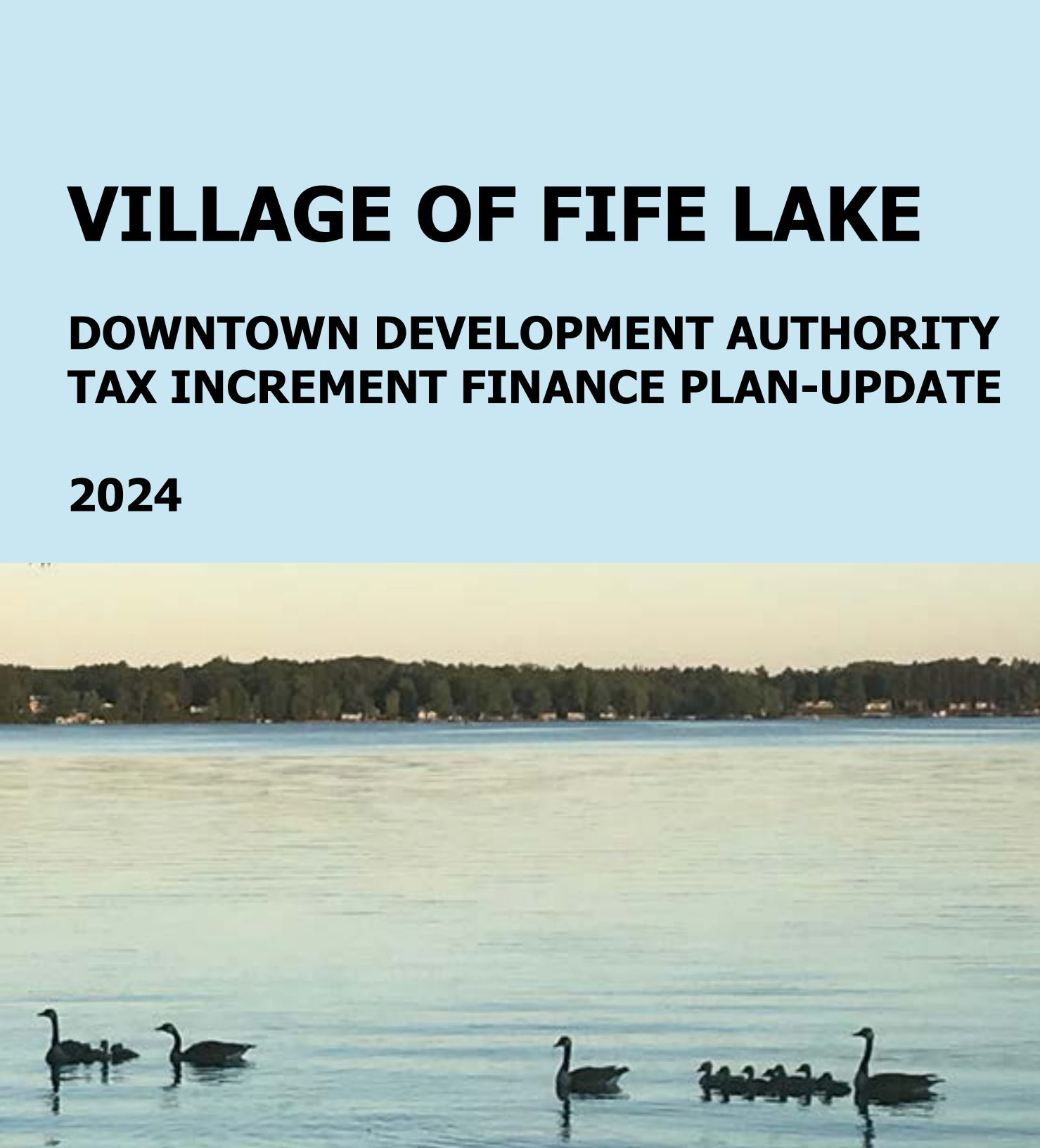


VILLAGE OF FIFE LAKE

DOWNTOWN DEVELOPMENT AUTHORITY TAX INCREMENT FINANCE PLAN-UPDATE

2024



Village of Fife Lake Michigan
Downtown Development Authority
Development and Tax Increment Financing Plan Update
Amended Plan Approved by Fife Lake DDA: April 16th, 2024

Fife Lake DDA Members

Chair- Linda Forwerck- Term through 2025

Vice Chair- Stephanie Smith Term Through 2024

Treasurer- Kris Benke (liaison member) Term through 2024

Secretary- Jane Roesemeier Term Through 2026

Recording Secretary- Marcia Eby

Village President-Tom Hempsted-Term Through 2024

Stan Patrick- Term Through 2027

Mike Tornow- Term through 2027

Gary Blaszak- Term through 2025

Alice Aldridge- Term through 2026

Fife Lake Village Council

Tom Hempsted: President

Marilyn Hayes: President Pro-Tem

Tawni Dieke: Trustee

Mike Perpich: Trustee

Mike Tornow: Trustee

Rocky Trowbridge: Trustee

Lisa Magee: Trustee

Prepared with Assistance Provided by:



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Chapter 1: Introduction

Visual Example of DDA TIF Capture

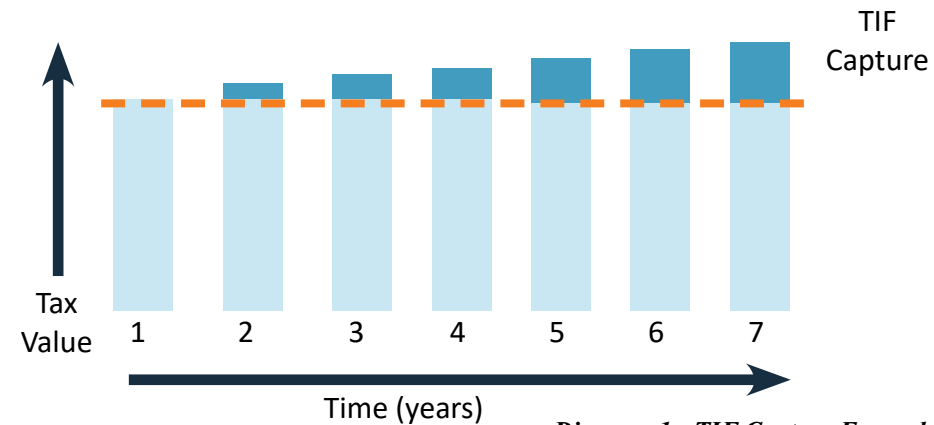


Diagram 1: TIF Capture Example

LEGEND

DDA TIF established at this value in Year 1 (Base Year SEV). - - -

Base Year taxable assessed value is not captured by DDA. This tax value is distributed to Local (government/school), mileages and the State as appropriate. ■

Increases in taxable value and in turn tax revenue of that taxable value is captured for each year following the TIF establishment Base Year. TIF capture is transferred to the DDA. ■

**** It is important to note that taxable value is present regardless of a TIF. A TIF doesn't increase taxes, and removal of a TIF will not decrease taxes. A TIF simply allocates a portion of taxes to a specific controlling authority.***

Established initially in November of 1993, the Village of Fife Lake Downtown Development Authority (DDA) has elected to perform an update to their Tax Increment Financing Plan.

A Tax Increment Financing Plan outlines the area and method by which a DDA can establish a district for the collection of a percentage of the property tax base through a Tax Increment Finance (TIF) Plan. A simplified explanation of a TIF is that the base assessed value of properties within a designated district would remain at the same assessed value for the particular year in which the TIF was established. As the value increases over time, the incremental values greater than the base assessed value are what are captured over time. This increase in value which in turn supports increased tax revenue is what is transferred to the DDA for reinvestment within the district according to the priorities and strategies of the DDA TIF Plan. A visual representation of TIF capture is found within Diagram 1.

Statutory Authority

The Fife Lake DDA draws its authority from Michigan Act 197 of 1975 being an act to provide for the establishment of a downtown development authority. Establishment of the DDA occurred following a required and noticed public hearing, adoption of a resolution, ordinance and bylaws. Each of these are on file with the Fife Lake Village DDA. Subsequent plan amendments and updates such as is occurring in 2023-2024 will meet the statutory requirements of Act 197 of 1975.

Fife Lake DDA Establishment History

The Fife Lake DDA was established in 1993 and subsequent development of the initial DDA Plan. On March 24th, 1999 following a public hearing held by Fife Lake Village the DDA District Boundary was expanded through amendment. TIF capture first occurred in 1999. The "Base Value" State Equalized Value (SEV) for the designated DDA District in 1999 was \$1,531,790.00. All TIF capture is derived from taxable value increase from this Base Value. The District initially was structured with the western boundary stopping at Pierce St. The expansion of the district carried the boundary further west to the US 131 corridor in 1998.

Establishment of the DDA and TIF plan was a movement initiated to support improvement of the downtown area of Fife Lake Village through reinvestment of tax dollars which are allocated by the DDA. Improvements to the downtown area, support for businesses and overall community improvement are captured in strategies established within the initial DDA TIF Plan.

Need for Update and Plan Renewal

Communities are dynamic and as such planning documents re-

quire consistent review and periodic update in order to maintain relevance in supporting community strategies. Many reasons are present to support a plan update and are provided below.

- To support organizing of community members, stakeholders and the business community for strategies centered around economic development of the downtown area of Fife Lake Village.
- Necessity to review existing plan and contents; to provide critique and revision as necessary.
- Perform updated analysis of community and land use conditions.
- Engage the community and businesses in order to ascertain community support for initiatives, strategies and projects.
- Develop and prioritize development plan project list.
- Update Development Plan and Establish Economic Development Strategy
- Update Development Financing Plan.
- Provide required content to support TIF Plan renewal.

Life of the Plan

The original DDA Plan was drafted to look forward 30 years for project completion. This plan amendment process outlines initiatives and project implementation extending through the end of the TIF Plan in 2028. The development area plan identifies projects, provides cost estimates and projects implementation through the financing plan for a period of 4 years from plan adoption. Plan review should occur yearly with measurement taken to account for success of implementation. The Fife Lake Community would benefit from a TIF plan renewal out an additional 20 years with development plan updating.

Fife Lake DDA Vision

Supporting and encouraging a positive Village business climate.

Fife Lake DDA Mission

To improve and enhance the DDA District for our citizens and visitors alike.

Plan Methodology and Structure

The structure of this plan contains both requirements of Public Act 197 of 1975 and elements which are included due to their value for analysis and support of the document strategies and success of implementation. Strategies borne of the specific requirements of Section 17 Sub-section 2 (a-p) of Public Act 197 of 1975 are stated and referenced in Table 1 & 2.

Public Act Requirement Page References

Act 197 Sub-section	Requirement	Page References
a.	The designation of boundaries of the development area in relation to highways, streets, streams, or otherwise.	8
b.	The location and extent of existing streets and other public facilities within the development area and shall designate the location, character, and extent of the categories of public and private land uses then existing and proposed for the development area, including residential, recreational, commercial, industrial, educational, and other uses and shall include a legal description of the development area.	9-19
c.	A description of existing improvements in the development area to be demolished, repaired, or altered, a description of any repairs and alterations, and an estimate of the time required for completion.	20-21
d.	The location, extent, character, and estimated cost of the improvements including rehabilitation contemplated for the development area and an estimate of the time required for completion.	36-38
e.	A statement of the construction or stages of construction planned, and the estimated time of completion of each stage.	38
f.	A description of any parts of the development area to be left as open space and the use contemplated for the space	10-12
g.	A description of any portion of the development area which the authority desires to sell, donate, exchange, or lease to or from the municipality and proposed terms.	N/A
h.	A description of desired zoning changes and changes in streets, street levels, intersections, and utilities.	22-26
i.	An estimate of the cost of the development, a statement of the proposed method of financing the development, and the ability of the authority to arrange financing.	45-50

**N/A references "Not Applicable" and is defined as the action will not occur as an action of the proposed Development Plan or Tax Increment Financing Plan.*

Table 1: Public Act Requirement Page References

Public Act Requirement Page References Cont...

Act 197 Sub-section	Requirement	Page References
j.	Designation of the person or persons, natural or corporate, to whom all or a portion of the development is to be leased, sold, or conveyed and for whose benefit the project is being undertaken, if that information is available to the authority.	N/A
k.	The procedure for bidding for the leasing, purchasing, or conveying of all or a portion of the development upon its completion, if there is no express or implied agreement between the authority and persons, natural or corporate, that all or a portion of the development will be leased, sold or conveyed to these persons.	N/A
l.	Estimates of the number of persons residing in the development area and the number of families and individual to be displaced. If occupied residences are designated for acquisition and clearance by the authority, a development plan shall include a survey of the families and individuals to be displaced, including their income and racial composition, a statistical description of the housing supply in the community, including the number of private and public units in existence or under construction, the condition of those in existence, the number of owner-occupied and renter-occupied units, the annual rate of turnover of the various types of housing and the range of rents and sale prices, an estimate of the total demand for housing in the community, and the estimated capacity of private and public housing available to displace families and individuals.	15-19
m.	A plan for establishing priority for the relocation of persons displaced by the development in any new housing in the development area.	34
n.	Provision for the costs of relocating persons displaced by the development, and financial assistance and reimbursement of expenses, including litigation expenses and expenses incidental to the transfer of title, in accordance with the standards and provisions of the federal uniform relocation and real property acquisitions policies act of 1970, being Public Law 91-646, 42 USC sections 4601 et seq.	N/A
o.	A plan for compliance with Act No. 227 of the Public Acts of 1972, being sections 213.321 to 213.332 of the Michigan Compiled Laws.	N/A
p.	Other material which the authority, local public agency, or governing board considers pertinent.	1-57

**N/A references "Not Applicable" and is defined as the action will not occur as an action of the proposed Development Plan or Tax Increment Financing Plan.*

Table 2: Public Act Requirement Page References

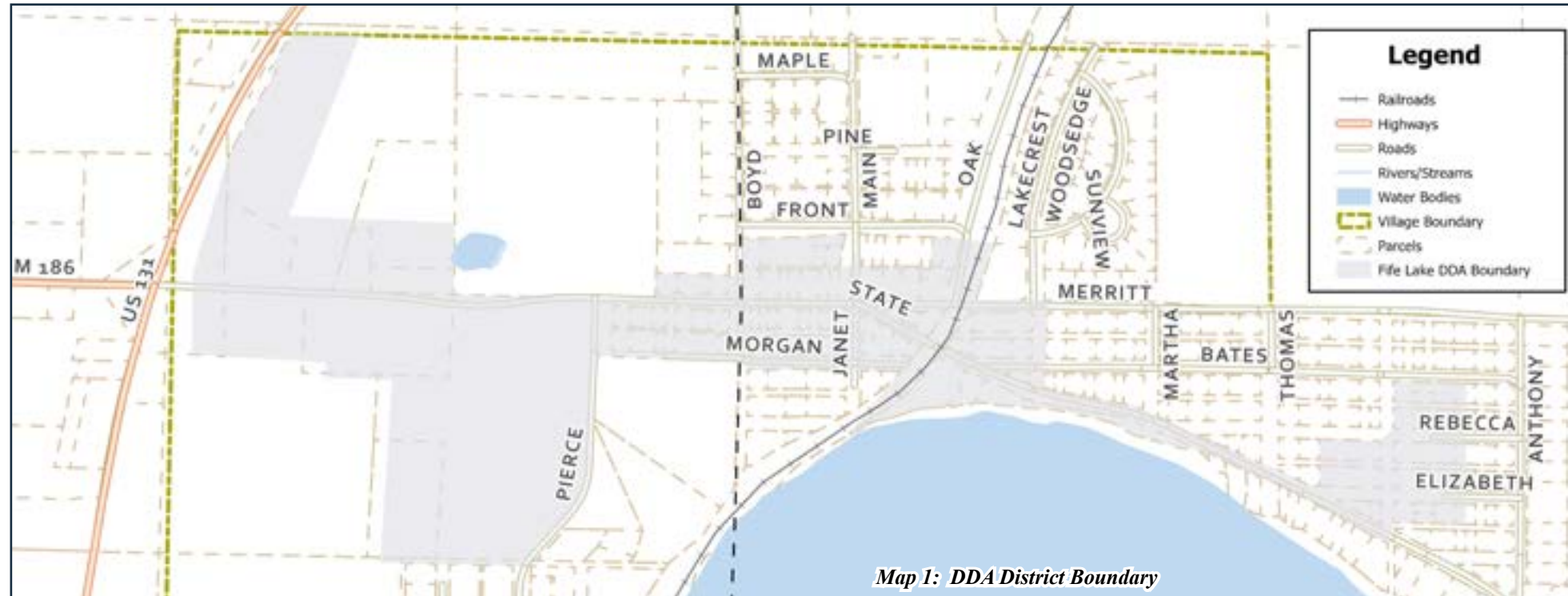
Chapter 2: Summary of Existing Plan, Community & Land Use Conditions

DDA Boundary Location & Description

The DDA district was established to encompass the downtown location of the Village of Fife Lake along the primary corridor of W. State St. and extending to Merritt St. and E. State St. The original DDA District Boundary terminated to the West at Pierce St. The DDA District was amended in 1999 to extend further to the West to US 131 capturing parcels along that Eastern Boundary both North and South of W. State St. The DDA District boundary and all included roadways are displayed on Map 1.

US 131, a federal highway which traverses south and north is located immediately west of the Village and connects to W. State St. via a round-about installed by the Michigan Department of Transportation (MDOT) in 2019. This highway is the primary transportation connection to the Village along with E. State St. and Boyd St.

DDA District Boundary



Map 1: DDA District Boundary

DDA Boundary Legal Description (Original 1993 District Boundary Description)

Part of the Village of Fife Lake commencing at the northwest corner of Lot 6, Block F of the Fife Lake Lumber Company's Addition to the Village of Fife Lake; thence South to the southeast corner of the intersection of the rights-of-way of Pierce Street and the westerly extension of Morgan Street; thence East along the south right-of-way of Morgan Street to the west line of the MDOT Railroad right-of-way; thence Southwest to the southwest corner of Lot 1, Block 12 of the plat of the Village of North Fife Lake; thence East along the north shore of Fife Lake as defined by the mean high water mark of Fife Lake to the southeast corner of the west 150' of Lot 3, Block 14 of the plat of the Village of North Fife Lake; thence North to the northeast corner of the west 150' of Lot 3, Block 14; thence Southeast along the south right-of-way of State Road to the northwest corner of Lot 1, Block F of the plat of the Eckenfels and Bonnell's Addition to Fife Lake; thence North to the southwest corner of Lot 1, Block H; thence East to the southwest corner of Lot 7, Block H; thence North to the northwest corner of Lot 7, Block J; thence West along the south right-of-way of Bates Street to the northwest corner of Lot 1, Block J; thence South to the northwest corner of Lot 1, Block I; thence West to the northwest corner of Lot 5, Block C; thence South to the southwest corner of Lot 16; thence West to the southwest corner of Lot 18, Block C; thence Northwest along the north right-of-way of State Road, to the southwest corner of Lot 1, Block 8 of the plat of the Village of North Fife Lake; thence North to the point of intersection of the north right-of-way of Merritt Street and the northerly extension of the east right-of-way of the platted Clymene Street; thence West along the north right-of-way of Merritt Street to the east right-of-way of the MDOT Railroad right-of-way; thence Northeast along the east right-of-way of the MDOT Railroad to the point of intersection of the east right-of-way of the MDOT Railroad and the easterly extension of the south right-of-way of Front Street; thence West along the south right-of-way of Front Street to the northwest corner of Lot 6, Block B of the plat of the Fife Lake Lumber Company's Addition to the Village of Fife Lake; thence South to the southwest corner of Lot 6, Block B; thence West to the southeast corner of Lot 11, Block A; thence North along the west right-of-way of Main Street to the southwest corner of the intersection of the rights-of-way of Main Street and Front Street; thence West along the south right-of-way of Front Street to the southeast corner of the intersection of the rights-of-way of Boyd Street and Front Street; thence South along the east right-of-way of Boyd Street 200'; thence West 421'; thence South to the north right-of-way of State Street; thence West to a point coterminous with the northerly extension of Pierce Street; thence south to the Point of Beginning.

DDA Boundary Legal Description (Amended 1999 District Boundary Addition Description)

Part of the Village of Fife Lake commencing at the southeast corner of the intersection of Pierce Street and the westerly extension of Morgan Street, then south along the east right-of-way of Pierce Street to the southeast corner of the intersection of Pierce Street and Seventh Street; thence west along the south right-of-way of Seventh Street to the east side of Shelby Street; thence continuing west 341 feet M/L, thence north 899.17 feet M/L; thence west 330 feet; thence north 75 feet; thence west 660 feet; thence north 396 feet to the north right-of-way of State Road; thence following the east U.S. 131 right-of-way to the north boundary of the village limits; thence east 330 feet; thence southerly running parallel to U.S. 131 to a point 415 feet north of State Road right-of-way; thence easterly running parallel to State Road to the north/south one-quarter line; thence south 125.02 feet M/L to the north right-of-way of State Road; thence east on State Road 1015.05 feet; thence south 66 feet, thence west to southeast corner of State Road and Pierce Street, thence south to Point of Beginning.

Community Land Use Conditions

The Village of Fife Lake, located in southeastern Grand Traverse County was established in the late 19th century as a lumbering community. The community maintained its status as a small northern Michigan community throughout the 20th century, and is home to permanent and seasonal residents. Its proximity to the City of Traverse City and to a lesser degree the City of Cadillac, provide ample opportunity for the community to grow as a bedroom community to these more urban cores, while also maintaining its small-town feel. The Village is also a sought after resort community with its many all season outdoor recreation opportunities. The mix of permanent and seasonal residents is reflected in the data provided within this document

Public Utilities and Infrastructure

The Village of Fife Lake DDA District is served by sanitary sewer through a cooperative authority, the Fife Lake Area Utility Authority (FLAUA). This cooperative authority provides sanitary sewer to neighboring Townships Fife Lake and Springfield along with the Village of Fife Lake. Natural gas service is available to the entire DDA District through DTE Energy, and electrical service through Great Lakes Energy and to a lesser extent Consumers Energy. Potable water infrastructure is supported through individual private wells. Storm Sewer infrastructure is located along State Street. The Village of Fife Lake maintains local roadways within the Village which have a recorded 66' wide right-of-way. Broadband Fiber Internet service is supported throughout the DDA District.

Prioritized strategies of the previous plan outlined public infrastructure expansion, which included significant expansion of sidewalks throughout the DDA, curb and gutter. Additionally, placement of pedestrian level street lighting along State and Merritt Streets was completed. The placement of pedestrian lighting was part of a more comprehensive project of relocating public utilities underground in order to remove overhead lines and poles in the downtown corridor.

Public Facilities, Civic Spaces & Open Space

The Fife Lake DDA District encompasses locations of many public facilities and civic spaces. There is no formal open space plan for the community. Formal park spaces and civic locations support public open space activities and use. The following bulleted civic and park spaces are displayed on Map 2 on the adjoining page.

- **Fife Lake Village Offices:** Village Offices and Village Public Works Facilities are located of Bates Road in the far northeastern portion of the DDA District.
- **Fife Lake Township Offices:** The Township maintains Offices in the Village located on Morgan St., which falls within the DDA District.
- **Fire Station & EMS:** The Fife Lake Area Emergency Services Authority (FLAES) provides fire and emergency services to the entirety of Fife Lake Village, and the neighboring Townships of Fife Lake, Springfield and Union. A station is located adjacent to the Fife Lake Township Hall in the DDA District.
- **Public Library:** The Fife Lake Public Library is located on Merritt St. just to the east of the railroad crossing. The Library structure is located just outside of the DDA District, but a parcel under control of the library along Merritt St. is included within the District.
- **Forest Area Elementary School:** The Elementary School located at the southwest corner of W. State St. and Pierce is located in the DDA District.
- **Historical Society Museum:** The Historical Society has ownership of 2 parcels within the DDA District. The Historical Society Offices and Museum are located on the northeastern corner of W. State and Boyd Streets, with the schoolhouse located on southeastern corner.
- **Farmers Market & Park Space:** The Village has set aside space within the DDA District for the gathering of local agricultural and home based agricultural business uses at the Farmers Market space,



referred to as “Memorial Park”.

- **Park Spaces:** The Village of Fife Lake has three improved park spaces which are located in the DDA District. The first space is located along E. State St. towards the eastern boundary of the DDA District. This park called “Fife Lake Area Park” has an area for picnics, a playground, a baseball diamond, tennis courts and open space. The second space “Fife Lakeview Park” is located along E. State St. along the shores of Fife Lake immediately east of the railroad tracks. This space has picnic areas, seating, water access and walking paths. This space connects directly to the State of Michigan Department of Natural Resources Boat Ramp. The third park space “Pierce St. Park” is located off of Pierce Rd. and is the site of the frisbee disc golf course and passive open space.
- **State of Michigan DNR Boat Ramp & Parking Area:** The State of Michigan owns and maintains a boat ramp access to Fife Lake. The site is located along E. State St. adjacent to the Fife Lakeview Park. This boat access site is accompanied by a parcel located north of E. State St. which provides parking for boat ramp users.

Land Use

Land use pertains to the type of use occurring on a specific piece of property. There are multiple methods to determine land use of a parcel, through either visual inspection of a property or through the reviewing of land use assessment records. For this document and due to the importance of assessment classifications to processes of a DDA for the TIF Plan, land use is outlined by the assessment records maintained for the parcels of the DDA District. Assessment classifications are displayed on Map 3 and include the assessment classifications categories and number of parcels within each classification displayed in Table 3.

Land Use Assessment Table

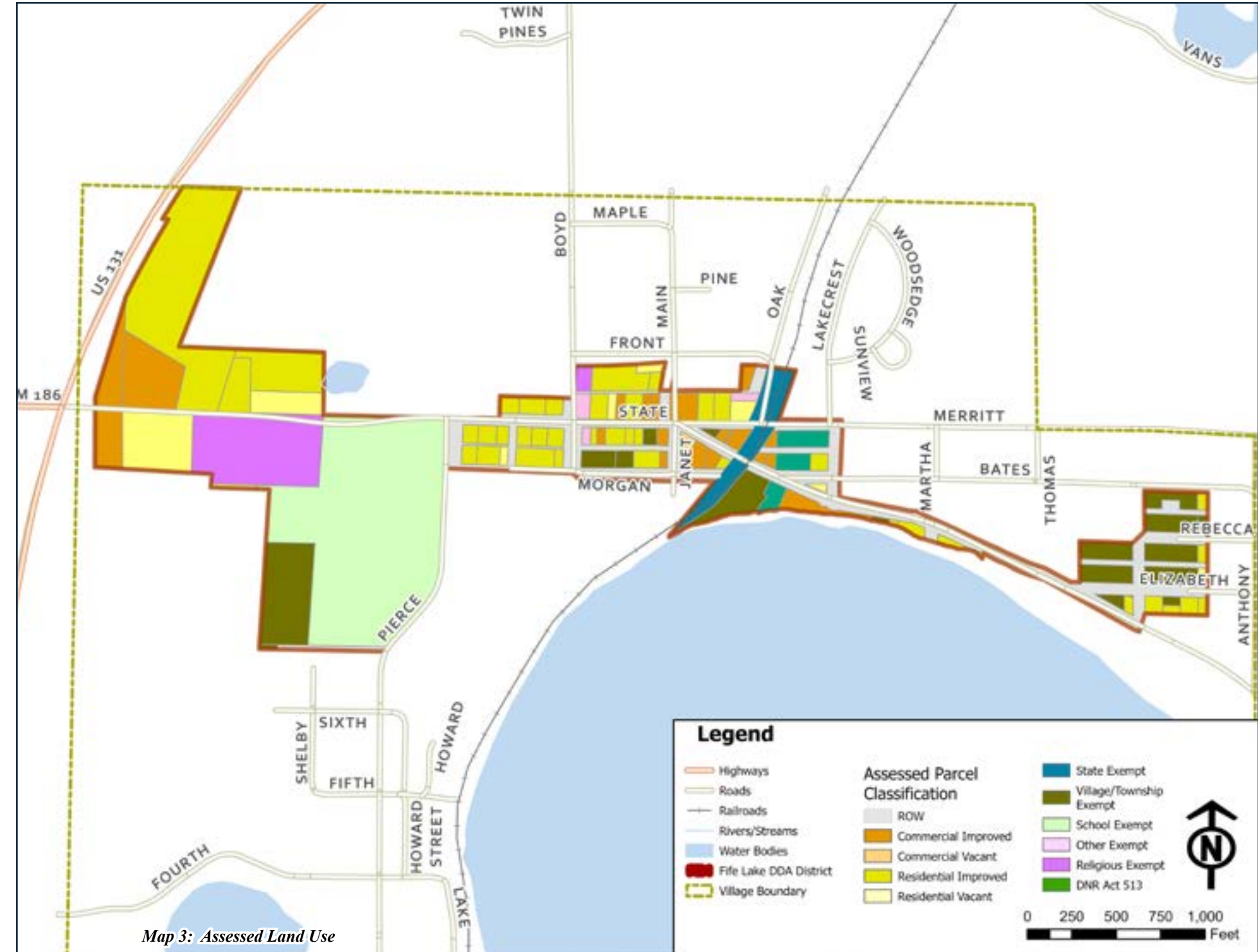
Isolation of the parcels included wholly or partially within the DDA District displays a total parcel count of 87 individual records. Upon further review it is identified that 4 parcels are recorded right-of-way, and an additional 19 qualify for an exemption from taxable value.

Parcel Classification Code	Parcel Classification Title	Number of Parcels
201	Commercial Improved	19
202	Commercial Vacant	1
401	Residential Improved	39
402	Residential Vacant	9
702	State MDOT Exempt (RR)	1
703	Village/Township Exempt	10
704	School Exempt	1
705	Other Exempt	4
708	Religious Exempt	2
713	State Exempt	1

Table 3: Parcel Land Use by Property Class

All parcel records for the DDA District are included in Appendix A at the end of this document.

Assessed Land Use Map



Map 3: Assessed Land Use

Land Use Analysis

Utilization of parcel assessment classifications is a clear method of defining land use of a parcel, but it does contain limitations. The limitations include the designation as the determined “highest and best use” of a parcel as outlined by the assessor. Thus a parcel is qualified as a particular assessed use, but being qualified as a use doesn’t necessarily mean that use is actively occurring. As an example, in Table 3, the reader can see that there are two commercial classifications, (i.e. commercial improved and commercial vacant). These classifications speak to whether there is a structure located upon the property; improved means a structure is present, while vacant means the parcel doesn’t have a structure. The limitation is that the assessment doesn’t provide information on the structure and whether it is actively in use or occupied as an operating business. Similarly this can be carried over to the other classifications and inferred that although a parcel may be improved with a structure it may not be in use as a residence, business or industry.

Commercial Business

Assessed land use provides limitations on information pertaining to whether an improved parcel actually contains an active or occupied use of the structure. For the TIF plan, the classification of a parcel is all that is necessary to properly determine State Equalized Value and in turn determine the TIF plan structure for tax capture purposes.

Expanding of efforts to form Economic Development Strategies, it is extremely important to catalogue existing operational businesses and to monitor the business activity and update plans and strategies as necessary. Table 4 displays the currently active businesses within the DDA District at the time of this plan update. This table should be monitored and updated regularly.

Active Business Table

Business Name	Business/Industry Type
Fife Lake Lodging and Party Store	Lodging and Party Store/Retail
Mad Swirlz Ice Cream	Restaurant/Food Beverage
Fife Lake Inn	Restaurant/Food Beverage
Gilroy’s Hardware	Hardware/Retail
Loon’s Nest	Restaurant/Food Beverage
The Upper Bar and Grill	Restaurant/Food Beverage
Quilter Clinic	Quilt Shop/Retail
Little Shop of Tresses	Hair Salon-Barber/Service
Beacon and Bridge	Gas Station/Retail
Driver’s Choice Auto and Truck	Car Sales/Retail
Vintage Printing	Print Shop/Retail
Chase Insurance Agency	Insurance/Service

Table 4: Active Business Table



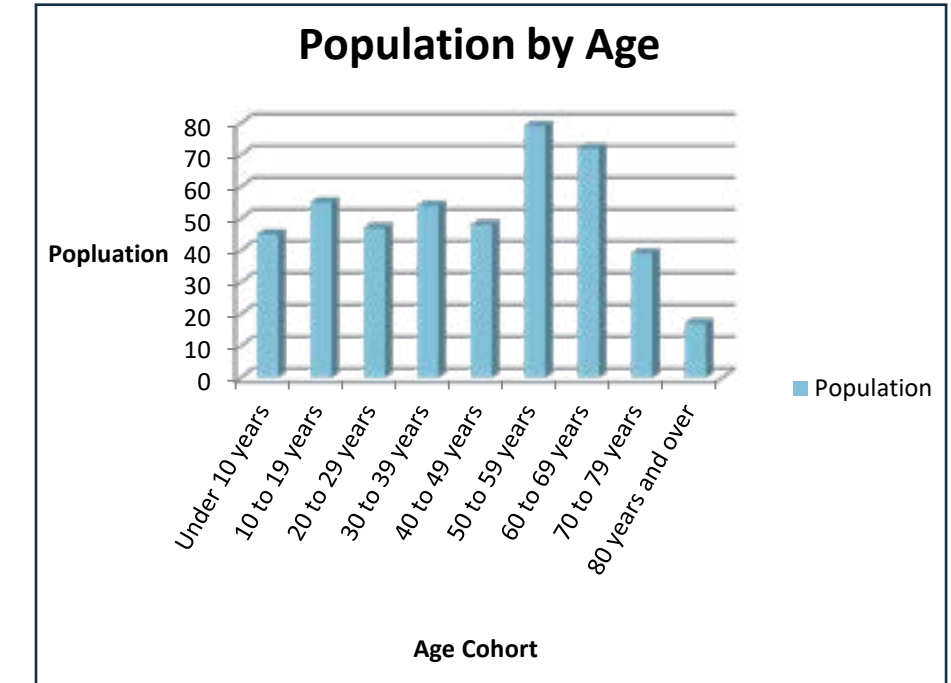
Population and Demographic Data

The DDA District for the Village of Fife Lake covers less than 25% of the land area contained within the Village boundary. Since a DDA District is not a defined “place” by the US Census Bureau, data specific to the District is not attainable. Research into underlying census blocks displays that the boundaries of the blocks don’t coincide with the District boundaries and as such, population and demographic data specific to the District cannot be achieved through the selection of individual census blocks.

It with this information in-hand that this section of the plan is reliant upon data specific to the geographic boundaries of the Village of Fife Lake for datasets which are statistically accurate with low margins of error. It is the researchers and plan development authors methodology that the demographics of the DDA District can be interpolated from the data for the entirety of the Village of Fife Lake to an accuracy that is considered accurate and acceptable, due to the small size of the Village. All data is derived from the US Census Bureau 2020 Decennial Census data unless otherwise referenced.

Population

Fife Lake has a population of 456 comprised of 236 males and 220 females. The population age cohorts similar to many northern Michigan communities display that many older residents reside in the village as population counts are greater for categories of 50+ in age. Uniquely different from other small communities in the region, the younger age cohorts, although less in population appear to be rather stable across the younger age cohort categories. Additionally the fertility rate for the Village is 4.6% which is 20% greater than that of Grand Traverse County. This data displays that although there are more older residents, younger families are present with younger age cohorts not appearing to be trending downward as is displayed in many other rural communities. Residents are relatively stable in place as the migration rate of 8.1% is significantly less than both Michigan (13%) and Grand Traverse County (12.2%). See Graph 1 for a representation of population across age cohorts.

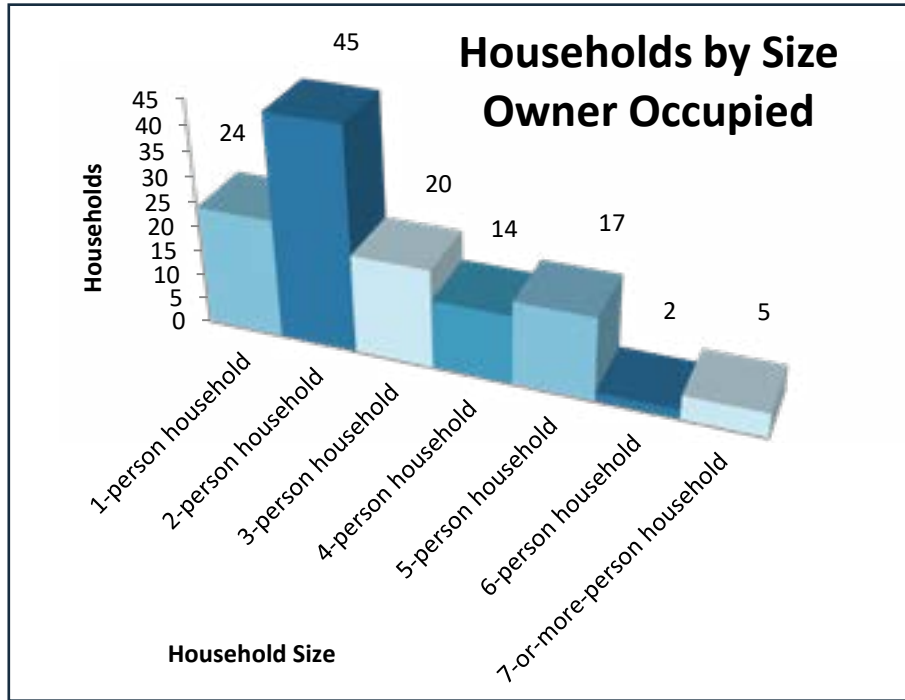


Graph 1: Population by Age

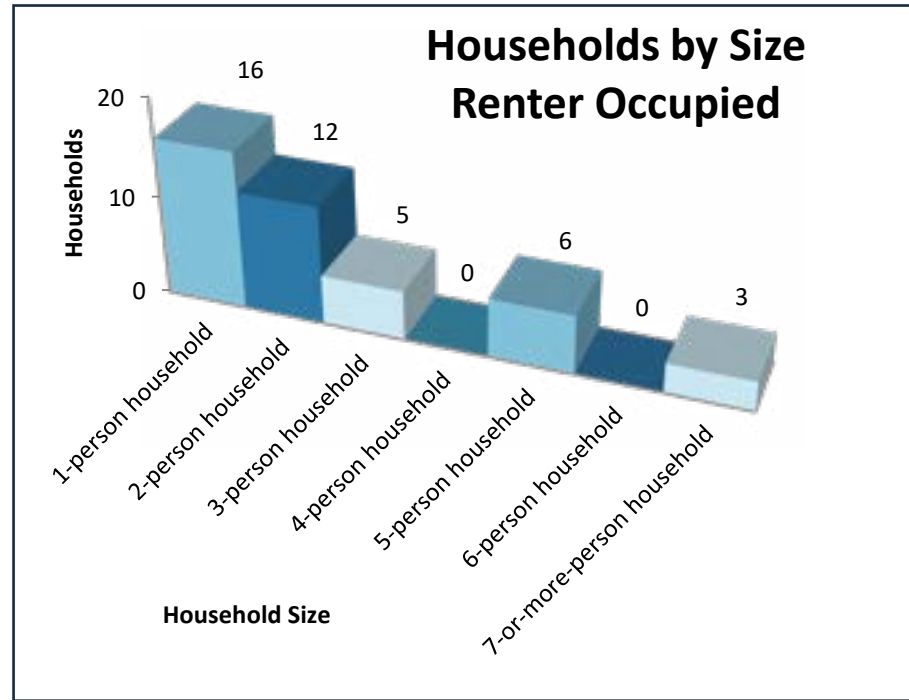
Households & Housing Units

There are a total of 169 households within the Village. 75% of those households are owner occupied with 25% being renter occupied. Household size varies greatly between owner and renter occupied. Owner occupied households with 3 more persons make up 46% of the total owner occupied households, while renter occupied households with 3 or more persons comprise just 33% of the households.

Graphs 2 and 3 display the breakdown of household size for owner and renter occupied respectively. The data supports that larger household sizes for owner occupied structures is indicative of families with children. Average family size is 2.73 people, with 84 total families in the Village. Households with 1 or more people over the age of 60 is 41% which correlates with a the larger amount of the population in the older age cohorts as displayed in the graphs.

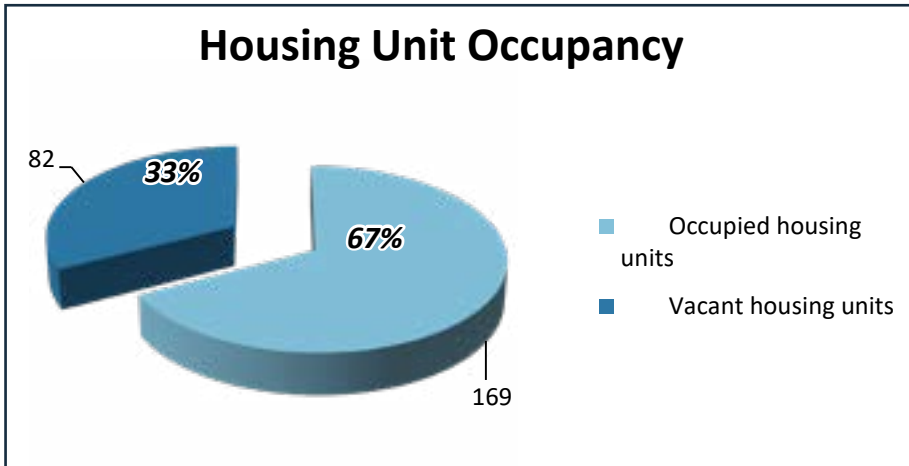


Graph 2: Household Size by Owner Occupied Structures



Graph 3: Household Size by Renter Occupied Structures

Of 251 total Fife Lake Village Housing Units, 20% are categorized as seasonal, recreational, or occasional occupation.



Graph 4: Household Unit Occupancy

Housing Units

There are 251 housing units within the Village. 67% of which are occupied with 33% of the units classified as vacant. Housing unit occupancy by number of units and percent is displayed on Graph 4. Vacancy of housing units is defined by the US Census Bureau as having no one present in the unit when the survey is conducted or a unit is also considered vacant if the occupants have a usual residence elsewhere.

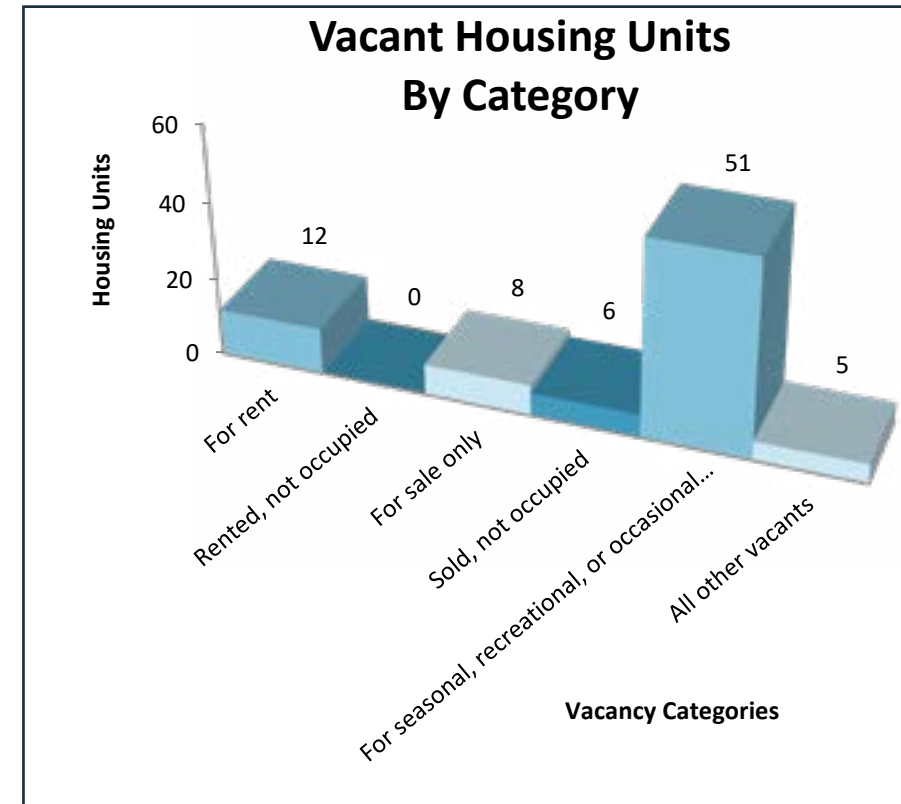
Vacancy of housing units by category is displayed on Graph 5. The vast number of vacant units by category fall in the “seasonal, recreational or occasional occupation”. The number of units in this category is 51 or 20% of the total housing units in the Village.

Housing in Northern Michigan is impacted greatly by seasonal housing units which is well researched and outlined in the “[Networks Northwest: Northwest Michigan Seasonal Population Study](#)”. Second residences and seasonal residences are a big impact on housing availability, but the study displays that the use of housing units for short-term rentals is having significant impacts on a units conversion from

use as an owner occupied structure or available long-term rental to a short-term rental.

Education

Members of the population of Fife Lake whom are 25 years or older are well educated with 94.4% of the population having a High School Degree or higher. This is slightly higher than the State average and on par with Grand Traverse County. Those individuals with a Bachelor’s Degree or Higher accounts for 20.2% of the population. (2022 ACS Data)



Graph 5: Vacant Housing Units by Category

Fife Lake Village Median Home Value for owner occupied housing units is \$169,400; lower than Grand Traverse County, but similar to Michigan.

Income & Poverty

Fife Lake Village median household income is \$67,083 which is slightly greater than the State. The poverty rate is 6.5%, which is half of the Michigan rate and 3/5 less than Grand Traverse County. (2022 ACS Data) This data displays that the Village population is largely financially stable. Additional data from the United Way points to a larger picture of financial difficulties in areas immediately adjacent to the Village.

The ALICE (Asset Limited, Income Constrained, Employed) report provided by the United Way, is “the most comprehensive depiction of need in Michigan to date”. The report delves into the needs of Michigan residents based upon many facets such as transportation, housing, food, childcare and healthcare. Figures from the report for the closest geographic area to the DDA District, Fife Lake Township show 40% of families are below the ALICE threshold. The ALICE average for the State of Michigan is 26% and the ALICE ranking for Grand Traverse County is 27%. Fife Lake Township has a much greater ALICE ranking than both the State and County. Therefore, the Village appears to represent a much smaller portion of population in poverty in much larger contrast to the families which reside in the rural areas of the Township outside of the Village. (Source: United Way)

Fife Lake Village Median Household Income is greater than the State median, and the Poverty Rate is less than half of the State. This contrasts greatly with neighboring Fife Lake Township, which displays a much higher poverty rate and ALICE ranking than the State and County averages.

Employment

There are 249 employed workers 16 years of age or older in the Village. Employee figures for industry and by occupation are displayed in Tables 5 and 6 respectively. (2022 ACS Data)

Employment by industry displays that 57% of employees are employed in four industries 1) Retail Trade, 2) Manufacturing, 3) Educational, Health and Social Services, and 4) Construction.

Employees by Industry Table

Employee by Industry	Employees
Agriculture, forestry, fishing and hunting, and mining	7
Construction	29
Manufacturing	40
Wholesale trade	11
Retail trade	41
Transportation and warehousing, and utilities	14
Information	5
Finance, insurance, real estate and rental and leasing	8
Professional, scientific, management, administrative, and waste management services	16
Educational, health and social services:	33
Arts, entertainment, recreation, accommodation and food services	18
Other services (except public administration)	13
Public administration	14
Total Employees	249

Table 5: Employee by Industry

In terms of Occupations, 71% of total employment falls into three categories of 1) Service, 2) Sales and Office, and 3) Production, Transportation, and Material Moving.

Employees by Occupation Table

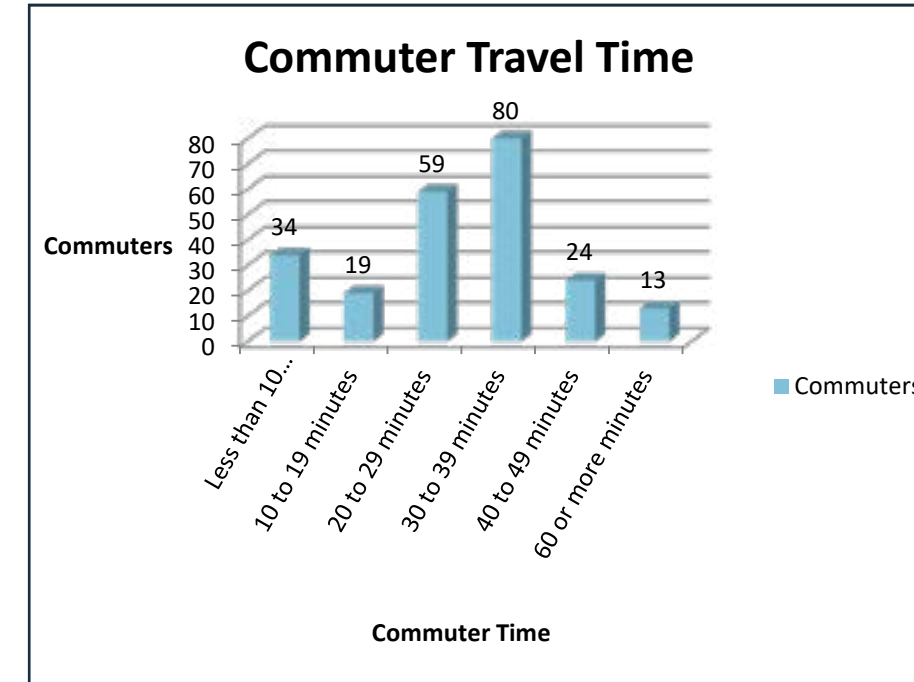
Employee by Occupation	Employees
Management, professional, and related occupations	39
Service occupations	53
Sales and office occupations	69
Farming, fishing, and forestry occupations	0
Construction, extraction, and maintenance occupations	33
Production, transportation, and material moving occupations	55
Total Employees	249

Table 6: Employee by Occupation



Commuter Patterns

The majority of employed residents commute to employment outside of the Fife Lake area. Data displays that while 84% of commuters work outside of Fife Lake Village, 67% of commuters work within Grand Traverse County. It is well known that many employment positions are located in the vicinity of Traverse City. With 58% of commuters spending 20 to 39 minutes commuting to work, and the majority working within Grand Traverse County, the Village is in part serving as a bedroom community. See Graph 6 for commuters by travel time.



Graph 6: Commuter Travel Time

Fife Lake Village workers are largely employed outside of the Village with the majority commuting for work in Grand Traverse County.



DDA Past Improvements

The Fife Lake DDA has continually planned for and made improvements since it's establishment. In following it's mission the DDA has effectively implemented strategies outlined within the initial and amended DDA plan. Table 7 displays all past improvements supported and completed under the direction of the DDA, with Map # 4 displaying the location of those listed improvements.

Fife Lake DDA Past Improvements Table

Improvement Type	Description	Year Completed	Funding Mechanism/Expense	Bond Status
Infrastructure & Beautification	Replace/Extend DDA Sidewalks, Construct Curb and Gutter, Place Street Trees, Place Retaining Walls	2000	\$413,000 ISTE Grant \$103,400 Local Match \$200,000 DDA Bond	Bond Cleared in October 2016 (4 years early)
Infrastructure & Beautification	Place Pedestrian Level Decorative Lamps along State Street	2005	\$169,000 ISTE Grant \$72,000 Local Match	No Bonding
Infrastructure	Dock placed at Lakeside Park	2013	\$5,538.48	No Bonding
Infrastructure	Extension of sidewalk segments from State St to 6th Street along Pierce St.	2014	\$10,000 DDA Funds	No Bonding
Decorative	Banners and Holiday Decorations Placed on Street Lamps	Seasonally	Under Yearly DDA Budget	No Bonding
Infrastructure	Extension of sidewalk segment along State St. from Pierce St west to U.S. 131.	2020	\$100,000 DDA Funds	No Bonding

Table 7: DDA Past Improvements

Past Improvement Discussion

Projects outlined within the 1998 plan called for a combination of public and private improvements. The DDA successfully implemented a substantial portion of the projects, particularly in the public realm. These projects included the placement of utility lines underground, placement of pedestrian level lighting, cross-walks and construction of curb, gutter and sidewalks. Improvements to public park spaces at the corner of Merritt and State Streets and placement of the dock at Lakeside Park were also completed. Desired expansion of public parking is a project which was listed, but not completed from the past plan. This project was not carried over and prioritized by the community within this amended plan and therefore is not included in the project prioritization outlined in Tables 11 on pages 36 & 37.

Projects denoted for private property were not fully implemented. Private project implementation is much more difficult for the DDA to undertake as opposed to a public facility or asset implementation. The 1998 plan called for new and revitalized private buildings and structures with improvements to walkaways, loading areas, landscaping and dumpsters screened from view. A hand cannot be forced for private investment, although the DDA can support aspects of design through policy within the Joint Master Plan and regulatory language within the Joint Zoning Ordinance which would require site features such as landscaping, screening of dumpsters and certain aspects of building and site design.. Additionally, facade and building improvement programs could provide an incentive for property owners to undertake building revitalization efforts supported by the DDA.



Map 4: DDA Past Improvements

Local unit Policy and Regulatory Language

Policy and regulatory provisions are administered by the Village of Fife Lake for all areas within the Village including the DDA District. Land use policy and zoning regulatory provisions impact the design, layout and use of structures and areas; therefore coordination and collaboration between the DDA Board, the Fife Lake Village Council and the Fife Lake Area Planning Commission is instrumental in establishing policy which will support the vibrancy of the community.

Master Plan Policy

The Fife Lake Area Master Plan meets the statutory authority of the Planning Enabling Act, Act 33 of 2008 for the support of regulatory provisions for the Village of Fife Lake Zoning Ordinance. Beyond meeting the authority, the Master Plan provides guidance for strategic direction of activities, processes and investments in support of the community.

The DDA is incorporated into the Master Plan in “Chapter 4: Community Facilities” on page 32 of the document, providing a narrative of accomplishments and investments. The Master Plan additionally outlines goals and objectives which support actions and activities within the DDA. Goals identified as supporting DDA areas and interest are summarized below.

Fife Lake Area Master Plan Goals and Objectives

◆ Infrastructure and Mobility

- ◇ Goal 1: Speaks to support for appropriate infrastructure and the managing entity the Utilities Authority
- ◇ Goal 2: Provides statements for safe pedestrian facilities, parking, sidewalk connectivity, crosswalks and other amenities
- ◇ Goal 3: Supports policy for safe and attractive building forms, updating of identified deficiencies or needs with the zoning ordinance while moving towards the establishment of a Joint Zoning Ordinance.

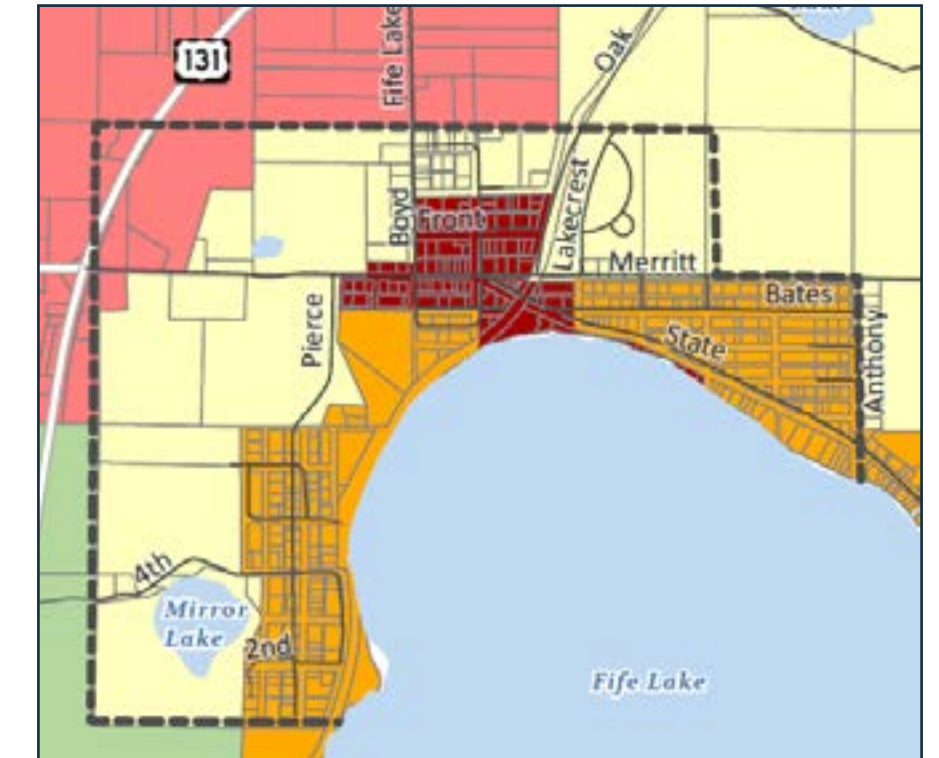
◆ Economic Development

- ◇ Goal 1: Identifies need for development and maintenance of a development site list for marketing and tracking of sites.
- ◇ Goal 2: Prioritize Commercial Development on Highway Corridors, retain existing commercial business in Village, support complimentary commercial along highway.
- ◇ Goal 3 Retain small-town character, historic shops, natural features, recreation opportunities and cultural history. Regulatory support for variety of downtown business types, streamlined review process and incorporation of attractive design requirements. Pedestrian facilities and connections for walkability to assets and amenities. Maintain way-finding signage, placement of cultural displays and tours. Promote as a year-round destination.

Fife Lake Area Future Land Use

Land use districts outlined in the Joint Master Plan include four districts which underly the DDA District. The land use districts include two commercial and two residential districts of varying intensity. Policy outlined for each district is supportive of the underlying mission of the DDA and speaks to the support for preservation of the downtown area and businesses while providing connections extending outward from the less commercial intensity, higher residential density downtown core. The outward extensions connect to more intensive commercial areas along the highways with a buffer of less dense residential areas between. Future land use district policies are described in Table 8 with the future land use map depicted on Map 5.

Fife Lake Village Future Land Use Map



Map 5: Fife Lake Village Future Land use Map



Land Use District Table

Land Use District	Zoning District	Policy Statements
Low Density Residential	R-1	Supports low-density residential development with up to 1/2 acre per home. Two-family and multi-family supported at appropriate scale/design. Max density dictated by supporting utility infrastructure
Lake Residential	R-1, R-2	Supports low-intensity residential development. Limit “keyhole” development. Density dictated by supporting utility infrastructure and natural resource preservation/conservation.
Downtown	C-1	Supports downtown “low-intensity” business uses such as services, lodging, restaurants, institutional uses, related recreational uses. Preserve and enhance cultural/historic architecture/design. Safe and efficient pedestrian connections and transportation access.
Commercial	C-2	Supports more intensive commercial development along highway corridors which is automobile oriented, while maintaining attractive and safe environment for users.

Table 8: Land Use Districts

Village of Fife Lake Zoning Ordinance

The Fife Lake Village Zoning Ordinance is amended through 2014 and is the controlling regulatory document for land use provisions within the Village. The Zoning Ordinance contains four zoning districts which underly portions of the DDA District. The zoning districts are described in Table 9 and displayed on Map 6.

Zoning District Table

Zoning District	Regulations	
	Bulk	Uses and Allowances
Residential (R-1)	15k ft ² min lot size* 100' min lot width 10' rear/side setback 20' front setback 900 ft ² min floor area 24' min dwell width	<u>By-Right:</u> Dwellings (Single and Two-Family), Churches, Public Parks, Day Care < 6 Children, Home Occupation (w/annual land use permit) <u>Special Use:</u> Bed & Breakfast, Nursing Home, Day Care > 6 Children, Foster Care, Senior Citizen Building.
Resort Residential (R-2)	10k ft ² min lot size* 100' min lot width 10' rear/side setback 20' front setback 900 ft ² min floor area 24' min dwell width	<u>By-Right:</u> All uses permitted in R-1 <u>Special Use:</u> Dwellings (multi-family, not more than four per building), Hotels/Motels, Recreation Enterprises (mini-golf, basketball courts, skate park, tennis courts, softball, playground), Cable Television Towers/Facilities, Bed & Breakfast
Village Commercial (C-1)	5k ft ² min lot size* 50' min lot width 10' rear setback 0' side setback 0' front setback 900 ft ² min floor area 24' min dwell width	<u>By-Right:</u> Accountants, Banks/Credit Unions, Barber/Beauty Shops, Dentist, Doctor, Insurance, Lawyer, Public owned/operated Buildings, Public Parks, Real Estate, Restaurants, Retail Food, Retail Stores, Dwellings in conjunction with active business (located above ground floor) <u>Special Use:</u> Car Washes, Copy Center, Funeral Homes, Hotels/Motels, Laundromats, Pet Shops, Veterinary Clinics, Public Utility, Recreational Vehicle Sales, Sales/Service Motor Vehicle, Taverns/Bars
Highway Commercial (C-2)	5k ft ² min lot size* 50' min lot width 10' rear setback 0' side/front setback 900 ft ² min floor area 24' min dwell width	<u>By-Right:</u> Car Washes, Drive-in Facilities, Farm Feed Store, Gas Stations, Open Air Retail, Restaurants, Retail Sales of products on premises, Sales and Service Recreation Vehicles, Churches <u>Special Use:</u> Bus Passenger Stations, Communication Towers, Mini-Storage, Recreational Vehicles Seasonal Basis, Retail Sales (building and support materials), Sexually Oriented Business, Small Equipment Rental/Sale, Storage Facility

*It is important to note that the Zoning District Abbreviations within the Zoning Ordinance don't exactly match what is displayed on the Official Zoning Map. The R-2 District is referenced as RR on the Zoning Map, and the R-1 District is referenced as R on the Zoning Map.

Table 9: Zoning Districts



Map 6: Village Zoning in DDA District

Strategies for Zoning Ordinance Revision and Amendment

The Fife Lake Area Master Plan (dated 2023) on page 54 identifies specific actions pertaining to revisions for the Zoning Ordinance. Additional suggested revisions were identified upon review of the Zoning Ordinance for this DDA TIF Plan Renewal Process. All suggestions for zoning tasks and revisions are outlined in the strategies and actions below, and should be undertaken by the DDA Board as an advocate for improving processes and regulations which directly impact the DDA District.

◆ Strategy: Create a Joint Zoning Ordinance between the Township and Village.

- ◇ Action: Incorporate updated language within the Zoning Ordinance General Provisions which speaks to the following: Building Design and Layout including Facade Materials and Canopies, Allowance of Outdoor Seating for Restaurants and Bars, Limited Outdoor Retail Displays.
- ◇ Action: Update zoning regulations to conform to legal requirements specific to signage which removes any reference to sign content as a regulatory provisions or classification.
- ◇ Action: Update and align zoning map district acronyms/codes with the proper codes outlined in the Zoning Ordinance.
- ◇ Action: Review allowable special uses and support establishment of "Specific Use Requirements" which outline conditions to be met for the use and if met the approval is administrative rather than through Special Use Permit Approval.

◆ Strategy: Support improvements for streamlining the land use review and permitting process through the Village.

- ◇ Action: Update land use forms to fillable PDFs and place on website for ease of access.
- ◇ Action: Explore ability to submit forms and payment electronically.
- ◇ Action: Establish process connections with other regulatory agencies for supporting all permit approvals including (construction, environmental, driveway, soil erosion)

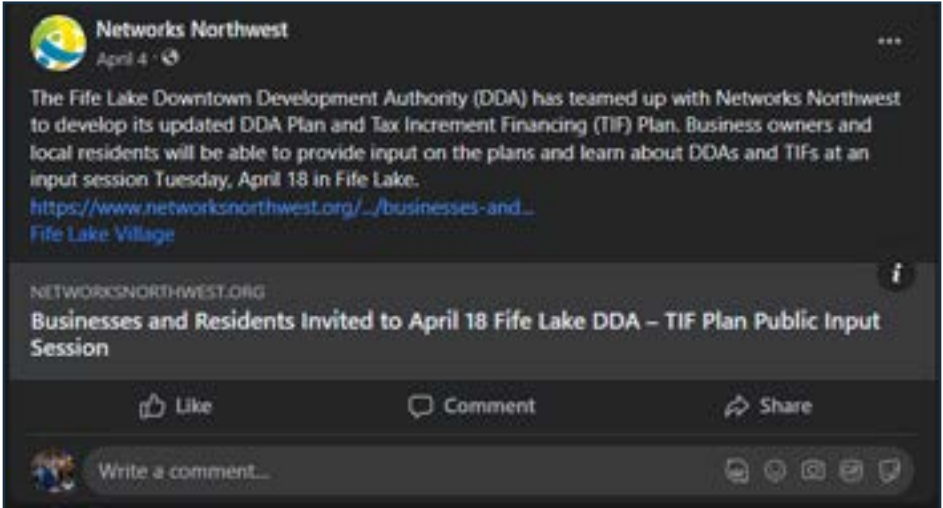


Chapter 3: Development and Tax Increment Plan Update

addresses within the DDA district boundaries inviting them to attend the event. Members of the DDA Board also personally visited each business within the DDA to directly invite them to provide feedback. Additionally, the DDA Board members took it upon themselves to procure food and refreshments from local businesses for the event.

The session was designed to provide local residents, business members, and visitors input to assist the DDA Board with the development of their updated DDA TIF Plan. The session results would help with determining DDA priorities and projects, such as investigating facade improvement grant programs or how the DDA can outreach and communicate better.

The session was attended by a mixture of eighteen local elected officials and residents. The input session was a set as a “drop-in” session meaning anyone could arrive and depart anytime during the session time-frame and provide input. The drop-in session was organized as a series of stations spread throughout the community room at the library, where each station asked a different question in regard to information provided at that station. While the stations were visited and responses logged, there was opportunity to have an open discussion with the attendees. Robust discussions were held and many thoughts and ideas were exchanged.



Community Engagement Efforts

The Village of Fife Lake DDA included several efforts for community engagement. They initially held “The Village of Fife Lake Downtown Development Authority Public Input Session” to garner input from both residents and business members. Following the session, a survey based upon the Public Input Session “input stations” was developed to aid in an additional attempt at receiving input specific to the business community. Below is more detailed analysis of the community engagement efforts.

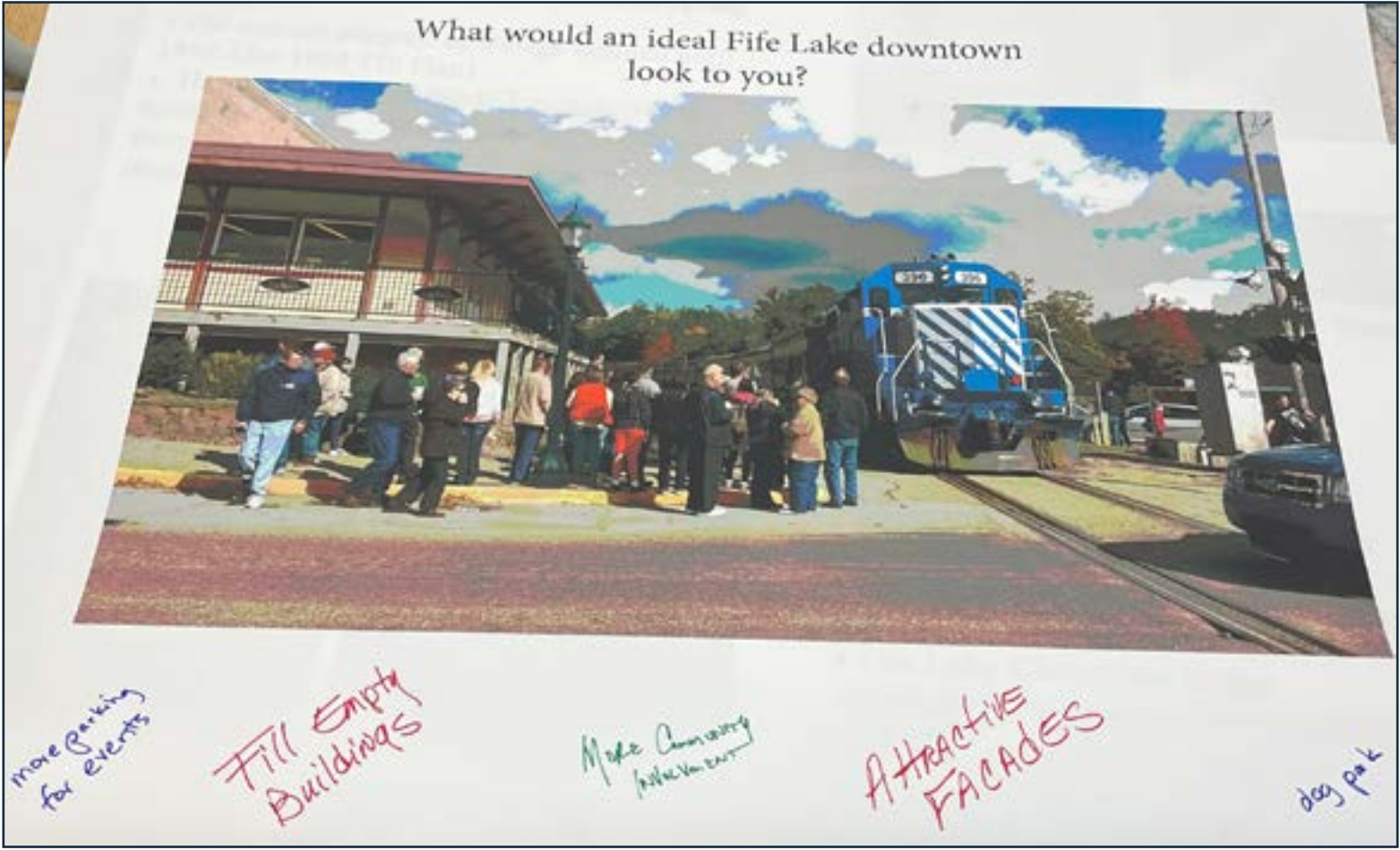
Public Input Session

The Fife Lake Downtown Development Authority in coordination with Networks Northwest staff held a three hour public input session on Tuesday, April 18th from 4pm to 7pm at the Fife Lake Public Library. Notice of the event was accomplished using several different mediums, including a press release and social media postings. However, the DDA Board felt it was very important to directly connect to property owners and residents within the District, and therefore sent a letter to all ad-

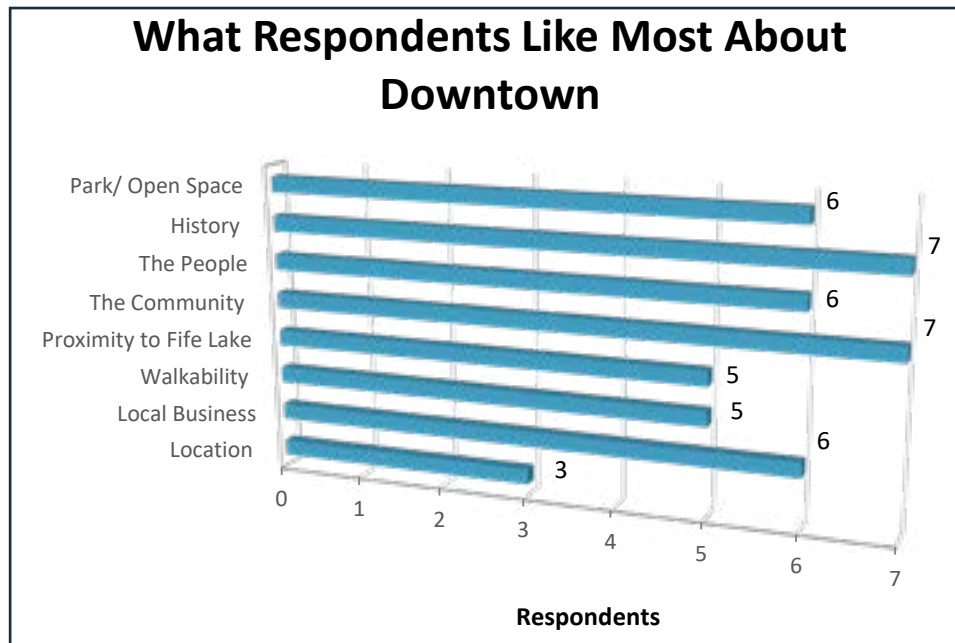
The first station was a simple “check-in” which asked if the attendee was a resident, business owner, or both, as well as for an email address and if they would like to be contacted for future DDA events and information.

The second station contained two brief informational posters which provided background information on DDA’s and Tax Increment Financing, along with the history of the Fife Lake DDA and the projects they have accomplished. Next there was an updated map of the DDA district boundaries which also included the sidewalk improvements that have been completed.

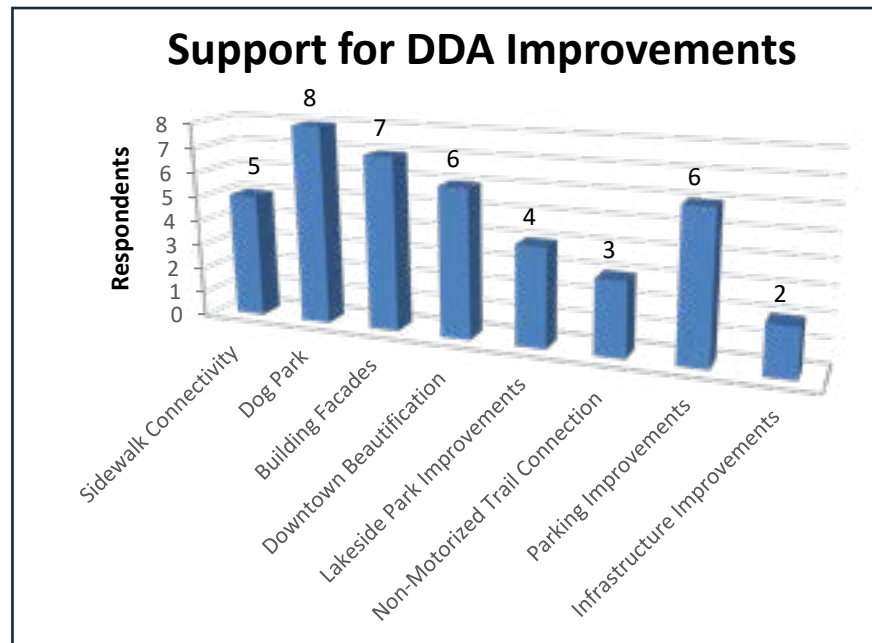
At the third station was a picture of downtown Fife Lake with people and a train stopped at the station which asked “What would an ideal Fife Lake downtown look to you?”. Responses generated from this included more parking for events, filling empty buildings, more community involvement, attractive facades, and a dog park.



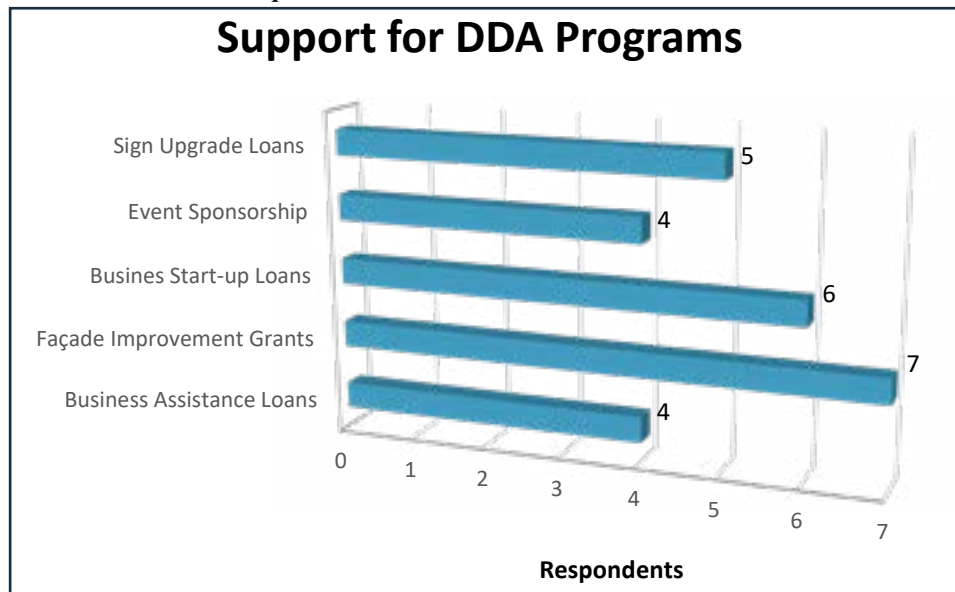
Following the introductory stations which provided base information on the DDA, and primed the pump for initiating feedback, the next several stations involved the use of sticky dots to identify what respondents preferences were to various questions posed by the DDA. The responses are displayed in Graphs 7-12.



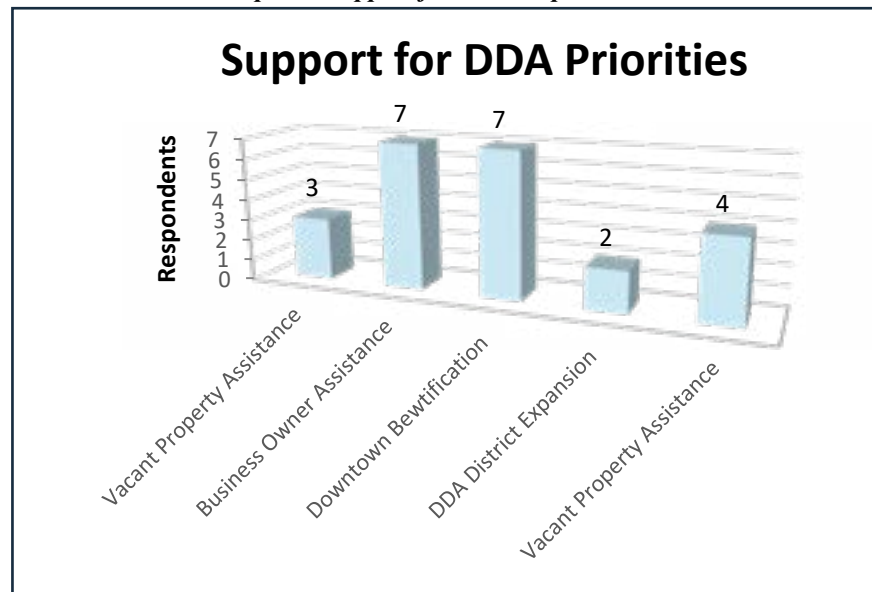
Graph 7: What is liked most about Downtown



Graph 8: Support for DDA Improvements



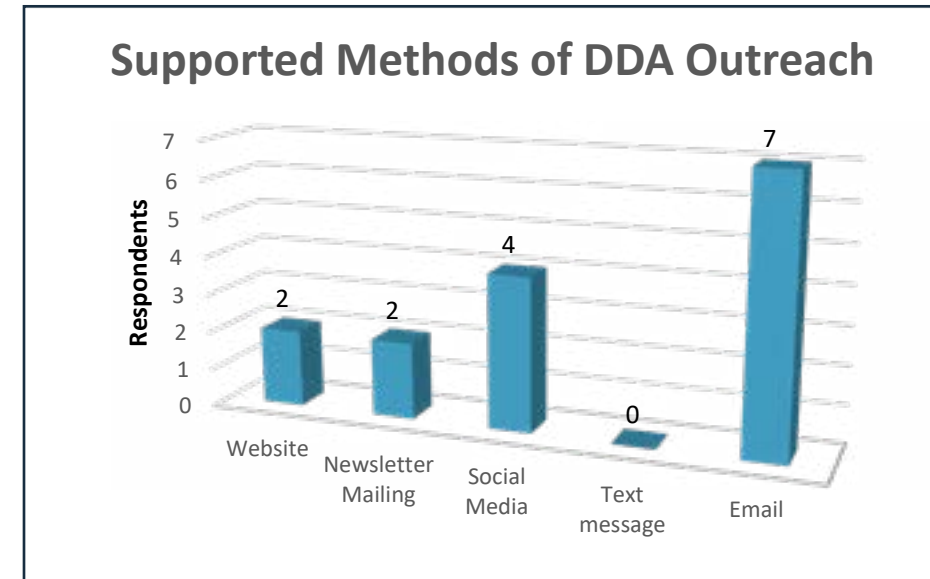
Graph 9: Support for DDA Programs



Graph 10: Support for DDA Priorities



Graph 11: How Best to Increase Collaboration



Graph 12: Supported Methods of DDA Outreach

Results From Open Discussion

- ◇ Business attraction
- ◇ Event sponsorship – promotion of Fife Lake as a whole
- ◇ Creating a policy for collaboration in support of development which includes point of contacts for the Village, DDA, etc.
- ◇ Track business ownership & change of hands in conjunction with the Fife Lake Chamber of Commerce.
- ◇ Examining the limitations of DDA owning property
- ◇ The DDA's ability to contribute funding for complete streets components for road improvements
- ◇ Facade grants and improvements that maintain quality appearance and take into consideration historic attributes
- ◇ Creating visualizations of what facades could look like for businesses
- ◇ Diversification through business representation of the DDA Board
- ◇ Work on the Fife Lake branding and attraction of tourists with Chamber of Commerce & Village of Fife Lake
- ◇ Examine what County Land Bank Authority may be able to do with Fife Lake properties
- ◇ State taxing of villages does not work favorably for villages
- ◇ Parking
- ◇ Kids play structure and skate park upgrades
- ◇ Trail to town information
- ◇ The Library is a hub of the community

Business Outreach

Due to the lack of business member input received at the Public Input Session, Networks Northwest staff used the Session materials to create a survey meant to garner business community input. Additionally, staff from Networks Northwest visited the downtown Fife Lake businesses to personally drop off a survey business card and a letter asking for their response to the survey. Staff also explained why the business input was important to the DDA's future with some business owners or employees. In the event a businesses was not open, an email or Facebook communication was sent to that business with the above explanation.



Unfortunately, there was a single response to the survey following the communication attempts with the businesses. The lone respondent's ideal downtown Fife Lake is "more vibrant, more shops, more restaurants". They liked the current downtown location, proximity to Fife Lake, the people, and park/open space, and identified parking improvements as an improvement the DDA should consider. The respondent marked Business Assistance Loans, Facade Improvement Grants, Business Start Up Loans, and Event Sponsorship as supported programs or grants to be considered by the DDA.

When asked about what considerations the DDA Board should prioritize, they supported Vacant Property Assistance, Business Owner Assistance, Downtown Beautification, and Downtown Promotion. They identified that the DDA could communicate with businesses and the public better, and supported Social Media, Text Message, and Email as methods to communicate with DDA businesses. Lastly, they noted that they were looking forward to meeting everyone.

DDA Board Input

The DDA Board was vital in the organization and promotion of the Public Input Session. Through meetings and discussions with the DDA Board, Networks Northwest staff developed materials, including questions for response, communications, and flyers, which DDA Board members reviewed and edited as necessary. Additionally, DDA Board members personally invited members of the business community to attend the Public Input Session, while also sending letters to every mailing address within the DDA district. On the day of the Public Input Session, the DDA Board Members provided a refreshment spread from items procured from local Fife Lake businesses.

The DDA Board received analysis from the community engagement opportunities which aided in discussions to form projects and priorities. With some frustration by the lack of business input received, the DDA Board realizes the opportunity, challenge, and need for business recruitment to improve and grow the DDA. The DDA Board discussed eleven projects plus another option to list a different project which was put into a project prioritization matrix sheet for DDA Board members to respond to. The project prioritization is located in table 10 and 11 on pages 36 and 37.



Community Engagement Findings

Limited Business Input

Despite efforts from DDA Board members and Networks Northwest staff, business community response was limited to a discussion with a business and a survey response.

Priorities from Public Input

More parking, filling empty buildings, community involvement, attractive facades, sidewalk extensions, and a dog park were among residents' top priorities for downtown Fife Lake.

Improved Communication

Respondents note that the DDA's communication with businesses and residents could improve through social media, text message and email.

Grants and Programs

There was interest in Facade Improvement Grants, Business Start Up Loans, and Signage Upgrade Loans. Business Owner Assistance was tied for top priority for DDA consideration.

Historic Preservation and Community Beautification

Maintaining the historic appeal of the Fife Lake Community is important to residents. Beautification of the downtown was tied for top priority for DDA consideration.

Business Attraction

The need for business attraction to fill vacant buildings while improving and growing the DDA district is acknowledged.

Collaboration Opportunities

Potential collaborations between the Chamber of Commerce, Village of Fife Lake, Fife Lake Library, Fife Lake Area Historical Society and the Fife Lake DDA, among others, were identified for branding, promotion and event sponsorship.

DDA Board Involvement

The DDA Board members demonstrated a commitment to community engagement by personally visiting businesses, sending letters, and procuring refreshments from local Fife Lake businesses.

Future Engagement

The DDA Board continues to find ways to reach and bring in businesses to work together for improvements to the DDA district.

Economic & Development Plan Strategy

An appropriate economic development strategy takes into account the community desires, support for and prioritization of defined projects and initiatives, necessary partners, roles and responsibilities, and opportunities for capacity and funding. The following strategy is reliant upon capacity to meet each initiative and project, therefore the strategy and time-frames should maintain a level of flexibility to remain dynamic through the life of this plan.

Partners

Partnerships are integral to the success of any initiative. Partners are defined by any and all people, governments, businesses, organizations or institutions which may have an interest or impact in the Fife Lake DDA District. Partners can be participants in processes, they may have their own projects which may impact the DDA; or are often important to lend assistance, provide direction for funding when available or otherwise offer support for implementation efforts. A list of partners is provided below and should be reviewed upon implementation of projects and priorities to ensure inclusion and communication is occurring when necessary.

- ◊ File Lake Village (all boards and commissions)
- ◊ Fife Lake Township (all boards and commissions)
- ◊ Grand Traverse County
- ◊ Networks Northwest
- ◊ Michigan Dept. of Transportation
- ◊ Michigan Dept. of Natural Resources
- ◊ Michigan Dept. of Environment, Great Lakes and Energy
- ◊ Michigan Economic Development Corporation
- ◊ Fife Lake Area Chamber of Commerce
- ◊ Local Business Community
- ◊ Fife Lake Historical Society
- ◊ Fife Lake Public Library
- ◊ Fife Lake Forest Elementary School
- ◊ MDOT Rural Task Force
- ◊ Michigan Downtown Association
- ◊ Explore 131 North

Roles and Responsibilities

The Fife Lake DDA Board is tasked with undertaking the implementation of this plan. They shall provide outreach efforts to partners and shall set about completing the tasks of the plan. It is trusted that community partners will have mutual understanding with the Fife Lake DDA of specific responsibilities that are being requested.

Public vs. Private Responsibility

The DDA initiatives and projects prioritized and provided within this plan provide for public project improvements and initiatives. Statutorily DDA authority cannot benefit a private person or corporation as the Act outlines financial support only for public facilities. Public facility as defined in the Act includes the words structure and building, providing for some latitude for support of downtown structures and businesses. Private property owners who receive DDA support through grant or loan programs bore the responsibility of meeting statutory requirements when executing agreements with the DDA, and would be required to return payment or make re-payment in the event a requirement is not followed.

Economic Development Initiatives, Projects and Description of Improvements

The following initiatives and projects for the development area don't propose any additional movement of utilities at this time. Existing open space is not proposed to be developed, sold or expanded in land area. There is no proposed demolition of properties within the DDA, although a proposed facade program would support reconstruction and replacement of facade features. Existing retaining walls adjacent to the railroad tracks are proposed for replacement and would not constitute a major demolition. No relocation or demolition of housing is to occur and no families will be displaced or moved from the district.

Economic Development Initiatives are outlined on page 35 in Table 10 and Prioritized Development Projects are listed in Tables 11 and 12 on pages 36 and 37.

Economic Development Initiatives Table

Initiative	Description
Participant/Volunteer Recruitment	Civic participation is tending downward nationally. Active recruitment of board members and other volunteers from the business community and residents of Fife Lake is a priority. Direct recruitment at community events and seeking student participation from the High School are opportunities to spread the word.
Expand Communication Efforts	Efforts for expansion of communication are sought by community members. The use of social media and text messaging are two methods by which the DDA can effectively increase communication. Social media requires a regular schedule of posts to be truly effective at communicating, and must be monitored daily.
Collaboration	Increasing collaboration with partners will work to achieve goals for the DDA and outside entities. Aligning projects and processes can cut costs, offer greater joint capacity and streamline projects.
Expand Community Input	Community engagement efforts fell flat on the desired business owner/operator participation. Methods to garner the input of the entire business community should be expanded. The most successful approach will be through a direct interaction of board members and the business community through outreach efforts.
Grant Writing	Grant writing has been successful in supporting past projects and should continue to be supported for future project funding.
Historic Preservation, Beautification and Place-making	Coordination with the Historic Society to catalogue important historical structures, architectural details and historic downtown layout should occur. Discussion of land use policy and design guidelines within regulatory zoning which support historic details may be explored and supported. Continued support for improving public spaces for leisure and gathering, pedestrian connections to water, businesses, parks and other amenities will continue to create a sense of "place".
Business Attraction	Continued coordination with the Chamber of Commerce, improvements to public space and establishing support programs in the form of the outlined "Grant and Loan" programs will build the basis of business attraction. Future engagement activities could isolate desire for specific businesses.
Grant and Loan Programs (i.e. Facade Improvement Grants, Business Start-Up Grants or Loans, Signage Upgrade Grants or Loans)	There is a strong desire to improve and maintain structures in the community therefore a facade improvement granting program should be explored and established. Once successfully established and managed, as capacity allows other similar programs which support structures and businesses should be explored and implemented.
Advocacy for TIF Plan Renewal	The sunset date for the current TIF is 2028. The DDA should initiative advocacy efforts now and sustain those efforts through a coordinated approach to taxing entities to seek TIF renewal by 2027. Focus on previous successful project implementation and the community support for the updated desired project and initiative list displays TIF benefits.
MEDC Redevelopment Ready Communities Program	The DDA should support efforts of the Village of Fife Lake to become an MEDC RRC engaged community and work towards full RRC Certification. The merits of the program will streamline development processes and open the door to funding opportunities only made available to certified communities.

Table 10: Economic Development Initiatives

Prioritized Development Projects Description of Improvement Tables

Prioritized projects are outlined in Table 11. The projects are placed under project categories and ranked as determined by the DDA Board following community engagement efforts and board discussion. Each project is accompanied by a description, responsible party, time-frame for completion and estimated costs for the development area. The projects captured within this table constitute two levels of total cost. Total single investment for categories 1-4 is estimated at \$804,000. Yearly program expenses under category 5 is estimated at \$20,000 per year (\$80,000 over 4 years). Total estimated investment of all project categories is \$884,000 over 4 years. The projects are displayed on Map 7, and are referenced by the numeric priority ranking.

Priority Ranking	Project	Description	Responsible Party	Timeline (from plan approval)	Estimated Cost (at plan approval)
# 1 Signage Improvements					
1	Signage Improvements	Update and improve existing downtown Fife Lake signage within the DDA district. Installation of a new "Welcome to Fife Lake" sign near 131 round-a-bout. Sign to feature a cut-out lumberman, lighted with landscaping. Way-finding sign additions to downtown including dock location sign.	Village of Fife Lake, Fife Lake DDA	By year 2028	Welcome Sign \$30,000 Way-finding/Informational Signs (\$500 each x 10) = \$35,000
# 2 Park Improvements					
2.1	Pavilion/Gazebo at Fife Lakeview Park	Installation of a multi-use pavilion/gazebo at Fife Lakeview Park	Village of Fife Lake, Fife Lake DDA	By year 2028	Refurbish & Improve = \$15,000
2.2	Restrooms at Fife Lakeview Park	Installation of a restroom building with two bathrooms for seasonal use. This includes the structure, facilities, water fountain and necessary utilities for the restroom building.	Village of Fife Lake, Fife Lake DDA	By year 2028	Engineering and Construction = \$500,000
2.3	Ball Field Improvements at Fife Lake Area Park	Repair backstop and fencing at the ball fields. Placement and use of Diamond Dust on the infield. Placement of crushed limestone trail around ball field (8,400 ft ²).	Village of Fife Lake, Fife Lake DDA	By year 2028	Design & Purchase = \$24,600
2.4	Dog Park at Pierce St. Park	Creation of a Fife Lake Dog Park. This would include land, dog park fencing and fixtures, signs, water & electricity, water fountain	Village of Fife Lake, Fife Lake DDA	By year 2028	Design & Construction = \$40,000

Table 11 (This page and adjoining page): Project Prioritization

Priority Ranking	Project	Description	Responsible Party	Timeline (from plan approval)	Estimated Cost (at plan approval)
# 3 Buildings and Improvements					
3.1	Benches & Bike Racks	Procurement and install of benches and bike racks around the DDA district.	Village of Fife Lake, Fife Lake DDA	By year 2028	(\$400 each x 8 benches) (\$400 each x 3 bike racks) = \$4,400
3.2	Marketing Campaign	Hire professional for assistance with Marketing Campaign for vacant downtown buildings	Fife Lake DDA	By year 2028	= \$10,000
3.3	Security Cameras	Purchase and install security cameras throughout the downtown area.	Fife Lake DDA	By year 2028	= \$10,000
3.4	Stump Removal & Tree Replacement	Identification, removal and replacement of select trees in the DDA district that are interfering with sidewalks, pedestrian traffic, or other reasoning for removal.	Village of Fife Lake, Fife Lake DDA	By year 2028	\$600 x 10 (remove stump/tree & replace) = \$6,000
3.5	Retaining Walls	Replacement of existing retaining walls in Downtown Fife Lake near train tracks.	Village of Fife Lake, Fife Lake DDA	By year 2028	Average for Design & Construction \$40-50 per ft ² = \$85,000
3.6	Move Street Lamps	Move two street lamps to align with plaque replacements.	Fife Lake DDA	By year 2028	= \$4,000
# 4 Sidewalks					
4	Sidewalk Extensions	Continuation of sidewalk extensions and connectors in the Village of Fife Lake. Merret St, RR to Clymene to Bates, Boyd St. Segments	Village of Fife Lake, Fife Lake DDA	By year 2028	Average for Design & Construction \$10-12 per ft ² = \$70,000
# 5 Yearly Program Expense					
5.1	Holiday & Seasonal Decorations	Placement of holiday decor, banners, flower pots and other seasonal type amenities on street lamp poles and other locations within the DDA District	Fife Lake DDA	Yearly	\$10,000 per year (x4 years) = \$40,000
5.2	Facade Improvements	The Facade Improvement Fund will assist downtown business owners with funding to improve building facades by meeting standards that meet desired historic preservation and community beautification results.	Fife Lake DDA	Yearly	\$5,000 per grant (2 grants per year x 4 years) = \$40,000

Project Implementation Budget Narratives

The projects outlined within the prioritization table on the previous page should be implemented through a coordinated approach. The following narratives provide an overall summary of the categories for the proposed projects identifying focus for coordination of funding for implementation efforts.

Signage Improvements

Signage improvements seek to place a unique welcome sign near the US 131 round-a-bout which is envisioned to be silhouette cut-out of a lumberman with saw and log. The sign is planned to be exterior illuminated and include landscaping for beautification efforts. Additionally signage improvements are planned for way-finding signage similar to what currently exists in the community. Signage improvements are planned as a joint funding venture between the Fife Lake DDA and Fife Lake Village. The estimated cost of \$35,000 will be covered in part by TIF funds.

Park Improvements

Park improvements are planned across the parks in the DDA District. There has been discussion and support for the seeking of a grant through the State of Michigan DNR Trust Fund. Efforts for a joint venture between the Fife Lake DDA and the Village of Fife Lake will support submission of a grant application. The improvements proposed to “Fife Lakeview Park” which include placement of a gazebo (priority 2.1), development of restrooms (priority 2.2), should also include the proposed placement of a single bench and bike-rack (priority 3.1). Total estimated cost is \$515,800. A grant request and match to be supported by both entities. TIF funds will be used for this project.

Park improvement at the Pierce St. Park include assets for designation of a dog park (priority 2.4), and Fife Lake Area Park has proposed improvements to the ball field including a loop trail through the park (priority 2.3). This project is proposed to be a joint venture with cost share provided by the Fife Lake DDA and Fife Lake Village. The cost of these improvements is estimated at \$64,600 and will include TIF funds.

Buildings and Improvements

Fife Lake DDA and Fife Lake Village jointly support (priorities 3.1) benches and bike racks, (3.4) tree replacement & stump removal, and (3.5) retaining walls. The total estimated cost of these projects

is \$94,600 (which includes the subtraction of a single bench and bike rack at \$800 which is placed within the park improvement category and grant request.) In part fund through TIF.

Project (priority 3.2) marketing campaign, (3.3) security cameras, and (3.6) moving of street lights are all proposed to be fully implemented through TIF funds. The total estimated cost is \$24,000.

Sidewalks

Project (priority 4) sidewalk extensions are proposed as a joint venture between Fife Lake DDA and Fife Lake Village. The total estimated cost is \$70,000. TIF will be utilized for a portion of the project.

Yearly Program Expense

Projects (priorities 5.1) holiday & seasonal decorations and (5.2) facade Improvements are to be funded by TIF through the DDA. The total estimated cost is \$20,000 per year at \$80,000 over 4 years.

Prioritized Project Budget Table

*Budget covers a 5 year period of time.

*Assumes successful grant award and Village participation.

*Maintains balanced DDA budget via TIF revenue projection on page 49.

Project by Priority #	DDA Share	Village Share	DNR Grant	Project Expense
1	\$20,000	\$15,000	\$0.00	\$35,000
2.1, 2.2, 3.1	\$70,000	\$145,800	\$300,000	\$515,800
2.3, 2.4	\$32,600	\$32,000	\$0.00	\$64,600
3.1, 3.4, 3.5	\$50,000	\$44,600	\$0.00	\$94,600
3.2, 3.3, 3.6	\$24,000	\$0.00	\$0.00	\$24,000
4	\$35,400	\$34,600	\$0.00	\$70,000
5.1, 5.2 (x4)	\$80,000	\$0.00	\$0.00	\$80,000
Total	\$312,300	\$272,000	\$300,000	\$884,000

Table 12: Project Budget Table

DDA Desired Project Locations



Map 7: DDA Desired Project Locations

Implementation Strategy

The Fife Lake DDA has an established track record for implementation of projects set in strategies of the original plan. With this in mind, the implementation strategy proposed here seeks to maintain the momentum that has been fixed for the downtown area by the DDA Board and it's partners.

Maintaining Momentum

This strategy identifies several important points which should be undertaken to ensure continued ease of implementation.

- ◇ Passing along knowledge and expertise of long-time DDA members is critical to newly recruited membership. Particularly important are points which detail the maintenance of partner relationship, pitfalls, steps to success, and the overall drive and success of past implementation.
- ◇ Recruiting of new members as outlined in the initiatives is extremely important, and also so is the ability to advance those members knowledge of the functions of DDA's through educational opportunities. The more knowledgeable, the greater the capacity that is provided for implementation activities.
- ◇ Maintaining support for prioritized projects and initiatives as set by the DDA Board. It appears simplistic to just move through an established prioritized project list, but often times delays to tasks, pitfalls that arise or a varying view of priorities can lead to stagnant implementation processes. Continual support for projects through consistent placement of updates on agendas, discussion of established priorities and securing continued vocal support can maintain project implementation.
- ◇ Fiscally constrained projects and the funding stream are critical to whether a project or process is initiated and completed in a timely manner. Fiscally constraining a project doesn't necessarily speak to "on-hand" funds, but rather to whether the organization can be bonded, whether a project is highly eligible for funding through grant sources, or has widespread community support which can raise donations from interested parties. Awareness of project financing removes a common barrier that can arise.
- ◇ Working and supporting the greater Fife Lake Village Community to become MEDC RRC Engaged and perform work towards certification will open up additional funding opportunities which can be pursued.
- ◇ The current momentum of implementation and success of project development should be marketed in materials outside of this plan to establish knowledge of the benefit of the DDA and the TIF Plan.

Funding Mechanisms

Awareness of funding mechanisms and continual monitoring of availability of funding opportunities provides the best chance to obtain support from an eligible source for the project. Funding is largely obtained through four methods.

Tax Increment Financing:

As a primary purpose of this plan the TIF Financing Plan and the allowances of Statutory Authority provide a direct source of funding for initiatives and projects.

Bonds:

The ability to obtain government bonds provides an opportunity for additional funding to invest in projects and should be considered based upon individual project perimeters and expense. The DDA has displayed a sound ability to appropriately manage bonding requirements and has made repayment prior to the required deadline.

Grants:

The DDA has proven effective at obtaining and managing grant funding opportunities. Providing capacity necessary to research and judge eligibility and application requirements can pay dividends. This sort of endeavor should be explored with partners who have similar interests for greater financial support and impact. Common grant sources through MEDC, USDA Rural Development, HUD, MDNR and the MDOT should be monitored for funding opportunities and contacts maintained.

Donations:

Donations have assisted previous projects such as the placement of the pedestrian level lighting along State Street. Similar sources of funding should be pursued when feasible due to strong community support.

Project and Plan Monitoring

Tracking plan initiatives and projects should be a priority. The development of a spreadsheet is recommended as it will allow for the scoping of each process and tracking of individual tasks. Processes should be scoped out and steps carefully considered and placed within the spreadsheet. An example outlining steps for implementation of *Restrooms at Fife Lakeview Park* is provided and assumes a successful grant award.

Project	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9
Restrooms at Lake Street Park	Partner Communication, Support, Prelim Engineering Obtained	Grant Application, Award & Reporting Throughout	Develop RFP and Engineering Bid Documents	Release RFP, Obtain Proposals, Review & Selection	Contract with Engineering Firm	Design, Engineering, Cost Estimates	Secure Permits, Develop RFP, Secure Construction Bids	Construction Contracted and Completed	Close Grant

TIF Plan Renewal

The successful implementation of past projects within the DDA was due in large part to the funding capacity support of the 1998 TIF Plan. With a sunset date of 2028, the TIF will no longer provide for tax capture beyond that date. The Fife Lake Community would benefit greatly from a TIF renewal as they have displayed sound reinvestment into the downtown. The following steps are recommended to provide support for the request of a TIF Plan Renewal prior to the expiration date.

Coordination and Messaging

- ◇ Communication and coordination with the partner entities to the DDA should be an immediate priority to initiate the discussion of the support and process for a DDA TIF Plan Renewal. Strategies for the coordination should determine an alignment of support and common message to be carried forward which is utilized by all partners when speaking to past successes, identified benefits and need for the support of the Fife Lake Area Community.

Marketing Strategy & Materials

- ◇ With a coordinated approach supported by the DDA Board and it's partners in place; attention should be directed to the development of a marketing strategy and necessary materials to support that strategy. A marketing strategy will take into account the past successes, identified benefits and need for support which was agreed upon through the coordination task, packaging this information in hand-outs, web-based noticing, social media, television media among other avenues.

Taxing Entity Outreach & Communication

- ◇ Oversight for approval of a TIF Plan Renewal for the Fife Lake DDA falls upon agreement of the entities which collect taxes from the property owners within the DDA District. Direct communication and lobbying for support of a TIF Renewal is paramount to the success of the request. Oversight bodies and governing boards should be approached by the members of the DDA, with necessary marketing materials. Most often it is important to identify specific board members of these entities which have offered past support or are at a minimum open to discussion and can be an initial direct point of contact to other entity board members. The stronger this effort to maintain transparency, the greater the success rate for an approval of the renewal by each specific taxing entity.

Public Outreach and Communication

- ◇ Secondary only to direct taxing entity outreach is the need to garner discussion and support amongst the general public. Establishing transparency will initiate trust between the request of the DDA and the general public. Similarly to taxing entity outreach, necessary supportive marketing materials will provide the base of information needed to educate the public to the need through past successes.

TIF Plan Updating

- ◇ Updating of the TIF Plan is necessary prior to renewal. TIF capture information, impact to taxing entities, updating of the TIF time-frame and corresponding support for projects through TIF funding within that time-frame should be provided to each taxing entity

TIF Plan Renewal Process

- ◇ Once all outreach efforts have been established, and the TIF Plan is updated, the DDA should initiate the process outlined within Michigan Public Act 197 of 1975 as amended for a Fife Lake DDA TIF Plan Renewal.



Chapter 4: Development Financing Plan Update “TIF Plan”

Description of Current Financial Position

The Fife Lake DDA is in sound financial standing. The DDA Board has effectively managed and implemented prior plan project activities through support of Tax Increment Financing, Bonding, Grant Funding and Donations. The DDA Board does not currently have any bond indebtedness or other outstanding debt.

Current Assets and Revenue

Financial Statements for 2023 are displayed in Table 13, Tax Increment Revenue for 2023 was \$47,821.18. The DDA may also receive donations and collect earnings from events, although this is not fore-casted for the fiscal year 2024. Tax increment revenue is expected to increase during the life of the plan due to gradual appreciation of properties within the DDA District and new investment increasing property values and limited new development. DDA members and Village Administration have not identified any major business expansion, new business location or other development project that would significantly increase the current taxable value of the tax increment financing district in the immediate future.

<i>2024 Current & Projected Balances Table (As of January 16th)</i>	
Assets	
Savings Account	\$31,500.00
Checking Account	\$1,893.00
CD's	\$70,000.00
Total Assets	\$103,393.00
Projected Funds for 2024	
Existing Total Assets	\$103,393.00
Remaining TIF to be Collected (FY 2024)	\$32,103.00
Projected Total Fund Balance	\$135,496.00

Table 13: 2024 Assets and Revenue Table

History of the Tax Increment

Taxable value for the DDA District was fore-casted through 2028 in the original 1998 plan. Upon review of the initial tables which outlined the projected growth of the SEV within the DDA District, the tax increment capture and the impact on local taxing entities, several aspects were identified and utilized as carry-over for this TIF Plan Update. The original fore-casted SEV values through 2028 from the 1998 plan is displayed in Table 14, with an annual growth rate displayed following the taxing authority name as outlined from the original plan.

Historic Taxable Value Analysis

The original 1998 SEV for the DDA District is \$1,269,720. By the year 2023 the actual SEV had grown to \$3,468,678. This displays an experienced average annual compounded growth rate of 4.1% over the course of 25 years.

Estimates for the original plan called for a 7% growth rate based upon the average experienced growth of the Village, but spoke to applying a 4% inflation and appreciation rate. Tables within the original plan which reference the projected growth of the SEV in the DDA District, inaccurately utilize an average annual growth rate that varied from 4% to upward of 6% across the time-frame of 1998 to 2028, rather than the

estimated 7% for the Village or the 4% inflation and appreciation rate. This appears to be an error within the table specific to the Fife Lake DDA District, as the tables for other taxing entities, i.e. Fife Lake Township and Grand Traverse County correctly reflect a utilized annual average growth rate of 7.2% to 7.9% dependent upon taxing jurisdiction.

For the purposes of analysis of the original plan estimates, a table has been developed and is referenced as Table 15. Table 15 provides a time-frame of 1998 to 2028 and provides both a 4% and a 7% projection from the base SEV of \$1,269,720.00 for the DDA District.

Table 15 also provides scenarios of tax capture for three different millage rates against the 4% calculated growth. These three rates are the original 1998 rate of 27.5860, the corrected 1998 rate of 22.0552 with the ISD removed, and the 2022 millage rate applied of 24.6897. Table 15 is for informational purposes and can be utilized for consideration against actual appreciation rates and tax capture if developing an updated TIF Plan.

Duration of the DDA and Tax Increment Financing District

The DDA was established and intended to prepare a Development Tax and Increment Financing Plan and to also determine the duration of the DDA based, in part, on the time needed to complete the approved project list and budget in the 1998 plan. The TIF was established to support completion of the original project list via the determined budget by 2028. It is presumed that a decision to extend DDA development activities for additional periods of time will be considered before 2028 through seeking a TIF renewal. TIF renewal will require subsequent updates to this development and tax increment financing plan to outline the commitment of estimated tax capture by taxing entities.

1998 TIF Plan Projected SEV Table

<i>1998 Plan Projected SEV (Table as is from original plan)</i>						
Taxing Authority	Millage Rates (1998)	1998 SEV	Projected 2028 SEV	DDA % of SEV (1998)	Taxes to DDA 1998-2028	% of Taxing Authority's Tax Revenue to DDA 1998-2028
Village of Fife Lake (7.3%)	11.4856	\$6,253,280	\$51,772,547	20.3	\$769,091	10.3
Grand Traverse County (7.2%)	5.6508	2,117,448,190	\$17,047,329,419	0.06	\$391,669.00	0.3
Medical Care (7.2%)	0.7482	2,117,448,190	\$17,047,329,419	0.06	\$51,859.00	0.3
*Intermediate School District	5.5374	2,117,448,190	\$17,047,329,419	0.06	\$383,809.00	0.3
Northwest Michigan College (7.2%)	1.8228	2,117,448,190	\$17,047,329,419	0.06	\$126,342.00	0.3
Fife Lake Township (7.9%)	0.9575	23,147,980	\$226,546,021	5.5	\$66,366.00	2.5
Traverse Area Library (7.2%)	1.02	2,117,448,190	\$17,047,329,419	0.06	\$70,698.00	0.3
Commission on Aging (7.2%)	0.1837	2,117,448,190	\$17,047,329,419	0.06	\$12,733.00	0.3
BATA (7.2%)	0.1866	2,117,448,190	\$17,047,329,419	0.06	\$12,476.00	0.3
Total					\$1,912,043	

*Intermediate School District was removed as an applicable taxing entity for TIF capture.

Table 14: 1998 TIF Plan Projected SEV

DDA District Retro-active Projected TIF at Varied Rates 1998-2028

Year	SEV (4% annual growth)	SEV (7% annual growth)	Difference From Base Year (4% SEV)	Levied at 22.0552	1998 (ISD Removed) Millage 22.0552	1998 Initiated Millage 27.5860	2022 Millage 24.6897
(Base Year) 1998	\$1,269,720.00	\$1,269,720.00	Null	\$28,003.93	Null	Null	Null
1999	\$1,320,508.80	\$1,358,600.40	\$50,788.80	\$29,124.09	\$1,120.16	\$1,401.06	\$1,253.96
2000	\$1,373,329.15	\$1,364,822.03	\$103,609.15	\$30,289.05	\$2,285.12	\$2,858.16	\$2,558.08
2001	\$1,428,262.32	\$1,460,359.57	\$158,542.32	\$31,500.61	\$3,496.68	\$4,373.55	\$3,914.36
2002	\$1,485,392.81	\$1,562,584.74	\$215,672.81	\$32,760.64	\$4,756.71	\$5,949.55	\$5,324.90
2003	\$1,544,808.52	\$1,671,965.67	\$275,088.52	\$34,071.06	\$6,067.13	\$7,588.59	\$6,791.85
2004	\$1,606,600.86	\$1,789,003.27	\$336,880.86	\$35,433.90	\$7,429.97	\$9,293.20	\$8,317.49
2005	\$1,670,864.90	\$1,914,233.50	\$401,144.90	\$36,851.26	\$8,847.33	\$11,065.98	\$9,904.15
2006	\$1,737,699.49	\$2,048,229.84	\$467,979.49	\$38,325.31	\$10,321.38	\$12,909.68	\$11,554.27
2007	\$1,807,207.47	\$2,191,605.93	\$537,487.47	\$39,858.32	\$11,854.39	\$14,827.13	\$13,270.40
2008	\$1,879,495.77	\$2,345,018.35	\$609,775.77	\$41,452.66	\$13,448.73	\$16,821.27	\$15,055.18
2009	\$1,954,675.60	\$2,509,169.63	\$684,955.60	\$43,110.76	\$15,106.83	\$18,895.19	\$16,911.35
2010	\$2,032,862.63	\$2,684,811.50	\$763,142.63	\$44,835.19	\$16,831.26	\$21,052.05	\$18,841.76
2011	\$2,114,177.13	\$2,872,748.31	\$844,457.13	\$46,628.60	\$18,624.67	\$23,295.19	\$20,849.39
2012	\$2,198,744.22	\$3,073,840.69	\$929,024.22	\$48,493.74	\$20,489.81	\$25,628.06	\$22,937.33
2013	\$2,286,693.99	\$3,289,009.54	\$1,016,973.99	\$50,433.49	\$22,429.56	\$28,054.24	\$25,108.78
2014	\$2,378,161.75	\$3,519,240.21	\$1,108,441.75	\$52,450.83	\$24,446.90	\$30,577.47	\$27,367.09
2015	\$2,473,288.22	\$3,765,587.02	\$1,203,568.22	\$54,548.87	\$26,544.94	\$33,201.63	\$29,715.74
2016	\$2,572,219.75	\$4,029,178.11	\$1,302,499.75	\$56,730.82	\$28,726.89	\$35,930.76	\$32,158.33
2017	\$2,675,108.54	\$4,311,220.58	\$1,405,388.54	\$59,000.05	\$30,996.13	\$38,769.05	\$34,698.62
2018	\$2,782,112.88	\$4,613,006.02	\$1,512,392.88	\$61,360.06	\$33,356.13	\$41,720.87	\$37,340.53
2019	\$2,893,397.39	\$4,935,916.44	\$1,623,677.39	\$63,814.46	\$35,810.53	\$44,790.76	\$40,088.11
2020	\$3,009,133.29	\$5,281,430.60	\$1,739,413.29	\$66,367.04	\$38,363.11	\$47,983.45	\$42,945.59
2021	\$3,129,498.62	\$5,651,130.74	\$1,859,778.62	\$69,021.72	\$41,017.79	\$51,303.85	\$45,917.38
2022	\$3,254,678.56	\$6,046,709.89	\$1,984,958.56	\$71,782.59	\$43,778.66	\$54,757.07	\$49,008.03
2023	\$3,384,865.71	\$6,469,979.58	\$2,115,145.71	\$74,653.89	\$46,649.96	\$58,348.41	\$52,222.31
2024	\$3,520,260.34	\$6,922,878.15	\$2,250,540.34	\$77,640.05	\$49,636.12	\$62,083.41	\$55,565.17
2025	\$3,661,070.75	\$7,407,479.62	\$2,391,350.75	\$80,745.65	\$52,741.72	\$65,967.80	\$59,041.73
2026	\$3,807,513.58	\$7,926,003.20	\$2,537,793.58	\$83,975.47	\$55,971.54	\$70,007.57	\$62,657.36
2027	\$3,959,814.12	\$8,480,823.42	\$2,690,094.12	\$87,334.49	\$59,330.56	\$74,208.94	\$66,417.62
2028	\$4,118,206.69	\$9,074,481.06	\$2,848,486.69	\$90,827.87	\$62,823.94	\$78,578.35	\$70,328.28

Table 15: 1998 DDA Projected SEV Varied Rates

2022 Taxing Authority SEV Projected Growth Table

2022 Taxing Authority SEV Projected Growth				
Taxing Authority & Growth Rate	Millage Rate 2022	2022 SEV (actual)	*Projected 2028 SEV	**Projected 2048 SEV
Village of Fife Lake (7.3%)	8.6826	\$15,872,708	\$24,224,195.27	\$99,138,832.01
Grand Traverse County (7.2%)	6.5149	\$6,383,335,930	\$9,687,604,770.48	\$38,914,559,570.29
Northwest Michigan College (7.2%)	2.0574	\$6,383,335,930	\$9,687,604,770.48	\$38,914,559,570.29
Fife Lake Township (7.9%)	6.0516	\$67,523,214	\$106,556,948.24	\$487,540,465.45
BATA (7.2%)	0.4788	\$6,383,335,930	\$9,687,604,770.48	\$38,914,559,570.29
Library (7.2%)	0.9044	\$6,383,335,930	\$9,687,604,770.48	\$38,914,559,570.29
Total	24.6897			

Table 16: 2022 Taxing Authority SEV Projected Growth

* Projected SEV for 2028 is based upon the % annual growth rate outlined per entity from 2022 actual.

** Projected SEV for 2048 is based upon the % annual growth rate outlined per entity over 20 years from the 2022 actual.

Corrections and Forecasts for Plan Update

This plan update prepares for an extension of the TIF Plan through TIF renewal, forecasting out an additional 20 years from 2028. Taxing entity millage rates for 2022 are displayed in Table 16, the Taxing Authority SEV Projected Growth Table. Table 16 also provides updated SEV estimates based upon the provided annual growth which was outlined in the original plan. The updated estimates are provided for 2028 and 2048 based upon the actual SEV recognized in 2022 and based upon the 2022 millage rate. Prior to a TIF Plan Renewal Request projections of SEV growth should be updated taking into account actual SEV growth rates over the past 30 years for each taxing entity to determine the most recent and accurate averages.

Table 17 provides an updated forecast of SEV for the period of 2023 through 2028 and fore-casted SEV if a TIF were to be renewed for the time-frame of 2029 to 2048 for the Fife Lake DDA District. It is im-

portant to note that this table utilizes the base SEV value of \$1,269,720 from 1998 and an adjusted millage rate of 22.0552 for the years 2023 through 2028. This plan update assumes that the fore-casted SEV of \$4,220,177.16 from 2028 will be considered as the new base value for a TIF plan renewal, and the actual millage rate of 24.6897 in effect as of the drafting of this update is applied through 2048.

It is understood that these tables will be updated to the most accurate fore-casted SEV based upon experienced average growth rates, apply exact millage rates and perform updated forecasting upon seeking TIF plan renewal.

An Estimate of the Cost of the Development

The estimated project cost outlined by prioritized projects captured in Table 11 on page 36 & 37 provides for a total estimated cost of \$884,000.

Fife Lake DDA Projected SEV and TIF to 2048

Fife Lake DDA Projected SEV and TIF to 2048						
Year	***SEV	Increase from Base SEV	Mills	Levied Taxes	Captured Taxes	Cumulative Captured Taxes
*2023	\$3,468,678.00	\$2,198,958.00	22.0552	\$76,502.39	\$20,494.53	N/A
*2024	\$3,607,425.12	\$2,337,705.12	22.0552	\$79,562.48	\$23,554.63	N/A
*2025	\$3,751,722.12	\$2,482,002.12	22.0552	\$82,744.98	\$26,737.12	N/A
*2026	\$3,901,791.01	\$2,632,071.01	22.0552	\$86,054.78	\$30,046.92	N/A
*2027	\$4,057,862.65	\$2,788,142.65	22.0552	\$89,496.97	\$33,489.12	N/A
*2028	\$4,220,177.16	\$2,950,457.16	22.0552	\$93,076.85	\$37,068.99	N/A
<i>Time period in which 1998 TIF plan will be expire and a 20 year TIF renewal would be initiated.</i>						
**2029	\$4,388,984.24	\$168,807.09	24.6897	\$108,362.70	\$4,167.80	\$4,167.80
**2030	\$4,564,543.61	\$344,366.46	24.6897	\$112,697.21	\$8,502.30	\$12,670.10
**2031	\$4,747,125.36	\$526,948.20	24.6897	\$117,205.10	\$13,010.19	\$25,680.29
**2032	\$4,937,010.37	\$716,833.21	24.6897	\$121,893.30	\$17,698.40	\$43,378.69
**2033	\$5,134,490.79	\$914,313.63	24.6897	\$126,769.04	\$22,574.13	\$65,952.82
**2034	\$5,339,870.42	\$1,119,693.26	24.6897	\$131,839.80	\$27,644.89	\$93,597.71
**2035	\$5,553,465.23	\$1,333,288.08	24.6897	\$137,113.39	\$32,918.48	\$126,516.19
**2036	\$5,775,603.84	\$1,555,426.69	24.6897	\$142,597.93	\$38,403.02	\$164,919.21
**2037	\$6,006,628.00	\$1,786,450.84	24.6897	\$148,301.84	\$44,106.94	\$209,026.15
**2038	\$6,246,893.12	\$2,026,715.96	24.6897	\$154,233.92	\$50,039.01	\$259,065.16
**2039	\$6,496,768.84	\$2,276,591.69	24.6897	\$160,403.27	\$56,208.37	\$315,273.52
**2040	\$6,756,639.60	\$2,536,462.44	24.6897	\$166,819.40	\$62,624.50	\$377,898.02
**2041	\$7,026,905.18	\$2,806,728.02	24.6897	\$173,492.18	\$69,297.27	\$447,195.29
**2042	\$7,307,981.39	\$3,087,804.23	24.6897	\$180,431.87	\$76,236.96	\$523,432.25
**2043	\$7,600,300.64	\$3,380,123.49	24.6897	\$187,649.14	\$83,454.23	\$606,886.49
**2044	\$7,904,312.67	\$3,684,135.51	24.6897	\$195,155.11	\$90,960.20	\$697,846.69
**2045	\$8,220,485.17	\$4,000,308.02	24.6897	\$202,961.31	\$98,766.40	\$796,613.09
**2046	\$8,549,304.58	\$4,329,127.42	24.6897	\$211,079.77	\$106,884.86	\$903,497.95
**2047	\$8,891,276.76	\$4,671,099.61	24.6897	\$219,522.96	\$115,328.05	\$1,018,826.00
**2048	\$9,246,927.83	\$5,026,750.68	24.6897	\$228,303.87	\$124,108.97	\$1,142,934.96

Table 17: Fife Lake DDA Projected SEV and TIF to 2048

*Years of TIF projection utilizes millage rate of 22.0552 removing ISD and utilizes a base year SEV from 1998 of \$1,269,720.00.

**Years of TIF projection utilizes 2022 actual millage rate of 24.6897 and establishes the 2028 fore-casted SEV of \$4,597,879.68 as the base year SEV.

*** Based on 4% annual growth as outlined in the original plan.

All projections are estimates for planning purposes and should not be construed as final TIF projections for a plan renewal.

Estimate of Remaining TIF Capture Through 2028

This updated plan outlines and provides information on updated projected growth of SEV for the Fife Lake DDA District. It is important to note that this is a plan update and not a plan for TIF renewal. Thus the projection of Tax Capture from the original 1998 plan still stands and as such, Table 18 displays the anticipated remaining TIF capture based upon the original tax capture estimates from that plan.

Year	1998 Plan Estimated TIF Capture
2024	\$115,138
2025	\$121,145
2026	\$127,391
2027	\$133,888
2028	\$140,645

Table 18: Fife Lake DDA Projected Remaining TIF Capture From 1998 Plan

It is realized and understood that the projections from the original plan are inaccurate to the most recent years of actual experienced TIF capture. The most recent year's actual capture for 2023 was \$47,821.18. We look to the estimates developed in Table 15 for the closest estimate of TIF capture in the year 2023 and see that the estimate is based upon the 1998 millage rate of 22.0552 (following ISD removal) with projected growth of 4.0% annually for the DDA District. This model closely resembles actual experienced TIF capture. See Table 19 which displays this estimate.

Year	Updated Estimate (4% annual growth) (Millage Rate of 22.0552)
2023	\$46,649.96
2024	\$49,636.12
2025	\$52,741.72
2026	\$55,971.54
2027	\$59,330.56
2028	\$62,823.94
Total	\$327,153.85

Table 19: Representative Data for TIF Capture from Table 15 Estimates

Comparison of Estimated Development Project Costs and Remaining TIF Capture Estimates Through 2028

The estimated cost of the development projects as outlined in this plan update is \$884,000. The estimated amount of remaining TIF capture through 2028 is fore-casted at \$327,153.85. The difference between planned project expenses and what is estimated to be captured through TIF is \$556,846.15. Meaning that there is a projected expense amounting to \$556,846.15 more than what is anticipated to be captured through the TIF by the year 2028. Thus the content of this plan speaks to coordination with the Village of Fife Lake for cost sharing and also identifying opportunities for the seeking of grant dollars; while ultimately seeking a TIF renewal for an additional 20 year period. Cost sharing is displayed in Table 12 the project budget table on page 38.

Financing Methods & Ability for Arrangement

Statement of Proposed Method of Financing

The following statement of the proposed method of financing the development is taken directly from Section 9.2 (pages 17-20) of the original plan. Updated information through this amendment process is referenced as such and displayed in italics.

The activities of the Authority and the development of public improvements shall be financed from one or more of the following sources. Where receipt of specific funds are indicated as being anticipated by the Authority, methods of repayment will be established as necessary. Where repayment is not necessary, funds shall be credited to the Authority's general fund for the purpose of financing only those activities, or subsequent debts as a result of those activities, as indicated in this Plan or otherwise appropriate as provided in Michigan Act 197, P.A. 1975 as amended.

- a. Donations from foundations, corporations, groups, individuals or others including donations from financial institutions under the Community Reinvestment Act (CRA).
- b. Money borrowed from a bank, savings and loan, or any other type of approved lender.
- c. Revenues from any property, building or facility, or revenue

bond secured by said revenues or the full faith and credit of the Village.

- d. Proceeds of Tax Increments - As captured assessed value exceeds initial assessed value, tax increment revenues will accrue to provide working capital. It will be possible to use these annual revenues to help finance subsequent phases of the scheduled public improvements. The Authority may use tax increment proceeds on an annual basis, spending or obligating only as much revenues as is generated, or it may decide that the revenue is substantial enough to warrant the sale of tax increment bonds, or it may use that revenue to repay general obligation bonds sold by the municipality.
- e. Special Assessment - Phases of the scheduled public improvements may be funded by special assessment bonds to the benefit of the property owners within the District. A special assessment district will be established and property maps will detail property ownership and the amount of associated individual assessments. The property owners described therein will be assessed an annual fee. This fee will apply equally to all properties on the basis of total front footage or square footage. Specified benefits will be assigned to each property owner for work in place that is in conformance with the Downtown Redevelopment Plan as approved or decreases in front footage or square footage occur on an individual basis.
- f. Funding Sources - The Village applied for and received a Transportation Enhancement Grant from the MDOT for \$413,000. *Through this update process, the project outlined in Table 7 on page 20, was supported through this grant and additional funding through a bond. The project was completed in the year 2000 and the bond was fully paid off in the year 2016.*
- g. Money provided from any other sources approved by the governing body or the municipality or received by the Authority in any other way shall be deposited to the credit of the Authority, subject to disbursement in accordance with this Plan.
- h. The Authority may issue tax increment bonds or request the municipality to issue general obligation bonds. The proposed issuance of these bonds would be structured as follows:

1. Purpose: The purpose of this Tax Increment Financing Plan is to produce revenues sufficient to pay the principle, interest administrative costs, including agent fees and accommodating costs for the bond issue which is proposed to finance this Downtown Development Plan.
2. Direct Payment: The DDA proposed to use the captured increase in assessed value for the first years of the Tax Increment Finance program to finance the improvement projects called for in this Plan. The partial costs of improvements of the estimated 30 years of the Tax Increment Finance program may be paid directly from revenues resulting from the captured increases in assessments. It must be emphasized that the sequence of projects and time allotted for completing the projects is only a proposal. Conditions, events and available financing will certainly affect the ability of the Village and the Downtown Development Authority to adhere to the proposed project schedule. *Through this update, a new prioritized project list has produced an updated estimated cost of the development activities within the development plan. The updated cost is outside of the original scope of the 30 year TIF Plan approved initiated in 1998 and as such strategies within this document recommend seeking TIF renewal prior to the expiration of the TIF plan in 2028.*
3. Bonded Indebtedness: The DDA may propose the sale of a bond issue in any year after the first year of the Tax Increment Finance program in the amount not to exceed \$1,529,634 (or 80% of anticipated tax revenues) to be repaid over 30 years (after 1998). This is approximately 29 percent more than the total scheduled public improvements. If the Transportation Enhancement Grant of \$413,600 is considered, the project TIF revenue is 97 percent more than required. The difference between the estimated cost of public improvements and Transportation Enhancement Grant revenues is approximately \$775,400. This amount could be obtained

through TIF revenues by the year 2010, if the model in this program becomes a reality. If bonding were to occur, the program could conceivably sunset in the year 2011. *This updated plan accounts for the reception of the Transportation Enhancement Grant and the bonding for the street-scape improvement project which was completed in the year 2000, with all bond debt paid by the year 2016. This bonded indebtedness section will be required to be updated to support the updated project list should a TIF Plan Renewal Process be undertaken as is recommended to meet funding capacity for the development plan.*

4. Initial Assessed Value: It is proposed that the Fife Lake Village Council adopt this Amended Plan anytime before the Board of Review establishes the taxable value of property in the Village in May 1999. The “initial assessed value” (i.e., the base-year SEV from which the “captured assessed value” is calculated) shall remain the 1998 State Equalized Valuation of the Fife Lake Downtown Development, as finally determined by the State Tax Commission. The properties in the expanded portion of the revised Downtown Development Authority District shall have an initial assessed value based upon the 1998 state equalized valuation of Fife Lake Downtown Development District.
5. Portion of “Captured Assessed Value” to be Used: The DDA proposes that all of the taxes levied by all taxing units on the captured assessed value of real, personal and Commercial Facilities Tax properties within the District be used by the Authority, to the extent needed from year to year to accomplish the above stated purposed.
6. Duration of the Program: This Tax Increment Financing Plan shall be effective through the year 2028 or until any bonded indebtedness is completely retired.
7. Projection of Captured Assessed Value and Revenue: A projection of captured assessed value is presented

in Table 14. Based on this projection, an estimated millage rate for all taxing units of 27.586 mills may be applied to the captured assessed value to estimate the potential tax revenues available to the DDA through 2028. *This updated plan outlines that the current Mills available to the DDA per 2022 mileage rate is 24.6897. The change in the millage rate from the 1998 plan to this update undertaken in 2023, accounts for the removal of the school district as a tax entity which contributes to the tax capture and also to the change in millage rates for Fife Lake Township and Grand Traverse County. Projections for Tax capture out to 2048 are displayed in Table 16.*

Statement of the Ability of the Authority to Arrange for Financing

The DDA will seek funds from various funding sources. Private sector funds can come from a 2 mill levy in the downtown area. These funds may be used for public improvements in this area to assist in leveraging low interest loans, or for management and operation of downtown services. The project development area has been estimated as the entire area under the DDA, and the improvements which were described in Section 4 of the original 1998 plan. *This updated plan outlines that the initial taxable value as stated in the 1998 plan for all property within the DDA area is \$1,269,720. The increase in value and thus taxable value for capture through the TIF is estimated and displayed in Table 14 which was from the original plan. This updated plan includes expanded project prioritization and updated cost estimates for plan development activities. The estimated cost for completion of the development activities is greater than the revenue to be generated in the remaining years of the TIF through 2028. Discussion of joint ventures with the Village of Fife Lake and seeking grant funding are proposed as methods to finance the development plan.*

TIF Procedure, Priority Use of Funds & Tax Unit Impact

Detailed Explanation of the Tax Increment Procedure

The following is taken directly from Section 17.0 (pages 23-25) of the 1998 TIF Plan. Updated information placed within the text is identified as such and placed in italics.

The tax increment finance procedure has been in place under law with the DDA statute, Act 197 of 1975. The procedure may be proposed by a Downtown Development Authority as a method of financing a downtown development plan. It then may be adopted by the Village Council, following consultation with the taxing units involved and a public hearing as required by statute. The essence of the tax increment financing procedure is as follows:

1. The public makes an investment in public improvements, and also potentially in facilities to be leased or sold to private owners, for the purpose of stimulating private investment in a specific downtown commercial area (the Downtown Development District). The investment may be made in response to a declining business climate and commercial tax base, or in response to a stable business climate and tax base which the public wishes to protect and develop.
2. Bonds may be issued to finance improvements. This is not mandatory, as tax increments received may be used in any manner the Authority desires, provided those users are described in this Plan. Should increments be sufficient to warrant the selling of bonds (tax increment bonds) these bonds retire in a manner prescribed by the Authority.
3. Taxes generated from the subsequent growth in the tax base of the Downtown Development District are retained and utilized by the Authority. This tax base growth is called the “captured assessed value” (CAV). Specifically it is the difference between the State Equalized Value (SEV) of the Downtown Development District at any point in time, and the SEV of the District in existence at time of the adoption of the Downtown Development/Tax Increment Finance Program.
4. The taxes which are potentially available to the Authority in-

clude all of the taxes normally levied by all the taxing units on the captured assessed value of the Downtown Development District. The plan may provide for the use of part or all of the captured assessed value. If the Downtown Development Authority chooses it may enter into agreements with each of the taxing units to share a portion of the captured assessed value of the District. Should the Authority find it necessary to use all of the captured assessed value, it shall be clearly stated in this plan.

5. When the specified development/financing plan is accomplished, the captured assessed value is released and the taxing units receive all the taxes levied on it from that point on.
6. Since only the growth in the tax base (the captured assessed value) in the Downtown Development District is used to finance the development plan, the taxing units continue to receive their full tax levy on the District tax base in existence at the adoption of the development plan.

The justification of the tax increment financing procedure is based on the expectation that all or a portion of the “captured assessed value” which is created, following implementation of a Downtown Development Plan, would not have occurred without the stimulation of the public investment involved in the plan implementation; and therefore, the short-term investment made by the taxing units in foregoing part of the initial growth in tax revenues is repaid by the long-term benefit of substantially greater taxes realized from a significantly stronger commercial tax base.

Priority of Use of Monies in the Project Fund

The following is taken directly from Section 18.0 (pages 25-26) of the 1998 TIF Plan. Updated information placed within the text is identified as such.

The money credited to the project fund and on hand therein from time to time shall annually be used in the following manner and following order of priority:

1. To pay into the debt retirement fund, or funds, for all outstanding series of bonds, if any, issued pursuant to this plan, an amount equal to the interest and principal coming due (in the

case of principal whether by maturity or mandatory redemption) prior to the next collection of taxes, less any credit for sums on hand in the debt retirement fund.

2. To establish a reserve account for payment of principal and interest on bonds issued pursuant to this plan, an amount equal to one-fifth of the largest combined annual principal and interest payment due on bonds issued, until the reserve account is equal to the largest combined annual interest and principal requirement during the life of the plan.
3. To pay the administrative and operating costs of the DDA and the Village for the development area, including planning and promotion, to the extent provided in the annual budget of the Downtown Development Authority. The annual administrative and operating budget, including marketing, advertising, promotion and special events, shall be determined by the DDA and submitted to Village Council for approval.
4. To finance, to the extent determined desirable by the Downtown Development Authority and approved by the Village, the cost of improvements as set forth in the development plan to the extent those costs are not financed from the proceeds of bonds.
5. To finance the cost of any additional improvements to the development as determined necessary by the Downtown Development Authority and approved by the Village Council.
6. To reimburse the Village with interest for funds advanced to acquire property, clear land, make preliminary plans and improvements necessary for the development of the development area in accordance with this Plan.

Any tax increment receipts in excess of those needed under the preceding paragraphs would revert to the taxing jurisdictions or would be used for future development activities within the development area, as defined in the development plan or as expanded to include all or parts of the downtown development district pursuant to amendment or modification of this Development Plan and Tax Increment Financing Plan pursuant to applicable provisions of P.A. 197 and other laws.

Tax Unit Impact Analysis

The following is taken directly from Section 21.0 (pages 26-27) of the 1998 TIF Plan, with references to Table 14, the original 1998 TIF Plan Projected SEV Table. Updated information placed within the text is identified as such and placed in italics.

In recent years, the Village’s SEV has increased at an annual rate of approximately 7 percent. Assuming this rate applies to the growth in SEV annually between 1999 and 2028, the amount of Village revenues diverted to the tax increment financing plan amounts to \$796,000 or 10.3 percent of the total property tax revenue generated by the Village during that period; and, since property taxes represent approximately 25% of the Village’s general fund and street budget, the Tax Increment Plan would divert about 2.5% of the Village’s total operating budget between 1998 and 2028. The Plan would capture 2.5 percent of the Township’s tax revenue over the life of the program. For the Intermediate School District, the Development Plan/Tax Increment Finance Plan would divert \$383,800 or 0.3 percent of the County’s total projected tax revenues. During the period between 1998 and 2028, this TIF program will result in the DDA receiving \$126,342 in TIF revenue from the Northwest Michigan College District, or a capture of 0.3 percent of projected tax revenues for the Downtown Development District. The Library District would reinvest \$70,700, or 0.3 percent of that District total tax revenue. Likewise, the Bay Area Transportation Authority would allocate \$12,500 to the DDA District, or 0.3 percent of its tax revenues. The County Medical Care District would allocate \$51,900 to the DDA District, which is 0.3 percent of the Medical District’s anticipated tax revenues. Finally, the Council on Aging would reinvest \$12,700 into the Fife Lake DDA District, or 3 percent of its total property tax revenue between 1998 and 2028. The estimated effects of this Development Plan/TIF Plan on the revenues of the different jurisdictions is displayed in Table 14.

Upon this updated plan the tax unit impact analysis is maintained through the life of the TIF which extends to 2028. The impact to taxing entities from what was initially developed for the 1998 plan has the following identified changes.

- *The ISD was removed from the TIF capture formula.*
- *The removal of the ISD adjusted the millage rate in 1998 from*

27.5926, to 22.0552. This rate was applied in practice for the life of the plan until subsequent changes in millage rates impacted the overall impact to entities through 2028.

- Millage rates for 2022 were reviewed upon this plan update. The millage rate for 2022 was determined at a total of 24.6897. This millage rate was applied to a base SEV as determined for 2028 from the original estimation, and fore-casted out to 2048 as displayed in Table 16. This displays the potential impact to the Fife Lake DDA and would be replicated to other taxing entities in preparation of a TIF Plan Renewal Request.

The Impact to local taxing jurisdictions contained within this updated plan remains as the existing plan outlined, as the TIF is guaranteed through 2028 and the actions taken by local unit Treasurer's, Assessors and Finance Officers/Directors provide for the adjustments necessary to ensure that accurate millage rates are applied to the entities which are participating in the Tax Increment Financing Plan as a taxing entity impacted by the TIF Plan. In preparation of TIF Plan Renewal for extension beyond 2028, updating of TIF capture and the impacts to local taxing jurisdictions through 2048 will be necessary.



Appendix A: 2023 DDA Parcel Data

Parcel ID	PRE	Acres	Property Class	Land Value	Improved Value	Assessed Value
41-070-025-00	0	0.097	201	11794	22864	17300
41-060-009-00	0	0.163	201	14235	49945	32100
41-070-032-00	0	0.18	201	21954	12048	17000
41-060-008-00	0	0.18	201	21954	250296	136100
41-060-005-00	0	0.166	201	20222	34730	27500
41-040-125-00	0	0.102	201	12412	24098	18300
41-060-016-00	0	0.47	201	57344	17541	37400
41-070-028-01	0	0.4	201	48787	202880	125800
41-070-037-10	0	0.111	201	13538	40758	27100
41-070-041-00	0	0.251	201	30626	111980	71300
41-070-075-00	0	0.922	201	360271	323652	342000
41-070-069-10	0	0.852	201	103953	32974	68500
41-070-068-00	0	0.095	201	11587	85885	48700
41-060-024-00	0	0.17	201	14854	99105	57000
41-070-020-00	0	0.23	201	28053	143354	85700
41-040-092-00	0	2.93	201	163367	13540	88500
41-040-108-00	0	1.81	201	197109	470874	334000
41-040-088-03	0	2.11	201	27573	119134	73400
41-070-069-01	0	0.216	201	26333	365507	195900
41-070-029-00	0	0.151	202	18466	0	9200
41-070-036-00	100	0	401	6000	62495	34200
41-060-006-01	0	0.349	401	31879	75454	53700
41-070-031-00	70	0.084	401	10251	72111	41200
41-070-022-00	100	0	401	10400	135811	73100
41-060-050-00	100	0.256	401	10400	82681	46500
41-060-020-00	100	0	401	10400	98009	54200
41-060-019-00	100	0	401	10400	111128	60800
41-070-078-00	100	0.15	401	19602	230706	125200
41-040-104-00	0	0.34	401	8550	111558	60100
41-060-010-00	100	0	401	6000	103114	54600
41-070-043-00	0	0	401	14800	65144	40000

Parcel ID	PRE	Acres	Property Class	Land Value	Improved Value	Assessed Value
41-070-037-00	100	0	401	10400	168565	0
41-060-052-00	0	0	401	10400	72677	41500
41-060-011-01	0	0	401	36000	45555	40800
41-060-051-00	100	0	401	10400	15683	13000
41-070-038-00	0	0	401	8200	88463	48300
41-070-039-00	0	0	401	6000	49449	27700
41-060-059-00	0	0.25	401	10400	37030	23700
41-060-055-00	100	0	401	6000	62542	34300
41-060-057-00	100	0	401	23600	77800	50700
41-040-103-00	100	0	401	6000	114086	60000
41-040-105-00	100	0	401	6000	99401	52700
41-060-056-00	0	0.2	401	8200	52347	30300
41-060-058-00	0	0.25	401	10400	79480	44900
41-060-029-00	100	0	401	6000	74742	40400
41-060-053-00	100	0.626	401	23600	163938	93800
41-060-003-00	0	0	401	10400	149149	79800
41-040-091-00	100	0.965	401	7238	109283	58300
41-040-091-10	100	6.19	401	19493	128383	73900
41-050-047-00	0	0	401	19200	180452	99800
41-050-045-05	100	0	401	19200	184109	101700
41-050-035-00	0	0	401	10400	20178	15300
41-050-038-00	0	0	401	10400	119871	65100
41-050-052-00	100	0	401	10400	92785	51600
41-050-040-00	100	0	401	10400	115568	63000
41-050-020-00	100	0	401	22000	74862	48400
41-070-077-02	100	0.174	401	158250	94103	126200
41-070-077-01	0	0	401	23750	0	11900
41-040-088-04	100	20.09	401	53662	277269	0
41-070-084-00	0	0	402	11000	0	5500
41-070-079-10	0	0	402	31000	0	15500
41-060-012-00	100	0	402	6000	0	3000

Parcel ID	PRE	Acres	Property Class	Land Value	Improved Value	Assessed Value
41-060-060-00	0	0.125	402	6000	0	3000
41-060-004-00	0	0	402	6000	0	3000
41-040-126-00	0	0	402	10400	0	5200
41-040-110-00	0	24.76	402	62068	0	31000
41-040-089-00	100	1.18	402	8148	0	4100
41-050-049-00	0	0	402	10400	0	5200
04-001-014-00	0	92.931	702	127172	0	0
41-070-044-00	0	0.21	703	1575	0	0
41-070-035-02	0	0.44	703	3300	0	0
41-070-067-00	0	1.43	703	7102	0	0
41-070-076-00	0	0.06	703	390	0	0
41-070-040-00	0	0.13	703	975	0	0
41-040-107-02	0	4.53	703	15193	0	0
41-040-006-00	0	16.81	703	45206	0	0
41-040-106-00	0	21.98	703	57064	0	0
41-050-052-20	0	0	703	10400	0	0
41-050-018-01	100	0.28	703	2100	0	0
41-040-107-01	0	24.95	704	62410	0	0
41-070-035-01	0	0.11	705	825	0	0
41-060-001-00	0	0.32	705	2400	0	0
41-060-021-00	0	0.16	705	1200	0	0
41-040-129-11	0	1.43	705	9048	0	0
41-060-014-00	0	1.45	708	9120	0	0
41-040-109-00	0	5.99	708	18948	0	0
41-070-019-00	100	2.43	713	12290	0	133500