Crystal Township
DOWNTOWN DEVELOPMENT

AMENDED AND RESTATED

DEVELOPMENT AND TAX INCREMENT FINANCING PLAN

2028-2057

Original Downtown Revitalization Plan Adopted 1995, Expires 12/31/2027

Recommended by the Downtown Development Authority (DDA) Board of Directors –

Public Hearing on the DDA Development and Tax Increment Financing (TIF) Plan –

Ordinance Approved by the Crystal Township Board

ACKNOWLEDGEMENT

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TABLE OF CONTENTS

TABLE OF CONTENTS

EXHIBITS

TABLES

MAPS

SECTION 1
INTRODUCTION

1.1 Legal Basis for Development and Tax Increment Financing Plan

The statutory authority governing this Development Plan and Tax Increment Financing Plan is the Recodified Tax Increment Financing Act, Public Act 57 of 2018, as amended (the "Act"), specifically Part 2, which authorizes the creation and operation of Downtown Development Authorities.

This document constitutes the Development Plan and Tax Increment Financing (TIF) Plan for the Crystal Township Downtown Development Authority (the "DDA" or the "Authority") and has been prepared in accordance with the requirements of the Act and they are presented herein as a single document. Information shared between each plan, such as the legal description for the district, are contained in the appendices and are appropriately referenced throughout the plan. The Plan establishes the framework for public improvements, economic development activities, and the use of tax increment financing within the designated downtown district. This Amended and Restated Development and TIF Plan does not modify the boundaries of the Development area as originally established by Ordinance 12-94. The legal description attached as Exhibit E7. is included to restate and clarify the existing Development Area boundaries.

1.2 Purpose of the Downtown Development Authority

The Act provides municipalities with a mechanism to promote economic growth, prevent property value deterioration, and encourage redevelopment within downtown areas.

The Downtown Development Authority is a public body created to implement these objectives through coordinated planning, investment, and public-private collaboration. The Authority is empowered to prepare and implement development and tax increment financing plans, undertake public improvements, and support private investment within the development area.

Tax Increment Financing (TIF) is a financing tool authorized under the Act that allows the Authority to capture the incremental increase in property tax revenues resulting from new investment within the development area. These revenues are reinvested within the district to fund infrastructure, public spaces, and other improvements that support continued economic activity and reinvestment. Through this approach, the DDA establishes a reinvestment cycle in which new growth generates resources that can be used to further strengthen the downtown district.

The Development Plan and Tax Increment Financing Plan is intended to outline the goals and objectives of the Crystal Township Development Authority. The Plan establishes the framework for encouraging reinvestment within the downtown district, supporting existing businesses, improving public infrastructure and spaces, and promoting economic activity that strengthens the overall vitality of the community. Through this framework, the Plan is designed to guide coordinated public and private investment and support stable, long-term economic sustainability within the downtown district.

This Development Plan and TIF Plan is intended to serve as:

- A long-range guide for public investment and infrastructure improvements within the downtown district;
- A framework for evaluating and supporting private development and redevelopment activities; and
- A policy and planning document to guide decision-making by the Township, the DDA, property owners, and potential investors.

1.3 Background and Prior Plan History

The Crystal Township Downtown Development Authority was established pursuant to Township Ordinance No. 12-94, adopted in 1994 under Public Act 197 of 1975, the predecessor statute to the current Act. A copy of the establishing ordinance is included in Exhibit E1.

Following the creation of the DDA, Crystal Township adopted a Downtown Revitalization Plan in 1995 to evaluate existing conditions within the downtown district and to establish a framework for economic development and reinvestment. That plan identified challenges common to small-town downtowns, including increased competition from regional retail centers, declining commercial activity, and the need for coordinated investment in infrastructure and public spaces.

The current Development and Tax Increment Financing Plan is set to expire in 2027. This Amended and Restated Development and Tax Increment Financing Plan updates and replaces the prior plan and is intended to provide a modern framework for continued investment under Public Act 57 of 2018. Upon approval, this Amended and Restated Development and Tax Increment Financing Plan is intended to remain in effect for a period of thirty (30) years.

1.4 Goals and Objectives of the DDA

The goals and objectives of the Crystal Township Downtown Development Authority are intended to guide investment decisions and redevelopment activities within the downtown district over the life of this Plan.

These goals reflect input from the DDA Board, Township leadership, and prior planning efforts, and are grounded in the community's desire to strengthen its downtown as a functional, attractive, and economically viable center of activity.

The primary goals of the DDA include:

- Support Existing Businesses First: Prioritize improvements that enhance the viability, visibility, and long-term success of existing businesses within the district.
- Enhance Appearance and First Impressions: Improve the visual character of the downtown through façade improvements, signage, maintenance, and coordinated design elements that create a welcoming environment.
- Strengthen Public Infrastructure and Spaces: Invest in streets, sidewalks, lighting, and public areas to improve accessibility, safety, and overall functionality.
- Leverage the Lake as a Core Asset: Enhance the connection between the downtown and Crystal Lake to support recreation, tourism, and related economic activity.
- Promote Events and Community Activity: Support programming and events that increase foot traffic, strengthen community identity, and contribute to the local economy.
- Encourage Strategic Business Attraction: Attract businesses that complement the existing district and respond to identified community needs, while avoiding direct competition that could weaken current establishments.
- Leverage Private Investment: Utilize public investment strategically to encourage additional private development and reinvestment.
- Plan for Economic Stability Across Seasons: Recognize seasonal fluctuations in activity and support initiatives that improve year-round economic resilience.

SECTION 2
DEVELOPMENT PLAN

2.1 Boundaries of the Development Area

The Development Area for the Crystal Township Downtown Development Authority consists of the properties located within the boundaries of the Downtown Development Authority district, as established by Township Ordinance No. 12-94.

The boundaries of the Development Area are depicted on the Development Area Map included in Map M1, which is incorporated herein by reference. The map reflects the official boundaries of the DDA district as adopted by the Township Board.

The Development Area encompasses the Township's downtown district, which serves as the primary commercial and activity center for the community. The district generally includes properties located within and adjacent to the core business area along the Crystal Lake shoreline and the primary commercial corridors that define the Township's downtown. The Development Area generally includes the core downtown properties located along Main Street, Lake Street, and adjacent corridors near the Crystal Lake shoreline, encompassing the Township's primary commercial and mixed-use area. The DDA District as approved is the entirely of the Development Area District. Additionally, the DDA currently owns the Crystal Library building and there is a no-fee lease agreement with the Carson City Public Library for library services to Crystal residents.

All development activities, public improvements, and tax increment financing authorized under this Plan shall be limited to properties located within the Development Area, unless otherwise permitted under the Act.

2.2 Existing Land Uses and Public Facilities

2.2.1 Introduction and Overall Land Use Composition

The Crystal Township Downtown Development Authority Development Area represents the Township's primary commercial and activity center, characterized by a mix of commercial, residential, civic, recreational, and community-serving land uses within the defined downtown district. The Development Area is centered on the commercial core and surrounding public amenities that support residents, seasonal visitors, property owners, and local businesses.

Commercial uses are generally concentrated within the downtown core and along primary corridors, where small businesses, service establishments, and seasonal-oriented retail activities contribute to the local economy and provide goods and services to the surrounding community. These uses form the economic foundation of the Development Area and contribute to its function as a central destination within the Township.

Residential uses are located within and adjacent to the Development Area and include a mix of year-round and seasonal housing. The proximity of residential uses to downtown businesses, public facilities, and recreational amenities contributes to the walkable nature of the district and supports local business activity, particularly during peak seasonal periods. Continued reinvestment in existing housing and the potential introduction of additional housing opportunities within or near the downtown may strengthen the district by expanding the year-round customer base, supporting resident and workforce housing needs, and increasing activity within the commercial core.

Public, institutional, and recreational uses located within the Development Area further reinforce the downtown's role as a central gathering place and focal point of community activity. These uses contribute to the identity of the district and provide opportunities for coordinated public investment, placemaking, pedestrian connectivity, recreational access, and improvements that support both economic development and quality of life.

Crystal Township does not presently regulate land use through a local zoning ordinance. Accordingly, development within the Development Area is not subject to zoning-based use district limitations that would otherwise restrict residential, commercial, or mixed-use development within designated zoning classifications. This condition provides flexibility for future reinvestment, including the potential rehabilitation, reuse, or redevelopment of properties for housing, commercial activity, or mixed-use purposes. Development remains subject to applicable building, environmental, infrastructure, health and safety, and other local, county, state, or federal requirements.

While the Township does not currently maintain zoning-based land use controls, it has taken steps to address property conditions that may negatively affect the appearance, taxable value, and investment potential of the community. On February 11, 2026, the Crystal Township Board adopted Ordinance No. 19, which prohibits the improper storage of junk, inoperable vehicles, trailers, junk vessels, and building materials and provides for enforcement and penalties for violations. Within the Development Area, implementation of this ordinance may complement DDA investments by supporting property maintenance, reducing nuisance and blighting conditions, and promoting a more attractive environment for businesses, residents, visitors, and prospective investment.

The existing land use pattern and development framework also presents opportunities for housing and mixed-use reinvestment. Housing within or adjacent to the downtown can support local businesses, increase year-round activity, provide opportunities for residents to live near community amenities, and contribute to the long-term vitality of the district. Mixed-use development, including residential uses incorporated with commercial or community-serving spaces, may be particularly appropriate where it supports the compact scale and traditional character of the downtown area. The DDA may support these opportunities through public infrastructure improvements, streetscape and placemaking investments, property improvement programs, coordination with property owners and developers, and other activities authorized by this Development Plan and Tax Increment Financing Plan.

The availability of state and federal funding programs may also influence future reinvestment opportunities within the Development Area. Community development tools administered or supported by the Michigan Economic Development Corporation may assist eligible downtown redevelopment, public space, commercial rehabilitation, housing, and mixed-use projects. Depending on the nature of a proposed project and applicable program requirements, potential resources may include placemaking assistance, small business improvement programs, community revitalization financing, community development funding, and brownfield redevelopment tools.

Housing-related reinvestment opportunities may also be supported through programs administered by the Michigan State Housing Development Authority. Depending on project type, income targets, eligible applicants, funding availability, and applicable program requirements, potential MSHDA resources may include programs supporting the rehabilitation or construction of housing, attainable workforce housing, multifamily housing development, and Housing Tax Increment Financing through Michigan's Brownfield Redevelopment Financing Act. These resources may be relevant to future housing rehabilitation, new residential development, upper-floor housing, mixed-use residential opportunities, and other projects that increase or preserve year-round housing options within or near the Development Area.

Because funding availability, eligible applicants, program requirements, affordability standards, and project competitiveness may change over time, the DDA should evaluate applicable MEDC, MSHDA, brownfield, and other funding opportunities as specific projects are identified and advanced. Inclusion of these potential funding tools within the Plan does not commit the DDA or Township to pursue a specific program or project but recognizes that outside funding and incentive resources may assist in implementing future development priorities.

Overall, the land use pattern within the Development Area reflects a traditional small-town downtown with a compact form, a mix of complementary uses, access to recreational and community amenities, and opportunities for continued reinvestment. The flexibility associated with the Township's current land use framework, together with property maintenance and blight-control measures, potential housing and mixed-use opportunities, and access to applicable redevelopment and housing resources, provides a foundation for the DDA to support improvements that strengthen downtown Crystal as a place to live, conduct business, gather, and visit.

2.2.2 Public Infrastructure and Utilities

The Development Area is served by a network of local streets, pedestrian pathways, and public infrastructure that provide access to businesses, public spaces, and lakefront areas within and adjacent to the downtown district.

Public infrastructure within the Development Area includes streets, sidewalks, lighting, signage, and other streetscape elements that contribute to both functionality and visual character. Past Downtown Development Authority investments have supported improvements such as signage, lighting, and public space enhancements within the district.

Infrastructure systems within the Development Area are generally limited in scale, with portions of the district served by individual well and septic systems. These conditions may influence the type and intensity of future development and highlight the importance of coordinated infrastructure planning in supporting reinvestment.

Ongoing maintenance and targeted improvements to public infrastructure – including streets, sidewalks, drainage, and visual elements – remain important to improving accessibility, safety, and the overall experience within the Development Area.

2.2.3 Civic and Public Spaces

The Development Area is closely connected to key civic and recreational assets, particularly those associated with Crystal Lake and nearby public access points.

Public spaces within and immediately adjacent to the downtown district serve as important gathering areas and contribute to the Development Area's role as both a commercial center and a recreational destination. These spaces support seasonal activity and provide opportunities for community engagement.

Community events and programming occurring within the Development Area and surrounding downtown contribute significantly to foot traffic and economic activity. Events, recreational activities, and partnerships with local organizations support the vitality of the district and enhance its identity as a destination.

Together, these civic and public spaces reinforce the Development Area's role as a central place for commerce, recreation, and community interaction, providing a strong foundation for continued placemaking and investment.

2.3 Existing Conditions and Characteristics

2.3.1 Economic and Market Context

As a rural community within Montcalm County, Crystal Township is influenced by broader regional economic conditions, including population trends, employment opportunities, household incomes, housing availability, and the cost of basic household needs. While available economic indicators are primarily reported at the county level, they provide relevant context for understanding market conditions within Crystal Township and the DDA Development Area. These conditions affect the ability of residents to support local businesses, the feasibility of private property reinvestment, the need for attainable housing opportunities, and the types of public improvements or incentives that may be appropriate to support downtown vitality.

Montcalm County's economic profile indicates a market supported by a resident population of approximately 69,194 in 2024, with a five-year population growth rate of 8.6 percent between 2019 and 2024. The County reported 28,302 housing units in 2023, a civilian labor force of 29,598 in 2024, and approximately 18,923 jobs in 2024. The County's leading employment sectors include government, manufacturing, retail trade, health care and social assistance, accommodation and food services, and construction. These sectors reflect a regional economy supported by public services, production employment, resident-serving businesses, tourism and hospitality activity, and building-related investment.

Income and household affordability conditions are also important considerations for future downtown reinvestment. Montcalm County reported a median household income of $65,331 and per capita income of $30,356 in 2023. According to the 2025 State of ALICE report, using 2023 point-in-time data, 29 percent of Montcalm County households were classified as ALICE households and an additional 13 percent were living in poverty. Collectively, 10,205 households, or 41 percent of all households in Montcalm County, were below the ALICE Threshold, meaning household income was insufficient to afford the basic cost of living within the County.

At the Township level, the ALICE report identified 1,016 households within Crystal Township, with 50 percent classified as either ALICE households or households living in poverty. This indicates that a substantial share of local households may be especially sensitive to changes in housing costs, transportation costs, essential services, and access to local goods and amenities. These conditions reinforce the importance of considering affordability, year-round housing options, neighborhood stability, and access to community-serving businesses as part of future downtown investment decisions.
The cost of basic household needs further demonstrates the importance of affordability considerations. In 2023, the estimated Household Survival Budget in Montcalm County totaled $29,256 annually for a single adult, requiring a full-time hourly wage of $14.63. For a household consisting of two adults, one infant, and one preschooler, the annual Household Survival Budget totaled $71,952, requiring a combined full-time hourly wage of $35.98. These household cost conditions are relevant to downtown planning because they affect the ability of residents and workers to obtain housing, support local businesses, access services, and participate in the local economy.

While the Development Area is not expected to experience the scale of market demand or private development activity associated with larger regional centers, it benefits from its established downtown identity, recreational setting, relatively compact development pattern, and opportunities for incremental reinvestment. Existing commercial buildings, vacant or underutilized properties, public spaces, housing opportunities, and the potential for compatible mixed-use development provide a foundation for continued improvement over time.

Public investment and targeted incentives may assist in addressing conditions that otherwise constrain private reinvestment, including building rehabilitation costs, infrastructure needs, streetscape and public space improvements, housing affordability considerations, and the financial feasibility of small-scale development projects. Accordingly, the Development Plan and Tax Increment Financing Plan are intended to provide a framework for strategic DDA investment that supports existing businesses, encourages appropriate private reinvestment, strengthens the physical environment of the downtown, and recognizes the economic realities of households within the Township and surrounding market area.

Table 2.1 - Economic and Household Context Indicators

Indicator	Geography	Data Year	Value
Population	Montcalm County	2024	69,194
Five-Year Population Growth	Montcalm County	2019–2024	8.60%
Median Age	Montcalm County	2023	40.6
Housing Units	Montcalm County	2023	28,302
Civilian Labor Force	Montcalm County	2024	29,598
Jobs	Montcalm County	2024	18,923
Median Household Income	Montcalm County	2023	$65,331
Per Capita Income	Montcalm County	2023	$30,356
Households Classified as ALICE	Montcalm County	2023	29%
Households Living in Poverty	Montcalm County	2023	13%
Households Below the ALICE Threshold	Montcalm County	2023	10,205 households / 41%

Total Households	Crystal Township	2023 ALICE Report; Municipal-Level 5-Year Average	1,016
Households Classified as ALICE or in Poverty	Crystal Township	2023 ALICE Report; Municipal-Level 5-Year Average	50%
Household Survival Budget – Single Adult	Montcalm County	2023	$29,256 annually / $14.63 hourly wage
Household Survival Budget – Two Adults, One Infant and One Preschooler	Montcalm County	2023	$71,952 annually / $35.98 hourly wage

Sources: The Right Place, Montcalm County Economic Profile; United for ALICE, 2025 State of ALICE: ALICE in Montcalm County, Michigan, based on 2023 point-in-time data. The Right Place indicates that its economic profile data is updated annually, with the most recent year varying by source and indicator. Municipal-level ALICE data is reported as five-year averages for census county subdivisions; therefore, Crystal Township data should not be interpreted as specific to the DDA Development Area.

Table 2.2 – Montcalm County Employment Context

Leading Industry Sector	Montcalm County Jobs, 2024	Share of County Jobs
Total Households	Crystal Township	2023 ALICE Report; Municipal-Level 5-Year Average
Households Classified as ALICE or in Poverty	Crystal Township	2023 ALICE Report; Municipal-Level 5-Year Average
Household Survival Budget – Single Adult	Montcalm County	2023
Household Survival Budget – Two Adults, One Infant and One Preschooler	Montcalm County	2023

2.3.2 Downtown Development Patterns

Development within the DDA district reflects a traditional, corridor-based pattern, with commercial and mixed-use structures generally concentrated along primary roadways. Buildings are predominantly one- to two-story structures, varying in age and condition, and include a mix of occupied, vacant, and underutilized properties. Several areas within the district exhibit gaps in building continuity, which impacts the overall cohesiveness and visual character of the downtown.

Feedback from the DDA Board emphasized the importance of improving the appearance and functionality of the district, including building façades, site conditions, and streetscape elements. Existing development patterns provide a foundation for a more walkable and connected environment; however, targeted reinvestment and coordinated improvements will be necessary to strengthen the district's identity and support a more active downtown setting.

2.3.3 Opportunities and Constraints

The DDA district presents opportunities to build on its existing assets through incremental and targeted improvements. Key opportunities include the rehabilitation of existing structures, activation of vacant or underutilized properties, and implementation of façade and site improvement programs to enhance the visual quality of the district. The DDA also identified the importance of leveraging municipally owned properties, where applicable, to support redevelopment efforts consistent with Township plans and priorities.

Constraints discussed during the planning process include limited market demand, the cost of rehabilitating older buildings, and infrastructure and site-related limitations that may impact redevelopment feasibility. In addition, the scale of available tax increment revenue may require prioritization of projects and phased implementation over time.

Overall, the DDA district reflects a stable but underutilized environment, where coordinated planning, strategic public investment, and continued collaboration between the DDA and Township can support reinvestment and long-term economic vitality.

2.4 Proposed Improvements and Development Activities

The following proposed improvements and development program are derived from input provided by the Downtown Development Authority (DDA) Board, in coordination with Township planning framework and Parks and Recreation Plan. Through the planning process, the DDA identified a range of priority projects, initiatives, and investment areas intended to support reinvestment, strengthen the downtown environment, and enhance the overall economic vitality of the district.

The identified priorities reflect both near-term opportunities and longer-term redevelopment concepts, including site-specific property reinvestment, public infrastructure improvements, business support activities, and community-oriented amenities and programming. These items represent a combination of capital projects, policy direction, and programmatic initiatives that may be implemented over time as funding becomes available and partnerships are established.

For purposes of organization and implementation, the DDA's priorities have been consolidated into the following categories: Public Infrastructure Improvements; Streetscape and Placemaking Improvements; Parking and Circulation Improvements; Public Facilities and Amenities; Redevelopment and Private Investment Support; Business Development and Promotion; and Administrative and Programmatic Activities. These categories are intended to align with eligible activities under applicable statutes while maintaining consistency with the DDA Board's identified priorities.

The projects and initiatives described in this section are not intended to be exhaustive or prescriptive, but rather to provide a flexible framework to guide future investment decisions, support private development, and respond to evolving community needs. Implementation will occur on a phased basis and may be refined over time based on market conditions, available funding, and coordination with the Township and other stakeholders.

2.4.1 Public Infrastructure Improvements

Public infrastructure improvements within the DDA district are intended to support redevelopment, enhance functionality, and address existing service and infrastructure needs. These improvements reflect input from the DDA Board related to community infrastructure, downtown infrastructure, and park-related investments that contribute to the overall usability and attractiveness of the district.

Priority improvements include upgrades to sidewalks, utilities, and public infrastructure systems, as well as enhancements to publicly owned spaces. Specific projects identified by the DDA include sidewalk development, water system improvements, burial of overhead electrical lines, and expansion of parking areas behind existing businesses. Additional improvements may include the development of public restrooms, infrastructure to support redevelopment of key sites such as property located at 119 Myers Street, and utility extensions necessary to support future growth.

Park-related infrastructure, including electrical service, lighting, and foundational site improvements, are also included where such investments support broader community use and redevelopment objectives.

2.4.2 Streetscape and Placemaking Improvements

Streetscape and placemaking improvements are intended to enhance the visual character, identity, and overall experience of the DDA district. These efforts reflect the DDA Board's emphasis on visual marketing, corridor aesthetics, and creating a more cohesive and inviting downtown environment.

Key initiatives include façade and building renovation programs, installation of streetscape elements such as banner poles and decorative lighting, and enhancements to pedestrian infrastructure including sidewalk extensions. Gateway and entryway signage along key corridors, including M-57, M-46, and M-66, are also identified as priorities to improve visibility and reinforce the identity of the district.

Additional placemaking efforts may include branding elements, coordinated design features, and other visual improvements that support a unified downtown character.

2.4.3 Parking and Circulation Improvements

Parking and circulation improvements are intended to support accessibility, improve traffic flow, and enhance connectivity within the DDA district. While not identified as a standalone category in the DDA's working materials, these improvements were incorporated through discussions related to infrastructure, redevelopment, and site functionality.

Identified priorities include expansion of parking capacity, particularly behind existing businesses, as well as evaluation of circulation patterns within the district. Consideration may also be given to intersection improvements, including potential roundabout configurations in key locations such as near the beach area, to improve safety and traffic flow.

These improvements are intended to support both existing businesses and future redevelopment activity.

2.4.4 Public Facilities and Amenities

Public facilities and amenities are intended to support community use, enhance quality of life, and create gathering spaces within the DDA district. These improvements reflect the DDA Board's priorities related to park projects and community gathering spaces.

Projects in this category include development and enhancement of park facilities, such as the proposed carousel project with pavilion, expansion of park areas including the south park and beach area, and installation of amenities such as shade structures, seating areas, and public gathering features. Additional improvements may include development of a gazebo and clock feature, as well as enhancements to the Community Center, including creation of a dedicated DDA meeting space and technology upgrades.

These investments are intended to support both daily use and community events, reinforcing the district as a focal point for community activity.

2.4.5 Redevelopment and Private Investment Support

The Downtown Development Authority (DDA) may utilize Tax Increment Financing (TIF) as a tool to support redevelopment and encourage private investment within the Development Area. By capturing incremental increases in property tax revenues generated by eligible new development and property reinvestment, the DDA may reinvest those revenues into projects and initiatives that improve public conditions, reduce barriers to investment, and strengthen the overall downtown market environment.

Redevelopment and private investment support may include public infrastructure improvements, streetscape enhancements, pedestrian and bicycle connections, public parking improvements, utility-related improvements, public spaces, placemaking investments, and other improvements that support the continued use or redevelopment of private property within the Development Area. Where appropriate and authorized under applicable law, the DDA may also consider programs or incentives intended to support building rehabilitation, façade improvements, accessibility improvements, redevelopment of vacant or underutilized properties, and other private investment that advances the purposes of this Plan.

The DDA may encourage reinvestment in existing buildings and properties through initiatives that preserve useful structures, improve building appearance and functionality, increase occupancy, and support compatible adaptive reuse. Potential opportunities may include façade and exterior property improvements, rehabilitation of commercial buildings, upper-story residential conversions, reuse of vacant or underutilized spaces, and improvements that contribute to the long-term attractiveness and economic viability of the downtown district.

Housing and mixed-use development are also important components of potential future reinvestment within the Development Area. The DDA has identified an interest in increasing housing opportunities, including potential upper-story residential units within the downtown, residential development on vacant or underutilized parcels, rehabilitation of existing housing, and longer-term opportunities for condominium, waterfront, or other residential development where appropriate. Mixed-use development that incorporates housing with commercial or community-serving uses may support a more active downtown, increase year-round activity, provide additional customers for local businesses, and expand housing choices near recreational and community amenities.

Subject to applicable statutory authority, available revenues, project eligibility, and required approvals, the DDA may consider supporting housing and mixed-use opportunities through public infrastructure investment, property improvement programs, local match contributions, coordination with developers and property owners, or participation in applicable state or federal funding and incentive programs. Potential funding tools may include programs administered by the Michigan State Housing Development Authority (MSHDA), community development programs administered or supported by the Michigan Economic Development Corporation (MEDC), and housing-related brownfield tax increment financing where a qualifying project and appropriate public partner are identified.

Consistent with these objectives, the DDA has identified properties and sites within the Development Area that may present opportunities for redevelopment or reinvestment. These may include vacant, underutilized, functionally obsolete, blighted, tax-reverted, foreclosed, bankruptcy-affected, or otherwise distressed properties, as well as properties currently listed for sale or undergoing ownership transition. Changes in ownership, including foreclosure, tax reversion, or bankruptcy-related disposition, may create both challenges and opportunities for downtown reinvestment. Such conditions may contribute to deferred maintenance, vacancy, deterioration, or uncertainty concerning future use; however, they may also provide opportunities for property rehabilitation, reuse, assembly, acquisition by a capable owner, or redevelopment consistent with the objectives of this Plan.

The DDA may monitor priority redevelopment opportunities and coordinate with property owners, prospective purchasers, developers, businesses, the Township, and other appropriate public or private partners to encourage reinvestment. Priority considerations may include the redevelopment of former commercial properties, activation of vacant or underutilized structures, improvement of deteriorated or blighted sites, expansion of housing opportunities, and investments that reinforce the downtown's function as a community and commercial activity center. Identification of a site as a potential redevelopment opportunity does not commit the DDA to acquire, finance, or otherwise participate in a specific project, but provides a basis for evaluating future investment opportunities as they arise.

2.4.6 Distressed Property Redevelopment and Public Private Partnerships

Vacant, tax-reverted, foreclosed, bankruptcy-affected, blighted, contaminated, or otherwise distressed properties may require coordinated public and private action before productive reuse can occur. These properties can create barriers to downtown investment where ownership is uncertain, structures have deteriorated, environmental concerns exist, or the costs of rehabilitation, demolition, site preparation, or infrastructure improvement exceed what the private market can independently support. At the same time, these properties may represent strategic opportunities for redevelopment, housing, business expansion, public amenities, or mixed-use investment within the Development Area.

The DDA may coordinate with Crystal Township, Montcalm County, the Montcalm County Brownfield Redevelopment Authority, an applicable county or state land bank authority, developers, property owners, nonprofit organizations, and other public or private partners regarding distressed properties located within the Development Area. Coordination may include identification of priority properties, evaluation of redevelopment barriers, review of potential eligible activities, assistance with site access or due diligence, consideration of public infrastructure needs, support for grant or incentive applications, and alignment of redevelopment opportunities with the purposes of this Plan.

The Montcalm County Brownfield Redevelopment Authority may be an appropriate partner where a qualifying property or housing project requires support through brownfield redevelopment tools. Depending on the characteristics of a specific property and applicable statutory requirements, brownfield assistance may support eligible activities associated with environmental assessment, due care, remediation, demolition, site preparation, infrastructure improvements, housing development activities, and other approved redevelopment costs. Coordination with the County Brownfield Redevelopment Authority may allow the DDA and Township to evaluate whether brownfield tax increment financing, grants, loans, or related redevelopment resources can assist in advancing a priority downtown project.

A land bank authority may also be an appropriate partner where properties are tax-reverted, foreclosed, abandoned, blighted, or otherwise difficult to return to productive use through ordinary market activity. Land bank coordination may be relevant to property acquisition, stabilization, demolition, site assembly, roles and title resolution, disposition to a qualified developer or end user, or redevelopment of properties for housing, commercial, mixed-use, public, or community-serving purposes. Where a local land bank resource is not available or applicable, the DDA and Township may evaluate opportunities to coordinate with the Michigan State Land Bank Authority or other authorized public partners.

The DDA may also consider whether available tax increment revenues can be used, consistent with applicable law and this Plan, to support public improvements or local match requirements associated with distressed property redevelopment. Such participation may be particularly relevant where a proposed redevelopment advances multiple community objectives, such as removal of blight, restoration of taxable value, creation or preservation of housing, reuse of an underutilized site, support for local businesses, enhancement of public access, or improvement of downtown infrastructure.

Any future DDA participation in the acquisition, assembly, disposition, financing, or redevelopment of distressed property should be evaluated on a project-specific basis. Considerations may include legal authority, public purpose, available funding, property ownership, environmental conditions, anticipated taxable value, project feasibility, consistency with this Plan, potential risk to the DDA or Township, and the roles and responsibilities of participating public and private entities. The DDA is not obligated by this Plan to acquire or support any particular property; rather, this section establishes a framework for considering coordinated redevelopment opportunities as they arise.

2.4.7 Business Development and Promotion

Business development and promotion activities are intended to support existing businesses, attract new investment, and increase activity within the DDA district. This category reflects a combination of the DDA Board's priorities related to business development, community events, and marketing efforts.

Key initiatives include support for business retention and attraction, development of business recruitment materials, and implementation of marketing strategies such as website development, online advertising, and coordination with regional and state tourism platforms. The DDA also identified the importance of supporting community events and programming, including partnerships with local organizations and events such as Winterfest, Music in the Park, and Summerfest.

Façade improvement programs and other incentive-based tools may also be utilized to support business investment and enhance the overall commercial environment.

2.4.8 Administrative, Programmatic and Intergovernmental Partnership Activities

Administrative and programmatic activities are intended to strengthen the capacity of the Downtown Development Authority (DDA) to implement this Development Plan, coordinate public and private investment, pursue outside funding, and support ongoing economic development efforts within the Development Area. This category reflects the DDA Board's priority of building a stronger and more effective organization while also fostering partnerships with public agencies and community organizations whose missions and services contribute to the long-term vitality of Crystal Township.

Key activities may include pursuit of grant funding opportunities; participation in training, education, and networking programs; professional, legal, financial, engineering, planning, and design assistance; preparation of project concepts, renderings, cost estimates, feasibility studies, market analyses, surveys, and grant applications; evaluation of potential district boundary adjustments; and consideration of other statutorily authorized strategies to support revenue growth and long-term financial sustainability. The DDA may also coordinate with other communities, regional organizations, state agencies, nonprofit partners, property owners, businesses, and residents to share information, identify implementation opportunities, and advance priority projects identified in this Plan.

Implementation of the TIF Plan may involve the capture of eligible tax increment revenues attributable to millages levied by overlapping taxing jurisdictions and public service partners. These may include Montcalm County general operating revenues and revenues associated with County-supported functions or services, including the Commission on Aging/Senior Citizen Services, Michigan State University Extension including 4-H and the Montcalm Conservation District, Law Enforcement, and Veterans Affairs, to the extent capture is authorized and implemented in accordance with applicable law. The DDA recognizes that each of these public partners serves important community needs and that the successful implementation of this Plan should seek opportunities to advance compatible and mutually beneficial objectives.

The capture of tax increment revenues does not eliminate the underlying millage or redirect existing base tax revenues generated within the Development Area. Rather, where authorized, the DDA would capture a portion of the increased tax revenues generated above the established base value as property values increase over time. Investments made with those revenues are intended to improve the Development Area, encourage reinvestment, strengthen the local tax base, support businesses and residents, and create long-term economic value within the Township and for overlapping taxing jurisdictions.

In recognition of the public partners whose revenues may be subject to capture, the DDA may consider programs, projects, and coordinated initiatives that support both downtown development objectives and broader community-serving priorities. Any such activities must be consistent with PA 57 of 2018, this Development Plan and Tax Increment Financing Plan, available DDA revenues, applicable program requirements, and the DDA's statutory purposes. Potential areas of coordination may include the following:

Table 2.3 – Partnership Opportunities and DDA Coordination with Taxing Units

Leading Industry Sector	Montcalm County Jobs, 2024
Montcalm County General Operations	Coordination on economic development initiatives, grant applications, public infrastructure, public-space improvements, wayfinding, redevelopment opportunities, community facilities, data collection, and efforts that strengthen taxable value and economic activity within the Development Area.
Commission on Aging / Senior Citizen Services	Improvements that make the downtown more accessible and usable for older adults, including sidewalks, crossings, benches, shade structures, accessible public spaces, parking access, wayfinding, community gathering areas, and facilities that could support senior-oriented programming, mobile service access, or meal distribution activities coordinated by an eligible service provider.
MSU Extension, including 4-H, and Montcalm Conservation District	Coordination on youth entrepreneurship, downtown market activities, community improvement projects, beautification, environmental education, lake and natural resource stewardship, demonstration projects, community gardens or landscaping, business education, volunteer engagement, and youth participation in placemaking initiatives.
Law Enforcement and Public Safety	Improvements that support a safe and active downtown environment, including lighting, pedestrian safety improvements, public-space design, emergency access, signage, visibility improvements, traffic calming, bicycle and pedestrian facilities, and coordination regarding special events or increased public activity within the Development Area.

The DDA may also evaluate opportunities to coordinate with service providers and community organizations on programming that brings residents into the Development Area and increases the use of downtown facilities and businesses. For example, an improved public gathering space or community-serving facility within the district could accommodate senior outreach, meal distribution coordinated by an appropriate service provider, veterans resource events, youth entrepreneurship activities, 4-H programming, community markets, public safety education, or similar activities. In these instances, the DDA's role would be to support authorized downtown facilities, improvements, activation, or economic development programming rather than to supplant the core operating responsibilities of the applicable millage-funded agency.

Where compatible with the purposes of this Plan, the DDA may also consider limited sponsorships, local match contributions, public facility improvements, event support, technical assistance, or collaborative programming that advances downtown economic vitality while recognizing the missions of affected public partners. Potential activities could include downtown-based youth business development or vendor programs, accessibility improvements serving senior residents and veterans, public safety and lighting improvements supporting visitors and businesses, or community events and amenities that expand public use of the downtown district. Any program involving financial assistance to individuals, businesses, or partner organizations should be developed with appropriate eligibility criteria, public purpose findings, administrative procedures, and legal review before implementation.

The DDA may periodically communicate with overlapping taxing jurisdictions regarding Plan implementation, tax increment revenues captured and expended, completed improvements, planned investments, outside funding leveraged, private investment supported, and resulting changes in taxable value within the Development Area. This coordination is intended to promote transparency, identify opportunities for joint investment, and demonstrate how strategic reinvestment of incremental revenues can support a stronger downtown and, over time, a more productive local tax base.

Potential administrative, programmatic, and partnership activities identified in this Plan are intended to provide implementation flexibility and do not commit the DDA to fund a particular program, enter into a specific partnership, or make expenditures outside of its statutory authority. The DDA will evaluate future activities on a project-specific basis, considering statutory eligibility, available revenues, anticipated public benefit, consistency with this Plan, alignment with partner objectives, and the ability of the activity to advance economic growth and improvement within the Development Area.

2.5 Construction Phasing and Estimated Cost of Improvements

2.5.1 Implementation Phasing

Implementation of the proposed improvements and development program will occur on a phased basis over the life of the Tax Increment Financing (TIF) Plan. Phasing is intended to provide a structured yet flexible framework that allows the Downtown Development Authority (DDA) to prioritize projects, align investments with available funding, and respond to changing market conditions and community needs.

In the near term, the DDA may prioritize projects that support existing businesses, enhance the visual character of the district, and address immediate infrastructure needs. These may include façade and site improvement programs, streetscape enhancements, community events and promotional activities, and targeted infrastructure improvements such as sidewalk repairs, lighting, and minor utility upgrades. Mid-term implementation may focus on more coordinated public improvements and redevelopment support activities, including expansion of parking areas, utility extensions, public facility upgrades, and continued investment in placemaking initiatives. During this phase, the DDA may also work with property owners and developers to advance redevelopment of key sites within the district.

Long-term implementation is expected to include larger-scale redevelopment projects and capital improvements, such as development of underutilized or vacant properties, expansion of housing opportunities, and significant public infrastructure or park-related investments. These projects may require coordination with the Township, external funding sources, and private development partners.

The timing and sequencing of projects will ultimately depend on the availability of tax increment revenues, grant funding opportunities, and private investment. As such, the phasing framework is intended to guide decision-making while allowing the DDA to remain adaptable in its implementation approach.

2.5.2 Estimated Costs and Funding Considerations

The estimated costs associated with the proposed improvements and development program will vary based on project scope, timing, and market conditions. At the time of Plan preparation, detailed engineering, design, and cost estimates have not been completed for all identified projects. Accordingly, cost projections are intended to be conceptual and will be refined as individual projects advance.

Funding for the proposed improvements may be derived from a combination of sources, including Tax Increment Financing (TIF) revenues generated within the district, grants, private investment, and other public funding mechanisms. TIF revenues are expected to serve as a primary local funding source, allowing the DDA to reinvest incremental increases in property tax revenues into eligible activities that support redevelopment and public improvements.

Given the anticipated scale of available TIF revenue, the DDA may prioritize projects and implement improvements incrementally over time. In many cases, TIF funding may be used to leverage additional investment, including state and federal grant programs, partnerships with private developers, and coordination with Township capital improvement efforts.

Eligible uses of TIF revenue may include, but are not limited to, public infrastructure improvements, site preparation, property acquisition, façade and building improvement programs, public facilities and amenities, and administrative and programmatic activities necessary to implement the Plan.

As projects are further defined, the DDA may develop more detailed cost estimates, funding strategies, and project-specific implementation plans. The flexibility provided within this Plan is intended to allow the DDA to pursue funding opportunities and allocate resources in a manner that best supports the long-term economic vitality of the district. The DDA has also identified potential grant partners that are further discussed in Section 2.13.2, Alignment and Integration of this Plan.

The DDA Development Phases are identified below and further information can be found in Tables T1a. and T1b. attached to this Plan.

Table 2.4 – DDA Projects (2028 – 2057)

Category	Project	Phase	Total Estimated Cost
Administration	DDA Administration	Annual	$ 3,000/year
Business Development and Promotion	Identification of vacant and underutilized properties for DDA support	Immediate (Year 1)	$ 45,000
Business Development and Promotion	119 Myers Street property development	Short Term (2-5 Years)	$ 50,000
Business Development and Promotion	Vacant and underutilized property development	Short Term (2-5 Years)	$ 15,000
Community Events	Events and NPO sponsorship	Annual	$ 60,000
Community Events	Events Management	Annual	$ 75,000
Community Infrastructure	119 Myers Street property development	Immediate (Year 1)	$ 50,000
Community Infrastructure	119 Myers Street property development	Short Term (2-5 Years)	$ 20,000
Community Infrastructure	Community Center front Lot	Short Term (2-5 Years)	$ 2,000
Community Infrastructure	Community Center development	Short Term (2-5 Years)	$ 4,000
DDA stronger	Estate planning and large donations	Annual	In-Kind
DDA stronger	Grants education and networking	Annual	In-Kind
DDA stronger	Business collabs	Annual	In-Kind
DDA stronger	Fund renderings of projects	Immediate (Year 1)	$ 2,500

DDA stronger	Additional TIF district(s)	Short Term (2-5 Years)	$ 20,000
Downtown Infrastructure	Round About	Future Improvements (21-30 Years)	$ 100,000
Downtown Infrastructure	Sidewalk development	Intermediate Improvements (6–10 Years) & Intermediate Improvements (6–10 Years)	$ 20,000
Downtown Infrastructure	Bury electrical	Long-Term Improvements (11–20+ Years) & Future Improvements (21-30 Years)	$ 35,000
Downtown Infrastructure	City water	Long-Term Improvements (11–20+ Years) & Future Improvements (21-30 Years)	$ 50,000
Downtown Infrastructure	Extended parking behind businesses	Short-Term Improvements (2–5 Years)	$ 25,000
Increase housing and development	Apartments downtown above businesses	Immediate (Year 1)	Grant Funded
Increase housing and development	Foreclosure/bankruptcy/ tax delinquent purchases	Ongoing	Grant Funded
Increase housing and development	Current homes/ structures	Ongoing	Grant Funded
Increase housing and development	Empty lots	Ongoing	Grant Funded
Increase housing and development	Condos along lake front	Ongoing	Grant Funded
Park Projects	Electricity and security	Immediate Improvements (Year 1)	Grant Funded
Park Projects	Shade options for terrace	Immediate Improvements (Year 1) & Intermediate Improvements (6–10 Years)	$ 25,000
Park Projects	Carousel project	Intermediate Improvements (6–10 Years)	$ 40,000
Park Projects	Palladium property development	Intermediate Improvements (6–10 Years)	$ 50,000
Park Projects	Old beach development - pier	Long-Term Improvements (11–20+ Years)	$ 25,000
Park Projects	Develop Southern area of Crystal Park	Long-Term Improvements (11–20+ Years) & Future Improvements (21-30 Years)	$ 70,000
Visual/marketing	Entryway signage - M57, M46, M66	Immediate (Year 1)	$ 5,000
Visual/marketing	Downtown streetscape	Short Term (2-5 Years)	$ 10,000

Visual/marketing	Virtual marketing	Short Term (2-5 Years)	$	5,000
Visual/marketing	Façade/renovation grants	Short Term (2-5 Years) & Annually	$	290,000
Visual/marketing	Business development packet	Short Term (2-5 Years) & Annually	$	40,000
		TOTAL	**$**	**1,223,500**

The projects and cost estimates identified above are intended to provide a general framework for implementation of the Development Plan and are not exhaustive. The Downtown Development Authority (DDA) reserves the ability to modify, reprioritize, or expand upon these projects, and to undertake additional eligible activities, as conditions warrant and in a manner consistent with the objectives of this Plan and applicable statutory requirements.

Project timing and funding allocations may be adjusted based on available tax increment revenues, grant funding opportunities, private investment, and evolving market conditions. This flexibility is intended to ensure the most effective use of resources while allowing the DDA to respond to changing circumstances and advance reinvestment, economic development, and long-term community vitality within the district.

2.6 Open Space and Public Realm Improvements

It is the intent of the DDA to protect and improve upon the parks and open spaces existing within the Downtown District. Currently, the Township and DDA maintain and operate Crystal Township Park and Crystal Township and Community Buildings within the District. The DDA plans to make improvements to these facilities as described in Sections 2.4 and 2.5 of this Plan.

2.7 Property Acquisition and Disposition

It is unknown at this time if the DDA intends to buy, sell, donate, exchange or lease any portions of the development area. If it is determined necessary in order to achieve the goals and objectives of the DDA, the DDA will follow the Township procedure for doing so.

Additionally, the DDA intends to collaborate with the Township on the redevelopment of municipally owned properties, particularly where such properties are included in or adjacent to the Development Area. These efforts will be coordinated to ensure consistency with the local planning framework and Parks and Recreation Plan, supporting the shared vision and goals of both the Township and the DDA.

2.8 Zoning and Infrastructure Changes

At the time of this Plan, Crystal Township does not maintain a local zoning ordinance regulating land uses within the Township or the DDA Development Area. As a result, development within the Development Area is not presently subject to local zoning district classifications, use restrictions, dimensional standards, or local site plan review requirements established through a zoning ordinance. Development remains subject to other applicable local, county, state, and federal requirements, including building, environmental, utility, infrastructure, health, safety, and permitting requirements.

As of April 2026, the Township is evaluating the potential establishment of a Planning Commission. Establishment of a Planning Commission would provide the Township with a formal body to consider long-term land use planning, community development priorities, infrastructure needs, and, if later determined appropriate by the Township Board, potential zoning regulations. Any future planning or zoning actions would be undertaken by the Township in accordance with applicable statutory procedures, including the Michigan Planning Enabling Act, Public Act 33 of 2008, as amended, and, if zoning is pursued, the Michigan Zoning Enabling Act, Public Act 110 of 2006, as amended.

The DDA does not independently establish or administer zoning regulations. However, because the DDA is responsible for implementing improvements and programs within the Development Area, its goals may overlap with future Township planning and land use initiatives. These overlapping interests may include preserving and strengthening the downtown commercial core, encouraging compatible housing and mixed-use reinvestment, supporting public access and recreational activity, improving pedestrian and bicycle connectivity, addressing property maintenance and appearance, coordinating infrastructure investment, and promoting development patterns that support the long-term economic vitality of the downtown.

If the Township establishes a Planning Commission or initiates future land use planning or zoning activities, the DDA may serve in an advisory or coordinating capacity regarding matters affecting the Development Area. This role may include providing information concerning downtown investment priorities, identifying infrastructure or redevelopment needs, participating in planning discussions, recommending consideration of downtown-oriented development objectives, or supporting representation of DDA interests in applicable planning processes. Any formal representation, appointment, advisory role, or coordination procedure would be determined by the Township in accordance with applicable law and local policy.

No specific zoning changes are assumed or required for implementation of this Development Plan and Tax Increment Financing Plan.
Infrastructure within the Development Area should be evaluated on an ongoing basis as land uses evolve and redevelopment occurs. Streets, sidewalks, pedestrian routes, bicycle connections, parking areas, utilities, public spaces, recreational access points, and other public facilities may require maintenance, improvement, expansion, or coordinated investment to support future development and continued use of the downtown. As new development or redevelopment opportunities arise, the DDA may determine that supporting certain public infrastructure improvements is appropriate and consistent with this Plan. Subject to available revenues, statutory authority, and applicable approvals, the DDA may allocate tax increment revenues toward eligible infrastructure improvements and related public investments as described in Section 2.4 and 2.5 of this Plan.

2.9 Financing the Development Plan

The Authority may be funded by any of the following strategies as described in Section 3.2 of this Plan.

2.10 Beneficiaries / End Users

The Authority does not currently have any information designating any person or persons, natural or corporate, to whom all or a portion of any development will be leased, sold, or conveyed in any manner.

2.11 Procedures for Conveyance of Property

As development and market opportunities occur, the DDA may enter into agreements to lease, sell or convey a portion of the development to natural or corporate persons if it is deemed to be in the best interest of the DDA and its goals in preventing deterioration and revitalization of its development area.

In the event the Authority needs to employ procedures for leasing, purchasing, or conveying property, the Authority will follow the established procedures of the Township and/or any other applicable laws or ordinances.

2.12 Plan Amendments

Any amendments to the Development and/or TIF Plans will be submitted by the Authority to the Township Board for approval or rejection, and the Authority will otherwise follow the procedures outlined in the Act.

2.13 Additional Information

2.13.1 Transparency and Reporting

The Downtown Development Authority (DDA) shall conduct its activities in accordance with all applicable statutory requirements governing public bodies in the State of Michigan, including, but not limited to, the Downtown Development Authority Act (PA 197 of 1975, as amended), the Open Meetings Act (PA 267 of 1976, as amended), and the Freedom of Information Act (PA 442 of 1976, as amended). Meetings of the DDA Board shall be conducted in a manner open to the public, with notice and records maintained in accordance with these requirements.

In accordance with statutory transparency requirements, the DDA shall maintain and regularly update a publicly accessible website or webpage that provides access to key information regarding its operations and activities. This may include, but is not limited to, meeting minutes, annual budgets and financial reports, adopted Development and Tax Increment Financing Plans, contact information, and summaries of DDA activities, projects, and initiatives.

The DDA shall maintain financial and operational transparency through regular reporting and documentation of its activities. This includes the preparation of annual budgets, financial statements, and other reports necessary to demonstrate the receipt and expenditure of tax increment revenues and other funds. In accordance with applicable law, the DDA shall also provide an annual summary of its activities, including progress toward plan implementation, project updates, and the status of revenues and expenditures. Where tax increment revenues are retained for extended periods, the DDA shall provide appropriate explanation and anticipated use of such funds consistent with statutory requirements.

The DDA shall comply with required reporting to the Michigan Department of Treasury and other state agencies, including the submission of information related to tax increment financing and authority operations. Records of tax increment revenues, expenditures, and project activities shall be maintained in a manner that supports accountability and public understanding of the DDA's programs and investments.
In addition, the DDA shall hold not fewer than two informational meetings annually to provide updates on its activities, finances, and implementation of this Plan. Notice of such meetings shall be provided in accordance with statutory requirements to ensure participation by the public and affected taxing jurisdictions.

The DDA may also utilize additional methods of communication, including public materials, digital platforms, and community outreach, to provide accessible and timely information regarding its activities and opportunities for engagement.

2.13.2 Alignment and Integration

Implementation of this Development Plan will be carried out in coordination with applicable plans, policies, funding programs, and public and private initiatives that influence development within Crystal Township and the DDA Development Area. This includes the Township's community planning framework, Parks and Recreation Plan, any future Master Plan or Capital Improvement Plan, and other adopted planning documents that establish long-term goals and priorities for land use, infrastructure, recreation, housing, economic development, and community improvement.

The DDA will work collaboratively with the Township Board, any future Planning Commission, and other local boards or commissions regarding projects and priorities affecting the Development Area. Coordination may include consideration of development and redevelopment opportunities, identification of public infrastructure needs, alignment of DDA investments with Township-led projects, integration of downtown objectives into future planning initiatives, and evaluation of opportunities to support compatible housing, mixed-use development, commercial activity, public spaces, recreational access, and community-serving improvements.

The DDA may also coordinate with county, regional, state, federal, nonprofit, utility, philanthropic, and private-sector partners to support implementation of the Plan. Depending on the nature of a proposed project, this coordination may involve grant identification, application support, technical assistance, required matching funds, project design and engineering, regulatory review, infrastructure planning, private investment, or the administration and implementation of funded activities. Because certain funding programs may require a local unit of government, nonprofit organization, eligible business, brownfield redevelopment authority, road agency, or other qualifying entity to serve as the applicant or recipient, the DDA may participate as a funding partner, local match provider, coordinating entity, or project advocate where it is not itself the eligible applicant.

Potential economic development and placemaking partners may include the Michigan Economic Development Corporation (MEDC), The Right Place, Montcalm County, local businesses, property owners, and nonprofit or community-based organizations. MEDC-supported resources may be relevant to downtown public spaces, placemaking, commercial rehabilitation, small business assistance, mixed-use redevelopment, community revitalization, and brownfield-related redevelopment opportunities. For example, programs such as Match on Main and Public Spaces Community Places may support eligible business improvements or public-space projects, subject to then-current program requirements, available funding, and applicant eligibility.

Potential housing partners may include the Michigan State Housing Development Authority (MSHDA), the Township, applicable housing developers or nonprofit housing organizations, and, where appropriate, an eligible brownfield redevelopment authority. Coordination with MSHDA may be relevant to projects involving housing rehabilitation, new residential development, attainable or workforce housing, upper-floor residential uses, mixed-use development, or housing-related tax increment financing. In particular, Housing Tax Increment Financing under the Brownfield Redevelopment Financing Act may provide a mechanism for supporting eligible housing-related activities where a qualifying project is identified and the required local and state approvals are obtained.

Potential parks, recreation, trail, and public-access partners may include the Michigan Department of Natural Resources (MDNR), Montcalm County, local recreation organizations, nonprofit partners, and community fundraising organizations. Because the Development Area is influenced by recreational activity and access to community amenities, MDNR-administered programs may be relevant to future improvements involving public recreation facilities, waterfront or lake access, parks, trails, gathering spaces, accessibility improvements, or related recreational infrastructure. Potential resources may include the Michigan Natural Resources Trust Fund, Recreation Passport Grant Program, or other recreation funding programs available at the time a project is advanced.

Potential transportation and connectivity partners may include the Michigan Department of Transportation (MDOT), the Montcalm County Road Commission, utility providers, and other eligible transportation agencies. Coordination with these entities may be appropriate for improvements involving pedestrian facilities, bicycle connections, sidewalk accessibility, streetscape elements, crossings, transportation safety, wayfinding, or connections between downtown businesses, public spaces, housing, and recreational destinations. Where applicable, transportation-related improvements may be considered for funding through programs such as the Transportation Alternatives Program or other transportation funding sources, subject to eligibility, sponsorship, and project requirements.

Potential environmental, brownfield, utility, and infrastructure partners may include the Michigan Department of Environment, Great Lakes, and Energy (EGLE), the United States Department of Agriculture Rural Development (USDA Rural Development), utility providers, property owners, developers, and other public agencies. EGLE programs may be relevant where redevelopment opportunities involve contaminated, blighted, or environmentally challenged properties requiring assessment, due care, cleanup, or related environmental activities. USDA Rural Development resources may be relevant to eligible rural community facility, water, wastewater, stormwater, or other infrastructure improvements that support community development and future reinvestment.

The DDA may also coordinate with local foundations, nonprofit organizations, civic groups, business owners, residents, and private developers regarding projects that advance the objectives of this Plan. These partners may contribute through private investment, charitable support, volunteer participation, fundraising, local match assistance, programming, property improvements, sponsorships, or other resources that complement DDA investment and public grant funding.

The DDA may also evaluate the feasibility of establishing, supporting, or partnering with a separate nonprofit organization organized for charitable and community development purposes, including the potential pursuit of federal tax-exempt status under Section 501(c)(3) of the Internal Revenue Code. A separate nonprofit partner could provide an additional mechanism for pursuing grants, accepting charitable contributions, coordinating volunteer or community-based initiatives, supporting public space and placemaking improvements, advancing recreational or cultural programming, and assisting with projects that complement the DDA's statutory economic development objectives. Any consideration of forming or formally affiliating with such an organization should include review of legal structure, governance, board representation, financial controls, fundraising capacity, eligible charitable purposes, reporting obligations, conflicts of interest, and the respective roles of the DDA, Township, and nonprofit entity. Establishment or support of a nonprofit organization would be subject to applicable statutory authority, Township approval where required, and review by appropriate legal and financial advisors.

Potential funding and implementation partners identified in this Plan are not intended to represent a commitment by the DDA or Township to pursue a specific funding source or project. Grant availability, eligible applicants, matching requirements, program objectives, application schedules, and award competitiveness may change over time. Accordingly, the DDA should evaluate applicable programs and partnership opportunities as individual projects are identified, prioritized, and advanced for implementation.

Through ongoing coordination and communication, the DDA intends to leverage available resources, coordinate public and private investment, reduce duplication of efforts, and support a cohesive and strategic approach to economic development, housing, recreation, infrastructure, placemaking, and community improvement within the Development Area.

2.14 Displacement and Relocation

At the time of preparation of this Development Plan Amendment, there are currently no occupied residential structures identified for acquisition or clearance under this Plan. The Downtown Development Authority (DDA) does not anticipate that implementation of the Plan will result in the displacement of persons or families from residential units within the Development Area.

The Plan is primarily focused on incremental reinvestment, infrastructure improvements, public space enhancements, and support for private redevelopment activities. These activities are not expected to require the acquisition and clearance of occupied residential properties.

In the event that future projects undertaken pursuant to this Plan involve the acquisition of occupied residential structures or otherwise result in the displacement of residents, the DDA and Township shall comply with all applicable state and federal requirements related to relocation assistance, including the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as applicable.
Any such actions would be evaluated on a project-specific basis, and appropriate plans for relocation, assistance, and mitigation would be developed at that time in accordance with statutory requirements.

SECTION 3
TAX INCREMENT FINANCING PLAN

3.1 Incorporation of Development Plan
The Development Plan, as described and set forth in Section 2 above, is incorporated into and made part of this Tax Increment Financing Plan by reference.

3.2 Authorized Funding Strategies
The Downtown Development Authority may be funded by any of the following strategies:

1. Donations to the Authority for the performance of its functions, as authorized by MCL 125.1664(1)(f).
2. Money borrowed by the Authority, including the issuance of bonds or other evidences of indebtedness, to be repaid as authorized by MCL 125.1664(1)(c) and MCL 125.1664(1)(d).
3. Revenues from property, buildings, or facilities owned, leased, licensed, or operated by the Authority, or otherwise under its control, as authorized by MCL 125.1664(1)(e).
4. Proceeds of Tax Increment Financing (TIF) captured pursuant to an approved Tax Increment Financing Plan, as authorized by MCL 125.1661 to MCL 125.1681.
5. Proceeds from special assessments or other legally authorized charges, where applicable and established in accordance with law, as referenced in MCL 125.1664(1)(a).
6. Grants, loans, or other financial assistance from federal, state, county, or regional sources, as authorized by MCL 125.1664(1)(f).
7. Funds or contributions from the municipality, including appropriations or other financial support, as authorized by MCL 125.1664(1)(a) and MCL 125.1657(4).
8. Money obtained from other sources approved by the governing body of the municipality or otherwise authorized by law for use by the Authority to finance projects and programs consistent with this Plan, as authorized by MCL 125.1664(1)(f).

3.3 Explanation of Tax Increment Financing Procedure
The initial taxable value for the Development Area was established in the original Downtown Development Authority Tax Increment Financing Plan using 1995 as the base year. In accordance with that Plan, the taxable value of property within the Development Area was effectively “frozen” at that time for purposes of calculating tax increment revenues. The base value of all of the parcels within the DDA Development Area as established in 1995 is $1,955,989.

This Amended and Restated Tax Increment Financing Plan maintains the original base year of 1995. Accordingly, tax increment revenues shall continue to be calculated as the increase in taxable value of property within the Development Area above the 1995 initial taxable value, consistent with the provisions of the original Plan and applicable statutory requirements. Retaining the original base year allows the Authority to continue capturing tax increment revenues necessary to support ongoing and future public improvements and redevelopment activities within the district. Under statute, school operating, debt, and library taxes are exempt from capture.

The taxing units affected by this Tax Increment Financing Plan and their 2026 millage rates are illustrated in the table below:

Table 3.1 – 2026 Millage Rates

Jurisdiction	2026 Millage Rate
Township	
Township Tax	0.6968
Township Fire	0.9758
Township Roads	1.1128
Township Police	0.9283

County/Other	
County Operating	3.2116
ISD Allocation	0.1695
Special Ed.	3.4078
VOC Tech	1.2789
County Ambulance	0.7
Commission on Aging	0.44
MSU 4H	0.1955
Law Enforcement	0.9607

The Tax Increment Financing Plan is based on a 100 percent (100%) capture rate of the total incremental increase in taxable value above the Initial Taxable Value set in 1995 on all ad valorem property taxes and local taxes attributable to the levy of all taxing jurisdictions. Captured revenues will be used exclusively to accomplish the purposes of the Development and Tax Increment Financing Plan. As provided under the Act, tax revenues generated within the Development Area prior to adoption of this Tax Increment Financing Plan will continue to be distributed to all taxing jurisdictions during the duration of this Plan. Upon completion or expiration of this Plan, the Authority will cease collecting tax increment revenues.

Table 3.2 Estimated Capture at 2.5% Annual Taxable Value Growth Assumption

Plan Amendment Year	1	2	3	4	5
	2028	2029	2030	2031	2032
TOWNSHIP	$ 4,854	$ 4,975	$ 5,099	$ 5,227	$ 5,357
Estimated Total Capture (30 years)	$ 213,087				
COUNTY/OTHER	$ 16,949	$ 17,373	$ 17,807	$ 18,252	$ 18,709
Estimated Total Capture (30 years)	$ 744,110				
TOTAL	$ 21,803	$ 22,348	$ 22,906	$ 23,479	$ 24,066
Estimated Total Capture (30 Years)	$ 957,198				

Base Value (1995)	$ 1,955,989
Taxable Value (2025)	$ 3,199,965
Increment	$ 1,243,976
Inflation Rate	2.5%

In each subsequent year of this Plan, when the Current Taxable Value of all properties within the Development Area exceeds the Initial Taxable Value, the difference is defined as the Tax Increment. For the duration of this Plan, affected taxing jurisdictions will continue to receive revenues based upon the Initial Taxable Value established in 1995, and the Authority will receive that portion of the tax levy attributable to the Tax Increment, as outlined in Table 3.2. Please refer to Tables T2a. and T2b. within this Plan for a full breakdown of the capture assumptions per taxing jurisdiction.

For illustrative purposes within the Amendment, based upon historical analysis of Crystal Township DDA Development Area properties, a 2.5% inflation rate multiplier is used for future growth assumptions. This Amendment does not exclude capture from growth attributable to inflation.

This Plan Amendment is being written in 2026, and the current Plan does not expire until 2027. Therefore, this Plan Amendment will include years 2028 through 2057 for a thirty-year tax increment financing plan to commence upon the expiration date of the previously approved Plan.

The Township Treasurer is required to transmit the captured Tax Increment Revenues to the Authority as they are collected and to remit to all other taxing jurisdictions the revenues derived from the application of their respective millages to the Initial Taxable Value of all eligible property, subject to any agreements with the taxing jurisdictions.

3.4 Duration of the Program and Indebtedness

For the purposes of this program, the Tax Increment Financing Plan shall become effective upon approval and shall remain in effect for a period of thirty (30) years. Any effort to amend or extend the Development Plan and/or the Tax Increment Financing Plan shall follow the procedures as outlined in the Act.

The Authority anticipates funding the Development Plan on a pay-as-you-go basis, through other internal financing means, and does not foresee the use of public bonds for DDA projects throughout the duration of the Plan. However, should it be deemed necessary to effectively implement the Development Plan, it will be done subject to any limitation and in accordance with any requirements prescribed by law.

Additionally, if bonding is found necessary, the maximum amount of bonded indebtedness or debt capacity will be determined by bond counsel as appointed by the Township, in compliance with legal debt limits established by State Law, based on:

- The costs of the projects described in the Development Plan and adjusted costs borne by project partners, grants of other sources;
- The ability of the Authority to make all bond payments based on updated TIF projections within the duration of the Plan;
- The marketability of such bonds at a competitive and favorable rate; and
- The expenses related to the issuance of the bonds, including all bond fees, attorney fees and the associated costs.

Any determination by bond counsel, or others as deemed appropriate, will be subject to the approval of the Township Board.

3.5 Impact on Taxing Jurisdictions

The implementation of this Tax Increment Financing Plan will not reduce or divert any existing property tax revenues currently received by taxing jurisdictions within the Development Area. All taxing jurisdictions will continue to receive property tax revenues based on the Initial Taxable Value established for the Development Area. Only the incremental increase in taxable value that occurs after the adoption of the original Tax Increment Financing Plan will be captured and used by the Downtown Development Authority (DDA) in accordance with this Plan.

As a result, the Tax Increment Financing mechanism does not represent a loss of base revenue to affected taxing jurisdictions, but rather a redirection of a portion of future growth in property tax revenues that would not otherwise exist but for the public and private investments encouraged by this Plan. Over time, the reinvestment of tax increment revenues within the Development Area is intended to stimulate additional economic activity and property value growth, ultimately strengthening the overall tax base for all jurisdictions upon expiration of the Plan.

The taxing jurisdictions subject to this Plan and their applicable millage rates at the time of this Amendment are identified in Table 3.1. The estimated tax increment revenues and resulting fiscal impacts are illustrated in Table 3.2 and further detailed in the projection schedules included in Tables T2a. and T2b of this Plan. Estimated impacts are based on historical property value trends within the Township and, more specifically, the Development Area. These projections are intended for planning purposes only and may vary based on actual market conditions and development activity. Given the Township's modest growth patterns and the incremental nature of anticipated development within the DDA district, the overall fiscal impact on taxing jurisdictions is expected to be limited in the near term and realized gradually over the duration of the Plan.

Any new or renewed millages levied within the Development Area during the term of this Plan may be subject to capture in accordance with the provisions of the Act, consistent with the treatment of existing millages at the time of this Amendment. Additionally, this Amendment does not exclude capture from growth attributable to inflation.

3.6 Captured Value Allocation and Use of Funds

3.6.1 Revenues

Estimates of tax increment revenues and increases in taxable value are illustrated in Table 3.2 and further expanded in the Tables T2a. and T2b. of this Plan which estimates captured tax increment revenues by jurisdiction. All of the revenue projections are estimates only. Under the event that the collected tax increment revenues exceed the projections, those revenues shall too be collected by the DDA to be expended as outlined within the Development Plan.

3.6.2 Use

The Authority shall expend the tax increment revenues received for the development program under the terms of this Tax Increment Financing Plan. Unused funds shall revert proportionally to the respective taxing jurisdictions. Tax Increment revenues shall not be used to circumvent existing property tax limitations. The expenditure of tax increment revenues is illustrated in Section 2, the Development Plan.

3.6.3 Priorities

If tax increment revenues are greater or less than projections within this Tax Increment Financing Plan, the available funds will be used to complete as much of the Development plan as possible. The Authority will reevaluate, reprioritize, or reallocate the revenues based on actual capture and where expenditures by the Authority will have the most positive impact within the Development Area.

3.7 Intergovernmental Coordination

All taxing jurisdictions will/have been notified per the requirements of the Act. Also, the authority will offer each taxing jurisdiction the opportunity to meet before the public hearing.

3.8 Tax Increment Financing Account Reporting

3.8.1 Annual Reporting Requirements

The Downtown Development Authority (DDA) shall prepare and submit an annual report on the status of its Tax Increment Financing (TIF) account in accordance with applicable statutory requirements. The report shall be submitted to the Michigan Department of Treasury, the governing body of the municipality, and all taxing jurisdictions subject to tax capture by the Authority.

The annual report shall be prepared using the form prescribed by the Department of Treasury and shall include information related to tax increment revenues, expenditures, fund balances, and other financial and operational data necessary to demonstrate the status and use of TIF funds. The report shall be made available to the public, including through the DDA's website or other accessible means, to ensure transparency and accountability.

3.8.2 Compliance with State Requirements

The DDA shall comply with all applicable state reporting and transparency requirements, including those set forth in the Downtown Development Authority Act (PA 197 of 1975, as amended) and related statutes governing tax increment financing authorities. This includes the timely submission of required reports to the Michigan Department of Treasury and adherence to any applicable guidelines, formats, or procedures established by the State.

The DDA shall maintain accurate records of tax increment revenues, expenditures, and fund balances, and shall ensure that all reporting reflects the Authority's financial condition and activities in a clear and consistent manner. Reporting shall be coordinated with the Authority's annual financial reporting obligations and completed in accordance with timelines established by the Department of Treasury.

3.9 Modification and Termination of the TIF Plan

The Township Board may abolish the Tax Increment Financing Plan in the manner provided by law if it finds that the purposes for which it was established are accomplished. However, the Tax Increment Financing Plan shall not be abolished until the principal on, and/or any interest on, any bonds under the Act have been paid or funds sufficient to make the payment have been segregated.

SECTION 4

FINDINGS AND DETERMINATION OF PUBLIC PURPOSE

4.1 Consistency with PA 57 of 2018

This Development Plan and Tax Increment Financing Plan has been prepared in accordance with the requirements of Public Act 57 of 2018, as amended, including the provisions governing Downtown Development Authorities. The Plan incorporates all required elements of a Development Plan and Tax Increment Financing Plan, including a description of the Development Area, existing conditions, proposed improvements, financing mechanisms, and implementation framework.

The Plan establishes a comprehensive and coordinated approach to economic development and public investment within the Downtown Development Authority district and is intended to fulfill the purposes of the Act, including the prevention of deterioration, encouragement of reinvestment, and the promotion of economic growth within the Township.

4.2 Public Purpose and Necessity

The Development Plan and Tax Increment Financing Plan constitute a public purpose as defined under the Act. The proposed improvements, activities, and programs are intended to address conditions of underutilization, support existing businesses, enhance public infrastructure, and encourage private investment within the Development Area.

Implementation of the Plan will support the stabilization and revitalization of the Township's downtown district, strengthen the local tax base over time, and enhance the overall economic vitality of the community. The use of Tax Increment Financing is a reasonable and appropriate mechanism to fund these improvements, as it captures only the incremental increase in taxable value generated by new investment within the district and reinvests those funds locally.

Absent the coordinated public investments and financing mechanisms outlined in this Plan, many of the identified improvements and redevelopment opportunities may not occur or would be significantly delayed, limiting the Township's ability to achieve its economic development objectives.

4.3 Feasibility of Financing

The proposed method of financing the Development Plan is feasible and consistent with the Authority's ability to arrange financing. The Plan anticipates the use of Tax Increment Financing revenues as a primary funding source, supplemented by grants, private investment, and other public funding mechanisms as available.

Projected tax increment revenues, while modest, are expected to support incremental implementation of the Plan over time, particularly when leveraged with external funding sources and coordinated with Township investments. The Plan is structured to allow for phased implementation, enabling the Authority to align expenditures with available revenues and adjust priorities as necessary.

The Authority does not anticipate the issuance of bonded indebtedness at this time; however, the Plan provides flexibility to pursue such financing if determined necessary and appropriate in the future, subject to statutory limitations and Township approval.

4.4 Consistency with the Local Planning Framework

The Development Plan is consistent with the goals, objectives, and future land use direction of Crystal Township, as reflected in prior planning efforts and the Township's ongoing planning initiatives.
At the time of adoption of this Plan, Crystal Township does not maintain a formal zoning ordinance and is considered an unzoned community. However, the Township is actively in the process of establishing a Planning Commission, which is anticipated to guide future land use planning, zoning considerations, and development review processes.

In the absence of formal zoning controls, this Development Plan serves as a primary policy framework to guide investment, redevelopment, and land use patterns within the Downtown Development Authority district. The Plan builds upon the Township's historical planning approach, including the 1995 Downtown Revitalization Plan, which emphasized coordinated development, market-based strategies, and incremental reinvestment rather than regulatory land use controls.

As the Township advances its planning framework, including the potential adoption of zoning and related regulatory tools, implementation of this Plan will be coordinated with those efforts to ensure consistency between economic development objectives, land use planning, and future regulatory structures.

4.5 Reasonableness of the Development Plan

The proposed Development Plan is reasonable and necessary to carry out the purposes of the Act. The scale and scope of the proposed improvements reflect existing market conditions, anticipated growth, and the financial capacity of the Authority.

The Plan emphasizes incremental and targeted investments that are appropriate for the size and function of the Township's downtown district, while maintaining flexibility to respond to future opportunities. The identified projects and programs are intended to address documented needs within the Development Area and to support long-term reinvestment and economic sustainability.

4.6 Adequacy of Public Services and Infrastructure

Public services, including police and fire protection, utilities, and other essential services, are or will be adequate to support the Development Plan. The Plan includes provisions for improvements to infrastructure and public facilities where necessary to support redevelopment and increased activity within the Development Area.

Where infrastructure limitations exist, the Plan provides a framework for addressing those constraints through phased investment and coordination with the Township and other public and private partners.

4.7 Necessity of Changes to Zoning and Public Infrastructure

At the time of adoption of this Plan, no specific zoning changes are required, as the Township does not currently administer a zoning ordinance. However, as the Township progresses in establishing a Planning Commission and evaluating future zoning or land use regulations, such changes may be considered to support development patterns consistent with the goals of this Plan.

Any future changes to zoning, streets, utilities, or other public infrastructure contemplated by this Plan are reasonable and necessary to support the proposed development activities and to advance the Township's economic development objectives.

4.8 Overall Determination

Based on the foregoing findings, the Development Plan and Tax Increment Financing Plan represent a reasonable, necessary, and appropriate approach to promoting economic development, supporting public investment, and enhancing the overall vitality of the Crystal Township Downtown Development Authority district.

The Plan provides a flexible, structured framework for implementation, aligns with statutory requirements, and supports the long-term public interest of the Township and its residents.

EXHIBITS

EXHIBIT 1

ORIGINAL ORDINANCE 12-94

①

Township of Crystal
Montcalm County, Michigan
Ordinance No. 12-94

An Ordinance to adopt a new title, being Title 12-94, of the Code of the Township of Crystal which adopts Michigan Public Act 197 of 1975, entitled "Downtown Development Authority," by reference thereto, and as modified in this Ordinance.

WHEREAS, a Resolution of Intent to establish a Downtown Development Authority pursuant to Michigan Public Act 197 of 1975 was enacted by the Township of Crystal Board as required by law on August 10, 1994: and

WHEREAS, a public hearing was held on September 13, 1994, at 8:00PM, after proper legal publications and posting of notices as required by P.A. 197 of 1975; and as a result thereof;

The Township Board of Crystal has determined that the best interests of the public would be served by the creation and establishment of a Downtown Development Authority as set forth in P.A. 197 of 1975;

NOW THEREFORE:

The Township of Crystal Ordains:

11.1 Adoption of Public Act 197 of 1975 by Reference:

A Downtown Development Authority is hereby created and established pursuant to the terms and provisions of Michigan Public Act 197 of 1975, being Sections 125.1651 to 125.1680 of the Michigan Compiled Laws, which Act is adopted by reference thereto by the Township of Crystal as Title 12-94 of the Township Code, as herein modified.

11.2 Reference in the Act:

Reference in Public Act 197 of 1975 to "chief executive officer" shall mean the Supervisor, of the Township of Crystal. References to "governing body of a municipality" shall mean the Township Board of the Township of Crystal. References to "municipality" shall mean the Township of Crystal.

11.3 Boundaries of the District:

The boundaries of the district within which the Authority shall exercise its powers are shown on Attachment "A".

11.4 Amount of Bond for Director of DDA Board:

The Board, which is the governing body of the Township of Crystal Downtown Development Authority, may have a Director as provided by said Act, and the Director shall furnish bond, by posting a bond in the penal sum of One Thousand Dollars ($1,000.00), under the provisions of said Act, being Section 5 therein.

11.5 Board's Director Report to Township Board:

The Board's Director shall render to the Board and to the Township of Crystal Board regular reports covering the activities and financial condition of the Authority, which reports shall be made at least quarterly during the first year of operation of said Authority, and at least annually every year thereafter, unless more frequent reports are requested by the Authority Board or Township Board.

11.6 Board's Attorney

The Board, when requiring legal counsel, may seek the services available from the Township Attorney, or any other attorney.

11.7 Effective Date:

This Ordinance shall be filed with the Secretary of State promptly after its adoption and shall be published at least once in a newspaper of general circulation in the Township of Crystal. This Ordinance shall take affect ten (10) days after publication in accordance with the provisions of the Township General Laws.

Adopted this 14 th day of September 1994.

Robert H. Naumann
Supervisor

Dennis L. Kellogg
Township Clerk

The above Ordinance was duly adopted by the Township of Crystal at the Township Hall, Montcalm County, Michigan, at 8:52 PM, on the 9-14-94, A.D., 1994.

Dennis L. Kellogg
Township Clerk

I hereby certify that the above Ordinance was published in the Gazette on 9-26-94, 1994.

Dennis L. Kellogg
Township Clerk

CRYSTAL TOWNSHIP
DOWNTOWN DEVELOPMENT AUTHORITY DISTRICT

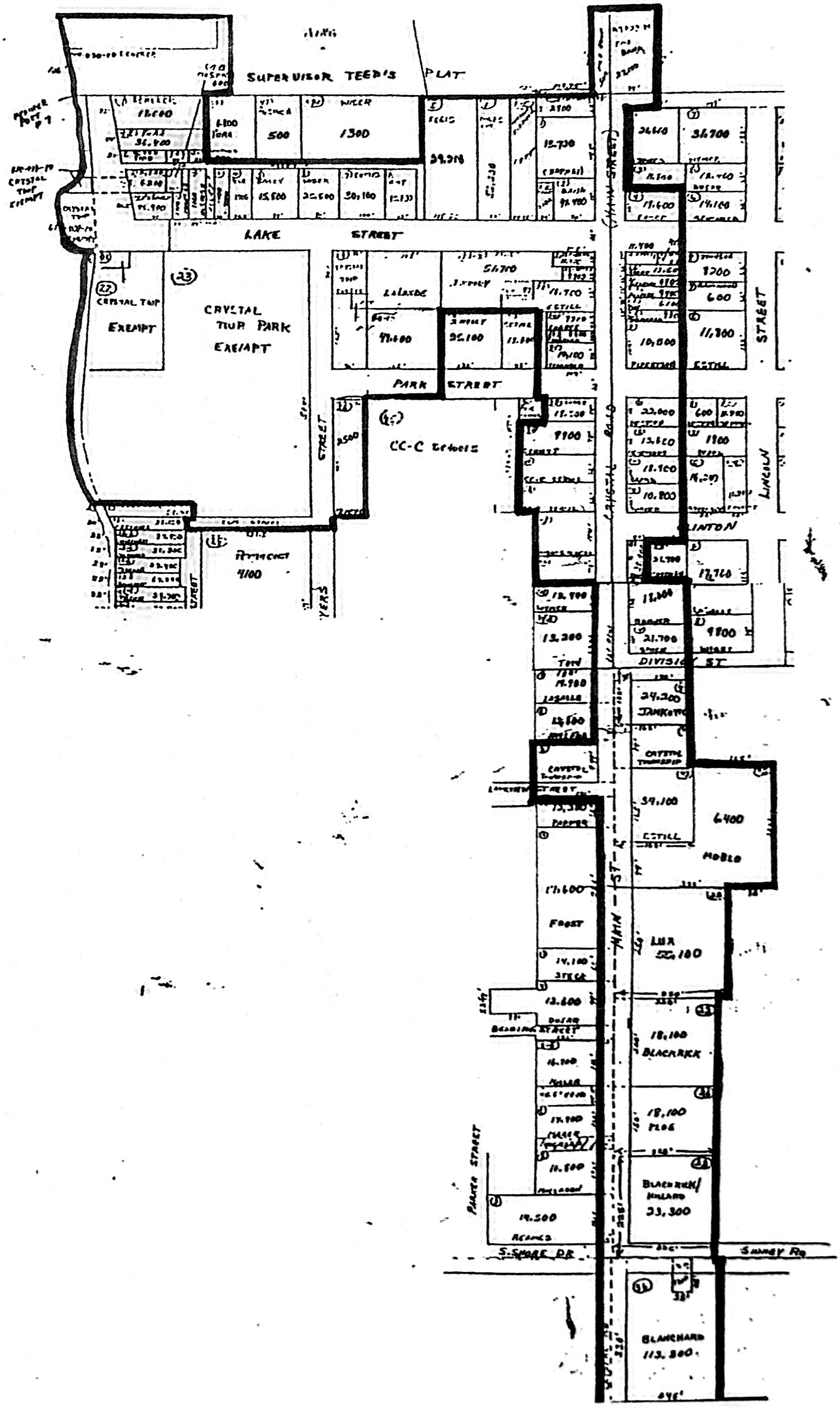


EXHIBIT 2

PUBLIC HEARING NOTICE

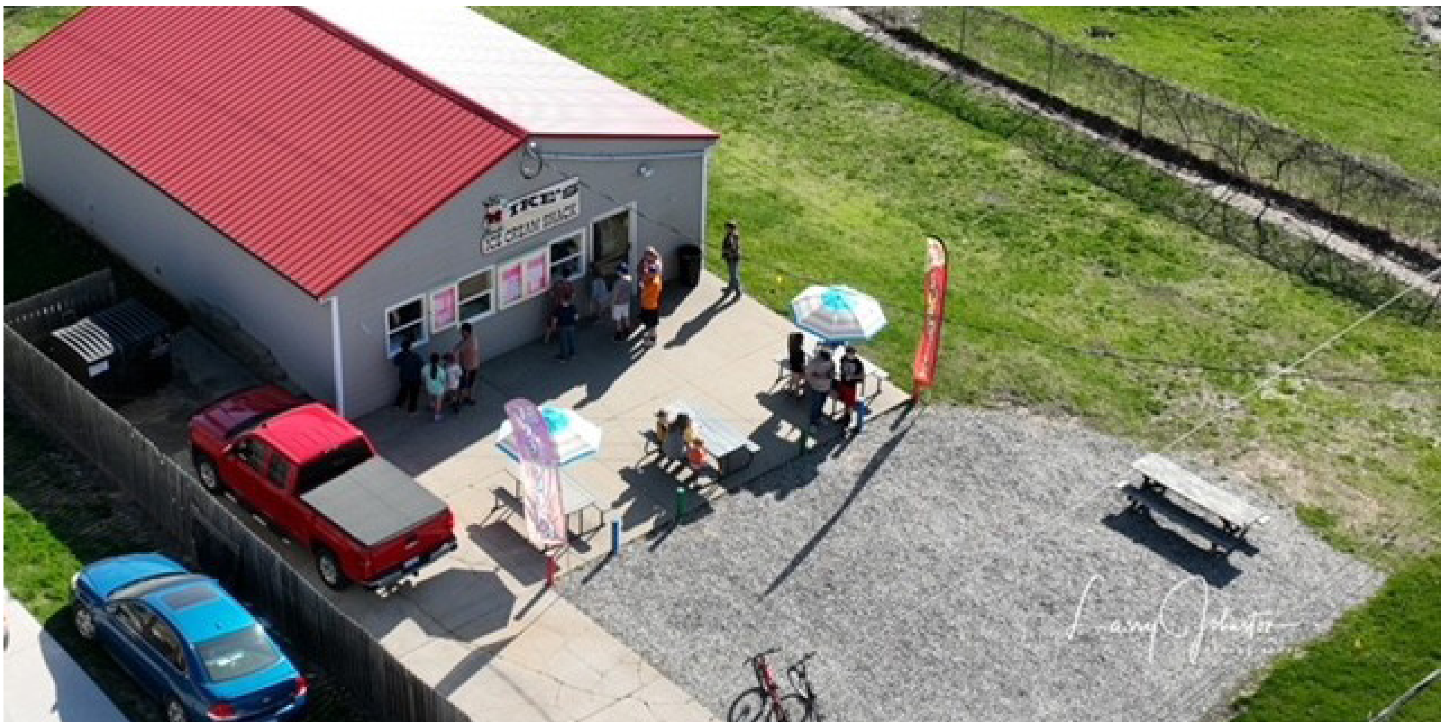


EXHIBIT 3
TAXING JURISDICTION NOTIFICATION

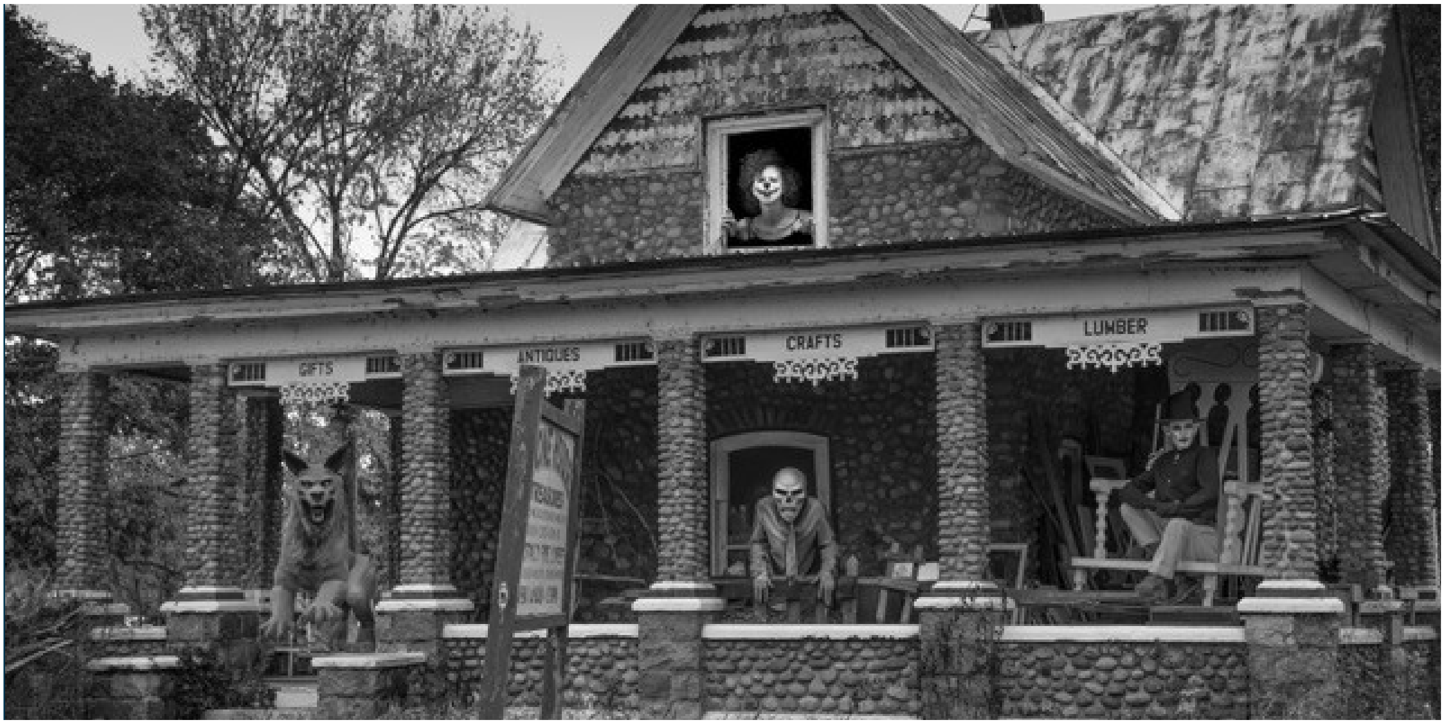


EXHIBIT 4

DDA MEETING MINUTES

EXHIBIT 5
PUBLIC HEARING MEETING MINUTES

EXHIBIT 6

ORDINANCE APPROVING THE AMENDED AND RESTATED DDA DEVELOPMENT AND TIF PLAN

EXHIBIT 7
LEGAL DESCRIPTION OF DEVELOPMENT AREA

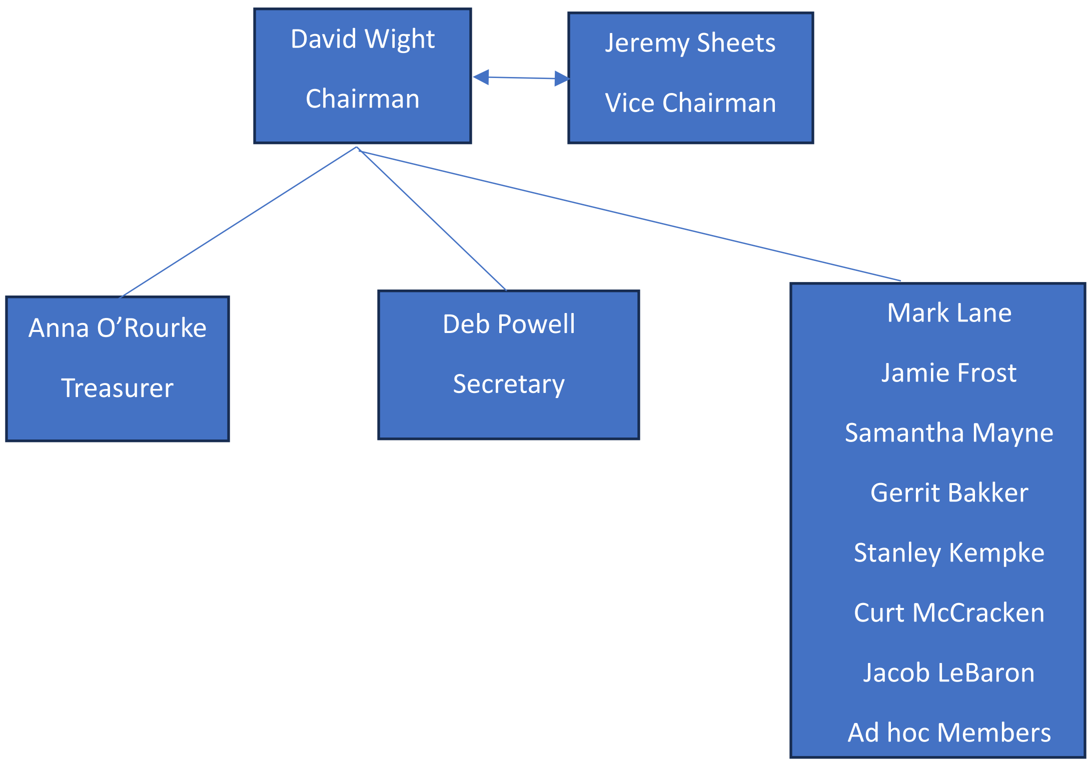
*Reference Map 1

EXHIBIT 8
DDA ORGANIZATIONAL CHART

Crystal Township DDA

Fiscal Year 2025-2026

Organizational Chart



Roles and Responsibilities:

The Crystal Township DDA elects the officers of the board for a four (4) year tenure. The current Board members are listed above with assigned officer positions. No officer tenures will expire this fiscal year. The Chairman and Vice Chairman share duties and act as back-up for each other as appropriate. The Ad hoc members are voted in, but their tenure does not expire.

The Chairman prepares the agenda for the monthly meetings and provides to the Board prior to the meeting. The Secretary take the minutes from the meeting and distributes for review. Minutes are approved at the subsequent Board meeting. The minutes are posted at the DDA office at **217 Park St, Crystal, MI 48818.** The Treasurer provides a report on the financial status of the DDA and monitors expenditures against the budget. The budget is drafted by the Treasurer and approved by the Board and the Township prior to the subsequent start of the fiscal year.

EXHIBIT 8
ALICE

Crystal Township
DOWNTOWN DEVELOPMENT

ALICE IN MONTCALM COUNTY

2023 Point-in-Time Data

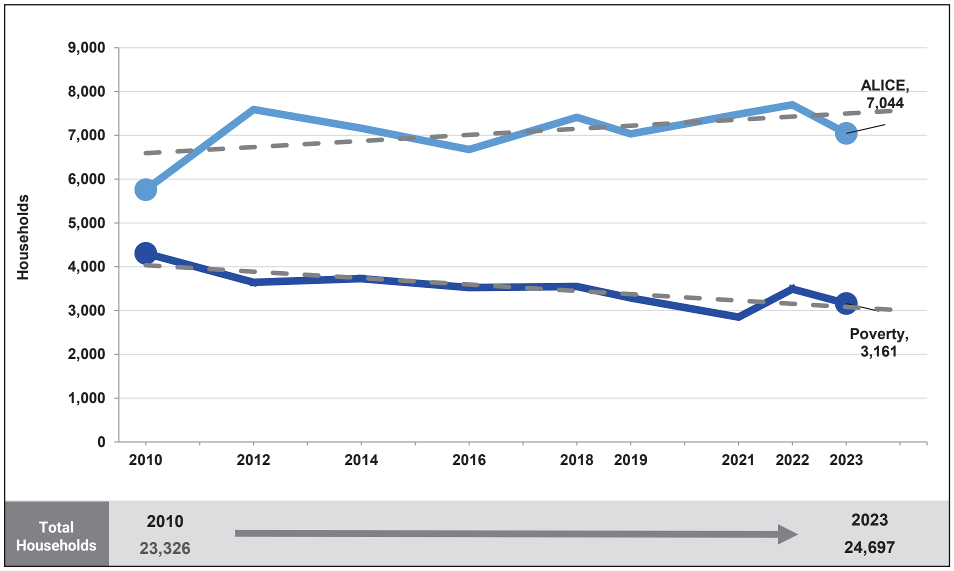
Population: 68,154 • **Number of Households:** 24,697
Median Household Income: $65,331 (state: $69,183)
Labor Force Participation Rate: 58.7% (state: 61.7%)
ALICE Households: 29% (state: 27%) • **Households in Poverty:** 13% (state: 14%)

Trends in Financial Hardship

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Households below the ALICE Threshold – ALICE households plus those in poverty – can't afford the essentials.

Households move below or above the ALICE Threshold as economic factors and circumstances change. The line graph to the right shows the number of ALICE and poverty-level households (solid blue lines), as well as the trend over time (dotted gray lines). **By 2023, 10,205 households (41%) were below the ALICE Threshold in Montcalm County.**

ALICE and Poverty-Level Households, Montcalm County, 2010–2023



Note: See an interactive version of this data at UnitedForALICE.org/Michigan
Sources: ALICE Threshold, 2010–2023; American Community Survey, 2010–2023

The Cost of Basics Outpaces Wages

The Household Survival Budget reflects the minimum cost to live and work in the current economy and includes housing, child care, food, transportation, health care, technology, and taxes. It does not include savings for emergencies or future goals like college or retirement. The Household Survival Budget is calculated at the county level and by household composition, as costs can vary greatly depending on location and household needs.

In 2023, household costs in Montcalm County were well above the Federal Poverty Level of $14,580 for a single adult and $30,000 for a family of four.

To see costs for different household compositions in Montcalm County, visit **UnitedForALICE.org/Household-Budgets/Michigan**

Household Survival Budget, Montcalm County, 2023

	Single Adult	2 Adults, 1 Infant, 1 Preschooler
Monthly Costs		
Housing	$798	$1,056
Child Care	–	$1,008
Food	$438	$1,190
Transportation	$416	$964
Health Care	$180	$670
Technology	$86	$116
Miscellaneous	$192	$500
Taxes	$328	$492
Monthly Total	$2,438	$5,996
ANNUAL TOTAL	$29,256	$71,952
Hourly Wage*	***$14.63***	***$35.98***

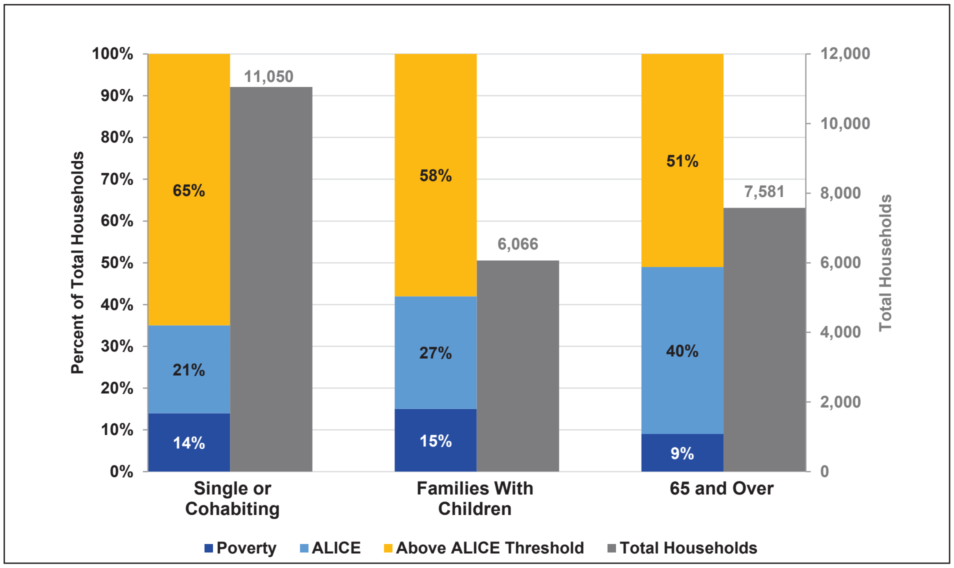
**Full-time wage required to support this budget*
For ALICE Household Survival Budget sources, visit UnitedForALICE.org/Methodology

Financial Hardship is Not Evenly Distributed

The largest demographic groups in the county also tend to have the largest number of households below the ALICE Threshold. However, when looking at the percentage of each group that is below the Threshold, some groups face higher rates of hardship.

Explore more demographic data at **UnitedForALICE.org/Michigan** and visit **UnitedForALICE.org/Mapping-Tool** to see ALICE data for all available geographies.

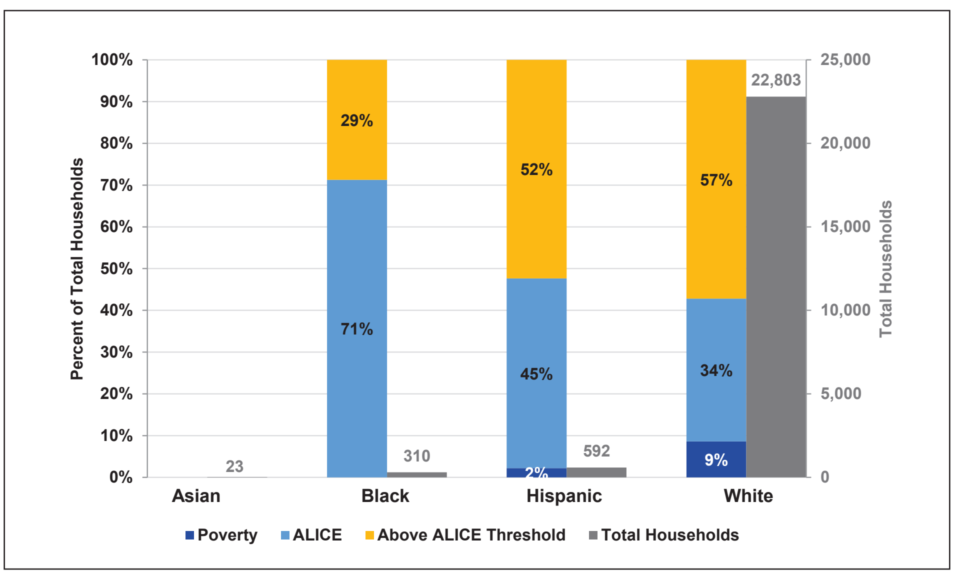
Household Financial Status by Household Type, Montcalm County, 2023



Note: Families with children include married-parent, single-female-headed, and single-male-headed households.

Sources: ALICE Threshold, 2023; American Community Survey, 2023

Household Financial Status by Race/Ethnicity, Montcalm County, 2023



Note: Asian, Black, and White racial categories are for one race alone. Race and Hispanic ethnicity are overlapping categories. The Asian and Black groups may include Hispanic households; the White group includes only White, non-Hispanic households. The Hispanic ethnic group may include households of any race.

Sources: ALICE Threshold, 2023; American Community Survey, 2023

Montcalm County, 2023		
Town	Total Households	% ALICE & Poverty
Belvidere township	765	48%
Bloomer township	1,223	35%
Bushnell township	442	43%
Carson City city	531	62%
Cato township	1,027	44%
Crystal township	1,016	50%
Day township	444	49%
Douglass township	1,032	47%
Eureka township	1,403	30%
Evergreen township	1,048	46%
Fairplain township	794	51%
Ferris township	508	51%
Greenville city	3,671	51%
Home township	1,033	54%
Maple Valley township	787	32%
Montcalm township	1,173	42%
Pierson township	1,213	35%
Pine township	566	31%
Reynolds township	2,106	40%
Richland township	927	54%
Sidney township	1,052	47%
Stanton city	486	64%
Winfield township	906	32%

Note: Municipal-level data on this page is 5-year averages for U.S. Census County Subdivisions, which include Census County Divisions (CCD). Data for counties with populations over 65,000 is 1-year estimates. Geographies with fewer than 100 households are not included. Therefore, totals will not match the county-level numbers.

TABLES

TABLE 1
DDA IMPROVEMENTS COSTS AND PHASED TABLE OF IMPLEMENTATION

T1a. By project category
T1b. By implementation time frame

T1a. Crystal Townshp DDA Improvements by Project Category

Category	Project	Phase	Total Estimated Co
Administration	DDA Administration	Annual	$ 3,000/year
Business Development and Promotion	Identification of vacant and underutilized properties for DDA support	Immediate (Year 1)	$45,000
Business Development and Promotion	119 Myers Street property development	Short Term (2-5 Years)	$50,000
Business Development and Promotion	Vacant and underutilized property development	Short Term (2-5 Years)	$15,000
Community Events	Events and NPO sponsorship	Annual	$60,000
Community Events	Events Management	Annual	$75,000
Community Infrastructure	119 Myers Street property development	Immediate (Year 1)	$50,000
Community Infrastructure	119 Myers Street property development	Short Term (2-5 Years)	$20,000
Community Infrastructure	Community Center front Lot	Short Term (2-5 Years)	$2,000
Community Infrastructure	Community Center development	Short Term (2-5 Years)	$4,000
DDA stronger	Estate planning and large donations	Annual	In-Kind
DDA stronger	Grants education and networking	Annual	In-Kind
DDA stronger	Business collabs	Annual	In-Kind
DDA stronger	Fund renderings of projects	Immediate (Year 1)	$2,500
DDA stronger	Additional TIF district(s)	Short Term (2-5 Years)	$20,000
Downtown Infrastructure	Round About	Future Improvements (21-30 Years)	$100,000
Downtown Infrastructure	Sidewalk development	Intermediate Improvements (6–10 Years) & Intermediate Improvements (6–10 Years)	$20,000
Downtown Infrastructure	Bury electrical	Long-Term Improvements (11–20+ Years) & Future Improvements (21-30 Years)	$35,000
Downtown Infrastructure	City water	Long-Term Improvements (11–20+ Years) & Future Improvements (21-30 Years)	$50,000
Downtown Infrastructure	Extended parking behind businesses	Short-Term Improvements (2–5 Years)	$25,000
Increase housing and development	Apartments downtown above businesses	Immediate (Year 1)	Grant Funded
Increase housing and development	Foreclosure/bankruptcy/tax delinquent purchases	Ongoing	Grant Funded

Increase housing and development	Current homes/structures	Ongoing	Grant Funded
Increase housing and development	Empty lots	Ongoing	Grant Funded
Increase housing and development	Condos along lake front	Ongoing	Grant Funded
Park Projects	Electricity and security	Immediate Improvements (Year 1)	Grant Funded
Park Projects	Shade options for terrace	Immediate Improvements (Year 1) & Intermediate Improvements (6–10 Years)	$25,000
Park Projects	Carousel project	Intermediate Improvements (6–10 Years)	$40,000
Park Projects	Palladium property development	Intermediate Improvements (6–10 Years)	$50,000
Park Projects	Old beach development - pier	Long-Term Improvements (11–20+ Years)	$25,000
Park Projects	Develop Southern area of Crystal Park	Long-Term Improvements (11–20+ Years) & Future Improvements (21-30 Years)	$70,000
Visual/marketing	Entryway signage - M57, M46, M66	Immediate (Year 1)	$5,000
Visual/marketing	Downtown streetscape	Short Term (2-5 Years)	$10,000
Visual/marketing	Virtual marketing	Short Term (2-5 Years)	$5,000
Visual/marketing	Façade/renovation grants	Short Term (2-5 Years) & Annually	$290,000
Visual/marketing	Business development packet	Short Term (2-5 Years) & Annually	$40,000
		TOTAL	**$ 1,223,500**

T1b. Crystal Townshp DDA Improvements by Timeframe

Category	Project	Phase	Total Estimated Co
Administration	DDA Administration	Annual	$ 3,000/year
Community Events	Events and NPO sponsorship	Annual	$60,000
Community Events	Events Management	Annual	$75,000
DDA stronger	Estate planning and large donations	Annual	In-Kind
DDA stronger	Grants education and networking	Annual	In-Kind
DDA stronger	Business collabs	Annual	In-Kind
Increase housing and development	Foreclosure/bankruptcy/tax delinquent purchases	Ongoing	Grant Funded
Increase housing and development	Current homes/structures	Ongoing	Grant Funded
Increase housing and development	Empty lots	Ongoing	Grant Funded
Increase housing and development	Condos along lake front	Ongoing	Grant Funded
Business Development and Promotion	fication of vacant and underutilized properties for DDA su	Immediate (Year 1)	45000
Community Infrastructure	119 Myers Street property development	Immediate (Year 1)	50000
DDA stronger	Fund renderings of projects	Immediate (Year 1)	2500
Increase housing and development	Apartments downtown above businesses	Immediate (Year 1)	Grant Funded
Visual/marketing	Entryway signage - M57, M46, M66	Immediate (Year 1)	$5,000
Park Projects	Electricity and security	Immediate (Year 1)	Grant Funded
Park Projects	Shade options for terrace	Immediate Improvements (Year 1) & Intermediate Improvements (6–10 Years)	$25,000
Visual/marketing	Façade/renovation grants	Short Term (2-5 Years) & Annually	$290,000
Visual/marketing	Business development packet	Short Term (2-5 Years) & Annually	$40,000
Downtown Infrastructure	Extended parking behind businesses	Short-Term (2–5 Years)	$25,000
Business Development and Promotion	119 Myers Street property development	Short Term (2-5 Years)	50000
Business Development and Promotion	Vacant and underutilized property development	Short Term (2-5 Years)	15000
Community Infrastructure	119 Myers Street property development	Short Term (2-5 Years)	20000
Community Infrastructure	Community Center front Lot	Short Term (2-5 Years)	2000
Community Infrastructure	Community Center development	Short Term (2-5 Years)	4000
DDA stronger	Additional TIF district(s)	Short Term (2-5 Years)	20000
Visual/marketing	Downtown streetscape	Short Term (2-5 Years)	$10,000

Visual/marketing	Virtual marketing	Short Term (2-5 Years)	$5,000
Downtown Infrastructure	Sidewalk development	Intermediate Improvements (6–10 Years)	$20,000
Park Projects	Carousel project	Intermediate Improvements (6–10 Years)	$40,000
Park Projects	Palladium property development	Intermediate Improvements (6–10 Years)	$50,000
Downtown Infrastructure	Bury electrical	Long-Term Improvements (11–20+ Years) & Future Improvements (21-30 Years)	$35,000
Downtown Infrastructure	City water	Long-Term Improvements (11–20+ Years) & Future Improvements (21-30 Years)	$50,000
Park Projects	Develop Southern area of Crystal Park	Long-Term Improvements (11–20+ Years) & Future Improvements (21-30 Years)	$70,000
Park Projects	Old beach development - pier	Long-Term Improvements (11–20+ Years)	$25,000
Downtown Infrastructure	Round About	Future Improvements (21-30 Years)	$100,000
		TOTAL	**$ 1,223,500**

TABLE 2
ANTICIPATED TAX INCREMENT REVENUES AND PROJECTED IMPACT ON TAXING JURISDICTIONS

T2a. By taxing jurisdiction
T2b. Township vs. County/Other

02/18/2026
03:32 PM

DDA/LDFA Report (Detail) FOR CRYSTAL TOWNSHIP

All Records
Special Population: Ad Valorem+Special Acts
Winter, Real & Personal Property
DDA/LDFA Chosen: *ALL DDA/LDFA*, Adjusted Values (All Adjustments Included)
Include: All Parcels

PARCEL INFORMATION

SCHOOL: 59020, DDA/LDFA: MAIN/LAKE

TOTAL PARCELS:	112	
TAXABLE VALUE:	3,199,965	
BASE VALUE:	1,955,989	
ORIGINAL CAPTURED VALUE:		1,243,976
PRORATED CAPTURED VALUE:		1,243,976
PRE/MBT TAXABLE:	664,464	
NON PRE/MBT TAXABLE:	2,535,501	
PRE/MBT CAPTURED:	233,230	
NON PRE/MBT CAPTURED:	1,010,746	
COM. PERS. TAXABLE:	244,900	
IND. PERS. TAXABLE:	0	
SPEC. ACT PERS. TAXABLE:	0	
COM. PERS. CAPTURED:	15,000	
IND. PERS. CAPTURED:	0	
SPEC. ACT PERS. CAPTURED:	0	

SCHOOL: 59020, DDA/LDFA: MAIN/LAKE

TAX HEADING	TAX BILLED	CAPTURED TAX	NET TOTAL
SCHOOL OPER	46,226.22	0.00	46,226.22
SCHOOL DEBTS	8,159.59	0.00	8,159.59
COMM COLLEGE	8,333.71	3,239.36	5,094.35
ISD ALLOC	542.07	210.40	331.67
SPEC ED	10,904.52	4,238.79	6,665.73
VOC TECH	4,092.13	1,590.52	2,501.61
TOWNSHIP TAX	2,229.41	866.35	1,363.06
TWP FIRE	3,122.17	1,213.47	1,908.70
TWP ROADS	3,560.63	1,383.90	2,176.73
TWP POLICE	2,970.22	1,154.41	1,815.81
COUNTY AMBULANCE	2,239.68	0.00	2,239.68
COUNTY LIBRARY	2,759.02	0.00	2,759.02
COMM ON AGING	1,407.65	0.00	1,407.65
MSU-4H	625.28	0.00	625.28
LAW ENFORCEMENT	3,073.91	0.00	3,073.91
VETERANS	784.00	0.00	784.00
SCHOOL OPER FC	0.00	0.00	0.00
TOTALS------->	101,030.21	13,897.20	87,133.01

-----CAPTURED TAXES BREAKDOWN-----

	POSITIVE CAPTURE	NEGATIVE CAPTURE
SCHOOL OPER	0.00	0.00
SCHOOL DEBTS	0.00	0.00
COMM COLLEGE	4,153.85	-914.49
ISD ALLOC	270.10	-59.70
SPEC ED	5,435.30	-1,196.51
VOC TECH	2,039.65	-449.13
TOWNSHIP TAX	1,111.15	-244.80
TWP FIRE	1,556.20	-342.73
TWP ROADS	1,774.72	-390.82
TWP POLICE	1,480.44	-326.03
COUNTY AMBULANCE	0.00	0.00
COUNTY LIBRARY	0.00	0.00
COMM ON AGING	0.00	0.00
MSU-4H	0.00	0.00
LAW ENFORCEMENT	0.00	0.00
VETERANS	0.00	0.00
SCHOOL OPER FC	0.00	0.00
TOTALS------->	17,821.41	-3,924.21

T2a.
Anticipated TIR and Projected Impact on Taxing Jurisdiction - by taxing unit

Crystal Township DDA Amended and Restated TIF and Development Plan

	Amended Plan Year			1	2	3	4	5	6	7	8	9	10	11
	Calendar Year	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038
		$1,243,976	$1,275,075	$1,306,952	$1,339,626	$1,373,117	$1,407,445	$1,442,631	$1,478,697	$1,515,664	$1,553,556	$1,592,394	$1,632,204	$1,673,009
TOWNSHIP														
Township Tax	0.6968	$ 867	$ 888	$ 911	$ 933	$ 957	$ 981	$ 1,005	$ 1,030	$ 1,056	$ 1,083	$ 1,110	$ 1,137	$ 1,166
Twp Fire	0.9758	$ 1,214	$ 1,244	$ 1,275	$ 1,307	$ 1,340	$ 1,373	$ 1,408	$ 1,443	$ 1,479	$ 1,516	$ 1,554	$ 1,593	$ 1,633
Twp Roads	1.1128	$ 1,384	$ 1,419	$ 1,454	$ 1,491	$ 1,528	$ 1,566	$ 1,605	$ 1,645	$ 1,687	$ 1,729	$ 1,772	$ 1,816	$ 1,862
Twp Police	0.9283	$ 1,155	$ 1,184	$ 1,213	$ 1,244	$ 1,275	$ 1,307	$ 1,339	$ 1,373	$ 1,407	$ 1,442	$ 1,478	$ 1,515	$ 1,553
COUNTY/OTHER														
Comm College	2.6044	$ 3,240	$ 3,321	$ 3,404	$ 3,489	$ 3,576	$ 3,666	$ 3,757	$ 3,851	$ 3,947	$ 4,046	$ 4,147	$ 4,251	$ 4,357
ISD Allocation	0.1695	$ 211	$ 216	$ 222	$ 227	$ 233	$ 239	$ 245	$ 251	$ 257	$ 263	$ 270	$ 277	$ 284
Spec Ed	3.4078	$ 4,239	$ 4,345	$ 4,454	$ 4,565	$ 4,679	$ 4,796	$ 4,916	$ 5,039	$ 5,165	$ 5,294	$ 5,427	$ 5,562	$ 5,701
VOC Tech	1.2789	$ 1,591	$ 1,631	$ 1,671	$ 1,713	$ 1,756	$ 1,800	$ 1,845	$ 1,891	$ 1,938	$ 1,987	$ 2,037	$ 2,087	$ 2,140
County Ambulance	0.7	$ 871	$ 893	$ 915	$ 938	$ 961	$ 985	$ 1,010	$ 1,035	$ 1,061	$ 1,087	$ 1,115	$ 1,143	$ 1,171
Comm on Aging	0.44	$ 547	$ 561	$ 575	$ 589	$ 604	$ 619	$ 635	$ 651	$ 667	$ 684	$ 701	$ 718	$ 736
MSU-4H	0.1955	$ 243	$ 249	$ 256	$ 262	$ 268	$ 275	$ 282	$ 289	$ 296	$ 304	$ 311	$ 319	$ 327
Law Enforcement	0.9607	$ 1,195	$ 1,225	$ 1,256	$ 1,287	$ 1,319	$ 1,352	$ 1,386	$ 1,421	$ 1,456	$ 1,493	$ 1,530	$ 1,568	$ 1,607
County Oper	3.2116	$ 3,995	$ 4,095	$ 4,197	$ 4,302	$ 4,410	$ 4,520	$ 4,633	$ 4,749	$ 4,868	$ 4,989	$ 5,114	$ 5,242	$ 5,373
	TOTAL	$ 20,752	$ 21,271	$ 21,803	$ 22,348	$ 22,906	$ 23,479	$ 24,066	$ 24,668	$ 25,284	$ 25,917	$ 26,564	$ 27,229	$ 27,909
	Cumulative		$ 42,023	$ 63,826	$ 86,174	$ 109,080	$ 132,559	$ 156,625	$ 181,293	$ 206,577	$ 232,494	$ 259,059	$ 286,287	$ 314,196

Base Value (1995)	$	1,955,989
Taxable Value (2025)	$	3,199,965
Increment	$	1,243,976
Inflation Rate		2.5%

12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27
2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054
$1,714,835	$1,757,706	$1,801,648	$1,846,689	$1,892,857	$1,940,178	$1,988,682	$2,038,400	$2,089,360	$2,141,594	$2,195,133	$2,250,012	$2,306,262	$2,363,919	$2,423,016	$2,483,592
$ 1,195	$ 1,225	$ 1,255	$ 1,287	$ 1,319	$ 1,352	$ 1,386	$ 1,420	$ 1,456	$ 1,492	$ 1,530	$ 1,568	$ 1,607	$ 1,647	$ 1,688	$ 1,731
$ 1,673	$ 1,715	$ 1,758	$ 1,802	$ 1,847	$ 1,893	$ 1,941	$ 1,989	$ 2,039	$ 2,090	$ 2,142	$ 2,196	$ 2,250	$ 2,307	$ 2,364	$ 2,423
$ 1,908	$ 1,956	$ 2,005	$ 2,055	$ 2,106	$ 2,159	$ 2,213	$ 2,268	$ 2,325	$ 2,383	$ 2,443	$ 2,504	$ 2,566	$ 2,631	$ 2,696	$ 2,764
$ 1,592	$ 1,632	$ 1,672	$ 1,714	$ 1,757	$ 1,801	$ 1,846	$ 1,892	$ 1,940	$ 1,988	$ 2,038	$ 2,089	$ 2,141	$ 2,194	$ 2,249	$ 2,306
$ 4,466	$ 4,578	$ 4,692	$ 4,810	$ 4,930	$ 5,053	$ 5,179	$ 5,309	$ 5,442	$ 5,578	$ 5,717	$ 5,860	$ 6,006	$ 6,157	$ 6,311	$ 6,468
$ 291	$ 298	$ 305	$ 313	$ 321	$ 329	$ 337	$ 346	$ 354	$ 363	$ 372	$ 381	$ 391	$ 401	$ 411	$ 421
$ 5,844	$ 5,990	$ 6,140	$ 6,293	$ 6,450	$ 6,612	$ 6,777	$ 6,946	$ 7,120	$ 7,298	$ 7,481	$ 7,668	$ 7,859	$ 8,056	$ 8,257	$ 8,464
$ 2,193	$ 2,248	$ 2,304	$ 2,362	$ 2,421	$ 2,481	$ 2,543	$ 2,607	$ 2,672	$ 2,739	$ 2,807	$ 2,878	$ 2,949	$ 3,023	$ 3,099	$ 3,176
$ 1,200	$ 1,230	$ 1,261	$ 1,293	$ 1,325	$ 1,358	$ 1,392	$ 1,427	$ 1,463	$ 1,499	$ 1,537	$ 1,575	$ 1,614	$ 1,655	$ 1,696	$ 1,739
$ 755	$ 773	$ 793	$ 813	$ 833	$ 854	$ 875	$ 897	$ 919	$ 942	$ 966	$ 990	$ 1,015	$ 1,040	$ 1,066	$ 1,093
$ 335	$ 344	$ 352	$ 361	$ 370	$ 379	$ 389	$ 399	$ 408	$ 419	$ 429	$ 440	$ 451	$ 462	$ 474	$ 486
$ 1,647	$ 1,689	$ 1,731	$ 1,774	$ 1,818	$ 1,864	$ 1,911	$ 1,958	$ 2,007	$ 2,057	$ 2,109	$ 2,162	$ 2,216	$ 2,271	$ 2,328	$ 2,386
$ 5,507	$ 5,645	$ 5,786	$ 5,931	$ 6,079	$ 6,231	$ 6,387	$ 6,547	$ 6,710	$ 6,878	$ 7,050	$ 7,226	$ 7,407	$ 7,592	$ 7,782	$ 7,976
$ 28,607	$ 29,322	$ 30,055	$ 30,807	$ 31,577	$ 32,366	$ 33,175	$ 34,005	$ 34,855	$ 35,726	$ 36,619	$ 37,535	$ 38,473	$ 39,435	$ 40,421	$ 41,432
$ 342,803	$ 372,126	$ 402,181	$ 432,988	$ 464,564	$ 496,931	$ 530,106	$ 564,111	$ 598,966	$ 634,692	$ 671,312	$ 708,846	$ 747,320	$ 786,755	$ 827,176	$ 868,607

28	29	30	
2055	2056	2057	
$2,545,682	$2,609,324	$2,674,557	
			TOTAL
$ 1,774	$ 1,818	$ 1,864	$ 39,982
$ 2,484	$ 2,546	$ 2,610	$ 55,990
$ 2,833	$ 2,904	$ 2,976	$ 63,851
$ 2,363	$ 2,422	$ 2,483	$ 53,265
			$ -
$ 6,630	$ 6,796	$ 6,966	$ 149,437
$ 431	$ 442	$ 453	$ 9,726
$ 8,675	$ 8,892	$ 9,114	$ 195,535
$ 3,256	$ 3,337	$ 3,420	$ 73,382
$ 1,782	$ 1,827	$ 1,872	$ 40,165
$ 1,120	$ 1,148	$ 1,177	$ 25,247
$ 498	$ 510	$ 523	$ 11,218
$ 2,446	$ 2,507	$ 2,569	$ 55,124
$ 8,176	$ 8,380	$ 8,590	$ 184,278
$ 42,467	$ 43,529	$ 44,617	$ 957,198
$ 911,075	$ 954,604	$ 999,221	

T2b.

Crystal Township DDA Amended and Restated TIF and Development Plan

Anticipated TIR and Projected Impact on Taxing Jurisdiction - Twonship v. County/Other

Plan Amendment Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14
	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041
TOWNSHIP	$ 4,854	$ 4,975	$ 5,099	$ 5,227	$ 5,357	$ 5,491	$ 5,629	$ 5,769	$ 5,914	$ 6,062	$ 6,213	$ 6,368	$ 6,528	$ 6,691
Estimated Total Capture (30 years)	$ 213,087													
COUNTY/OTHER	$ 16,949	$ 17,373	$ 17,807	$ 18,252	$ 18,709	$ 19,176	$ 19,656	$20,147	$ 20,651	$ 21,167	$21,696	$ 22,239	$ 22,795	$ 23,364
Estimated Total Capture (30 years)	$ 744,110													
TOTAL	$ 21,803	$ 22,348	$ 22,906	$ 23,479	$ 24,066	$ 24,668	$ 25,284	$25,917	$ 26,564	$ 27,229	$27,909	$ 28,607	$ 29,322	$ 30,055
Estimated Total Capture (30 Years)	$ 957,198													

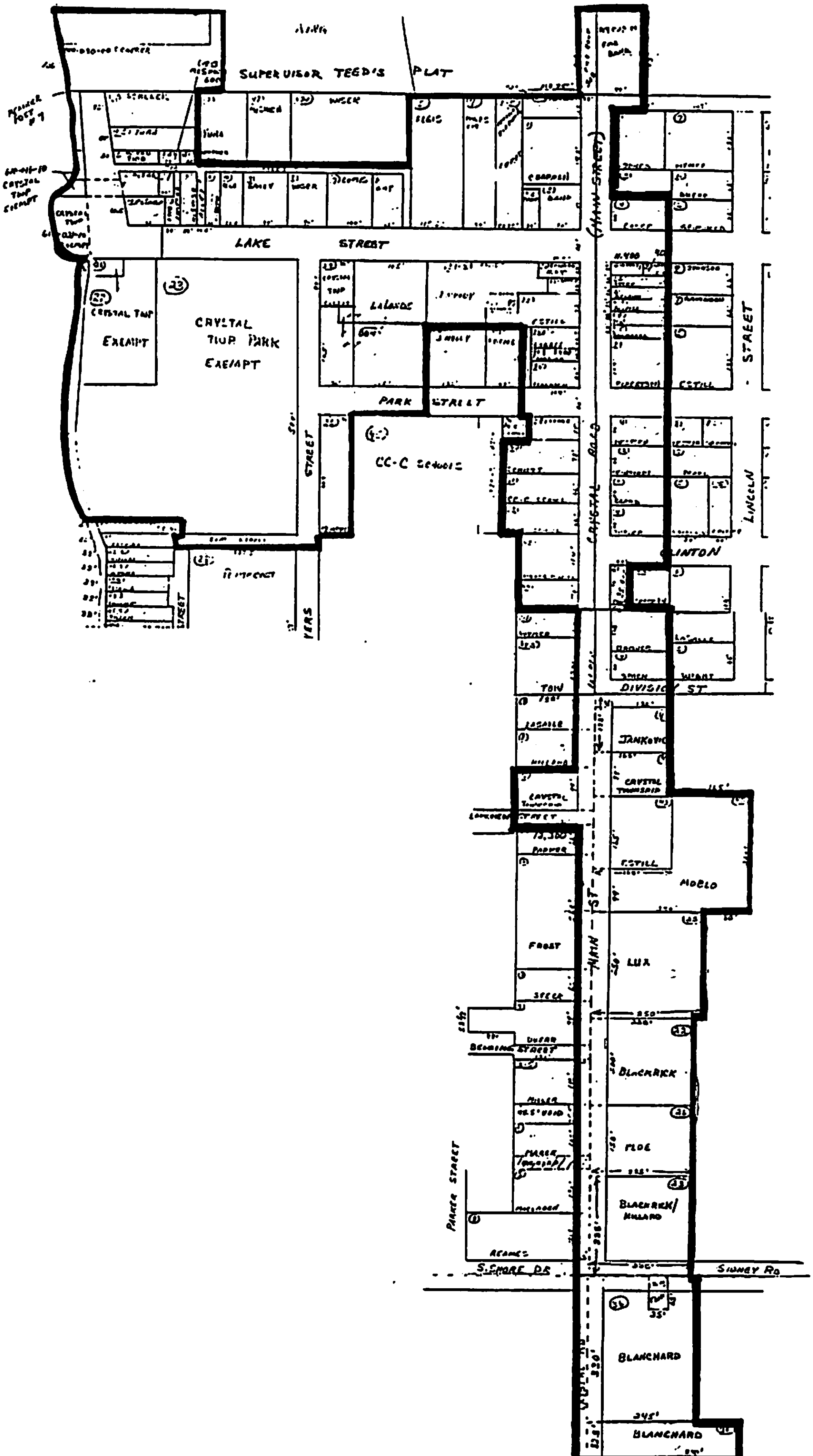
15 2042	16 2043	17 2044	18 2045	19 2046	20 2047	21 2048	22 2049	23 2050	24 2051	25 2052	26 2053	27 2054	28 2055	29 2056	30 2057
$ 6,858	$ 7,030	$ 7,205	$ 7,385	$ 7,570	$ 7,759	$ 7,953	$ 8,152	$ 8,356	$ 8,565	$ 8,779	$ 8,998	$ 9,223	$ 9,454	$ 9,690	$ 9,933
$ 23,949	$ 24,547	$ 25,161	$ 25,790	$ 26,435	$ 27,096	$ 27,773	$ 28,467	$ 29,179	$ 29,909	$ 30,656	$ 31,423	$ 32,208	$ 33,013	$ 33,839	$ 34,685
$ 30,807	$ 31,577	$ 32,366	$ 33,175	$ 34,005	$ 34,855	$ 35,726	$ 36,619	$ 37,535	$ 38,473	$ 39,435	$ 40,421	$ 41,432	$ 42,467	$ 43,529	$ 44,617

MAPS

MAP 1

DDA DISTRICT MAP

MAP B-1
DDA DISTRICT



MAP 2
EXISTING LAND USE MAP

Not Applicable - Crystal has no zoning