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The Beach Is Gone: Homeowners Face Risks, Costs, Permitting As Spring Approaches

By Craig Manning | March 9, 2020

Typically, local landscaping companies focus their springtime efforts on patios, mulch jobs, and beach cleanups. This spring, those same companies expect to have their hands full with a different type of work: shoreline preservation.

According to Cysilia Schaub of the sales and estimating team at TruNorth Landscaping, a huge number of local waterfront homeowners are dealing with the fallout of elevated water levels. Schaub, who has been with TruNorth for four years, says she's pulled more

permits for shoreline projects in the last three months than in the rest of her time with the company combined.

"People are losing lawns; they're losing beaches; they're losing sheds; they're losing all these different things, and they don't always realize it's happening until it's too late," Schaub says. She adds that the warning signs about rising water have been there for years, but that many property owners didn't realize the scope of the problem until late last year. Now they're are scrambling to protect their shorelines, often without knowing much about what that process entails.

"A lot of people look at it like, 'Okay, we're just going to put some rocks on the shoreline,' or 'We'll put in some plants there and call it good," Schaub explains. "They don't realize there's a pretty big process that comes with it, and it's not quite as simple as just putting in rocks or plants."

Most of the complexity comes from the permitting requirements. Schaub says that virtually any projects being done within 500 feet of water or 100 feet of a wetland require a soil erosion permit from Grand Traverse County. Any projects involving shoreline on inland lakes will also require permits from the Michigan Department of Environment, Great Lakes, and Energy (EGLE). Projects involving Lake Michigan shoreline – including shoreline along Grand Traverse Bay – demand permits from both EGLE and the United States Army Corps of Engineers (USACE). Schaub says county soil erosion permits only take 2-3 weeks to process, but that the wait times for EGLE and USACE can be 2-3 months.

"Anybody who thinks they're in jeopardy, they really need to get started on their permit process now," says Mike Flaugher of Team Elmer's. "They're saying the water levels are going to continue rising clear into next summer, so this problem isn't going to go away any time soon."

Like TruNorth, Elmer's has had a busy winter working on projects related to high water, including multiple stone revetment seawall projects to protect waterside roadways throughout the state. Flaugher says the company hasn't done many residential projects yet, in part because most homeowners don't want to go through the laborious process of getting the necessary permits. "We refuse to work on shoreline projects without permits," he says.

TruNorth also requires permits for all shoreline restorations – and discourages property owners from trying to work around the regulatory system.

1

"You're seeing a lot of companies that will come along and say, 'Oh yeah, we'll do [your shoreline] for you,' and they're doing it incorrectly," Schaub says. "That leads to bigger problems down the road. Once you put something in the shoreline that's not permitted, not only are you looking at a fine for not permitting that project, but you're also looking at another fee for pulling the proper permits to put it in correctly."

Gordy Sovereign is one local homeowner currently plotting a shoreline protection project. He and his wife built their home on Old Mission Peninsula in 2012, on top of a bank that overlooks Grand Traverse Bay. At the time, Sovereign says there was a sizable beach down the hill from the house, with 75-100 yards of space between the bank to the water. Now that beach is underwater and waves are lapping at the bank.

"In August or September, water came all the way up to the bank, washed out the bottom four stairs, and took about 3-5 feet of bank with it," Sovereign tells *The Ticker*. "We also have a giant white pine that is probably 50-75 years old. The waves took out the sand underneath it, so it's basically just hanging there. It's leaning significantly and will probably come down before spring. Once the bank starts to get eaten away and the vegetation goes, then if the water comes up higher, the whole bank just slides down continually. There's nothing holding it back once it's undermined. So I am concerned about my house."

Sovereign had the foresight to get his permit applications in last fall. The EGLE permit came back within a month, but he says he only just got his USACE permit last week. Now he's looking ahead to spring, when he plans to work with landscape designer Old Mission Associates to put in a rip-rap wall made up of 24-to-36-inch boulders. He's hopeful the structure will stabilize the bank and prevent future erosion.

While steeper banks like Sovereign's pose challenges even with strong vegetation, local businessman Nathan Griswold says it's important to think about plants as part of the shoreline protection process. Griswold is the founder and president of Inhabitect, a local company best known for installing green roofs. The business also does work cultivating "natural shorelines," which utilize native plants and natural materials to stabilize shoreline and promote local habitats. Griswold says this holistic approach can help future-proof shorelines.

"Eventually, Mother Nature is going to have the potential to take any type of protection away, be it boulders or a retaining wall," Griswold explains. "If you have no plant roots that are helping to anchor that shoreline in place, you're not taking the protection to the level that it should be. Mother Nature intended for there to be trees, shrubs, and ground cover on shorelines, mixed in with rocks, pebbles, and boulders."