DOWNTOWN DEVELOPMENT AUTHORITY/LOCAL DEVELOPMENT FINANCE AUTHORITY AGENDA

Regular Meeting

August 27, 2026 at 4:00 PM

1) **CALL TO ORDER**
2) **ROLL CALL**
   - **A.** ELECTION OF OFFICERS
3) **APPROVAL OF AGENDA** - Items can be added or deleted from the Agenda by City Council action.
4) **PUBLIC COMMENT** Persons addressing the board are required to give their name and address for the record when called upon by the Chair. Members of the public shall be limited to speaking for a maximum of three (3) minutes
5) **PRESENTATIONS AND RECOGNITIONS**
6) **CONSENT AGENDA**
   - **A.** **DDA/LDFA Minutes**
     DDA/LDFA Minutes- July 23, 2026
   - **B.** **Financial Reports**
     DDA Revenue/Expense Report- AUGUST 24,2026
     LDFA Revenue/Expense Report- AUGUST 24, 2026
7) **MAEDA UPDATE**
8) **PUBLIC HEARINGS & SUBSEQUENT BOARD ACTION**
9) **BRA NEW BUSINESS**
   - **A.** BRA POLICY DISCUSSION
10) **BRA OLD BUSINESS**
11) **DDA NEW BUSINESS**
   - **A.** FACADE GRANT APPLICATION - 117 W MICHIGAN
   - **B.** FACADE GRANT APPLICATION - 119 W MICHIGAN
12) **DDA OLD BUSINESS**
13) **LDFA NEW BUSINESS**
14) **LDFA OLD BUSINESS**
15) **BOARD REPORTS**
16) **ADJOURNMENT**

Council Chambers, 323 W Michigan Ave, Marshall, MI 49068

DOWNTOWN DEVELOPMENT AUTHORITY/LOCAL DEVELOPMENT FINANCE AUTHORITY MINUTES

July 23, 2026

Regular Meeting - 4:00 PM

[IGNORE_INDENT]

1) CALL TO ORDER

IN A REGULAR SESSION held on Thursday, July 23, 2026 at 4:00 PM in the Council Chambers of City Hall, 323 West Michigan Ave, Marshall, MI 49068, the Marshall Downtown Development Authority/Local Development Finance Authority was called to order by Chair Beck.

2) ROLL CALL

Roll was called:

Present: Mike Beck, Sue Damron, Matt Davis (arrived at 4:07), Desmond Kirkland, Jason LaForge, Amanda Lankerd, Derek Perry, Angela Whitesell, and Catherine Yates

Also Present: Clerk Eubank

Absent: Becky Jones and Matt Saxton

3) APPROVAL OF AGENDA - Items can be added or deleted from the Agenda by City Council action.

Moved by Jason LaForge, supported by Amanda Lankerd to approve the agenda as presented. On a voice vote: **Motion carried.**

4) PUBLIC COMMENT Persons addressing the board are required to give their name and address for the record when called upon by the Chair. Members of the public shall be limited to speaking for a maximum of three (3) minutes.

Barry Wayne Adams of W Green St, David Begg of W Green St, and Brian Munger of E Spruce St gave public comment.

5) PRESENTATIONS AND RECOGNITIONS

6) CONSENT AGENDA

Moved by Matt Davis, supported by Catherine Yates to approve the consent agenda as presented. On a voice vote: **Motion carried.**

A. DDA/LDFA Minutes

DDA/LDFA Minutes- June 25, 2026

B. Financial Reports

DDA Revenue/Expense Report- ENDING JUNE 30, 2026

LDFA Revenue/Expense Report- ENDING JUNE 30, 2026

7) MAEDA UPDATE

Matt Davis gave a MAEDA update.

8) PUBLIC HEARINGS & SUBSEQUENT BOARD ACTION

A. MILLBROOK - BROWNFIELD HOUSING TIF

Chair Beck opened the Public Hearing on the Millbrook Brownfield plan at 4:19 pm.

Barry Wayne Adams, Susan Connolly of N Mulberry, Rick Huggett of Stuart Lake, David Begg, and Brian Munger spoke during the public hearing.

Chair Beck closed the Public Hearing at 4:32 pm.

Chair Beck reopened the Public Hearing at 4:32 pm and noted that there was written comment received from Glenn Kowalske.

Moved by Jason LaForge, supported by Amanda Lankerd to approve The Millbrook Brownfield (Housing TIF) Plan, with the contingencies noted below, and recommend approval by City Council of the agreement between the City of Marshall and Millbrook of Marshall, in substantial form, and authorize the City Manager to sign the necessary documents.
Contingencies:
1. Affordability of income-restricted units. The 255 income-restricted units (approximately 26% of the total) shall be rent-restricted and set aside for households earning 90% - 120% AMI. Restricted AMI rent caps shall not increase any faster than inflation as measured by the national Consumer Price Index. Initial restricted rents are expected to range from $1,100 to $1,815 per month, depending on unit size and type.
2. Development agreement and monitoring. The City Council shall enter into a development agreement with the developer specifying how the income-restricted units are monitored and reported, consistent with MSHDA-promulgated standards and in a form that is relatively simple for City staff to review. The final terms and conditions of that agreement shall be negotiated between City staff and the developer and approved by City Council before the first year of tax increment reimbursement.
3. Public riverwalk easement. The developer shall commit to public access for a future riverwalk along the entire river frontage of the property — approximately 5,000 feet along the northern edge — with final terms subject to the City of Marshall's feasibility and design studies and an anticipated width of approximately 20 feet. The public access will be coordinated with Flywheel Community Development Services | flywheelmomentum.comPage 2 the City of Marshall and could be accomplished through an easement established and documented with the Calhoun County Register of Deeds.
4. Public dog-park easement. The developer shall commit to public access for a future community dog park of approximately 1.5 acres, publicly accessible from Hughes Street. The public access for the dog park will be coordinated with the City of Marshall and could be accomplished through an easement recorded with the Calhoun County Register of Deeds.
5. Twenty-percent pass-through. The Authority shall pass through 20% of all eligible tax increment available for capture to the respective taxing jurisdictions. This is expected to result in an estimated $19,613,115 of new tax increment to local taxing jurisdictions and an additional $13,921,958 in new tax increment flowing to non-capturable local and county debt millages.
6. Ten-percent administrative capture. The Authority shall capture up to 10% of all eligible tax increment available for capture as an administrative fee.
On a roll call vote:

Ayes: Mike Beck, Sue Damron, Matt Davis, Desmond Kirkland, Jason LaForge, Amanda

Lankerd, Derek N. Perry, Angela Whitesell , Catherine Yates
Nays: None
Abstain: None
Motion carried.

9) BRA NEW BUSINESS

10) BRA OLD BUSINESS

11) DDA NEW BUSINESS

A. FACADE GRANT - 305 E MICHIGAN AVE

Member Kirkland abstained from item 11A.

Moved by Matt Davis, supported by Sue Damron to approve the facade grant request for 305 E Michigan and issue a letter of "commitment with contingencies" to the applicant. On a voice vote: **Motion carried.**

12) DDA OLD BUSINESS

13) LDFA NEW BUSINESS

14) LDFA OLD BUSINESS

A. ALTERRA PURCHASER'S NOTICE OF EXTENSION OF INSPECTION PERIOD

Chair Beck noted that a letter of extension was received.

15) BOARD REPORTS

16) ADJOURNMENT

The meeting was adjourned at 5:05 pm.

Respectfully submitted by,

Michelle Eubank
City Clerk

REVENUE AND EXPENDITURE REPORT FOR CITY OF MARSHALL
PERIOD ENDING 08/31/2026
% Fiscal Year Completed: 16.99

*NOTE: Available Balance / Pct Budget Used does not reflect amounts encumbered.

GL NUMBER	DESCRIPTION	2026-27 AMENDED BUDGET	YTD BALANCE 08/31/2026	ACTIVITY FOR MONTH 08/31/2026	% BDGT USED	AVAILABLE BALANCE
Fund 250 - LOCAL DEVELOPMENT FINANCE AUTHORITY FUND						
Revenues						
Dept 000						
250-000-402.00	Current Property Taxes	778,000.00	0.00	0.00	0.00	778,000.00
250-000-573.00	LOCAL COMM STAB SHARE TAX	175,000.00	0.00	0.00	0.00	175,000.00
250-000-665.00	Interest	30,000.00	1,358.02	0.00	4.53	28,641.98
250-000-679.00	MISCELLANEOUS REVENUE	21,000.00	0.00	0.00	0.00	21,000.00
Total Dept 000		1,004,000.00	1,358.02	0.00	0.14	1,002,641.98
TOTAL REVENUES		1,004,000.00	1,358.02	0.00	0.14	1,002,641.98
Expenditures						
Dept 000						
250-000-801.00	Professional Services	10,000.00	0.00	0.00	0.00	10,000.00
250-000-805.00	Administrative Costs	160,000.00	13,333.33	0.00	8.33	146,666.67
250-000-820.00	Contracted Services	240,500.00	59,090.00	340.00	24.57	181,410.00
250-000-990.00	Debt Service	380,000.00	0.00	0.00	0.00	380,000.00
250-000-994.00	Bond Interest Paid	204,400.00	0.00	0.00	0.00	204,400.00
Total Dept 000		994,900.00	72,423.33	340.00	7.28	922,476.67
TOTAL EXPENDITURES		994,900.00	72,423.33	340.00	7.28	922,476.67
Fund 250 - LOCAL DEVELOPMENT FINANCE AUTHORITY FUND:						
TOTAL REVENUES		1,004,000.00	1,358.02	0.00	0.14	1,002,641.98
TOTAL EXPENDITURES		994,900.00	72,423.33	340.00	7.28	922,476.67
NET OF REVENUES & EXPENDITURES		9,100.00	(71,065.31)	(340.00)	780.94	80,165.31

% Fiscal Year Completed: 16.99
*NOTE: Available Balance / Pct Budget Used does not reflect amounts encumbered.

GL NUMBER	DESCRIPTION	2026-27 AMENDED BUDGET	YTD BALANCE 08/31/2026	ACTIVITY FOR MONTH 08/31/2026	% BDGT USED	AVAILABLE BALANCE
Fund 248 - DOWNTOWN DEVELOPMENT AUTHORITY						
Revenues						
Dept 000						
248-000-402.00	Current Property Taxes	235,000.00	0.00	0.00	0.00	235,000.00
248-000-573.00	LOCAL COMM STAB SHARE TAX	45,000.00	0.00	0.00	0.00	45,000.00
248-000-665.00	Interest	7,000.00	0.74	0.00	0.01	6,999.26
248-000-679.00	MISCELLANEOUS REVENUE	0.00	140.00	105.00	100.00	(140.00)
248-000-679.16	MISC REVENUE - BLUES FEST	65,000.00	100.00	0.00	0.15	64,900.00
Total Dept 000		352,000.00	240.74	105.00	0.07	351,759.26
TOTAL REVENUES		352,000.00	240.74	105.00	0.07	351,759.26
Expenditures						
Dept 000						
248-000-702.42	Payroll - Parking Structure	0.00	526.46	86.74	100.00	(526.46)
248-000-703.00	Part-time Salaries	17,640.00	2,992.49	1,228.50	16.96	14,647.51
248-000-704.42	Overtime - Parking Structure	3,200.00	0.00	0.00	0.00	3,200.00
248-000-704.43	Overtime - Sidewalk Snow Removal	1,300.00	0.00	0.00	0.00	1,300.00
248-000-704.44	Overtime - Flowers	200.00	0.00	0.00	0.00	200.00
248-000-715.00	Social Security	0.00	266.44	100.17	100.00	(266.44)
248-000-718.10	RETIREMENT - D/C	0.00	52.65	8.68	100.00	(52.65)
248-000-755.00	Miscellaneous Supplies	3,000.00	423.80	330.87	14.13	2,576.20
248-000-777.00	MINOR TOOLS AND EQUIPMENT	0.00	29.99	29.99	100.00	(29.99)
248-000-805.00	Administrative Costs	22,480.00	562.67	0.00	2.50	21,917.33
248-000-820.00	Contracted Services	23,000.00	7,850.00	0.00	34.13	15,150.00
248-000-850.00	Communications	720.00	60.00	0.00	8.33	660.00
248-000-941.00	MOTOR POOL VEHICLE RENTAL	10,000.00	0.00	0.00	0.00	10,000.00
248-000-961.00	COMMUNITY PROMOTIONS	65,000.00	550.00	0.00	0.85	64,450.00
248-000-970.00	Capital Outlay	100,000.00	0.00	0.00	0.00	100,000.00
248-000-990.00	Debt Service	45,374.00	0.00	0.00	0.00	45,374.00
248-000-994.00	Bond Interest Paid	10,922.00	0.00	0.00	0.00	10,922.00
Total Dept 000		302,836.00	13,314.50	1,784.95	4.40	289,521.50
Dept 719 - DDA Sidewalk						
248-719-941.02	MOTOR POOL REPLACEMENT CHARGE	888.00	74.00	0.00	8.33	814.00
248-719-941.03	MOTOR POOL OPERATING CHARGE	1,456.00	121.33	0.00	8.33	1,334.67
Total Dept 719 - DDA Sidewalk		2,344.00	195.33	0.00	8.33	2,148.67
Dept 729 - Community Development						
248-729-901.00	Advertising	0.00	338.00	0.00	100.00	(338.00)
Total Dept 729 - Community Development		0.00	338.00	0.00	100.00	(338.00)
TOTAL EXPENDITURES		305,180.00	13,847.83	1,784.95	4.54	291,332.17

Fund 248 - DOWNTOWN DEVELOPMENT AUTHORITY:

PERIOD ENDING 08/31/2026
% Fiscal Year Completed: 16.99
*NOTE: Available Balance / Pct Budget Used does not reflect amounts encumbered.

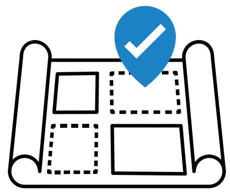
GL NUMBER	DESCRIPTION	2026-27 AMENDED BUDGET	YTD BALANCE 08/31/2026	ACTIVITY FOR MONTH 08/31/2026	% BDGT USED	AVAILABLE BALANCE
Fund 248 - DOWNTOWN DEVELOPMENT AUTHORITY						
TOTAL REVENUES		352,000.00	240.74	105.00	0.07	351,759.26
TOTAL EXPENDITURES		305,180.00	13,847.83	1,784.95	4.54	291,332.17
NET OF REVENUES & EXPENDITURES		46,820.00	(13,607.09)	(1,679.95)	29.06	60,427.09

How It Works

Housing Tax Increment Finance Bill

or

"H-TIF"

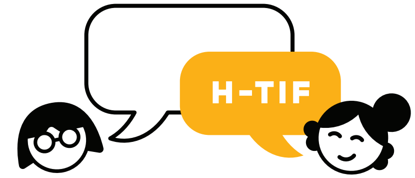


1

Any property where eligible housing activities will occur can now be classified as a brownfield. The property could be vacant or underutilized land with a low taxable value - say $1,000/year.

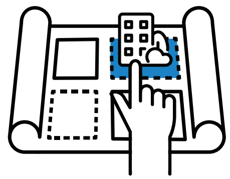
2

Sarah the builder wants to buy the land and build 10 homes for local families, but the cost to build those homes will be more than those families can afford.



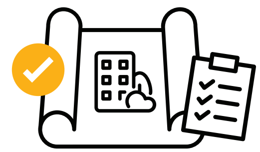
3

Sarah talks to her local brownfield authority about using H-TIF to offset some of her costs in exchange for making half the new homes affordable for households earning up to 120% AMI.



4

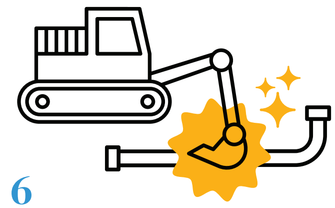
The brownfield authority agrees that making 5 new homes affordable to local families is a good idea and they approve her plans. The City also approves Sarah's site plan for the neighborhood layout.



5

Sarah hires a consultant to prepare the H-TIF plan and obtain final approvals from the city and the state.

They each agree to allow Sarah to receive a reimbursement of new tax payments that will pay for the cost of infrastructure and new housing construction over time.



6

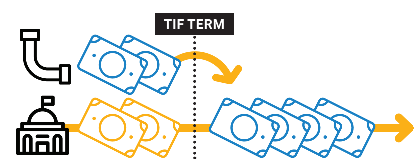
With approvals in hand, Sarah starts construction to install infrastructure and build the homes. She spends $400,000 to install new infrastructure and $300,000 per home to build 10 homes.

7

Half of the new homes Sarah has built are sold to income qualified households for $250,000 each and are taxed just like other homes in the community. The other half sell for $340k or more. Combined, all 10 homes now produce at least $48,000 of new tax revenue every year.

8

During the term agreement, most of the $48,000 in new tax revenue can be captured to reimburse Sarah for infrastructure costs and associated interest. The local government continues to collect the original $1,000/year in tax revenue during this time.



9

Once Sarah has been fully reimbursed for infrastructure and associated interest costs, all $48,000 in new revenue flows to the local government annually.

Housing Next
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Flywheel®

CITY OF MARSHALL, MICHIGAN

BROWNFIELD REDEVELOPMENT AUTHORITY

Tax Increment Financing Reimbursement Policy

Eligibility, reimbursement terms, public benefit criteria, and compliance requirements for brownfield tax increment financing in the City of Marshall.

DRAFT FOR AUTHORITY AND COUNCIL REVIEW

August 2026

1. Executive Summary

This policy establishes how the City of Marshall Brownfield Redevelopment Authority evaluates requests for tax increment financing reimbursement and how it sets the length of the reimbursement period. It is adopted under the Brownfield Redevelopment Financing Act, Public Act 381 of 1996, as amended (MCL 125.2651 et seq.).

The policy rests on a single principle. A project that meets the minimum statutory requirements for brownfield eligibility receives a standard reimbursement period. A project that delivers public benefits beyond those requirements may receive a longer reimbursement, provided that specific criteria are met. The additional years are earned against a published schedule that applies to every applicant.

Principal provisions

Provision	Standard
Base reimbursement term	Up to 10 years for any project meeting Act 381 eligibility and the local review standards in Section 4
Extended reimbursement term	Additional years earned under the public benefit schedule in Section 7, to a normal maximum of 25 years
Absolute maximum	30 years of capture from the beginning date of capture, covering reimbursement and any Local Brownfield Revolving Fund capture together, and ending no later than 35 years after adoption of the brownfield plan resolution. A term above 25 years is reserved for projects satisfying the findings in Section 6.2 (MCL 125.2663(5) and 125.2663b(16))
Increment pass-through	For terms longer than 10 years, applicants are encouraged to propose that the plan capture no more than 80 percent of the annual local tax increment and allow 20 percent of capture to flow through to local taxing jurisdictions
Affordability term	For rental units, affordability requirements shall be equivalent in time period to the tax capture period, secured by recorded deed restriction. For-sale units are monitored through the initial sale unless the agreement provides otherwise.
Reporting	One annual compliance report per project, due March 31

Basis

Marshall has an active development pipeline. The Marshall Area Economic Development Alliance reported more than 1,300 housing units proposed or completed between the February 2023 announcement of the BlueOval Battery Park Michigan project and October 2025, with more than 1,000 additional units planned. The City approved the site plan for the Hughes Street development in December 2025, 322 units in its first phase, with the expectation, recorded in the City's 2025 action plan year-end update, that a brownfield housing incentive would form part of the financing.

The Authority reported no active projects with tax capture in its calendar year 2022 and 2024 statutory filings. A locally approved plan supporting the downtown Leon project was announced in May 2026, anticipating approximately $277,961 in local capture alongside a state brownfield award. The Authority is therefore setting clear policy parameters in response to increased demand for the tool.

Two features of Act 381 as amended by Public Act 90 of 2023 make this policy more consequential. Housing property is now an independent category of eligible property, so a housing project no longer needs a finding of contamination, blight, or functional obsolescence to qualify. Separately, the Marshall Historic District is a National Historic Landmark district of approximately 325 acres containing more than 700 contributing buildings, and a historic resource is an eligible property under the Act. Between these two provisions, a substantial share of the City is eligible for brownfield tax increment financing on its face.

2. Purpose and Authority

2.1 Purpose

This policy is intended to accomplish four things:

- Give applicants a clear and predictable statement of what the Authority will support and for how long, so that reimbursement assumptions can be modeled before a plan is prepared.
- Tie the length of public support to the level of measurable public benefit a project delivers.
- Set compliance and reporting requirements that satisfy Act 381 and are proportionate to the staff capacity of a city of Marshall's size.
- Give the City Council and the overlapping taxing jurisdictions a consistent basis for evaluating each plan presented to them.

2.2 Authority

The Authority acts under Act 381. Nothing in this policy expands or limits the Authority's statutory powers or the City Council's approval authority under Section 14 of the Act.

This policy is a statement of the standards the Authority will apply. It is not a contract and it does not create an entitlement to reimbursement. The terms of any specific project are governed by the approved brownfield plan and the reimbursement agreement executed between the City or the Authority and the developer. Where this policy and an executed agreement differ, the agreement governs.

The Authority may depart from this policy where a project presents circumstances the policy does not anticipate. A departure requires a written finding by the Authority stating the reason, recorded in the findings of fact under Section 9.4, and is reported to the City Council with the plan.

2.3 Relationship to other incentives

Marshall offers industrial facilities exemptions under Public Act 198 of 1974, obsolete property rehabilitation exemptions under Public Act 146 of 2000, and economic development electric rates through the municipal utility. Brownfield tax increment financing may be combined with these. An applicant seeking more than one incentive must disclose all of them at application, and the financial need analysis under Section 4.2 must reflect the combined value of every incentive sought.

3. Definitions

Terms used in this policy carry the meanings given in Act 381. The following definitions are restated in plain language for the convenience of applicants and do not modify the statutory definitions.

Term	Meaning
Area median income (AMI)	The median income for the area determined under Section 8 of the United States Housing Act of 1937, 42 USC 1437f, adjusted for family size. The Authority uses the income and rent limits published by the Michigan State Housing Development Authority for Calhoun County.
Brownfield plan	The document approved by the Authority and the City Council that identifies the eligible property, the eligible activities to be reimbursed, the portion of the increment to be captured, and the beginning date and duration of capture.
Capture	The collection by the Authority of the increase in property tax revenue produced by a project, for reimbursement of eligible activities.
Eligible activities	The costs that may lawfully be reimbursed with captured tax increment revenue under Sections 2 and 13b of Act 381.
Eligible property	Property that qualifies under Act 381 because it is a facility, blighted, functionally obsolete, a historic resource, housing property, land bank owned, transit-oriented, or within a targeted redevelopment area.
Housing development activities	The specific housing-related costs listed at MCL 125.2652, including financing gap assistance for units priced for income-qualified households, infrastructure and site preparation necessary for a housing project, and rehabilitation of rental units.
Income-qualified household	A household whose annual income is not more than 120 percent of AMI. This is the outer statutory limit. This policy sets deeper local targets that earn longer reimbursement terms.
Income-restricted unit	A dwelling unit that, under a recorded restriction, must be occupied by a household at or below a stated AMI level at initial lease or sale, and must be rented within the rent limit, or sold within the sale price, stated in the reimbursement agreement for that AMI level. Section 7.1 states the limits and Section 10.4 states how rent is measured.
Local tax increment	The captured increment attributable to local operating millages, excluding voted debt millage and other levies outside capture under MCL 125.2652(eee).
Reimbursement agreement	The contract between the City or the Authority and the developer setting the schedule, conditions, and limits of reimbursement. For housing projects it also provides for price and income monitoring. MCL 125.2663b(4)(b) requires that monitoring where taxes levied for school operating purposes are captured. This policy requires it for every housing project the Authority supports.
Total tenant rent	Contract rent plus all charges required as a condition of tenancy, calculated on a monthly basis. Optional services are excluded. Section 10.4 states the calculation.

4. Eligibility

4.1 Statutory threshold

A project must first qualify under Act 381. At least one parcel in the proposed plan must fall within one of the following categories:

Category	What it requires
Facility or Part 213 site	Contamination above unrestricted residential cleanup criteria, established by a Phase I and Phase II environmental site assessment, or a site as defined under Part 213 of NREPA.
Blighted	A finding under the statutory blight criteria, which include public nuisance, fire hazard, disconnected utilities, tax-reverted status, or land bank ownership.
Functionally obsolete	A determination by a qualified assessor that the property cannot perform its intended function because of overcapacity, changed technology, or deficiencies in design.
Historic resource	Individual listing, or contributing status within a district designated by the National Register, the State Register, or a local historic district authority. The Marshall Historic District qualifies.
Housing property	Property on which one or more units of residential housing are proposed to be constructed, rehabilitated, or otherwise designed to be used as a dwelling, including units in a mixed-use project.
Land bank property	Tax-reverted property owned by or under the control of a land bank fast track authority, including the Calhoun County Land Bank Authority.
Targeted redevelopment area	Between 40 and 500 contiguous parcels within a qualified local governmental unit, designated by resolution of the governing body and approved by the Michigan Strategic Fund. Marshall is a qualified local governmental unit, so the category is available, but designation is a separate process that must be completed first.

Adjacent and contiguous parcels

Parcels next to a qualifying property may be included in a plan only where their development is estimated to increase the captured taxable value of the qualifying property. Adjacency is not an independent basis for eligibility. At least one parcel must qualify on its own.

4.2 Local review standards

Statutory eligibility establishes that a project *may* be supported. It does not establish that it *must* be supported. The Authority will recommend a plan only where each of the following is satisfied.

1. The project is consistent with the City of Marshall Master Plan, the zoning ordinance, and any adopted district or corridor plan applying to the site.
2. The applicant demonstrates that the project would not proceed on the proposed scale, quality, or schedule without reimbursement. The demonstration must be supported by a project pro forma showing sources and uses, a development budget, and a return analysis with and without reimbursement.

3. The eligible activity costs proposed for reimbursement are reasonable, documented, and attributable to the condition that makes the property eligible or to the public benefits committed under Section 7.
4. All property taxes and special assessments on the site are current, and remain current throughout the capture period.
5. The estimated captured taxable value is reasonable in relation to the proposed investment.

4.3 Projects the Authority will not support

- Projects on qualified agricultural property exempt under Section 7(e)(e) of the General Property Tax Act, which Act 381 excludes from eligible property.
- Projects where the applicant has an unresolved compliance failure on another project in the City.

5. Base Reimbursement Term

A project that satisfies Section 4 is eligible for a reimbursement period of up to 10 years measured from the beginning date of capture stated in the brownfield plan.

The base term is available for the full range of eligible activities, including environmental response activities, demolition, site preparation, infrastructure necessary for the project, housing investment, asbestos and lead abatement, and preparation of the brownfield plan. It is intended to cover the extraordinary costs a developer incurs because of the condition of the site, and it is available without any commitment beyond the requirements of the Brownfield Act.

The term is a ceiling. It does not guarantee a total dollar amount. Capture ends at whichever of the following comes first: full reimbursement of the eligible activity costs approved in the plan, or expiration of the term stated in the plan.

5.1 Setting the base term

The Authority sets the term within the 10-year ceiling based on the reimbursement schedule modeled in the plan. Where the projected increment retires the approved eligible costs in fewer than 10 years, the plan states the shorter period. The Authority will not extend a term beyond what the eligible costs support in order to increase the total reimbursement.

5.2 Administrative fee and revolving fund

The Authority will retain an administrative fee from the annual local tax increment captured, in an amount stated in the brownfield plan and not exceeding 10 percent of the annual local capture. The fee is taken from the captured increment before reimbursement is paid, so it reduces the amount available to the developer in each year. Applicants must reflect the fee in the increment projection submitted with the application. The fee funds plan administration, annual report review, compliance audits, and the income and price monitoring responsibilities that MCL 125.2663b(7)(a) permits local captured taxes to fund.

A plan may also authorize capture for the Local Brownfield Revolving Fund established under Section 8 of the Act. Revolving fund capture may occur during the reimbursement period, for not more than five years after reimbursement is complete, or both, subject to the statutory ceilings on amount and to the limits in Section 6.2 of this policy. Revolving fund capture does not lengthen the plan. Years reserved for the revolving fund after reimbursement are years not available for reimbursement.

6. Statutory Limits on Duration

6.1 Reimbursement ends when costs are recovered

MCL 125.2663(5) permits capture only until the total captured increment equals the costs permitted to be funded under the Act and as approved by the BRA and City Council, or for 30 years from the beginning of capture, whichever occurs first. A longer term does not increase the amount reimbursed.

6.2 Thirty-year capture maximum

The 30-year limit in MCL 125.2663(5) applies to the plan as a whole.

The 30-year limit covers all capture from the property, including capture for the Local Brownfield Revolving Fund. MCL 125.2663(5) permits revolving fund capture during the reimbursement period, for not more than five years after it ends, or both.

MCL 125.2663b(16) separately requires that capture end no later than 35 years after the date the brownfield plan resolution is adopted. That figure is the sum of up to five years of permitted lead time before capture begins - if a developer is unable to begin construction in the first year or two after approval - and the 30-year capture period. Where the actual beginning date of capture falls more than five years after adoption, the number of available capture years decreases accordingly.

> **Effect on the extended term schedule**
>
> The Authority will not normally recommend a term longer than 25 years. A term of 26 to 30 years may be considered where a project delivers benefits in three or more categories under Section 7, or delivers a benefit of extraordinary value to the City. Meeting that test permits consideration of a longer term. It does not entitle a project to one. A term above 25 years requires an affirmative written finding by both the Authority and the City Council stating the basis for it.

7. Extended Reimbursement Terms

A project that commits to public benefits beyond the private development property may receive a reimbursement term longer than 10 years. Additional years are earned under the schedules in this section. The schedules are cumulative across categories and subject to the caps stated in Section 7.7.

Every benefit claimed must be committed in the reimbursement agreement, secured where the schedule requires a recorded instrument, and reported annually under Section 10. A benefit that is proposed but not secured earns no additional years.

7.1 Category A: Income-restricted housing

Act 381 permits reimbursement for housing serving households at or below 120 percent of AMI. The Michigan State Housing Development Authority sets no minimum share of units at any income level, leaving that to local determination. It does set an affordability term, requiring that units be income restricted for a period not less than the period of tax capture. This policy sets the share, the depth, and the conditions attaching to both.

Additional years are earned according to the deepest income restriction committed and the share of total units restricted at that level or below.

Deepest income restriction	20 to 39% of units	40% or more of units
At or below 110% AMI	Up to 5 years	Up to 10 years
At or below 100% AMI	Up to 10 years	Up to 15 years
At or below 80% AMI	Up to 15 years	Up to 20 years

Maximum for Category A: 20 years. Where a project restricts units at more than one level, the schedule is applied at the deepest level for which the applicable share threshold is met.

Conditions

1. Income-restricted units must be distributed across bedroom counts in approximately the same proportion as the unit mix of the project as a whole. The share of restricted units of any bedroom type may vary from the project-wide restricted share by not more than 10 percentage points. A project may not concentrate its restricted units in its smallest unit type or to a segregated component of the project.
2. For rental units, the affordability period must be not less than the tax capture period, and is secured by a restriction recorded against the property before the first capture. The Michigan State Housing Development Authority applies the same standard where it approves a housing work plan. For-sale units are treated under condition 6.
3. Rents for restricted units may not exceed the rent limit published by the Michigan State Housing Development Authority for Calhoun County at the applicable AMI level and bedroom count. Total tenant rent, as defined in Section 10.4, is the figure tested.
4. Households must be income certified at initial lease or sale against the restriction applying to the unit. At recertification, a household remains qualified if its income is at or below 120 percent of AMI, consistent with the statutory ceiling.
5. On turnover, a restricted unit (or another unit within the project) must be re-let to a household certified at the committed AMI level.

6. The share thresholds in the schedule above are measured each year, not only at initial lease-up. The number of units occupied by households certified at the committed level, together with units vacant and held for that purpose for not more than 90 days, must meet the committed share throughout the capture period. Compliance is tested annually under Section 10.
7. Restricted units may not be offered as short-term rentals at any point during the capture period.
8. For for-sale units, the obligation ordinarily runs to the developer and to the initial sale. The sale price must be affordable to a household at the committed AMI level and the purchaser must be income certified at that sale, consistent with the standard the Michigan State Housing Development Authority applies. Where the Authority requires affordability to survive the initial sale, the resale period and the mechanism securing it, whether deed restriction, title note, or right of first refusal, are stated in the reimbursement agreement and in the brownfield plan. A capture-length restriction is not implied.
9. The applicant must be able to demonstrate a need within the community for the number and type of housing units at the income levels being proposed. The need may be established by a local housing study conducted by the developer or a study that has been conducted on behalf of the community within the previous three years. Where the plan captures taxes levied for school operating purposes, the Michigan State Housing Development Authority requires that need be documented by a regional housing plan, a municipally adopted housing study, or a detailed master plan, and a study commissioned by the developer alone does not satisfy that requirement.

7.2 Category B: Public infrastructure

Infrastructure that serves only the project is an ordinary eligible activity and earns no additional years. Additional years are earned for improvements available for public use that serve an area beyond the project site. The extension equals the number of additional years of capture required to reimburse the cost of those improvements, calculated from the increment projection submitted with the application, to a maximum of 5 years. The Authority sets the extension when the plan is approved and does not recalculate it afterward.

Conditions

1. The improvement must be dedicated to and accepted by the City or another public agency, or made permanently available for public use by recorded easement.
2. Qualifying improvements include water and sanitary sewer capacity beyond the project's own demand, stormwater facilities serving adjacent property, public street and streetscape reconstruction, non-motorized connections, and public utility relocation. Parking that serves only the project does not qualify.
3. The applicant must submit an engineer's cost estimate separating area-serving improvements from project-serving improvements.

7.3 Category C: Historic preservation

The Marshall Historic District is a National Historic Landmark district of approximately 325 acres containing more than 700 contributing buildings. Preservation of that fabric is among the priorities stated in the 2025 Master Plan.

Commitment	Years added
Rehabilitation of a contributing resource in the Marshall Historic District performed in conformance with the Secretary of the Interior’s Standards for Rehabilitation	5 years
Additional, where the resource has been vacant or substantially underused for three years or more at the time of application	3 years

Maximum for Category C: 8 years. A property is substantially underused where less than 40 percent of its gross floor area has been in active occupancy, measured over the period claimed. The applicant establishes this with assessment records, utility records, business licensing records, or comparable evidence.

Conditions

1. Conformance with the Secretary of the Interior’s Standards must be documented by a qualified preservation professional, or established through review by the State Historic Preservation Office or a local historic district commission where one has jurisdiction.
2. The commitment survives completion. Alterations inconsistent with the Standards during the capture period are a compliance failure under Section 11.

7.4 Category D: Environmental response beyond the required standard

Commitment	Years added
Response activities achieving criteria for unrestricted residential use where a lesser standard would satisfy the proposed use	3 years
Response activities addressing contamination that has migrated onto adjacent property	5 years

Maximum for Category D: 8 years. Claims under this category must be supported by a due care plan or response activity plan and confirmed by the project’s environmental consultant.

7.5 Category E: Other community priorities

The City Council may designate community priorities by resolution and revise them as adopted plans change. The following are established on adoption of this policy and are drawn from the 2025 Master Plan and the Council action plan.

Commitment	Years added
River District improvements providing permanent public access, a public path connection, or flood mitigation serving property beyond the site	Years required to reimburse the expenditure, to the Category E maximum

Commitment	Years added
Occupied upper-floor housing created in a downtown building that has been vacant or substantially underused for two years or more	5 years
Permanent public open space of not less than one-half acre, dedicated to the City or secured by recorded public access easement	5 years
Public parking available to the general public on terms approved by the City	2 years

Maximum for Category E: 12 years. Substantially underused carries the meaning given in Section 7.3. A commitment under this category is available only where the priority is listed at the date the application is filed. A later Council resolution removing a priority does not affect an application already filed.

7.6 Caps and reconciliation

The category maximums total 51 additional years, which with the base term would produce 61. The schedule is not self-limiting. The caps in this section and the statutory limits in Section 6 govern.

Limit	Value
Base term	10 years
Category A maximum	20 years
Category B maximum	5 years
Category C maximum	8 years
Category D maximum	8 years
Category E maximum	12 years
Normal maximum total term	25 years
Absolute maximum total term	30 years, subject to Section 6.2 and to findings by the Authority and the City Council

A single commitment may be claimed in only one category. Where a commitment could qualify under more than one, the applicant elects the category at application. Public infrastructure that is also a housing development activity under MCL 125.2652 is claimed under Category B where the extension is sought for its area-serving function.

Category A alone can reach the ceiling. A project restricting 40 percent of its units at or below 60 percent of AMI earns 20 years, which with the base term produces 30, the statutory maximum. That outcome is deliberate. Income-restricted housing is the City’s first priority for this program.

A project that reaches the ceiling on housing alone earns no additional term for public infrastructure, historic preservation, environmental response, or other community priorities. The Authority weighs those benefits in deciding whether to recommend a term above 25 years, and an applicant seeking the longest terms should expect to deliver more than housing.

Worked example. A 60-unit development in a former commercial building in the Marshall Historic District restricts 24 units, 40 percent of the total, at or below 80 percent of AMI, reconstructs the adjacent public street, and rehabilitates a contributing resource vacant since 2021. Category A contributes 15 years, Category C contributes 8, and Category B contributes the years required to reimburse the street work. The calculated term exceeds 30. The recommended term is 25 years unless the Authority and the City Council make the finding described in Section 6.2. Capture ends earlier if the increment retires the approved eligible costs first.

8. Increment Pass-Through

8.1 The expectation

For any plan requesting a reimbursement term longer than 10 years, the applicant is encouraged to propose that the plan capture no more than 80 percent of the annual local tax increment. The remaining 20 percent is not captured and is distributed to the taxing jurisdictions in the ordinary course.

The purpose is to share the value created by a long-term plan with the jurisdictions whose revenue is deferred by it, including the County, the library, the intermediate school district, the community college, and the City itself. A pass-through does not reduce the total eligible costs a developer may recover. It extends the period over which recovery occurs, which is consistent with a longer term.

8.2 How a pass-through is structured

A pass-through is expressed as a single percentage applying uniformly to every captured levy, and cannot be directed to a particular jurisdiction.

The default structure is a uniform 80 percent capture rate across the full term of the plan. An applicant may propose an alternative structure, including a stepped rate that begins at a higher capture percentage and reduces after year 10. Alternative structures should be reviewed by counsel to the Authority before the plan is presented.

Effect on state school tax capture

The Michigan Economic Development Corporation applies a proportionality test to work plans seeking capture of taxes levied for school operating purposes. Where a brownfield authority passes through a percentage of local taxes, the same percentage is applied to state taxes. A 20 percent local pass-through therefore reduces the state school tax capture available to the project by 20 percent as well.

The cost of a pass-through therefore falls on the state contribution as well as the local one. Applicants seeking school tax capture should model the combined effect before proposing a pass-through percentage, and should discuss it with Authority staff early. The Authority will not treat a lower pass-through as disqualifying where the applicant demonstrates that the proportionality test would make the project infeasible.

8.3 Treatment in review

The pass-through is an expectation. It is not a condition of approval. An applicant proposing no pass-through, or a percentage below 20 percent, must state the reason in the application.

The Authority will weigh the proposed pass-through alongside the public benefits committed under Section 7 in recommending a term. As a guide to applicants, the Authority will treat each full 10 percentage points of pass-through above the 20 percent expectation as broadly equivalent to two additional years under Section 7, and a shortfall below 20 percent as reducing the recommended term on the same basis. This is an aid to modeling rather than a formula, and the Authority is not bound by it.

9. Application and Review Process

9.1 Sequence

Step	Action	Responsibility
1	Pre-application conference. Discussion of site eligibility, the anticipated term, likely public benefit categories, and the pass-through. No fee.	Applicant and staff
2	Project concept application with the required fee and escrow. Contents listed in Section 9.2.	Applicant
3	Staff review for completeness and consistency with this policy. Written comments returned to the applicant.	Staff
4	Brownfield plan prepared, including the eligible activity schedule, capture projection, proposed term, and public benefit commitments.	Applicant
5	Authority review and recommendation at a public meeting, supported by findings of fact under Section 9.4.	Authority
6	Notice to taxing jurisdictions not less than 10 days before the City Council hearing, as required by MCL 125.2664(4). Notice to EGLE, MSHDA, and the Michigan Strategic Fund where their approval is implicated.	Staff
7	City Council public hearing and action by resolution.	City Council
8	Reimbursement agreement executed before any capture begins.	City or Authority and developer
9	Act 381 work plan or combined brownfield plan submitted for state approval, where school operating taxes are to be captured.	Applicant and staff
10	Construction, completion, and submission of documented eligible activity costs.	Applicant
11	Annual compliance reporting under Section 10 for the duration of the capture period.	Applicant

9.2 Application contents

- Project description, site plan, and unit or space program.
- Evidence of eligible property status, including the environmental site assessment, assessor determination, blight findings, or historic district documentation as applicable.
- Development budget and sources and uses statement.
- Operating pro forma and return analysis, with and without reimbursement.
- Itemized schedule of proposed eligible activities with supporting cost estimates.
- Projection of captured taxable value and increment by year.
- Statement of the term requested, with the public benefit categories claimed and the calculation under Section 7.
- Proposed pass-through percentage, where the requested term exceeds 10 years.
- Disclosure of all other public incentives sought or received.
- Statement of developer experience and financing commitments.

9.3 Fees

Fees are set by resolution of the Authority and reviewed annually. The fee schedule in effect on adoption of this policy is:

Total project investment	Application fee	Review escrow
Under $5,000,000	$2,500	$1,500
$5,000,000 to $10,000,000	$2,500	$3,500
Over $10,000,000	$2,500	$5,000

Application fees are non-refundable. Escrow funds the Authority’s legal, financial, and environmental review, is drawn against actual cost, and any unexpended balance is returned at plan approval or withdrawal. Additional escrow may be required where a complicated work plan submission is necessary.

9.4 Findings of fact

The Authority states findings of fact whenever it acts on a brownfield plan, a plan amendment, or a request to advance a project concept application. Findings are prepared for a favorable action and for an unfavorable one.

The findings create a written record that the Authority applied this policy. That record serves the City Council, which must act on the plan by resolution; the taxing jurisdictions, which have a statutory right to be heard under MCL 125.2664(4); and the applicant, who is entitled to understand the basis of the decision. A recommendation supported by findings is also the Authority’s principal protection where a decision is later questioned.

Under Act 381 the Authority recommends and the City Council approves. The findings support the Authority’s recommendation. The Authority transmits them to the Council with the plan and requests that the resolution adopt them by reference.

Required contents

1. The eligible property category or categories relied on under Section 4.1, and the evidence establishing each.
2. For each local review standard in Section 4.2, whether the standard is satisfied and the basis for that conclusion. The finding on financial need must identify the documents relied on and state why the Authority accepts or rejects the applicant's conclusion that the project would not proceed without reimbursement.
3. Whether any exclusion in Section 4.3 applies.
4. The eligible activities approved for reimbursement, with a statement that the costs are reasonable, documented, and attributable to the condition that makes the property eligible or to a public benefit committed under Section 7.
5. The recommended term, shown as the base term under Section 5 plus the years attributed to each category claimed under Section 7. For each category, the finding identifies the commitment relied on, the evidence supporting it, and the instrument that secures it.
6. Where the recommended term exceeds 25 years, the finding required by Section 6.2, including a statement of what Local Brownfield Revolving Fund capture is being given up.
7. The capture percentage recommended, the pass-through proposed by the applicant, and how the Authority weighed it under Section 8.3.
8. Any departure from this policy under Section 2.2, and the reason for it.
9. Any condition attached to the recommendation, and how compliance with the condition will be verified.

Unfavorable action

Where the Authority declines to recommend a plan or an amendment, the findings must identify each standard that is not satisfied and state what would have to change for the Authority to reconsider. A general statement that the project does not meet this policy is not sufficient.

Where the Authority declines to advance a project concept application before a brownfield plan is prepared, brief written reasons are provided to the applicant. Full findings are not required at that stage.

Form and record

Staff prepare draft findings for the Authority's consideration. The Authority adopts them, with modification if it chooses, at the meeting at which it acts, and the findings are entered in the minutes. A copy is provided to the applicant within 10 business days.

Where the Authority acts at the same meeting at which a plan is first presented, it may adopt findings in summary form and direct staff to prepare the complete findings for confirmation at the next regular meeting. The recommendation is not transmitted to the City Council until the complete findings are confirmed.

9.5 State approval

A plan capturing only local taxes requires no state approval. Where a plan captures taxes levied for school operating purposes, approval is required from the Michigan Department of Environment, Great Lakes, and Energy for response activities, from the Michigan Strategic Fund for other non-environmental activities, and from the Michigan State Housing Development Authority for housing development activities.

Michigan State Housing Development Authority approval is not required where all housing property in the plan will be rented or sold at market rate without subsidy. MCL 125.2663b(4)(b) separately conditions the use of increment for housing development activities on a development or reimbursement agreement stipulating price and income monitoring for residential units. The Authority requires that agreement for every housing project it supports, including plans that capture only local taxes and plans in which all units are market rate.

Projects seeking school tax capture must demonstrate local housing need through a regional housing plan, a municipally adopted housing study, or a detailed master plan. The Michigan State Housing Development Authority has stated that a master plan providing no detail or documentation of housing need will not be sufficient.

10. Compliance and Reporting

The reporting requirements in this section apply to every project with a reimbursement agreement in effect. They are designed to be met with a single annual submission.

10.1 Annual compliance report

One report per project is due March 31 for the preceding calendar year, in spreadsheet format, using the template published by the Authority. The report has three parts.

Part	Contents
Part 1: Project status	Increment captured in the reporting year and cumulatively; eligible costs reimbursed and remaining; year of the capture term; confirmation that taxes and special assessments are current.
Part 2: Housing schedule	One line per income-restricted unit: unit number, bedroom count, committed AMI level, household size, annual household income at certification, certification date, certification type, contract rent, total tenant rent, move-in date, and move-out date where applicable. Required only for projects with Category A commitments.
Part 3: Public benefit status	For each benefit committed under Section 7, a statement of current status and any change during the reporting year.

10.2 Initial report

For projects with income-restricted units, an initial report covering Parts 2 and 3 is due within 30 days after the earlier of the date 90 percent of units are leased or sold, or six months after the first lease or sale.

10.3 Income certification

Income certification applies to income-restricted units only. Market-rate units in the same project are not certified.

When certification occurs

- At initial lease or initial sale.
- At lease renewal.
- On execution of a new lease following a change in household size.
- On execution of a new lease following a transfer to a unit with a different bedroom count.

Standard applied

At initial lease or sale, household income must be at or below the limit for the committed AMI level at the household size, using the income limits published by the Michigan State Housing Development Authority for Calhoun County in effect on the certification date. At any subsequent certification, the household remains qualified if its income is at or below 120 percent of AMI. A household whose income rises above 120 percent of AMI is not required to vacate, and may be offered a market-rate lease. The unit ceases to count toward the committed number of restricted units, and the owner has until the next annual report to certify a replacement unit.

A replacement unit is a unit in the same project, of the same bedroom count, occupied by a household certified at the committed AMI level, and made subject to the recorded restriction. Where no unit of that bedroom count becomes available before the next annual report, the owner satisfies the obligation by committing the next available unit of that bedroom count and certifying it within 60 days of the vacancy. The Authority will not treat a project as noncompliant on this ground where the owner documents that no qualifying vacancy occurred and the next vacancy was committed as required.

Household income

Household income is the total anticipated annual income of all persons residing in the household, excluding dependent children under 18 years of age and persons aged 18 through 24 who reside with a parent or caregiver. A person under 24 who is the head of household is included.

Documentation

The owner or property manager collects and retains documentation sufficient to establish household income, which ordinarily includes two months of pay stubs, the most recent W-2 and federal tax return, one month of bank statements, and award letters for any benefit income. The Authority accepts income certification forms used under other funding programs, including the Michigan State Housing Development Authority tenant income certification and the HUD 50058, where the project participates in the corresponding program.

Record retention

Certification forms and supporting documentation must be retained by the developer / owner for the duration of the household's occupancy plus three years for rental units, and for three years following the sale for for-sale units. Application materials for households that do not take possession are destroyed in a manner that protects confidentiality.

10.4 Total tenant rent

The figure tested against the applicable rent limit is total tenant rent, which is contract rent plus every charge required as a condition of tenancy, expressed monthly.

Included	Excluded
Contract rent	Optional parking
Utilities billed by the property manager	Optional storage
Trash and refuse charges	Optional amenity or gym memberships
Mandatory administrative or facility fees	Pet rent
Required technology or internet packages	Utilities paid directly to the provider
Required parking where the unit cannot be rented without it	Renters insurance paid to an insurer
Required renter benefit packages	Internet paid directly to a third party

Calculation: multiply monthly contract rent by 12, add all required additional payments for the year including one-time mandatory fees, and divide by 12.

10.5 Authority review and audit

Staff review each annual report against the commitments in the reimbursement agreement. Where the report is complete and the commitments are met, the project is in compliance and eligible for reimbursement for that year.

The Authority conducts a certification audit twice during the life of a plan with income-restricted units: once on receipt of the initial report, and once at the approximate midpoint of the capture term. Projects with fewer than 10 income-restricted units are audited once, on receipt of the initial report. The audit examines income certification forms and supporting documentation for a sample of not less than 20 percent of restricted units, and may be conducted on site or remotely. The Authority may engage a third-party compliance agent to conduct an audit, at the cost of the Authority or, where the reimbursement agreement so provides, at the cost of the developer. Additional audits may be conducted where a report indicates a potential compliance failure. The developer is responsible for scheduling and facilitating the audit.

Where staff identify a potential compliance failure, the Authority notifies the developer in writing within 30 days of completing the review.

11. Noncompliance and Remedies

11.1 What constitutes noncompliance

- An annual or initial report is not submitted, is incomplete, or contains material inaccuracies.
- Required certification records are not retained for the applicable period.
- Fewer income-restricted units are occupied by certified households than the reimbursement agreement requires.
- A household that did not meet the income requirement at initial lease or sale is reported as certified.
- Total tenant rent for a restricted unit exceeds the applicable rent limit.
- A sale price for a restricted for-sale unit exceeds the amount stated in the reimbursement agreement.
- A public benefit committed under Section 7 is not delivered, or is not maintained during the capture period.
- Property taxes or special assessments become delinquent.
- Any other substantive breach of the reimbursement agreement.

11.2 Remedies

The Authority applies remedies in the order below. The purpose of enforcement is to restore compliance. The Authority will work with a developer to correct a failure before withholding reimbursement.

Stage	Remedy
1. Notice and cure	Written notice identifying the failure and a period of 60 days to cure. Reimbursement is not withheld during the cure period for a first failure that is capable of cure.
2. Proportional withholding	Where the failure is not cured, the Authority withholds the portion of that year's reimbursement equal to the proportion of committed units or benefits out of compliance. A project committing 20 restricted units and delivering 16 receives 80 percent of the reimbursement otherwise payable for that year.
3. Release of withheld amounts	Amounts withheld are released when compliance is restored, provided restoration occurs by the next annual report. Amounts withheld for a failure not corrected by that date are forfeited.
4. Term reduction	For a failure that persists across two consecutive reporting years, the Authority may recommend to the City Council an amendment reducing the reimbursement term, including elimination of years earned under the public benefit category affected.
5. Termination	The Authority may recommend termination of the reimbursement agreement for repeated noncompliance, for falsification of certification information, for destruction of records required to be retained, or for encouraging a household to misstate its income.

Remedies are available only to the extent they are stated in the brownfield plan or the reimbursement agreement. The remedies in this section are the terms the Authority will seek in negotiating every reimbursement agreement executed under this policy. Where an executed agreement provides different remedies, the agreement governs, and the Authority will report the variance to the City Council with the plan. Term reduction under stage 4 and forfeiture under stage 3 operate only where the executed agreement expressly provides for them.

11.3 Appeal

A developer may request review of a compliance determination by submitting a written statement to the Authority within 30 days of the notice. The Authority considers the request at its next regular meeting and issues a written determination.

12. Policy Administration

12.1 Review

The Authority reviews this policy at least every three years, and following any amendment to Act 381 that affects eligibility, duration, or housing provisions. The public benefit categories in Section 7.5 are reviewed whenever the City adopts or amends a master plan, a district plan, or a Council action plan. As part of each review, the Authority examines the findings of fact adopted since the last review, to confirm that the standards in this policy are being applied consistently from project to project.

12.2 Amendment

Amendments are adopted by resolution of the Authority and, where they change the terms available to applicants, presented to the City Council.

12.3 Effect on approved plans

This policy applies to applications received after its effective date. Plans approved before that date continue under their existing terms. An amendment to an approved plan is reviewed under the policy in effect when the amendment is submitted, except that an amendment correcting a scrivener’s error or revising an estimate of captured taxable value does not trigger review under this policy.

12.4 Annual report to the State

The Authority files the annual report required by Section 16 of Act 381, which for projects with housing development activities includes the number of housing units produced, the number of income-qualified purchaser households served, the number of income-qualified renting households assisted, and racial and socioeconomic data on the individuals purchasing or renting the units. Where a household declines to report demographic data, the Act permits the use of census tract data for the tract in which the project is located, and the Authority will use that fallback. Information submitted by developers under Section 10 supports that filing. Because the annual compliance report does not collect demographic data from individual households, the Authority relies on census tract data for that element of the filing.

Appendix B: Calhoun County Income and Rent Limits

Income and rent limits are published by the Michigan State Housing Development Authority and change annually. The tables below reflect the limits effective May 1, 2026. Compliance is measured against the limits in effect on the certification date, not against the tables reproduced here. Current limits are published at michigan.gov/mshda under Income, Rent and Utility Limits.

Calhoun County constitutes the Battle Creek, Michigan metropolitan statistical area for the purpose of these limits.

B.1 Income limits by household size

% AMI	1	2	3	4	5	6	7	8
30%	17,580	20,070	22,590	25,080	27,090	29,100	31,110	33,120
50%	29,300	33,450	37,650	41,800	45,150	48,500	51,850	55,200
60%	35,160	40,140	45,180	50,160	54,180	58,200	62,220	66,240
80%	46,880	53,520	60,240	66,880	72,240	77,600	82,960	88,320
100%	58,600	66,900	75,300	83,600	90,300	97,000	103,700	110,400
120%	70,320	80,280	90,360	100,320	108,360	116,400	124,440	132,480

Source: Michigan State Housing Development Authority, Income and Rent Limits effective 05-01-2026. Figures in dollars per year. The State agency publishes sixteen income levels for each county, from 20 percent through 150 percent of AMI. The levels reproduced here are those the public benefit schedule in Section 7.1 uses.

B.2 Rent limits by bedroom count

% AMI	Studio	1 bed	2 bed	3 bed	4 bed	5 bed
30%	439	470	564	652	727	802
50%	732	784	941	1,086	1,212	1,338
60%	879	941	1,129	1,304	1,455	1,605
80%	1,172	1,255	1,506	1,739	1,940	2,141
100%	1,465	1,568	1,882	2,173	2,425	2,676
120%	1,758	1,882	2,259	2,608	2,910	3,211

Source: Michigan State Housing Development Authority, Income and Rent Limits effective 05-01-2026. Figures in dollars per month, as published. Rent limits are calculated on an imputed household size of 1.5 persons per bedroom at 30 percent of income, with one person imputed for a studio.

Sources

Statute and state guidance

- Brownfield Redevelopment Financing Act, Public Act 381 of 1996, as amended, MCL 125.2651 et seq. Sections relied upon: 125.2652 (definitions), 125.2658 (local brownfield revolving fund), 125.2663 (brownfield plan contents and duration), 125.2663b (use of captured taxes; housing development activities; MSHDA approval), 125.2664 (approval and notice to taxing jurisdictions), 125.2665 (work plans), 125.2666 (expenditure and reversion of surplus).
- Public Act 90 of 2023, amending Act 381 to add housing property and housing development activities.
- Michigan Economic Development Corporation, Act 381 Work Plan Guidance, 2025 edition.
- Michigan Economic Development Corporation, Brownfield Tax Increment Financing MSF Program Guidelines.
- Michigan State Housing Development Authority, Housing TIF Program Statement, September 29, 2023, and Housing TIF Frequently Asked Questions.
- Michigan State Housing Development Authority, Income and Rent Limits effective May 1, 2026.
- Michigan Department of Treasury, Obsolete Property Rehabilitation Act qualified local governmental unit list, updated October 14, 2025.
- U.S. Department of Housing and Urban Development, fiscal year 2026 HOME income limits for Michigan.

Local and regional

- City of Marshall Master Plan, adopted September 2025.
- City of Marshall, 2025 City Goals End-of-Year Update.
- Marshall Area Economic Development Alliance, housing construction release, October 16, 2025.
- Urban Land Institute Advisory Services Panel report for Marshall, May 2025.
- Michigan Economic Development Corporation, Brownfield Redevelopment Financing Act annual reports, calendar years 2022 and 2024.
- Michigan State Housing Development Authority, Statewide Housing Plan, Southwest Michigan Regional Housing Partnership data document.

Peer policies reviewed

- Kent County Brownfield Redevelopment Authority, Housing TIF Compliance and Reporting Guidelines, March 11, 2026. The compliance and reporting provisions in Section 10 of this policy are adapted from that document.
- City of Ann Arbor Brownfield Policy, adopted April 9, 2019.
- City of Grand Rapids Brownfield Redevelopment Authority Administration Policy, adopted January 25, 2023.
- Grand Traverse County Brownfield Redevelopment Authority, Housing TIF Interim Guidelines, adopted December 12, 2024.

- Meridian Charter Township Brownfield Redevelopment Authority policies and procedures.
- City of Big Rapids Brownfield Redevelopment Authority Policies and Procedures, 2025.

Prepared by Flywheel Momentum for the City of Marshall Brownfield Redevelopment Authority. Statutory summaries in this document are provided for the convenience of applicants and do not constitute legal advice. The Authority should obtain review by its counsel before adoption.

ITEM: 11.A
ADMINISTRATIVE REPORT

TO: HONORABLE BOARD MEMBERS
FROM: Marcia Strange, Director of Community Development
Desmond Kirkland, DDA/LDFA member

DATE: August 27, 2026
SUBJECT: FACADE GRANT APPLICATION - 117 W MICHIGAN

We have received two applications for facade grants. They are for two properties whose second floor apartment access is in need of work. These property owners are working together on a coordinated project that will serve both properties. The packages are complete. The scope of work aligns with our facade grant requirements. The grant sub-commitee is recommending approval.

RECOMMENDATION:
Approve the facade grant application for $5,000 for work at 117 West Michigan Avenue.

August 11, 2026

DDA, Façade Grant Review Committee.

Please find enclosed a check for the application fee of $35 and our application. Our grant funding request is $5,000. This funding will greatly assist with the significant costs for repair work on the south façade of 117 W Michigan Ave. The full cost of the project exceeds $10,000, meeting the match requirement.

We are working with our neighbors at 119 W Michigan to repair/replace the deck structure that spabns the rear of our buildings. This structure is highly visible to the alley, activation zone and district library patrons. It is also the last portion of the path taken to enter businesses in our respective buildings from the city lot. In addition to the deck work, downspout and gutter work is being done to improve drainage impacting the structure and the condition of the brickwork on the façade. As this project is shared, costs applied to 117 are noted on the estimates.

The goal is to have this project completed this fall, hopefully September. The preference is sooner, but scheduling will depend on the outcome of this grant application and subsequent scheduling with the contractor.

Thank you for your consideration of this application.

Justin Hodges

Project Cost Detail	117	119	Total
Deck repair /replacement	$13,608.00	$13,608.00	$27,216.00
Stair repair/replacement	$18,480.00	$0.00	$18,480.00
Upgrade to composite materials	$1,255.83	$2,930.25	$4,186.08
Downspouts/Gutters	$225.00	$675.00	$900.00
Total	$33,568.83	$17,213.25	$50,782.08

Façade Improvement Program Application Form

Name Hodges Jewelers

Mailing Address 117 W Michigan Ave

Telephone 269-789-2345 Email hodgesjewelers@gmail.com

Address of Building Considered for Façade Work 117 W Michigan Ave

List Persons with a Legal Interest in this Property

Justin Hodges, Courtney Hodges, Luanne Miller

Present Building Use (If mixed-use, specify use by floor) mixed use

1st floor - retail, 2nd floor - residential

Estimated Project Cost $33,000 (Include copies of contractor bids)

Proposed Start Date 09/01/2026 Proposed Completion Date 09/30/2026

Required documentation to be submitted with application (taken from Marshall DDA Façade Improvement Program Guidelines, XI. Application Requirements:

- Completed application, including $35.00 non-refundable application fee (check payable to *City of Marshall)*
- Legal property description and/or Mortgage Survey
- Description of current use and proposed use of building after completion of project, including color photographs of building before initiation of project
- Project design plans, noting design firm or professional who prepared plans
- Copy of construction bids (1 required, 2 or 3 recommended)
- Timeframe for completion of project
- Proof of property & liability insurance
- Proof of property taxes paid current
- Written consent for program participation by property owner, if applicant is a tenant
- Written consent for program participation by land contract holder, if applicable
- Copy of property warranty deed
- Copy of lease, if applicable (application being submitted by tenant)

The undersigned applicant affirms the information provided with this application is true and complete to the best of his/her knowledge. The applicant affirms they have read the Marshall DDA Façade Improvement Program Guidelines revised 10-1-2022 and agrees to abide by its terms and conditions.

Property Owner	Date
	08/11/2026

Property Owner ____________________ Date ____________

Property Owner ____________________ Date ____________

Property Owner ____________________ Date ____________

Please Note: This application form must be complete and submitted with required documentation, and $35 application fee to be eligible for review and participation.

Submit to: City of Marshall
DDA Facade Grant Program
323 West Michigan Avenue
Marshall, Michigan 49068

For more information, contact the Director of Community Services at 269.558.0354

117 W MICHIGAN AVE

←
→
MARSHALL, MI 49068
Parcel #53-000-565-02
Property Owner: HODGES COURTNEY JUSTIN

Owner and Taxpayer Information

Owner	HODGES COURTNEY JUSTIN 117 W MICHIGAN AVE MARSHALL, MI 49068

Taxpayer	SEE OWNER INFORMATION

Enroll In Autopay

Legal Description

MARSHALL CITY, LOWER VILLAGE E 19 2/3 FT LOT 5 LYING N OF ALLEY BLK 24.

Tax History

Year Season	Total Amount	Total Paid	Last Paid	Total Due
2025 Winter	$1,189.22	$1,189.22	12/05/2025	$0.00
2025 Summer	$2,797.46	$2,797.46	08/11/2025	$0.00
2024 Winter	$1,153.44	$1,153.44	01/06/2025	$0.00
2024 Summer	$2,761.78	$2,761.78	08/23/2024	$0.00
2023 Winter	$1,015.10	$1,015.10	12/15/2023	$0.00
2023 Summer	$2,680.11	$2,680.11	08/23/2023	$0.00
2022 Winter	$945.06	$945.06	02/07/2023	$0.00
2022 Summer	$2,577.77	$2,577.77	09/07/2022	$0.00
Load More Years				

How can I help you today?

CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
08/07/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

PRODUCER FEDERATED MUTUAL INSURANCE COMPANY HOME OFFICE: P.O. BOX 328 OWATONNA, MN 55060	CONTACT NAME: CLIENT CONTACT CENTER PHONE (A/C, No, Ext): 888-333-4949 FAX (A/C, No): 507-446-4664 E-MAIL ADDRESS: CLIENTCONTACTCENTER@FEDINS.COM PRODUCER CUSTOMER ID:	
	INSURERS AFFORDING COVERAGE	NAIC #
INSURED HODGES JEWELERS, LLC 117 W MICHIGAN AVE MARSHALL, MI 49068-1578	INSURER A: FEDERATED MUTUAL INSURANCE COMPANY	13935
	INSURER B:	
	INSURER C:	
	INSURER D:	
	INSURER E:	
	INSURER F:	

COVERAGES **CERTIFICATE NUMBER: 1** **REVISION NUMBER: 0**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
1-1: 117 W MICHIGAN AVE JEWELRY STORE, MARSHALL, MI 49068-1578

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE		POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
A	X PROPERTY		6083935	10/26/2025	10/26/2026	X BUILDING	$778,000
	CAUSES OF LOSS	DEDUCTIBLES				PERSONAL PROPERTY	
	BASIC	BUILDING $2,500				X BUSINESS INCOME	UNLIMITED-12 MO
	BROAD					X EXTRA EXPENSE	UNLIMITED-12 MO
	X SPECIAL	CONTENTS				X RENTAL VALUE	UNLIMITED-12 MO
	EARTHQUAKE					BLANKET BUILDING	
	WIND					BLANKET PERS PROP	
	FLOOD					BLANK BLDG & PP	
	INLAND MARINE		TYPE OF POLICY				
	CAUSES OF LOSS						
	NAMED PERILS		POLICY NUMBER				
	CRIME						
	TYPE OF POLICY						
	BOILER & MACHINERY / EQUIPMENT BREAKDOWN						

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
117 W MICHIGAN AVE JEWELRY STORE, MARSHALL, MI 49068-1578 - BLDG

CERTIFICATE HOLDER	CANCELLATION
CITY OF MARSHALL 323 W MICHIGAN AVE MARSHALL, MI 49068-1547 1 0	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE Nicholas R. Lower

LIBER 3295 PAGE 918

CALHOUN COUNTY
AUGUST 7, 2007
RECEIPT #56590

STATE OF MICHIGAN REAL ESTATE TRANSFER TAX
\$ 181.50-CO
\$ 1237.50-ST
STAMP # 23850

WARRANTY DEED

THE GRANTOR, MARX PROPERTIES, LLC, a Michigan limited liability company, whose address is 117 W. Michigan Avenue, Marshall, MI 49068, conveys and warrants to COURTNEY HODGES and LUANNE MILLER, as husband and wife, whose address is: 302 S. Liberty Street, Marshall, MI 49068, the following described premises situated in the City of Marshall, County of Calhoun, and State of Michigan to-wit:

A strip of land 19 feet wide off from the East side of Lot 5, Block 24, described as commencing at the Northeast corner of Lot 5, running thence South on the East line of said lot, 8 Rods to the South line of said lot; thence West on the South line of said lot 19 feet; thence North parallel with East line of said lot, 8 rods to the South line of State Street; thence East 19 feet on the South line of State Street to the place of beginning.

Also, a strip of land 8 inches wide East and West off the West side of Lot 6, Block 24 and Running from the South line of State Street a distance of 75 feet, and being all of the West part of said lot 6 West of the West wall of the store building on the West side of said lot for a distance of [illegible] feet South from the South line of State street; together with the right to use West wall of store building adjoining on the East and subject to the rights of the owner of said store building adjoining on the East to use stairs and hallway on the premises conveyed and together with all other rights and privileges, and subject to all other obligations as expressed in agreement between William E. Bosley and John H. Sanders, dated February 18, 18[illegible], and Recorded March 29, 1884 in Liber 111, Page 470, Calhoun County Records.

Subject to easements, reservations and restrictions of record.

Described for tax purposes only as: Marshall City, Lower Village E 19 2/3 FT, Lot 5, lying N of alley, Blk 24.

Tax Roll No. [illegible]-000-565-02

For the sum of ONE HUNDRED SIXTY FIVE THOUSAND DOLLARS (\$165,000.00).

FILED

2007 AUG -3 P 1:52

CALHOUN COUNTY, MICH
ANNE B. NORLANDER

0504
1512-
0505
1-
lgd

cc Devon Title Agency
K'zoo, MI

Prepared For

Justin Hodges
117 W Michigan Ave
Marshall, MI 49068

Angela Whitesell
119 W Michigan Ave
Marshall, MI 49068
(269) 223-9155

J M Roofing Solutions

14485 Hutchinson Rd
Battle Creek , Michigan 49017
Phone: (269) 361-8305
Email: office@jmroofsolutions.com
Web: Jmroofsolutions.com

Estimate # 750
Date 06/04/2026

Description	Total
Deck Repairs	$27,216.00

Deck, Railing Replacement Scope:

Shared cost with 117 -$13,608.00 each

Complete removal and replacement of existing elevated wood deck framing, support structure, and guardrail system.

Existing Conditions.

The existing exterior deck structure consists of an elevated wood deck syatem, joists, beams, support posts, handrails, and associated framing attached to an existing masonry building.

Scope of Work:

Contractor shall furnish all labor, materials, equipment, and disposal necessary to remove and replace the existing deck, and railing assembly.

Demolition

Remove and dispose of the existing decking, joists, beams, rim boards, railings, posts, connectors, and miscellaneous framing components.
Remove deteriorated structural members and associated hardware.
Protect adjacent brick masonry, utility equipment, doors, windows, and paved surfaces during demolition.
Verify all existing attachment conditions prior to installation of new framing.

Structural Deck Framing

Joist System

Furnish and install new pressure-treated structural floor joists.
Joists to be minimum 2x10 No. 2 Southern Yellow Pine or approved engineered equivalent.
Joists shall be spaced 16 inches on center unless engineering calculations require closer spacing.
Install solid blocking and lateral bracing as required.
Secure all joists using hot-dip galvanized joist hangers and approved structural fasteners.
Beam System
Install new pressure-treated beams sized to support design loads and span requirements.
Beams shall consist of engineered lumber or multiple-ply pressure-treated members as required by structural design.
Provide all necessary beam-to-post connectors and structural hardware.

Excludes Ledger Attachment or replacement

Provide flashing, waterproofing, and corrosion-resistant fasteners.
Verify structural attachment into sound building framing and/or masonry support systems.
Support Posts and Foundations
Install new pressure-treated 6x6 support posts.
Provide new galvanized post bases and connectors.
Ensure all posts are properly plumbed, braced, and mechanically connected.
Decking System
Install new exterior-grade decking material as specified by owner.
Deck boards to be installed with uniform spacing and concealed or corrosion-resistant fasteners.
Provide all perimeter trim and fascia boards as required for a complete installation.
Provide all required blocking, hardware, and structural reinforcement
Baluster spacing shall prevent passage of a 4-inch sphere.
Secure rail posts using structural connectors designed for guardrail loading requirements.
Hardware and Fasteners
All hardware shall be hot-dip galvanized, stainless steel, or otherwise approved for exterior pressure-treated lumber applications.
Includes:
Joist hangers
Post bases
Structural screws
Through-bolts
Beam connectors
Hold-down brackets
Finishing and Cleanup
Remove all debris and dispose of materials off-site.

Contractor shall verify field dimensions and provide engineering where required.
Any concealed deterioration discovered within structural attachment points or supporting masonry shall be documented and addressed through approved change-order procedures.

Summary

Remove and replace the complete elevated wood deck system, including decking, joists, beams, support posts, railing, connectors, and foundations with new pressure-treated structural framing, galvanized hardware, railing systems designed to meet current needs

---

Stair System

$18,480.00

117 expense only

Project:
Removal and replacement of existing exterior wood stair, landing, railing, and supporting framing system.

Existing Conditions

Existing elevated wood stair and landing assembly is attached to a masonry brick structure and supported by wood posts and framing members. Components exhibit weathering, age-related deterioration,
and are to be removed in their entirety.

Scope of Work

Contractor shall furnish all labor, materials, equipment, and permits required to demolish and replace the exterior stair and landing system.

Demolition

Remove and dispose of existing stair stringers, treads, risers, landing/deck framing, guardrails, handrails, support posts, hardware, and associated components.
Protect adjacent masonry walls, and surrounding structures during demolition.
Verify existing attachment conditions at building prior to installation of new framing.

New Structural Framing

Install new pressure-treated lumber framing in accordance with applicable building codes and manufacturer's requirements.

Provide:

New pressure-treated stair stringers sized and spaced per code.
New pressure-treated landing joists and rim joists.
New pressure-treated support beams as required.
New 6x6 pressure-treated support posts on approved concrete footings.
Hot-dip galvanized or stainless-steel connectors, joist hangers, post bases, bolts, and fasteners suitable for exterior exposure.

Joist System

Install new pressure-treated floor joists, minimum 2x10 Southern Yellow Pine No. 2 (or engineer-approved equivalent), spaced 16 inches on center unless engineering calculations require otherwise.
Secure joists with galvanized joist hangers and mechanical fasteners.
Provide blocking and lateral bracing as required for structural stability.
Verify ledger attachment to structure and provide flashing and moisture protection where applicable.

Stair Construction

Install new pressure-treated stair stringers with code-compliant rise and run dimensions.
Install new pressure-treated treads and risers.

Provide all required structural blocking and connections.

Guardrails and Handrails

Install new code-compliant guardrail system around landing and stair assembly.
Guardrails to be minimum 42 inches high (or as required by local code).
Baluster spacing not to exceed 4-inch sphere passage requirements.
Install graspable handrail for entire stair run in accordance with applicable code requirements.

Finishes

All exposed wood shall be pressure-treated for exterior use.
Contractor shall clean work area upon completion and remove all construction debris.

Notes

Final joist sizing, beam sizing, post spacing, footing dimensions, and connection details shall be verified by the contractor and designed for actual field conditions.
Any concealed deterioration discovered at building attachment points shall be reported and addressed through a written change order before proceeding.

Summary:

Remove and replace the complete exterior stair, landing, joist framing, support posts, and railing system with new pressure-treated structural components, galvanized hardware, and code-compliant guardrail/handrail assemblies.

prorated shared cost with 117
$1,255.83 for 119
$2,930.25 for 117

Composite Deck	$4,186.08

To upgrade from treated decking to composite decking includes frame facia in color matching or the color of choice in composite facia

Costs for 117:

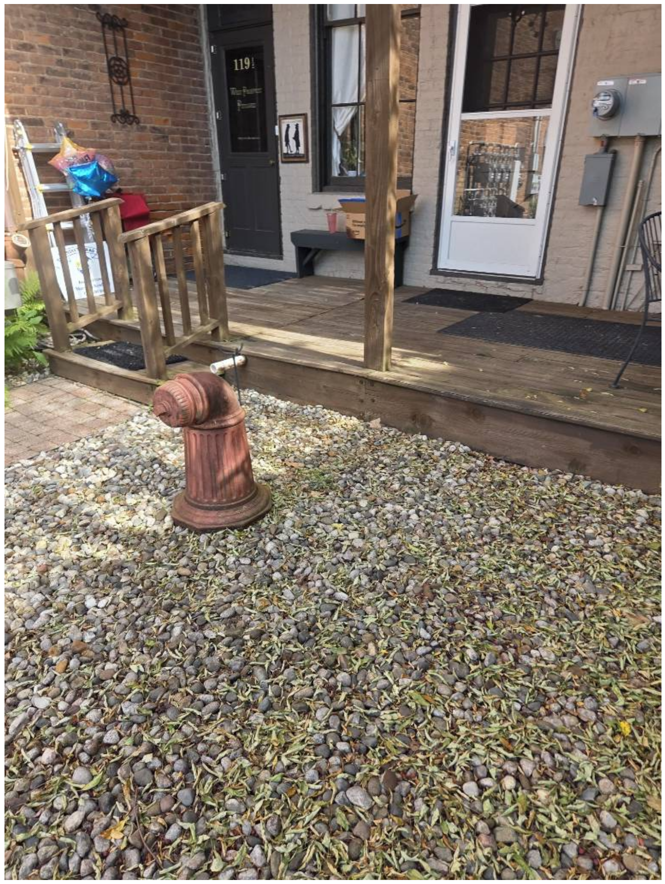
$35,018.25

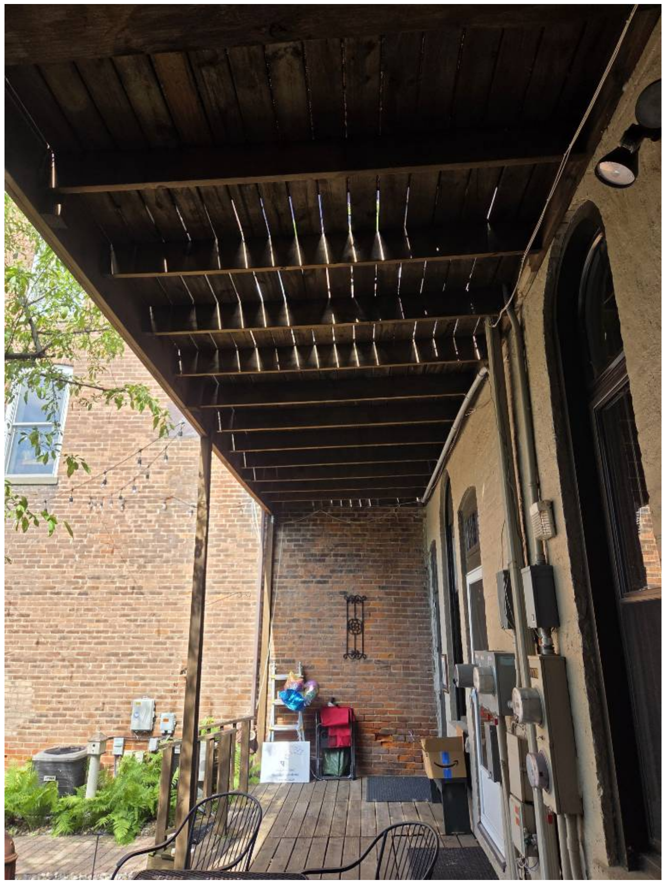
Subtotal	$49,882.08
Total	**$49,882.08**
Deposit Due	**$24,941.04**

Payment Schedule

Deposit (50%)	$24,941.04
1st Payment (25%)	$12,470.52
2nd Payment (25%)	$12,470.52


HODGES
JEWELE





ESTIMATE

Prepared For

Justin Hodges
117 W Michigan Ave
Marshall, MI 49068

Angela Whitesell
119 W Michigan Ave
Marshall, MI 49068
(269) 223-9155

J M Roofing Solutions

14485 Hutchinson Rd
Battle Creek , Michigan 49017
Phone: (269) 361-8305
Email: office@jmroofsolutions.com
Web: Jmroofsolutions.com

Estimate #	747
Date	05/26/2026

Description	Total
119 Down Spouts	
Gutters Install new downspouts along brick wall and out to water drainage system	$450.00
117 And 119 Down Spouts	
Gutters Remove old downspouts between 2 units Install new downspouts te replace old shared with 119 $225.00 each	$450.00

Costs for 117
$225.00

Subtotal	$900.00
Total	**$900.00**

Notes:

These prices do not include permits etc.

ITEM: 11.B
ADMINISTRATIVE REPORT

TO: HONORABLE BOARD MEMBERS
FROM: Marcia Strange, Director of Community Development
Desmond Kirkland, DDA/LDFA member

DATE: August 27, 2026
SUBJECT: FACADE GRANT APPLICATION - 119 W MICHIGAN

We have received two applications for facade grants. They are for two properties whose second floor apartment access is in need of work. These property owners are working together on a coordinated project that will serve both properties. The packages are complete. The scope of work aligns with our facade grant requirements. The grant sub-commitee is recommending approval.

RECOMMENDATION:
Approve the facade grant application for $5,000 for work at 119 West Michigan Avenue.

August 7, 2026

DDA, Façade Grant Review Committee.

Please find enclosed a check for the application fee of $35 and our application. Our grant funding request is $5,000. This funding will greatly assist with the significant costs for repair work on the south façade of 119 W Michigan Ave. The full cost of the project exceeds $10,000, meeting the match requirement.

The impact of the rear façade of 119 and its sister building 117, has been significant on the evolution of the alley space and city lot. The addition of this structure and courtyard on these shared properties has been an example of possibilities for improving the overall aesthetic of downtown. Adjacent to the recently installed Activation Zone and the district library, it is our desire to continue contributing to vibrant downtown spaces.

The project is the much-needed repair/replacement of the south facing deck structure. The current structure was installed in 1989, which completely transformed the rear of the building from an alley eyesore to welcoming access. After 38 years of service, the structure is in dire need of repair, and many sections will require replacement for safe use. Additionally, downspout and gutter work is also planned to improve drainage impacting the structure and the condition of the brickwork on the façade. This project is shared with Hodges Jewelers as the structure spans both 117 and 199, therefore costs applied to 119 are noted on the estimates.

The goal is to have this project completed this fall, hopefully September. The preference is sooner, but scheduling will depend on the outcome of this grant application and subsequent scheduling with the contractor.

Thank you for your consideration of this application.

Angela Whitesell

Angela Whitesell

Project Cost Detail	117	119	Total
Deck repair /replacement	$13,608.00	$13,608.00	$27,216.00
Stair repair/replacement	$18,480.00	$0.00	$18,480.00
Upgrade to composite materials	$1,255.83	$2,930.25	$4,186.08
Downspouts/Gutters	$225.00	$675.00	$900.00
Total	$33,568.83	$17,213.25	$50,782.08

Façade Improvement Program Application Form

Name Angela Whitesell / West Prospect Pictures

Mailing Address PO Box 22

Telephone 269-223-9155 Email angela.whitesell@outlook.com

Address of Building Considered for Façade Work 119 W Michigan Ave

List Persons with a Legal Interest in this Property

Angela Whitesell

Present Building Use (If mixed-use, specify use by floor) mixed use

1st floor - retail, 2nd floor - residential and office

Estimated Project Cost $17,000 (Include copies of contractor bids)

Proposed Start Date 09/01/2026 Proposed Completion Date 09/30/2026

Required documentation to be submitted with application (taken from Marshall DDA Façade Improvement Program Guidelines, XI. Application Requirements:

- Completed application, including $35.00 non-refundable application fee (check payable to *City of Marshall)*
- Legal property description and/or Mortgage Survey
- Description of current use and proposed use of building after completion of project, including color photographs of building before initiation of project
- Project design plans, noting design firm or professional who prepared plans
- Copy of construction bids (1 required, 2 or 3 recommended)
- Timeframe for completion of project
- Proof of property & liability insurance
- Proof of property taxes paid current
- Written consent for program participation by property owner, if applicant is a tenant
- Written consent for program participation by land contract holder, if applicable
- Copy of property warranty deed
- Copy of lease, if applicable (application being submitted by tenant)

The undersigned applicant affirms the information provided with this application is true and complete to the best of his/her knowledge. The applicant affirms they have read the Marshall DDA Façade Improvement Program Guidelines revised 10-1-2022 and agrees to abide by its terms and conditions.

Angela Whitesell 08/07/2026

Property Owner Date

Property Owner Date

Property Owner Date

Property Owner Date

Please Note: This application form must be complete and submitted with required documentation, and $35 application fee to be eligible for review and participation.

Submit to: City of Marshall
DDA Facade Grant Program
323 West Michigan Avenue
Marshall, Michigan 49068

For more information, contact the Director of Community Services at 269.558.0354

119 W MICHIGAN AVE

MARSHALL, MI 49068
Parcel #53-000-565-01
Property Owner: WHITESELL ANGELA PROUDFIT

Owner and Taxpayer Information

Owner	WHITESELL ANGELA PROUDFIT 119 1/2 W MICHIGAN AVE MARSHALL, MI 49068

Taxpayer	SEE OWNER INFORMATION

Enroll In Autopay

Legal Description

MARSHALL CITY, LOWER VILLAGE W 18 FT OF E 37 FT OF LOT 5 BLK 24 LYING N OF ALLEY.

Tax History

Year	Season	Total Amount	Total Paid	Last Paid	Total Due
2025	Winter	$1,169.91	$1,169.91	02/17/2026	$0.00
2025	Summer	$3,320.55	$3,320.55	12/08/2025	$0.00
2024	Winter	$1,074.71	$1,074.71	02/13/2025	$0.00
2024	Summer	$2,954.93	$2,954.93	09/16/2024	$0.00
2023	Winter	$953.13	$953.13	02/08/2024	$0.00
2023	Summer	$2,956.55	$2,956.55	09/13/2023	$0.00
2022	Winter	$899.27	$899.27	02/13/2023	$0.00
2022	Summer	$2,903.15	$2,903.15	09/07/2022	$0.00

Load More Years

How can I help you today?

Auto-Owners

INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

Issued 06-12-2026

TAILORED PROTECTION POLICY DECLARATIONS

AGENCY THE KING AGENCY
01-0878-00 DM MKT TERR 024 269-558-0070

Renewal Effective 08-06-2026

POLICY NUMBER **214601-06478093-26**

Company Use 06-46-MI-2108

INSURED ANGELA WHITESELL
C/O ANGELA WHITESELL

ADDRESS PO BOX 22

MARSHALL MI 49068-0022

Company Bill

Policy Term		
12:01 a.m.	to	12:01 a.m.
08-06-2026		08-06-2027

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

55039 (11-87)

COMMON POLICY INFORMATION

Location: 119 W Michigan Ave, Marshall MI 49068-1521
Business Description: Building Owner
Entity: Individual
Program: Service

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S):	PREMIUM
COMMERCIAL PROPERTY COVERAGE	$1,395.00
MINIMUM PROPERTY PLUS PREMIUM ADJUSTMENT (CP)	$107.00
MINIMUM EQUIPMENT BREAKDOWN PREMIUM ADJUSTMENT (CP)	$15.00
COMMERCIAL GENERAL LIABILITY COVERAGE	$37.00
MINIMUM PREMIUM ADJUSTMENT (GL)	$315.00
TOTAL	**$1,869.00**

THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.
Paid in Full Discount applies.
The Paid in Full Discount does not apply to fixed fees, statutory charges or minimum premiums.

Forms that apply to all coverage part(s) shown above (except garage liability, dealer's blanket, commercial automobile, if applicable):
IL0017 (11-85) 55000 (07-12) 59390 (11-20)

THIS POLICY IS EXEMPT FROM THE FILING REQUIREMENTS OF SECTION 2236 OF THE INSURANCE CODE OF 1956, 1956 PA 218, MCL 500.2236.

STATE OF MICHIGAN, COUNTY OF CALHOUN 08/25/2021

I HEREBY CERTIFY THAT THERE ARE NO TAX LIENS ON TITLES HELD BY THE STATE ON THE LANDS DESCRIBED IN THE WITHIN DOCUMENT, AND THAT THERE ARE NO TAX LIENS OR TITLES HELD BY INDIVIDUALS ON SAID LANDS FOR THE FIVE YEARS PRECEDING THE DATE OF THIS INSTRUMENT, AS APPEARS IN MY OFFICE. THIS CERTIFICATE DOES NOT APPLY ON TAXES, IF ANY NOW IN PROCESS OF COLLECTION

Brian W. Wensauer
BRIAN WENSAUER, CALHOUN COUNTY TREASURER

LIBER 4574 PAGE 0244
DELIVERED TO CALHOUN COUNTY
Received 08/25/2021 09:57:51 AM
Recorded 08/25/2021 04:27:48 PM
Kimberly A. Hinkley
CALHOUN COUNTY REGISTER OF DEEDS
RECEIPT #: 125230
$30.00 WARRANTY DEED
$5.00 Tax Certificate Fee

CALHOUN COUNTY
AUGUST 25, 2021
RECEIPT # 125230

MICHIGAN STATE OF REAL ESTATE TRANSFER TAX
$143.00- CO
$975.00- ST
Stamp # 90363

WARRANTY DEED

THE GRANTOR, STUART BUILDING, LLC, whose address is 15902 17½ Mile Road, Marshall, Michigan, conveys and warrants to GRANTEE, ANGELA PROUDFIT WHITESELL, whose address is P.O. Box 22, Marshall, Michigan 49068, the following described premises situated in the City of Marshall, County of Calhoun, and State of Michigan to-wit:

apm

The West 18 feet of the East 37 feet of Lot 5, Block, 24, lying North of the Alley of MARSHALL CITY, LOWER VILLAGE, according to the recorded plat thereof, as recorded in Liber 656, of Plats on Page 117.

Parcel No. 13-53-000-565-01

Commonly known as: 119 W. Michigan Avenue, Marshall, Michigan

for the sum of One hundred thirty thousand Dollars ($130,000.00)

A life estate is reserved and granted to Mark F. Stuart, managing member of Seller to the north 16 feet of the second floor of 119 W. Michigan "Mark's Office." Ingress and egress to "Mark's Office" by Seller, along with Seller's tenants of rental space on the second floor of 121 and 123 W. Michigan Avenue. In addition to the second floor of 119 W. Michigan Avenue, Buyer and her family shall enjoy the unfettered use and occupancy of the south ½ of the second floor of 121 W. Michigan Avenue constituting approximately 630 square feet, but excluding the residential apartment on the second floor.

MARK STUART, Managing Member
STUART BUILDING, LLC

STATE OF MICHIGAN)
) ss
COUNTY OF ~~CALHOUN~~ Branch LML

The foregoing instrument was acknowledged before me this 6 day of August, 2021 by MARK STUART~~, Managing Member of STUART BUILDING, LLC~~.

Lucy M. Lamson
Notary Public, Calhoun County, MI
My commission expires Oct. 24, 2026
Acting In the County of Branch

Lucy M. Lamson
Notary Public
Calhoun County, State of Michigan
My Commission Expires: ______________

When Recorded Return to and Send Subsequent Tax Bills to: 2nd Party Drafted (w/o title opinion) By: J. Thomas Schaeffer (P19950) Schaeffer Law Offices 206 S. Kalamazoo Avenue, Marshall, Michigan 49068, 269-781-5193Tax Parcel #______________
Recording Fee __________ Transfer Tax ______

Prepared For

Angela Whitesell
119 W Michigan Ave
Marshall, MI 49068
(269) 223-9155

J M Roofing Solutions

14485 Hutchinson Rd
Battle Creek , Michigan 49017
Phone: (269) 361-8305
Email: office@jmroofsolutions.com
Web: Jmroofsolutions.com

Estimate #	750
Date	06/04/2026

Description	Total
Deck Repairs	$27,216.00

Deck, Railing Replacement Scope:

Shared cost with 117 -$13,608.00 each

Complete removal and replacement of existing elevated wood deck framing, support structure, and guardrail system.

Existing Conditions.

The existing exterior deck structure consists of an elevated wood deck syatem, joists, beams, support posts, handrails, and associated framing attached to an existing masonry building.

Scope of Work:

Contractor shall furnish all labor, materials, equipment, and disposal necessary to remove and replace the existing deck, and railing assembly.

Demolition

Remove and dispose of the existing decking, joists, beams, rim boards, railings, posts, connectors, and miscellaneous framing components.
Remove deteriorated structural members and associated hardware.
Protect adjacent brick masonry, utility equipment, doors, windows, and paved surfaces during demolition.
Verify all existing attachment conditions prior to installation of new framing.

Structural Deck Framing

Joist System

Furnish and install new pressure-treated structural floor joists.
Joists to be minimum 2x10 No. 2 Southern Yellow Pine or approved engineered equivalent.
Joists shall be spaced 16 inches on center unless engineering calculations require closer spacing.
Install solid blocking and lateral bracing as required.
Secure all joists using hot-dip galvanized joist hangers and approved structural fasteners.
Beam System
Install new pressure-treated beams sized to support design loads and span requirements.
Beams shall consist of engineered lumber or multiple-ply pressure-treated members as required by structural design.
Provide all necessary beam-to-post connectors and structural hardware.

Excludes Ledger Attachment or replacement

Provide flashing, waterproofing, and corrosion-resistant fasteners.
Verify structural attachment into sound building framing and/or masonry support systems.
Support Posts and Foundations
Install new pressure-treated 6x6 support posts.
Provide new galvanized post bases and connectors.
Ensure all posts are properly plumbed, braced, and mechanically connected.
Decking System
Install new exterior-grade decking material as specified by owner.
Deck boards to be installed with uniform spacing and concealed or corrosion-resistant fasteners.
Provide all perimeter trim and fascia boards as required for a complete installation.
Provide all required blocking, hardware, and structural reinforcement
Baluster spacing shall prevent passage of a 4-inch sphere.
Secure rail posts using structural connectors designed for guardrail loading requirements.
Hardware and Fasteners
All hardware shall be hot-dip galvanized, stainless steel, or otherwise approved for exterior pressure-treated lumber applications.
Includes:
Joist hangers
Post bases
Structural screws
Through-bolts
Beam connectors
Hold-down brackets
Finishing and Cleanup
Remove all debris and dispose of materials off-site.

Contractor shall verify field dimensions and provide engineering where required.
Any concealed deterioration discovered within structural attachment points or supporting masonry shall be documented and addressed through approved change-order procedures.

Summary

Remove and replace the complete elevated wood deck system, including decking, joists, beams, support posts, railing, connectors, and foundations with new pressure-treated structural framing, galvanized hardware, railing systems designed to meet current needs

Stair System $18,480.00

117 expense only

Project:
Removal and replacement of existing exterior wood stair, landing, railing, and supporting framing system.

Existing Conditions

Existing elevated wood stair and landing assembly is attached to a masonry brick structure and supported by wood posts and framing members. Components exhibit weathering, age-related deterioration,
and are to be removed in their entirety.

Scope of Work

Contractor shall furnish all labor, materials, equipment, and permits required to demolish and replace the exterior stair and landing system.

Demolition

Remove and dispose of existing stair stringers, treads, risers, landing/deck framing, guardrails, handrails, support posts, hardware, and associated components.
Protect adjacent masonry walls, and surrounding structures during demolition.
Verify existing attachment conditions at building prior to installation of new framing.

New Structural Framing

Install new pressure-treated lumber framing in accordance with applicable building codes and manufacturer's requirements.

Provide:

New pressure-treated stair stringers sized and spaced per code.
New pressure-treated landing joists and rim joists.
New pressure-treated support beams as required.
New 6x6 pressure-treated support posts on approved concrete footings.
Hot-dip galvanized or stainless-steel connectors, joist hangers, post bases, bolts, and fasteners suitable for exterior exposure.

Joist System

Install new pressure-treated floor joists, minimum 2x10 Southern Yellow Pine No. 2 (or engineer-approved equivalent), spaced 16 inches on center unless engineering calculations require otherwise.
Secure joists with galvanized joist hangers and mechanical fasteners.
Provide blocking and lateral bracing as required for structural stability.
Verify ledger attachment to structure and provide flashing and moisture protection where applicable.

Stair Construction

Install new pressure-treated stair stringers with code-compliant rise and run dimensions.
Install new pressure-treated treads and risers.

Provide all required structural blocking and connections.

Guardrails and Handrails

Install new code-compliant guardrail system around landing and stair assembly.
Guardrails to be minimum 42 inches high (or as required by local code).
Baluster spacing not to exceed 4-inch sphere passage requirements.
Install graspable handrail for entire stair run in accordance with applicable code requirements.

Finishes

All exposed wood shall be pressure-treated for exterior use.
Contractor shall clean work area upon completion and remove all construction debris.

Notes

Final joist sizing, beam sizing, post spacing, footing dimensions, and connection details shall be verified by the contractor and designed for actual field conditions.
Any concealed deterioration discovered at building attachment points shall be reported and addressed through a written change order before proceeding.

Summary:

Remove and replace the complete exterior stair, landing, joist framing, support posts, and railing system with new pressure-treated structural components, galvanized hardware, and code-compliant guardrail/handrail assemblies.

prorated shared cost with 117
$1,255.83 for 119
$2,930.25 for 117

Composite Deck	$4,186.08

To upgrade from treated decking to composite decking includes frame facia in color matching or the color of choice in composite facia

Costs for 119:

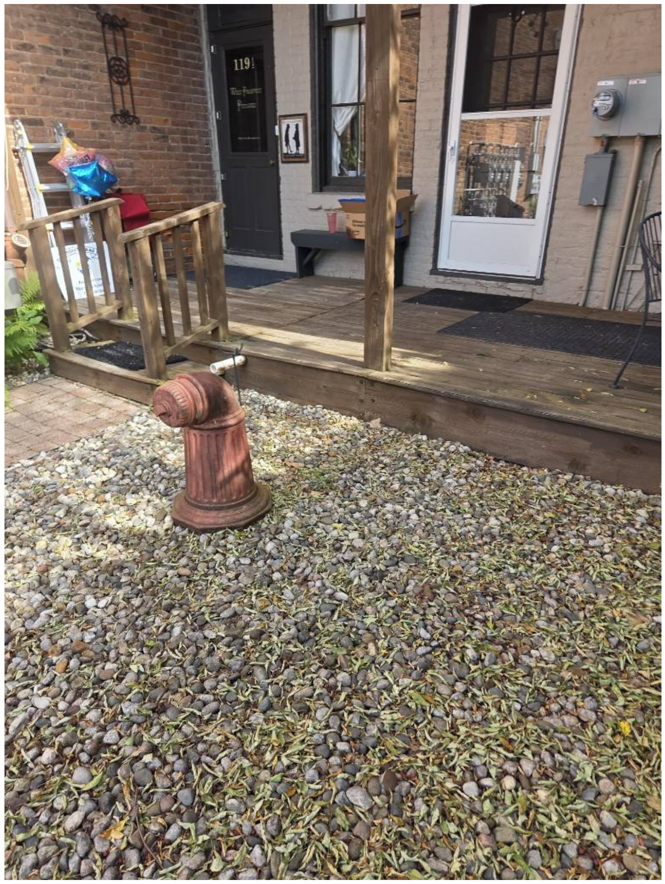
$14,863.83

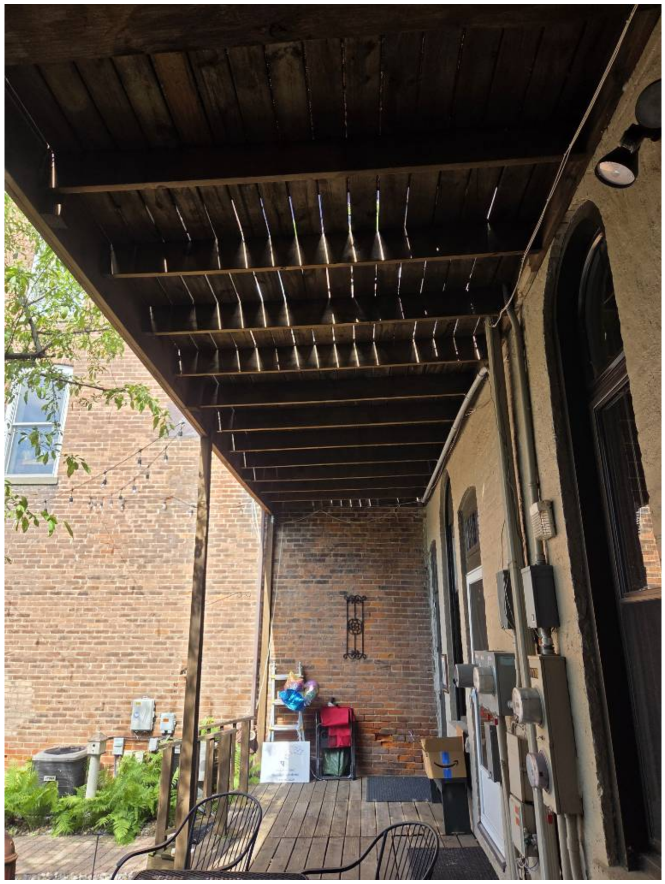
Subtotal	$49,882.08
Total	**$49,882.08**
Deposit Due	**$24,941.04**

Payment Schedule

Deposit (50%)	$24,941.04
1st Payment (25%)	$12,470.52
2nd Payment (25%)	$12,470.52


HODGES
JEWELE


119




119

ESTIMATE

Prepared For

Angela Whitesell
119 W Michigan Ave
Marshall, MI 49068
(269) 223-9155

J M Roofing Solutions

14485 Hutchinson Rd
Battle Creek , Michigan 49017
Phone: (269) 361-8305
Email: office@jmroofsolutions.com
Web: Jmroofsolutions.com

Estimate #	747
Date	05/26/2026

Description	Total
119 Down Spouts	
Gutters Install new downspouts along brick wall and out to water drainage system	$450.00
117 And 119 Down Spouts	
Gutters Remove old downspouts between 2 units Install new downspouts te replace old shared with 117 $225.00 each	$450.00

Costs for 119
$675.00

Subtotal	$900.00
Total	**$900.00**

Notes:

These prices do not include permits etc.