

# County of Saginaw



## 2015 General Information Book





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**COUNTY OF SAGINAW**  
**GENERAL INFORMATION BOOK**  
**FISCAL 2015**

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## **COUNTY OF SAGINAW**

### **VISION STATEMENT**

The vision of Saginaw County is a diverse community that empowers all people to celebrate quality of life with pride.

### **MISSION STATEMENT**

The mission of Saginaw County is to enhance the quality of life of our community in a respectful, efficient and fiscally-responsible way by providing the highest quality of services, including economic development, technology, healthcare, natural resources, quality workforce, parks and recreation, safety, entertainment, and infrastructure.

### **CONSENSUS PRIORITIES**

- Unfunded Healthcare
- Economic Development
- Reduction of Crime Rate
- Unified Technology Plan/Update
- Animal Care
- Personnel Compensation Study

**MANAGEMENT  
STRATEGIES/  
ADMINISTRATIVE  
FACTORS**



## HISTORY AND GENERAL INFORMATION

The name Saginaw (O-Sag-A-Nong) is derived from the language of the Chippewa meaning “*Land of the Sauks*”. The warlike Sauks inhabited the entire Saginaw Valley. However, around the year 1520, the Chippewas invaded the territory in great force, and in a series of battles the Sauks were virtually annihilated. The bloodiest of these battles was fought on what has since been known as Skull Island in the Saginaw River and on a bluff on the Flint River about a mile from the present Village of Flushing.

### SAGINAW TOWNSHIP

For a period extending over four years, between 1831 and 1835, the district known as the County of Saginaw formed a township attached to Oakland County for judicial purposes. The Legislative Council of the Territory ordained that “*all that part of the country lying within the limits of the County of Sagana herefore set off and established as the County of Sagana, be and the same hereby be set off into a separate township shall be held at the Fort of Sagana, on the first Monday in April, which will be in the year 1831.*” This act was approved July 12, 1830, and came into force in 1831, when Gardner D. Williams was elected supervisor.

### SAGINAW BECOMES A COUNTY

During 1834, the question of conferring on the township of Saginaw the status of a County was discussed and a resolution of the Council passed to the effect: “*That the County of Saginaw shall be organized when*

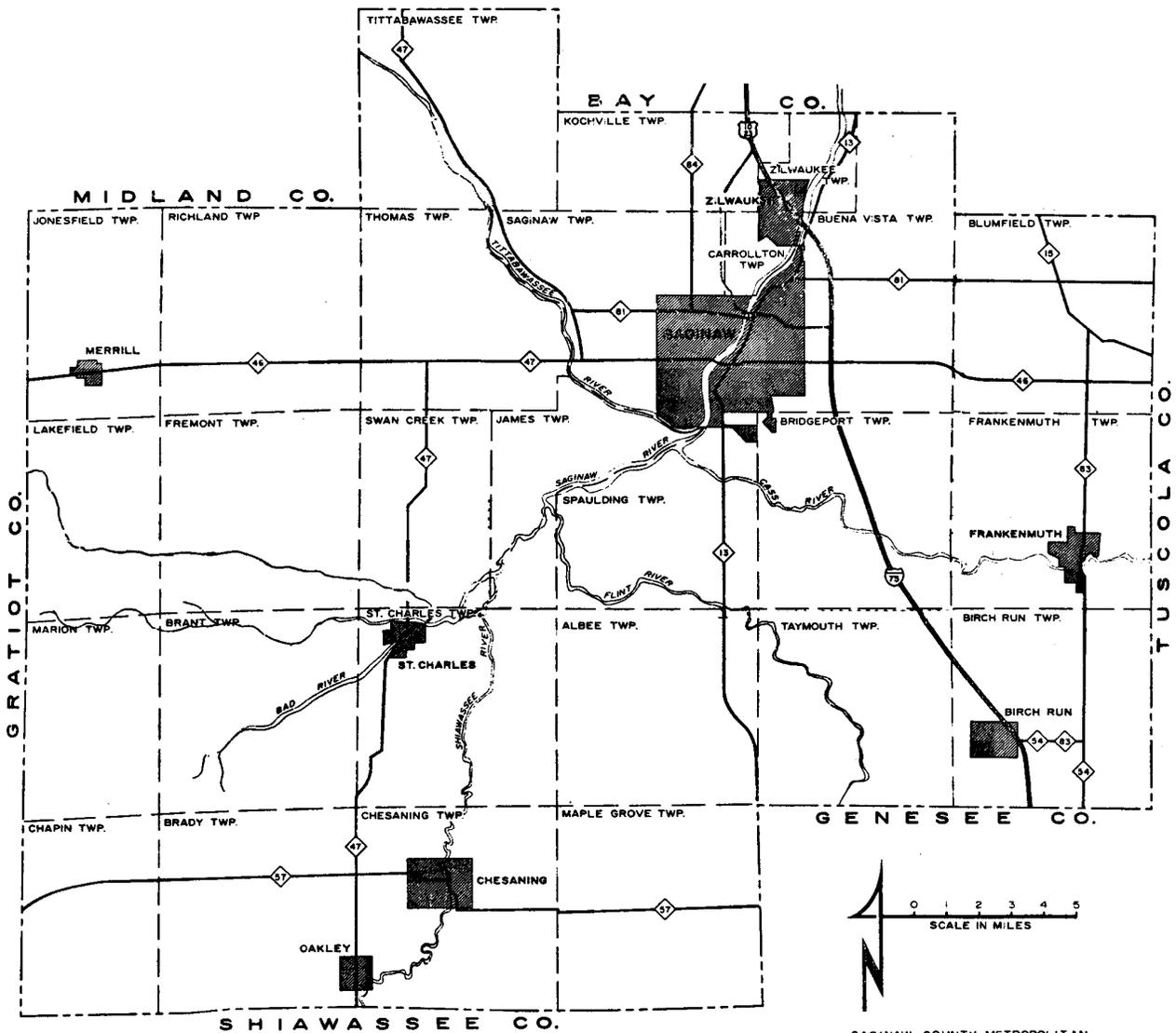
*this act takes effect*” -- This act of organization was approved January 28, 1835, and put in force the second Monday of February 1835. Saginaw County now contains three cities, 27 townships and five incorporated villages. The population of the County according to the 2014 estimated United States Census is 195,012 of which the City of Saginaw has 50,303.

Saginaw County has thousands of acres of rich fertile soil. It is one of the leading producers of sugar beets and dry beans and has the world’s largest dry bean elevator, which is located in the City of Saginaw.

The average annual temperature is 49 degrees and average rainfall is 29 inches. Average winter temperature is 24 degrees and the average summer temperature is 70. The average snowfall is 36 inches, the hottest month is July, and the coldest month is January.

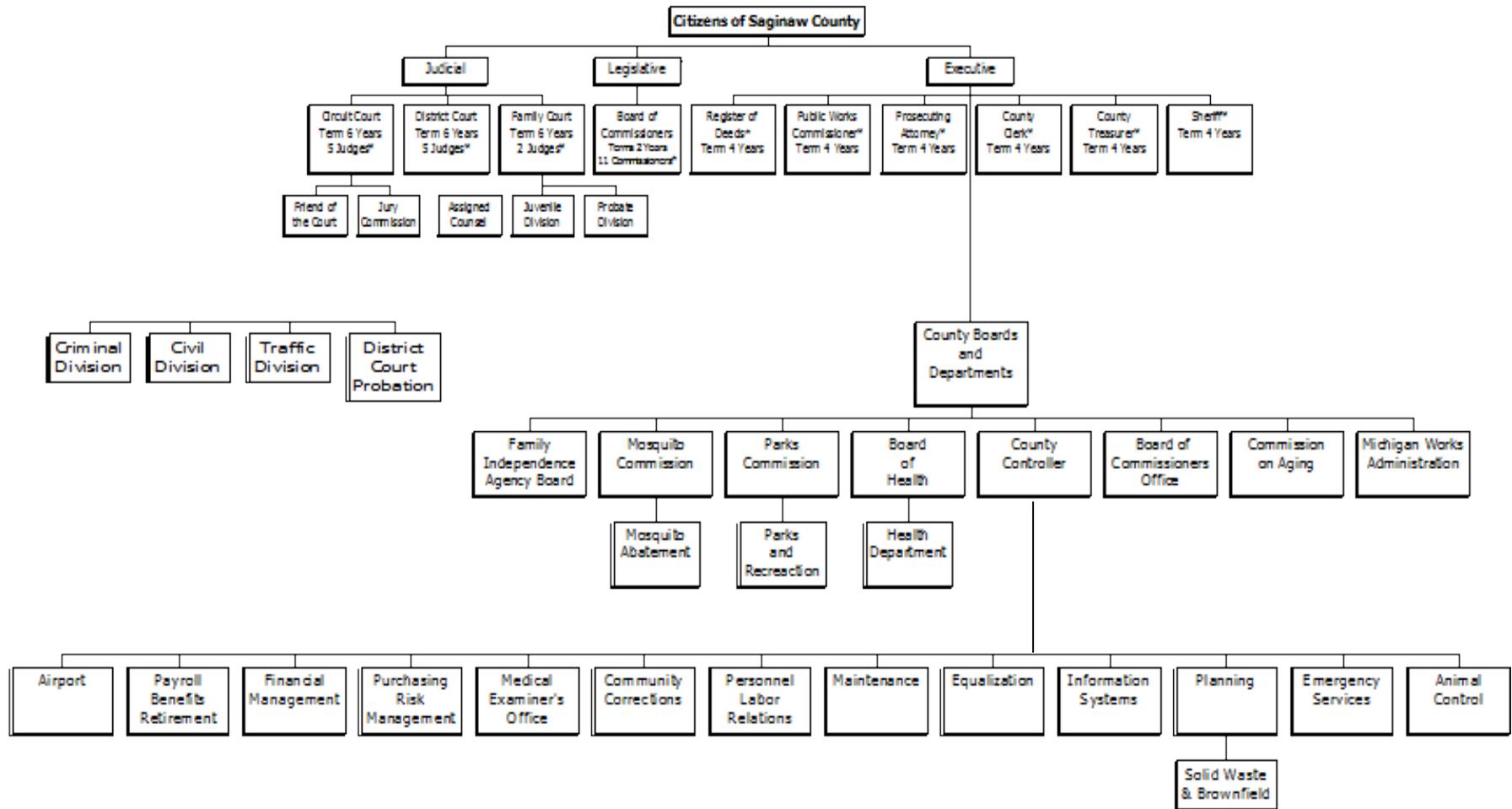
Saginaw County has 12 Public School Districts, 22 Private Schools and 5 Charter Schools. Saginaw County also has a Vocational Training Center called Saginaw ISD Training Center. In addition, the County provides higher learning at Saginaw Valley State University, Delta College, Davenport University, and Central Michigan University’s Extended Learning Saginaw Center. CMU is currently constructing a College of Medicine educational building and this project is expected to be complete by May 2015.

# SAGINAW COUNTY



SAGINAW COUNTY METROPOLITAN PLANNING COMMISSION

# County of Saginaw Organizational Chart 2015



\*Elected Officials

## **SAGINAW COUNTY BOARD OF COMMISSIONERS-2015**

Michael J. Hanley, Chairman  
Susan A. McInerney, Vice-Chair  
Cheryl M. Hadsall  
Katheryn A. Kelly

Kirk W. Kilpatrick  
Dennis H. Krafft  
Carl E. Ruth  
Charles M. Stack

James G. Theisen  
Robert M. Woods  
Patrick A. Wurtzel

## **SAGINAW COUNTY ELECTED OFFICIALS**

Circuit Court Judges	Frederick L. Borchard, Chief Judge Janet M. Boes James Borchard Darnell Jackson Robert L. Kaczmarek
District Court Judges	Terry L. Clark, Pro Tem A.T. Frank Kyle Higgs-Tarrant M. Randall Jurens M. T. Thompson, Jr.
Probate Court Judges	Patrick J. McGraw, Presiding Judge of Probate and Family Barbara E. Meter
County Treasurer	Timothy M. Novak
Prosecuting Attorney	John A. McColgan
County Clerk	Susan S. Kaltenbach
Sheriff	William L. Federspiel
Public Works Commissioner	Brian J. Wendling
Register of Deeds	Mildred M. Dodak

**2 0 1 5**

**BOARD OF COMMISSIONERS**

Michael J. Hanley, Chair      Susan A. McInerney, Vice-Chair

Cheryl M. Hadsall, Parliamentarian – Susan A. McInerney, Deputy Parliamentarian

**STANDING COMMITTEE MEMBERSHIP**

Human Services Committee

Robert M. Woods, Chair  
Katheryn A. Kelly, Vice-Chair  
Susan A. McInerney  
James G. Theisen  
Michael J. Hanley

County Services Committee

Carl E. Ruth, Chair  
Charles M. Stack, Vice-Chair  
Cheryl M. Hadsall  
Dennis H. Krafft  
Michael J. Hanley

Courts & Public Safety Committee

Cheryl M. Hadsall, Chair  
Susan A. McInerney, Vice-Chair  
Kirk W. Kilpatrick  
Patrick A. Wurtzel  
Michael J. Hanley

\*According to the Rules of the Board, the Chair shall be a voting member of all committees

**APPROPRIATIONS COMMITTEE**

Michael J. Hanley, Chair  
*(Balance of Board)*

**Appropriations Subcommittees**

Budget / Audit

Dennis H. Krafft, Chair  
Carl E. Ruth, V-Chair  
Cheryl M. Hadsall  
Kirk W. Kilpatrick  
Michael J. Hanley

Labor Relations

Susan A. McInerney, Chair  
Charles M. Stack, V-Chair  
James G. Theisen  
Patrick A. Wurtzel  
Michael J. Hanley

Legislative

Charles M. Stack, Chair  
Katheryn A. Kelly, V-Chair  
Kirk W. Kilpatrick  
James G. Theisen  
Michael J. Hanley

Intergovernmental

Cooperation Committee  
James G. Theisen, Chair  
Kirk W. Kilpatrick, V-Chair  
Katheryn A. Kelly  
Charles M. Stack  
Michael J. Hanley

\*According to the Rules of the Board, the Chair/Appropriations Chair shall be a voting member of all subcommittees

**OTHER COMMITTEES**

Executive Committee

M. Hanley, Chair  
R. Woods, V-Chair  
C. Ruth  
C. Hadsall  
D. Krafft

Rules Committee

C. Hadsall, Chair  
K. Kelly, V-Chair  
J. Theisen  
P. Wurtzel  
M. Hanley

Michigan Works!

Operations Board  
R. Woods  
C. Ruth  
J. Theisen  
C. Stack  
M. Hanley

## COUNTY CONTROLLER/CHIEF ADMINISTRATIVE OFFICER

### POSITION SUMMARY

Under general direction of the Board of Commissioners, plans, organizes directs and controls all phases of a centralized administration and represents the County as Chief Administrative and Fiscal Officer. This position also has the responsibility for formulating policy recommendations to the Board. Supervises all appointed department heads unless provided otherwise by the State Statute and/or Board Resolution. The person in this position is appointed with MCLA Section 46.13b, reports directly to the Board, and serves at their pleasure.

### DUTIES AND RESPONSIBILITIES

- ◆ Primary resource person to Board and Committees. Resolves administrative and/or financial problems, initiates studies, advises Board on insurance, and conducts special assignments.
- ◆ Reviews pending legislation, evaluates its effect on County operations, and lobbies when appropriate.
- ◆ Represents County on Building Authority, Hospital Board, 9-1-1 Central Dispatch Board and other Boards and Committees.
- ◆ Oversees the financial administration of the County including accounting, auditing, budgeting, financing, etc. Advises Board on fiscal problems and policy including long-term capital projects. Reviews and approves budget adjustments and authorizes emergency purchase of supplies, services and equipment.
- ◆ Directs the compilation of County Budget estimates and directs preparation of a balanced budget.
- ◆ Makes recommendations for allocating program-funding levels.
- ◆ Controls administration of Budget and issues monthly Budget reports, general financial reports, and early warning reports. Advises Board and departments of actual and potential budgetary problems.
- ◆ Is Chief Administrative and Financial Officer for the County and is responsible for the financial reporting for Federal and State grants.
- ◆ Develops and recommends to the Board policies, procedures and priorities. Proposes policy and/or position statements regarding Federal, State and local legislation.
- ◆ Plans and expedites maintenance and/or renovation of all County facilities.
- ◆ Directs personnel recruitment and labor relations activities, oversees and administers County pension and deferred compensation plans.

**ROBERT V. BELLEMAN**  
**SAGINAW COUNTY CONTROLLER/CAO**

**EDUCATION**

Masters of Public Administration - Oakland University Graduate School

Bachelor of Science - Eastern Michigan University

Senior Executive Institute - University of Virginia Weldon Cooper School of Public Policy

**EXPERIENCE**

Controller, Saginaw County - (February, 2013 – Present)

Responsible for budgeting, management and administration of the County, with an annual budget of \$150 million and 660 employees. The budget is currently comprised of 50 separate financial funds.

City Manager, City of Bay City - (2003 - 2013)

Acting City Manager, City of Bay City - (2002 - 2003)

Assistant City Manager, City of Bay City - (2001 - 2002)

Chief Administrative Officer for the city with 320 full time employees and a \$135 million budget. Managed nine (9) divisions including finance, community development, administration/city clerk, human resources, police, fire, water, sewer and electric

**PROFESSIONAL AFFILIATIONS**

International County City Management Association

Michigan Local Government Management Association

Michigan Association of Chief Administrative Officers

Great Lakes Bay Regional Development Corp President

Michigan Association of Counties

HealthSource of Saginaw, Inc. Board

Department of Health Board – Ex Officio

**ACCOMPLISHMENTS**

- Oversaw approximate \$52 million Pension Obligation Bond issuance
- Initiated labor cost reductions to resolve long term financial deficits
- Facilitated civic engagement through public forums, focus groups and annual town hall meetings.
- Increased marketing efforts to promote city successes
- Implemented organizational restructuring through attrition and program re-alignment
- Supported the pursuit of federal and state grants to facilitate economic development, infrastructure improvements and community development programs
- Oversaw the construction of a \$34 million, first class, full service hotel and conference center along the Saginaw River in downtown Bay City
- Proposed the creation of a public private corporation to oversee the redevelopment of 48 acres of prime real estate in downtown Bay City
- Completed a \$3 million streetscape improvement project along the main thoroughfare with access management policy and positive interaction with majority property owners

**TIMOTHY M. NOVAK**  
**SAGINAW COUNTY TREASURER**

Timothy M. Novak was elected Treasurer of Saginaw County and began serving his term in January of 2013. Mr. Novak spent the prior ten years on the Saginaw County Board of Commissioners helping to facilitate a budget of over \$160 million dollars. Prior to being elected Treasurer, he spent the previous 8 years in the education field, the most recent 6 at Nouvel Catholic Central High School. Mr. Novak has experience in operating a small business as he spent time in the restaurant industry working a multitude of jobs, working his way up the ladder from server to manager.

During Mr. Novak's years as a Commissioner, the Board was successful in controlling costs while experiencing shrinking revenues, helping to continue to provide the services that Saginaw County residents expect. Utilizing techniques such as 5 year forecasting, streamlining county services and facilitating strong union/management relations via contract negotiations Saginaw County is stronger financially today than in years and is in position to continue its growth well into the 21st century.

As the County Treasurer Mr. Novak serves in a variety of capacities including the Revolving Loan Fund, Economic Development Corporation Board and Chair of the Saginaw County Land Bank Authority. The SCLBA is playing an integral part in the redevelopment of properties all over Saginaw County to ensure their return to the tax rolls. Mr. Novak is also a member of the Saginaw County's Board of Public Health.

Mr. Novak graduated from Michigan State University with a BA in Political Science Pre-Law and also received his Teacher's Certification from Saginaw Valley State University.

The County Treasurer is an elected position serving a four-year term on a partisan ballot. Mr. Novak looks forward to continuing to serve residents of Saginaw County as we make it a great place to live, work, and raise a family.

**BRIAN WENDLING**  
**SAGINAW COUNTY PUBLIC WORKS COMMISSIONER**

Brian Wendling was elected to a four year term as the Saginaw County Public Works Commissioner in November 2012. Prior to being elected, Mr. Wendling spent nearly 17 years with the Saginaw County Road Commission. Throughout that time, he served in several capacities such as Fleet Manager, General Superintendent, Assistant Manager, and as the Managing Director from 2008 through 2012.

Throughout his time at the Road Commission, Mr. Wendling became well recognized within the County Road Association of Michigan (CRAM) having served on the Pre Wet/Anti-Ice Subcommittee, the CRAM Public Relations/Education Committee, President of the Superintendent's Association of Michigan, and most recently elected as a member of the CRAM Board of Directors.

The Public Works Commissioner's primary responsibility is the administration of Act 40 of 1956, more commonly known as the Michigan Drain Code. Responsibilities include the maintenance and construction of approximately 1200 individual drains within

Saginaw County that extend approximately 1900 miles in length. As part of the County wide drainage system and Act 40, the Public Works Commissioner also administers the maintenance and operation of eight pump stations. Costs for both maintenance and construction are paid for through special assessments to properties that are within the drainage district of which work was done.

The Public Works Commission is also responsible for administering the construction and financing of water and sewer projects at the request of local municipalities through Act 185 of 1957. After construction and the completion of bond repayment, the constructed utilities are turned over to the local municipality.

In addition, the Public Works Commissioner is responsible for the administration part 91 of Act 451 of 1994, or the Soil Erosion and Sedimentation Control Act, along with serving on the Saginaw County Parks Commission and assisting the Mosquito Abatement Commission with their source reduction projects.

## Services, Staffing and Budget

### **Animal Care Center**

Animal Care is located at 1320 Gratiot Avenue. The Department has primary responsibility for enforcement of State and County Animal Control laws. It has custodial charge of lost or strayed animals in the County and is responsible for euthanization of unclaimed animals. The department also provides for adoptions of stray animals and offers educational classes to the public. This department has an annual budget of \$1,094,727 and a staff of 7.

### **Assigned Counsel**

The Office of Assigned Counsel was created in May 1988 by the Board of Commissioners and began operation in September of that year. The Office determines the indigence of defendants through interviews and investigations and provides counsel if the defendant is found eligible under the department's guidelines. The Assigned Counsel Administrator is hired on a contractual basis, and the Office has 1 staff member who primarily conducts interviews with defendants claiming to be indigent and review charges for legal services. The Department has an annual budget of \$98,469.

### **Board of Commissioners**

The County Board of Commissioners, located in the Courthouse, is the governing body and policy approval center of County government. It is a legislative body that also has administrative responsibilities. The Board is in charge of the development and approval of County policies and the Budget. All members are elected every two years. Saginaw County has 11 commissioner districts. Regular monthly meetings are held and the Board relies heavily on the use of three standing and several special committees to expedite Board matters. The Board of Commissioner's Office has an annual budget of \$521,828 and a staff of 3 employees in addition to the 11 elected Commissioners.

### **Circuit Court**

Saginaw County has 5 Circuit Court Judges who are elected by the residents of the County for 6 year terms. The Circuit Court, located in the Courthouse, provides an impartial forum for the resolution of disputes. In Michigan, Circuit Courts are Court of original jurisdiction; as such they hear all cases except those given by State Law to another Court. Types of cases heard by Circuit Courts include felony cases, civil cases with a value in excess of \$25,000, divorce and family related matters, and appeals from Probate and District Courts and administrative agencies. The Court also manages the County's jury pool and oversees the collection of fines, costs, and restitution payments associated with Court cases and other special fees imposed by the State. This department has an annual budget of \$3,828,458 and a staff of 26.88.

### **Clerk**

The County Clerk is elected to a 4-year term during the normal presidential election year. The Clerk acts as keeper of a large variety of legal and official records including birth, death and marriage certificates and records of divorce. The Clerk also serves as Clerk to the Board of Commissioners, the Circuit Court and the Jury Commission. In addition, the County Clerk is responsible for supervising all elections and recording all business partnerships, veteran discharges and notary publics. The Clerk's Office has an annual budget of \$1,391,781 and a staff of 16. It is located in the County Courthouse Building.

### **Commission on Aging**

The Commission on Aging (COA), located at 2355 Schust Road, Saginaw, Michigan, is funded through a dedicated local millage as well as with federal monies through the Older Americans Act. It provides a variety of senior support services including needs assessments, transportation, assistance with chores, senior

centers, case coordination and support, care management, nutrition and older worker programs, and grandparent support and foster grandparent programs. COA runs thirteen Congregate Meal Senior Centers located throughout the County. The annual budget for the COA is \$4,030,394 and this department has a staff of 40.71. The Controller appoints the Director of the Commission on Aging.

### **Controller's Office**

The Controller is the Chief Financial and Administrative Officer of the County. He oversees the various divisions of the Office, which include Financial Services, Personnel, Administration Services, and Payroll and Benefits. The Controller supervises preparation of the budget and oversees the implementation of all Board policies. He also acts as consultant to the Board of Commissioners, by which he is also appointed, and advises all appointed and elected officials. The Controller is responsible for the safeguarding of assets and reliability of financial records. The Controller's Office is located in the Courthouse, and has an annual budget totaling \$16,378,761 with a staff of 11.2.

The Controller's Office also oversees a number of other County departments and services. They include Animal Control, Emergency Management, Equalization, H.W. Browne Airport, Information Systems and Services, and Planning which have separate listings in these descriptions. The Office also oversees Maintenance, Mailing, the Jail Reimbursement Program, Event Center, Parking, Community Corrections, Medical Examiner's Office, Mobile Data Terminal Maintenance Fund, Risk Management, Retirement Systems, Telephones, Motor Pool, Public Improvement Fund, Auditing, Castle Museum, Brownfield Redevelopment Authority, Veterans Funds, HealthSource, Equipment Revolving Fund, and 911 Telephone Surcharge. These departments and services have a combined total budget of \$22,494,490 and a staff of 27.7.

### **Department of Human Services Board**

The Department of Human Services (formerly Family Independence Agency) Board oversees the program operations of the Family Independence Agency in Saginaw County. The Agency administers Federal and State funding available to provide categorical aid and relief to County residents as well as children's services in abuse and neglect cases. The Board and programs have an annual budget of \$100,800. The State of Michigan employs all of the Agency's staff members.

### **District Court**

Civil, criminal, and traffic divisions handle the work of the 70th District Court. The District Court has jurisdiction over all civil litigation up to \$25,000, criminal misdemeanors where punishment does not exceed one year, small claims cases under \$1,750, landlord tenant cases, and all minor traffic violations. They also handle arraignments, setting and acceptance of bail bond and conducting preliminary exams in felony cases. The District Court, located in the Courthouse, also issues search warrants, prepares restricted driver's licenses, and collections of various monies as required by statute. The annual budget for the District Court is \$3,722,055 and it has 48 employees.

### **Emergency Management**

The Office of Emergency Management, located at the County Courthouse, coordinates all components of a comprehensive countywide Emergency Management System. The Office manages the mitigation of, preparedness for, response to, and recovery from disasters and major emergencies that may occur in Saginaw County. The annual budget for the Office of Emergency Management is \$269,536. It is staffed by 1.5 full-time employees, the Emergency Services Director and a part-time office assistant. Homeland Security grant monies are now distributed regionally; Bay County is the fiduciary agent for Saginaw County's region. The office sponsors the

Saginaw County Citizen Corps, for which there is a \$12,700 grant this year.

### **Equalization**

Equalization, located in the Courthouse, furnishes assistance to local assessing offices by developing and maintaining accurate property descriptions, property maps, and property valuations. This department must enter the Equalization multipliers and tax rates for the various taxing jurisdictions to ensure proper rates are spread on 50,000 July and 55,000 December tax rolls and bills. This department also administers more than 60,000 special assessments. The Board of Commissioners appoints the Equalization Director. The department has a budget of \$541,707 and employs 5.2 staff persons.

### **Family Court: Juvenile Division**

The Juvenile Division of the Family Court, located at 3360 Hospital Road in Saginaw, has exclusive jurisdiction over children under the age of 17 who are found to come within the provisions of the Michigan Juvenile Code. The division, as a trial court, is responsible for making findings and ordering dispositions in cases of abuse and neglect, delinquency, adoption, and parental waivers. The Court also can assume temporary or permanent wardship in delinquency and neglect/abuse cases. The annual budget for this division is \$2,648,798 and it employs 23.5 persons.

### **Family Division: Probate Court**

This Division of Probate Court handles all matters arising under the Revised Probate Code and the Mental Health Code of the State of Michigan. The Probate Court has legal and equitable jurisdiction to decide most disputes involving estates and trusts. In addition, as acting Circuit Court Judge, the presiding Judge of the division now hears all pretrials, de novo hearings, and other actions relating to paternity cases and hears some actions relating to personal protection orders. The Probate Court-Estate Division is located in the

Courthouse and employs 9 staff persons. Their annual budget is \$938,728.

### **Friend of Court**

The Friend of the Court, located within the County Courthouse, is an agency of the Circuit Court created to protect the rights and interests of minor children. The department investigates and makes recommendation to the Court on matters of custody, visitation and amount of support. It provides mediation, collects and sends out all support payments and enforces all custody, visitation and support orders. The annual budget for the Friend of the Court is \$4,555,838 which employs 43 staff persons.

### **HW Browne Airport**

HW Browne Airport, located at 4821 Janes Road, is a County owned and operated public airport, which serves private and corporate single engine, twin engine and small jet aircraft. The facility also offers aviation fuel sales, aircraft maintenance, flight instruction, airplane rental and weather information. In addition, it leases hangar space for 75 aircraft, land for private hangar development, and offers tie-down services. The annual budget for the airport is \$671,603 and is operated by a private management firm.

### **Health Department**

The Bennie T. Woodard, Jr. Public Health Center, located at 1600 North Michigan Avenue, offers a wide variety of programs to the community designed to promote healthy living and to assist those needing specific services. The Health Officer, who is appointed by the Board of Health, administers the Center. The Health Department provides a variety of services to County residents including diabetes patient support, dental care, Medicaid outreach and advocacy, prenatal care, immunization consultation, HIV testing & counseling, maternity and infant care, family planning, maternal support, and health education. The Department also provides laboratory, nursing, and environmental health services, substance

abuse screening and treatment, the Women, Infant and Children program, and the HUD Lead Abatement program. The total Health Center Budget is \$15,495,043 and 87 employees staff it.

### **Information Systems & Services**

Information Systems and Services, located in the Courthouse, provides management and delivery of computer services to all Saginaw County Departments. The department provides automatic record-keeping and financial accounting for most county departments. Through the Personal Computer Center, this department offers guidance and coordination in the selection and installation of personal computers for County departments along with user training. Included within this department is Geographic Information Systems. The system provides computer-based mapping and analysis capabilities to departments and agencies throughout the County. They are able to geographically relate various types of information stored in computers, such as property information, crime incidents, and health services provided, and are able to perform various statistical analyses of the materials. The annual budget for this department is \$2,365,483 and the department has 16.8 staff persons. The Director is appointed by the Controller.

### **Juvenile Detention Center**

The Juvenile Detention Facility provides secure detention on a 24-hour basis. Individuals housed in the facility are considered to be a risk to the community, are awaiting placement, or are serving a court-imposed sentence. When space is available, children from other counties may also be housed at the Center. During school months, the facility provides a fully accredited educational program, and a recreational program is in place throughout the summer. The Detention Center is capable of housing up to 42 boys and 14 girls and is located at 3360 Hospital Road. The Center's annual budget is \$5,920,230 and is staffed by 37.84 employees.

### **Mental Health Authority**

The Saginaw County Mental Health Authority (SCCMHA) was formed from the former Saginaw County Mental Health Department on October 1, 1997. It provides a range of mental health services for persons who reside within Saginaw County. Services are directed at the developmentally disabled and mentally ill with specialized services offered for mentally ill children. The Authority status makes SCCMHA a separate quasi-governmental agency, and will allow it to adjust to the ever-changing health care sector. SCCMHA, located at 500 Hancock Street in Saginaw, Michigan receives \$1,050,303 in support annually from Saginaw County. The Mental Health Board appoints its Chief Executive Officer.

### **Michigan Works!**

Michigan Works! Has locations throughout the area and is responsible for administering Federal and State job programs, which are operated by colleges, schools, and agencies within Saginaw, Midland and Bay Counties. They include Welfare to Work, Work First, and School-to-Work, as well as the Midland No Wrong Door placement center. These and other programs provide jobs and training for low income, unemployed and laid off residents and for students. Michigan Works! has an annual budget of \$14,344,195 and 11.95 staff persons. The Michigan Works! Board appoints the Director.

### **Mosquito Abatement Commission**

The Abatement Commission is located at 211 Congress in Saginaw and has primary responsibility for the surveillance and control of areas of mosquito borne disease, the reporting of mosquito activity and mosquito densities and the methods available for the community-wide control of mosquitoes. Permanent removal of mosquito breeding habitat is accomplished through its Source Reduction Division. The Mosquito Abatement Commission appoints the Director of Mosquito Control. The department has an annual budget of \$3,149,619 and

employs 11.06 persons and 60 seasonal employees. This department is funded through its own County millage.

### **MSU Cooperative Extension**

The Cooperative Extension Service, located in the Morley Building at 1 Tuscola St., is the educational arm of Michigan State University in Saginaw County. Educational programs and services targeting agriculture marketing, nutrition, youth and family, parenting education and economic and community development are offered. 4-H Youth programs are also offered through the Cooperative Extension. The County contributes \$392,008 toward the Cooperative Extension's annual budget. MSUE employees its own staff of approximately 40 employees depending upon ongoing programs.

### **Parks and Recreation**

The Parks and Recreation office is located in the Courthouse and has the responsibility for meeting outdoor recreation and leisure needs of the residents of the County. They provide planning for and development of new park facilities and sponsor outdoor recreational activities. The department oversees the operation of 6 County parks. The Parks Department has an annual budget of \$990,310 and employs 5 staff persons, along with 25 seasonal workers. The Parks Commission appoints the Director of the department.

### **Planning**

The Planning Department, located in the lower level of the County Governmental Center, works under the direction of the Saginaw County Metropolitan Planning Commission. The primary intent of the Planning Commission is to develop programs and plans to ensure good land use and proper allocation of resources within the County. The Planning Department has an annual budget of \$415,184 and employs 3 staff persons. The Planning Commission appoints the Planning Director. The Planning Department also oversees the Solid Waste

Management Program, which has a budget of \$486,455.

### **Probation: Circuit Court**

This department, located at 1931 Bagley Street in Saginaw, conducts pre-sentence investigations for the Circuit Courts as required by law. The department also supervises cases placed on probation by Circuit Judges. All staff members in this department are employees of the State of Michigan but the County must provide office space, equipment and supplies. The budget for this department is \$88,381.

### **Probation: District Court**

As a division of the 70th District Court, the Probation Department prepares pre-sentence reports and supervises probationers as directed by the 6 District judges. The Director of this department is appointed by District Court. The department has a budget of \$849,970 and it employs 9 persons.

### **Prosecuting Attorney**

The Prosecutor, elected to a 4-year term, is the chief law enforcement officer in the County. The Prosecutor reviews complaints from police and citizens, issues warrants, and represents the State in criminal and juvenile cases. The Prosecutor's Office, which is located in the Courthouse, has an annual budget of \$3,712,179 and employs 33 persons.

### **Public Works Commission**

The Public Works Office, located in the Courthouse, is responsible for the operation and maintenance of approximately 800 open drains that total 1,335 miles and 300 drains that are partially enclosed that total 175 miles. This office is also responsible for the operation and maintenance of 8 pump stations and 4 retention basins. The Public Works Commissioner, who is elected to a 4-year term, administers the Michigan Drain Code and advises the public regarding practical and economical solutions relative to drain systems. The Public Works

Commissioner, in connection with the County's various municipalities, also oversee the construction of water supply systems, sewer collection systems, and wastewater treatment facilities and sells bonds for construction projects. The annual budget for operation of the Public Works Commission is \$877,458 and it employs 5.94 staff members.

#### **Register of Deeds**

The Register of Deeds is elected to a 4-year term and is the official keeper of all real property records within the County. The Office of the Register of Deeds, located in the Courthouse, records real property documents and maintains an index system for those records. The office also maintains original plats of all subdivisions and assists local municipalities by furnishing liber and page numbers, and copies of deeds. The Office of the Register of Deeds employs 6 staff persons, and it has an annual budget of \$476,581.

#### **Sheriff**

The Sheriff, elected to a 4-year term, is by law responsible for countywide law enforcement and the operation of the County Jail. The department is made up of many divisions including Marine, Jail, Detective Bureau, Administrative Dispatch, and Road Patrol. They also receive funding to operate many special law enforcement and educational programs including DARE, SCARE, and Project Safe and Sober, and they also participate in several joint ventures with other law enforcement agencies including Bayanet. The Office of the Sheriff is located at 618 Cass Street in Saginaw. This department has an annual budget of \$21,247,042 and employs 120 staff persons.

#### **Treasurer**

The Treasurer, elected to a 4-year term, is the County "Banker" and all departments must deposit all revenues with the Treasurer. The Treasurer is also statutorily responsible for investing between \$30,000,000 and \$60,000,000 of County funds. The Treasurer serves as custodian of all County funds, signs all checks and collects property taxes, inheritance taxes and dog license fees. The Treasurer is responsible for the Delinquent Tax Revolving Fund, which is budgeted at \$1,238,578 in 2015, and administers the Hotel-Motel Tax. The Treasurer's Office is located in the Courthouse. It has 7.53 staff members and an annual budget of \$900,155 and lodging excise tax of \$2,525,000. The Treasurer also administers the Land Bank Authority; in this capacity, the Treasurer oversees \$1,500,000.

STATUS OF LABOR CONTRACTS  
as of April 1, 2015

Employee Group	Employees	Expiration of Contract
UAW – Managers	59	9/30/2015
UAW – Professionals	67	9/30/2015
UAW – Clerical, Technical, & Para-Professionals	23	9/30/2015
POLC – Sheriff Unit II-Sergeants	15	9/30/2015
GELC – Detention Youth Care Specialists	20	9/30/2015
POAM – Prosecutors	18	9/30/2015
POAM – Detention Center Supervisors	4	9/30/2015
Teamsters – Health Dept/COA Employees	90	9/30/2015
COAM – Sheriff Unit III- Lieutenants	4	9/30/2015
POAM – Animal Shelter Employees	5	9/30/2015
POAM – Probation Officers, Family Division	6	9/30/2015
TPOAM – Courthouse Employees	144	9/30/2015
Teamsters – Public Health Nurses	12	9/30/2015
POAM – Sheriff Unit 1 (312 Eligible)	49	9/30/2015
GELC – Probation Officers, District Court	6	9/30/2015
POAM – Sheriff Unit 1 (Non-312 Eligible)	56	9/30/2015

# **FINANCIAL FACTORS**

**GENERAL OPERATING FUND**

Audited

COMPARATIVE BALANCE SHEETS FOR THE FISCAL YEARS ENDED  
SEPTEMBER 30, 2013 AND 2014

	FISCAL YEAR 2013	FISCAL YEAR 2014
<b>ASSETS</b>		
Cash and pooled investments	\$ 14,086,866	\$ 12,225,890
Receivables:		
Taxes	3,494,722	5,038,179
Accounts	233,482	1,754,906
Accrued Interest	17,387	37,470
Due from other funds	1,692,656	942,074
Due from other governmental units:	893,838	729,409
Federal		
State		
Other		
Other Assets	18,160	14,523
Advances to other funds	45,000	45,000
Advances to component unit	400,000	400,000
<b>TOTAL ASSETS</b>	<b>\$ 20,882,111</b>	<b>\$ 21,187,451</b>
<b>LIABILITIES AND FUND BALANCE</b>		
<b>LIABILITIES</b>		
Accounts payable	\$ 633,467	\$ 458,129
Accrued liabilities	917,071	1,024,980
Due to other funds	1,450,511	1,300,074
Due to other governmental units		
Deferred revenue	200	-
<b>TOTAL LIABILITIES</b>	<b>3,001,249</b>	<b>2,783,183</b>
Deferred inflows of resources		
Unavailable revenue - prpoerty taxes	2,345,974	2,219,704
<b>TOTAL DEFERRED INFLOWS OF RESOURCES</b>	<b>2,345,974</b>	<b>2,219,704</b>
Fund Balances		
Nonspendable	445,000	445,000
Unassigned		4,545,323
Committed	15,089,888	11,194,241
Total reserved	15,534,888	16,184,564
<b>TOTAL FUND BALANCE</b>	<b>15,534,888</b>	<b>16,184,564</b>
<b>TOTAL LIABILITIES AND FUND BALANCE</b>	<b>\$ 20,882,111</b>	<b>\$ 21,187,451</b>

# GENERAL OPERATING FUND

Audited

STATEMENT OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCE-BUDGET AND ACTUAL FOR THE FISCAL YEAR ENDED SEPTEMBER 30, 2014 WITH COMPARATIVE ACTUAL AMOUNTS FOR THE FISCAL YEAR ENDED SEPTEMBER 30, 2013

	2014 FISCAL YEAR BUDGET	2014 FISCAL YEAR ACTUAL	VARIANCE- FAVORABLE/ (UNFAVORABLE)	2013 FISCAL YEAR ACTUAL
<b>REVENUES</b>				
Taxes	\$ 22,623,231	\$ 23,044,545	\$ 421,314	\$ 22,681,510
Licenses and permits	234,625	249,979	15,354	273,541
Federal grants	415,306	359,188	(56,118)	395,243
State grants	6,483,611	6,349,780	(133,831)	6,194,401
Local Revenue	6,500	6,500	-	6,500
Charges for services	4,999,995	5,007,813	7,818	5,687,021
Fines and forfeitures	925,800	783,816	(141,984)	855,795
Investment Income	102,000	62,565	(39,435)	60,042
Reimbursements	3,328,705	3,431,526	102,821	3,759,310
Other	18,050	19,398	1,348	29,239
<b>TOTAL REVENUES</b>	<b>39,137,823</b>	<b>39,315,110</b>	<b>177,287</b>	<b>39,942,602</b>
<b>EXPENDITURES</b>				
Legislative	516,049	511,357	4,692	582,388
Judicial	12,427,939	11,536,477	891,462	12,153,596
General county government	12,339,589	11,417,356	922,233	11,677,886
Public safety	10,240,339	10,197,101	43,238	10,094,167
Public works	255,000	163,952	91,048	136,680
Health and welfare	2,117,613	2,088,874	28,739	2,146,628
Community and Economic Development	297,354	296,979	375	293,218
Other			-	
Debt Service Interest			-	
<b>TOTAL EXPENDITURES</b>	<b>38,193,883</b>	<b>36,212,096</b>	<b>1,981,787</b>	<b>37,084,563</b>
<b>REVENUES OVER EXPENDITURES</b>	<b>943,940</b>	<b>3,103,014</b>	<b>2,159,074</b>	<b>2,858,039</b>
<b>OTHER FINANCING SOURCES (USES)</b>				
Operating transfers in	4,573,964	4,567,231	6,733	4,475,346
Operating transfers in from component unit				
Operating transfers (out)	(6,334,718)	(7,020,569)	685,851	(6,610,974)
Sale of Fixed Assets				
<b>TOTAL OTHER FINANCING SOURCES (USES)</b>	<b>(1,760,754)</b>	<b>(2,453,338)</b>	<b>692,584</b>	<b>(2,135,628)</b>
<b>REVENUES AND OTHER FINANCING SOURCES OVER (UNDER) EXPENDITURES AND</b>				
Net change in fund balance	(816,814)	649,676	1,466,490	722,411
FUND BALANCE, BEGINNING OF PERIOD	15,534,888	15,534,888	-	14,812,477
RESIDUAL EQUITY TRANSFER OUT		1	-	-
<b>FUND BALANCE, END OF PERIOD</b>	<b>\$ 14,718,074</b>	<b>\$ 16,184,564</b>	<b>\$ 1,466,490</b>	<b>\$ 15,534,888</b>

**GENERAL OPERATING FUND  
FUND BALANCE ANALYSIS  
SEPTEMBER 30, 2014**

FUND BALANCE ACCOUNT	BALANCE AT 10/01/13	NET GAIN (LOSS) DURING FY 2014	BALANCE AT 9/30/14
<b>Assigned for:</b>			
Employee Payroll Reserve	11,311,615	(117,374)	11,194,241
<b>Unassigned for:</b>			
Budget Stabilization	2,806,778	1,738,545	4,545,323
Reserve for Subsequent Years Budget 2015	971,495	(971,495)	
<b>Nonspendable:</b>			
Other Reserves (Comp Units, Inmate & Mailing)	445,000	-	445,000
	-	-	-
<b>Total Fund Balance</b>	<b>\$ 15,534,888</b>	<b>\$ 649,676</b>	<b>\$ 16,184,564</b>

Category: 200

Number: 221

Subject: **FUND BALANCE POLICY**

1. **PURPOSE:** The purpose of this financial policy is to establish levels of reserves within the various funds and fund types operated and maintained by the County of Saginaw. The levels of Fund Balance prescribed within this policy are designed to ensure adequate cash flow for operations, adequate reserves for contingency and emergency natures, and adequate funds for the perpetual continuation of the services provided by the County.
2. **AUTHORITY:** The authority to establish Fund Balance levels within the various funds and fund types lies with the Saginaw County Board of Commissioners.
3. **APPLICATION:** This policy applies to all operating funds of the County including the General Fund, all Special Revenue Funds, all Debt Service Funds, all Capital Project Funds, all Enterprise Funds, all Internal Service Funds and all Trust and Agency Funds.
4. **RESPONSIBILITY:** The Board of Commissioners shall be responsible for the adoption and amendment of this policy. The Controller/CAO shall be responsible for the implementation of this policy.
5. **DEFINITIONS:**
  - 5.1 **General Fund:** Used to account for all financial resources except those required to be accounted for in another fund.
  - 5.2 **Special Revenue Funds:** Used to account for the proceeds of specific revenue sources that are legally restricted to expenditures for specified purposes.
  - 5.3 **Capital Project Funds:** Used to account for financial resources to be used for the acquisition of major equipment and/or the maintenance or construction of facilities.
  - 5.4 **Debt Service Funds:** Used to account for the accumulation of resources required to meet the payment of general long-term debt principal and interest.
  - 5.5 **Enterprise Funds:** Used to account for services provided to the general public on a user charge basis and operating in a manner similar to private business enterprises. The intent of the Board of Commissioners is that the cost (expenses, including depreciation) of providing goods or services to the general public on a continuing basis be financed or recovered primarily through fees.
  - 5.6 **Internal Service Funds:** Used to account for the financing of goods or services provided by one department or agency to another department or agency of the County of Saginaw, or to other governmental units, on a cost-reimbursement basis.

- 5.7 Trust and Agency Funds: Used to account for assets held by the County of Saginaw in a trustee capacity or as an agent for individuals, private organizations, other governmental units and/or other funds. These include private-purpose, pension and agency funds.
- 5.8 Employee Payroll Reserve: Funds required to meet the continuing financial needs in order to maintain a positive cash position in a fund. This is essential when revenue streams are inconsistent with expenditure streams (payroll and benefits) due to tax collection dates beginning much later than fiscal years begin or when revenues are on a reimbursement basis. To avoid the necessity of borrowing funds and paying interest costs to make payroll, this reserve is necessary.
- 5.9 Fund Balance/Reserves: Designated portions of assets, which represent financial resources available to finance expenditures other than those tentatively planned.
- 5.10 Restricted Fund Balance/Reserve: That portion of a fund balance/reserve which is restricted by law, agreement or encumbrance and must be maintained for its restricted purpose.
- 5.11 Budget Stabilization: Designated portions of assets, which represent financial resources, dedicated to maintaining the long-term financial viability of a specific fund. These funds will be available for emergency and unforeseen measures such as the loss of a revenue stream or the increase in an expense area, or a combination of revenue losses and expenditure increases.

6. POLICY:

6.1 GENERAL FUND

- 6.1.1 Employee Payroll Reserve: The General Fund shall establish an Employee Payroll Reserve with a minimum amount of 50% (fifty percent) of the most current Board Approved General Fund Budget for tax collections. This level of Employee Payroll Reserve is required in the General Fund as tax revenues are not receipted until the 11th and 12th month of the fiscal year. The County fiscal year starts on October 1; tax revenues are levied on the following July 1 and due September 15. The County by law can only borrow tax anticipation notes up to a level of 50% of tax collections, thus the minimum Employee Payroll Reserve is required to be the other 50% of tax collections.
- 6.1.2 Budget Stabilization Reserve: In addition to the Employee Payroll Reserve, a Budget Stabilization Reserve will be created with a minimum balance of 5% (five percent) of the most current Board Approved General Fund Budget. The County's audit firm recommends as a minimum 10% of operating expenditures as a means to address unforeseen and unanticipated events.

## 6.2 SPECIAL REVENUE FUNDS

- 6.2.1 Each Special Revenue Fund is to be evaluated annually to ascertain if the revenue or fund balances have been restricted by State statute, ordinance, resolution, or contract. If the fund balance has been restricted, the specific fund will retain that restricted or earmarked amount. However, if unrestricted, the entire remaining balance will revert to the General Fund at year-end.
- 6.2.2 In the event that a Special Revenue Fund has an insufficient fund balance to cover its minimum reserves in accordance with this policy, that fund's operations are mandated to initiate the appropriate budget reductions during the ensuing year in an amount that will achieve the minimum reserves during the ensuing year.

## 6.3 DEDICATED MILLAGE FUNDS

- 6.3.1 Mosquito Control Fund: The Mosquito Control Fund will carry an Employee Payroll Reserve of 12.5% (twelve and one-half percent) of the most recently approved budgeted tax collections. This Employee Payroll Reserve accounts for both the fiscal year beginning October 1, with tax collections arriving the following January and, due to the cyclical nature of the Fund, not expending the majority of its tax collections until the spring and summer months. The Mosquito Control Fund will also carry a Budget Stabilization Reserve at a minimum of 5% (five percent) of the most current Board Approved Budget.
- 6.3.2 Parks Fund: The Parks Fund will carry an Employee Payroll Reserve of 12.5% (twelve and one-half percent) of the most recently approved budget tax collections. This Employee Payroll Reserve accounts for both the fiscal year beginning on October 1, with tax collections arriving the following January and, due to the cyclical nature of the Fund, not expending the majority of its tax collections until the spring and summer months. The Parks Fund will also carry a Budget Stabilization Reserve at a minimum of 5% (five percent) of the most current Board Approved Budget. The Parks Fund will also carry a Capital Outlay/Equipment Replacement Reserve of 20% (twenty percent) of the most recently approved budget.
- 6.3.3 Road Patrol Millage Fund: The Road Patrol Millage Fund will carry an Employee Payroll Reserve of 25% (twenty five percent) of the most recently approved budgeted tax collections. This Employee Payroll Reserve accounts for the fiscal year beginning on October 1 with tax collections arriving the following January. The Road Patrol Millage Fund will carry a Budget Stabilization Reserve at a minimum of 5% (five percent) of the most recently approved budget.
- 6.3.4 Commission on Aging Fund: The Commission on Aging Fund will establish an Employee Payroll Reserve of 25% (twenty five percent) of the most recently approved budgeted tax collections. This Employee Payroll Reserve accounts for the fiscal year beginning on October 1 with tax collections arriving the following

January. The Commission on Aging will carry a Budget Stabilization Reserve at a minimum of 5% (five percent) of the most recently approved budget.

- 6.3.5 Castle Museum Fund: The Castle Museum Fund will establish an Employee Payroll Reserve of 25% (twenty five percent) of the most recently approved budgeted tax collections.
- 6.4 DEBT SERVICE FUND: Debt Service Funds shall maintain all cash and investments in the specific fund until the bonds and interest are paid in full. Should there be a residual amount within the fund when the bonds are paid in full, such amount will be transferred to the Public Improvement Fund or to the fund or funding entity from which the primary source of financing those bonds originated from.
- 6.5 CAPITAL PROJECT FUNDS: Capital Project Funds' entire reserves shall be restricted for the specific purpose or project they were established for, usually by contract, resolution or both. Any residual reserves in these funds after completion of the project will first be transferred to the associated Debt Service Fund if one has been established, or secondly, transferred to the original funding source as provided by contract, agreement or resolution. Any residual reserve not required to be transferred to a Debt Service Fund or to the original funding source shall be transferred to the General Public Improvement Fund.
- 6.6 ENTERPRISE FUNDS: All Enterprise Fund Balances should remain in each individual Enterprise Fund. In the event any Enterprise Fund is dissolved then any remaining amount of reserves shall be transferred to the General Fund unless not legally permitted. In the event that the transfer to the General Fund is not legally permitted, then those remaining reserves shall be transferred as legally required or as stipulated by general legal counsel.
  - 6.6.1 County Event Center: The County Event Center will carry an Employee Payroll Reserve of 25% (twenty five percent) of annual operating expenses of the most recently approved budgeted tax collections.
- 6.7 INTERNAL SERVICE FUNDS: Each Internal Service Fund should be reviewed annually to determine the available amount which can be returned to the General Fund. If it is determined that the residual reserves are excessive, future charges for services should be adjusted accordingly.
  - 6.7.1 Delinquent Tax Revolving Fund: Due to the significant size and restricted mechanics of this fund, the Board of Commissioners has adopted a separate policy for the operations and reserve balances of this fund (Delinquent Tax Revolving Fund, Policy #222).

6.7.2 Employee Benefit Fund and Risk Management Fund: These funds accumulate cost from all of the County's Funds and Activities in order to provide centralized efficient benefits and coverage's to the County. The minimum reserves maintained within these funds shall be as follows:

Reserve for value of known claims

(Workers Compensation & Risk Management Only)

Reserve for incurred but not reported claims

(All Funds)

Reserve for rate stabilization at two times plan retention levels

(Workers Compensation, Health & Risk Management Only)

6.8 TRUST & AGENCY FUNDS: All funds held within Trust and Agency Funds are held in a fiduciary capacity only and belong to some other person or entity. Any amount available in these funds, not returned to the person or entity, shall be escheated to the State of Michigan in accordance with State law. Exceptions to this fund balance policy can be granted by the Board of Commissioners with proper justification.

7. ADMINISTRATIVE PROCEDURES: The Controller/CAO shall be responsible for developing, updating and implementing the maintenance of reserves within the funds identified within this policy.

8. CONTROLLER/CAO LEGAL COUNSEL REVIEW: The Controller/CAO has determined that this policy as submitted to the Board of Commissioners contains the necessary substance in order to carry out the purpose of the policy. The County Civil Counsel has determined that this policy as submitted contains content that appears to be legal activities of the Saginaw County Board of Commissioners.

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Approved as to Substance:  
Saginaw County Controller/CAO

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Approved as to Legal Content:  
Saginaw County Civil Counsel

ADOPTED: November 23, 1999

AMENDED: May 22, 2007; February 16, 2010

**GENERAL OPERATING FUND SCHEDULE OF OPERATING TRANSFERS IN AND OUT  
BUDGET AND ACTUAL FOR THE FISCAL YEAR ENDED SEPTEMBER 30, 2014**

Audited

<b>OPERATING TRANSFERS IN</b>	<b>FINAL AMENDED BUDGET</b>	<b>ACTUAL</b>	<b>VARIANCE FAVORABLE/ (UNFAVORABLE)</b>
Community Corrections	\$ 41,304	\$ 32,188	\$ (9,116)
Inmate Services	275,892	275,892	-
100% Tax Payment	1,600,000	1,600,000	-
Law Enforcement	2,656,768	2,656,768	-
Other Funds		2,383	
<b>TOTAL</b>	<b>\$ 4,573,964</b>	<b>\$ 4,567,231</b>	<b>\$ (9,116)</b>
<b>OPERATING TRANSFERS OUT</b>			
Special Projects-Prosecutor	330,100	318,450	\$ 11,650
Law Enforcement	993,886	761,485	232,401
Planning Commission	49,303	49,303	-
Social Services	218,300	97,439	120,861
Special Projects-MSU Extension	304,104	300,341	3,763
Emergency Services	173,461	173,461	-
Health Department	1,519,046	1,519,046	-
Animal Control	100,000	91,833	8,167
Child Care - Probate	1,837,273	1,783,687	53,586
Child Care - Welfare	408,260	225,195	183,065
Law Library	59,052	54,651	4,401
Public Improvement	-	1,299,343	(1,299,343)
Special Projects	4,707	4,707	-
Soldiers Relief	22,000	5,378	16,622
Friend of the Court	985,744	985,744	-
<b>TOTAL</b>	<b>\$ 7,005,236</b>	<b>\$ 7,670,063</b>	<b>\$ (664,827)</b>

**DELIQUENT TAX REVOLVING FUND**  
**COMPARATIVE STATEMENT OF NET ASSETS - PROPRIETARY FUNDS**  
**SEPTEMBER 30, 2013 AND 2014**

Audited

<b>ASSETS</b>	<b>FISCAL YEAR</b>		<b>FISCAL YEAR</b>	
	<b>2013</b>		<b>2014</b>	
<b>CURRENT ASSETS</b>				
Cash and pooled investments	\$	4,530,055	\$	5,570,166
Taxes receivable		13,854,028		13,905,072
Accounts receivable		1,340,877		891,665
Accrued Interest		11,283		16,180
Due from other governmental units		69,204		31,156
Due from other funds		83		-
Other assets				
<b>TOTAL ASSETS</b>	<b>\$</b>	<b>19,805,530</b>	<b>\$</b>	<b>20,414,239</b>
<b>LIABILITIES AND FUND EQUITY</b>				
<b>CURRENT LIABILITIES</b>				
Accounts payable	\$	7,498	\$	92,103
Accrued liabilities		2,094		4,060
Due to other funds				
Notes payable		2,750,000		-
<b>TOTAL CURRENT LIABILITIES</b>		<b>2,759,592</b>		<b>96,163</b>
<b>NONCURRENT LIABILITIES</b>				
Notes payable		10,192,000		13,149,000
<b>TOTAL NONCURRENT LIABILITIES</b>		<b>10,192,000</b>		<b>13,149,000</b>
<b>TOTAL LIABILITIES</b>		<b>12,951,592</b>		<b>13,245,163</b>
<b>NET ASSETS</b>				
Unrestricted		6,853,938		7,169,076
<b>TOTAL NET ASSETS</b>	<b>\$</b>	<b>6,853,938</b>	<b>\$</b>	<b>7,169,076</b>

**DELIQUENT TAX REVOLVING FUND - PROPRIETARY FUNDS**  
**COMPARATIVE STATEMENT OF REVENUES, EXPENSES AND**  
**CHANGES IN FUND ASSETS**  
**SEPTEMBER 30, 2013 AND 2014**  
Audited

	FISCAL YEAR 2013	FISCAL YEAR 2014
<b>OPERATING REVENUES:</b>		
Charges for services - fees	\$ 644,165	\$ 652,300
Interest earned - taxes	1,457,075	1,523,798
Other revenue	221,136	416,353
<b>TOTAL OPERATING REVENUES</b>	<b>2,322,376</b>	<b>2,592,451</b>
<b>OPERATING EXPENSES</b>		
Supplies		12,828
Services and charges	246,330	675,258
<b>TOTAL OPERATING EXPENSES</b>	<b>246,330</b>	<b>688,086</b>
<b>OPERATING INCOME (LOSS)</b>	<b>2,076,046</b>	<b>1,904,365</b>
<b>NONOPERATING REVENUE (EXPENSE)</b>		
Interest - investments	36,163	24,523
Interest expense	(119,754)	(13,750)
<b>TOTAL NONOPERATING REVENUE (EXPENSE)</b>	<b>(83,591)</b>	<b>10,773</b>
<b>NET INCOME (LOSS) BEFORE</b>		
<b>OPERATING TRANSFERS</b>	<b>1,992,455</b>	<b>1,915,138</b>
<b>OPERATING TRANSFERS</b>		
Operating transfers in	-	-
Operating transfers (out)	(1,500,000)	(1,600,000)
<b>TOTAL OPERATING TRANSFERS</b>	<b>(1,500,000)</b>	<b>(1,600,000)</b>
<b>NET INCOME (LOSS)</b>	<b>492,455</b>	<b>315,138</b>
<b>RETAINED EARNINGS, BEGINNING OF PERIOD,</b>	<b>6,361,483</b>	<b>6,853,938</b>
<b>RETAINED EARNINGS, END OF PERIOD</b>	<b>\$ 6,853,938</b>	<b>\$ 7,169,076</b>

**WHEREAS,** The Saginaw County Board of Commissioners ("Board") has examined the 2013 annual financial report and budget requests for the 2015 Fiscal Year for the various departments, agencies, offices and activities ("Budgetary Centers"), which it by law or by policy must finance or assist in financing; and

**WHEREAS,** The Board has taken into consideration the fact that there are certain required functions of county government or operations which must be budgeted at serviceable levels in order to provide statutory and Constitutionally required services and programs; and

**WHEREAS,** The Uniform Budget and Accounting Act ("UBAA"), MCLA 141.421, et seq., requires that the Board enact a General Appropriation Act designed to appropriate for all County expenditures in the General Fund and all Special Revenue Funds; and

**WHEREAS,** The Board has the authority to enact a Special Appropriations Act designed to appropriate for all County expenditures in other County funds; and

**WHEREAS,** The Board has reviewed the Committee On Appropriation's recommended Budget for Fiscal 2015 and believes the same to contain funds sufficient to finance all mandatory County funded services at or beyond a serviceable level;

**NOW, THEREFORE, BE IT RESOLVED,** That the Fiscal 2015 Saginaw County Budget as summarized below and set forth in the Committee on Appropriation's recommended budget dated September 23, 2014, which is incorporated by reference herein, is hereby adopted on a fund and activity basis for all funds, subject to all County policies regarding the expenditure of funds and the conditions set forth in this Resolution. The Controller shall monitor each fund on an activity and a category basis and also provide appropriate interim financial reports.

**SAGINAW COUNTY FISCAL 2015 BUDGET SUMMARY**

<u>FUND NAME</u>	<u>2015 BUDGET</u>	<u>GENERAL FUND APPRO.</u>
General Operating	\$ 37,028,185	\$ 37,028,185
County Road Patrol Millage	1,595,536	-
Law Enforcement	6,676,361	808,717
Parks & Recreation	993,330	-
GIS System	191,766	-
Friend of Court	4,555,838	993,385
Health Services	15,495,043	919,046
Solid Waste Management	486,455	-
Lodging Excise Tax	2,525,000	-
Principal Resident Exemp Denial	23,725	-
Event Center	1,071,371	-
Castle Musm & Historical Society	964,187	-
Commission on Aging	4,030,394	-
Mosquito Abatement Commission	3,149,619	-
Dredged Materials Disposal Facility	15,100	-
Planning	865,184	21,174
Brownfield Redevelopment Authority	50,123	-
Economic Development Corp	44,905	-
Public Improvement	1,019,606	-
Courthouse Preservation Technology	180,500	-
Animal Control	1,094,727	-
Land Reutilization Fund	704,382	-
Small Cities Reuse	394,232	-
Register of Deeds Automation Fund	178,000	-
E-911 Telephone Surcharge	5,187,300	-
Mobile Data Maint/Replace	594,000	-
Local Correction Officers Training	114,421	-
Area Records Management System	3,656,264	-
Jail Area Records Management System	225,560	-
Law Library	52,552	46,052
County Library (Board)	57,000	-
MI Works-Service Centers	874,803	-
Michigan Works Administration	13,469,392	-
Remonumentation Grant	108,000	-
Special Projects	1,616,382	151,310
Sheriff Special Projects	1,847,139	-
Prosecutor Special Projects	838,926	321,703
Corrections Special Projects	337,581	-
MSU Extension Special Projects	392,008	213,008
Social Welfare	100,800	98,800
Child Care Probate/Juvenile Home	5,922,430	1,982,193
Child Care Welfare	816,160	408,260
Veterans Relief	15,000	15,000
Veterans Trust	82,000	-
Parking System	117,000	-
Delinquent Property Tax Foreclosure	1,238,578	-
Land Bank Authority	6,000,000	-
Airport	671,603	-
Inmate Services	892,000	-
Retiree Health Savings Plan	264,000	-
Information Systems & Services	2,173,717	-
Equipment Revolving Fund	50,198	-
Soil Erosion	43,000	-
Local Site Remediation Revolving	284,300	-
Mailing Department Fund	178,000	-
Motor Pool	231,119	-
Risk Management	1,465,288	-
Investment Services	50,000	-
Employee Benefits	9,109,258	-
Library (Penal)	650,300	-
PostEmployment Health Benefits	5,633,700	387,783
Indigent Health Care Fund	1,136,000	600,000
Retirement System	8,287,330	-
<b>TOTAL</b>	<u>\$ 158,116,678</u>	<u>\$43,994,616</u>

**BE IT FURTHER RESOLVED #1**, That the bound copy of said Budget as presented to each member of the Board be designated as an official copy; and

**BE IT FURTHER RESOLVED #2**, That the following tax rates are hereby authorized to be levied for the 2014 tax year (Fiscal 2015 budget year) for a total County levy of 8.4468 mills including authorized debt service as summarized below:

2014 AUTHORIZED TAX RATES - FISCAL 2015 BUDGET MILLAGE SUMMARY

<u>Purpose</u>	<u>Millage</u>	<u>Fund</u>
General Govt Operations-July 2015	4.8558 Mill**	General Operating
County Parks	.1615 Mill	Parks & Recreation
Castle Museum	.1997 Mill	Castle Museum & Hist.
Mosquito Control	.6400 Mill	Mosquito Abatement
Senior Citizens	.4300 Mill	Commission on Aging
County Event Center	.2250 Mill	Event Center
Law Enforcement	.3394 Mill	Road Patrol
Animal Control	.1500 Mill	Animal Control
Sheriff Services	<u>1.0000 Mill</u>	Law Enforcement
Total, Operating Millages	<u>8.0014 Mill</u>	
Debt-Hospital Bonds	<u>.4454 Mill</u>	Hospital Const. Debt
Total, Debt Millages	<u>.4454 Mill</u>	
GRAND TOTAL	<u>8.4468 Mill</u>	

\*\* July 2015 General Operating levy subject to the provisions of the Headlee Adjustment.

**BE IT FURTHER RESOLVED #3**, That the Board of Commissioners hereby authorizes a 9-1-1 Emergency Services Funding Assessment in an amount not to exceed \$2.65 per month. This charge shall be placed upon all devices capable of E 9-1-1 service. This charge may further be subject to the Michigan Public Service Commission modification and approval; and

**BE IT FURTHER RESOLVED #4,** That the sum of \$158,116,678 as set forth in the Budget adopted by this Board is hereby appropriated for the use of several departments, for the purpose of defraying and paying boards of the County of Saginaw for all costs and expenses of every kind and nature, incident to every County function for the fiscal year beginning October 1, 2014 and ending September 30, 2015; and

**BE IT FURTHER RESOLVED #5,** That said sum is appropriated to and shall be available for expenditures from several funds in accordance with the law, and no obligation or liability shall be incurred, nor any vouchers drawn in payment thereof by any County department, which shall not be confined to the objects or categories of expenditures but, which shall exceed the amount appropriated therefore, as set forth in the categories of said budget; and

**BE IT FURTHER RESOLVED #6,** That all County elected officials and County department heads shall abide by the Purchasing Procedures and Personnel Manuals, as adopted and amended by this Board and that the budgeted funds are appropriated contingent upon compliance with said Purchasing Procedures and Personnel Manual; and

**BE IT FURTHER RESOLVED #7,** That the approved employee positions on the Position Control Number Roster List contained in the Budget, shall limit the number of employees who can be employed and no funds are appropriated for any position or employee not on the Approved Position Control Number Roster. Further, there may be a need to increase or decrease various positions within the Budget and/or impose a hiring freeze and/or impose lay-off's due to the unforeseen financial changes; therefore, the Approved Position Control Number Roster List may be changed from time to time by the Board and/or the Board may impose a hiring freeze. The County elected officials and County department heads shall abide by whatever changes are made by the Board, if any, relative to the approved positions and the number of employees stated in the Position Control Number Roster List; and

**BE IT FURTHER RESOLVED #8,** That the authorized positions in the Position Control Number Roster List contained in each budget indicates the authorized maximum number of employees in their respective classifications for that budget. Any deviations from said list must be specifically approved by the Board; and

**BE IT FURTHER RESOLVED #9,** That certain positions contained in the Position Control Number Roster List which are supported in some part by a grant, cost sharing, child care reimbursement, or other source of outside funding, are only approved contingent upon the County receiving the budgeted revenues. In the event outside funding is not received, or the County is notified that it will not be received, then said positions shall be considered unfunded and removed from the Approved Position Control Number Roster List; and

**BE IT FURTHER RESOLVED #10,** That the Controller is authorized upon request of the respective elected official or department head to transfer persons from certain positions contained in the Position Control Number Roster List, which are supported in some part by grant, cost sharing, child care reimbursement or other source of outside funding, to another grant funded position in order to reduce County cost; and

**BE IT FURTHER RESOLVED #11,** That revenues received by the County under Public Act 106 and 107, 1985 (Convention Facility Tax revenues) shall not be used to reduce the County's operating millage levy (2015 Budget Year) as defined by Public Act 2, 1986; and

**BE IT FURTHER RESOLVED #12,** That in accordance with Public Act 106 of 1985 and Public Act 2 of 1986, if 50% or approximately \$830,989 of the estimated \$1,661,978 Convention Facility Tax revenues not used to reduce the County's operating tax rate, shall be transmitted to the Saginaw County Substance Abuse Coordinating Agency with remaining revenues to be deposited in the County's General Fund; and

**BE IT FURTHER RESOLVED #13,** That the revenues received by the County under Public Act 264 of 1987 (Health and Safety Fund Act) shall not be used to reduce the County's operating millage levy (2015 Budget Year); and

**BE IT FURTHER RESOLVED #14,** That in accordance with Public Act 264 of 1987 that 12/17 or approximately \$0 of the estimated \$0 Cigarette Tax revenues, not used to reduce the County's operating tax rate shall be appropriated to the County Health Department Budget, for Public Health prevention programs and services; and

**BE IT FURTHER RESOLVED #15,** That in accordance with Public Act 264 of 1987 that 5/17 or approximately \$0 of the estimated \$0 Cigarette Tax revenues, not used to reduce the County's operating tax rate shall be used for personnel and operation costs in excess of the Prosecutor's Department, 1988 appropriation levels for Court Operations; and

**BE IT FURTHER RESOLVED #16,** That the Controller be, and hereby is appointed "Budget Administrator," pursuant to the Uniform Budget and Accounting Act, MCLA 141.421 et seq., with power to administer such duties in connection with said budget; and

**BE IT FURTHER RESOLVED #17,** That the Budget Administrator be directed to disburse to the various agencies, the approved County appropriation on the basis of need as determined by the cash balances within their respective funds; and

**BE IT FURTHER RESOLVED #18,** That the County Controller be authorized to transfer monies from one category to another within an activity and between activities within the same fund in an amount up to \$50,000 when it shall be deemed necessary and a quarterly report of all transfers shall be made to the Budget/Audit Committee; and

**BE IT FURTHER RESOLVED #19,** That the Chairman of the Board, upon recommendation of the County Controller, be authorized to accept grants on behalf of the County in an amount up to \$100,000 with a local match not to exceed 10% (\$10,000), if required, and if available within the requesting department's current budget, and to record the appropriate budget adjustment. A quarterly report of all budget adjustments and grants accepted shall be made to the Budget/Audit Committee; and

**BE IT FURTHER RESOLVED #20,** That the County Controller is authorized to cause the drafting of contracts where necessary and appropriate within established budgetary limitations and that the Chairman of the Board is authorized to sign said contracts after the appropriate Elected Official/Department Head approves each contract as to lawful expenditure and the Controller approves each contract as to substance and the County Attorney approves each contract as to legal form; and

**BE IT FURTHER RESOLVED #21,** That the Controller is required and directed to automatically reduce any department each time a reduction is made in Federal, State and local funds. The affected department head shall promptly make the necessary lay-offs and advise those affected by the service that those services are being discontinued as a result of Federal, State, or local fund cutbacks; and

**BE IT FURTHER RESOLVED #22,** That upon approval of the Controller/CAO, appropriations made for the available balances and outstanding encumbrances at fiscal year-end for grants are continued in full force and effect and shall carry over to successive fiscal years until the grants are completed or otherwise terminated; and

**BE IT FURTHER RESOLVED #23,** That upon approval of the Controller/CAO, appropriations made for the available balances and outstanding encumbrances at fiscal year-end for capital projects are continued in full force and effect and shall carry over to successive fiscal years until the projects are completed or otherwise terminated; and

**BE IT FURTHER RESOLVED #24,** That upon approval of the Controller/CAO, appropriations made for outstanding purchase orders and contractual encumbrances at fiscal year-end in the operating funds are continued in full force and effect and shall carry over to successive fiscal years until the projects are completed or otherwise terminated; and

**BE IT FURTHER RESOLVED #25,** That the Sheriff Department be authorized to enter into law enforcement contracts which shall not result in any appropriation from the General Fund and that each separate contract for law enforcement services shall be approved by the Controller, Chairman of the Board, and County Attorney, and further provided that the Sheriff is authorized with the concurrence of the Controller, to add additional staff to perform the work as specified in the contract provided that said contract will generate all funds necessary to support the added position; and

**BE IT FURTHER RESOLVED #26,** The Board of Commissioners hereby ratified or implemented the following labor agreements: TPOAM Courthouse Employees – expires 2015; POLC-Sheriff Unit II Sergeants – expires 2015; Teamsters Local 214 Health Department and Commission on Aging – expires 2015; Teamsters Local 214 Public Health Nurses – expires 2015; COAM-Sheriff Unit III Captains & Lieutenants – expires 2013; POAM-Sheriff Unit I (312 eligible) – expires 2015; GELC Detention Youth Care Specialists – expires 2015; POAM-Animal Control Officers – expires 2015; POAM–Family Division Probation Officers – expires 2015; GELC-District Court Probation Officers – expires 2015; POAM-Prosecutors – expires 2015; POAM-Detention Supervisors – expires 2015; UAW Managers – expires 2015; UAW Professionals – expires 2015; UAW Paraprofessionals – expires 2015; POAM-Sheriff Unit I (non 312 eligible and clerical) – expires 2015; and Controller/CAO contract – expires 2016; and

**BE IT FURTHER RESOLVED #27,** That if it is determined that the 2015 General Fund Budget shall have a budget surplus, that two-thirds (2/3) of any such budget surplus shall be transferred to the General Public Improvement Fund, and the remaining one-third (1/3) to the General Fund Reserve Fund Balance Account; and

**BE IT FURTHER RESOLVED #28,** That it is the determination of the Board of Commissioners for the 2015 Fiscal Year that the County is in compliance with Public Act 152 of 2011, and that determination is to stay within the hard dollar caps for employee health insurance as set and adjusted by the Public Act.

Respectfully submitted,

**SAGINAW COUNTY BOARD OF COMMISSIONERS**

\_\_\_\_\_/s/\_\_\_\_\_

Michael J. Hanley, Chair

Adopted: September 23, 2014

SAGINAW COUNTY, MICHIGAN  
BUDGET SUMMARY FOR 2015

FUND	TOTAL BUDGET				GENERAL FUND APPROPRIATION			
	2014 BUDGET	2015 BUDGET	AMOUNT INCREASE DECREASE	PERCENT INCREASE DECREASE	2014 BUDGET	2015 BUDGET	AMOUNT INCREASE DECREASE	PERCENT INCREASE DECREASE
101 GENERAL OPERATING	37,637,572	37,028,185	-609,387	-1.62	37,637,572	37,028,185	-609,387	-1.62
205 COUNTY ROAD PATROL MILLAGE	1,611,807	1,595,536	-16,271	-1.01				
207 LAW ENFORCEMENT	6,673,383	6,676,361	2,978	0.04	993,886	808,717	-185,169	-18.63
208 PARKS & RECREATION	950,501	993,330	42,829	4.51				
211 GIS SYSTEM	187,669	191,766	4,097	2.18				
215 FRIEND OF COURT	4,430,000	4,555,838	125,838	2.84	985,744	993,385	7,641	0.78
221 HEALTH SERVICES	16,844,123	15,495,043	-1,349,080	-8.01	919,046	919,046		
228 SOLID WASTE MANAGEMENT	525,295	486,455	-38,840	-7.39				
229 LODGING EXCISE TAX	2,525,000	2,525,000						
230 PRINCIPAL RESIDEN EXEMP DE	22,203	23,725	1,522	6.85				
232 EVENT CENTER	1,068,949	1,071,371	2,422	0.23				
233 CASTLE MUSM & HISTORICAL A	971,374	964,187	-7,187	-0.74				
238 COMMISSION ON AGING	4,223,012	4,030,394	-192,618	-4.56				
240 MOSQUITO ABATEMENT COMMISS	3,168,208	3,149,619	-18,589	-0.59				
241 RIVER PRESERVATION FUND	15,100	15,100						
242 PLANNING	792,618	865,184	72,566	9.16	49,303	21,174	-28,129	-57.05
243 BROWNFIELD REDEVELOPMENT A	204,708	50,123	-154,585	-75.51				
244 ECONOMIC DEVELOPMENT CORP	162,306	44,905	-117,401	-72.33				
245 PUBLIC IMPROVEMENT	857,232	1,019,606	162,374	18.94				
247 COURTHOUSE PRESERVATION TE	225,800	180,500	-45,300	-20.06				
250 ANIMAL CONTROL	951,288	1,094,727	143,439	15.08				
252 LAND REUTILIZATION FUND	868,768	704,382	-164,386	-18.92				
254 SMALL CITIES REUSE	2,249,797	394,232	-1,855,565	-82.48				
256 REGISTER OF DEEDS AUTOMATI	178,000	178,000						
260 E-911 TELEPHONE SURCHARGE	5,487,714	5,187,300	-300,414	-5.47				
263 MOBILE DATA MAINT/REPLACE	1,105,339	594,000	-511,339	-46.26				
264 LOCAL CORRECTION OFFICER T	115,000	114,421	-579	-0.50				
267 AREA RECORDS MANAGEMENT SY	3,946,569	3,656,264	-290,305	-7.36				
268 JAIL RECORDS MANAGEMENT SY	225,560	225,560						
269 LAW LIBRARY	52,552	52,552			46,052	46,052		
271 COUNTY LIBRARY (BOARD)	57,000	57,000						
274 MI WORKS-SERVICE CENTERS	1,011,274	874,803	-136,471	-13.49				
276 MICHIGAN WORKS ADMINISTRAT	16,956,250	13,469,392	-3,486,858	-20.56				
277 REMONUMENTATION GRANT	107,805	108,000	195	0.18				
278 SPECIAL PROJECTS	1,626,474	1,616,382	-10,092	-0.62	173,461	151,310	-22,151	-12.77
280 SHERIFF-SPECIAL PROJECTS	1,771,616	1,847,139	75,523	4.26				
282 PROSECUTOR-SPECIAL PROJECT	827,644	838,926	11,282	1.36	327,100	321,703	-5,397	-1.65
284 CORRECTIONS-SPECIAL PROJEC	346,790	337,581	-9,209	-2.66				
286 MSU EXTENSION-SPECIAL PROJ	557,203	392,008	-165,195	-29.65	304,104	213,008	-91,096	-29.96
290 SOCIAL WELFARE	1,751,800	100,800	-1,651,000	-94.25	218,300	98,800	-119,500	-54.74
292 CHILD CARE-PROBATE/JUVENIL	5,628,633	5,922,430	293,797	5.22	1,837,273	1,982,193	144,920	7.89
292 CHILD CARE-WELFARE/RECEIV.	816,160	816,160			408,260	408,260		
293 VETERANS RELIEF	22,000	15,000	-7,000	-31.82	22,000	15,000	-7,000	-31.82
294 VETERANS TRUST	82,000	82,000						
316 PARKING SYSTEM	117,000	117,000						
326 DELINQUENT PROP TAX FORECL	1,507,638	1,238,578	-269,060	-17.85				
336 LAND BANK AUTHORITY	8,573,811	6,000,000	-2,573,811	-30.02				
361 AIRPORT	742,983	671,603	-71,380	-9.61				
393 INMATE SERVICES	918,000	892,000	-26,000	-2.83				
627 RETIREE HEALTH SAVINGS PLA	263,000	264,000	1,000	0.38				
631 MERS RETIREMENT FUND	5,337,000	5,327,265	-9,735	-0.18				
636 INFORMATION SYSTEMS & SERV	2,289,926	2,173,717	-116,209	-5.07				
638 EQUIPMENT REVOLVING FUND	161,042	50,198	-110,844	-68.83				
641 SOIL EROSION	75,000	43,000	-32,000	-42.67				
644 LOCAL SITE REMEDIATION REV	284,300	284,300						
653 MAILING DEPARTMENT FUND	190,000	178,000	-12,000	-6.32				
661 MOTOR POOL	372,522	231,119	-141,403	-37.96				
677 RISK MANAGEMENT	1,459,031	1,465,288	6,257	0.43				
692 INVESTMENT SERVICES	50,000	50,000						
698 EMPLOYEE BENEFITS	9,214,299	9,109,238	-105,061	-1.14				
721 LIBRARY (PENAL)	650,300	650,300						
728 POSTEMPLOYMENT HEALTH BENE	5,353,500	5,633,700	280,200	5.23		387,783	387,783	100.00
731 DC PENSION TRUST FUND	2,883,401	2,960,065	76,664	2.66				
750 INDIGENT HEALTH CARE FUND	1,136,000	1,136,000			600,000	600,000		
GRAND TOTAL	171,418,849	158,116,678	-13,302,171	-7.76	44,522,101	43,994,616	-527,485	-1.18

**TOTAL OPERATING BUDGET SUMMARY  
FOR 2015**

	<b>ORIGINAL 2014 BUDGET</b>	<b>2015 BUDGET</b>	<b>AMOUNT INCREASE/ (DECREASE)</b>	<b>PERCENT INCREASE/ (DECREASE)</b>
<b>Revenue</b>				
Taxes	\$ 39,666,359	\$ 39,886,591	\$ 220,232	0.56
Busines Licenses & Permits	816,032	828,635	12,603	1.54
Federal Grants	18,801,142	16,732,472	(2,068,670)	(11.00)
State Grants	21,510,629	29,780,141	8,269,512	38.44
Local Grants	1,080,600	1,100,500	19,900	1.84
Charges for Services -Costs	1,528,440	1,114,000	(414,440)	(27.12)
Charges for Services-Fees	8,823,729	8,586,165	(237,564)	(2.69)
Charges for Services-Rendered	4,935,963	4,442,110	(493,853)	(10.01)
Charges for Services-Sales	947,400	976,600	29,200	3.08
Charge for Services-Use Adm Fee	923,307	739,650	(183,657)	(19.89)
Fines & Forfeits	1,848,100	1,855,041	6,941	0.38
Interest Earned	633,632	432,271	(201,361)	(31.78)
Rents & Leases	871,380	907,133	35,753	4.10
Contrib & Donation-Pub and Priv	1,675,988	1,931,425	255,437	15.24
Reimbursements	36,108,236	37,212,643	1,104,407	3.06
Other Revenues	6,357,510	1,266,554	(5,090,956)	(80.08)
Fund Balance	4,848,862	2,766,497	(2,082,365)	(42.95)
<b>Total Revenue</b>	<b>\$ 151,377,309</b>	<b>\$ 150,558,428</b>	<b>\$ (818,881)</b>	<b>(0.54)</b>
<b>Transfers-In</b>				
Special Projects		13,000		
100% Tax Payment	1,600,000	1,500,000	(100,000)	(6.25)
Sp. Comm. Corrections	41,304	25,218	(16,086)	(38.95)
Inmate Services Fund	390,892	390,892	-	-
Animal Control		65,834	65,834	
Road Patrol Millage	12,000	12,000	-	-
Law Enforcement	2,719,739	2,681,937	(37,802)	(1.39)
Solid Waste	146,041	87,319	(58,722)	(40.21)
Public Improvement	2,480		(2,480)	(100.00)
Courthouse Preservation Tech	150,000	150,000	-	-
Land Reutilization	868,768	704,382	(164,386)	(18.92)
Michigan Works!	963,050	934,012	(29,038)	(3.02)
Sheriff-Special Projects	10,500	192,880	182,380	1,736.95
Library Penal	6,500	6,500	-	-
Risk Management	50,000	52,118	2,118	4.24
Delinquent Property Tax Forecl	868,768	704,382	(164,386)	(18.92)
<b>Total Transfers-In</b>	<b>\$ 7,830,042</b>	<b>\$ 7,520,474</b>	<b>\$ (322,568)</b>	<b>(4.12)</b>
<b>Total Revenue &amp; Transfers-In</b>	<b>\$ 159,207,351</b>	<b>\$ 158,078,902</b>	<b>\$ (1,141,449)</b>	<b>(0.72)</b>

**GENERAL OPERATING  
BUDGET SUMMARY FOR 2015**

	<b>ORIGINAL</b>		<b>AMOUNT</b>		<b>PERCENT</b>
	<b>2014 BUDGET</b>	<b>2015 BUDGET</b>	<b>INCREASE/ (DECREASE)</b>		<b>INCREASE/ (DECREASE)</b>
Revenue	\$ 39,217,047	\$ 39,544,726	\$ 327,679		0.84%
Transfers-In	4,573,964	4,449,890	(124,074)		-2.71%
	43,791,011	43,994,616	203,605		0.46%
Expense	37,877,977	37,028,185	(849,792)		-2.24%
Transfers-Out	6,884,529	6,966,431	81,902		1.19%
	44,762,506	43,994,616	(767,890)		-1.72%
<b>Excess or (Deficiency)</b>	<b>\$ (971,495)</b>	<b>\$ -</b>	<b>\$ 971,495</b>		<b>100.00%</b>

Use of Fund Balance	\$ 971,495	\$ -
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**GENERAL OPERATING  
GENERAL FUND BUDGET SUMMARY FOR 2015**

	<b>ORIGINAL</b>		<b>AMOUNT</b>		<b>PERCENT</b>
	<b>2014 BUDGET</b>	<b>2015 BUDGET</b>	<b>INCREASE/ (DECREASE)</b>		<b>INCREASE/ (DECREASE)</b>
<b>Revenue</b>					
Taxes	\$ 22,623,231	\$ 22,388,481	\$ (234,750)		-1.04%
Business Licenses & Permits	329,425	323,325	(6,100)		-1.85%
Federal Grants	468,306	394,295	(74,011)		-15.80%
State Grants	6,529,335	7,330,776	801,441		12.27%
Charges for Services -Costs	1,515,440	1,101,000	(414,440)		-27.35%
Charges for Services-Fees	2,735,980	2,816,580	80,600		2.94%
Charges for Services-Rendered	598,525	519,125	(79,400)		-13.26%
Charges for Services-Sales	34,500	13,500	(21,000)		-60.86%
Fines & Forfeits	925,800	925,800	-		0.00%
Interest Earned	102,000	60,050	(41,950)		-41.13%
Rents & Leases		1			0.00%
Reimbursements	3,347,455	3,671,443	323,988		9.68%
Other Revenues	7,050	350	(6,700)		
<b>Total Revenue</b>	<b>\$ 39,217,047</b>	<b>\$ 39,544,726</b>	<b>\$ 327,678</b>		<b>0.84%</b>
<b>Transfers-In</b>					
100% Tax Payment	1,600,000	1,500,000	(100,000)		-6.25%
Law Enforcement	2,656,768	2,635,780	(20,988)		
Special Projects		13,000	13,000		
Inmate Services Fund	275,892	275,892	-		0.00%
Sp. Comm. Corrections	41,304	25,218	(16,086)		-38.94%
<b>Total Transfers-In</b>	<b>\$ 4,573,964</b>	<b>\$ 4,449,890</b>	<b>\$ (124,074)</b>		<b>-2.71%</b>
<b>Use of Fund Balance</b>	<b>\$ 971,495</b>	<b>\$ -</b>	<b>\$ (971,495)</b>		<b>-100.00%</b>
<b>Total Revenue &amp; Transfers-In</b>	<b>\$ 44,762,506</b>	<b>\$ 43,994,616</b>	<b>\$ (767,890)</b>		<b>-1.72%</b>

**GENERAL OPERATING  
GENERAL FUND BUDGET SUMMARY FOR 2015**

	<b>ORIGINAL 2014 BUDGET</b>	<b>2015 BUDGET</b>	<b>AMOUNT INCREASE/ (DECREASE)</b>	<b>PERCENT INCREASE/ (DECREASE)</b>
<b>Expense</b>				
Legislative	\$ 517,663	\$ 521,828	\$ 4,165	0.80%
Judicial	12,580,497	12,001,359	(579,138)	-4.60%
General Government	12,477,265	12,220,922	(256,343)	-2.05%
Public Safety	10,244,651	10,221,174	(23,477)	-0.22%
Public Works	255,000	245,000	(10,000)	-3.92%
Health and Welfare	424,344	431,448	7,104	1.67%
Other Functions	1,378,557	1,386,454	7,897	0.57%
<b>Total Expense</b>	<b>\$ 37,877,977</b>	<b>\$ 37,028,185</b>	<b>\$ (849,792)</b>	<b>-2.24%</b>
<b>Transfers-Out</b>				
Law Enforcement	993,886	808,717	(185,169)	-18.64%
FOC-Act 294	985,744	993,385	7,641	0.77%
Child Care-Probate	1,837,273	1,982,193	144,920	7.88%
Child Care-Welfare	408,260	408,260	-	0.00%
Post Employmnt Health	-	387,783	387,783	0.00%
Health Department	919,046	919,046	-	0.00%
Law Library	46,052	46,052	-	0.00%
MSU Ext. Special Project	304,104	213,008	(91,096)	-29.96%
Emergency Services	173,461	151,310	(22,151)	-12.77%
Planning Commission	49,303	21,174	(28,129)	-57.05%
Social Services	218,300	98,800	(119,500)	-54.74%
Soldier's Relief	22,000	15,000	(7,000)	-31.82%
Prosecutor Special Proj.	327,100	321,703	(5,397)	-1.65%
To Other Funds	600,000	600,000	-	0.00%
<b>Total Transfers-Out</b>	<b>\$ 6,884,529</b>	<b>\$ 6,966,431</b>	<b>\$ 81,902</b>	<b>1.18%</b>
<b>Total Expense &amp; Transfers-Out</b>	<b>\$ 44,762,506</b>	<b>\$ 43,994,616</b>	<b>\$ (767,890)</b>	<b>-1.72%</b>

**GENERAL OPERATING  
BUDGET SUMMARY FOR 2015**

	ORIGINAL 2014 BUDGET	2015 BUDGET	AMOUNT INCREASE/ (DECREASE)	PERCENT INCREASE/ (DECREASE)
<b>Expense</b>				
<b>Legislative:</b>				
Board of Commissioners	\$ 517,663	\$ 521,828	\$ 4,165	0.80%
<b>Total Legislative</b>	<b>\$ 517,663</b>	<b>\$ 521,828</b>	<b>\$ 4,165</b>	<b>0.80%</b>
<b>Judicial:</b>				
Circuit Court	\$ 2,402,745	\$ 2,373,958	\$ (28,787)	-1.20%
Circuit Court/Due Process	1,382,000	1,279,500	(102,500)	-7.42%
Probation-Circuit Court	98,096	88,381	(9,715)	-9.91%
District Court	3,804,179	3,722,055	(82,124)	-2.16%
Probation-District Court	986,674	849,970	(136,704)	-13.85%
Probate Court	942,652	938,728	(3,924)	-0.41%
Family Division	2,866,478	2,648,798	(217,680)	-7.59%
Assigned Counsel-Admin	96,173	98,469	2,296	2.38%
Jury Commission	1,500	1,500	-	0.00%
<b>Total Judicial</b>	<b>\$ 12,580,497</b>	<b>\$ 12,001,359</b>	<b>\$ (579,138)</b>	<b>-4.60%</b>
<b>General Government:</b>				
Elections	\$ 100,700	\$ 99,400	\$ (1,300)	-1.29%
Auditing	115,394	115,300	(94)	-0.08%
Corporation Counsel	154,000	119,000	(35,000)	-22.73%
County Clerk	1,328,020	1,292,381	(35,639)	-2.69%
Controller-Administration	374,024	379,150	5,126	1.37%
Controller-Financial Mgmt	503,939	650,955	147,016	29.17%
Controller-Personnel	285,102	341,698	56,596	19.85%
Equalization	550,694	514,707	(35,987)	-6.53%
Prosecuting Attorney	3,282,701	3,166,208	(116,493)	-3.54%
Prosecutor-Welfare Enforcement	614,423	545,971	(68,452)	-11.14%
Register of Deeds	514,571	476,581	(37,990)	-7.38%
County Treasurer	1,036,717	900,155	(136,562)	-13.17%
County Office Bldg & Grounds	283,852	280,601	(3,251)	-1.14%
Courthouse & Jail Bldg & Grounds	1,752,707	1,785,145	32,438	1.85%
Juvenile Center Bldg & Grounds	232,426	222,237	(10,189)	-4.38%
Other County Properties	865,953	850,054	(15,899)	-1.83%
Public Works/Drain Division	392,042	391,379	(663)	-0.16%
Telephone-Central Switchboard	90,000	90,000	-	0.00%
<b>Total General Government:</b>	<b>\$ 12,477,265</b>	<b>\$ 12,220,922</b>	<b>\$ (256,343)</b>	<b>-2.05%</b>
<b>Public Safety:</b>				
Sheriff's Office	\$ 749,509	\$ 665,523	\$ (83,986)	-11.21%
Corrections Reimb. Program	98,806	95,872	(2,934)	-2.96%
Marine Law Enforcement	4,300	3,555	(745)	-17.32%
Sheriff Dept. Jail Division	9,391,436	9,455,624	64,188	0.68%
Plat Board	600	600	-	0.00%
<b>Total Public Safety</b>	<b>\$ 10,244,651</b>	<b>\$ 10,221,174</b>	<b>\$ (23,477)</b>	<b>-0.22%</b>

**GENERAL OPERATING  
BUDGET SUMMARY FOR 2015 (continued)**

	ORIGINAL 2014 BUDGET	2015 BUDGET	AMOUNT INCREASE/ (DECREASE)	PERCENT INCREASE/ (DECREASE)
<b>Public Works:</b>				
Drain-County At Large	\$ 255,000	\$ 245,000	\$ (10,000)	-3.93%
<b>Total Public Works</b>	<b>\$ 255,000</b>	<b>\$ 245,000</b>	<b>\$ (10,000)</b>	<b>-3.93%</b>
<b>Health and Welfare:</b>				
Medical Examiner	\$ 38,344	\$ 408,448	\$ 370,104	965.22%
Veterans Burial Allowance	40,000	23,000	(17,000)	-42.50%
<b>Total Health and Welfare</b>	<b>\$ 78,344</b>	<b>\$ 431,448</b>	<b>\$ 353,104</b>	<b>450.71%</b>
<b>Other Functions:</b>				
Grant-Underground Railroad	25,500	25,500	-	0.00%
Saginaw Area Storm Water Auth	9,000	9,000	-	0.00%
Contribution Veteran's Convention	-	5,000	-	-
Contribution GIS Authority	96,754	96,651	(103)	-0.11%
Mental Health Authority	1,050,303	1,050,303	-	0.00%
Saginaw Future-Jobs	200,000	200,000	-	0.00%
Total Other Functions	\$ 1,381,557	\$ 1,386,454	\$ 4,897	0.35%
<b>Total Expense</b>	<b>\$ 37,877,977</b>	<b>\$ 37,028,185</b>	<b>\$ (849,792)</b>	<b>-2.24%</b>
<b>Transfers-Out</b>				
Law Enforcement	993,886	808,717	(185,169)	-18.64%
FOC-Act294	985,744	993,385	7,641	0.77%
Child Care-Probate	1,837,273	1,982,193	144,920	7.88%
Child Care-Welfare	408,260	408,260	-	0.00%
Post Employment Health	-	387,783	387,783	0.00%
Health Department	919,046	919,046	-	0.00%
Law Library	46,052	46,052	-	0.00%
MSU Special Project	304,104	213,008	(91,096)	-29.95%
Emergency Services	173,461	151,310	(22,151)	-12.77%
Planning Commission	49,303	21,174	(28,129)	-57.05%
Social Services	218,300	98,800	(119,500)	-54.74%
Soldiers Relief	22,000	15,000	(7,000)	-31.81%
Prosecutor Special Proj.	327,100	321,703	(5,397)	-1.64%
To Other Funds	600,000	600,000	-	0.00%
<b>Total Transfers-Out</b>	<b>\$ 6,884,529</b>	<b>\$ 6,966,431</b>	<b>\$ 81,902</b>	<b>1.18%</b>
<b>Total Expense &amp; Transfers Out</b>	<b>\$ 44,762,506</b>	<b>\$ 43,994,616</b>	<b>\$ (767,890)</b>	<b>-1.72%</b>

**BUDGET SUMMARY FOR 2015**  
**AUTHORIZED PERSONNEL**

	Authorized as of 09/30/13	Authorized as of 08/18/14	Proposed as of 10/01/14	Increase/ (Decrease) from Authorized Positions
General Operating	312.37	307.07	299.35	-7.72
County Road Patrol Millage	13.00	11.00	11.00	0.00
Law Enforcement	31.00	32.00	32.00	0.00
Parks and Recreation	5.00	5.00	5.00	0.00
GIS System	1.80	1.80	1.80	0.00
Friend of Court	44.00	44.00	43.00	-1.00
Health Services	98.50	90.00	87.00	-3.00
Commission on Aging	42.27	42.96	40.71	-2.25
Mosquito Abatement Comm.	11.06	11.06	11.06	0.00
Planning	3.00	3.00	3.00	0.00
Animal Control	7.00	7.00	7.00	0.00
Area Records Management System	2.00	1.00	0.00	-1.00
Michigan Works Administration	13.95	13.95	11.95	-2.00
Special Projects	4.50	5.50	5.34	-0.16
Sheriff -Special Projects	8.00	8.00	8.00	0.00
Prosecutor-Special Projects	8.00	8.00	8.00	0.00
Corrections-Special Projects	3.80	3.30	2.81	-0.49
MSU Ext.-Special Projects	1.40	1.40	0.00	-1.40
Child Care	37.84	37.84	41.29	3.45
Parking System	1.00	1.00	1.00	0.00
Delinquent Prop Tax Forecl	2.27	2.27	2.27	0.00
Information Systems & Services	15.00	15.00	15.00	0.00
Equipment Revolving Fund	0.20	0.20	0.20	0.00
Soil Erosion	0.00	0.30	0.30	0.00
Risk Management	0.60	0.60	0.60	0.00
Investment Services	0.20	0.20	0.20	0.00
Employee Benefits	0.60	0.60	0.60	0.00
DC Pension Trust Fund	1.00	1.00	1.00	0.00
<b>Total</b>	<b>669.36</b>	<b>655.05</b>	<b>639.48</b>	<b>-15.57</b>

**RESOLUTION B**

**September 23, 2014**

**WHEREAS**, The Board of Commissioners has established salaries of all officials and employees of Saginaw County, with the exception of unsettled bargaining units of the County; and

**WHEREAS**, It is the intent of the Board of Commissioners that the salaries established are in lieu of any and all fees, either County or State, collected by any said employee or official; and

**WHEREAS**, The Board of Commissioners of Saginaw County desires at this time to adopt a salary schedule for the fiscal year beginning October 1, 2014 and ending September 30, 2015;

**NOW, THEREFORE, BE IT RESOLVED**, That the respective departments be and are hereby restricted to the staffing level as provided in the Departmental Personnel Schedule in the 2015 Budget at rates of compensation set forth in attached Salary Schedules for the fiscal year beginning October 1, 2014 and ending September 30, 2015.

**BE IT FURTHER RESOLVED #1**, That fees and/or remunerations of any kind received by a County employee or official in the performance of his/her official duties shall be forthwith turned over to the Treasurer of Saginaw County by said employee or official and same shall be credited to the General Fund of Saginaw County. The exceptions would be those fees or remunerations (i.e. per diems) specifically established by law or authorized by the Board of Commissioners, which shall be allowed; and

**BE IT FURTHER RESOLVED #2**, That the elected officials, appointees, and employees shall be paid for the fiscal year on a bi-weekly basis in the grades and steps as provided in the Departmental Personnel Schedule in said 2015 Budget; and

**BE IT FURTHER RESOLVED #3**, That all salaries paid to said employees shall be based on length of service with Saginaw County in accordance with the aforementioned Salary Schedules, except as otherwise provided in the Personnel Policy Manual; and

**BE IT FURTHER RESOLVED #4**, That the proper County officials be authorized and directed to adjust the budgets of the departments staffed by members of bargaining units in accordance with the contracts approved by the Board of Commissioners.

Respectfully submitted,

**SAGINAW COUNTY BOARD OF COMMISSIONERS**

\_\_\_\_\_  
/s/  
Michael J. Hanley, Chair

Adopted: September 23, 2014

**RESOLUTION C**

**September 23, 2014**

**WHEREAS,** The Saginaw County Board of Commissioners (“Board”) has examined the 2015-2019 Capital Improvement Plan for the 2015 Fiscal Year as submitted by the Saginaw County Controller/CAO; and

**WHEREAS,** The State of Michigan, Public Act 2 of 1968, as amended, known as the Uniform Budget and Accounting Act requires local units of government to develop, update and adopt a plan each year in conjunction with the regular budget process. The Capital Improvement Plan is a five-year outline of recommended projects, estimated costs and proposed means of financing. The intent is to identify needs and plan for expenditures to meet those needs in an orderly, but flexible manner;

**NOW, THEREFORE, BE IT RESOLVED,** That the County of Saginaw Capital Improvement Plan for the 2015 Fiscal Year is hereby adopted, subject to the availability of funds.

**BE IT FURTHER RESOLVED,** That the proper County officials be authorized and directed to proceed with the priority A projects, as attached, for the 2015 Fiscal Year.

Respectfully submitted,

**SAGINAW COUNTY BOARD OF COMMISSIONERS**

\_\_\_\_\_  
/s/

Michael J. Hanley, Chair

Adopted: September 23, 2014

SAGINAW COUNTY, MICHIGAN  
 2015 CAPITAL IMPROVEMENT PLAN  
 REQUEST FOR FINANCING AND RECOMMENDED PRIORITY

<u>DEPARTMENT</u>	<u>2015 PROJECT AMOUNT</u>	<u>TOTAL</u>	<u>PRIORITY</u>	<u>FUNDING SOURCE</u>
AIRPORT:				
REPLACE TRACTOR	<u>50,000</u>		A	FUND BALAN
		50,000		
BOARD OF COMMISSIONERS:				
BOARD OFFICE RENOVATION	<u>30,000</u>		A	PIF - GEN
		30,000		
BUILDING & GROUNDS:				
CIRCUIT CRT PROBATION - BAGLEY				
ROOF SOFFIT AND FASCIA	<u>65,000</u>		B	PIF - GEN
		65,000		
COURTHOUSE:				
STAIR TOWER PAINTING	25,000		B	PIF - GEN
CARPET REPLACEMENT	<u>50,000</u>		A	PIF - GEN
		75,000		
FOC - ANNEX:				
SECURITY DOORS	8,000		A	PIF - GEN
CARPET REPLACEMENT	<u>25,000</u>		A	PIF - GEN
		33,000		
JUVENILE CENTER:				
HVAC ENGINEERING STUDY	<u>20,000</u>		A	PIF - GEN
		20,000		
OTHER COUNTY PROPERTIES:				
REPLACE EXISTING BARNs	<u>150,000</u>		A	PIF - GEN
		<u>150,000</u>		
TOTAL BUILDING & GROUNDS		343,000		

SAGINAW COUNTY, MICHIGAN  
 2015 CAPTIAL IMPROVEMENT PLAN  
 REQUEST FOR FINANCING AND RECOMMENDED PRIORITY

<u>DEPARTMENT</u>	<u>2015 PROJECT AMOUNT</u>	<u>TOTAL</u>	<u>PRIORITY</u>	<u>FUNDING SOURCE</u>
<b>CIRCUIT COURT:</b>				
SECURITY IMPROVEMENTS	12,000		B	PIF - GEN
DOCUMENT IMAGING	67,883		B	PIF - GEN
DOCUMENT IMAGING	250,000		B	SCCJCC
HALLWAY DOCKET MONITORS	2,500		A	CH PRES
CARPET	<u>3,500</u>		A	PIF - GEN
		335,883		
<b>COMMISSION ON AGING:</b>				
ELEANOR FRANK FIRE EXIT SIDE W	2,000		A	FUND BALAN
ELEANOR FRANK COOLER FLOORS	2,000		A	FUND BALAN
MARIE DAVIS CTR COOLING UNIT	15,000		A	FUND BALAN
ELEANOR FRNK CTR LUNCH COUNTER	800		A	RESERVE
MARIE DAVIS CENTER CARPET	<u>1,000</u>		A	FUND BALAN
		20,800		
<b>CONTROLLER-ADMINISTRATION:</b>				
COPIER	15,000		A	PIF - GEN
CONFERENCE ROOM CHAIRS	<u>5,000</u>		A	PIF - GEN
		20,000		
<b>COUNTY TREASURER:</b>				
SERVER BS&A	<u>15,000</u>		A	DELINQ TAX
		15,000		
<b>DISTRICT COURT:</b>				
REPLACE CARPET IN TRAFFIC DIV	14,000		A	PIF - GEN
REPLACE WORKSTATIONS	<u>36,000</u>		A	PIF - GEN
		50,000		
<b>FAMILY DIVISION:</b>				
JAVS EQUIPMENT	43,497		A	PIF - GEN
NEWLY ELECTED JUDGE FUND	5,000		B	PIF - GEN
WINDOWS	<u>27,499</u>		A	PIF - GEN
		75,996		
<b>HEALTH DEPT:</b>				
NEW STAIR TREADS/TILE LANDINGS	<u>13,000</u>		A	RISK MGMT
		13,000		
<b>INFORMATION SYSTEMS &amp; SERVICES:</b>				
NETWORK WEB FILTER/PROTECTION	<u>40,000</u>		A	PIF - GEN
		40,000		
<b>JUVENILE DETENTION HOME:</b>				
INTERIOR RE-PAINT	<u>23,000</u>		A	PIF - GEN
		23,000		
<b>MOSQUITO CONTROL:</b>				
COLOR COPIER	30,000		A	MILLAGE
PARKING LOT	<u>20,000</u>		A	MILLAGE
		50,000		
<b>PARKS &amp; RECREATION:</b>				
SAGINAW VALLEY RAIL TRAIL	<u>6,000</u>		A	MILLAGE
		6,000		

SAGINAW COUNTY, MICHIGAN  
 2015 CAPITAL IMPROVEMENT PLAN  
 REQUEST FOR FINANCING AND RECOMMENDED PRIORITY

<u>DEPARTMENT</u>	<u>2015 PROJECT AMOUNT</u>	<u>TOTAL</u>	<u>PRIORITY</u>	<u>FUNDING SOURCE</u>
PROSECUTING ATTORNEY				
REPLACE PRINTERS	2,500		A	PIF - GEN
REPLACE CHAIRS	5,750		A	PIF - GEN
AUDIO VISUAL TRIAL ITEMS	1,000		A	PIF - GEN
SECURITY LOCKS	7,000		A	PIF - GEN
SECURITY GLASS	5,000		A	PIF - GEN
REPLACE DESKS	<u>22,000</u>		A	PIF - GEN
		43,250		
PIF - GEN		708,629		
SCCJCC		250,000		
CH PRES		2,500		
DELINQ TAX		15,000		
FUND BALAN		70,000		
RISK MGMT		13,000		
MILLAGE		56,000		
RESERVE		<u>800</u>		
		1,115,929		
BUILDING & GROUNDS:				
ASBESTOS RESERVE:				
ASBESTOS REMOVAL	25,000		A	PIF-RSTRCT
ASBESTOS MONITORING	6,000		A	PIF-RSTRCT
REINSULATE	<u>20,000</u>		A	PIF-RSTRCT
		<u>51,000</u>		
TOTAL BUILDING & GROUNDS		51,000		

SAGINAW COUNTY, MICHIGAN  
 2015 CAPTIAL IMPROVEMENT PLAN  
 REQUEST FOR FINANCING AND RECOMMENDED PRIORITY

<u>DEPARTMENT</u>	<u>2015 PROJECT AMOUNT</u>	<u>TOTAL</u>	<u>PRIORITY</u>	<u>FUNDING SOURCE</u>
SHERIFF'S DEPARTMENT:				
JAIL DIVISION:				
RETROFITTING LOCKING DEVICES	130,000		A	PIF-RSTRCT
GENERATOR FOR THE JAIL	154,000		A	PIF-RSTRCT
REWIRING JAIL CAMERA SYSTEM	12,200		B	PIF-RSTRCT
REWIRING INMATE TV'S	18,700		A	PIF-RSTRCT
PRIMECOAT PHASE I - 2ND FLOOR	<u>122,160</u>		A	PIF-RSTRCT
		<u>437,060</u>		
TOTAL SHERIFF'S DEPARTMENT		<u>437,060</u>		
TOTAL PIF-RESTRICTED		488,060		
PROJECT TOTAL		<u>1,603,989</u>		
TOTAL "A" PRIORITY	1,166,906			
TOTAL "B" PRIORITY	437,083			
TOTAL "C" PRIORITY	<u>0</u>			
		1,603,989		

SAGINAW COUNTY, MICHIGAN  
 2015 CAPTIAL IMPROVEMENT PLAN  
 FINANCING AND RECOMMENDED PRIORITY "A" PROJECTS

<u>DEPARTMENT</u>	<u>PROJECT AMOUNT</u>	<u>TOTAL</u>	<u>PRIORITY</u>	<u>FUNDING SOURCE</u>
<b>AIRPORT:</b>				
REPLACE TRACTOR	<u>50,000</u>		A	FUND BALAN
		50,000		
<b>BOARD OF COMMISSIONERS:</b>				
BOARD OFFICE RENOVATION	<u>30,000</u>		A	PIF - GEN
		30,000		
<b>BUILDING &amp; GROUNDS:</b>				
<b>COURTHOUSE:</b>				
CARPET REPLACEMENT	<u>50,000</u>		A	PIF - GEN
		50,000		
<b>FOC - ANNEX:</b>				
SECURITY DOORS	8,000		A	PIF - GEN
CARPET REPLACEMENT	<u>25,000</u>		A	PIF - GEN
		33,000		
<b>JUVENILE CENTER:</b>				
HVAC ENGINEERING STUDY	<u>20,000</u>		A	PIF - GEN
		20,000		
<b>OTHER COUNTY PROPERTIES:</b>				
REPLACE EXISTING BARNs	<u>150,000</u>		A	PIF - GEN
		<u>150,000</u>		
TOTAL BUILDING & GROUNDS		253,000		
<b>CIRCUIT COURT:</b>				
HALLWAY DOCKET MONITORS	2,500		A	CH PRES
CARPET	<u>3,500</u>		A	PIF - GEN
		6,000		
<b>COMMISSION ON AGING:</b>				
ELEANOR FRANK FIRE EXIT SIDE W	2,000		A	FUND BALAN
ELEANOR FRANK COOLER FLOORS	2,000		A	FUND BALAN
MARIE DAVIS CTR COOLING UNIT	15,000		A	FUND BALAN
ELEANOR FRNK CTR LUNCH COUNTER	800		A	RESERVE
MARIE DAVIS CENTER CARPET	<u>1,000</u>		A	FUND BALAN
		20,800		
<b>CONTROLLER-ADMINISTRATION:</b>				
COPIER	15,000		A	PIF - GEN
CONFERENCE ROOM CHAIRS	<u>5,000</u>		A	PIF - GEN
		20,000		

SAGINAW COUNTY, MICHIGAN  
 2015 CAPTIAL IMPROVEMENT PLAN  
 FINANCING AND RECOMMENDED PRIORITY "A" PROJECTS

<u>DEPARTMENT</u>	<u>PROJECT AMOUNT</u>	<u>TOTAL</u>	<u>PRIORITY</u>	<u>FUNDING SOURCE</u>
COUNTY TREASURER: SERVER BS&A	<u>15,000</u>		A	DELINQ TAX
		15,000		
DISTRICT COURT: REPLACE CARPET IN TRAFFIC DIV REPLACE WORKSTATIONS	<u>14,000</u> <u>36,000</u>		A A	PIF - GEN PIF - GEN
		50,000		
FAMILY DIVISION: JAVS EQUIPMENT WINDOWS	<u>43,497</u> <u>27,499</u>		A A	PIF - GEN PIF - GEN
		70,996		
HEALTH DEPT: NEW STAIR TREADS/TILE LANDINGS	<u>13,000</u>		A	RISK MGMT
		13,000		
INFORMATION SYSTEMS & SERVICES: NETWORK WEB FILTER/PROTECTION	<u>40,000</u>		A	PIF - GEN
		40,000		
JUVENILE DETENTION HOME: INTERIOR RE-PAINT	<u>23,000</u>		A	PIF - GEN
		23,000		
MOSQUITO CONTROL: COLOR COPIER PARKING LOT	<u>30,000</u> <u>20,000</u>		A A	MILLAGE MILLAGE
		50,000		
PARKS & RECREATION: SAGINAW VALLEY RAIL TRAIL	<u>6,000</u>		A	MILLAGE
		6,000		
PROSECUTING ATTORNEY REPLACE PRINTERS REPLACE CHAIRS AUDIO VISUAL TRIAL ITEMS SECURITY LOCKS SECURITY GLASS REPLACE DESKS	<u>2,500</u> <u>5,750</u> <u>1,000</u> <u>7,000</u> <u>5,000</u> <u>22,000</u>		A A A A A A	PIF - GEN PIF - GEN PIF - GEN PIF - GEN PIF - GEN PIF - GEN
		43,250		
PIF - GEN		533,746		
CH PRES		2,500		
DELINQ TAX		15,000		
FUND BALAN		70,000		
RISK MGMT		13,000		
MILLAGE		56,000		
RESERVE		<u>800</u>		
		691,046		

SAGINAW COUNTY, MICHIGAN  
 2015 CAPITAL IMPROVEMENT PLAN  
 FINANCING AND RECOMMENDED PRIORITY "A" PROJECTS

<u>DEPARTMENT</u>	<u>PROJECT AMOUNT</u>	<u>TOTAL</u>	<u>PRIORITY</u>	<u>FUNDING SOURCE</u>
BUILDING & GROUNDS:				
ASBESTOS RESERVE:				
ASBESTOS REMOVAL	25,000		A	PIF-RSTRCT
ASBESTOS MONITORING	6,000		A	PIF-RSTRCT
REINSULATE	<u>20,000</u>		A	PIF-RSTRCT
		<u>51,000</u>		
TOTAL BUILDING & GROUNDS		51,000		
SHERIFF'S DEPARTMENT:				
JAIL DIVISION:				
RETROFITTING LOCKING DEVICES	130,000		A	PIF-RSTRCT
GENERATOR FOR THE JAIL	154,000		A	PIF-RSTRCT
REWIRING INMATE TV'S	18,700		A	PIF-RSTRCT
PRIMECOAT PHASE I - 2ND FLOOR	<u>122,160</u>		A	PIF-RSTRCT
		<u>424,860</u>		
TOTAL SHERIFF'S DEPARTMENT		<u>424,860</u>		
TOTAL PIF-RESTRICTED		475,860		
PROJECT TOTAL		<u>1,166,906</u>		
TOTAL "A" PRIORITY	1,166,906			
TOTAL "B" PRIORITY	0			
TOTAL "C" PRIORITY	<u>0</u>			
	1,166,906			

## CENTRAL SERVICES COST ALLOCATION PLAN

The Annual Central Services Cost Allocation Plan identifies various central service administrative charges which are assignable to those departments or activities who are consumers. The cost allocation plan is prepared according to federal requirements of OMB Circular A-87 and serves as source documentation to support appropriate charges for central service administrative costs, where applicable. These charges are a major source of County General Fund revenue and are an important revenue component.

The plan analyzes and allocates the allowable costs of several central service departments to benefiting departments. A consistent approach is followed, which treats a given type of cost as direct or indirect. In no case have direct costs been included in the indirect costs reflected in the plan. Any adjustments to the amount of indirect charges included in the plan, which may result from an audit, will be compensated for in subsequent plan years by means of roll forward adjustments, as applicable.

The primary activities associated with preparation of a countywide cost allocation plan include the following:

- ◆ Identification of central services and centrally budgeted costs.
- ◆ Interviews with the providers of central services to determine for whom services are supplied and devise appropriate indicators for service levels, i.e., allocation basis (number of personnel, purchase orders processed, etc.).
- ◆ Collection and analysis of allocation base data.

The final plan provides a full presentation of the nature and consumption of central services and provides useful information for budget preparation and administration.

Category: 200  
Number: 214

Subject: **INVESTMENT POLICY**

1. **PURPOSE:** The intent and purpose of this Policy is to:
  - 1.1 Formulate a written County Policy for making investment decisions in compliance with State law;
  - 1.2 Formally re-designate the Saginaw County Treasurer as the County's authorized Investment Officer;
  - 1.3 Define the approved types of investments and maturities the County Board of Commissioners desires to authorize the County Treasurer to invest in;
  - 1.4 Communicate with Brokers, Dealers, Bond Rating Agencies, Investors, the General Public and others, the County Policy with respect to investments.
2. **AUTHORITY:** The Saginaw County Board of Commissioners.
3. **APPLICATION:** This investment policy applies to Saginaw County's general investments managed by the County Treasurer. This policy does not apply to assets held in Retirement Funds or Employee Benefit Funds.
4. **RESPONSIBILITY:** The Saginaw County Treasurer is responsible for the implementation of this policy.
5. **DEFINITION(S):** Description of Investments which comply with the requirements of Public Act 20 of 1943, as amended (MCL 129.9I).
  - 5.1 US Treasury Bills--Obligations of the United States Government sold at a discount from par with a specific maturity date up to a maximum maturity of one year. Available in minimum denominations of \$10,000 and increments of \$5,000 thereafter, interest is discounted and calculated using actual number of days in a 360-day year.
  - 5.2 US Treasury Notes--Obligations of the United States Government bearing interest payable at six-month intervals until maturity. Maturities are from one to ten years. Denominations after a minimum of \$5,000 are in \$1,000 multiples.

- 5.3 US Treasury Bonds--Similar to notes except original maturities are ten years and longer. Interest is generally payable on February and August 15 or May and November 15, comparable to US Treasury Notes.
- 5.4 US Treasury Strips--Separate Trading of Registered Interest and Principal of Securities
- 5.5 TINTS--Treasury Interest Securities
- 5.6 PRINS or STRIP Ps--Treasury Principal Securities
- 5.7 CUBES--Coupons Under Book Entry System
- 5.8 US Government Agency Obligations--Obligations issued by various independent federal agencies which are separate corporate entities and which are not direct obligations of the United States Government.
- 5.9 Certificate of Deposit - CD--A receipt of funds deposited in a financial institution for a specified period at a specified rate of interest. A negotiable receipt may be in bearer or registered form and can be traded in the secondary market. A non-negotiable receipt is always registered and has no secondary market. Denominations can be any agreed amount and interest is normally calculated using actual number of days on a 360-day year. However, each financial institution's calculations vary, and the investor should ask to avoid misunderstanding.
- 5.10 Savings Deposit Receipt--A non-negotiable receipt evidencing a deposit with interest to be paid at a stated rate. Maturity may be fixed, but normally is subject to presentation by the depositor for payment. The amounts may be small or large but Federal Regulations will regulate the interest rate to be paid. This instrument is somewhat outdated due to popularity of regular passbook and statement savings accounts with daily interest.
- 5.11 Savings Account--A deposit evidenced by a passbook or monthly statement. Entries are made for each deposit and withdrawal and interest is paid in accordance with the policy of the financial institution. It is often used to accumulate small amounts of funds until a larger, higher yielding investment can be made.
- 5.12 Commercial Paper--Short term, unsecured debt obligation issued by a bank holding company, finance company, utility or industrial company to raise short term cash.
- 5.13 Repurchase Agreement--Not a security but a contractual arrangement between a financial institution or dealer and an investor. The agreement normally can run for one to thirty days, but some can go longer. The investor puts up his funds for a

certain number of days at a stated yield. In return, he takes title to a given block of securities as collateral. At maturity, the securities are returned and the funds repaid plus interest. Usual amounts are \$500,000 or more, but some repurchase agreements can be smaller. Interest is calculated the same as certificates of deposit.

5.13.1 Extreme caution should be exercised to obtain an undivided interest in the securities under repurchase agreement. Furthermore, if the securities are held for you in safekeeping, they should be held in a customer-segregated safekeeping account, preferably by a third party.

5.13.2 The securities under repurchase agreement should also be "Marked-to-Market" meaning that the value of the securities should be maintained during the entire life of the agreement at levels equal to or greater than the amount advanced for the agreement.

5.14 Bankers' Acceptance --A negotiable time draft or bill of exchange drawn on and accepted by a commercial bank. Acceptance of the draft irrevocably obligates the bank to pay the bearer the face amount of the draft at maturity. Bankers' acceptances are usually created to finance the import and export of goods, the shipment of goods within the United States and the storage of readily marketable staple commodities. Bankers' acceptances are sold at a discount from par similar to US Treasury Bills, and, since an acceptance is tied to a specific loan transaction, the amount and maturity of the acceptance are fixed.

5.15 Investment Pools--Those investment pools organized under the authority of the Urban Cooperation Act of 1967, 1967 (ExSess) PA 7 (MCL 124.501 to 124.512), the Surplus Funds Investment Pool Act, 1982 PA 367 (129.111 to 129.118) and the Local Government Investment Pool Act, 1985 PA 121, (MCL 129.141 to 129.150). Those pools are managed by contractual agreement contained in the interlocal agreement, banks and the County Treasurer, respectively. All of the pools are limited to investments described in section 1 (l) (a) through (g) of Public Act 20 of 1963 as amended.

## 6. POLICY:

### 6.1 Prudence Standards

6.1.1 Investments shall be made by the County Treasurer based on his/her best judgment under circumstances then prevailing, which persons of prudence, discretion and intelligence exercised in the management of their own affairs, not for speculation, but for investment, considering the probable safety of

the principal, as well as, liquidity and probable income to be derived from the respective investments.

6.1.2 The standard of prudence to be used by investment officials shall be the "prudent person" standard and shall be applied in the context of managing an overall portfolio. The County Treasurer shall act in accordance with written procedures and this Investment Policy, exercise due diligence and shall be relieved of personal responsibility for an individual security risk or market price changes.

## 6.2 Objectives

6.2.1 The primary objectives of this Policy, in compliance with Act 20 of Public Act of 1943, as amended by P.A. 196 of 1997, in priority order, of the County's investment activities shall be:

6.2.1.1 Safety: Safety of principal is the foremost objective of the investment program. Investments undertaken on behalf of the County must seek to ensure the preservation of principal in the overall portfolio after consideration of credit worthiness of the specific security.

6.2.1.2 Diversification: The investments will be diversified by security type and institution in order that potential losses on individual securities do not exceed the income generated from the remainder of the portfolio.

6.2.1.3 Liquidity: Investment maturities should be matched to the cash needs of the County allowing for sufficient liquid assets in order to enable the County to meet all cash operating requirements, which might be reasonably anticipated. The County will strive to invest daily all of its available cash.

6.2.1.4 Market Rate of Return: Investments should yield a rate of return commensurate with a recognized level of risk for like investments. The County's investment portfolio shall be designed with the specific objective of attaining a market rate of return through the various economic cycles taking into account the investment risk, legal constraints on investments, County policy constraints on investments and cash flow requirements.

### 6.3 Delegation of Authority to Invest

6.3.1 The authority to manage the County's investment program is derived from the following:

6.3.1.1 The State of Michigan, Act No. 20 of the Michigan Public Acts of 1943, 1st Extra Session, as amended by Public Act 196 of 1997.

6.3.1.2 This Resolution designating the Saginaw County Treasurer as the County Investment Officer, or in his absence, the Deputy County Treasurer.

6.3.2 Management responsibility for the overall investment program is hereby delegated exclusively to the County Treasurer, or in his absence, the Deputy County Treasurer.

### 6.4 Authorizes Investments

6.4.1 The County Treasurer is authorized to invest in the following types of securities authorized by Public Act 20 of 1943, as amended by Public Act 196 of 1997.

6.4.1.1 Bonds, securities and other obligations of the United States or any agency or instrumentality of the United States.

6.4.1.2 Certificates of deposit, savings accounts, deposit accounts or depository receipts of a financial institution.

6.4.1.3 Commercial paper rated at the time of purchase at the highest classification (except for GMAC) established by not less than 2 standard rating services and that matures not more than 270 days after the date of purchase.

6.4.1.4 Repurchase agreements consisting of instruments in Section 6.4.1.1 above.

6.4.1.5 Bankers' acceptances of United States banks.

6.4.1.6 Obligations of this state or any of its political subdivisions that at the time of purchase are rated as investment grade by not less than (I) standard rating service.

- 6.4.1.7 Obligations described in Sections 6.4.1.1 through 6.4.1.6 above, if purchased through an interlocal agreement under the Urban Cooperation Act of 1967. 1967 (ExSess) PA 7, MCL 124.501 to 124.512.
- 6.4.1.8 Investment pools organized under the Surplus Funds Investment Pool Act, 1982 PA 367, MCL 129.111 to 129.118.
- 6.4.1.9 Investment pools organized under the local government Investment Pool Act, 1985 PA 121, MCL 129.141 to 129.150.
- 6.4.1.10 Mutual Funds registered under Investment Company Act of 1940, Title I of Chapter 686, 54 Stat. 789, 15 U.S.C. 80a-3 and 80a-64, with authority to purchase only investment vehicles that are legal for direct investment by a public corporation. The Mutual Fund must be limited to securities whose intention is to maintain a net asset value of \$1 per share. Only the interest rate will differ from day to day.

## 6.5 Safekeeping and Custody

- 6.5.1 It shall be the responsibility of the County Treasurer to determine which securities will be held by a third party custodian. Securities held in safekeeping by a third party custodian shall be evidenced by a safekeeping receipt.

## 6.6 Reporting

- 6.6.1 The County Treasurer shall provide at least a quarterly investment report to the Board of Commissioners showing in summary form security type, average maturity, portfolio yield and other information necessary to ascertain whether investment activities during the reporting period have conformed to this Policy.

## 6.7 Investment and Banking Objectives

- 6.7.1 As funds become available from time to time for deposit or investment, the County Treasurer shall determine, consistent with the objectives of this Policy and other applicable Board resolutions, whether such funds shall be deposited in demand deposits or deposited or invested in authorized investments to be made or acquired.

- 6.7.2 The County Treasurer shall seek to obtain quotations for the purpose of selecting each authorized investment.
- 6.7.3 The County Treasurer shall, whenever possible, accept the quotation providing the County with the greatest return on its investment.
- 6.7.4 However, the County Treasurer's foremost responsibility is to comply with the Section 6.2 objectives of safety, diversification, liquidity and market rate of return.

7. ADMINISTRATIVE PROCEDURES: NONE

8. CONTROLLER/CAO LEGAL COUNSEL REVIEW: The Controller/CAO has determined that this policy as submitted to the Board of Commissioners contains the necessary substance in order to carry out the purpose of the policy. The County Civil Counsel has determined that this policy as submitted contains content that appears to be legal activities of the Saginaw County Board of Commissioners.

Approved as to Substance:  
Saginaw County Controller/CAO

Approved as to Legal Content:  
Saginaw County Civil Counsel

ADOPTED: November 23, 1999

ACKNOWLEDGMENT OF RECEIPT OF INVESTMENT POLICY  
AND AGREEMENT TO COMPLY

I have read and fully understand Act 20 PA 1943, as amended, and the Investment Policy of the County of Saginaw. Any investment advice or recommendation on investments given by \_\_\_\_\_, representing \_\_\_\_\_ to the Saginaw County Treasurer shall comply with the requirements of Act 20 PA 1943, as amended, and the investment Policy of the County of Saginaw. Any existing investment not conforming with the statute or the policy will be disclosed promptly to the Saginaw County Treasurer.

By:

Title: \_\_\_\_\_

Date:

Respectfully submitted,

COMMITTEE ON APPROPRIATIONS

\_\_\_\_\_  
Chair  
Vice Chair

## EMPLOYEE HEALTH BENEFITS

Saginaw County's employee health benefit plan design is a self-funded preferred provider organization (PPO) arrangement that includes broad medical and prescription drug benefits. The plan utilizes Blue Cross/Blue Shield as its administrative services contractor and incorporates \$150,000 stop loss reinsurance protection for all medical benefits. The County is responsible for paying all administrative charges, stop loss insurance premiums, and prescription drugs costs. Current employee subscriber contracts number 410.

Faced with the dramatic increase in health benefit costs that has plagued all employers in recent years, the County has employed a number of cost containment strategies, including:

- ◆ Requiring health plan subscribers to pay up to 20% of illustrative premium costs by means of tax favored payroll deductions.
- ◆ Increasing employee cost share and placing limits on some coverages.
- ◆ Instituting a flexible medical spending account plan to assist subscribers

with out of pocket costs on a tax favored payroll deduction basis.

- ◆ Allowing for the purchase of supplemental benefit coverage on a favored pre-tax payroll deduction basis.
- ◆ Implementing collective bargaining agreements that require new hires to absorb increased deductibles and co-pays.
- ◆ Instituting a mail order prescription drug program with additional savings to the County.
- ◆ Instituting a wellness / health maintenance program for all subscribers and covered dependents.

Every effort is being made to maintain a high quality benefit program within the framework of an environment that includes sixteen (16) unionized labor groups and a continuation of limited and/or declining resources of Saginaw County Government. County management staff is closely monitoring federal and state statutory changes as well as continually seeking new and innovative ways to address the health care benefit expense challenges.

## POST-EMPLOYMENT HEALTH BENEFITS

Saginaw County's post-employment health benefit plan mirrors the Employee Health Benefits plan described on page 65. Current retiree subscriber contracts number 445 and provide coverage for 664 lives.

Cost containment efforts in this area have been addressed in collective bargaining agreements. Beginning in 2004 and 2005, new hires are excluded from post-employment health benefit and, instead, are being provided a capped amount (1% of salary) that is paid into a Health Care Savings plan (HCSP) to which they may also contribute on a tax favored basis. Collective bargaining provisions provided an option for those employees who were eligible for post-employment health benefits to irrevocably opt out of said coverage in exchange for a one-time cash incentive of \$15,000. A total of 179 individuals have availed themselves of this opportunity. This was no longer an option as of 2011.

In addition to all of the cost containment features of the employee plan described above and described in the employee section, the retiree plan also includes a provision requiring eligible individuals to enroll in both parts A and B of Medicare. This provision allows the county to become secondary payer for medical services whenever possible thereby reducing its expenses. However, the county remains as the primary payer for retiree prescription drug costs. Beginning in 2006, a new Medicare provision (Part D) has provided for some limited retiree drug benefit coverage. The county has elected to receive a partial federal subsidy for 28% of its retiree drug costs.

In the early 1990s, the County established an accounting mechanism and funding source in an effort to try and address both current and long term liabilities for post-employment health benefits. This separate accounting fund collects charges from various department budgets as well as the collection required premium share contributions from retiree health plan subscribers. Part of these funds pay for current expenses while the rest are invested by the Saginaw County Treasurer according to guidelines developed and monitored by the Board of Commissioners.

The most recent actuarial estimate of the County's long term liabilities has been established at approximately \$128 million while the fund has residual assets of approximately \$14.8 million. This wide discrepancy of liabilities over available assets would require an unacceptable level of charges to various departmental budgets that could not be sustained without effectively eliminating many county services. This situation has forced the county into a pay-as-you-go system for post-employment health benefits at this time. It is anticipated that, over time, all of the above described cost containment policies will have a significant favorable impact on this benefit.

**POSTEMPLOYMENT HEALTH BENEFIT FUND**  
**COMPARATIVE STATEMENT OF FIDUCIARY NET ASSETS FOR THE FISCAL**  
**YEARS ENDED SEPTEMBER 30, 2013 AND 2014**

Audited

	FISCAL YEAR 2013	FISCAL YEAR 2014
<b>ASSETS</b>		
Cash and pooled investments	\$ 48,378	\$ 510,655
Investments, at fair value	13,758,489	14,695,930
Accounts receivable	152,803	171,917
Accrued interest	44	734
<b>TOTAL ASSETS</b>	<b>\$ 13,959,714</b>	<b>\$ 15,379,236</b>
<b>LIABILITIES</b>		
Accounts payable	-	225,272
Accrued Liabilities	249,700	356,051
<b>TOTAL LIABILITIES</b>	<b>\$ 249,700</b>	<b>\$ 581,323</b>
<b>NET ASSETS HELD IN TRUST FOR POSTEMPLOYMENT HEALTH BENEFITS</b>	<b>\$ 13,710,014</b>	<b>\$ 14,797,913</b>

**POST-EMPLOYMENT BENEFITS**  
**STATEMENT OF CHANGES IN FIDUCIARY NET ASSETS**  
**FIDUCIARY FUNDS**  
**SEPTEMBER 30, 2014**  
Audited

<b>FISCAL YEAR 2014</b>	
<b>ADDITIONS</b>	
Contributions:	
Employer	\$ 5,442,607
Retirees	344,054
<b>Total Contributions</b>	<b>5,786,661</b>
Investment Earnings	
Net increase in fair value of investments	388,568
Interest and dividends	616,201
<b>Net Investment Earnings</b>	<b>1,004,769</b>
<b>Total Additions</b>	<b>6,791,430</b>
<b>DEDUCTIONS</b>	
Participant Benefits	5,637,476
Administrative Expenses	66,055
<b>Total Deductions</b>	<b>5,703,531</b>
Change in net Assets	1,087,899
Net Assets, beginning of year, as restated	13,710,014
<b>Net Assets, end of year</b>	<b>14,797,913</b>

## RETIREMENT SYSTEM

Saginaw County's Retirement System consists of two separate plans including a defined benefit plan (DB plan) and defined contribution (DC plan). With the DB plan the benefit to the employee is determined by a formula which multiplies the years of service times a percentage factor for each year of service times final average compensation. With the DC plan the ultimate benefit paid to the employee is determined by the amount the employee has accumulated in the employee's "savings plan." Both the DB and DC plans are administered by Municipal Employees' Retirement System (MERS).

The County's contribution to the MERS DB plan varies depending on the actuarial assumptions used by an actuary and varies according to the specific retirement plan in which the employee participates. This plan had 68 active members as of December 31, 2014, down from 81 in 2013 and 111 in 2012. It is expected that members in the DB plan will decline significantly over the next ten years, since it is a closed plan.

Saginaw County makes monthly payments from the County Retirement Fund to MERS based upon the actuarial valuation report provided by MERS through their actuary. The required contribution was determined using the entry age normal cost method. The actuarial assumptions include an 8% investment return, projected salary increases of 4.5% per year compounded

annually, and additional projected salary increases of 0% to 13.0% per year depending on age attributable to seniority/merit. The monthly required amount from October, 2013 through December, 2013 was \$502,883 AND FROM January, 2014 through September, 2014 the monthly payment was \$40,285. In January, 2014, the County issued general obligation bonds of \$52,005,000 and applied the proceeds to the plan's unfunded liability. This brought the County to 100% funded level for the Defined Benefit Plan.

The DC plan was created by the Saginaw County Board of Commissioners in 1994 and is currently administered by MERS. This plan provides that employees hired after March 1, 2005 make a pre-tax contribution of 0% or 6%. The County's contribution is a fixed amount of either 3% or 6% depending on the contribution rate the employee selects. All employees are vested after six years on a graduated schedule. In establishing this plan, it was the intent of the County to limit its long-term liability and reduce current costs, while allowing employees the opportunity to self-direct their retirement funds and future pension payouts. All newly hired employees are now enrolled in the DC plan. Management is projecting that the DC plan will assist the County in reducing its future charges and liabilities with the MERS DB plan. As of December 31, 2014, 520 County employees were enrolled in the DC Plan.

**MERS RETIREMENT**  
**COMBINING STATEMENT OF NET ASSETS**  
**INTERNAL SERVICE FUNDS**  
**Audited September 30, 2014**

	<b>MERS RETIREMENT</b>	<b>MERS (DC) RETIREMENT</b>
<b>ASSETS</b>		
Cash and Investment Pool	\$ 211,508	\$ 509,054
Accounts Receivable	214,359	116,601
Accrued Interest	699	1,234
Noncurrent Assets		
Net Pension Asset	51,595,589	
<b>TOTAL ASSETS</b>	<b>52,022,155</b>	<b>626,889</b>
<b>LIABILITIES</b>		
Current Liabilities		
Accounts payable	49,467	119,059
Accrued liabilities	773,084	3,279
Due to other funds	54,928	-
Current portion of bonds payable	2,925,000	
<b>Total Current Liabilities</b>	<b>3,802,479</b>	<b>122,338</b>
Noncurrent Liabilities		
Accrued compensated absences		10,913
Bonds payable, net of current position	46,365,000	-
<b>Total Noncurrent Liabilities</b>	<b>46,365,000</b>	<b>10,913</b>
<b>TOTAL LIABILITIES</b>	<b>50,167,479</b>	<b>133,251</b>
<b>NET ASSETS</b>		
Unrestricted	1,854,676	493,638
<b>TOTAL NET ASSETS</b>	<b>\$ 1,854,676</b>	<b>\$ 493,638</b>

## BUDGET PROCESS

The budget is a plan of financial operation for the ensuing fiscal year which includes an estimate of all proposed expenditures and the proposed means of financing said expenditures. Public Act 621 of 1978 known as the "Uniform Budget and Accounting Act" provides for a uniform budgeting system for local governmental units and prohibits deficit spending by these governmental units. Compliance with this Act is the basis for developing and implementing the annual budget process, which includes operating and capital improvement budgets.

The Chief Administrative Officer in each local governmental unit (the County Controller) has responsibility for preparing and presenting the budget to the legislative body (the Board of Commissioners) and the control of expenditures under the budget based on the legislative body's general appropriations resolution or act.

All budgetary cost centers in the County must provide the Controller with information which is necessary and essential to the preparation of the budget. Department heads are required to promptly

comply with any requests for information made by the Controller. The Controller develops a time schedule or calendar of events allowing adequate time for review and adoption of the budget by the Board of Commissioners before the start of the budget year.

The Controller prepares a "target budget" for each department, forwards it to the departments and reviews any proposed changes. Next, the Controller transmits a recommended balanced budget to the Board of Commissioners along with a suggested appropriations resolution. The recommended budget includes data regarding current and prior year's financial results along with estimates for the upcoming budget year. A capital improvement plan, which includes estimates of total costs and the proposed method of financing each project for five years, is also transmitted to the Board at this time.

Before final passage of the appropriations resolution, the Board of Commissioners conducts hearings to receive input from interested parties.

**SAGINAW COUNTY BUDGET CALENDAR  
OPERATING BUDGETS FOR FISCAL YEAR 2015**

<u>Target Date</u>	<u>Action to be taken</u>
April 17, 2014	Controller's Office distributes information to all departments that outlines the budget process and provides instructions for their electronic entry of the data that is necessary for completion of their respective Operating Budgets for 2015 and Capital Improvement Plans.
May 2, 2015	Departments signify completion of the necessary electronic data entry for their respective Operating Budgets for 2015 and Capital Improvement Plans by signing off.
May 28, 2014	Controller's Office submits the first draft of a recommended Operating Budget for review by the Human Services, County Services, Courts & Public Safety Committees as well as the Budget/Audit Subcommittee.
Committee Meetings June-August	Human Services, County Services, and Courts & Public Safety Committees as well as the Budget/Audit Subcommittee meet to consider Operating Budget matters. In addition, the Budget/Audit Subcommittee also considers Capital Improvement Plan matters.
August 19, 2014	A recommended Operating Budget and Capital Improvement Plan is sent from the Budget/Audit Subcommittee to the full Board and is laid on the table at the Board session of August 19, 2014 and a Public Hearing is held.
September 15, 2014	An Operating Budget and a Capital Improvement Plan are adopted at the Board session of September 23, 2014.

**CERTIFIED  
STATE EQUALIZED VALUE  
HISTORY**

<b>YEAR</b>	<b>STATE EQUALIZED VALUE</b>	<b>CHANGE</b>	<b>PERCENT CHANGE*</b>
1970	\$ 991,415,768		
1980	1,960,641,858	969,226,090	97.76%
1990	2,493,734,815	533,092,957	27.19%
1991	2,643,818,232	150,083,417	6.02%
1992	2,709,480,281	65,662,049	2.48%
1993	2,919,521,476	210,041,195	7.75%
1994	3,048,947,411	129,425,935	4.43%
1995	3,193,843,496	144,896,085	4.75%
1996	3,385,843,245	191,999,749	6.01%
1997	3,650,646,003	264,802,758	7.82%
1998	3,930,917,534	280,271,531	7.68%
1999	4,132,426,188	201,508,654	5.13%
2000	4,371,021,814	238,595,626	5.77%
2001	4,676,385,585	305,363,771	6.99%
2002	4,915,724,796	239,339,211	5.12%
2003	5,142,939,503	227,214,707	4.62%
2004	5,378,529,278	235,589,775	4.58%
2005	5,574,910,583	196,381,305	3.65%
2006	5,856,418,820	281,508,237	5.05%
2007	5,981,826,799	125,407,979	2.14%
2008	6,012,166,490	30,339,691	0.52%
2009	5,805,424,251	(206,742,239)	-3.44%
2010	5,534,223,582	(271,200,669)	-4.67%
2011	5,405,339,014	(128,884,568)	-2.33%
2012	5,323,051,213	(82,287,801)	-1.52%
2013	5,327,073,210	4,021,997	0.08%
2014	5,316,418,946	(10,654,264)	-0.20%

\*Percent Change from prior year



# COUNTY OF SAGINAW

## EQUALIZATION DEPARTMENT

111 SOUTH MICHIGAN AVENUE  
SAGINAW, MICHIGAN 48602-2019



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JAMES T. TOTTEN  
Director

April 1, 2015

Mr. Robert V. Belleman  
Controller/Chief Administrative Officer  
Saginaw County Governmental Center  
111 South Michigan Avenue  
Saginaw, MI 48602

Dear Mr. Belleman,

It is my estimate that the Taxable Value on Real and Personal property in Saginaw County will decrease by .50% for the 2015/2016 budget year. This figure is based upon preliminary reporting from the local units before the Board of Review changes.

This estimate of revenue decrease for the County of Saginaw also includes the revenue from the facility rolls. The captured valuations of the various TIFA, LDFA and DDA Districts will be determined after all the units have finalized their rolls. It is not expected that this will alter the revenue projection at this time.

Sincerely,

James T. Totten  
Equalization Director

cc: Michael J. Hanley, Board Chairman  
Koren Reaman, Fiscal Services

FOR PROPERTY INFORMATION VISIT THE SAGINAW COUNTY WEB SITE AT  
[www.saginawcounty.com](http://www.saginawcounty.com)

**EQUALIZATION OF SAGINAW COUNTY - 2014**  
**RECAP OF REAL ESTATE AND PERSONAL PROPERTY**

Assessing District	Total Real & Personal As Assessed	Total Real & Personal As Equalized	County Total As Equalized
Albee Township	\$ 72,810,800	\$ 72,810,800	1.37%
Birch Run Township	225,504,900	\$ 225,504,900	4.24%
Blumfield Township	119,320,600	\$ 119,320,600	2.24%
Brady Township	70,230,900	\$ 70,230,900	1.32%
Brant Township	65,965,225	\$ 65,965,225	1.24%
Bridgeport Township	222,325,600	\$ 222,325,600	4.18%
Buena Vista Township	231,047,950	\$ 231,047,950	4.35%
Carrollton Township	80,899,000	\$ 80,899,000	1.52%
Chapin Township	33,486,547	\$ 33,486,547	0.63%
Chesaning Township	133,773,900	\$ 133,773,900	2.52%
Frankenmuth Township	112,014,300	\$ 112,014,300	2.11%
Fremont Township	82,827,400	\$ 82,827,400	1.56%
James Township	51,656,900	\$ 51,656,900	0.97%
Jonesfield Township	61,368,400	\$ 61,368,400	1.15%
Kochville Township	199,883,400	\$ 199,883,400	3.76%
Lakefield Township	38,272,000	\$ 38,272,000	0.72%
Maple Grove Township	96,607,000	\$ 96,607,000	1.82%
Marion Township	26,244,540	\$ 26,244,540	0.49%
Richland Township	164,588,200	\$ 164,588,200	3.10%
Saginaw Township	1,244,107,900	\$ 1,244,107,900	23.40%
St. Charles Township	92,593,500	\$ 92,593,500	1.74%
Spaulding Township	49,617,450	\$ 49,617,450	0.93%
Swan Creek Township	91,794,700	\$ 91,794,700	1.73%
Taymouth Township	119,933,300	\$ 119,933,300	2.26%
Thomas Township	500,145,600	\$ 500,145,600	9.41%
Tittabawassee Township	301,524,700	\$ 301,524,700	5.67%
Zilwaukee Township	4,968,900	\$ 4,968,900	0.09%
<b>Total Townships</b>	<b>\$ 4,493,513,612</b>	<b>\$ 4,493,513,612</b>	<b>84.52%</b>
<b>City Of</b>			
Frankenmuth	\$ 281,531,100	\$ 281,531,100	5.30%
Saginaw	497,609,134	\$ 497,609,134	9.36%
Zilwaukee	43,765,100	\$ 43,765,100	0.82%
<b>Total Cities</b>	<b>\$ 822,905,334</b>	<b>\$ 822,905,334</b>	<b>15.48%</b>
<b>Total County</b>	<b>\$ 5,316,418,946</b>	<b>\$ 5,316,418,946</b>	<b>100.00%</b>

**2014 TAXABLE VALUE  
OF INDUSTRIAL FACILITIES EXEMPTIONS**

<b>Assessing District</b>	<b>No.</b>	<b>Type</b>	<b>Taxable Value Real Estate</b>	<b>Taxable Value Personal</b>	<b>Total Real &amp; Personal</b>
Albee	0	Rehab			
	1	New	-	528,700	528,700
Blumfield	0	Rehab			
	3	New	1,037,500	2,353,300	3,390,800
Bridgeport	0	Rehab			
	26	New	1,435,400	4,705,700	6,141,100
Buena Vista	0	Rehab			
	13	New	1,837,686	1,043,300	2,880,986
Carrollton	0	Rehab			
	2	New	24,600	96,900	121,500
Chesaning	0	Rehab			
	5	New	-	112,700	112,700
Frankenmuth Twp.	0	Rehab			
	3	New	88,200	693,900	782,100
Jonesfield	0	Rehab			
	20	New	1,182,725	5,607,400	6,790,125
Kochville	0	Rehab			
	2	New	690,163	1,013,500	1,703,663
Richland	0	Rehab			
	2	New	393,903	210,900	604,803
Saginaw Twp.	0	Rehab			
	9	New	289,700	4,062,700	4,352,400
Spaulding	0	Rehab			
	4	New	112,000	25,550	137,550
Swan Creek	0	Rehab			
	2	New	-	332,300	389,200
Taymouth	0	Rehab			
	2	New	115,300	226,900	342,200
Thomas	0	Rehab			
	32	New	112,811,534	5,803,300	120,305,171
Tittabawassee	0	Rehab			
	16	New	619,833	1,728,500	2,348,333
City of Frankenmuth	0	Rehab			
	7	New	629,158	1,432,700	2,061,858
City of Zilwaukee	0	Rehab			
	1	New		-	
City of Saginaw	1	Rehab	944,075		944,075
	43	New	1,098,216	3,989,200	5,087,416
Total Rehabilitation	1	Rehab	944,075		944,075
Total New Certificate	193	New	122,365,918	33,967,450	156,333,368
<b>Total County</b>	<b>194</b>		<b>123,309,993</b>	<b>33,967,450</b>	<b>157,277,443</b>

**SAGINAW COUNTY MICHIGAN TAX TRIBUNAL APPEALS - 2014**

Bold is current

REAL PROPERTY OWNER	TAXABLE VALUE IN DISPUTE	VALUE CAPTURED BY DDA, TIFA, LDFA	TAXABLE VALUE AT RISK	CASE RESOLVED	TAXABLE VALUE AT RISK SETTLED	MILLAGE RATE	TAX DOLLARS AT RISK	TAX DOLLARS AT RISK SETTLED	CHANGE IN TAXABLE VALUE	TAXABLE VALUE AT RISK LOSS	TAX DOLLAR LOSS
203 SOUTH WASHINGTON LLC	217,104		217,104			4.8558	1,054.21				
APPLE RANCH DEVELOPMENT	735,300		735,300			4.8558	3,570.47				
AUTOZONE STORES (BV)	53,800		53,800	Dismissed	53,800	4.8558	261.24	\$261.24	0	0	0.00
AUTOZONE STORES (Saginaw Twp)	251,320		251,320	YES	251,320	4.8558	1,220.36	\$1,220.36	-79,400	-79,400	(385.55)
BAY SQUARE CENTER LLC	300,344		300,344			4.8558	1,458.41				
BAYTOWN SHOPPING CENTER ASSOC	505,310		505,310			4.8558	2,453.68				
BIERLEIN INVESTMENTS	141,300		141,300			4.8558	686.12				
BIRCH RUN EXPRESS	87,400	87,400	0			4.8558	0.00				
BROCKWAY INVESTMENTS LLC	14,400		14,400	YES	14,400	4.8558	69.92	69.92	-13,600	-13,600	(66.04)
CAMPUS VILLAGE SAGINAW	775,606		775,606			4.8558	3,766.19				
CLS LEASE CORP	38,477		0			4.8558	0.00				
CVS #8096-02	110,900		110,900	YES	110,900	4.8558	538.51	\$538.51	-112,300	-112,300	(545.31)
DAVIS-MCNALLY LODGING II LLC	113,846		0			4.8558	0.00				
DAVIS-MCNALLY LODGING III LLC	396,935		0			4.8558	0.00				
DAVIS-MCNALLY LODGING IV LLC	475,180		0			4.8558	0.00				
DAVIS-MCNALLY LODGING VI LLC	299,201		0			4.8558	0.00				
DSJB IX LLC	267,700		267,700	YES	267,700	4.8558	1,299.90	\$1,299.90	-6,700	-6,700	(32.53)
FIFTH THIRD BANK	154,400		154,400			4.8558	749.74				
FRANKENMUTH BAVARIAN INN	1,409,657	1,137,757	271,900	YES	271,900	4.8558	1,320.29	1,320.29	-526,600	-18,100	(87.89)
FRANKENMUTH C U (Birch Run)	176,123		176,123			4.8558	855.22				
FRANKENMUTH C U (Blumfield)	76,610		76,610	YES	76,610	4.8558	372.00	372.00	-46,610	-46,610	(226.33)
FRANKENMUTH C U (City Frankenmuth)	678,900	227,800	451,100			4.8558	2,190.45				
FRANKENMUTH C U (Saginaw Twp)	44,100		44,100			4.8558	214.14				
FRANKENMUTH HOSPITALITY INC	486,500	486,500	0			4.8558	0.00				
MARTIN GENIE	187,500		187,500	Dismissed	187,500	4.8558	910.46	910.46	0	0	0.00
GRATOT EXPRESS STOP	70,500		70,500			4.8558	342.33				
GREEN ACRES DEVELOPMENT LLC	201,989	201,989	0	YES	0	4.8558	0.00	0.00	-181,989	0	0.00
HANNAWA HOLDING LLC (SAGINAW TW	195,900		195,900			4.8558	951.25				
CHAD & KIMBERLY KLOHA	19,000		19,000	YES	19,000	4.8558	92.26	92.26	-19,000	-19,000	(92.26)
KMS INVESTMENTS	442,800		442,800	YES	442,800	4.8558	2,150.15	2,150.15	-232,800	-232,800	(1,130.43)
K-PROPERTY LEASING	369,824		369,824			4.8558	1,795.79				
KROGER CO (Saginaw Twp)	1,118,200		1,118,200	YES	1,118,200	4.8558	5,429.76	5,429.76	-1,118,200	-1,118,200	(5,429.76)
KROGER CO (Frankenmuth)	672,791	672,791	0	YES	0	4.8558	0.00	0.00	-101,791	0	0.00
LEASCO PROPERTIES (2)	247,800		247,800			4.8558	1,203.27				
LIBERATION LAND CO VIII	106,460		106,460			4.8558	516.95				
LIBERTY BANKERS LIFE INS	2,660,696		2,660,696			4.8558	12,919.81				
M - 81 EXPRESS STOP	586,300	586,300	0			4.8558	0.00				
MEANS INDUSTRIES (Buena Vista)	762,865	730,066	32,799			4.8558	159.27				
MENARD	1,697,400		1,697,400			4.8558	8,242.23				
MT SAGINAW (EV SAGINAW)	156,337		156,337			4.8558	759.14				
NEXTERA ENERGY	39,112		39,112			4.8558	189.92				
PANERA LLC	229,100	229,100	0			4.8558	0.00				
AMISH PATEL	320,077	320,077	0	YES	0	4.8558	0.00	0.00	-325,077	0	0.00
PRO BUILD COMPANY	30,400		30,400			4.8558	147.62				
PRO BUILD REAL ESTATE	64,983		64,983	YES	64,983	4.8558	315.54	315.54	-36,983	-36,983	(179.58)
RACER PROPERTIES	764,468		764,468	YES	764,468	4.8558	3,712.10	3,712.10	-569,717	-569,717	(2,766.43)
RAYMOND RAU	26,600		26,600			4.8558	129.16				
RDM ASSET MANAGEMENT	331,900		331,900	YES	331,900	4.8558	1,611.64	\$1,611.64	-280,740	-280,740	(1,363.22)
SAGINAW HOSPITALITY	565,100		565,100	YES	565,100	4.8558	2,744.01	\$2,744.01	-469,300	-469,300	(2,278.83)
MSCI 2006-IQ PENNSVILLE CENTER	113,600		113,600	YES	113,600	4.8558	551.62	\$551.62	-76,880	-76,880	(373.31)
SBA COMMUNICATIONS	55,296		55,296	YES	55,296	4.8558	268.51	\$268.51	-53,399	-53,399	(259.29)
6000 BAY ROAD PARTNERS	109,000		109,000			4.8558	529.28				
SOMERS & ASSOC. LLC	83,500		83,500			4.8558	405.46				
SPARKLE BUGGY	137,650		137,650	YES	137,650	4.8558	668.40	\$668.40	-50,200	-50,200	(243.76)
SPARTAN PASTABILITIES	104,900		104,900	Dismissed	104,900	4.8558	509.37	\$509.37	0	0	0.00
STEVENS VENTURE NUMBER THREE	497,989	497,989	0			4.8558	0.00				
TARBERT PROPERTIES	170,600	170,600	0	YES	0	4.8558	0.00	\$0.00	-51,300	0	0.00
TOYS R US	92,800		92,800			4.8558	0.00				
TRI-STATE DEVELOPMENT	753,883	707,319	46,564			4.8558	226.11				
TRUGREEN LP	24,900		24,900			4.8558	0.00				
TUSCOLA BAY WIND LLC (REAL)	24,299		24,299			4.8558	117.99				
TWIN BROOKS GOLF CLUB	143,952		143,952	YES	143,952	4.8558	699.00	\$699.00	-104,952	-104,952	(509.63)
WAL MART STORES	102,300		102,300	YES	102,300	4.8558	496.75	\$496.75	-82,300	-82,300	(399.63)
WINZER CORP	78,900	78,900	0			4.8558	0.00				
Y & C PROPERTY	562,600		562,600	YES	562,600	4.8558	2,731.87	\$2,731.87	-312,600	-312,600	(1,517.92)
<b>TOTAL</b>	<b>22,734,684</b>		<b>15,158,757</b>		<b>5,760,879</b>		<b>\$73,607.87</b>	<b>\$27,973.66</b>	<b>(4,852,438)</b>	<b>(3,683,781)</b>	<b>(\$17,887.70)</b>

PERSONAL PROPERTY OWNER	TAXABLE VALUE IN DISPUTE	VALUE CAPTURED BY DDA, TIFA, LDFA	TAXABLE VALUE AT RISK	CASE RESOLVED	TAXABLE VALUE AT RISK SETTLED	MILLAGE RATE	TAX DOLLARS AT RISK	TAX DOLLARS AT RISK SETTLED	CHANGE IN TAXABLE VALUE	TAXABLE VALUE AT RISK LOSS	TAX DOLLAR LOSS
TUSCOLA BAY WIND LLC (PERSONAL)	2,879,589		2,879,589			4.8558	13,932.71				
WALGREEN CO (Saginaw)	14,793		14,793			4.8558	71.83				
WALGREEN CO (Saginaw Twp)	32,341		32,341			4.8558	157.04				
<b>TOTAL</b>	<b>\$2,926,723</b>		<b>\$2,926,723</b>		<b>\$0</b>		<b>\$14,212.00</b>	<b>\$0.00</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

IFT PROPERTY OWNER	TAXABLE VALUE IN DISPUTE	VALUE CAPTURED BY DDA, TIFA, LDFA	TAXABLE VALUE AT RISK	CASE RESOLVED	TAXABLE VALUE AT RISK SETTLED	MILLAGE RATE	TAX DOLLARS AT RISK	TAX DOLLARS AT RISK SETTLED	CHANGE IN TAXABLE VALUE	TAXABLE VALUE AT RISK LOSS	TAX DOLLAR LOSS
TOTAL TAXABLE VALUE IN DISPUTE	0	0	0			2.4279	\$0.00	\$0.00	\$0.00	\$0	\$0.00
<b>TOTAL TAXABLE VALUE AT RISK</b>	<b>\$18,085,480</b>						<b>\$87,819.87</b>			<b>TOTAL TAXABLE VALUE AT RISK LOSS</b>	<b>(\$3,683,781)</b>
<b>TOTAL TAXABLE VALUE AT RISK SETTLED</b>	<b>\$5,760,879</b>						<b>\$27,973.66</b>			<b>TOTAL TAX LOSS</b>	<b>(\$17,887.70)</b>
<b>2014 TOTAL TAXABLE STILL AT RISK</b>	<b>\$12,324,601</b>						<b>\$59,846.21</b>				

**SAGINAW COUNTY MICHIGAN TAX TRIBUNAL APPEALS - 2013**

REAL PROPERTY OWNER	TAXABLE VALUE IN DISPUTE	VALUE CAPTURED BY DDA, TIFA, LDFA	TAXABLE VALUE AT RISK	CASE RESOLVED	TAXABLE VALUE AT RISK SETTLED	MILLAGE RATE	TAX DOLLARS AT RISK	TAX DOLLARS AT RISK SETTLED	CHANGE IN TAXABLE VALUE	TAXABLE VALUE AT RISK LOSS	TAX DOLLAR LOSS
A & R INVESTMENTS (DRURY INN)	485,000	485,000	0	YES	0	4.8558	0.00	\$0.00	-100,000	0	\$0.00
ALCO SAGINAW II	317,900		317,900	YES	317,900	4.8558	1,547.54	\$1,547.54	-218,700	-218,700	(1,061.96)
ALL AMERICAN MANAGEMENT GROUP	242,800		0	YES	0	4.8558	1,543.66	1,543.66	-167,900	-167,900	(815.29)
ART VAN FURNITURE	242,800	242,800	0	YES	0	4.8558	0.00	\$0.00	-362,700	0	0.00
AUTOZONE STORES (BV)	55,600		55,600	Dismissed	55,600	4.8558	269.98	\$269.98	0	0	0.00
AUTOZONE STORES (Saginaw Twp)	265,420		265,420	YES	265,420	4.8558	1,288.83	\$1,288.83	-93,500	-93,500	(454.02)
AUTOZONE STORES (Thomas Twp)	77,500		77,500	YES	77,500	4.8558	376.32	\$376.32	-19,700	-19,700	(96.86)
BARUCH SLS	721,500		63,500	YES	63,500	4.8558	308.34	\$308.34	0	0	0.00
BAYTOWN SHOPPING CENTER ASSOC	489,479		489,479		489,479	4.8558	2,376.81				
BEARCAT SELF STORAGE	96,500	0	96,500	YES	96,500	4.8558	468.58	\$468.58	-96,500	-96,500	(468.58)
BGI NORTH LLC	569,370		569,370	YES	569,370	4.8558	2,764.75	\$2,764.75	-354,370	-354,370	(1,720.75)
BIERLEIN INVESTMENTS LLC	382,700		382,700	YES	382,700	4.8558	1,858.31	1,858.31	-167,700	-167,700	(814.32)
BIRCH RUN DEVELOPMENT	1,344,600	1,344,600	0	YES	0	4.8558	0.00	0.00	-860,824	0	0.00
BIRCH RUN VILLAGE LLC	126,900	0	126,900	YES	126,900	4.8558	616.20	616.20	-11,900	-11,900	(57.78)
BRIDGEPORT VILLAGE SQUARE LLC	500,000	500,000	0	YES	0	4.8558	0.00	0.00	-310,000	0	0.00
BRIDGEVIEW LEASING	154,400		154,400	YES	154,400	4.8558	749.74	749.74	-79,400	-79,400	(385.55)
BROCKWAY INVESTMENTS LLC	990,225		990,225	YES	990,225	4.8558	4,808.33	4,808.33	-573,100	-573,100	(2,782.86)
BV SPEC LLC	333,100	333,100	0	YES	0	4.8558	0.00	\$0.00	-109,525	0	0.00
CARTER LUMBER	75,500		75,500	YES	75,500	4.8558	366.61	366.61	-75,500	-75,500	(366.61)
CENTRAL PROPERTY EXCHANGE (PIER ONE)	185,225	185,225	0	Dismissed	0	4.8558	0.00	\$0.00	0	0	0.00
CVS #8090-02	164,121		164,121	YES	164,121	4.8558	796.94	796.94	-100,014	-100,014	(485.65)
CVS #8096-02	123,700		123,700	YES	123,700	4.8558	600.66	\$600.66	-125,100	-125,100	(607.46)
D & R AND M & R LLC	107,300	107,300	0	YES	0	4.8558	0.00	\$0.00	-82,300	0	0.00
DSJB IX LLC	262,200		262,200	YES	262,200	4.8558	1,273.19	\$1,273.19	-12,200	-12,200	(59.24)
DURO LAST	2,371,071	2,371,071	0	YES	0	4.8558	0.00	\$0.00	-1,648,601	0	0.00
1580 TITABAWASSEE LLC	138,700		138,700	YES	138,700	4.8558	673.50	673.50	-203,700	-203,700	(989.13)
FIFTH THIRD BANK	372,900		372,900	YES	372,900	4.8558	1,810.73	1,810.73	-172,900	-172,900	(839.57)
FIFTH THIRD BANK (SAGINAW TWP.)	332,200		332,200	YES	332,200	4.8558	1,613.10	1,613.10	-267,200	-267,200	(1,297.47)
FINLAY BROOKWOOD PARK	443,194		443,194	YES	443,194	4.8558	2,152.06	2,152.06	-499,414	-499,414	(2,425.05)
FIRST MICHIGAN INVESTMENTS	902,300		902,300	YES	902,300	4.8558	4,381.39	4,381.39	-502,300	-502,300	(2,439.07)
FLAGSTAR BANK	198,200		198,200	YES	198,200	4.8558	962.42	962.42	-25,200	-25,200	(122.37)
FRANKENMUTH BAVARIAN INN	1,409,657	1,137,757	271,900	YES	271,900	4.8558	1,320.28	1,320.28	-522,857	-18,100	(87.98)
GARBER REALTY	501,300		501,300	0	0	4.8558	0.00	0.00	-71,940	0	0.00
GENEI INDUSTRIES	342,979		342,979	0	0	4.8558	0.00	0.00	-112,979	0	0.00
MARTIN GENEI	212,700		212,700	Dismissed	212,700	4.8558	1,032.83	1,032.83	0	0	0.00
GILLIS & GILLIS TRUST	186,400		186,400	YES	186,400	4.8558	905.12	905.12	-36,400	-36,400	(176.75)
GLASTENDER (Advalem)	941,400		941,400	YES	941,400	4.8558	4,571.25	4,571.25	-997,295	-997,295	(4,842.67)
GREEN ACRES DEVELOPMENT LLC	194,084	194,084	0	YES	0	4.8558	0.00	0.00	-156,584	0	0.00
GROESBECK ASSOCIATES LLC	100,325		100,325	YES	100,325	4.8558	487.16	487.16	0	0	0.00
HANNAWA HOLDING LLC (SAGINAW TWP)	239,800		254,500	YES	254,500	4.8558	1,235.80	1,235.80	-54,800	-54,800	(314.66)
HFD DEVELOPMENT OF MARYLAND(THOMAS)	332,200		815,500	YES	815,500	4.8558	3,959.99	3,959.99	-947,700	-947,700	(4,567.85)
KMS INVESTMENTS	467,800		467,800	YES	467,800	4.8558	2,271.54	2,271.54	-257,800	-257,800	(1,251.83)
K-PROPERTY LEASING	369,824		369,824	YES	369,824	4.8558	1,795.79	1,795.79	-275,117	-275,117	(1,335.91)
KROGER CO (Saginaw Twp)	1,195,300		1,195,300	YES	1,195,300	4.8558	5,804.14	5,804.14	-1,195,300	-1,195,300	(5,804.14)
KROGER CO (Frankenmuth)	634,781		634,781	YES	634,781	4.8558	3,080.00	3,080.00	0	0	0.00
LAXMI-G BIRCH RUN	889,500		889,500	0	0	4.8558	0.00	0.00	-619,500	0	0.00
LIBERATION LAND CO VIII	108,660		108,660		108,660	4.8558	527.63				
LOVERS LANE & CO	42,400		42,400	YES	42,400	4.8558	205.89	205.89	-17,400	-17,400	(84.49)
B & P MARSHIC	69,188		69,188	YES	69,188	4.8558	335.96	335.96	-25,088	-25,088	(121.82)
THE MANORS	176,255		176,255	YES	176,255	4.8558	855.86	855.86	0	0	0.00
MAPLE HILLS GOLF CLUB	252,763		252,763	YES	252,763	4.8558	1,227.37	1,227.37	-209,973	-209,973	(1,019.59)
BILL MCDONALD	50,000		50,000	YES	50,000	4.8558	242.79	242.79	-40,100	-40,100	(194.72)
MASTER DEVELOPMENT	365,300		365,300	YES	365,300	4.8558	1,775.82	1,775.82	-235,300	-235,300	(1,142.57)
MEANS INDUSTRIES (City)	350,671		350,671	YES	350,671	4.8558	1,702.79	1,702.79	-289,041	-289,041	(1,403.53)
MEANS INDUSTRIES (Buena Vista)	741,403	708,604	32,799	YES	32,799	4.8558	159.27				
MEIJER INC (Thomas)	2,517,000		2,517,000	YES	2,517,000	4.8558	12,222.05	12,222.05	-1,617,000	-1,617,000	(7,851.83)
MID MICHIGAN GOLF COURSE	656,944		656,944	YES	656,944	4.8558	3,189.99	3,189.99	-496,897	-496,897	(2,412.83)
MID MICHIGAN GYMNASIUMS	208,900		208,900	YES	208,900	4.8558	1,014.38	1,014.38	-97,800	-97,800	(474.90)
MILL CREEK BRADFORD	940,900		940,900	Dismissed	940,900	4.8558	4,568.82	4,568.82	0	0	0.00
MILLER APPLE	152,750	152,750	0	YES	0	4.8558	0.00	0.00	-54,000	0	0.00
MT SAGINAW (EV SAGINAW)	130,253		130,253		130,253	4.8558	632.48				
NATIONAL CITY BANK	256,710	256,710	0	YES	0	4.8558	0.00	0.00	-221,700	0	0.00
O'REILLY AUTOMOTIVE	90,600		90,600	YES	90,600	4.8558	439.94	439.94	-12,680	-12,680	(61.57)
AMISH PATEL	361,100	361,100	0	YES	0	4.8558	0.00	0.00	-316,100	0	0.00
PROBUILD REAL ESTATE	425,200		425,200	YES	425,200	4.8558	2,064.69	2,064.69	-346,900	-346,900	(1,684.48)
RAD INVESTMENTS	499,000	499,000	0	YES	0	4.8558	0.00	\$0.00	-100,000	0	0.00
RAYMOND RAU	37,900		37,900		37,900	4.8558	184.03				
RDM ASSET MANAGEMENT	371,000		371,000	YES	371,000	4.8558	1,801.50	\$1,801.50	-284,000	-284,000	(1,379.05)
RICHLAND INVESTMENTS	106,200		106,200	YES	106,200	4.8558	515.69	515.69	-61,200	-61,200	(297.17)
RICHLAND LLC	720,874		720,874	YES	720,874	4.8558	3,500.42	3,500.42	-245,874	-245,874	(1,193.47)
ROYAL INC	499,000		499,000	YES	499,000	4.8558	2,423.04	\$2,423.04	-79,600	-79,600	(386.82)
SAGINAW HOSPITALITY	574,900		574,900	YES	574,900	4.8558	2,791.60	\$2,791.60	-345,100	-345,100	(1,675.74)
SAGINAW HOUSING PARTNERS	332,000		332,000	YES	332,000	4.8558	1,612.13	1,612.13	-72,000	-72,000	(349.62)
SAGINAW LODGING LLC	1,369,000		1,369,000	YES	1,369,000	4.8558	6,647.59	\$6,647.59	-1,375,500	-1,375,500	(6,679.15)
MSCI 2008-HQ PENNSVILLE CENTER	1,669,700		1,669,700	YES	1,669,700	4.8558	8,107.73	\$8,107.73	-124,700	-124,700	(600.52)
SAHAARA HOSPITALITY	580,300	580,300	0	Dismissed	0	4.8558	0.00	0.00	0	0	0.00
SARGENT TRUST	244,823		244,823	YES	244,823	4.8558	1,188.81	\$1,188.81	-207,323	-207,323	(1,006.72)
SB ATHLETICS LLC	205,900		205,900	YES	205,900	4.8558	999.81	\$999.81	-75,280	-75,280	(365.54)
SEA COMMUNICATIONS	53,710		53,710	YES	53,710	4.8558	260.81	\$260.81	-52,558	-52,558	(255.21)
SEARS ROEBUCK	1,425,200		1,425,200	YES	1,425,200	4.8558	6,920.49	\$6,920.49	-562,000	-562,000	(2,728.96)
SOMER & ASSOC LLC	144,200	57,964	86,236	YES	86,236	4.8558	418.74				
SPARKLE BUGGY	143,650		143,650	YES	143,650	4.8558	697.54	\$697.54	-56,200	-56,200	(272.90)
SPARTAN RESTAURANTS	116,700		116,700	Dismissed	116,700	4.8558	565.67				
SSP DEVELOPMENT	1,339,400		1,339,400	YES	1,339,400	4.8558	6,503.86	\$6,503.86	-539,400	-539,400	(2,619.22)
SSP ASSOCIATES	308,700		308,700	YES	308,700	4.8558	1,498.99	\$1,498.99	-121,100	-121,100	(588.04)
TARBERT PROPERTIES	187,400	187,400	0	YES	0	4.8558	0.00	\$0.00	-64,700	0	0.00
T & J THOMSEN	158,500		158,500	YES	158,500	4.8558	769.64	\$769.64	-86,200	-	

SAGINAW COUNTY MICHIGAN TAX TRIBUNAL APPEALS - 2012

REAL PROPERTY OWNER	TAXABLE VALUE IN DISPUTE	VALUE CAPTURED BY DDA, TIFA, LDFA	TAXABLE VALUE AT RISK	CASE RESOLVED	TAXABLE VALUE AT RISK SETTLED	MILLAGE RATE	TAX DOLLARS AT RISK	TAX DOLLARS AT RISK SETTLED	CHANGE IN TAXABLE VALUE	TAXABLE VALUE AT RISK LOSS	TAX DOLLAR LOSS
A & R INVESTMENTS (DRURY INN)	485,000	485,000	260,300	YES	260,300	4.8558	1,263.96	1,263.96	-100,000	0	\$0.00
ALDI #58	250,600		250,600	YES	250,600	4.8558	1,216.86	1,216.86	-60.80	-60.80	(295.23)
ALL AMERICAN MANAGEMENT GROUP	446,100		446,100	YES	446,100	4.8558	2,165.17	2,165.17	-296,100	-296,100	(1,433.77)
ANCOPI INC	77,161	77,161	0	YES	0	4.8558	0.00	0.00	-77,161	-77,161	(0.00)
ART VAN FURNITURE	223,800		223,800	YES	223,800	4.8558	1,080.00	1,080.00	-376,100	-376,100	(0.00)
BAY SQUARE CENTER LLC	303,059		303,059	YES	303,059	4.8558	1,471.59	1,471.59	-233,059	-233,059	(1,131.69)
BIG NORTH LLC	125,200		125,200	YES	125,200	4.8558	607.95	607.95	-28,177	-28,177	(138.82)
BIRLEIN INVESTMENTS LLC	544,698		544,698	YES	544,698	4.8558	2,644.94	2,644.94	-31,698	-31,698	(155.99)
BIRCH RUN DEVELOPMENT	381,700	1,488,431	381,700	YES	381,700	4.8558	1,853.46	1,853.46	-166,700	-166,700	(809.46)
BIRCH RUN LODGE ONE	384,600		384,600	YES	384,600	4.8558	0.00	0.00	-434,600	-434,600	(0.00)
BIRCH RUN LODGE TWO	346,200		346,200	YES	346,200	4.8558	0.00	0.00	-346,200	-346,200	(0.00)
BRIDGEPORT VILLAGE SQUIRE LLC	500,000		136,900	YES	136,900	4.8558	664.76	664.76	-21,900	-21,900	(104.34)
BRIDGEVIEW LEASING	183,000		183,000	YES	183,000	4.8558	0.00	0.00	-310,100	-310,100	(0.00)
BROCKWAY INVESTMENTS LLC	1,068,025		1,068,025	YES	1,068,025	4.8558	5,186.12	5,186.12	-650,900	-650,900	(3,160.64)
BUTTS TRADING	366,900		366,900	YES	366,900	4.8558	0.00	0.00	-353,625	-353,625	(0.00)
C & S INVESTMENTS	1,489,700		1,489,700	YES	1,489,700	4.8558	7,233.69	7,233.69	-289,700	-289,700	(1,406.73)
CAMPUS VILLAGE SAGINAW	1,151,400		1,151,400	Dismissed	1,151,400	4.8558	5,590.97	5,590.97	0	0	0.00
CARDINAL CORNERS LLC	98,300		98,300	YES	98,300	4.8558	477.33	477.33	-82,400	-82,400	(400.12)
CARTER LUMBER	93,379		93,379	YES	93,379	4.8558	451.23	451.23	-56,025	-56,025	(272.05)
CENTRAL PROPERTY EXCHANGE (PIER ONE)	180,325	454	180,325	Dismissed	180,325	4.8558	0.00	0.00	0	0	0.00
CENTRO GA GREEN ACRES PLAZA	233,400		233,400	YES	233,400	4.8558	1,133.34	1,133.34	-483,400	-483,400	(2,347.29)
CONSUMERS ENERGY	366,200		366,200	YES	366,200	4.8558	1,778.19	1,778.19	-166,200	-166,200	(807.03)
CORNERSTONE REALTY VENTURES	344,600		344,600	YES	344,600	4.8558	1,673.31	1,673.31	-124,600	-124,600	(605.03)
CROWN CASTLE TOWERS	73,058		73,058	YES	73,058	4.8558	0.00	0.00	-39,500	-39,500	(0.00)
CUNNINGHAM EDGEWAY	237,165	73,058	237,165	YES	237,165	4.8558	1,151.63	1,151.63	-89,150	-89,150	(433.89)
CVS #8090-02	195,784		195,784	YES	195,784	4.8558	950.69	950.69	-110,589	-110,589	(537.00)
CVS #8090-02	100,000		100,000	YES	100,000	4.8558	485.82	485.82	-73,900	-73,900	(359.84)
J & B DAY TRUST	5,600		5,600	YES	5,600	4.8558	27.19	27.19	-8,100	-8,100	(39.33)
D & R AND M & R LLC	105,500		105,500	YES	105,500	4.8558	0.00	0.00	-80,500	-80,500	(0.00)
DJRC EAST	2,299,687		2,299,687	YES	2,299,687	4.8558	11,077.31	11,077.31	-1,577,217	-1,577,217	(7,628.00)
FASHION SQUARE WEST	197,600		197,600	YES	197,600	4.8558	959.51	959.51	-100,900	-100,900	(489.95)
FERGUSON ENTERPRISES	92,800		92,800	YES	92,800	4.8558	451.23	451.23	-77,800	-77,800	(379.78)
1580 TITABAWASSEE LLC	125,200		125,200	YES	125,200	4.8558	607.95	607.95	-199,200	-199,200	(967.28)
FIFTH THIRD BANK	367,400		367,400	Dismissed	367,400	4.8558	1,784.02	1,784.02	-167,400	-167,400	(812.86)
FIRST THIRD BANK (SAGINAW TWP.)	187,300		187,300	YES	187,300	4.8558	909.99	909.99	-480,900	-480,900	(2,335.15)
FIRST MICHIGAN INVESTMENTS	930,900		930,900	YES	930,900	4.8558	4,520.26	4,520.26	-786,900	-786,900	(3,822.84)
FIRST BANCA HOLDINGS LLC	918,200		918,200	YES	918,200	4.8558	4,452.82	4,452.82	-1,488,000	-1,488,000	(7,200.00)
FLAGSTAR BANK	203,600		203,600	YES	203,600	4.8558	988.64	988.64	-30,600	-30,600	(148.59)
FORTUNE ASSOCIATES (PEP BOYS)	240,120		240,120	YES	240,120	4.8558	1,165.97	1,165.97	-83,440	-83,440	(405.17)
FREEMAN DEVELOPMENT	446,730		446,730	YES	446,730	4.8558	0.00	0.00	-15,100	-15,100	(73.32)
FROST ROAD ORCHARDS	18,195		18,195	YES	18,195	4.8558	88.35	88.35	-86,300	-86,300	(0.00)
GARBER REALTY	501,300		501,300	Dismissed	501,300	4.8558	0.00	0.00	0	0	0.00
RICHARD GARBER	26,099		26,099	Dismissed	26,099	4.8558	0.00	0.00	0	0	0.00
GILLIS & GILLIS TRUST	169,200		169,200	YES	169,200	4.8558	821.60	821.60	-38,800	-38,800	(188.41)
GLASTENDER (Advaters)	1,077,300		1,077,300	YES	1,077,300	4.8558	5,231.15	5,231.15	-1,097,511	-1,097,511	(5,231.15)
GRATIOT LTD PARTNERSHIP	431,630		431,630	YES	431,630	4.8558	2,095.91	2,095.91	-431,130	-431,130	(2,093.48)
GREENSBOROUGH ASSOCIATES LLC	96,300		96,300	YES	96,300	4.8558	467.61	467.61	0	0	0.00
HAMPTON PLACE LEASING	132,900		132,900	YES	132,900	4.8558	0.00	0.00	0	0	0.00
HANNAWA HOLDING LLC (CITY SAGINAW)	75,000		75,000	YES	75,000	4.8558	364.19	364.19	-73,943	-73,943	(359.05)
HANNAWA HOLDING LLC (SAGINAW TWP)	2,299,687		2,299,687	YES	2,299,687	4.8558	11,077.31	11,077.31	-1,577,217	-1,577,217	(7,628.00)
HD DEVELOPMENT OF MARYLAND(KOCHVIL)	694,350		694,350	YES	694,350	4.8558	3,371.62	3,371.62	-376,800	-376,800	(1,829.67)
HD DEVELOPMENT OF MARYLAND(TOCHMAS)	950,400		950,400	YES	950,400	4.8558	4,614.95	4,614.95	-1,075,600	-1,075,600	(5,222.67)
JD LEASING CO	60,598		60,598	YES	60,598	4.8558	0.00	0.00	-10,598	-10,598	(0.00)
JARABECK INVESTMENT	56,400		56,400	YES	56,400	4.8558	273.87	273.87	-11,400	-11,400	(55.36)
KINGA INVESTMENT	220,100		220,100	YES	220,100	4.8558	1,073.05	1,073.05	-65,033	-65,033	(313.79)
KESSEL SAGINAW	179,097		179,097	YES	179,097	4.8558	869.66	869.66	-185,997	-185,997	(903.16)
KING VENTURE	220,983		220,983	YES	220,983	4.8558	1,073.05	1,073.05	-65,033	-65,033	(313.79)
KING VENTURE BURGER KING	135,200		135,200	YES	135,200	4.8558	0.00	0.00	-20,200	-20,200	(0.00)
KING VENTURE DEVELOPMENT	99,100		99,100	YES	99,100	4.8558	481.21	481.21	-22,400	-22,400	(108.77)
KOHL'S	239,100		239,100	YES	239,100	4.8558	1,161.02	1,161.02	-1,269,100	-1,269,100	(6,162.50)
LAKESHORE DISTRIBUTION	645,920		645,920	YES	645,920	4.8558	0.00	0.00	-307,558	-307,558	(0.00)
LAYMAN BIRCH RUN	878,362		878,362	YES	878,362	4.8558	4,222.45	4,222.45	-64,500	-64,500	(313.20)
LIBERTY BAY LLC	87,000		87,000	YES	87,000	4.8558	422.45	422.45	-15,200	-15,200	(73.81)
LOWERS LANE & CO	40,200		40,200	YES	40,200	4.8558	195.20	195.20	-24,500	-24,500	(118.57)
LOVES OF SAGINAW	1,452,400		1,452,400	YES	1,452,400	4.8558	7,069.20	7,069.20	-81,200	-81,200	(397.59)
B & P MAKARIC	62,000		62,000	YES	62,000	4.8558	301.06	301.06	-24,500	-24,500	(118.57)
THE MANORS	166,851		166,851	YES	166,851	4.8558	810.25	810.25	0	0	0.00
MAPLE HILLS GOLF CLUB	240,980		240,980	YES	240,980	4.8558	1,170.15	1,170.15	-168,280	-168,280	(817.13)
MASTER DEVELOPMENT	365,000		365,000	YES	365,000	4.8558	1,772.37	1,772.37	-235,000	-235,000	(1,141.11)
MC DONALD FRONTIER	216,418		216,418	YES	216,418	4.8558	1,058.98	1,058.98	0	0	0.00
MEIJER INC (Birch Run)	2,235,700		2,235,700	YES	2,235,700	4.8558	0.00	0.00	-2,271,500	-2,271,500	(10,900.00)
MEIJER INC (Kochville)	1,568,700		1,568,700	YES	1,568,700	4.8558	7,617.89	7,617.89	-783,400	-783,400	(3,800.03)
MEIJER INC (Thomas)	1,569,800		1,569,800	YES	1,569,800	4.8558	7,622.63	7,622.63	-1,668,800	-1,668,800	(8,108.25)
MENARDS	861,760		861,760	YES	861,760	4.8558	4,184.53	4,184.53	-1,127,000	-1,127,000	(5,472.49)
MGM PROPERTIES	805,068		805,068	YES	805,068	4.8558	3,909.25	3,909.25	-385,166	-385,166	(1,870.28)
MGM PROPERTIES	277,527		277,527	Dismissed	277,527	4.8558	1,347.62	1,347.62	0	0	0.00
MID MICHIGAN GOLF COURSE	637,615		637,615	YES	637,615	4.8558	3,096.13	3,096.13	-486,130	-486,130	(2,360.55)
MILLER APPLE	147,350		147,350	YES	147,350	4.8558	0.00	0.00	-48,600	-48,600	(0.00)
NATIONAL CITY BANK	240,010		240,010	YES	240,010	4.8558	0.00	0.00	205,000	205,000	(0.00)
OREILLY AUTOMOTIVE	105,400		105,400	YES	105,400	4.8558	511.80	511.80	-35,400	-35,400	(171.90)
PARK RAMBLER	248,729		248,729	YES	248,729	4.8558	1,207.78	1,207.78	-148,729	-148,729	(722.20)
PROBUILD REAL ESTATE	129,600		129,600	YES	129,600	4.8558	629.31	629.31	-229,600	-229,600	(1,114.89)
RAD INVESTMENTS	499,000		499,000	YES	499,000	4.8558	0.00	0.00	-100,000	-100,000	(0.00)
183 SAGINAW	533,750		533,750	YES	533,750	4.8558	2,598.49	2,598.49	0	0	0.00
REDSTONE - BIRCH RUN	919,538		919,538								

**SAGINAW COUNTY MICHIGAN TAX TRIBUNAL APPEALS - 2011**

REAL PROPERTY OWNER	TAXABLE VALUE IN DISPUTE	VALUE CAPTURED BY DDA, TIFA, LDFA	TAXABLE VALUE AT RISK	CASE RESOLVED	TAXABLE VALUE AT RISK SETTLED	MILLAGE RATE	TAX DOLLARS AT RISK	TAX DOLLARS AT RISK SETTLED	CHANGE IN TAXABLE VALUE	TAXABLE VALUE AT RISK LOSS	TAX DOLLAR LOSS
ADVILCO-SAG LLC	159,700		159,700	YES	159,700	4.8558	775.47	775.47	-82,400	-82,400	(448.68)
ALL AMERICAN MANAGEMENT GROUP	577,700		577,700	YES	577,700	4.8558	2,805.20	2,805.20	-427,700	-427,700	(2,076.83)
ALLIANCE REAL ESTATE DEVELOPMENT	165,759		165,759	YES	165,759	4.8558	804.89	804.89	-132,359	-132,359	(642.71)
ART VAN FURNITURE	680,205	121,011	559,194	YES	559,194	4.8558	2,708.81	2,708.81	-62,700	-62,700	(304.46)
BARUCH ELS	400,100		400,100	YES	400,100	4.8558	1,942.81	1,942.81	-115,100	-115,100	(558.98)
BAY FLAZ LTD PARTNERSHIP	400,100		400,100	YES	400,100	4.8558	1,942.81	1,942.81	-115,100	-115,100	(558.98)
BAY SQUARE CENTER LLC	281,158		281,158	YES	281,158	4.8558	1,365.25	1,365.25	-211,158	-211,158	(1,025.34)
BK 126,800	126,800		126,800	YES	126,800	4.8558	620.99	620.99	-27,435	-27,435	(133.22)
BELLE TIRE	228,500		228,500	Dismissed	228,500	4.8558	1,095.55	1,095.55	0	0	0.00
BIRCH RUN DEVELOPMENT	1,396,168	1,396,168	0	YES	0	4.8558	0.00	0.00	-1,046,168	0	(473.70)
BIRCH RUN LODGING	379,700		379,700	YES	379,700	4.8558	1,830.00	1,830.00	0	0	0.00
BIRCH RUN VILLAGE LLC	138,405		138,405	YES	138,405	4.8558	672.07	672.07	-23,405	-23,405	(113.65)
BRIDGEPORT PLAZA LLC	144,800	97,400	47,400	YES	47,400	4.8558	230.55	230.55	-90,400	-90,400	(438.00)
BRIDGEVIEW LEASING	201,900		201,900	YES	201,900	4.8558	980.39	980.39	-126,900	-126,900	(616.20)
BURGER KING	127,700		127,700	Dismissed	127,700	4.8558	620.99	620.99	0	0	0.00
BV SPEC LLC	577,276		577,276	YES	577,276	4.8558	2,805.20	2,805.20	-353,701	-353,701	(1,716.56)
C & S INVESTMENTS	550,300		550,300	YES	550,300	4.8558	2,660.00	2,660.00	-450,300	-450,300	(2,186.20)
CAMPUS VILLAGE SAGINAW	1,458,700		1,458,700	YES	1,458,700	4.8558	7,083.15	7,083.15	-258,700	-258,700	(1,256.20)
CARDINAL CORNERS LLC	1,128,100		1,128,100	Dismissed	1,128,100	4.8558	5,477.83	5,477.83	0	0	0.00
CENTRAL PROPERTY EXCHANGE (PIER ONE)	219,125	219,125	0	Dismissed	0	4.8558	0.00	0.00	-219,125	0	(1,063.08)
CENTRO GA GREEN ACRES PLAZA	246,000		246,000	YES	246,000	4.8558	1,194.53	1,194.53	-496,000	-496,000	(2,408.48)
COLONIAL BRIDGEPORT 2009 LLC	197,500		197,500	YES	197,500	4.8558	952.25	952.25	-82,500	-82,500	(403.94)
CONSUMERS ENERGY	373,800		373,800	YES	373,800	4.8558	1,815.10	1,815.10	-173,800	-173,800	(843.94)
CORNERSTONE REALTY VENTURES	462,300		462,300	YES	462,300	4.8558	2,244.84	2,244.84	-242,300	-242,300	(1,176.56)
COVENANT HEALTHCARE	226,500		226,500	YES	226,500	4.8558	1,095.55	1,095.55	-226,500	-226,500	(1,106.20)
CROWN CASTLE TOWERS	92,858		92,858	YES	92,858	4.8558	457.30	457.30	-59,300	-59,300	(284.00)
CUMMINS BRIDGEWAY	235,765		235,765	YES	235,765	4.8558	1,144.83	1,144.83	-87,750	-87,750	(426.10)
D/S #8095-02	100,000		100,000	YES	100,000	4.8558	485.58	485.58	-74,600	-74,600	(362.24)
DA PROPERTY INVESTMENTS	300,300		300,300	YES	300,300	4.8558	1,450.00	1,450.00	-150,300	-150,300	(721.38)
J & B DAY TRUST	22,100		22,100	YES	22,100	4.8558	107.31	107.31	-14,700	-14,700	(71.38)
DIXIE CUT STONE	579,006		579,006	YES	579,006	4.8558	2,805.20	2,805.20	-372,006	-372,006	(1,806.55)
DIXIE RUN PROPERTIES	476,081		476,081	YES	476,081	4.8558	2,311.00	2,311.00	-559,081	-559,081	(2,711.38)
EXIT MOTEL	350,000		350,000	YES	350,000	4.8558	1,730.00	1,730.00	-351,396	-351,396	(1,706.20)
FASHION SQUARE WEST	200,000		200,000	YES	200,000	4.8558	971.16	971.16	-103,300	-103,300	(501.00)
FEDEX GROUND	1,248,086	1,248,086	0	YES	0	4.8558	0.00	0.00	-468,500	0	(2,248.00)
FER 90 STORE ENTERPRISES	92,500		92,500	YES	92,500	4.8558	448.18	448.18	-77,500	-77,500	(376.32)
1580 TITTBAWASSEE LLC	165,900		165,900	YES	165,900	4.8558	805.58	805.58	-230,900	-230,900	(1,121.20)
FIFTH THIRD BANK	399,700		399,700	YES	399,700	4.8558	1,940.86	1,940.86	-185,200	-185,200	(899.29)
FIRST MICHIGAN INVESTMENTS	952,259		952,259	YES	952,259	4.8558	4,628.25	4,628.25	-452,259	-452,259	(2,196.08)
5417 BAY ROAD HOLDINGS LLC	1,072,900		1,072,900	YES	1,072,900	4.8558	5,209.79	5,209.79	-941,800	-941,800	(4,573.19)
500 MAIN INC	72,676		72,676	YES	72,676	4.8558	352.67	352.67	-52,676	-52,676	(253.77)
FORBES ASSOCIATES (PEP BOYS)	246,620		246,620	YES	246,620	4.8558	1,194.53	1,194.53	-105,600	-105,600	(511.77)
FOX GLEN APARTMENTS	355,200		355,200	YES	355,200	4.8558	1,724.78	1,724.78	0	0	0.00
FREEDLAND DEVELOPMENT	419,590		419,590	YES	419,590	4.8558	2,032.00	2,032.00	-255,190	-255,190	(1,248.00)
FROST ROAD ORCHARDS	18,195		18,195	YES	18,195	4.8558	88.35	88.35	-15,100	-15,100	(73.32)
GARBER REALTY	270,100		270,100	YES	270,100	4.8558	1,300.00	1,300.00	0	0	0.00
RICHARD GARBER	16,212		16,212	Dismissed	16,212	4.8558	788.35	788.35	0	0	0.00
GILLIS & GILLIS TRUST	168,500		168,500	YES	168,500	4.8558	818.20	818.20	-43,500	-43,500	(211.23)
GLASTENDER (Advilco)	1,144,462		1,144,462	YES	1,144,462	4.8558	5,557.28	5,557.28	-1,164,187	-1,164,187	(5,653.63)
GOODRICH THEATRES	1,048,653		1,048,653	YES	1,048,653	4.8558	5,098.63	5,098.63	-198,653	-198,653	(961.55)
GRATIOT LTD PARTNERSHIP	412,409		412,409	YES	412,409	4.8558	2,002.58	2,002.58	-411,909	-411,909	(2,000.15)
GROSSBECK ASSOCIATES LLC	88,300		88,300	YES	88,300	4.8558	428.77	428.77	0	0	0.00
HAMPTON PLACE LEASING	140,206		140,206	YES	140,206	4.8558	688.35	688.35	0	0	0.00
HD DEVELOPMENT OF MARYLAND(KOCHVIL	616,000		616,000	YES	616,000	4.8558	2,991.17	2,991.17	-924,400	-924,400	(4,488.70)
HD DEVELOPMENT OF MARYLAND(THOMAS	1,112,500		1,112,500	YES	1,112,500	4.8558	5,402.08	5,402.08	-1,185,300	-1,185,300	(5,754.00)
JD LEASING CO	52,433		52,433	YES	52,433	4.8558	254.33	254.33	-2,433	-2,433	(11.77)
J & K GLOBAL	323,000		323,000	YES	323,000	4.8558	1,568.42	1,568.42	-68,000	-68,000	(330.19)
KARABEK INVESTMENT	56,100		56,100	YES	56,100	4.8558	272.41	272.41	-11,100	-11,100	(53.32)
JRV PROPERTIES LLC	76,459		76,459	YES	76,459	4.8558	371.27	371.27	-73,959	-73,959	(359.13)
KINABAI INVESTMENT	251,900		251,900	YES	251,900	4.8558	1,221.00	1,221.00	-157,513	-157,513	(761.00)
KESSEL SAGINAW LLC	194,503		194,503	YES	194,503	4.8558	944.47	944.47	-184,503	-184,503	(895.91)
KING VENTURE	209,407		209,407	YES	209,407	4.8558	1,016.84	1,016.84	-50,857	-50,857	(246.95)
KING VENTURE BURGER KING	137,041		137,041	YES	137,041	4.8558	662.04	662.04	0	0	0.00
KING VENTURE DEVELOPMENT	117,000		117,000	YES	117,000	4.8558	568.13	568.13	-24,900	-24,900	(120.91)
KOHL'S	522,500		522,500	YES	522,500	4.8558	2,537.16	2,537.16	-1,562,500	-1,562,500	(7,587.19)
LAKESHORE DISTRIBUTION	615,794		615,794	YES	615,794	4.8558	2,982.00	2,982.00	0	0	0.00
LAXMI-G BIRCH RUN	826,351		826,351	YES	826,351	4.8558	4,000.00	4,000.00	-556,351	-556,351	(2,681.00)
LETAVIA INC	154,194		154,194	YES	154,194	4.8558	748.74	748.74	-66,600	-66,600	(323.40)
LIBERTY BAY LLC	96,600		96,600	YES	96,600	4.8558	469.07	469.07	-1,382,896	-1,382,896	(6,581.00)
LOWES OF SAGINAW	882,896		882,896	YES	882,896	4.8558	4,248.00	4,248.00	-67,600	-67,600	(328.25)
MACY'S	161,560		161,560	YES	161,560	4.8558	784.50	784.50	-235,800	-235,800	(1,145.00)
MAPLE DORT ASSOCIATES	162,600		162,600	YES	162,600	4.8558	789.55	789.55	-67,600	-67,600	(328.25)
MASTER DEVELOPMENT	365,800		365,800	YES	365,800	4.8558	1,776.25	1,776.25	-235,800	-235,800	(1,145.00)
MCDONALD BIRCH RUN	196,269		196,269	YES	196,269	4.8558	953.04	953.04	0	0	0.00
MEIJER INC (Pentac)	2,253,401		2,253,401	YES	2,253,401	4.8558	10,900.00	10,900.00	-2,212,101	-2,212,101	(10,688.00)
MEIJER INC (Thomas)	1,692,900	2,253,401	560,501	YES	560,501	4.8558	2,708.81	2,708.81	-1,692,900	-1,692,900	(8,220.38)
MENARDS	940,260		940,260	YES	940,260	4.8558	4,565.71	4,565.71	-955,500	-955,500	(4,639.28)
MGM PROPERTIES	755,323		755,323	YES	755,323	4.8558	3,667.70	3,667.70	-355,323	-355,323	(1,725.38)
MGM PROPERTIES	261,659		261,659	Dismissed	261,659	4.8558	1,270.55	1,270.55	0	0	0.00
MICHIGAN TRACTOR	54,324		54,324	YES	54,324	4.8558	264.00	264.00	0	0	0.00
J & NEUENFELDT	100,000		100,000	YES	100,000	4.8558	485.58	485.58	-67,600	-67,600	(328.25)
NEXTER	6,441,476		6,441,476	YES	6,441,476	4.8558	31,278.52	31,278.52	-6,441,476	-6,441,476	(31,278.52)
PARK WEST PROPERTIES	96,000		96,000	YES	96,000	4.8558	466.16	466.16	-43,565	-43,565	(211.54)
DANIEL PERIN JUST	111,228		111,228	Dismissed	111,228	4.8558	568.13	568.13	0	0	0.00

**SAGINAW COUNTY MICHIGAN TAX TRIBUNAL APPEALS - 2010**

REAL PROPERTY OWNER	TAXABLE VALUE IN DISPUTE	VALUE CAPTURED BY DDA, TIFA, LIFA	TAXABLE VALUE AT RISK	CASE RESOLVED	TAXABLE VALUE AT RISK SETTLED	MILLAGE RATE	TAX DOLLARS AT RISK	TAX DOLLARS AT RISK SETTLED	CHANGE IN TAXABLE VALUE	TAXABLE VALUE AT RISK LOSS	TAX DOLLAR LOSS
A & R INVESTMENTS (DRURY INN)	329,460	329,460		Dismissed	0	4.8558	0.00	80.00	0	0	0.00
ALDI #89	301,280		301,280	YES	301,280	4.8558	1,462.96	1,462.96	-111,480	-111,480	(541.32)
ALLIANCE REAL ESTATE DEVELOPMENT	160,899		160,899	YES	160,899	4.8558	781.259	781.259	-127,499	-127,499	(619.32)
ALLO REAL ESTATE	704,768	704,768		YES	0	4.8558	0.00	0.00	-437,078	-437,078	(4,000.00)
247 INC	121,011		126,300	YES	126,300	4.8558	613.253	613.253	-125,318	-125,318	(233.94)
APPLE RANCH DEVELOPMENT LLC	936,300		936,300	YES	936,300	4.8558	4,546.49	4,546.49	-361,300	-361,300	(1,754.40)
ART VAN FURNITURE	566,230	566,230		YES	0	4.8558	0.00	0.00	-58,730	0	0.00
BARUCH SLS	859,500		63,500	YES	63,500	4.8558	308.34	308.34	0	0	0.00
BAY SQUARE CENTER LLC	247,600		247,600	YES	247,600	4.8558	1,202.30	1,202.30	-197,600	-197,600	(999.51)
BAY TOWN SHOPPING CENTER	1,583,796		1,583,796	YES	1,583,796	4.8558	7,690.60	7,690.60	-415,996	-415,996	(2,019.99)
DR T BIRD	128,500		128,500	YES	128,500	4.8558	623.97	623.97	-24,300	0	(11.00)
BELLE TIRE	246,600		246,600	Dismissed	246,600	4.8558	1,197.44	1,197.44	0	0	0.00
BIRCH RUN LODGE ONE	373,116	373,116		YES	0	4.8558	0.00	0.00	-423,116	0	0.00
BIRCH RUN LODGING	343,600		343,600	YES	0	4.8558	0.00	0.00	-203,600	0	0.00
BRIDGEPORT GUN CLUB	103,491		103,491	YES	103,491	4.8558	502.53	502.53	0	0	0.00
BRIDGEPORT PLAZA LLC	156,430		47,500	YES	47,500	4.8558	230.65	230.65	-71,400	0	0.00
BURGER KING	134,400		134,400	Dismissed	134,400	4.8558	652.62	652.62	0	0	0.00
C & S INVESTMENTS	550,985	550,985		YES	0	4.8558	0.00	0.00	-422,985	0	0.00
CAMELOT PLACE ASSOCIATES	388,700		388,700	YES	388,700	4.8558	1,887.45	1,887.45	-889,700	-889,700	(4,315.35)
CAMPUS VILLAGE SAGINAW	1,624,126		1,624,126	YES	1,624,126	4.8558	7,886.43	7,886.43	-374,126	-374,126	(1,816.68)
CARDINAL CORNERS LLC	1,195,000		1,195,000	Dismissed	1,195,000	4.8558	5,802.68	5,802.68	0	0	0.00
CARROLLTON CENTER LLC	236,983		236,983	YES	236,983	4.8558	1,150.74	1,150.74	-111,983	-111,983	(543.77)
CEC ENTERTAINMENT	311,669		311,669	YES	311,669	4.8558	1,513.40	1,513.40	-186,669	-186,669	(906.43)
CENTRO GA GREEN ACRES PLAZA	3,208,400		3,208,400	YES	3,208,400	4.8558	15,579.35	15,579.35	-907,700	-907,700	(4,407.61)
COLONIAL BRIDGEPORT 2009 LLC	233,000		233,000	YES	233,000	4.8558	1,132.23	1,132.23	-200,300	0	(97.76)
CONSUMERS ENERGY	410,190		410,190	YES	410,190	4.8558	1,991.80	1,991.80	-210,190	-210,190	(1,020.64)
CORNERSTONE REALTY VENTURES	484,320		484,320	YES	484,320	4.8558	2,361.76	2,361.76	-284,320	-284,320	(1,380.66)
COVENANT HEALTHCARE	241,400		241,400	YES	241,400	4.8558	0.00	0.00	-241,400	0	0.00
CROWN CASTLE TOWERS	99,958		99,958	YES	0	4.8558	0.00	0.00	66,400	0	0.00
CUNNINGHAM BRIDGEWAY	203,161		203,161	YES	203,161	4.8558	986.58	986.58	-81,411	-81,411	(396.52)
DA PROPERTY INVESTMENTS	303,200		303,200	YES	303,200	4.8558	0.00	0.00	-154,400	0	0.00
J & B DAY TRUST	12,400		12,400	YES	12,400	4.8558	60.21	60.21	-5,000	-5,000	(24.28)
DIXIE CUT STONE	554,200		554,200	YES	0	4.8558	0.00	0.00	-829,200	0	(832.20)
DIXIE RUN PROPERTIES	449,736		449,736	YES	0	4.8558	0.00	0.00	-549,736	0	0.00
EXIT MOTEL	350,000		350,000	YES	0	4.8558	0.00	0.00	-346,522	0	0.00
FASHION SQUARE WEST	644,944		644,944	YES	644,944	4.8558	3,131.72	3,131.72	-348,244	-348,244	(1,690.00)
FEDEX GROUND	695,372		695,372	YES	0	4.8558	0.00	0.00	0	0	0.00
FERRIS ENTERPRISES	167,400		167,400	YES	167,400	4.8558	817.45	817.45	-152,400	-152,400	(740.83)
500 MAIN INC	68,118		68,118	YES	0	4.8558	0.00	0.00	-48,118	0	0.00
FOX GLEN APARTMENTS	1,605,293		1,605,293	YES	1,605,293	4.8558	7,794.98	7,794.98	-688,043	-688,043	(3,341.00)
FRANKENMUTH BAYVIEW INN (BRIDGEPOI	55,736		55,736	Dismissed	55,736	4.8558	0.00	0.00	0	0	0.00
FRANKENMUTH RIVERPLACE	2,050,000		2,922	YES	2,922	4.8558	14.19	14.19	-2,539,037	-488,180	(2,224.83)
FREELAND DEVELOPMENT	402,788		402,788	YES	0	4.8558	0.00	0.00	-198,388	0	0.00
FREELAND SPORTSMANS CLUB	101,397		101,397	Dismissed	101,397	4.8558	492.36	492.36	0	0	0.00
G M GLOBAL STEERING SOLUTIONS	16,622,273		16,622,273	YES	16,622,273	4.8558	80,228.85	80,228.85	-6,708,216	-6,708,216	(32,573.78)
GOODRICH THEATRES	1,161,901		1,161,901	YES	1,161,901	4.8558	5,641.96	5,641.96	-161,901	-161,901	(786.16)
GREEN ACRES ASSOCIATES	500,329		500,329	YES	500,329	4.8558	2,429.50	2,429.50	-200,329	0	0.00
HAMPTON PLACE LEASING	136,191		136,191	YES	0	4.8558	0.00	0.00	0	0	0.00
HD DEVELOPMENT OF MARYLAND(KOCHVII	619,963		619,963	YES	619,963	4.8558	3,010.42	3,010.42	-889,000	-889,000	(4,316.82)
HERALD PUBLISHING	670,930		670,930	YES	670,930	4.8558	3,257.90	3,257.90	-559,430	-559,430	(2,716.48)
SCOTT HOLMAN	32,133		32,133	Dismissed	32,133	4.8558	156.03	156.03	0	0	0.00
JD LEASING CO	47,378		47,378	YES	0	4.8558	0.00	0.00	0	0	0.00
J & K GLOBAL	385,711		385,711	YES	385,711	4.8558	1,872.94	1,872.94	-132,301	-132,301	(642.43)
JARABECK INVESTMENT	76,300		76,300	YES	76,300	4.8558	370.50	370.50	-31,300	-31,300	(151.99)
C JOHNSTON	20,000		20,000	YES	20,000	4.8558	97.12	97.12	-4,864	-4,864	(23.84)
E & S KAISER	221		221	YES	221	4.8558	1.07	1.07	-221	-221	(1.07)
KINAJA INVESTMENT	254,700		254,700	YES	0	4.8558	0.00	0.00	-167,200	0	0.00
KENDALE ELECTRIC	77,998		77,998	Dismissed	77,998	4.8558	0.00	0.00	0	0	0.00
KEY REALTY HOLDINGS	68,490		68,490	Dismissed	68,490	4.8558	0.00	0.00	0	0	0.00
RD KEYSER LLC	347,100		347,100	YES	347,100	4.8558	1,688.45	1,688.45	-271,583	-271,583	(1,318.75)
L & S KINDEL	39,202		39,202	YES	39,202	4.8558	190.36	190.36	-23,198	-23,198	(112.64)
KING VENTURE	202,240		202,240	YES	202,240	4.8558	982.04	982.04	-24,490	-24,490	(118.92)
KING VENTURE BURGER KING	130,990		130,990	YES	0	4.8558	0.00	0.00	-15,990	0	0.00
KING VENTURE DEVELOPMENT	134,983		134,983	YES	134,983	4.8558	655.45	655.45	-36,183	-36,183	(175.70)
KLOHA PROPERTIES LLC	207,036		207,036	YES	207,036	4.8558	1,005.33	1,005.33	-64,236	-64,236	(311.92)
KOHL'S	644,210		644,210	YES	644,210	4.8558	2,642.57	2,642.57	-1,504,210	-1,504,210	(7,306.14)
LAKESHORE DISTRIBUTION	597,143		597,143	YES	0	4.8558	0.00	0.00	-149,430	0	0.00
LETAVIS	145,767		145,767	YES	145,767	4.8558	707.82	707.82	0	0	0.00
LIBERTY BAY LLC	102,610		102,610	YES	102,610	4.8558	498.25	498.25	-65,110	-65,110	(316.15)
LOWES OF SAGINAW	812,976		812,976	YES	0	4.8558	0.00	0.00	-1,177,011	0	0.00
M44-360	744,360		744,360	YES	744,360	4.8558	3,614.46	3,614.46	-492,800	-492,800	(2,392.94)
J D MALLERY	94,200		94,200	Dismissed	94,200	4.8558	457.42	457.42	0	0	0.00
MALOUIN LLC	67,396		67,396	Dismissed	67,396	4.8558	327.26	327.26	0	0	0.00
MALOUIN ASSOCIATES	161,362		161,362	Dismissed	161,362	4.8558	783.54	783.54	-66,362	0	(322.94)
MCDONALD PONTIAC	637,530		637,530	YES	637,530	4.8558	3,095.72	3,095.72	0	0	0.00
MENARDS	1,687,460		1,687,460	YES	1,687,460	4.8558	8,193.97	8,193.97	-1,307,200	-1,307,200	(6,347.50)
MERRA INVESTMENT	55,500		55,500	YES	55,500	4.8558	269.50	269.50	-41,300	-41,300	(200.00)
MGM PROPERTIES	736,847		736,847	YES	736,847	4.8558	3,577.98	3,577.98	-336,847	-336,847	(1,635.66)
MICHIGAN SUGAR COMPANY	320,075		320,075	Dismissed	320,075	4.8558	1,554.22	1,554.22	0	0	0.00
MICHIGAN TRACTOR	48,891		48,891	YES	0	4.8558	0.00	0.00	0	0	0.00
MID STATE LEASING	157,325		157,325	YES	3,031	4.8558	14.72	14.72	-83,450	0	0.00
MILLET TRUST	71,388		71,388	YES	71,388	4.8558	348.45	348.45	-38,856	-38,856	(188.69)
MICHAEL NAEGLER	19,885		19,885	YES	19,885	4.8558	96.56	96.56	-8,385	-8,385	(40.00)
J & G NEUFELD	100,000		100,000	YES	0	4.8558	0.00	0.00	-71,300	0	0.00
PARK WEST PROPERTIES	96,000		96,000	YES	96,000	4.8558	466.16	466.16	-42,694	-42,694	(207.33)
PLAZA NORTH ASSOCIATES	1,023,958		1,023,958	YES	1,023,958	4.8558	4,972.14	4,972.14	-1,176,958	-1,176,958	(5,715.07)
SATKI PRAMANIK	573,651		573,651	YES	573,651	4.8558	2,785.53	2,785.53	-473,561	-473,561	(2,299.52)
1,042,800		1,042,800	YES	0	0	4.8558	0.00	0.00	-637,421	0	0.00
RAYMOND RAU	204,048		86,480	YES							

# **DEBT FACTORS**

**COMPUTATION OF LEGAL DEBT MARGIN**  
**SEPTEMBER 30, 2014**

Unaudited

State Equalized Valuation	\$ 5,316,418,946
Debt Limit-10% of State Equalized Valuation	10%
Amount of Debt applicable to Debt Limit	531,641,895
Total Bonded Debt*	\$ 119,369,723
Less: Deductions Allowed by Law:	
DPW - Water Bonds	\$ 4,595,000
DPW - Sewer Bonds	10,162,000
Drains - Chapter 20 Bonds	816,396
Drains - Special Assessment Bonds	1,267,111
Net Debt Subject to Statutory Limitations	102,529,216
Less: Restricted Amount Available for Debt Service	1,137,782
Total Amount of Debt Applicable to Debt Limit	101,391,434
<b>LEGAL DEBT MARGIN</b>	<b>\$ 430,250,461</b>
<b>Remaining Legal Debt Margin</b>	<b>80.93%</b>

\* Accumulated Vacation and Sick Leave not included

**RATIO OF NET GENERAL BONDED DEBT TO STATE EQUALIZED VALUATION  
AND NET BONDED DEBT PER CAPITA LAST TEN YEARS**

Unaudited

Year (1)	Population (2)	State Equalized Valuation	Total Debt (3)	Less Deductions	Net General Bonded Debt	Ratio of Net General Bonded Debt to State Equalized Value	Net General Bonded Debt per Capita
2004/2005 (4)	206,426	5,574,910,583	92,001,288	47,718,180	44,283,108	0.794%	\$ 214.52
2005/2006 (4)	204,728	5,856,418,820	88,866,946	35,597,215	53,269,731	0.910%	\$ 260.20
2006/2007 (4)	202,006	5,981,826,799	88,702,279	35,929,931	52,772,348	0.882%	\$ 261.24
2007/2008 (4)	200,858	6,012,166,490	85,649,884	31,287,660	54,362,224	0.904%	\$ 270.65
2008/2009 (4)	200,050	5,805,424,251	79,491,334	26,911,550	52,579,784	0.906%	\$ 262.83
2009/2010 (4)	200,169	5,534,223,582	77,023,761	23,374,102	53,649,659	0.969%	\$ 268.02
2010/2011 (4)	200,169	5,405,339,014	84,601,112	26,163,347	58,437,765	1.081%	\$ 291.94
2011/2012 (4)	198,154	5,323,051,213	80,292,324	21,916,092	58,376,232	1.097%	\$ 294.60
2012/2013 (4)	196,542	5,327,073,210	73,709,829	19,902,547	53,807,282	1.010%	\$ 273.77
2013/2014 (4)	195,012	5,316,418,946	119,369,723	17,978,289	101,391,434	1.907%	\$ 519.92

(1) Represents fiscal year taxes are levied.

(2) Source: U.S. Census Bureau

(3) Does not include the non-current portion of the annual vacation and sick leave accrual

(4) The County of Saginaw operates on an October through September fiscal year

## 2015 ESTIMATED PLANNED BORROWINGS

The following projects are anticipated bond issues for Saginaw County in 2015 and include drain and water system projects:

<b>PROJECT</b>	<b>AMOUNT</b>
<b>County Treasurer</b>	
Delinquent Taxes	\$13,000,000
<b>2014 TOTAL ESTIMATED BORROWINGS</b>	
	<b>\$13,000,000</b>

## **RISK MANAGEMENT – PROPERTY AND LIABILITY WORKERS’ COMPENSATION**

### **RISK MANAGEMENT**

Saginaw County’s Risk Management Program for property and liability exposures, created by the Board of Commissioners in 1978, is administered by the Controller’s Office. The Risk Management Fund is an Internal Services fund. Currently, the County insures the first \$250,000 for each liability claim and \$25,000 for each property claim. Coverage for liability losses above \$250,000 and below \$1,000,000 is provided through the Travelers Insurance Company. The Travelers Insurance Company also provides excess liability coverage up to \$15,000,000. The County’s broker is Marsh USA Inc., a large public entity broker.

The revenues for the Risk Management Fund operation are transfers from various other County funds and reimbursements from other County Agencies. Transfers are calculated based on number of employees, property values, previous claims, number of vehicles and other pertinent information. Losses, expenses for defense and administration expenses are paid from the Risk Management Fund.

### **WORKERS’ COMPENSATION**

Saginaw County operates a self-insured Workers’ Compensation Program administered by Eagle Claims Management (ECM). Currently, the County insures \$500,000 in liability for each occurrence and Midwest Employers Casualty Company insures the Excess workers’ compensation.

This program provides employees who are injured on the job with monetary relief for lost time and medical expenses. To produce revenue for this program, all budgetary funds are charged a percentage of employees’ gross wages. This percentage is derived by classifying every job description according to involved risk factors. Total reported on-the-job injuries, illnesses and/or accidents amount to about 50 per year. The vast majority of these incidents do not result in any significant lost work time, and are limited to medical expenses only. Open claims resulting in lost work time average less than 5 per year.

Saginaw County has aggressively implemented a “Light Duty Job” program where employees are placed in a light duty job that meets their restrictions. Once their restrictions are lifted they are returned to their regular job.

ECM administers an effective “Loss Control” program. ECM’s staff of loss control specialists help identify and correct work place hazards, maintain compliance with government safety regulations and develop employee safety-training programs.

Both the light duty and the loss control programs have effectively limited claim exposure for Saginaw County.

Subject: **DELINQUENT TAX REVOLVING FUND POLICY**

1. PURPOSE: The purposes of this Policy are:
  - 1.1 To formulate a written County policy for making planned annual transfers from the Saginaw County Delinquent Tax Revolving Fund (DTRF) into the General Fund while maintaining adequate reserves within the Delinquent Tax Revolving Fund, to assure prompt payment of all current and future outstanding General Obligation Limited Tax Notes as well as to assure the continuation of the DTRF.
  - 1.2 To provide adequate cash flow within an Unpledged Note Reserve Account (UNRA) and to assure all outstanding notes, interest expense and other expenses are paid on a timely basis.
  - 1.3 This Policy fully recognizes the proposition that unless adequate financial resources remain in the DTRF which are unpledged, it is impossible to predict with any certainty, whether it would be feasible for the County to enter the credit markets in order to borrow for future years. Only by maintenance of a reasonable cushion in the UNRA within the DTRF will it be feasible for the County to continue the DTRF.
2. AUTHORITY: Saginaw County Board of Commissioners.
3. APPLICATION: This policy applies to the Saginaw County Treasurer.
4. RESPONSIBILITY: It is the Saginaw County Treasurer's responsibility to implement this policy.
5. DEFINITIONS: NONE
6. POLICY:
  - 6.1 Annual Mechanics
    - 6.1.1 Each year after all the notes are paid off from a particular year's borrowing (usually from three years prior), or if self-funding, after completion of foreclosures of a particular year's tax and the County Treasurer's Office has completed its internal audit of a particular year's 100% Tax Payment Fund (which audit must ascertain to the satisfaction of the Treasurer that the charge backs to be made against local units of government as well as other off setting entries have been made upon reasonable estimates), the entire current year General Fund appropriation for distribution (not to exceed available cash) shall be paid over to the General Fund by September 1st of that year based on amounts available as of August 31st of that year.
    - 6.1.2 On or before August 31st of each year, the County Treasurer will determine whether there is available cash and investments on hand in the UNRA within

the DTRF. In order to make this determination, the Treasurer will take into account the following:

- 6.1.2.1 The projected amount of indebtedness as of August 31st of that year with respect to outstanding General Obligation Limited Tax Notes.
- 6.1.2.2 The amounts that have been collected and are on hand in the form of cash and investments for the payment of such indebtedness, and current projections as to the collections which are expected to meet such debt payments.
- 6.1.2.3 Other factors which may affect the ability of the County to borrow in the current and future credit markets.
- 6.1.2.4 Current and projected future interest rates paid on debt outstanding, current and projected future interest rates on investments, feasibility of advancing funds for current and future borrowings and advisability of early retirement of outstanding debt.
- 6.1.2.5 Potential changes in the law authorizing the County to continue the DTRF or in the Federal Tax Laws which might have an impact on either the issuance of General Obligation Limited Tax Notes under Act 206 of P.A. 1893, as amended, or the maintenance of reserves.

6.1.3 Once the County Treasurer has determined the existence of available funds (or lack thereof) in the UNRA within the DTRF, the County Treasurer, on or before September 1st of each year shall recommend to the Board of Commissioners the minimum and maximum to be held in the UNRA, the minimum of which shall not be less than \$5,000,000 (five million dollars) including advances.

6.1.4 The actual transfer of cash from the UNRA, if any, within the DTRF to the County's General Fund will be made on or before September 1st of each year.

## 6.2 Transfers From the General Fund to Make Note Payments

6.2.1 Notwithstanding the existence of the various unpledged amounts maintained in the DTRF to ensure the continued stability of that fund and provide for continued accessibility to credit markets, the County Treasurer, without further action of the Board of Commissioners is authorized to draw from the County's General Fund a cash advance which may be necessary to assure that the General Obligation Limited Tax Notes and interest thereon of

the County are paid when due, after first drawing on the UNRA. The County Treasurer, however, must notify the Board of Commissioners at least 10 days before a draw occurs and also when the repayment is made to the General Fund.

6.3 Maintenance of Long-Term General Fund Advance and An Unpledged Note Reserve Account

6.3.1 In order to permit continued market access and to otherwise assure funds will be available for payment of outstanding Notes, there will be maintained within the DTRF a new account titled "Unpledged Note Reserve Account." There will be maintained within this account a minimum amount of \$5,000,000 (five million dollars) to insure adequate cash flow and liquidity to properly operate the DTRF.

7. ADMINISTRATIVE PROCEDURES:

7.1 Saginaw County Delinquent Tax Collection Cycle (Example)

7.1.1 The local Treasurer in July and December as applicable, sends property tax bills to the taxpayer. The taxpayer has until a certain date in order to pay these current bills. However, if the taxpayer does not pay the bill before March 1st of the succeeding year, the taxes will be returned delinquent to the County Treasurer. For example, in a township which issued a bill in December 2001, if the taxpayer does not pay before March 1, 2002, the taxes on that property are then returned delinquent to the County Treasurer.

7.1.2 All local Treasurers return delinquent property taxes to the County Treasurer on March 1, 2002. For example, Saginaw County Treasurer will receive approximately ten and one half million dollars in unpaid property taxes.

7.1.3 The County Treasurer reviews the taxes returned delinquent and summarizes those and issues approximately ten and one half million dollars in tax notes in the general financial markets. This happens sometime in May, 2002. The tax notes are to be paid off over a variable period dependent on County collections of delinquent property taxes. If the County Treasurer has adequate funding in the Delinquent Tax Revolving Fund, he may determine not to borrow and use existing funds.

7.1.4 After the County Treasurer sells the notes, the approximately ten and one half million dollars in cash is then paid to each of the local treasurers depending on their proportionate share of the delinquent taxes. This is done around June, 2002.

- 7.1.5 During 2002 the County Treasurer collects all delinquent taxes for 2001 and prior years carefully separating cash collections by tax year.
- 7.1.6 The County Treasurer uses these delinquent tax collections and interest earnings on investments to pay off the tax notes and interest expense which come due during 2002 or reimburses the Unpledged Note Reserve if he self-funds.
- 7.1.7 The County Treasurer repeats the same process in 2003 with respect to the 2002 tax bills as indicated in Steps 7.1.5 and 7.1.6.
- 7.1.8 Again, the County Treasurer repeats the same process in 2004 with respect to collection of taxes and payments of notes as indicated in Steps 7.1.5 and 7.1.6.
- 7.1.9 Again, the County Treasurer repeats the same process as indicated in Steps 7.1.5 and 7.1.6 and makes the final payment on the 2002 note issuance in 2005.
- 7.1.10 The County Treasurer returns the available cash in the 2002 Delinquent Tax Fund to the General Fund on or before September 1, 2004.
- 7.1.11 The County Treasurer then collects the remaining unpaid 2001 taxes after September 1, 2004 and chargebacks to local units for uncollectible taxes. Adjustments are also made depending on the nature of the problem. Available cash in the 2002 Delinquent Tax Fund will be transferred to the Unpledged Note Reserve Account as of September 30th of each subsequent year.
- 7.1.12 The County Treasurer will eventually close the 2002 Delinquent Tax Fund when in his/her judgment he/she deems it appropriate.

8. CONTROLLER/CAO LEGAL COUNSEL REVIEW: The Controller/CAO has determined that this policy as submitted to the Board of Commissioners contains the necessary substance in order to carry out the purpose of the policy. The County Civil Counsel has determined that this policy as submitted contains content that appears to be legal activities of the Saginaw County Board of Commissioners.

Approved as to Substance:  
Saginaw County Controller/CAO

Approved as to Legal Content:  
Saginaw County Civil Counsel

ADOPTED: November 23, 1999  
AMENDED: August 13, 2002  
AMENDED: August 21, 2007



## TAXATION AND LIMITATIONS

### TAX RATES

Saginaw County State Equalized Value (SEV) has increased over 553% in the last 47 years from \$813,710,036 in 1967 to \$5,316,418,946 in 2014. Prior to 1974, the County's tax rate per \$1,000 SEV was determined annually by a countywide Tax Allocation Board. The Allocation Board met each year to determine the division of 15 mills for operation purposes authorized by the Michigan Constitution, which is equal to \$15 per \$1,000 of SEV (See "Taxable Valuations"), among the County, the School Districts, and Townships within the County. In 1974, the County electorate voted a fixed millage allocation of 15.20 mills for an indefinite period of time, although the State Statute permits a maximum levy of 18 mills.

Of the 15.20 fixed allocated mills, 5 mills were authorized as the maximum levy for the County's operating purposes, not including the payment of debt service. The remaining 10.20 mills were allocated among the other taxing units within the County. In addition to the 5 allocated mills, the County electorate approved millage amounting to 3.1468 mills plus debt of 0.4900 mills for the following purposes: Mosquito Control 0.6400 Mill, County Event Center 0.225 Mill Senior Citizens 0.4300 Mill, Law Enforcement 0.3400 Mill, Parks 0.1618 Mill, Historical 0.2000 Mill, Animal Control 0.1500 Mill, Sheriff Service 1.00 Mill and Debt 0.4900 Mill. The County's millage history for the past 10 years is shown in the following table:

### TAXATION AND LIMITATIONS

Year of Levy (Dec 1)	Total Levy	(Allocated) County Operation	Extra Voted	Taxable Value	Increase over Past Year
2003+	7.24	4.86	2.38	4,455,116,564	3.06%
2004+	7.63	4.86	2.77	4,621,922,499	3.74%
2005+	7.54	4.86	2.68	4,803,152,053	3.92%
2006+	7.53	4.86	2.67	5,040,003,270	4.93%
2007+	7.54	4.86	2.68	5,221,395,895	3.60%
2008+	7.55	4.86	2.69	5,308,907,678	1.68%
2009+	7.60	4.86	2.74	5,312,331,940	0.06%
2010+	7.73	4.86	2.87	5,096,742,933	-4.06%
2011+	8.52	4.86	3.66	5,027,106,717	-1.37%
2012+	8.52	4.86	3.66	4,984,974,977	-0.84%
2013+	8.30	4.86	3.44	4,959,509,474	-0.51%
2014+	8.45	4.86	3.59	4,903,536,127	-1.13%

The tax rates changed due to the Headlee Amendment compounding multiplier and the increase or decrease in the debt millage.

In addition to the County operating millage, property owners in the County are required to pay ad valorem taxes to other taxing units such as cities, townships and school districts within the County. The total tax rate per \$1,000 of taxable value varies widely depending on which municipality and school district the property is located. The highest tax rate on property within the County for the 2014 tax year was 63.7544 Mills per \$1,000 of taxable value on non-principal residence property in the City of Saginaw; the lowest tax rate was 40.5487 Mills per \$1,000 of taxable value on non-principle residence property in Fremont Township (St. Charles School District) and 22.5487 Mills per \$1,000 of taxable value on principle residence property in Fremont Township (St. Charles School District).

The enactment of Public Act 123 of the Michigan Public Acts of 1999 which took effect on October 1, 1999 brought an end to the tax foreclosure system which had been in place for more than 105 years. While Act 123 did not repeal Act 206 of 1893, it did change the basic way in which Government (in this case the Counties) collects real property taxes from taxpayers who have not paid their property taxes before the taxes are returned delinquent to the County Treasurer.

The major change was the end of the "May Tax Sale" at which liens on property on which real property taxes remain unpaid were sold at an auction to private firms or persons in early May two years and two months after delinquency. The proceeds from this sale, which included the delinquent taxes, interest for the preceding two years and two months, and administration fees and expenses were used by the County Treasurer to pay the taxes on the property, on which the lien was sold.

A summary of changes to Michigan's system for the collection of delinquent property

taxes under Public Act 123 of 1999 is as follows:

1. Tax reversion process shortened.
2. Tax lien sale replaced with land sale.
3. Enhanced due process for property owners.
4. Adequate funding for title work.
5. Optional County-only system.
6. New methods for Governments to obtain tax-reverted property.

Also adopted at the same time as Public Act 123, was Public Act 132 and 133 of 1999. These new acts accelerate the foreclosure of abandoned property one year sooner than under Public Act 123. A local City, Village, or Township may adopt a resolution notifying residents and owners, that abandoned property will be identified, inspected, and may be certified and subject to accelerated foreclosure. Property certified as certified abandoned property is forfeited to the County Treasurer immediately upon its return to the County Treasurer for delinquent taxes, thereby accelerating the foreclosure of the property by one year.

#### **TAX COLLECTIONS**

Beginning in 1996, the County's fiscal year is October 1 through September 30. County taxes are due and payable on July 1 and December 1 of each year, at which time a lien on taxable property is created. Unpaid real property taxes become delinquent on the following March 1 and are thereafter collected by the County Treasurer with penalties and interest. Public Act 123 of 1999 eliminates the Tax Lien Sale beginning with the 1999 Levy. Tax Sales of 2010 Levies to be held in August of 2014 may be canceled if outstanding debt is paid by March 31 of each year. Since 1976, the County has paid to the respective municipalities with the County, including the County, from the Delinquent Tax Revolving Fund, the delinquent real

property taxes of such municipalities; collections of delinquent real property taxes otherwise would be paid to such municipalities by the County Treasurer on a monthly basis following collection. Funding by the County of delinquent real property taxes is dependent upon the ability of the County, annually to sell its notes for that purpose. Delinquent personal property taxes are less than 1% of the County's total levy. Suit may be brought to collect personal property taxes or personal property may be seized and sold to satisfy the tax lien thereon.

### **TAXABLE VALUATION**

Article II, Section 3 of the State Constitution limits the proportion of true cash value at which property can be uniformly assessed to 50%. By statute (Act 409, Michigan Public Acts, 1965), the State Legislature has provided that property shall be assessed at 50% of its true cash value. The State Legislature or the Electorate may at some future time reduce the percentage below the present 50% of true cash value.

Responsibility for assessing local taxable property rests with the assessing officers of each township and city within each county. Any property owner may appeal their assessment to the local assessor, the local Board of Review and ultimately to the State Tax Tribunal.

The County does not anticipate any material adverse effect on its financial condition as a result of any appeals currently pending.

In 1994, the electors of the State of Michigan passed a Constitutional Amendment entitled, "Proposal A." Proposal A amended the property tax laws of this state and created a new term called Taxable Value. Taxable Value is the value that the tax rates are applied against in most instances. SEV is required by law to be 50% of the (market) True Cash Value of property. Taxable Value beginning in

1995 is the previous year's Taxable Value (in 1995, the previous year's Taxable Value was the 1994 SEV) multiplied by either the CPI (Consumer Price Index Inflation Rate) limited to a maximum constitutional limit of a 5% increase. Any physical changes to an existing property or construction of new property is assessed, equalized, and given a Taxable Value at 50% of True Cash Value.

Another feature of Proposal A is the uncapping of Taxable Value upon the sale of a parcel of property. When a property sells, its Taxable Value for the following year will be the SEV that is placed upon it. This feature allows for increases in Taxable Value on individual properties larger than the CPI or the 5% constitutional limit.

The County equalizes the various local units to ensure proper equity between taxing jurisdictions and calculates out the new Taxable Values.

Since Fiscal 1976, the enactment of various laws has had an effect on the total Taxable Value. The Single Business Tax Act of 1975 exempted inventories from ad valorem property taxation. Inventories are defined as goods held for resale in a retail or wholesale business, finished goods, goods in process and raw materials of a manufacturing business and materials and supplies including repair parts and fuel.

Since 1976, various laws have been enacted which provide incentives to rehabilitate existing or build new industrial, commercial and certain housing facilities. Generally, the laws provide that the original valuation of rehabilitated facilities will be frozen for a period of up to 12 years and that new facilities will be taxed at one-half of the current tax rate for a period of up to 12 years.

The County's Taxable Value has increased \$2,942,894,269 or approximately 150% between 1980 and 2014. Taxable Value does not include any value of tax- exempt property (e.g., governmental facilities, churches, public schools, public utilities, exempt personal property, etc.) or property granted tax abatement under Act 198, Michigan Public Acts, 1974, as amended.

#### **TAX ABATEMENT**

The SEV does not include valuation of certain facilities which are exempt under Act 198, Michigan Public Acts, 1974, as amended. This Act is designed to provide a stimulus in the form of significant tax incentives to industry to renovate and expand aging facilities and to build new facilities in Michigan. Under the provisions of the Act, certain local governmental units (cities, villages or townships) may offer industrial firms certain property tax incentives to encourage restoration or replacement of obsolete facilities and to attract new plants to the area.

An Industrial Facilities Exemption Certificate entitles the facility to an exemption from ad valorem real and personal property taxes for a period of up to 12 years. In lieu of the property tax, the owner of the facility will pay a specific tax known as the Industrial Facility Tax. Tax for an obsolete facility which is being restored or replaced is determined by taking the SEV of the property as it was determined on the obsolete facility prior to the improvements, even though the restoration or replacement substantially increases the true cash value of the facility, and applying the full, current tax rate each year. For a new facility being build, the applicable tax is determined as the ad valorem property tax would be (i.e. assessment determined each year based on market value), but only half the total millage rate for ad valorem taxes is applied. The amount of the resulting tax thus is equal to

50% of the property tax which otherwise would be payable.

At present time, local units have 194 certificates remaining in effect for local property tax relief to industrial establishments. The effect of property tax relief granted under Act 198 is to understate the 2014 taxable valuation of the County by \$157,277,443.

#### **MICHIGAN BUSINESS TAX**

The Michigan Legislature enacted the Single Business Tax Act in 1975. This Act was repealed and replaced with the Michigan Business Tax, Public Act 36 of 2007. The Michigan Business Tax levied a tax on every business activity in the state as well as a smaller tax on gross receipts minus goods purchased from vendors. There are a number of credits available to different industries. The principal exemption is a full exemption for industrial personal property and a partial exemption of manufacturing personal property from the 6 mill State Education Tax and the 18 mill local school tax. PA 36 was meant to be revenue neutral; the revenue generated will be approximately the same as before the repeal of the Single Business Tax, but the tax liability is distributed differently. While school districts may be concerned about differing revenue receipts, there is little change to local government operations anticipated with the Michigan Business Tax.

## PROPERTY TAX COLLECTION RECORD

YEAR OF LEVY	TOTAL TAX LEVY *	COLLECTIONS TO MARCH 1 YEAR FOLLOWING LEVY ^	
1993	19,211,940	17,766,380	92.48%
1994	19,257,728	17,778,581	92.32%
1995	20,479,831	19,003,620	92.79%
1996	21,432,539	20,969,868	97.84%
1997	21,958,917	20,423,358	93.01%
1998	22,844,817	21,200,992	92.80%
1999	24,296,135	22,517,012	92.68%
2000	25,285,393	23,614,203	93.39%
2001	26,144,344	24,411,398	93.37%
2002	29,934,657	27,522,023	91.94%
2003	31,134,725	29,196,651	93.78%
2004	32,233,659	30,239,367	93.81%
2005	35,285,143	33,006,808	93.54%
2006	36,197,515	33,962,405	93.83%
2007	36,983,040	34,632,909	93.65%
2008	38,379,870	35,887,470	93.51%
2009	40,112,356	37,511,022	93.51%
2010	38,759,711	36,194,081	93.38%
2011	38,851,492	36,368,977	93.61%
2012	42,829,870	40,360,520	94.23%
2013	42,467,998	40,075,404	94.37%
2014	41,167,400	38,938,498	94.59%

\* The County of Saginaw's Fiscal Year begins October 1. Taxes are due the following July 1 and December 1, and are recorded as delinquent the following March 1. This amount includes levies for IFT properties.

^ Does not include payments from the County's 100% Tax Payment Fund.

**DELINQUENT TAXES - SAGINAW COUNTY LEVY ONLY**  
**December 31, 2014**

<b>YEAR</b>	<b>TOTAL LEVY AMOUNT</b>	<b>AMOUNT DELINQUENT AT MARCH SETTLEMENT</b>	<b>PERCENT DELINQUENT AT MARCH SETTLEMENT</b>	<b>AMOUNT UNPAID AS OF 12-31-14</b>	<b>PERCENT TOTAL LEVY AMOUNT</b>
2003	31,134,725	1,938,074	6.22%	102	0.00%
2004	32,233,659	1,994,292	6.19%	158	0.00%
2005	35,285,143	2,278,335	6.46%	422	0.00%
2006	36,197,515	2,235,110	6.17%	427	0.00%
2007	36,983,040	2,350,131	6.35%	295	0.00%
2008	38,379,870	2,492,400	6.49%	3,554	0.01%
2009	40,112,356	2,601,334	6.49%	14,470	0.06%
2010	38,759,711	2,565,630	6.62%	24,755	0.19%
2011	38,851,492	2,482,151	6.39%	53,668	1.26%
2012	42,826,928	2,469,350	5.77%	261,368	3.94%
2013	42,467,999	2,392,595	5.63%	854,076	2.01%
2014	41,167,400	2,228,902	5.41%	1,039,987	2.53%

**100% TAX PAYMENT FUND  
CONTRIBUTIONS TO THE GENERAL FUND**

<b>YEAR</b>	<b>CONTRIBUTIONS</b>	<b>EARNINGS</b>	<b>EXCESS OR DEFICIENCY OF EARNINGS</b>
1992	1,404,999	739,013	(665,986)
1993	1,376,971	800,079	(576,892)
1994	1,375,030	1,252,989	(122,041)
1995	1,375,099	1,422,046	46,947
1996	1,030,000	1,345,504	315,504
1997	1,030,000	1,253,932	223,932
1998	1,030,000	731,280	(298,720)
1999	1,030,000	804,270	(225,730)
2000	1,030,000	754,052	(275,948)
2001	1,180,000	806,464	(373,536)
2002	1,180,000	673,062	(506,938)
2003	1,650,000	(530,250)	(2,180,250)
2004	1,650,000	(486,511)	(2,136,511)
2005	1,650,000	2,494,178	844,178
2006	1,650,000	1,391,474	(258,526)
2007	1,650,000	1,108,246	(541,754)
2008	2,850,000	2,424,702	(425,298)
2009	1,550,000	1,074,618	(475,382)
2010	1,550,000	1,164,336	(385,664)
2011	1,500,000	1,500,000	-
2012	1,500,000	1,500,000	-
2013	1,500,000	1,500,000	-
2014	1,600,000	746,555	(853,445)

**RETAINED EARNINGS, GENERAL FUND CONTRIBUTIONS,  
OUTSTANDING NOTES  
AS OF DECEMBER 31 EACH YEAR**

<b>YEAR</b>	<b>RETAINED EARNINGS</b>	<b>GENERAL FUND CONTRIBUTIONS</b>	<b>OUTSTANDING NOTES (MILLIONS)</b>
1988	9,012,242	1,750,000	11.8
1989	2,886,996	1,550,000	6.1
1990	2,617,718	1,343,106	5.1
1991	2,612,762	1,393,204	6.1
1992	3,037,788	1,404,999	6.4
1993	3,628,830	1,376,971	6.5
1994	3,727,528	1,375,030	6.7
1995	3,546,446	1,375,099	4.6
1996	3,349,542	1,030,000	1.1
1997	3,059,001	1,030,000	4.4
1998	2,842,947	1,030,000	4.6
1999	2,804,710	1,030,000	4.7
2000	2,805,901	1,030,000	3.6
2001	3,586,214	1,180,000	4.3
2002	2,937,652	1,180,000	0.0
2003	3,219,837	1,650,000	6.3
2004	3,051,345	1,650,000	5.5
2005	2,550,255	1,650,000	4.8
2006	1,619,354	1,650,000	8.4
2007	2,165,536	1,650,000	8.6
2008	2,627,967	2,850,000	10.0
2009	2,500,171	1,550,000	13.4
2010	2,762,571	1,550,000	15.3
2011	3,894,198	1,500,000	18.5
2012	4,297,745	1,500,000	16.5
2013	4,199,395	1,500,000	12.3
2014	4,412,746	1,600,000	10.7

**100% TAX PAYMENT FUND - UNRESTRICTED ANALYSIS OF CASH  
AND RETAINED EARNINGS FOR YEARS IN WHICH ALL NOTES ARE  
PAID AS OF SEPTEMBER 30, 2014**

SERIES	(a) CASH	(b) NON-CASH	(c) RETAINED EARNINGS	(d) RETAINED EARNINGS ADMIN
1998-1999	6,574	6,404	21	6,570
1999-2000	11,973	13,276	124	11,971
2000-2001	59,426	52,523	6,546	67,725
2001-2002	26,269	26,125	111	22,785
2002-2003	25,000	725	24,275	35,264
2003-2004	56,690	18,754	38,695	38,126
2004-2005	20,701	20,696	5	5,809
2005-2006	67,211	67,196	16	14,443
2006-2007	30,112	6,041	20,071	30,085
2007-2008	34,556	25,479	9,076	35,165
2008-2009	(6,530)	(108,414)	101,884	3
2009-2010	(85,455)	(173,620)	88,166	30,194
2010-2011	445,158	212,761	753,397	21,499
2011-2012	259,172	(123,064)	1,761,841	27,163
<b>TOTALS</b>	<b>\$ 950,857</b>	<b>\$ 44,883</b>	<b>\$ 2,804,228</b>	<b>\$ 346,802</b>

(a) - Cash Balance from General Ledger less claims payable

(b) - All Receivables less Retained Earnings Admin.

(c) - Balance from General Ledger

(d) - Balance from General Ledger

**100% TAX PAYMENT FUND RESTRICTED ANALYSIS OF CASH  
AND RETAINED EARNINGS FOR YEARS IN WHICH NOTES  
REMAIN OUTSTANDING AS OF SEPTEMBER 30, 2014**

<b>SERIES</b>	<b>RETAINED EARNINGS</b>	<b>RETAINED EARNINGS- ADMIN.</b>
25012	\$ 1,761,841	\$ 27,163
25013	\$ 1,260,514	\$ 18,440
25014	\$ 344,025	\$ 9,176
<b>Total Restricted Retained Earnings</b>	<b>\$ 3,366,380</b>	<b>\$ 54,779</b>

**ADVANCES MADE TO SPECIFIC BORROWINGS OUTSTANDING  
AMOUNTS PAYABLE TO UNPLEGGED NOTE RESERVE ACCOUNT  
AS OF SEPTEMBER 30, 2014**

<b>SERIES</b>	<b>ADVANCES MADE</b>
None	0
<b>Total Restricted Retained Earnings</b>	<b>\$0</b>

# 2014 Economic Report

SAGINAW COUNTY & GREAT LAKES BAY REGION, MI, US



Fullerton Tool Company, Inc. recently broke ground in the FREE Shovel-Ready Great Lakes Tech Park.



Saginaw County, with a population of nearly 200,000 residents, is a hub of research, product development, and manufacturing for the auto, chemical, silicon, advanced materials, and health care industries.

Much of the included data in this report is based on the Great Lakes Bay Mid West Area (MWA), which consists of Saginaw, Bay and Midland Counties. The data provides an accurate indicator of Saginaw County's economic environment given the employment and industry linkages that exist in the region. Much of the statistics are cumulative second quarter 2014 totals for Saginaw County, Great Lakes Bay MWA, State of Michigan and the United States.



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Free: [www.GreatLakesTechnologyPark.com](http://www.GreatLakesTechnologyPark.com)

Facebook: [www.facebook.com/SaginawFuture](http://www.facebook.com/SaginawFuture)

LinkedIn: [www.linkedin.com/company/saginaw-future-inc-](http://www.linkedin.com/company/saginaw-future-inc-)

Twitter: @SaginawFuture

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## YOUR BUSINESS ADVANTAGE – SAGINAW COUNTY, MI, US

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Pulled from a recent list of site selection factors, Saginaw County meets all of your needs.

- Highway accessibility - Interstate 75 connects you to the US, Canada and Mexico
- Cost structure - Consistently one of the most affordable communities in the U.S.
- Skilled labor - Strong manufacturing history, 12 educational institutions in the region
- State and local incentives - From local abatements to financing and infrastructure grants
- Available land and buildings - Online database, FREE shovel-ready property, large sites identified
- Energy availability - Robust infrastructure in place
- Proximity to major markets - Ann Arbor, Grand Rapids, Detroit, Chicago, Canada, Midwest
- Our Region is home to the global headquarters for The Dow Chemical Company, Dow Corning Corporation, Hemlock Semiconductor Group and a large Nexteer Automotive facility
- Health Care - Home to five major hospital facilities that provide a wide array of medical services
- Quality of Life - 541 acres of park land, 26 public & private golf courses, 82-acre trail system

Saginaw County is located in the central portion of Michigan's lower peninsula, in the economically diverse Great Lakes Bay Region (Saginaw, Bay and Midland Counties). Saginaw County, with a population of nearly 200,000 residents, is a hub of research, product development, and manufacturing for the auto, chemical, silicon, advanced materials, and health care industries. Here you will find unique opportunities to partner with some of the world's experts in solar, medical and advanced manufacturing research and work side-by-side with well-established and start-up companies on the cutting edge of new technologies. The Region's automotive sector is headed by a large Nexteer Automotive production and research center, two General Motors facilities, Means Industries and a number of suppliers to large auto facilities. Saginaw County is a source of numerous opportunities in a variety of industry sectors. Hemlock Semiconductor is a global leader in the production of polycrystalline silicon for more than 50 years. The Saginaw County-based company supplies the raw material that is in one out of every three electronic devices and is also used in the solar industry.

Saginaw County is the Great Lakes Bay Region's medical center with Covenant HealthCare and St. Mary's of Michigan servicing 26 counties, and is an established regional service area for professional services, such as accounting and legal specialties. The Great Lakes Bay Region also has a strong position as a retail and tourist destination, which coincides with an exceptional quality of life. Agribusiness continues to be a solid industry sector as well. While new projects and expansions have benefited the state and Saginaw County, we still face the challenges that global influences have on the manufacturing sector.

Many of the jobs created over the last 20 years have diversified our economy to ensure its solid performance today in the wake of economic challenges facing the manufacturing sector. Saginaw County has responded to economic challenges facing our area and the state through diversification and cooperative efforts between the private and public sector. This has not happened by chance. In 1992, the County of Saginaw took a leadership role in forming Saginaw Future to focus on economic diversification and job creation.



## WHAT IS SAGINAW FUTURE?

---

Saginaw Future Inc. (SFI) is in the business of generating new investment and job growth in Saginaw County, MI, USA. Established in 1992, Saginaw Future is a private, nonprofit alliance of local businesses, the Saginaw County Chamber of Commerce, the County and City of Saginaw, 15 local municipalities, labor organizations and local foundations. SFI has nine staff members who are advised by a 23 member Board of Directors who represents top leadership in banking, manufacturing, healthcare, labor, education, government, and business. This type of leadership enables SFI to access human and financial resources to support our services that aid existing businesses and those locating in Saginaw County.

### Financial and Incentive Packaging

Saginaw Future can assist your company in limiting the cost of new investment by identifying and pursuing financing and incentive packages. Financial and incentive resources include: Saginaw County Revolving Loan Fund, Tax increment financing, Industrial Development Revenue Bonds, Tax abatements, Job training funds, and additional loan funds.

### Site Location Assistance

If you are looking for available industrial land or buildings, SFI can help assess your requirements and identify appropriate sites in Saginaw County. Site location assistance includes: Database of available industrial land and buildings, Market area demographics and Labor force information.

### Market Area Expansion

SFI can help you understand and take advantage of government contracting opportunities. By expanding your market, your firm will become more diversified and strengthen your customer base. Market expansion services include: Notice of bid opportunities and required bid procedures, Federal acquisition regulations, Subcontracting opportunities, Government specifications and more.

### Economic Gardening

SFI helps to promote and connect companies to the Pure Michigan State Trade Export Promotion (STEP) program, which is designed to assist small- to medium-sized businesses diversify their customer base and enter new global markets. STEP provides direct reimbursements to qualified small and medium-sized export companies for developing or expanding export-related activities.

### Industrial Site Development

SFI prepares sites for industrial development locations, be it a conversion from a Brownfield or providing infrastructure to a Greenfield site. Industrial site development services include: Access to environmental assessment and clean up funds, Brownfield Single Business Tax Credits, Community Development Infrastructure Grants, Construction of speculative buildings and Development of industrial parks.

### Business Advocate Community Liaison

SFI can help resolve issues that limit the growth or location of a firm in cooperation with local communities. SFI seeks to build win-win opportunities for business and communities. Business advocate services include: Assistance with local government issues (incentives, zoning, infrastructure), Help with utility questions, Guidance in the state permit



process, Quality of life information and Workforce development issues.

## SAGINAW FUTURE INC. 2014 PROJECTS

2014 Expansions	Investment	Jobs Created or Retained
Alfe Heat Treating, Inc.	\$4,600,000	6
B&P Process Equipment	\$300,000	8
CAN Council Great Lakes Bay Region	\$3,000,000	~
Central Warehouse - CDSF, Inc.	~	12
Covenant Healthcare	\$6,500,000	190
Custom Foods Inc.	\$319,048	~
Dow Corning Healthcare Industries Materials Site	\$16,200,000	39
Duperon Corporation	\$200,000	12
Duro-Last, Inc. and Plastatech Engineering Ltd.	\$18,300,000	10
FirstMerit Bank Event Park	\$700,000	~
Freeland Bean and Grain Inc.	\$312,575	3
Fullerton Tool Company	\$8,000,000	58
Hausbeck Pickle Company, Inc.	\$1,764,626	83
InCal Technologies, Inc.	\$250,000	7
Lake State Railway	\$2,000,000	4
Means Industries, Inc.	\$9,160,000	19
Mid Michigan Truss & Components LLC	\$174,500	2
Morley Companies, Inc.	\$1,000,000	58
National Pattern, Inc.	\$181,582	~
Nexteer Automotive	\$92,500,000	280
Orchid Bridgeport	\$4,600,000	16
R & M Machine Tool, Inc.	\$360,000	4
Saginaw Art Museum	\$1,000,000	~
Sargent Docks & Terminal, Inc.	\$1,500,000	2
T.M. Klein & Sons Honey and Containers	\$152,083	5
Yeager Paving Materials LLC	\$783,176	10
<b>TOTAL</b>	<b>\$173,857,590</b>	<b>828</b>
2014 Attractions	Investment	Jobs Created
Bradley's Bistro	\$400,000	5
CMU College of Medicine - Covenant Campus	\$25,200,000	70
CMU College of Medicine - St. Mary's Campus	\$12,000,000	~
Court & Michigan Redevelopment Project	\$750,000	~
Great Lakes PACE	\$3,500,000	60
Indigo Club	\$700,000	10
Shaheen Development - Hamilton Street Condos	\$4,000,000	~
Suniva, Inc.	\$12,500,000	350
<b>TOTAL</b>	<b>\$59,050,000</b>	<b>495</b>

### Mission

The mission of Saginaw Future is to increase economic opportunity in Saginaw County by facilitating and supporting business retention, expansion, attraction, and new business development. SFI collaborates with business, education, government and community partners to position Saginaw County as a great place to live, work and locate a business.

### Vision

To be recognized as the premier organization providing proactive and focused economic development assistance, striving for diversified growth, increased tax base and job creation and retention for all of Saginaw County.

Statistical Overview	2014	1992-2014
Business Expansions	26	470
Businesses Attracted	8	120
Jobs Created/Retained	1,323	23,914
Government Contracts	851	7,270
Total Value of Contracts	\$35,745,037	\$380,072,582
<b>NEW INVESTMENT</b>	<b>\$232,907,590</b>	<b>\$6,498,616,030</b>



## REGIONAL PROPERTY DATABASE – [WWW.GREATLAKESBAYSITES.COM](http://www.GreatLakesBaySites.com)

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The Great Lakes Bay Region (GLBR) Business Advantage property database – [www.GreatLakesBaySites.com](http://www.GreatLakesBaySites.com) makes access to powerful business information research only a click away. The innovative Web site is an online program to attract and expand businesses and jobs in the Great Lakes Bay Region, MI, US. [www.GreatLakesBaySites.com](http://www.GreatLakesBaySites.com) is an expansion of [www.SaginawValleySites.com](http://www.SaginawValleySites.com) that now includes eight counties – Arenac, Bay, Clare, Gladwin, Gratiot, Isabella, Midland and Saginaw Counties. It is a property database that features available industrial, commercial, office and retail properties. The GLBR Business Advantage is a marketing and economic development collaboration that presents a unified message to help stimulate the regional economy.

The site includes 980 active properties for a total of nearly 8 million square feet and nearly 9,000 acres with 158 users. In 2014 there were 5,680 property, community and business reports generated. [www.GreatLakesBaySites.com](http://www.GreatLakesBaySites.com) speeds up and simplifies the process of business attraction and site selection for expanding and relocating businesses. It does this by efficiently answering the main questions that businesses have when they are involved in the site selection analysis process, including:

- What buildings and land are available in our communities?
- What are the market characteristics (demographics, workforce, spending)?
- What are the business synergies and opportunities in unique locations of our region?
- What are the unique geographic characteristics and advantages?

[www.GreatLakesBaySites.com](http://www.GreatLakesBaySites.com) is a one-stop resource for regional property, increases community exposure and develops qualified leads. The site allows area commercial realtors, developers and municipalities to post their available sites for FREE -- thanks to grants from AT&T, Bay Area Community Foundation, Arthur J. Webster Jr. Endowment Fund administered by FirstMerit Private Bank, Midland Area Community Foundation, Saginaw Community Foundation and Saginaw Bay Watershed Initiative Network. The importance of providing quality property and site selection information is critical because over 90% of the initial site selection screening is now done using the Internet. The database also strengthens the partnership between the economic development groups and commercial real estate professionals. The GLBR Business Advantage is promoting available properties and real estate professionals are assisting in attracting new and better jobs to the region.

At the heart of [www.GreatLakesBaySites.com](http://www.GreatLakesBaySites.com) is powerful GIS (Geographic Information System) technology called ZoomProspector developed by GIS Planning - an award winning software developer that specializes in economic development. The site utilizes Google mapping, which is integrated with data designed to efficiently display and analyze information. Site visitors are able to rapidly tailor maps and reports to suit their needs and access data that would normally take weeks to collect and thousands of dollars to obtain from specialty data researchers. For example, available properties can be viewed, along with size, use, cost, development incentives, and contact information. Corresponding demographic reports such as labor force, education levels, consumer



spending, and age can be created. In addition, businesses are mapped by industry showing distribution and concentrations throughout the region.

## INFRASTRUCTURE

Highway Interstate 75 bisects Saginaw County and the Great Lakes Bay Region as well as the country, linking the Canadian and Mexican markets. Eight major state highways pass through Saginaw County, and 15 through the region, providing direct links to all of Michigan’s major cities as well as northern vacation destinations with a competitive highway freight transit environment.

MBS International Airport Statistics	
2014	
Passengers	246,957
Freight (lbs)	163,304
Source: Michigan Department of Transportation, 2014	

According to the U.S. Census Bureau, there are 101 Transportation and Warehousing businesses in Saginaw County, 168 for the region that includes 60 Saginaw County Truck Transportation companies and 99 regionally. Class I rail transit is available for the U.S., Canada and Mexico through CSX Transportation Inc. and regional carriers, such as Saginaw Bay Southern & Lake State Railway, Genesee & Wyoming and Great Lakes Central provide interstate rail service.

Five airports are located in the region with MBS International Airport being the largest. MBS is serviced by Delta and United Airlines, which link to major hubs in Detroit, Chicago, New York and Minneapolis. Delta also offers nonstop service to Atlanta. The airport, located in a rural setting, provided air travel services to 246,957 people in 2014.



The airport’s cargo transit routes are key supply linkages and distribution paths for many regional businesses. MBS had 163,304 pounds of air carried cargo in 2014, which was a 13% increase from 2013.

MBS opened its new 75,000 sq. ft., \$55 million terminal in the Fall of 2012. Air travelers are welcomed into a modern, attractive facility, creating a positive first impression of our region for customers, prospective investors, potential employees, and vacationers. Dow Corning Corp. also has a new, larger private hanger for its two corporate jets that fly out of MBS. A study done by The Boyd Group estimated the economic benefit of MBS to the Great Lakes Bay Region at more than \$100 million annually. It includes wages, salaries, tax receipts, commerce and investment that are in part or wholly linked to MBS. Almost 1,000 people are employed at the airport and in related jobs in the area.

Additional charter and fixed wing base services are provided in Saginaw County by Harry W. Browne Airport in Buena Vista Charter Township, which features an Instrument Landing System and the William Tiny Zehnder Field in Frankenmuth.

The Saginaw River shipping channel provides linkage from





commercial port facilities in the county to the St. Lawrence Seaway and ultimately to the Atlantic Ocean in three days' time. A variety of resources are shipped on the channel including coal, sand, limestone, grain, petroleum products, and cement.

Thirty cargo docks provide access to the Saginaw River shipping channel, which is Michigan's eighth largest port by cargo volume with about 4.6 million tons of river commerce annually, according to the Michigan Department of Transportation. The U.S. Army of Corps of Engineers allocated \$4.2 million

in dredging funds for 2013/2014 and a study is being conducted to potentially dredge the river even deeper for potential new economic opportunities.

In summary, Saginaw County is endowed with an inter-modal infrastructure network that features 60 truck lines, four railroad companies, three airports, two airline carriers that connect to major national hubs, and 30 port facilities that link with the St. Lawrence Seaway in three days. Saginaw's inter-modal system can assist any business in servicing the globe.

## GREAT LAKES TECH PARK

The Great Lakes Tech Park is a free 200-acre, shovel-ready site with direct access to the global marketplace and a world-class workforce. Excellent financial incentives are available for prospective Park occupants. The Tech Park, located at the corner of two state highways, is perfectly situated near many of the world's leading advanced manufacturing, chemical, automotive and alternative energy enterprises. Join the growth in Saginaw County where your company will have access to the global marketplace via high-quality interstates, airports and seaways, and access to the region's excellent workforce.

The Great Lakes Tech Park was specifically selected because of its strategic location at the cross-section of two state highways: M-46 (Gratiot) and M-52 (Graham), 12 miles from Interstate 75 and 13 miles from MBS International Airport. The nearest seaport is 9 miles away, connecting to the Great Lakes and Atlantic Ocean via the St. Lawrence Seaway. The Tech Park is approximately 100 miles from the Canadian border.



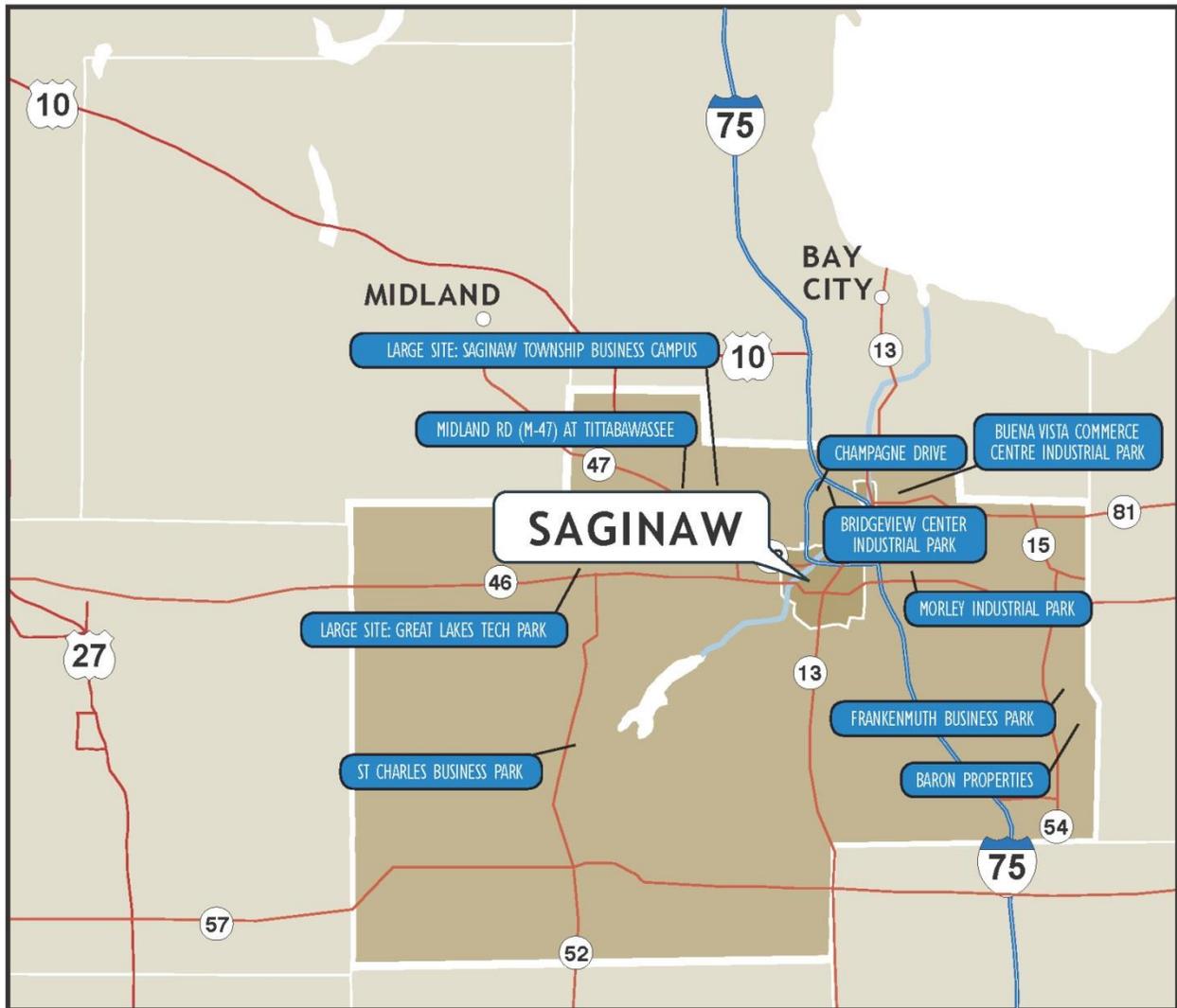
Proximity to Hemlock Semiconductor, a global leader in the production of polycrystalline silicon, as well as the global headquarters and manufacturing facilities for The Dow Chemical Company, Dow Corning Corporation, XALT Energy and a large Nexteer Automotive facility create opportunities for collaboration across

diverse markets and international value chains.

In November 2014 the Great Lakes Tech Park was thrilled to welcome Fullerton Tool Company. 200 acres are still available in the Park and free for approved projects! [www.GreatLakesTechnologyPark.com](http://www.GreatLakesTechnologyPark.com)



## BUSINESS PARKS AND LARGE SITES





## SAGINAW COUNTY, MICHIGAN, USA

515 N. Washington Ave., Suite 300  
 Saginaw, Michigan, USA 48607  
 989-754-8222  
 info@SaginawFuture.com

## DRIVE TIMES



280 Miles

### Miles / Km / Drivetime from Saginaw:

Atlanta, GA: 797 Miles / 1,283 Km / 12:20	Minneapolis, MN: 713 Miles / 1,147 Km / 11:07
Boston, MA: 759 Miles / 1,221 Km / 12:03	Montreal, Canada: 613 Miles / 987 Km / 10:02
Chicago, IL: 304 Miles / 489 Km / 4:48	New Orleans, LA: 1,138 Miles / 1,831 Km / 17:35
Dallas, TX: 1,237 Miles / 1,991 Km / 19:08	New York, NY: 699 Miles / 1,125 Km / 10:57
Denver, CO: 1,293 Miles / 2,081 Km / 19:59	Omaha, NE: 758 Miles / 1,220 Km / 11:47
Houston, TX: 1,451 Miles / 2,335 Km / 22:24	Philadelphia, PA: 669 Miles / 1,077 Km / 10:23
Jacksonville, FL: 1,132 Miles / 1,822 Km / 17:33	Pittsburgh, PA: 371 Miles / 597 Km / 5:48
Kansas City, MO: 813 Miles / 1,308 Km / 12:36	St. Louis, MO: 575 Miles / 925 Km / 8:57
Los Angeles, CA: 2,305 Miles / 3,708 Km / 35:00	Toronto, Canada: 286 Miles / 460 Km / 4:43
Milwaukee, WI: 273 Miles / 439 Km / 5:54	Washington, D.C.: 610 Miles / 982 Km / 9:31

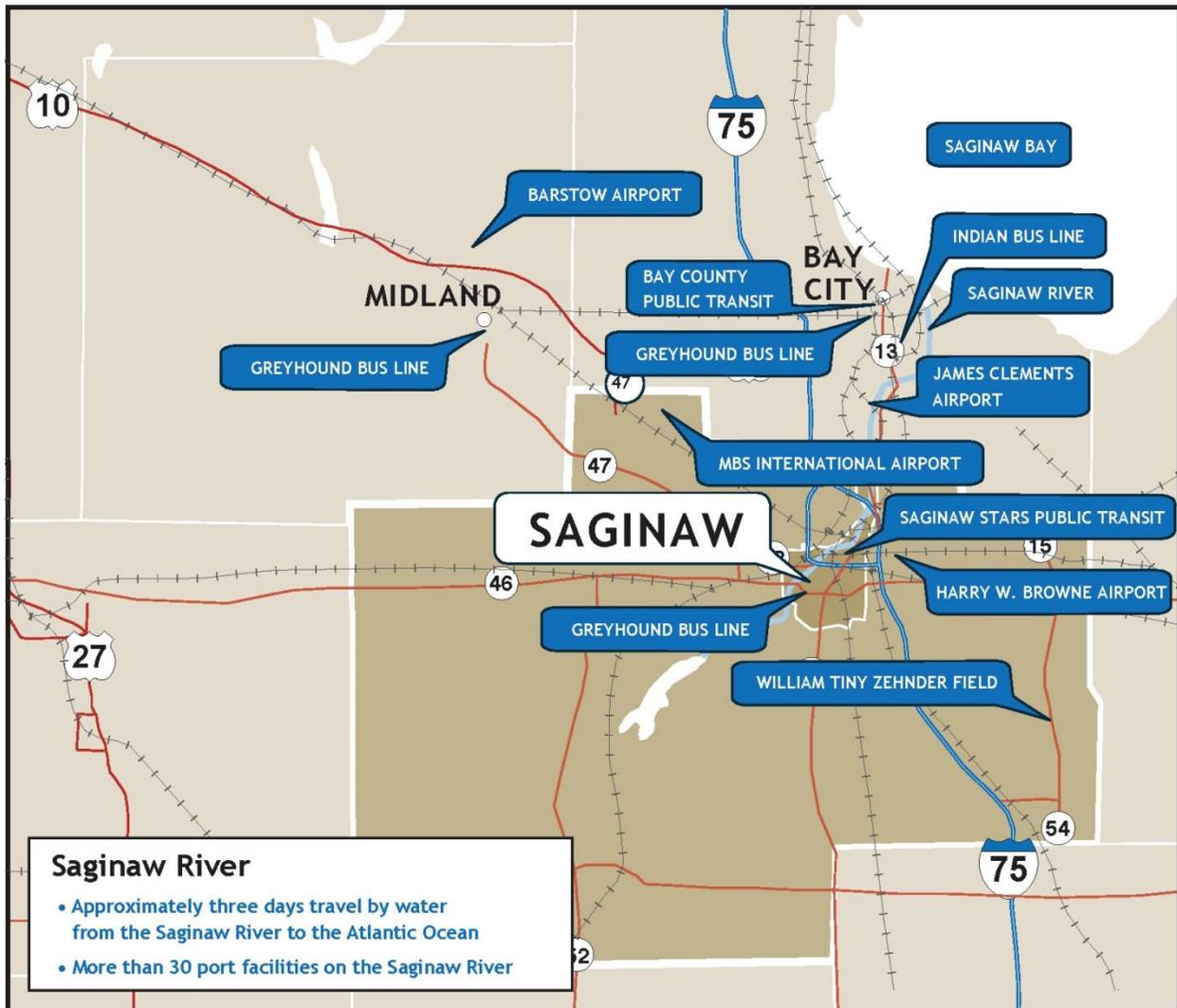




## SAGINAW COUNTY, MICHIGAN, USA

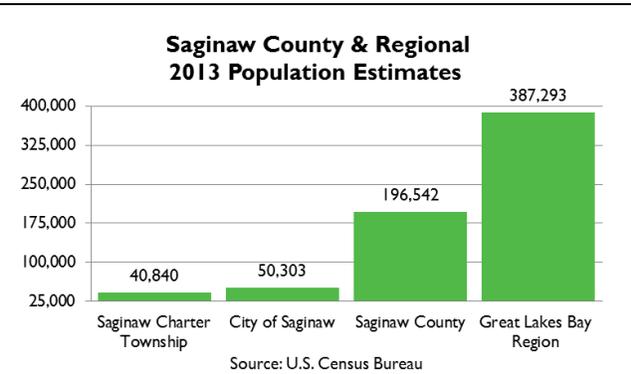
515 N. Washington Ave., 3rd Floor  
Saginaw, Michigan, USA 48607  
989-754-8222  
info@SaginawFuture.com

## TRANSPORTATION



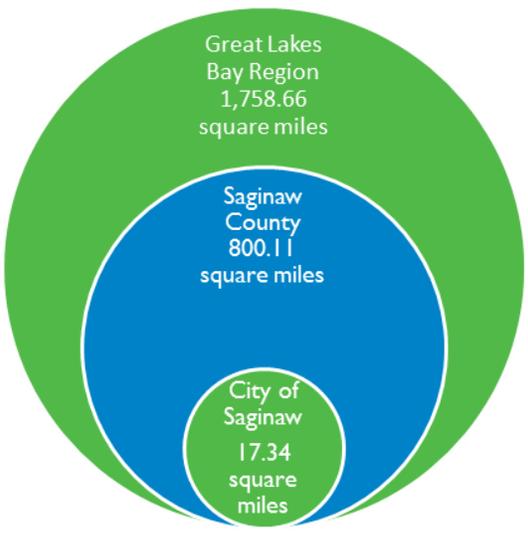
## DEMOGRAPHICS

Saginaw County and the Great Lakes Bay Region (GLBR) are home to nearly 390,000 residents and nearly 190,000 workers. Over 5% of Saginaw County residents speak a language other than English at home, adding to the cultural diversity of the area. Regional educational attainment is one of the highest priorities for local civic leaders and processes have been put in place for continued growth.



Population	Saginaw County	GLBR
Age 18+ Population	153,212	301,475
16+ in Labor Force:	92,361	184,833
Under 18 Years of Age	22.2%	22.0%
Over 65 years of Age	16.7%	16.8%
Core Working Age 18-65	61.1%	61.3%

Source: U.S. Census Bureau, 2009-2013 American Community Survey



Population	Saginaw County	GLBR
1960 Census	190,752	349,244
1970 Census	219,743	400,851
1980 Census	228,059	421,518
1990 Census	211,946	407,117
2000 Census	210,039	403,070
2005 Census est.	208,356	398,118
2007 Census est.	202,268	391,975
2009 Census est.	200,050	390,032
2010 Census	200,169	391,569
2012 Census est.	198,353	389,946
2013 Census est.	196,542	387,293

Source: U.S. Census Bureau

Income	Saginaw County	GLBR
Median Household Income	\$42,331	\$46,928
Under \$35,000	42.0%	37.9%
\$35,000 - \$49,000	15.6%	15.3%
\$50,000 - \$74,999	18.1%	19.2%
\$75,000 - \$99,999	10.8%	11.6%
Above \$100,000	13.6%	16.1%

Source: U.S. Census Bureau, 2009-2013 American Community Survey

## EDUCATED WORKFORCE

Four Great Lakes Bay Regional high schools were ranked in “Michigan’s Top 60 Schools” by the U.S. News & World Report. Frankenmuth (3), H.H. Dow (28), Saginaw Arts and Sciences (47) and Midland High (56).

More than 97% of Delta Community College graduates have stayed in Michigan and more than 80% reside in the Region. Delta was named “One of the Nation’s Top Community Colleges” by the philanthropic Aspen Institute and its annual impact on the Regional economy is \$385 million.

Saginaw Valley State University’s (SVSU) direct economic impact totals more than \$100 million in Regional spending and the 153,000 sq. ft. Ryder Center Field House opened in 2014. Its College of Business and Management was named an outstanding business school by the Princeton Review’s “The Best 296 Business Schools.” The Dow Science and Sustainability Education Center in collaboration with SVSU continues to prepare and expand our competitive STEM (science, technology, engineering, and mathematics) workforce.

<b>2013 - School Enrollment</b>	<b>Saginaw County</b>	<b>GLBR</b>	<b>Institution</b>	<b>Fall 2013 Enrolled</b>	<b>County</b>		
Pop. 3 years and over enrolled in school	53,925	101,914	<a href="#">Saginaw Valley State University</a>	10,240	Saginaw		
Nursery school, preschool	3,140	6,071	<a href="#">Northwood University</a>	3,194	Midland		
Kindergarten	2,366	4,991	<a href="#">Delta College</a>	10,272	Bay		
Elementary school (grades 1-8)	20,696	39,938	<a href="#">Davenport University</a> (10 MI locations)	9,591	Midland, Saginaw		
High school (grades 9-12)	11,933	22,550	<a href="#">University of Michigan - Flint</a>	8,555	Genesee		
College or graduate school	15,790	28,364	<a href="#">Kettering University</a>	1,985	Genesee		
Source: U.S. Census Bureau, 2009-2013 American Community Survey							
<b>2013 - Educational Attainment</b>	<b>Saginaw County</b>	<b>GLBR</b>	<b>Institution</b>	<b>Fall 2013 Enrolled</b>	<b>County</b>		
Population 25 years and over	132,178	263,455	<a href="#">Alma College</a>	1,419	Gratiot		
Less than 9th grade	4,530	8,175	<a href="#">Mott Community College</a>	9,683	Genesee		
9th to 12th grade, no diploma	12,647	21,647	Central Michigan University also has a satellite <a href="#">location</a> in Saginaw County!				
High school graduate (includes equiv.)	45,752	88,444	<b>2012-2013 Higher Education Completions</b>				
Some college, no degree	31,925	62,285	Degree	Associates	Bachelor	Graduate	Certificate
Associate's degree	12,088	25,845	Biological & Chemical Sciences	24	98	9	3
Bachelor's degree	16,974	37,592	Business Mgmt. & Admin.	350	1,580	427	119
Graduate or professional degree	8,262	19,467	Computers & Engineering	148	253	21	18
Percent high school graduate or higher	87.0	89.4	Health & Social Science	401	505	195	196
Percent bachelor's degree or higher	19.1	23.2	Education	0	81	267	19
Source: U.S. Census Bureau, 2009-2013 American Community Survey							
<b>2013 - Public &amp; Charter Schools</b>	<b>Saginaw County</b>	<b>GLBR</b>					
School Districts	20	35	Production	16	10	1	53
Students	30,262	57,948	Sources: National Center for Education Statistics, data from Saginaw Valley State University, Northwood University, Delta College and all of Davenport University Michigan campuses including Saginaw & Midland				
Teachers	1,783	3,332					
Teacher to Student Ratio	16.9	17.4					
Source: National Center for Education Statistics							

## WORKFORCE DEVELOPMENT

Associated Builders & Contractors provides training on all facets of construction from demolition to construction and maintenance. [www.abcgmc.org](http://www.abcgmc.org)

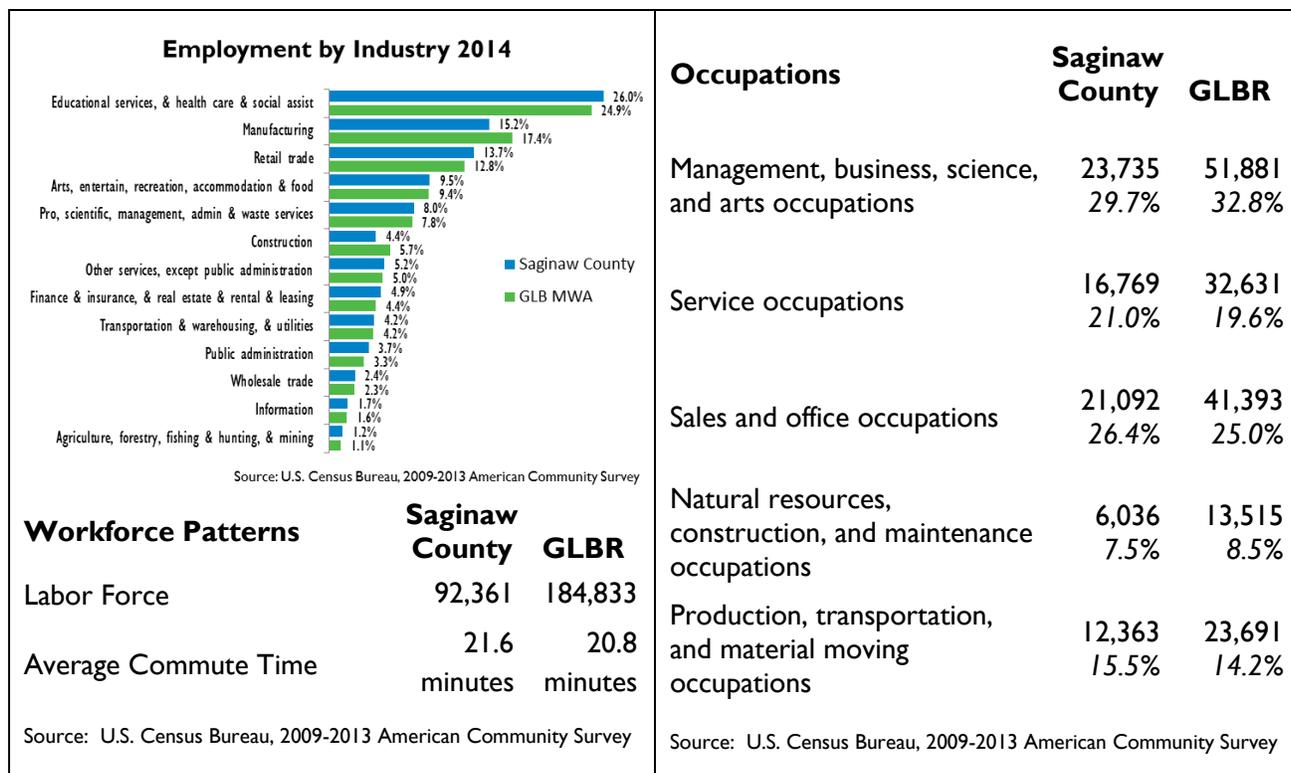
Delta College Corporate Services can create specialized industrial and business workforce training programs in the areas of quality, CNC machining, cell manufacturing, customer relations, production management, or any tailor made program to help maintain competitiveness. [www.delta.edu/corporateservices.aspx](http://www.delta.edu/corporateservices.aspx)

Great Lakes Bay Michigan Works! provides employment services directly to employers in the Mid-Michigan region. Services include employee recruitment, screening, interview facilities, skills testing, custom training. The Michigan Talent Bank is a free internet-based resume and job bank available to employers. [www.michiganworks.com](http://www.michiganworks.com)

Saginaw Career Complex works with parents, businesses and community partners to provide students with a technologically-rich education and instill in them the value of lifelong learning. [www.saginawcareercomplex.com](http://www.saginawcareercomplex.com)

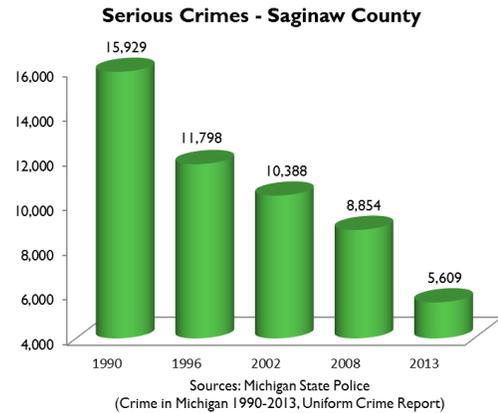
Saginaw County Business & Education Partnership is a collaboration of business leaders and educators to improve and increase workforce skills. [www.scbep.com](http://www.scbep.com)

Saginaw Valley State University Center for Business and Economic Development offers state-of-the-art facilities with the latest research and development capabilities. [www.svsu.edu/cbed](http://www.svsu.edu/cbed)



## PUBLIC SAFETY

Saginaw County is committed to fostering a world-class county by providing efficient government services, unification of one community vision, all in a safe environment. Success of this vision can be seen in the area of community safety and the dramatic decline in crime since 1990. Saginaw County has developed a crime reduction strategy that has resulted in over a 65% decline in serious crime. Saginaw County's successful strategy is based on community policing and citizen-police partnerships that work together in neighborhood problem solving. Working together, both the citizens and police develop shared ownership and accountability for their neighborhood and community, thereby developing pride that translates into active citizenship.



Recently, Michigan Governor Rick Snyder allocated funding for additional law enforcement in the City of Saginaw. As of December 2013, there were 26 Michigan State Police (MSP) troopers, including command staff and members of special task forces, assigned specifically to the City of Saginaw. The "Secure Cities Partnership" initiative has, since 2011, helped reduce violent crime by more than 26.7%. Stepped-up enforcement efforts and cooperation by the Michigan State Police and the Michigan Department of Corrections alongside local partnerships with county sheriffs, jails, prosecutors and judges for the reduction has been credited with the success. Starting in June, MSP will add a third helicopter that will be based in Saginaw part of the "Secure Cities Partnership" initiative to reduce crime in Michigan.

Michigan Counties Serious Crimes 2013	
County	Total
Genesee	14,142
Ingham	8,929
Kalamazoo	8,690
Kent	15,951
Saginaw	5,609

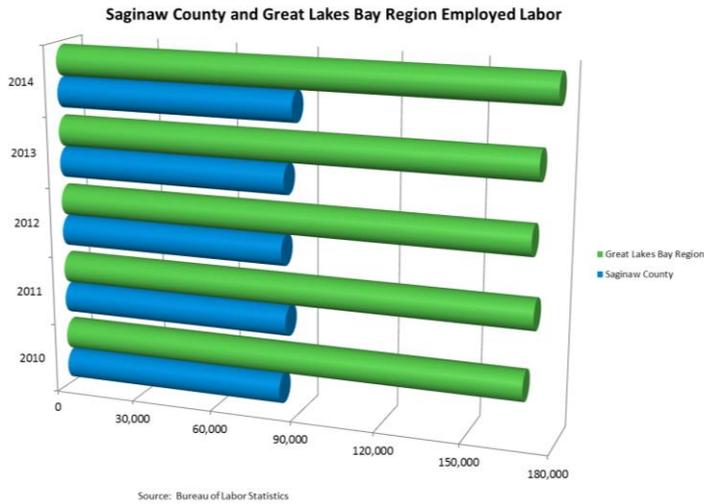
Source: Michigan State Police  
(Crime in Michigan 2013, Uniform Crime Report)

Four communities in Saginaw and Midland Counties are among a list of the "50 safest cities in Michigan" compiled by SafeWise, a Utah-based online security system dealer and review site. They are: City of Midland #14, Bridgeport Charter Township #28, Thomas Township #29 and Saginaw Charter Township #38. According to the post on the SafeWise website, the list is calculated by examining both violent and property crime statistics for cities with 10,000 or more people from the Federal Bureau of Investigation. The Web site's description of Saginaw Township boasts the community's regional soccer tournament and low crime rates. It calls the township "the perfect blend of big city services, and amenities, while also dishing up a healthy serving of small town America.

Saginaw County and related Great Lakes Bay Region Law Enforcement Agencies:

- [Birch Run Police Dept.](#)
- [Bridgeport Township Police Dept.](#)
- [Buena Vista Township D.P.S.](#)
- [Carrollton Township Police Dept.](#)
- [Drug Enforcement Agency \(DEA\)](#)
- [Federal Bureau of Investigation \(FBI\)](#)
- [Frankenmuth Police Dept.](#)
- [Michigan State Police](#)
- [Michigan State Police District 3-Thumb & Tri-Cities](#)
- [Oakley-Brady Police Dept.](#)
- [Richland Township Police Dept.](#)
- [Saginaw Valley State University](#)
- [Saginaw County Sheriff Dept.](#)
- [Saginaw City Police Dept.](#)
- [Saginaw Township Police Dept.](#)
- [St. Charles Police Depart.](#)
- [Thomas Township Police Dept.](#)
- [Tittabawassee Township Police Dept.](#)
- [U.S. Coast Guard](#)
- [U.S. Marshal](#)
- [U.S. Secret Service](#)
- [City of Zilwaukee Police Dept.](#)

## EMPLOYMENT



As shown in the chart to the left, the Saginaw County and regional labor market has had slight fluctuations in persons employed since 2010. Michigan's transforming economy is reflected in a decrease in the number of people employed as well as an aging "baby boomer" population, but leveled and increased.

Increased diversification has enabled Saginaw County and the region to more successfully weather economic challenges facing the state and the country.

It has been five and a half years of economic recovery that followed the "Great Recession." While it took the recovery a while to take hold here in Michigan, the recent years have brought some welcome economic and labor market news. Today, our state and regional economy is growing, unemployment is at its lowest in over a decade and our economy is creating jobs in multiple industry sectors.

Saginaw County and regional employment levels have made gains through strides in economic diversification and significant investments in the region. The regional economy has stabilized and has led to solid gains in job creation and retention.

Employment Statistics				
	12/2013	12/2014	Change	% Change
Saginaw County Employment	84,696	87,797	3,101	3.5%
Saginaw County Unemployment Rate	7.6%	5.3%	-2.3%	-30.3%
GLBR Employment	172,037	177,449	5,412	3.0%
GLBR Unemployment Rate	7.2%	5.2%	-2.0%	-2.8%

Sources: Bureau of Labor Statistics

The Regional Prosperity Initiative was developed by Governor Snyder to align state services in ten Michigan regions. Saginaw County is part of an eight-county region (Region 5) and is preparing a prosperity plan addressing economic and workforce development, transportation, adult and higher education. The goal is to formalize a collaborative relationship among regional partners and develop priorities for state support. Region 5 includes Arenac, Bay, Clare, Isabella, Gladwin, Gratiot, Midland and Saginaw Counties. A marketing collaboration that presents a unified marketing message and helps stimulate the region's advanced manufacturing industries and attract new business investment is in development.

## Saginaw County, MI, US Primary Employers

Rank	Employer Name	Type of Business	Employees	Web Sites
1	Nexteer Automotive	Automotive	4,820	<a href="http://www.nexteer.com">www.nexteer.com</a>
2	Covenant HealthCare	Medical	4,512	<a href="http://www.covenanthealthcare.com">www.covenanthealthcare.com</a>
3	St. Mary's of Michigan	Medical	1,800	<a href="http://www.stmarysofmichigan.org">www.stmarysofmichigan.org</a>
4	Morley Companies	Display, Interactive Services, Travel	1,750	<a href="http://www.morleynet.com">www.morleynet.com</a>
5	Meijer	Department Store	1,425	<a href="http://www.meijer.com">www.meijer.com</a>
6	Saginaw Valley State University	Education	1,071	<a href="http://www.svsu.edu">www.svsu.edu</a>
7	Hemlock Semiconductor / Dow Corning Corporation	Polycrystalline Silicon, Solar, Medical	1,000	<a href="http://www.hscpoly.com">www.hscpoly.com</a> <a href="http://www.dowcorning.com">www.dowcorning.com</a>
8	Frankenmuth Bavarian Inn Inc.	Restaurant, Hotel	940	<a href="http://bavarianinn.com">http://bavarianinn.com</a>
9	Aleda E. Lutz Veteran Affairs Medical Center	Medical	904	<a href="http://www.saginaw.va.gov">www.saginaw.va.gov</a>
10	County of Saginaw	Government	676	<a href="http://www.saginawcounty.com">www.saginawcounty.com</a>
11	Saginaw Public Schools	Education	657	<a href="http://www.spsd.net">www.spsd.net</a>
12	Fashion Square Mall	Retail	650	<a href="http://www.shopfashionsquaremall.com">www.shopfashionsquaremall.com</a>
13	Saginaw Township Community Schools	Education	621	<a href="http://www.stcs.org">www.stcs.org</a>
14	Saginaw ISD	Education	613	<a href="http://www.sisd.cc">www.sisd.cc</a>
15	Frankenmuth Insurance	Insurance	604	<a href="http://www.fmins.com">www.fmins.com</a>
16	United States Post Office	Mail, Shipping	580	<a href="http://www.postofficehours.net/MI/Saginaw.html">www.postofficehours.net/MI/Saginaw.html</a>
17	HealthSource Saginaw	Medical	562	<a href="http://www.healthsourcesaginaw.org">www.healthsourcesaginaw.org</a>
18	Wal-Mart	Retail	505	<a href="http://www.walmart.com">www.walmart.com</a>
19	Zehnder's of Frankenmuth	Restaurant	503	<a href="http://www.zehnders.com">www.zehnders.com</a>
20	General Motors Powertrain - SMCO	Automotive	476	<a href="http://www.gm.com">www.gm.com</a>
21	Wellspring Lutheran Services	Health Care	469	<a href="http://www.agingenriched.org">www.agingenriched.org</a>
22	Duro-Last, Inc./Plastatech Engineering Ltd.	Roofing Systems and Laminated Vinyl	464	<a href="http://www.duro-last.com">www.duro-last.com</a> <a href="http://www.plastatech.com">www.plastatech.com</a>
23	Merrill Technologies Group	Machining	442	<a href="http://www.merrilltg.com">www.merrilltg.com</a>
24	Birch Run Prime Outlets	Retail	410	<a href="http://www.primeoutlets.com">www.primeoutlets.com</a>
25	Consumers Energy	Energy	407	<a href="http://www.consumersenergy.com">www.consumersenergy.com</a>
26	City of Saginaw	Government	405	<a href="http://www.saginaw-mi.com">www.saginaw-mi.com</a>
27	MBS International Airport	Travel, Shipping	325	<a href="http://www.mbsairport.org">www.mbsairport.org</a>
28	Orchid Bridgeport	Medical Manufacturer	320	<a href="http://www.orchid-orthopedics.com">www.orchid-orthopedics.com</a>
29	Saginaw Correctional Facility	Corrections	315	<a href="http://www.michigan.gov/corrections/0,4551,7-119--5263--00.html">www.michigan.gov/corrections/0,4551,7-119--5263--00.html</a>
30	Hehr International Inc.	Glass Products	312	<a href="http://www.hehrintl.com">www.hehrintl.com</a>
31	Bronner's CHRISTmas Wonderland	Retail / Tourism	294	<a href="http://www.bronners.com">www.bronners.com</a>
32	CMU Healthcare	Medical	289	<a href="http://www.synergymedical.org">www.synergymedical.org</a>
33	Saginaw Control & Engineering	Electronic Controls	280	<a href="http://www.saginawcontrol.com">www.saginawcontrol.com</a>
34	Saginaw County Community Mental Health Authority	Medical	274	<a href="http://www.sccmha.org">www.sccmha.org</a>
35	Health Delivery Inc.	Medical	256	<a href="http://www.healthdelivery.org">www.healthdelivery.org</a>
36	Glastender, Inc.	Metal Fabricator, Manufacturer	202	<a href="http://www.glastender.com">www.glastender.com</a>
37	Means Industries	Auto Stampings	199	<a href="http://www.meansindustries.com">www.meansindustries.com</a>
38	Mobile Medical Response	Emergency Transportation	187	<a href="http://www.mobilemedical.org">www.mobilemedical.org</a>
39	Stone Transport LP	Shipping	184	<a href="http://www.stonetransport.com">www.stonetransport.com</a>
39	Meggitt - Thomson Aerospace & Defense	Manufacturing	184	<a href="http://www.thomsonaerospace.com">www.thomsonaerospace.com</a>
40	SVRC Industries, Inc.	Job Training	165	<a href="http://www.svrcindustries.com">www.svrcindustries.com</a>

List includes full-time equivalent employees only. Reasonable efforts have been made to ensure accuracy of the information, if your company or organization is not listed or if the information has changed recently, please contact Saginaw Future Inc.

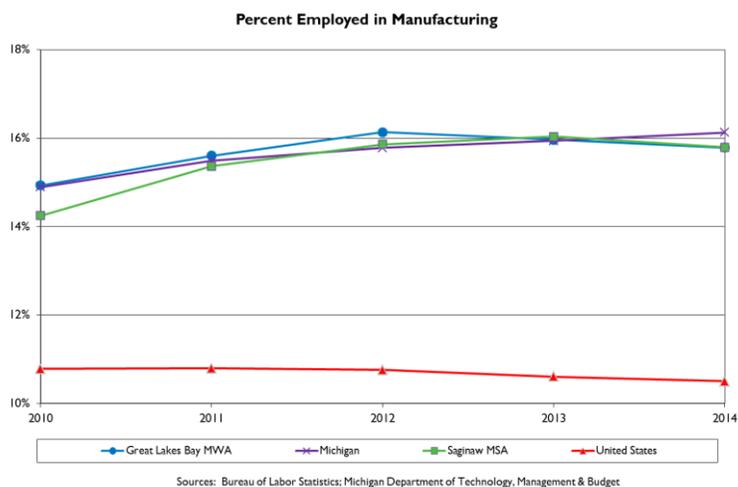
Great Lakes Bay Region, MI, US Primary Employers				
Rank	Employer Name	Type of Business	Employees	Web Sites
1	The Dow Chemical Company	Chemicals/Consumer Products	5,475	<a href="http://www.dow.com/michigan/index.htm">http://www.dow.com/michigan/index.htm</a>
2	Regional Primary & Secondary Public Schools	Education	4,933	-
3	Nexteer Automotive	Automotive	4,820	<a href="http://www.nexteer.com/">http://www.nexteer.com/</a>
4	Covenant HealthCare	Medical	4,512	<a href="http://www.covenanthealthcare.com">http://www.covenanthealthcare.com</a>
5	Dow Corning Corporation / Hemlock Semiconductor	Silicones, Specialty Chemicals, Polycrystalline, Solar, Medical	3,645	<a href="http://www.dowcorning.com/">http://www.dowcorning.com/</a> <a href="http://www.hscpoly.com/">http://www.hscpoly.com/</a>
6	MidMichigan Medical Center - Midland	Complete Hospital Service	2,457	<a href="https://www.midmichigan.org/">https://www.midmichigan.org/</a>
7	Meijer	Department Store	2,309	<a href="http://www.meijer.com/">http://www.meijer.com/</a>
8	McLaren - Bay Region	Health Care Services	2,016	<a href="http://www.mclaren.org/bayregion/bayregion.aspx">http://www.mclaren.org/bayregion/bayregion.aspx</a>
9	St. Mary's of Michigan	Medical	1,800	<a href="http://www.stmarysofmichigan.org/">http://www.stmarysofmichigan.org/</a>
10	Morley Companies, Inc.	Display, Interactive, Travel	1,750	<a href="http://www.morley.net.com">http://www.morley.net.com</a>
11	Saginaw Valley State University	Education	1,071	<a href="http://www.svsu.edu/">http://www.svsu.edu/</a>
12	Delta College	Higher Education	1,029	<a href="http://www.delta.edu/home.aspx">http://www.delta.edu/home.aspx</a>
13	Frankenmuth Bavarian Inn Inc.	Restaurant, Hotel	940	<a href="http://www.bavarianinn.com/">http://www.bavarianinn.com/</a>
14	Aleda E. Lutz Veteran Affairs Medical Center	Medical	904	<a href="http://www.saginaw.va.gov/">http://www.saginaw.va.gov/</a>
15	Michigan Sugar Company	Sugarbeet Processing	900	<a href="http://www.michigansugar.com/">http://www.michigansugar.com/</a>
16	Consumers Energy	Energy	875	<a href="http://www.consumersenergy.com/">http://www.consumersenergy.com/</a>
17	General Motors Powertrain	Automotive	861	<a href="http://www.gm.com/">http://www.gm.com/</a>
18	Wal-Mart	Retail	792	<a href="http://www.walmart.com/">http://www.walmart.com/</a>
19	County of Saginaw	Government	676	<a href="http://www.saginawcounty.com/">http://www.saginawcounty.com/</a>
20	Fashion Square Mall	Retail	650	<a href="http://www.shopfashionsquaremall.com/">http://www.shopfashionsquaremall.com/</a>
21	Frankenmuth Insurance	Insurance	604	<a href="http://www.fmains.com/">http://www.fmains.com/</a>
22	United States Post Office	Mail, Shipping	580	<a href="http://www.postofficehours.net/MI/Saginaw.html">http://www.postofficehours.net/MI/Saginaw.html</a>
23	HealthSource Saginaw	Medical	562	<a href="http://www.healthsourcesaginaw.org/">http://www.healthsourcesaginaw.org/</a>
24	Bay County	County Government	520	<a href="http://www.baycounty-mi.gov/">http://www.baycounty-mi.gov/</a>
25	Zehnder's of Frankenmuth	Restaurant	503	<a href="http://www.zehnders.com">http://www.zehnders.com</a>
26	Wellspring Lutheran Services	Health Care	469	<a href="https://wellspringlutheran.com/">https://wellspringlutheran.com/</a>
27	Duro-Last, Inc. / Plastatech Engineering Ltd.	Roofing Systems & Laminated Vinyl	464	<a href="http://duro-last.com">http://duro-last.com</a> <a href="http://www.plastatech.com/">http://www.plastatech.com/</a>
28	Merrill Technologies Group	Machining	442	<a href="http://merrilltgc.com/">http://merrilltgc.com/</a>
29	Chemical Bank	Financial Services	432	<a href="https://chemicalbankmi.com/">https://chemicalbankmi.com/</a>
30	City of Midland	City Government	413	<a href="http://www.cityofmidlandmi.gov/">http://www.cityofmidlandmi.gov/</a>
31	Birch Run Prime Outlets	Retail	410	<a href="http://www.premiumoutlets.com/">http://www.premiumoutlets.com/</a>
32	City of Saginaw	Government	405	<a href="http://www.saginaw-mi.com/">http://www.saginaw-mi.com/</a>
33	Fabiano Brothers	Wholesale Distributor	350	<a href="http://www.fabianobrothers.com/">http://www.fabianobrothers.com/</a>
34	Three Rivers Corporation	Engineering, Construction	345	<a href="http://www.trcccompany.com/">http://www.trcccompany.com/</a>
35	S.C. Johnson & Sons	Household Cleaning Products	340	<a href="http://www.scjohnson.com/en/home.aspx">http://www.scjohnson.com/en/home.aspx</a>
36	MBS International Airport	Travel, Shipping	325	<a href="http://www.mbsairport.org/">http://www.mbsairport.org/</a>
37	Bay Medical Care Facility	Health Care Services	322	<a href="http://www.baycountymcfc.com/">http://www.baycountymcfc.com/</a>
38	Orchid Bridgeport	Medical Manufacturer	320	<a href="http://www.orchid-orthopedics.com/">http://www.orchid-orthopedics.com/</a>
39	County of Midland	County Government	315	<a href="http://co.midland.mi.us/">http://co.midland.mi.us/</a>
39	Saginaw Correctional Facility	Corrections	315	<a href="http://www.michigan.gov/corrections/0,455,1,7-119--5263--,00.html">http://www.michigan.gov/corrections/0,455,1,7-119--5263--,00.html</a>
40	Hehr International Inc.	Glass Products	312	<a href="http://www.hehrintl.com/">http://www.hehrintl.com/</a>
41	City of Bay City	City Government	310	<a href="http://www.baycitymi.org/">http://www.baycitymi.org/</a>
42	Quad/Graphics, Midland Division	Commercial Printing	300	<a href="http://www.qg.com/">http://www.qg.com/</a>
43	Bronners CHRISTmas Wonderland	Retail / Tourism	294	<a href="http://www.bronners.com/">http://www.bronners.com/</a>
44	Bay-Arenac Behavioral Health Authority	Social Services	290	<a href="http://www.babha.org/">http://www.babha.org/</a>
45	CMU Healthcare	Medical	289	<a href="http://www.synergymedical.org/">http://www.synergymedical.org/</a>
46	Saginaw Control & Engineering	Electronic Controls	280	<a href="http://www.saginawcontrol.com/">http://www.saginawcontrol.com/</a>
47	Heartland Home Health Care & Hospice	Nursing Home Care	275	<a href="http://www.hcr-manorcare.com/">http://www.hcr-manorcare.com/</a>
48	Saginaw Co. Community Mental Health Authority	Medical	274	<a href="https://www.sccmha.org/">https://www.sccmha.org/</a>
49	Health Delivery Inc.	Medical	256	<a href="http://www.healthdelivery.org/">http://www.healthdelivery.org/</a>
50	Carriage House	Nursing Home Care	215	<a href="http://www.thecarriagehousebc.com/">http://www.thecarriagehousebc.com/</a>
51	Kroger Food Stores	Grocery/General Merchandise	204	<a href="https://www.kroger.com/">https://www.kroger.com/</a>
52	Glastender, Inc.	Metal Fabricator, Manufacturer	202	<a href="http://www.glastender.com/">http://www.glastender.com/</a>
53	Means Industries	Auto Stampings	199	<a href="http://www.meansindustries.com/">http://www.meansindustries.com/</a>
54	Menards, Inc.	Home Improvement	189	<a href="http://www.menards.com/main/home.html">http://www.menards.com/main/home.html</a>
55	Mobile Medical Response	Emergency Transportation	187	<a href="http://www.mobilemedical.org/">http://www.mobilemedical.org/</a>
56	Meggitt - Thomson Aerospace & Defense	Manufacturing	184	<a href="http://www.thomsonaerospace.com/">http://www.thomsonaerospace.com/</a>
56	Stone Transport LP	Shipping	184	<a href="http://www.stonetransport.com/">http://www.stonetransport.com/</a>
57	Charter Communications	Cable TV, Internet, Phone	180	<a href="https://www.charter.com/">https://www.charter.com/</a>
57	F.P. Horak	Commercial Printing	180	<a href="http://www.fphorak.com/">http://www.fphorak.com/</a>
58	SVRC Industries, Inc.	Job Training	165	<a href="http://svrcindustries.com/">http://svrcindustries.com/</a>
59	Dobson Home Care & Staffing Services	Private Duty Home Care	160	<a href="http://www.dobsonhealthcare.com/">http://www.dobsonhealthcare.com/</a>
60	Bay Shores Nursing Care Center	Nursing Home Care	150	<a href="http://bayshoesscr.com/">http://bayshoesscr.com/</a>

Sources: Saginaw Future Inc., Bay Future, Inc. and Midland Tomorrow (2014)

## ADVANCED MANUFACTURING

The Great Lakes Bay Region understands advanced manufacturing! Saginaw is at the center of the global automotive market and is in the geographical heartland of the United States. Saginaw manufacturers are experts in precision tooling, specialty fabrication and prototype development.

Synergy and cooperative efforts continue to lead to the advancement of new products and innovative processes. The region is home to a talented workforce that has the necessary skills and work ethic to lead today's technology driven economy. Along with quality infrastructure that meets logistical demands, Saginaw County provides big city opportunities at small town prices.



The Great Lakes Bay Region has also diversified its advanced manufacturing based by adding to its strong automotive roots. The Dow Chemical Company and Dow Corning Corp. world headquarters are located in Midland and Bay Counties. Saginaw County's Hemlock Semiconductor Group is a global leader in the production of polycrystalline silicon for more than 50 years, which is used in one out of every three electronic devices and in the solar industry. Duro-Last Roofing, Inc. world headquarters are also located in Saginaw, while nationally recognized S.C. Johnson and Son is located in Bay County. These are just a few examples of the area's diversified manufacturing base.

Saginaw County is home to 212 manufacturers according to the U.S. Census 2012 County Business Patterns report with an annual combined payroll of \$632,121,000. The Great Lakes Bay Region continues to hold an advantage when compared to the nation in the Manufacturing sector and the industry has rebounded in Saginaw County, the region and the state. The share of Manufacturing employment in Saginaw County grew by 9.5% from 2010 to 2014, while the Great Lakes Bay MWA was 14.9% in 2010 and 15.8% in 2014. The state's share of the Manufacturing employment increased by 7.5% when comparing 2010-2014, and the United States percentage decreased by 2.8%.

The industry relies more and more on lean manufacturing processes that place importance on dynamic manufacturers that can adapt to innovative production processes in short-time cycles. The lean manufacturing process places strong importance on small- to medium-size suppliers that can provide manufacturing inputs in a flexible, demand-driven model.

Manufacturing Percentage Shares of Total Employment					
	2010	2011	2012	2013	2014
Saginaw County	14.3	15.4	15.9	16.0	15.8
Great Lakes Bay MWA	14.9	15.6	16.1	16.0	15.8
Michigan	14.9	15.5	15.8	15.9	16.1
United States	10.8	10.8	10.8	10.6	10.5

Sources: Bureau of Labor Statistics; Michigan Department of Technology, Management & Budget

In 2012, 98% of Saginaw County manufacturing establishments had less than 100 employees (Source: U.S. Census Bureau).

### We Know Manufacturing

Saginaw County and the Great Lakes Bay Region have been world manufacturing leaders for more than 150 years. We've developed a great infrastructure for manufacturing: road, rail, air and water transportation ... voice and data communications and support... and a powerful service and supply network. More importantly, though, manufacturing is part of our region's DNA. Every part of the community is in tune with the specialized needs of manufacturers. Saginaw Future is your experienced economic development resource. County and municipal governments provide assistance with minimal red tape. Financial institutions talk your language. Professional service providers understand the special accounting and legal needs of manufacturing. Even our architectural and engineering firms are uniquely in tune with manufacturing. The region has a smart, talented workforce ready for immediate placement.

### Workforce Expertise and Availability

- The region is home to one of the highest per-capita concentrations of Ph.D. professionals in the United States – offering one of the country's richest pools of science/engineering talent.
- 23% of the region's workforce has significant post-secondary education, including advanced degrees. From fiscal services to supply chain to general management, there are well-trained and experienced people here.
- 15.8% of our workforce is employed in manufacturing – from cutting-edge automotive electronics to alternative energy. Many of those workers have experience working with CNC-equipment and processes, producing and assembling electronics and other precision components.
- Those workers aren't in limited supply, either. Our local colleges and universities have always worked closely with local industry to develop the skills needed today, tomorrow and years from now.
- More than 400 graduates of specialty chemical processing, business process services, solar and battery manufacturing training programs are also prepared for hire today.

### Invest in Saginaw County

The chemical, alternative energy and advanced auto industries are most heavily represented in Saginaw County and the region, with many advanced manufacturing, machine tool, medical device firms and food processing companies located in proximity to the site. We are global leaders in chemical engineering and production, advanced auto technology, solar energy and semiconductor, wind and energy storage.



- Since 2010 Nexteer Automotive has invested nearly \$400 million in Saginaw County.
- Since 2009 GM invested more than \$380 million in the region.
- Hemlock Semiconductor was named the 2013 supplier of the year by silicon-wafer producer SUMCO and 2013 Preferred Supplier Award from Linde Electronics.
- Endurance Carbide, a manufacturer of tungsten carbide parts in Saginaw County's Bridgeport Township, was listed among the Michigan 50 Companies to Watch.

## AGRIBUSINESS

As a rural region, agriculture is still bountiful within the county. Approximately 60.5% of the county's land is used for farming activity. Saginaw County farmers are among the most efficient in Michigan with annual top yields of sugar beets, dry beans, corn, wheat, oats and soybeans. Much of the harvest can be found on store shelves produced by local food processors of sugar, flour and meat products.

Saginaw County is a major producer of several crops on a state and national level. In 2014 Saginaw was fourth in Michigan for production of corn, soy and wheat and third for revenue generated from corn, soy and wheat according to the United States Department of Agriculture. Saginaw was also one of the top 10 counties in wheat production for the sixth year in a row. Saginaw County was ranked third for soybean production, fourth for sugarbeets and fifth in total farmland.

Recently Midland County was ranked best rural living character in the state and 29th in the nation. The ranking is based on a formula that includes crime rates, air quality, health care access, education, leisure activities and average income. Bay County based Michigan Sugar Company processed 4.72 tons of sugarbeets in 2014, which was the second largest yield next to 2012 when it processed 4.75 million tons. Bay County was ranked fourth highest in the State for dry beans crops and fifth for sugarbeets.

Great Lakes Bay MWA Agriculture Profile			
	Saginaw	Midland	Bay
Number of Farms	1,318 Down 14% since 2007	555 Down 3% since 2007	766 Down 10% since 2007
Farm Acres	309,710 Down 5% since 2007	89,543 Up 1% since 2007	193,708 Up 4% since 2007
Production Value	\$243,639,000 Up 71% since 2007	\$70,088,000 Up 44% since 200	\$165,294,000 Up 114% since 2007

Source: 2012 Census of Agriculture

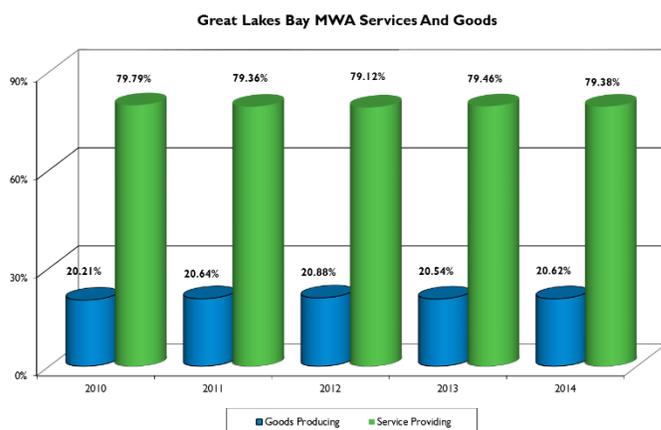
The Great Lakes Bay Region continues to maintain its strong agricultural heritage, which is a significant contributor to the region's economy. In 2012, the region's agricultural market value of production was nearly \$480 million. Saginaw County is home to 18 food manufacturers with an annual payroll of nearly \$8 million according to the 2012 U.S. Census Bureau's County Business Patterns.

Star of the West Milling Company, which is the 17th largest miller in the United States, has several regional locations. Saginaw County is also ranked 18th in Michigan and 365th in the country for colonies of bees. Overall, Saginaw ranks fifth for value of crops including nursery and greenhouse for the State and 183rd in the country.

Saginaw County Top Crop Items	MI Rank (counties)	U.S. Rank (counties)
Corn for grain	3	287
Soybeans	3	261
Sugarbeets for sugar	4	26
All Wheat for grain	6	420
Grains, oilseeds, dry beans, and dry peas	4	196

Source: 2012 Census of Agriculture

## SERVICE SECTORS



Sources: Bureau of Labor Statistics, Michigan Department of Technology, Management & Budget

Saginaw County and the region have made great strides to extend its diversification over the past 23 years, while maintaining its strong advanced manufacturing base. The area still enjoys a degree of specialization when compared to the rest of the country in Manufacturing. However, the county has also developed a comparative advantage when benchmarked against the nation and the state in Retail, and Health Care & Social Assistance and Accommodation & Food Service industries.

The Service sector’s impact on the Great Lakes Bay Region’s economic environment is consistent overall in terms of employment and income. The share of Service Providing employment slightly decreased from 79.79% in 2010 to 79.38% in 2014. The Service percentage dipped due to the increases in Manufacturing hiring. Generally the Service sector employment figures are consistent with national trends and employment growth is expected to continue.

### Retail Sector and Commercial Projects

Retail Percentage Shares of Total Employment						
	2010	2011	2012	2013	2014	Change +/-
Saginaw County	16.8	16.4	16.2	16.3	15.7	-0.6
Great Lakes Bay MWA	16.0	15.7	15.5	15.3	14.9	-0.4
Michigan	14.0	13.4	13.2	13.0	12.9	-0.1
United States	13.5	13.4	13.3	13.2	13.2	0.0

Sources: Bureau of Labor Statistics; Michigan Department of Energy, Labor and Economic Growth - Office of Labor Market Information

Despite slight decreases due to competition from other job sectors, Saginaw County and the Great Lakes Bay Region have worked to solidify its position as a retail and tourist destination for the greater region and the state. With an average share of 14.9% Retail employment on the regional

level, the area has enjoyed a comparative advantage having an approximately 11.4% higher level of employment dedicated to this sector than the nation and 13.4% higher level than the state.

Saginaw, Bay and Midland Counties each have large malls, downtown shopping districts and quaint communities that offer unique shopping. Frankenmuth offers a number of restaurants and shops with Bavarian appeal. Birch Run Premium Outlets is a large outlet mall boasting over 145 stores. Saginaw Charter and Kochville Townships have both benefited from new attractions, retail shopping and dining opportunities. Growth in base job creation spurred by gains in manufacturing and health care sectors has led to new retail investments.

**Court & Michigan Redevelopment Project** features the historic renovation of three buildings located at the corner of Court St. and Michigan Ave. in Old Town Saginaw. Three developers from Ann Arbor

and San Diego invested more than \$750,000 in the renovations, which include commercial space on the first floors, and residential on the second and third.

**Hamilton Street Condos** were extended Renaissance Zone benefits to support the City of Saginaw’s first market rate condominium project. In March 2014, a new law was signed, along with receiving approval by the Michigan Strategic Fund. Shaheen Development’s 30-unit, \$3.62 million project will be located on Hamilton St. across the Saginaw River from Ojibway Island. The property was a former vacant manufacturing site and developers will pass along the tax-free status to the condo purchasers.

Saginaw County Retail Compensation of Employees



Source: Bureau of Economic Analysis

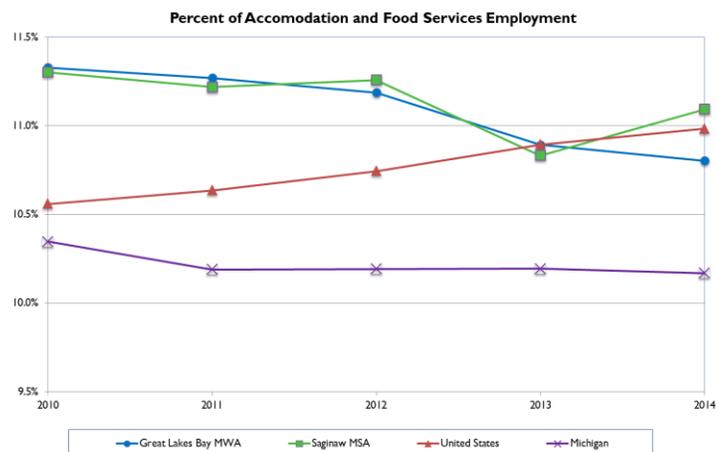
### Accommodation & Food Services

Saginaw County continues to maintain an advantage in the Accommodation & Food Services sector when compared to the state and the rest of the country, and the region outranks the nation despite a recent dip in employment. Retail and tourism locations within the Saginaw economy provide many shopping opportunities. Recently the Michigan Travel Bureau ranked Saginaw County the Number 3 County for Tourism Revenue in the State of Michigan. Saginaw County has 26 public and private golf courses and is home to 15 museums, 34 meeting facilities, 43 hotels and 12 bed & breakfasts.

The Birch Run I-75 exit, which also connects to Frankenmuth, is the second busiest exit for tourism in the nation (outside of Orlando, Florida). Birch Run and Frankenmuth are two of the top three destinations in Michigan. Birch Run features 145 outlet stores at Birch Run Premium Outlets, indoor/outdoor entertainment and events, the Birch Run Expo Center hosts motorcycle, dog, cat and horse shows, even Shipshewana on the Road.

The exit also connects to Frankenmuth, Michigan’s own “Little Bavaria.” Frankenmuth is an internationally known tourist destination and Michigan’s top attraction by 1 million visitors according to a recent Bridge Magazine report. It features the world’s largest Christmas store Bronner’s CHRISTmas Wonderland and world-famous chicken dinners at the Bavarian Inn or Zehnder’s Family Restaurants.

The Bavarian Inn, Michigan’s iconic Bavarian-themed restaurant in Frankenmuth, joined a short list of eateries by marking its 126th year of continuous operation last year. It started



Sources: Bureau of Labor Statistics; Michigan Department of Technology, Management & Budget

in 1888 as a boarding house for Michigan's first travelers and continues to serve delicious meals, including its world-famous chicken dinners. TripAdvisor®, which rates destinations based on user experience, lists the Bavarian Inn Lodge in Frankenmuth the highest ranked family resort in Michigan. The acclaimed travel site named the Lodge the “most reviewed/talked about” hotel in the state. The Bavarian Inn Restaurant is also among the 100 top-grossing independent restaurants in the nation, according to Restaurant Business Magazine's website restaurantbusinessonline.com with sales estimated at nearly \$11.2 million.



Zehnder's Splash Village Hotel and Waterpark made a significant investment in the City of Frankenmuth. The Michigan Strategic Fund provided grant funds to improve the waste-water collection system at the south end of the City, which supported a \$20 million expansion of Zehnder's Splash Village. The project created 69 new full time jobs.

The 29,000 sq. ft. of additional waterpark space is housed under an atrium-style structure with a retractable roof. Some of the features are a four-person

family raft ride, action river, speed slide, surf rider, zero entry activity pool, private cabanas, concession area and an outdoor pool patio. The award-winning Metro Parent magazine also announced that Zehnder's Splash Village Hotel and Waterpark was voted as the best destination for a family getaway.

Zehnder's of Frankenmuth restaurant is also among the 100 top-grossing independent restaurants in the nation, according to Restaurant Business Magazine's website restaurantbusinessonline.com with estimated sales of \$13.5 million.

Chesaning, like many Great Lakes Bay Regional towns, started as a lumbering community. You'll see it in the beautifully restored lumber baron's mansions throughout town. One of Chesaning's signature events is the Saginaw County Fair, an annual featuring livestock, antiques, floral, home arts, Youth 4H & photography exhibits. Enjoy the rides in the midway, outstanding entertainment in the Gazebo and Grandstands and stroll through the vendor area for a wide variety of wares available for purchase. Bargain hunters know Chesaning for its antique shows and sidewalk sales.

A new event is the Saginaw County Harvest Festival held at the Saginaw County Fairgrounds in Chesaning. The Holiday Candlelight Walk features the historic homes decorated for the holidays and open for public viewing. Make your reservations early for the North Pole Express and Santa's Village, where kids and their families are magically transported to the Santa's Village at the North Pole aboard an authentic steam train.

The Great Lakes Bay Regional Convention & Visitors Bureau recently launched its new brand, Web site - [www.gogreat.com](http://www.gogreat.com), direct online booking system and national ad campaign. Another regional enhancement was the FirstMerit Bank Event Park - a new 5,500-seat outdoor venue with a pavilion and lawn seating. The Event Park is located across from TheDow Event Center in Downtown Saginaw. A new TownePlace Suites by Marriott was also built near the Fashion Square Mall to accommodate business travelers and tourists.

**Bancroft Coffee & Tea and Wine & Martini Bar** are housed on the first floor of the newly renovated Bancroft Building, which are Downtown Saginaw luxury apartments. The floors and bricks were among the original components of the second incarnation of the Bancroft Building, which was built in 1916 after the demolition of the original 1859 building.

**Bradley's Bistro** is a new farm-to-table restaurant located at 216 Federal Ave. in Downtown Saginaw. The bistro will change its menu seasonally and focus on locally sourced produce and protein. SFI worked with Rehmann, Spence Brothers and the City of Saginaw as part of a new pilot business mentorship program. The owners are lifelong Saginaw residents and the chef has more than 20 years of experience. Bradley's is a successful Kickstarter Project (where people are offered tangible rewards in exchange for pledges).

**Court Street Distillery** has moved into the former Arden Whitney Flower shop located at the corner of Michigan and Adams in the City of Saginaw. An estimated \$300,000 was invested in renovations and equipment. The distillery will produce grain alcohol "moon shine," and whiskey. Other liquors such as bourbon, gin, vodka, tequila, and rum will be added to the product portfolio and plans call for a future tasting room on site.

**Firehouse Subs** is opening a new franchise at 5208 Bay, just north of Tittabawassee, in Kochville Township. Brothers and business partners Ken and Sean Hoffman also own Firehouse Subs in Midland and Big Apple Bagels locations in Saginaw and Bay County. The amount of traffic the intersection of Bay and Tittabawassee is what made that location so appealing. The owners expect to hire about 45 people to fill part-time and full-time positions. Saginaw Future assisted with available sites and site location information, facilitated contact with a realtor representing the property and also with Kochville Township and the Kochville Downtown Development Authority.

**Fralia's** ownership recently purchased the building it has been located in for over ten years. Fralia's is one of the most successful lunch restaurants in the county. Saginaw Future worked with the owners and the Saginaw Economic Development Corporation to finance the purchase of the building. Plans are in place to update the rest of the building and rent out the second floor for market rate apartments.

**Indigo Club** is located in the Great Lakes Crossroad building at the corner of Janes St. and Water St. in Downtown Saginaw. Owner Abraham Allen and his wife invested over \$500,000 during the past several years to restore the former historic Armory Building. The Indigo is an additional \$200,000 investment that will be an upscale bar and concert venue hosting live blues and jazz musicians. Saginaw Future assisted the Allens and the City with additional parking for the project.

From cultural and entertainment destinations to new residential projects and nightlife, the City of Saginaw continues to have exciting resurgence! Downtown and Old Town Saginaw business districts had 13 medical, quality of life, housing and entertainment related projects in 2014 and early 2015.

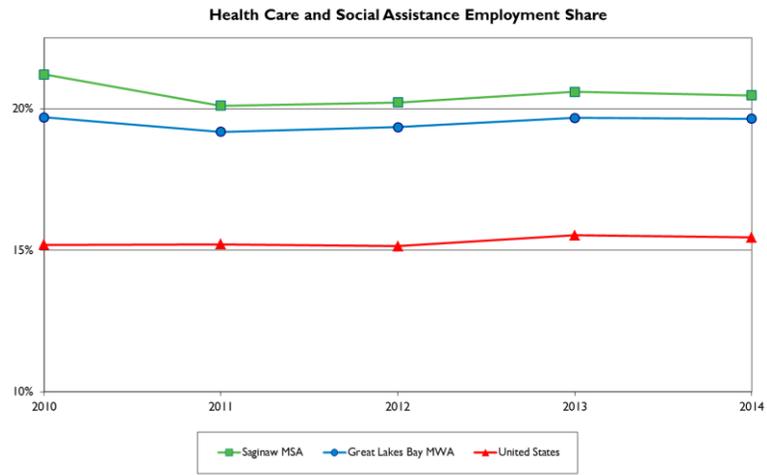


## HEALTH CARE & SOCIAL ASSISTANCE

In addition to Retail and Tourism, the Health Care & Social Assistance sector's impact on the Great Lakes Bay Region's economy has been significant. Consistency in the Health service sector has continued to solidify the Saginaw region as a hub for medical care for northern and central Michigan.

Saginaw County and the region have a higher percentage of employment in Health Care & Social Assistance when compared to the country as a whole.

The share of Health care employees at the regional level slightly decreased from 19.67% to 19.64% from 2013 to 2014.



Sources: Bureau of Labor Statistics, Michigan Department of Technology, Management & Budget

The impact has also been felt in the pocket book as the direct impact of health care in Saginaw County amounted to nearly \$1.7 billion in direct and indirect revenue in 2012. The Great Lakes Bay MWA impact of health care totaled nearly \$2.7 billion for 2012. Health specialization has been identified as an economic opportunity for the region.

Saginaw County is where everything comes together for manufacturers of medical equipment and health service providers. It has a smart, talented workforce ready for immediate placement. It's a major healthcare hub and a source for high-tech raw materials.

It's a prime geographic location served by a great transportation and telecommunications infrastructure. It's a hotbed of education and research. Saginaw is the advanced multi-specialty care provider for nearly a quarter of Michigan's Lower Peninsula.

This has given the region a wealth of state-of-the-art healthcare facilities and some of the Midwest's most talented providers. It also offers the sort of medical research capabilities one would expect to find only in a Top 10 market. Saginaw County is a leader in research in the neurosciences, cardiovascular health, radiation oncology and many other fields.

Saginaw County is home to 587 health care providers that includes regional hospitals - Aleda E. Lutz VA Hospital, Covenant HealthCare and St. Mary's of Michigan, along with medical services providers - Health Delivery Inc. and HealthSource Saginaw.

The Economic Impact of East Central Michigan Health Care			
	Direct Jobs	Indirect & Induced Jobs	Total
# of Employees	43,800	21,200	65,000
Wages & Salaries	\$2.2 billion	\$800 million	\$3 billion

East Central Michigan is made up of Arenac, Bay, Clare, Gladwin, Gratiot, Huron, Iosco, Isabella, Midland, Ogemaw, Roscommon, Saginaw, Sanilac and Tuscola Counties.  
 Source: The information presented here was compiled using IMPLAN® V.3.1 software and 2012 data, along with 2012 data from the American Hospital Association Annual Survey. IMPLAN® was developed by MIG, Inc., which was founded in 1993 by two former University of Minnesota researchers as an outgrowth of their work at the university that began in 1984. IMPLAN® is a modeling system that allows users to build economic models to estimate the impact of economic activities and changes in states, counties and local communities. IMPLAN® data files are compiled from many sources, but mostly from federal government sources including the U.S. Bureau of Economic Analysis, U.S. Bureau of Labor and the U.S. Census Bureau.

**Amigo Mobility International, Inc.**, which manufactures power operated vehicles/mobility scooters, was the Region 5 Procurement Contract and Technical Assistance Center Contractor of the Year. Since company Founder, Al Thieme, invented the world's first power-operated vehicle (POV)/mobility scooter in 1968, Amigo has continued to be a family-owned business with a passion for innovation and exceptional customer service.

**Central Michigan University's College of Medicine** will soon finish construction of two new buildings in Saginaw. CMU resident students will complete their clinical education in Saginaw during their third and fourth years of study. Construction is nearly complete at Covenant HealthCare and the second location at St. Mary's of Michigan-Saginaw has begun. The facilities will provide over 200,000 sq. ft. of clinical space with a combined investment of \$37.2 million.

**Covenant HealthCare** completed its 11,456 sq. ft. Emergency Care Center expansion, which adds 18 treatment bays to the existing 47 and also houses a dedicated CT scanner and mini-laboratory. The investment is supported by more than 200 physicians, nurses and nursing assistants along with ancillary staff. SFI serves on the Hospital Bond Development Authority, which issued revenue bonds to support the \$6.5 million project.

Covenant, in partnership with the Wirt-Rivette Group and KEVA Investments, finished a living community called Covenant Glen of Frankenmuth. The \$5 million, 35,000 sq. ft. facility is comprised of 45 rooms, 15 dedicated to memory care and 30 assisted living beds. The facility provides residents of Covenant Glen the support and independence they need to enjoy a worry-free life. Covenant Glen has 35 full and part-time employees and offer an "all inclusive" care service that combines the privacy of one's own residence, with support services in one package.

**Dow Corning Healthcare Industries Materials Site** invested \$16.2 million in new equipment and improvements to its Thomas Township facility. The company spent nearly \$1.9 million in building improvements and \$14.3 million in equipment. The medical device manufacturer created a total of 12 new jobs at the site and 27 jobs will be retained. Built in 1964, HIMS was an early pioneer in the development of silicon-based materials for healthcare applications. Today, HIMS serves hundreds of customers worldwide with innovative healthcare products and solutions.

**Great Lakes Programs of All-inclusive Care for the Elderly (PACE)** is a 20,000 sq. ft. all-inclusive elder care facility at 3200 Fashion Square in Saginaw Charter Township staffed by 60 employees. The A&D Charitable Foundation is managing the PACE model, which specifically targets people who are 55 and older and meet the State of Michigan's nursing home criteria, but choose to reside at home.



**Orchid Bridgeport** is a medical device manufacturer and a division of Orchid Orthopedic Solutions, a worldwide leader of medical device outsourcing services. The company purchased nearly \$5 million in new equipment to meet ever increasing customer demand and will help Orchid reduce production costs and meet higher volumes. The investment has led to the creation of 16 new jobs.

**St. Mary's of Michigan** has had continuous improvement and growth. There are over 20 St. Mary's of Michigan specialty centers located in Saginaw and throughout the Region. The hospital continues to acquire parcels for future growth of its main campus and has been serving Saginaw for 140 years. Four Daughters of Charity arrived in Saginaw on Saturday, Aug. 21, 1874, and founded the city's first hospital. At the time, it was the only Michigan hospital north of Detroit. St. Mary's now partners with Med-Trans Corporation to provide its air ambulance program that covers the NE Michigan region to transport critically ill or injured patients to St. Mary's of Michigan. FlightCare is in its 27th year of service and has transported more than 11,000 critically ill patients.

## PROFESSIONAL SERVICES & TECHNOLOGY

Saginaw County has established itself as a regional service area for Professional Services, such as accounting, legal services, engineering and architectural firms. Saginaw County is headquarters for some of the state's largest accounting firms including; Andrews Hooper & Pavlik P.L.C.; Gardner, Provenzano, Thomas, & Luplow, P.C.; Rehmann and Yeo & Yeo, P.C., CPA.

Since 1941, Rehmann has provided one-on-one financial services to small businesses and middle-market companies throughout Michigan and beyond. It is one of the largest CPA, business consulting and financial services firms in the Midwest with nearly 800 associates in 20 offices located in Florida, Indiana, Michigan and Ohio. Braun Kendrick is also a highly regarded Saginaw law firm. A number of engineering firms service the region, such as AKT Peerless Environmental Services, LLC; William A. Kibbe & Associates, Inc.; Spicer Group; TSSF Architects, Inc. and Wade Trim, Inc. Saginaw County firms provide specialized services to the Great Lakes Bay Region, "Thumb" area as well as northern Michigan.

According to the 2012 Census Bureau, Saginaw County has 317 Professional, Scientific and Technical Service firms that employ more than 2,200 people with annual payroll of \$100,159,000. Two-hundred-eighty Saginaw County Finance & Insurance companies employ 2,805 people with an annual payroll of \$135,598,000. Mirroring the nation, Saginaw County has had employment growth fueled by the service sector.

**Morley Companies, Inc.** hired nearly 300 new associates due to the expansion of existing business and some newly awarded long-term business contracts. Positions included, web chat, roadside assistance and helpdesk agents as well as technical automotive consultants, appliance technicians and supervisors. French and Spanish bilingual speakers were hired for a variety of positions. Founded in 1863 in the City of Saginaw, Morley employs more than 1,750 associates who serve a diverse group of Fortune 500 global clients. Morley's Saginaw Township headquarters campus occupies more than 400,000 square feet on 25 acres. Morley's product offerings include meetings and incentives; business theater; business process outsourcing (BPO); market research; exhibits, displays and experiences; and performance improvement programs.

**Yeo & Yeo**, a leading Michigan-based full-service accounting firm, and Hungerford & Co. of Southgate merged. The combined firm, which operates under the Yeo & Yeo name, extends Yeo & Yeo's reach in the Southeast Michigan region. The January 1, 2014



merger added approximately \$2.4 million in revenue to Yeo & Yeo, which earned over \$30 million in 2013. Hungerford & Co. has a solid reputation 65 years in the making and has built a significant practice providing accounting, audit, tax and consulting services to individuals and privately held businesses, as well as not-for-profits, schools and municipalities. Yeo & Yeo affiliates include Yeo & Yeo Computer Consulting, Affiliated Medical Billing and Yeo & Yeo Financial Services. Offices are located in Saginaw (headquarters), Alma, Ann Arbor, Auburn Hills, Flint, Kalamazoo, Lansing and Midland.

## SAGINAW COUNTY MI, US IS PLUG & PLAY READY!

Saginaw County is a changing landscape that offers new opportunities in a new economy. Traditionally, a manufacturing center supporting the auto and chemical industries, Saginaw County has developed a base of high-tech companies that has repositioned the local economic environment.

Saginaw is home to a number of high-tech and service related companies, such as AT&T, Morley Companies and Frankenmuth Insurance. They serve as technological and workforce drivers in the community.

Area Service Center Hourly Mean Wages Comparison			
Location	Job Title and OCC_Code		
	Telemarketers 41-9041	Customer Service Reps 434051	Data Entry Keyers 43-9021
Saginaw-Saginaw Twp. MSA	\$9.25 #1 lowest cost	\$12.54 #1 lowest cost	\$12.11 #1 lowest cost
Detroit-Warren-Livonia MSA	\$12.03	\$14.67	\$14.12
Flint MSA	\$9.86	\$14.85	\$14.53
Grand Rapids-Wyoming MSA	\$11.00	\$14.76	\$12.71
Kalamazoo-Portage MSA	\$9.31	\$14.01	\$14.59
Lansing-East Lansing MSA	\$9.38	\$14.02	\$14.23
Warren-Troy-Farmington Hills MSA	\$12.19	\$14.36	\$14.13
Michigan	\$10.99	\$14.45	\$13.42
United States	\$10.93	\$15.00	\$13.88

Source: Bureau of Labor Statistics, 5/2014

Telecommunication companies, such as Air Advantage, SpeedConnect and XO Communications, along with software developers like Zimco, Inc. are thriving. Saginaw Future continues to support high-tech growth and we are actively concentrating on information services: customer service centers, voice/data convergence, e-commerce and related data processing activities. Saginaw County is strategically endowed with the resources to foster a customer service operation's sustained growth. Saginaw offers quality locations that are low for catastrophic risks, affordable for businesses and residents, a motivated workforce, dynamic fiber optic and wireless infrastructure, and more.

### Downtown Office Examples



[203 S. Washington Ave.](#)

Max Size: 99,543 sq. ft.



[515 N. Washington Ave.](#)

Max Size: 25,900 sq. ft.

### New Office Space



[4200 Fashion Square Blvd.](#)

Max Size: 50,061 sq. ft.

### Former Big Box Refits



[3828 Bay Rd.](#)

Max Size: 141,231 sq. ft.

Saginaw County had a perfect total score of 100 for access to quality fiber, cable, DSL and mobile broadband according to Connect Michigan, which is a subsidiary of Connected Nation. It is a non-profit that partnered with the Michigan Public Service Commission to engage in a comprehensive broadband planning and technology initiative as part of a national effort to map and expand broadband.

**Notable Saginaw Customer Service Centers**

- AT&T
- Frankenmuth Insurance
- King Communications
- Morley Companies
- Progressive Insurance
- State of Michigan Unemployment Insurance Agency
- XO Communications

**Workforce**

	<b>Saginaw County</b>	<b>GLBR</b>
Diploma Recipients (2013-2014)	2,296	4,777
College/University Students	15,790	28,364
Labor Force	92,361	184,833

Sources: U.S. Department of Education, National Center for Education Statistics, Common Core Data (CCD); U.S. Census Bureau, 2009-2013 American Community Survey; Michigan Department of Technology, Management & Budget

**State Incentives**

Michigan has reinvented the incentive process. Instead of offering tax credits that may provide future savings based on jobs and investment targets, the MEDC has programs that provide immediate benefit. Couple these innovative programs with a low 6% Corporate Income Tax and the proposed elimination of the Personal Property Tax, Michigan offers one of the best pro-business environments in the country.

Each year, \$170 million is available in incentives and best pro-business environments in assistance. Plus, \$100 million is available in loans to small and midsize businesses.

**Broadband Providers**

- ACD Telecom, Inc.
- Agri-Valley Broadband, Inc.
- Air Advantage, LLC
- AT&T Mobility LLC
- Cellco Partnership and its Affiliated Entities
- CenturyTel, Inc.
- Charter Communications, Inc.
- CMSInter.net LLC
- Comcast Cable Communications, LLC
- Crystal Automation Systems
- Farmers Mutual Telephone Company of Chapin
- Frontier North, Inc.
- Hughes Network Systems, LLC
- Invisalink Wireless Enterprises, LLC
- ISP Management, Inc.
- LakeNet, LLC
- MetroPCS Wireless, Inc.
- Michigan Bell Telephone Company
- Skycasters
- Skyweb Networks, Inc.
- Spacenet, Inc.
- SpeedConnect
- Sprint Nextel Corporation
- T-Mobile USA, Inc.
- The Iserv Company, LLC
- Thumb Cellular LLC
- ViaSat, Inc.
- Windstream Communications
- Wolverine Telephone Company

Source: Connect Michigan

**Education & Training**

Delta College Corporate Services (DCCS) is a world leader in developing, delivering and administering training solutions for the diverse performance and productivity needs for local, national and international businesses. For the sixth consecutive year, DCCS has been selected to a prestigious list of the nation's top providers for business training solutions.

## INCOME

In 2013, Saginaw had a per capita personal income (PCPI) of \$33,383. This PCPI ranked 43rd in the state and was 85 percent of the state average, \$39,055, and 75 percent of the national average, \$44,765. The 2013 PCPI reflected an increase of 1.0 percent from 2012.

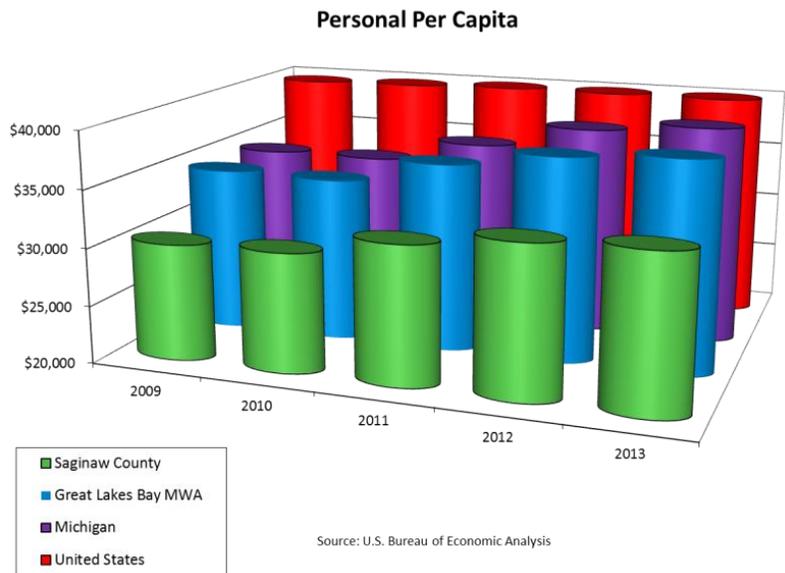
The 2012-2013 state change was 1.2 percent and the national change was 1.3 percent. In 2003, the PCPI of Saginaw was \$26,595 and ranked 33rd in the state. The 2003-2013 compound annual

growth rate of PCPI was 2.3 percent. The compound annual growth rate for the state was 2.3 percent and for the nation was 3.2 percent.

In 2013, Saginaw had a total personal income (TPI) of \$6,561,082\*. This TPI ranked 11th in the state and accounted for 1.7 percent of the state total. In 2003, the TPI of Saginaw was \$5,551,874\* and ranked 11th in the state.

As shown in the chart above, Saginaw's personal per capita income has generally been consistent, but behind the region, state and U.S. However, Saginaw County residents do enjoy favorable buying power for their dollars, essentially the Great Lakes Bay Region is an affordable place to live and work.

\*Note: Total Personal Income estimates are in thousands of dollars, not adjusted for inflation.



Median Family Income			
Saginaw County		Great Lakes Bay MWA	
2000	\$46,494	2000	\$50,029
2013	\$54,004	2013	\$58,464
% Change	13.9%	% Change	14.4%

Source: U.S. Census Bureau, 2009-2013 American Community Survey

## GREAT LAKES BAY REGIONAL RANKINGS

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### Saginaw County

- According to the Bureau of Economic Analysis U.S. Department of Commerce, out of 366 metropolitan areas in the country, Saginaw was ranked in the top 28% for Gross Domestic Product growth in 2011.
- NerdWallet, a personal finance website, has ranked Freeland No. 1 on its list of 'best cities for young families in Michigan'. The ranking was based 5,000 or more residents, on home affordability, prosperity and growth, quality of education and family-friendliness.
- According to Site Selection Magazine the Saginaw Metro Area was 7th for new and expanded corporate facilities with populations 200,000 or less in 2012. Michigan was 4th for new and expanded corporate facilities.
- The award-winning Metro Parent magazine announced that Zehnder's Splash Village Hotel and Waterpark was voted as the best destination for a family getaway in 2012.
- Saginaw County is home to five major hospital facilities that provide a wide array of medical services.
- Saginaw County and the region had more than 400 graduates in specialty chemical processing, business process services, solar and battery manufacturing training programs. The region continually tops the charts for most registered patents per capita in the U.S.
- Saginaw County is 26th in the nation in sugarbeets harvested and third in soybeans harvested in the State of Michigan.
- The Michigan Travel Bureau ranked Saginaw the Number 3 County for Tourism Revenue in the State.
- The Birch Run - Frankenmuth exit off I-75 in Saginaw County is the second busiest exit for tourism in the nation, second to Orlando, Florida.
- Movoto real estate blog ranked Saginaw No. 27 among nation's 'Most Exciting Small Cities' in 2013.
- Saginaw County has over 541 acres of park land with year-round recreational opportunities. Saginaw has 26 public and private golf courses, 30 parks and an 82-acre trail system for skiing or hiking.
- Saginaw County is home to 15 museums, 34 meeting facilities, 43 hotels, 12 bed & breakfasts and 67 different religious denominations.
- Four Great Lakes Bay Regional high schools were ranked in Michigan's Top 60 schools by the U.S. News & World Report. Frankenmuth (3), H.H. Dow (28), Saginaw Arts and Sciences (47) and Midland High (56).

### Bay County

- CNN Money ranked the City of Bay City the number 8 most affordable small city in the country.
- According to NewGeography.com's BEST CITIES FOR JOBS 2012, in the Small Cities category: Bay City ranks 78th in the nation, up 127, from being ranked 205th in 2011.
- Michigan Sugar Company is the only remaining sugar company in Michigan and is the third largest in the U.S. It has over 1,000 grower-owners, employing 1,450 seasonal and 940 year-round employees and generates nearly \$400 million annually.

### Midland County

- Midland was selected as the Best City in Michigan by the Movoto real estate blog in 2013.

- The City of Midland has been identified as one of the top performing communities in Michigan at fostering entrepreneurial growth and economic development in a study by researchers at University of Michigan-Dearborn's Center for Innovation Research.
- Midland County is a great place for middle class America -- so says CNNMoney, which listed the county as one of eight communities across the country where the middle class thrives. Midland County was noted for its strong business base, public safety and roads, minimal taxes, and quality of life.
- Forbes Magazine ranked Midland the fourth-best area in the entire United States to raise a family. The survey focuses on areas in America with a population under 100,000.

## TAX BASE

Taxable Values – Real Property Classification											
	Agriculture	%	Commercial	%	Industrial	%	Residential	%	Developmental	%	Total Real Property
Saginaw County	346,844,712	7.96	885,698,315	20.32	122,004,756	2.80	3,003,003,545	68.90	1,090,237	0.03	4,358,649,102

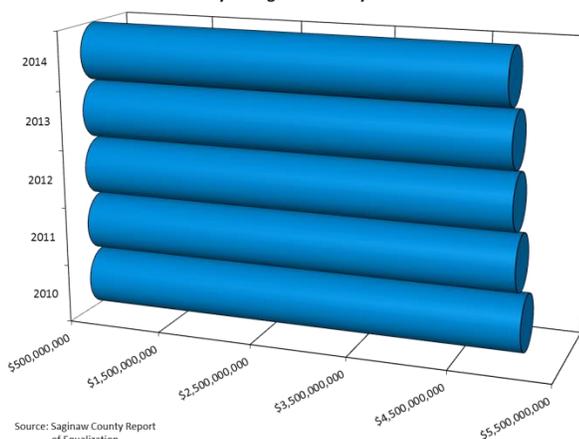
  

Taxable Values – Real and Personal Property Totals						
	Number of Descriptions	Real Property Classification Taxable Value	Personal Property Classification Taxable Value	Total Real Plus Personal Property Taxable Value	Yearly % Change	Annual Avg. Change (since 1995)
Saginaw County	97,798	4,358,649,102	544,887,025	4,903,536,127	-1.13	2.44

1992 Larger Taxable Valuations		Millions	*2014 Larger Taxable Valuations		Millions
1.	General Motors Corporation	\$ 303.80	1.	Hemlock Semiconductor Group	\$ 143.07
2.	Consumers Energy	\$ 82.40	2.	Consumers Energy	\$ 133.69
3.	Dow Corning Corporation	\$ 34.00	3.	Dow Corning Corporation	\$ 75.76
4.	Fashion Square Mall	\$ 19.80	4.	Nexteer Automotive	\$ 46.09
5.	Great Lakes Gas Transmission	\$ 18.90	5.	ITC/Michigan Electric Transmission	\$ 42.37
6.	Eaton Corporation	\$ 13.80	6.	Sahasa / SSP Associates	\$ 24.00
7.	Meijer	\$ 11.70	7.	Saginaw Joint Ventures (Fashion Square)	\$ 23.08
8.	Thomson Saginaw Ball Screw	\$ 8.20	8.	Birch Run Outlet Center	\$ 20.23
9.	Weatherford/Walker	\$ 8.10	9.	Frankenmuth Bavarian Inn	\$ 20.02
10.	Super Food Services	\$ 6.40	10.	Frankenmuth Mutual	\$ 18.66

\*Numerical order based on Tax Total not Total Valuations

History of Saginaw County Taxable Value



## SAGINAW COUNTY RECAP

### Households and Families

In 2009-2013 there were 77,400 households in Saginaw County, Michigan. The average household size was 2.5 people.

Families made up 64 percent of the households in Saginaw County, Michigan. This figure includes both married-couple families (46 percent) and other families (19 percent). Of other families, 8 percent are female householder families with no husband present and own children under 18 years. Nonfamily households made up 36 percent of all households in Saginaw County, Michigan. Most of the nonfamily households were people living alone, but some were composed of people living in households in which no one was related to the householder.

In Saginaw County, Michigan, 30 percent of all households have one or more people under the age of 18; 29 percent of all households have one or more people 65 years and over. Among persons 15 and older, 48 percent of males and 44 percent of females are currently married.

Population 15 years and over	Males	Females
Never married	36.7	30.3
Now married, except separated	48.3	44.1
Separated	1.4	2.0
Widowed	3.1	11.0
Divorced	10.4	12.7

In Saginaw County, Michigan, 3,800 grandparents lived with their grandchildren under 18 years old. Of those grandparents, 42 percent of them had financial responsibility for their grandchildren.

### Nativity and Foreign Born

An estimated 98 percent of the people living in Saginaw County, Michigan in 2008-2012 were native residents of the United States and 85 percent of these residents were living in the state in which they were born.

An estimated 2 percent of the people living in Saginaw County, Michigan in 2008-2012 were foreign born. Of the foreign born population, 54 percent were naturalized U.S. citizens, and 96 percent entered the country before the year 2010. An estimated 4 percent of the foreign born entered the country in 2010 or later. Foreign born residents of Saginaw County, Michigan come from different parts of the world.

### Language

Among people at least five years old living in Saginaw County, Michigan in 2009-2013, 5 percent spoke a language other than English at home. Of those speaking a language other than English at home, 50 percent spoke Spanish and 50 percent spoke some other language; 29 percent reported that they did not speak English "very well."

### Geographic Mobility

In 2009-2013, 86 percent of the people at least one year old living in Saginaw County, Michigan were living in the same residence one year earlier.

### Education

In 2009-2013, 87 percent of people 25 years and over had at least graduated from high school and 19 percent had a bachelor's degree or higher. An estimated 13 percent did not complete high school. The total school enrollment in Saginaw County, Michigan was 53,900 in 2009-2013. Nursery school and kindergarten enrollment was 5,500 and elementary or high school enrollment was 32,600 children. College or graduate school enrollment was 15,800.

### Disability

In Saginaw County, Michigan, among the civilian noninstitutionalized population in 2009-2013, 15 percent reported a disability. The likelihood of having a disability varied by age - from 5 percent of people under 18 years old, to 14 percent of people 18 to 64 years old, and to 37 percent of those 65 and over.

### Employment Status and Type of Employer

In Saginaw County, Michigan, 50 percent of the population 16 and over were employed; 42 percent were not currently in the labor force. An estimated 83 percent of the people employed were private wage and salary workers; 12 percent were federal, state, or local government workers; and 5 percent were self-employed in their own (not incorporated) business.

Class of Worker	Number	Percent
Private wage and salary workers	66,584	83.2
Federal, state, or local government workers	9,610	12.0
Self-employed workers in own not incorporated business	3,655	4.6

### Industries

In 2009-2013, the civilian employed population 16 years and older in Saginaw County, Michigan worked in the following industries:

Civilian employed population 16 years and over	Percent
Agriculture, forestry, fishing and hunting, and mining	1.2
Construction	4.4
Manufacturing	15.2
Wholesale trade	2.4
Retail trade	13.7
Transportation and warehousing, and utilities	4.2
Information	1.7
Finance and insurance, and real estate and rental and leasing	4.9
Professional, scientific, and management, and administrative and waste management services	8.0
Educational services, and health care and social assistance	26.0
Arts, entertainment, recreation, and accommodation, and food services	9.5
Other Services, except public administration	5.2
Public administration	3.7

## Occupations

Occupations for the civilian employed population 16 years and over in Saginaw County, Michigan in 2009-2013:

Civilian employed population 16 years and over	Number	Percent
Management, business, science, and arts occupations	23,735	29.7
Service occupations	16,769	21.0
Sales and office occupations	21,092	26.5
Natural resources, construction, and maintenance occupations	6,036	7.5
Production, transportation, and material moving occupations	12,363	15.5

## Commuting to Work

An estimated 86 percent of Saginaw County, Michigan workers drove to work alone in 2009-2013, and 8 percent carpooled. Among those who commuted to work, it took them on average 22 minutes to get to work.

## Income

The median income of households in Saginaw County, Michigan was \$42,331. An estimated 16 percent of households had income below \$15,000 a year and 4 percent had income over \$150,000 or more. An estimated 68 percent of the households received earnings and 28 percent received retirement income other than Social Security.

An estimated 36 percent of the households received Social Security. The average income from Social Security was \$18,064. These income sources are not mutually exclusive; that is, some households received income from more than one source.

## Poverty and Participation in Government Programs

In 2009-2013, 19 percent of people were in poverty. An estimated 29 percent of related children under 18 were below the poverty level, compared with 9 percent of people 65 years old and over. An estimated 14 percent of all families and 39 percent of families with a female householder and no husband present had incomes below the poverty level.

## Health Insurance

Among the civilian noninstitutionalized population in Saginaw County, Michigan in 2009-2013, 89 percent had health insurance coverage and 11 percent did not have health insurance coverage. For those under 18 years of age, 3 percent had no health insurance coverage. The civilian noninstitutionalized population had both private and public health insurance, with 67 percent having private coverage and 39 percent having public coverage.

## Population

In 2009-2013, Saginaw County, Michigan has a total population of 198,800 -- 102,600 (52 percent) females and 96,300 (48 percent) males. The median age was 40 years. An estimated 23 percent of the population was under 18 years and 16 percent was 65 years and older.

For people reporting one race alone, 78 percent were White; 19 percent were Black or African American; less than 0.5 percent were American Indian and Alaska Native; 1 percent were Asian; less

than 0.5 percent were Native Hawaiian and Other Pacific Islander, and 2 percent were some other race. An estimated 3 percent reported two or more races. An estimated 8 percent of the people in Saginaw County, Michigan were Hispanic. An estimated 70 percent of the people in Saginaw County, Michigan were White non-Hispanic. People of Hispanic origin may be of any race.

### Housing Characteristics

In 2009-2013, Saginaw County, Michigan had a total of 86,800 housing units, 11 percent of which were vacant. Of the total housing units, 80 percent were in single-unit structures, 17 percent were in multi-unit structures, and 4 percent were mobile homes. An estimated 17 percent of the housing units were built since 1990. The median number of rooms in all housing units in Saginaw County, Michigan is 6. Of these housing units, 67 percent have three or more bedrooms.

### Occupied Housing Unit Characteristics

In 2009-2013, Saginaw County, Michigan had 77,400 occupied housing units - 56,300 (73 percent) owner occupied and 21,100 (27 percent) renter occupied. An estimated 54 percent of householders of these units had moved in since 2000. An estimated 59 percent of the owner occupied units had a mortgage. An estimated 3 percent of the households did not have telephone service. An estimated 9 percent had no vehicles available and another 19 percent had three or more.

### Housing Costs

The median monthly housing costs for mortgaged owners was \$1,141, nonmortgaged owners \$431, and renters \$699. An estimated 32 percent of owners with mortgages, 16 percent of owners without mortgages, and 56 percent of renters in Saginaw County, Michigan spent 30 percent or more of household income on housing.

Source: U.S. Census Bureau, 2009-2013 American Community Survey

## STATISTICS

Labor Force Data Time Series – December 2009 to December 2013					
Michigan Cities and Townships	2010 Labor Force	2014 Labor Force	Percentage Change	2014 Employed	2014 Unemployment Rate
Bay City	17,288	17,007	-1.6%	15,972	6.1%
Flint city	49,669	46,403	-6.5%	41,600	10.4%
Flint Township	14,174	14,115	-0.4%	13,468	4.6%
Grand Rapids city	99,458	106,977	7.0%	101,671	5.0%
Kalamazoo city	38,815	37,957	-2.2%	35,809	5.7%
Lansing city	63,489	62,031	-2.3%	58,429	5.8%
Midland city	20,816	21,059	1.2%	20,343	3.4%
Saginaw Charter Township	18,332	18,896	3.0%	18,896	2.7%
Saginaw city	24,843	23,985	-3.5%	21,735	9.4%
Michigan Counties	2010 Labor Force	2014 Labor Force	Percentage Change	2014 Employed	2014 Unemployment Rate
Bay County	52,993	52,338	-1.2%	49,380	5.7%
Genesee County	189,357	186,138	-1.7%	175,488	5.7%
Ingham County	145,014	144,066	-0.7%	138,008	4.2%
Kalamazoo County	127,639	127,126	-0.4%	121,986	4.0%
Kent County	305,469	335,777	9.0%	323,984	3.5%
Midland County	42,044	42,159	0.3%	42,159	4.5%
Saginaw County	92,378	92,757	0.4%	87,797	5.3%
Great Lakes Bay MWA	187,415	187,254	-0.09%	177,449	5.2%
Michigan	4,690,696	4,711,628	0.4%	4,448,018	5.6%
United States	153,156,000	155,521,000	1.5%	147,190,000	5.4%

Source: Bureau of Labor Statistics, December 2014

## Great Lakes Bay MWA Total Private Employment

### Time Series - 2nd Quarter 2010 to 2nd Quarter 2014

NAICS Code	NAICS Sector	2010	2011	2012	2013	2014
0	Total, All Private Industries	128,411	132,614	135,530	135,507	↑ 137,044
	Goods-Producing	25,921	27,347	28,304	27,838	↑ 28,260
	Service-Providing	102,401	104,968	107,226	107,669	↑ 108,784
11	Agriculture, forestry, fishing and hunting	468	482	520	543	↑ 575
111	Crop production	287	286	309	313	↑ 321
21	Mining	61	60	63	105	100
22	Utilities	s	s	s	679	s
23	Construction	6,256	6,132	5,856	5,558	↑ 5,950
238	Specialty trade contractors	3,990	4,111	3,885	3,682	↑ 3,828
31	Manufacturing	19,172	20,691	21,865	21,632	↑ 21,635
333	Machinery manufacturing	1,654	1,916	2,188	2,229	↑ 2,236
336	Transportation equipment manufacturing	4,197	4,897	5,211	5,335	s
42	Wholesale trade	3,604	3,489	3,462	3,784	↑ 4,119
44	Retail trade	20,559	20,808	20,977	20,743	20,415
441	Motor vehicle and parts dealers	2,018	2,244	2,405	2,375	↑ 2,471
444	Building material and garden supply	2,152	2,160	2,223	2,261	2,061
452	General merchandise stores	5,218	5,190	5,061	5,039	↑ 5,114
48	Transportation and warehousing	1,951	1,959	1,949	2,032	↑ 2,137
51	Information	2,139	2,040	1,956	2,229	↑ 2,495
52	Finance and insurance	4,378	4,441	4,410	4,368	4,259
522	Credit intermediation and related activities	2,522	2,569	2,501	2,531	2,451
523	Securities, commodity contracts, investments	318	343	356	314	↑ 339
524	Insurance carriers and related activities	1,538	1,530	1,551	1,522	1,466
53	Real estate and rental and leasing	1,605	1,446	1,466	1,539	1,369
54	Professional, scientific and technical services	5,020	5,332	5,317	5,392	↑ 5,420
55	Management of companies and enterprises	3,071	3,425	3,717	3,664	3,356
56	Administrative and waste services	9,663	11,276	11,529	11,912	↑ 12,310
61	Educational services	1,976	1,945	1,875	1,683	1,642
62	Health care and social assistance	25,290	25,440	26,214	26,656	↑ 26,920
621	Ambulatory health care services	8,077	8,390	8,470	9,088	↑ 9,362
622	Hospitals	10,496	10,551	10,961	10,729	10,597
623	Nursing and residential care facilities	4,258	4,188	4,216	4,349	↑ 4,462
624	Social assistance	2,459	2,311	2,567	2,490	↑ 2,500
71	Arts, entertainment, and recreation	1,918	2,061	2,222	2,191	↑ 2,233
72	Accommodation and food services	14,548	14,946	15,163	14,760	↑ 14,805
721	Accommodation	1,401	1,412	1,389	1,459	1,139
722	Food services and drinking places	13,147	13,534	13,774	13,301	↑ 13,667
81	Other services, except public administration	5,632	5,549	5,881	5,748	↑ 5,784
811	Repair and maintenance	1,599	1,602	1,640	1,563	↑ 1,753

**Notes:**

Industry data that has fewer than three (3) U.I. accounts shall not be disclosed. Data is also withheld if there are three or more U.I. accounts and one account comprises 80 percent or more of the industry employment. Industry data that is not available is specified with an N.A. Data that can not be disclosed is specified with an "s".

The data represents the complete count of private employment and wages for workers covered by Michigan Unemployment Insurance programs. The Michigan Department of Technology, Management & Budget assembles, edit, analyze and process these data by industry, from reports filed by employers. The US Department of Labor, Bureau of Labor Statistics (BLS) further compiles individual state data on a national basis by industry.

Michigan Total Private Employment						
Time Series - 2nd Quarter 2010 to 2nd Quarter 2014						
NAICS Code	NAICS Sector	2010	2011	2012	2013	2014
0	Total, All Private Industries	3,171,913	3,270,445	3,385,386	3,467,840	3,549,783
	Goods-Producing	624,979	663,132	696,360	718,133	749,304
	Service-Providing	2,559,782	2,619,642	2,678,333	2,737,919	2,789,430
11	Agriculture, forestry, fishing and hunting	26,871	26,046	27,054	27,042	29,489
111	Crop production	16,629	15,863	15,918	15,916	16,837
21	Mining	5,778	6,072	6,445	6,524	6,720
22	Utilities	19,485	19,272	19,259	19,347	19,761
23	Construction	120,537	124,427	128,615	131,902	140,602
238	Specialty trade contractors	80,032	84,133	86,902	88,167	92,824
31	Manufacturing	472,390	506,716	534,246	552,665	572,493
333	Machinery manufacturing	54,521	59,956	65,942	68,321	70,004
336	Transportation equipment manufacturing	131,795	142,949	155,160	166,695	174,415
42	Wholesale trade	150,279	155,356	159,369	163,782	168,033
44	Retail trade	443,313	444,533	445,865	450,777	457,582
441	Motor vehicle and parts dealers	51,604	52,428	54,697	56,243	58,914
444	Building material and garden supply	41,885	42,488	43,027	44,082	44,954
452	General merchandise stores	107,584	109,945	109,569	108,972	108,958
48	Transportation and warehousing	88,870	94,135	98,034	101,372	105,551
51	Information	54,192	52,272	53,004	55,158	57,207
52	Finance and insurance	130,339	130,661	135,247	139,960	140,193
522	Credit intermediation and related activities	67,383	68,170	71,207	73,821	72,576
523	Securities, commodity contracts, investments	11,412	11,401	11,784	12,817	12,751
524	Insurance carriers and related activities	49,964	49,608	50,917	52,954	54,431
53	Real estate and rental and leasing	48,283	48,946	48,344	49,577	50,750
54	Professional, scientific and technical services	220,400	233,868	245,271	258,821	264,679
55	Management of companies and enterprises	50,242	53,390	54,950	57,418	57,586
56	Administrative and waste services	242,641	266,692	283,447	287,755	298,249
61	Educational services	63,541	63,596	64,624	66,073	64,803
62	Health care and social assistance	528,237	536,367	547,851	552,840	558,507
621	Ambulatory health care services	184,153	187,479	189,800	194,371	195,760
622	Hospitals	189,458	191,059	196,612	195,409	195,681
623	Nursing and residential care facilities	97,567	99,930	101,231	102,687	104,462
624	Social assistance	57,058	57,899	60,208	60,374	62,603
71	Arts, entertainment, and recreation	55,598	51,396	51,260	52,058	52,879
72	Accommodation and food services	328,175	333,252	345,068	353,514	360,998
721	Accommodation	34,858	38,016	39,439	40,557	41,179
722	Food services and drinking places	293,318	295,236	305,629	312,957	319,818
81	Other services, except public administration	122,742	123,447	126,740	129,467	132,652
811	Repair and maintenance	34,018	34,720	36,345	36,745	39,243

**Notes:**

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**Great Lakes Bay Region  
Occupational Forecast 2010-2020**

<b>SOC Code</b>	<b>Occupation</b>	<b>Needed</b>
41-2031	Retail Salespersons	221
41-2011	Cashiers	213
35-3031	Waiters and Waitresses	180
29-1111	Registered Nurses	149
35-3021	Combined Food Preparation and Serving Workers, Including Fast Food	120
31-1011	Home Health Aides	99
43-9061	Office Clerks, General	97
43-4051	Customer Service Representatives	83
53-7062	Laborers and Freight, Stock, and Material Movers, Hand	78
39-9011	Childcare Workers	65
43-5081	Stock Clerks and Order Fillers	65
41-1011	First-Line Supervisors of Retail Sales Workers	55
31-1012	Nursing Aides, Orderlies, and Attendants	54
37-2011	Janitors and Cleaners, Except Maids and Housekeeping Cleaners	53
43-4171	Receptionists and Information Clerks	48
35-2014	Cooks, Restaurant	43
35-2021	Food Preparation Workers	42
35-3022	Counter Attendants, Cafeteria, Food Concession, and Coffee Shop	40
37-3011	Landscaping and Groundskeeping Workers	39
25-2021	Elementary School Teachers, Except Special Education	37
53-3032	Heavy and Tractor-Trailer Truck Drivers	37
43-1011	First-Line Supervisors of Office and Administrative Support Workers	35
51-2092	Team Assemblers	35
13-1199	Business Operations Specialists, All Other	34
41-4012	Sales Reps, Wholesale & Manufacturing, Except Technical/Scientific Products	34
37-2012	Maids and Housekeeping Cleaners	33
35-9021	Dishwashers	32
35-9031	Hosts and Hostesses, Restaurant, Lounge, and Coffee Shop	32
25-9041	Teacher Assistants	31
39-9021	Personal Care Aides	31

\* SOC codes refer to the Standard Occupational Classification system used by the Occupational Employment Statistics program.  
SOURCE: DTMB, Bureau of Labor Market Information & Strategic Initiatives

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Downtown Saginaw



William H. Haithco Recreation Area



FirstMerit Bank Event Park

