

ACT 381 BROWNFIELD PLAN

**Davis Creek Business Park
2805 E. Cork Street
Kalamazoo County, City of Kalamazoo
City of Kalamazoo Brownfield Redevelopment Authority**

11/5/2019

Prepared by:

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**Approved by the Brownfield Redevelopment Authority on November 21, 2019
Approved by the Kalamazoo City Council on December 2, 2019**

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ACT 381 BROWNFIELD PLAN

1.0 INTRODUCTION

1.1 Proposed Redevelopment and Future Use for Each Eligible Property

The proposed development includes two new industrial buildings for Harbor Farms and Seven Points Supply along with potential future expansions. This plan also anticipates that there will be one additional future unknown development on the remaining parcel within DCBP. Harbor Farms intends to redevelop and improve the northerly approximately 4.0-acre portion of Davis Creek Business Park ("DCBP") by constructing a building of approximately 33,000 square feet and by making certain site improvements for purposes of operating a medical marihuana facility to cultivate and process medical marihuana.

Seven Point Supply intends to redevelop and improve the southerly approximately six-acre portion of DCBP by initially constructing one building approximately 19,550 square feet in Phase 1, and by making certain site improvements for purposes of operating a medical marihuana facility to cultivate and process medical marihuana. Conceptual site plans are attached at Attachment C.

The proposed tenants for the initial facility are anticipated to bring approximately 35 new full-time equivalent jobs at an average wage of \$15-\$19 per hour.

The total capital investment on the two projects is expected to be approximately \$6 million. Construction is expected to be completed in 2020.

1.2 Eligible Property Information

Basis of Eligibility

The Subject Property was formerly a portion of the Lakeside Refinery and is referred to as the Upper East Side portion of the site. The Subject Property was determined to be a "facility" as defined in Section 20101(1)(o) of Part 201 of the Natural Resources and Environmental Protection Act (NREPA), P.A. 451 of 1994, as amended due to the presence of volatile organic compounds (VOCs), semi-volatile organic compounds (SVOCs), and metals in soil and groundwater exceeded Generic Cleanup Criteria (GCC), as defined in R299.5744 and R299.5746 of the Part 201 Rules of NREPA, as amended. The exceedances for soil include: Industrial and Commercial Drinking Water Protection Criteria (ICDWPC); Groundwater Surface Water Interface Protection Criteria (GSIPC); Groundwater Contact Protection Criteria (GWPC); Soil Volatilization to Indoor Air Inhalation Criteria (SVIAC); Industrial and Commercial II Direct Contact Criteria (ICDCC); Soil Saturation Concentration Screening Level (Csat); and State Default Background Level (SDBL). The exceedances for groundwater include: Industrial and Commercial Drinking Water Criteria (ICDWC); Groundwater Surface Water Interface Criteria (GSIC); Groundwater Contact Criteria (GWCC); and Groundwater Volatilization to Indoor Air Inhalation Criteria (GVIAIC).

Location and Legal Description

2805 E. Cork Street
Kalamazoo, MI 49007

Parcel ID: 06-25-396-002

32.851 Acres

Legal Description:

Section 25 Town 2 South Range 11 West That part of the Southeast 1/4 of the Southwest 1/4 of Section 25 lying East of the easterly line of the Grand Trunk Western Railroad right-of-way, excluding the South 2 Rods for East Cork Street. Also described as commencing at the South 1/4 corner of Section 25 T2S R11W; thence North 00 degrees 48 minutes 31 seconds East 33 feet to the point of beginning; thence North 89 degrees 03 minutes 50 seconds West 1105.84 feet along the north right-of-way line of East Cork Street to the east right-of-way line of the Grand Trunk Western Railroad; thence Northwesterly 217.89 feet along an arc of a curve (Radius 1809.5 feet, chord bearing North 08 degrees 04 minutes 11 seconds West 217.75 feet); thence North 04 degrees 37 minutes 26 seconds West 1084.47 feet; thence South 89 degrees 02 minutes 15 seconds East 1242.12 feet; thence South 0 degrees 48 minutes 31 seconds West 1293.87 feet to the point of beginning. Parcel contains approximately 35.088 Acres prior to exclusion. Excluding the following parcel known as Full Circle Drive: Commencing at the South 1/4 corner of Section 25 T2S R11W; thence North 00 degrees 48 minutes 31 seconds East 33 feet to a point on the north line of East Cork Street; thence North 89 degrees 03 minutes 50 seconds West 20.79 feet along the north line of East Cork Street to the point of beginning for this exclusion; thence North 89 degrees 03 minutes 50 seconds West 138.01 feet along the north line of East Cork Street; thence North 46 degrees 02 minutes 27 seconds East 43.12 feet; thence North 01 degrees 43 minutes 17 seconds East 71.28 feet; thence Northeasterly 123.11 feet along a curve to the right, chord bearing North 10 degrees 46 minutes 48 seconds East 122.58 feet, Radius = 383 feet; thence North 19 degrees 59 minutes 18 seconds East 40.38 feet; thence Northeasterly 154.48 feet along a curve to the left, chord bearing North 10 degrees 30 minutes 44 seconds East 153.77 feet, Radius = 467 feet; thence North 01 degrees 02 minutes 09 seconds East 206.72 feet; thence Northwesterly 310.07 feet along a curve to the left, chord bearing North 43 degrees 36 minutes 06 seconds West 279.64 feet, Radius = 199 feet; thence North 88 degrees 14 minutes 21 seconds West 161.10 feet; thence Southwesterly 38.52 feet along a curve to the left, chord bearing South 53 degrees 42 minutes 15 seconds West 35.75 feet, Radius = 29 feet; thence Northwesterly 317.37 feet along a curve to the right, chord bearing North 36 degrees 17 minutes 47 seconds West 111.81 feet, Radius = 71 feet; thence South 88 degrees 14 minutes 21 seconds East 258.18 feet; thence Southeasterly 412.91 feet along a curve to the right, chord bearing South 43 degrees 36 minutes 06 seconds East 372.39 feet, Radius = 265 feet; thence South 01 degrees 00 minutes 09 seconds West 206.72 feet; thence Southwesterly 176.31 feet along a curve to the right, chord bearing South 10 degrees 30 minutes 44 seconds West 175.51 feet, Radius = 533 feet; thence South 19 degrees 59 minutes 18 seconds West 16.91 feet; thence South 14 degrees 30 minutes 17 seconds West 27.56 feet; thence Southwesterly 82.64 feet along a curve to the left, chord bearing South 05 degrees 10 minutes 56 seconds West 82.55 feet, Radius = 511.99 feet; thence Southwesterly 20.86 feet along a curve to the left, chord bearing South 02 degrees 21 minutes 14 seconds West 20.86 feet, Radius = 390.11 feet; thence South 01 degrees 34 minutes 17 seconds West 63.60 feet; thence South 43 degrees 57 minutes 33 seconds East 41.75 feet to the north line of East Cork Street and the point of beginning for this exclusion. Parcel after exclusion contains 32.851 Acres.

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

2.1 Description of Costs to Be Paid for With Tax Increment Revenues

Tax increment revenues will be used to reimburse the City of Kalamazoo, City of Kalamazoo Brownfield Redevelopment Authority (KBRA) and Kalamazoo County Brownfield Redevelopment Authority (KCBRA) for the cost of eligible activities as authorized by the Brownfield Redevelopment Financing Act (Act 381). Only statutorily approved EGLE environmental eligible activities will be reimbursed with local and school tax increment revenues (TIR). The remaining eligible activities will be reimbursed with local TIR only.

The total cost of eligible activities are anticipated to be \$2,000,000. Authority administrative costs are anticipated to be \$206,670. Funding to the State Brownfield Redevelopment Fund is anticipated to be \$156,868. Capture to the Local Brownfield Revolving Fund (LBRF) is estimated to be \$958,107. The estimated cost of all eligible activities under this plan are summarized in Table 1.

Environmental Activities

Department specific activities considered under this plan may include Phase I & Phase II Environmental Site Assessments (ESA), Baseline Environmental Assessments (BEA), Due Care Plans and Due Care Plan implementation.

Non-Environmental Activities

Because the City of Kalamazoo is a Qualified Local Governmental Unit ("QLGU"), additional non-environmental costs ("Michigan Strategic Fund ("MSF") Eligible Activities") can be reimbursed through a brownfield plan. This plan will provide for reimbursement of eligible demolition; lead, asbestos & mold abatement, site preparation and infrastructure improvements.

Authority Expenses

Actual eligible costs incurred by the City of Kalamazoo Brownfield Redevelopment Authority ("KBRA") are included in this plan as an eligible expense. These expenses will be reimbursed with local tax increment revenues only.

2.2 Summary of Eligible Activities

2.2..1 Phase I & Phase II ESA, BEA and Due Care Plan

Costs have previously been incurred by the KBRA, the Kalamazoo County Brownfield Redevelopment Authority (KCBRA) future eligible department specific eligible activities including Phase I, Phase II and due care planning and soil vapor investigations. Future developers may incur costs associated with Phase I, Phase II and Due Care Planning, and due care implementation. The total cost of Department Specific activities are anticipated to be \$727,000.

2.2..2 Infrastructure Improvements

Infrastructure improvements include costs previously incurred related to constructing Full Circle Drive, complete with walking paths, sidewalks, sewer, water and storm infrastructure and associated engineering and design. Public electrical and gas utility extensions are also included as eligible activities. Additionally, the KBRA plans to construct and maintain an access road to be used to maintain the KBRA owned storm water ponds. The total cost of Infrastructure Improvements is estimated to be \$865,500

2.2..3 Site Preparation

Site preparation activities that have already been incurred include Geotechnical Engineering & surveying, soil erosion control, stormwater management. Future developers may also incur eligible site preparation activities including, but not limited to, clearing & grubbing, topsoil removal, land balancing, mass grading, or other site preparation activities as permitted under Act 381. The cost of site preparation activities is estimated to be \$362,500.

2.2..4 Brownfield Plan Preparation

The cost to prepare the Brownfield Plan is being incurred by the City of Kalamazoo and is anticipated to be \$5,000.

2.2..5 Local Brownfield Revolving Fund

The Authority intends to capture school and non-school tax increments for deposit in the local brownfield revolving fund for a full five years following full reimbursement of eligible activities. This capture is estimated to be \$958,107.

2.3 Estimate of Captured Taxable Value and Tax Increment Revenues

An estimate of the captured taxable value for this redevelopment by year is depicted in Table 2. This plan captures all available TIR, including real and personal property TIR.

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

The eligible activities have been or will be financed by the City, KBRA and/or KCBRA and reimbursed as outlined in this plan. Future eligible activities will be financed by the developer and may be reimbursed as outlined in this plan and an accompanying future negotiated development agreement. No advances from the City are anticipated at this time.

2.5 Maximum Amount of Note or Bonded Indebtedness

No note or bonded indebtedness for this project is anticipated at this time. Therefore, this section is not applicable.

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2.5 Maximum Amount of Note or Bonded Indebtedness

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2.6 Duration of Brownfield Plan

The duration of this plan is estimated to be 19 years, however capture will continue until all eligible activities are reimbursed plus five full years of capture to the LBRF. In no event shall capture extend beyond 30 year as required by Act 381. It is estimated that the redevelopment of the property will be completed in 2025 and that it could take up to 15 years to recapture eligible costs and eligible administrative costs of the authority through TIR. Capture of TIR is expected to begin in 2020, however could be delayed for up to 5 years after the approval of this plan as permitted by Act 381. An analysis showing the reimbursement schedule is attached as 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 within Table 2.

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

The property consists of one parcel that is 32.851 acres in size and is located at 2805 E. Cork Street (Parcel Identification Number 06-25-396-002). A legal description of the property along with a map showing eligible property dimensions, is attached as Figure 1.

The parcel is considered "eligible property" as a result of contamination on the property which exceeds GRCC, ICDWPC, GSIPC, GWPC, SVIAC, ICDC, Csat, SDBL, GSIC, GWCC and GVIAIC.

Taxable personal property, if any, is included in this plan.

2.9 Estimates of Residents and Displacement of Individuals/Families

No persons reside at the property; therefore, this section is not applicable.

2.10 Plan for Relocation of Displaced Persons

No persons reside at the property; thus, none will be displaced. Therefore, this section is not applicable.

2.11 Provisions for Relocation Costs

No persons reside at the property; thus, none will be displaced. Therefore, this section is not applicable.

2.12 Strategy for Compliance with Michigan's Relocation Assistance Law

No persons reside at the property; thus, none will be displaced. Therefore, this section is not applicable.

2.13 Other Material that the Authority or Governing Body Considers Pertinent

None.

Figure 1

Eligible Property Map



Legal Description

Legal Description:

Section 25 Town 2 South Range 11 West That part of the Southeast 1/4 of the Southwest 1/4 of Section 25 lying East of the easterly line of the Grand Trunk Western Railroad right-of-way, excluding the South 2 Rods for East Cork Street. Also described as commencing at the South 1/4 corner of Section 25 T2S R11W; thence North 00 degrees 48 minutes 31 seconds East 33 feet to the point of beginning; thence North 89 degrees 03 minutes 50 seconds West 1105.84 feet along the north right-of-way line of East Cork Street to the east right-of-way line of the Grand Trunk Western Railroad; thence Northwesterly 217.89 feet along an arc of a curve (Radius 1809.5 feet, chord bearing North 08 degrees 04 minutes 11 seconds West 217.75 feet); thence North 04 degrees 37 minutes 26 seconds West 1084.47 feet; thence South 89 degrees 02 minutes 15 seconds East 1242.12 feet; thence South 0 degrees 48 minutes 31 seconds West 1293.87 feet to the point of beginning. Parcel contains approximately 35.088 Acres prior to exclusion. Excluding the following parcel known as Full Circle Drive: Commencing at the South 1/4 corner of Section 25 T2S R11W; thence North 00 degrees 48 minutes 31 seconds East 33 feet to a point on the north line of East Cork Street; thence North 89 degrees 03 minutes 50 seconds West 20.79 feet along the north line of East Cork Street to the point of beginning for this exclusion; thence North 89 degrees 03 minutes 50 seconds West 138.01 feet along the north line of East Cork Street; thence North 46 degrees 02 minutes 27 seconds East 43.12 feet; thence North 01 degrees 43 minutes 17 seconds East 71.28 feet; thence Northeasterly 123.11 feet along a curve to the right, chord bearing North 10 degrees 46 minutes 48 seconds East 122.58 feet, Radius = 383 feet; thence North 19 degrees 59 minutes 18 seconds East 40.38 feet; thence Northeasterly 154.48 feet along a curve to the left, chord bearing North 10 degrees 30 minutes 44 seconds East 153.77 feet, Radius = 467 feet; thence North 01 degrees 02 minutes 09 seconds East 206.72 feet; thence Northwesterly 310.07 feet along a curve to the left, chord bearing North 43 degrees 36 minutes 06 seconds West 279.64 feet, Radius = 199 feet; thence North 88 degrees 14 minutes 21 seconds West 161.10 feet; thence Southwesterly 38.52 feet along a curve to the left, chord bearing South 53 degrees 42 minutes 15 seconds West 35.75 feet, Radius = 29 feet; thence Northwesterly 317.37 feet along a curve to the right, chord bearing North 36 degrees 17 minutes 47 seconds West 111.81 feet, Radius = 71 feet; thence South 88 degrees 14 minutes 21 seconds East 258.18 feet; thence Southeasterly 412.91 feet along a curve to the right, chord bearing South 43 degrees 36 minutes 06 seconds East 372.39 feet, Radius = 265 feet; thence South 01 degrees 00 minutes 09 seconds West 206.72 feet; thence Southwesterly 176.31 feet along a curve to the right, chord bearing South 10 degrees 30 minutes 44 seconds West 175.51 feet, Radius = 533 feet; thence South 19 degrees 59 minutes 18 seconds West 16.91 feet; thence South 14 degrees 30 minutes 17 seconds West 27.56 feet; thence Southwesterly 82.64 feet along a curve to the left, chord bearing South 05 degrees 10 minutes 56 seconds West 82.55 feet, Radius = 511.99 feet; thence Southwesterly 20.86 feet along a curve to the left, chord bearing South 02 degrees 21 minutes 14 seconds West 20.86 feet, Radius = 390.11 feet; thence South 01 degrees 34 minutes 17 seconds West 63.60 feet; thence South 43 degrees 57 minutes 33 seconds East 41.75 feet to the north line of East Cork Street and the point of beginning for this exclusion. Parcel after exclusion contains 32.851 Acres.

Table 1

Eligible Activity Costs

EGLE Eligible Activities Costs and Schedule		
EGLE Eligible Activities	Cost	Completion
		Season/Year
Department Specific Activities		
<i>Phase I & Due Care Plan - KCBRA</i>	\$ 10,000	2010
<i>Phase I, Phase II & BEA - Future Developers</i>	\$ 25,000	Unknown
<i>Soil Vapor planning and investigation - KCBRA</i>	\$ 130,000	2009/2010
<i>Methane Investigation - CoK BRA</i>	\$ 62,000	2010-2016
<i>Due Care Plan Implementation - Future Developers</i>	\$ 500,000	Unknown
EGLE Eligible Activities Sub-Total	\$ 727,000	
Brownfield Plan Preparation	\$ -	
EGLE Eligible Activities Total Costs	\$ 727,000	
Local Only Eligible Activities Costs and Schedule		
Local Only Eligible Activities	Cost	Completion
		Season/Year
Demolition		
<i>Site demolition</i>	\$ 40,000	2009
Sub-Total - Demolition	\$ 40,000	
Infrastructure Improvements		
<i>Water, Storm and Sanitary sewer construction</i>	\$ 560,000	2007
<i>Water & Sewer Permits and Fees</i>	\$ 3,500	2007
<i>Gas and Electrical Utility Extensions</i>	\$ 110,000	2007
<i>Seven Points Access Road</i>	\$ 120,000	2020
<i>Infrastructure Improvement Engineering & Design</i>	\$ 72,000	2006-2008
Subtotal – Infrastructure	\$ 865,500	
Site Preparation		
<i>Geotechnical Engineering & Surveying</i>	\$ 15,000	2007-2009
<i>Soil Erosion Control</i>	\$ 25,000	2007-2009
<i>Stormwater Management</i>	\$ 7,500	2007-2009
<i>Future Site Preparation - Future Developer</i>	\$ 315,000	unknown
Sub-Total – Site Prep	\$ 362,500	
Local Only Eligible Activities Sub-Total	\$ 1,268,000	
Contingency (0%)		
Brownfield Plan Preparation	\$ 5,000	2019
Local Only Eligible Activities Total Costs	\$ 1,273,000	
Combined EGLE & Local Only Eligible Activites Total Costs	\$ 2,000,000	

Table 2

Tax Capture Schedule

Tax Increment Revenue Capture Estimates
 Davis Creek Business Park
 Kalamazoo, Michigan
 November 5, 2019

Estimated Taxable Value (TV) Increase Rate: 1%

Plan Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	TOTAL	
Calendar Year	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038		
*Base Taxable Value	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Estimated New TV	\$ 494,938	\$ 999,775	\$ 1,509,773	\$ 1,524,870	\$ 2,540,119	\$ 3,565,520	\$ 3,601,176	\$ 3,637,187	\$ 3,673,559	\$ 3,710,295	\$ 3,747,398	\$ 3,784,872	\$ 3,822,720	\$ 3,860,948	\$ 3,899,557	\$ 3,938,553	\$ 3,977,938	\$ 4,017,718	\$ 4,057,895	\$ -	
Incremental Difference (New TV - Base TV)	\$ 494,938	\$ 999,775	\$ 1,509,773	\$ 1,524,870	\$ 2,540,119	\$ 3,565,520	\$ 3,601,176	\$ 3,637,187	\$ 3,673,559	\$ 3,710,295	\$ 3,747,398	\$ 3,784,872	\$ 3,822,720	\$ 3,860,948	\$ 3,899,557	\$ 3,938,553	\$ 3,977,938	\$ 4,017,718	\$ 4,057,895	\$ -	

School Capture	Millage Rate	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	TOTAL
State Education Tax (SET)	6.0000	\$ 2,970	\$ 5,999	\$ 9,059	\$ 9,149	\$ 15,241	\$ 21,393	\$ 21,607	\$ 21,823	\$ 22,041	\$ 22,262	\$ 22,484	\$ 22,709	\$ 22,936	\$ 23,166	\$ 23,397	\$ 23,631	\$ 23,868			\$ 313,735
School Operating Tax	17.8489	\$ 8,834	\$ 17,845	\$ 26,948	\$ 27,217	\$ 45,338	\$ 63,641	\$ 64,277	\$ 64,920	\$ 65,569	\$ 66,225	\$ 66,887	\$ 67,556	\$ 68,231	\$ 68,914	\$ 69,603	\$ 70,299	\$ 71,002			\$ 933,305
School Total	23.8489	\$ 11,804	\$ 23,844	\$ 36,006	\$ 36,366	\$ 60,579	\$ 85,034	\$ 85,884	\$ 86,743	\$ 87,610	\$ 88,486	\$ 89,371	\$ 90,265	\$ 91,168	\$ 92,079	\$ 93,000	\$ 93,930	\$ 94,869			\$ 1,247,040

Local Capture	Millage Rate	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	TOTAL
CITY OPERATING	12.0000	\$ 5,939	\$ 11,997	\$ 18,117	\$ 18,298	\$ 30,481	\$ 42,786	\$ 43,214	\$ 43,646	\$ 44,083	\$ 44,524	\$ 44,969	\$ 45,418	\$ 45,873	\$ 46,331	\$ 46,795	\$ 47,263	\$ 47,735	\$ 48,213	\$ 48,695	\$ 724,378
CCTA	0.7500	\$ 371	\$ 750	\$ 1,132	\$ 1,144	\$ 1,905	\$ 2,674	\$ 2,701	\$ 2,728	\$ 2,755	\$ 2,783	\$ 2,811	\$ 2,839	\$ 2,867	\$ 2,896	\$ 2,925	\$ 2,954	\$ 2,983	\$ 3,013	\$ 3,043	\$ 45,274
SOLID WASTE	1.8000	\$ 891	\$ 1,800	\$ 2,718	\$ 2,745	\$ 4,572	\$ 6,418	\$ 6,482	\$ 6,547	\$ 6,612	\$ 6,679	\$ 6,745	\$ 6,813	\$ 6,881	\$ 6,950	\$ 7,019	\$ 7,089	\$ 7,160	\$ 7,232	\$ 7,304	\$ 108,657
KCTA	0.3145	\$ 156	\$ 314	\$ 475	\$ 480	\$ 799	\$ 1,121	\$ 1,133	\$ 1,144	\$ 1,155	\$ 1,167	\$ 1,179	\$ 1,190	\$ 1,202	\$ 1,214	\$ 1,226	\$ 1,239	\$ 1,251	\$ 1,264	\$ 1,276	\$ 18,985
KVCC	2.8089	\$ 1,390	\$ 2,808	\$ 4,241	\$ 4,283	\$ 7,135	\$ 10,015	\$ 10,115	\$ 10,216	\$ 10,319	\$ 10,422	\$ 10,526	\$ 10,631	\$ 10,738	\$ 10,845	\$ 10,953	\$ 11,063	\$ 11,174	\$ 11,285	\$ 11,398	\$ 169,559
COUNTY OPERATING - Summer	4.6810	\$ 2,317	\$ 4,680	\$ 7,067	\$ 7,138	\$ 11,890	\$ 16,690	\$ 16,857	\$ 17,026	\$ 17,196	\$ 17,368	\$ 17,542	\$ 17,717	\$ 17,894	\$ 18,073	\$ 18,254	\$ 18,436	\$ 18,621	\$ 18,807	\$ 18,995	\$ 282,568
COUNTY OPERATING - Winter - Public Safety	1.4472	\$ 716	\$ 1,447	\$ 2,185	\$ 2,207	\$ 3,676	\$ 5,160	\$ 5,212	\$ 5,264	\$ 5,316	\$ 5,370	\$ 5,423	\$ 5,477	\$ 5,532	\$ 5,588	\$ 5,643	\$ 5,700	\$ 5,757	\$ 5,814	\$ 5,873	\$ 87,360
COUNTY HOUSING	0.0988	\$ 49	\$ 99	\$ 149	\$ 151	\$ 251	\$ 352	\$ 356	\$ 359	\$ 363	\$ 367	\$ 370	\$ 374	\$ 378	\$ 381	\$ 385	\$ 389	\$ 393	\$ 397	\$ 401	\$ 5,964
COUNTY SENIOR	0.3500	\$ 173	\$ 350	\$ 528	\$ 534	\$ 889	\$ 1,248	\$ 1,260	\$ 1,273	\$ 1,286	\$ 1,299	\$ 1,312	\$ 1,325	\$ 1,338	\$ 1,351	\$ 1,365	\$ 1,378	\$ 1,392	\$ 1,406	\$ 1,420	\$ 21,128
KRESA OPERATING	2.8946	\$ 1,433	\$ 2,894	\$ 4,370	\$ 4,414	\$ 7,353	\$ 10,321	\$ 10,424	\$ 10,528	\$ 10,633	\$ 10,740	\$ 10,847	\$ 10,956	\$ 11,065	\$ 11,176	\$ 11,288	\$ 11,401	\$ 11,515	\$ 11,630	\$ 11,746	\$ 174,732
KRESA ALLOCATED	0.1444	\$ 71	\$ 144	\$ 218	\$ 220	\$ 367	\$ 515	\$ 520	\$ 525	\$ 530	\$ 536	\$ 541	\$ 547	\$ 552	\$ 558	\$ 563	\$ 569	\$ 574	\$ 580	\$ 586	\$ 8,717
KRESA SPECIAL ED	1.4988	\$ 742	\$ 1,498	\$ 2,263	\$ 2,285	\$ 3,807	\$ 5,344	\$ 5,397	\$ 5,451	\$ 5,506	\$ 5,561	\$ 5,617	\$ 5,673	\$ 5,729	\$ 5,787	\$ 5,845	\$ 5,903	\$ 5,962	\$ 6,022	\$ 6,082	\$ 90,475
KRESA ENHANCEMENT	1.5000	\$ 742	\$ 1,500	\$ 2,265	\$ 2,287	\$ 3,810	\$ 5,348	\$ 5,402	\$ 5,456	\$ 5,510	\$ 5,565	\$ 5,621	\$ 5,677	\$ 5,734	\$ 5,791	\$ 5,849	\$ 5,908	\$ 5,967	\$ 6,027	\$ 6,087	\$ 90,547
KRESA CTE	1.0000	\$ 495	\$ 1,000	\$ 1,510	\$ 1,525	\$ 2,540	\$ 3,566	\$ 3,601	\$ 3,637	\$ 3,674	\$ 3,710	\$ 3,747	\$ 3,785	\$ 3,823	\$ 3,861	\$ 3,900	\$ 3,939	\$ 3,978	\$ 4,018	\$ 4,058	\$ 60,365
KALAMAZOO LIBRARY	3.9487	\$ 1,954	\$ 3,948	\$ 5,962	\$ 6,021	\$ 10,030	\$ 14,079	\$ 14,220	\$ 14,362	\$ 14,506	\$ 14,651	\$ 14,797	\$ 14,945	\$ 15,095	\$ 15,246	\$ 15,398	\$ 15,552	\$ 15,708	\$ 15,865	\$ 16,023	\$ 238,363
Local Total	35.2369	\$ 17,440	\$ 35,229	\$ 53,200	\$ 53,732	\$ 89,506	\$ 125,638	\$ 126,894	\$ 128,163	\$ 129,445	\$ 130,739	\$ 132,047	\$ 133,367	\$ 134,701	\$ 136,048	\$ 137,408	\$ 138,782	\$ 140,170	\$ 141,572	\$ 142,988	\$ 2,127,069

Non-Capturable Millages	Millage Rate	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	TOTAL
COUNTY JUV. HOME DEBT	0.1873	\$ 93	\$ 187	\$ 283	\$ 286	\$ 476	\$ 668	\$ 675	\$ 681	\$ 688	\$ 695	\$ 702	\$ 709	\$ 716	\$ 723	\$ 730	\$ 738	\$ 745	\$ 753	\$ 760	\$ 11,306
SCHOOL DEBT	8.2000	\$ 4,058	\$ 8,198	\$ 12,380	\$ 12,504	\$ 20,829	\$ 29,237	\$ 29,530	\$ 29,825	\$ 30,123	\$ 30,424	\$ 30,729	\$ 31,036	\$ 31,346	\$ 31,660	\$ 31,976	\$ 32,296	\$ 32,619	\$ 32,945	\$ 33,275	\$ 494,991
KRESA DEBT	0.3650	\$ 181	\$ 365	\$ 551	\$ 557	\$ 927	\$ 1,301	\$ 1,314	\$ 1,328	\$ 1,341	\$ 1,354	\$ 1,368	\$ 1,381	\$ 1,395	\$ 1,409	\$ 1,423	\$ 1,438	\$ 1,452	\$ 1,466	\$ 1,481	\$ 22,033
Total Non-Capturable Taxes	8.7523	\$ 4,332	\$ 8,750	\$ 13,214	\$ 13,346	\$ 22,232	\$ 31,207	\$ 31,519	\$ 31,834	\$ 32,152	\$ 32,474	\$ 32,798	\$ 33,126	\$ 33,458	\$ 33,792	\$ 34,130	\$ 34,471	\$ 34,816	\$ 35,164	\$ 35,516	\$ 528,331

Total Tax Increment Revenue (TIR) Available for Capture \$ 29,244 \$ 59,073 \$ 89,206 \$ 90,098 \$ 150,085 \$ 210,672 \$ 212,778 \$ 214,906 \$ 217,055 \$ 219,226 \$ 221,418 \$ 223,632 \$ 225,868 \$ 228,127 \$ 230,408 \$ 232,713 \$ 235,040 \$ 141,572 \$ 142,988 \$ 3,374,109

Footnotes:
 *Assumes new building adding \$500,000 of taxable value constructed in 2022
 *Assumes expansions of initial buildings adding \$1 million of taxable value constructed in 2026
 *Personal Property taxes, if any, will be captured by this plan but are not depicted in this table for ease of review.

Table 3

Reimbursement Schedule

Tax Increment Revenue Reimbursement Allocation Table

Davis Creek Business Park

Kalamazoo, Michigan

November 5, 2019

Developer Maximum Reimbursement	Proportionality	School & Local Taxes	Local-Only Taxes	Total
State	40.4%	\$ 727,000		\$ 727,000
Local	59.6%		\$ 1,273,000	\$ 1,273,000
TOTAL				

Estimated Total Years of Plan: 19

Estimated Capture	\$ 3,004,534
Administrative Fees	\$ 212,707
State Brownfield Redevelopment Fund	\$ 156,868
Local Brownfield Revolving Fund	\$ 1,004,534

	Plan Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	TOTAL
		2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	
Total State Incremental Revenue		\$ 11,804	\$ 23,844	\$ 36,006	\$ 36,366	\$ 60,579	\$ 85,034	\$ 85,884	\$ 86,743	\$ 87,610	\$ 88,486	\$ 89,371	\$ 90,265	\$ 91,168	\$ 92,079	\$ 93,000	\$ 93,930	\$ 94,869			\$ 1,247,040
State Brownfield Redevelopment Fund (50% of SET)		\$ 1,485	\$ 2,999	\$ 4,529	\$ 4,575	\$ 7,620	\$ 10,697	\$ 10,804	\$ 10,912	\$ 11,021	\$ 11,131	\$ 11,242	\$ 11,355	\$ 11,468	\$ 11,583	\$ 11,699	\$ 11,816	\$ 11,934			\$ 156,868
State TIR Available for Reimbursement		\$ 10,319	\$ 20,844	\$ 31,477	\$ 31,792	\$ 52,959	\$ 74,337	\$ 75,081	\$ 75,831	\$ 76,590	\$ 77,356	\$ 78,129	\$ 78,910	\$ 79,700	\$ 80,497	\$ 81,301	\$ 82,114	\$ 82,936			\$ 1,090,172
Total Local Incremental Revenue		\$ 17,440	\$ 35,229	\$ 53,200	\$ 53,732	\$ 89,506	\$ 125,638	\$ 126,894	\$ 128,163	\$ 129,445	\$ 130,739	\$ 132,047	\$ 133,367	\$ 134,701	\$ 136,048	\$ 137,408	\$ 138,782	\$ 140,170	\$ 141,572	\$ 142,988	\$ 2,127,069
BRA Administrative Fee (10%)		\$ 1,744	\$ 3,523	\$ 5,320	\$ 5,373	\$ 8,951	\$ 12,564	\$ 12,689	\$ 12,816	\$ 12,944	\$ 13,074	\$ 13,205	\$ 13,337	\$ 13,470	\$ 13,605	\$ 13,741	\$ 13,878	\$ 14,017	\$ 14,157	\$ 14,299	\$ 212,707
Local TIR Available for Reimbursement		\$ 15,696	\$ 31,706	\$ 47,880	\$ 48,359	\$ 80,555	\$ 113,074	\$ 114,205	\$ 115,347	\$ 116,500	\$ 117,665	\$ 118,842	\$ 120,030	\$ 121,231	\$ 122,443	\$ 123,667	\$ 124,904	\$ 126,153	\$ 127,415	\$ 128,689	\$ 1,914,362
Total State & Local TIR Available		\$ 26,015	\$ 52,550	\$ 79,357	\$ 80,150	\$ 133,514	\$ 187,411	\$ 189,285	\$ 191,178	\$ 193,090	\$ 195,021	\$ 196,971	\$ 198,941	\$ 200,930	\$ 202,940	\$ 204,969	\$ 207,019	\$ 209,089	\$ 127,415	\$ 128,689	\$ 3,004,534
	Beginning Balance																				
Reimbursement Balance		\$ 2,000,000	\$ 2,000,000	\$ 1,973,985	\$ 1,921,435	\$ 1,842,078	\$ 1,761,928	\$ 1,628,413	\$ 1,441,002	\$ 1,251,717	\$ 1,060,539	\$ 867,449	\$ 672,428	\$ 475,457	\$ 276,516	\$ 111,910	\$ 0				
EGLE Environmental Costs	\$ 727,000																				
State Tax Reimbursement - KCBRA	\$ 140,000	\$ 10,319	\$ 20,844	\$ 31,477	\$ 31,792	\$ 45,568															\$ 140,000
State Tax Reimbursement - CoK BRA	\$ 62,000					\$ 7,391	\$ 54,609														\$ 62,000
State Tax Reimbursement - Future Developer	\$ 525,000						\$ 19,728	\$ 75,081	\$ 75,831	\$ 76,590	\$ 77,356	\$ 78,129	\$ 78,910	\$ 43,375							\$ 525,000
Local Tax Reimbursement																					
Total EGLE Reimbursement Balance		\$ 716,681	\$ 695,837	\$ 664,360	\$ 632,568	\$ 579,609	\$ 505,272	\$ 430,191	\$ 354,360	\$ 277,770	\$ 200,415	\$ 122,286	\$ 43,375	\$ 0							
Local Only Costs	\$ 1,273,000																				
Local Tax Reimbursement - COK BRA	\$ 958,000	\$ 15,696	\$ 31,706	\$ 47,880	\$ 48,359	\$ 80,555	\$ 113,074	\$ 114,205	\$ 115,347	\$ 116,500	\$ 117,665	\$ 118,842	\$ 38,171								\$ 958,000
Local Tax Reimbursement - Future Developer	\$ 315,000												\$ 81,860	\$ 121,231	\$ 111,910						\$ 315,000
Total Local Only Reimbursement Balance		\$ 1,257,304	\$ 1,225,598	\$ 1,177,718	\$ 1,129,360	\$ 1,048,804	\$ 935,730	\$ 821,525	\$ 706,178	\$ 589,678	\$ 472,013	\$ 353,171	\$ 233,140	\$ 111,910	\$ -	\$ -					
Total Annual Reimbursement		\$ 26,015	\$ 52,550	\$ 79,357	\$ 80,150	\$ 133,514	\$ 187,411	\$ 189,285	\$ 191,178	\$ 193,090	\$ 195,021	\$ 196,971	\$ 198,941	\$ 164,606	\$ 111,910	\$ -					\$ 2,000,000
LOCAL BROWNFIELD REVOLVING FUND																					
LBRF Deposits*																					
State Tax Capture														\$ 36,324	\$ 80,497	\$ 81,301	\$ 82,114	\$ 82,936			\$ 363,172
Local Tax Capture															\$ 10,533	\$ 123,667	\$ 124,904	\$ 126,153	\$ 127,415	\$ 128,689	\$ 641,362
Total LBRF Capture																					\$ 1,004,534

* Up to five years of capture for LBRF Deposits after eligible activities are reimbursed. May be taken from EGLE & Local TIR only.

Footnotes:
*School tax capture to LBRF will not exceed actual EGLE Eligible costs incurred

Attachment A

Brownfield Plan Resolution(s)

**CITY OF KALAMAZOO
BROWNFIELD REDEVELOPMENT AUTHORITY**

**A RESOLUTION APPROVING THE IMPLEMENTATION OF
AN ACT 381 BROWNFIELD PLAN FOR
DAVIS CREEK BUSINESS PARK - 2805 EAST CORK STREET
AND
RECOMMENDING ADOPTION BY THE CITY COMMISSION**

Minutes of a regular meeting of the City of Kalamazoo Brownfield Redevelopment Authority held on November 21, 2019, at 7:30 a.m., local time, at the Community Room of City Hall, 241 West South Street, Kalamazoo, Michigan.

PRESENT: Nathan Bolton; Fritz Brown; James Escamilla; Kyle Gulau; Kevin Hess; Jason Novotny; Patti Owens; Doug Phillips; Tom Schlueter; Jasmine Vedua

ABSENT: None

The following resolution was offered by Director Bolton and seconded by Director Brown.

RECITALS:

A. The City has created the City of Kalamazoo Brownfield Redevelopment Authority (the "Authority"), under the provisions of Act 381, Public Acts of Michigan, 1996, as amended ("Act 381").

B. All properties that currently have had Brownfield Plans approved by the City Commission are listed as Chapters within the Seventh Amendment to Revised Brownfield Plan dated October 7, 2019.

C. City staff has worked with Southwest Michigan First to review and revise the process for implementing and adopting brownfield plans to better coincide with the recommendations and processes followed by the Michigan Economic Development Corporation (MEDC), which will create more efficiencies in filing reports regarding the tax increment revenues and other required data to MEDC or the State.

D. As a result of this review starting with the Brownfield Plan for Davis Creek Business Park, each Act 381 Brownfield Plan implemented by the Authority for approval by the City Commission will be a separate stand-alone plan.

E. Under Resolution No. 08-16, the City Commission delegated to the Authority the public hearing process regarding any future proposed Act 381 Brownfield Plan, including proposed Act 381 Brownfield Plan for Davis Creek Business Park – 2805 East Cork Street ("DCBP Brownfield Plan").

E. A public hearing was held by the Authority on November 21, 2019, on DCBP Plan; notice of the public hearing was given to all taxing authorities levying ad valorem or specific

taxes against any parcels within DCBP Brownfield Plan, and was also given by publication, as required by Act 381.

F. Following the public hearing on DCBP Brownfield Plan, the Authority, in consideration of any comments heard at the public hearing or written communications received at or prior to the public hearing, determines that the DCBP Brownfield Plan constitutes a public purpose in that:

- a. It meets all requirements of Section 13 of Act 381.
- b. The costs of eligible activities advanced by the Authority or the City to create Davis Creek Business Park and the proposed method of financing the additional costs of eligible activities for DCBP Brownfield Plan are, respectively, reasonable and feasible, and the Authority can arrange the necessary financing.
- c. The description of eligible activities and their estimated costs are reasonable and necessary to carry out the purposes of Act 381. and
- d. The amount of captured taxable value estimated to result from DCBP Brownfield Plan is reasonable.

THEREFORE, IT IS RESOLVED THAT:

The City of Kalamazoo Brownfield Redevelopment Authority approves the implementation of the Act 381 Brownfield Plan for Davis Creek Business Park – 2805 East Cork Street and recommends the City Commission adopt a resolution approving this Brownfield Plan.

AYES: Nathan Bolton; Fritz Brown; James Escamilla; Kyle Gulau; Kevin Hess; Jason Novotny; Patti Owens; Doug Phillips; Tom Schlueter; Jasmine Vedua

NAYS: None

ABSTAIN: None

RESOLUTION DECLARED.

CERTIFICATE

The foregoing is a true and complete copy of a resolution adopted by the City of Kalamazoo Brownfield Redevelopment Authority at a regular meeting held on November 21, 2019. Public notice was given and the meeting was conducted in full compliance with the Michigan Open Meetings Act (PA 267, 1976). Minutes of the meeting will be available as required by Act 381.



Jamie McCarthy
Recording Secretary

CITY OF KALAMAZOO, MICHIGAN

RESOLUTION NO. 20-01

**A RESOLUTION ADOPTING AND APPROVING AN ACT 381 BROWNFIELD PLAN
FOR
DAVIS CREEK BUSINESS PARK - 2805 EAST CORK STREET**

Minutes of a regular meeting of the City Commission of the City held on January 6, 2020, at 7:00 p.m., local time, at the City Hall., 241 West South Street, Kalamazoo, Michigan.

PRESENT, Commissioners: Cunningham, Hess, Knott, Praedel, Urban, Vice Mayor Griffin, Mayor Anderson

ABSENT, Commissioners: None

The following resolution was offered by Commissioner Hess and seconded by Commissioner Knott.

RECITALS:

- A. The City has created the City of Kalamazoo Brownfield Redevelopment Authority (the "Authority"), under the provisions of Act 381, Public Acts of Michigan, 1996, as amended ("Act 381").
- B. Following the establishment of the Authority, the City has implemented Brownfield Plans, as required under Act 381, for the purposes of identifying real estate parcels for revitalization, redevelopment and reuse.
- C. The Authority has implemented the Act 381 Brownfield Plan for Davis Creek Business Park – 2805 East Cork Street ("DCBP Brownfield Plan") under Act 381.
- D. Under Resolution No. 08-16, the City Commission delegated to the Authority the public hearing process regarding any future proposed Act 381 Brownfield Plan, including proposed DCBP Brownfield Plan.
- E. A public hearing was held by the Authority on November 21, 2019, on DCBP Brownfield Plan; notice of the public hearing was given to all taxing authorities levying ad valorem or specific taxes against any parcels within DCBP Brownfield Plan, and was also given by publication, as required by Act 381.

- F. Following the public hearing on DCBP Brownfield Plan, the Authority, in consideration of any comments heard at the public hearing or written communications received at or prior to the public hearing, determines that the DCBP Plan constitutes a public purpose in that:
- a. It meets all requirements of Section 13 of Act 381.
 - b. The costs of eligible activities advanced by the Authority or the City to create Davis Creek Business Park and the proposed method of financing the additional costs of eligible activities for DCBP Brownfield Plan are, respectively, reasonable and feasible, and the Authority can arrange the necessary financing.
 - c. The description of eligible activities and their estimated costs are reasonable and necessary to carry out the purposes of Act 381. and
 - d. The amount of captured taxable value estimated to result from DCBP Brownfield Plan is reasonable.

THEREFORE, IT IS RESOLVED THAT:

The Act 381 Brownfield Plan for Davis Creek Business Park – 2805 East Cork Street, as implemented by the City of Kalamazoo Brownfield Redevelopment Authority, is adopted and approved.

AYES, Commissioners: Cunningham, Hess, Knott, Praedel, Urban, Vice Mayor Griffin, Mayor Anderson

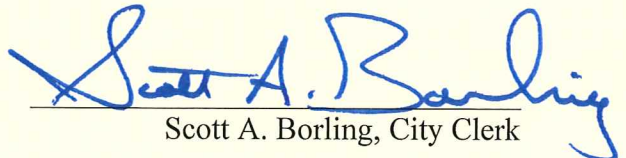
NAYS, Commissioners: None

ABSTAIN, Commissioners: None

RESOLUTION DECLARED ADOPTED.

CERTIFICATE

The foregoing is a true and complete copy of a resolution adopted by the City Commission for the City of Kalamazoo at a regular meeting held on January 6, 2020. Public notice was given and the meeting was conducted in full compliance with the Michigan Open Meetings Act (PA 267, 1976). Minutes of the meeting will be available as required by Act 381.

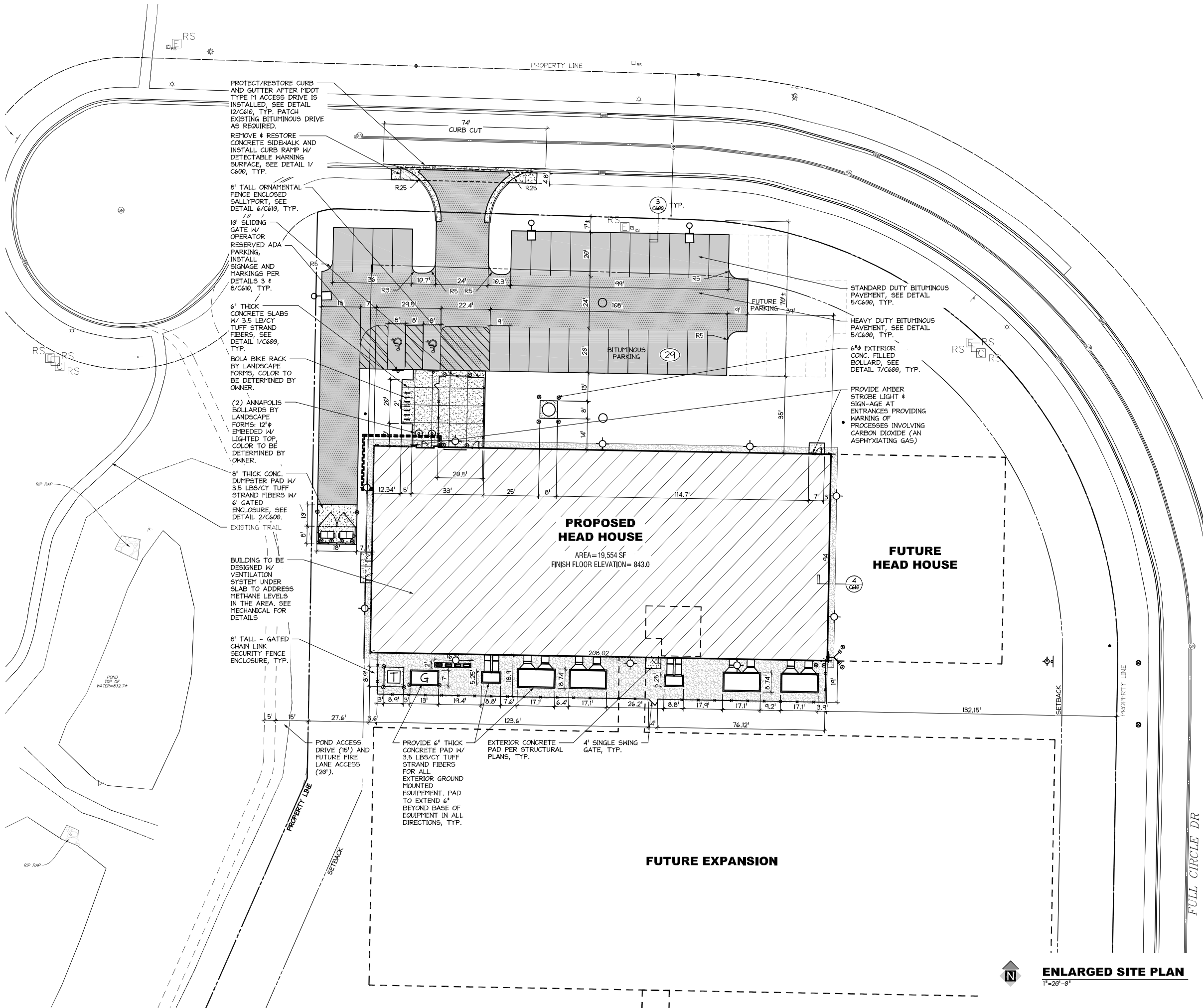

Scott A. Borling, City Clerk

Attachment B

Development and/or Reimbursement Agreement

Attachment C

Site Plans



- SITE NOTES:**
1. ALL DIMENSIONS TO FACE OF CURB.
 2. CONTRACTOR TO VERIFY ALL EXISTING DIMENSIONS AND CONDITION.
 3. TYPICAL PARKING SPACE = 9'x20' UNLESS NOTED.

BYCE
 487 PORTAGE STREET
 KALAMAZOO, MI 49007
 CORPORATE@BYCE.COM
 WWW.BYCE.COM
 TEL: 269.381.6170
 FAX: 269.381.6176

- LEGEND:**
- PROPERTY LINE
 - - - PROPERTY LINE OTHERS
 - - - BUILDING SETBACK
 - - - RIGHT OF WAY (R.O.W.)
 - [Pattern] NEW CONCRETE
 - [Pattern] NEW BITUMINOUS
 - [Pattern] NEW HEAVY DUTY BITUMINOUS
 - [Pattern] NEW GRAVEL
 - [Symbol] NEW FENCE
 - [Symbol] EXISTING FENCE
 - [Symbol] EXISTING TREE LINE
 - [Symbol] EXISTING TREE
 - [Symbol] PROPOSED EVERGREEN
 - [Symbol] DRAINAGE FLOW DIRECTION
 - [Symbol] EXISTING POWER POLE
 - [Symbol] NEW LIGHT POLE
 - [Symbol] WALL MOUNTED LIGHT
 - SA SANITARY
 - ST STORM
 - GHD GREEN HOUSE DRAIN
 - W WATER MAIN
 - G GAS
 - E ELECTRIC OVERHEAD
 - E EXISTING ELECTRIC OVERHEAD
 - E ELECTRIC UNDERGROUND
 - E EXISTING ELECTRIC UNDERGROUND
 - O MANHOLE / CATCH BASIN
 - ⊕ PROPOSED WATER WELL
 - + c.o. CLEANOUT
 - NEW SIGN
 - EXISTING SIGN
 - - - ITEMS PLANNED FOR FUTURE

ENLARGED SITE PLAN
 1" = 20' - 0"

New Production Facility for:
Seven Point Supply
 2805 E Cork Street • Kalamazoo, Michigan

17100300
C210

4-11-2018 For Site Plan Approval
 3-25-2018 Issued for Bids and Plan Review
ENLARGED SITE PLAN

H:\17100300 Seven Point Supply New Production Facility\Drawings\BID\54-389.dwg last saved 4-10-2018
 Plotted Thu, 4-11-2018 at 4:18pm by root1030

Attachment D

Verification of Facility Status

Joe Agostinelli

From: Gurnee, Michael (EGLE) <GurneeM1@michigan.gov>
Sent: Monday, September 30, 2019 9:15 AM
To: Joe Agostinelli
Cc: McCarthy, Jamie; Heywood, David (EGLE)
Subject: RE: Facility Verification | Davis Creek Business Park | 2805 E. Cork Street, Kalamazoo

Hi, Joe –

According to a BEA report submitted December 2018 for the property at 2805 East Cork Street, Kalamazoo (tax ID: 06-25-396-002), the property is indeed a facility.

Please let me know if you have any questions or concerns. Thanks,

Mike Gurnee
Brownfield Redevelopment Coordinator
Kalamazoo District Office
Michigan Department of Environment, Great Lakes, and Energy
269-568-1291 | GurneeM1@michigan.gov
[Follow Us](#) | Michigan.gov/EGLE

From: Joe Agostinelli <JAgostinelli@southwestmichiganfirst.com>
Sent: Sunday, September 29, 2019 9:51 AM
To: Gurnee, Michael (EGLE) <GurneeM1@michigan.gov>
Cc: McCarthy, Jamie <mccarthyja@kalamazoo-city.org>
Subject: Facility Verification | Davis Creek Business Park | 2805 E. Cork Street, Kalamazoo

Hi Mike!

As you are aware, redevelopment is underway on the City of Kalamazoo's Davis Creek Business Park. The City is planning to adopt a local-only brownfield plan which looks to reimburse some of the City, City BRA & County BRA's investment into the property over the years.

Could you provide verification that the Davis Creek Business Park is a Facility?

Thank you in advance for your help!

Regards,

Joe Agostinelli | partner

southwest michigan first
street 261 East Kalamazoo Avenue | Suite 200 | Kalamazoo, MI 49007
mail P.O. Box 50827 | Kalamazoo, MI 49005-0827
p 269.553.9588 | **c** 269.567.0669
jagostinelli@southwestmichiganfirst.com