City of Keego Harbor
Tax Increment Finance Authority
(TIFA) Meeting Agenda
Monday, November 23, 2026, at 5:00 PM
2025 Beechmont
Keego Harbor, MI 48320

1. **Call the Meeting to Order**

2. **Roll Call**
   Chairman David Emerling, Vice Chairperson Colleen Wade, Secretary Leslie Clark, Board Member Paul Daelemans, Board Member Gino Santia, Board Member Ethan Drain, Council Liaison Corine Streng

3. **Public Comments**

4. **Approval of Agenda**

5. **Approval of Minutes**

   A. September 29, 2026 TIFA Meeting Minutes

6. **Approval of Financial Report**

   A. Financial Report -Period Ending 10/31/2026

7. **City Manager/Consultant Report**

8. **New Business**

   A. TIFA Director Brief

   B. Public Act 210 Incentive Support

   C. Harbor Bucks Gift Card Program

9. **Old Business**

   A. TIFA Bylaws Update

   B. Art Wall Installation

10. **Board Member Comments**

11. **Next Meeting Date**

12. **Adjournment**

All Keego public boards adhere to the City Council Rules of Procedure. The Procedure may be reviewed here: Keego Harbor Rules of Procedure

City of Keego Harbor
2025 Beechmont
Keego Harbor, Michigan, 48320

From: Stacy Goodall, Interim City Clerk

Meeting: November 23, 2026

Subject:

Recommended Action: Move to approve the minutes as presented by the Interim City Clerk

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Introduction:
The Commission is asked to approve the proposed minutes from September 29, 2026, TIFA meeting as prepared by the Interim City Clerk. The proposed minutes are attached. This is a routine agenda item.

Background:
The Clerk keeps the minutes of each meeting under the Council Rules of Procedure. The Open Meetings Act (MCL 15.269) sets what the minutes must contain and when they must be available.

Strategic Pillars:

Item Costs:

Attachments:
1. September 29, 2026 TIFA Meeting Minutes

Sincerely,
Stacy Goodall
Interim City Clerk

City of Keego Harbor
Tax Increment Finance Authority
(TIFA) Meeting Minutes
Wednesday, September 29, 2026, at 5:00 pm

Call the Meeting to Order:
Chairman Emerling called the meeting to order at 5:00 pm

Roll Call: Chairman David Emerling, Vice Chairperson Colleen Wade, Secretary Leslie Clark, Board Member Gino Santia, Board Member Paul Daelemans, Board Member Ethan Drain, and Council Member Corine Streng.

Staff Present:

City Manager Joe Gacioch, Interim City Clerk Stacy Goodall, and Treasurer Denise Hanley

Public Comment:

Ronnie Dahl- Record and post meetings.

Approval of the Agenda:

Motion by Board Member Streng; supported by Board Member Daelemans to amend the agenda to move new business ahead of the City Manager Report.
Ayes: 7 Nays: 0

Motion carries

Approval of Meeting Minutes:

Motion by Vice Chair Wade; supported by Board Member Streng to approve the minutes.
Ayes: 7 Nays: 0

Motion carries

Financial Report

Motion by Board Member Santia; supported by Board Member Daelemans to accept the financial report.
Ayes: 7 Nays: 0

Motion Carries

New Business:

RFP Recommendation for Cass Lake Rd. Streetscape Implementation Plan
The City Council approved the RFP to be awarded to Fleis and Vandenbrink. Sam

Mariuz and David were in attendance to answer questions. City Manager Gacioch reviewed the scope of work and standards to be communicated and aligned with the work RCOC has planned. Engineering standards need to be at 30% to stay with the timeline. Projected city cost estimate is $350,000 with the additional $127,900 for the engineering plan, the total cost to the city would be $407,000 at this time. Shovel-ready plans are required to apply for the TAP grant which could fund 50% of the project. Fleis and Vandenbrink were recommended by the City Manager and approved by City Council to help the city move this project forward. RCOC will bid out this project next fall.

Resolution by Board Member Drain; supported by Vice Chair Wade to authorize the professional services agreement with Fleis and Vandenbrink for the Cass Lake Corridor redevelopment implementation plan and approve funding not to exceed $127,900 for the initial scope through the 30% local design milestone to paid for from capital account 207.693.970, and retain phase 5, valued at $30,5000, as a priced option requiring separate authorization before proceeding.

Roll Call: Clark yes, Santia yes, Daelemans yes, Wade yes, Streng yes, Emerling yes, Drain yes.

Resolution carries

TIFA Director Appointment

The board discussed the benefits of appointing the city manager to the Executive Director of TIFA.

Resolution by Board Member Drain; supported by Council Member Streng to approve the appointment of Joseph Gacioch as TIFA Executive Director consistent with City Council's designation of the combined City Manager, TIFA Executive Director position and to approve TIFA's participation in the current salary allocation of 70% general fund and 30% TIFA within the council approved and TIFA adopted budget.

Roll Call: Emerling yes, Wade yes, Clark yes, Daelemans yes, Santia yes, Drain yes, Streng yes.

Resolution carries

Council Member Streng left at 6:10pm

<u>Old Business:</u>

Camper's Path Signage

Leslie Clark presented sign options for Camper's path. The board discussed purchasing 4 signs in the TIFA district. Parks and Recreation will purchase the other signs. DPW can install the signs.

Resolution by Board Member Drain; supported by Board Member Clark to

approve the proposal to fund the design and purchase of four camper's path interpretive and wayfinding signs in the amount not to exceed $8,500 to be paid for from account 247.000.948.000 as submitted by the City Manager/TIFA Director. Roll Call: Daelemams yes, Santia yes, Drain yes, Emerling yes, Wade yes, Clark yes.

Resolution carries

City Manager Update

- **Fran Leaf Projects**
  - Rent or buy water tank for watering in Fran Leaf Park
  - Tree trimming and seasonal program for DPW
  - City Manager will draft a Capital Improvement Plan
- **Façade Improvement Grant- Sam Mariuz update**
  - 2 grants were approved and are in the process for reimbursement.
- **Developer Day**
  - The city has received several follow-ups and soft inquiries on the corner lot. A strategy discussion on the final goal for the property will be the next step.
- **Kayak Launch**
  - The kayak launch will be installed tomorrow. The site is prepped and ready.
- **Dollar Lake Improvements**
  - City Manager Gacioch will contact the owner of the Rite Aid building.
- **Signage & Light Poles**
  - Cass Lake Road redevelopment plan will include this item.
- **Webb Park Fence**
  - Before the art installation discussion, the city should have a survey to verify lot lines. There is a discrepancy with the legal description which does not include Webb Park in the TIFA district.
- **TIFA Newsletter**
  - Goals and budget will be discussed with a new approach.
- **By-Laws Discussion**
  - The City Manager presented his recommended changes in a red-lined draft.
  - A 7- or 9-Member and term limit discussion.
  - Operational model options with the council liaison and city council discussion.
  - New applicants will be discussed after the November election.

NEXT MEETING: Monday, October 19, 2026

Board Member Comments:

Adjournment:
Chairman Emerling adjourned the meeting at 7:26 pm.

David Emerling
TIFA Board, Chairman

Stacy Goodall
TIFA Board, Recording Secretary

City of Keego Harbor
2025 Beechmont
Keego Harbor, Michigan, 48320

From: Denise Hanley, Treasurer
Meeting: November 23, 2026
Subject:
Recommended Action:

Introduction:

Background:

Strategic Pillars:

Item Costs:

Attachments:
1. Financials

Sincerely,
Denise Hanley
City Treasurer

GL NUMBER	DESCRIPTION	YTD BALANCE 10/31/2025	2026-27 ORIGINAL BUDGET	YTD BALANCE 10/31/2026	AVAILABLE BALANCE	% BDGT USED
Fund 247 - TAX INCREMENT FINANCE AUTHOR FUND						
Revenues						
Dept 000 - UNCLASSIFIED						
247-000-402.000	CURRENT TAXES	296,110.82	328,205.00	284,334.28	43,870.72	86.63
247-000-573.000	LOCAL COMMUNITY STABILIZATION SHARE APP	0.00	2,500.00	0.00	2,500.00	0.00
Total Dept 000 - UNCLASSIFIED		296,110.82	330,705.00	284,334.28	46,370.72	85.98
TOTAL REVENUES		296,110.82	330,705.00	284,334.28	46,370.72	85.98
Expenditures						
Dept 000 - UNCLASSIFIED						
247-000-964.000	MISC EXPENSE	0.00	9,500.00	4,836.37	4,663.63	50.91
Total Dept 000 - UNCLASSIFIED		0.00	9,500.00	4,836.37	4,663.63	50.91
Dept 191 - ADMINISTRATION						
247-191-802.000	PROFESSIONAL AND TECHNICAL SERVICES	5,282.30	0.00	0.00	0.00	0.00
Total Dept 191 - ADMINISTRATION		5,282.30	0.00	0.00	0.00	0.00
Dept 693 - CASS LAKE ROAD						
247-693-702.000	WAGES-FULL TIME	18,183.16	37,242.00	254.56	36,987.44	0.68
247-693-711.000	FICA	1,390.82	2,849.00	19.48	2,829.52	0.68
247-693-711.004	HEALTH INSURANCE	3,668.40	10,000.00	0.00	10,000.00	0.00
247-693-711.005	RETIREMENT PLAN	0.00	3,500.00	0.00	3,500.00	0.00
247-693-711.006	LIFE INSURANCE	0.00	350.00	0.00	350.00	0.00
247-693-711.007	WORKERS COMP	0.00	400.00	0.00	400.00	0.00
247-693-802.000	PROFESSIONAL AND TECHNICAL SERVICES	0.00	80,000.00	12,582.83	67,417.17	15.73
247-693-812.000	ADMINISTRATION CHARGES	0.00	48,061.00	0.00	48,061.00	0.00
247-693-830.005	FACADE IMPROVEMENTS - PROGRAM	0.00	50,000.00	0.00	50,000.00	0.00
247-693-944.000	RENTAL OF EQUIPMENT	6,329.30	0.00	447.20	(447.20)	100.00
247-693-970.000	CAPITAL EXPENSES	13,926.62	150,000.00	8,102.00	141,898.00	5.40
Total Dept 693 - CASS LAKE ROAD		43,498.30	382,402.00	21,406.07	360,995.93	5.60
Dept 899 - TAX TRIBUNAL/OTHER REFUNDS ORDERED						
247-899-956.000	COSTS, FEES, AND CHARGES	172.86	500.00	0.00	500.00	0.00
Total Dept 899 - TAX TRIBUNAL/OTHER REFUNDS ORDERED		172.86	500.00	0.00	500.00	0.00
TOTAL EXPENDITURES		48,953.46	392,402.00	26,242.44	366,159.56	6.69
Fund 247 - TAX INCREMENT FINANCE AUTHOR FUND:						
TOTAL REVENUES		296,110.82	330,705.00	284,334.28	46,370.72	85.98
TOTAL EXPENDITURES		48,953.46	392,402.00	26,242.44	366,159.56	6.69
NET OF REVENUES & EXPENDITURES		247,157.36	(61,697.00)	258,091.84	(319,788.84)	418.32

City of Keego Harbor
2025 Beechmont
Keego Harbor, Michigan, 48320

From: Joe Gacioch, City Manager
Meeting: November 23, 2026
Subject: TIFA Director Monthly Brief
Recommended Action: No action

Introduction:

Background:
Newsletter: The Director recommends shifting the concept of the newsletter in-house. The recommended approach is to begin with building a reliable business contact list through a city-built online form in December and January, followed by a consistent, easy-to-maintain TIFA newsletter. Initially, I recommend a straightforward format so we can focus on implementation and consistency. I propose we follow the same five-part format:

1. Business highlight: One local business, a photo, and a short profile.
2. TIFA at work: A project update or Board decision explained plainly.
3. Available assistance: Façade grants, Harbor Bucks, and Main Street Oakland County resources.
4. Upcoming dates: Meetings, events, and application deadlines.
5. One clear invitation: An opportunity to apply, participate, or share feedback.

Facade Improvement Grant: The TIFA portion of the website is in the process being updated. The facade improvement program content has been re-oriented for business oriented engagement. https://keegoharbor.org/business/site_improvement_grant.php
The City Manager will also provide a status update for applications approved in July.

Cass Lake Corridor project: The TIFA Director, our engineering contractor Fleis & Vandebrink convened a project kickoff meeting with the Oakland County Road Commission. A project brief will be submitted by F&V for the Monday meeting. The TIFA Director will also provide an update from the City/TIFA to the Road Commission.

Oakland County Local Gems Sweepstakes (updated)

Local Gems is Oakland County's annual holiday-season shop-small campaign, run by county Economic Development with Genisys Credit Union, Oakland Thrive and Main Street Oakland County. It runs November 1–30. Customers photograph themselves inside or outside an independently owned, brick-and-mortar Oakland County business. They enter through the county's site (OakGov.com/ShopSmall) for a chance at $1,000, $500 or $250 prizes funded by Genisys. Entrants must be Michigan residents 18 or older, with one entry per business location and no purchase required. The program is countywide and not limited to Main Street districts, so every Keego Harbor storefront qualifies. The 2025 round drew more than 1,000 entries naming 675+ businesses in 46 communities. Businesses benefit only if customers know to nominate them, so the free posters and cards from county Economic Development are the main tool for getting nominations.

As of 11/19, I have visited 15 businesses and shared news and materials supporting the program. Materials come from the county's Small Business Saturday contact, Erick Phillips (248-858-4070, phillipse@oaklandcountymi.gov), while supplies last. A follow-up post ahead of Small Business Saturday on November 28 can name participating businesses with their permission, and the story and any follow-ups should link to OakGov.com/ShopSmall and use #LocalGemOC.

Oakland County Main Street: I have contacted Oakland County Main Street to affirm the support levels associated with our membership. THey will contribute $1,500 toward local board training. I would like to schedule a Board Retreat for a Main Street training in January, I hope that the training can be helpful with budgeting for the Board. Additionally, the National Main Street conference is headed to Detroit this year. Any Oakland County main street members can volunteer and gain free attendance to the event. I would like a representation of Keego Harbor to attend this event and/or volunteer - this is a great opportunity to network, grow our brand in the region, and to learn from national main street/downtown best practices.
Our membership also gives us access to advocate for $5000 micro grants from Genyisis credit union for small businesses: Main Steet Oakland County Genisys Credit Union Grant Description Sheet. This will be a feature of the digital newsletter that we hope to launch.

Fran Leaf Park and Cass Lake Road Updates

- Cass Lake Road to Fran Leaf Park path. I contacted Stefani last week about the arch installation. The work has been delayed, and he reports that most of the pieces are on site. He expects to begin excavating and pouring the footings by the end of November.

- Art wall. An updated proposal and recommended design are on the regular agenda. The Board will consider how to fund the project before I proceed with installation.

- Bench installation. The original project scope did not include bench assembly or installation. Doug has the materials at the City yard, and the bench is heavy enough to require a crew of at least two. I asked Doug to get an installation quote from the supplier. If the art wall work extends beyond December, it may make sense to install the bench in

the spring.

- Kayak launch signage. We'll develop signage options once the City settles on a branding and logo direction. We expect Council to see initial branding concepts in the coming months. My current target is to order the signage over the winter and install it in the spring.

- Fran Leaf raised sidewalk. The estimated $50,000 project has been added to the capital plan. During the upcoming budget discussions, the Board will weigh the sidewalk against other TIFA priorities and decide whether to fund it.

- Cass Lake Road tree trimming. Doug and I are looking at options for a district tree-trimming program. We'll review how neighboring cities handle routine trimming before recommending an approach. In the meantime, we'll prioritize any known tree hazards.

Strategic Pillars:

Item Costs:

Attachments:
None

Sincerely,
Joseph Gacioch
City Manager

City of Keego Harbor
2025 Beechmont
Keego Harbor, Michigan, 48320

From: Joe Gacioch, City Manager

Meeting: November 23, 2026

Subject: PA (Public Act) 210 Incentive Recommendation for City Council

Recommended Action: Motion to recommend that City Council proceed with the PA 210 Commercial Rehabilitation policy and the establishment of Commercial Rehabilitation District No. 1, as presented, with TIFA to review each application within the TIFA district.

Introduction:
The TIFA Director asks the Board to recommend that City Council proceed with a PA 210 Commercial Rehabilitation policy and District No. 1. The district runs along Orchard Lake Road (Willow Beach Rd. to Maddie Lane) and Dollar Lake. The attached presentation explains how the incentive works and what it means for TIFA.

Background:
Why PA 210
Many of the commercial buildings on Orchard Lake Road and Dollar Lake are decades old. Renovating them often costs more than today's rents can repay. The Commercial Rehabilitation Act (Public Act 210 of 2005) helps close that gap. For a term of 1 to 12 years, set by Council, local taxes on the building are charged on its value from before the renovation, not on the value the work adds.

- For older buildings. Any commercial building 15 or more years old can qualify. No finding of blight or obsolescence is needed.
- Housing and mixed use count. Apartment buildings of 5 or more units qualify. So does a new building on a lot where an older building was demolished.
- Local control. Council creates the district and approves each project and term. Under the draft policy, TIFA reviews every application inside the TIFA district first.
- Today's revenue keeps flowing. The owner keeps paying all taxes on the building's existing value and on the land. School operating taxes and the State Education Tax are paid on the full new value.

What a tax freeze means for TIFA
TIFA captures 20.1482 mills: City 14.3917, Oakland County 5.5503, and Huron-Clinton Metropolitan Authority 0.2062, per the 2025 TIFA Plan. A PA 210 certificate does not reduce

what TIFA captures today. It delays TIFA's capture on the new value until the certificate ends.

Schedule

- **December 17, 2026:** Council sets the district public hearing.
- **December 18, 2026:** Certified-mail notice goes to Oakland County and every property owner.
- **January 14, 2027:** At a special meeting, Council adopts the policy, holds the hearing, and creates the district.
- **Mid-February 2027:** Oakland County's 28-day review ends and the district takes effect.

Strategic Pillars:
Thoughtful Economic GrowthQuality of Life Across Generations

Item Costs:
N/A

Attachments:
1. PA210_TIFA_Board_Overview_2026-11-23

Sincerely,
Joseph Gacioch
City Manager / TIFA Director

City of Keego Harbor

"Heart of the Lakes"

Reinvesting in Keego's Older Commercial Buildings

The PA 210 Commercial Rehabilitation Incentive and District No. 1

What it means for TIFA, shown with an example project on Dollar Lake

TIFA Board — November 23, 2026

Presented by Joseph Gacioch, City Manager and TIFA Executive Director

Why PA 210 fits Keego's older commercial buildings

A temporary tax freeze that helps a renovation pencil out, controlled locally by Council

Makes reinvestment pencil out

The owner keeps paying today's local taxes on the building while the renovation adds value, for 1 to 12 years.

Built for older buildings

Any commercial building 15 or more years old qualifies. No blight or obsolescence finding is needed.

Covers mixed use and housing

Apartments of 5+ units qualify, and so does a new building on a lot where an old one was demolished.

Local control, temporary cost

Council approves each project and term, after TIFA review. Taxes collected today keep flowing.

35 parcels in District No. 1

14.4 acres along Orchard Lake Rd and Dollar Lake

$8.0M taxable value in the district today (2026)

What the freeze covers, and what it doesn't

Only local taxes on the value a renovation adds are deferred, and only for the certificate term

Deferred during the term

- City, County, and other local millages on the new value
- TIFA's 20.15 captured mills on the new value
- The building's existing value stays frozen at its pre-project level

Still paid in full

- All taxes on the building's value before the project
- School operating taxes and the State Education Tax on the new value
- All taxes on the land

When the term ends

- The full taxable value returns to the roll
- TIFA captures the growth for the rest of the plan (through 2045)
- No repayment is owed if the owner met the terms

TIFA keeps what it has today. Capture on the property's existing value continues for the whole term; only capture on the new value waits.

District No. 1: Orchard Lake Road and Dollar Lake

Commercial parcels from Willow Beach St to Maddy Ln, plus the commercial frontage on Dollar Lake



Map key

- Proposed district parcel (35)
- Possible addition for Council (14)
- City-owned property (not included)

Inside the TIFA district

- The TIFA plan covers Orchard Lake Road and the Dollar Lake shoreline
- TIFA reviews every PA 210 application in its district before Council votes

Example: a $10 million reinvestment at 3080 Orchard Lake Rd

An illustration of how the numbers work, not an application or an approved project

$742,160

taxable value today (2026)

$10M

private reinvestment in the building

+$5.0M

added taxable value (about half of market value)

Timing

Owner applies before building in 2027; construction runs 2027–2028; the new value is on the roll in 2029.

Certificate

12-year Waterfront Track term, effective December 31, 2027 (tax years 2028–2039).

TIFA capture

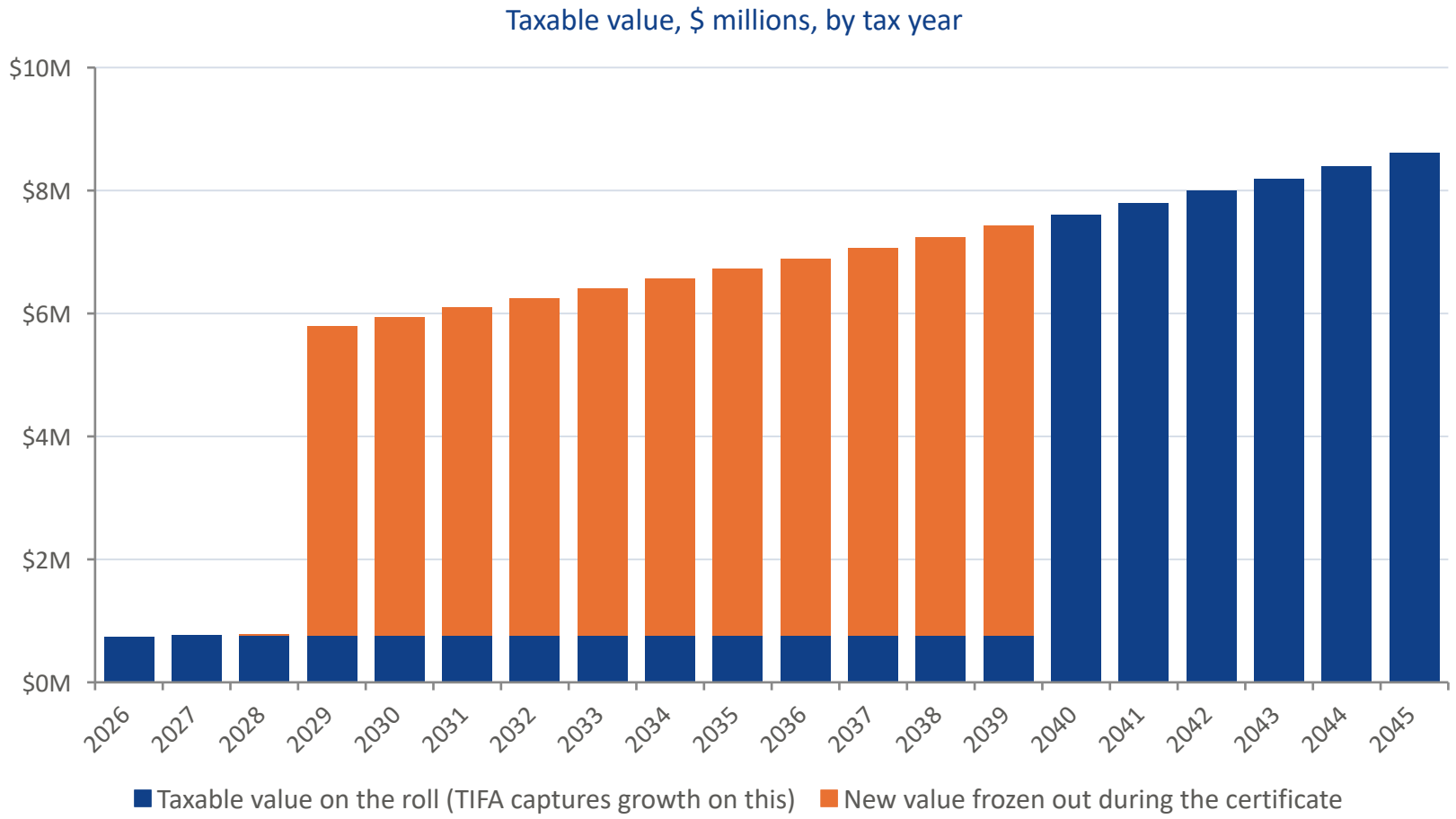
20.1482 mills: City 14.3917, Oakland County 5.5503, HCMA 0.2062 (2025 TIFA Plan).

Growth

Taxable value grows 2.5% a year, within the inflation cap.

The taxable value TIFA sees stays level until the certificate ends

3080 Orchard Lake Rd with a $10M reinvestment and a 12-year PA 210 certificate



Frozen at

$760,714

the 2027 value, held flat for tax years 2028–2039

Full value in 2039

$7.4M

what the property would carry without the certificate

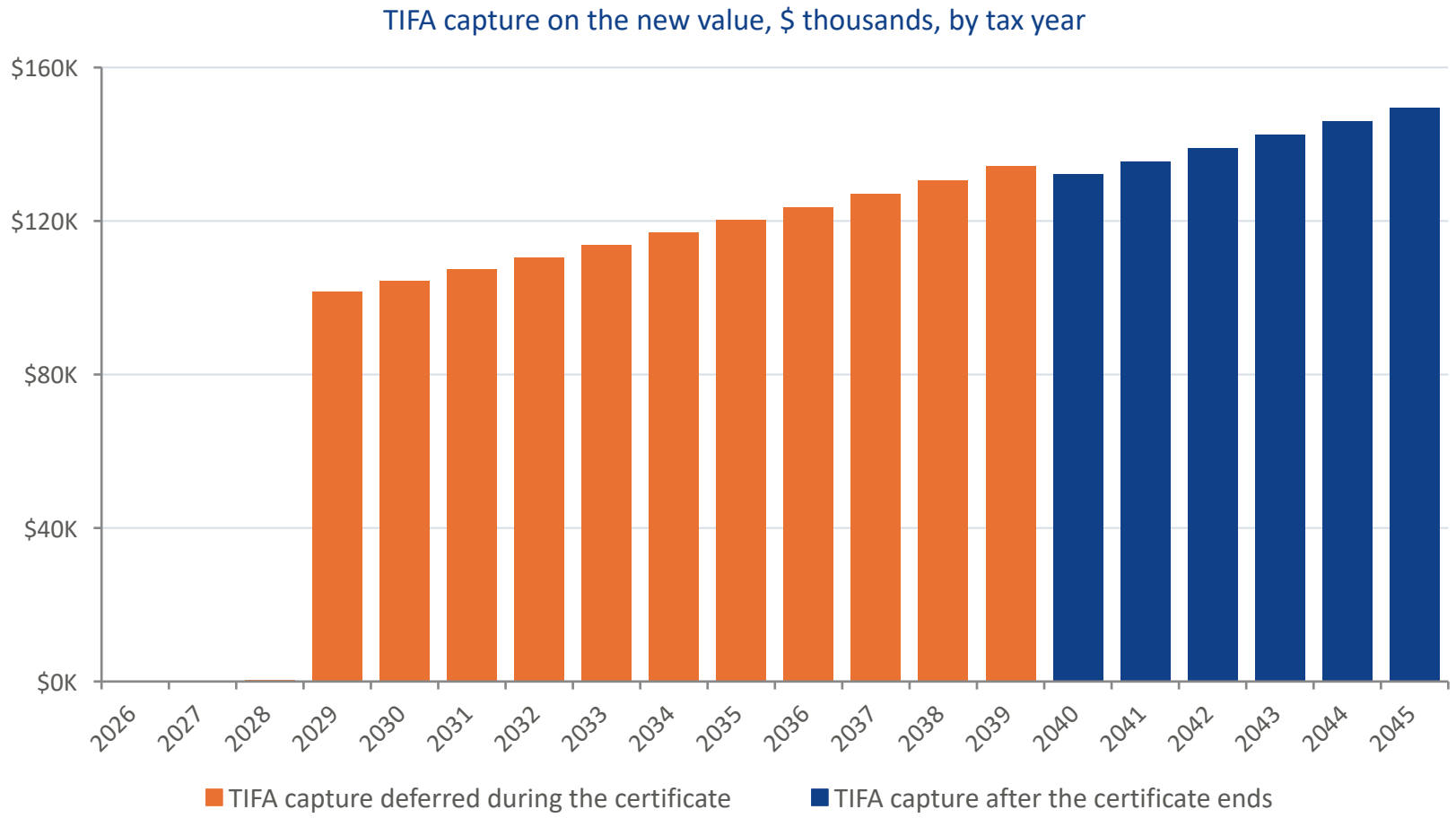
Back on the roll in 2040

$7.6M

the full value, captured by TIFA through 2045

TIFA defers about $1.3 million, then captures the growth

TIFA revenue from the new value at 3080 Orchard Lake Rd, 12-year certificate



Deferred, 2028–2039

$1.29M

$102K to $134K a year

Captured, 2040–2045

$844K

about $132K a year, roughly 40% of TIFA's capture today

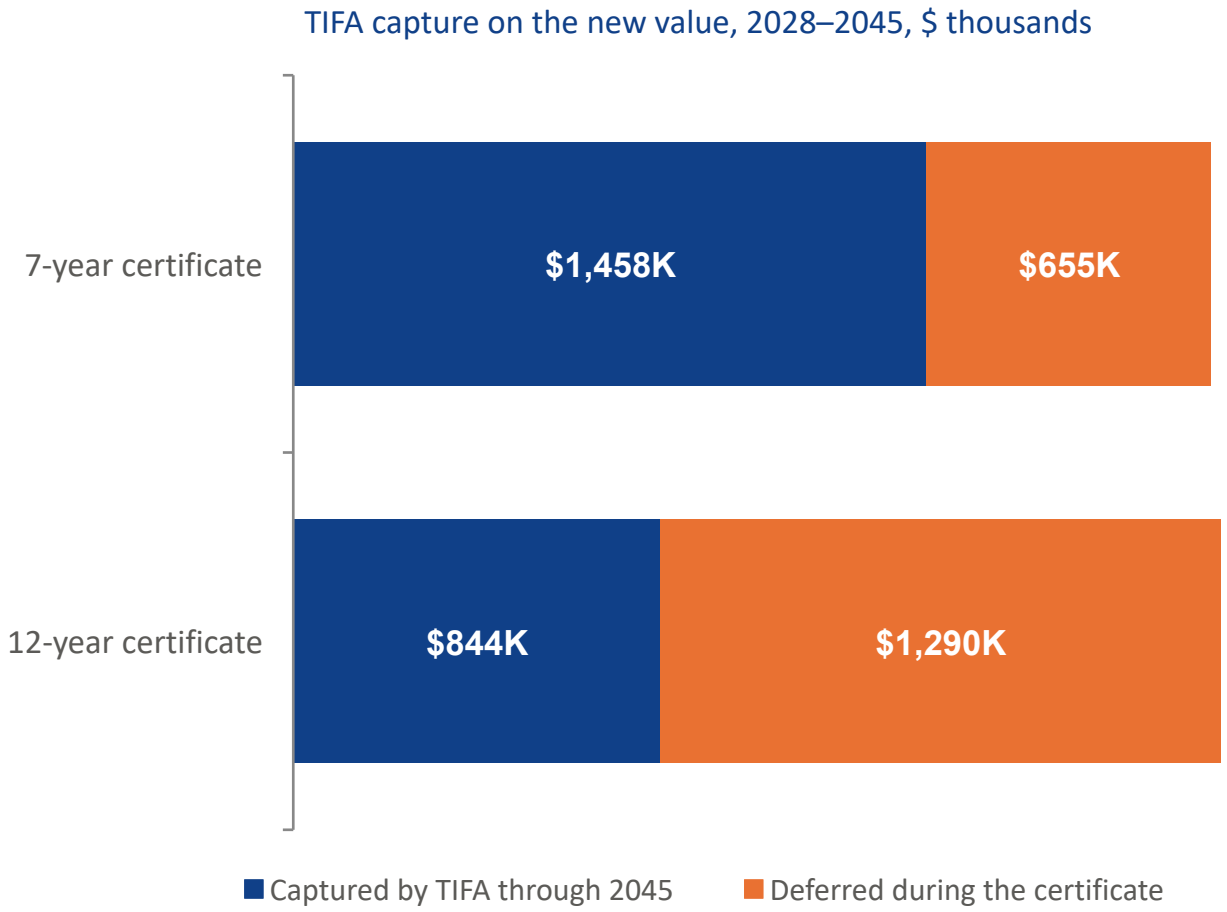
If the project never happens

$0

TIFA captures nothing on value that is never built

Shorter terms return more to TIFA before the plan ends in 2045

Same $10M project, TIFA capture on the new value through 2045



The plan clock matters

A 7-year term ends in 2035, leaving TIFA 11 years of capture. A 12-year term leaves 6.

Longer terms should earn it

The Waterfront Track ties 8–12 years to public access or a payment into the Dollar Lake fund.

TIFA can recommend the term

TIFA's review can weigh the deferral against the project and its public benefits.

TIFA's role in every PA 210 project

The draft policy gives the Board a formal review before Council votes

1

Owner applies

State Form 4507 to the City Clerk, before construction starts

2

Assessor reports

Waterford Township confirms values and estimates the cost to each taxing unit

3

TIFA reviews

Board weighs the effect on capture and recommends a term and conditions

4

Council decides

Public hearing; approval by resolution within 60 days

5

State certifies

State Tax Commission issues the certificate

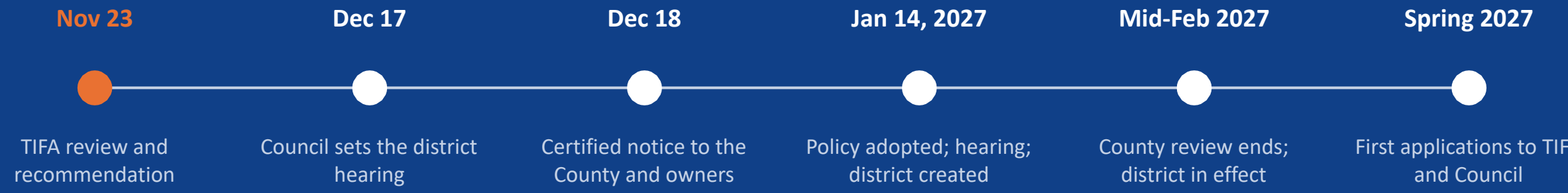
Incentives liaison

One Board member learns the tools and keeps the Board informed. Staff provides the training.

Dollar Lake Waterfront Fund

Payments from Waterfront Track projects go to a restricted fund. TIFA recommends projects in its district.

Schedule to put District No. 1 in place



Applications filed by October 31 can take effect December 31 of the same year.

Requested action

Motion to recommend that City Council proceed with the PA 210 Commercial Rehabilitation policy and the establishment of Commercial Rehabilitation District No. 1, as presented, with TIFA to review each application within the TIFA district.

1. Does the Board support the district boundary, including the edge cases?
2. Should TIFA's review include a recommended term for each project?
3. Who will serve as the Board's incentives liaison?

City of Keego Harbor
2025 Beechmont
Keego Harbor, Michigan, 48320

From: Joe Gacioch, City Manager

Meeting: November 23, 2026

Subject: Harbor Bucks downtown gift card program

Recommended Action: Move to authorize up to $5,000 in TIFA funds to launch the Harbor Bucks program, including an initial holiday promotion, contingent upon the TIFA Director's finalization of acceptable terms with Yiftee and City Attorney review. Further, authorize the TIFA Director to execute the necessary agreement and administer the program within the approved funding limit.

Introduction:
I am presenting Harbor Bucks for your consideration as a new tool to encourage local shopping and strengthen TIFA's relationship with Keego Harbor businesses. The attached draft outlines a community gift card that residents, visitors, employers and community organizations could purchase for use at participating businesses.

Harbor Bucks would give people a convenient way to give the gift of Keego Harbor. Rather than choosing one restaurant or store, a purchaser could buy a single card that the recipient could spend across participating shops, restaurants and service businesses. The program would also give TIFA a recognizable, ongoing way to demonstrate its support for our local business community.

Background:
Community gift card programs, often called "downtown dollars," are an established business promotion tool. Nearby examples include Ferndale Dollars and Royal Oak Downtown Dollars, both powered by Yiftee. Trenton operates a similar program through Conpoto. Although the platforms and administrative arrangements vary, the basic purpose is the same: direct gift and promotional spending toward participating local businesses.

Keego Harbor does not need a fully developed downtown identity to benefit from this approach. The Harbor Bucks name can connect our existing businesses under a shared community brand while supporting the commercial areas we are working to strengthen.

The proposed platform, Yiftee, provides the online purchasing page, digital gift cards, merchant enrollment tools and reporting. Cards are redeemable through participating businesses' existing payment systems over the Mastercard network, and merchants receive payment through their

own processors. This would substantially reduce the staff work associated with selling paper certificates and issuing reimbursement checks.

Yiftee advertises no standard setup or ongoing platform fee for its Community Card program, subject to applicable exceptions. Buyers generally pay a delivery fee unless a sponsor covers it, and participating merchants pay their normal payment-processing charges. Staff would confirm the applicable fees, promotional card terms and agreement before recommending final approval.

How Harbor Bucks could encourage local shopping

The program would provide several ways to turn a general “shop local” message into a purchase:

- Everyday and holiday gifting. Residents could purchase Harbor Bucks for birthdays, holidays, teachers, friends and family, directing those gifts toward participating Keego Harbor businesses.
- Purchase incentives. TIFA could offer a limited bonus with a card purchase, encouraging customers to commit their own dollars to local shopping. Each campaign would have an approved spending cap and purchase limit.
- Slow-season promotions. Bonuses could be timed for winter or other periods when participating businesses would benefit from additional visits.
- Employer and organizational purchases. Local employers, real estate professionals and community organizations could purchase cards for employee recognition, client gifts and welcome packages.
- Events and business discovery. Cards could connect community events and welcome activities with visits to nearby businesses, supported by a merchant directory and coordinated promotion.
- Construction support. Subject to platform capabilities and approved funding arrangements, future campaigns could encourage customers to continue visiting businesses affected by Cass Lake Road construction.

The program would also create a regular point of contact between TIFA and participating businesses. Enrollment, staff training and campaign planning would help us build a stronger merchant network ahead of larger redevelopment and corridor improvements.

Proposed pilot and next steps

The draft includes a preliminary $5,000 program budget for purchase incentives, promotional cards, fee coverage and marketing. These figures are discussion placeholders. Any City contribution to support businesses outside the TIFA district would require separate City Council consideration and confirmation of the appropriate funding structure.

I recommend working toward a February 2027 pilot, beginning with at least ten participating businesses and one clearly defined purchase-incentive campaign. Staff would report quarterly on

merchant participation, privately purchased card value, publicly funded incentives, redemptions and program costs. Merchant feedback would help assess ease of use, customer discovery and spending beyond card balances.

- If the Board would like to begin during the holiday season, it may also approve a limited seed funding allocation to launch an initial promotion with the first ten eligible businesses to enroll. The Board would establish the funding cap and promotional offer, with implementation contingent on confirmation of platform terms, appropriate use of TIFA funds and merchant readiness. This would provide an opportunity to test Harbor Bucks during the holiday shopping season and use those results to shape the broader program.

Harbor Bucks would give TIFA a manageable way to support local commerce now while helping build the business relationships and shared identity needed for Keego Harbor's future.

Strategic Pillars:

- Small-town Character
- Thoughtful Economic Growth

Item Costs:
5,000

Attachments:
1. Keego-Harbor-Harbor-Bucks-Council-Proposal
2. Keego-Harbor-Harbor-Bucks-Pilot-Options
3. Harbor Bucks Draft Program

Sincerely,
Joseph Gacioch
City Manager

HARBOR BUCKS · FOR THE CITY COUNCIL PACKET

Proposal language: a Keego Harbor community gift card and a $1,000 holiday pilot

Draft text the City Manager can adapt for the agenda item, the staff report and the motion. Everything below is a draft for the City to edit.

Agenda item	Authorization to establish a Keego Harbor community gift card program ("Harbor Bucks") and to fund a $1,000 holiday pilot promotion
Requested action	Approve the Yiftee Community Card Organizer Agreement and authorize up to $1,000 for a pilot shop-local promotion
Fiscal impact	$0 to launch and operate the card; up to $1,000 one-time for the pilot promotion, pre-funded, with unused funds returned to the City
Prepared by	City Manager's office, with Yiftee, Inc. (program partner)

Background

The City is building out its downtown and wants a simple tool that keeps resident and visitor spending with Keego Harbor businesses. A community gift card is a City-branded digital gift card that can be spent only at participating Keego Harbor businesses. It runs on the Mastercard network, so a business accepts it on its existing card reader with no new hardware or software, and is paid the same day through its normal card processing. Yiftee operates community cards for nearly 900 cities and towns, including Royal Oak Downtown Dollars and Ferndale Dollars in Oakland County, where the City Manager has run the program before.

What the City would do

- Execute the standard Yiftee Community Card Organizer Agreement. One-year term that renews annually; either party may end it on 30 days' written notice; no fees to the City.
- Approve the program name, card artwork and the participating-business list (about 15 businesses for the pilot; more can join at any time).
- Pre-fund a pilot promotion of up to $1,000, offered either as a 50% bonus (buy $100, get $50) or as a 20% holiday discount on each card.
- Announce the program at the December 4 tree lighting and through the City's channels, targeting a December 10 launch.

What Yiftee provides at no cost

- The City-branded sales page, card design support and a success manager for setup and business onboarding.
- Card delivery by email, Apple and Google Wallet support, and cardholder customer service.
- Fraud screening and chargeback liability on online purchases; purchase limits during promotions.
- Real-time reporting to the City: card sales, redemptions, buyer zip codes and purchases per business.

Cost and safeguards

$0
platform, setup, monthly and per-card fees to the City

$1,000
one-time pilot promotion, pre-funded, that can only be redeemed at Keego Harbor businesses

$0
to participating businesses to join or redeem; standard card processing only

Card value cannot be withdrawn as cash, spent online or used outside the participating businesses. Any pilot budget not claimed is refunded to the City or held for a future promotion. If the bonus option is chosen, bonus cards expire and a rebate of up to 75% of unspent bonus funds returns to the City. The City may end the program at any time on 30 days' notice with no termination fee.

SUGGESTED MOTION

"Motion to authorize the City Manager to execute the Yiftee Community Card Organizer Agreement on behalf of the City of Keego Harbor, to establish a City-branded community gift card program, and to expend up to $1,000 from [fund / line item] for a pilot holiday promotion, with any unused funds returned to the City."

Draft language prepared by Yiftee for the City Manager's use; the City Attorney should review the agreement and the funding source before adoption. Agreement terms per the Yiftee Community Card Organizer Agreement (2026, most states). Program figures: Yiftee platform data, October 2026.

Questions before the meeting

Tyson Senevoravong, Yiftee · tyson@yiftee.com · (330) 701-5272 · available for a call with the City Attorney or a recorded demo for Council

HARBOR BUCKS · HOLIDAY PILOT

What a $1,000 pilot buys: a 50% BOGO or a 20% holiday discount

Same $1,000, two offers. Both put the money into cards that can only be spent at Keego Harbor businesses, and anything unused comes back to the City. The platform itself costs the City nothing.

TWO WAYS TO SPEND IT

The $1,000 pre-spend, side by side

Option 1 · 50% BOGO: buy $100, get $50

A resident buys a $100 card. The pool adds a $50 bonus card on top. Each bonus card costs the City $51 ($50 + $1 eDelivery fee).

19	$2,850	2.9×
residents reached	of card value, only in Keego Harbor	card value per City dollar

Resident pays ($100 card + $6 fee)	**$106.00**
Resident gets	**$100 card + $50 bonus card**
Residents bring their own	**$1,900**
19 bonus cards	$950
$1 fee on each bonus card	$19

- ✓ "Buy $100, get $50 free" is an easy headline for the tree lighting
- ✓ Bonus cards expire, so the City can get a rebate of up to 75% of unspent bonus funds
- – The pool is gone after 19 purchases, likely within days

Best when: you want the biggest spend per dollar and a strong launch moment.

Option 2 · 20% holiday discount

A $100 card costs $106 with the eDelivery fee. 20% off means the resident pays $84.80 and the pool covers $21.20.

47	$4,700	4.7×
residents reached	of card value, only in Keego Harbor	card value per City dollar

Resident pays ($106 cart, 20% off)	**$84.80**
Resident gets	**One $100 card**
Residents bring their own	**$3,986**
20% off 47 carts	$996
Discount can be any rate up to 25%	

- ✓ Reaches more than twice as many residents on the same $1,000
- ✓ A lower price to get in, right when holiday gifts are bought
- – Discounted cards don't expire, so there's no rebate on unspent funds

Best when: the budget is small and the goal is the widest reach, which is why we'd lean this way for the pilot.

Illustration, not a forecast: one $100 card per resident and the full $1,000 used; counts rounded down. A per-resident limit (one to three offers each) spreads the pool across more households. Exact terms are confirmed in the City's portal before the round goes live, and the pool can be topped up by the City or a sponsor at any time.

FROM COUNCIL TO LAUNCH

A December 10 launch, step by step

Mon Nov 23
Council
Council authorizes the agreement and the $1,000 pilot. The City returns the signed organizer agreement.

Nov 24 – Dec 3
Kickoff & enrollment
Valentina brands the page; the City uploads the ~15 pilot businesses; each one opts in with a $0.10 activation charge. Optional merchant Q&A call.

Fri Dec 4
Tree lighting
Announce Harbor Bucks and the offer at the tree lighting; the sales page can take orders as soon as the first businesses are live.

Thu Dec 10
Launch
Pilot offer live for holiday shopping; the City watches sales, redemptions and per-business purchase counts in its portal.

WHAT THE CITY IS COMMITTING TO

$1,000, pre-funded, that can only land at Keego Harbor businesses

No platform, setup, monthly or per-card fee to the City. Unclaimed budget is refunded or kept for the next round; unspent bonus funds come back as a rebate of up to 75%. Online purchases are screened by Yiftee, which carries the chargeback liability. The City can stop at any time.

$0
to launch and run the card itself

Dates per the 11/17 demo discussion with the City Manager; the launch date depends on the agreement date and how quickly businesses activate. Photo: keegoharbor.org.

Pick the offer and we'll have it built for Council to see

Tyson Senevoravong, Yiftee · tyson@yiftee.com · (330) 701-5272

Powered by yiftee

Harbor Bucks: a downtown dollars program for Keego Harbor

A community e-gift card, run on Yiftee, that can only be spent at participating Keego Harbor businesses.

Prepared by: City Manager / TIFA Director **Version:** Draft 2, November 13, 2026 **Status:** Not adopted

1. Purpose

Harbor Bucks is a community currency that works like a gift card. Residents, employers and the TIFA itself buy or issue cards, and every dollar loaded on a card must be spent at a participating Keego Harbor business. The TIFA sponsors the program and pays for promotions inside its district. The City may pay to extend it to businesses outside the district (section 8). The program has three aims:

- Keep local spending inside the Cass Lake Road and Orchard Lake Road corridor and the Dollar Lake area.
- Give the TIFA a low-cost promotional tool it can turn on for events, slow seasons and construction periods.
- Build a working relationship with district businesses ahead of larger redevelopment work.

How it fits the Main Street Approach

Point	What the program contributes
Economic Vitality	Captures gift and incentive spending that would otherwise go to national chains or online. Card holders commonly spend more than the card's value at the register.
Promotion	A branded card, window decals and a merchant directory give the district a shared identity and a reason to run campaigns.
Organization	Merchant enrollment is a first, easy ask that builds the contact list and volunteer base a Main Street program needs.
Design	Bonus cards can be timed to support businesses during streetscape or Cass Lake Road construction.

2. Program name

> **Harbor Bucks**
> **Tagline:** "Spend local. Keep Keego thriving."
> The name is simple, approachable and understood on first read. It is not tied to one corridor or one campaign, so it can serve as a long-term community currency brand as Keego Harbor's commercial districts develop.

3. Program at a glance

Platform	Yiftee Community Card, redeemed over the Mastercard network
Sponsor and administrator	Keego Harbor TIFA; administered by the TIFA Director
Where cards are accepted	Enrolled businesses in the TIFA district, plus enrolled Keego Harbor businesses outside the district if the City funds that share
Format	Digital card delivered by email or text; can be printed or added to a phone wallet
Card amounts	Any amount from $5 to $250 per card (proposed)
Cost to the TIFA	No platform setup or ongoing fee. TIFA spending is limited to promotions and marketing it chooses to fund.
Cost to merchants	No enrollment fee. Merchants pay only their normal card-not-present Mastercard processing fee on each redemption.
Cost to buyers	Yiftee e-delivery fee of $1 plus 5% of card value, unless a sponsor covers it. The recipient gets full face value.
Expiration	Purchased cards do not expire. TIFA-funded bonus and giveaway cards expire on a date the Board sets.
Merchant payment	Through each merchant's own card processor, on their normal settlement schedule. The City issues no checks.

The last row is the main reason to choose Yiftee with no support staff. Trenton's program, on a different platform, has the DDA reimburse merchants every two weeks by ACH or check and sell certificates for cash at City Hall. Under Yiftee the TIFA handles no card funds and reconciles nothing.

4. Administration

- The TIFA Board adopts these guidelines, approves the program name, and sets an annual promotions budget. The program is reviewed and renewed each fiscal year.
- If the City participates, City Council appropriates the General Fund share each year and approves the cost-sharing terms in section 8.
- The TIFA Director approves merchant enrollments, schedules promotions within the approved budget, and reports results to the Board quarterly.
- Yiftee holds card funds, screens purchases for fraud, provides customer and merchant support, and supplies sales and redemption reports.
- If the program ends, purchased cards remain valid under Yiftee's terms. The TIFA will give merchants 60 days' notice.

5. Merchant eligibility and enrollment

Eligible businesses

- A permanent, physical location in the City of Keego Harbor. Each merchant is enrolled as either **District** (inside the TIFA boundary) or **Citywide** (outside it). Citywide enrollment opens only once the City's funding is in place.

- A storefront open to the public: retail, restaurants and bars, personal services, recreation and marina services, and similar uses.
- Able to accept Mastercard and key in a card number manually, as for a phone order.
- Current on City taxes, utility accounts, and required licenses, with no unresolved code enforcement orders. Obligation may be waived by the City Manager / TIFA Director

The TIFA Director may approve or decline any enrollment and may remove a merchant that stops honoring cards or falls out of good standing.

Enrollment steps

1. Merchant sends the TIFA Director a business name, address, contact, phone and email.
2. The Director adds the business in Yiftee, which emails an Activation Card: a prepaid Mastercard worth 10 cents.
3. The merchant runs the Activation Card as a manually entered credit card. That transaction accepts Yiftee's merchant agreement and registers the merchant's terminal.
4. The merchant receives a window decal, a one-page staff cheat sheet and a listing in the online directory.

Merchant obligations

- Honor Harbor Bucks for any regular goods or services once listed, and train staff on manual entry.
- Give no cash back and no cash refunds on card purchases. Refunds go back to the card.
- If a sale exceeds the card balance, charge the card for its balance and collect the rest another way.
- Tips can be charged only when included in the amount authorized at the time of sale.
- Display the decal and keep directory information current.
- Leave the program at any time by notifying the TIFA Director.

6. Buying and using Harbor Bucks

- **Where to buy:** the Harbor Bucks page on Yiftee, linked from the City website and from QR codes on decals, counter cards and event signage.
- **Who can buy:** anyone. No account is required for individual purchases.
- **Bulk orders:** employers, realtors, landlords and civic groups can order through a free Yiftee Rewards Hub account, which waives e-delivery fees on bulk orders.
- **Using a card:** the customer shows the card on a phone or printout. The balance appears on the card and updates after each use. Cards are multi-use until the balance is spent.
- **Lost cards and balances:** handled by Yiftee support and its online balance checker.
- **No in-person sales at launch.** City Hall staff can help a resident complete an online purchase but will not accept cash or checks for cards.

7. TIFA-funded promotions

Promotions are where TIFA dollars do the work. Each is optional, capped, and approved in the annual budget.

Promotion	How it works	Best timing
Double Catch (buy one, get one)	A buyer receives a TIFA-funded bonus card matching the purchase, up to a per-person limit. Runs until the allocation is gone.	Launch; Small Business Saturday; January to March
First Catch giveaway	Small cards ($5 to $20) handed out or emailed at City events to get people through merchants' doors.	Summer events; holiday tree lighting
Welcome to the Harbor	A card for new residents and new business owners with their welcome materials.	Year-round
Thank-you Bucks	Cards for board volunteers, survey respondents and event helpers in place of other gifts.	Year-round
Fee holiday	The TIFA covers the buyer's e-delivery fee for a set window.	Late November through December
Construction support	Bonus cards redeemable only at merchants on an affected block, if Yiftee can restrict the merchant list. District merchants only.	During Cass Lake Road work

Guardrails

- Every campaign has a dollar cap set in advance. When the allocation is spent, the campaign ends.
- Bonus matches are limited per buyer (proposed: $50 in bonus value per person per campaign).
- Bonus and giveaway cards expire 60 to 90 days after issue. Unspent promotional value returns to the TIFA for the next campaign.
- Promotional cards cannot be purchased or redeemed by the merchant's own owners at their own business in a way that converts TIFA funds to cash. Yiftee reports are reviewed after each campaign.
- Board members and City officials are not eligible for giveaway cards beyond what any member of the public can receive.

8. Citywide participation and cost sharing

The City wants Harbor Bucks to support Keego Harbor businesses outside the TIFA district as well. The card works the same everywhere. What changes is who pays for promotional value spent outside the district, since tax increment revenue is meant to benefit the development area.

Principle

TIFA dollars fund promotional value redeemed at District merchants. General Fund dollars fund promotional value redeemed at Citywide merchants, plus a proportional share of marketing. Cards bought by the public with their own money need no allocation, because no public funds are involved.

Two ways to structure it

	A. Transfer in to the TIFA	B. City as co-sponsor
How it works	Council appropriates a General Fund transfer to the TIFA. The TIFA pays for all promotions and uses the transfer to offset the Citywide share.	The General Fund pays its share of each campaign directly to Yiftee. The TIFA pays only the District share. No interfund transfer.
Advantages	One budget, one Yiftee funding account, one set of reports. Simplest to run day to day.	TIFA books never carry spending outside the district. Cleaner audit trail.
Drawbacks	The TIFA is spending, at least on paper, outside its development area. Needs attorney and auditor sign-off and a clear true-up.	Two payments per campaign and two budget lines to track.

This draft assumes option A, the transfer in. Option B is the fallback if the attorney or auditor is uncomfortable with the TIFA holding funds for activity outside its boundary.

Allocation and true-up under option A

1. Council adopts a budget amendment and a short memorandum of understanding with the TIFA setting the annual transfer amount and these terms.
2. The transfer is recorded in a separate revenue line in the TIFA fund and tracked against Citywide redemptions.
3. After each quarter, the Director pulls Yiftee's redemptions-by-merchant report and splits redeemed promotional value between District and Citywide merchants.
4. Marketing and fee-holiday costs are split in the same proportion as redemptions.
5. At fiscal year end, any unused portion of the transfer is returned to the General Fund or carried forward by Council action. If Citywide redemptions exceed the transfer, Citywide promotions pause until Council appropriates more. TIFA revenue does not cover the gap.

What Citywide merchants can and cannot receive

- Can: accept any Harbor Bucks card, appear in the directory, and take part in City-funded campaigns.
- Cannot: take part in campaigns the TIFA funds for a district purpose, such as construction support, unless the City funds a matching share.

> **Confirm with the City Attorney and auditor:** whether the TIFA may administer a program that reaches outside its development area when the outside share is fully funded by the General Fund; whether a General Fund contribution to promotional gift cards meets Michigan's public purpose requirements for municipal spending; and how the transfer should be recorded under the Uniform Chart of Accounts. Also ask Yiftee whether a single card can carry two merchant groups, or whether campaign-specific cards with a restricted merchant list are needed.

9. Pilot budget

Figures are placeholders to show the shape of a first-year budget. The Board sets the TIFA amounts and City Council sets the General Fund transfer.

Item	Placeholder	Notes
Launch Double Catch match	$2,000	Generates at least $10,000 in card value at district businesses
Event giveaways and welcome cards	$1,500	About 100 to 150 small cards
Holiday fee coverage	$500	Covers fees on roughly $7,500 in purchases
Decals, counter cards, signage, social ads	$1,000	Yiftee supplies templates
Yiftee platform	$0	No setup or ongoing fee
Total program cost	**$5,000**	Unspent bonus value on expired cards comes back
Less: General Fund transfer in	($2,000)	Placeholder at 25%. Set from the expected share of redemptions at Citywide merchants, then trued up.
Net TIFA cost	**$3,000**	

Ask Yiftee to confirm in writing how expired promotional balances are returned and whether any restocking fee applies. An older Yiftee pricing sheet references a 10% fee on expired reward cards.

10. Rollout

When	Step
November 2026	TIFA Board reviews this draft, confirms the name, and authorizes the Director to open a Yiftee account and recruit merchants.
December 2026	Yiftee demo and setup. Attorney review. Door-to-door merchant recruitment. Card art designed
January 2027	Board adopts final guidelines and the promotions budget. City Council acts on the General Fund transfer and memorandum of understanding. Merchants run Activation Cards. Decals delivered.
February 2027	Public launch with a Double Catch campaign, timed to the slowest retail weeks of the year.
May 2027	First quarterly report to the Board. Decide on summer event giveaways.

A soft launch for December holiday gifting is possible if ten merchants enroll quickly, since Yiftee setup itself is fast. A winter launch is the safer plan.

11. Measuring results

- Number of participating merchants, and share of eligible district businesses enrolled.
- Dollar value of cards sold, split between public purchases and TIFA-funded value.
- Redemption rate and average days from issue to redemption.
- Redemptions by merchant, to see whether spending spreads across the district.
- Leverage: total card value redeemed per TIFA dollar spent.
- A short merchant survey after each campaign on ease of use, new customers and spending above card value.

12. How peer programs compare

	Trenton	Ferndale	Royal Oak	Keego Harbor (proposed)
Name	Downtown Dollars	Ferndale Dollars	Downtown Dollars	Harbor Bucks
Platform	Conpoto with Stripe	Yiftee	Yiftee	Yiftee
Amounts	$10, $20, $50, $100	$10 to $250	$5 to $250	$5 to $250
Buyer fee	6% card processing	Yiftee e-delivery fee	$1 + 5%	$1 + 5%, with TIFA fee holidays
Expiration	5 years	None	None on purchased cards; promo cards dated	None on purchased; 60 to 90 days on promo
Merchant payment	DDA pays every two weeks	Merchant's processor	Merchant's processor	Merchant's processor
Merchants	DDA district, permanent location	20+	75+	Target 10+ at launch
Promotions	Event promotions as announced	Gift guides, corporate sales	BOGO, festival giveaways	Double Catch, First Catch, welcome cards

13. Decisions for the Board

1. Confirm the program name, Harbor Bucks, and tagline.
2. Whether chains and franchises may enroll.
3. Whether to support Citywide participation, and a recommendation to City Council on the General Fund transfer amount and structure (option A or B in section 8).
4. First-year promotions budget and which campaigns to fund.
5. Bonus card expiration (60 or 90 days) and the per-person match limit.
6. Launch timing: December soft launch or February full launch.
7. Authorization for the Director to execute the Yiftee organizer agreement after attorney review.

City of Keego Harbor
2025 Beechmont
Keego Harbor, Michigan, 48320

From: Joe Gacioch, City Manager

Meeting: November 23, 2026

Subject: Approval to Update TIFA Bylaws

Recommended Action: move to adopt the proposed Bylaws of the Tax Increment Finance Authority of the City of Keego Harbor as presented to replace the 2011 bylaws in full, and to forward them to the City Council for review and approval at its December 15, 2026 meeting

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Introduction:
Staff asks the Board to adopt the proposed bylaws and forward them to the City Council for review and approval at its December 15, 2026 meeting.
The proposed bylaws replace the 2011 bylaws in full. They take effect only after City Council approval, because state law makes the Board's rules of procedure subject to approval by the governing body (MCL 125.4304).
Under the 2011 bylaws, amending the bylaws takes the vote of a majority of the Board members then in office.

Background:
The bylaws on file were last updated in 2011. They still cite Public Act 450 of 1980, which the State repealed and replaced with the Recodified Tax Increment Financing Act (Public Act 57 of 2018), and their certification page is blank. The Board began a full rewrite in June 2026 to bring the bylaws in line with current state law and Main Street community standards. The draft has gone through four rounds:

When	Step	Result
June 2026	First drafts (June 16 and June 23) and a redline against the 2011 bylaws (June 30)	A ten-article rewrite covering Board membership, officers, staff, ethics, procurement, communications, training and amendments
July 20, 2026	Board review	Board members asked for changes to term limits, meeting frequency (bimonthly or quarterly) and nominating procedures
September 2026	Second-round redline	Added the director's role, the budget sequence, a term-extension option for volunteer shortages, and two alternative models for the City Council member's role on the Board

November 2026	Third-round redline (attached)	Carries one model for the Council member's role, aligns terms with state law, and resolves the Board's July comments

The attached redline shows every change from the September draft as a tracked change, so the Board can see exactly what moved.

City Council Representative and approval authority
The proposed bylaws give a City Council member a vote on the Board and let the Board approve routine, already-budgeted items under $25,000 without a second trip to Council. This is the largest change in how the Authority operates, since today every item goes to Council.

City Council Representative (Article II, Section 8)

- Council designates one of its members, and reviews the designation each year.
- The Representative votes, counts toward quorum, and is not subject to the term limits.
- The Representative may not serve as Chairperson or in any other officer position.

Board approval authority (Article VI)
The Board may approve an item if:

1. It is in the budget Council approved.
2. It is consistent with the adopted Development Plan and Tax Increment Financing Plan.
3. Its total value, including the full term of any contract, is under $25,000. Council may change this amount by resolution.

Council approval is still required for items of $25,000 or more, anything outside the approved budget, plan amendments, real property, and debt. A project may not be split to fall under the threshold, and every item the Board approves is reported to Council at its next regular meeting.

Strategic Pillars:

Item Costs:

Attachments:
None

Sincerely,
Joseph Gacioch
City Manager

City of Keego Harbor
2025 Beechmont
Keego Harbor, Michigan, 48320

From: Joe Gacioch, City Manager

Meeting: November 23, 2026

Subject: Proposal Update for Art Wall

Recommended Action: Move to approve the Creative Design & Build estimate dated 11/16/2026 for the Fran Leaf Park art wall, including the art wall frame and art panels ($15,274), aluminum lettering ($2,900), and lighting ($3,900), plus contingency for a total cost not to exceed $23,000.

Introduction:

Design concepts

I worked with Creative Design & Build on two concepts. Both use the same frame and art panels; the difference is where the signage sits.

1. Concept 1: sign in the center bay. A "Keego Harbor – The heART of the Lakes" sign sits in the middle of the wall, surrounded by artwork. It could be built two ways: stacked black vinyl panels stenciled over a white vinyl background so the letters pop, or letters printed and posted separately.
2. Concept 2 (recommended): brand across the top. The lettering runs along the top of the frame, which leaves the whole wall for art.

Why I recommend Concept 2:

• The signage carries the brand. It lifts the City's brand and can carry the TIFA's identity as well. Putting "ART" into the City slogan, "Heart of the Lakes," reinforces the brand and the emphasis on art from the Strategic Plan.
• It is simpler. Moving the brand above the wall keeps the signage separate from the display panels.
• It strengthens placemaking. With the full wall given to art, the installation becomes a stronger destination along Camper's Path.
• It works after dark. I requested an alternate price for lighting so the wall draws attention at dusk and in the early evening. I see it as a feature piece for a downtown under redevelopment.The base project covers the structure and the art display surface.

Base Price:

Component	Scope	Cost

Art wall frame	4 concrete footings (18×18×42"), 4×4 posts, top and bottom 4×4 supports, 6 vertical 2×4 braces, Simpson Strong-Tie hardware, installation, delivery and hauling	$8,754
Art panels	Six 4×8 custom PVC panels, installed, with delivery and hauling	$6,520
Base total		**$15,274**

The frame matches the estimate approved on 11/5 and stays within the RFQ's $6,000–$9,000 structure budget. The PVC panels include a wave-like pattern that reinforce the water elements of the City. They give the wall a finished, durable display surface in place of the vinyl art tied to slats that the RFQ assumed.

Optional add-ons

The lettering and lighting are not required for the wall to work. I recommend them because they turn the wall into a recognizable, after-dark feature on the corridor, but they add cost. Both are priced as budgetary estimates.

Option	Scope	Cost
Aluminum lettering (recommended)	3×6 PVC backing, aluminum letter allowance, installation	$2,900
Lighting (recommended)	Low-voltage transformer, direct-bury wire, 25 ft of linear LED in aluminum housing with white diffuser, control hub	$3,900
Stacked PVC sign (lower-cost alternative to lettering)	3×6 custom PVC panels stacked to form a sign, installed	$2,000

Background:

The art wall has been through several versions since the Board first scoped it as part of the Camper's Way sidewalk improvements at Fran Leaf Park.

1. Board specification. The Board wrote a spec for a freestanding wall about 7 ft high and 22–24 ft long. It would screen the loading dock and dumpster area behind Margaret's Upholstering and hold a rotating public art display.
2. RFQ. The spec went out as a formal Request for Quotes with a $6,000–$9,000 budget. The City received zero responses, likely because the project is too small for contractors to put resources toward.
3. Volunteer option. The Board discussed having the City buy materials and use volunteers to build and install the wall.
4. Creative Design & Build. Stephen at Creative Design & Build, who completed the walkway landscaping was approached for scoping the project. He worked through several options, and I was asked to develop concepts with him.
5. Top 4 concepts were shared with board members, the majority favored the direction.
6. Complete estimate. The 11/16/2026 estimate adds the art panels and prices the optional signage and lighting. It is my final recommendation.

Strategic Pillars:

Small-town Character

Item Costs:
23,000

Attachments:
1. Keego Harbor TIFA Art Wall Complete Estimate 11.16.26
2. Keego Harbor Art Display Variations. top 2

Sincerely,
Joseph Gacioch
City Manager

CREATIVE
DESIGN & BUILD

3195 Orchard Lake Road Keego Harbor, MI 48320 248.631.4151

Landscape/Hardscape Enhancement Proposal

Client Name: City of Keego Harbor - TIFA Sidewalk Landscape
Project Address: (Parcel 18-02-427-081) Keego Harbor, Michigan 48320
Phone Number: 248.682.1930 Email: **11/16/2026**

Quantity	Item	Unit Price	Total Price
Art wall Arbor			
4	Excavate and install 18x18x42" concrete footing		
4	Supply and install 4x4 OC Lumber Post		
3	4x4 OC Lumber Top/ bottom Support		
6	2x4 OC Lumber vertical Braces for 4x8 Sheets		
1	Simpson Strong Tie Hardware		
1	Install Custom Structure		
1	Delivery and Hauling of materials/ Debris		
	Subtotal		**$ 8,754.00**
Art wall Panels			
6	4x8 Custom PVC Panels		
1	Install Custom Panels		
1	Delivery and Hauling of materials/ Debris		
	Subtotal		**$ 6,520.00**
Art wall Signage PVC Panels (Budgetary)			
1	3x6 Custom PVC Panels Stacked to Create Sign		
1	Install Custom Panels		
	Subtotal		**$ 2,000.00**
Art wall Signage (Budgetary)			
1	3x6 PVC Backing		
1	Allowance For Aluminum Letters ($1200)		
1	Install Lettering		
	Subtotal		**$ 2,900.00**
Lighting			
1	Low voltage Transformer (requires Existing outlet)		
1	12x2 LV Direct Bury Wire		
25	Lineal Lighting and Aluminum Housing (white Diffuser)		
1	Lineal Light Control Hub		
	Subtotal		**$ 3,900.00**
Notes:			
Estimate is preliminary and may vary with final material selection and final layout			

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Keego Harbor
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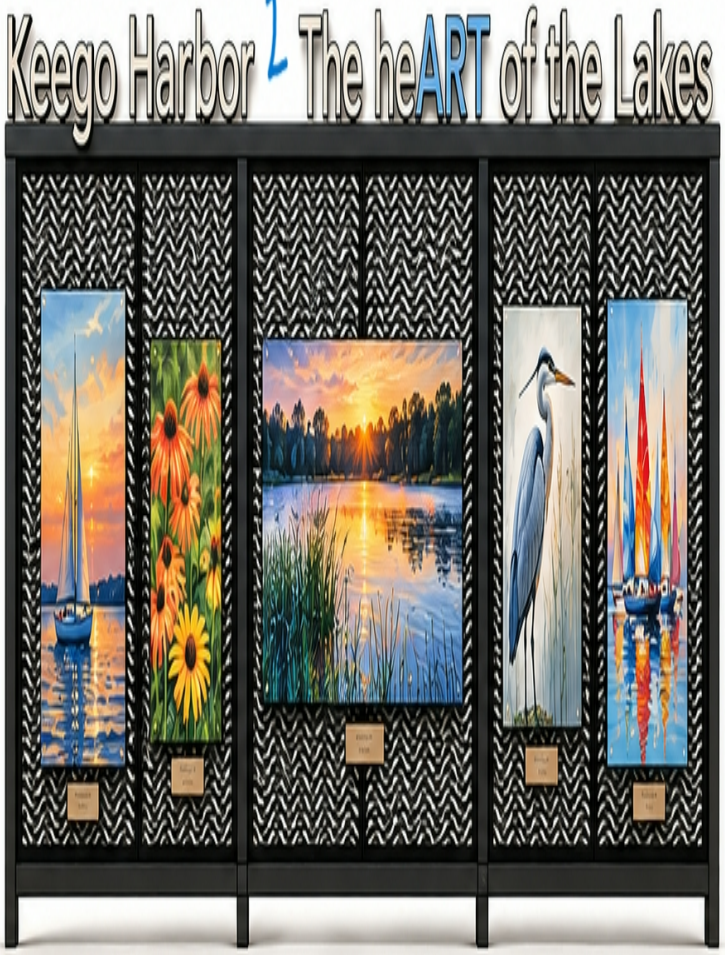
2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