



CHAPTER 5 ECONOMIC PROSPERITY

INTRODUCTION

In the past 20 years, the state of Michigan and its communities have ramped up efforts to invest financial and strategic resources into economic development. Economic development is a process by which a community creates, retains and reinvests wealth and improves the quality of life (David Dodson, MDC Inc., Chapel Hill, NC). According to the Auburn University and Alabama Cooperative Extension System's Economic and Community Development Institute:

- Economic development is found at the intersection of the public and private sectors. It includes government efforts to facilitate increased private sector growth and investment.
- A strong private sector economy depends on effective government investment and decision making (education, infrastructure, incentives and agency support).
- Determining the appropriate level of government involvement in the private economy is a central tension in politics at every level.
- Economic development requires a foundation upon which to build.
- A strong economy requires a strong community.

Economic development is an issue that can directly affect the quality of life and image of a community. Overly aggressive economic development can lead to loss of community character, housing and labor shortages, and other social problems. At the same time, a lack of effort to diversify the employment base of the community can leave the community more vulnerable during economic down-turns, as was the case in Southeast Michigan where communities relied so heavily on the automotive sector. Therefore, a balance of community character and a diversified economic base must be achieved.

It is important to note that economic development is not the same as community development, which strives to relieve socio-economic problems within a community. Community development targets a specific geographic location or economically-distressed class of citizens.

The purpose of this chapter is to outline the elements that contribute to the economic prosperity of the City of Algonac and to consider how various elements should be managed to best achieve the type of city residents envision.

INCOME

The median household income in the City of Algonac was \$40,137 in 2011. This was \$8,732 less than that of St. Clair County as a whole, where it was \$48,869. In terms of the southern part of St. Clair County, Algonac's median household income was lower than neighboring communities. Clay and Cottrellville Townships both had median household incomes roughly \$15,000 higher than Algonac. Additionally, Algonac was the only community in the southern part of the County to see a slight decrease in median household income between 2000 and 2011. See Table 5-1.

As shown in Table 5-2, the per capita income in Algonac was \$20,323 in 2011, which was 9.4% lower than in 2000 and \$3,637 less than the per capita income for all of St. Clair County. Per capita income is also known as income per person. ESRI projects that Algonac's per capita income will increase 21% by 2017.

Disposable income is the amount of money that households have available for spending and saving after income taxes have been paid. In 2012, Algonac's median disposable income was \$34,640.

The Census Bureau uses a set of money income thresholds that vary by family size and composition to define poverty levels. If a family's total income is less than the Census Bureau's threshold, then that family, and every individual in it is considered below poverty level. The poverty thresholds are updated annually for inflation using the Consumer Price Index.

By looking at Table 5-3, you can see that Algonac had a fairly low percentage of families (7.8%) below poverty level, especially compared to other communities in the region. However, for residents 65 years or older, Algonac had the highest percentage (15.7%) in

Table 5-1: Median Household Income in Algonac and Surrounding Region, 2000-2017

Jurisdiction	2000	2011	Total Change 2000-2011	% Change 2000-2011	2017 Projection
City of Algonac	\$42,133	\$40,137	-\$1,996	-4.7%	\$45,517
Clay Township	\$55,059	\$55,608	\$549	0.9%	\$59,380
Cottrellville Township	\$47,396	\$56,818	\$9,422	19.8%	\$61,833
Ira Township	\$45,525	\$47,151	\$1,626	3.6%	\$53,012
Marine City	\$40,146	\$44,735	\$4,589	11.4%	\$41,666
St. Clair County	\$46,313	\$48,869	\$2,556	5.5%	\$52,627
State of Michigan	\$44,667	\$48,669	\$4,002	9.0%	\$52,274

Source: U.S Census Bureau, 2007-2011 American Community Survey 5-Year Estimates; ESRI 2013.

Table 5-2: Per Capita Income in Algonac and Surrounding Region, 2000-2017

Jurisdiction	2000	2011	Total Change 2000-2011	% Change 2000-2011	2017 Projection
City of Algonac	22,441	20,323	-\$2,118	-9.4%	24,588
Clay Township	27,169	28,066	\$897	3.3%	31,373
Cottrellville Township	24,510	22,543	-\$1,967	-8.0%	30,050
Ira Township	22,115	26,038	\$3,923	17.7%	24,969
Marine City	19,722	20,915	\$1,193	6.0%	21,550
St. Clair County	21,582	23,960	\$2,378	11.0%	24,752
State of Michigan	22,168	25,482	\$3,314	14.9%	26,792

Source: U.S Census Bureau, 2007-2011 American Community Survey 5-Year Estimates; ESRI 2013.

Table 5-3: Poverty in Algonac and Surrounding Region, 2011

Jurisdiction	All Ages	Related Children Under 18	65 Years and Over	All Families
City of Algonac	11.9%	2.9%	15.7%	7.8%
Clay Township	9.5%	19.6%	3.5%	6.2%
Cottrellville Township	15.8%	18.0%	12.3%	10.1%
Ira Township	11.7%	16.5%	2.1%	5.9%
Marine City	13.1%	9.4%	10.0%	9.0%
St. Clair County	13.2%	18.5%	7.3%	9.3%
State of Michigan	15.7%	21.4%	8.1%	11.1%

Source: U.S Census Bureau, 2007-2011 American Community Survey 5-Year Estimates

Table 5-4: Educational Attainment, 2009-2011

Place	Percent of Population 25 Years and Older											
	No High School Diploma		High School (inc. HS equiv.)		Some College, No Degree		Associate's Degree		Bachelor's Degree		Graduate/ Professional Degree	
	2009	2011	2009	2011	2009	2011	2009	2011	2009	2011	2009	2011
<i>City of Algonac</i>	<i>14.5</i>	<i>14.6</i>	<i>39.5</i>	<i>35.5</i>	<i>25.7</i>	<i>25.2</i>	<i>6.9</i>	<i>7.0</i>	<i>7.8</i>	<i>9.2</i>	<i>5.6</i>	<i>8.4</i>
St. Clair County	12.5	11.9	37.8	36.6	25.7	26.5	9.3	9.4	9.1	9.5	5.6	6.0
State of Michigan	12.6	11.6	31.8	31.1	23.1	23.8	8.0	8.2	15.2	15.6	9.3	9.7

Source: U.S. Census Bureau, 2007-2011 American Community Survey 5-Year Estimates

the southern part of the County and more than double the percentage of the entire County.

Knowing the levels of poverty in a community is important because community poverty makes it difficult to maintain attractive neighborhoods or attract new businesses. Additionally, there is a relationship between crime rates and the effects of poverty on a community. Other societal functions break down as well. For instance, very low incomes or high unemployment creates an environment that negatively affects kids in their education because they do not see how hard work and study can improve their life since they see their parents struggle to succeed on a regular basis.

EDUCATIONAL ATTAINMENT

Education refers to formal schooling, either through private academies, public schools, colleges, universities, and technical or trade schools. Knowing the educational level of Algonac residents helps determine the educational facilities and training required to meet desired economic growth. It also provides insight as to the skills and capabilities of the community's workforce.

Educational attainment (measured in terms of the highest degree received) is also an important factor to consider in looking at the economic health of a community. This is because of the strong correlation between high incomes and high education levels and, in general, higher incomes tend to be associated in turn with heightened demand for housing.

Table 5-4 shows three indicators of educational attainment. The first is the percentage of the population that has not earned a high school diploma. In 2011, 14.6% of Algonac residents 25 years or older did not have a high school diploma or its equivalency - slightly higher than St. Clair County and the state as a whole.

The second variable described in the table is the percentage of persons that have at most a high school diploma or equivalent. Overall, about 85% of Algonac residents over the age of 24 have at least this much formal education. For just over 35% of Algonac residents over the age of 24, a high school diploma or its equivalency was their highest level of education completed, which is slightly less than the countywide percentage (36.6%) and higher than the statewide percentage (31.1%).

Table 5-5: Occupation of Algonac Residents, 2009-2011 (5-Year Est.)

Occupation	# of Workers	% of workers
Civilian employed population 16 years and over	1,582	100%
Management, business, science, and arts occupations	501	31.7%
Service occupations	286	18.1%
Sales and office occupations	403	25.5%
Natural resources, construction, and maintenance occupations	186	11.8%
Production, transportation, and material moving occupations	206	13.0%

Source: U.S Census Bureau, 2007-2011 American Community Survey 5-Year Estimates

Finally, the table shows the percentage of adults with a bachelor’s degree or higher. In 2011, 17.6% of Algonac residents over the age of 24 had a bachelor’s degree or higher. For St. Clair County as a whole, 15.5% of residents over the age of 24 had completed that much education. Both Algonac and St. Clair County are laggards compared to the State of Michigan, which had over 25% of residents over the age of 24 having at least a bachelor’s degree. The disparity between the city/county total and the State of Michigan total is much larger when looking at the number of residents that have earned a bachelor’s degree.

The level of educational attainment in Algonac and countywide must increase in order to attract knowledge-based companies to the area. Residents can no longer afford to rely solely on the manufacturing sector to provide jobs, which makes earning at least an associate’s degree or bachelor’s degree more important than ever.

These indicators also have implications for housing and neighborhoods, as educated populations (young, single and urban professionals, for example) demand different types of housing and

Table 5-6: Algonac Residents Employed by Industry, 2007-2011 (5-Year Est.)

Industry	# of Workers	% of workers
Civilian employed population 16 years and over	1,582	100%
Agriculture, forestry, fishing and hunting, and mining	0	0.0%
Construction	124	7.8%
Manufacturing	222	14.0%
Wholesale Trade	16	1.0%
Retail Trade	375	23.7%
Transportation and warehousing, and utilities	37	2.3%
Information	18	1.1%
Finance and insurance, and real estate and rental and leasing	34	2.1%
Professional, scientific, and management, and administrative and waste management services	138	8.7%
Educational services, and health care and social assistance	323	20.4%
Arts, entertainment, and recreation, and accommodation and food services	196	12.4%
Other services, except public administration	49	3.1%
Public administration	50	3.2%

Source: U.S Census Bureau, 2007-2011 American Community Survey 5-Year Estimates

seek out neighborhoods that offer walkability and a multitude of amenities. Recent trends have shown that these groups tend to prefer mixed-use developments, loft-style living spaces, and other non-traditional housing options.

EMPLOYMENT

Employment refers to the number of jobs that are filled. Employment is different than workforce because one member of the workforce may hold more than one job or none at all.

Table 5-4 lists the occupations of Algonac residents 16 years of age or older who were employed during the five-year span between 2007 and 2011. Managers and professionals in business, science and arts made up the largest occupation group, comprising over 31% of the total. The sales and service industries employed the next largest percentages of the workforce (Sales and office occupations 25.5%; Service occupations 18.1%), which indicates that the city has a fairly diversified employment base, which is crucial to maintaining a stable local economy.

Table 5-5 provides a 5-year estimate of the types of occupations that residents of Algonac were employed in from 2007 through 2011. The numbers in the table do not necessarily represent the types of occupations available in Algonac, but rather the industries in which Algonac residents worked. During that time frame, the highest percentage of the city's workforce was employed in the retail sector (23.7%), followed by the educational services sector (20.4%) and manufacturing (14%). While the city has a fairly diverse employment base, almost a quarter of residents worked in retail trade, which typically has lower wages than management/professional positions or knowledge-based sectors. Having a higher number of residents working in jobs that pay lower wages helps explain why the city has not seen the growth in median household income or per capita income that other communities in the southern part of St. Clair County have experienced.

Only 3% of employed residents in Algonac were self-employed in 2011, which indicates a lack of entrepreneurial activity within the city. This is an area on which city leaders should focus as it works to establish policies to grow and support commercial activity in the future. As noted by the Edward Lowe Foundations, many communities

Table 5-7: Employment and Unemployment in St. Clair County

Year	Labor Force	Employment	Unemployment Rate
2008	82,415	73,869	10.4
2009	81,978	67,544	17.6
2010	77,139	65,068	15.6
2011	75,055	65,003	13.4
2012	75,028	65,873	12.2

Source: Michigan Department of Technology, Management and Budget, Labor Market Information, 2013.

are now turning to the “grow from within” approach of economic gardening - which is an innovative, entrepreneur-centered economic growth strategy that focuses on growing and nurturing local businesses through assistance that helps them develop new markets, refine business models and increasing access to competitive intelligence.

In 2011, over 80% of workers in Algonac used private vehicles to travel alone to work, and another 14% carpooled. Less than 1% of Algonac workers used public transportation to get to and from work. The average commute time to work was 28.3 minutes which parallels the typical travel time to employment centers in Port Huron and the Metropolitan Detroit area.

UNEMPLOYMENT

Unemployment refers to people in the labor force who are not employed. These include people who are laid off and waiting to be recalled to work and people who are available for work, except for illness, and attempting to find work. In 2011, there were 2,041 people age 16 or older in the labor force in Algonac; however, only 1,582 of those people were employed.

The number of unemployed people is a gauge of economic health. A

lower unemployment rate is a sign of a good economy; however, an unemployment rate that is too low means a lack of qualified workers, which can limit expansion. For St. Clair County as a whole, the annual unemployment rate has been declining each year since 2009, when it was at 17.6 following the housing crisis and the struggles of the automotive sector in Michigan. In 2011, the unemployment rate in the City of Algonac was 13.2%, which paralleled the unemployment rate countywide.

The trends in county employment patterns noted in Table 5-7 have important consequences. The job loss that has taken place has meant a number of things. Lower incomes caused by joblessness have increased affordability pressures on households that were already spending a large percentage of their income on housing. Job loss also changes commuting patterns and therefore changes evaluations of residential neighborhoods. As unemployment began to affect more

and more families, many communities – including Algonac – experienced a rise in housing vacancies and a decline in community character.

ALGONAC TAX BASE

State Equalized Value (SEV) is a measure of the value of the tax base of a community. In Michigan, SEV must equal 50% of true cash value of property. An analysis of the SEV in the years 2008, 2010, and 2012 of real property in Algonac shows that residential land values are declining. Commercial land values also experienced a decline (-24%) from 2008 to 2012. Industrial land values actually saw a 40% increase from 2008 to 2010; however, between 2010 and 2012, those values went down again by 25%. See Table 2-11.

Table 5-8: Algonac State Equalized Value (SEV), 2008-2012

Residential	2008	2010	2012	Total Change 2008-2012	% Change 2008-2012
Total	\$128,748,500	\$103,122,250	\$83,853,500	-\$44,895,000	-35%
As % of Total	86%	85%	83%		
Commercial	2008	2010	2012		
Total	\$17,479,400	\$15,421,300	\$13,278,100	-4,201,300	-24%
As % of Total	12%	13%	13%		
Industrial	2008	2010	2012		
Total	\$45,000	\$63,100	\$47,300	+2,300	+5%
As % of Total	< 1%	< 1%	< 1%		
Total Real Property	2008	2010	2012	Total Change 2008-2012	% Change 2008-2012
	\$149,712,300	\$121,992,950	\$100,579,500	-\$49,132,800	-33%

Source: Michigan Department of Treasury, State Tax Commission 2013

Residential land represented 83% of the total SEV in 2012, down from 86% in 2008. The total residential SEV decreased by 19% between 2008 and 2010. When comparing the residential SEV from 2008 to 2010, the decline was even steeper - a decline of 35%. This follows the trend for St. Clair County as a whole, which experienced a 24% decrease in residential SEV from 2008 to 2010 and a 32% decline in residential values from 2008 to 2012. In 2012, the total residential SEV in St. Clair County was \$3.54 billion. Commercial and industrial land values in St. Clair County also experienced declines from 2008 to 2012, with Commercial values falling 14% and Industrial values dropping 49%. The total real and personal property value for St. Clair County in 2012 was slightly over \$5.84 billion.

CONSUMER SPENDING

ESRI estimates that Algonac residents had a total of \$41,621,625 in retail expenditures in 2010. Consumer spending data are derived from the 2005 and 2006 Consumer Expenditure Surveys done by the

Table 5-9: Consumer Spending in Algonac, 2010

Apparel	Total
Apparel & Services	\$2,951,649
Men's Apparel	\$533,386
Women's Apparel	\$930,082
Children's Apparel	\$521,008
Infant Apparel (under 2 years)	\$159,783
Footwear	\$353,781
Watches & Jewelry	\$342,692
Other Apparel & Services	\$270,702
Education	Total
Education	\$2,391,692
School Books & Supplies	\$314,823

Transportation (Local)	Total
Gasoline & Motor Oil	\$5,002,755
Vehicle Maintenance & Repairs	\$1,640,560
Vehicle Insurance	\$2,062,185
Entertainment/Recreation	Total
Entertainment & Recreation	\$5,753,143
Fees & Admissions	\$1,140,836
Membership Fees for Social/Recreation/Civic Clubs	\$310,315
Fees for Participant Sports, excluding Trips	\$192,267
Admission to Movie/Theatre/Opera/Ballet	\$269,718
Admission to Sporting Events, excluding Trips	\$113,934
Fees for Recreational Lessons	\$253,248
TV/Video/Sound Equipment	\$2,186,296
Community Antenna or Cable Television	\$1,288,331
Televisions	\$337,223
VCRs, Video Cameras, & DVD Players	\$35,087
Video Cassettes & DVDs	\$90,260
Video Game Hardware & Software	\$106,584
Satellite Dishes	\$1,892
Rental of DVDs & Video Cassettes	\$72,024
Sound Equipment	\$240,297
Rental of TV/VCR/Radio/Sound Equipment	\$1,352
Repair of TV/Radio/Sound Equipment	\$10,369
Pets	\$915,407
Toys & Games	\$261,033
Recreational Vehicles & Fees	\$475,116
Sports/Recreation/Exercise Equipment	\$245,408

Photo Equipment & Supplies	\$186,628
Film Processing	\$41,735
Reading	\$289,226
Life Insurance/Pensions	Total
Life/Other Personal Insurance	\$755,319
Health Care	Total
Health Care	\$6,765,140
Health Insurance	\$3,554,261
Nonprescription Drugs	\$171,572
Prescription Drugs	\$910,896
Eyeglasses & Contact Lenses	\$144,926
Food Services	Total
Food at Home	\$7,819,485
Bakery & Cereal Products	\$1,057,694
Meat, Poultry, Fish & Eggs	\$1,807,394
Dairy Products	\$871,746
Fruits & Vegetables	\$1,356,859
Snacks & Other Foods at Home	\$2,725,791
Nonalcoholic Beverages at Home	\$762,480
Food Away from Home – Meals at Restaurants/ Other	\$5,187,954
Alcoholic Beverages	\$1,067,664
Housing	Total
Shelter	\$27,554,774
Mortgage Payment & Basics	\$17,071,608
Owned Dwellings	
Maintenance & Remodeling Services	\$3,618,433
Maintenance & Remodeling Materials	\$634,590
Paint/Wallpaper/Supplies	\$35,340
Rented Dwellings	
Maintenance & Remodeling Services	\$28,097
Maintenance & Remodeling Materials	\$57,000
Paint/Wallpaper/Supplies	\$1,773

Utilities/Fuel/Public Services	\$8,209,143
Telephone Services	\$2,529,483
Insurance – Owners & Renters	\$845,359
Household Goods	Total
Household Textiles	\$229,340
Furniture	\$1,036,085
Floor Coverings	\$150,492
Major Appliances	\$525,002
Housewares	\$129,701
Small Appliances	\$59,339
Luggage	\$16,742
Telephones & Accessories	\$49,015
Housekeeping Supplies	\$1,237,087
Computer & Hardware for Home Use	\$333,589
Software & Accessories for Home Use	\$49,601
Personal Care	Total
Personal Care Products	\$687,254
Personal Care Services	\$551,085
Financial	Total
Investments	\$2,905,089
Vehicle Loans	\$8,290,043
Household Services	Total
Computer Information Services	\$432,878
Child Care	\$800,368
Lawn & Garden	\$733,780
Moving/Storage/Freight Express	\$84,276
Housekeeping Services	\$258,348
Transportation (Local)	Total
Vehicle Insurance	\$2,062,185
Vehicle Purchases (Net Outlay)	\$7,470,809
Gasoline	\$4,912,266
Motor Oil	\$19,053

Vehicle Maintenance & Repairs	\$1,640,560
Travel	Total
Travel	\$3,351,552
Airline Fares	\$805,450
Lodging on Trips	\$787,543
Auto/Truck/Van Rental on Trips	\$65,877
Food & Drink on Trips	\$767,886
Miscellaneous Expenses	Total
Smoking Products	\$775,415

Source: ESRI Consumer Spending forecasts for 2010; 2005 & 2006 Consumer Expenditure Surveys, Bureau of Labor Statistics.

Bureau of Labor Statistics. ESRI - software development and services company providing Geographic Information System (GIS) software and geodatabase management applications - then extrapolates the survey data to forecast spending for 2010.

Consumer spending is also known as consumer demand or consumption. There are many factors that influence how people spend their money and affect the economy, including taxes, prices, product supply, sentiments of households toward the economy, and the health of fiscal markets. Table 5-9 provides a breakdown of consumption in Algonac for 2010.

PLACEMAKING

The term “placemaking” can mean many different things. When it comes to community planning, it often means simply creating better community spaces within our city. As Al Zelinka and Susan Jackson Harden note in *Placemaking on a Budget* (American Planning Association, PAS Report Number 536), placemaking can be defined as “the process of adding value and meaning to the public realm through community-based revitalization projects rooted in local values, history, culture, and natural environment.”

Stressing the belief that cities flourish on well-managed community places, placemaking involves walkable streets, welcoming public



Source: Blue Water Area Convention and Visitors Bureau. Residents and tourists gather for the Algonac Rotary Art Fair.

spaces, and lively neighborhoods. In order to further enhance Algonac’s prosperity, the city needs to continuously focus on being an attractive and interesting place to be. The city must work to create places that will draw people in – places that make residents and visitors alike feel as though our town is the place to be. By creating more functional and interesting places, shops and businesses in the city - particularly the downtown - can thrive, jobs can be created and sustained, and the already high quality of life in Algonac will increase.

Algonac is fortunate to have a rich history and unique character as a waterfront community. The task for city leadership is to create new connections to that history and uniqueness. A good example of how those connections are being created is the new maritime museum that is being developed by the Historical Society. Additionally, Algonac is famous for its pickerel fishing and has a free boat ramp that attracts both residents and visitors alike. These are elements that contribute to the city’s uniqueness and appeal.

Effective placemaking calls for creating a framework that responds to the scale of the immediate environment; consideration of the

emotional impact it will have on its users; and a comprehension and love of the history of the built world. The condition of the community's sidewalks, plazas, parks, streets, and storefronts serve as a barometer of its vitality, social cohesion, public health, sense of place, and identity.

City officials must understand the values of community and place. The best way to gain that understanding is to let people articulate what is most important to them about Algonac. According to the APA book *Placemaking on a Budget*, there are three primary mechanisms for gaining an understanding of the values of a community: community involvement, observation, and research.

Examples of mechanisms to understand the values of the community and fully develop its sense of place include:

- Inviting storytellers to attend local meetings.
- Arranging for youth to research history and recreate it through art.
- Interviewing local environmentalists and environmental organizations.
- Conducting discussion groups or focus groups.
- Taking day or night tours of the community.
- Participating in site visits.
- Conducting design charrettes, which are intense, multiple-session planning and design sessions where stakeholders collaborate to develop a solution to a problem or create a vision.
- Organizing web-based chat rooms or discussion groups.
- Attending civic group meetings.
- Attending historical society meetings, presentations, and other functions.
- Taking walks around town, wandering in the community.
- Looking for patterns or unique attributes of street, business, and neighborhood names.
- Visiting key attractions or gathering spots.
- Paying attention to who is using the local area.
- Browsing local antique shops for historic postcards, photos, and memorabilia.

- Researching the local library for information on local history and culture, the natural environment, and other community attributes.
- Searching the archives of local and regional newspapers.
- Speaking to community elders and listening to oral histories.
- Reviewing outdated community plans and maps.
- Meeting with the local office of tourism or chamber of commerce to learn of existing, as well as past, festivals and special events.

The *Project for Public Spaces (PPS)* is a nonprofit planning, design and educational organization dedicated to helping people create and sustain public spaces that build stronger communities. The



Project for Public Spaces (PPS) has developed the *Place Diagram* (above), where the inner ring represents key attributes, the middle ring intangible qualities, and the outer ring measurable data. The *Place Diagram* is intended to help communities evaluate places. Source: *Project for Public Spaces*, www.pps.org/reference/what_is_placemaking/

“Power of 10” is a concept PPS typically uses to start off a Placemaking process. The concept is grounded in the notion that it is not enough to have just one great place in a neighborhood - a community needs a number of them to create a truly lively city or town. PPS defines the “Power of 10” as follows:

“At the core of the Power of 10 is the idea that any great place itself needs to offer at least 10 things to do or 10 reasons to be there. These could include a place to sit, playgrounds to enjoy, art to touch, music to hear, food to eat, history to experience, and people to meet. Ideally, some of these activities are unique to that particular spot and are interesting enough to keep people coming back.”

Local people or visitors who use these spaces most often are the best source of ideas for what those 10 places, 10 things to do, or 10 reasons to be there are. That is where the mechanisms listed above come into play. As the city works to achieve its vision, goals and objectives outlined in Chapter 3, it also needs to focus on how its land use policies, transportation improvements, recreational amenities and other governing decisions will impact placemaking efforts in the city.

Over time, city leadership and other stakeholders need to hone in on Algonac’s inventory of great places, great things to do, or reasons to be there are.

As MiPlace.org notes:

“The global economy has drastically shifted how municipalities and regions establish and maintain a competitive advantage. Success is determined by the ability to attract and retain the best people and ideas. These ‘knowledge workers’ balance job opportunities with lifestyle, seeking more than just employment when deciding where to live. The concept of placemaking considers cultural and natural amenities, resources and social and professional networks.”



The Blue Water Area Convention and Visitors Bureau manages the “Discover the Blue” tourism program that is tied to the state’s “Pure Michigan” advertising campaign. The nine Discover the Blue communities are highlighted at www.bluewater.org.

“DISCOVER THE BLUE”

The Blue Water Area Convention and Visitors Bureau (BWACVB) is the organization that promotes tourism for the Thumb area of Michigan, including communities in St. Clair, Sanilac, and Huron counties. “Discover the Blue” is a marketing campaign that was established in 2009 to highlight the Blue Water Area as a tourism destination - one of Michigan’s great PLACES to visit.

Eight communities participate in the Discover the Blue campaign: Clay/Algonac, Marine City, St. Clair, Port Huron, Lexington, Port Sanilac, Harbor Beach, and Port Austin. BWACVB maintains a website (<http://www.bluewater.org>) that highlights each of these communities and informs visitors about things they can do and see while visiting. The marketing campaign continues to be a huge success and is now directly connected to the state’s “Pure Michigan” tourism

campaign that is considered to be the best state-run tourism marketing campaign in the nation.

The Discover the Blue website for Algonac includes a three-minute video highlighting the best of what the community has to offer. Additionally, it includes a photo gallery that allows potential visitors to “virtually visit” the community before actually coming here.

The Discover the Blue program is one tool that the City of Algonac to help market the community and bolster its placemaking efforts. As long as it is financially feasible, the city should continue to participate in the campaign.

TRAIL TOWNS PROGRAM

One of the most important drivers of economic development in the Blue Water Area is tourism. Many communities throughout the Thumb are working to increase their share of visitation by enhancing local attractions and amenities, or placemaking. Central to these efforts is an emphasis on the region’s extensive blueways and greenways trail systems. According to the American Trails organization, “a trail can



The Bridge to Bay Trail extends from St. Clair County’s northern border; under the Blue Water Bridge; through Port Huron, Marysville, St. Clair, Marine City, and Algonac; past state and municipal parks, museums, gazebos, and lighthouses. Source: St. Clair County PARC.

bring at least one million dollars annually to a community, depending on how well the town embraces the trail.”

In 2013, the St. Clair County Metropolitan Planning Commission (MPC), along with regional partners in the Thumb and the Land Information Access Association (LIAA), are starting a project to help local communities build on existing bike trail and water trail assets by developing a comprehensive “Blue Water Trail Towns Program.” The Trail Towns approach identifies trails as the focal point of a tourism-based strategy for economic development and revitalization. The Blue Water Trail Towns Program will provide community leaders and business owners with detailed guidance on ways to capitalize on their greenways and blueways connections for a more vibrant tourist trade.

Among other things, the Trail Towns program will include:

- ➔ Establishment of a regional Trail Towns Steering Committee;
- ➔ A comprehensive survey to better understand the socio-economic and lifestyle preferences of local trail users;
- ➔ A comprehensive design assessment of each trail system and their relationship to their nearest central business district – focusing on “Discover the Blue” communities, including Algonac;
- ➔ Developing a comprehensive marketing program and promotional materials; and
- ➔ Developing a comprehensive Trail Towns Master Plan for the regional partners.

To succeed and garner support, project partners will educate local officials, economic and community development agencies, local business owners and trail/recreation stakeholders about the Trail Towns concept (e.g., how it works, what it includes, what are the benefits).

A steering committee consisting of local officials, members of local economic development organizations, DDA members, civic organizations, financial institutions, business owners and trail advocates. This committee will help direct the development of the

Trail Towns Master Plan and help establish the Trail Towns Program, providing assistance, advice and support throughout the planning process.

Planners will conduct a comprehensive assessment of the physical attributes of local water trails and bike trails and their relationship to Algonac’s primary business districts. This will also include a physical assessment of the central business district. Through this assessment, Algonac officials will be better positioned to provide for trail amenities, connectivity and improvements to the central business district.

The program will develop unique marketing and promotional materials for local trail systems, including development of brochures and a promotional video. This effort will also further enhance the Blueways of St. Clair and compliment the Discover the Blue initiative, providing an opportunity to add additional community assets (e.g. natural resources, community places). Furthermore, this effort will provide a link between water trails and community assets in Algonac.

Aside from helping local officials further their placemaking, the Trail Towns program is also intended to benefit local business owners by providing them with concrete examples of tools and best practices they can implement to expand their customer base by capturing the economic activity of trail users.

As this program begins work in Algonac, city leadership should actively participate in the planning process to ensure that Algonac can optimize the benefits that could come from the project.

DOWNTOWN DEVELOPMENT

In 2000, the City of Algonac developed the “*Downtown Action Agenda*,” with the assistance of the firm HyattPalma and the National League of Cities. The Action Agenda included an analysis of market potentials and recommended strategies for public and private sector implementation. The report indicated that 96% of residents in downtown’s trade area visited the downtown area between one and

seven times per week, primarily for shopping. Residents also stressed the need for downtown to add additional retail businesses and increase the variety of retail goods.

By 2007, the Action Agenda notes, residents envisioned a downtown with “*a fun, family-oriented area filled with businesses and attractions. All of Downtown’s buildings would be filled and Downtown would have a pedestrian-oriented atmosphere. Downtown’s beautiful waterfront and park would be maintained since they are our biggest asset.*”

The image of Downtown Algonac laid out in the Action Agenda is as follows:

- A fun, vibrant and relaxing Downtown located on a beautiful waterfront.
- A friendly, family-oriented, and safe Downtown that has a small-town atmosphere.
- A beautiful, quaint, and well-maintained Downtown that is truly a treasure.
- An area that is cohesive and well-planned so that it is tied together and walkable.
- A Downtown that makes our friends, family, and visitors say, “Wow! I wish I could live there!”

At the community visioning meeting held in March 2013 for the development of this master plan, it was clear that residents and local

Table 5-10: Downtown Algonac Primary Trade Area Profile

Economic Indicator	2012	2017
Population Estimate	14,670	14,360
Households	6,276	6,233
Families	4,165	4,083
Average Household Size	2.33	2.30
Average Household Income	\$61,270	\$67,776
Per Capita Income	\$26,256	\$29,466

Source: ESRI, 2013; Site to Do Business Online Market Analysis, 2013.

leaders still have the same vision for the central business district as they did in 2000. Below is a summary of the input received at the Community Visioning Meeting and from the local leadership survey relative to Downtown Algonac.

- Need more and better shopping.
- Need more businesses to draw people to town.
- Encourage businesses to come/stay here.
- Business owners and those planning to operate a business in Algonac need encouragement and assistance to operate in the city. We need to make it easier to come into our town.
- There is too much unused/unoccupied commercial space.
- We need to be a community people stop in and not just pass through.
- Too much of downtown is used for government/institutional uses or parking.
- Need more tourist attractions.
- Need to keep up with other communities that are developing their downtowns.
- Algonac has huge potential being on the water.
- Lack of motels or lodging for tourism.
- Where is downtown? It has no personality.

The bulleted list above includes both positive and negative statements regarding the CBD. The overarching message that is portrayed through that input is that people want Algonac to have a distinguishable PLACE. They want more shopping amenities and higher quality shopping amenities. They want outsiders to have a reason to come to Algonac and stay for a while. Tools such as placemaking and the Trail Towns program can help toward that end. In the 2007 Action Agenda, three categories of downtown opportunities were identified:

1. **Downtown Retail Market Opportunities:** To further enhance Downtown, it was estimated that downtown could support the development of between approximately 14,000 and 20,000 net square feet of additional retail space by 2007.
2. **Downtown Office Market Opportunities:** It was estimated that approximately 5,000 to 7,500 square feet of additional

office space could be supported in Downtown Algonac by 2007. This was based on increase in demand due to expected enhancement of the area and an expected increase in area households by 2007.

3. **Downtown Housing Market Opportunities:** The Action Agenda recommended introducing higher quality, market-rate housing in and near Downtown Algonac. Due to the limited amount of undeveloped property in Downtown, the ability to develop a significant number of new housing units in the commercial district would be limited.

Based on the demographic and economic trends that have occurred in the city and in Southeast Michigan in general, the estimates for potential office and retail uses from the Action Agenda would generally still apply. While there was an uptick in household growth in the early part of the 2000s, by 2007 those gains dissipated with the recession that hit the state of Michigan. The anticipated growth in housing units did not materialize as expected in the Action Agenda. In fact, the city experienced a decline in occupied housing units between 2000 and 2010 (See Chapter 4).

There is currently a national trend of people looking to live in downtown settings, so the recommendation to introduce high quality, market-rate housing in and near the CBD is still valid. While the existing supply of buildings in the CBD that could accommodate second or third story living spaces above street level commercial is limited, the city should look at potential funding programs through the Michigan State Housing Development Authority (MSHDA) that may help introduce additional housing opportunities in or around the CBD.

Algonac Central Business District - Primary Trade Area

The primary retail trade area for the central business district pulls from Cottrellville, Clay and Ira townships and was established in the Action Agenda plan in 2000 (see Map 5-1). It is reasonable to estimate that this trade area still exists for multiple reasons. First, it is reasonable to expect that the population from Fair Haven to the west will travel to the 23 Mile Road corridor in Macomb County for the

Algonac Central Business District - Primary Trade Area

Map 5-1



Source: Algonac Downtown Action Agenda 2000; Site to Do Business Online Market Analysis, 2013.

shopping and restaurant amenities provided in multiple strip mall developments. Additionally, the population north of Broadbridge Road in Cottrellville Township has the option to travel north to Downtown Marine City or St. Clair in addition to the Algonac CBD option, making that road a logical cutoff boundary for the trade area.

In 2012, the population of the primary trade area was 14,670 - a decrease of 1,592 or 9.8% from 2000. ESRI projects that the primary trade area will see a slight decline (-2%) in population by 2017.

The average household income for those in the primary trade area was \$61,270 in 2012 and that number is expected to increase by 10.6% by 2017 to \$67,776.

Algonac Downtown Development Authority (DDA)

Public Act 197 of 1975 is referred to as the Downtown Development Authority Act in Michigan. The Act was created to help communities correct and prevent deterioration in business districts, to promote economic growth and revitalization, to encourage commercial revitalization and to authorize creation of Downtown Development Authorities (DDAs).

The Algonac City Council established a DDA in Algonac in April 2002 to operate in a DDA district that included properties on both sides of St. Clair River Drive extending from Smith Street to Pointe Aux Tremble Road (M-29); properties on both sides of Michigan Street extending from Howard to Pointe Aux Tremble Road (M-29); and properties along Pointe Aux Tremble Road (M-29) to the westerly city limits. A development plan and tax increment financing plan was adopted in May 2002.

MOVING THE CBD FORWARD

Echoing the development framework established in the Action Agenda, the City should work to ensure that Downtown Algonac is:

- A small, waterfront central business district that is friendly, relaxed, and cozy.
- A central business district that serves city residents and neighboring township residents, as well as M-29 travelers, tourists, and outdoor enthusiasts.
- A central business district that offers “daily needs” goods and services, as well as a variety of restaurants, bars and local specialty shops.

While some displeasure was voiced about having institutional uses located in the CBD during the community visioning meeting, many of these uses are assets and anchors, such as the post office, the city hall, and the Riverfront Park. These are places that give people a reason to come into the CBD. Over time, the city may want to look for additional anchors that could be developed to help add to Algonac’s “Power of 10” placemaking mix. One additional anchor the city may consider is a farmers market, which should be located in the CBD if developed.

Landscaping and Gateways

Landscaping will also continue to be an important element of CBD development. The city should work with a professional landscape architect to design a CBD landscaping plan that will address landscaping of both public and private properties in the central business district, including Riverfront Park.

Additionally, the landscaping plan should address the gateways into the CBD, so that people know exactly when they are entering the distinct place that is “Downtown” Algonac. Waterfront communities in Northern Michigan - places like Charlevoix and Petoskey - have done a great job of creating distinct entryways into their downtowns through landscaping and gateway signage.

Streetscape Improvements

In addition to landscaping, the city should focus on enhancing the streetscape amenities in the central business district. The Action Agenda recommended adding public art, a fountain near city hall, and pedestrian-scale “historic” street lights to increase the city’s

walkability and aesthetic appeal. All of those recommended improvements would help to further define Algonac's unique sense of place.

Signage

A wayfinding system should be created to direct motorists to the CBD and its assets - the historical museum, the boardwalk, the Chamber of Commerce, and the park. Additionally, the city should utilize signage to draw in boaters, paddlers and other water users. In addition to having distinct gateway signage at the entry points to the CBD, the city should do the same at the entry points to the city along M-29 as well.

Walkability

To make the CBD as pedestrian-oriented as possible, the city should consolidate curb cuts along M-29 whenever possible and limit the number of curb cuts allowed in the future. The city is fortunate to have a strong grid-based street system in the neighborhoods directly behind the CBD, so a large number of residents are able to walk from their homes to the CBD in a short amount of time. Minimizing the number of curb cuts will help to facilitate pedestrian access to the CBD.

ECONOMIC GARDENING

As noted earlier in the chapter, Algonac does not have a large number of home-based businesses, which suggests there may not be a lot of entrepreneurial activity in the city. One strategy for enhancing support for entrepreneurs and existing businesses is "Economic Gardening," which is all about growing the local economy from within. The economic gardening movement began in Littleton, Colorado in the late 1980s on the premise that economic prosperity can be created in the form of jobs, tax revenues and private sector investment by the community itself.

In the "*Blueprint for Propelling a New Economic Direction for Michigan*" prepared for the Small Business Association of Michigan, economic gardening is described as a change in philosophy, not

simply a program. The economic gardening philosophy focuses on providing tools and strategies to young, growth-oriented companies based on the following elements:

- Building on the experiences and insights of experts who are working at the cutting edge of public-sector business development policies and practices.
- Relying more on providing knowledge and expertise to businesses and less on providing tax dollars.
- Focusing on small businesses that have the capacity and the intent to grow.
- Emphasizing a market-based role for the local government, rather than one that simply provides services.
- Assuming business owners are smart enough to decide which services are likely to have value to them and for which they will pay for.
- Acknowledging the economic strategy to provide targeted support to entrepreneurs is complimentary to quality of life and placemaking strategies.

Examples of services and tools the City and its economic development partners can offer local businesses and entrepreneurs include databases to develop marketing lists, geographic information systems (GIS) mapping, business-to-business contacts, demographic and industry trends, site selection assistance, customer profiling and other competitive intelligence. Additionally, it can nurture connections to trade associations, think tanks, and other similar companies.

ECONOMIC DEVELOPMENT RESOURCES

There is an assortment of programs, toolkits, and other resources that are available to help local units of government and businesses achieve economic prosperity. Many local, state and federal agencies offer targeted programs to assist with specific problems or issues. Assistance from these programs are often in the form of grants or loans to either the unit of government or the business owners themselves. Following is a sampling of some of the resources that the City of Algonac and business owners within the city may look toward

to assist with economic development or business retention and attraction.

Economic Development Alliance (EDA) of St. Clair County

The Economic Development Alliance (EDA) of St. Clair County is a private, non-profit organization focused on attracting new business to St. Clair County and providing retention & expansion support to our existing industry. The EDA's mission is to accelerate economic growth in our region and support the core values of the *St. Clair County Economic Strategic Plan (EDSP)*, which are People, Place and Prosperity.

The EDA offers a full range of economic development services and provides prospective new companies full service support, free of charge, throughout their site selection and real estate development process. The EDA also provides, free of charge, a variety of business retention services and counseling to its existing St. Clair County members and manufacturers.

The EDA operates as a satellite office for the Small Business & Development Technology Center providing area entrepreneurs small business support and assistance. For more information on services, please review their site and contact them with any questions or need for additional help.

At present, the City of Algonac is not a member of the EDA. If it is financially feasible in the future, the city should consider joining the EDA to take advantage of the economic development services it can provide. This is especially beneficial if the city does not have an employee on staff that can carry out many of the services the EDA can provide, which include:

- Economic Gardening
- Community Development
- Entrepreneurial and Incubation support
- Grant Management Services
- Financial and Incentive Packaging
- Business Retention and Expansion programs
- Export Assistance

- Business Attraction
- Site Location Assistance
- Regional Marketing
- Training and Education

Michigan Economic Development Corporation (MEDC)

Founded in 1999, the Michigan Economic Development Corporation is a public-private partnership serving as the state's marketing arm and lead agency for business, talent and jobs, tourism, film and digital incentives, arts and cultural grants, and overall economic growth. MEDC offers a number of business assistance services and capital programs for business attraction and acceleration, economic gardening, entrepreneurship, strategic partnerships, talent enhancement and urban and community development. MEDC also developed and manages the state's popular Pure Michigan brand.

MEDC's mission is to strengthen communities by ensuring access to economic development services and programs that cultivate sustainable project that will build a strong foundation for the future of Michigan.

MEDC features an online Community Development Guide that includes an inventory of current community and economic development tools available within Michigan. The guide can be found at www.michiganbusiness.org/community/development-assistance/ and features details about the following programs:

- Brownfield Redevelopment
- Business Improvement Districts/Principal Shopping Districts
- Commercial Redevelopment Act (PA 255)
- Commercial Rehabilitation Act (PA 210)
- Community Development Block Grant (CDBG) Initiatives
- Community Development Block Grant (CDBG) Business Development Initiatives
- Conditional Land Use Transfer (PA 425)
- Core Communities (does not include Algonac)
- Corridor Improvement Authority (PA 280)
- Downtown Development Authority (PA 197)
- Local Development Financing Act (PA 281)

- Michigan Community Revitalization Program (PA 395)
- MiPlace Toolkit
- Neighborhood Enterprise Zone (PA 147)
- Obsolete Property Rehabilitation Act (PA 146)
- Personal Property Tax Relief in Distressed Communities (PA 328)
- Redevelopment Liquor Licenses (PA 501)
- Redevelopment Ready Communities

These programs are updated or change from time to time, so this list is not meant to be exhaustive. The City of Algonac may not be eligible for some of the programs listed.

MiPlace

The MiPlace initiative is a statewide program intended to keep Michigan at the forefront of the national placemaking movement. The MiPlace program was established through a partnership of a number of economic development organizations, such as the Michigan State Housing Development Authority (MSHDA), Community and Economic Development Association of Michigan (CEDAM), the Michigan Municipal League, the Michigan Association of Planning, MDOT, MDNR, MEDC and other partners.

MiPlace.org is an online gathering place to highlight placemaking in Michigan. MiPlace aims to significantly improve the quality of key places in Michigan communities and to elevate placemaking as the new way of thinking across the state.

The MiPlace Toolkit includes a directory of tools and programs that communities and stakeholders can utilize to further their placemaking goals, as well as examples of how other communities have used those programs.

Leaders in Algonac should become well-versed in placemaking and the MiPlace.org resource. Throughout the year, many of the partners involved in MiPlace offer free training workshops on placemaking that City officials may be interested in attending.

The state's MiPlace.org website provides communities and individuals with a plethora of resources for placemaking, downtown development and community planning.

Michigan State Housing Development Authority (MSHDA)

The Michigan State Housing Development Authority's Community Development Division helps local units of government and nonprofit organizations implement local initiatives to improve affordable housing stock and enhance the quality of life in communities. In many cases, MSHDA assistance comes in the form of grants or loans through the Community Development Block Grant (CDBG) program.

Such programs include residential blight removal funding, rental rehabilitation funding, homeowner rehabilitation assistance, rental development assistance, and homebuyer assistance.

The St. Clair County Metropolitan Planning Commission has operated a homeowner assistance program which provides loans to homeowners to make needed repairs to their homes for over twenty years. Many past projects have been located in the City of Algonac. The city should work with the MPC to coordinate additional

neighborhood improvements through CDBG programs that can help contribute to the city's overall economic prosperity.

St. Clair County Brownfield Redevelopment Authority

Earlier decades of industry and manufacturing have left some properties in Michigan environmentally degraded, contaminated with heavy metals, organic and inorganic chemicals, petroleum constituents, and containing dilapidated buildings and debris. Brownfield sites are abandoned, idle, or under-used industrial and commercial properties, often in urban areas, where expansion or redevelopment is hindered or complicated by real or perceived environmental conditions. Brownfield problems are not limited to large cities with long histories of heavy industry and large-scale manufacturing activity.

Small towns and villages in Michigan also have properties suspected of contamination, or old buildings which have become eyesores in need of demolition. Revitalization of brownfield sites is critically important to Michigan. Brownfield sites present challenges to potential developers, whether contamination is discovered or suspected. Michigan legislation encourages solutions to historical contamination while protecting human health and natural resources.

Reusing our brownfield sites makes sense economically and environmentally. Natural areas and green spaces are less likely to succumb to urban sprawl and development when properties are available with existing infrastructure, ready to meet other business needs. Downtown areas and neighborhoods can be revitalized by cleaning up and revitalizing brownfield properties.

Michigan has developed several incentives for redevelopment, including cost-effective cleanup options, causation-based liability, liability protection for new owners, and grants and loans available to local units of government. Innovative use of available federal, state, and local resources can be incorporated into redevelopment incentives to support expansion and to encourage new businesses to locate in Michigan.

The St. Clair County Brownfield Redevelopment Authority was the recipient of a \$1 million Brownfield Assessment Grant through the United States Environmental Protection Agency. The Authority's coalition partners are the St. Clair Land Bank Authority, the Cities of Port Huron and Marysville, and Port Huron Township. However, these funds can be used in any community in St. Clair County.

Community-wide hazardous substances grant funds will be used to conduct up to 35 Phase I and 22 Phase II environmental site assessments. Petroleum grant funds will be used to conduct up to 20 Phase I and 14 Phase II environmental site assessments. Funds from both grants also will be used to develop an inventory of brownfields, prepare cleanup plans, and conduct community outreach activities. If the City of Algonac has properties that it would ultimately like to see cleaned up, it should coordinate with the Brownfield Redevelopment Authority to see how it might benefit from the grant program.

KEY TRENDS AND FINDINGS

- In terms of the southern part of St. Clair County, Algonac's median household income was lower than neighboring communities. Clay and Cottrellville townships both had median household incomes roughly \$15,000 higher than Algonac.
- Algonac was the only community in the southern part of the county to see a slight decrease in median household income between 2000 and 2011.
- The per capita income in Algonac was \$20,323 in 2011, which was 9.4% lower than in 2000 and \$3,637 less than the per capita income for all of St. Clair County.
- In the southern part of the county, Algonac had the highest percentage (15.7%) of residents aged 65 or older below the poverty level and more than double the percentage of the entire County.
- In 2011, both Algonac (17.6%) and St. Clair County (15.5%) were laggards in the number of residents aged 25 or older having at least a bachelor's degree compared to the state of Michigan (25.3%).

- The level of educational attainment in Algonac and countywide must increase in order to attract knowledge-based companies to the area.
- While the city has a fairly diverse employment base, almost a quarter of residents worked in retail trade, which typically has lower wages than management/professional positions or knowledge-based sectors.
- Having a higher number of residents working in jobs that pay lower wages helps to explain why the city has not seen the growth in median household income or per capita income that other communities in the southern part of St. Clair County have experienced.
- Only 3% of employed residents in Algonac were self-employed in 2011, which indicates a lack of entrepreneurial activity within the city.
- An analysis of the State Equalized Value (SEV) in the years 2008, 2010, and 2012 of real property in Algonac shows that residential land values have seen sharp declines.
- Algonac is fortunate to have a rich history and unique character as a waterfront community. The task for city leadership is to create new connections to that history and uniqueness.
- As the city works to achieve its vision, goals and objectives outlined in Chapter 3, it also needs to focus on how its land use policies, transportation improvements, recreational amenities and other governing decisions will impact placemaking efforts in the city.
- As long as it is financially feasible, the city should continue to participate in the “Discover the Blue” campaign.
- City leadership should actively participate in local and regional “Trail Towns” planning efforts to ensure that Algonac can optimize the benefits that could come from connecting trails and recreation to economic development.
- There is currently a national trend of people looking to live in downtown settings. The city should strive to introduce high quality, market-rate housing in and near the CBD.
- The city should look at potential funding programs through the Michigan State Housing Development Authority (MSHDA)

that may help introduce additional housing opportunities in or around the CBD.

- The primary retail trade area for Downtown Algonac pulls from Cottrellville, Clay and Ira townships.
- In 2012, the population of primary trade area for Algonac’s central business district was 14,670 - a decrease of 1,592 or 9.8% from 2000. ESRI projects that the primary trade area will see a slight decline (-2%) in population by 2017.
- The city should work with a professional landscape architect to design a downtown landscaping plan that will address landscaping of both public and private properties.
- The city should focus on enhancing the streetscape amenities in the downtown area.
- To make downtown as pedestrian-oriented as possible, the city should consolidate curb cuts along M-29 whenever possible and limit the number of curb cuts allowed in the future.
- Leaders in Algonac should become well-versed in the concept of placemaking and the “MiPlace.org” resource offered by the state of Michigan.
- The city should work with partners to coordinate additional neighborhood improvements through Community Development Block Grant (CDBG) programs that can help contribute to the city’s overall economic prosperity.