



Citizens Research Council of Michigan



SURVEY OF ECONOMIC DEVELOPMENT PROGRAMS IN MICHIGAN

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Report 347

CITIZENS RESEARCH COUNCIL OF MICHIGAN

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APPENDIX A HISTORICALLY UNDERUTILIZED BUSINESS ZONES (HUBZONES) CENSUS TRACT DESIGNATION BY COUNTY

The following are census tracts with Historically Underutilized Business Zone designation under U.S.C. 26 sec. 42(d)(5)(C)(ii)(I). For a listing of entire counties, Indian reservations and former military bases in Michigan with HUBZone designation, see page 11.

County - Tract(s)

Bay - 2802 2803 2804 2807 2811

Berrien - 0003 0004 0005 0006 0021 0022 0023 0205

Calhoun - 0002 0003 0004 0005 0006 0021 0033 0036

Chippewa - 9703

Cass - 0007 0009

Clare - 9801 9802 9803 9805 9809 9810 9812

Delta - 9710

Genesee - 0001 0002 0004 0005 0006 0007 0008 0009 0010 0011 0014 0015 0017 0018 0019 0020 0021 0022
0023 0025 0026 0028 0029 0032 0034 0037 0038 0103.04 0122.02

Galdwin - 9902 9908

Houghton - 9903 9908

Ingham - 0002 0003 0005 0006 0007 0008 0012 0013 0014 0015 0019 0020 0021 0036.02 0038.2 0039.02 0041
0042 0043.01 0043.02 0044.02 0044.03 0044.05 0065

Iosco - 9904 9905

Isabella - 9505 9509 9511 9512

Jackson - 0002 0006 0007 0010 0011 0012 0059

Kalamazoo - 0001 0002.01 0002.02 0003 0005 0006 0009 0010 0011 0015.04 0015.07 0029.03

Kent - 0013 0014 0015 0019 0020 0021 0025 0026 0028 0030 0031 0032 0036 0037 0038 0039

Lake - 9606

Lenawee - 0613.01 0613.02 0616

Macomb - 2313 2400 2450 2470 2471 2605 2638

Manistee - 9906

Marquette - 0003 0005 0006 0008 0024

Mecosta - 9605 9606 9607 9611

Monroe - 8318 8321

Montcalm - 9801

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Muskegon - 0001 0002 0003 0005 0006.01 0006.02 0007 0011 0012 0013 0014.01 0014.02

Newaygo - 9707

Oakland - 1412 1416 1417 1418 1421 1422 1423 1424 1425 1427 1716 1724 1725 1981

Ogemaw - 9501 9507 9508

Oscoda - 9704

Ottawa - 0223

Roscommon - 9702

Saginaw - 0001 0002 0004 0006 0007 0008 0009 0010 0011 0013 0017 0018 0110

St. Clair - 6200 6210 6230 6240 6250

Shiawassee - 0306

St. Joseph - 0402 0404

Van Buren - 0106 0107

Washtenaw - 4001 4002 4003 4005 4007 4008 4022 4026 4042 4101 4105 4106 4107 4108 4110 4111 4112 4140 4143

Wayne - 5003 5004 5005 5006 5013 5017 5020 5034 5032 5033 5034 5035 5036 5037 5039 5040 5041 5042
5043 5044 5045 5046 5047 5048 5050 5051 5052 5053 5062 5063 5064 5065 5066 5070 5071 5072 5073 5074
5075 5076 5077 5078 5079 5080 5102 5103 5104 5105 5106 5107 5108 5109 5111 5112 5115 5116 5117 5121 5122 5123
5124 5126 5129 5132 5133 5134 5136 5139 5140 5141 5143 5145 5146 5147 5148 5149 5150 5151 5152 5153 5156 5157
5161 5162 5163 5164 5166 5167 5168 5169 5174 5175 5176 5177 5178 5180 5181 5184 5185 5186 5188 5201 5202 5203
5204 5205 5206 5207 5209 5211 5213 5214 5215 5218 5219 5220 5221 5222 5223 5224 5231 5232 5233 5234 5235
5236 5237 5238 5240 5241 5242 5243 5245 5247 5248 5251 5252 5253 5254 5255 5256 5257 5258 5260 5261 5262
5263 5264 5265 5301 5302 5303 5304 5307 5308 5310 5311 5313 5314 5315 5316 5317 5318 5319 5322 5324 5325
5326 5327 5330 5331 5332 5333 5334 5335 5336 5337 5341 5342 5343 5344 5345 5346 5350 5351 5352 5354 3555
5357 5361 5363 5364 5365 5366 5367 5368 5370 5371 5372 5373 5375 5377 5378 5383 5390 5391 5402 5404
5410 5411 5412 5423 5427 5435 5436 5437 5438 5439 5442 5451 5452 5453 5454 5455 5456 5460 5464 5465
5466 5467 5468 5469 5521 5522 5523 5524 5526 5530 5531 5532 5533 5534 5536 5538 5685 5704 5706 5708
5710 5733 5735 5736 5738 5739 5740 5791 5792 5793 5795 5796 5798 5848 5860

Source: map.sba.gov/hubzone/hzqry.asp?state=MI

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APPENDIX B

LOCAL UNITS OF GOVERNMENT ELIGIBLE FOR U.S. HOUSING AND URBAN DEVELOPMENT-ADMINISTERED COMMUNITY DEVELOPMENT BLOCK GRANTS

Small cities, villages, and townships with populations of less than 50,000 and non-urban counties are generally eligible for Community Development Block Grant (CDBG) funds administered by the State of Michigan. There are over 1,600 of such units of local government, referred to as nonentitlement communities. All communities are nonentitlement unless otherwise noted below. Units of government listed below may receive CDBG funds directly from the U.S. Department of Housing and Urban Development.

The following counties and all respective units of local government within are not eligible for CDBG funds administered by the State of Michigan:

Genesee County (with the exception of the Cities of Flushing and Linden)

Kent County (with the exception of the City of Cedar Springs)

Macomb County

Oakland County

Wayne County

In *Washtenaw County*, the following units of government are not eligible for CDBG funds administered by the State of Michigan:

City of Ann Arbor

Northfield Township

Superior Township

City of Ypsilanti

Pittsfield Township

York Township

Ann Arbor Township

Salem Township

Ypsilanti Township

Bridgewater Township

Scio Township

The following cities are not directly eligible for CDBG funds administered by the State of Michigan, but an eligible county may apply for funding that will be used in these jurisdictions:

Battle Creek

Jackson

Muskegon

Port Huron

Bay City

Kalamazoo

Muskegon Heights

Saginaw

Benton Harbor

Lansing

Niles

East Lansing

Midland

Norton Shores

Holland

Monroe

Portage

Indian tribes are not directly eligible for CDBG funds, but an eligible county or township may apply for funding that will be used on Indian reservations if the unit of local government has the legal authority to fund projects on Indian reservations and Indian preference is not provided.

Source: Michigan State Housing Development Authority

APPENDIX C

ECONOMIC DEVELOPMENT CORPORATION ACCOUNT MANAGERS & TERRITORIES

The Michigan Economic Development Corporation maintains a field staff of Account Managers throughout the state to provide business assistance through state and federal programs. Corresponding territories and Account Manager phone numbers are as follows (current through January 2007):

Central Michigan

Bay, Clare, Gladwin, Gratiot, Isabella, Midland, Saginaw Counties - (517) 241-1666
Branch, Clinton, Eaton, Hillsdale, Ingham, Jackson Counties - (517) 373-9135

Northern Lower Peninsula

Alcona, Alpena, Antrim, Arenac, Benzie, Charlevoix, Cheboygan, Crawford, Emmet, Grand Traverse, Iosco, Kalkaska, Leelanau, Manistee, Missaukee, Montmorency, Ogemaw, Oscoda, Otsego, Presque Isle, Roscommon, Wexford Counties - (517) 335-4839

Southeast Michigan

Lenawee, Livingston, Monroe Counties – (517) 335-5552
Macomb County – (517) 335-0761, (517) 241-8685
Oakland County – (517) 335-0761, (517) 241-1960, (517) 241-5634
Washtenaw County – (517) 373-6255
Wayne County – (517) 241-8594, (517) 241-4643, (517) 241-9464

Thumb Area

Genesee, Huron, Lapeer, Sanilac, Shiawassee, Tuscola Counties - (517) 241-3896

Upper Peninsula

Alger, Baraga, Chippewa, Delta, Dickinson, Gogebic, Houghton, Iron, Keweenaw, Luce, Mackinac, Marquette, Menominee, Ontonagon, Schoolcraft Counties - (517) 373-9307

Western Michigan

Ionia, Lake, Mason, Mecosta, Montcalm, Newaygo, Oceana, Osceola Counties - (517) 373-9121
Kent County - (517) 373-4781, (517) 373-7723
Allegan, Muskegon, Ottawa Counties - (517) 373-6204
Barry, Calhoun Counties - (517) 373-7723
Kalamazoo, St. Joseph Counties - (517) 335-2124
Berrien, Cass, Van Buren Counties - (517) 373-3633

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APPENDIX D

QUALIFIED LOCAL GOVERNMENTAL UNITS UNDER THE OBSOLETE PROPERTY REHABILITATION ACT – (PUBLIC ACT 146 OF 2000)

Qualified local governmental units, as defined by the Obsolete Property Rehabilitation Act (discussed on page 61), are:

1. *Cities* with populations more than 20,000 or less than 5,000, located in a county with a population more than 2,000,000 and, as of January 1, 2000, with overall increases in state equalized valuation of real and personal property of less than 65 percent of the statewide average increase since 1972; or
2. *Cities* with median household incomes of 150 percent or less of the statewide median family income as reported in the 1990 census, and that meet at least one of the following criteria:
 - Contains an eligible distressed area as defined by the State Housing Development Authority Act (See Appendix A for a definition and list of current eligible distressed areas);
 - Is contiguous to a city with a population of 500,000 or more;
 - Has a population of 10,000 or more and is located outside of an urbanized area as delineated by the federal census bureau;
 - Is the central city of a metropolitan area as designated by the U.S. Office of Management and Budget;
 - Has a population of 100,000 or more and is located in a county with a population of 2,000,000 or more according to the 1990 federal census.
3. *Townships* with a median family income of 150 percent or less of the statewide median family income as reported in the 1990 federal census, and is either:
 - Contiguous to a city with a population of 500,000 or more, or
 - Contains an eligible distressed area and has a population of 10,000 or more.
4. *Villages* with populations of 500 or more as reported by the 1990 federal census located in an area designated as a Rural Enterprise Community before 1998.

As of July 2006, the following local units of government are “qualified local governmental units.”

Adrian	Albion	Alma
Alpena	Ann Arbor	Baldwin
Bangor	Battle Creek	Bay City
Benton Harbor	Benton Twp. (Berrien)	Bessemer
Big Rapids	Bronson	Buena Vista Twp. (Saginaw)
Burton	Cadillac	Carson City
Caspian	Center Line	Cheboygan
Coldwater	Coleman	Crystal Falls
Dearborn	Dearborn Heights	Detroit
Dowagiac	East Lansing	Eastpointe
Ecorse	Escanaba	Ferndale
Flint	Gaastra	Genesee Twp. (Saginaw)
Gibraltar	Gladstone	Grand Haven
Grand Rapids	Grayling	Hamtramck
Harbor Beach	Harper Woods	Hart
Hartford	Hazel Park	Highland Park
Holland	Inkster	Ionia
Iron Mountain	Iron River	Ironwood
Ishpeming	Jackson	Kalamazoo
Lansing	Lincoln Park	Livonia

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Ludington	Manistee	Manistique
Marquette	Melvindale	Menominee
Midland	Monroe	Mt. Clemens
Mount Morris	Mt. Morris Twp. (Genesee)	Mount Pleasant
Muskegon	Muskegon Heights	Norton Shores
Norway	Oak Park	Omer
Onaway	Owosso	Pinconning
Pontiac	Portage	Port Huron
Redford Twp. (Wayne)	River Rouge	Royal Oak Twp. (Oakland)
Saginaw	St. Louis	Sault Ste. Marie
Southfield	Sturgis	Taylor
Three Rivers	Traverse City	Trenton
Vassar	Wakefield	Warren
Wayne	Wyandotte	Wyoming
Ypsilanti		

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APPENDIX E SMALL BUSINESS & TECHNOLOGY DEVELOPMENT CENTERS BY REGION

Funded primarily by the Small Business Administration of the US Department of Commerce, Small Business Development Centers (SBDCs) are cooperative efforts of the private sector, the education community, federal, state, and local governments. They exist throughout most of the United States. SBDCs in Michigan, called Michigan Small Business & Technology Development Centers (SBTDCs), are business management assistance and training centers that assist people interested in starting a business as well as existing businesses with less than 500 employees.

SBTDCs provide no-cost or very low-cost business management consulting and training to Michigan's new venture companies, existing small businesses, expanding businesses, new technology companies, and innovators. According to the Michigan Economic Development Corporation, certified counselors assist businesses in handling cash flow problems, developing sound accounting practices, producing marketing materials, packaging loan proposals, addressing personnel issues, and referring clients to experts who partner with the SBTDC network. These consultants include CPAs, loan counselors, attorneys and marketing specialists. Firms interested in exporting, research and development, manufacturing and technology transfer may receive specialized assistance from the SBTDCs.

Michigan SBTDC State Office:

Grand Valley State University
Seidman College of Business
510 W Fulton Street
Grand Rapids, MI 49504
p: (616) 336-7480 f: (616) 336-7485
sbtdchq@gvsu.edu
www.misbtcdc.org

For a listing of all Small Business & Technology Development Center programs and other Small Business Administration programs, contact the appropriate regional office. Most SBTDC Regional Offices listed below have satellite offices not listed here. See www.misbtcdc.org for a listing of the more than 30 satellite offices located throughout Michigan's 83 counties.

SBTDC Region

Host Institution

Contact Information

Counties Served

Region 1 - Upper Peninsula

1st Step, Inc.
2415 14th Avenue, South
Escanaba, MI 49829
p: (906) 786-9634 f: (906) 786-4442

Alger	Baraga	Chippewa	Delta
Dickinson	Gogebic	Houghton	Iron
Keweenaw	Luce	Mackinac	Marquette
Menominee	Ontonagon	Schoolcraft	

Region 2 - NW

Northwest Michigan
Council of Governments
1209 South Garfield Avenue, Suite C
P.O. Box 506
p: (231) 922-3780 f: (231) 929-5042

Antrim	Benzie	Charlevoix	Emmet
Grand Traverse	Kalkaska	Leelanau	Manistee
Missaukee	Wexford		

Region 3 - NE

Alpena Community College
666 Johnson Street
Alpena, MI 49707
p: (989) 358-7383 f: (989) 358-7554

Alcona	Alpena	Cheboygan	Crawford
Iosco	Montmorency	Ogemaw	Oscoda
Otsego	Presque Isle	Roscommon	

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<p>Region 4 - NW Central Clare Community College M-TEC Building 1375 S. Clare Avenue Harrison, MI 48625 P: (989) 386-6630 f: (989) 802-0971</p>	<p>Clare Lake Newaygo</p>	<p>Gladwin Mason Oceana</p>	<p>Gratiot Mecosta Osceola</p>	<p>Isabella Mid Michigan Montcalm</p>
<p>Region 5/6 - NE Central/Thumb Delta College Corporate Services 1961 Delta Road, H-Wing University Center, MI 48710 p: (989) 686-9597 f: (989) 667-2222</p>	<p>Arenac Saginaw</p>	<p>Bay Sanilac</p>	<p>Huron Tuscola</p>	<p>Midland</p>
<p>Region 7 - West Central Grand Valley State University 401 West Fulton Grand Rapids, MI 49504 p: (616) 331-7486 f: (616) 331-7195</p>	<p>Kent</p>	<p>Muskegon</p>	<p>Ottawa</p>	
<p>Region 8 - Central Lansing Community College 315 N. Grand Avenue, Room 202 P.O. Box 40010 Lansing, MI 48901-7210 p: (517) 483-1921 f: (517) 483-1675</p>	<p>Clinton Livingston</p>	<p>Eaton Shiawassee</p>	<p>Ingham</p>	<p>Ionia</p>
<p>Region 9 - SE Eastern Michigan University 2727 Second Avenue, Suite 113 Detroit, MI 48201 p: (313) 967-9295 f: (313) 967-9296</p>	<p>Monroe</p>	<p>Oakland</p>	<p>Wayne</p>	
<p>Region 10 - SE Macomb County Department of Planning & Economic Growth 1 South Main Street, 7th Floor Mt. Clemens, MI 48043 p: (810) 469-5118 f: (810) 469-6787</p>	<p>Macomb</p>	<p>St. Clair</p>		
<p>Region 11 - SW Kalamazoo College Stryker Center 1327 Academy Street Kalamazoo, MI 49006-3200 p: (269) 337-7350 f: (269) 337-7352</p>	<p>Allegan Calhoun St. Joseph</p>	<p>Barry Cass Van Buren</p>	<p>Berrien Kalamazoo</p>	<p>Branch</p>
<p>Region 12 - South Central Washtenaw Community College 301 West Michigan Avenue, Suite 101 Ypsilanti, MI 48197 p: (734) 547-9170 f: (734) 547-9178</p>	<p>Hillsdale</p>	<p>Jackson</p>	<p>Lenawee</p>	<p>Washtenaw</p>

APPENDIX F DEFINITIONS OF BLIGHTED, FUNCTIONALLY OBSOLETE AND FACILITY

Eligible Properties for Obsolete Property Rehabilitation Act and Brownfield Redevelopment Financing Act

A property must meet the Brownfield Redevelopment Financing Act's (1996 PA 381; M.C.L. 125.2651) definition of "functional obsolescence," or "blighted," or the property must be a contaminated "facility" as defined in the Michigan Natural Resources and Environmental Protection Act of 1994 (PA 451 of 1994; M.C.L. 324.20101).

Accordingly, "*functionally obsolete*" is defined as property that is unable to be used to adequately perform the function for which it was intended, due to a substantial loss in value resulting from factors such as overcapacity, changes in technology, deficiencies or superadequacies in design, or other similar factors that affect the property itself or the property's relationship with other surrounding property.

"*Blighted*" is defined as property that meets any of the following criteria:

- (i) Has been declared a public nuisance in accordance with a local housing, building, plumbing, fire, or other related code or ordinance.
- (ii) Is an attractive nuisance to children because of physical condition, use, or occupancy.
- (iii) Is a fire hazard or is otherwise dangerous to the safety of persons or property.
- (iv) Has had the utilities, plumbing, heating, or sewerage permanently disconnected, destroyed, removed, or rendered ineffective so that the property is unfit for its intended use.
- (v) Is tax reverted property owned by a qualified local governmental unit, by a county, or by this state. The sale, lease, or transfer of tax reverted property by a qualified local governmental unit, county, or this state after the property's inclusion in a brownfield plan shall not result in the loss to the property of the status as blighted property for purposes of this act.
- (vi) Is property owned or under the control of a land bank fast track authority under the land bank fast track act, whether or not located within a qualified local governmental unit. Property included within a Brownfield plan prior to the date it meets the requirements of this subdivision to be eligible property shall be considered to become eligible property as of the date the property is determined to have been or becomes qualified as, or is combined with, other eligible property. The sale, lease, or transfer of the property by a land bank fast track authority after the property's inclusion in a Brownfield plan shall not result in the loss to the property of the status as blighted property for the purpose of this act.

"*Facility*" means any area, place, or property where a hazardous substance in excess of the concentrations which satisfy the requirements of the Michigan Natural Resources and Environmental Protection Act section 20120a(1)(a) or (17), or the cleanup criteria for unrestricted residential use under part 213 has been released, deposited, disposed of, or otherwise comes to be located. Facility does not include any area, place, or property where response activities have been completed which satisfy the cleanup criteria for the residential category provided for in section 20120a(1)(a) and (17) or which corrective action has been completed under part 213 which satisfies the cleanup criteria for unrestricted residential use.

APPENDIX G MICHIGAN ECONOMIC GROWTH AUTHORITY

Definition of "High-Technology Activity" and "Qualified High-Technology Business"

The State of Michigan defines a high-technology activity in the Michigan Economic Growth Authority statute (M.C.L. 207801 et seq.) (page 54). This definition is also used to define high-tech activities in Public Act 247 of 2000 (amendments to the Industrial Facilities Tax Abatement program (page 51)) and Public Act 248 of 2000 (amendments to the Local Development Finance Authority Act (page 83)).

A "*qualified high-technology business*" means a business with not less than 25 percent of the total operating expenses of the business used for research and development, *or* a business/facility whose primary business activity is a high-technology activity.

As defined in the Act, "*high-technology activity*" means one or more of the following:

- (1) Advanced computing, which is any technology used in the design and development of computer hardware and software, data communications or information technologies.
- (2) Advanced materials, which are materials with engineered properties created through the development of specialized process and synthesis technology.
- (3) Biotechnology, which is any technology that uses living organisms, cells, macromolecules, microorganisms, or substances from living organisms to make or modify a product, improve plants or animals, or develop microorganisms for useful purposes. Biotechnology does not include human cloning as defined in section 16274 of the public health code, 1978 PA 368, MCL 333.16274, or stem cell research with embryonic tissue.
- (4) Electronic device technology, which is any technology that involves microelectronics, semiconductors, electronic equipment, and instrumentation, radio frequency, microwave, and millimeter electronics, and optical and optic-electrical devices, or data and digital communications and imaging devices.
- (5) Engineering or laboratory testing related to the development of a product.
- (6) Technology that assists in the assessment or prevention of threats or damage to human health or the environment, including, but not limited to, environmental cleanup technology, pollution prevention technology, or development of alternative energy sources.
- (7) Medical device technology, which is any technology that involves medical equipment or products other than a pharmaceutical product that has therapeutic or diagnostic value and is regulated.
- (8) Product research and development.
- (9) Advanced vehicles technology, which is any technology that involves electric vehicles, hybrid vehicles, or alternative fuel vehicles, or components used in the construction of electric vehicles, hybrid vehicles, or alternative fuel vehicles. For purposes of this act:
 - a.) "Electric vehicle" means a road vehicle that draws propulsion energy only from an on-board source of electrical energy.
 - b.) "Hybrid vehicle" means a road vehicle that can draw propulsion energy from both a consumable fuel and a rechargeable energy storage system.
- (10) Tool and die manufacturing.
- (11) Competitive edge technology as defined in section 88a of the Michigan strategic fund act, 1984 PA 270, MCL 125.2088a. (The four competitive edge technologies are: life sciences technology; advanced automotive, manufacturing, and materials technology; homeland security and defense technology; alternative energy technology. For a detail description of each technology, please consult the section 88a.)

APPENDIX H MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY

Definition of Eligible Distressed Areas

The State Housing Development Authority Act (1966 PA 346), defines an Eligible Distressed Area as any of the following:

- (i) An area located in a city with a population of at least 10,000, which area is either designated as a “blighted area” by a local legislative body pursuant to Public Act No. 344 of 1945, MCL 125.71 to 125.84, or which area is determined by the authority to be blighted or largely vacant by reason of clearance of blight, if, with respect to the area, the authority determines all of the following:
 - (A) That private enterprise has failed to provide a supply of adequate, safe, and sanitary dwellings sufficient to meet market demand.
 - (B) That approval of elimination of income limits applicable in connection with authority loans has been received from the city in the form of either a resolution adopted by the highest legislative body in the city, or, if the city charter provides for the mayor to be elected at large with that office specifically designated on the ballot, provides that the office of the mayor is a full-time position, and provides that the mayor has the power to veto legislative actions of the legislative body of that city, a written communication from the mayor of that city.
- (ii) A municipality (city, village, or township) that meets all of the following requirements:
 - (A) The municipality shows a negative population change from 1970 to the date of the most recent federal decennial census.
 - (B) The municipality shows an overall increase in the state-equalized value of real and personal property of less than the statewide average increase since 1972.
 - (C) The municipality has a poverty rate, as defined by the most recent federal decennial census, greater than the statewide average.
 - (D) The municipality has had an unemployment rate higher than the statewide average unemployment rate for 3 of the preceding 5 years.
- (iii) An area located in a local unit of government certified by the Michigan Enterprise Zone Authority as meeting the criteria prescribed in section 2(d) of the Neighborhood Enterprise Zone Act (1992 P.A. 147).

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As of February 2006, there were 168 Eligible Distressed Areas in Michigan: 127 cities, 25 townships, and 16 villages. The following local units of government contained Eligible Distressed Areas:

Cities:

Adrian	Albion	Allegan
Alma	Alpena	Ann Arbor
Bad Axe	Bangor	Battle Creek
Bay City	Benton Harbor	Bessemer
Big Rapids	Bronson	Burton
Cadillac	Carson City	Caspian
Center Line	Charlevoix	Charlotte
Cheboygan	Coldwater	Coleman
Corunna	Crystal Falls	Dearborn
Dearborn Heights	Detroit	Dowagiac
East Lansing	Eastpointe	Ecorse
Escanaba	Ferndale	Flint
Gaastra	Gaylord	Gibraltar
Gladstone	Gladwin	Grand Haven
Grand Rapids	Grayling	Hamtramck
Harbor Beach	Harper Woods	Harrison
Harrisville	Hart	Hartford
Hastings	Hazel Park	Highland Park
Hillsdale	Holland	Houghton
Howell	Inkster	Ionia
Iron Mountain	Iron River	Ironwood
Ishpeming	Ithaca	Jackson
Kalamazoo	Lake City	Lansing
Lapeer	Lincoln Park	Livonia
Ludington	Manistee	Manistique
Marquette	Marshall	Mason
Melvindale	Menominee	Midland
Monroe	Mt. Clemens	Mt. Morris
Mt. Pleasant	Munising	Muskegon
Muskegon Heights	Norton Shores	Norway
Oak Park	Omer	Onaway
Owosso	Petoskey	Pinconning
Pontiac	Port Huron	Portage
Reed City	River Rouge	Rogers City
Saginaw	Sandusky	Sault Ste. Marie
St. Ignace	St. Johns	St. Joseph
St. Louis	Southfield	Standish
Stanton	Sturgis	Tawas City
Taylor	Three Rivers	Traverse City
Trenton	Vassar	Wakefield
Warren	Wayne	West Branch
White Cloud	Wyandotte	Wyoming
Ypsilanti		

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Villages:

Atlanta	Baldwin	Bellaire
Beulah	Caro	Cassopolis
Centerville	Eagle River	Kalkaska
L'Anse	Leland	Mio
Newberry	Ontonagon	Paw Paw
Roscommon		

Townships (County):

Benton (Berrien)	Buena Vista (Saginaw)	Calumet (Houghton)
Carp Lake (Ontonagon)	Carrollton (Saginaw)	Champion (Marquette)
Columbia (Tuscola)	Duncan (Houghton)	Elba (Griott)
Elmwood (Tuscola)	Emerson (Griott)	Genesee (Genesee)
Marlette (Sanilac)	Minden (Sanilac)	Montrose (Genesee)
Mt. Morris (Genesee)	Oscoda (Iosco)	Pulawski (Presque Isle)
Redford (Wayne)	Royal Oak (Oakland)	Sebewaing (Huron)
Sheridan (Calhoun)	Spaulding (Saginaw)	Turner (Arenac)
Wisner (Tuscola)		

Source: Michigan State Housing Development Authority

