Baldwin Township

Downtown Development Authority
Development Plan and TIF Plan Update

2013 - 2033



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1. INTRODUCTION

A. Purpose

The statute governing a DDA Development/TIF Plan is Michigan Public Act 197 of 1975, as amended, MCL § 125.165 et. seq. (the "Act").

The Act was enacted to provide a means for local units of government to correct and prevent deterioration in business districts; to encourage historic preservation; to authorize the acquisition and disposal of interest in real and personal property; to authorize the creation and implementation of a development plan in the district; to promote the economic growth of the district; to create a board; to prescribe its powers and duties; to authorize the levy and collection of taxes; to authorize the issuance of bonds and other evidences of indebtedness; and to authorize the use of Tax Increment Financing.

Tax Increment Financing is a government financing program which contributes to economic growth and development by dedicating a portion of the increase in the tax base resulting from the economic growth and development to facilities, structures of improvements within a development area thereby facilitating economic growth and development. Tax Increment Financing mandates the transfer of tax increment revenues by Township and County treasurers to authorities created under the Act in order to effectuate the legislative government programs to eliminate property value deterioration and to promote economic growth.

The Act seeks to accomplish its goals by providing local units of government with the necessary legal, monetary, and organizational tools to eliminate property value deterioration and to promote economic growth through publicity initiated projects undertaken cooperatively with privately initiated projects.

The way in which a Downtown Development Authority makes use of the tools available under the Act depends on the problems and priorities of each community. The Tax Increment Financing Plan, as amended, has been developed in accordance with the purposes of the Act based on the goals, projects, and priorities as perceived by the Downtown Development Authority of the Baldwin Township (hereinafter sometimes referred to as the "DDA" or the "Authority").

The Development Plan and Tax Increment Financing Plan is intended to describe the goals and objectives of the Baldwin Township Downtown Development Authority for redevelopment of the downtown development district and to outline the steps necessary for achieving these goals.

It is intended that the Plan becomes the basis for all future development/redevelopment projects in the downtown district. After it has been adopted, the DDA Plan should be all of the following: (1) a long range guide for evaluating proposals for physical changes and for scheduling improvements in the downtown district; (2) a guide for making recommendations and establishing properties in the development area capital

improvement program; (3) a foundation for conducting more specific and detailed studies for the general development district and for assessing possible improvements and developments; and (4) a source of information and a statement of policy which is useful to citizens and business owners in making private investment decisions.

The DDA must prepare and submit a tax increment financing plan and a development plan if it determines that creation of such plans is necessary for the achievement of the purposes of the Act. This document constitutes both these plans, with the development plan and the format described in Section 17(2) of the Act, followed by the Tax Increment Financing plan as described in Sections 14, 15, and 16 of the Act. [Section 14(2), 17(2)]. This document is one development plan and TIF plan for the entire DDA.

B. Creation of the Downtown Development Authority

Baldwin Township established the Downtown Development Authority in 1990 via Ordinance #122. In creating and establishing the DDA, the Township found that the DDA was necessary for the best interests of the public to halt property value deterioration and increase property tax valuation where possible in the Township's business district, to eliminate the causes of said deterioration, and to promote economic growth.

The original DDA was expanded in 1998.

C. History of the Development

Baldwin Township DDA's first Development Plan/TIF plan was adopted by the Township Board via Ordinance 122 on May 14, 1990. That plan was updated in March of 1998. The most recent update took occurred in 2003.

In all of these plans the development area was identified as the entire DDA district. Projects that the DDA has provided funding for over the years include:

- Multi-use Path from Cemetery Road to Aulerich Road
- Baldwin Township DPW garage
- Pavement of Janet & Deer Run Streets
- Various water and sewer improvements across the district including new sanitary sewer service for business moving into the district.

2. DEVELOPMENT PLAN

A. The designation of boundaries of the development area in relation to highways, streets, streams, or otherwise. Section 17 (2)(a)

The development area includes the entire DDA District. A map showing the boundaries of the DDA district is attached as Map 1.

B. The location and extent of existing streets and other public facilities within the development area, the location, character, and extent of the categories of public and private land uses then existing and proposed for the development area, including residential, recreational, commercial, industrial, educational, and other uses, and a legal description of the development area. Section 17 (2)(b)

The existing streets as well as public and private land uses within the development area are shown in the DDA Map and the Existing Land Use Map contained in the appendix. Other public facilities contained throughout the district include utility systems for water, sewer, and storm sewer. The Baldwin Township DPW building is located within the DDA district. Proposed land uses within the district are presented in the Future Land Use Map from the 2005 Baldwin Township Master Land Use Plan. This map is contained in the appendix.

The legal description of the development area is included in the appendix.

C. A description of existing improvements in the development area to be demolished, repaired, or altered, a description of any repairs and alterations, and an estimate of the time required for completion. Section 17 (2)(c)

Shown in Table 1 on the following page.

D. The location, extent, character and estimated cost of the improvements including rehabilitation contemplated for the development area and an estimate of the time required for completion. Section 17 (2)(d)

Shown in Table 1 below.

Table 1 - BALDWIN TOWNSHIP DDA PROPOSED IMPROVEMENTS

Projects	Estimated Cost	Phase						
Physical improvements								
Add public fixtures in the DDA where needed. This would include but not be limited to bike racks, planters, trash receptacles, \$40,000 1,2,3 benches, and banners.								
Acquire vacant property for cleanup and resale.	Acquire vacant property for cleanup and resale. To be determined 1,2,3							
Participate in alternative "green" energy infrastructure for public buildings in the DDA district.	To be determined	2						
Improve and add infrastructure in the DDA area as needed. Potential projects may include:								
 Outdoor lighting and electrical service 								
Water, sanitary, electric, and gas to service the Baldwin Township Industrial Park.								
 Removal of traffic island at Aulerich Road and US-23 	\$1,000,000	1,2,3						
 Autodialer system for the grinder stations 								
 Shut-off valves for municipal water supply pipes 								
Storm drainage improvements through the district								
 Wastewater lift station upgrades 								
Improve pedestrian infrastructure including paths, sidewalks, and connectors.	\$400,000	1,2,3						
Business improvement assistance								
Participate in a façade grant program.	\$10,000 annually	Ongoing						
Participate in telecommunications improvements in the DDA District, including providing high speed internet service.	\$100,000	1						
Develop an annual program for the DDA to market available properties.	\$10,000 annually	Ongoing						
Administration, Operation, and Maintenance								
Create a program to provide and pay for ongoing maintenance and repair as necessary for the upkeep of the Baldwin utility/bike path that is within the DDA district.	\$10,000 annually	Ongoing						
Participate in purchase of equipment to maintain infrastructure in the DDA area.	To be determined	1,2,3						

Table 1 - BALDWIN TOWNSHIP DDA PROPOSED IMPROVEMENTS

Projects	Estimated Cost	Phase
Participate in ongoing DDA maintenance costs including, but not limited to, lighting, electrical, water, sewer, road repair, Wi-Fi, snow removal, etc.	To be determined	1,2,3
Develop an annual marketing program to assist with creating and promoting special events in the DDA.	\$5,000 annually	Ongoing
Develop an online presence for the Baldwin Township DDA through social media and an active web site.	\$10,000	1
Add staffing as needed to manage and operate the DDA.	To be determined	3

E. A statement of the construction or stages of construction planned, and the estimated time of completion for each stage. Section 17 (2)(e)

Refer to Table 1 above for a proposed time of completion for each improvement. Proposed projects have been placed in phases for estimated time of completion. Several of the projects are ongoing and will be worked on throughout the duration of the plan.

- Phase 1 Years 1 to 5
- Phase 2 Years 6 to 15
- Phase 3 Years 16 to 30

The improvements contemplated by this Development Plan will commence as monies become available to pay for them.

A specific project may need to be moved to a different phase of construction if growth and development occur at a different rate or in a different area than anticipated, and as specific grant funds become available.

F. A description of any parts of the development area to be left as open space and the use contemplated for the space. Section 17 (2)(f)

Unknown at this time.

G. A description of any portions of the development area that the authority desires to sell, donate, exchange, or lease to or from the municipality and the proposed terms. Section 17 (2)(g)

It is unknown at this time if the DDA intends to sell, donate, exchange or lease any portions of the development area to or from the municipality. If it is determined necessary to do so in order to achieve the goals and objectives of the DDA, the DDA will use the Township's typical process for doing so.

H. A description of desired zoning changes and changes in streets, street levels, intersections, or utilities. Section 17 (2)(h)

No changes in zoning, streets, street levels or intersections are desired at this time. The Township plans to add high speed internet on Aulerich Road. Other utility changes may be needed based upon new development that would occur during the course of the plan.

I. An estimate of the costs of development, a statement of the proposed method of financing the development and the ability of the authority to arrange the financing. Section 17 (2)(i)

The estimate of total costs for all of the proposed developments is \pm \$2,500,000. Individual project estimates will be refined as each project is planned, defined, and designed. Pursuant to MCL § 125.1661, 125.1663, and 125.1666(1) the costs of acquisition and development are anticipated to be financed by:

- public and private grants
- donations received by the DDA
- tax increment revenues
- proceeds of a tax, not to exceed 2 mills, imposed pursuant to Section 12 of Act 197, if the DDA chooses to implement such a tax.
- general obligation bonds issued by the Township in amounts limited in amount by a percentage of the anticipated tax increment revenues available for payment of debt service on such bonds
- tax increment bonds issued by the DDA pledging solely the tax increments and other revenues of the DDA
- proceeds of a special assessment district created as provided by law
- money obtained from other sources approved by Baldwin Township or the DDA, including development agreements
- J. Designation of the person or persons, natural or corporate, to whom all or a portion of the development is to be leased, sold, or conveyed in any manner and for whose benefit the project is being undertaken if that information is available to the authority. Section 17 (2)(j)

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 determined to be in the best interest of the DDA and its goals in preventing deterioration and revitalizing its downtown area.

K. The procedures for bidding for the leasing, purchasing, or conveying in any manner of all or a portion of the development upon its completion, if there is no express or implied agreement between the authority and persons, natural or corporate, that all or a portion of the development will be leased, sold, or conveyed in any manner to those persons. Section 17 (2)(k)

If the DDA determines that it is in its best interest to lease, sell, or convey a portion of the development, it will proceed with the process that the Township ordinarily uses for leasing, selling, or conveying property.

L. Estimates of the number of persons residing in the development area and the number of families and individuals to be displaced. Section 17(2)(1).

There are 123 principal residents in the DDA district according to Township Tax records. According to the 2010 census, there is an average housing vacancy rate of 6.4% in Baldwin Township. This would mean there are an estimated 115 occupied homes in the DDA district. The average household size in Baldwin Township is 2.14 persons. There fore there are approximately 246 persons living in the development area (115 x 2.14).

The DDA has no plans to displace any persons as a result of the development plan.

Please note that the Township attempted to form a development area citizens council while this plan was being written. An ad was placed in the newspaper and only two persons showed interest. Therefore, a development area citizens council was not formed.

M. A plan for establishing priority for the relocation of persons displaced by the development in any new housing in the development area. Section 17(2)(m).

Not applicable.

No relocation.

N. Provision for the costs of relocating persons displaced by the development and financial assistance and reimbursement of expenses, including litigation expenses and expenses incident to transfer of title, in accordance with the standards and provisions of the Federal Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, being Public Law 91-646, 42 U.S.C. sections 4601, et. seq. Section 17(2)(n).

Not applicable.

No relocation.

O. A plan for compliance with Act No. 227 of the Public Acts of 1972, being sections 213.321 to 213.332 of the Michigan Compiled Laws. Section 17(2)(o).

Does not apply. No relocation planned.

3. TIF PLAN

A. Tax Increment Financing Procedure

The Tax Increment Financing procedure outlined in the Act requires the passage of an ordinance by the Baldwin Township to adopt or amend a Downtown Development Plan and Tax Increment Financing Plan. Following adoption of the ordinance approving the Development and Tax Increment Financing Plan, the Township and County Treasurers are required by law to transmit to the DDA that portion of the tax levy of all taxing jurisdictions paid each year on the captured assessed value of all real and personal property included in the Tax Increment Financing Plan. The Tax Increment Financing Plan may be modified if Baldwin Township follows the same modification and public hearing procedures as were required to adopt the original Plan.

At the time the first Tax Increment Financing Plan was adopted, the "initial assessed value" was determined. The initial assessed value means the assessed value, as equalized, of all the taxable property within the boundaries of the Development Area at the time the ordinance establishing the Tax Increment Financing Plan is approved, as shown by the most recent assessment roll for which equalization has been completed at the time the ordinance is adopted. Property exempt from taxation at the time of the determination of the initial assessed value shall be included at zero. Property for which a specific local tax is paid in lieu of property tax shall not be considered exempt from taxation. The initial assessed value of property for which a specific local tax was paid in lieu of property tax is determined as provided below.

The percentage of taxes levied for school operating purposes that is captured and used by the tax increment financing plan shall not be greater than the plan's percentage capture and use of taxes levied by a municipality or county for operating purposes. For purposes of the previous sentence, taxes levied by a county for operating purposes include only millage allocated for county or charter county purposes under the property tax limitation act, Michigan Public Act 62 of 1933, being sections 211.201 to 211.217a of the Michigan Compiled Laws. Tax increment revenues used to pay bonds issued by the Township under section 16(1) of the Act shall be considered to be used by the tax increment financing plan rather than shared with the Township.

"Specific local tax" means a tax levied under Michigan Public Act 198 of 1974, being Sections 207.551 to 207.572 of the Michigan Complied Laws, the Commercial Redevelopment Act, Michigan Public Act 255 of 1978, being Section 207.651 to 207.668 of Michigan Complied Law, Act No. 189 of the Michigan Public Acts of 1953, being Sections 211.181 to 211.182 of the Michigan Complied Laws, and the Technology Park Development Act, Michigan Public Act 385 of 1984, being Sections 207.701 to 207.718 of the Michigan Compiled Laws. The initial assessed value or current assessed value or current assessed value of property subject to specific local tax shall be the quotient of the specific local tax paid divided by the ad valorem millage rage. However, after 1993, the Michigan State Tax Commission shall prescribe the method of calculating the initial

assessed value and current assessed value for which a specific local tax was paid in lieu of a property tax.

B. Estimated Captured Assessed Values, and Estimated Tax Increment Revenues

The tax increment revenues or "captured assessed value" means the amount in any one year by which the current assessed value of the project area, including the current assessed value of property for which specific local taxes are paid in lieu of property taxes, exceeds the initial assessed value. Tax Increment Revenue to be transmitted to the Authority by the Township Treasurer and/or County Treasurer shall be that portion of the tax levy of all taxing bodies paid each year on the assessed value of real and personal property in the Development Area on the captured assessed value.

The DDA is not authorized to capture tax increment revenues from any ad valorem taxes or specific local taxes attributable to the levy by the State of the six-mill education tax pursuant to Michigan Public Act 331 of 1993, as amended, or taxes levied by any local or intermediate school district.

Refer to Table 2 for estimated captured assessed values and estimated tax increment revenues based upon various growth scenarios in the DDA district. Although the actual tax increment revenues available to the DDA may vary from the estimates herein provided, the estimates of tax increment revenue in the exhibit are based on the following:

• Millage rates:

e	
County Operation	3.9129
County Commission on Aging	0.291
County Medical care Facility	0.791
County Transit	
County District Library	0.4912
Township Operating.	0.748
Township Fire	
Township Garbage	
Township Roads	

- An initial taxable base of \$11,427,469 in the DDA area.
- All voted millages will be renewed throughout the duration of the plan.
- No local, intermediate school district or state education taxes will be captured.

C. Amount of Bonded Indebtedness to be Occurred

The maximum amount of bonded indebtedness to be incurred by the DDA and/or the Baldwin Township for all bond issues or loans, including payments of capitalized interest, principal and required reserve shall be \$1,000,000 for the proposed projects outlined in the Development Plan. Actual bonded indebtedness to be incurred will be limited by the amount of revenues anticipated to be received each year that will be available for servicing the debt load. The bonded indebtedness proceeds will be sufficient to pay the estimated costs of the development plus any associated costs of

accompanying professional services. The Baldwin Township must approve any bonds or indebtedness, which pledge the full faith and credit of Baldwin Township.

Table 2								
Baldwin Charter Township Downtown Development Authority								
Potential Capture								
Future Taxable Value	Base Value	Captured Taxable Value	Township Millage	Township Capture	County Millage	County Capture	Total TIF Revenue	
\$21,782,700*	\$11,427,469	\$10,355,231	3.1372	\$32,486	6.1459	\$63,642	\$96,129	
\$22,000,000	\$11,427,469	\$10,572,531	3.1372	\$33,168	6.1459	\$64,978	\$98,146	
\$22,250,000	\$11,427,469	\$10,822,531	3.1372	\$33,952	6.1459	\$66,514	\$100,467	
\$22,500,000	\$11,427,469	\$11,072,531	3.1372	\$34,737	6.1459	\$68,051	\$102,787	
\$22,750,000	\$11,427,469	\$11,322,531	3.1372	\$35,521	6.1459	\$69,587	\$105,108	
\$23,000,000	\$11,427,469	\$11,572,531	3.1372	\$36,305	6.1459	\$71,124	\$107,429	
\$23,500,000	\$11,427,469	\$12,072,531	3.1372	\$37,874	6.1459	\$74,197	\$112,071	
\$24,000,000	\$11,427,469	\$12,572,531	3.1372	\$39,443	6.1459	\$77,270	\$116,712	
\$24,500,000	\$11,427,469	\$13,072,531	3.1372	\$41,011	6.1459	\$80,342	\$121,354	
\$25,000,000	\$11,427,469	\$13,572,531	3.1372	\$42,580	6.1459	\$83,415	\$125,995	
\$25,500,000	\$11,427,469	\$14,072,531	3.1372	\$44,148	6.1459	\$86,488	\$130,637	
\$26,000,000	\$11,427,469	\$14,572,531	3.1372	\$45,717	6.1459	\$89,561	\$135,278	
\$26,500,000	\$11,427,469	\$15,072,531	3.1372	\$47,286	6.1459	\$92,634	\$139,920	
\$27,000,000	\$11,427,469	\$15,572,531	3.1372	\$48,854	6.1459	\$95,707	\$144,561	
\$27,500,000	\$11,427,469	\$16,072,531	3.1372	\$50,423	6.1459	\$98,780	\$149,203	
\$28,000,000	\$11,427,469	\$16,572,531	3.1372	\$51,991	6.1459	\$101,853	\$153,844	
\$28,500,000	\$11,427,469	\$17,072,531	3.1372	\$53,560	6.1459	\$104,926	\$158,486	
\$29,000,000	\$11,427,469	\$17,572,531	3.1372	\$55,129	6.1459	\$107,999	\$163,128	
\$29,500,000	\$11,427,469	\$18,072,531	3.1372	\$56,697	6.1459	\$111,072	\$167,769	
\$30,000,000	\$11,427,469	\$18,572,531	3.1372	\$58,266	6.1459	\$114,145	\$172,411	

^{* 2011} Actual Taxable Value

Table 2 shows the potential tax capture for the DDA based upon differing value for future taxable values.

D. Duration of the Program

The Tax Increment Financing Plan will remain in effect to the end of fiscal year 2033 unless amended after hearing and notice in accordance with section 19(2) of the Act to a shorter or longer period. Further, if repayment of the Bonds or any future bonds issued by the Authority has not been completed by December 2042, the Development Plan will be extended until the bonds have been retired.

E. Estimated Impact on Assessed Value of Taxing Jurisdictions

The tax increment financing plan generates revenue based only on the captured assessed value. Each Taxing Jurisdiction will continue to levy and receive taxes on the initial taxable value of \$11,582,507 in the DDA. That taxable value will continue to be used for taxing purposes by the Taxing Jurisdictions that are not exempted by the DDA Act. In effect, the taxable value is frozen at the base level for taxing purposes for the duration of the DDA development plan.

The Intermediate School District, the local school district, and the State of Michigan Education Tax fund will receive revenues from all increases in taxable value.

The justification of the tax increment financing procedure is based on the expectation that all or a portion of the "capture assessed value" that is created following implementation of a downtown development plan, would not have occurred without the stimulation of the public investment involved in the plan implementation. Therefore, the short term investment made by the taxing unit in foregoing part of the initial growth in tax revenues is repaid by the long-term benefit of substantially greater taxes realized from a stronger commercial base when the plan is completed. Furthermore, this plan uniquely tries to retain the same value of tax revenues throughout the plan, while encouraging revenue generation for all taxing jurisdictions.

The overall impact of the Tax Increment Financing Plan is expected to generate increased economic activity in Baldwin Township and Iosco County at large. This increase in activity will, in turn, generate additional amounts of tax revenue to local taxing jurisdictions through increases in assessed valuations of real and personal property and from increases in personal income due to new employment within the Development Area, the Baldwin Township, and other neighboring communities throughout Iosco County.

F. Provision for use of part or all of the captured assessed value to be used by the DDA

The DDA shall expend the tax increments received from the development plan only in accordance with the Tax Increment Financing Plan. Tax Increment revenues in excess of the estimated tax increment revenues or in excess of the actual cost of the Plan to be paid by the tax increment revenues may be retained by the DDA only for purposes that, by the resolution of the DDA Board, are determined to further the development plan in accordance with the Tax Increment Financing Plan.

The excess revenue not so used shall revert proportionately to the respective taxing jurisdictions upon the execution of a resolution directing said action. The resolution should only be adopted if the DDA Board determines that all of the projects listed in the TIF Plan are completed and it has no intention to begin the process to amend its plan to add additional projects. These revenues shall not be used to circumvent existing property tax laws that provide a maximum authorized rate for the levy of property taxes.

Each year, the Baldwin Township DDA votes on sharing all or a portion of the Township fire millage back to the Township. This is done so as not to create a hardship on the Township in terms of emergency services and to assist with the costs for those services.

G. Compliance with Section 15 of the Act

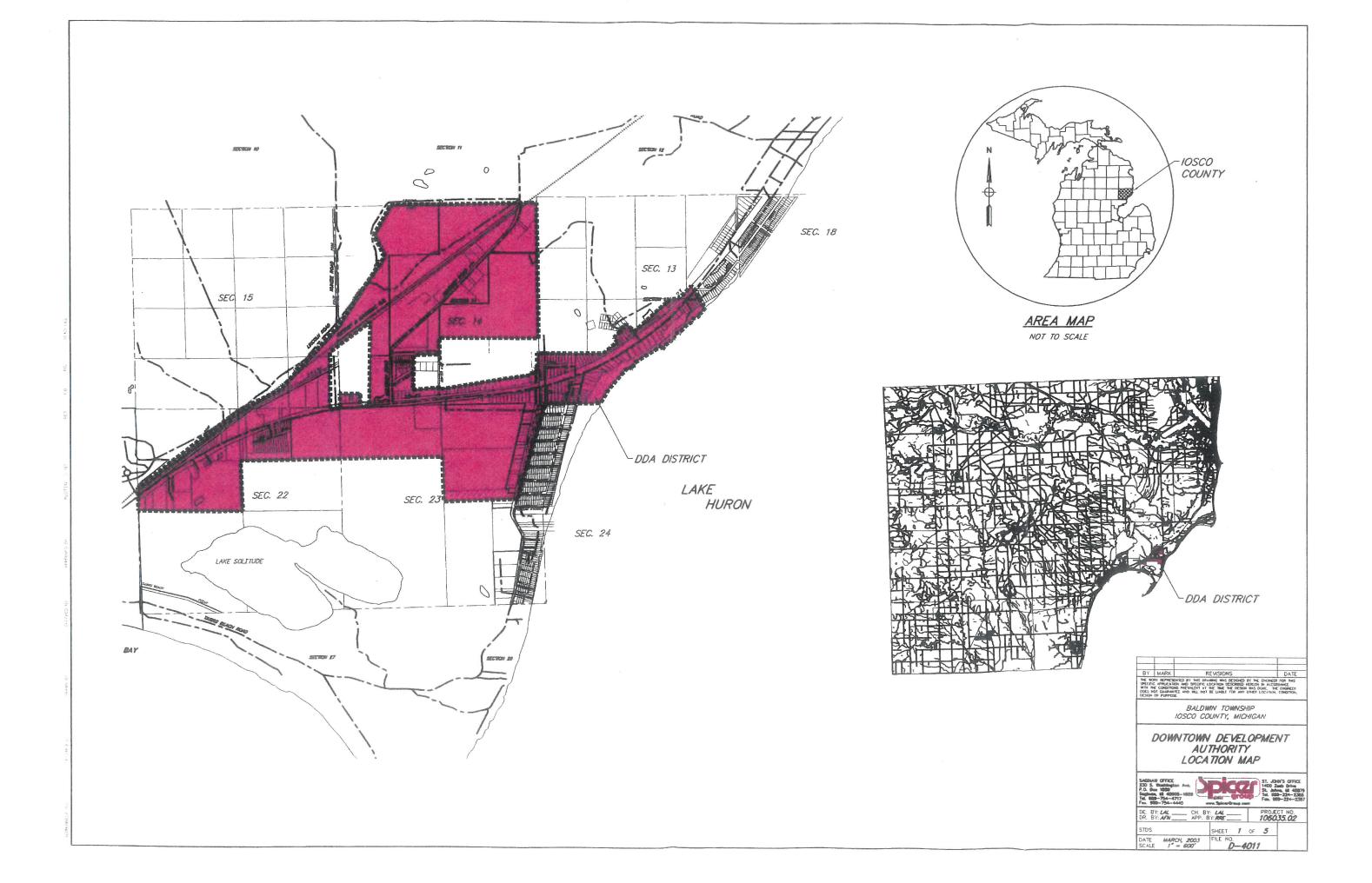
As referred to above, it is the intent of these plans to comply with Section 15 of the Act regarding tax increments, amount of tax increments, expenditure of tax increments, and submission of the tax increment financing report. These revenues shall not be used to circumvent existing property tax limitations.

H. Reports

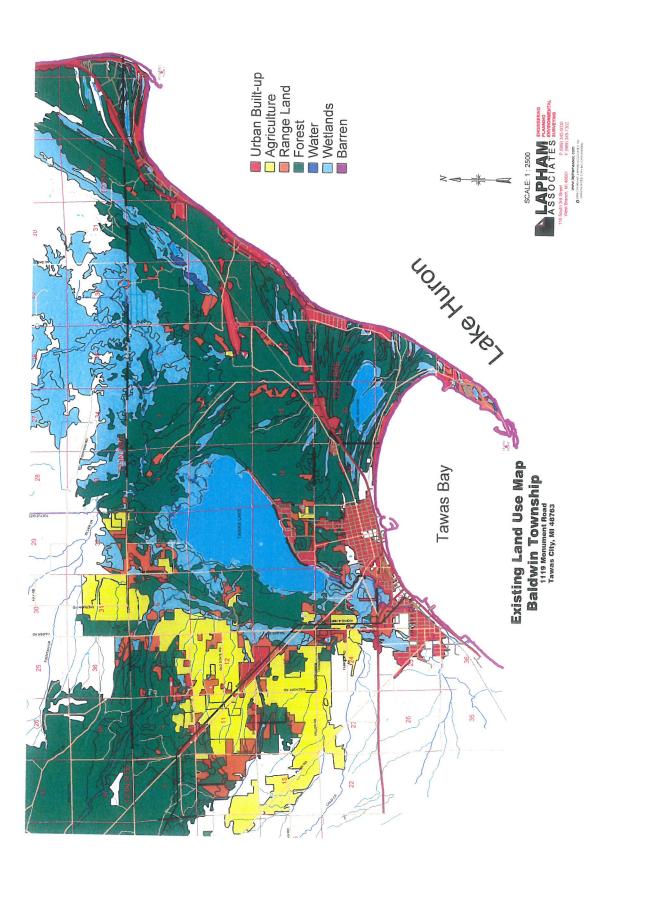
The authority shall file the following with the State Tax Commission within ninety (90) days of the end of the fiscal year of the authority

- 1) Form 2604 (if one school district) Form 2967 (if more than one), as amended, if required
- 2) Annual report (AR) as required by State Tax Commission Bulletin 9 of 1997, as amended (see appendix 3 of form 2604/2967 instructions). The Township annual audit will not fulfill this requirement. At a minimum, the annual report on the status of the tax increment financing account shall contain the following (125.1665):
 - a) The amount and source of revenue in the account
 - b) The amount in any bond reserve account
 - c) The amount and purpose of expenditures from the account
 - d) The amount of principal and interest on any outstanding bonded indebtedness
 - e) The initial assessed value of the project
 - f) The captured assessed value retained by the authority
 - g) The tax increment revenues received
 - h) The number of jobs created as a result of the implementation of the tax increment financing plan
 - i) Any additional information the Township or the state tax commission considers necessary.
- 3) A copy of the assessor or treasurer's worksheet (ATW) for the authority's tax increment financing plan district, which was used to determine the plan's tax increment revenue. This is the worksheet that was used to compute how much money to send to the authority, and it may be either handwritten or computed. The worksheet should include:
 - a) Millages
 - b) Initial, current, and captured values by property tax roll (i.e., ad valorem homestead, ad valorem non-homestead, IFT new, CFT new, Tech Park, IFT replacement, and CFT restored), and
 - c) The source of tax increment revenue, subdivided by each millage levied.

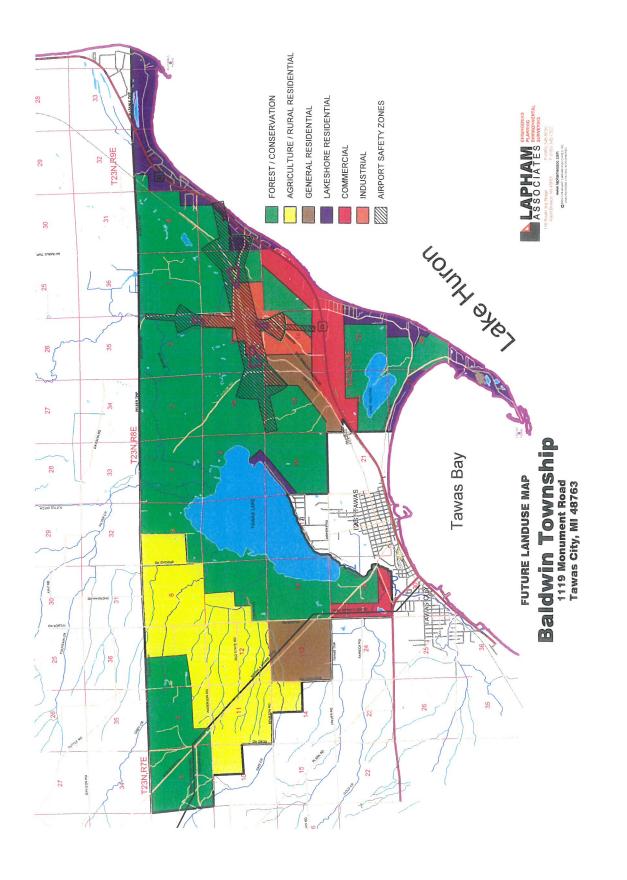
MAP 1 – DDA Area with Existing Streets and Public Facilities



MAP 2 – Existing Land Use



MAP 3 – Future Land Use



Legal Description of the District

Legal Description

Section 17, (1), (b) of PA 197 of 1975, as amended stipulates that the development plan shall contain a legal description of the development area. The development area is defined as that area to which a development plan is applicable. The Baldwin Township development area is conterminous to the DDA District. A legal description of this area is provided below.

A parcel of land on Section 13, 14, 15, 22, 23 and 24, Town 22 North, Range 8 East, Baldwin Township, Iosco County, Michigan described as follows:

Beginning at the West 1/4 corner of or 22, town 22 or Range 8 East, Baldwin Township, Iosco County, Michigan, thence North along the West Section line to the centerline of the Detroit and Mackinaw Railroad; thence Northeasterly along the centerline of the Detroit and Mackinaw Railroad to the West line of North Ridge No. 1 a Sub. Of part of the SE1/4 of the SE 1/4 of Section 15 and part of the NE 1/4 of the NE 1/4 of Section 22, T22N, R83, Baldwin Township, Iosco county, Michigan, if extended Northerly; thence South along the West line of the North Ridge No. 1, if extended, to the South line along the West line of North Ridge No., if extended, to the South line of said subdivision; thence Northeasterly along the South line of North Ridge No. 1 to the Section line of Section 14; thence East 550.0 feet parallel to the South line of Section 14; thence East 550.0 feet parallel to the South line to the North Right-of-way line of Highway US-23; thence North parallel to the West line of the Section to the centerline of the Detroit and Mackinaw Railroad; thence Northeasterly along the centerline of the Detroit and Mackinaw Railroad to the West 1/8 line of said Section 14, thence North along the West 1/8 line of Section 14 to the North Section line; thence East along the North line of Section 14 to the Northeast corner Section 14; thence south along the East line of the Northeast corner Section 14; thence South along the

East line of said Section 14 to a point 500.0 feet North of the South 1/8 line of Section 14; thence West parallel to a 500.0 feet North of the South 1/8 line to the North-South 1/4 line to the South 1/8 line; thence west 704.0 feet along the South 1/8 to the Northwest corner of Out Lot 'B' in KRUG'S WOODLAND.

PARK A SUBDIVISIONOF PART OF THE SE 1/4 OF SW 1/4 OF SECTION 14, T22N, R8E, BALDWIN TOWNSHIP, IOSCO COUNTY, MICHIGAN; thence south 931.8

PARK A SUBDIVISION OF PART OF THE SE 1/4 OF SW 1/4 OF SECTION 14, T22N, RBE, BALDWIN TOWNSHIP, IOSCO COUNTY, MICHIGAN; thence South 931.8 feet along the West line of said Out Lot 'B'; to the Southwest corner of Outlot 'B'; thence Northeasterly 699.31 foot along the South line of said Out lot 'B', if extended, to the North-South 1/4 line of said Section 14: thence South, 15.44 feet along the North-South 1/4 line to the North line of SUPERVISOR'S PART OF CROCKER'S DEER PARK A SUBDIVISION OF PART OF THE S 1/4 OF SE 1/4 OF SECTION 14, AND PART OF GOVERNMENT LOT 4 SECTION 13 ALL BEING IN T22N, R8E, BALDWIN TOWNSHIP, IOSCO COUNTY, MICHIGAN thence Northeasterly 2461.22 feet along the North line of Lot 19 - 43; thence North along the West line of Lot 44, if extended to the South 1/8 line of Section 14; thence East 200 foot along the South 1/8 line to the Section line common to Section 13 and 14; thence East along the North line of Lots 54-64 in said Supervisor's Plat of Crocker's Deer Park and along the North line of Lots 2-10 in WATERVIEW LAND A SUBDIVISION OF PART OF GOVERNMENT LOT 4 OF SECTION 13, T22N, R8E, BALDWIN TOWNSHIP, IOSCO COUNTY, MICHIGAN, to the Southwesterly corner of lot 1 in SUPERVISOR'S PLAT OF WOODLAND REACH NO. 2 A SUBDIVISION OF PARTS OR GOVERNMENT LOTS 2 AND 3, SEC. 13, T22N, R8E, BALDWIN TOWNSHIP, IOSCO COUNTY, MICHIGAN,- thence Northwesterly Along the Northwesterly line of Lots 1-7 to the most Westerly corner of Lot 8; thence Northwesterly 150 feet along the Southerly line of Lot 8 if extended; thence Northeasterly 171.52 foot Parallel to the Northwesterly line of Lots 8-11; thence Northerly to the most Southerly corner of Lot 4 in WOODLAND ACRES NO-

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1 A SUBDIVISION OF PART OF GOVERNMENT LOTS 2 & 3 OF SECTION 13, T22N, R8E, BALDWIN TOWNSHIP, IOSCO COUNTY, MICHICAN, thence Northeasterly along the Southeasterly line of Lots 1-4 to the most Northerly corner of Lot 15 in said Supervisor's Plat Of Woodland Beach No- 2, thence Southeasterly along the Northeasterly line of Lot 15 to the most Westerly corner of Lot 16; thence Northeasterly along the Westerly line of Lots 16, 17, and 18, if extended to the East-West 1/4 line of Section 13; thence East along the East-West 1/4 line to the Northwesterly Right of Way line of Highway US-23, thence Southeasterly to the intersection of the Southerly Right of Way line of Highway US-23 and the Southerly Right of Way line of Lake View Drive in SUPERVISOR'S PLAT OF WOODLAND BEACH A SUBDIVISION OF PARTS OF GOVERNMENT LOTS 1 AND 2, SECTION 13, T22N, R8E, BALDWIN TOWNSHIP, LOSCO COUNTY, MICHIGAN thence Northeasterly 48.17 feet along the Southwesterly Right of Way line of said Lake View Drive to the Northeast corner of Lot 9 in said Subdivision: thence Southeasterly along the Easterly line of Lot 9 to the waters edge of Lake Huron; thence Southerly -and Southwesterly along the waters edge of Lake Huron to the Section line common to Sections 13 and 24, thence West along the Section line common to-Sections 13 and 24 to the Easterly Right of Way line of Baldwin Resort Ready thence Southwesterly along the Easterly Right of Way line of Baldwin Resort Road to the East-West 1/4 line of Section 23; thence West along the East-West 1/4 line to the North-South 1/4 line of Section 23, thence North along the North-South 1/4 line to the North 1/8 line of Section 23t thence West along the North 1/8 line of sections 22 and 23 to the North-South 1/4 line of Section 22: thence South along the North-South 1/4 line of Section 22 to the East-West 1/4 line of Section 22; thence West along the East-West L/4 line of Section 22 to the Point of Beginning.

The DDA District has been modified to include the area between the former district line and Lincoln Road on the Northwestern part of the district. This amended area includes the entire right-of-way of Lincoln Road.

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