Special City Council Meeting Agenda
September 26, 2025, at 4:00 PM.
Cadillac Municipal Complex – 200 N. Lake Street – Cadillac, MI 49601

CALL TO ORDER
ROLL CALL

I. APPROVAL OF AGENDA

II. PUBLIC COMMENTS

This opportunity for public comment provides the public with a chance to make a statement regarding any subject matter. Public comment is not an opportunity to necessarily ask questions or converse with City Staff, Council Members or other meeting attendees. Contact information for Council and staff is available on our website, www.cadillac-mi.net, or can be obtained by calling (231) 775-0181. Comment time is limited to 3-minutes, and unused time may not be yielded back or given to someone else to use.

III. CONSENT AGENDA

A. Minutes from the regular meeting held on September 15, 2025
Support Document III-A

IV. PUBLIC HEARINGS

A. Public hearing regarding the Copper Trail Duplexes Brownfield Plan.
Support Document IV-A

V. PUBLIC COMMENTS

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VI. GOOD OF THE ORDER

VII. CLOSED SESSION

Adjourn to closed session to discuss with the City Attorney: Huntington National Bank vs City of Cadillac, Michigan Tax Tribunal Docket #24-001785.

VIII. ADJOURNMENT

CITY COUNCIL MEETING MINUTES
September 15, 2025
Cadillac City Hall - 200 N. Lake St. - Cadillac, Michigan 49601

CALL TO ORDER

The meeting was called to order by Mayor Schippers at approximately 6:00 pm.

PLEDGE OF ALLEGIANCE

ROLL CALL

Council Present: Elenbaas, Hopkins, Engels, French, Mayor Schippers
Council Absent: None
Staff Present: Peccia, Roberts, Dietlin, Waldo, Ottjepka, Reader, Wasson

APPROVAL OF AGENDA

2025-222 Approve agenda as amended.
Motion was made by Hopkins and supported by Elenbaas to approve the agenda as amended to add Comments by Mayor Regarding the Market at Cadillac Commons before Public Comments and remove it from the City Manager's Report.

Motion unanimously approved.

COMMENTS BY MAYOR REGARDING THE MARKET AT CADILLAC COMMONS

Mayor Schippers read a prepared statement: Clarifications Regarding The Market at Cadillac Commons Facility (see attachment).

PUBLIC COMMENTS

Beth Anne Gould made comments related to recent social media posts.

David Powell noted he currently serves on the Board of Review and is honored to be running for Mayor of Cadillac.

Jordan Shepler made comments related to recent social media posts.

Chere Elenbaas noted the Cadillac Farmers Market, LLC is owned by three people, herself, Mary Galvanek, and Emily Miller.

Kimberly Lang made comments related to recent social media posts.

Michelle Trivieri made comments related to recent social media posts.

Mary Galvanek made comments related to recent social media posts.

Elliott Gurden made comments related to recent social media posts.

Jerika Kiley made comments related to recent social media posts.

Kris Piskor made comments related to recent social media posts and noted vendors can go to the Veterans Park in Haring Township.

PFAS UPDATE

Jeff Dietlin, Director of Utilities, played a video titled *Cadillac Utilities – How We Treat Waste* that is available on the City's website. He noted we will soon have another video available about our water system, how we treat water and that it is free of PFAS.

French asked Jeff Dietlin to explain a recent article in the paper about a comparability study between three labs that is happening.

Dietlin stated it is his understanding that the State and Cyclopure are the two main labs and they had some results that differed. He noted they are going to go back to about 20 residents and take samples at the same time and also have a third independent lab take samples. He stated they will all test for PFAS and then compare their results.

French noted this came about as a result of the May meeting where we had the presentation by MPART. She stated it became apparent that there was a discrepancy in the results so MPART is taking action to try to figure out what may be causing it.

CONSENT AGENDA

2025-223 Approve consent agenda as presented.
Motion was made by Elenbaas and supported by Hopkins to approve the consent agenda as presented.

Motion unanimously approved.

COMMUNITY SPOTLIGHT

A. Sesquicentennial Update

Richard Shults, Historical Society Board Member, noted that technically our 150th would have been in 2021 but the world took a pause at that point so we couldn't celebrate it at that time. He stated in 2027 we are going to celebrate the 150th Anniversary of when Clam Lake became Cadillac. He noted for anyone interested they have a small committee that is meeting at 6:30 pm on the first Tuesday of every month at the Masonic Lodge. He stated they are planning to do four smaller celebrations as opposed to one large one to hopefully bring in business at different times of the year. He described the planned events which will occur in May, June, October and December of 2027.

Richard Shults noted we do not have a monument of our town founder, George Mitchell, and he would like to correct that in 2027. He provided a brief history about George Mitchell. He noted a schedule of his full presentation about George Mitchell is available on Facebook under Cadillac Michigan Historical Tours.

PUBLIC HEARINGS

A. Public hearing to consider adoption of Ordinance to Amend Section 46-427 of the Code of Ordinances.

Theresa Waldo, Community Development Director, provided a presentation regarding Short-Term Rentals in the B-3, General Business District (see attachment).

Mayor Schippers opened the public hearing.

Michelle Trivieri expressed support for the proposed ordinance.

Mayor Schippers closed the public hearing.

Mayor Schippers noted she is a member of the Planning Commission. She stated the discussion regarding this issue was mindful and thorough. She noted it was a unanimous recommendation to Council and it’s something that just makes sense. She stated John Putvin does a great job as Chair and the members of that board volunteer to be gatekeepers for the community. She noted the reason the Planning Commission wants to make sure that it has to get a special use permit is because there are places in that district that are near private residences, so we want to make sure that the use is in a place that doesn’t disturb a neighborhood.

French noted she attended the Planning Commission meeting and was impressed with the discussion. She stated she is curious if this was an oversight or if it was deliberate that the use had never been allowed in the B-3 district because it seems like it fits well with the other uses.

Peccia noted he doesn’t think it was an oversight. He stated over the past couple of years we’ve been debating and discussing the short-term rental issue and there were certain points in time that we needed to move things forward and codify our practice. He noted the best way forward at the time was to simply look at the B-1, B-2, TS-1 and TS-2 districts.

Elenbaas noted it seems like it is a best-case situation for a solution.

2025-224 Adopt Ordinance 2025-13.
Motion was made by Elenbaas and supported by French to approve the resolution to adopt Ordinance to Amend Section 46-427 of the Code of Ordinances, City of Cadillac, Michigan.

Engels noted when there is such little discussion or no questions sometimes people wonder whether we are doing our due diligence. He stated the Planning Commission does such a fantastic job that if you’ve been following that process you shouldn’t have any questions left. He noted he believes this was a good recommendation as opposed to spot zoning the property.

Motion unanimously approved.

COMMUNICATIONS

A. Friends of the Library

2025-225 Approve display of banner for Friends of the Library.
Motion was made by Elenbaas and supported by French to approve the display of a banner from October 20-27, 2025 for Friends of the Library.

Motion unanimously approved.

B. KISS 50th Anniversary Celebration

2025-226 Approve street closure for KISS 50th Anniversary Celebration.
Motion was made by Elenbaas and supported by Hopkins to approve the closure of Chestnut St. between Lake St. and Linden St. from 2:00 pm to 11:00 pm on October 10, 2025 for the KISS 50th Anniversary Celebration.

Motion unanimously approved.

C. Downtown Trick or Treating

2025-227 Approve street closure for Downtown Trick or Treating.
Motion was made by Hopkins and supported by Elenbaas to approve the closure of Mitchell St. between Cass St. and Nelson St. from 3:30 to 6:30 pm on October 29, 2025 for Downtown Trick or Treating.

Motion unanimously approved.

D. Trunk or Treat

2025-228 Approve street closure for Trunk or Treat.
Motion was made by Elenbaas and supported by French to approve the closure of Hemlock St. between E River St. and N Park St. from 4:00 pm to 10:00 pm on October 25, 2025 for Trunk or Treat.

Motion unanimously approved.

E. First Presbyterian Church

2025-229 Approve street closure for First Presbyterian Church.
Motion was made by French and supported by Elenbaas to approve the closure of Harris St. between Simon St. and Shelby St. from 5:30 pm to 8:30 pm on October 24, 2025 for the First Presbyterian Church Block Party.

Motion unanimously approved.

F. Oasis Family Resource Center

2025-230 Approve purple lights for Domestic Violence Awareness Month.
Motion was made by Elenbaas and supported by French to approve the request to hang purple lights on light poles in the core downtown area during the month of October for Domestic Violence Awareness Month.

Motion unanimously approved.

G. Zion Lutheran Church

2025-231 Approve temporary signs for Zion Lutheran Church.
Motion was made by Hopkins and supported by Elenbaas to approve the temporary sign permit application for the Zion Lutheran Church Annual Craft Show as presented.

Motion unanimously approved.

H. Cadillac West Hay Days Festival

Waldo noted members of the Cadillac West Corridor Improvement Authority have partnered with several local business owners to launch the inaugural Hay Days Festival. She stated this one-day event will take place the first Saturday of October annually. She noted this year it will be on October 4, 2025 from 9:00 am to 4:00 pm. She stated this Festival is in conjunction with the 3-day event taking place at the Mitchell State Park Fall Festival. She noted Mitchell State Park will be opening to the public for an hour of trick-or-treating from 4:30 to 5:30 pm.

A schedule of events and a map are included in the Council packet.

There was no Council action required.

APPOINTMENTS

A. Recommendation regarding reappointment to the Planning Commission.

2025-232 – Approve reappointment to the Planning Commission.
Motion was made by Elenbaas and supported by Hopkins to approve the reappointment of Kevin Fent to the Planning Commission for a 3-year term to expire on October 17, 2028.

French noted Kevin Fent has been serving on this board for 24 years.

Motion unanimously approved.

CITY MANAGER'S REPORT

A. Recommendation regarding Digester Slide Plates.

Peccia noted the slide plates on the digestor at the wastewater treatment plant have completely worn out and need to be replaced. He stated the replacement of theses slides may or may not fix an overall problem we are having with a lid and the float mechanism on the digester but it is a good first step in trying to remedy the situation. He stated the slides are produced by a single source which is the manufacturer of the digester. He noted the request is to waive competitive bidding and to approve the acquisition of the slides from WesTech in the amount o $19,540.

2025-233 Waive competitive bidding regarding Digester Slide Plates.
Motion was made by Elenbaas and supported by Engels to waive competitive bidding regarding purchase of Digester Slide Plates.

Motion unanimously approved.

2025-234 Authorize purchase of Digester Slide Plates.
Motion was made by Engels and supported by Hopkins to authorize the purchase of Digester Slide Plates from WesTech in the amount of $19,540.

Motion unanimously approved.

B. Chestnut Street Railroad Crossing Grant Application

Peccia noted this item is a request for a motion of support regarding our future grant application for the Chestnut Street railroad crossing. He stated we know that it is in terrible condition and there is an opportunity to receive outside funding through the Michigan Department of Transportation Local Grade Crossing Surface Program. He noted part of the application process is to get local support from City Council. He stated to further strengthen the application and improve competitiveness in the scoring process, the City plans to commit to a future roadway surface improvement project on the remaining section of Chestnut Street, extending to Lake Street. He noted this work is scheduled to be included in the City's Capital Projects Program, contingent upon receiving the crossing grant. He stated the grant is fully funded at 100% with 60% coming from MDOT and 40% coming from Great Lakes Central Railroad. He noted the City's cost would be whatever the cost is in doing the adjacent roadway improvements or roadway repairs.

Elenbaas stated the Wright Street tracks are equally as bad if not worse.

French noted her son works for MDOT and he drives across those tracks all of the time. She stated he is the one who told her about this grant program. She noted she is excited that we are getting this application prepared.

Peccia asked Connie Boice, Prein &Newhof, if she has any idea about timing in regards to Wright Street and is there a way to double up or is it one at a time.

Connie Boice, Prein & Newhof, noted the railroads are working on their estimates right now and it's a super competitive program. She stated Great Lakes Central isn't the only railroad putting in for it.

French noted it is state-wide competitive program so municipalities from all over the State are applying for these funds.

Connie Boyce stated she doesn't know if we can get another application in this year but certainly next year.

2025-235 Support the Local Agency Highway Railroad Grade Crossing Surface Improvement Grant Application.
Motion was made by Hopkins and supported by Elenbaas to support the Local Agency Highway Railroad Grade Crossing Surface Improvement Grant Application.

Motion unanimously approved.

C. Shared Streets and Spaces Grant (SSSG): Lake District Improvements

Peccia stated the City was awarded a Shared Streets and Spaces Program grant in the amount of $200,000. He noted the funds are to be used for:

- Pavilion structures at The Trailhead and at the Haynes Street Micro-Park
- Green pavement markings for bike lane delineation
- Wayfinding Signage
- Tables and chairs for The Market

Peccia noted we did receive quotes for the pavilions, green pavement markings for the bike lanes, and wayfinding signage. He stated for the tables and chairs we are requesting Council to give us the ability of going online versus going the traditional bidding route.

Peccia stated the recommend action is for City Council to waive competitive bidding and authorize spending of the Shared Streets and Spaces Grant funds for wayfinding signage and furniture in accordance with the estimates and information presented. He noted grant funding for these amenities has already been received and an appropriation for this project will be included in an upcoming budget amendment.

2025-236 Waive competitive bidding regarding wayfinding signage and furniture.
Motion was made by Elenbaas and supported by Hopkins to waive competitive bidding regarding wayfinding signage and furniture.

Motion unanimously approved.

2025-237 Authorize spending of SSSG Grant funds for wayfinding signage and furniture.
Motion was made by Elenbaas and supported by Hopkins to authorize the spending of Shared Streets and Spaces Grant funds for wayfinding signage and furniture in accordance with the estimates and information presented.

Motion unanimously approved.

ADOPTION OF ORDINANCES AND RESOLUTIONS

A. Adopt Resolution to Support and Cooperate with DDA's Application to Michigan Main Street Select Level Program.

Peccia stated this is a request for a resolution to support and cooperate with the DDA's application to Michigan Main Street Select Level Program. He noted the DDA and the City have been looking at ways of bringing more activity to the Cadillac Commons and to downtown. He stated one of the things that has been in conversation for quite a while is to create our own market. He noted having the Main Street Program facilitate and host activities in our downtown spaces is certainly a goal of that program. He stated passage of the resolution will help us elevate to the next level of certification within the program.

Engels asked if we are voting on a five-year commitment to the select program and the reason we have to commit for five years.

Peccia stated it's a requirement under the national standard for the Main Street Program.

<u>2025-238 Adopt Resolution to Support and Cooperate with DDA's Application to Michigan Main Street Select Level Program</u>.
Motion was made by Elenbaas and supported by Engels to adopt the Resolution to Support and Cooperate with DDA's Application to Michigan Main Street Select Level Program.

Motion unanimously approved.

B. Adopt resolution regarding Copper Trail Duplexes Brownfield Plan and set a public hearing for September 26, 2025.

Peccia stated this item is a request to adoption a resolution to set a public hearing for the Copper Trail Duplexes Brownfield Plan. He noted the public hearing will be held at a special meeting scheduled for 4:00 pm on September 26, 2025. He stated the reason for the special meeting is for the developer to be able to meet end of the month deadlines with the State of Michigan.

Peccia noted it is a duplex project of 18 units and half of them would be income verified with target rents for qualified households at 80% to 120% of the area median income. He stated it will be using the same Brownfield tool that Council has approved for other new residential developments.

<u>2025-239 Set public hearing for Copper Trail Duplexes Brownfield Plan</u>.
Motion was made by Hopkins and supported by Elenbaas to adopt resolution regarding Copper Trail Duplexes Brownfield Plan and set a public hearing for a special meeting on September 26, 2025.

Motion unanimously approved.

C. Adopt Resolution to Apply for MSHDA MI Neighborhood Community Development Block Grant.

Peccia stated this item started with the construction of first phase of Cadillac Lofts. He noted with the second phase under construction we are looking for Council support by adopting a Resolution to Apply for MSHDA MI Neighborhood Community Development Block Grant. He stated it will include the commitment of matching funds in the amount of $460,000 that we have on hand that were received as part of Phase I. He noted it authorizes the City Manager to sign as the authorized official. He stated this grant would fund the construction and engineering of Chapin Street, between Mitchell Street and Shelby Street, which is adjacent to the Cadillac Lofts project. He noted in addition to street reconstruction, the improvements will include water mains, sanitary sewer, storm sewer, on-street parallel parking, and concrete sidewalk.

Peccia noted the total CDGB award amount applied for is $873,200, which will require a leveraged fund commitment of $460,000 from the City. He stated the matching funds are on hand from the bond issue taken out in 2020 and have been set aside for this purpose. He noted the City is reimbursed for the public City-owned public infrastructure pieces through the Brownfield that's on the site.

2025-240 Adopt Resolution to Apply for MSHDA MI Neighborhood Community Development Block Grant.

Motion was made by Elenbaas and supported by Engels to adopt Resolution to Apply for MSHDA MI Neighborhood Community Development Block Grant administered through the MSHDA MI Neighborhood program, which includes the commitment of the matching funds of $460,000, and authorizes Marcus Peccia, City Manager, to sign as the Authorized Official.

Motion unanimously approved.

PUBLIC COMMENTS

Chere Elenbaas stated the upgrades that were made at The Market are phenomenal. She noted there is a painted crosswalk to get to the bathrooms by the lake but people do not stop. She suggested a sign be placed like the one from the parking lot to The Market.

Carla Moore asked for an update on the grant the City applied for to get people hooked up to City water and fix the culvert.

Michelle Wetzig discussed some inconsistencies with the process of how vendors pay for space at the Cadillac Farmers Market. She made comments related to recent social media posts.

Mary Galvanek discussed the payment plan(s) for the Cadillac Farmers Market. She noted she is one of three people who makes decisions for the market.

GOOD OF THE ORDER

Elenbaas stated he agrees with Chere Elenbaas that the bathrooms at The Market are wonderful. He noted he also agrees with her comments about the crosswalks because people don't pay attention. He stated we need signage.

Mayor Schippers stated we need to tell people that if someone is in the crosswalk they need to stop because it's the law. She noted pedestrians have the right-of-way.

Peccia addressed the question by Carla Moore regarding the grant. He noted the City applied for a $8 million appropriation to connect private homes to the City's water main as well as building water main where it doesn't exist. He stated we also applied for an appropriation regarding the culvert situation adjacent to Wexford Jewelers. He noted in both cases we are waiting on the State of Michigan.

Mayor Schippers noted people can contact their Legislator and also the Chairs of the Appropriations Committee.

Engels noted he received quite a few emails, screenshots, and he also read some of the recent social media posts. He stated the idea that anyone who doesn't fit into our own personal model of what a good person is shouldn't get services, shouldn't participate, or should leave town is a very toxic idea that he disagrees with. He noted to point to a person and say you're what's wrong, you're not really a good person, or not a real Christian and you are why people don't have trust anymore he believes is a toxic idea to take a superior position about someone's worth. He stated he believes that everyone deserves their freedom of speech and the First Amendment prohibits the government from infringing on that right. He noted while the City can address complaints about conduct tied to events at the market facilities, we cannot police or punish the private speech of an individual that rents from us even if over 1,700 people signed a petition against that speech.

Engels stated he spent a lot of last week watching the news and one of the thoughts he wanted to share comes from the National Governors Association and that is the thought that we need to disagree batter because we have forgotten how to persuade without hating each other. He noted one of the governors said we can stand firm on our beliefs and principles but we should never forget the dignity of the other human being. He stated we don't need to stop talking but we do need to relearn how to argue with each other and how to disagree better.

Engels noted earlier this year we had a member of our own Council resign because they felt unsafe and they were threatened with violence. He added our City Manager and his wife were also threatened. He stated in June the person who made those threats was jailed. He stated on the post where the judge spoke about this someone left a comment that said if someone was looking to blame anyone other than the person who committed the crime, they could blame the people who have had a lack of transparency and lack of accountability. He noted it went on to say leadership had created a mental health crisis implying that the people who are receiving the threats were to blame themselves.

Engels stated as parent he tells his kids to have their own standards and there are lines of decency that you cannot ever allow yourself to cross. He added there are standards you set for yourself that cannot be dependent on what is going on in the rest of the world. He stated circumstances and situations are always changing but don't ever use that as an excuse for your own bad behavior or your own bad choices.

Engels noted he thinks political violence specifically and threats of political violence are especially insidious because it makes us all think twice about participating in the public discourse and prevents us from working to solve the problems that need to be solved. He stated the tragic assassination of Charlie Kirk at a college campus last week has made things much, much worse. He noted it's going to make solving problems harder, it's going to make having a conversation harder, and it's made the future seem less hopeful.

Engels stated he knows that a lot of people out there feel like this moment is the start of something. He noted he hopes it is the start of something good that it is the start of positive changes and the beginning of positive discourse.

French stated she appreciates the comments made by Council Member Engels.

Mayor Schippers noted maybe here in our little City we can do something about it by looking at each other as neighbors and speaking to each other as neighbors again. She noted the people here are doing the job the best they can and the people there are doing that job too.

Elenbaas stated he grows tired of hearing there is a lack of trust and transparency because here we are. He noted he is willing to talk to anyone and encouraged people to talk to any of us because we're readily available.

ADJOURNMENT

Respectfully submitted,

Tiyi Schippers, Mayor

Sandra Wasson, City Clerk

Clarifications Regarding The Market at Cadillac Commons Facility

The City of Cadillac has been made aware of recent online statements by Mary Galvanek, owner of the Cadillac Farmers Market LLC, concerning the tragic murder of Charlie Kirk. Ms. Galvanek is not an employee, official, or resident of the City of Cadillac, and does not speak on behalf of the City in any capacity. Ms. Galvanek is a private business owner who, like others, has rented public space under the City's standard facilities-use policies.

Several people have contacted the City requesting that Ms. Galvanek be removed from the market, and/or that the City prohibit her market from operating.

To clarify, the Cadillac Farmers Market LLC is a private business, and that business rents public space called The Market at Cadillac Commons from the City.

The Market at Cadillac Commons is a public facility located on City property and owned by the City, no different than the Rotary Performing Arts Pavilion, or Plaza, which are other City-owned facilities located in Cadillac Commons that are available to be reserved or rented out. Ms. Galvanek operates her business as a private vendor on City property but is not affiliated in any way with the City.

The Mission Statement of the City of Cadillac is as follows: *It is the mission of the City of Cadillac to be a well-managed, environmentally conscious, fiscally responsible, appealing community in northwest Michigan. We will encourage and advocate for an environment for living and working that is founded upon a strong community spirit of trust, broad-based citizen involvement, and dignity and respect for all regardless of gender, ethnic, social, or economic backgrounds.*

The City's obligations are guided by the facility rental agreement, City ordinances, and the First Amendment. The Market at Cadillac Commons is a public facility; the City must administer access to it in a content-neutral manner. That principle applies equally to speech we may find offensive or to speech we may favor. To be clear, the City does not endorse any comments made by Ms. Galvanek online and any such comments do not represent the position of the City.

Our City remains committed to respect, civility, and compassion. Ms. Galvanek's statements are her personal views, and not in any way, an official statement or policy position of the City of Cadillac.

SHORT-TERM RENTALS IN THE B-3, GENERAL BUSINESS DISTRICT

INTRODUCTION

At their regular meeting of July 28th, 2025, the Planning Commission instructed city staff to prepare and process an ordinance amendment permitting Short-term rentals by Special Land Use in the B-3, General Business District.

DEFINITION OF SHORT-TERM RENTAL

Short-term rentals are defined by ordinance as a furnished residential unit, including an apartment, house, room, or any living space in a house or apartment that owners rent out for periods of fewer than 30 continuous days in any one month.

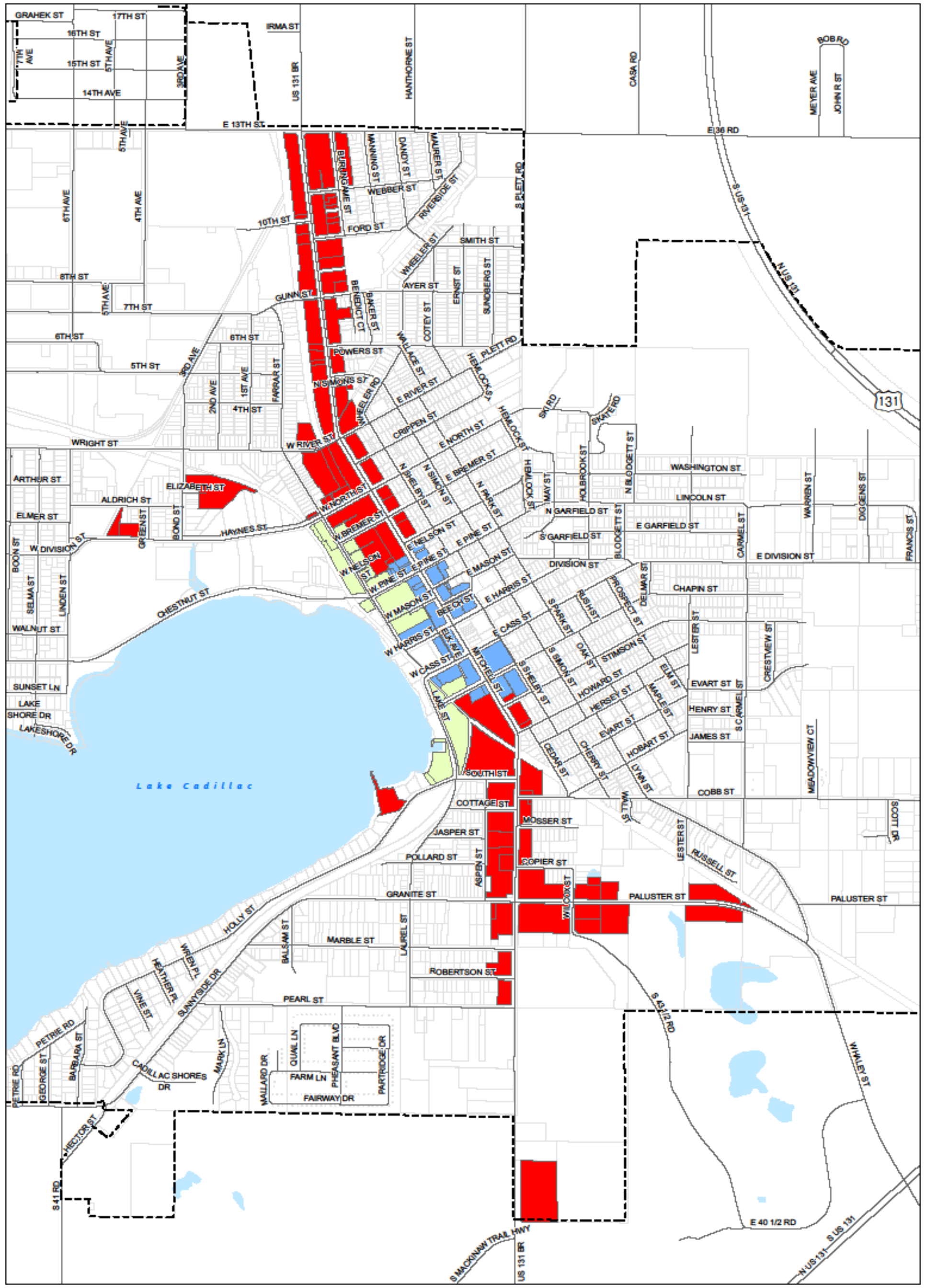
SHORT-TERM RENTAL ZONE DISTRICTS

- Short-term rentals are permitted by right in:
  - TS-1, TS-2 (Tourist Service) Districts
  - B-1 (Auxiliary Business) District

- Short-term rentals are permitted with special approval in the B-2 (Central Business) District.

B-3 DISTRICT OVERVIEW

- Pursuant to Section 46-425 (Intent), the B-3 District provides for many diversified business types. This includes most of the uses permitted in the TS-1, TS-2, B-1, and B-2 Districts.
- The B-3 specifically permits several lodging accommodations including residential units such as apartments, motels, and group shelters. However, unlike the above districts, short-term rentals are not listed as a permitted or special use.



LEGEND

- B-1: Auxiliary Business District
- B-2: Central Business District
- B-3: Central Business District

SCALE: 1" = 1,000'

CADILLAC MICHIGAN

ZONING

PROPOSED AMENDMENT OF SECTION 46-427 OF THE CITY ZONING ORDINANCE

Section 46-427 of the City Zoning Ordinance, which regulates principal uses permitted subject to special conditions in the B-3 General Business zoning district, is amended by the addition of a new subsection 11, which reads as follows:

Sec. 46-427. - Principal uses permitted subject to special conditions.

. . .

(11) Short-term rentals, subject to the requirements of Article VI – Special Land Uses.

September 26, 2025

Council Communication

Re: Copper Trail Duplexes Brownfield Plan

Under recent amendments to Act 381, PA 1996 as amended, Michigan's Brownfield Redevelopment Financing Act, a Brownfield Plan is being proposed for the redevelopment of 301 Kentucky Avenue for 9 duplexes with 18 residential units, all of which with target purchase prices and at least 9 of which will be income qualified for households of 120% of the Area Median Income (AMI) or less. A public hearing for consideration of the Brownfield Plan was set for September 26, 2025 by the City Council at the September 15, 2025 meeting.

Approval of the Brownfield Plan will provide for the reimbursement of Brownfield Housing Development Eligible Activity costs, including the infrastructure costs for roadway and water and sewer services.

The Brownfield Plan was presented to and approved by the City of Cadillac Brownfield Redevelopment Authority (CBRA) at their September 9, 2025 meeting, with a recommendation for City Council approval.

Attached is a resolution for consideration by the City Council to approve the Copper Trail Duplexes Brownfield Plan to support workforce housing in the City of Cadillac.

<u>Recommended Action</u>

Adopt the attached resolution to approve the Copper Trail Duplexes Brownfield Plan.

City Council

200 North Lake Street
Cadillac, Michigan 49601
Phone (231) 775-0181
Fax (231) 775-8755

RESOLUTION NO. _________

Resolution Approving Brownfield Plan
Copper Trail Duplexes

At a special meeting of the Cadillac City Council held at Cadillac City Hall, 200 North Lake Street, Cadillac, Michigan on September 26, 2025 at 4:00 p.m., the following resolution was offered by

Councilperson ____ and supported by

Councilperson ____.

Whereas, the Michigan Brownfield Redevelopment Financing Act, Act 381, P.A. 1996 as amended ("Act 381"), authorizes municipalities to create a brownfield redevelopment authority to promote the revitalization, redevelopment, and reuse of contaminated, blighted, functionally obsolete, historically designated or housing property through tax increment financing of Eligible Activities approved in a Brownfield Plan; and

Whereas, the City Council established the City of Cadillac Brownfield Redevelopment Authority ("CBRA") under the procedures in Act 381 on December 6, 1996 to facilitate the redevelopment of Brownfields within the City of Cadillac; and,

WHEREAS, a Brownfield Plan has been prepared to support the redevelopment of 301 Kentucky Avenue for 9 duplexes with 18 residential units, at least 9 of which will be for qualified households with income of 120% Area Median Income (AMI) or below; and

WHEREAS, the Copper Trail Duplexes Brownfield Plan was submitted to the CBRA that: (1) establishes the properties as Eligible Property, (2) outlines Housing Development Eligible Activities, and (3) provides for the reimbursement of the Eligible Activity expenses from taxes generated by increased private investment on the Eligible Property; and

WHEREAS, on September 9, 2025, the CBRA reviewed, approved, and recommended approval of the Brownfield Plan to the City Council, finding the Brownfield Plan met the requirements of Act 381 and constitutes a public purpose of workforce housing, increased private investment and economic development, and increased property tax value; and

WHEREAS, the City Council has determined that the Brownfield Plan meets the requirements of Act 381 and constitutes a public purpose of workforce housing, increased private investment and economic development, and increased property tax value; and

Whereas, a public hearing on the Brownfield Plan has been noticed and held on September 26, 2025 and notices to taxing jurisdictions have been provided in compliance with the requirements of Act 381;

Whereas, the City Council has reviewed the Brownfield Plan and finds, in accordance with the requirements of Section 14 of Act 381 that:

(a) The Brownfield Plan meets the requirements of Section 13 of Act 381, Brownfield Plan Provisions as described in the Brownfield Plan, consistent with format recommended by the State of Michigan, including a description of the costs intended to be paid with tax increment revenues, a brief summary of Eligible Activities, estimate of captured taxable value and tax increment revenues, method of financing, maximum amount of indebtedness, beginning date and duration of capture, estimate of impact on taxing jurisdictions, legal description of eligible property, estimates of persons residing on the Eligible Property if applicable, and a plan and provisions for relocation of residents, if applicable.;

(b) The proposed method of financing the costs of Eligible Activities through developer sources is feasible, as described in Section 2.4 of the Brownfield Plan;

(c) The costs of Eligible Activities proposed are reasonable and necessary to carry out the purposes of Act 381, and the cost estimates are based on evaluation from certified professionals, experience in comparable projects, and preliminary discussions with reputable companies, as described in Section 2.2 of the Brownfield Plan; and

(d) The amount of captured taxable value estimated from the adoption of the Brownfield Plan is reasonable, as calculated in Table 2 of the Brownfield Plan, based on calculations of the tax revenues derived from taxable value increases and millage rates approved and authorized by the taxing jurisdictions on an annualized basis and balances against the outstanding Eligible Activity obligation approved as part of the Brownfield Plan and expenses reviewed and approved by the Cadillac Brownfield Redevelopment Authority; and

Now, Therefore, the City Council of the City of Cadillac, Wexford County, Michigan resolves as follows:

1. Pursuant to the Brownfield Redevelopment Financing Act, Act 381 of the Public Acts of 1996, as amended, being MCL 125.2651, *et seq,* the Cadillac City Council hereby approves the Copper Trail Duplexes Brownfield Plan in Cadillac.

2. Should any section, clause or phrase of this Resolution be declared by the courts to be invalid, the same shall not affect the validity of this Resolution as a whole nor any part thereof, other than the part so declared to be invalid.

3. Any prior resolution, or any part thereof, in conflict with any of the provisions of this Resolution is hereby repealed, but only to the extent necessary to give this Resolution full force and effect.

YEAS: ____________________________

NAYS: ____________________________

STATE OF MICHIGAN)
)
COUNTY OF WEXFORD)

I, Sandra Wasson, City Clerk of the City of Cadillac, hereby certify this to be a true and complete copy of Resolution No. ____, duly adopted at a special meeting of the City Council held on the 26th day of September 2025.

____

Sandra Wasson, Clerk
Cadillac Municipal Complex
200 Lake Street
Cadillac, Michigan 49601
Telephone No: (231) 775-0181

fishbeck
Engineers | Architects | Scientists | Constructors

1515 Arboretum Drive, SE
Grand Rapids, Michigan 49546

616.575.3824 | fishbeck.com

Act 381 Brownfield Plan

Copper Trail Duplexes
301 Kentucky Avenue
Cadillac, Michigan

Prepared For:
Munger Ventures, LLC
And
City of Cadillac Brownfield Redevelopment Authority
Cadillac, MI

September 2, 2025
Project No. 2501351

Recommended for Approval by the City of Cadillac Brownfield Redevelopment Authority on September 9, 2025
Supported by the City of Cadillac on September 26, 2025

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Appendix 4 Relevant Sections from Housing North - Target Market Analysis
Appendix 5 PUD – Letter of Approval

List of Abbreviations/Acronyms

Act 381	Brownfield Redevelopment Financing Act, 1996 PA 381, as amended
AMI	Area Median Income
Authority	City of Cadillac Brownfield Redevelopment Authority
DDA	Downtown Development Authority
Developer	Munger Ventures, LLC
ESA	Environmental Site Assessment
LBRF	Local Brownfield Revolving Fund
MSHDA	Michigan State Housing Development Authority
PA	Public Act
TIF	Tax Increment Financing

1.0 Introduction

The City of Cadillac Brownfield Redevelopment Authority (Authority) was established pursuant to the Brownfield Redevelopment Financing Act, Michigan Public Act 381 of 1996, as amended (Act 381). Act 381 enables the Authority to help facilitate the redevelopment of brownfields by providing economic development incentives through tax increment financing (TIF).

This Brownfield Plan permits the use of TIF to reimburse Munger Ventures, LLC (Developer) for the cost of Eligible Activities, as defined in Act 381 required to redevelop 301 Kentucky Avenue, Cadillac, Wexford County, Michigan (Property). See Site Location Map (Figure 1) for the location of the Property. Copies of Brownfield Plan resolutions are provided in Appendix 1.

1.1 Proposed Redevelopment and Future Use for Each Eligible Property

The proposed redevelopment will create affordable workforce housing for households earning up to 120% of Wexford County's Area Median Income (AMI). Eighteen homes – each with two-bedrooms, one bath (810 sq ft) and a 1 car garage (15' x 30') and a new cul-de-sac will be constructed at Copper Trail Duplexes on Kentucky Avenue. Fourteen of the two-bedroom homes will include a basement allowing for future development to four bedroom, 2 bath homes. The current zoning for the property is RM-1, Multiple Family Residential District and the Cadillac Planning Commission approved a Planned Unit Development (PUD) for the property on August 13, 2025 (See Appendix 6). Short-term rentals will not be permitted for these homes.

The total capital investment for the Project is expected to be $3,638,608. Construction is expected to start by the end of 2025 or Quarter 1 of 2026 and complete it by the end of 2026 or Quarter 1 of 2027. The proposed site plan is included in Figure 3.

The Project focuses on providing affordable housing for individuals and families earning up to 120% of Wexford County's Area Median Income (AMI) and serves an important public purpose in the City of Cadillac. It will expand the tax base, result in significant capital investment into the community, and most importantly, create new housing opportunities in a community where quality year-round housing is needed.

1.2 Eligible Property Information

Parcel ID: 10-105-00-027-01
Address: 301 Kentucky Avenue, Cadillac, Michigan 49418
Size: Approximately 7.13 acres

<u>**Basis of Eligibility**</u>

The property qualifies as "Eligible Property" under Act 381, on the basis of meeting the definition of a "Housing Property." Act 381 defines Housing Property, in part, as property on which one or more units of residential housing are proposed to be constructed. Of the 18 total homes, 50% (9) of the homes will be income verified for 120% AMI or below. The Property is currently vacant and is not blighted, functionally obsolete, or contaminated or historic. See Eligible Property Maps (Figures 1 and 2).

Pursuant to Section 2(o)(ii) of Act 381, the Housing Property must be "located in a community that has identified a specific housing need and has absorption data or job growth data included in the brownfield plan." The Project meets these criteria based on the following:

1. **Specific Housing Need:**

Specific Housing Need: Wexford County has need for 2,396 units of For-Sale housing between 2022-2027, as shown in the 2023 Housing Needs Assessment conducted by Bowen National Research (Appendix 5), indicating a strong need for the Copper Trail Duplexes. Of the 2,396 unis needed, **the largest percentage falls in the 81% -**

120% AMI for the county with a need for 705 units representing nearly 30% of the total, followed by 639 units (26.7%) below 50% AMI and 454 between 51%-80% AMI (19%). The remaining units needed are for households above 120% AMI.

As this project aims to construct affordable for sale housing, it fits the specific housing need for Wexford County.

2. Job Growth Data:

Both seasonal and year-round employment have grown in the last five years. According to the Bureau of Labor Statistics, jobs in Wexford County have increased by 213 from 2020 to 2024, recovering from pre-pandemic levels. The number of jobs has increased annually over the past 5 years.

Jobs and Labor Force Growth 2019–2024

Wexford County Employment

(U.S. Bureau of Labor Statistics, annual reports)

Jobs in 2024	13,050
Jobs in 2023	13,513
Jobs in 2022	13,907
Jobs in 2021	13,785
Jobs in 2020	12,837

Relevant housing data from the sources above is provided in Appendix 5.

2.0 Information Required by Section 13(2) of the Statute

2.1 Description of Costs to be Paid for with Tax Increment Revenues

This Plan has been developed to reimburse eligible brownfield costs incurred by the Developer and Authority to support the revitalization of underutilized land within the City of Cadillac for new affordable housing that meets community needs. New local tax increment revenues will be captured for reimbursement of Eligible Activity expenses, following approval of this Brownfield Plan. Base local taxes associated with the Property will continue to be levied and distributed to local and state taxing jurisdictions. No local debt or special assessment taxes will be captured to reimburse eligible activity costs.

The total cost of eligible activities, including contingencies, is anticipated to be $1,034,850. The estimated cost of all eligible activities under this Plan is summarized in Table 1. Authority administrative and implementation costs are anticipated to be as much as $75,520. The capture of tax increment revenue for the Local Brownfield Revolving Fund (LBRF) is estimated to be as much as $293,039.

2.1.1 Infrastructure Improvements to Support Housing

Infrastructure improvements are anticipated to include extending city water and sewer (including laterals) down the cul-de-sac from existing service on Kentucky Avenue, constructing the cul-de-sac from Kentucky Avenue to a T-shaped dead end, including adequate turnaround space for emergency vehicles and driveway for the houses. Total cost for infrastructure improvements which will incurred by the Developer is expected to be $839,000.

2.1.2 Contingency

A 15% contingency on future costs is included to cover unexpected cost overruns encountered for infrastructure. The total contingency cost is calculated on infrastructure improvements which will incurred by the Developer and is expected to be $125,850.

2.1.3 Brownfield Plan/Work Plan Preparation

Preparation of the Brownfield Plan which will incurred by the Developer is estimated to cost $20,000.

2.1.4 Brownfield Plan/Work Plan Implementation

Implementation of the Brownfield Plan is estimated to cost $50,000 which will incurred by the Authority.

2.1.5 Authority Administration Cost

Eligible costs incurred by the Authority are included in this plan as an eligible expense at 5% of annual local tax increment capture per year. These expenses will be reimbursed with local tax increment revenues only and are estimated to total as much as $75,520.

2.1.6 Local Brownfield Revolving Fund (LBRF)

The authority intends to capture tax increments equivalent to the total generated for 5 full years after the Developer reimbursement. This cost will be divided between 5% per year during the Developer and the remainder of the balance reimbursed after Developer reimbursement. This capture is estimated to be up to $293,039.

2.2 Summary of Eligible Activities

Housing Development Activities
Infrastructure Improvements to Support Housing

Because the Project is "Housing Property" as defined by Act 381, infrastructure costs to support housing, as defined in Section 2(o)(ii) of Act 381, can be reimbursed through a Brownfield Plan. This Plan will provide for reimbursement of eligible infrastructure improvements, and development and implementation of the Brownfield Plan costs with local only tax increment. This includes a 15% contingency.

Authority Expenses

Eligible administrative costs incurred by the Authority are included in this plan as an eligible expense at a flat fee of 5% of local tax capture. These expenses will be reimbursed with local tax increment revenues only .

2.3 Estimate of Captured Taxable Value and Tax Increment Revenues

The initial taxable value will be the 2025 taxable value of $63,097. An estimate of the captured taxable value for this redevelopment by year is depicted in Table 2. This Plan captures real property tax increment revenues and assumes a 1% annual increase in the taxable value of the Eligible Property.

Project activities will commence in 2025. Construction is expected to start by the end of 2025 or Quarter 1 of 2026 and complete it by the end of 2026 or Quarter 1 of 2027. Tax increment revenue collection will start within five years of the adoption of this plan and is anticipated to begin as early as 2026.

After the completion of the Project, the projected taxable value is estimated at $1,557,597. Reimbursements will be made based on actual tax increment revenues. The estimated captured taxable value for this redevelopment by year and in aggregate for each taxing jurisdiction is depicted in tabular form (Table 1). The plan also includes a flat fee of 5% of the local tax increment for administrative and operating expenses of the Authority. Once eligible expenses are reimbursed, the Authority may capture up to five full years of the tax increment and deposit the revenues into an LBRF. A summary of the estimated reimbursement schedule and the amount of capture into the LBRF by year and in aggregate is presented in Table 2.

2.4 Method of Financing and Description of Advances Made by the Municipality

The eligible activities contemplated under this Plan will be financed by the Developer and the Authority. Reimbursement of approved Developer eligible costs will conform to a Development and Reimbursement Agreement between the Developer and Authority. TIF utilizing new local tax increment revenue from the Project will be the source of the reimbursement, as outlined in this Plan. No interest expenses will be reimbursed.

2.5 Maximum Amount of Note or Bonded Indebtedness

At this time, there are no plans by the Authority to incur indebtedness to support the development of this site, but such plans could be made in the future to assist in the development if the Authority so chooses.

2.6 Duration of Brownfield Plan

The Authority intends to begin the capture of tax increment revenue in 2026. It is anticipated that Developer reimbursement will be completed in 2047. Following Developer reimbursement, the Authority may capture tax increment revenue for up to five years, or an amount equivalent to reimbursed Developer costs (whichever occurs sooner), for deposit into the LBRF. An analysis showing the reimbursement schedule is attached in Table 3.

2.7 Estimated Impact of Tax Increment Financing on Revenues of Taxing Jurisdictions

An estimate of the impact of tax increment financing on the revenues of all taxing jurisdictions is illustrated in detail in Table 2.

2.8 Legal Description, Property Map, Statement of Qualifying Characteristics, and Personal Property

The Subject Property consists of one parcel addressed as 301 Kentucky Avenue, Cadillac, Michigan, totaling approximately 7.13 acres. The property ID number for the property is below. A Site Map is attached as Figure 2. No personal property is anticipated to be created; therefore, no personal property is included as Eligible Property. For a Statement of Qualifying Characteristics, see Section 1.2 of this Plan.

The legal description for the parcel is as follows:

<u>301 Kentucky Ave, Parcel ID: 10-105-00-027-01</u>

COM AT W 1/4 COR OF SEC 8; E 33.01 FT TO POB: N 594.9 FT; N63D44M32S E 133.64 FT; S 50.5 FT; E 96 FT; S57D21M07S E 112.7 FT; E 222.65 FT; S 553.07 FT; W 533.59 FT TO POB 3.95 A M/L. L351/P666 CITY OF CADILLAC

The property qualifies as “eligible property” under Act 381 on the basis of meeting the definition of a “Housing Property” under Act 381.

2.9 Estimates of Residents and Displacement of Individuals/Families

There are no residents or families residing at this property, and thus no residents, families, or individuals will be displaced by the project.

2.10 Plan for Relocation of Displaced Persons

No persons reside on the eligible property. Therefore, this section is not applicable.

2.11 Provisions for Relocation Costs

No persons reside on the eligible property. Therefore, this section is not applicable.

2.12 Strategy for Compliance with Michigan's Relocation Assistance Law

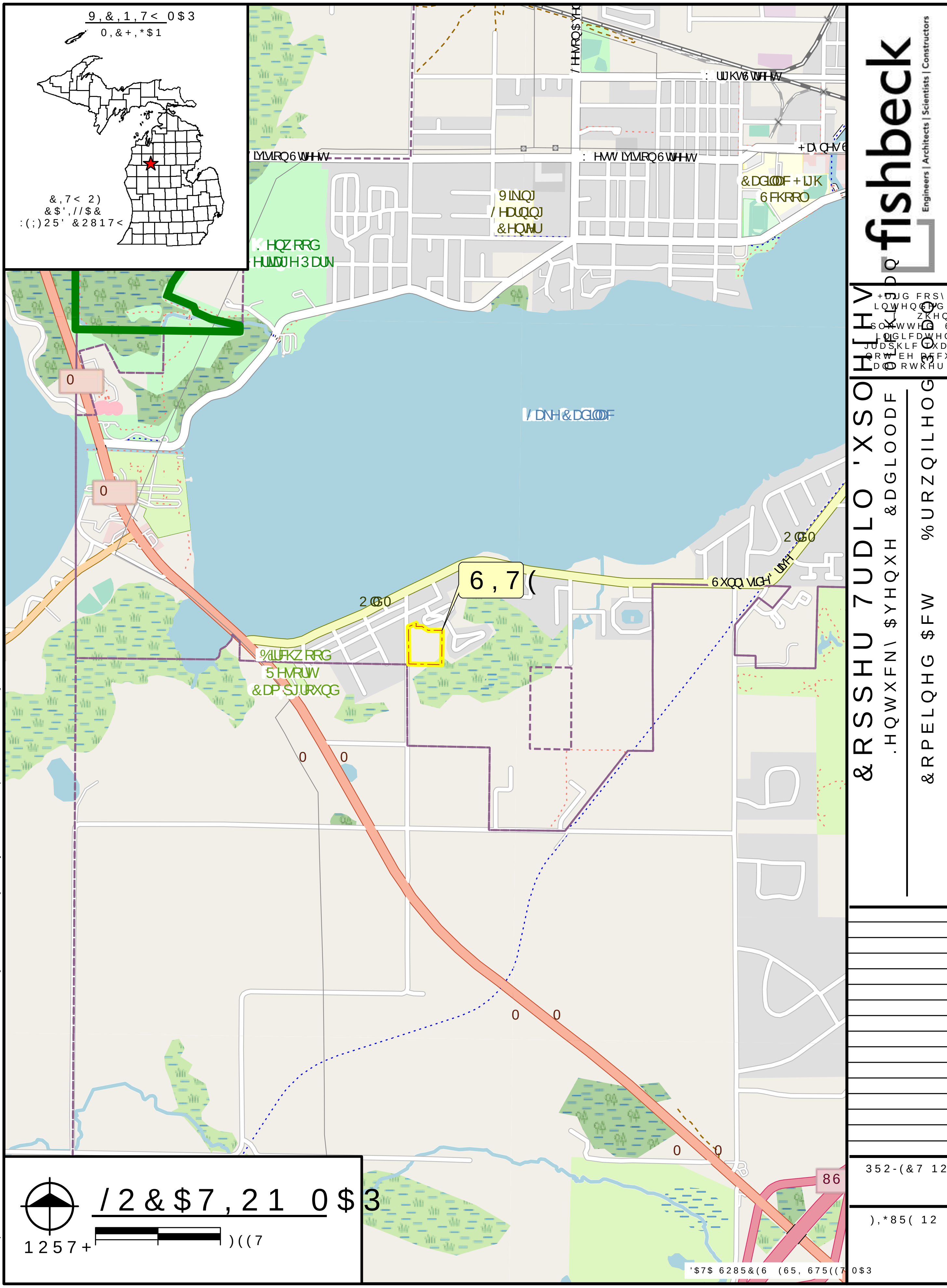
No persons reside on the eligible property. Therefore, this section is not applicable.

2.13 Other Material that the Authority or Governing Body Considers Pertinent

N/A

Figures

Figure 1 Location Map of the Eligible Property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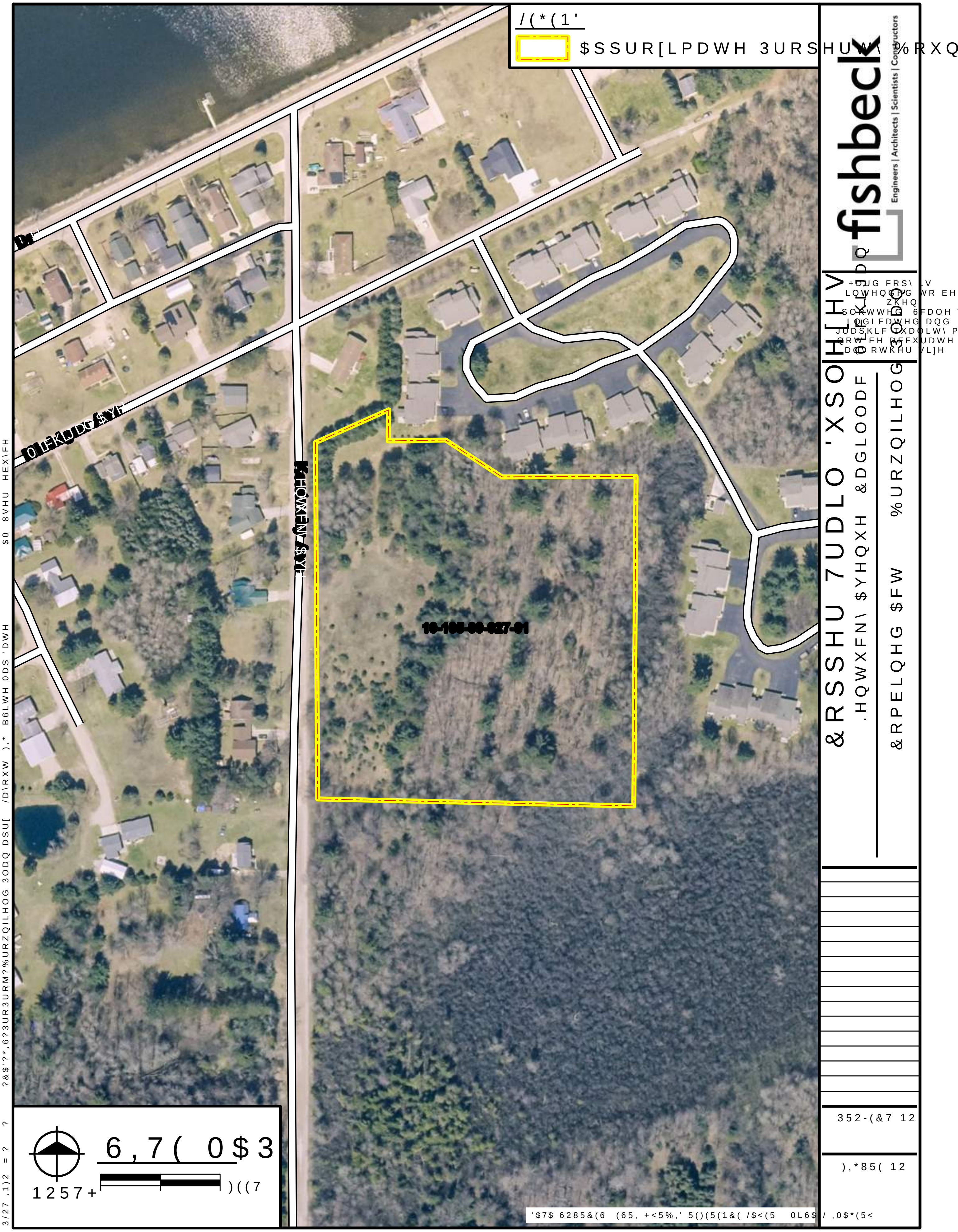
Figures

Figure 2 Site Map



‹&RS\ULJKW $OO 5LJKWV 5HVHUYHG

Figures

Figure 3 Proposed Site Plan

THE IMPROVEMENTS COVERED BY THESE PLANS SHALL BE DONE IN ACCORDANCE WITH THE MICHIGAN DEPARTMENT OF TRANSPORTATION 2020 STANDARD SPECIFICATIONS FOR CONSTRUCTION AS AMENDED BY SUPPLEMENTAL SPECIFICATIONS, SPECIAL PROVISIONS AND THE CITY OF CADILLAC STANDARD SPECIFICATIONS AND DETAILS.

SANITARY SEWER IMPROVEMENTS SHALL ONLY BE COMPLETED IN ACCORDANCE WITH THE CITY OF CADILLAC SPECIFICATIONS (DATED 2019) AND AS MODIFIED BY ANY MDEGLE PART 41 PERMIT CONDITIONS.

WATER MAIN IMPROVEMENTS SHALL ONLY BE COMPLETED IN ACCORDANCE WITH THE CITY OF CADILLAC SPECIFICATIONS (DATED 2019) AND AS MODIFIED BY ANY MDEGLE PART 399 PERMIT CONDITIONS.

FOR PROTECTION OF UNDERGROUND UTILITIES AND IN CONFORMANCE WITH PUBLIC ACT 174, 2013, THE CONTRACTOR SHALL DIAL 1-800-482-7171 OR 811 A MINIMUM OF THREE FULL WORKING DAYS, EXCLUDING SATURDAYS, SUNDAYS, AND HOLIDAYS PRIOR TO BEGINNING EACH EXCAVATION IN AREAS WHERE PUBLIC UTILITIES HAVE NOT BEEN PREVIOUSLY LOCATED. MEMBERS WILL THUS BE ROUTINELY NOTIFIED. THIS DOES NOT RELIEVE THE CONTRACTOR OF THE RESPONSIBILITY OF NOTIFYING UTILITY OWNERS WHO MAY NOT BE A PART OF THE "MISS DIG" ALERT SYSTEM.

PLACING OF TEMPORARY TRAFFIC CONTROL ITEMS SHALL BE DONE IN ACCORDANCE WITH THE 2011 EDITION OF THE MICHIGAN MANUAL OF UNIFORM TRAFFIC CONTROL DEVICES.
THE PROJECT WILL BE CLOSED TO THROUGH TRAFFIC HOWEVER ACCESS TO ALL RESIDENCES AND BUSINESSES SHALL BE MAINTAINED AT ALL TIMES.
CONTRACTOR SHALL BE RESPONSIBLE FOR CONSTRUCTION SIGNING FOR STREET CLOSURES AND ANY SIGNS NECESSARY WITHIN THE PROJECT LIMITS.

NOTES APPLYING TO STANDARD PLANS

WHERE THE FOLLOWING ITEMS ARE CALLED FOR ON PLANS, THEY ARE TO BE CONSTRUCTED ACCORDING TO THE STANDARD PLAN GIVEN BELOW OPPOSITE EACH ITEM UNLESS OTHERWISE INDICATED.

R-1-G	DRAINAGE STRUCTURES
R-18-F	COVER Q
R-28-K	CURB RAMP AND DETECTABLE WARNING DETAILS
R-29-J	DRIVEWAY OPENINGS & APPROACHES AND CONCRETE SIDEWALKS
R-30-G	CONCRETE CURB AND CONCRETE CURB & GUTTER
R-74-D	BUMPER & PARKING RAILS, AND MISC. WOOD POSTS
R-83-C	UTILITY TRENCHES
R-96-E	SOIL EROSION & SEDIMENTATION CONTROL MEASURES

MUNGER VENTURES, LLC

CIVIL PLANS FOR

COPPER TRAILS DEVELOPMENT

EAST OF KENTUCKY AVE

N

PROJECT LOCATION

PLAN SHEET INDEX	
SHT NO.	DESCRIPTION
1	TITLE SHEET
2	LEGEND SHEET
3	NOTE SHEET & MISCELLANEOUS QUANTITIES
4	TYPICAL ROAD SECTION
5	SITE REMOVALS
6	SITE LAYOUT
7	SITE STORMWATER MANAGEMENT PLAN
8	SITE LIGHTING PLAN
9	SITE LANDSCAPING PLAN

PROJECT DESCRIPTION

CONSTRUCTION OF A NEW RESIDENTIAL DEVELOPMENT INCLUDING HOUSING UNITS, ROADS, SIDEWALK, PARKING FACILITIES, STORMWATER MANAGEMENT, WATER MAIN, SANITARY SEWER, AND LANDSCAPING

811 MISS DIG System, Inc. 1-800-482-7171

PRELIMINARY - NOT FOR CONSTRUCTION

Prein&Newhof Engineers • Surveyors • Environmental • Laboratory

NO SCALE

DATE: 6/25/2025
DESIGN: SEGUIN
P&N JN: 2230975

MUNGER VENTURES, LLC
COPPER TRAILS DEVELOPMENT
TITLE SHEET

SHEET 1

SURVEY

GENERAL

ALIGNMENT POINT MONUMENT
MONUMENT BOX

CONTROL

CP CONTROL POINT
BM BENCHMARK
REFERENCE - GPS
REFERENCE - NGS
REFERENCE - USGS

BOUNDARY

CITY LIMIT - MAP
CITY LIMIT
PARCEL - LEGAL
PARCEL - NON-LEGAL
PLAT - LEGAL
PLAT - NON-LEGAL
ROW - FREE ACCESS
ROW - LIMITED ACCESS
SECTION LINE
SECTION LINE - QUARTER
SECTION LINE - EIGHTH
SECTION LINE - SIXTEENTH
TOWNSHIP LINE (MAP)
CONCRETE MONUMENT
CONTIGUOUS PROPERTY SYMBOL
PARCEL CORNER - CAPPED IRON
PARCEL CORNER - IRON PIN
PARCEL CORNER - IRON PIPE
PARCEL CORNER - NO ID
123456 PARCEL NUMBER BOX
PLAT CORNER
PROPERTY OWNERSHIP ARROW
PROPERTY OWNERSHIP ARROW - DOUBLE
ROW MONUMENT
SECTION CORNER - CENTER
SECTION CORNER - MEANDER
SECTION CORNER - QUARTER
SECTION CORNER - QUARTER-HALF
SECTION CORNER - SECTION
SECTION CORNER - SECTION-HALF
SECTION CORNER - SIXTEENTH
SECTION CORNER - WITNESS

GENERAL LABELING

GENERAL

LEFT TURN ARROW
TRAFFIC FLOW ARROW

REMOVAL

(A) ABANDON
(B) BULKHEAD
(C) CLEARING
(R) REMOVE
(SALV) SALVAGE
(S) SAVE

CONSTRUCTION

(ADJ) ADJUST
(ADJ-B) ADJUST - STRUC COVER WITH TYPE
(ADJ-B/O) ADJUST - BY OTHERS

REMOVAL AND CONSTRUCTION

(REL-1) RELOCATE - WITH CASE NUMBER
(REL-B/O) RELOCATE - BY OTHERS
(REM-B/O) REMOVE - BY OTHERS

BORINGS

BH BORING

VEGETATION

BRUSH LINE
HEDGE LINE
TREE LINE - CANOPY OR TRUNK
TREE LINE - TRUNK (TRUNK LINE)
SHRUB
TREE - CONIFER
TREE - DECIDUOUS
TREE - STUMP

COMMUNICATION

FO FIBER OPTIC
FO FIBER OPTIC - OUT OF SERVICE
FO-OH FIBER OPTIC - OVERHEAD
FIBER OPTIC MARKER
C CABLE
C CABLE - OUT OF SERVICE
C-OH CABLE - OVERHEAD
CABLE MARKER
CABLE PEDESTAL
T TELEPHONE
T TELEPHONE - OUT OF SERVICE
T-OH TELEPHONE - OVERHEAD
TELEPHONE BOX
TELEPHONE MANHOLE
TELEPHONE PEDESTAL

NATURAL GAS

G GAS LINE
G GAS LINE - OUT OF SERVICE
MARKER
VALVE
WELL

SANITARY SEWER

MANHOLE WITH COVER (DIA VARIES)
SEWER
SEWER - OUT OF SERVICE
SEWER - TO BE TAKEN OUT OF SERVICE
SEWER - TO BE REMOVED

WATER

FIRE HYDRANT
GATE VALVE AND BOX
GATE VALVE IN WELL
IRRIGATION CONTROL VALVE
IRRIGATION SPRINKLER HEAD
SERVICE METER
SERVICE SHUTOFF
WATER WELL
I IRRIGATION
WATER MAIN
WATER MAIN - OUT OF SERVICE
WATER MAIN - TO BE TAKEN OUT OF SERVICE
WATER MAIN - TO BE REMOVED

DRAINAGE

CATCH BASIN W/ COVER (DIA VARIES)
12 DRAINAGE STRUCTURE NUMBER
DRAIN CASTING
DROP INLET
END SECTION (SIZE VARIES)
FLOW DIRECTION ARROW
HEADWALL (SIZE VARIES)
MANHOLE W/ COVER (DIA VARIES)
MANHOLE BASE W/ COVER (SIZE VARIES)
MANHOLE TEE W/ COVER (SIZE VARIES)
OUTLET HEADWALL (SIZE VARIES)
CULVERT - EXISTING
CULVERT (SIZE VARIES)
DITCH CENTERLINE
STORM SEWER - EXISTING
STORM SEWER
STORM SEWER - TO BE REMOVED
UNDERDRAIN
WATER EDGE

ELECTRICAL

CONTROLLER CABINET - PAD MOUNTED
HH HANDHOLE
MH MANHOLE
POLE UTILITY - EXISTING
POLE UTILITY
T TRANSFORMER - PAD MOUNTED
T TRANSFORMER - POLE MOUNTED
E CABLE
E-OH CABLE OVERHEAD

NOTE:

EXISTING ITEMS ARE REPRESENTED BY THIN LINE WEIGHTS.
PROPOSED ITEMS ARE REPRESENTED BY HEAVIER LINE WEIGHTS.

SURFACING

REMOVAL

CONCRETE RUBBLIZING OR HMA CRUSH & SHAPE
HMA COLDMILLING
HMA SURFACE REMOVAL AND / OR PAVEMENT REMOVAL

PROPOSED

AGGREGATE APPROACH
BRIDGE APPROACH
HMA APPROACH
MISCELLANEOUS CONCRETE

SIDEWALK

SIDEWALK - REMOVAL
SIDEWALK - CONCRETE RAMP
SIDEWALK - DETECT. WARNING SUR
SIDEWALK - LANDING
(CR-R) SIDEWALK - CURB RAMP

TYPICAL SECTION

CONCRETE - PROPOSED
HMA - PROPOSED

CURB & GUTTER

CURB & GUTTER REMOVAL

UTILITY NOTES

UNDERGROUND UTILITIES
FOR PROTECTION OF UNDERGROUND UTILITIES AND IN CONFORMANCE WITH PUBLIC ACT 174, 2013, THE CONTRACTOR SHALL DIAL 1-800-482-7171 OR 811 A MINIMUM OF THREE FULL WORKING DAYS, EXCLUDING SATURDAYS, SUNDAYS, AND HOLIDAYS PRIOR TO BEGINNING EACH EXCAVATION IN AREAS WHERE PUBLIC UTILITIES HAVE NOT BEEN PREVIOUSLY LOCATED. MEMBERS WILL THUS BE ROUTINELY NOTIFIED. THIS DOES NOT RELIEVE THE CONTRACTOR OF THE RESPONSIBILITY OF NOTIFYING UTILITY OWNERS WHO MAY NOT BE A PART OF THE "MISS DIG" ALERT SYSTEM.

EXISTING UTILITIES, WATER MAINS, AND SEWERS
THE CONTRACTOR MUST FIELD LOCATE ALL EXISTING UTILITIES TO VERIFY FLOW LINES, PIPE SIZES, AND LOCATIONS PRIOR TO CONSTRUCTION AND NOTIFY THE ENGINEER IF CONFLICTS EXIST. PAYMENT IS CONSIDERED INCLUDED IN OTHER ITEMS. THE CONTRACTOR SHALL BE RESPONSIBLE FOR ALL DAMAGE TO EXISTING WATER MAINS AND/OR EXISTING SEWERS DURING THE CONSTRUCTION OF THIS PROJECT.

UTILITY SEPARATION
A MINIMUM OF 10' OF HORIZONTAL SEPARATION IS REQUIRED BETWEEN SEWER AND WATER MAIN.
A MINIMUM OF 18 INCHES OF VERTICAL SEPARATION IS REQUIRED BETWEEN SEWER AND WATER MAIN CROSSINGS.
SEPARATION REQUIREMENTS MUST BE MEASURED FROM OUTSIDE OF PIPE.
ANY DEVIATION FROM THE MINIMUM SEPARATION MUST BE APPROVED BY EGLE.

LATERALS
ALL ACTIVE LATERALS SHALL BE REPLACED WHETHER SHOWN ON THE PLANS OR NOT AND PAYMENT SHALL INCLUDE ALL NECESSARY FITTINGS.

MADE IN AMERICA
ALL WATER MAIN FITTINGS AND MATERIALS SHALL BE AMERICAN MADE.

CONDUITS AND HANDHOLES
EMPTY CONDUITS SHALL BE PLACED UNDER THE STREET AT INTERSECTIONS.
THE MINIMUM BURY DEPTH OF CONDUIT SHALL BE 2' BELOW PROPOSED FINISH GRADE.
APPROXIMATE LOCATIONS ARE SHOWN ON THE PLANS.
LOCATIONS OF HANDHOLE AND CONDUIT MAY BE ADJUSTED IN THE FIELD AS DIRECTED BY THE ENGINEER.

DETAIL GRADES

SIDEWALK AND SIDEWALK RAMP GRADES
ALL SIDEWALK AND SIDEWALK RAMP GRADES SHALL BE STAKED ACCORDING TO STANDARD PLAN R-28 SERIES AND AS SHOWN ON PLANS. PRIOR TO CONSTRUCTING THE SIDEWALK RAMPS, THE ENGINEER WILL VERIFY THE GRADES AND AUTHORIZE THE CONSTRUCTION OF THE SIDEWALK AND SIDEWALK RAMPS.

ALL GRADES SHALL BE FIELD VERIFIED, ADJUSTED AS NECESSARY TO MEET A.D.A. REQUIREMENTS PRIOR TO PLACING CONCRETE.

NEWLY CONSTRUCTED SIDEWALK OR RAMPS THAT DO NOT MEET A.D.A. REQUIREMENTS SHALL BE REMOVED AND REPLACED BY THE CONTRACTOR AT NO ADDITIONAL COST THE PROJECT.

GRADES FOR INTERSECTIONS AND DRIVEWAYS
ALL APPROACHES ARE TO BE CONSIDERED AS COMPLETE UNITS AND THEIR GRADES DETERMINED BEFORE CONSTRUCTION IS STARTED.

EARTHWORK & PAVEMENT

EARTHWORK
EXCAVATION, EARTH, AND EMBANKMENT, CIP, ARE TO BE PAID AT PLAN QUANTITY UNLESS OTHERWISE KNOWN CHANGES.
EARTHWORK FOR INTERSECTIONS, DRIVES, AND SIDEWALK ARE INCLUDED IN PLAN QUANTITIES.
ALL EMBANKMENT MATERIAL SHALL MEET REQUIREMENTS FOR GRANULAR MATERIAL CLASS II.

SUBBASE
THE ENGINEER WILL INSPECT THE SUBBASE MATERIAL AND DETERMINE IF REPLACEMENT IS NECESSARY. MISCELLANEOUS QUANTITIES FOR ADDITIONAL EXCAVATION AND SUBBASE ARE INCLUDED IN THE NOTE SHEET TO BE USED WHERE DIRECTED BY THE ENGINEER.

COMPACTION OF EXISTING SUBBASE MATERIAL PRIOR TO PLACING AGGREGATE IS CONSIDERED INCLUDED IN PAYMENT FOR AGGREGATE BASE.

TOPSOIL STRIPPING
STRIP EXISTING TOPSOIL PRIOR TO PLACING EMBANKMENT OR EXCAVATION OF EARTH.
TOPSOIL STRIPPING IS INCLUDED IN THE EARTHWORK PAY ITEMS.

SOIL EROSION MEASURES
APPROPRIATE SOIL EROSION AND SEDIMENTATION CONTROL MEASURES SHALL BE IN PLACE PRIOR TO EARTH-DISTURBING ACTIVITIES. PLACE TURF ESTABLISHMENT ITEMS AS SOON AS POSSIBLE ON POTENTIAL ERODIBLE SLOPES AS DIRECTED BY THE ENGINEER.
INLET PROTECTION, FABRIC DROPS MUST BE USED AT ALL CATCH BASINS ADJACENT TO CONSTRUCTION ACTIVITIES.

SLOPE RESTORATION
THE CONTRACTOR SHALL RESTORE ALL DISTURBED AREAS, HOWEVER SLOPE RESTORATION QUANTITIES WILL BE MEASURED FROM A MAXIMUM OF 3 FEET BEYOND THE LIMITS OF GRADING OR TO SIDEWALK WHERE APPLICABLE. ALL OTHER AREAS DISTURBED BY THE CONTRACTOR MUST BE RESTORED BUT WILL NOT BE INCLUDED IN SLOPE RESTORATION QUANTITIES.

BASES

AGGREGATE BASE
AGGREGATE BASES SHALL USE AGGREGATE 21AA, UNLESS OTHERWISE SPECIFIED.

UTILITY CONTACT INFORMATION

ELECTRIC
CONSUMERS ENERGY
330 CHESTNUT STREET
CADILLAC, MI 49601
ATTN: ERIC MARR
OFFICE: 231-779-5536
CELL: 231-250-4505
EMAIL: eric.marr@cmsenergy.com

GAS
DTE
609 BJORNSON STREET
BIG RAPIDS, MI 49307
ATTN: LARRY BOURKE
OFFICE: 231-592-3244
CELL: 231-349-2364
EMAIL: lawrence.bourke@dteenergy.com

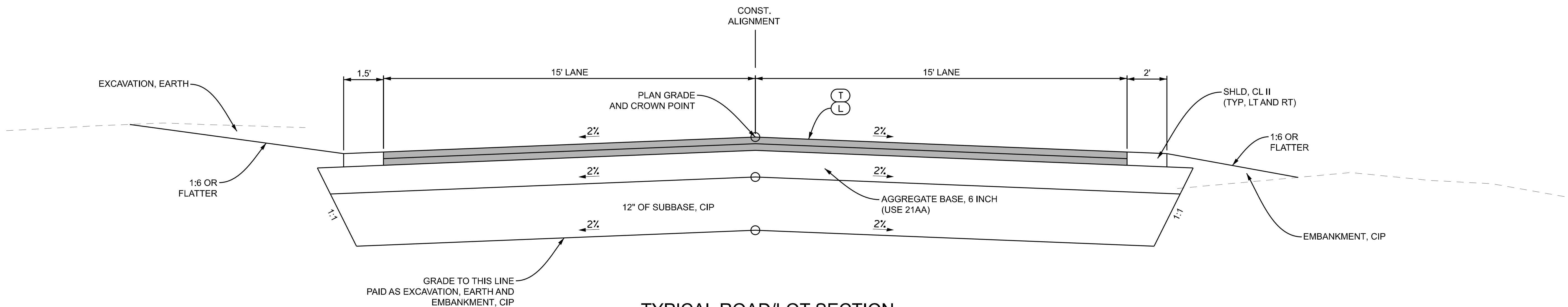
TELEPHONE
AT&T
205 E. HARRIS STREET
CADILLAC, MI 49601
ATTN: JEFFREY SHUSTER
OFFICE: 231-779-8451
CELL: 231-510-1381
EMAIL: js9865@att.com

CABLE
CHARTER COMMUNICATIONS
1392 TRADE CENTRE DRIVE
TRAVERSE CITY, MI 49696
ATTN: GREGG JOHNSON
OFFICE: 231-941-3836
CELL: 231-887-7124
EMAIL: gregg.johnson@charter.com

FIBER
EVERSTREAM
3950 SPARKS DR SE
GRAND RAPIDS, MI 49546
ATTN: BRIAN KUNTER
OFFICE: 616-608-8945
EMAIL: bkunter@everstream.net

FIBER
PENINSULA FIBER NETWORK, LLC
PO BOX 9 204 STATE STREET
BARAGA, MI 49908
ATTN: JON FRENCH
OFFICE: 906-353-6644
EMAIL: jfrench@up.net

WATER MAIN & SANITARY SEWER
CITY OF CADILLAC - UTILITIES DEPT.
200 NORTH LAKE STREET
CADILLAC, MI 49601
ATTN: JEFF DIETLIN
OFFICE: 231-775-0181 ext 124
EMAIL: utilities@cadillac-mi.net



TYPICAL ROAD/LOT SECTION

HMA APPLICATION ESTIMATE

IDENT NO.	ITEM	RATE LBS PER SYD	PERFORMANCE GRADE	REMARKS
T	HMA, 4EL	165	58-28	TOP COURSE, AWI = 220 MIN
L	HMA, 4EL	165	58-28	LEVELING COURSE
	• BOND COAT	0.05-0.15 GAL		

•FOR INFORMATION ONLY

PRELIMINARY - NOT FOR CONSTRUCTION

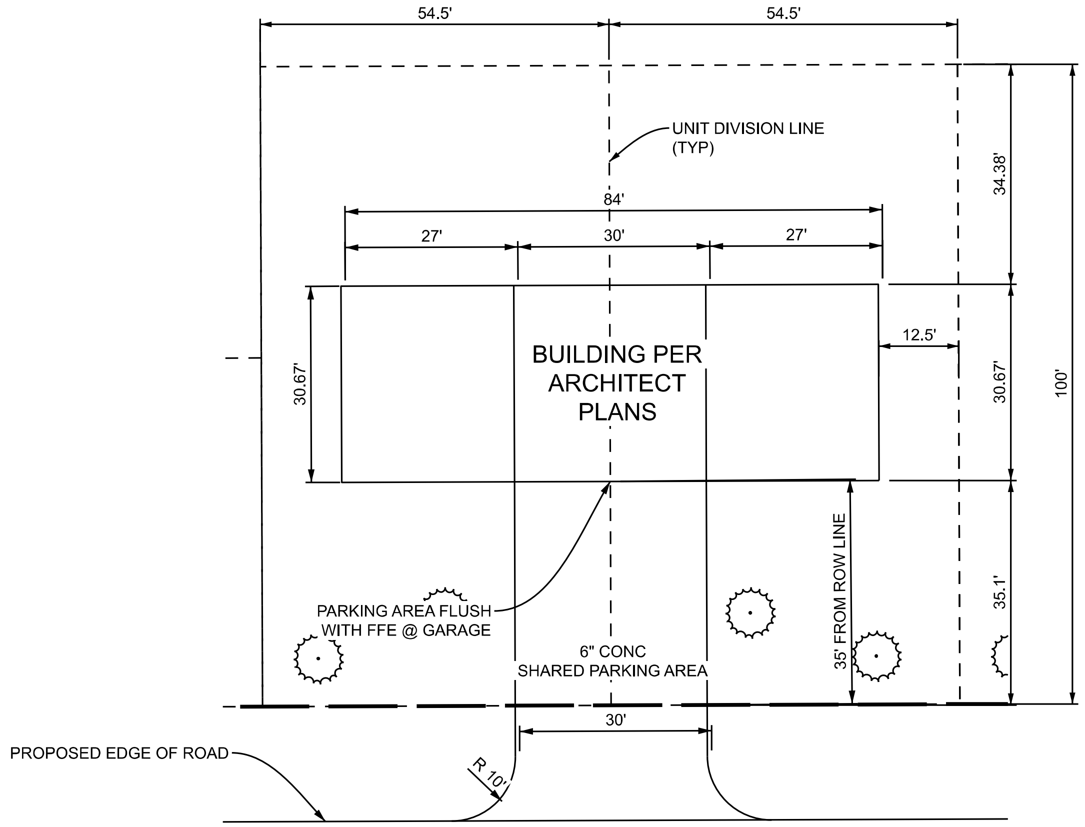
Prein&Newhof
Engineers • Surveyors • Environmental • Laboratory

0 HORZ. (FT) 4

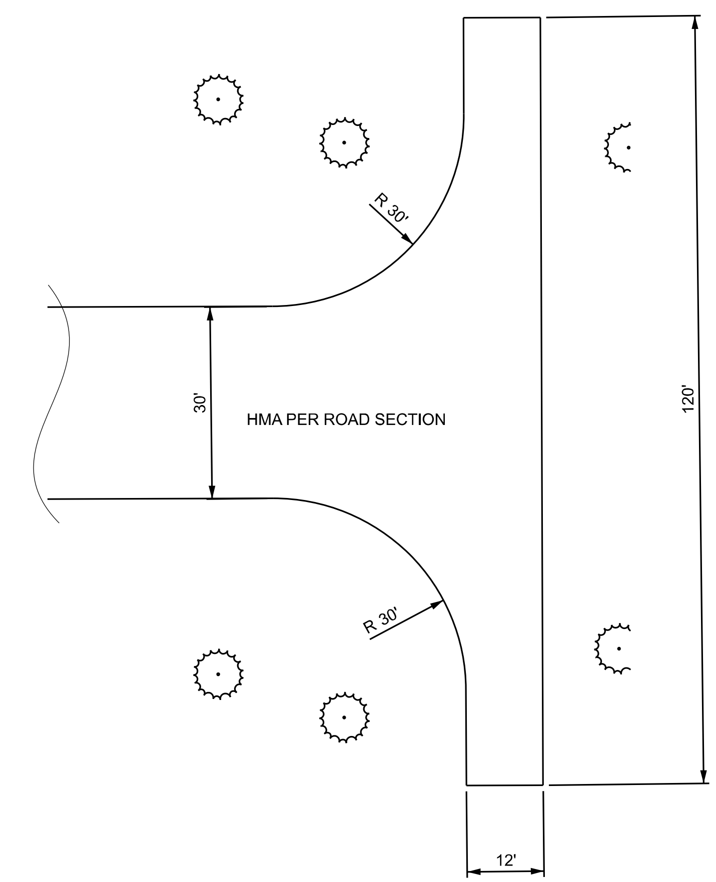
DATE: 6/25/2025
DESIGN: SEGUIN
P&N JN: 2230975

MUNGER VENTURES, LLC
COPPER TRAILS DEVELOPMENT
TYPICAL ROAD/LOT SECTION

SHEET
4

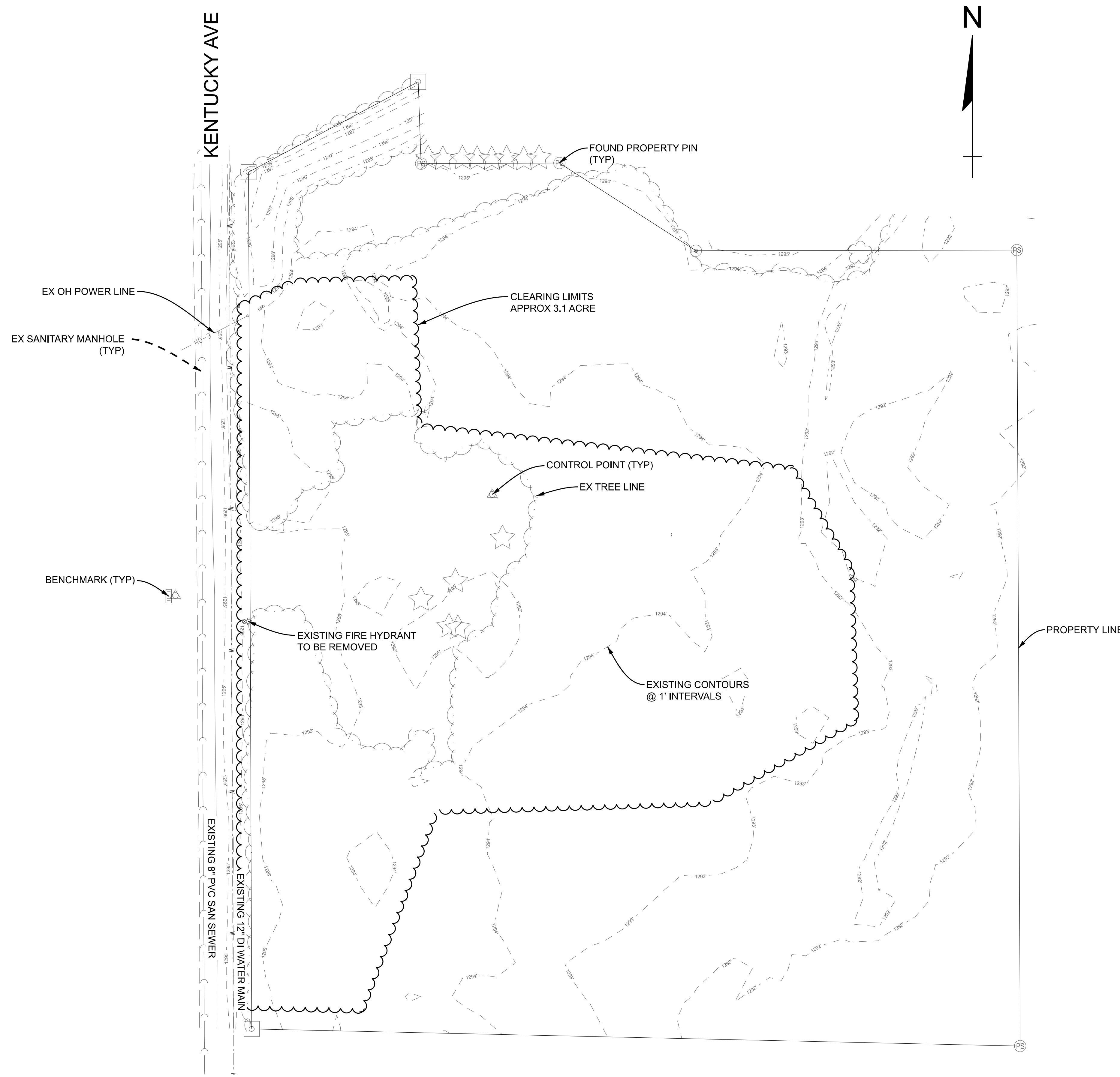


PROPOSED BUILDING SITE



PROPOSED HAMMERHEAD TURNAROUND

PRELIMINARY - NOT FOR CONSTRUCTION	Prein&Newhof Engineers ▪ Surveyors ▪ Environmental ▪ Laboratory	0 HORZ. (FT) 30	DATE: 6/25/2025	MUNGER VENTURES, LLC	SHEET
			DESIGN: SEGUIN	COPPER TRAILS DEVELOPMENT	
			P&N JN: 2230975	SITE DETAILS	5



LEGAL DESCRIPTION: AS FURNISHED
A PART OF GOVERNMENT LOT 4, SECTION 8, T21N-R9W, CITY OF CADILLAC, WEXFORD COUNTY, MICHIGAN, DESCRIBED AS COMMENCING AT THE WEST ¼ COR OF SAID SECTION 8; THENCE S88°35'57"E, 33.01 FEET ALONG THE EAST-WEST ¼ LINE TO THE POINT OF BEGINNING; THENCE N00°10'31"W, 594.91 FEET PARALLEL TO THE WEST LINE OF SAID SECTION 8 TO A POINT 180.00 FEET SOUTHERLY OF THE SOUTH LINE OF MICHIGAN AVENUE; THENCE N63°44'32"E, 133.64 FEET PARALLEL TO THE SOUTH LINE OF MICHIGAN AVENUE; THENCE S00°10'31"E, 50.50 FEET PARALLEL TO THE WEST LINE OF SAID SECTION 8; THENCE N89°49'29"E, 96.00 FEET; THENCE S57°21'07"E, 112.70 FEET; THENCE S90°00'00"E, 222.65 FEET; THENCE S00°10'31"E, 553.07 FEET PARALLEL TO THE WEST LINE OF SAID SECTION 8 TO A POINT ON THE EAST-WEST ¼ LINE OF SAID SECTION 8; THENCE N88°35'57"W, 533.59 FEET ALONG SAID EAST-WEST ¼ LINE TO THE POINT OF BEGINNING.

LEGAL DESCRIPTION AS FURNISHED

PRELIMINARY - NOT FOR CONSTRUCTION

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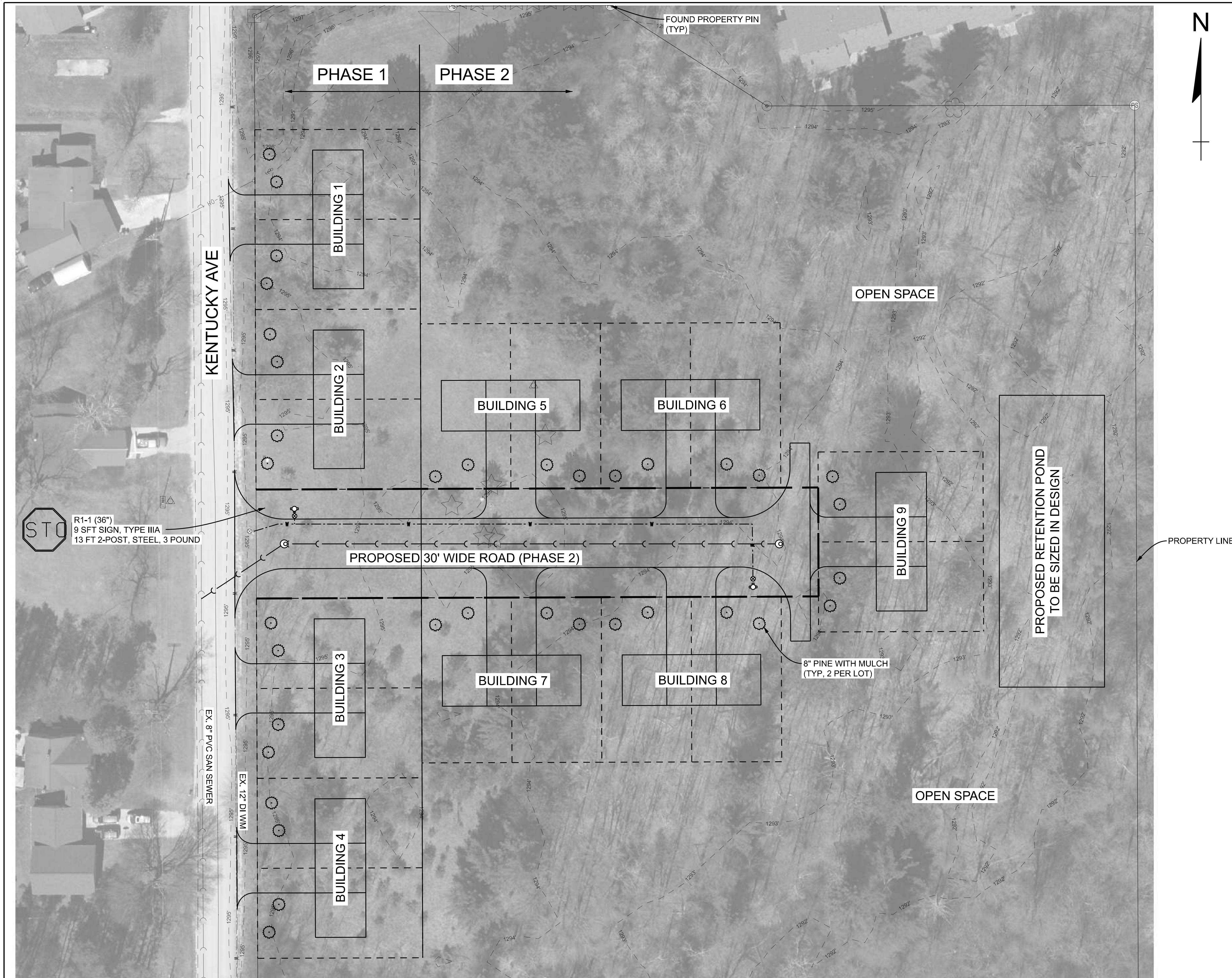
DATE: 6/25/2025
DESIGN: SEGUIN
P&N JN: 2230975

MUNGER VENTURES, LLC
COPPER TRAILS DEVELOPMENT
EXISTING CONDITIONS AND REMOVALS

SHEET
5



PRELIMINARY - NOT FOR CONSTRUCTION

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0 HORZ. (FT) 60

DATE: 6/25/2025
DESIGN: SEGUIN
P&N JN: 2230975

MUNGER VENTURES, LLC
COPPER TRAILS DEVELOPMENT
PROPOSED SITE LAYOUT

SHEET
7

PRELIMINARY - NOT FOR CONSTRUCTION

Prein&Newhof
Engineers • Surveyors • Environmental • Laboratory

0 HORZ. (FT) 60

DATE: 6/25/2025
DESIGN: SEGUIN
P&N JN: 2230975

MUNGER VENTURES, LLC
COPPER TRAILS DEVELOPMENT
PROPOSED UTILITIES LAYOUT

SHEET
8

Tables

Table 1 Summary of Eligible Costs

Table 1 – Summary of Eligible Costs

Act 381 Brownfield Plan

Copper Trail Duplexes, 301 Kentucky Ave, Cadillac, MI

MSHDA Eligible Activities Costs and Schedule

MSHDA Eligible Activities	Cost
Infrastructure and Safety Improvements Necessary to Support Housing	**$ 839,000**
Water/Sewer & Roads, Driveways	$ 839,000
MSHDA Eligible Activities Subtotal	$ 839,000
Contingency (15%)	$ 125,850
Brownfield Plan Preparation	$ 20,000
Brownfield Plan Implementation	$ 50,000
MSHDA Eligible Activities Total Costs	$ 1,034,850

Tables

Table 2 Total Captured Incremental Taxes Estimates

Table 2 – Total Captured Incremental Taxes Schedule

Act 381 Brownfield Plan

Copper Trail Duplexes, 301 Kentucky Ave, Cadillac, MI

Estimated Taxable Value (TV) Increase Rate: 1% increase per year

	Millage Rate	1	2	3	4	5	6	7	8	9	10
Plan Year		**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**
Calendar Year		2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
*Base Taxable Value		$ 63,097	$ 63,097	$ 63,097	$ 63,097	$ 63,097	$ 63,097	$ 63,097	$ 63,097	$ 63,097	$ 63,097
Future Taxable Value		$ 1,557,597	$ 1,573,173	$ 1,588,905	$ 1,604,794	$ 1,620,842	$ 1,637,050	$ 1,653,421	$ 1,669,955	$ 1,686,654	$ 1,703,521
Incremental Difference (New TV - Base TV)		**$ 1,494,500**	**$ 1,510,076**	**$ 1,525,808**	**$ 1,541,697**	**$ 1,557,745**	**$ 1,573,953**	**$ 1,590,324**	**$ 1,606,858**	**$ 1,623,557**	**$ 1,640,424**
School Capture	Millage Rate										
State Education Tax (SET)	6.0000	$ 8,967	$ 9,060	$ 9,155	$ 9,250	$ 9,346	$ 9,444	$ 9,542	$ 9,641	$ 9,741	$ 9,843
School Operating Tax*	0.0000	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
School Total	**6.0000**	**$ 8,967**	**$ 9,060**	**$ 9,155**	**$ 9,250**	**$ 9,346**	**$ 9,444**	**$ 9,542**	**$ 9,641**	**$ 9,741**	**$ 9,843**
Local Capture	Millage Rate										
City Operating	13.2663	$ 19,826	$ 20,033	$ 20,242	$ 20,453	$ 20,666	$ 20,881	$ 21,098	$ 21,317	$ 21,539	$ 21,762
Police/Fire Ret	2.6000	$ 3,886	$ 3,926	$ 3,967	$ 4,008	$ 4,050	$ 4,092	$ 4,135	$ 4,178	$ 4,221	$ 4,265
County Allocated	6.5472	$ 9,785	$ 9,887	$ 9,990	$ 10,094	$ 10,199	$ 10,305	$ 10,412	$ 10,520	$ 10,630	$ 10,740
CWTA	0.5827	$ 871	$ 880	$ 889	$ 898	$ 908	$ 917	$ 927	$ 936	$ 946	$ 956
Library	0.7283	$ 1,088	$ 1,100	$ 1,111	$ 1,123	$ 1,135	$ 1,146	$ 1,158	$ 1,170	$ 1,182	$ 1,195
Council/Aging	0.9712	$ 1,451	$ 1,467	$ 1,482	$ 1,497	$ 1,513	$ 1,529	$ 1,545	$ 1,561	$ 1,577	$ 1,593
Public Safety	1.4082	$ 2,105	$ 2,126	$ 2,149	$ 2,171	$ 2,194	$ 2,216	$ 2,239	$ 2,263	$ 2,286	$ 2,310
Veterans Affairs	0.0969	$ 145	$ 146	$ 148	$ 149	$ 151	$ 153	$ 154	$ 156	$ 157	$ 159
Animal Control	0.1941	$ 290	$ 293	$ 296	$ 299	$ 302	$ 306	$ 309	$ 312	$ 315	$ 318
MSUE	0.1649	$ 246	$ 249	$ 252	$ 254	$ 257	$ 260	$ 262	$ 265	$ 268	$ 271
WEX-MISS ISD	6.0602	$ 9,057	$ 9,151	$ 9,247	$ 9,343	$ 9,440	$ 9,538	$ 9,638	$ 9,738	$ 9,839	$ 9,941
Local Total	**32.6200**	**$ 48,751**	**$ 49,259**	**$ 49,772**	**$ 50,290**	**$ 50,814**	**$ 51,342**	**$ 51,876**	**$ 52,416**	**$ 52,960**	**$ 53,511**
Non-Capturable Millages	Millage Rate										
School Debt	5.6000	$ 8,369	$ 8,456	$ 8,545	$ 8,634	$ 8,723	$ 8,814	$ 8,906	$ 8,998	$ 9,092	$ 9,186
Non-Capturable Total	**5.6000**	**$ 8,369**	**$ 8,456**	**$ 8,545**	**$ 8,634**	**$ 8,723**	**$ 8,814**	**$ 8,906**	**$ 8,998**	**$ 9,092**	**$ 9,186**
Total Tax Increment Revenue (TIR) Available for Capture		$ 48,751	$ 49,259	$ 49,772	$ 50,290	$ 50,814	$ 51,342	$ 51,876	$ 52,416	$ 52,960	$ 53,511

	Millage Rate	11	12	13	14	15	16	17	18	19
Plan Year		**11**	**12**	**13**	**14**	**15**	**16**	**17**	**18**	**19**
Calendar Year		2036	2037	2038	2039	2040	2041	2042	2043	2044
*Base Taxable Value		$ 63,097	$ 63,097	$ 63,097	$ 63,097	$ 63,097	$ 63,097	$ 63,097	$ 63,097	$ 63,097
Future Taxable Value		$ 1,720,556	$ 1,737,762	$ 1,755,139	$ 1,772,691	$ 1,790,418	$ 1,808,322	$ 1,826,405	$ 1,844,669	$ 1,863,116
Incremental Difference (New TV - Base TV)		**$ 1,657,459**	**$ 1,674,665**	**$ 1,692,042**	**$ 1,709,594**	**$ 1,727,321**	**$ 1,745,225**	**$ 1,763,308**	**$ 1,781,572**	**$ 1,800,019**
School Capture	Millage Rate									
State Education Tax (SET)	6.0000	$ 9,945	$ 10,048	$ 10,152	$ 10,258	$ 10,364	$ 10,471	$ 10,580	$ 10,689	$ 10,800
School Operating Tax*	0.0000	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
School Total	**6.0000**	**$ 9,945**	**$ 10,048**	**$ 10,152**	**$ 10,258**	**$ 10,364**	**$ 10,471**	**$ 10,580**	**$ 10,689**	**$ 10,800**
Local Capture	Millage Rate									
City Operating	13.2663	$ 21,988	$ 22,217	$ 22,447	$ 22,680	$ 22,915	$ 23,153	$ 23,393	$ 23,635	$ 23,880
Police/Fire Ret	2.6000	$ 4,309	$ 4,354	$ 4,399	$ 4,445	$ 4,491	$ 4,538	$ 4,585	$ 4,632	$ 4,680
County Allocated	6.5472	$ 10,852	$ 10,964	$ 11,078	$ 11,193	$ 11,309	$ 11,426	$ 11,545	$ 11,664	$ 11,785
CWTA	0.5827	$ 966	$ 976	$ 986	$ 996	$ 1,007	$ 1,017	$ 1,027	$ 1,038	$ 1,049
Library	0.7283	$ 1,207	$ 1,220	$ 1,232	$ 1,245	$ 1,258	$ 1,271	$ 1,284	$ 1,298	$ 1,311
Council/Aging	0.9712	$ 1,610	$ 1,626	$ 1,643	$ 1,660	$ 1,678	$ 1,695	$ 1,713	$ 1,730	$ 1,748
Public Safety	1.4082	$ 2,334	$ 2,358	$ 2,383	$ 2,407	$ 2,432	$ 2,458	$ 2,483	$ 2,509	$ 2,535
Veterans Affairs	0.0969	$ 161	$ 162	$ 164	$ 166	$ 167	$ 169	$ 171	$ 173	$ 174
Animal Control	0.1941	$ 322	$ 325	$ 328	$ 332	$ 335	$ 339	$ 342	$ 346	$ 349
MSUE	0.1649	$ 273	$ 276	$ 279	$ 282	$ 285	$ 288	$ 291	$ 294	$ 297
WEX-MISS ISD	6.0602	$ 10,045	$ 10,149	$ 10,254	$ 10,360	$ 10,468	$ 10,576	$ 10,686	$ 10,797	$ 10,908
Local Total	**32.6200**	**$ 54,066**	**$ 54,628**	**$ 55,194**	**$ 55,767**	**$ 56,345**	**$ 56,929**	**$ 57,519**	**$ 58,115**	**$ 58,717**
Non-Capturable Millages	Millage Rate									
School Debt	5.6000	$ 9,282	$ 9,378	$ 9,475	$ 9,574	$ 9,673	$ 9,773	$ 9,875	$ 9,977	$ 10,080
Non-Capturable Total	**5.6000**	**$ 9,282**	**$ 9,378**	**$ 9,475**	**$ 9,574**	**$ 9,673**	**$ 9,773**	**$ 9,875**	**$ 9,977**	**$ 10,080**
Total Tax Increment Revenue (TIR) Available for Capture		$ 54,066	$ 54,628	$ 55,194	$ 55,767	$ 56,345	$ 56,929	$ 57,519	$ 58,115	$ 58,717

NOTES:
*It is anticipated the homes will be Principal Residence Exempt (PRE)
Starting Value is the 2025 Taxable Value
FTV is based on Assessor provided information

9/2/2025

Table 2 – Total Captured Incremental Taxes Schedule

Act 381 Brownfield Plan

Copper Trail Duplexes, 301 Kentucky Ave, Cadillac, MI

Estimated Taxable Value (TV) Increase Rate:

	Millage Rate	20	21	22	23	24	25	26	Totals
Plan Year		**20**	**21**	**22**	**23**	**24**	**25**	**26**	**Totals**
Calendar Year		2045	2046	2047	2048	2049	2050	2051	
*Base Taxable Value		$ 63,097	$ 63,097	$ 63,097	$ 63,097	$ 63,097	$ 63,097	$ 63,097	$ 63,097
Future Taxable Value		$ 1,881,747	$ 1,900,564	$ 1,919,570	$ 1,938,766	$ 1,958,153	$ 1,977,735	$ 1,997,512	$ 2,099,405
Incremental Difference (New TV - Base TV)		**$ 1,818,650**	**$ 1,837,467**	**$ 1,856,473**	**$ 1,875,669**	**$ 1,895,056**	**$ 1,914,638**	**$ 1,934,415**	**$ -**
School Capture	Millage Rate								
State Education Tax (SET)	6.0000	$ 10,912	$ 11,025	$ 11,139	$ 11,254	$ 11,370	$ 11,488	$ 11,606	$ 266,091
School Operating Tax*	0.0000	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
School Total	**6.0000**	**$ 10,912**	**$ 11,025**	**$ 11,139**	**$ 11,254**	**$ 11,370**	**$ 11,488**	**$ 11,606**	**$ 266,091**
Local Capture	Millage Rate								
City Operating	13.2663	$ 24,127	$ 24,376	$ 24,629	$ 24,883	$ 25,140	$ 25,400	$ 25,663	$ 588,341
Police/Fire Ret	2.6000	$ 4,728	$ 4,777	$ 4,827	$ 4,877	$ 4,927	$ 4,978	$ 5,029	$ 115,306
County Allocated	6.5472	$ 11,907	$ 12,030	$ 12,155	$ 12,280	$ 12,407	$ 12,536	$ 12,665	$ 290,359
CWTA	0.5827	$ 1,060	$ 1,071	$ 1,082	$ 1,093	$ 1,104	$ 1,116	$ 1,127	$ 25,842
Library	0.7283	$ 1,325	$ 1,338	$ 1,352	$ 1,366	$ 1,380	$ 1,394	$ 1,409	$ 32,299
Council/Aging	0.9712	$ 1,766	$ 1,785	$ 1,803	$ 1,822	$ 1,840	$ 1,859	$ 1,879	$ 43,071
Public Safety	1.4082	$ 2,561	$ 2,588	$ 2,614	$ 2,641	$ 2,669	$ 2,696	$ 2,724	$ 62,452
Veterans Affairs	0.0969	$ 176	$ 178	$ 180	$ 182	$ 184	$ 186	$ 187	$ 4,297
Animal Control	0.1941	$ 353	$ 357	$ 360	$ 364	$ 368	$ 372	$ 375	$ 8,608
MSUE	0.1649	$ 300	$ 303	$ 306	$ 309	$ 312	$ 316	$ 319	$ 7,313
WEX-MISS ISD	6.0602	$ 11,021	$ 11,135	$ 11,251	$ 11,367	$ 11,484	$ 11,603	$ 11,723	$ 268,761
Local Total	**32.6200**	**$ 59,324**	**$ 59,938**	**$ 60,558**	**$ 61,184**	**$ 61,817**	**$ 62,455**	**$ 63,101**	**$ 1,446,648**
Non-Capturable Millages	Millage Rate								
School Debt	5.6000	$ 10,184	$ 10,290	$ 10,396	$ 10,504	$ 10,612	$ 10,722	$ 10,833	$ 248,352
Non-Capturable Total	**5.6000**	**$ 10,184**	**$ 10,290**	**$ 10,396**	**$ 10,504**	**$ 10,612**	**$ 10,722**	**$ 10,833**	**$ 248,352**
Total Tax Increment Revenue (TIR) Available for Capture		$ 59,324	$ 59,938	$ 60,558	$ 61,184	$ 61,817	$ 62,455	$ 63,101	**$ 1,446,648**

NOTES:
*It is anticipated the homes will be Principal Residence Exempt (
Starting Value is the 2025 Taxable Value
FTV is based on Assessor provided information

Tables

Table 3 – Estimated Reimbursement Schedule

Table 3 – Estimated Reimbursement Schedule

Act 381 Brownfield Plan

Copper Trail Duplexes, 301 Kentucky Ave, Cadillac, MI

Developer Maximum Reimbursement	Proportionality	School & Local Taxes	Local-Only Taxes	Total
State	**15.5%**	$ -	$ -	$ -
Local	**84.5%**		$ 984,850	$ 984,850
TOTAL				
EGLE	0.0%	$ -	$ -	$ -
MEDC	0.0%	$ -	$ -	$ -
MSHDA	100.0%	$ 984,850	$ -	$ 984,850

Estimated Total Years of Plan:	**26 years Total (22 years Developer Reimbursement)**

Estimated Capture	
Administrative Fees	$ 75,520
State Brownfield Redevelopment Fund	$ -
Local Brownfield Revolving Fund	$ 293,039

		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
		2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040
Total Local Incremental Revenue		$ 48,751	$ 49,259	$ 49,772	$ 50,290	$ 50,814	$ 51,342	$ 51,876	$ 52,416	$ 52,960	$ 53,511	$ 54,066	$ 54,628	$ 55,194	$ 55,767	$ 56,345
BRA Administrative Fee (5%)		$ 2,438	$ 2,463	$ 2,489	$ 2,515	$ 2,541	$ 2,567	$ 2,594	$ 2,621	$ 2,648	$ 2,676	$ 2,703	$ 2,731	$ 2,760	$ 2,788	$ 2,817
Local TIR Available for Reimbursement		**$ 46,313**	**$ 46,796**	**$ 47,283**	**$ 47,776**	**$ 48,273**	**$ 48,775**	**$ 49,283**	**$ 49,795**	**$ 50,312**	**$ 50,835**	**$ 51,363**	**$ 51,896**	**$ 52,435**	**$ 52,979**	**$ 53,528**
Total Local TIR Available		**$ 46,313**	**$ 46,796**	**$ 47,283**	**$ 47,776**	**$ 48,273**	**$ 48,775**	**$ 49,283**	**$ 49,795**	**$ 50,312**	**$ 50,835**	**$ 51,363**	**$ 51,896**	**$ 52,435**	**$ 52,979**	**$ 53,528**
Brownfield Redevelopment Authority (BRA)	Beginning Balance															
Reimbursement Balance	***$ 50,000***	***$ 47,874***	***$ 45,726***	***$ 43,556***	***$ 41,363***	***$ 39,147***	***$ 36,908***	***$ 34,646***	***$ 32,361***	***$ 30,051***	***$ 27,718***	***$ 25,361***	***$ 22,978***	***$ 20,572***	***$ 18,140***	***$ 15,683***
BF Implementation Costs	$ 50,000	$ 50,000	$ 47,874	$ 45,726	$ 43,556	$ 41,363	$ 39,147	$ 36,908	$ 34,646	$ 32,361	$ 30,051	$ 27,718	$ 25,361	$ 22,978	$ 20,572	$ 18,140
Local Tax Reimbursement	$ 50,000	$ 2,126	$ 2,148	$ 2,170	$ 2,193	$ 2,216	$ 2,239	$ 2,262	$ 2,286	$ 2,309	$ 2,333	$ 2,358	$ 2,382	$ 2,407	$ 2,432	$ 2,457
Total Reimbursement Balance		$ 47,874	$ 45,726	$ 43,556	$ 41,363	$ 39,147	$ 36,908	$ 34,646	$ 32,361	$ 30,051	$ 27,718	$ 25,361	$ 22,978	$ 20,572	$ 18,140	$ 15,683
Total Annual BRA Reimbursement		$ 2,126	$ 2,148	$ 2,170	$ 2,193	$ 2,216	$ 2,239	$ 2,262	$ 2,286	$ 2,309	$ 2,333	$ 2,358	$ 2,382	$ 2,407	$ 2,432	$ 2,457
DEVELOPER	Beginning Balance															
Reimbursement Balance	***$ 984,850***	***$ 942,978***	***$ 900,670***	***$ 857,922***	***$ 814,728***	***$ 771,084***	***$ 726,986***	***$ 682,430***	***$ 637,411***	***$ 591,923***	***$ 545,963***	***$ 499,526***	***$ 452,607***	***$ 405,200***	***$ 357,302***	***$ 308,908***
MSHDA Costs	$ 984,850	$ 984,850	$ 942,978	$ 900,670	$ 857,922	$ 814,728	$ 771,084	$ 726,986	$ 682,430	$ 637,411	$ 591,923	$ 545,963	$ 499,526	$ 452,607	$ 405,200	$ 357,302
Local Tax Reimbursement	$ 984,850	$ 41,872	$ 42,308	$ 42,749	$ 43,194	$ 43,644	$ 44,098	$ 44,556	$ 45,020	$ 45,487	$ 45,960	$ 46,437	$ 46,919	$ 47,406	$ 47,898	$ 48,395
Total MSHDA Reimbursement Balance		$ 942,978	$ 900,670	$ 857,922	$ 814,728	$ 771,084	$ 726,986	$ 682,430	$ 637,411	$ 591,923	$ 545,963	$ 499,526	$ 452,607	$ 405,200	$ 357,302	$ 308,908
Total Annual Developer Reimbursement		$ 41,872	$ 42,308	$ 42,749	$ 43,194	$ 43,644	$ 44,098	$ 44,556	$ 45,020	$ 45,487	$ 45,960	$ 46,437	$ 46,919	$ 47,406	$ 47,898	$ 48,395
LOCAL BROWNFIELD REVOLVING FUND																
LBRF Deposits *		**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**
State Tax Capture		$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Local Tax Capture	$ 293,039	$ 2,316	$ 2,340	$ 2,364	$ 2,389	$ 2,414	$ 2,439	$ 2,464	$ 2,490	$ 2,516	$ 2,542	$ 2,568	$ 2,595	$ 2,622	$ 2,649	$ 2,676
Total LBRF Capture		$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

* Up to five years of capture for LBRF Deposits after eligible activities are reimbursed.

9/2/2025

Table 3 – Estimated Reimbursement Schedule

Act 381 Brownfield Plan

Copper Trail Duplexes, 301 Kentucky Ave, Cadillac, MI

	16	17	18	19	20	21	22	23	24	25	26	
	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	TOTAL
Total Local Incremental Revenue	$ 56,929	$ 57,519	$ 58,115	$ 58,717	$ 59,324	$ 59,938	$ 60,558	$ 61,184	$ 61,817	$ 62,455	$ 63,101	$ 1,510,401
BRA Administrative Fee (5%)	$ 2,846	$ 2,876	$ 2,906	$ 2,936	$ 2,966	$ 2,997	$ 3,028	$ 3,059	$ 3,091	$ 3,123	$ 3,155	$ 75,520
Local TIR Available for Reimbursement	**$ 54,083**	**$ 54,643**	**$ 55,209**	**$ 55,781**	**$ 56,358**	**$ 56,941**	**$ 57,530**	**$ 58,125**	**$ 58,726**	**$ 59,333**	**$ 59,946**	**$ 1,434,881**
Total Local TIR Available	**$ 54,083**	**$ 54,643**	**$ 55,209**	**$ 55,781**	**$ 56,358**	**$ 56,941**	**$ 57,530**	**$ 58,125**	**$ 58,726**	**$ 59,333**	**$ 59,946**	**$ 1,434,881**
Brownfield Redevelopment Authority (BRA)												
Reimbursement Balance	***$ 13,201***	***$ 10,692***	***$ 8,158***	***$ 5,598***	***$ 3,011***	***$ 397***	***$ -***					***$ -***
BF Implementation Costs	*$ 15,683*	*$ 13,201*	*$ 10,692*	*$ 8,158*	*$ 5,598*	*$ 3,011*	*$ 397*					
Local Tax Reimbursement	$ 2,482	$ 2,508	$ 2,534	$ 2,560	$ 2,587	$ 2,614	$ 397					$ 50,000
Total Reimbursement Balance	*$ 13,201*	*$ 10,692*	*$ 8,158*	*$ 5,598*	*$ 3,011*	*$ 397*	*$ -*					*$ 50,000*
Total Annual BRA Reimbursement	*$ 2,482*	*$ 2,508*	*$ 2,534*	*$ 2,560*	*$ 2,587*	*$ 2,614*	*$ 397*					***$ 50,000***
DEVELOPER												
Reimbursement Balance	***$ 260,012***	***$ 210,609***	***$ 160,694***	***$ 110,263***	***$ 59,309***	***$ 7,829***	***$ -***					***$ -***
MSHDA Costs	*$ 308,908*	*$ 260,012*	*$ 210,609*	*$ 160,694*	*$ 110,263*	*$ 59,309*	*$ 7,829*					
Local Tax Reimbursement	$ 48,896	$ 49,403	$ 49,915	$ 50,431	$ 50,953	$ 51,481	$ 7,829					$ 984,850
Total MSHDA Reimbursement Balance	*$ 260,012*	*$ 210,609*	*$ 160,694*	*$ 110,263*	*$ 59,309*	*$ 7,829*	*$ -*					*$ 984,850*
Total Annual Developer Reimbursement	*$ 48,896*	*$ 49,403*	*$ 49,915*	*$ 50,431*	*$ 50,953*	*$ 51,481*	*$ 7,829*					***$ 984,850***
LOCAL BROWNFIELD REVOLVING FUND												
LBRF Deposits *	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**							**$ 293,039**
State Tax Capture	*$ -*	*$ -*		*$ -*	*$ -*							*$ -*
Local Tax Capture	*$ 2,704*	*$ 2,732*	*$ 2,760*	*$ 2,789*	*$ 2,818*	*$ 2,847*	*$ 2,877*	*$ 58,125*	*$ 58,726*	*$ 59,333*	*$ 59,946*	*$ 293,039*
Total LBRF Capture	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*							*$ 293,039*

* Up to five years of capture for LBRF Deposits a

9/2/2025

Appendix 1

Brownfield Plan Resolution(s)

CITY OF CADILLAC BROWNFIELD REDEVELOPMENT AUTHORITY
CADILLAC, MICHIGAN

RESOLUTION APPROVING BROWNFIELD PLAN
FOR THE COPPER TRAIL DUPLEXES

WHEREAS, The Michigan Brownfield Redevelopment Financing Act, Act 381, P.A. 1996 as amended, authorizes municipalities to create a brownfield redevelopment authority to promote the revitalization, redevelopment, and reuse of contaminated, blighted, functionally obsolete, historically designated or housing property through tax increment financing of certain Eligible Activities; and

WHEREAS, The Cadillac City Council established the Cadillac Brownfield Redevelopment Authority in December 1996 and appointed its members; and

WHEREAS, A Brownfield Plan has been prepared and submitted for the development of 18 homes in 9 duplexes targeted for workforce housing at 301 Kentucky Avenue in Cadillac that outlines the qualifications, costs, impacts, and incentives for the project for reimbursement from Brownfield Tax Increment Financing revenues with the adoption of the Brownfield Plan; and

WHEREAS, The Cadillac Brownfield Redevelopment Authority has reviewed the Brownfield Plan and finds that it meets the requirements of Act 381 and constitutes a public purpose of workforce housing, increased private investment and economic development, and increased property tax value; and

WHEREAS, A public hearing on the Brownfield Plan by the Cadillac City Council will be noticed and will be held on September 26, 2025 and notice to taxing jurisdictions will be provided in compliance with the requirements of Act 381;

Moved by Warner and supported by O'Neill

THEREFORE BE IT RESOLVED, that the City of Cadillac Brownfield Redevelopment Authority hereby approves the Brownfield Plan for the Copper Trail Duplexes and recommends approval by the Cadillac City Council.

Yeas: Filkins, O'Neill, Peccia, Warner
Nays: None
Absent: Figliomeni

I, Marcus Peccia, Chair of the City Cadillac Brownfield Redevelopment Authority, attest that this resolution was adopted on September 9, 2025 at a special meeting of the City of Cadillac Brownfield Redevelopment Authority, Cadillac, Michigan

September 9, 2025

City Council

200 North Lake Street
Cadillac, Michigan 49601
Phone (231) 775-0181
Fax (231) 775-8755

RESOLUTION NO. _________

Resolution Approving Brownfield Plan
Copper Trail Duplexes

At a special meeting of the Cadillac City Council held at Cadillac City Hall, 200 North Lake Street, Cadillac, Michigan on September 26, 2025 at 4:00 p.m., the following resolution was offered by

Councilperson ______________________________ and supported by

Councilperson ______________________________.

Whereas, the Michigan Brownfield Redevelopment Financing Act, Act 381, P.A. 1996 as amended ("Act 381"), authorizes municipalities to create a brownfield redevelopment authority to promote the revitalization, redevelopment, and reuse of contaminated, blighted, functionally obsolete, historically designated or housing property through tax increment financing of Eligible Activities approved in a Brownfield Plan; and

Whereas, the City Council established the City of Cadillac Brownfield Redevelopment Authority ("CBRA") under the procedures in Act 381 on December 6, 1996 to facilitate the redevelopment of Brownfields within the City of Cadillac; and,

WHEREAS, a Brownfield Plan has been prepared to support the redevelopment of 301 Kentucky Avenue for 9 duplexes with 18 residential units, at least 9 of which will be for qualified households with income of 120% Area Median Income (AMI) or below; and

WHEREAS, the Copper Trail Duplexes Brownfield Plan was submitted to the CBRA that: (1) establishes the properties as Eligible Property, (2) outlines Housing Development Eligible Activities, and (3) provides for the reimbursement of the Eligible Activity expenses from taxes generated by increased private investment on the Eligible Property; and

WHEREAS, on September 9, 2025, the CBRA reviewed, approved, and recommended approval of the Brownfield Plan to the City Council, finding the Brownfield Plan met the requirements of Act 381 and constitutes a public purpose of workforce housing, increased private investment and economic development, and increased property tax value; and

WHEREAS, the City Council has determined that the Brownfield Plan meets the requirements of Act 381 and constitutes a public purpose of workforce housing, increased private investment and economic development, and increased property tax value; and

Whereas, a public hearing on the Brownfield Plan has been noticed and held on September 26, 2025 and notices to taxing jurisdictions have been provided in compliance with the requirements of Act 381;

Whereas, the City Council has reviewed the Brownfield Plan and finds, in accordance with the requirements of Section 14 of Act 381 that:

(a) The Brownfield Plan meets the requirements of Section 13 of Act 381, Brownfield Plan Provisions as described in the Brownfield Plan, consistent with format recommended by the State of Michigan, including a description of the costs intended to be paid with tax increment revenues, a brief summary of Eligible Activities, estimate of captured taxable value and tax increment revenues, method of financing, maximum amount of indebtedness, beginning date and duration of capture, estimate of impact on taxing jurisdictions, legal description of eligible property, estimates of persons residing on the Eligible Property if applicable, and a plan and provisions for relocation of residents, if applicable.;

(b) The proposed method of financing the costs of Eligible Activities through developer sources is feasible, as described in Section 2.4 of the Brownfield Plan;

(c) The costs of Eligible Activities proposed are reasonable and necessary to carry out the purposes of Act 381, and the cost estimates are based on evaluation from certified professionals, experience in comparable projects, and preliminary discussions with reputable companies, as described in Section 2.2 of the Brownfield Plan; and

(d) The amount of captured taxable value estimated from the adoption of the Brownfield Plan is reasonable, as calculated in Table 2 of the Brownfield Plan, based on calculations of the tax revenues derived from taxable value increases and millage rates approved and authorized by the taxing jurisdictions on an annualized basis and balances against the outstanding Eligible Activity obligation approved as part of the Brownfield Plan and expenses reviewed and approved by the Cadillac Brownfield Redevelopment Authority; and

Now, Therefore, the City Council of the City of Cadillac, Wexford County, Michigan resolves as follows:

1. Pursuant to the Brownfield Redevelopment Financing Act, Act 381 of the Public Acts of 1996, as amended, being MCL 125.2651, *et seq,* the Cadillac City Council hereby approves the Copper Trail Duplexes Brownfield Plan in Cadillac.

2. Should any section, clause or phrase of this Resolution be declared by the courts to be invalid, the same shall not affect the validity of this Resolution as a whole nor any part thereof, other than the part so declared to be invalid.

3. Any prior resolution, or any part thereof, in conflict with any of the provisions of this Resolution is hereby repealed, but only to the extent necessary to give this Resolution full force and effect.

YEAS: ________________________

NAYS: ________________________

STATE OF MICHIGAN)
)
COUNTY OF WEXFORD)

I, Sandra Wasson, City Clerk of the City of Cadillac, hereby certify this to be a true and complete copy of Resolution No. ____, duly adopted at a special meeting of the City Council held on the 26th day of September 2025.

Sandra Wasson, Clerk
Cadillac Municipal Complex
200 Lake Street
Cadillac, Michigan 49601
Telephone No: (231) 775-0181

Appendix 2

Notice to Taxing Jurisdictions

Notice to Taxing Jurisdictions
Brownfield Plan – Copper Trail Duplexes
City of Cadillac Brownfield Redevelopment Authority
City of Cadillac
September 16, 2025

The Cadillac City Council will hold a public hearing on Friday, September 26, 2025 at 4:00 p.m. in the City Council Chambers located in the Cadillac Municipal Complex at 200 North Lake Street, Cadillac, Michigan in consideration of the Brownfield Plan for the Copper Trail Duplexes.

This notice is being provided to taxing jurisdictions that levies taxes subject to capture under Act 381, P.A. 1996 as amended.

A Brownfield Plan is proposed to support the redevelopment of 301 Kentucky Avenue, Parcel Identification Number 10-105-00-027-01. The property is located east of Kentucky Avenue and south of Michigan Avenue in the City of Cadillac.

The proposed redevelopment will conduct site preparation and infrastructure activities and construct 9 duplexes with a total of 18 homes, half of which will be for qualified households with income at or below 120% of the Area Median Income. Anticipated investment is estimated to at $3,638,600.

Act 381 provides for the capture of the increased taxes due to investments made on Brownfield Eligible Property to reimburse certain Eligible Activities with the approval of a Brownfield Plan, or amendments, by the City of Cadillac Brownfield Redevelopment Authority (CBRA) and the Cadillac City Council. Because a predominant percentage of homes will have a Primary Residence Exemption (PRE) from School Operating Taxes, only local taxes will be captured to reimburse infrastructure costs over time.

The proposed Brownfield Plan, maps and descriptions of the properties are available for public review during normal business hours at the Office of the City Clerk, 200 North Lake Street, Cadillac, Michigan. Copies may be made available for a reasonable charge. All aspects of the Brownfield Plan are open for discussion at the public hearing.

Please contact Marcus Peccia, City Manager, at 231-775-0181 or mpeccia@cadillac.mi.net if you have questions or would like additional information.

Appendix 3

Notice of Public Hearing

NOTICE OF PUBLIC HEARING REGARDING ADOPTION OF BROWNFIELD PLAN

NOTICE IS HEREBY GIVEN that a Public Hearing will be held at a special meeting of the City Council regarding the adoption of the Copper Trail Duplexes Brownfield Plan in the City of Cadillac pursuant to PA 381 of 1996, MCL 125.2651 *et seq.* on September 26, 2025 at 4:00 p.m. in the Council Chambers, Cadillac Municipal Complex, 200 N. Lake Street, Cadillac, Michigan.

The description of the Brownfield Eligible Property is:

- **Addresses**: 301 Kentucky Avenue, Cadillac, Michigan
- **Parcel Identification Numbers**: 10-105-00-027-01
- **Location**: property east of Kentucky Avenue and south of Michigan Avenue

The purpose of the Brownfield Plan is to provide for reimbursement of housing development activities from increased incremental taxes generated by additional private investment.

The proposed Brownfield Plan, maps and descriptions of the properties are available for public review on the City's website at www.cadillac-mi.net. Copies may be made available via email by contacting the City Clerk's office at swasson@cadillac-mi.net. All aspects of the Brownfield Plan are open for discussion at the public hearing.

The City of Cadillac complies with the "Americans with Disabilities Act." If auxiliary aids or services are required at a public meeting for individuals with disabilities, please contact Sandra Wasson, City Clerk, at least three (3) business days prior to any such meeting.

CITY COUNCIL OF THE
CITY OF CADILLAC, MICHIGAN

By: Sandra Wasson, City Clerk
Cadillac Municipal Complex
200 N. Lake Street
Cadillac, Michigan 49601
Telephone No: (231) 775-0181

Appendix 4

Relevant Sections from Housing North- Target Market Analysis

WEXFORD COUNTY NEEDS HOMES FOR OUR FUTURE

HOUSING NORTH

The 2019 Northwest Michigan Target Market Analysis studied the demand for housing through 2025 in communities throughout Northwest Michigan. Based on the potential for demand from current residents moving within the community, as well as people who would move here from outside the community, the study found that the market could support **1,860** additional housing units through 2025 in Wexford County. Those new units could be newly-constructed homes or apartments, or they could be the repair and conversion of existing homes or buildings.

HOW MANY MORE RENTAL UNITS DO WE NEED IN WEXFORD COUNTY?

1, 402 RENTALS NEEDED

Household Incomes	Affordable Rents	# Units	% of Potential
Up to $26,000	$650 and less	607	43%
$28,000 - $40,000	$700 - $1000	737	53%
$42,000 - $60,000	$1050 - $1500	42	3%
$64,000+	$1600 +	16	1%

HOW MANY MORE HOMEOWNERSHIP UNITS DO WE NEED IN WEXFORD COUNTY?

458 OWNER UNITS

Household Incomes	Affordable Home Values	# Units	% of Potential
Up to $60,000	$150,000 and less	399	87%
$70,000 - $100,000	$175,000 - $250,000	41	9%
$110,000 - $150,000	$275,000 - $375,000	12	3%
$160,000	$400,000+	6	1%

WHY IS THE DEMAND SO HIGH?

The study takes into account homes that are available now, and what people are looking to buy and rent. Because our population has changed so much over the years, we don't have the type of housing that many people are looking for, like small homes, apartments, and other rental options. These units are needed by empty nesters, retirees, and young people just starting out—all of whom have smaller households. However, many homes currently available were designed for large families, and are often too big and expensive for many of today's homebuyers and renters.

WHO CAN AFFORD THE RENT?

The "housing wage" is the amount a worker would need to earn in order to afford a typical rental. In Northwest Michigan, rents are far higher than what many renters can afford. The lack of affordable options contributes to a high demand for new units at different price points.

NORTHWEST MICHIGAN HOUSING WAGE	**$13.46**
MINIMUM WAGE	**$9.45**
AFFORDABLE RENT FOR RENTER EARNING MEAN WAGE	**$753**
AFFORDABLE RENT FOR FULL-TIME MINIMUM WAGE WORKER	**$491**

2019 Target Market Analysis was conducted by LandUseUSA, on behalf of Housing North and Networks Northwest.

LOCAL SOLUTIONS

"Missing middle" housing types like duplexes, fourplexes, and small apartments can be more affordable and more in line with what the region's households are looking for. Yet, funding, and sometimes local politics, limit options to build these housing types. Legislation authorizing new revenue sources and tax incentives can support these private-sector solutions, and local changes to zoning or other policies can streamline the process for builders.

HOMES FOR OUR FUTURE

More information and resources are available on homesforourfuture.org and housingnorth.org

WEXFORD COUNTY NEEDS HOMES FOR OUR FUTURE

The 2019 Northwest Michigan Target Market Analysis included data for selected communities. Communities were selected based on population, available demographic and economic data, and other factors. Some small communities were not studied separately because the study's accuracy was compromised by limited data and small sample sizes. However, demand may fluctuate between communities within a county, and smaller communities may look to county-wide housing demand to inform their potential for new housing units.

HOW MANY MORE RENTAL UNITS DO WE NEED IN WEXFORD COUNTY?

903
RENTALS NEEDED

Household Incomes	Affordable Rents	# Units Cadillac	# Units Manton	# Units Buckley	# Units Mesick
Up to $26,000	$650 and less	381	43	2	3
$28,000 - $40,000	$700 - $1000	389	37	20	9
$42,000 - $60,000	$1050 - $1500	10	1	3	0
$64,000+	$1600 +	5	0	0	0
TOTAL RENTAL UNITS NEEDED		**785**	**81**	**25**	**12**

HOW MANY MORE HOMEOWNERSHIP UNITS DO WE NEED IN WEXFORD COUNTY?

181
OWNER UNITS NEEDED

Household Incomes	Affordable Home Values	# Units Cadillac	# Units Manton	# Units Buckley	# Units Mesick
Up to $60,000	$150,000 and less	146	14	10	4
$70,000 - $100,000	$175,000 - $250,000	6	0	0	0
$110,000 - $150,000	$275,000 - $375,000	1	0	0	0
$160,000	$400,000+	0	0	0	0
TOTAL OWNER UNITS NEEDED		**153**	**14**	**10**	**4**

SHORT-TERM RENTALS & HOUSING DEMAND

The target market analysis didn't study the demand for seasonal housing or short-term rentals—only homes that would be occupied year-round. However, it did take into account how seasonal units impact the availability of housing currently on the market, or homes that will be constructed in the future. Use of homes as short-term rentals reduces the supply of homes available for year-round occupancy, contributing to greater demand.

DEMAND IN A CHANGING ECONOMY

The target market analysis was conducted before the pandemic crisis and its economic impacts, which are affecting everything in our lives, including the housing market. However, the 2019 analysis studied *movers*—people who are looking to move into or within the community, including those currently living in unaffordable housing or other homes that don't meet their needs. This demand is likely to remain, especially because Northwest Michigan's housing needs are rooted in a long-standing housing supply shortage, combined with an imbalance between wages and the cost of homes. The economic changes of 2020 are likely to exacerbate that imbalance, while the housing "pipeline" has, for now, stopped—creating a growing backlog of unmet housing demand.

The 2019 Target Market Analysis was conducted by LandUseUSA, on behalf of Housing North and Networks Northwest. Data Sources: American Community Survey; ExperianDecision Analytics.

HOMES FOR OUR FUTURE

More information and resources are available on homesforourfuture.org and housingnorth.org

Appendix 5

PUD - Letter of Approval

CITY OF
CADILLAC
MICHIGAN
200 N. Lake Street
Cadillac, MI 49601
Phone 231-775-0181

August 13, 2025

MUNGER VENTURES LLC
PO BOX 378
ALLENDALE, MI 49401

Dear MUNGER VENTURES LLC,

Your application for RPUD Sketch Plan Approval has been approved pending the following conditions are met. Please review the violations and conditions below and resubmit for RPUD Final Site Plan Approval.

Zoning
Concerns
1. A drainage calculation is required to be submitted.
2. A landscaping diagram is required for review and approval.
3. A photometric display is required for approval.
4. This does not meet the minimum zoning standards for parking spaces/lots.
Driveway needs to supply 4 parking spaces, 2 for each unit. Driveway length needs to be a minimum of 40ft
5. Public and private sidewalks are required on all projects.

Comments
1. Add mailbox locations

DPW
Comments
1. Discuss with staff the paving of Kentucky from Michigan to Development

CD Director
Concerns
1. A photometric display is required for approval. Needs shown on the site plan
2. This does not meet the minimum zoning standards for parking spaces/lots. The codified zoning ordinance for Cadillac requires a minimum parking space width of 9.5 feet

Comments

1. A landscaping diagram is required for review and approval.

2. Connections between building entrances, parking areas, public sidewalks. Section 46-658 of the City's Zoning Ordinance was updated to include pedestrian sidewalk requirements for new developments and parking areas. The ordinance emphasizes that sidewalks must be provided to ensure safe pedestrian access between parking areas, building entrances, and the public right-of-way

Conditions set by Planning Commission

1. Increase hammerhead turnaround for Phase 2 to 15'
2. Detail interior open space (size, use, ownership, maintenance)
3. Delineate common/limited common areas & landscaping standards
4. Specify walkways, signage, and lighting in final plan
5. Submit condo documents and master deed for approval
6. All internal roads paved to city specifications
7. Incorporate staff feedback on emergency access
8. Complete landscaping and green space as approved
9. Full compliance with city codes and ordinances
10. Future modifications require staff review and approval

Engineering

Concerns

1. The sidewalks are needed for this development.
2. This driveway does not meet radius or width requirements.

Driveways on Kentucky Ave are very close together. Need dimensions between driveways. From the scale given, there isn't enough space for that may driveways to meet the permit requirements. Consider shared driveways - combining driveways for Building 1 & 2 and for Building 3 & 4.

3. Cross-Section, shoulders should be the same size. Both at 2', not one at 1.5'.
4. Drainage calculations are required to be submitted.
5. Lighting analysis and site lighting is needed.
6. The city uses 8" of aggregate base (not 6"). For turnover of ownership consideration in the future, the road will need to be designed/built to city standards.
7. Provide Architectural Drawings. The rendering looks like the garages are individual but am unsure. Need length of driveway shown.
8. Is there any future developments planned in the OpenSpace areas?

Utilities

Concerns

1. More details are needed to determine how/where water connection will take place. Each unit should have their own lateral if selling of each unit is planned.
2. Phase 2 sanitary it looks like the flow should be going north not south when entering the City system.
3. For phase 2 will the water main/sewer main be public or private

Fire
Concerns
1. The 12' width is too narrow. Will need to increase that dimension to 15'.

Sincerely,

Theresa Waldo

Theresa Waldo
Community Development Director
City of Cadillac
Telephone No: (231) 775-0181