



City of Greenville

ECONOMIC DEVELOPMENT STRATEGY, 2024



ACKNOWLEDGEMENTS



This Economic Development Strategy was a result of invaluable input, expertise, and collaboration between individuals on the steering committee and City staff. It would not have been possible without their assistance, guidance, time, and dedication to this plan.

Jeffery Scoby

Jay Linton

Laura Montoye

Charley Kemp

Paul Sischo

Matt Andres

Tori Ensing

Andy Hurst

Wayne Roedel

Jakob Bigard

Heather Feazel

George Bosanic

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PLANNING PROCESS

This Economic Development Strategy for the City of Greenville was developed and led by a dedicated steering committee and supported by RRC technical assistance planning team. The result of this project is an economic road map to assist with business retention and attraction, capital improvements throughout the community as well as redevelopment and investment strategies for the community. These actions will both strengthen and diversify the local economy. When creating an economic development strategy, it is important to answer several questions.

1. Who are the largest employers in the community?
2. What drives the local economy?
3. What is the City's role in the larger region?
4. What are the strengths of the community and how can they contribute to growth?
5. What could be potential challenges to growth?
6. What overall image is the City working to create?
7. What strategies can be implemented to execute the end vision?

As part of the planning process, a local steering committee has been assembled comprised of local leaders, businesses, and other key stakeholders with a direct interest in the economic success of the City of Greenville. The steering committee is responsible for guiding the development of the overall strategy, as well as providing critical input on the future economic vision for the City. Lastly, the steering committee assists with the identification of implementation projects throughout the community which can be benchmarked and monitored for success.

COMMUNITY BACKGROUND

Greenville has a rich history dating back to the mid-19th century. The city was founded in 1844 by John Green, who built a sawmill on the Flat River. The sawmill attracted other settlers, and the town quickly grew. Greenville was incorporated as a village in 1869 and as a city in 1956. It is known as the birthplace of Meijer, the chain of superstores that operate across the Midwest.

Greenville is the largest city in Montcalm County with a population of 9,057 people according to the 2021 U.S. Census estimate. Greenville has a diverse and innovative economy, with industries such as tool and die, manufacturing, refrigeration, plastics, aluminum alloys, and health care. The city is home to several businesses, including Meijer, Spectrum Health, and the highly-ranked Greenville Public Schools. Greenville is also a popular tourist destination, with attractions such as the Flat River Trail, the Flat River Water Trail, and the Danish Festival.

The City of Greenville is surrounded by the following counties:

- Isabella County to the north
- Mecosta County to the northwest
- Gratiot County to the east
- Newaygo County to the west
- Ionia County to the southwest
- Kent County to the south
- Clinton County to the southeast

CURRENT ECONOMIC CONDITIONS

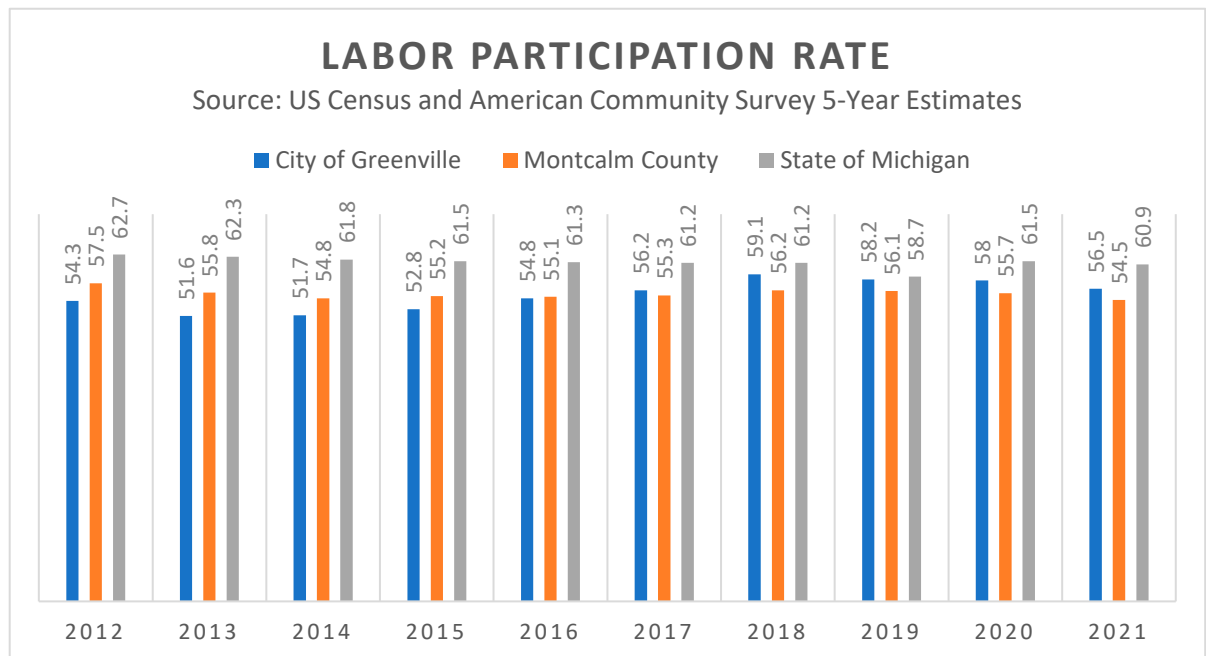
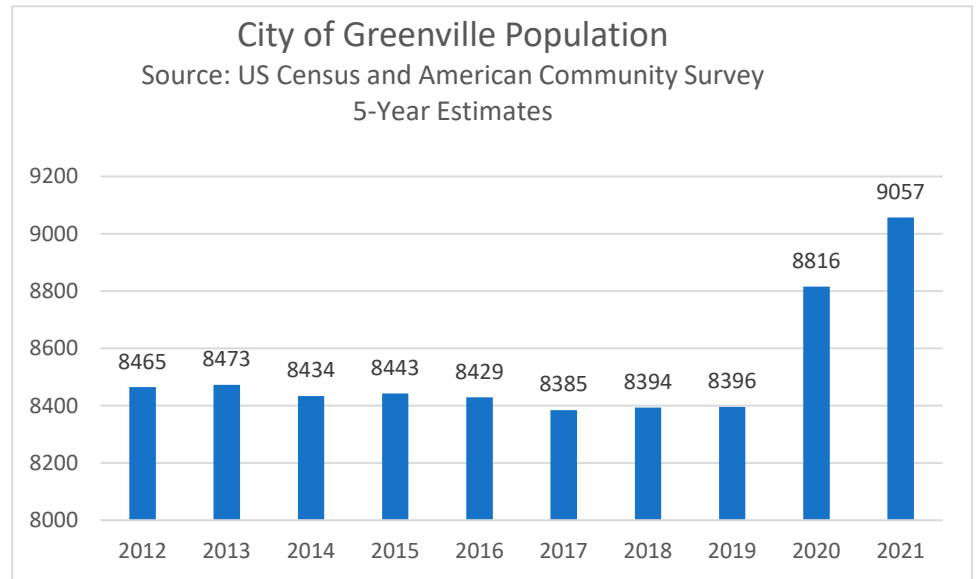
POPULATION, LABOR & AGE

The current population of the City of Greenville is 9,057 according to the 2021 U.S. Census estimate. Of that population figure, 56.5% are active in the labor force according to data from the 2021 U.S. Census estimate. Montcalm County has a 54.5% labor participation rate, and the State of Michigan's labor participation rate is 60.9%. Greenville's labor participation rate is slightly outperforming the county by 2% and under performs the state's rate by 4.4%. Currently, the U.S. labor participation rate is 62.8% which Greenville is 6.3% lower.

Over the last 10 years Greenville's labor participation rates have varied between 51.6% in 2013, up to 59.1% in 2018, and falling slightly in 2021 to 56.5%.

Historically, labor participation rate has been a good indicator of the strength or weakness within a local labor market. The higher the rate, the greater the availability of quality employment opportunities.

An important data point to consider alongside labor participation rate is the age distribution and unemployment rate. 23% of Greenville residents are seniors, aged 65 plus and 56.9% of the current population are within the work age group between 16 and 64 years of age. 23.5% are aged 40 to 64, 33.4% are aged 15 to 39, 20.5% are aged under 5 to 14. These figures represent a healthy segment of young residents in the future workforce age range.

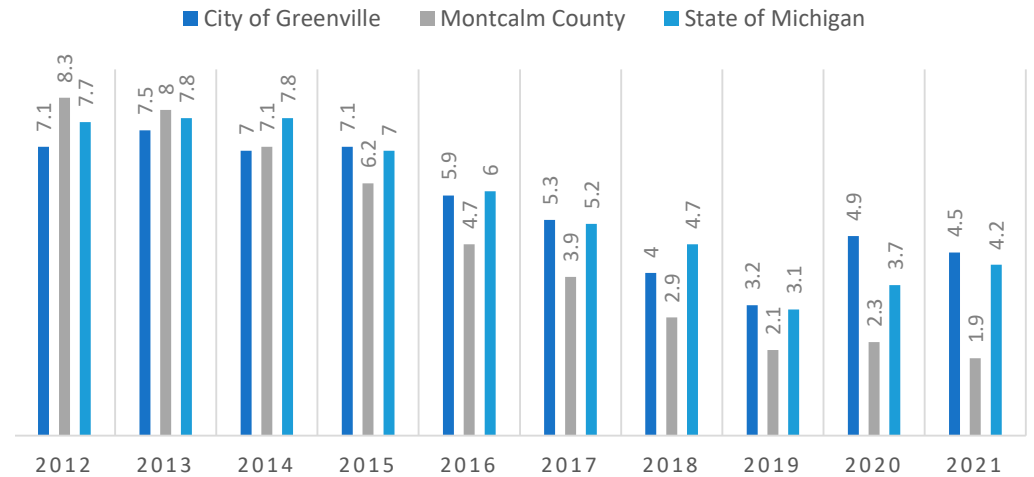


Considering that over half of the population is in the work age group, Greenville’s residents have much to offer prospective employers looking to grow their workforce. The unemployment rate has been incrementally decreasing over the past decade with a slight jump in 2020, likely due to the disruptions caused by the COVID-19 pandemic. The current unemployment rate is 4.5%, which is very slightly higher than the State of Michigan.

One of the main goals of this economic development strategy is to work to increase the labor participation rate through workforce development and industry activities that focus on retaining and attracting talent and education.

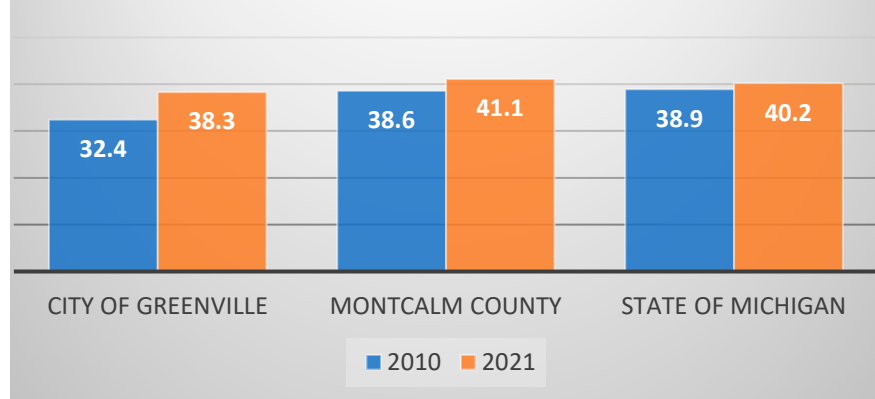
UNEMPLOYMENT BY PERCENT OF WORKFORCE 16+

Source: US Census and American Community Survey 5-Year Estimates



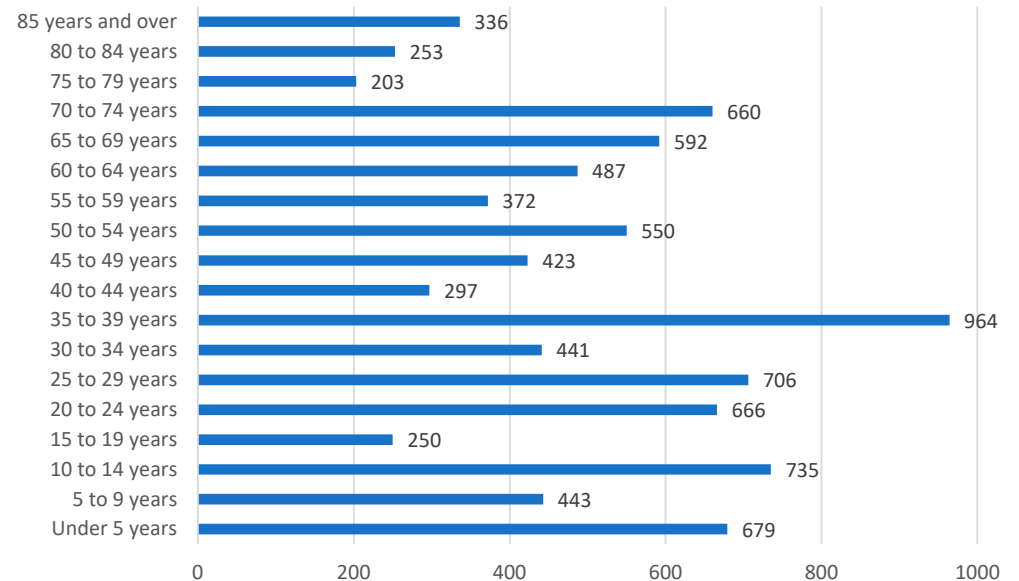
MEDIAN AGE

Source: US Census and American Community Survey 5-Year Estimates



City of Greenville Age Rank

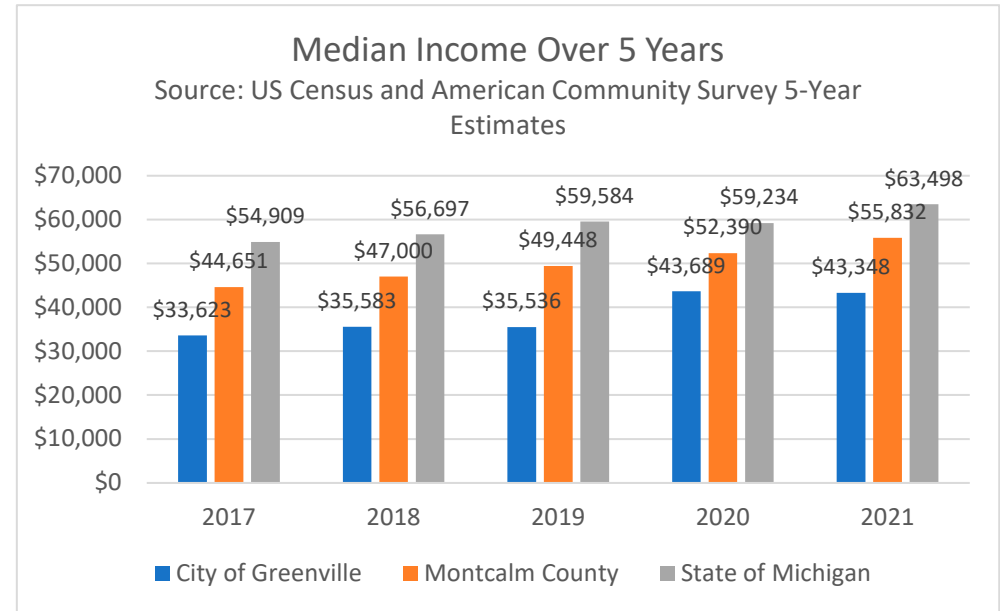
Source: US Census and American Community Survey 5-Year Estimates



INCOME AND SPENDING

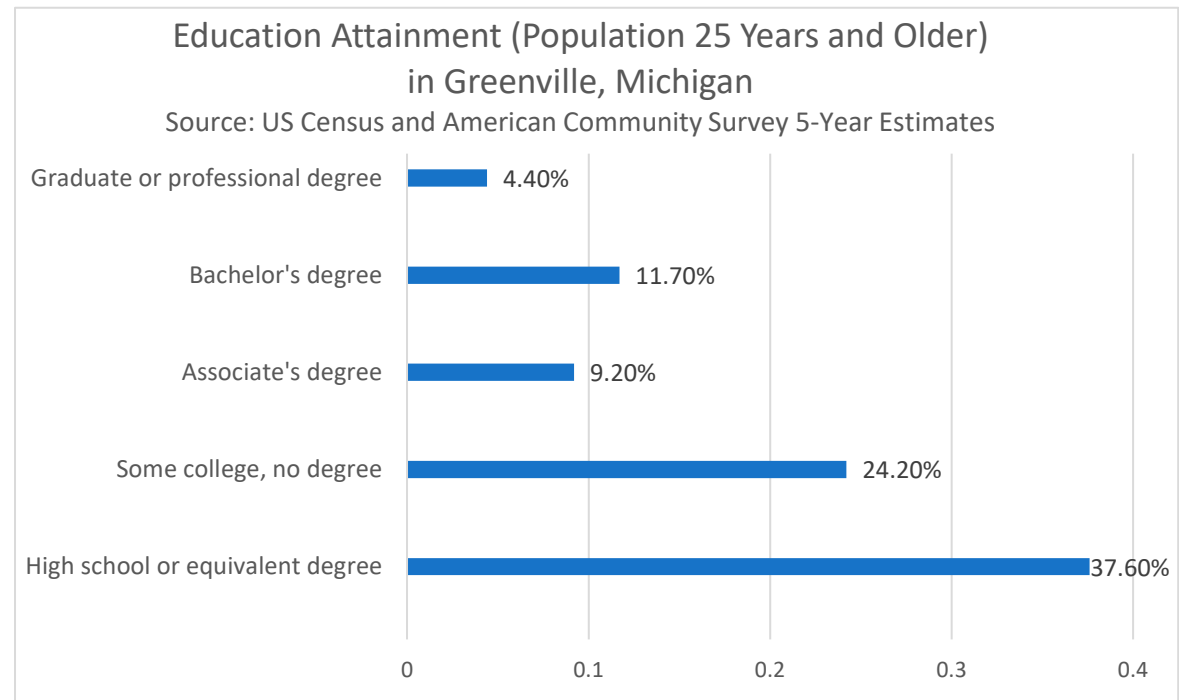
The median household income of the City of Greenville is \$43,348 annually. This is lower than Montcalm County (\$55,832) and the State of Michigan (\$63,498). When you look at the population figures in the breakdown of major employment industries, the largest segments of the population work in manufacturing, retail, health care/social services, and accommodation and food services. These industries provide opportunities for people with a variety of skills and experience levels; however they are working to improve wages and benefits for its employees.

The median income for the city has been increasing since 2017 and remained stagnant from 2020-2021 according to the US Census figures.



EDUCATION

The majority of Greenville residents have a high school degree or equivalent and higher, and the second highest educational ranking includes some college, no degree. Roughly 785 residents have a Bachelor's degree, and 239 maintain a Graduate or professional degree. Historically, the data trend has typically shown that income levels increase with degree or certification levels. However, recent campaigns by associations like Going Pro in Michigan recruit workers to professional trades and have provided alternatives to a typical four-year degree track and offer resources to attain meaningful careers that carry moderate salaries. Additionally, new programs exist to encourage continuing education, including the Michigan's Community College Guarantee, a 2-year free college initiative and Michigan Reconnect for ages 21-24.



INDUSTRY & EMPLOYMENT

It is important to note, that the Employment by Industry Chart on the next page identifies the **industries of employed workers who reside in the City of Greenville, it is not indicative of the industries actually located within the City.**

In fact, 59.6% of the working population of Greenville commute out of the city for daily work. The average commute time for workers living in the City of Greenville is 22.8 minutes, indicating that more than half of the working population are traveling to larger metro areas for employment including Grand Rapids where there are more options for employment opportunities.

TRAVEL TIME TO WORK	%
Less than 10 minutes	37.6
10 to 14 minutes	11.3
15 to 19 minutes	5.1
20 to 24 minutes	4.4
25 to 29 minutes	5.7
30 to 34 minutes	6.4
35 to 44 minutes	7
45 to 59 minutes	16.8
60 or more minutes	5.8
<i>Mean travel time to work (minutes)</i>	22.8

Data source: US Census

A majority of Greenville residents are employed in the manufacturing industry. Following manufacturing, many residents are employed in the health care and social assistance industry, retail trade, and accommodation and food services industries.

The following notable manufacturing companies call Greenville home:

Aquest Machining & Assembly: This company specializes in cutting and machining aluminum extrusions of all grades, sizes, and profiles for the fenestration (curtain wall and storefront) industry.

Clarion Technologies: Clarion creates products and parts for the automotive, furniture and consumer goods industry.

Dicastal North America: An automotive company that manufactures lightweight aluminum alloy wheels for the automotive industry.

DLT Industries: A water jet cutting service located in Greenville.

Federal-Mogul (part of Tenneco): Produces automotive components, and designs and manufactures original equipment and aftermarket components for vehicles.

Foremost Farms: A dairy processing company that produces cream, RO skim milk, and custom blends for processing.

Kent Foundry Company Inc: An iron casting company that manufactures grey and ductile (nodular) iron castings.

Mersen USA GS Corp: Serving the advanced materials and electrical power industry, Mersen specializes in machined graphite products and rigid insulation.

Northland Corporation: This company is involved in household appliance manufacturing, architectural and structural metals manufacturing, electrical equipment, appliance, and component manufacturing.

Civilian employed population 16 years and over	3722
Agriculture, forestry, fishing and hunting, and mining:	24
Agriculture, forestry, fishing and hunting	24
Mining, quarrying, and oil and gas extraction	0
Construction	261
Manufacturing	786
Wholesale trade	147
Retail trade	594
Transportation and warehousing, and utilities:	93
Transportation and warehousing	93
Utilities	0
Information	88
Finance and insurance, and real estate and rental and leasing:	138
Finance and insurance	112
Real estate and rental and leasing	26
Professional, scientific, and management, and administrative and waste management services:	254
Professional, scientific, and technical services	92
Management of companies and enterprises	0
Administrative and support and waste management services	162
Educational services, and health care and social assistance:	695
Educational services	196
Health care and social assistance	499
Arts, entertainment, and recreation, and accommodation and food services:	407
Arts, entertainment, and recreation	50
Accommodation and food services	357
Other services, except public administration	118
Public administration	117

PLACE OF WORK	%
Worked in state of residence	100
Worked in county of residence	56.4
Worked outside county of residence	43.6
Worked outside state of residence	0
Living in a place	100
Worked in place of residence	40.4
Worked outside place of residence	59.6

Data source: US Census

HOUSEHOLDS

Over 2,000 families reside within the city of Greenville, and 3,681 households exist. The average family size is 3.2 people and there are just under 900 households with children under the age of 18. The majority of homes are owner-occupied at 61 units, with just under 40 rental units in the city. Housing costs are on par with the state average with the majority of monthly costs ranging from \$800 to \$1500 and the second highest ranking is monthly costs between \$500 to \$799.

HOUSEHOLDS	
Total households	3681.0
Average household size	2.4
FAMILIES	
Total families	2010.0
Average family size	3.2
AGE OF OWN CHILDREN	
Households with own children of the householder under 18 years	897.0
Under 6 years only	24.9
Under 6 years and 6 to 17 years	31.3
6 to 17 years only	43.8
Total households	3681.0
SELECTED HOUSEHOLDS BY TYPE	
Households with one or more people under 18 years	27.9
Households with one or more people 60 years and over	50.9
Households with one or more people 65 year and over	41.1
Householder living alone	39.5
65 years and over	23.4
UNITS IN STRUCTURE	
1-unit structures	68.8
2-or-more-unit structures	28.3

Mobile homes and all other types of units	2.9
HOUSING TENURE	
Owner-occupied housing units	61.5
Renter-occupied housing units	38.5

Data source: US Census

HOUSING

A common theme from the SWOT analysis is that there is a need for a more diverse range of housing stock for both existing and prospective residents coming to the City of Greenville. Adding diverse housing stock is a very important piece of the economic development puzzle. Adding new housing in the city to capture individuals and families commuting outside of the city for work for higher wages than they can achieve within city limits could offer an opportunity due to the relatively lower costs of living in the city compared to surrounding markets as well as ease of access to M-57.

SWOT Analysis

On July 10, 2023, the City of Greenville convened a committee, consisting of local business owners, community foundations, the DDA, members of City Council and members of the community to complete a SWOT Analysis. The session allows the planning team to assess all angles of the current economic framework of the community, establish opportunities for future economic vitality, and gain an understanding how the City fits into the larger region. The exercise assisted the team gain a clear understanding of how members see both the potential and limiting factors for the city moving forward.

STRENGTHS SUMMARY

A primary strength repeated throughout the session was a high quality of life in a historical community with a lot of small-town charm. The history of the community is honored by a museum and many points of historical interest throughout the City, including the downtown area.

The City has recently experienced growth in both the retail and commercial space, and one of the main reasons for the increase is the convenience location along M57 and M91, especially for supply chain and manufacturing businesses. The community's thriving manufacturing sector provides good jobs and supports the local economy. The industrial park specifically supports production, engineering, and management job roles and the City does a good job maintaining the roads to, from, and within the park.

The City has relatively low vacancy rates for housing, it's a friendly community with a historically charming but economically challenged downtown. The DDA has become more active downtown recently, and funding has been improving. The infrastructure throughout the community is in very good condition. A very important asset is the water

aquifer and the absence of iron, an issue prevalent in other communities. The community maintains one of the lowest water and sewer rates in the county. The City is in the process of improving the wastewater facilities with a \$33 million expansion which will serve to attract future business and industry.

One major asset of the City is the amount of available land for development. A vast majority of this land has infrastructure and utilities available and is shovel ready for potential developers. The community vocalized the need and desire to develop the available land for residential use where zoned appropriately.

The community is known for the numerous trail systems and recreational opportunities on the Flat River. New canoe and kayak launches have been installed at points throughout the City and many residents and visitors take advantage of the high-quality and well-maintained trail systems. Additionally, the City is home to three lakes (Como, Manoka, and Baldwin), a splash pad, and a skate park.



Greenville's school system is strong and young families choose to live in the City due to the high quality of education. In fact, the largest elementary school is the largest in Montcalm County. Associated with the school system is the strong music, theater, and arts program that Greenville enjoys. The City has a strong relationship with the Community Foundation, which is well funded and respected by many members of the community; both past and present.

Related to education, another strength is that Greenville has a Community College campus in the city and the Montcalm Area Career Center (MACC) is located just outside the City, a 15-minute drive northeast of central Greenville. The MACC provides students with the opportunity to learn about different careers and prepare for the workforce.

The City is known for the annual Danish Festival, which has been running for 60 years. The weekend-long festival brings in visitors from the West side of the state in late August and many participants enjoy cultural food, dancing, and entertainment. Other community events are hosted throughout the year and around the holidays, which are supported and appreciated by residents and visitors alike. The Danish Festival and other events drive awareness of the downtown businesses, provide an opportunity to positively impact Greenville's place branding, and promotes a sense of community for residents and non-residents.

WEAKNESSES SUMMARY

Greenville is growing, but with growth comes challenges. One of the biggest challenges is traffic congestion on 57, which is due to multiple factors, including increased supply chain activity between M91 and M57. Another challenge is the lack of affordable housing for middle-income residents. This is making it difficult for people to move to the community and establish roots.

Greenville also faces the challenge of spreading growth to all areas of the community. Currently, most of the growth is happening in the western part of the city. This has led to overcrowded elementary schools in the west.

The downtown area has seen recent investment but could still benefit from development support as a result of high costs of redevelopment and gaps in financing created by those high costs.

OPPORTUNITIES SUMMARY

Greenville has several opportunities that can be capitalized on to grow and thrive. One of the biggest areas of opportunity is the downtown, which has a lot of potential, but it is currently struggling. With efforts on multiple fronts, the downtown can be revitalized to make it a vibrant and attractive place to live, work, and shop.

Another opportunity lies in the available funding from the MEDC to assist with remediation of brownfield properties. This



funding could be used for the Electrolux property and other redevelopment properties that are identified in the Master Plan. These properties could be used for housing or mixed-use development.

The community college located in Greenville and the MACC center have an opportunity to expand. The community college is already dual enrolled with 150 high school students, but there is potential to increase this number. The community could work to expand the programs offered at the community college and career center.

In addition, the industrial park could expand. There is room for more industrial buildings and companies, potentially for semi-conductor manufacturers and related suppliers.. There is room for more industrial buildings and companies, potentially for semi-conductor manufacturers and related suppliers. The community could attract new businesses to the industrial park by offering incentives and by marketing the park to potential businesses.

Greenville could develop a more balanced residential mix in the community. There is land available for development, and with a focus on attracting developers to build a diverse mix of residential formats, the community could attract additional residents.

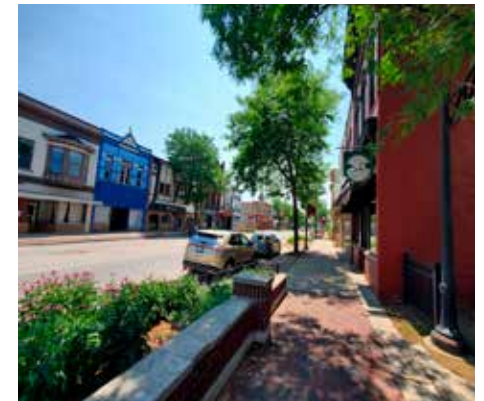
THREATS SUMMARY

Like every community, Greenville faces a number of threats to reaching its full potential. Due to the political cycle and changing administrations every four years, relationships with neighboring municipalities can become challenging to foster and nurture. This can make it difficult to implement long-term plans and initiatives.

Another threat is the changing nature of State funding. Navigating the consistent changes to funding qualifications is challenging.

A broader threat is the economy as a whole. Inflation, high cost of goods, high interest rates, and a potential recession could all have a negative impact on the community. Additionally, competition with online retailers and remote work post-pandemic could lead to commercial space vacancies.

It's important to note that the community could face threats from growth, especially too much too soon. Growth can also mean an increase in public infrastructure and an increase in need for public services workers to maintain it. Additionally, there is a shortage of workers in general. This shortage could make it difficult for businesses to attract and retain employees. There has been a shift in employment since COVID that effects the local economy. Since the pandemic, the labor market has shifted and some people are choosing to not work, only work from home, or require a hybrid balance of working from home and the office. Manufacturing and other industries that rely on in-person labor are facing a labor challenge since the COVID pandemic.



The high rate of graduate loss/brain drain is another threat to the community. When young people graduate from high school or college, they often leave the community to find jobs or further their education. This can lead to a decline in the number of young residents and future families establishing roots in the community.

While noting that the downtown area is both an opportunity and a strength, the area is also considered a threat due to the ongoing challenge that building maintenance poses. Many of the buildings downtown are approaching the point of total loss and can no longer be refurbished. This could lead to a decline in the attractiveness of downtown and a loss of residential population.

The fluctuation of state-funded programs and loss of funding potential is also a threat, and the community understands it cannot rely on state funding to fulfill its needs.

Finally, declining school enrollment is another threat. While school enrollment is not declining as much as neighboring communities, it is still a concern.

Despite these threats, Greenville is resilient. However, the community needs to be aware of the threats to properly address them.



Regional Economic Development

A tenant of the RRC best practices focuses on collaboration and regional support. Community growth cannot be done in a vacuum. Communities who play an active role in their success move from a sideline observer to a direct advocate by establishing and nurturing relationships with regional partners to proactively position themselves for local economic growth.

Montcalm residents and businesses share many of the same opportunities, assets, and challenges that can be more effectively acted upon with a coordinated effort. Given that, there are several recent regional economic development planning efforts underway, including the Montcalm Economic Alliance (MEA)/The Right Place (RPI) 2023-2025 Strategic Plan. Additionally, local development partners are working toward the same goal of improving the city, including the Downtown Development Authority and the local Chamber of Commerce.

REGIONAL GOALS

The 2023-2025 Strategic Plan serves as the roadmap to success for the region and details a three-year strategic framework that builds towards a 10-year vision: To be amongst the best regional economies in the Midwest. The strategy outlines four goals for the area:

GOAL ONE: FOSTERING ECONOMIC GROWTH

GOAL TWO: CHAMPION INCLUSIVE OPPORTUNITIES

GOAL THREE: ELEVATE GREATER GRAND RAPIDS

GOAL FOUR: BOOST REGIONAL IMPACT

Goal One: Foster Economic Growth

Drive growth and sustainability with existing in-region businesses while attracting businesses to strategic industries to bolster the region's economic prosperity.



Strategies:

Prioritizing People: Champion employer engagement in building robust talent pipelines for the region's strategic growth areas.

Prioritizing Place: Position Greater Grand Rapids for transformational investment with quality development opportunities.

Prioritizing Prosperity: Advance the region's strategic growth areas through proactive business retention, expansion, and attraction initiatives.

Goal Two: Champion Inclusive Opportunities

Expand economic opportunities to create a more vibrant economy.



Strategies:

Prioritizing People: Collaborate with community partners, colleges/universities, and other stakeholders to ensure inclusive talent opportunities throughout the region.

Prioritizing Place: Prioritize place-based projects in underserved communities.

Prioritizing Prosperity: Support business growth and resiliency among minority and woman-owned businesses.



Goal Three: Elevate Greater Grand Rapids

Amplify our story to position the region as a destination of choice for business and talent.

Strategies:

Prioritizing People: Amplify the region's talent attraction and retention efforts.

Prioritizing Place: Showcase Greater Grand Rapids' unique place-based assets to developers and investors within the region and beyond.

Prioritizing Prosperity: Promote the success and innovation of the region's business community.



Goal Four: Boost Regional Impact

Deepen the bonds within our communities and across the state to create a more globally competitive region.

Strategies:

Prioritizing People: Focus on building the talent pipeline and increasing awareness for career opportunities.

Talent is essential to economic growth and effective talent solutions are often resource intensive. Together with community partners, MEA has developed several valuable talent initiatives that can be scaled and shared across the greater region. Additionally, the knowledge gained from launching these initiatives could be valuable to partners across the region as they do the same. Expanding the regional bonds into the talent sphere serves to strengthen the region's competitiveness in the long term.

Prioritizing Place: Convene regional planning efforts for further regional connectivity.

As the growth engine for regional economic development, MEA plays a key role in aligning planning efforts for initiatives around transportation, infrastructure, housing, and placemaking. Throughout the stakeholder engagement process, the concept of MEA serving as a conduit for best practices emerged. By continuing to regularly gather regional partners around a table to discuss and develop solutions for pressing regional issues, MEA can affect regional progress and cultivate a sense of place across Greater Grand Rapids.

Prioritizing Prosperity: Continue to drive and support business growth. Jobs and capital investment were the impetus for this regional partnership and remain the highest priority. MEA continues to support existing industries and attract new business to the region. At the same time, MEA must also strengthen local support for traditional economic development by providing educational sessions for the many levels of leadership within the regional partner counties.

STRATEGIC GROWTH INDUSTRIES

Based on the 2023-2025 Strategic Plan, the organization is focused on strategic efforts in the areas of Advanced Manufacturing, Health Sciences, and Technology. Advanced Manufacturing, which includes aerospace and defense, alternative energy, automotive, food processing, and medical devices, currently accounts for 19% of all jobs in the region and remains the heart of Greater Grand Rapids' economy. In a 2020 study of 'Cities with the Most Manufacturing Jobs,' the Grand Rapids-Kentwood MSA was found to have the most manufacturing jobs per capita of any large metropolitan area in the U.S. The region's concentration of manufacturing jobs amounts to twice that of the national average.

Health Sciences Greater Grand Rapids is home to some of the most advanced healthcare, research, manufacturing, and education facilities in the Midwest. The Greater Grand Rapids region is also host to the highest concentration of medical

device manufacturers in Michigan. Greater Grand Rapids is a single source for high-tech biotechnology and medical device solutions.

The technology sector is both an industry vertical and a horizontal enabler for other industries in the Greater Grand Rapids region. From full-service, large-scale managed IT solutions to custom software, online, and app development, the region's industry can both build solutions from the ground up and play a role in optimizing industrial processes. Technology workers currently comprise over 6% of the region's total labor force.

MEA is addressing economic diversity in part through the Greater Grand Rapids Tech Strategy. Broadly, the Tech Strategy outlines tactics for both MEA and our regional partners to grow the employment, ecosystem, and resource pool for technology-based firms in the region. This growth in technology firms and tech talent also supports the ongoing and rapidly-increasing industry transformation taking place in our long-standing strategic growth sectors of Advanced Manufacturing and Health Sciences. Greater Grand Rapids' long-term economic growth depends on its ability to drive innovation and industry diversification. Additionally, avoiding disruption among existing clusters will require proactive investment in the areas of People, Place, and Prosperity.

Regional Economic Development Sources:

<https://www.rightplace.org/regions/montcalm-county/mea-investors>

<https://www.rightplace.org/regions/montcalm-county>

<https://www.rightplace.org/research-and-data/library>

CITY OF GREENVILLE MASTER PLAN

Greenville has a Master Plan that was recently reviewed and approved in 2021. While the plan does not have a chapter that specifically addresses economic development within the City, it does offer the following goals and objectives which speak to economic growth within the community.

COMMERCIAL GOAL



Plan for Commercial areas both within and outside the downtown core, in order to provide adequate services to the residents, to promote community vitality, and to help strengthen the City's tax and employment base.

INDUSTRIAL GOAL



Promote the development, redevelopment, rehabilitation and expansion of industrial areas in the City to provide attractive sites to a variety of industrial enterprises which will strengthen the tax base and provide a place of employment for area residents.

TRANSPORTATION GOAL



Provide a range of transportation infrastructure to accommodate vehicles, non-motorized transportation, and pedestrians.

RESIDENTIAL GOAL



To promote, preserve, and improve the living environment of the residential areas of the City of Greenville, and to provide a variety of living choices to serve the needs of various age groups and stages of life.

COMMUNITY CHARACTER GOAL



Preserve the historic character and architecture of the City of Greenville in identified locations, and at the same time promote redevelopment of specific areas with new, fresh architecture and mix of uses.

COOPERATION WITH ADJACENT COMMUNITIES GOAL



Continue to cooperate with Eureka Township in planning for land uses along common borders that serve to advance the goals of each community.

ECONOMIC DEVELOPMENT IMPLEMENTATION PARTNERS

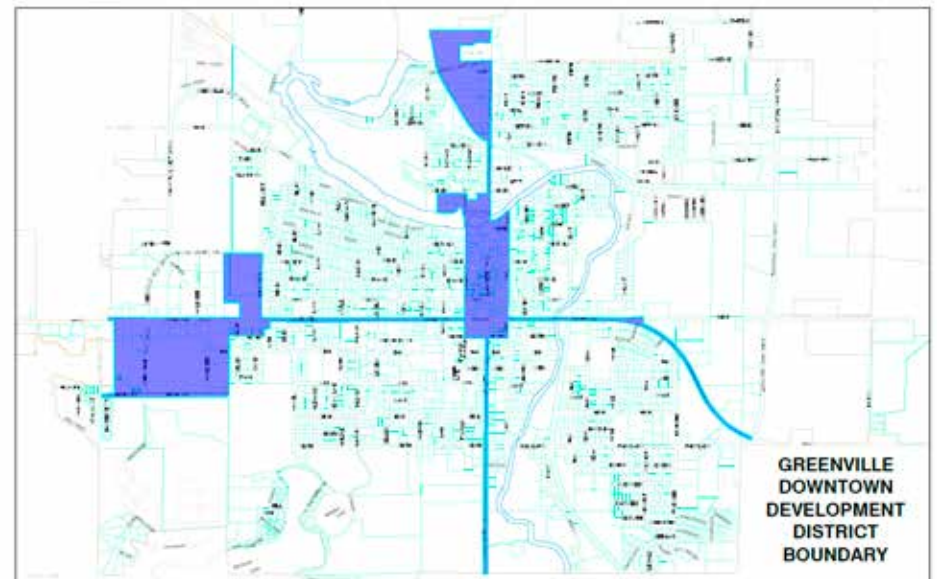
MONTCALM ECONOMIC ALLIANCE (MEA)/THE RIGHT PLACE, INC. (RPI)

The Montcalm Economic Alliance is an economic development organization based in Grand Rapids, Michigan. Since 1985, it has assisted thousands of West Michigan companies, leading to an investment of more than \$5.1 billion and the creation of 47,000 new jobs throughout the region. MEA recently published the 2023-2025 Strategic Plan, which contains goals, objectives, and strategies relevant to the City of Greenville.

DOWNTOWN DEVELOPMENT AUTHORITY (DDA)

The DDA was established in 1979 with the goal of preserving and enhancing infrastructure specifically in the downtown district. The mission of the DDA is to develop and implement a collaborative plan to create and sustain a viable commercial district in Greenville. To accomplish this, the DDA has undertaken many projects to improve the district such as construction of the downtown parking lots, water and sewer expansion to the northern and western business districts, construction of the downtown streetscape, and construction of Lafayette Park. A link to the current DDA and TIF plan can be found here: https://greenvillemi.org/government/boards_commissions/downtown_development_authority/index.php

A map below illustrates the boundaries of the DDA in blue.



CHAMBER OF COMMERCE

Greenville's local Chamber of Commerce's mission is to contribute to a vibrant local economy by investing, advocating, promoting, and educating in collaboration with members and community partners. Many local businesses are members of the Chamber of Commerce, and a representative from the chamber is an active member of the steering committee that helped develop this plan.

Economic Development Goals

Goals are high level policy statements that drive future decisions around projects and investment opportunities that can contribute to community growth. Objectives are specific ideas, strategies, policy statements or projects that achieve goal results. The objectives identified in the Action Plan will assist the City by providing measurable tasks that revolve around increasing economic activity. Further, these objectives will support other planning efforts in the City such as the Master Plan, the work of the DDA, the MEA 2023-2025 Strategic Plan, and future capital improvement plans. Integrating all the above planning efforts with committed leadership will be the most important driver of success for the community. These goal statements set the vision for the objectives that support the goals, which are identified in the implementation table in the next section of this document.

INFRASTRUCTURE



The infrastructure goals above that are specific to transportation run in parallel with the transportation goal in the Master Plan, which is to provide a range of transportation infrastructure to accommodate vehicles, non-motorized transportation, and pedestrians.

1. Continue to invest and improve the infrastructure system (i.e. water, roads, etc.) and continue to identify existing as well as new funding opportunities (state & EDA)
2. Forecast to the extent possible future infrastructure needs for residents and industry to proactively prepare for and anticipate future investments.
3. Strive for better engagement and inclusion with transportation partners in future planning discussions.
4. Improve non-motorized opportunities for sidewalks and trails with a focus on the west side of town.
5. Support new and existing business development and additional infrastructure projects, specifically roads and sewer construction, or rehabilitation.

EDUCATION AND WORKFORCE

1. Provide training and education for current residents and prepare the future labor force.
2. Educate the educators on the needs of the current and future workforce.
3. Strengthen connection between local business and schools.
4. Develop, foster, and support local apprenticeship and internship programming between local industry and schools.
5. Promote and destigmatize non-degree opportunities that provide a good living.

INDUSTRIAL



The industrial goals have a direct connection with the master plan's industrial and commercial goals as they relate to the business economy in Greenville.



The industrial goal in the Master Plan is to promote the development, redevelopment, rehabilitation and expansion of industrial areas in the City to provide attractive sites to a variety of industrial enterprises

which will strengthen the tax base and provide a place of employment for area residents.

1. Retain and support existing companies.
2. Strive to attract and diversify new businesses.
3. Capture a larger percentage of migrating workforce (those leaving the community for employment) to keep families living in and employed in the community.
4. Forecast to the extent possible for future business needs; be proactive and propel community growth.
5. Increase awareness of opportunities and the vast array of industries that exist.
6. Promote and market the Industrial Park.

COMMERCIAL



The commercial goal in the master plan has a direct connection to the commercial goal in this strategy, which is to plan for commercial areas both within and outside the downtown core, in order to provide adequate services to the residents, to promote community vitality, and to help strengthen the City's tax and employment base.

1. Improve and Enhance Commercial amenities.
2. Improve infrastructure in Commercial zones.
3. Market the City as a commercial destination.
4. Support new and existing business development.

HOUSING



The residential goal in the master plan has a direct connection to the housing goals, which is to promote, preserve, and improve the living environment of the residential areas of the City of Greenville, and to provide a variety of living choices to serve the needs of various age groups and stages of life.

1. Expand and increase all available, new, and temporary housing types.
2. Diversify permitted housing types and formats.

DESTINATION



The community character goal in the master plan integrates with the destination goals in this plan, specifically when addressing the maintenance and preservation of the community's unique character.

The master plan community character goal is to preserve the historic character and architecture of the City of Greenville in identified locations, and at the same time promote redevelopment of specific areas with new, fresh architecture and mix of uses.

1. Maintain existing character, amenities, accessibility, and convenience of the community to maintain a healthy balance.
2. Improve downtown retail and living opportunities and focus on occupying vacancies.
3. Improve and expand recreation and tourism.
4. Improve overnight accommodations.
5. Increase events, especially downtown.

Implementation

This plan serves as the policy guide for moving Greenville forward, guiding decisions about future physical and economic development. Transforming the plan's goals into reality will require a long-term commitment and political consensus. The plan is designed to be a road map for action, incorporating strategies, specific projects, and programs that will achieve the desired results.

TENETS OF SUCCESSFUL IMPLEMENTATION

The input received through the planning process provides a foundation to garner community support, foster involvement, and inspire commitment that will help achieve the City's vision.

COMMITMENT

Successful plan implementation will be directly related to committed City leadership. While elected and appointed officials will have a strong leadership role, many others - department directors, staff, and leaders from the community's many institutions and organizations - will also be instrumental in supporting the plan.

However, commitment reaches beyond just these individuals and includes an array of stakeholders. Citizens, landowners, developers, and business owners interested in how Greenville develops must unite toward the plan's common vision.

INTEGRATE WITH PROJECT DESIGN

City officials and departments must embrace the plan, applying its recommendations to help shape annual budgets, work programs, and the design of capital improvements. Each department, staff person, and elected official should find it a benefit, if not an obligation, to reference the plan when making decisions and setting priorities.

GUIDANCE FOR DEVELOPMENT DECISIONS

This plan is designed for routine use and should be consistently employed during any process affecting the community's future. Private investment decisions by developers, corporations, and landowners should consider the plan's direction as it is the guide for economic growth and stability of the community and supports the goals and objectives of the overall master plan.

EVALUATION AND MONITORING

This plan has been developed with a degree of flexibility, allowing nimble responses to emerging conditions, challenges, and opportunities. To help ensure the plan stays fresh and useful, periodic reviews and amendments may be required. This will ensure the goals, objectives, and recommendations reflect changing community needs, expectations, and financial realities.

CITY OF GREENVILLE ECONOMIC DEVELOPMENT AND COMMUNITY MARKETING IMPLEMENTATION PLAN

Short: 0-3 years
 Medium: 4-6 years
 Long: 7+ years

GOALS	OBJECTIVES/ACTIONS	TIMEFRAME/ PRIORITY	RESPONSIBILITY
Infrastructure			
Continue to invest and improve the infrastructure system (i.e. water, roads, etc.) and continue to identify existing as well as new funding opportunities (state & EDA)	<ul style="list-style-type: none"> Continue to work through wastewater treatment plant improvement and water assessment, as it will increase capacity of what Greenville can treat. Look to secure potential EDA funding for water facility improvements and upgrades. Continue to pursue State and Federal opportunities for road improvements. 	Mid-term/medium	City Council, EDA, Administration, Water Dept., MEDC
Forecast to the extent possible future infrastructure needs for residents and industry to proactively anticipate future investments	<ul style="list-style-type: none"> Continue to implement Capital Improvements Plan to incorporate projects of high economic importance and update as needed. Through utilization of the business retention program, be sure to ask industries what specific infrastructure investments would help meet or accommodate their future growth and expansion plans. 	Mid-term/medium	City Council, Community Development
Strive for better engagement and inclusion with transportation partners in future planning discussions	<ul style="list-style-type: none"> Engage with MDOT and county if applicable in early stages of planning for new development opportunities that would be or could be impacted as a result of permitting or other prevailing agency requirements. Continue working towards a partnership and working relationship with all agencies that have transportation oversight. 	Mid-term/medium	City Council, Administration, MDOT
Improve non-motorized opportunities (sidewalks & trails) with a focus on the west side of town	<ul style="list-style-type: none"> Work with MDOT and MEDC to reduce or share costs. Identify grant application assistance to reduce upfront preparation costs. Continue to implement objectives within the existing Parks & Recreation plan and address existing gaps in an inclusive transportation mobility plan. Explore Revitalization and Placemaking (RAP) program, DNR recreation grants. 	Short-term/high	City Council, Planning Commission, MDOT, MDNR, Landscape Architect/Engineer, Greenville Area Recreation & Community Center, Parks and Recreation

Short: 0-3 years
 Medium: 4-6 years
 Long: 7+ years

GOALS	OBJECTIVES/ACTIONS	TIMEFRAME/ PRIORITY	RESPONSIBILITY
Support new and existing business development and additional infrastructure project (roads and sewer) construction or rehabilitation	<ul style="list-style-type: none"> Utilize all categories of the Transportation Economic Development Category Dollars from the State of Michigan where applicable to improve roads around high priority economic development projects. 	Ongoing	City Council, Administration, MDOT
Education and Workforce			
Provide training and education for current residents and prepare the future labor force	<ul style="list-style-type: none"> Encourage appropriate local partners to identify partnerships and make introductions with the private sector and school leadership to identify potential internship and employment opportunities. Host informational and networking events with Montcalm Community College and local employers. (https://www.montcalm.edu/workforce-training) Encourage appropriate local partners to seek financial support for Career and Technical Education (CTE) through potential grants, sponsorships, philanthropy and other potential sources. Partner with West Michigan Works! to drive residents to job training opportunities. 	Ongoing	Schools, Administration, Chamber of Commerce
Educate the educators on the needs of the current and future workforce	<ul style="list-style-type: none"> Encourage the school districts to work with employers to identify available workforce for employment opportunities as well as talent gaps and needs for future workers. Host informational events with MCC and local employers to inform businesses about MEDC's Michigan New Jobs Training Program (MNJTP). (https://www.michiganbusiness.org/services/incentives-and-taxes/new-jobs-training-program/) Explore STEAM (science, technology, engineering, art, math) initiatives and opportunities with the school system and appropriate regional partners. Work with school systems, local, County and State childcare agencies to expand childcare options to support greater workforce participation. Create a workforce housing strategy to target workforce housing development opportunities. Pursue programs that exist from the Right Place Inc. that may be beneficial. 	Ongoing	Schools, Administration, State of Michigan, Municipal staff, Local Employers, DDA, MEA Talent and Diversity Team

Short: 0-3 years
 Medium: 4-6 years
 Long: 7+ years

GOALS	OBJECTIVES/ACTIONS	TIMEFRAME/ PRIORITY	RESPONSIBILITY
Strengthen connection between local business and schools	<ul style="list-style-type: none"> • Create a local kiosk at City Hall and other public facilities to connect residents to local employment opportunities. • Develop a partnership with local employers seeking to post local opportunities. • Create a committee of local agency stakeholders to raise awareness of local programs and understand the needs of industry. 	Short-term/high	Municipal staff, Schools, Local Employers, Chamber of Commerce, Coalition of Greater Greenville (COGG), Montcalm Community College, West Michigan Works, the Right Place Inc.
Develop, foster, and support local apprenticeship and internship programming between local industry and schools	<ul style="list-style-type: none"> • Work with local labor organizations (trade unions) offering apprenticeship opportunities. 	Ongoing	MEA, West Michigan Works, Greenville Public Schools, Montcalm Community College
Promote and destigmatize non-degree opportunities that provide a good living	<ul style="list-style-type: none"> • Strengthen connection between local business and schools. • Educate not only students, but parents and educators about these opportunities. 	Mid-term/medium	Greenville Public Schools, Chamber of Commerce, Montcalm Community College
Commercial			
Improve and Enhance Commercial amenities	<ul style="list-style-type: none"> • Foster an environment where commercial uses are sustainable and new commercial uses are offered an opportunity to locate. 	Ongoing	Municipal staff, Chamber of commerce, DDA
Improve infrastructure in Commercial zones	<ul style="list-style-type: none"> • Continue to identify and improve infrastructure critical to support commercial areas. 	Ongoing	Municipal staff, Chamber of Commerce, DDA
Market the City as a commercial destination	<ul style="list-style-type: none"> • Identify and pursue fair and equitable ways to market the City and commercial areas of the city. 	Ongoing	Municipal Staff, Chamber of Commerce, DDA
Support new and existing business development	<ul style="list-style-type: none"> • Identify ways to improve the City's code of ordinances to foster development. 	Ongoing	Municipal Staff, Chamber of Commerce, DDA
Industrial			
Retain and support existing companies	<ul style="list-style-type: none"> • Reinstate previous collaborative business retention program. • Explore an initiative to create a small business resource center at City Hall to identify service providers such as SBA, PTAC, MISBDC, MEDC and others that can assist small business with growth and establishment, and gain a better understanding of small business support network. 	Short-term/high	Administration, MEA, MEDC, other appropriate agencies.

Short: 0-3 years
 Medium: 4-6 years
 Long: 7+ years

GOALS	OBJECTIVES/ACTIONS	TIMEFRAME/ PRIORITY	RESPONSIBILITY
Strive to attract and diversify new businesses	<ul style="list-style-type: none"> • Develop a city adopted incentive implementation policy. • Prepare a commercial and industrial target market analysis to identify retail and industrial gaps in the community and to support the economic development marketing efforts. • Continue and expand where appropriate the utilization of state and locally authorized incentive programs, PA 198 abatements, Tax Increment Finance (DDA, CIA, Brownfield), MEDC Business Development Program and Community Revitalization Program. • Continue to grow and maximize the full extent of available land within the industrial park to accomodate new job growth within the city. 	Ongoing	Administration, DDA, Planning Commission
Capture a larger percentage of migrating workforce (those leaving the community for employment) to keep families living in and employed in the community	<ul style="list-style-type: none"> • Work collaboratively with the Chamber of Commerce to provide better awareness of opportunities within existing businesses based in the community. • Identify to the extent possible where residents are going for employment, especially those leaving the city through utilization of US Census Commuter Data and other available consumer and labor-force monitoring data providers. 	Ongoing	Administration, Montcalm Community College, MEA, Chamber of Commerce
Forecast to the extent possible for future business needs; be proactive and propel community growth	<ul style="list-style-type: none"> • Develop a retention and attraction program focused on the strategic growth industries identified in the 2023-2025 Strategic Plan (advanced manufacturing, health sciences, food processing and agribusiness, and information technology). • Plan and identify growth potential beyond the available land capacity for new businesses within the industrial park. 	Ongoing	Administration, MEA
Increase awareness of opportunities and the array of industries that exist	<ul style="list-style-type: none"> • Increase marketing/storytelling for attraction and retention. • Foster relationships with regional economic development organizations that can assist the city on a larger scale. 	Ongoing	Administration, MEA, Chamber of Commerce, MEDC
Promote and market Industrial Park	<ul style="list-style-type: none"> • Raise awareness of the Industrial Park through a marketing campaign focusing on available land and infrastructure. 	Short-term/high	Administration, Chamber of Commerce, MEA, MEDC, Municipal Staff, MEDC, Chamber of Commerce
	<ul style="list-style-type: none"> • Launch a micro-site with content (video, images, articles) about the Industrial park. (example: https://developflintandgenesee.org/advanced-manufacturing-district-of-genesee-county/) • Host familiarization tours of the industrial park. 	Mid-term/medium	
	<ul style="list-style-type: none"> • Work collaboratively with the MEA and MEDC to identify, seek and pursue potential companies looking to expand or relocate facilities that pose a “right fit” for the community. 	Ongoing	

Short: 0-3 years
 Medium: 4-6 years
 Long: 7+ years

GOALS	OBJECTIVES/ACTIONS	TIMEFRAME/ PRIORITY	RESPONSIBILITY
Housing			
Expand and increase all available, new, and temporary housing types	<ul style="list-style-type: none"> • Complete a residential target market analysis of the city to identify the full housing market potential. 	Short-term/high	Administration, Market Analyst
	<ul style="list-style-type: none"> • Seek out other communities for guidance who have completed similar assessments. • Host a developer forum with local and regional developers to illustrate the opportunities for housing within the city. 	Mid-term/medium	
Diversify permitted housing types	<ul style="list-style-type: none"> • Engage with MSHDA representative (West Michigan Housing Partnership Region F) to assist with implementation of the State Housing Strategic plan. 	Ongoing	City, Housing NEXT, The Right Place, Urban League of Western Michigan, MSHDA, Planning Commission, Economic Development/Housing Specialist
	<ul style="list-style-type: none"> • Consider zoning amendments to allow detached units by right in high-density residential districts where appropriate. 	Short-term/high	
	<ul style="list-style-type: none"> • Completion of a housing strategic plan to identify gaps in city policies that may prevent realization of full market potential. 	Short-term/high	
	<ul style="list-style-type: none"> • Consider revisions to zoning density, lot size and minimum square footage requirements. 	Ongoing	
	<ul style="list-style-type: none"> • Utilize Brownfield TIF through a local BRA to close financial gaps in new housing construction where appropriate. 	Ongoing	
	<ul style="list-style-type: none"> • Utilize additional incentives for new housing such as the attainable housing or residential facilities exemptions. • Request that the Planning Commission investigate a need or demand for accessory dwelling structures and determine if there is an appetite to allow them and what potential recommended zoning regulations could be. • Create policies to enhance a mixed-use district to support re/development of multi-story retail, office, and high-density residential units. 	Mid-term/medium	
Destination			
Maintain existing character, amenities, accessibility and convenience of the community to maintain a healthy balance	<ul style="list-style-type: none"> • Launch marketing campaign with focused messages on proximity, density, and convenience of retail. 	Short-term/high	Administration, DDA

Short: 0-3 years
 Medium: 4-6 years
 Long: 7+ years

GOALS	OBJECTIVES/ACTIONS	TIMEFRAME/ PRIORITY	RESPONSIBILITY
Improve downtown retail and living opportunities, and focus on occupying vacancies	<ul style="list-style-type: none"> • Improve public spaces downtown. • Investments in public transportation. • Consider areas for redevelopment downtown and continued conversion to mixed-use facilities. 	Short-term/high	Administration, DDA, MDOT
Improve and expand recreation and tourism	<ul style="list-style-type: none"> • Implement City of Greenville Community Recreation Plan. • Install disc golf opportunities. • Host intergovernmental joint meetings to discuss regional economic development and goals and issues related to economic development and tourism. 	Short-term/high	Planning Department, Administration
Improve overnight accommodations	<ul style="list-style-type: none"> • Complete hotel market study. • Host a developer’s forum to educate potential developers on the existing market opportunities in Greenville. 	Mid-term, Ongoing	Administration, Planning Commission, Chamber of Commerce, DDA
Increase events, especially downtown	<ul style="list-style-type: none"> • Work with the DDA to develop additional events focused on family, culture, and the arts. 	Ongoing	DDA, Administration, Chamber of Commerce
Community Marketing/Branding			
Position Community as a great place to live, work, and invest (Retention & Attraction)	<ul style="list-style-type: none"> • Craft a clear and compelling message that highlights Greenville’s assets: a vibrant, welcoming community with a strong economy and education system, high quality of life, excellent recreational opportunities, and a rich history and culture. • Establish and augment social media accounts and policies for the City of Greenville. • Develop content for social media accounts that highlight and showcase the city’s assets (videos, photos). • Work with the Chamber of Commerce and DDA to develop a marketing campaign that targets new businesses and residents. • Promote redevelopment ready sites. • Outreach to local and regional media outlets with news about new housing developments, events, and other community highlights. • Attend trade shows and conferences to promote Greenville to potential businesses and residents. • Continue to include messages about the city’s live/work/play opportunities on the city’s website. • Participate/attend relevant conferences to highlight Greenville’s successes (i.e., MEDA, CEDAM, Small Towns, etc.) 	Mid-term/medium	Municipal Staff, Chamber of Commerce

Short: 0-3 years
 Medium: 4-6 years
 Long: 7+ years

GOALS	OBJECTIVES/ACTIONS	TIMEFRAME/ PRIORITY	RESPONSIBILITY
Attract younger demographic	<ul style="list-style-type: none"> • Work with a target market analyst to perform a market assessment and demographic study to understand the missing amenities, retail, and residential gaps that need to be filled to attract younger generations (i.e., local coffee shops, shared workspace, distilleries, etc.). • Use the data gained from the market analysis to launch a targeted marketing and advertising campaign promoting the community to potential developers and investors. • Launch an advertising campaign to promote mixed-use housing and other middle-income housing opportunities to prospective residents once development is underway. • Promote the educational system to prospective residents and visitors through social media, media outreach, and targeted advertising. • Feature kid-friendly programs, events, and opportunities on the city's website to target young families. 	<p>Mid-term/medium</p> <p>Mid-term/medium</p> <p>Long-term</p> <p>Mid-term/medium</p> <p>Mid-term/medium</p>	Private Sector, Municipal Staff, Chamber of Commerce, Greenville Public Schools
Increase awareness of community assets	<ul style="list-style-type: none"> • Outreach to local and regional media outlets with news about new housing developments, events, and other community highlights. • Continue to utilize social media to highlight the city's assets. 	Short-term/high	Municipal Staff, Chamber of Commerce
Market/Promote recreational opportunities	<ul style="list-style-type: none"> • Partner with regional recreational associations and organizations to raise awareness of water and trail recreational opportunities. • Develop social media content (videos, photos) that illustrates local recreational opportunities. • Explore the process to becoming a Pure Michigan Designated Trail and Trail Town: https://www.michigan.gov/-/media/Project/Websites/dnr/Documents/PRD/Trails/PureMiTrailsHandbook.pdf?rev=595bc84e66a747ab91260f3cce905b73 • Work with the county to develop a destination marketing program using the website, social media, and advertising to highlight local recreational opportunities and events, like Mecosta County's Visitors Bureau (https://www.bigrapids.org) 	Short-term/high	Municipal Staff particularly the Recreation Department, MDNR, Chamber of Commerce

 **GREENVILLE**
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Redevelopment Strategies

HOW TO ATTRACT DEVELOPERS?

Developers typically look for project locations where the potential for success is fairly certain and risks limited. This means that they are attracted to communities with strong markets where the infrastructure is in place, reasonably priced, quality development sites are available, and the development review process is quick. They also look for opportunities to enter a market right before it “takes off” and capture the heavy demand and associated real estate price or rent increases.

Good developers are usually inundated with requests from municipalities and DDA’s to develop in their community, citing the advantages they can offer. Yet only a small percentage of communities provide the information necessary to interest developers. There is specific information they look for that will minimize the amount of time it takes to make a go- no-go decision. For example, is there a market for the type of development being sought by the community? What is the role of the community within the region (i.e. bedroom community, employment destination, transportation hub, etc.)? Are reasonably priced sites available for development or redevelopment? Is the necessary infrastructure in place, will this be needed, and will this be added to the cost of the project? How accessible is the development location and how large a market area can they draw from?

These are all vital questions that can be partly answered by the community, making it easier to pique the interest of a developer. Time is money and the less time developers must commit to looking at a project/community, the more

likely they are to dig deeper and hopefully show interest in moving forward. Some of this information might already be available while additional work is needed to gather the remaining data. It is up to the City, DDA, business leaders, state partners, and civic associations to work together to assemble developer information and then actively recruit developers and businesses.

It is also important to work with existing local property owners and existing tenants within the City to encourage redevelopment of dated or deteriorating sites as well as “garden” local developers to consider investing in vacant or DDA owned sites within the community. Often, communities will focus solely on seeking outside investment, overlooking the local investor that may be waiting for the right investment opportunity. Further, it is worth noting that redevelopment is a long-term strategy and that incremental or small-scale development can serve as a catalyst for larger scale development or redevelopment over time.

UNDERSTAND THE MARKET

Developers may not take the time to fully understand the dynamics of the local market and especially not unmet demand. A recommendation is that the City works with a specialist to prepare Target Market Analysis for both Commercial/Retail and the Housing sectors. These analyses will provide the foundation for “telling the story” of Greenville and why it is a place to live, work, play and invest.

DEVELOPER MATCHMAKING

Once the above information is collected and organized, invite developers to come in and learn about available sites and why they should consider Greenville for their next project. It would be best to invite them individually and be concise, enthusiastic, and to the point with what you would like them to consider. Be sure to share success stories from other companies and developments so they can see that others have already tested the market. It is equally important to have as much information available regarding property availability, price, rental rates, recent purchase prices, traffic volumes, etc. This will provide a positive impression regarding the recruitment effort and limit the number of items that need follow-up.

Incentives to Assist Development

One of the common themes identified by the steering committee was the need for housing of all varieties, and also a lack of financing opportunities for new housing construction, especially for speculative building. While banks and mortgage lenders are financing new construction for home buyers to build individual home sites, there is still hesitancy to finance large construction projects. Some of the reasoning behind this includes tighter lending regulations since the Great Recession. Other issues include low credit ratings and lack of capital and collateral.

It is also recognized that funding support is needed to improve and revitalize existing housing stock within established residential neighborhoods throughout the City. The following strategies could help to assist with closing the financing gap.

Financial Programs to Support Residential

MSHDA MULTIFAMILY DIRECT LENDING

MSHDA offers direct lending to eligible borrowers in the form of loans from both tax-exempt and taxable bonds, as well as MSHDA gap funding loans and equity bridge loans in certain situations, for the development of affordable rental housing. MSHDA direct lending programs are available for both new construction and acquisition and rehabilitation of affordable or conventionally financed rental housing, mixed use buildings, or the adaptive re-use of other structures.

MSHDA NEIGHBORHOOD ENHANCEMENT PROGRAM

The NEP program's primary goals are to identify and fund innovative activities to address specific needs; assist and showcase where people are engaged and facilitating change; and provide funding to facilitate and implement additional activities.

The NEP program can financially assist high-impact, innovative, neighborhood housing-oriented activities that benefit low- and moderate-income areas and residents. All components are designed to fund tangible housing-oriented activities that are: implementation ready; highly visible; impactful to the community and resident's quality of life; holistically focused; and where there is buy-in and demonstrated local support.

The NEP program is made available statewide through a yearly competitive funding round to applicants consisting of local non-profit agencies (501c3) and local units of government. <https://www.michigan.gov/mshda/neighborhoods/neighborhood-enhancement>

MEDC COMMUNITY REVITALIZATION PROGRAM

The Michigan Community Revitalization Program (MCRP) is an incentive program available from the Michigan Strategic Fund (MSF), in cooperation with the Michigan Economic Development Corporation (MEDC). The program is designed to provide grants, loans, or other economic assistance for eligible investment projects in Michigan and promote community revitalization that will accelerate private investment in the following categories:

- Areas of historical disinvestment
- Contribute to Michigan's reinvention as a vital, job generating state
- Foster redevelopment of functionally obsolete or historic properties
- Reduce blight
- Protect the natural resources of this state

<https://www.miplace.org/programs/michigan-community-revitalization-program>

LOW INCOME HOUSING TAX CREDIT

The Low-Income Housing Tax Credit (LIHTC) is the most important resource for creating affordable housing in the United States today. The LIHTC database, created by HUD and available to the public since 1997, contains information on 45,905 projects and 2.97 million housing units placed in service between 1987 and 2015. <https://www.michigan.gov/mshda/developers/lihtc/lihtc/low-income-housing-tax-credit-lihtc>

NEIGHBORHOOD IMPROVEMENT AUTHORITY

Through the provisions of Public Act 57 of 2018, a Neighborhood Improvement Authority (NIA) may be established. An NIA may use its funds, including tax increment financing, to fund residential and economic growth in residential neighborhoods. An authority may also issue bonds to finance these improvements.

Once established, the NIA prepares a development plan and a tax increment financing plan to submit for approval to the local municipality. A development plan describes the costs, location, and resources for the implementation of the public improvements that are projected to take place in the NIA district.

A tax increment financing plan includes the development plan and details the tax increment procedure, the amount of bonded indebtedness to be incurred, and the duration of the program. After adoption of the two plans, the development plan is implemented and the tax increments, which occur because of improvements in the eligible property, accrue to the NIA to be used as required by the development plan.

The activities of the NIA may be financed by a) donations to the authority; b) revenue bonds; c) revenues from buildings or property owned or leased by the NIA; d) tax increments; e) special assessments; and f) grants.

It is recommended that Greenville consider utilizing NIA's in areas of disinvestment or areas in need of infrastructure or structural improvements, predominantly in older neighborhoods.

HOUSING AND COMMUNITY DEVELOPMENT FUND

Greenville could also create a housing development assistance program (HDAP) in partnership with the local Brownfield Redevelopment Authority (MCL Act 381) and the Land Bank for the State of Michigan.

The purpose of the HDAP is to provide financing assistance to developers who are interested in building new housing (attached or detached formats) for buyers that are within the HUD defined range of 80% to 110% of local Area Median Income (AMI). This would translate to a sales price range of \$150,000 - \$225,000.

For a builder to build a new housing structure in this sales price range, there is almost always a financial gap that exists between the final sales cost and the final construction cost. The HDAP program utilizes Tax Increment Finance established by a TIF district to assist with closing that financial gap.

<https://www.michigan.gov/mshda/developers/housing-and-community-development-fund-hcdf>

FEDERAL HOME LOAN BANK

Serving Michigan, the FHLB of Indianapolis is one of 11 Regional FHLBank offices that support mortgage lending and community investment through their member organizations (in Greenville, financial institutions). FHLB primary objectives are to support housing finance and community development and provide direct support of affordable housing. Products and services include forgivable grants and loans in support of home repairs, down payment assistance to increase affordability, new housing development and much more. <https://fhlbanks.com/>

RESIDENTIAL FACILITIES EXEMPTION

The Residential Housing Facilities Act (known as the Residential Housing Exemption), 2022 PA 237, provides a tax incentive to owners of rental housing property of more than four units to enable renovation and expansion of aging facilities and assist in the building of new facilities. A Residential Housing Exemption Certificate (RHEC) entitles the facility to exemption from ad valorem real property taxes for a term of one to twelve (1-12) years as determined by the local governmental unit. Applications are filed, reviewed, and approved by the local governmental unit. The State Tax Commission (STC) must also approve the application and issue the exemption certificate.

<https://www.michigan.gov/taxes/property/exemptions/residential-housing-exemption>

NEIGHBORHOOD ENTERPRISE ZONE (NEZ)

The Neighborhood Enterprise Zone Act, PA 147 of 1992, as amended, provides for the development and rehabilitation of residential housing located within eligible distressed communities. New and rehabilitated facilities applications are filed, reviewed and approved by the local unit of government, but are also subject to review at the State level by the Property Services Division.

The State Tax Commission (STC) is responsible for final approval and issuance of new and rehabilitated facility certificates. Exemptions for new and rehabilitated facilities are not effective until approved by the STC. NEZ Homestead applications are filed, reviewed and approved by the local unit of government.

COMMUNITY CAPITAL

Community capital is defined as capital sourced from a broad cross-section of the community and invested in the community. It is more than a legal and financial strategy as at its core, it's about equity, inclusivity, empowerment, and shared prosperity. Community capital has been empowered itself by recent legislation, policy, and management tools that now enable virtually any/every member of any community to invest in community-based projects, including housing. There are now also community investment fund structures that can raise local investment into a fund that can help build or renovate housing. For more information, contact www.nc3now.org

PHILANTHROPIC CAPITAL

The philanthropic world is more and more frequently engaged in “impact investing”; notably looking to solve local problems by partnering with traditional sources of capital. There are a growing number of housing projects in Michigan and nationwide, where capital is provided as seed or match money from community and family foundations, most often from program income funds but now also from corpus funds. Philanthropic capital is most often seen as part of the capital required for low-income or affordable housing, as well as workforce housing; generally where there is a social good tied to a housing project.

For information about foundation impact investing in Michigan, contact local foundations or the Council of Michigan Foundations: www.michiganfoundations.org

FAITH BASED PROPERTY

While communities across the country are struggling to provide affordable housing options for their most vulnerable citizens, a new set of sometimes-overlooked development partners is rising to the challenge: religious institutions. Many of

these institutions own vacant buildings and underutilized land in established neighborhoods.

Projects to repurpose unneeded land surrounding a religious worship structure often involves a still-active (though possibly struggling) congregation interested in both addressing the affordability challenge and preserving or improving the future of that worshiping community. Since the “excess” land that may be made available for housing is often currently used as a parking lot, they also frequently involve questions of zoning regulations requiring minimum amounts of parking.

Beyond housing, financial tools exist at the local, state, and federal levels to assist in re/development. The following programs are a sampling of incentives and tools that could potentially be utilized or have been used by the City and developers that are undertaking redevelopment projects in the community.

PROJECT SPECIFIC TAX CAPTURE (DDA)

The Greenville DDA should establish a Project-Specific Tax Capture program for projects in the downtown district. The program commits project-specific future tax increment capture back to private projects for a specified period of time. The goal is to provide funding to close the “gap” that prevents the project from becoming a reality due to financial feasibility. For example, if the pro-forma for a project indicates that it cannot generate enough income to cover the cost of construction and a reasonable rate of return for a developer/investor, future tax increment can be committed to that development to make is feasible. It can also be used as a tool to attract companies and businesses to the City to create new employment opportunities within the DDA District.

PUBLIC-PRIVATE PARTNERSHIPS

Public-Private Partnerships can exist in a number of different formats but may present one of the best opportunities for redevelopment of both residential and retail spaces within the City. This opportunity would allow a municipality or non-profit agency the ability to partner with a for-profit builder to develop new housing, mixed-use or campus options within the City. By partnering, it is possible for the developers/builders to get land at a lower cost, thereby reducing total construction costs.

In theory, the municipality/non-profit could hold the land, reducing holding costs and taxes while the project is under construction. The P3 could also be instrumental with infrastructure development on the property and eventually recuperate initial costs upon final sale or redevelopment of property.

State and Federal Incentive Programs

BROWNFIELD ACT 381

The Brownfield Program uses tax increment financing (TIF) to reimburse brownfield related costs incurred while redeveloping contaminated, functionally obsolete, blighted or historic properties. It is also responsible for managing the Single Business Tax and Michigan Business Tax Brownfield Credit legacy programs (SBT/MBT Brownfield Credits).

The Michigan Strategic Fund (MSF) with assistance from the Michigan Economic Development Corporation (MEDC), administers the reimbursement of costs using state school taxes (School Operating and State Education Tax) for nonenvironmental eligible activities that support redevelopment, revitalization and reuse of eligible property.

The MEDC also manages amendments to SBT/MBT Brownfield Credit projects approved by MSF. The Michigan Department of Environmental Quality (MDEQ) administers the reimbursement of environmental response costs using state school taxes for environmental activities, and local units of government sometimes use only local taxes to reimburse for eligible activities (i.e., “local-only” plans).

Montcalm County does not have a County Land Bank Authority, but it does have a County Brownfield Authority.

Additionally, The Brownfield Redevelopment Financing Act of 1996, MCL 125.2651 et. seq., as amended (the “Brownfield Act”), authorizes municipalities to create local brownfield redevelopment authorities (each a “BRA”) to facilitate the implementation of brownfield plans to promote the revitalization, redevelopment, and reuse of brownfield properties, which include, but are not limited to, previously developed, tax reverted, blighted, or functionally obsolete properties. The Brownfield Act permits the use of tax increment financing (“TIF”) as a funding tool to help cover the additional costs associated with redeveloping a brownfield property. The taxable value of brownfield property is often very low, and the property taxes generated therefrom may be correspondingly very low. When an improved brownfield redevelopment has increased property value and generates new tax revenue, the increased revenue can be captured by a local BRA and be used to either repay TIF bonds or reimburse the developer for the eligible costs associated with redeveloping the property.

On July 19, 2023, Public Act 90 of 2023 (“PA 90”) became effective and amended the Brownfield Act to include certain housing development activities as eligible activities. Prior to PA 90, TIF was only available to property owners who coordinated with local BRAs and (a) the Department of Environment, Great Lakes, and Energy (“EGLE”) for certain environmental cleanup activities, and (b) the Michigan Strategic Fund (“MSF”) for certain business development and community development

activities. Pursuant to PA 90, brownfield work plans and combined brownfield plans that involve the use of taxes levied for school operating purposes and that request reimbursement for housing development activities for affordable and/or subsidized housing must be reviewed by the Michigan State Housing Development Authority (“MSHDA”).

BUSINESS DEVELOPMENT PROGRAM

The MiBDP is an incentive program available from the Michigan Strategic Fund, in cooperation with the MEDC. The program is designed to provide grants, loans, or other economic assistance to businesses for highly competitive projects in Michigan that create jobs and/or provide investment.

Greenville would utilize this program in partnership with the Montcalm Economic Alliance (MEA) and the MEDC through their business retention/attraction strategy. This tool can work great for companies looking to expand or relocate within the City and are adding new and retaining existing jobs.

COMMERCIAL REHABILITATION ABATEMENT

Encourages the rehabilitation of commercial property by abating the property taxes generated from new investment for a period up to 10 years. Commercial property is a qualified facility that includes a building or group of contiguous building of commercial property that is 15 years or older, of which the primary purpose is the operation of a commercial business enterprise or multi-family residential. The CRA freezes the taxable value of the building and exempts the new investment from local taxes.

The CRA requires multiple levels of approval including the creation of the CRA District which is established by the City Council and approved by the Council and the County. Upon creation and approval of the district, the abatement itself is approved or denied on a project specific application basis.

CORRIDOR IMPROVEMENT AUTHORITIES

A Corridor Improvement Authority (CIA) allows the use of tax increment financing to make capital improvements within an established commercial district. It allows communities that already have Downtown Development Authorities (DDAs) to extend similar benefits to aging commercial corridors outside the DDA district or that extend through more than one municipality.

MICHIGAN TRANSPORTATION ECONOMIC DEVELOPMENT FUND

The mission of the Transportation Economic Development Fund (TEDF) is to enhance the ability of the state to compete in an international economy, to serve as a catalyst for economic growth of the state, and to improve the quality of life in the state.

The funds are available to state, county, and city road agencies for immediate highway needs relating to a variety of economic development issues. Similar to the Business Development Program identified above, this a great tool to help communities improve transportation routes supported by large economic development projects. In the case of Greenville, the applicant for these funds would be the Montcalm County Road Commission.

COMMUNITY REVITALIZATION PROGRAM

The Michigan Community Revitalization Program (MCRP) is an incentive program available from the Michigan Strategic Fund (MSF), in cooperation with the Michigan Economic Development Corporation (MEDC), designed to promote community revitalization that will accelerate private investment in areas of historical disinvestment; contribute to Michigan’s reinvention as a vital, job generating state; foster redevelopment of functionally obsolete or historic properties;

reduce blight; and protect the natural resources of this state. The program is designed to provide grants, loans, or other economic assistance for eligible investment projects in Michigan.

PA 198 INDUSTRIAL FACILITIES EXEMPTION

Industrial property tax abatements provide incentives for eligible businesses to make new investments in Michigan. These abatements encourage Michigan manufacturers to build new plants, expand existing plants, renovate aging plants, or add new machinery and equipment. High technology operations are also available for abatement. Depending on the scope and type of project, real property taxes can be abated up to 50% for a period not to exceed 12 years for new construction. Further, the 6-mil SET may be abated up to 100% with approval from the MEDC.

In the case of a rehabilitation, the current assessed value of the property prior to improvement is frozen. This results in a 100% exemption from property tax on the value of the improvements.

A PA 198 Exemption can be initiated by eligible applicants and require approval from the City Council and the State of Michigan.

MATCH ON MAIN GRANTS (MEDC)

The Match on Main Grant Program is a reimbursement grant program, provided by the Michigan Economic Development Corporation, that serves as a tool to support new or expanding place-based businesses by providing up to \$25,000 in funding to support an eligible small business through an application submitted, administered, and managed by the local unit of government, downtown development authority, or other downtown management or community development organization where the business is located.

PUBLIC PLACES, COMMUNITY SPACES (MEDC)

The grant program is available to municipalities with projects that focus on “activation of public spaces and community places,” such as an outdoor plaza or park enhancements and that have established public awareness and local momentum.

Once a project has been chosen and the funding gap has been identified, the community can apply to MEDC to conduct a crowdfunding campaign of up to \$50,000 generated in part by donations from community residents and stakeholders. Funding generated by the campaign will be matched with a grant by MEDC.

REVITALIZATION AND PLACEMAKING PROGRAM (MEDC)

The Revitalization and Placemaking (“RAP”) Program is an incentive program that will proactively deploy state funding to address community revitalization needs in Michigan communities by investing in projects that enable population and tax revenue growth through rehabilitation of underutilized buildings and historic structures, and development of permanent place-based infrastructure associated with social zones and traditional downtowns, outdoor dining, and place-based public spaces. Administered by the Michigan Economic Development Corporation (“MEDC”), this tool provides access to development gap financing for 1) real estate rehabilitation and development projects; 2) public place-based infrastructure projects; or 3) façade improvement program implementation projects. Grants will be awarded for individual projects; however, grants for place-based infrastructure and/or façade program implementation may be awarded to subgrant programs. Awards may be made based on individual application or based on funding rounds as determined by the MEDC.

CITY OF GREENVILLE HISTORIC DISTRICT COMMISSION

The Historic District Commission is responsible for reviewing all applications for exterior work that is completed within the Downtown Historical District Commission (HDC) boundaries. The HDC board uses Design Guidelines crafted from the Secretary of Interior Guidelines to review permits for work.

Among the many benefits to historic preservation, the program provides access to historic preservation incentives outlined below.

Certified Local Government (CLG) Program – Adopting a local historic district ordinance and appointing an HDC qualifies a local government (city, township, or county) to apply for National Park Service certification. This enables the community's participation in a competitive grant program to help implement preservation planning at the local level. The funds can be used for the identification and registration of historic resources, education, and planning, as well as for rehabilitation projects.

Michigan State Historic Preservation Tax Credit – Established under Public Act 343 of 2020, Michigan has a state historic preservation tax credit. Property owners of contributing buildings in designated local historic districts can receive a 25% tax credit on the cost of qualified expenditures for work on both commercial and residential historic resources.

https://greenvillemi.org/government/boards_commissions/historic_district_commission.php





City of Greenville

ECONOMIC DEVELOPMENT STRATEGY, 2024