



City of Saginaw

Planning and Economic Development Office

1. **Applicant Identification:** The City of Saginaw with the address of 1315 S. Washington Avenue, Saginaw, Michigan 48601
2. **Website URL:** www.saginaw-mi.com
3. **Funding Requested:**
 - a. **Grant Type:** Single Site Cleanup
 - b. **Federal Funds Requested:** \$2,117,395
4. **Location:** Saginaw, Saginaw County, Michigan
5. **Property Information:** The Beringer Building
126 N. Franklin Street, Saginaw, Saginaw County, Michigan 48607
6. **Contacts:**
 - a. **Project Director:** Ms. Cassi Zimmerman, Director of Planning and Economic Development, City of Saginaw, will serve as the Project Director for this proposal. Ms. Zimmerman's contact information is as follows:
Phone: (989) 759-1423, Email: czimmerman@saginaw-mi.com,
Address: 1315 S. Washington Street, Saginaw, Michigan 48601.
 - b. **Chief Executive/Highest Ranking Elected Official:** Ms. Brenda Moore serves as the Mayor of the City. Ms. Moore's contact information is as follows:
Phone: (989) 399-1311, Email: bmoore@saginaw-mi.com,
Address: 1315 S. Washington Street, Saginaw, Michigan 48601.
7. **Population:** 44,202 (ACS 2024)
8. **Other Factors:**

Other Factors	Page
Community population is 15,000 or less.	
The applicant is, or will assist, a federally recognized Indian Tribe or United States Territory.	
The proposed brownfield site(s) is impacted by mine-scarred land.	
Secured firm leveraging commitment ties directly to the project and will facilitate completion of the remediation/reuse; secured resource is identified in the Narrative and substantiated in the attached documentation.	4
The proposed site(s) is adjacent to a body of water (i.e., the border of the proposed site(s) is contiguous or partially contiguous to the body of water or would be contiguous or partially contiguous with a body of water but for a street, road, or other public thoroughfare separating them.	
The proposed site(s) is located in a federally designated flood plain.	
The reuse of the proposed cleanup site(s) will facilitate renewable energy from wind, solar, or geothermal energy.	
The reuse of the proposed cleanup site(s) will incorporate energy efficiency measures.	3

The proposed project will improve local resilience to impacts of extreme weather events and natural disasters.	3
The target area(s) is impacted by a coal-fired power plant that has recently closed (2015 or later) or is closing.	

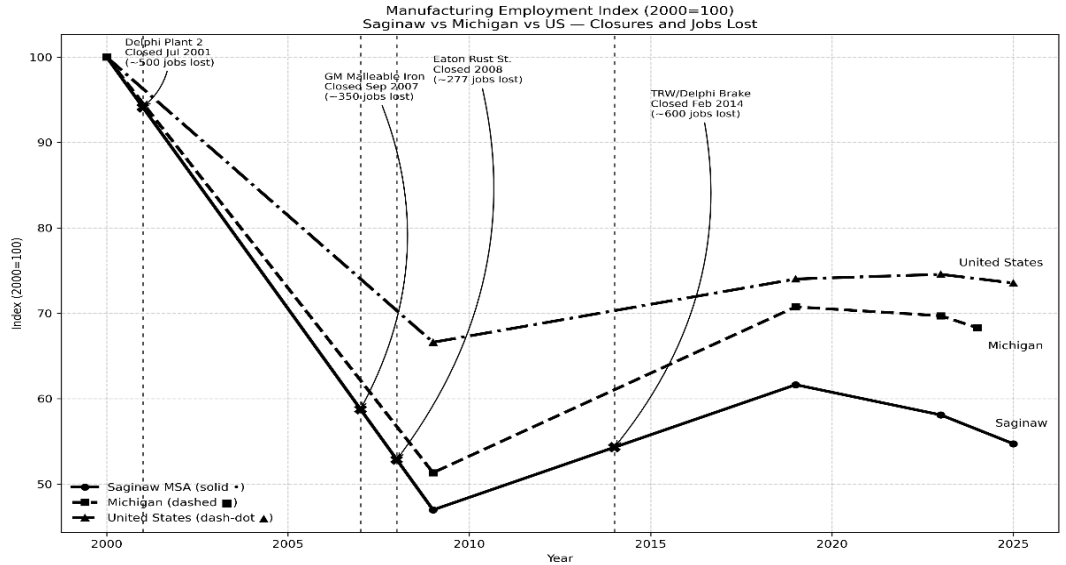
9. Releasing Copies of Applications: Not applicable

1. PROJECT AREA DESCRIPTION AND PLANS FOR REVITALIZATION

Target Area and Brownfields

a. Overview of Brownfield Challenges and Description of Target Area

The City of Saginaw (population 44,202, per 2024 Census data) is the geographic area for this Cleanup Grant application. It is located in central Michigan’s lower peninsula at the confluence of the Tittabawassee, Shiawassee, and Saginaw Rivers. Established as a fort in 1819, Saginaw later grew into a thriving 19th-century lumber town, supported by abundant virgin white pine and river access to Great Lakes shipping routes. As Saginaw’s forests disappeared in the early 20th century, Michigan’s auto-driven manufacturing economy grew. The city’s industrial base drew chemical, glass, and metal fabrication companies, which in turn attracted new populations and reshaped local demographics. However, as the automotive industry declined over the following decades, the same economic dependence left Saginaw vulnerable, leading to sustained unemployment, rising crime, vacant buildings and significant population loss. Since the Great Recession, Saginaw has lost over 1,200 manufacturing jobs (see chart). Although Michigan’s overall economy has rebounded, the City of Saginaw has not experienced the same recovery, contributing to a 17.9% population decline since 2010.



The combination of plant closures and sustained population loss has created a surplus of brownfields sites within the City. Approximately 5,500 properties in the city were vacated or abandoned, equal to 25 percent of the city’s land area (<https://www.smartgrowthamerica.org/knowledge-hub>). Downtown Saginaw spans just one square mile, and within it, Census Tract 4—the 0.6-square-mile Target Area for this clean-up grant—is lined with vacant lots and abandoned buildings. Former hotels, banks, dry cleaners, and service stations still stand as reminders of a once-thriving economy, offering only faint echoes of their past. Walking the streets of Census Tract 4 feels like moving through a quiet edge of downtown—older homes giving way to empty lots, low foot-traffic blocks broken up with historic commercial buildings, the light of small shops and service businesses, the pull of major anchors like the DOW Event Center and the Temple Theatre and the nearby riverfront. Most of the vacant properties were developed during a period of rapid population growth and are either contaminated from historical industrial operations or functionally obsolete—containing hazardous materials (asbestos and lead) and failing to meet modern building codes, energy standards, and layout needs.

Despite persistent challenges, Saginaw is now positioned for major economic revitalization through two transformational developments. The first is Hemlock Semiconductor’s proposed \$700 million expansion supported by the Creating Helpful Incentives to Produce Semiconductors for America Act (CHIPS), which is expected to create 350 new jobs. The second is the Medical Diamond Development, a partnership with local universities, medical schools, healthcare institutions, and local governments to build new medical facilities and life-science infrastructure. This project will also bring private investment—including a hotel, office space, a restaurant, and other amenities—enhancing the downtown within Census Tract 4, the target area. The onset of these developments has presented the City with the challenge and opportunity to revitalize a vibrant downtown and to provide affordable workforce housing to support the anticipated influx of new jobs and student populations. To address this need, the City has identified opportunities to provide affordable housing options within the target area, by renovating and repurposing underutilized, obsolete, and vacant buildings into mixed use residential housing options. One of these buildings is the Bearinger Building (the proposed Brownfield Cleanup site). By converting the Bearinger Building into workforce housing, the City activates an underutilized brownfield site and provides much-needed housing for the workers powering Saginaw’s renewal. Over the past decade, the City has worked to find a developer to renovate the building, however, the high costs related to the presence of asbestos containing building materials, lead-based paint, universal waste, and animal wastes have presented a significant hurdle.

b. Description of Proposed Brownfield Site

Isaac Bearinger’s legacy links Saginaw’s lumber economy past with the urbanized city it’s become. After amassing a fortune as a prominent lumberman and owner/operator of mills during the late 19th-century timber boom, Bearinger reinvested his wealth back into the city’s civic core. In 1891, he commissioned the construction of the Bearinger Building, a grand structure designed to serve as a hub for the professional class that managed the region’s vast economies. Today the building stands as a critical link to that era of prosperity. **The Bearinger Building (the proposed**

brownfield cleanup site), located at 126 North Franklin Street in Saginaw, Michigan, is a six-story, 57,780-square-foot Chicago-inspired structure completed in 1893. Constructed of brick and steel with a red brick façade, it features five arches across the second to fifth floors, ribbon windows on the sixth floor, and a limestone-faced first floor. Following James Bearinger’s death in 1957, the building changed owners several times before being vacated in 2008 and later acquired by the City of Saginaw through tax foreclosure in 2015. The Bearinger holds historical significance as one of the city’s most prominent examples of early 20th-century classical revival architecture. The building’s designation as a “fireproof” structure was a pioneering achievement in a city prone to fires due to the lumber industry. Its advanced materials and design made it one of the safest and most durable commercial buildings of its time. Its first-floor storefronts and upper-floor offices created a central artery for commerce, professional services, banking, legal affairs, and urban life—helping shape the downtown’s economic ecosystem. The building’s distinctive brick façade and ornate detailing reflect the prosperity and optimism of that era. Recognized for both its architectural distinction and commercial importance, the Bearinger Building was listed on the National Register of Historic Places in 1982. Today, the building stands as a tangible reminder of Saginaw’s transition from a lumber boomtown to an industrial center, making it an important landmark in the city’s architectural and economic history.

Due to inadequate maintenance prior to the City’s acquisition—including disconnected utilities, multiple roof failures resulting in water infiltration and basement flooding, interior vandalism, and significant animal waste—the building’s condition has substantially deteriorated. Since acquiring the building, the City has incurred several costs related to securing the building, boarding broken windows, adding murals along the outer ground floor façade to maintain a street level aesthetic, and maintaining the downspouts to prevent further water infiltration into the building.

To attract a developer to renovate and reuse the building, a pre-renovation hazardous survey was conducted in 2017. The survey included the collection of 169 samples of asbestos-containing materials (ACMs) of which 98 samples tested positive for asbestos content. Key identified ACMs and their approximate quantities include:

- Floor Tile and Associated Mastics/Tar Paper: Estimated quantity for all types is over 27,000 square feet (SF).
- Adhesives and Mastics: Various brown, black, yellow, and gray adhesives used on paneling and other building features were identified as containing asbestos. Estimated quantities for these adhesives exceed 8,000 SF.
- Ceiling Tiles: Friable ceiling tiles were found in various locations. Approximately 8,575 SF of various types of ceiling tiles contain asbestos.
- Thermal Paper Wrap: Off-white thermal paper wrap (both thick and thin types) contained a high percentage of asbestos (70% chrysotile). Around 75 SF was identified.
- Pipe Wrap: Various types of corrugated pipe wrap, primarily off-white or brown, had high asbestos content (15% to 60% chrysotile), with over 5,200 linear feet (LF) identified.
- Building Caulk/Flashing: Exterior and interior caulking and roof flashing contained asbestos, with an estimated 660 LF and some square footage quantified across various locations.

In addition, 40 paint chip samples that were suspected of containing lead of which 15 tested positive. Finally, an inventory of universal wastes that include regulated materials including fluorescent bulbs, ballasts, mercury thermostats, and batteries was compiled. Additionally, animal waste that is prevalent throughout the structure, as well as standing water in the basement, both of which will require removal. The City does not have the funding to undertake the high cost of remediating these hazards which has made renovation financially unfeasible and hindered the City’s efforts to attract a developer to renovate the building. EPA Brownfield Cleanup Grant funding is therefore sought to remediate these hazards and prepare the building for future redevelopment.

Revitalization of the Target Area

c. Reuse Strategy and Alignment with Revitalization Plans

Cleaning up and redeveloping the Bearinger Building into mixed-use workforce housing advances the City’s 2022 Master Plan priorities shaped by resident and stakeholder input. It channels reinvestment into a long-vacant property and adaptively reuses a historic landmark, directly reflecting the community’s vision for downtown. The goals include: *1) prioritizing redevelopment areas and concentrating resources to capitalize on surrounding developments, 2) identifying sub-area planning and establishing overlay districts to preserve historic assets, 3) encouraging new mixed use developments that includes public access and enhance natural amenities, 4) assembling and marketing vacant properties to attract new investment, and 5) creating an entertainment district as a destination location to promote walkability and the development of entertainment businesses, housing, and other related features.* As part of the master planning process, the City conducted a city-wide housing analysis found that over 93% of its housing stock is more than 50 years old, there is an overabundance of units that have three or more bedrooms, and the average household size has declined from 2.54 in 2010 to 2.31 in 2023 (ACS, 2023). Based on these findings, the analysis recommends identifying infill opportunities to provide newer, smaller workforce housing options. The City has further encouraged the Bearinger building’s reuse and discouraged demolition by introducing a Local Historic District Ordinance in December 2025. This ordinance was driven by the City Board of Commissioners and their constituents’ desire to preserve the property’s history. The project also aligns with several goals in the Saginaw Downtown District Authority (DDA) Development Plan. These goals include: *1) assist with making parcels located within the DDA marketable for further development, 2) provide ongoing assistance in marketing and improving downtown properties by encouraging mixed use development, particularly that which includes residential development, and 3) provide ongoing assistance in marketing and improving downtown properties.* Regionally, the project aligns with objectives outlined in the East Michigan Council of Governments (EMCOG) Economic Development Strategy, which include *1) ensuring that economic, community, and workforce development initiatives are diverse and representative of the region and 2)*

prioritizing economic development initiatives and projects that are inclusive and serve the greater region (EMCOG, 2026). Prior to adoption, the public was part of a 30-day public comment period following a development phase that integrated feedback from community surveys, stakeholder roundtables, and regional partners.

The City, along with numerous stakeholders (DDA, Saginaw Future, Board of Commissioners, Hemlock Semiconductor) are currently working with a developer to devise a preliminary redevelopment plan for the Bearinger Building that achieves these public driven planning initiatives. Major components of this preliminary plan include the construction of 48 apartment units ranging from 490 to 1,541 square feet that will be constructed on the second through the sixth floors. These apartments will be offered at 40% to 100% of the Area Median Income (AMI) which directly addresses the need for affordable workforce housing. The first floor will feature approximately 8,100 square feet of commercial space that will be used as live/workspace or retail tenants (i.e. café, fitness center, etc.). Cleanup and abatement of the Bearinger Building is the first step in restoring a long-vacant historic downtown asset. However, these activities add significant costs, creating a substantial financial gap that has derailed several previous attempts at redevelopment. An EPA Brownfield Cleanup grant would help offset these expenses and make steps towards the project’s financial feasibility.

d. Outcomes and Benefits of Reuse Strategy

The redevelopment of the target area brownfield will achieve the goals of regional and local planning initiatives by providing affordable workforce housing, attracting new residents, supporting the workforce to serve the anticipated growth from the Medical Diamond and Hemlock Semiconductor developments, and creating spaces that contribute to Saginaw’s downtown community. Additionally, the identified developer is exploring non-profit partners that could bring services to residents such as financial literacy classes, career development counseling, access to job training, and other programs with economic mobility driving the mission.

Target Area Reuse	Outcomes and Benefits	Tax Implications
Commercial Retail Space	<ul style="list-style-type: none"> Four retail spaces totaling an estimated 4,300 square feet Creation of 9 new jobs* 	Est. Taxable Value Increase: \$924,000 Annual Tax Revenue Increase: \$70,400
Multi-Family Housing	<ul style="list-style-type: none"> 48 affordable apartment units An additional 110 new residents 	Est. Taxable Value Increase: \$4.9 million Annual Tax Revenue Increase: \$371,000 Annual Income Tax Revenue: \$3,600**

*According to data provided by the Energy Information Administration

**City income tax rate is 1.5% - Estimates are based on a household income of \$50,000

Redevelopment of the proposed brownfield site will also facilitate the conversion of approximately 2,500 square feet of a vacated alley into publicly accessible greenspace, continuing an existing city led linear greenway. The created greenspace will decrease the pervious area of the site and reduce the generation of stormwater runoff, which will reduce the effects of peak stormwater discharges during wet-weather rain events. The project will improve local climate adaptation capacity and resilience, which will protect residents and community investments by reducing levels of atmospheric greenhouse gases. According to the US Department of Agriculture’s (USDA) I-Tree estimation tool, the inclusion of tree canopy can significantly impact energy consumption related to heating and cooling, reducing carbon dioxide emissions. In conjunction with carbon sequestration from the tree’s life cycle, the redevelopment of the priority brownfield sites can improve climate adaptation capacity at the local level by reducing and removing carbon dioxide emissions.

Target Area Reuse	Estimate of Carbon Dioxide Reductions (lbs/year)			
	Trees Planted (estimated)	Energy Reduction from Heating/Cooling	Carbon Sequestration	Total*
Bearinger Building Project	12	137 lbs.	239 lbs.	376 lbs.

* Treetools.com – Totals are calculated for the first year of planting only, using 2.5” caliper, balled and burlap trees. Totals do not account for carbon reductions over the lifetime of the trees.

The renovation of the building will include energy efficient improvements that include window replacement, insulation, and water saving appliances that will reduce water consumption by up to 30%. Implementation of energy efficient and water saving measures will meet the National Green Building Standards (silver certification, at a minimum).

Strategy for Leveraging Resources

e. Resources Needed for Site Characterization

The City has completed a hazardous materials survey of the proposed brownfield site, which includes an asbestos survey limited lead-based paint survey, and universal waste inventory. No further site characterization is required for remediation to begin, however, if further characterization is needed during the abatement activities the City has access to state funding through the Michigan Economic Development Corporation. This funding is available to cities such as Saginaw, who are part of the state’s Redevelopment Ready Communities program. The funding is meant to address pre-development work and bridge the gap to development for Cities.

f. Resources Needed for Site Remediation

A summary of funding sources that can be used for remediation and reuse are included in Section 1.g. Specific to remediation, the City’s brownfield redevelopment authority has established a local brownfield revolving fund (LBRF) under Michigan’s Brownfield Financing Act, which is funded by capturing a small percentage of tax increment revenue

from successfully completed brownfield projects in the City. If awarded an EPA Brownfield Cleanup grant, the City will utilize \$100,000 of their LBRF to support activities (i.e. selective interior demolition) related to the abatement of asbestos containing materials, lead-based paint, and the disposal of universal wastes. Since the LBRF is dependent on the successful completion of the brownfield projects within the City, in conjunction with the other projects the authority is already supporting, funding from the LBRF alone is not sufficient to address the full cost to abate asbestos containing building materials, lead-based paint, and universal wastes that have been identified at the proposed brownfield site. These funds will allow the impact of EPA funding to go further and entirely complete the needed remediation.

g. Resources Needed for Site Reuse

A summary of the funding resources that have been secured, sought, or will be sought, to contribute to the completion of the reuse of the target area and proposed brownfield site is included in the table below.

Name of Resource	Is the Resource for (1.e) Assessment, (1.f) Remediation, (1.g) Reuse Activities? Resource Secured or Unsecured?	Additional Details or Information About the Resource
Federal Historic Preservation Tax Credit	Reuse Unsecured – In pre-application process	The Bearinger Building is listed as a certified historic structure by the Secretary of the Interior, through the National Park Service. As such, the building is eligible for a 20% income tax credit is available for its rehabilitation.
Michigan State Housing Development Authority (MSHDA) – Low Income Housing Tax Credit Program (LIHTC)	Reuse Unsecured – In pre-application process	Administered in Michigan by MSHDA, LIHTCs are a federal incentive that helps finance the development or rehabilitation of affordable rental housing. LIHTCs give developers a tax credit in exchange for building or preserving housing that remains affordable for low-income households. Developers use the credits to attract private investors, who provide upfront capital that lowers the debt on the project—making it possible to charge lower rents.
Michigan Economic Development Corporation (MEDC)	Reuse Unsecured but available upon request	MEDC’s Redevelopment Ready Communities (RRC) program offers technical and predevelopment assistance funding for certified communities, of which Saginaw is certified, on a first-come, first-served basis to support predevelopment soft costs. There is \$35,000 currently available for pre-development activities, such as additional characterization of asbestos.
Michigan Community Revitalization Program	Reuse Unsecured – Funding is cyclical and dependent on state budget	The focus of the MCRP is to encourage and promote structural renovations and redevelopment of brownfield and historic preservation sites located in traditional downtowns and high-impact corridors. MCRP provides gap financing in the form of performance-based grants (up to \$1.5MM), loans (up to \$10.5MM) for eligible investment.
Saginaw Local Brownfield Redevelopment Fund	Remediation Secured	Funded using tax increment financing from other successful brownfield projects within the City, the fund supports brownfield cleanup activities through low interest loans or grants. The City has reserved \$100,000 for project to assist with selective demolition activities is support of the proposed abatement activities.
Tax Increment Financing (TIF)	Remediation, Reuse Unsecured	Michigan enables local governments to issue TIF plans for the redevelopment of brownfields. Tax revenue generated from brownfield redevelopment the proposed brownfield site creates a tax increment, which is reimbursed to the developer over time to assist in the cost of cleanup activities, infrastructure improvement, demolition, as well as provide a housing subsidy to support rental rates under the 120% AMI. It is estimated that the value of TIF for the Bearinger will contribute to approximately \$2,000,000 for gap funding.
Tax Abatement - Payment in Lieu of Taxes (PILOT)	Reuse Unsecured – in pre-application phase	In Michigan, PILOT is a tax mechanism that allows qualifying housing developments— including workforce housing—to pay a predictable service charge instead of traditional property taxes. This structure significantly lowers operating costs for income-restricted housing and helps make mixed-income or workforce projects financially feasible. For the Bearinger, this is estimated to be a \$5M+ value over 30 years.

h. Use of Existing Infrastructure

The target area and proposed brownfield site is located within Saginaw’s downtown district and has access to readily available utilities that include natural gas, electricity, water, sewer, and fiber optic lines that are sufficient to support redevelopment and reuse without significant additional resource investment. The property will also utilize existing City sidewalks. Additionally, an underutilized parking structure is located across the street from the proposed

brownfield site, offsetting the need to construct new parking areas. Regionally, the target area and proposed brownfield site has direct access to an established regional infrastructure, providing many advantages that include access to a world-class transportation network of highways, rail, airports, and waterways.

2. COMMUNITY NEED AND COMMUNITY ENGAGEMENT

Community Need

a. The Community’s Need for Funding

The City’s declining population and low community income have stagnated tax revenues and are the primary reasons why the City does not have the ability to fund the cleanup activities needed. The City’s primary revenue streams are derived from property taxes, city income taxes and state revenue share. While the city has maintained a balanced budget for fiscal year (FY) 2026, it continues to face significant financial headwinds. Unique to Saginaw, is a 1979 charter amendment that further restricts Saginaw's ability to raise property taxes, a cap around \$3.8 Million dollars (the revenue that was levied in 1979) that local leaders have unsuccessfully attempted to remove. Heading into FY2026, estimates on the state’s revenue sharing are projected to decrease due to a shift in fuel tax policy that removes state general sales tax revenues. Finally, while City revenues are balanced by a City income tax (25-26 City Budget), the City’s sustained population decline (-19.6% since 2000 and 45% since 1979 census) has significantly reduced the City’s revenues. Therefore, the City is unable to generate enough funding to fully fund cleanup activities at the proposed brownfield property without help from an EPA Brownfield Cleanup Grant.

Within the target area, the proposed brownfield site is likely one of many factors that have had a negative impact on nearby residential properties. The average value of residential properties within target area is approximately 54.6% below the City’s average and less than a quarter of the County-wide average (ACS, 2023). The low-income population within the target area has a **median household income** (\$37,414) that is approximately **\$20,900 less** than the County’s average (\$58,347), and approximately **half of the State’s average** (\$72,389). The **poverty rate within the target area is 25.2% higher than the rest of the County** and 36% of households are receiving public assistance compared to 19.8% across the County (ACS, 2023).

b. Health or Welfare of Sensitive Populations

The target area includes disproportionately high concentrations of sensitive populations, which increases their susceptibility to adverse impacts from contamination exposure. The table below presents a comparison of these population percentages within the target area census tract relative to the County, State, and Nation.

Demographic Indicator	Census Tract 4	Saginaw County	Michigan	United States
Low-Income (Poverty Rate)	34.0%	15.5%	13.1%	12.4%
Children (Under 18)	~25.0%	20.9%	20.8%	22.0%
Women of Childbearing Age (ages 15-44)	53.6%	36.0%	37.9%	38.9%
Percent Homless Population	.75%**	.17%**	.10%***	

*Source: American Community Survey, census;

**HUD Continuum of Care Program;

***World population review

Populations in Saginaw, particularly those in high-poverty areas like Census Tract 4, face significant health disparities compared to state and national averages. According to the 2023-2026 Saginaw County Health Needs Assessment (SCHNA), the County is ranked 76 out of 83 Michigan counties for health, with maternal and child health, mental health, obesity and chronic diseases identified as the top priority areas of focus. The high percentage of women of childbearing age and high child populations is compounded by maternal health issues. An estimated 35% of childbirth in the county occurs without early prenatal care. Within the City of Saginaw, there are an average of 13.2 infant deaths per 1,000 live births (compared to 8.8 infant deaths per 1,000 live births in the county). The SCHNA also identifies housing and homelessness as the third highest socio-economic issue and social determinant of health. Harsh Michigan winters have made the property a frequent refuge for residents experiencing homelessness. Although the City has invested heavily in securing the site, people continue to find ways inside to escape the cold, placing an already vulnerable population at risk of exposure to environmental hazards within the building. Cleanup of the proposed brownfield site will reduce environmental exposures and reduce the negative health impacts associated with exposure to contamination to these sensitive populations. Its subsequent redevelopment is an important step toward achieving the City’s overarching goal to provide its residents with safe, stable, and affordable housing, which could potentially lead to lower healthcare costs community wide. Furthermore, a redevelopment plan that utilizes affordable rent strategies and programs, like the Low-Income Housing Tax Credit discussed in Section 1.g, can also ensure that families have money left over for other necessities like healthy food, healthcare, and transportation.

c. Greater than Normal Incidence of Disease and Adverse Health Conditions

Residents living in proximity to the proposed brownfield site face disproportionate exposure to legacy contaminants and are at heightened risk for adverse health outcomes. The presence of asbestos, a known human carcinogen that damages the lungs and respiratory system and is the leading cause of mesothelioma, other lung cancers and diseases, poses a significant concern—particularly when materials are deteriorated and friable, as they are at the proposed brownfield site. Similarly, exposure to lead-based paint is a well-documented public health hazard, with severe and irreversible impacts on brain development, kidney function, cardiovascular diseases, blood health, and the central nervous system, especially among children and other vulnerable populations. Health data demonstrates that these risks

are already prevalent in the surrounding community. The SCHNA lists heart disease and cancer as the two leading causes of death in 2020, outpacing even the COVID-19 deaths at the onset of the pandemic. According to the Michigan Department of Health and Human Services (MDHHS, 2021), Saginaw County’s lung cancer incidence rate is 153 cases per 100,000 people, substantially higher than the Michigan statewide rate of 105 cases per 100,000 people. Additionally, exposure to avian bird waste at the site presents an increased risk of histoplasmosis, a fungal infection that primarily affects the lungs and upper respiratory system, further compounding respiratory health concerns.

The risk of lead exposure is particularly acute in Census Tract 4 (the target area), where more than 70% of housing units were constructed prior to 1960, before the federal ban on lead-based paint (2023 U.S. Census). The age and deteriorating condition of the housing stock significantly increases the likelihood of lead-based paint hazards. Residents living within one mile of the proposed brownfield site rank in the 95th percentile nationally for lead-based paint exposure (Public Environmental Data Partners)—highlighting a severe and disproportionate environmental health burden. Underlying health vulnerabilities further exacerbate these risks. Asthma prevalence in Saginaw County (12.6%) exceeds both the Michigan (9.3%) and U.S. (8.4%) averages, with asthma-related hospitalization rates 64% higher than the state norm (Michigan Department of Health, Asthma Burden Report). In addition, the mortality rate in Saginaw County from kidney disease was 17.6 people per 100,000 population, compared to 14.3 in Michigan and 13.1 nationally (MDHHS) These disparities leave residents especially susceptible to airborne, ingested, and soil-based contaminants commonly associated with brownfield sites. Collectively, these conditions demonstrate a clear correlation between environmental contamination and existing health disparities. Investment through the EPA Brownfields Program is urgently needed to assess and remediate contamination at the proposed site, reduce ongoing exposure risks, protect public health, and support the safe reuse and revitalization of this historically overburdened community.

d. Economically Impoverished/Disproportionately Impacted Populations

As stated in Section 2.a – The Community’s Need for Funding, there are disproportionate impacted population present within the target area. In 2026, Census Tract 4 remains a designated area of persistent poverty, a status it has held for at least 35 years. Over 38% of residents in the target area live below the poverty line, more than three times the national average (12.6%) and far higher than Michigan overall (13.7%), underscoring the community’s inability to finance cleanup or redevelopment without federal assistance. According to the SCHNA, 61% of Saginaw households fall below ALICE (Asset Limited, Income Constrained, Employed) thresholds and cannot afford the cost of living. Additionally, 29% of households lack access to a vehicle (compared to 8% countywide) which limits residents’ ability to access healthcare, employment, and fresh food, compounding their vulnerability to contamination. Furthermore, nearly half at 44% of residents worry about running out of food before they can afford more.

What once was an economic resource for the city is now a liability that unfairly imposes health and safety hazards upon minority and low-income populations. A study published in the *Journal of Environmental and Public Health* [GD1.1] evaluated the geographic distribution of health incidents among populations residing in proximity to industrial production facilities and identified increased lung cancer rates between 1989 and 2002, with a high correlation observed in the zip codes encompassing and immediately surrounding the target brownfield site (<https://pmc.ncbi.nlm.nih.gov/articles/PMC2798568/#sec4>).

The study captures the latent threat of cancer and compounded effects from long-term and disproportionate exposure experienced by the residents of the target area. This grant will assist the city in eliminating environmental hazards by remediating contamination, which negatively impacts the health of residents, depresses property values, and stagnates economic growth. As noted in Section 1.d – Outcomes and Benefits of the Reuse Strategy, the redevelopment of the proposed brownfield site will address the needs of the surrounding underserved communities by creating additional affordable workforce housing options, and commercial retail spaces that will create approximately 9 new jobs.

Community Engagement

e. Project Involvement, f. Project Roles

The table below summarizes the roles of local organizations and groups that will provide technical assistance to the city and provide critical input into the cleanup and redevelopment process to ensure that the highest and best use of the target area property is determined.

Name of Organization, Entity, or Group	Entity’s Mission	Point of Contact (name & email)	Specific Involvement in the Project or Assistance Provided
East Michigan Council of Governments (EMCOG)	EMCOG provides a forum for local governments to collaborate on regional and multi-jurisdictional issues while also offering technical and planning assistance.	Bill Ernat Bernat@emcog.org	EMCOG will assist the city by providing economic data pertaining to housing demand, trends, and other economic data.
Saginaw Future	Saginaw Future provides assistance to business executives, site selectors, developers, and investors in order to create diversified economic growth in Saginaw County.	Tom Miller tmiller@SaginawFuture.com	Saginaw Future will support the City by providing market data, and assistance with leveraging local and state brownfield grants and incentives.

City of Saginaw Downtown Development Authority (DDA)	The DDA helps to bolster economic activity through business retention programs, job creation, and by providing economic development assistance.	Tom Miller tmiller@SaginawFuture.com	The DDA will provide support by offering downtown demographic data, planning assistance and coordinating partnerships.
Saginaw Regional Chamber of Commerce	The Chamber's goal is to enhance community assets and work to continue Saginaw County's long tradition of being a great place to live, work, learn and play.	Eugene Seals, Jr. eugene@saginawchamber.org	The chamber will serve as a liaison to the City for local business owners that are affected by the project and advise the City on the long-term uses of the proposed brownfield site that involve commercial uses.
Downtown Saginaw Association (DSA)	The DSA holds bi-monthly Neighborhood Association Action Group (NAAG) meetings which are open to the public. These meetings include updates from Police, Fire, and Building and Planning every month, along with current events and other relevant community information that impacts the population directly within Census Tract 4.	Contact: John Jatzcak, President jjatzcak@isabellabank.com	The DSA will provide a direct link to the populations impacted most by the project. They can assist in obtaining public input for incorporation into project decisions, act as a public outreach point of contact, and serve as a platform for project updates and input solicitation.
Saginaw Community Foundation (SCF)	SCF enables people with philanthropic interests to easily and effectively support the issues they care about – immediately, or through their wills.	Brian Jackson brian@saginawfoundation.org	SCF will provide assistance with identifying additional grant sources that will be leveraged for the building's renovation.

g. Incorporating Community Input

The City will engage target area residents and the surrounding community through multiple communication channels, including the distribution of flyers, postings at City offices, including the local libraries, the City website, and social media. At a minimum, three public meetings will be held (pre- and post-cleanup) to solicit input, educate the community on cleanup process, provide grant and cleanup schedules, deliver project updates, and establish a point of contact and direct line of communication for submitting questions and concerns. These meetings will provide a platform for residents to provide input regarding health, safety, and community disruption posed by the project. The city will record these concerns to help make decisions on improving the process and performance under the grant. Community input will be appropriately responded to by the grant manager or environmental consultant. To reach residents who may not attend public meetings, communication regarding grant updates will be posted on the city's website, social media platforms, community-wide emails, or mailers, and an option to provide comments electronically or attend virtually will be made available.

3. TASK DESCRIPTIONS, COST ESTIMATES, AND MEASURING PROGRESS

a. Proposed Cleanup Plan

Once EPA approves the project work plan and enters into a cooperative agreement with the City, the City will begin procuring a qualified environmental consultant. The selected consultant will have experience with the cleanup activities outlined in the work plan, community outreach, and relevant state and federal regulations. Procurement of the qualified environmental consultant will be conducted using EPA's procurement guidelines, and the established City's purchasing and procurement policies. This includes publishing a Request for Proposal that will be distributed widely to qualified firms with specific guidelines and deadlines. The city will review each response, select the most qualified candidate, and enter into a master services agreement with the selected consultant. Based on a hazardous materials survey that was conducted at the proposed brownfield site, cleanup activities are expected to include the abatement of asbestos containing building materials that include, but are not limited to: flooring, mastics, caulking, roofing, piping, and insulation, the removal and disposal of universal wastes that include including fluorescent bulbs, ballasts, mercury thermostats, and batteries, and the remediation of lead-based paint and animal wastes. Cleanup of these contaminants will position the proposed brownfield site for renovation and reuse. Contaminated materials will be transported to a licensed facility that meets applicable disposal requirements. In addition, cleanup activities include oversight, air monitoring and sampling by an environmental consultant to ensure all applicable regulations are followed.

Description of Tasks/Activities and Outputs

Task 1: Community Involvement
<i>b. Project Implementation:</i> Includes preparing and implementing a Community Involvement Plan outlining all community participation activities, including resident notifications, cleanup schedules, project updates, and a direct line of communication for submitting questions and concerns. At a minimum, three public meetings will be held

(pre, mid, and post cleanup) to solicit input, educate, and update the community on grant and cleanup progress. This task also includes the attendance of two staff members at the EPA National Brownfield Conference.
c. Anticipated Project Schedule: Community Involvement Plan: Quarter 3, Pre-project public meeting: Quarter 4, Mid-remediation meeting: Quarter 9, Post cleanup public meeting: Quarter 13
d. Task/Activity Lead: City of Saginaw with support from the environmental consultant.
e. Outputs: Community Involvement Plan, community involvement meetings, presentation materials, meeting minutes documenting the outcomes of each meeting.
Task 2: Cleanup Planning
b. <i>Project Implementation:</i> Includes the finalization of the Analysis of Brownfield Cleanup Alternatives (ABCA), the preparation of a Section 106 Historical Review, a Section 7 Threatened and Endangered Species Review, the preparation of bids and specifications, solicitation of competitive pricing, and the development of a Quality Assurance Project Plan (QAPP). Both the Section 106 Historic Review and the Section 7 Threatened and Endangered Species Review are required by the EPA as part of its Brownfield Cleanup Grant requirements. Attendance of a pre-bid meeting and site walkover will be mandatory for qualified contractors to submit competitive pricing. Retaining a qualified contractor will abide by EPA Guidelines and the City’s established procurement process.
c. <i>Anticipated Project Schedule:</i> Final ABCA, Section 106 and Section 7 Review, QAPP: Quarters 3 and 4, Plans, Specifications, Contractor Selection and Documentation: Quarter 4 and 5
d. <i>Task/Activity Lead:</i> City of Saginaw with support from the environmental consultant.
e. <i>Outputs:</i> Final ABCA, Section 106 and Section 7 review, QAPP, Pre-Bid Meeting/Site Walkover Attendance List, Bid Tabulation and Recommendation to Award.
Task 3: Cleanup Activities
b. <i>Project Implementation:</i> Activities include the agency notification, as applicable, abatement of asbestos containing building materials, lead-based paint, the cleanup of animal wastes, the removal and disposal of standing water in the basement, environmental oversight, air monitoring, and clearance testing. Once cleanup activities have been completed, a final cleanup report that summarizes the cleanup activities, environmental sampling results, disposal documentation, and remaining due care obligations will be prepared by the environmental consultant. In addition, the City will ensure that the cleanup activities conducted by the contractor are compliant with federal wage requirements in accordance with the Davis-Bacon Act.
c. <i>Anticipated Project Schedule:</i> Quarters 6-13
d. <i>Task/Activity Lead:</i> City of Saginaw with support from the environmental consultant and cleanup contractor.
e. <i>Outputs:</i> Quantities of asbestos containing building materials, lead-based paint, universal, and other wastes removed for disposal. Other outputs include a final cleanup report which will summarize daily observation reports, project photos, disposal documentation, and Davis-Bacon Act compliance documentation.
Task 4: Grant Administration
b. <i>Project Implementation:</i> Includes the preparation and submittal of required quarterly progress reports, input of project data into ACRES, and preparation and submittal of a final project report.
c. <i>Anticipated Project Schedule:</i> Progress reports will be submitted quarterly over the course of the cooperative agreement. A final project report will be prepared and submitted prior to the end of the agreement.
d. <i>Task/Activity Lead:</i> City of Saginaw with support from the environmental consultant.
e. <i>Outputs:</i> 16 Quarterly progress reports, final project report.

f. Cost Estimates

Budget Categories		Project Tasks (\$2,117,395)				Total
		Task 1	Task 2	Task 3	Task 4	
		Community Involvement	Cleanup Planning	Cleanup Activities	Grant Management	
Direct Costs	Personnel	\$0	\$0	\$0	\$0	\$0
	Fringe Benefits	\$0	\$0	\$0	\$0	\$0
	Travel	\$5,500	\$0	\$0	\$0	\$5,500
	Equipment	\$0	\$0	\$0	\$0	\$0
	Supplies	\$0	\$0	\$0	\$0	\$0
	Contractual	\$12,720	\$30,000	\$193,400	\$26,000	\$262,120
	Construction	\$0	\$0	\$1,849,775	\$0	\$1,849,775
	Other	\$0	\$0	\$0	\$0	\$0
Total Direct Costs		\$18,220	\$30,000	\$2,043,175	\$26,000	\$2,117,395
Indirect Costs		\$0	\$0	\$0	\$0	\$0
Total Budget (Total Direct + Indirect Costs)		\$18,220	\$30,000	\$2,043,175	\$26,000	\$2,117,395

Task 1 – Community Involvement: *Contractual Costs:* Preparation of the Community Involvement Plan is estimated to require 22.25 hours at \$135/hours for an estimated cost of \$3,000. Preparation and presentation for three community outreach meetings, which include consultant time to assist the city with preparing and delivering the presentations is approximately \$3,240/meeting, 24 hrs./meeting, 3 meetings at an average rate of \$135/hr. = \$9,720. *Travel:* A total of \$5,500 is budgeted for attendance at the EPA Brownfield Training Conference in 2027 for two City staff. This includes registration fees (\$350/person), a day per-diem (\$450/person over four days), lodging (\$1,300/person over 3 nights) and air travel (\$650/person). Personnel costs incurred by the City will be provided as in-kind services.

Task 2 – Cleanup Planning: *Contractual Costs:* The total estimated cost to complete cleanup planning activities, which includes the following: finalizing the ABCA, preparing the memorandum of decision/equivalency memorandum, establishing an administrative record, preparing a Section 106 Historical Review, a Section 7 Threatened and Endangered Species Review, preparing the QAPP, and preparation of specifications and competitive bidding of the project, is \$35,000. The cost of finalizing the ABCA is estimated to require 26 hours, at an average rate of \$135/hr., for an estimated cost of \$3,500. The cost of preparing the memorandum of decision/equivalency memorandum and establishing an administrative record, as required by EPA, is estimated to require 22.25 hours, at an average rate of \$135/hr., for an estimated cost of \$3,000. The preparation and submittal of a Section 106 Historical Review is estimated to require 48 hours, at an average rate of \$135/hr. for an estimated cost of \$6,500. The preparation and submittal of a Section 7 Threatened and Endangered Species Review is estimated to require 26 hours, at an average rate of \$135/hr. for an estimated cost of \$3,500. The cost of preparing the QAPP is estimated to require approximately 26 hours, at an average rate of \$135/hr. for an estimated cost of \$3,500. The cost of preparing specifications, bidding, and selecting a qualified contractor to complete the cleanup activities is estimated to require 74 hours, at an average rate of \$135/hr. for an estimated cost of \$10,000. These estimated time commitments are based on input from multiple consultants and the City’s past experience.

Task 3 – Cleanup Activities: *Contractual Costs:* The total estimated cost of cleanup activities is \$2,043,175 which include both construction and contractual costs as further outlined within. Construction costs, which include the removal and disposal of approximately 35,000 gallons of standing water in the basement, and the proper removal, packaging, and disposal of ACM, lead-based and universal waste is estimated to cost \$1,849,775, which includes a 15% contingency to cover unforeseen conditions. The removal of animal wastes will be addressed as part of the abatement of asbestos containing flooring materials. This cost was determined based on estimates from three separate local contractors who walked the property at no cost. Contractual costs which include environmental oversight, sampling, air monitoring, clearance testing, final cleanup reporting, and Davis-Bacon compliance is estimated to \$193,400. Included the \$193,400: Environmental oversight, sampling, air monitoring, and clearance testing is estimated to cost \$175,900 (averaging \$1,954/day over 90 days); the preparation of the Final Cleanup Report is estimated to require 89 hours at an average rate of \$135/hr. for a total cost of \$12,000; and the cost of Davis-Bacon compliance is estimated to be \$5,500 and requires 40.75 hours at an average rate of \$135/hr. These estimated time commitments are based on input from multiple consultants and the City’s past experience.

Task 4 – Grant Management: The city will oversee this task, with reporting assistance from the environmental consultant. The estimated cost for this task is \$26,000 over the duration of the grant. This cost assumes that 16 quarterly reports will be prepared throughout the grant, that regular updates will be submitted to EPA ACRES, that a final project report will be prepared, and that additional EPA forms will be completed. Costs include environmental consultant support (approximately 192.5 hours at \$135/hr.). These estimated time commitments are based on input from multiple consultants and the City’s past experience. Personnel costs incurred by the City will be provided as in-kind services.

g. Plan to Measure and Evaluate Environmental Progress and Results

The City will track several metrics to evaluate the outputs and outcomes of the grant to determine if the grant is fulfilling its intended purpose. The City will measure progress by holding monthly progress meetings with the qualified environmental consultant and contractor throughout the grant. Outputs related to community involvement tasks include the number of community involvement meetings held, attendance documentation, and meeting summaries. Progress will be tracked during cleanup activities by preparing daily observation reports and site photos. Outputs will also include the quantities of abated materials, the number of temporary jobs created related to cleanup activities, and the preparation of a final cleanup report that will document cleanup activities. Through the final site plan approval process, additional outcomes include temporary construction jobs created, permanent jobs created, new residents relocating to the site, and total dollars leveraged from other funding sources and private investment will be reported; however, it is anticipated that these outcomes may not be available until after the cooperative agreement has expired.

4. PROGRAMMATIC CAPABILITY AND PAST PERFORMANCE

Programmatic Capability

a. Organizational Structure and b. Description of Key Staff

Ms. Cassi Zimmerman, the City’s Director of Planning and Economic Development, will oversee project management, grant administration, and financial duties for the grant. With 10 years of experience, she has led numerous local and regional planning efforts and manages projects that promote community sustainability and growth and support economic development, while protecting public health, safety, and welfare. Over the course of her career, she has partnered on multiple multi-million-dollar development and predevelopment projects to revitalize underutilized buildings. Her experience includes managing grant-funded projects through Community Development Block Grant Program (CDBG), Michigan Department of Labor and Economic Opportunity (LEO), Michigan Economic Development Corporation (MEDC), US Department of Housing and Urban Development (HUD), among others. Ms.

Zimmerman will be supported by Yolanda Bland, the Director of the Office of Management and Budget. Ms. Bland has been with the City for over 17 years and has been instrumental in the City's Distinguished Budget Presentation Award, receiving the honor every year since 2008. She oversees the financial planning, management, and reporting for the City's compliance with federal and other grant requirements. In addition, Ms. Amy Lusk, the City Attorney, will have a primary role in legal review and compliance of the administrative reporting and will assist in contract enforcement and compliance with federal regulations.

c. Acquiring Additional Resources

Once EPA has approved a project work plan and has entered into a cooperative agreement with the City, the City will immediately begin the procurement process to retain a qualified environmental consultant. The desired consultant will be experienced in conducting various types of brownfield cleanup activities specific to those outlined within our cleanup plan, along with community outreach experience, and familiarity with the appropriate state and federal regulations. Additionally, the consultant will be expected to prepare the Quality Assurance Project Plan (QAPP) within the first 60 days of the grant so that sampling activities in support of cleanup activities are not delayed. Procurement of the qualified environmental consultant will be conducted by EPA's selection protocol, and the established City's purchasing and procurement policies. This includes publishing a Request for Proposal that will be issued to qualified firms with allotted guidelines and deadlines. The City will review each response, select the most qualified candidate, and enter into a master services agreement with the selected consultant. As described in Section 3, Task 2 – Cleanup Planning, the City, with assistance from the qualified environmental consultant, will prepare project specifications and publish a Request for Proposal with allotted guidelines and deadlines to solicit competitive pricing from qualified contractors. The selected contractor will be experienced and a licensed asbestos and lead-based paint contractor and will be familiar with the appropriate state and federal regulations. Attendance of a pre-bid meeting and site walkover will be mandatory for qualified contractors to submit competitive pricing. Procurement of a qualified contractor will adhere to EPA's selection protocol, and the City's established purchasing and procurement policies. The City will review each response, select the most qualified candidate, and enter into a master services agreement with the selected contractor.

Past Performance and Accomplishments

e. Has Not Received an EPA Brownfields Grant but has Received Other Federal or Non-Federal Financial Assistance Agreements

The City has been awarded numerous federal grants; these are inclusive of funding from the American Rescue Plan Act (ARPA), and in 2025, a Community Development Block Grant (CDBG) from the U. S Department of Housing and Urban Development (HUD), and a Fire Department Equipment Grant from the Federal Emergency Management Agency (FEMA).

1. Purpose and Accomplishments

The City of Saginaw was allocated \$52 million in federal ARPA funds to support recovery from the COVID-19 pandemic. All funds will be expended ahead of December 31, 2026, federal spending deadline. Approximately \$4.5 million was allocated to improve City services, which included the purchase of a new fire truck and electric street sweeper, \$17 million to support public health, food access, and housing programs, \$9.1 million was used to support youth development programs, \$2.2 million for workforce development programs, and \$19.3 million to City infrastructure improvement projects. Infrastructure improvement projects included the upgrade of the HVAC system in the City Hall complex, repairs to the Hamilton Street regional stormwater retention system, the Ojibway Island Erosion and Park Improvement project, drainage improvements to the municipal cemeteries, and cyber security upgrades. In 2025, the City was awarded \$1,986,926 in CDBG funding that was used to support community development projects, housing rehabilitation, and public services within the city. In a collaborative effort with the Cities of Midland and Bay City, the City received a FEMA Assistance to Firefighters Grant (AFG) totaling over \$1.3 million, of which \$413,866 was allocated to the City to purchase 41 self-contained breathing apparatus (SCBA) units.

2. Compliance with Grant Requirements

The City was in compliance with all applicable workplans, schedules and terms and conditions in accordance with their grant agreements. The City prepared and submitted progress reports that reported on the progress toward achieving the expected results of the grants in a timely manner.

FY 2026 EPA Brownfield Cleanup Grant Application

City of Saginaw, Michigan

Threshold Criteria

1. Applicant Eligibility:

- a. The eligible entity is the City of Saginaw, which is a General-Purpose Unit of Local Government as defined under 2 CFR 200.64.
- b. Not applicable.

2. Previously Awarded Cleanup Grants: The proposed site has not received funding from a previously awarded EPA Brownfields Cleanup Grant.

3. Expenditure of Existing Multipurpose Grant Funds: Not applicable.

4. Site Ownership: The City of Saginaw is the sole owner of the property located at 126 N. Franklin Street, Saginaw, Michigan 48607. Documentation is provided as an attachment to this application.

5. Basic Site Information:

- a. Site Name: The Bearinger Building
- b. Site Address: 126 N. Franklin Street, Saginaw, Michigan 48607

6. Status and History of Contamination at the Site:

- a. The site is contaminated by hazardous substances.
- b. The property was developed in 1893 with the existing building identified as the Bearinger Building. Over time, the building was utilized for various commercial and residential operations. The building has since been acquired by the City of Saginaw through foreclosure in 2015 and has since been vacant.
- c. Environmental site assessments conducted on the property have identified the potential of migratory contamination from the northern adjacent property where concentrations of metals, volatile organic compounds, and polynuclear aromatic compounds are known to be present above the state regulatory criteria. Additionally, a pre-renovation hazardous materials survey identified asbestos containing building materials, lead-based paints, and universal wastes within the building, as well as large quantities of animal wastes, specifically from birds, throughout the building.
- d. Asbestos containing building materials, lead-based paint, and universal wastes were used to construct the building prior to existing building and environmental regulations.

7. Brownfield Site Definition:

- a. The site is not listed or proposed for listing on the National Priorities List.
- b. The site is not subject to unilateral administrative orders, court orders, administrative orders on consent, or judicial consent decrees issued or entered into by parties under CERCLA.
- c. The property is not subject to the jurisdiction, custody, or control of the United States government.

8. Environmental Assessment Required for Cleanup Grant Applications:

The following table provides a summary of the environmental assessments that have been conducted at 126 N. Franklin Street, Saginaw, Michigan (the target property).

Name of Report	Date of Report
Phase I Environmental Site Assessment	August 24, 2016
Pre-Renovation Hazardous Materials Survey	October 27, 2017

The site, as defined in this USEPA Cleanup Grant application, is an 0.338-acre, single parcel of land occupied by a 57,780 square foot commercial building that was constructed in 1894. Previous investigations pertaining to the site are summarized below.

In August 2016, a Phase I Environmental Site Assessment (ESA) was conducted on behalf of City of Saginaw Economic Development Corporation. The Phase I ESA identified one recognized environmental condition (REC) in connection with the property:

REC 1 The northern adjoining properties, previously identified as 310 and 400 Johnson Street have been determined through previous subsurface investigations to contain several hazardous substances and/or petroleum products within on-site soil and/or groundwater in excess of the MI EGLE Generic Residential Cleanup Criteria. Previous uses of these sites have been identified as automotive repair operations with the use of underground storage tanks, printing operations, tin shops, and manufacturing facilities. Due to the proximity to the subject property, these sites represent a REC to the subject property.

In October 2017, a Pre-Renovation Hazardous Materials Survey was conducted on behalf of Saginaw Future Inc. The survey identified several building materials that contain asbestos at concentrations greater than 1%. The materials generally include floor tiles, linoleum, mastics, roofing materials, adhesives, transite panels, pipe wrap, fittings, flooring materials, thermal materials, electrical wiring wrap, fire doors, caulk, and window glazing. Additionally, a limited sampling of paint chips revealed the presence of lead-based paint. Lastly, large quantities of animal waste, specifically from birds, was observed throughout the building.

9. Site Characterization:

The site is not eligible to be enrolled in a voluntary response program or State or Tribal equivalent oversight program.

- i. The attached letter from the Michigan Department of Environment, Great Lakes, and Energy (EGLE) states that no voluntary response program exists.
- ii. The Pre-Renovation Hazardous Materials Survey has identified and quantified the amounts of asbestos containing building materials, lead-based paint, and universal wastes present in the building. Therefore, there is sufficient level of site characterization performed to date for the remediation work to begin on the site.

10. Enforcement or Other Actions:

There are no known ongoing or anticipated environmental enforcement or other actions related to the site for which the Brownfield Grant funding is sought.

11. Sites Requiring a Property-Specific Determination:

The property does not require a “Property-Specific Determination” from EPA to be eligible for Brownfield Grant funding because the following special classes of property do *not* apply:

- The property is *not* subject to planned or ongoing removal actions under CERCLA
- The property does *not* have a facility that has been issued or entered into a unilateral administrative order, a court order, an administrative order on consent, or judicial consent decree or to which a permit has been issued by the United State or an authorized State under the Resource Conservation Act (RCRA), the Federal Water Pollution Control Act (FWPCA), the Toxic Substances Control Act (TSCA), or the Safe Drinking Water Act (SDWA)
- The property does *not* have a facility subject to RCRA corrective action (Section 3004(u) or Section 3008(h)) to which the corrective action permit or order has been issued or modified to require implementation of corrective measures
- The property is *not* a land disposal unit that has submitted a RCRA closure notification or that is subject to closure requirements specified in a closure plan or permit
- The property does *not* have a release of polychlorinated biphenyls (PCBs) and all, or part of the property is subject to TSCA remediation
- The property does *not* include a facility that is receiving monies for cleanup from the Leaking Underground Storage Tank (LUST) Trust Fund.

12. Threshold Criteria Related to CERCLA/Petroleum Liability:

- a. Property Ownership Eligibility – Hazardous Substance Sites
 - i. Exemptions to CERCLA Liability
 - (3) Property Acquired Under Certain Circumstances by Units of State and Local Government

Per CERCLA Section 104(k)(3)(E), the City of Saginaw is a public entity (such as a state or local government) that acquired the property via tax delinquency and is eligible for a brownfields grant that may be used to address contamination at the property, as the City did not cause or contribute to the release or threatened release of hazardous substances at the property.

- a. The property was acquired through tax delinquency.
- b. The site was acquired by the Saginaw Economic Development Corporation on October 9, 2015, via foreclosure and later transferred to the City of Saginaw on November 29, 2022.
- c. Contamination from hazardous substances at the site occurred before the City acquired the property.
- d. The City has not caused or contributed to any release of hazardous substances at the site.
- e. The City has not, at any time, arranged for the disposal of hazardous substances at the site or transported hazardous substances to the site.

13. Cleanup Authority and Oversight Structure:

- a. The project will not be enrolled in a voluntary state response program as no program exists in the state of Michigan. Once a cooperative agreement is awarded, the City will issue an RFP to retain the services of a qualified environmental consultant that has the technical capability to manage and oversee cleanup activities and ensure compliance with the regulations and protocols established by the following:
 - i. Michigan Department of Labor and Regulatory Affairs (LARA)
 - ii. Michigan Department of Environment, Great Lakes and Energy (EGLE) Air Quality Division
 - iii. National Emission Standard for Hazardous Air Pollutants (NESHAP)
 - iv. Occupational Safety and Health Administration (OSHA)
 - v. Michigan Occupational Safety and Health Administration (MIOSHA), as applicable

Selection and procurement of the qualified environmental consultant will be in compliance with the fair and open competition requirements specified in 2 CFR Part 200, 2 CFR Part 1500 and 40 CFR Part 33.

- b. Not applicable.

14. Community Notification:

- a. Draft Analysis of Brownfield Cleanup Alternatives
An Analysis of Brownfield Cleanup Alternatives (ABCA) draft was prepared for the project. The draft ABCA, in addition to the draft application, was made available to the community for comment. The draft ABCA briefly summarizes the following:

- The site and contamination issues, cleanup standards, and applicable laws,
- The cleanup alternatives considered, which includes information on the effectiveness, the ability to implement, and the resilience of the alternative to address potential adverse impacts caused by extreme weather events, cost, and reasonableness, and
- The proposed cleanup alternative

If selected for funding, the City will finalize the ABCA and make it available for public review and comment as part of the pre-cleanup activities.

b. Community Notification Ad

The City of Saginaw issued a public notice on December 29, 2025 and followed up with a press release on January 2, 2026 notifying the target community of the availability of the draft grant application and ABCA on the City’s website. Both the notice and press release provided information on how to comment on the draft application, and identified the date, time and location of the public meeting.

c. Public Meeting

On January 12, 2026, the City of Saginaw held a public hearing to discuss the draft application as part of their regularly scheduled City Council Meeting. The meeting was held in person at the City Council chambers, located at 1315 S. Washington Avenue, Council Chambers, Room 205, Saginaw, Michigan 48601. Virtual accommodation was also available using the Zoom Meeting platform.

d. Submission of Community Notification Documents

The following documents are attached:

- A copy of the draft ABCA
- A copy of the advertisement in the public notice and press release that demonstrates solicitation for comments on the application and that the notification to the public occurred at least 14 days before the application was submitted to the EPA.
- A summary of the comments received
- The City’s response to the comments received
- Meeting notes from the public meeting held on January 12, 2026
- Meeting sign-in sheet

15. Contractors and Named Subrecipients:

Not applicable.



GRETCHEN WHITMER
GOVERNOR

STATE OF MICHIGAN
DEPARTMENT OF
ENVIRONMENT, GREAT LAKES, AND ENERGY
REMEDIATION AND REDEVELOPMENT DIVISION



PHILLIP D. ROOS
DIRECTOR

December 16, 2025

VIA EMAIL

Cassi Zimmerman
Director of Planning and Economic Development
City of Saginaw
1315 South Washington Avenue
Saginaw, Michigan 48601

Dear Cassi Zimmerman:

The Michigan Department of Environment, Great Lakes, and Energy (EGLE) acknowledges that the city of Saginaw plans to conduct the cleanup of a brownfield site and is applying for an FY26 EPA Brownfields Cleanup Grant.

The city of Saginaw is developing an application requesting site-specific federal Brownfields Cleanup funding for the Bearinger Building Development Site located at 126 North Franklin Street, Saginaw, Michigan.

EGLE affirms that the Bearinger Building:

- i. Is not eligible to be enrolled in the State voluntary response program because no such program or equivalent oversight program exists.

If you need further information about this letter or other assistance regarding EGLE's brownfield programs, please feel free to contact me at the number below or by email at SmedleyR@Michigan.gov.

Sincerely,

Ronald L. Smedley
Federal Brownfield Coordinator
Brownfield Assessment and Redevelopment
Section
517-242-9048

cc: Ryan Higuchi, AKT Peerless
Heath Bobick, EGLE
Amanda Armbruster, EGLE