

13. The Michigan Job Development Authority

The Michigan Job Development Authority (MJDA) through the Michigan Department of Commerce offers an alternative for industrial revenue bond financing in the state. The MJDA offers direct loans and loan participations as a means of financing industrial construction.

MJDA may loan funds directly, guarantee loans made by other financial institutions, issue IRBs and participate in other special financial programs.

Local Funding

1. Downtown Development Authorities

Central cities of all sizes can take advantage of the Downtown Development Authorities (Act 197, P.S. of 1975) to spur their economic development. The goal is to furnish a favorable environment for businesses and residents in downtown areas.

The Downtown Development Authority can finance the restoration or development of a deteriorating central business district through bond issues, tax levies and the use of tax increment financing. The authority can even help with back-up financing for historic projects. The present valuation of the Central Business District in Houghton is 5,493,550.

The three ways the authorities finance development projects are:

- (a) Revenue bond issues. A municipality under certain limited circumstances may pledge full faith and credit to back the bond.
- (b) Tax increment financing. Additional tax revenues from private investment in designated downtown districts may be diverted into a bond financing fund for related public improvements.
- (c) A DDA could request the City to borrow money and issue notes, in anticipation of collected taxes.

Cities with populations under one million may levy up to two mills as an ad valorem property tax on real property in the District. Income raised through these taxes must be used for the day-to-day operations of the authority.

The authority plans and provides financing for rehabilitation and new development projects aimed at solving specific downtown problems. It can raise operating revenues through public and private contributions or through the properties it may control.

2. Industrial Development Revenue Bonds

The proceeds of municipally-issued Industrial Revenue Bonds (IRBs) may finance the total cost of starting up or expanding a business in Michigan.

The bonds may finance up to 100 percent of the cost of industrial land, buildings, machinery and equipment, air and water pollution control equipment, solid waste disposal facilities and tourist, resort and other commercial facilities.

Since the interest on such bonds is exempt from federal and state income tax, they can be marketed at a rate lower than comparably rated corporate bonds. This means lower capital costs which in turn are reflected in the annual rental payments of the industrial or commercial concern. Bonds may take up to 40 years to mature.

3. Economic Development Corporations Act

This act permits a county, city, village, or township to establish a public Economic Development Corporation (EDC) which helps business or industry acquire land, buildings and equipment on advantageous terms. Houghton has had an EDC for several years.

From the proceeds of tax-exempt revenue bonds, an EDC may acquire, maintain and develop the land, building, machinery, furnishings and equipment necessary to complete a designated project. The EDC may enter into leases, lease-purchase agreements or installment sales contracts with any person, firm or corporation for the use or sale of the project.

4. Revenue Sharing

This program is actually a federal program under which the local units of government get a certain amount of money which can be used, depending on the local units discretion.

5. General Obligation Bonds

Improvements that benefit the entire community are usually financed by General Obligation Bonds. The sale of such bonds requires a vote of the electors with a minimum of 60% of the votes cast approving the sale. At no time can the city bond be more than 10% of its state equalized valuation. The present valuation of the City of Houghton is \$29,420,755.

6. Revenue Bonds

Capital improvements that benefit only those who subscribe to it are usually financed by the sale of revenue bonds. In the case of the City of Houghton, several sewer and water projects have been financed by revenue bonds. To make such bonding successful, revenues from the subscribers should be great enough to provide an excess of 50 percent over the principal and interest payments.

7. Special Assessment Bonds

These bonds are used for a specific district where the improvements will only benefit the property owners of that district.

8. Tax Increment Bonds

Municipal bonds payable from the incremental property taxes collected from a specific area or piece of property, based on the normal tax millage rate as applied to the portion of the assessed valuation on said area or property above a preceding base year, representing effectively the developmental improvements constructed thereon after the base year.

9. Building Authority Bonds

These bonds are used to finance certain projects where the improvements can generate revenues which can be earmarked to retire the bond related debt.

10. Voted Millage

Capital improvement funding through voted millage has been very common in the past, but under the existing trend towards increased fiscal austerity, such funding option is not very popular. The existing City millage rate in Houghton is 22 mills.

To increase millage in the City, the proposal must be put on a ballot for voter approval.

11. Utilization of general obligations bonds, general funds, and city loans may be the least desirable method of financing projects, but nevertheless, they may provide adequate funds to complete the financial package to construct a development.

Citizen Participation

It is extremely important that the citizens of the City of Houghton understand the planning issues confronting the City, and the advantages to be derived through implementation of the Waterfront Development Plan. The Plan is intended to be a vital document and therefore, should be reviewed and updated according to a regular schedule. The Planning Commission is the City Agency best equipped to conduct this review. The initial review period should be one year, and a review report should be presented to the City Council.

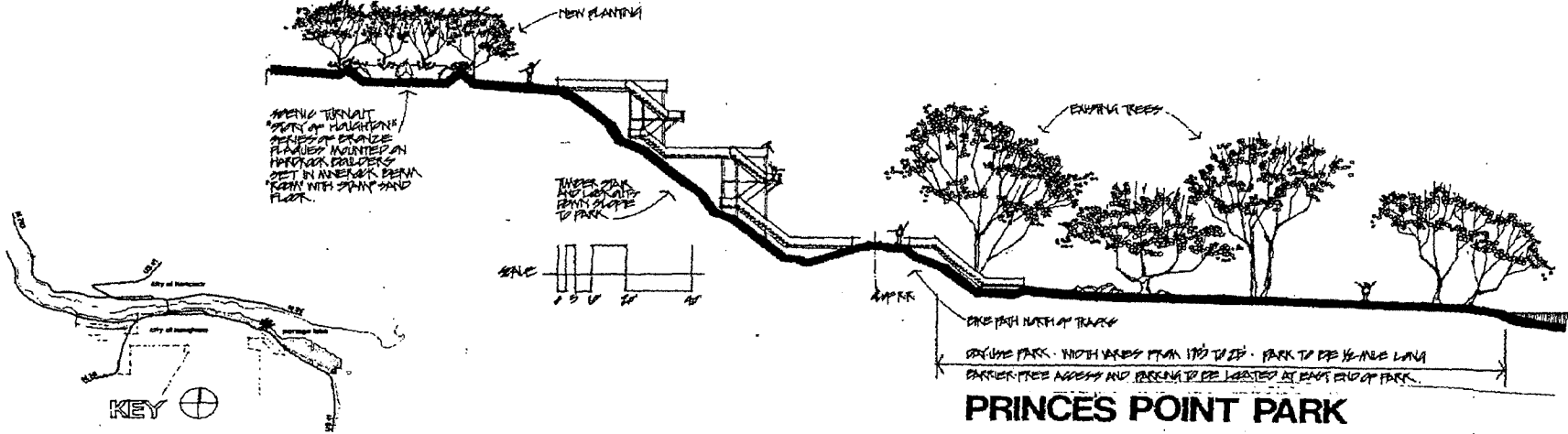


CONCLUSION

Believing that the best plan for future waterfront development must address the needs of all the people, every attempt has been made to maximize public participation in its formulation. The local planning team has been available for public and private comment during the preparation of the Plan and continuous liaison has been maintained with both the Planning Commission and the City Administration.

The Plan represents a combination of public and private projects that require an aggressive municipal government acting in the best interest of all the people. It intends to achieve maximum public utilization of the four mile waterfront within the important realm of reasonable accord with private interests. The City of Houghton Waterfront Development Plan, through the year 2000.

Adopted: October, 1982

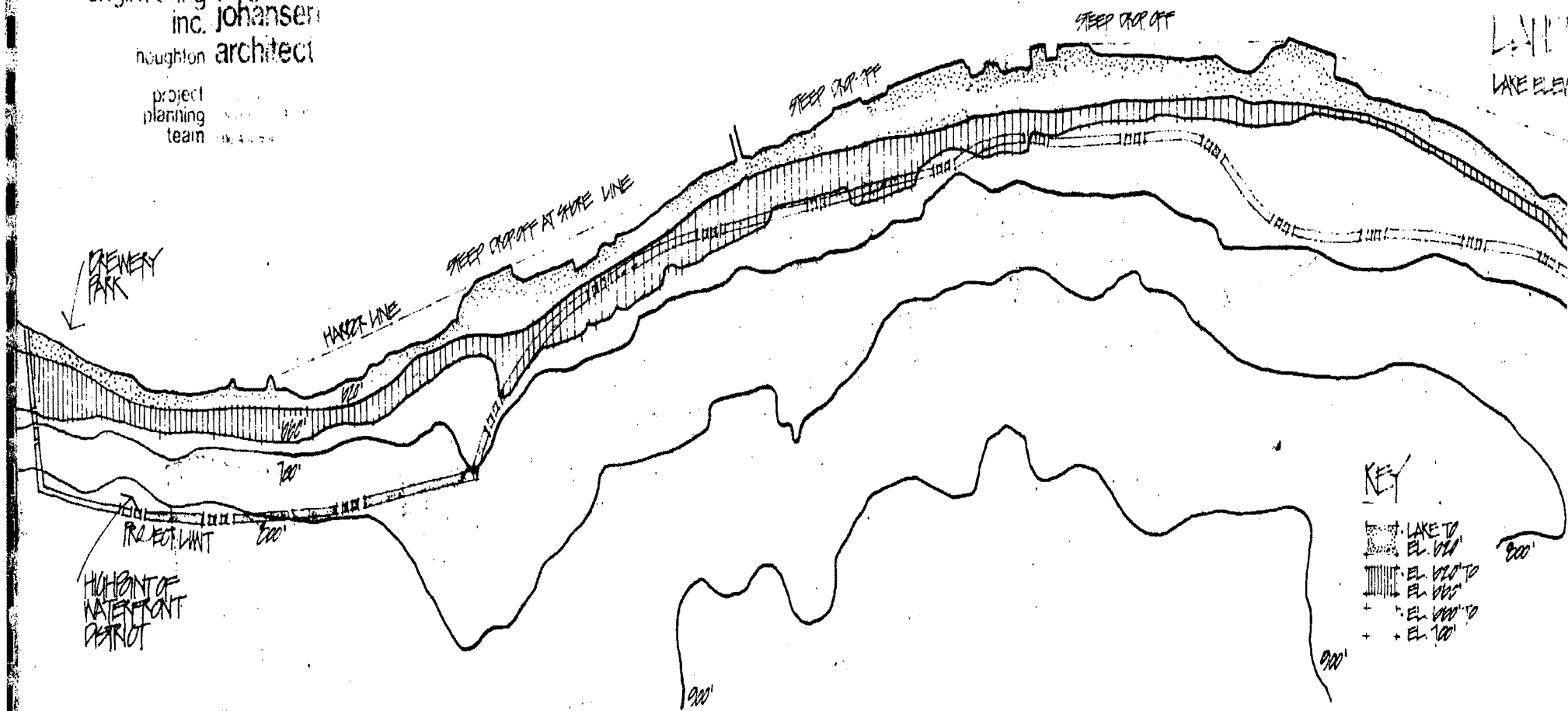


APPENDIX

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u.p. john
 engineering roger
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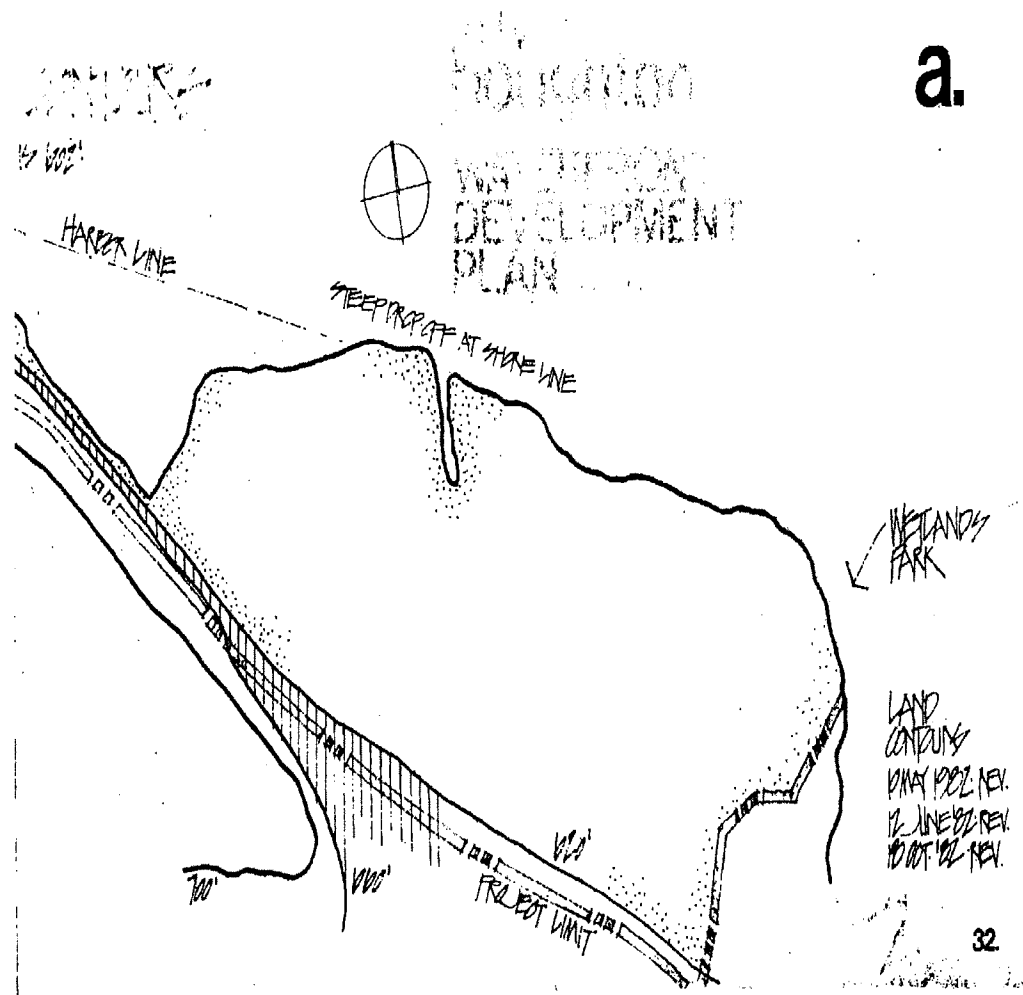
project
 planning
 team



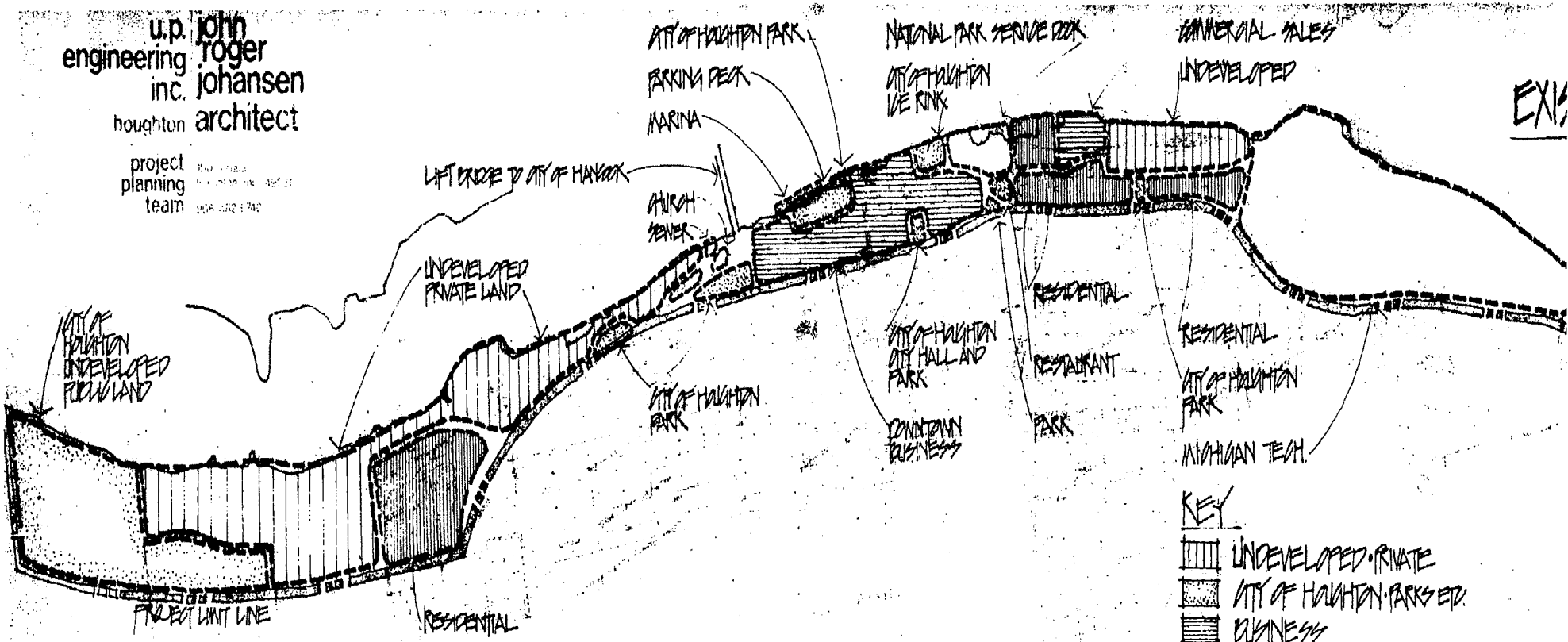
KEY

[Dotted pattern]	LAKE TO
[Vertical hatching]	EL. 600'
[Horizontal hatching]	EL. 600 TO
[Vertical hatching]	EL. 600'
+	EL. 600 TO
+	EL. 700'

a.



u.p. john
 engineering roger
 inc. johansen
 houghton architect
 project
 planning team



- KEY**
- [Vertical lines] UNDEVELOPED PRIVATE
 - [Stippled] CITY OF HUGHTON PARKS ED.
 - [Horizontal lines] BUSINESS
 - [Vertical lines] RESIDENTIAL
 - [White box] STATE AND FEDERAL
 - [Cross-hatched] INDUSTRIAL

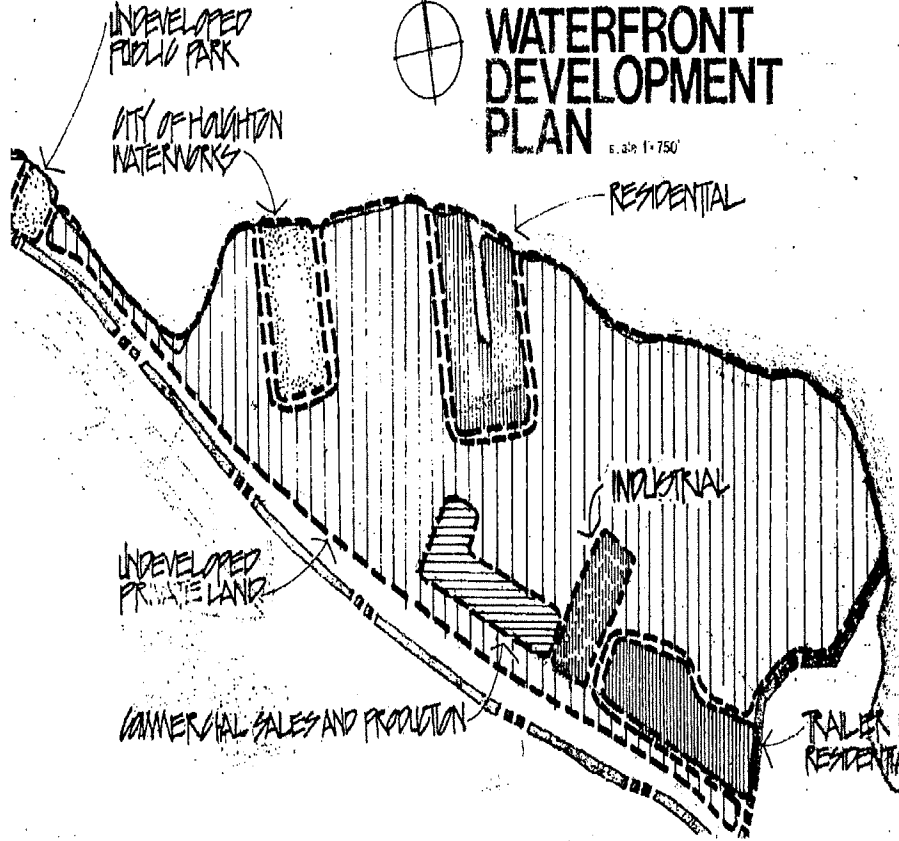
TINA LAND USE

city of
houghton

b.



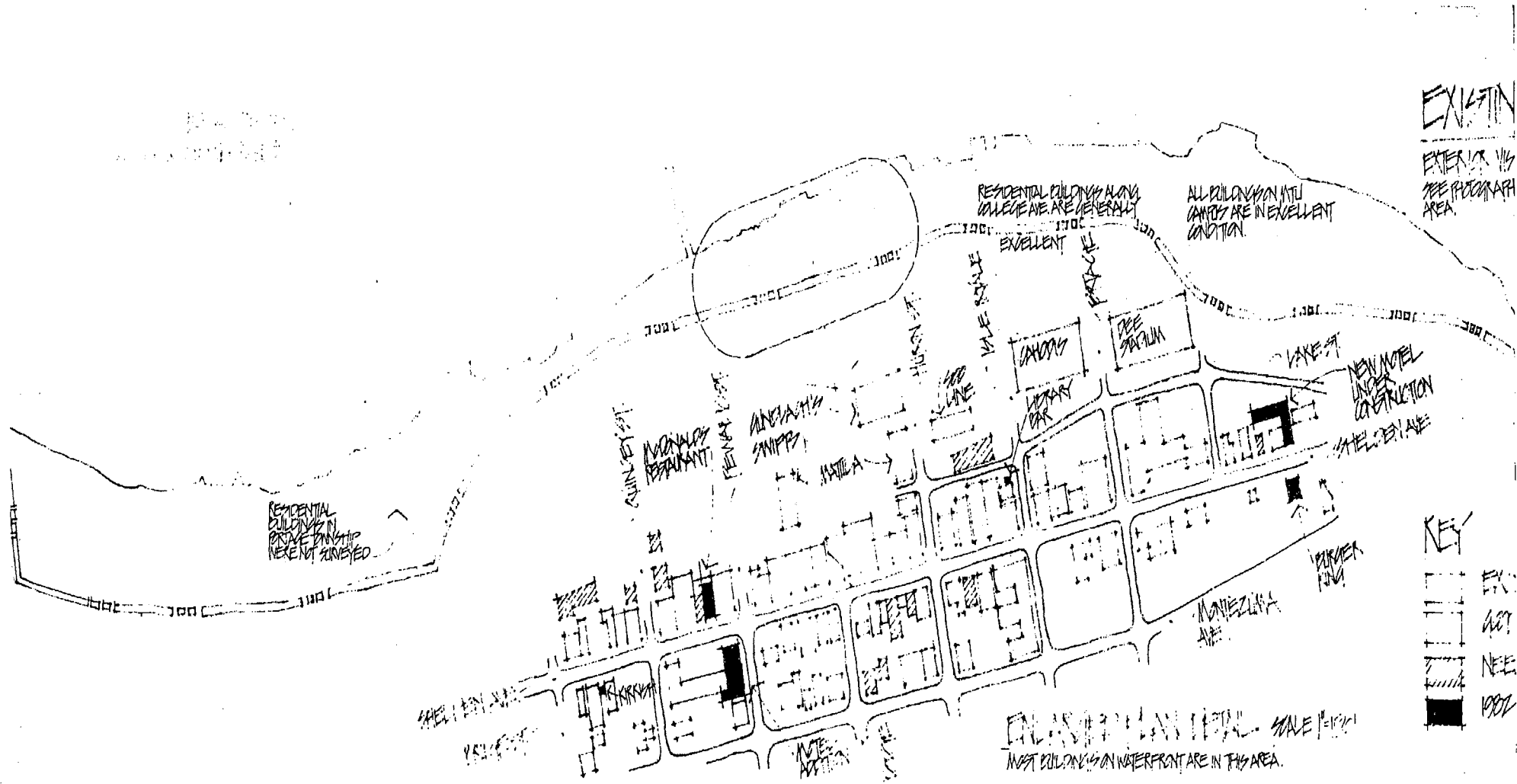
WATERFRONT
DEVELOPMENT
PLAN
S. 200 1" = 750'



EXISTING
LAND
USE
10 MAY '82 REV.
12 JUN '82 REV.
15 OCT '82 REV.

33.





A STRUCTURES

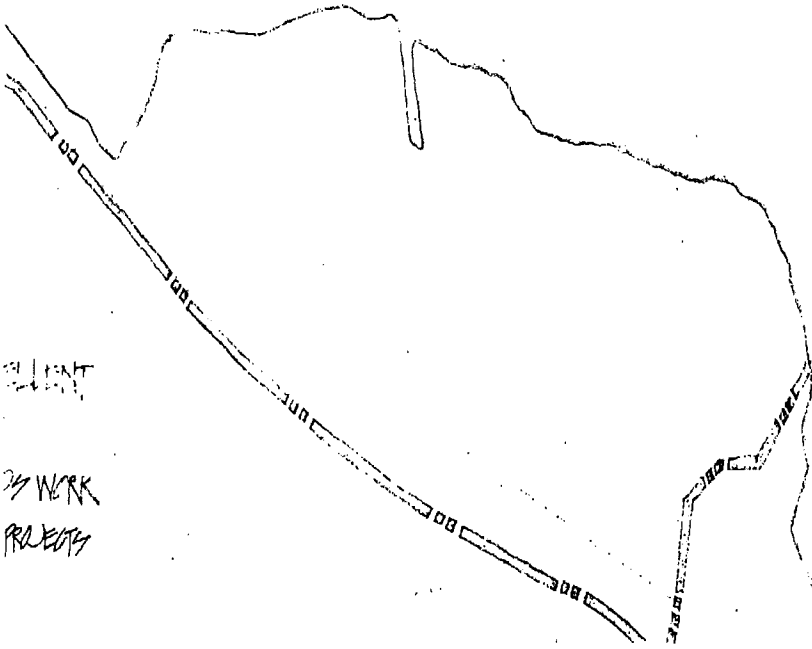
LEGAL CONDITION - SEE KEY BELOW
TO LOCATE BUILDINGS IN WATERFRONT



city of
houghton

WATERFRONT DEVELOPMENT PLAN

C.



EXISTING

WORK
PROJECTS

EXISTING
STRUCTURES
10 MAY '82 REV.
12 JUNE '82 REV.
10 OCT '82 REV.
34.



u.p. john
 engineering roger
 inc. johansen
 architects

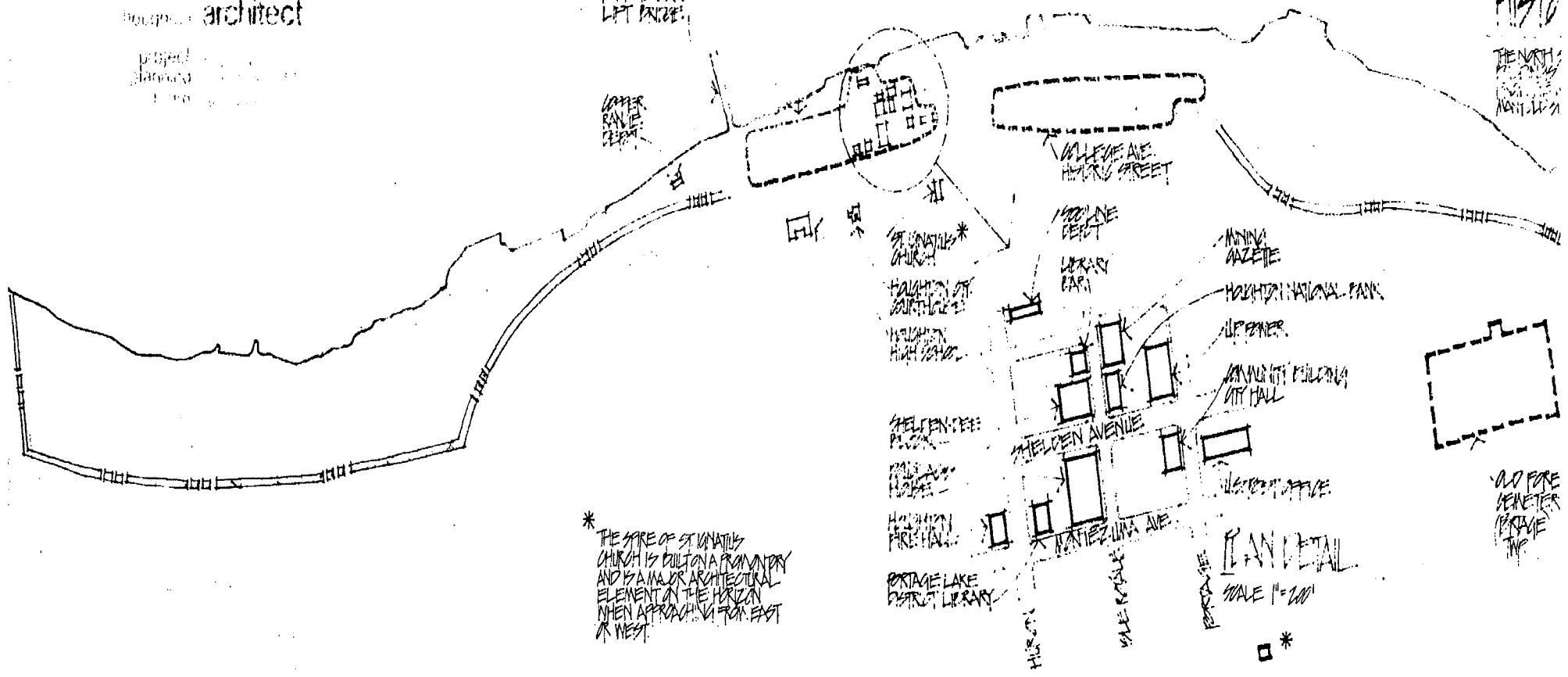
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 planning
 1960

PRIME LAKE
 LIFT BRIDGE

THE FENWICK
 HIGHWAY STREET

SEE "VEHICULAR TRAFFIC" MAP
 FOR NOTE RE "HISTORIC STREETS"

HISTO
 THE NORTH
 MOUNTAIN



ST. ANASTAS
 CHURCH

CHAPEL OF
 SOUTHVIEW

HIGHWAY
 HIGH SCHOOL

SHELLEN
 PARK

HIGHWAY
 PARK

HIGHWAY
 FIRE HALL

PORTAGE LAKE
 DISTRICT LIBRARY

VALLEY AVE.
 HIGHWAY STREET

1000 AVE
 REST

LIBRARY
 BAR

SHELLEN AVENUE

WATER LINA AVE.

MINING
 AZEITE

HIGHWAY NATIONAL PARK

UPPERS

COMMUNITY BUILDING
 CITY HALL

WATER OFFICE

PLAN DETAIL

SCALE 1" = 100'

* THE SPIRE OF ST. ANASTAS
 CHURCH IS BUILT ON A PROMONTORY
 AND IS A MAJOR ARCHITECTURAL
 ELEMENT ON THE HORIZON
 WHEN APPROACHING FROM EAST
 OR WEST

OLD FORT
 PENETER
 BRIDGE
 W.P.

RIG SITES

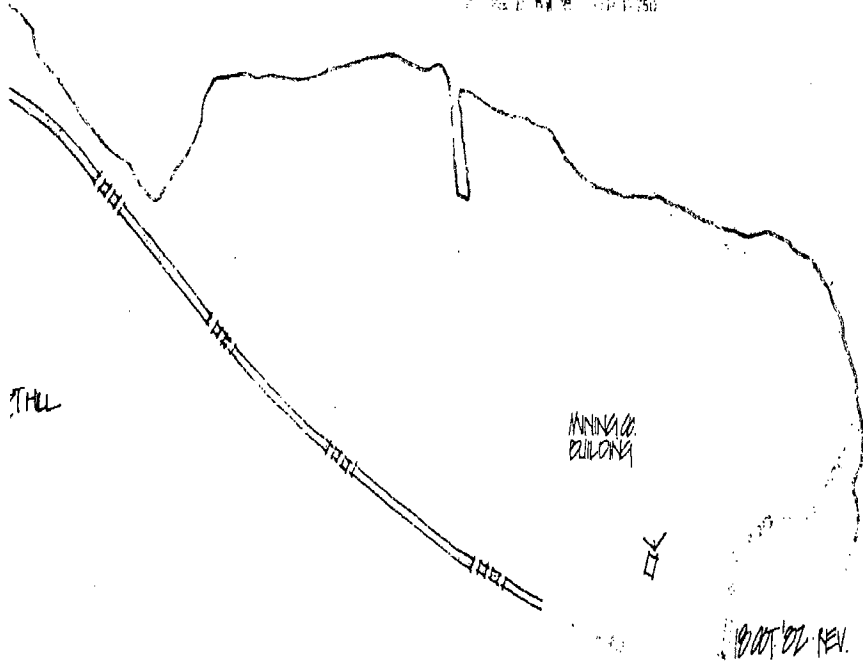
THE OF MANY BUILDINGS
ARE ESSENTIALLY UNOCCUPIED
IN THE COURSE OF YEARS AGO.
NO WORK IS REQUIRED

City of Houghton



WATERFRONT DEVELOPMENT PLAN

d.

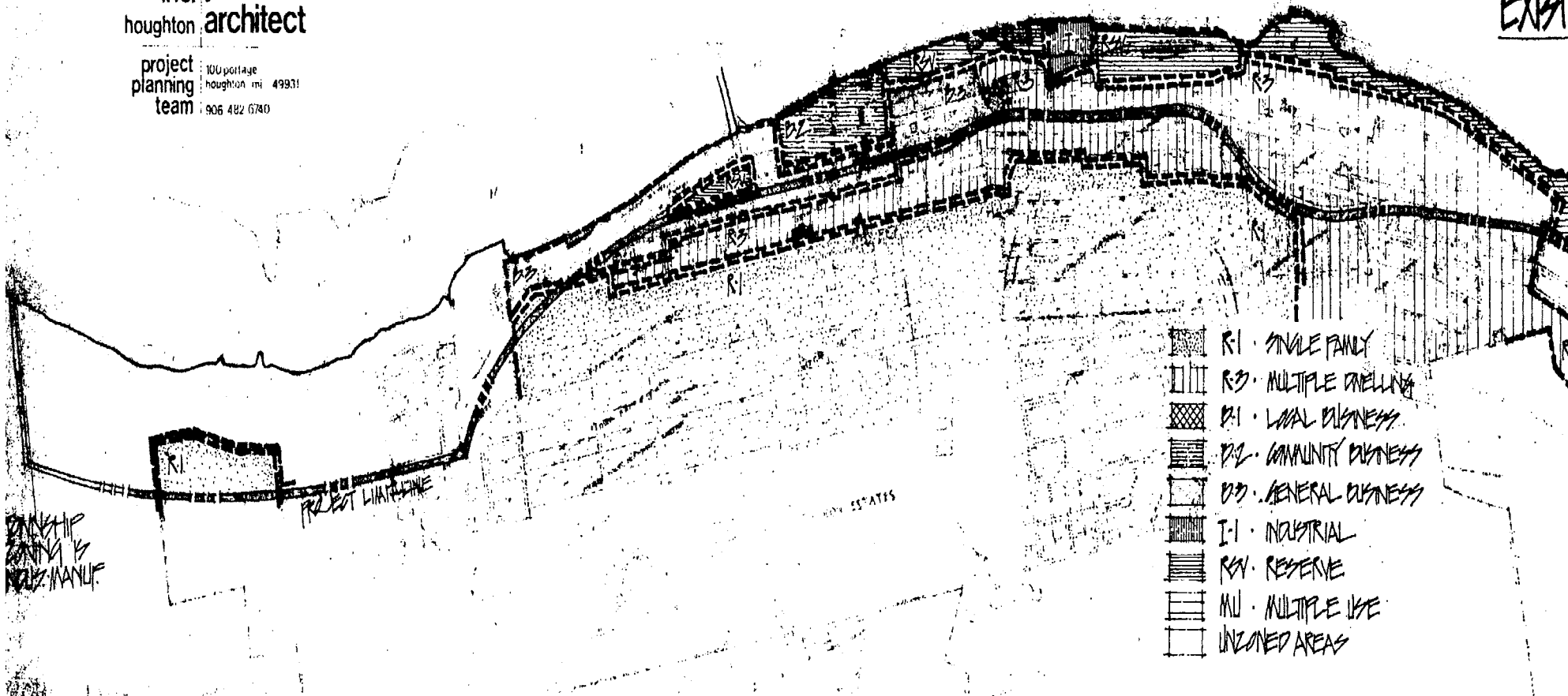


HISTORIC
SITES 35.
MAY '92 REV.
& JUNE '92 REV.

u.p. | john
engineering | roger
inc. | johansen
houghton | architect

project
planning
team | 100 portage
houghton mi 49931
906 482 6780

EXIST



- R-1 SINGLE FAMILY
- R-3 MULTIPLE DWELLING
- B-1 LOCAL BUSINESS
- B-2 COMMUNITY BUSINESS
- B-3 GENERAL BUSINESS
- I-1 INDUSTRIAL
- R-V RESERVE
- M-U MULTIPLE USE
- UNZONED AREAS

NA ZONING

city of
houghton

e.



WATERFRONT
DEVELOPMENT
PLAN

scale 1" = 750'

SEE REVISED ZONING
RECOMMENDATIONS FOR
LAKE RONALD SANDS

REV. MU

PROJECT LIMIT LINE

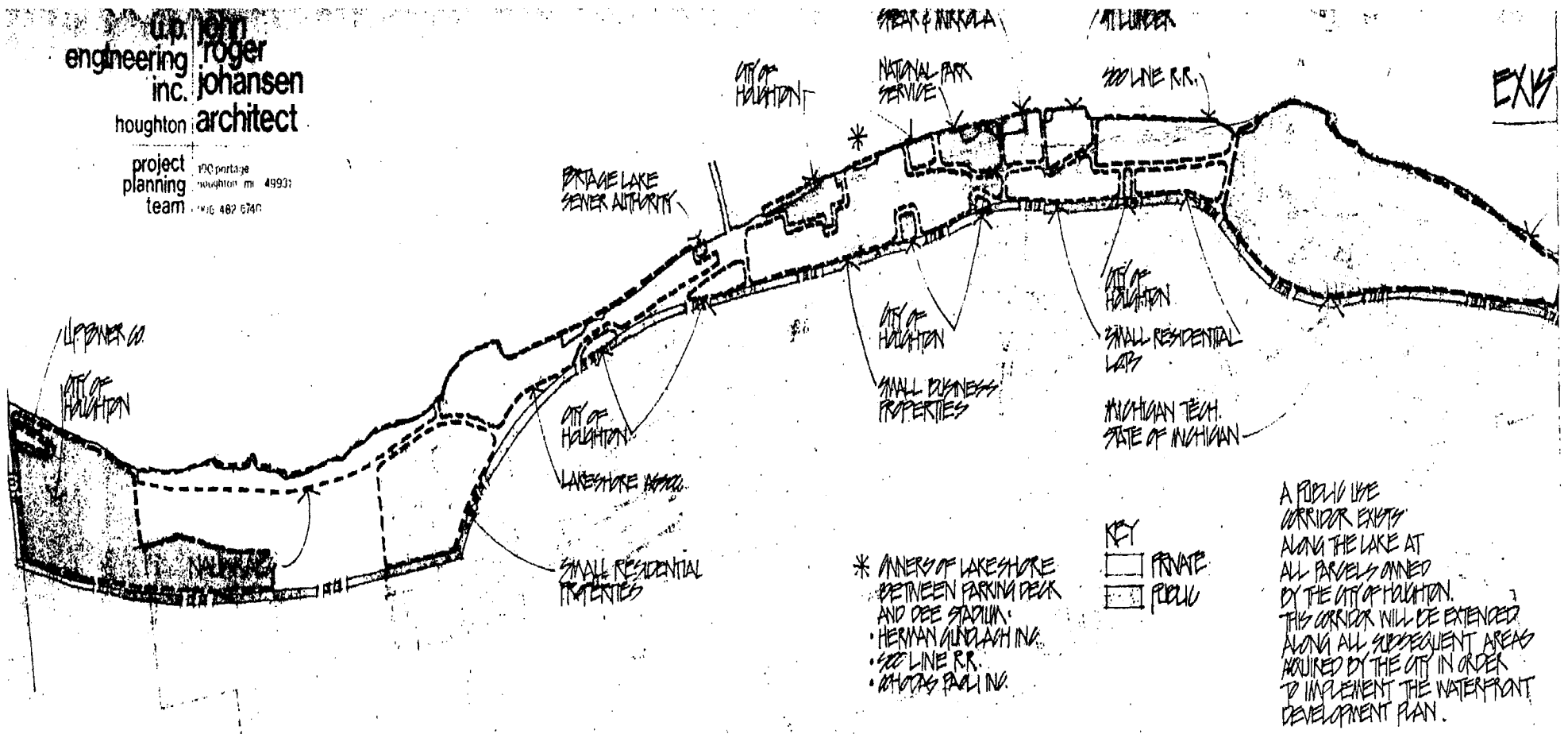
EXISTING
ZONING 36.
MAY 1982 REV.
JULY 1982 REV.
AUGUST 1982 REV.



C.P. Houghton
 engineering inc.
 houghton

R. Roger Johansen
 architect

project planning team
 190 Portage
 Houghton MI 49931
 516 482 6740

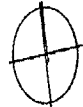


EXIST

EXISTING OWNERSHIP

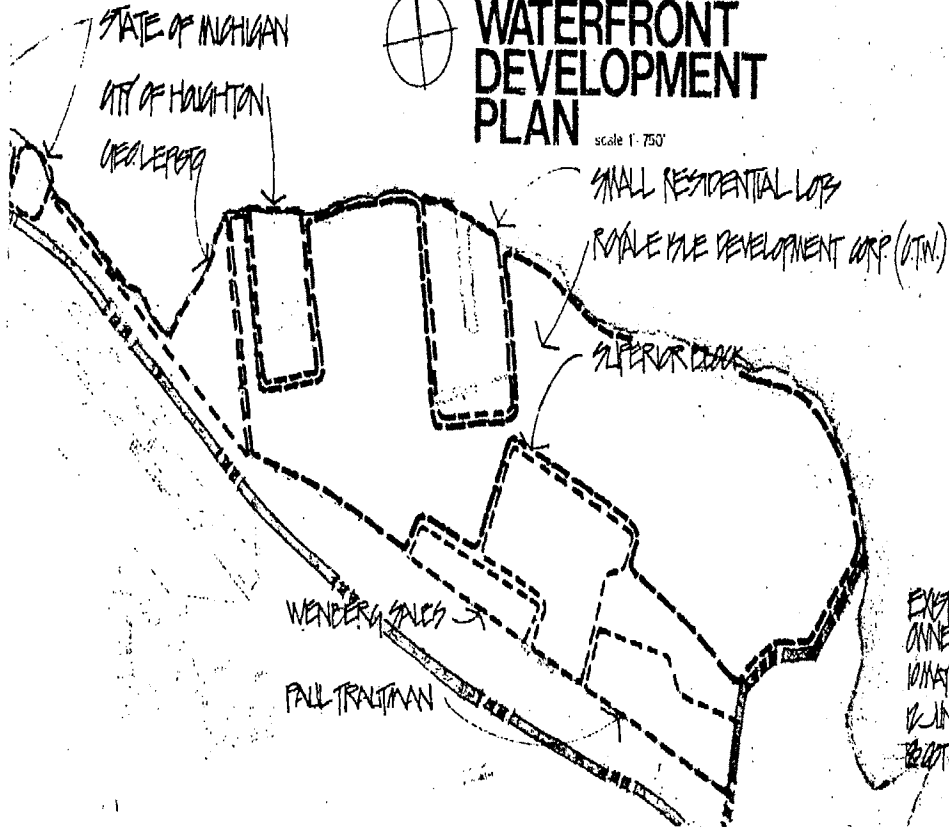
city of
houghton

f.



WATERFRONT
DEVELOPMENT
PLAN

scale 1" = 750'



EXISTING
OWNERSHIP
WINTER REY
WINEY REY
BOUTY REY

u.p. john
 engineering roger
 inc. johansen
 houghton architect
 project 100pp stage
 planning houghton m. 43551
 team 906 412 0400

FUTURE
 LAKE STREET EXTENSION UNDER BRIDGE
 WILL DRAW PEOPLE TO EDGE
 OF LAKE.

NATIONAL PARK SERVICE
 PASSENGER COCK-PAVIER III
 SEA PLANE

FOR RELIEF OF
 TRAFFIC PRESSURE ON HYDRA STREET
 FUTURE ONE WAY WEST. ALSO DRAWING
 PEOPLE IN CLOSEST PROXIMITY TO WATER.

VEHICULAR
 LIFE DRIVE ON
 LAKE VIEW.

BRIDGE TO
 HANCOCK

CONNECT TO NEW
 ROADBED

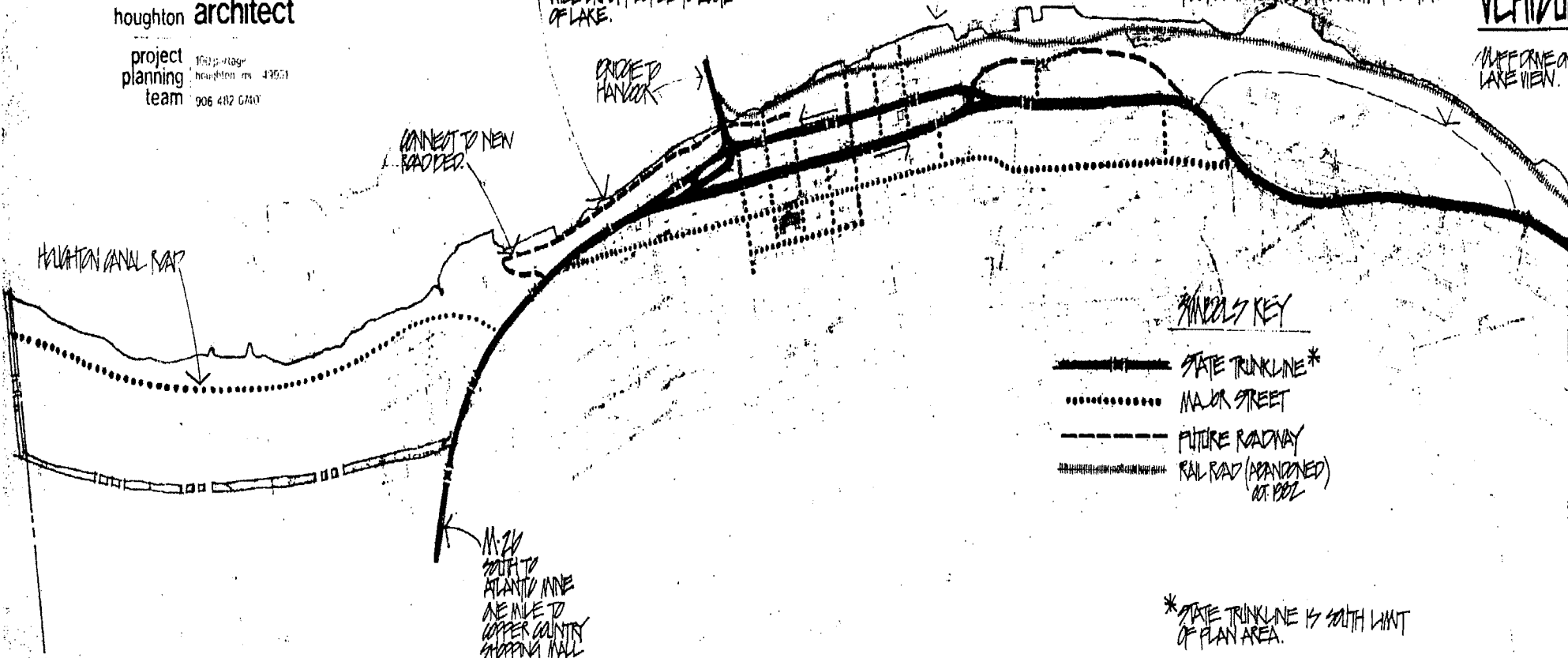
HUGHTON CANAL RAP

M-26
 SOUTH TO
 ATLANTIC AVE
 ONE MILE TO
 UPPER COUNTRY
 SHOPPING MALL

SYMBOLS KEY

- STATE TRUNKLINE*
- MAJOR STREET
- - - - - FUTURE ROADWAY
- RAIL ROAD (ABANDONED)
 AT 1902

* STATE TRUNKLINE IS SOUTH LIMIT
 OF PLAN AREA.



VEHICULAR TRAFFIC

1 CAMPUS PROVIDES

city of
houghton

g.



WATERFRONT
DEVELOPMENT
PLAN

scale 1" = 750'

EXISTING ROAD ACCESS
TO AND FROM PORT CANAL
AND IS TOO STEEP

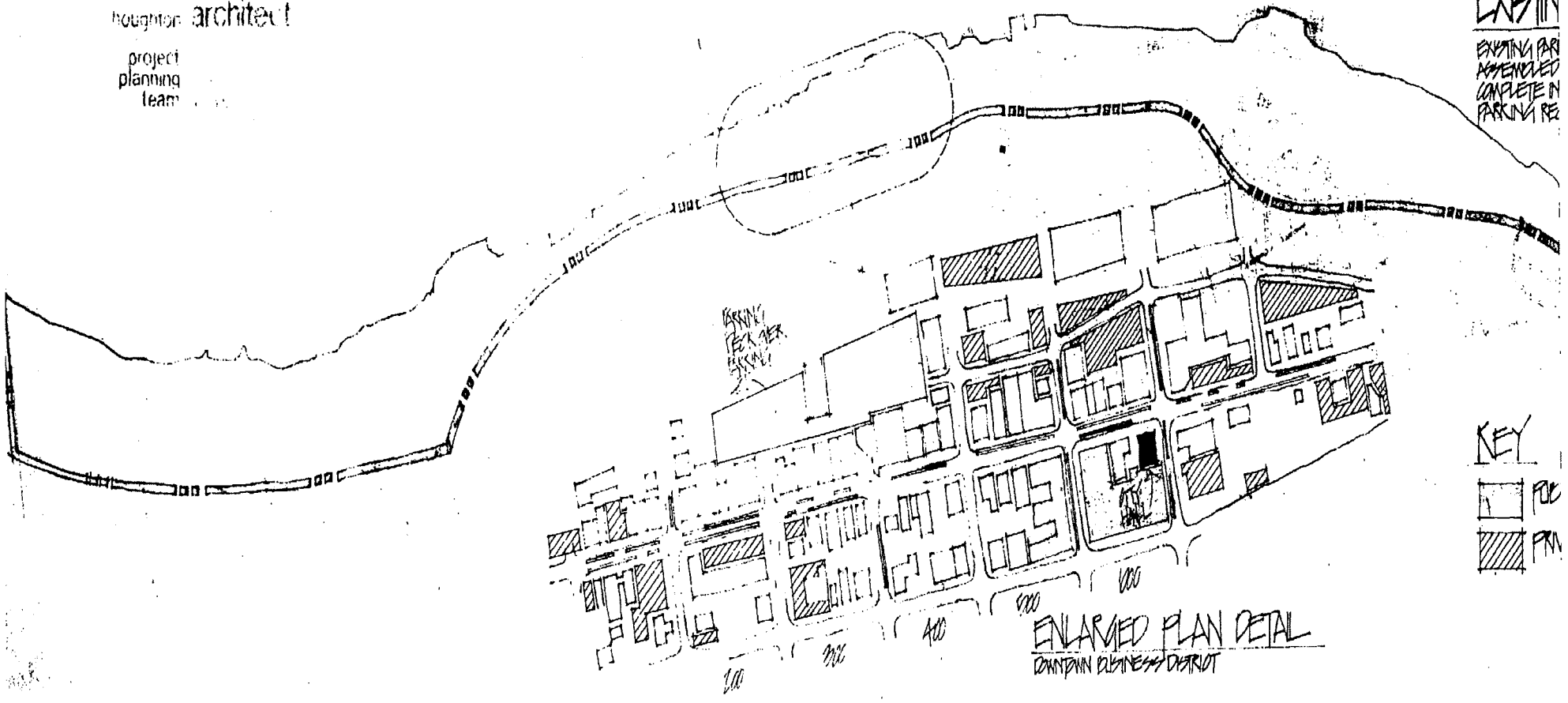
FORMER TEMPORARY RAMPED
EXPOSE

EXISTING
SPUR

US 41
SOUTH TO
CHARWELL

VEHICULAR
TRAFFIC
10 MAY '02 REV.
12 JUNE '02 REV.
19 OCT '02 REV.

u.p. john
engineering roger
inc. johansen
boughton architect
project
planning
team



EXISTING
EXISTING PARKING
APPENDED
COMPLETE IN
PARKING RE

KEY
FOOTPRINT
PARKING

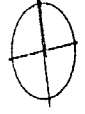
ENLARGED PLAN DETAIL
DOWNTOWN BUSINESS DISTRICT

city of
houghton

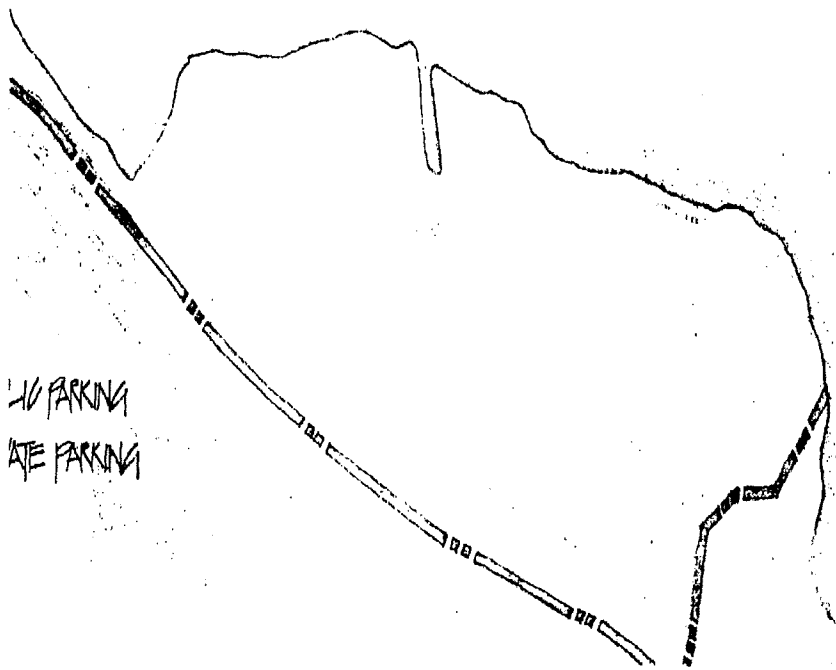
h.

NO PARKING

NO DATA SHOULD BE
AS THE BASIS FOR A MORE
VEGETATION TO DETERMINE
REQUIREMENTS FOR THE CDD.



WATERFRONT
DEVELOPMENT
PLAN
(461 75)



NO PARKING

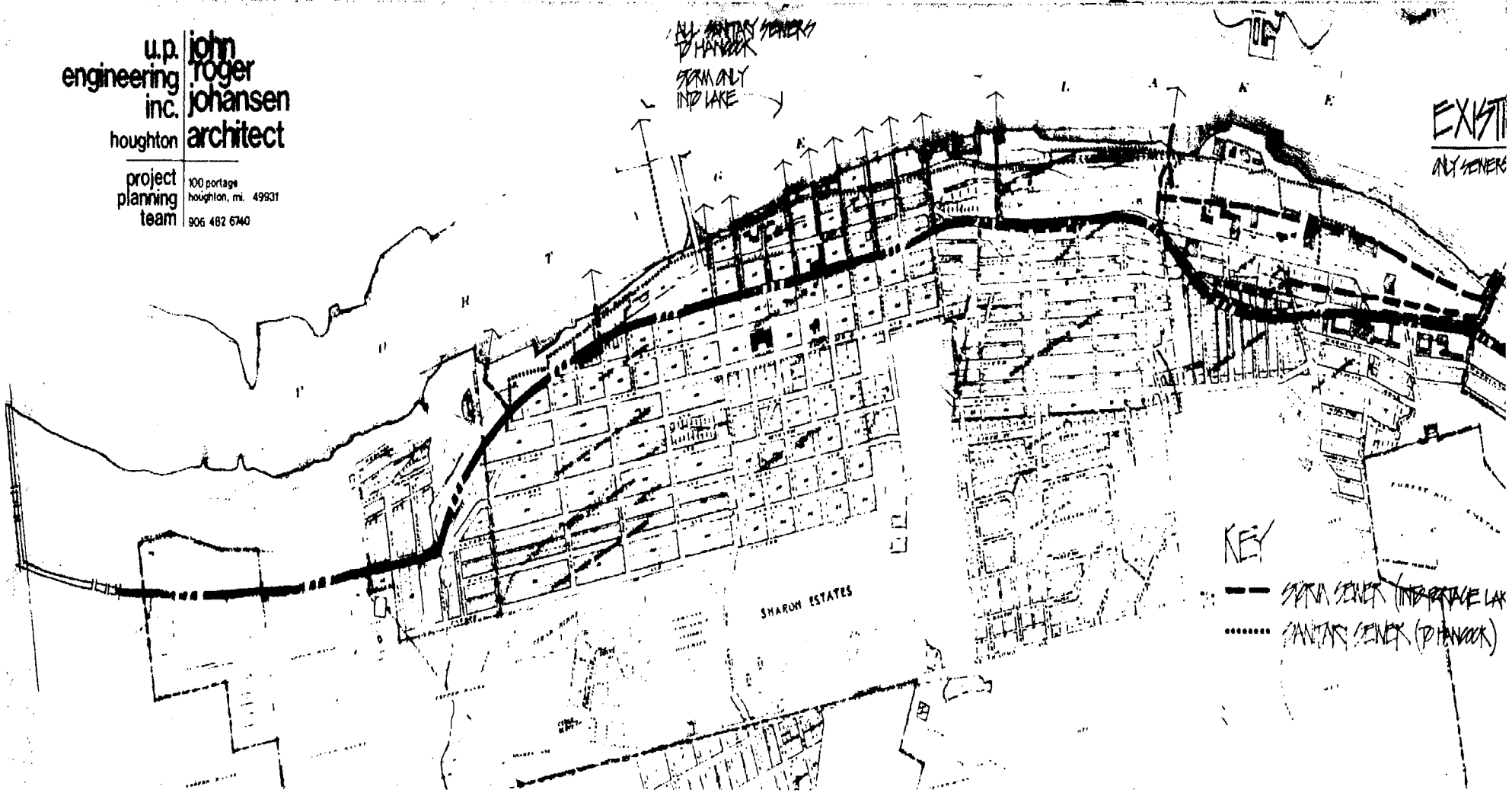
ATE PARKING

EXISTING
PARKING
LINE OF REV.
LINE OF REV.
LINE OF REV.



u.p. john
engineering roger
inc. johansen
houghton architect

project 100 portage
planning houghton, mi. 49931
team 806 482 6740



SEWERS

"IN PLAN AREA ARE INDICATED"

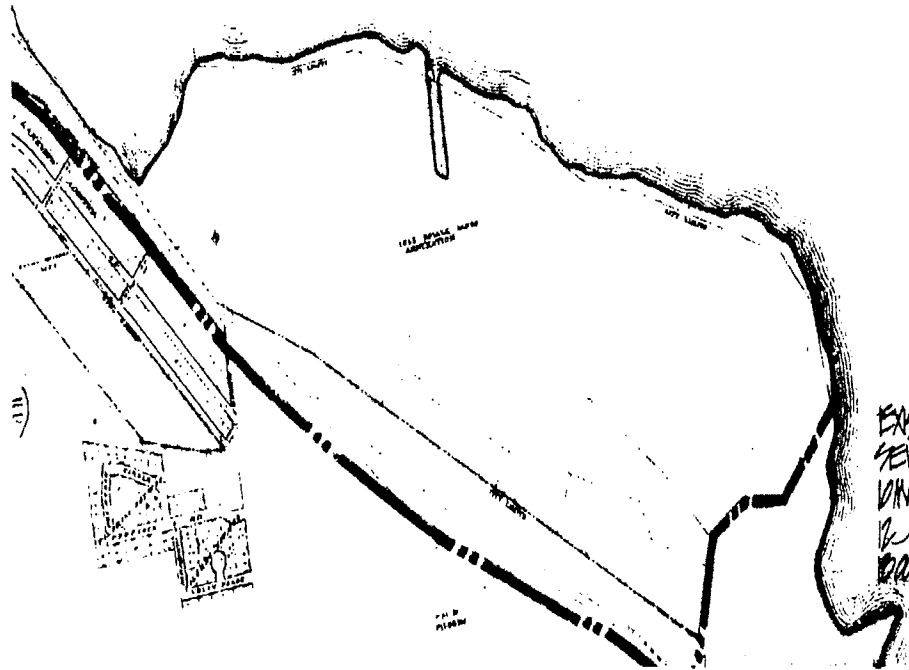
city of
houghton

i.



**WATERFRONT
DEVELOPMENT
PLAN**

scale 1" = 750'



EXISTING
SEWERS
1/14/82 REV.
12/11/82 REV.
12/01/82 REV.

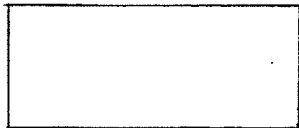
40.

The City of Houghton Zoning Ordinance should be amended to include the following provisions:

Section 1508.2

Applicants for a Signage Permit shall submit sufficient documentation to verify compliance with this ordinance and the City of Houghton Building Code. Documentation shall be sealed by a registered Architect. Such documentation shall address the aesthetic relevance of the proposed signage and its structural stability. Documentation shall also indicate height, size, color, illumination and location. Permit fee to be as determined by the Houghton City Council.

Top numbers are Sherwin Williams colors.
 Bottom numbers are True Value numbers where indicated.



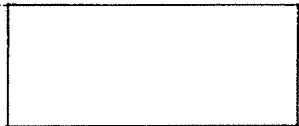
Classical White/94408
 Ivory/7225



Gold Vein/BM-75-5
 Colony Gold/7241



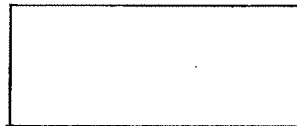
Copper Lode/BM-74-14



Autumn Sumac/BM-71-21
 Deep Copper/7742



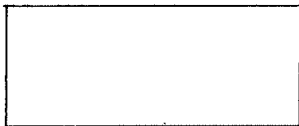
Arroyo/BM-72-20
 Golden Brown/7206



Buffalo Brown/BM-72-21



Mocha Java/BM-72-22
 Quaker Brown/HPX-16



Charred Oak/BM-72-24
 Bedford Brown/HPX-3

WATERFRONT DEVELOPMENT PLAN

city of
houghton
 michigan

u.p. john
 engineering roger
 and johansen
 architectural associates architect
 project planning team
 100 Parkview
 Houghton, Michigan 49931
 504-682-8760

HOUGHTON'S HISTORICAL COLOR PALETTE

The colors shown are drawn from Heritage Colors: Authentic Exterior colors for American Buildings, 1820-1920, a publication of the Sherwin-Williams Company. These colors have been authenticated by Dr. Roger Moss, and documented in his book, Century of Color: Exterior Decoration for American Buildings, 1820-1920. Although the eight colors here are especially recommended, all the "Heritage Colors" are appropriate to the Historic District. A limited number of copies of the complete Sherwin Williams publication are available in the Houghton City Hall.

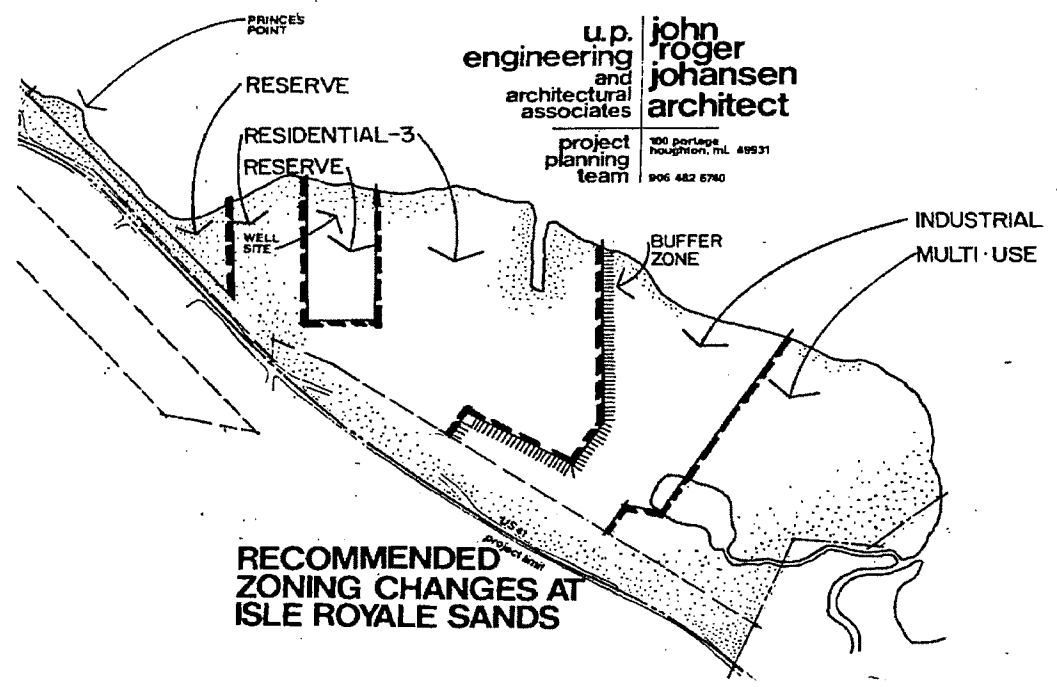
WATERFRONT DEVELOPMENT PLAN

city of
houghton

michigan

u.p. john
engineering roger
and johansen
architectural architect
associates

project 100 Portage
planning Houghton, MI 49931
team 906 482 6760



REFERENCES

1. Improving Your Waterfront: A Practical Guide U.S. Department of Commerce, National Oceanic and Atmospheric Administration, 1980.
2. Hancock-Houghton Region - Future Land Use Development Plan for the City of Hancock and the City of Houghton; Vilican-Leman and Associates, Inc., 1972.
3. Two Harbors Waterfront Economic Development Program; Two Harbors, Minnesota, Architectural Resources, Inc., 1978.
4. Facilities Plan for the Mackinac Island planning Area; Mackinac County, Michigan, Capitol Consultants, Inc. 1981.
5. City of Houghton Zoning Ordinance
6. Downtown Calumet Historic District Plan; Calumet, Michigan, John R. Johansen, Architect, 1981.
7. An Analysis of the Use of Rental Accomodations For Overnight Visitors and Participants in Activities of Michigan Technological University; Administrative Services MTU, 1982.

AN ORDINANCE ESTABLISHING A WATERFRONT DEVELOPMENT DISTRICT

A. INTENT

To enhance and protect the physical appearance of the waterfront and encourage implementation of the waterfront development plan.

To require advisory review of new projects within the district for compliance with the plan.

B. AREA

All area within the City of Houghton that is north of U.S. 41 and all area within the City of Houghton that is within 1000 feet of Portage Lake and north of M-26. This area designation shall apply to all areas of future annexation.

C. ALLOWABLE USES

All uses encouraged by the waterfront development plan and allowed by the City of Houghton zoning ordinances.

E. ADVISORY REVIEW

The City of Houghton Planning Commission shall conduct advisory reviews of projects compliance with the plan at their regular or special scheduled meetings and shall report their comments to the City Council.

The Planning Commission shall also conduct an annual review of the status of the waterfront development plan and submit a written report to the City Council.

PROJECTS

	PROJECT DESCRIPTION	PAVE NUMBER	YEAR BEGAN	YEAR COMPLETE	PUBLIC WORK	PRIVATE WORK	COST ESTIMATE COMPLETED
1.	BREWERY PARK	3, 20, 22	1989	1990	YES	NO	50,000
2.	SELL RESIDENTIAL PROPERTY	25, 23	1989	1987	YES	NO	-
3.	BIKE PATH AT BREWERY PARK	3, 17, 22	1989	1989	YES	NO	12,000
4.	ANNEX WEST END TO CITY PROPERTY, ZONE R-3	3, 20, 22	1989	1989	YES	NO	-
5.	ESTABLISH PUBLIC FISHING SITES	14, 22, 23	1987	1989	YES	NO	50,000
6.	BUILD COMMERCIAL OFFICE AT RR ROUNDHOUSE	22	1988	1988	NO	YES	200,000
7.	BUILD TROLLEY TO RR ROUNDHOUSE	17, 22, 23	1988	1988	YES	NO	180,000
8.	COMPLETE CONSTRUCTION AT VERNANIZE PARK	20, 22	1987	1989	YES	NO	20,000
9.	HOTEL/CONVENTION CENTER AT COTTEN RANGIE DEPOT	4, 6, 10, 12	1989	1984	NO	YES	2,200,000
10.	EXTEND LAKE STREET UNDER BRIDGE	17, 19, 22	1983	1984	NO	YES	710,000
11.	RELOCATE PAINTING COMPANY	17, 19, 22	1983	1984	NO	YES	300,000
12.	BUILD RAMP OVER QUINCY STREET	19, 22	1980	1980	YES	NO	140,000
13.	BUILD MARINA AT END OF QUINCY STREET	12, 19, 22	1987	1984	YES	NO	200,000
14.	PINGER PIERS AT MARINA		1984	1984	YES	NO	100,000
15.	LAUNCH FACILITY AT MARINA		1984	1984	YES	NO	30,000
16.	REPAIR OVERSIDE MOTING AT DEE STADIUM	21, 23	1984	1985	YES	NO	80,000
17.	COLOR SCHEME FOR DOCKS OF BUILDINGS	17, 22, AS	1982	1983	NO	YES	-
18.	COLOR SCHEME FOR FRONTS OF BUILDINGS	17, 22, AS	1982	1984	NO	YES	-
19.	SIGNAGE SYSTEM/ORDINANCE FOR DISTRICT SIGNAGE	21, 22, 41-44	1982	1983	NO	YES	-
20.		12, 18, 22	1985	2000	YES	YES	280,000
	A. 200 DUCK OVER SHELDEN TO DEER						140,000
	B. 300 DUCK OVER SHELDEN TO RIVIERA TAKE						80,000
	C. 400 DUCK OVER SHELDEN TO PARKING						50,000
	D. 300 DUCK OVER MONTEZUMA TO RIVIERA TAKE						40,000
	E. 400 DUCK TO 500 DUCK OVER HURON						40,000
	F. 500 DUCK TO 600 DUCK OVER PLE ROUCE						40,000
21.	WORKS	18, 22	1982	1984	YES	YES	30,000
	A. REAR OF 300 DUCK		1984	1984			30,000
	B. THRU 400 DUCK		1987	1987			60,000
	C. FRONT OF 500 DUCK		1987	1987			60,000
22.	HISTORIC SHIPPING	20, 22	1985	1990	YES	YES	80,000
23.	HISTORIC MARINA	20, 22	1985	1990	YES	YES	70,000
24.	HISTORIC RAILROAD	20, 22	1985	1990	YES	YES	150,000
25.	DOWNTOWN PARKING	18, 19, 23	1982	1982	YES	NO	20,000
26.	BRIDGE AT MATILA OFFICE	18, 20	1983	1984	YES	NO	120,000
27.	500 DEPOT	18, 19, 23	1983	1984	YES	NO	30,000
28.	VISITOR'S CENTER AT 500 DEPOT	18, 17, 23	1980	1980	YES	NO	50,000
29.	VISITOR'S CENTER AT NATIONAL PARK HEADQUARTERS	20, 23	1987	1984	YES	NO	80,000
30.	DAY USE AREA AT PARK HEADQUARTERS	20, 23	1988	1984	YES	NO	30,000

PROJECTS

	PROJECT DESCRIPTION	PAGE NUMBER	YEAR BEGIN	YEAR COMPLETE	LOCAL WORK	PRIVATE WORK	COST ESTIMATE COMPLETED
32.	DUMP TRAILER FROM 500 DEPT TO MTU	16, 17, 23	1980	1987	YES		* 150,000
33.	COLLEGE AVE SIDEWALK RECONSTRUCTION	19, 23	1982	1982	YES		1,250,000
34.	COLLEGE AVE - WEST END	19, 23	1985	1987	YES	22	300,000
35.	COMMERCIAL USE OF EXISTING 41 LINDER CULV.	21, 23			NO	YES	
36.	R-D ZONING AT EXISTING 220 LINE YARD	19, 20, 23			YES		
37.	SHORELINE REPAIR		1983	1984	YES		400,000
38.	SKYWAY OVER US-41	23	1980				100,000
39.	SKYWAY OVER CLIFF DRIVE - INCL. ELEV. & STAIR	17, 23					222,000
40.	MTU PHYSICAL PLANT EXPANSION	21, 23					MTU
41.	DAY-USE PARK AT PRINCE'S POINT	24, 25, 30	1984	1986	YES	22	70,000
42.	"STORY OF HOUGHTON" INTERPRETIVE CENTER	19, 20, 23, 30	1982	1984	YES	22	20,000
43.	STAIR TO PRINCE'S POINT PARK	22, 23, 30	1985	1986			12,000
44.	IMPROVED KLE ROYALE SANDS ENTRY ROADS	23			YES	22	95,000
45.	NEW ROAD TO DAY USE PARK	20, 23	1984	1985	YES	22	15,000
46.	NEW ROAD TO INDUSTRIAL PARK	20, 23	1985	1986	YES	22	20,000
47.	NEW ROAD TO PLEASANT TERRACE	23	1986		YES		20,000
48.	DAY USE AREA AT EXISTING WELL SITE	20, 23, 30	1984	1985	YES	22	12,000
49.	ISLE ROYALE SANDS REZONING	20, 21, 23, 24, 40	1982	1983	YES	22	12,000
50.	WETLANDS PARK	20, 23	1987	1988	YES		10,000
51.	PEDESTRIAN ACCESS ACROSS PEEPSOCK CREEK	20, 23	1987	1987	YES		20,000
52.	DIKE PATH TO SUNSHINE BEACH	16, 17, 23	1985	1986	YES		75,000
53.	LANDSCAPING MASTER PLAN	22, 23					10,000

TOTAL