

DOWNTOWN DEVELOPMENT AND TAX INCREMENT FINANCING PLANS



Township of Grosse Ile Downtown Development Authority

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ACKNOWLEDGEMENTS

The Downtown Development Authority was first conceived in 1991 as a result of Mike Johnson's desire to develop a more viable downtown district on Macomb Street, the heart of Grosse Ile's business district. In 1992 Supervisor Bruce Sells appointed the first board of the DDA.

The purpose of DDA is to attract people to Macomb Street. The DDA looks forward to Macomb being the place to walk, gather as a community, or simply visit.

For their efforts in updating this plan, the Township would like to thank the current members of the DDA:

- Gloria Trudell
- Rita Cole
- Peter Stachel
- Susan Harrison
- Ron Moran - Chairperson
- Jay Frucci
- Eric Anderson
- Ray Biddle
- Supervisor Brian Loftus, Board Liaison

This plan was prepared with assistance from LSL Planning, Inc.



LSL Planning, Inc.

Community Planning Consultants

Photographs provided by Carol Knopp

**RECOMMENDED FOR ADOPTION BY DDA BOARD:
ADOPTED BY TOWNSHIP BOARD:**

September 27, 2012
October 22, 2012

TABLE OF CONTENTS

PURPOSE OF THE DEVELOPMENT AND TAX INCREMENT FINANCING PLANS	1
DEVELOPMENT PLAN	2
GOALS AND OBJECTIVES	2
ECONOMIC.....	2
AESTHETIC.....	2
CIRCULATION.....	2
FACILITIES AND SERVICES.....	3
BUILDING/SITE IMPROVEMENTS	3
LAND USE	3
SOCIAL.....	3
IMPLEMENTATION.....	4
Map 1 Development Area Map	8
Map 2 Existing Land Use Map.....	9
Map 3 Future Land Use Map	10
Map 4 Proposed DDA Projects Map	11
Map 5 Zoning Districts Map	12
Map 6 Utility Map.....	13
TAX INCREMENT FINANCING PLAN	14
APPENDIX A - Financing Analysis.....	20
APPENDIX B - Budget and Project Schedule	22
APPENDIX C - Downtown Development District and Downtown Development Area.....	25
APPENDIX D - District Property Items.....	26
APPENDIX E - Relocation Plan	32

PURPOSE OF THE DEVELOPMENT AND TAX INCREMENT FINANCING PLANS

The enabling ordinance, by which the Township Board of the Township of Grosse Ile created a Downtown Development Authority (DDA), is Ordinance No.189, adopted on July 27, 1992. The ordinance authorizes the creation of the DDA and sets forth the district boundaries within which the Authority has jurisdiction.

In compliance with P.A. 197 of 1975 and the enabling Ordinance, the Township Board has appointed a Downtown Development Authority Board as the managing entity for development and financing activities within this district.

It is the purpose of the Development Plan and the Tax Increment Financing Plan to establish a legal basis for the capture and expenditure of tax increment revenues in accordance with P.A. 197 of 1975, as amended, for the purpose of stimulating and encouraging private investment in specific development areas through the provision of public improvements.

The Downtown Development Authority Area District, in general, includes the commercial area on the north and south side of Macomb Street between East River Road and Meridian Road, with a few parcel exclusions. The boundary of the DDA also extends to include the properly along the south side of Grays Drive between East River Road and Meridian Road. A formal legal description of the district is provided in the appropriate section, and Map 1 illustrates the district.

The Development Plan and the Tax Increment Financing Plan are two separate plans as required by Act 197; however, they are presented here as one document. Common elements are contained in appendices and are referenced in both plans. They are formatted in a manner that allows amendments to be accomplished by changing or updating the appendices, which contain most of the information that will vary.

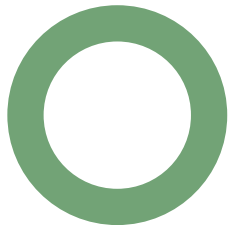


Existing DDA Improvements

DEVELOPMENT PLAN

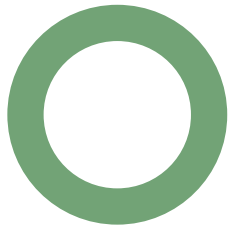
This plan is created to implement projects that are designed to meet certain goals established for the Downtown Development area of the Township of Grosse Ile. The goals are described as follows:

GOALS AND OBJECTIVES



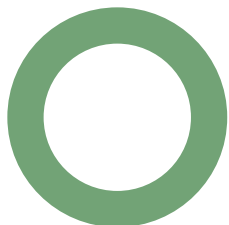
ECONOMIC

- Improve the Downtown Area through effective planning and implementation of public improvement projects including public parking areas, pocket parks, and other essential public improvements.
- Promote and coordinate activities aimed at improving the business climate within the District.
- Retain existing businesses and attract new operations that complement the existing commercial offerings.
- Improve the economic vitality of the Downtown Area by providing a balanced mix of commercial uses consistent with market demands.
- Foster development, redevelopment and expansion within the Downtown District, thus creating new employment and business opportunities.



AESTHETIC

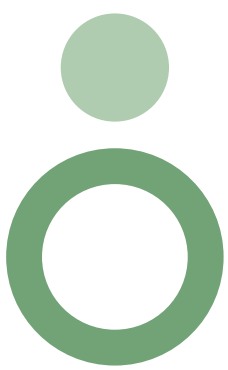
- Establish a defined, attractive, and distinctive character for the Downtown Area including the development of entry features at the major intersections of the district.
- Support a compatibility and continuity of design between new and existing developments.
- Eliminate unattractive and blighting influences within the area.
- Provide useable, pedestrian oriented open spaces to complement the existing and future developments within the district.



CIRCULATION

- Provide for safe, efficient, and convenient traffic movement, parking, and access for vehicles, goods and people in a manner that minimizes vehicular and pedestrian conflicts, yet supplies appropriate amenities.
- Maximize the investment in the current road network through extended maintenance activities such as resurfacing.
- Make improvements in the street network so as to minimize conflicts between pedestrian and vehicular traffic.





FACILITIES AND SERVICES

- Develop the Downtown in a manner that complements and improves existing activities and functions.
- Support regulatory and enforcement measures to ensure a well-maintained and attractive district.
- Assist in providing the public improvements needed to attract private investment.
- Promote both public and private re-investment in existing infrastructure and buildings.
- Continue the Township's commitment for providing appropriate recreational opportunities by developing pedestrian oriented pocket parks within the district.
- Provide public parking facilities to facilitate the continued success of existing businesses and encourage the development of new sites.



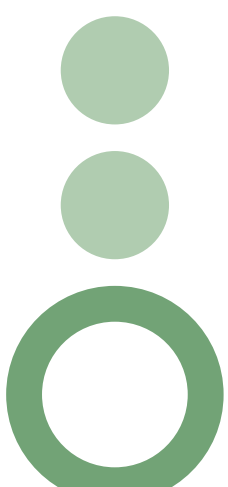
BUILDING/ SITE IMPROVEMENTS

- Support high standards for future site improvements and new developments as a method to upgrade the quality of the Downtown Area and to ensure the long term viability of the business district.
- Eliminate sources of blight, such as sign disrepair and sign clutter, poor property maintenance practices, and inappropriate land uses.
- Encourage a high standard of property maintenance on both private and public property.



LAND USE

- Conserve and revitalize existing private operations by eliminating incompatible uses of land or structures.
- Encourage the appropriate development of vacant parcels and redevelopment of other parcels as necessary to more efficiently utilize land so as to minimize potential land use conflicts.
- Protect the residential neighborhoods adjacent to the commercial area through adequate screening.
- Improve the existing street network and the related vehicular and pedestrian access points.
- Provide improved, pedestrian pocket parks within the district to encourage pedestrian activities and to complement existing and future development within the district.



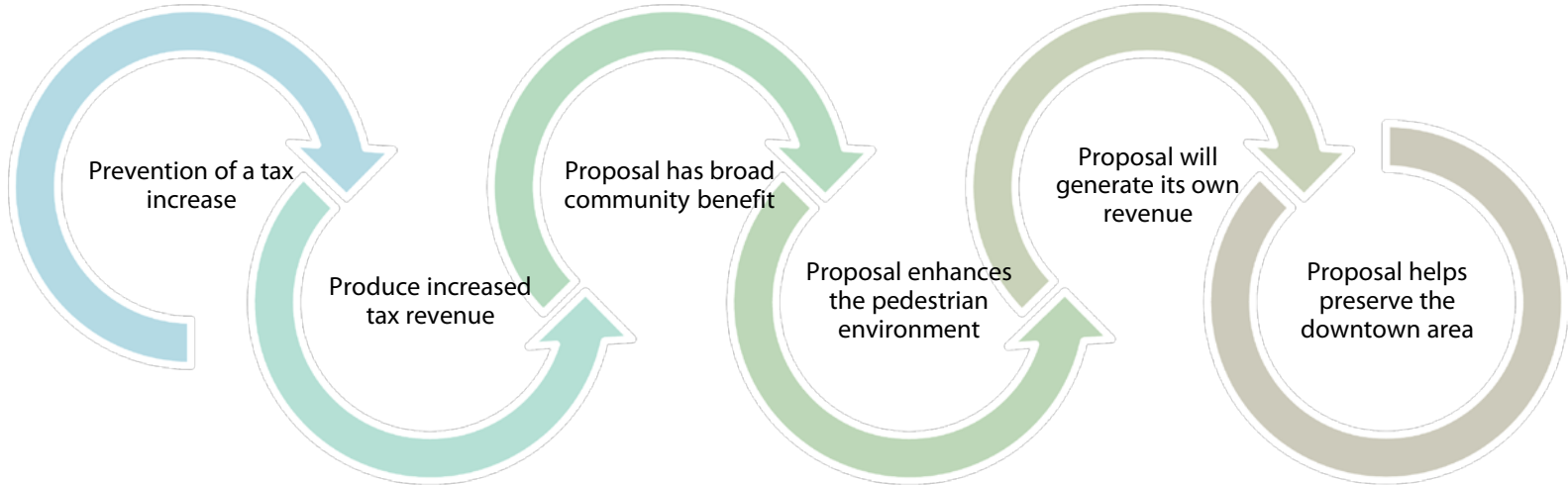
SOCIAL

- Provide a DDA organization that unifies the owners and operators of businesses in the Downtown Area and fosters a spirit of cooperation.
- Use the DDA as an interface between the Township and the Business Community, in which to develop solutions' to mutual concerns.
- Improve the overall quality of life within the Township in innovative ways that are beneficial to all facets of the community.
- Assist in the provision of elderly housing that is affordable and well located within the downtown district.

IMPLEMENTATION

The purpose of this document is to present a plan of action for the DDA District. The finalization of individual projects and project schedules are described in Appendix B of this document, and are shown on the Projects Map on page 11.

During the deliberation of the DDA regarding the selection of projects, the Authority used six criteria for evaluation of each proposal. The specific projects were rated based upon the following generalized criteria with selected projects achieving at least two of the criteria for final consideration. The criteria are as follows:



A. DESIGNATION OF BOUNDARIES OF THE DEVELOPMENT AREA.

The Development Area Boundary Map on page 8 illustrates the boundaries of the development area in relation to the individual properties, transportation facilities, and water bodies. The development area boundaries are coterminous with the DDA district boundaries.



B. LOCATION AND EXTENT OF EXISTING PUBLIC AND PRIVATE USES PROPOSED LAND USE I DESCRIPTION.

The location and extent of existing public and private land uses within the development area are presented on the Existing Land Use Map on page 9. Public and semi-public facilities include the following land uses:

- Utility Substation
- The VFW Hall
- U.S. Post Office
- Fire Department Clubhouse
- Grosse Ile Recreation Department
- Open Park area on Grays Drive

The location and extent of proposed land uses for the development area are shown on the Future Land Use Map on page 10. The future land uses are as presented in the Township's Master Plan adopted by the Planning Commission in 2002, and re-affirmed in November of 2008.

A legal description of the property contained in the development area is presented in the following pages.

C. EXISTING IMPROVEMENTS IN THE DEVELOPMENT AREA TO BE DEMOLISHED, REPAIRED, OR ALTERED AND TIME REQUIRED FOR COMPLETION.

Estimated time frames for the implementation of the public improvements are presented within the various projects as noted in Appendix B of this plan.

D. THE LOCATION, EXTENT, CHARACTER, AND ESTIMATED COST OF IMPROVEMENTS CONTEMPLATED FOR THE DEVELOPMENT AREA AND AN ESTIMATE OF THE TIME REQUIRED FOR COMPLETION.

The specific projects and the priority of projects to be covered by this plan will be developed in accordance with the schedule as proposed in Appendix B. The estimated timing of implementation will be stated within the appendices.

E. A STATEMENT OF THE CONSTRUCTION OR STAGES OF CONSTRUCTION PLANNED, AND THE ESTIMATED TIME OF COMPLETION.

The tentative schedule for the completion of DDA projects is outlined in Appendix B. Circumstances may lead to the grouping or phasing of proposed construction components as funds become available.

F. PARTS OF THE DEVELOPMENT AREA TO BE LEFT AS OPEN SPACE AND CONTEMPLATED USE.

The project list in appendix B contains activities that will result in areas being left as open space.

G. PORTIONS OF THE DEVELOPMENT AREA WHICH THE AUTHORITY DESIRES TO SELL, DONATE, EXCHANGE, OR LEASE TO OR FROM THE MUNICIPALITY AND THE PROPOSED TERMS.

Although the Authority has acquired property in the past, this Plan does not involve any acquisition projects. However, depending on more detailed study of the projects listed in Appendix B, property acquisition may be necessary, but is not anticipated at this time.

H. DESIRED CHANGES IN ZONING, STREETS, STREET LEVELS, INTERSECTIONS AND UTILITIES.

The zoning categories found within the DDA District are shown on the Zoning Map on page 12. No zoning changes are proposed as part of the development plan activities. Existing public utility locations are shown on the Utility Map on page 13. Changes to streets, intersections, and utilities are discussed in Appendix B.

I. AN ESTIMATE OF THE COST OF THE DEVELOPMENT, PROPOSED METHOD OF FINANCING AND ABILITY OF THE AUTHORITY TO ARRANGE THE FINANCING.

The estimated cost of construction related projects is stated in Appendix B. The Authority will prepare an Annual Budget to program the specific expenditures for the upcoming fiscal year. The Authority will be able to choose the specific work elements each year following the receipt of recommendations from Township Administration, operating Departments of the Township and the various Authorities that have operational jurisdiction within the Township of Grosse Ile.

It is presently planned that the public sector improvements will be financed through the use of captured tax increments in accordance with a Tax Increment Financing Plan established pursuant to Public Act 197 of 1975, as amended. Under P.A. 197 of 1975, as amended, the Authority is empowered to carry out a public improvement program utilizing the funding from tax increment financing as approved by the Township Board.

The Authority may issue tax increment bonds in accordance with Section 16 of Act 197, and pledge future captured tax increments to pay the principal and interest due on such bonds. A comprehensive discussion of tax increment financing for the proposed public improvements is set forth in the Tax Increment Financing Plan.

J. DESIGNATION OF PERSON OR PERSONS, NATURAL OR CORPORATE, TO WHOM ALL OR A PORTION OF THE DEVELOPMENT IS TO BE LEASED, SOLD OR CONVEYED IN ANY MANNER AND FOR WHOSE BENEFIT THE PROJECT IS BEING UNDERTAKEN.

No acquisition is proposed in this plan. However, in the past, acquisition and disposition procedures included the ability of the Authority to dispose of acquired parcels or lots with the value of such parcels or lots based upon an independent appraisal of the real estate by a qualified and certified Michigan Appraisal Institute (MAI) real estate appraiser licensed to perform such work in the State of Michigan. In the event the Authority determines to dispose of a parcel or parcels of real property, the sale may be for more than appraised value, at appraised value, or below the appraised value at the discretion of the Authority Board.

K. PROCEDURES FOR BIDDING FOR THE LEASING, PURCHASING OR CONVEYING IN ANY MANNER OF ALL OR A PORTION OF THE DEVELOPMENT UPON ITS COMPLETION.

Once the DDA purchases, receives a donation, acquires or otherwise comes to own property in the development area, the adoption of appropriate procedures for the management and disposition of the property will occur at a regularly scheduled public meeting of the Authority. All DDA conveyance and disposition procedures shall be developed in compliance with Federal, State, and local regulations.

L. ESTIMATES OF THE NUMBER OF PERSONS RESIDING IN THE DEVELOPMENT AREA, THE NUMBER OF FAMILIES AND INDIVIDUALS TO BE DISPLACED AND RELATED SOCIO-ECONOMIC INFORMATION.

There are twenty-eight single-family homes and 6 apartments within the district. Based on an average household size of 2.50 from the 2010 U.S. Census for Grosse Ile Township, this would indicate that the number of persons residing within the DDA District equals 85 persons.

The DDA does not intend to displace any families or individuals as part of this development plan. Therefore it will not be necessary to establish a development area citizen's council.

M. PLAN FOR ESTABLISHING PRIORITY FOR THE RELOCATION OF PERSONS DISPLACED BY THE DEVELOPMENT IN ANY NEW HOUSING IN THE DEVELOPMENT AREA.

Not applicable.

N. PROVISIONS FOR COSTS OF RELOCATING DISPLACED PERSONS.

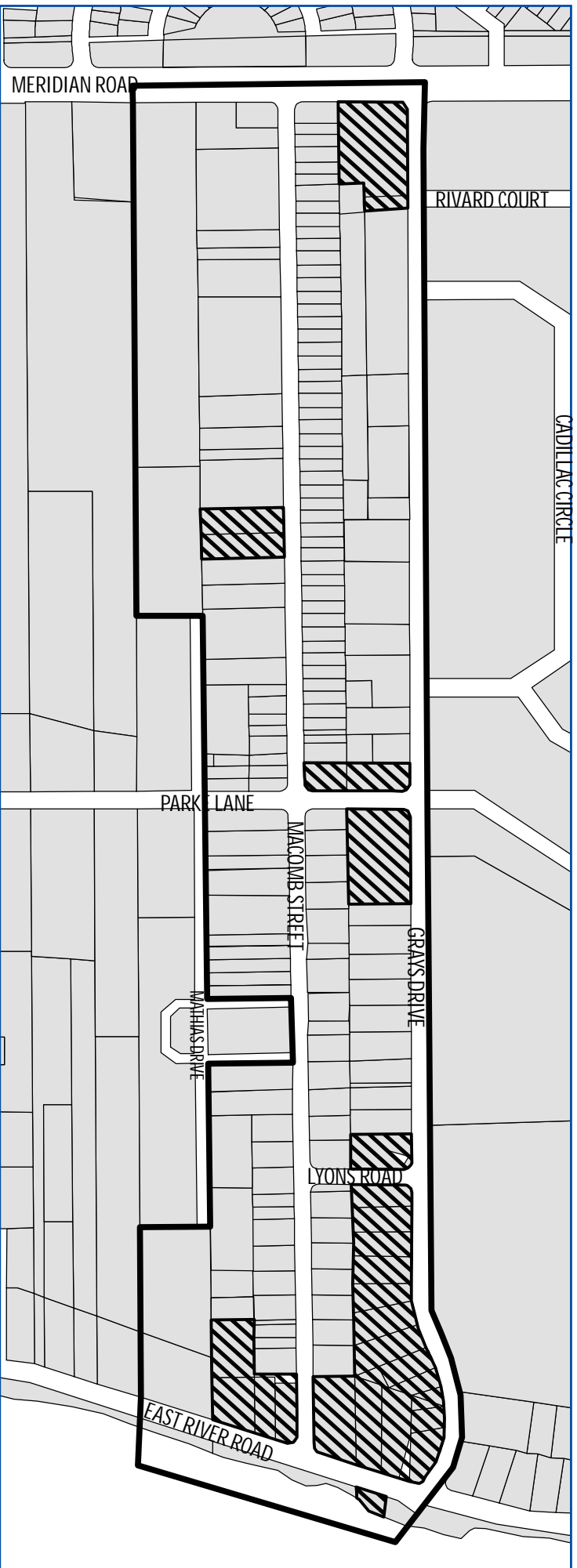
Not applicable.

O. PLAN FOR COMPLIANCE WITH ACT NO. 227 of P.A. OF 1972 OF MICHIGAN COMPILED LAWS.

Not applicable.

P. OTHER PERTINENT INFORMATION

No other pertinent information to the development of the district is presented at this time.



LEGEND

-  DDA BOUNDARY
-  EXCLUDED PROPERTIES
-  PROPERTIES

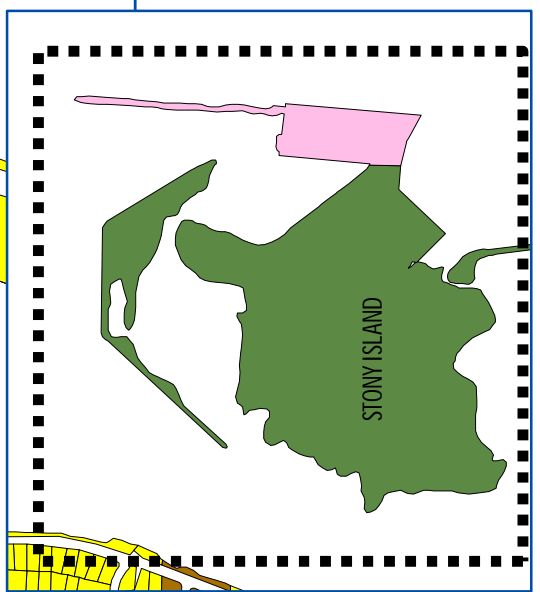
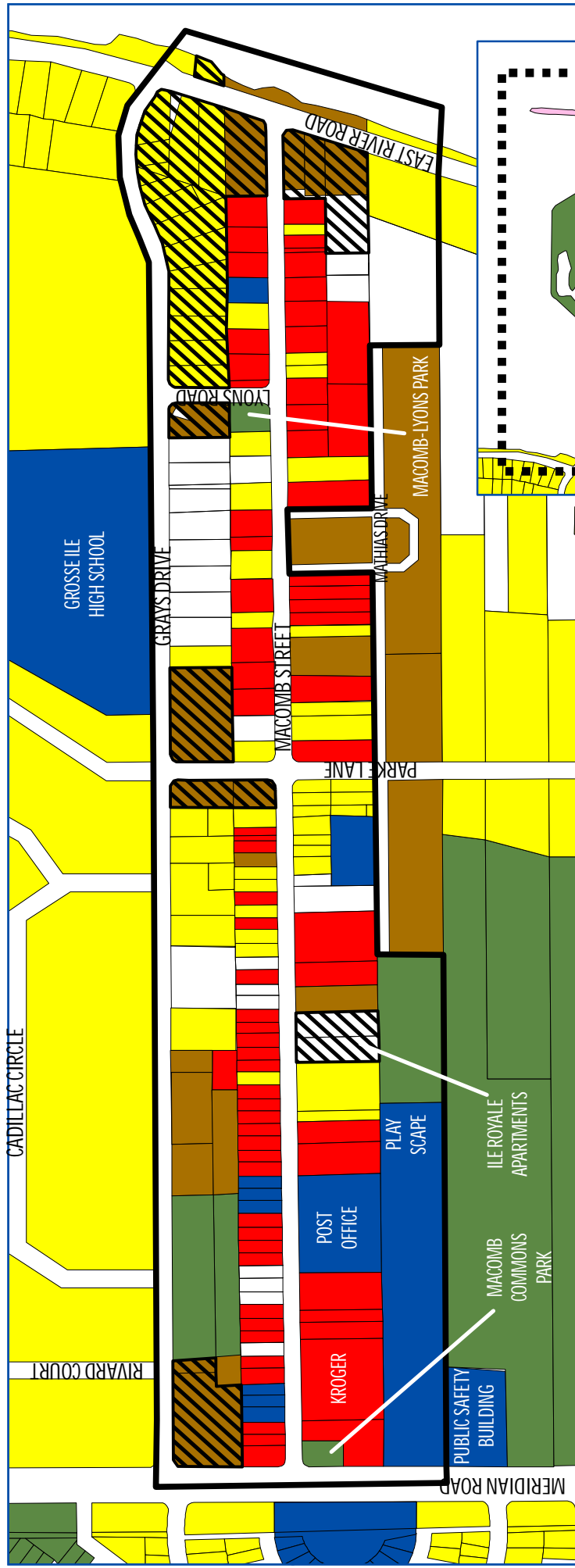
GROSSE ILE TOWNSHIP DDA PLAN

DDA DISTRICT BOUNDARIES












DRAFT: September 1, 2012
 Source: MFCI: Grosse Ile Township





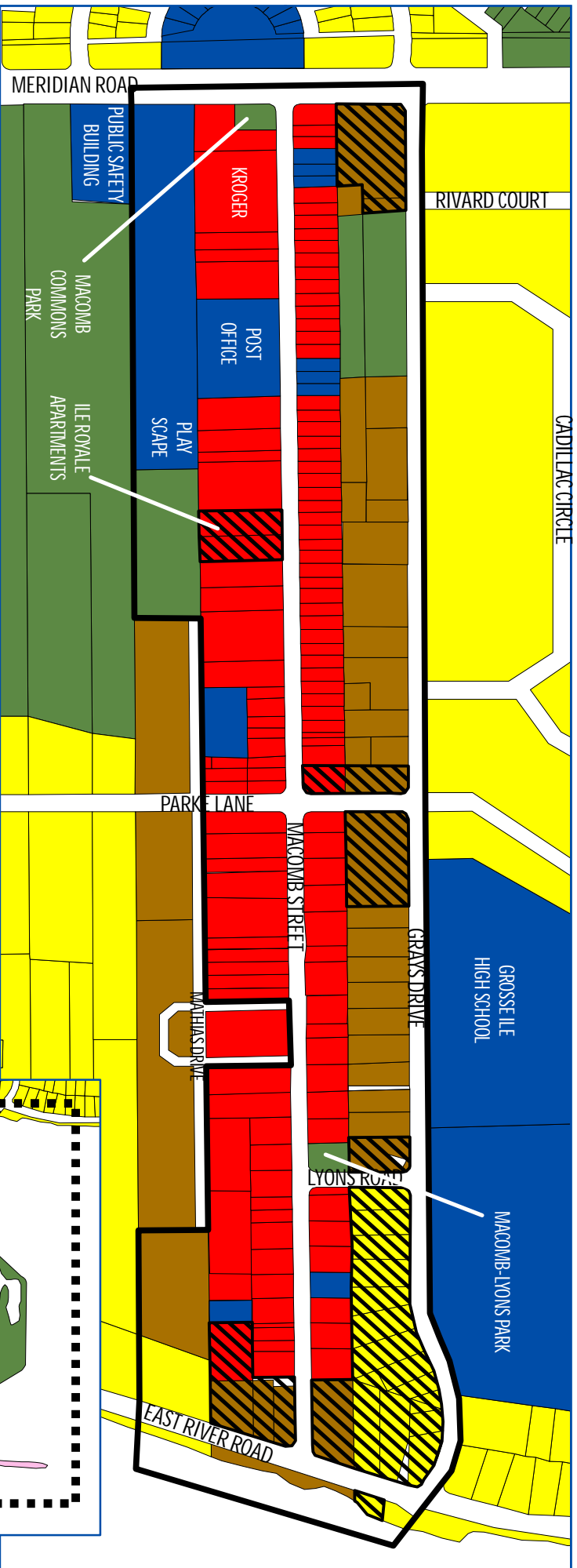
LEGEND

-  DDA BOUNDARY
-  EXCLUDED PROPERTIES
-  ALL OTHER PROPERTIES
-  SPECIAL ENVIRONMENTAL
-  PUBLIC OPEN SPACE
-  PUBLIC/SEMI-PUBLIC
-  SINGLE FAMILY RESIDENTIAL
-  MULTIPLE FAMILY RESIDENTIAL
-  COMMERCIAL










GROSSE ILE TOWNSHIP DDA PLAN

DDA EXISTING LAND USE



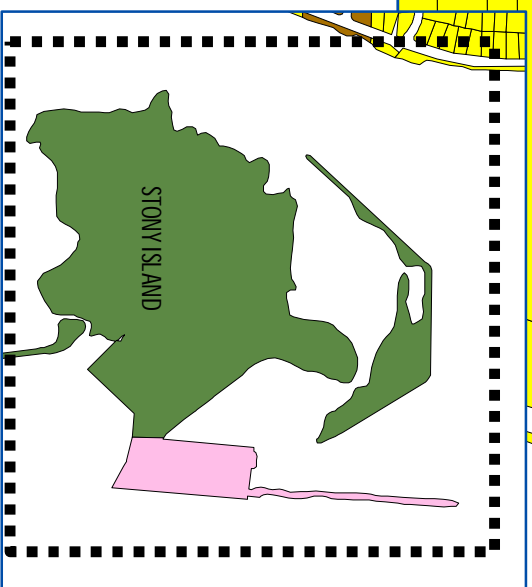


LEGEND

-  DDA BOUNDARY
-  EXCLUDED PROPERTIES
-  ALL OTHER PROPERTIES
-  SPECIAL ENVIRONMENTAL
-  PUBLIC OPEN SPACE
-  PUBLIC/SEMI-PUBLIC
-  MULTIPLE FAMILY RESIDENTIAL
-  SINGLE FAMILY RESIDENTIAL
-  MACOMB STREET/MIXED USE

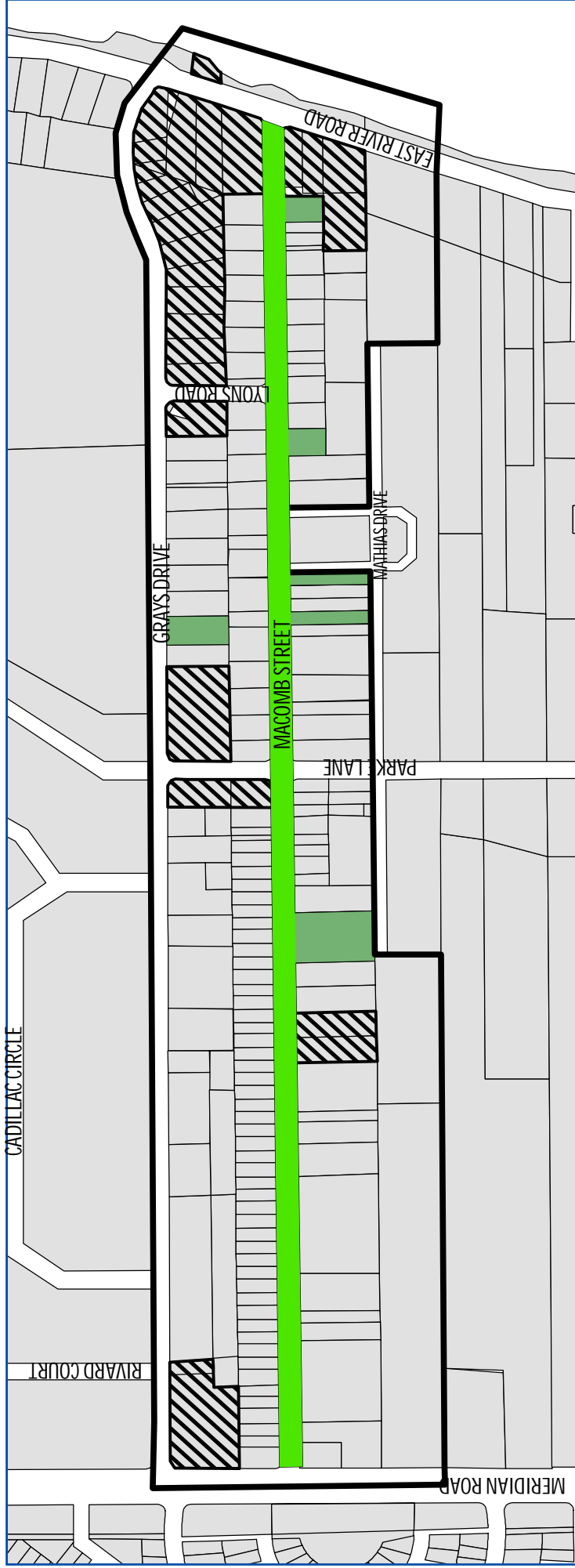
GROSSE ILE TOWNSHIP DDA PLAN

DDA FUTURE LAND USE








DRAFT: September 1, 2012
Source: MFCI: Grosse Ile Township





LEGEND

-  DDA BOUNDARY
-  POCKET PARK ACQUISITION
-  PROPERTIES
-  ROAD IMPROVEMENTS
-  EXCLUDED PROPERTIES

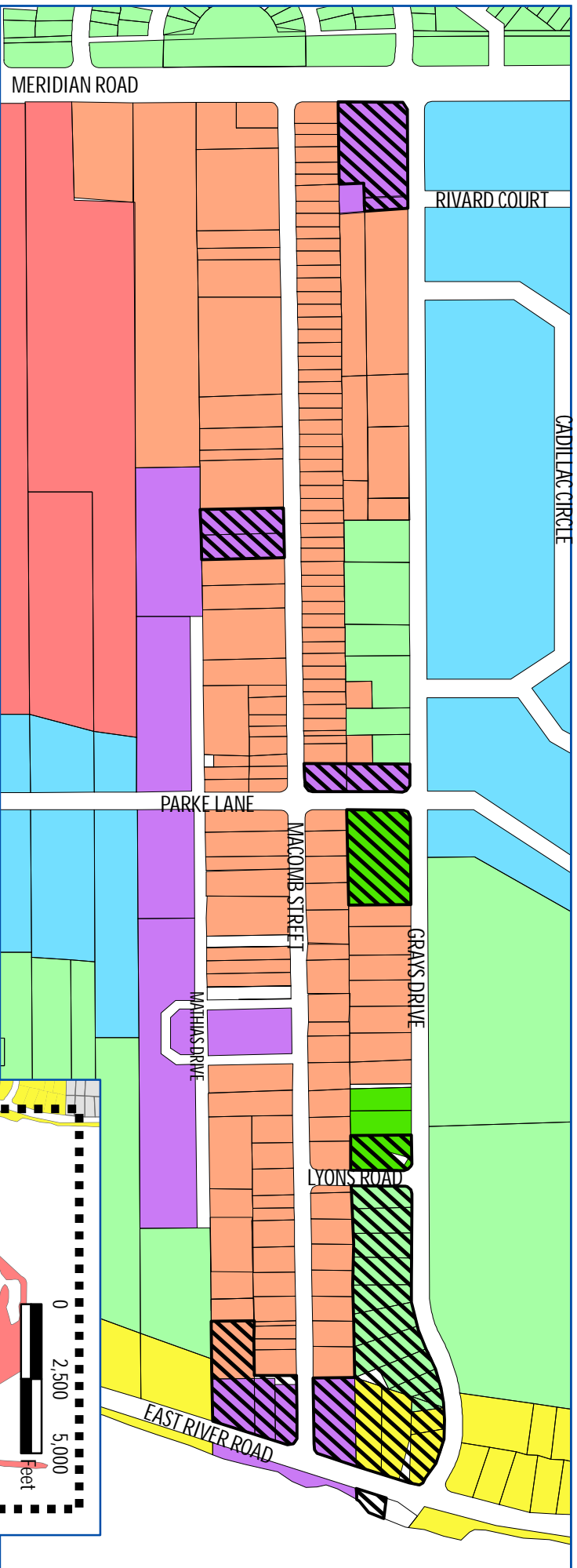
**GROSSE ILE TOWNSHIP DDA PLAN
PROPOSED DDA PROJECTS**












DRAFT: September 1, 2012
Source: MCGI, Grosse Ile Township

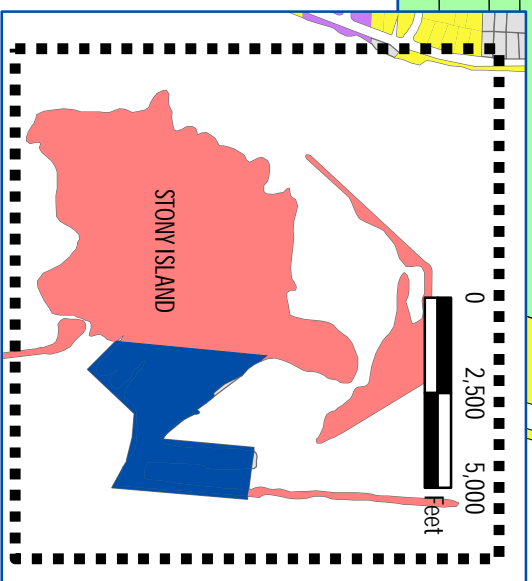


LSL Planning, Inc.
Community Planning Consultants



LEGEND

- EXCLUDED PROPERTIES**
-  EXCLUDED PROPERTIES
 -  R-1-A
 -  R-3
 -  R-1-B
 -  MSD
 -  R-1-D
 -  O-1
 -  R-2
 -  M-1



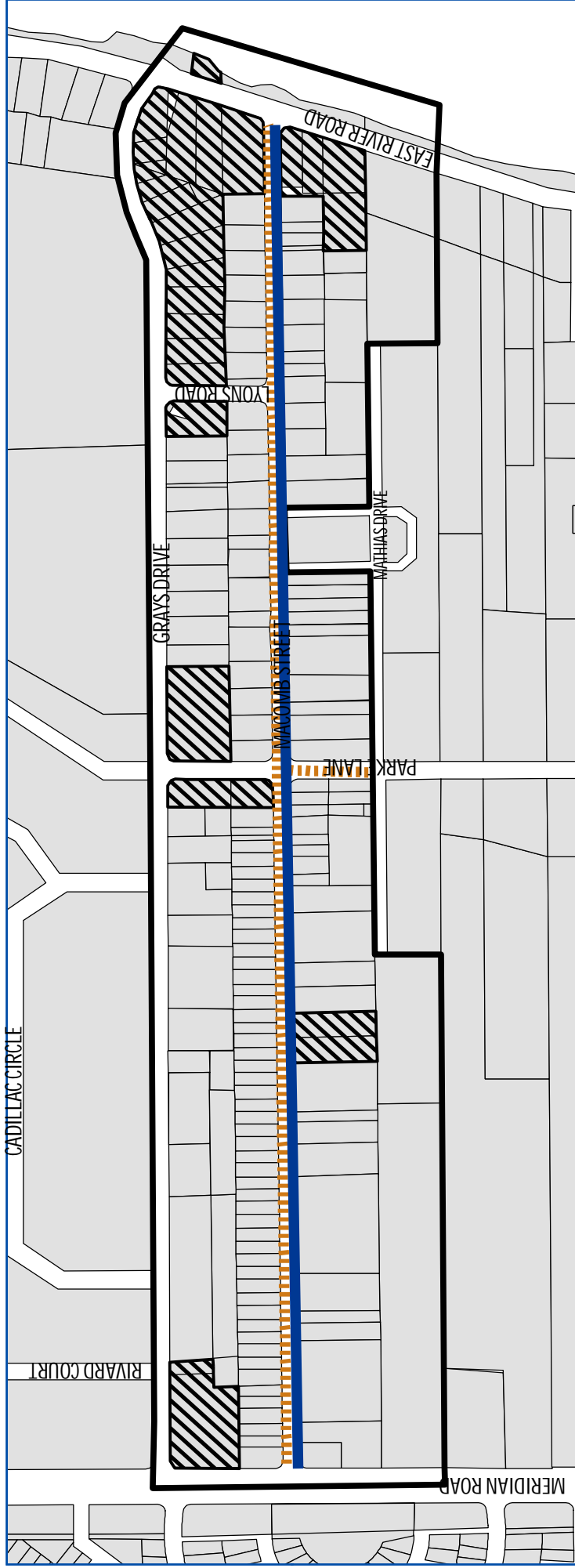
GROSSE ILE TOWNSHIP DDA PLAN

DDA ZONING



DRAFT: September 1, 2012
Source: MFCI: Grosse Ile Township





LEGEND

-  DDA BOUNDARY
- WATER MAIN [8 INCH]
-  EXCLUDED PROPERTIES
- SANITARY SEWER [12 INCH]
-  PROPERTIES

**GROSSE ILE TOWNSHIP DDA PLAN
PROPOSED UTILITIES**



DRAFT: September 1, 2012
Source: MCGI, Grosse Ile Township

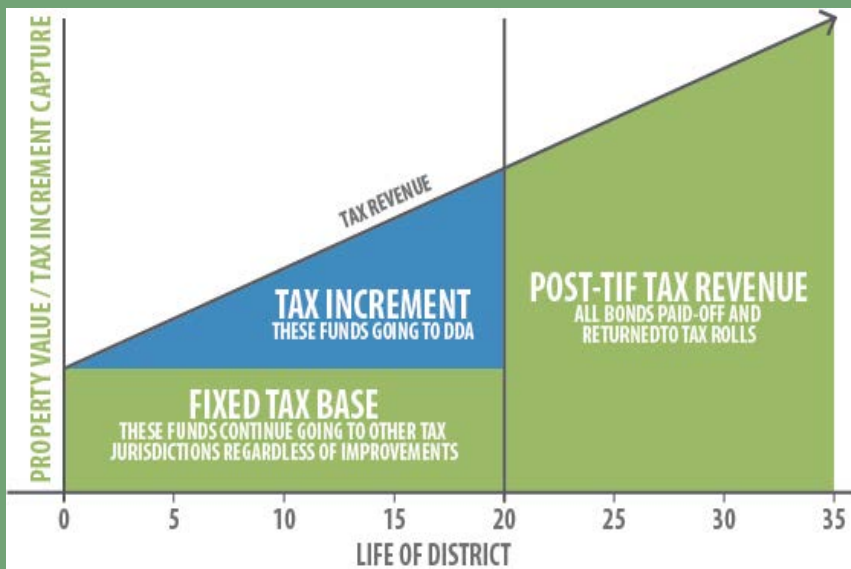


TAX INCREMENT FINANCING PLAN

A. EXPLANATION OF THE TAX INCREMENT PROCEDURE.

Tax Increment Financing (TIF financing) is a method of funding public investments in an area slated for (re)development by capturing, for a time, all or a portion of the increased tax revenue that may result from increases in property values, either as a result of (re)development or general market inflation. The concept of tax increment financing is applied only to the Development Area for which a development plan has been prepared by the Authority and adopted by the community's legislative body.

As provided in PA 197 of 1975, as amended, tax increment financing is an effective tool for financing redevelopment and planning of designated development areas within a Downtown Development Authority District. TIF financing can be used to fund public utility and infrastructure improvements, market businesses within the district, plan for property within the district, acquire land, improve sites, construct buildings, and administer the Development Plan. Because TIF financing involves capture of tax revenue for certain parcels, TIF dollars must be used for improvements that will generally benefit those same parcels.



Captured Value

“Captured Assessed Value” can be described as the difference in amount in any year of the Plan in which the current assessed value exceeds the initial assessed value. “Current Assessed Value” is the amount of value upon which taxes are based for the current year, also called the Taxable Value. “Initial Assessed Value” represents the assessed value of properties at the time the DDA was established, in this case 1991. Tax exempt properties are represented as a zero value in the Plan, since no tax increments will be collected for that site, regardless of increases in actual property value. The difference between the initial assessed value (base year total) and the current assessed value (current year total) is the value of property for which taxes can be captured and (re)invested by the DDA.

The initial assessed value (“SEV”) for this plan is the assessed value of all real and personal property in the development area as determined on December 31, 1991 and finally equalized by the state in May, 1993. This is commonly considered the SEV for 1991. The reason for using the 1991 SEV is that the SEV was frozen by an act of the State Legislature during calendar 1992; therefore the 1991 and 1992 figures are the same. The 1991 development area real property totals an initial assessed value of \$4,584,000. The 1992 personal property assessment in the development area is \$1,611,900. The individual tax items are listed in Appendix D.

For this plan, very conservative projections have been used to depict a “worst-case” scenario for tax increment. Due to the economic climate in 2012, property values are not increasing, and some may be in decline. Given the uncertainty in this climate, a conservative growth rate of 2.5% was used in the projections for future TIF revenue. The figures were also expressed assuming no new development will occur in the Development Area. While we know these assumptions will not likely last the duration of this Plan, they are intended to project a realistic estimate upon which the Development Plan can be based. Adjustments to these calculations may be made by amending this Plan in the future. Projected estimates of SEV capture, and the resulting tax increment revenues to be received by the DDA, is included in Table 1.

TABLE 1					
ESTIMATE OF TAX CAPTURE & INCREMENT REVENUE ⁽¹⁾					
	Fiscal Year	Base Value	% Value Increase ⁽²⁾	Capture Amount ⁽³⁾	Estimated Tax Increment Revenue
Base Year:	1992	\$4,584,000			
	2012	\$4,584,000		\$5,270,230	\$96,119
	2013	\$4,584,000	2.5%	\$5,401,986	\$98,522
	2014	\$4,584,000	2.5%	\$5,537,035	\$100,985
	2015	\$4,584,000	2.5%	\$5,675,461	\$103,510
	2016	\$4,584,000	2.5%	\$5,817,348	\$106,097
	2017	\$4,584,000	2.5%	\$5,962,782	\$108,750
	2018	\$4,584,000	2.5%	\$6,111,851	\$111,469
	2019	\$4,584,000	2.5%	\$6,264,647	\$114,255
	2020	\$4,584,000	2.5%	\$6,421,264	\$117,112
	2021	\$4,584,000	2.5%	\$6,581,795	\$120,039
	2022	\$4,584,000	2.5%	\$6,746,340	\$123,040
	2023	\$4,584,000	2.5%	\$6,914,998	\$126,116
	2024	\$4,584,000	2.5%	\$7,087,873	\$129,269
	2025	\$4,584,000	2.5%	\$7,265,070	\$132,501
	2026	\$4,584,000	2.5%	\$7,446,697	\$135,814
	2027	\$4,584,000	2.5%	\$7,632,864	\$139,209
	2028	\$4,584,000	2.5%	\$7,823,686	\$142,689
	2029	\$4,584,000	2.5%	\$8,019,278	\$146,256
	2030	\$4,584,000	2.5%	\$8,219,760	\$149,913
	2031	\$4,584,000	2.5%	\$8,425,254	\$153,661
	2032	\$4,584,000	2.5%	\$8,635,886	\$157,502
⁽¹⁾ This table assumes capture based on inflation only - no new development or increase in value due to improvements. New development would increase capture.					
⁽²⁾ 2012 - 2032 assumes a property value growth rate of 2.5%/year.					
⁽³⁾ Capture amounts include both real and personal property values.					

Beginning with the next tax collection following the approval of the plans in May, 1993 and for each collection in years covered by the plan, municipal and county treasurers transmit directly to the DDA, the applicable portion of the tax levy set by the taxing units on the real and personal

property in the development area, including that portion of any commercial facilities tax levied pursuant to P.A. 255 of 1978 and that portion on an industrial facilities tax levied pursuant to PA 198 of 1974. The intent of the DDA is to allow all voted and separately identified debt millage to pass through to the intended taxing units. Therefore, the tax levy for tax increment purposes in the DDA Development Area is the total millage reduced by the amount of debt service millage levied.

“Tax increment revenues” means the amount of ad valorem property taxes and specific local taxes attributable to the application of the levy of all taxing jurisdictions upon the captured assessed value of real and personal property in the Development Area. Tax increment revenues do not include any of the following:

- a. Taxes under the state education tax act, 1993 PA 331, MCL 211.901 to 211.906.
- b. Taxes levied by local or intermediate school districts.
- c. Ad valorem property taxes attributable either to a portion of the captured assessed value shared with taxing jurisdictions within the jurisdictional area of the authority or to a portion of value of property that may be excluded from captured assessed value or specific local taxes attributable to the ad valorem property taxes.
- d. Ad valorem property taxes excluded by the tax increment financing plan of the authority from the determination of the amount of tax increment revenues to be transmitted to the authority or specific local taxes attributable to the ad valorem property taxes.
- e. Ad valorem property taxes exempted from capture under section 18(5) or specific local taxes attributable to the ad valorem property taxes.
- f. Ad valorem property taxes specifically levied for the payment of principal and interest of obligations approved by the electors or obligations pledging the unlimited taxing power of the local governmental unit or specific taxes attributable to those ad valorem property taxes.

Considering the above, the effective millage for TIF revenue purposes for the calendar year is the total mills minus any debt service and non-contributing entities. The Grosse Ile DDA revenue for 2012 is 18.2381 mills, and is the rate used to estimate future DDA revenues.

To utilize tax increment financing, the DDA must prepare a development plan and a tax increment financing plan. Both plans are submitted to the Township Board. The Council must approve the plans. The plans specify the initial assessed value, estimate the captured assessed value, and provide for the expenditure of the funds. These plans may be amended in the future to reflect changes desired by the DDA or the Township. All amendments must follow the procedures of the Act.

B. MAXIMUM AMOUNT OF BONDED INDEBTEDNESS TO BE INCURRED.

The DDA will explore the possibility of bonding against future revenues to supply the funds required to accomplish larger public improvement projects. The extent of the indebtedness and the timing of the debt retirement will be determined by the extent of the tax increment revenues. Appendix A includes a discussion and summary of bonding requirements. The maximum indebtedness, as projected in Appendix A, could not exceed the ability to service the debt from tax increments. Only 80% of projected DDA revenues are available as debt service

funds. This is a requirement of PA 197 of 1975. The total debt service already committed, and the remaining tax increment revenue for the life of this plan is shown in Table 2.

TABLE 2 REMAINING DDA BOND DEBT					
Fiscal Year Ending March 31	Tax Increment Revenues	<i>1998 General Bond Debt</i>			Excess Tax Increment Revenues
		Debt Principal	Interest Rate	Debt Service	
2012	\$96,119	(\$40,000)	4.70%	(\$41,880)	\$54,239
2013	\$98,522	(\$40,000)	4.75%	(\$41,900)	\$56,622
2014	\$100,985	(\$45,000)	4.80%	(\$47,160)	\$53,825
2015	\$103,510	(\$45,000)	4.85%	(\$47,183)	\$56,327
2016	\$106,097	(\$50,000)	4.90%	(\$52,450)	\$53,647
2017	\$108,750	(\$60,000)	4.90%	(\$62,940)	\$45,810
2018	\$111,469	(\$65,000)	4.90%	(\$68,185)	\$43,284
2019	\$114,255				\$114,255
2020	\$117,112				\$117,112
2021	\$120,039				\$120,039
2022	\$123,040				\$123,040
2023	\$126,116				\$126,116
2024	\$129,269				\$129,269
2025	\$132,501				\$132,501
2026	\$135,814				\$135,814
2027	\$139,209				\$139,209
2028	\$142,689				\$142,689
2029	\$146,256				\$146,256
2030	\$149,913				\$149,913
2031	\$153,661				\$153,661
2032	\$157,502				\$157,502
	\$2,612,829	(\$345,000)	(\$16,698)	(\$361,698)	\$2,251,131

C. DURATION OF THE DEVELOPMENT PROGRAM.

The duration of the tax increment financing plan is twenty (20) years, commencing upon approval by the Township Board in 2012 and will cease with tax collections due in December 2032, unless this plan is amended to extend or shorten its duration.

D. STATEMENT OF THE ESTIMATED IMPACT OF TAX INCREMENT FINANCING ON TAXING JURISDICTIONS IN WHICH THE DEVELOPMENT AREA IS LOCATED.

The most important impact of this plan on the effected taxing jurisdictions is that the SEV with the Development Area will remain constant for the taxing jurisdictions over the life of this plan. No decrease in the aggregate SEV will occur from the 1992 SEV level. Any increase in the SEV

over the 1992 level will become the base upon which DDA revenues are computed. Designated debt service millage levies will be exempted from captured.

The debt millage will be collected in the normal manner on both new SEV and the initial SEV and paid in full to the appropriate taxing units. The actual dollars collected by the taxing jurisdictions vary significantly from year to year. The funds will be based upon an annual levy approved by the governing body of each unit. The Grosse Ile School District is within the formula for funding guarantees by the State of Michigan, therefore there will not be a shift in revenue from Grosse Ile Schools to the DDA.

The district will continue to receive the taxes generated on the initial assessed valuation (1992 SEV) of the Development Area. The benefit of any SEV increase will accrue to the DDA. The State of Michigan will make up any difference in projected revenue as a result of the DDA activities.

The estimates of taxes to be captured in this report are based upon the 2012 tax rates levied by the taxing units. The applicable millage rates and projected taxes captured from each taxing jurisdiction on real property are projected in Table 3.

TABLE 3 ESTIMATED TAX INCREMENT CAPTURE BY TAXING JURISDICTION						
<i>Millage Rates</i>		7.9607	7.822	2.2408	0.2146	18.2381
Fiscal Year	Capture Amount ⁽¹⁾	Grosse Ile Township	Wayne County	WCCC	HCMA	Total
2012	\$5,270,230	\$41,955	\$41,224	\$11,810	\$1,131	\$96,119
2013	\$5,401,986	\$43,004	\$42,254	\$12,105	\$1,159	\$98,522
2014	\$5,537,035	\$44,079	\$43,311	\$12,407	\$1,188	\$100,985
2015	\$5,675,461	\$45,181	\$44,393	\$12,718	\$1,218	\$103,510
2016	\$5,817,348	\$46,310	\$45,503	\$13,036	\$1,248	\$106,097
2017	\$5,962,782	\$47,468	\$46,641	\$13,361	\$1,280	\$108,750
2018	\$6,111,851	\$48,655	\$47,807	\$13,695	\$1,312	\$111,469
2019	\$6,264,647	\$49,871	\$49,002	\$14,038	\$1,344	\$114,255
2020	\$6,421,264	\$51,118	\$50,227	\$14,389	\$1,378	\$117,112
2021	\$6,581,795	\$52,396	\$51,483	\$14,748	\$1,412	\$120,039
2022	\$6,746,340	\$53,706	\$52,770	\$15,117	\$1,448	\$123,040
2023	\$6,914,998	\$55,048	\$54,089	\$15,495	\$1,484	\$126,116
2024	\$7,087,873	\$56,424	\$55,441	\$15,883	\$1,521	\$129,269
2025	\$7,265,070	\$57,835	\$56,827	\$16,280	\$1,559	\$132,501
2026	\$7,446,697	\$59,281	\$58,248	\$16,687	\$1,598	\$135,814
2027	\$7,632,864	\$60,763	\$59,704	\$17,104	\$1,638	\$139,209
2028	\$7,823,686	\$62,282	\$61,197	\$17,531	\$1,679	\$142,689
2029	\$8,019,278	\$63,839	\$62,727	\$17,970	\$1,721	\$146,256
2030	\$8,219,760	\$65,435	\$64,295	\$18,419	\$1,764	\$149,913
2031	\$8,425,254	\$67,071	\$65,902	\$18,879	\$1,808	\$153,661
2032	\$8,635,886	\$68,748	\$67,550	\$19,351	\$1,853	\$157,502
		\$1,140,467	\$1,120,596	\$321,022	\$30,744	\$2,612,829

⁽¹⁾ 2012 - 2032 assume 2.5% growth/year.

Personal Property assessments, although part of the initial assessed value in the district, are not considered in these revenue projections. Personal property assessments are extremely difficult to project and the state is currently considering revisions to this tax. Built-in factors in the assessment process lower the SEV each year that the personal property is held. An anticipated net increase in personal property assessments will provide a financial cushion for the projections as presented. The initial personal property tax parcels are listed in Appendix D.

E. PLAN FOR THE EXPENDITURE OF CAPTURED ASSESSED VALUE BY THE AUTHORITY.

1. **Estimate of Tax Increment Revenues.** Table 4 summarizes only the estimated tax increment revenue by year. The basis for these figures is shown in Table 1:
2. **Expenditure of Tax Increment Revenues.** The program and schedule for the expenditure of tax increment revenues to accomplish the proposed public improvements for the DDA Development Area is included in Appendix B. Cost estimates within the Appendix are estimates current to the date of adoption. All estimates are based solely upon concepts. They are not developed from construction drawings. No inflationary factor is forecasted. Stated estimates include fees for design, preparation of construction drawings or other professional services to the extent stated.

Any additional tax increment revenues beyond those projected in this plan will:

- 1) be used to expedite any debt service,
- 2) further the implementation of the public improvement program, or
- 3) be returned, pro-rata, to the taxing units.

Should the tax increment revenues be less than projected, the DDA may choose to:

- 1) Collect and hold the captured revenues until a sufficient amount is available to implement specific public improvements,
- 2) Consider implementing public improvement projects based upon the ability to match existing funds with expenditures while seeking out additional funding sources,
- 3) Amend the development plan and/or tax increment financing plan to allow for alternative projects and funding.

TABLE 4 ESTIMATE OF TAX INCREMENT REVENUES	
Fiscal Year	Tax Increment Revenue
2012	\$96,119
2013	\$98,522
2014	\$100,985
2015	\$103,510
2016	\$106,097
2017	\$108,750
2018	\$111,469
2019	\$114,255
2020	\$117,112
2021	\$120,039
2022	\$123,040
2023	\$126,116
2024	\$129,269
2025	\$132,501
2026	\$135,814
2027	\$139,209
2028	\$142,689
2029	\$146,256
2030	\$149,913
2031	\$153,661
2032	\$157,502
TOTAL	\$2,612,829

APPENDIX A - FINANCING ANALYSIS

The DDA anticipates completion of projects on a "pay-as-you-go" basis, committing funds only as dollars become available. The DDA is empowered, with permission of the Township Board, to issue bonds against proposed revenues. The state act allows for no more than 80% of the anticipated tax increment revenues to be used for debt service. In practice a Limited Tax General Obligation (LTGO) Bond Issue would be required. The Township would pledge anticipated tax increment revenues to repay the bonds. The General Fund of the Township must be pledged to pay any shortfall of funds required to meet the debt service of the bond issue. For this reason a conservative approach is taken in estimating available funds.

The cost effectiveness of bonding is limited by the amount of debt service that would be available. Debt service is considered the total amount committed to payment of a bond debt, including principal and interest payments. Some of the DDA's available debt service is already committed to payment of a 1998 General Obligation Bond. A projection of available funds, after payment of the debt service for that bond, is presented in Table 5.

TABLE 5				
AVAILABLE REVENUE FOR FUTURE DEBT SERVICE				
Fiscal Year	Total Tax Increment Revenue	Current Debt Service	Maximum Debt Service Allowed by Law	Remaining Available
2012	\$96,119	(\$41,880)	\$76,895	\$35,015
2013	\$98,522	(\$41,900)	\$78,818	\$36,918
2014	\$100,985	(\$47,160)	\$80,788	\$33,628
2015	\$103,510	(\$47,183)	\$82,808	\$35,625
2016	\$106,097	(\$52,450)	\$84,878	\$32,428
2017	\$108,750	(\$62,940)	\$87,000	\$24,060
2018	\$111,469	(\$68,185)	\$89,175	\$20,990
2019	\$114,255		\$91,404	\$91,404
2020	\$117,112		\$93,689	\$93,689
2021	\$120,039		\$96,032	\$96,032
2022	\$123,040		\$98,432	\$98,432
2023	\$126,116		\$100,893	\$100,893
2024	\$129,269		\$103,415	\$103,415
2025	\$132,501		\$106,001	\$106,001
2026	\$135,814		\$108,651	\$108,651
2027	\$139,209		\$111,367	\$111,367
2028	\$142,689		\$114,151	\$114,151
2029	\$146,256		\$117,005	\$117,005
2030	\$149,913		\$119,930	\$119,930
2031	\$153,661		\$122,929	\$122,929
2032	\$157,502		\$126,002	\$126,002
TOTAL	\$2,652,504	(\$361,698)	\$2,090,263	\$1,728,565

The above suggests that the DDA has enough funds to incur additional bond debt, if needed to accomplish a project in the Development Plan. The feasibility of bonding or of any form of long term financing is dependent upon the credit rating of the Township and the condition of the financial market. An uncertain financial climate coupled with the small initial tax increment revenue available makes the fiscal effectiveness of bonds questionable at this time. The question of bond marketability would require a detailed analysis.

Other financing arrangements are available to the BOA such as private placement, loans from other Township Funds, and loans against assets or future revenues from financial institutions.

APPENDIX B - BUDGET AND PROJECTS

A. Proposed-Projects

The Grosse Ile DDA has evaluated a list of potential projects that can meet the goals and objectives of this development plan along with the criteria for selection identified in the plan. It is presently estimated that all projects will be financed from current revenue. The DDA may from time to time modify the priority and timing of the project without changes to the Development Plan or Tax Increment Financing Plan. A budget will be submitted to the Township Board for approval for each year's proposed projects. The DDA may indicate modification to the plan for submission to the Township Board for public hearing, consideration and approval.

The following is a listing of projects with a description of actions required and projection of overall estimated cost. It builds upon projects that have already been completed under the previous plan.

1. **Macomb Street Improvements.** Although street improvements were implemented under the previous DDA/TIF Plan, continuous upgrades to the streetscape will be needed for items such as benches, lighting, landscaping, sidewalk enhancements, etc. Entryway improvements will also be developed at the east end of Macomb Street, at the intersection with East River Road, to emulate the entryway improvements at the intersection with Meridian. These improvements will be in the public right-of-way and may include brick knee walls, lighting, pavers, sidewalk improvements, lighting, etc.



Macomb Street Gateway

The east end of Macomb Street (see left), is planned to be improved as an entryway to the downtown.

2. Macomb Street Pedestrian and Amenities Plan

- a) Macomb Street Pedestrian and Bicyclist Enhancement (\$350,750). Grosse Ile Township is reconstructing and installing streetscape improvements along Macomb Street from East River Drive west to a point approximately 1,600 feet east of Meridian Road, a total distance of some 3,500 feet. The project also includes a north-south connecting walkway at Parke Lane. The value of this project to pedestrians and bicyclists will be greatly enhanced by the addition of the following elements:
 - i. North-south walkway connector at Parke Lane \$160,000
 - ii. Crosswalk pavers (4 locations), benches and signage \$150,750
 - iii. Pedestrian amenities (gazebo and drinking fountain) \$ 40,000

These enhancements will allow the Macomb Street area to be integrated with the Township's 5.5 mile existing bikeway system.

- b) Macomb Street Waterfront Park (\$91,000). Located at the east end of the Macomb Street Pedestrian Way, this project will create an open space viewing area along the Detroit River at the east end of Macomb Street. This area will serve as an anchor to the Macomb Street enhancement project and will be an inviting destination or rest stop for pedestrians and bicyclists. The project includes \$60,000 for decking and a stair system leading down to the river; \$15,000 for landscaping and \$16,000 for lights, irrigation and site preparation. This waterfront feature will provide significant new access to the Detroit River.

3. **Pocket Park Acquisition.** There are a variety of parcels along Macomb Street that have been targeted for acquisition as future pocket parks.

These green spaces will help improve the environment for those visiting, living and working near downtown. Acquisition of these sites would take place as funds are available.



Future Macomb-Lyons Park

Vacant parcels, like this one (see left) at the northwest corner of Macomb and Lyons, are planned to become pocket parks.

- 4. **Capital Improvement Fund.** Any funds in excess of the annual funds needed for administration and planning activities of the DDA will be placed into a capital improvement fund for the DDA District. The available funds will be budgeted annually for public improvements within the development area as scheduled within this Plan or, as an alternative, for debt service on long term financing.
- 5. **Retail Market Analysis (\$30,000).** A considerable amount of retail spending leaves Grosse Ile due to the limited number of established businesses. Preparation of a retail market void analysis will help identify the potential for specific goods and services along with businesses that might be recruited to Grosse Ile.
- 6. **Residential Development around Macomb Street.** DDA funding should be used to support the development of additional residential housing units in and around Macomb Street, especially those targeting empty nesters. Some of the possible activities include promotion, marketing, site selection, property acquisition, infrastructure improvements, site preparation, building and site enhancements, environmental cleanup and other related tasks.

B. Administrative Costs

The DDA will be responsible for all administrative costs of the operation. All general fund expenses incurred by the Township on behalf of the DDA shall be reimbursed by the DDA. The administrative costs will be determined on an annual basis and approved jointly by the Township as part of the Township budget and the DDA budget. All costs of the organization of the DDA and annual administrative costs will be carried forward on the books of account of the DDA and the Township. Reimbursements will be made according to a schedule established jointly by the Township Board and the DDA Board beginning as part of the budget process of the Township each year. All administrative costs will be recorded and audited separately of capital expenditures.

C. Capital Improvement Fund

A Capital Improvement Fund will be established for the DDA. This fund will be to record all revenues and expenditures related to the DDA. Any funds advanced to the DDA for Capital Improvement purposes will be deposited within this fund. The advancing funds shall, by joint resolution of the DDA and the source (for example Township Board), be advanced only upon a contractual obligation to repay the funds by the DDA. The purposes of this fund will be:

- Receiving revenues.
- Holding invested tax increment funds.
- Accumulating a fund balance for bonding purposes.
- Transferring funds for administrative purposes.
- Transferring funds for debt service.
- Payment of current capital expenditures.

In each year Tax Increment Captures will be placed into the DDA Capital Improvement Fund and used to pay capital expenditures or debt service on bonds or another long term financing arrangement. The budgeted expenditures of the Capital Improvement Fund will be based upon this Development Plan. Administration will be budgeted based upon available funds and requirements.

The Township anticipates completing certain public improvement projects with the input and cooperation of the DDA. Projects supported financially by the Township may or may not be included with in the budget of the DDA. Only projects initiated under contractual obligations with the DDA to repay funds shall be included within the DDA budget.

APPENDIX C – DEVELOPMENT AREA BOUNDARY

Downtown Development District and Downtown Development Area Boundary:

Commencing at the intersection of the center line of Macomb Street (120 feet wide) and the center line of Meridian Road, and continuing southerly along the center line of Meridian approximately 605 feet more or less; thence easterly along the southerly line of lot 108 of Supervisor's Grosse Ile Subdivision (and said lot line extended) approximately 5,500 feet to the U.S. Harbor Line lying east of East River Road; thence northeasterly along said U.S. Harbor Line 1,230 feet more or less to the northerly line of Gray's Drive (66 feet wide) as extended to intersect with the U. S. Harbor Line; thence westerly along the said northerly line extended and along the north line of Gray's Drive as platted approximately 6,840 feet to the center line of Meridian Road; thence southerly along the center line of Meridian Road approximately 500 feet to the point of beginning, except the following described parcels:

1. Lots 1 through 13, inclusive, of Gray Garden's Subdivision as recorded in Liber 37, page 20
2. Royal Orleans Condominiums (Wayne County Condominiums Plan #286)
3. East Shore Condominiums (Wayne County Condominiums Plan #11)
4. Colony Condominiums (Wayne County Condominiums Plan #53)
5. Park Lane Villas (Wayne County Condominiums Plan #155)
6. Parklane Condominiums (Wayne County Condominiums Plan #160)
7. Gray's Village (Wayne County Condominiums Plan #273)
8. Golf Club Manor Condominiums (Wayne County Condominiums Plan #141)
9. South Shore Properties, also known as "Isle Royale Apartments," being the West 200 feet of the East 600 feet of lot 101 of Supervisor's Grosse Ile Subdivision No. 7 as recorded in Liber 63, page 58.

In addition to the above, the Downtown Development Authority District shall also contain all of Private Claim No 53, known as Stony Island.

APPENDIX D - DISTRICT PROPERTY ITEMS

The following pages include the Tax I.D. numbers for all real property parcels and personal property tax items included in the DDA Development Area as part of the Initial Assessed Valuation of the District. The 1992 values are based upon the assessments recorded on December 31, 1991 as modified by the Township Board of Review and are subject to any judgments issued by the State Tax Tribunal. The final 1991 SEV, as adjusted by these bodies, is adopted by reference and is considered to be the Initial Assessed Valuation and may be revised without amendment of these plans.

BASE AND CURRENT PROPERTY VALUES							
Parcel Number	Home- stead	Owner's Name	Property Address	Status	Base Taxable	Taxable Value 2012	Captured Value
73027020100002	0	GROSSE ILE CENTER LLC	8985-8599 MACOMB	Active	\$238,050	\$450,385	\$212,335
73027020100003	0	PROCTOR, JAMES; ZARA, LINDA	MACOMB VACANT	Active	\$15,300	\$8,899	-\$6,401
73027020100007	0	MACOMB STREET HOLDINGS	8905 MACOMB	Active	\$107,630	\$154,050	\$46,420
73027020100008	0	PROCTOR, JAMES; ZARA, LINDA	8943 MACOMB	Active	\$1,620	\$34,400	\$32,780
73027020100009	0	LLOYD'S BAR AND GRILL INC	8961 MACOMB	Active	\$43,380	\$56,900	\$13,520
73027020100010	0	GROSSE ILE TOWNSHIP	MACOMB VACANT	Active	\$20,580	\$0	-\$20,580
73027020100011	0	MERIDIAN CENTER LLC	VARIOUS ADDRESSES	Active	\$163,790	\$261,596	\$97,806
73027020101002	0	PNC REALTY SERVICES	8825 MACOMB	Active	\$193,910	\$188,800	-\$5,110
73027020101003	0	FRANZ, HELMUT-SIGRID	8801 MACOMB	Active	\$64,170	\$85,400	\$21,230
73027020101004	100	CLAUSS, SCOTT	MACOMB VACANT	Active	\$4,990	\$7,490	\$2,500
73027020101005	100	CLAUSS, SCOTT	8751 MACOMB	Active	\$60,640	\$116,030	\$55,390
73027020101008	0	TSIPIS, PERRY	MACOMB VACANT	Active	\$17,400	\$29,766	\$12,366
73027020101009	0	TSIPIS, PERRY	8575 MACOMB	Active	\$83,590	\$138,100	\$54,510
73027020101010	0	WEE, CURTIS	VARIOUS MACOMB	Active	\$31,670	\$354,400	\$322,730
73027020101311	0	GROSSE ILE TOWNSHIP	MACOMB VACANT	Active	\$0	\$0	\$0
73027020101312	0	US POSTAL SERVICE	8841 MACOMB	Active	\$0	\$0	\$0
73027020102000	0	FROHLICH, EDWARD ESTATE OF	MACOMB VACANT	Active	\$15,420	\$26,111	\$10,691
73027020103002	0	FROHLICH, EDWARD ESTATE OF	MACOMB VACANT	Active	\$4,930	\$8,250	\$3,320
73027020103003	100	ROBINSON, CATHERINE	8365 MACOMB	Active	\$20,000	\$51,600	\$31,600
73027020103004	0	BARRON, WILLIAM	MACOMB VACANT	Active	\$4,530	\$7,832	\$3,302
73027020103005	0	BARRON, WILLIAM	8229 MACOMB	Active	\$23,030	\$9,190	-\$13,840
73027020104000	0	GROSSE ILE TOWNSHIP	24254 PARKE LANE	Active	\$0	\$0	\$0
73027020105001	0	RBS Citizens	MACOMB VACANT	Active	\$34,720	\$22,300	-\$12,420
73027020105302	0	CONFLITTI, RANDY	8319 MACOMB	Active	\$40,740	\$102,600	\$61,860
73027020107002	0	CHHAN, CHHUONG PAN	MACOMB VACANT	Active	\$3,810	\$6,683	\$2,873
73027020107005	0	GROSSE ILE TOWNSHIP	MACOMB VACANT	Active	\$0	\$0	\$0
73027020107006	0	FIFTH THIRD BANK	MACOMB VACANT	Active	\$4,290	\$6,462	\$2,172
73027020107007	100	LOWLER, JACQUELINE	MACOMB VACANT	Active	\$7,700	\$11,583	\$3,883
73027020108307	100	HUGHES, RANDOLPH-EDITH	24498 EAST RIVER	Active	\$39,875	\$204,800	\$164,925
73027020108308	0	GROSSE ILE TOWNSHIP	MERIDIAN VACANT	Active	\$0	\$0	\$0
73027020108310	0	GROSSE ILE TOWNSHIP	MACOMB VACANT	Active	\$0	\$0	\$0
73027020108311	100	LABELL, LARRY	24390 EAST RIVER	Active	\$36,159	\$270,294	\$234,135
73027020108312	100	SELLARS, JAMES-KATHY	24424 EAST RIVER	Active	\$33,300	\$330,800	\$297,500
73027020108313	100	LEANZA, SALVATORE	24462 EAST RIVER	Active	\$33,586	\$315,900	\$282,314
73028010003000	0	COX, JOHN	7560 MACOMB	Active	\$114,190	\$169,200	\$55,010
73028010004002	0	SLATS ENTERPRISES II, INC	7596 MACOMB	Active	\$54,820	\$66,800	\$11,980
73028010005003	0	MEDWID, DENNIS-YOLANDA	7706 MACOMB	Active	\$21,020	\$31,648	\$10,628
73028010006300	0	GROSSE ILE TOWNSHIP	MACOMB VACANT	Active	\$14,210	\$0	-\$14,210
73028010006301	100	JONES, JOHN GARY	7738 MACOMB	Active	\$24,560	\$47,100	\$22,540

73 028 01 0007 002	100	RICHARDSON, KIM	7748 MACOMB	Active	\$27,620	\$23,700	-\$3,920
73 028 01 0008 000	0	RICHARDSON, KIM	7764 MACOMB	Active	\$28,800	\$43,366	\$14,566
73 028 01 0009 001	0	SLATS ENTERPRISES II, INC	7780 MACOMB	Active	\$15,370	\$23,300	\$7,930
73 028 01 0009 002	0	SLATS ENTERPRISES II, INC	MACOMB VACANT	Active	\$6,260	\$10,000	\$3,740
73 028 01 0010 003	0	SLATS ENTERPRISES II, INC	7796 MACOMB	Active	\$6,170	\$10,339	\$4,169
73 028 01 0010 004	0	GROSSE ILE TOWNSHIP	MACOMB VACANT	Active	\$0	\$0	\$0
73 028 01 0011 001	0	GROSSE ILE TOWNSHIP	MACOMB VACANT	Active	\$6,260	\$0	-\$6,260
73 028 01 0011 002	0	GROSSE ILE TOWNSHIP	MACOMB VACANT	Active	\$24,110	\$0	-\$24,110
73 028 01 0012 001	0	HATLEY, NORMA	MACOMB VACANT	Active	\$23,910	\$10,000	-\$13,910
73 028 01 0012 002	100	GRONDA, TED CHARLES	7938 MACOMB	Active	\$23,500	\$30,900	\$7,400
73 028 01 0013 000	0	HATLEY, JERRY-NORMA	MACOMB VACANT	Active	\$22,140	\$20,000	-\$2,140
73 028 01 0014 000	0	HATLEY, JERRY-NORMA	7980 MACOMB	Active	\$17,810	\$46,100	\$28,290
73 028 01 0015 001	0	COSTELLO, CAROL	8010 MACOMB	Active	\$25,830	\$22,700	-\$3,130
73 028 01 0015 002	0	GRONDA, ERNESTINE	8026 MACOMB	Active	\$33,340	\$50,205	\$16,865
73 028 01 0016 001	0	FRESE, SEAN-JAIME	8036 MACOMB	Active	\$34,470	\$39,500	\$5,030
73 028 01 0016 002	0	FRESE, SEAN	8046 MACOMB	Active	\$39,500	\$41,900	\$2,400
73 028 01 0017 001	100	ALLEN, JAMES	8062 MACOMB	Active	\$47,100	\$50,600	\$3,500
73 028 01 0017 002	0	GROSSE ILE ENTERPRISES	8100 MACOMB	Active	\$63,430	\$57,500	-\$5,930
73 028 01 0018 002	0	O'TOOLE, ROBERT	MACOMB VACANT	Active	\$5,020	\$7,542	\$2,522
73 028 01 0018 003	0	O'TOOLE, ROBERT	MACOMB VACANT	Active	\$2,510	\$3,767	\$1,257
73 028 01 0019 002	0	BAIRD & LOWLER BLDG CO	8142 MACOMB	Active	\$13,200	\$25,155	\$11,955
73 028 01 0019 004	0	O'TOOLE, ROBERT	8120 MACOMB	Active	\$18,410	\$24,400	\$5,990
73 028 01 0020 001	0	COLE, RITA	8146 MACOMB	Active	\$17,970	\$24,200	\$6,230
73 028 01 0020 002	0	DPM ENTERPRISES LLC	8166 MACOMB	Active	\$22,280	\$37,809	\$15,529
73 028 01 0021 002	0	FROHLICH, EDWARD ESTATE OF	MACOMB VACANT	Active	\$6,260	\$10,000	\$3,740
73 028 01 0022 001	0	BERNARDARA, WILLIAM	8200 MACOMB	Active	\$33,640	\$109,040	\$75,400
73 028 01 0022 002	0	BERNARDARA, WILLIAM	MACOMB VACANT	Active	\$13,580	\$10,000	-\$3,580
73 028 01 0023 000	0	EMCG LLC	8220 MACOMB	Active	\$12,520	\$88,630	\$76,110
73 028 01 0024 300	0	TROMBLEY, MARK-BONNIE	8248 MACOMB	Active	\$38,570	\$59,600	\$21,030
73 028 01 0026 001	100	CONFLITTI, RANDY	MACOMB VACANT	Active	\$5,400	\$8,137	\$2,737
73 028 01 0026 002	0	GROSSE ILE TOWNSHIP	MACOMB VACANT	Active	\$0	\$0	\$0
73 028 01 0027 001	0	LANGMESSER, FRANK	MACOMB VACANT	Active	\$6,420	\$9,662	\$3,242
73 028 01 0027 002	0	LANGMESSER, FRANK	8239 MACOMB	Active	\$33,580	\$46,300	\$12,720
73 028 01 0027 003	0	RENSI, BRIAN	24251 PARKELANE	Active	\$24,050	\$36,900	\$12,850
73 028 01 0028 302	100	ARENSEN, DIANNE MARIE	8223 MACOMB	Active	\$15,737	\$53,100	\$37,363
73 028 01 0028 303	100	STACHEL, PETER LINTON	8231 MACOMB	Active	\$28,593	\$50,400	\$21,807
73 028 01 0029 002	100	GREENE, BECK-DAWN	8215 MACOMB	Active	\$24,920	\$67,100	\$42,180
73 028 01 0029 003	0	GREENE, BECK-DAWN	8205 MACOMB	Active	\$28,230	\$63,200	\$34,970
73 028 01 0030 001	0	REDFIELD, E ANN	8173 MACOMB	Active	\$41,780	\$66,939	\$25,159
73 028 01 0030 002	100	SHAVER, TRISTA	8163 MACOMB	Active	\$36,640	\$45,600	\$8,960
73 028 01 0031 000	0	T.R. REAL ESTATE HOLDINGS LLC	8137 MACOMB	Active	\$44,490	\$71,241	\$26,751
73 028 01 0032 001	100	MALDONADO, SERGIO	8133 MACOMB	Active	\$38,920	\$53,700	\$14,780
73 028 01 0032 002	0	KACHIGIAN, MARGARET REV TRT	8117 MACOMB	Active	\$49,190	\$83,600	\$34,410
73 028 01 0033 002	0	BANK OF AMERICA CORPORATION	8095 MACOMB	Active	\$73,090	\$108,300	\$35,210
73 028 01 0037 000	0	BUILDING BLOCKS LRNING CTR	8003 MACOMB	Active	\$45,000	\$85,400	\$40,400
73 028 01 0038 001	0	KLAMM, MICHAEL	7965 MACOMB	Active	\$22,520	\$48,500	\$25,980
73 028 01 0038 002	0	MIHALOFF, JAMES-MARION	MACOMB VACANT	Active	\$12,720	\$16,300	\$3,580
73 028 01 0039 000	0	MIHALOFF, JAMES-MARION	MACOMB VACANT	Active	\$12,520	\$18,846	\$6,326
73 028 01 0040 000	0	FIFTH THIRD BANK	7799 MACOMB	Active	\$148,020	\$191,946	\$43,926
73 028 01 0042 002	100	LOWLER, JACQUELINE	7779 MACOMB	Active	\$19,970	\$35,934	\$15,964
73 028 01 0043 001	100	CH-HAN, CH-HUONG PAN	7773 MACOMB	Active	\$25,320	\$24,300	-\$1,020
73 028 01 0043 002	0	CH-HAN, CH-HUONG PAN	7767 MACOMB	Active	\$25,780	\$43,971	\$18,191
73 028 01 0044 000	0	BIDDLE AND Associates LLC	7737 MACOMB	Active	\$78,270	\$98,300	\$20,030

73028010045000	0	HARRISON,ROBERT	7717 MACOMB	Active	\$41,130	\$78,500	\$37,370
73028010046004	0	WALSH,MICHAEL	7593 MACOMB	Active	\$60,590	\$65,000	\$4,410
73028010046303	0	HOYPAN INC	7599 MACOMB	Active	\$59,740	\$89,451	\$29,711
73028010047002	0	WILLCOX,GEORGE-COLLEEN	7585 MACOMB	Active	\$40,340	\$42,900	\$2,560
73028010048003	100	BROCKMILLER,VERNE-KATHERINE	7573 MACOMB	Active	\$43,210	\$78,542	\$35,332
73029010003000	0	KWON-LADOMER PROPERTIES LLC	8340 MACOMB	Active	\$17,370	\$29,558	\$12,188
73029010004000	0	KWON-LADOMER PROPERTIES INC	MACOMB VACANT	Active	\$5,350	\$8,041	\$2,691
73029010005000	0	KWON-LADOMER PROPERTIES INC	8420 MACOMB	Active	\$70,110	\$105,565	\$35,455
73029010007000	0	MOSLEY,MARK	8504 MACOMB	Active	\$34,720	\$83,400	\$48,680
73029010009000	100	HARVEY,JESS	MACOMB VACANT	Active	\$5,780	\$8,700	\$2,920
73029010010000	100	HARVEY,JESS	8532 MACOMB	Active	\$32,010	\$55,200	\$23,190
73029010011000	100	DEJACK,ROSE	MACOMB VACANT	Active	\$2,470	\$3,716	\$1,246
73029010012000	100	DEJACK,ROSE	8550 MACOMB	Active	\$30,120	\$40,400	\$10,280
73029010013000	100	BROW,RICHARD	8560 MACOMB	Active	\$39,960	\$55,200	\$15,240
73029010014000	100	BROW,RICHARD	MACOMB VACANT	Active	\$5,780	\$8,700	\$2,920
73029010015000	0	HOCKING,ARTHUR	MACOMB VACANT	Active	\$6,190	\$9,318	\$3,128
73029010016000	0	HOCKING,ARTHUR	8590 MACOMB/8586	Active	\$26,670	\$40,150	\$13,480
73029010017000	0	HOCKING,ARTHUR	8604 MACOMB/8600	Active	\$29,240	\$41,600	\$12,360
73029010018300	0	SLATS ENTERPRISES INC	8610 MACOMB	Active	\$42,050	\$51,100	\$9,050
73029010020000	0	SLATS ENTERPRISES II, INC	MACOMB VACANT	Active	\$6,190	\$9,503	\$3,313
73029010021000	0	SLATS ENTERPRISES II, INC	MACOMB VACANT	Active	\$6,190	\$9,503	\$3,313
73029010022000	0	SLATS ENTERPRISES II, INC	MACOMB VACANT	Active	\$6,190	\$9,503	\$3,313
73029010023000	0	SLATS ENTERPRISES II, INC	MACOMB VACANT	Active	\$6,190	\$9,503	\$3,313
73029010024000	0	SLATS ENTERPRISES II, INC	MACOMB VACANT	Active	\$3,900	\$10,200	\$6,300
73029010025000	0	SLATS ENTERPRISES II, INC	VICTORIA COMMONS	Active	\$21,150	\$268,663	\$247,513
73029010026000	0	ISLAND WOODS SENIOR APTS	8800 MACOMB	Active	\$0	\$0	\$0
73029010028000	0	WATSON INVESTMENTS, LLC	MACOMB VACANT	Active	\$6,190	\$10,200	\$4,010
73029010029000	0	WATSON INVESTMENTS, LLC	MACOMB VACANT	Active	\$6,190	\$10,200	\$4,010
73029010030000	0	COLE, JUDITH	8804 MACOMB	Active	\$63,230	\$103,000	\$39,770
73029010032000	0	VFW POST	8840 MACOMB	Active	\$0	\$0	\$0
73029010035000	0	SLATS ENTERPRISES V, INC	8890 MACOMB	Active	\$40,780	\$69,560	\$28,780
73029010037301	0	GROSSE ILE SHOPPING CENTER LLC	8900 MACOMB	Active	\$47,150	\$526,000	\$478,850
73029010041000	0	LONG REALTY HOLDINGS LLC	8930 MACOMB	Active	\$36,010	\$97,700	\$61,690
73029010042000	0	MCQUISTON, RICHARD	8944 MACOMB/8950	Active	\$74,540	\$75,500	\$960
73029010044000	0	MCQUISTON, RICHARD	MACOMB VACANT	Active	\$3,080	\$4,634	\$1,554
73029010045000	0	LOMO LLC	8970 MACOMB/8990	Active	\$65,350	\$132,700	\$67,350
73029010047000	0	DETROIT EDISON COMPANY	9050 MACOMB	Active	\$83,140	\$99,700	\$16,560
73029010050000	0	FEDERAL INVESTMENTS INC	9036 MACOMB	Active	\$18,750	\$22,700	\$3,950
73029010051301	0	HILL, DAVID	24305 MERIDIAN	Active	\$79,440	\$81,700	\$2,260
73029020014000	0	HATLEY, JERRY-NORMA	GRAYS VACANT	Active	\$9,290	\$16,600	\$7,310
73029020015000	0	AMISATI, JOSEPH	GRAYS VACANT	Active	\$9,290	\$16,600	\$7,310
73029020016000	0	HATLEY, JERRY-NORMA	GRAYS VACANT	Active	\$11,130	\$16,600	\$5,470
73029020017000	0	AMISATI, JOSEPH	GRAYS VACANT	Active	\$13,170	\$16,700	\$3,530
73029020018000	0	AMISATI, JOSEPH	GRAYS VACANT	Active	\$10,050	\$16,700	\$6,650
73029020019000	0	AMISATI, JOSEPH	GRAYS VACANT	Active	\$9,370	\$16,700	\$7,330
73029020020000	0	AMISATI, JOSEPH	GRAYS VACANT	Active	\$9,370	\$16,800	\$7,430
73029020021001	0	GROSSE ILE TOWNSHIP	GRAYS VACANT	Active	\$0	\$0	\$0
73029020021303	0	AMISATI, JOSEPH	GRAYS VACANT	Active	\$5,709	\$13,600	\$7,891
73029020022304	100	COUTLRE, RANDY-CYNTHIA	8157 GRAYS	Active	\$33,951	\$91,100	\$7,149
73029020031002	0	KWON-LADOMER PROPERTIES INC	GRAYS VACANT	Active	\$3,050	\$8,148	\$5,098
73029020031003	100	PIZZIMENTI, PETER	8343 GRAYS	Active	\$31,120	\$55,500	\$24,380
73029020031004	100	VANCLEAVE, DONALD-DEBORAH	8373 GRAYS	Active	\$45,980	\$71,588	\$25,608
73029020031006	0	MOSLEY, MARK	GRAYS VACANT	Active	\$5,800	\$14,100	\$8,300
73029020031007	100	PIETRAS, FRANK-SHARON	8411 GRAYS	Active	\$2,460	\$125,020	\$122,560

73029020031013	0	SLATS ENTERPRISES II, INC	GRAYS VACANT	Active	\$3,590	\$8,668	\$5,078
73029020031301	100	MELHORN, MARTY-LESA	8425 GRAYS	Active	\$4,925	\$188,211	\$183,286
73029020031302	100	KISH, DAVID	8439 GRAYS	Active	\$4,925	\$189,400	\$184,475
73029020031303	100	MARTIN, HEIDIE	8453 GRAYS	Active	\$4,365	\$171,100	\$166,735
73029020031304	100	MUZZIN, MARGARET	8467 GRAYS	Active	\$4,365	\$167,700	\$163,335
73029020031310	0	MACOMB STREET LDHA, LP	GRAYS VACANT	Active	\$0	\$0	\$0
73029020031312	100	MILLER, STEPHEN-KATHLEEN	8397 GRAYS	Active	\$640	\$110,398	\$109,758
73029020031313	100	MORIN, STEPHANIE; GARCEAU, JOSEE	8385 GRAYS	Active	\$560	\$120,634	\$120,074
73029020031315	0	VFW POST	8840 MACOMB	Active	\$0	\$0	\$0
73029020031316	0	MACOMB STREET LDHA, LP	GRAYS VACANT	Active	\$0	\$0	\$0
73029020031317	0	GROSSE ILE TOWNSHIP	GRAYS VACANT	Active	\$0	\$0	\$0
73068990001502	0	STONE ISLAND SALVAGE	STONY ISLAND	Active	\$52,885	\$5,700	-\$47,185
73068990001503	0	STONE ISLAND SALVAGE	STONY ISLAND	Active	\$52,885	\$5,800	-\$47,085
73415990002011	100	NEXTEL WEST CORP	8845 MACOMB	Active	\$0	\$7,291	\$7,291
73415990004011	100	TMOBILE CENTRAL LLC	8841 MACOMB	Active	\$0	\$6,100	\$6,100
73513992004001	100	MID DEPT OF NATURAL RESOURCES	STONY ISLAND	Active	\$3,270	\$4,444	\$1,174
73999000018000	100			Inactive	\$29,370	\$0	-\$29,370
73999000032000	100	EVER READY CLEANERS	9036 MACOMB	Active	\$1,500	\$600	-\$900
73999000052000	100	LIFELONG FAMILY DENTISTRY	8930 MACOMB	Active	\$13,260	\$20,100	\$6,840
73999000055000	100	BAIRD & LOWLER BLDG CO	8142 MACOMB	Active	\$0	\$17,500	\$17,500
73999000067000	100	BUILDING BLOCKS LRNING CTR	8003 MACOMB	Active	\$0	\$3,000	\$3,000
73999000082000	100	CAROL BOLLO & ASSOCIATES	8772 MACOMB	Active	\$2,010	\$7,600	\$5,590
73999000084000	100			Inactive	\$1,620	\$0	-\$1,620
73999000086000	100			Inactive	\$2,500	\$0	-\$2,500
73999000088000	100	ROSETTA BRADEN REAL ESTATE	8990 MACOMB	Inactive	\$2,270	\$0	-\$2,270
73999000097000	100	CATALINA MARKETING	8999 MACOMB	Active	\$0	\$1,000	\$1,000
73999000098000	100	CENTURY 21 RIVERPOINTE	8173 MACOMB	Active	\$8,730	\$3,600	-\$5,130
73999000106000	100	COLE, JOANNE	7596 MACOMB	Active	\$0	\$1,000	\$1,000
73999000109000	100	ISLAND CLIPPERS	8950 MACOMB	Active	\$3,280	\$0	-\$3,280
73999000112200	100	COINSTAR, INC	VARIOUS LOCATIONS	Active	\$0	\$2,900	\$2,900
73999000124000	100	DESIGNS ON YOU		Inactive	\$430	\$0	-\$430
73999000154000	100	ERA REAL ESTATE	9105 MACOMB	Inactive	\$8,550	\$0	-\$8,550
73999000165000	100	ELDERCARE HOME CARE GROUP INC	8738 MACOMB	Active	\$0	\$900	\$900
73999000167000	100	ERVIN LEASING COMPANY	VARIOUS LOCATIONS	Active	\$0	\$0	\$0
73999000172000	100	FLAHERTY SALES INC	8990 MACOMB #4	Inactive	\$0	\$0	\$0
73999000180000	100	FLYING SUITCASE INC	8117 MACOMB SUITE 1	Inactive	\$6,800	\$0	-\$6,800
73999000187000	100	GTECH CORPORATION	VARIOUS LOCATIONS	Active	\$0	\$3,100	\$3,100
73999000206400	100	GREAT LAKES GALLERY	8239 MACOMB	Active	\$4,770	\$1,000	-\$3,770
73999000207500	100	MONIKA S-MRS MINIVER	8502 MACOMB	Inactive	\$4,080	\$0	-\$4,080
73999000214000	100	GIACADEMY OF DANCE	8205 MACOMB	Active	\$1,180	\$2,200	\$1,020
73999000216000	100	GROSSE ILE BAKERY	7767 MACOMB	Active	\$3,260	\$9,200	\$5,940
73999000220500	100	GROSSE ILE HAIR STUDIO	8026 MACOMB	Active	\$0	\$3,100	\$3,100
73999000221000	100	GROSSE ILE FAMILY CHIROPRACTIC	8804 MACOMB	Active	\$6,130	\$800	-\$5,330
73999000226000	100	GROSSE ILE MARKETPLACE	8943 MACOMB	Active	\$0	\$4,000	\$4,000
73999000236000	100	GROSSE ILE HARDWARE, INC	7737 MACOMB	Active	\$8,600	\$25,900	\$17,300
73999000264000	100	HOCKING, ARTHUR	8604 MACOMB	Active	\$0	\$3,000	\$3,000
73999000283000	100	HOYPAN INC	7599 MACOMB	Active	\$0	\$5,400	\$5,400
73999000284000	100	CMAI, INC	8535 MACOMB	Active	\$0	\$10,700	\$10,700
73999000296000	100	ILE CAMERA	8545 MACOMB C-1	Inactive	\$250	\$0	-\$250
73999000297000	100	WCFLTD		Inactive	\$2,040	\$0	-\$2,040
73999000308000	100	INDEPENDENT BLDG MAINTENANCE	8922 MACOMB	Inactive	\$13,310	\$0	-\$13,310
73999000323000	100	ISLAND PHOTOGRAPHIC SERVICE		Inactive	\$3,810	\$0	-\$3,810
73999000324000	100	ISLAND REALTY INC	8420 MACOMB	Active	\$8,480	\$3,400	-\$5,080

73999000328000	100	ISLAND SERVICE, INC	24305 MERIDIAN	Active	\$15,050	\$2,100	-\$12,950
73999000329000	100	ISLAND SUNTAN		Inactive	\$3,490	\$0	-\$3,490
73999000331000	100	ISLAND VIDEO	24201 MERIDIAN	Inactive	\$32,170	\$0	-\$32,170
73999000332000	100	ISLE FLORAL SHOP		Inactive	\$250	\$0	-\$250
73999000337000	100	IT'S NEW INC	24201 MERIDIAN	Inactive	\$7,210	\$0	-\$7,210
73999000338000	100	JFR PLANNING DYNAMICS		Inactive	\$8,550	\$0	-\$8,550
73999000340000	100			Inactive	\$2,220	\$0	-\$2,220
73999000344200	100	KATHY'S CAFE	9105 MACOMB	Active	\$30,400	\$6,700	-\$23,700
73999000368000	100	KROGER CO OF MI 018415	8999 MACOMB	Active	\$141,890	\$435,500	\$293,610
73999000370000	100			Inactive	\$1,000	\$0	-\$1,000
73999000371000	100			Inactive	\$2,000	\$0	-\$2,000
73999000372900	100			Inactive	\$2,500	\$0	-\$2,500
73999000372950	100			Inactive	\$4,510	\$0	-\$4,510
73999000388000	100	MACOMB PLACE HAIR AND BODY	8525 MACOMB	Active	\$4,970	\$5,900	\$930
73999000400000	100			Inactive	\$500	\$0	-\$500
73999000420000	100	ARCTIC GLACIER PARTY TIME ICE	VARIOUS LOCATIONS	Active	\$0	\$1,600	\$1,600
73999000425000	100	ASH, JOANNE	8525 MACOMB SUITE 3	Inactive	\$1,620	\$0	-\$1,620
73999000427000	100	MORRIS, BEVERLY DDS PC	24201 MERIDIAN	Active	\$0	\$39,000	\$39,000
73999000440000	100	NATE'S MARKET	7560 MACOMB	Active	\$41,800	\$13,000	-\$28,800
73999000441100	100	NEXTEL WEST CORP	8845 MACOMB	Active	\$0	\$10,700	\$10,700
73999000457000	100	PERDINO'S	8575 MACOMB	Active	\$55,000	\$16,600	-\$38,400
73999000458000	100	PHILPORT, PAULETTE		Inactive	\$5,870	\$0	-\$5,870
73999000459950	100	PET-N-ON-THE-RILL	7706 MACOMB	Active	\$0	\$1,300	\$1,300
73999000460000	100	PITNEY BOWES INC	VARIOUS LOCATIONS	Active	\$0	\$700	\$700
73999000464000	100	PLASMA PRODUCTS CO		Inactive	\$7,840	\$0	-\$7,840
73999000465000	100	POSTIVE SUPPORT SEMINARS	28641 ELBAMAR	Inactive	\$2,200	\$0	-\$2,200
73999000468000	100	PROFESSIONAL ADJUSTERS		Inactive	\$2,260	\$0	-\$2,260
73999000471000	100	RAPUNZEL'S TOWER	8166 MACOMB	Active	\$430	\$1,000	\$570
73999000480000	100	LLOYD'S BAR AND GRILL INC	8961 MACOMB	Active	\$22,650	\$18,200	-\$4,450
73999000483000	100	RED CARPET KEIM REALTY	7596 MACOMB	Inactive	\$2,740	\$0	-\$2,740
73999000484000	100	RICHARDSON'S SERVICE, INC	7764 MACOMB	Active	\$17,120	\$4,700	-\$12,420
73999000484150	100	COLE, RITA	8146 MACOMB	Active	\$0	\$2,500	\$2,500
73999000492000	100	MANDT BAGOZZI, INC	8801 MACOMB	Active	\$16,230	\$11,600	-\$4,630
73999000497000	100	SAV-ON DRUGS HEADQUARTERS	8900 MACOMB	Active	\$94,230	\$32,800	-\$61,430
73999000497500	100	SCHROEDER ENTERPRISES INC	8474 MACOMB	Inactive	\$2,160	\$0	-\$2,160
73999000499000	100	SONDRIO BUILDERS INC	7596 MACOMB #7	Active	\$0	\$100	\$100
73999000508000	100			Inactive	\$9,910	\$0	-\$9,910
73999000512000	100	STACHEL, PETER	8231 MACOMB	Active	\$1,950	\$1,500	-\$450
73999000520000	100	STATE FARM MUTUAL AUTO INS CO	VARIOUS LOCATIONS	Active	\$5,990	\$1,200	-\$4,790
73999000521000	100			Inactive	\$1,590	\$0	-\$1,590
73999000524700	100			Inactive	\$3,500	\$0	-\$3,500
73999000529000	100	THORNTON, SUSAN	9510 ISLAND	Active	\$0	\$0	\$0
73999000536000	100			Inactive	\$1,380	\$0	-\$1,380
73999000542000	100	TRULY GOURMET INC	7593 MACOMB	Inactive	\$6,180	\$0	-\$6,180
73999000542500	100			Inactive	\$5,830	\$0	-\$5,830
73999000546000	100			Inactive	\$6,250	\$0	-\$6,250
73999000552500	100	VITALE'S PIZZERIA	8905 MACOMB	Active	\$38,380	\$15,000	-\$23,380
73999000552700	100	SLATS ENTERPRISES V, INC	8890 MACOMB	Active	\$0	\$15,800	\$15,800
73999000565000	100	WOODWARD, HELENA DVM	8117 MACOMB	Active	\$0	\$34,000	\$34,000
73999000565500	100			Inactive	\$14,100	\$0	-\$14,100
73999000568000	100	XEROX CORPORATION	8825 MACOMB	Active	\$6,640	\$200	-\$6,440
73999000572000	100	YE OLDE SPECTACLE SHOPPE	8590 MACOMB	Inactive	\$840	\$0	-\$840
73999000575099	100	BISHOP'S COTTAGE	7573 MACOMB	Active	\$0	\$3,300	\$3,300

73999000579099	100	MBA REALTY GROUP INC	9105 MACOMB	Active	\$0	\$6,300	\$6,300
73999000616001	100	PRUDENTIAL LANDMARK PROPERTIES	7717 MACOMB	Active	\$0	\$5,400	\$5,400
73999000621001	100	FIRST DATA MERCHANT SERVICES CO	VARIOUS LOCATIONS	Active	\$0	\$300	\$300
73999000628001	100	T MOBILE CENTRAL LLC	8841 MACOMB	Active	\$0	\$12,900	\$12,900
73999000635001	100	MARATHON PETROLEUM COMPANY	7764 MACOMB	Active	\$0	\$200	\$200
73999000659003	100	WELLS FARGO FINANCIAL LEASING	VARIOUS LOCATIONS	Active	\$0	\$9,100	\$9,100
73999000682004	100	GREAT AMERICA LEASING CORP	8804 MACOMB	Active	\$0	\$3,600	\$3,600
73999000690005	100	GENESIS FINANCIAL GROUP INC	8100 MACOMB	Active	\$0	\$11,100	\$11,100
73999000691005	100	SPEEDSPORT LLC	8474 MACOMB	Active	\$0	\$10,500	\$10,500
73999000697005	100	HEWLETT-PACKARD FINANCIAL SERV	8095 MACOMB	Active	\$0	\$600	\$600
73999000699005	100	BARTON, D JAMES PLLC	8100 MACOMB	Active	\$0	\$100	\$100
73999000717006	100	CLASSIC CONSTRUCTION INC	7780 MACOMB	Active	\$0	\$300	\$300
73999000723006	100	RALPH'S LAWN EQUIPMENT	8220 MACOMB	Active	\$0	\$3,500	\$3,500
73999000724007	100	GROSSE ILE ISLAND CONEY	8200 MACOMB	Active	\$0	\$48,100	\$48,100
73999000727007	100	BANC OF AMERICA LEASING AND CAP	7717 MACOMB	Active	\$0	\$1,900	\$1,900
73999000731007	100	METROPCS	8845 MACOMB	Active	\$0	\$8,900	\$8,900
73999000734008	100	WILD CHILD	8801 MACOMB	Active	\$0	\$1,000	\$1,000
73999000739008	100	HALLMARK MARKETING COMPANY	8999 MACOMB	Active	\$0	\$100	\$100
73999000743008	100	GW SERVICES, INC DBA GLACIER WAY	8999 MACOMB	Active	\$0	\$1,000	\$1,000
73999000754009	100	K AND L SERVICES	8220 MACOMB	Active	\$0	\$2,500	\$2,500
73999000756009	100	CUSTOM FIT TRAINING	8545 MACOMB	Active	\$0	\$3,000	\$3,000
73999000757009	100	LILE, DR LARA MEDICAL OFFICE	8668 MACOMB	Active	\$0	\$6,000	\$6,000
73999000765009	100	FISERV SOLUTIONS, INC	8999 MACOMB	Active	\$0	\$100	\$100
73999000772009	100	SYSCO FOOD SERVICE DETROIT	9105 MACOMB	Active	\$0	\$100	\$100
73999000774010	100	DOWNRIVER CLINIC PC	8944 MACOMB	Active	\$0	\$10,500	\$10,500
73999000776010	100	ISLAND CREATIONS	7596 MACOMB	Active	\$0	\$0	\$0
73999000777010	100	SALON DE CACHE	8730 MACOMB	Active	\$0	\$700	\$700
73999000786010	100	GEEQUIP SMALL TICKET LLC	8100 MACOMB	Active	\$0	\$0	\$0
73999000787010	100	TRM COPY CENTERS LLC-TAX DEPAR	8841 MACOMB	Active	\$0	\$100	\$100
73999000788010	100	CISCO SYSTEMS CAPITAL CORP	7799 MACOMB	Active	\$0	\$700	\$700
73999000791010	100	WESTERN UNION FINANCIAL SERVIC	VARIOUS LOCATIONS	Active	\$0	\$600	\$600
73999000797010	100	HEARTLAND FOOD PRODUCTS INC	8200 MACOMB	Active	\$0	\$300	\$300
73999000799011	100	SAFETY KLEEN	7737 MACOMB	Active	\$0	\$100	\$100
73999000800011	100	TIMES SQUARE BOUTIQUE	8537 MACOMB	Active	\$0	\$0	\$0
73999000804011	100	GE CAPITAL INFOR TECH SOLUTIONS	8100 MACOMB	Active	\$0	\$0	\$0
73999000806011	100	REDBOX AUTOMATED RETAIL LLC	8999 MACOMB	Active	\$0	\$5,100	\$5,100
73999000812012	100	BA MERCHANT SERVICES LLC	8095 MACOMB	Active	\$0	\$0	\$0
73999000813012	100	BOSTON MARKET CORPORATION	8999 MACOMB	Active	\$0	\$0	\$0
73999000816012	100	GE CAPITAL INFOR TECH SOLUTIONS	8825 MACOMB	Active	\$0	\$1,200	\$1,200
73999000817012	100	GEEQUIP SMALL TICKET LLC	8100 MACOMB	Active	\$0	\$6,700	\$6,700
73999000819012	100	LEAF COMMERCIAL CAPITAL INC	8173 MACOMB	Active	\$0	\$4,000	\$4,000
73999000820012	100	CHRIS'S CRAFT SUPPLIES AND MORE	24201 MERIDIAN	Active	\$0	\$1,000	\$1,000
73999000826012	100	IBM CREDIT LLC	8825 MACOMB	Active	\$0	\$2,000	\$2,000

APPENDIX E - RELOCATION PLAN

GENERAL PROCEDURES:

The relocation of residents or businesses is not anticipated until formal action is authorized on a particular parcel. This plan is prepared to provide guidelines for relocation should acquisition occur. Parcels to be acquired under this plan will be processed in accordance with the procedures of Act 197 of the Michigan Public Acts of 1975, as amended; Act 87 of the Michigan Public Acts of 1980, as amended, and the Uniform Relocation Assistance and Real Property Acquisition Policy Act of 1970 (Uniform Act), as amended. In order to implement the intent of the above regulations, the following subparts from the U.S. Department of Housing and Urban Development (HUD) relocation manual (version 9179) are adopted by reference as part of the relocation plan:

- Subpart D. Moving and Related Expenses-Actual Costs
- Subpart E. Moving and Related Expenses-Fixed Payments
- Subpart F. Replacement Housing Payments for 180 Day Homeowner/Occupants
- Subpart G. Replacement Housing Payments for Tenants and Certain Others.

1. Administrative Organization

- a. The Township of Grosse Ile, on behalf of the Grosse Ile Downtown Development Authority, shall be the agency responsible for administering relocation operations, for families, individuals and business concerns.
- b. Should a DDA sponsored project require acquisition and relocation, Township staff shall constitute the relocation staff. Specific duties will be assigned at the time that a decision to proceed with the project is made.
- c. All relocations may be handled under contract with a qualified firm, if deemed necessary or advisable by the Township.

2. Relocation Standards

- a. Physical and Occupancy Standards:
The Township will insure that any relocation housing is decent, safe, and sanitary. Relocation housing will conform to all applicable provisions toward existing structures that have been established under State or local building, plumbing, fire prevention, mechanical, electrical, housing and occupancy codes. The following requirements have been determined to meet at least minimum standards for replacement housing:
- b. Standards for Displaced Individual's Ability to Pay:
When a person or family is directly displaced by an activity under these Development Plans, assistance in determining the ability of a displaced individual to pay shall be worked out as follows:
 - 1) When the displaced individual desires to purchase a home; the gross mortgage or contract payment, or total housing cost that include utilities, shall be no more than thirty (30) percent of the total income of the displaced individuals.

2) When the displaced individual goes into rental quarters, the ability to pay shall be determined by applying a gross rent figure, which includes utilities, as a percentage of income. The gross rent shall not exceed thirty (30) percent of the total income of the displaced individual.

c. Location Standards:

Relocation housing will be reasonably accessible to places of employment of displaced individuals and in areas not less desirable in regard to public utilities and commercial facilities than areas in which they currently reside. Relocation housing will be as accessible and convenient to a displaced individual's place of employment as it has been with the current location of the displaced individual's housing.

d. Temporary Relocation:

No temporary relocations are anticipated at this time. In the event that temporary relocation becomes necessary, the guidelines for safe, sanitary and decent housing will be followed. Any temporary relocation housing that is necessary for displaced families will be implemented on an individual basis.

In any event, temporary housing shall not be less desirable in character than the dwelling vacated by the displaced families or individuals and shall be in a safe and habitable condition. Also, it will not diminish the obligations of the Township with respect to permanent relocation.

3. Obtaining Relocation Housing

a. Sources of Existing Private and Public Housing:

The Township has no public housing.

1) Notification of Vacancies - Arrangements for housing in the private market will rely upon information obtained from such sources as current sales and rental listings as obtained from local newspaper classifieds, telephone calls and personal contacts with owners who have property to sell or rent, and real estate brokers who have property listings that meet the criteria for relocation housing. In addition, property management firms, builders, utility companies, moving companies, welfare agencies, church organizations, and civic groups having knowledge of available vacancies will be regularly canvassed to obtain needed listings.

2) Listing of Vacancies -- Listings obtained by Township staff will be indexed by location, type, size, location within structures, rent or sales price, date of availability, utilities and facilities included in rent or sales price. Listings will include the names and addresses of real estate personnel that deal in property that may be appropriate as a relocation resource and available on a non-discriminatory basis. Listings will not be maintained for, nor referrals made to, housing that is scheduled for clearance by any public action. Dwellings will be inspected prior to referral by the Township Building Department.

No effective means for providing preferential treatment for displaced in the private housing market can be assured. However, through the cooperation of public and private social agencies, the Township inspection department, local property owners and

realtors, the Township may provide a clearing service that will expedite referred families and individuals.

b. Existing Housing Supply:

It is anticipated that a constant supply of appropriate properties will be available in the Township and surrounding localities for displaced should relocation be required. Relocation will contact local realtors, agencies and brokers, reviews of local newspapers have indicated Housing sales within the Township is expected to be within the purchase ability of all displaced individuals.

The Township staff will provide information regarding any applicable housing financing programs, and a referral service to those agencies most qualified to handle the particular problems of each displaced family (e.g., FHA, VA, MSHDA and Local Banks or Savings and Loan Associations).

c. Subsidies, Rent Supplements and Special Problems:

The Township does not propose to subsidize or supplement the family income for rental purposes, since it appears that there will be sufficient standard housing available for families and individuals of all incomes.

Also, special housing problems of large families, individuals or handicapped or elderly displaced individuals will be addressed as they become apparent.

4. Obligation to Site Occupants

a. Informational Programs:

The Township recognizes its obligation toward all families displaced. The objective of this Relocation Program is to offer the opportunity of moving to housing that is decent, safe, and sanitary; within the financial means of the family; in a reasonably convenient location; and carried out with a minimum of hardship. Basically, most information regarding relocation will be given in a personal interview with the relocated individuals. Informational materials will be given to the relocated individual and a record will be taken to determine particular needs. Pamphlets and newsletters will, from time to time, be distributed to occupants within the area.

b. Interview with Site Occupants:

In addition to the personal interview anticipated to obtain a "Site Occupant Record", additional interviews will be scheduled in order to ascertain the specific and peculiar requirements for each family, or person, to be displaced. The member of Township staff designated as Relocation Officer will provide time to confer with relocated individuals and prepare an adequate record of their relocation requirements.

c. Location and Business Hours of Relocation Office:

The Relocation Office may be contacted through the Township Manager's Office with the physical offices located in the Township Hall, convenient to the project residents. Regular Township business hours will be used.

d. Referrals:

Those families seeking relocation in the private housing market will be referred to local realtors or to developers of appropriate new housing, if they later express a desire for new housing.

Referrals will also be made to appropriate lending agencies, together with information regarding the types of financing arrangements that may be available.

Those persons seeking rental accommodations on the private market will be referred to landlords with appropriate units, meeting the Relocation Standards set forth herein.

e. Inspection of Relocation Housing:

Before a property is referred to any person or family under this Relocation Program, it will be inspected to ascertain that all criteria of standard housing is met. The Certificate of

Inspection will be signed by said Relocation Officer. If established housing standards are not met, the dwelling will be classified as unsuitable for relocation and any arrangements for its use with realtors or landlords will be canceled.

Housing that is approved by FHA or VA for mortgage insurance will be automatically considered Standard Relocation Housing, and the inspection in these instances will be waived.

It is the responsibility of the Township, through the Relocation staff, to provide safe, sanitary and decent housing for all families relocated from the area.

Self-relocation of families entitled to relocation services will not cancel this obligation.

Housing obtained by relocated individuals will be inspected for compliance with minimum standards. If knowledge of self-relocation is received after the move has been made, inspection will take place as soon thereafter as is reasonably feasible. Dwellings found to comply with relocation standards will require no further action.

If the dwelling does not meet the relocation standards, it will be considered as a temporary relocation and the services of the relocation staff to secure standard accommodations for the family will be offered. If a family declines an offer of a standard dwelling unit, and its present dwelling unit does not meet code requirements, the local code enforcement agency or agencies, will be informed, with the objective of bringing the unit to a minimum housing standard through local code enforcement.

Every effort will be made to trace those families who may move without notifying the Township.

f. Referrals to Social Agencies:

Township staff will be responsible for the coordination of social services available to displaced families, as needed.

g. Assistance to Home Buyers:

All possible assistance will be given to prospective buyers to enable them to obtain financing most suitable in each particular case. Information regarding the various FHA and conventional financing programs will be available at the Township Offices.

5. Eviction Policy

For residents who choose to remain residents after the Township has title to real property, eviction will be used only as a last resort and will be undertaken only under one or more of the following circumstances:

- a. Failure to pay rent, if any rent is charged.
- b. Maintenance of a nuisance or use of the premises for illegal purposes.
- c. A material breach of a residency or continued occupancy agreement.
- d. Refusal to consider accommodations meeting relocation standards.
- e. Refusal to admit a relocation interviewer.
- f. Situations requiring eviction under State or local laws.

6. Relocation Payments

Relocation payments will be made in accordance with the relocation payments as prescribed by HUD. Relocation payments will be made to all eligible site occupants within the Development Area.

Processing:

- In order to obtain a relocation payment, a written claim will be required in accordance with U.S. Department of Housing and Urban Development guidelines.
- Claims for relocation payments shall be submitted to the relocation staff for processing. A statement of the conditions under which various types of relocation payments will be made to displaced families, individuals and business concerns will be posted at the Township offices. Each site occupant displaced or anticipated to be displaced as a result of project activities will also be informed in writing of the availability of the various types of relocation payments and the conditions governing eligibility for these relocation payments, including the time limit for submitting claims. Each site occupant will also be provided with the necessary forms for filing claims for relocation payments and, on request, will be assisted by the relocation staff in preparing such claims.
- All claims for relocation payments shall be recommended for approval by the Relocation Specialist and signed by the Township Manager before payment is made to or on behalf of the claimant.

7. Development of an Informational Program

The relocation staff will deliver to all business concerns to be displaced informational material that:

- a. describes the project and indicates the project boundaries;
- b. describes the relocation services and aids to be made available to business concerns;
- c. indicates the availability of relocation payments to business concerns, states the type of payments to be made, the eligibility criteria for such payments, the procedures to be followed in filing claims for the various types of payments, and the procedure to be followed in processing claims.

8. Interviews with Business Concerns

A survey of the businesses to be displaced will be conducted to determine the feasibility of relocating each establishment to another location.

a. Listing of Commercial Space:

In the event of the acquisition or relocation of commercial land uses, listings of vacant commercial facilities and anticipated vacancies will be developed and maintained by staff and will include information on the size, location and accessibility of the site, most suitable commercial uses for the building, amount of rent, lease or sale, terms regarding length of occupancy, date the site will be available, special equipment or facilities to be provided and other pertinent characteristics necessary to determine the suitability of the site to the needs of businesses to be displaced.

The relocation staff will relate the needs of businesses to be displaced to existing vacant commercial space and space to become available in the future, through close contact with local real estate agencies and brokers dealing in commercial space, interested business associations, development corporations and similar organizations. Listings will also include the names and addresses of real estate agencies, brokers and boards in the Township, to which business concerns may be referred for assistance in obtaining commercial space.

b. Services to Individuals and Business Concerns:

Information regarding the technical and financial services of the Small business Administration will be made available to businesses.

In addition to advisory services, business concerns will be entitled to Relocation Payments as prescribed in HUD guidelines.

9. Requirements of State or Local Law

This Relocation Program, together with supplemental information specifically pertaining to the peculiar conditions of the Development Area, as required, satisfies the requirements of the law in respect to a feasible method of relocation. This program, with the referenced HUD procedures, is designed to make the effected parties economically whole as a result of the payments and other consideration shown to those parties.