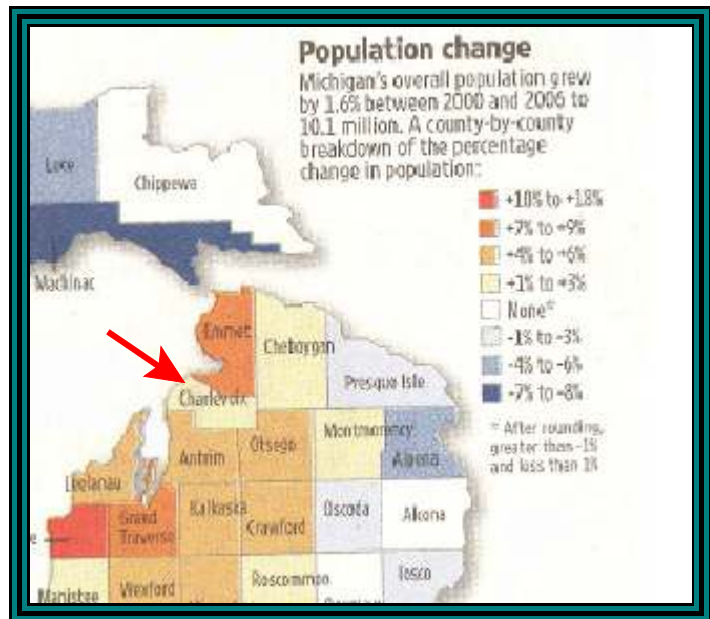


Narrative Description of Area:

Charlevoix County is located in the northwestern corner of Michigan's lower peninsula on the shores of Lake Michigan. It is one of the fastest growing counties in the state according to 2000 US Census data which indicate that its population increased 21.5% between 1990 and 2000, compared to the statewide increase of 6.9% during the same period. As the graphic below indicates, the county's population has continued to increase since the year 2000, but at a somewhat slower rate. Its age demographics are fairly consistent with the statewide averages, with a slightly higher percentage of citizens 65 years old and over (14.9%) than what is found statewide (12.3%). Per capita income also falls slightly below the statewide average (9%), while its median household money income is over 11% below the state average. The economy in Charlevoix County is driven by its recreational appeal and the seasonal influx of tourists and non-resident property owners.



Charlevoix County is adequately served by a state and county highway system. US 131 moves in a generally north-south direction through the eastern half of the county, while US 31 travels along the westerly Lake Michigan side and into the city of Charlevoix, the county seat. C-48 threads its way east-west from one side of the county to the other, connecting with the communities of East Jordan and Boyne Falls. Air travel is available regionally in Pellston, Sault Ste. Marie, Alpena and Cherry Capital Airport in Traverse City. Regional health care is provided in Petoskey, Cheboygan, Alpena and Houghton Lake.

Charlevoix County is a well-known tourist destination, famous for its Lake Michigan shoreline and the presence of Lake Charlevoix, Walloon Lake and Beaver Island. Cottage communities of year round and seasonal homeowners define the area lakes. Lake Charlevoix boasts some of the highest-end primary and seasonal lakefront homes in the state, particularly those nearest the city of Charlevoix and the yacht harbor there. Charlevoix also provides ferry and air service to Beaver Island, known as "America's Emerald Isle." Beaver Island is a 54 square mile island 32 miles west of the mainland and was the site of the first settlement in the county back in 1847. It is home to a small year round population which swells significantly during the spring, summer and fall with the arrival of seasonal homeowners and tourists. The county's many fine restaurants, resorts and public lands provide a wide assortment of amenities to residents and visitors to the area including skiing,