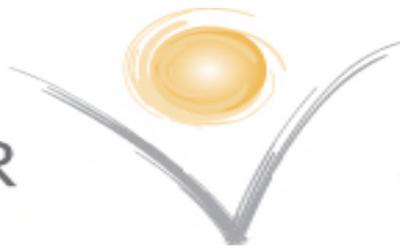




 **Brownfields**2015

SUSTAINABLE COMMUNITIES START HERE

H A R B O R S H O R E S



Lake Michigan



Harbor Shores

Brownfields Conference

September 2015



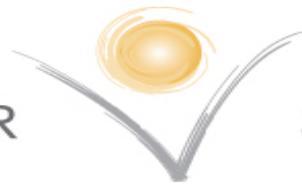
Speakers:

Carrie Geyer

John Byl

Bob McFeeter

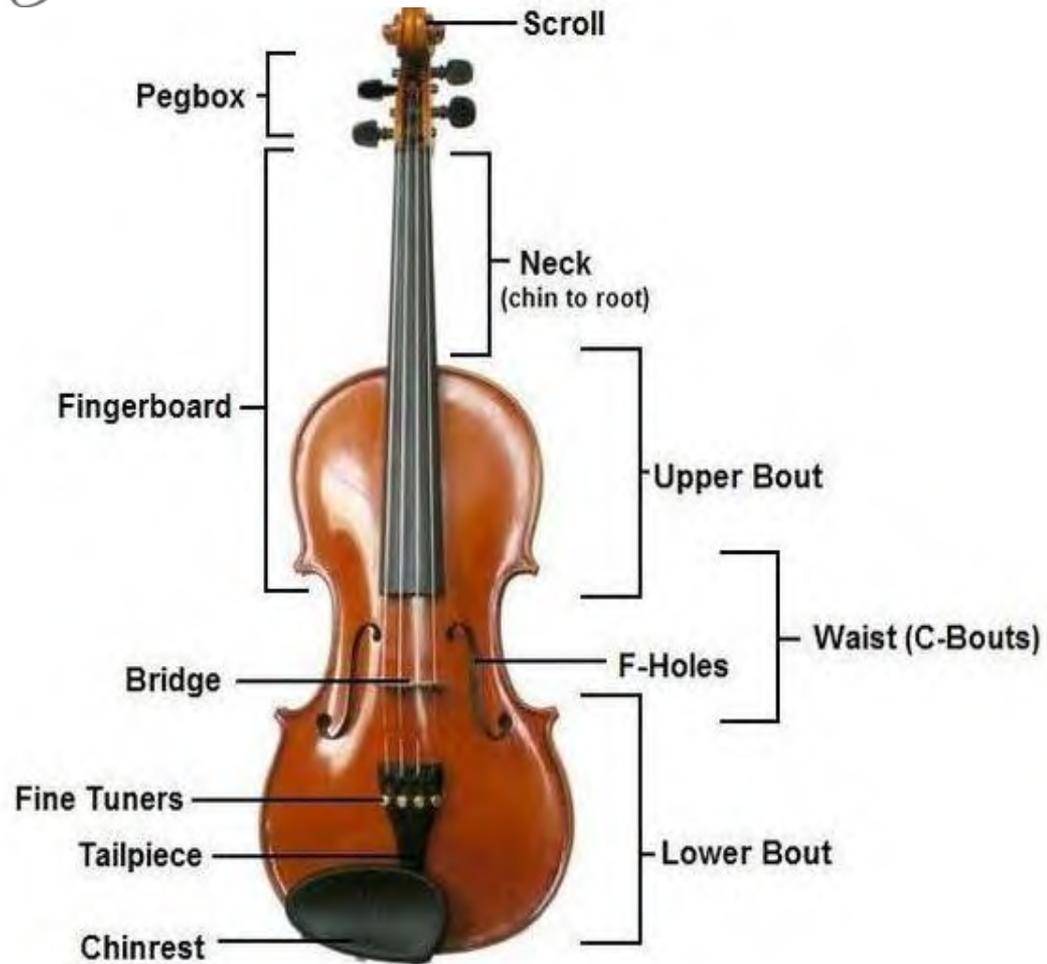
Jeff Noel



Lake Michigan

What, where, why ... and
lessons learned

Jeff Noel



1986 VIEW OF BENTON HARBOR





"You want to build a golf course and do what?"

2014 Video



HARBOR SHORES

1988, 1993 PLANS



1911-1984 The Landscape of the Community





HARBOR SHORES STATISTICS



Harbor Shores has been clear and transparent since its inception. It is a true community-wide effort.

- § Any and all profits from the development will be given back to the community
- § The organizations that oversee Harbor Shores have more than 50 elected officials, community organizations and business leaders that govern their activities
- § Over 3,000 area residents have taken tours of the project
- § 380 public meetings have been held regarding the initiative
- § Harbor Shores is a public course, with no fees charged for play covering any portion of the over \$20 million to construct the golf course, or \$50 million of project investment

HARBOR SHORES STATISTICS



Harbor Shores includes a Jack Nicklaus Signature Golf Course. The public course is the center piece of the 530-acre residential, golf, recreational and waterfront community.

- § The development required the acquisition of over 148 private parcels, including 40 distinct “facilities” and a Super Fund site
- § The course employs over 150 people each season, including 30 summer youth employees
- § The development is the 4 time host to the Senior PGA Championship presented by KitchenAid, with 12 hours of live network coverage, 400 international journalists
- § The First Tee Program serving 2400 children is housed in new facility on the course
- § Whirlpool Corporation, Harbor Shores and its sponsors have aligned with the Benton Harbor Boys & Girls Club
- § Whirlpool Corporation and Harbor Shores help raise over \$1.4 million annually for the organizations operations while also helping raise over \$8 million for new facilities for both organizations

HARBOR SHORES STATISTICS



Harbor Shores has restored beauty to a pristine area of Lake Michigan's waterfront through the restoration of Jean Klock Park, the clean-up of brown fields, and the preservation of natural wetlands.

- § To date, over 140,000 tons of solid waste and building debris have been removed
- § Enough trash and material has been removed to fill a football field 60 feet high
- § Over 3 million square feet of abandoned buildings have been demolished to make way for future development
- § Much of the clean-up and infrastructure investments would have been the responsibility of local municipalities
- § The Harbor Shores project has relieved that financial burden of local government.
- § Harbor Shores built and connected a 12-mile walking trail system for the community

HARBOR SHORES STATISTICS



- § The projects account for over \$48 million in investment
- § In the past 12 years, over \$74 million has been invested in infrastructure improvements including roads
- § The Michigan Department of Transportation has invested over \$55 million, including \$14 million project to enhance Benton Harbor's Main Street
- § 300,000 square feet of buildings have been renovated in the City of Benton Harbor
- § Over \$7 million has been invested in launching and developing the Benton Harbor Arts District which is bringing vibrancy back to the downtown area.
- § Whirlpool Corporation is investing \$120 million in a new office complex on land assembled by Harbor Shores, and in creating the worlds refrigeration largest technology center creating 180 news and relocating another 1,000 employees into downtown Benton Harbor to further help stimulate new investment in the City

actionLINE

Volume 32/Number 6—August 1998
CORNERSTONE ALLIANCE...BUILDING THE
COMMUNITY THROUGH PARTNERSHIPS

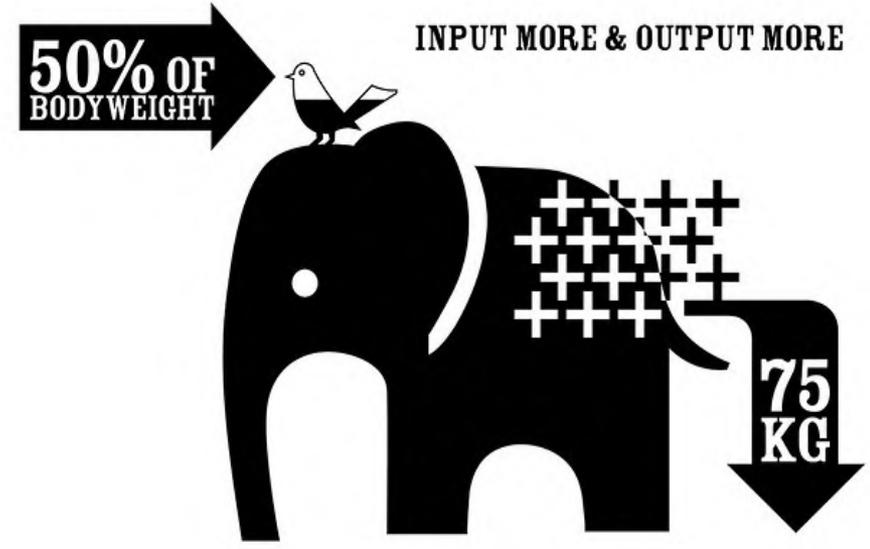


BUILDING THE COMMUNITY THROUGH PARTNERSHIPS

BRICK BY BRICK BLOCK BY BLOCK

I. Think Big, Act Small

.....but be process driven, measure outputs





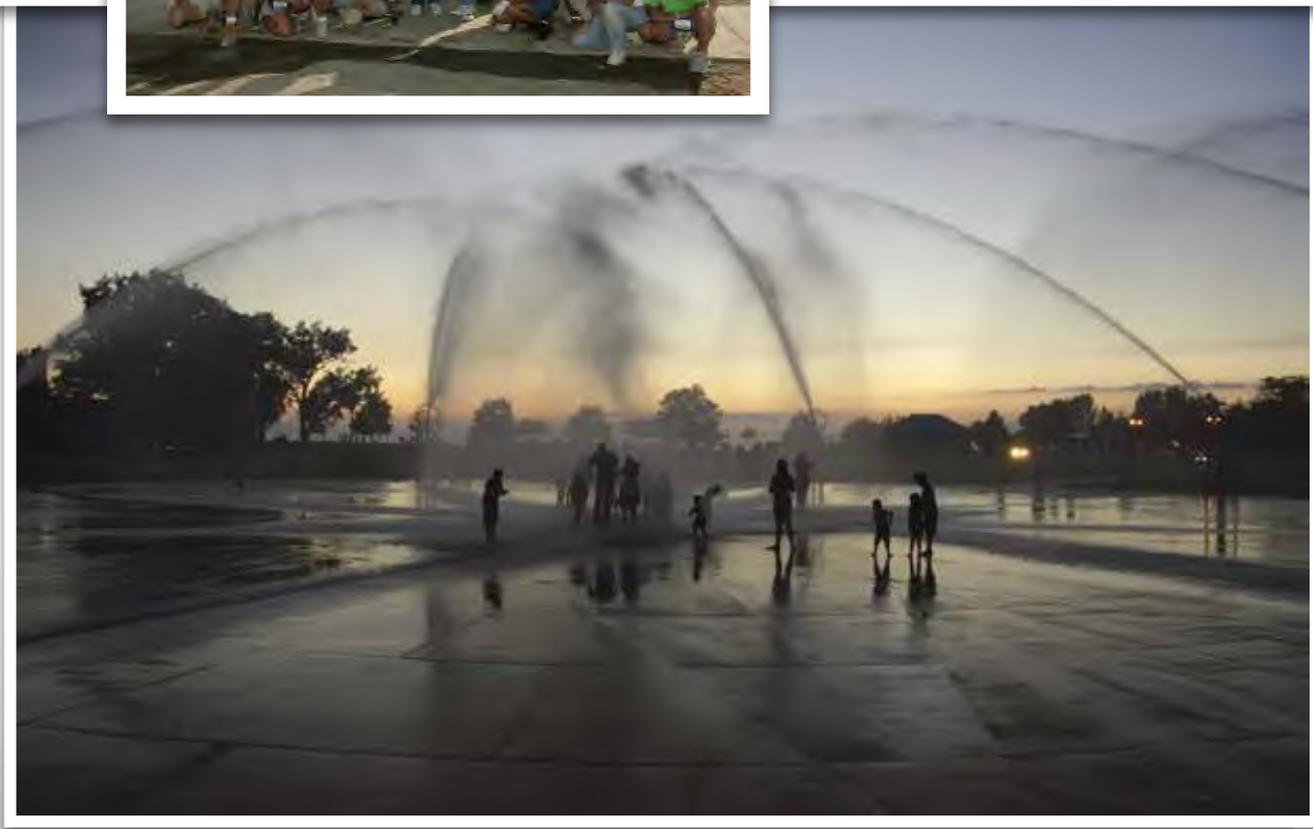
Embrace diversity of thought, create inclusion....
We conducted tours for over 3,000; sent 30,000 news letters each
year; attended over 380 public meetings





Community and Economic Development..
Recognize the Interdependencies

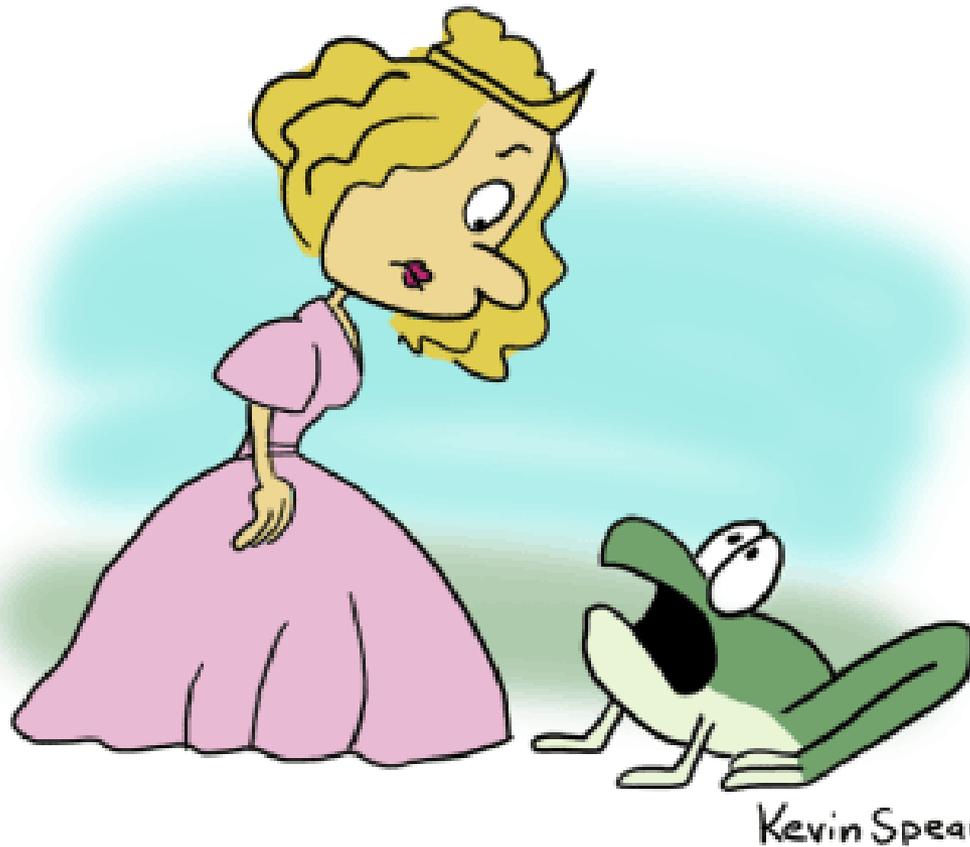
COMMUNITY BASED PROJECTS



THE EDGEWATER PROJECT

A \$60 million step for Harbor Shores..1997-2002





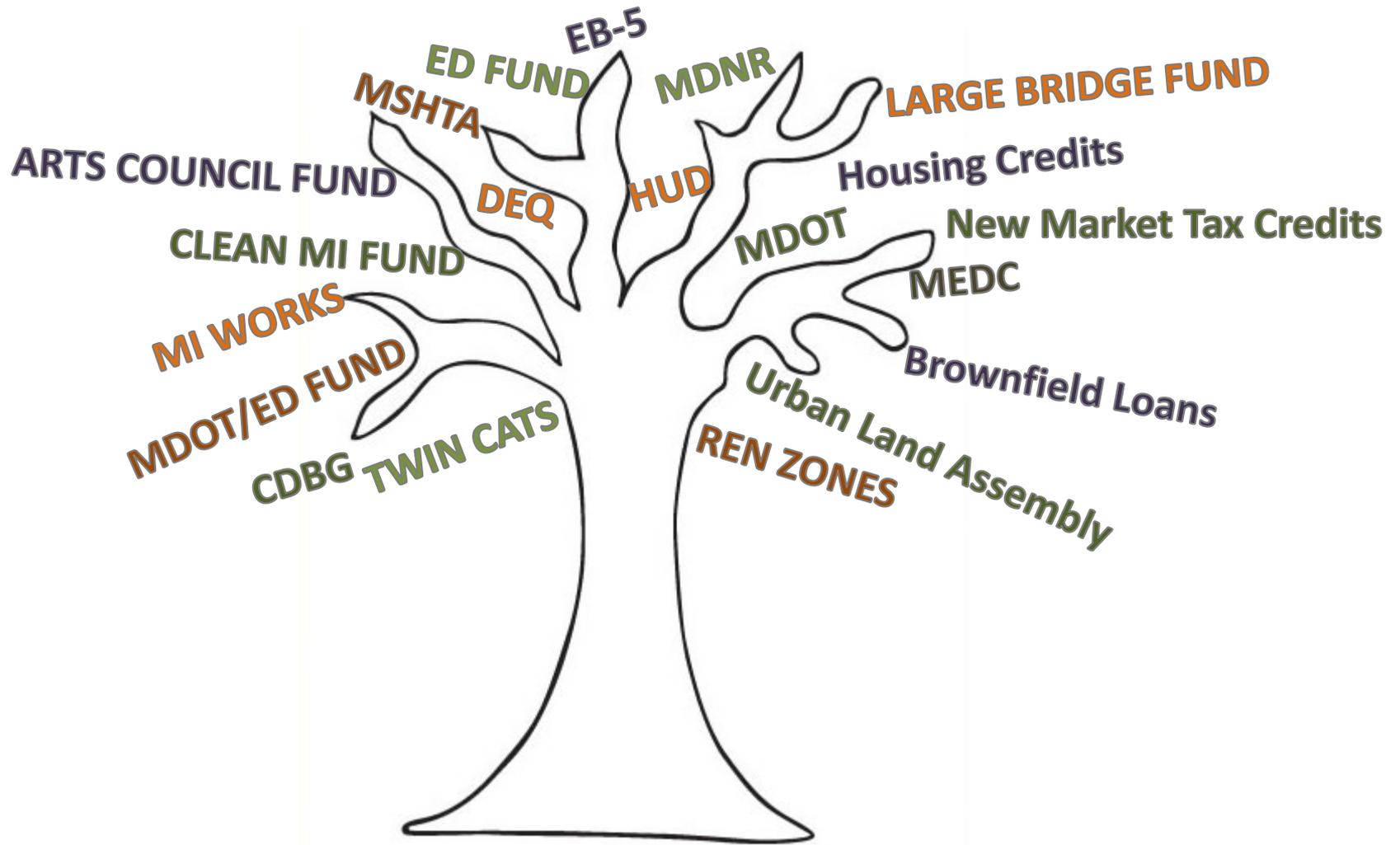
"Let's be honest. I'm not a prince. But if you'll kiss me, I'll feel good about myself."

IV. Embrace the role of the Regulatory Agency

TAX CREDITS & LOANS



V. Tax Credits and Loans are more costly than advertised

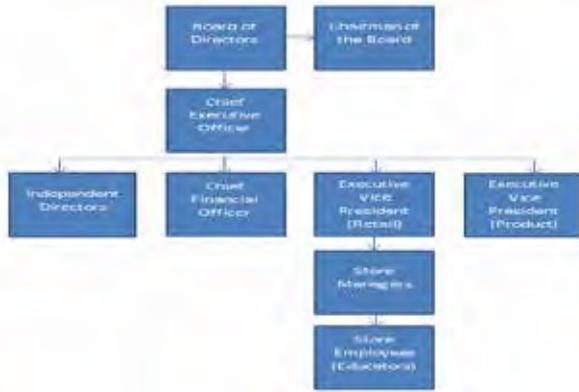


Yet are essential



Leadership- Annexation of land from one city into another

Digital Strategy Tree



Strategy- Celebrate the incremental victories...Congratulate the community ..focus on right studies, right plans

Structure- Not for Profit Support Entity, Legal, Accounting, Engineering Talent all a must



Process...
 Weekly meetings, Title Search's on every Parcel, Record Keeping for the long term..build a governance system and management system early

H A R B O R



S H O R E S

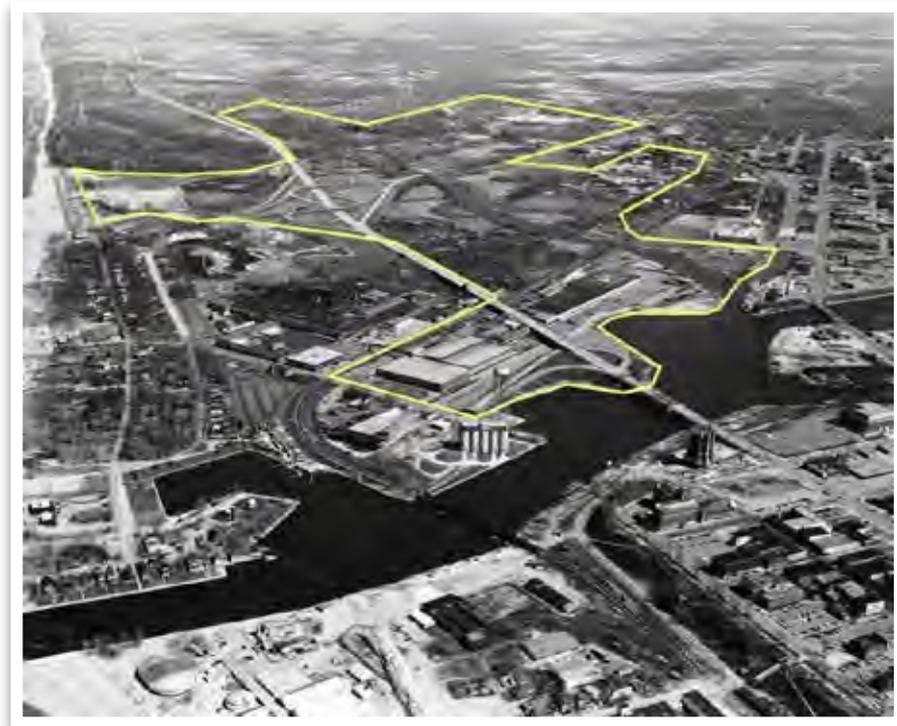
Lake Michigan

The Physical Realities
of a Gargantuan
Project

...Bob McFeeter



VISION TO REALITY



March 30, 1968



October 29, 2010



SAC

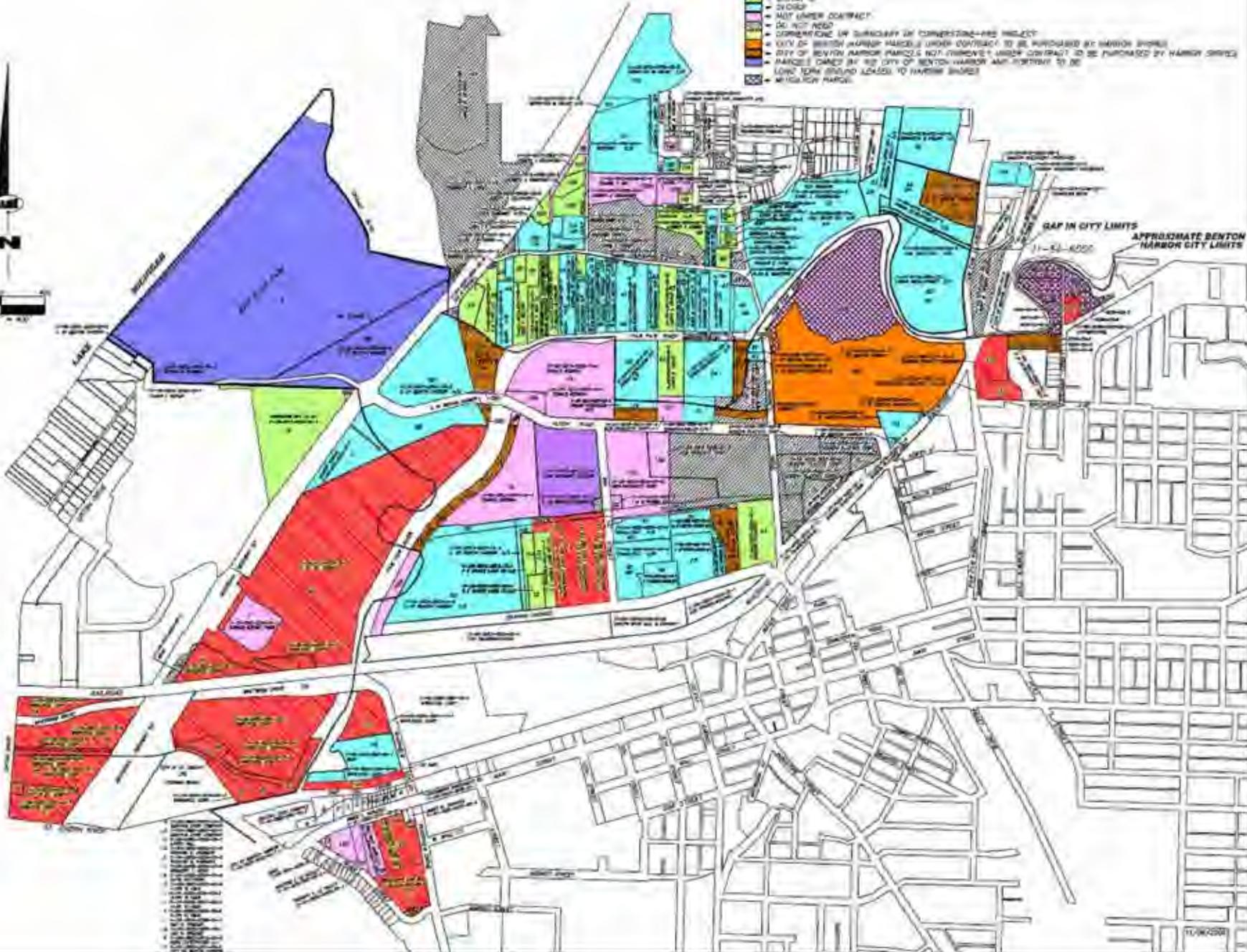
PRELIMINARY SCHEMATIC MASTER PLAN

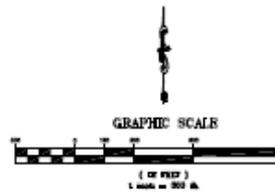
RIVER RUN, ST. JOSEPH AND BENTON HARBOR, MICHIGAN



"Harbor Shores"

- LEGEND**
- NOT AVAILABLE
 - PROJECT PARTNER
 - SIGN-UP
 - ZONED
 - NOT UNDER CONTRACT
 - DO NOT REID
 - CURRENTLY IN SUBSIDIARY OR CONVERSION-PHS PROJECT
 - CITY OF BENTON HARBOR PARCELS UNDER CONTRACT TO BE PURCHASED BY HARBOR SHORES
 - CITY OF BENTON HARBOR PARCELS NOT UNDER CONTRACT TO BE PURCHASED BY HARBOR SHORES
 - PARCELS OWNED BY THE CITY OF BENTON HARBOR AND INTENDING TO BE LONG TERM ISLAND LEASE TO HARBOR SHORES
 - MISC. OTHER PARCELS





 **ABONMARCHÉ CONSULTANT**
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Sorel-Trudon, Québec
J3P 3S7
T 514 837-2222
F 514 837-1017
I www.abonmarche.com

Services:
Ingénierie
Architecture
Urbanisme
Planification

ENGINEERS / ARCHITECTS / PLANNERS

LEGEND

- FLOODPLAIN
- FLOODPLAIN IMPACT = 8.88 ACRES TOTAL = 40,324 CYDS TOTAL
TOTAL MITIGATION REQUIRED = 45,034 CYDS
- FLOODWAY
- FLOODWAY IMPACT = 5.98 ACRES TOTAL = 30,704 CYDS TOTAL
- WETLAND
- WETLAND IMPACT = 5.87 ACRES TOTAL
- GOLF HOLE
- RESIDENTIAL DEVELOPMENT AREA (PERMITTED SEPARATELY)

NOTES:
18 HOLES GOLF DESIGNED BY NICHOLAUS DESIGN

BOAT LAUNCH
7 LANE
1 - 40' x 5' 500 PIER
25 CAR/TRAILER PARKING

3 SPAN STEEL CAST BRIDGES
1 - 2100 LFT SPAN
1 - 2125 LFT SPAN
1 - 2175 LFT SPAN

ROADWAY/DRIVE
1 - 12' x 4500 LFT
1 - 12' x 4125 LFT
1 - 12' x 4000 LFT
1 - 12' x 4200 LFT
1 - 12' x 4300 LFT
1 - 12' x 4600 LFT

SITE NO.	ACRES	WETLAND LOSS	FLOODPLAIN LOSS
(A)	4.87	28,000	27,500
(B)	1.03	4,885	4,885
(C)	5.08	26,800	33,200
(D)	2.83	27,400	27,400
(E)	0.88	7,780	4,360
TOTAL	15.59	125,065	97,415

AREA TO BE PROPOSED AS REQUIRED MITIGATION FOR MUD POINT 00-11-0015 AND USAGE POINT 00-04-00-01

TOTAL FLOODPLAIN/FLOODWAY AT BRIDGE CUT/FILL FOR CART PATH = 188 CYDS
TOTAL FLOODPLAIN/FLOODWAY CUT/FILL FOR BRIDGE ABUTMENTS = 175 CYDS

EXISTING MUD/USCOE PERMITS TO FILL AREA
NO WETLAND IMPACT

CART BRIDGE = 50 LFT SPAN

UTILITY ELEMENT

WETLAND IMPACT = 11,675 SFT = 0.27 ACRES = 2,600 CYDS FILL

WETLAND IMPACT = 7,900 SFT = 0.18 ACRES = 880 CYDS FILL

CART BRIDGE BOARDWALK = 250 LFT

WETLAND IMPACT = 4,045 SFT = 0.09 ACRES = 450 CYDS FILL

WETLAND IMPACT = 1,940 SFT = 0.04 ACRES = 180 CYDS FILL

PREFAB STEEL CAST BRIDGE = 125 LFT

RETAINING WALL

PROTECTED AREA - NO IMPACT

WETLAND = 0.1 ACRES NO IMPACT

INTERPOLATED MUDOT MITIGATION WETLAND BOUNDARY

ACCESS ROAD WETLAND IMPACT = 426 SFT = 0.01 ACRES = 48 CYDS FILL

FLOODPLAIN IMPACT = 0.07 ACRES = 257 CYDS

RETAINING WALL

NO WETLAND IMPACT

CART BRIDGE = 50 LFT SPAN

NO WETLAND IMPACT

FLOODPLAIN IMPACT = 0.17 ACRES = 1,650 CYDS

FLOODPLAIN IMPACT = 0.30 ACRES = 660 CYDS

STREAM ENCLOSURE = 1,100 LFT

CART BRIDGE = 50 LFT SPAN

CART BRIDGE = 50 LFT SPAN

WETLAND IMPACT = 17,434 SFT = 0.40 ACRES = 6,500 CYDS FILL

CART BRIDGE = 125 LFT SPAN

NO WETLAND IMPACT (NOT ON PROPERTY)

NO FLOODPLAIN IMPACT

ROAD TO BE VACATED & BUILDINGS TO BE REMOVED

NO WETLAND/FLOODPLAIN IMPACT

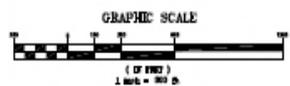
NO FLOODPLAIN IMPACT

NO WETLAND/FLOODPLAIN IMPACT

**HARBOR SHORES GOLF COURSE & DEVELOPMENT
PROPOSED CONDITIONS**

ALL ELEVATIONS = NAVD83
REVISED: NOVEMBER 1, 2008

BENCHMARK: INAD, 561.19 NAVD83
N BENTON HARBOR AVENUE, 300' NORTH OF WEST MAIN ST.
AT NORTHEAST CORNER OF THE CORNER BEING BRIDGE OVER
PAV PAV RIDGE, 0.1' NORTH OF NORTH RAIL, 0.1' BELOW TRACK
LEVEL, (WETLANDS) SQUARE NEAR NORTHEAST CORNER OF NORTHEAST
CONCRETE ABUTMENT, JOHNSON AND ANDERSON, INC.



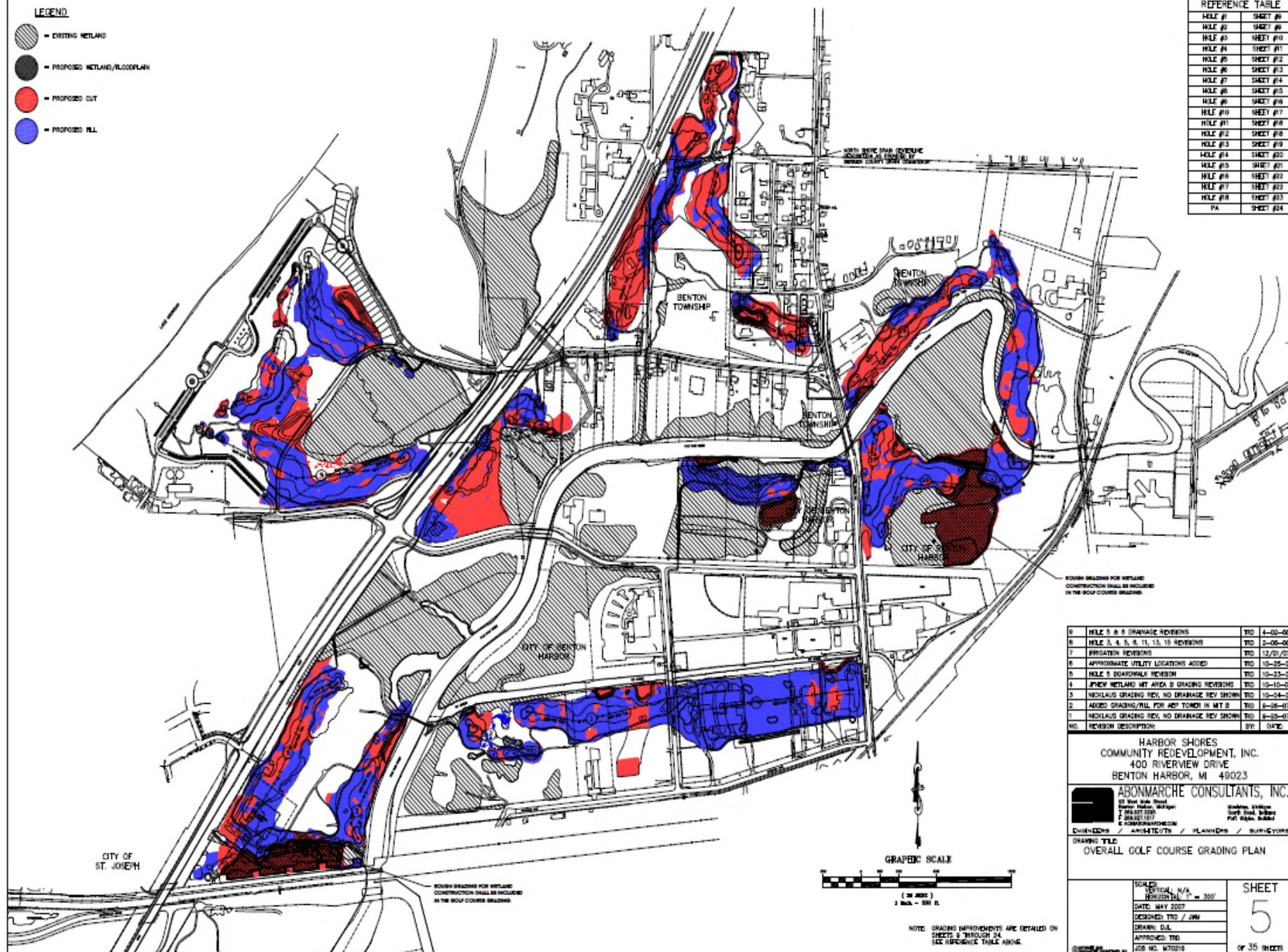
ABONMARCHÉ CONSULTANTS, INC.
3000 West 10th Street
Suite 1000
Wichita, Kansas 67203
Tel: 316.261.1237
Fax: 316.261.1238
www.abonmarche.com

Engineers / Architects / Planners / Surveyors

LEGEND

-  - EXISTING WETLAND
-  - PROPOSED WETLAND/FLOORPLAN
-  - PROPOSED CUT
-  - PROPOSED FILL

REFERENCE TABLE	
HOLE #1	SHEET #8
HOLE #2	SHEET #9
HOLE #3	SHEET #10
HOLE #4	SHEET #11
HOLE #5	SHEET #12
HOLE #6	SHEET #13
HOLE #7	SHEET #14
HOLE #8	SHEET #15
HOLE #9	SHEET #16
HOLE #10	SHEET #17
HOLE #11	SHEET #18
HOLE #12	SHEET #19
HOLE #13	SHEET #20
HOLE #14	SHEET #21
HOLE #15	SHEET #22
HOLE #16	SHEET #23
HOLE #17	SHEET #24
HOLE #18	SHEET #25
PA	SHEET #24



FOUR BUILDINGS FOR WETLAND CONSTRUCTION SHALL BE INCLUDED IN THE SOUP COURSE BUILDING.

FOUR BUILDINGS FOR WETLAND CONSTRUCTION SHALL BE INCLUDED IN THE SOUP COURSE BUILDING.

6	HOLE 5 & 6 DRAINAGE REVISIONS	TRD	4-02-08
7	HOLE 3, 4, 5, 8, 11, 13, 15 REVISIONS	TRD	2-08-08
8	IRRIGATION REVISIONS	TRD	12/20/07
9	APPROXIMATE UTILITY LOCATIONS ADDED	TRD	10-25-07
5	HOLE 5 BOARDWALK REVISION	TRD	10-23-07
4	NEW WETLAND MIT AREA 3 GRADING REVISIONS	TRD	10-16-07
3	WETLAND GRADING REV, NO DRAINAGE REV SHOWN	TRD	10-14-07
2	ADDED GRADING/FILL FOR MIT TOWERS IN MIT 3	TRD	10-08-07
1	WETLAND GRADING REV, NO DRAINAGE REV SHOWN	TRD	8-29-07
NO	REVISION DESCRIPTION	BY	DATE

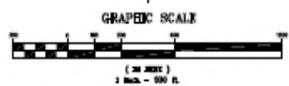
HARBOR SHORES
COMMUNITY REDEVELOPMENT, INC.
400 RIVERVIEW DRIVE
BENTON HARBOR, MI 49023

ABONMARCHÉ CONSULTANTS, INC.
23 West Main Street
Benton Harbor, Michigan
734.337.5339
E: FORD@ABONMARCHE.COM

DATE: 05/20/08
SCALE: AS SHOWN
PROJECT: HARBOR SHORES COMMUNITY REDEVELOPMENT

DRAWN: TRL
OVERALL GOLF COURSE GRADING PLAN

SCALE:	VERTICAL: N/A	SHEET
DATE:	MAY 2008	
DESIGNED:	TRD / JIM	OF 35 SHEETS
DRAWN:	DL	
APPROVED:	TRD	
JOB NO.:	M70218	



NOTE: GRADING IMPROVEMENTS ARE DETAILED ON SHEETS 6 THROUGH 24. (SEE REFERENCE TABLE ABOVE)

FORMER SUPER FUND SITE

Hole 14 – Before/After



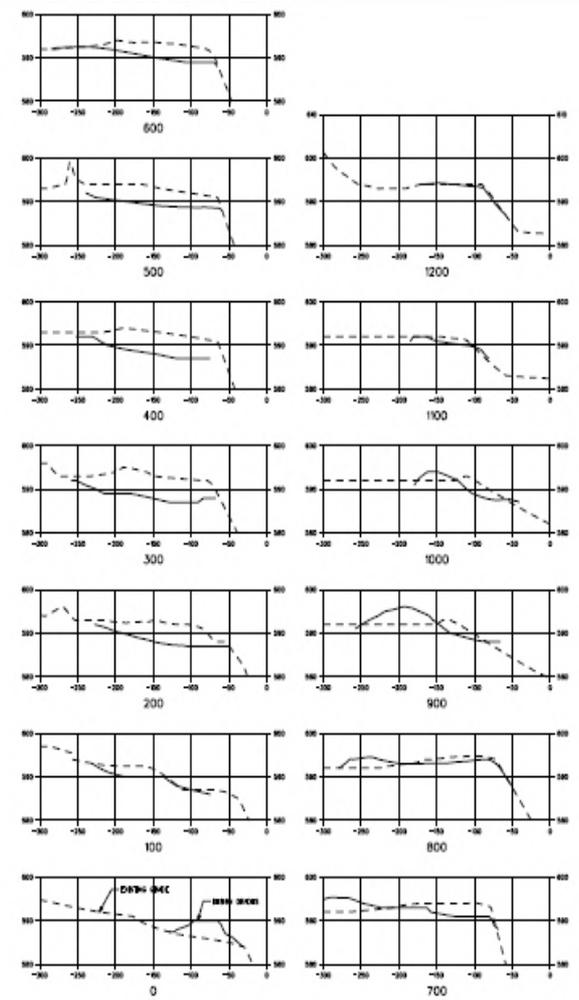
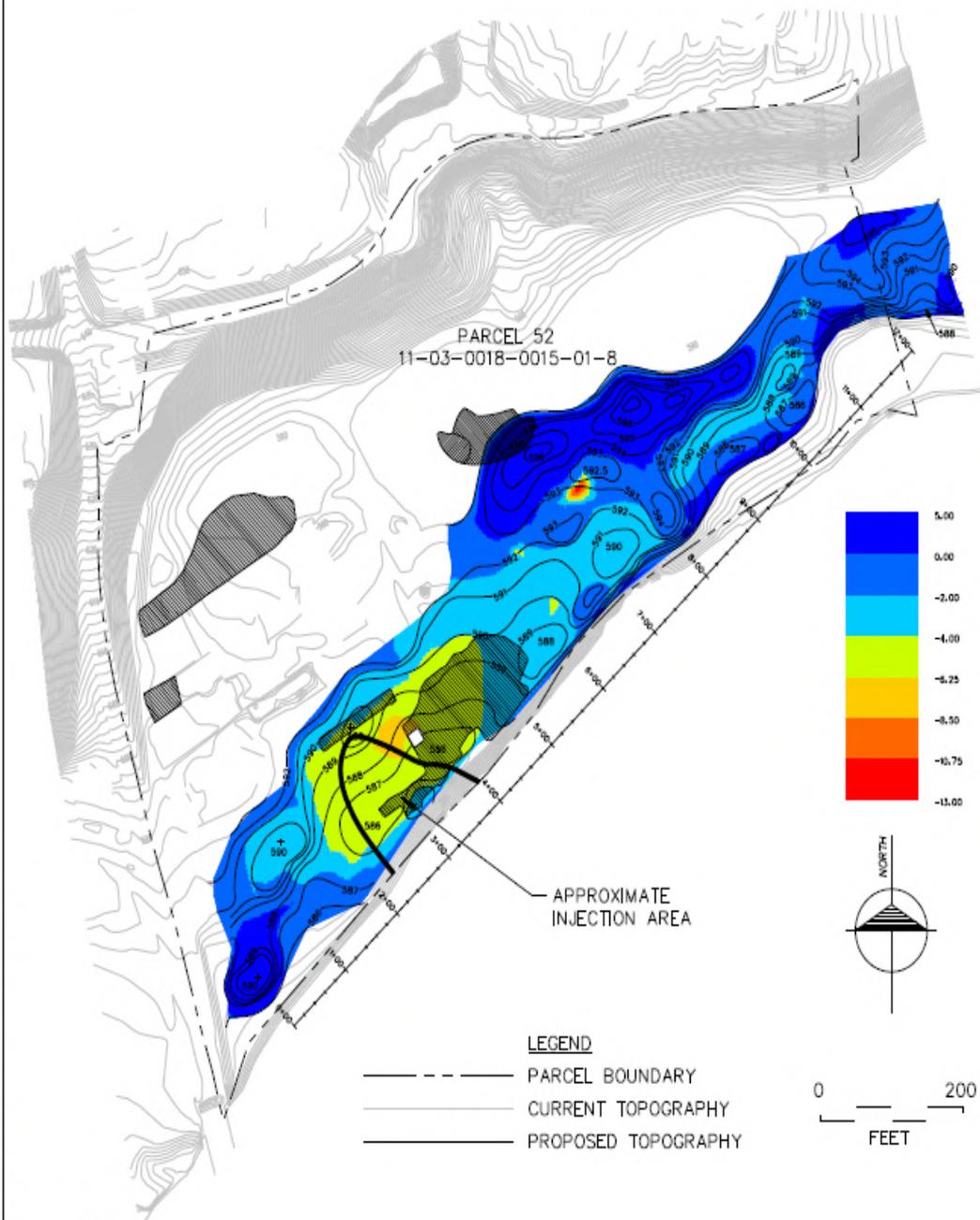
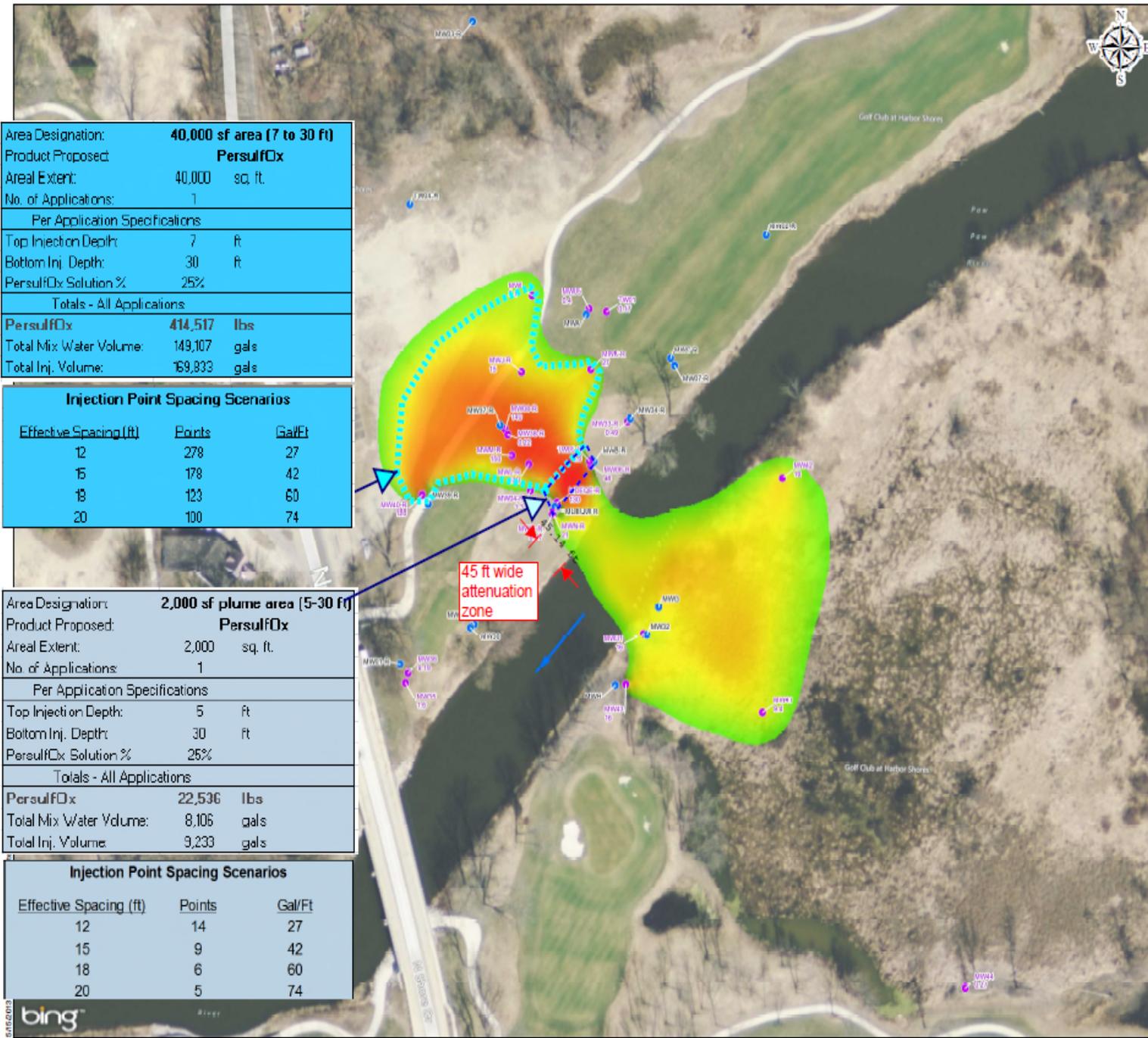


FIGURE ?
TOPOGRAPHY
PARCEL 52
HARBOR SHORES
BERRIEN COUNTY, MICHIGAN
82433.10

C:\Users\hshores - Current and Proposed Topography\82433.10_P52 with topography



Area Designation:	40,000 sf area (7 to 30 ft)
Product Proposed:	PersulfOx
Areal Extent:	40,000 sq. ft.
No. of Applications:	1
Per Application Specifications	
Top Injection Depth:	7 ft
Bottom Inj. Depth:	30 ft
PersulfOx Solution %:	25%
Totals - All Applications	
PersulfOx:	414,517 lbs
Total Mix Water Volume:	149,107 gals
Total Inj. Volume:	169,833 gals

Injection Point Spacing Scenarios		
Effective Spacing (ft)	Points	Gal/Ft
12	278	27
15	178	42
18	123	60
20	100	74

Area Designation:	2,000 sf plume area (5-30 ft)
Product Proposed:	PersulfOx
Areal Extent:	2,000 sq. ft.
No. of Applications:	1
Per Application Specifications	
Top Injection Depth:	5 ft
Bottom Inj. Depth:	30 ft
PersulfOx Solution %:	25%
Totals - All Applications	
PersulfOx:	22,536 lbs
Total Mix Water Volume:	8,106 gals
Total Inj. Volume:	9,233 gals

Injection Point Spacing Scenarios		
Effective Spacing (ft)	Points	Gal/Ft
12	14	27
15	9	42
18	6	60
20	5	74

LEGEND

- Groundwater Sampling Location (non-detect)
- Groundwater Sampling Location

VC Results:

0 100 200 Feet

REFERENCE MAP

SITE LOCATION

**AIRCRAFT COMPONENTS SITE
BENTON HARBOR, MICHIGAN**

FIGURE 6
VC CONTAMINATION PLUME
MARCH 2013 (PLAN VIEW)
VC CONTAMINATION GREATER THAN
REMEDATION OBJECTIVE (2 ug/L)









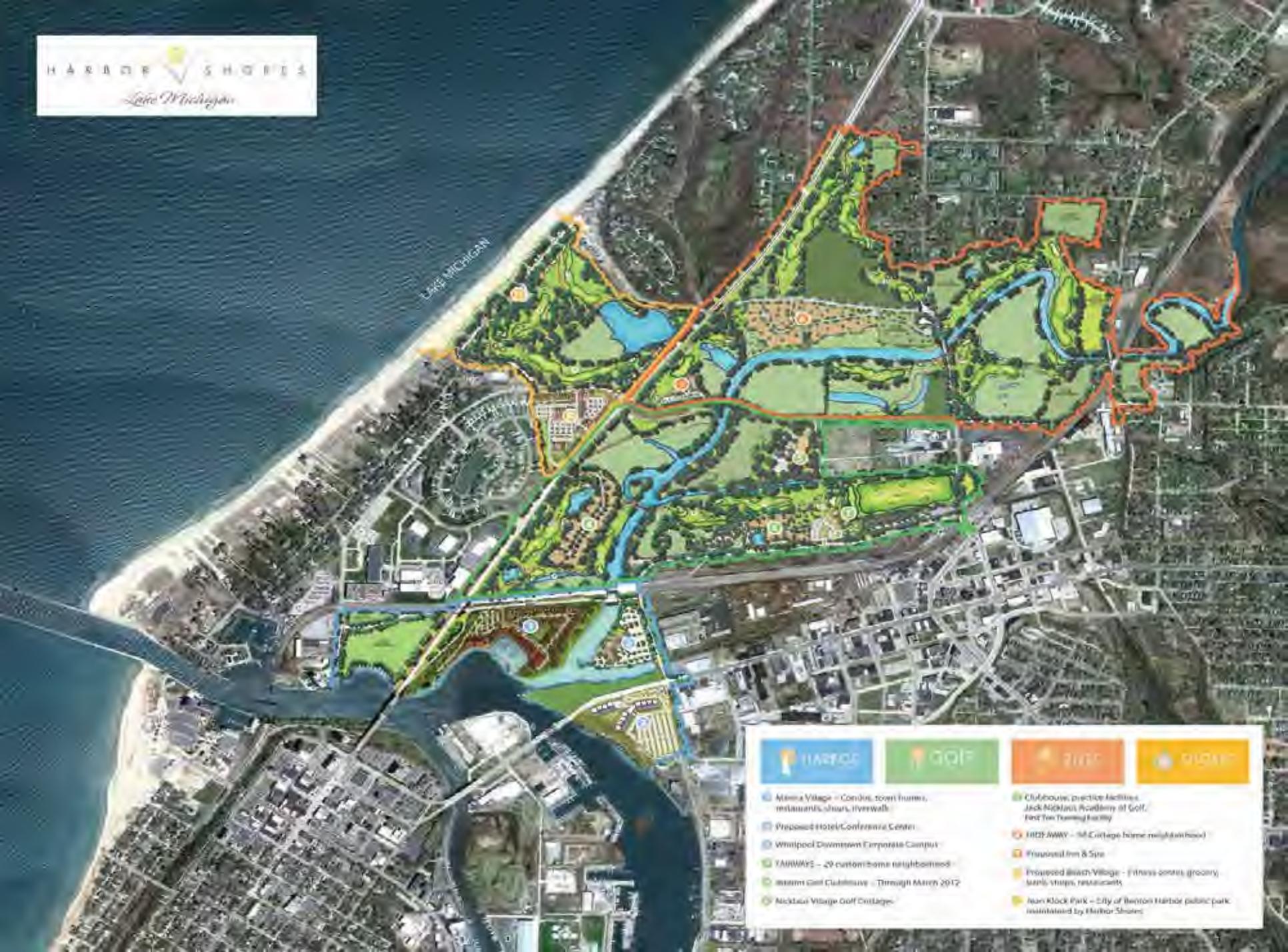
DRIVING RANGE











Lake Michigan

HARBOR	GOLF	RECREATION	AMENITIES
<ul style="list-style-type: none"> Marina Village - Condos, town homes, restaurants, shops, riverwalk Proposed Hotel/Conference Center Whirlpool Downtown Corporate Campus FAIRWAYS - 20 custom home neighborhoods Western Golf Clubhouse - Through March 2012 Nicklaus Village Golf Cottages 	<ul style="list-style-type: none"> Clubhouse, practice facilities, Jack Nicklaus Academy of Golf, First Tee Training Facility 	<ul style="list-style-type: none"> TRICEWAY - 14 Cottage home neighborhood Fruited Inn & Spa Proposed Beach Village - 7 three stories, grocery, bank, shops, restaurants near Klock Park - City of Benton Harbor public park, maintained by Harbor Shores 	

Harbor Shores Today





“ One reason Harbor Shores is so unique is due to the environmental cleanup involved. The first time I saw the property in fall 2008, the present driving range and first hole were only gravel and trash and still had about 50,000 square feet of old abandoned factories and foundries on top of it. When Jack Nicklaus' team made their first visit they had to rent a bulldozer to move the trash and debris just to see the ground. It is amazing to see the significant environmental efforts that have taken place to clean up the area that is now Harbor Shores. ”

— Ross Smith, director of golf at Harbor Shores





Clubhouse & Practice Facilities

Located a block west of Benton Harbor's Arts District, the 4-acre complex includes a clubhouse with golf pro shop, restaurant, bar and private dining room, The First Tee of Benton Harbor, and cart storage. Harbor Shores also offers world-class practice and training facilities with a 325-yard driving range, short-game practice facility and putting green. To make way for this development, Harbor Shores demolished and cleaned up over 700,000 sq. ft. of condemned buildings.



Hole No. 5

Bulrush: 573 Yards, Par 5

Playing Strategy

This long par 5 demands a solid tee shot to clear a large bunker that sits 232 yards away. A legitimate 3-shot hole that asks for a well-placed layup shot, has a water hazard that extends 150 yards from the green along the right side. A well-played approach shot should be placed along the left side of the green as the green funnels towards the lake on the right. The extremely large green (7,224 sq. ft.) is protected by bunkers in the front-right and back-left.





Fairway
May 13, 2008



View back to tee
May 15, 2008



August 1, 2008



Fairway
August 8, 2008

Nicklaus Design Comments

The natural setting for Hole No. 5 offered a perfect opportunity to create a long risk/reward par 5. The tee shot plays across wetlands to a well bunkered fairway and ultimately finishes with a green that is well protected by a lake along the front and right sides.

The hills along the left side of the fairway were built to start incorporating the dune feel as the course approaches Jean Klock Park, while blocking the view and noise of M-63 to the west.



Hole No. 5 Fairway
June 6, 2006



August 10, 2010

Hole No. 16

Black-Eyed Susan: 422 Yards, Par 4

Playing Strategy

Another tough hole is in front of you... especially if the wind is in your face. With marshland along the left side, the farther you hit to the right...the farther your approach shot will be. The kidney shaped green complex has a bunker guarding the right side and a hazard on the left.



History

Hole No. 16 was historically vacant, undeveloped and used for disposal of industrial, commercial, construction, and municipal waste, including concrete, steel, tires, miscellaneous household waste, and slag. Industrial waste was likely from Malleable Industries who occupied the adjacent land to the east. In 2007, Harbor Shores cleaned up the site and started golf construction which included the clean-up of existing wetlands, creation of new wetlands and placement of several felled trees to provide natural living habitats for turtles and other wildlife.



Old tires were taken
to a nearby recycling facility
November 19, 2007



November 19, 2007



November 19, 2007



August 10, 2010



Work on the green side bunker
May 5, 2008



November 19, 2007



Approach into green
August 8, 2008



View from behind the green
August 8, 2008

Nicklaus Design Comments

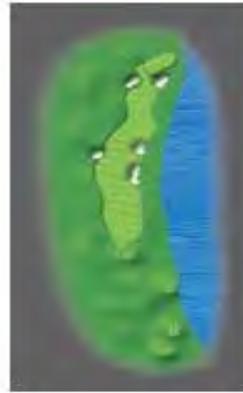
Hole No. 16 offered a great opportunity to create a natural risk/reward par 4 by utilizing the large existing wetland from tee to green. On this strong dogleg left, players will have the opportunity to carry the corner of the wetland, leaving a more advantageous approach shot to a green site perched along the wetland.

Hole No. 18

Willow: 420 Yards, Par 4

Playing Strategy

A truly strong finishing hole that often plays into the prevailing wind off Lake Michigan. The Paw Paw River runs along the right side and wetlands align the left. After a well-placed drive, you'll have a medium-to-short iron approach to a relatively large green with undulations and bunkers guarding the front.



History

Hole No. 18 was vacant and undeveloped and primarily wetland. A portion of the site was used as a dump site by a local road builder and other contractors. In 2008, Harbor Shores removed large amounts of industrial debris, including a tall mound of large rocks and broken pieces of concrete over 25 feet high in some areas. All the debris was disposed of in a licensed landfill. To the left of the tee is a pedestrian bridge through pristine wetlands as part of the Jean Klock Park expansion and Harbor Shores Nature & Fitness Trails.



Nicklaus Design Comments

The Paw Paw River and wetlands made it both challenging and rewarding to fit this finishing par 4 into the existing topography. The hole is essentially upland within the surrounding wetlands and river basin, creating both a fitting and dramatic finish to a golf course so intimately connected with the incredible natural elements so predominant throughout the property.

























NO LIFEGUARD ON DUTY









WHITWAM DR.

M-63

PAW PAW RIVER

KEDDIGHAN BRIDGE

SHIPPING CANAL

ST. DOROCK

121 DREDOG

SMALL LAUNCH

EXISTING -12' CONTOUR

EXISTING -12' CONTOUR

-12'

FEDERAL NAVIGATION CHANNEL

CENTRAL DOCK

FEDERAL NAVIGATION CHANNEL

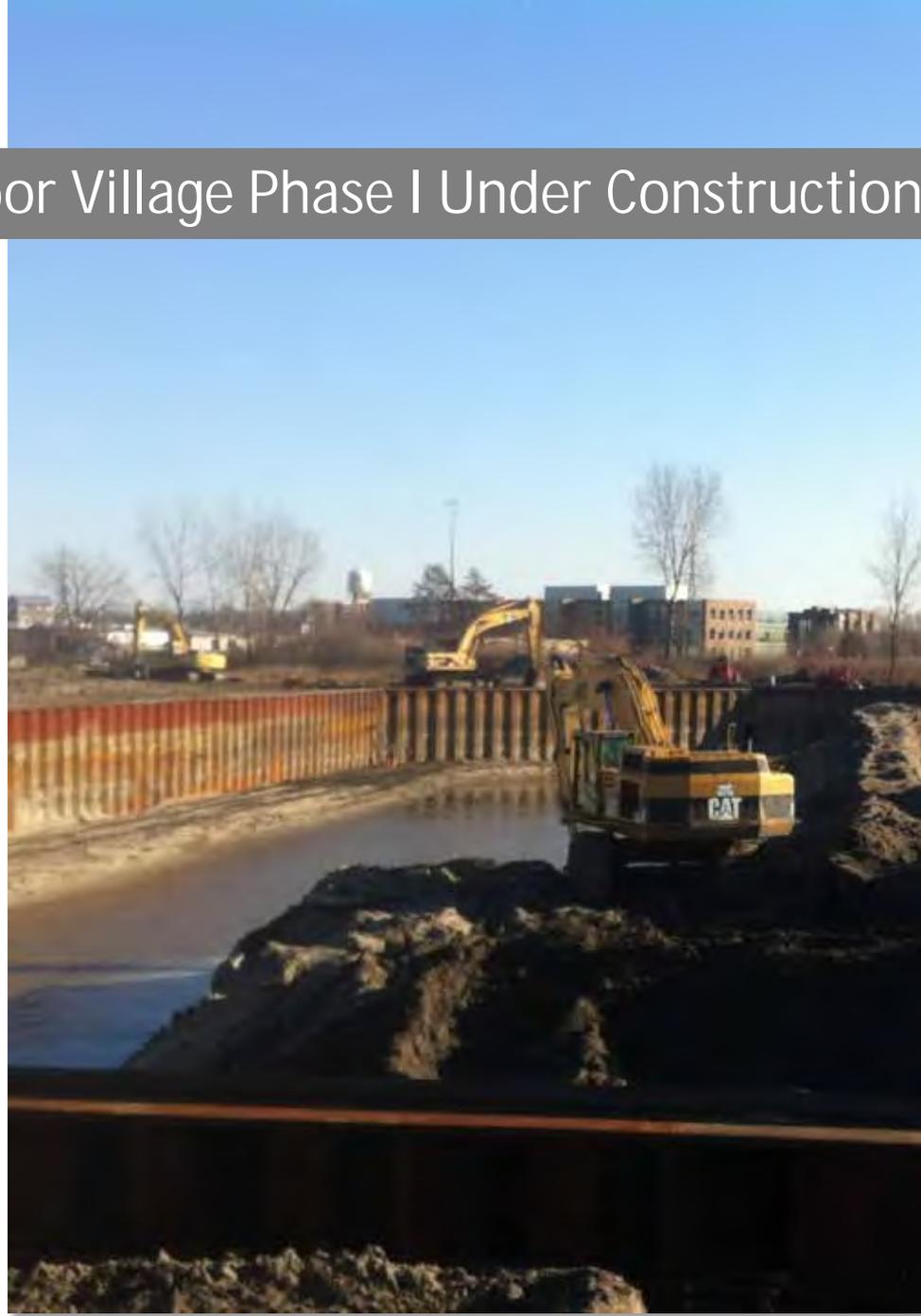
DOCK 63

ST. JOSEPH RIVER

LECO

HARBOR INTERMEDIARY

Harbor Village Phase I Under Construction











MISSISSAGI



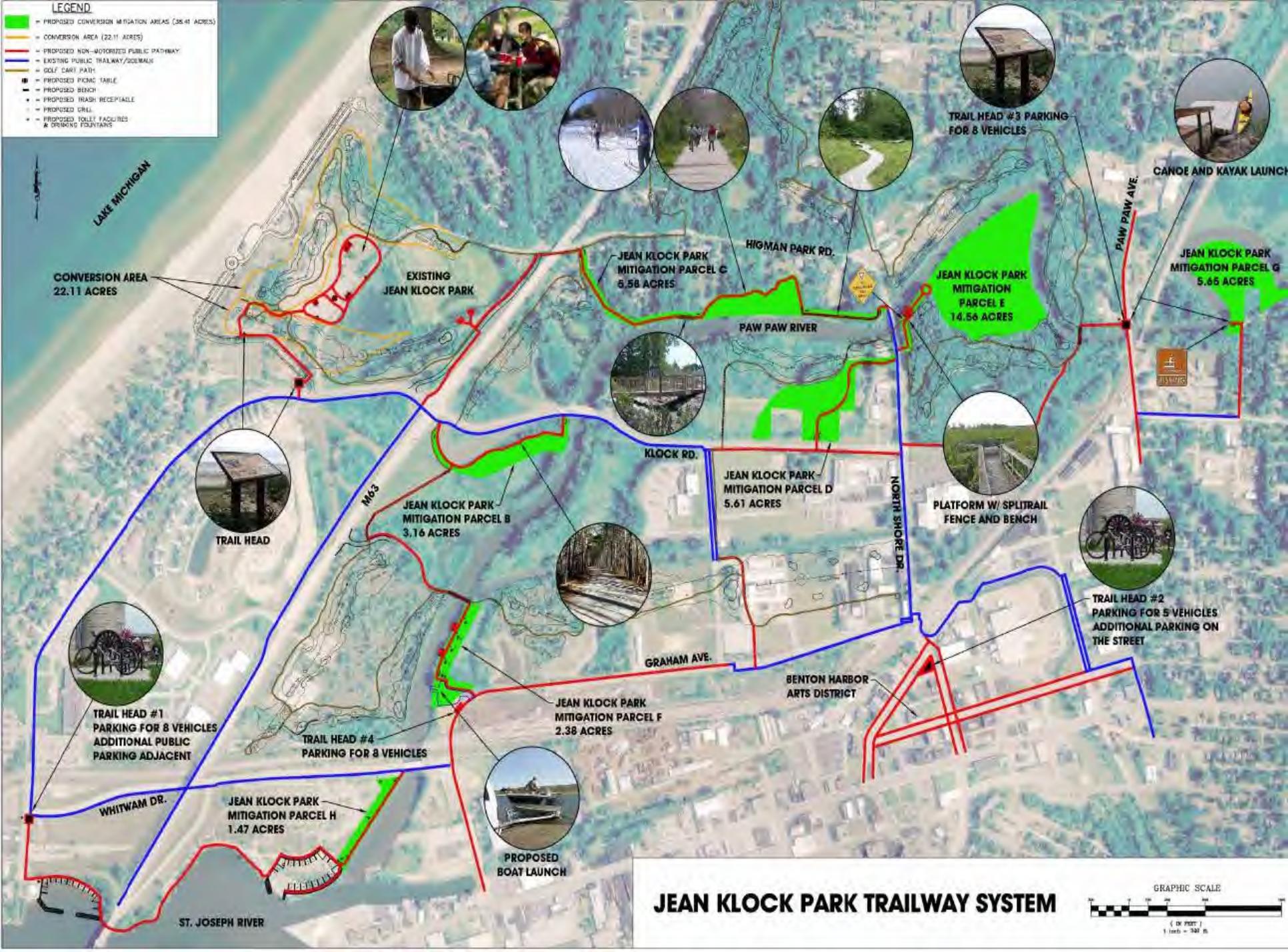
LLMARR
10005

HITACHI

CAT



- LEGEND**
- PROPOSED CONVERSION MITIGATION AREAS (38.41 ACRES)
 - CONVERSION AREA (22.11 ACRES)
 - PROPOSED NON-MOTORIZED PUBLIC PATHWAY
 - EXISTING PUBLIC TRAILWAY/SIDEWALK
 - GOLF CART PATH
 - PROPOSED PICKING TABLE
 - PROPOSED BENCH
 - PROPOSED TRASH RECEPTACLE
 - PROPOSED GRILL
 - PROPOSED TOILET FACILITIES & DRINKING FOUNTAINS



CONVERSION AREA
22.11 ACRES

EXISTING
JEAN KLOCK PARK

JEAN KLOCK PARK
MITIGATION PARCEL C
6.58 ACRES

JEAN KLOCK PARK
MITIGATION
PARCEL E
14.56 ACRES

JEAN KLOCK PARK
MITIGATION PARCEL G
5.65 ACRES

JEAN KLOCK PARK
MITIGATION PARCEL B
3.16 ACRES

JEAN KLOCK PARK
MITIGATION PARCEL D
5.61 ACRES

JEAN KLOCK PARK
MITIGATION PARCEL F
2.38 ACRES

JEAN KLOCK PARK
MITIGATION PARCEL H
1.47 ACRES

LAKE MICHIGAN

HIGMAN PARK RD.

PAW PAW RIVER

PAW PAW AVE.

KLOCK RD.

NORTH SHORE DR.

GRAMHAM AVE.

BENTON HARBOR
ARTS DISTRICT

WHITWAM DR.

ST. JOSEPH RIVER

TRAIL HEAD #3 PARKING
FOR 8 VEHICLES

CANOE AND KAYAK LAUNCH

TRAIL HEAD

PLATFORM W/ SPLITRAIL
FENCE AND BENCH

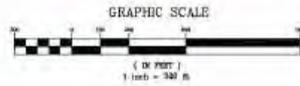
TRAIL HEAD #2
PARKING FOR 5 VEHICLES
ADDITIONAL PARKING ON
THE STREET

TRAIL HEAD #1
PARKING FOR 8 VEHICLES
ADDITIONAL PUBLIC
PARKING ADJACENT

TRAIL HEAD #4
PARKING FOR 8 VEHICLES

PROPOSED
BOAT LAUNCH

JEAN KLOCK PARK TRAILWAY SYSTEM











The Legal
Realities
of the Project:

John Byl



Financial Incentives

- Challenges:
 - Four municipalities: City of Benton Harbor, City of St. Joseph, Benton Township and Berrien County
 - Approximately 170 parcels needed to be acquired/assembled
 - Many former industrial sites with significant contamination
 - Landfilling had occurred across several of the sites
 - A Superfund site was in the middle of the property
 - Infrastructure in Benton Harbor had been neglected

Financial Incentives

- Opportunities:
 - Whirlpool Foundation and Whirlpool Corporation provided initial funding and significant additional resources/support
 - Local economic development groups provided substantial support
 - Michigan had one of the best Brownfield Financial Incentive programs in the country

Financial Incentives

- Incentive Tools Used for Project:
 - Urban Land Assembly
 - U.S. EPA Revolving Loan Fund
 - Michigan DEQ Grants and Loan
 - New Markets Tax Credit
 - State Brownfield Tax Credits
 - CDBG
 - MDOT Economic Development Funds
 - Renaissance Zones
 - Other State, Local and Federal Programs

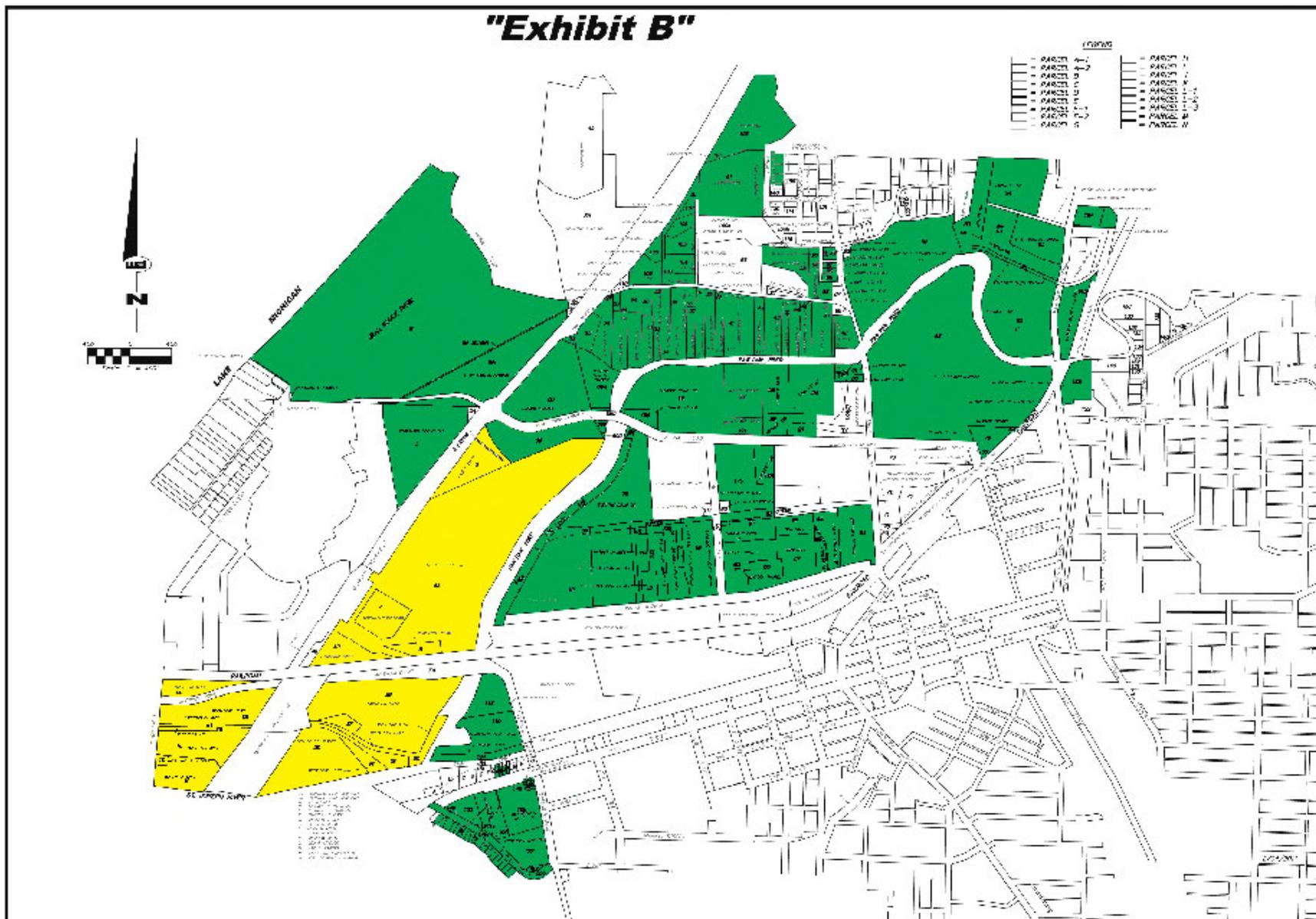
Financial Incentives

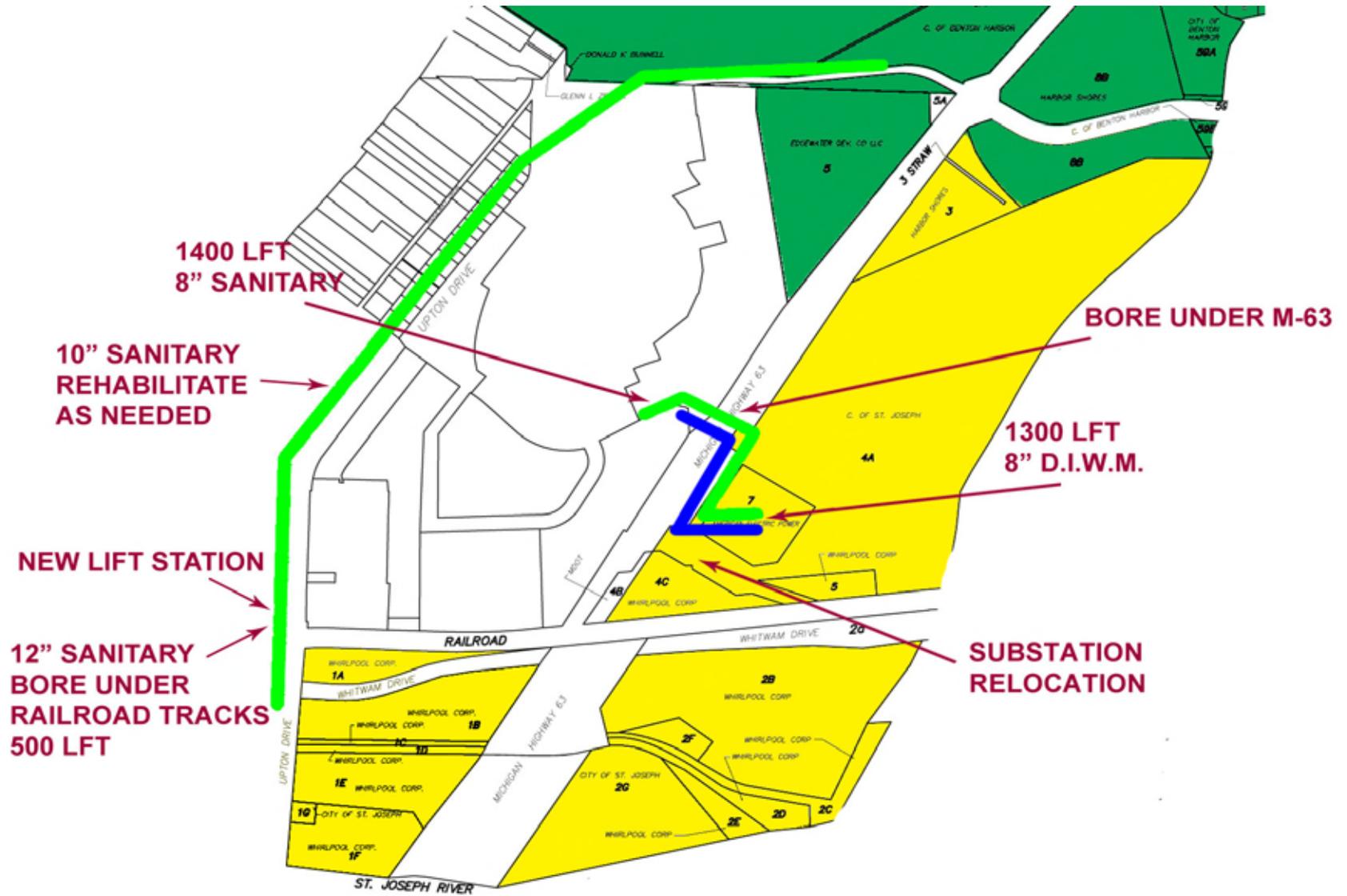
- Brownfield TIF
 - This is the use of increased property tax revenue from the project itself (which would not have occurred without this tool) to reimburse eligible expenses, including environmental, demolition, public infrastructure and site preparation. A total of \$73 million, plus interest, was approved. Only actual costs (\$20 million to date) plus interest will be reimbursed. No tax revenue other than increased property taxes from the project will be used.

Financial Incentives

- It was critical to the success of the project to annex a portion of the City of St. Joseph into the City of Benton Harbor through what is known as a PA 425 Agreement.
 - This is a conditional transfer of property from the City of St. Joseph (the portion in the project) to Benton Harbor during the duration of the TIF reimbursement.
 - Additional expenses were eligible in the St. Joseph portion of the project as a result of the 425 Agreement:
 - Infrastructure (roads, utilities, etc.), and
 - Site preparation (grading, enhanced foundations, sheet piling, etc.)

"Exhibit B"





Our Five Lessons and Four Takeaways

- I. Think Big.....Act Small
- II. Embrace diversity of thought, create inclusion
- III. Community and Economic Development.. Recognize the Interdependencies
- IV. Embrace the role..and value of regulatory agencies
- V. Credits, grants, loan programs are more costly than advertised...yet are essential

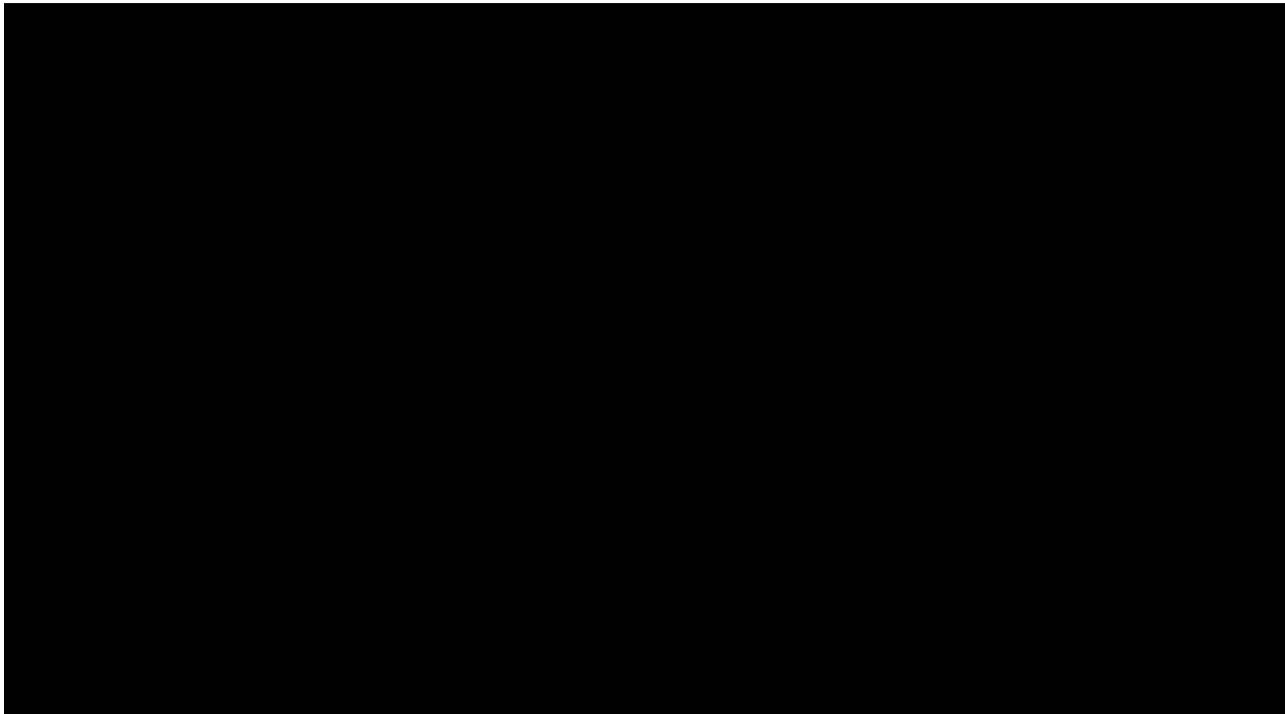
Leadership

Strategy

Structure

Process

As seen on Golf Channel



Key Message

“ Harbor Shores is not the silver bullet, nor panacea for all that ails the community. It was never intended to be the single solution to create jobs and community transformation, though many tried to make it so.... Harbor Shores is but one of many pieces of the community puzzle, a tool to help attract visitors, investors, new homeowners and employers alike. The project is an enabler, not a genie in a bottle that by itself cures all. Harbor Shores can be a powerful enabler yes, but one that must be used wisely to be effective. Now is not the time for our community to rest on our laurels of but one successfull project”

SR PGA-- A Tool To Sell



