Mixed uses are encouraged
- Pedestrian circulation and quality of experience are top priority
- An interconnected grid of Streets is encouraged

Implementation/ Next Steps

- Adopt into the Master Plan and coordinate with Zoning Ord.
- Update Recreation Plan
- Work with property owners to foster development or attract development partners
- Funding/ Grant Applications

The visioning images are for illustrative purposes. They are intended to generate ideas and further conversation.









Visioning Images

Project Guide 4

Street Identity

Key Description

- A Branding/ Public Improvements Design Guideline should be developed to create the palette of design elements to be used along Harbor Country Drive. This includes signage and wayfinding elements, landscape materials, architectural features, special pavements, public art, lighting, bike amenities and pedestrian network elements.

Design Fundamentals

- Laid-Back Beach Town aesthetic
- Enough consistency to clearly identify the place while providing diversity for interest and a sense of discovery.
- Signage as public art.

Implementation/ Next Steps

- Develop Branding/ Public improvements Design Guideline
- Adopt into the Master Plan
- Update Recreation Plan for Bike and Pedestrian elements
- Funding/ Grant Applications

The visioning images are for illustrative purposes. They are intended to generate ideas and further conversation.









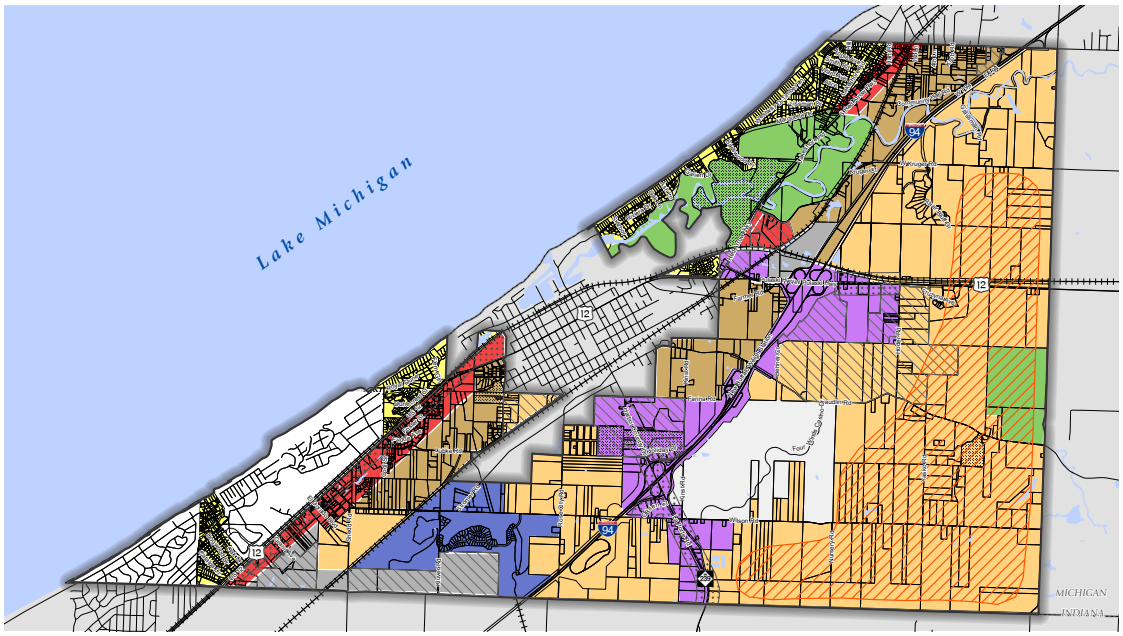


ZONING PLAN

The Master Plan is not a binding agreement but rather a planning framework. The Zoning Ordinance, on the other hand, is local land use law. The Zoning Ordinance is a set of regulations that provide the details for how and where development can locate to exacting specifications. The Zoning Ordinance is how the Master Plan gets implemented; as outlined in MPEA, a direct relationship between the two documents is required. For example, if it emerges through community engagement and research that the housing types available do not adequately serve the population, then a vision statement in the Master Plan could read, "to plan for housing types that meet all the preferences of all age groups, income levels, and disabilities." To ensure that this vision is implemented, a municipality would revisit the zoning ordinance to determine if the land use code is preventing a particular type of development through height restrictions or lot size requirements. Only when the two documents are aligned can they be effective planning tools.

In this plan, the Township's adopted Corridor Improvement Authority plan and vision are also represented. These documents have two major land use implications: they consolidate and concentrate desired economically-driven land uses into the CIA boundaries, and they make specific recommendations about the form and intensity of the desired development. Mixed uses, building placement, architectural cohesion, nonmotorized circulation, lighting, signage, and landscaping details are all governed by the Zoning Ordinance and must be codified into the regulations in order to actually affect the built product.

For each proposed Future Land Use category, the Zoning Plan identifies the zoning classifications that currently regulate the use and intensity of the land within it. The Zoning Plan then describes the changes that must be made to the Zoning Ordinance in order to achieve the aims of the Future Land Use plan. These changes may be planned immediately, or they may be envisioned for a later time within the planning horizon.



NEW BUFFALO TOWNSHIP

Future Land Use Map

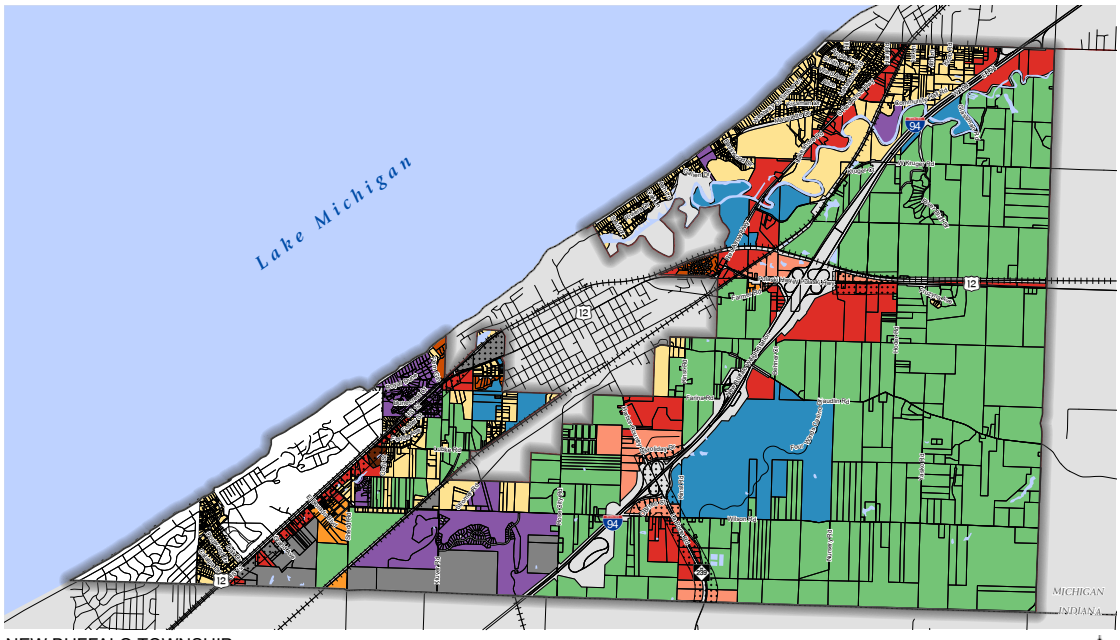
Data Sources: State of Michigan Geographic Data Library, New Buffalo Township, Berrien County, Indiana MAP

0 0.42 0.85 Mile

DRAFT. April 28, 2026

- Township Boundary
- Village
- State Roads
- All Roads
- Railroads
- Rivers / Streams
- Lakes / Ponds
- Preserve - Recreation
- Preserve - Agriculture
- Chikaming Open Lands Preserve
- Casino / Tribal
- Residential - Agriculture
- Residential - Low Density
- Residential - Lake
- Housing Overlay
- Planned Unit Development (PUD)
- Gateway Mixed Use
- Commercial - Residential Corridor
- Commercial - Residential Corridor, Union Pier Overlay
- Industrial
- Marijuana Overlay

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NEW BUFFALO TOWNSHIP

Zoning

Data Sources: State of Michigan Geographic Data Library, New Buffalo Township, Berrien County, Indiana MAP

0 0.42 0.85 Mile

DRAFT. April 28, 2026

- Township Boundary
- Village
- State Roads
- All Roads
- Railroads
- Rivers / Streams
- Lakes / Ponds
- R-1: Low Density Residential
- R-2: Medium Density Residential
- R-3: High Density Residential
- R-4: Manufactured Home Park
- C-1: General Commercial
- C-2: Highway Commercial
- I: Industrial
- AG-R: Agricultural / Residential
- Government-Owned
- PUD: Planned Unit Development
- Villages
- Marijuana Overlay

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TABLE 15: ZONING PLAN

FLUM CATEGORY	CURRENT ZONING	DESCRIPTION OF PROPOSED CHANGE
Preserve – Recreation	R-1, C-1	This land is generally within the Galien River floodplain and is not buildable. Designating it as "Preserve" makes this clear to potential landowners and is appropriate to the natural feature. This also includes all Chikaming Lands properties.
Residential – Agricultural	AG-R	This designation is functioning as intended and anticipated to be continued. It is possible that short-term rentals are not permitted by right in this category.
Residential – Agricultural, Agricultural Stewardship Area	AG-R	Land within this area has been identified in this Master Plan as particularly suitable for agriculture due its soil and water properties. This designation does not impose additional regulations, but the Planning Commission should consider these features when making specific decisions about land use in this area. It is possible that short-term rentals are not permitted by right in this category.
Residential – Low-Density ("R-1a")	R-1	This designation is functioning as intended and anticipated to be continued. It is possible that short-term rentals are not permitted by right in this category. Residential density should change to 2 dwelling units per acre.
Residential – Lake ("R1-b")	R-1, PUD	This designation reflects the smaller existing lot sizes along the lakeshore and is designed to reduce nonconformities. It also includes the Coastal Zone Management Area as delineated by the National Oceanic and Atmospheric Administration and managed by the Michigan Office of the Great Lakes. The Township does not impose additional regulations on this area, but the Planning Commission should be aware of the Zone and of regulatory jurisdictions when making land use decisions.
Housing Overlay	Multiple	This designation covers areas that are suitable for housing developments. Changes should include provisions to allow for Missing Middle housing formats.
Commercial-Residential Corridor	C-1, R-1, R-2, R-4, I, PUD	The purpose of this designation is to encourage commercial and commercial-residential (multifamily) development along the main coastal corridor, and to discourage detached residential uses.
Commercial-Residential Corridor, Union Pier Overlay	C-1	This overlay is intended to implement design standards which are complementary to the intent of supporting a "Green Corridor" along Red Arrow Highway and a Community Center in the Union Pier area shared with Chikaming Township, aligning regulations across the jurisdiction line.
Marijuana Overlay	M	This existing overlay is functioning as intended and anticipated to be continued.
Gateway Mixed Use	C-1, C-2, AG-R	The boundaries of this category coincide with the Corridor Improvement Authority District. Its purpose is to establish the area as an economic center of the Township; to permit, encourage, and concentrate commercial and commercial-residential development; and to implement mixed uses, nonmotorized circulation, and attractive, harmonious architectural design as described in the CIA Vision.
Industrial	I	This existing district is functioning as intended and anticipated to be continued. It is also where future manufactured or mobile home development should be sited.
Planned Unit Development	PUD	This existing district is functioning as intended and anticipated to be continued. Minimum acreage changed to 5 contiguous acres.

ACTION PLAN

HOUSING

GOAL: A portfolio of housing options that meets the needs of all.



POLICIES

1. The housing stock accommodates people of all ages, income, and abilities
2. The community's housing needs are balanced with the economic benefits provided by the short-term rental tourism industry
3. Housing is strategically located to prevent sprawl onto agricultural land

ACTION: Housing	Lead Agency	Priority Level	Completed	In Progress
Identify underutilized buildings that can be converted into housing units	Township Staff; Planning Commission	2		
Share the results of the Berrien County TMA with the local development community to encourage the construction of "missing middle" formats	Township Staff	1		
Collaborate with the municipalities of Harbor Country to manage the presence and effects of short-term rentals on the housing market	Township Board	1		
Pursue a housing project with Michigan's Brownfield TIF program in partnership with Township school partners	Planning Commission; Township Schools; Local Brownfield Authority	2		
Study options for attainable housing	Planning Commission	2	X	
Explore forming a Housing Committee	Township Staff	2	X	
Hold a housing forum to gather input from the public	Township Staff	1		
Identify developable parcels and areas for housing	Township Staff	1		
Develop a short-term rental ordinance	Township Staff, Planning Commission	1		

ENVIRONMENT



GOAL: The Township's valuable natural features are enhanced and preserved

POLICIES

1. The Township's fertile soil is preserved through appropriate growth management
2. The Lake Michigan coastline, waterways, and wetlands are protected for all to enjoy.
3. Zoning provisions maintain vegetation, natural landscapes, and rural character

ACTION: Environment	Lead Agency	Priority Level	Completed	In Progress
Conduct a "Farm and Food System" assessment to understand the extent of the Township's agriculture industry	Township Board	1		
Produce a booklet describing vegetation and forestation that is suitable in Harbor Country and distribute it to all applicants proposing to develop or improve property in the Township	Township Board and Planning Commission	2		
Partner with the New Buffalo Shoreline Alliance to monitor and combat shoreline erosion by incorporating best practices into the zoning ordinance and prioritizing a balance between property owner autonomy and environmental preservation.	Township Board; Planning Commission; New Buffalo Shoreline Alliance	1		

COMMUNITY FACILITIES & INFRASTRUCTURE



GOAL: Community facilities and infrastructure improve quality of life for all citizens and investors

POLICIES

1. Critical services are maintained with up-to-date buildings and technology
2. Cellular and internet service is enhanced to meet expectation for quality of life and worker productivity

ACTION: Community Facilities & Infrastructure	Lead Agency	Priority Level	Completed	In Progress
Work with Connect MI and others to improve cellular service through the installation of more and varied tower types; update zoning to expand option for co-location or new siting	New Buffalo Township	2		
Investigate the installation of a broadband network	New Buffalo Township	3		X
Continue to work to improve internet speeds and reliability	New Buffalo Township	2		
Remodel Fire Station #1 to fit the needs of the water department and parks.	New Buffalo Township	1	X	
Amend Zoning Ordinance to address data centers	Township Staff	1		

ECONOMIC DEVELOPMENT

GOAL: Provide more opportunities for a comfortable standard of living for all residents

POLICIES

1. Home based businesses and remote work arrangements are supported by infrastructure, including cellular and internet services
2. New opportunities presented by Michigan's recent focus on agricultural processing and "value-add" enterprises are identified and supported
3. Attract living wage businesses to the Township

ACTION: Economic Development	Lead Agency	Priority Level	Completed	In Progress
Work to improve cellular service through the installation of more and varied tower types; update zoning to expand option for co-location or new siting for all towers	Township Board; Planning Commission	2		
Conduct a "Farm and Food System" assessment to understand the extent of the Township's agriculture industry	Township Board	1		
Coordinate with the County and other municipalities to improve coverage and co-invest in facilities and infrastructure.	Township Board	1		
Consider permitting micro-agricultural uses in the Township and evaluate zoning standards for their permissibility of these uses.	Township Board; Planning Commission	1		

County Park



TRANSPORTATION

GOAL: A safe, reliable, and connected multi-modal transportation system

POLICIES

1. Nonmotorized linkages serve both transportation and recreation
2. Development within the Township's commercial areas is pedestrian friendly

ACTION: Transportation	Lead Agency	Priority Level	Completed	In Progress
Connect existing bicycle lanes to form a network	Township Board	1		X
Develop standards for new development within a CIA boundary that encourage pedestrian circulation with any new development.	Planning Commission	1		
Encourage multimodal transportation accommodation in all new development	Planning Commission	2		
Continue to support and participate in a vision for Red Arrow Highway that includes nonmotorized facilities	Township Board; Planning Commission; Chikaming	3		X

Galien River Park

