UTICA'S REBIRTH:
MAYOR JACQUELINE NOONAN
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On the Cover:
Jacqueline K. Noonan, Mayor of Utica, is the new 2013-2014 League President. Noonan was the driving force behind Utica’s revitalization; the city’s Riverwalk is both an economic driver and asset that connects Memorial Park and historic Main Street with its unique riverfront.
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A Place Called Home

From the day that first hairy hominid threw out the welcome mat at his cave’s front door, the human race has invented and reinvented the notion of “home” and what it takes to create a desirable place to live.

Cave Guy knew all that instinctively. He knew the perfect abode would provide shelter and safety and comfort. But it would also have a water supply within easy walking distance...ample hunting and gathering grounds to keep his family fed and clothed...safe and welcoming spaces where his tribe could come together...a network of trails to connect it all. In short, everything that was essential both inside and out, to support and enhance a sustainable quality of life. But somehow we lost sight of that fundamental balance in the process of building our cities, trashing them out, and then abandoning them as we jumped in our cars and headed for the suburbs en masse.

Today, we’re finally starting to realize you can’t talk about “home” if you ignore the bigger picture of the “place” where that home exists, and how that place impacts your quality of life.

That’s why this issue of The Review is focused on housing, and all the ways our municipalities are addressing that all-important topic. It’s everything from the potential of infill housing to revitalize our downtowns, to innovative housing concepts that enhance our sense of community and provide affordable solutions for residents.

One of the biggest challenges we face is rebalancing the kind of housing we need with the kind of housing we have. Studies have shown we way overbuilt our supply of suburban single-family homes—while revitalized cities across the country are pressed with the need for infill housing as more and more people seek out a walkable urban lifestyle. And it isn’t just Millennials, by the way: a growing number of empty nesters are also opting for the healthy, active, and engaged lifestyle they can find in these new walkable urban environments.

Case in point: As those who attended the League’s 2013 Convention saw firsthand (more on that elsewhere in this issue), one of Detroit’s biggest challenges isn’t how to draw talented young professionals to its fast-growing urban core—it’s finding enough housing for them once they arrive.

Despite the influx of new apartment buildings and condos coming online, housing availability in midtown and downtown has scarcely kept up with the rapidly rising demand. For the past several years, the occupancy rate for apartments has exceeded 94 percent and some reports put it even higher.

In fact, I’d argue that innovative infill housing is absolutely critical to successful placemaking in any revitalized downtown.

Two of our best partners in that mission are the Michigan State Housing Development Authority (MSHDA) and the Michigan Economic Development Corporation (MEDC). It would be hard to find a set of recently rehabbed upper floor apartments, condos or lofts in any Michigan downtown that didn’t get a leg-up from one or both of these agencies.

Another key partner is the Michigan Foreclosure Task Force, which mitigates the impact of foreclosed homes in neighborhoods. The Michigan Vacant Property Campaign is another, providing tools for dealing with vacant property and blight.

So consider this issue our welcome mat, inviting you into the conversation on the best practices, resources and policies for making our communities the place we want to call “home.”

Daniel P. Gilmartin
League executive director and CEO
734-669-6302, dpg@mml.org
Q | MSHDA has gone from being a housing finance agency geared toward home ownership assistance, providing housing for lower income persons and those with disabilities, to placing additional resources and focus on community development. Why do you think that’s the case and how do you see the mission of the agency moving forward?

A | Historically, MSHDA’s work has focused on the development of affordable housing. Our work has evolved, though, due in large part to Michigan’s economic problems and the understanding that strong neighborhoods, vibrant downtowns, and cooperative, prosperous regions will be the foundation on which we build a new state economy.

Our mission was defined by statute (Public Act 346, enacted in 1966), and state Housing Development possesses elements of commercial, recreational, industrial, communal, and educational facilities as the Authority sees fit. We don’t just live in houses; we live in neighborhoods, communities, cities, villages and townships. Understanding that, MSHDA truly embraces a holistic, community development approach. Attracting new housing developments helps Michigan maximize underutilized resources throughout the state and helps rebuild our cities and neighborhoods. This work can build great places and improve lives. It’s work that requires a shared vision among governments, investors, businesses, nonprofits, and individuals—the vision of a new and thriving Michigan.

I truly believe community development and economic development go hand in hand, so both are central to what we do.

Q | In order to break down silos between state agencies, Governor Snyder established the Intergovernmental Collaboration Committee (ICC). The ICC has several subcommittees, including one on Placemaking. What is MSHDA’s role and how has the ICC and the Placemaking subcommittee helped to create better working relationships between state agencies that impact local communities?

A | MSHDA chairs the ICC-Placemaking Committee. Under MSHDA’s leadership, the ICC-Placemaking committee has aligned its service regions and is creating regional placemaking teams made up of representatives of MSHDA, MEDC,
MDOT, MDEQ, MDNR, and the Michigan Land Bank. These regional teams will help local municipalities access and leverage multiple state tools from multiple state agencies on transformational placemaking projects.

Governor Snyder’s actions have created a much more collaborative environment. By harnessing collective state resources in one direction, we will have a much more significant impact on placemaking and a much higher return on our investment.

Q | Many years ago, the League and MSHDA partnered on the “Sense of Place” Council. Last year, MSHDA initiated, and the governor supported, the MIPlace Partnership Initiative. Since then, several state agencies and external stakeholders through the Sense of Place Council are working together to implement the program. MSHDA was designated as the lead agency, contributing funds and staff to help support the program. What do you see as the goal of the MIPlace program, and how does it match up with MSHDA’s mission to creating vibrant communities in Michigan?

A | MIPlace is a statewide initiative with the purpose of keeping Michigan at the forefront of the national placemaking movement. It’s based on the idea that people choose to live in places that offer the amenities, resources, opportunities, and social and professional networks that support thriving lifestyles.

MSHDA, along with our partners and stakeholders, such as the League, CEDAM (Community and Economic Development Association of Michigan) and Small Business Association (SBA), MDOT (Michigan Department of Transportation) and many others have embraced the idea that vibrant, successful regions promote economic activity and will help build a better Michigan. Our job is to help communities re-examine the importance of everyday settings and experiences that shape our lives—the downtowns, parks, plazas, main streets, neighborhoods, and markets that influence where we live and how we interact. Placemaking enhances our ability to transform villages, cities, and regions.

Our goal is to significantly improve the quality of Michigan communities by elevating placemaking as Michigan’s new way of thinking about, and reshaping, existing development programs.

What we have collectively created with MIPlace encapsulates all the work of the Sense of Place Council and aligns perfectly with our mission.

Q | The National Main Street Conference is coming to Detroit in 2014, and Michigan has one of the more recognized and successful Main Street Programs. How is MSHDA working to prepare for the conference and showcase our state’s efforts?

A | Joe Borgstrom, director of downtown and community services, and his team are pumped up and ready for next year’s conference. I’ve greatly appreciated the National Main Street Center’s confidence in us—we will not let them down.

The agreement between the National Main Street Center and MSHDA is a “first” in the history of the conference. MSHDA is the lead producer of the conference, coordinating all logistical and financial aspects of the event while supporting the National Main Street Center’s educational and content responsibilities. As a result, MSHDA will have the opportunity to shine a powerful national spotlight on the ongoing efforts of Detroit and Michigan as a whole.

Q | The state has received quite a bit of funding over the years to help combat blight issues in municipalities across Michigan. How is that effort going and what are your hopes moving forward?

A | Last month we launched the largest residential blight removal effort in state history, geared at helping address the problem in five of our state’s hardest hit industrial cities: Detroit, Flint, Grand Rapids, Pontiac, and Saginaw. Michigan’s $100 million anti-blight campaign comes from $500 million the state was allocated in 2010 as part of the Troubled Asset Relief Program’s Hardest Hit Fund, designed to help homeowners in states hit hardest by the housing crisis.

This will allow us to strategically attack blight. We and our partners have assembled the best local technical experts in the areas of urban demolition, data analytics, and redevelopment. We are hopeful that our efforts will have a transformative effect on many neighborhoods in these cities. We expect crime will go down and property values will go up and more residents to stay in their homes and become part of further revitalization of their neighborhoods. We also are hopeful that the successful implementation of this program will make more funding available.

This new program is part of an ongoing state effort to bring resources for demolition statewide in recent years.

We could not have moved forward on this initiative without the governor’s strong leadership and support from our federal, state, and local partners. By working together at the ground level, we will reverse the challenges caused by blight.

Q | MSHDA is seen more and more as the “place” or “community development” agency by many in and outside of state government. What would you like to tell municipal officials about your agency and the importance of working together to build vibrant communities, downtowns, and neighborhoods?

A | I would tell municipal officials that they know their communities best, but MSHDA knows best how to implement that vision from a community development standpoint. MSHDA is the community development agency. We have the tools and are the most experienced and most effective community development organization within state government. That’s why Placemaking is “housed,” no pun intended, here. I’m not taking anything away from the other agencies, but we are the best equipped to encourage, organize, and implement all the community development resources the state has to offer.

Rene Rosencrantz Wheaton is a freelance writer. You may contact her at 810-444-3827.
midst the housing crisis of the past several years, certain housing types have fared better than others. Housing types that have fared well include those one might find in more walkable urban environments, including courtyard apartments, live/work units, townhouses, multiplexes, and duplexes.

For many cities across the country, however, these housing types are few and far between; they have even been referred to as the “missing middle” by urban planners and real estate professionals. The opportunity, then, for many cities and developers is the redevelopment of brownfields into medium to high-density housing and the renovation of existing buildings for residential use, referred to as residential infill.

The U.S. Environmental Protection Agency’s Smart Growth Program released a new report on December 19, 2012—“Residential Construction Trends in America’s Metropolitan Regions: 2012 Edition”—that examines residential construction trends over the recent past. The report finds that nearly three out of four large metropolitan regions saw an increased share of new housing development in previously developed areas during 2005 to 2009 compared to 2000 to 2004. The report concludes that infill housing “…can help to expand housing choices, make neighborhoods livelier, increase the tax base, safeguard rural landscapes, reduce infrastructure costs, and protect natural resources.”

It’s not just large metros that are experiencing increased demand for infill housing though. Michigan cities and towns of all sizes are capitalizing on the demand and working with downtown building owners to turn once abandoned upper stories into apartments, condos, and lofts. Key partners for such projects include the Michigan State Housing Development Authority and the Michigan Economic Development Corporation.

Issue Media Group recently published an article titled “Upper Floor Housing Rehabs Spur Neighborhood Growth” as part of a special report exploring infill housing successes in Detroit’s Eastern Market, Portland, and Manistee. Other towns across the state that have successfully rehabbed downtown housing include Niles, Howell, Clare, Boyne City, and Iron Mountain (to name a few) through the Michigan Main Street Program.

What’s all the interest in infill housing? As it turns out, huge demographic changes are fueling a “back to the city”

Michigan communities are uniquely positioned to supply needed infill housing as demand shifts to more housing types that complement walkable neighborhoods.
movement nationwide. According to “The Decade of Calamity: Demographic & Economic Drivers to 2020” by Arthur C. Nelson, households without children will dominate the demand for new housing in the coming years, and nearly half of that demand will be seniors of the Baby Boomer generation.

Nelson reports in “Leadership in a New Era: Comment on ‘Planning Leadership in a New Era’” that households without children are expected to increase from 52 percent in 1960 to 67 percent in 2000 to 72 percent in 2025. When seniors move, 80 percent vacate single-family houses, but only 41 percent of those seniors move into single-family units while 59 percent move into multi-family buildings.

According to Richard L. Florida, author of “Cities and the Creative Class,” for the other large demographic without children that’s driving the housing market—the Millennials—the trend is also towards more walkable, urban living environments. Other factors, including the falling rate of homeownership are also at play. Nelson explains that homeownership is predicted to be as low as 60 percent by 2020, down from the all-time high of 65 percent in 2005.

While the rising demand for walkable, urban housing options equates to falling demand for drivable, suburban ones, there will still be families desiring the space and privacy provided by detached single-family homes on large lots. As the housing crisis shows us though, as a state and nation we have considerably overbuilt the supply of detached single-family homes. For Michigan communities with extensive urban infrastructure that remains underutilized, the housing crisis also shows us that there is tremendous potential for infill housing to help breathe new life into our downtowns.

Michigan State University Extension is working with the Michigan State Housing Development Authority, the Michigan Municipal League, and other statewide agencies on a coordinated project called the MIplace partnership—a statewide initiative with the purpose of helping Michigan communities learn more about and implement placemaking as an economic development strategy.

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Brad Neumann is an educator for Michigan State University Extension specializing in government and public policy. You may reach him at 906-475-5731 or neuman36@msu.edu.

Escanaba’s homegrown designer Matt Sviland repurposed a downtown landmark to include residential and commercial use, with eight units designated as affordable housing.

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PROJECTS GARNER
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BY MIKE TURNER
For decades, Pontiac city leaders have strived to persevere through auto plant closings, government financial woes, neighborhood blight, population loss, and a dwindling downtown.

Today, Pontiac officials and local residents in this former General Motors manufacturing center are cheering as their city enjoys a remarkable resurgence that’s winning lavish media praise in 2013.

**A MECCA OF HIPNESS**

“Pontiac gaining new life with trendy makeovers, new business,” read the headline of a September 2 article in The Detroit News, which proclaimed “this city is reinventing itself as a mecca of hipness with loft apartments and cool entertainment.”

A January 29 Oakland Press story echoed a similar refrain: “Pontiac comes back to life with help of Neighborhood Stabilization Program.”

“Never before in Pontiac’s history have so many people and organizations come together to find solutions to the challenges our city is working to overcome,” Pontiac Mayor Leon Jukowski declared during a press conference this year to announce the grand opening of a nearly $20 million loft-style housing renovation that restored downtown Pontiac’s historic Sears, Roebuck & Company Department Store building. “We’re seeing the most development our city has had in 30 years,” Jukowski said.

The economic momentum has not gone unnoticed by longtime observers of the city’s fortunes. “The confluence between the needs of the city, the welcoming of city officials and the availability of funding made Pontiac a prime destination for the development boost,” said Kirsten Elliott, vice president of development at Troy-based nonprofit Community Housing Network Inc. (CHN), which has spearheaded the development of affordable housing projects in Pontiac and has more on the drawing boards. “A lot is going on, and we have already seen more investment in Pontiac,” Elliott said.

### BUILDING PROJECTS

Here’s just a partial list of what Jukowski, Elliott, and other Pontiac boosters are celebrating:

- **GJ & JA Investments LLC’s renovation** of a 24,000-square-foot historic downtown building at Huron and Saginaw streets into 10 West Lofts, a multiuse facility featuring 14 loft apartment units and nearly 9,000 square feet of retail space. The project’s funding was supported by $2.4 million of direct residential investment from the second phase of the federal Neighborhood Stabilization Program.

- **The demolition** of 47 vacant and blighted dangerous buildings in the Unity Park neighborhood and in NSP2-eligible neighborhoods surrounding Pontiac’s central business district. Elimination of blight has helped increase property values and improved the perception of public safety within the community, observers say.

- **In August,** Governor Snyder announced that Pontiac would receive another $3.7 million, through the federal Hardest Hit program, for blight removal. The money is a portion of the $100 million approved for demolitions in Pontiac, Detroit, Flint, Saginaw, and Grand Rapids.

Loft apartments like this are helping to reinvent Pontiac as a mecca of hipness.
The construction of 18 new single-family homes in the Unity Park neighborhood, located just southeast of downtown. All 18 homes quickly found buyers. Now, CHN is preparing to develop 32 more two-, three-, and four-bedroom houses in the neighborhood.

The M1 Concourse, located on an 87-acre former GM industrial site, plans to create climate-controlled “car condos” and a test track for owners.

Architect Bill Massie plans to develop the first grass court tennis club in the U.S. in 100 years in the former Hayes Jones Community Center, which has been closed for about a decade. The club, slated to have 24 grass courts and four hard courts, will require membership but will open to the public during tournaments.

MIXED-USE DEVELOPMENT
Garnering perhaps the most attention—and serving as a catalyst for additional development—is the Lafayette Place Lofts mixed-use development, the nearly $20 million project that resurrected the architectural glory of downtown Pontiac’s abandoned Sears, Roebuck & Company Department Store building.

West Construction Services, a Pontiac-based development firm that specializes in historical preservation, completed the project in January. Demand for the complex’s 46 loft-style apartments has already outstripped supply.

Kyle Westberg, West Construction president and CEO, said all of the structure’s one- and two-bedroom units are leased and a waiting list is forming. Nine of Lafayette Place’s units are reserved for tenants earning 50 percent or less of the area median income (AMI), 21 are for renters earning up to 120 percent AMI, and rents for the remaining 16 apartments are at market rates.

“We knew going in there was a pent-up demand for this type of housing,” said West, noting that Lafayette Place is attractive to residents, such as college students, who desire an urban living environment. The structure also benefits from its central location within Oakland County, he said.

LOFTS SPUR ADDITIONAL DEVELOPMENT
The retail outlets on the 80,000-square-foot building’s ground floor are also thriving, West said. Lafayette Place’s Anytime Fitness center boasts 500 members after a surprisingly robust summer, and the goal is to reach 1,000 members by March, he said. And sales at Lafayette Market—a full-line fresh food market, delicatessen, caterer, and cafe on the ground floor of Lafayette Place—are growing by 10 percent a month. The meat department is particularly popular at Lafayette Market, the first fresh foods market to open within the city in four decades.

The Lafayette Place project was funded by Michigan’s NSP2 initiative (administered by the Michigan State Housing Development Authority), a federal New Markets and Historic Tax Credit partnership with U.S. Bank, the Michigan Magnet Fund (MMF), Great Lakes Capital Fund LLC, State Historic Tax Credits, Brownfield Tax Credits, KeyBank, and other private lending institutions.

All told, the city benefited from $13.7 million in NSP2 funds, which assisted with the renovation of Lafayette Place, the demolition of blighted houses, and the development of the 18 Unity Park single-family homes.

“There has been a growing momentum in Pontiac that I think has been built on the NSP2 success,” said Oakland County Treasurer Andy Meisner, who chaired a community advisory committee on the NSP2 initiative. “The NSP2 projects have provided an anchor and foundation on which other developments are happening.”

Michele Wildman, supportive housing specialist at the Michigan State Housing Development Authority, said she was pleased with how the NSP2 investments helped improve the city’s housing stock. “Pontiac is a great success story,” she said. “I wouldn’t say we were surprised, but we were definitely pleased by the demand we saw for these single-family homes.” Community Housing Network’s Elliott agreed, calling Pontiac’s NSP2 accomplishments “a good example of successful use of our tax dollars.”

REDUCING VACANT-PARCEL RATE
Community Housing Network partnered with Farmington Hills-based Home Renewal Systems and Venture Inc. (the housing development arm of Oakland Livingston Human Service Agency) in applying NSP2 funds toward development of the Unity Park houses. Now it plans to use a different federal program—Low Income Housing Tax Credits—to build 32 more homes in the neighborhood. The homes will be rentals for the first 15 years; after that, they will be available for long-term lease-to-purchase.

Lafayette Place’s new Anytime Fitness center boasts 500 members with a goal to double that by March 2014.
“This is a true community revitalization project which will strengthen the fabric of the community, increase property values, and make a better community for the people we serve,” said Elliott, adding that the development—dubbed Unity Park Rentals—will reduce the vacant-parcel rate in the neighborhood by about one-third.

Meisner notes that while the various housing-related projects have met a strong need in Pontiac and have served to help stabilize neighborhoods, the city’s long-term future rests on attracting job-providing businesses.

“Have we solved every problem? No,” he said. “But that was not our goal. Our goal was to kick-start the housing market and stop the bleeding from the foreclosure crisis. I think we did that. Now there’s a new energy and excitement in Pontiac.”

As a result, Westberg said, he’s confident more positive press is ahead in Pontiac’s future.

“The media are picking up on the buzz we have going here,” he said.

Mike Turner is a public relations specialist for Pace Marketing & Communications. You may reach him at 517-267-9800 or turner@ThisIsPace.com.

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Vacant Property Campaign

By Jamie Schriner-Hooper

While Michigan is certainly on the road to recovery, both our post-industrial legacy and the foreclosure crisis have left our great state with a number of pockmarks and scars. In some communities, those scars can be vacant buildings—from a single family home to a shuttered factory—while in other areas those scars take the form of vacant land in what should be a vibrant place.

We didn’t get to the point we are today overnight, and we know we won’t recover overnight. Michigan’s recovery will take a number of different forms with a number of different players. What we do know, however, is that these many different forms and players need to work together in order to be efficient and effective.

As a means of addressing Michigan’s vacant property issues, four statewide organizations came together several years ago to discuss how they could work together to begin to better address Michigan’s vacant property crisis. Those four organizations were the Michigan Municipal League, the Center for Community Progress, which is a national expert in land banks and vacant property in post-industrial cities, the Community Economic Development Association of Michigan (CEDAM), which provides technical assistance, training and advocacy work to primarily nonprofit organizations doing community-based economic development, and Michigan Community Legal Resources (formerly Community Legal Resources), which provides pro-bono legal services to nonprofits and hosts the Detroit Vacant Property Campaign.

Collaboration Leads to a Campaign

While each of the four organizations were working in different ways to address vacant property and blight and preaching collaboration to the communities and organizations with which they were working, the four organizations were not taking a coordinated approach with their efforts. They quickly decided to resolve this issue and collectively work to address vacant property across the state. From these discussions and this new collaboration, the Michigan Vacant Property Campaign (MVPC), was born.

Pro-Bono Services

Supported by the Michigan State Housing Development Authority and Michigan Local Initiative Support Corporation, the MVPC offers primarily pro-bono services to communities large and small, urban, suburban and rural, to begin to address their vacant property issues. Each of the four partner organizations brings a unique skill set and experience base to the table, allowing for a robust analysis of a community’s needs. In addition, the MVPC has an advisory committee consisting of state government agencies, utilities, historic preservation organizations, land banks, and many others who provide feedback and contribute to statewide policy issues.

MVCP Understands Every Community Is Unique

Every community is unique and faces a unique set of challenges. Because of this, the MVPC treats each community differently and provides unique recommendations. Grand Rapids does not face the same issues as Flint which does not face the same issues as Bessemer. Each community comes to the MVPC with a unique issue with which they need assistance. In the last year that the MVPC has provided its services, those issues have ranged from:

• how to sell/maintain city-owned vacant property with an ever-dwindling budget;
• how to attract businesses into a struggling downtown filled with vacant buildings;
• how to determine who owns property in rural areas; and
• how to fund demolition and rehabilitation projects.

Each issue calls for a unique set of solutions and a diverse group of people to begin to work on those solutions. What communities often don’t realize is that
they often already hold the skill set and expertise in their community to address their vacant property issues.

Many communities have great non-profits, city/village/township government, neighborhood groups, volunteer clubs, block clubs, faith-based institutions, schools, etc., which are working to address the vacant property issues in their community. What these great organizations often don’t realize is that they are often being redundant in their efforts, as their neighbors are likely working to address the same issue. The municipality may be working on code enforcement issues and trying to build a vacant property registration while neighborhood groups may be creating their own vacant property registry and cutting the grass and picking up trash at the vacant homes in their neighborhood. Or, a municipality may be trying to find a way to have the community maintain its vacant lots while a nonprofit may be trying to find a place to install and maintain a community garden. These are all great and needed efforts, but would be much more effective if the groups simply worked together. Bringing these groups and their efforts together into a cohesive plan is a large part of what the MVPC offers to communities.

...the MVPC offers primarily pro-bono services to communities large and small, urban, suburban and rural, to begin to address their vacant property issues.

Anyone Can Request Assistance
If you are interested in speaking with the MVPC about issues your community faces, the MVPC website offers a simple questionnaire to help the team better understand your community’s vacant property issues. Anyone can request assistance. A team member will follow up with a telephone call and likely set up a day to conduct a pro-bono site visit in your community and provide a brief report with very specific recommendations. In addition, the MVPC may be able to provide specific technical assistance at a significantly reduced rate.

To join the Michigan Vacant Property Campaign in its mission to turn eyesores into opportunities and for additional information such as data, reports, and toolkits, please visit michiganvacantproperty.org.

Jamie Shriner-Hooper is the executive director of the Community Economic Development Association of Michigan. You may contact her at 517-485-3588 or jamie@cedam.info.

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Ted and Joyce Cozapt are living their perfect retirement dream. On sunny afternoons they can sit on their third floor balcony and enjoy the sights and sounds of the quiet, tree-lined neighborhood below. In the evenings, they can see teens shooting hoops in a well-lit park just a few blocks to the northeast. Three days a week, they babysit their two great-grandchildren who live across the street. Their door is always open, and they know all their neighbors by name. Everything they need is within easy walking distance, or a few minutes’ drive away.

After retiring in 2009 and selling their home in metro Detroit, the couple became the first tenants to sign a lease at Sycamore House, a historic school converted into 40 units of affordable senior housing that opened in 2010 in downtown Durand.

“We’ve got the perfect location to live our life the way we want to, go anywhere we want to, do anything we want to, and we don’t even need to have a car to live here,” said Ted Cozapt. “We can walk across to the store with our shopping carts, and 100 feet down from there is the post office. If we want to go to the drug store or bank, we just walk down around the corner. The library’s right there the other way. Anything you want, you’ve got it. There is no down side. It’s perfect.”

“It’s like living in a retirement home in Florida only we’re right here with family back in our own hometown,” said Joyce Cozapt. “I didn’t know that they even had stuff like this here in Michigan until recently. This is the answer to a prayer.”

The historic preservation project was also the answer to a prayer for the city of Durand. From 1920 to 1996, the historic brown brick building on Sycamore Street ushered countless generations of students through its halls, first as the high school and then as the junior high. But once the students left and the classrooms were
abandoned, the once-majestic landmark quickly fell into ruin, anything of value stripped and scrapped to pay the property taxes. “It was absolutely despicable,” said Durand City Manager and Clerk Amy Roddy, who took on the combined position in 2008 after more than 20 years as city clerk. “Windows broken out and boarded up, chains on the doors. The police were there several times a year because of vandals breaking in.”

Public/Private Partnership
In 2005, the newly formed Shiawassee Economic Development Partnership (SEDP) held its first event to spark local private/public investment opportunities. Among the attendees was Woda Group LLC, which develops and manages high quality affordable housing around the country. Woda quickly seized on the opportunity for a renovation project that could be largely funded through historic preservation grants and other state and federal economic redevelopment incentive programs. “Companies that take advantage of these incentive opportunities can take a multi-million dollar investment and minimize their financial exposure to the point where it’s practically a net gain on paper,” said Roddy. “The SEDP helps identify those sites. It’s been the best return on investment for everyone involved.”

Payment In-Lieu of Taxes
There were some important lessons learned. For example, the city agreed to enact an ordinance that allowed the developer to take advantage of an FHA/HUD tax credit program that exempted the property from the lion’s share of local taxes. “It’s a significant loss of revenue that would be going into the general fund,” said Roddy. “My advice is if you’ve never done one of these before, don’t be afraid to ask questions of other communities and reach out to a specialist in the legal arena who may have some insights. Assemble a team of experts to help guide you through the process.”

But the benefits have well outweighed any pitfalls, said Roddy. The city mitigated part of the lost revenue by negotiating a $5,000 annual contract for police and fire services, and a full tax levy on the four largest units that don’t qualify as low income housing.

Sycamore House retains the historic details and character of an important local landmark, adding to the city’s sense of place.

The availability of senior housing enabled retirees Ted and Joyce Cozapt to move back to Durand to be near family members including great-grandchildren Savannah and Brody.

—Joyce Cozapt, first Sycamore House resident

IT’S LIKE LIVING IN A RETIREMENT HOME IN FLORIDA ONLY WE’RE RIGHT HERE WITH FAMILY BACK IN OUR OWN HOMETOWN. I DIDN’T KNOW THAT THEY EVEN HAD STUFF LIKE THIS HERE IN MICHIGAN UNTIL RECENTLY. THIS IS THE ANSWER TO A PRAYER.
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When the gym roof collapsed soon after breaking ground in 2009, the city stepped in and worked with the Michigan Economic Development Corporation for a brownfield tax credit worth $90,000.

When heavy construction cranes damaged the roadbed leading to the site, the city negotiated street repair costs with Woda and the developers of a new $10-million Sagelink Credit Union nearby.

“Between the two, they covered our entire matching funds for a streetscape grant and we were able to repave the street and put in a turnaround to beautify the area and calm traffic,” said Roddy. “Once that happened, you could see all the houses around them getting a facelift, more pride of ownership. It really changed the dynamics of that entire neighborhood in just two years’ time.”

That in turn led to an entire downtown streetscape makeover highlighting the city’s historic railroad identity, followed by an enormously popular façade improvement grant program now going into its second year.

Streetscape, Façade Improvement, Economic Development: The Ripple Effect

“It really filled a void for us in our housing stock. We didn’t have a place for senior housing near our core downtown. This was an outstanding opportunity to take an eyesore and turn it into a beautiful facility with all the amenities,” said Mayor Deb Doyle. “All it takes is a couple of really successful projects like this to manifest and there’s a ripple effect, and that’s exactly what we’re seeing.”
DETERMINATION

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The Michigan Foreclosure Task Force (MFTF) was formed in 2007 by the Community Economic Development Association of Michigan and its partners in response to the foreclosure crisis occurring across the state. The MFTF currently has over 150 members consisting of nonprofit housing counseling agencies, state and local government entities, legal service providers, lenders, private sector partners, and individuals.

The MFTF serves as an information hub for housing counselors, consumer advocates, legislators, homeowners, and renters for timely, reliable, foreclosure-related information. Additionally, the MFTF gives a unified voice to public policy issues concerning foreclosure and works to increase the capacity of the nonprofit counseling agencies across Michigan. These activities are all conducted to reach the MFTF’s goal of reducing the number of foreclosures in Michigan and softening the impact of those foreclosures that do occur to families, neighborhoods, and communities.

Policy Work
As Michigan has navigated its way through this crisis the MFTF has worked hard to strengthen the rights of homeowners. In 2009 the Michigan Legislature revised the existing foreclosure statute to add what is called the 90-day Pre-Foreclosure Negotiation Law. This amendment allowed homeowners to opt-in to a 90-day process where their lender would be required to review them for a workout in order to avoid the foreclosure prior to the sheriff sale date being scheduled. This was a huge win for homeowners facing foreclosure in Michigan and the MFTF worked hard to help secure these additional rights. Since that time, the MFTF has successfully lobbied to extend this legislation, which was originally due to sunset in 2011, multiple times. The last extension was granted in July 2013 and the final sunset date will be January 2014.

Continued on page 22
Q&A on Michigan’s New Foreclosure Law

On July 3, 2013, the governor signed into law amendments to the Michigan foreclosure by advertisement statute. These amendments made significant changes to Michigan’s pre-foreclosure negotiation provisions, otherwise known as the “90-day law.” Of special significance is the amendments’ creation of an inherent right for the purchaser at the sheriff’s sale (usually a bank) to inspect the exterior and interior of the homeowner’s entire property during the redemption period to determine if there is damage to the property. Frequently asked questions about the amendments follow:

Q. When does the new law begin?
A. The changes to Michigan’s foreclosure law will become effective January 10, 2014.

Q. Are these permanent changes in Michigan’s foreclosure law?
A. Yes. There are no expiration dates to these changes.

Q. Did the new law eliminate the 90-day pre-foreclosure negotiation process?
A. The new law amends the 90-day law to extend the sunset date from June 30, 2013 to June 30, 2014. However, the requirements of the 90-day law will not apply to foreclosures by advertisement initiated after January 9, 2014. As such, the 90-day pre-foreclosure negotiation process will only continue until January 9, 2014. Foreclosures that have been initiated prior to January 9, 2014 must continue to comply with the 90-day law through June 30, 2014.

After January 9, 2014, mortgage servicers will be required to comply with the new federal loss mitigation procedures implemented by the Consumer Financial Protection Bureau (CFPB). The CFPB rules will take effect January 10, 2014.

Q. Does the new law require any loss mitigation procedures similar to the 90-day law?
A. Yes, but these loss mitigation procedures only apply to five servicers. The five servicers are Ally/GMAC, Bank of America, Citimortgage, JP Morgan Chase, and Wells Fargo. These loss mitigation procedures do not apply to any other banks including small servicers and community banks.

Q. What happens after the foreclosure sale?
A. The purchaser at the foreclosure sale has the right to inspect the exterior and interior of the homeowner’s property and all ancillary structures after the sale and periodically throughout the redemption period.

Q. What happens if the homeowner does not consent to the inspection?
A. “If the inspection is unreasonably refused or if damage to the property is imminent or has occurred,” the purchaser of the sale can immediately begin eviction proceedings to seek possession of the property and eliminate the homeowner’s redemption period. The court will not enter a judgment for possession and extinguishment of the homeowner’s right to redemption, if, before the hearing for possession, the homeowner repairs any damage to the property.

Q. What is considered “damage” to the property?
A. The new law defines damage as follows: “damage” includes, but is not limited to, any of the following:

(a) The failure to comply with local ordinances regarding maintenance of the property.
(b) A boarded up or closed off window or entrance.
(c) Multiple broken and unrepaired window panes.
(d) A smashed through, broken off, or unhinged door.
(e) Accumulated rubbish, trash, or debris.
(f) Stripped plumbing, electrical wiring, siding, or other metal material.
(g) Missing fixtures, including, but not limited to, a furnace, water heater, or air conditioning unit.
(h) Deterioration below, or being in imminent danger of deteriorating below, community standards for public safety and sanitation.
(i) A condition that would justify recovery of the premises under [Michigan’s summary proceedings].

Q&A provided by Lorray S.C. Brown, Michigan Poverty Law Program, for the Michigan Foreclosure Prevention Project.
Over the years, homeowners and housing counselors across the state have attested to the benefits of this legislation and the fact that without it more foreclosures would have occurred.

As this legislation comes to an end and the mortgage foreclosure numbers across Michigan begin to slowly decrease, the MFTF is committed to being a centralized hub of information and advocacy regarding foreclosure. It is important to remember that although down, foreclosure numbers across the state still remain at historic levels and the number of tax foreclosures are actually increasing in many communities. Michigan was hit earlier and harder than many other states across the country, so our recovery is expected to be slower and take longer.

Michigan Foreclosure Prevention Corps
As part of the MFTF, the Michigan Foreclosure Prevention Corps was started. This is an initiative to link AmeriCorps members to HUD- and MSHDA-approved foreclosure counseling agencies in an effort to increase their capacity to serve homeowners in need. Currently, there are 16 members placed across the state, and in October 20 new members started their placements. Each member serves a one-year term at their assigned agency, with a focus on foreclosure prevention and intervention activities, including:

• foreclosure intake and triage;
• marketing and outreach;
• education;
• implementation of the 90-day pre-foreclosure negotiation law; and
• tracking/mitigating neighborhood impacts of foreclosure.

Community Foreclosure Response Toolkit
In 2012, the MFTF realized that its members, communities and individuals were in need of a place where they could go to get information on all of the best foreclosure response practices that were taking place throughout the state. So, CEDAM released the Community Foreclosure Response Toolkit (miforeclosureresponse.org). The toolkit is a one-stop-shop; it pulls together in one place, the information, resources, strategies, and best practices needed to effectively respond to the foreclosure crisis. It is searchable, interactive, and continually updated with information on:

• laying the groundwork for a community response to the foreclosure crisis;

Since its launch, nearly 7,000 Michigan residents and community leaders have taken advantage of this one-of-a-kind Michigan-specific resource.

Get Involved
Membership to the MFTF is free, and anyone is welcome to join after agreeing to a set of core beliefs that guide the MFTF’s work. The application is online and can be found on CEDAM’s website at www.foreclosure.cedam.info. The MFTF holds two statewide meetings annually, with the physical meeting taking place in Lansing, with a conference call line available for others to join. The next meeting is scheduled for November 7 from 1-3 pm at the MSHDA office in Lansing.

Tracie Coffman is the coordinator for the Foreclosure Task Force. You may contact her at 517-485-3588 or coffman@cedam.info.
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When walking and chatting with Utica Mayor Jacqueline Noonan, it doesn’t take long to see why she’s known as the “architect of Utica’s rebirth.” On a sunny, summer afternoon, Noonan strolls along Auburn Road in downtown Utica pointing out the many things that have changed during her 26 years as mayor.

**Downtown Beautification**
“(Two decades ago) there was no pedestrian lighting, the street hadn’t been rebuilt in 40 years, there were no flowers, no pavers, no crosswalks, no banners. These buildings here have all had the façades redone. The DDA did a façade improvement program. This business right across the street (pointing to Muldoon’s Tavern and its large outdoor dining patio) was a blacksmith shop years ago, at the turn of the last century. They rebuilt it into a nice restaurant. Recently new folks have taken it over and it’s been very successful. It was voted in the Detroit Free Press as the most popular patio in metro Detroit two summers in a row.”

And did she say flowers? You bet. Utica’s streets are now lined with colorful hanging flower baskets with vines that stretch downward to the sidewalk. Noonan strongly encourages the city’s DDA and business owners to have flowers. And they’ve responded—much to the delight of those traveling in this tiny full-service city in Detroit’s suburban rim.

“Before, you wouldn’t have seen plantings anywhere. That was one of the things I asked right away from city council—if the DDA would somehow sponsor flowers as part of our streetscape improvement work. The DDA pays for the fellow who waters them seven days a week. Today, we get thank you notes from Washington and Shelby Township residents who have to drive through Utica on their way to work. They’ll send us an email saying, ‘You make my day start out so nice just looking at your flowers.’ It’s very kind of them to stop and take a minute to tell us.”

**Riverfront and Memorial Park**
Since her election to a four-year term on city council in 1981, and later as Utica’s first female mayor in 1987, Noonan has led the revitalization of the city of nearly 4,800. She’s especially proud of the city’s Memorial Park, nestled downtown between the library and the Clinton River. The park, constructed two years ago and a finalist project for the Michigan Municipal League’s 2012 Community Excellence Award, includes a large red and gold...
Verdin clock as the centerpiece, the start of a hike and bike trail that leads to the St. Clair Metro Park, sitting areas, a pedestrian-friendly tunnel under M-59, a drinking fountain, and a delightful, flower-lined path along the Clinton River. The park is now the site of family picnics, bicyclists, walkers, and community events.

“I find people and bike riders stop all the time for the water fountain and to go down to the river,” Noonan said. “It’s just so exciting. We come down here with our grandchildren,” Noonan said of Jerry, her husband of 49 years. They have five children and 12 grandchildren and have lived in Utica since they were married.

**Outlook and Policy**

Noonan said she plans to continue to put her vision and leadership to use as the newly appointed president of the Michigan Municipal League Board of Trustees. Her one-year term as president began September 20.

“Being League president, it’s a really big responsibility,” Noonan said. “But honestly I think the MML is the premiere statewide organization in the country as an advocate for local government, cities and villages. And I’ve got such respect for the organization that I consider it the highest honor I’ve received other than being mayor.”

As president she’ll focus her presidency on two main issues: transportation and fixing the state’s broken fiscal model.

For transportation, she wants to see rail and rapid transit developed in southeast Michigan.

“For my entire time in public office, improvements in transportation have been a major goal of mine,” Noonan said. “As mayor, my focus was on the Utica area; and now, as League president, my field is even wider.”

Her second and equally important objective is to work with League staff and lawmakers to repair the state’s municipal finance system.

“I feel the state Legislature and the governor are not in touch with the true problems of why we are where we are,” Noonan said. “In a year from now, I hope we have a better understanding at the legislative level and a commitment from the governor to initiate legislation that will correct some of this, if not all of it.”

Are those fighting words? Noonan is 4-feet, 11-inches tall, but she’s not one to back down from a challenge.

“I wouldn’t say I’m feisty. I’m confident. At times, outspoken and yet humble and grateful,” she explained, adding she’s more than willing to talk to lawmakers and testify in the state’s capital whenever she’s needed. “I’m not bashful, I’m not intimidated. I really don’t mind that role at all. I think it’s essential. They have to hear from us. I send a lot of emails using the League’s legislative communications.”

**The League’s Partnership for Place Initiative**

In particular, Noonan is a strong supporter of the League’s Partnership for Place policy agenda, unveiled earlier this year.

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This initiative proposes a commitment of action in partnership between the state and its municipalities that will facilitate Michigan’s economic growth. It would also allow for the development of places to provide key services and amenities that contribute to a high quality of life. It emphasizes a more regional approach to service delivery and changes the way services are provided, how resources are dedicated, and how systems are supported.

“The Partnership for Place agenda ties in absolutely with both of my priorities,” Noonan said. “Economic viability, quality of life for cities and villages is an absolute focal point for my work here in Utica and as president of the League. The League has proven that it can offer help, encouragement, and education to local units and make a huge difference. I’m not bashful by any stretch.”

Matt Bach is the media director for the League. You may reach him at 734-669-6317 or mbach@mml.org.

Mayor Jacqueline Noonan at a Glance
Utica Mayor since 1987

- Running unopposed for mayor in the November 2013 election
- Assuming she is re-elected to a 14th term, on January 1, 2014, she’ll become Utica’s longest serving mayor
- Retired French and social studies teacher
- 2013-14 Michigan Municipal League Board President
- Immediate Past President of Michigan Association of Mayors
- She and husband Jerry have five children and 12 grandchildren
- Jerry also has been heavily involved in community service, serving 42 years on the city fire department, including 34 years as the assistant fire chief
- Their children continue to carry the public service torch as teachers, firefighters, and other public roles
- One thing you may not know about Noonan: As an avid enthusiast of all things French, she’s long identified with the short-statured Napoleon Bonaparte. “He’s one of my heroes, in spite of his many flaws.”

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NEW LEAGUE BOARD OF TRUSTEES

The Board is responsible for developing and guiding the organization’s strategic public policy initiatives, legislative agenda, and internal workings, all leading to Better Communities. Better Michigan.

Here are the 19 board members for 2013-2014 and beyond:
President Jacqueline Noonan, Mayor, Utica
Vice President Dick Bolen, Mayor, Wakefield

Term expires in 2014
Lois Allen Richardson, Mayor Pro Tem, Ypsilanti
Ricci Bandkau, Councilmember, Brighton
Scott Erickson, City Manager, Ironwood
Pauline Repp, Mayor, Port Huron
Adam Umbraras, Village Manager, Three Oaks

Term expires in 2015
Steven Baker, Councilmember, Berkley
Susan Baldwin, Mayor, Battle Creek
Steve Brock, City Manager, Farmington Hills
Kathie Grinzinger, City Manager, Mt. Pleasant
Rebecca Hopp, Councilmember, Fergusburg
Nathan Triplett, Mayor Pro Tem, East Lansing

Term expires in 2016
Rosalynn Bliss, Commissioner, Grand Rapids
Robert Bruner, City Manager, Birmingham
Debra Greene, Mayor Pro Tem, Rogers City
Dan Greer, Councilmember, Jackson
Edward Klobucher, City Manager, Hazel Park
John B. O’Reilly, Jr., Mayor, Dearborn

For more information on the League’s Board of Trustees, visit www.mml.org/about/mmlboard.htm

Newly elected and re-elected Michigan Municipal League Board members from left are John B. O’Reilly, Jr., Dearborn Mayor; Edward Klobucher, Hazel Park City Manager; Dan Greer, Jackson City Councilmember; Robert Bruner, Birmingham City Manager; Debra Greene, Rogers City Mayor Pro Tem; and (not pictured) Rosalynn Bliss, Grand Rapids City Commissioner.
The League’s 2013 Convention took place on the state’s largest metropolitan stage, where local leaders learned strategic lessons in placemaking, civic engagement, entrepreneurism, urban planning, and socioeconomic development that can translate to communities of every size.

From bankruptcy to urban renewal, we drew public attention to key issues facing local municipalities, and helped fuel a national conversation on what’s needed to ensure a healthy, sustainable future for our communities.
Highlights included mobile workshops to key city sites to see firsthand how placemaking initiatives are transforming Detroit at the grassroots level.
ANNUAL SILENT AUCTION & FUNDRAISERS

The Foundation hosted its 30th annual silent auction at the League’s 2013 Convention. The popular event provides a great opportunity to find unique gifts representing communities across Michigan, while donated items are a great showcase for local businesses and talent. The Foundation also took 179 guests to a Detroit Tigers ball game while another 60 attended a gala reception at Dossin Great Lakes Museum on historic Belle Isle. A total of $18,900 was raised from the three events to help support the League’s ongoing mission to enhance and develop leadership in local government through educational outreach.

The Foundation was organized in 1991 to enhance and develop leadership in local government. It serves as the fundraising arm of the Michigan Municipal League, and is a registered 501(c)(3) charitable organization.

The vision of the Foundation is that every elected official will receive the clear, accurate, up-to-date information they need in a way that is immediately accessible to them, delivered in a variety of media they will use, and offered at a price they can afford.

In 2012, the Foundation’s contributions from the auction and general fundraising helped support the cost of the following training programs:
- Regional Meetings - 172 attendees.
- Elected Officials Academy (EOA) - 72 attendees.
- Northern Michigan Public Service Academy’s EOA Workshops - 19 attendees.
- 46 Educational Workshops - 1,120 attendees.
- Scholarships for two students to attend MML Capital Conference.
- Scholarships for two students to attend the NLC Congress of Cities Conference.
- Scholarships for nine students to attend the EOA Weekender Academy.
Our seven regional presenters and projects were:

REGION 1: Fenton, Holly, & Linden
Shiawassee River Heritage
Water Trail

REGION 2: St. Joseph
Silver Beach Development

REGION 3: Belding
Community Garden

REGION 4: DeWitt
Community Showcase

REGION 5: Imlay City
SEED Economic Gardening

REGION 6: Rogers City
Placemaking: Dancin’ Downtown

REGION 7: Ironwood
Depot Park Revitalization

Convention attendees voted for one of seven community projects, and when the votes were tallied, the Upper Peninsula city of Ironwood was selected as the winner of the 2013 “Race for the Cup.” Ironwood’s placemaking project centered on the revitalization of a railroad depot into a community park that also will serve as a trailhead for non-motorized and motorized trails crossing the region.
AWARDS

Honorary Lifetime Membership Award
Robin Beltramini

The Jim Sinclair Exceptional Service Award
Joyce A. Parker, Emergency Manager, Allen Park

Guido Leadership Award
James R. Buck, Mayor, Grandville

Level 1 Graduates
Harry Burdett, Ray Culbert, Ricky Jefferson
Not pictured: Thomas Gilmer, Kenneth McDonough

Level 2 Graduates
Maureen McGinnis, Steven Baker
Not pictured: Karen Banks

Level 3 Graduate
Donald Bowers (Donald also received his Level 1 and 2 certificates.)

Level 4 Graduate
Barbara Holt

Elected Officials Academy

Special Awards of Merit
Under the Radar Michigan’s Jim Edelman and Tom Daldin; Adam Smith, Village Manager, Mackinaw City
Not pictured: Dan Burden Co-Founder and Director of Innovation and Inspiration for the Walkable and Livable Communities Institute, Inc. (WALC); and Eric Tremonti of Under the Radar Michigan

Legislator of the Year Awards
Representative Jim Townsend (D-Royal Oak)
Not pictured: Senator John Pappageorge (R-Troy)

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- [Image]

## GOLD

- [Image]

## SILVER

- [Image]

## BRONZE

- [Image]
Eastpointe School Repurposing
A vacant middle school was converted into senior housing and opened to 75-percent capacity. The city paid nothing—the project was funded by Neighborhood Stabilization Program grants. City planners were able to save the gymnasium and locker room portion of the middle school, which is expected to be adapted into a community center for the entire city.

Fremont Adopt-A-Block and Yard of the Month
Fremont city leaders are gently aiding homeowners who need minor improvements to their home by offering to clean and paint homes through a group of volunteers. The city staff does a neighborhood-by-neighborhood review, and a block is designated to work on. When approached, the owners or renters were at times embarrassed to be chosen, but appreciated the help and consideration with which it was done. Over 50 volunteers helped out. The city approached church groups, the Lions Club, and schools, and raised $500 to buy paint and supplies.

To encourage neighborhood pride and beauty through the upkeep of yards, a volunteer group of citizens (including the former mayor pro tem, the current mayor, and volunteers under the oversight of the neighborhood and economic development director), initiated a “Yard of the Month” program for the months of July, August, and September. Yards are nominated by citizens and the “Dead Heads” (volunteers responsible for weeding the four downtown blocks—often while listening to the Grateful Dead) choose a yard for each of the three months. The winner receives a Proclamation from city council, a high-quality bright orange and green metal sign for their yard to display for the month, and a picture of the winning family is placed in the local paper.

Scottville Peer Pressure Property Maintenance
The city of Scottville decided to handle citizen complaints about vacant and blighted properties with peer pressure instead of tickets. When city hall receives a complaint about a property, the city commission, as a whole, visits the property. The violations are documented, and a “Letter of Concern” is sent to property owners describing the violations. There is no ticketing. The process has resulted in great responses from property owners. The peer pressure, rather than immediate ticketing, is getting results.

Troy Named In Top 10
Family Circle magazine picked Troy as one of America’s top 10 best towns for families (only city in Michigan). With modestly priced homes, excellent city services including a top-rated library, outstanding parks & recreation programs and facilities, a very low crime rate, and one of the best school systems in Michigan, it’s no wonder Troy is tops for families. America’s 10 top family-friendly cities are featured in the August issue of Family Circle, and online at www.FamilyCircle.com/besttowns. Family Circle’s seventh annual list judged top towns on affordable housing options, green public spaces, strong school systems, household income levels, and neighbors to count on.

Bike Sharing Station in Downtown Battle Creek
In an effort to promote healthier lifestyles in the community, the Battle Creek Community Foundation and TeamActive, a downtown bike shop, have teamed up to bring a solar-powered bicycle share station (B-cycle station) to downtown Battle Creek. They are starting with a pilot station—four bikes and one adult-sized tricycle are available for rent—to see how the community will react. TeamActive will maintain the bicycles with weekly routine checks. Mike Wood, owner of TeamActive, uses this marketing phrase, “What do New York, San Francisco and Battle Creek have in common? A bike share.”

Source: BattleCreekEnquirer.com, Aug. 16, 2013

MSHDA Awards Grant to Gladwin and Marshall
Scott Woosley, executive director of the Michigan State Housing Development Authority (MSHDA), (see article on pages 6-7) announced on July 8 the recipients of Community Development Block Grant (CDBG) funds. The city of Gladwin will receive an $85,300 CDBG to assist a landlord with the creation of two rental units in the city’s downtown. And, the city of Marshall will receive an $80,500 CDBG to assist a landlord with the rehabilitation of two rental units in the city’s downtown. The project also includes administrative costs. MSHDA administers the federally funded CDBG program through its Office of Community Development. CDBG funds are used by smaller communities and counties to upgrade homes owned by lower-income residents and carry out other housing activities. Money also is used to fund neighborhood preservation programs, down-payment assistance programs as well as rental development and rehabilitation activities.
On October 1, 2013, a new Health Insurance Marketplace opened in every state, giving Americans a whole new way to shop for health insurance. With that, every American will be able to begin the process of obtaining affordable, quality health insurance.

“As elected officials, there is so much that we can do to help both our uninsured residents obtain health care coverage, and our small employers provide their workers with affordable, quality health care,” said Mayor Marie Lopez Rogers, president of the National League of Cities. “Fortunately, the U.S. Department of Health and Human Services has teamed with NLC so that we can provide you with the information and tools we need. I know that I will be relying on these resources to help me help my constituents obtain the insurance they want and need.”

NLC can help, with resources such as the “Affordable Care Act Health Insurance Marketplace Outreach and Enrollment Toolkit for Elected Officials.” This toolkit provides an overview of the Healthcare Marketplace, a sample outreach and enrollment plan, sample materials to share with constituents, community resources, a series of frequently asked questions, and HHS’s regional office contacts who can provide answers to specific questions.

NLC also co-hosted a webinar with the Department of Health and Human Services, “The Affordable Care Act and Your City—Helping Residents Help Themselves.” The webinar was held on Wednesday, August 28 and addressed:

- How elected officials can help their constituents and smaller employers obtain the health insurance they need and deserve;
- How the Health Insurance Marketplace and SHOP will work;
- Information about subsidies for those individuals who need insurance but whose incomes are too low to afford it;
- How a city can become a Certified Application Counselor; and
- Perhaps most importantly, the basic information every American should know about the Affordable Care Act.

Please visit NLC’s webpage on the Affordable Care Act www.nlc.org/influence-federal-policy/advocacy/regulatory-advocacy/affordable-care-act for more information.
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Northern Field Report
By Caroline Weber Kennedy

Cadillac’s Baker College

STUDENT HOUSING

A former potato warehouse will soon house budding students instead of spuds. The early 1900s farm supply and potato warehouse located at 116 W. Harris Street in downtown Cadillac became an auto parts warehouse for most of the ’70s, and in 1978 became the home of O’Neill’s office products. Vacant for the past 13 years, the building was recently purchased by Baker College in Cadillac and is being repurposed for student housing.

LOCATION, LOCATION, LOCATION

With this visionary repurposing, downtown Cadillac will soon enjoy the residential influx of 32 Baker College students who will be one mere block away from Mitchell Street necessities and amenities. And who says college is no walk in the park? One block in the opposite direction and students are indeed in the city park with immediate access to pedestrian/biking trails, a tranquil fountain, flower gardens, art sculptures, and beautiful, sparkling Lake Cadillac—a pretty sweet spot to finish homework before a little socializing downtown.

City Manager Marcus Peccia says the city is excited, “The city is very fortunate to have Baker College investing in our downtown with this adaptive re-use project. We’re looking forward to new residents living in our core area, helping to provide a sustainable balance of commercial and residential for long-term viability. And the location is terrific—adjacent to the city park, lake, restaurants, and shops.”

ADAPTIVE RE-USE

Dean DeKryger of DK Design Group explains the grand scheme of the rebuild. Starting at the bottom, the basement and first floor are about 7,500 square feet each, with second and third floors approximately 5,000 square feet each. The basement is prepped for future use as potential meeting space, game room, leisure area, or classroom—as the college deems necessary. The other three floors will house two-bedroom, one-bath apartments designed to accommodate four students each, with the exception of the residential director’s apartment on the first floor—of which one bedroom

The Cadillac Baker College Apartments project will convert a former potato warehouse into attractive student housing conveniently located one block away from downtown amenities.
is dedicated as an office. Each floor also has a dedicated computer/study room and a separate laundry space.

The adaptive re-use was not without challenges. Notably, the entrance is a half-story above grade. The city cooperated in the solution by swapping some parking space to allow for a stair and elevator tower on the side of the building.

SUSTAINABILITY
DeKryger says, “We incorporated as many green elements as possible, recycling all the steel from the building, and saving and reusing brick and other structural pieces in the new design as much as possible.” The building is fully fire-suppressed, with new electrical and mechanical systems. The heat pump system provides energy-efficient heating and cooling. Lights are LED. All windows are new. Much of the exterior brick, formerly covered by metal will be covered instead with a stucco-look exterior insulating and finishing system, with some cornice bands, designed to look as authentic to the original masonry as possible. On the building’s face, the second and third floor brick will be left exposed.

The Baker College campus is an easy bike ride of two miles and serviced by the Cadillac Wexford Transportation Authority. The campus is near the YMCA, offering fitness and recreation programs to student life.

QUALITY OF LIFE
Baker College is furnishing the apartments, which are expected to be ready near the beginning of 2014. So, while students may have to look longingly out their windows waiting for a spring thaw to reveal the sparkling waters of Lake Cadillac—a pair of boots and a fuzzy scarf is all they need to make a quick dash for some warm coffee and fun downtown; while a pair of cross country skis will yield some silent sports exercise to clear weary minds. In fact, students have access to two parks, as well as the Clam River Greenway, providing three miles of waterfront trails, right in the city.

It’s a pretty great quality of life springing forth from the old potato warehouse these days. Downtown businesses look forward to some additional eyes on the street, a population that may stay up and out a little later (the average Baker College student is 29 years old), and an economic infusion as well. Other benefits not to be overlooked are the additional diversity provided to the city by having some young adults downtown, as well as the affordability of the apartments adding to the socially healthy mix of income levels.

Caroline Weber Kennedy is the field manager for the League. You may contact her at 906-428-0100 or c kennedy@mml.org.

“THE CITY IS VERY FORTUNATE TO HAVE BAKER COLLEGE INVESTING IN OUR DOWNTOWN WITH THIS ADAPTIVE RE-USE PROJECT.” —Cadillac City Manager Marcus Peccia
Why did MML create The Business Alliance?

One of the Michigan Municipal League’s primary goals—as outlined by our founders back in 1899 and still a priority today—is to educate elected and appointed officials in Michigan. Every bit of education we provide helps our cities and villages provide better, more effective, more efficient service to citizens. We strive to provide our members with up-to-date information on issues, programs, technology—and vendor products and services.

The Alliance was established to encourage companies serving local government to forge a stronger partnership with the League to meet these goals.

We consider you a key player in our ability to educate our officials—to help them provide better service. You are, without a doubt, an essential component in the success of local government.

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Does a nativity scene in a city’s holiday display violate the Establishment Clause of the Federal Constitution?

FACTS:

Each year, the city of Warren puts up a holiday display in its civic center. Included are a lighted tree, reindeer, snowmen, nutcrackers, a “Winter Welcome” sign, and a nativity scene. In 2010, the Freedom from Religion Foundation asked the city not to include the nativity scene. The city refused, indicating that the nativity scene would remain. In 2011, the Foundation asked the city to include its own sign in the display. The “Winter Solstice” sign contained statements including “religion is but myth.” The city refused. The Foundation sued, claiming that the nativity scene together with the exclusion of the Foundation’s sign violated the Establishment and Free Speech Clauses of the Federal Constitution.

The federal district court rejected all of the Foundation’s claims.

QUESTION 1:

Does the inclusion of a nativity scene in the city’s holiday display violate the Establishment Clause of the Federal Constitution?

Answer according to the 6th Circuit Court of Appeals: No. The First Amendment says the “Congress shall make no law respecting an establishment of religion.” As made applicable to the states through the Fourteenth Amendment, “the Clause prohibits government from favoring one religion over another or from favoring religion over irreligion (or irreligion over religion).” The Court noted that several U.S. Supreme Court decisions (including County of Allegheny v ACLU) have previously examined the issue as applied to very similar facts, i.e., multi-purpose, multi-symbol displays, and determined that such displays do not offend the Establishment Clause. Essential to the Court’s decision was the inclusion of all of the symbols.

QUESTION 2:

Did the city violate the Foundation’s free-speech rights when it refused to add the Winter Solstice sign to the display?

Answer according to the 6th Circuit Court of Appeals: No. According to the Court, the First Amendment prohibits governments from making any law “abridging the freedom of speech” of individuals. “As written, the guarantee prevents governments from restricting the speech of individuals; it does not empower individuals to abridge the speech of government.” Citing the U.S. Supreme Court decision Pleasant Grove City, Utah v Summum, the Court held that Warren’s holiday display amounts to government speech and, as such, is exempt from First Amendment scrutiny subject, however, to compliance with other constitutional guarantees.

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Q: Is there anything new we need to know about EVIP for this year?

A: There are some small changes in categories 1 & 2, and a major change in category 3.

1. Category 1, which was due October 1, 2013, addresses accountability and transparency (dashboards). EVIP 2014 requirements are very similar to 2013. However this category now requires a detailed listing of debt service requirements.

2. Category 2, due February 1, 2014, addresses consolidation of services. The most significant change to this category in 2014 is the addition of “innovation” and “privatization” as qualifying activities. This new language provides added flexibility for local units to include the use of an innovative practice (for example, using a new technology to contain or reduce costs) or privatizing a service, in addition to cooperating, collaborating, or consolidating which were the three methods for compliance in 2013.

3. Category 3, due June 1, 2014, addresses unfunded accrued liabilities. This category underwent the most significant change of the three categories, changing from the “Employee Compensation” category to “Unfunded Accrued Liability Plan.” Category 3 will now require a local unit of government with unfunded accrued liabilities in pensions or other post-employment benefits (as of its most recent audited financial report) to submit a plan to lower related liabilities. The plan must include a listing of previous steps taken, estimated savings that resulted, a description of how implementation will continue, and additional actions that could be taken. Actuarial assumption changes and issuance of debt instruments will not qualify as a new proposal within this category. Options for those not taking action, or those without unfunded liabilities, are provided as well. As with the other categories, the plan generated under the requirements of category 3 must be made available in the clerk’s office or on the municipal website.

The State Department of Treasury website contains FAQs, forms, templates, and other important information about EVIP requirements. Be sure to visit www.michigan.gov/treasury/0,4679,7-121-1751_2197_58826---,00.html for detailed instructions.

Q: What are the hard cap rates under PA 152 this year?

A: For medical benefit plan coverage years starting on or after January 1, 2014, the limit on the amount a public employer may contribute to a medical benefit plan equals the sum of the following:

- $5,857.58 times the number of employees with single person coverage
- $11,715.17 times the number of employees with individual plus spouse (Treasury has indicated in its FAQs that 2-person coverage falls in this category as well)
- $15,975.23 times the number of employees with family coverage

BE ADVISED, there are extensive FAQs issued by Treasury on the methodology to be used in making PA 152 calculations, and some FAQs have been rescinded and replaced with new guidance. Please visit the Treasury website for detailed information.

Q: If we want to use the 80/20 option under PA 152, what needs to be done?

A: The governing body of a public employer, by majority vote EACH YEAR, may utilize the 80/20 option under PA 152, which limits a public employer’s contribution to medical benefits to 80 percent of the total cost. See the Treasury website and FAQs for details on what should be included in that calculation.

Q: If we want to opt out of PA 152 altogether, what needs to be done?

A: The governing body of local unit of government, by 2/3 vote EACH YEAR, may opt out of PA 152. This does not preclude the local unit from requiring cost sharing of its employees, it simply means the local unit is not to be bound by the formulas and requirements for cost sharing set out by the State in PA 152.

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Bessemer has worked successfully to rebuild an effective working relationship with the Gogebic Range Water Authority (GRWA) that was lost in prior years. The relationship had become adversarial—months of arguing over water rates, ownership of water sources, and construction of a possible water line through the city for the benefit of Ironwood Township. Legal actions were planned. Bitter negotiations ensued. Finally, the city said “Enough is enough,” and took action toward restoring the relationship between the parties. City officials set up a series of meetings with the GRWA administrator and board chair, and were able to reestablish the relationship, trust, and communication they experienced in the past. As a result, plans were laid to benefit all the parties involved and the area’s water distribution system was once again on the path toward improvement. Bessemer received a $1,250,000 grant-loan for needed improvements, Ironwood Township received a $4,172,000 grant-loan for transmission line construction through Bessemer city streets, and other members of the GRWA received money for small projects they needed. In addition, all GRWA members were able to refinance their current USDA-RD loans for past water system improvements at a significant decrease in interest rates leading to huge savings by all. Bessemer continues to benefit from the good working relationship with the receipt of further USDA grant-loans of several million dollars for infrastructure improvement with the aid of the GRWA.

“The atmosphere of cooperation we’ve created has allowed our community to get more financial aid for our projects as well as for improving the region’s water system,” said Councilmember Douglas Olsen. “It’s also built a lasting atmosphere of positive cooperation and trust between all GRWA members who once again help each other, with positive regional economic benefits.”

As a result, Ironwood Township is receiving water from a new source at more affordable prices and all GRWA members—the cities of Bessemer and Wakefield and the townships of Bessemer, Wakefield, and Ironwood—are once again working together.