



**2025**

# **Amended Development *and* Tax Increment Financing Plan**

Tax Increment Finance Authority, City of Keego Harbor, Michigan

City of Keego Harbor



Adopted · April 17, 2025

# 2025 Amended Development *and* Tax Increment Financing Plan

for the **City of Keego Harbor Tax Increment Finance Authority**

Tax Increment Finance Authority (TIFA)  
City of Keego Harbor  
Oakland County, Michigan

Recommended by the Tax Increment Finance Authority (TIFA): January 7, 2025  
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In particular, we acknowledge the efforts of:

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This Amended Development and Tax Increment Financing Plan contains the information required by Sections 125.4301 and 125.4329 of Public Act 57 of 2018, the Recodified Tax Increment Financing Act.

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# Executive Summary

## Creation of the Tax Increment Finance Authority

On November 12, 1986, the City Council of the City of Keego Harbor adopted a resolution creating a Keego Harbor Tax Increment Finance Authority ("TIFA") under P.A. 450 of 1980 and designating the boundaries of the TIFA district within which the TIFA will exercise its powers ("TIFA District"). A Board was appointed to control the TIFA and supervise the performance of its duties ("TIFA Board" or "Board").

The City Council, working in conjunction with the City Manager, the City Planning Consultant, citizens, and the Board, developed and adopted the 1986 Development and TIF Plan to support improvements on Cass Lake Road and Orchard Lake Road to encourage economic growth in the TIFA District.

## Purpose of the Update/Overview of City of Keego Harbor's TIFA

In 2024, the TIFA Board and City Council determined that an update to the Development and TIF Plan was necessary to benefit economic development in the TIF District and the Development Area by supporting improvements to Orchard Lake and Cass Lake Roads that promote walkability and enhance the streetscape and improve existing open space and exploring more open space opportunities. To meet that end, this Development and TIF Plan includes a project list that supports the goals and objectives for the TIFA District.

Public Act 57 of 2018, the Recodified Tax Increment Financing Act, has been one of the most successful tools to facilitate reinvestment in downtowns and TIF Districts. With over 40 years of success, 100s of TIFAs, DDAs and similar boards in Michigan have been established to revive declining downtowns and commercial areas. All the powers and duties are given by P.A. 57 of 2018 and are excerpted below:

***AN ACT to provide for the recodification and establishment of certain tax increment finance authorities; to prescribe the powers and duties of the authorities; to correct and prevent deterioration in residential, commercial, and industrial areas and certain other areas; to authorize the acquisition and disposal of interests in real and personal property; to authorize the creation and implementation of development plans and development areas; to promote residential and economic growth; to create certain boards; to prescribe the powers and duties of certain boards; to authorize the issuance of bonds and other evidences of indebtedness; to levy certain taxes; to authorize the use of tax increment financing; to prescribe powers and duties of certain state officials; to provide for rule promulgation; to provide for enforcement of this act; and to repeal acts and parts of acts.***

The Board wishes to attract and stimulate additional investment in the Development Area as well as maintain and nurture existing businesses and partnerships. As such, this Plan includes marketing, recreation, economic development, organizational, and planning and design projects to stimulate investment in the District.

As required by P.A. 57 of 2018, the Keego Harbor Tax Increment Finance Authority has prepared this Development and Tax Increment Financing Plan to guide the continued development of the TIFA District. It is the purpose of this Development and TIF Plan to establish the legal basis and procedure for the capture and expenditure of tax increment revenues in accordance with P.A. 57 of 2018, for the purpose of stimulating and encouraging private investment.

## TIFA Goals and Objectives

Goals are general in nature and are statements of ideals. Goals represent the values and environment that the community views as important to protect. Objectives, in contrast, are more specific and are intended to provide a strategy for achieving the goals.

Together, the goals and objectives provide the foundation for the TIFA's Development and TIF Plan and framework for implementation.

### 01

**Goal – Business Retention and Development.** Create processes and partnerships that support existing businesses in the Development Area and attract new businesses to Keego Harbor.

- Objective A)** Develop strategies to promote and advertise the TIFA District and the Development Area to attract year-round businesses, residents, and customers.
- Objective B)** Provide businesses and community members with technical assistance to build capacity and resources available to Keego Harbor businesses and residents.

### 02

**Goal – Streetscape Improvements.** Utilize TIFA resources to improve walkability, accessibility, and wayfinding to create a downtown environment in Keego Harbor.

- Objective A)** Invest in new mobility infrastructure and enhance pedestrian features that would connect Keego Harbor residents and draw visitors to enjoy parks, cultural events, eateries, and retail businesses in the Development Area.

### 03

**Goal: Community Amenities.** Enhance the Development Area as a place for Keego Harbor residents and visitors to live, shop, and gather in Keego Harbor.

- Objective A)** Foster Keego Harbor's growing community spirit through support of the arts, creation of public space, and sponsorship of public events.
- Objective B)** Ensure that public infrastructure and utilities are provided to support community growth. Expand public areas and provide more amenities in these areas, like stages, shelters, and bathrooms in the Development Area.

## 04

**Goal – Ensure Transparent Financial and Administrative Staff Roles.** Support transparent administration of the Development Area and create programs and partnerships that support the business and residential community in the Development Area.

- Objective A)** Employ personnel deemed necessary by the Board to maintain records, books documents, financial records, and minutes of the meeting.
- Objective B)** Develop a financial proposal based on a TIFA Increment Bond in anticipation of the cost for major and local street or parking improvements, including widening, paving, signage and lighting on Cass Lake Road, or other sites within the Development Area.
- Objective C)** Advance programs and partnerships that foster redevelopment of underperforming sites, adaptive reuse of structures, and strategic upgrades within the Development Area.

## 05

**Goal: Support Services – Retain Professional Services for Marketing, Consultation, and Promotion of the Development Area.** Establish or retain professional services, partnerships, and community connections that support the goals of the TIFA, project implementation, and continuing education of the Board.

- Objective A)** Hire and maintain consultant services to educate the Board on its powers and ensure performance of authorized functions.
- Objective B)** Inform and develop community connections through social media and print communication. Develop strategies to promote and advertise the Development Area to attract year-round businesses, residents, and customers.
- Objective C)** Continue to support and search for new public and private partnerships that will help to further build community connections and support project implementation.

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# Development Plan

## Designation of Boundaries of the Development Area

*Reference to P.A. 57 of 2018: Section 125.4316(2)(A) AND Section 125.4316(2)(B)*

The following map, Map 1, shows the boundaries of the TIFA District, and the boundaries of the Development Area within the TIFA District, as well as these boundaries in relation to existing streets.

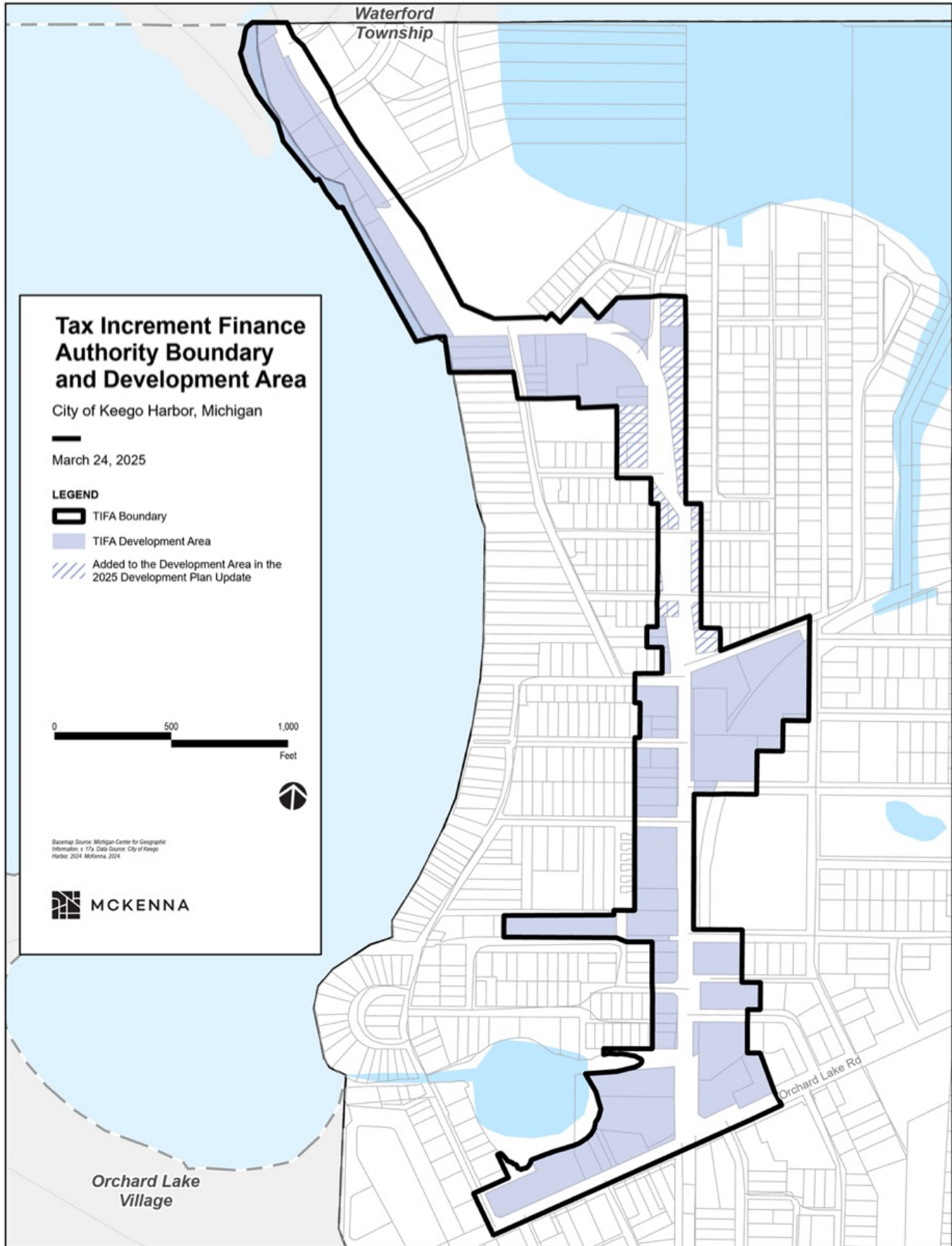
For this Development Plan, the boundaries of the Development Area within the TIFA District were expanded to encompass the entire TIFA District. The Development Area originally set in 1986 did not include multiple parcels that are currently residential, vacant, or public in use. Map 1 shows how the Development Area is being expanded in this Development Plan update.

## Legal Description of the Development Area

*Reference to P.A. 57 of 2018: Section 125.4316(2)(C)*

The legal description of the Development Area as provided by the City of Keego Harbor is included in Appendix A.

Map 1: Tax Increment Finance Authority Boundary and Development Area



# Location and Extent of Existing Streets and Other Public Facilities Within the Development Area; And the Location, Character and Extent of Existing Public and Private Land Uses

*Reference to P.A. 57 of 2018: Section 125.4316(2)(C)*

Existing land uses, streets and public facilities in the Development Area are shown on Map 2, "Existing Land Use, Streets, and Public Facilities".

The Existing Land Uses within the TIFA Boundary are mostly residential in nature, with many single-unit residences and a large senior living facility. Parcels solely dedicated to parking, as well as vacant parcels, are the second largest land use in the Development Area. Commercial uses also make up a sizeable portion of the existing land use, encompassing retail and professional service uses.

Within the TIFA Boundary, a breakdown of the existing land uses is included in Table 1 below.

**Table 1: Existing Land Uses Within the Development Area**

Existing Land Use Type	Approx. Percentage of Development Area
Residential	33.3%
Commercial	18.7%
Parks / Public	24.4%
Industrial	0.0%
Parking / Vacant	23.6%

## PUBLIC LAND USES

Public land uses within the Development Area include Fran Leaf Park, Fire Fighter’s Park, Sunset Park, and Webb Park. Additionally, there are several public streets, and public road easements along Cass Lake Road and Orchard Lake Road in the Development Area. These public streets will be listed later in this Development Plan. Public parks, along with the public road easements along Cass Lake Road and Orchard Lake Road, are marked as “Parks / Public” uses on Map 2.

## SEMI-PUBLIC USES

There are no semi-public uses, such as places of worship, in the Development Area.

## EDUCATIONAL USES

There is one pre-primary / elementary school in the Development Area.

## PRIVATE LAND USES

**Residential.** There are approximately 29 residential parcels in the Development Area. While the majority of these parcels are single-unit residences, there is also a senior assisted living facility, a townhouse development, and one multi-unit house in the Development Area. This is the largest land use in the Development Area by number of parcels.

**Commercial.** Commercial development is another major land use in the Development Area. There are 23 parcels associated with commercial activity in the Development Area. Commercial land uses are concentrated in the southern portion of the Development Area along Orchard Lake Road and Cass Lake Road. These uses include restaurants, fitness and wellness centers, management businesses, food stores, and similar retail and professional uses.

**Mixed-Uses.** There are no mixed land uses in the Development Area.

**Industrial Uses.** There are no industrial land uses in the Development Area.

## RECREATIONAL USES

The recreational uses include the four public parks.

## VACANT LAND

There are several vacant parcels of land in the Development Area. Foremost among these are multiple vacant parcels along Cass Lake Road between Portman Street and Cass Lake Avenue, between Grove Street and Glenbroke Street, and on Cass Lake Road north of Glenbroke Street. In addition, there are parcels utilized solely for off-street parking, including the large parking lot for Magnolia by the Lakes Senior Resort, the parking lot along Hensman Street, and other parking lots associated with commercial businesses in the Development Area. These parcels are shown as “Parking / Vacant” on Map 2.

## Streets and Other Public Facilities

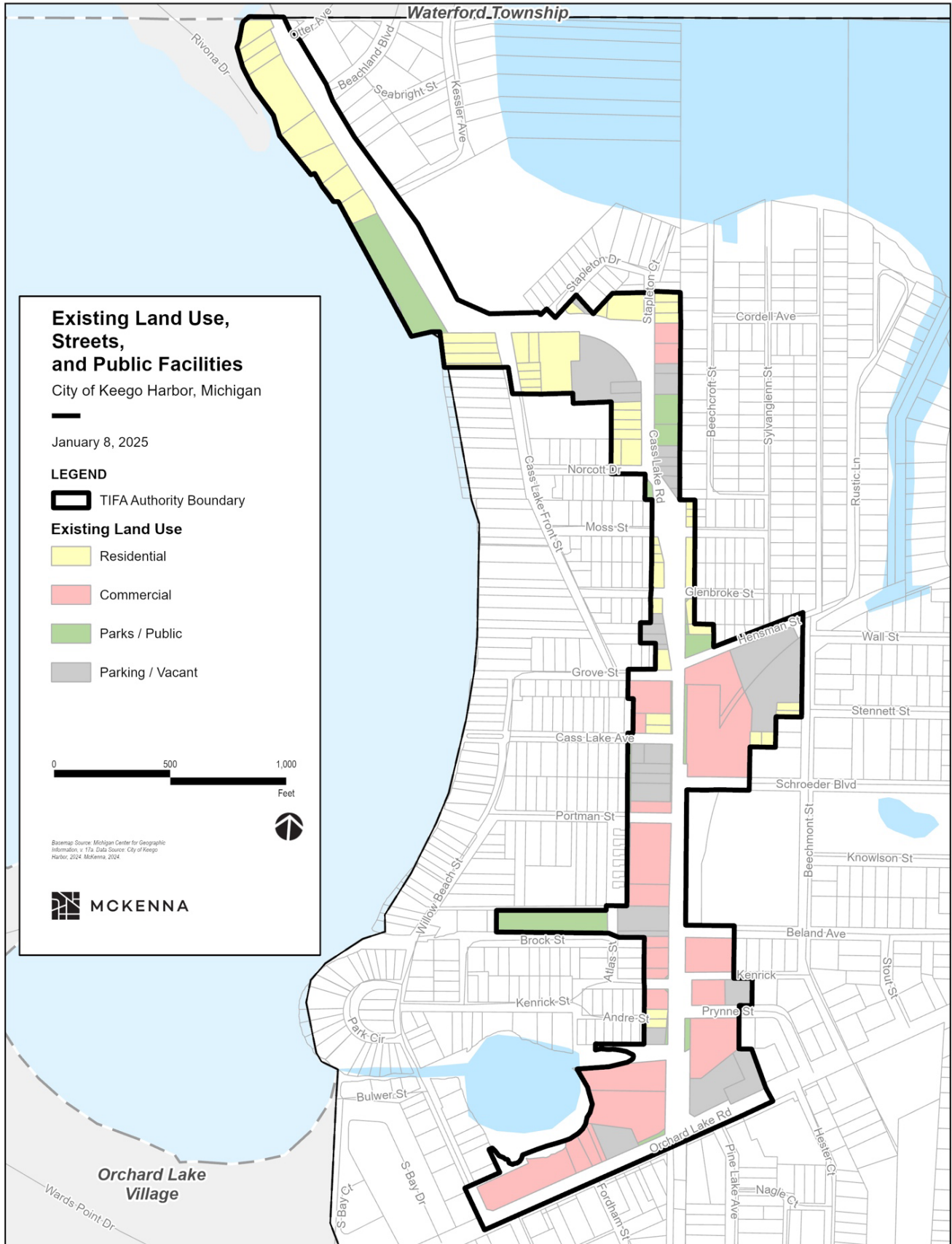
*Reference to P.A. 57 of 2018: Section 125.4316(2)(C)*

As mentioned in the previous section, there are several public streets within the Development Area, as well as public easements along Cass Lake Road and Orchard Lake Road. These streets are also displayed on Map 2.

Public streets within the Development Area include portions of the following:

- Cass Lake Road
- Cass Lake Front
- Stapleton Court
- Stapleton Drive
- Moss Street
- Glenbroke Street
- Grove Street
- Hensman Street
- Cass Lake Avenue
- Schroder Boulevard
- Portman Street
- Atlas Street
- Beland Avenue
- Kenrick Street
- Andre Street
- Prynne Street
- Norcott Drive
- Willow Beach Street
- Wayward Drive
- Orchard Lake Road

Map 2: Existing Land Use, Streets, and Public Facilities



## Location and Extent of Proposed Public and Private Land Uses

*REFERENCE TO P.A. 57 OF 2018: SECTION 125.4316(2)(C)*

Proposed land uses for the Development Area are generally consistent with those in the City of Keego Harbor Master Plan. In 2021, the City also adopted the Cass Lake Road Village Plan, which creates a vision of a more walkable, vibrant downtown area in Keego Harbor. This Development Plan includes multiple projects that were developed based on the recommendations of the Cass Lake Road Village Plan. This plan proposes mixed-use land use along Cass Lake Road between Portman Street and Grove Street, which infills existing vacant land in this area. Additionally, the Cass Lake Road Village Plan proposes commercial development in place of some of the existing vacant or residential land uses along Cass Lake Road. Public uses proposed by the Cass Lake Road Village Plan include public squares on Cass Lake Road and Hensman Street and on Cass Lake Road north of Schroeder Boulevard. Finally, the Plan proposes extending Fran Leaf Park past Atlas Street to Cass Lake Road. The proposed mixed-use development and commercial development, along with the additional public land uses, aim to make the Development Area a walkable, vibrant environment for residents of all ages. It is the intent of this Development Plan that all potential land use changes are contingent upon agreements between the property owner, TIFA, City of Keego Harbor, and the Keego Harbor Planning Commission. Redevelopment must also be considered within the context of the City's Master Plan and zoning regulations to further the TIFA's adopted goals.

## Existing Improvements in the Development Area to be Demolished, Repaired or Altered, and Time Required for Completion

*REFERENCE TO P.A. 57 OF 2018: SECTION 125.4316(2)(D)*

The implementation projects detailed in Table 2 are anticipated to be accomplished over the next 20 years and further the priorities of the TIFA.

Table 2 identifies many possible public improvement projects. The TIFA may assist with renovation, alteration, and repair of existing public improvements such as public roads and utility facilities within the Development Area boundaries; assistance with construction of public infrastructure, utilities, and drainage improvements; landscaping, lighting, sidewalks, open space, and streetscape enhancements; installation of public art; construction of new improvements, such as the addition of sidewalks, crosswalks, and other pedestrian improvements; and the repair/upgrading and installation of street lights. Improvements will be located throughout the Development Area, with a focus on the Cass Lake Road corridor and vacant and underutilized sites.

The full extent of demolition, repair, or alternation of existing improvements is not yet known since design plans have not been completed for the various projects. Demolition, repair, construction, enhancement, and/or replacement of existing infrastructure is likely as part of the various projects, including sidewalks, curbing, pavement, above- and below-ground utilities, decorative walls, fencing, and other improvements. Replacement of landscaping, public signs, lighting, and other projects may require demolition, removal, repair, or alteration to the existing conditions. Further, redevelopment of privately-owned sites may be assisted, on a case-by-case basis, consistent with the priorities and procedures in this Plan, and only as permitted under P.A. 57 of 2018.

The projects listed in Table 2 below have been identified through the recommendations of the City of Keego Harbor Master Plan, the 2021 Cass Lake Road Village Plan, discussions with the TIFA Board, and engagement with a volunteer for the Development Area Citizens Council.

## Location, Extent, Character, and Estimated Cost of Improvements and Stages of Construction Planned

REFERENCE TO P.A. 57 OF 2018: SECTION 125.4316(2)(E) AND SECTION 125.4316(2)(F)

The Keego Harbor TIFA plans a variety of projects over the next 20 years that will help the Development Area attract and retain businesses, enhance the Cass Lake Road and Orchard Lake Road streetscape, and add and improve community amenities.

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 are listed in Table 2: Planned Projects within the Development Area. Generally, the projects described in Table 2 will be undertaken over a period of one (1) to 20 years and are proposed to remain flexible to permit the TIFA to respond to private interest when said interest is expressed and as funding and land opportunities become available. The sequence of timing for implementing the recommendations of this Plan is also flexible to allow the TIFA to take advantage of funding and other opportunities which may arise.

As anticipated, the implementation projects in Table 2 are grouped into the following four (4) time periods:

- **Immediate/Ongoing:** These projects are currently being worked on by the TIFA Board or are projects relating to ongoing administration of the TIFA District and Development Area.
- **Short Term:** These projects are estimated to take one (1) to five (5) years to complete. Completion dates for these projects are between 2026 and 2030.
- **Medium Term:** These projects are expected to take between five (5) to ten (10) years to complete. Completion dates for these projects are between 2031 and 2034.
- **Long Term:** These projects are expected to take ten (10) years or longer and are often larger infrastructure improvement projects. Completion dates for these projects are 2035 or later.

This phasing is based on several factors, including input from the TIFA Board members, expected timing of tax increment revenues, opportunities to promote jobs and economic development, the availability of other related investments and funding, the relative speed with which various projects are likely to be accomplished, and potential collaboration and partnerships, along with the benefits and value of each to the community. It should be noted that while each project is assigned a timeframe for budget and planning purposes, timelines for these projects may shift based on shifting timelines for tax increment revenues and other available funding opportunities. Overall, the projects within each phase are not mutually exclusive to one phase or another.

Cost estimates for projects in Table 2 are very preliminary as the extent of these projects is not yet known, construction/engineering drawings have not been completed, and therefore costs are presented as general budget estimates or with costs to be determined and in current 2024 dollars. Actual costs may increase or decrease based on changes, opportunities to maximize return, or factors that are unknown today. Specific plans and refined cost estimates will be completed and approved prior to the initiation of each project.

Funding will be obtained from a variety of sources. The amount of tax increment revenue generated will increase as property values increase due to development and reinvestment. Important outside funding sources may include federal and state grants (which may include but are not limited to CDBG, MDOT, Michigan Economic Development Corporation, and Michigan State Housing Development Authority grants); private donations; City funds; and additional sources consistent with P.A. 57 of 2018, to be determined. The TIFA intends to leverage its TIF dollars with other funding sources to the maximum extent practicable to achieve its goals.

**Table 2: Planned Projects Within the Development Area**

Goal	Project Title	Project Description	Estimated Timeline	Estimated Cost
<b>Business Retention and Development</b>	Façade Improvements Program	Develop set criteria and checklist to administer a Façade Improvements Program for businesses in the Development Area. Create a streamlined application process to administer the program.	Short to Medium Term	\$25,000 annually/\$125,000 over 5 years
	Public Art	Identify locations in the Development Area for public art, including murals, statues, and other displays and support their installation.	Short Term	\$50,000
	Adaptive Reuse of Buildings and Property throughout the Development Area	Improvement of land/buildings, including demolition or restoration within the Development Area.	Long Term	\$3 million
<b>Streetscape Improvements</b>	Road Improvements to Cass Lake Road	Planning and execution of road improvements on Cass Lake that assist in creating a more walkable, vibrant downtown environment along the corridor. These improvements may include on-street parking, landscaped medians, or other road dieting interventions that reduce the number of lanes on Cass Lake Road from three lanes to two lanes.	Short Term	\$5 million
	Streetscaping and Lighting along Cass Lake Road	Streetscaping improvements including trees and other landscaping, street furniture, traffic cameras where appropriate, and sidewalk and pedestrian walkway improvements.  Replacing faulty streetlights, and ongoing maintenance.	Medium Term	\$1,000,000
	Wayfinding Signage	Evaluate the Development Area's existing wayfinding signage, identify locations in the Development Area for new or improved wayfinding signage, and construct signage in these locations.	Short Term	\$75,000
	Public Parking Improvements	Upgrading and renovating existing public parking through resurfacing and the addition of parking lot landscaping.	Long Term	\$500,000
	Fran Leaf Park Parking Lot Update	Resurface the parking lot at Fran Leaf Park.	Immediate / Ongoing	\$100,000
	Fran Leaf Canal Improvements	Explore stormwater infrastructure and upgrades aimed to prevent flooding from the canal into Fran Leaf Park.	Medium Term	\$100,000
	<b>Community Amenities</b>	Fran Leaf Path	Repair and expand paved walking path at Fran Leaf Park.	Short Term
Creation of a Park on Dollar Lake		Explore the development of a park and marina on the west side of Dollar Lake, including property acquisition, infrastructure, and community programming.	Medium Term	\$250,000
Expand Fran Leaf Park		Explore the expansion of Fran Leaf Park past Atlas Street to Cass Lake Road	Medium Term	\$150,000
Addition of Public Squares		Plan and construct public squares in the Development Area	Medium Term	\$1 million
Greenbelt and Landscape Improvements		Planting of additional trees/landscaping and encouraging placement of additional landscaping by private property owners	Short Term	\$100,000
Land Acquisitions/Leases, Combination and Sale to		Exploring opportunities to acquire, combine, or sell land within the Development Area.	Long Term	\$2 million

	Private Sector throughout the Development Area	Partner with a local real estate group to identify these opportunities.		
<b>Ensure Transparent Financial and Administrative Staff Roles</b>	TIFA Administration and Planning	Ongoing administration and planning for the Development Area	Immediate / Ongoing	\$50,000/year
	Ongoing Maintenance	Hire staff for ongoing maintenance within the Development Area	Immediate / Ongoing	\$25,000/year
<b>Support Services</b>	Retain Professional Services	Hire professional services to support marketing and promotion of the Development Area and education of the TIFA Board.	Immediate / Ongoing	\$50,000/year
			<b>Total</b>	<b>\$15,990,000</b>

## Project Descriptions

The following public improvements, activities, and projects are proposed for implementation in the City of Keego Harbor Development Plan and TIF Plan through 2045, the life of this Plan.

### IMMEDIATE/ONGOING

The following projects are currently being worked on by the TIFA Board, or are projects relating to ongoing administration of the TIFA District and Development Area.

**Fran Leaf Park Parking Lot Update.** To continue to maintain a high-quality Fran Leaf Park, TIF revenues will be used to resurface the Fran Leaf Park Parking Lot, as well as identify ways to improve drainage through green parking lot stormwater strategies.

**TIFA Administration and Planning.** The TIFA may utilize TIF revenues to support the administration of the TIFA District and this Development Plan, including for maintaining records, meeting minutes, completing annual reporting, hiring staff, and other tasks necessary to continue compliance requirements specified under P.A. 57 of 2018.

**Ongoing Maintenance.** The TIFA may utilize TIF revenues to support the hiring of maintenance staff for City-owned property within the Development Area.

**Retain Professional Services.** The TIFA may utilize TIF revenues to retain professional services to market properties in the Development Area to developers and provide education to the TIFA Board on their powers and responsibilities.

### SHORT TERM

The following projects are estimated to take one (1) to five (5) years to complete. Completion dates for these projects are between 2026 and 2030.

**Road Improvements to Cass Lake Road.** On-street parking is an important amenity in a downtown environment. TIF revenues will be used to support reconfiguring Cass Lake Road for on-street parking, medians, and other road improvements that create a safer streetscape.

**Wayfinding Signage.** Wayfinding is a key strategy to create an identity for a TIFA District. TIF revenues to support wayfinding will be used to evaluate the City's existing signage, identify opportunities to add additional signage in the Development Area, and construct desired signage in these locations.

**Façade Improvements Program.** Property owners sometimes struggle to maintain and update their commercial facades. Additionally, the TIFA Board and City staff have expressed a desire to update and modernize commercial facades in the Development Area, especially those in underutilized strip mall-style developments. For this project, TIF revenues will be used to support the development of a façade improvements program, including guidelines for receiving funding and application materials.

**Public Art.** Like wayfinding signage, public art helps create a strong community identity and can help beautify underutilized spaces. TIF revenues for this project will be used to identify locations where murals, statues, and other forms of public art can be added, and will help fund the installation of this art.

**Fran Leaf Path.** The paved walking path at Fran Leaf Park is an important community amenity that is used by all ages for recreation. TIF revenues for this project will be used to do necessary resurfacing to Fran Leaf Path and examine the possibility of extending the path.

**Greenbelt and Landscape Improvements.** Greenbelt and landscape improvements beautify an area and increase pedestrian safety by creating a barrier between the road and the sidewalk. Greenbelt and landscape improvements can also help improve drainage issues that result from large amounts of impervious surface in an area. TIF revenues will be used for landscape improvements on City-owned property, and to encourage private property owners and developers to improve landscaping on their property.

### **MEDIUM TERM**

The following projects are expected to take between five (5) to ten (10) years to complete. Completion dates for these projects are between 2031 and 2034.

**Streetscaping and Lighting along Cass Lake Road.** Cass Lake Road is one of the main roads in the Development Area, and in the City as a whole. The TIFA Board wants Cass Lake Road to become friendlier for all transportation users to create a more vibrant commercial area where pedestrians, bicyclists, and cars can safely get to businesses on Cass Lake Road. To achieve this vision, TIF revenues will be utilized to add pedestrian amenities, such as timed crosswalks, and other streetscape improvements, such as street trees and pedestrian furniture.

**Fran Leaf Canal Improvements.** Fran Leaf Park and its parking lot has experienced frequent flooding issues from the canal. Similar to the project above, green stormwater management techniques are important in reducing instances of flooding. TIF revenues will be used to make improvements to Fran Leaf Canal that reduce flooding events, while preserving the integrity of the canal.

**Creation of a Park on Dollar Lake.** Keego Harbor has high-quality water resources that can be enhanced through the addition of public space. While the TIFA District only includes a small amount of land along Dollar Lake, TIF revenues can be used to activate that land to create a true public park, creating an amenity that can be used by current and future generations of Keego Harbor residents and visitors.

**Expand Fran Leaf Park.** A vacant parcel exists adjacent to Fran Leaf Park on the other side of Atlas Street. To activate that parcel and expand an existing public amenity, this parcel should be incorporated into Fran Leaf Park and improved with recreational infrastructure. TIF revenues will be used to complete this expansion.

**Addition of Public Squares.** The 2021 Cass Lake Road Village Plan proposes locations for multiple public squares, which add to a strong community feel in the Development Area. TIF revenues will be used to purchase property and develop these public squares along Cass Lake Road.

### **LONG TERM**

**Public Parking Improvements.** While the Development Area has multiple parking lots to service the commercial uses in the Development Area, there are opportunities to resurface existing parking lots and add parking lot landscaping to improve drainage issues that result from excessive impervious surfaces. TIF revenues will be used to identify opportunities to include these types of improvements.

**Adaptive Reuse of Buildings and Property throughout the Development Area.** As discussed in the section “Location and Extent of Existing Streets and Other Public Facilities Within the Development Area; And the Location, Character, and Extent of Existing Public and Private Land Uses”, there are a number of vacant or underutilized parcels and buildings in the Development Area that could be redeveloped. TIF revenues will be used to identify priority redevelopment projects and attract developers to adaptively reuse and infill vacant and underutilized land.

**Land Acquisitions/Leases, Combination and Sale to Private Sector throughout the Development Area.** The City would like to explore opportunities to lease or sell land, especially vacant or underutilized land as discussed in the project description above, to developers interested in land development that supports the vision of this Plan, the Cass Lake Road Village Plan, and the Future Land Use Plan in the Keego Harbor Master Plan. TIF funds will be used to partner with a local real estate firm to identify opportunities to lease, combine, or sell land within the Development Area and market these properties to developers.

## Parts of the Development Area to be Left as Open Space and Contemplated Future Use

*REFERENCE TO P.A. 57 OF 2018: SECTION 125.4316(2)(G)*

The City parks will be left as open space for public use. The extension of Fran Leaf Park will entail obtaining ownership of the vacant property on the other side of Atlas Street and maintaining it as open space. The proposed public squares on Cass Lake Road and Hensman Street and on Cass Lake Road north of Schroeder Boulevard will require those parcels to be transformed into open space for the development of the squares. Vacant land will remain until such time as the private property owners choose to sell or develop it.

## Portions of the Development Area Which the Authority Desires to Sell, Donate, Exchange or Lease to or From the Municipality and the Proposed Terms

*REFERENCE TO P.A. 57 OF 2018: SECTION 125.4316(2)(H)*

The TIFA does not own any property in the Development Area at this time. Additionally, the TIFA has no plans at the present time to sell, donate, exchange or lease to or from the City of Keego Harbor any land in the Development Area.

## Desired Zoning, Streets, Intersections and Utility Changes

*REFERENCE TO P.A. 57 OF 2018: SECTION 125.4316(2)(I)*

The Project List in Table 2 will require some zoning change. The expansion of Fran Leaf Park would require a zoning change. The parcel is currently zoned C-1 Local Business, which does not allow the development of parks by right. To accomplish this project, a zoning change to NR Neighborhood Residential would be necessary. Similarly, creating public squares along Cass Lake Road may require zoning change, as many parcels along Cass Lake Road are zoned C-1 Local Business, which would not allow redevelopment of these parcels into public space. Lastly, the creation of a park along Dollar Lake would require zoning change, as the parcels in the Development Area along Dollar Lake are currently zoned C-2 General Business. If it is determined further zoning changes would be necessary to accomplish adaptive reuse projects and other goals for the Development Area, the TIFA, the Keego Harbor Planning Commission, and Keego Harbor City Council would evaluate necessary rezonings at that time.

The Zoning Ordinance and other City ordinances may need to be changed to allow for the addition of public art throughout the Development Area. If it is determined that City ordinances would require amendment to support public art, the Keego Harbor Planning Commission and the Keego Harbor City Council will consider amendments at that time.

Streetscape and intersection improvements are a major part of the Project List in Table 2, especially along Cass Lake Road. Desired street and intersection improvements include the addition of crosswalks where feasible as determined through discussion with the Road Commission for Oakland County, sidewalk improvements, street lighting, street furniture, and landscaping.

The Project List does not currently propose any utility changes; however, the TIFA Board may make a plan and cost proposal for additional public utilities if it is determined in the future that these changes are necessary.

## **An Estimate of the Cost of the Development, Proposed Method of Financing and Ability of the Authority to Arrange the Financing**

*REFERENCE TO P.A. 57 OF 2018: SECTION 125.4316(2)(J)*

During the 20-year term of this Development Plan and TIF Plan, the estimated cost of the public improvements to be undertaken by the TIFA is approximately **\$15,990,000**. These costs include the cost of associated administration, engineering, planning, and design for all public improvements.

It is anticipated that the proposed projects will be paid for, in part with tax increment revenues generated by annual increases in property valuations from economic growth and new construction within the Development Area, in accordance with this Development and TIF Plan. Particularly in the early years of this Plan, it is expected that the tax increment revenues will be low, and will have to be supplemented with developer contributions, grant dollars, donations, and other funds as may become available. Projects will not be initiated until such time as sufficient funds have been identified and secured to pay for the project or debt service for project financing. Matching funds, contributions from other funding entities, grants, donations, bonding, special assessments, and other sources available to the TIFA pursuant to P.A. 57 of 2018 may be utilized, consistent with the goals and objectives of this Plan.

It is anticipated that most projects will be financed on a “pay-as-you-go” basis using funds on-hand or accumulated from prior years’ captures. However, the TIFA may determine that there is a need to sell bonds, obtain loan funds or grants, or receive contributions from any of the other sources permitted under P.A. 57 of 2018, to facilitate completion of one or more of the improvement projects. Per P.A. 57 of 2018, City Council approval is required for bonding and other financing.

## **Designation of Person or Persons, Natural or Corporate, to Whom All or a Portion of the Development Is to Be Leased, Sold, or Conveyed in Any Manner and for Whose Benefit the Project Is Being Undertaken if That Information Is Available to the Authority**

*REFERENCE TO P.A. 57 OF 2018: SECTION 125.4316(2)(K)*

All public improvement projects undertaken as part of this plan will remain in public ownership for the public benefit. The TIFA may participate in and/or facilitate a purchase of other land for use or redevelopment in accordance with the City Master Plan and the goals of this Development Plan. The Authority may convey any such property to another entity, yet unknown. Further, the Authority may consider other property acquisition, lease, or sale, as appropriate, in furtherance of the goals of this Plan. The person or persons to whom such property may be leased or conveyed is unknown at this time.

## **The Procedures for Bidding for the Leasing, Purchasing, or Conveying of All or a Portion of the Development Upon Its Completion, if There Is No Expressed 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 Those Persons**

*REFERENCE TO P.A. 57 OF 2018: SECTION 125.4316(2)(L)*

In the event the TIFA purchases, receives a donation of, or otherwise comes to own property in the Development Area, it will conform with any bidding or land disposition process adopted by the City or, in the absence of such procedures, the TIFA will adopt suitable procedures to govern the management and disposition of property in conformance with all applicable Federal, State, and local regulations. The TIFA currently has no express or implied agreement between the TIFA and any persons, natural or corporate, that all or a portion of the Development Area will be leased, sold, or conveyed to those persons.

## **Estimate of the Number of Person Residing in the Development Area**

*REFERENCE TO P.A. 57 OF 2018: SECTION 125.4316(2)(M)*

No families or individuals are planned to be displaced, and no occupied residences are designated for acquisition and clearance by this Plan. It was estimated that approximately 263 people live in the Development Area. It was determined that approximately 70 people resided in Magnolia by the Lakes Senior Resort through a phone conversation with Magnolia staff. Additionally, each residential unit was multiplied by Keego Harbor's average household size in 2022 of 2.1 people per household. Through this analysis, an estimate of 263 residents in the Development Area was calculated.

Since it is estimated that approximately 263 people reside in the Development Area, the City Council has appointed a Development Area Citizens Council (DACC) as required by the TIFA Act. After outreach through a press release published in The Beacon newspaper and email outreach, City Council was able to appoint one volunteer for the DACC. The DACC has met, reviewed, and made its recommendation on this Plan as required by law.

## **Plan for Establishing Priority for the Relocation of Persons Displaced and Provision for Costs of Relocation of Displaced Persons**

*REFERENCE TO P.A. 57 OF 2018: SECTION 125.4316(2)(N) AND SECTION 125.4316(2)(O)*

Not applicable. The TIFA does not intend to acquire any residential property in conjunction with this Plan. Any residential properties that are redeveloped under this Plan are intended to be acquired by the private sector for private development and ownership. However, in the future, if the condemnation of property is necessary to meet the objectives of this Plan and would result in persons being displaced, the TIFA will submit to the City Council an acquisition and relocation plan, consistent with the Standards and Provisions of the Federal Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970. As dictated by that Act, provision for the costs of relocation of displaced persons, including financial assistance and reimbursement of expenses, will be made.

## **Compliance with Act 227 of the Public Acts of 1972, Sections 213.321 – 213.332 of the Michigan Compiled Laws**

*REFERENCE TO P.A. 57 OF 2018: SECTION 125.4316(2)(P)*

The TIFA does not intend to condemn property in conjunction with this plan. However, in the future, if the condemnation of property is necessary to meet the objectives of this plan, the TIFA will submit to the City Council a plan and will comply with Act No. 227 of the Public Acts of 1972, as amended, Sections 213.321 to 213.332 of the Michigan Compiled Laws.

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# Tax Increment Financing Plan

## Introduction

**What is a TIF Plan?** The TIF Plan includes the preceding Development Plan, along with a detailed explanation of the tax increment procedure, the maximum amount of bonded indebtedness to be incurred, the duration of the program, the impact of tax increment financing on the assessed values of all taxing jurisdictions in which the Development Area is located, and a statement of the portion of the captured assessed value to be used by the TIFA.

## Statement of Reasons that the Plan Will Result in the Development of Captured Assessed Value Otherwise Not Expected

*REFERENCE TO PA 57 OF 2018: SECTION 125.4313(1)(A)*

The Development Area includes portions of Cass Lake Road and Orchard Lake Roads, which are key corridors in the City and the County. This Plan will allow the TIFA to capture funds specifically dedicated to improving the streetscape of these two roads, providing additional funding that would otherwise not be available. Improving this streetscape can have strong implications for increasing development opportunities in the TIFA District by improving walkability and beautifying the corridor, which would otherwise not be possible without capturing TIF revenues, capturing assessed values otherwise not expected.

## Explanation of the Tax Increment Procedure

*REFERENCE TO PA 57 OF 2018: SECTION 125.4313(1)(D)*

As provided in Public Act 57 of 2018, tax increment financing is a tool that can be used to assist redevelopment within a Development Area. Tax increment financing is the process of expending new property tax dollars for improvements that generally benefit the parcels that pay the taxes. Tax dollars generated from new private property developments and from improvements to existing private property within a designated Development Area are “captured” and utilized by the TIFA to finance public improvements within that Development Area, which supports and encourages continued private investment.

To utilize tax increment financing, the TIFA must prepare and adopt a Development Plan and a Tax Increment Financing Plan. Both plans are submitted to the City Council and are subject to public hearing, and City Council must approve the plans by ordinance. The plans specify the initial assessed value, estimate the captured assessed value, and provide for the expenditure of the funds. These plans may be amended in the future to reflect changes desired by the TIFA, subject to approval by Council. All amendments must follow the procedures of P.A. 57 of 2018.

Captured assessed value is defined in P.A. 57 of 2018 as the amount, in any one year, by which the current assessed value of the Development Area exceeds the initial assessed value. Initial assessed value is defined as the assessed value, as equalized, of all the taxable property within the boundaries of the Development Area at the time the ordinance establishing the Tax Increment Financing (TIF) Plan is approved, as shown by the most recent assessment roll of the municipality for which equalization has been completed at the time the ordinance is adopted. Tax increment revenue is generated when the current assessed value of all properties within a Development Area in each year subsequent to the adoption of the TIF Plan exceeds the initial assessed value of those properties.

Such funds transmitted to the TIFA are termed “tax increment revenues.” Tax increment revenues are the amount of ad valorem and specific local taxes attributable to the application of the levy of all taxing jurisdictions other than the state education tax, local or intermediate school districts, and several other entities specifically exempted under P.A. 57 of 2018, upon the captured assessed value of real and personal property in the Development Area.

## Initial Assessed Value and Applicable Millage

*REFERENCE TO PA 57 OF 2018: SECTION 125.4313(1)(B)*

The initial assessed value under this 2025 Plan is established as the total taxable value for all real and personal property in the Development Area as of December 31, 1986. The initial assessed value of the Development Area is **\$1,997,300**.

The applicable tax levy for tax increment purposes in the Development Area will be the total millage levied by the eligible taxing jurisdictions, excluding millages levied for debt. A list of the taxing jurisdictions and the current millage subject to capture (rates per \$1,000 of taxable value) is shown below in Table 3, and totals 20.1482 mills.

**Table 3: Applicable Millage Summary**

Taxing Jurisdiction	Projected Captured Millage Rate
City of Keego Harbor	14.3917
Oakland County (includes County Operating, Oakland County Parks & Recreation, and Oakland Transit)	5.5503
Huron-Clinton Metropolitan Authority	0.2062
<b>Total Applicable Millage</b>	<b>20.1482</b>

Source: City of Keego Harbor, 2024

## Estimate of Tax Increment Revenues

*REFERENCE TO PA 157 OF 2018: SECTION 125.4313(1)(B) AND SECTION 125.4313(1)(C)*

Under this TIF Plan, the tax levy on the entire captured assessed valuation is planned to be utilized by the TIFA. The tax increment revenues will be expended in the manner set forth in this Plan. Estimates of the projected growth in taxable value and projected captured revenue for the duration of this Plan are in Table 4. Both real and personal property assessments are included in the taxable value projections.

The projected annual growth in taxable value is estimated on the total taxable value for FY23-24, and thereafter increases at a rate of 2.25% per year. Over the life of this 20-year Plan, the total tax increment revenue captured is estimated at \$8,857,248.

The actual tax increment revenue to be transmitted to the TIFA will likely vary from the estimates herein based upon the actual tax levies of the taxing jurisdictions and the actual taxable value in the Development Area over the duration of the Plan. Additional increases in the assessed valuation for the Development Area and resultant tax increment revenues may occur from other new construction, expansion, rehabilitation, appreciation of property values, or other factors. Such increases are beyond those projected in this Plan, but if increases occur, the tax increment revenues will be spent according to this Plan to accelerate the implementation of the public improvement program. It is the intention of the TIFA to use the entire captured assessed value in the Development Area for the purposes defined in the Development Plan and period hereinafter set forth, and to not exclude assessed value growth in property resulting solely from inflation.

**Table 4: Future Capture Projections**

Tax Day	Fiscal Year	Total TIF Millage	Total Taxable Value <sup>(b) (c)</sup>	Total Captured Taxable Value	Total Tax Increment Revenue <sup>(a)</sup>
Base Year 12/31/1986	1986-87		\$1,997,300		
12/31/2023	2023-24	20.1482	\$17,227,860	\$15,230,560	\$306,868
12/31/2024	2024-25	20.1482	\$17,615,487	\$15,618,187	\$314,678
12/31/2025	2025-26	20.1482	\$18,011,835	\$16,014,535	\$322,664
12/31/2026	2026-27	20.1482	\$18,417,102	\$16,419,802	\$330,829
12/31/2027	2027-28	20.1482	\$18,831,486	\$16,834,186	\$339,179
12/30/2028	2028-29	20.1482	\$19,255,195	\$17,257,895	\$347,716
12/31/2029	2029-30	20.1482	\$19,688,437	\$17,691,137	\$356,445
12/31/2030	2030-31	20.1482	\$20,131,427	\$18,134,127	\$365,370
12/31/2031	2031-32	20.1482	\$20,584,384	\$18,587,084	\$374,496
12/31/2032	2032-33	20.1482	\$21,047,532	\$19,050,232	\$383,828
12/31/2033	2033-34	20.1482	\$21,521,102	\$19,523,802	\$393,369
12/31/2034	2034-35	20.1482	\$22,005,327	\$20,008,027	\$403,126
12/31/2035	2035-36	20.1482	\$22,500,446	\$20,503,146	\$413,101
12/31/2036	2036-37	20.1482	\$23,006,706	\$21,009,406	\$423,302
12/31/2037	2037-38	20.1482	\$23,524,357	\$21,527,057	\$433,731
12/31/2038	2038-39	20.1482	\$24,053,655	\$22,056,355	\$444,396
12/31/2039	2039-40	20.1482	\$24,594,863	\$22,597,563	\$455,300
12/31/2040	2040-41	20.1482	\$25,148,247	\$23,150,947	\$466,450
12/31/2041	2041-42	20.1482	\$25,714,083	\$23,716,783	\$477,850
12/31/2042	2042-43	20.1482	\$26,292,649	\$24,295,349	\$489,508
12/31/2043	2043-44	20.1482	\$26,884,234	\$24,886,934	\$501,427
12/31/2044	2044-45	20.1482	\$27,489,129	\$25,491,829	\$513,614
				<b>Total</b>	<b>\$8,857,248</b>

Source: City of Keego Harbor, November 2024

**Footnotes to Table 4:**

- a) Tax increment projected using combined real and personal property values and current millage rates.
- b) TIFA base year and first year estimated taxable value is per the 2023 TIFA Annual Report.
- c) Annual growth in total taxable value is estimated at 2.25% based on conversations with the City's Treasurer, 11/13/2024.
- d) Oakland County Millage includes Oakland County Operating, Oakland County Parks & Recreation, and Oakland Transit.

# Estimated Impact on Taxing Jurisdictions

REFERENCE TO PA 157 OF 2018: SECTION 125.4313(1)(I)

The maximum effect of this Plan on the taxing jurisdictions that the Development Area captures from is the taxable value upon which taxes are now levied and will remain constant over the life of the Plan. If private development occurs and values increase as anticipated in this Plan, potential taxes captured from each taxing jurisdiction over the duration of the Plan are estimated in Table 5. It is anticipated that the public improvements proposed for the Development Area in this Plan and the private improvements they induce will provide long-term stability and growth in the Development Area and the City as a whole. This will benefit all taxing jurisdictions. Benefits will result from increases in property values surrounding the Development Area, increased property values in the Development Area at the time the TIF Plan is completed, and from increases in property values throughout the entire community which are, to some degree, dependent upon the well-being of the Development Area for stability and growth. All taxing jurisdictions will benefit substantially from a tax base that has been enhanced because of the public improvement program.

Table 5: Estimated Capture by Taxing Jurisdiction

Tax Day	Fiscal Year	Total TIF Millage	Total Taxable Value <sup>(b) (c)</sup>	Total Captured Taxable Value	Keego Harbor	Oakland County <sup>(d)</sup>	Huron-Clinton Metropolitan Authority	Total Tax Increment Revenue <sup>(a)</sup>
<b>Millage Rates</b>					<b>14.3917</b>	<b>5.5503</b>	<b>0.2062</b>	
Base Year 12/31/1986	1986-87		\$1,997,300					
12/31/2023	2023-24		\$17,227,860	\$15,230,560	\$219,194	\$84,534	\$3,141	\$306,868
12/31/2024	2024-25	20.1482	\$17,615,487	\$15,618,187	\$224,772	\$86,686	\$3,220	\$314,678
12/31/2025	2025-26	20.1482	\$18,011,835	\$16,014,535	\$230,476	\$88,885	\$3,302	\$322,664
12/31/2026	2026-27	20.1482	\$18,417,102	\$16,419,802	\$236,309	\$91,135	\$3,386	\$330,829
12/31/2027	2027-28	20.1482	\$18,831,486	\$16,834,186	\$242,273	\$93,435	\$3,471	\$339,179
12/31/2028	2028-29	20.1482	\$19,255,195	\$17,257,895	\$248,370	\$95,786	\$3,559	\$347,716
12/31/2029	2029-30	20.1482	\$19,688,437	\$17,691,137	\$254,606	\$98,191	\$3,648	\$356,445
12/31/2030	2030-31	20.1482	\$20,131,427	\$18,134,127	\$260,981	\$100,650	\$3,739	\$365,370
12/31/2031	2031-32	20.1482	\$20,584,384	\$18,587,084	\$267,500	\$103,164	\$3,833	\$374,496
12/31/2032	2032-33	20.1482	\$21,047,532	\$19,050,232	\$274,165	\$105,735	\$3,928	\$383,828
12/31/2033	2033-34	20.1482	\$21,521,102	\$19,523,802	\$280,981	\$108,363	\$4,026	\$393,369
12/31/2034	2034-35	20.1482	\$22,005,327	\$20,008,027	\$287,950	\$111,051	\$4,126	\$403,126
12/31/2035	2035-36	20.1482	\$22,500,446	\$20,503,146	\$295,075	\$113,799	\$4,228	\$413,101
12/31/2036	2036-37	20.1482	\$23,006,706	\$21,009,406	\$302,361	\$116,609	\$4,332	\$423,302
12/31/2037	2037-38	20.1482	\$23,524,357	\$21,527,057	\$309,811	\$119,482	\$4,439	\$433,731
12/31/2038	2038-39	20.1482	\$24,053,655	\$22,056,355	\$317,428	\$122,419	\$4,548	\$444,396
12/31/2039	2039-40	20.1482	\$24,594,863	\$22,597,563	\$325,217	\$125,423	\$4,660	\$455,300
12/30/2040	2040-41	20.1482	\$25,148,247	\$23,150,947	\$333,181	\$128,495	\$4,774	\$466,450
12/31/2041	2041-42	20.1482	\$25,714,083	\$23,716,783	\$341,325	\$131,635	\$4,890	\$477,850
12/31/2042	2042-43	20.1482	\$26,292,649	\$24,295,349	\$349,651	\$134,846	\$5,010	\$489,508
12/31/2043	2043-44	20.1482	\$26,884,234	\$24,886,934	\$358,165	\$138,130	\$5,132	\$501,427
12/31/2044	2044-45	20.1482	\$27,489,129	\$25,491,829	\$366,871	\$141,487	\$5,256	\$513,614
<b>Total TIF Revenue Projected for the 20 Year Development Plan</b>				<b>\$439,604,943</b>	<b>\$6,326,662</b>	<b>\$2,439,939</b>	<b>\$90,647</b>	<b>\$8,857,248</b>

Source: City of Keego Harbor, November 2024

Footnotes to Table 5:

- a) Tax increment projected using combined real and personal property values and current millage rates.
- b) TIFA base year and first year estimated taxable value is per the 2023 TIFA Annual Report.
- c) Annual growth in total taxable value is estimated at 2.25% based on conversations with the City's Treasurer, 11/13/2024.
- d) Oakland County Millage includes Oakland County Operating, Oakland County Parks & Recreation, and Oakland Transit.

## **Expenditure of Tax Increment Revenues and Costs of the Plan Anticipated to Be Paid from Tax Increment Revenues as Received**

*REFERENCE TO PA 157 OF 2018: SECTION 125.4313 (1)(F)*

The program and schedule for the expenditure of tax increment revenues to accomplish the proposed public improvements for the Development Area are outlined in Table 2 of the Development Plan. As described elsewhere, the cost estimates in Table 2 are approximations and are very preliminary. These cost estimates are based solely upon concepts and have not been developed from construction drawings. Specific plans and refined cost estimates for the Development Area improvements will be completed upon initiation of each project.

In addition to these projects, TIFA maintenance and administration may utilize a reasonable portion of the annual TIF revenues. Furthermore, TIF revenues may be used on an as-needed basis for development projects that cannot yet be estimated for budgeting purposes, such as parcel assemblage and the acquisition of blighted parcels. Other examples of as-needed projects include right-of-way acquisition for greenways/non-motorized improvements, marketing, public/private opportunities, or other similar projects.

As can be seen from the projections, the amount of TIF revenues will be very limited until such time as one or more of the larger redevelopments occur. While tax increment revenues as received will be used to fund the costs of the projects in this Plan, leveraging of additional funds will be very important for success. It is intended that outside grants and other sources of funding will be pursued, as permitted under P.A. 57 of 2018. Other private funds, in kind contributions, public-private partnerships, and non-tax increment sources will also be considered to maximize the success of this Development and TIF Plan.

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

- be used to further the implementation of the public improvement program, projects, priorities, and objectives of this Plan;
- be used to expedite any debt service to the extent possible; or
- be returned, pro-rata, to the taxing units as provided by law.

If the tax increment revenues are less than projected, the TIFA may choose to:

- Collect and hold the captured revenues until a sufficient amount is available to implement specific public improvements;
- Implement public improvement projects based upon the ability to match existing funds with expenditures, while seeking out additional funding sources; or
- Amend the Development Plan and/or Tax Increment Financing Plan to allow for alternative projects and funding.

The TIFA shall annually review its proposed increment expenditures and revenues to prioritize the use of any additional funds, or to reduce expenditures if necessary. Other projects that arise and are consistent with the objectives and priorities of the Plan may also be funded in accordance with the financing methods described in this Plan.

Annually and in accordance with P.A. 57 of 2018, the TIFA shall submit to the City Council and the State Tax Commission a report on the status of the tax increment financing account. The report shall be published annually in the official city newspaper, or other paper, and online as available.

## Duration of the Program

*REFERENCE TO PA 157 OF 2018: SECTION 125.4313(1)(H)*

This amended TIF Plan will commence upon adoption by the Keego Harbor City Council and acceptance by the State of Michigan, and will terminate December 31, 2045. The term may be extended by amendment or modification as provided by Act 57, Section 125.4318 (2). Extension of time periods may be necessary to allow retirement of bond obligations during later years of the Development Plan. Upon completion of the Development Plan, all “excess” revenues captured will be proportionately distributed to the taxing jurisdictions.

## Maximum Amount of Bonded Indebtedness

*REFERENCE TO PA 57 OF 2018: SECTION 125.4313(1)(E)*

The TIFA currently has no bonded indebtedness, as their last payment on a previous bond debt was made in December of 2024. Most of the TIFA’s proposed improvements are planned to be implemented on a “pay-as-you-go” basis as tax increment revenues are transmitted to the TIFA, or as may be accumulated over more than one year and held in reserve to allocate for projects. However, bonded indebtedness may be undertaken if the TIFA determines, subject to City Council approval, that it would be advantageous to completing all or portions of the improvement program.

Alternatively, or in combination with bond proceeds, with the approval of City Council, the TIFA may borrow funds from other sources as permitted under P.A. 57 of 2018. Loans from other sources may be used, depending upon the favorability of terms, availability of other funds, and suitability for the size and type of project involved.

The maximum amount of bonded indebtedness to be incurred under this TIF Plan is subject to City Council approval, if this issue arises. Bonds issued under this TIF Plan may be issued in any form authorized under P.A. 57 of 2018.

# Appendix

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## Appendix A: Legal Description

Beginning at the northwest corner of lot 41, Cass Lake Liberty Heights Subdivision. Section 2, T.2N R.9E.; thence southerly about 120 feet along the east right-of-way line of Stapleton and Cass Lake Road to the northwest corner of lot 38; thence easterly to the northeast corner of lot 38; thence southerly to the southeast corner of Lot 37; thence westerly to the southwest corner of lot 37; thence southerly about 1267 feet along the east right-of-way line of Cass Lake Road to the intersection of Hensman Avenue; thence easterly about 453 feet along the northerly right-of-way line of Hensman Avenue; thence southerly to the northeast corner of lot 100 of Evergreen Villa Subdivision; thence southerly along the west right-of-way line of Beechmont to the northeast corner of lot 102; thence westerly along the north line of lot 102 to the northwest corner of said lot; thence southerly along the west lot line of lots 102 and 103 to the southwest corner of lot 103; thence westerly along the north line of lots 110 and 111 to the northwest corner of lot 111; thence southerly along the west line of lot 111 extended, about 170 feet; thence westerly about 258 feet along the north line of lot 114, extended; thence southerly along the east right-of-way line of Cass Lake Road about 530 feet; thence easterly along the northerly right-of-way line of Beland about 128 feet; thence southerly along the east line of lot 29, extended, about 205 feet; thence easterly along the north line of lots 24 and 23 to the northeast corner of lot 23; thence southerly along the east line of lot 23 to the southeast corner of said lot; thence westerly along the south line of lot 23 to the southwest corner of said lot; thence southerly along the east line of lot 4, extended, to the southeast corner of said lot; thence easterly along the north line of lot 10 to the northeast corner of said lot; thence southerly along the east line of said lot 10, extended, about 212 feet; thence westerly along the south right-of-way line of Orchard Lake Road about 1,210 feet; thence northerly about 180 feet along the westerly right-of-way line of Willow Beach Avenue, extended; thence easterly about 150 feet along the south line of lot 163 of Sawyers Keego Harbor Subdivision, extended; thence northerly along the east line of lots 163, 164 and 165 about 100 feet; thence easterly along the park land boundary about 14 feet; thence along a line curving from southeasterly to northwesterly along the lot lines bordering on Dollar Lake to the northwest corner of lot 6 of Supervisors Plat No. 11; thence easterly about 220 feet along the north line of said lot 11; thence along a line roughly parallel to the Dollar Lake shoreline to the southwest corner of lot 8 of Assessor's Plat No. 4; thence easterly along the south lines of lots 8, 7, 6, 5 and 4 to the southeast corner of lot 3; thence northerly along the west lines of lots 1, 2, and 3 and lots 1, 2, 3, 4, 5, 6, and 7 of Sawyer's Keego Harbor Subdivision to the northwest corner of lot 7; thence westerly along the south line of lot B to the southwest corner of said lot; thence westerly to the southeast corner of lot 27; thence westerly along the south lines of lots 27 through 37 to the southwest corner of lot 37; thence northerly along the west line of lot 37 to the northwest corner of said lot; thence easterly along the north lines of lots 37 through 27 to the northeast corner of lot 27; thence northerly to the southwest corner of lot 81 of Willow Beach Add. Subdivision; thence easterly along the south line of lots 81 and 80 to the southeast corner of lot 80; thence northerly along the east line of lots 80, 68, 67, extended, to the north right-of-way line of Cass; thence easterly to the southeast corner of lot 20; thence northerly along the east line of lot 20 to the northeast corner of lot 20; thence westerly about 20 feet to the southwest corner of lot 33 of Assessor's Plat No. 3; thence northerly along the west line of lot 33, extended, to the north right-of-way line of Grove Court; thence easterly along the northerly right-of-way line of Grove Court to southeast corner of lot 3 of Cass Lake Grove Subdivision; thence northerly along the east line of lot 3 to the northeast corner of said lot; thence westerly along the south line of lot 10 to the southwest corner of said lot; thence northerly along the west line of lots 10 and 11 to the northwest corner of lot 11; thence easterly along the south line of lot 14 to the southeast corner of said lot; thence northerly along the east line of lot 14, about 40 feet; thence easterly along the south line of parcel 278-008 to the southeast corner of said parcel; thence northerly to the southeast corner of Lot 28; thence westerly along the south line of lot 28 to the southwest corner of said lot; thence northerly along the west line of lot 28, extended, to the north right-of-way line of Moss; thence easterly to the southwest corner of lot 52; thence northerly along the east line of lot 51 to the westerly right-of-way line of Cass Lake Road; thence northerly along the westerly right-of-way of Cass Lake Road about 416 feet to the southeast corner of lot 6 of Supervisors Plat No. 7; thence westerly along the south line of lot 6 to the southwest corner of said lot; thence northerly to the northwest corner of lot 6; thence westerly along the north line of lot 7, extended, to the west right-of-way line of Cass Lake Front; thence northerly along said right-of-way line to the northeast corner of lot 13 of Cass Lake Camp Grounds Subdivision; thence westerly along the north line of lot 13 to the City boundary line; thence northerly along the city boundary to the northernmost portion of the boundary and then easterly along the city boundary to the east right-of-way line of Cass Lake Road; thence southerly along the east right-of-way line of Cass Lake Road to the intersection of Cass Lake Road and Stapleton; thence northerly along the northwest right-of-way line of Stapleton to the northeast corner of lot 58 of Cass Lake Liberty Heights Subdivision thence southwestward along a line parallel to the north line of lot 58 to the southeast right-of-way line of Stapleton; thence northeasterly along the southeast right-of-way line of Stapleton to the north corner of lot 83; thence southeasterly along the north line of lot 83 to the east corner of lot 83; thence northeasterly along the west line of lot 73 to the north corner of lot 73; thence easterly along the north line of lots 74, 75 and 76 to the northeast corner of lot 76; thence easterly to the point of beginning.

## Appendix B: List of Parcels within the TIFA Development Area

The following real properties, as of December 2024 are located within the City of Keego Harbor TIFA Development Area and are eligible for TIF capture:

36-18-02-204-034	36-18-02-433-028	36-99-00-000-125	36-18-02-204-018
36-18-02-204-001	36-18-02-433-023	36-99-00-000-133	36-18-02-204-023
36-18-02-204-017	36-18-02-433-024	36-99-00-000-264	36-18-02-204-030
36-18-02-204-027	36-18-02-427-073	36-99-00-001-015	36-18-02-204-035
36-18-02-279-038	36-18-02-427-034	36-99-00-003-006	36-18-02-204-036
36-18-02-279-039	36-18-02-433-025	36-99-00-003-007	36-18-02-204-037
36-18-02-281-039	36-18-02-435-057	36-99-00-003-016	36-18-02-204-038
36-18-02-204-029	36-18-02-427-083	36-99-00-004-000	36-18-02-204-046
36-18-02-231-001	36-18-02-435-026	36-99-00-009-004	36-18-02-204-047
36-18-02-276-001	36-18-02-435-059	36-99-00-009-014	36-18-02-204-048
36-18-02-231-002	36-18-02-435-025	36-99-00-011-015	36-18-02-230-019
36-18-02-276-002	36-18-02-435-053	36-99-00-012-014	36-18-02-231-035
36-18-02-276-003	36-18-02-433-026	36-99-00-012-018	36-18-02-233-023
36-18-02-231-009	36-18-02-433-027	36-99-00-013-003	36-18-02-204-039
36-18-02-435-045	36-18-02-281-043	36-99-00-013-004	36-18-02-204-040
36-18-02-204-028	36-18-02-281-024	36-99-00-014-003	36-18-02-204-041
36-18-02-435-060	36-18-02-281-042	36-99-00-014-007	36-18-02-204-042
36-18-02-231-011	36-18-02-281-036	36-99-00-015-025	36-18-02-204-043
36-18-02-279-041	36-18-02-281-040	36-99-00-016-005	36-18-02-204-044
36-18-02-231-012	36-18-02-281-038	36-99-00-017-008	36-18-02-204-045
36-18-02-279-042	36-18-02-281-033	36-99-00-017-013	36-18-02-204-049
36-18-02-279-031	36-18-02-231-034	36-99-00-020-003	36-18-02-204-050
36-18-02-279-040	36-18-02-231-037	36-99-00-020-005	36-18-01-304-015
36-18-02-232-007	36-18-02-231-036	36-99-00-020-007	
36-18-02-277-013	36-18-02-230-020	36-99-00-020-013	
36-18-02-281-034	36-18-02-236-001	36-99-00-021-001	
36-18-02-281-035	36-18-02-277-011	36-99-00-021-009	
36-18-02-281-037	36-18-02-277-012	36-99-00-022-001	
36-18-02-281-041	36-18-02-278-009	36-99-00-022-010	
36-18-02-435-051	36-18-01-153-001	36-99-00-022-011	
36-18-02-278-010	36-18-01-153-021	36-99-00-022-014	
36-18-02-278-023	36-18-01-153-022	36-99-00-023-002	
36-18-02-427-080	36-18-01-303-026	36-99-00-023-004	
36-18-02-427-082	36-18-01-303-030	36-99-00-023-009	
36-18-02-427-045	36-18-01-304-019	36-99-00-024-002	
36-18-02-231-010	36-18-01-304-023	36-99-00-850-001	
36-18-02-427-081	36-18-02-236-003	36-99-00-920-015	
36-18-02-278-013	36-18-02-236-005	36-99-00-980-007	
36-18-02-278-014	36-18-01-153-002	36-99-00-980-010	
36-18-02-278-020	36-18-02-236-007	36-99-99-401-086	
36-18-02-279-043	36-99-00-000-070	36-18-01-153-010	
36-18-02-433-022	36-99-00-000-110	36-18-01-153-019	
36-18-02-433-021	36-99-00-000-115	36-18-01-304-025	

Appendix C:  
**Adoption Documents**

## **City of Keego Harbor seeks participants for advisory council**

The City of Keego Harbor Tax Increment Finance Authority (TIFA) is seeking volunteers for a citizens' advisory council to work with the TIFA Board and the City Council during the process of preparing and adopting an updated Development and Tax Increment Financing Plan for Keego Harbor's TIFA District.

Tax Increment Finance Authority (TIFA) is a public financing method that helps municipalities finance new developments without the need to increase taxes. When a public project such as a road, streetscape, or lighting and signage improvements is completed, there is often an increase in the value of surrounding real estate, and perhaps new investment (new or rehabilitated buildings, for example). This increased site value and investment generates increased tax revenues. The increased tax revenues are the "tax increment."

In 1986, the TIFA Board was created to address property value decline and encourage economic growth, primarily through improvements to Cass Lake Road. Today, the TIFA Board seeks to update the TIFA and Development Plan to support walkability and streetscape improvements on Cass Lake and Orchard Lake Roads. For the TIFA Board to proceed with an amendment of its TIFA and Development Plan, a Development Area Citizens Council must be established.

Michigan Public Act 57 of 2018 states that if a development area has 100 residents or more, a Development Area Citizens Council (DACC) must be created to work with the municipality during the amendment of the TIFA and Development Plans. The group must be established by the local legislative body and have at least nine residents of the TIFA District who are at least 18 years of age.

Members of the DACC will meet on December 23rd, 2024 at Keego Harbor City Hall, 2025 Beechmont Street at 2 pm. Ultimately, the DACC will be charged with making a recommendation to the City Council on whether to approve the proposed amendment to the TIFA and Development Plan.

Residents who are interested in volunteering for the DACC should contact Emily Huhman, the City's Planning Consultant with McKenna, at 248-596-0920 or ehuhman@mcka.com by Tuesday, December 10th, 2024.

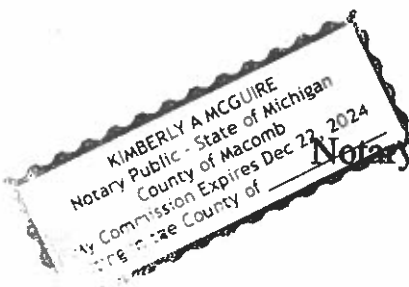
Tammy Neeb, City Manager/City Clerk

# Affidavit of Publication

State of Michigan }  
County of Oakland } ss.

Sabriwa Bachyot, being duly sworn, deposes and says that an advertisement of 2 columns x 3 inches, a true copy of which is annexed hereto, was published in the **West Bloomfield Beacon**, a newspaper printed and circulated in said State and County on 11-25-24, 20  ; and that    he/she is the principal clerk of the printers of said newspaper, and knows well the facts stated herein.

Subscribed and sworn to before me this 25<sup>th</sup> day of November, 2024.



Kimberly A McGuire  
Notary Public, Macomb County, Michigan

My commission expires 12.22.24



Your Community...  
Your Business...  
Your News...

**City of Keego Harbor**  
**Keego Harbor Development Area Citizens Council**  
**Meeting Minutes**  
**Monday, December 23, 2024, at 2:00 pm**

**Call the Meeting to Order:**

City Planner Emily Huhman called the meeting to order at 2:14 pm

**Roll Call:** DACC Volunteer Dennis Kearns

**Staff Present:**

City Manager / City Clerk Tammy Neeb, Recording Secretary Wendy Clufetos, and City Planner Emily Huhman.

**Development Plan & Tax Increment Financing Plan**

City Planner Emily Huhman discussed the purpose, overview, and background of TIFA and the Development Plan and Tax Increment Financing Plan.

**TIFA Goals and Objectives**

City Planner Emily Huhman discussed the following goals and objectives that TIFA plans to address.

1. *Business Retention and Development*
2. *Streetscape Improvements*
3. *Community Amenities*
4. *Ensure Transparent Financial and Administrative Staff Roles*
5. *Support Services – Retain Professional Services for Marketing, Consultation, and Promotion of the Development Area.*

**Planned Projects Within the Development Area**

City Planner Emily Huhman discussed the planned projects over the next 20 years along with estimated timelines and estimated costs.

**Tax Increment Financing Plan**

City Planner Emily Huhman explained the Tax Increment Procedure and the estimated impact on Taxing Jurisdictions.

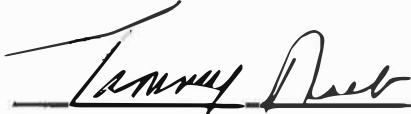
**Comments from DACC volunteer Dennis Kearns**

Dennis Kearns discussed ongoing initiatives with Keego Harbor Police and adjacent municipalities to install traffic cameras along Cass Lake Road in the Development Area should be included under the “Streetscape Improvements” goal.

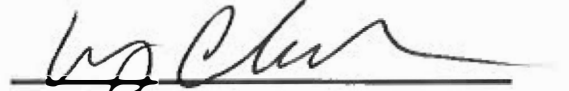
Analyze potential zoning change required for the construction of public squares along Cass Lake Road.

**Adjournment:**

City Planner Emily Huhman adjourned the meeting at 2:53 pm.



Tammy Neeb  
City Manager / City Clerk



Wendy Clufetos  
Recording Secretary

Approved 3.11.25

**City of Keego Harbor  
Tax Increment Finance Authority (TIFA)  
Meeting Minutes  
Monday, January 7, 2025, at 4:00 pm**

**Call the Meeting to Order:**

TIFA-Chairman Emerling called the meeting to order at 4:00 pm

**Roll Call:** Chairperson David Emerling, Vice Chairperson Sue Williams, Secretary Leslie Clark, Board Member Gino Santia, and Board Member Paul Daelemans.

**Absent:** Mayor John Fletcher

**Staff Present:**

City Manager / City Clerk Tammy Neeb, City Treasurer / TIFA Treasurer Denise Hanley, and Deputy Clerk Stacy Goodall.

*Motion by Board Member Santia; supported by Vice Chair Williams to excuse Mayor Fletcher.*

*Unanimous Vote: Ayes: 5*

*Nays: 0*

*Motion Carries*

**Public Comment:**

No one addressed the Board Members

**Approval of the Agenda:**

*Motion by Board Member Santia; supported by Board Member Daelemans to approve the agenda.*

*Unanimous Vote Ayes: 5*

*Nays: 0*

*Motion carries*

**Approval of Meeting Minutes:**

*Motion by Board Member Santia; supported by Secretary Clark to approve the minutes from the November 18, 2024, TIFA meeting.*

*Unanimous Vote Ayes: 5*

*Nays: 0*

*Motion carries*

*Motion by Vice Chair Williams; supported by Secretary Clark to approve the minutes from the December 23, 2024, DACC meeting.*

*Unanimous Vote: Ayes: 5*

*Nays: 0*

*Motion Carries*

**Financial Report**

*Motion by Vice Chair Williams; supported by Board Member Daelemans to accept*

*the financial report.*

*Unanimous Vote: Ayes: 5      Nays: 0*

*Motion Carries*

***Board Member Wade arrived at 4:08 pm.***

**New Business:**

**TIFA District and Development Plan**

City Planner Huhman gave an overview of the drafted amendment plan for the TIFA District. Discussions included the inclusion of the entire TIFA District and adding road improvements, on-street parking, sidewalk improvements, and DPW support for maintenance. Adjustments were also suggested for goals and listed projects. Ms. Huhman will make the discussed changes and email the final draft to board members.

*Motion by Chairman Emerling; supported by Board Member Wade to adopt the Keego Harbor Tax Increment Finance Authority 2025 amended Development Plan and Tax Increment Financing plan, submit the plan to City Council and City Council to hold a public hearing with proposed changes to be emailed to the board members before the City Council meeting.*

*Roll Call: Santia yes, Wade yes, Emerling yes, Williams yes, Clark yes, Daelemans yes.*

*Motion Carries*

**Development Area Citizens Council**

Emily Huhman recapped the meeting with Mr. Dennis Kearns.

**TIFA Marketing Support**

Samantha Mariuz from Fleis & Vanderbrink was approved to assist the city with a marketing plan and presented an overview of her suggestions for economic development. Board members will email City Manager Neeb their individual thoughts and feedback.

***Chairman Emerling leaves at 5:20 pm.***

**DPW Assistant for TIFA District**

*Resolution by Board Member Santia; supported by Secretary Clark to approve to hire a part-time worker to help Doug in the TIFA area on Cass Lake Road for 20 hours a week from April to October.*

*Roll call: Williams yes, Clark yes, Daelemans yes, Santia yes, Wade yes.*

*Resolution Carries*

**Ratify Expenses for Light Pole Repairs**

*Resolution by Secretary Clark; supported by Vice Chairperson Williams to approve to ratify expenses for light pole inspection and repairs not to exceed \$2,771 for invoice #682025 to JDS Electric.*

*Roll Call: Williams yes, Clark yes, Daelemans yes, Santia yes, Wade yes.*

*Resolution Carries*

**Adjournment:**

Vice Chairperson Williams adjourned the meeting at 5:32 pm.

*David Emerling*

[David Emerling \(Mar 31, 2025 10:22 EDT\)](#)

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David Emerling  
Chairman TIFA Board

*Stacy Goodall*

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Stacy Goodall  
TIFA Recording Secretary


# January 7, 2025 TIFA Meeting Minutes


Final Audit Report


2025-03-31


Created:	2025-03-26
By:	TAMMY NEEB (goodall@KEEGOHARBOR.ORG)
Status:	Signed
Transaction ID:	CBJCHBCAABAAMZiEHE4eJh-zmkyvRFD-0Zmlsy3t5pNG


## "January 7, 2025 TIFA Meeting Minutes" History


 Document created by TAMMY NEEB (goodall@KEEGOHARBOR.ORG)  
2025-03-26 - 3:58:46 PM GMT

 Document emailed to emerling.4@osu.edu for signature  
2025-03-26 - 3:59:21 PM GMT

 Email viewed by emerling.4@osu.edu  
2025-03-31 - 2:20:27 PM GMT

 Signer emerling.4@osu.edu entered name at signing as David Emerling  
2025-03-31 - 2:22:33 PM GMT


 Document e-signed by David Emerling (emerling.4@osu.edu)  
Signature Date: 2025-03-31 - 2:22:35 PM GMT - Time Source: server

 Agreement completed.  
2025-03-31 - 2:22:35 PM GMT

# Affidavit of Publication

State of Michigan }  
County of Oakland } SS.

Sabawa Berhydt, being duly sworn, deposes and says that an advertisement of 2 columns x 4.5 inches, a true copy of which is annexed hereto, was published in the West Bloomfield Beacon, a newspaper printed and circulated in said State and County on 2-19-25, 20  ; and that    he/she is the principal clerk of the printers of said newspaper, and knows well the facts stated herein.



Subscribed and sworn to before me this 19th day  
of February, 20  25.



Notary Public, Macomb County, Michigan

KIMBERLY A. MCGUIRE  
NOTARY PUBLIC, STATE OF MI  
COUNTY OF MACOMB  
MY COMMISSION EXPIRES Dec 22, 2030  
ACTING IN COUNTY OF

My commission expires 12-22-30



Your Community...  
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**Resolution 25-07 Approving the Keego Harbor Tax Increment Finance Authority 2025 Amended Development Plan & Tax Increment Financing Plan**

At a meeting of the Keego Harbor City Council, held on **April 17th, 2025**, at **7:00 p.m.**

**MOTION BY:** Rob Kalman

**SECONDED BY:** Joel Ross

**WHEREAS** the Keego Harbor Tax Increment Finance Authority (the "Authority") has prepared and recommended for approval after public hearing the 2025 Amended Development Plan and Tax Increment Financing Plan, attached hereto as Exhibit A (the "Plan") with the City Clerk; and

**WHEREAS** the proposed Keego Harbor Tax Increment Finance Authority 2025 Amended Development Plan & Tax Increment Financing Plan, dated March 28, 2025 has been prepared pursuant to the provisions of Public Act 57 of 2018, as amended (the "Act") and meets the requirements of that Act; and

**WHEREAS** the proposed Keego Harbor Tax Increment Finance Authority 2025 Amended Development Plan & Tax Increment Financing Plan is necessary to enable captured tax increment revenues to be used to support redevelopment and reinvestment in the development area, as envisioned in the Development Plan, and City of Keego Harbor Master Plan; and

**WHEREAS** the proposed Keego Harbor Tax Increment Finance Authority 2025 Amended Development Plan & Tax Increment Financing Plan provides for implementation of public improvements and actions designed to promote economic growth for the City, the TIFA and the Development Area; and

**WHEREAS** the City Council has given the taxing jurisdictions in which the Development Area is located an opportunity to meet with the City Council and to express their views and recommendations regarding the Plan Amendments, as required by the Act; and

**WHEREAS** on April 17, 2025, the City Council held a public hearing on the Plan Amendments for the Authority's Development Area pursuant to the Act; and

**NOW THEREFORE, THE CITY OF KEEGO HARBOR ORDAINS**

(1) The City Council, after a public hearing on the Plan as required by the Act, determines that the Plan constitutes a public purpose and approves the Plan or approves the Plan with modification, by resolution based on the following considerations:

(a) The recommendation of the development area citizens council that the Plan be set by City Council for public hearing and adoption.

(b) Whether the development plan meets the requirements set forth in section 316(2) and the tax increment financing plan meets the requirements set forth in section 313(1).

(c) Whether the proposed method of financing the development is feasible and the authority has the ability to arrange the financing.

(d) Whether the development is reasonable and necessary to carry out the purposes of this part.

(e) Whether the amount of captured assessed value estimated to result from adoption of the plan is reasonable.

(f) Whether the land to be acquired within the development area is reasonably necessary to carry out the purposes of the plan and the purposes of this part.

(g) Whether the development plan is in reasonable accord with the approved master plan of the municipality, if an approved master plan exists.

(h) Whether public services, such as fire and police protection and utilities, are or will be adequate to service the development area.

(i) Whether changes in zoning, streets, street levels, intersections, and utilities are reasonably necessary for the project and for the municipality.

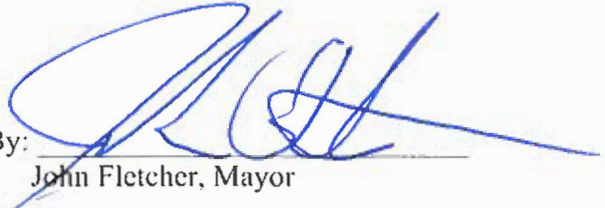
(2) Except as provided in this subsection, amendments to an approved development plan or tax increment plan must be submitted by the authority to the governing body for approval or rejection following the same notice and public hearing provisions that are necessary for approval or rejection of the original plan. Notice and hearing shall not be necessary for revisions in the estimates of captured assessed value and tax increment revenues.

(3) The procedure, adequacy of notice, and findings with respect to purpose and captured assessed value shall be conclusive unless contested in a court of competent jurisdiction within 60 days after adoption of the resolution adopting the plan. A plan adopted before July 18, 1983 is validated and shall be conclusive unless contested in a court of competent jurisdiction within 60 days after July 18, 1983. A plan in effect before July 18, 1983 shall not be contested to the extent that tax increment revenues are necessary for the payment of principal and interest on outstanding bonds issued pursuant to the plan and payable from the tax increment revenues or to the extent the authority or municipality has incurred other obligations or made commitments dependent upon tax increment revenues.

AYES: 5

NAYS: 0

Approved April 17, 2025  
By the Keego Harbor City Council

By:   
John Fletcher, Mayor

City of Keego Harbor



*"Heart of the Lakes"*

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[keego harbor.org](http://keego harbor.org)