

Torch Lake Township Planning Commission (PC)

Regular Meeting Agenda
Monday, May 18, 2026
7:00 PM

Community Services Building, Torch Lake Township, Michigan

Please turn off cell phones.

Public Hearing/Public Comment Rules:

Fill out comment card at the back of the room if you wish to speak. Turn into the secretary.

Each member of the public will be given 3 minutes to address the Planning Commission.

Comments should be directed at the Chair.

Please no clapping or cheering.

1. Call to Order
2. Pledge of Allegiance
3. Consideration of Agenda
4. Conflict of Interest
5. Approval of Meeting Minutes from April 20, 2026
6. Public Comment on Agenda Items
7. Correspondence
8. Unfinished Business
9. New Business
 - a. **Continued:** SPR 2026-01 Charles Loughrey at 3910 US 31 S, 313-004-00 & 313-004-10 for a restaurant, hotel, and live/work units
 - b. Master Plan Review
 - i. Future Land Use Map
 - ii. Implementation

10. On-Going Reports

1. Zoning Administrator's Report
2. PC Representative to ZBA Report
3. TLT Board Representative on PC Report

11. Public Comment

12. Concerns of Commission

- A. Chair
- B. Members
- C. Consultant

13. Adjournment

Torch Lake Township Planning Commission (PC)

Regular Meeting Agenda

Wednesday, April 20, 2026

7:00 PM

Community Services Building, Torch Lake Township, Michigan

DRAFT MINUTES

Present: Clarke, Walker, Carleton, Petersen, Graves

Absent: none

Others: S. Kopriva

Audience: 8

Recording Secretary: M. Merchant

1. Call to Order-7:00 PM
2. Pledge of Allegiance-recited
3. Consideration of Agenda-approved by consent
4. Conflict of Interest-none
5. Approval of Meeting Minutes from February 11, 2026-One change. Graves/Petersen 5-0
6. Public Comment:
 - Citizen makes comments on the works of the master plan: Thinks township should remove “light industry” from the plan, not allow mobile home parks, be cautious of renewable energy, allow more substantial erosion control in the shoreline protection strip.
7. Correspondence-public comment letter in opposition to the proposed development of the Loughrey property at 3910 US 31 S, Kewadin MI 49648.
8. Unfinished Business-continuation of work on the Master Plan
9. New Business-
 - a. **Continued:** SPR 2026-01 Charles Loughrey at 3910 US 31 S, 313-004-00 & 313-004-10 for a restaurant, hotel, and live/work units
Loughrey returns to PC with some review comments back from agencies. Health Department has not yet given review of the plan, Fire Department had no issues, but MDOT wants to remove a curb cut so FD will have to review again. Loughrey would like to break the project into phases, focusing first on the 3 hotel units and the restaurant that are part of the existing building. He would like to be open by June 1. Kopriva states that the site plan could begin with the initial part of the

plan and could be amended to add the live/work units. However, there is no guarantee that the next phase of his plan will be approved. The PC cannot approve the current site plan because it includes the whole project, parts of which are not ready for approval. It will have to be reworked to reflect the phases of the project.

- b. Master Plan Review
 - i. Future Land Use-Board discusses future land use map, options and views. Discussion centers heavily on agriculture district and preserving the rural character of the township. Sara will put together some text to better define the zones for the next meeting. Board discusses some possible action items.
 - ii. Implementation-Sara will bring an updated map with the districts to next meeting. The board will start to configure a draft over the next few meetings. An open house to get public input will be scheduled for August or September.

10. On-Going Reports

- 1. Zoning Administrator's Report-Permitting has been slow but is starting to pick up.
- 2. PC Representative to ZBA Report-Meeting on 4/1/26, request for variance to build into the wetland setback which was approved. Meeting on 4/15/26, request for variance to rebuild 2 non-conforming decks into the setback. The request was denied.
- 3. TLT Board Representative on PC Report-Township board discussed cemetery issues and possible parks and rec fund.

11. Public Comment-Herb Roth comments that many communities use the general fund to support their parks and rec.

12. Concerns of Commission

- A. Chair-none
- B. Members-none
- C. Consultant-none

13. Adjournment-Graves/Carleton to adjourn at 8:57 PM. Passes5-0

Date: 05.15.2026
From: Sara Kopriva, AICP, Planner
To: Torch Lake Township Planning Commission
Application No.: SPR 2026-01
Project: Loughrey Restaurant, Hotel, Live/Work
Request: Proposed restaurant & hotel
Applicant: Charles Loughrey
5271 Park Ridge Ct | West Bloomfield, MI | 48325
Owner: Charles Loughrey
5271 Park Ridge Ct | West Bloomfield, MI | 48325

I. OVERVIEW

General Description

The applicant has submitted a revised site plan review application for the May 2026 meeting for a multi-use property that will include a restaurant and hotel. The previous proposed live/work units are no longer part of this review and will need to complete the proper approvals when construction is desired. This property currently contains a commercial building that has not been used commercially for many years. The applicant is proposing to use the existing building as a restaurant and hotel, a change of use for the property. The applicant is proposing minimal changes to the site for the existing site, these include removing vegetation from asphalt parking area and increasing deck sizes.

In addition, the applicant had previously extended the roof over the front door without a permit a few years ago. This violation was never corrected and will need to be corrected with this application. The revised application also no longer includes the lake parcel in the review.

Since there are no site changes being proposed, other than new decks, the applicant is not proposing any additional landscaping on site. Under section 5.2.2 it allows for excepts for change of use with no increase in volume or scale.

Subject Property Location

Aerial Image



(Source: Antrim County)

Subject Property Location

Address

3910 US 31

Parcel Number

05-14-313-004-00

Legal Description

COM AT N 1/4 COR, TH S 89 DEG E 741.19 FT TO NELY LINE OF HWY US 31, TH ALG SD HWY S 24 DEG E 155.72 FT TO POB, TH N 88 DEG E 252.89 FT, TH S 01 DEG E 16.92 FT TH N 88 DEG E 30.70 FT, TH S 09 DEG E 246.21 FT, TH S 89 DEG W 210.33 FT TO ELY LINE OF US 31, TH N 23 DEG W 38.44 FT, TH N 24 DEG W 241.88 FT ALG SD HWY TO THE POB, BEING PART OF GOV LOT 1 SEC 13 T31N R9W

| Existing Conditions of Subject Property | |
|--|--------|
| Zoning | Area |
| Commercial | 1.9 ac |
| Existing Uses | |
| Vacant Commercial Building-Former Restaurant | |
| Site Conditions | |
| Fairly level, Torch Lake | |

| Adjacent Zoning & Land Uses | | |
|-----------------------------|----------------|--------------------------------|
| Location | Zoning | Land Use / Owner |
| North | R-1 | Residential-Ronald Brunink |
| South | R-1 | Residential- Keri Mann Trust |
| East | R-2 | Vacant- Charles Loughrey Trust |
| West | R-1/Torch Lake | Residential- Multiple |

| Relationship to Master Plan |
|---|
| Future Land Use Category – Residential |
| Future land use at residential with acknowledgement that it is a commercial use on commercial zoned property. Pg 72 of Torch Lake Master Plan |

II. SUBMITTED APPLICATION MATERIALS

The tables below present the items submitted with the application for the proposed project. These items have been reviewed in accordance with the processes set forth in the Zoning Ordinance.

| Drawings- Submitted | | |
|---------------------|-----------------------|-------------------------|
| Sheet | Title | Date (last revised) |
| SP1-A | Site Survey Site Plan | 12-10-2025 (02-17-2026) |
| | Elevation Sketch | |

| Agency Reviews | | |
|-------------------|---------------------------------------|-------------------|
| Agency | Status | Permit No. (date) |
| Health Department | Awaiting update-Applicant to provided | |
| MDOT | Awaiting update-Applicant to provided | |
| Soil Erosion | Awaiting update-Applicant to provided | |
| Fire Department | Awaiting update-Applicant to provided | |

Additional Documentation

Submitted With Application Packet

- Application
- Revised Site Plan dated 5/12/2026

III. ZONING ORDINANCE REVIEW

Listed below are the applicable sections of the Zoning Ordinance that pertain to the proposed project. Items that do not satisfy the standards required by the Zoning Ordinance have been indicated with **bold, red text**.

Zoning District

3.7 C: COMMERCIAL

3.7.1 Intent & Purpose

This district is intended to provide areas dedicated primarily to retail business, professional, and service establishments that supply commodities and perform services to meet the daily needs of the community. The district is also intended to provide locations for businesses that depend upon, or in some way are related to, the use of lakes and rivers.

§ 6.13.1 Scheduled Limiting Height, Bulk, Density, and Area by Zoning District

| Standard | Requirement | Site Plan |
|----------------------------|-------------------|--------------------------|
| Minimum Lot Size | 1 acre | 1.9 acre total |
| Minimum Parcel Width | 100 ft | 241 ft |
| Maximum Height | 41 ft | 1 story, existing |
| Front Setback | 50 ft | 30 ft-existing structure |
| Side Setback | 10 ft | 10 ft |
| Rear Setback | 35 ft | 50 ft |
| Water | 50 ft | 100 ft |
| Maximum Lot Coverage | 70% of total area | 9% |
| Maximum Impervious Surface | 85% of total area | 40% |

| Commercial General Regulations | |
|--|-----------|
| Standard | Site Plan |
| The shape, placement, design, and quality of the built environment (building design, placement, and composition) are important elements in reinforcing a comfortable, human-scale environment, maintaining the Township attractiveness and economic vitality, equity in access, and providing a unique sense of place in the Commercial District. Accordingly, the standards in this section are intend to : | |
| A. Maintain the visual environment of the commercial district, protect the general welfare, and ensure the property values, appearance, character, and economic well being are preserved through minimum design and appearance standards. | |
| B. Encourage creativity, imagination, innovation, and variety in architectural design and building composition. | |
| C. Minimum standard for the use of exterior building façade materials are established in this Ordinance for the purposed of promoting harmony in the physical relationships between buildings. Facades shall be constructed with high quality materials consisting of brick, stone, or other natural materials. Steel exteriors shall only be allowed on facades not facing the road right-of way | |

| § 6.17 Motels and Hotels | |
|--|-----------------------|
| Standard | Site Plan |
| A. Motels and hotels shall have a minimum lot width of one hundred fifty (150) feet at road line. | Provided |
| B. There shall be at least eight hundred (800) square feet of lot area per guest room. | Provided |
| C. Each unit shall contain at least a bedroom and bathroom and a minimum gross floor area of two hundred fifty (250) square feet. | Provided |
| D. Motels and hotels shall provide customary motel services, such as maid service, linen, telephone and/or desk service, and the use of furniture. | Condition of Approval |
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IV. SITE PLAN REVIEW

| § 7.4 Site Plan Application Requirements | |
|--|-----------|
| Standard | Site Plan |
| An application for site plan review shall be submitted on a form provided by the Township with the required items presented in the table below. Required items shall be demonstrated on the site plan drawings, written narrative/submitted documentation, or both as indicated in the table. | -- |
| a. The applicant's name, address and telephone number in full. | Provided |
| b. Proof of property ownership, and whether there are any options on the property, or any liens against it. | Provided |
| c. A signed statement that the applicant is the owner of the property or acting on the owner's behalf. | Provided |
| d. The name and address of the owner(s) of record if the applicant is not the owner of record (or firm or corporation having a legal or equitable interest in the land) and the signature of the owner(s). | N/A |
| e. The address, parcel number and legal description of the property. | Provided |
| f. Name and address of the developer (if different from the applicant). | Provided |
| g. Seal of the professional engineer, architect, landscape architect or planner who prepared the plan, as well as their name, address, and telephone number. The Zoning Administrator may waive this requirement at the pre-application conference in circumstances in which no material changes to the existing site structure(s) or use is proposed. | Provided |
| h. Project description, including the total number of structures, units, bedrooms, offices, total floor area, parking spaces, carports or garages, projections of employment levels for commercial and/or industrial uses, amount of recreation and open space, type of recreation facilities to be provided and related information as pertinent or otherwise required by this Ordinance. | Provided |
| i. The total acreage of the project and overall gross acreage of the project parcel. | Provided |
| j. Project beginning and completion schedule (by phase if the entire project is to be divided into phases). | Provided |



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| <p>k. Written statement detailing reasonably anticipated impacts of the project on the existing infrastructure (including traffic capacity of streets, schools and existing utilities), community facilities, and on the natural environment of the site and adjoining lands.</p> | <p>Provided</p> |
| <p>l. Identification of proposed uses that may generate noise which, because of its volume and/or frequency, may result in the unreasonable interference with the comfortable use and enjoyment of private property within nor adjacent to the subject property. This is to include a narrative that thoroughly describes how such identified uses will be effectively managed in order to eliminate the potential for any such unreasonable interference. <i>(Amendment effective August 7, 2010).</i></p> | <p>No anticipated noise based on use.</p> |
| <p>m. The proposed Master Deed, if required to be included by this Ordinance, shall be submitted prior to final zoning permit issuance.</p> | <p>N/A</p> |
| <p>2. The Site Plan maps shall be submitted with the application. The Site Plan maps shall consist of accurate drawings at a scale of 1"=100' or less, showing the site and all land within 150' of the site. If multiple sheets are used, each shall be labeled and the preparer identified. Each set of Site Plan maps shall depict the following:</p> | <p>Provided</p> |
| <p>a. Location of proposed and/or existing property lines, dimensions, legal descriptions, setback lines, monument locations as well as the location of current land uses, zoning classifications and existing structures on and uses of the subject parcel and adjoining parcels.</p> | <p>Provided</p> |
| <p>b. Designation of all areas to be used for the outdoor storage, display or sale of equipment, materials, or merchandise.</p> | <p>No outdoor storage or display proposed</p> |
| <p>c. Location and elevations of existing water courses and water bodies, including county drains and man-made surface drainage ways, floodplains and wetlands, sand dunes and high-risk erosion areas as regulated under Michigan and federal law.</p> | <p>Provided</p> |
| <p>d. Existing topographic elevations at two (2) foot intervals, except at five (5) foot intervals for slopes in excess of eighteen (18) percent.</p> | <p>Provided</p> |
| <p>e. The location and type of significant existing vegetation.</p> | <p>Provided-Existing</p> |
| <p>f. Location of existing and proposed buildings and intended uses thereof, as well as the length, width, and height of each building or building envelope and typical elevation views of proposed structures.</p> | <p>Provided-Existing</p> |
| <p>g. Proposed location of all proposed structures, equipment and uses, and typical elevation views of proposed structures.</p> | <p>Provided-Existing, decks only new</p> |

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| h. Proposed location of all accessory structures, buildings and uses, and typical elevation views of proposed structures and buildings. | N/A |
| i. Location of all existing public and private easements of record including road and utility rights-of-way on or abutting the property. | Provided |
| j. Location of and dimensions of proposed streets, drives, curb cuts, and access easements, as well as acceleration, deceleration and passing lanes serving the development. | Provided |
| k. Location, design, and dimensions of existing and/or proposed curbing, barrier free access, carports, parking areas (including type of material proposed to be used for surfacing), fire lanes and all lighting thereof. | None proposed |
| l. Location, size and characteristics of all loading and unloading areas, if applicable. | None proposed or required |
| m. Location and design of sidewalks, walkways, bicycle paths and areas for public use. | None proposed |
| n. Location of water supply lines and/or wells, including shutoff valves, and the location and design of storm sewers, retention or detention ponds, waste water lines, clean out locations, connection points and treatment systems, including septic systems, if applicable. | None proposed |
| o. Location of all other utilities on the site including but not limited to natural gas, electric, cable, satellite dish, and telephone. | None proposed |
| p. Proposed location, dimensions and details of common open spaces and common facilities such as community buildings or swimming pools if applicable. | N/A |
| q. Location, size and specifications of all signs, if applicable. | Provided, sign permit will be required for any changes. |
| r. Exterior lighting locations with area of illumination illustrated as well as the type of fixtures and shielding to be used. | None provided |
| s. Location and type of fencing, walls, and other screening devices, if applicable. | None provided |
| t. Location and specifications for all proposed perimeter and internal landscaping and other buffering features. For each new landscape material, the type and size at the time of planting must be indicated. All vegetation to be retained on the site must also be indicated, as well as its general size and specific location. | Provided |

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| <p>u. Location, size and specifications for screening of all trash receptacles and other solid waste disposal facilities.</p> | <p>Provided</p> |
| <p>v. Location and specifications for any existing or proposed above or below ground storage facilities for any chemicals, salts, flammable materials or hazardous materials as well as any containment structures; pollution incident prevention plan (PIPP); or spill prevention, control and countermeasure plan (SPCC) as required by government authorities.</p> | <p>N/A</p> |
| <p>w. Identification of any significant site amenities or unique natural features.</p> | <p>N/A</p> |
| <p>x. Identification of any significant views onto or from the site to or from adjoining properties.</p> | <p>N/A</p> |
| <p>y. North arrow, scale and date of original submittal and last revision.</p> | <p>Provided</p> |
| <p>z. For facilities or uses where hazardous substances as defined by the federal Resource Conservation and Recovery Act, 40 C.F.R. Parts 239-282, or Michigan’s Part 111: Hazardous Waste Management of P.A. 451 of 1994, as amended are stored, used or generated, the following information shall be provided.</p> <ol style="list-style-type: none"> 1) Location and size of interior and exterior areas and structures to be used for storage, use, loading/unloading, recycling, or disposal of hazardous substances. 2) Location of all underground and above ground storage tanks for such uses as fuel storage, waste oil holding tanks, chemical storage, hazardous waste storage, collection of contaminated storm water or wash water and all similar uses. 3) Location of exterior drains, dry wells, catch basins, retention/detention areas and other facilities designed to collect, store, transport or dispose of storm water. The point of discharge for all drains. 4) Delineation of areas on the site which are known or suspected to be contaminated as defined by Part 201 of Michigan’s P.A. 451 of 1994, as amended, its administrative rules and guidance documents, together with a report on the status of site cleanup. 5) Copies of all Federal/State/County permits required, prior to zoning permit issuance. | <p>N/A</p> |

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| <p>A. Location of fire hydrants, underground water storage tanks or other Sources of water suitable and easily accessible for use in fighting fires.</p> | <p>None proposed</p> |
| <p>B. Other information as deemed necessary by the Planning Commission to allow the Commission to determine whether the development will be harmonious with the community and to ensure the health, safety, and welfare of the community is protected including but not limited to the following:</p> <ol style="list-style-type: none"> 1. Proposed grades and direction of drainage flows. 2. The location and type of existing soils on the site and copies of any soil boring log and/or groundwater conditions. 3. Location and type of significant existing vegetation to be retained as well as those proposed to be removed. 4. Elevation drawings of buildings, signage and other structures. | <p>To be determined</p> |

V. STANDARDS FOR APPROVAL

The Planning Commission can review during the meeting or request the Planner complete for the next meeting.

When reviewing a special use and site plan for approval that Planning Commission must make findings for each standard for approval. Below are suggested findings to be considered by the Planning Commission. Following the public hearing and discussion by the Planning Commission, findings may be adjusted as necessary.

SITE PLAN

| <p>§ 7.3 Standards for Site Plan Approval</p> | |
|--|------------------|
| <p>Standard</p> | <p>Site Plan</p> |
| <p>The following criteria shall be used as a basis upon which site plans will be reviewed and approved:</p> | <p>--</p> |
| <p>A. Adequacy of Information: The site plan shall include all required information in sufficiently complete and understandable form to provide an accurate description of the proposed uses and structures.</p> | |
| <p>B. Site Design Characteristics: All elements of the site shall be harmoniously and efficiently designed in relation to the topography, size, and type of</p> | |

| | |
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| <p>land, and the character of the adjacent properties and the proposed use. The site shall be developed so as not to impede the reasonable and orderly development or improvement of surrounding properties for uses permitted on such property.</p> | |
| <p>C. Site Appearance: Landscaping, earth berms, fencing, signs, walls, structures and other site features shall be designed and located on the site so that the proposed development is aesthetically pleasing and harmonious with nearby existing or future developments.</p> | |
| <p>D. Compliance with District Requirements: The site plan shall comply with the district requirements for minimum floor space, height of building, lot size, open space, density and all other requirements set forth in the Article 3, unless otherwise provided in these regulations.</p> | |
| <p>E. Privacy: The site design shall provide reasonable visual and sound privacy. Fences, walls, barriers, and landscaping shall be used, as appropriate, for the protection and enhancement of property and the safety and privacy of occupants and uses.</p> | |
| <p>F. Emergency Vehicle Access: All buildings or groups of buildings shall be so arranged as to permit convenient and direct emergency vehicle access..</p> | |
| <p>G. Circulation: Every structure or dwelling unit shall be provided with adequate means of ingress and egress via public streets and walkways. The site plan shall provide a pedestrian circulation system that is insulated as completely as is reasonably possible from the vehicular circulation system. The arrangement of public and common ways for vehicular and pedestrian circulation shall respect the pattern of existing or planned streets or pedestrian ways in the vicinity of the site. The width of streets and drives shall be appropriate for the volume of traffic they will carry. All streets shall be developed in accordance with any adopted Township private road standards, or if a public road, the County Road Commission specifications.</p> | |
| <p>H. Parking: Any off-street parking facility shall meet all applicable design standards of this Ordinance.</p> | |
| <p>I. Drainage: Appropriate measures shall be taken to ensure that the removal or drainage of surface water will not adversely affect adjoining properties or the capacity of the public drainage system. Provisions shall be made for a feasible storm drainage system, the construction of storm water collection, storage and transportation facilities, and the prevention of erosion. Surface water on all paved areas shall be collected at intervals</p> | |



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| <p>so that it will not obstruct vehicular or pedestrian traffic and will not create nuisance ponding in paved areas. Final grades may be required to conform to existing and future grades of adjacent properties. Drainage plans shall be subject to review and approval by the Township Engineer /consultant.</p> | |
| <p>J. Grading: All elements of the site plan shall be designed so that there is a limited amount of change in the overall natural contours of the site and shall minimize reshaping in favor of designing the project to respect existing features of the site in relation to topography, the size and type of the lot, the character of adjoining property and the type and size of buildings. The site shall be so developed as not to impede the normal and orderly development of surrounding property for uses permitted in this Ordinance by limiting topographic modifications that result in a smooth natural appearing slope as opposed to abrupt changes in grade between the project and adjacent areas.</p> | |
| <p>K. Soil Erosion and Sedimentation: The proposed development shall include measures to prevent soil erosion and sedimentation during and upon completion of construction, in accordance with current Antrim County Department of Building Safety standards.</p> | |
| <p>L. Exterior Lighting: Exterior lighting shall be designed so that it is deflected away from adjoining properties, directed downward, visual glare is minimized, and so that it does not impede vision of drivers along adjacent streets.</p> | |
| <p>M. Public Services: Adequate services and utilities shall be available or provided, and shall be designed with sufficient capacity and durability to properly serve the development.</p> | |
| <p>N. Screening: Off-street parking, loading and unloading areas, outside refuse storage areas, and other storage areas that are visible from adjacent homes or from public rights-of-way, shall be effectively screened at an adequate height. All walls must be solid and constructed of durable material and cannot be located in required setbacks.</p> | |
| <p>O. Danger from Fire and Hazards: The level of vulnerability to injury or loss from incidents involving fire and hazardous materials or processes shall not exceed the capability of the Township to respond to such incidents so as to prevent injury and loss of life and property. In making such an evaluation, the Township shall consider the location, type, characteristics, quantities, and use of materials or processes in relation to the personnel, training, equipment and materials, and emergency</p> | |



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| <p>response plans and capabilities of the Township. Sites that include significant storage of flammable or hazardous materials or waste, fuels, salt, or chemicals shall be designed to prevent spills and discharges of polluting materials to the surface of the ground, groundwater, and public sewer system.</p> | |
| <p>P. Health and Safety Concerns: Any use in any zoning district shall comply with applicable federal, state, county, and local health and pollution laws and regulations with respect to noise, dust, smoke and other air pollutants, vibration, glare, heat, fire and explosive hazards, gases, electromagnetic radiation, radioactive materials, and toxic and hazardous materials.</p> | |
| <p>Q. Phases: All development phases shall be designed in logical sequence to ensure that each phase will independently function in a safe, convenient and efficient manner without being dependent upon subsequent improvements in a later phase or on other sites.</p> | |
| <p>R. Conformance: Site plans shall conform to all applicable requirements of state and federal statutes and the Torch Lake Township Master Plan, and approval may be conditioned on the applicant receiving necessary state and federal permits before the actual zoning permit authorizing the site plan is granted.</p> | |

VI. REPORT SUMMARY

The applicant has provided an updated plan and elevation drawings for review by the planning commission.

Possible Motion: Motion to **approve/approve with conditions/deny** SPR 2026-01 for Loughrey 3-unit hotel and 12 seat restaurant at 3910 US 31, 05-14-313-004-00, as per plans submitted and dated May 12, 2026, as it **meets/does not** the criteria of Section 7.3 of the Zoning Ordinance, with the following conditions:

1. Outside agency permits required prior to land use permit
2. Variance received for front entry or roof removed prior to **land use permit/occupancy**
- 3.

VICINITY MAP
NO SCALE

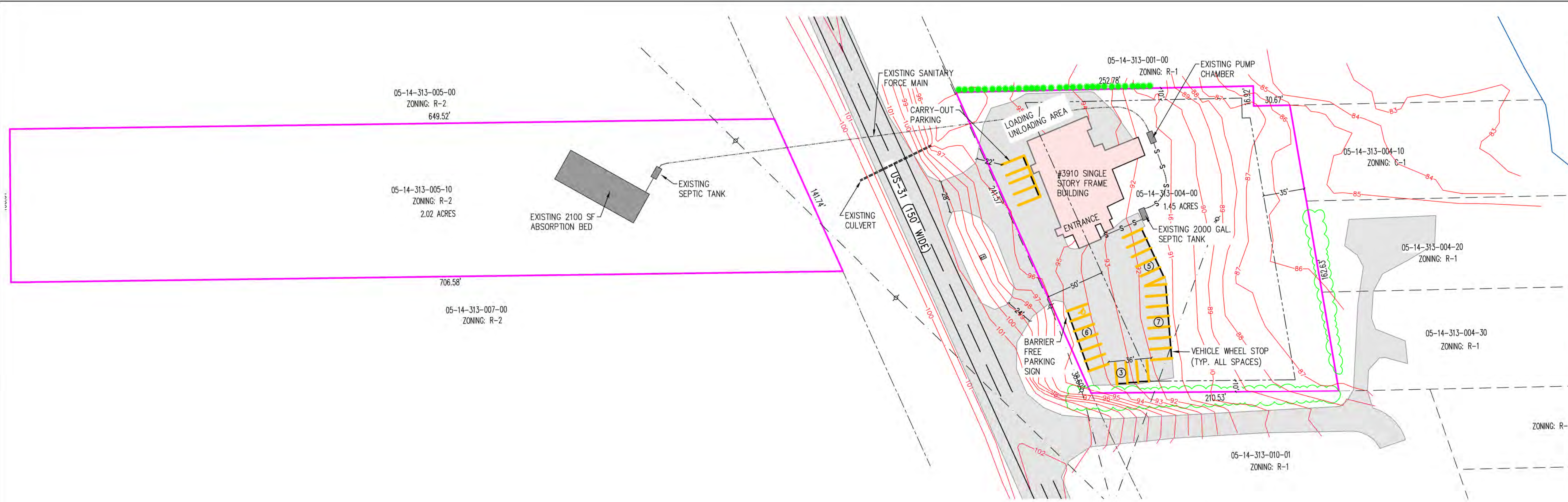


DEVELOPER
CHARLES LOUGHREY
5271 PARK RIDGE CT.
WEST BLOOMFIELD MI 48232
PH. 248-931-2100

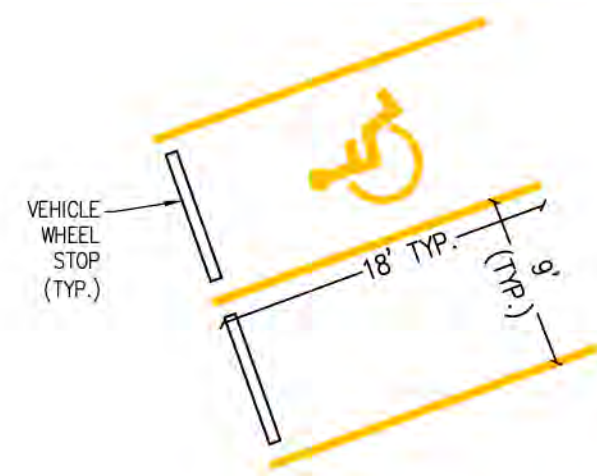
ARCHITECT
RUNKLE DESIGN
2501 STONER AVE.
LOS ANGELES CA 90064
PH. 734-660-2513

ENGINEER
NORTHERN MICHIGAN ENGINEERING INC.
114 N. COURT AVE.
GAYLORD MI 49735
PH. 989-217-3177

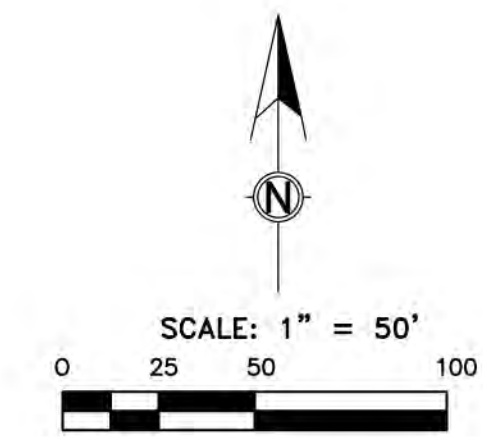
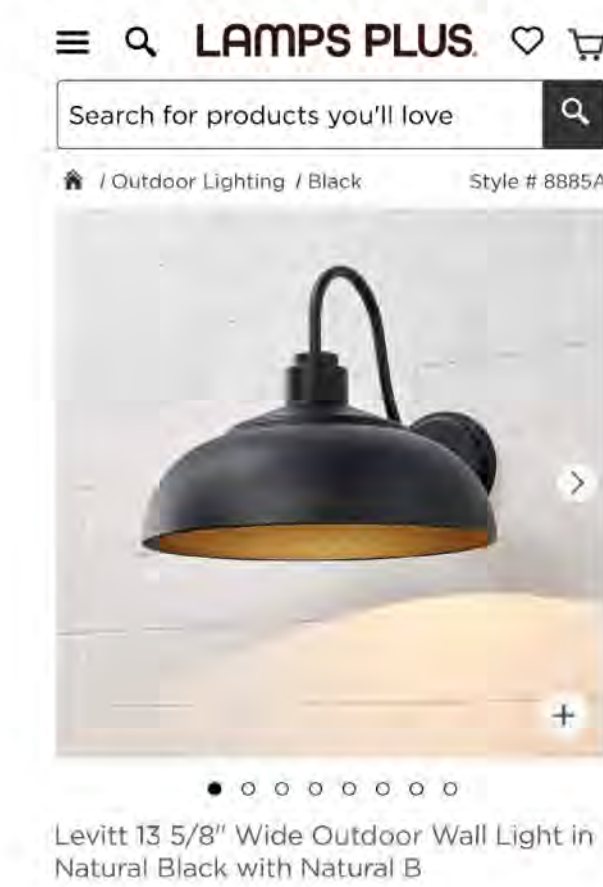
| NO. | DATE | REVISIONS |
|-----|------|-----------|
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PARKING SPACE DETAIL
NO SCALE

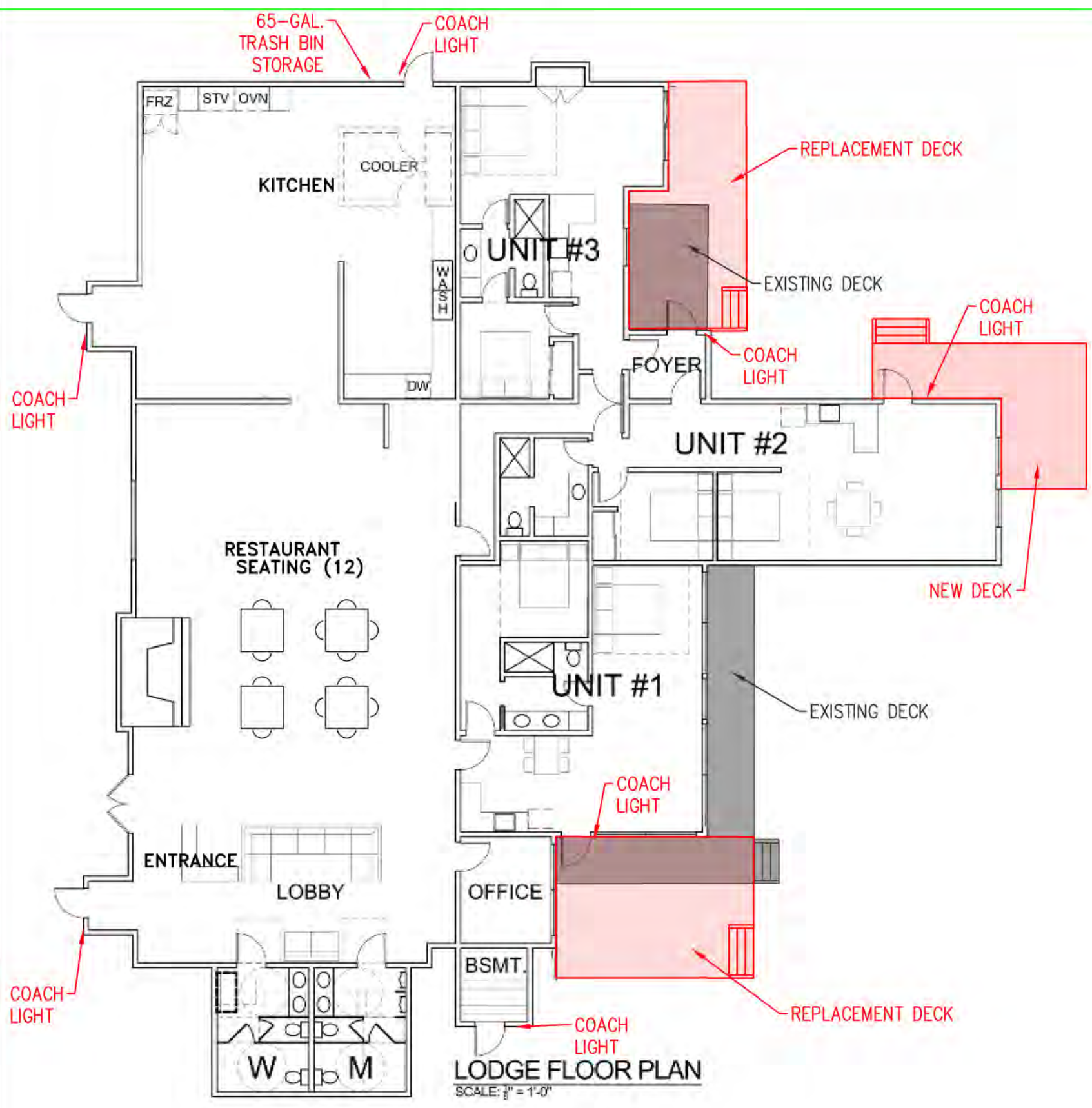


BUILDING LIGHTING DETAIL
ALL EXTERIOR ENTRANCES

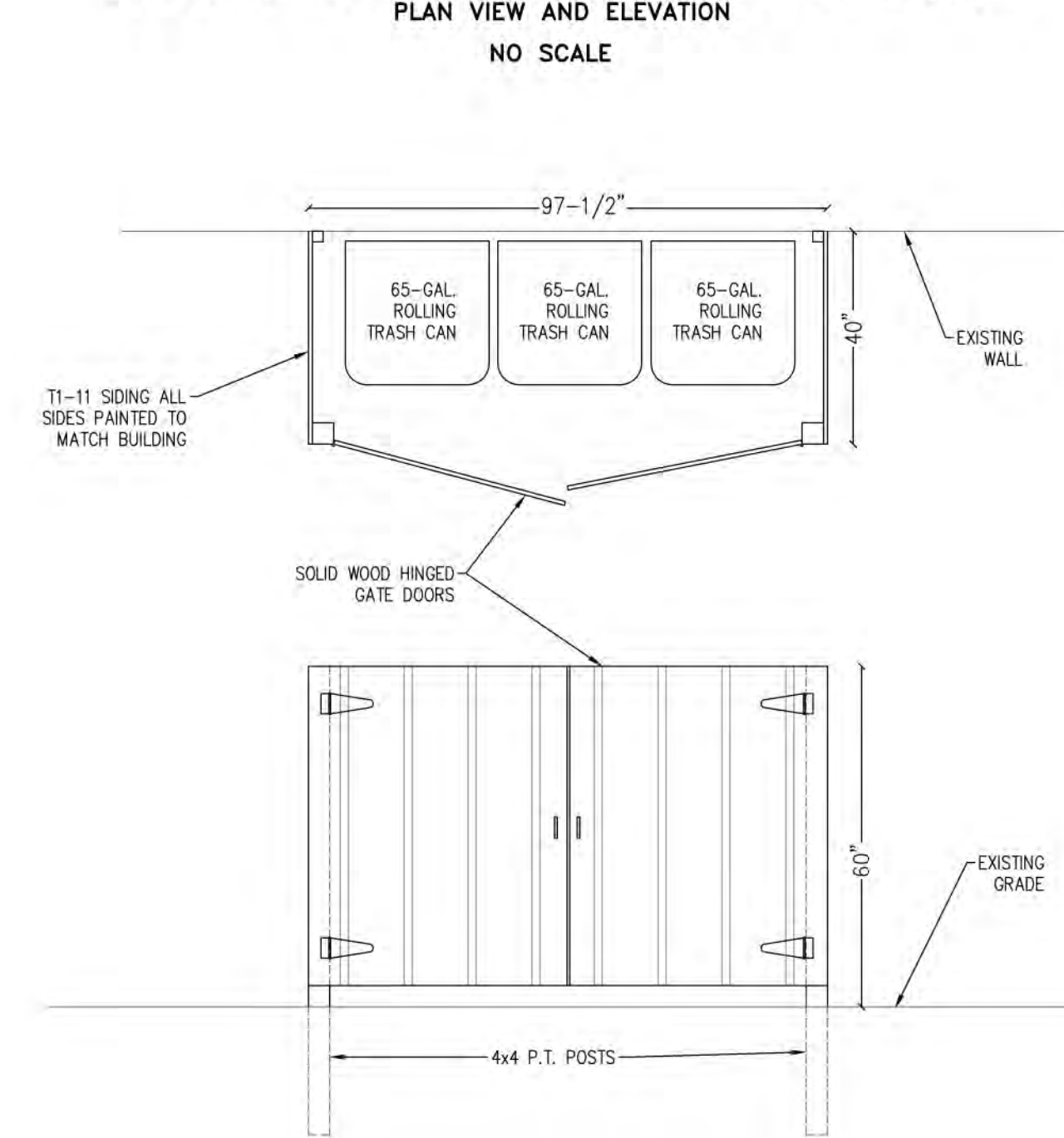


PROPOSED LODGE IMPROVEMENTS
NO SCALE

PROPOSED (3) 2-BEDROOM UNITS
(PROVIDED BY ARCHITECT)



TRASH CAN SCREENING DETAIL
PLAN VIEW AND ELEVATION
NO SCALE



SIGN DETAIL
NEW SIGN FACE ONLY
NO CHANGE TO SIGN STRUCTURE OR DIMENSIONS



PROJECT NARRATIVE

PROPOSED REMODEL OF 40% OF THE INTERIOR OF EXISTING RESTAURANT BUILDING TO ADD (3) 2-BEDROOM LIVING UNITS FOR SHORT-TERM RENTALS. LIMITED FOOD SERVICE IS PROPOSED FOR UP TO (12) SEATS. NO SITE WORK, EXTERIOR BUILDING CONSTRUCTION OR UTILITY WORK IS PROPOSED.

RECORDS OBTAINED FROM THE HEALTH DEPARTMENT OF NORTHWEST MICHIGAN (HDMW) INDICATE THAT THE EXISTING SANITARY SYSTEM CONSISTS OF THE FOLLOWING:

- (1) 2000 GAL SEPTIC TANK ON EAST SIDE OF BUILDING
- (1) SANITARY PUMP CHAMBER NORTH OF SEPTIC TANK
- (1) FORCE MAIN PUMPING TO A 2ND SEPTIC TANK (UNKNOWN CAPACITY) NEAR THE EXISTING ABSORPTION BED.

BASED ON SKETCH PROVIDED BY HDMW, THE ABSORPTION BED IS 28' x 75' (2100 SF).

WATER SUPPLY TO BE PROVIDED BY A NEW WATER WELL (APPLICATION SUBMITTED TO HDMW).

* OWNER IS AWARE THAT A NEW ENGINEERED SANITARY SYSTEM WILL BE REQUIRED FOR ANY EXPANSION OF LODGING AND/OR RESTAURANT USE BEYOND WHAT IS SHOWN/DESCRIBED ON THIS SITE PLAN.

SANITARY BASIS OF DESIGN

PER HEALTH DEPARTMENT OF NORTHWEST MICHIGAN SANITARY CODE, PROPOSED REUSE OF EXISTING SANITARY SYSTEM

LODGING

(3) 2-BEDROOM LIVING UNITS = 6 BEDROOMS
6 x 250 SF/BEDROOM = 1500 SF ABSORPTION BED AREA REQUIRED
150 GAL./BEDROOM X 6 = 900 GPD DAILY FLOW

PER MICHIGAN CRITERIA FOR SUBSURFACE SEWERAGE DISPOSAL

LIMITED MENU FOOD SERVICE RESTAURANT
MENU TO CONSIST OF SOUP, SANDWICHES AND SALADS. (NO FRIED FOOD)

(12) SEATS x 3 SEAT TURNS/DAY x 5 GAL./SEAT = 180 GPD
EFFLUENT APPLICATION RATE: .5 GAL./SF
REQUIRED ABSORPTION AREA: 360 SF

TOTAL ABSORPTION BED AREA REQUIRED (ALL USES): 1900 SF
EXISTING ABSORPTION BED AREA: 2100 SF

TOTAL FLOW TO SEPTIC TANK: 900 + 180 = 1080 GPD
EXISTING SEPTIC TANK CAPACITY: 2000 GAL.

* FUTURE RESTAURANT AND LODGING EXPANSION WILL REQUIRE DESIGN/ENGINEERING FOR A NEW SANITARY SYSTEM TO INCLUDE ADDITIONAL SEPTIC TANK CAPACITY, PUMP CHAMBER CAPACITY AND A NEW ABSORPTION BED AS APPROVED/PERMITTED BY HDMW.

- LEGEND**
- PARCEL BOUNDARY
 - EXISTING LOT LINE
 - BUILDING SETBACK
 - EXISTING OVERHEAD UTILITIES
 - EXISTING CULVERT
 - EXISTING TREE DRIP LINE
 - EXISTING 1' CONTOUR
 - EXISTING SIGN STRUCTURE
 - EXISTING CONIFEROUS TREE ROW
 - EXISTING BUILDING
 - EXISTING SANITARY SYSTEM
 - EXISTING ASPHALT
 - PARKING COUNT

SITE DATA

TAX DESCRIPTION PROVIDED:
PARCEL #05-14-313-004-00
COM AT N 1/4 COR, TH S 89 DEG E 741.19 FT TO NELY LINE OF HWY US 31, TH ALG SD HWY S 24 DEG E 155.72 FT TO POB, TH N 88 DEG E 252.89 FT, TH S 01 DEG E 16.92 FT TH N 88 DEG E 30.70 FT, TH S 09 DEG E 246.21 FT, TH S 89 DEG W 210.33 FT TO ELY LINE OF US 31, TH N 23 DEG W 38.44 FT, TH N 24 DEG W 241.88 FT ALG SD HWY TO POB, BEING PART OF GOV LOT 1 SEC 13 T31N R9W

PARCEL #05-14-313-005-10
COM AT N 1/4 COR, TH S 89 DEG E 576.22 FT TO SWLY LINE OF HWY US 31, TH S 24 DEG E 180.99 FT ALG SD HWY FOR POB, TH S 24 DEG E 141.74 FT, TH S 89 DEG W 706.58 FT TO NS 1/4 LINE AND W LINE OF GOV LOT 1, TH N 0 DEG W 130.01 FT, TH N 89 DEG E 649.42 FT TO POB, BEING PART OF GOV LOT 1 SEC 13 T31N R9W

TOTAL LAND AREA: 3.47 ACRES (BOTH PARCELS)
RESTAURANT PARCEL LAND AREA: 1.45 ACRES

CURRENT ZONING: COMMERCIAL DISTRICT

BUILDING SETBACKS:
FRONT- 50 FT.
SIDE- 10 FT.
REAR- 35 FT.

MINIMUM LOT WIDTH: 100'
MINIMUM LOT AREA: 1 ACRE

LOT COVERAGE: 9%
IMPERVIOUS SURFACE: 40%

CURRENT USE: COMMERCIAL RESTAURANT (BUILDING IS VACANT)
ALLOWED USES BY RIGHT: FOOD AND BEVERAGE, HOTELS & MOTELS

PROPOSED USE: (3) HOTEL ROOMS

PARKING REQUIREMENTS:
MAXIMUM 3 SPACES PER ROOM, MAXIMUM 4 SPACES FOR RESTAURANT
PARKING PROVIDED: 21 SPACES (USE EXISTING PAVED PARKING)

THIS PLAN IS BASED ON EXISTING SITE DATA CONSISTING OF PREVIOUS ASSESSORS RECORDS, PREVIOUS SITE SURVEYS, RECORDS OBTAINED FROM THE HEALTH DEPARTMENT OF NORTHWEST MICHIGAN (HDMW), ADOPT RECORDS, AND OTHER INFORMATION AS PROVIDED BY THE OWNER.

NO SITE WORK OR EXTERIOR CHANGES TO THE EXISTING BUILDING ARE PROPOSED. NO CHANGES TO THE EXISTING SANITARY SYSTEM ARE PROPOSED.

NORTHERN MICHIGAN ENGINEERING HAS RELIED ON THE INFORMATION PROVIDED AND APPLIED REASONABLE PROFESSIONAL JUDGEMENT IN THE PREPARATION OF THIS PLAN.



PROJECT: CHARLES LOUGHREY
SITE AND SANITARY PLAN
3910 N. US-31 KEWADIN MI 49648

JOB #5-446
SHEET
SP.1

ENTRANCE

PRIOR TO ROOF REPAIR
 * FLAT ROOF WAS LEAKING ADJACENT TO MAIN BUILDING



ENTRANCE

DURING CONSTRUCTION



REQUEST SETBACK VARIANCE FOR ADDITIONAL SHED ROOF OVERHANG OF 3' TO PROTECT PATRONS FROM RAIN, ICE & SNOW

ENTRANCE

POST ROOF REPAIR



| DOWN BY | DD | REVISIONS | DATE | BY |
|-------------|---------|-----------|------|----|
| CHECKED | | | | |
| APPROVED BY | | | | |
| DATE | 4/27/26 | | | |
| PRINT DATE | | | | |

NORTHERN MICHIGAN ENGINEERING & SURVEYING INC.

 114 N. COURT AVE. SUITE 203
 GAYLORD, MI 49735
 (689) 717-5177
 534 E. EDGEMOOR STREET
 HANOVER, MI 49864

PROJECT
 CHARLES LOUGHREY
 ENTRANCE REPAIR DETAIL
 3910 N. US-31 KEWADIN MI 49648

SP.2

JOB# 25-046
 SHEET

DRAFT V2

Torch Lake Master Plan

Implementation

The culmination of the master plan process is the creation of goals and action items that the local government may use to guide future development. Informed by data collection and analysis, community input, existing conditions, local knowledge from meetings with local officials, and planning best practices, these goals and action items directly correspond to the identified needs and preferences of the local community.

Goals serve as a broad-level framework with which to consider community priorities and action items represent the individual opportunities and steps that can be taken to meet those goals. Below, the goals for the Township of Torch Lake are described. They are accompanied by various identified action items, each of which are labeled to identify which goal(s) they support, a timeframe for completion, and which parties or partners may be involved in their completion. It is ultimately the responsibility of the local government to implement these changes, and as such, this implementation guide is meant to highlight several opportunities that are available to be pursued by the Township.

Goals Derived from the Master Plan Process

Goals derived from the master plan process are indicative of a community's key priorities in the present-day and in the future. In the Township of Torch Lake, future work or initiatives regarding land use, development, or policy should be approved based on their alignment with these goals. This will help to both maintain and preserve the Township's strengths and encourage the Township to take advantage of opportunities that allow it to better serve its residents. The goals are listed below.

1. **Township Character (TC):** Preserve and protect Torch Lake Township's rural character, natural resources, and agricultural industry.
2. **Recreation (R):** Expand recreational opportunities for year-round, seasonal, and overnight residents that are accessible and compatible with individuals of all ages.
3. **Economic and Community Progress (ECP):** Explore and pursue development opportunities that support and enhance the Township's rural character to foster job growth, housing opportunities, and the local economy.
4. **Intentional Planning (IP):** Bolster local and regional planning efforts to act proactively and be consistently aligned with the identified priorities of the community.

DRAFT V2

Torch Lake Master Plan
Action Items

Table XX: Action Items

| Action | Guiding Principle(s) | Timeframe | Involved Partners |
|--|----------------------|------------|--|
| Hold a design workshop for Eastport and Torch Lake villages to determine the communities' desire for development in areas. | IP TC | 1-3 years | Planning Commission, Township Board, public |
| Following workshop, review zoning language for villages of Eastport and Torch Lake and update as necessary. | IP TC | 3-5 years | Planning Commission, Township Board |
| Review zoning ordinance to encourage cluster development and/or open space preservation projects. | ECP TC | 5-10 years | Planning Commission; Township Board; Antrim County Farmland and Open Space Preservation Board; MDARD |
| Review the zoning ordinance to further support agriculture uses where appropriate in the Township; designate limited commercial uses as uses in the agricultural district. | ECP TC | 3-5 years | Planning Commission; Township Board; MDARD |
| Consider adding additional housing types (duplex, triplex, quadplex) to zoning ordinance in appropriate locations of the Township. | ECP | 5 years | Planning Commission |
| Identify areas of high-nonmotorized activity in the Township and prioritize investment in nonmotorized infrastructure in those locations. | R | Ongoing | Planning Commission; Antrim County Road Commission; Michigan Department of Transportation |
| Identify road-ends in the Township. Develop a plan to ensure that they remain publicly accessible, while also properly regulated according to the restrictions set by Public Act 56 of 2012. | TC R | 3-5 years | Planning Commission; Township Board |
| Review the Torchport Airport Approach Plan. Establish an Airport Zoning Ordinance to comply with land use restrictions designated by the Approach Plan. | IP | 1-3 years | Planning Commission; Michigan Aeronautics Commission; Owner of Torchport Airport |
| Conduct an annual joint meeting between the Township Board and Planning Commission to review the Action Plan and discuss other planning-related issues. | IP | Ongoing | Planning Commission; Township Board |

Existing and Future Land Use

This section examines land use and land cover changes in Torch Lake Township. Land use refers to human activities on developed parcels—such as residential, commercial, or agricultural uses—while land cover describes the physical characteristics of the land, including forests, wetlands, water, and agricultural fields. Though the two categories may overlap, they each offer distinct insight into how land is used and how natural resources are impacted. Understanding these changes is essential for future planning, as different land uses and natural features require tailored public services and environmental considerations.

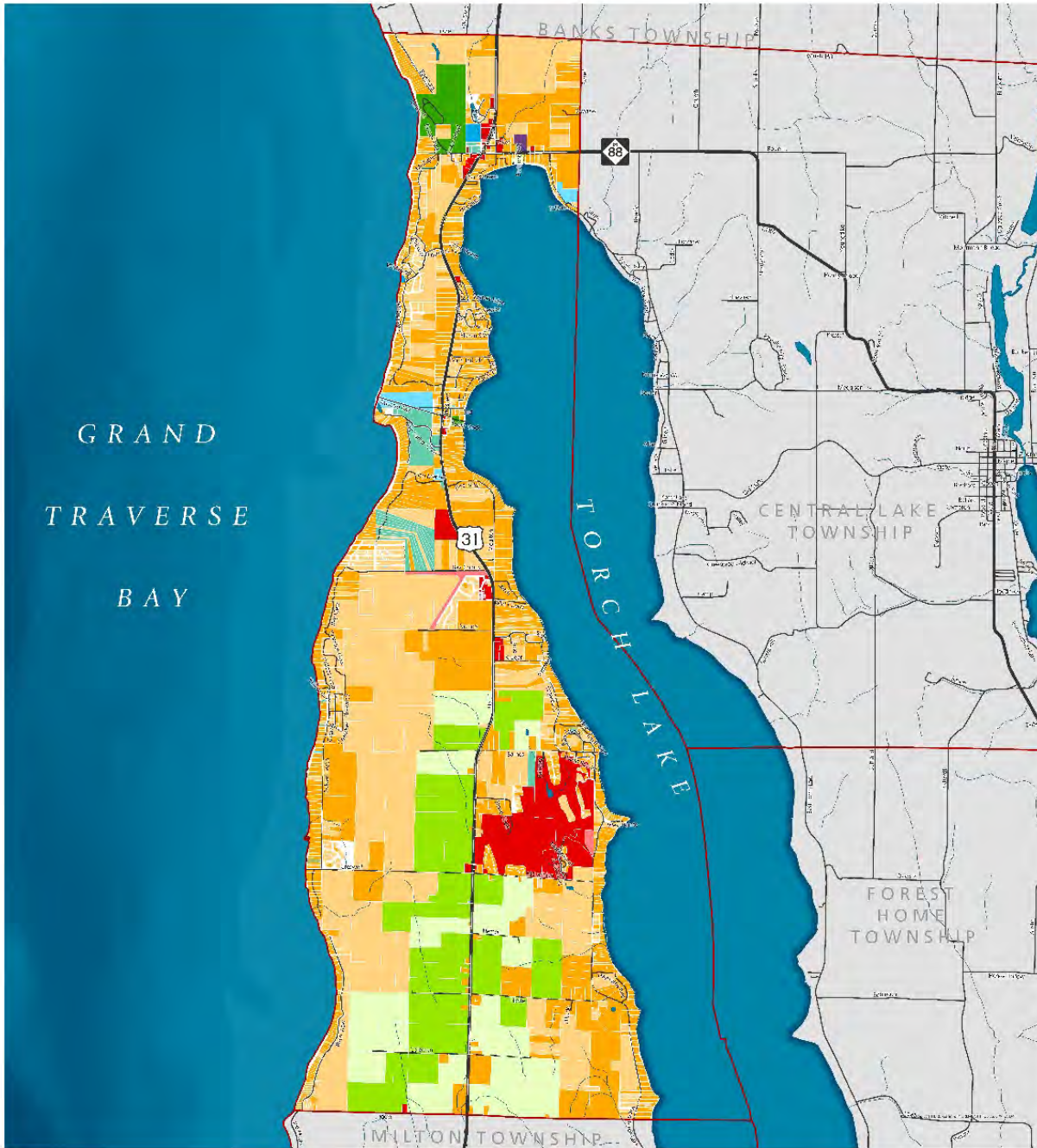
Historically, land use in Torch Lake Township has been largely undeveloped with wooded areas and wetlands expanding across the landscape. Residential areas span the shorelines along much of both Lake Michigan and Torch Lake as well as throughout the Township’s center along US-31.

Additionally, the south and central portions of the Township serve as agriculture areas with pasture lands, farmland, orchards, and vineyards. Industrial areas are limited with just a few parcels along US-31; Commercial land uses are also along US-31 and mostly concentrated in the communities of Eastport and Torch Lake.

Existing Land Use Vs. Future Land Use Vs. Zoning

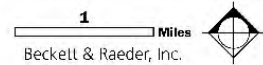
The land use analysis includes three key components: existing land use, future land use, and zoning. Existing land use refers to classifications assigned by the assessor for taxation—such as agricultural, residential, commercial, industrial, or exempt—and is shown on the “Existing Land Use” map. Future land use categories guide updates to the Zoning Ordinance, ensuring that local regulations align with the long-term vision outlined in the Comprehensive Plan. Torch Lake Township’s updated Future Land Use framework, found in the final chapter of this plan, illustrates how development may be directed over the next 15–20 years. Zoning provides the legal structure for regulating land use, and updates to the ordinance and map are key tools for implementing the Master Plan’s goals.

Map XX: Existing Land Use



Existing Land Use Map

Sources: Michigan Open Data Portal, Torch Lake Township, Antrim County



| | | |
|------------------------|----------------------|-------------------|
| Torch Lake Township | Commercial, Improved | Exempt, State |
| Agricultural, Improved | Commercial, Vacant | Exempt, Religious |
| Agricultural, Vacant | Park | Exempt, Other |
| Residential, Improved | Exempt, Local | No parcel data |
| Residential, Vacant | Exempt, County | |

Existing Land Use

Each parcel in the Township is classified by the local assessor into one of the five following categories; each class is further broken down by its status as “vacant” or “improved” (except for exempt uses). The primary distinction between improved and vacant land is that improved land has infrastructure already in place such as roadways, utilities, and possible buildings already on site, whereas vacant land has none of these. Establishing infrastructure on site is a high cost of developing a location, so improved areas are much more optimal when attracting developers.¹

- Agriculture
- Commercial
- Exempt
- Residential
- Park

The table titled “Existing Land Use” charts the acreage and the total percentage of the Torch Lake Township’s area under each land use classification. The Township has a total land area of 9,251.03 acres; the largest land use is Residential covering just under 66% of land use area, Agricultural is the second largest at almost one-quarter of all land area.

Table XX: Existing Land Use

| Land Use Type | Acres | Percent of Total |
|---------------|-----------------|------------------|
| Agricultural | 2232.58 | 24.13% |
| Residential | 6094.77 | 65.88% |
| Commercial | 522.44 | 5.65% |
| Park | 147.23 | 1.59 |
| Exempt | 254.00 | 2.74% |
| TOTAL | 9,251.03 | 100% |

Agricultural Land Use

Agriculture land uses include the land used for growing crops, grazing animals, and farmsteading. In Torch Lake Township agricultural land uses are comprised of 1,214.11 acres of improved land and 1,018.47 acres of vacant land.

Table XX: Agricultural Land Use

| Agricultural Land Use Type | Acres | Percent of Total |
|----------------------------|---------|------------------|
| Improved | 1214.11 | 13.12% |
| Vacant | 1018.47 | 11.01% |

¹ ATG Title, What is Unimproved Land & Is it Worth Buying?, 5-1-2025, atgtitle.com/what-is-unimproved-land-is-it-worth-buying/

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Torch Lake Master Plan

Residential Land Use

Residential land use classification includes residential uses of varying densities from single-family units to multi-family of four units or less and mixed-use properties. These properties are spread throughout Torch Lake Township’s land area with 2,916.67 acres being improved and 3,178.10 acres vacant, in total covering just under two-thirds of the total land area.

Table XX: Residential Land Use

| Residential Land Use Type | Acres | Percent of Total |
|---------------------------|---------|------------------|
| Improved | 2916.67 | 31.53% |
| Vacant | 3178.10 | 34.35% |

Commercial Land Use

Commercial land uses are present throughout the Township, mostly along US-31. Improved commercial land uses cover 484.01 acres, with vacant spanning 38.43 acres.

Table XX: Commercial Land Use

| Land Use Type | Acres | Percent of Total |
|---------------|--------|------------------|
| Improved | 484.01 | 5.23% |
| Vacant | 38.43 | 0.42% |

Park

Park land use is the smallest category of land use in Torch Lake Township covering just 147.23 acres (about 1.6% of total land area). While this use is the smallest, the rural nature of the Township means that there are far more natural areas than those just in this category.

Exempt Land Uses

Exempt land uses refer to properties or activities that are not subject to certain regulations, like zoning laws or property taxes, due to their specific purpose. These exemptions can vary by location and the type of land use. In Torch Lake Township, these exempt land uses are divided into five categories: County, Local, Religious, State, and Other. The table “Exempt Land Use” shows how much land coverage belongs to each exempt land use category.

Table XX: Exempt Land Use

| Land Use Type | Acres | Percent of Total |
|---------------|--------|------------------|
| County | 14.76 | 0.16% |
| Local | 56.88 | 0.61% |
| Religious | 9.45 | 0.10% |
| State | 0.20 | <0.01% |
| Other | 172.71 | 1.87% |

Future Land Use

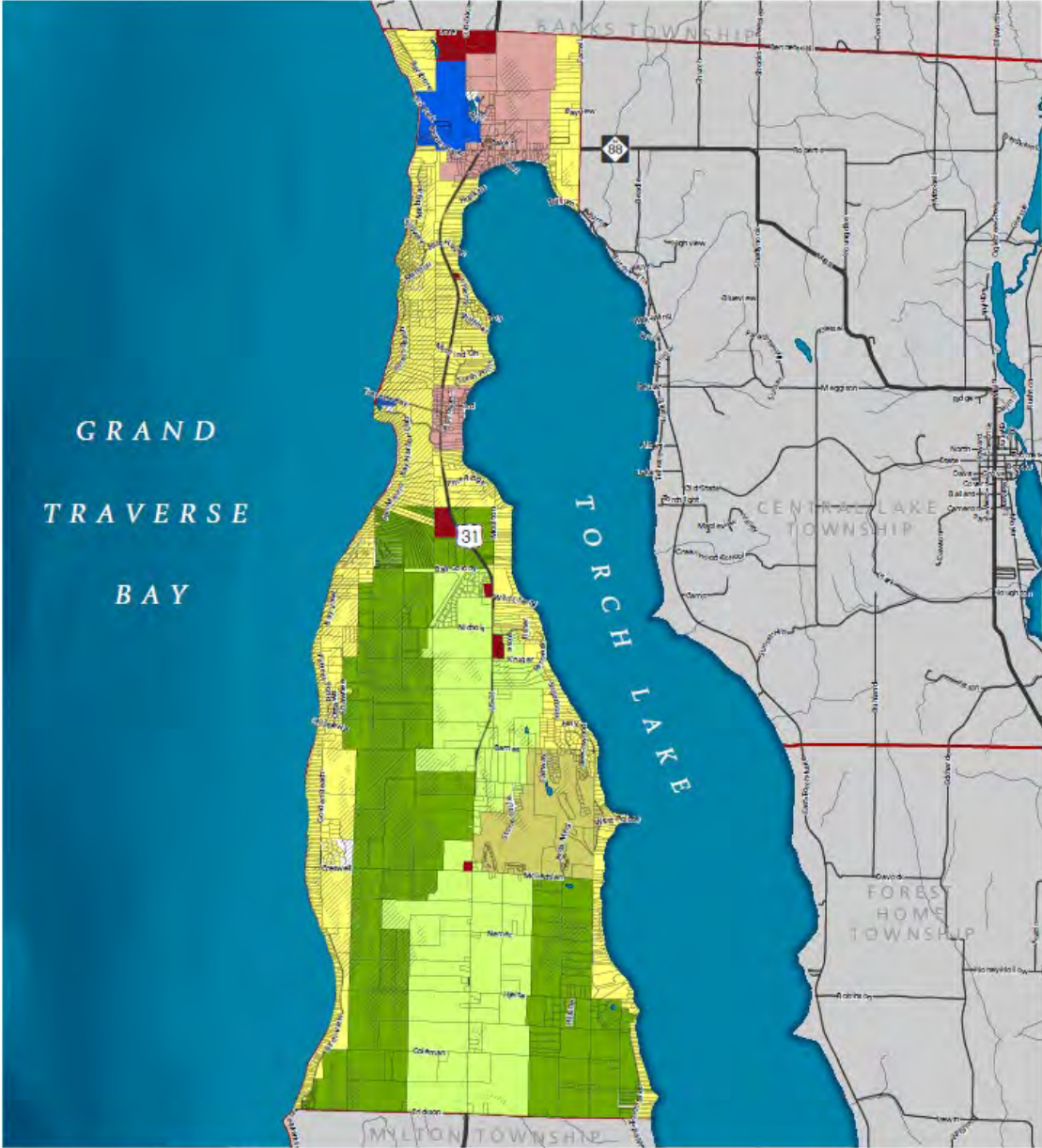
The Future Land Use Map (FLUM) displays the proposed future land uses that are encouraged by this plan. This map is intended to display the Township's future land use plan, which Planning Commissions are authorized to develop and adopt as per the Michigan Planning Enabling Act, Public Act 33 of 2008. The FLUM serves as a general framework to guide future land use decisions by reflecting community values, knowledge, concerns, and interests. The future land use plan is effective in identifying community assets and processes that should be preserved, as well as those that should be expanded, introduced, or minimized. The FLUM works in tandem with other planning tools and documents, and should therefore be consulted when pursuing changes to the zoning ordinance or other community development plans.

Although the FLUM for Torch Lake Township highlights some differences from the Existing Land Use Map, it generally indicates a commitment to preserve the Township's current look and feel. Eight land use categories and one overlay district are identified in the FLUM. The FLUM started with the previous master plan FLUM and was updated to include environmentally sensitive areas.

- Agriculture
- Timber
- Recreation
- Recreation / Residential
- Residential
- Commercial / Residential
- Commercial / Industrial
- Environmentally Sensitive Overlay

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Torch Lake Master Plan

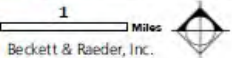
Map XX: Future Land Use



Future Land Use

Sources: Michigan Open Data Portal, Township

- Torch Lake Township Boundary
- Agriculture
- Timber
- Recreation
- Recreation / Residential
- Residential
- Commercial / Residential
- Commercial / Industrial
- Environmentally Sensitive*



Map Date: March 9, 2026

*This layer combines high risk erosion areas, critical dunes, and wetlands as originally derived from the 2005 National Wetlands Inventory (NWI) in Michigan and periodically updated by EGLE.

Agriculture

Agricultural land use in Torch Lake Township is currently concentrated in the south-central portion of the Township, with just under half of this land being considered vacant agricultural land. Agricultural land should largely remain in this location as it is the most suitable for agricultural practices and production. Low density residential development, farming, and other agricultural activities should be permitted so long as they do not disrupt the general agricultural character of the area. In addition, agricultural commercial uses should be included in this district to allow for farmers to retail directly to consumers. These uses should be considered on agricultural property, not just on corners with US 31. Density for the agricultural district should be 2 acres per dwelling unit.

Timber

The timber land use category shown in the FLUM is primarily located in the south-central portion of the Township, and should, for the most part, surround the agricultural land use parcels. Many of the parcels designated as timber land use are also located in areas with high environmental sensitivity. This land use category is therefore intended to designate land in the Township that should be preserved for its natural and water-based resources. The Township should continue to set and enforce environmentally informed development and use standards that do not adversely affect the area's existing natural conditions. Outdoor recreational activities could be considered for these properties that preserve the natural resources and allow for use of the properties. These properties should be larger and should be less dense than the agricultural district. Density should be 1 dwelling unit per 5 acres.

Recreation

The recreational land use category encompasses the parks and similar areas located within the Township. These include the Barnes County Park, Torch Bay Nature Preserve, and various other smaller destinations. The Township should continue to maintain these sites. The Township should also be prepared to take advantage of an opportunity that arises to develop an additional recreational site, although this does not need to be a priority. By maintaining and/or creating recreational spaces, the Township will take an active role in preserving the natural features that make the Township so highly regarded.

Recreation / Residential

The recreational / residential land use category is intended to create a flexible land use category that supports recreational and residential needs. The A-Ga-Ming Golf Resort, which is a planned residential development (PRD), is designated as a recreational / residential land use category. The Township should preserve this site and take advantage of future opportunities to develop additional sites that serve recreational and residential purposes. Vacant land for sale – both adjacent to the A-Ga-Ming Golf Resort and not adjacent – may offer this opportunity in the future.

Residential

While residential uses are permitted across all land use categories, the residential land use category is primarily intended to support the development of housing that is compatible with the Township's rural, natural character. Existing residential land use occupies a majority of the Township's land area and is present throughout the Township's shorelines, isthmus, and northern parcels. Residential land use should remain a priority along the shorelines and isthmus. In other areas of the Township, such as the south-central and north, other land uses – including agricultural and timber land uses – may prove to be more appropriate. The development of housing in the residential land use parcels should be held to rigorous design standards that protect natural resources and water quality – especially on parcels where there is high environmental sensitivity. The Township should continue to consider how to organize this land use category so as to provide desired housing types, balance affordability concerns, and respect the character of the Township's existing developments and natural features. The zoning ordinance R-1 zoning district is located in this area with a minimum lot size of 20,000 square feet, allowing for 2 dwelling units per acre.

Commercial / Residential

The commercial / residential land use category is intended to promote mixed-use developments that support light commercial activities and appeal to residents interested in varied low-level housing types. In the existing Township, the commercial / residential land use category exists as commercial land use and is mostly confined to the two hamlets of Torch Lake and Eastport, as well as a select few parcels along US-31. Commercial / residential developments should continue to be pursued in these locations with the goal of enhancing the existing character of the two hamlets. There should be a slight expansion of this land use category to include a small amount of additional land directly surrounding the two hamlets, allowing neighborhood-scale businesses and residential developments to exist in a small district, as opposed to a singular location. Due to the existing density and desire to concentrate growth in these areas, higher densities should be allowed including duplexes, triplexes, and quadplexes. Due to the limitations without public water and sewer, it is not anticipated that density would be greater than 4 dwelling units per acre.

Commercial / Industrial

The commercial / industrial land use category is intended to promote commercial uses in the township without residential uses. These uses are typically auto dependent and located along US 31. Many of the properties already include commercial uses. Industrial uses should be limited to light industrial uses that include warehousing and clean, low-intensity use such as contractor yards and small laboratories.

Environmental Sensitivity Overlay

The overlay district visualizes the environmentally sensitive areas within the Township, which are identified based on the presence of high-risk erosion areas, critical dunes, and wetlands. This overlay should be used to signify whether it will be viable to pursue future development in particular areas in all zoning districts. Development in environmentally sensitive areas should be minimized and additional documentation during the permitting process may be necessary to ensure

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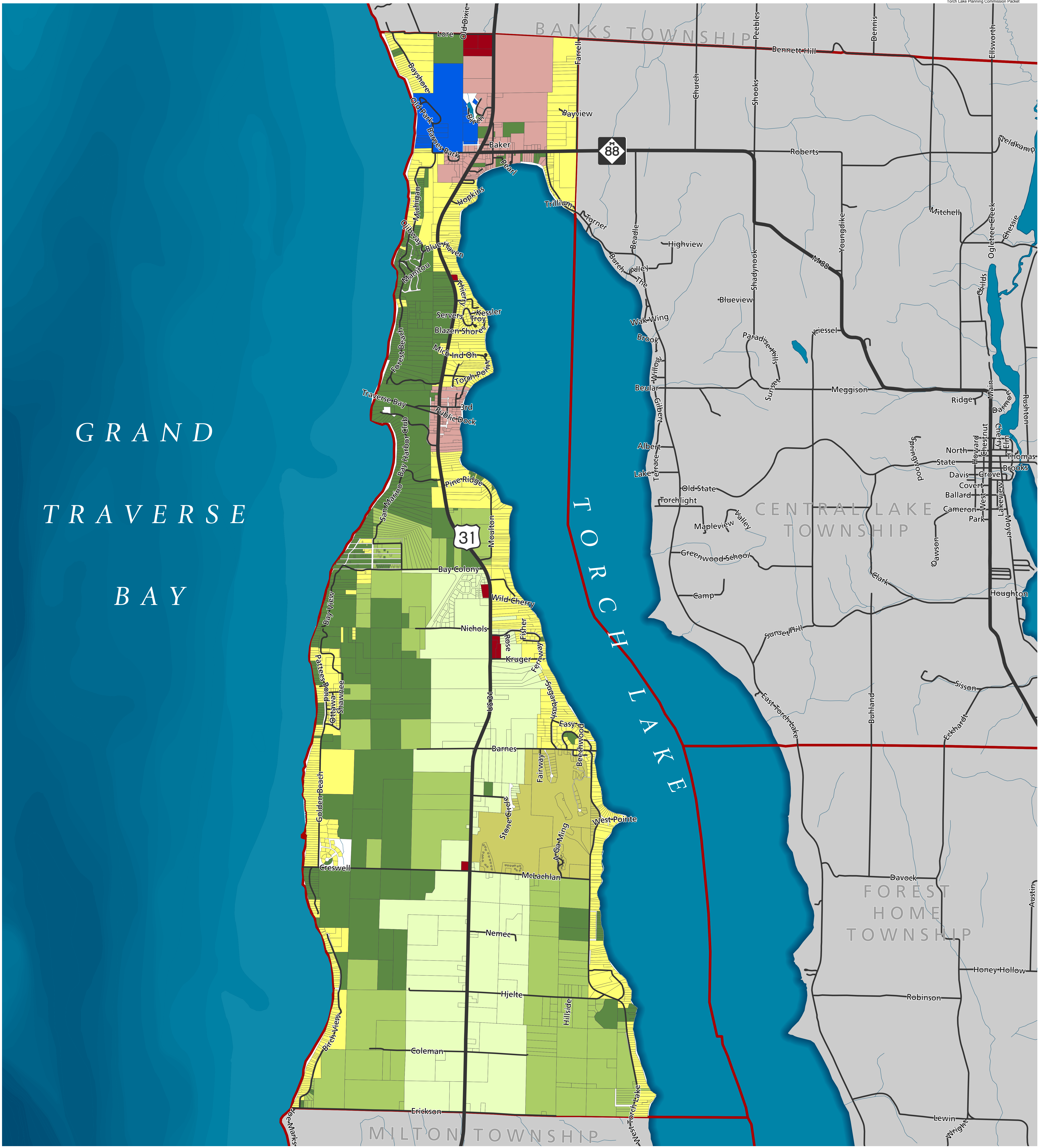
that construction is not occurring on or in the natural feature. Parcels shown on the map as environmental sensitivity overlay have at least a portion of the property that is environmentally sensitive. During development of the parcel, if the applicant can show that the development is outside of the environmentally sensitive area, it may proceed as the underlying zoning.

Zoning Plan

Given that the Zoning Ordinance was recently adopted, many of the proposed land use categories and action items in the final chapter of this Master Plan do not call for direct changes to the existing Zoning Ordinance.

Table XX: Proposed Land Use Categories and Current Zoning Districts

| Proposed Land Use Category | Description | Current Zone(s) |
|-----------------------------------|---|--|
| Agriculture | This land use category maintains the intent and standards of the existing Agricultural District. | Agriculture (A) |
| Timber | This land use category maintains the intent and standards of the existing Timber Reserve District. | Timber Reserve (TR) |
| Recreation | This land use category indicates the recreational destinations in the Township that should be preserved. | Timber Reserve (TR) |
| Recreation / Residential | This land use category is intended to demonstrate the overlap of recreational areas with residential areas, primarily located around the A-Ga-Ming Golf Resort. | Planned Residential Development |
| Residential | This land use category establishes designated areas for single- and two-family dwelling units, balancing the preservation of surrounding natural amenities with the presence and/or development of housing. | Single-Family Residential (R-1), Two-Family Residential (R-2) |
| Commercial / Residential | This land use category identifies the two hamlets within the Township and is intended to indicate that mixed-use development is appropriate in these areas. | Village (V), Commercial (C) |
| Commercial / Industrial | This land use category identifies the select areas within the Township that blend industrial with commercial uses. | Village (V), Commercial (C) |
| Environmentally Sensitive Overlay | This overlay land category visualizes the areas within the Township that are most susceptible to environmental degradation. These areas should see minimal development. | N/A |



Future Land Use

Sources: Michigan Open GIS, Antrim County, Torch Lake Township, Michigan EGLE

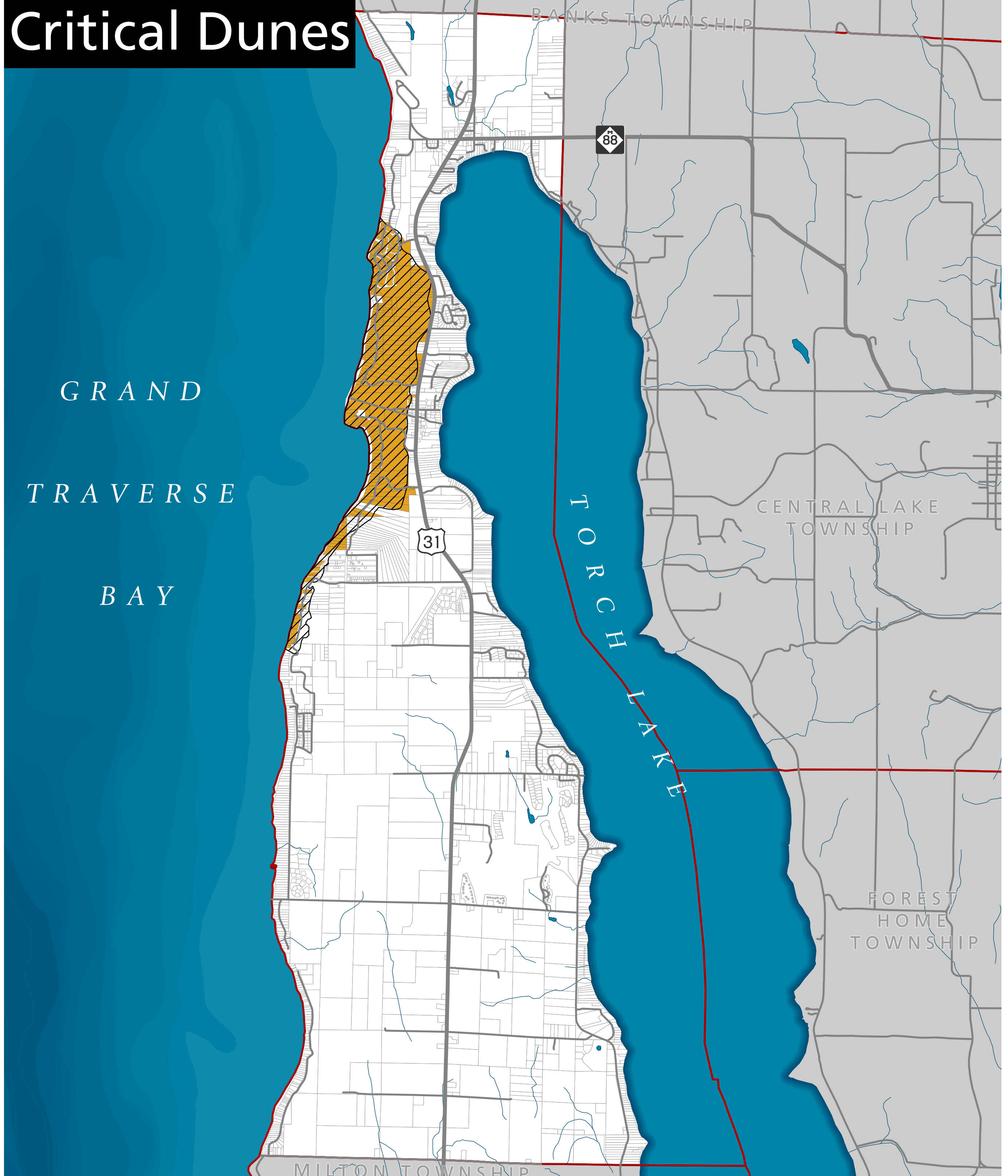
- Torch Lake Township Boundary
- Agriculture
- Timber
- Recreation
- Recreation / Residential
- Residential
- Commercial / Residential
- Commercial / Industrial
- Environmentally Sensitive*

1 Miles
 Beckett & Raeder, Inc.

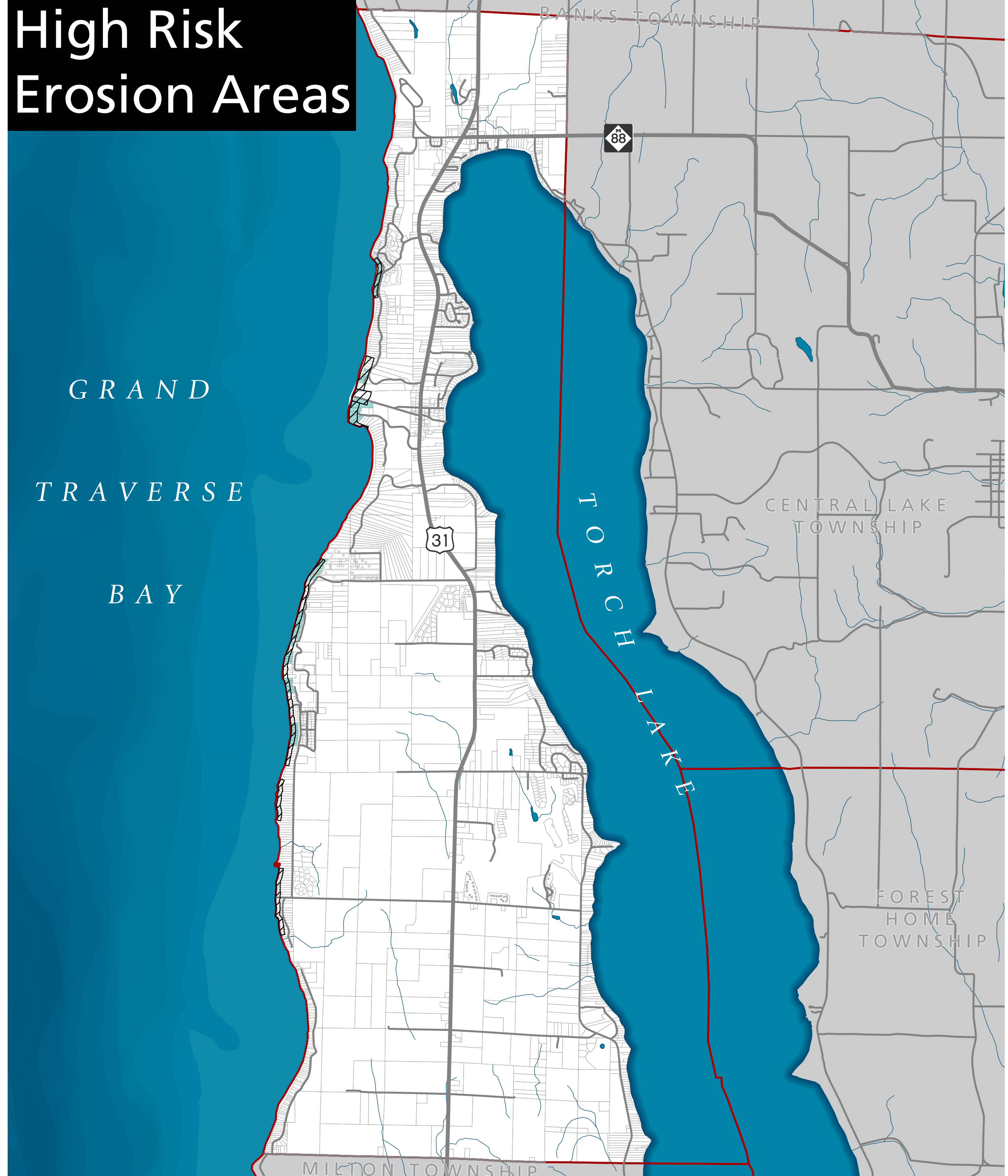
Map Date: April 30, 2026

*This category includes parcels where the combination of high risk erosion areas, critical dunes, and/or wetlands** cover greater than 50% of the parcel.
 **Wetlands are originally derived from the 2005 National Wetlands Inventory (NWI) in Michigan. This dataset is periodically updated by EGLE.

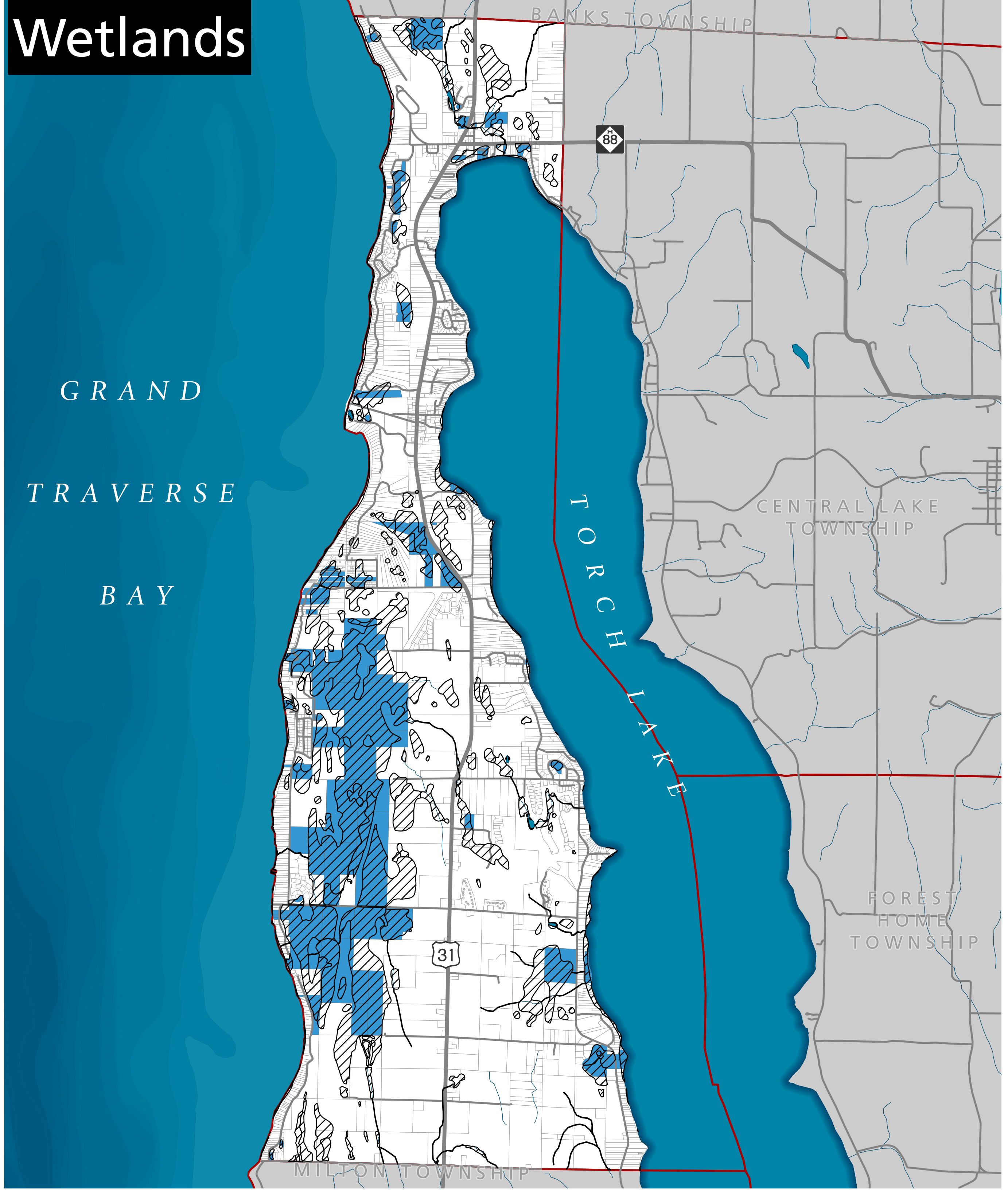
Critical Dunes



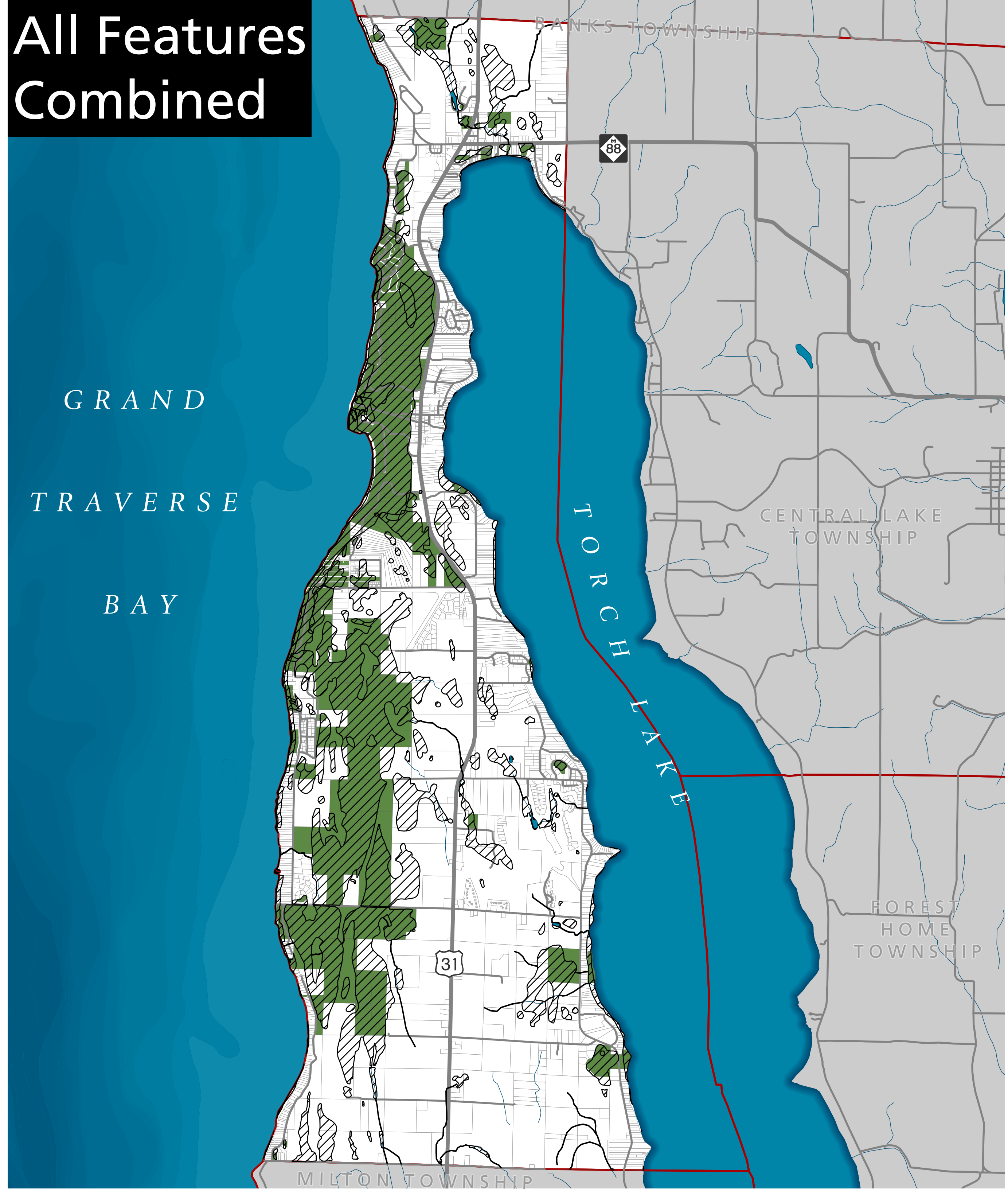
High Risk Erosion Areas



Wetlands



All Features Combined



Environmentally Sensitive FLU: Overlay Inputs

Sources: Michigan Open GIS, Antrim County, Torch Lake Township, Michigan EGLE

1 Miles
Beckett & Raeder, Inc.

Map Date: April 30, 2026

- Township Boundary
- Coverage of environmental feature specified in the map

Parcels covered >50% with specified features

- Critical Dunes
- High Risk Erosion Areas
- Wetlands*
- All Features Combined

*Wetlands are originally derived from the 2005 National Wetlands Inventory (NWI) in Michigan. This dataset is periodically updated by EGLE.