

Southwest MICHIGAN

BERRIEN COUNTY COMMUNITY PROFILE



Cornerstone
ALLIANCE

ECONOMIC DEVELOPMENT  BERRIEN COUNTY

MUNICIPALITIES
HEALTH CARE
TRANSPORTATION
EDUCATION

HOUSING
CULTURE
OUTDOOR FUN
JOBS

Relocating MADE EASIER.



Are you relocating to Southwest Michigan? Our First Choice team can:

Help You Network.

With our assistance, you'll meet the right people. We can guide you in navigating the local job market, introducing you to networking opportunities, key employers and HR personnel.

Assist Your Spouse/Partner.

Rarely do you make job decisions in a vacuum. Your spouse or partner needs to be convinced that this is a good move, too. Using our networks, our team can help identify meaningful and enriching employment opportunities for them as well.

Build a Sense of Belonging.

The First Choice Program gives you an insider's view of Michigan's Great Southwest to make it easier for you to relocate. Our local experts can help you find:

- The right neighborhood and housing options.
- The best education options from the wide range of choices Berrien County offers.
- Places of worship.
- Leisure activities, cultural experiences and more.

Learn more at GoMichigan.com

80 W. Main Street | Benton Harbor, MI 49022 | Ph: 269.925.6100

Southwest Michigan is the first and best choice for where to live, work and play. Let us help you see why.
Call 269.925.6100 or visit our website today.



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Special thanks to Southwestern Michigan Tourist Council for providing many of the photographs seen throughout this publication, except where noted.

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WELCOME TO MICHIGAN'S GREAT SOUTHWEST!

We are excited that you are exploring our incredible area. In this community profile, you will quickly discover why people and businesses from all around the world choose to live, work and play here. We hope you will make Southwest Michigan your home, too.

SOUTHWEST MICHIGAN
Condé Nast Traveler's
20 BEST PLACES TO GO IN 2020

LIVE LIFE ALONG THE LAKEFRONT

Berrien County is in the southwestern corner of the state, along Lake Michigan's shoreline. Condé Nast Traveler (CNT) recently named this region one of its 20 Best Places to Go. CNT travel writer Nina Kokotas Hahn wrote, "Ocean-like coastlines and a laid-back vibe have always been southwest Michigan's biggest draws. But recently the lakefront region has embraced a grown-up take on agritourism ..."

Nina's words sum up what makes this a perfect place to grow a business, plant a vineyard, raise a family, even retire. Living and working here is like being on vacation all year-round.

THERE ARE MANY REASONS TO CHOOSE THIS AS YOUR NEXT BUSINESS SITE OR HOME

The cities and townships by Lake Michigan and nestled into our countryside are a dynamic blend of relaxed and vibrant, quaint and culturally diverse. They are places where entrepreneurs and adventurers are inspired and thrive.

Based here are some of the world's most recognizable companies. Each provides a wide array of jobs and career opportunities. Many of these employers are actively recruiting young, bright and diverse talent to our region to help propel their business growth for generations to come.

One of our most well-known companies is WHIRLPOOL CORPORATION, the largest home appliance manufacturer in the world. It was founded and is headquartered in Benton Harbor. Other businesses such as Hanson Logistics, Eagle Technologies, JR Automation and Robert Bosch LLC also manufacture and supply a variety of products around the globe. American Electric Power's D.C. Cook Nuclear Plant generates enough zero-emissions electricity to power more than 1.5 million homes.

SPECTRUM HEALTH LAKELAND is our largest employer. It recently completed a \$160 million expansion that includes more than 300,000 square feet of new and renovated state-of-the-art healthcare space. Our communities have nearby access to some of the best medical technology and staff.

RENOWNED FOR ITS AGRICULTURE, AGRITOURISM AND AGRIBUSINESS

Because Lake Michigan tempers our climate, this is one of the best growing regions in the United States. You are never far from acres of verdant orchards, vineyards or fields of vegetables, grains or hops. So, if your passion is crafting beer, wine or spirits, developing an emerging agricultural industry or sustainable farming practices, this is a perfect place to grow your dream.



Cornerstone Alliance President Rob Cleveland unveils the area's current recruitment plan near the Silver Beach Pavilion. The goal of the "Vacay Every Day" marketing campaign is to increase the population of Berrien County by 10 percent over the next 8 years. We welcome you to be part of our vacation lifestyle. For more information visit www.Vacay-EveryDay.com

EDUCATION IS ANOTHER HALLMARK IN OUR AREA

Whether you are advancing your education or seeking the right place for your children to learn, there are top-quality public and private school options throughout Berrien County. St. Joseph and Lakeshore Public Schools are regularly ranked among the nation's top public schools. Berrien Springs Public Schools have a multicultural student population and offer highly successful traditional and online learning opportunities.

ACCLAIMED COLLEGES AND UNIVERSITIES ARE NEARBY

Andrews University in Oronoko Charter Township is ranked as one of the country's most ethnically diverse campuses. The University of Notre Dame is within 30 minutes and is renowned for its academic and research programs. Western Michigan University, Michigan State University and the University of Michigan are also within driving distance. Their in-state tuitions create immeasurable value and a foundation of lifelong learning.

A FOUR-SEASON PLAYGROUND FOR ALL AGES

One of the best reasons for choosing Southwest Michigan is outside. Our soft, sugar-sand beaches along Lake Michigan are among the best in the country. TripAdvisor just ranked Silver Beach in St. Joseph one of the Top 25 Beaches in the U.S. You can fill your spare time golfing, kayaking, hiking, fishing, biking, cross-country or downhill skiing, and so much more. But you also can enrich your life indoors with art, music, theater and gaming entertainment. And when you want to expand your cultural or sports options, you are within a 90-minute drive to Chicago, Grand Rapids, Kalamazoo and South Bend.

SOUTHWEST MICHIGAN IS THE RIGHT CHOICE

You will enjoy a diverse culture and economy, miles of pristine beaches and people who hope you'll stay. Reach out to us and we will help you find your place in Southwest Michigan. There is one waiting for you.

For more information visit www.gomichigan.com

HARBOR SHORES Resort

HOW COLLABORATION IS CHAMPIONING EXCITING OPPORTUNITIES

Paw Paw River and Harbor Shores Golf Course

If you want to see what community collaboration in Southwest Michigan can bring about, Harbor Shores Resort is a success story that will give you confidence your ideas will thrive here as well.

"With Harbor Shores [Resort], we set out to change a community."

— Jack Nicklaus, winner of 18 Major Championships

THE ONLY JACK NICKLAUS SIGNATURE GOLF COURSE ON LAKE MICHIGAN

In 2010, community leaders in Benton Harbor and St. Joseph set out to revitalize the area. They demolished three million square feet of dilapidated buildings and removed 140,000 tons of waste material.

Then they crafted a multi-faceted nonprofit project that has become a premier destination for championship golf and resort lifestyle living.

While none of the green fees are used to pay for the construction of this magnificent resort, a portion is used to maintain the public areas in Jean Klock Park and its 12-mile trail system. Any revenues above operating expenses are granted back to the community for job training and educational programs. Harbor Shores is also a proud partner of the First Tee Benton Harbor Program, an organization that promotes character development and life-enhancing values for hundreds of local youth through the game of golf.

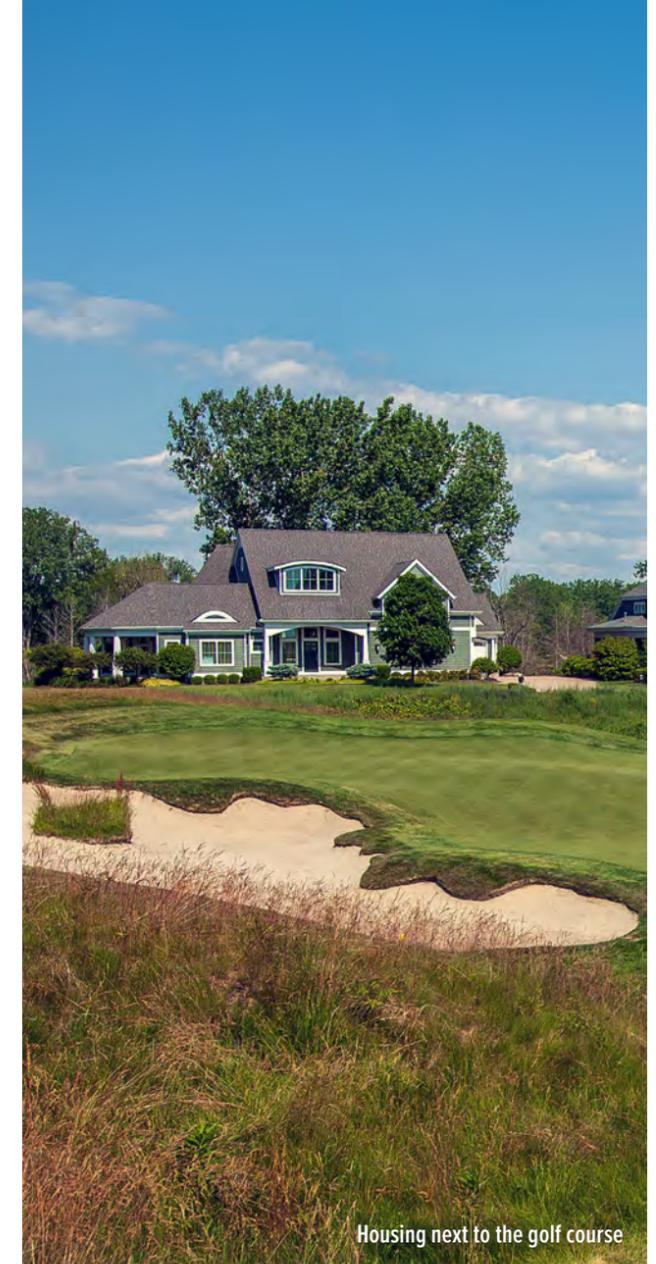
This 18-hole public course's remarkably diverse terrain and dramatic design is a golfer's dream. When you play it, you will follow the steps of KitchenAid® Senior PGA champions who biennially compete here.

THE INN ISN'T JUST A RESPITE FOR VISITORS

The 92-luxury-room hotel towering over the St. Joseph River Harbor is a favorite getaway for individuals and families from around the world. It is located just minutes from pristine Lake Michigan beaches, unique shopping and cafes, year-round entertainment, wineries, breweries and so much more in Benton Harbor and St. Joseph. But as a resident of Southwest Michigan, you will also frequent the Inn's delicious waterfront restaurants, reinvigorating spa, a gallery showcasing a rotation of regional artwork, state-of-the-art meeting rooms, hiking and biking trails and the fun-loving Harbor Hopper Cycleboat. This is your space to unwind, too.



The Inn at Harbor Shores lobby



Housing next to the golf course

LIVE THE RESORT LIFE EVERY DAY

One of the significant community transformations the Harbor Shores Resort brought about was establishing the Harbor Shores Hideaway, Fairways, Enclave and Harbor Village neighborhoods. Homesites are still available in Harbor Village which fosters a tight-knit community with its inviting front porches and tree-lined streets and sidewalks that lead to the Paw Paw and St. Joseph Rivers. Each home is designed to draw architectural elements from historic St. Joseph and Benton Harbor neighborhoods. Inside the Village is a park for relaxing walks or bringing neighbors and friends together for outdoor activities. This is your staycation home.

Discover resort living at www.harborshoresresort.com

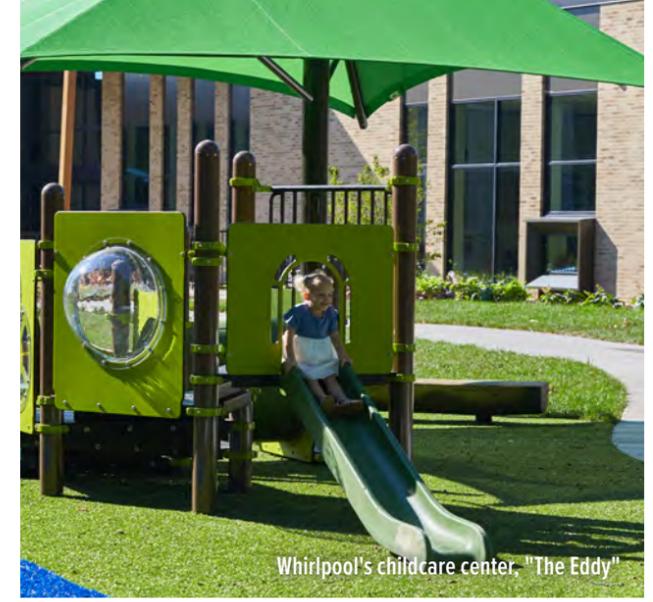
THIS LEADING GLOBAL BRAND IS DEEPLY ROOTED HERE



Whirlpool Corporation Riverview Campus



Whirlpool Corporation Riverview Campus



Whirlpool's childcare center, "The Eddy"

A CULTURE OF DOING THE RIGHT THING

Lou and Fred Upton established the Whirlpool Foundation in 1951, making a promise to reinvest in their community. Their intent was to provide financial and leadership support for nonprofit organizations that improve the quality of life in the communities where Whirlpool operates.

Today, Benton Harbor is home to the company's global headquarters. The corporation lives up to its commitments toward creating a future where HOUSE + HOME is possible for everyone, supporting resilient, thriving and sustainable communities through education and neighborhood development, and enabling comfortable, nurturing places to live where individuals and families can build their best future.

The Upton legacy is still integral to the Whirlpool way. You can see it every day in its investment in Southwest Michigan.

Learn more about Whirlpool's commitment to House + Home at www.whirlpoolcorp.com/social-responsibility



KitchenAid® Senior PGA Championship, Benton Harbor

Life at home has been at the heart of Whirlpool Corporation for over 110 years. Here, we can't help but think back to their history — and look forward to the future they are creating within our community.

"Our values guide our actions to win with integrity."

— Marc Bitzer, CEO

100+ YEARS OF INNOVATION

Whirlpool Corporation started in 1911 as the Upton Machine Company — a small company in St. Joseph, Michigan. For 110 years, it has remained in constant pursuit of improving life at home. Among numerous accomplishments, they patented the first electric motor-driven wringer clothes washer, pioneered America's first experimental space kitchen, the United State's first toll-free customer service program and won more than 20 CES® Innovation Awards for its home appliances. As the company has grown globally, it has prioritized social and environmental sustainability and expanded its brand portfolio to include KitchenAid®, Maytag®, JennAir® and Amana®, among many other kitchen and laundry appliance brands.



100+ years of innovation



COOK PLANT



OUR LOCAL SOURCE FOR SAFE, RELIABLE, ZERO-EMISSION ELECTRICITY

D.C. Cook Nuclear Plant in Bridgman

Since 1975, the Donald C. Cook Nuclear Plant in Bridgman has been safely generating clean and reliable electricity for the homes and businesses in Berrien County.

Nuclear power provides nearly 55% of the carbon-free energy in the United States.

GENERATING ELECTRICITY TO POWER 1.5 MILLION HOMES

The dual-unit plant is operated by Indiana Michigan Power, a unit of American Electric Power. It is located on 650 acres along Lake Michigan's eastern shoreline. The plant was named for the late Donald C. Cook, a Michigan native, and former chairman of the board of AEP. Unit 1 began commercial operation in August of 1975, and Unit 2 in July of 1978.

At full power, the plant generates more than 2,100 megawatts of electricity – enough to power 1.5 million homes. Its nuclear energy emits no air pollution and plays a major role in protecting the air quality in our region.

EXCELLENT JOB OPPORTUNITIES

The plant is one of our area's largest employers. With a more than \$100 million annual payroll, Cook employs approximately 1,000 men and women. Its diverse job base includes nuclear operators, engineers, welders, pipefitters, electricians, laborers, maintenance, administrators, chemists, environmentalists, armed security, radiation protection, emergency planning, training instructors, financial analysts, legal and regulatory, and many others. During refueling outages, Cook brings in an additional 900 skilled workers who support our local economy during their stays.



Inside the turbine building at Cook Nuclear Plant



Cook employees volunteer hundreds of hours annually

A RELIABLE POWER SOURCE 24 HOURS/365 DAYS A YEAR

The plant continually invests in technology, security, equipment and training. Among energy sources, Cook Plant's nuclear energy is by far the most reliable source of electricity. It is a secure source of power that isn't subject to changing weather conditions, unpredictable fuel cost fluctuations or over-dependence on foreign suppliers.

A MAJOR COMMUNITY SUPPORTER

Cook Nuclear Plant is also one of Berrien County's largest taxpayers, contributing more than \$35 million annually. This money helps support one of the most robust Emergency Plans in the United States to ensure our communities are prepared to safely respond in the unlikely event of severe weather, nuclear or other emergencies. Cook Plant is committed to being an active corporate citizen and is renowned for its employees' generous support of local nonprofits and community events.

Our region is proud to be the home of this vital contributor to America's diverse electricity portfolio.

Learn more about our clean-air electricity source at www.cookinfo.com



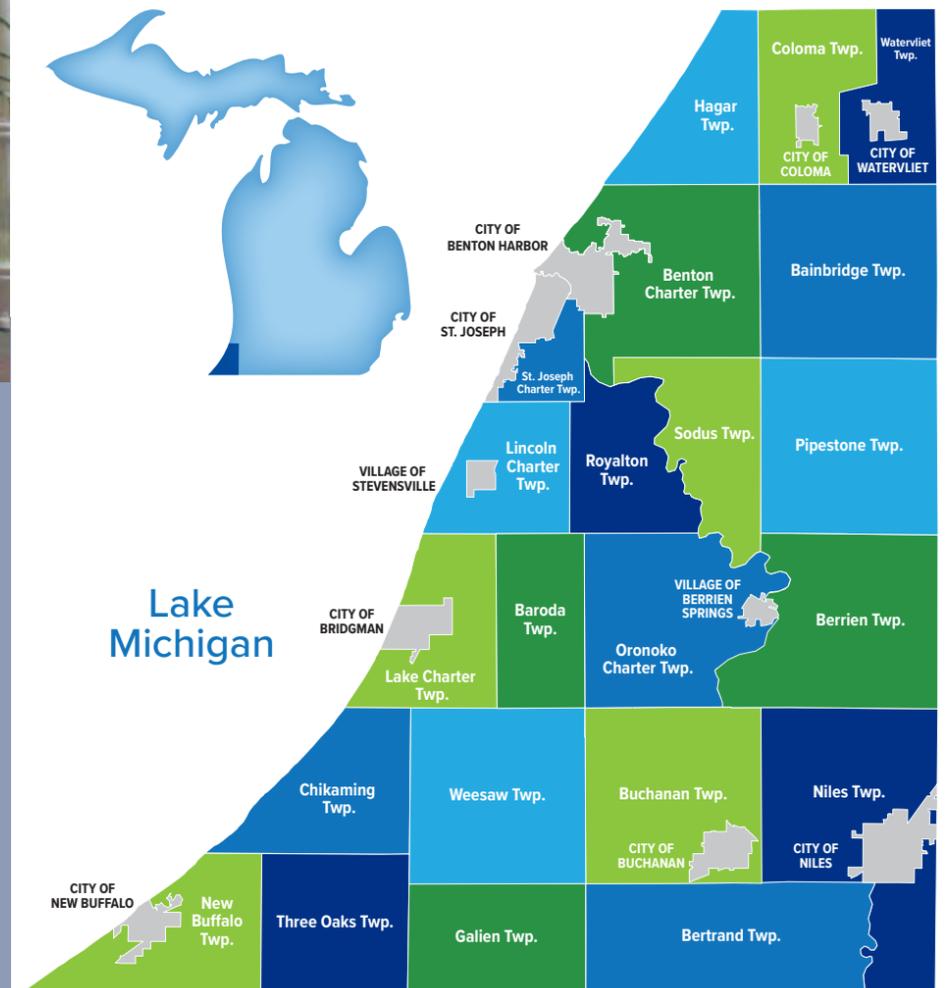
Downtown St. Joseph

Berrien County

FOSTERING A SENSE OF BELONGING

Berrien County covers 585 square miles in the southwestern corner of Michigan. It has been a vital crossroads to trade and Michigan’s expansion for centuries. Over its rich history, it has served under four flags — Spain, France, England and the United States of America. It continues to welcome businesses from around the world.

There is a collaborative culture among the municipalities in our county that willingly tackles issues that make living and working here better. Another hallmark are the support organizations that celebrate who we are and our amazing natural resources. The Berrien County Parks and Recreation Department, Southwestern Michigan Tourist Council, St. Joseph Today and various downtown development organizations host events throughout the year. From holidays to blossoming orchards to new vintages, beers and spirits to our cultural and culinary diversity to arts and music, we value making everyone know they belong here.



MUNICIPALITIES

Where will you call home in Berrien County? With nearly 40 distinct and friendly municipalities to choose from, you will easily find an urban, rural or coastal community where you and your business can thrive. Explore the possibilities in this section.

City of St. Joseph

WELCOME TO THE CITY WITH A BUILT-IN ITINERARY

St. Joseph is carefully nestled on the southern tip of what has been termed "The Riviera of the Midwest." It has a population of 8,317 (2019 Census estimate). This deepwater port town is a growing resort community — part of a "small town" chain stretching from the state line in a spectacular arc along Lake Michigan.



The lakeshore here is peppered with sand dune formations and lined further inland with a lush countryside that produces some of the nation's finest orchards and vineyards.

It is part of the largest non-citrus fruit-growing region in the nation.

The City of St. Joseph is accustomed to being a popular attraction. Years ago, Silver Beach doubled as an amusement park with several rides and activities. As you meander in and out of shops along the charming Victorian brick-lined streets, you may hear music when you are near the bluff. You'll find the Silver Beach Carousel down below. The carousel houses several artifacts from Silver Beach Amusement Park, including the last organ operating on the old park's carousel. It still plays today as the soundtrack for many memories.

A BEACH IN YOUR BACKYARD

Each summer, visitors travel to this stretch of the shoreline to witness breathtaking sunsets and spend a few days breathing in the freshwater air. Silver Beach is the go-to place for a day in the sun. With volleyball courts, sidewalks for strolling, kayaks and paddleboards to rent, play structures and grills, hours of outdoor fun fly by. Residents of Southwest Michigan are lucky enough to find these activities in their backyard whenever they'd like. Visitors leave wanting to plan their next trip to St. Joseph.

PERFECT SUMMER PLAYGROUND

You can cool off or rinse the sand from your toes as you wander through the Whirlpool Compass Fountain water jets each summer. The splash pad has 36 ground jets and eight large water cannons which blast water toward the center every 15 minutes.



St. Joseph Charter Township

A BEDROOM COMMUNITY READY FOR MORE RESIDENTS

St. Joseph Charter Township's first permanent settler, William Burnett, arrived in 1780. Burnett established a successful trading post, but true settlement did not begin until 50 years later in 1830. The community grew so rapidly thereafter, that it incorporated as a township in 1832. Today's population totals 9,676 (2019 Census estimate).



At one time, fruit agriculture was paramount with more than 2,000 acres devoted to this industry by the 1880s. However, the Township gradually developed into a residential area, with areas

of commercial, light industrial and medical facilities rounding out the community.

The Township, with 23 full-time employees, contracts for most of its services. This results in a relatively low tax rate. St. Joseph Charter Township is a typical bedroom community with no downtown area. Lakefront property within the Township belongs to Shoreham Village — a small, incorporated community in the southwest corner of the township.

Housing units are well maintained with a few high-income residential subdivisions added each year. The community is financially stable and has not increased its general operating millage for 20 years.

ROOM FOR GROWTH

Although the Township does have a number of industries in its Palladium Drive Business Park, it seeks to attract more to increase the community's tax base. Maintaining the reputation as a quality, affluent community is important. Property is still available for residential and industrial growth.

One of the most anticipated redevelopment projects underway is the former Berrien Hills Country Club, across the river from Spectrum Health Lakeland. The potential of this site is unlike nearly any other property currently available in the county. St. Joseph Charter Township officials are actively supporting the redevelopment opportunities at the site.



WATERFRONT OPPORTUNITIES

Above is a proposed plan for redeveloping the former Berrien Hills Country Club site situated on the St. Joseph River. This prime waterfront property in St. Joseph Charter Township encompasses more than 80 acres and is perfect for housing or commercial construction.

City of Benton Harbor

A PORT OF OPPORTUNITIES

The City of Benton Harbor is over four square miles in the heart of Southwest Michigan resting at the intersection of the St. Joseph River, the Paw Paw River and beautiful Lake Michigan. It has a population of 9,741 (2019 Census estimate).



Benton Harbor partners with other municipalities to support the Southwest Michigan Regional Airport (KBEH). The Southwest Michigan Regional Airport is home to over 75 privately

owned aircraft and serves as a landing spot for more than 400 companies from the United States and Canada each year.

RECREATION AND ACTIVITIES

The Benton Harbor Arts District has an eclectic mix of urban loft residences, restaurants, bars, coffee

shops and art galleries. A great way to get familiar with the Arts District is to attend one of the Art Hops organized by the Benton Harbor Arts Association. Several times each year, local businesses, restaurants and galleries invite the public to celebrate local artists in this walkable downtown setting. Art Hops are free, family-friendly and open to everyone.

If you're searching for recreation, look no further. There is no better beach than Jean Klock Park. You'll also find plenty of boating access for spending a day on Lake Michigan or exploring the scenic St. Joseph River. Don't have a boat? You can rent a kayak or paddleboard to journey down the Paw Paw River.

The world-class Harbor Shores Golf Course makes Benton Harbor a premier destination for golfers. Designed by professional golfer Jack Nicklaus, the course has hosted several KitchenAid® Senior PGA Championships in the last decade. To get back to nature, others choose to spend time at one of the many nearby orchards, cider mills or fruit farms and strolling through the area's numerous nature trails.

The Renaissance Athletic Club (RAC) is the area's premier fitness center. Surrounded by the Harbor Shores Resort, the RAC offers classes, training and sports performance for people of all ages and skill levels.

MARCHING TIGERS

Benton Harbor is filled with community-wide "Tiger Pride." That's evident during the Blossomtime Grand Floral Parade each May, which travels a two-mile route through St. Joseph and Benton Harbor. Parade watchers gather, tap their feet, dance and cheer along with the energetic, up-beat Benton Harbor High School Marching Band each year.



Benton Charter Township

A HUB OF COMMERCE IN BERRIEN COUNTY

Benton Charter Township's earliest settlers came in the 1830s for acres of rich soil, picturesque ponds and rolling sand dunes. Their determination and foresight were instrumental for early development of the Township. Today it has a population of 14,300 (2019 Census estimate).



As the Township entered the 20th Century, its rapid growth continued with the coming of new industries and several schools. Manufacturers, finding that a welcoming atmosphere awaited them,

have chosen to locate and expand in the township.

Benton Charter Township is home to Whirlpool Corporation, the world's leading manufacturer of home appliances, responsible for more than \$20 billion in annual worldwide sales. Whirlpool's global headquarters campus includes a brand-new, state-of-the-art childcare center and miles of paths and trails for outdoor recreation.

Commercial and retail development have boomed because of the Township's strategic I-94 location. Retailers including Kohl's, Walmart, Meijer and Lowe's provide anchor retail attractions for shoppers throughout the region. The Lormax Stern-owned Fairplain Plaza includes T.J. Maxx, Ulta, Dunham's and Michael's, to name a few of the stores.

The logistical benefits of Southwest Michigan shine no brighter than in Benton Charter Township. The interconnectivity of Interstate-94, Interstate-196 and U.S. 31 create one of the most-traveled road systems in North America. These thoroughfares allow easy access from international destinations like Chicago, Grand Rapids, Detroit and Toronto, connecting to eastern, western and southern parts of the United States.

There are significant employment centers and manufacturing output in Benton Charter Township. Companies like WAVE and Freedom Finishing create quality employment opportunities for our citizens. Premier food processing companies like Pero Family Farms provide quality, fresh food throughout the United States.

COMBINING NATURE AND CULTURE

When you aren't shopping, eating or working, you can explore the recreational opportunities throughout the area. Rocky Gap County Park is a great place for beachgoers by day and those looking for a spectacular sunset at night. At more than 65 miles long, the Paw Paw River Water Trail winds through Benton Charter Township and connects to the St. Joseph River. Sarett Nature Center, a 300-acre wildlife sanctuary, offers year-round trails, an interpretative building and classes.

The Township is also engaged in programs to encourage quality housing within its borders. With officials working diligently to continue to improve Benton Charter Township's economic strength and competitiveness, the Township will continue to provide a place of welcome for residents and businesses.



FREEDOM FINISHING, INC.

Located in Benton Charter Township's manufacturing center, this female-owned, certified Women's Business Enterprise has been a preferred provider of industrial powder and electrocoating for more than 30 years.

Royalton Township

A RESIDENTIAL COMMUNITY FOR LOCAL WORKERS

Royalton Township is located on the St. Joseph River just a few miles southeast of the City of St. Joseph. With a population of 4,781 (2019 Census estimate), Royalton Township has become known as a prime residential area.



Covering approximately 18 square miles, Royalton Township lends itself well to families with young children. The southern two thirds of the Township are largely agricultural;

the remaining northern third is mainly residential. Royalton Township is only five miles from Lake Michigan and easily accessible from U.S. 31, I-94 and M-63.

Industry and commercial development have also found the Township to be an advantageous location. More recently, Spectrum Health Lakeland selected Royalton Township as the site for a major expansion of its medical facility. This diversity of activity within the Township marks its attractiveness as a place to live and to work.

Royalton Township is ranked #18 out of 804 best places to buy a house in Michigan, according to niche.com.

PRINCIPAL ECONOMIC BASE EMPLOYERS

Spectrum Health Lakeland: 800 Employees

YMCA: 202 Employees

Fiskars, Inc.: 125 Employees

LAKELAND HEALTH PARK

Royalton Township is home to the Lakeland Health Park which provides outpatient services for Spectrum Health Lakeland. It was the vision of community members who wanted convenient access to medical offices and outpatient services in one central location. This vision became a reality, thanks to generous contributions from friends of the Spectrum Health Lakeland Foundation, including the Gast and Schalou families.

The health park has grown to include more than 100 acres in Royalton Township with state-of-the-art medical facilities housing a continuum of healthcare services. These include laboratory services, rehabilitation services, diagnostic imaging, specialty and primary care offices and the Marie Yeager Cancer Center. Additional services include: CT, PET, MRI Scans, EEG's and EKG's, laboratory, mammograms, pharmacy, ultrasounds and X-rays.



PARKS AND RECREATION

Royalton Township offers a nature trail for the community to enjoy on Bacon School Road, just north of Fox Ridge. From there you can walk through the scenic path that winds all the way down to the St. Joseph River.

The trail is open all year during daylight hours. This rolling natural area provides access to a variety of features: outstanding wetland habitats, trees and vegetation with a spectacular mix of wildflowers.

Lincoln Charter Township

BOASTING BLUE WATERS AND ROLLING HILLS

The population of Lincoln Charter Township was 14,597 at the 2019 Census estimate. Lincoln Charter Township is located in the west-central portion of Berrien County.



They boast the blue waters of Lake Michigan on its western side and the rolling hills of Berrien County on the east. The residents enjoy the services of three excellent school systems, a variety of

churches, several parks and recreational areas. Over the past few decades, Lincoln Charter Township has shown a consistent growth pattern and has been able to establish a strong residential base with many new housing units. The area has also simultaneously welcomed industries and tourists. Lincoln Charter Township has benefited from a historically well-organized planning commission and now enjoys a healthy mix of residents and commercial/industrial entrepreneurs.

The Lincoln Charter Township Library has much to offer residents and the many visitors frequenting

the area. They host several programs for children and adults alike throughout the year and offer doorstep service to people with disabilities who may have a difficult time accessing the library. If you are interested in a book at another local library, you can place an interlibrary loan request through MeL.org. This area is in good hands thanks to Lincoln Township police and fire force, a top department that also serves the Village of Stevensville.

SANDY RELICS OF THE PAST

Grand Mere State Park is a public recreation and nature preservation area in Southwest Michigan. The state park is located adjacent to I-94. Protected from Lake Michigan by the dunes to the west, the park has many natural features not found throughout the rest of Michigan. In 1968 it was designated a National Natural Landmark.

The park is mostly wooded and has three geologically ancient inland lakes, left behind as the glaciers receded during the last ice age. At one time there were five such lakes, but two of the lakes have dried up, and the remaining three are slowly disappearing today.

Explore almost two miles of sandy beach, which can be reached only on foot by climbing over steep dunes. There are many trails for hiking and cross-country skiing.

GRAND MERE STATE PARK

At Grand Mere you can swim, hike, picnic, launch boats, cross-country ski, and more. The park's 985 acres are comprised of dunes, three small lakes, marshland, woods and Lake Michigan shoreline.



Village of Stevensville

A NOSTALGIC REMINDER OF QUIET VILLAGE LIFE

Stevensville is a small, rural village close to Lake Michigan. The Village provides residents and tourists alike with a nostalgic reminder of quiet village life. Stevensville enjoys a low crime rate and friendly neighborhoods, and is easily accessible from I-94.



One of the best times of year is in the summer, when local vines of grapes send sweet aromas through your cracked windows as you drive by. However, in any weather you can visit Hickory Creek Park and

bring along your four-legged friends. Hickory Creek's Dog Park allows off-leash fun for you and your pooch whether they are big or small. The park is open daily.

The lure of Lake Michigan — only a half mile from Stevensville — is a major attraction during the summer months. Local beaches include Glenlord

Beach Park and Township Park. In Stevensville, you're never too far away to catch a beautiful sunset over Lake Michigan.

UNIQUE BUILDING SITE

Home to many thriving small businesses, you'll find local food, local makers and entertainment throughout the Village of Stevensville. Watermark Brewing Co. and Peat's Cider Social offer unique experiences to gather with friends. At Watermark, there are fire pits to gather outside under strands of twinkling lights. A visit to Peat's promises fun with their indoor bowling alley, too.

Another local favorite is Grande Mere Inn. This family-owned and operated business has been around since 1980. Overlooking Lake Michigan, visitors not only take in a beautiful view but some of Southwest Michigan's finest dining, too. The perch, ribs and steaks are all customer favorites.

The Village of Stevensville has just the right amount of businesses to keep you on your toes trying new things — and there is always a promise of new establishments as more local owners kickstart their dreams here.

WATERMARK BREWING COMPANY

This popular gathering place for craft beer and cider (from locally sourced ingredients) sits in the heart of downtown Stevensville. Its family-friendly environment includes fire pits, yard games and curbside food trucks. An adjacent private event space, the "Solarium," was added in 2020.



Oronoko Charter Township

AT THE CENTER OF IT ALL

Oronoko Charter Township lies in the geographic center of Berrien County and incorporates the Village of Berrien Springs. It has a population of 8,923 (2019 Census estimate). The home to Andrews University and the 480-acre Lake Chapin, Oronoko Charter Township has cultural and recreational opportunities that make it unique.



Oronoko Charter Township is renowned for its diverse farms and crops. Fruits and vegetables of every variety are grown in the township soil. Many of the fruits grown in Oronoko Charter Township are the

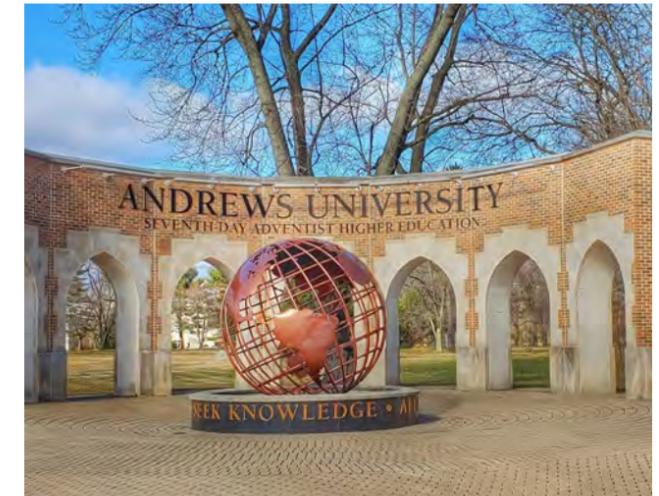
base for the wines and ciders served throughout the region. Round Barn, Tabor Hill and Lemon Creek are just a few of the many local wineries and breweries that would not exist if not for the vast agricultural opportunities in the region.

RIVERFRONT CAMPING AND FISHING

With over 100 sites, the Shamrock Park campground is often near capacity year-round and offers some of the best fishing in the area. With a DNR boat ramp, a fish cleaning station, and three on-site cabins, Shamrock Park is fun for families of all interests.

BERRIEN COUNTY YOUTH FAIR

Oronoko Charter Township is home to the Berrien County Youth Fair, the Midwest's largest youth fair.



ANDREWS UNIVERSITY

This private, Seventh-day Adventist university is ranked among the top ethnically diverse college campuses in America. Andrews is the best-known Adventist educational institution in the world and is among the top 10 with the greatest percentage of international students, compared to other national universities, according to a *U.S. News & World Report*. The University occupies more than 1,600 acres and offers a choice of 144 programs and degrees.

City of Bridgman

MILES OF RELAXATION AND ENTERTAINMENT

The City of Bridgman, population 2,212 (2019 Census estimate), on the shore of Lake Michigan just 20 miles north of the Indiana state line, covers three square miles and is easily accessible from I-94.



Bridgman is a prosperous community that, even in challenging economic climates, has attracted new industries and kept existing ones. Tourists seeking the good life along

the shores of Lake Michigan are drawn to Bridgman, especially during the summer. Those who live and work there are well aware of the area's beauty, its rich farmland, history, culture and attractions.

The City is trisected by three major transportation arteries: I-94, Red Arrow Highway and the CSX rail corridor. To the west of I-94, coastal areas include large portions of Warren Dunes State Park, a large and unique residential area within a dune environment and the famous Weko Beach.

Red Arrow Highway is lined by a series of transit-oriented businesses and large industrial uses. Along Lake Street, a small but emerging and dynamic downtown is a destination for residents and visitors alike. The City is supported by a number of "urban" neighborhoods (small lots in a traditional grid pattern) as well as "suburban" neighborhoods (larger lots in new subdivisions).

ENDLESS ENTERTAINMENT

The City of Bridgman exists to provide a safe and relaxed place for individuals, families and businesses to pursue their dreams. Avid golfers can plan an outing at Pebblewood Golf Course, and during the summer, you'll want to swing by the farmers' market for locally-sourced goods. At the precise moment of summer sunsets, live bugle Taps is played on the beach house deck of Weko Beach while visitors pause in respectful silence between Memorial Day and Labor Day. On eight summer Sundays, evening entrance is free during live band performances. If you are looking for some good food and drinks, Bridgman has three breweries, two wine tasting rooms and several delicious restaurants to choose from. Each year, they also host the Makers Trail Festival to celebrate Southwest Michigan breweries, wineries, cideries and distilleries. Bridgman also offers a variety of local artisan boutiques.

WEKO BEACH

Weko Beach showcases 40-acres of wooded dunes and 960 feet of Lake Michigan shoreline in the City of Bridgman, Michigan. You can even bring your dogs to see the view and access Warren Dunes' dog beach through Weko. Sunsets are legendary with plenty of room to watch the day end over a sometimes calm, sometimes fierce lake. Weko Beach has one of only three "direct access" boat launches in the State of Michigan, especially suited to small fishing and sailing watercraft, kayaks and canoes. The beach has kayak rentals, too. It's less than a two-hour drive from Chicago, and less than three from Indianapolis and Detroit. Beach access and the beachside Community Room (for rent) are available year-round, open daily from 4 a.m. to 11 p.m.



Lake Charter Township

A POPULAR STATE PARK IN YOUR BACKYARD

Lake Charter Township is located on the shores of Lake Michigan about 20 miles north of the state border. It has a population of 3,004 (2019 Census estimate). I-94 provides easy access from exit 16 to the major metropolitan areas of Chicago (85 miles) and Grand Rapids (100 miles).



The Township is home to D.C. Cook Nuclear Power Plant and Warren Dunes State Park (1,952 acres). Warren Dunes offers three miles of beautiful sugar-sand beaches, six miles of trails, 182 modern

campsites and numerous special programs. The park recently completed a major renovation project with updates to buildings, parking areas and other improvements. These amenities attract an estimated 1.5 million visitors annually, making it one of the most visited state parks in Michigan.

A GREAT COMMUNITY TO CALL HOME

The Township also has its own community park, Lake Township Park only a few miles from Bridgman. It offers three pavilions to rent, an 18-hole disc golf course, baseball and softball fields, and soccer fields. Relax by the pond or have a family gathering.

Lake Charter Township is mostly rural in nature but has many U-pick fruit farms, especially for blueberries. Local schools are highly rated.

Lake Charter Township's tax rate is one of the lowest in the area. Because of the Cook Nuclear Plant tax revenue, the Township is able to provide police and fire services, library, plus trash and recycling services all from general funds. This makes additional millages typically needed to fund these services unnecessary.



D.C. COOK NUCLEAR PLANT

With 1,000 employees and a payroll of more than \$100 million, AEP pays more than \$35 million in taxes, making it by far the largest taxpayer in the county. Cook enjoys great support in the local community, and returns that support through numerous contributions to local agencies. With both Cook units at full power, more than 2,100 megawatts of electricity are generated – enough to supply more than 1.5 million homes.

WARREN DUNES STATE PARK

Located in the southern part of Lake Charter Township, you will find one of the most-visited state parks in Michigan. Warren Dunes' established trails weave through natural woodlands, wetlands and soaring sand dunes. It is open year-round providing swimming, hiking, cross-country skiing and camping opportunities. The recently remodeled beach houses, restrooms and changing facilities are very nice. All Michigan residents will need is a Michigan Recreation Passport at an annual cost of \$12 to access this and any other state park any time they want.



New Buffalo Township

THE GATEWAY TO BERRIEN COUNTY

When driving into Michigan from Chicago, you'll see the state welcome sign in New Buffalo Township — and what a welcoming place it is! From Grand Beach to Union Pier, New Buffalo Township, population 2,435 (2019 Census estimate), has much to offer.



New Buffalo Township attracts visitors from all over the world for its pristine beaches and proximity to the City of Chicago. It's also a short drive to Michigan City, which offers plenty of shopping and

entertainment of its own. Surrounding the City of New Buffalo, New Buffalo Township supports appropriate growth while protecting the natural amenities of the area.

FOUR WINDS CASINO RESORT

It's more than just beaches. It is home to the Pokagon Band of Potawatomi Indians and the Four Winds Casino Resort. The Pokagon Band has put more than 2,200 people to work, creating livelihoods and careers that benefit families and Southwest



Michigan communities. The Four Winds Casino Resort in New Buffalo Township has world-class gaming, entertainment and dining options. The meeting and event space allow Four Winds to host large groups and conferences in the 415-room hotel. Four Winds is one of the area's largest employers.

UNIQUE BUILDING SITE

New Buffalo Township also offers one of the more unique industrial sites in Berrien County. The site is located at the intersection of I-94 and U.S. 12. Most unique, the site offers dual rail service provided by both CSX (north-south) and Norfolk Southern (east-west). Due diligence, engineering and environmental assessments have been completed for this prime industrial real estate that is available for development.



Build Your Business.

Located on the beautiful Lake Michigan shoreline, Southwest Michigan offers an accessible, efficient and competitive business environment with all the assets you need to expand and thrive in a global marketplace.

Enjoy a Lakeside Lifestyle.

Southwest Michigan is also a great place to live and play! The endless Lake Michigan beaches and rolling vineyards are conveniently close to several international airports and just 90 minutes from two major metro areas. There's something for everyone, from miles of hiking, biking and cross-country ski trails to downtown dining, shopping and entertainment.

Southwest Michigan: The best place to live, work and play!

Learn more at GoMichigan.com

80 W. Main Street | Benton Harbor, MI 49022 | Ph: 269.925.6100

FOUR WINDS CASINO

Four Winds Casino has more than 130,000 square feet of premier gaming with over 2,400 slot machines and 48 gaming tables. The resort features a 415-room hotel, four restaurants and event center that hosts world-renowned performing artists.





Spectrum Health Lakeland Medical Center in St. Joseph

HEALTH CARE

With a rich history that dates back to the 1800s, Spectrum Health Lakeland is a nonprofit, community-owned health system serving Southwest Michigan and Northern Indiana. The health system offers a full continuum of care and wellness services including three hospitals in St. Joseph, Niles and Watervliet, a long-term care facility, a cancer center and 53 physician practices.

Spectrum Health Lakeland

PERSONALIZED HEALTH CARE MADE SIMPLE

Spectrum Health Lakeland is a health system nationally recognized for delivering exemplary patient experiences and clinical outcomes. Lakeland is a division of Spectrum Health with 31,000+ team members, 14 hospitals including Helen DeVos Children's Hospital, a robust network of care facilities including West Michigan's only Level 1 Trauma Center, teams of nationally recognized doctors and providers, and the nation's third-largest provider-sponsored health plan, Priority Health, currently serving over 1 million members across the state of Michigan.

Locally governed and headquartered in Southwest Michigan, Lakeland is focused on its mission: to improve health, inspire hope, and save lives. The health system has a legacy of strong community partnerships, philanthropy, and transparency. Through experience, innovation, and collaboration, they are reimagining a better, more equitable model of health and wellness.

Lakeland continually invests in the latest equipment and recruits skilled, board-certified specialists from leading medical schools. In March 2020, Lakeland completed the first phase of a \$160 million Pavilion featuring high-tech surgical suites, medical imaging, an intensive care unit and more.



State-of-the-art surgical suite in St. Joseph



Amtrak station in St. Joseph

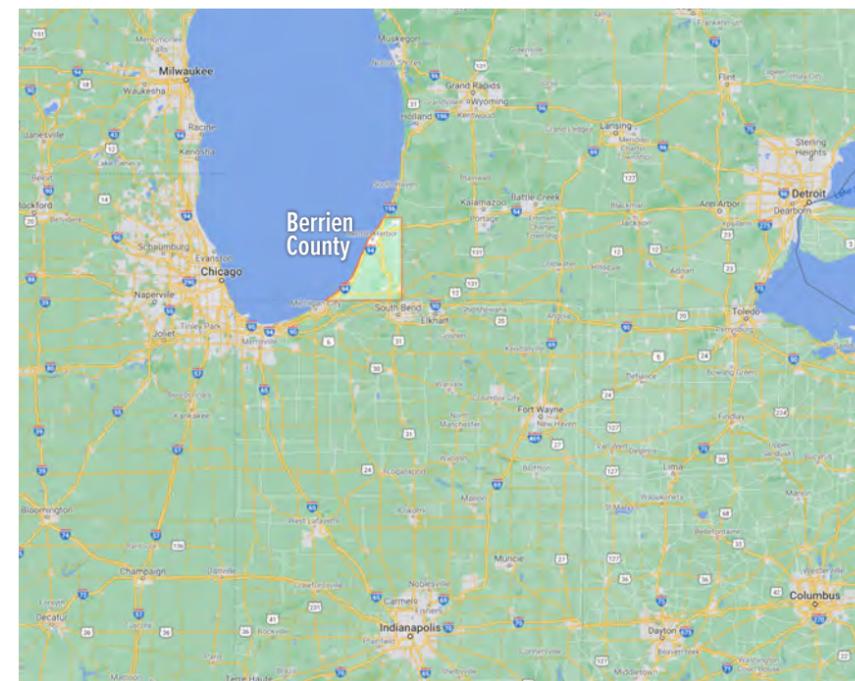
TRANSPORTATION

Whether you are bringing in raw materials, delivering products, meeting clients or taking a personal trip, few places in the Midwest rival Southwest Michigan's local to global transportation systems. Our logistical advantages include access to six international airports, a deep-water commercial port, a network of interstate highways and a freight and passenger rail system serviced by CSX Transportation, Norfolk Southern Railway and Amtrak.

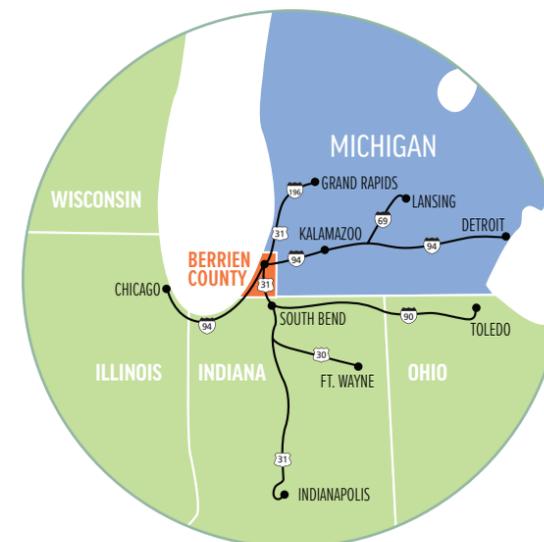
Major Highways

YOU ARE ALWAYS WITHIN MINUTES OF KEY ROADS

Berrien County is your gateway to major commerce and entertainment centers in Chicago, South Bend, Indianapolis, Grand Rapids, Detroit, Toronto and beyond.

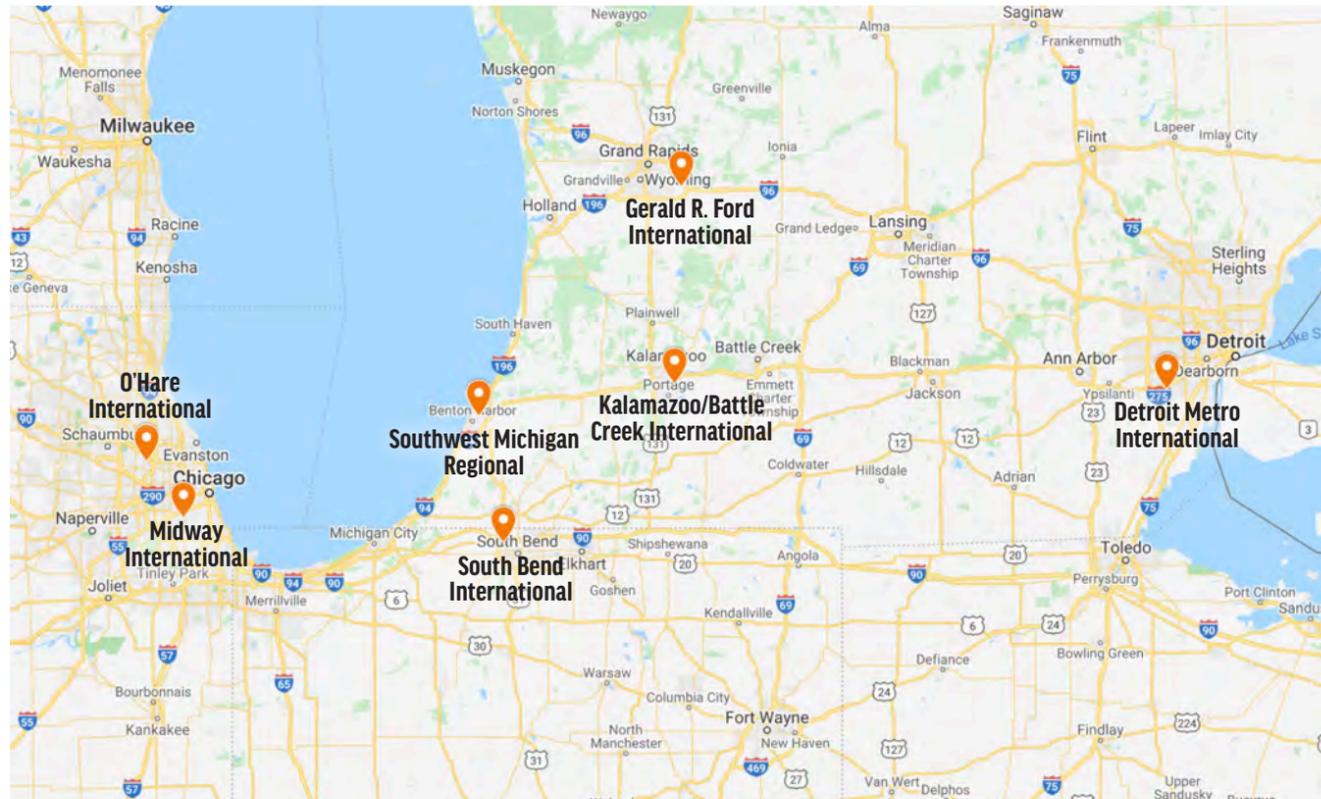


No matter where you are located in the county, you can quickly access toll-free I-94, BL I-94, I-196, U.S. 12, U.S. 31, M-139 and M-63. And if you don't own a fleet to move your product, regional and national trucking and air freight companies provide just-in-time deliveries.



Airports

AIR TRAVEL AND AIRFREIGHT



NEARBY AIRPORTS: International Air Access Within 35 Miles

Benton Harbor, MI

- Southwest Michigan Regional Airport (KBEH)

Kalamazoo, MI (51 miles away)

- Kalamazoo/Battle Creek International Airport (AZO/KAZO)

Grand Rapids, MI (87 miles away)

- Gerald R. Ford International Airport (GRR/KGRR)

Detroit, MI (173 miles away)

- Detroit Metropolitan Wayne County International Airport (DTW/KDTW)

South Bend, IN (35 miles away)

- South Bend International Airport (SBN/KSBN)

Chicago, IL

- O'Hare International Airport (ORD/KORD) 121 miles away
- Chicago Midway International Airport (MDW/KMDW) 96 miles away



Harbors

COMMERCIAL & RECREATIONAL BOATING

COMMERCIAL HARBOR

The St. Joseph Harbor is the nucleus of commercial and recreational activity that creates hundreds of Berrien County jobs. In any given year, approximately 400,000 tons of materials like limestone, sand, asphalt, gravel, armor stone, cement, slag, salt and petroleum products are brought into the harbor. The tonnage is shipped around the region for road construction and road salt application during the winter months. The bulk commodities passing through this regionally significant receiving port on the Great Lakes generate \$36.5 million annually in business revenue. This supports 195 direct, indirect and induced jobs that produce over \$10.5 million annually in personal income in transportation and commodity-related industries.



Freighter unloading in Benton Harbor

RECREATIONAL BOATING

Recreational boaters generate almost \$20 million in annual revenue to the area economy. There are more than 1,500 recreation boat slips in the Benton Harbor/St. Joseph area, primarily used by local residents.

Michigan ranks among the safest recreational boating states in the U.S., according to the U.S. Coast Guard's Boating Safety Division and Bureau of Transportation Statistics.



Charter fishing on Lake Michigan

LOCAL MARINAS

St. Joseph

- Anchor's Way Marina
- Brian's Marina
- Eagle Pointe Harbor
- West Basin Marina

Benton Harbor

- Pier 33
- Pier 1000

New Buffalo

- New Buffalo Municipal Marina
- Oselka's Snug Harbor Marina



Sailboats entering the St. Joseph River



Educational Choices

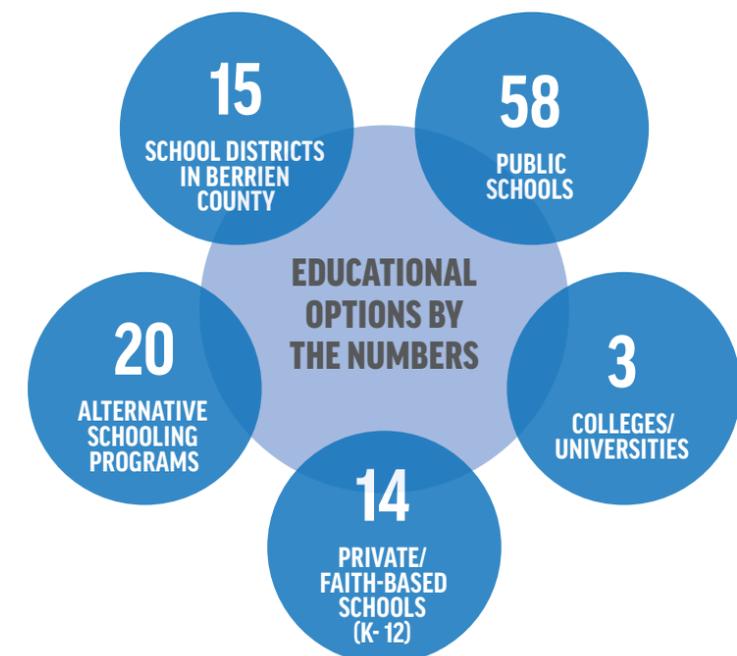
PUBLIC AND PRIVATE EDUCATION

Regardless of what educational tradition you choose, Southwest Michigan has several options for you. From public school, to private schools, you can't go wrong when selecting your child's education. Local educational institutions include:

- Benton Harbor Area Schools (Public)
- Berrien Regional Education Service Agency (Serves public and private schools)
- Berrien Springs Public Schools (Public)
- Bridgman Public Schools (Public)
- Brookview Montessori (Private)
- Christ Lutheran (Private; Pre K-8)
- Grace Lutheran (Private; Pre K-8)
- Great Lakes Montessori (Private)
- Lake Michigan Catholic Schools (Private)
- Lakeshore Public Schools (Public)
- New Buffalo Area Schools (Public)
- St. Joseph Public Schools (Public)
- Southwest Michigan Lutheran Schools (Private)
- University Schools (Private)

EDUCATION

As Nelson Mandela said, "Education is the most powerful weapon which you can use to change the world." Berrien County companies have a global presence, and an expectation that access to education and diversity is second to none. Regardless of your educational focus, there is a Berrien County public school that will provide challenging opportunities and growth for your children.



Regional Education Opportunities

EXTRACURRICULAR AND ALTERNATIVE PROGRAMS

Schools in Southwest Michigan understand that students may find their niche outside the classroom. As such, each school district offers several extracurriculars and alternative education programs so your student can thrive in their perfect environment. Here are some of those options:

ST. JOSEPH HIGH SCHOOL's robotics program invites students to get a start in STEM while working to build a robot each spring for competition. Under the guidance of mentors in various career fields, students get hands-on experience in design, programming and even communication while marketing their robot. SJHS's robotics team, The Average Joes, has competed in several state and world championships for FIRST robotics.

LAKESHORE HIGH SCHOOL helps students find hands-on experience throughout the community with its co-op program, where students get course credit for apprenticeships or technical programs. Students have explored personal finance, industrial work and more through this program, which includes some instructional courses.

LAKE MICHIGAN CATHOLIC SCHOOLS helps uphold parochial education traditions. LMC offers Preschool-12 education. A variety of local Lutheran schools offer Preschool-8 and high school education.

GREAT LAKES MONTESSORI and **BROOKVIEW MONTESSORI SCHOOL** embrace montessori education. Brookview boasts a 10-acre campus and Great Lakes offers a curriculum for students ages 6 weeks to 9 years old.

BERRIEN SPRINGS VIRTUAL ACADEMY helps students thrive outside of the classroom environment. They offer both full-time and part-time online education. The program is available for 6-12 graders. Students who complete the program receive a Michigan Merit Curriculum diploma.

BERRIEN REGIONAL EDUCATION SERVICE AGENCY (RESA) supports several students throughout Berrien County by working with multiple schools. Their programs include Blossomland Learning Center, a public school for students with cognitive impairments; Lighthouse Education Center for severely emotionally-impaired and autistic-impaired students; and the Mathematics and Science Center for academically accelerated STEM students.

These programs, and several others in the area, ensure your student finds something they love. And you'll love watching them grow while being challenged.

ROBOTS RULE AT ST. JOSEPH HIGH SCHOOL

Each spring, robotics teams and spectators come from all over the state and region to watch these two-day district events in the St. Joseph High School field house. The crowd sings, chants and cheers for their favorite teams and robots to complete the required tasks. The competition's theme changes annually, bringing fresh excitement to the teams and audience alike.



Higher Education

WORLD-CLASS UNIVERSITIES

Berrien County has several colleges and universities nearby that meet the academic and training needs of Southwest Michigan employers and students.

US NEWS' TOP 10 COLLEGES & UNIVERSITIES IN MICHIGAN

1. University of Michigan, Ann Arbor
2. Michigan State University, East Lansing
3. Michigan Technological University, Houghton
4. Central Michigan University, Mount Pleasant
5. Wayne State University, Detroit
6. Western Michigan University, Kalamazoo
7. Grand Valley State University, Allendale
8. Northern Michigan University, Marquette
9. Eastern Michigan University, Ypsilanti
10. Ferris State University, Big Rapids

ANDREWS UNIVERSITY in Berrien Springs is a private Seventh-day Adventist educational institution that is known worldwide for preparing its students for post-graduate success. They offer 100 undergraduate programs and 44 graduate programs. Andrews University is ranked among the most ethnically diverse college campuses in America.

LAKE MICHIGAN COLLEGE, with campuses in Benton Harbor and Niles, is close to home. It is a two-year, accredited, nonprofit, affordable community college that offers area residents over 80 programs including career education, transfer programs and part-time, full-time and online learning. Local employers benefit from LMC's Hanson Technology Center's classes in CNC, robotics, machine tooling, MIG/TIG welding, 3D printing and more. LMC's viticulture technology program is the only commercial teaching winery in the Midwest. It prepares students for jobs locally and nationally. Plus, local high school students can save thousands of dollars in tuition by participating in LMC's early college program which gives them dual high school and college credits.

WESTERN MICHIGAN UNIVERSITY in Kalamazoo (54 miles from Berrien County) is among the top 15 most affordable and eco-friendly colleges, top 80 colleges for diversity and top 11 percent of all universities in the country. One of the main pillars of WMU's mission is global engagement and it boasts over 100 study abroad programs in 40 countries.

GRAND VALLEY STATE UNIVERSITY in Allendale/Grand Rapids (83 miles from Berrien County) offers 139 degrees with an average class size of 26 students. Approximately 25 percent of students participate in research with faculty. Aid is offered to 90 percent of students and 94 percent of recent GVSU graduates are employed or pursuing advanced degrees.

UNIVERSITY OF NOTRE DAME in Notre Dame, IN (20 miles from Berrien County), is a Catholic institution renowned for its teaching, research and scholarship. The University's students and faculty are making breakthroughs in astrophysics, radiation chemistry, cancer research, robotics, environmental sciences and more.



HANSON TECHNOLOGY CENTER

LMC offers advanced manufacturing education and skilled trades training including fabrication, electronics and machine tooling. The Hanson Technology Center also houses the Fab Lab, a large, open-access digital fabrication studio.



Homes at Harbor Shores

HOUSING

Many residents describe living in Berrien County as being on vacation every day. It's not an exaggeration. Even our most urban communities have a laid-back resort feel with their tree-lined sidewalks, nearby beaches, riverfront boardwalks, shops, restaurants and missing traffic jams. Choose to live in town, on the water, in a gated community, on a kid-filled suburban cul-de-sac or surrounded by acres of orchards. Wherever you settle, friendly neighbors are the norm.

Advantages

AN AFFORDABLE INVESTMENT

There are many advantages to buying a home in Berrien County. Median home values trend lower here than throughout the state and nation. Housing in communities along Lake Michigan, especially in the extreme southwestern corner of the county, are the most expensive. But new and current residents can find homes that fit their family needs within their price range. Their housing investment will increase wherever they locate in the county.

Another advantage is the monthly cost of owning a home in Berrien County (including mortgage, insurance, utilities and other expenses) which is \$840 locally versus \$1,132 nationally. Also, property taxes for the largest share of homeowners in Berrien County range on average from \$800 to \$1,499 annually compared to \$2,471 nationally.

This affordability is why Berrien County's homeownership rate is 69.8% versus the national average of 63.9%. It's why residents take such personal pride in their homes and neighborhoods.

GET A LOCAL'S PERSPECTIVE

With so many neighborhoods, housing and school options, relocating to a new community can be overwhelming. Get insider's assistance in making the right choices for you, your family or employees through Cornerstone Alliance's First Choice Program. Call 269-925-6100.

HOME VALUATION	NUMBER OF OWNER-OCCUPIED HOUSING UNITS	SHARE OF TOTAL		
		BERRIEN COUNTY	STATE OF MICHIGAN	UNITED STATES
Under \$100,000	13,677	29.1%	27.3%	17.7%
\$100,000 - \$200,000	17,531	37.3%	34.7%	25.9%
\$200,000 - \$300,000	8,531	18.2%	19.6%	19.9%
\$300,000 - \$400,000	3,054	6.5%	9.4%	12.8%
\$400,000 - \$500,000	1,193	2.5%	3.9%	7.6%
\$500,000 - \$1,000,000	2,506	5.3%	4.3%	12.3%
Over \$1,000,000	457	1.0%	0.8%	3.7%
TOTAL OWNER-OCCUPIED HOUSING UNITS	46,949	—	2,817,282	77,708,394
MEDIAN VALUE OF OWNER-OCCUPIED HOUSING UNITS	\$152,900	—	\$162,500	\$229,700

SOURCE: U.S. Census Bureau 2018; 1-Year American Community Survey Estimates; Sept. 17, 2020.

Housing to Buy

MATCH YOUR LIFESTYLE

Whether you are looking for new construction amenities or historic charm; a bungalow on a half-acre city lot, a sprawling ranch on 43+ acres; or a maintenance-free condominium overlooking Lake Michigan, local realtors will guide you to homes that fit your lifestyle and budget. Area banks and credit unions will work with you to finance your offer. Soon you will see why residents rarely want to leave.



ST. JOSEPH | \$699,900 | 0.72 ACRE LOT | 3 BED | 2 BATH | 5,000 SQ. FT



STEVENSVILLE | \$341,400 | 0.31 ACRE LOT | 4 BED | 3 BATH | 2,865 SQ FT



ROYALTON TOWNSHIP | \$397,000 | 0.29 ACRE LOT | 5 BED | 2.5 BATH | 2,800 SQ FT



BENTON HARBOR | \$279,900 | 7,096 SQ FT LOT | 3 BED | 2.5 BATH | 1,682 SQ FT



LINCOLN TOWNSHIP | \$300,000 | 0.45 ACRE LOT | 4 BED | 2.5 BATH | 1,971 SQ FT



BRIDGMAN | \$189,900 | 7,842 SQ FT LOT | 4 BED | 1.5 BATH | 2,041 SQ FT



NEW BUFFALO | \$484,680 | CONDO | 3-4 BED | 2.5 BATH | 2,121 SQ FT

Housing to Rent

URBAN LOFTS TO SPACIOUS HOUSES

Not in the market to buy? Need a place to stay until your house is built? There are many reasons to rent your home in Berrien County and a multitude of choices from downtown studios to multi-family complexes to single-family homes. The average monthly rental rates in Berrien County range from under \$600 to \$4,500. You will find the amenities, privacy or community-bonding activities that make it fun to come home.



STEVENSVILLE | \$975/MO | APARTMENT | 2 BED | 1 BATH | 1,000 SQ FT



ST. JOSEPH | \$4,500/MO | CONDO | 2 BED | 2.5 BATH | 1,280 SQ FT



BERRIEN SPRINGS | \$625/MO | APARTMENT | 1 BED | 1 BATH | 700 SQ FT



BRIDGMAN | \$1,650/MO | APARTMENT | 2 BED | 1.5 BATH | 1,800 SQ FT



NEW BUFFALO | \$5,500/MO | HOUSE | 3 BED | 3 BATH | 1,560 SQ FT



BENTON HARBOR | \$1,165/MO | STUDIO | 815 SQ FT



BENTON HARBOR | \$863/MO | APARTMENT | 2 BED | 1 BATH | 679 SQ FT

Utilities

ATTRACTIVE, COST-COMPETITIVE RATES

A bottom-line advantage for residents and businesses to live and operate in Southwest Michigan is its nationally competitive utility rates. The companies and municipalities that provide our area with electricity, natural gas, water and sewer, and broadband take pride in their safety, reliability, cost-saving efficiency and environmental stewardship.

ELECTRICITY

Indiana Michigan Power (I&M), a division of American Electric Power (AEP), is our source for electricity. It uses a mix of fossil fuel plants, renewable solar, hydro, and wind sources, and nuclear energy to power and provide light in its services area. Here we draw our electricity from I&M's emission-free Cook Nuclear Plant located in Bridgman (see pp. 8-9).

I&M's overall service footprint capacity is 6,227 MWs of power. One-third of this power is generated by the Cook Plant. Its rates run consistently lower than the state and national average.

Average Electricity Rate in St. Joseph

RESIDENTIAL	COMMERCIAL	INDUSTRIAL
9.65¢/kWh	9.2¢/kWh	7.67¢/kWh
This average rate is 31% less than the Michigan average rate of 14.13¢/kWh and 18.7% less than the national average rate of 11.88¢/kWh.	This average rate is 15.8% less than the Michigan average rate of 10.93¢/kWh and 8.8% less than the national average rate of 10.9¢/kWh.	This average rate is slightly greater than the Michigan average rate of 7.62¢/kWh and 15% greater than the national average rate of 6.67¢/kWh.

SOURCE: www.electricitylocal.com/states/michigan/saint-joseph



Holiday lights in St. Joseph

NATURAL GAS

Berrien County's natural gas provider is Michigan Gas Utilities for single-family residences, commercial and industrial businesses. Since several factors can influence your monthly gas use, talk with us at Cornerstone Alliance for detailed information.

Average Daily Gas Costs

SINGLE FAMILY HOME
\$0.42740
SMALL BUSINESS
\$1.30062
LARGE BUSINESS
\$19.1145

WATER AND WASTEWATER

Southwest Michigan has access to a daily capacity of over 28 million gallons of water from Lake Michigan for your residence and business. In Berrien County, the cost of Industrial Water averages \$2.31 per CCF and Sewer averages \$3.12 per CCF. For more detailed industrial and residential rate information in your municipality, please contact us at Cornerstone Alliance.

BROADBAND ACCESS

There are eleven high-speed fiber optic and DSL internet provider choices in Berrien County. They offer up to 1,000 Mbps and 4G LTE wireless services to keep you connected.

Cost of Living

LOWEST COST OF LIVING IN THE REGION

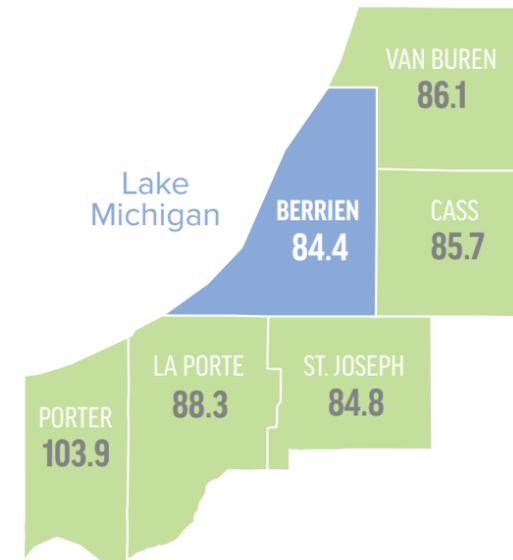
Michigan is the 4th most affordable state to live in the U.S. Berrien County mirrors much of the state's cost of living (COL) advantages. Our indices are based on a U.S. average of 100. Any index less than 100 means our county is less expensive to live in than the U.S. average. Without exception, our indices are the lowest in our Southwest Michigan/Northwest Indiana region.

Cost of Living Index Comparison

GOODS & SERVICES	BERRIEN	MICHIGAN	U.S.A.
OVERALL	84.4	89.6	100
GROCERY	93.9	93.4	100
HEALTH CARE	91.1	86.0	100
HOUSING	61.9	65.5	100
MEDIAN HOME COST	\$143,200	\$151,400	\$231,200
UTILITIES	88.0	100.1	100
TRANSPORTATION	97.9	115.1	100
MISCELLANEOUS	95.6	96.7	100

SOURCE: www.bestplaces.net/cost_of_living/county/michigan/berrien

Cost of Living Index of Surrounding Counties



SOURCE: www.bestplaces.net/cost_of_living/county/michigan/berrien

COMPETITIVE TAX RATES

Michigan continually finds ways to reduce or maintain low taxes for its residents, visitors and businesses. It boasts one of the lowest individual income tax rates in the U.S. It is a flat 4.25% with expectations that it will continue to decline over the next few years.

No local sales taxes are allowed. Our state sales tax is 6% on tangible goods (excluding groceries and prescription drugs). This sales tax rate is lower than those in Indiana and Illinois. As added incentives for businesses to locate and grow here, there is no state sales tax charged on manufacturing machinery and equipment, electricity and natural gas used in production, or pollution control equipment.

Tax Rate By the Numbers

PERSONAL (FLAT) INCOME TAX
4.25%
MICHIGAN SALES TAX
6%
CORPORATE INCOME TAX
6%

To learn more about Southwest Michigan's competitive individual income, business and property tax rates, visit michigan.gov/taxes



The Krasl Art Center in St. Joseph

CULTURE

You'll never be bored with so much to do! Southwest Michigan offers something for everyone. Eat at one of our locally-owned restaurants, shop art made by community members, take your kids to explore the Curious Kids' Museum and Discovery Zone and top the day off with a drink at one of our local breweries or wineries. Adults and kids alike will find plenty of fun in this corner of the Mitten!

Arts & Entertainment

CULTURAL VENUES TO EXPLORE

Immerse yourself in the area's creative culture. Here are just a few of the many local organizations that cater to your artistic interests:

- Curious Kids' Museum
- The Box Factory for the Arts
- Krasl Art Center
- The Gallery at Harbor Shores
- The Mendel Center at Lake Michigan College
- Water Street Glassworks
- Southwest Michigan Symphony Orchestra
- Fab Lab at Lake Michigan College
- ARS Gallery & Culture Center
- The Ghostlight Theatre
- Twin City Players
- Howard Performing Arts Center



Benton Harbor Arts District



Howard Performing Arts Center

Shopping

LOCAL RETAIL THERAPY

Southwest Michigan offers endless ways to spend your time, and that includes shopping! We have a store for just about every occasion. With cycling inventories you'll have plenty to look at year-round.

Want to spruce up your wardrobe? Check out our local clothing stores. Looking to get into some water sports in the area? We have a store for that, too. Southwest Michigan even has its own pet bakery and boutique. You can take your furry friends inside to peruse so they can join in on the shopping fun, too.

If you're looking to support local business and local artists, we've got you covered. Many shops in the area sell pieces made by your neighbors. Art can be found in several mediums around here, including paintings, photographs, sculptures and glass blown creations.

With so many options located close together, you can't go wrong wandering through stores for a day. You'll find goods in these categories:

- Antiques
- Apparel
- Art
- Books
- Furniture
- Gifts
- Home decor
- Jewelry
- Pet supplies
- Sporting goods
- Wine



Shopping downtown St. Joseph



Water Street Glassworks in the Benton Harbor Arts District



Shopping downtown New Buffalo

Dining

DELICIOUS OPTIONS TO SATISFY ANY APPETITE

Even the pickiest of eaters can find something to enjoy at our Southwest Michigan restaurants.

Enjoy locally-sourced food on a picturesque patio overlooking Lake Michigan, the St. Joseph River and other beautiful sites spring through fall. During the colder months, you can dine in heated outdoor seating, sip on a beverage and keep warm. We have a pizza depot, sunset views and breakfast in igloos. Try dining on rooftops, a meal with waterfront views and other unique settings. Dining in Southwest Michigan is a unique experience that will bring you back again and again.



Terrace Room in New Buffalo

Special thanks to New Buffalo Explored for providing many of the photographs seen throughout this publication.



Bistro on the Boulevard in St. Joseph



The Stray Dog Bar & Grill in New Buffalo

Special thanks to New Buffalo Explored for providing many of the photographs seen throughout this publication.

Wineries, Breweries, Cideries & Distilleries

DRINK IN SOUTHWEST MICHIGAN'S FINEST

Often on vacations, you may try to find a local brewery or winery to get a taste of the area you're visiting. Here in Southwest Michigan, you'll find several results close to home.

Our Makers Trail consists of more than 40 breweries, wineries, distilleries and cideries — local makers who have perfected their craft using locally sourced ingredients. Visitors to the area typically have to book several days or opt out of some of our local creators because they can't fit in stops to all of them. You'll never have that problem, because you'll always be just a few miles from the next stop!

Many locations offer full menus of delicious food to pair with your drink. Some even have yoga, films, live music or painting to add some activity to each visit. You'll never be bored with our local makers because they are constantly concocting new creations while serving classics. Each one offers a unique gathering area to enjoy their craft, including outdoor igloo seating during Michigan winters!

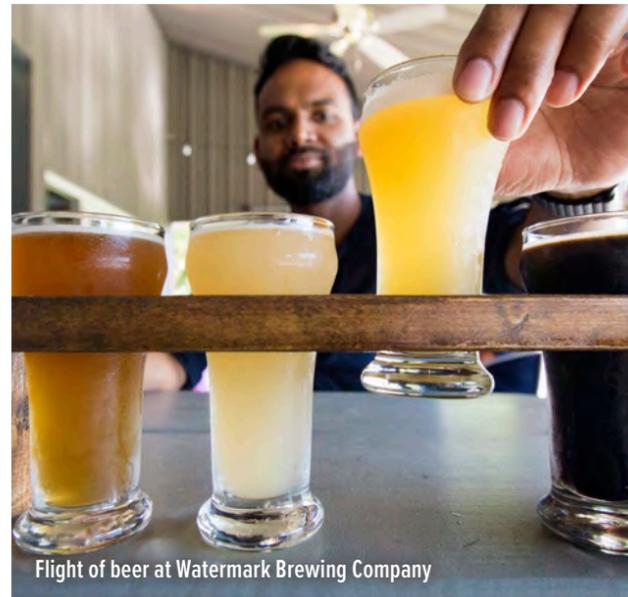
To make sure you hit all the local makers, pick up a Makers Trail passport. As you visit each one, get a stamp and work up to earning some Makers Trail rewards! Regardless of your preferred beverage, you are bound to find something you love in Southwest Michigan. Drink in the sights and spirits. Cheers!



Round Barn Estate



Wine tasting at Lemon Creek Winery



Flight of beer at Watermark Brewing Company



Maps & navigation assistance

One-touch contact to each location

A place to keep your tasting notes

Special incentives





Volleyball courts at Silver Beach County Park

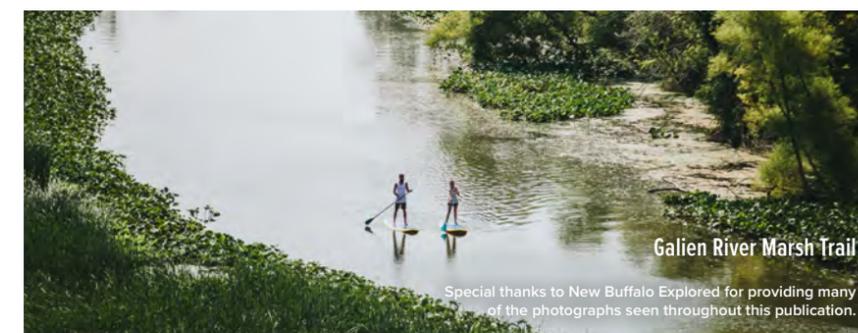
Beaches & Watersports

SHORE TO BE FUN FOR ALL

Nothing beats listening to the waves crash the shoreline while laying in the sand. In Southwest Michigan, we call that a Thursday. You'll have ample opportunities to soak up the sun and relax here all summer. In the winter, you can walk along the shoreline as it freezes over.

For the more adventurous crowd, we recommend trying some watersports. You can paddleboard, kayak, canoe, tube and more in our lakes and rivers. If you're looking to mix things up, try paddleboard yoga! We have several waterways to explore while you play.

Berrien County is home to over 10 public beaches, five rivers, 62 inland lakes and over 2,000 acres of sandy beaches, shoreline, dunes and campgrounds.



Galien River Marsh Trail

Special thanks to New Buffalo Explored for providing many of the photographs seen throughout this publication.



Tiscornia Park



Kitesurfing off Silver Beach

OUTDOOR FUN

In Southwest Michigan, we never run out of things to do. The beaches, dunes, waters and trails create a large, natural playground year-round! Whether you like to sled in the winter, hike in the summer or watch sunsets in the fall, you'll have plenty of chances and places to do all of the above. You'll find every excuse to step out for some fresh air and play awhile.

Parks, Trails & Hiking

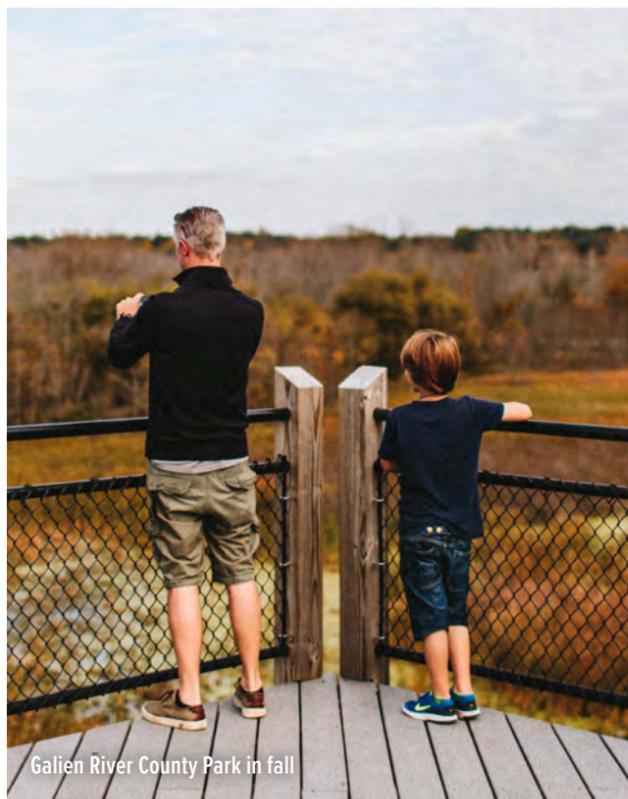
YEAR-ROUND FUN FOR ALL AGES

You don't have to limit yourself to pacing around your neighborhood when trying to get those steps in — you have a wealth of trails to blaze here in Southwest Michigan.

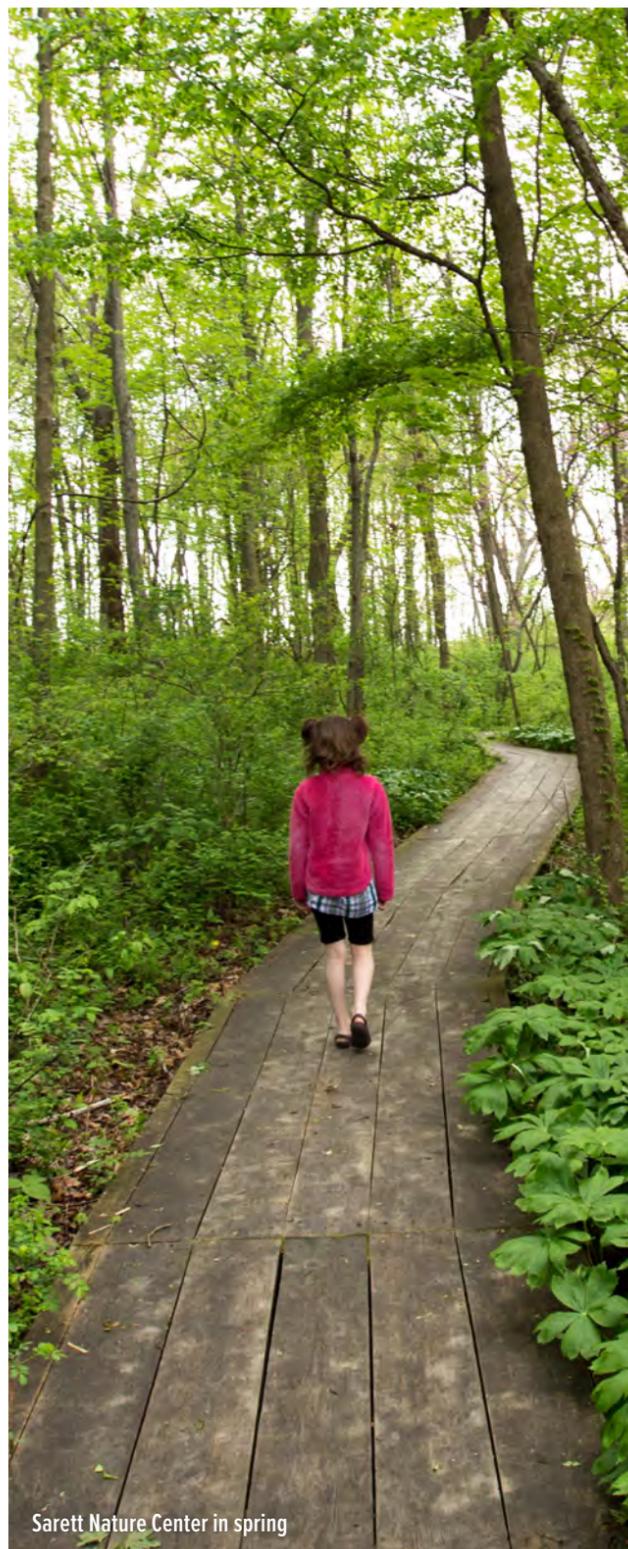
Two of our three state parks have views overlooking beautiful Lake Michigan. Hike through the woods, listening to the wild life in the trees. When you make it to a dune, climb up to the top, take in the scenery and run down to the bottom. Whatever your age is, you'll have a blast as the wind blows through your hair and your feet sink into the sand dunes.

Just because it snows here doesn't mean you have to give up going outdoors! In the winter you can sled down the same steep dunes and make it to the bottom even faster. Our trails also give you a chance to snowshoe or go fat tire biking.

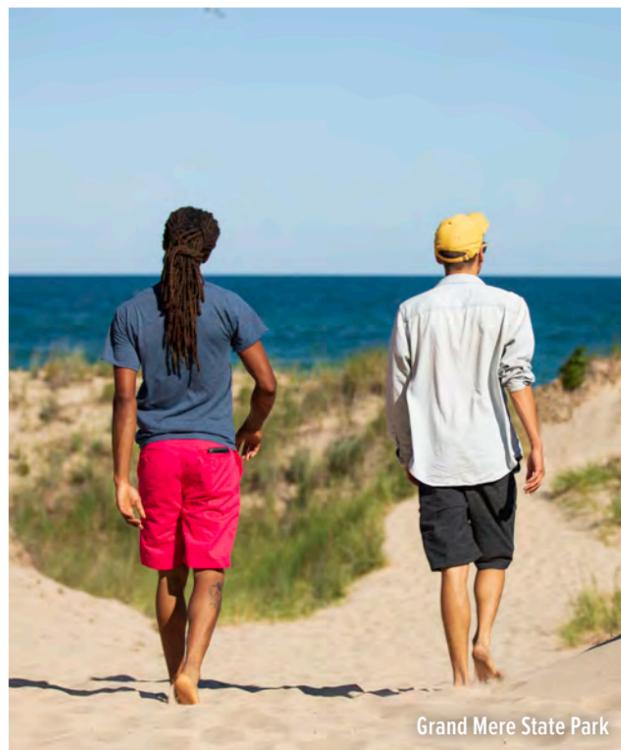
If hiking up sand dunes isn't for you, we have several state and municipal parks with easier walking trails. Wander along riverways and stroll in the grass. Get outside and enjoy the Southwest Michigan air!



Galien River County Park in fall



Sarett Nature Center in spring



Grand Mere State Park



Warren Dunes State Park in winter

HIKING THE DUNES

The dunes in Southwest Michigan make for the perfect playground any day. Climb them and run back down them in the summer or sled down them in the winter. You can also stay up at the top for a while, wandering through the trees. Better yet, pack a hammock or picnic blanket, stay for the day and catch a sunset.





JOBS

As much fun as it is to play in Southwest Michigan, it is also a rewarding place to work. Our diverse economy offers job and career opportunities ranging from C-suite entrepreneurs to licensed medical staff to CNC machinists, assemblers, agronomists and engineers. This region also supports our employers with recruitment, internship and job training programs so they have workers with the skill sets and knowledge needed to compete. This is a dynamic job climate.

People & Places

READY TO BUILD SUCCESS

Whether your candidate is a large corporation, a mid-sized firm or a small startup, Berrien County has the people, site locations and infrastructure to help them grow. Our talent pool can fill jobs now and in the future. And the Cornerstone Alliance Business Development team is ready to help companies find the sites they need and make connections to employees, tools and resources that stimulate prosperity and keep jobs here.

BERRIEN COUNTY SNAPSHOT

Population*

- Population: 156,813
- Households: 60,414
- Persons per household (2015-2019): 2.36
- Veterans: 9,464
- Median Family Income: \$56,324
- Median Age: 41.2 years
- Percentage of Male Persons: 48.9
- Percentage of Female Persons: 51.1
- Percentage of foreign-born persons (2015-2019): 5.6

Race/Ethnicity*

- White alone: 122,320 | Percent: 79.9
- Black or African American alone: 22,774 | Percent: 14.8
- Hispanic and Latino alone: 9,095 | Percent: 5.8
- Asian alone: 3,389 | Percent: 2.1
- American Indian and Alaska Native alone: 1,010 | Percent: 0.7
- Native Hawaiian or Pacific Islander alone: 138 | Percent: 0.1

Education*

- High school graduate or higher, percentage of persons 25 years+: 89.7
- Bachelor's degree or higher, percentage of persons 25 years+: 27.8

Site Selection/Development Opportunities

- 100+ sites for sale or lease: industrial, retail, office, warehouse, research & development.

*SOURCE: U.S. Census Bureau data: [census.gov/quickfacts](https://www.census.gov/quickfacts)

Workforce

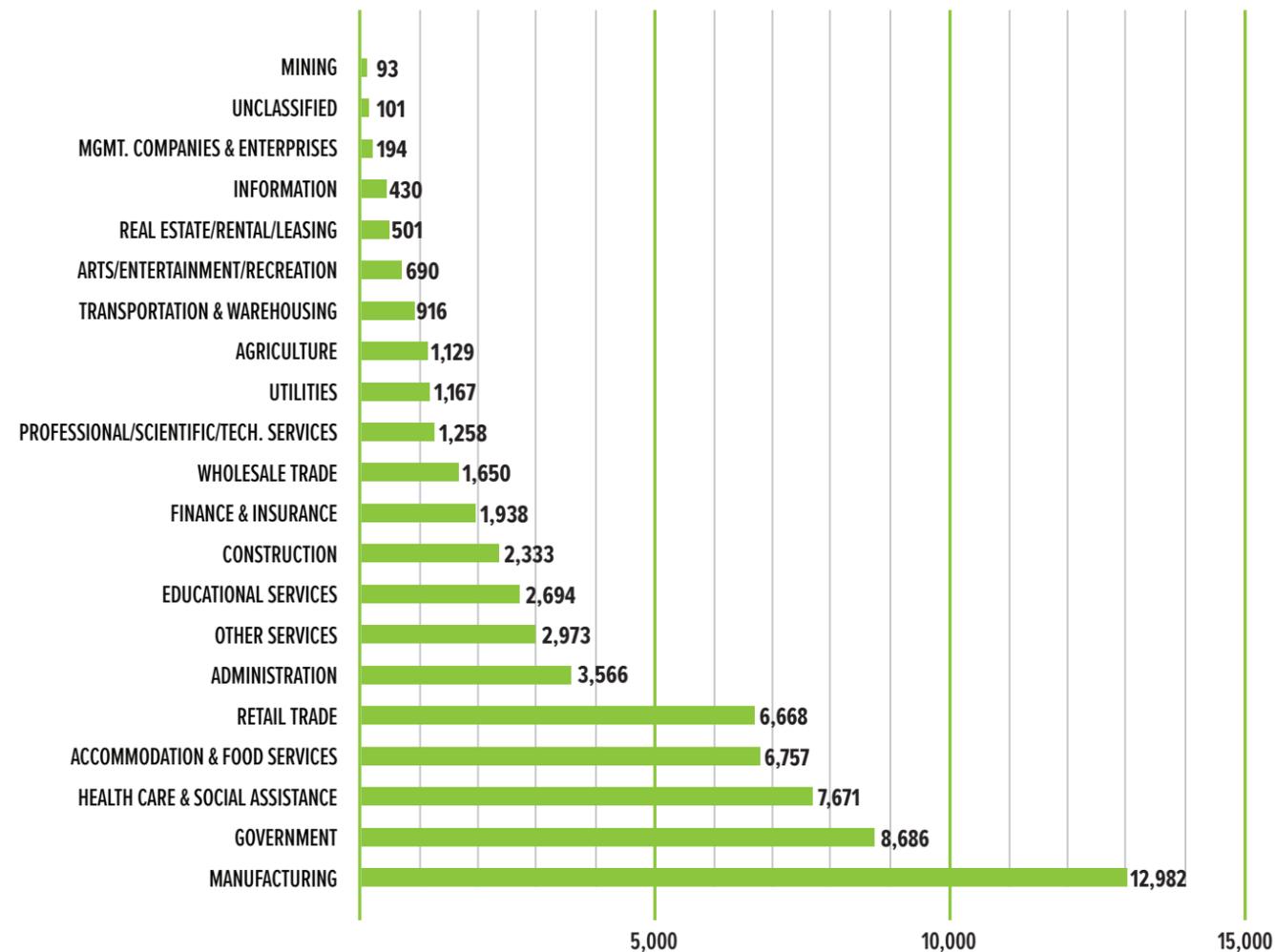
OVER 68,000 EMPLOYEES STRONG

Within a 60-minute commute of Berrien County, you will find a workforce that brings not only a diverse set of skills to our economy but a passion to excel at them.

The majority of our local employees specialize in manufacturing (1.77 times higher than other Michigan locations), health care and social assistance and retail. Compared to other Michigan counties, Berrien has a 1.5 times higher employment rate in architecture and engineering and a 1.42 times higher rate in farming, fishing and forestry occupations. Whatever your business, our workforce is capable and willing to help it succeed.



Total Berrien County Workforce Population (2019): 64,397



Wages & Salaries

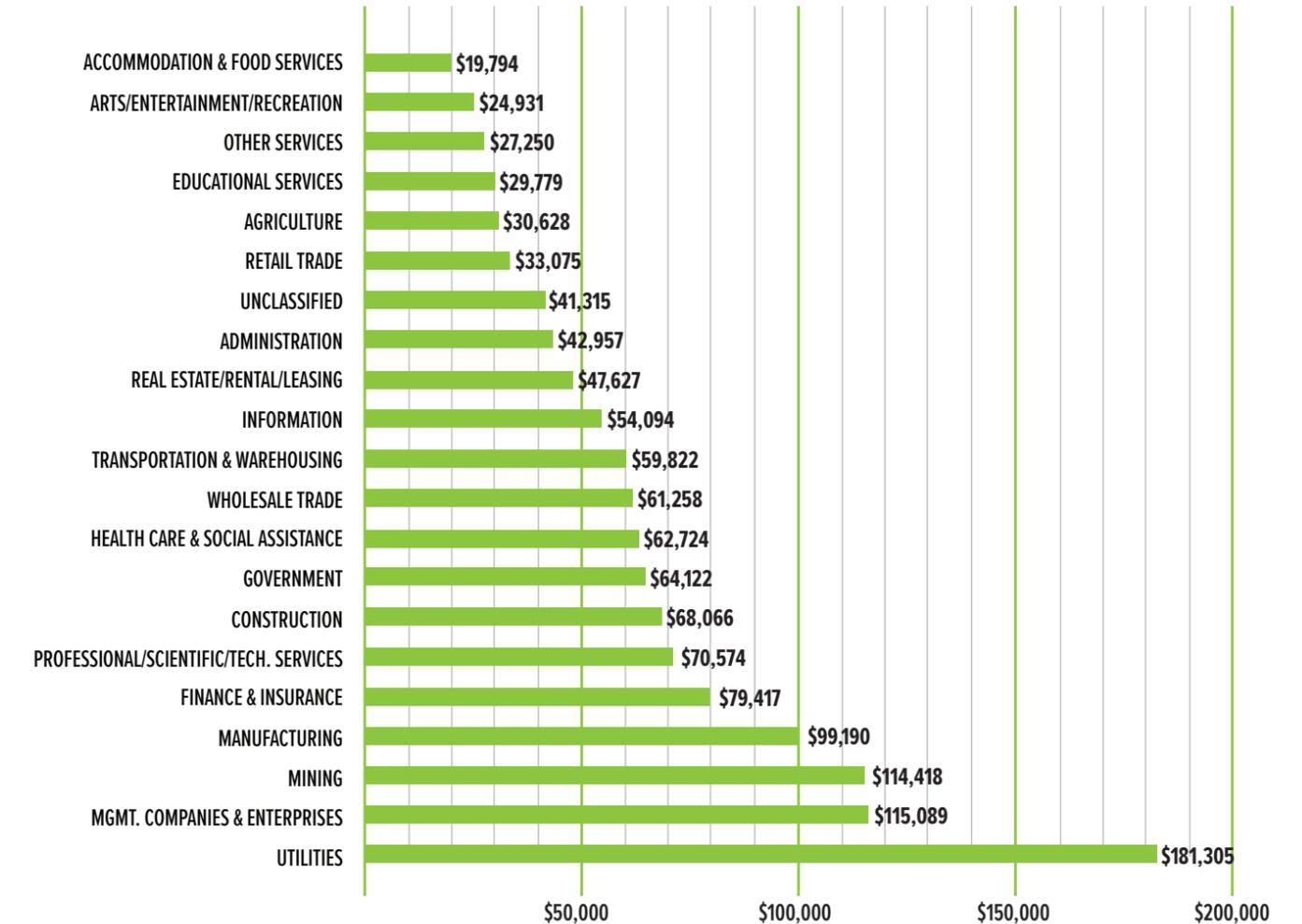
RETAINING BUSINESS AND RESIDENTS

Berrien County business sectors offer regionally competitive wages and salaries to attract and keep businesses and residents in our area.

The highest paid jobs held by Berrien County residents, by median earnings in 2019, are management (\$115,089), legal occupations (\$77,326), architectural and engineering (\$75,815) and computer, engineering and science occupations (\$67,913). This is a non-union environment with only 6% private union membership. Average wage rates in our county range from \$9.65 to \$41 per hour. Below are the median incomes in our county's business sectors:



Berrien County Median Income by Industry (2019)

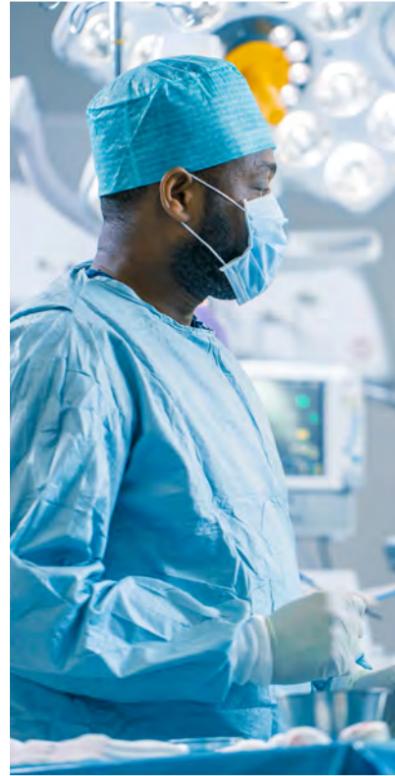


SPECIALIZING IN WORLD-CLASS PRODUCTS



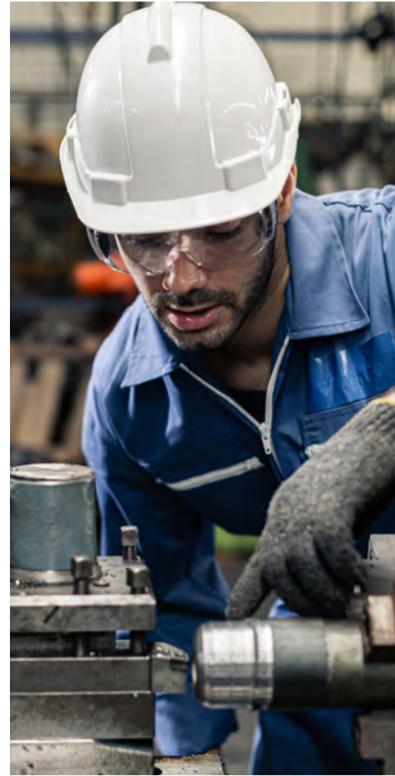
ADVANCED MANUFACTURING

“Made in Southwest Michigan” is a point of pride for our manufacturers in Berrien County. Innovation, an entrepreneurial can-do spirit and diversification spur their growth here, nationally and globally. It’s an easy place to manufacture with our skilled workforce, diverse supplier base, global access and location on the NAFTA corridor. Emerging industries can easily enter our mix of industries currently producing automotive components, scientific instruments, mobile printers, roll coverings, brakes, plastics, metals and more.



HEALTH CARE

Health care is more than the expert, compassionate care our residents receive from Spectrum Health Lakeland. Berrien County also fosters a manufacturing environment that supports existing as well as new arrivals in diagnostic services, biomedical research, medical devices, precision instruments, pharmaceutical products, monitoring equipment, refrigeration and dry storage, furnishings and packaging.



TOOL & DIE

Our area supports a solid base of tool and die makers renowned for their meticulous craftsmanship. They design, produce and repair precision jigs and fixtures as well as plastic injection molds plus zinc, magnesium, aluminum or copper single- and multiple-cavity dies. They operate with world-class CAD/CAM systems, multi-axis CNC milling machines and CMM inspection processes to build longer-lasting tools and dies for a wide range of industries in state and across the nation.



AUTOMATION

Another exciting industry in our area is the design and production of automated assembly, dispensing and vision systems. These manufacturers’ robotic expertise not only makes local companies’ production more efficient, more precise and more error-free, their drilling, welding, assembly, conveyance and inspection systems are used worldwide. However their employees’ know-how extends beyond their jobs. They also mentor student robotics teams in local school districts, several of which go on to national and world competitions.



AGRICULTURE

Lake Michigan tempers our climate, making this one of the most diverse growing regions in the nation (second only to California). Our region produces over 200 commodities on a commercial basis, has created new varieties of peaches and apples, is a leader in growing blueberries and was the first in Michigan to plant European vinefera grapes. We welcome agri-companies that make it easier to plant, safer to grow, more efficient to harvest and store our delicious products.



FOOD PROCESSING

The number of foods grown here combined with access to 20% of the world’s freshwater supply and highways to major markets make this area perfect for food processing opportunities. We are #4 in the nation for wine production and our distilleries and microbreweries rank among the nation’s best. Other food processors and suppliers in our region: Coloma Frozen Foods, Armour-Ekrich Meats, LLC, Old Europe Cheese, Monte Packaging, Gerber Products, Kellogg Company, McCormick Flavor Division, Minute Maid and Welch Foods.



BUSINESS SUPPORT

We welcome entrepreneurs and ideas here in Southwest Michigan. Our community is full of them. Work with local organizations to help you kickstart your business and find funding in the area. Together, you'll create another Southwest Michigan success story.

Michigan

IT'S PRO-YOUR-BUSINESS

There are many reasons to run a business, raise a family and retire in Berrien County. But the backbone of why this is a great place to live and work is because we are in Michigan. Our state's business climate is stronger than ever and is ranked nationally as a Top-10 Pro-Business State. Michigan offers:

- A cost of living that is nearly 10% below the national average and ranks us as the fourth most affordable state in the country
- A diverse workforce that includes one of the highest concentrations of engineers in the U.S. as well as having a skilled trades workforce that ranks in the top 10 nationally
- Workers have the right to choose whether they join a labor union or not
- Easy accessibility to markets. Michigan is within 500 miles of nearly half of the U.S. and Canadian populations and commerce centers
- A competitive tax environment. The Tax Foundation 2021 Tax Climate Index ranks Michigan 14th in the country. Michigan has no personal property tax on machinery and equipment, no inventory tax; a 6% corporate income tax rate; 4.25% personal (flat) income tax (the lowest in the Midwest); and a 6% sales tax (and no local sales tax)
- A culture that encourages innovation, imagination and a dynamic entrepreneurial ecosystem
- Enjoy an enviable abundance of fresh water and natural resources that attract people from around the world and entice residents to make time to play

SOURCE: Michigan Economic Development Corporation: michiganbusiness.org

Small Business Resources

KICKSTARTING BUSINESS IN OUR COMMUNITY

Cornerstone Alliance Small Business Services fuels innovative creativity for entrepreneurs and small business owners in the area. Our goal is to give you the tools and resources you need to be open for business! Through our division's core products, — the Women's Business Center (WBC) at Cornerstone Alliance and Small Business Administration (SBA) Microloan programs — we work with you on the four elements needed to strengthen the Southwest Michigan entrepreneurial ecosystem:



- 1. TECHNICAL ASSISTANCE:** One-on-One business counseling to guide entrepreneurs through every phase of business ownership.
- 2. EDUCATION:** Boost expertise through training sessions and help entrepreneurs recognize their talents.
- 3. FINANCING:** Connect entrepreneurs with financial capital resources.
- 4. SUPPORT:** Produce events and facilitate introductions for building business relationships.

SBA MICROLOAN PROGRAM

One of the biggest challenges that entrepreneurs face when starting or growing their business is finding the money to do it. A struggle for financial support is magnified in historically underserved communities. Cornerstone Alliance helps businesses find different sources of capital. We have a solution for entrepreneurs who are considered non-bankable due to less working capital, low credit score, no credit history or little collateral.

Cornerstone Alliance Small Business Services works with local business owners to provide access to capital for start-up businesses and existing businesses poised for growth. As an SBA Microloan Intermediary, we service small businesses located in Berrien County with loans between \$500 and \$50,000.



A microloan enabled a daycare director and long-time teacher to buy the 14-year-old business they both worked at.

To qualify for a microloan, owners need to meet the following qualifications: located in one of the three counties we serve; a minimum credit score of 525; income that exceeds your personal expenses; no outstanding tax liens or delinquencies on child support or federal debt; collateral that will cover the debt; and a business plan with projections or two years of business financials. If you don't qualify, our skilled professionals will assist you.

WOMEN'S BUSINESS CENTER AT CORNERSTONE

Started in 2004, the Women's Business Center (WBC) at Cornerstone Alliance helps start and grow small businesses in Berrien County.



The WBC has provided mentorship, training and small business support, such as this seminar, since 2004.

The WBC is funded in part through a Cooperative Agreement with the U.S. Small Business Administration. With the help of SBA and sponsors, the WBC offers business counseling, technical and training assistance at little to no cost. The WBC is a pathway for entrepreneurs to start, grow and gain critical access to capital.



Thanks to the WBC's resources for local entrepreneurs, a variety of small businesses are popping up, creating more diversity in business types and owners in Southwest Michigan.



WBC SUCCESS STORY: POWER IN MOTION

As a young gymnast, Amber Smith envisioned coaching her own team. When a former gym owner decided they no longer wanted to sponsor a competitive team, she continued training and driving team members to competitions 50 miles away. The love of the sport caused Amber to begin looking for a gym of her own.

Amber connected with the resources available at the Women's Business Center where she worked on a business plan, created financial projections and prepared her loan portfolio.

At the age of 21, banks were unwilling to loan her the funding necessary to build a new building and start the venture. They wanted her to prove herself by operating in an existing location for one year. Amber knew that if she had the opportunity, her vision would be a reality.

In 2008, she was able to start her dream when she collaborated with a local entrepreneur who had the perfect building. Over the years and four expansions later, Amber has become one of Cornerstone Alliance's Small Business Services and Women's Business Center's most prolific clients.



Tax Incentives

TOOLS USED TO LOWER YOUR COSTS

Cornerstone Alliance serves as the conduit to local, state and federal programs. The most common types of incentives are property tax abatements, Brownfield Tax Increment Financing (TIF) and state-assistance programs.

Industrial Facilities Tax Exemption (Tax Abatement)

This exemption allows a phase-in of real estate taxes on new industrial and manufacturing investments. The municipality receives an increase in property taxes. This tax-exemption lasts for up to 12 years.



Vail Rubber Works

Obsolete Property Rehabilitation Act

This tax incentive is designed to assist in the redevelopment of older buildings in which a facility is contaminated, blighted or functionally obsolete. By freezing the existing taxable value on a designated facility for up to 12 years, it provides an incentive for the developer to make significant improvements to a building without increasing the property burden.



Before

City Center Lofts - After

Commercial Rehabilitation Exemption

This exemption encourages the rehabilitation of commercial property by abating the property taxes generated from new investment for a period up to 10 years. Commercial property includes a building or group of contiguous buildings of commercial property, 15 years or older, of which the primary purpose is the operation of a commercial business enterprise or multifamily residential use.



Before

Inn at Harbor Shores - After

Brownfield Tax Increment Financing (TIF)

This commonly used mechanism captures future tax of real estate improvements, to partially pay for the present costs of infrastructure improvements. TIF "freezes" the assessed value of the property at the value before the development begins. The increased taxes generated are used to pay for costs within the area and TIF bonds. Funds are limited to public purposes like pre-development, land acquisition, and infrastructure.

PROGRAMS

Michigan Business Development Program

A program that provides grants, loans, or other economic assistance to businesses for highly competitive projects in Michigan that create jobs and/or provide investment.

Community Development Block Grant (CDBG)

A system of unified block grants under which communities with more than 50,000 people are entitled to receive funding, while other communities may apply for discretionary funding. Its purpose is to encourage more broadly conceived community development projects and expand housing opportunities for low- and moderate-income persons. The three primary goals of CDBG are to serve low- and moderate income people, to eliminate slums and blight, and to address other community development needs that pose a serious and immediate threat to the health and welfare of the community.

Capital Access Programs (CAP)

The CAP uses small amounts of public resources to generate private bank financing, providing small Michigan businesses access to capital that might not otherwise be available.

Michigan Business Growth Fund Loan Participation Program (MBGF LLP)

The intent of the MBGF LLP is to participate with lenders to finance expansion and diversification projects when faced with borrowers whose projected cash flows are considered speculative by the lender.

Workforce Development Programs

Going PRO Talent Fund - provides grants to employers to assist in training, developing and retaining current and newly hired employees.

Utility and Energy Saving Programs

These programs encourage industrial growth and business development. A billing demand credit of up to \$12.00 per kilowatt may be available to qualified businesses.

ZONES

Foreign Trade Zone

Foreign and domestic merchandise may be admitted into foreign trade zones for storage, exhibition, assembly, manufacturing, production, and processing, without formal customs entry procedures, the payment of customs duties, or the payment of federal excise taxes. These benefits help stimulate U.S. employment, attract foreign investment, and improve the export competitiveness of U.S. based companies.

Opportunity Zones

These zones are designed to incentivize capital investments in low-income communities. There are three types of tax incentives that relate to the treatment of capital gains, each of the incentives are connected to the longevity of an investor's stake in a qualified Opportunity Fund that provides the most upside to those who hold their investment for 10 years or more.

Enterprise Zones

These geographic areas are granted special tax breaks, regulatory exemptions, or other public assistance in order to encourage private economic development and job creation. Used most often to promote the revitalization of a city neighborhood.



80 W. Main Street | Benton Harbor, MI 49022 | Ph: 269.925.6100 | www.GoMichigan.com

