

2026 Development Plan and Tax Increment Financing Plan

for the
City of Hartford · Downtown Development Authority

DRAFT – January 20th, 2026

Approved by the City of Hartford DDA
Public Hearing:
Adopted by the Hartford City Council:

Prepared with the assistance of:



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This Development and TIF Plan contains the information required by Sections 125.4214 and 125.4217 of Public Act 57 of 2018, the Recodified Tax Increment Financing Act.

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01. **Strategic Plan**



The Planning Process



Community Snapshot & History



LOCATION

The City of Hartford is located in Van Buren County, in the southwest portion of Michigan's Lower Peninsula. The City is approximately 13 miles from Lake Michigan. Hartford consists of 1.34 square miles (857.6 acres). The community's walkable small-town character gives way to the surrounding rural communities of Watervliet Township, Lawrence Township, and Hartford Township. Hartford is positioned northeast of the City of Benton Harbor, southeast of the City of South Haven, and southwest of the City of Kalamazoo. These urban population centers are situated approximately 18, 17, and 35 miles away, respectively. Hartford is connected to these more urbanized areas via I-94 and I-196, as well as Red Arrow Hwy. and several secondary routes. The proximity of these centers provides the residents of Hartford with an unusually wide assortment of urban amenities within a short driving distance. Conversely, the residents of these metropolitan centers are drawn to the Hartford area where they enjoy the quiet aura of the community and its natural resources.

HISTORY

Hartford was founded in 1837 by Ferdino Olds, and the community quickly attracted more residents and gained a reputation for its lively atmosphere. In 1840, the town was officially named Hartford by Burrell Olney, who

eventually established the Olney Bank. A Post Office was established in 1856, and the town was officially platted in 1859. The arrival of the Pere Marquette railroad in 1870 solidified Hartford's status as a significant community in Van Buren County.

Demographics

POPULATION TRENDS

Hartford had a population of 2,312 residents in 2023. Over the past 13 years, the City of Hartford has experienced a significant population decrease. The County and nearby municipality of Hartford Township have also experienced decreases to a lesser extent. The table below illustrate the decrease of Hartford’s population and its comparison to neighboring communities from 2010-2023.

Table 1: Total Population

Municipality	2010	2023	% Change (2010-2023)
City of Hartford	2,662	2,312	-13.1%
Van Buren County	76,585	75,681	-1.2%
Hartford Township	3,278	3,025	-7.7%
Village of Lawrence	1,182	1,186	0.3%
City of Bangor	2,078	2,113	1.7%
City of Watervliet	1,679	1,879	11.9%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2010, 2023

RACE, GENDER, AGE, AND DISABILITY STATUS

About 63% of the population has been and continues to be White followed by American Indian and Alaska Native residents making up about 4 percent of the population (Table 3). It is important to note a noticeable decrease in the number of White residents in the City over the last decade. Additionally, there has been a slight increase in the number of Black or African American individuals as well as American Indian and Alaska Native individuals in the City, although altogether this population group makes up less than 10% of the overall population.

Table 2: Race

Race	2010	%	2020	%	% Change (2010-2020)
Total Population	2,688		2,515		-6.4%
One race	2,567	95.5%	2,198	87.4%	-14.4%
White	1933	71.9%	1,583	62.9%	-18.1%
Black or African American	44	1.6%	45	1.8%	2.3%

American Indian and Alaska Native	75	2.8%	97	3.9%	29.3%
Asian	13	0.5%	6	0.2%	-53.8%
Native Hawaiian and Other Pacific Islander	0	0.0%	2	0.1%	-
Some Other Race	502	18.7%	465	18.5%	-7.4%
Two or More Races	121	4.5%	317	12.6%	162.0%
Hispanic or Latino	793	29.5%	852	33.9%	7.4%

Source: U.S. Census Bureau, P1 Redistricting Data 2010, 2020

The median age of residents in the City of Hartford is 30.4 years old. The graph below provides an overview of how the City of Hartford's population varies by age and gender based on a percentage. By looking at the combined totals for each column on the graph, there is a noticeable drop in residents between the ages of 20 to 24 as well as 50 to 54 years old and a greater percentage of residents from the ages of 10 to 14 and 45 to 49 years old.

For the age groups between 20 and 24 years old, there is also a distinct change by gender. The population of females does not drop very significantly whereas the population of males drops by more than half. This is represented in Figure 2, which accounts for the percentage of males in each age group with blue and pink for females as well as in Table 2.

HOUSING AND HOUSEHOLDS

According to the 2023 Census Estimates Hartford had 866 households and 884 total housing units. This includes 573 family households (66%) and 293 non-family (34%) households. Within the DDA boundary, there are 58 housing units.

Based on the U.S. Census Estimates for 2023:

- » The average household size is 2.66 persons.
- » The average family size is 3.25 persons.
- » About 40% of all households had children under the age of 18.
- » The majority of the households, 41.5%, are occupied by married couples, 33.8% are non-family households – 26.9% of which are people living alone and about 47% of the people living alone are seniors. 20% are single-female parent-led households, and the remaining 4.7% being single-male parent-led households.
- » Most occupied households are single-family (68.2%), 91.6% of which are occupied by married couples. There are also a significant number of multiple family structures (38.9%), that are occupied mostly by non-family households.
- » Of the 884 built homes in City of Hartford, 98% are occupied. Of the occupied houses, 65.7% are owner-occupied and about 34.3% are renter-occupied. The 18 existing vacant housing structures have the potential to accommodate any additional residents; however, the population has decreased since 2010 thus indicating there is not a need for more housing.
- » According to the 2023 American Community Survey Estimates, 19.1% of Hartford residents (439 persons) are currently living below the poverty line. This is a large percentage of residents who are below the poverty line when compared to Van Buren County (13.8%) and the state of Michigan (13.5%).
- » Based on the statistical analysis above, there are likely to be 154 residents within the DDA boundary, necessitating the formation of a Development Area Citizens Committee (DACC)

Table 2: Housing by Family Type and Unit Type

	Total Occupied-Houses	Married-couple family household	Single-male family household	Single-female family household	Non-family household
Housing by Family Type (#)	866	359	41	173	293
Housing by Family Type (%)		41.5%	4.7%	20%	33.8%
<i>Housing by Units/Housing Type:</i>					
1-unit structures	68.2%	91.6%	58.5%	54.3%	49.1%
2-or-more-unit structures	20.7%	0.0%	0%	37.6%	38.9%
Mobile homes and all other types	11.1%	8.4%	41.5%	8.1%	11.9%

Source: U.S. Census Bureau, ACS 5-Year Estimates, 2023

Hartford's housing stock is fairly typical of walkable small-town communities. According to the 2023 Census Estimates, Hartford had 866 occupied housing units and 18 vacant units. The majority of housing units in Hartford are 4-5 bedroom homes (47%). In addition, 27% of the City's housing stock was built prior to 1940 (231 units). Many of these are the historic homes which are found throughout the city. One-fourth of the remaining housing units were built between 1960 and 1979. Since 2020, there have been no new homes built.

The quality, affordability, and availability of a community's housing stock has a significant impact on the vitality and quality of the community as a whole.

ECONOMIC PROFILE

This section outlines the employment levels for the City based on 2023 ACS (American Community Survey, 5-Year Estimates) data, which is the most current information available from the United States Census. Because this data is an estimate, the following numbers may have a margin of error. However, the following data provides a breakdown of where those within the City, who are 16 years and older, hold employment.

The following table identifies employment sectors by the number of those 16 years of age and older in the work force.

Table 5: Employment by Industry, 2023

Civilian employed population 16 years and over	926
Management, business, science, and arts occupations:	210
Management, business, and financial occupations:	48
Management occupations	38

Business and financial operations occupations	10
Computer, engineering, and science occupations:	29
Computer and mathematical occupations	0
Architecture and engineering occupations	0
Life, physical, and social science occupations	29
Education, legal, community service, arts, and media occupations:	40
Community and social service occupations	4
Legal occupations	0
Educational instruction, and library occupations	33
Arts, design, entertainment, sports, and media occupations	3
Healthcare practitioners and technical occupations:	93
Health diagnosing and treating practitioners and other technical occupations	41
Health technologists and technicians	52
Service occupations:	278
Protective service occupations:	33
Firefighting and prevention, and other protective service workers including supervisors	23
Law enforcement workers including supervisors	10
Food preparation and serving related occupations	51
Building and grounds cleaning and maintenance occupations	22
Personal care and service occupations	31
Sales and office occupations:	176
Sales and related occupations	63
Office and administrative support occupations	113
Natural resources, construction, and maintenance occupations:	116
Farming, fishing, and forestry occupations	9
Construction and extraction occupations	89
Installation, maintenance, and repair occupations	18
Production, transportation, and material moving occupations:	146
Production occupations	95
Transportation occupations	10
Material moving occupations	41

Source: U.S. Bureau of the Census, ACS 5-Year Estimates, 2023

Hartford had a total of 926 people 16 and older in the workforce in 2023. The main employment sectors for full-time workers were service occupations (278), manufacturing (210), and sales and office occupations (176). The median household income in Hartford in 2023 was approximately \$42,839 (adjusted for inflation, 2025 dollars); which is lower than both the State average of \$76,451 and Van Buren County at \$71,887.

COMMUTING

An indication of this area's economic position relative to the surrounding region can be illustrated in travel time to work for residents. Table 6 further outlines the time residents, age 16 and older, spend traveling to their place of employment. The average travel time to work was estimated at 21.4 minutes. Lessening the percentages across the spectrum should be a measurable goal for the DDA.

Table 3: Travel Time to Work

Travel Time to Work	Percentage of Workers
Less than 10 minutes	18.0%
10 to 14 minutes	19.3%
15 to 19 minutes	4.6%
20 to 24 minutes	26.2%
25 to 29 minutes	1.9%
30 to 34 minutes	12.7%
35 to 44 minutes	3.3%
45 to 59 minutes	10.9%
60 or more minutes	3.2%

Vision Statement

The DDA's mission is to, improve traffic and pedestrian circulation, expand business and residential opportunities and development, and enhance the Development Area's aesthetics fostering a diverse and dynamic downtown environment that promotes economic growth and social interaction through events, recreation, and opportunities that attract and connect businesses, the community, and visitors; further enhancing the downtown to be attractive, accessible, and accommodating to a range of needs and interests of the community.



Goal 1: Infrastructure Improvements.

Encourage and Support the City's efforts to expand and enhance its infrastructure

- A) **Access Improvements** – Support the improvements of motorized and non-motorized access into and through the Downtown Area.
- B) **Other Infrastructure support** - Support the City's efforts to enhance and develop other types of infrastructure including but not limited to utility upgrades.

Goal 2: Promoting Community Events and Programming.

Encourage and support efforts to make Hartford a regional destination location for small town character and charm.

Amenities and Culture. Foster the growth of Hartford's cultural presence through the support of the arts, enhancement of public spaces, and sponsorship of public events.

Enhanced Partnerships. Continue to support and search for new public and private partnerships that will help build community connections, support project implementations, and pursue regional economic development options and assistance programs.

Ely Park Improvements. Continue to invest in Ely Park's physical character and assist in securing funding and allocating the funds to best serve the residents of Hartford.

Goal 3: Supporting Business Development.

Encourage the Growth and Development of Downtown Hartford by coordinating business attraction and retention efforts, business assistance programs and redevelopment.

Business Assistance. Provide resources and guidance to businesses on how to best interact within the public realm to ensure consistency, equity, and uniformity within the district and provide businesses and community members with the necessary technical assistance to ensure success.

Business Attraction. Develop Strategies to promote and advertise Downtown Hartford as a means to attract businesses, residents, and customers, and develop and implement economic development, marketing, and regional outreach strategies to locate new and maintain existing businesses.

Business Investment – Support business improvements by investing funds into façade improvement programs and create a revolving loan fund for businesses.

Marketing – Assist the City in the development and implementation of a Marketing and Branding program

Goal 4: Create a Sense of Place in Downtown Hartford

Support community efforts to create a more attractive community that will be inviting to new residents and visitors to Hartford.

Gateway Development – Develop a vibrant entry into Hartford from I-94 to entice travelers to visit Hartford

Wayfinding – Expand and improve the wayfinding signage to direct people into Downtown Hartford.

Streetscape Improvements – Improve the attractiveness, walkability and accessibility in Downtown Hartford by investing in plantings, flower baskets, banners, benches and other improvements

Community Development – Support the maintenance of the existing housing and the addition of new housing, especially mixed use housing, within Downtown Hartford. In addition, assist the City with blight elimination by identifying priority properties for purchase for either renovation or demolition.

02. Development plan

Introduction

Section 17 of P.A. 2018, No. 57 the Downtown Development Authority (DDA) Act describes the required contents of a Development Plan. A Development Plan is necessary when a DDA decides to finance a project with DDA funds. This Development Plan is being prepared because of the City of Hartford's desire to use tax increment revenues to finance projects outlined in this document. This Development Plan embraces the same boundaries as the DDA district. The legal description for the combined development plan and area boundaries is included in the appendix. A map of the DDA boundary area is on the following page.



Land Use Descriptions

Existing land uses in the Downtown Development Area are shown in Map 2. These land uses were classified using Assessor data, Google Earth data, and on-site ground verification. Parcels that encompassed various purposes, such as parking and commercial activities, were categorized based on their primary purpose.

The existing land uses within the DDA boundary are predominantly commercial and residential. The commercial uses can be separated into traditional commercial office and retail and a mixed-use component that includes 2nd story residential usage. The residential uses are largely single-family homes. The Public and quasi-public uses include Ely Park, which is a prominent feature adjacent to the Downtown Core, as well as a city and township owned property, a library and two churches.

RESIDENTIAL

Residential uses in the DDA can be categorized by 2 different housing typologies:

1. **Low Density.** This classification includes parcels with one-family, detached homes.
2. **Mixed-Use Apartments** – This classification includes apartments above existing downtown businesses

Within the DDA boundary, there are currently ___ residential parcels, which include 58 single family dwelling units and several mixed-use apartments above the businesses in Downtown Hartford. The single family dwellings serve both homeowners and renters.

COMMERCIAL/RETAIL

Commercial uses refer to any retail, restaurant/entertainment, or office space, which make up the majority of the land use in the DDA.

1. **Single-Use Retail/Office.** This classification includes all retail businesses, restaurants and bars and offices within the Development Area in which commercial use is the only dedicated use located on the site. Primarily, the single-use retail/office classification includes single-story businesses located along Center Street and CR 687 out to the I-94 interchange as well as East and West Main Street.
2. **Mixed Use Commercial.** This classification within the commercial designation includes sites that have 2 story buildings that have a commercial retail/office business on the first floor and residential uses on the second floor. The majority of these properties are located on West Main Street in the Downtown Core.

RECREATIONAL/PUBLIC/SEMI-PUBLIC

Recreational, public, and semi-public uses include government and municipal buildings and facilities, such as Hartford City Hall, the Hartford Community Center/Library, and the Hartford Post Office. Religious institutions and educational uses are also included in this category, such as the Hartford United Methodist Church. Finally, parks and open spaces are classified and include Ely Park.

INDUSTRIAL

Industrial land use in the DDA includes manufacturing uses and facilities such as Mann Metal Finishing.

PARKING

Parking uses refer to designated areas where vehicles are parked, providing essential spaces for temporarily storing cars, trucks, and other modes of transportation when not in use. There are two surface parking lots adjacent and behind the existing downtown businesses on both the north and south sides of West Main Street. These parking areas can also be used by residents and visitors to Ely Park.

VACANT

Vacant land use refers to undeveloped or unused parcels of land that currently serve no specific purpose or have no structures built upon them, often awaiting future development or repurposing.

Future Projects and Programming

Location, Extent, Character, and Estimated Cost of Improvements and Stages of Construction Planned

REFERENCE TO P.A. 57 OF 2018: SECTION 125.4217(2)(E)

The City of Hartford DDA plans a variety of projects over the next 20 years that will help advance the downtown district as a more special and distinctive place, such as improving public infrastructure, enhancing streetscapes, and placing special emphasis on public gathering spaces and other amenities, as well as implementing projects that more directly lead to new private business investment and tax base increase.

The location, extent, character, and estimated cost of the improvements, including rehabilitation, contemplated for the Development Area and an estimate of the time required for completion are listed in Table 3. Planned Projects within the Development Area. Generally, the projects described in Table 3 will be undertaken over a period of one (1) to 20 years and **are proposed to remain flexible** to permit the DDA to respond to private interest when said interest is expressed and **as funding and land opportunities become available**. The sequence of timing for implementing the recommendations of this Plan are also flexible to allow the DDA to take advantage of funding and other opportunities which may arise.

As anticipated, the implementation projects in Table 3 are grouped into the following three (3) phases:

- » Phase 1: 2026-2031
- » Phase 2: 2032—2040
- » Phase 3: 2041—2046

This phasing is based on several factors, including DDA and staff input, expected timing of tax increment revenues, opportunities to promote jobs and economic development, the availability of other related investments and funding, the relative speed with which various projects are likely to be accomplished, and potential collaboration and partnerships, along with the benefits and value of each to the community. It should be noted that while each project is assigned a phase and estimated timing for budget and planning purposes, the projects in Phase 1 may be completed in Phase I, may continue into Phases 2 or 3, or may not begin until Phase 2 or 3, and those in Phase 2 or 3 may begin sooner. Overall, the projects within each phase are not mutually exclusive to one phase or another.

Cost estimates for many of the projects in the following project detail tables are preliminary as the extent of these projects is not yet known, construction/engineering drawings have not been completed, and therefore costs are presented as general budget estimates or with costs to be determined and in current 2026 dollars. Actual costs may increase or decrease based on changes, opportunities to maximize return, or factors that are unknown today. Specific plans and refined cost estimates will be completed and approved prior to the initiation of each project. Those projects that have had dollars budgeted for allocated for the completion of the project are included in the Phase 1 programming

Funding will be obtained from a variety of sources. The amount of tax increment revenue generated will increase as property values increase due to development and reinvestment. Important outside funding sources may include federal and state grants (which may include but are not limited to CDBG, MDOT, Michigan Economic Development Corporation, Michigan State Housing Development Authority); private donations; Village Funds; The Pokagon Band of Pottawattamie Tribe and additional sources consistent with PA 57 of 2018, to be determined. The DDA intends to leverage its TIF dollars with other funding sources to the maximum extent practicable to achieve its goals.

Project Details

Table 4: Planned Projects within the Development Area

Phase 1: 2026–2030

GOAL: INFRASTRUCTURE IMPROVEMENTS		
Objective	Project Name / Brief Project Details	Est. Cost
Infrastructure Improvements	Access and Road Improvements <ul style="list-style-type: none"> » Reconstruct West Main Street in two phases » Place new bike rack facilities in strategic locations within the Development Area. » Reconstruct Railroad crossing » Reconstruct E Main Street 	\$3,500,000
	Other types of infrastructure <ul style="list-style-type: none"> » Water Main Upgrades 	\$300,000
GOAL: COMMUNITY EVENTS AND PROGRAMMING		
Amenities and Culture	Special Events <ul style="list-style-type: none"> » Support the City's efforts in promoting seasonal events such as Christmas Lights, Holiday Decorations and Seasonal Banners. » Promote significant Civic events such as Veteran's Day Activities » 	\$15,000
	Ely Park Improvements <ul style="list-style-type: none"> Add playground equipment and play structures to Ely Park Add a Walking Path and exercise area to the Park. 	\$130,000
	Enhanced Partnerships <ul style="list-style-type: none"> Encourage the City to partner with outside entities such as the Tribe to support housing opportunities in the Downtown Area 	
GOAL: SUPPORTING BUSINESS DEVELOPMENT		
Business Assistance	Marketing, Promotion, and Branding <ul style="list-style-type: none"> » Continue to work with businesses and the community to market and promote Hartford. » Create a more robust online and social media presence for Downtown Hartford. This can include activities such as an available property inventory, market study results, promotions or incentives available for redevelopment, incentives for new businesses, and other related activities. » Enhance partnerships with the MEDC and Market One to promote and market vacant and priority properties in Hartford. 	\$25,000
	Façade Improvement Program (projected \$12,000/year) <ul style="list-style-type: none"> » Develop a set checklist and guidelines for the administration of the DDA's façade improvement program. 	\$60,000

	» Administer the Façade Improvement Program and streamline the application review process.	
Other projects consistent with this Plan		TBD
TOTAL for Phase 1		\$4,000,030

Phase 2: 2032–2040

GOAL: CREATING UNIQUE PLACES		
Objective	Project Name / Brief Project Details	Est. Cost
Sense of Place	Streetscape Improvements <ul style="list-style-type: none"> » Develop an implementation and maintenance plan and schedule for planter boxes, parking lot landscaping, and street trees. » Update the City's banners to promote Downtown Activities and continue to partner with the School District to ensure banners are hung throughout the year. » Place benches, bike racks and other amenities in key locations Downtown to support non-motorized access within the Downtown. 	\$40,000
	Gateway Development <ul style="list-style-type: none"> » Beautify the entry from I-94 into Hartford with Landscaping, Signage and other investments to attract visitors to Downtown Hartford. » Expand and Update any Wayfinding signage along Red Arrow Highway and CR 687 to guide visitors to destinations in Downtown Hartford 	\$25,000
Business Assistance	Façade Improvement Program (projected \$12,000/year) <ul style="list-style-type: none"> » Develop a set checklist and guidelines for the administration of the DDA's façade improvement program. » Encourage historic preservation best practices for façade improvements. » Administer the Façade Improvement Program and streamline the application review process. 	\$108,000
	Housing Assessment <ul style="list-style-type: none"> » Commission a Housing Study of the Development Area. » Review and support various housing types that would be supported in the Development Area and fit the aesthetic character of Hartford. 	\$30,000
	Marketing <ul style="list-style-type: none"> » Develop and administer marketing and promotional materials, such as brochures. » Target and recruit specific business that will enhance Downtown Hartford. 	\$10,000
Business Investment	Revolving Loan Fund <p>Develop a Revolving Loan Fund to assist local businesses in expanding or updating their businesses</p>	\$100,000
GOAL: INFRASTRUCTURE IMPROVEMENTS		
Other Infrastructure Improvements	Parking Assessment <ul style="list-style-type: none"> » Commission an audit of the current parking lots and associated number of spaces in the Downtown Core. » Assess if additional parking is necessary, given the results of the audit. » Weigh the current parking conditions against various metrics, such as the City Zoning Ordinance, and other applicable best practices, such as the Michigan Economic Development Corporation's (MEDC) Redevelopment Ready Communities (RRC) Program guidelines. » Target and prioritize areas for new parking spaces and/or lots, as needed. » Construct new parking or maintain the existing parking areas, as needed. » Add Electronic Charging Stations to community parking lots 	\$700,000

	Access Improvements <p>Support and invest in the expansion of the sidewalk network within the expanded DDA boundary, especially south along CR 687 to the I-94 interchange and eastward along Red Arrow Highway</p>	\$100,000
Goal – Community Events		
Amenities and Culture	<p>Continue sponsoring Seasonal and Community Events such as the Christmas Holiday lights</p> <p>Support the history and culture of Hartford by promoting art projects such as murals and sculptures in Downtown.</p>	\$15,000
Total for Phase 2		\$1,128,000

Phase 3: 2041–2046

GOAL: SENSE OF PLACE		
Objective	Project Name / Brief Project Details	Est. Cost
Community Development	Blight Elimination Program <ul style="list-style-type: none"> » Support the City's efforts to develop a Blight Elimination Program by using resources to identify, purchase and either renovate or demolish properties. » Assist the City in the enforcement of its blight elimination program within the DDA boundary 	\$100,000
	Goal: Support Business Development	
Business Investment	Façade Improvement Program (projected \$12,000/year) <ul style="list-style-type: none"> » Continue to administer the Façade Improvement Program. » Consider investing in rear façades facing the community parking areas 	\$60,000
	Housing Improvements <ul style="list-style-type: none"> » Work with the Tribe to encourage and invest in second story apartments when feasible » Work with the Planning Commission and the City to adopt Ordinances that provide for more housing opportunities within Downtown. 	\$150,000
GOAL: INFRASTRUCTURE IMPROVEMENTS		
	Access Improvements <ul style="list-style-type: none"> » Reconstruct S Center Street » Develop an implementation and maintenance schedule for parking lot and sidewalk improvements 	\$1,500,000
Goal: Promoting Community Events		TBD
Amenities and Culture	Community Events Continue investing in Seasonal and Special Events	10,000
Total for Phase 3		\$1,820,000
TOTAL for all projects 2025-2055		\$6,948,030

Footnotes:

1. Costs estimated for the projects are preliminary and are budget guides only; specific plans and refined cost estimates for Development Area improvements will be completed upon initiation of each project. Funding is expected to come from a combination of sources to be evaluated and optimized by the DDA, including but not limited to grants, loans, TIF revenues, donations, etc. Expenditures will not exceed available funds. Estimates consider design, construction and associated costs.
2. Other projects that arise and are consistent with the objectives and priorities of the DDA – as outlined in this Plan – may be funded consistent with the financing methods described in the Tax Increment Financing Plan.

Project Descriptions

The following public improvements, activities, and projects are proposed for implementation in the City of Hartford Downtown Development Plan and TIF Plan through 2046, the life of this Plan. Please note that not every project listed in the Table 3 above is described in detail below.

Phase 1: 2026–2030

The following priority projects are proposed to be implemented over the next five years.

Façade Improvements. In order to preserve the historic character of the community and sustain or increase property values, the DDA may continue to support a range of activities including administering a Façade Improvement Program and streamlining the application review process. Additionally, The DDA may encourage historic preservation and high-quality design for façade improvements and may provide financial assistance for property owners. The intent of this plan is to have these types of improvements prioritized throughout the duration of this plan.

Ely Park Improvements. The City of Hartford has received grant funds to improve Ely Park by adding playground equipment and other play structures to the Park. The DDA would also like to plan for the addition of an exercise and walking path in the Park.

Infrastructure Improvements. Plans are already in place for the Reconstruction of W Main Street in 2026, and it is likely that E Main Street will be rebuilt within the Phase 1 timeframe. Additional improvements such as rebuilding the railroad crossing on Main Street and upgrading the water lines have also been planned and budgeted. Improving the existing sidewalks and adding bike racks within downtown will improve access for the nonmotorized community.

Special Events. The DDA will continue to support the City in providing funding for seasonal events such as Christmas lights as well as significant civic events such as Veterans Day Activities.

Marketing, Promotion, and Branding. Promotion and advertising for Downtown Hartford is a means of promoting revitalization and attracting businesses, residents, and customers. The DDA can promote a more robust online and social media presence to market available properties and local special events. Further, the DDA can develop and administer marketing and promotional material such as brochures and banners and may collaborate with adjacent communities and stakeholders including the MEDC, Market One, and Hartford Township to create promotional programs and year-round events.

Phase 2: 2031–2040

The projects anticipated for Phase 2 all focus on enhancing and sustaining the Downtown Core and identifying priority maintenance and new construction projects.

Streetscape Improvements. The DDA will continue to enhance the walkability of the community by placing and maintaining planter boxes, streetside landscaping and trees. The DDA will create and maintain streetscape enhancements including hanging baskets, banners and seasonally appropriate decorations.

Gateway Development. The DDA will create a Gateway into Hartford from I-94 by strategically using Landscaping, Signage, and road improvements to entice visitors into Hartford. Additional Gateway enhancements may be developed along Red Arrow Highway during the life of this Plan. Additionally, The DDA will support any upgrades to the City's Wayfinding signage to guide visitors to specific destinations in Downtown Hartford.

Housing Assessment. The DDA will commission a Housing Study of the Development Area to determine what types and how much housing is desired to sustain and improve the Downtown Core. The study will include an evaluation of and approaches to optimizing the second stories of downtown buildings as well as identifying the specific housing types that can be supported in Hartford. The DDA will work with the Pokagon Band to determine how it can help fund housing initiatives in Hartford.

Revolving Loan Fund. The DDA will develop a Revolving Loan Fund to assist Local businesses in expanding, updating, or creating a new or existing business in Hartford.

Parking Improvements – The DDA will support a parking audit to evaluate the existing parking lots and on street parking in Downtown. The study will determine what the optimal number of parking spaces should be. In addition, The DDA will support the installation of electric charging stations in downtown public parking facilities.

Infrastructure Improvements – The DDA will support the maintenance of the Downtown sidewalks and the expansion of new sidewalks especially south along CR 687 to the I-94 intersection. Part of the support could be in the form of new ordinance language requiring the installation of new sidewalks for new or redevelopment projects.

Phase 3: 2041–2046

The following long-term projects are intended to continue reinvestment and financially recover from previous phases. However, any of these projects may begin earlier based upon opportunities to partner, strategic timing, availability of funding, or other such determination by the DDA.

Blight Elimination Program. The DDA will seek to identify and acquire unsightly or obsolete structures to aid in the further economic development of the community. If necessary, the demolition of blighted buildings is permissible under this plan. The DDA will market the acquired properties for new development.

Infrastructure Improvements. The DDA will support the reconstruction of S Center Street during this phase as well as any unfinished aspects of the sidewalk expansion and gateway development along that corridor.

Façade Improvements. The DDA will continue to invest in the community via the Façade improvement program. If there are no application submitted for front facades, the DDA can invest in rear yard facades, especially those facing public parking areas.

Methods and Procedures

Parts of the Development Area to be Left as Open Space and Contemplated Future Use

REFERENCE TO P.A. 57 OF 2018: SECTION 125.4217(2)(F)

Various park and open space projects will be undertaken pursuant to the DDA's established listing of Planned Projects within the Development Area. These improvements are designed to enhance the walkability and livability of downtown Hartford, thereby supporting property values within the community. They also support the business environment by strengthening the downtown market.

Portions of the Development Area which the Authority Desires to Sell, Donate, Exchange or Lease to or from the Municipality and the Proposed Terms

REFERENCE TO P.A. 57 OF 2018: SECTION 125.4217(2)(G)

The DDA has no plans to sell, donate, exchange, or lease to or from the City any land or building in the Development Area. If opportunities arise consistent with the goals and purposes of this Plan, land and/or building purchases may be considered and terms would be determined at that time.

Additional right-of-way and/or easements may be required to accomplish the planned streetscape, connections, utilities and other public improvements. While it is not the intent of the DDA to purchase either right-of-way or easements since considerable benefits will accrue to the abutting parcels from the public improvements, purchase may be required. Any road right-of-way acquired will be transferred to the road agency with jurisdiction.

Desired Zoning, Streets, Intersections and Utility Changes

REFERENCE TO P.A. 57 OF 2018: SECTION 125.4217(2)(H)

The timing of this document coincides with the development and adoption of a new Master Plan and a new Zoning Ordinance. This DDA plan will be adopted before the Zoning Ordinance is completed; however, the DDA has no intention of initiating any zoning changes as a result of this Plan. Zoning changes on parcels in the Development Area created as a result of the new Zoning Ordinance and any future zoning changes will be coordinated between the DDA, the Planning Commission, and the City Council according to state enabling acts and the adopted procedures of the City. Any change will occur in a manner that ensures appropriate future land uses within the district.

An Estimate of the Cost of the Development, Proposed Method of Financing and Ability of the Authority to Arrange the Financing

REFERENCE TO P.A. 57 OF 2018: SECTION 125.4217(2)(I)

During the 20-year term of this Development Plan and TIF Plan, the estimated cost of the public improvements to be undertaken by the DDA is approximately \$6,948,030.00. These costs include the cost of associated administration, engineering, planning, and design.

It is anticipated that the proposed projects will be paid for, in part with tax increment revenues generated by annual increases in property valuations from economic growth and new construction within the Development Area, in accordance with this Development and TIF Plan. Particularly in the early years of this Plan, it is expected that the tax increment revenues will be low, and will have to be supplemented with developer contributions, grant dollars, donations, and other funds as may become available. Projects will not be initiated until such time as sufficient funds have been identified and secured to pay for the project or debt service for project financing. Matching funds, contributions from other funding entities, grants, donations, bonding, special assessments, and other sources available to the DDA pursuant to PA 57 of 2018 may be utilized, consistent with the goals and objectives of this Plan.

It is anticipated that most projects will be financed on a "pay-as-you-go" basis using funds on-hand or accumulated from prior years' captures. However, the DDA may determine that there is a need to sell bonds,

obtain loan funds or grants, or receive contributions from any of the other sources permitted under PA 57 of 2018, to facilitate completion of one or more of the improvement projects. Per PA 57 of 2018, City Council approval is required for bonding and other financings.

Designation of Person or Persons, Natural or Corporate, to Whom All or a Portion of the Development Is to Be Leased, Sold, or Conveyed in Any Manner and for Whose Benefit the Project Is Being Undertaken if that Information Is Available to the Authority

REFERENCE TO P.A. 57 OF 2018: SECTION 125.4217(2)(J)

All public improvement projects undertaken as part of this plan will remain in public ownership for the public benefit. The DDA may participate in and/or facilitate a purchase of other land for use or redevelopment in accordance with the City Master Plan and the goals of this Development Plan. The Authority may convey any such property to another unknown entity. Further, the Authority may consider other property acquisition, lease, or sale, as appropriate, in furtherance of the goals of this Plan. The person or persons to whom such property may be leased or conveyed is unknown at this time.

Procedures for Bidding for the Leasing, Purchasing, or Conveying of All or a Portion of the Development Upon its Completion, if There Is No Expressed or Implied Agreement Between the Authority and Persons, Natural or Corporate, that All or a Portion of the Development Will Be Leased, Sold, or Conveyed to Those Persons

REFERENCE TO P.A. 57 OF 2018: SECTION 125.4217(2)(K)

In the event the DDA purchases, receives a donation of, or otherwise comes to own property in the Development Area, it will conform with any bidding or land disposition process adopted by the City or, in the absence of such procedures, the DDA will adopt suitable procedures to govern the management and disposition of property in conformance with all applicable Federal, State, and local regulations. The DDA currently has no express or implied agreement between the DDA and any persons, natural or corporate, that all or a portion of the development area will be leased, sold, or conveyed to those persons.

Estimated Number of Persons Residing in The Development Area

REFERENCE TO P.A. 57 OF 2018: SECTION 125.4217(2)(L)

No families or individuals are planned to be displaced, and no occupied residences are designated for acquisition and clearance by this Plan. Since there are more than 100 people that reside in the Development Area, a Development Area Citizens Council is required to be appointed.

Plan For Establishing Priority for Relocation of Persons Displaced and Provision for Costs of Relocation of Displaced Persons

REFERENCE TO P.A. 57 OF 2018: SECTION 125.4217(2)(M)

Not applicable. The DDA does not intend to acquire any residential property in conjunction with this Plan. Any residential properties that are redeveloped under this Plan are intended to be acquired by the private sector for private development and ownership. However, in the future, if the condemnation of property is necessary to meet the objectives of this Plan and would result in persons being displaced, the DDA will submit to the City Council an acquisition and relocation plan, consistent with the Standards and Provisions of the Federal Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970. As dictated by that Act, provision for the costs of relocation of displaced persons, including financial assistance and reimbursement of expenses will be made.

Compliance with Act 227 of the Public Acts of 1972, Sections 213.321 - 213.332 of the Michigan Compiled Laws

REFERENCE TO P.A. 57 OF 2018: SECTION 125.4217(2)(O)

The DDA does not intend to condemn property in conjunction with this plan. However, in the future if the condemnation of property is necessary to meet the objective of this plan, the DDA will submit to the City Council a plan and will comply with Act No. 227 of the Public Acts of 1972, as amended, Sections 213.321 to 213.332 of the Michigan Compiled Laws.

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03. Tax Increment Financing Plan

Introduction

The TIF Plan includes the preceding Development Plan, along with a detailed explanation of the tax increment procedure, the maximum amount of bonded indebtedness to be incurred, the duration of the program, the impact of tax increment financing on the assessed values of all taxing jurisdictions in which the development area is located, and a statement of the portion of the captured assessed value to be used by the DDA.

The City of Hartford DDA includes two (2) operating TIFs. The first was established in the year 1990 and the second will be established in 2026. Therefore, this Plan reflects two TIF projections. The first set of projections is for the first TIF established in 1990 (TIF #1) and the second set of projections reflect the second TIF, to be established in 2026 (TIF #2).



Procedures

Explanation of the Tax Increment Procedure

REFERENCE TO PA 57 OF 2018: SECTION 125.4214(1)

As provided in Public Act 57 of 2018, tax increment financing is a tool that can be used to assist redevelopment within a DDA Development Area. Tax increment financing is the process of expending new property tax dollars for improvements that generally benefit the parcels that pay the taxes. Tax dollars generated from new private property developments and from improvements to existing private property within a designated Development Area are “captured” and utilized by the DDA to finance public improvements within that Development Area, which supports and encourages continued private investment.

To utilize tax increment financing, the DDA must prepare and adopt a Development Plan and a Tax Increment Financing Plan. Both plans are submitted to the City Council, are subject to public hearing, and City Council must approve the plans by ordinance. The plans specify the initial assessed value, estimate the captured assessed value, and provide for the expenditure of the funds. These plans may be amended in the future to reflect changes desired by the DDA, subject to approval by Council. All amendments must follow the procedures of PA 57 of 2018.

Captured assessed value is defined in PA 57 of 2018 as the amount, in any one year, by which the current assessed value of the Development Area exceeds the initial assessed value. Initial assessed value is defined as the assessed value, as equalized, of all the taxable property within the boundaries of the Development Area at the time the ordinance establishing the tax increment financing (TIF) plan is approved, as shown by the most recent assessment roll of the municipality for which equalization has been completed at the time the ordinance is adopted. Tax increment revenue is generated when the current assessed value of all properties within a Development Area in each year subsequent to the adoption of the TIF Plan, exceeds the initial assessed value of those properties.

Such funds transmitted to the DDA are termed “tax increment revenues”. Tax increment revenues are the amount of ad valorem and specific local taxes attributable to the application of the levy of all taxing jurisdictions other than the state education tax, local or intermediate school districts, and several other entities specifically exempted under PA 57 of 2018, upon the captured assessed value of real property in the Development Area. The DDA is eligible to collect on personal property tax increment revenue within the Development Area as well. Personal property capture is not reflected in this TIF Plan due to the rapid depreciation of personal property values and other contributing factors.

Initial Assessed Value and Applicable Millage

REFERENCE TO PA 57 OF 2018: SECTION 125.4214(1)

The initial assessed value under this 2024 Plan is established as the total taxable value for all real property in the Development Area which is the most recent assessment roll of the Village for which equalization has been completed at the time of adoption of this Plan. The initial assessed value of the Development Area is \$1,116,294 for TIF #1 and \$6,308,424 for TIF #2.

The applicable tax levy for tax increment purposes in the Development Area will be the total millage levied by the eligible taxing jurisdictions. The current millage subject to capture (rates per \$1,000 of taxable value) is shown on the next page below.

The applicable millages eligible for capture for **TIF #1** include the following:

- » City Operating
- » Van Buren County Roads
- » Fire Millage
- » County Operating

The applicable millages eligible for capture for **TIF #2** include the following:

- » City Operating
- » Van Buren County Roads
- » Fire Millage
- » County Operating

Table 5: Applicable Millage Summary

Taxing Jurisdiction	Projected Captured Millage Rate
Total Applicable Millage for TIF #1 - below	18.9663
City Operating	12.1410
Van Buren County Roads	.9721
County Operating	4.4347
Fire Millage	1.4185
Total Applicable Millage for TIF #2 - below	18.9663
City Operating	12.1410
Van Buren County Roads	.9721
County Operating	4.4347
Fire Millage	1.4185

Source: Van Buren County/2025

Duration of the Program

REFERENCE TO PA 157 OF 2018: SECTION 125.4214(1)

DDA Authority maintenance and administration may utilize a reasonable portion of the annual TIF revenues. Additionally, architectural and rehabilitation assistance for facades, blight improvements to commercial buildings, signs, and interior landscaping may be funded by a portion of annual TIF revenues.

TIF revenues may be used on an as-needed basis for development projects that cannot yet be estimated for budgeting purposes, such as parcel assemblage and the acquisition of blighted parcels. Other examples of as-needed projects include right-of-way acquisition for greenways/non-motorized improvements, marketing, public/private opportunities, or other similar projects.

Annually and in accordance with Public Act 57 of 2018, the DDA shall submit to the City Council and the State Tax Commission a report on the status of the tax increment financing account. The report shall be published annually in the official City newspaper, or other paper, as available.

Revenues and Impact

Estimate of Tax Increment Revenues

REFERENCE TO PA 157 OF 2018: SECTION 125.4214(1)

Under this TIF Plan, the tax levy on the entire captured assessed valuation is planned to be utilized by the DDA. The tax increment revenues will be expended in the manner set forth in this Plan. Estimates of the projected growth in taxable value and projected captured revenue for the duration of this Plan are in Table 5. Real property assessments are included in the taxable value projections. Personal property is subject to capture by the DDA but is not included in the following TIF projections.

The projected annual growth in taxable value is estimated at the current equalized value for FY 2025-26, the Assessor's estimated taxable value for FY 2025-26, and thereafter at 1% increase per year. Over the life of this 20-year Plan, the total tax increment revenue captured is estimated at **\$547,172 for TIF #1 and \$295,717 for TIF #2.**

The actual tax increment revenue to be transmitted to the DDA will likely vary from the estimates herein based upon the actual tax levies of the taxing jurisdictions and the actual taxable value in the Development Area over the duration of the Plan. Additional increases in the assessed valuation for the Development Area and resultant tax increment revenues may occur from new other construction, expansion, rehabilitation, appreciation of property values, or other factors. Such increases are beyond those projected in this Plan, but if increases occur, the tax increment revenues will be spent according to this Plan to accelerate the implementation of the public improvement program. It is the intention of the DDA to use the entire captured assessed value in the Development Area for the purposes defined in the Development Plan and period hereinafter set forth, and to not exclude assessed value growth in property resulting solely from inflation.

Estimated Impact on Taxing Jurisdictions

REFERENCE TO PA 157 OF 2018: SECTION 125.4214(1)

The maximum effect of this Plan on the taxing jurisdictions in which the Development Area is located is the taxable value upon which taxes are now levied will remain constant over the life of the Plan. If private development occurs and values increase as anticipated in this Plan, potential taxes captured from each taxing jurisdiction over the duration of the Plan are estimated in Tables 6 and 7.

It is anticipated that the public improvements proposed for the Development Area in this Plan and the private improvements they induce will provide long-term stability and growth in the Development Area and the City as a whole. This will benefit all taxing jurisdictions. Benefits will result from increases in property values surrounding the Development Area, increased property values in the Development Area at the time the TIF Plan is completed, and from increases in property values throughout the entire community which are, to some degree, dependent upon the well-being of the downtown district for stability and growth. All taxing jurisdictions will benefit substantially from a tax base that has been stabilized and enhanced as a result of the public improvement program.

Table 6: TIF#2 – Future Capture Projections

Fiscal Year	Total Taxable Value	Total Captured Value	City Operating 12.1410 Mills	Van Buren County Roads .9721 Mills	County Operating 4.4347 Mills	Fire Millage 1.4185 mills	Total Tax Increment Revenue
			0.0121410	0.0009721	0.0044347	0.0014185	
2025	\$6,308,424						
2026	\$6,371,508	\$63,084	\$766	\$61	\$280	\$89	\$1,196
2027	\$6,435,223	\$126,799	\$1,539	\$123	\$562	\$180	\$2,405
2028	\$6,499,576	\$191,152	\$2,321	\$186	\$848	\$271	\$3,625
2029	\$6,564,571	\$256,147	\$3,110	\$249	\$1,136	\$363	\$4,858
2030	\$6,630,217	\$321,793	\$3,907	\$313	\$1,427	\$456	\$6,103
2031	\$6,696,519	\$388,095	\$4,712	\$377	\$1,721	\$551	\$7,361
2032	\$6,763,484	\$455,060	\$5,525	\$442	\$2,018	\$646	\$8,631
2033	\$6,831,119	\$522,695	\$6,346	\$508	\$2,318	\$741	\$9,914
2034	\$6,899,430	\$591,006	\$7,175	\$574	\$2,621	\$838	\$11,209
2035	\$6,968,425	\$660,001	\$8,013	\$642	\$2,927	\$946	\$12,518
2036	\$7,038,109	\$729,685	\$8,859	\$709	\$3,236	\$1,035	\$13,839
2037	\$7,108,490	\$800,066	\$9,714	\$778	\$3,548	\$1,135	\$15,174
2038	\$7,179,575	\$871,151	\$10,577	\$847	\$3,863	\$1,236	\$16,522
2039	\$7,251,371	\$942,947	\$11,488	\$917	\$4,182	\$1,338	\$17,884
2040	\$7,323,884	\$1,015,460	\$12,329	\$987	\$4,503	\$1,440	\$19,259
2041	\$7,397,123	\$1,088,699	\$13,218	\$1,058	\$4,828	\$1,544	\$20,648
2042	\$7,471,094	\$1,162,670	\$14,116	\$1,130	\$5,156	\$1,649	\$22,051
2043	\$7,545,805	\$1,237,381	\$15,023	\$1,203	\$5,487	\$1,755	\$23,468
2044	\$7,621,263	\$1,312,839	\$15,939	\$1,276	\$5,822	\$1,862	\$24,900
2045	\$7,697,476	\$1,389,052	\$16,864	\$1,350	\$6,160	\$1,970	\$26,345
2046	\$7,774,451	\$1,466,027	\$17,799	\$1,425	\$6,501	\$2,080	\$27,805
							\$295,717

Source: City of Hartford, 2025

Tax increment projected using real property values and current millage rates.

DDA base year per Hartford DDA Development and TIF Plan. Annual change in taxable values estimated at 1% increase per year.

Table 7: TIF #1 – Future Capture Projections

Fiscal Year	Total Taxable Value	Total Captured Value	City Operating 12.1410 Mills	Van Buren County Roads .9721 Mills	County Operating 4.4347 Mills	Fire Millage 1.4185 mills	Total Tax Increment Revenue
2015 (Base Year)	\$1,116,294		0.0121410	0.0009721	0.0044347	0.0014185	
2025	\$2,227,887						
2026	\$2,250,166	\$1,133,872	\$13,766	\$1,102	\$5,028	\$1,608	\$21,505
2027	\$2,272,668	\$1,156,374	\$14,040	\$1,124	\$5,128	\$1,640	\$21,932
2028	\$2,295,394	\$1,179,100	\$14,315	\$1,146	\$5,229	\$1,673	\$22,363
2029	\$2,318,348	\$1,202,054	\$14,594	\$1,168	\$5,331	\$1,705	\$22,798
2030	\$2,341,532	\$1,225,238	\$14,876	\$1,191	\$5,434	\$1,738	\$23,238
2031	\$2,364,947	\$1,248,653	\$15,160	\$1,214	\$5,537	\$1,771	\$23,682
2032	\$2,388,596	\$1,272,302	\$15,447	\$1,237	\$5,642	\$1,805	\$24,131
2033	\$2,412,482	\$1,296,188	\$15,737	\$1,260	\$5,748	\$1,839	\$24,584
2034	\$2,436,607	\$1,320,313	\$16,030	\$1,283	\$5,855	\$1,873	\$25,041
2035	\$2,460,973	\$1,344,679	\$16,326	\$1,307	\$5,963	\$1,907	\$25,503
2036	\$2,485,583	\$1,369,289	\$16,625	\$1,331	\$6,072	\$1,942	\$25,970
2037	\$2,510,439	\$1,394,145	\$16,926	\$1,355	\$6,183	\$1,978	\$26,442
2038	\$2,535,543	\$1,419,249	\$17,231	\$1,380	\$6,294	\$2,013	\$26,918
2039	\$2,560,899	\$1,444,605	\$17,539	\$1,404	\$6,406	\$2,049	\$27,399
2040	\$2,586,508	\$1,470,214	\$17,850	\$1,429	\$6,520	\$2,085	\$27,884
2041	\$2,612,373	\$1,496,079	\$18,164	\$1,454	\$6,635	\$2,122	\$28,375
2042	\$2,638,496	\$1,522,202	\$18,481	\$1,480	\$6,751	\$2,159	\$28,870
2043	\$2,664,881	\$1,548,587	\$18,801	\$1,505	\$6,868	\$2,197	\$29,371
2044	\$2,691,530	\$1,575,236	\$19,125	\$1,531	\$6,986	\$2,234	\$29,876
2045	\$2,718,446	\$1,602,152	\$19,452	\$1,557	\$7,105	\$2,273	\$30,387
2046	\$2,745,630	\$1,629,336	\$19,782	\$1,584	\$7,226	\$2,311	\$30,902
							\$547,172

Tax increment projected using real property values and current millage rates.
 DDA base year per Hartford DDA Development and TIF Plan.
 Annual change in taxable values estimated at 1% increase per year.

Expenditure and Indebtedness

Expenditure of Tax Increment Revenues

REFERENCE TO PA 157 OF 2018: SECTION 125.4214 (1)

The program and schedule for the expenditure of tax increment revenues to accomplish the proposed public improvements for the Development Area is outlined in the Development Plan. As described elsewhere, the cost estimates are approximations and very preliminary. These cost estimates are based solely upon concepts and have not been developed from construction drawings. Specific plans and refined cost estimates for the Development Area improvements will be completed upon initiation of each project.

As can be seen from the projections, the amount of TIF revenues will be very limited until such time as one or more of the larger redevelopments occur. Leveraging of funds will be very important for success. It is intended that outside grants and other sources of funding will be pursued, as permitted under PA 57 of 2018. Other private funds, in kind contributions, public-private partnerships, and non-tax increment sources will also be considered to maximize the success of this Development and TIF Plan.

Any additional tax increment revenues beyond those projected in this Plan will:

1. Be used to further the implementation of the public improvement program, projects, priorities, and objectives of this Plan,
2. Be used to expedite any debt service to the extent possible, or
3. Be returned, pro-rata, to the taxing units as provided by law.

If the tax increment revenues are less than projected, the DDA may choose to:

1. Collect and hold the captured revenues until a sufficient amount is available to implement specific public improvements.
2. Implement public improvement projects based upon the ability to match existing funds with expenditures, while seeking out additional funding sources.
3. Amend the development plan and/or tax increment financing plan to allow for alternative projects and funding.

The DDA shall annually review its proposed increment expenditures and revenues to prioritize the use of any additional funds, or to reduce expenditures if necessary. Other projects that arise and are consistent with the objectives and priorities of the Plan may also be funded consistent with the financing methods described in this Plan.

Maximum Amount of Bonded Indebtedness

REFERENCE TO PA 57 OF 2018: SECTION 125.4214(1)

The DDA has no bonded indebtedness. Most of the DDA's proposed improvements are planned to be implemented on a "pay-as-you-go" basis as tax increment revenues are transmitted to the DDA, or as may be accumulated over more than one year and held in reserve to allocate for projects. However, bonded indebtedness may be undertaken if the DDA determines, subject to City Council approval, that it would be advantageous to complete all or portions of the improvement program.

Alternately, or in combination with bond proceeds, with the approval of City Council, the DDA may borrow funds from other sources as permitted under PA 57 of 2018. Loans from other sources may be used, depending upon the favorability of terms, availability of other funds, and suitability for the size and type of project involved.

The maximum amount of bonded indebtedness to be incurred under this TIF Plan will be limited to only those projects identified in the Development Plan and will be limited by only the annual revenues available to the Downtown Development Authority for bond interests and principal payments. Bonds issued under this TIF Plan may be issued in any form authorized under PA 57 of 2018.

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04. Appendix

Legal Description

Public Participation

Adoption Documentation



Legal Description TIF #2

City of Hartford DDA

Beg at the intersection of CR 687 and the north ROW line of I-94 thn S 77 degrees 30 minutes E 421 feet, thn N 294 feet, thn N 1698 feet, thn E 84 feet, THN N 600 ft to the South ROW line of 60th Ave, thn Sely alg sd ROW line 455 ft, thn N 66 ft to the North ROW line of 60th Ave, thn N 386 ft, thn N 67 degrees 605 ft, thn N 71.5 ft, thn W 605 ft, thn S 175.65 ft, thn W 207 ft, thn N 108 ft, thn W 172 ft, thn N 150 ft, thn W 15 ft, thn N 148.5 ft, thn N alg the Ely line of lots 1-3 of Blk 3 Reynolds Add to the South line of Lincoln Street, thn N 50 ft to the N line of Lincoln St, thn N alg the East line of lots 1-3 of Block 3, Reynolds Addition to the South line of Reynolds Street, thn N 50 ft to the N line of Reynolds Street, the N alg the east line of lots 1 and 2 of Blk 1 of Reynolds Addition, the w 12.5 ft, the N to the South line of Oak Street, thn N 50 ft to the N line of Oak Street, thn due North to the South line of Linden Street, thn E alg the South line of Linden St to the intersection of the East line of Church Street, thn N alg the east line to the South lot line of lots 1-5, blk 1, Warrens addition, thn East alg said south line to the west line of Spaulding Street, the E 50 ft to the east line of Spaulding Street, the N 40 ft, thn Ely 140 ft, then East 312 ft, thn S 60 ft, thn E 66 ft, thn East alg the south line of lots 1-5 of Blk 2, Samsons Addition to the west line of Wendell Ave, the E 60 ft to the east line of Wendell Ave, thn N 80 feet alg said East line, thn East 120 ft, thn N 132 ft to the SW corner of Lot 1 of Blk 1 Samsons Addition, the E alg the south line of Lot 1 to the West ROW line of Olds Ave, the E 50 ft to the East line of Olds Ave which is the Hartford City Limit, Thn N alg the City Boundary 350 ft to the North ROW line of Main Street, thn n 150 ft alg the City boundary, thn Wly to the SW corner of lot 19, Bennett Addition, thn S 20 ft, then W 50 ft to the SE corner of lot 14, Bennett Addition, the Wly alg the south line of lots 13 and 14 of Bennett Addition to the SW corner of Lot 13, the Wly 50 ft to the SE corner of Lot 1, Bennett Addition, then S 86 degrees W 120 ft, thn S 12 ft, the SWly 117 ft, the W 199 ft, the W 132 ft to the east line of Edwin Street, the W 50 ft to the West line of Edwin Street, thn N 10ft, the Wly alg the North line of lots 1-7, Van Ostrans Addition to the NE corner of Lot 3, Blk 8 of the original plat of Hartford, the W 20 ft, the N 112 ft to the South line of Olds Street, the W alg said South line to the NW corner of Lot 10, Blk 2, Olds Addition,, the S to the NW corner of Lot 1, Blk 8, Olds Addition, the E to the NE corner of Lot 1, thn S to the North line of Main Street, the E alg said north line to the east line of East Street extended, the S alg the East line of East Street to a point due east of the South line of Lot 2, Blk 1 of the original plat extended, the W to the SW corner of Lot 2, thn N to the SE corner of Lot 2, Blk 11 o fte original plat, then W to the SW corner of Lot 2, the due W across Haver Street to the West line of Haver Street, the N to the SE corner of Lot 3, Blk 3 of the original plat, the W to the SW corner of Lot 3, then S to the SE corner of Lot 11, Blk 3 of the original plat, the W to the SW corner of Lot 11, thn S to the intersection of the east line of Center Street and the South boundary pf Lot 1, Blk 1 of the original plat extended, thn W across Center Street alg the South Boundary of lots 1,2 and 4 of Blk 1 of the original plat to the SW corner of Lot 4, the S to the SE corner of Lot 7, Blk 1 of the original plat, thn W to the SW corner of Lot 7, the due West across Maple Street to the West line of Maple Street, the N to the SW corner of Lot 1, Blk 1 of Strattons Addition, the W to the SW corner of Lot 1, the S to the SE corner of Lot 2, Blk 1, of Strattons Addition, the W to the SW corner of Lot 2, the due West across Franklin St to the West line of Franklin Street, thn N to the South line of Main Street, the west alg said south line of Main Street to its intersection with the west boundary line of Ely Park extended, thn N to the SW corner of Ely Park, The N to the NW corner of Ely Park. The W 169.5 ft, the N 55 ft, thn W 93 ft to the east line of the railroad, the NWly 120 ft to the west line of the railroad, the N 270 ft, the w 660 ft to the east line of Dunbar Street, thn S 670 ft, the W 70 ft, the N to the SE corner of Lot 32 of Hastings Addition, thn W alg the south line of Lot 32 to the East ROW line of Marion Ave, the S to the NW corner of Lot 28 , the W across Marion Ave to the NE corner of lot 27, the W to the SW corner of Lot 26 of Hastings Addition, thn N to the NW corner of Lot 26, the W 16.5 ft, thn N 240 ft, thn Wly 478 ft to the Center of Section 16 which is the City boundary, the S alg the City boundary to the intersection of the South line if Main Street, thn N 85 deg 282 ft, thn N 86 deg E 227 ft to the west line of Stickney Add, thn S 33 ft to the NW cor of lot 2, Blk 4, Stickney Add, thn Nely to the NE cor of lot 2, thn S to the SE cor lot 2, thn Ely to the SE cor of lot 1, blk 4, Stickney Add, the Nely across Pleasant St to the SW cor of lot 3, Blk 3, Stickney Add, the Ely to the SE cor of Lot 6, Blk 3, Stickney Add, the E

across Mechanics St, to the W line of Blk 2, Stickney Add, the E across the RR to the SW cor of Blk 1 of Stickney Add, the Ely 6 rods, the N 6 rods, then E 4 rods, the E to the NE cor of lot 4, Blk 6, Strattons Add, the N alg the E line of Blk 6 to the intersection of the south line of lot 8, Blk 5, Strattons add extended, the Ely across Mary St to the SW cor of Lot 8, thn Ely to the SE cor of Lot 8, the S to the SW cor of lot 2, Blk 5, Strattons Add, the S 1 rod, thn Ely to a point 1 rod S of the SE cor of lot 2, the Ely across Franklin t, to the West line of Blk 1, Strattons Add, the S to the SW cor of lot 4, Blk 1, Strattons Add, the E to the SE cor of lot 4, the E to the SE cor of lot 4, Blk 10 of the original plat, thn E across Maple St to the West line of Blk 1 of the original plat, thn S to the SW cor of Blk 1 of the original plat, the Ely on the South line of Blk 1 to a point 8 rods W of the SE corner of said Blk 1, the Sely across W Shepard St to a point 25 ft West of the NW corner of lot 1, Blk 5 of the original plat, thn Ely to the West ROW of Center Street, then S alg said ROW to the intersection of the North ROW of I-94, the NEly alg the North ROW line of I-94 to POB.

Appendix B : List of Parcel in the Downtown Development Area

The following real properties, as of August 2025, are located within the City of Hartford Downtown Development area and are eligible for TIF capture.

Public Participation

Adoption Documentation