St. Joseph City Commission
Commission Chambers
700 Broad Street, St Joseph, MI 49085

AGENDA
October 27, 2025
6:00 PM

This meeting will be held in person: the public can view the meeting by going to Zoom.us on a computer or mobile device, or by calling 312.626.6799 (or 877.853.5247 toll free). Comments will not be received via Zoom; persons wishing to speak should be present in person.

Meeting ID: 844 8860 9278

Telecommunications relay services to assist individuals with disabilities are available by calling 7-1-1 and providing the meeting information to the relay operator; there is no charge to the caller.

Call to Order

Order of Business

1. Pledge of Allegiance
2. Announcements
3. Approval of Agenda
4. Public Comment - For Items on the Consent Agenda, or Not on the Agenda - Please Limit Comments to Three Minutes

Consent Agenda

5. Meeting Minutes of October 13, 2025
6. Invoice and Tax Disbursements
7. Resolution Authorizing Transfer of Unpaid Accounts Receivable to 2025 Winter Tax Roll
8. Quarterly Investment Report PA 20
9. New Board Appointment
10. Board Reappointments
11. Organizational Meeting - Date Change
12. Right of Way and Park Tree Planting

Old Business

New Business

13. Special Event Application - Blossomtime Events
14. Public Hearing - 315 Lake Boulevard - The Rienks Group - Special Use to Increase Building Height from 55 to 80 feet in the Downtown Height Overlay District
15. 315 Lake Boulevard - The Rienks Group - Special Use to Increase Building Height from 55 to 80

feet in the Downtown Height Overlay District

16. Public Hearing - Marquette Development Brownfield Plan
17. Marquette Development Brownfield Plan
18. Public Hearing - DDA TIF District
19. First Reading - Ordinance to Amend Ch. 10, Downton Development Authority Tax Increment Financing and Development Plan

Reports

20. General Election Reminder
21. City Manager Comments
22. City Commission Comments

Agenda Item

TO: **City Commission**

FROM: **Ben Reynnells, Finance Director**

RE: **Invoice and Tax Disbursements**

MEETING DATE: **October 27, 2025**

As part of the consent agenda, please consider approval of the following invoices and disbursements from October 7, 2025, through October 17, 2025.

Regular invoices: $1,736,404.44
Tax disbursements: $223,399.41
Total disbursed: $1,959,803.85

Action Requested: Within the consent agenda, motion to approve the cash disbursements, as presented.

ATTACHMENT(S):

- EXP CHECK RUN DATES 10-07-2025 TO 10-17-2025.pdf

EXP CHECK RUN DATES 10/07/2025 - 10/17/2025

GL Number	Vendor	Invoice Desc.	Amount
Fund 101 General Fund			
Dept 000.000			
101-000.000-204.000	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	30.47
101-000.000-204.000	SOUTHWEST MI REGIONAL AIRPORT	TAXPAYER EXEMPTION REIMBURSEMENT	166.22
101-000.000-273.500	BRICKS AND STICKS HOME SERVICES LLC	SEP 2025 RENTAL INSPECTOR	3,276.00
101-000.000-273.500	JEWELL, KENNETH MICHAEL	MECHANICAL INSPECTOR SEPT 2025	3,016.00
101-000.000-273.500	KEYONE SERVICES PLLC	PLUMBING INSPECTOR SEPT 2025	2,118.40
101-000.000-273.500	SIMPSON, KENNETH D.	ELECTRICAL INSPECTOR SEPT 2025	4,253.60
		Total For Dept 000.000	12,860.69
Dept 172.000 City Manager			
101-172.000-790.000	FIRST NATIONAL BANK OF OMAHA	TIFFANY MITCHELL	517.03
101-172.000-860.000	FIRST NATIONAL BANK OF OMAHA	EMILY HACKWORTH	48.00
101-172.000-860.000	FIRST NATIONAL BANK OF OMAHA	TIFFANY MITCHELL	25.00
101-172.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	22.19
		Total For Dept 172.000 City Manager	612.22
Dept 215.000 City Clerk			
101-215.000-860.000	FIRST NATIONAL BANK OF OMAHA	ABBY BISHOP	525.00
101-215.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	44.38
		Total For Dept 215.000 City Clerk	569.38
Dept 235.000 Central Purchasing			
101-235.000-740.000	DOUBLEDAY OFFICE PRODUCTS	SUPPLIES - CITY HALL	24.84
101-235.000-740.000	DOUBLEDAY OFFICE PRODUCTS	SUPPLIES - CITY HALL	73.49
101-235.000-740.000	DOUBLEDAY OFFICE PRODUCTS	SUPPLIES - CITY HALL	95.06
101-235.000-740.000	OSCAR'S PRINTING & COPY CENTER	LETTERHEAD	173.77
101-235.000-802.000	DOUBLE K ENTERPRISES INC.	IT SERVICES - CITY HALL	4,273.34
101-235.000-802.000	DOUBLE K ENTERPRISES INC.	IT SERVICES - CITY HALL	475.00
101-235.000-850.000	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	313.03
101-235.000-930.000	U.S. BUSINESS SYSTEMS, INC.	COPIER CONTRACT	2,269.95
101-235.000-941.000	QUADIENT LEASING USA, INC.	POSTAGE MACHINE LEASE	512.97
101-235.000-941.100	FIRST NATIONAL BANK OF OMAHA	EMILY HACKWORTH	557.89
		Total For Dept 235.000 Central Purchasing	8,769.34
Dept 253.000 City Treasurer			
101-253.000-728.000	QUADIENT FINANCE USA, INC	OCTOBER BILLING	616.81
101-253.000-802.000	DOUBLE K ENTERPRISES INC.	IT SERVICES - CITY HALL	1,930.00
101-253.000-860.000	REYNNELLS, BEN	MILEAGE REIMBURSEMENT - MGFOA FALL INSTITUTE	346.96

101-253.000-860.000	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	618.03
101-253.000-900.000	HERALD-PALLADIUM	TY25 SPECIAL ASSESSMENT AD	177.00
101-253.000-900.000	HERALD-PALLADIUM	NOTICE OF UNPAID ACCTS TO TAX	181.19
101-253.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	66.57
101-253.000-964.000	BERTRAND DERIC & CATHERINE TRUST	TAX REFUND	14.39
101-253.000-964.000	TAYLOR TY B	TAX REFUND	19.20
		Total For Dept 253.000 City Treasurer	3,970.15
Dept 257.000 City Assessor			
101-257.000-802.000	DOUBLE K ENTERPRISES INC.	IT SERVICES - CITY HALL	3,646.30
101-257.000-850.000	VERIZON WIRELESS	BILL PERIOD 08-24-2025 TO 09-23-2025	20.02
101-257.000-850.000	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	25.00
101-257.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	22.19
		Total For Dept 257.000 City Assessor	3,713.51
Dept 262.000 Elections			
101-262.000-728.000	QUADIENT FINANCE USA, INC	OCTOBER BILLING	1,259.96
101-262.000-802.000	DOUBLE K ENTERPRISES INC.	IT SERVICES - CITY HALL	5,302.80
101-262.000-802.000	DOUBLE K ENTERPRISES INC.	IT SERVICES - CITY HALL	95.00
101-262.000-900.000	HERALD-PALLADIUM	NOTICE OF REGISTRATION NOV 4 ELECTION	299.63
101-262.000-900.000	HERALD-PALLADIUM	PUBLIC NOTICE FOR PUBLIC ACCURACY TEST	117.00
		Total For Dept 262.000 Elections	7,074.39
Dept 265.000 Buildings & Grounds			
101-265.000-740.000	KSS ENTERPRISES	CLEANING SUPPLIES	278.14
101-265.000-740.000	MUDAY SEWING CENTER	CLEANING SUPPLIES	499.00
101-265.000-740.000	FIRST NATIONAL BANK OF OMAHA	JEFFERY RECHNER	109.17
101-265.000-740.000	KENDALL ELECTRIC INC	LIGHT REPAIR	10.41
101-265.000-740.000	KSS ENTERPRISES	CLEANING SUPPLIES	501.95
101-265.000-740.000	LEEP'S SUPPLY CO., INC.	WATER HOOKUP FOR RR PROJECT	158.16
101-265.000-740.000	LEEP'S SUPPLY CO., INC.	FLOOR HEAT FOR NEW BUILDING	324.62
101-265.000-740.000	LOWE'S HOME CENTERS, LLC	FLOOR HEAT FOR NEW BUILDING	771.12
101-265.000-740.000	SPENCER, GARY	CLOTHING REIMBURSEMENT	51.57
101-265.000-850.000	TELNET WORLDWIDE	BILL DATE 10-03-2025	962.95
101-265.000-850.000	VERIZON WIRELESS	BILL PERIOD 08-24-2025 TO 09-23-2025	81.53
101-265.000-920.000	INDIANA MICHIGAN POWER COMPANY	OCTOBER BILLING	6,043.00
101-265.000-931.000	ALLIED MECHANICAL SERVICES, INC.	PUBLIC WORKS REPAIR	987.05
101-265.000-931.000	ENERCO SPECIALTY CHEMICAL	CONTRACT PAYMENT	225.00
101-265.000-931.000	TRUGREEN	TURF SERVICE	50.00
		Total For Dept 265.000 Buildings & Grounds	11,053.67
Dept 266.000 City Attorney			
101-266.000-790.000	RELX INC. DBA LEXIS NEXIS	MONTHLY LEGAL SUBSCRIPTION	108.00

101-266.000-860.000	FIRST NATIONAL BANK OF OMAHA	LAURIE SCHMIDT	185.00
101-266.000-860.000	FIRST NATIONAL BANK OF OMAHA	TIFFANY MITCHELL	25.00
101-266.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	22.19
		Total For Dept 266.000 City Attorney	340.19
Dept 270.000 Personnel			
101-270.000-740.000	FIRST NATIONAL BANK OF OMAHA	SAMANTHA WINNELL	38.68
101-270.000-801.000	HELPNET	QUARTERLY EAP BILLING 4 OF 4	1,233.54
101-270.000-802.000	DOUBLE K ENTERPRISES INC.	IT SERVICES - CITY HALL	2,924.92
101-270.000-802.000	DOUBLE K ENTERPRISES INC.	IT SERVICES - CITY HALL	95.00
101-270.000-941.100	FIRST NATIONAL BANK OF OMAHA	SAMANTHA WINNELL	5.46
101-270.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	22.19
101-270.000-956.100	PREMIER PROMOTIONS	CITY PICNIC SHIRTS	1,285.85
101-270.000-956.100	FIRST NATIONAL BANK OF OMAHA	CAMERON WELCH	11.93
101-270.000-956.100	FIRST NATIONAL BANK OF OMAHA	SAMANTHA WINNELL	124.36
		Total For Dept 270.000 Personnel	5,741.93
Dept 336.000 Fire Department			
101-336.000-740.000	ACE HARDWARE	SUPPLIES	18.88
101-336.000-740.000	ACE HARDWARE	SUPPLIES	47.68
101-336.000-740.000	ACE HARDWARE	FASTENERS AND BATTERIES	13.35
101-336.000-740.000	FIRST NATIONAL BANK OF OMAHA	MICHAEL PHELPS	769.35
101-336.000-740.000	FIRST NATIONAL BANK OF OMAHA	PUBLIC SAFETY DEPARTMENT	38.56
101-336.000-802.000	DOUBLE K ENTERPRISES INC.	IT SERVICES	95.00
101-336.000-860.000	FIRST NATIONAL BANK OF OMAHA	MICHAEL PHELPS	202.89
101-336.000-920.000	INDIANA MICHIGAN POWER COMPANY	OCTOBER BILLING	908.97
101-336.000-930.000	TRUGREEN	TURF SERVICE	55.00
101-336.000-941.100	D.L. GALLIVAN OFFICE SOLUTIONS	MONTHLY MAINTENANCE	84.12
101-336.000-941.100	UNMANNED VEHICLE TECHNOLOGIES	DRONE LICENSE	1,700.00
101-336.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	22.19
		Total For Dept 336.000 Fire Department	3,955.99
Dept 345.000 Public Safety Department			
101-345.000-740.000	DOUBLEDAY OFFICE PRODUCTS	OFFICE SUPPLIES - PUBLIC SAFETY	121.06
101-345.000-740.000	DOUBLEDAY OFFICE PRODUCTS	PAPER - PUBIC SAFETY	49.00
101-345.000-740.000	FIRST NATIONAL BANK OF OMAHA	MICHAEL PHELPS	674.62
101-345.000-740.000	FIRST NATIONAL BANK OF OMAHA	STEVE NEUBECKER	341.76
101-345.000-776.000	FIRST NATIONAL BANK OF OMAHA	MICHAEL CHRISTENSEN	292.00
101-345.000-801.000	ZIKER CLEANERS	DRY CLEANING	294.26
101-345.000-801.000	FIRST NATIONAL BANK OF OMAHA	STEVE NEUBECKER	77.00
101-345.000-801.000	KENT KLEEN, LLC	CLEAN CARS 10, 11, 12, 13, AND 14	425.00
101-345.000-801.000	MICHIGAN STATE POLICE	FINGERPRINTS	42.00
101-345.000-802.000	DOUBLE K ENTERPRISES INC.	IT SERVICES	142.50

101-345.000-860.000	BLASKIE, DUSTIN	MILEAGE REIMBURSEMENT - BALLISTIC SHIELD INSTRUCTOR	336.70
101-345.000-860.000	WRIGHT, JACOB	TRAINING REIMBURSEMENT	153.00
101-345.000-860.000	FIRST NATIONAL BANK OF OMAHA	STEVE NEUBECKER	480.25
101-345.000-860.000	FIRST NATIONAL BANK OF OMAHA	PUBLIC SAFETY DEPARTMENT	281.40
101-345.000-860.000	OAKLAND COMMUNITY COLLEGE	TRAINING	150.00
101-345.000-870.000	FIRST NATIONAL BANK OF OMAHA	STEVE NEUBECKER	115.00
101-345.000-930.000	TELE-RAD INC.	VPN SERVER	262.50
101-345.000-930.000	TELE-RAD INC.	PROGRAMMING	112.50
101-345.000-930.000	TELE-RAD INC.	FUEL CHARGE FOR VPN SERVER	25.00
101-345.000-941.100	D.L. GALLIVAN OFFICE SOLUTIONS	MONTHLY MAINTENANCE	80.06
101-345.000-941.100	FORD PRO	TELEMATICS	243.61
101-345.000-941.100	TELE-RAD INC.	MONTHLY MAINTENANCE	167.20
101-345.000-941.100	TRAFFIC & SAFETY CONTROL SYSTEM INC	ANNUAL FEE	1,250.00
101-345.000-941.100	TRAFFIC & SAFETY CONTROL SYSTEM INC	MONTHLY MAINTENANCE	1,200.00
101-345.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	22.19
101-345.000-941.100	FLOCK SAFETY	CAMERAS	2,383.56
		Total For Dept 345.000 Public Safety Department	9,722.17

Dept 371.000 Building Inspection Department

101-371.000-740.000	BROWN'S LOCKSMITH AND HARDWARE	FLASHLIGHT	5.25
101-371.000-740.000	FIRST NATIONAL BANK OF OMAHA	GALINA BOGDANOVA	74.06
101-371.000-802.000	DOUBLE K ENTERPRISES INC.	IT SERVICES - CITY HALL	95.00
101-371.000-850.000	VERIZON WIRELESS	BILL PERIOD 08-24-2025 TO 09-23-2025	128.27
101-371.000-860.000	FIRST NATIONAL BANK OF OMAHA	GALINA BOGDANOVA	150.00
101-371.000-860.000	WILDER, TRUDY	MILEAGE REIMBURSEMENT - COCM FALL CONFERENCE	238.00
101-371.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	22.19
		Total For Dept 371.000 Building Inspection Department	712.77

Dept 372.000 Code Enforcement Department

101-372.000-801.000	FORKER'S LAWN SERVICE, INC.	SEPTEMBER 2025 MOWING INVOICE	750.00
101-372.000-850.000	VERIZON WIRELESS	BILL PERIOD 08-24-2025 TO 09-23-2025	82.14
101-372.000-860.000	FIRST NATIONAL BANK OF OMAHA	GALINA BOGDANOVA	290.00
101-372.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	44.38
		Total For Dept 372.000 Code Enforcement Department	1,166.52

Dept 441.000 Public Works Department

101-441.000-740.000	DOUBLEDAY OFFICE PRODUCTS	OFFICE SUPPLIES	35.86
101-441.000-860.000	FIRST NATIONAL BANK OF OMAHA	GREG GROTHOUS	551.25
101-441.000-930.000	WORKFORCE PAYHUB	TIMECLOCK	208.13
101-441.000-930.000	NATIVE LANDSCAPES, LLC	KNOTWEED TREATMENT	1,980.00
101-441.000-930.000	TRUGREEN	TURF SERVICE	94.00
101-441.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	22.19
		Total For Dept 441.000 Public Works Department	2,891.43

Dept 442.000 Asset Management			
101-442.000-850.000	VERIZON WIRELESS	BILL PERIOD 08-24-2025 TO 09-23-2025	216.06
		Total For Dept 442.000 Asset Management	216.06
Dept 447.000 City Engineer			
101-447.000-802.000	DOUBLE K ENTERPRISES INC.	IT SERVICES - CITY HALL	142.50
101-447.000-850.000	VERIZON WIRELESS	BILL PERIOD 08-24-2025 TO 09-23-2025	137.78
101-447.000-941.100	DLT SOLUTIONS, INC.	AUTOCAD SUBSCRIPTION RENEWAL	2,010.88
		Total For Dept 447.000 City Engineer	2,291.16
Dept 448.000 Street Lighting			
101-448.000-920.000	INDIANA MICHIGAN POWER COMPANY	OCTOBER BILLING	6,871.07
		Total For Dept 448.000 Street Lighting	6,871.07
Dept 466.000 Paid Parking - Downtown			
101-466.000-850.000	VERIZON WIRELESS	BILL PERIOD 08-24-2025 TO 09-23-2025	712.92
101-466.000-941.100	T2 SYSTEMS CANADA INC.	DIGITAL IRIS SERVICE	65.00
101-466.000-941.100	T2 SYSTEMS CANADA INC.	DIGITAL IRIS SERVICE	(130.00)
101-466.000-941.100	T2 SYSTEMS CANADA INC.	DIGITAL IRIS SERVICE	65.00
		Total For Dept 466.000 Paid Parking - Downtown	712.92
Dept 721.000 Community Development			
101-721.000-860.000	FIRST NATIONAL BANK OF OMAHA	TIFFANY MITCHELL	25.00
101-721.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	54.18
		Total For Dept 721.000 Community Development	79.18
Dept 728.000 Economic Development			
101-728.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	22.19
		Total For Dept 728.000 Economic Development	22.19
Dept 751.000 Parks/Recreation			
101-751.000-740.000	ACE HARDWARE	PRIMER/GLUE	22.48
101-751.000-740.000	MID-COUNTY LAWN & GARDEN	TRIMMER PARTS	87.48
101-751.000-740.000	R.A. MORT SUPPLY	PLUMBING SUPPLIES	348.80
101-751.000-740.000	R.A. MORT SUPPLY	PLUMBING SUPPLIES	273.08
101-751.000-740.000	R.A. MORT SUPPLY	PLUMBING SUPPLIES	117.00
101-751.000-740.000	R.A. MORT SUPPLY	PLUMBING SUPPLIES	105.83
101-751.000-740.000	ACE HARDWARE	SHOP CLEANERS	8.26
101-751.000-740.000	AMAZON CAPITAL SERVICES	PLUGS, DOLLIES, AND DRILL BITS	122.01
101-751.000-740.000	AMAZON CAPITAL SERVICES	REFUND	(33.90)
101-751.000-740.000	BAGSPOT PET WASTE SOLUTIONS	DOG WASTE BAGS	1,618.50
101-751.000-740.000	FIRST NATIONAL BANK OF OMAHA	JEFFERY RECHNER	317.83

101-751.000-740.000	FIRST NATIONAL BANK OF OMAHA	MICHAEL CHRISTENSEN	264.32
101-751.000-740.000	FRESH DECOR PRO HARDWARE	PAINT/PAINT SUPPLIES	214.68
101-751.000-740.000	LEEP'S SUPPLY CO., INC.	CREDIT/RETURN	(224.22)
101-751.000-740.000	MID-COUNTY LAWN & GARDEN	SAW PARTS	51.74
101-751.000-740.000	O' REILLY AUTO PARTS	SOCKET SET	35.99
101-751.000-850.000	VERIZON WIRELESS	BILL PERIOD 08-24-2025 TO 09-23-2025	173.79
101-751.000-850.000	VERIZON WIRELESS	BILL PERIOD 08-24-2025 TO 09-23-2025	60.14
101-751.000-920.000	INDIANA MICHIGAN POWER COMPANY	OCTOBER BILLING	3,089.85
101-751.000-930.000	FIRST CHOICE IRRIGATION	IRRIGATION REPAIR	307.82
101-751.000-930.000	NATIVE LANDSCAPES, LLC	KNOTWEED TREATMENT	1,080.00
101-751.000-930.000	T2 SYSTEMS CANADA INC.	DIGITAL IRIS SERVICE	390.00
101-751.000-930.000	TRUGREEN	TURF SERVICE	266.00
		Total For Dept 751.000 Parks/Recreation	8,697.48
Dept 752.000 Lighthouse Operations			
101-752.000-920.000	INDIANA MICHIGAN POWER COMPANY	OCTOBER BILLING	67.96
		Total For Dept 752.000 Lighthouse Operations	67.96
Dept 756.000 Recreation Programs			
101-756.000-740.000	AMAZON CAPITAL SERVICES	TRUCK OR TREAT CANDY	655.45
101-756.000-790.000	FIRST NATIONAL BANK OF OMAHA	CAMERON WELCH	105.99
101-756.000-850.000	VERIZON WIRELESS	BILL PERIOD 08-24-2025 TO 09-23-2025	45.52
		Total For Dept 756.000 Recreation Programs	806.96
Dept 757.000 Ice Arena Operations			
101-757.000-850.000	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	166.85
101-757.000-920.000	INDIANA MICHIGAN POWER COMPANY	OCTOBER BILLING	566.61
101-757.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	22.19
		Total For Dept 757.000 Ice Arena Operations	755.65
Dept 851.000 Insurance Premiums			
101-851.000-910.000	MICHIGAN MUNICIPAL RISK	INSURANCE SERVICES	33,404.00
101-851.000-910.000	MICHIGAN MUNICIPAL RISK	INSURANCE SERVICES	2,412.00
		Total For Dept 851.000 Insurance Premiums	35,816.00
		Total For Fund 101 General Fund	129,490.98
Fund 202 Major Street Fund			
Dept 449.000 Roads, Streets, Bridges - ACT 51			
202-449.000-740.000	AMAZON CAPITAL SERVICES	PLUGS, DOLLIES, AND DRILL BITS	35.35
202-449.000-930.000	CHORBA ASPHALT PAVING LLC	WAYNE ST PATCH AND STATE ST PATCH	2,000.25
		Total For Dept 449.000 Roads, Streets, Bridges - ACT 51	2,035.60

Dept 474.000 Traffic Services			
202-474.000-740.000	RATHCO SAFETY SUPPLY INC.	SIGNS AND POSTS	767.50
202-474.000-740.000	RATHCO SAFETY SUPPLY INC.	SCHOOL ZONE REFLECTORS	161.00
202-474.000-920.000	INDIANA MICHIGAN POWER COMPANY	OCTOBER BILLING	120.66
		Total For Dept 474.000 Traffic Services	1,049.16
		Total For Fund 202 Major Street Fund	3,084.76
Fund 203 Local Street Fund			
Dept 449.000 Roads, Streets, Bridges - ACT 51			
203-449.000-740.000	ACE HARDWARE	SHOP SUPPLIES	56.68
203-449.000-740.000	HIGH GRADE MATERIALS CO.	CONCRETE PATCH	820.75
203-449.000-801.000	CHOP	TREE WORK	3,435.00
203-449.000-850.000	VERIZON WIRELESS	BILL PERIOD 08-24-2025 TO 09-23-2025	91.65
		Total For Dept 449.000 Roads, Streets, Bridges - ACT 51	4,404.08
Dept 474.000 Traffic Services			
203-474.000-740.000	RATHCO SAFETY SUPPLY INC.	SIGNS AND POSTS	314.16
203-474.000-740.000	RATHCO SAFETY SUPPLY INC.	SCHOOL ZONE REFLECTORS	217.00
203-474.000-930.000	SHEMBARGER ASPHALT SEALING	STREET PAINTING	575.00
		Total For Dept 474.000 Traffic Services	1,106.16
Dept 903.160 Botham Avenue Reconstruction			
203-903.160-801.000	ROWE PROFESSIONAL SERVICES COMPANY	CONSTRUCTION ADMIN	42,207.50
		Total For Dept 903.160 Botham Avenue Reconstruction	42,207.50
		Total For Fund 203 Local Street Fund	47,717.74
Fund 209 Cemetery Fund			
Dept 567.000 Cemetery Operatings			
209-567.000-740.000	ACE HARDWARE	BATTERY/HARDWARE	10.75
209-567.000-740.000	COLD SPRING	COLU,BARIUM NICHE PLAQUE	366.00
209-567.000-740.000	CONSUMERS CONCRETE CO.	CONCRETE	1,185.50
209-567.000-740.000	FIRST NATIONAL BANK OF OMAHA	JEFFERY RECHNER	361.60
209-567.000-802.000	DOUBLE K ENTERPRISES INC.	IT SERVICES - CITY HALL	190.00
209-567.000-802.000	DOUBLE K ENTERPRISES INC.	IT SERVICES - CITY HALL	285.00
209-567.000-850.000	TELNET WORLDWIDE	BILL DATE 10-03-2025	20.06
209-567.000-850.000	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	333.70
209-567.000-920.000	INDIANA MICHIGAN POWER COMPANY	OCTOBER BILLING	401.38
209-567.000-930.000	TRUGREEN	TURF SERVICE	2,054.00
		Total For Dept 567.000 Cemetery Operatings	5,207.99
		Total For Fund 209 Cemetery Fund	5,207.99

Fund 214 Depot Fund			
Dept 264.000 Buildings			
214-264.000-910.000	MICHIGAN MUNICIPAL RISK	INSURANCE SERVICES	879.05
214-264.000-920.000	INDIANA MICHIGAN POWER COMPANY	OCTOBER BILLING	31.45
		Total For Dept 264.000 Buildings	910.50
		Total For Fund 214 Depot Fund	910.50
Fund 226 Rubbish Collection Fund			
Dept 521.000 Sanitation/Solid Waste			
226-521.000-804.000	BEST WAY DISPOSAL INC	RESIDENTIAL RUBBISH	50,826.48
226-521.000-804.000	BEST WAY DISPOSAL INC	RESIDENTIAL RUBBISH	1,458.49
226-521.000-804.000	BEST WAY DISPOSAL INC	RESIDENTIAL RUBBISH	595.76
226-521.000-804.000	BEST WAY DISPOSAL INC	RESIDENTIAL RUBBISH	117.00
226-521.000-804.000	BEST WAY DISPOSAL INC	RESIDENTIAL RUBBISH	327.66
226-521.000-804.000	BEST WAY DISPOSAL INC	RESIDENTIAL RUBBISH	413.86
226-521.000-804.000	BEST WAY DISPOSAL INC	RESIDENTIAL RUBBISH	495.50
226-521.000-804.100	BEST WAY DISPOSAL INC	SPECIAL PICKUPS	4,412.50
226-521.000-804.200	BEST WAY DISPOSAL INC	ROLL OFFS	520.00
226-521.000-804.200	BEST WAY DISPOSAL INC	COMMERCIAL RUBBISH	248.85
226-521.000-804.200	STEVENSVILLE TRANSFER STATION-3246	TRASH DUMPING	2,667.99
226-521.000-804.200	ORCHARD HILL LANDFILL	TRASH DUMPING	340.14
226-521.000-804.300	BEST WAY DISPOSAL INC	DDA CARDBOARD	1,508.15
		Total For Dept 521.000 Sanitation/Solid Waste	63,932.38
		Total For Fund 226 Rubbish Collection Fund	63,932.38
Fund 248 Downtown Development Authority Fund			
Dept 730.000 Downtown Development			
248-730.000-740.000	BADGER EVERGREEN NURSERY, LLC.	20% DOWN PAYMENT FOR ANNUAL HOLIDAY GREENERY	1,265.00
248-730.000-740.000	FIRST NATIONAL BANK OF OMAHA	TIFFANY MITCHELL	127.90
248-730.000-860.000	FIRST NATIONAL BANK OF OMAHA	TIFFANY MITCHELL	25.00
		Total For Dept 730.000 Downtown Development	1,417.90
		Total For Fund 248 Downtown Development Authority Fund	1,417.90
Fund 271 Library Fund			
Dept 790.000 Library			
271-790.000-728.000	QUADIENT FINANCE USA, INC	OCTOBER BILLING	60.37
271-790.000-740.000	AMAZON CAPITAL SERVICES	CLEANING SUPPLIES AND PROGRAM SUPPLIES	50.46
271-790.000-740.000	DOUBLEDAY OFFICE PRODUCTS	OFFICE SUPPLIES	126.49
271-790.000-780.000	COLOMA NEWS AGENCY	WALL ST JOURNAL	390.00

271-790.000-780.000	ELM USA, INC.	DVD CLEANING	25.00
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT FIC	92.32
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT NFIC	54.53
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN NFIC	170.16
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN FIC	6.49
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT NFIC	10.77
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT FIC	76.12
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN NFIC	8.63
271-790.000-780.000	INGRAM LIBRARY SERVICES	90922471	16.10
271-790.000-780.000	INGRAM LIBRARY SERVICES	YOUNG ADULT	12.37
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN FIC	10.25
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN NFIC	10.79
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT NFIC	79.64
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT FIC	15.11
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT NFIC	21.59
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN FIC	9.74
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN NFIC	41.98
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN FIC	12.78
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT NFIC	12.37
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT FIC	11.77
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN NFIC	47.54
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN FIC	31.32
271-790.000-780.000	INGRAM LIBRARY SERVICES	YOUNG ADULT	21.58
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT NFIC	68.58
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN NFIC	55.44
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN FIC	33.22
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT FIC	12.40
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT FIC	15.66
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN FIC	10.25
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN FIC	9.71
271-790.000-780.000	INGRAM LIBRARY SERVICES	ADULT FIC	16.20
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN FIC	30.21
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN FIC	180.89
271-790.000-780.000	INGRAM LIBRARY SERVICES	CHILDREN NFIC	112.12
271-790.000-780.000	MIDWEST TAPE	HOOPLA - MONTHLY	1,199.27
271-790.000-780.000	OVERDRIVE, INC.	LIBBY - AANUAL	4,000.00
271-790.000-780.000	OVERDRIVE, INC.	LIBBY ADVANTAGE	685.10
271-790.000-801.000	UNIQUE MANAGEMENT SERVICES, INC.	PLACEMENTS	23.30
271-790.000-850.000	TELNET WORLDWIDE	BILL DATE 10-03-2025	220.68
271-790.000-850.000	FIRST NATIONAL BANK OF OMAHA	PAULA STAKLEY	314.85
271-790.000-885.000	AMAZON CAPITAL SERVICES	CLEANING SUPPLIES AND PROGRAM SUPPLIES	37.58
271-790.000-885.000	DAWALT, SARA	REFUND FOR CHILDREN'S PROGRAM SUPPLIES	49.43
271-790.000-885.000	HENNA DESIGN HOUSE	THE ART OF ELEGANCE PROGRAM ADDITIONAL FEE	60.00

271-790.000-910.000	MICHIGAN MUNICIPAL RISK	INSURANCE SERVICES	2,637.16
271-790.000-920.000	INDIANA MICHIGAN POWER COMPANY	OCTOBER BILLING	1,813.16
271-790.000-930.000	CITY PLUMBING & HEATING	CHECK DRAIN LINE FROM SUMP PUMP	714.60
271-790.000-930.000	D.L. GALLIVAN OFFICE SOLUTIONS	COPIER USAGE	485.96
271-790.000-930.000	EPS SECURITY	MONTHLY - MONITORING	26.50
271-790.000-930.000	GREAT LAKES ELEVATOR	QUARTERLY INSPECTION	405.17
271-790.000-930.000	VESTIS SERVICES, LLC	SEASONAL RUG RENTAL	34.65
271-790.000-930.000	VESTIS SERVICES, LLC	SEASONAL RUG RENTAL	34.65
271-790.000-941.100	FIRST NATIONAL BANK OF OMAHA	PAULA STAKLEY	45.00
271-790.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	31.99
271-790.000-941.100	UPLAND SOFTWARE	MONTHLY FAX SERVICE	19.00
		Total For Dept 790.000 Library	14,809.00
		Total For Fund 271 Library Fund	14,809.00

Fund 275 Band Fund
Dept 802.000 Municipal Band

275-802.000-910.000	MICHIGAN MUNICIPAL RISK	INSURANCE SERVICES	879.05
275-802.000-920.000	INDIANA MICHIGAN POWER COMPANY	OCTOBER BILLING	93.00
275-802.000-964.000	FIRST NATIONAL BANK OF OMAHA	CAMERON WELCH	20.43
		Total For Dept 802.000 Municipal Band	992.48
		Total For Fund 275 Band Fund	992.48

Fund 401 Capital Projects Fund
Dept 751.270 Dickinson Parking & Playground

401-751.270-976.000	PEARSON CONSTRUCTION COMPANY	DICKINSON PARK	38,257.88
401-751.270-976.000	ABONMARCHE CONSULTANTS INC	DICKINSON RESTROOM	4,395.00
		Total For Dept 751.270 Dickinson Parking & Playground	42,652.88

Dept 901.016 Parking Lot 11

401-901.016-801.000	RIETH-RILEY CONSTRUCTION CO., INC.	PARKING LOT ASPHALT REPAIR	1,354.31
		Total For Dept 901.016 Parking Lot 11	1,354.31

Dept 901.017 Ice Arena Boiler Replacement

401-901.017-967.000	FIRST NATIONAL BANK OF OMAHA	MICHAEL CHRISTENSEN	874.65
		Total For Dept 901.017 Ice Arena Boiler Replacement	874.65

Dept 901.020 City Hall Carpet (PS side)

401-901.020-967.000	DESIGNER APPEARANCES & COATINGS	PROJECT CONTRACT PAYMENT	2,685.00
401-901.020-967.000	DESIGNER APPEARANCES & COATINGS	PROJECT	3,475.00
		Total For Dept 901.020 City Hall Carpet (PS side)	6,160.00

Dept 901.024 Painting Lions Park Shelters			
401-901.024-930.000	CUSTOMETAL PRODUCTS, INC.	LIONS SHELTER REPAIRS	5,611.84
		Total For Dept 901.024 Painting Lions Park Shelters	5,611.84
		Total For Fund 401 Capital Projects Fund	56,653.68
Fund 590 Sewer Fund			
Dept 000.000			
590-000.000-230.100	ST JOSEPH CHARTER TOWNSHIP	DISTRIBUTION OF WATER/SEWER REVENUES COLLECTED IN	29,622.56
590-000.000-230.200	LINCOLN CHARTER TOWNSHIP	DISTRIBUTION OF WATER/SEWER REVENUES COLLECTED IN	652,445.38
590-000.000-230.400	ROYALTON TOWNSHIP	DISTRIBUTION OF WATER/SEWER REVENUES COLLECTED IN	8,003.43
590-000.000-230.500	JOINT WASTEWATER TREATMENT PLANT	AUTHORITY WWTP	77,714.42
590-000.000-256.000	ALLEN EDWIN HOME BUILDERS	UB REFUND: 983593 - 4941 KNOLLWOOD DR	91.96
		Total For Dept 000.000	767,877.75
Dept 527.000 Sewer System			
590-527.000-740.000	ACE HARDWARE	LAKE ST LS REPAIR PARTS	68.06
590-527.000-740.000	FERGUSON WATERWORKS #3386	LAKE ST LS REPAIR PARTS	577.00
590-527.000-801.000	BEST WAY DISPOSAL INC	ROLL OFFS	895.30
590-527.000-801.000	BEAUDOIN ELECTRICAL CONSTRUCTION	PROFESSIONAL ELECTRICAL SERVICES	204.00
590-527.000-850.000	VERIZON WIRELESS	BILL PERIOD 08-24-2025 TO 09-23-2025	36.01
590-527.000-910.000	MICHIGAN MUNICIPAL RISK	INSURANCE SERVICES	7,911.47
590-527.000-920.000	INDIANA MICHIGAN POWER COMPANY	OCTOBER BILLING	1,025.14
590-527.000-925.000	JOINT WASTEWATER TREATMENT PLANT	SJC WWTP	64,395.14
590-527.000-930.000	NATIVE LANDSCAPES, LLC	KNOTWEED TREATMENT	4,140.00
590-527.000-956.000	UPS STORE #1992, THE	SHIPPING POSTAGE	13.39
		Total For Dept 527.000 Sewer System	79,265.51
		Total For Fund 590 Sewer Fund	847,143.26
Fund 591 Water Fund			
Dept 000.000			
591-000.000-230.100	ST JOSEPH CHARTER TOWNSHIP	DISTRIBUTION OF WATER/SEWER REVENUES COLLECTED IN	18,171.19
591-000.000-230.200	LINCOLN CHARTER TOWNSHIP	DISTRIBUTION OF WATER/SEWER REVENUES COLLECTED IN	86,875.50
591-000.000-230.400	ROYALTON TOWNSHIP	DISTRIBUTION OF WATER/SEWER REVENUES COLLECTED IN	1,631.50
591-000.000-256.000	CHICAGO TITLE	UB REFUND: 758250 - 2454 BROOKPOINT LN	123.53
591-000.000-256.000	ALLEN EDWIN HOME BUILDERS	UB REFUND: 983593 - 4941 KNOLLWOOD DR	109.81
591-000.000-256.000	BLUM, NATALIE	UB REFUND: 050900 - 1457 MAIN ST	597.07
		Total For Dept 000.000	107,508.60
Dept 530.000 Water Treatment Plant			
591-530.000-850.000	TELNET WORLDWIDE	BILL DATE 10-03-2025	100.31
591-530.000-850.000	VERIZON WIRELESS	BILL PERIOD 08-24-2025 TO 09-23-2025	45.52

591-530.000-850.000	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	238.95
591-530.000-910.000	MICHIGAN MUNICIPAL RISK	INSURANCE SERVICES	16,702.00
591-530.000-920.000	INDIANA MICHIGAN POWER COMPANY	OCTOBER BILLING	26,745.08
591-530.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	22.19
		Total For Dept 530.000 Water Treatment Plant	43,854.05

Dept 536.000 Water Distribution System

591-536.000-740.000	ETNA SUPPLY COMPANY	WATER SERVICE VALVES	5,298.75
591-536.000-740.000	ETNA SUPPLY COMPANY	WATER SERVICE VALVES	2,832.90
591-536.000-740.000	HIGH GRADE MATERIALS CO.	CONCRETE PATCH FOR WATER	1,358.53
591-536.000-740.000	ACE HARDWARE	TOOLS CITY FH PAINTING	5.39
591-536.000-740.000	ACE HARDWARE	TOOLS	94.47
591-536.000-740.000	AMAZON CAPITAL SERVICES	TABLET CASE	23.99
591-536.000-740.000	ETNA SUPPLY COMPANY	WATER SERVICE VALVES	353.25
591-536.000-740.000	ETNA SUPPLY COMPANY	WATER SERVICE VALVES	775.10
591-536.000-740.000	FIRST NATIONAL BANK OF OMAHA	DAVID LINDERMAN	1,296.01
591-536.000-740.000	HIGH GRADE MATERIALS CO.	CONCRETE PATCH FOR WATER	1,182.00
591-536.000-740.000	ZBATTERY.COM, INC.	REPLACEMENT BATTERIES	46.56
591-536.000-771.000	ETNA SUPPLY COMPANY	MXUS/METER READING EQUIPMENT	9,180.00
591-536.000-771.000	ETNA SUPPLY COMPANY	METER READING EQUIPMENT	6,480.00
591-536.000-771.000	ETNA SUPPLY COMPANY	WATER METER	1,125.00
591-536.000-801.000	BERRIEN COUNTY ROAD DEPARTMENT	ROW PERMIT	100.00
591-536.000-801.000	BERRIEN COUNTY ROAD DEPARTMENT	ROW PERMIT	100.00
591-536.000-801.000	BERRIEN COUNTY ROAD DEPARTMENT	ROW PERMIT	35.00
591-536.000-801.000	BERRIEN COUNTY ROAD DEPARTMENT	ROW PERMIT	35.00
591-536.000-850.000	VERIZON WIRELESS	BILL PERIOD 08-24-2025 TO 09-23-2025	245.81
591-536.000-860.000	FIRST NATIONAL BANK OF OMAHA	DAVID LINDERMAN	140.00
591-536.000-910.000	MICHIGAN MUNICIPAL RISK	INSURANCE SERVICES	7,911.47
591-536.000-930.000	CHORBA ASPHALT PAVING LLC	WAYNE ST PATCH AND STATE ST PATCH	7,816.75
		Total For Dept 536.000 Water Distribution System	46,435.98

Dept 540.000 Water Administration

591-540.000-728.000	SBF ENTERPRISES	0140460	1,522.37
591-540.000-728.000	QUADIENT FINANCE USA, INC	OCTOBER BILLING	72.86
591-540.000-740.000	DOUBLEDAY OFFICE PRODUCTS	SUPPLIES - CITY HALL	135.07
591-540.000-801.000	SBF ENTERPRISES	0140460	402.90
591-540.000-802.000	DOUBLE K ENTERPRISES INC.	IT SERVICES - CITY HALL	530.00
591-540.000-860.000	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	852.48
591-540.000-941.100	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	22.19
		Total For Dept 540.000 Water Administration	3,537.87

Dept 900.000 General Capital Outlay

591-900.000-972.000	RK DAVIS, INC.	SCIP II CONSTRUCTION PAY APP #22	108,108.30

591-900.000-972.000	RK DAVIS, INC.	SCIP II CONSTRUCTION PAY APP #23	25,615.22
		Total For Dept 900.000 General Capital Outlay	133,723.52
		Total For Fund 591 Water Fund	335,060.02
Fund 592 City System Development Fund			
Dept 000.000			
592-000.000-256.000	BLUM, NATALIE	UB REFUND: 050900 - 1457 MAIN ST	480.19
592-000.000-256.000	ELEVATE TITLE AGENCY	UB REFUND: 120710 - 923 MICHIGAN AVE (VA	121.29
		Total For Dept 000.000	601.48
Dept 536.000 Water Distribution System			
592-536.000-740.000	HIGH GRADE MATERIALS CO.	CONCRETE PATCH FOR WATER	167.97
592-536.000-740.000	ACE HARDWARE	FH PAINTING SUPPLIES	12.59
592-536.000-740.000	RIETH-RILEY CONSTRUCTION CO., INC.	ASPHALT FOR WATER LSLR	597.40
592-536.000-850.000	VERIZON WIRELESS	BILL PERIOD 08-24-2025 TO 09-23-2025	45.58
		Total For Dept 536.000 Water Distribution System	823.54
		Total For Fund 592 City System Development Fund	1,425.02
Fund 594 Marina Fund			
Dept 597.000 Marina Operations			
594-597.000-740.000	ACE HARDWARE	MAINTENANCE SUPPLIES	31.49
594-597.000-740.000	AMAZON CAPITAL SERVICES	MAINTENANCE SUPPLIES	685.09
594-597.000-740.000	FIRST NATIONAL BANK OF OMAHA	ANDREW PETERS	3,381.38
594-597.000-741.000	MERLE BOES	GAS	3,191.36
594-597.000-741.000	MERLE BOES	DIESEL	1,828.85
594-597.000-741.000	MERLE BOES	GAS	3,862.45
594-597.000-741.000	MERLE BOES	DIESEL	1,925.30
594-597.000-850.000	TELNET WORLDWIDE	BILL DATE 10-03-2025	40.12
594-597.000-850.000	VERIZON WIRELESS	BILL PERIOD 08-24-2025 TO 09-23-2025	81.53
594-597.000-850.000	COMCAST	BOAT LAUNCH INTERNET	308.80
594-597.000-850.000	FIRST NATIONAL BANK OF OMAHA	ANDREW PETERS	157.99
594-597.000-850.000	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	314.85
594-597.000-870.000	FIRST NATIONAL BANK OF OMAHA	ANDREW PETERS	290.00
594-597.000-910.000	MICHIGAN MUNICIPAL RISK	INSURANCE SERVICES	3,516.21
594-597.000-919.000	BEST WAY DISPOSAL INC	TRASH SERVICE	1,448.50
594-597.000-920.000	INDIANA MICHIGAN POWER COMPANY	OCTOBER BILLING	1,550.65
594-597.000-930.000	SHORELINE BUILDING SERVICES LLC	CLEANING SERVICE	1,050.00
		Total For Dept 597.000 Marina Operations	23,664.57
		Total For Fund 594 Marina Fund	23,664.57

Fund 661 Motor Pool Fund			
Dept 345.000 Public Safety Department			
661-345.000-941.000	ENTERPRISE FM TRUST	VEHICLE LEASES	25.29
		Total For Dept 345.000 Public Safety Department	25.29
Dept 441.000 Public Works Department			
661-441.000-740.000	AIRGAS USA, LLC	LEASE RENEWAL	103.95
661-441.000-740.000	AIRGAS USA, LLC	CYLINDER RENTAL	395.66
661-441.000-740.000	O' REILLY AUTO PARTS	TOOL	28.99
661-441.000-740.000	ACE HARDWARE	SHOP SUPPLIES	26.24
661-441.000-740.000	CERTIFIED LABORATORIES	SHOP SUPPLIES	329.35
661-441.000-740.000	FIRST NATIONAL BANK OF OMAHA	GREG GROTHOUS	20.42
661-441.000-740.000	O' REILLY AUTO PARTS	PARTS	19.37
661-441.000-801.000	COREWELL HEALTH CLIENT BILLING	RANDOM DOT	123.00
661-441.000-850.000	VERIZON WIRELESS	BILL PERIOD 08-24-2025 TO 09-23-2025	72.02
661-441.000-910.000	MICHIGAN MUNICIPAL RISK	INSURANCE SERVICES	14,064.84
661-441.000-930.000	FIRST NATIONAL BANK OF OMAHA	GREG GROTHOUS	200.00
661-441.000-941.000	ENTERPRISE FM TRUST	VEHICLE LEASES	2,152.24
		Total For Dept 441.000 Public Works Department	17,536.08
		Total For Fund 661 Motor Pool Fund	17,561.37
Fund 690 Health Care Fund			
Dept 851.000 Insurance Premiums			
690-851.000-716.100	VARIPRO	NOV HEALTH PREMIUM - RETIREES OVER AGE 65	1,946.00
690-851.000-716.200	BLUE CROSS BLUE SHIELD	BILL PERIOD 09-01-2025 TO 09-30-2025	85,175.22
690-851.000-716.300	BLUE CROSS BLUE SHIELD	BILL PERIOD 09-01-2025 TO 09-30-2025	72,962.64
690-851.000-716.400	BLUE CROSS BLUE SHIELD	BILL PERIOD 09-01-2025 TO 09-30-2025	12,093.14
690-851.000-716.600	BLUE CROSS BLUE SHIELD	BILL PERIOD 09-01-2025 TO 09-30-2025	2,765.47
690-851.000-801.000	BASIC	QUARTERLY ADMIN FEE	390.00
		Total For Dept 851.000 Insurance Premiums	175,332.47
		Total For Fund 690 Health Care Fund	175,332.47
Fund 703 Current Tax Collection Fund			
Dept 000.000			
703-000.000-274.000	DANIEL AND TARA SHEA	TAX REFUND	822.39
703-000.000-274.000	HOFFMAN, SIMON	TAX REFUND	0.50
703-000.000-274.000	MATTHEW KAMMERAAD & PAT VERDERESE	TAX REFUND	182.37
703-000.000-274.000	ROSWELL, DONNA	TAX REFUND	6.00
703-000.000-274.000	SISSON, GARY	TAX REFUND	127.26
703-000.000-276.000	CORELOGIC CENTRALIZED REFUNDS	TAX REFUND	2,954.74
703-000.000-276.000	CORELOGIC CENTRALIZED REFUNDS	TAX REFUND	2,120.19

703-000.000-276.000	CORELOGIC CENTRALIZED REFUNDS	TAX REFUND	2,636.10
703-000.000-276.000	CORELOGIC CENTRALIZED REFUNDS	TAX REFUND	3,848.24
703-000.000-276.000	CORELOGIC CENTRALIZED REFUNDS	TAX REFUND	4,283.15
703-000.000-276.000	CORELOGIC CENTRALIZED REFUNDS	TAX REFUND	105.44
703-000.000-276.000	LERETA, LLC	TAX REFUND	25,158.92
703-000.000-276.000	LERETA, LLC	TAX REFUND	3,229.47
703-000.000-956.000	BERTRAND DERIC & CATHERINE TRUST	TAX REFUND	4,672.19
703-000.000-956.000	BLOOD BRYAN	TAX REFUND	127.26
703-000.000-956.000	BLOOD BRYAN	TAX REFUND	127.26
703-000.000-956.000	BLOOD BRYAN	TAX REFUND	127.26
703-000.000-956.000	BORRE MATHEW P IV	TAX REFUND	2,062.60
703-000.000-956.000	CORELOGIC CENTRALIZED REFUNDS	TAX REFUND	112.72
703-000.000-956.000	GARBER NICKLAS & ABIGAIL ROSE	TAX REFUND	2,250.68
703-000.000-956.000	GATT MICHAEL KATHY	TAX REFUND	112.72
703-000.000-956.000	HASSLE SARAFINA	TAX REFUND	127.26
703-000.000-956.000	SVAB JAMES L & CHRISTINE L	TAX REFUND	127.26
703-000.000-956.000	SVAB JAMES L & CHRISTINE L	TAX REFUND	127.26
703-000.000-956.000	TAYLOR TY B	TAX REFUND	1,265.12
703-000.000-956.000	BERRIEN COUNTY BROWNFIELD AUTHORITY	TAX DISBURSEMENT - BROWNFIELD	2,196.84
703-000.000-956.000	BERRIEN COUNTY INTERMEDIATE	TAX DISBURSEMENT - RESA GENERAL	1,017.01
703-000.000-956.000	BERRIEN COUNTY INTERMEDIATE	TAX DISBURSEMENT - RESA SPECIAL	12,800.78
703-000.000-956.000	BERRIEN COUNTY TREASURER	TAX DISBURSEMENT - SJPS SET	35,016.82
703-000.000-956.000	BERRIEN COUNTY TREASURER	TAX DISBURSEMENT - COUNTY GENERAL	27,826.56
703-000.000-956.000	LAKE MICHIGAN COLLEGE	TAX DISBURSEMENT - LAKE MI COLLEGE	13,220.98
703-000.000-956.000	SOUTHWEST MI REGIONAL AIRPORT	TAX DISBURSEMENT - AIRPORT	1,424.92
703-000.000-956.000	ST JOSEPH PUBLIC SCHOOLS	TAX DISBURSEMENT - SJPS OPERATING	45,651.68
703-000.000-956.000	ST JOSEPH PUBLIC SCHOOLS	TAX DISBURSEMENT - SJPS SCH-2014BLDGS	5,779.48
703-000.000-956.000	ST JOSEPH PUBLIC SCHOOLS	TAX DISBURSEMENT - SJPS SCH-2010DEBT	18,281.92
703-000.000-956.000	ST JOSEPH PUBLIC SCHOOLS	TAX DISBURSEMENT - SJPS SCH-2016DEBT	3,468.06
		Total For Dept 000.000	223,399.41
		Total For Fund 703 Current Tax Collection Fund	223,399.41

Fund 731 Retirement System Fund
Dept 000.000

731-000.000-801.200	FOSTER & FOSTER	ACTUARIAL AUDIT	10,000.00
731-000.000-860.000	FIRST NATIONAL BANK OF OMAHA	TIM ZEBELL	400.96
731-000.000-860.000	FIRST NATIONAL BANK OF OMAHA	LAURIE SCHMIDT	448.96
731-000.000-860.000	FIRST NATIONAL BANK OF OMAHA	SAMANTHA WINNELL	709.44
731-000.000-860.000	FIRST NATIONAL BANK OF OMAHA	FINANCE DEPARTMENT	440.96
		Total For Dept 000.000	12,000.32
		Total For Fund 731 Retirement System Fund	12,000.32

Fund Totals:

Fund 101 General Fund	129,490.98
Fund 202 Major Street Fund	3,084.76
Fund 203 Local Street Fund	47,717.74
Fund 209 Cemetery Fund	5,207.99
Fund 214 Depot Fund	910.50
Fund 226 Rubbish Collection Fund	63,932.38
Fund 248 Downtown Development Authority Fund	1,417.90
Fund 271 Library Fund	14,809.00
Fund 275 Band Fund	992.48
Fund 401 Capital Projects Fund	56,653.68
Fund 590 Sewer Fund	847,143.26
Fund 591 Water Fund	335,060.02
Fund 592 City System Development Fund	1,425.02
Fund 594 Marina Fund	23,664.57
Fund 661 Motor Pool Fund	17,561.37
Fund 690 Health Care Fund	175,332.47
Fund 703 Current Tax Collection Fund	223,399.41
Fund 731 Retirement System Fund	12,000.32
Total For All Funds:	1,959,803.85

Agenda Item

TO: **City Commission**

FROM: **Ben Reynnells, Finance Director**

RE: **Resolution Authorizing Transfer of Unpaid Accounts Receivable to 2025 Winter Tax Roll**

MEETING DATE: **October 27, 2025**

As part of the Consent Agenda, the City Commission is being asked to consider the attached listings of overdue accounts to be placed on the 2025 Winter Ad Valorem Property Tax Roll, which will be due in February 2026. These include:

- Utility accounts for 92 properties that are six months or more past due, in the amount of $58,373.51. There are over 4,010 city accounts; 92 delinquent accounts equate to approximately 2.3% of the City's customer base. The St. Joseph Code of Ordinances Sec.30-24 requires the City Commission to review delinquent accounts once each year and consider approval by resolution for their inclusion on the ad valorem tax roll.
- 31 past due code enforcement invoices for lawn mowing, totaling $3,162.25.

All reasonable collection efforts have been made on these accounts, including the posting of a final notice in the newspaper on October 11, 2025.

Action Requested: Motion to approve the following resolution, as part of the consent agenda, authorizing the transfer of unpaid accounts receivable to the 2025 Winter Ad Valorem Property Tax Roll.

ATTACHMENT(S):

- TY25 Special Assessment Resolution 10-27-25.pdf
- C Delq To Tax List 2025 - Final v2.pdf
- Mowing to tax 2025 v2.pdf
- St Joe Amended Public Notice.pdf

RESOLUTION AUTHORIZING TRANSFER OF UNPAID ACCOUNTS RECEIVABLE TO 2025 WINTER TAX ROLL

WHEREAS, City Ordinance requires that the City Commission meet once per year to review all water and sanitary sewer system accounts which are considered delinquent, and allows that the City Commission may authorize by resolution the transfer of those accounts along with a 10% administrative fee to the city tax roll to be assessed against the properties served and collected with and in the same manner as ad valorem taxes are collected and;

WHEREAS, billed amounts on these utility accounts have remained delinquent for six months or more and;

WHEREAS, a notice to all owners of property within the city of outstanding charges delinquent and eligible for addition to the tax roll was properly published in the local newspaper at least 14 days before this action and;

WHEREAS, City Ordinance allows for outstanding sidewalk replacement, mowing assessments and other receivables to be added to the ad valorem tax roll and;

WHEREAS, all reasonable collection efforts have been made to collect these amounts and in spite of these efforts the accounts remain unpaid;

BE IT RESOLVED, that the St. Joseph City Commission hereby authorizes the transfer of all unpaid utility, mowing, sidewalk and code enforcement accounts receivable to the 2025 Winter Tax Roll, thereby perfecting the lien for these services against said properties.

Delinquent Utility Bills for Cycle C - City of St. Joseph 2025

10/22/2025

Acct #	Parcel Number	Service Address	Customer Name	Delq Amount	10% Penalty	Totals	Comments
010688	11-76-1900-0077-05-0	374 RIDGEWAY	SZATKOWSKI, BRANDON	$2,295.61	$229.56	$2,525.17	
020270	11-76-0340-0024-00-3	511 LAKE ST	UPHUES-MILES, CHERYL A	$2,738.11	$273.81	$3,011.92	
020400	11-76-0340-0030-03-8	625 LAKE ST	MILLER, JULIE	$1,282.56	$128.26	$1,410.82	
020670	11-76-0340-0075-00-7	603 LIONS PARK DR	LANNERT, BARBARA	$754.99	$75.50	$830.49	
020690	11-76-0340-0074-00-1	519 LIONS PARK DR	LANNERT, BARBARA	$821.79	$82.18	$903.97	
020760	11-76-0340-0045-02-7	210 MARKET ST	ZIMMERLE, CHARLES	$359.27	$35.93	$395.20	
020770	11-76-0340-0045-00-1	220 MARKET ST	ZIMMERLE, JOHNNY	$457.99	$45.80	$503.79	
028000	11-76-4710-0021-00-0	224 LAKE ST	HALIKIAS, ARISTOTLE	$59.12	$5.91	$65.03	Previous Account
040860	11-76-0340-0203-03-0	615 ELM ST	BESHOURI, PAT	$452.86	$45.29	$498.15	
048850	11-76-2850-0005-00-9	403 STATE ST E	MCCARTHY, MICHAEL	$252.86	$25.29	$278.15	
060670	11-76-3160-0131-00-2	1014 CHURCH ST	CRISTOBAL, DANIEL & JENNIFER	$604.72	$60.47	$665.19	
060700	11-76-3750-0007-00-1	812 HOYT ST	WALKER, SHANNON	$62.88	$6.29	$69.17	
060780	11-76-3160-0149-00-9	1003 CHURCH ST	P&B RENTALS	$1,063.91	$106.39	$1,170.30	
070520	11-76-3160-0002-00-8	1016 BROAD ST	NEW OWNER	$354.24	$35.42	$389.66	
070530	11-76-4930-0024-01-4	1019 BROAD ST	CLOSSON, AARON	$151.48	$15.15	$166.63	
079570	11-76-7530-0005-00-2	1221 BROAD ST 5	CUSACK, CLAIRE	$269.96	$27.00	$296.96	
080200	11-76-0340-0277-01-7	514 COURT ST	P&B RENTALS	$1,282.56	$128.26	$1,410.82	
080370	11-76-0340-0245-00-0	601 MAIN ST	THE HERITAGE MUSEUM	$163.31	$16.33	$179.64	Previous Account
080830	11-76-3170-0102-00-0	1122 MAIN ST	HOUGHTON, RICHARD	$571.31	$57.13	$628.44	
081010	11-76-3160-0101-00-6	913 MAIN ST	BRAZIEL, ALFRED JOSEPH IV	$301.76	$30.18	$331.94	
081300	11-76-3160-0120-00-1	719 HOYT ST	KNUTH, DENNIS	$354.24	$35.42	$389.66	
081310	11-76-3750-0004-00-1	802 HOYT ST	KNUTH, ANNABELLE	$354.24	$35.42	$389.66	
081320	11-76-3750-0004-01-0	804 HOYT ST	KNUTH, ANNABELLE	$354.24	$35.42	$389.66	
081500	11-76-3160-0088-00-0	804 PRICE ST	FAIRTHORNE, SARAH	$219.21	$21.92	$241.13	
090310	11-76-0340-0421-01-1	915 MARKET ST	SANCHEZ, ALEXANDER	$746.64	$74.66	$821.30	
090360	11-76-1600-0022-00-6	1014 MARKET ST	MICHIGAN LAKE & LAND	$319.36	$31.94	$351.30	Previous Account
090850	11-76-0023-0067-04-8	923 WAYNE ST	MARTINEZ, JULIO	$158.59	$15.86	$174.45	Previous Account
090890	11-76-5030-0020-00-9	907 WAYNE ST	KNUTH, DENNIS	$354.24	$35.42	$389.66	
100100	11-76-0026-0033-00-8	1415 S STATE ST	HEYN, MP	$168.18	$16.82	$185.00	
100130	11-76-0026-0030-00-9	1407 S STATE ST	WILSON, EVAN	$67.23	$6.72	$73.95	Previous Account
100330	11-76-0026-0062-01-6	1516 S STATE ST	OSTERMAN, ANDREW	$629.76	$62.98	$692.74	
100520	11-76-0840-0002-01-0	512 WINCHESTER AVE	ZELLERS, JENNIFER	$554.62	$55.46	$610.08	

Delinquent Tax List for Cycle C - City of St. Joseph 2025

10/22/2025

Acct #	Parcel Number	Service Address	Customer Name	Delq Amount	10% Penalty	Totals	Comments
100760	11-76-0440-0004-00-9	1614 LAKEVIEW AVE	ZIMMERLE, JOHNNY	$379.29	$37.93	$417.22	
101420	11-76-1130-0030-00-9	1802 S STATE ST	SYSWERDA, WENDY	$797.12	$79.71	$876.83	
110950	11-76-2320-0091-01-7	1802 NILES AVE	BELL, NOEL	$798.66	$79.87	$878.53	
111140	11-76-0910-0001-00-0	1713 NILES AVE	BATSON, MICHAEL	$487.84	$48.78	$536.62	
111190	11-76-0930-0003-00-7	1605 NILES AVE	HERBSTREIT, BENJAMIN	$855.18	$85.52	$940.70	
111240	11-76-5990-0002-01-0	1523 NILES AVE	EVERYBODYS EVERYTHING	$701.34	$70.13	$771.47	
111440	11-76-3750-0002-00-9	724 HOYT ST	HUNSINGER, MICHELE	$229.54	$22.95	$252.49	
120170	11-76-2650-0005-00-6	1013 HARRISON AVE	CORNELL, KRISTIN	$596.36	$59.64	$656.00	
120240	11-76-2650-0012-00-2	915 HARRISON AVE	PIERMAN, KRIS	$362.59	$36.26	$398.85	
120500	11-76-2650-0038-00-1	1000 HARRISON AVE	COEN, MICHAEL	$204.58	$20.46	$225.04	Previous Account
121310	11-76-5990-0021-01-4	1516 PIXLEY AVE	JONES, ADRIENNE	$491.98	$49.20	$541.18	
121740	11-76-7050-0010-01-7	1122 MICHIGAN AVE	P&B RENTALS	$295.01	$29.50	$324.51	
130200	11-76-2400-0012-00-3	1504 LANGLEY AVE	GRANADOS, JACOB	$263.97	$26.40	$290.37	
130290	11-76-2400-0021-00-2	1306 MICHIGAN AVE	NEW OWNER	$354.24	$35.42	$389.66	
130380	11-76-2390-0003-01-1	1337 HARRISON AVE	GETZ, ED	$656.01	$65.60	$721.61	
130410	11-76-2390-0002-01-5	1341 HARRISON AVE	GAUL, TAMARA	$679.86	$67.99	$747.85	
130890	11-76-4510-0029-00-8	1607 BERNICE AVE	GROSE, TIM	$813.43	$81.34	$894.77	
131160	11-76-8650-0017-00-7	1205 WOLCOTT AVE	SANTOS, SONIA	$1,114.00	$111.40	$1,225.40	
140220	11-76-2320-0015-00-1	1917 S STATE ST	GATHRIGHT, LYNNE	$654.81	$65.48	$720.29	
140350	11-76-2320-0002-00-6	604 HOWARD AVE	SHAFF, ROGER	$2,910.07	$291.01	$3,201.08	
140460	11-76-1130-0041-00-1	521 LA SALLE AVE	COX, TONIA	$521.23	$52.12	$573.35	
140550	11-76-8550-0032-00-0	419 LA SALLE AVE	BERGERSON, AMY	$31.15	$3.12	$34.27	
140770	11-76-1130-0053-00-9	528 LA SALLE AVE	HERNDON, HAYDEN	$139.88	$13.99	$153.87	
150330	11-76-0930-0038-00-5	925 WOLCOTT AVE	CARLSON, SHARON	$87.93	$8.79	$96.72	
150380	11-76-0930-0045-00-1	911 WOLCOTT AVE	DAMASKE, KELLIE	$755.00	$75.50	$830.50	
150960	11-76-0920-0029-01-7	821 GREENWOOD AVE	POWERS, SHERRY	$728.75	$72.88	$801.63	
151040	11-76-0920-0011-00-2	836 GREENWOOD AVE	JORDAN, JACOB	$351.85	$35.19	$387.04	
160660	11-76-4490-0027-00-7	1302 MARION AVE	KESTERKE, THOMAS	$360.20	$36.02	$396.22	
160720	11-76-4490-0013-00-6	1322 MARION AVE	LANNERT, JENNIFER	$203.33	$20.33	$223.66	
161440	11-76-0970-0002-00-0	2306 LANGLEY AVE	TYBURCZY, DAVID	$896.92	$89.69	$986.61	
170760	11-76-1750-0009-00-2	311 DUNHAM AVE	GOODMAN JR, TERRY	$429.39	$42.94	$472.33	
170850	11-76-1750-0052-00-5	214 WARD AVE	GRAVES, STACY	$218.27	$21.83	$240.10	

Delinquent Tax List for Cycle C - City of St. Joseph 2025

10/22/2025

Acct #	Parcel Number	Service Address	Customer Name	Delq Amount	10% Penalty	Totals	Comments
180040	11-76-4660-0050-00-0	512 WHITTLESEY AVE	MONAHAN, ERIN	$863.53	$86.35	$949.88	
190220	11-76-0970-0035-00-5	2309 MORTON AVE	GARCIA, KELLY	$362.66	$36.27	$398.93	
190430	11-76-1500-0012-00-4	2309 NILES AVE	PIERMAN, KRIS	$479.48	$47.95	$527.43	
190510	11-76-1500-0004-00-1	2405 NILES AVE	ENDERS, JULIANA	$739.48	$73.95	$813.43	
190620	11-76-1260-0010-00-6	708 KINGSLEY AVE	NEW OWNER	$354.24	$35.42	$389.66	
191060	11-76-8600-0037-00-1	920 KINGSLEY AVE	RUSSELL, HEATHER	$604.71	$60.47	$665.18	
191470	11-76-8600-0008-00-1	903 NAPIER AVE	CARLSON, RYAN	$688.20	$68.82	$757.02	
200750	11-76-0034-0004-06-8	3114 CLEVELAND AVE	HORTON, DORIS	$1,105.66	$110.57	$1,216.23	
211110	11-76-1220-0020-00-2	307 S VERONICA CT	STRAUB, TIMOTHY	$580.04	$58.00	$638.04	
220150	11-76-7170-0014-00-5	2610 NILES AVE	JACK KELLY ASSOC	$46.91	$4.69	$51.60	Previous Account
220730	11-76-1700-0022-00-2	705 COLUMBIA AVE	DOCKWEILER, LLC	$384.09	$38.41	$422.50	
220920	11-76-1700-0042-00-3	719 GARD AVE	GERRING, EDWARD	$537.91	$53.79	$591.70	
220930	11-76-1700-0043-01-8	715 GARD AVE	GERRING, EDWARD	$387.64	$38.76	$426.40	
221010	11-76-2700-0009-02-8	2900 NILES AVE	BRADFORD INSURANCE LLC	$912.43	$91.24	$1,003.67	
221095	11-76-2700-0009-09-5	731 ST JOSEPH DR	OTT, STEPHANIE	$333.17	$33.32	$366.49	Previous Account
221103	11-76-2700-0009-24-9	2946 DIVISION ST	MICHIANA SPINE	$759.39	$75.94	$835.33	
229030	11-76-7130-0003-00-4	2805 NILES AVE	NILES AVE. QUICKSTOP, INC.	$136.05	$13.61	$149.66	Previous Account
230390	11-76-3110-0001-00-5	804 BOTHAM AVE	HAMILTON, ROBIN	$546.26	$54.63	$600.89	
230580	11-76-3110-0004-00-4	801 COLUMBIA AVE	SCOGGIN, CARTER	$336.36	$33.64	$370.00	
230760	11-76-3110-0031-00-1	819 HIGHLAND AVE	FORTSON, LOUISE	$76.71	$7.67	$84.38	
230770	11-76-3110-0030-00-5	821 HIGHLAND AVE	BEEBE, JOSHUA	$229.57	$22.96	$252.53	
230851	11-76-1135-0001-00-0	820 LESTER AVE	PMP HOLDINGS LLC	$2,409.12	$240.91	$2,650.03	
240410	11-76-3100-0076-00-8	912 BOTHAM AVE	KERBY, AMANDA	$462.78	$46.28	$509.06	
240900	11-76-3100-0049-00-1	2615 WILLA DR	MIKKELSEN, DOUGLAS	$738.30	$73.83	$812.13	
240980	11-76-2800-0016-00-4	2517 WILLA DR	DONALDSON, LISA G	$623.36	$62.34	$685.70	
250200	11-76-0026-0173-01-2	1207 NAPIER AVE	STENSKE, ERIC T.	$43.53	$4.35	$47.88	
250883	11-76-6790-0001-00-8	2721 HIGHLAND CT	BAYLEY, MATTHEW	$1,019.36	$101.94	$1,121.30	
251350	11-76-7240-0044-00-6	2810 MORTON AVE	HEYN FAMILY	$354.24	$35.42	$389.66	
Total Accounts: 92			**Total Amount:**	**$53,066.80**	**$5,306.71**	**$58,373.51**	

2025 Delinquent Non-Utility Listing - City of St. Joseph

Invoice #	Parcel Number	Property Address	Owner	Description	Invoiced Amount
10678	76-2250-0023-00-9	1016 Michigan Ave	Christopher George	Mowing	$80.00
10677	76-0026-0143-00-8	814 Michigan Ave	Aaron Joslin	Mowing	$89.00
10676	76-2400-0021-00-2	1306 Michigan Ave	Derik Clark	Mowing	$125.00
10679	76-1700-0022-00-2	705 Columbia Ave	Dockweiler, LLC	Mowing	$80.00
10682	76-3160-0131-00-2	1014 Church St	Daniel & Jennifer Cristobal	Mowing	$75.00
10852	76-0340-0391-00-6	912 Market St	Leverage Seed LLC	Mowing	$128.60
10853	76-1700-0022-00-2	705 Columbia Ave	Dockweiler, LLC	Mowing	$132.20
10854	76-1700-0029-00-7	710 Columbia Ave	Mid American Mortgage, INC	Mowing	$159.85
10861	76-2400-0021-00-2	1306 Michigan Ave	Derik Clark	Mowing	$75.00
10863	76-5990-0002-01-0	1523 Niles Ave	Ivy Sue Puma	Mowing	$75.00
10866	76-0026-0143-00-8	814 Michigan Ave	Aaron Joslin	Mowing	$125.00
10846	76-1700-0022-00-2	705 Columbia Ave	Dockweiler, LLC	Mowing	$125.00
10905	76-3110-0001-00-5	804 Botham Ave	Robin Hamilton	Mowing	$75.00
10904	76-3110-0042-00-3	2723 Willa Dr	Evan Maxon Brittan Wood	Mowing	$75.00
10901	76-3170-0034-00-4	814 State St	Timothy Walls	Mowing	$95.00
10899	76-2650-0037-00-5	934 Harrison Ave	Cade Stephanie Walter	Mowing	$83.00
10898	76-3160-0025-00-8	1108 Pearl St	Courtney Mackay	Mowing	$119.00
10896	76-0340-0421-01-1	915 Market St	Alexander Sanchez	Mowing	$113.00
10893	76-0026-0143-00-8	814 Michigan Ave	Aaron Joslin	Mowing	$81.80
10892	76-1260-0010-00-6	708 Kingsley Ave	Joe Smith	Mowing	$119.00
10891	76-1700-0022-00-2	705 Columbia Ave	Dockweiler, LLC	Mowing	$98.60
10890	76-5990-0002-01-0	1523 Niles Ave	Ivy Sue Puma	Mowing	$96.20
10887	76-2400-0021-00-2	604 Howard Ave	Derik Clark	Mowing	$95.00
10886	76-2390-0010-00-0	1305 Harrison Ave	April Taylor	Mowing	$132.20
10885	76-2250-0019-00-1	1023 Michigan Ave	Ruth Kruger	Mowing	$105.80
10884	76-2320-0002-00-6	604 Howard Ave	Roger Shaff	Mowing	$95.00
10934	76-0340-0421-01-1	915 Market St	Alexander Sanchez	Mowing	$95.00
10933	76-3160-0047-00-1	822 Court St	Jonathan Boulos	Mowing	$110.00
10932	76-1700-0022-00-2	705 Columbia Ave	Dockweiler, LLC	Mowing	$110.00
10930	76-0026-0143-00-8	814 Michigan Ave	Aaron Joslin	Mowing	$75.00
10928	76-3100-0085-00-7	2602 Morton Ave	2602 Morton Ave LLC	Mowing	$119.00
				Total:	$3,162.25

Paxton Media Group
201 South 4th Street Paducah, KY 42003

Abby Bishop, City Clerk
City of St. Joseph
700 Broad Street
St. Joseph, MI 49085
(269)983-6325

Class Liner Ad #71336712 Summary:

Slug Line: St Joe Amended Public Notice
Size: 2.00 x 3.24

Publication Cost	$169.19
Adjustments	$12.00
Net Cost	$181.19
Prepaid Amount	$0.00
Amount Due	$181.19

Order Detail:

Publication	Start	Stop	Insertions	Cost	Adjustments	Total
180HPD1 Herald Palladium	10/11/25	10/11/25	1	169.19	12.00	181.19

CITY OF ST. JOSEPH BERRIEN COUNTY, MICHIGAN
AMENDED PUBLIC NOTICE

On October 3, 2025, notice was given that the St. Joseph City Commission would review all unpaid city accounts, including but not limited to utility, code enforcement, and sidewalk replacement at the October 13, 2025, meeting. Instead, the **review of all unpaid city accounts, including but not limited to utility, code enforcement, and sidewalk replacement will take place at the October 27, 2025, meeting.**

Pursuant to Chapter 30-24 of the St. Joseph Code of Ordinances, notice is hereby given that on Monday, October 27, 2025, the St. Joseph City Commission will review all unpaid city accounts, including but not limited to utility, code enforcement, and sidewalk replacement. These are considered delinquent by the City Finance Department as of June 1, 2025. At that meeting the City Commission will consider authorizing the transfer of those accounts, including fees, to the City 2025 Winter Tax Roll to be assessed against the property and collected with and in the same manner as other winter taxes.

To avoid having delinquent charges added to the Winter Tax Roll, payment in full must be received by 5:00 PM on Friday, October 17, 2025.

Should those delinquent amounts, that were added to the winter tax roll, remain delinquent and unpaid after 5:00PM on Monday, March 2, 2026, those charges shall be sent to the County Treasurer, to be collected in the same manner as the lien created by city taxes under the delinquent tax roll of the City.

Ben Reynnells, Finance Director/Treasurer City of St. Joseph

Agenda Item

TO: **City Commission**

FROM: **Ben Reynnells, Finance Director**

RE: **Quarterly Investment Report PA 20**

MEETING DATE: **October 27, 2025**

As part of the consent agenda please accept this Public Act 20 of 1943 (PA20) report. PA20 requires the "investment officer" to annually provide a written report to the governing body concerning the investment of the funds. This agenda item includes a summary published by the State of Michigan detailing the requirements of PA20, a summary of our investments, year to date interest earned, and a summary of our interest rates.

The funds included on this report are invested with Huntington Bank, MCLASS, and 5/3 Securities. We are not presenting the funds invested with Berrien Community Foundation, or for the pension. While the Berrien Community Foundation is included with our financials, we don't control those investments. The pension investments are controlled by the City of St. Joseph Employees Retirement System board.

ATTACHMENT(S):

- FY26 Q1 PA 20 CC Report.pdf
- PA20 Investments of Surplus Funds of Political Subdivisions.pdf

City of St Joseph
PA 20 CC Report
FY26 Q1

Fund	Name	Huntington CD 003.000	MCLASS 008.000	MCLASS (Doris K Lininger Donation) 008.001	MCLASS (Patricia A Mashke Schwartz Trust) 008.001	5/3 Securities 002.500 & 017.000	Interest Earned (Less Pension, With UFCU) 665.000
101	General Fund (Includes 102 Budget Stabilization Fund)	-	7,903,244.37	-	-	3,170,326.31	48,432.62
151	Cemetery Trust Fund	-	139,863.02	-	-	-	1,448.43
155	Library Endowment Fund	152,000.00	335,221.51	-	-	-	3,617.50
202	Major Street Fund	-	957,083.45	-	-	1,563,775.24	9,428.39
203	Local Street Fund	-	467,234.60	-	-	-	7,305.03
204	Municipal Street Fund	-	4,493,528.36	-	-	2,224,531.82	45,473.87
209	Cemetery Fund	-	277,707.18	-	-	-	3,853.25
214	Depot Fund	-	343,221.52	-	-	-	3,996.22
226	Rubbish Collection Fund	-	1,673,573.48	-	-	-	12,903.61
243	Brownfield Redevelopment Authority Fund	-	86,035.05	-	-	-	907.76
248	Downtown Development Authority Fund	-	74,656.65	-	-	-	1,291.80
264	Law Enforcement Training Fund	-	22,404.17	-	-	-	278.53
265	Drug Law Enforcement Fund	-	4,060.85	-	-	-	61.20
266	Law Enforcement Fund Criminal Forfeiture	-	31.26	-	-	-	1.09
271	Library Fund	-	1,311,979.63	5,190.07	-	-	12,855.07
275	Band Fund	-	410,013.40	-	-	-	5,342.14
301	General Debt Service Fund	-	288,162.46	-	-	-	1,362.05
401	Capital Projects Fund	-	1,337,263.02	-	-	2,332,227.05	15,445.48
471	Library Capital Project Fund	-	3,031.40	-	324,378.15	-	271.34
485	Lighthouse Capital Improvement Fund	-	247,166.67	-	-	-	2,559.66
590	Sewer Fund	-	6,251,216.46	-	-	1,099,427.63	48,208.34
591	Water Fund	-	4,100,816.16	-	-	3,321,528.24	45,083.46
592	City System Development Fund	-	3,535,621.91	-	-	1,124,798.96	37,959.07
594	Marina Fund	-	228,721.24	-	-	-	3,531.92
661	Motor Pool Fund	-	688,734.63	-	-	-	8,523.54
677	Self-Insurance Fund	-	834,242.16	-	-	510,452.48	8,333.47
690	Health Care Fund	-	1,501,528.20	-	-	-	16,293.89
		152,000.00	37,516,362.81	5,190.07	324,378.15	15,347,067.73	344,768.73

5/3 Securities Totals at Quarter End	
Commercial Paper	8,091,507.51
CD's	500,510.00
US Government Bonds	1,487,005.00
Asset Backed Securities	5,247,531.69
Money Market	20,513.53
	15,347,067.73

Statement Rate	FY26 Q1	FY26 Q2	FY26 Q3	FY26 Q4
MCLASS	4.2827%			
5/3 Securities	3.9270%			
Huntington CD (Matures 10/7/26)	0.0300%			
UFCU - Pooled	3.2500%			
UFCU - General	0.0500%			
UFCU - Library	0.0500%			
UFCU - Utility	0.0500%			
UFCU - Marina	0.0500%			
UFCU - Tax	0.0500%			

TREASURY

Investments of Surplus Funds of Political Subdivisions

Public Act 20 of 1943 **as amended by Public Act 196 of 1997**

Public Act 20 of 1943 as amended through June 30, 1997	**Public Act 20 of 1943 as amended through December 31, 1997**
129.91	
Sec. 1. (1) The legislative or governing body of a county, city, village, township, or special assessment district, or an agency, board, or commission of a county, city, village or township, by resolution may authorize its treasurer or other chief fiscal officer to invest surplus funds belonging to and under the control of the political subdivision, special assessment district, or agency, board, or commission of a county as follows:	Sec. 1. (1) Except as provided in section 5, the governing body by resolution may authorize its investment officer to invest the funds of the public corporation in 1 or more of the following:
(a) In bonds, securities, and other obligations of the United States, or an agency or instrumentality of the United States in which the principal and interest is fully guaranteed by the United States. This subdivision shall include securities issued or guaranteed by the government national mortgage association.	(a) Bonds, securities, and other obligations of the United States or an agency or instrumentality of the United States.
(b) In certificates of deposit, savings accounts, deposit accounts, or depository receipts of a financial institution, but only if the financial institution complies with subsection (2).	(b) Certificates of deposit, savings accounts, deposit accounts, or depository receipts of a financial institution, buy only if the financial institution complies with subsection (2).
(c) In commercial paper rated at the time of purchase within the 3 highest classifications established by not less than 2 standard rating	(c) Commercial paper rated at the time of purchase within the 2 highest classifications established by not less than 2 standard

services and which matures not more than 270 days after the date of purchase. Not more than 50% of any fund may be invested in commercial paper at any time.	rating services and that matures not more than 270 days after the date of purchase.
(d) In United States government or federal agency obligation repurchase agreements.	(d) Repurchase agreements consisting of instruments listed in subdivision (a).
(e) In bankers' acceptances of United States banks.	(e) Bankers' acceptances of United States banks.
	(f) Obligations of this state or any of its political subdivisions that at the time of purchase are rated as investment grade by not less than 1 standard rating service.
(f) In mutual funds composed of investment vehicles which are legal for direct investment by local units of government in this state.	
	(g) Mutual funds registered under the investment company act of 1940, title I of chapter 686, 54 Stat. 789, 15 U.S.C. 80a-1 to 80a-3 and 80a-4 to 80a-64, with the authority to purchase only investment vehicles that are legal for direct investment by a public corporation. However, a mutual fund is not disqualified as a permissible investment solely by reason of either of the following: (i) The purchase of securities on a when-issued or delayed delivery basis. (ii) The ability to lend portfolio securities as long as the mutual fund receives collateral all times equal to at least 100% of the securities loaned. (iii) The limited ability to borrow and pledge a like portion of the portfolio's assets for temporary or emergency purposes.

	(h) Obligations described in subdivisions (a) through (g) if purchased through an interlocal agreement under the Urban Cooperations Act, PA 7 of 1967 (Ex Sess), MCL 124.501 to 124.512.
	(i) Investment pools organized under the surplus funds investment pool act, PA 367 of 1982, 129.111 to 129.118.
	(j) The investment pools organized under the local government investment pool act, PA 121 of 1985, MCL 129.141 to 129.150.
(2) A county, city, village, township, or special assessment district investing funds under subsection (1) shall not deposit or invest the funds in a financial institution which is not eligible to be a depository of surplus funds belonging to the state under section 6 of PA 105 of 1855, MCL 21.146.	(2) A public corporation that invests its funds under subsection (1) shall not deposit or invest the funds in a financial institution that is not eligible to be a depository of funds belonging to the state under a law or rule of this state or the United States.
(3) Assets acceptable for pledging to secure deposits of public funds are limited to any of the following: (a) (b) (i) (ii) (iii) (c)	(3) Assets acceptable for pledging to secure deposits of public funds are limited to assets authorized for direct investment under section (1).
(4) As used in this section, "financial institution" means a state or nationally chartered bank or a state or federally chartered savings and loan association, savings bank, or credit union whose deposits are insured by an agency of the United States government and which maintains a principal office or branch office in this state under the laws of this state or the United States.	(4) As used in this section, "financial institution" means a state or nationally chartered bank or a state or federally chartered savings and loan association, savings bank, or credit union whose deposits are insured by an agency of the United States government and which maintains a principal office or branch office in this state under the laws of this state or the United States.

Act 196 PA 1997 ADDED subsection (5) to Section 1 as follows:

(5) As used in this act:

(a) "Governing body" means the legislative body, council, commission, board or other body having legislative powers of a public corporation.
(b) "Funds" means the money of a public corporation, the investment of which is not otherwise subject to a public act of this state or bond authorizing ordinance or resolution of a public corporation that permits investment in fewer than all of the investment options listed in subsection (1) or imposes 1 or more conditions upon an investment in an option listed in subsection (1).
(c) "Investment officer" means the treasurer or other person designated by statute or charter of a public corporation to act as the investment officer. In the absence of statute or charter designation, the governing body of a public corporation shall designate the investment officer.
(d) "Public corporation" means a county, city, village, township, port district, drainage district, special assessment district, or metropolitan district of this state, or a board, commission, or another authority or agency created by or under an act of the legislature of this state.

Act 196 PA 1997 REPEALED Section 2 of Act 20 PA 1943.

Act 196 PA 1997 AMENDED Section 3 as follows:

Sec. 3. Investments made before the effective date of the amendatory act that repealed section 2 of the surplus funds, sinking funds, or insurance funds of a political subdivision of this state in bonds and other obligations of the United States or its intrumentalities or certificates of deposit or depository receipts of a bank that is a member of the federal deposit insurance corporation as provided under section 1 and former section 2 of this act are hereby ratified and validated.

Act 196 PA 1997 Added Section 5 and 6 as follows:

Sec. 5. (1) Not more that 180 days after the end of a public corporation's first fiscal year that ends after the effective date of the amendatory act that repealed section 2, a governing body, in conjunction with the investment officer, shall adopt an investment policy that, at a minimum, includes all of the following:

(a) A statement of the purpose, scope, and objectives of the policy, including safety, diversification, liquidity, and return on investment.
(b) A delegation of authority to make investments.
(c) A list of authorized investment instruments. If the policy authorizes an investment in mutual funds, it shall indicate whether the authorization is limited to securities whose intention is to maintain a net asset value of $1.00 per share or also includes securities

whose net asset value per share may fluctuate on a periodic basis.
(d) A statement concerning safekeeping, custody, and prudence.

(2) A governing body that as of the effective date of the amendatory act that repealed section 2 has adopted an investment policy that substantially complies with the minimum requirements under subsection (1) is not in violation of this section as long as that policy remains in effect.

Sec 6.(1) Subject to subsection (2), before executing an order to purchase or trade the funds of a public corporation, the financial intermediary, broker, or dealer shall be provided with a copy of the public corporation's investment policy and shall do both of the following:

(a) Acknowledge receipt of the investment policy.
(b) Agree to comply with the terms of the investment policy regarding buying or selling of securities.

(2) A public corporation is subject to subsection (1) beginning on the date that the investment policy of a public corporation takes effect or 180 days after the end of the public corporation's first fiscal year ending after the effective date of the amendatory act that repealed section 2, whichever is earlier.

(3) The investment officer annually shall provide a written report to the governing body concerning the investment of the funds.

Michigan Department of TREASURY

Investments of Surplus Funds of Political Subdivisions

Copyright State of Michigan

Agenda Item

TO: **City Commission**

FROM: **Abby Bishop, City Clerk**

RE: **New Board Appointment**

MEETING DATE: **October 27, 2025**

As part of the Consent Agenda, the City Commission is being asked to consider the panel's recommendation to appoint the following citizen who is committed to our community and wishes to serve on the respective board.

BOARD	NAME	TERM START	TERM ENDS
Parks & Recreation Advisory Board	Thomas Patrick	November 1, 2025	October 31, 2028

Action Requested: to approve the new appointment of Thomas Patrick to the Parks & Recreation Advisory Board, as presented.

ATTACHMENT(S):

- Thomas Patrick_Redacted.pdf

CITY OF ST. JOSEPH
CITY CLERK'S OFFICE
700 Broad Street
St. Joseph, MI 49085
Phone (269)983-6325
Fax (269) 985-0347
www.sjcity.com
clerk@sjcity.com

APPLICATION FOR APPOINTMENT TO A BOARD, COMMISSION or COMMITTEE

Thank you for your interest in serving the City of St. Joseph. Please complete and return this application to the City Clerk's Office to be considered for a Board, Commission or Committee appointment. If you need additional space, please feel free to attach additional pages. This application will be kept on file for one (1) year from the date it was submitted.

Applicant Information.

Name: Thomas Patrick Date: 09/11/2025

Home Address: [redacted]

Primary Telephone Number: [redacted] Secondary Number: _____

E-mail Addres[redacted]

General Questions.

Explain why you want to volunteer and serve on a board or commission and what makes you a good candidate.

I was born and raised in Saint Joseph and recently moved back to the area with a strong desire to give back to the community that shaped me. Serving on a board or commission is a meaningful way to contribute to the city's continued growth and success. With seven years of experience as an audit manager at Forvis Mazars, I bring a strong foundation in financial oversight, strategic thinking, and collaborative problem-solving. I believe my professional background, combined with my deep personal connection to Saint Joseph, makes me a strong candidate for this opportunity.

Explain what talents or experience (work related or other volunteerism) you have that will be of special value or would strengthen the board or commission you are interested.

My experience in public accounting has equipped me with a keen eye for detail, a commitment to transparency, and a deep understanding of governance and compliance. I've worked with a wide range of organizations, helping them navigate complex financial and operational challenges. These skills are directly transferable to board or commission work, especially in areas involving budgeting, oversight, or strategic planning. Additionally, I've led teams and mentored professionals, which has strengthened my ability to listen, collaborate, and lead effectively.

Please briefly describe your career and educational background.

I earned both my bachelor's and master's degrees in accounting from Butler University. Since graduating, I've spent the past seven years working as an audit manager at Forvis Mazars a national CPA firm. In this role, I've worked with clients across various industries, providing assurance services and helping organizations improve their internal controls and financial reporting.

Do you believe you will have any conflicts of interest if appointed?

No, I do not anticipate any conflicts of interest if appointed and look forward to the opportunity to further serve our community in this capacity

Have you attended a meeting, reviewed an agenda packet or talked with others to better understand the board or commission for which you are applying?

Yes, I've reviewed agenda packets and spoken with current and former members to gain a better understanding of the responsibilities and expectations. I'm committed to continuing to learn and engage with the community to ensure I can serve effectively.

If training is available at no cost, would you attend? Yes

Please share any additional information or thoughts the City Commission should consider when reviewing your application:

As someone who was born and raised in Saint Joseph, I have a deep-rooted appreciation for the values, history, and potential of our community. After spending several years away pursuing my education and building my career, I made the intentional decision to return to Saint Joseph to give back to the place that gave me so much growing up. I see this opportunity to serve on a board or commission not just as civic engagement, but as a way to actively contribute to shaping the future of our city.

Professionally, I bring a strong foundation in financial accountability, strategic planning, and organizational leadership through my work as an audit manager at Forvis Mazars. I've worked with a wide range of organizations—both public and private helping them improve transparency, strengthen controls, and make informed decisions. These experiences have equipped me with the skills to ask thoughtful questions, analyze complex issues, and collaborate effectively with diverse stakeholders.

Personally, I'm passionate about fostering a vibrant, inclusive, and forward-thinking community. I believe in listening first, engaging respectfully, and working toward solutions that reflect the best interests of our residents. I'm excited about the possibility of contributing to Saint Joseph's continued success and would be honored to serve in a capacity that allows me to do so.

What is your availability:

X Morning X Afternoon X Evening

X Monday X Tuesday X Wednesday X Thursday X Friday

Signature: Thomas Patrick Digitally signed by Thomas Patrick Date: 2025.09.11 13:01:38 -04'00' Date: 9/11/2025

Updated Oct 2024

Appointed Board, Commission and Committee's Opportunities

The City has many different boards, commissions and committees that work best when there is a diverse group of individuals with relevant qualifications. Please visit the city's website www.sjcity to learn more about the different opportunities. In most cases, the board, commission or committee has a rolling membership with members appointed in the spring to a three-year term.

Please review the different boards, commissions and committees listed below and check the one(s) you are interested in being involved with. Please also identify your related experience, and feel free to apply even if you do not have the suggested experience or professional background. The City needs citizens with diverse backgrounds on its boards and commissions and appreciate your application!

____ Airport Authority Board

____ Pilot ____ Aviation Operation/Businesses ____ Federal Aviation Administration rules

____ Other _____

X Board of Review

X Banking/Finance X Property Appraisal/Assessing

____ Real Estate/Development/Law (no agents or brokers)

____ Other _____

____ Brownfield Redevelopment Authority

____ Construction ____ Real Estate/Development/Law

____ Environmental Regulations ____ Banking/Finance

____ Other _____

____ Cemetery Board

____ Horticulture or Landscape Architecture ____ History

____ Funeral Professional ____ Law

____ Other _____

____ Construction Board of Appeals

____ Building Construction and Trades ____ Engineering

____ Architecture ____ Law

____ Other _____

X Downtown Development Authority - Majority of members must own or manage commercial property or businesses within the DDA District, one member must reside within the DDA District.

X Banking/Finance/Economic Development X Marketing and Promotion

X Business Development, Recruitment, Retention ____ Construction and Property Management

____ Other _____

Appointed Board, Commission and Committee's Opportunities, continued

X Hospital Finance Authority Board

X Banking/Finance ____ Hospital Administration

____ Other _____

X Housing Commission

____ Building Construction/Maintenance X Low Income or Subsidized Housing

X Property Management and Leasing X Policy Making or Law

____ Other _____

____ Joint Waste Water Treatment Board

____ Engineering ____ Banking/Finance ____ Public Health

____ Other _____

____ Library Board

____ Policy Making ____ Budgeting, Finance Fundraising

____ Advertising, Marketing and Public Relations ____ Strategic Planning

____ Grants and Endowments ____ Knowledge of Libraries

____ Other _____

X Municipal Officers Compensation Board

X Budgeting and Finance X Public Sector Compensation

X Policy Making

____ Other _____

X Parks and Recreation Advisory Board

____ Advertising/Marketing/Public Relations X Finance or Property Maintenance/Leasing

X Fitness, Recreation, Sports, Coaching ____ Forestry and Landscape Architecture

____ Other _____

X Parks and Recreation Advisory Board

____ Advertising/Marketing/Public Relations X Finance or Property Maintenance/Leasing

X Fitness, Recreation, Sports, Coaching ____ Forestry and Landscape Architecture

____ Other _____

Appointed Board, Commission and Committee's Opportunities, continued

X Planning Commission

- ____ Architecture or Landscape Architecture
- X Banking/Finance
- ____ Civil Engineering
- ____ Building Construction
- ____ Land or Real Estate Development
- ____ Urban Planning
- ____ Zoning
- ____ Land Use Law
- ____ Other _____

X Property Maintenance Board of Appeals

- X Architecture or Building Construction
- ____ Law
- ____ Engineering
- X Land or Real Estate Development
- ____ Other _____

X Recreation Harbor Authority

- X Marina or Boating Operations
- X Banking and Finance
- ____ Law
- ____ Other _____

X Retirement System Board

- X Banking and Finance
- X Policy Making
- ____ Governmental Experience
- ____ Human Resources
- ____ Other _____

X Sustainability Committee

- X Urban Planning/Architecture
- ____ Natural Resources
- ____ Advertising/Marketing/Public Relations
- ____ Other _____

X Water Services Joint Operating Board

- ____ Engineering
- X Banking/Finance
- ____ Public Health
- ____ Other _____

____ Zoning Board of Appeals

- ____ Architecture or Landscape Architecture
- ____ Urban Planning/Zoning
- ____ Building Construction or Engineering
- ____ Land or Real Estate Development or Law
- ____ Other _____

Agenda Item

TO: **City Commission**

FROM: **Abby Bishop, City Clerk**

RE: **Board Reappointments**

MEETING DATE: **October 27, 2025**

As part of the Consent Agenda, the City Commission is being asked to consider the reappointment of the following citizens who are committed to our City and wish to continue serving on their respective boards. The current terms of these board members expire on October 31, 2025.

Name of Board	Name of Member	Term Expiring	First Appointed
Downtown Development Authority	Chris Lannert	October 31, 2025	January 2021
Downtown Development Authority	Robert Montgomery	October 31, 2025	May 1, 2018
Municipal Officers Compensation Commission	Laura Goos	October 31, 2025	Dec. 11, 2023
Parks & Recreation Advisory Board	Nancy Buckleitner	October 31, 2025	Nov. 1, 2018
Parks & Recreation Advisory Board	Jeanne Strine	October 31, 2025	May 1, 2018

Action Requested: to approve the list of board reappointments to their respective boards, as presented.

ATTACHMENT(S):

- Reappointments Oct 31, 2025_Redacted.pdf

RE-APPOINTMENT QUESTIONNAIRE
FOR MEMBERS OF CITY BOARDS, COMMISSIONS or COMMITTEES

City of St. Joseph
700 Broad Street
St. Joseph MI 49085
Phone: (269) 983-6325 • Fax: (269) 985-0347

Because your term will expire in 20__, and in order for the City Commission to evaluate Board, Commission or Committee re-appointments for the coming year, we are asking for your response to the below listed questions. **Please note there are additional questions on the reverse side.** When complete, please return this questionnaire to City Hall. For additional space, feel free to use the extra space on the reverse side or attach additional pages if necessary.

Name Laura A Goos Date 10/13/25

Telephone (H) [redacted] (W) _____

FAX No. _____ E-mail [redacted]

Please check one of the following:

X I am seeking re-appointment to the Municipal Officers Compensation Committee

[ ] I no longer wish to serve on the _____

[ ] I no longer wish to serve on the _____; however, should another qualified candidate not be available, I would be willing to serve.

I have served on this Board, Commission or Committee since 2024.

Why are you interested in an additional term on this Board, Commission or Committee? If not, why not?

I have a unique perspective having served on the City Commission for six years, this makes me able to see the amount of work involved in both a City Commissioner and Mayor position and the compensation commensurate with that effort. I also have 30 years of Human Resources experience.

What would you say is the primary function of this Board, Commission or Committee? To understand the needs of the municipal offers compensation as it compares with municipalities in our surrounding communities and other Michigan communities of similar size and tax base.

File name: Personnel/Bdscomms Questionnaire (08/13)

What role does/should this Board, Commission, or Committee play in the city's overall success? Providing a right-sized approach to Municipal Officer's compensation - we shouldn't lead the market and we shouldn't lag the market.

In your opinion, is your Board, Commission or Committee effective? [X]Yes. [ ]No. Please give reasons for either response.

From what I witnessed in the 2023 meeting, I would say it is. They are a thoughtful group of citizens who want to make the role attractive while also ensuring we are not burdening our taxpayers.

What actions could be taken to improve your Board, Commission or Committee?

Continue to be data driven, but consider also the amount of work expected of the City Commission within the City of St. Joseph.

Do you have any concerns regarding our Community that you would like to share with the City Commission?

Please continue to balance the needs of the residents, visitors and business owners with the needs of outside interests, developers, etc.

File name: Personnel/Bdscomms Questionnaire (08/13)

RE-APPOINTMENT QUESTIONNAIRE
FOR MEMBERS OF CITY BOARDS, COMMISSIONS or COMMITTEES

City of St. Joseph
700 Broad Street
St. Joseph MI 49085
Phone: (269) 983-6325 • Fax: (269) 985-0347

Because your term will expire in 2025, and in order for the City Commission to evaluate Board, Commission or Committee re-appointments for the coming year, we are asking for your response to the below listed questions. **Please note there are additional questions on the reverse side.** When complete, please return this questionnaire to City Hall. For additional space, feel free to use the extra space on the reverse side or attach additional pages if necessary.

Name Nancy Bucklertmer Date 10/9/2025

Telephone (H) [redacted] (W) _____

FAX No. _____ E-mail [redacted]

Please check one of the following:

[x] I am seeking re-appointment to the Parks and Recreation Advisory Board

[ ] I no longer wish to serve on the _____

[ ] I no longer wish to serve on the _____; however, should another qualified candidate not be available, I would be willing to serve.

I have served on this Board, Commission or Committee since 2018 (Nov).

Why are you interested in an additional term on this Board, Commission or Committee? If not, why not?

I would like to follow the progression of many of the projects started by the Board.

What would you say is the primary function of this Board, Commission or Committee?

Protecting our city parks for the local community and maintaining accessibility for everyone. Engaging residents in developing plans for our parks so everyone's interests are related.

File name: Personnel/Bdscomms Questionnaire (08/13)

What role does/should this Board, Commission, or Committee play in the city's overall success?

Our Board serves to advise the Commission on matters pertaining to the parks. ~~We~~ Because of the diversity and work of our Board members we can provide information to assist the Commission in making decisions. We can represent the residents of St. Joe - from our neighborhoods, to shared interests (sports, hobbies)

In your opinion, is your Board, Commission or Committee effective? [X]Yes. [ ]No. Please give reasons for either response.

the Board works hard at developing a fair concise recommendation to the commission. It is the commission's responsibility to make an informed decision.

What actions could be taken to improve your Board, Commission or Committee?

Continue to appoint Board members who are invested in our community - parks especially

Do you have any concerns regarding our Community that you would like to share with the City Commission?

Involve local residents more

File name: Personnel/Bdscomms Questionnaire (08/13)

Nancy Bucklew

RE-APPOINTMENT QUESTIONNAIRE
FOR MEMBERS OF CITY BOARDS, COMMISSIONS or COMMITTEES

City of St. Joseph
700 Broad Street
St. Joseph MI 49085
Phone: (269) 983-6325 • Fax: (269) 985-0347

Because your term will expire in 2025, and in order for the City Commission to evaluate Board, Commission or Committee re-appointments for the coming year, we are asking for your response to the below listed questions. **Please note there are additional questions on the reverse side.** When complete, please return this questionnaire to City Hall. For additional space, feel free to use the extra space on the reverse side or attach additional pages if necessary.

Name J. Christopher Lannert Date October 1, 2025

Telephone (H) [redacted] (W) [redacted]

FAX No. [redacted] E-mail [redacted]

Please check one of the following:

[X] I am seeking re-appointment to the Downtown Development Authority Board

[ ] I no longer wish to serve on the _____

[ ] I no longer wish to serve on the _____; however, should another qualified candidate not be available, I would be willing to serve.

I have served on this Board, Commission or Committee since 2021.

Why are you interested in an additional term on this Board, Commission or Committee? If not, why not?

My interest remains in completing the efforts underway to date, and continuing to suggest additional citywide improvements as shown on the attachments (1-4). These examples address the "low hanging fruit" that could be implemented initially with limited costs. If the results are positive, complete, long-lasting improvements could follow.

What would you say is the primary function of this Board, Commission or Committee?

To convey to the citizens the necessity to improve the downtown of our great City and establish programs that directly affect the tax base, appearance, and destination marketing of the business district. Small steps that identify opportunities, inititate the process, followed by review, outreach, and implementation. The DDA is best positioned to most effectively function in this capacity.

File name: Personnel/Bdscomms Questionnaire (08/13)

What role does/should this Board, Commission, or Committee play in the city's overall success?

This is the most important Board in respect to the City's future. If you are not growing you are dieing. Bakery turned t-shirt shop is not a model for the future. Agreesive inside out and outside in development concepts must be combined for success in the future. The diversity of the Board's members is ideally situated to understand and determine positive outcomes for the downtown's success.

In your opinion, is your Board, Commission or Committee effective? [X]Yes. [ ]No. Please give reasons for either response.

YES. The DDA has been able to establish a connection between protecting the historic, and addressing the current and future needs of the downtown. Most of the recent City's controversies have been a result of DDA suggestions/activities. As a Board of downtown invested citizens, focused strategies can be suggested for changes and improvements based upon hands-on experience.

What actions could be taken to improve your Board, Commission or Committee?

A more active outreach program between all board members, their direct contact with merchants, focused public commiunication (articles, website, presentations to other boards), and pro-active not re-active communications of the important steps moving forward.

Do you have any concerns regarding our Community that you would like to share with the City Commission?

YES. There is a difference between volunteering and contributing. Just because you can does not mean you should. Participants with single issue directions (for or against), impede the holistic approach currently needed to enhance and protect our City's future over the next 20 years. My attached resume supports my multi-disciplinary approach to community development. An additional term, will allow me to continue my participation in the City's future success.

RE-APPOINTMENT QUESTIONNAIRE
FOR MEMBERS OF CITY BOARDS, COMMISSIONS or COMMITTEES

City of St. Joseph
700 Broad Street
St. Joseph MI 49085
Phone: (269) 983-6325 • Fax: (269) 985-0347

Because your term will expire in 20__, and in order for the City Commission to evaluate Board, Commission or Committee re-appointments for the coming year, we are asking for your response to the below listed questions. **Please note there are additional questions on the reverse side.** When complete, please return this questionnaire to City Hall. For additional space, feel free to use the extra space on the reverse side or attach additional pages if necessary.

Name Jeanne Strine Date 10-2-2025

Telephone (H) [redacted] (W) —

FAX No. — E-mail [redacted]

Please check one of the following:

[X] I am seeking re-appointment to the Parks + Recreation Advisory Board

[ ] I no longer wish to serve on the _____

[ ] I no longer wish to serve on the _____; however, should another qualified candidate not be available, I would be willing to serve.

I have served on this Board, Commission or Committee since April 23, 2018.

Why are you interested in an additional term on this Board, Commission or Committee? If not, why not?

I would like the opportunity to be involved in the 5 year plan that is currently underway for our Parks System.

What would you say is the primary function of this Board, Commission or Committee?

To advise and help to develop thriving parks, public spaces and recreational opportunities for our community.

File name: Personnel/Bdscomms Questionnaire (08/13)

What role does/should this Board, Commission, or Committee play in the city's overall success?

As I stated in my previous re-appointment, this board plays an important role in bringing a targeted view when considering Park use, improvements and recreational programming. People enjoy playing here and staying here.

In your opinion, is your Board, Commission or Committee effective? [X]Yes. [ ]No. Please give reasons for either response.

Over the term of my tenure this Board has offered input to several initiatives to include Whirlpool Centennial Park improvements, Kiwanis Park improvements (Kaleidoscope Playground) and Dickenson. Even the process for the Tiscornia Park Master Plan, while at times was trying, serving the communities interest as a whole is important.

What actions could be taken to improve your Board, Commission or Committee?

Again, as mentioned in my previous application, we are on the right road by utilizing a formal mission & vision Statement. Continued transparent and timely communication from City Staff is critical to overall effectiveness.

Do you have any concerns regarding our Community that you would like to share with the City Commission?

The future is bright in our Community with the upcoming initiatives for change - The Marquette, adjacent to Lake Bluff Park may impact that beautiful site. There is always a need for balance when it comes to maintaining our existing identity with satisfying the ever present desire to stay "current". Being sensitive to the voices of life long residents and City tax payers should continue to be a priority as new ideas and solutions are considered.

Agenda Item

TO: **City Commission**

FROM: **Abby Bishop, City Clerk**

RE: **Organizational Meeting - Date Change**

MEETING DATE: **October 27, 2025**

In the past, new commissioners would take their Oath of Office on the Monday following the election. Recent changes to election law have delayed the canvassing and certification dates which, in turn, have postponed when the new commissioners can take their oaths.

Last year, when the City Commission approved the 2025 meeting dates, the December 1st Organizational meeting was scheduled to correspond with changes to the state Constitution, which delayed the time period for certifying elections until mail-in ballots received up to six days after the election date have been counted, and in anticipation of House Bill 5700 passing, which would have amended the Home Rule City Act and established December 1st as the first date an elected commissioner could take office. HB 5700 was not adopted.

A similar bill, HB 4358, was introduced this year to *amend the Home Rule City Act to provide that, except for individuals elected to fill a vacancy, the term of office of elected city officials cannot begin earlier than 12 noon on the first day of the month after the month of their election.* As of this date, HB 4358 has not been passed into law and is not expected to take effect until 2026, should it pass this calendar year. The City Charter requires elected officers to take their official oath of office within 10 days of the election certification. The certification deadline is November 18, 2025. Therefore, to comply with State law and the City charter, we are requesting that the organizational meeting be moved to Wednesday, November 19, 2025, at noon.

Action Requested: to approve the City Commission organization meeting date change from December 1 to November 19, 2025, at 12 noon.

Agenda Item

TO: **City Commission**

FROM: **Greg Grothous, Director of Public Works**

RE: **Right of Way and Park Tree Planting**

MEETING DATE: **October 27, 2025**

The City has implemented a tree planting program over the last eight years in City Right of Way (ROW). The program has been well received by our residents and staff looks forward to continuing the program.

With the upcoming expiration of the existing tree planting contract on December 31, staff prepared a Request for Proposal (RFP) for tree planting that was issued on September 3, 2025. The terms of the RFP is for a two year contract and requested the pricing per tree include planting and maintenance of the tree for one year. Responses were due back to the City by October 7, 2025. The RFP was posted on the City website, and an ad placed in the Herald Palladium. In addition, staff contacted several nurseries in Michigan and Indiana to inform them the RFP was available.

The City received two responses to the RFP, from Villwocks of Berrien Springs, MI; and Dogwood Hills Tree Farm, of Middlebury, Indiana. After a careful review of the proposal it is the recommendation of staff to accept the proposal from Dogwood Hills Tree Farm.

It is the intent of staff to plant new trees near the location of where trees have been removed recently, in response to resident requests and as part of reconstruction projects. At this time the types of trees to plant in each of those locations has not been determined. Based on the average price of $405 per tree from Dogwood Hills Tree Farm, and including the travel charge, the City would be able to plant approximately thirty five trees at a cost of $15,000. It should be noted the average price per tree is slightly lower than the previous contract allowing us to plant a few more trees. Since the beginning of the tree planting program, staff has budgeted $15,000 per year. The budgeted $15,000 does not include the cost of tree planting related to road reconstruction projects as that cost is included in the project cost.

Action Requested: To accept the proposal from Dogwood Hills Tree Farm of Middlebury, Indiana and authorize the City Manager to execute the appropriate documents on behalf of the City.

ATTACHMENT(S):

- Tree Planting RFP 2026-2028.pdf
- Dogwood Hills Bid.pdf
- Cost Comparison 2026.pdf

Request For Proposal

Right-of-Way (ROW) Tree Planting Program 2026-2028

City of St. Joseph, Department of Public Works
1160 Broad Street, St. Joseph, MI 49085

I. Purpose:

This Request for Proposal ("**RFP**") is to provide interested **Contractors** with sufficient information to submit proposals for consideration by the City of St. Joseph ("**City**") in connection with its needs for Spring and Fall tree planting services for the City Right-of-Way (**ROW**) Tree Planting Program. Qualified Contractors must have a working knowledge of municipal tree care and performing this type of work continuously for at least three (3) years.

The requested work entails the planting of 30-50 selected trees per year while warrantying the health and vibrancy of the trees for a minimum of **one (1) year**. Services include furnishing all labor and equipment necessary for tree planting as described in these bid specifications. The contractor shall also be responsible for the removal/disposal of all debris related to the work. Areas of work may include City rights-of-way adjacent to residential neighborhoods, parks, cemeteries, City-operated buildings, and County or State rights-of-way located within the City of St. Joseph. All work shall be done through the direction of the Department of Public Works.

Favorable pricing will be one element of the selection process, but the experience of the firm, qualifications, experience and ability of assigned staff, completeness of the level of service proposed and timeliness of service proposed by the bidder will be significant factors in award of this contract. Final decision on selection of the bidder for this project will be determined by the City Commission. The City reserves the right to reject any proposals or parts of proposals. The City also reserves the right to waive any irregularities, inconsistencies, or take what other action is appropriate as determined by the City to be in the best interest of the City. When referenced in this RFP, the term "Contractor" refers to the selected bidder.

This contract shall run for three (3) years in length beginning January 1, 2026 and ending December 31, 2028. The contract may be extended on a year-to-year basis for up to three (3) additional one-year periods by the mutual agreement of the selected contractor and the City Manager.

A complete Request for Proposal may be viewed or downloaded at www.sjcity.com, or mailed by contacting the City Clerk at 269-983-6325 or clerk@sjcity.com.

REQUEST FOR PROPOSAL: **ROW Tree Planting**
CLOSING DATE AND TIME: **3:00 pm Tuesday, October 7, 2025**

II. Issuing Officer (Point of Contact):

Questions regarding the scope of work to be completed may be directed to the following:

- Jeff Rechner, Superintendent of Parks at (269) 408-4554 or jrechner@sjcity.com.

III. Scope of Work & Specifications:

General:

- Bid pricing for the tree planting program shall be a "per tree" cost based on The City of St. Joseph's current Approved Right-of-Way (ROW) Tree List. Price per tree shall include the cost of the tree plus labor, equipment, and material for its individual installation.
- All work to be performed shall be assigned by the Parks Superintendent or authorized representative, and in all respects shall conform to the provisions and requirements of this contract. Subject to the guidelines and specifications set forth in this RFP, the Contractor is responsible for determining the method and manner of performing the work.
- The Contractor shall regularly communicate with and provide daily updates of work performed to the Parks Superintendent or authorized representative. The City of St. Joseph reserves the right to add or delete, through written work orders, the amount of work specified by the terms of this contract.
- The Contractor may be required to hand out literature provided by the City explaining planting practices and objectives. If required, this literature must be distributed to each impacted residence a minimum of two (2) days prior to commencing work.
- The Contractor and their employees are expected to respond to the public in a respectable and courteous manner, and may refer citizens to the Department of Public Works at 269-983-6341 should any issues arise.
- Work shall not start before 7:00 a.m. and shall end no later than 7:00 p.m., Monday through Friday per City ordinances. Work on Saturdays, Sundays, and City or national holidays shall be prohibited unless specifically approved by the City of St. Joseph Department of Public Works.
- Work sites shall be left clean and free of debris at the end of each working day UNLESS permission is given by the City for extenuating circumstances. Cleanup and disposal of all debris generated from this program shall be the responsibility of the contractor. Access to residential driveways must be maintained at all times.
- The City will <u>not</u> provide for the storage of trees, planting material, or Contractor equipment to carry out any portion of this contract.

Tree Quality and Inspection:

- The size of the trees to be planted shall be **between two (2) and two-and-a-half (2.5) inch caliper** (diameter) measured six (6) inches above the trunk flare. The trees shall have a root ball capable of sustaining healthy growth, and a **height of seven (7) feet to twelve (12) feet**. Larger or smaller trees will not be permitted without authorization from the Department of Public Works.
- Trees shall be #1 grade balled and burlapped ("B&B") using natural biodegradable (not plastic) burlap, and conform to the standards for nursery stock of the American Association of Nurserymen. All B&B trees shall have been freshly dug, vigorous, of normal habit of growth, free from disease, insects, insect eggs and larvae. Plant

material shall have normal healthy root systems subjected to proper transplanting and annual root pruning.

- Trees shall be true to name, and in **single-stem tree form** (shrub-form is not permitted). No substitution of species or variety shall be accepted except upon expressed approval from the City of St. Joseph Department of Public Works. Authority for name shall be Standardized Plant Names prepared for the American Joint Committee on Horticultural Nomenclature.
- Trees shall conform to all standards of handling, height, size and quality as adopted by the Committee on Horticultural Standards for nursery stock of the American Association of Nurserymen (American National Standard Institute (**ANSI**) Z60.1). Plant material shall comply with State, and Federal laws regarding inspection for plant diseases, and infestation.
- Trees shall be nursery grown, in an approved nursery, under climatic conditions similar to those in the locality of the project. Nursery sources shall be disclosed to the Superintendent of Parks prior to the award of bid. Shipping trees from out of state suppliers shall be timed to allow for acclimatization to local conditions.
- The contractor shall protect trees at all times from sun or drying winds. Trees that cannot be planted immediately on delivery shall be kept out of direct sunlight, mulched with soil, wet wood chips, or other acceptable material, and shall be kept well-watered. Actively growing trees or trees with leaves on them shall be covered when transported.
- The City reserves the right to inspect trees at the point of delivery prior to planting. Plant material which is poorly packed, or which arrives with the roots in a dry condition, as a result of improper packing, delay in transit, or from any other cause, will not be accepted. Tree wrap shall not be used. Any scarring of the tree bark during transport or installation may result in the rejection of the tree by the City. Any rejected trees shall be delivered and replaced at the Contractor's expense.

Timeline and Installation:

- Planting shall occur in the as-needed in the Fall and the Spring with each season being viewed as a separate project. The City tree planting shall be completed in the Fall during the months of **October and November** unless otherwise arranged, in advance, with the Parks Superintendent or authorized representative, and in the Fall during the months of **March and April** unless otherwise arranged, in advance, with the Parks Superintendent or authorized representative.
- The City of St. Joseph Department of Public Works will contact the Contractor to provide a list of locations of specific trees to be planted. Trees will be listed by address or location. The City will also include descriptions of the required work or specific instructions along with the list of locations as needed.
- **The Contractor shall notify Miss Dig** and locate all underground utilities prior to installation. Tree planting locations shall be staked by the City after all underground utilities are located, and at least twenty-four (24) hours before planting.

- Planting procedures shall conform to ANSI A300 (part 6) 'Tree, Shrub, and Other Woody Plant Management Standard Practices (Planting and Transplanting).' Plant material shall not be pruned prior to delivery except upon written approval from an authorized Public Works representative.
- Tree balls shall be transported and unloaded in such a way as to minimize breaking of the tree ball. Rolling of tree balls down ramps is an unacceptable procedure. Ball carts or "tree spades" are the preferred methods for moving trees. Loading with mechanical buckets is permitted provided padding is in place to protect the tree trunks from abrasion.
- Workers shall avoid all possible injury to roots, branches, or trunks, shall dig all plant material with care. Digging shall be done in such a manner as to allow for proper growth, retain the full fibrous root system, and avoid damage to root systems by mechanical agencies, frost, or other weather conditions.
- Trees are not to be staged in front of homes for more than one day (24 hours) in advance of planting. Tree holes are not to be dug and left open overnight. If a resident approaches the planting crew, at time of planting, and verbally states that they do not want the tree planted, DO NOT PLANT IT. If the hole is being dug, repair the area as best as possible. The City will provide an alternate location for the tree.
- Proper depth shall be measured before placing the tree in the hole, and holes shall be dug so the tree's root flair is at soil level. Holes shall be twenty-four (24) inches wider than the root spread of the tree. On wet, poorly drained sites, the tree may be planted a few inches higher than normal. A general diagram is attached to this RFP **(Exhibit 1)** showing a properly planted tree as requested.
- The tops of wire baskets and burlap shall be removed once the tree is firmly set in the hole. This removal shall include binding twine, burlap, wire loops, and first row of wire squares, so as not to interfere with natural root health and growth.
- The hole shall be backfilled with quality topsoil and watered. Backfill material shall consist of one-half (1/2) native soil, and no more than one-half (1/2) imported topsoil, and be reasonably free of ice, stones, lumps, weeds, roots, sticks or other extraneous material. The surface topsoil shall be at a radius of three (3) feet around the tree and slightly saucered to retain moisture.
- Should fertilizer be applied at the time of planting it shall be a controlled-release type formulated for trees and shrubs, and must be approved by a Public Works representative. The approved fertilizer shall be used at the rate specified by the manufacturer.
- Trees shall be mulched after installation at a minimum of three (3) inches of quality wood bark or chips. Pine needles or straw are not acceptable. **Mulch must be kept one (1) to two (2) inches away from the trunk.** A general diagram is attached to this RFP **(Exhibit 2)** showing a properly mulched tree as requested.
- All unused excavated soil, plant material, wire, burlap, and twine shall be removed from the planting location, and shall be disposed of in an approved legal manner. All planting stakes provided by the City may be returned to the Department of Public Works after planting. The planting site shall be left in a neat and clean condition.

Maintenance and Warranty:

- The staking of trees shall be performed by the Contractor on an "as-needed" basis and at the discretion of the Superintendent of Parks or authorized representative. Such instances may include, but are not limited to, planting during heavy winds, the tree maintains a natural lean after installation, or it is at the request of the homeowner.
- Staking shall consist, at a minimum, of two (2) six-foot (6') long, two-inch (2") x two-inch (2") square wooden stakes placed at least eighteen (18) inches from the trunk with trees fastened to the stakes using a non-abrasive material ("Arbor Tie" equivalent). NO wire shall be used around the trunk of the tree unless housed in soft rubber tubing or an equivalent form of protection. A general diagram is attached to this RFP **(Exhibit 1)** showing a properly staked tree as requested.
- Incorrect species requested or trees that are planted at the wrong location shall be removed and replaced at the Contractor's expense. On rare occasions, the City may need to transplant a correctly planted tree due to extraneous circumstances. Bid pricing for such occasions shall be based on a "time and material" basis.
- The Contractor shall be responsible for all damage to sod, sidewalks, drive approaches, sprinkling systems, wiring, piping, etc. that may occur during the planting operation. The Contractor shall notify Miss Dig and repair, at their expense, any broken sprinkler lines or heads within forty-eight (48) hours of any damage, and any other damaged property as soon as possible.
- All trees shall be warrantied for a period of **one (1) year** from the date of installation. Acceptable trees shall be sound, healthy, vigorous, with full crowns free of dead, dying or diseased branches and branch tips, and shall bear foliage of a normal density, size, and color. The Contractor shall replace, without cost to the City, all trees determined by the City to be dead, dying or diseased before the end of the warranty period. Replacements shall be subject to all requirements stated in this RFP.

IV. General

Maintaining Traffic:

Where work is carried out on or near public streets or other public thoroughfares, the Contractor shall schedule work so it causes as little interference as possible with general public traffic, both vehicular and pedestrian. Street surfaces shall be maintained and kept clean. All signage (including that of a flag person) shall be in accordance with the Michigan Manual of Uniform Traffic Control Devices in effect at the time the work is performed. The Contractor shall take all responsibility for the work and shall provide barricades, traffic cones, flag persons, lights, etc., and take all precautions for preventing injuries to persons and property on or about the work site.

Closing of public streets shall not be permitted unless prior arrangements have been made with the City and coordinated with the proper departments. Traffic control is the responsibility of the contractor, however, when needed the City may provide additional traffic control support on Major Streets as identified by the City.

Safety:

The Contractor shall be responsible for initiating, maintaining and supervising all safety precautions in connection with its services, and shall take all necessary precautions for the safety of such services. The Contractor shall provide the necessary protection to prevent direct or indirect damage, injury or loss to all persons, property, equipment or materials on the worksite or any who may be affected by the services performed. In cases of property damage, property shall be restored to its original condition at the expense of the Contractor and to the satisfaction of the City.
All work being performed must be in full compliance with the most current revisions of the American National Standards Institute (ANSI) Z133.1 standards regarding Tree Care Operations and Safety Requirements. The ANSI Z-133.1 standards are made part of the contract by this reference.
The contractor shall abide by all MIOSHA rules and regulations.

Equipment:

The Contractor shall at all times maintain sufficient equipment (trucks, trailers, backhoes, tree spades, etc.) to promptly perform the work and ensure normal and safe traffic conditions on the premises. All equipment used by the Contractor for the performance of the work shall be maintained in good working and mechanical condition in order to perform the job effectively and safely. Unsatisfactory equipment shall be immediately repaired or replaced.

All equipment being used must be in full compliance with the most current revisions of the ANSI Z-133.1 standards regarding Tree Care Operations and Safety Requirements. The ANSI Z-133.1 standards are made part of the contract by this reference.

The contractor shall abide by all MIOSHA rules and regulations.

The Contractor's name must be displayed on all vehicles.

Personnel:

The Contractor shall ensure that at all times it has and maintains sufficient qualified personnel to allow it to promptly perform the work required. On-site supervision experienced in tree planting, with the ability to respond and make decisions, is required and must be available by cell phone while working for the City of St. Joseph. Personnel must be readily identified as employees of the company (i.e., uniforms, shirts, hats, etc.).

All equipment operators shall have the appropriate training and experience with the class of equipment operated, including but not limited to, the applicable commercial driver's license (CDL) if necessary.

Personnel must meet Federal, State (MIOSHA), and local rules, regulations and ordinances.

Subcontracting:

Subcontracting will not be allowed unless prior approval has been granted by the City of St. Joseph.

V. Instructions to Bidders

Sealed bids are due at the St. Joseph City Clerk's Office no later than **3:00pm Tuesday, October 7, 2025.**

Proposals may be mailed or delivered to the City of St. Joseph City Clerk, 700 Broad Street, St. Joseph, Michigan 49085. **Sealed envelopes** should be plainly marked:

Attention: City Clerk
Re: **ROW Tree Planting**
700 Broad Street
St. Joseph, MI 49085

It is the sole responsibility of the Bidder to see that its proposal is received within the required time period. The City is not responsible for any errors or irregularities with the delivery method utilized for submitting the Proposal. Any proposals received after the closing date and time will be returned unopened.

VI. Incurring Costs

The City is not liable for any costs related to the bidder's preparation of their proposal.

VII. Withdrawal of Proposal

Any bidder may withdraw its proposal in person, by facsimile or by letter any time prior to the scheduled closing time for receipt of proposals. Each proposal shall be considered binding and in effect for a period of sixty (60) days after the closing date.

VIII. Opening of Proposals

Proposals will be opened publicly at **3:00 pm Tuesday, October 7, 2025** in the Commission Chambers on the 2nd floor of City Hall. Proposals will be evaluated as soon as practical after that date.

IX. Evaluation of Proposals

It is the intent of the City to evaluate all proposals quickly and be prepared to recommend an award at the **Monday, October 13, 2025** City Commission meeting.

X. Negotiations

The City reserves the right to reject any and all proposals, and negotiate with any source in any manner necessary deemed to be in its best interest.

XI. Award of Contract / Acceptance of Proposal (Terms and Conditions)

The contents of this RFP and the bidder's proposal, as submitted and/or modified, shall become contractual obligations to be executed by the authorized contracting agents of both parties.

The Contractor shall indemnify and hold harmless the City and its individual officers and agents from all claims, damages, liability, expenses, fees, and costs, for property damage or

bodily injury up to and including death resulting or claimed to result from Contractor's negligent or intentional act or omission in the performance of its duties.

The Contractor must procure and maintain the following insurance with carriers acceptable to the City and admitted to do business in the State of Michigan, and provide proof of the same to the City:

- **Worker's Compensation Insurance**, including employers' Liability coverage, in accordance with Michigan law.

- **Commercial General Liability Insurance** on an "Occurrence Basis" with limits of liability not less than $2,000,000 per occurrence and aggregate. Coverage shall include the following extensions: A). contractual liability, B) Broad form general liability extensions or equivalent.

- **Motor Vehicle Liability Insurance**, including Michigan No-Fault coverages, with limits not less than $1,000,000 per occurrence combined single limit for bodily injury and property damage. Coverage shall include all owned vehicles, non-owned vehicles, and hired vehicles.

The Commercial General Liability Insurances shall include an endorsement naming as an additional insured the City of St. Joseph, all elected and appointed officials, employees, volunteers, boards, commissions, and/or authorities and boards, including members, employees and volunteers thereof. Contractor's insurance shall be primary and any other insurance City may have in effect shall be considered secondary and/or excess. Coverage shall be maintained throughout the term of the agreement. The stated insurance requirements shall not be interpreted to limit the Contractor's liability.

With respect to any activities authorized by a Permit for Miscellaneous Operations within State Highway Right of Way, successful bidder's policy of insurance shall also include as a named insured the State of Michigan, its departments, divisions, agencies, offices, commissions, officers, employees, and agents

All insurance shall include an endorsement that contains a thirty (30) day advance written notice of cancellation to the City Manager, City of St. Joseph, Michigan, 700 Broad Street, St. Joseph, Michigan 49085.

- **Hold Harmless and Indemnification.** To the fullest extent permitted by law, the successful bidder shall hold harmless and indemnify the City, including its officers, agents, employees, assigns and those acting under its authority against any and all third party claims, actions, suits, liens, judgments, damages, losses, liability and expenses, including actual and reasonable attorney fees and costs, for property damage or bodily injury up to and including death, that may arise as a result of bidder's malicious acts, negligence, omissions, breaches or defaults, liability, claims, losses, demands or actions brought against the City and its officers, agents, employees, assigns and those acting under its authority, including those which in any

way arise out of bidder's default, act, or omission that is directly or indirectly related to this Agreement. As referenced in this provision, City and bidders shall include its respective officers, agents, employees, contractors, subcontractors, assigns and those acting under its authority.

To the extent any work bidder performs is in the State of Michigan Highway Right of Way, bidder shall hold harmless, indemnify and defend in litigation, the State of Michigan, the MDOT, and their agents and employees, against any claims for damages to public or private property and for injuries to person arising out of the performance of the work, except for claims that result from the sole negligence or willful acts of MDOT, until bidder achieves final acceptance of City.

XII. Nondiscrimination

The Contractor shall not discriminate in its provision of accommodations or services, nor against an employee or applicant for employment with respect to hire, tenure, terms, conditions, or privileges of employment, or a matter directly or indirectly related to employment, because of race, color, religion, national origin, age, sex, sexual orientation, gender identity, height, weight, marital status or because of a disability that is unrelated to the individual's ability to perform the duties of a particular job or position. A breach of this covenant may be regarded as a material breach of the agreement.

XIII. Payment Terms:

The City shall make payments to the Contractor for actual services rendered within thirty (30) days following receipt of an acceptable invoice, or as otherwise mutually agreed.

PROPER PLANTING/STAKING

NOTES:
1. PLANTING HOLE AT LEAST 24" WIDER THAN ROOT BALL.
2. ROOT BALL RESTING ON UNDISTURBED SOIL.
3. TOP OF ROOT BALL AT FINISH GRADE OR SLIGHTLY HIGHER (3" MAX.) IN POORLY DRAINED SOILS.
4. BURLAP, WIRE, AND TWINE CUT AND REMOVED FROM TOP 1/2 OF ROOT BALL (AFTER TREE IS SET).
5. BACKFILL FIRMLY TAMPED TO PREVENT SETTLING AND LEANING.
6. FOR NON-IRRIGATED SITES, SOIL BERMED AROUND HOLE TO CATCH WATER (NO BERM NECESSARY FOR IRRIGATED SITES).
7. FOR NON-IRRIGATED SITES, WATER THOROUGHLY IMMEDIATELY AFTER INSTALLATION.
8. SHREDDED HARDWOOD MULCH (3" MAX. DEPTH), NOT CONTACTING STEM OF TREE.
9. STAKING IS REQUIRED ONLY FOR LEANING OR LOOSE TREES. USE 2 HARDWOOD STAKES (2"x2"x6' MIN.) AND NYLON STRAPS.
10. DISPOSE OF ALL EXCESS SOIL AND SOD.

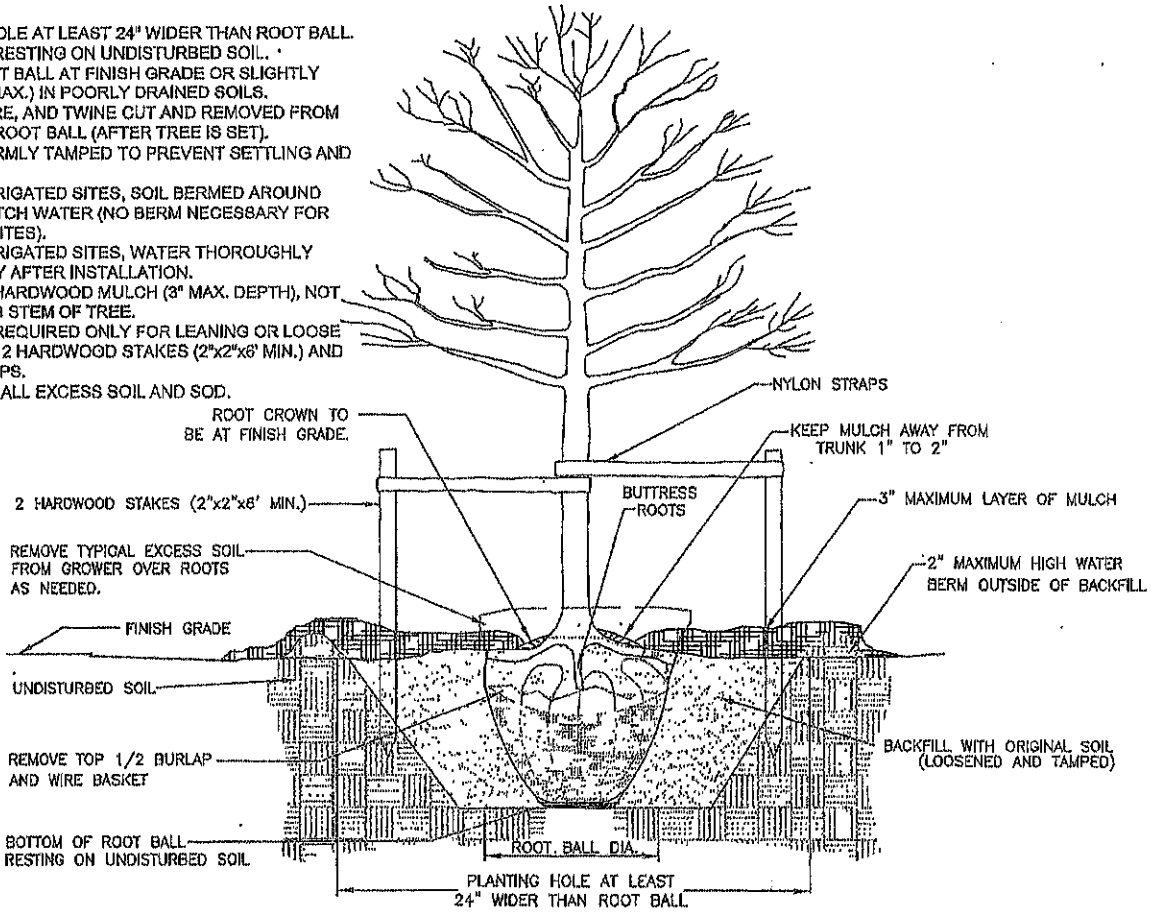
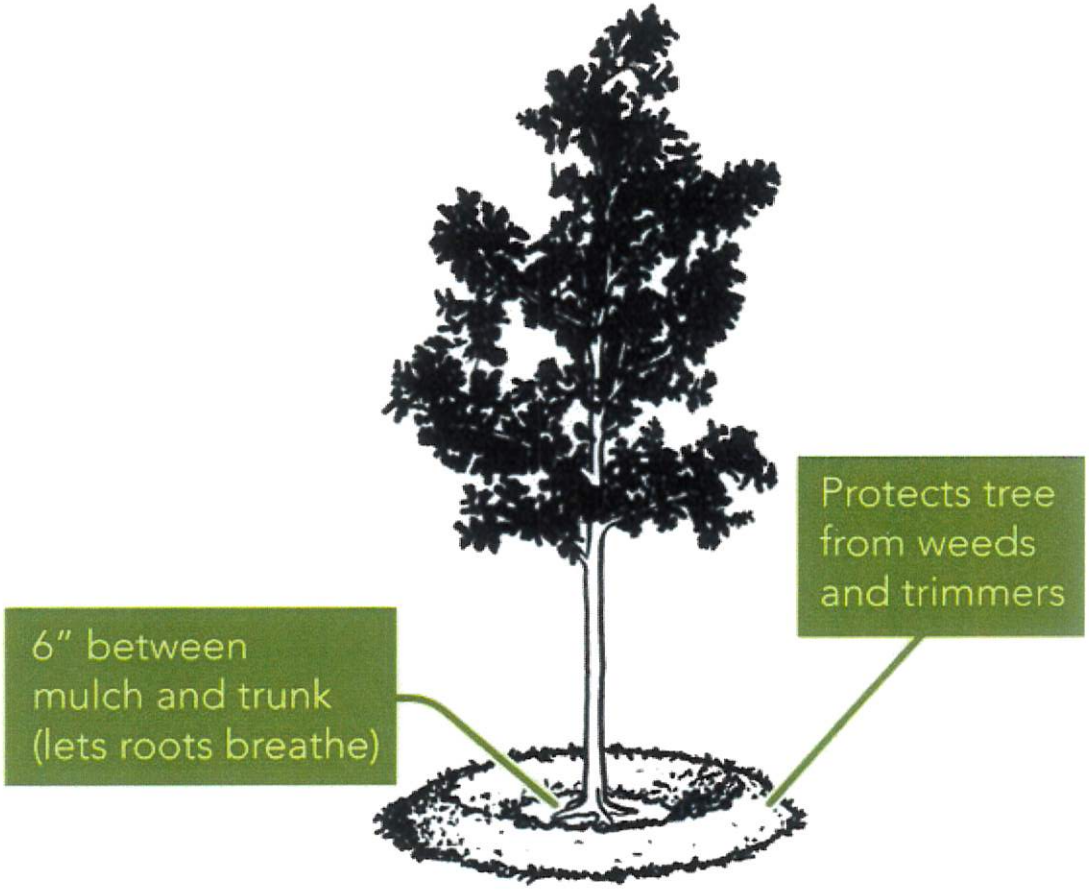


EXHIBIT 1

PROPER MULCHING



DON'T pile mulch up around your tree (like a **VOLCANO**)



DO make a flat mulch ring around your tree (like a **DONUT**)

ulch is **organic matter** that acts as a blanket to hold moisture, moderate soil temperature extremes, and reduc competition from grass and weeds. Covering the actual trunk of your tree **will cause decay** in the living bark!

EXHIBIT 2

RIGHT-OF-WAY TREE PLANTING PROGRAM 2025-2028

Name of Firm: _____

Address: _____

Phone: _____ Fax: _____

Email: _____ Cell: _____

Name of Authorized Representative: _____
Please Print

Signature of Authorized Representative: _____

REFERENCES

Name of Firm: _____ Contact: _____

Phone: _____ Email: _____

Name of Firm: _____ Contact: _____

Phone: _____ Email: _____

Name of Firm: _____ Contact: _____

Phone: _____ Email: _____

QUESTIONAIRRE

1. How many years has your company been providing tree planting services?

2. How many employees?

Full-Time: Part-Time:

3. Identify those in your company who would be responsible for on-site supervision. Include educational background and/or certifications held by those working on the project.

4. Provide relevant experience your company has had working with municipalities. Please provide the names of the municipalities your services were provided to.

5. Provide a list of equipment that may be on site and available for use by the crew performing the planting.

6. If planting is delayed due to weather conditions, describe how trees will be stored in order to maintain a healthy condition.

BID FORM

- All trees are to be between 2" and 2.5" caliper in single stem tree form.
- Please note any tree species that cannot be obtained.
- Please note if equivalent cultivars of unavailable tree species can be obtained.
- Quantities per species may vary from 0-10 or more based on current needs.
- Estimated total quantity of trees per year is: 30-50.

This list is based on current commonly ordered tree species and is used for the bidding process only. The inability to obtain certain species will not automatically eliminate Contractor bids.

My bid for **tree planting** per City of St. Joseph Specifications is as follows:

Time and Material (Transplants):	**Hourly Rate:**	
Tree removal/replanting rate per crew (2 persons) including all labor, equipment, and material.	$	/hr.

Tree Description (Large Trees):	**Unit Cost:**	
American Yellowwood (*Cladrastis kentukea*)	$	each
American Beech (*Fagus grandifolia*)	$	each
Gingko/Maidenhair Tree (*Ginkgo biloba*)	$	each
Tulip Poplar (*Liriodendron tulipifera*)	$	each
Black Tupelo/Black Gum (*Nyssa sylvatica*)	$	each
Sycamore/London Planetree (*Platanus acerifolia*)	$	each
Shingle Oak (*Quercus imbricaria*)	$	each
Northern Red Oak (*Quercus rubra*)	$	each
American Basswood (*Tilia americana*)	$	each
Littleleaf Linden (Tilia cordata)	$	each

BID FORM cont.

Tree Description (Medium Trees):		**Unit Cost:**
Hedge Maple (*Acer campestre*)	$	each
Crimson King Maple (*Acer platanoides 'Crimson King'*)	$	each
Paper Birch/White Birch (*Betula ppapyrifera*)	$	each
River Birch/Black Birch (*Betula nigra*)	$	each
American Hornbeam/Blue Beech (*Carpinus caroliniana*)	$	each
Katsura Tree (*Cercidiphyllum japonicum*)	$	each
Skyline Honey Locust (*Gleditsia triacanthos*)	$	each
Goldenrain Tree (*Koelreuteria paniculate*)	$	each
Spring Snow Crabapple (Malus 'Spring Snow')	$	each
Japanese Zelkova (*Zelkova serrata*)	$	each

Tree Description (Small Trees):		**Unit Cost:**
Trident Maple (*Acer buergerianum*)	$	each
Paperbark Maple (*Acer griseum*)	$	each
Autumn Brilliance Serviceberry (*Amelanchier grandiflora*)	$	each
Eastern Redbud (*Cercis canadensis*)	$	each
Kousa Dogwood (*Cornus kousa*)	$	each
Thornless Hawthorn (*Crataegus cusgalli*)	$	each
Messel Magnolia (*Magnolia loebneri)*	$	each
Mt. St. Helen Plum (*Prunus 'Frankthrees'*)	$	each
Snow Fountains Cherry (*Prunus 'Snofozam*)	$	each
Ivory Silk Lilac (*Syringa reticulata*)	$	each

RIGHT-OF-WAY TREE PLANTING PROGRAM 2025-2028

Name of Firm: Dogwood Hills Tree Farm

Address: 53899 CR 39 Middlebury, IN 46540

Phone: 574-825-3363 Fax: N/A

Email: jordan@dogwoodhillstreefarm.com Cell: 574-304-5515

Name of Authorized Representative: Jordan Haarer
Please Print

Signature of Authorized Representative: Jordan Haarer

REFERENCES

Name of Firm: Great Lakes Urban Forestry Contact: Phil Graf

Phone: 630-281-0164 Email: phil@gluf.net

Name of Firm: Landscape Hub Contact: Doug Heindel

Phone: 614-633-8660 Email: dheindel@landscapehub.com

Name of Firm: Lawns & More Contact: CJ Kowalke

Phone: 260-302-1135 Email: cj@lawnsandmore.us

QUESTIONAIRRE

1. How many years has your company been providing tree planting services?

28 years

2. How many employees?

Full-Time: 9

Part-Time: 1-4 depending on season

3. Identify those in your company who would be responsible for on-site supervision. Include educational background and/or certifications held by those working on the project. Curtis Bontrager, owner + operations manager -21 years of nursery experience
Jordan Haarer, Sales manager, ISA Arborist IN3641A
Grant Frye, top crew leader, ISA Arborist MI 4646A

4. Provide relevant experience your company has had working with municipalities. Please provide the names of the municipalities your services were provided to.
LaPorte, Michigan City, Dowagiac, Warsaw, Syracuse, Goshen, Hammond, St. Joseph, Kendalville, South Bend, Culver, Chesterton, Middlebury, Huntington, Griffith, Fremont

5. Provide a list of equipment that may be on site and available for use by the crew performing the planting.
Case skid loader with a Dutchman tree spade, hydraulic nursery jaws, Freightliner dump truck with a trailer, hand tools (shovel, spade, tamp, tarp, wheel barrow, etc.)

6. If planting is delayed due to weather conditions, describe how trees will be stored in order to maintain a healthy condition.
Trees would be heeled in, covered in mulch, and placed on a drip irrigation system.

BID FORM

- All trees are to be between 2" and 2.5" caliper in single stem tree form.
- Please note any tree species that cannot be obtained.
- Please note if equivalent cultivars of unavailable tree species can be obtained.
- Quantities per species may vary from 0-10 or more based on current needs.
- Estimated total quantity of trees per year is: 30-50.

This list is based on current commonly ordered tree species and is used for the bidding process only. The inability to obtain certain species will not automatically eliminate Contractor bids.

Retail Pricing

My bid for **tree planting** per City of St. Joseph Specifications ~~is~~ as follows:

Time and Material (Transplants):	**Hourly Rate:**
Tree removal/replanting rate per crew (2 persons) including all labor, equipment, and material.	$ /hr. priced per tree transplanted ~$190 / tree

Tree Description (Large Trees):	**Unit Cost:**	
American Yellowwood (*Cladrastis kentukea*)	$ 250	each
American Beech (*Fagus grandifolia*)	$ 310	each
Gingko/Maidenhair Tree (*Ginkgo biloba*)	$ 310	each
Tulip Poplar (*Liriodendron tulipifera*)	$ 250	each
Black Tupelo/Black Gum (*Nyssa sylvatica*)	$ 310	each
Sycamore/London Planetree (*Platanus acerifolia*)	$ 250	each
Shingle Oak (*Quercus imbricaria*)	$ 250	each
Northern Red Oak (*Quercus rubra*)	$ 250	each
American Basswood (*Tilia americana*)	$ 250	each
Littleleaf Linden (Tilia cordata)	$ 250	each

BID FORM cont.

Tree Description (Medium Trees):		**Unit Cost:**	
Hedge Maple (*Acer campestre*)	$	250	each
Crimson King Maple (*Acer platanoides 'Crimson King'*)	$	250	each
Paper Birch/White Birch (*Betula ppapyrifera*)	$	250	each
River Birch/Black Birch (*Betula nigra*)	$	250	each
American Hornbeam/Blue Beech (*Carpinus caroliniana*)	$	310	each
Katsura Tree (*Cercidiphyllum japonicum*)	$	250	each
Skyline Honey Locust (*Gleditsia triacanthos*)	$	250	each
Or similar Goldenrain Tree (*Koelreuteria paniculate*)	$	N/A	each
Spring Snow Crabapple (Malus 'Spring Snow')	$	250	each
Japanese Zelkova (*Zelkova serrata*)	$	250	each

Tree Description (Small Trees):		**Unit Cost:**	
Trident Maple (*Acer buergerianum*)	$	N/A	each
Paperbark Maple (*Acer griseum*)	$	310	each
Autumn Brilliance Serviceberry (*Amelanchier grandiflora*)	$	290	each
Eastern Redbud (*Cercis canadensis*)	$	250	each
Kousa Dogwood (*Cornus kousa*)	$	310	each
Thornless Hawthorn (*Crataegus cusgalli*)	$	250	each
Messel Magnolia (*Magnolia loebneri)*	$	310	each
Mt. St. Helen Plum (*Prunus 'Frankthrees'*)	$	250	each
Snow Fountains Cherry (*Prunus 'Snofozam*)	$	310	each
Ivory Silk Lilac (*Syringa reticulata*)	$	290	each

BID FORM

- All trees are to be between 2" and 2.5" caliper in single stem tree form.
- Please note any tree species that cannot be obtained.
- Please note if equivalent cultivars of unavailable tree species can be obtained.
- Quantities per species may vary from 0-10 or more based on current needs.
- Estimated total quantity of trees per year is: 30-50.

This list is based on current commonly ordered tree species and is used for the bidding process only. The inability to obtain certain species will not automatically eliminate Contractor bids.

Wholesale Pricing

My bid for **tree planting** per City of St. Joseph Specifications is as follows:

Time and Material (Transplants):		**Hourly Rate:**	
Tree removal/replanting rate per crew (2 persons) including all labor, equipment, and material.	$	~$190 / tree	/hr.
Tree Description (Large Trees):		**Unit Cost:**	
American Yellowwood (*Cladrastis kentukea*)	$	225	each
American Beech (*Fagus grandifolia*)	$	280	each
Gingko/Maidenhair Tree (*Ginkgo biloba*)	$	280	each
Tulip Poplar (*Liriodendron tulipifera*)	$	225	each
Black Tupelo/Black Gum (*Nyssa sylvatica*)	$	280	each
Sycamore/London Planetree (*Platanus acerifolia*)	$	225	each
Shingle Oak (*Quercus imbricaria*)	$	225	each
Northern Red Oak (*Quercus rubra*)	$	225	each
American Basswood (*Tilia americana*)	$	225	each
Littleleaf Linden (Tilia cordata)	$	225	each

BID FORM cont.

Tree Description (Medium Trees):		**Unit Cost:**	
Hedge Maple (*Acer campestre*)	$	225	each
Crimson King Maple (*Acer platanoides 'Crimson King'*)	$	225	each
Paper Birch/White Birch (*Betula ppapyrifera*)	$	225	each
River Birch/Black Birch (*Betula nigra*)	$	225	each
American Hornbeam/Blue Beech (*Carpinus caroliniana*)	$	280	each
Katsura Tree (*Cercidiphyllum japonicum*)	$	225	each
Skyline Honey Locust (*Gleditsia triacanthos*)	$	225	each
Or similar Goldenrain Tree (*Koelreuteria paniculate*)	$	N/A	each
Spring Snow Crabapple (Malus 'Spring Snow')	$	225	each
Japanese Zelkova (*Zelkova serrata*)	$	225	each

Tree Description (Small Trees):		**Unit Cost:**	
Trident Maple (*Acer buergerianum*)	$	N/A	each
Paperbark Maple (*Acer griseum*)	$	280	each
Autumn Brilliance Serviceberry (*Amelanchier grandiflora*)	$	230	each
Eastern Redbud (*Cercis canadensis*)	$	225	each
Kousa Dogwood (*Cornus kousa*)	$	310	each
Thornless Hawthorn (*Crataegus cusgalli*)	$	225	each
Messel Magnolia (*Magnolia loebneri)*	$	260	each
Mt. St. Helen Plum (*Prunus 'Frankthrees'*)	$	225	each
Snow Fountains Cherry (*Prunus 'Snofozam*)	$	280	each
Ivory Silk Lilac (*Syringa reticulata*)	$	230	each

	Villwocks	Dogwood Hills
Beech	1000.00	445.00
Ginkgo	1200.00	445.00
Tulip Poplar	1000.00	390.00
Sycamore	1000.00	390.00
Shingle Oak	1000.00	390.00
Red Oak	1000.00	390.00
Basswood	1100.00	390.00
Littleleaf Linden	1100.00	390.00
Hedge Maple	1000.00	390.00
Crimson King Maple	1000.00	390.00
Honey Locust	1000.00	390.00
Zelkova	1000.00	390.00
Autumn Brilliance Serviceberry	1200.00	395.00
Eastern Redbud	1200.00	390.00
Kousa Dogwood	1000.00	475.00
Hawthorn	1000.00	390.00
Snow Fountains Cherry	1000.00	445.00
Hourly Rate @ 1 hour	150.00	190.00
Travel Fee*	N/A	612.00
Total	**17950.00**	**7687.00**

* 6.00 per mile one way per rig @ 60 mi with three rigs.

Agenda Item

TO: **City Commission**

FROM: **Cameron Welch, Recreation Manager**

RE: **Special Event Application - Blossomtime Events**

MEETING DATE: **October 27, 2025**

The Blossomtime Festival, established in 1906, is requesting permission to host the Youth parade on Saturday, May 2 as well as the Grand Floral Parade and the Run for the Buds on Saturday, May 9, 2026.

The Youth Parade will begin at noon on Saturday, May 2 and will take place along State St. The parade will start at the corner of Market & State St., continue along State St. until ending at Ship St. An award ceremony will follow at the John E.N. Howard Band Shell.

The Grand Floral Parade will be held on Saturday, May 9 at 1PM along the same route as years past. A detour will go into effect at 10AM.

The Run for the Buds 5K Run/Walk will occur prior to the parade at 10:30AM. The event will begin at the corner of Main and Ship St., will move east on Ship St. and continue over the bridge into Benton Harbor, around the roundabout at Main and 5th St. and then back to St. Joseph, ending where it began.

Maps for each event are included in the application.

Action Requested: Motion to approve the requests for the Blossomtime events as submitted and to authorize staff to issue special event permits.

ATTACHMENT(S):

- Grand Floral Parade Application.pdf
- Run for the Buds Application.pdf
- Youth Parade Application.pdf
- Staff Review and Comments.pdf

Special Event Application Form

700 Broad Street
St. Joseph, MI 49085
tel (269) 983-5541
fax (269) 985-0346

Important: Please fill out each item as completely as possible, to allow your application to be processed as quickly as possible, without unnecessary delays. Please return the completed, signed application, with any necessary attachments, to the City Manager's Office, at the address shown at the left.

Special Events must be approved by the City Commission, which typically meets twice per month. We recommend submitting your application at least two months before your organization wishes to receive approval, to allow time to work through issues with the staff, and to allow for the possibility that the City Commission may still see issues that should be addressed before approval.

Applicant Information

Name of Special Event: Blossomtime Grand Floral Parade

Sponsoring Organization (if applicable): _____

Mailing/billing Address: 2330 S. Cleveland Ave.

City/State/ZIP Code: St. Joseph, Mi 49085

Contact person(s): Anna Abdelnour, President

Business phone: 269-982-8016 Cell phone: _____ Fax: _____

E-Mail Address(es): office@blossomtimefestival.org

Event Information

**A separate event schedule and/or description may be attached in response to questions 1 through 4.*

***For any question, if there is not room to include a complete response, please include the response on a separate attachment and note "see attached". When providing information in an attachment, please refer to the appropriate question number(s) to help the City staff review the application.*

1. What is the requested day(s), date(s), and time(s) of the Special Event:
Saturday, May 9, 2026 at 1pm

2. Is there a requested alternative date(s)? [YES] [NO]

- If yes, please provide the alternative date(s): N/A

3. Please describe the event(s): Parade consisting of approx. 120 units. Blossomtime is one of Michigan's oldest and and largest community festivals celebrating our area's agricultural heritage. The Festival is celebrating their 120th year.

4. What is the requested location(s) of the event(s): Starting at Main & Pearl St; following Main to Ship St., right on to Ship St. (BL-94) to Benton Harbor.

Revised 06/14/2022

(continue to page 2)

Please complete the following check list regarding your event and special needs: More detailed instructions are included on the following pages. Please use additional sheets where appropriate for more detailed responses.

5. Is this event expected to occur again in a future calendar year?	Yes X No ___
Normal Annual Date? 2nd Saturday of May	
6. Have you included a map indicating the location of your event?*	Yes X No ___
7. Does the applicant wish to prohibit vending within the event area?	Yes ___ No X
8. Does the applicant plan to include vending as part of this event? *	Yes ___ No X
9. Will this event include the use of signs?	Yes X No ___
10. Is the applicant special parking arrangements, such as reserved parking? *	Yes X No ___
11. Is the applicant requiring utility connections, such as electric or water services?	Yes X No ___
12. Does the applicant require other public services?	Yes X No ___
• Barricades	Yes X No ___
• Fencing	Yes X No ___
• Street Sweeping	Yes X No ___
• Mowing	Yes ___ No X
• Rubbish Containers	Yes X No ___
• Rubbish Removal	Yes X No ___
• Picnic Tables	Yes ___ No X
• Cessation of Lawn Sprinkling	Yes X No ___
• Other _____	Yes ___ No X
• Map included indicating locations of these services?*	Yes ___ No X
13. Does the applicant have any special security or safety concerns?	Yes X No ___
14. Are you requesting assistance from the Public Safety?	Yes X No ___
15. Are you requesting security/safety assistance from an outside agency?	Yes ___ No X
16. Will the event include loud or unusual sounds?	Yes X No ___
	Yes ___ No ___
• Musicians	Yes ___ No X
• Singers	Yes ___ No X
• Amplified Announcers	Yes X No ___
• Carnival Rides	Yes ___ No X
• Motor Vehicle Noises	Yes X No ___
• Other _____	Yes ___ No X
18. Will the event include unusual lighting beyond what is normal at that location?	Yes ___ No X
19. Are alcoholic beverages proposed to be served as part of the event?	Yes ___ No X
Have all necessary liquor licenses been obtained at the time of this application?	Yes ___ No X
20. Does the applicant have any other requests that are not listed in this form?	Yes ___ No X
21. The applicant is required to provide $1,000,000 of liability insurance coverage with respect to the event; have you attached a Certificate of Insurance listing the City of St. Joseph as an additional named insured?	Yes X No ___

**** Indicates attachments required***

Revised 06/14/2022

5. **Is this event expected to occur again in a future calendar year?** You may ask to reserve a date for a future calendar year with this application. To reserve an event date for a future calendar year, please provide the normal annual event date. ***Note:*** Granting such a reservation does not constitute final approval of the event, but will reserve the same area as granted for the current year, until three months before the reserved date.

6. **An Event Map**—If your event will use streets or sidewalks or will use multiple locations, please attach one or more maps showing the locations requested. Please show any streets or parking lots that you are asking be blocked off or reserved for specific purposes, locations of specific events or objects (carnival rides, bleachers, medical care, exhibits, special parking, pick-up/drop-off areas, etc.), remote parking lots, the actual route of a parade or race, and similar information appropriate to clarify the exact request.

7. **Does the applicant wish to prohibit vending within the event area?** Vendors with current permits to operate within the event area are allowed to continue vending at their normal location even within the event area, unless alternate arrangements are agreed to by the vendor and by the City Commission as part of this application. Please note these arrangements, if requested. However, if the application is approved, the City Commission would not approve additional vendors.

8. **If vending is not prohibited, does the applicant wish to have control of vending within the festival area?** In some instances, the applicant may be granted control of vending, the applicant is solely responsible for ensuring that all vendors are properly licensed with any appropriate agencies. If vending is not prohibited but the applicant does not wish to have the responsibility of controlling vendors, please direct any potential vendors to contact the City Clerk's Office to apply for the appropriate vending permit.

9. **Will this event include the use of signs?** If yes, please attach information on the size, content, and location of any requested signs; signs may be shown on the event map or on a separate map, if appropriate. Small directional signs that do not obstruct pedestrian or vehicular traffic may be placed in the event area, during the event, without being included in this application.

10. **Is the applicant requesting special parking arrangements—such as limiting parking areas to certain groups of users?** If yes, you must coordinate with the Police Chief.

11. **Is the applicant requiring utility connections, such as electric service or water?** If yes, you must coordinate with the Director of Public Services to review what utilities are available in the requested area, and provide a description or map showing the utilities requested.

12. **Does the applicant have any other requests for public services, such as street sweeping, mowing, rubbish containers or removal, placement or removal or picnic tables or other fixtures, or cessation of lawn sprinkling?** If yes, you must coordinate with the Director of Public Services to determine if assistance from Public Services is appropriate and available, and provide a description of the services Public Services has indicated it could provide. The applicant may be charged for these services.

13. **Does the applicant have any special security or safety concerns? Is the applicant requesting assistance from the Department of Public Safety in addressing these concerns?** If yes, you must contact the Director of Public Safety to determine what assistance from Public Safety is appropriate and available, and provide a description of the services Public Safety has indicated it could provide. The applicant may be charged for these services.

14. **Is the applicant requesting assistance from an outside agency or contractor in addressing these concerns?**
    If yes, you must please attach information indicating all of these contractors on this application.

15. **Will the event include loud or unusual sounds, such as a musicians, singers, amplified announcers, carnival rides, motor vehicle noises beyond those regularly present in the location, etc.?**
    If yes, you must please attach information indicating all of these on this application..

16. **Will the event include unusual lighting beyond that regularly present in the location that could have an impact upon occupants of neighboring properties?**
    If yes, you must please attach information indicating all of the types of lighting, the location, the beginning and end times, and whether the lighting is constant or intermittent during those times.

17. **Are alcoholic beverages proposed to be served as part of the event?**
    If yes, you must advise the Department of Public Safety of your intention to serve alcoholic beverages. Approval of the special event does not constitute final approval of service of alcoholic beverages; any necessary approval of a liquor license is a separate process.
    You must have any and all necessary liquor licenses been obtained at the time of this application.

18. Please **attach a separate sheet detailing** any aspects of the event that are not specifically addressed in this form but of which the City Commission should be aware to make a fully informed decision with regard to approval of the proposed event.

19. The applicant is required to provide a minimum of $1,000,000 of general liability insurance coverage with respect to the event. The City may require additional insurance coverage based on the potential risk and nature of the event. A Certificate of Insurance with the City of St Joseph listed as additional insured must be provided one month before the event. Additional Insureds include the following: The City of St. Joseph, all elected and appointed officials, all employees and volunteers, agents, all boards, commissions, and/or authorities and board members, including employees and volunteers thereof. It is understood and agreed by naming the City of St. Joseph as additional insured, coverage afforded is considered to be primary and any other insurance the City of St. Joseph may have in effect shall be considered secondary and/or excess. Please email a copy to cogonowski@sjcity.com, attach below or mail to 700 Broad St, St Joseph, MI 49085.

The City of St. Joseph PROHIBITS any and all painting of any city property, including sidewalks and streets. Events of those persons violating this policy will be canceled and no future event will be allowed.

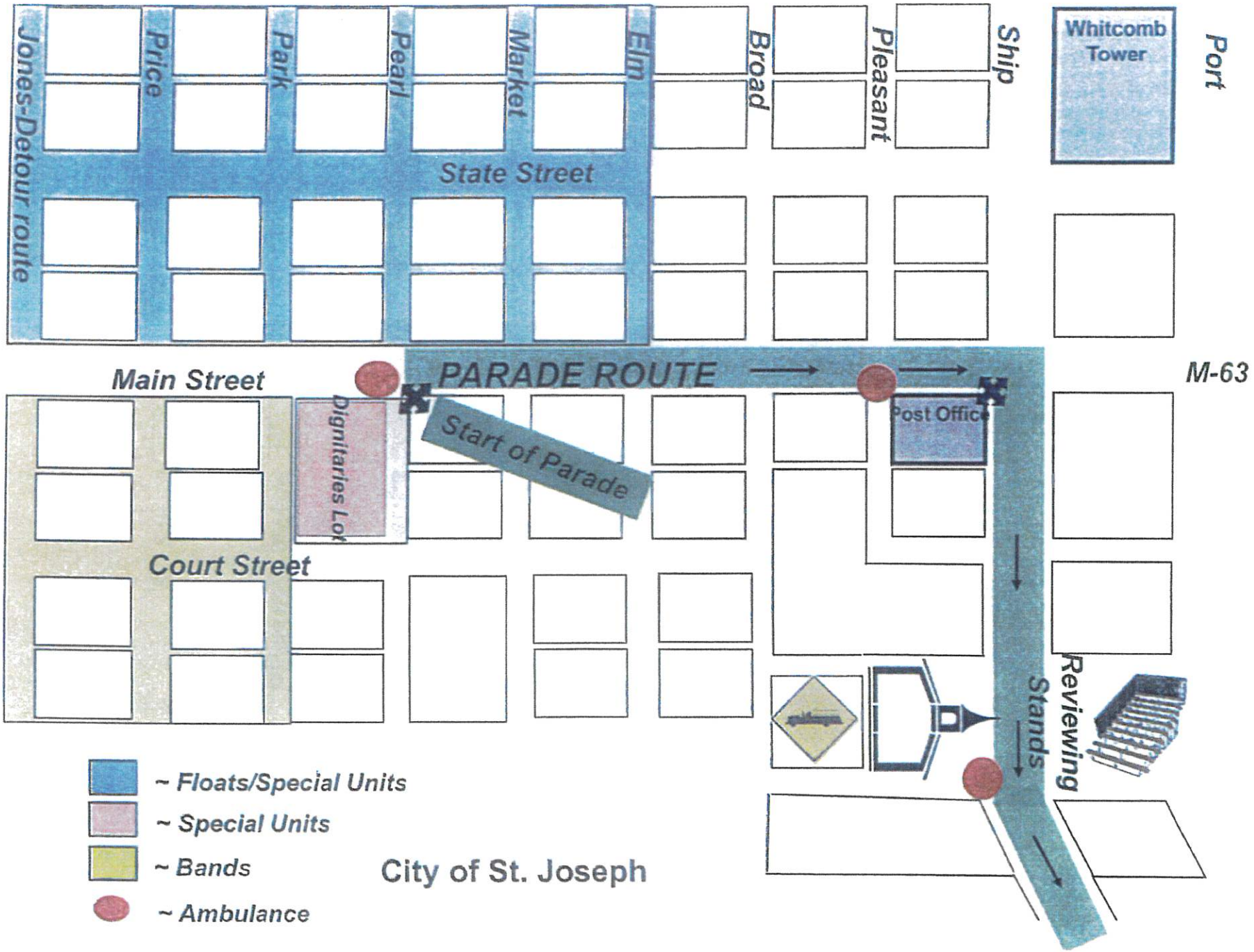
Applicant Signature

I hereby affirm that the information is true to the best of my knowledge and belief, and agree that the applicant will be responsible for making certain that the event follows the ordinances, rules and regulations of the City of St. Joseph, and that the event takes place in accordance with the application as approved by the St. Joseph City Commission, including any conditions placed thereon.

Applicant signature: Anna Abdelnour

Applicant printed name: Anna M Abdelnour Date: 9/10/24

Revised 06/14/2022


Jones-Detour route
Price
Park
Pearl
Market
Elm
Broad
Pleasant
Ship
Port
Whitcomb Tower
State Street
Main Street
PARADE ROUTE
M-63
Dignitaries Lot
Start of Parade
Post Office
Court Street
Reviewing Stands
~ Floats/Special Units
~ Special Units
~ Bands
~ Ambulance
City of St. Joseph

- Floats/Special Units
- Special Units
- Bands
Court Street
Main Street
State Street
James Street
Pine Street
Park Street
Pearl Street
Market Street
Elm Street
Broad Street
Pleasant Street
Slup Street
PARADE ROUTE
Reviewing Stands
Bridge
River Street
Riverview Drive
12th Street
10th Street
9th Street
Colfax Avenue
Pipestone Street
Main Street
PARADE ROUTE
De-marshaling Area

Special Event Application Form

700 Broad Street
St. Joseph, MI 49085
tel (269) 983-5541
fax (269) 985-0346

Important: Please fill out each item as completely as possible, to allow your application to be processed as quickly as possible, without unnecessary delays. Please return the completed, signed application, with any necessary attachments, to the City Manager's Office, at the address shown at the left.

Special Events must be approved by the City Commission, which typically meets twice per month. We recommend submitting your application at least two months before your organization wishes to receive approval, to allow time to work through issues with the staff, and to allow for the possibility that the City Commission may still see issues that should be addressed before approval.

Applicant Information

Name of Special Event: Blossomtime Festival Run for the Buds

Sponsoring Organization (if applicable): Blossomtime Inc.

Mailing/billing Address: 230 S. Cleveland Ave.

City/State/ZIP Code: St. Joseph, Mi 49085

Contact person(s): Anna Abdelnour, President

Business phone: 269-982-8016 Cell phone: _____ Fax: _____

E-Mail Address(es): office@blossomtimefestival.org

Event Information

**A separate event schedule and/or description may be attached in response to questions 1 through 4.*

***For any question, if there is not room to include a complete response, please include the response on a separate attachment and note "see attached". When providing information in an attachment, please refer to the appropriate question number(s) to help the City staff review the application.*

1. What is the requested day(s), date(s), and time(s) of the Special Event:
Saturday, May 9, 2026 at 10:30am

2. Is there a requested alternative date(s)? [YES] [NO]

- If yes, please provide the alternative date(s): _____

3. Please describe the event(s): 5k run/walk with approximately 100 participants. Blossomtime is ofe of Michigan's oldest and largest community festivals celebrating our area's agricultural heritage.

4. What is the requested location(s) of the event(s): Starting on Ship St. just east of Main, through and around the roundabout at Main and 5th and back to the start.

Revised 06/14/2022

(continue to page 2)

Please complete the following check list regarding your event and special needs: More detailed instructions are included on the following pages. Please use additional sheets where appropriate for more detailed responses.

5. Is this event expected to occur again in a future calendar year?	Yes X No ___
Normal Annual Date? 2nd saturday of May	
6. Have you included a map indicating the location of your event?*	Yes X No ___
7. Does the applicant wish to prohibit vending within the event area?	Yes ___ No X
8. Does the applicant plan to include vending as part of this event? *	Yes ___ No X
9. Will this event include the use of signs?	Yes X No ___
10. Is the applicant special parking arrangements, such as reserved parking? *	Yes ___ No X
11. Is the applicant requiring utility connections, such as electric or water services?	Yes X No ___
12. Does the applicant require other public services?	Yes X No ___
• Barricades	Yes X No ___
• Fencing	Yes ___ No X
• Street Sweeping	Yes X No ___
• Mowing	Yes ___ No X
• Rubbish Containers	Yes X No ___
• Rubbish Removal	Yes X No ___
• Picnic Tables	Yes ___ No X
• Cessation of Lawn Sprinkling	Yes X No ___
• Other _____	Yes ___ No X
• Map included indicating locations of these services?*	Yes ___ No X
13. Does the applicant have any special security or safety concerns?	Yes X No ___
14. Are you requesting assistance from the Public Safety?	Yes X No ___
15. Are you requesting security/safety assistance from an outside agency?	Yes ___ No X
16. Will the event include loud or unusual sounds?	Yes X No ___
	Yes ___ No ___
• Musicians	Yes ___ No X
• Singers	Yes ___ No X
• Amplified Announcers	Yes X No ___
• Carnival Rides	Yes ___ No X
• Motor Vehicle Noises	Yes X No ___
• Other _____	Yes ___ No X
18. Will the event include unusual lighting beyond what is normal at that location?	Yes ___ No X
19. Are alcoholic beverages proposed to be served as part of the event?	Yes ___ No X
Have all necessary liquor licenses been obtained at the time of this application?	Yes ___ No X
20. Does the applicant have any other requests that are not listed in this form?	Yes ___ No X
21. The applicant is required to provide $1,000,000 of liability insurance coverage with respect to the event; have you attached a Certificate of Insurance listing the City of St. Joseph as an additional named insured?	Yes X No ___

**** Indicates attachments required***

Revised 06/14/2022

5. **Is this event expected to occur again in a future calendar year?** You may ask to reserve a date for a future calendar year with this application. To reserve an event date for a future calendar year, please provide the normal annual event date. ***Note:*** Granting such a reservation does not constitute final approval of the event, but will reserve the same area as granted for the current year, until three months before the reserved date.

6. **An Event Map**—If your event will use streets or sidewalks or will use multiple locations, please attach one or more maps showing the locations requested. Please show any streets or parking lots that you are asking be blocked off or reserved for specific purposes, locations of specific events or objects (carnival rides, bleachers, medical care, exhibits, special parking, pick-up/drop-off areas, etc.), remote parking lots, the actual route of a parade or race, and similar information appropriate to clarify the exact request.

7. **Does the applicant wish to prohibit vending within the event area?** Vendors with current permits to operate within the event area are allowed to continue vending at their normal location even within the event area, unless alternate arrangements are agreed to by the vendor and by the City Commission as part of this application. Please note these arrangements, if requested. However, if the application is approved, the City Commission would not approve additional vendors.

8. **If vending is not prohibited, does the applicant wish to have control of vending within the festival area?** In some instances, the applicant may be granted control of vending, the applicant is solely responsible for ensuring that all vendors are properly licensed with any appropriate agencies. If vending is not prohibited but the applicant does not wish to have the responsibility of controlling vendors, please direct any potential vendors to contact the City Clerk's Office to apply for the appropriate vending permit.

9. **Will this event include the use of signs?** If yes, please attach information on the size, content, and location of any requested signs; signs may be shown on the event map or on a separate map, if appropriate. Small directional signs that do not obstruct pedestrian or vehicular traffic may be placed in the event area, during the event, without being included in this application.

10. **Is the applicant requesting special parking arrangements—such as limiting parking areas to certain groups of users?** If yes, you must coordinate with the Police Chief.

11. **Is the applicant requiring utility connections, such as electric service or water?** If yes, you must coordinate with the Director of Public Services to review what utilities are available in the requested area, and provide a description or map showing the utilities requested.

12. **Does the applicant have any other requests for public services, such as street sweeping, mowing, rubbish containers or removal, placement or removal or picnic tables or other fixtures, or cessation of lawn sprinkling?** If yes, you must coordinate with the Director of Public Services to determine if assistance from Public Services is appropriate and available, and provide a description of the services Public Services has indicated it could provide. The applicant may be charged for these services.

13. **Does the applicant have any special security or safety concerns? Is the applicant requesting assistance from the Department of Public Safety in addressing these concerns?** If yes, you must contact the Director of Public Safety to determine what assistance from Public Safety is appropriate and available, and provide a description of the services Public Safety has indicated it could provide. The applicant may be charged for these services.

14. **Is the applicant requesting assistance from an outside agency or contractor in addressing these concerns?**
    If yes, you must please attach information indicating all of these contractors on this application.

15. **Will the event include loud or unusual sounds, such as a musicians, singers, amplified announcers, carnival rides, motor vehicle noises beyond those regularly present in the location, etc.?**
    If yes, you must please attach information indicating all of these on this application..

16. **Will the event include unusual lighting beyond that regularly present in the location that could have an impact upon occupants of neighboring properties?**
    If yes, you must please attach information indicating all of the types of lighting, the location, the beginning and end times, and whether the lighting is constant or intermittent during those times.

17. **Are alcoholic beverages proposed to be served as part of the event?**
    If yes, you must advise the Department of Public Safety of your intention to serve alcoholic beverages. Approval of the special event does not constitute final approval of service of alcoholic beverages; any necessary approval of a liquor license is a separate process.
    You must have any and all necessary liquor licenses been obtained at the time of this application.

18. Please **attach a separate sheet detailing** any aspects of the event that are not specifically addressed in this form but of which the City Commission should be aware to make a fully informed decision with regard to approval of the proposed event.

19. The applicant is required-to provide a minimum of $1,000,000 of general liability insurance coverage with respect to the event. The City may require additional insurance coverage based on the potential risk and nature of the event. A Certificate of Insurance with the City of St Joseph listed as additional insured must be provided one month before the event. Additional Insureds include the following: The City of St. Joseph, all elected and appointed officials, all employees and volunteers, agents, all boards, commissions, and/or authorities and board members, including employees and volunteers thereof. It is understood and agreed by naming the City of St. Joseph as additional insured, coverage afforded is considered to be primary and any other insurance the City of St. Joseph may have in effect shall be considered secondary and/or excess. Please email a copy to cogonowski@sjcity.com, attach below or mail to 700 Broad St, St Joseph, MI 49085.

The City of St. Joseph PROHIBITS any and all painting of any city property, including sidewalks and streets. Events of those persons violating this policy will be canceled and no future event will be allowed.

Applicant Signature

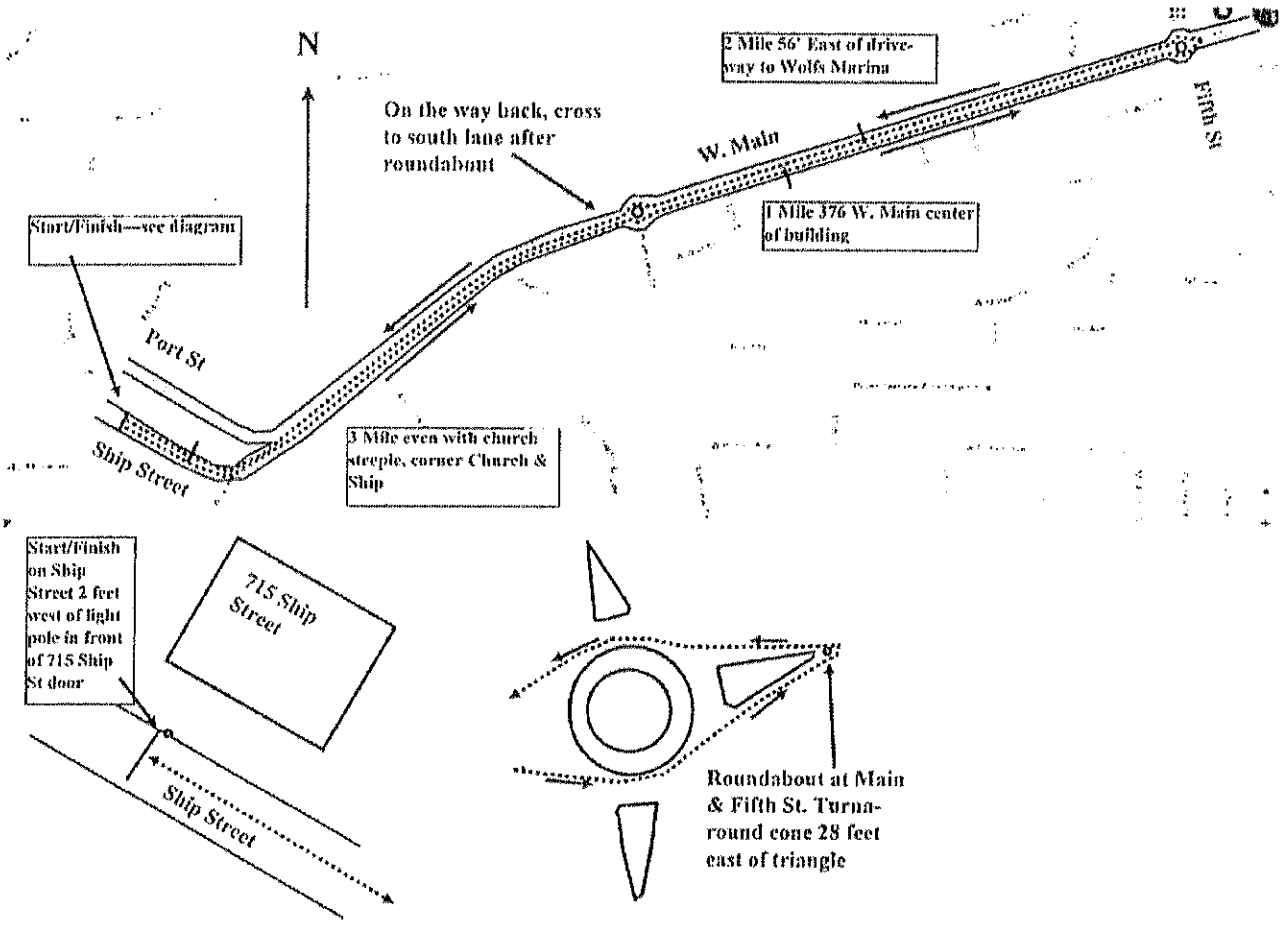
I hereby affirm that the information is true to the best of my knowledge and belief, and agree that the applicant will be responsible for making certain that the event follows the ordinances, rules and regulations of the City of St. Joseph, and that the event takes place in accordance with the application as approved by the St. Joseph City Commission, including any conditions placed thereon.

Applicant signature: Ama Abdelnour

Applicant printed name: Ama m Abdelnour Date: 9/10/24

Revised 06/14/2022

Run for the Buds 5K



Special Event Application Form

700 Broad Street
St. Joseph, MI 49085
tel (269) 983-5541
fax (269) 985-0346

Important: Please fill out each item as completely as possible, to allow your application to be processed as quickly as possible, without unnecessary delays. Please return the completed, signed application, with any necessary attachments, to the City Manager's Office, at the address shown at the left.

Special Events must be approved by the City Commission, which typically meets twice per month. We recommend submitting your application at least two months before your organization wishes to receive approval, to allow time to work through issues with the staff, and to allow for the possibility that the City Commission may still see issues that should be addressed before approval.

Applicant Information

Name of Special Event: Blossomtime Youth Parade

Sponsoring Organization (if applicable): Starks Family Funeral Homes & Twin City Awards & Trophies

Mailing/billing Address: 230 S. Cleveland Ave.

City/State/ZIP Code: St. Joseph, Mi 49085

Contact person(s): Anna Abdelnour, President

Business phone: 269-982-8016 Cell phone: _____ Fax: _____

E-Mail Address(es): office@blossomtimefestival.org

Event Information

**A separate event schedule and/or description may be attached in response to questions 1 through 4.*

***For any question, if there is not room to include a complete response, please include the response on a separate attachment and note "see attached". When providing information in an attachment, please refer to the appropriate question number(s) to help the City staff review the application.*

1. What is the requested day(s), date(s), and time(s) of the Special Event:
Saturday, May 2, 2026 at noon

2. Is there a requested alternative date(s)? [YES] [NO]

- If yes, please provide the alternative date(s): _____

3. Please describe the event(s): Participants ranging in age from toddler through middle school, entering non-motorized floats, decorated bikes or wagons, march or dance with a band or drill team.

4. What is the requested location(s) of the event(s): Along State Street

Parade starts at 12 noon at the corner of Market and State Street and runs north down State Street, ending on Ship Street, with awards following at the John E. N. Howard Band Shell.

Revised 06/14/2022

(continue to page 2)

Please complete the following check list regarding your event and special needs: More detailed instructions are included on the following pages. Please use additional sheets where appropriate for more detailed responses.

5. Is this event expected to occur again in a future calendar year?	Yes X No ___
Normal Annual Date? First Saturday in May	
6. Have you included a map indicating the location of your event?*	Yes X No ___
7. Does the applicant wish to prohibit vending within the event area?	Yes ___ No X
8. Does the applicant plan to include vending as part of this event? *	Yes ___ No X
9. Will this event include the use of signs?	Yes ___ No X
10. Is the applicant special parking arrangements, such as reserved parking? *	Yes ___ No X
11. Is the applicant requiring utility connections, such as electric or water services?	Yes ___ No X
12. Does the applicant require other public services?	Yes ___ No ___
• Barricades	Yes X No ___
• Fencing	Yes ___ No X
• Street Sweeping	Yes ___ No X
• Mowing	Yes ___ No X
• Rubbish Containers	Yes ___ No X
• Rubbish Removal	Yes ___ No X
• Picnic Tables	Yes ___ No X
• Cessation of Lawn Sprinkling	Yes ___ No X
• Other _____	Yes ___ No ___
• Map included indicating locations of these services?*	Yes ___ No ___
13. Does the applicant have any special security or safety concerns?	Yes ___ No X
14. Are you requesting assistance from the Police Department?	Yes X No ___
15. Are you requesting assistance from the Fire Department?	Yes ___ No X
16. Are you requesting security/safety assistance from an outside agency?	Yes ___ No X
17. Will the event include loud or unusual sounds?	Yes ___ No ___
• Musicians	Yes ___ No X
• Singers	Yes ___ No X
• Amplified Announcers	Yes ___ No X
• Carnival Rides	Yes ___ No X
• Motor Vehicle Noises	Yes ___ No X
• Other Dance/Drill Teams or Middle School Bands	Yes X No ___
18. Will the event include unusual lighting beyond what is normal at that location?	Yes ___ No X
19. Are alcoholic beverages proposed to be served as part of the event?	Yes ___ No X
Have all necessary liquor licenses been obtained at the time of this application?	Yes ___ No ___
20. Does the applicant have any other requests that are not listed in this form?	Yes ___ No X
21. The applicant is required to provide $1,000,000 of liability insurance coverage with respect to the event; have you attached a Certificate of Insurance listing the City of St. Joseph as an additional named insured?	Yes ___ No ___

**** Indicates attachments required***

5. **Is this event expected to occur again in a future calendar year?** You may ask to reserve a date for a future calendar year with this application. To reserve an event date for a future calendar year, please provide the normal annual event date. ***Note:*** Granting such a reservation does not constitute final approval of the event, but will reserve the same area as granted for the current year, until three months before the reserved date.

6. **An Event Map**—If your event will use streets or sidewalks or will use multiple locations, please attach one or more maps showing the locations requested. Please show any streets or parking lots that you are asking be blocked off or reserved for specific purposes, locations of specific events or objects (carnival rides, bleachers, medical care, exhibits, special parking, pick-up/drop-off areas, etc.), remote parking lots, the actual route of a parade or race, and similar information appropriate to clarify the exact request.

7. **Does the applicant wish to prohibit vending within the event area?** Vendors with current permits to operate within the event area are allowed to continue vending at their normal location even within the event area, unless alternate arrangements are agreed to by the vendor and by the City Commission as part of this application. Please note these arrangements, if requested. However, if the application is approved, the City Commission would not approve additional vendors.

8. **If vending is not prohibited, does the applicant wish to have control of vending within the festival area?** In some instances, the applicant may be granted control of vending, the applicant is solely responsible for ensuring that all vendors are properly licensed with any appropriate agencies. If vending is not prohibited but the applicant does not wish to have the responsibility of controlling vendors, please direct any potential vendors to contact the City Clerk's Office to apply for the appropriate vending permit.

9. **Will this event include the use of signs?** If yes, please attach information on the size, content, and location of any requested signs; signs may be shown on the event map or on a separate map, if appropriate. Small directional signs that do not obstruct pedestrian or vehicular traffic may be placed in the event area, during the event, without being included in this application.

10. **Is the applicant requesting special parking arrangements—such as limiting parking areas to certain groups of users?** If yes, you must coordinate with the Police Chief.

11. **Is the applicant requiring utility connections, such as electric service or water?** If yes, you must coordinate with the Director of Public Services to review what utilities are available in the requested area, and provide a description or map showing the utilities requested.

12. **Does the applicant have any other requests for public services, such as street sweeping, mowing, rubbish containers or removal, placement or removal or picnic tables or other fixtures, or cessation of lawn sprinkling?** If yes, you must coordinate with the Director of Public Services to determine if assistance from Public Services is appropriate and available, and provide a description of the services Public Services has indicated it could provide. The applicant may be charged for these services.

13. **Does the applicant have any special security or safety concerns? Is the applicant requesting assistance from the Police Department in addressing these concerns?** If yes, you must contact the Chief of Police to determine what assistance from the Police Department is appropriate and available, and provide a description of the services the Police Department has indicated it could provide. The applicant may be charged for these services.

14. **Is the applicant requesting assistance from the Fire Department in addressing these concerns?**
    If yes, you must contact the Fire Chief to determine what assistance from the Fire Department is appropriate and available, and provide a description of the services the Fire Department has indicated it could provide. The applicant may be charged for these services.

15. **Is the applicant requesting assistance from an outside agency or contractor in addressing these concerns?**
    If yes, you must please attach information indicating all of these contractors on this application.

16. **Will the event include loud or unusual sounds, such as a musicians, singers, amplified announcers, carnival rides, motor vehicle noises beyond those regularly present in the location, etc.?**
    If yes, you must please attach information indicating all of these on this application..

17. **Will the event include unusual lighting beyond that regularly present in the location that could have an impact upon occupants of neighboring properties?**
    If yes, you must please attach information indicating all of the types of lighting, the location, the beginning and end times, and whether the lighting is constant or intermittent during those times.

18. **Are alcoholic beverages proposed to be served as part of the event?**
    If yes, you must advise the Police Department of your intention to serve alcoholic beverages. Approval of the special event does not constitute final approval of service of alcoholic beverages; any necessary approval of a liquor license is a separate process.
    You must have any and all necessary liquor licenses been obtained at the time of this application.

19. Please **attach a separate sheet detailing** any aspects of the event that are not specifically addressed in this form but of which the City Commission should be aware to make a fully informed decision with regard to approval of the proposed event.

20. The applicant is required to provide a minimum of $1,000,000 of general liability insurance coverage with respect to the event. The City may require additional insurance coverage based on the potential risk and nature of the event. A Certificate of Insurance with the City of St Joseph listed as additional insured must be provided one month before the event. Additional Insureds include the following: The City of St. Joseph, all elected and appointed officials, all employees and volunteers, agents, all boards, commissions, and/or authorities and board members, including employees and volunteers thereof. It is understood and agreed by naming the City of St. Joseph as additional insured, coverage afforded is considered to be primary and any other insurance the City of St. Joseph may have in effect shall be considered secondary and/or excess. Please email a copy to cogonowski@sjcity.com, attach below or mail to 700 Broad St, St Joseph, MI 49085.

The City of St. Joseph PROHIBITS any and all painting of any city property, including sidewalks and streets. Events of those persons violating this policy will be canceled and no future event will be allowed.

Applicant Signature

I hereby affirm that the information is true to the best of my knowledge and belief, and agree that the applicant will be responsible for making certain that the event follows the ordinances, rules and regulations of the City of St. Joseph, and that the event takes place in accordance with the application as approved by the St. Joseph City Commission, including any conditions placed thereon.

Applicant signature: _____

Applicant printed name: Anna Abdelnour Date: 9/10/24

Revised 06/14/2022

Staff Review and Comments

Special Event: Blossomtime Events

Date: May 2nd & May 9th

Department	Recommendation	Comments
Public Works	Approve	
Public Safety	Approve	
Community Development	Approve	
City Engineer	Approve	There is an outside chance that this could fall within the construction timeframe of the State Street Rehabilitation Project. If so, we will require no work on these days and for the contractor to have the road open to traffic.
City Clerk	Approve	
St. Joe Today	Approve	

Additional Comments:

Insurance Policy Received? Yes No

If no, date by which Insurance Policy must be Received (minimum of 30 days before event):

Agenda Item

TO:	**Members of the St. Joseph City Commission**
FROM:	**Kristen Gundersen, Community Development Director**
RE:	**Public Hearing - 315 Lake Boulevard - The Rienks Group - Special Use to Increase Building Height from 55 to 80 feet in the Downtown Height Overlay District**
MEETING DATE:	**October 27, 2025**

General Overview

The applicant The Rienks Group, LLC, representing the property owners City of St. Joseph and 508 Pleasant Street LLC, has filed a request for a special use permit pursuant to the City of St. Joseph Zoning Ordinance, Art, XI Special and Conditional Use Regulations and Art. IX, Section 9.4 "DH-OD Downtown Height Overlay District" to increase allowable building height from 55 feet to 80 feet in the D Downtown District to allow a seven-story mixed use building with below grade parking on a future single parcel known as 315 Lake Blvd. A building 55 feet in height is allowed and can be approved by staff. In the DH-OD District, a building with a height over 55 feet and up to 80 feet requires an applicant to submit an application for a special use permit, which is reviewed and evaluated by the Planning Commission and referred to the City Commission for approval or denial. The maximum height allowed in the DH-OD district is 80 feet.

The applicant is the contract purchaser of the two parcels located on the east side of Lake Boulevard, south of Pleasant Street, north of Broad Street and west of the adjacent alley consisting of ar unimproved grassy lot and a surface parking lot.

The applicant is proposing a single mixed-use building being seven stories tall with an overall height of 80' with two and one-half levels of below grade parking. The overall square footage of the above ground building is 184,360 with approximately 9,048 sf of commercial space on the ground floor and six floors of residential dwelling units consisting of 32 residential condominium units and 68 residential rental units. One-hundred eighty enclosed parking spaces are proposed.

In addition, and as allowed by Section 11.8.1 of the zoning ordinance, the applicant is requesting the valid timeframe for the special use be increased from one year to 3 years, or October 27, 2028, to allow time to complete the project based on a start time of late spring 2026.

Public Hearing

The public hearing notice appeared in the Herald Palladium newspaper October 10, 2025, and 300 notices were mailed to property owners and tenants on August 9, 2025.

Public Hearing Procedure:

1. Open Public Hearing
2. Staff Introduction of Application
3. Applicant Presentation

4. City Commission questions
5. Public Comments – Speaker to state name and address for the record and comments should be directed to the Chair
6. Applicant Response
7. Close Public Hearing

Upon the conclusion of the public comments, the Commission will entertain a motion to close the public hearing and then continue on to the next agenda item: 315 Lake Boulevard – The Rienks Group – Special Use to Increase Building Height from 55 to 80 feet in the Downtown Height Overlay District.

Planning Commission Action

On October 2, 2025, the Planning Commission conducted a public hearing, heard a presentation from the applicant along with comments from the audience; one written letter and a newspaper article was also received and reviewed. After deliberating, the Planning Commission unanimously voted 8-0 to recommend approval of the special use permit to increase the height of the building to 80-feet in the DH-OD Downtown Height Overlay District.

Nine audience members expressed concern regarding the following: impact on the downtown and community; elimination of views; the need for additional public parking; concern about the project not being fully completed; impact on existing community events; traffic and refuse pick-up; and the large shadow the building will cast in the area. Two audience members spoke in favor of the development.

Attached is an excerpt from the October 2, 2025, Planning Commission meeting which includes the staff memorandum, location and zoning maps, photographs, the Special Use Application and Exhibits which include the revised site plan depicting the required clear vision areas; a PowerPoint presentation the applicant reviewed during the public hearing; and draft minutes from the October 2, 2025, Planning Commission meeting.

Action Requested: Motion to close the public hearing for the Rienks Group special use permit request for 315 Lake Boulevard.

ATTACHMENT(S):

- Excerpt 10022025 Planning Commission Agenda Packet.pdf
- Draft PC Minutes October 2 2025.pdf
- Written Comments - Goos - 10092025.pdf
- PowerPoint Presentation - 315 Lake Blvd - PC 10022025.pdf
- Mayor Thomas Statement.pdf
- Public Comment 1.pdf
- Public Comment 2.pdf
- Public Comment 3.pdf
- Public Comment 4.pdf
- Public Comment 5.pdf
- Public Comment 6.pdf

St. Joseph Planning Commission
Commission Chambers
700 Broad Street
St. Joseph, MI 49085

AGENDA
October 2, 2025
4:30 PM

Zoom Webinar ID 831 7515 6929 at www.zoom.us This meeting will be held in person. Comments will not be received via Zoom. Persons wishing to speak should be present in person. The public can view the meeting at the website above on a computer or mobile device, or by calling 312.626.6799 or 877.853.5247 toll-free. Telecommunications relay services to assist individuals with disabilities are available by calling 711, and providing the Zoom Webinar ID to the relay operator. There is no charge.

Call to Order

Introduction of New Member

Welcome new member

Approval of September 4, 2025 Meeting Minutes

Approval of September 4, 2025 Planning Commission meeting minutes

New Business

Public Hearing - 315 Lake Boulevard - The Rienks Group, LLC, representing the property owners City of St. Joseph and 508 Pleasant Street LLC. - Special Use Permit Art, XI Special Use Regulations and Art. IX, Section 9.4 â€œDH-OD Downtown Height Overlay Districtâ€ to increase allowable building height from 55 feet to 80 feet in the D Downtown District for a seven-story mixed use building

Old Business

Public Comments

Commissioner Comments

Adjournment

Staff Comments

Agenda Item

TO: **Planning Commission**

FROM: **Kristen Gundersen, Community Development Director**

RE: **Public Hearing - 315 Lake Boulevard - The Rienks Group, LLC, representing the property owners City of St. Joseph and 508 Pleasant Street LLC. - Special Use Permit Art, XI Special Use Regulations and Art. IX, Section 9.4 "DH-OD Downtown Height Overlay District" to increase allowable building height from 55 feet to 80 feet in the D Downtown District for a seven-story mixed use building**

MEETING DATE: **October 2, 2025**

The applicant The Rienks Group, LLC, representing the property owners City of St. Joseph and 508 Pleasant Street LLC, has filed a request for a special use permit pursuant to the City of St. Joseph Zoning Ordinance, Art, XI Special and Conditional Use Regulations and Art. IX, Section 9.4 "DH-OD Downtown Height Overlay District" to increase allowable building height from 55 feet to 80 feet in the D Downtown District to allow a seven-story mixed use building with below grade parking on a future single parcel known as 315 Lake Blvd.

The applicant is the contract purchaser of the two parcels located on the east side of Lake Boulevard, south of Pleasant Street, north of Broad Street and west of the adjacent alley consisting of an unimproved grassy lot and a surface parking lot.

The applicant is proposing a single mixed-use building being seven stories tall with an overall height of 80' with two and one-half levels of below grade parking. One hundred dwelling units on floors 2-7 along with 184 below grade and interior parking spaces. The building will have approximately 9,048 square feet of commercial space on the ground floor.

Attached is the staff memorandum explaining the request along with the Section 11.5.2 General Standards for a special use permit and Section 9.4.2.B.2 and 9.4.2.D standard associated with the DH-OD Downtown Height Overlay District that needs to be reviewed prior to any vote taking place.

Action Requested: The Planning Commission has the following options:

Approve the request as submitted. If the Planning Commission determines it is appropriate to approve the requests, it would be appropriate to consider a motion…
"…to approve a special use permit for the property known as 315 Lake Boulevard pursuant to the City of St. Joseph Zoning Ordinance, Art, XI Special and Conditional Use Regulations and Art. IX, Section 9. "DH-OD Downtown Height Overlay District" to increase allowable building height from 55 feet to 8 feet in the D Downtown District to allow a seven-story mixed use building with below grade parking based on the application prepared by the applicant and consisting of 9 sheets of building elevations/drawings along with a one page site plan and 5 pages of renderings all prepared by Abonmarche and included in the October 2, 2025 Planning Commission agenda packet as the request

meets the required standards under Section 11.5.2 and Sections 9.4.2.B.2 and 9.4.2.D of the Zoning Ordinance with the condition that a site plan meeting all requirements of the zoning ordinance be submitted, reviewed and approved prior to any building permits being issued."

The above motion can be modified or conditions added if determined appropriate for the request.

Deny all or a portion of the request. If the Planning Commission determines it appropriate to deny the request, it would be appropriate to consider a motion…
"…to deny a special use permit for the property known as 315 Lake Boulevard pursuant to the City of St. Joseph Zoning Ordinance, Art, XI Special and Conditional Use Regulations and Art. IX, Section 9. "DH-OD Downtown Height Overlay District" to increase allowable building height from 55 feet to 8(feet in the D Downtown District to allow a seven-story mixed use building with below grade parking based on the application prepared by the applicant and consisting of 9 sheets of building elevations/drawings along with a one page site plan and 5 pages of renderings all prepared by Abonmarche and included in the October 2, 2025 Planning Commission agenda packet as the request does not meet the required standards under Section 11.5.2 and Sections 9.4.2.B.2 and 9.4.2.D of the Zoning Ordinance."

Continue the discussion to the next meeting to obtain additional information. The next meeting date is November 6, 2025.

ATTACHMENT(S):

- Staff Memoradum - 315 Lake Boulevard.pdf
- 2007-2008 Planning Commission Height Discussion Measurements.pdf
- Section 9.4 DH-OD Downtown Height Overlay District.pdf
- Location Map - 315 Lake Boulevard.pdf
- Zoning Map - 315 Lake Boulevard.pdf
- Photographs - 315 Lake Boulevard.pdf
- Application - 315 Lake Boulevard - Special Use and Site Plan Permit Applications.pdf
- Site Plan - 315 Lake Boulevard.pdf
- Building Renderings - 315 Lake Boulevard.pdf
- Architectural Drawings - 315 Lake Boulevard.pdf
- REVISED SITE PLAN - 09302025.pdf
- Written Comment Received - 09302025 - Osiri.pdf
- Written Comment Received - 10022025.pdf

Staff Memorandum

Date: October 2, 2025 Planning Commission Meeting

Address: 315 Lake Boulevard

Request: Special Use to Allow 80' tall building in the D Downtown District

General Information.

The applicant The Rienks Group, LLC, representing the property owners City of St. Joseph and 508 Pleasant Street LLC, has filed a request for a special use permit pursuant to the City of St. Joseph Zoning Ordinance, Art, XI Special and Conditional Use Regulations and Art. IX, Section 9.4 "DH-OD Downtown Height Overlay District" to increase allowable building height from 55 feet to 80 feet in the D Downtown District to allow a seven-story mixed use building with below grade parking on a future single parcel known as 315 Lake Blvd.

The applicant is the contract purchaser of the two parcels located on the east side of Lake Boulevard, south of Pleasant Street, north of Broad Street and west of the adjacent alley consisting of an unimproved grassy lot and a surface parking lot.

The applicant is proposing a single mixed-use building being seven stories tall with an overall height of 80' with two and one-half levels of below grade parking. Based on the Parking Calculation found on the site plan, there are 20 parking spaces on the first floor along with four private garages access from the alley and below grade there are74 spaces on level B1, 77 spaces on level B2 and 9 spaces on level B3. The overall square footage of the above ground building is 184,360 with approximately 9,048 sf of commercial space on the ground floor and six floors of residential dwelling units consisting of 32 private residential condominium units and 68 residential rental units.

- Ground or First Floor: Based on the site plan, the ground floor will be approximately 34,540 sf in size with approximately 9,048 sf of commercial space and 25,492 sf of ground floor parking and access to the below grade parking area. Access to the multi-level below grade parking area will be from Pleasant Street and access to the ground floor smaller parking area with 20 parking spaces will be from the alley that allows north-bound traffic from Broad Street. The applicant is also proposing 4 private ground floor garages that will utilize the alley for access. The building elevations provided depict an approximate 8' wide covered colonnade/portico being approximately 3,500 square feet located around a portion of the perimeter on the south, west and north sides of the building along the lot line. Access to the commercial spaces and private outdoor seating would be located in this area.

- Floors 2 through 7: A total of 100 dwelling units are proposed for the upper floors of the building. The building footprint decreases to 24,970 sf for each level and establishes a "U" shaped building with an approximate 9,570 sf courtyard area facing Lake Boulevard with access from the second floor of the building. The drawings suggest this area will be improved to create outdoor living space and will likely have pergolas and seating installed.

  The number of dwelling units on each floor changes with the layout. According to information provided, there will be 32 condominiums on floors 5, 6 and 7and 68 rental units on floors 2, 3, and 4. Six of the rental units will be market rate. For the remaining 62 rental dwelling units, the

developer is proposing to use the Residential Brownfield TIF (tax increment financing) as one of the funding sources. This program is based on the area median income (AMI) as calculated by the state of Michigan for Berrien County. This program requires city and state approval and was designed to help create additional affordable housing within the state of Michigan. The applicant is proposing to utilize the occupant's income, up to 120% of AMI. The rental rates for 28 of these dwelling units would rely on the 100% AMI calculation with the remaining units having rental rates of 120% of AMI. The AMI requirements are updated annually and the program would remain in place until the TIF recapture is complete.

- Below Grade Parking: Two and one-half levels of below grade parking consisting of 160 parking spaces is proposed based on the Parking Calculation found on the site plan. Access to this parking will be from Pleasant Street. Based on the current layout of the building, pedestrian access to the below grade parking will be located near the northeast and southeast corners of the building along Pleasant and Broad Streets. Fifty-seven (57) spaces will be provided for the general public and 100 for the residential dwelling units.

Site Information/Character of the Area.
The property is located in the D Downtown District on a grassy area and surface parking lot.

The properties to the north and east are located in the D Downtown District and improved with multiple story mixed use commercial buildings. The property to the south is also located in the D Downtown District and is improved with a private surface parking lot. To the west is Lake Bluff Park located in the OS Open Space District.

The city has adopted the following documents associated with development:
1. The 2016 Master Plan depicts this area as Central Business District;
2. Downtown Vision Master Plan (2020) which includes the two existing parcels as a Primary Development Opportunity Site and recommends the development of mixed-use buildings;
3. Economic Development Strategy (2024) which highlights the need for more housing in the City; and
4. 2024 Benton Harbor-St. Joseph Housing Market Analysis - Cornerstone Alliance. This document states 900 dwelling units (525 rental and 375 owner occupied) are need in the city within the next five years ending 2028.

All documents are available on the city's website www.sjcity.com and can be easily found using the search button in the upper right-hand corner.

Ordinance Regulations.
Section 5.2 Schedule of District Regulations refers to Table 5-1: Schedule of District Regulations.
Below is information from Table 5-1 as it relates to the D Downtown District and the proposed request :

	Required	**Proposed**
Min. Lot Size	N/A	34,848 sf 0.8-acres (132'x264')
Min. Lot Width	N/A	264' – west lot line
Max. Building Height[1]	55' – 80 feet	80'
Min. Front Setback - west	0 feet	0'
Min. Street Side Setback - north	0 feet	0' – 1.35'
Min. Street Side Setback - south	0 feet	0' – 0.65'
Min. Rear Setback - east	0 feet	0
Max. Lot Coverage	100% (34,848 sf)	99.1% (34,540

Building Height Comments[1]

A special use permit is required for an 80' building in the D Downtown District, and several different sections of the zoning ordinance defines building height. Following is language associated with each regulation:

Special Use Permit Requirements.

Section 5.2 – Table 5-1 states the *maximum building height to be 80'* in the D Downtown District. However, the property is located within the *DH-OD Downtown Height Overlay District* which is regulated by **Section 9.4. Section 9.4.2.B** states a *building within the district may exceed a building height of 55 feet only in the following circumstances: 1. The Building must be approved through the special use permit procedure…. and 2) to be approved through the special use permit procedure…, the applicant must demonstrate that the proposal, if approved would result in the benefits to the traditional downtown shopping district and to the community as a whole that outweigh any substantial negative impact upon the character of the downtown shopping district*.

The applicant is requesting a special use permit to increase the height of the building to 80'

Height Measurements.

Section 2.3 Definitions – *Building height* means the vertical distance measured from the average grade to the highest point of the roof surface for flat roofs and A-frames, to the deck line of mansard roofs, and to the average height between the highest eave and the highest ridge for gable, hip and gambrel roofs (see Figure 2-4). A cupola, widow's watch, tower or *parapet wall that extends above the roof line shall be considered the highest point of the roof surface on roofs with such features*. See also Section 3.25 concerning building grades.

> The application and exhibits provided and attached to the Planning Commission agenda packet; the height of the parapet wall is 80'. The roof deck has a height of 76'6"

Section 3.11 *Height Exceptions* states **"**The following non-residential structures and appurtenances shall *be exempt from height regulations in all zoning districts in which they are permitted*, provided no portion of the excepted structure may be used for human occupancy:

> B. Those necessary appurtenances to mechanical or structural functions, such as chimneys and smokestacks, water tanks and water towers, *elevator and stairwell penthouses*, ventilators, screening walls, fire and hose towers, cooling towers, or other structures where the manufacturing process requires a greater height, provided these appurtenances do not exceed 75 feet in height or *not more than 15 feet higher than the highest point of the structure, whichever is higher, and are setback a distance from the property line at least equal to the height of the structure* or the height of the appurtenance above the roofline. City-owned water tanks and water towers are not subject to any height limitation."

> The application and exhibits included two separate elevator and stairwell penthouse shafts on the roof of the building. Sheet X4 shows the placement of the two penthouse shafts. No information regarding the height of penthouse shafts has been provided. The maximum allowed height is 15'. The penthouse shafts will be 45' from the south and north lot lines and 54'3" from the west lot line, which meets the setback requirement based on a maximum height of 15'. No information was included regarding the dimensions of the penthouse shafts.

While completing research for a different matter, staff found the attached "2007/2008 Planning Commission Height Discussion" from October 14, 2007 which was included in the September 24, 2008

agenda packet. Please note, the building at 518 Broad Street with Ryebelles has been modified since the height measurements were taken and has an overall height of 40.78 feet.

Other Regulations – Article XVIII Off-street Parking and Loading

	Required	**Proposed**
Min. Parking - Table 18-1[2]	1 spaces/unit (100)	1 spaces/unit (100 spaces) 57 public spaces-sales contract 4 private garages Total proposed 184
Min. Loading areas[3]	N/A	N/A

Parking Requirement Comments[2]

Article XVIII Off-Street Parking and Loading Section provides regulations for minimum on-site parking, parking stall dimensions along with other requirements. Section 18.2.12. Downtown Parking provides specific regulations for new and existing buildings located in the D Downtown District and requires on-site parking for hotels and for buildings constructed after January 18, 2007 that have residential uses. There are specific regulations for existing buildings that are be converted to residential uses. Review of the language associated with new construction buildings finds:

1. "Parking must be provided for all *uses in classes categorized as "residential related use*s" in Table 4-2 except as provided in exemptions" (Section 18.2.12.A.3).
2. "A new building including both residential and commercial uses is constructed after January 18, 2007. All residential uses must include parking under 18.2.12.A.3; *no parking is required for the commercial uses under 18.2.12.A*" (Section 18.2.12.A.5.a).
3. Section 18.2.7.C - Table 18-1 Parking Standards states "*Multiple-family Dwellings located in the D Downtown District require 1.0 spaces per dwelling unit*." The applicant is required to provide one parking space for each dwelling unit.

The application and exhibits provide the required 100 parking spaces for the 100 residential dwelling units along with the required 57 spaces as part of the sales agreement and 27 additional spaces

As part of the sales agreement, the applicant must provide 57 parking spaces that will be open to the general public. Fifty-seven is based on the number of parking spaces found in the city's public surface parking lot at the northeast corner of Broad Street and Lake Boulevard so there is no decrease to the number of public parking spaces available in the downtown area.

Inclusion of the on-site public parking spaces renders the parking area a Parking Facility under Table 4-1 Classes, Definitions and Examples of Uses Permitted, which defines "Parking Facilities" as "facilities which are not associated with a particular Lot or Use, but instead serve as a common parking area for other Lots or Uses." A Parking Facility is allowed as a conditional use in the D Downtown District. *A Conditional Use Permit will need to be submitted, reviewed and approved prior to any building permits being issued, in accordance with Section 11.12.15 Parking Facilities.*

The applicant will need to submit a Conditional Use Permit application associated with Section 11.12.15 for review and approval administratively by staff prior to any building permit being issued.

Minimum Loading Area[3]
Section 18.2.1 provides the minimum loading space requirements and states "…Every lot used for commercial or industrial purposes and having a building or buildings with a total floor area of at least 10,000 square feet actually used for such purposes…shall be provided with one off-street loading space. One additional off-street loading space shall be required for lots used for commercial or industrial purposes where the floor area of all buildings actually used for such purposes exceeds 100,000 square feet."

Section 18.2.4 Commercial Properties Abutting Alleys states "The regulations of this section are not applicable to properties in the D Downtown, C Commercial or CO Commercial Office Districts that abut a public alley and are situated in a manner to permit the efficient use of the alley for loading and unloading." *This property is located in the D Downtown District and abuts an alley and no loading area is required.*

The application and exhibits do not include any loading because the property abuts an alley along the east lot line.

Other Regulations – Section 19.3 Right-of-way protection and public safety

Section 19.3.2 Clear Vision Areas require "At the intersection of two streets, or where a street intersects with an alley: A triangle defined by measuring ten feet in length along each street/alley right-of-way line from the point of intersection, the third side being a diagonal line connecting the first two (Section 19.3.2.A.1)." *This requirement must be met for each of the four corners of the building.*

The application and site plan dated 09.18.2025 depicts the required 10' clear vision area at the northwest and southwest corners of the building. However, the 10' clear vision area required at the southeast and northeast corners of the building adjacent to the public alley are not provided. This will need to be addressed prior to any building permit being issued.

In addition, **Section 19.2.4.A.2** requires "At the intersection of a driveway and a street: Two sides of the triangle defined by measuring five feet in length along the edge of the driveway and along the street right-of-way line and the third side being a diagonal line connecting the first two." *This requirement must be met where the driveway or access to the below grade parking is along Pleasant Street.*

The application and site plan dated 09.18.2025 shows one of the required 5' clear vision areas along the easterly entrance for the driveway onto Pleasant Street. The 5' clear vision area has not been shown on the west side of the entrance. This will need to be addressed prior to any building permit being issued.
Section 19.2.4.B states "No buildings, structures, shrubs, ground covers, boulders, berms, fences, or other material constituting visual obstructions shall be allowed in these areas from a height of 30" above grade of the lower street, alley or driveway adjacent to the triangular areas, to a height of 10' above grade of the higher street, alley or driveway adjacent to the triangular areas *except that a single obstruction not more than 18" in diameter, such as a post or pillar, may be allowed on lots in the D Downtown District."*

? The application and drawings submitted do not provide sufficient detail to make a conclusion and will need to be reviewed at time of permitting.

City Department Comments:

Engineer Department has reviewed the special use request to increase building height and has no engineering related concerns. The Engineering Department has provided the following as it relates to traffic:

1. City staff has contacted a traffic engineer at Abonmarche to determine if a traffic report/analysis is needed for the project. Following is the conclusion from Abonmarche:

   Based on the number of dwelling units and the commercial space which was reviewed as having a maximum of 6,000 sf for food establishments. The Institute of Transportation Engineers (ITE) routinely publishes a Trip Generation Manual that provides data related to traffic (trips) that would be expected to be generated by a proposed land use. ITE recommends that a Traffic Impact Study be completed for development projects that generate 100 or more Peak Hour directional trips. Many municipalities have adopted this standard, as well as MDOT.

   Due to the mixed-use character of this development, 3 land uses were chosen to consider for the Trip Generation review:
   - Multi-Family Housing (Mid-Rise) – 100 units
   - Department Store – 7,000 sft Gross Floor Area
   - High-Turnover (Sit-Down) Restaurant – 2,000 sft Gross Floor Area

   The table below shows the expected trips for the weekday, a.m. Peak Hour and p.m. Peak Hour based on the above assumptions. From the table we can see that the a.m. Peak Hour is expected to generate 60 trips, and the p.m. Peak Hour is expected to generate 71 trips. It should also be noted that these trips are unadjusted for Pass-by trips and Multi-use trips, which would likely be considered should a TIS be completed. Pass-by trips are vehicles that are currently using the roadway but make a stop on the way to or from their primary destination (think gas station). Multi-use trips are more relevant to this project and include visits at several locations with one stop. (i.e. visiting a restaurant and several shops in one visit).

   Abonmarche's traffic engineer's opinions concludes, a Traffic Impact Study is not warranted for this project based on the information stated above regarding the mixed use building and ITE standards

Trip Generation Analysis

Unadjusted Vehicle Trip Ends

Development: The Marquette
Location: City of St. Joseph, MI
Date: September 9, 2025

	Land Use				Weekday Trips (Mon. - Fri.)			AM Peak Hour Trips (7-9 a.m.)			PM Peak Hour Trips (4-6 p.m.)		
No.	Type	Code No.	Devel. Size	Unit	Two Way	In	Out	Two Way	In	Out	Two Way	In	Out
						50%	50%		23%	77%		61%	39%
1	Multifamily Housing (Mid Rise)	221	100	DU	**454**	227	227	**37**	9	28	**39**	24	15
						50%	50%		55%	45%		61%	39%
2	High Turnover (Sit-Down) Restaurant	932	2	GFA	**214**	107	107	**19**	10	9	**18**	11	7
						50%	50%		64%	36%		50%	50%
3	Department Store	875	7	GFA	**160**	80	80	**4**	3	1	**14**	7	7
	Pass-by Trip Adjustment				0	0	0	0	0	0	0	0	0
	Multi-Use Trip Adjustment				0	0	0	0	0	0	0	0	0
	Adjusted Total Trips				**828**	414	414	**60**	22	38	**71**	42	29

Note:
1. DU = Dwelling Units
2. GFA = 1000 Sq Ft GFA
2. Source: ITE Trip Generation, 11th Edition.

Public Works Department has reviewed the special use request to increase building height and has no Public Works concerns.

Public Safety Department has reviewed the special use request to increase building height and has no Public Safety Department concerns.

Inspection Department has reviewed the special use request to increase building height and has the following clarification: The maximum height of the building has been measured to the parapet. Guardrails, covered outdoor living space would exceed the maximum building height.

Community Development - Planning and Zoning staff has reviewed the site plan in accordance with Section 12.3, 12.4 and 12.6 and has found that it does not comply with all requirements of the zoning ordinance as explained in this memorandum. A revised site plan compliant with all requirements of the zoning ordinance will need to be submitted, reviewed and approved prior to any building permits being issued. Final engineering drawings will need to be submitted, reviewed and approved before any work can take place.

Section 9.4.2.A requires a building within the overlay MS-OD Overlay District and fronting on State, Broad, Pleasant or Ship Streets must be built to the front lot line for at least 75% of the lot width and must have at least two stories along that front lot line. The front lot line is Lake Boulevard and Broad and Pleasant Streets are not considered to be the front lot line. Along Broad and Pleasant the building is constructed at the lot line and is at least two stories in height and the open entrance to the below grade parking is less than 75% of the Pleasant Street frontage.

A Land Combination application will be required to be submitted, reviewed, approved and recorded prior to any work beginning and any building permits being issued. This cannot be completed until the applicant is the owner for both parcels.

General Comments to be addressed with the applicant prior to permitting that do not pertain to the Special Use Permit to increase building height:

- Engineering drawings with detailed information associated with the Post Construction Control stormwater requirements will need to be submitted and reviewed prior to any permits being issued.
- A right-of-way (ROW) permit will be required at for the new curb cut on Pleasant Street along with ADA compliance for pedestrians. The permit will include work in the alley along with Broad and Pleasant Streets and Lake Boulevard.
- As part of the future "Development Agreement" construction phasing and impacts to nearby streets and the alley will need to be addressed. It is likely that the construction will have a significant impact to the alley and therefore reconstruction of it, as part of the overall development seems a reasonable requirement. Safeguards to protect nearby City infrastructure – streets, sidewalks, alleys, utilities, street lights, etc. - will need to be worked through in the future. Construction phasing, impacts to businesses and events, and considering other projects that may be underway, such at the 2027/2028 Main Street Reconstruction Project, will need to be considered and mitigated.
- Access to inside trash containers rolled into the alley at time of pick up may have a possible conflict with the overhead utility lines.
- Enclosed parking is shown with access via the alley, during winter maintenance alleys are a low priority and not maintained as a street would be. Under the best conditions alleys are difficult to plow clear. Specifically, the alleys in the downtown due to all the commercial delivery traffic.
- Fre safety requirements will be reviewed as part of the building permit process.

- Additional discussion and review to determine possible placement of electric vehicle charging station and possibly electric vehicle storage in the below grade parking area.
- Prior to any work taking place all necessary building permit applications will need submitted for review and approval. The building elevations show two clocks on the seventh floor of the building. Chapter 25 Signs of the Code of Ordinances provides regulations for signage. Additional information and review will be required prior to installation of the two clocks.

Review Criteria.

Article XI Special and Conditional Use Regulations provides the process and standards for reviewing requests. Section 11.5 provides language for Basis of determination. In addition, Section 9.4.2.B.2 and 9.4.2.D of the DH-OD Downtown Overlay District provides additional information to be addressed if increasing the height of a building to more than 55' in height. The Planning Commission must review and discuss each Section 11.5.2A-F as follows:

Sec. 11.5. - Basis of determination.

11.5.1. *Basis of Determination.* Prior to approval of a special use permit application, the planning commission and the city commission, shall ensure that the standards specified in this section, as well as applicable standards established elsewhere in this ordinance, shall be satisfied by the completion and operation of the special use under consideration.

11.5.2. *General Standards.* The planning commission and the city commission, shall review the particular circumstances of the special use permit application under consideration in terms of the following standards and shall recommend approval, or approve, respectively, a special use permit application only upon a specific finding of compliance with each of the following standards, as well as applicable standards established elsewhere in this ordinance:

A. The special use shall be designed, constructed, operated and maintained in a manner harmonious with the character of adjacent property and the surrounding area.

B. The special use shall not change the essential character of the surrounding area.

C. The special use shall not be detrimental to the health, safety or welfare of persons or property through the excessive production of traffic, noise, smoke, fumes, ground vibration, water runoff, odors, light, glare or other features of the proposed use.

D. The special use shall not place demands on public services and facilities in excess of current capacity unless planned improvements have already been scheduled for completion.

E. The special use shall meet the site plan review requirements of Article XII.

F. The applicant is in substantial compliance with any previously issued zoning permits and is not otherwise disqualified from receiving a permit under Section 23.3.3 of this ordinance.

11.5.3. *Conditions* The planning commission may recommend, and the city commission may impose, conditions with approval of a special use permit which are necessary to ensure compliance with the standards for approval stated in this section and any other applicable standards contained in this ordinance. Such conditions shall be considered an integral part of the special use permit and shall conform with the requirements of Section 14.11.1.

In addition, under Section 9.4 "HD-OD" Downtown Height Overlay District, specifically Sections 9.4.2.B.2 and 9.4.2.D must be reviewed and discussed as part of the findings. Attached is the entire text from Section 9.4. Below is language from Section 9.4.2.B.2 and 9.4.2.D that must be addressed as part of the special use request:

9.4.2. *Structure Development.* The installation, construction and operation of structures within the DH-OD shall be regulated so as to preserve the character of the traditional downtown shopping district, enhance the economic value of properties, and minimize the negative impact associated with degradation of public sight lines, as follows:

B. A building in the DH-OD Overlay District may exceed a building height of 55 feet only in the following circumstances:

2. *To be approved through the special use permit procedure, in addition to the standards described in Article XI, the applicant must demonstrate that the proposal, if approved, would result in benefits to the traditional downtown shopping district and to the community as a whole that outweigh any substantial negative impact upon the character of the downtown shopping district*.

D. *In the event the city commission, planning commission, or zoning board of appeals should consider approving or recommending approval of a special use permit, planned unit development, variance, or any other request to construct a structure in this DH-OD with a building height in excess of 55 feet, in addition to the standards otherwise applicable to the particular request involved, that body must also affirmatively find that any substantial negative impact upon the character of the downtown shopping district potentially resulting from the approval of the request will be outweighed by other benefits to the community of the proposed structure*.

Action.

- Conduct a public hearing. The public hearing notice appeared in the Herald Palladium on September 13, 2025 and the 300' notices were sent to property owners and tenants on September 12, 2025. As of Tuesday, September 23, 2025 at noon no written comments had been received.

- Create Findings based on the standards found in Section 11.5.2 – General Standards and Sections 9.4.2.B.2 and 9.4.2.D (listed above).

- The Planning Commission has the following options:

Approve the request as submitted. If the Planning Commission determines it is appropriate to approve the requests, it would be appropriate to consider a motion…

"…*to approve a special use permit for the property known as 315 Lake Boulevard pursuant to the City of St. Joseph Zoning Ordinance, Art, XI Special and Conditional Use Regulations and Art. IX, Section 9.4 "DH-OD Downtown Height Overlay District" to increase allowable building height from 55 feet to 80 feet in the D Downtown District to allow a seven-story mixed use building with below grade parking based on the application prepared by the applicant and consisting of 9 sheets of building elevations/drawings along with a one page site plan and 5 pages of renderings all prepared by Abonmarche and included in the October 2, 2025 Planning Commission agenda packet as the request meets the required standards under Section 11.5.2 and Sections 9.4.2.B.2 and 9.4.2.D of the Zoning Ordinance with the condition that a site plan meeting all requirements of the zoning ordinance be submitted, reviewed and approved prior to any building permits being issued."*

The above motion can be modified or conditions added if determined appropriate for the request.

Deny all or a portion of the request. If the Planning Commission determines it appropriate to deny the request, it would be appropriate to consider a motion…

"…*to deny a special use permit for the property known as 315 Lake Boulevard pursuant to the City of St. Joseph Zoning Ordinance, Art, XI Special and Conditional Use Regulations and Art. IX, Section 9.4 "DH-OD Downtown Height Overlay District" to increase allowable building height from 55 feet to 80 feet in the D Downtown District to allow a seven-story mixed use building with below grade parking based on the application prepared by the applicant and consisting of 9 sheets of building elevations/drawings along with a one page site plan and 5 pages of renderings all prepared by Abonmarche and included in the October 2, 2025 Planning Commission agenda packet as the request does not meet the required standards under Section 11.5.2 and Sections 9.4.2.B.2 and 9.4.2.D of the Zoning Ordinance."*

Continue the discussion to the next meeting to obtain additional information. The next meeting date is November 6, 2025.

Table 1. Heights of Selected Downtown St. Joseph Structures

Building	Appx. Height (feet)
Lakeview Terrace - penthouse	150
SJ Catholic Church - steeple	126
Whitcomb - tower	115
Whitcomb - main roof	75
Boulevard Inn - main roof	72
Courthouse	68
St. Joseph Hotel - main roof	65
Welcome Center dome	56
Great Lakes Interiors - tower	53
5/3 Bank (office district)	53
SJ Catholic Church - main	51
505 Building	49
Rice Block	47
YWCA - original	46
Masonic Temple	45
Fischer Landis - penthouse	43
Old City Hall	42
Law & Title Bldg	41
City Hall	40
Days of Yore	38
Curious Kids - top roof	37
Great Lakes Interiors - main	36
Chocolate Café	35
Fischer Landis - main roof	31
Elks Building - main	28
YWCA - south addition	27
Edgewater Bank - Main & Broad	26
Golden Brown	26

(All measured using a sextant except Lakeview Terrace, which is from blueprints. I checked the calculations by comparing the measured result of City Hall against the building blueprints; the measured result was within 1'.)

found in 10/14/2007 agenda item included in 9/24/2008 height application

Sec. 9.4. "DH-OD" Downtown Height Overlay District.

9.4.1. *Intent.* The Downtown Height Overlay District (DH-OD) is an overlay district intended to preserve the character of the traditional downtown shopping district, which is found to be a valuable public resource of the community, while also acknowledging that in limited instances the benefits to the community of allowing varying building heights may justify varying from the normal standards. The DH-OD includes all lands in any zoning district in the area bounded by Main Street on the east, Port Street on the north, Lake Boulevard on the west, and Market Street on the south.

A. The character of the downtown shopping district is recognized to be a valuable asset to the citizens of the city and the state. The DH-OD is created for reasons including, but not limited to, the following: to provide specific regulations which shall further the maintenance of safe and healthful conditions, prevent and control visual pollution, and reasonably limit the impact of inappropriate development on a valuable community cultural and economic resource while recognizing that in some circumstances it is possible to vary from the normal standards for the betterment of the community.

B. It is recognized that the character of the downtown shopping district is a community resource composed of many privately and publicly owned elements, and which is greater than the sum of its individual components, and which affects the viability of the community as a whole as well as the well being of individual property owners, and thus must be regulated in a manner that reasonably balances the uses afforded to private property owners with the rights of the general public and the community.

9.4.2. *Structure Development.* The installation, construction and operation of structures within the DH-OD shall be regulated so as to preserve the character of the traditional downtown shopping district, enhance the economic value of properties, and minimize the negative impact associated with degradation of public sight lines, as follows:

A. A building in the DH-OD Overlay District and fronting on State Street, Broad Street, Pleasant Street, or Ship Street must be built to the front lot line for at least 75 percent of the lot width and must have at least two stories along that front lot line.

B. A building in the DH-OD Overlay District may exceed a building height of 55 feet only in the following circumstances:

1. The Building must be approved through the special use permit procedure, as described in Article XI, unless otherwise approved as a planned unit development as described in Article XIII, a Variance as described in Article XV, or a nonconformity as described in Article XXI.

2. To be approved through the special use permit procedure, in addition to the standards described in Article XI, the applicant must demonstrate that the proposal, if approved, would result in benefits to the traditional downtown shopping district and to the community as a whole that outweigh any substantial negative impact upon the character of the downtown shopping district.

C. To the extent of any conflict between the regulatory provisions contained in this section and other provisions of the zoning ordinance, the restrictions contained in this section shall control.

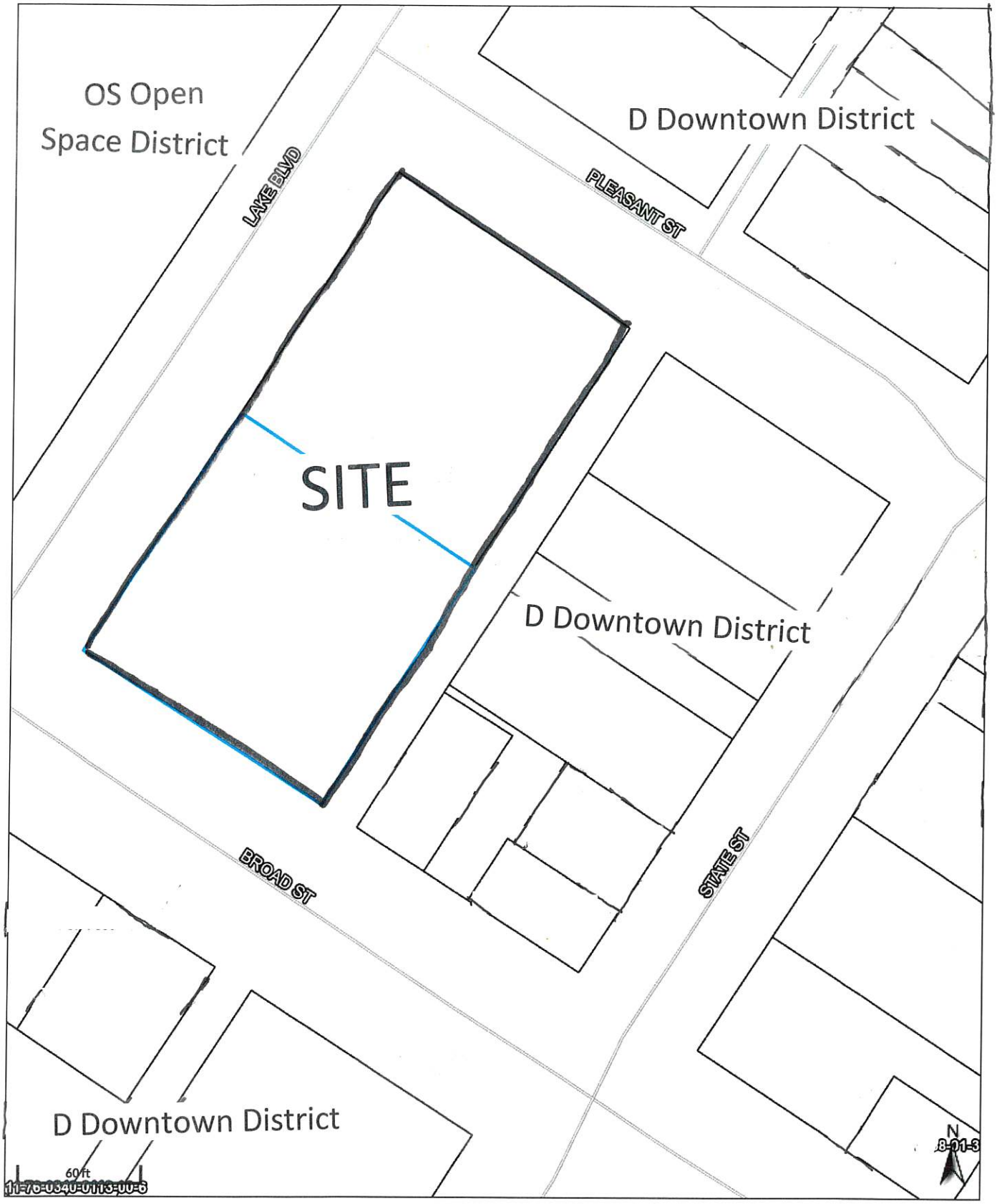
D. In the event the city commission, planning commission, or zoning board of appeals should consider approving or recommending approval of a special use permit, planned unit development, variance, or any other request to construct a structure in this DH-OD with a building height in excess of 55 feet, in addition to the standards otherwise applicable to the particular request involved, that body must also affirmatively find that any substantial negative impact upon the character of the downtown shopping district potentially resulting from the approval of the request will be outweighed by other benefits to the community of the proposed structure.

E. All projects or structures for which final zoning approvals were granted by the city prior to the effective date of this section shall be exempt from application of this section, conditioned upon the owner's or developer's full compliance with all of the original conditions of approval.

Location Map - 315 Lake Boulevard



Zoning Map - 315 Lake Boulevard



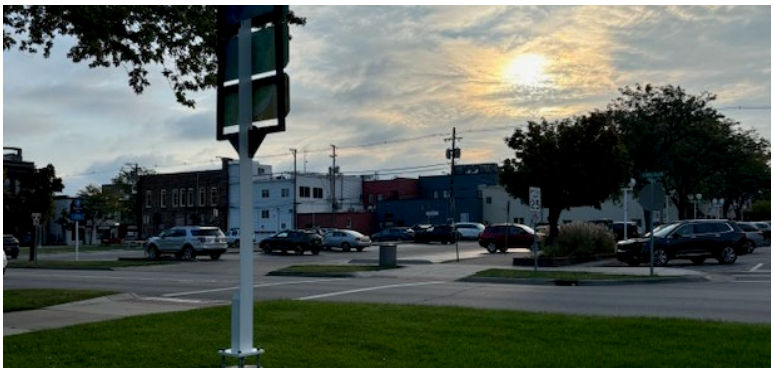
315 Lake Boulevard



View looking northwest from Broad Street and alley.



View looking north from Broad Street.

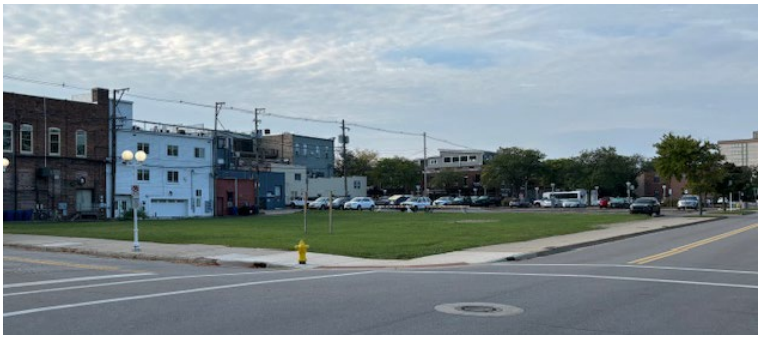


View looking northeast from Broad Street and Lake Boulevard.



View looking east from Lake Boulevard.









315 Lake Boulevard

View looking east from Lake Boulevard.

View looking southeast from Pleasant Street and Lake Boulevard.

View looking south from Pleasant Street.

View looking southwest from Pleasant Street and alley.

The Marquette on Lake Blvd

Special Use Permit Application

The Rienks Group

9/8/2025

The Marquette – Proposed Project Summary

The Marquette on Lake Boulevard is a proposed development that was crafted to meet these needs for over a year as of this writing. The project is composed of 68 apartments, 32 condos, 12,000 SF of ground floor retail, and 2 stories of underground parking. The average apartment rents will be affordable to residents at 120% of area median income (AMI) as calculated by the state of Michigan for Berrien County (see attached file, MSHDA Income and Rent Limits). These housing units are crucial to bringing more year-round residents to live, work, play, and contribute economically to the downtown. Short-term rentals in these units will be forbidden. The condos will be luxury housing units for which TRG has already received overwhelming interest from local buyers, despite not formally marketing them. TRG has also both received significant interest in the commercial space and is aiming to curate space for three or four new restaurants for the downtown community. Lastly, TRG has agreed to replace the 57 public parking spaces in the 700 Broad St lot with public parking spaces in the proposed underground parking garage, in addition to the parking spaces for residents. Current estimates, pending engineering, are that total parking space count will be 184 spaces.

Special Use Permit Request

In order to both deliver this value to the downtown community and make the project financially viable enough to bring to fruition, TRG is requesting a special use permit to build to a height of 80 feet. Each of the components described above – apartments, condos, commercial, and parking – are key elements to making this project a success, and the project needs to be built to the 80-foot height to fit them. When The Marquette's proposed height has been challenged, it is always challenged without the full context of other buildings downtown. This proposed height would make The Marquette the downtown's fourth tallest building. While we recognize that it is taller than the average, this shows it is by no means unprecedented nor out of place. Further, these opinions about height do not outweigh the community benefits and the economic necessity to make the project viable.

CITY OF ST. JOSEPH
PLANNING & ZONING DEPARTMENT
700 Broad Street
St. Joseph, MI 49085
Phone (269)983-1212
Fax (269) 985-0347
www.sjcity.com

SPECIAL USE PERMIT APPLICATION

Please print legibly. All portions must be completed. Do not leave any section blank, use N/A. Incomplete forms will be returned. All required materials must be received by the City and determined to be complete no less than 24 calendar days prior to the next Planning Commission meeting. If additional space is needed, please use additional sheets of paper.

Property Information

Property Address: 315 Lake Blvd, St. Joseph, MI 49085 - Lake Blvd, between Broad St. & Pleasant St.

Project Name: The Marquette - Mixed Use Commercial & Residential Development

Property Code Number (Tax Number): 11-76-0340-0109-00-9 & 4360

Briefly Explain Request: The project entails developing the city block on Lake Blvd, between Broad & Pleasant St. with a 7 story building, Underground parking, 1st floor commercial, and 6 stories of residential development totaling 100 units. The request is for a height deviation from 55' to 80' reference in 9.4.2B & 5.2 Table 5-1of the City of St. Joseph, MI Zoning Ordinance.

Applicable Section of Zoning Code for Request: Sec 5.2 Table 5-1 & Sec 9.4.2B

Previous Approvals Granted to Property: 60+ unit condominium project

Applicant Information

In case of trust, provide the name, address and telephone numbers of all trustees and beneficiaries of the trust. An LLC or corporation must provide a copy of Articles of Incorporation. In case the applicant is not the property owner, written permission from the property owner is required.

Name of Applicant: The Reinks Group, LLC.

Relationship to Property Owner: Self

Mailing Address: 2809 S 11th St

City: Niles State: MI Zip Code: 49120

Telephone Number: 574-520-9350 Emergency Number: _____

E-mail Address: peter@thereinksgroup.com

Name of Property Owner: *SEE ATTACHED OWNERSHIP INFO, SEPARATE DOCUMENT

Mailing Address: *SEE ATTACHED

City: *SEE ATTACHED State: MI Zip Code: *SEE ATTACHED

Telephone Number: _____ Emergency Number: _____

E-mail Address: _____

Attorney: Kreig DeVault

Mailing Address: 4101 Edison Lakes Parkway, Suite 100

City: Mishawaka State: IN Zip Code: 46545

Telephone Number: 574-277-1200 E-mail Address: _____

Engineer and/or Architect: Abonmarche Consultants - Steve Staszewski

Mailing Address: 315 W. Jefferson Blvd.

City: South Bend State: IN Zip Code: 46601

Telephone Number: 574-232-8700 E-mail Address: sstaszewski@abonmarche.com

Site Information

General description or characteristics of the site: 1/2 vacant and 1/2 city parking lot; generally flat; bound by 3 public roads and 1 public alley; urban downtown lake facing lot

Master Plan Designation: Central Business District

Existing Zoning and Land Use: D (Downtown District); City parking lot and vacant grass lot

Proposed Land Use: Resdential, Commercial, Parking Garage

Existing square footage of property: 34,848 square feet +-

Proposed square footage of property: 34,280 square feet +-

Existing square footage of all buildings on the property: 0

Proposed square footage of all buildings on the property: 262,750+- 6-res; 1-com; 2-prkng

Is the property located in any of the following overlay districts?

Downtown Height Overlay District (Section 9.4)? Yes: x No: _____
Lake Bluff Scenic View Protection Overlay District (Section 9.5)? Yes: ___ No: x
Floodplain Overlay District (Section 9.6)? Yes: _____ No: x
Edgewater Beach Overlay District (Section 9.7)? Yes: _____ No: x
Main Street Corridor Overlay District (Section 9.8)? Yes: _____ No: x

Existing land use and zoning of adjacent parcels:

North: D (Downtown) - Commercial retail 4-story building

South: D (Downtown) - Surface Parking Lot

East: D (Downtown) - Multiple single tenant commercial retail

West: O (Open Space) - Park Space -> Lake Bluff Park

Special Use Permit General Standards

If needed use additional sheets of paper to respond to Standards.

11.5.2 General Standards: The Planning Commission and the City Commission, shall review the particular circumstances of the Special Use Permit application under consideration in terms of the following standards and shall recommend approval, or approve, respectively, a Special Use Permit application only upon a specific finding of compliance with each of the following standards, as well as applicable standards established elsewhere in this Ordinance.

A. The Special Use shall be designed, constructed, operated and maintained in a manner harmonious with the character of adjacent property and the surrounding area.

Construction of a 7-story mixed use commercial, residential building and 2-story below grade parking garage, fronting Lake Boulevard is consistent with current character of the adjacent property and the surrounding area. The proposed height of 80 feet is consistent with existing buildings between the 5 city blocks of Port Street and Market Street. These existing structures in the surrounding area meet or exceed the height threshold and therefore, The Marquette Building will be harmonious with the downtown area. The residential, commercial and parking uses are a continuance of the adjacent and surrounding area.

B. The Special Use shall not change the essential character of the surrounding area.

The construction of the 7-story mixed use commercial, residential building and 2-story below grade parking garage is aligned and consistent with character of the area. The proposed height of the structure would maintain a building elevation line with surrounding structures and maintains a uniform viewshed from the beach and lake front area. The Special Use maintains and adds to the existing character and provides uniformity and consistency in development along Lake Boulevard.

C. The Special Use shall not be detrimental to the health, safety or welfare of Persons or property through the excessive production of traffic, noise, smoke, fumes, ground vibration, water runoff, odors, light, glare or other features of the proposed use.

The construction of the 7-story mixed use commercial, residential building and 2-story below grade parking garage is not detrimental to the health, safety or welfare of Persons or property through the excessive production of traffic, noise, smoke, fumes, ground, vibration, water runoff, odors, light, glare or other features of the use. The height allowance of 80 feet does not over extend the intensity of already existing residential, commercial or parking which is adjacent and in surrounding areas. This new development is a planned continuation of size, bulk and intensity of the downtown area and will integrate into the existing fabric of downtown.

D. The Special Use shall not place demands on public services and facilities in excess of current capacity unless planned Improvements have already been scheduled for completion.

The construction of the 7-story mixed use commercial, residential building and 2-story below grade parking garage does not place extra demands on public services and facilities. The building height of 80 feet does not lend to an additional intensity of use and is a similar sized structure that will integrate into the adjacent and existing utilities and right of way's. The downtown area was planned for larger structures, like this, with numerous business and residential uses.

E. The Special Use shall meet the Site Plan review requirements of Article XII. – **Complete and submit the Site Plan Application with actual Site Plan.**

F. The Applicant is in substantial compliance with any previously issued Zoning Permits and is not otherwise disqualified from receiving a permit under Section 23.3.3 of this Ordinance.

Yes: X No: if no, please explain:_____

Additional Specific Standards for Individual Uses

The following special uses are required to answer additional specific Standards for a Special Use Permit. Please view the applicable section of the Zoning Ordinance and on a separate piece of paper respond to each required Standard.

- Drive-Through Establishments (Section 11.12.4)
- ECHO Housing (Section 11.12.5)
- Limited Neighborhood Businesses (Section 11.12.10)
- Lodging/Accommodations – Bed and Breakfast and/or Short Term Rental (Section 11.12.11)
- Public Buildings (Section 11.12.16)
- Utility and Public Service Installations, Light (Section 11.12.24)
- Utility and Public Service Installations, Communication Towers (Section 11.12.25)

SPECIAL USE PERMIT APPLICATION
CERTIFICATION

The Applicant certifies and acknowledges and agrees that:

A. The statements contained in this application are true and correct to the best of the Applicant's knowledge and belief. The owner of the subject property, if different from the applicant, states that they consent to the filing of the application and that all information contained is true and correct to the best of their knowledge;

B. The Applicant understands that an incomplete or nonconforming application will not be considered. In addition, the Applicant understands that the City may require additional information prior to the consideration of this application which may include, but is not limited to, a traffic study if required by the Planning Commission or City Commission;

C. The Applicant shall make the property that is subject of this application available for inspection by the City at reasonable times;

D. If any information provided in this application changes or becomes incomplete or inapplicable for any reason following submission of this application, the Applicant shall submit a supplemental application or other acceptable written statement containing the new or corrected information as soon as practicable but not less than ten (10) days following the change, and that failure to do so shall be grounds for denial of the application;

E. The Applicant understands that if the application is approved with conditions, those conditions will need to be met as part of any permit issued; and

F. The Applicant understands that they are responsible for all application fees. Fees are non-refundable and there is no guarantee the application will be approved or permits issued. There should be no outstanding monies owed to the City (i.e., water bill or taxes).

On the 8th, day of September, 20 25, I/We have read the above certification, understand it, and agree to abide by its conditions.

Signature of Applicant or Authorized Agent

PETER RIENKS (THE RIENKS GROUP)
Name of Applicant or Authorized Agent

SUBSCRIBED AND SWORN
To before me this 8th day of
September, 20 25

GLENYCE BENTZER
My Commission Expires 06-26-2033
NOTARY PUBLIC SEAL
St. Joseph County
Commission Number NP0764329
STATE OF INDIANA

Notary Public

OFFICIAL CITY USE: Date Received: _____ Fee: _____
Completed: Special Use Application: _____ Site Plan Review Application: _____ Other: _____

SPECIAL USE PERMIT APPLICATION
OWNER'S CONSENT FORM

I/We, the Owner(s) of the property listed below, hereby grant permission for the Applicant, Rienks Group, LLC (Company name and contact person) to seek special use permit (state request that can be made) as required by the City of St. Joseph, Michigan for the property commonly known as 315 Lake Blvd, vacant lot (street address) and having the Property Code Number (Tax Number) of 11-76- 4360-0001-00-0 through 4360-0038-00-0.

On the 9, day of September, 20 25, I/We have read the above certification, understand it, and agree to abide by its conditions.

Signature of Property Owner — 508 Pleasant Street (Name of Property Owner)

Signature of Property Owner — Name of Property Owner

SUBSCRIBED AND SWORN
To before me this 9 day of September, 20 25

Notary Public
Kelly L. Kalin

KELLY L. KALIN
NOTARY PUBLIC
COUNTY OF BERRIEN
My Comm. Expires
03-Aug-2028
Acting in the County of Berrien
STATE OF MICHIGAN

SPECIAL USE PERMIT APPLICATION
OWNER'S CONSENT FORM

I/We, the Owner(s) of the property listed below, hereby grant permission for the Applicant, The Rienks Group
(Company name and contact person) to seek a special use permit
(state request that can be made) as required by the City of St. Joseph, Michigan for the property commonly known as 315 Lake Blvd/Apricot Parking Lot (street address) and having the Property Code Number (Tax Number) of 11-76-0340-0101-00-9.

On the 8th, day of September, 2025, I/We have read the above certification, understand it, and agree to abide by its conditions.

WN
Signature of Property Owner

Emily Hackworth/City Manager
Name of Property Owner

Signature of Property Owner

Name of Property Owner

SUBSCRIBED AND SWORN
To before me this 8 day of
September, 2025

Tiffany D. Mitchell
Notary Public

TIFFANY D MITCHELL
Notary Public, State of Michigan
County of Berrien
My Commission Expires 11-09-2029
Acting in the County of Berrien

Special Use Permit Application – The Marquette Project Proposal

Section 9.4. “DH-OD” Downtown Height Overlay District

The Rienks Group

9/8/2025

Members of the St Joseph, MI City Planning Commission:

The character of St. Joseph’s Downtown District is a valuable cultural and economic resource for the city’s citizens. In order to maintain the long-term viability of a downtown that has not seen new housing development in decades while consistently losing residents each year due to lack of housing supply, the downtown needs new development that both contributes to its character and stimulates the downtown economy onto a strong, upward trajectory.

Section 9.4.2 - Zoning Language and Essential Concerns

The City of St Joseph Zoning Ordinance lays out the following in 9.4.2.B.(2):

> To be approved through the special use permit procedure, in addition to the standards described in Article XI, the applicant must demonstrate that the proposal, if approved, would result in benefits to the traditional downtown shopping district and to the community as a whole that outweigh any substantial negative impact upon the character of the downtown shopping district.

TRG and the many local supporters of this project believe wholeheartedly that The Marquette will be a strong enhancement of downtown St Joseph visually, economically, and culturally. The proposed project has received vocal and written support from Cornerstone Alliance and its membership, Whirlpool, former local executives, current downtown business owners and operators, entrepreneurs, and many in the community at large.

Bringing together owned and rental residential units, ground floor commercial, and retained public parking to this vital but underused block of Lake Blvd will breathe new life in the downtown that local residents have desired for decades. The content that follows helps to explain its alignment with the City’s stated goals and benefits.

Downtown Vision Master Plan

The Marquette project was born out of careful attention to the St Joseph Downtown Vision Master Plan (2020). Both of the lots that make up the proposed building site are identified as "Primary Sites" for development, where the Plan goes on to state that:

> "…along much of Lake Blvd individuals are confronted with unscreened, unsightly parking lots, vacant lots, and interspersed structures…approximately 80% of the east side frontage of Lake Boulevard is parking lots and a vacant lot."
>
> "Ideally, the City should encourage appropriate infill development of the surface lots that will create a consistent building streetwall along the roadway. This will also provide opportunities for new shops, restaurants, mixed-use buildings, and other uses that will bring greater excitement to Lake Boulevard." (page 34)

The Plan's first two major goals are the ones most closely related to this project:

1. Reinforce Downtown's distinct character and sense of place while accommodating desirable infill development.
2. Strengthen Downtown as a vibrant and active year-round mixed-use district.

The Marquette meets the above insights and goals perfectly. It will bring new restaurants and storefronts, with the same classical character as the most attractive buildings in the downtown, while bringing infill development that will increase the number of downtown residents at a scale to have a real impact on making it an active, year-round mixed-use district.

While the Plan calls for an unrealistic "viewshed" later in the report (page 76), requiring a 60' setback on Broad St for the viewshed would most certainly be deemed an excessive Regulatory Taking by the courts. In other words, it would deprive an owner of reasonable economic use of the property for a building of any size. In the case of this project, setback's running the full vertical height of the building would make the development economically unfeasible. Besides this, nobody chooses to take in the view of Lake Michigan from a block or two east of Lake Blvd – everyone walks that block or two to take in the view from the bluff.

As a concession to the intent of beautifying the streetscape and the western-looking view, a breezeway/portico space has been designed into the perimeter of the building to increase visibility and offer newly created views both looking at and out from the building that we are confident will inspire greater appreciation of the entire surrounding block's aesthetic.

Community Support

In the past four months, TRG has met with scores of local business owners and community leaders to discuss The Marquette – dozens of whom sent letters and came out to voice their support of the project at our last appearance at the City Commission on 8/25/2025. Our dialogue with these folks and many others has increasingly lent credence to our thesis that the overwhelming majority of the St Joseph community wants to see this project built. Restaurants, pet stores, and service providers of all types know that creating more density of residents and businesses through infill development will help to restore the downtown vibrancy that has slowly been eroding. In particular, creating a larger core population will aid downtown businesses through the off season and winter months, when they often struggle or operate at a loss.

Independent, Third-Party Validation

To further bolster these arguments, two recent third-party studies by Cornerstone Alliance and Place+Main Advisors are worth examining. In the 2024 City of St Joseph Economic Development Strategy report (attached separately), 100 new housing units would create $5.5M in total local consumer spending:

	2028 HOUSEHOLD DEMAND	25 NEW UNITS	50 NEW UNITS	100 NEW UNITS	200 NEW UNITS
Total Food + Drink	$5,827	$145,672	$291,344	$582,688	$1,165,377
Total Retail Trade	$49,156	$1,228,896	$2,457,793	$4,915,586	$9,831,172
Total Retail Trade and Food + Drink	$54,983	$1,374,569	$2,749,137	$5,498,274	$10,996,548

The second study worth noting is the 2024 Benton Harbor-St. Joseph Housing Market Analysis (attached separately), which showed that conservative estimated demand for both rental and owner occupied housing in St Joseph is 900 new units:

	2024	2025	2026	2027	2028	Total
BENTON HARBOR						
Rental Occupied	100	100	100	100	100	400
Owner Occupied	35	35	35	35	35	175
ST. JOSEPH						
Rental Occupied	125	125	125	125	125	525
Owner Occupied	75	75	75	75	75	375

With The Marquette projected to complete construction in Q2 of 2028, the production of housing units will still be well below the estimated need. This need is particularly felt in the downtown, where many residents have expressed a desire to live, but where they cannot find available housing.

Design and Architecture

TRG and Abonmarche Consultants, the architecture firm for The Marquette, have spent a great deal of time, energy, and resources to ensure that the design of the building incorporates limestone, classical styling, and a timeless aesthetic. This design effort is ongoing, as the architectural renderings shared in the media were conceptual and not final. We are also keenly attuned to the need to make the ground level exterior of the building community friendly and interactive. As a result, the building will feature a portico/ breezeway space wrapped around the streetside perimeter, which will be utilized both for outdoor restaurant seating and covered, publicly accessible space.

Conclusion

In conclusion, TRG has carefully assembled this proposed project to succeed on all fronts: for the downtown community, the building residents, the commercial businesses and its customers, and for the many local investors in the project. For a city that has not seen new development in its downtown for as long as St. Joseph has, we understand those who may

be uncomfortable with change. On the other hand, TRG has turned over every stone to set this project up for success, and we are confident that it will meet or exceed the positive expectations for residents, customers, business owners, and the neighborhood at large.

Thank you for your consideration of this Special Use Permit request. TRG is excited to make The Marquette a reality for St Joseph.

04/01/2024 INCOME AND RENT LIMITS

County: 11 Berrien

Effective Date: 4/1/2024

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
20%	12,000	13,720	15,440	17,140	18,520	19,900	21,260	22,640
25%	15,000	17,150	19,300	21,425	23,150	24,875	26,575	28,300
30%	18,000	20,580	23,160	25,710	27,780	29,850	31,890	33,960
35%	21,000	24,010	27,020	29,995	32,410	34,825	37,205	39,620
40%	24,000	27,440	30,880	34,280	37,040	39,800	42,520	45,280
45%	27,000	30,870	34,740	38,565	41,670	44,775	47,835	50,940
50%	30,000	34,300	38,600	42,850	46,300	49,750	53,150	56,600
55%	33,000	37,730	42,460	47,135	50,930	54,725	58,465	62,260
60%	36,000	41,160	46,320	51,420	55,560	59,700	63,780	67,920
70%	42,000	48,020	54,040	59,990	64,820	69,650	74,410	79,240
80%	48,000	54,880	61,760	68,560	74,080	79,600	85,040	90,560
100%	60,000	68,600	77,200	85,700	92,600	99,500	106,300	113,200
120%	72,000	82,320	92,640	102,840	111,120	119,400	127,560	135,840
125%	75,000	85,750	96,500	107,125	115,750	124,375	132,875	141,500
140%	84,000	96,040	108,080	119,980	129,640	139,300	148,820	158,480
150%	90,000	102,900	115,800	128,550	138,900	149,250	159,450	169,800

Rent By Person	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
20%	300	343	386	428	463	497	531	566
25%	375	428	482	535	578	621	664	707
30%	450	514	579	642	694	746	797	849
35%	525	600	675	749	810	870	930	990
40%	600	686	772	857	926	995	1,063	1,132
45%	675	771	868	964	1,041	1,119	1,195	1,273
50%	750	857	965	1,071	1,157	1,243	1,328	1,415
55%	825	943	1,061	1,178	1,273	1,368	1,461	1,556
60%	900	1,029	1,158	1,285	1,389	1,492	1,594	1,698
80%	1,200	1,372	1,544	1,714	1,852	1,990	2,126	2,264
100%	1,500	1,715	1,930	2,142	2,315	2,487	2,657	2,830
120%	1,800	2,058	2,316	2,571	2,778	2,985	3,189	3,396
125%	1,875	2,143	2,412	2,678	2,893	3,109	3,321	3,537
140%	2,100	2,401	2,702	2,999	3,241	3,482	3,720	3,962
150%	2,250	2,572	2,895	3,213	3,472	3,731	3,986	4,245

Rent By Bedroom	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
20%	300	321	386	445	497	548
25%	375	401	482	557	621	685
30%	450	482	579	668	746	823
35%	525	562	675	780	870	960
40%	600	643	772	891	995	1,097
45%	675	723	868	1,002	1,119	1,234
50%	750	803	965	1,114	1,243	1,371
55%	825	884	1,061	1,225	1,368	1,509
60%	900	964	1,158	1,337	1,492	1,646
70%	1,050	1,125	1,351	1,560	1,741	1,920
80%	1,200	1,286	1,544	1,783	1,990	2,195
100%	1,500	1,607	1,930	2,228	2,487	2,743
120%	1,800	1,929	2,316	2,674	2,985	3,292
125%	1,875	2,009	2,412	2,785	3,109	3,429
140%	2,100	2,250	2,702	3,120	3,482	3,841
150%	2,250	2,411	2,895	3,343	3,731	4,115

CITY OF ST. JOSEPH
PLANNING & ZONING DEPARTMENT
700 Broad Street
St. Joseph, MI 49085
Phone (269)983-1212
Fax (269) 985-0347
www.sjcity.com

MINOR AND MAJOR SITE PLAN APPLICATION

Please print legibly. All portions must be completed. Do not leave any section blank, use N/A. Incomplete forms will be returned. All required materials must be received by the City and determined to be complete no less than 24 calendar days prior to the next Planning Commission meeting. If additional space is needed, please use additional sheets of paper.

Property Information

Property Address: 315 Lake Blvd., St. Joseph, MI 49085 - Lake Blvd, between Broad St. & Pleasant St.

Project Name: The Marquette - Mixed Use Commercial & Residential Developement

Property Code Number (Tax Number): 11-76-0340-0109-00-9 & 4360

Briefly Explain Request: This request of a site plan accompanies the Special Use Permit Application for a proposed 7-story building with mixed use commercial, residential, and a 2-story below grade parking where a petition to build up to 80 feet and exceed the height limitation of 55 feet.

Other Requests Being Made as Part of Site Plan: Special Use Permit for an 80 foot structure

Previous Approvals Granted to Property: 60+ unit Condominium Project

Applicant Information

In case of trust, provide the name, address and telephone numbers of all trustees and beneficiaries of the trust. An LLC or corporation must provide a copy of Articles of Incorporation. In case the applicant is not the property owner, written permission from the property owner is required.

Name of Applicant: The Reinks Group, LLC.

Relationship to Property Owner: Self

Mailing Address: 2809 S 11th St

City: Niles State: MI Zip Code: 49120

Telephone Number: 574-520-9350 Emergency Number: _____

E-mail Address: peter@thereinksgroup.com

Name of Property Owner: *SEE ATTACHED OWNERSHIP INFORMATION

Mailing Address: *SEE ATTACHED

City: *SEE ATTACHED State: MI Zip Code: *SEE ATTACHED

Telephone Number: _____ Emergency Number: _____

E-mail Address: _____

Attorney: Kreig DeVault

Mailing Address: 4101 Edison Lakes Parkway, Suite 100

City: Mishawaka State: IN Zip Code: 46545

Telephone Number: 574-277-1200 E-mail Address: _____

Engineer and/or Architect: Abonmarche Consultants - Steve Staszewski

Mailing Address: 315 W. Jefferson Blvd.

City: South Bend State: IN Zip Code: 46601

Telephone Number: 574-232-8700 E-mail Address: sstaszewski@abonmarche.com

Site Information

General description or characteristics of the site: 1/2 vacant and 1/2 city parking lot; generally flat;

bound by 3 public road and 1 public alley; urban downtown lake facing lot

Existing Zoning and Land Use: D (Downtown District); City parking lot and vacant grass lot

Proposed Land Use: Residential, Commercial, Parking Garage

Is the property located in any of the following overlay districts?

Downtown Height Overlay District (Section 9.4)?	Yes: x	No: _____
Lake Bluff Scenic View Protection Overlay District (Section 9.5)?	Yes: ___	No: x
Floodplain Overlay District (Section 9.6)?	Yes: _____	No: x
Edgewater Beach Overlay District (Section 9.7)?	Yes: _____	No: x
Main Street Corridor Overlay District (Section 9.8)?	Yes: _____	No: x

Proposed Site Plan Information

The following table is based on the D (Downtown) Zoning District. All dimension list below must be included on site plan.

	Minimum Code Requirements	Proposed Development
Lot Size	no minimum	34,848 square feet
Lot Width	no minimum	264' X 132'
Building Height	55'	80'
Number of Stories	not specified	7 stories
Front Yard Setback	0'	0'
Corner Side Yard Setback	0'	0'
Interior Side Yard Setback	NA	NA
Rear Yard Setback	0'	0'
Maximum Lot Coverage (measured to drip lines) provide actual square footage and percentage numbers	100%	98% - 100%
Total Building Square Footage	NA	266,750 square feet
Parking Requirements (Article 18)	1 space per 1 dwelling; commercial retail is exempt	1 space per 1 dwelling; commercial retail is exempt
Parking front yard setback	0'	0'
Parking corner side yard setback	0'	0'
Parking interior side yard setback	NA	NA
Parking rear yard setback	0'	0'
Loading Requirements	NA	Loading from Alley
Accessory Structure Information	NA	NA

Where any lack of compliance is shown, state the reason and explain the City's authority, if any, to approve the application despite such lack of compliance:

Not Applicable

Site Plan Standards

If needed use additional sheets of paper to respond to Standards.

12.6.1 Standards for Review of Site Plans: Prior to a recommendation or approval of any Minor or Major Site Plan by the Planning Commission, City Commission or by the Zoning Administrator, conformance shall be ascertained with all the applicable standards of this Ordinance, as well as with the following standards:

A. Ingress and egress to the property and proposed Structures thereon shall provide motor vehicle and pedestrian safety and convenience, efficient traffic flow and control, and easy access in cases of fire, catastrophe or emergency. Sidewalks, bicycle paths and/or a trail system linking the property to abutting property, trails, or public rights-of-way shall be provided.

Ingress and egress access is provided on Pleasant Street and the Alley connection Pleasant Street and Broad Street. Existing and reconstructded sidewalks will meet city standards. A traffic study will be conducted to provide for the safe movement of vehicles for the public and emergency services.

B. Off-street parking and loading areas where required, shall be satisfactory in size, shape and design and not present significant noise, glare, odor or other Nuisance effects on adjoining properties and properties in the proposed development.

Parking will be provided in a 2-story below grade parking garage. Secluding the garage to below grade provides for a better aesthetic for the downtown. The parking standards will follow figure 18-1 in section 18.2.7 in the zoning ordinance.

C. Sewer, water and storm drainage shall be satisfactory and shall be sited in locations, which provide suitable availability and compatibility with adjacent uses and Structures.

Sewer, water and appropriate storm drainage will be provided onsite and meet city standards. Initial review of city engineering provides for adequate capacity of sewer and water service.

D. The type, dimensions and character of open spaces, landscaping, screening and buffering shall enhance the design, character, Use and value of the property and abutting lands and waters. Any exterior lighting shall be designed to prevent unnecessary illumination of the night sky and shall be shielded from adjacent properties.

Landscaping and lighting will be directed by the downtown development authority following Plan Commission and City Council decision. The DDA is the authority for improvements in the right of way for the downtown district. Plans for landscaping and lighting will follow the guidance of the downtown development authority.

E. Signs, if any, and their proposed size, shape, height and lighting relative to glare, traffic safety, and economic effect, shall be compatible and in harmony with Signs, Structures and uses of adjoining properties.

Signage will follow the provisions of the St. Joseph Michigan Code of Ordinances, Chapter 25 Sign Ordinance.

F. The number, size and height of dwellings, Buildings and Structures, as well as their locations with reference to required Yards shall be compatible with existing or planned development in the area and shall be designed consistent with all applicable fire and safety codes.

The size and height of the proposed structure will be designed and consistent with fire and safety codes.

G. Proposed Uses and Structures shall be generally compatible with adjacent properties.

The proposed 7-story mixed use commercial, residential and 2-story below grade parking structure is planned to meet the development and use standards, accompanied by a special land use application for building height and will be harmonious with adjacent and surrounding properties.

H. The Site Plan shall be consistent with the general purposes and spirit of this Ordinance and as may be relevant the Comprehensive Plan of the City.

The site plan and architectural renderings propose a plan that fits the purpose, intent and spirit of the City of St. Joseph 2016 Master Plan and 2021 5 year review of the Master Plan, as pertaining to the future land use and development of the Central Business District.

I. Garbage storage and disposal and recycling bins shall be designed to ensure no vermin or rodent infestation and easy access to facilities which are screened from view from the Street or abutting properties when not in use.

The garbage storage is planned to be sheltered and shielded from the public and containers retrieved from the alley during garbage pick up.

J. The Applicant shall demonstrate that reasonable precautions will be made to prevent Hazardous Substances from entering the soil or water including:

1. Sites at which Hazardous Substances are stored, used or generated shall be designed to prevent spills and discharges to the air, surface of the ground, groundwater, lakes, streams, rivers, or wetlands.

   This proposed residential and commercial development, with parking, does not retain hazardous or stored substances on site.

2. Secondary containment for above ground areas where Hazardous Substances are stored or used shall be provided. Secondary containment shall be sufficient to store the substances for the maximum anticipated period of time necessary for the recovery of any released substances.

   This proposed residential and commercial development, with parking, does not retain hazardous or stored substances on site and therefore does not require secondary containment.

3. General purpose floor drains shall only be allowed if they are approved by the responsible agency for connection to a public sewer system, an on-site closed holding tank (not a septic system), or regulated through a State of Michigan groundwater discharge permit.

   If floor drains are planned or required, plans to design and construct floor drains will follow the applicable standards.

4. No discharges to groundwater, including direct and indirect discharges, shall be allowed without required permits and approvals.

   There are no planned discharges to groundwater and if any discharges are planned the required permits will sought.

5. Underground Storage Tank installation, operation, maintenance, closure, and removal shall be in accordance with the requirements of the State Police Fire Marshal Division and the Michigan Department of Environmental Quality.

   There are no planned underground storage tanks and if any underground storage tanks are planned the required permits will sought.

6. Bulk storage facilities for pesticides and fertilizers shall be in compliance with requirements of the Michigan Department of Agriculture.

   There are no bulk storage facilities planned for this development.

M. Earth moving activities necessary to reshape land consistent with the Site Plan shall be in compliance with requirements of the Natural Resources and Environmental Protection Act, PA 453 of 1994, and shall minimize soil erosion and sedimentation, alteration of protected sand dunes, wetlands, high risk erosion areas and related natural features, as applicable.

Development of the project site will follow erosion and sedimentation requirements where applicable.

N. The Site Plan shall fully conform with this Ordinance, and all applicable City, County, State and Federal statutes, rules and regulations and any permits issued by agencies charged with administration of these statutes, rules or regulations, including but not limited to regulations pertaining to floodplains, wetlands, sand dunes, high risk erosion areas and water quality administered by the Michigan Department of Environmental Quality.

The site plan will conform with the ordinance and any city, county, state or federal statutes.

Site Plan Checklist

SECTION 12.3 MINOR SITE PLAN REQUIREMENTS

A Site Plan shall consist of the following:

1. A diagram drawn to a scale sufficient to determine compliance with this Ordinance, but in no event less than one (1) inch equals thirty (30) feet and all dimensions shall be provided;

2. Site Plans shall be submitted on sheets of paper not less than 8 ½ by 11 inches in size, nor more than 24 by 36 inches. In the event that the entire Site Plan does not fit on one sheet at the required scale, in addition to the diagrams drawn at the required scale.

3. When a Major Site Plan is required, it shall be prepared by, or under the direct supervision of a professional engineer, architect, land surveyor, landscape architect licensed in the Michigan, or an AICP or PCP certified professional community planner, as indicated by the signature and seal of the professional. The requirement for this signature and seal may be waived if under the Code of Ordinances the design or construction work associated with the proposed project would not otherwise require the supervision of such a licensed professional.

4. The following items must appear on the site plan:

x The bearings and dimensions of the boundary lines of the Lot or Lots included in the Site Plan; the area of the site and of any individual Lots; the location, dimensions and conditions of any easements burdening or benefiting the property; and an arrow indicating North. (12.3.B)

x A legal description of Lots included in the Site Plan. (12.3.J)

x A vicinity sketch showing the location of the site in relation to the surrounding Street system. (12.3.I)

x The current zoning classification of the site and surrounding properties. (12.3.A)

x Required front, rear, and side Setbacks under this Ordinance. (12.3.C)

x Natural characteristics, including, but not limited to, open space, stands of trees, brooks, ponds, creeks, rivers, lakes, floodplains, hills, dune classifications, dune crest, and similar natural assets. (12.3.F)

x The shape, size, location on the Lot, height, and floor area of all Buildings and Structures; Lot Coverage ratios; and Finished Grade. In addition, for Lots in the Floodplain Overlay District, the base flood elevation and the elevation of the lowest habitable floor of all Structures. (12.3.E)

x Streets, Driveways, Parking Spaces, curb cuts, loading spaces, and sidewalks, with indication of direction of travel for one-way Streets and drives, and the inside radius of all curves. The width of Streets, Driveways, and sidewalks, and the size, layout, and total number of Parking Spaces shall be shown. (12.3.G)

x The size and location of all public and private utilities and storm drainage systems. (12.3.H)

x General direction of stormwater flow and elevation at pertinent points if available. Topography with contour intervals of not more than two (2) feet (spot elevations may be accepted for proposed topography) may be required by the Zoning Administrator, depending on the site characteristics. See also Section 3.25. (12.3.D)

x Applications made and approvals received, including all conditions, from other County, State and Federal authorities, including those that have not yet been granted or have been denied, as well as a description of any required approvals that have not yet been applied for. (12.3.K)

x Any other information deemed by the Zoning Administrator to be necessary to establish compliance with this and any other Ordinance.(12.3.L)

x The location, height, and Use of all Buildings and Structures on adjacent properties, including properties across public rights-of-way. (12.4.A – Major Site Plan)

NA Buffer Strips, landscaping, screening and Fenced areas. (12.4.B – Major Site Plan)

x Signs and lighting, pedestrian or bicycle paths, trash and dumpster locations. (12.4.C – Major Site Plan)

MINOR AND MAJOR SITE PLAN APPLICATION
CERTIFICATION

The Applicant certifies and acknowledges and agrees that:

A. The statements contained in this application are true and correct to the best of the Applicant's knowledge and belief. The owner of the subject property, if different from the applicant, states that they consent to the filing of the application and that all information contained is true and correct to the best of their knowledge;

B. The Applicant understands that an incomplete or nonconforming application will not be considered. In addition, the Applicant understands that the City may require additional information prior to the consideration of this application which may include, but is not limited to, a traffic study if required by the Planning Commission or City Commission;

C. The Applicant shall make the property that is subject of this application available for inspection by the City at reasonable times;

D. If any information provided in this application changes or becomes incomplete or inapplicable for any reason following submission of this application, the Applicant shall submit a supplemental application or other acceptable written statement containing the new or corrected information as soon as practicable but not less than ten (10) days following the change, and that failure to do so shall be grounds for denial of the application;

E. The Applicant understands that if the application is approved with conditions, those conditions will need to be met as part of any permit issued; and

F. The Applicant understands that they are responsible for all application fees. Fees are non-refundable and there is no guarantee the application will be approved or permits issued. There should be no outstanding monies owed to the City (i.e., water bill or taxes).

On the 8th, day of September 2025, I/We have read the above certification, understand it, and agree to abide by its conditions.

Signature of Applicant or Authorized Agent

PETER RIENKS (THE RIENKS GROUP)
Name of Applicant or Authorized Agent

GLENNA ANCE BENTZER
My Commission Expires 06-26-2033
NOTARY PUBLIC SEAL
St. Joseph County
Commission Number NP0764329
STATE OF INDIANA

SUBSCRIBED AND SWORN
To before me this 8th day of September, 2025

Glenna Bentzer
Notary Public

OFFICIAL CITY USE: Date Received: _____ Fee: _____
Completed: Site Plan Review Application: _____ Other: _____

MINOR AND MAJOR SITE PLAN APPLICATION
OWNER'S CONSENT FORM

I/We, the Owner(s) of the property listed below, hereby grant permission for the Applicant, Fiesta Group, LLC (Company name and contact person) to seek a site plan application (state request that can be made) as required by the City of St. Joseph, Michigan for the property commonly known as 315 Lake Blvd./ vacant lot (street address) and having the Property Code Number (Tax Number) of 11-76-4360-0001-00-0 through 4360-0038-00-0.

On the 9, day of September, 20 25, I/We have read the above certification, understand it, and agree to abide by its conditions.

Signature of Property Owner — Name of Property Owner: 508 Pleasant St

Signature of Property Owner — Name of Property Owner

SUBSCRIBED AND SWORN
To before me this 9 day of September, 20 25

Notary Public
Kelly L. Kalin

KELLY L. KALIN
NOTARY PUBLIC
COUNTY OF BERRIEN
My Comm. Expires
03-Aug-2026
Acting in the County of Berrien
STATE OF MICHIGAN

MINOR AND MAJOR SITE PLAN APPLICATION
OWNER'S CONSENT FORM

I/We, the Owner(s) of the property listed below, hereby grant permission for the Applicant, The Rinks Group (Company name and contact person) to seek a site plan application (state request that can be made) as required by the City of St. Joseph, Michigan for the property commonly known as 315 Lake Blvd / Apricot Parking Lot (street address) and having the Property Code Number (Tax Number) of 11-76-0340-0109-00-9.

On the 8th, day of September, 2025, I/We have read the above certification, understand it, and agree to abide by its conditions.

Signature of Property Owner — Name of Property Owner: Emily Hackworth/City Manager

Signature of Property Owner — Name of Property Owner

SUBSCRIBED AND SWORN
To before me this 8 day of September, 2025

Tiffany D. Mitchell
Notary Public

TIFFANY D MITCHELL
Notary Public, State of Michigan
County of Berrien
My Commission Expires 11-09-2029
Acting in the County of Berrien

315 Lake Blvd Site Plan and Special Use Applications

Current Ownership Information

Apricot Parking Lot

Parcel Number: 11-76-0340-0109-00-9

Owner: City of St Joseph

Address: 700 Broad St, St Joseph, MI 49085

Contact: Emily Hackworth

City Manager

508 Pleasant St.

Parcel Numbers: 11-76-4360-0001-00-0 through 11-76-4360-0038-00-0 (38 total parcels)

Owner: 508 PLEASANT STREET, LLC

Address: 3250 Estates Drive, St Joseph, MI 49085

Contact: Anthony J. Monte

UNITED STATES OF AMERICA

The State of Michigan

Department of Licensing and Regulatory Affairs

Lansing, Michigan

This is to Certify That

THE RIENKS GROUP, LLC

a FOREIGN LIMITED LIABILITY COMPANY existing under the laws of the state of Indiana

was validly authorized to transact business in Michigan on the 30th day of May, 2024, in conformity with 1993 PA 23.

Said company is authorized to transact in this state any business of the character set forth in its application which a domestic company formed under this act may lawfully conduct. The authority shall continue as long as the company retains its authority to transact such business in the jurisdiction of its organization, its authority to transact business in this state has not been suspended or revoked, and the company has not surrendered its authority to transact business in this state.

This certificate is in due form, made by me as the proper officer, and is entitled to have full faith and credit given it in every court and office within the United States.

LICENSING AND REGULATORY AFFAIRS
Corporations, Securities & Commercial Licensing Bureau

In testimony whereof, I have hereunto set my hand, in the City of Lansing, this 30th day of May , 2024.

Linda Clegg

Linda Clegg, Director

Corporations, Securities & Commercial Licensing Bureau

LARA Corporations Online Filing System
Department of Licensing and Regulatory Affairs

Form Revision Date 02/2021

APPLICATION FOR CERTIFICATE OF AUTHORITY TO TRANSACT BUSINESS IN MICHIGAN

For use by a FOREIGN LIMITED LIABILITY COMPANY

Pursuant to the provisions of Act 23, Public Acts of 1993, the undersigned execute the following Application:

1. The name of the limited liability company is:

THE RIENKS GROUP, LLC

2. (Complete this item only if the limited liability company name in item 1 is not available for use in Michigan.)
The assumed name of the limited liability company to be used in all its dealings with the Bureau and in the transaction of its business in Michigan is:

3a. It is organized under the laws of:

Country: USA - United States
State: IN - Indiana

3b. The date of its organization is: 01/01/2020

4. The duration of the limited liability company if other than perpetual is:

5. The address of the office required to be maintained in the state of organization or, if not so required, the principal office of the limited liability company is:

Street Address: 16700 CLEVELAND RD.
Apt/Suite/Other:
City: GRANGER
Country: United States
State: IN
Zip Code: 46530

6. The Street address of the registered office of the limited liability company and the name of the resident agent at the registered office (P.O. Boxes are not acceptable):

a. Resident Agent Name: PETER RIENKS
b. Street Address: 2809 S 11TH ST
Apt/Suite/Other:
City: NILES
State: MI
Zip Code: 49120

c. Registered Office Mailing Address:

P.O. Box or Street Address: 2809 S 11TH ST
Apt/Suite/Other:
City: NILES
State: MI
Zip Code: 49120

8. The Department is appointed the agent of the foreign limited liability company for service of process if no agent has been appointe or if appointed, the agent's authority has been revoked, the agent has resigned, or the agent cannot be found or served through the

exercise of reasonable diligence.

The name and address of a member or manager or other person to whom the administrator is to send copies of any process served on the administrator is: (Must be different than the resident agent)

Name: TERRENCE MALLOY

Street Address: 16700 CLEVELAND RD

Address 2 :

City : GRANGER

Country : United States

Zip Code: 46530

State: IN

9. The specific business which the limited liability company is to transact in Michigan is as follows:

COMMERCIAL REAL ESTATE DEVELOPMENT

The document shall be signed by a person with the authority to do so under the laws of the jurisdiction or its organization.

Signed this 29th Day of May, 2024 by:

Signature	Title	Title if "Other" was selected
Peter Rienks	Member	

By selecting ACCEPT, I hereby acknowledge that this electronic document is being signed in accordance with the Act. I further certify that to the best of my knowledge the information provided is true, accurate, and in compliance with the Act.

Decline Accept

State of Indiana
Office of the Secretary of State

CERTIFICATE OF EXISTENCE

To Whom These Presents Come, Greeting:

I, DIEGO MORALES, Secretary of State of Indiana, do hereby certify that I am, by virtue of the laws of the State of Indiana, the custodian of the corporate records and the proper official to execute this certificate.

I further certify that records of this office disclose that

THE RIENKS GROUP, LLC

duly filed the requisite documents to commence business activities under the laws of the State of Indiana on February 17, 2017, and was in existence or authorized to transact business in the State of Indiana on May 29, 2024.

I further certify this Domestic Limited Liability Company has filed its most recent report required by Indiana law with the Secretary of State, or is not yet required to file such report, and that no notice of withdrawal, dissolution, or expiration has been filed or taken place. All fees, taxes, interest, and penalties owed to Indiana by the domestic or foreign entity and collected by the Secretary of State have been paid.



In Witness Whereof, I have caused to be affixed my signature and the seal of the State of Indiana, at the City of Indianapolis, May 29, 2024

Diego Morales

DIEGO MORALES
SECRETARY OF STATE

201702171181502 / 20243790153
All certificates should be validated here: https://bsd.sos.in.gov/ValidateCertificate
Expires on June 28, 2024.

MICHIGAN DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS

FILING ENDORSEMENT

This is to Certify that the APPLICATION FOR CERTIFICATE OF AUTHORITY TO TRANSACT BUSINESS IN MICHIGAN

for

THE RIENKS GROUP, LLC

ID Number: 803221138

received by electronic transmission on May 29, 2024 ***, is hereby endorsed.***

Filed on May 30, 2024 ***, by the Administrator.***

The document is effective on the date filed, unless a subsequent effective date within 90 days after received date is stated in the document.

LICENSING AND REGULATORY AFFAIRS
E PLURIBUS UNUM
TUEBOR
SI QUAERIS PENINSULAM AMOENAM
CIRCUMSPICE
Corporations, Securities & Commercial Licensing Bureau

In testimony whereof, I have hereunto set my hand and affixed the Seal of the Department, in the City of Lansing, this 30th day of May, 2024.

Linda Clegg

Linda Clegg, Director

Corporations, Securities & Commercial Licensing Bureau

MICHIGAN DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS

FILING ENDORSEMENT

This is to Certify that the 2025 ANNUAL STATEMENT

for

THE RIENKS GROUP, LLC

ID Number: 803221138

received by electronic transmission on December 05, 2024 ***, is hereby endorsed.***

Filed on December 05, 2024***, by the Administrator*.**

The document is effective on the date filed, unless a subsequent effective date within 90 days after received date is stated in the document.

In testimony whereof, I have hereunto set my hand and affixed the Seal of the Department, in the City of Lansing, this 5th day of December, 2024.

Linda Clegg, Director

Corporations, Securities & Commercial Licensing Bureau

LARA Corporations Online Filing System
Department of Licensing and Regulatory Affairs

Form Revision Date 07/2016

ANNUAL STATEMENT

For use by FOREIGN LIMITED LIABILITY COMPANY

(Required by Section 207, Act 23, Public Act of 1993)

Identification Number: 803221138

Annual Statement Filing Year: 2025

1. Limited Liability Company Name:

THE RIENKS GROUP, LLC

2. The street address of the limited liability company's registered office and name of the resident agent at that office:

1. Resident Agent Name: PETER RIENKS
2. Street Address: 2809 S 11TH ST
Apt/Suite/Other:
City: NILES
State: MI Zip Code: 49120

3. Mailing address of the registered office:

P.O. Box or Street Address: 2809 S 11TH ST
Apt/Suite/Other:
City: NILES
State: MI Zip Code: 49120

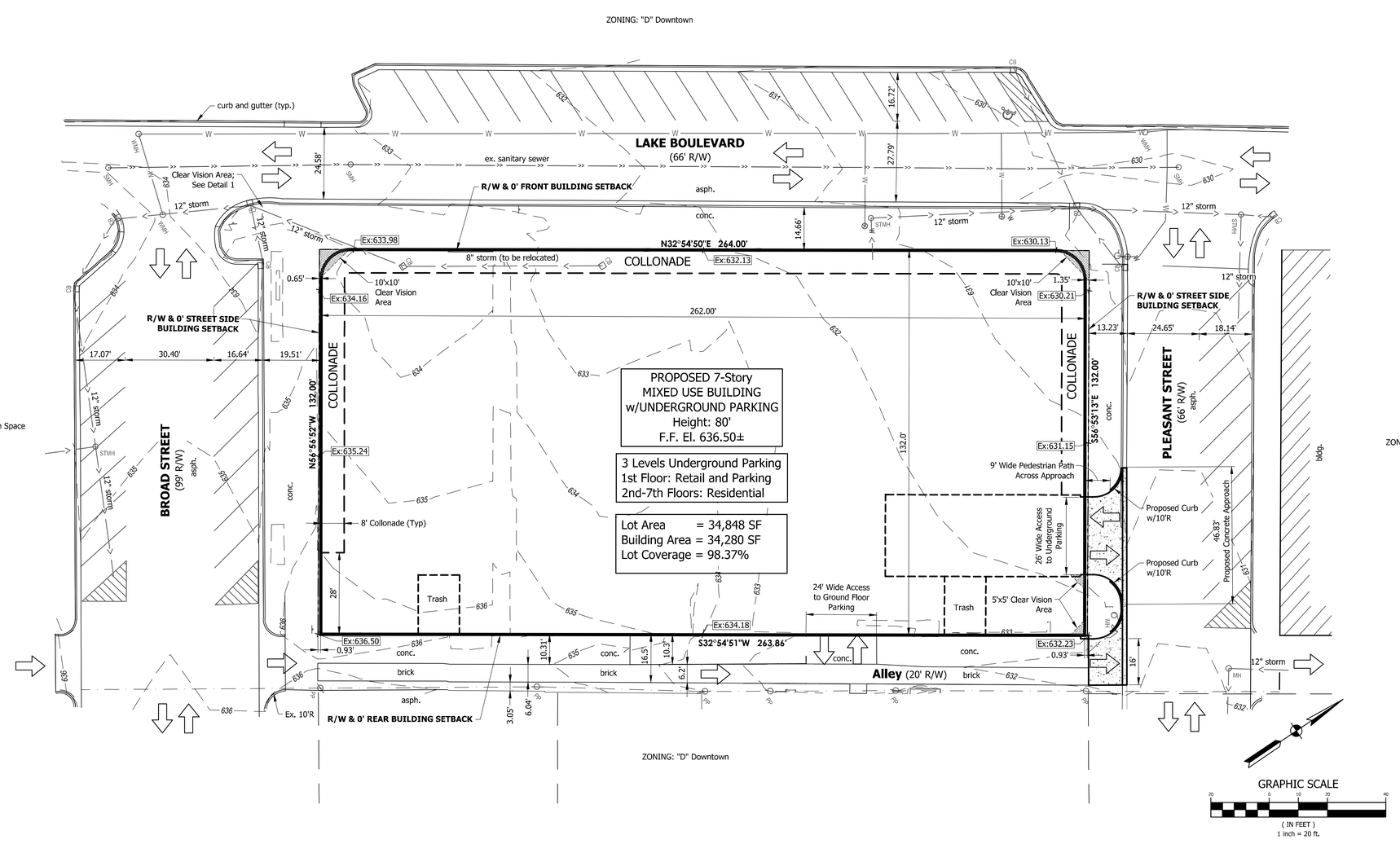
This annual statement must be signed by a member, manager, or an authorized agent.

Signed this 5th Day of December, 2024 by:

Signature	Title	Title if "Other" was selected
Alyese Perkins	Authorized Agent	

By selecting ACCEPT, I hereby acknowledge that this electronic document is being signed in accordance with the Act. I further certify that to the best of my knowledge the information provided is true, accurate, and in compliance with the Act.

Decline Accept



PARKING CALCULATIONS

REQUIRED PARKING:
Residential: (1 Space /Unit) x (100 Units) = 100 Spaces
(Retail exempt per Zoning Ordinance Section 18.2.12)

PROVIDED PARKING:

Building Garage Spaces	
1st Floor:	
Surface:	20
Garage:	4
UG Parking Level B1	74
UG Parking Level B2	77
UG Parking Level B3	9
Total UG Parking	184 Spaces

"D" DOWNTOWN ZONING SUMMARY

SETBACK	REQUIRED	PROPOSED
Minimum Front	0'	0'
Minimum Street Side	0'	0'
Minimum Rear	0'	0'
Maximum Building Height	55'	80' (Requesting Special Use to Increase)
Maximum Lot Coverage	100%	99.1%

TABULATED SITE DATA

PROPOSED LAND COVERAGE	AREA (SF)	PERCENTAGE
Building Footprint	34,540 SF	99.1%
Pavement	299 SF	0.9%
Total	34,839 SF	100.0%

TABULATED BUILDING DATA

BUILDING LEVEL	AREA (SF)		
	Residential	Retail	Other
7th Floor - 8 Units	24,970	0	0
6th Floor - 12 Units	24,970	0	0
5th Floor - 12 Units	24,970	0	0
4th Floor - 24 Units	24,970	0	0
3rd Floor - 24 Units	24,970	0	0
2nd Floor - 20 Units	24,970	0	0
1st Floor - 0 Units	0	9,048	25,492
UG Parking Level B1	0	0	34,540
UG Parking Level B2	0	0	34,540

LEGEND

- Traffic Sign
- W — Water Valve
- FP — Utility Pole
- LP — Light Pole
- MH — Manhole
- SMH — Sanitary Manhole
- WMH — Water Manhole
- STMH — Storm Manhole
- CB — Catch Basin
- Tree
- << — Sanitary Sewer
- < — Storm Sewer
- W — Water Main
- OH — Overhead Line
- Contour
- Vehicular Travel Direction
- Ex:630.92 — Existing Sidewalk Elevation @ R/W

GENERAL NOTES

1. Current Zoning: City of St. Joseph Michigan "D" Downtown District
2. Existing Land Use: Parking Lot and Open Grass Area
   Proposed Land Use: Mixed Use - Residential/Commercial
3. General Direction of Storm Water Flow: Northeast
4. Trash and dumpster areas are located in building as shown.

LEGAL DESCRIPTION

Lots 107-110 of the Original Plat of the City of St. Joseph, Berrien County, Michigan

ABONMARCHE
Surveying
Engineering
Architecture
315 W. Jefferson Blvd.
South Bend, IN 46601
T 574.232.8700
abonmarche.com

ABONMARCHE CONSULTANTS, INC.
© 2025

THE REINKS GROUP

MIXED USE DEVELOPMENT CONCEPTUAL SITE PLAN

315 LAKE BOULEVARD, ST. JOSEPH, MICHIGAN

PRELIMINARY

ISSUE DATE: 09.18.2025
PM: XXX QA / QC: XXX

#	ISSUANCE / REVISION	DATE

ORIGINAL SHEET IS 24"x36". USE DIMENSIONS SHOWN, DO NOT SCALE DRAWING.

PROJECT NO: 24-1940

1 of 1

O:\PROJECTS\2024\24-1940 LAKE BLVD CONCEPTUAL DESIGN\CAD_CIVIL\DRAWINGS\CONCEPTUAL PLAN\2025.08.20 CONCEPT PLAN 24-1940 IFT DWG CONCEPT PLAN NATASHA I.USTON 9.18.2025 1:13 PM



ABONMARCHE

* NORTHWEST OF PLEASANT AND LAKE BLVD INTERSECTION



ABONMARCHE

* SOUTHWEST OF BROAD AND STATE STREET INTERSECTION



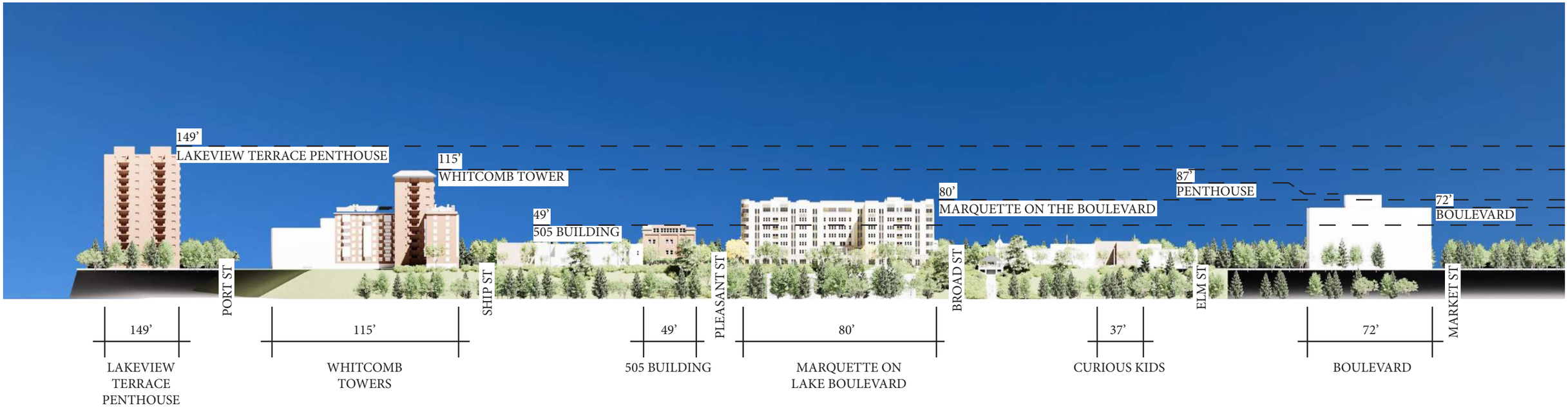
ABONMARCHE

* INTERSECTION OF BROAD AND STATE STREET



ABONMARCHE

* INTERSECTION OF PLEASANT AND STATE STREET



* HIGH-RISE IS ZONED R3 AND LOCATED A STREET LEVEL BELOW LAKE BOULEVARD



VIEW FROM LAKE STREET

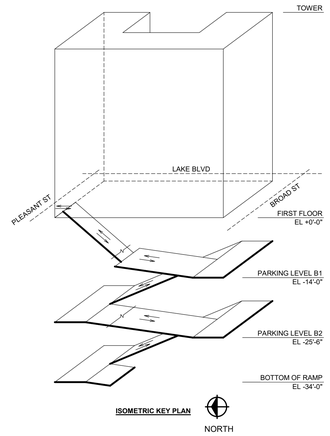
ARTIST RENDITION FOR ILLUSTRATION PURPOSES ONLY

MARQUETTE ON LAKE BOULEVARD

SEPTEMBER 08, 2025

THE RIENKS GROUP

ABONMARCHE



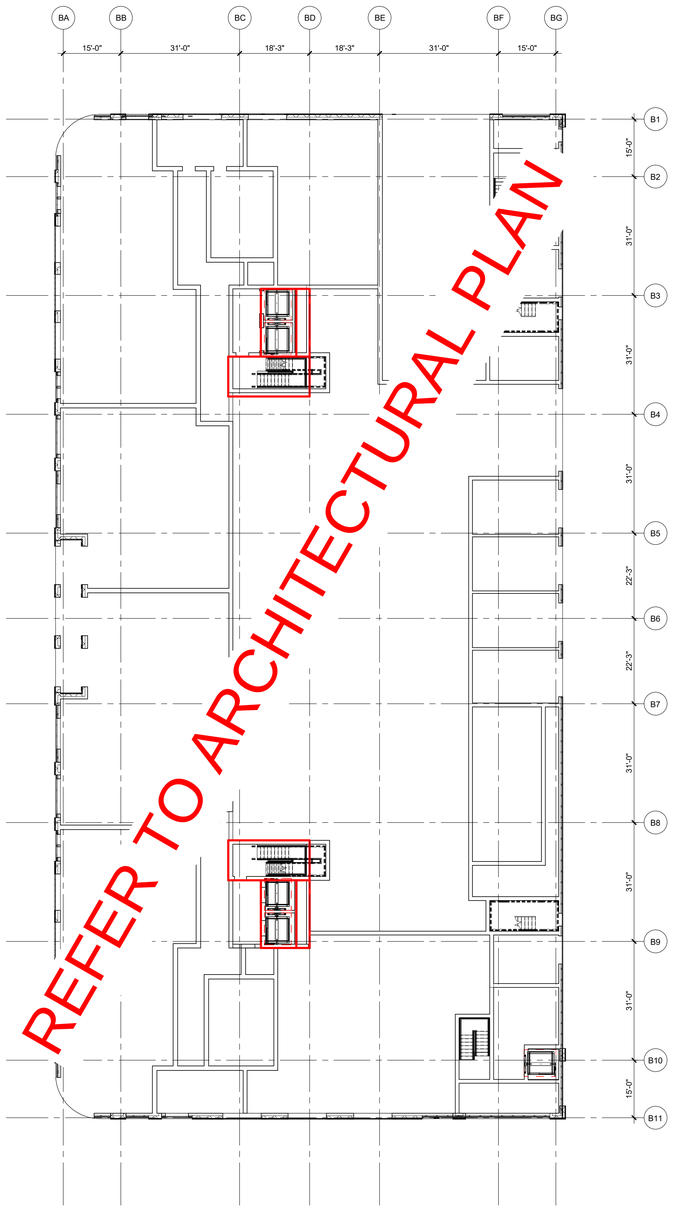
ISOMETRIC KEY PLAN

NORTH

SPACE TABULATION - OPTION 2C					
COUNT LEVEL	STANDARD	COMPACT	ACCESSIBLE	ACC. VAN	LEVEL TOTAL
PARKING LEVEL B1	64	4	5	1	74
PARKING LEVEL B2	71	6	0	0	77
PARKING LEVEL B3	9	0	0	0	9
TOTAL	144	10	5	1	160

PARKING EFFICIENCY - OPTION 2C	
LEVEL	AREA (SF)
FIRST FLOOR	2,200
PARKING LEVEL B1	34,700
PARKING LEVEL B2	34,700
PARKING LEVEL B3	3,900
TOTAL	75,500

PARKING EFFICIENCY = 472 SF/SPACE

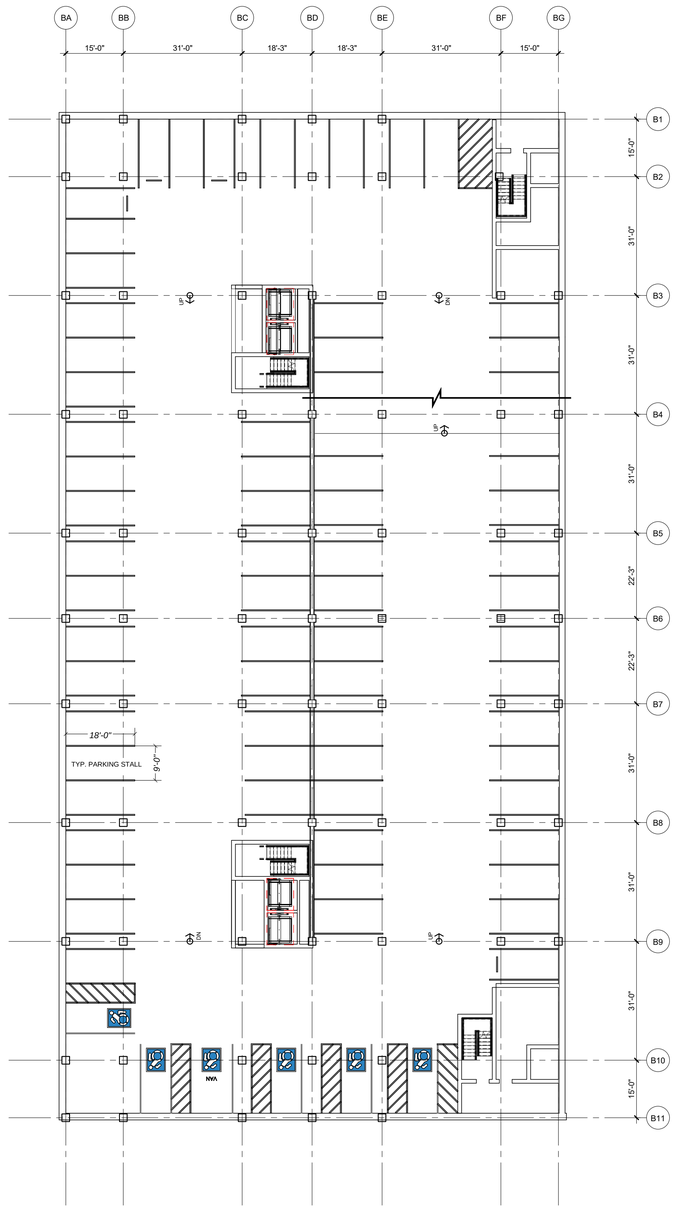


REFER TO ARCHITECTURAL PLAN

FIRST FLOOR PLAN - OPTION 2C

SCALE: 1/16" = 1'-0"

NORTH



PARKING LEVEL B1 PLAN - OPTION 2C

SCALE: 1/16" = 1'-0"

NORTH

fishbeck
Engineers | Architects | Scientists | Constructors

Client Name
St. Joseph, Michigan

Lake Blvd. Mixed Use

REVISIONS

NOT FOR CONSTRUCTION

X/XX/XXXX ISSUE LINE

Drawn By	Author
Designer	Designer
Reviewer	Checker
Manager	XXX

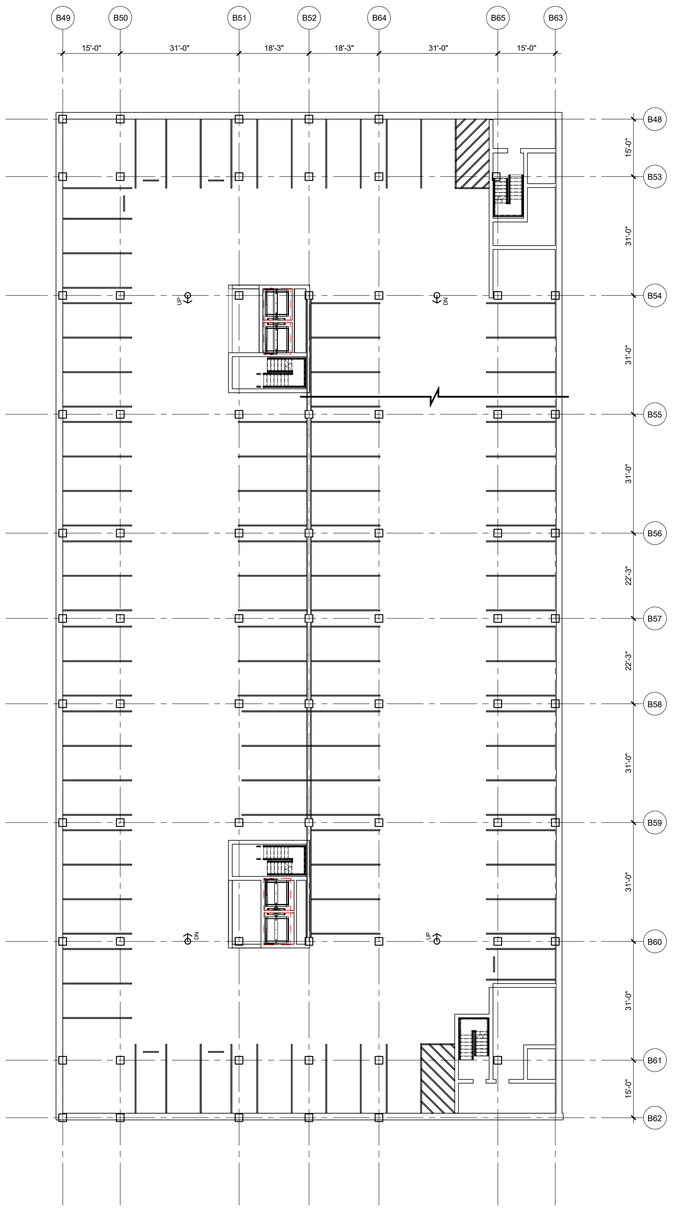
Hard copy is intended to be 30"x42" when plotted. Scale(s) indicated and graphic quality may not be accurate for any other size.

PROJECT NO.
Project Number

SHEET NO.
2C-1

©Copyright 2025
All Rights Reserved

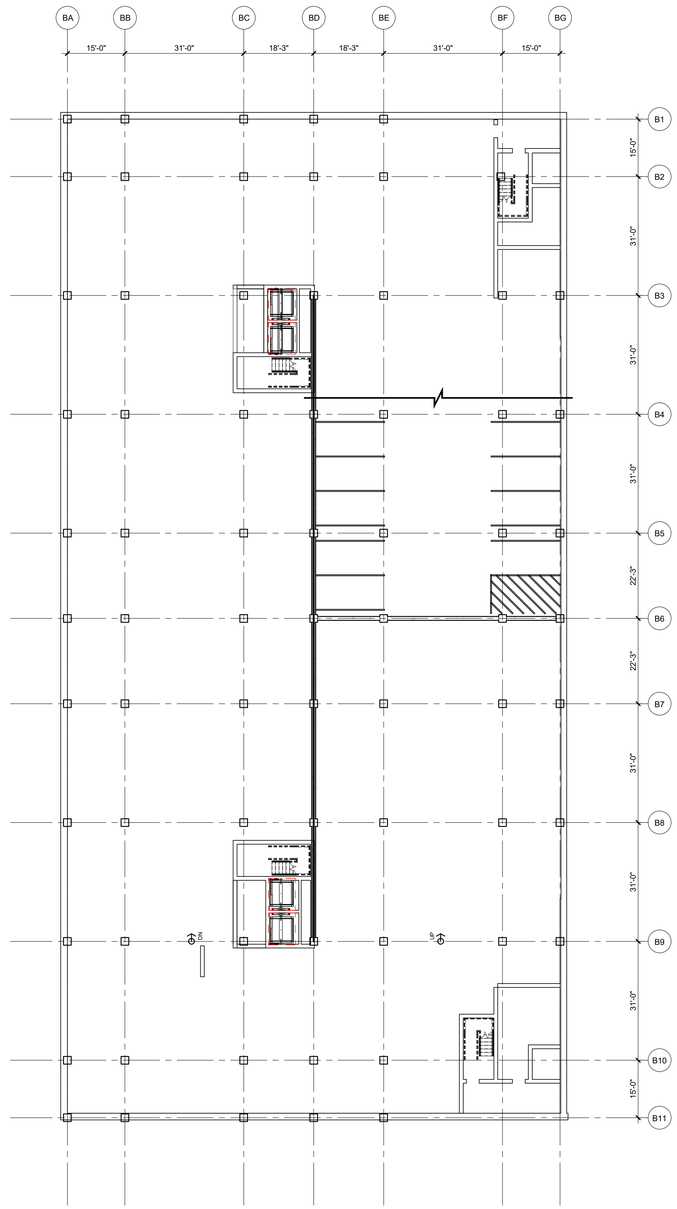
PLOT INFO: 8/22/2025 11:59:11 AM C:\Work\Revit\2024_PK_LakeBlvd Concept_Option 3_dan.brownLDPWZ.rvt



PARKING LEVEL B2 PLAN - OPTION 2C

SCALE: 1/16" = 1'-0"

NORTH



PARKING LEVEL B3 PLAN - OPTION 2C

SCALE: 1/16" = 1'-0"

NORTH

fishbeck

Engineers | Architects | Scientists | Constructors

Client Name

St. Joseph, Michigan

Lake Blvd. Mixed Use

REVISIONS

NOT FOR CONSTRUCTION

XXXX/XXXX ISSUE LINE

Drawn By	Author
Designer	Designer
Reviewer	Checker
Manager	XXX

Hard copy is intended to be 30"x42" when plotted. Scale(s) indicated and graphic quality may not be accurate for any other size.

PROJECT NO.

Project Number

SHEET NO.

2C-2

©Copyright 2025
All Rights Reserved

PLOT INFO: 8/22/2025 11:59:11 AM C:\Work\Revit\2024_PK_LakeBlvd Concept_Option 3_dan.brown.LDPWZ.rvt

RM SCHEDULE GROUND & PARKING LEVELS

RM. NO.	ROOM NAME	Area	Department
001	FOYER	203 SF	FOYER
002	MAIL	194 SF	MECH/STORAGE
003	CORRIDOR	666 SF	CORRIDOR
010	CORRIDOR	487 SF	CORRIDOR
011	MAIL	250 SF	MECH/STORAGE
013	CORRIDOR	208 SF	CORRIDOR
016	STAIR	144 SF	VERT. CIRC.
017	STAIR	144 SF	VERT. CIRC.

RM SCHEDULE GROUND & PARKING LEVELS

RM. NO.	ROOM NAME	Area	Department
022	TOILET	51 SF	RESTROOM
023	PARKING	9170 SF	PARKING
028	FOYER	247 SF	FOYER
101	RETAIL	2035 SF	RETAIL
103	RETAIL	1591 SF	RETAIL
104	RETAIL	2059 SF	RETAIL
105	RETAIL	1476 SF	RETAIL
107	RETAIL	1877 SF	RETAIL

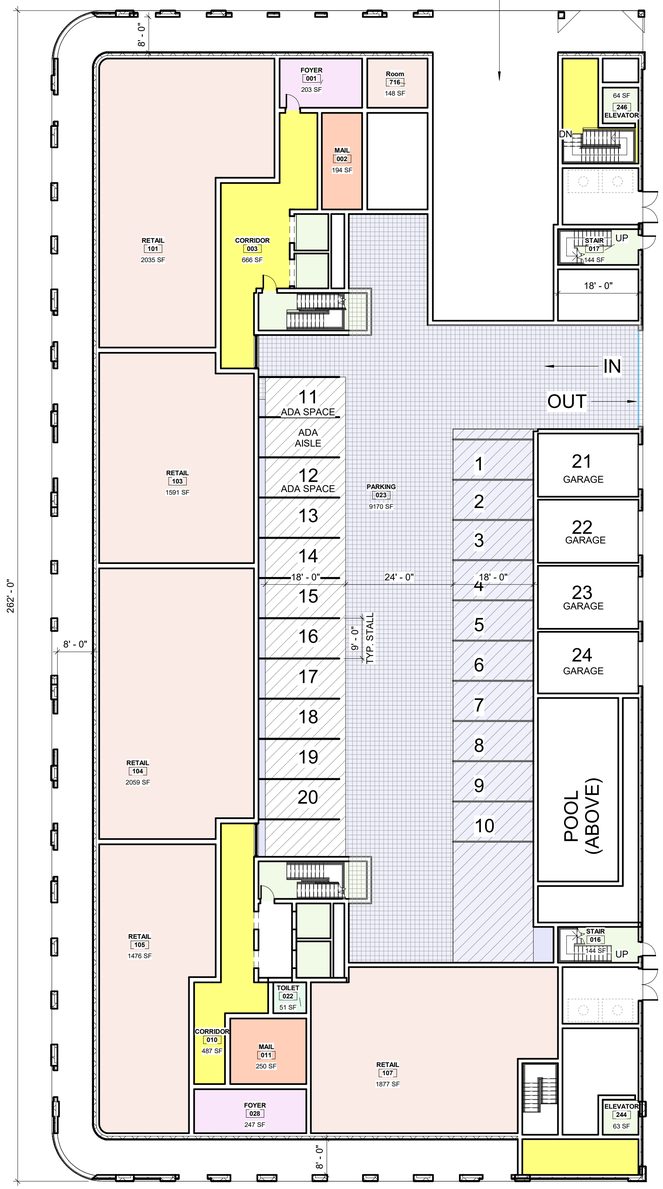
RM SCHEDULE GROUND & PARKING LEVELS

RM. NO.	ROOM NAME	Area	Department
244	ELEVATOR	63 SF	VERT. CIRC.
245	CORRIDOR	260 SF	CORRIDOR
246	ELEVATOR	64 SF	VERT. CIRC.
261	ELEVATOR	62 SF	VERT. CIRC.
262	ELEVATOR	60 SF	VERT. CIRC.
263	STAIR	204 SF	VERT. CIRC.
264	ELEVATOR	62 SF	VERT. CIRC.
265	ELEVATOR	60 SF	VERT. CIRC.

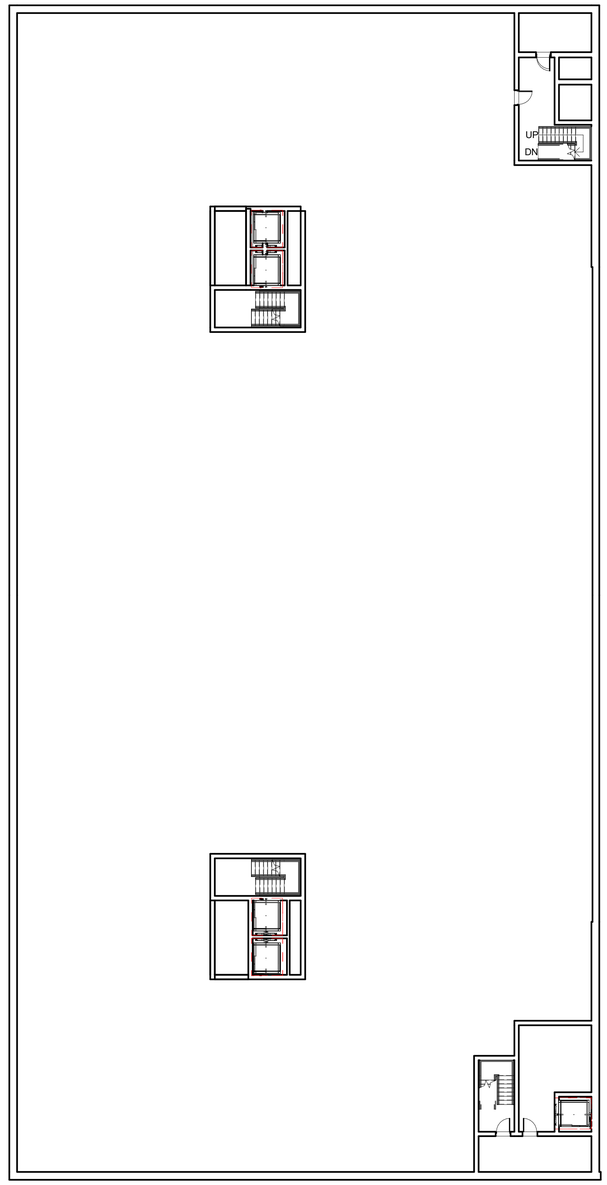
RM SCHEDULE GROUND & PARKING LEVELS

RM. NO.	ROOM NAME	Area	Department
266	STAIR	204 SF	VERT. CIRC.
716	Room	148 SF	RETAIL

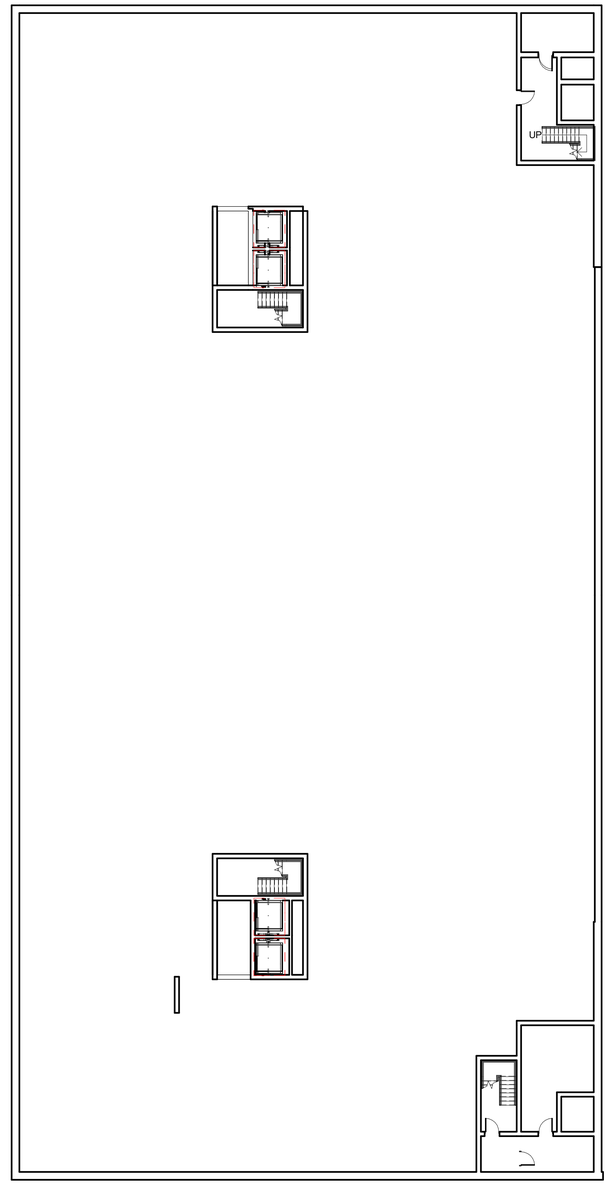
ACCESS



3 / X1 1 FIRST FLOOR FULL SITE X1
1/16" = 1'-0"



2 / X1 0 PARKING LEVEL 2
1/16" = 1'-0"



1 / X1 0 PARKING LEVEL 1
1/16" = 1'-0"

NO.	REVISION DESCRIPTION	BY	DATE

ABONMARCHE
315 W JEFFERSON BLVD
South Bend,
IN 46601
T 574.232.8700
abonmarche.com
Benton Harbor
Grand Haven
Kalamazoo/Portage
Fort Wayne
Goshen
Hobart
Lafayette
South Bend
Valparaiso
Engineering, Architecture, Land Surveying

COPYRIGHT 2024 - ABONMARCHE CONSULTANTS, INC.

PROJECT:
MIXED-USE
THE RIENKS GROUP
LAKE BLVD.
CONCEPTUAL DESIGN

NOT FOR CONSTRUCTION

SHEET TITLE:
GROUND & PARKING LEVELS

MODELED BY: Author
DESIGNED BY: ###
PM REVIEW: ###
QA/QC REVIEW: ###
DATE: 08/27/2025
SEAL:

SIGNATURE:
DATE:

HARD COPY IS INTENDED TO BE 24" x 36" WHEN PLOTTED TO SCALE(S) INDICATED. GRAPHIC QUALITY MAY NOT BE ACCURATE FOR ANY OTHER SIZES

SCALE:
UNLESS NOTED OTHERWISE

ACI JOB #
24-1940

SHEET NO.
X1

File Path
9/22/2025 3:02:59 PM

RM SCHEDULE SECOND-FOURTH LEVELS

RM. NO.	ROOM NAME	AREA	DEPARTMENT
200	2 BEDROOM	930 SF	2 BED APT
201	1 BEDROOM	802 SF	1 BED APT
202	1 BEDROOM	802 SF	1 BED APT
203	1 BEDROOM	802 SF	1 BED APT
204	2 BEDROOM	818 SF	2 BED APT
205	2 BEDROOM	1045 SF	2 BED APT
206	2 BEDROOM	1002 SF	2 BED APT
207	1 BEDROOM	703 SF	1 BED APT
208	1 BEDROOM	665 SF	1 BED APT
209	1 BEDROOM	665 SF	1 BED APT
210	1 BEDROOM	703 SF	1 BED APT
211	2 BEDROOM	1001 SF	2 BED APT
212	TWO BEDROOM	1045 SF	2 BED APT
213	TWO BEDROOM	930 SF	2 BED APT
214	ONE BEDROOM	802 SF	1 BED APT
215	ONE BEDROOM	802 SF	1 BED APT
216	ONE BEDROOM	802 SF	1 BED APT
217	TWO BEDROOM	818 SF	2 BED APT
220	STORAGE	122 SF	MECH/STORAGE
221	MECH	185 SF	MECH/STORAGE
222	CORRIDOR	1192 SF	CORRIDOR
230	EVENT SPACE	<varies>	AMENITY

RM SCHEDULE SECOND-FOURTH LEVELS

RM. NO.	ROOM NAME	AREA	DEPARTMENT
230	POOL	1751 SF	POOL
235	STORAGE	122 SF	MECH/STORAGE
236	MECH	185 SF	MECH/STORAGE
237	CORRIDOR	1327 SF	CORRIDOR
238	ROOFTOP COURTYARD	6326 SF	AMENITY
247	STUDIO	579 SF	STUDIO
248	STORAGE	225 SF	MECH/STORAGE
249	STUDIO	585 SF	STUDIO
251	HOT TUB	132 SF	POOL
252	TOILET	73 SF	AMENITY
253	IRS	53 SF	AMENITY
254	TOILET	50 SF	AMENITY
255	TOILET	51 SF	AMENITY
256	TOILET	51 SF	AMENITY
257	EQUIP	74 SF	AMENITY
258	STORAGE	42 SF	MECH/STORAGE
259	TOILET	50 SF	AMENITY
260	TOILET	53 SF	AMENITY
261	ELEVATOR	62 SF	VERT. CIRC.
262	ELEVATOR	60 SF	VERT. CIRC.
264	ELEVATOR	62 SF	VERT. CIRC.
265	ELEVATOR	60 SF	VERT. CIRC.

RM SCHEDULE SECOND-FOURTH LEVELS

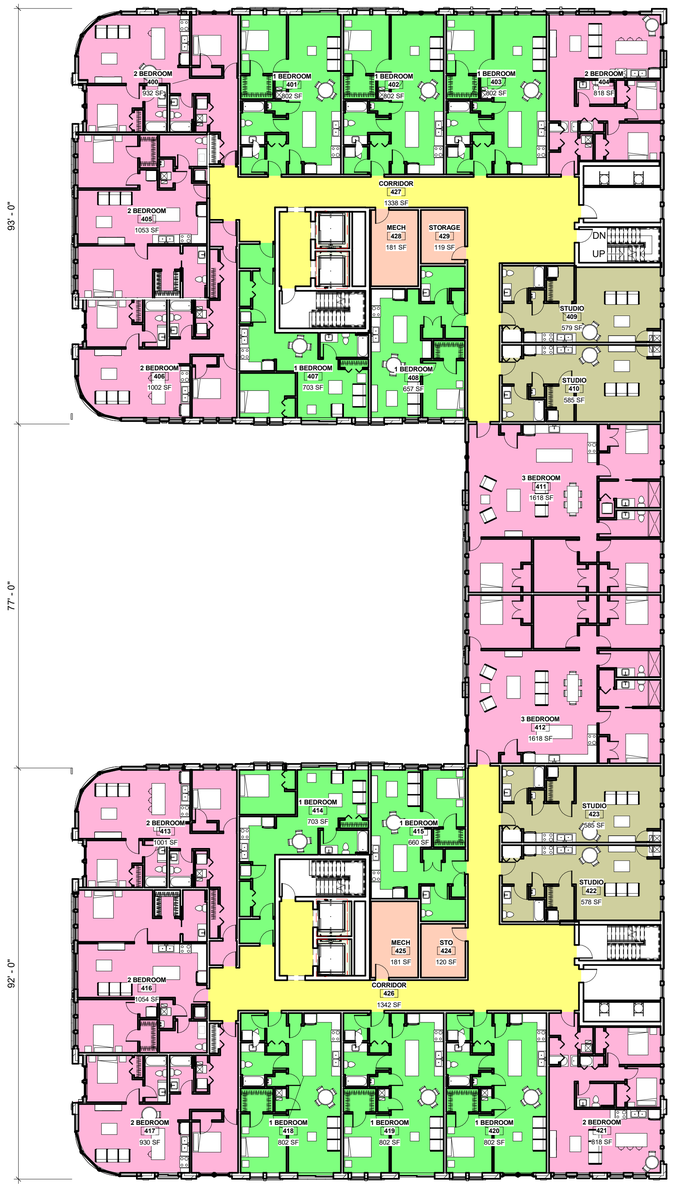
RM. NO.	ROOM NAME	AREA	DEPARTMENT
300	2 BEDROOM	934 SF	2 BED APT
301	1 BEDROOM	802 SF	1 BED APT
302	1 BEDROOM	802 SF	1 BED APT
303	1 BEDROOM	802 SF	1 BED APT
304	2 BEDROOM	818 SF	2 BED APT
305	2 BEDROOM	1053 SF	2 BED APT
306	2 BEDROOM	1002 SF	2 BED APT
307	1 BEDROOM	703 SF	1 BED APT
308	1 BEDROOM	657 SF	1 BED APT
309	STUDIO	579 SF	STUDIO
310	STUDIO	585 SF	STUDIO
311	3 BEDROOM	1618 SF	2 BED APT
312	3 BEDROOM	1618 SF	2 BED APT
313	2 BEDROOM	Not Enclosed	2 BED APT
314	1 BEDROOM	703 SF	1 BED APT
315	1 BEDROOM	660 SF	1 BED APT
316	2 BEDROOM	1054 SF	2 BED APT
317	2 BEDROOM	930 SF	2 BED APT
318	1 BEDROOM	802 SF	1 BED APT
319	1 BEDROOM	802 SF	1 BED APT
320	1 BEDROOM	802 SF	1 BED APT
321	2 BEDROOM	818 SF	2 BED APT

RM SCHEDULE SECOND-FOURTH LEVELS

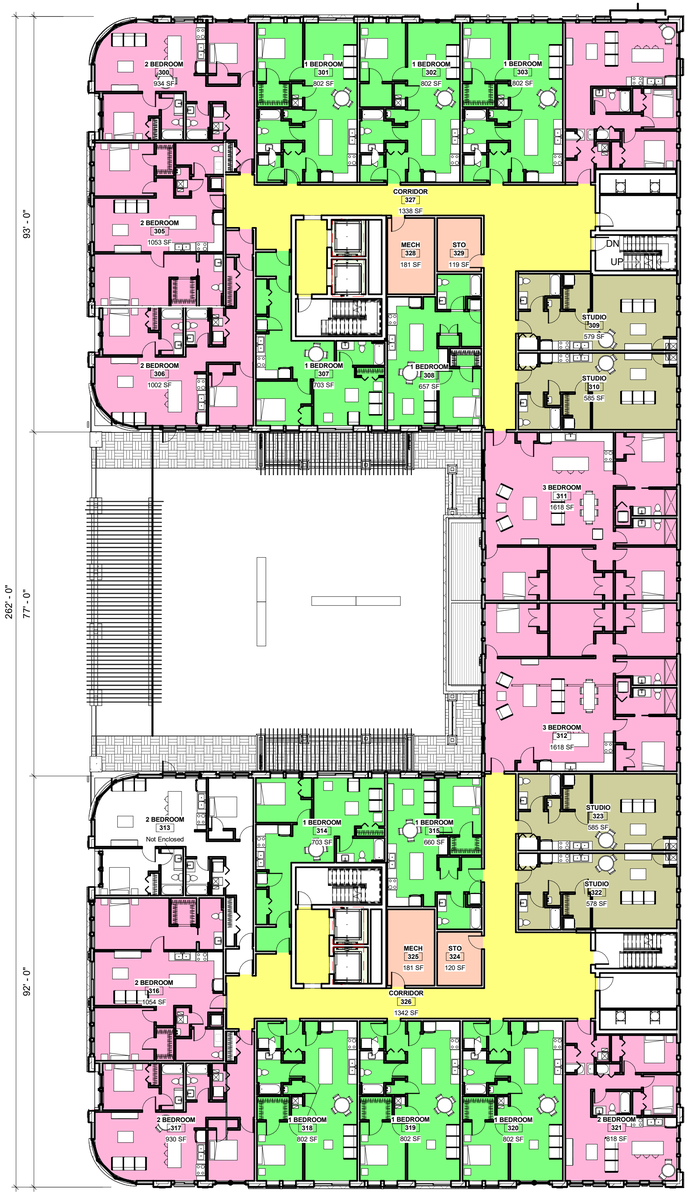
RM. NO.	ROOM NAME	AREA	DEPARTMENT
322	STUDIO	578 SF	STUDIO
323	STUDIO	585 SF	STUDIO
324	STO	120 SF	MECH/STORAGE
325	MECH	181 SF	MECH/STORAGE
326	CORRIDOR	1342 SF	CORRIDOR
327	CORRIDOR	1338 SF	CORRIDOR
328	MECH	181 SF	MECH/STORAGE
329	STO	119 SF	MECH/STORAGE
400	2 BEDROOM	932 SF	2 BED APT
401	1 BEDROOM	802 SF	1 BED APT
402	1 BEDROOM	802 SF	1 BED APT
403	1 BEDROOM	802 SF	1 BED APT
404	2 BEDROOM	818 SF	2 BED APT
405	2 BEDROOM	1053 SF	2 BED APT
406	2 BEDROOM	1002 SF	2 BED APT
407	1 BEDROOM	703 SF	1 BED APT
408	1 BEDROOM	657 SF	1 BED APT
409	STUDIO	579 SF	STUDIO
410	STUDIO	585 SF	STUDIO
411	3 BEDROOM	1618 SF	2 BED APT
412	3 BEDROOM	1618 SF	2 BED APT
413	2 BEDROOM	Not Enclosed	2 BED APT
414	1 BEDROOM	703 SF	1 BED APT
415	1 BEDROOM	660 SF	1 BED APT
416	2 BEDROOM	1054 SF	2 BED APT
417	2 BEDROOM	930 SF	2 BED APT
418	1 BEDROOM	802 SF	1 BED APT
419	1 BEDROOM	802 SF	1 BED APT
420	1 BEDROOM	802 SF	1 BED APT
421	2 BEDROOM	818 SF	2 BED APT

RM SCHEDULE SECOND-FOURTH LEVELS

RM. NO.	ROOM NAME	AREA	DEPARTMENT
414	1 BEDROOM	703 SF	1 BED APT
415	1 BEDROOM	660 SF	1 BED APT
416	2 BEDROOM	1054 SF	2 BED APT
417	2 BEDROOM	930 SF	2 BED APT
418	1 BEDROOM	802 SF	1 BED APT
419	1 BEDROOM	802 SF	1 BED APT
420	1 BEDROOM	802 SF	1 BED APT
421	2 BEDROOM	818 SF	2 BED APT
422	STUDIO	578 SF	STUDIO
423	STUDIO	585 SF	STUDIO
424	STO	120 SF	MECH/STORAGE
425	MECH	181 SF	MECH/STORAGE
426	CORRIDOR	1342 SF	CORRIDOR
427	CORRIDOR	1338 SF	CORRIDOR
428	MECH	181 SF	MECH/STORAGE
429	STORAGE	119 SF	MECH/STORAGE



3 X2 4 FOURTH FLOOR_FULL SITE
1/16" = 1'-0"



2 X2 3 THIRD FLOOR_FULL SITE
1/16" = 1'-0"



1 X2 2 SECOND FLOOR_FULL SITE
1/16" = 1'-0"

NO.	REVISION DESCRIPTION	BY	DATE

9/22/2025 3:03:08 PM File Path

ABONMARCHE
315 W JEFFERSON BLVD
South Bend, IN 46601
T 574.232.8700
abonmarche.com
Benton Harbor, Grand Haven, Grand Rapids, Kalamazoo/Portage, Fort Wayne, Goshen, Hobart, Indianapolis, South Bend, Valparaiso
Engineering, Architecture, Land Surveying

COPYRIGHT 2024 - ABONMARCHE CONSULTANTS, INC.

PROJECT:
MIXED-USE
THE RIENKS GROUP
LAKE BLVD.
CONCEPTUAL DESIGN

NOT FOR CONSTRUCTION

SHEET TITLE:
SECOND-FOURTH LEVELS

MODELED BY: Author
DESIGNED BY: ###
PM REVIEW: ###
QA/QC REVIEW: ###
DATE: 08/27/2025
SEAL:

SIGNATURE:
DATE:

HARD COPY IS INTENDED TO BE 24" x 36" WHEN PLOTTED TO SCALE(S) INDICATED. GRAPHIC QUALITY MAY NOT BE ACCURATE FOR ANY OTHER SIZES

SCALE:
UNLESS NOTED OTHERWISE

ACI JOB #
24-1940

SHEET NO.
X2

RM SCHEDULE SECOND-FOURTH LEVELS...

RM. NO.	ROOM NAME	AREA	DEPARTMENT
261	ELEVATOR	62 SF	VERT. CIRC.
262	ELEVATOR	60 SF	VERT. CIRC.
264	ELEVATOR	62 SF	VERT. CIRC.
265	ELEVATOR	60 SF	VERT. CIRC.
500	3 BEDROOM CONDO	1649 SF	3 BED CONDO
501	3 BEDROOM CONDO	1620 SF	3 BED CONDO
502	2 BEDROOM CONDO	1277 SF	2 BED CONDO
503	3 BEDROOM CONDO	1775 SF	3 BED CONDO
504	3 BEDROOM CONDO	1770 SF	3 BED CONDO
505	3 BEDROOM CONDO	2047 SF	3 BED CONDO
506	3 BEDROOM CONDO	2046 SF	3 BED CONDO
507	3 BEDROOM CONDO	1776 SF	3 BED CONDO
508	3 BEDROOM CONDO	1839 SF	3 BED CONDO

RM SCHEDULE SECOND-FOURTH LEVELS...

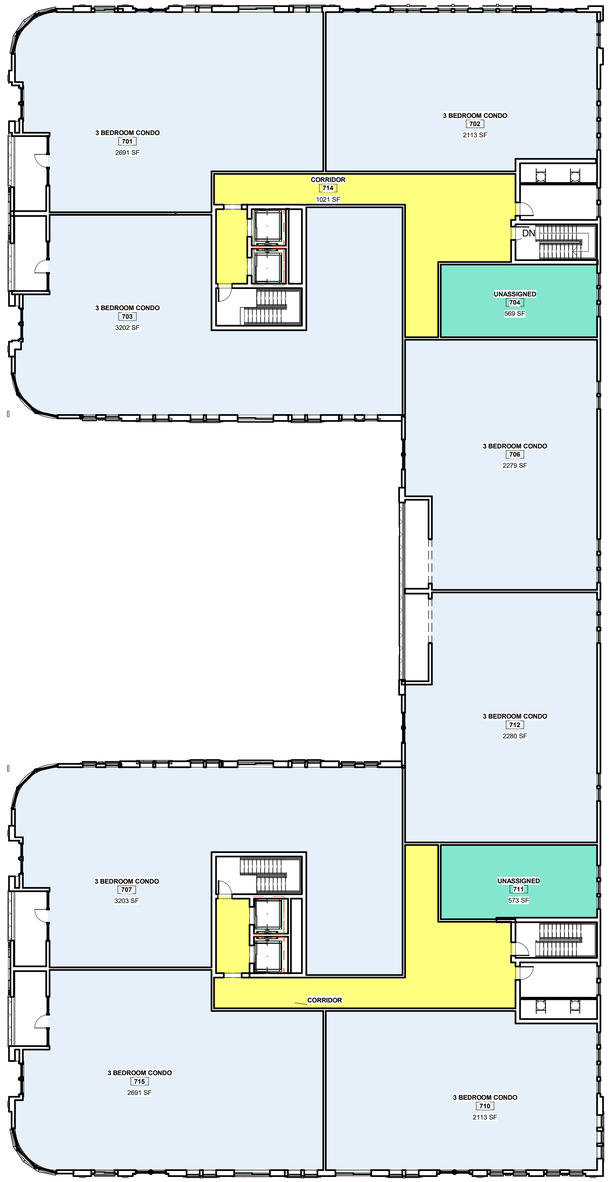
RM. NO.	ROOM NAME	AREA	DEPARTMENT
606	3 BEDROOM CONDO	2047 SF	3 BED CONDO
607	3 BEDROOM CONDO	<varies>	3 BED CONDO
608	3 BEDROOM CONDO	1835 SF	3 BED CONDO
609	3 BEDROOM CONDO	1647 SF	3 BED CONDO
610	3 BEDROOM CONDO	1622 SF	3 BED CONDO
611	2 BEDROOM CONDO	1250 SF	2 BED CONDO
612	UNASSIGNED	854 SF	AMENITY
613	CORRIDOR	1122 SF	CORRIDOR
614	UNASSIGNED	856 SF	AMENITY
615	CORRIDOR	1117 SF	CORRIDOR
701	3 BEDROOM CONDO	2691 SF	3 BED CONDO
702	3 BEDROOM CONDO	2113 SF	3 BED CONDO
703	3 BEDROOM CONDO	3202 SF	3 BED CONDO

RM SCHEDULE SECOND-FOURTH LEVELS...

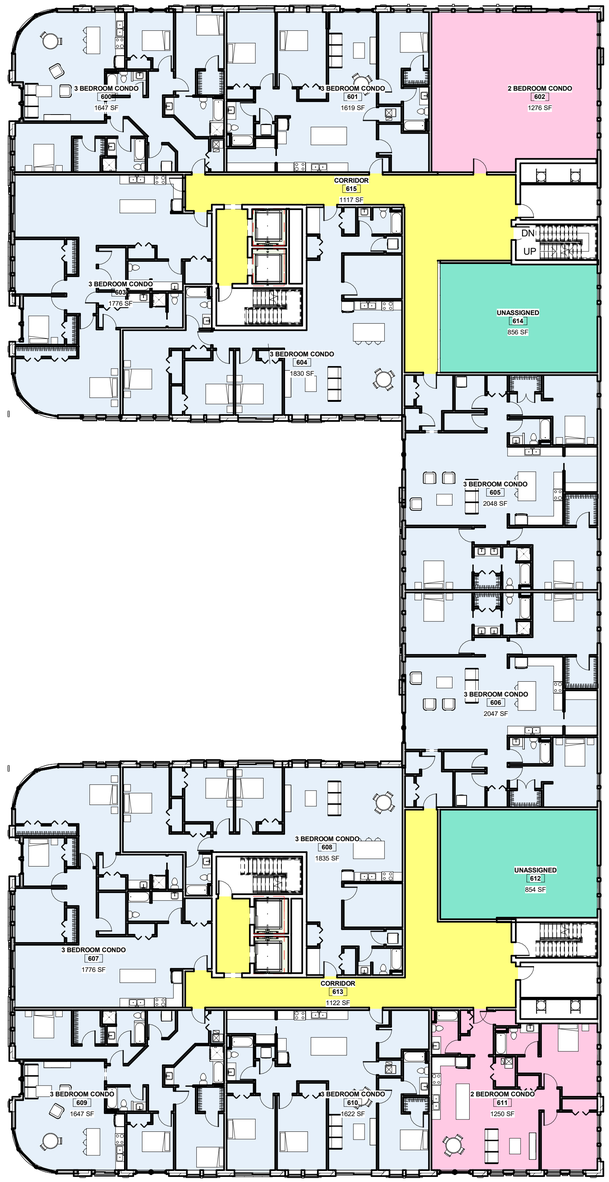
RM. NO.	ROOM NAME	AREA	DEPARTMENT
509	3 BEDROOM CONDO	1647 SF	3 BED CONDO
510	3 BEDROOM CONDO	1620 SF	3 BED CONDO
511	2 BEDROOM CONDO	1252 SF	2 BED CONDO
512	UNASSIGNED	854 SF	AMENITY
513	CORRIDOR	1119 SF	CORRIDOR
514	UNASSIGNED	850 SF	AMENITY
515	CORRIDOR	1126 SF	CORRIDOR
600	3 BEDROOM CONDO	1647 SF	3 BED CONDO
601	3 BEDROOM CONDO	1619 SF	3 BED CONDO
602	2 BEDROOM CONDO	1276 SF	2 BED CONDO
603	3 BEDROOM CONDO	1776 SF	3 BED CONDO
604	3 BEDROOM CONDO	1830 SF	3 BED CONDO
605	3 BEDROOM CONDO	2048 SF	3 BED CONDO

RM SCHEDULE SECOND-FOURTH LEVELS...

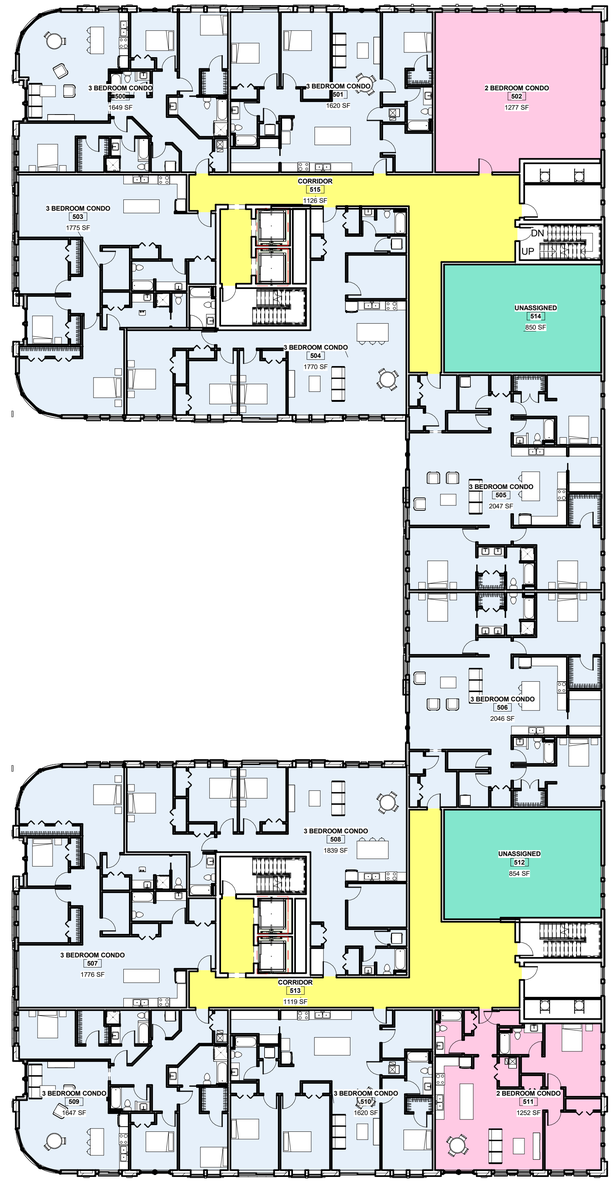
RM. NO.	ROOM NAME	AREA	DEPARTMENT
704	UNASSIGNED	569 SF	AMENITY
706	3 BEDROOM CONDO	2279 SF	3 BED CONDO
707	3 BEDROOM CONDO	3203 SF	3 BED CONDO
710	3 BEDROOM CONDO	2113 SF	3 BED CONDO
711	UNASSIGNED	573 SF	AMENITY
712	3 BEDROOM CONDO	2280 SF	3 BED CONDO
713	CORRIDOR	1025 SF	CORRIDOR
714	CORRIDOR	1021 SF	CORRIDOR
715	3 BEDROOM CONDO	2691 SF	3 BED CONDO



3 7 SEVENTH FLOOR_FULL SITE
X3 1/16" = 1'-0"



2 6 SIXTH FLOOR_FULL SITE
X3 1/16" = 1'-0"



1 5 FIFTH FLOOR_FULL SITE
X3 1/16" = 1'-0"

NO.	REVISION DESCRIPTION	BY	DATE

ABONMARCHE
315 W JEFFERSON BLVD
South Bend,
IN 46601
T 574.232.8700
abonmarche.com
Benton Harbor
Grand Haven
Grand Rapids
Kalamazoo/Portage
Fort Wayne
Goshen
Hobart
Lafayette
South Bend
Valparaiso
Engineering, Architecture, Land Surveying

COPYRIGHT 2024 - ABONMARCHE CONSULTANTS, INC.

PROJECT:
MIXED-USE
THE RIENKS GROUP
LAKE BLVD.
CONCEPTUAL DESIGN

NOT FOR CONSTRUCTION

SHEET TITLE:
FIFTH-SEVENTH LEVELS

MODELED BY: Author
DESIGNED BY: ###
PM REVIEW: ###
QA/QC REVIEW: ###
DATE: 08/27/2025
SEAL:

SIGNATURE:
DATE:

HARD COPY IS INTENDED TO BE 24" x 36" WHEN PLOTTED TO SCALE(S) INDICATED. GRAPHIC QUALITY MAY NOT BE ACCURATE FOR ANY OTHER SIZES

SCALE:
UNLESS NOTED OTHERWISE

ACI JOB #
24-1940

SHEET NO.
X3

9/22/2025 3:03:12 PM File Path

SEC. 3.11. HEIGHT EXCEPTIONS.

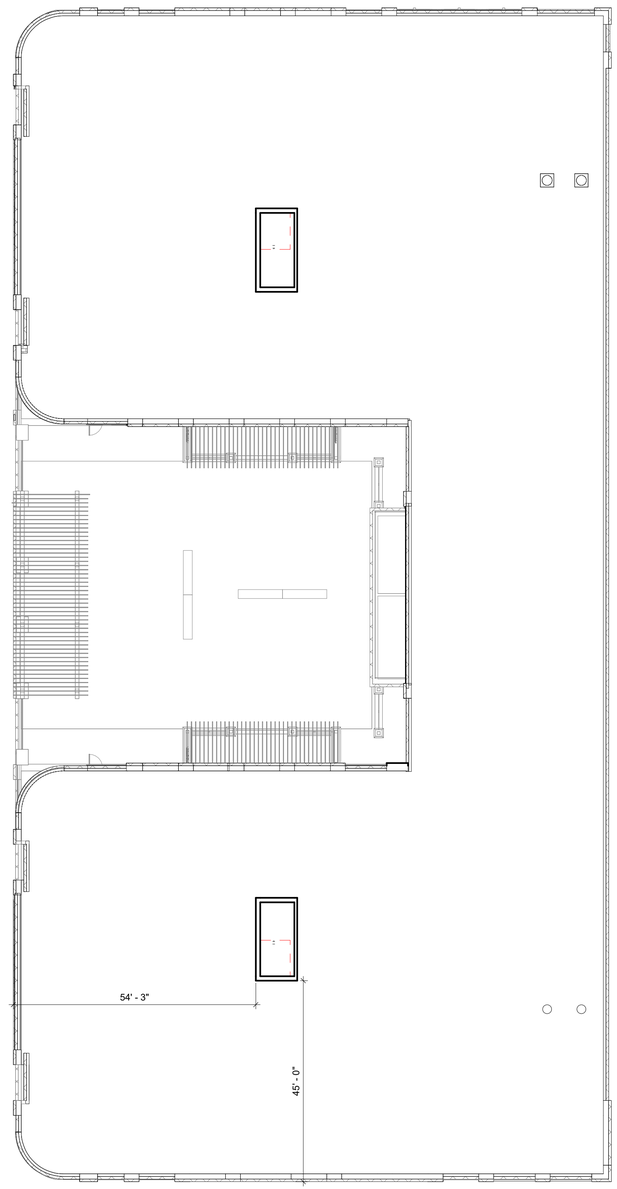
THE FOLLOWING NON-RESIDENTIAL STRUCTURES AND APPURTENANCES SHALL BE EXEMPT FROM HEIGHT REGULATIONS IN ALL ZONING DISTRICTS IN WHICH THEY ARE PERMITTED, PROVIDED NO PORTION OF THE EXCEPTED STRUCTURE MAY BE USED FOR HUMAN OCCUPANCY:

A. CHURCH SPIRES, PROVIDED THEY DO NOT EXCEED 75 FEET IN HEIGHT TO THE TOP OF THE SPIRE.

B. THOSE NECESSARY APPURTENANCES TO MECHANICAL OR STRUCTURAL FUNCTIONS, SUCH AS CHIMNEYS AND SMOKESTACKS, WATER TANKS AND WATER TOWERS, **ELEVATOR AND STAIRWELL PENTHOUSES**, VENTILATORS, SCREENING WALLS, FIRE AND HOSE TOWERS, COOLING TOWERS, OR OTHER STRUCTURES WHERE THE MANUFACTURING PROCESS REQUIRES A GREATER HEIGHT, PROVIDED THESE APPURTENANCES DO NOT EXCEED 75 FEET IN HEIGHT OR NOT MORE THAN 15 FEET HIGHER THAN THE HIGHEST POINT OF THE STRUCTURE, WHICHEVER IS HIGHER, AND ARE SETBACK A DISTANCE FROM THE PROPERTY LINE AT LEAST EQUAL TO THE HEIGHT OF THE STRUCTURE OR THE HEIGHT OF THE APPURTENANCE ABOVE THE ROOFLINE. CITY-OWNED WATER TANKS AND WATER TOWERS ARE NOT SUBJECT TO ANY HEIGHT LIMITATION.

C. COMMUNICATION TOWERS SHALL NOT EXCEED THE HEIGHT LIMITS ESTABLISHED IN SECTION 11.12.25.

D. FLAGPOLES SHALL NOT EXCEED THE MAXIMUM BUILDING HEIGHT LIMIT FOR THE DISTRICT ESTABLISHED IN TABLE 5-1, EXCEPT THAT A FLAGPOLE ATTACHED TO A PRINCIPAL BUILDING OR PRINCIPAL STRUCTURE MAY EXCEED THE HIGHEST POINT OF THE ROOF SURFACE OF THE BUILDING OR STRUCTURE BY NOT MORE THAN TEN FEET.



1 ROOF
1/16" = 1'-0"

ABONMARCHE
315 W. JEFFERSON BLVD
South Bend,
IN 46601
T 574.232.8700
abonmarche.com
Benton Harbor
Grand Haven
Grand Rapids
Kalamazoo/Portage
Fort Wayne
Goshen
Hobart
Lafayette
South Bend
Valparaiso
Engineering, Architecture, Land Surveying
COPYRIGHT 2024 - ABONMARCHE CONSULTANTS, INC.

PROJECT:
MIXED-USE
THE RIENKS GROUP
LAKE BLVD.
CONCEPTUAL DESIGN

SHEET TITLE:
NOT FOR CONSTRUCTION
ROOF PLAN

MODELED BY: Author
DESIGNED BY: ###
PM REVIEW: ###
QA/QC REVIEW: ###
DATE: 08/27/2025
SEAL:

SIGNATURE:
DATE:

HARD COPY IS INTENDED TO BE 24" x 36" WHEN PLOTTED TO SCALE(S) INDICATED. GRAPHIC QUALITY MAY NOT BE ACCURATE FOR ANY OTHER SIZES

SCALE:
UNLESS NOTED OTHERWISE

ACI JOB #
24-1940

SHEET NO.
X4

NO.	REVISION DESCRIPTION	BY	DATE

9/22/2025 3:03:14 PM File Path



1 / X5 WEST ELEVATION @ LAKE BLVD
1/16" = 1'-0"



2 / X5 EAST ELEVATION @ ALLEY
1/16" = 1'-0"

NO.	REVISION DESCRIPTION	BY	DATE

ABONMARCHE

315 W. JEFFERSON BLVD
South Bend,
IN 46601
T 574.232.8700
abonmarche.com

Benton Harbor
Grand Haven
Grand Rapids
Kalamazoo/Portage
Fort Wayne

Goshen
Hobart
Lafayette
South Bend
Valparaiso

Engineering, Architecture, Land Surveying

COPYRIGHT 2024 - ABONMARCHE CONSULTANTS, INC.

PROJECT:
MIXED-USE
THE RIENKS GROUP
LAKE BLVD.
CONCEPTUAL DESIGN

NOT FOR CONSTRUCTION

SHEET TITLE:
EXTERIOR ELEVATIONS

MODELED BY: Author
DESIGNED BY: ###
PM REVIEW: ###
QA/QC REVIEW: ###
DATE: 08/27/2025
SEAL:

SIGNATURE:
DATE:

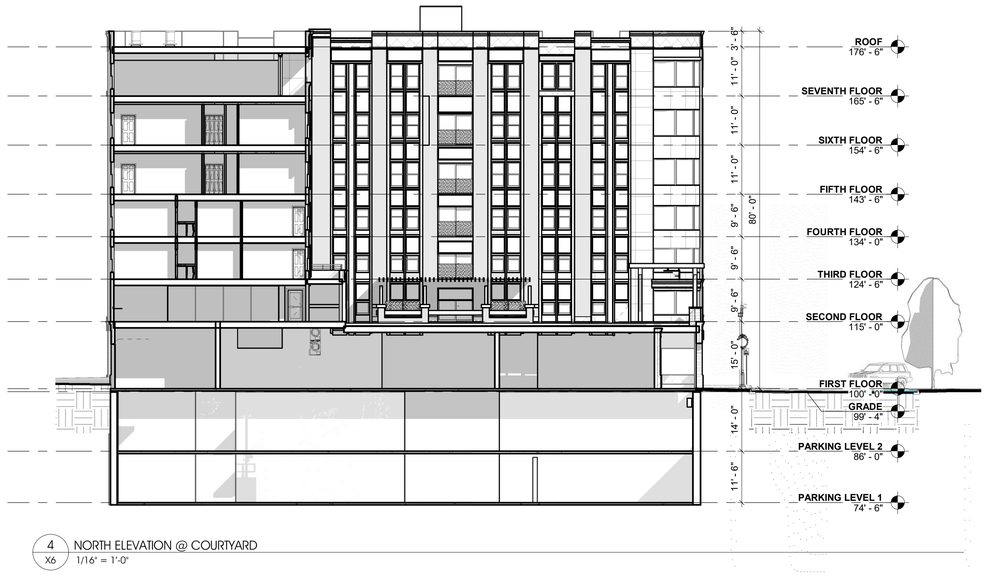
HARD COPY IS INTENDED TO BE 24" x 36" WHEN PLOTTED TO SCALE(S) INDICATED. GRAPHIC QUALITY MAY NOT BE ACCURATE FOR ANY OTHER SIZES

SCALE:
UNLESS NOTED OTHERWISE

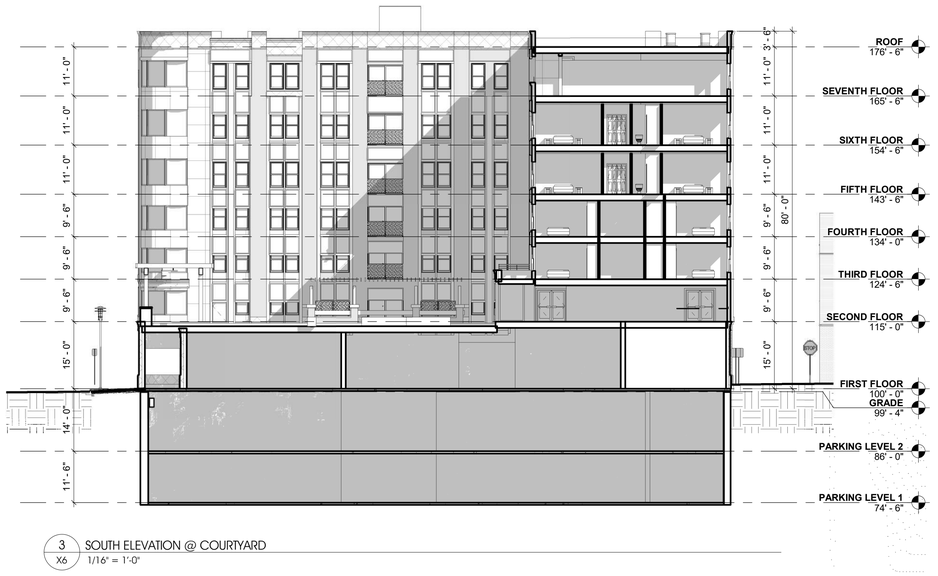
ACI JOB #
24-1940

SHEET NO.
X5

File Path
9/22/2025 3:03:32 PM



4 X6 NORTH ELEVATION @ COURTYARD
1/16" = 1'-0"



3 X6 SOUTH ELEVATION @ COURTYARD
1/16" = 1'-0"



2 X6 NORTH ELEVATION @ PLEASANT ST
1/16" = 1'-0"



1 X6 SOUTH ELEVATION @ BROAD ST.
1/16" = 1'-0"

NO.	REVISION DESCRIPTION	BY	DATE

ABONMARCHE
315 W JEFFERSON BLVD
South Bend,
IN 46601
T 574.232.8700
abonmarche.com
Benton Harbor
Grand Haven
Grand Rapids
Kalamazoo/Portage
Fort Wayne
Goshen
Hobart
Lafayette
South Bend
Valparaiso
Engineering, Architecture, Land Surveying
COPYRIGHT 2024 - ABONMARCHE CONSULTANTS, INC.

PROJECT:
MIXED-USE
THE RIENKS GROUP
LAKE BLVD.
CONCEPTUAL DESIGN

NOT FOR CONSTRUCTION

SHEET TITLE:
EXTERIOR ELEVATIONS

MODELED BY: Author
DESIGNED BY: ###
PM REVIEW: ###
QA/QC REVIEW: ###
DATE: 08/27/2025
SEAL:

SIGNATURE:
DATE:

HARD COPY IS INTENDED TO BE 24" x 36" WHEN PLOTTED TO SCALE(S) INDICATED. GRAPHIC QUALITY MAY NOT BE ACCURATE FOR ANY OTHER SIZES

SCALE:
UNLESS NOTED OTHERWISE

ACI JOB #
24-1940

SHEET NO.
X6

9/22/2025 3:04:06 PM File Path

ABONMARCHE

315 W. JEFFERSON BLVD
South Bend,
IN 46601
T 574.232.8700
abonmarche.com

Benton Harbor
Grand Haven
Grand Rapids
Kalamazoo/Portage
Fort Wayne

Goshen
Hobart
Lafayette
South Bend
Valparaiso

Engineering, Architecture, Land Surveying

COPYRIGHT 2024 - ABONMARCHE CONSULTANTS, INC.

PROJECT:

MIXED-USE
THE RIENKS GROUP
LAKE BLVD.
CONCEPTUAL DESIGN

SHEET TITLE:

NOT FOR CONSTRUCTION

EXTERIOR ELEVATIONS

MODELED BY: Author

DESIGNED BY: ###

PM REVIEW: ###

QA/QC REVIEW: ###

DATE: 08/27/2025

SEAL:

SIGNATURE:

DATE:

HARD COPY IS INTENDED TO BE 24" x 36" WHEN PLOTTED TO SCALE(S) INDICATED. GRAPHIC QUALITY MAY NOT BE ACCURATE FOR ANY OTHER SIZES

SCALE:

UNLESS NOTED OTHERWISE

ACI JOB #

24-1940

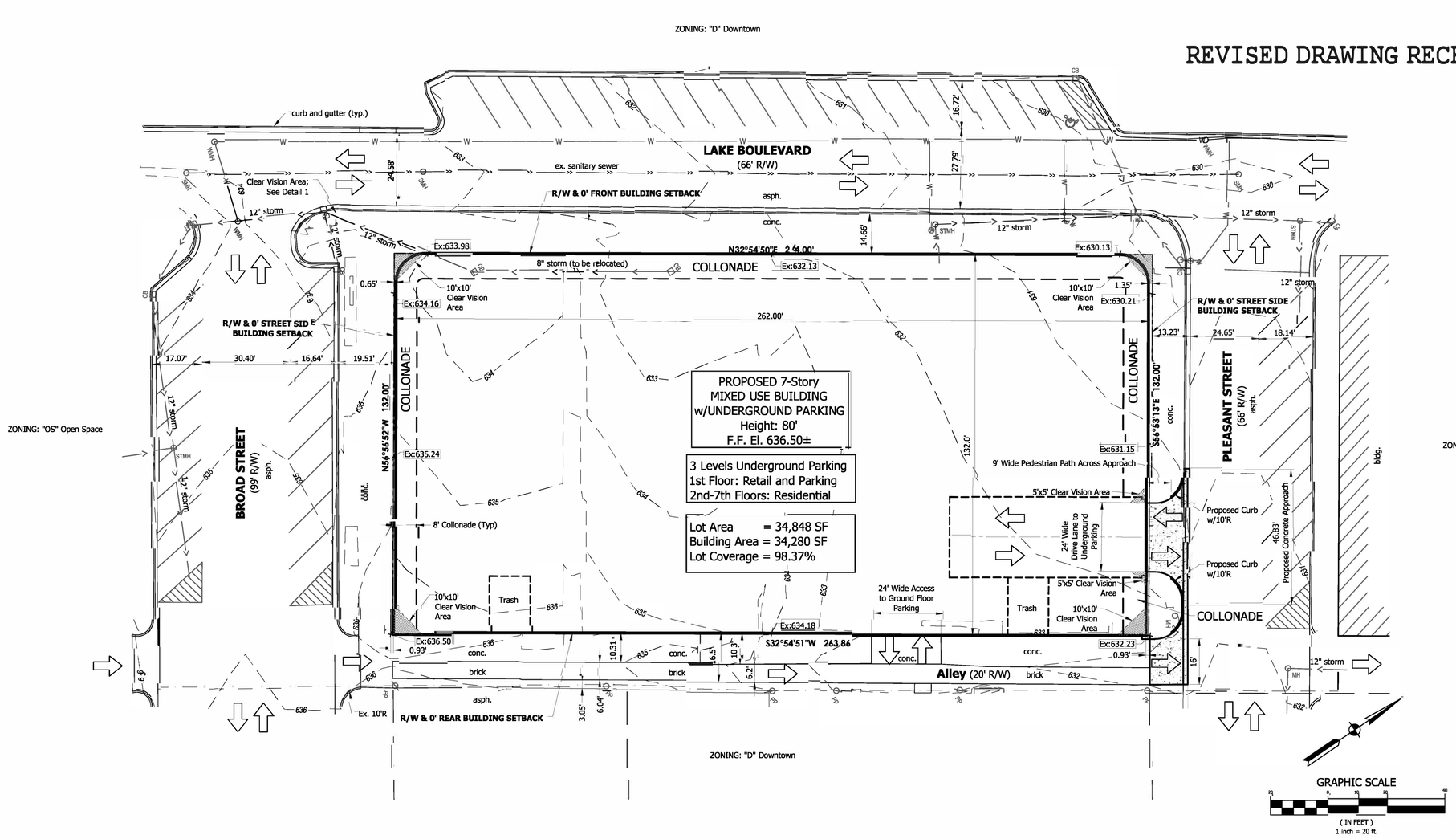
SHEET NO.

X7

NO.	REVISION DESCRIPTION	BY	DATE

9/22/2025 3:04:26 PM File Path

REVISED DRAWING RECEIVED 09302025



PARKING CALCULATIONS

REQUIRED PARKING:
Residential: (1 Space /Unit) x (100 Units) = 100 Spaces
(Retail exempt per Zoning Ordinance Section 18.2.12)

PROVIDED PARKING:

Building Garage Spaces	
1st Floor:	
Surface:	20
Garage:	4
UG Parking Level B1	74
UG Parking Level B2	77
UG Parking Level B3	9
Total UG Parking	184 Spaces

"D" DOWNTOWN ZONING SUMMARY

SETBACK	REQUIRED	PROPOSED
Minimum Front	0'	0'
Minimum Street Side	0'	0'
Minimum Rear	0'	0'
Maximum Building Height	55'	80' (Requesting Special Use to Increase)
Maximum Lot Coverage	100%	99.1%

TABULATED SITE DATA

PROPOSED LAND COVERAGE	AREA (SF)	PERCENTAGE
Building Footprint	34,540 SF	99.1%
Pavement	299 SF	0.9%
Total	34,839 SF	100.0%

TABULATED BUILDING DATA

BUILDING LEVEL	AREA (SF)		
	Residential	Retail	Other
7th Floor - 8 Units	24,970	0	0
6th Floor - 12 Units	24,970	0	0
5th Floor - 12 Units	24,970	0	0
4th Floor - 24 Units	24,970	0	0
3rd Floor - 24 Units	24,970	0	0
2nd Floor - 20 Units	24,970	0	0
1st Floor - 0 Units	0	9,048	25,492
UG Parking Level B1	0	0	34,540
UG Parking Level B2	0	0	34,540

LEGEND

- Traffic Sign
- Water Valve
- Utility Pole
- Light Pole
- Manhole
- Sanitary Manhole
- Water Manhole
- Storm Manhole
- Catch Basin
- Tree
- Sanitary Sewer
- Storm Sewer
- Water Main
- Overhead Line
- Contour
- Vehicular Travel Direction
- Existing Sidewalk Elevation @ R/W

GENERAL NOTES

1. Current Zoning: City of St. Joseph Michigan "D" Downtown District
2. Existing Land Use: Parking Lot and Open Grass Area
   Proposed Land Use: Mixed Use - Residential/Commercial
3. General Direction of Storm Water Flow: Northeast
4. Trash and dumpster areas are located in building as shown.

LEGAL DESCRIPTION

Lots 107-110 of the Original Plat of the City of St. Joseph, Berrien County, Michigan

ABONMARCHE CONSULTANTS, INC.
Surveying
Engineering
Architecture
315 W. Jefferson Blvd.
South Bend, IN 46601
T 574.232.8700
abonmarche.com

© 2025

THE RENKS GROUP

MIXED USE DEVELOPMENT CONCEPTUAL SITE PLAN

315 LAKE BOULEVARD, ST. JOSEPH, MICHIGAN

PRELIMINARY

ISSUE DATE: 09.30.2025
PM: XXX QA / QC: XXX

#	ISSUANCE / REVISION	DATE

ORIGINAL SHEET IS 24"x36". USE DIMENSIONS SHOWN, DO NOT SCALE DRAWING.

PROJECT NO: 24-1940

1 of 1

O:\PROJECTS\2024\24-1940 LAKE BLVD CONCEPTUAL DESIGN\CAD\CIVIL DRAWINGS\CONCEPTUAL PLAN\20250930 CONCEPT PLAN 24-1940 FT.DWG CONCEPT PLAN NATASHA IUSTON 9.30.2025 9:28 AM

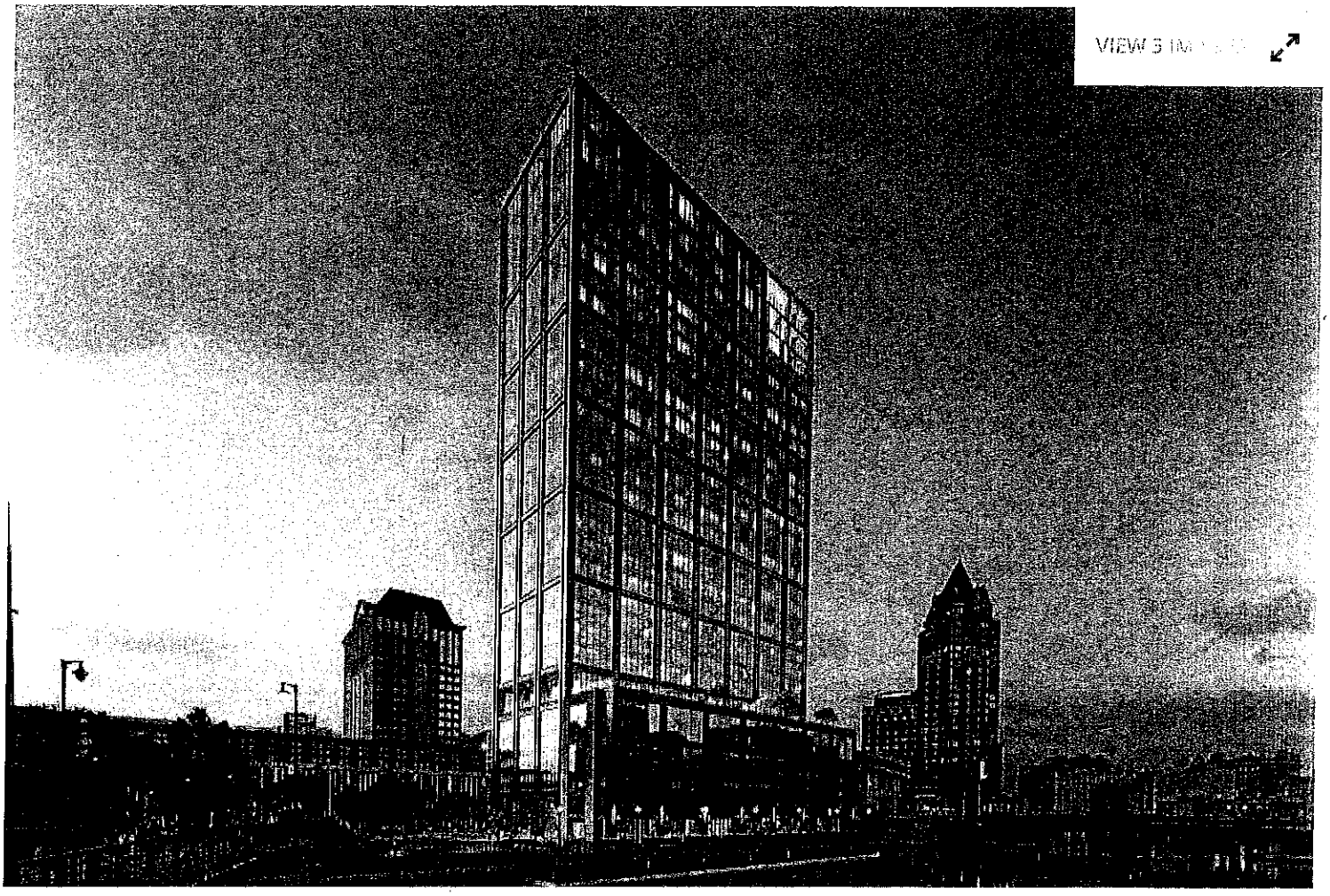
NEW ATLAS
THERE'S ALWAYS A BETTER WAY

ARCHITECTURE

USA's new tallest timber tower halted mid-build, future uncertain

Received 9/30/2025
From Si-Osiri
resides at Lakeview Terrace

By Adam Williams
September 26, 2025



Construction of the world's next tallest timber skyscraper, Neutral 1005 N Edison St, has halted due to concerns over finances Neutral

An ambitious new timber skyscraper that's set to become the tallest of its kind in the United States – and indeed the world – has hit a snag. The building has been under construction in

Milwaukee, Wisconsin, for a few months now. However, despite speedy progress, it has run into some issues and the future of the project seems uncertain.

The project, named Neutral 1005 N Edison St, is slated to rise to a height of 375 ft (114.3 m), which is significantly taller than the world's *current* tallest timber tower, the 284-ft (86.6-m) Ascent. Its interior will consist of 31 floors and 350 residences, plus retail space, a fitness center, health clinic, and other amenities.

The would-be record breaker is being primarily built using modern mass timber products like cross-laminated timber and glued laminated timber, while there will be some concrete reinforcement in the elevator and stair core. So far its foundations are fully completed.

The issues don't come down to engineering or construction headaches as one might assume, but instead finances. Developer Neutral has put out a statement explaining that current US tariffs, along with broader inflation issues in the construction industry, have increased costs to the point that it's no longer feasible to continue.



Neutral 1005 N Edison St will include a swimming pool and fitness facilities Neutral

Neutral is now working alongside C.D. Smith Construction on a major "cost-cutting and value-engineering" effort in a bid to make things work. The developer does stress that halting the work is only temporary and that it expects to continue at some point in the future, though whether it will still be the world's tallest timber tower after the number crunching is done remains to be seen.

"Pausing to value-engineer is a difficult but prudent step to safeguard the long-term success of 1005 N. Edison," said Nate Helbach, CEO of Neutral. "Our focus remains on delivering a resilient, exceptional building for Milwaukee."

Source: Neutral

We recommend

Highly Sensitive Refractive Index Sensor Based on Plasmonic Bow Tie Configuration
Muhammad Ali BUTT, Photonic Sensors

A two-stage resilience planning for integrated electricity-gas energy system considering hydrogen refueling stations during typhoons
Smart Power & Energy Security

Machine learning meets enzyme engineering: examples in the design of polyethylene terephthalate hydrolases
Frontiers of Chemical Science and Engineering

A unique dual-shell encapsulated structure design achieves stable and high-rate lithium storage of Si@a-TiO2@a-C anode
Frontiers of Materials Science

Kristen Gundersen

From: Inspections
Sent: Thursday, October 2, 2025 1:15 PM
To: Kristen Gundersen; Trudy Wilder; Clinton Levi
Subject: FW: [EXTERNAL] Public Hearing within 300' of 315 Lake Boulevard October 2

Importance: High

From: Carol Michaels <carolmichaels@gmail.com>
Sent: Thursday, October 2, 2025 1:01 PM
To: Inspections <inspections@sjcity.com>
Subject: [EXTERNAL] Public Hearing within 300' of 315 Lake Boulevard October 2

I am not able to attend the meeting today. I work at 517 Broad Street, where I have worked since 1998. I am not against development downtown. It is a win-win for everyone when done correctly.

I am adamantly against approving the request to raise the height of the building above the allowed 55 feet.

The location of this development along our beautiful lake bluff is the wrong place for such a huge building, even at 55 feet. If approved, it is going to be an open door to approving any future requests to build up to 80 feet for any building in downtown. It seems to me this building would be better suited across Main Street by the Fifth Third bank building.

I have numerous photos taken during this summer of the alleys running through 400-500 blocks of Broad, Pleasant, etc.. that show delivery trucks blocking the alleys, sometimes up to 2 hours. This is only going to be more of a problem with a large building on 315 Lake Blvd. The infrastructure of our narrow streets and alleyways can't accommodate the additional delivery trucks for Amazon,

Sysco Food Services and other food services, Uber eats, Jimmy Johns delivery vehicles, Fed Ex, UPS, and especially if there are going to be moving trucks for residents. Adding 2 additional restaurants and retail spaces will only compound the problem.

Currently, if trucks can't use the alleys, they block parking spaces along Broad Street.
State Street is too narrow for trucks, so those trucks rely on the surface parking spaces in the lots associated with this project, the alleys, and the street parking on Broad Street. There are cars that get blocked in on Broad Street by the delivery trucks. Where are all these new trucks going to park?

I have not seen in the drawings anything that would allow for a designated delivery/loading/unloading area on the property owned by The Rienks Group. The alleys and streets will not support this additional truck traffic. If this project does go through, then the additional truck traffic needs to be handled on the property of the building, not our public street and alleys. (maybe a flow-through alley built on the 315 Lake Blvd property, but not blocking our current alleys which would be too narrow for truck traffic to make any turns).

Can our public services such as water and sewer, and trash/cardboard recycling accommodate the building?
Is there a structural concern of the bluff integrity with digging down so deep for a parking structure underground, and the weight of the building?

I appreciate you listening to my concerns.
Sincerely,
Carol Michaels - city resident

Minutes of the St. Joseph Planning Commission Meeting held in the Commission Chambers 700 Broad Street St. Joseph, MI 49085, on October 2, 2025.

Call to Order

Attendee Name	Title	Status
Patsy Hartzell	Chair	Present
Sean Ebbert	Vice Chair	Present
Kathy Burczak	Member	Present
Aaron Miller	Member	Present
Anthony Uhrick	Member	Present
Becky Rice	Member	Present
Michael Plichta	Member	Absent
Pam Porter	Member	Present
Chris Smith	Member	Present
Staff present: Kristen Gundersen, Community Development Director; Laurie Schmidt, City Attorney; Clint Levi, Inspection Department; and Kelly Ewalt, Development Director		

Introduction of New Member

Welcome new member

Approval of September 4, 2025 Meeting Minutes

Approval of September 4, 2025 Planning Commission meeting minutes

Chair Hartzell stated corrected minutes were distributed that have been redlined to reflect the missing letters from several words.

MOTION: To approve as amended Move to approve the corrected September 4, 2025 Planning Commission meeting minutes.

RESULT:	**PASSED [UNANIMOUS]**
MOVER:	Aaron Miller, Member
SECONDER:	Anthony Uhrick, Member
AYES:	Chair Hartzell, Vice Chair Ebbert, Member Burczak, Member Miller, Member Uhrick, Member Rice, Member Porter, Member Smith
ABSENT:	Member Plichta

New Business

Public Hearing - 315 Lake Boulevard - The Rienks Group, LLC, representing the property owners City of St. Joseph and 508 Pleasant Street LLC. - Special Use Permit Art, XI Special Use Regulations and Art. IX, Section 9.4 "DH-OD Downtown Height Overlay District" to increase allowable building height from 55 feet to 80 feet in the D Downtown District for a seven-story mixed use building

Chair Hartzell opened the public hearing for the property at 315 Lake Boulevard a request for a special use permit to increase the building height to 80 feet by The Rienks Group at 4:31 pm.

Peter Rienks represen ng The Rienks Group stated they are reques ng a special use permit to increase the height of the proposed building from 55 to 80 feet within the Downtown Height Overlay District (DH-OD).

Ms. Burczak, a landscape architect, disclosed she works for Abonmarche in the Benton Harbor office and has not been involved in the request; she first saw the building plans when she received the mee ng packet, and has no personal gain from the project. An architect with Abonmarche prepared the architectural and site plan drawings for the proposed project.

Attorney Schmidt asked Ms. Burczak several questions to determine whether Ms. Burczak had a conflict of interest in vo ng on the applica on. Ms. Burczak confirmed that she has no ownership interest in Abonmarche; she would have no financial gain or loss as a result of the project going or not; her decision would not impact her job at Abonmarche; she has no supervision of or involvement in the project; a separate office located in South Bend is involved with the project; her job would not be impacted by her vote nor would her employment impact her decision. Ms. Burczak stated she believes she can make a fair and impar al decision based on the information presented.

A orney Schmidt stated that based on the Planning Commission Bylaws and state law there is no legal conflict with Ms. Burczak voting on the request.

Mr. Rienks stated he has never met Ms. Burczak and has worked with staff from the South Bend office.

Mr. Rienks reviewed a PowerPoint presenta on. They are proposing construc on of a new 7-story mixed use building with commercial uses on the ground floor, 32 residen al condominium units and 68 residen al apartment units along with a minimum of 157 parking spaces located on the ground floor and below grade. Approximately 9,500 square feet of commercial space along the perimeter of the building facing the streets is proposed. A second-floor courtyard roof deck for building residents is also proposed. The drawing submi ed depicts 180 parking spaces. One hundred spaces will be assigned to the 100 dwelling units. Any parking over 100 spaces will be for the public parking. The contract with the City requires a minimum of 57 public parking spaces.

Mr. Rienks stated they are under contract with the property owner of the grassy parcel located at the southeast corner of Pleasant Street and Lake Blvd, and with the City to purchase the northeast corner of Broad Street and Lake Blvd. The Rienks Group an cipates closing on the equity and loans in the first part of 2026, with construc on star ng in the second quarter of 2026. It is an cipated that the $55-million project will take two-years for construc on and another year to have it fully stabilized, leased, and occupied. They are working with Horizon Construction Group, Inc. as the general contractor.

Terry Malloy, Director of Business Development with The Rienks Group con nued reviewing the PowerPoint presenta on and stated they have been working on this project for approximately 18-months, designing it to have a net posi ve effect on the downtown, the shopping district, and the community. They reviewed the Downtown Vision Master Plan adopted in 2020 which referenced the need for year-round mixed-use developments and infill development that incorporates the character of the community.

Mr. Malloy reviewed Sec on 9.4 Downton Height Overlay District which includes language that the applicant must demonstrate the proposal would result in benefits to the downtown and to

the community as a whole that outweigh any substan al nega ve impact upon the character of the downtown. He stated that the project will allow construc on of a new building on a parcel that has been vacant for approximately 20-years, and it would improve the appearance of Lake Boulevard with a higher use than surface parking. They will build 100 new dwelling units for a range of income levels. Sixty-eight will be rental units targe ng market rate housing for the rental units, meaning the average unit will rent for under 120% of the area median income for Berrien County. The plan includes Increase commercial space and maintaining a minimum of 57 public parking spaces along with the required 100 parking spaces for the dwelling units. It is believed the population of the community will increase.

Mr. Malloy stated that the Downtown Vision Master Plan includes goals to strengthen the downtown as a vibrant and ac ve year-round mixed-use district while accommoda ng infill development. The document references several "primary sites" which have high visibility and are of size and/or loca on to significantly impact the downtown. These lots are iden fied as primary sites. The Benton Harbor-St. Joseph Housing Study completed in 2024 and prepared by Cornerstone Alliance states 525 residen al rental units and 375 owner occupied residen al units are needed by the end of 2028. The proposed 100 dwelling units rely on a similar mix of dwelling units. It is believed the proposed new building will help to slow the decrease in population. Building a multiple-family building helps to lower some of the costs per unit.

Mr. Malloy reviewed informa on from the 2024 Economic Development Strategy study which references the need for addi onal housing and missing market opportuni es. To help with funding, they are working on u lizing the Michigan Residen al Brownfield TIF (tax increment financing) program that the city will need to create. The TIF will help to pay for site improvements while limi ng the income of residents based on the Area Median Income (AMI for Berrien County. The intent is to limit incomes to 100 and 120 percent of the AMI and con nue the maximum rents at 100 and 120 percent for a majority of the rental units. Based on the study, the condominium units will be market rate. The proposed 100 dwelling units will contribute approximately $5.5 million to the local economy.

Mr. Malloy reviewed the standards for a special use permit in Sec on 11.5.2 of the Zoning Ordinance. The proposed building is compliant with standard B as it will not change the essen al character of the surrounding area. The buildings in the downtown have commercial space on the ground floor and in many cases residen al uses on the upper floors. This building will con nue with the same design. The revised site plan included in the agenda packet and distributed provides the clear vision areas as required by the zoning ordinance and is compliant with standard E.

Mr. Rienks described the classical design of the building; the use of Indiana limestone on the building is in keeping with buildings along State Street at Pleasant and Ship. The building includes symmetry, arches and weight as found in many of the buildings within the downtown. He did not believe a modern building would be appropriate for this loca on. Based on informa on available Lakeview Terrace, The Whitcomb and Silver Beach Hotel are all taller than the building being proposed at 80 in the downtown area. In addi on, the Inn at Harbor Shores and Lighthouse Point Condominiums are also taller. He stated based on the design and construc on materials the building is designed in a harmonious manner to the character of the area as required by standard A. Mr. Rienks reviewed the building elevations and renderings.

DRAFT

Mr. Malloy described their public outreach efforts and stated that during the past six months they met with approximately 100 residents, community leaders, and business owners regarding the proposed building and its design. The August 25, 2025, City Commission agenda packet included twenty letters of support.

Mr. Uhrick asked for more informa on regarding the TIF funding and how it worked for apartment rental rates.

Mr. Malloy stated they are s ll working on the details. To help with funding, they are working on u lizing the Michigan Residen al Brownfield Tax Increment Financing ("TIF") program tha the city will need to create. The TIF will help pay for site improvements while limi ng the income of residents and rent charge based on the Area Median Income (AMI) for Berrien County. The intent is to limit 31 of the 68 apartments will be income restricted and have rents set at 100% of AMI, income limits will be at 120% for those units; six rental units will be a premium rate; the remaining 34 rental units will be at or below 120% AMI.

Mr. Uhrick asked how the difference in rental rates work with the TIF.

Mr. Malloy gave a general overview of how a TIF works.

Mr. Uhrick asked for some perspective as to the amount of the TIF.

A orney Schmidt stated that there are a lot of components that have to be worked out on some of the details and encouraged the Planning Commission that the request before them is for an increase in building height of up to 80 within the Downtown Height Overlay District, and to tie their review to the special use standards and the DH-OD.

Mr. Uhrick stated the applicant wants a massive 80' tall building to make the project economically viable and the funding component is important to understand the need for the 80' height.

Mr. Rienks stated the city is suppor ve of having affordable housing units and the use of the residen al brownfield TIF is important as well as the public parking component. Residen al density is required to make the project financially feasible. Based on the amount of infrastructure improvements required, even decreasing it by one level would cause concerns.

Chair Hartzell asked for more informa on about the TIF including its status and length of me it remains.

Ms. Gundersen stated the Michigan legislatures created the residen al brownfield TIF program to promote housing it helps off-set costs associated with the development of new housing and the program is relatively new.

Ms. Ewalt stated the length of the TIF has not yet been determined.

Attorney Schmidt stated both the city and state have to approve the TIF request.

DRAFT

Mr. Miller ques oned whether the benefits of the proposal outweigh the increase in building height, and stated that the TIF would be important in understanding the overall benefits of the project.

A orney Schmidt stated the plans, proposal and final details for the TIF are s ll being working out and the information provided today is tentative.

Mr. Miller ques oned whether the TIF plan would be discussed at the next City Commission meeting.

Mr. Rienks affirmed that the TIF would be discussed at the next City Commission meet. He stated there would be no nega ve impact. The TIF relies on the current taxable value of the property as the baseline, which is low for the grassy area and the city owned parcel is exempt. The increase in taxes over the baseline is held to pay for the allowable costs.

Mr. Miller stated that since the exis ng tax rate is low, the number of years for recapturing the TIF would also be lower, which allows the different taxing bodies to receive the increase earlier had the proper es been developed. It is the City Commission's to further discuss. It is unclear what the immediate benefit would be to the community.

Mr. Rienks stated that nothing has been finalized as part of the TIF which includes the length of time, the amount, and the AMI requirements. The TIF will help pay for the infrastructure costs. The zoning ordinance requires 100-on-site parking spaces for the residential dwelling units and the sales contract with the city requires a minimum 57 public spaces. The intent is to provide more than 157 parking spaces.

Mr. Ebbert stated the city owns the surface parking lot and no property tax is being collected. Anything on the two parcels would increase property taxes and would be a plus.

Mr. Miller stated that since the property taxes are minimal it is likely the school district could start seeing additional monies in a short time frame.

Mr. Uhrick ques oned how the public parking would be managed and where would tenants with more than one car park.

Mr. Rienks stated they will own and maintain the parking within the building. An addi onal agreement is being worked on regarding the on-site parking. He is not aware of how the public parking will be enforced. There is a fair amount of studio units which will likely have tenants with only one car.

Ms. Burczak stated the drawings are a li le difficult to read on ledger size paper and questioned the curb cut onto Pleasant Street and the dash lines within the public right-of-way.

Steve Staszewski, engineer with Abonmarche South Bend stated that no street parking on Pleasant Street is being removed.

Ms. Burczak stated the revised site plan shows the clear vision area at the northeast corner of

the building at the alley which allows for pedestrian clearance, but wondered if anything is proposed in this area as the building elevations have not been updated.

Mr. Staszewski stated the zoning ordinance allows one 18" column within the clear vision area in the D Downtown District. The building eleva ons and renderings do not depict the clear vision area or the 18" column.

Ms. Burczak stated that a wri en le er was received expressing concern about deliveries and loading in the alley. How will this be handled for this building.

Mr. Staszewski stated there is an entrance to the ground floor parking from the alley that will allow for deliveries.

Mr. Rienks stated that the ground floor parking is designed to allow delivery vehicles to gain access and turn around within the building.

Ms. Burczak questioned the required ADA and van accessible parking on sheet 2C-1.

Mr. Staszewski stated that the permit drawings will have the required ADA and van accessible parking shown on the different levels. The lowest level has space for boiler and generator rooms.

Mr. Miller asked about the parking available to the public.

Mr. Rienks stated that 100 spaces are required for the dwelling units. The sales contract requires a minimum 57 public parking spaces, and the drawings depict a total of 180 parking spaces, of which any number above 100 would be open to the public.

Mr. Miller stated that any number above the minimum 57 public parking spaces would be a benefit to the city.

Mr. Rienks stated that a development agreement s ll needs to be worked out by the two parties and this would be addressed.

Ms. Burczak asked about the floor heights in the building.

Mr. Staszewski stated that the first floor is 15' with the rental units having 9'6".

Ms. Burczak stated that this building is eight feet taller than the Boulevard Inn located to the south and ques oned if the floor heights could be decreased which would decrease the overall height of the building.

Mr. Staszewski stated that many people want an interior ceiling height greater than the typical 7'10". The roof of the structure is at 76'6" and there is a 3'6" parapet wall around the perimeter. Height is measured to the parapet.

Mr. Miller ques oned the four private garage spaces and how access would be gained by a vehicle, and how pedestrians gain access into the building.

DRAFT

Mr. Rienks stated the four private garages would have individual garage overhead doors on the alley and a service door into the surface garage area. The below grade vehicular parking access would be from Pleasant Street. Pedestrian entrances to the below grade parking area are at the southeast and northeast corner of the building.

Ms. Burczak ques oned if there is sufficient space for a vehicle to back out of the garage safely without hitting a building on the opposite side of the alley.

Mr. Rienks states he owns a building on the 300 block of the west side of State Street which has a garage, and he has no problem maneuvering his F150 pickup out as there is some curb along the west side of the alley.

Ms. Burczak stated there is no building on the west side of the alley and relying on the exis ng curb suggests the truck res are hi ng the curb and the truck extends over the lot line. A study should be completed before the building plans are submi ed to make sure access into the garage spaces can be done safely and without damaging surrounding properties.

Mr. Staszewski stated he agreed with Ms. Burczak's comments, and they will review the drawings.

Mr. Miller asked about a roof guardrail.

Mr. Rienks stated that no guardrail is proposed at this me. They are aware that a guardrail counts toward the overall height of the building.

Chair Hartzell questioned whether an amendment to the zoning ordinance is being proposed.

Mr. Rienks stated there are currently no plans for an amendment to the zoning ordinance.

Mr. Miller ques oned the applicant regarding the general comments made not associated with the special use request that will require addi onal discussion and if any of them seemed to be of concern.

Mr. Staszewski stated they are aware of the comments and believes they can all be addressed.

Mr. Miller asked about the viewshed from State Street when looking west toward the lake and how it will change.

Mr. Malloy stated that people walk down Broad and Pleasant Streets toward Lake Boulevard to see the Lake and sunsets. The old YWCA building on the grassy parcel was tall. The building will provide the 100 dwelling units with a view of the Lake and sunsets.

Mr. Miller stated some people may say the viewshed is being decreased and is there enough of a benefit for the en re community to decrease the viewshed? The comments in the application regarding eminent domain do not sit well.

Mr. Malloy stated that he accepts the comments and concerns. The view s ll exists from Broad

DRAFT

and Pleasant Streets, and people will continue to enjoy the views from Lake Bluff Park.

Mr. Miller stated the City long ago believed it was important to protect view sheds of the Lake by establishing overlay districts.

Mr. Malloy stated that new views are being provided for the 100 dwelling units being proposed.

Chair Hartzell asked for public comment.

Mike Vichio, 403 State Street ques oned how the unassigned public parking would be enforced. He believes residents in the building will occupy the spaces making no public spaces available. Many residen al units in the downtown do not have on-site parking and rely on City owned parking lots. This building will increase the number of residents using City owned parking lots.

Jessica Chabot, 403 State Street stated there are six residen al condominium dwelling units in the Great Lakes building and there is no on-site parking. She believes many of the tenants in the building will have more than one car and visitors; it is unclear where these vehicles will park in the City. Residents living downtown typically want all day parking; and with the changes earlier this year there is no all-day parking west of Main Street. It might be helpful to the resident's downtown if they get to use the proposed new parking garage to decrease parking rage. Going higher with more units means more people will be compe ng for the 57 public parking spaces.

Chair Hartzell pointed out that when the building at 403 State Street was approved and converted to have six residen al condominium units parking was not required and parking was not guaranteed; it is still not required.

Si Osiri resident at Lakeview Terrace and is familiar with a similar building that did not get constructed in New Buffalo, which le a big hole in the ground for almost 20-years before the founda on and mold was removed. This property is unique to the community with people being able to view sunsets and the Lake. The property should not be developed and should be a park. Mr. Osiri referenced the New Atlas ar cle that was distributed in the packet of another large building par ally constructed and the issues being created. There are economists who say we are heading to another real estate fall worse than the one beginning in 2007, what will happen with this building? He believes the residents should decide what should happen with the property.

Jose Vasquez, 312 State Street expressed concern over the request as his dwelling unit will no longer have a view looking west. He and his wife are year-round residents and support the local businesses for the past five years a er working hard and re ring. He understands the reports referenced but it seems like the developer is not concerned about the impact on the exis ng residents just the 100 new ones associated with the building. The expensive condominium units will likely not be occupied by year-round residents. Recommending approval of this request will set a precedent that all future buildings can be 80' tall. Rybelle's will have their views decreased. If the building was constructed at the maximum height of 55'

without any approvals, they would be able to see some of the lake and fireworks. There are still a lot of "what ifs" that need to be addressed that can cause other problems.

Robin Allen of Forever Books located in the 300 block of State Street stated she will share the alley with this building and has concerns regarding trash, recycling, vehicular and pedestrian traffic to the below grade parking area. She ques oned if other similar sized communi es along the lake large buildings like this have being proposed. Concern regarding the integrity of the bluff with the proposed construc on and what will happen with the different community events that take place in this area were expressed. Ms. Allen stated she was glad to hear the Planning Commission asking difficult ques ons of the applicant, but it does seem like there are no other options available.

Michelle Vasquez, 312 State Street, expressed concern about a July 7, 2025, ar cle where the Rienks Group declared an end to the sleepy li le town view while the City suggests it is a charming town, special place on the Lake and Riveria of the Midwest. This building will likely end An ques on the Bluff, the Artesian Fair and other events put on. Addi onal security will be needed for the downtown since the number of homeless sleeping in building ves bules is increasing and the parking garage will create a new place for them. St. Joseph is not a Chicago. Ques ons from members of the Commission are very important and the decision will be difficult. This building is taking away her view and will likely lead to a decrease in her property values.

Anne Barnes, 608 Market, stated on page 36 of the Downtown Vision Master Plan it states tha the intersec on of Lake Boulevard and Broad Street is an important focal point, and "To further protect views and openness," the height of the building should be limited while allowing a mixed-use building. This building will cut that view; the height will dominate and cast darkness over the downtown, crea ng a shadow as the seasons change throughout the year. It will create a tunnel effect. She is concerned about the underground parking garage and how construc on may damage the exis ng structures or ground stability. Protect our charming town.

Lee Larcy, resident stated she believes the building will destroy the area and ground. It will create a dark caste along Lake Bluff Park. Tall large buildings should be located on the east side of Main Street. She believes this building will destroy the quality of life for the residents.

Carl Meyer, 505 Proper es LLC, stated he owns the building on the north side of Pleasant Street across the street from the proposed development and while it will block some views it is a benefit to the community. He believes the special use to increase the height to 80 feet should be approved and that parking is not an issue because they have provided the amount required.

Chair Hartzell stated there are standards associated with approving a special use permit that must be reviewed.

Mr. Meyer stated that restaurant owners are suppor ve of the request. People are moving out of the city, and this might bring people back.

Joe Giannola property owner of several commercial buildings in the downtown, addressed the

Commission.

Chair Hartzell stated that Mr. Giannola is the new Commission member, Chris Smith's, father-in-law.

Mr. Giannola stated he has concern regarding the depth of the below grade parking garage when compared with the above grade parking garage at the hospital it is unclear if the structure has been engineered properly. The TIF funding has not been finalized, and it is unclear how long the TIF will remain. He was involved in the residen al build-out of the building Mr. Rienks states he owns and there was sufficient space in the alley for a larger Cadillac to maneuver. He believes addi onal on-site parking is needed and thought he read that the city had plans for a parking garage.

Attorney Schmidt stated the city has no plans for a parking garage.

Thomas Barnes, 609 Market Street ques oned the maximum height of the structures in the zoning ordinance and what factors the Planning Commission would be reviewing.

A orney Schmidt stated the property is located with the Downtown Height Overlay District which allows buildings to increase in height from 55 to 80 feet as a special use permit.

Chair Hartzell stated that if the building was 55' tall city staff could issue the building permit, and the Planning Commission would not be involved.

Mr. Barnes stated everyone should be concerned about the unintended consequences of a building this size and this tall, at this location.

Marla Schneider, President and CEO of Cornerstone Alliance and resident at 2008 Forres, stated this building will become a catalyst for development in the City. The communi es popula on is declining. Of the 400 homes on the market, only 59 are in the City of St. Joseph with a median price of $432,000. Addi onal housing op ons are needed, and the City should take a chance on this developer who has been working with Cornerstone Alliance for several months.

Chair Hartzell closed the public hearing at 6:20 pm a er no other audience members asked to speak.

Chair Hartzell adjourned for a five-minute break. The meeting reconvened at 6:25 pm.

Mr. Rienks stated his family purchased the Rice building and the residen al condominium building above Fuzzy Butz and made improvements at both. The empty grass lot and the parking lot area prime real estate which they, or someone else, will develop. They reviewed the different plans and documents created and adopted by the city which calls for increasing the number of residen al dwelling units and increasing the popula on while providing more commercial opportuni es. They hope the Planning Commission will recommend approval of the special use request to increase the building height to 80 feet.

Ms. Porter asked the width of the of the proposed building facing Lake Boulevard along with the widths of the Whitcomb and the Boulevard Inn, and the width of the colonnades and the

DRAFT

public sidewalk.

Mr. Rienks stated the colonnade is 8' wide.

Mr. Miller stated the Planning Commission is being asked if the benefits to the community are enough to increase the building height. The intensity of use is a concern. The building is architecturally appealing and is similar to other buildings in the downtown. He does not understand all of the benefits and wishes there were more answers regarding the TIF and how the public parking will be managed. It is unclear what will be public versus private space within the colonnade area. The alley currently provides access for refuse pickup including a recycling bin and it is unclear how this will change in the future.

Ms. Gundersen stated based on the County's online Beacon GIS program, the Whitcomb building is approximately 167 feet wide as measured along the alley and 132 feet wide Ship Street. The Boulevard Inn is approximately 150 feet wide facing Lake Boulevard and the library is approximately 190 feet wide facing Lake Boulevard.

Mr. Ebbert stated the ques on is increasing the height to 80 feet. If the building was 55 feet tall the alley concerns would still exist. Commercial uses are required on the ground floor.

Mr. Uhrick stated he would have liked to hear from some of the property owners who surround the property and wondered if the DDA is supportive of the request.

Chris Lannert, member of the DDA Board stated the Board has heard a presenta on on the request with similar drawings and is supportive of the request.

Mr. Uhrick stated he agrees redevelopment is needed in the downtown and is suppor ve of the 80-foot-tall building which requires a special use permit to be issued. He is excited by the risk the developer is willing to take to develop a piece of property than has been si ng there a long time. His concern is the height but up to 80' can be allowed as a special use.

Ms. Burczak stated that there are op ons available to decrease the building height because of the large ceiling clearances, but it may only take it down to about 70.5', which did not make much difference in blocking views. Fi y-five feet already blocks views. The reference to the Master Plan and lower building heights seems to be in conflict with request. The lots along the bluff are valuable assets and should not be used for parking. She encouraged decreasing the height if possible and expressed concern for property owners that will have exis ng views blocked.

Ms. Gundersen clarified that the reference on page 36 is in the Downtown Vision Master Plan and not the 2016 City Master Plan.

While reviewing the suggested mo on, Mr. Ebbert stated that not all of the pages were prepared by Abonmarche and two sheets 2C-1 and 2C-2 were prepared by Fishbeck.

Mr. Ebbert stated that not all of the pages were prepared by Abonmarche and two sheets 2C-1 and 2C-2 were prepared by Fishbeck.

DRAFT

MOTION: To recommend for approval of a special use permit for the property known as 315 Lake Boulevard pursuant to the City of St. Joseph Zoning Ordinance, Art, XI Special and Conditional Use Regulations and Art. IX, Section 9.4 "DH-OD Downtown Height Overlay District" to increase allowable building height from 55 feet to 80 feet in the D Downtown District to allow a seven-story mixed use building with below grade parking based on the application prepared by the applicant and consisting of 9 sheets of building elevations/drawings along with a one page site plan and 5 pages of renderings all prepared by Abonmarche and included in the October 2, 2025 Planning Commission agenda packet as updated with a new site plan dated September 30, 2025, as the request meets the required standards under Section 11.5.2 and Sections 9.4.2.B.2 and 9.4.2.D of the Zoning Ordinance with the condition that a site plan meeting all requirements of the zoning ordinance be submitted, reviewed and approved prior to any building permits being issued."

RESULT:	**PASSED [UNANIMOUS]**
MOVER:	Anthony Uhrick, Member
SECONDER:	Becky Rice, Member
AYES:	Chair Hartzell, Vice Chair Ebbert, Member Burczak, Member Miller, Member Uhrick, Member Rice, Member Porter, Member Smith
ABSENT:	Member Plichta

Old Business

None.

Public Comments

None.

Commissioner Comments

Ms. Burczak thanked staff for the time and effort put into creating a thorough and informative packet.

Mr. Miller agreed with Ms. Burczak's comments.

Staff Comments

Ms. Gundersen stated the deadline for the November meeting is Friday, October 10th

Adjournment

MOTION: To approve to adjourn at 6:48 pm.

RESULT:	**PASSED [UNANIMOUS]**
MOVER:	Kathy Burczak, Member
SECONDER:	Becky Rice, Member
AYES:	Chair Hartzell, Vice Chair Ebbert, Member Burczak, Member Miller, Member Uhrick, Member Rice, Member Porter, Member Smith
ABSENT:	Member Plichta

DRAFT

_____

Presiding Officer

_____

City Clerk/ Recording Secretary

DRAFT

Kristen Gundersen

From: Emily Hackworth
Sent: Thursday, October 9, 2025 10:23 AM
To: Kristen Gundersen
Subject: FW: [EXTERNAL] Opposition to the Height Plan for The Marquette

Follow Up Flag: Follow up
Flag Status: Flagged

From: Laura Goos <lagoos921@gmail.com>
Sent: Thursday, October 9, 2025 10:09
To: Brook Thomas <bthomas@sjcity.com>; Michele Binkley <mbinkley@sjcity.com>; Emily Hackworth <ehackworth@sjcity.com>; Mike Sarola <msarola@sjcity.com>; Tess Ulrey <tulrey@sjcity.com>; Michael Fernandez <mfernandez@sjcity.com>; Laurie Schmidt <lschmidt@sjcity.com>
Subject: [EXTERNAL] Opposition to the Height Plan for The Marquette

Dear Mayor Thomas, Mayor Pro Tem Binkley, Commissioners Sarola, Ulrey, and Fernandez, City Manager Hackworth, and City Attorney Schmidt;

I have refrained from weighing in on the proposed development until after the Planning Commission's latest meeting. But I feel I am compelled to do so now.

I am respectfully writing as a concerned resident and former Mayor to express my strong objection to the Planning Commission's recent approval of The Marquette development on downtown Sites 5 & 6 of the Downtown Vision Master Plan. This approval, which facilitates a building of 80 feet (approximately 8 stories), represents a clear and documented contradiction of the community's adopted vision plan for the Downtown. This work took many months, more than 25 people on the committee, and multiple public sessions to achieve.

The Downtown Vision Master Plan provides explicit guidance for these sites, which was the result of the extensive public input and official adoption mentioned above. The Planning Commission's decision and the City Commission's intent to approve this height fundamentally undermines that vision.

1. Massive Height Variance to plan (100% Deviation from Vision Master Plan):

- The plan specifically targets Site 5 and Site 6 for development that should be three to four stories in height (pages 34-35 of the Vision Master Plan).
- The proposed 80-foot structure is roughly double the maximum height specified in the Master Plan (8 stories vs. 3-4 stories). Additionally, the downtown building's maximum height without a variance is 55 feet, which is 69% of the approved variance this building has been given.

2. View Preservation and Scale:

- The Vision Master Plan explicitly calls for a 20-foot setback along Ship Street to maintain views of the Lake Michigan shoreline (Site 5).
- The entire purpose of specifying a low, 3-4 story limit, in combination with setbacks, was to preserve sightlines and maintain the small-town scale. An 80-foot tower nullifies the intent of the view-preservation language.

3. Inadequate Public Input for a Major Policy Change:

- The Planning Commission's decision and the City Commission's conditional approvals to move forward with an 80-foot building—a 100% deviation from the Master Plan—was based on minimal public meetings, ***none of which addressed the explicit change from the Vision Master Plan.***
- Given the unprecedented scale and impact of this project on our town's character, traffic, and views, the process thus far does not represent adequate public process. *Our community deserves more opportunity to weigh in on a project that seeks to fundamentally rewrite the vision for its downtown..*

4. Failure to Address Community Housing Need:

- The proposed structure is dominated by high-cost units and "market rate" apartments. This project serves only an exclusive, luxury market and does nothing to alleviate the critical local need for workforce housing for teachers, service workers, and local families. Any argument that says that housing will be "freed up" at a lower price point is truly a false narrative, as the trickle-down pricing would have to go to unprecedented levels in order for that to happen when you are starting at the proposed price points for this development.

I urge the City Commission to recognize that moving forward with this type of major change and variance constitutes a decision that is fundamentally incompatible with the community's adopted vision for its downtown. I request that you:

- Review the Planning Commission's findings with a focus on their adherence to the Downtown Vision Master Plan and the sufficiency of the public process.
- Reverse or condition the approval to require the developer to adhere to the Master Plan's 3–4 story height limit and setback requirements; at the bare minimum, do not exceed the 55-foot limit in the Downtown District.

Please have my comments in any official record of public comment on this matter.

Thank you,
Laura

--
Laura Goos
lagoos921@gmail.com

THE MARQUETTE

ST. JOSEPH MICHIGAN



Mixed-Use Multifamily and Commercial Development

10/02/2025

trg THE RIENKS GROUP

PROJECT SUMMARY

The Rienks Group is pleased to announce our latest development project to a limited group of investors: The Marquette Flats and Residences – a mixed-use project overlooking Lake Michigan in the beautiful downtown of St Joseph in SW Michigan. The 7-story building boasts a timeless aesthetic aimed to capitalize on the best views St Joseph has to offer while enjoying first mover advantage in the rebirth of one of Lake Michigan's most popular beach towns. The project includes:

- **68 Upscale Multifamily Apartments** – *raising the bar for apartment living in St Joe*
  - Resort-style amenities include a rooftop courtyard, indoor pool, fitness center, lounge, secure entry, and on-site leasing and management
- **32 Luxury Condos** – *the new gold standard for Lake Michigan living*
  - All the amenities above with 2,000 SF average unit sizes, high-end finishes, and elevated lake views
- **Courtyard Roof Deck and Greenspace** – *offering views and social space year-round to residents and guests*
  - 6,400 SF courtyard with heating elements for year-round enjoyment and connected event space, lounge, and pool
- **Ground Floor Restaurants and Retail** – *Aspirational lifestyle haunts for residents and visitors*
  - 10,000 SF of commercial/retail space
- **Underground Parking** – *Going above and beyond to maximize parking availability*
  - Targeting 180 parking spots for residents and the public

DEVELOPMENT PLAN | TIMELINE

Q3 2025

Soft Close + Commence Full Architectural and Engineering

Q2 2026

Commence Construction

Q2 2029

Stabilization

Equity and Loan Closings

Q1/Q2 2026

Completion of Construction

Q2 2028

KEY PARTNER – GENERAL CONSTRUCTION

HORIZON
Construction Group

www.horizondbm.com | 574-581-9779

2025 NMHC 50 TOP BUILDERS

TOP WORK PLACES 2019-2025

STEP Safety • Training Evaluation • Process

About Horizon Develop Build Manage

Since 1984, Horizon Develop Build Manage has been a leader in development, construction, and property management. Their vertically integrated group of companies ensures seamless project execution from start to finish

Horizon Construction Group, Inc.

Founded in 1996, Horizon Construction Group, Inc. is dedicated to delivering high-quality builds that stand the test of time. They prioritize budget management and collaborate closely with design teams to ensure efficient and effective project delivery. Their comprehensive services include:

- Pre-construction planning
- Estimating and cost control
- Site management
- Safety protocols

Proven Success Across the Midwest

Horizon Construction Group, Inc. has a track record of success with a strong presence in Wisconsin, Iowa, Minnesota, Illinois, Indiana, and Michigan. In 2024, they expanded their reach by opening a third office in South Bend, Indiana. Their extensive experience and expertise are reflected in our current portfolio of 20 projects across 6 states, totaling 3,448 units.

A Legacy of Excellence

With project experience totaling $2.8 billion, Horizon Construction Group, Inc. continues to grow and excel in the industry. They bring unparalleled knowledge and dedication to this project.

ST JOE ZONING ORDINANCE – SEC 9.4

Section 9.4. “DH-OD” Downtown Height Overlay District - 9.4.2 Structure Development

- 9.4.2.B.2: To be approved through the special use permit procedure, in addition to the standards described in Article XI [Special and Conditional Use Regulations], ***the applicant must demonstrate that the proposal, if approved, would result in benefits to the traditional downtown shopping district and to the community as a whole that outweigh any substantial negative impact upon the character of the downtown shopping district.***

- 9.4.2.D: In the event the city commission, planning commission, or zoning board of appeals should consider approving or recommending approval of a special use permit, planned unit development, variance, or any other request to construct a structure in this DH-OD with a building height in excess of 55 feet, in addition to the standards otherwise applicable to the particular request involved, ***that body must also affirmatively find that any substantial negative impact upon the character of the downtown shopping district potentially resulting from the approval of the request will be outweighed by other benefits to the community of the proposed structure.***

The Bottom Line:

THE PROJECT MUST BE A NET POSITIVE FOR THE SHOPPING DISTRICT AND COMMUNITY AS A WHOLE.

PREVIEW OF NET POSITIVES

- Revitalizing a vacant lot that has sat empty for almost 20 years
- Beautifying sites along the critically important Lake Blvd to achieve a use higher and better than another parking lot
- Building 100 new housing units for a range of income levels
- Stimulating the downtown by bringing year-round residents to support local businesses
- Adding attractive new options to help build the restaurant scene
- Providing a net positive in public parking spaces
- Reversing population decline in a town that has been losing ~100 residents/year since the early 1990s, and that hasn't had a private new development built in its downtown in almost 40 years

ST JOE MASTER PLAN

Key Goals of the 2020 Master Plan

1. Reinforce Downtown's distinct character and sense of place while accommodating desirable infill development
2. Strengthen Downtown as a vibrant and active year-round mixed-use district



ST JOE MASTER PLAN

DEVELOPMENT OPPORTUNITY SITES

To guide future investment within Downtown, Development Opportunity Sites have been identified within the study area. While all properties are potential candidates for redevelopment, these sites are best positioned for development and reinvestment due to age, condition, site utilization, strategic location, or a combination of these factors. Redevelopment of these sites could have a substantial impact on the character and vitality of Downtown. These should not be considered as recommended site plans or statements of development intent, but rather an indication of potential for possible new development in Downtown. Development Opportunity Sites are categorized in two groups:

- **Primary Sites** –These properties have high visibility and are of a size and/or location to significantly impact Downtown, thus substantially increasing their desirability for development. To demonstrate the potential impact of reinvestment on these sites, development concepts have been created to help visualize potential.

- **Secondary Sites** – These sites, while well positioned for development, would have a lesser impact than primary sites, due primarily to size and location.



Development Opportunity Sites

Primary Site

Secondary Site

ST JOE MASTER PLAN

Other Key Points

- Both the grass lot and parking lot were specifically noted as Primary "Development Opportunity" Sites

- "along much of Lake Blvd individuals are confronted with unscreened, unsightly parking lots, vacant lots, and interspersed structures…approximately 80% of the east side frontage of Lake Boulevard is parking lots and a vacant lot." (page 34)

- "Ideally, the City should encourage appropriate infill development of the surface lots that will create a consistent building streetwall along the roadway. This will also provide opportunities for new shops, restaurants, mixed-use buildings, and other uses that will bring greater excitement to Lake Boulevard." (page 34)



REGIONAL HOUSING SHORTAGE

St Joseph and Benton Harbor Housing Study (published 2024):

- Indicates a need for 900 new housing units in St Joe by 2028
- The Marquette's planned completion is in 2028, with many more units still needed according to this analysis
- **Not meeting housing needs could lead to:**
  - Rising rent and home prices (lack of supply pushes prices up)
  - Workforce displacement
  - Difficulty attracting businesses
  - Aging population imbalance (reduced school enrollments; strain on senior services)
  - Outmigration by young professionals

	2024	2025	2026	2027	2028	Total
BENTON HARBOR						
Rental Occupied	100	100	100	100	100	400
Owner Occupied	35	35	35	35	35	175
ST. JOSEPH						
Rental Occupied	125	125	125	125	125	525
Owner Occupied	75	75	75	75	75	375



ECONOMIC DEVELOPMENT - HOUSING



LACK OF AVAILABLE HOUSING

The lack of available housing, of just about any type, is a huge barrier to this growing community. Employers need places for their current and prospective employees to live.

The 2024 Economic Development Strategy report completed by Place+Main Advisors (based in East Lansing, MI) was created to help focus the community on actions that need to be taken to address key needs and to build off of the community's strengths.

This study also identified the lack of available housing as 1 of 4 key risks to the economic health of St Joe.

ECONOMIC DEVELOPMENT - OPPORTUNITY

Another of those 4 main issues is significant market opportunity being missed for both retail and housing.

Place+Main Advisors' report calculated that 100 new housing units would contribute $5.5M to the local economy.



MARKET OPPORTUNITY

There is significant opportunity for both retail and housing in St. Joseph. Lack of promotion of this opportunity likely contributes to an underdevelopment of the market.

	2028 HOUSEHOLD DEMAND	25 NEW UNITS	50 NEW UNITS	100 NEW UNITS	200 NEW UNITS
Total Food + Drink	$5,827	$145,672	$291,344	$582,688	$1,165,377
Total Retail Trade	$49,156	$1,228,896	$2,457,793	$4,915,586	$9,831,172
Total Retail Trade and Food + Drink	$54,983	$1,374,569	$2,749,137	$5,498,274	$10,996,548

MSHDA – BERRIEN COUNTY RENT V. INCOME

MSHDA – The MI State Housing Development Authority – publishes income and rent data each year by county.

Apartments at The Marquette have their rents priced between 100% and 120% of Area Median Income (AMI), based on the estimates at right. This will make the most desirable apartments in St Joe accessible to local residents.

Like any transaction, rents are subject to economic forces of supply and demand. If they are priced too high, then vacancy will force the rents lower. If they get fully occupied, then the rent is appropriate.

04/01/2024 INCOME AND RENT LIMITS

County: 11 Berrien **Effective Date: 4/1/2024**

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person
20%	12,000	13,720	15,440	17,140	18,520	19,900	21,260
25%	15,000	17,150	19,300	21,425	23,150	24,875	26,575
30%	18,000	20,580	23,160	25,710	27,780	29,850	31,890
35%	21,000	24,010	27,020	29,995	32,410	34,825	37,205
40%	24,000	27,440	30,880	34,280	37,040	39,800	42,520
45%	27,000	30,870	34,740	38,565	41,670	44,775	47,835
50%	30,000	34,300	38,600	42,850	46,300	49,750	53,150
55%	33,000	37,730	42,460	47,135	50,930	54,725	58,465
60%	36,000	41,160	46,320	51,420	55,560	59,700	63,780
70%	42,000	48,020	54,040	59,990	64,820	69,650	74,410
80%	48,000	54,880	61,760	68,560	74,080	79,600	85,040
100%	60,000	68,600	77,200	85,700	92,600	99,500	106,300
120%	72,000	82,320	92,640	102,840	111,120	119,400	127,560
125%	75,000	85,750	96,500	107,125	115,750	124,375	132,875
140%	84,000	96,040	108,080	119,980	129,640	139,300	148,820
150%	90,000	102,900	115,800	128,550	138,900	149,250	159,450

Rent By Bedroom	0 Bedroom	1 Bedroom	2 Bedroom
20%	300	321	386
25%	375	401	482
30%	450	482	579
35%	525	562	675
40%	600	643	772
45%	675	723	868
50%	750	803	965
55%	825	884	1,061
60%	900	964	1,158
70%	1,050	1,125	1,351
80%	1,200	1,286	1,544
100%	1,500	1,607	1,930
120%	1,800	1,929	2,316
125%	1,875	2,009	2,412
140%	2,100	2,250	2,702
150%	2,250	2,411	2,895

ST JOE ZONING ORDINANCE – SEC 11.5

Section 11.5. Basis of Determination – 11.5.2. General Standards

A. The special use shall be designed, constructed, operated and maintained in a manner harmonious with the character of adjacent property and the surrounding area.

B. The special use shall not change the essential character of the surrounding area.

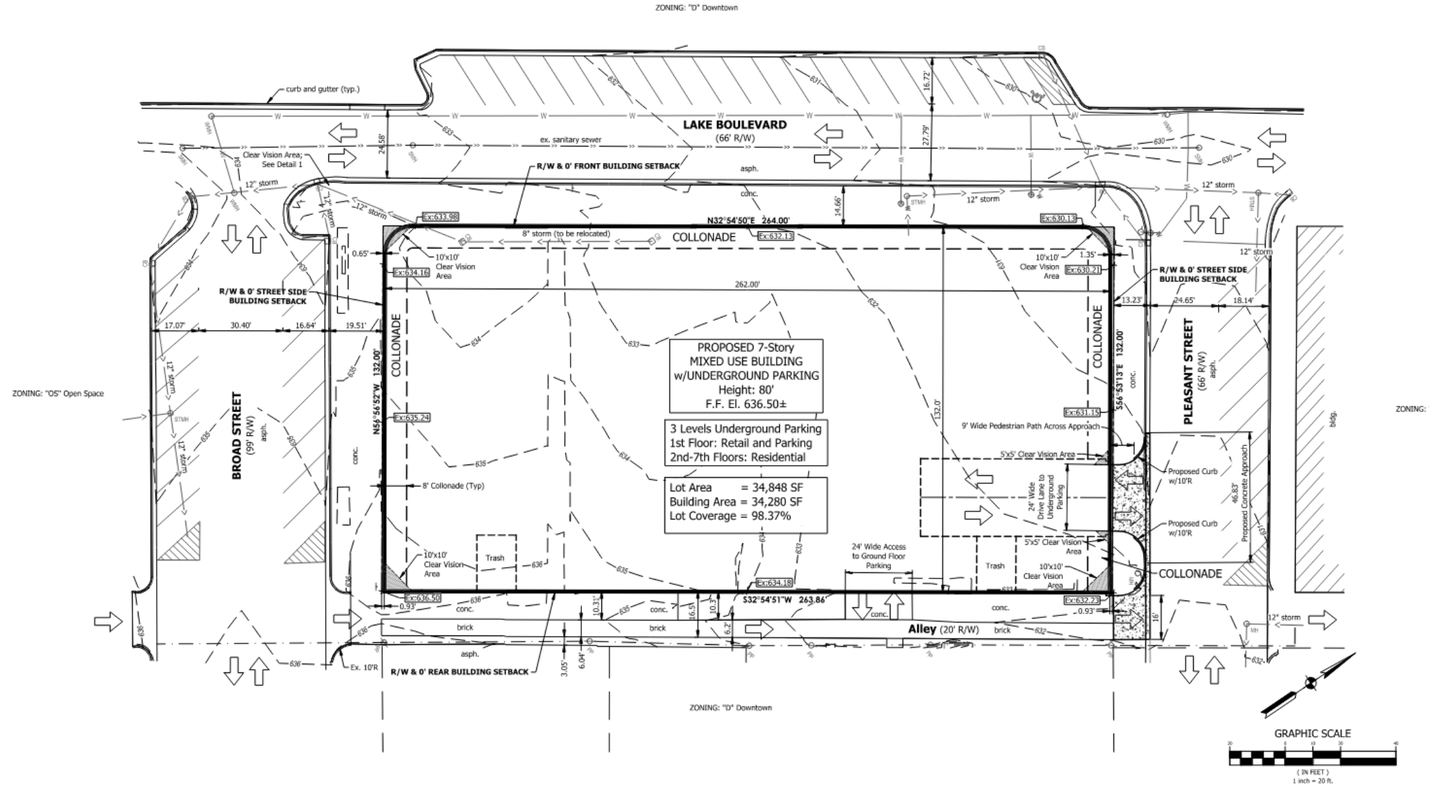
C. The special use shall not be detrimental to the health, safety or welfare of persons or property through the excessive production of traffic, noise, smoke, fumes, ground vibration, water runoff, odors, light, glare or other features of the proposed use.

D. The special use shall not place demands on public services and facilities in excess of current capacity unless planned improvements have already been scheduled for completion.

E. The special use shall meet the site plan review requirements of Article XII.

F. The applicant is in substantial compliance with any previously issued zoning permits and is not otherwise disqualified from receiving a permit under Section 23.3.3 of this ordinance.

PROJECT SITE PLAN



PARKING CALCULATIONS

REQUIRED PARKING:
Residential: (1 Space /Unit) x (100 Units) = 100 Spaces
(Retail exempt per Zoning Ordinance Section 18.2.12)

PROVIDED PARKING:

Building Garage Spaces	
1st Floor:	
Surface:	20
Garage:	4
UG Parking Level B1	74
UG Parking Level B2	77
UG Parking Level B3	9
Total UG Parking	184 Spaces

"D" DOWNTOWN ZONING SUMMARY

SETBACK	REQUIRED	PROPOSED
Minimum Front	0'	0'
Minimum Street Side	0'	0'
Minimum Rear	0'	0'
Maximum Building Height	55'	80' (Requesting Special Use to Increase)
Maximum Lot Coverage	100%	99.1%

TABULATED SITE DATA

PROPOSED LAND COVERAGE	AREA (SF)	PERCENTAGE
Building Footprint	34,540 SF	99.1%
Pavement	299 SF	0.9%
Total	34,839 SF	100.0%

TABULATED BUILDING DATA

BUILDING LEVEL	AREA (SF)		
	Residential	Retail	Other
7th Floor - 8 Units	24,970	0	0
6th Floor - 12 Units	24,970	0	0
5th Floor - 12 Units	24,970	0	0
4th Floor - 24 Units	24,970	0	0
3rd Floor - 24 Units	24,970	0	0
2nd Floor - 20 Units	24,970	0	0
1st Floor - 0 Units	0	9,048	25,492
UG Parking Level B1	0	0	34,540
UG Parking Level B2	0	0	34,540

LEGEND

- Traffic Sign
- Water Valve
- Utility Pole
- Light Pole
- Manhole
- Sanitary Manhole
- Water Manhole
- Storm Manhole
- Catch Basin
- Tree
- Sanitary Sewer
- Storm Sewer
- Water Main
- Overhead Line
- Contour
- Vehicular Travel Direction
- Ex.630.50 Existing Sidewalk Elevation @ R/W

GENERAL NOTES

1. Current Zoning: City of St. Joseph Michigan "D" Downtown District
2. Existing Land Use: Parking Lot and Open Grass Area
   Proposed Land Use: Mixed Use - Residential/Commercial
3. General Direction of Storm Water Flow: Northeast
4. Trash and dumpster areas are located in building as shown.

LEGAL DESCRIPTION

Lots 107-110 of the Original Plat of the City of St. Joseph, Berrien County, Michigan

ABONMARCHE
Surveying
Engineering
Architecture
315 W. Jefferson Blvd.
South Bend, IN 46601
T: 574.232.3700
abonmarche.com
ABONMARCHE CONSULTANTS, INC.

© 2025

THE REINKS GROUP

MIXED USE DEVELOPMENT
CONCEPTUAL SITE PLAN

315 LAKE BOULEVARD, ST. JOSEPH, MICHIGAN

PRELIMINARY

ISSUE DATE: 09.30.2025
PM: XXX QA / QC: XXX

ISSUANCE / REVISION DATE

ORIGINAL SHEET IS 24"x36" USE DIMENSIONS SHOWN. DO NOT SCALE DRAWING.

PROJECT NO: 24-1940

1 of 1

DESIGN

For The Marquette's design, we are striving to create a beautiful, timeless architectural structure that will complement and enhance the character of downtown St Joe for decades to come.

The design of The Marquette will incorporate a breezeway/portico space around the outside of the building, for a vibrant, covered public/private gathering space. This photograph represents the general style of breezeway/portico we envision.

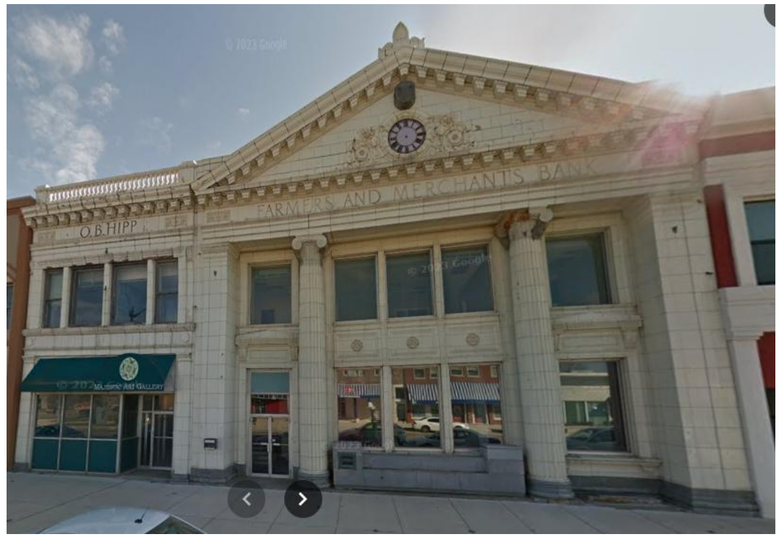
Some of this area will be used for outdoor restaurant seating within the building's footprint, but other parts will be open for public seating.



DESIGN - LIMESTONE FACADES





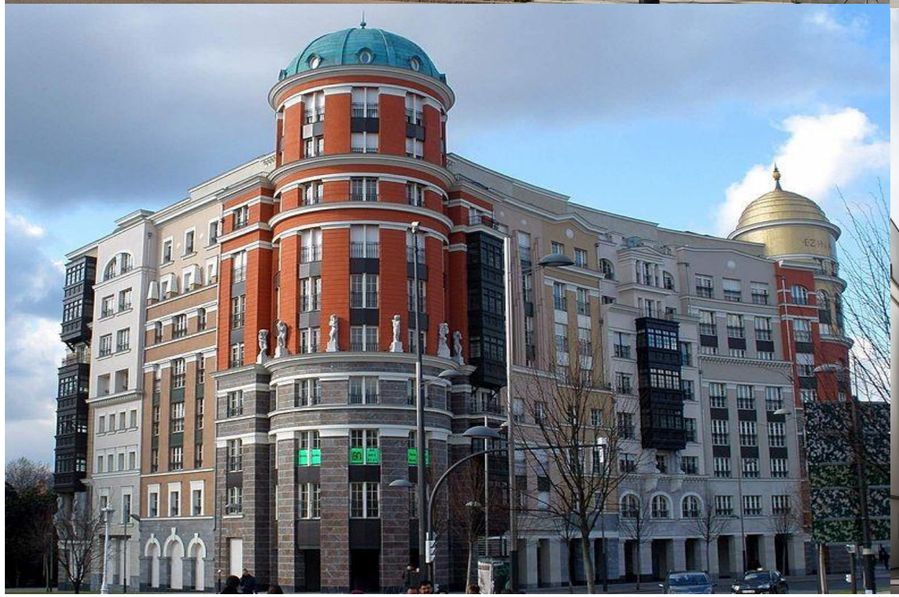


CLASSICAL ARCHITECTURE









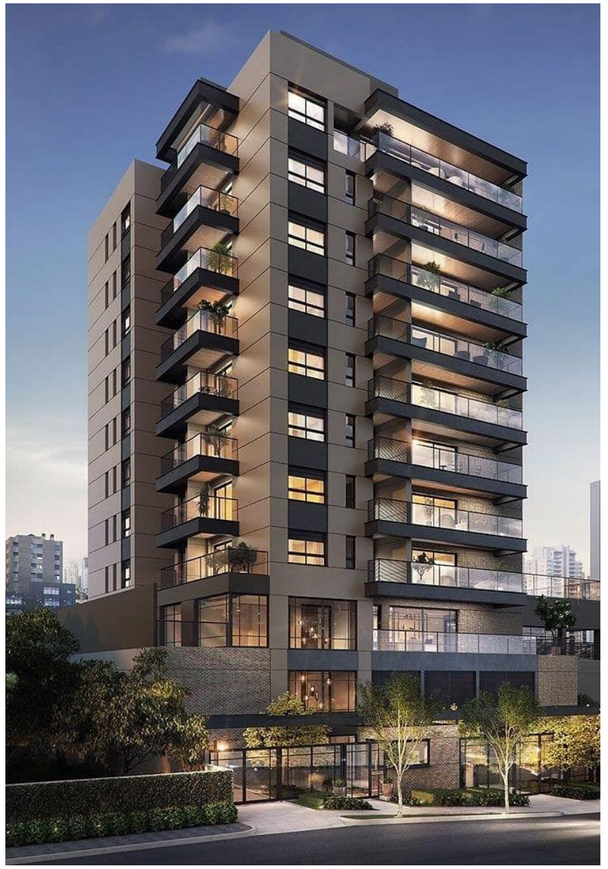


VS. MODERN ARCHITECTURE









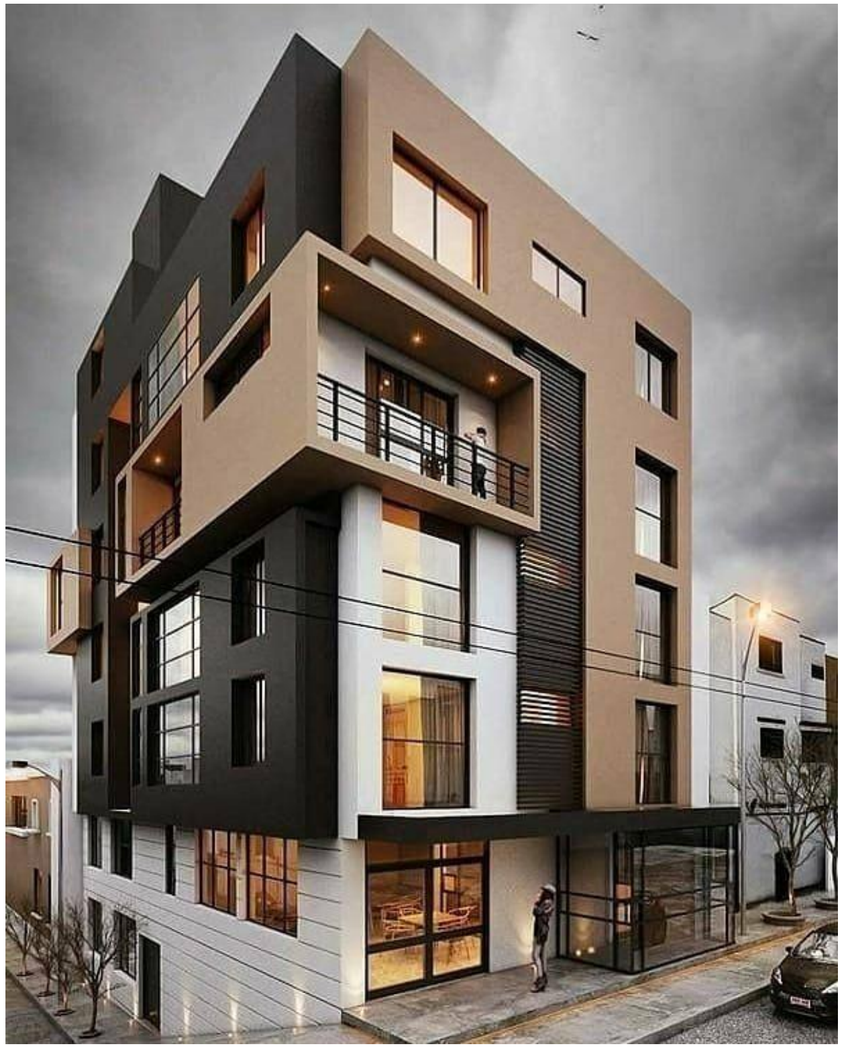




CLASSICAL VS. MODERN ARCHITECTURE



VS.



DOWNTOWN ST JOE BUILDING HEIGHTS



1. Lakeview Terrace – 149 ft tall



2. The Whitcomb – 115 ft tall



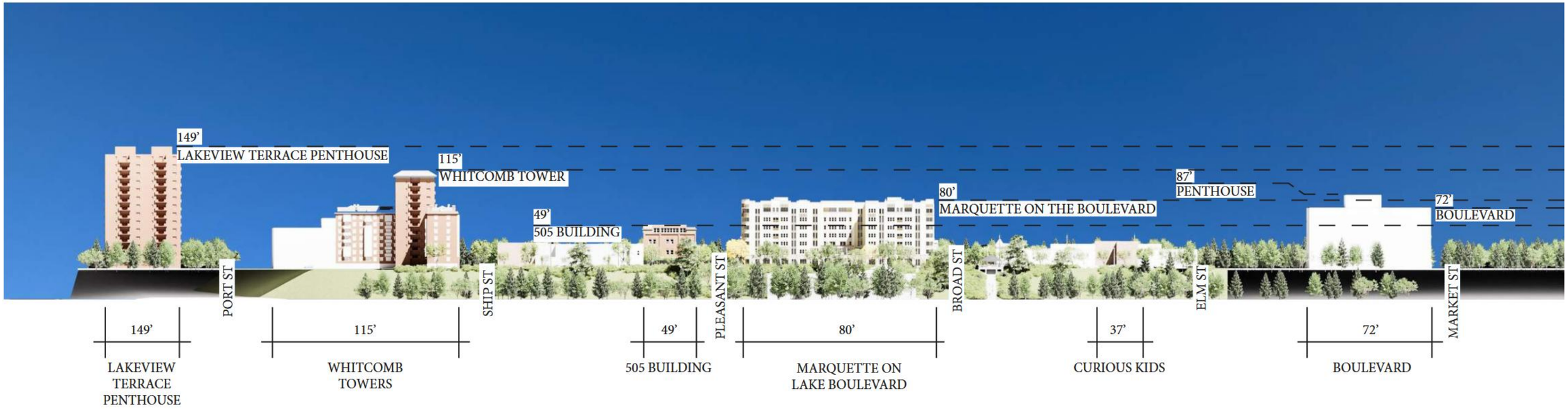
3. Silver Beach Hotel – 82 ft tall



4. The Marquette – 80 ft tall

*This is just for downtown St Joe. If the Inn at Harbor Shores and Lighthouse Point Condominiums were included, it would be lower on the list.

DOWNTOWN ST JOE BUILDING HEIGHTS



* HIGH-RISE IS ZONED R3 AND LOCATED A STREET LEVEL BELOW LAKE BOULEVARD

DOWNTOWN ST JOE BUILDING HEIGHTS



VIEW FROM LAKE STREET

ARTIST RENDITION FOR ILLUSTRATION PURPOSES ONLY

THE RIENKS GROUP

MARQUETTE ON LAKE BOULEVARD

SEPTEMBER 08, 2025

ABONMARCHE

BUILDING ELEVATIONS



EXTERIOR ARCHITECTURAL RENDERINGS







CONFIDENTIAL

EXTERIOR ARCHITECTURAL RENDERINGS





CONFIDENTIAL

EXTERIOR ARCHITECTURAL RENDERINGS





CONFIDENTIAL

COMMUNITY SUPPORT – WALKING OUR TALK

For the past 6 months, we have dedicated a day each week to come to St Joseph and have one-on-one conversations with local residents, business owners, entrepreneurs, and community leaders. The number of those meetings is approaching 100.

We have presented to and gained the support of the Cornerstone Alliance, the Downtown Development Authority, St Joe Rotary, and St Joe Today.

We held a public open house at the St Joe Memorial Library for about 60 attendees.

Local supporters of the project sent over 20 letters of support to the City Commission for our August 25th meeting, with at least 10 members of the public offering strong support in their public comments. Supportive commenters included representatives of Whirlpool, the collective membership of Cornerstone Alliance, and the businesses within our future neighbor building, 505 Pleasant St.

This project has been crafted from the beginning to be a significant net positive to all stakeholders, and we have the receipts that prove the vast majority of the community agrees.

THE MARQUETTE

Thank you!

THE RIENKS GROUP

Changing the culture
of commercial real estate.

Terry Malloy, Director of Development
September 2025

As Mayor of the City of St. Joseph I am thrilled to support *The Marquette* development project — a transformative investment in our downtown that reflects decades of community vision and persistence. This all-encompassing project will bring much-needed residential units, attainable housing for the missing middle, convenient underground parking, and vibrant ground-level retail to the heart of our city. By increasing our year-round population, *The Marquette* will help sustain local businesses beyond the busy summer months, creating new opportunities for shopping, dining, and connection in every season. This project represents an exciting new chapter for St. Joseph — one that honors our past while building a stronger, more dynamic future for residents, visitors, and entrepreneurs alike. While there are still a lot of details to figure out with this project, I am excited to see this project come to life in a way that is congruent with our downtown vision. I support a brownfield redevelopment TIF in support of the project and approval of a special use permit allowing the building to go up to 80 feet.

— Brook Thomas
Mayor, City of St. Joseph

From: Brian Maynard
To: Commissioners
Subject: [EXTERNAL] The Marquette
Date: Wednesday, October 22, 2025 3:40:43 PM
Attachments: image001.png

Dear Commissioners.

I am writing today in support of the development of The Marquette project. While I am not a resident of the city, I own Forté Coffee located at 222 State Street and am a member of the SJ DDA Board.

I am aware there will likely be several very vocal individuals attending the meeting on Monday who are against this development. While I support their right to speak out against the project, I am hopeful you will not make any assumptions that they are in the majority. This project makes effective use of property that will truly benefit the entire community. While our State Street Forté Coffee location does quite well in the summer I lose money for almost the entirety of the remaining year. There is simply not enough foot traffic to operate profitably in the off-season. As you know there are quite a number of downtown businesses that choose to close in the winter months. The addition of more than one hundred year-around residents will have a huge impact on the health of our businesses which will likely result in more year-around businesses.

Concerns I have heard:
Parking. Yes, this will put additional stress on our parking. Much of that will be mitigated by the addition of underground parking. While I understand parking may be a challenge it is truly a hi-class problem. For me this is an additional reason for us to adopt the paid parking program.
Height. I am aware there has been a variance issued. I am aware that the developer needs to create the right number of units to make this profitable for them to make the investment. The views would still be blocked if it were shorter. The YWCA building was blocking views as well. We will be creating 100 great views.

I'll close by saying the developer has specifically mentioned the desire to have a coffee shop on the ground floor as a part of the retail development. I could choose to appose this to keep another coffee shop from entering the market. I would welcome the competition for the increased health of the retail climate.

Thanks for listening

Brian Maynard (He/Him)
Benevolent Overlord
Forté Coffee
2045 Niles Rd
St Joseph, MI 49085
brian@forte.coffee
269-769-0050

https://www.linkedin.com/in/bjmaynard/



From:	Paul Knapp
To:	Commissioners
Subject:	[EXTERNAL] Strong Endorsement for Approval of The Marquette Development Project
Date:	Thursday, October 23, 2025 2:38:39 PM
Attachments:	AIorK4wIpYWwZWE7DK7-X6bktoOxf6rtKktz0XJfSykpDB0LhrIlkdyZQ3_Jsnuey_ege-f0f5ZM218.png

Dear Commissioners,

On behalf of St. Joe Today, I write to express our unqualified and enthusiastic support for the Marquette development project and strongly encourage your approval of the recommendations put forth by both the Planning Commission and the Brownfield Redevelopment Authority during your upcoming vote this Monday.

The Marquette is not merely another building; it represents a transformational addition to our downtown core. For years, we have worked diligently to create a vibrant, year-round destination, and the critical missing piece is a multiplied resident population living right in the heart of the city. This project will significantly increase the number of downtown residents, creating immediate foot traffic, supporting our local businesses, and ensuring our downtown thrives long after the summer season ends.

Furthermore, the project's immediate and long-term fiscal benefits cannot be overstated. By strengthening the tax revenue base, the Marquette will generate substantial resources that can be directly reinvested into existing city assets, infrastructure, and services—the very things that maintain the quality of life St. Joseph residents and visitors cherish.

We believe that moving forward with The Marquette aligns perfectly with the City's vision for a dynamic, growing, and financially robust future. We urge you to approve the recommendations and take this definitive step toward realizing the full potential of downtown St. Joseph.

Thank you for your service and consideration of this critical project.

Sincerely,

Paul Knapp
Executive Director
St. Joseph Today

(269) 985 1111
stjoetoday.com
301 State St., St. Joseph, MI 49085

St. Joe TODAY

From: Pamela Klyn
To: Commissioners
Subject: [EXTERNAL] Support for the Marquette Project
Date: Thursday, October 23, 2025 5:56:30 PM

St Joseph City Commission,

Unfortunately I am not able to attend the City Commission meeting next Monday in person, so I am sending this email in advance to express my support for The Marquette development project. The project represents vitality, vibrancy and a healthy downtown while addressing long standing missed opportunities for economic growth and development in the City of St Joseph. It also provides solutions for current economic issues such as a lack of housing, declining population, and a city reputation for being hostile to business. The City's past reputation has impacted investment for decades and will only get-worse if the Marquette project is not supported by SJ city government. Anything less than full support from the City Commission will deter future investors in our city, leading to irreparable damage the city may not recover from. Our chance to increase the tax base and turn the tide in favor of regrowing an engaged, vibrant, healthy, year-round community rests with the favorable circumstances that have combined into the unique vision of The Marquette.

Thank you for your support of this project up to this point and I look forward to seeing this exciting initiative move forward

Sincerely
Pam Klyn

Pamela R Klyn
PRESIDENT, WHIRLPOOL FOUNDATION
CHAIR, CORNERSTONE ALLIANCE
T 269.208.8232 **E** pamela.r.klyn@gmail.com

From: Kelly J Ferneau
To: Commissioners
Subject: [EXTERNAL] support for The Marquette development
Date: Friday, October 24, 2025 8:05:30 AM

Dear Commissioners,

I hope this message finds you well.

I am writing to express my strong support for moving forward with The Marquette development. This initiative represents a critical opportunity for our community's growth and vitality.

By endorsing this project, we send a clear signal to potential investors that our community is open for business. Such support will not only attract investment but will also foster an environment where local businesses can thrive. Conversely, a decision to vote against this development could deter investment, leading to missed opportunities and potentially causing our community to stagnate as businesses seek more welcoming locales along the lake shore.

Now is the time to act decisively and ensure the future prosperity and sustainability of our community. I urge you to consider the long-term benefits of The Marquette for all of us.

Thank you for your attention to this important matter.

Sincerely,

Kelly Ferneau
269-422-7054

From: Chrissy Meek
To: Commissioners
Subject: [EXTERNAL] Support for The Marquette Project in Downtown St. Joseph
Date: Friday, October 24, 2025 8:08:59 AM

Dear City Commissioners,

I am writing to express my strong support for **The Marquette Project** in downtown St. Joseph. I wish I could be in attendance at the City Commission meeting on October 27, but since I am unable to be there in person, I wanted to share my support by email instead.

The Marquette represents more than just a new development — it reflects a thoughtful, forward-looking investment in the vitality, sustainability, and economic future of our community. This project will bring new life to our downtown, create year-round economic activity, and attract both residents and visitors who will support our local businesses and strengthen the city's tax base. It's the kind of high-quality, responsible development that helps St. Joseph continue to thrive — preserving our charm while positioning us for growth and opportunity.

The project has already received **unanimous approval** from both the Planning Commission and the Brownfield Redevelopment Authority, reflecting strong alignment with the city's long-term vision and redevelopment goals. I encourage the City Commission to continue this momentum by voting in favor of final approval.

This is a rare opportunity to say "yes" to responsible progress — to move from *"St. No" to "St. Go."* I truly believe The Marquette will have a lasting, positive impact on our community for generations to come.

Thank you for your service and for your thoughtful consideration of this important project.

Sincerely,
Chrissy Meek
Senior Manager of Entrepreneurial Services, **Cornerstone Alliance**

Get Outlook for iOS

From: statestreetstuff@yahoo.com
To: Emily Hackworth; Commissioners
Subject: [EXTERNAL] special use permit zoning response
Date: Friday, October 24, 2025 10:57:57 AM

From the Master Plan:
" Downtown St. Joseph: In order to maintain St. Joseph's small-town atmosphere and promote redevelopment within the downtown area, the City could consider adopting a set of design standards for the Central Business District (CBD). In downtown, buildings are generally two stories and have a ground-level facade with vernacular elements that were originally built around 1910 to 1930. The buildings form a unique, dense commercial district not found anywhere else in the City. Design standards could perform a number of functions in downtown St. Joseph. First, design standards for setbacks, parking, and public right-of-way could be used to preserve the unique character of the CBD. Second, as the City is also considering expanding the geographic boundary of downtown St. Joseph to encompass lower-density areas (see Future Land Use Map 2 in Appendix G or on page 12 of this document), design standards would help the area transition, over time, to have similar character to the existing downtown. Lastly, design standards could also be used to foster streets designed for pedestrians and calmer traffic speeds."

NONE of the above plans for the downtown are being honored is the current proposal.

Thank you for the chance to weigh in on what I see as a disastrous, business killing, monstrosity, that seems to be moving forward in downtown St. Joseph.
I would now like to comment on mitigating the harm.

Please consider immediately passing a zoning ordinance that prohibits franchises from opening from the river, south to Park St. and from Main st. west to the lake. Kilwin's and Jimmy Johns can be grandfathered in. All 21 years I have been here and 13+ years as a business owner, I can't believe this has never been addressed. Adding 12,000 feet of retail/dining space on the bluff will already negatively affect ALL the existing restaurants and shops. But we are just a few franchises away from destroying the entire "small town charm" of downtown.

Please consider NOT issuing a special use permit to increase the height from 55 feet to 80 feet. There is NOTHING "small town charm"-ing about a full block long, 80 foot tall building on the prime center lot of downtown. There is no other place is St. Joseph where this project would not be welcomed. But, this particular location will change the entire vibe of the downtown from "small town charm" to wannabe urban center.
If the proposed 7 story building is permitted, we will have a net loss of parking spaces. Some harm would be mitigated with a 4 story building, which at least will not require the use of all the underground parking. Since the nature of all apartments is that they are somewhat transient, less units would mitigate the constant moving trucks and constant dumping of unwanted possessions associated with large apartment buildings.
An 80 foot building would negatively effect all of the existing business on the 300 block of State Street. The sunlight would be blocked from the entire block in the late afternoon and early evening. Year round I witness people crossing to the east side of the street to walk in the warm sunlight. An 80 foot

building, just to the west would block all the sun. In addition to blocking the sun, since most days the weather moves from west to east, the cool lake breezes would also be diminished on this block. You are literally proposing constructing an 80 foot high wall that is 1/2 a block deep and an entire block long, directly behind State Street.
Maybe it's hard to visualize the scope of what is being proposed. I ask you to go stand on State Street in front of the 5&dime. Look to the right, down to Pleasant Street. Look to the left down to Broad Street. Look at the "small town charm" oozing out of the entire block. Notice most of the block houses 2 story buildings, with a few 3 story at the end. Now try to use your imagination to visualize that all the buildings are 7 stories tall. This would be the total opposite of "Small town charm".
In the prior public hearings since the vision for the town was created, the only term that was consistently
and unanimously expressed by the residents was a plea to protect the "small town charm" of the community.

As public employees and representatives of the general public, we put our trust in you to make sound decisions in our best interest. The businesses are still attempting to recover from the paid parking debacle of 2025. With the current state of the economy and the 1st time in years with available retail space on State Street, I do not believe the already struggling downtown will survive a 3 year build out, loss of outdoor event space, loss of street level parking, loss of lake views and additional retail space added. Sadly, I can't imagine my 14 year old business weathering that storm. 90% of the locals and tourists I have talked to in my store in recent months agree.

Thank you for taking the time to consider the perspective of locals and business owners.

respectfully,

Cindy Barinholtz
State Street Stuff
314 State St.

Agenda Item

TO:	**Members of the St. Joseph City Commission**
FROM:	**Kristen Gundersen, Community Development Director**
RE:	**315 Lake Boulevard - The Rienks Group - Special Use to Increase Building Height from 55 to 80 feet in the Downtown Height Overlay District**
MEETING DATE:	**October 27, 2025**

Following the public hearing, consider the request as presented, and review the criteria found in the Zoning Ordinance, specifically required under Section 11.5.2 and Sections 9.4.2.B.2 and 9.4.2.D of the Zoning Ordinance. All standards and criteria are found in the accompanying Public Hearing agenda item.

As stated in the public hearing agenda item, the Rienks Group is proposing a single mixed-use building being seven stories tall with an overall height of 80' with two and one-half levels of below grade parking. Based on the Parking Calculation found on the site plan, there are 20 parking spaces on the first floor along with four private garages with access from the alley and below grade there are74 spaces on level B1, 77 spaces on level B2 and 9 spaces on level B3. The overall square footage of the above ground building is 184,360 with approximately 9,048 sf of commercial space on the ground floor and six floors of residential dwelling units consisting of 32 residential condominium units and 68 residential rental units.

The draft motion includes a request to extend the one-year time frame to three years (October 27, 2028) for completion of the project, as long as construction begins within one year and continues toward completion.

Action Requested: Motion to approve a special use permit for the property known as 315 Lake Boulevard pursuant to the City of St. Joseph Zoning Ordinance, Art, XI Special and Conditional Use Regulations and Art. IX, Section 9.4 "DH-OD Downtown Height Overlay District" to increase building height from 55 feet to 80 feet in the D Downtown District to allow a seven-story mixed use building with below grade parking based on the application prepared by the applicant and consisting of nine sheets of building elevations/drawings along with a one page site plan and five pages of renderings prepared by Abonmarche related to the building elevations and revised site plan and drawings prepared by Fishbeck for the below grade parking garage and included in the October 2, 2025 Planning Commission agenda packet as updated with a new site plan dated September 30, 2025, as the request meets the required standards under Section 11.5.2 and Sections 9.4.2.B.2 and 9.4.2.D of the Zoning Ordinance, and that the time frame for completion be extended from one year to three years (October 27, 2028) as allowed per Section 11.8.1 of the Zoning Ordinance upon the condition that construction of the structure begins no later than October 27, 2026 and continues to progress toward completion thereafter.

Agenda Item

TO: **City Commissioners**

FROM: **Kelly Ewalt, Development Director**

RE: **Public Hearing - Marquette Development Brownfield Plan**

MEETING DATE: **October 27, 2025**

The Commission will open a Public Hearing to receive comments from the public regarding a proposed Brownfield Plan for The Marquette Development, located at 315 Lake Boulevard and 508 Pleasant Street in the City of St. Joseph.

The Brownfield Plan has been prepared by The Rienks Group, in accordance with Public Act 381 of 1996, as amended. The Plan outlines the use of Tax Increment Financing (TIF) through the MSHDA Housing TIF to reimburse eligible expenses associated with the development of the Marquette property, including the two levels of below-grade parking and eligible financial gap related to the 31 income-restricted housing units.

The proposed Marquette Development will include approximately 100 new residential units, with a mix of market-rate and income-restricted units designed to meet community housing needs. The project also includes two levels of below-grade parking to replace existing public parking and a seven-story mixed-use building that will contribute to downtown revitalization efforts.

Proper notice of the public hearing was provided in accordance with Section 14(1) of the Act. Notices were mailed to all affected taxing jurisdictions and published as required by law.

The Brownfield Redevelopment Authority reviewed the Plan at its regular meeting and voted to recommend approval to the City Commission. The Board Chair will take the following steps for the public hearing:

Public Hearing Procedure

1. Open Public Hearing
2. Staff Introduction of Application
3. Applicant Presentation
4. City Commission questions
5. Public Comments – Speaker to state name and address for the record and comments should be

directed to the Chair
6. Applicant Response
7. Close Public Hearing

Following public comment, the Chair will entertain a motion to close the Public Hearing, after which the Commission will proceed to the next agenda item: consideration of a resolution to approve the Brownfield Plan for The Marquette Development.

Action Requested: Move to close the public hearing on the Marquette Development Brownfield Plan

ATTACHMENT(S):

- City of St. Joseph Application The Marquette on Lake Blvd - Signed.pdf
- The Marquette on Lake Blvd Brownfield Plan (4933-9000-8433.2).pdf
- The Marquette_St. Joseph_Brownfield Plan_CC Memo_102725_Final.pdf

City of St. Joseph
Brownfield Redevelopment Authority
Project Application

This application form must be completed by the applicant to initiate the Brownfield process by the City of St. Joseph Brownfield Redevelopment Authority. The completed application, supporting materials and applicable fee must be submitted to the City of St. Joseph Brownfield Redevelopment Authority, 700 Broad Street, St. Joseph, Michigan 49286. For more information, assistance completing the application form, or to submit a completed application electronically, please contact the St. Joseph Development Director, Kelly Ewalt at 269-983-6325 of kewalt@sjcity.com.

Before submitting a project application, please make sure all items on the checklist below are included. The Project Application will not be reviewed until all items are completed.

PROJECT APPLICATION CHECKLIST

Ownership Documentation

- ☐ If the project applicant does not own the property, please attach documentation to adequately demonstrate authorization to proceed with development planning such as a purchase or development agreement or notarized letter, or;
- ☐ Attach a copy of current title commitment and proof of ownership.

Site Plan

- ☐ Attach a copy of proposed preliminary site development or concept plans to illustrate how the proposed redevelopment and land uses will be situated on the subject property, and documenting access to all necessary utilities and infrastructure.

Financial Information and Eligible Activities

- ☐ Attach a copy of Eligible Activity Table and TIF Table broken down by taxing jurisdiction.
- ☐ Attach detailed project budget/proforma illustrating all related project expenses, sources of financing, and project financing needs.*
- ☐ If Michigan State Housing Development Authority (MSHDA) Housing Subsidy is being requested, please include Potential Development Loss (PDL) and Total Housing Subsidy (THS) Calculations.

Environmental Work Completed

- ☐ Attach or otherwise provide access to environmental reports sufficient to document brownfield eligibility, such as Facility Status, site history, and current site conditions (i.e. Phase I, Phase II, BEA, etc.).

Application Fee

- ☐ Check written to the City of St. Joseph Brownfield Redevelopment Authority in the amount below, as a non-refundable application fee, based on the total project investment:

$0 – 5 Million	$1,000
$5 – 10 Million	$2,500
$10 Million and above	$4,000

- ☐ If applicable, plan review escrow fees, see Section 4.0 of the City of St. Joseph Brownfield Redevelopment Authority Policies and Procedures for associated costs and fees**

*The City of St. Joseph Brownfield Redevelopment Authority may request additional financial information and/or supporting documentation from the applicant for review.

**The City of St. Joseph Brownfield Redevelopment Authority may also charge certain Plan review escrow fees as described in the Policies and Procedures after receipt of application.

City of St. Joseph
Brownfield Redevelopment Authority
Project Application

Applicant Information

Project Name: The Marquette on Lake Blvd	
Applicant Name: The Rienks Group, LLC	
Business Name (if different from applicant):	
Contact Person: Terry Malloy	Email: terry@therienksgroup.com
Street Address: 2809 S 11th St	Office Phone: 570-956-1020
City/State/Zip: Niles, MI 49120	Cell Phone:
Applicant EIN/TIN: 803221138	Fax:

Project Information

Project Address: V/L	
Parcel ID Number(s): 76-0340-0109-00-9; 38 condo parcels of former parcel 76-0340-01	
Legal Description: See additional documentation (assumptions tab of proforma)	

Description of Proposed Project

The proposed redevelopment consists of one parcel currently owned by the City of St. Joseph and 38 condo parcels located on a contiguous vacant piece of property at 508 Pleasant St, totaling approximately 0.8 acres in the City of St. Joseph Berrien County. The project will involve the demolition of the surface parking lot and preparing the site for development to make way for 100 residential units. The residential structure is expected to include a two-leve below-grade integrated parking structure and approximately 10,000-square feet of ground-floor commercial space. The residential units are expected to include 68 renter-occupied apartments and 32 owner-occupied condos. Of the apartments, 31 (46% of apartments) are expected to be income-restricted rentals at or below 120% AMI. The 68 units are expected to include 10 studio units, 29 one-bedroom units, 25 two-bedroom units, and 4 three-bedroom units. The 31 income-restricted rentals are expected to include 10 studio units, 15 one-bedroom units, and 6 two-bedroom units. The income-restrictions on the development are expected to be in place for 15 years. Construction is expected to begin in the Spring of 2026. The structure is expected to be approximately 7-stories. with residential uses on floors 2-7 and ground floor retail and parking.

☐ If available, attach a copy of proposed preliminary site development or concept plans to illustrate how the proposed redevelopment and land uses will be situated on the subject property, and documenting access to all necessary utilities and infrastructure.

Is the project located within the City of St. Joseph Downtown Development Authority (DDA)?

☑ YES ☐ NO

If yes, does the Tax Increment Financing table account for the DDA?

☐ YES ☑ NO

Proposed Redevelopment Use(s)

Mixed-use property with an integrated parking structure. The property qualifies under Act 381 as Housing Property.

Anticipated Project Schedule/Critical Dates

Construction is expected to begin in May 2026 and is expected to run for 24 months.

Status of Development Permits and Applications

A public hearing is scheduled with the Planning Commission on Oct. 2 related to a special use permit to increase allowable building height from 55' to 80; in the D Downtown District.

Overall Brownfield Approach: *(local-only taxes, school taxes, combined Brownfield Plan/Work Plan*, etc.)

This project proposes a local Brownfield Plan for consideration by the St. Joseph BRA and City Commission, and an Act 381 Work Plan to follow for consideration by MSHDA.

Known or Suspected Environmental Contamination Concerns

The properties are not listed on the Department of Environment, Great Lakes, and Energy (EGLE) facility database.

- ☐ Attach environmental reports sufficient to document brownfield eligibility, such as facility status, site history, and current site conditions (i.e. Phase I, Phase II, BEA, etc.)

Eligible Activities and Projected Costs

- ☐ Attach copy of Eligible Activity Table
- ☐ Attach TIF table broken down by taxing jurisdiction
- ☐ Attach additional pages if needed and supporting documentation or reports if available
- ☐ Attach copy of PDL/THS Calculations if TIF Housing Subsidy is being requested

Projected Private Investment in Redevelopment

~~Approximately $57.5 million~~

Anticipated Job Creation or Retention Impacts

This project is primarily residential in nature and is not expected to be a significant contributor to job creation. There are expected to be jobs created related to 12,334-square feet of commercial space. Actual job creation will be determined by future yet-to-be-determined commercial tenants.

Additional Applicant Information

Are there any other taxes not currently paid or in dispute? ◯ YES ◉ NO

Has the applicant or business ever been suspended or debarred, declared bankruptcy commenced a proceeding under any bankruptcy law or had a judgement rendered against it?

☐ YES ☑ NO

If you answered “yes” to any question(s) in the section above, please explain (attach additional pages as necessary):

Certification

The undersigned hereby certifies that all information provided to the City of St. Joseph Brownfield Redevelopment Authority (BRA) herein and furnished with this application is and will be true, accurate, complete, and fairly presents the financial condition of the undersigned. By signing below, the undersigned agree that the project will be for the purpose or requesting consideration for the reimbursement of certain eligible activities identified in the application and in accordance with the BRA Requirements. It is understood that the BRA will rely on the information provided herein in making its decision. The BRA is authorized to make all inquiries it deems necessary to ratify the accuracy of the information herein made, or in its discretion, to further determine the undersigned's ability to perform the proposed project. The BRA is hereby authorized to answer any questions from third parties concerning the undersigned's experience with the BRA.



President, The Rienks Group LLC

AUTHORIZED SIGNATURE TITLE DATE

AUTHORIZED SIGNATURE TITLE DATE

1.0 Background and Purpose

The City of St. Joseph City Commission voted to establish a Brownfield Redevelopment Authority (BRA) in accordance with the Brownfield Financing Act, Act 381 of the Public Acts of the State of Michigan of 1996, as amended (Act 381).

The purpose of the Brownfield Redevelopment Authority (Authority) is to encourage the revitalization, redevelopment, and reuse of eligible property, as defined by Act 381 and the Natural Resources and Environmental Protection Act, Act 451 of the Public Acts of the State of Michigan of 1994, as amended (Act 451). The BRA is authorized to administer a Brownfield Redevelopment Program (Program), which provides economic incentives through the use of Tax Increment Financing (TIF) revenues to pay for or reimburse public or private costs of "eligible activities."

The Program also supports the use of additional economic incentives and financing mechanisms to assist with the redevelopment of eligible property. This may include economic development programs administered by the Michigan Economic Development Corporation (MEDC)/Michigan Strategic Fund (MSF), Michigan Department of Environment, Great Lakes and Energy (EGLE), Michigan State Housing Development Authority (MSHDA), and the United States Environmental Protection Agency (EPA), and other state or federal agencies.

2.0 Policies

2.1 Eligible Properties

The BRA is authorized to consider Brownfield Plans for properties that meet the definition of "eligible property," under Act 381.

2.2 Eligible Activities

The BRA is authorized to allow the use of Tax Increment Financing (TIF) revenues to pay for or reimburse public or private costs of "eligible activities," as defined in Act 381

Eligible Activities may include:

- Baseline Environmental Assessment (BEA) activities
- Due care activities (which limit exacerbation of, or exposure to, contamination on a site)
- Additional response activities
- Reasonable costs of preparing a Brownfield Plan, Act 381 Work Plan and actual cost of Work Plan review
- Demolition (above and below ground)
- Lead and asbestos assessment and abatement
- Administrative fees
- Capture for the Local Brownfield Revolving Fund (LBRF)
- Reasonable cost of environmental insurance
- Infrastructure Improvements
- Site Preparation

- Housing Development Eligible Activities may include:
  - Infrastructure improvements that are necessary for housing property and supports housing development activities

- Site preparation that is not a response activity and that supports housing development activities
- Reimbursement provided to owners of rental housing units for qualified rehabilitation.
- Costs for infrastructure available for public use and safety improvements necessary for a housing project.
- Costs of demolition and renovation of existing buildings and site preparation, to the extent necessary to accommodate an income qualified purchaser household or income qualified renting household.
- Temporary household relocation costs for an income qualified household for a period not to exceed 1 year.
- Acquisition cost for blighted or obsolete rental units, to the extent the acquisition would promote rehabilitation or adaptive reuse of the blighted or obsolete rental unit to accommodate an income qualified purchaser household or income qualified renting household.
- Reimbursement provided to a developer to fill a financing gap associated with the development of housing units priced for income qualified households and to assist with costs related to infrastructure improvements and site preparation that are not a response activity and that are necessary for new housing development for income qualified households on eligible property.

Interest costs are generally not considered to be an eligible activity under this policy. Payment of interest from tax increment revenues (TIR) or advances made for eligible activities will be determined by the BRA on a case-by-case basis based on project financial need. The BRA may request additional information to determine the need to include interest as an eligible expense.

The applicant is responsible for keeping detailed records of all eligible expenses and investments, including purchase orders, invoices, waiver of liens, contracts, and records of payment, and for providing these to the City when requesting the incentive. Final reimbursement will be based on the records provided, and the City is not responsible for incomplete or inaccurate records.

2.3 Qualification for Incentives

2.3.1 The proposed project site meets the definition of an “eligible property” as defined in Act 381.

2.3.2 The BRA supports inclusion of the eligible property in the Brownfield Plan and use of TIF to support the proposed Brownfield Project.

2.3.3 The proposed redevelopment for the eligible property is consistent with the master plans, zoning ordinances and community, sustainability, and economic development, and housing goals of the City.

2.3.4 The existing character of the eligible property is such that the redevelopment activities would be limited or prohibited without Brownfield assistance provided by Act 381 and/or other Brownfield programs. In addition, the project developer commits to explore all other private and public funding sources, as determined in consultation with the BRA.

2.3.5 An analysis demonstrates that the required eligible activities can be satisfactorily completed within the available resources under this program, or if not, that supplemental funding sources, such as private equity or financing, tax credits, grants, or loans, will be utilized to complement the financial resources available under Act 381 for proposed projects.

2.3.6 The developer has provided evidence of a firm commitment to the project and a demonstration of sufficient experience, financial resources, and development capabilities to successfully implement the proposed redevelopment project.

2.3.7 The proposed project site has adequate access to the necessary public infrastructure and utilities needed to serve the proposed redevelopment project, as determined by the City's Community Development and Engineering Departments.

2.3.8 The BRA reserves the right to consider other factors as applicable to a specific project and its impact on neighboring properties.

2.3.9 Completing the project will adequately address the brownfield conditions upon which the need for financial assistance was requested.

2.4 Local-Only Qualification

The BRA will consider costs of all eligible activities as defined in Act 381 to be reimbursed with both incremental local and school taxes to the extent practical; however, there are circumstances when reimbursement with local-only tax increments will be approved. Each such project and eligible activity for which reimbursement with local only tax increments is proposed will be considered on case-by-case basis and must meet the following criteria:

2.4.1 Reimbursement of the costs of eligible activities and interest using local only tax increments will be considered only if the following conditions are met.

2.4.1.1 All activities must be eligible under Act 381.

2.4.1.2 Need and rational for the local-only capture, based on project economics and/or schedule demands, must be demonstrated.

2.4.1.3 Descriptions and costs of activities and interest must be included in an approved Brownfield Plan.

2.4.2 Eligible activities completed on an eligible property prior to the approval of the Brownfield Plan may be considered for local only reimbursement.

2.4.2.1 On all eligible activities whether environmental or non-environmental.

2.4.3 Activities were conducted no earlier than 90 days prior to City Commission approval of the Brownfield Plan.

2.4.4 All criteria described in Section 2.2 above are met.

2.4.5 Eligible activities that are conducted after Brownfield Plan approval and are included in a Work Plan Submitted to EGLE, MSF or MSHDA for approval, but are not approved by EGLE, MSF, or MSHDA, or such Work Plan approval is not sought, will be considered if all the following criteria are met:

2.4.5.1 Must be an eligible environmental or non-environmental activity as outlined in section 2.1.
2.4.5.2 All criteria described in Section 2.2 above are met.

2.5 Qualification for Eligible Activities Prior to Brownfield Plan Approval

2.5.1 Non-environmental eligible activities completed on an eligible property prior to the approval of the Brownfield Plan will be considered for school and local reimbursement provided these eligible activities are defined in an Act 381 Work Plan may include the following:
2.5.1.1 Only non-environmental activities that are eligible within the City of St. Joseph and included in an approved Brownfield Plan,
2.5.1.2 Submitted to and approved by the MSF, and
2.5.1.3 Activities were conducted no earlier than 90 days prior to City Commission approval of the Brownfield Plan.

2.5.2 Environmental eligible activities completed on an eligible property prior to the approval of the Brownfield Plan will be considered for school and local reimbursement for Baseline Environmental Assessment activities that include:
2.5.2.1 Phase I Environmental Site Assessments (ESAs)
2.5.2.2 Phase II ESAs
2.5.2.3 Baseline Environmental Assessments (BEAs)
2.5.2.4 Due Care Planning Activities
2.5.2.5 Activities conducted no earlier than 12/31/2012

2.6 Administrative Cost Reimbursement

2.6.1 Annual reimbursement of reasonable and actual BRA administrative and operating costs from local taxes is permitted under Act 381 of 1996, as amended. Each Brownfield Plan will include capture of administrative fees to cover actual expenses related to operating of the Brownfield Redevelopment Program.

2.6.2 For reimbursement of actual administrative expenses, the BRA will transfer to its Administrative Fund ten percent (10%) of annual TIF capture. Actual administrative expenses will be reimbursed with local-only incremental taxes.
2.6.2.1 As determined by the BRA, a potential addition of minimum capture may be requested for administrative costs if proposed TIR estimates do not account for anticipated administrative costs incurred to administer the Plan.
2.6.2.2 Actual administrative expenses, as defined by Act 381, include the following:
2.6.2.2.1 Assistance provided to consultants and developers to prepare Brownfield Plans and Work Plans.
2.6.2.2.2 Review and approval of Brownfield Plans and Work Plans.

2.6.2.2.3 Preparation, review, and approval of Reimbursement and/or Development Agreements.
2.6.2.2.4 Review and approval of actual eligible activities.
2.6.2.2.5 Managing and accounting tax increment capture and disbursement.
2.6.2.2.6 Managing and accounting eligible activity reimbursement.
2.6.2.2.7 Managing and distributing funds from the Local Brownfield Revolving Fund (LBRF).
2.6.2.2.8 Community education and outreach.
2.6.2.2.9 Other reasonable and administrative operating expenses of the Authority.

2.7 Local Brownfield Revolving Fund (LBRF) Capture

It is the intent of the BRA to capitalize the Local Brownfield Revolving Fund (LBRF). The BRA intends to include provisions to capture revenues for deposit into the LBRA in the approved Brownfield Plan for each project. The BRA intends to capture all or a portion of the LBRF funds after the reimbursement period for eligible activities for a period not-to-exceed five years in accordance with Act 381.

LBRF funds will be used in accordance with the LBRF Policy, adopted by the BRA and subject to the restrictions of Act 381. A LBRF application must be completed by the applicant and submitted to staff if BRA LBRF revenues are being considered for a project.

The BRA intends to capture LBRF funds pursuant to the following criteria:

2.7.1 The BRA will capture incremental local and school taxes, if applicable, to the extent allowed by Act 381, to fund the LBRF until funds in the following amount have been placed in the LBRF, which is a maximum amount equivalent to five years of capture after eligible activities costs have been reimbursed.
2.7.2 The rate and schedule of incremental tax capture for LBRF will be determined on a case-by-case basis. Considerations will include, but not limited to the following: total capture duration, total annual capture, project economic factors, and level of existing LBRF funding, and projected need for LBRF funds.
2.7.3 School taxes for EGLE eligible activities can be captured for LBRF deposit, but school taxes for MSF activities cannot be captured for LBRF deposit. The amount of school taxes deposited into the LBRF for EGLE activities cannot exceed the total amount of school taxes used to reimburse eligible activities.
2.7.4 If an approved Brownfield Plan does not provide for the capture of incremental school taxes, or provides for reimbursement of only MSF eligible activities, LBRF capture will derive solely from the incremental local

taxes. In these circumstances, the impact of LBRF funding on the duration of the local capture will be considered in determining the amount and schedule for LBRF capture.

2.7.5 Exceptions to this policy due to extraordinary circumstances will be considered on a case-by-case basis.

2.8 Brownfield Plan Termination

Unless otherwise agreed to in writing by the BRA, a Brownfield Plan may be terminated by the BRA if:

2.8.1 The Developer and the BRA have not finalized and executed the Reimbursement Agreement, if required; within one year (365 days) after the date the Brownfield Plan is approved by the City Commission; or,

2.8.2 The Eligible Activities have not begun within three (3) years after approval of the Brownfield Plan: or,

2.8.3 The developer has not followed the appropriate Reimbursement Process within three and a half years as outlined in section 3.6 below; or,

2.8.4 In no event, however, shall the Plan extend beyond the maximum term allowed by Section 13(1)(f) of Act 381, for the duration of the Plan.

3.0 Procedures

The City of St. Joseph and the BRA recognize the importance of development project schedules and will expedite the Brownfield Plan review and approval process to the greatest extent practical.

The following summarizes the typical steps for accessing available Brownfield incentives in St. Joseph. The procedure may be adjusted if the applicant proposes completing a combined Brownfield Plan and Act 381 Work Plan.

All documents which are to be reviewed and/or acted on by the BRA must be distributed to the Chairman and BRA Board members at least one week prior to the meeting date or the item will be removed from the agenda.

3.1 Pre-Application: Project Concept Application Submittal

3.1.1 The applicant must complete a Project Concept Application (Application) and submit it to the City of St. Joseph to initiate the Brownfield process with the BRA. Please refer to the Application for details on the requested information. Applications will be considered only when accompanied with a non-refundable application fee based on the total project investment.

3.1.1.1 $0 – 5 Million: $1,000

3.1.1.2 $5 – 10 Million: $2,500

3.1.1.3 $10 Million and above: $4,000

3.1.2 Staff and the BRA will review the information and work with the developer if revisions are necessary.

3.1.3 Following administrative review, information will be forwarded to the BRA for formal review and consideration at a public meeting. It is recommended that the applicant attend the meeting to present the project.

3.1.4 If the applicant's Application is supported by the BRA, the BRA will recommend the developer proceed with a formal Brownfield Plan. If the BRA approves a project Application, it is not obligated to approve the Brownfield Plan.

3.2 Brownfield Plan Development

3.2.1 The applicant must develop a Brownfield Plan which must include all sections identified in Act 381, Section 13(1) (MCL 125.2663 Brownfield Plan; Provisions). The site must be an eligible property, and all activities must be eligible activities as defined in Act 381. The plan must also be consistent with the BRA policies outlined in Section 2.0 above.

3.2.2 If the applicant is seeking school tax reimbursement, the applicant must meet with staff, EGLE and/or the MEDC, and/or MSHDA to determine the level of support for the project.

3.2.3 Staff will review the Brownfield Plan and work with the developer if revisions are necessary.

3.3 Brownfield Plan Approval

The Brownfield Plan must be approved by the BRA and City Commission. The Brownfield Plan approval process consists of the following activities:

3.3.1 Staff will provide the Brownfield Plan (produced as described in Section 3.2) above to the BRA for their consideration.

3.3.2 It is the intention of the BRA that all meetings be conducted as Open Meetings. However, at times the Board may have reason to conduct closed meetings in accordance with the law.

3.3.3 If the BRA approves the Brownfield Plan, a Public Hearing will be established by the City Commission.

3.3.4 Following the Public Hearing, the City Commission considered the Brownfield Plan for approval.

3.3.5 If the Brownfield Plan is approved by the City Commission, a resolution shall be executed, and staff and the BRA will proceed with a reimbursement agreement.

3.4 Reimbursement Agreement Execution

Following the approval of the Brownfield Plan, a reimbursement agreement must be executed. The reimbursement agreement must be approved by the BRA, then fully executed in accordance with the City Contract Procedures.

3.5 Act 381 Work Plan Approval

If the Brownfield Plan includes the capture of school taxes for eligible activities, an Act 381 Work Plan (Work Plan) must be completed in accordance with the requirements

of Act 381 and guidance published by EGLE/MEDC/MSHDA and submitted to staff. Staff will review the Work Plan and work with the Applicant and the Applicant's representative to finalize it. Staff then will coordinate with the appropriate agency(s) for the submission and review of the Brownfield Plan, Act 381 Work Plan, and other necessary documents as follows:

3.5.1 If the TIF includes capture of school taxes for environmental activities, staff will submit a completed Work Plan to EGLE. The Work Plan must include the approved Brownfield Plan, which will be evaluated during the Work Plan review.

3.5.2 If the TIF includes capture of school taxes for non-environmental eligible activities, staff will submit a completed Work Plan to the Michigan Economic Development Corporation (MEDC) to review on behalf of the Michigan Strategic Fund (MSF). The Work Plan submission must include the approved Brownfield Plan, a signed Development Agreement or Reimbursement Agreement and other documents and information as required by the MEDC.

3.5.3 If the TIF includes capture of school taxes for housing development eligible activities, staff will submit a completed Work Plan to the Michigan State Housing Development Authority (MSHDA) to review. The Work Plan submission must include the approved Brownfield Plan, a signed Development Agreement or Reimbursement Agreement, Potential Rent Loss (PRL) & Total Housing Subsidy (THS) used to establish the reasonableness of certain housing activities for which tax capture is planned, and any other documents required by MSHDA.

3.5.4 City staff and its consultants are authorized to review and work with the Applicant and Applicant's consultants to finalize and submit all Act 381 Work Plans and Grant Work Plans to the appropriate state agencies and shall provide the BRA Board with copies of all Act 381 Work Plans and Grant Work Plans after submission to the appropriate state agencies to be filed and included in the agenda packet for the next BRA meeting.

3.6 Reimbursement Process

The following outlines the conditions that must be met before reimbursement will occur.

3.6.1 The BRA will begin the reimbursement process after the following have been completed:

3.6.1.1 The Brownfield Plan has been approved.

3.6.1.2 The Reimbursement Agreement has been executed.

3.6.1.3 The Act 381 Work Plan has been approved by EGLE, and/or MSF, and/or MSHDA as appropriate.

3.6.1.4 The approved eligible activities have been completed and/or initiated.

3.6.1.5 All the appropriate invoices and documentation for actual costs incurred to conduct the approved eligible activities have been submitted and reviewed by the BRA, subject to the conditions outlined in the reimbursement agreement.

3.6.2 TIF capture begins subject to the following:

3.6.2.1 All taxes and special assessments due or owing to the City and/or County are paid in full.

3.6.2.2 The tax year is within TIF capture period specified in the Brownfield Plan and Act 381.

3.6.3 The BRA will only reimburse the actual costs to conduct approved eligible activities. The BRA uses only the incremental taxes generated by the redevelopment project to reimburse approved eligible activities, and the yearly reimbursement amount is based on the actual yearly incremental taxes collected.

3.6.4 Invoices, eligible activity documentation and proof of payment must be submitted to the BRA. The actual eligible activity cost should be summarized in a form similar to the Eligible Activity Tracking Table provided in the Reimbursement Agreement.

3.6.5 If invoices, eligible activity documentation and proof of payment are not provided, the plan shall expire and no longer be valid as outlined in Section 2.7 above.

The actual amount of TIF reimbursement in any year may be reduced by the amount of TIF allocated for the reimbursement of BRA administrative expenses, funding the LBRF and reimbursement of 3 mills of SET, as provided in the approved Brownfield Plan, Reimbursement Agreement, and Act 381.

4.0 Associated Costs and Fees

4.1 Brownfield Plan Preparation Agreement

The developer is responsible for payment of all invoices, legal and professional fees associated with the preparation of the Brownfield Plan, any amendments to that Plan, the Reimbursement Agreement and review and tracking of eligible expenses.

4.2 Fees*

4.2.1 There is a non-refundable Application fee based on level of investment as detailed in Section 3.1 of the Policies and Procedures.

4.2.2 The City may charge a Brownfield Plan Review fee through escrow. This escrow fee will include technical, legal, and administrative review of the Plan, as well as review of all corresponding environmental reports requested by the City and/or the BRA and will be based on the complexity of the documents submitted. The applicant will provide an escrow payment in an amount to be determined by City Staff, for the Brownfield Plan review prior to being placed on the BRA Meeting Agenda.

*Escrow account balance will be drawn down based upon the actual invoices and hourly rate of consultants, administrative professionals, and/or attorneys. This may be reimbursed through TIR in an approved Plan.

4.2.3 The City will charge a Work Plan review fee through escrow for the Act 381 Work Plan. This escrow fee will include technical, legal, and administrative review and will be based on the complexity of the selected remedy and the extent of the Work Plan.

4.2.4 The City may require a reimbursement review fee through escrow for legal, financial, and administrative review, in order to verify expenses when submitting a Reimbursement Request package. This escrow fee will be based on the complexity of the request.

4.2.5 The Applicant will provide additional escrow for the Work Plan review and/or Reimbursement Request at the time of submittal if there are not enough funds available to complete the review. If escrow is below $1,000, the City shall collect additional escrow funds.

5.0 Contact Information

Those interested in the Brownfield Redevelopment Program are encouraged to contact the St. Joseph Development Director, Kelly Ewalt at 269-983-6325 of kewalt@sjcity.com The office mailing address is 700 Broad Street, St. Joseph, Michigan 49085.

Adopted by Brownfield Redevelopment Authority September 24, 2025
Amended _____

ACT 381 BROWNFIELD PLAN

The Rienks Group
The Marquette on Lake Blvd
Berrien County, City of St. Joseph
City of St. Joseph Brownfield Redevelopment Authority

October 13, 2025

Prepared by
Michigan Growth Advisors
100 W Michigan Avenue
Suite #200
Kalamazoo, MI 49007

Approved by the City of St. Joseph Brownfield Redevelopment Authority on _____

Approved by the St. Joseph City Commission on _____

TABLE OF CONTENTS

1.0 INTRODUCTION

1.1 Proposed Redevelopment and Future Use for Each Eligible Property
1.2 Identification of Housing Need
1.3 Eligible Property Information

2.0 INFORMATION REQUIRED BY SECTION 13(2) OF THE STATUTE

2.1 Description of Costs to Be Paid for With Tax Increment Revenues
2.2 Summary of Eligible Activities
2.3 Estimate of Captured Taxable Value and Tax Increment Revenues
2.4 Method of Financing and Description of Advances Made by the Municipality
2.5 Maximum Amount of Note or Bonded Indebtedness
2.6 Duration of Brownfield Plan
2.7 Estimated Impact of Tax Increment Financing on Revenues of Taxing Jurisdictions
2.8 Legal Description, Property Map, Statement of Qualifying Characteristics and Personal Property
2.9 Estimates of Residents and Displacement of Individuals/Families
2.10 Plan for Relocation of Displaced Persons
2.11 Provisions for Relocation Costs
2.12 Strategy for Compliance with Michigan's Relocation Assistance Law
2.13 Other Material that the Authority or Governing Body Considers Pertinent

EXHIBITS

FIGURES

Figure 1 Legal Description and Map of the Eligible Property

TABLES

Table 1 Eligible Activities Costs
Table 2 Tax Capture Schedule
Table 3 Reimbursement Schedule

ATTACHMENTS

Attachment A Brownfield Plan Resolutions
Attachment B Reimbursement Agreement
Attachment C Site Plan
Attachment D Housing Study

ACT 381 BROWNFIELD PLAN

1.0 INTRODUCTION

1.1 Proposed Redevelopment and Future Use for Each Eligible Property

The proposed redevelopment consists of one parcel currently owned by the City of St. Joseph and 38 condo parcels located on a contiguous vacant piece of property at 508 Pleasant St, totaling approximately 0.8 acres in the City of St. Joseph, Berrien County. The project will involve demolition of the surface parking lot and preparing the site for development to make way for 100 residential units. The development is bound by Pleasant St, Lake Blvd, and Broad St in the downtown. The residential structure is expected to include a two level below-grade integrated parking structure and approximately 12,334-square feet of ground-floor commercial space. The residential units are expected to include 68 renter-occupied apartments and 32 owner-occupied condos.

Of the apartment units, 31 (46% of apartment units) are expected to be income-restricted rentals at or below 120% of Area Median Income ("AMI"). The 68 apartment units are expected to include 10 studio units, 29 one-bedroom units, 25 two-bedroom units, and 4 three-bedroom units. The 31 income-restricted rentals are expected to include 10 studio units, 15 one-bedroom units, and 6 two-bedroom units. The income-restrictions on the development are expected to be in place for 15 years.

The total capital investment on the project is expected to be approximately $57.5 million. Construction on the project is planned to begin in the spring of 2026 and will be completed by fall of 2028.

1.2 Identification of Housing Need

Specific Housing Need

According to the Southwest Michigan Planning Commission's Berrien County Housing Diagnosis Tool 2.0 Report published in Fall 2023, there is an estimated 23,356 new residential units needed to meet housing demands in the County. There is also a strong need for "missing middle" housing for households earning between $50,000 and $100,000 per year, with a demand for 2,900 units in this cohort. In this cohort, the affordable rents for the 1,950 housing units needed for households with incomes between $50,000 to $74,999 is $1,045 to $1,874 per month. This project is expected to deliver 31 rental units with rents between $1,369 to $1,723. The report also indicates that homeownership has become increasingly difficult in the region, and rents are escalating faster than wages. Additionally, the report indicates that housing options are insufficient to meet the needs of workforce demands in the area, creating a barrier to attracting new talent to the region. This project will deliver a mix of rental and for-sale multi-family housing options in the County, which will help alleviate this gap.

According to the State Housing Plan Partnership J Data, this project is located in the "St. Joseph – Fair Plain" market of Southwest Michigan. In this area, according to data from 2021, approximately 41% of renter households are cost burdened. The median year built of homes in this area was 1965, with approximately 58.7% of the existing housing stock being built before 1970 and only 2.7% of the existing housing stock being built after 2010. The aging housing stock and significant proportion of cost-burdened renters creates risk in the existing housing market. The delivery of 100 new residential units, including 31 income-restricted rentals is expected to alleviate this burden.

Job Growth Data

Southwest Michigan First, which oversees economic development across Southwest Michigan, including Berrien County, has announced 116 projects between 2020 and 2024. These projects have created approximately $4.65 billion in investment and more than 5,561 new jobs to the region. This project is also located under 5 miles of many Whirlpool locations in the area, including its Global Headquarters, Whirlpool Tech Center, and its Riverview Campus. Whirlpool is one of the largest employers in Berrien County, and the creation of new housing units will allow employers such as Whirlpool to attract and retain talent in the area.

According to the Michigan Department of Technology, Management and Budget, the Southwest Michigan Prosperity region, inclusive of Berrien County, is expected to increase employment between 2020-2030 by 25,760, which represents 8.4% growth in the region over the decade. The statewide employment growth projections between 2022 to 2032 are estimated to grow by 0.6% over the decade, indicating that this region is expected to grow at a rate much faster than statewide averages. As a result of the employment growth projections and the job creation announced in recent years, the demand for housing is expected to be particularly acute in this area. Therefore, the absorption for new housing units delivered to market is expected to be higher than normal.

1.3 Eligible Property Information

Basis of Eligibility

Section 2(y)(i) of Public Act 381 of 1996 ("Act 381"), as amended, defines "Housing Property" as "A property on which 1 or more units of residential housing are proposed to be constructed, rehabilitated, or otherwise designated to be used as a dwelling." The development proposes 100 housing units on Parcels #76-0340-0109-00-9 and former parcel 76-0340-0107-00-6 that has been condo split into 38 parcels including #76-4360-0001-00-0 through #76-4360-0038-00-0, thus these parcels are eligible property under Act 381.

Location and Legal Description

The eligible housing property described in this Plan include one parcel owned by the City of St. Joseph that is approximately 0.4 acres in size and a former 0.4-acre parcel (Parcel ID #76-0340-0107-00-6) that was split into 38 condo parcels. The Parcel ID and legal description of the eligible property is defined below.

315 Lake Blvd Parcel ID: 76-0340-0109-00-9 0.4 Acres
St. Joseph, MI 49085

Legal Description:
LOTS ONE HUNDRED NINE (109) AND ONE HUNDRED TEN (110), OF THE ORIGINAL PLAT OF THE VILLAGE, NOW CITY, OF ST. JOSEPH BERRIEN COUNTY MICHIGAN

508 Pleasant St Parcel ID: *Multiple* 0.4 Acres
St. Joseph, MI 49085

Parcel ID and Legal Description:
Land situated in the City of St. Joseph, County of Berrien, State of Michigan, is described as follows: the Lake Park Place Condominium, according to the Master Deed, recorded in Liber 280, Pages 1 through 76, including any and all amendments thereto, and designated as Berrien County Condominium Subdivision Plan No. 280, together with rights in general common elements and limited general common elements, as set forth in the above Master Deed, and as described in Act 59 of the Public Acts of 1978, as amended.

Parcel ID	Legal Description
76-4360-0001-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 1 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0002-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 2 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0003-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 3 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0004-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 4 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0005-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 5 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0006-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 6 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0007-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 7 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0008-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 8 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0009-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 9 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0010-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 10 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0011-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 11 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1

76-4360-0012-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 12 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0013-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 13 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0014-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 14 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0015-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 15 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0016-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 16 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0017-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 17 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0018-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 18 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0019-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 19 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0020-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 20 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0021-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 21 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0022-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 22 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0023-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 23 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0024-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 24 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0025-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 25 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0026-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 26 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0027-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 27 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0028-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 28 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0029-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 29 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0030-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 30 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0031-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 31 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0032-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 32 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0033-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 33 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0034-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 34 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0035-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 35 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0036-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 36 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0037-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 37 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1

76-4360-0038-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 38 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1

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 Rienks Group ("Developer") for the cost of eligible activities as authorized by Act 381. Michigan State Housing Development Authority ("MSHDA") approved non-environmental eligible activities and statutorily approved EGLE environmental eligible activities will be reimbursed with local and school tax increment revenues ("TIR").

The total cost of eligible activities including contingency are anticipated to be $15,811,320. Interest on unreimbursed eligible activities is also included as an eligible activity, which is estimated to be $2,038,811. Funding to the State Brownfield Redevelopment Fund is anticipated to be $1,308,993. The estimated cost of all eligible activities under this plan are summarized in Table 1.

Environmental Activities

Department specific activities considered under this Plan include a Phase I Environmental Site Assessment ("ESA").

Non-Environmental Activities

Because the basis of property eligibility is "Housing Property" under Public Act 381, additional non-environmental costs can be reimbursed through a brownfield plan. This plan provides for reimbursement of eligible "housing development activities" including reimbursement provided to the developer to fill a financing gap associated with the development of housing units priced for income qualified households, and demolition, site preparation and infrastructure activities that are necessary for new housing development for income qualified households on eligible property.

2.2 Summary of Eligible Activities

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

A Phase I ESA will be required for the project and is anticipated to cost $10,000. This is a cost statutorily approved for reimbursement with school taxes.

2.2..2 Demolition

Site demolition is included as an eligible activity. Engineering and design of these activities are also included as eligible activities. The total cost of demolition activities is anticipated to be $282,500.

2.2..3 Infrastructure

Infrastructure activities will include an integrated underground parking structure, curbs and gutters, sidewalks, electric and gas infrastructure, and sewer and water leads and connections. Engineering and design of these activities are also included as eligible activities. The total cost of these infrastructure improvement is anticipated to be $7,986,726.

2.2..4 Site Preparation

Site preparation activities will include site improvements, excavation of unstable materials, geotechnical engineering; bracing, sheeting and shoring; construction staking, temporary sheeting and shoring, temporary traffic control, ad temporary facilities. Engineering and design of these activities are also included as eligible activities. The total cost of these site preparation activities is anticipated to be $1,323,000.

2.2..5 Interest

Financing costs for the project are considered an eligible activity. This plan allows for 2.5% simple interest accruing on the developer's unreimbursed eligible activities. The total interest associated with eligible activities is anticipated to be $2,038,811.

2.2..6 Contingency

A 15% contingency on demolition, infrastructure and site preparation costs is included as an eligible activity. The contingency is estimated to be $1,438,834.

2.2..7 Financing Gap

Housing development activities, related to reimbursement provided to the developer to fill a financing gap associated with the development of housing units priced for income qualified households are included as eligible activities. The financing gap is calculated utilizing the Total Housing Subsidy formula developed by MSHDA and is anticipated to be $312,684 in year one of the Plan. With a MSHDA Control Rent of $2,040 for a studio unit, $2,255 for a one-bedroom unit, and $2,960 for a two-bedroom unit, the annual potential rent loss and total rent loss over the term of a 15-year affordability period are delineated below. There are anticipated to be 31 income qualified units as a part of this development.

Type	MSHDA Control Rent	Project Rent	Potential Rent Loss	Income Qualified Units	Annual Loss	Total Loss
Studio	$2,040	$1,369	$8,052	10	$80,520	$1,207,800
1-Bed	$2,255	$1,460	$9,540	15	$143,100	$2,146,500
2-Bed	$2,960	$1,723	$14,844	6	$89,064	$1,335,960
TOTAL				**31**	**$312,684**	**$4,690,260**

2.2..8 Brownfield Plan and Act 381 Work Preparation

The cost to prepare the Brownfield Plan and Act 381 Work Plan is anticipated to be $30,000.

2.2..9 Brownfield Plan Implementation

The cost of implementing the Brownfield Plan is anticipated to be $50,000.

2.2..10 Local Brownfield Revolving Fund

Capture to the Local Brownfield Revolving Fund is anticipated to be $5,417,613.

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 will be financed by the developer and reimbursed as outlined in this plan and accompanying development agreement. No advances from the City or County 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.

2.6 Duration of Brownfield Plan

The duration of this plan will be the time necessary to fully reimburse approved developer eligible activities which is currently estimated to be 16 years, followed by an additional 5 years of capture to the Local Brownfield Revolving Fund (LBRF). It is estimated that the redevelopment of the property will be completed in 2028, and that full recapture of eligible costs and eligible administrative costs of the authority will continue until 2049. Capture of TIR is expected to begin in 2029, however could be delayed for up to 5 years after the approval of this plan as permitted by Act 381. In no event shall capture extend beyond 30 years as required 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 owned by the City of St. Joseph and 38 condo parcels which are collectively approximately 0.8 acres in size and are located at 315 Lake Blvd and 508 Pleasant St in the City of St. Joseph, Berrien County. A legal description of the properties along with a scaled map showing eligible property dimensions, is attached as Figure 1.

The parcel is considered "eligible property" due to the development of residential housing units on the property, as defined within the definition of "Housing Property" in Section 2(y) of Public Act 381 of 1996, as amended.

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.

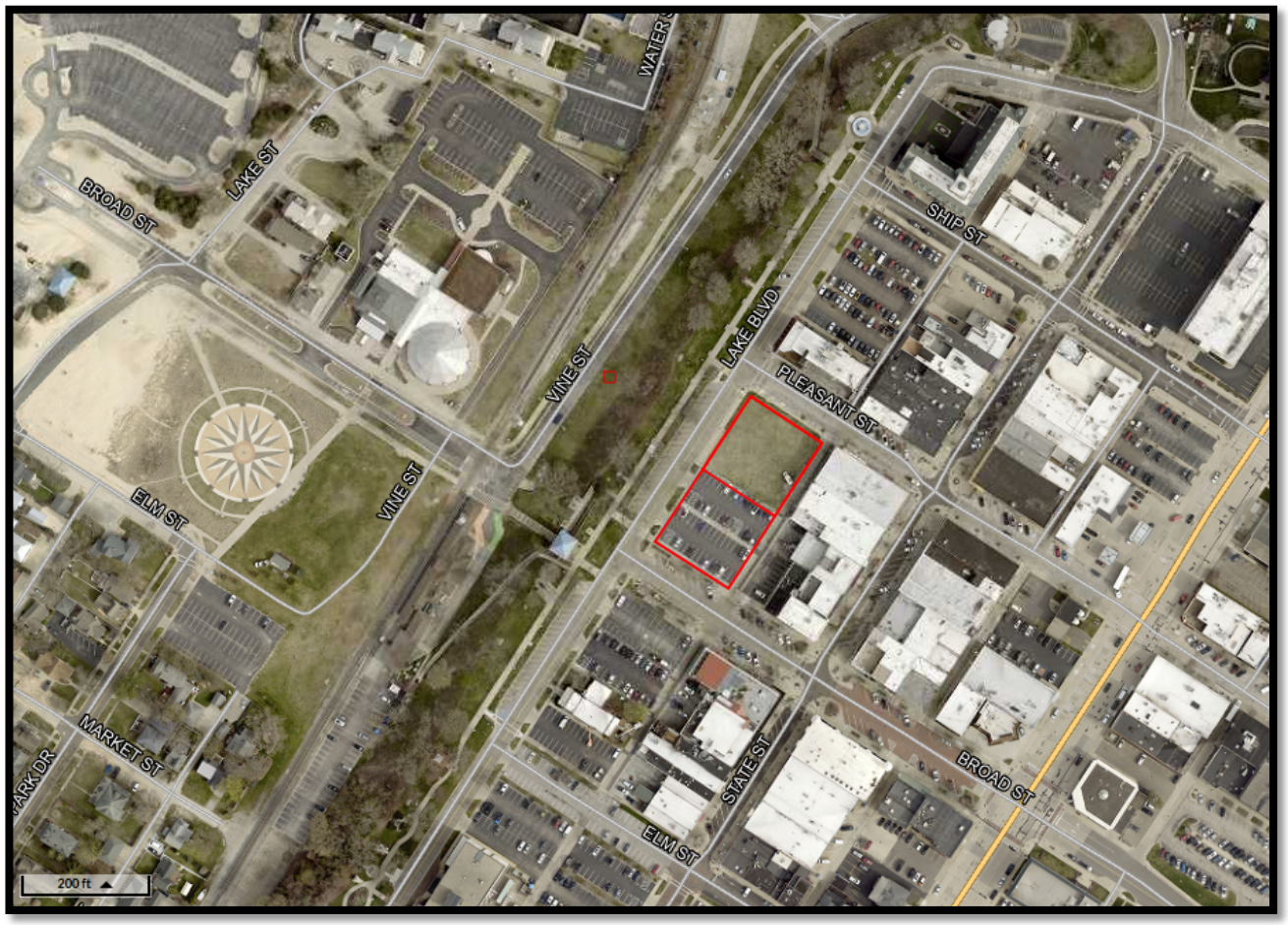
2.12 Strategy for Compliance with Michigan's Relocation Assistance Law

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

Figure 1

Legal Description and Eligible Property Map



315 Lake Blvd
St. Joseph, MI 49085

Parcel ID: 76-0340-0109-00-9

0.4 Acres

Legal Description:
LOTS ONE HUNDRED NINE (109) AND ONE HUNDRED TEN (110), OF THE ORIGINAL PLAT OF THE VILLAGE, NOW CITY, OF ST. JOSEPH BERRIEN COUNTY MICHIGAN

508 Pleasant St
St. Joseph, MI 49085

Parcel ID: *Multiple*

0.4 Acres

Parcel ID and Legal Description:
Land situated in the City of St. Joseph, County of Berrien, State of Michigan, is described as follows: the Lake Park Place Condominium, according to the Master Deed, recorded in Liber 280, Pages 1 through 76, including any and all amendments thereto, and designated as Berrien County Condominium Subdivision Plan No. 280, together with rights in general common elements and

limited general common elements, as set forth in the above Master Deed, and as described in Act 59 of the Public Acts of 1978, as amended.

Parcel ID	Legal Description
76-4360-0001-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 1 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0002-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 2 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0003-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 3 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0004-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 4 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0005-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 5 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0006-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 6 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0007-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 7 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0008-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 8 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0009-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 9 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0010-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 10 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0011-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 11 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0012-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 12 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0013-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 13 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0014-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 14 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0015-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 15 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0016-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 16 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0017-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 17 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0018-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 18 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0019-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 19 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0020-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 20 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0021-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 21 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0022-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 22 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0023-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 23 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0024-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 24 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1

76-4360-0025-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 25 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0026-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 26 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0027-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 27 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0028-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 28 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0029-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 29 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0030-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 30 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0031-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 31 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0032-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 32 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0033-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 33 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0034-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 34 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0035-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 35 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0036-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 36 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0037-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 37 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1
76-4360-0038-00-0	SPLIT/COMBINED ON 01/20/2013 FROM 76-0340-0107-00-6; UNIT 38 LAKE PARK PLACE CONDOMINIUM LIBER 280 PAGE 1

Table 1

Eligible Activity Costs

MICHIGAN GROWTH ADVISORS

Eligible Activities Table
The Marquette on Lake Blvd
City of St. Joseph, Michigan
October 2025

EGLE Eligible Activities Costs and Schedule		
EGLE Eligible Activities	**Cost Incurred by Developer**	**Completion Season/Year**
Department Specific Activities Sub-Total	**$ 10,000**	
Phase I Environmental Site Assessment	$ 10,000	
EGLE Eligible Activities Sub-Total	**$ 10,000**	
MSHDA Eligible Activities Costs and Schedule		
MSHDA Eligible Activities	**Cost Incurred by Developer**	**Completion Season/Year**
Demolition Sub-Total	**$ 282,500**	**Fall 2028**
Site and Building Demolition	$ 275,000	
Engineering and Design of Above	$ 7,500	
Infrastructure Sub-Total	**$ 7,986,726**	**Fall 2028**
Integrated Parking Structure	$ 6,831,660	
Curbs and Gutters	$ 220,000	
Sidewalks	$ 55,000	
Electric/Gas Infrastructure	$ 55,000	
Sewer/Water Leads and Connections	$ 99,000	
Engineering and Design of Above	$ 726,066	
Site Preparation Sub-Total	**$ 1,323,000**	**Fall 2028**
Site Improvements	$ 55,000	
Excavation of unstable material	$ 1,243,000	
Geotechnical Engineering	$ 25,000	
Staking	$ 20,000	
Temporary Facilities	$ 55,000	
Bracing, Sheeting, Shoring	$ 825,000	
Temporary Sheeting and Shoring	$ 55,000	
Temporary Traffic Control	$ 27,500	
Engineering and Design of Above	$ 230,550	
Affordable Housing Financing Gap	**$ 4,690,260**	
Brownfield Plan/Act 381 Work Plan Preparation	**$ 30,000**	**Fall 2025**
Brownfield Plan Implementation	**$ 50,000**	
MSHDA Eligible Activities Sub-Total	**$ 14,362,486**	
Contingency (15%)	**$ 1,438,834**	
Interest	**$ 2,038,811**	
Total Brownfield Eligbile Activities	**$ 17,850,130**	

Table 2

Tax Capture Schedule

MICHIGAN GROWTH ADVISORS

Tax Increment Revenue Capture Estimates
Apartment Capture
The Marquette on Lake Blvd
City of St. Joseph, Michigan
October 2025

			NEZ Period													
Estimated Taxable Value (TV) Increase Rate:			2.00%													
Plan Year			**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**
Calendar Year			2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042
*Base Taxable Value			$ 337,839	$ 337,839	$ 337,839	$ 337,839	$ 337,839	$ 337,839	$ 337,839	$ 337,839	$ 337,839	$ 337,839	$ 337,839	$ 337,839	$ 337,839	$ 337,839
Estimated New TV			$ 7,137,839	$ 7,280,595	$ 7,426,207	$ 7,574,731	$ 7,726,226	$ 7,880,750	$ 8,038,365	$ 8,199,133	$ 8,363,115	$ 8,530,378	$ 8,700,985	$ 8,875,005	$ 9,052,505	$ 9,233,555
Incremental Difference (New TV - Base TV)			**$ 6,800,000**	**$ 6,942,757**	**$ 7,088,369**	**$ 7,236,893**	**$ 7,388,387**	**$ 7,542,912**	**$ 7,700,527**	**$ 7,861,294**	**$ 8,025,277**	**$ 8,192,539**	**$ 8,363,147**	**$ 8,537,167**	**$ 8,714,667**	**$ 8,895,717**
School Capture	Millage Rate	NEZ Rate														
State Education Tax (SET)	6.0000	2.7229	$ 18,516	$ 18,904	$ 19,301	$ 19,705	$ 20,118	$ 20,539	$ 20,968	$ 21,405	$ 21,852	$ 22,307	$ 22,772	$ 23,246	$ 52,288	$ 53,374
School Operating Tax	18.0000	8.1687	$ 55,547	$ 56,713	$ 57,903	$ 59,116	$ 60,353	$ 61,616	$ 62,903	$ 64,216	$ 65,556	$ 66,922	$ 68,316	$ 69,737	$ 156,864	$ 160,123
School Total	**24.0000**	**10.8916**	**$ 74,063**	**$ 75,617**	**$ 77,203**	**$ 78,821**	**$ 80,471**	**$ 82,154**	**$ 83,871**	**$ 85,622**	**$ 87,408**	**$ 89,230**	**$ 91,088**	**$ 92,983**	**$ 209,152**	**$ 213,497**
Local Capture	Millage Rate	NEZ Rate														
County General	4.7680	2.1638	$ 14,714	$ 15,023	$ 15,338	$ 15,659	$ 15,987	$ 16,321	$ 16,662	$ 17,010	$ 17,365	$ 17,727	$ 18,096	$ 18,473	$ 25,970	$ 31,811
City	14.7900	6.7119	$ 45,641	$ 46,599	$ 47,577	$ 48,573	$ 49,590	$ 50,627	$ 51,685	$ 52,764	$ 53,865	$ 54,988	$ 56,133	$ 57,301	$ 80,556	$ 98,676
Library	0.7656	0.3474	$ 2,363	$ 2,412	$ 2,463	$ 2,514	$ 2,567	$ 2,621	$ 2,675	$ 2,731	$ 2,788	$ 2,846	$ 2,906	$ 2,966	$ 6,672	$ 6,811
Band	0.2500	0.1135	$ 771	$ 788	$ 804	$ 821	$ 838	$ 856	$ 874	$ 892	$ 910	$ 929	$ 949	$ 969	$ 2,179	$ 2,224
Rubbish	1.9155	0.8693	$ 5,911	$ 6,035	$ 6,162	$ 6,291	$ 6,423	$ 6,557	$ 6,694	$ 6,834	$ 6,976	$ 7,122	$ 7,270	$ 7,421	$ 10,433	$ 12,780
Airport	0.2442	0.1108	$ 754	$ 769	$ 786	$ 802	$ 819	$ 836	$ 853	$ 871	$ 889	$ 908	$ 927	$ 946	$ 2,128	$ 2,172
Sch2014 Bldg Site	0.9832	0.4462	$ 3,034	$ 3,098	$ 3,163	$ 3,229	$ 3,297	$ 3,366	$ 3,436	$ 3,508	$ 3,581	$ 3,655	$ 3,732	$ 3,809	$ 8,568	$ 8,746
Lake MI College	2.2654	1.0281	$ 6,991	$ 7,138	$ 7,287	$ 7,440	$ 7,596	$ 7,755	$ 7,917	$ 8,082	$ 8,251	$ 8,423	$ 8,598	$ 8,777	$ 19,742	$ 20,152
RESA General	0.1743	0.0791	$ 538	$ 549	$ 561	$ 572	$ 584	$ 597	$ 609	$ 622	$ 635	$ 648	$ 662	$ 675	$ 1,519	$ 1,551
RESA Special Ed	2.1934	0.9954	$ 6,769	$ 6,911	$ 7,056	$ 7,204	$ 7,354	$ 7,508	$ 7,665	$ 7,825	$ 7,988	$ 8,155	$ 8,325	$ 8,498	$ 19,115	$ 19,512
Downtown Dev Auth	1.9235	0.8729	$ 5,936	$ 6,060	$ 6,188	$ 6,317	$ 6,449	$ 6,584	$ 6,722	$ 6,862	$ 7,005	$ 7,151	$ 7,300	$ 7,452	$ 16,763	$ 17,111
County 911	0.4495	0.2040	$ 1,387	$ 1,416	$ 1,446	$ 1,476	$ 1,507	$ 1,539	$ 1,571	$ 1,604	$ 1,637	$ 1,671	$ 1,706	$ 1,741	$ 2,448	$ 2,999
County Law Enf	0.3496	0.1587	$ 1,079	$ 1,101	$ 1,125	$ 1,148	$ 1,172	$ 1,197	$ 1,222	$ 1,247	$ 1,273	$ 1,300	$ 1,327	$ 1,354	$ 1,904	$ 2,332
County SR CTR	0.2997	0.1360	$ 925	$ 944	$ 964	$ 984	$ 1,005	$ 1,026	$ 1,047	$ 1,069	$ 1,092	$ 1,114	$ 1,137	$ 1,161	$ 2,612	$ 2,666
County Parks	0.1000	0.0454	$ 309	$ 315	$ 322	$ 328	$ 335	$ 342	$ 349	$ 357	$ 364	$ 372	$ 380	$ 387	$ 545	$ 667
Local Total	**31.4719**	**14.2824**	**$ 97,120**	**$ 99,159**	**$ 101,239**	**$ 103,360**	**$ 105,524**	**$ 107,731**	**$ 109,982**	**$ 112,278**	**$ 114,620**	**$ 117,009**	**$ 119,446**	**$ 121,931**	**$ 201,153**	**$ 230,210**
Non-Capturable Millages	Millage Rate	NEZ Rate														
CSO Debt	0.5000	0.2269	$ 1,543	$ 1,575	$ 1,608	$ 1,642	$ 1,676	$ 1,712	$ 1,747	$ 1,784	$ 1,821	$ 1,859	$ 1,898	$ 1,937	$ 4,357	$ 4,448
Sch-2010 Debt	3.1100	1.4114	$ 9,597	$ 9,799	$ 10,004	$ 10,214	$ 10,428	$ 10,646	$ 10,868	$ 11,095	$ 11,327	$ 11,563	$ 11,803	$ 12,049	$ 27,103	$ 27,666
Sch-2016 Debt	0.5900	0.2678	$ 1,821	$ 1,859	$ 1,898	$ 1,938	$ 1,978	$ 2,020	$ 2,062	$ 2,105	$ 2,149	$ 2,194	$ 2,239	$ 2,286	$ 5,142	$ 5,248
Total Non-Capturable Taxes	**4.2000**	**1.9060**	**$ 12,961**	**$ 13,233**	**$ 13,511**	**$ 13,794**	**$ 14,082**	**$ 14,377**	**$ 14,677**	**$ 14,984**	**$ 15,296**	**$ 15,615**	**$ 15,940**	**$ 16,272**	**$ 36,602**	**$ 37,362**
	59.6719	**27.0800**														
	59.6719															
Total Tax Increment Revenue (TIR) Available for Capture			$ 171,183	$ 174,777	$ 178,442	$ 182,181	$ 185,995	$ 189,885	$ 193,853	$ 197,900	$ 202,028	$ 206,239	$ 210,534	$ 214,914	$ 410,305	$ 443,707

Footnotes:

Average Home taxable Value	$ 100,000
% of Homestead units (Stabilized)	0%

New Units Constructed		68	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68
Rental Units		68														
Cumul	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68

MICHIGAN GROWTH ADVISORS

Tax Increment Revenue Capture Estimates
Apartment Capture
The Marquette on Lake Blvd
City of St. Joseph, Michigan
October 2025

Estimated Taxable Value (TV) Increase Rate:

Plan Year	15	16	17	18	19	20	21	22	TOTAL
Calendar Year	2043	2044	2045	2046	2047	2048	2049	2050	
*Base Taxable Value	$ 337,839	$ 337,839	$ 337,839	$ 337,839	$ 337,839	$ 337,839	$ 337,839	$ 337,839	$ -
Estimated New TV	$ 9,418,226	$ 9,606,591	$ 9,798,723	$ 9,994,697	$ 10,194,591	$ 10,398,483	$ 10,606,453	$ 10,818,582	$ -
Incremental Difference (New TV - Base TV)	**$ 9,080,388**	**$ 9,268,752**	**$ 9,460,884**	**$ 9,656,859**	**$ 9,856,753**	**$ 10,060,644**	**$ 10,268,614**	**$ 10,480,743**	$ -

School Capture	Millage Rate	NEZ Rate									
State Education Tax (SET)	6.0000	2.7229	$ 54,482	$ 55,613	$ 56,765						$ 522,155
School Operating Tax	18.0000	8.1687	$ 163,447	$ 166,838	$ 170,296						$ 1,566,465
School Total	**24.0000**	**10.8916**	**$ 217,929**	**$ 222,450**	**$ 227,061**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 2,088,620**

Local Capture	Millage Rate	NEZ Rate									
County General	4.7680	2.1638	$ 37,883	$ 44,193	$ 45,109	$ 46,044	$ 46,997	$ 47,969	$ 48,961	$ 49,972	$ 623,285
City	14.7900	6.7119	$ 117,512	$ 137,085	$ 139,926	$ 142,825	$ 145,781	$ 148,797	$ 151,873	$ 155,010	$ 1,933,385
Library	0.7656	0.3474	$ 6,952	$ 7,096	$ 7,243	$ 7,393	$ 7,546	$ 7,702	$ 7,862	$ 8,024	$ 105,155
Band	0.2500	0.1135	$ 2,270	$ 2,317	$ 2,365	$ 2,414	$ 2,464	$ 2,515	$ 2,567	$ 2,620	$ 34,337
Rubbish	1.9155	0.8693	$ 15,219	$ 17,754	$ 18,122	$ 18,498	$ 18,881	$ 19,271	$ 19,670	$ 20,076	$ 250,399
Airport	0.2442	0.1108	$ 2,217	$ 2,263	$ 2,310	$ 2,358	$ 2,407	$ 2,457	$ 2,508	$ 2,559	$ 33,541
Sch2014 Bldg Site	0.9832	0.4462	$ 8,928	$ 9,113	$ 9,302	$ 9,495	$ 9,691	$ 9,892	$ 10,096	$ 10,305	$ 135,042
Lake MI College	2.2654	1.0281	$ 20,571	$ 20,997	$ 21,433	$ 21,877	$ 22,329	$ 22,791	$ 23,263	$ 23,743	$ 311,151
RESA General	0.1743	0.0791	$ 1,583	$ 1,616	$ 1,649	$ 1,683	$ 1,718	$ 1,754	$ 1,790	$ 1,827	$ 23,940
RESA Special Ed	2.1934	0.9954	$ 19,917	$ 20,330	$ 20,752	$ 21,181	$ 21,620	$ 22,067	$ 22,523	$ 22,988	$ 301,262
Downtown Dev Auth	1.9235	0.8729	$ 17,466	$ 17,828	$ 18,198	$ 18,575	$ 18,959	$ 19,352	$ 19,752	$ 20,160	$ 264,192
County 911	0.4495	0.2040	$ 3,571	$ 4,166	$ 4,253	$ 4,341	$ 4,431	$ 4,522	$ 4,616	$ 4,711	$ 58,760
County Law Enf	0.3496	0.1587	$ 2,778	$ 3,240	$ 3,308	$ 3,376	$ 3,446	$ 3,517	$ 3,590	$ 3,664	$ 45,701
County SR CTR	0.2997	0.1360	$ 2,721	$ 2,778	$ 2,835	$ 2,894	$ 2,954	$ 3,015	$ 3,078	$ 3,141	$ 41,164
County Parks	0.1000	0.0454	$ 795	$ 927	$ 946	$ 966	$ 986	$ 1,006	$ 1,027	$ 1,048	$ 13,072
Local Total	**31.4719**	**14.2824**	**$ 260,383**	**$ 291,705**	**$ 297,752**	**$ 303,920**	**$ 310,211**	**$ 316,628**	**$ 323,173**	**$ 329,849**	**$ 4,174,385**

Non-Capturable Millages	Millage Rate	NEZ Rate									
CSO Debt	0.5000	0.2269	$ 4,540	$ 4,634	$ 4,730	$ 4,828	$ 4,928	$ 5,030	$ 5,134	$ 5,240	$ 68,675
Sch-2010 Debt	3.1100	1.4114	$ 28,240	$ 28,826	$ 29,423	$ 30,033	$ 30,655	$ 31,289	$ 31,935	$ 32,595	$ 427,157
Sch-2016 Debt	0.5900	0.2678	$ 5,357	$ 5,469	$ 5,582	$ 5,698	$ 5,815	$ 5,936	$ 6,058	$ 6,184	$ 81,036
Total Non-Capturable Taxes	**4.2000**	**1.9060**	**$ 38,138**	**$ 38,929**	**$ 39,736**	**$ 40,559**	**$ 41,398**	**$ 42,255**	**$ 43,128**	**$ 44,019**	**$ 576,868**
	59.6719	**27.0800**									
	59.6719										
Total Tax Increment Revenue (TIR) Available for Capture			$ 478,312	$ 514,155	$ 524,813	$ 303,920	$ 310,211	$ 316,628	$ 323,173	$ 329,849	**$ 6,263,005**

Footnotes:

Average Home taxable Value	$ 100,000
% of Homestead units (Stabilized)	0%

New Units Constructed	68
Rental Units Cumul	68

MICHIGAN GROWTH ADVISORS

Tax Increment Revenue Capture Estimates
Condo Capture
The Marquette on Lake Blvd
City of St. Joseph, Michigan
October 2025

Estimated Taxable Value (TV) Increase Rate: 2.00%

Plan Year	1	2	3	4	5	6	7	8	9	10	11	12	13
Calendar Year	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041
*Base Taxable Value	$ 337,839	$ 337,839	$ 337,839	$ 337,839	$ 337,839	$ 337,839	$ 337,839	$ 337,839	$ 337,839	$ 337,839	$ 337,839	$ 337,839	$ 337,839
Estimated New TV	$ 19,537,839	$ 19,928,595	$ 20,327,167	$ 20,733,711	$ 21,148,385	$ 21,571,352	$ 22,002,779	$ 22,442,835	$ 22,891,692	$ 23,349,526	$ 23,816,516	$ 24,292,846	$ 24,778,703
Incremental Difference (New TV - Base TV)	**$ 19,200,000**	**$ 19,590,757**	**$ 19,989,329**	**$ 20,395,872**	**$ 20,810,546**	**$ 21,233,514**	**$ 21,664,941**	**$ 22,104,997**	**$ 22,553,853**	**$ 23,011,687**	**$ 23,478,678**	**$ 23,955,008**	**$ 24,440,865**

School Capture	Millage Rate												
State Education Tax (SET)	6.0000	$ 115,200	$ 117,545	$ 119,936	$ 122,375	$ 124,863	$ 127,401	$ 129,990	$ 132,630	$ 135,323	$ 138,070	$ 140,872	$ 143,730	$ 146,645
School Operating Tax	18.0000	$ 172,800	$ 176,317	$ 179,904	$ 183,563	$ 187,295	$ 191,102	$ 194,984	$ 198,945	$ 202,985	$ 207,105	$ 211,308	$ 215,595	$ 219,968
School Total	**24.0000**	**$ 288,000**	**$ 293,861**	**$ 299,840**	**$ 305,938**	**$ 312,158**	**$ 318,503**	**$ 324,974**	**$ 331,575**	**$ 338,308**	**$ 345,175**	**$ 352,180**	**$ 359,325**	**$ 366,613**

Local Capture	Millage Rate												
County General	4.7680	$ 91,546	$ 93,409	$ 95,309	$ 97,248	$ 99,225	$ 101,241	$ 103,298	$ 105,397	$ 107,537	$ 109,720	$ 111,946	$ 114,217	$ 116,534
City	14.7900	$ 283,968	$ 289,747	$ 295,642	$ 301,655	$ 307,788	$ 314,044	$ 320,424	$ 326,933	$ 333,571	$ 340,343	$ 347,250	$ 354,295	$ 361,480
Library	0.7656	$ 14,700	$ 14,999	$ 15,304	$ 15,615	$ 15,933	$ 16,256	$ 16,587	$ 16,924	$ 17,267	$ 17,618	$ 17,975	$ 18,340	$ 18,712
Band	0.2500	$ 4,800	$ 4,898	$ 4,997	$ 5,099	$ 5,203	$ 5,308	$ 5,416	$ 5,526	$ 5,638	$ 5,753	$ 5,870	$ 5,989	$ 6,110
Rubbish	1.9155	$ 36,778	$ 37,526	$ 38,290	$ 39,068	$ 39,863	$ 40,673	$ 41,499	$ 42,342	$ 43,202	$ 44,079	$ 44,973	$ 45,886	$ 46,816
Airport	0.2442	$ 4,689	$ 4,784	$ 4,881	$ 4,981	$ 5,082	$ 5,185	$ 5,291	$ 5,398	$ 5,508	$ 5,619	$ 5,733	$ 5,850	$ 5,968
Sch2014 Bldg Site	0.9832	$ 18,877	$ 19,262	$ 19,654	$ 20,053	$ 20,461	$ 20,877	$ 21,301	$ 21,734	$ 22,175	$ 22,625	$ 23,084	$ 23,553	$ 24,030
Lake MI College	2.2654	$ 43,496	$ 44,381	$ 45,284	$ 46,205	$ 47,144	$ 48,102	$ 49,080	$ 50,077	$ 51,093	$ 52,131	$ 53,189	$ 54,268	$ 55,368
RESA General	0.1743	$ 3,347	$ 3,415	$ 3,484	$ 3,555	$ 3,627	$ 3,701	$ 3,776	$ 3,853	$ 3,931	$ 4,011	$ 4,092	$ 4,175	$ 4,260
RESA Special Ed	2.1934	$ 42,113	$ 42,970	$ 43,845	$ 44,736	$ 45,646	$ 46,574	$ 47,520	$ 48,485	$ 49,470	$ 50,474	$ 51,498	$ 52,543	$ 53,609
Downtown Dev Auth	1.9235	$ 36,931	$ 37,683	$ 38,449	$ 39,231	$ 40,029	$ 40,843	$ 41,673	$ 42,519	$ 43,382	$ 44,263	$ 45,161	$ 46,077	$ 47,012
County 911	0.4495	$ 8,630	$ 8,806	$ 8,985	$ 9,168	$ 9,354	$ 9,544	$ 9,738	$ 9,936	$ 10,138	$ 10,344	$ 10,554	$ 10,768	$ 10,986
County Law Enf	0.3496	$ 6,712	$ 6,849	$ 6,988	$ 7,130	$ 7,275	$ 7,423	$ 7,574	$ 7,728	$ 7,885	$ 8,045	$ 8,208	$ 8,375	$ 8,545
County SR CTR	0.2997	$ 5,754	$ 5,871	$ 5,991	$ 6,113	$ 6,237	$ 6,364	$ 6,493	$ 6,625	$ 6,759	$ 6,897	$ 7,037	$ 7,179	$ 7,325
County Parks	0.1000	$ 1,920	$ 1,959	$ 1,999	$ 2,040	$ 2,081	$ 2,123	$ 2,166	$ 2,210	$ 2,255	$ 2,301	$ 2,348	$ 2,396	$ 2,444
Local Total	**31.4719**	**$ 604,260**	**$ 616,558**	**$ 629,102**	**$ 641,897**	**$ 654,947**	**$ 668,259**	**$ 681,837**	**$ 695,686**	**$ 709,813**	**$ 724,222**	**$ 738,919**	**$ 753,910**	**$ 769,200**

Non-Capturable Millages	Millage Rate												
CSO Debt	0.5000	$ 9,600	$ 9,795	$ 9,995	$ 10,198	$ 10,405	$ 10,617	$ 10,832	$ 11,052	$ 11,277	$ 11,506	$ 11,739	$ 11,978	$ 12,220
Sch-2010 Debt	3.1100	$ 59,712	$ 60,927	$ 62,167	$ 63,431	$ 64,721	$ 66,036	$ 67,378	$ 68,747	$ 70,142	$ 71,566	$ 73,019	$ 74,500	$ 76,011
Sch-2016 Debt	0.5900	$ 11,328	$ 11,559	$ 11,794	$ 12,034	$ 12,278	$ 12,528	$ 12,782	$ 13,042	$ 13,307	$ 13,577	$ 13,852	$ 14,133	$ 14,420
Total Non-Capturable Taxes	**4.2000**	**$ 80,640**	**$ 82,281**	**$ 83,955**	**$ 85,663**	**$ 87,404**	**$ 89,181**	**$ 90,993**	**$ 92,841**	**$ 94,726**	**$ 96,649**	**$ 98,610**	**$ 100,611**	**$ 102,652**
	59.6719												

Total Tax Increment Revenue (TIR) Available for Capture	$ 892,260	$ 910,420	$ 928,942	$ 947,835	$ 967,106	$ 986,762	$ 1,006,811	$ 1,027,261	$ 1,048,120	$ 1,069,397	$ 1,091,099	$ 1,113,235	$ 1,135,813

Footnotes:

Average Home taxable Value	$ 600,000
% of Homestead units (Stabilized)	50%

New Units Constructed	32	0	0	0	0	0	0	0	0	0	0	0	0
32	32	32	32	32	32	32	32	32	32	32	32	32	32

MICHIGAN GROWTH ADVISORS

Tax Increment Revenue Capture Estimates
Condo Capture
The Marquette on Lake Blvd
City of St. Joseph, Michigan
October 2025

Estimated Taxable Value (TV) Increase Rate:

Plan Year	14	15	16	17	18	19	20	21	22	TOTAL
Calendar Year	2042	2043	2044	2045	2046	2047	2048	2049	2050	
*Base Taxable Value	$ 337,839	$ 337,839	$ 337,839	$ 337,839	$ 337,839	$ 337,839	$ 337,839	$ 337,839	$ 337,839	$ -
Estimated New TV	$ 25,274,277	$ 25,779,763	$ 26,295,358	$ 26,821,265	$ 27,357,691	$ 27,904,845	$ 28,462,941	$ 29,032,200	$ 29,612,844	$ -
Incremental Difference (New TV - Base TV)	**$ 24,936,439**	**$ 25,441,924**	**$ 25,957,520**	**$ 26,483,427**	**$ 27,019,852**	**$ 27,567,006**	**$ 28,125,103**	**$ 28,694,362**	**$ 29,275,006**	$ -

School Capture	Millage Rate										
State Education Tax (SET)	6.0000	$ 149,619	$ 152,652	$ 155,745	$ 158,901						$ 2,311,496
School Operating Tax	18.0000	$ 224,428	$ 228,977	$ 233,618	$ 238,351						$ 3,467,244
School Total	**24.0000**	**$ 374,047**	**$ 381,629**	**$ 389,363**	**$ 397,251**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 5,778,740**

Local Capture	Millage Rate										
County General	4.7680	$ 118,897	$ 121,307	$ 123,765	$ 126,273	$ 128,831	$ 131,439	$ 134,100	$ 136,815	$ 139,583	$ 2,507,638
City	14.7900	$ 368,810	$ 376,286	$ 383,912	$ 391,690	$ 399,624	$ 407,716	$ 415,970	$ 424,390	$ 432,977	$ 7,778,515
Library	0.7656	$ 19,091	$ 19,478	$ 19,873	$ 20,276	$ 20,686	$ 21,105	$ 21,533	$ 21,968	$ 22,413	$ 402,653
Band	0.2500	$ 6,234	$ 6,360	$ 6,489	$ 6,621	$ 6,755	$ 6,892	$ 7,031	$ 7,174	$ 7,319	$ 131,483
Rubbish	1.9155	$ 47,766	$ 48,734	$ 49,722	$ 50,729	$ 51,757	$ 52,805	$ 53,874	$ 54,964	$ 56,076	$ 1,007,420
Airport	0.2442	$ 6,089	$ 6,213	$ 6,339	$ 6,467	$ 6,598	$ 6,732	$ 6,868	$ 7,007	$ 7,149	$ 128,432
Sch2014 Bldg Site	0.9832	$ 24,518	$ 25,015	$ 25,521	$ 26,039	$ 26,566	$ 27,104	$ 27,653	$ 28,212	$ 28,783	$ 517,095
Lake MI College	2.2654	$ 56,491	$ 57,636	$ 58,804	$ 59,996	$ 61,211	$ 62,450	$ 63,715	$ 65,004	$ 66,320	$ 1,191,443
RESA General	0.1743	$ 4,346	$ 4,435	$ 4,524	$ 4,616	$ 4,710	$ 4,805	$ 4,902	$ 5,001	$ 5,103	$ 91,670
RESA Special Ed	2.1934	$ 54,696	$ 55,804	$ 56,935	$ 58,089	$ 59,265	$ 60,465	$ 61,690	$ 62,938	$ 64,212	$ 1,153,576
Downtown Dev Auth	1.9235	$ 47,965	$ 48,938	$ 49,929	$ 50,941	$ 51,973	$ 53,025	$ 54,099	$ 55,194	$ 56,310	$ 1,011,628
County 911	0.4495	$ 11,209	$ 11,436	$ 11,668	$ 11,904	$ 12,145	$ 12,391	$ 12,642	$ 12,898	$ 13,159	$ 236,406
County Law Enf	0.3496	$ 8,718	$ 8,894	$ 9,075	$ 9,259	$ 9,446	$ 9,637	$ 9,833	$ 10,032	$ 10,235	$ 183,865
County SR CTR	0.2997	$ 7,473	$ 7,625	$ 7,779	$ 7,937	$ 8,098	$ 8,262	$ 8,429	$ 8,600	$ 8,774	$ 157,621
County Parks	0.1000	$ 2,494	$ 2,544	$ 2,596	$ 2,648	$ 2,702	$ 2,757	$ 2,813	$ 2,869	$ 2,928	$ 52,593
Local Total	**31.4719**	**$ 784,797**	**$ 800,706**	**$ 816,932**	**$ 833,484**	**$ 850,366**	**$ 867,586**	**$ 885,150**	**$ 903,066**	**$ 921,340**	**$ 16,552,038**

Non-Capturable Millages	Millage Rate										
CSO Debt	0.5000	$ 12,468	$ 12,721	$ 12,979	$ 13,242	$ 13,510	$ 13,784	$ 14,063	$ 14,347	$ 14,638	$ 262,965
Sch-2010 Debt	3.1100	$ 77,552	$ 79,124	$ 80,728	$ 82,363	$ 84,032	$ 85,733	$ 87,469	$ 89,239	$ 91,045	$ 1,635,644
Sch-2016 Debt	0.5900	$ 14,712	$ 15,011	$ 15,315	$ 15,625	$ 15,942	$ 16,265	$ 16,594	$ 16,930	$ 17,272	$ 310,299
Total Non-Capturable Taxes	**4.2000**	**$ 104,733**	**$ 106,856**	**$ 109,022**	**$ 111,230**	**$ 113,483**	**$ 115,781**	**$ 118,125**	**$ 120,516**	**$ 122,955**	**$ 2,208,909**
	59.6719										

Total Tax Increment Revenue (TIR) Available for Capture	$ 1,158,844	$ 1,182,335	$ 1,206,295	$ 1,230,735	$ 850,366	$ 867,586	$ 885,150	$ 903,066	$ 921,340	**$ 22,330,778**

Footnotes:

Average Home taxable Value	$ 600,000
% of Homestead units (Stabilized)	50%

New Units Constructed	0
32	32

MICHIGAN GROWTH ADVISORS

Tax Increment Revenue Capture Estimates
Summary Capture
The Marquette on Lake Blvd
City of St. Joseph, Michigan
October 2025

Estimated Taxable Value (TV) Increase Rate: 2.00%

Plan Year	1	2	3	4	5	6	7	8	9	10	11	12
Calendar Year	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040
*Base Taxable Value	$ 675,677	$ 675,677	$ 675,677	$ 675,677	$ 675,677	$ 675,677	$ 675,677	$ 675,677	$ 675,677	$ 675,677	$ 675,677	$ 675,677
Estimated New TV	$ 26,675,677	$ 27,209,191	$ 27,753,374	$ 28,308,442	$ 28,874,611	$ 29,452,103	$ 30,041,145	$ 30,641,968	$ 31,254,807	$ 31,879,903	$ 32,517,501	$ 33,167,851
Incremental Difference (New TV - Base TV)	**$ 26,000,000**	**$ 26,533,514**	**$ 27,077,697**	**$ 27,632,765**	**$ 28,198,934**	**$ 28,776,426**	**$ 29,365,468**	**$ 29,966,291**	**$ 30,579,130**	**$ 31,204,226**	**$ 31,841,824**	**$ 32,492,174**
School Capture	Millage Rate											
State Education Tax (SET)	6.0000	$ 133,716	$ 136,449	$ 139,237	$ 142,080	$ 144,981	$ 147,940	$ 150,957	$ 154,035	$ 157,175	$ 160,378	$ 163,644	$ 166,976
School Operating Tax	18.0000	$ 228,347	$ 233,030	$ 237,806	$ 242,679	$ 247,648	$ 252,717	$ 257,888	$ 263,161	$ 268,541	$ 274,027	$ 279,624	$ 285,332
School Total	**24.0000**	**$ 362,063**	**$ 369,479**	**$ 377,043**	**$ 384,759**	**$ 392,629**	**$ 400,657**	**$ 408,845**	**$ 417,197**	**$ 425,716**	**$ 434,405**	**$ 443,268**	**$ 452,308**
Local Capture	Millage Rate											
County General	4.7680	$ 106,259	$ 108,431	$ 110,647	$ 112,907	$ 115,212	$ 117,563	$ 119,961	$ 122,407	$ 124,902	$ 127,447	$ 130,042	$ 132,690
City	14.7900	$ 329,609	$ 336,347	$ 343,219	$ 350,228	$ 357,378	$ 364,671	$ 372,110	$ 379,697	$ 387,437	$ 395,331	$ 403,382	$ 411,595
Library	0.7656	$ 17,062	$ 17,411	$ 17,767	$ 18,129	$ 18,500	$ 18,877	$ 19,262	$ 19,655	$ 20,056	$ 20,464	$ 20,881	$ 21,306
Band	0.2500	$ 5,571	$ 5,685	$ 5,802	$ 5,920	$ 6,041	$ 6,164	$ 6,290	$ 6,418	$ 6,549	$ 6,682	$ 6,818	$ 6,957
Rubbish	1.9155	$ 42,689	$ 43,561	$ 44,451	$ 45,359	$ 46,285	$ 47,230	$ 48,193	$ 49,176	$ 50,178	$ 51,201	$ 52,243	$ 53,307
Airport	0.2442	$ 5,442	$ 5,553	$ 5,667	$ 5,783	$ 5,901	$ 6,021	$ 6,144	$ 6,269	$ 6,397	$ 6,527	$ 6,660	$ 6,796
Sch2014 Bldg Site	0.9832	$ 21,912	$ 22,359	$ 22,816	$ 23,282	$ 23,758	$ 24,242	$ 24,737	$ 25,241	$ 25,756	$ 26,281	$ 26,816	$ 27,362
Lake MI College	2.2654	$ 50,487	$ 51,519	$ 52,571	$ 53,645	$ 54,740	$ 55,857	$ 56,996	$ 58,159	$ 59,344	$ 60,553	$ 61,787	$ 63,045
RESA General	0.1743	$ 3,884	$ 3,964	$ 4,045	$ 4,127	$ 4,212	$ 4,298	$ 4,385	$ 4,475	$ 4,566	$ 4,659	$ 4,754	$ 4,851
RESA Special Ed	2.1934	$ 48,882	$ 49,881	$ 50,900	$ 51,940	$ 53,000	$ 54,082	$ 55,185	$ 56,310	$ 57,458	$ 58,629	$ 59,823	$ 61,041
Downtown Dev Auth	1.9235	$ 42,867	$ 43,743	$ 44,637	$ 45,549	$ 46,479	$ 47,427	$ 48,394	$ 49,381	$ 50,388	$ 51,414	$ 52,462	$ 53,530
County 911	0.4495	$ 10,018	$ 10,222	$ 10,431	$ 10,644	$ 10,861	$ 11,083	$ 11,309	$ 11,540	$ 11,775	$ 12,015	$ 12,260	$ 12,509
County Law Enf	0.3496	$ 7,791	$ 7,950	$ 8,113	$ 8,279	$ 8,448	$ 8,620	$ 8,796	$ 8,975	$ 9,158	$ 9,345	$ 9,535	$ 9,729
County SR CTR	0.2997	$ 6,679	$ 6,816	$ 6,955	$ 7,097	$ 7,242	$ 7,390	$ 7,540	$ 7,694	$ 7,851	$ 8,011	$ 8,174	$ 8,340
County Parks	0.1000	$ 2,229	$ 2,274	$ 2,321	$ 2,368	$ 2,416	$ 2,466	$ 2,516	$ 2,567	$ 2,620	$ 2,673	$ 2,727	$ 2,783
Local Total	**31.4719**	**$ 701,381**	**$ 715,718**	**$ 730,341**	**$ 745,257**	**$ 760,471**	**$ 775,990**	**$ 791,819**	**$ 807,965**	**$ 824,433**	**$ 841,231**	**$ 858,365**	**$ 875,841**
Non-Capturable Millages	Millage Rate											
CSO Debt	0.5000	$ 11,143	$ 11,371	$ 11,603	$ 11,840	$ 12,082	$ 12,328	$ 12,580	$ 12,836	$ 13,098	$ 13,365	$ 13,637	$ 13,915
Sch-2010 Debt	3.1100	$ 69,309	$ 70,726	$ 72,171	$ 73,645	$ 75,149	$ 76,682	$ 78,246	$ 79,842	$ 81,469	$ 83,129	$ 84,822	$ 86,549
Sch-2016 Debt	0.5900	$ 13,149	$ 13,417	$ 13,692	$ 13,971	$ 14,256	$ 14,547	$ 14,844	$ 15,147	$ 15,456	$ 15,770	$ 16,092	$ 16,419
Total Non-Capturable Taxes	**4.2000**	**$ 93,601**	**$ 95,514**	**$ 97,466**	**$ 99,456**	**$ 101,487**	**$ 103,558**	**$ 105,670**	**$ 107,825**	**$ 110,023**	**$ 112,264**	**$ 114,551**	**$ 116,883**
	59.6719												
Total Tax Increment Revenue (TIR) Available for Capture		$ 1,063,444	$ 1,085,196	$ 1,107,385	$ 1,130,016	$ 1,153,101	$ 1,176,647	$ 1,200,664	$ 1,225,161	$ 1,250,149	$ 1,275,636	$ 1,301,632	$ 1,328,149

Footnotes:
Summary of Apartment capture and Condo Capture

MICHIGAN GROWTH ADVISORS

Tax Increment Revenue Capture Estimates
Summary Capture
The Marquette on Lake Blvd
City of St. Joseph, Michigan
October 2025

Estimated Taxable Value (TV) Increase Rate:

Plan Year	13	14	15	16	17	18	19	20	21	22	TOTAL
Calendar Year	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	
*Base Taxable Value	$ 675,677	$ 675,677	$ 675,677	$ 675,677	$ 675,677	$ 675,677	$ 675,677	$ 675,677	$ 675,677	$ 675,677	$ -
Estimated New TV	$ 33,831,208	$ 34,507,833	$ 35,197,989	$ 35,901,949	$ 36,619,988	$ 37,352,388	$ 38,099,436	$ 38,861,424	$ 39,638,653	$ 40,431,426	$ -
Incremental Difference (New TV - Base TV)	**$ 33,155,531**	**$ 33,832,156**	**$ 34,522,312**	**$ 35,226,272**	**$ 35,944,311**	**$ 36,676,711**	**$ 37,423,759**	**$ 38,185,747**	**$ 38,962,976**	**$ 39,755,749**	$ -

School Capture	Millage Rate											
State Education Tax (SET)	6.0000	$ 198,933	$ 202,993	$ 207,134	$ 211,358	$ 215,666						$ 2,833,651
School Operating Tax	18.0000	$ 376,832	$ 384,551	$ 392,424	$ 400,455	$ 408,647						$ 5,033,709
School Total	**24.0000**	**$ 575,765**	**$ 587,544**	**$ 599,558**	**$ 611,813**	**$ 624,313**	$ -	$ -	$ -	$ -	$ -	**$ 7,867,360**

Local Capture	Millage Rate											
County General	4.7680	$ 142,504	$ 150,708	$ 159,190	$ 167,959	$ 171,382	$ 174,875	$ 178,436	$ 182,070	$ 185,775	$ 189,555	$ 3,130,922
City	14.7900	$ 442,037	$ 467,486	$ 493,798	$ 520,997	$ 531,616	$ 542,449	$ 553,497	$ 564,767	$ 576,262	$ 587,988	$ 9,711,900
Library	0.7656	$ 25,384	$ 25,902	$ 26,430	$ 26,969	$ 27,519	$ 28,080	$ 28,652	$ 29,235	$ 29,830	$ 30,437	$ 507,807
Band	0.2500	$ 8,289	$ 8,458	$ 8,631	$ 8,807	$ 8,986	$ 9,169	$ 9,356	$ 9,546	$ 9,741	$ 9,939	$ 165,820
Rubbish	1.9155	$ 57,250	$ 60,546	$ 63,953	$ 67,476	$ 68,851	$ 70,254	$ 71,685	$ 73,145	$ 74,634	$ 76,152	$ 1,257,819
Airport	0.2442	$ 8,097	$ 8,262	$ 8,430	$ 8,602	$ 8,778	$ 8,956	$ 9,139	$ 9,325	$ 9,515	$ 9,708	$ 161,973
Sch2014 Bldg Site	0.9832	$ 32,599	$ 33,264	$ 33,942	$ 34,634	$ 35,340	$ 36,061	$ 36,795	$ 37,544	$ 38,308	$ 39,088	$ 652,137
Lake MI College	2.2654	$ 75,111	$ 76,643	$ 78,207	$ 79,802	$ 81,428	$ 83,087	$ 84,780	$ 86,506	$ 88,267	$ 90,063	$ 1,502,595
RESA General	0.1743	$ 5,779	$ 5,897	$ 6,017	$ 6,140	$ 6,265	$ 6,393	$ 6,523	$ 6,656	$ 6,791	$ 6,929	$ 115,610
RESA Special Ed	2.1934	$ 72,723	$ 74,207	$ 75,721	$ 77,265	$ 78,840	$ 80,447	$ 82,085	$ 83,757	$ 85,461	$ 87,200	$ 1,454,839
Downtown Dev Auth	1.9235	$ 63,775	$ 65,076	$ 66,404	$ 67,758	$ 69,139	$ 70,548	$ 71,985	$ 73,450	$ 74,945	$ 76,470	$ 1,275,819
County 911	0.4495	$ 13,434	$ 14,208	$ 15,008	$ 15,834	$ 16,157	$ 16,486	$ 16,822	$ 17,164	$ 17,514	$ 17,870	$ 295,166
County Law Enf	0.3496	$ 10,449	$ 11,050	$ 11,672	$ 12,315	$ 12,566	$ 12,822	$ 13,083	$ 13,350	$ 13,621	$ 13,899	$ 229,566
County SR CTR	0.2997	$ 9,937	$ 10,139	$ 10,346	$ 10,557	$ 10,773	$ 10,992	$ 11,216	$ 11,444	$ 11,677	$ 11,915	$ 198,785
County Parks	0.1000	$ 2,989	$ 3,161	$ 3,339	$ 3,523	$ 3,594	$ 3,668	$ 3,742	$ 3,819	$ 3,896	$ 3,976	$ 65,665
Local Total	**31.4719**	**$ 970,354**	**$ 1,015,007**	**$ 1,061,089**	**$ 1,108,638**	**$ 1,131,236**	**$ 1,154,286**	**$ 1,177,797**	**$ 1,201,778**	**$ 1,226,239**	**$ 1,251,189**	**$ 20,726,423**

Non-Capturable Millages	Millage Rate											
CSO Debt	0.5000	$ 16,578	$ 16,916	$ 17,261	$ 17,613	$ 17,972	$ 18,338	$ 18,712	$ 19,093	$ 19,481	$ 19,878	$ 331,640
Sch-2010 Debt	3.1100	$ 103,114	$ 105,218	$ 107,364	$ 109,554	$ 111,787	$ 114,065	$ 116,388	$ 118,758	$ 121,175	$ 123,640	$ 2,062,801
Sch-2016 Debt	0.5900	$ 19,562	$ 19,961	$ 20,368	$ 20,784	$ 21,207	$ 21,639	$ 22,080	$ 22,530	$ 22,988	$ 23,456	$ 391,335
Total Non-Capturable Taxes	**4.2000**	**$ 139,253**	**$ 142,095**	**$ 144,994**	**$ 147,950**	**$ 150,966**	**$ 154,042**	**$ 157,180**	**$ 160,380**	**$ 163,644**	**$ 166,974**	**$ 2,785,777**
	59.6719											

Total Tax Increment Revenue (TIR) Available for Capture	$ 1,546,119	$ 1,602,551	$ 1,660,647	$ 1,720,451	$ 1,755,548	$ 1,154,286	$ 1,177,797	$ 1,201,778	$ 1,226,239	$ 1,251,189	**$ 28,593,783**

Footnotes:
Summary of Apartment capture and Condo Capture

Table 3

Reimbursement Schedule

MICHIGAN GROWTH ADVISORS

Tax Increment Revenue Reimbursement Schedule
The Marquette on Lake Blvd
City of St. Joseph, Michigan
October 2025

Developer Maximum Reimbursement	Proportionality	School & Local Taxes	Local-Only Taxes	Total
State	**25.3%**	**$ 5,934,055**		$ 5,934,055
Local	**74.7%**	**$ 17,527,711**		$ 17,527,711
TOTAL		**$ 23,461,766**		**$ 23,461,766**
EGLE	0.1%	$ 10,000		$ 10,000
MSF	99.9%	$ 11,111,060		$ 11,111,060

Estimated Total Years of Plan:	22

Estimated Capture	**$ 26,718,282**
Administrative Fees	$ 1,947,523
State Brownfield Redevelopment Fund	$ 1,308,993
Local Brownfield Revolving Fund	$ 5,417,613

		Plan Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
			2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045
Total State Incremental Revenue			$ 362,063	$ 369,479	$ 377,043	$ 384,759	$ 392,629	$ 400,657	$ 408,845	$ 417,197	$ 425,716	$ 434,405	$ 443,268	$ 452,308	$ 575,765	$ 587,544	$ 599,558	$ 611,813	
State Brownfield Redevelopment Fund (50% of SET)			$ 66,858	$ 68,224	$ 69,618	$ 71,040	$ 72,491	$ 73,970	$ 75,479	$ 77,018	$ 78,588	$ 80,189	$ 81,822	$ 83,488	$ 99,467	$ 101,496	$ 103,567	$ 105,679	
State TIR Available for Reimbursement			**$ 295,205**	**$ 301,254**	**$ 307,425**	**$ 313,719**	**$ 320,139**	**$ 326,687**	**$ 333,366**	**$ 340,179**	**$ 347,128**	**$ 354,216**	**$ 361,446**	**$ 368,820**	**$ 476,298**	**$ 486,047**	**$ 495,991**	**$ 506,134**	**$ -**
Total Local Incremental Revenue			$ 701,381	$ 715,718	$ 730,341	$ 745,257	$ 760,471	$ 775,990	$ 791,819	$ 807,965	$ 824,433	$ 841,231	$ 858,365	$ 875,841	$ 970,354	$ 1,015,007	$ 1,061,089	$ 1,108,638	$ 1,131,236
BRA Administrative Fee	10%		$ 70,138	$ 71,572	$ 73,034	$ 74,526	$ 76,047	$ 77,599	$ 79,182	$ 80,796	$ 82,443	$ 84,123	$ 85,836	$ 87,584	$ 97,035	$ 101,501	$ 106,109	$ 110,864	$ 113,124
Local TIR Available for Reimbursement			**$ 631,243**	**$ 644,146**	**$ 657,307**	**$ 670,731**	**$ 684,424**	**$ 698,391**	**$ 712,637**	**$ 727,168**	**$ 741,990**	**$ 757,108**	**$ 772,528**	**$ 788,257**	**$ 873,319**	**$ 913,506**	**$ 954,980**	**$ 997,774**	**$ 1,018,112**
Total State & Local TIR Available			**$ 926,448**	**$ 945,400**	**$ 964,732**	**$ 984,450**	**$ 1,004,563**	**$ 1,025,078**	**$ 1,046,003**	**$ 1,067,347**	**$ 1,089,118**	**$ 1,111,324**	**$ 1,133,974**	**$ 1,157,077**	**$ 1,349,617**	**$ 1,399,554**	**$ 1,450,971**	**$ 1,503,908**	**$ 1,018,112**
DEVELOPER	Beginning Balance																		
DEVELOPER Eligible Activity Balance	***$ 11,121,060***		***$ 10,769,979***	***$ 10,384,127***	***$ 9,962,642***	***$ 9,504,645***	***$ 9,009,238***	***$ 8,475,506***	***$ 7,902,516***	***$ 7,289,316***	***$ 6,634,934***	***$ 5,938,381***	***$ 5,198,644***	***$ 4,414,695***	***$ 3,412,282***	***$ 2,332,762***	***$ 1,194,474***	***$ (0)***	***$ (0)***
CITY Eligible Activity Balance	***$ -***		***$ -***	***$ -***	***$ -***	***$ -***	***$ -***	***$ -***	***$ -***	***$ -***	***$ -***	***$ -***	***$ -***	***$ -***	***$ -***	***$ -***	***$ -***	***$ -***	***$ -***
MSHDA Gap Calc Reimbursement	***$ 4,690,260***		*$ 312,684*	*$ 312,684*	*$ 312,684*	*$ 312,684*	*$ 312,684*	*$ 312,684*	*$ 312,684*	*$ 312,684*	*$ 312,684*	*$ 312,684*	*$ 312,684*	*$ 312,684*	*$ 312,684*	*$ 312,684*	*$ 312,684*	*$ -*	*$ -*
State Tax Reimbursement			$ 99,634	$ 99,638	$ 99,641	$ 99,644	$ 99,648	$ 99,651	$ 99,654	$ 99,657	$ 99,660	$ 99,663	$ 99,666	$ 99,669	$ 99,669	$ 99,669	$ 106,886	$ -	$ -
Local Tax Reimbursement			$ 213,050	$ 213,046	$ 213,043	$ 213,040	$ 213,036	$ 213,033	$ 213,030	$ 213,027	$ 213,024	$ 213,021	$ 213,018	$ 213,015	$ 213,015	$ 213,015	$ 205,798	$ -	$ -
Total Gap Calc Reimbursement Balance			*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*
MSHDA Housing Development Reimbursement	***$ 11,111,060***		*$ -*																
State Tax Reimbursement			$ 195,395	$ 201,435	$ 207,597	$ 213,882	$ 220,293	$ 226,832	$ 233,502	$ 240,306	$ 247,246	$ 254,324	$ 261,545	$ 268,910	$ 376,291	$ 386,031	$ 74,281	$ -	$ -
Local Tax Reimbursement			$ 417,817	$ 430,712	$ 443,865	$ 457,280	$ 470,964	$ 484,921	$ 499,158	$ 513,679	$ 528,490	$ 543,597	$ 559,007	$ 574,724	$ 659,709	$ 699,861	$ 219,406	$ -	$ -
Total MSHDA Reimbursement Balance			*$ 10,497,848*	*$ 9,865,701*	*$ 9,214,239*	*$ 8,543,077*	*$ 7,851,820*	*$ 7,140,067*	*$ 6,407,407*	*$ 5,653,422*	*$ 4,877,687*	*$ 4,079,765*	*$ 3,259,213*	*$ 2,415,580*	*$ 1,379,579*	*$ 293,687*	*$ -*	*$ -*	*$ -*
EGLE Reimbursement	***$ 10,000***																		
State Tax Reimbursement			$ 176	$ 181	$ 187	$ 192	$ 198	$ 204	$ 210	$ 216	$ 223	$ 229	$ 235	$ 242	$ 339	$ 347	$ 67	$ -	$ -
Local Tax Reimbursement			$ 376	$ 388	$ 399	$ 412	$ 424	$ 436	$ 449	$ 462	$ 476	$ 489	$ 503	$ 517	$ 594	$ 630	$ 197	$ -	$ -
Total EGLE Reimbursement Balance			*$ 9,448*	*$ 8,879*	*$ 8,293*	*$ 7,689*	*$ 7,067*	*$ 6,426*	*$ 5,767*	*$ 5,088*	*$ 4,390*	*$ 3,672*	*$ 2,933*	*$ 2,174*	*$ 1,242*	*$ 264*	*$ -*	*$ -*	*$ -*
Interest Accrual	2.5%		*$ 262,682*	*$ 246,865*	*$ 230,563*	*$ 213,769*	*$ 196,472*	*$ 178,662*	*$ 160,329*	*$ 141,463*	*$ 122,052*	*$ 102,086*	*$ 81,554*	*$ 60,444*	*$ 34,521*	*$ 7,349*	*$ -*	*$ -*	*$ -*
State Tax Reimbursement			*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ 314,758*	*$ 302,112*	*$ -*
Local Tax Reimbursement			*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ -*	*$ 529,578*	*$ 892,363*	*$ -*
Total Interest Reimbursement Balance			$ 262,682	$ 509,547	$ 740,110	$ 953,879	$ 1,150,352	$ 1,329,014	$ 1,489,343	$ 1,630,806	$ 1,752,858	$ 1,854,944	$ 1,936,497	$ 1,996,941	$ 2,031,462	$ 2,038,811	$ 1,194,474	$ -	$ -
Total Annual Developer Reimbursement			*$ 926,448*	*$ 945,400*	*$ 964,732*	*$ 984,450*	*$ 1,004,563*	*$ 1,025,078*	*$ 1,046,003*	*$ 1,067,347*	*$ 1,089,118*	*$ 1,111,324*	*$ 1,133,974*	*$ 1,157,077*	*$ 1,349,617*	*$ 1,399,554*	*$ 1,450,971*	*$ 1,194,474*	*$ -*
LOCAL BROWNFIELD REVOLVING FUND																			
LBRF Deposits *																			
State Tax Capture	*$ -*																	*$ 10,000*	
Local Tax Capture	*$ -*																	*$ 105,411*	*$ 1,018,112*
Total LBRF Capture			***$ -***	***$ -***	***$ -***	***$ -***	***$ -***	***$ -***	***$ -***	***$ -***	***$ -***	***$ -***	***$ -***	***$ -***	***$ -***	***$ -***	***$ -***	***$ 115,411***	***$ 1,018,112***

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

Footnotes:

MICHIGAN GROWTH ADVISORS

Tax Increment Revenue Reimbursement Schedule
The Marquette on Lake Blvd
City of St. Joseph, Michigan
October 2025

	18	19	20	21	
	2046	2047	2048	2049	TOTAL
Total State Incremental Revenue					$ 7,243,048
State Brownfield Redevelopment Fund (50% of SET)					$ 1,308,993
State TIR Available for Reimbursement	$ -	$ -	$ -	$ -	$ 5,934,055
Total Local Incremental Revenue	$ 1,154,286	$ 1,177,797	$ 1,201,778	$ 1,226,239	$ 19,475,234
BRA Administrative Fee	$ 115,429	$ 117,780	$ 120,178	$ 122,624	$ 1,947,523
Local TIR Available for Reimbursement	$ 1,038,857	$ 1,060,017	$ 1,081,600	$ 1,103,615	$ 17,527,711
Total State & Local TIR Available	$ 1,038,857	$ 1,060,017	$ 1,081,600	$ 1,103,615	
DEVELOPER					
DEVELOPER Eligible Activity Balance	*$ (0)*	*$ (0)*	*$ (0)*	*$ (0)*	
CITY Eligible Activity Balance	*$ -*	*$ -*	*$ -*	*$ -*	
MSHDA Gap Calc Reimbursement	*$ -*	*$ -*	*$ -*	*$ -*	**$ 4,690,260**
State Tax Reimbursement	$ -	$ -	$ -	$ -	$ 1,502,046
Local Tax Reimbursement	$ -	$ -	$ -	$ -	$ 3,188,214
Total Gap Calc Reimbursement Balance	*$ -*	*$ -*	*$ -*	*$ -*	**$ 4,690,260**
MSHDA Housing Development Reimbursement					**$ 11,111,060**
State Tax Reimbursement	$ -	$ -	$ -	$ -	$ 3,607,870
Local Tax Reimbursement	$ -	$ -	$ -	$ -	$ 7,503,190
Total MSHDA Reimbursement Balance	*$ -*	*$ -*	*$ -*	*$ -*	**$ 11,111,060**
EGLE Reimbursement					**$ 10,000**
State Tax Reimbursement	$ -	$ -	$ -	$ -	$ 3,247
Local Tax Reimbursement	$ -	$ -	$ -	$ -	$ 6,753
Total EGLE Reimbursement Balance	*$ -*	*$ -*	*$ -*	*$ -*	**$ 10,000**
Interest Accrual	*$ -*	*$ -*	*$ -*	*$ -*	**$ 2,038,811**
State Tax Reimbursement	*$ -*	*$ -*	*$ -*	*$ -*	$ 616,870
Local Tax Reimbursement	*$ -*	*$ -*	*$ -*	*$ -*	$ 1,421,941
Total Interest Reimbursement Balance	*$ -*	*$ -*	*$ -*	*$ -*	**$ 2,038,811**
Total Annual Developer Reimbursement	*$ -*	*$ -*	*$ -*	*$ -*	**$ 17,850,130**
LOCAL BROWNFIELD REVOLVING FUND					
LBRF Deposits *					
State Tax Capture					$ 10,000
Local Tax Capture	*$ 1,038,857*	*$ 1,060,017*	*$ 1,081,600*	*$ 1,103,615*	$ 5,407,613
Total LBRF Capture	***$ 1,038,857***	***$ 1,060,017***	***$ 1,081,600***	***$ 1,103,615***	**$ 5,417,613**

* Up to five years of capture for LBRF Deposits

Footnotes:

Attachment A

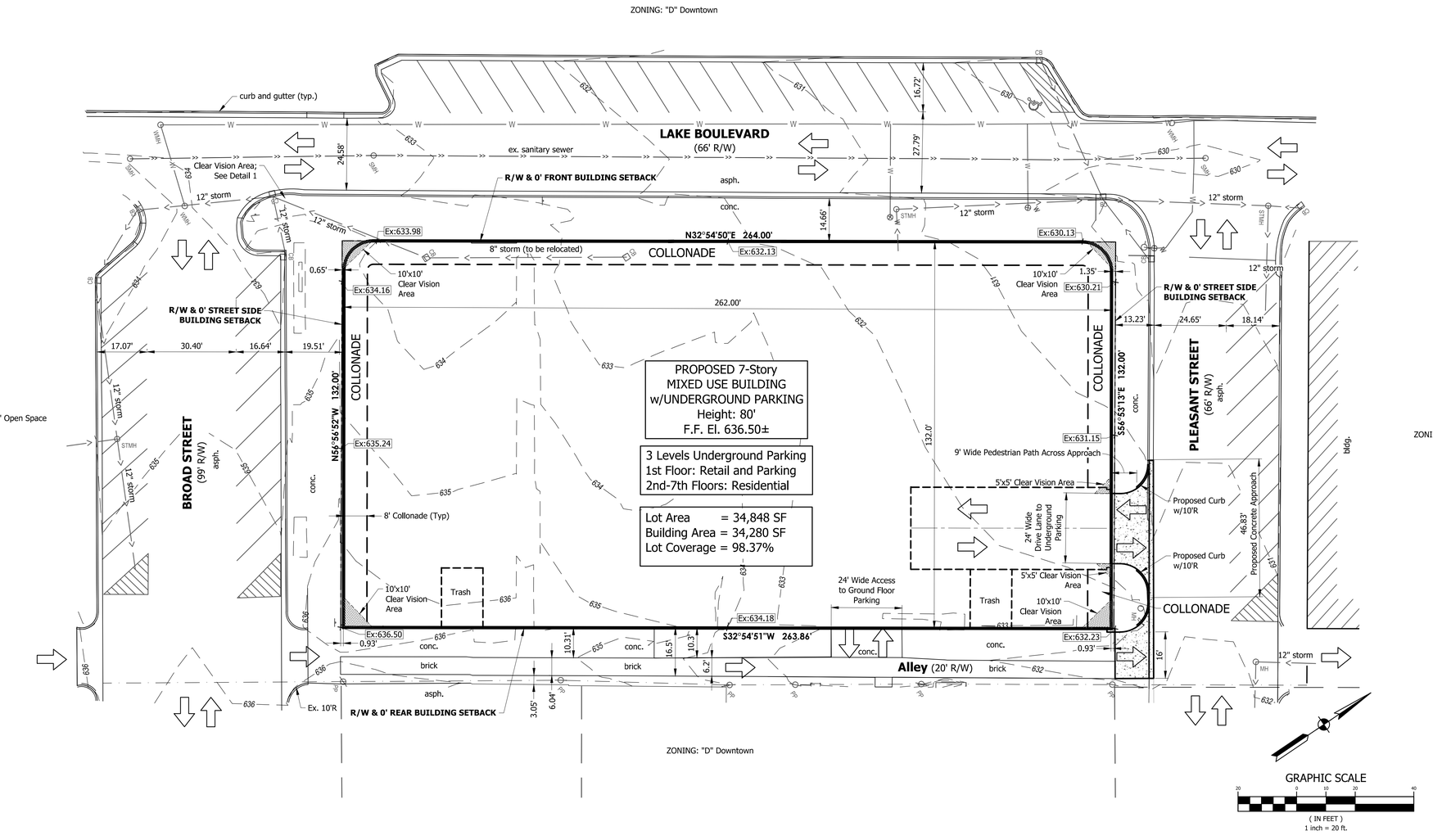
Brownfield Plan Resolutions

Attachment B

Reimbursement Agreement

Attachment C

Site Plan



PARKING CALCULATIONS

REQUIRED PARKING:
Residential: (1 Space /Unit) x (100 Units) = 100 Spaces
(Retail exempt per Zoning Ordinance Section 18.2.12)

PROVIDED PARKING:

Building Garage Spaces	
1st Floor:	
Surface:	20
Garage:	4
UG Parking Level B1	74
UG Parking Level B2	77
UG Parking Level B3	9
Total UG Parking	184 Spaces

"D" DOWNTOWN ZONING SUMMARY

SETBACK	REQUIRED	PROPOSED
Minimum Front	0'	0'
Minimum Street Side	0'	0'
Minimum Rear	0'	0'
Maximum Building Height	55'	80' (Requesting Special Use to Increase)
Maximum Lot Coverage	100%	99.1%

TABULATED SITE DATA

PROPOSED LAND COVERAGE	AREA (SF)	PERCENTAGE
Building Footprint	34,540 SF	99.1%
Pavement	299 SF	0.9%
Total	34,839 SF	100.0%

TABULATED BUILDING DATA

BUILDING LEVEL	AREA (SF)		
	Residential	Retail	Other
7th Floor - 8 Units	24,970	0	0
6th Floor - 12 Units	24,970	0	0
5th Floor - 12 Units	24,970	0	0
4th Floor - 24 Units	24,970	0	0
3rd Floor - 24 Units	24,970	0	0
2nd Floor - 20 Units	24,970	0	0
1st Floor - 0 Units	0	9,048	25,492
UG Parking Level B1	0	0	34,540
UG Parking Level B2	0	0	34,540

LEGEND

- Traffic Sign
- W — Water Valve
- FP — Utility Pole
- LP — Light Pole
- MH — Manhole
- SMH — Sanitary Manhole
- WMH — Water Manhole
- STMH — Storm Manhole
- CB — Catch Basin
- Tree
- << — Sanitary Sewer
- < — Storm Sewer
- W — Water Main
- OH — Overhead Line
- Contour
- Vehicular Travel Direction
- Ex:630.92 — Existing Sidewalk Elevation @ R/W

GENERAL NOTES

1. Current Zoning: City of St. Joseph Michigan "D" Downtown District
2. Existing Land Use: Parking Lot and Open Grass Area
   Proposed Land Use: Mixed Use - Residential/Commercial
3. General Direction of Storm Water Flow: Northeast
4. Trash and dumpster areas are located in building as shown.

LEGAL DESCRIPTION

Lots 107-110 of the Original Plat of the City of St. Joseph, Berrien County, Michigan

ABONMARCHE
Surveying
Engineering
Architecture
315 W. Jefferson Blvd.
South Bend, IN 46601
T 574.232.8700
abonmarche.com

ABONMARCHE CONSULTANTS, INC.
© 2025

THE REINKS GROUP

MIXED USE DEVELOPMENT
CONCEPTUAL SITE PLAN

315 LAKE BOULEVARD, ST. JOSEPH, MICHIGAN

PRELIMINARY

ISSUE DATE: 09.30.2025
PM: XXX QA / QC: XXX

#	ISSUANCE / REVISION	DATE

ORIGINAL SHEET IS 24"x36". USE DIMENSIONS SHOWN, DO NOT SCALE DRAWING.

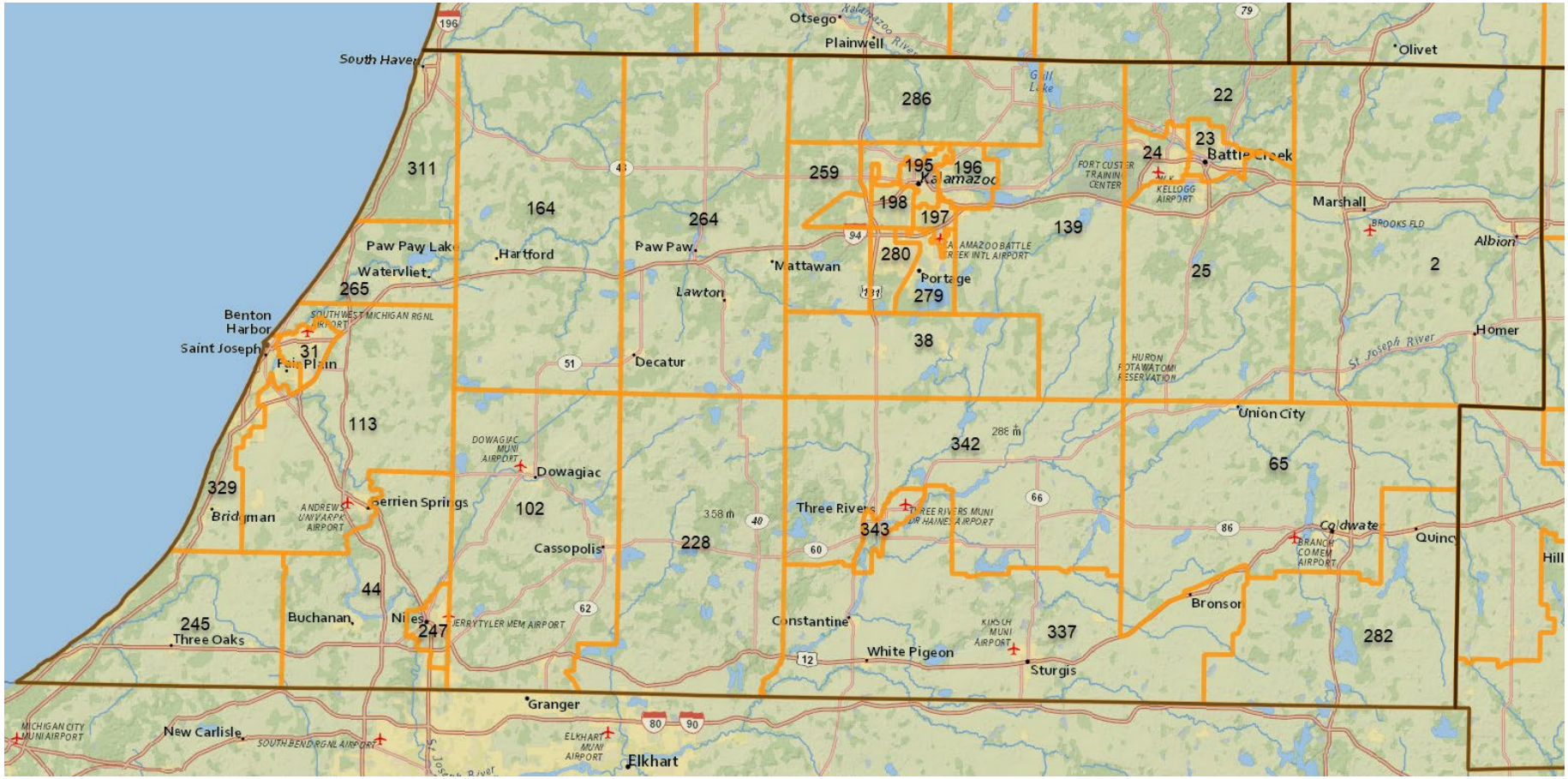
PROJECT NO: 24-1940

1 of 1

O:\PROJECTS\2024\24-1940 LAKE BLVD CONCEPTUAL DESIGN\CAD_CIVIL\DRAWINGS\CONCEPTUAL PLAN\2025.09.30 CONCEPT PLAN 24-1940 IFT.DWG CONCEPT PLAN NATASHA IUSTON 9.30.2025 9:28 AM

Attachment D

Housing Study



(A list of markets included in the partnership can be found on the next page.)

#	Market	#	Market	#	Market	#	Market
2	Albion	**65**	Coldwater	**198**	Kalamazoo-West	**280**	Portage-West
22	Battle Creek Area-North	**102**	Dowagiac	**228**	Marcellus	**282**	Quincy
23	Battle Creek-Central, East	**113**	Fair Plain	**245**	New Buffalo	**286**	Richland
24	Battle Creek-Central, West	**139**	Galesburg	**247**	Niles	**311**	South Haven
25	Battle Creek-South	**164**	Hartford	**259**	Oshtemo Township-Texas Township	**329**	St. Joseph-Fair Plain
31	Benton Harbor-East	**195**	Kalamazoo-North	**264**	Paw Paw	**337**	Sturgis
38	Brady-Prairie Ronde-Schoolcraft	**196**	Kalamazoo-Outer	**265**	Paw Paw Lake	**342**	Three Rivers-North
44	Buchanan	**197**	Kalamazoo-Southeast	**279**	Portage-East	**343**	Three Rivers-South

St. Joseph-Fair Plain

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
30,948	13,756	$70,390	$90,671	$36,620

Housing Costs

Owner Units

Home Value $208,159 **2016 Value** $175,366

Cost M/NM $1452/$565 **Value ▲** 18.7%

$69,386 **To afford median home**

Renter Units

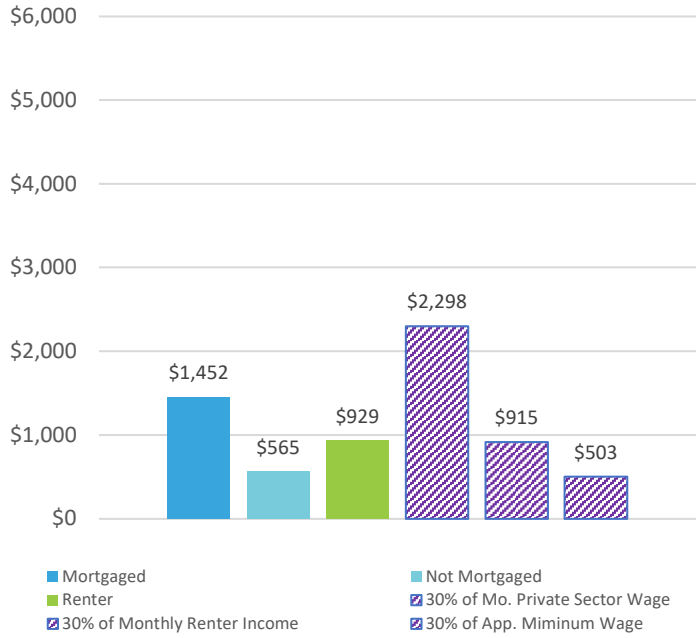
Gross Rent $929 **2016 Rent** $832

Rent ▲ 11.6%

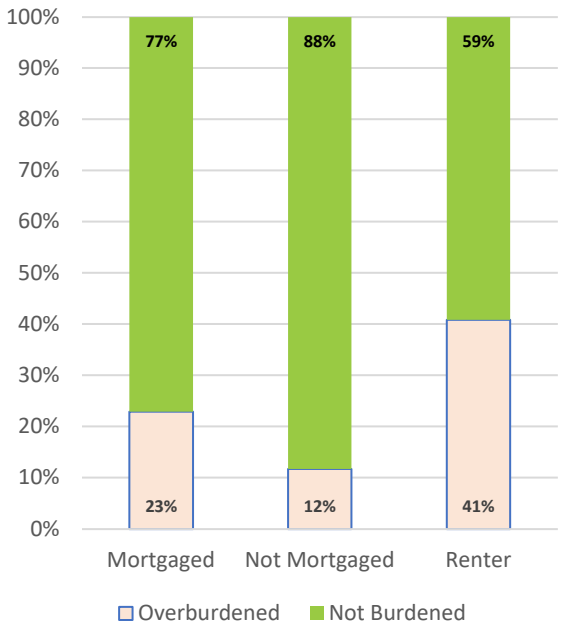
$37,160 **To afford median gross rent**

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	15,843	**Owner HH**	69%	**Renter HH**	31%		
Median Year Built	1965	**% Built Pre-1970**	58.7%				
Median Move Year	2012	**% Built After 2010**	2.7%				
Median Rooms	5.8	**SF%**	70.8%	**MM%**	15%	**MF%**	11.5%

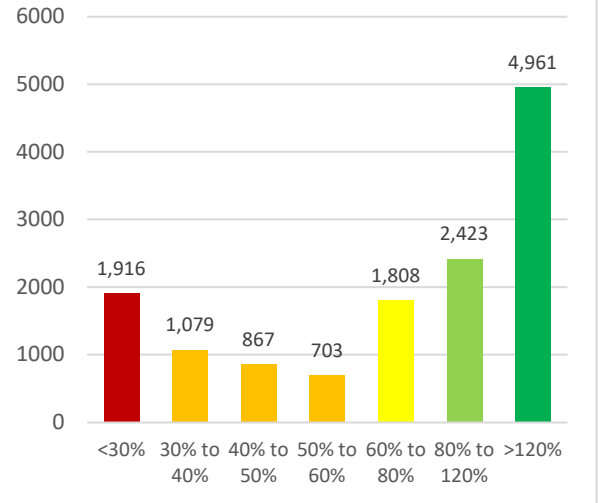
Vacancy Rates

Total	13.2%	**Owner**	0%	**Renter**	0%		
Seasonal	7.6%	**Other**	2.7%	**# V Rent**	220	**#V Owner**	181

Homeownership Rate by Race/Ethnicity

Black	44.4%	**White**	73.6%
Asian	51.8%	**Other or Multiracial**	56.4%
Am. Indian	100.0%	**Hispanic**	53.4%
Pacific Islnd	0.0%		

Number of Households by AMI Group



St. Joseph-Fair Plain

Housing Policy Indicators

Household Count and Growth	Market	Partnership
Household Change, 2016 to 2021	1.1%	2.3%
Household Count, 2021	13,756	312,046

	Market			Partnership		
Housing Affordability	**Number**	**%**	**% Change**	**Number**	**%**	**% Change**
Home value / partnership income	3.57	--	--	--	--	--
Median Income, 2021	$70,390	--	13.3%	$58,370	--	12.0%
Median owner income, 2021	$90,671	--	14.5%	$73,085	--	12.2%
Median renter income, 2021	$36,620	--	3.3%	$33,974	--	13.1%
Median home value	$208,159	--	18.7%	$155,072	--	12.6%
Median gross rent	$929	--	11.6%	$837	--	7.2%
Income needed for median rent	$37,160	--	--	$33,482	--	--
Income needed for median value	$69,386	--	--	$51,691	--	--
Overburdened households	3,548	26%	1.1%	79,377	25.4%	-9.6%

	Market			Partnership		
Housing Quality and Vacancy	**Number**	**%**	**% Change**	**Number**	**%**	**% Change**
"Other" vacancy	432	2.7%	-9.2%	14,017	3.9%	-7.0%
Seasonal vacancy	1,202	7.6%	44.0%	22,596	6.3%	-5.8%
For-Sale vacancy	181	1.1%	-8.6%	2,313	0.6%	-50.0%
For-Rent vacancy	220	1.4%	-53.8%	5,457	1.5%	-13.2%
Homes built pre-1940	2,405	15.2%	--	66,714	18.6%	--
Homes built post-1990	3,133	19.8%	--	93,883	26.2%	--

Other Market Indicators

Housing Policy Matchmaker Type*	**Moderately High Cost and Growing**
Strength and Need Type**	**Low Strength and High Need (Type II)**

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	170	310	479
Market supply (vacant on market, adjusted for age)	113	104	218
5 year Market production goals (based on 75K units)	54	198	253
1 year Market production goals (based on 15K units)	11	40	51
5 year Partnership goals (based on 75K units)	2,406	3,729	6,135
1 year Partnership goals (based on 15K units)	481	746	1,227

St. Joseph-Fair Plain

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	578	Total Amt/App	$244,879	% Approved	74.2%
Total Conventional Apps	487	Conventional Amt/App	$250,544	% Conv Apprved	76.0%
Total Assisted Apps	91	Assisted Amt/App	$214,560	% Asst Apprvd	64.8%
Applications by Race: White					
Total Apps	443	Total Amt/App	$248,047	% Positive	79.7%
Total Conventional Apps	387	Conventional Amt/App	$252,132	% Conv Positive	81.4%
Total Assisted Apps	56	Assisted Amt/App	$219,821	% Asst Positive	67.9%
Applications by Race: Black					
Total Apps	40	Total Amt/App	$188,500	% Positive	70%
Total Conventional Apps	19	Conventional Amt/App	$191,842	% Conv Positive	68.4%
Total Assisted Apps	21	Assisted Amt/App	$185,476	% Asst Positive	71.4%
Applications by Race: Asian					
Total Apps	22	Total Amt/App	$253,182	% Positive	36.4%
Total Conventional Apps	22	Conventional Amt/App	$253,182	% Conv Positive	36.4%
Total Assisted Apps	0	Assisted Amt/App	$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	2	Total Amt/App	$195,000	% Positive	0.0%
Total Conventional Apps	0	Conventional Amt/App	$0	% Conv Positive	NA
Total Assisted Apps	2	Assisted Amt/App	$195,000	% Asst Positive	0.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	60	Total Amt/App	$259,333	% Positive	55.0%
Total Conventional Apps	48	Conventional Amt/App	$268,750	% Conv Positive	56.3%
Total Assisted Apps	12	Assisted Amt/App	$221,667	% Asst Positive	50.0%
Applications by Ethnicity: Hispanic					
Total Apps	18	Total Amt/App	$245,556	% Positive	72.2%
Total Conventional Apps	16	Conventional Amt/App	$253,125	% Conv Positive	75.0%
Total Assisted Apps	2	Assisted Amt/App	$185,000	% Asst Positive	50.0%

Key Findings, Problems & Solutions

BERRIEN COUNTY

HOUSING DIAGNOSIS TOOL

2.0

A Product of the Strategic Leadership Council



Ultimately, the Housing Diagnosis Tool has yielded a series of identified housing problems and recommended solutions. They are the result of fidelity to a methodical process from which a knowledge base was built, draft problem definitions were identified, the problem drafts were vetted, draft solutions then designed around the refined problem definitions, and ultimately the solutions themselves were finalized. At each step, the membership of the SLC as well as other experts throughout the housing sector were consulted. When building the knowledge base, an exhaustive analysis was conducted of the best data available. The data needed to pass a stress test wherein it was confirmed to be from a reliable source, have a low margin of error, and be able to be regularly refreshed. Both home ownership and rental housing were uniformly considered throughout. Because the intent for the tool is to remain durable and responsive to evolving conditions, the findings are presented through StoryMap. This online utility is easy and intuitive for users to access and dynamic in its capacity to present a variety of information. The StoryMap can be found at www.drivegreatness.org.



Founded in Data

Problem statements concerning housing often originate from a blend of quantitative and qualitative data. Quantitative data, such as housing prices, vacancy rates, and demographic statistics, provide objective, measurable insights into trends and anomalies in the housing market. These statistics can highlight issues such as affordability, availability, or over-saturation. On the other hand, qualitative data, sourced from interviews, personal testimonies, and feedback forms, offers a human-centric perspective on housing challenges. Together, these two types of data give a comprehensive view of housing issues, grounding problem statements in tangible evidence and personal narratives.

Supply is Needed at Every Price Point

Affordable Units to Alleviate Overburdened Renters & Homeowners, Prepare for Job Growth, and Account for Inflow of Employed People			
Annual Household Income	**Additional Units Needed**	**Rent Per Month ($)**	**Estimated Home Price* ($)**
<$20,000	8,947	<$400	<$47,799
$20,000 to $34,999	7,793	$400 to 614	$47,800 to $74,999
$35,000 to $49,999	3,650	$615 to 1044	$75,000 to $136,799
$50,000 to $74,999	1,950	$1045 to $1874	$136,800 to $238,499
$75,000 to $99,999	950	$1875 to $2,499	$238,500 to $333,999
$100,000 or more	66	$2,500 or more	$334,000 or more
Total Units	**23,356**		

*Purchase price with 3% down, ~7.12% interest, 30 year fixed, PMI, and property taxes

A note on lower income households: The number of units needed for lower income households represents not only a need for additional units to come online at these price points, but also a look into increased housing assistance to make existing units attainable.

Missing middle housing: Based on current and future demand, there is a strong need for additional missing middle housing. This need is roughly **2,900 units** for households earning between $50,000 and $100,000 a year.

Problem Statements

Affordability

1. **The number of cost-burdened households in Berrien County is steadily increasing, indicating a growing affordability crisis.** (US Census)

2. **There is a shortage of housing options for all income brackets. This shortage is most pronounced for households earning less than $35,000/ year though there is a strong need for additional missing middle housing.** (US Census)

3. **Homeownership has become increasingly difficult due to rising interest rates.** (FRED)

4. **Rent costs are escalating faster than wages, putting more financial pressure on renters.** (US Census, FRED)

5. **The difficulty of saving for a down payment is a significant barrier, particularly for lower-income earners.** (Housing Experts)



Problem Statements

Supply

1. **The existing housing supply is not growing sufficiently to meet demand, contributing to escalating costs. This is due in part to insufficient skilled labor.** (US Census, Michigan DTMB)

2. **Starter homes are being occupied for longer durations for various reasons, reducing the availability of these homes for new families.** (Housing Experts)

3. **Current zoning laws may be restrictive, preventing the development of new housing units and contributing to the supply shortage.** (Housing Experts)

4. **The current housing stock is ill-suited for seniors, causing them to "age in place" and potentially contributing to the shortage of starter homes.** (Housing Experts)

5. **Housing options are insufficient to meet the needs of a growing workforce and to attract new talent to the area.** (US Census, Michigan DTMB)

6. **The prevalence of vacation homes, second homes, and short-term rentals is reducing the overall housing supply, especially in coastal communities.** (US Census, Housing Experts)



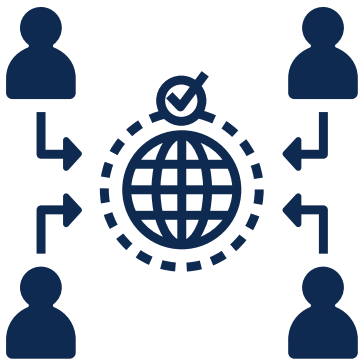
Problem Statements

Accessibility

1. **Homeownership rates for minority groups are disproportionately low, suggesting systemic barriers and/or discrimination.** (US Census)

2. **The lack of accessible housing options for individuals with mobility issues restricts their choices and quality of life.** (Housing Experts)

3. **Some families lack access to a vehicle, limiting their housing options to areas with adequate public transportation for employment.** (US Census)



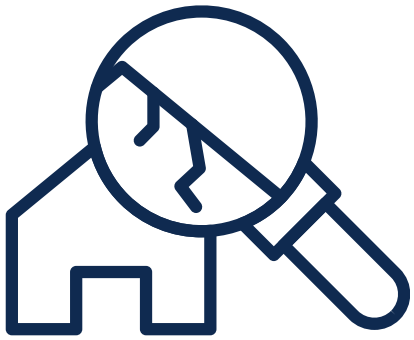
Problem Statements

Quality

1. **A significant portion of housing units is energy-inefficient, causing low-income families to face higher utility bills.** (US Census, Research)

2. **The observed decrease in houselessness may be temporary and attributable to COVID relief funds rather than a sustainable improvement in housing accessibility.** (Housing Experts, Research)

3. **Discriminatory practices in the housing market continue to be a concern, affecting the accessibility and affordability of housing for marginalized groups.** (Housing Experts)



Problem Statements

Commuter Impact

1 **A notable number of people work in Berrien County but live outside it, possibly due to lack of affordable housing options within the county.** (US Census)

2 **In certain areas of Berrien County, the availability of workforce housing is critically low, compelling essential workers such as teachers, public safety officers, and service sector employees to reside in communities separate from where they are employed.** (US Census)



Solutions and Strategies

Theme 1: Increasing Housing Supply and Affordability

- **Increase the supply of missing middle housing and workforce housing.**
  - Identify and allocate unused or underused public land for housing development.
  - Offer tax incentives or subsidies to developers building workforce housing.
  - Streamline and simplify the permit and approval process for workforce housing projects.
  - Encourage mixed-use developments to integrate workforce housing with commercial spaces.
  - Support the construction of smaller units, which are inherently more affordable.
  - Promote community land trusts to maintain the affordability of homes over the long term.

- **Build or refurbish housing targeted at low-income households earning <$35,000/year.**
  - Establish a housing trust fund dedicated to serving the lowest-income residents.
  - Partner with non-profit organizations that specialize in creating and managing affordable housing.
  - Implement inclusionary zoning, requiring developers to include a certain percentage of affordable units in new developments or pay into the housing trust fund.

- **Encourage the development of medium-density housing (missing middle housing).**
  - Adjust zoning laws to allow for medium-density housing (e.g., townhouses, duplexes, and small apartment buildings) in areas previously zoned for single-family homes.
  - Educate the community about the benefits of missing middle housing to mitigate NIMBY sentiments.

- **Incentivize rapid housing development to address supply growth and escalating costs.**
  - Offer tax breaks or subsidies to developers focusing on missing middle housing.
  - Fast-track the approval and permit process for housing projects that address the supply shortage.
  - Launch public-private partnership initiatives to finance and expedite housing projects.

Solutions and Strategies

Theme 2: Addressing Housing Affordability Barriers

- **Offering Interest Rate Subsidies or Down-Payment Assistance Programs:**
  - Interest rate subsidies involve providing financial assistance to homebuyers by lowering the interest rates on their mortgages.
  - Down-payment assistance programs help potential homebuyers by providing grants or loans that can be used for their down payments, reducing the upfront cost of purchasing a home.

- **Creating Savings Programs and Educational Initiatives:**
  - A matched savings program encourages prospective homebuyers to save money by offering to match a portion of their contributions. For every dollar saved, the program might contribute an additional dollar or a predetermined percentage.
  - Financial literacy courses provide education on budgeting, savings strategies, and the importance of maintaining good credit scores.
  - Partnerships with local banks and credit unions can result in special savings accounts with higher interest rates, incentivizing savings for future homeowners.

- **Insufficient Housing Supply Growth and Escalating Costs:**
  - Offering tax breaks or subsidies to developers who focus on missing middle housing helps increase the supply of more affordable housing options.
  - Fast-tracking the approval and permitting process for housing projects ensures that new units can be built more quickly, potentially reducing housing shortages and cost pressures.
  - Public-private partnership initiatives bring together government agencies and private developers to jointly finance and expedite housing projects, leading to more affordable housing options.

Solutions and Strategies

Theme 3: Promoting Inclusivity and Reducing Discrimination

- **Address systemic barriers and discrimination.**
  - Further enforce fair housing laws.
  - Create and promote homebuyer education programs.
  - Establish down-payment assistance programs specifically targeting minority homebuyers.
  - Offer financial literacy and credit counseling services tailored for minority communities.
  - Engage with local community leaders and organizations from minority groups.

Theme 4: Accessibility and Housing for Special Needs

- Increase the availability of accessible housing and incentivize modifications to existing homes.
  - Encourage universal design principles in new housing projects.
  - Offer tax deductions or rebates for retrofitting homes to be more accessible.
  - Modify zoning ordinances to require accessible units in new developments.
  - Develop a centralized database for accessible housing options.

Solutions and Strategies

Theme 5: Transportation and Workforce Housing

- **Design and promote workforce housing initiatives.**
  - Partner with major local employers to develop workforce housing projects.
  - Offer tax incentives for businesses investing in or subsidizing housing for employees.
  - Promote transit-oriented housing.
  - Provide transportation subsidies for low-income workers.
  - Create safe bike lanes and pedestrian paths.
  - Introduce community shuttle services.

- **Enhance public transportation networks and encourage transit-oriented housing.**
  - Promote housing near public transit routes.
  - Invest in expanding public transportation routes.
  - Ensure a portion of new developments near transit routes is designated for workforce housing.
  - Offer discounted or free public transportation passes for low-income families.
  - Develop safe bike lanes and pedestrian paths.

Solutions and Strategies

Theme 6: Innovative Housing Solutions

- **Utilize innovative housing options, including infill housing, mother-in-law housing, tiny homes, and 3D printed homes.**
  - Identify parcels available for infill housing.
  - Revisit zoning regulations to allow for infill development.
  - Identify areas suitable for mother-in-law housing and adjust zoning.
  - Explore the potential for tiny house development and adjust zoning accordingly.
  - Investigate the feasibility of 3D printed homes as a cost-effective and rapid housing solution.

- **Connect residents and renters through innovative solutions like crowdfunding and community partnerships.**
  - Research crowdfunding options.
  - Develop partnerships with educational institutions and labor unions.
  - Promote crowdfunding options.

- **Support non-profit housing authorities for affordable housing development.**
  - Consult HUD regulations for developing a housing authority.
  - Assist with mortgage and financing for affordable housing.

- **Promote community cohesion through the balance of homeownership and rental units.**
  - Review and adjust zoning regulations to create a mix of owner-occupied and renter-occupied units.
  - Consider density and community preferences in zoning.

- **Provide property tax abatements and incentives for new residential development and rehabilitation.**
  - Determine types of residential development in need.
  - Consult with stakeholders on tax abatements and incentives.
  - Construct new incentives in consultation with legal counsel.

Solutions and Strategies

Theme 7: Economic Development and Education for Higher Incomes

- **To boost housing affordability, prioritize strategies to raise household incomes.**
  - Identify viable career pathways through collaboration with local agencies and employers.
  - Provide accessible education and training programs for these pathways.
  - Partner with labor unions and trade associations to facilitate entry into higher-paying professions.
  - Promote awareness of career opportunities and available resources.
  - Offer financial assistance like scholarships and grants for education.
  - Connect trained individuals with job placement services.
  - Support entrepreneurship and small business development.
  - Continuously evaluate and adjust programs to meet changing workforce needs.

Southwest Michigan Planning Commission

376 W. Main Street, Suite 130
Benton Harbor, Michigan 49022
www.swmpc.org

MEMO

To:	St. Joseph City Commissioners
From:	Samantha Mariuz, Economic Development Manager
Cc:	Emily Hackworth, City Manager Kelly Ewalt, Development Director
Date:	October 27, 2025
RE:	**Brownfield Plan for The Marquette on Lake Boulevard, St. Joseph, Michigan**

Project Proposal & Plan Review
The Rienks Group ("TRG") proposes the development of The Marquette on Lake Boulevard located at 315 Lake Boulevard and 508 Pleasant Street in the City of St. Joseph. The subject property includes one city-owned parcel and 38 condo parcels totaling roughly 0.8 acres.

The project will replace an existing surface parking lot with a two-level below-grade parking structure to replace parking in the downtown and a seven-story mixed-use building featuring 100 residential units, and approximately 10,000 square feet of ground-floor commercial space. Overall, the total capital investment for the project is $57.5 million. Construction is anticipated to begin in spring 2026 and be completed within 24 months.

Of the 100 units, 68 will be rental apartments and 32 will be for sale condominiums. Overall, sixty-two (62) of the sixty-eight (68) rental units will be priced at below 120% of the Area Median Income (AMI). The target audience for the proposed rental units, households earning up to 120% of AMI, is the locally based workforce of moderate to upper-moderate income.

In the City of St. Joseph, the current median household income for a household of four (4) is approximately $78,500, 120% of that level translates to approximately $94,200. These households typically include teachers, healthcare professionals, municipal service staff, skilled trades people, and other mid-career workers who are essential to the local economy, however, may be disadvantaged in a rising rental market. By developing attainable housing for this income level, the City helps to retain and attract essential workers, creates supply for the "missing middle" and contributes to a more balanced housing market. The 2024 Housing Study conducted by Cornerstone Alliance indicated a need for an additional 900 housing units in the City, and The Marquette on Lake Boulevard is a significant advancement of the community's housing goals.

For the purposes of the Brownfield Plan, thirty-one (31) of the units will be specifically income restricted for a period of fifteen (15) years. Further details regarding the income-restricted units, including income verification requirements and rent monitoring for those units qualified within the Brownfield Plan, will be addressed in the Brownfield Reimbursement Agreement. Additionally, the Development Agreement for the overall project will include provisions intended to encourage prioritization of St. Joseph residents for housing opportunities within the development.

9475 Holly Road, Suite 201
Grand Blanc, MI 48439
P: 810.743.9120
F: 810.771.7860
www.fveng.

MEMO

The overall unit mix includes 10 studios, 29 one-bedrooms, 25 two-bedrooms, and 4 three-bedrooms, with the income-restricted units distributed among the smaller unit types. A breakdown of the project units and income restricted units can be found in the table below.

The Marquette at Lake Boulevard Project Breakdown				
Commercial Space	10,000 SF – Ground Floor			
Rental Units (68)	**Type**	**Total Number of Units**	**Income Restricted (Brownfield)**	**Market Rate**
	Studio	10	10	0
	1-Bedroom	29	15	0
	2-Bedroom	25	6	2
	3-Bedroom	4	0	4
		68	**31**	**6**
Condominiums (32)	32 for-sale units			

Rental Breakdown: Thirty-one (31) of the units will be income restricted. The affordability of the income-restricted units will be verified through annual reporting requirements as set forth by The Michigan State Housing Development Authority (MSHDA). The Brownfield Redevelopment Authority will also review the income verification documentation and rental rolls provided by the development team as part of a Reimbursement Agreement in order to receive annual tax increment revenue upon compliance for the income restricted units. The remainder of the units will be priced below 120% of the AMI, however will not require income verification as they are not subject to reimbursement through tax increment revenue.

Eligible Property
The Marquette at Lake Boulevard (the "Project") consists of two property addresses totaling 0.80 acres. The property addresses are 315 Lake Boulevard and 508 Pleasant Street. The property with address 508 Pleasant Street has been divided into 38 condos. The eligible property information for all parcels and condos is summarized in Figure 1 of the Brownfield Plan.

The property is considered an "Eligible Property," as defined by Brownfield Financing Act, Michigan Public Act 381 of 1996, as amended, ("Act 381"), because the Property will contain one or more units of residential housing that will be constructed and is intended to be used as a dwelling, therefore, the property is considered "Eligible property" under the Act.

Housing Property Qualification
In 2023, Michigan enacted significant amendments to Public Act 381 of 1996, the Brownfield Redevelopment Financing Act, through Public Act 90 of 2023, to strengthen housing development initiatives. These changes expanded the scope of tax increment financing (TIF) to support a broader range of housing-related activities, particularly in communities demonstrating a need for affordable or workforce housing.

Eligible Activities and Assumptions
The Project's brownfield eligible activities include EGLE Eligible Pre-Approved Activities, includes a Phase I Environmental Site Assessment (ESA); housing development activities including side demolition

9475 Holly Road, Suite 201
Grand Blanc, MI 48439
P: 810.743.9120
F: 810.771.7860
www.fveng.

and engineering, infrastructure improvements for the integrated parking structure, curbs and gutter, sidewalks, electric and gas infrastructure, water and sewer leads and connections along with the engineering and design costs for the infrastructure improvements; site preparation including the excavation of unstable material, geotechnical engineering, staking, temporary facilities during the eligible activities, temporary sheeting and shoring and traffic control; financing gap for the income qualified units; a 2.5% simple interest calculated on the outstanding principal balance of eligible activities; a 15% contingency applied to the demolition, infrastructure and site preparation costs; the cost to prepare and implement the Brownfield Plan and Act 381 Work Plan along with deposits into the Local Brownfield Revolving Fund upon completion of developer reimbursement.

Below is a summary of the eligible activities within the Plan.

Eligible Activity	Costs in Brownfield Plan
EGLE Pre-Approved Activities	$10,000
Demolition	$282,500
Infrastructure	$7,986,726
Site Preparation	$1,323,000
Financing Gap*	$4,690,260
Brownfield Plan and Work Plan Preparation	$30,000
Brownfield Plan and Work Plan Implementation	$50,000
Contingency (15%)**	$1,438,834
Interest (2.5%)***	$2,038,811
Total	$17,850,131

*MSHDA Financing Gap Calculations listed in table below
** Contingency applied only to demolition, infrastructure improvements, and site preparation only
*** Interest calculated as 2.5% simple interest of principal outstanding balance of eligible activities

MSHDA Financing Gap Overview							
Income Restricted	**Type**	**MSHDA Control Rent (2026)**	**Project Rent**	**Rent Loss**	**Income Qualified Units**	**Annual Loss**	**Total Loss (15 years)**
<120%	Studio	$2,040	$1,369	$8,052	10	$80,520	$1,207,800
<120%	1-bedroom	$2,255	$1,460	$9,540	15	$143,100	$2,146,500
<120%	2-bedroom	$2,960	$1,723	$14,844	6	$89,064	$1,335,960

Local Impact	
State/Local Impact	**Estimated Amount in Brownfield Plan**
Payments to the State Revolving Fund (3 SET Mills)	$1,414,880
St. Joseph Brownfield Redevelopment Authority Administration (10% Local TIR)	$2,008,500
St. Joseph Brownfield Redevelopment Authority Local Brownfield Revolving Fund	$6,154,134

Tax Increment Revenue & Plan Assumptions

9475 Holly Road, Suite 201
Grand Blanc, MI 48439
P: 810.743.9120
F: 810.771.7860
www.fveng.

MEMO

The current total taxable value of the property is $675,677 set in 2025. The estimated post development taxable value after all phases of construction are complete in 2029 is $26,675,677. An assumed inflation rate multiplier of 2% is used for financial estimates throughout the Plan. Changes in this assumption will result in a longer or shorter reimbursement period. All taxing jurisdictions impacted by the Brownfield Plan will continue to capture taxes on the base value of the property.

The Authority will capture 100% of the available incremental local and school operating tax revenues as approved by MSHDA, generated from the Property to reimburse Developer for the costs of eligible activities and other permitted uses of funds under this Plan. It is expected that the developer will be reimbursed in 17 years, or 2045, with an additional five (5) years of Local Brownfield Revolving Fund (LBRF) Capture after developer reimbursement.

Administrative Fees: The St. Joseph Brownfield Redevelopment Authority will annually retain 10% of the local tax increment revenue for its ongoing administrative expenses. It is estimated that the St. Joseph Brownfield Redevelopment Authority will capture $2,008,500 in administrative fees over the life of the Plan.

Revolving Loan Fund: The Plan includes five (5) years of Local Brownfield Revolving Fund Capture for the St. Joseph Brownfield Redevelopment Authority after all permitted payments to the Developer for reimbursement under the approved Plan and Reimbursement Agreement are satisfied.

The Brownfield Redevelopment Authority may use these funds for future developments, fund property site assessments, and/or establish a grant and loan program to facilitate future investments into the City. The Brownfield Redevelopment Authority may choose to capture a portion of the years, or the entirety of the five (5) years of LBRF, based upon its goals and priorities at such time. The proposed plan anticipates generating $6,154,134 for deposit into the LBRF.

Brownfield Redevelopment Authority Review
On Thursday, October 2, 2025, a Brownfield Redevelopment Authority Project application was received by the City of St. Joseph Brownfield Redevelopment Authority. The Brownfield Plan and Application have been prepared by Michigan Growth Advisors, on behalf of The Rienks Group, LLC, ('TRG") and executed by Peter Rienks, with authorized representative, Terry Malloy listed on the Application.

All of the required attachments were provided in the application materials including the following:

- Ownership Documentation
  - Executed Agreement for Sale of Real Estate – Parcel ID 11-76-0340-0190-00-9
  - Land Contract – Lake Park Place Condominium
- Site Concept Plan
- Financial Information and Eligible activities
  - Eligible Activity Estimates
  - TIF Tables
  - Project Proforma Summary

The Brownfield Board's role with a Brownfield Plan is to review statutory eligibility and determine the reasonableness of costs proposed within the Plan. The Developer is limited to the actual cost of eligible activities for reimbursement in a not-to-exceed amount as determined within the Brownfield Plan and Reimbursement Agreement.

9475 Holly Road, Suite 201
Grand Blanc, MI 48439
P: 810.743.9120
F: 810.771.7860
www.fveng.

MEMO

The City of St. Joseph Brownfield Redevelopment had an opportunity to review the project at its Board Meeting on October 8 and at the Board Meeting on October 14, the Brownfield Redevelopment Authority unanimously approved the Plan and recommended the City Commission hold a Public Hearing and consider a Resolution of Approval for the Plan.

The Act 381 Work Plan, which authorizes the use of School Operating and State Education Tax capture, is subject to approval by the Michigan State Housing Development Authority (MSHDA). The Proportional share of tax capture is 26.3% State taxes, and 73.7% local taxes. An Act 381 Work Plan can only be transmitted to MSHDA after a Brownfield Plan is approved and a Reimbursement Agreement is executed.

Findings & Considerations

1. The Brownfield Plan contains all the necessary statutory information as required by Act 381.
    a. The Plan is limited to total reimbursement no greater than the amount approved in the Brownfield Plan and subject to the proportionality approved by MSHDA.
    b. Based upon current tax increment revenue projections, developer reimbursement is expected to extend to the year 2044.
2. In accordance with Act 381, Public Hearing Notices were published in the local newspaper and mailed to all impacted taxing jurisdictions on October 17, 2025.
3. Although the City's Brownfield Policies generally exclude interest as an eligible activity, the BRA supports allowing interest reimbursement at a reduced rate of 2.5% for the Marquette at Lake Boulevard project. This exception recognizes the project's significant investment in an integrated underground parking structure, which provides clear public infrastructure investment by the development team to address downtown parking needs and supports the City's redevelopment and waterfront accessibility goals. The reduced rate balances policy consistency with the City's interest in advancing a high-impact project that delivers lasting community value and community benefit.
4. The St. Joseph City Commission may consider a Resolution of Approval for the Plan at its Regularly Scheduled Meeting on October 27, 2025.

9475 Holly Road, Suite 201
Grand Blanc, MI 48439
P: 810.743.9120
F: 810.771.7860
www.fveng.

Agenda Item

TO: **City Commissioners**

FROM: **Kelly Ewalt, Development Director**

RE: **Marquette Development Brownfield Plan**

MEETING DATE: **October 27, 2025**

The Brownfield Redevelopment Authority recently voted in support of the Rienks Group's proposed Act 381 Brownfield Plan. The Plan is in support of their development of *The Marquette on Lake Boulevard*, located at 315 Lake Boulevard. Please see the Plan, included in the previous agenda item for the associated public hearing.

The proposed project will replace an existing City-owned surface parking lot and a private lot, with a seven-story mixed-use building with a two-level below-grade parking structure. The development will include 100 residential units and approximately 10,000 square feet of ground-floor commercial space. Construction is anticipated to begin in spring 2026 and to be completed within 24 months.

Of the 100 total residential units, 68 will be rental apartments and 32 will be privately owned condominiums. 62 of the 68 rental units will be priced below 120% of the Area Median Income (AMI), targeting workforce households such as teachers, healthcare professionals, skilled tradespeople, and other moderate-income earners who are vital to the local economy. In the City of St. Joseph, the current median household income for a household of four is approximately $78,500, 120% of that level translates to approximately $94,200.

By providing attainable housing for this income range, the City helps retain and attract essential workers, create housing options for the "missing middle," and move toward a more balanced housing market. The 2024 Housing Study conducted by Cornerstone Alliance identified a need for an additional 900 housing units within the City, and *The Marquette on Lake Boulevard* represents a significant advancement toward meeting that goal.

Action Requested: Motion to approve the Resolution Approving a Brownfield Plan for the Marquette at Lake Boulevard, St. Joseph, Michigan, pursuant to and in accordance with the provisions of Act 381 of the Public Acts of the State of Michigan of 1996, as amended.

ATTACHMENT(S):

- The Marquette_SJC_CC Resolution102725.pdf

CITY OF ST. JOSEPH, MICHIGAN

RESOLUTION APPROVING A BROWNFIELD PLAN FOR THE MARQUETTE AT LAKE BOULEVARD, ST. JOSEPH, MICHIGAN, PURSUANT TO AND IN ACCORDANCE WITH THE PROVISIONS OF ACT 381 OF THE PUBLIC ACTS OF THE STATE OF MICHIGAN OF 1996, AS AMENDED

At a regular meeting of the St. Joseph Commission Brownfield Redevelopment Authority, held the City Commission Chambers, 700 Broad Street, St. Joseph, Michigan 49085 on the 27th day of October 2025 at 6:00 PM.

PRESENT:

ABSENT:

MOTION BY:

SUPPORTED BY:

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 St Joseph City Commission established the City of St. Joseph Brownfield Redevelopment Authority, under the procedures in Act 381, to facilitate the redevelopment of Brownfields within the City of St. Joseph; and,

WHEREAS, the Brownfield Redevelopment Authority (the "Authority") of the City of St. Joseph, pursuant to and in accordance with the provisions of the Brownfield Redevelopment Financing Act, being Act 381 of the Public Acts of the State of Michigan of 1996, as amended (the "Act"), has received and recommended for approval by the St. Joseph City Commission, a Brownfield Plan (the "Plan") pursuant to and in accordance with Section 13 of the Act; and

WHEREAS, the Authority has, at least ten (10) days before the meeting of the St. Joseph City Commission at which this resolution has been considered, provided notice to and fully informed all taxing jurisdictions (the "Taxing Jurisdictions") which are affected by the Plan about the fiscal and economic implications of the proposed Plan, and the St Joseph City Commission has previously provided to the Taxing Jurisdictions a reasonable opportunity to express their views and recommendations regarding the Financing Plan and in accordance with Sections 13(13) and 14(1) of the Act; and

WHEREAS, the St. Joseph City Commission has made the following determinations and findings:

A. The Plan constitutes a public purpose under the Act;
B. The Plan meets all of the requirements for a Brownfield Plan set forth in Section 13 of the Act;
C. The proposed method of financing the costs of the eligible activities, as described in the Plan, is feasible and the Authority has the ability to arrange the financing;
D. The costs of the eligible activities proposed in the Plan are reasonable and necessary to carry out the purposes of the Act;

E. The amount of captured taxable value estimated to result from the adoption of the Plan is reasonable; and

WHEREAS, as a result of its review of the Plan and upon consideration of the views and recommendations of the Taxing Jurisdictions, the St. Joseph City Commission desires to proceed with approval of the Plan.

NOW, THEREFORE, BE IT RESOLVED THAT:

1. Plan Approved. Pursuant to the authority vested in the Board by the Act, and pursuant to and in accordance with the provision so Section 14 of the Act, the Plan is hereby approved in the form attached as Exhibit "A" to this resolution. The Brownfield Plan for The Marquette at Lake Boulevard Development project, as presented pursuant to and in accordance with the provisions of Act 381 of the public acts of the State of Michigan of 1996, as amended. The duration of the plan is estimated for a twenty-two (22) year period but shall not exceed thirty-five (35) years as provided by subsequent increases or decreases in the Tax Increment Revenues per Act 381.
2. Severability. 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. Repeals. All resolutions or parts of resolutions in conflict with any of the provisions of this Resolution are hereby repealed:

   AYES:

   NAYES:

   ABSTAINED:

   RESOLUTION DECLARED ADOPTED.

CITY OF ST. JOSEPH, COUNTY OF BERRIEN, STATE OF MICHIGAN

I, the undersigned, the duly qualified and acting Clerk of the City of St. Joseph, State of Michigan, do hereby certify that the foregoing is a true and complete copy of a resolution adopted by the St. Joseph City Commission for the City of St. Joseph at a regular meeting held on the 27th day of October 2025, the original of which resolution is on file in my office.

IT WITNESS WHEREOF, I have hereunto set my official signature, this ___ day of _____, _____.

_____

Abby Bishop, City Clerk

Agenda Item

TO: **City Commission Members**

FROM: **Kelly Ewalt, Development Director**

RE: **Public Hearing - DDA TIF District**

MEETING DATE: **October 27, 2025**

The Commission will open a Public Hearing to receive comments from the public regarding a proposal from the Downtown Development Authority (DDA) to establish a new Tax Increment Financing (TIF) and Development Plan. A TIF records the current (base) level of property tax. As property values increase, the incremental growth is captured by the DDA TIF and those dollars are reinvested in the downtown to improve infrastructure, public amenities, and other items laid out in the plan.

The DDA was originally created by ordinance in 1976, with a TIF and Development Plan adopted in 1981. That plan had a 5-year term and expired in 1986, ending the TIF capture at that time. The ordinance establishing the DDA remains in place and will require amendment if the new plan is approved.

Proper notice of the public hearing was given in accordance with Section 218 of the Recodified Tax increment Financing Act adopted in 1975 (TIF Act). Notices were posted in at least 20 public locations within the downtown district, mailed to all property taxpayers in the district, and sent by certified mail to all taxing jurisdictions that may be affected by the proposed TIF capture.

A Resident Advisory Council was formed and met to review and approve the proposed plan. The DDA also voted unanimously in support of the plan and those draft minutes are attached.

The DDA, with assistance from Cornerstone Alliance, has spent the past two years developing the TIF and Development Plan. The plan and associated budget documents outline projected tax increment growth and proposed projects to be funded by those revenues.

Public Hearing Procedure:

1. Open Public Hearing
2. Staff Introduction of Application
3. Applicant Presentation
4. City Commission questions
5. Public Comments – Speaker to state name and address for the record and comments should be directed to the City Commission
6. Applicant Response

7. Close Public Hearing

Following public comment, the Chair will entertain a motion to close the Public Hearing, after which the Commission will proceed to the next agenda item: consideration of an ordinance amendment related to the DDA TIF.

Action Requested: Move to close the public hearing.

ATTACHMENT(S):

- Updated DDA TIF Presentation (003).pdf
- DDA TIF and Devleopment Plan 20251001.pdf
- Cash Flow.pdf
- Impact.pdf
- Project Value.pdf
- 20251021 DRAFt DDA Meeting Minutes.pdf

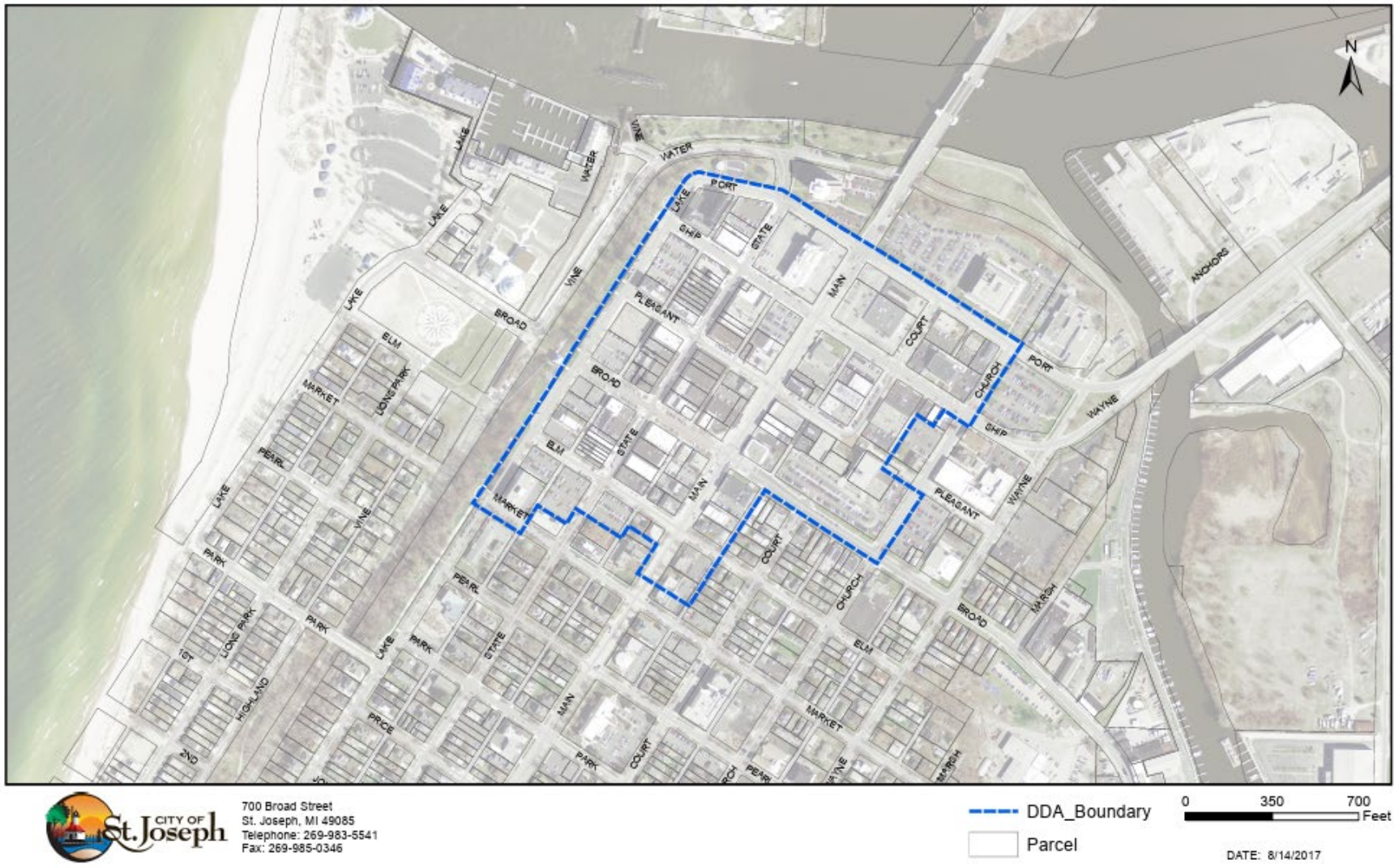
Downtown Development Authority Tax Increment Finance and Development Plan

What is the purpose of a Downtown Development Authority?

DOWNTOWN DEVELOPMENT AUTHORITY
Act 197 of 1975

AN ACT to provide for the establishment of a downtown development authority; to prescribe its powers and duties; to correct and prevent deterioration in business districts; to encourage historic preservation; to authorize the acquisition and disposal of interests in real and personal property; to authorize the creation and implementation of development plans in the districts; to promote the economic growth of the districts; to create a board; to prescribe its powers and duties; to authorize the levy and collection of taxes; to authorize the issuance of bonds and other evidences of indebtedness; to authorize the use of tax increment financing; to reimburse downtown development authorities for certain losses of tax increment revenues; and to prescribe the powers and duties of certain state officials.

What part of downtown is included in the DDA?



How are DDAs Funded?

- ☑ **Special Assessment:** DDAs can levy a two mill assessment within the district
- ☑ **Grants**
- ☑ **Donations**
- ☒ **Tax Increment Financing (TIF):** DDAs can establish a DDA TIF Plan to capture the incremental growth in tax revenues in the district for a set number of years, not to exceed 30.

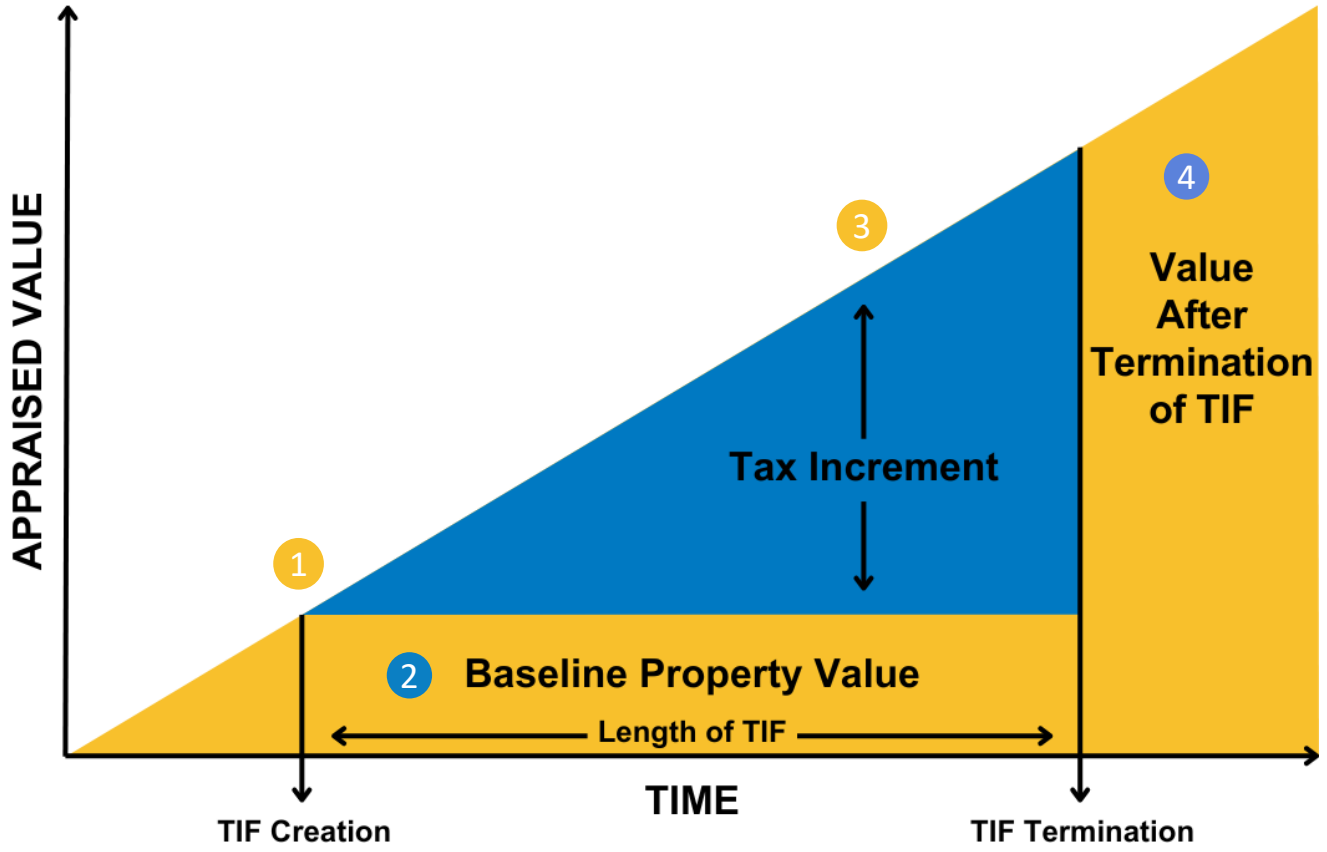
  Tax Increment Financing is a tool used by most DDAs. This tool enables DDAs to capture inflationary growth and increases in assessed value within the DDA district and reinvest the funds directly back into the district.

  This revenue captures funding the City and the DDA would otherwise not have access to, provides funding for the DDA to do more for the downtown community, and increasing the City's ability to be competitive and progressive.

How does Tax Increment Financing Work?

A TIF is **not** a new tax! A TIF only changes who captures tax revenues.

1. The **Base Value** of the TIF district is calculated at date of creation.
2. Taxing authorities continue to receive the **Base Value**.
3. **Incremental Growth** in taxes is captured by the TIF and must be invested in the district.
4. Taxing authorities receive the current tax value upon termination of the TIF.



What Can TIF Revenues Fund?

TIF revenues must be reinvested within the DDA boundary, and must follow the priorities laid out in the DDA's **Development Plan**.

A Development Plan lays out district priorities and projects. The plan also includes other anticipated revenues and spending, including the **DDA Millage.** There is also the option for the DDA to apply for grant funds to offset the costs.

The DDA's proposed Development Plan includes:

DDA Operations and Maintenance
- Parking Lot, Alley and Infrastructure Maintenance and Staff
- Seasonal Décor, Plantings, Landscaping and Maintenance
- Operating Supplies

Professional Services, Marketing and Grant Making
- Grant Programs
- Marketing
- Processional Services

Streetscape, Sidewalk Amenities and Infrastructure Upgrades
- Streetscape improvements, public art and sidewalk amenities
- Alley and Parking Lot Updates

Administration
- DDA Staff
- Admin Expenses
- Annual Audit
- Transportation, Education, Professional Memberships and other Board Expenses

What is St. Joseph's history with DDA TIF?

St. Joseph was an early adopter, establishing a TIF plan in 1979

- The plan ran for five years from 1979 to 1984
- The plan focused on several downtown infrastructure projects
- The plan was sunset when the projects were completed
- Many communities have opted to renew plans decades past initial establishment, leading to a robust revenue stream for downtown improvements

What informs the DDA TIF and Development Plan?



The St. Joseph Downtown Vision Master Plan is the City's official plan and policy guide for Downtown St. Joseph. It provides a decision-making framework for City staff, elected and appointed officials, residents, business owners, and community stakeholders. The Plan presents a community vision for the future of Downtown, outlining specific recommendations and strategies to help achieve that vision over time. Further, the plan establishes an expectation for future investment, communicating the types of uses, desired built form, and improvements for Downtown St. Joseph.

How was the community involved in the Downtown Planning Process?



±2,000
Instances of Engagement

±300
Outreach Postcards Completed

±850
Individuals Engaged Online

±800
Individuals Engaged In-Person

Community Outreach

Engaging the St. Joseph community was critical to creating the St. Joseph Downtown Vision Master Plan. Outreach was at the core of the planning process, helping to identify the key issues and opportunities to be addressed. Public engagement included both in-person events and online tools designed to facilitate discussion and collect feedback from a diverse group of voices, including residents, visitors, the business community, property owners, City staff, local officials, and a variety of other stakeholders. Collectively, the community outreach undertaken in the planning process ensures the Master Plan is reflective of the needs and desires of residents, business owners and operators, local organizations and institutions, and many other stakeholders who shop, dine, and experience Downtown. In total, there were approximately 2,000 unique points of participation throughout the planning process.

OUTREACH COMPLETED

The following outreach events and online engagement tools were utilized to receive feedback from the St. Joseph community:

- **Steering Committee Workshop,** October 3, 2018
- **Community Workshop,** November 13, 2018
- **Downtown Business & Property Owners Workshop,** November 14, 2018
- **Visioning Workshop,** April 25, 2019
- **Outreach Conducted at Antiques on the Bluff,** May 5, 2019
- **Outreach Conducted at Krasl Art Fair,** June 13, 2019
- **Outreach Conducted at Chalk the Block,** August 3, 2019
- **Downtown Open House,** November 13, 2019
- **Postcards,** Distributed November 2018 through July 2019 – 285 Postcards Received
- **Project Website,** Available throughout the Project
- **Online Questionnaires,** Available October 2018 through July 2019
- **map.social** (Online issues mapping tool), Available October 2018 through July 2019

DPSC Outreach May, 2018

Prior to initiation of the master planning process, the Downtown Plan Steering Committee conducted initial outreach to engage residents about what changes they would like to see in Downtown. This included online surveys distributed to St. Joseph High School and employees of Lakeland Hospital and Whirlpool Corporations as well as 'pop-up' engagement at six locations and events in Downtown.

9

ST. JOSEPH DOWNTOWN VISION MASTER PLAN | INTRODUCTION

Two years of engagement were captured

- 800 individuals engaged in-person
- 850 individuals engaged online
- 300 engagement postcards submitted

What's in the TIF and Development Plan?

- The plan outlines the anticipated revenues over its 30-year term, how they will be collected, along with estimated investments by category

- Each year, as revenue projections are provided, the DDA prepares a budget for the TIF revenues that reflect current needs and priorities and references back to the plan.

- City Commission annually approves the DDA budget

Who leads the Downtown Development Authority?

- The DDA Board is appointed by the City Commission to four- year terms.
- DDA members are required to have an interest in downtown.
- PA 175 requires at least one member to be a downtown resident.
- The DDA meets the first Monday of the month at 8am in City Commission Chambers
- Current DDA roster

Thomas Gawlik (Chair)
Chris Lannert
Deb Sailor
Robert Montgomery
Sue Riemland
Brian Maynard
Mayor Brook Thomas
Tami Fauver
Kellye Wilson
Alex Strunk
Dan Clements

What communities have DDAs with a TIF and Development Plan?

Albion
Allen Park
Alpena
Au Gres
Auburn Hills
Baldwin
Bangor
Battle Creek
Bay City
Belleville
Blackman Township
Blissfield
Bridgeport Charter Township
Brighton
Buena Vista Charter Township
Charlevoix
Cheboygan
Chelsea
Clam Lake Township
Clare
Charter Township of Clinton
Coldwater
Crystal Falls
Davison Township
City of Davison
Dearborn
Detroit
Dewitt
Dexter
Dundee
Durand
East Jordan
Eat Tawas
Escanaba
Essexville
Evart
Flint
Flint Charter Township
Filer Charter Township
Garden City
Gaylord
Gladstone
Gladwin
Grand Haven Charter Township
Grand Ledge
Grand Rapids
Grandville
Greenville
Grosse Pointe Park
Hampton Township
Hastings
Holland
Howell
Imlay City
Ionia
Jackson
Jonesville
Kalamazoo
Lake Orion
L'Anse
Lapeer
Litchfield
Lowell
Ludington
Manistee
Manistique
Marine City
Mason
McBain
Meridian Township
Middleville
Monroe
Montague
Mt. Pleasant
Munising
Muskegon
New Baltimore
Northville
Norway
Ortonville
Oscoda Charter Township
Oshtemo Charter Township
Otsego
Oxford
Perry Township
Pinckney
Plainfield Township
Plymouth
Plymouth Township
Reed City
River Rouge
Rochester Hills
Romeo
Roosvelt Park
Royal Oak
St. Johns
Saline
Sault Ste Marie
Scio Township
South Haven
Sturgis
Tecumseh
Three Rivers
Trenton
Troy
Union Township
Utica
Van Buren Township
Walled Lake
Warren
Westland
White Cloud
Wyandotte
Wyoming
Yale
Ypsilanti

What impact will this have?

The plan envisions the following:

- Redesign and reconstruction of downtown parking lots
- Updates and maintenance of downtown parking lots annually
- Contributions to MDOT's Main Street redesign project, to tie the design into anticipated plans for downtown
- Investment in downtown businesses and buildings through additional grant programs
- Improved landscaping and maintenance throughout the downtown
- Investment in public art and other downtown amenities

Tax Capture Estimates

- Using a moderate projection of 2.5% growth each year, the DDA TIF can anticipate capturing incremental tax growth as displayed.

- All revenues captured are required to be reinvested into the DDA within the year they are captured.

Tax Year		Base Value	TAXABLE VALUE CAPTURE High	Moderate	Low	Annual	Cumulative	Annual	Cumulative	Annual	Cumulative
2025		34,363,368									
2026	1		1,718,168	859,084	343,634	44,363	44,363	***22,181***	***22,181***	8,873	8,873
2027	2		1,804,077	880,561	347,070	46,581	90,944	***22,736***	***44,917***	8,961	17,834
2028	3		1,894,281	902,575	350,541	48,910	139,854	***23,304***	***68,222***	9,051	26,885
2029	4		1,988,995	925,140	354,046	51,355	191,209	***23,887***	***92,109***	9,141	36,026
2030	5		2,088,444	948,268	357,587	53,923	245,132	***24,484***	***116,593***	9,233	45,259
2031	6		2,192,867	971,975	361,162	56,619	301,752	***25,096***	***141,689***	9,325	54,584
2032	7		2,302,510	996,274	364,774	59,450	361,202	***25,724***	***167,412***	9,418	64,002
2033	8		2,417,635	1,021,181	368,422	62,423	423,625	***26,367***	***193,779***	9,513	73,515
2034	9		2,538,517	1,046,711	372,106	65,544	489,169	***27,026***	***220,805***	9,608	83,123
2035	10		2,665,443	1,072,878	375,827	68,821	557,990	***27,702***	***248,506***	9,704	92,827
2036	11		2,798,715	1,099,700	379,585	72,262	630,252	***28,394***	***276,901***	9,801	102,627
2037	12		2,938,651	1,127,193	383,381	75,875	706,128	***29,104***	***306,004***	9,899	112,526
2038	13		3,085,584	1,155,373	387,215	79,669	785,797	***29,831***	***335,836***	9,998	122,524
2039	14		3,239,863	1,184,257	391,087	83,653	869,449	***30,577***	***366,413***	10,098	132,622
2040	15		3,401,856	1,213,863	394,998	87,835	957,285	***31,342***	***397,755***	10,199	142,821
2041	16		3,571,949	1,244,210	398,948	92,227	1,049,512	***32,498***	***430,253***	10,301	153,121
2042	17		3,750,546	1,275,315	402,938	96,838	1,146,350	***33,310***	***463,563***	10,404	163,525
2043	18		3,938,073	1,307,198	406,967	101,680	1,248,030	***34,143***	***497,707***	10,508	174,033
2044	19		4,134,977	1,339,878	411,037	106,764	1,354,795	***34,997***	***532,703***	10,613	184,646
2045	20		4,341,726	1,373,375	415,147	112,102	1,466,897	***35,872***	***568,575***	10,719	195,365
2046	21		4,558,812	1,407,709	419,298	117,708	1,584,605	***36,769***	***605,344***	10,826	206,191
2047	22		4,786,753	1,442,902	423,491	123,593	1,708,198	***37,688***	***643,031***	10,934	217,125
2048	23		5,026,091	1,478,975	427,726	129,773	1,837,970	***38,630***	***681,661***	11,044	228,169
2049	24		5,277,395	1,515,949	432,004	136,261	1,974,232	***39,596***	***721,257***	11,154	239,323
2050	25		5,541,265	1,553,848	436,324	143,074	2,117,306	***40,586***	***761,843***	11,266	250,589
2051	26		5,818,328	1,592,694	440,687	150,228	2,267,534	***41,600***	***803,443***	11,378	261,968
2052	27		6,109,244	1,632,511	445,094	157,739	2,425,274	***42,640***	***846,083***	11,492	273,460
2053	28		6,414,707	1,673,324	449,545	165,626	2,590,900	***43,706***	***889,789***	11,607	285,067
2054	29		6,735,442	1,715,157	454,040	173,908	2,764,808	***44,799***	***934,588***	11,723	296,790
2055	30		7,072,214	1,758,036	458,580	182,603	2,947,411	***45,919***	***980,507***	11,840	308,631

ANNUAL COMPOUND GROWTH RATE ASSUMPTIONS

Future growth predictor:

High	5.0%
Moderate	2.5%
Low	1.0%

What is the Process for Establishing a DDA TIF?

- [x] City Commission reviews request and votes to sets a public hearing.
- [x] DDA approves TIF and Development Plan and recommends approval to City Commission
- [x] DDA TIF Resident Advisory group is established by City Commission
- [x] Assorted notices sent to taxing authorities, published locally, and posted throughout district not less than 20 days in advance of public hearing.
- [x] Property owners in district mailed notice not less than 20 days in advance of public hearing.
- [ ] Public hearing conducted.
- [ ] Notice of plan adoption published in newspaper.
- [ ] Plan filed with Michigan Secretary of State.

What's next?

- After Commission approval, the base will be set
- The increment will start to be captured starting in 2026
- The Resident Advisory group will review plans for fund use, then it will be reviewed by the DDA. Ultimate approval of any increment financing will fall on the City Commission, providing oversite.
- Metrics and reporting will be established to show where the funding is used

SECTION ONE

INTRODUCTION

GENERAL OVERVIEW

In 2018, The Michigan Legislature enacted Public Act 57 titled the **Recodified tax Increment Financing Act.**

Part 2 of this legislation allows municipalities to form Downtown Development Authorities to:

"...provide a means for local units of government to eliminate property value deterioration and to promote economic growth in the communities served by those local units of government."

Since adoption of this act, many cities and villages including the City of St. Joseph, have sought the use of a Downtown Development Authority (DDA) to stimulate economic revitalization of the downtown business district within their community.

A DDA can establish a district within a city for which a plan is prepared identifying specific public and private improvements necessary to prevent, or correct, deterioration in the business district and encourage new business investment. Funding for improvements identified in the plan is provided by tax increment financing through taxes paid on the increased value created within the district by new private investment.

For example, if the DDA has a current taxable value of $1,000,000 and new investment, because of implementation of the Plan, increases the taxable valuation to $2,000,000, the DDA would capture taxes paid on the new investment of $1,000,000, while the taxes paid on the original $1,000,000 tax valuation would be distributed to applicable taxing entities.

In application, investments made by the DDA are funded by the increase in taxes paid by private investment in the district. The taxes paid on the original value of the district continue to be distributed to the applicable taxing entities.

POWERS OF THE AUTHORITY

Section 207 of the Act provides a detailed explanation of the powers of the Board of Directors of the DDA, as follows:

(a) Prepare an analysis of economic changes taking place in the downtown district.

(b) Study and analyze the impact of metropolitan growth upon the downtown district.

(c) Plan and propose the construction, renovation, repair, remodeling, rehabilitation, restoration, preservation, or reconstruction of a public facility, an existing building, or a multiple-family dwelling unit which may be necessary or appropriate to the execution of a plan which, in the opinion of the board, aids in the economic growth of the downtown district.

(d) Plan, propose, and implement an improvement to a public facility within the development area

to comply with the barrier free design requirements of the state construction code promulgated under the Stille-DeRossett-Hale single state construction code act, 1972 PA 230, MCL 125.1501 to 125.1531.

(e) Develop long-range plans, in cooperation with the agency which is chiefly responsible for planning in the municipality, designed to halt the deterioration of property values in the downtown district and to promote the economic growth of the downtown district, and take such steps as may be necessary to persuade property owners to implement the plans to the fullest extent possible.

(f) Implement any plan of development in the downtown district necessary to achieve the purposes of this part, in accordance with the powers of the authority as granted by this part.

(g) Make and enter into contracts necessary or incidental to the exercise of its powers and the performance of its duties.

(h) Acquire by purchase or otherwise, on terms and conditions and in a manner the authority considers proper or own, convey, or otherwise dispose of, or lease as lessor or lessee, land and other property, real or personal, or rights or interests in property, which the authority determines is reasonably necessary to achieve the purposes of this part, and to grant or acquire licenses, easements, and options with respect to that property.

(i) Improve land and construct, reconstruct, rehabilitate, restore and preserve, equip, improve, maintain, repair, and operate any building, including multiple-family dwellings, and any necessary or desirable appurtenances to that property, within the downtown district for the use, in whole or in part, of any public or private person or corporation, or a combination of them.

(j) Fix, charge, and collect fees, rents, and charges for the use of any building or property under its control or any part thereof, or facility therein, and pledge the fees, rents, and charges for the payment of revenue bonds issued by the authority.

(k) Lease any building or property under its control, or any part of a building or property.

(l) Accept grants and donations of property, labor, or other things of value from a public or private source.

(m) Acquire and construct public facilities.

(n) Create, operate, and fund marketing initiatives that benefit only retail and general marketing of the downtown district.

(o) Contract for broadband service and wireless technology service in the downtown district.

(p) Operate and perform all duties and exercise all responsibilities described in this section in a qualified township if the qualified township has entered into an agreement with the municipality under section 203(7).

(q) Create, operate, and fund a loan program to fund improvements for existing buildings located in a downtown district to make them marketable for sale or lease. The board may make loans with

interest at a market rate or may make loans with interest at a below market rate, as determined by the board.

(r) Create, operate, and fund retail business incubators in the downtown district.

BACKGROUND AND NEED FOR UPDATE

Action of the City Commission formed the City of St. Joe Downtown Development Authority on December 7, 1981 after a formal public hearing held on November 23, 1981.

In establishing the DDA, the City Commission determined that the DDA was necessary for the City to:

"to halt property value deterioration and increase property tax valuation where possible in the business district of the Village, and to eliminate the causes of that deterioration and to promote economic growth."

Based on conversations with DDA members the specific goals of the DDA have been to:

1) Improve the overall business climate of the district to deter economic decline and improve the tax base.

2) Encourage the retention and expansion of employment opportunities.

3) Maintain and improve public facilities.

4) Provide guidance for compatible land use development within the district.

5) Improve the general appearance and visual amenities in the district while preserving sites with unique features or character

A multi-year development plan, as required by the Downtown Development Act was prepared by the DDA and formally submitted to the City Commission for public hearing and adoption. The initial action of the City Commission adopting the development plan was taken December 7, 1981 after a public hearing on November 23, 1981. The development plan also established the tax increment financing district allowable by the terms of the DDA legislation.

The Development and Tax Increment Financing Plan was terminated December 31,1986

REASONS FOR PREPARATION OF AN UPDATE

The purpose of this update is to renew the DDA Development Plan and Tax Increment Financing Plan to use captured TIF funds to support the capital, maintenance, programmatic, and administrative priorities listed below.

SECTION TWO

SUMMARY OF PRIOR PLAN

INTRODUCTION

The purpose of this section of the Development Plan Update is to summarize the accomplishments of the DDA since organization in 1981 and adoption of the Development Plan in 1981, as amended in 1986

ACCOMPLISHMENTS

From 1982 to 1986, the DDA utilized tax increment revenues for a number of projects within the development area, with a focus on parking lot and alleyway improvements.

In 2020, the City Commission approved the City's Downtown Vision Master Plan, a plan developed to identify the goals for the downtown moving forward. The DDA was heavily involved in the development of this plan. Since its adoption, the DDA has focused on implementation of the priorities laid out in the plan, with support from capital funding from the City Commission, including:

- Wayfinding: The City hired a wayfinding consultant who worked closely with the City and identified stakeholders to design wayfinding that reflects the city. After the final designs were approved by both the DDA and the City Commission, installation began in the Summer of 2025 with 40 signs completed.

- Streetscape: Work has been completed with consultants to design streetscape plans for State Street, Broad Street and Pleasant Street.

- Placemaking:

    - The DDA led work to establish Pleasant Street Plaza, a plaza created each summer by closing a portion of Pleasant Street to make it more business and pedestrian friendly.

    - The DDA worked with a consultant to design plans to update Court Place Plaza, to make the space more interactive and user friendly.

- Seasonal decor: The DDA has invested heavily in the downtown, including flowers, holiday lighting, holiday banners and more to make it festive and inviting all year round.

- Parking: The DDA took on recommendations related to implementing paid parking. With a completed report from a parking consultant, the DDA recommended implementation for the Summer of 2025. While the program was paused due to unforeseen complications, the DDA is working with the parking subgroup to reconfigure the program for a successful launch in 2026.

- Events and marketing: The DDA has supported the events and marketing activities of St. Joe Today.

- Facade grants: In partnership with Cornerstone Alliance, the DDA supported, developed, and implemented a facade program for property owners within the DDA district.

The DDA has not had financial resources to address other projects or regular maintenance during the term of the current Development Plan.

SUMMARY ANALYSIS OF PROGRAMS AND PROJECTS

As shown in the narrative statements, the DDA has over the past years, taken careful action to implement several projects in an orderly and financially prudent manner. The above information indicates the City and DDA has successfully completed almost all the scheduled and budgeted programs and projects using funds collected from the development district other than tax increment revenues.

This update is intended to reactivate the DDA's tax increment financing capacity to plan for project implementation in 2026.

Operations and Maintenance

The regular operations and maintenance of the City's parking infrastructure, alleys, signage and other infrastructure are key to the downtown. These features welcome and direct our visitors and leave them with a key impression of the quality of our community.

Annual placemaking, including seasonal decor, plantings, landscaping, fencing, signage, and more, also supports the identity of the downtown, creating an environment of warmth and welcome.

- Parking Lot, Alley and infrastructure Maintenance and Maintenance Staff: Estimated Cost - $300K
- Seasonal Décor, Plantings, Landscaping and Maintenance: Estimated Cost - $300K
- Operating Supplies: Estimated Cost - $966K

Professional Services. Marketing and Grant Making

The City relies on professional services to support key strategic work, marketing and communications. The City also establishes - sometimes through a partner - grant programs that can be used to improve facades, awnings, and other characteristics of the downtown.

- Grant Programs: Estimated Cost - $350K
- Marketing and Communications: Estimated Cost - $122K
- Professional Services: Estimated Cost - $850K

Streetscape, Sidewalk Amenities and Infrastructure Improvements

The City has plans to update our streetscape, sidewalk amenities, and public art and more. Projects include:

- **Alley Updates:** The City plans to repair the alleys throughout the downtown and make

them more pedestrian friendly.

    - Estimated Cost - $240K

- **Parking Lot Updates:** The City plans to repair the parking lots throughout the downtown to keep them is usable shape.

    - Estimated Cost - $200K

- **Additional Expenses** for public art, sidewalk amenities, streetscape fixtures, and infrastructure updates:

    - Estimated Cost - $145K

Administration Expenses

The City needs resources to audit the TIF, and support admin, and other expenses. (costs are for life of 30-year plan)

- DDA Staff: Estimated Cost - $90K
- Admin Expenses: Estimated Cost - $130K
- Annual Audit: Estimated Cost - $75K
- Board Expenses: Estimated Cost - $80K

SECTION THREE

DEVELOPMENT PLAN UPDATE AND TAX INCREMENT PLAN

MISSION STATEMENT OF THE DDA

The Board of Directors of the DDA has reconfirmed the original goals set forth in the ordinance which created the DDA. They read as follows:

1) to halt property value deterioration and increase property tax valuation where possible in the business district of the City, and

2) to eliminate the causes of that deterioration and to promote economic growth.

LEGAL BASIS OF THE PLAN

This Development Plan Update and Tax Increment Plan is prepared pursuant to requirements of Section 217 of the Act, as amended. It addresses the Downtown Development District as amended by City Commission. A descriptive map, ordinance and legal description describing district is contained in the appendix.

DEVELOPMENT PLAN REQUIREMENTS

This section of the Development Plan Update provides specific information required in Section 217 Act. It consists of responses to specific information requested in subsections 2(a) through 2(p).

Section 217.2(a) The designation of boundaries of the development area in relation to highways, streets, streams, or otherwise.

The DDA legal description and map is contained in the appendix. A copy of the Future Land Use map prepared by the City Planning Commission is contained in the appendix showing the relationship of the DDA boundary to other relevant uses of land and transportation routes.

Section 217.2(b) The location and extent of existing streets and other public facilities within the development area and shall designate the location, character, and extent of the categories of public and private land uses then existing and proposed for the development area, including residential, recreational, commercial, industrial, educational, and other uses and shall include a legal description of the development area.

As described in Chapter 10 of the City of St. Joseph Code of Ordinances, the Downtown Development Authority shall exercise its powers within the following described area:

Beginning at the southwesterly corner of Lake Boulevard and Market Street in the City of St. Joseph, County of Berrien, State of Michigan; thence northerly along the westerly side of Lake Boulevard to the northerly side of Port Street; thence easterly along the northerly side of Port Street to the easterly side of Church Street; thence southerly along the easterly side of Church Street to the southerly side of Ship Street; thence westerly along the southerly side of Ship Street 122.5 feet; thence southerly 73 feet; thence westerly to the easterly side of the alleyway between

lots 300 and 344; thence southerly along the easterly side of the said alleyway to the southerly side of Pleasant Street; thence easterly along the southerly side of Pleasant Street to the easterly side of Church Street; thence southerly along the easterly side of Church Street to the southerly side of Broad Street; thence westerly along the southerly side of Broad Street to the easterly side of the alleyway between Lots 237 and 272; thence southerly along the easterly side of the said alleyway to the southerly property line extended of Lot 243; thence westerly to and along the southerly property line of Lot 243 to the westerly side of Main Street; thence northerly along the westerly side of Main Street 132 feet to the southerly line of Lot 204; thence westerly to the easterly line of the alleyway between Lots 174 and 204; thence southerly along the easterly line of said alleyway 58 feet; thence westerly parallel to the southerly property line of Lot 175 to the west side of State Street; thence southerly along the west side of State Street 78 feet; thence westerly parallel to the southerly property line of Lot 146 132 feet to the easterly side of the alleyway between Lots 118 and 147; thence southerly along the easterly side of said alleyway to the southerly side of Market Street; thence westerly along the southerly side of Market Street to the westerly side of Lake Boulevard, that being the place of beginning.

Within this area, there are 10 public parking lots, in addition to public streets, sidewalks and Court Place Plaza, a public gathering area at the intersection of Pleasant and Court Streets.

Section 217.2(c) A description of improvements to be made in the development area to be demolished, repaired, or altered, a description of any repairs and alterations, and an estimate of the time required for completion.

A description of specific improvement projects that are contemplated within the development district is contained in the project schedule and budget at the end of this section.

Section 217.2(d) The location, extent, character, and estimated cost of the improvements including rehabilitation contemplated for the development area and an estimate of the time required for completion.

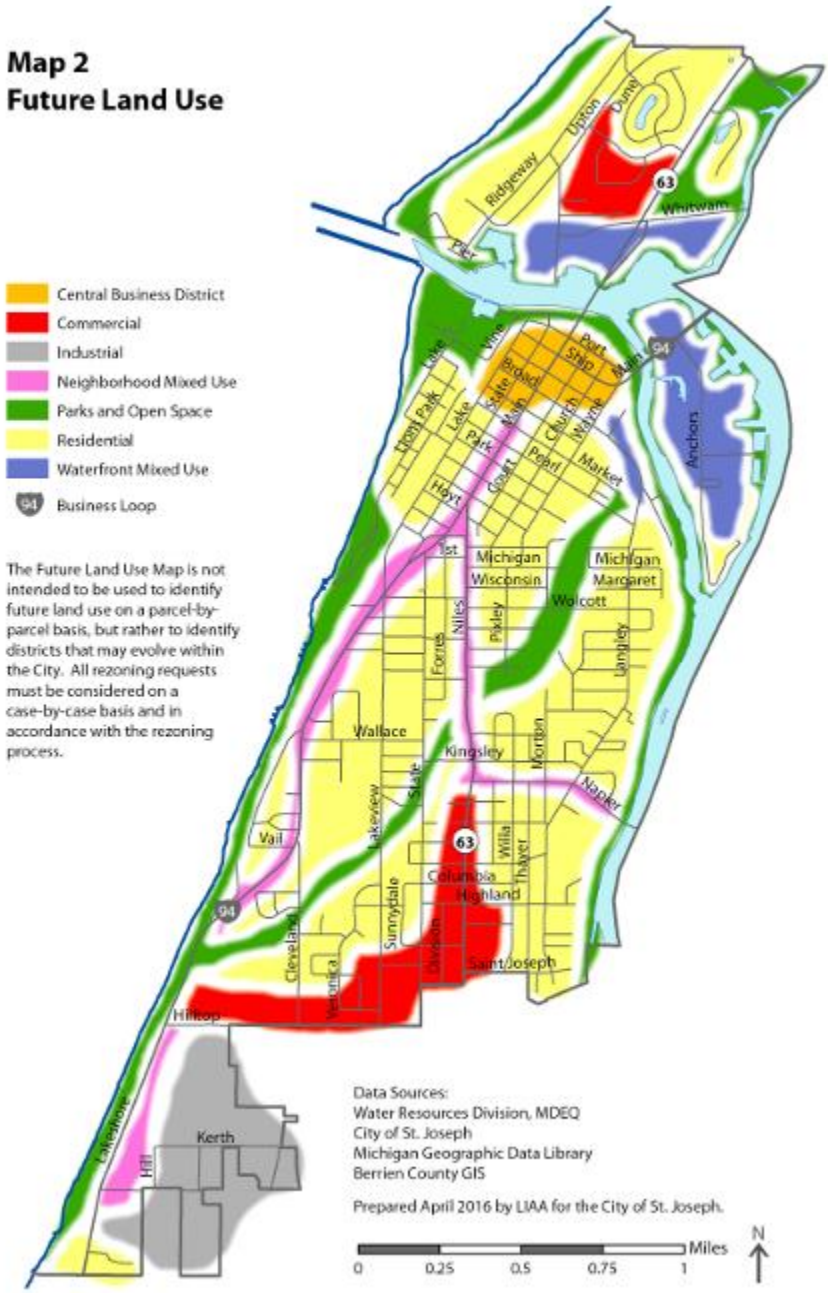
A description, including cost estimate and schedule of implementation, for each improvement project that will be completed within the district is contained in the project schedule and budget at the end of this section.

Section 217.2(e) A statement of the construction or stages of construction planned, and the estimated time of completion of each stage.

A description, including a cost estimate and implementation schedule for each specific improvement project that is proposed to be undertaken within the district is contained in the project schedule and budget at the end of this section.

Section 217.2(f) A description of any parts of the development area to be left as open space and the use contemplated for the space.

A copy of the Future Land Use map, from the City's 2016 Master Plan, is below.



Section 217.2(o) A plan for compliance with Act No. 227 of the Public Acts of 1972, being sections 213.321 to 213.332 of the Michigan Compiled Laws.

The City does not have plans for any activities that will create displacement as defined in Act No. 227 of the Public Acts of 1972, sections 213.321 to 213.332 of the Michigan Compiled Laws.

Section 217.2(g) A description of any portion of the development area which the authority desires to sell, donate, exchange, or lease to or from the municipality and proposed terms.

The Downtown Vision Master Plan identifies priorities for development in the downtown. The DDA is the lead body carrying out the implementation of the Master Plan. There are currently no plans to sell, donate, exchange, or lease any development area.

Section 217.2(h) A description of desired zoning changes and changes in streets, street levels, intersections, and utilities.

All contemplated alterations to streets and utilities are shown within the context of the Future Land Use map shared above.

Section 217.2(i) An estimate of the cost of the development, a statement of the proposed method of financing the development, and the ability of the authority to arrange financing.

Cost estimates for individual projects are contained in the project schedule and budget at the end of this section.

Section 217.2(j) Designation of the person or persons, natural or corporate, to whom all or a portion of the development is to be leased, sold, or conveyed and for whose benefit the project is being undertaken, if that information is available to the authority.

Information concerning the names of persons for whom benefits may accrue are unknown at this time as final development plans and projects have not been prepared. Therefore, such information is unavailable.

Section 217.2(k) The procedure for bidding for the leasing, purchasing, or conveying of all or a portion of the development upon its completion, if there is no express or implied agreement between the authority and persons, natural or corporate, that all or a portion of the development will be leased, sold or conveyed to these persons.

The DDA Board of Directors has no publicly announced commitments for the acquisition or sale of property under supervisory responsibility of the DDA. Therefore, such information is unavailable.

Section 217.2(l) Estimates of the number of persons residing in **the development area and the number of families and individual to be displaced. If occupied residences are designated for acquisition and clearance by the authority, a development plan shall include a survey of the families and individuals to be displaced, including their income and racial composition, a statistical description of the housing supply in the community, including the number of private and public units in existence or under construction, the condition of those in existence, the number of owner- occupied and renter-occupied units, the annual rate of turnover of the various types of housing and the range of rents and sale prices, an estimate of the total demand for housing in the community, and the estimated capacity of private and public housing available to displace families and individuals.**

The estimated number of residential properties in the district at the time of formation was less than 100 parcels and no citizen council is required pursuant to Section 221 of the Act. No relocation of families or individuals is contemplated within the scope of this proposed Development Plan

Update and Tax Increment Financing Plan.

Section 217.2(m) A plan for establishing priority for the relocation of persons displaced by the development in any new housing in the development area.

No relocation of families or individuals is contemplated within the scope of this proposed Development and Tax Increment Plan. Therefore, relocation plans are not required.

Section 217.2 (n) Provision for the costs of relocating persons displaced by the development, and financial assistance and reimbursement of expenses, including litigation expenses and expenses incidental to the transfer of title, in **accordance with the standards and provisions of the federal uniform relocation and real property acquisitions policies act of 1970, being Public Law 91-646, 42 USC sections 4601et seq.**

No relocation of families or individuals is contemplated within the scope of this proposed Development and Tax Increment Financing Plan. Therefore, relocation plans are not required.

Section 217.2(p) Other material which the authority, local public agency, or governing board considers pertinent.

No added information was deemed necessary for this update.

DEVELOPMENT & TAX INCREMENT FINANCING PLAN - SCHEDULE & BUDGET

Development Plan Update and Tax Increment Financing Plan is presented on the following pages. It describes specific programs and projects addressing DDA goals. Accompanying each program or construction project is information concerning the implementation schedule, estimated cost and source of funding. The schedule begins in the Year 2025 and ends in the Year 2055. Projects have been scheduled based on priority of need and the anticipated ability of the DDA to finance individual projects.

In the Year 2055, the DDA will consider action to update the Development Plan and Tax Increment Financing Plan or make recommendation for the rescission of the Ordinance, as amended, rescission of this ordinance (pursuant to Section 230 of the Act} would terminate the existence of the DDA and terminate the tax increment financing district.

SECTION FOUR

DEVELOPMENT FINANCING PLAN

DESCRIPTION OF CURRENT FINANCIAL POSITION

Current Assets and Revenue

Per the City Treasurer who also serves as the Treasurer for the DDA, the DDA expected to have a fund balance of approximately $64,714.55at the close of the fiscal year (June 30, 2025).

Expenses

Per the proposed DDA budget, all proposed budget expenditures address specific projects with minimal administrative expenses funded through the DDA millage.

DURATION OF THE DDA AND TAX INCREMENT FINANCING DISTRICT

The ordinance for the formation of the DDA is silent concerning the duration of the DDA. It is assumed the City Commission intended the DDA to prepare a work program and determine the duration of the DDA based, in part, on the time needed to complete the work program. This Plan establishes a budget for a 30-year period.

TAX INCREMENT FINANCING PLAN

The Downtown Development Act, requires the DDA to address three legislative requirements in the Tax Increment Financing Plan. These provide information about funds anticipated to be received by the DDA and its impact upon taxing jurisdictions. These requirements are found in Section 214(1) of the Act and states that ***"when the authority determines that it is necessary for the achievement of the purposes of this act, the authority shall prepare and submit a tax increment financing plan to the governing body of the municipality. The plan shall include a development plan as provided in section 217 ...".***

Specifically, the Tax Increment Financing Plan must include, pursuant to Section 214(1) of the Act:

1) **A detailed explanation of the tax increment process,**

2) **The maximum amount of bonded indebtedness to be incurred, and**

3) **The duration of the program.**

The introduction to this Plan includes a detailed description of the tax increment financing process and reference is made to this explanation

CONTEMPLATED USE OF DEBT

Historically, the DDA Board of Directors has used a "pay-as-you-go" funding philosophy for all projects and has not incurred debt obligations. With this update the Board of Directors will consider the use of debt for implementation of projects contained in the DDA Development Plan.

The DDA has determined that tax increment financing is necessary for a 30-year period to complete all the projects contained in the Project List and Budget. The development goals in this Plan cannot be fully accomplished without the use of tax increment financing.

TAX INCREMENT AND DDA REVENUE PROJECTION

Section 214(1) further requires the tax increment financing analysis to address **"a statement of the estimated impact of the tax increment financing on the assessed values of all taxing**

jurisdictions in which the development area is located." The following table contains DDA revenue projections for the period between the years 2026 and 2056. This analysis is based on two assumptions concerning the value of the DDA District. First, the taxable value of the TIF will increase by 2.5% annually and the City Commission will sell the remaining lots within the industrial park and new construction will occur raining the total taxable values of the TIF District.

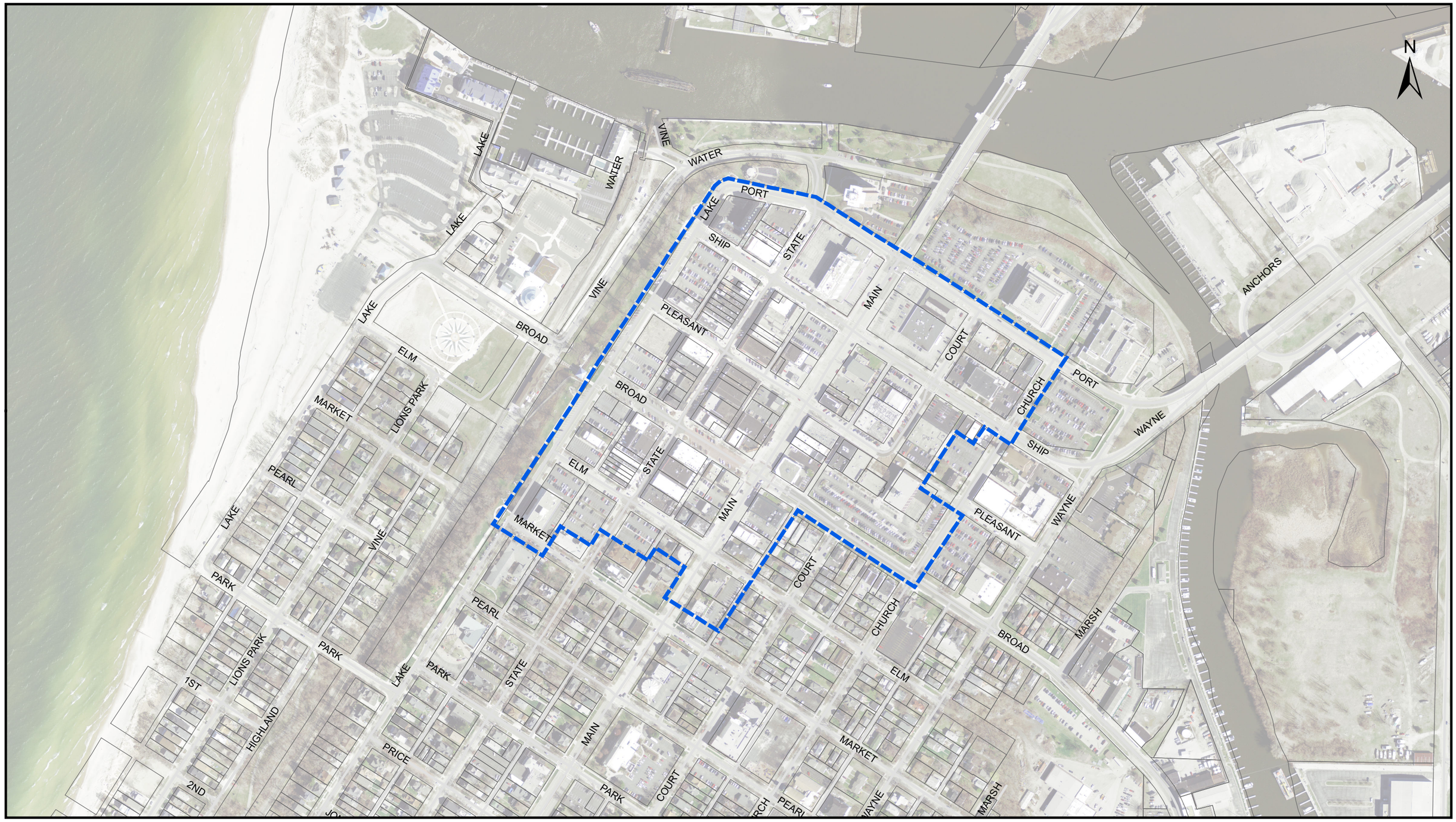
Table 1 - displays estimated tax income revenue for the term of the plan.

TAX UNIT IMPACT ANALYSIS

Table 2 - illustrates the probable impact upon various taxing jurisdictions based on the non-homestead applicable 2025 tax millage rate.

USE OF TAX INCREMENT AND DDA REVENUE

Table 3 - displays the schedule and estimated cost for each project listed in the development plan.



CITY OF St. Joseph
700 Broad Street
St. Joseph, MI 49085
Telephone: 269-983-5541
Fax: 269-985-0346

DDA_Boundary

Parcel

0 350 700 Feet

DATE: 8/14/2017

TAX YEAR	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
	1	2	3	4	5	6	7	8	9	10	11	12
Base Value												
Increment	$ 859,084	$ 880,561	$ 902,575	$ 925,140	$ 948,268	$ 971,975	$ 996,274	$ 1,021,181	$ 1,046,711	$ 1,072,878	$ 1,099,700	$ 1,127,193
Total Value	**$ 35,222,452**	**$ 36,103,014**	**$ 37,005,589**	**$ 37,930,729**	**$ 38,878,997**	**$ 39,850,972**	**$ 40,847,246**	**$ 41,868,427**	**$ 42,915,138**	**$ 43,988,016**	**$ 45,087,717**	**$ 46,214,910**
INCOME												
TIF	$ 22,181	$ 22,736	$ 23,304	$ 23,887	$ 24,484	$ 25,096	$ 25,724	$ 26,367	$ 27,026	$ 27,702	$ 28,394	$ 29,104
Parking Revenues	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
DDA Millage	$ 70,445	$ 72,206	$ 74,011	$ 75,861	$ 77,758	$ 79,702	$ 81,694	$ 83,737	$ 85,830	$ 87,976	$ 90,175	$ 92,430
Loan Proceeds	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Total	**$ 92,626**	**$ 94,942**	**$ 97,315**	**$ 99,748**	**$ 102,242**	**$ 104,798**	**$ 107,418**	**$ 110,104**	**$ 112,856**	**$ 115,678**	**$ 118,569**	**$ 121,534**
EXPENSES												
Operations and Maintenance												
Parking Lot, Alley and infrastructure Maintenance and Maintenance Staff	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000
Seasonal Décor, Plantings, Landscaping and Maintenance	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000
Operating Supplies	$ 22,000	$ 22,550	$ 23,114	$ 23,692	$ 24,284	$ 24,891	$ 25,513	$ 26,151	$ 26,805	$ 27,475	$ 28,162	$ 28,866
Total	**$ 42,000**	**$ 42,550**	**$ 43,114**	**$ 43,692**	**$ 44,284**	**$ 44,891**	**$ 45,513**	**$ 46,151**	**$ 46,805**	**$ 47,475**	**$ 48,162**	**$ 48,866**
Professional Services, Marketing and Grant Making												
Grant Programs	$ -	$ -	$ 25,000	$ -	$ 25,000	$ -	$ -	$ 25,000	$ -		$ 25,000	$ -
Marketing	$ -	$ -	$ 3,000	$ 3,000	$ 3,000	$ 3,000	$ 3,000	$ 3,000	$ 3,000	$ 3,000	$ 3,000	$ 5,000
Professional Services	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 30,000	$ 30,000
Total	**$ 25,000**	**$ 25,000**	**$ 53,000**	**$ 28,000**	**$ 53,000**	**$ 28,000**	**$ 28,000**	**$ 53,000**	**$ 28,000**	**$ 28,000**	**$ 58,000**	**$ 35,000**
Streetscape, Sidewalk Ammenities and Infrastructure Upgrades												
Streetscape Improvements, Public Art, and Sidewalk Ammenities	$ -	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000
Pleasant Street Plaza	$ -	$ -	$ -	$ -	$ -	$ -		$ -	$ -	$ -	$ -	$ -
Alley Updates												
Parking Lot Updates	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -		$ -	$ -	$ -
State Street Streetscape	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Broad Street Streetscape	$ -	$ -	$ -		$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Main Street	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Total	**$ -**	**$ 5,000**	**$ 5,000**	**$ 5,000**	**$ 5,000**	**$ 5,000**	**$ 5,000**	**$ 5,000**	**$ 5,000**	**$ 5,000**	**$ 5,000**	**$ 5,000**
Administration												
DDA Staff												
Admin Expenses	$ 3,000	$ 3,000	$ 3,000	$ 3,000	$ 3,000	$ 3,000	$ 3,000	$ 3,000	$ 3,000	$ 3,000	$ 5,000	$ 5,000
Annual Audit (TIF)	$ 2,500	$ 2,500	$ 2,500	$ 2,500	$ 2,500	$ 2,500	$ 2,500	$ 2,500	$ 2,500	$ 2,500	$ 2,500	$ 2,500
Board Expenses / Transportation and Eductation / Prof. Memberships	$ 2,000	$ 2,000	$ 2,000	$ 2,000	$ 2,000	$ 2,000	$ 2,000	$ 2,000	$ 2,000	$ 2,000	$ 3,000	$ 3,000
Total	**$ 7,500**	**$ 7,500**	**$ 7,500**	**$ 7,500**	**$ 7,500**	**$ 7,500**	**$ 7,500**	**$ 7,500**	**$ 7,500**	**$ 7,500**	**$ 10,500**	**$ 10,500**
TOTAL	**$ 74,500**	**$ 80,050**	**$ 108,614**	**$ 84,192**	**$ 109,784**	**$ 85,391**	**$ 86,013**	**$ 111,651**	**$ 87,305**	**$ 87,975**	**$ 121,662**	**$ 99,366**
REVENUE OVER/UNDER EXPENSES	**$ 18,126**	**$ 14,892**	**$ (11,298)**	**$ 15,557**	**$ (7,542)**	**$ 19,407**	**$ 21,405**	**$ (1,548)**	**$ 25,551**	**$ 27,703**	**$ (3,092)**	**$ 22,168**
CUMULATIVE		**$ 33,018**	**$ 21,720**	**$ 37,277**	**$ 29,735**	**$ 49,142**	**$ 70,547**	**$ 68,999**	**$ 94,551**	**$ 122,253**	**$ 119,161**	**$ 141,329**

St. Joseph DDA

THIRTY-YEAR CASH FLOW ANALYSIS

2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051
13	14	15	16	17	18	19	20	21	22	23	24	25	26
$ 1,155,373	$ 1,184,257	$ 1,213,863	$ 1,244,210	$ 1,275,315	$ 1,307,198	$ 1,339,878	$ 1,373,375	$ 1,407,709	$ 1,442,902	$ 1,478,975	$ 1,515,949	$ 1,553,848	$ 1,592,694
$ 47,370,282	**$ 48,554,539**	**$ 49,768,403**	**$ 51,012,613**	**$ 52,287,928**	**$ 53,595,126**	**$ 54,935,005**	**$ 56,308,380**	**$ 57,716,089**	**$ 59,158,991**	**$ 60,637,966**	**$ 62,153,915**	**$ 63,707,763**	**$ 65,300,457**
$ 29,831	$ 30,577	$ 31,342	$ 32,498	$ 33,310	$ 34,143	$ 34,997	$ 35,872	$ 36,769	$ 37,688	$ 38,630	$ 39,596	$ 40,586	$ 41,600
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ 94,741	$ 97,109	$ 99,537	$ 102,025	$ 104,576	$ 107,190	$ 109,870	$ 112,617	$ 115,432	$ 118,318	$ 121,276	$ 124,308	$ 127,416	$ 130,601
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ 124,572	**$ 127,686**	**$ 130,879**	**$ 134,523**	**$ 137,886**	**$ 141,333**	**$ 144,867**	**$ 148,488**	**$ 152,201**	**$ 156,006**	**$ 159,906**	**$ 163,904**	**$ 168,001**	**$ 172,201**
$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000
$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000	$ 10,000
$ 29,588	$ 30,327	$ 31,085	$ 31,863	$ 32,659	$ 33,476	$ 34,312	$ 35,170	$ 36,050	$ 36,951	$ 37,875	$ 38,821	$ 39,792	$ 40,787
$ 49,588	**$ 50,327**	**$ 51,085**	**$ 51,863**	**$ 52,659**	**$ 53,476**	**$ 54,312**	**$ 55,170**	**$ 56,050**	**$ 56,951**	**$ 57,875**	**$ 58,821**	**$ 59,792**	**$ 60,787**
$ -	$ 25,000	$ -	$ -	$ 25,000	$ -	$ -	$ 10,000	$ -	$ 50,000	$ -	$ -	$ 50,000	$ -
$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000
$ 30,000	$ 30,000	$ 30,000	$ 30,000	$ 30,000	$ 30,000	$ 30,000	$ 30,000	$ 30,000	$ 30,000	$ 30,000	$ 30,000	$ 30,000	$ 30,000
$ 35,000	**$ 60,000**	**$ 35,000**	**$ 35,000**	**$ 60,000**	**$ 35,000**	**$ 35,000**	**$ 45,000**	**$ 35,000**	**$ 85,000**	**$ 35,000**	**$ 35,000**	**$ 85,000**	**$ 35,000**
$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
				$ -							$ 125,000		
$ -	$ -	$ -	$ -	$ 100,000	$ -	$ -	$ -	$ -	$ 100,000	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -			$ -	$ -	$ -	$ -	$ -
		$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ 5,000	**$ 5,000**	**$ 5,000**	**$ 5,000**	**$ 105,000**	**$ 5,000**	**$ 5,000**	**$ 5,000**	**$ 5,000**	**$ 105,000**	**$ 5,000**	**$ 130,000**	**$ 5,000**	**$ 5,000**
$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000
$ 2,500	$ 2,500	$ 2,500	$ 2,500	$ 2,500	$ 2,500	$ 2,500	$ 2,500	$ 2,500	$ 2,500	$ 2,500	$ 2,500	$ 2,500	$ 2,500
$ 3,000	$ 3,000	$ 3,000	$ 3,000	$ 3,000	$ 3,000	$ 3,000	$ 3,000	$ 3,000	$ 3,000	$ 3,000	$ 3,000	$ 3,000	$ 3,000
$ 10,500	**$ 10,500**	**$ 10,500**	**$ 10,500**	**$ 10,500**	**$ 10,500**	**$ 10,500**	**$ 10,500**	**$ 10,500**	**$ 10,500**	**$ 10,500**	**$ 10,500**	**$ 10,500**	**$ 10,500**
$ 100,088	**$ 125,827**	**$ 101,585**	**$ 102,363**	**$ 228,159**	**$ 103,976**	**$ 104,812**	**$ 115,670**	**$ 106,550**	**$ 257,451**	**$ 108,375**	**$ 234,321**	**$ 160,292**	**$ 111,287**
$ 24,485	**$ 1,859**	**$ 29,293**	**$ 32,161**	**$ (90,273)**	**$ 37,358**	**$ 40,054**	**$ 32,818**	**$ 45,651**	**$ (101,445)**	**$ 51,531**	**$ (70,418)**	**$ 7,709**	**$ 60,914**
$ 165,813	**$ 167,672**	**$ 196,965**	**$ 229,126**	**$ 138,853**	**$ 176,211**	**$ 216,265**	**$ 249,084**	**$ 294,735**	**$ 193,290**	**$ 244,821**	**$ 174,403**	**$ 182,112**	**$ 243,027**

2052	2053	2054	2055	Total
27	28	29	30	
$ 1,632,511	$ 1,673,324	$ 1,715,157	$ 1,758,036	$ 37,716,119
$ 66,932,969	**$ 68,606,293**	**$ 70,321,450**	**$ 72,079,487**	
$ 42,640	$ 43,706	$ 44,799	$ 45,919	$ 980,507
$ -	$ -	$ -	$ -	$ -
$ 133,866	$ 137,213	$ 140,643	$ 144,159	$ 3,092,722
$ -	$ -	$ -	$ -	$ -
$ 176,506	**$ 180,919**	**$ 185,442**	**$ 190,078**	**$ 4,073,229**
$ 10,000	$ 10,000	$ 10,000	$ 10,000	**$ 300,000**
$ 10,000	$ 10,000	$ 10,000	$ 10,000	**$ 300,000**
$ 41,806	$ 42,852	$ 43,923	$ 45,021	**$ 965,859**
$ 61,806	**$ 62,852**	**$ 63,923**	**$ 65,021**	**$ 1,565,859**
$ -	$ 40,000	$ 25,000	$ 25,000	**$ 350,000**
$ 5,000	$ 5,000	$ 5,000	$ 5,000	**$ 122,000**
$ 30,000	$ 30,000	$ 30,000	$ 30,000	**$ 850,000**
$ 35,000	**$ 75,000**	**$ 60,000**	**$ 60,000**	**$ 1,322,000**
$ 5,000	$ 5,000	$ 5,000	$ 5,000	**$ 145,000**
$ -	$ -	$ -		**$ -**
$ 100,000			$ 15,000	**$ 240,000**
$ -	$ -	$ -	$ -	**$ 200,000**
$ -	$ -	$ -	$ -	**$ -**
$ -	$ -	$ -	$ -	**$ -**
$ -	$ -	$ -	$ -	**$ -**
$ 105,000	**$ 5,000**	**$ 5,000**	**$ 20,000**	**$ 585,000**
	$ 30,000	$ 30,000	$ 30,000	$ 90,000
$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 130,000
$ 2,500	$ 2,500	$ 2,500	$ 2,500	$ 75,000
$ 3,000	$ 3,000	$ 3,000	$ 3,000	$ 80,000
$ 10,500	**$ 40,500**	**$ 40,500**	**$ 40,500**	**$ 375,000**
$ 212,306	**$ 183,352**	**$ 169,423**	**$ 185,521**	**$ 7,695,719**
$ (35,800)	**$ (2,433)**	**$ 16,019**	**$ 4,557**	**$ (3,622,490)**
$ 207,226	**$ 204,794**	**$ 220,812**	**$ 225,369**	

Table - 2		TAX YEAR								
		2026	**2027**	**2028**	**2029**	**2030**	**2031**	**2032**	**2033**	**2034**
		1	2	3	4	5	6	7	8	9
Total Tax Increment		859,084	880,561	902,575	925,140	948,268	971,975	996,274	1,021,181	1,046,711
City	17.5877	15,109	15,487	15,874	16,271	16,678	17,095	17,522	17,960	18,409
ISD	0.0000	-	-	-	-	-	-	-	-	-
Sp Education	0.0000	-	-	-	-	-	-	-	-	-
LMC	2.2654	1,946	1,995	2,045	2,096	2,148	2,202	2,257	2,313	2,371
	2.2654	1,946	1,995	2,045	2,096	2,148	2,202	2,257	2,313	2,371
County General	4.7680	4,096	4,199	4,303	4,411	4,521	4,634	4,750	4,869	4,991
911	0.4495	386	396	406	416	426	437	448	459	470
Law Enforcement	0.3496	300	308	316	323	332	340	348	357	366
Senior Citizen	0.2997	257	264	271	277	284	291	299	306	314
Parks	0.0999	86	88	90	92	95	97	100	102	105
	5.9667	5,126	5,254	5,385	5,520	5,658	5,799	5,944	6,093	6,245
Total	**25.8198**	**22,181**	**22,736**	**23,304**	**23,887**	**24,484**	**25,096**	**25,724**	**26,367**	**27,026**

St. Joseph DDA
TAXING JURISDICTION IMPACT ANALYSIS - MODERATE GROWTH ASSUMPTION

2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046
10	11	12	13	14	15	16	17	18	19	20	21
1,072,878	1,099,700	1,127,193	1,155,373	1,184,257	1,213,863	1,244,210	1,275,315	1,307,198	1,339,878	1,373,375	1,407,709
18,869	19,341	19,825	20,320	20,828	21,349	21,883	22,430	22,991	23,565	24,155	24,758
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
2,430	2,491	2,554	2,617	2,683	2,750	2,819	2,889	2,961	3,035	3,111	3,189
2,430	2,491	2,554	2,617	2,683	2,750	2,819	2,889	2,961	3,035	3,111	3,189
5,115	5,243	5,374	5,509	5,647	5,788	5,932	6,081	6,233	6,389	6,548	6,712
482	494	507	519	532	546	559	573	588	602	617	633
375	384	394	404	414	424	435	446	457	468	480	492
322	330	338	346	355	364	435	446	457	468	480	492
107	110	113	115	118	121	435	446	457	468	480	492
6,402	6,562	6,726	6,894	7,066	7,243	7,797	7,992	8,191	8,396	8,606	8,821
27,702	**28,394**	**29,104**	**29,831**	**30,577**	**31,342**	**32,498**	**33,310**	**34,143**	**34,997**	**35,872**	**36,769**

2047	2048	2049	2050	2051	2052	2053	2054	2055	Total	
22	23	24	25	26	27	28	29	30		
1,442,902	1,478,975	1,515,949	1,553,848	1,592,694	1,632,511	1,673,324	1,715,157	1,758,036		
25,377	26,012	26,662	27,329	28,012	28,712	29,430	30,166	30,920	663,340	68%
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
3,269	3,350	3,434	3,520	3,608	3,698	3,791	3,886	3,983	85,442	
3,269	3,350	3,434	3,520	3,608	3,698	3,791	3,886	3,983	85,442	9%
6,880	7,052	7,228	7,409	7,594	7,784	7,978	8,178	8,382	- 179,830	
649	665	681	698	716	734	752	771	790	16,953	
504	517	530	543	557	571	585	600	615	13,186	
504	517	530	543	557	571	585	600	615	12,417	
504	517	530	543	557	571	585	600	615	9,339	
9,042	9,268	9,499	9,737	9,980	10,230	10,486	10,748	11,016	231,725	24%
37,688	**38,630**	**39,596**	**40,586**	**41,600**	**42,640**	**43,706**	**44,799**	**45,919**	**980,507**	

Tax Year		Base Value	TAXABLE VALUE CAPTURE High	Moderate	Low	Annual	Cumulative	Annual	Cumulative	Annual	Cumulative
2025		34,363,368									
2026	1		1,718,168	859,084	343,634	44,363	44,363	***22,181***	***22,181***	8,873	8,873
2027	2		1,804,077	880,561	347,070	46,581	90,944	***22,736***	***44,917***	8,961	17,834
2028	3		1,894,281	902,575	350,541	48,910	139,854	***23,304***	***68,222***	9,051	26,885
2029	4		1,988,995	925,140	354,046	51,355	191,209	***23,887***	***92,109***	9,141	36,026
2030	5		2,088,444	948,268	357,587	53,923	245,132	***24,484***	***116,593***	9,233	45,259
2031	6		2,192,867	971,975	361,162	56,619	301,752	***25,096***	***141,689***	9,325	54,584
2032	7		2,302,510	996,274	364,774	59,450	361,202	***25,724***	***167,412***	9,418	64,002
2033	8		2,417,635	1,021,181	368,422	62,423	423,625	***26,367***	***193,779***	9,513	73,515
2034	9		2,538,517	1,046,711	372,106	65,544	489,169	***27,026***	***220,805***	9,608	83,123
2035	10		2,665,443	1,072,878	375,827	68,821	557,990	***27,702***	***248,506***	9,704	92,827
2036	11		2,798,715	1,099,700	379,585	72,262	630,252	***28,394***	***276,901***	9,801	102,627
2037	12		2,938,651	1,127,193	383,381	75,875	706,128	***29,104***	***306,004***	9,899	112,526
2038	13		3,085,584	1,155,373	387,215	79,669	785,797	***29,831***	***335,836***	9,998	122,524
2039	14		3,239,863	1,184,257	391,087	83,653	869,449	***30,577***	***366,413***	10,098	132,622
2040	15		3,401,856	1,213,863	394,998	87,835	957,285	***31,342***	***397,755***	10,199	142,821
2041	16		3,571,949	1,244,210	398,948	92,227	1,049,512	***32,498***	***430,253***	10,301	153,121
2042	17		3,750,546	1,275,315	402,938	96,838	1,146,350	***33,310***	***463,563***	10,404	163,525
2043	18		3,938,073	1,307,198	406,967	101,680	1,248,030	***34,143***	***497,707***	10,508	174,033
2044	19		4,134,977	1,339,878	411,037	106,764	1,354,795	***34,997***	***532,703***	10,613	184,646
2045	20		4,341,726	1,373,375	415,147	112,102	1,466,897	***35,872***	***568,575***	10,719	195,365
2046	21		4,558,812	1,407,709	419,298	117,708	1,584,605	***36,769***	***605,344***	10,826	206,191
2047	22		4,786,753	1,442,902	423,491	123,593	1,708,198	***37,688***	***643,031***	10,934	217,125
2048	23		5,026,091	1,478,975	427,726	129,773	1,837,970	***38,630***	***681,661***	11,044	228,169
2049	24		5,277,395	1,515,949	432,004	136,261	1,974,232	***39,596***	***721,257***	11,154	239,323
2050	25		5,541,265	1,553,848	436,324	143,074	2,117,306	***40,586***	***761,843***	11,266	250,589
2051	26		5,818,328	1,592,694	440,687	150,228	2,267,534	***41,600***	***803,443***	11,378	261,968
2052	27		6,109,244	1,632,511	445,094	157,739	2,425,274	***42,640***	***846,083***	11,492	273,460
2053	28		6,414,707	1,673,324	449,545	165,626	2,590,900	***43,706***	***889,789***	11,607	285,067
2054	29		6,735,442	1,715,157	454,040	173,908	2,764,808	***44,799***	***934,588***	11,723	296,790
2055	30		7,072,214	1,758,036	458,580	182,603	2,947,411	***45,919***	***980,507***	11,840	308,631

ANNUAL COMPOUND GROWTH RATE ASSUMPTIONS

Future growth predictor:

High	5.0%
Moderate	2.5%
Low	1.0%

APPLICABLE MILLAGE RATE FOR CAPTURE

City General	14.7900
City Spec	2.7977
LMC	2.2654
County General	4.7680
County Spec	1.1987
Total	**25.8198**

Minutes of the St. Joseph Downtown Development Authority Meeting held in the Commission Chambers 700 Broad Street St. Joseph, MI 49085, on October 21, 2025.

Call to Order

Attendee Name	Title	Status
Tami Fauver	Member	Absent
Brian Maynard	Member	Present
Thomas Gawlik	Chair	Present
Chris Lannert	Vice Chair	Present
Sue Riemland	Member	Present
Deb Sailor	Member	Present
Robert Montgomery	Member	Absent
Brook Thomas	Mayor	Absent
Alex Strunk	Member	Present
Dan Clements	Member	Present
Kellye Wilson	Member	Present

Approval of Meeting Minutes

Approval of Minutes

MOTION: To approve the minutes from the September 8th meeting.

RESULT:	**PASSED [UNANIMOUS]**
MOVER:	Brian Maynard, Member
SECONDER:	Deb Sailor, Member
AYES:	Member Maynard, Chair Gawlik, Vice Chair Lannert, Member Riemland, Member Sailor, Member Strunk, Member Clements, Member Wilson

New Business

DDA TIF Development Plan

Development Director Ewalt presented the DDA TIF development plan and went over the different aspects of the plan and spreadsheets, as well as the recommendation of the Resident Advisory Council to approve the plan as presented.

Discussion was had around what the funds may be used for (as presented in the plan), as well as reiterating that the TIF is not a new tax.

Member Lannert raised concerns regarding the map that outlines the DDA boundaries. Director Ewalt stated that she is working with the in-house GIS technician to verify the boundaries.

MOTION: To approve the DDA TIF Development plan as presented.

RESULT:	**PASSED [UNANIMOUS]**
MOVER:	Brian Maynard, Member
SECONDER:	Chris Lannert, Vice Chair
AYES:	Member Maynard, Chair Gawlik, Vice Chair Lannert, Member Riemland, Member Sailor, Member Strunk, Member Clements, Member Wilson

Public Comment

There was a concern that the zoom was not broadcasting.

Board Member Comments

Adjournment

_____
Presiding Officer

_____
City Clerk/ Recording Secretary

Agenda Item

TO:	**City Commissioners**
FROM:	**Kelly Ewalt, Development Director**
RE:	**First Reading - Ordinance to Amend Ch. 10, Downton Development Authority Tax Increment Financing and Development Plan**
MEETING DATE:	**October 27, 2025**

The City of St. Joseph Downtown Development Authority (DDA) has prepared an amendment to its Tax Increment Financing (TIF) and Development Plan in accordance with Public Act 57 of 2018, as amended (the Act). The amendment updates the Development Plan to reflect current and future redevelopment priorities within the DDA district and adjusts the financial and project components of the TIF Plan to align with ongoing and anticipated improvements.

The proposed amendment identifies updated development projects, timelines, and estimated costs, as well as revisions to the TIF capture schedule. These updates ensure that the plan remains responsive to community needs, economic conditions, and strategic goals for downtown revitalization and reinvestment.

The Resident Advisory Council and DDA approved the proposed Plan and recommended its adoption by the City Commission following the required public hearing. The public hearing notice on the Plan was published and mailed in accordance with the requirements of Section 218 of the Act, and the taxing jurisdictions levying taxes subject to capture were provided a reasonable opportunity to review the Plan and its implications, and meet with the City.

Staff requests the City Commission consider approving a first reading of the Ordinance to Amend Chapter 10 of the Code of Ordinances, Art. II, Sec. 10-20 adopting the Downtown Development Authority Tax Increment Financing and Development Plan and adding Secs. 10-21 through 10-24, as presented.

If the first reading is approved, the second and final reading of the ordinance amendment will be presented to the City Commission on November 17, 2025. The ordinance becomes effective 10 days from final approval.

Action Requested: Motion to approve the first reading of the proposed Ordinance to Amend Chapter 10 of the Code of Ordinances, Art. II, Sec. 10-20 adopting the Downtown Development Authority Tax

Increment Financing and Development Plan and adding Secs. 10-21 through 10-24.

ATTACHMENT(S):

- Ordinance to Amend Tax Increment Financing and Development Plan 2025.pdf

CITY OF ST. JOSEPH
BERRIEN COUNTY, MICHIGAN

AN ORDINANCE TO AMEND CHAPTER 10, ART. II, SEC. 10-20 DOWNTOWN DEVELOPMENT TAX INCREMENT FINANCING AND DEVELOPMENT PLAN AND ADD SECS. 10-21 THROUGH 10-24, OF THE CODE OF ORDINANCES OF THE CITY OF ST. JOSEPH, MICHIGAN

THE CITY OF ST. JOSEPH ORDAINS the following:

Chapter 10, Article II, Section 10-20 of the Code of Ordinances is amended and shall now read as follows:

Sec. 10-20. Downtown Development Tax Increment Financing and Development Plan.

(a) The downtown development tax increment financing and development plan in the form on file in the clerk's office and incorporated by reference herein (the "Plan"), is determined by the city commission to constitute a public purpose, and is hereby approved and adopted upon the city commission's determination that:

i. The Plan meets the requirements set forth in Public Act 57 of 218, as amended (the "Act");

ii. The proposed method of financing the development is feasible and the city downtown development authority has the ability to arrange the financing;

iii. The development is reasonable and necessary to carry out the purposes of the Act;

iv. Any land included within the development area to be acquired is reasonably necessary to carry out the purposes of the Act;

v. The development plan is in reasonable accord with the master plan of the City;

vi. Public services, such as fire and police protection and utilities, are or will be adequate to service the development area; and

vii. Changes in zoning, streets, street levels, intersections, and utilities, to the extent required by the Plan, are reasonably necessary for the development plan and for the City.

(b) The Plan replaces any prior downtown development tax increment financing and development plans approved and adopted by the City.

(c) A copy of the Plan, and all later amendments thereto shall be maintained on file in the City Clerk's office.

Chapter 10, Article II, of the Code of Ordinances is amended to add Sections 10-21 through 10-24, and shall read as follows:

Sec. 10-21. Preparation of Annual Tax Increment Assessment Roll. Each year within 15 days following the final equalization of property in the development area, the City Assessor shall prepare the tax increment assessment roll. The tax increment assessment roll shall show the initial taxable value of each parcel of property within the development area, the amount by which the current taxable value as finally equalized for all taxable property in the development area exceeds the initial taxable value of the property as shown on the base year assessment roll (the "captured taxable value"). Copies of the annual tax increment assessment roll shall be transmitted by the assessor to the city finance director, the county treasurer, the downtown development authority and the treasurer of each taxing jurisdiction within the development area, together with a notice that it has been prepared in accordance with this Ordinance and any Amendments.

Sec. 10-22. Establishment of Project Fund; Approval of Depositary. The treasurer of the city downtown development authority shall establish a separate fund which shall be kept in a depositary bank account or accounts in a bank or banks approved by the city finance director, to be designated "Downtown Development Authority Project Fund." All moneys received by the city downtown development authority pursuant to the Plan shall be deposited in the Project Fund. All moneys in the Project Fund and earnings thereon shall be used only in accordance with the Plan.

Sec. 10-22. Payment of Tax Increments to Authority. The city finance director and the county treasurer shall, as ad valorem and specific taxes are collected on the property in the development area, pay that proportion of the taxes, except for penalties and collection fees, that the captured taxable value bears to the initial taxable value to the treasurer of the city downtown development authority for deposit in the Project Fund. The payments shall be made on the date or dates on which the city finance director and the county treasurer are required to remit taxes to each of the taxing jurisdictions.

Sec. 10-23. Annual Report. Within 90 days after the end of each fiscal year, the city downtown development authority shall submit to the city commission, with copies to each taxing jurisdiction, a report on the status of the Project Fund. The report shall include the amount and source of revenue in the account, the amount and purpose of expenditures from the account, the amount of principal and interest on any outstanding indebtedness, the amount in any bond reserve account, the initial taxable value of the development area, the captured taxable value of the development area and the amount of captured taxable value retained by the city downtown development authority, the tax increments received and the amount of any surplus from the prior year, and any additional information requested by the city commission or deemed appropriate by the city downtown development authority. The secretary of the city downtown development authority shall cause a copy of the report to be published once in full in a newspaper of general circulation in the city.

Sec. 10-24. Conflict and Severability. All ordinances, resolutions and orders or parts thereof in conflict with the provisions of this ordinance to the extent of such conflict hereby repealed, and each section of the ordinance and each subdivision of any section thereof is hereby declared to be independent, and the finding or holding of any section or subdivision thereof to be invalid

or void shall not be deemed or hold to affect the validity of any other section or subdivision of the ordinance.

All provisions of Chapter 10 not hereby amended remain in full force and effect.

This Ordinance shall take effect ten (10) days after its final passage.

Agenda Item

TO: **City Commission**

FROM: **Abby Bishop, City Clerk**

RE: **General Election Reminder**

MEETING DATE: **October 27, 2025**

The upcoming City General Election will be held on Tuesday, November 4th.

There are six candidates for three open seats on the City Commission. The two candidates who receive the two greatest number of votes in the General Election will receive four-year terms; the candidate who receives the third-greatest number of votes will receive a two-year term.

The new commission will take office following the certification of the election at which time the commission will select its own Mayor and Mayor Pro Tem to serve until the commission is seated in the following November 2027 General Election.

The candidates, in alphabetical order, are:
Kim Jorgensen Gane
Lisa Vetne
Michael Fernandez
Mike Sarola
Ryan Katowich
Thomas Dean Jennings

As of Thursday, October 23, 1,866 absentee ballots have been issued, and 687 have been returned. Absentee ballots must be turned into the Clerk's Office or in the drop box at City Hall by 8:00 p.m. at the close of polls on Election Day, November 4th.

The City Clerk's Office will also be open on Saturday, November 1, from 7:00 a.m. to 3:00 p.m., allowing voters to register and obtain absentee ballots. Voters may request absentee ballots in person at the Clerk's Office on Monday, November 3, but must do so by 4 p.m.

Voters can register to vote at the Clerk's Office on Election Day and can vote absentee at City Hall or in person in their precinct after registering. Please contact the City Clerk's Office in the front lobby at City Hall, at clerk@sjcity.com, or by calling 269-983-6325 with any questions, and remember to vote on November 4!