

SPRINGFIELD CHARTER TOWNSHIP



SEAN R. MILLER, CLERK

248-846-6510 | 248-846-6538 FAX

Craig Fuller Appraiser Interview
Springfield Township
12000 Davisburg Road, Davisburg, MI 48350
February 16, 2026
1:00 PM

PRESENT: Ric Davis, Township Supervisor
Greg Need, Township Attorney
Gerald Fisher, Special Counsel
Kevin Sclesky, Township Trustee
Lori Beatty, Township Trustee
Amanda Gruzin, FFC/Resident
Chris Todd, FFC/Resident
Danielle Sink, Supervisor's Assistant/Recording Secretary

Prior to the interview with Craig Fuller, the group discussed issues related to setbacks and haul routes for the proposed mining operation. Special Counsel Gerald Fisher noted that certain locations have short setbacks and hilly terrain, which could influence potential impacts.

Trustee Kevin Sclesky emphasized the importance of truck traffic exposure and suggested analyzing properties using concentric rings at half-mile and one-mile distances. He observed that the Big Lake area falls within a quarter-mile band and expressed the view that property values there were unlikely to be affected due to distance.

Supervisor Ric Davis agreed that impacts in that area seemed unlikely but stressed that the reviewer should determine where the threshold lies between impact and non-impact.

Trustee Sclesky raised the possibility that the area may not remain agricultural forever and questioned how subdivision development and increased traffic flow might affect property values.

Trustee Lori Beatty responded that it is nearly impossible to predict exact long-term effects and suggested that comparative scenarios across different land uses, such as subdivisions, farms, apartments, and commercial properties, would be the most practical approach.

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Supervisor Davis noted that many studies had already been reviewed and asked for input on refining the scope of work.

Special Counsel Fisher proposed matched comparisons for homes and properties near mines versus those located elsewhere as one possible approach.

Supervisor Davis expressed concern that the applicant's study appeared skewed, citing an 8 to 13 percent variance across phases and criticizing the Oxford comparison because it involved an established mine with a subdivision built later across the street, making it a different context.

Trustee Sclesky asked whether there was a relatively new comparable mine under construction nearby.

Supervisor Davis said that determining such comparables was part of the requested scope for the reviewer, including assessing whether impacts were driven by truck routes or other factors.

Trustee Beatty emphasized that a significant portion of market studies is subjective, noting that buyer perceptions, such as attitudes toward power lines or living on main roads, can vary widely and complicate conclusions. She added that interest rates and market conditions further increase uncertainty.

Appraiser Craig Fuller was then invited into the room. Supervisor Davis explained that Mr. Fuller had been referred by resident Amanda Gruzin and described the formation of a committee, including residents Gruzin and Chris Todd, to review the process. Supervisor Davis stated that the township had reviewed Mr. Fuller's resume and the applicant's market value submission and sought Mr. Fuller's expertise to review it. Supervisor Davis said the interview would proceed through a list of questions prepared by counsel, special counsel, and trustees.

Supervisor Davis began by asking what appraisal credentials Mr. Fuller held and in which state.

Mr. Fuller responded that he is Certified General in Michigan.

Supervisor Davis asked whether Mr. Fuller had reviewed or produced market impact studies using matched pairs similar to the applicant's study.

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Mr. Fuller replied yes and no, explaining that matched pairs are a basic appraisal technique, although he had not done a study exactly like this. When asked for examples, Mr. Fuller explained that matched pairs involve finding sales of two properties that are identical except for one attribute.

Supervisor Davis asked whether Mr. Fuller had reviewed or produced analyses of externalities comparable to aggregate mining quarries or heavy truck impacts on surrounding properties.

Mr. Fuller replied not with respect to surrounding properties.

Supervisor Davis asked about completing USPAP Standard 3 review assignments when the underlying document is not an appraisal but makes value impact claims, and how he structures opinions.

Mr. Fuller explained that he certifies adherence to the standard, noting that Standard 4 governs reporting and Standard 3 governs development.

Supervisor Davis asked if Mr. Fuller was willing and qualified to present and defend his review in a public hearing.

Mr. Fuller said yes.

Attorney Need asked if Mr. Fuller had ever done work for the Levy company, Burroughs Mining, or related entities.

Mr. Fuller said not as far as he knows.

Attorney Need asked if Mr. Fuller had worked with Andrew Reed and Associates.

Mr. Fuller said he had, clarifying that the client was ITC.

Attorney Need confirmed that Mr. Fuller does not do contingent fee work for this type of assignment and referenced the flat-fee proposal.

Mr. Fuller said correct.

Attorney Need asked if Mr. Fuller would provide written conflict disclosures.

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Mr. Fuller said yes.

Attorney Need asked whether Mr. Fuller would agree to maintain a written communications protocol and keep a record of all materials reviewed, given the unique approach where the county board delegated authority to retain and supervise experts.

Mr. Fuller said he could do that, noting that discussions often happen over the phone and his record is typically his notes.

Special Counsel Fisher asked about milestones of value impacts, such as announcements, permitting, and the start of operations, and what timing carries the most impact.

Mr. Fuller said the data tells you if there is an impact, noting the township is early relative to operations. He paralleled eminent domain cases where announcements affect markets and said these analyses are difficult; temporary effects are hard to determine and often not realized until the marketplace shows the impact.

Counsel Fisher referenced Sharon Township's experience where people began moving based on expectations of approval during the township process.

Mr. Fuller said in eminent domain contexts you often disregard speculative actions when appraising for a taking, and that this scenario is different; he was unsure if the Reed study addressed announcement impacts.

Supervisor Davis asked whether Mr. Fuller had done work for Springfield Township.

Mr. Fuller confirmed he has done work regarding parcels in the Shiawassee Reserve Basin.

Attorney Need asked what data sources Mr. Fuller would use to validate sales used in the Levy report.

Mr. Fuller said he would go directly to the MLS and, if necessary, contact agents.

Attorney Need asked how he identifies arms-length sales.

Mr. Fuller said agent discussions are most important; ideally, you would talk to both parties.

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Attorney Need asked how he would account for seller concessions or atypical financing.

Mr. Fuller said he would compare interest rates and terms to commonly available lending, citing land contracts at 11 percent versus typical rates and noting that such differences can signal above arms-length pricing.

Attorney Need asked whether Mr. Fuller creates a log of all sales considered.

Mr. Fuller said typically no, unless necessary, but confirmed he would be willing to in this situation.

Supervisor Davis asked how Mr. Fuller would determine whether the applicant's matched pairs are sufficiently similar and whether adjustments or matching logic are supported and consistent.

Mr. Fuller said he would place comparisons on a grid similar to a residential grid so mismatches would show.

Supervisor Davis raised the applicant's use of "statistically insignificant" and asked what exact test assumptions and reporting must be present, citing confidence intervals, p-values, sample size, adequacy, power, and detectability.

Mr. Fuller stated p-values are important and he has used them in past analyses. He gave an example involving gas station site zoning influences and said he had loaded data into a multiple regression model, finding high p-values for certain statistics that suggested direct influence. He cautioned against overconfidence with statistics and emphasized reliability improves with larger samples. S

Supervisor Davis asked how Mr. Fuller would characterize claims of statistical insignificance if the report does not disclose necessary tests.

Mr. Fuller said he might go further and load the data into a model to test the claim.

Attorney Need agreed and suggested loading the data to see if the claim holds.

Counsel Fisher asked about selected comparison areas like haul route impact and mine adjacency, and whether Mr. Fuller has criteria to determine whether controls truly match housing stock and baseline markets, considering price levels, school districts, and sensitivity.

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Mr. Fuller said yes, adding that downwind exposure is generally east and north of the property most of the year and it would be interesting to assess whether the study's comparisons are consistent with such factors.

Counsel Fisher asked how Mr. Fuller would test whether selected areas and time windows bias outcomes, and whether he would be able to do that.

Mr. Fuller said he did not know if there was enough data, noting his limited review and the presence of three areas. He said his father is well experienced with statistical questions and may be able to assist. Mr. Fuller reiterated that temporary impacts are difficult to address and prove, and that impacts may change when pits are played out.

Supervisor Davis noted that Waterstone was built across from the mine subsequent to the mine's opening, making it an unfair comparison to the township's situation.

Counsel Fisher referenced the Ray Road plant and asked whether the study adequately separates general market movement, interest rates, macro trends, neighborhood changes, and mine haul route externalities.

Mr. Fuller cautioned not to expect too much, noting data with multiple variables has a lot of noise.

Counsel Fisher asked if Mr. Fuller would separate properties adversely impacted based on mine and haul route connections versus those impacted for other reasons.

Mr. Fuller replied he could review the proposal and give preliminary thoughts but cautioned that the analysis would be interesting and may become costly.

Supervisor Davis explained there are properties abutting the proposed mine, on the proposed haul route, and with dual exposure, and asked if Mr. Fuller would differentiate.

Mr. Fuller agreed that a generic approach would not work and said specifics are more difficult due to gradations and transition areas where clear lines are absent.

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Counsel Fisher mentioned very short setbacks along Ormond Road and suggested analyzing impacts there.

Mr. Fuller said typical finance appraisals do not dig into setback problems and that standard appraisal forms do not include adjustments for setbacks.

Counsel Fisher described specific impacts such as noise from trucks rumbling close to roads, potential house vibration depending on soil and age, and noted foundation weaknesses in older homes.

Attorney Need asked how Mr. Fuller would analyze assumptions about haul routes near intersections, climate sensitivity, and mine effects in the applicant report.

Mr. Fuller said he would first check for errors but suggested starting with an automated valuation model like those found in real sources to see whether such models predict different results from Reed's model.

Attorney Need asked how properties with dual exposure to haul route and mine proximity would be addressed.

Mr. Fuller said with true paired comparisons the impact should be observable to the extent it exists and cautioned that combined factors are not necessarily additive; for example, a 5 percent haul route effect and a 10 percent mine effect could combine to 12 percent rather than 15 percent.

Attorney Need asked whether Mr. Fuller would develop GIS-based exposure maps to test property classification accuracy.

Mr. Fuller said if deeper analysis is needed, either clearly refuting or confirming the study's findings through modeling, then they would look more closely at individual property aspects but advised against spending heavily to search for a needle in a haystack without reason.

Supervisor Davis asked about evaluating incremental outcomes versus distance gradients, including outcomes by distance from the mine boundary versus excavation and processing boundaries, and key operational points like entrances and loadouts.

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Mr. Fuller said if relevant, but noted boundaries are often not known to market participants and such information is rarely accessed in studies.

Supervisor Davis asked what distance bands Mr. Fuller would use and whether alternate banding would be tested.

Mr. Fuller said he would test whether different conclusions arise from the given pairs and noted that conclusions may change over time.

Supervisor Davis cited the 477-acre property with roughly 200 acres to be mined and expected durations around five years to remove material and an overall twenty-year operation.

Mr. Fuller said timing of mining depends partly on market demand for gravel and is a difficult question for firm answers, suggesting probabilities rather than absolutes. He said if mining will operate for twenty years and active mining near a given property will not occur for fifteen years, the comparative context and timing relative to study properties become important.

Supervisor Davis asked whether Mr. Fuller would test for a threshold distance beyond which effects are not detectable and report detectability limits, such as at two miles.

Mr. Fuller said he would like to do that but did not know if sufficient data would be available and noted he might run a regression model that includes distances and directions from active mining. He warned that once many variables are included, forty or fifty, the combinations and probabilities become astronomical, limiting practical conclusions.

Counsel Fisher asked about signals or indicators of marketability showing reduced marketability due to mining and whether Mr. Fuller would look for such signals.

Mr. Fuller recommended first seeing whether models predict outcomes different from matched pairs and said beyond that they might look further at variables and individual circumstances of affected properties, such as distance and direction from active mining. He reiterated the importance of location, noting three location variables are already present, and said probabilities multiply as variables increase. He confirmed that those indicators would be sought in the field and suggested an efficient approach that starts with model results and then focuses where cost efficiency suggests.

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Counsel Fisher asked whether contextual property differences, like subdivision lots versus acreage and ranch versus colonial styles, would be relevant.

Mr. Fuller agreed and noted the study's use of price per square foot, which is appropriate within residential contexts, but cautioned that comparing subdivision lots to ten-acre parcels on price per square foot is not valid and is an obvious issue to address.

Attorney Need asked how clustering multiple sales in the same subdivision would be interpreted.

Mr. Fuller said that would be a good direction.

Attorney Need asked whether sensitivity tests such as alternate time breakpoints, distance bands, and controls would be used.

Mr. Fuller reminded that he is reviewing a study, not conducting a new one, and said he would look for weaknesses in the model but could not answer specifics without basic groundwork.

Attorney Need asked whether Mr. Fuller would provide a reproducible workflow narrative and a clear list of proprietary inputs.

Mr. Fuller said MLS is proprietary but public facing; recent lawsuits changed commission structures, but he typically has no difficulty expressing MLS results in reports and that it is in realtors' interest to present accurate data.

Supervisor Davis asked whether the final report would clearly separate the credibility of the applicant's study from any additional independent analysis Mr. Fuller performs.

Mr. Fuller said he could make a statement regarding whether he found the conclusions credible.

Supervisor Davis asked whether Mr. Fuller would provide an executive summary suitable for the public record and a technical appendix with methods, assumptions, registers, and exclusion logs.

Mr. Fuller said he could. Supervisor Davis asked whether Mr. Fuller would avoid absolute statements where data is limited and instead report ranges, detectability limits, and uncertainty. Mr. Fuller said that could be expected.

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Supervisor Davis asked whether Mr. Fuller was willing to present findings and answer questions in a public setting.

Mr. Fuller said yes.

Supervisor Davis asked who would perform the work, noting Mr. Fuller had mentioned his father and asking whether his father would be part of it and whether qualifications could be provided.

Mr. Fuller said he could provide those.

Supervisor Davis asked about proposed scheduling and key milestones over the next few months.

Mr. Fuller said schedules are unpredictable. He noted a series of review appraisals and said he is pretty available in the next month, but from the next month through June he will be tied up, possibly through the end of June.

Supervisor Davis asked if Mr. Fuller was aware the application is on pause, and Mr. Fuller said yes and that he had been told timing was flexible.

Supervisor Davis concluded that they would develop a scope of work with back-and-forth among special counsel, township counsel, and himself.

Trustee Beatty asked, if given a study without looking at anyone else's, whether the analysis should show differences under the ordinance among potential uses, mine, farm, subdivision, apartments, or commercial, since any allowable use could change perceptions, and questioned how one can compare when you will never find an exact match, stressing zoning context.

Mr. Fuller said he did not know the zoning in Oxford or Highland and noted that properties abutting industrial zoning might show differences from residential values.

Trustee Beatty pressed on how the area is zoned specifically.

Mr. Fuller asked what the zoning is and was told R-1 and acknowledged the issue.

Trustee Beatty observed that laypersons will rely on perception, which is highly subjective.

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Mr. Fuller agreed and noted limitations in what appraisers can convey compared to the past.

Trustee Beatty asked how one can conclude “no value impact” with so much subjectivity.

Mr. Fuller replied that with a large number of alternatives and variance, it is difficult to say one variable alone cause or does not cause problems.

Trustee Beatty contrasted rural contexts against built-up contexts like Novi, suggesting that rural areas lack deep layers of objective data and asked how to assign weights among limited factors.

Mr. Fuller said statistical study might help depending on variables present and offered classroom analogies about combinatorics to illustrate how quickly variables create enormous arrangement possibilities, concluding that variables should be kept to a minimum due to limits on what can be found or known.

Trustee Sclesky asked whether Mr. Fuller had done work in mining or equivalently close industries.

Mr. Fuller said he had worked on one pit in Berrien County, which was mined for gravel and then used for landfill, but that it would not be a good comparison.

Trustee Sclesky asked whether Mr. Fuller would look for a newly developing gravel pit just ahead of the township to get statistical data.

Mr. Fuller recommended first reviewing the study and seeing what the AVMs say, and recounted an example of a large gravel mine near I-75 and West Branch where MDOT paid for gravel under the road, explaining how court rulings involved gravel-in-place valuations and that casual analyses looked out fifty years, noting interest rate changes make long-horizon comparisons difficult and intervening variables complicate matched pairs.

Supervisor Davis said more questions would follow and that the applicant’s submission would be sent for Mr. Fuller’s review, noting this would take time to assemble.

Trustee Beatty asked about a reference to “Zillow” being used as a data source.

Mr. Fuller clarified he had mentioned an automated valuation model example, not Zillow as a source.

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Trustee Beatty asked whether title work is reviewed when verifying transactions through agents.

Mr. Fuller said title work is rarely seen and seldom supplied, and he did not think Realcomp provides title policy access because it belongs to the buyer.

Trustee Beatty noted title is public record and can show arms-length aspects; Mr. Fuller agreed title records are public but said the title policy itself lists permitted exceptions and many items' appraisers do not usually see.

Trustee Beatty noted that in rural appraisals with limited data, reports often weight house types like tri-level, ranch, and colonial, and suggested that in this case, geographically specific areas may be more important than residence types due to limited properties.

Mr. Fuller said location is a huge potential problem for reaching concrete conclusions and was unsure he followed entirely but agreed location is critical.

Trustee Beatty said that for Oxford mines, it would be relevant to see sales before and after the subdivision across the road.

Mr. Fuller asked whether the study lacked before-and-after spacing.

Trustee Beatty said the study did present before and after.

Supervisor Davis pointed out homes just north on Stony Lake and said he did not see that data factored when the mine started, which concerned him.

Mr. Fuller noted Stony Lake's sewer context and that sanitary sewers are a common issue in many areas.

Supervisor Davis summarized that the township has a long road to develop a feasible scope of work and based on the interview, they likely cannot model fully vetted data, but he believed they could produce a more realistic view than the applicant's skewed report.

Mr. Fuller said his letter had noted similar results, and that current AVM projections for those addresses indicate the same; if AVMs do not indicate the same, they could look deeper.

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Supervisor Davis invited comments from residents. Mr. Todd said no, sir. Mrs. Gruzin asked about the term temporary impact and the range considered temporary.

Mr. Fuller said temporary impact can be projected based on mine duration and end-state plans like residential development with utilities; for a property two years from the end of mining, impacts could be less than for one fifteen years away, and he cited eminent domain temporary takings where announced projects sometimes never occur, making prediction difficult. Mr. Fuller added he has appraised where roads go in the next year as well as situations where planned roads never materialize.

Supervisor Davis thanked everyone for coming and contributing and adjourned the meeting.

Danielle Sink, Recording Secretary/Supervisor's Assistant

Date

Approved By Ric Davis, Township Supervisor

Date