

## Chapter B8: Population

**P**OPULATION trends in Michigan are, to some extent, mirrored in Wexford County. In the past ten years, the United States' population grew 13.2%, Michigan's population grew 6.9%, and Wexford County grew at a rate of 15.6%. In the 1970-1980 decade Michigan's population has grown by three percent. From 1980-1990 Michigan grew only 0.4 percent. Growth from migration (people moving into, or out of, Michigan from, or to, other states has been negative. With the exception of the early 1990's more people have moved out of Michigan than have moved into Michigan.

But during this same time period, Michigan has seen a 30 percent increase in urbanized land. Michigan is projected to grow by 1.1 million people from 2000 to 2020. Those next 1.1 million people will use as much land as the first 9.2 million people have urbanized. This is because there are fewer people per household, and the size of a parcel for a household has increased. There are a number of reasons for this:

- The percentage of married households has dramatically dropped due, mainly, to divorce. In 1972 the households with married couples was 72 percent. In 1990 that dropped to 55 percent. When a couple gets a divorce, a family which used to occupy one house now occupies two houses. The number of houses increases, while the number of people does not.
- The average size of families continues to decrease. Couples with children have fewer children than before.

- There are fewer households with children. Young (20 to 30 year olds) are getting married later in life, and are having children later, or are not having children.
- Senior Citizens are living longer and are healthier, thus able to live independently in a home for longer periods.

The result in Michigan is 30 percent more houses have been constructed to accommodate a three percent population growth. This means more homes, more infrastructure and services (roads, sewers, police, etc.) but not more people to pay the additional taxes for the infrastructure and services. Thus service suffers, is reduced, or taxes go up.

In this same period, some parts of Michigan have grown (northwest Michigan, Grand Rapids area, northern Detroit suburbs area). This growth came at the expense of other parts of the state which lost population (western Upper Peninsula, the thumb area, Detroit, and other inner cities). Wexford County has been in a part of the state which has seen moderate population growth. In addition to construction of housing to accommodate that growth, Wexford also sees construction of seasonal or second, homes. Michigan has one of the highest rates of seasonal home ownership of all the states in the nation.

Recent and 2000 Census data for Wexford County is presented here. Historic population numbers are found on page 63. Other census material which may be germane to land use is found on page 383, Appendix C6.

### 2000 Census Data Advance Final Counts

Political Subdivision	1940 Pop.	1950 Pop.	1960 Pop.	1970 Pop.	1980 Pop.	1990 Pop.	2000 Pop.	%Pop Change 1990-2000
Wexford County (83)	17,936	18,628	18,475	19,717	25,102	26,367	30,484	15.61%
Antioch Twp.	462	448	373	395	618	671	810	20.72%
Boon Twp.	637	475	410	457	500	562	670	19.22%
Harrietta Village	208	152	119	132	139	157	169	7.64%
Cadillac City	9,855	10,425	10,112	9,990	10,199	10,104	10,000	-1.03%
Cedar Creek Twp.	498	455	534	692	1,010	1,013	1,489	46.99%
Cherry Grove Twp.	382	583	695	835	1,517	1,763	2,328	32.05%
Clam Lake Twp.	750	792	1,017	1,084	1,658	1,739	2,238	28.69%
Colfax Twp.	511	459	398	374	602	556	763	37.23%
Greenwood Twp.	254	205	162	155	297	372	542	45.70%
Hanover Twp.	337	323	351	373	665	826	1,200	45.28%
Buckley Village	217	194	247	244	357	402	550	36.82%
Haring Charter Twp.	629	935	1,059	1,387	2,523	2,501	2,962	18.43%
Henderson Twp.	110	99	107	120	140	169	176	4.14%
Liberty Twp.	285	320	272	334	542	641	800	24.80%
Manton City	1,006	1,085	1,050	1,107	1,212	1,161	1,221	5.17%
Selma Twp.	468	542	598	749	1,289	1,607	1,915	19.17%
Slagle Twp.	315	254	202	286	406	470	569	21.06%
South Branch Twp.	238	173	187	210	276	306	330	7.84%
Springville Twp.	693	673	636	799	1,191	1,339	1,673	24.94%
Mesick Village	327	359	304	376	374	406	447	10.10%
Wexford Twp.	506	382	312	370	457	567	798	40.74%

Village data is included in township data (when adding columns do not add in village lines). (Source: 2000 U.S. Census)

Most of the new people moving to Wexford County from urban areas are from southern Michigan cities.<sup>153</sup> This trend is further documented in the *Michigan Trend Future* reports as part of an urban to rural movement of people rather than a state population growth.

Reasons for moving to rural areas fall into three main categories: employment, retirement, or getting away from the city. No one reason totally explains why people move to rural or small town areas. Other reasons include desire to be closer to one's family, as a result of marriage or marital dissolution, seeking larger housing or less expensive housing, leaving school or the armed forces or a desire for a change of climate. Most of these reasons are secondary, or relatively few people move based on them. The major reasons for moving to Wexford County seems to be employment, retirement or escaping from large cities.

The Bureau of Census estimates 40 to 50 percent of people/families moving to nonmetro areas do so for job related reasons. The percentage is higher for people moving to rural counties which are not next to metropolitan counties, such as Wexford. Further, most of the people moving to Wexford County had a job in the city which they left. The move to Wexford was in response to a job offer.

Demographers feel that traditional rural growth, if

<sup>153</sup> This discussion on population is based on several sources of information: A special demographic analysis, Migration to Nonmetropolitan Areas done by the Bureau of the Census; Wexford County Building Department data for the years 1978-1980, Jan. 2, 1981; 1980 and 1990 U.S. Bureau of the Census Advance Final Counts for Wexford County; Michigan Employment Security Commission labor force estimates.

occurring at all, has been due to retirement and recreational opportunities. This seems to have been the case for Wexford County (See seasonal population tables). However, in the past (1970-1990) the national trend for rural areas to lose population and urban areas to grow has reversed. Cities now lose people and rural areas are gaining. This is definitely true in Michigan. Northwest Michigan, in particular, has experienced population growth. Wexford County has shared in that growth from 1970-1980. The national recession in the early 1980s slowed that growth for Wexford County. From 1987 to 2000 strong population growth occurred again in Wexford County.

The traditional increase in retirees and recreation-oriented residents contributes to an increase in available jobs.

Data tends to verify this experience in Wexford County. The increased numbers of jobs in Wexford is in all economic sectors. Job growth seems to be in sectors of the economy which are service, retail, tourist, real estate, and financial oriented. The Wexford-Missaukee Labor Market Area had the second largest percentage (13.2%) of new job growth compared to surrounding counties<sup>154</sup> during 1985-1995.

Over the past ten years, the county has had an increase in the number of people employed. An additional 4,883 people work in Wexford in 1999 than did in 1990, a 31% percent increase. See the table on “Annual Employment Averages,” on page 236.

One can generalize, then, people moving to Wexford County have come for employment related reasons.

The other major reason for moving to rural areas is a person’s desire to get away from the city. It is important to note, the reason is expressed as a desire to get away from a city; NOT a desire to live in a rural setting. This motivation for moving creates problems which townships and county government have already experienced. People build in ignorance—or defiance—of local zoning, without knowledge of proper soil protection practices, septic tank needs, greenbelt and other projections for water bodies. Several scars exist in Wexford County resulting from this type of indiscriminate home development. Also, urban citizens are not prepared and do not allow for limitations of rural government. People want the Sheriff’s deputy at their door step within five minutes of their call. The same expectation exists for fire trucks and ambulance service. People build on a two track, and want the road paved, become annoyed at the distance they must travel to school, a store, to entertainment often over what they feel are bad roads. There is no homeowner preparation for self-help in the case of a blizzard, tornado, fire or injury.

The city-escapist further complicates life in Wexford County as their presence turns into land use conflicts between residential uses and farm operations or timber operations. Homeowners complain about farm dust, spraying, animal and tractor noise, and about unsightly timber harvest operations, noise and dust associated with that activity. Farmers complain about city dogs killing their livestock, refuse, litter, vandalism and theft. Loggers complain about buffers they must have for adjacent homes, theft, vandalism, reduced land available for timber harvesting and so on. Problems and conflicts such as these need – as one alternative – strong zoning oriented toward agricultural and timber preservation while providing other areas for rural residential growth.

The third set of people contributing to Wexford’s population growth are retirees. As indicated earlier, this has been the traditional group of immigrants contributing to Wexford County’s population. One can generalize by concluding retired individuals will move into resort areas of the county. A typical history of resort areas in Wexford County starts with the construction of cottages or summer homes. After summer residents’ families grow, and the adults retire, the summer homes become a retirement home with year-round occupancy and participation in local affairs.

Future growth in Wexford County is expected to continue. Experience has shown us that the 1974-75 oil embargo did not slow down the movement of population from urban to rural areas. Higher gasoline costs in recent years have also failed to slow down the population shift according to Michigan Department of Management and Budget demographers. In fact, the shift from urban to rural increased as the 1970’s drew to a close. However, a general economic decline, impacting more than just the auto industry and energy costs, has had an impact on Wexford County’s population, and slowed that growth in the early 1980s.

## Population Distribution

Population in Wexford County tends to concentrate around (1) Cadillac/Lakes Mitchell and Cadillac area, and (2) Manton. The population density map on page 199 illustrates the distribution of people within Wexford County. For the most part, a similar map to show the distribution of housing units should mirror population distribution. In Wexford County, the two are not the same. Housing tends to concentrate around Cadillac/Lakes Mitchell and Cadillac area, Manton, and Mesick/Buckley area and a corridor along M-37 to include Caberfae and Hoxeyville. A housing density map on page 200 illustrates the distribution of housing units in Wexford County. The difference might be explained by the existence of seasonal homes. See also a Projected Resort Population map on page 202.

## Population Estimates

The United States census is done once every 10 years, on April 1 of years ending in zero (0). That is usually the only time an actual count of people is done. For more recent population data, estimates are prepared by various agencies. Those estimates are presented here:

<sup>154</sup> Benzie (7.6%), Grand Traverse (10.5%), Lake, Mason (9.3%) and Manistee (16.2%) Counties.

**Table of Population Estimates**

1990 Census	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000 Census	
M.D.M.&B. <b>155</b>	26,962							29,147			
U.S. Census <b>156</b>	26,360	26,683	27,061	27,587	28,111	28,542	28,720	29,152	29,118	29,560	30,484
<i>Cadillac News</i> <b>157</b>							28,383				
Langworthy LeBlanc <b>158</b>										29,346	

The 2000 U.S. Census shows Wexford County grew by 4,124 people from 1990 to 2000. Based on pre-2000 Census estimates, Wexford County grew by 3,200 people (12.1%) from 1990 to 1999. That growth is broken down as 1,099 natural increase (3,590 births and 2,491 deaths), and net migration of 2,180 (51 from other counties and 2,129 from other parts of the United States).

Compared to neighboring counties, Wexford's growth rate of 4,124 (15.6%) is similar to neighboring counties: Lake County grew by 2,750 (32.0%), Grand Traverse by 13,381 (20.8%), Missaukee 2,331 (19.2%), Manistee 3,262 (15.3%), and Osceola 3,051 (15.1%).

### Future Population Projections

The following projections are based on five mathematical model projection systems; 1 linear (direct), 2 linear (regression), 3 exponential (direct), 4 exponential (regression) and 5 modified exponential with a 50,000 upper limit. Before 2000 census results were known, the models were used to project population for each township and city in the county, based on historic population trends for years 1960-1990 to project the 2000 population. After 2000 census data was published, the one of the five models which was closest to being correct was identified for each township and city. Then each of these models used historic population trends from

the years 1960-2000 to project the future. Results are reported as the highest and lowest result from the five models, and the selected one as the most "probable." These projections are based on a continuation of the status quo. These projections do not take into account the effect of major changes in the county's economy, major disaster, war, nuclear holocaust, famine, national or state economic depression or boom and so on.

The five projections was done separately for the county's 16 townships and two cities. (Village populations are included in the respective township.) Then the results were added up to provide a collective projection for Wexford County.

The projections presented here are based on decennial census data from past years presented on page 188. (Historic population numbers are found on page 63 and other census material which may be germane to land use is found on page 383, Appendix C6.)

The projections represent the lowest and highest mathematical model result and the most probable of the five results.

<sup>155</sup>Michigan Department of Management and Budget, Office of State Demographer

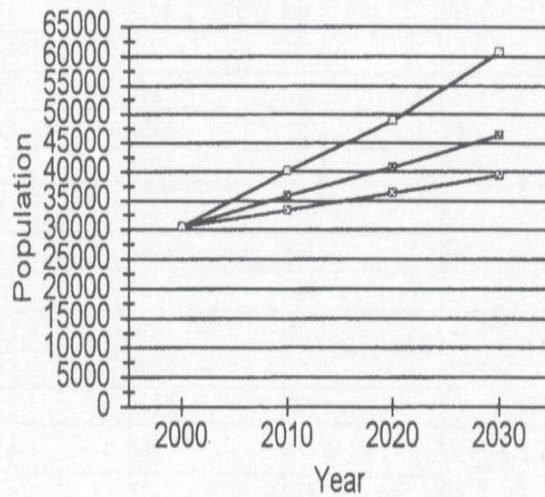
<sup>156</sup>U.S. Bureau of the Census, Population Estimates Program

<sup>157</sup>"Haring Township experiences retail, residential booms;" *Cadillac News*; March 22, 2000; page B4 (no source cited). Also estimated for 1997 were Cadillac, 10,103; Cedar Creek, 1,137; Cherry Grove, 2,450; Haring 2,923.

<sup>158</sup>Langworthy LeBlanc, "Demographic Profile," working paper data sheets for *City of Cadillac Master Plan Update*; 1999.

# Population Projections

Wexford County



The projections represent the lowest and highest mathematical model result and the most probable of the five results.



## Table of Population Projections

by MSU Extension, Wexford County

Municipality	2000 Census	2010 projection	2020 projection	2030 projection	Percent change 2000-2010	
Wexford County	30,484	33,427	36,362	39,285	9.65%	low
		35,844	40,677	46,385	17.58%	probable
		40,128	48,982	60,659	31.64%	high
Antioch Township	810	919	1,027	1,135	13.46%	low
		974	1,083	1,192	20.25%	probable
		1,110	1,364	1,676	37.04%	high
Boon Township	670	735	799	864	9.70%	low
		808	914	1,034	20.60%	probable
		808	914	1,034	20.60%	high
Cadillac City	10,000	9,958	9,930	9,902	-0.42%	low
		9,973	9,946	9,920	-0.27%	probable
		9,973	9,946	9,920	-0.27%	high
Cedar Creek Township	1,489	1,725	1,959	2,192	15.85%	low
		2,245	2,934	3,835	50.77%	probable
		2,245	2,934	3,835	50.77%	high
Cherry Grove Township	2,328	2,727	3,123	3,516	17.14%	low
		2,940	3,349	3,757	26.29%	probable
		3,802	5,229	7,191	63.32%	high
Clam Lake Township	2,238	2,638	2,836	3,132	13.40%	low
		3,080	3,797	4,681	37.62%	probable
		3,080	3,797	4,681	37.62%	high
Colfax Township	763	854	944	1,035	11.93%	low
		1,022	1,238	1,499	33.94%	probable
		1,022	1,238	1,499	33.94%	high
Greenwood Township	542	636	731	825	17.34%	low
		756	1,056	1,473	39.48%	probable
		906	1,264	1,765	67.16%	high
Hanover Township	1,200	1,410	1,619	1,827	17.50%	low
		1,662	2,302	3,189	38.50%	probable
		1,982	2,746	3,803	65.17%	high
Haring Charter Township	2,962	3,424	3,882	4,335	15.60%	low
		3,424	3,882	4,335	15.60%	probable
		4,668	6,058	8,033	54.22%	high
Henderson Township	176	193	210	228	9.66%	low
		193	211	228	9.66%	probable
		213	242	274	21.02%	high
Liberty Township	800	931	1,062	1,192	16.38%	low
		998	1,130	1,262	24.75%	probable
		1,225	1,618	2,136	53.12%	high
Manton City	1,221	1,264	1,306	1,349	3.52%	low
		1,295	1,346	1,399	6.06%	probable
		1,295	1,346	1,399	6.06%	high
Selma Township	1,915	2,239	2,560	2,879	16.92%	low
		2,239	2,560	2,879	16.92%	probable
		3,048	4,124	5,580	59.16%	high
Slagle Township	569	660	751	842	15.99%	low
		661	753	844	16.17%	probable
		852	1,108	1,441	49.74%	high
South Branch Township	330	366	401	437	10.91%	low
		366	402	437	10.91%	probable
		411	475	550	24.55%	high
Springville Township	1,673	1,929	2,183	2,436	15.30%	low
		2,062	2,321	2,580	23.25%	probable
		2,442	3,126	4,001	45.97%	high
Wexford Township	798	919	1,039	1,159	15.16%	low
		1,146	1,453	1,841	43.61%	probable
		1,146	1,453	1,841	43.61%	high

This represents a high of about a 31 percent population growth (projecting based on decennial census population counts) to a low of 9 percent growth from 2000 to 2010. The probable rate is 17½% population growth.

## **Impact of Growth**

Using the above population projections certain predictions can be made concerning the land use demands necessary to accommodate the anticipated growth. These predictions are based on a planners “Rule of thumb” developed by Michigan State University. Based on this the following can be estimated:

**“Rule of Thumb” Impact of Population Growth on Development** <sup>159</sup>

Year	2010	2020	2030
Projected Population	35,844	40,677	46,385
Low Range	33,427	36,362	39,285
High Range	40,128	48,982	60,659
Will Have:			
Estimated New Population	5,360	10,193	15,901
Low Range: New Population	2,943	5,878	8,801
High Range: New Population	9,644	18,498	30,175
Estimated New Families	1,340	2,548	3,975
Low Range: New Families	677	1,352	2,024
High Range: New Families	2,604	4,994	8,147
Estimated New Preschoolers	482	917	1,431
Low Range: New Preschoolers	235	470	704
High Range: New Preschoolers	964	1,850	3,018
Estimated K-12 School Children	1,447	2,752	4,293
Low Range: K-12 Children	677	1,352	2,024
High Range: K-12 Children	2,990	5,734	9,354
Estimated New Adults	3,430	6,524	10,177
Low Range: Adults	1,736	3,468	5,193
High Range: Adults	6,654	12,764	20,821
Will Need:			
Acres of Residential Land	402.0	764.5	1,192.6
Low Range: Acres of Residential	176.6	352.7	528.1
High Range: Acres of Residential	868.0	1,664.8	2,715.8
New Miles of Streets/roads	11.8	22.4	34.9
Low Range: Miles New Road	5.5	11.1	16.5
High Range: Miles New Road	24.2	46.4	75.6
New Public Lands	107.2	203.9	318.0
Low Range: New Public Lands	58.9	117.6	176.0
High Range: New Public Lands	192.9	370.0	603.5
New Service Establishment Acres	16.1	30.6	47.7
Low Range: Service Est. Acres	8.8	17.6	26.4
High Range: Service Est. Acres	28.9	55.5	90.5
New Retail Businesses Acres	10.7	20.4	31.8
Low Range: Retail Business Acres	5.9	11.8	17.6
High Range: Retail Business Acres	19.3	37.0	60.4

Wexford County also experiences a major influence from seasonal residents. There is an estimated annual average 27% additional people in Wexford County (34,846 in 1990; 37,998 in 2000 total annual average people in the county) in Wexford County. In summer this can peak (at full capacity) at an additional 81% (49,617 in 1990, 52,769 in 2000). The calculations to

estimate seasonal population is presented on page 201. These projections are crude. Wexford County is a part of the Northwest Michigan Council of Governments (a regional planning and development district). The other counties, realizing the importance of seasonal population, jointly contracted to do a detailed analysis of seasonal population broken down by county and by month. Wexford County did not participate.

<sup>159</sup> Moffat, Geoffrey V. and Robert B. Hotaling; *Michigan Townships Planning and Zoning Handbook*; Institute for Community Development, Lifelong Education Programs, Michigan State University; 1980; page 60.



On page 202 is a Projected Resort Population map. This map is based on the average number of people per housing unit in a Census block. Wexford has an average of 2.5 people per household. In areas of the county where the average number of people per household is considerably less, this can be an indicator of vacant, thus seasonal, housing. Thus this map can be used as a general indicator where seasonal homes are located. (The flaw in using this map in this way is that it may also be indicating where small households are found: senior citizens living alone or as a couple, divorced individuals where the children live with the other parent.)

Resort homes tend to be around Lake Mitchell, along the Big Manistee River, Caberfae, Hoxeyville, in private inholdings within the national and State Forests.

Using the above population projections and factoring in seasonal populations the predications can be modified concerning the land use demands necessary to accommodate the anticipated growth with seasonal and tourist demands. These predictions are also based on the planners “Rule of thumb” developed by Michigan State University. Based on this the following can be estimated:

**“Rule of Thumb” Impact, Including Seasonal Population Growth, on Development<sup>160</sup>**

Year	2010	2020	2030
Projected Perm. & Seasonal Population	45,522	51,660	58,909
Low Range	42,452	46,180	49,892
High Range	50,963	62,207	77,037
Will Have:			
Estimated New Population	6,907	12,945	20,194
Low Range: New Population	3,738	7,465	11,177
High Range: New Population	12,248	23,492	38,322
Estimated New Families	1,702	3,236	5,049
Low Range: New Families	860	1,717	2,571
High Range: New Families	3,307	6,343	10,347
Estimated New Adults	4,357	8,285	12,924
Low Range: Adults	2,205	4,404	6,595
High Range: Adults	8,451	16,210	26,442
Will Need:			
Acres of Residential Land	510.0	970.9	1,514.6
Low Range: Acres of Residential	224.3	447.9	670.6
High Range: Acres of Residential	1,102.3	2,114.3	3,449.0
New Miles of Streets/roads	14.9	28.4	44.3
Low Range: Miles New Road	7.0	14.0	21.0
High Range: Miles New Road	30.7	58.9	96.1
New Public Lands	136.1	258.9	403.9
Low Range: New Public Lands	74.8	149.3	223.5
High Range: New Public Lands	245.0	469.8	766.4
New Service Establishment Acres	20.4	38.8	60.6
Low Range: Service Est. Acres	11.2	22.4	33.5
High Range: Service Est. Acres	36.7	70.5	115.0
New Retail Businesses Acres	13.5	25.9	40.4
Low Range: Retail Business Acres	7.5	14.9	22.4
High Range: Retail Business Acres	24.5	47.0	76.6

<sup>160</sup> Moffat, Geoffrey V.; *Michigan Townships Planning and Zoning Handbook*; Institute for Community Development, Lifelong Education Programs, Michigan State University; 1980; page 60.

A county plan that provides current vacant land greater in quantity than the above acreage will adequately provide for anticipated economic growth. Given that Cadillac area is a regional economic hub, providing twice the vacant land for the above types of development will accommodate the anticipated growth.

The next item of analysis is to briefly explore the fiscal impact of this growth.

**Fiscal Impact for Projected (one year) Growth Using the Service Standard Method\***

	Manpower Ratios for Population Size Group and Region	Estimated Number of Future Employees	Operating Expenses Per Future Employee	Total Annual Operating Costs by Function	Capital-to Operating Ratios for Population Size Group and Region	Total Annual Capital Cost by Function	Total Annual Public Costs by Function
<b>MUNICIPAL FUNCTIONS</b>							
<b>GENERAL GOVERNMENT</b>							
Administration & General	0.520	0.35	\$122,943	\$43,537	0.000	\$0	\$43,537
<b>PUBLIC SAFETY</b>							
Police	2.010	1.37	\$45,675	\$62,521	0.054	\$3,376	\$65,897
Fire	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>PUBLIC WORKS</b>							
Roads	1.120	0.76	\$71,429	\$54,480	0.199	\$10,842	\$65,322
Water, Sewer, Solid Waste	0.980	0.67	\$27,588	\$18,412	0.147	\$2,707	\$21,118
<b>RECREATION AND CULTURE</b>							
Parks and Recreation	0.580	0.39	\$164,722	\$65,062	0.097	\$6,311	\$71,373
Libraries	0.120	0.08	\$30,000	\$2,452	0.000	\$0	\$2,452
<b>TOTAL MUNICIPAL</b>				<b>\$246,462</b>		<b>\$23,235</b>	<b>\$269,698</b>
<b>SCHOOL DISTRICT</b>							
Primary/Secondary Schools	78.000	11.31	\$54,054	\$611,356	0.073	\$44,629	\$655,985
<b>TOTAL SCHOOL DISTRICT</b>				<b>\$611,356</b>		<b>\$44,629</b>	<b>\$655,985</b>
<b>TOTAL</b>				<b>\$857,819</b>		<b>\$67,864</b>	<b>\$925,683</b>

This same table was run for 10 and 20 year growth projections. The table does not include any factors for inflation. It is based on the purchase power of 2000 dollars. It is based on standard formulas for the north central United States. It should not be expected to reflect exact dollar amounts for Wexford County in any one line item but should give a basic educated estimate shown in the “total” lines.

The average amount of tax collected for new construction was \$1,260 in 1999.<sup>161</sup> The total value new construction in Wexford County (1999 Taxable Value to 2000 Taxable Value) was \$34,854,100; from \$510,688,224 in 1999 to \$545,542,324 in 2000.

The following table presents the anticipated new costs to the anticipated new taxes for Wexford County:

<sup>161</sup>The figure is the value of new construction as estimated by Jay Roudhouse, Wexford County Equalization Director; Take “Headlee Additions,” (new construction) multiplied by the existing millage rates and then divided by the number of new units for a per unit amount. The amount is based on “Taxable Value,” not “State Equalized Value.” Annual inflationary increases are not used, so it is comparable, in real dollars, to the projected costs in the table. The data for this calculation is based on the Wexford County Equalization Role maintained

by the Wexford County Equalization Department: \$60,000 true cash value ÷ 2 = \$30,000 Assessed Value (and Taxable value only in the first year after construction) × 0.042 millage rate = \$1,260.

<sup>162</sup>“Fiscal Impacts of Growth;” *Planning and Zoning News*; January 1993; p. 5.

<sup>163</sup>“Commercial Development and Property Taxes: Who Pays the Bill?;” *Planning and Zoning News*; January 1993; pp. 10-11.

### Aggregate Cost for all Governments v. New Revenue from Growth

	For one year 1999/2001	Estimated 2000-2010	Estimated 2000-2020
Estimated new families (new county permit data for 1999 from the table on page 195/multiple of county building permits, for assuming as the number of new homes)	681	6,807	12,945
Estimated cost to provide services (from total in the table on page 196 and repeated for 10 and 20 year growth projections)	\$925,683	\$9,242,067	\$17,576,775
Estimated new taxes collected from residential (Estimated new families X average Taxable Value of new construction \$30,000 X .042 (average millage in Wexford County in a township (add an average of 18 mills for a city or village))	\$858,060	\$8,576,820	\$16,310,700
Estimated new taxes collected from other sources (commercial, agriculture, industrial, timber cut-over: Total Headlee Add (\$34,854,100) X .042 (average millage in Wexford County in a township) - Estimated new taxes collected from residential)	\$605,812	\$6,061,900	\$12,966,740
<b>Balance</b>	<b>\$538,189</b>	<b>\$5,396,653</b>	<b>\$11,700,665</b>

### Cost for Wexford County v. New Revenue from Growth

	For one year 1999/2001	Estimated 2000-2010	Estimated 2000-2020
Estimated new families (new county permit data for 1999 from the table on page 195/multiple of county building permits, for assuming as the number of new homes)	681	6,807	12,945
Estimated cost to provide services (from table on page 196 for municipal costs less cost for roads, and repeated for 10 and 20-year growth projections.)	\$204,376	\$2,042,860	\$3,884,945
Estimated new taxes collected from residential (Estimated new families X average Taxable Value of new construction \$30,000 X .0088 (noted/allocated and voted millage for in Wexford County))	\$179,784	\$1,797,048	\$3,417,480
Estimated new taxes collected from other sources (commercial, agriculture, industrial, timber cut-over: Total Headlee Add (\$34,854,100) X .0088 (noted/allocated and voted millage for in Wexford County)) - Estimated new taxes collected from residential	\$126,932	\$1,270,113	\$2,716,842
<b>Balance</b>	<b>\$102,340</b>	<b>\$1,024,301</b>	<b>\$2,249,377</b>

It is typical for taxes from housing not to cover the costs of services new housing places on a community. Traditionally, industrial and agricultural tax classes make up the difference. Commercial tax classification is often paying about the same amount as tax-supported services cost, but can vary in either direction depending on many factors.<sup>162 163 164 165 166</sup> This is problematic for local governments (schools, townships, village, city, and county) which are facing just continued residential growth: not enough tax revenues to pay for increased services, and state "Headlee" and "Proposal A" limitations on tax increases. Sooner, rather than later, governments in Wexford County will have to come to terms with this reality. Typically reactionary strategies include major

efforts to automate government services (use of Geographic Information Systems in all departments, further computerization, service via the Internet); reduction in government services; voted millage for "popular" services (police, road improvements, ambulance, senior center, library, etc.).

Forward thinking communities will project into the future the anticipated revenues and costs based on actual planning and capital improvement programming. Those communities will be able to manage growth (by influencing location; density; balance between residential, commercial, and industrial; and so on) to mitigate the negative fiscal impacts of development.

## Opinion Survey on Growth

The opinion survey included three general questions about preferences for growth and change in the county. In particular, they were asked whether, "generally speaking," they would like "to see rapid growth, moderate growth, slow growth, or no growth in Wexford County over the next 10 years. A companion question focused on "growth in the Cadillac/Lake Mitchell area." The following table provides a summary of residents' responses to these questions.

<sup>164</sup> "Cost of Sprawl, Revisited;" *Planning and Zoning News*; January 1993, p. 6-9.

<sup>165</sup> "Executive Summary of Impact of Population Growth and Distribution on Local Government Expenditures in Michigan 1981-1995;" *Planning and Zoning News*; 1996.

<sup>166</sup> "Farmland Pays More Taxes Than It Receives in Services and Vice Versa for Residential Land In Washtenaw County;" *Planning and Zoning News*; September 1996, pp. 5-6.

<sup>167</sup> "The Growth Equation, Excerpts from a Presentation at the MSU Land Forum, Feb. 18, 1997, Entitled 'Fiscal Impacts of Sprawl;" *Planning and Zoning News*; August 1997, pp. 7-9.

Opinions about Growth and Change: Percentage Distributions	Rapid Growth	Moderate Growth	Slow Growth	No Growth	Don't Know
Level of support for county growth over 10 years	5.4	62.4	26.7	4.7	0.7
Level of support for Cadillac/Lake Mitchell growth over 10 years	4.0	48.3	31.4	13.4	3.0
Expectation about quality of life in county over 10 years	Increase	Decrease	Stay the Same	Don't Know	
	54.0	10.1	32.4	3.5	





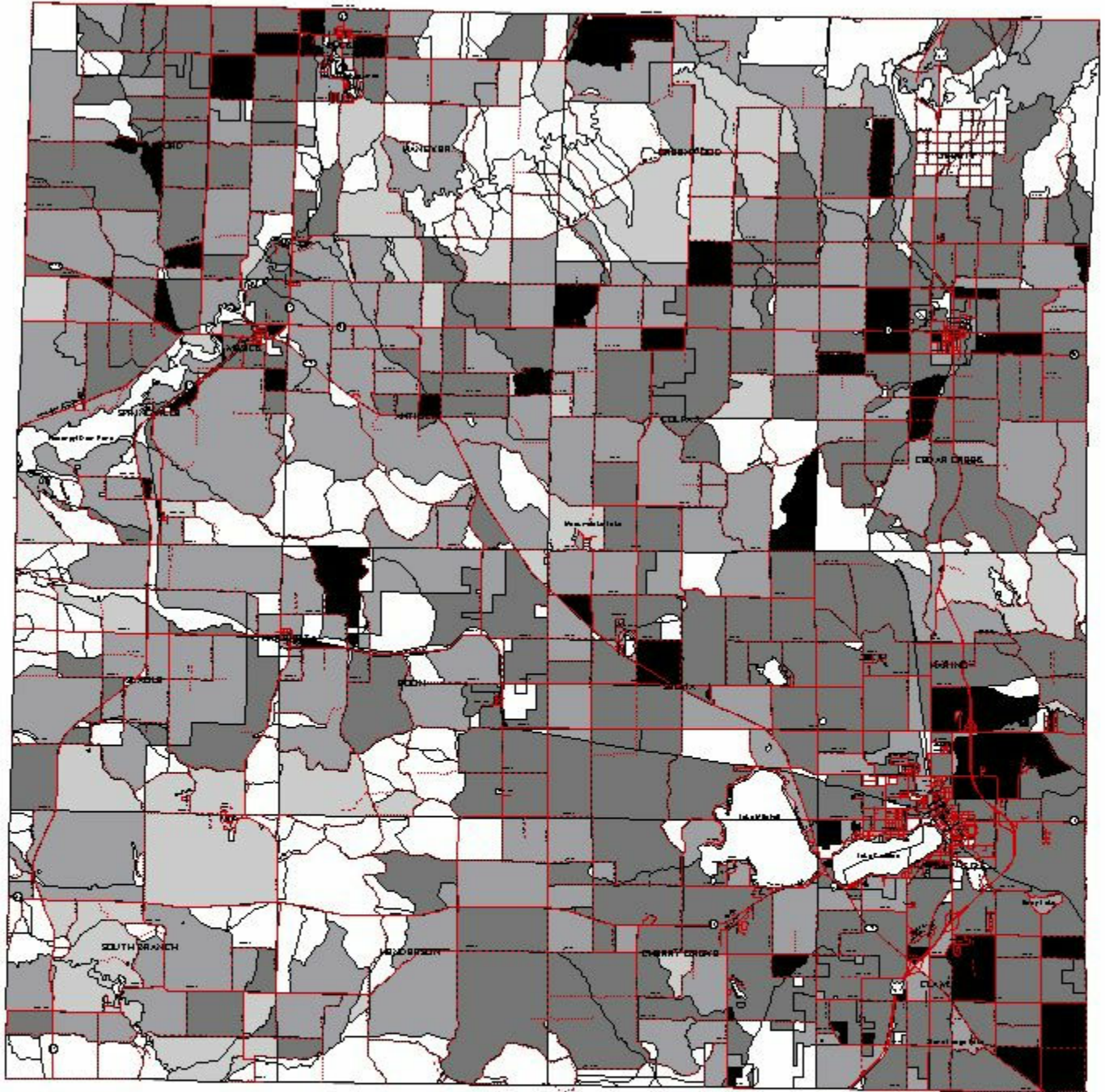




1990 SEASONAL POPULATION ESTIMATES  
MSU Extension, Wexford County, July 8, 1991

Political Subdivision	Perman-ent Pop. (b)	Total Housing (c)	Perm-ent Housing (c-e=d)	Vacant & Seasonal Housing (e)	Ave. Pop. hold (b/d=f)	Seasonal Pop. (*e=g)	perman-ent and seasonal pop. (f*c=h)	Season-ally Adj. Pop. ((h*5)+b*7)/12=i)	Est. # of Motels, Hotels, Cabins (j)	Est. # of Motels, Hotels, Cabin Rms. (k)	Est. Peak Motel Hotel Cabin Pop (k*2)=	Camp Sites (m)	Potential Peak Camp Site Pop. (m*8=n)	Potential Peak Tourist-Transient Pop. (h+r=o)	Pot. Peak Permanent & Seasonal Pop. (h+o=p)	Seasonal and Touring Adj. Avg. Pop./Day (i+(r*27)=q)
Wexford County (83)	27,332	11,873	10,293	2,486	2,655.4	8,127	35,459	30,718	33	847	1,694	1,558	12,464	14,158	49,617	34,846
Antioch Twp.	671	330	230	100	2,917.4	292	963	793	0	0	0	0	0	0	963	793
Boon Twp & Harrietta	719	353	218	135	3,298.2	445	1,164	905	1	27	54	0	0	54	1,218	929
Cadillac City	10,104	4,298	4,001	297	2,525.4	750	10,854	10,417	15	402	804	215	1,720	2,524	13,378	11,243
Cedar Creek Twp.	1,013	421	344	77	2,944.8	227	1,240	1,107	0	0	0	138	1,104	1,104	2,344	1,406
Cherry Grove Twp.	1,763	918	654	264	2,695.7	712	2,475	2,060	6	119	238	15	120	358	2,633	2,199
Clam Lake Twp.	1,739	749	616	133	2,823.1	375	2,114	1,895	3	147	294	28	224	518	2,632	2,088
Colfax Twp.	556	306	187	119	2,973.3	354	910	703	0	0	0	25	200	200	1,110	757
Greenwood Twp & Bu	774	443	276	167	2,804.3	468	1,242	969	0	0	0	21	168	168	1,410	1,014
Harrover Twp.	826	509	291	218	2,338.5	619	1,445	1,084	0	0	0	0	0	0	1,445	1,084
Haring Charter Twp.	2,501	912	867	45	2,884.7	130	2,631	2,555	2	32	64	132	1,056	1,120	3,751	2,869
Henderson Twp.	169	117	74	43	2,283.8	98	267	210	0	0	0	5	40	40	307	221
Liberty Twp.	641	318	238	80	2,693.3	215	856	731	0	0	0	197	1,576	1,576	2,432	1,156
Manton City	1,161	522	468	54	2,480.8	134	1,295	1,217	3	40	80	85	680	760	2,055	1,436
Selma Twp.	1,607	929	613	316	2,621.5	828	2,435	1,952	0	0	0	0	0	0	2,435	1,952
Slagle Twp.	470	362	172	190	2,732.6	519	989	686	1	12	24	0	0	24	1,013	697
South Branch Twp.	306	386	138	248	2,217.4	550	856	535	2	68	136	309	2,472	2,608	3,464	1,264
Springville Twp. & Me	1,745	1,145	682	463	2,558.7	1,185	2,930	2,239	0	0	0	388	3,104	3,104	6,034	3,077
Wexford Twp.	567	313	224	89	2,531.3	225	792	661	0	0	0	0	0	0	792	661





- Transportation Network
- All Season Route
  - Rugged Seasonal Restrictions
  - Gravel Roads
  - Seasonal Roads
  - 2020 Census Blocks
  - No houses found
  - High likelihood of seasonal homes
  - Seasonal homes, or small family size
  - Within the "county-wide" average
  - Large family size



PROJECTED RESORT POPULATION

