What is a CLT?

- A community land trust is a type of shared equity homeownership program which provides affordable homeownership opportunities to income eligible households.

- Shared equity homeownership programs sell homes below market rate value and in exchange for the subsidy the buyer agrees to sell the home below market rate in the future to preserve affordability forever.

A typical CLT works like this:
- The buyer purchases the house which sits on land owned by the CLT.
- The purchase price is more affordable because the buyer is only purchasing the house.
- The homeowner leases the land from the CLT; in this case for $30 a month.
- The homeowner agrees to the restricted resale price.
- In exchange for the opportunity to own and build wealth from a home purchased at a discounted price, the household agrees to restrictions on their financial returns at resale.

Grand Haven Area Community Land Trust

Robinson Landing
- 30 Home Development on Comstock Street
- 16 Grand Haven Area CLT homes
  - 5 – 2BR/1BA
  - 6 – 3BR/2BA/1 story
  - 5 – 3BR/2.5BA/2 story
- CLT to date:
  - All 16 are under purchase agreement
Grand Haven Area Community Land Trust

Surveyed initial group of people who inquired about purchasing a CLT home.

Survey Results:
- 46% are currently GH residents
- 74% are Ottawa County residents
- 48% rent and want to own
- 67% indicated they think the most urgent housing need in GH is single family housing
- And, 46% are college graduates

- As of Nov 2021 230 people have contacted NHS about purchasing a CLT home
- Once all PA's were signed, NHS still had a few dozen active, interested clients.
- All clients are required to complete a set of housing counseling steps plus have income verified through NHS

Grand Haven Area Community Land Trust

- 15 of the 16 CLT Buyers are first time home buyers
- 10 of the 16 currently live and/or work in Grand Haven City or Township
- All currently live in Ottawa County, except 1, who is moving back to area to retire

This data confirms what we know about the Tri Cities:
- Those who work here need to live more affordably
- Those who rent here need to live more affordably
- There is a huge need for more affordable housing
- Those retiring wish to stay here
- A variety of housing options is needed to maintain a strong workforce
What’s Next

- Robinson Landing houses will be completed by December 31, 2022
  All CLT closings complete and buyers moved in
- Identify properties for potential projects
- Identify partners
GRAND HAVEN AREA COMMUNITY LAND TRUST Business Plan
INTRODUCTION

In 2018 the City of Grand Haven declared Housing Affordability a primary goal of the City Council. Upon that declaration, an Affordable Housing Task Force was created. As a result of the initial research conducted, three basic ideals were set forth in moving forward:

1. Everyone who works in Grand Haven should be able to live in Grand Haven
2. Grand Haven should have a variety of housing options.
3. Those who live in Grand Haven should be able to remain in Grand Haven as they age.

In an effort to create a place where people can not only work, but play and stay, the task-force identified measures to promote affordable housing developments.

- Utilization of financial incentives or tools that can be accessed for projects in the City
  - Act 381 Brownfield Redevelopment
  - Community Revitalization Program
  - Low Income Housing Tax Credits
  - MSHDA Financing
  - Payments in Lieu of Taxes
- Identify viable sites for high density and/or mixed use residential development to accommodate a diverse range of price points (public/private). Establish dialogue with owners of those sites, and proven developers, to encourage pursuit of projects and programs.
- Support higher density development in select districts.
- Establish public acquisition fund to assist in land assembly.
- Work with the Grand Haven Area Community Foundation to establish an Affordable Housing Community Fund to focus private resources.
- Regional Approach
  - Pursue regional support for housing staff to continue to work on housing affordability initiatives
  - Share plan and action steps with neighboring municipalities to create regional effort
  - Pursue regional housing authority
- Coordinate location of higher density residential development with readily available public and alternative transportation modes.
- Zoning ordinance rewrite with specific attention to affordable housing best practices.
Working within the bounds of the action steps above, the city identified a regional collaborative means to make an impact in the housing realm; through the formation of a Community Land Trust. A Community Land Trust (CLT) is a shared equity type of home ownership program, which provides affordable homeownership opportunities to lower income households for generations. In the CLT model of homeownership, the purchase price is more affordable due to the fact that the buyer is purchasing the home and not the land. In doing so, the homeowner also agrees to sell the home at a restricted price. Essentially, in exchange for the opportunity to own a home at a discounted price and to build wealth, the homebuyer agrees to certain restrictions on their financial return at the future point of sale. This concession allows the CLT to keep the cost of the home affordable through time.

Over the previous decade, the housing crisis in Michigan has been apparent in West Michigan communities. Community partners, like the Greater Ottawa County United Way have long identified housing shortcomings within the Grand Haven area. In 2018, Housing Next, an Ottawa County based nonprofit, commissioned a housing study that identified moderately priced housing as a high-level need.

The City of Grand Haven is well suited to see through the formation of the CLT. The City has an arsenal of Community Partnerships and a history of collaboration. With the City’s support, as the sole and founding member, the CLT will have all of the necessary relationships and resources it needs to be successful. Not only will the CLT benefit from varying types of community support, but recent zoning ordinance updates have created an environment suitable for a variety of housing developments. Upon formation, the Grand Haven Area Community Land Trust will be an asset to Ottawa County, proving the case for collaborative cross-sector attainable housing developments.

**GRAND HAVEN AREA COMMUNITY LAND TRUST**

The Grand Haven Area Community Land Trust (GHACLT) will seek to identify, develop and/or preserve several types of housing options, including but not limited to: single family (attached, detached), multi-family, and/or rentals. Each project will have a primary target audience, which may vary slightly per development. The GHACLT has elected to serve household incomes of 80% AMI or lower. A primary goal of the organization is to effectively reach first time homebuyers. All project inquirers will be served on a first-come first-ready basis. All GHACLT homebuyers will have to complete a number of housing counseling obligations prior to and post-purchase.
Mission/Service Area

The formation of the Grand Haven Area Community Land Trust is directly in response to the housing demands identified by nonprofit and housing agencies within Northern Ottawa County. The current housing crisis has created an exclusive environment where individuals are unable to live where they work. Beginning with the Robinson Landing Development, the GHACL-T will operate primarily within the Tri-cities Region of Ottawa County. The mission of the organization is to further identify and preserve a variety of affordable housing options for low-to-moderate income households. GHACL-T will seek out underutilized properties in the Tri-Cities and work collaboratively across sectors to identify potential development partners. In utilizing the CLT shared equity model of homeownership, the GHACL-T will be positioned to safeguard the long-term affordability of each ensuing development.

Governance

The GHACL-T will be incorporated as a nonprofit organization with a 501c3 designation from the IRS. The organization will be governed by a Board of Directors, initially appointed by the City of Grand Haven. The Board will eventually be tripartite in composition; involving CLT appointed individuals, CLT homeowners, and community members with skills representative of specific organizational needs.

Organizational Capacity

While the GHACL-T will be operated by a Board of Directors, the organization will have administrative support from the City of Grand Haven’s Neighborhood Housing Services (NHS) department. With HUD certified housing counselors in-house, NHS will be able to provide the necessary long term housing counseling that will be required in order to ensure the success of these homeowners.

With its municipal backing, the GHACL-T will utilize the City for its financial fiduciary needs. The GHACL-T will be set up as a special revenue account with its own chart of accounts in the City’s financial system, allowing further cost savings to the organization.

With the utilization of existing City Staff for administrative purposes, the GHACL-T will not need to hire staff upon its creation.
Program Priorities

Building Partnerships and Revenue

A critical priority of the GHACLT in the first 5 years will be to build community partnerships for potential future developments. In addition to identifying development opportunity, the organization will need to build financial solvency; this will largely be accomplished through grant funding. Grants can be secured through public and private entities.

Advocacy for Low-to-Moderate Income Housing

The mission of the GHACLT is to identify, develop and/or preserve affordable housing options in the region. A critical part of accomplishing this mission is being a prominent and visible force in the community, advocating for low-to-moderate income housing options. Building support around the mission will be a priority.

Community Partnerships

Partnerships that will be critical to the success of the GHACLT in terms of development, funding, and advocacy, include but are not limited to:

Greater Ottawa County United Way, Michigan Community Capital, Grand Haven Area Community Foundation, Municipalities, MSHDA, Housing Next, Mortgage Lenders.

TIMELINE

The GHACLT will be fully incorporated with it's 501c3 status as of January 2022. The formation of the CLT is happening simultaneously with the first CLT development known as Robinson Landing.
IS A CLT HOME RIGHT FOR YOU?

WHAT IS A CLT?

A Community Land Trust (CLT) is a type of shared equity home ownership program, which provides affordable homeownership opportunities to lower income households. Shared equity homeownership programs sell homes at below market rate prices to low and moderate income households.

In exchange for the discounts, they agree to sell the homes below market rate in the future so that the homes stay affordable for subsequent income qualified buyers.

Therefore, the homes remain permanently affordable, helping family after family access homeownership.

Community land trusts are nonprofit organizations governed by a board of CLT residents, community residents and public representatives that create homes that remain permanently affordable, providing homeownership opportunities for generations of lower income families.

HOW DOES A CLT WORK?

A typical community land trust for affordable housing works like this:

- A family or individual purchases a house that sits on land owned by the community land trust.
- The purchase price is more affordable because the homeowner is only buying the house, not the land.
- The homeowners lease the land from the community land trust in a long-term (often 99-year), renewable lease.
- The homeowners agree to sell the home at a restricted price to keep it affordable after resale.
- In exchange for the opportunity to own and build wealth from a home purchased at a discounted price, the household agrees to restrictions on their financial returns at resale.

CLT Data:

- Nationally, 7 out of 10 shared equity homeowners are first time homebuyers
- Over 99% of CLT homeowners avoid foreclosure
- 6 out of 10 use their earned equity to eventually purchase a market rate home
- Since 2000, the share of minority owned CLT homeowners has increased 30%
- 95% of shared equity program homes are priced at 30% of monthly income for 80% AMI households
GRAND HAVEN AREA COMMUNITY LAND TRUST AT ROBINSON LANDING

The Grand Haven Area Community Land Trust will hold ownership of the land for 16 (of 30) homes in the Robinson Landing development.

ELIGIBILITY REQUIREMENTS

1. 80% area median income (combined income for all household members), see chart:

<table>
<thead>
<tr>
<th>Number of People in Household</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Income Must be Under</td>
<td>$48,800</td>
<td>$55,750</td>
<td>$62,720</td>
<td>$69,680</td>
<td>$75,280</td>
<td>$80,880</td>
<td>$86,480</td>
<td>$92,000</td>
</tr>
</tbody>
</table>

2. The Home must be your principal residence.

3. CLT buyers must attend Homebuyer Education at Neighborhood Housing Services as well as 3 Pre-Purchase and 4 Post-Purchase appointments.

Grand Haven Area CLT homeowners enjoy a more affordable monthly payment for a new construction home.

DETAILS

- Grand Haven Area CLT Ground Lease fee is $30 per month.
- Grand Haven Area CLT homeowners will pay two separate property tax bills. One for the improvement (which is the house), and one for the land.
- CLT homeowners have full use of their leased land. You can put up a fence, do your own landscaping, plant a garden, put up a playset, etc.
- There is very limited impact on your day-to-day use of the land.
- You are responsible for maintaining the home and property per City of Grand Haven Code of Ordinances.
- You are responsible for all utilities.
- You will sign a 99-year ground lease when you purchase your home.
- CLT has a fixed rate resale formula. This fixed rate formula is detailed in the ground lease. It is easy to calculate your equity at any time. The fixed rate increases the longer you own the home. The actual dollars will vary for each homeowner and will be discussed with your housing counselor.
- Neighborhood Housing Services will provide permanent, supportive housing counseling services as long as you own your home.

Find out more about the Grand Haven Area CLT at ghclt.com

Find more information about Robinson Landing at robinsonlandingmi.com

Community Land Trust Questions?

Rhonda Kleyn
Neighborhood Housing Services
City of Grand Haven
(616) 935-3275

Home Buying Questions?

Meghan Heritage
Broker, BlueWest Properties
(616) 581-2241
info@robinsonlandingmi.com
## Incident List by Alarm Date/Time

<table>
<thead>
<tr>
<th>Incident Number</th>
<th>Incident Date</th>
<th>Incident Time</th>
<th>Incident Address</th>
<th>Incident Type</th>
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<td>01/01/2022</td>
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<td>01/08/2022</td>
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<td>311 - Medical assist, assist EMS crew</td>
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<td>611 - Dispatched and cancelled en route</td>
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<td>03:03:48</td>
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<td>01/20/2022</td>
<td>10:37:43</td>
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<td>01/20/2022</td>
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<td>3001 - Lift Assist, Medical</td>
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<td>2022-00000027</td>
<td>01/24/2022</td>
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<td>18711 Mienk Nunci MI 49448</td>
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<td>23:48:08</td>
<td>17573 Reenders City of Ferrysburg MI 49409</td>
<td>412 - Gas leak (natural gas or LPG)</td>
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</table>

Count: 29
The meeting was called to order by President De Young at 5:30 p.m. in Program Room A.

Board members present: Mary Jane Belter, Burton Brooks, Penni DeWitt (via phone from Robinson Township, Ottawa County, Michigan), Dave De Young, Caryn Lannon, Lisa Menerick, Kathy Osmun and Cathy Rusco

Library staff present: John Martin, Sara Derdowski and Marianne Case

De Young pointed out that DeWitt is attending by phone but cannot vote due to Michigan Open Meetings Act.

Martin introduced Marianne Case, recently hired a full-time accountant. Case will be working closely with Derdowski and will be attending future board meeting, taking and preparing meeting minutes.

APPROVAL OF AGENDA

22-01 Motion by Rusco, second by Menerick, to approve the meeting Agenda. Motion carried 7-0.

APPROVAL OF CONSENT AGENDA

A. Approve the regular meeting minutes of December 7, 2021
B. Approve the November 2021 Check Register in the amount of $237,341.39

22-02 Motion by Osmun, second by Rusco, to approve the Consent Agenda. Motion carried 7-0.

PUBLIC COMMENT

None

TRUSTEE COMMENT

Belter asked for an update on staff illnesses and impact on services or open hours. At this time, there have been minimal staff shortages due to illness. New employees are being on-boarded or will be soon. Staff are continually monitoring the situation.

UNFINISHED BUSINESS

None

NEW BUSINESS

A. Consideration of a motion to approve library goals for fiscal year 2022-2023

A second draft of proposed library goals was presented. Brooks suggested amending Outreach to begin with “Expand” rather than “Take” and to add “to” between “building” and ‘where.”
Additional suggestions were to explore making the goals more visually pleasing, such as turning them into an inverted pyramid or other design. Martin to work with Chelsea McCoy on this.

22-03 Motion by Brooks, second by Belter, to approve revisions to library goals for FY 2022-2023.
Motion carried 6-1 (Menerick).

B. Consideration of a motion to amend the Personnel Policies to eliminate waiting period to utilize sick time paid time off

Derdowski reviewed reasons behind eliminating the six month waiting period to use sick time. All employees eligible for paid sick time earn about 1 day per month. Employees are strongly encouraged to not report to work if feeling ill. And with suspected Covid infection, employees cannot report to work.

22-04 Motion by Belter, second by Brooks, to approve revision to the Personnel Policies to eliminate waiting period to utilize sick time paid time off. Motion carried 7-0.

TREASURER’S REPORT
The November 30, 2021 General Fund, Maintenance Fund, Debt Service Fund Financial Reports, and Bank Account Reports were received and reviewed.

Derdowski reported that the first round of FY 2021-2022 budget amendments will be presented at the February 1 board meeting.

COMMITTEE REPORTS
Building and Grounds Committee – Burton Brooks
Meeting was scheduled for January 25, 2022 at 3:30pm prior to the Executive Committee meeting.

Executive Committee – Dave De Young
Brooks and DeYoung reviewed the draft minutes from the January 4, 2022 committee meeting. DeYoung provided an overview from the January 10 meeting with Chris Riker at the Grand Haven Area Community Foundation.

Finance Committee – Burton Brooks
No report

Long-term Financial Planning Committee (ad hoc) – Dave Young
Discussion of meeting in February or March.

Personnel Committee – Cathy Rusco
No report

Policy Committee – Caryn Lannon
No report

01-11-2022
It is David Martin
DIRECTOR'S REPORT – JOHN MARTIN

The written report was received and reviewed.

Discussion of:
1) Merit raises. Process did not work for 2021. A 2.5%, one-time payment which will not be added to base salaries for those employed July 1, 2021, will be implemented. Funding is included in budget so no financial impact. Process will be improved for 2022.
2) Further discussion of GHACF meeting to allow library to set up non-endowed fund(s) at the GHACF. This will allow the library to receive gifts, deposit them at the GHACF, and utilize the funds as needed, while maintaining a $5,000 minimum balance.
3) Reviewed liability insurance coverage for library, staff and board members. Suggestion to increase staff crime coverage from $100,000 to $200,000 for an additional $249 per year. Also suggested to explore bidding out insurance coverage for FY 2022-2023.

PRESIDENT'S REPORT – DAVE DE YOUNG

None

PUBLIC COMMENT

None

TRUSTEE COMMENT

Menerick suggested providing library cards to people attending Mulligan’s Hollow during the winter months. The Ski Bowl lodge is closed due to Covid and there would be no feasible way to do this outdoors in the winter.

NEXT REGULAR MEETINGS

A. Tuesday, February 1, 2022 – 5:30 pm, LDL Program Room B
B. Tuesday, March 1, 2022 – 5:30 pm, LDL Program Room B

Meeting adjourned at 6:48 p.m.

Mary Jane Belter
Secretary

President
Dave De Young

Prepared by John Martin
Caution! This email is from an external address and may contain links. Use caution when following links as they could open malicious web sites.

Hello!

My name is Rajvir, I am a Health Educator with the Ottawa County Public Health Department. Are your community members looking to get out and get some steps in this Spring? Or perhaps they may be interested in exploring the great trails and parks that Ottawa county has to offer? Well then, the Step It Up! program may be of interest to your community members! Step it Up! is a free 8-week walking program designed to help participants get active and visit new parks in Ottawa and Allegan counties. Step it Up! will begin on April 11, however, registration is currently open, so those interested can sign up today.

Within the Step it Up! program, Ottawa County Parks & Recreation will offer multiple guided walks of varying paces each week. To encourage participants to discover new recreational activities, the program also offers opportunities to try kayaking, orienteering, and more. These activities and any necessary equipment are free-of-charge to registered participants. Participants will be able to set activity goals and track their activity through the Step it Up! online platform. Each week, participants who track their activity are eligible for incentive prizes. Step it Up! also makes for a great COVID friendly activity option, allowing you to be outside and providing space to socially distance. After the year we have had, nature can work wonders inside and out!

For any questions regarding Step it Up! or to set up a meeting to discuss this program further, please feel free to reach back out to myself, Rajvir Kaur, contact information below. Please also find attached a Step it Up! and Workplace Wellness informational flyer.

So commit to fit and register for Step it Up! today!

Link to register: https://www.miottawa.org/StepItUp/

Rajvir Kaur, MPH
Health Educator
New post on Inside 208

Michigan Attorney General Issues New Opinion Regarding Virtual Public Meetings

by Jennifer Rigterink

*Michigan Attorney General Issues New Opinion Regarding Virtual Public Meetings Under the Michigan Open Meetings Act and Americans with Disabilities Act

On February 4, 2022, the Michigan Attorney General, Dana Nessel, issued an Opinion stating that restrictions for virtual public meetings provided under the Michigan Open Meetings Act are preempted to the extent the restrictions prevent a public body from providing reasonable accommodations under the Americans with Disabilities Act.

Open Meetings Act

Traditionally, the Michigan Open Meetings Act, MCL 15.261 et seq., has authorized public officials to attend meetings virtually to accommodate the officials’ absence due to military duty. However, this exception was extended for a limited period of time, in response to the COVID-19 pandemic, to allow public officials to attend meetings virtually:

[To accommodate] military duty, a medical condition, or a statewide or local state of emergency or state of disaster declared pursuant to law or charter or local ordinance by the governor or a local official, governing body, or chief administrative officer that would risk the personal health or safety of members of the public or the public body if the meeting were held in person. MCL 15.263.

This extension expired on December 31, 2021. MCL 15.263(1)(c). Therefore, as of January 1, 2022, the Open Meetings Act only authorizes public officials to attend meetings virtually to accommodate the
officials’ absence due to military duty. *Id.* The act no longer authorizes officials to attend public meetings virtually for a medical condition or a state of emergency / disaster. *Id.*

The Opinion acknowledges this restriction. However, the Opinion notes that accommodations for virtual attendance *may be required* for certain individuals under the Americans with Disabilities Act.

**Americans with Disabilities Act**

Under Title II of the Americans with Disabilities Act, "no qualified individual with a disability shall, by reason of such disability, be excluded from participation in or be denied the benefits of the services, programs, or activities of a public entity, or be subjected to discrimination by any such entity." 42 USC 12132.

The Opinion interprets this language to require "state and local boards and commissions to provide reasonable accommodations, which could include an option to participate virtually, to qualified individuals with a disability who request an accommodation in order to fully participate as a board or commission member or as a member of the general public..." OAG 7318 (2022) (emphasis added).1

To determine whether an individual qualifies for an accommodation under the Americans with Disabilities Act, the following requirements must be met:

1. the individual must have a qualifying disability that would affect the individual’s ability to physically attend the public meeting; and
2. the requested accommodation must be reasonable.

This is a fact-specific inquiry based on the individual’s disability and the public body’s resources, and it must be determined on a case-by-case basis.

**Guidance for Compliance**

The Opinion issued by the Attorney General is binding on state agencies but is non-binding on local municipalities and other public bodies. However, the Opinion is regarded as persuasive legal authority in court and therefore should be considered by public bodies when they receive a request for virtual meeting attendance as an ADA accommodation.

To ensure compliance under the Open Meetings Act and the Americans with Disabilities Act, public bodies should evaluate requests for accommodations using the following procedure:

1. **Does the individual have a qualifying disability?**

A qualifying disability includes a physical or mental impairment that substantially limits one or more of the major life activities of such individual. 42 USC 12102 (1)(A).
When virtual participation at public meetings is requested as an accommodation, the disability must affect the individual’s ability to physically attend the meeting.

2. Is the request for accommodation reasonable?

A request for accommodation is reasonable unless it requires a fundamental alteration in the nature of a program or imposes undue financial and administrative burdens. Smith & Lee Assoc, Inc v City of Taylor, 102 F3d 781 (CA 6, 1996).

This is also a fact-specific inquiry. Factors to consider when determining whether providing remote access to a public meeting is reasonable include:

- Has the public body provided remote access to its public meetings in the past?
- Does the public body have sufficient resources and knowledge to provide remote access to its public meeting?

Generally, a request to provide remote access to a public meeting would be considered a reasonable request in light of many public bodies’ experience and familiarity with the process during the COVID-19 pandemic. However, a request for a fully virtual option is more likely to be viewed as a fundamental alteration of a board’s or commission’s services, and therefore not required.

The public body should consider these factors if an individual has a qualifying disability and requests a reasonable accommodation to attend the public meeting virtually. We recommend the public body use caution when making this determination – especially if the individual is a member of the public body, as their in-person attendance is generally required under the Open Meetings Act.

*Information provided by FosterSwift Municipal Law News and shared with permission.*

The League is sharing this information as a reference, but encourages you to work with your municipal legal representation for further clarification.

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