



Village of Pellston 2026 Master Plan Amendment



Notice of Intent



Northeast Michigan Council of Governments

80 Livingston Blvd Suite U-108 | PO Box 457 | Gaylord, MI 49734 | Voice: 989.705.3730 | Fax: 989.705.3729 | nemcog.org

Notice of Intent to Amend Master Plan: Village of Pellston

August 13, 2024

The Village of Pellston has begun working with the Northeast Michigan Council of Governments (NEMCOG) to amend their Master Plan. The Township is coordinating with NEMCOG to add additional chapters addressing housing, non-motorized pathways and pedestrian safety.

As required by Public Act 33 of 2008, as amended, the Michigan Planning Enabling Act, notification is being sent to all geographically adjacent governmental entities, utilities, and transportation agencies to request cooperation and comments.

ADJACENT GOVERNMENTAL UNITS: Prior to and after adoption of the Amended Master Plan, draft and final copies of the amended plan will be sent to all adjacent governmental units, as defined in the Michigan Planning Enabling Act, for review and comment. The plan will be transmitted via email unless the governmental unit requests a printed copy (please fill out and return the enclosed sheet to notify us of the preferred email address or to request a printed copy).

UTILITIES, RAILROADS & PUBLIC TRANSPORTATION AGENCIES: Utilities, railroads, and public transportation agencies must request copies and may be charged for copies, and postage (please fill out and return the enclosed sheet to request a copy of the Master Plan update). Note: there will be no charge to utilities and public transportation agencies that choose to receive the plan via email.

Thank you for your cooperation and we look forward to your participation in this important project!

Sincerely,

A handwritten signature in blue ink that reads "Heather Runyan".

Heather Runyan, Regional Planner
Northeast Michigan Council of Governments (NEMCOG)

Regional
Cooperation
Since
1968

Alcona * Alpena * Cheboygan * Crawford * Emmet * Montmorency * Oscoda * Otsego * Presque Isle

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Affidavit of Mailing

AFFIDAVIT OF MAILING INTENT TO AMEND MASTER PLAN – VILLAGE OF PELLSTON

I, Theresa Huff, certify that the communities and agencies on the attached list were notified of the Village of Pellston's intent to amend the Master Plan. The notification was sent on August 13, 2024, by first class mail and in accordance with Public Act 33 of 2008, as amended.

1. *Pellston Regional Airport*
1395 North U.S. 31, Pellston, Mi, 49769
pellstonairportadmin@emmetcounty.org
2. *Emmet County Planning Commission*
200 Division Street, Petoskey, Mi, 49770
pzcr@emmetcounty.org
3. *Maple River Township Planning Commission*
3989 US Highway 31, Brutus, MI, 49716
4. *McKinley Township Planning Commission*
P.O. Box 262, Pellston, Mi, 49769
mckinleytwpcclerk@gmail.com
5. *Michigan Department of Transportation – North Region Planner: Heidi Phaneuf*
1088 M-32 East, Gaylord, MI 49735
phaneufh@michigan.gov
6. *Emmet County Road Commission*
2265 E. Hathaway Road, Harbor Springs, Mi, 49740
cellis@emmetcrc.org
7. *Straights Regional Ride*
521 Stempky St, Suite B, Cheboygan, Mi, 49721
srr@cheboyqancounty.net
8. *DTE Energy*
One Energy Plaza Detroit, Mi, 48226
9. *Great Lake Energy*
P.O. Box 70, Boyne City, Mi, 49712
10. *Consumers Energy*
9 South East Street, Boyne City, Mi, 49712

Public Hearing Notice

Public Hearing Notice

(to be published at least 15 days prior to the public hearing)

The Village of Pellston Planning Commission will hold a public hearing on April 6th, at 7 pm to recommend adoption of amendments to the Master Plan to the Village Council. The public hearing will be held at the Village Hall **125 N. Milton Street, Pellston, Michigan**. The full text of these Master Plan amendments is available at the Village Hall, or online at: <https://www.discovernortheastmichigan.org/article.asp?ait=nv&nid=679>. Written comments may be sent to PO Box 468, Pellston, MI 49769, prior to the meeting. The public may appear at the public hearing in person or by counsel.

Resolution of Adoption

Resolution of Adoption By The Village of Pellston Planning Commission Village of Pellston Master Plan Amendments

WHEREAS: The Village of Pellston, Emmet County, Michigan established a Planning Commission under State of Michigan Public Act 33 of 2008, as amended, and;

WHEREAS: The Village of Pellston Planning Commission is required by Section 31 of P.A. 33 of 2008, as amended to make and approve a master plan as a guide for the development within the Village and;

WHEREAS: The Village of Pellston Planning Commission, in accordance with Section 39(2) of the Act, notified the adjacent communities, public utilities, road/transit agencies, and the Village of Pellston Council of the intent to develop a plan and, in accordance with Section 41(2) of the Act, distributed the final draft to the same for review and comment, and;

WHEREAS: The plan was presented to the public at a hearing held on April 6, 2026, before the Planning Commission, with notice of the hearing being published in the Harbor Light Newspaper on March 18, 2026, in accordance with Section 43(1) of the Act, and;

NOW THEREFORE BE IT RESOLVED THAT,

The content of this document, together with all maps attached to and contained herein are hereby adopted by the Village of Pellston Planning Commission as the Village of Pellston Master Plan Amendments on April 6, 2026.

Motion: Steve Hall Second: Rebecca J Neil

Ayes: 5 Nays: 0

Absent: Doug Craven, Mark Gouws
& Jackie Pillette Certification

I hereby certify that the above is a true and correct copy of the resolution adopted at the April 6, 2026, meeting of the Village of Pellston Planning Commission.

[Signature] President [Signature] Clerk
Village of Pellston President Village of Pellston, Clerk

Resolution of Adoption

Resolution of Adoption
By the Village of Pellston Village Council
Village of Pellston Master Plan Amendments

WHEREAS: The Village of Pellston, Emmet County, Michigan, established a Planning Commission under State of Michigan Public Act 33 of 2008, as amended, and;

WHEREAS: The Village of Pellston Planning Commission is required by Section 21 of P.A. 33 of 2008, as amended to make and approve a Master Plan as a guide for the development within the Village and;

WHEREAS: The Village of Pellston Planning Commission, in accordance with Section 39(2) of the Act, notified the adjacent communities, public utilities, road/transit agencies, and the Emmet County Board of Commissioners of the intent to develop a plan and, in accordance with Section 41(2) of the Act, distributed the final draft to the same for review and comment, and;

WHEREAS: The plan was presented to the public at a hearing held on April 6, 2026, before the Planning Commission, with notice of the hearing being published in Harbor Light Newspaper on March 18, 2026, in accordance with Section 43(1) of the Act, and;

WHEREAS: The Village of Pellston Planning Commission has reviewed the proposed plan amendments, considered public comment, and adopted the proposed plan by resolution on April 6, 2026, and;

WHEREAS: The Village of Pellston Village Council has, by resolution, asserted the right to approve or reject the plan;

NOW THEREFORE BE IT RESOLVED THAT,

The content of this document, together with all maps attached to and contained herein are hereby adopted by the Village of Pellston Village Council as the Village of Pellston Master Plan Amendments on this the 13th day of April, 2026.

Motion: *Steve Hall* Second: *ERIC WARD*
Ayes: *HALL, WARD, GILBERT, ROSE, SCHLAPPI, GIVENS*
Nays:

Absent: *Sackett Pierce*

Certification

I hereby certify that the above is a true and correct copy of the resolution adopted at the April 13, 2026, meeting of the Village of Pellston Village Council.

 _____, President
Village of Pellston
James GILBERT

 _____, Clerk
Village of Pellston
Rebecca OVERIL

Village of Pellston Master Plan Ammendment

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2026 Master Plan Amendment assistance provided by:

Northeast Michigan Council of Governments (NEMCOG)

80 Livingston Blvd Suite U-108

PO Box 457

Gaylord, MI 49735

www.nemcog.org



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Amendment

A

Infrastructure Expansion



Village of Pellston Master Plan

Water Infrastructure

As discussed in Chapter 3, the Village of Pellston currently lacks a municipal water and sewer system. Despite this, the village is taking proactive steps to address PFAS (per- and polyfluoroalkyl substances) contamination and is working towards establishing a safe and reliable water supply. To support these efforts, Pellston has secured research and development funding to conduct engineering studies focused on planning and designing a village-wide well and water system. PFAS contamination in the area was first detected on January 30, 2020. Within three months of initial testing by the Michigan Department of Health and Human

Services (MDHHS) and the Michigan Department of Environment, Great Lakes, and Energy (EGLE), additional wells in the area were found to exceed acceptable PFAS levels.



MDHHS Health Overview – PFAS Exposure & Residential Well Sampling

MDHHS has provided key information on the health effects of PFAS and how exposure risk is assessed in communities such as Pellston.

PFAS Exposure Pathways

The primary route of exposure to PFAS is through the consumption of contaminated drinking water. However, individuals may also be exposed through several additional pathways. These include eating fish from contaminated waters, prompting advisories for residents to follow state fish consumption guidelines, as well as inadvertently ingesting

contaminated soil or household dust. Other sources of exposure may include eating food packaged in materials treated with PFAS and using consumer products that contain PFAS. While skin contact with PFAS is possible, it is not considered a significant route of exposure; ingestion remains the most critical concern for human health.

PFAS in the Blood and Associated Health Effects

National blood testing conducted over the past two decades indicates a decline in the presence of common PFAS chemicals, such as PFOS and PFOA, primarily due to their phase-out in manufacturing processes. Despite this reduction, PFAS compounds continue to persist in both the environment and the human body. Long-term exposure to elevated levels of

PFAS has been linked to a range of health concerns, including reduced fertility, high blood pressure during pregnancy, low birth weight in infants, increased cholesterol (particularly LDL), liver and thyroid dysfunction, weakened response to vaccines, and a heightened risk of testicular and kidney cancers, especially in connection with PFOA.

Health-Based Screening and Comparison Values

MDHHS uses conservative, health-based comparison values to assess PFAS levels in water and guide public health responses. For example, the comparison value for PFOS is 8

parts per trillion (ppt), which is stricter than the Michigan regulatory enforcement level of 16 ppt.

Residential Well Sampling in Pellston

Since PFAS was first identified in Pellston in January 2020, residential well sampling has been conducted annually to monitor contamination levels and inform protective actions. Between 2020 and 2024, a total of 226 residential wells were tested. Of these, 60 wells

exceeded state PFAS limits, 70 wells showed PFAS detections below regulatory thresholds, and 96 wells had no detectable levels of PFAS. The sampling program was initiated by EGLE and has continued each year to track trends and guide ongoing response efforts.

MDHHS Public Health Response

In response to the findings of PFAS contamination, MDHHS has implemented a series of protective measures to safeguard public health. Free point-of-use water filters are provided to all households where any level of PFAS has been detected, regardless of concentration. To ensure continued effectiveness, replacement filter cartridges are also supplied at no cost through the Health

Department of Northwest Michigan. In addition, MDHHS conducts ongoing public health education to help residents understand the risks associated with PFAS exposure and the steps they can take to minimize it. Annual well monitoring continues as part of the agency's strategy to detect changes in contamination levels early and inform future response actions.

Additional PFAS Concerns: Airport Soil Contamination

In 2024, EGLE conducted composite grid soil sampling at the Pellston Regional Airport to identify likely PFAS source areas. The results revealed multiple contamination hotspots associated with the historical use of aqueous

film-forming foam (AFFF), a type of firefighting foam known to contain PFAS. The data sets were mapped using a color-coded gradient to highlight areas with elevated concentrations.

Airport Investigation and Remediation Planning

Phase 2 of the airport investigation is set to begin in 2025, with soil and groundwater sampling data being used to update the conceptual site model (CSM), identify remaining data gaps, inform future remediation planning, and support ongoing sampling until the site is fully characterized. The focus has shifted from data collection alone to identifying and testing effective remediation technologies. A pilot study using injectable activated carbon,

designed to bind PFAS and reduce its mobility, showed promising results; however, concerns over the proprietary nature of the materials led to a temporary pause and reevaluation of the approach. In 2024, the team refocused efforts on source area containment, targeting sites where PFAS continues to leach from soils into groundwater by mixing PFAS-binding amendments directly into the contaminated soils to minimize further spread.

Public Water Supply Feasibility – Village of Pellston Alternatives:

Under an EPA-funded initiative supported by EGLE, Fleis & VandenBrink began assisting the Village of Pellston in 2022 to evaluate sustainable, long-term drinking water solutions for residents impacted by groundwater contamination. The feasibility study identified three primary alternatives: purchasing

wholesale water from Harbor Springs, which is technically feasible but cost-prohibitive with expenses exceeding \$100 million; point-of-entry (POE) filtration systems for individual homes, deemed non-viable due to regulatory challenges and maintenance burdens; and the preferred option of developing a new

community well system. This preferred alternative involves constructing a new groundwater well near the village. Three sites were tested, with two showing promise, along with water treatment for hardness and contaminants, installation of an elevated storage tank, and a complete distribution network. The estimated total cost is \$44 million, translating to an annual household cost of approximately \$4,458 based on 360 homes, making significant grant funding essential for affordability.

A planning document has been submitted to the Drinking Water State Revolving Fund (DWSRF) to secure financing and potential grants. If funding is obtained, the design phase is expected by May 2026, with construction planned for 2027–2028. These findings reflect a comprehensive evaluation of technical, financial, and regulatory considerations and serve as the foundation for the next steps in securing a safe, long-term water supply for the community.

Deep Well Redrilling: An Unviable Alternative

The option of deep redrilling private wells as an alternative to municipal water connection has been raised as a potentially cost-effective and locally preferred solution in response to PFAS contamination in Pellston. From a financial perspective, over \$2 million has already been invested in the community's PFAS response. With the cost of redrilling a private well estimated at approximately \$13,000 per household to reach depths of around 165 feet, compared to the current average of 63 feet, it was suggested that a significant number of affected homes could potentially be served by deeper, uncontaminated wells. Residents have emphasized a preference for retaining access to clean, private well water rather than relying on a chlorinated municipal supply, citing concerns related to personal autonomy, water

quality, and property value. In response, state officials have explained that due to the hydrogeological characteristics of the area, redrilling is not considered a protective or sustainable solution. The aquifer underlying Pellston is unconfined and composed primarily of sandy materials, with no substantial clay layers to prevent vertical migration of contaminants. As such, deeper drilling could inadvertently facilitate the downward movement of PFAS, further compromising the aquifer. Moreover, testing of deeper wells outside the known contamination plume has shown inconsistent results, with continued PFAS detections in some cases. Consequently, redrilling private wells is not being pursued or supported as a formal alternative to municipal water service.

Liability

Under Michigan law, liability for PFAS contamination is assigned to "responsible parties" under Part 201 of the Natural Resources and Environmental Protection Act (NREPA). This includes any facility owner, operator, or entity that released hazardous substances like PFAS. In the case of Pellston, officials confirmed that PFAS-containing firefighting foam (AFFF) was historically mandated by the Federal Aviation Administration (FAA) at all commercial airports,

including Pellston Regional Airport. This requirement led to widespread environmental contamination, as foam was often sprayed directly onto the ground during testing and training. While the federal government mandated the use of AFFF, Michigan law holds the facility responsible for its actual use and cleanup. EGLE uses these regulations to enforce remediation. Meanwhile, the state is pursuing lawsuits against PFAS manufacturers such as 3M and DuPont, though these cases

are currently stalled in federal court. To prevent future contamination, Pellston and other airports have shifted to fluorine-free foams and non-spray testing methods. While federal

policies contributed to the problem, cleanup accountability under state law remains with local operators.

Regulation and Legal Action

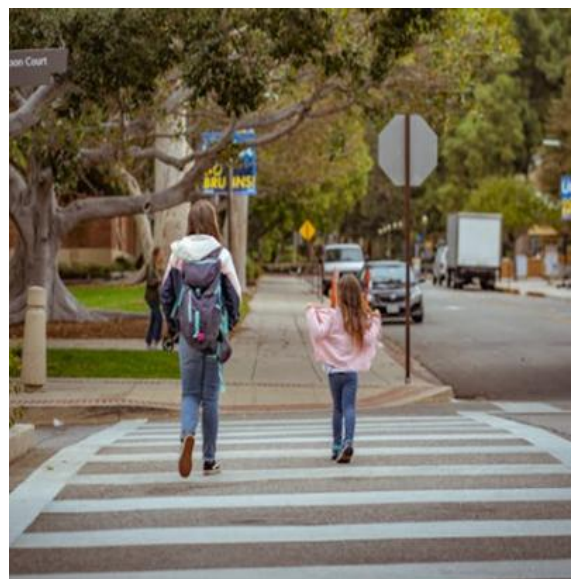
A significant multi-state class-action lawsuit is currently underway against major PFAS manufacturers, including 3M and DuPont. Michigan is pursuing separation of its case to

address its unique circumstances and has established its own PFAS drinking water standards, distinct from federal regulations.

Funding Source

The Village of Pellston has secured \$44 million in grant funding, awarded in October 2025 by the Michigan Department of Environment, Great Lakes, and Energy (EGLE), to build a new, debt-free municipal water system outside the area impacted by PFAS contamination. The project includes private well abandonment; construction of a new well supply and on-site treatment facilities; installation of a transmission main, new water mains, and service connections to interior plumbing; construction of an elevated storage tank; and repaving of all affected roads. EGLE requires at least 51% of current private-well users to

commit to the new system, a threshold the Village has now exceeded. With this support, Pellston will advance into system layout and engineering while EGLE staff continue outreach to remaining households. Formal sign-ups are expected in 2026, when well users within village limits will be offered a no-cost connection. Those who join after system installation may face a connection fee of approximately \$5,000-\$7,000. This grant-funded project represents a major investment in long-term water quality, public health, and resilient infrastructure for the Village of Pellston.



Pathway Infrastructure

Current Sidewalks and Trails

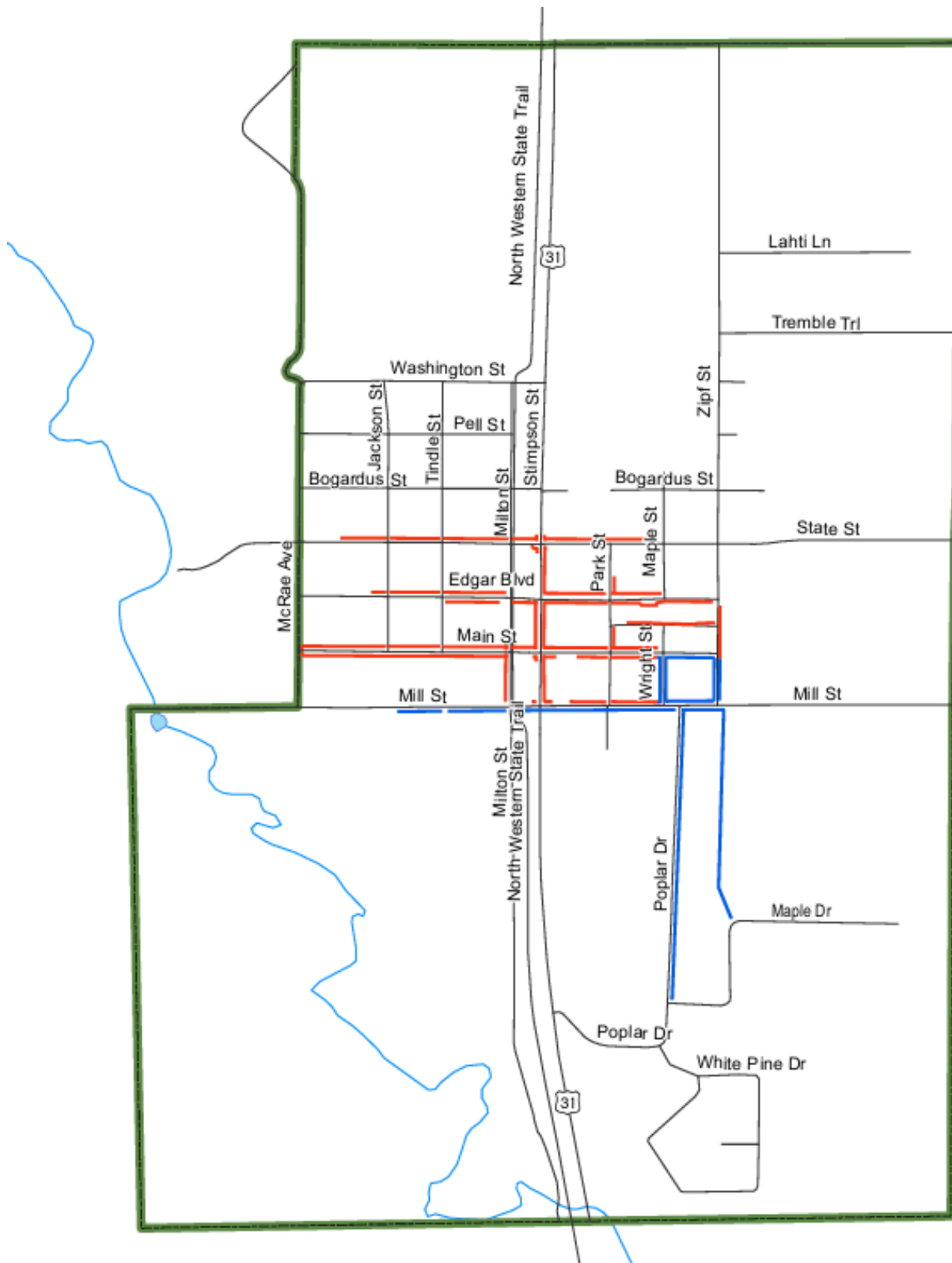
The Village of Pellston has a limited sidewalk network that is primarily oriented in an east-west direction. One notable feature is the Northwestern State Trail, which runs north-south through the Village, mostly following Milton Street and situated on the west side of US-31. However, Pellston Community Schools are located on the east side of US-31, creating a gap in pedestrian pathways between the school and the Village. There is no direct connection between the Trail and the east side of the Village, further complicating pedestrian access.

Pellston Community Schools' athletic fields are located on Park Street and Mill Street, while the schools themselves are situated on Zipf Street and East Edgar Blvd. Unfortunately, no sidewalks or crosswalks link the schools to the athletic fields, creating a barrier for students traveling between the two locations. In

particular, to reach the baseball and softball fields, students must cross US-31, a busy highway, and to access the football and track fields, they need to cross Mill Street/Robinson Road, both of which pose safety concerns.

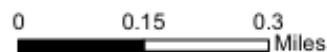
Currently, students have found alternative ways to navigate between school and their residential areas. Some students walk along a utility line trail from Zipf and Mill Streets southward into the residential neighborhoods, including Poplar Drive, Maple Drive, and White Pine Drive. Additionally, students have created an informal trail from the east side of the elementary school playground, through the woods, to the Townline Apartment complex. This lack of formalized, safe pathways highlights a need for improved pedestrian infrastructure to ensure safe and efficient access for students and other community members.





Sidewalk Map
Village of Pellston
Emmet County, Michigan

- Sidewalks**
- Existing
 - Proposed



Map provided by:
Northeast Michigan
Council of Governments

Proposed Pathway Improvements

To enhance pedestrian safety and connectivity in the Village of Pellston, several non-motorized pathways and crosswalks are proposed to address existing gaps in the infrastructure.

- A pedestrian-activated crosswalk is proposed at Poplar Drive, across US-31, to connect the residential area on the west side of US-31 to the Northwestern State Trail. This crosswalk would provide essential north-south access for residents of Poplar Drive and White Pine Drive, offering a for those heading to the trail.
- A non-motorized pathway would be constructed starting at US-31 and Poplar Drive, extending east and north along Poplar Drive, and continuing down White Pine and Maple Drives. The pathway would ultimately connect to Mill Street, providing residents with a route to the schools, athletic fields, and other areas of interest in the village.
- To improve safety along Mill Street, which is a busy road, sidewalks/non-motorized pathways would be added to both the north and south sides of Mill Street, from Townline Road to McRae Avenue. This will create safer walking routes for residents and visitors along one of the most trafficked roads in the area. Additionally, pedestrian-activated crosswalks would be added at key locations. One crosswalk would be placed at the south side of the US-31 intersection, and another at Poplar Drive to facilitate safe crossing for school children, enabling them to access the schools and athletic complexes at one central location.

These proposed improvements, including new crosswalks, pathways, sidewalks, and signalized intersections, are designed to make Pellston more walkable, safer, and better connected for residents, students, and visitors. Enhanced pedestrian infrastructure will create safer, more accessible routes for walking and cycling. Extending connections to the

These initiatives will improve access for residents, students, and visitors while ensuring safer routes for walking and cycling. Key proposals include:

- A non-motorized pathway is also planned for Zipf Street, running north from Mill Street to Industrial Drive, providing better access for pedestrians and cyclists to this area. Furthermore, Park Street should have sidewalks/pathways on at least the east side of the street, improving connectivity to nearby residential areas and schools.
- Another proposed improvement is a pedestrian-activated crosswalk with a signal at the intersection of US-31 and Edgar Boulevard, which would provide a crossing for pedestrians traveling between key points in the village.
- The McRae Avenue sidewalk/pathway is to be extended on the east side from Mill Street north to Washington Street. The pathway would continue east along Washington Street on the north side, ultimately connecting to the Northwestern State Trail. This would provide a continuous route for pedestrians from McRae Avenue to the trail.
- Finally, a non-motorized pathway is proposed along Industrial Drive, extending from US-31 to Townline Road, with a crosswalk at US-31 to connect to the Northwestern State Trail. This would improve pedestrian access along a critical industrial corridor while ensuring safer crossings for users.

Northwestern State Trail will improve local mobility, provide a safer route to the Airport to the north, and link residential areas south of the village, supporting active transportation for those traveling between Pellston and nearby communities. This expanded network will promote sustainable travel options and enhance overall quality of life.

Implementation Timeline and Responsible Party

SHORT: Low cost, easy implementation, directly addressing top priorities, or critical to the advancement of other strategies, and to be implemented within the next 1-5 years.

MEDIUM: Important actions that have some level of significant cost and can be implemented within the next 5-10 years.

OHM=OHM Advisors Engineering
 VC=Village Council
 HD=Health Department

LONG: Actions that often require significant amounts of funding that must be planned for overtime or require other strategies to be completed prior to their implementation.

ONGOING: Actions that have no beginning and end period, but which are continuously ongoing in the village.

PC=Planning Commission
 MDOT=Michigan Department of Transportation
 DPW=Department of Public Works

IMPLEMENTATION STRATEGIES			
FOCUS AREA	GOALS AND ACTION ITEMS	TIMEFRAME	RESPONSIBLE PARTY
	Goal 1.1: PFAS-Safe Design and Engineering		
	Design the water system from the start to protect against PFAS contamination, using PFAS treatment (e.g., GAC or ion exchange) at the wellhead if needed.	Short	OHM
	Use PFAS-free materials for pipes, fittings, and storage infrastructure.	Short	OHM
	Goal 1.2: Regulatory Compliance and Permitting		
	Obtain all necessary state and county permits for well development, water quality testing, and distribution.	Short	OHM
	Ensure system design complies with EPA guidelines and local health department regulations.	Short	OHM
	Goal 1.3: Community-Scale Water Distribution		
	Build a water distribution system that serves homes, schools, and public buildings across the Village efficiently.	Short	OHM
	Include smart metering and monitoring systems to track usage and detect contaminants.	Ongoing	VC
	Goal 1.4: Resilience, Redundancy, and Public Engagement		
	Design for drought resilience, fire suppression needs, and future expansion.	Ongoing	VC
	Provide regular updates to residents, including PFAS testing results and water safety education.	Ongoing	HD
	Goal 1.5: Funding and Long-Term Operations		
	Develop a sustainable operations and maintenance plan, possibly through a regional utility partnership or water district.	Ongoing	VC
Include smart metering and monitoring systems to track usage and detect contaminants.	Ongoing	VC	

IMPLEMENTATION STRATEGIES			
FOCUS AREA	GOALS AND ACTION ITEMS	TIMEFRAME	RESPONSIBLE PARTY
Village Sidewalk Infrastructure Expansion	Goal 2.1: Deliver a Safe and Connected Pedestrian Network		
	Identify key routes between residential areas, schools, and shopping districts to ensure continuous, safe pedestrian access.	Ongoing	DPW
	Prioritize sidewalk construction along streets scheduled for water line installation to minimize disruption and cost.	Short	OHM
	Goal 2.2: Design for Safety, Accessibility, and Inclusion		
	Ensure all sidewalks meet ADA standards and are safe for children, seniors, and people with disabilities.	Short	OHM
	Incorporate crosswalks, lighting, curb ramps, and signage, especially near schools and intersections.	Short	VC
	Goal 2.3: Permitting and Regulatory Compliance		
	Obtain permits required for sidewalk and streetscape improvements in parallel with water system permitting.	Short	OHM
	Ensure coordination with state and county road authorities where sidewalks are adjacent to shared infrastructure.	Short	OHM, MDOT
	Goal 2.4: Community-Scale Connectivity and Integration		
	Design sidewalks to connect residential zones with public infrastructure such as schools, parks, and commercial centers.	Short	PC
	Integrate sidewalk alignment with water line trenching paths to streamline construction and limit pavement cuts.	Short	OHM
	Goal 2.5: Resilience, Maintenance, and Public Engagement		
	Use durable, weather-resistant materials suited for long-term Village use, even in areas with freeze/thaw cycles or utility access points.	Short	OHM
	Develop a sidewalk maintenance plan coordinated with water system maintenance schedules to avoid redundant excavation.	Short	OHM, PC
Provide regular updates to residents during construction, including traffic detour plans and temporary access solutions.	Short	OHM, DPW	
Goal 2.6: Funding and Long-Term Value			
Pursue joint funding sources for sidewalk and water infrastructure improvements (e.g., state grants, Safe Routes to School, Complete Streets).	Short	VC	
Explore partnerships with regional agencies or private developers to offset costs and accelerate the timeline.	Short	VC/OHM	



AMENDMENT

B

Housing And Goals



Village of Pellston Master Plan

Overview

In numerous communities, both young adults and the elderly face significant housing challenges due to low-income levels and rising housing costs. This is affecting both urban and rural areas. In urban areas, the demand for affordable housing often exceeds supply, exacerbating the issue. For young adults, student loan debt and low wages intensify financial pressure, while older adults on fixed incomes struggle with limited flexibility as living costs rise. In rural areas, the situation is compounded by a lack of affordable housing options, fewer job opportunities, and economic instability. Additionally, the shortage of a skilled workforce to build new housing in these areas further limits the availability of affordable homes, making it even harder for both groups to secure stable living conditions.

The U.S. Department of Housing and Urban Development (HUD) recommends that households spend no more than 30% of their income on housing. However, in high-demand areas, many pay 40%, 50%, or even 60%, leaving little for essential expenses like food, healthcare, and transportation. This strain can lead to difficult choices, such as skipping meals or delaying necessary purchases, and may even result in eviction or foreclosure.

The shortage of affordable housing also leads to overcrowded conditions, homelessness, and a decline in quality of life. It restricts mobility, forcing people to stay in unsuitable environments. As housing prices climb and wages stagnate, the gap between income and housing costs widens, perpetuating housing insecurity and financial instability across generations.

Thriving communities provide a wide spectrum of housing options to support all residents. The availability of "attainable" housing helps accommodate everyone from young adults who are just beginning to live on their own, to older residents looking to downsize while staying in the community.

While there is no universal definition of "attainable housing," the term was recently defined by the Urban Land Institute as "non-subsidized, for-sale housing that is affordable for households with incomes between 80 and 120 percent of the Area Median Income (AMI)."

Household Characteristics

In 2023, the Village of Pellston had a total of 325 households, with an average household size of 2.57. This is slightly higher than the average household size in both Emmet County and the state of Michigan, where the average is 2.31 and 2.43, respectively. In Pellston, 27.7% of households consisted of individuals living alone, a notable statistic as this percentage is slightly lower than the average in Emmet County (27.8%) and Michigan (30.4%). Furthermore, 9.8% of the households in the village included individuals aged 65 or older living alone, which is on the lower end compared to the broader

trends in Emmet County (12.3%) and Michigan (12.9%).

Regarding households with children, 30.5% of the households in Pellston had one or more individuals under the age of 18, which is a significant portion of the community, reflecting a youthful demographic. In comparison, Emmet County reported 23.7% of households with children, and Michigan as a whole had 27.4%. When it comes to senior citizens, 22.8% of Pellston's households contained one or more individuals aged 65 or older, which is considerably lower than the county's 39.9% and

Michigan’s 32.3%. This suggests that Pellston has a relatively lower concentration of elderly residents in households compared to the broader county and state averages.

While Pellston’s household characteristics show similarities to those of Emmet County and Michigan, the Village’s slightly higher average

household size and lower percentages of older adults and households with seniors living alone provide insight into its unique demographic profile. It appears that Pellston has a moderately younger and more family-oriented population compared to some other areas in the county and state.

Table B-1 Village of Pellston: Household Characteristics - 2023						
Municipality	Total Households	Avg. Size	Living Alone	Alone 65+	With 1 or more under 18	With one or more 65+
Village of Pellston	325	2.57	27.7%	9.8%	30.5%	22.8%
Emmet County	14,604	2.31	27.8%	12.3%	23.7%	39.9%
Michigan	4,040,168	2.43	30.4%	12.9%	27.4%	32.3%

Source: U.S. Bureau of the Census, American Community Survey 5-Year Estimates

Household Income

In 2023, the Village of Pellston had a median family income of \$66,892 and a median household income of \$59,464. These figures are notably lower than both Emmet County and the state of Michigan as a whole. In Emmet County, the median family income was significantly higher at \$90,337, while the median household income stood at \$73,724. The state of Michigan also had higher median incomes, with a median family income of \$90,947 and a median household income of \$71,149. These statistics

suggest that while Pellston's incomes are more modest compared to the county and state averages, the Village's income levels remain a stable part of the local economic landscape.

Income		
Municipality	Median Family	Median Household
Pellston	\$66,892	\$59,464
Emmet County	\$90,337	\$73,724
State of Michigan	\$90,947	\$71,149

Current Housing Characteristics

The types of residential structures reflect a variety of living arrangements. Of the total 351 housing units in the Village, the majority are single-detached homes, with 263 units, of which 250 are occupied. This represents a substantial portion of the housing stock, indicating that most residents in Pellston live in standalone homes. Other types of housing include 12 units in buildings with two units, all of which are occupied, as well as 14 units in structures with three or four units, which are fully occupied as well. There are also 11 units in buildings with five to nine units and 5 units in buildings with five to nine units and 5 units in buildings with 20 to 49 units, all of which are

occupied. Additionally, 4 units in buildings with 50 or more units are fully occupied.

Mobile homes make up a portion of the housing stock, with 42 total mobile homes, 29 of which

Types of Structures		
	All Units	Occupied Units
Single detached	263	250
2 units	12	12
3 or 4 units	14	14
5 to 9 units	11	11
20 to 49 units	5	5
50 or more units	4	4
Mobile Home	42	29
Total Units	351	325

are occupied. While the number of mobile homes is smaller compared to single-detached homes, they still contribute significantly to Pellston’s overall housing landscape. In total, there are 351 housing units in the village, and 325 of those units are occupied, showing a

relatively high occupancy rate across different types of housing structures. This diverse mix of housing options caters to a variety of residents, from those living in single-detached homes to those residing in multi-unit buildings or mobile homes.

The oldest structures in the village, built in 1939 or earlier, account for 63 homes. These older buildings represent a significant portion of the housing stock, indicating a historic foundation in the village. There are 7 structures built between 1940 and 1949, and 28 constructed in the 1950s, reflecting the growth of the community in the mid-20th century. The 1960s saw the construction of 8 buildings, while 39 structures were built in the 1970s, showing steady development through these decades.

In the 1980s, 49 buildings were constructed, followed by 75 buildings in the 1990s. The early 2000s experienced a continued rise, with 77 buildings constructed between 2000 and 2009,

marking a peak in recent construction activity. However, only 5 structures were built in the 2010s, and no buildings have been constructed since 2020. Overall, this reflects a relatively older housing stock with fewer new buildings in recent years.

Age of Structures	
Year Built	Number
1939 or before	63
1940-1949	7
1950-1959	28
1960-1969	8
1970-1979	39
1980-1989	49
1990-1999	75
2000-2009	77
2010-2019	5
2020 or after	0
Total	351

Source: ACS 2023 5-year Estimates

The Village of Pellston has a total of 351 housing units, with 325 of those units being occupied, resulting in a vacancy rate of 7.4%. Of the 26 vacant units, 11 were classified as seasonal, making up 42.3% of the vacant units. This indicates that a significant portion of Pellston’s vacant properties are used seasonally, likely for vacation or temporary stays.

in regions with tourism or seasonal living patterns.

Emmet County had a much larger number of housing units, totaling 21,886, with 14,604 occupied units. The county had a vacancy rate of 33.3%, with 7,282 vacant units, and a high percentage of those vacant units, 6,380 or 87.6%, were seasonal. This reflects the seasonal nature of housing in the area, which is common

The State of Michigan had 4,599,683 total housing units, with 4,040,168 of them occupied. The state’s vacancy rate was 12.2%, with 559,515 vacant units. Of those vacant units, 260,162 or 46.5% were seasonal, showing that while Michigan has a substantial number of vacant homes, a large portion of them are also seasonal.

Pellston’s vacancy rate and seasonal housing share are lower than county and state levels, suggesting a more stable year-round population.

Unit Status						
	Total	Occupied	Vacant	Percent Vacant	Seasonal	Percent Seasonal of Vacant
Pellston	351	325	26	7.4%	11	42.3%
Emmet County	21,886	14,604	7,282	33.3%	6,380	87.6%
State of Michigan	4,599,683	4,040,168	559,515	12.2%	260,162	46.5%

Demographics of Occupied Units

The distribution of housing units by household type and tenure shows the following breakdown: Among the total units, 139 are occupied by married couples, with 118 owning their homes and 21 renting. There are 9 units occupied by male householders with no spouse, all of whom own their homes. Female householders without a spouse occupy 70 units, with 28 owning and 42 renting their homes.

For households where the householder lives alone, 58 units are occupied by individuals under 65, with 42 owning their homes and 16 renting. Additionally, 32 units are occupied by householders aged 65 or older, with 26 owning their homes and 6 renting. Lastly, there are 17 nonfamily households, with 16 owning their

homes and 1 renting. This distribution reflects a mix of family and nonfamily households, with homeownership being more common than renting in Pellston.

Unit Demographics			
	Total Units	Own	Rent
Married Couples	139	118	21
Male Householder – no spouse	9	9	0
Female Householder – no spouse	70	28	42
Householder alone under 65	58	42	16
Householder alone over 65	32	26	6
Householder not alone - Nonfamily	17	16	1

Expenses Affecting Households

In Pellston, the distribution of vehicles per household—18 households without vehicles, 109 households with one vehicle, 142 households with two vehicles, and 56 households with three or more vehicles—can be influenced by the local job market and transportation needs. The ability to own multiple vehicles is often tied to the flexibility and nature of employment opportunities in the area.

For households with only one or two vehicles, residents likely depend on them for commuting to work, especially when job opportunities are spread out and public transportation options are

limited. The 56 households with three or more vehicles may reflect families with multiple working members who need separate vehicles for work or other activities. In a smaller town like Pellston, where jobs may not always be located within walking distance, having a vehicle, or multiple vehicles, becomes an essential asset for individuals seeking employment or for families balancing various work schedules.

Vehicular Assets	
Vehicles	Units
None	18
1	109
2	142
3 or more	56

The most common heating source for households is natural gas, with 211 units relying on it. Propane or bottled fuel is used by 70 households, while 30 households utilize electric heating. A smaller number of households use wood (10 units) or other sources (3 units). There is also 1 household that does not use any fuel for heating. The reliance on natural gas as the primary heating source suggests it is the most accessible and affordable option for the

majority of Pellston residents, while propane, electric, and wood heating are more likely to be used in specific circumstances or by those in more rural or isolated areas of the Village.

Heat	
Source	Units
Natural Gas	211
Propane/Bottled Fuel	70
Electric	30
Wood	10
Other Sources	3
No Fuel Used	1

Current Housing Cost

Purchase Price

Despite the reported median home value of \$109,800 in the 2022 American Community Survey, the current median listing price for the three homes available in the Village of Pellston is significantly higher at \$286,000. Two of these homes are listed for \$229,900 each. The larger of the two is 1,400 square feet, featuring 2 bedrooms, 2 bathrooms, and an attached 2-car garage with a workshop area. The second house is 1,188 square feet, with 3 bedrooms, 2 bathrooms, and a pole barn that has a cement floor and enough space for 4 vehicles, including a 12-foot overhead door.

The third property is a newly constructed home listed at \$399,000, offering 1,789 square feet of living space with 3 bedrooms, 2.5 bathrooms, and an attached 2-car garage with an unfinished bonus room above. This home is located on the "Old Dump" property, which was cleaned of contaminants and subdivided for development.

All of these homes have been recently updated and are considered mostly accessible, with minimal accommodation needed to enter the houses, and all have bedrooms and bathrooms located on the main floors. However, even without factoring in utilities, none of these homes would be classified as attainable housing according to government standards, which typically define affordable housing as costing no more than 30% of a household's Area Median Income (AMI). To afford one of the homes listed at \$229,900, a household would need an income closer to \$70,000, \$3,108-\$10,536 more than the average income in the area. For the newly built home, priced at \$399,000, a household income of around \$107,500 would be required for it to be considered attainable, \$40,608-\$48,036 above the average income.

Construction Cost

It is important to distinguish between the cost of purchasing an existing or newly constructed home and the cost of building a home from the ground up. Building a home requires a construction loan, which differs significantly from a standard mortgage because the home is not yet inhabitable. These loans typically require a 20% down payment. In Michigan, the average cost to construct a 1,500 square foot home with builder-grade finishes is approximately \$315,000. This figure covers only the cost of materials and labor and does not include the price of land, installation of a well or septic system, utility connections, or required permits.

Currently, the only buildable lot for sale within the Village of Pellston is listed at \$14,900. On average, a 4-inch well costs \$9,500 and a septic system installation costs \$11,000, totaling an additional \$20,500. Utility connection costs vary significantly: electric hookups can range from \$1,000 to \$30,000, and natural gas hookups

generally fall between \$500 and \$2,000. Using state averages, these utility connections are estimated to add approximately \$16,750 to the total construction cost. Permit fees can range widely, from \$50 to \$3,000 per permit, depending on the municipality and required inspections, so permit costs are not included in the total estimate.

Altogether, the estimated total cost to build a home in Pellston, including construction, land, well, septic, and utility connections, is approximately \$367,150. A 20% down payment would be \$73,400, which is \$6,508 to \$13,936 more than the Village's median annual household income. Following the down payment, the estimated monthly mortgage payment would be \$2,124, which would require a household income of roughly \$85,000, \$18,108 to \$35,536 above current median income levels in the Village.

Final Costs

A frequently overlooked aspect of housing affordability is the cost of monthly utilities. While earlier estimates focused on core expenses, such as mortgage payments, property taxes, and homeowners' insurance, they did not account for basic utility services like electricity, gas, internet, and phone. Even when using a modest estimate of \$100 per month per service, these utilities add approximately \$400 to a household's monthly expenses. Once this ongoing cost is included, the picture of what's truly affordable changes significantly. For a family, the maximum affordable home price decreases from \$230,000 to roughly \$168,000.

For the average household in the Village of Pellston, it drops even further, from \$200,000 to about \$140,000. When it comes to new home construction, these additional costs push the required household income from an estimated amount of \$85,000 to \$101,000 per year. This underscores the need to evaluate housing affordability through a comprehensive lens that includes not only purchase prices but also the full cost of living. Without factoring in these recurring expenses, estimates can paint an overly optimistic view of what residents can realistically afford.

Conclusion

The current cost of homeownership in the Village of Pellston highlights a growing disparity between housing prices and what local residents can realistically afford. While a few homes are available for purchase, even the most modestly priced listings exceed affordability thresholds based on the area's median household income. Building a new home offers little relief, with total costs surpassing \$367,000, far beyond the financial reach of most residents once down payments and monthly

mortgage costs are considered. When utilities and other living expenses are factored in, the income needed to afford either a purchase or a new build increases significantly. These figures demonstrate that both current and prospective homeowners in Pellston face steep financial barriers, emphasizing the urgent need for more attainable housing options and comprehensive affordability strategies that address not just home prices but the full cost of living.

Implementation Timeline and Responsible Party

SHORT: Low cost, easy implementation, directly addressing top priorities, or critical to the advancement of other strategies, and to be implemented within the next 1-5 years.

MEDIUM: Important actions that have some level of significant cost and can be implemented within the next 5-10 years.

VC=Village Council

PC=Planning Commission

VP=Village President

LONG: Actions that often require significant amounts of funding that must be planned for overtime or require other strategies to be completed prior to their implementation.

ONGOING: Actions that have no beginning and end period, but which are continuously ongoing in the village.

ZA=Zoning Administrator

Staff=Village Staff

VOL=Volunteers

IMPLEMENTATION STRATEGIES			
FOCUS AREA	GOALS AND ACTION ITEMS	TIMEFRAME	RESPONSIBLE PARTY
Village Housing Expansion Goals	Goal 1:1 Promote Affordable and Workforce Housing		
	Encourage the development of housing options that are affordable for low- and moderate-income households, including renters and first-time homebuyers.	Ongoing	VC/ZA
	Support partnerships with nonprofit housing developers, land banks, or state agencies to provide subsidized or income-restricted housing in appropriate locations.	Ongoing	VC
	Goal 1:2 Support Small-Scale and Flexible Housing Options		
	Allow accessory dwelling units (ADUs), duplexes, and cottage-style housing to provide lower-cost alternatives within the existing residential footprint.	Short	PC/ZA
	Update zoning to reduce minimum lot sizes or allow cluster development to create more housing with less land.	Short	PC/VC
	Goal 1:3 Preserve and Rehabilitate Existing Housing		
	Develop local or regional programs that help low-income homeowners repair and upgrade existing homes to meet safety and energy standards.	Medium	PC/VC
	Identify aging or vacant homes that could be rehabilitated and returned to the housing market affordably.	Ongoing	PC/VC/ZA
	Goal 1:4 Encourage Infill Development and Use of Available Land		
	Prioritize infill housing on vacant lots within established neighborhoods where infrastructure already exists.	Ongoing	PC/VC/ZA
	Work with property owners to rezone vacant land to residential areas to maximize usage.	Ongoing	PC/VC/NP/ZA
	Work with property owners to identify buildable land and reduce regulatory or financial barriers to small-scale development.	Ongoing	PC/NP/VC/ZA
	Goal 1:5 Coordinate Housing with Infrastructure & Transportation		
	Plan housing growth near existing utility lines and road networks to avoid the high costs of new infrastructure in a rural setting.	Medium	PC/VC/ZA
	Advocate for transportation assistance or shuttle services for low-income and senior residents who may lack reliable vehicles.	Short	VC/Staff/VOL
	Goal 1:6 Address the Needs of Vulnerable Populations		
	Ensure housing policies and projects address the needs of seniors, people with disabilities, and residents experiencing housing instability.	Ongoing	PC/VC
	Support emergency housing resources, transitional housing, or rental assistance programs in coordination with county or regional services.	Ongoing	PC/VC/VOL
	Goal 1:7 Protect Rural Character While Meeting Housing Needs		
Encourage context-sensitive housing that respects the village's scale, landscape, and historic character.	Ongoing	PC/VC	
Balance land conservation goals with the need to provide attainable housing for local workers and families.	Ongoing	PC/VC	

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