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MONEY TALKS

Government finance is one of the most discussed and least understood topics in America. The rules and regulations for governmental accounting and concepts are extensive and complicated.

For most individuals and businesses their budgets are fairly simple and straight forward. Monies are collected (*i.e., revenues*) and monies are spent (*i.e., expenditures*) in a single budget.

However, for governmental units, the monies from one fund cannot normally be transferred to another fund. For example, monies from the Water Fund cannot be used for police services and monies from the Cemetery Fund cannot be used to pave roads.

Even for a small local government like Grand Haven Charter Township (GHT), the budget actually consists of ten separate and unique funds. These funds include enterprise funds (*e.g., water or sewer funds*) that provide a good or service similar to a business; debt service funds (*i.e., bike path or facility expansion debt*)

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that account for the collection of monies for the payment of long-term debts; special revenue funds (*e.g., fire/rescue fund or downtown development fund*) that account for monies legally restricted to specific purposes; trust and agency funds (*e.g., cemetery fund*) that account for assets held by the GHT in a trustee capacity; and, the General Fund.

842-5988 TELEPHONE ■ 842-9419 FAX

<http://www.gh.t.org> ■ info@gh.t.org

The General Fund is the major fund of the township and accounts for all financial resources not included in the previously listed funds. About one-third of all of GHT's expenditures are accounted for in the General Fund and this fund contains many of the activities that the public associates with local government.

These activities include road paving, park operation and maintenance, law enforcement services, assessing,

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pollutants that were picked up by the stormwater runoff end up in our lakes and streams! Below are some tips you can follow to help keep pollution from entering lakes and streams via stormwater runoff.

- Never dump anything down a storm drain.
- Check your car, motorcycle or boat for leaks and spills and make repairs as soon as possible. Clean spilled fluids with an absorbent material like kitty litter.
- Dispose of pet wastes in a trash can.
- Leave grass clippings on your yard to reduce your need for fertilizer.
- Use pesticides and fertilizers sparingly. Sweep any fertilizer from driveways, roads or sidewalks onto your lawn, and avoid application if the forecast calls for rain.
- Properly dispose of household hazardous wastes and use non-toxic alternatives when possible.

A resource recovery site on Comstock Street between 168th and 172nd Avenue will accept household hazardous wastes at no charge. This site is open on Mondays and Wednesdays, and the second and fourth Saturdays from 8:00 a.m. until noon.

Brochures with additional advice can be found at the Township offices.



FALL YARD WASTE COLLECTION

Leaf dumpsters will be located at the township parking lot from Monday, October 11th through Sunday, November 21st.

No dumping of wood, limbs or brush is allowed.

TRICK OR TREAT HOURS

Trick or treating will be held on Saturday, October 30th from 6:00 p.m. until 8:00 p.m. Note that this is the day before Halloween.

PRESIDENTIAL ELECTION

Tuesday, November 2nd, 7:00 a.m. until 8:00 p.m.

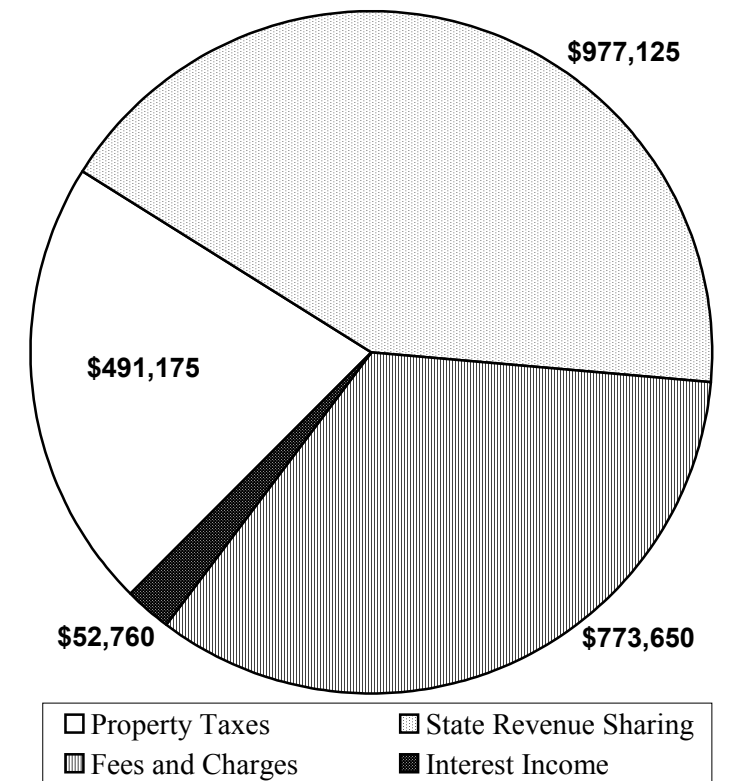
STORMWATER POLLUTION

Did you know that polluted stormwater run-off is now considered to be the greatest threat to clean water?

When it rains, stormwater runs over driveways, streets, roads, highways and parking lots carrying with it debris and pollutants. Eventually, the water will travel to a stream, either over land or via a storm drain.

Storm drains are frequently located alongside streets and parking lots. Unlike sanitary sewers that divert waste water to a treatment plant, storm drains lead directly to surrounding ponds, streams, rivers, or lakes without any type of treatment. All the debris and

General Fund Revenues by Source



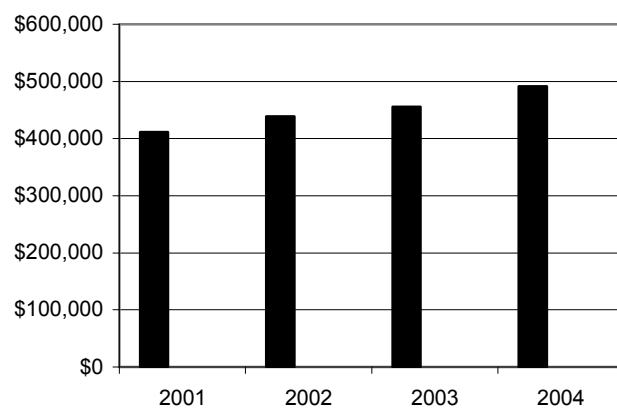
building inspections, zoning, planning, collecting taxes for all other governmental units (e.g., schools, county, Council on Aging, Library, and Museum, etc.) and a myriad of other day-to-day activities of GHT.

However, the township’s authorized millage rate for General Fund operations is limited to less than one (1) mill or 0.9265 mills. As a result, only 22% of GHT’s entire General Fund, which provides many of the essential day-to-day services for residents, comes from property taxes. (See chart on page 1.)

During the past four years, GHT’s general operating millage rate has remained below one (1) mill and actually dropped from 0.9612 mills to 0.9265 mills. Fortunately, growth in the Township’s tax base because of new construction and robust home sales has allowed for some growth of the property tax revenues.

Growth in the township’s assessed value has been impressive over the past decade. However, the interplay between the Headlee Amendment, which requires the millage rate to be reduced each year, and Proposal “A”, which limits growth in the taxable value of property, results in GHT capturing only a small percentage of this growth, about \$30,000 additional property tax monies annually. (See chart below.) And, this annual increase is not sufficient to pay for the costs associated with the township’s growth.

Growth In Property Tax Revenues

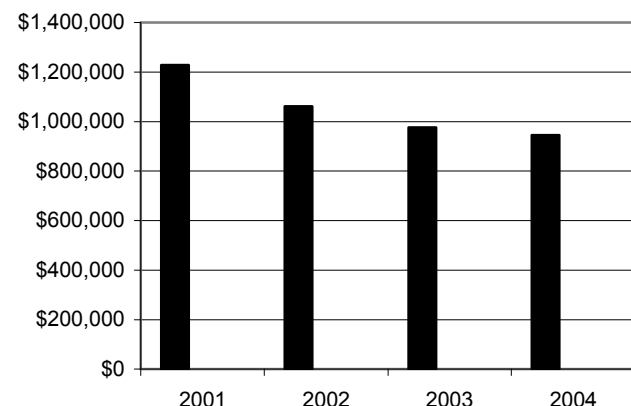


The largest source of General Fund monies for GHT is State Revenue Sharing, which comes from a portion of the state’s sales tax. In the past, growth in this revenue source has been the “cushion” that allowed GHT to expand and maintain its services as the township continues to grow.

Unfortunately, these revenues have seen dramatic decreases over the past three years. State Shared

Revenues have declined by over \$239,000 annually since 2001. (See chart below.)

Decline of State Shared Revenues



Even more dramatic is the reduction of interest income that has plummeted by about \$100,000 annually, dropping from over \$154,000 to about \$53,000. Unfortunately, this trend will accelerate since GHT will be required to use its cash reserves to address the revenue shortfalls.

The “good news” for GHT is that the township has a healthy cash surplus in the General Fund. Moreover, these cash reserves act as a “rainy day” fund that will allow GHT to weather these economic difficulties over the short-term.

The “bad news” is that the state of Michigan has explained that state revenue sharing dollars will not be increased to the levels that existed prior. And, even though property tax revenues have increased by about \$80,000 over the past four years, state revenue sharing has fallen by \$239,000 and interest income declined by \$100,000.

What does all of this mean to the average homeowner?

Unless there is a dramatic reversal of the current trends, GHT will be left with the difficult choice of either reducing discretionary services (e.g., road maintenance, bike path maintenance, dust control, parks, or law enforcement) or asking voters to authorize a small increase in the less than one (1) mill currently levied for general fund operations.

GHT has always told residents that “**growth does not pay for itself.**”

The truth of this statement is beginning to be felt in Grand Haven Charter Township.

BIKE PATH TRIMMING

GHT will soon begin trimming trees and brush along the twenty-one (21) miles of bike path. To ensure the safety of the users of the pathway, the surrounding trees and brush will be trimmed back one foot from the sides of the pathway and twelve feet above the pathway. All of the work will take place within the bike path easement.

The trimming of the bike path is a required part of the annual maintenance of the pathway. However, if you are concerned about any trees or bushes that you own which are adjacent to the path, please contact Kristi Walsh at 842-5988.



GREAT COMMUNITIES START WITH GOOD DESIGN

In the United States, we grow by 2.7 million people every year, requiring an additional 1.5 million housing units. It is not a question of whether we will grow, but where and how we will grow.

While some people may advocate a “no growth” policy, the GHT Board views growth as not only inevitable, but positive if channeled properly.

Smart Growth is a term that has come to be defined as growth that enhances our quality of life. Smart Growth is also about community design, creating places that function well within our township.

Good and poor community design affect us every day. You don’t have to be a planner to enjoy a well designed community. The way buildings are arranged, the building materials and landscaping required, and the design of the roadways send a message about that community and strongly influence your perceptions.

You also recognize developments that are poorly designed. There are developments from previous decades in GHT that are disastrous in terms of design. These types of developments detract rather than enhance our community. Unfortunately, once approved these

ORDINANCE ENFORCEMENT

- Starting on October 1st, boats and recreational vehicles cannot be parked or stored within your front yard until the start of the next summer season on May 1st, 2005.
- Trash or yard waste containers cannot be stored outside unless they are visually screened from the adjacent properties and roadway or are stored at least fifty (50) feet from all property lines.
- Homeowners are limited to selling no more than two vehicles per year from their property. Moreover, you are required to get a permit, free of charge, from the township offices.
- All open burning of trash or rubbish is strictly prohibited. Residents may receive up to two permits per year to burn brush and tree limbs. But, the burning of leaves is illegal.
- Please contact the Township prior to starting any home improvement project to see if a permit is required under the State Building code.

“poorly designed” developments stay with us for a very long period of time and erode our sense of place. Redevelopment is always difficult.

Good community design is the well-thought out combination of open space, buildings, and the links that bind them together. It does not matter whether the project is a large urban brownfield redevelopment, a suburban subdivision, a “big box” commercial building, or an industrial park. The design components remain the same — only the scale changes.

Good design puts people first, looking after their comfort and well-being, balancing the need for the pedestrian and motorist, the young and old, the present and the future.

Good design is timeless. Whether it is a park, building design or a streetscape, it avoids fads or gimmicks. It is best when the individual parts are connected to a greater whole.

Good design is about involvement. The designer, planner, elected municipal leaders, and the area residents all need to be part of the process that reviews and comments on developments. Only then can the community’s values and attributes be understood, protected and inserted into GHT’s design.