CITY OF CRYSTAL LAKE
AGENDA
CITY COUNCIL
REGULAR MEETING

City of Crystal Lake
100 West Woodstock Street, Crystal Lake, IL
City Council Chambers
October 18, 2022
7:00 p.m.

1. **Call to Order**

2. **Roll Call**

3. **Pledge of Allegiance**

4. **Approval of Minutes – October 4, 2022 Regular City Council Meeting**

5. **Fire Rescue Swearing in Ceremony for New Probationary Firefighter/Paramedic, Lieutenants, Battalion/Bureau Chiefs, and Deputy Chief**

6. **Accounts Payable**

7. **Public Presentation**
   The public is invited to make an issue oriented comment on any matter of public concern not otherwise on the agenda. The public comment may be no longer than 5 minutes in duration. Interrogation of the City staff, Mayor or City Council will not be allowed at this time, nor will any comment from the Council. Personal invectives against City staff or elected officials are not permitted.

8. **Mayor's Report**

9. **City Council Reports**

10. **Consent Agenda**
    a. **4504 E. Terra Cotta Avenue, Crystal Bowl Inc. – County Zoning Request**

11. **285 N. Main Street – Simplified Residential Zoning Variation from Article 3-200 and Article 7-200 to allow for a 15.25-foot front yard setback, a variation of 5.75 feet from the required 21-foot minimum front yard setback for a front porch addition**

12. **800 Reiland Drive – Rezoning from E – Estate zoning district to B-2 General Commercial zoning district, Preliminary and Final Planned Unit Development to allow two principal structures on a single zoning lot, and a Special Use Permit to allow the continued land use as a truck dealer and repair, which is considered major automotive repair and ancillary outside storage of vehicles**

13. **1150 Mitchell Court – Variation to allow 78% impervious surface coverage**

14. **Proposal Rejection and Contract Award – Parking Citation and Adjudication Software**

15. **Bid Award – Liquid Aluminum Sulfate (Alum) Purchase**

16. Ordinance waiving the bidding requirements under City Code Section 102-3 and for authorization to enter into agreements for tree trimming services with Winkler's Tree and Landscaping in the amounts bid in 2021

17. Proposal Award – Building Automation System (BAS) Replacement Project – Commissioning Services

18. Board and Commission Reappointment – Economic Development Committee

19. Annual Audit for Fiscal Year 2021-2022

20. Intergovernmental Agreement between the City of Crystal Lake and McHenry County College for police services

21. Council Inquiries and Requests

22. Adjourn to Executive Session for the purpose of discussing matters of pending and probable litigation, the sale, purchase or lease of real property, collective bargaining and personnel

23. Reconvene to Regular Session

24. Adjourn

If special assistance is needed in order to participate in a City of Crystal Lake public meeting, please contact Melanie Nebel, Executive Assistant, at 815-459-2020, at least 24 hours prior to the meeting, if possible, to make arrangements.

Agenda Item No: 5

City Council
Agenda Supplement

Meeting Date: October 18, 2022

Item: Fire Rescue Swearing in Ceremony for New Probationary Firefighter/Paramedic, Lieutenants, Battalion/Bureau Chiefs, and Deputy Chief

Staff Contact: Paul DeRaedt, Fire Rescue Chief
Julie Meyer, Director of Human Resources

Background:

During the pandemic, a new Probationary Firefighter/Paramedic and those promoted to Lieutenant, Battalion/Bureau Chief, and Deputy Chief of Fire Rescue were officially sworn in by the City Manager or Deputy City Manager at the time of hire or promotion.

At the October 18, 2022 City Council Meeting, Mayor Haleblian will formally swear in the following sworn Fire Rescue personnel, who were hired or promoted during the pandemic:

Probationary Firefighter/Paramedic Brian Van Laeke; and,

Fire Lieutenants Dan Williams, Matt Thuma, Brian Marino, Dave Kaltenbach; and,

Fire Battalion/Bureau Chiefs Heidi Olsen and Jim Sustek; and,

Fire Rescue Deputy Chief Craig Snyder.

We are so pleased to have these fine individuals serve in our Fire Rescue Department. Congratulations!

Agenda Item No: 10a

City Council
Agenda Supplement

Meeting Date: October 18, 2022

Item: COUNTY ZONING REQUEST
Crystal Bowl Inc, represented by Jack D. Meyer, President and Donald Meyer as Secretary (owner of record), and RG Crystal Lake LLC (contract purchaser), represented by Konrad Rybak, Manager
4504 E. Terra Cotta Avenue, Crystal Lake, IL

Recommendation: City Council's discretion.

a) Motion to object to the proposed Reclassification of the subject property from "R-1" Single Family Residential District, "B-2" Neighborhood Business District and "B-3" General Business District to "B-3" General Business District, directing staff to proceed with an objection to the County Hearing Officer.
b) No action.

Staff Contact: Kathryn Cowlin, Director of Community Development
Katie Rivard, Assistant City Planner

Background:

- As is customary with County Zoning requests within the City's mile and a half planning jurisdiction, the City received notice of this request.
- The subject property in question (known as Crystal Bowl) consists of three parcels approximately 6.411 acres in size. The parcels are currently zoned "R-1" Single Family Residential District, "B-2" Neighborhood Business District and "B-3" General Business District.
- The existing building is currently used as a bowling alley with an adjacent paved area used for truck-driving training.
- The property is surrounded by County zoning districts "R-1" zoning to the North, South, and East, and "B-1" zoning to the South, and Incorporated Crystal Lake parcels to the North ("B-2" Commercial Business) and West ("B-2 PUD" General Commercial Business).

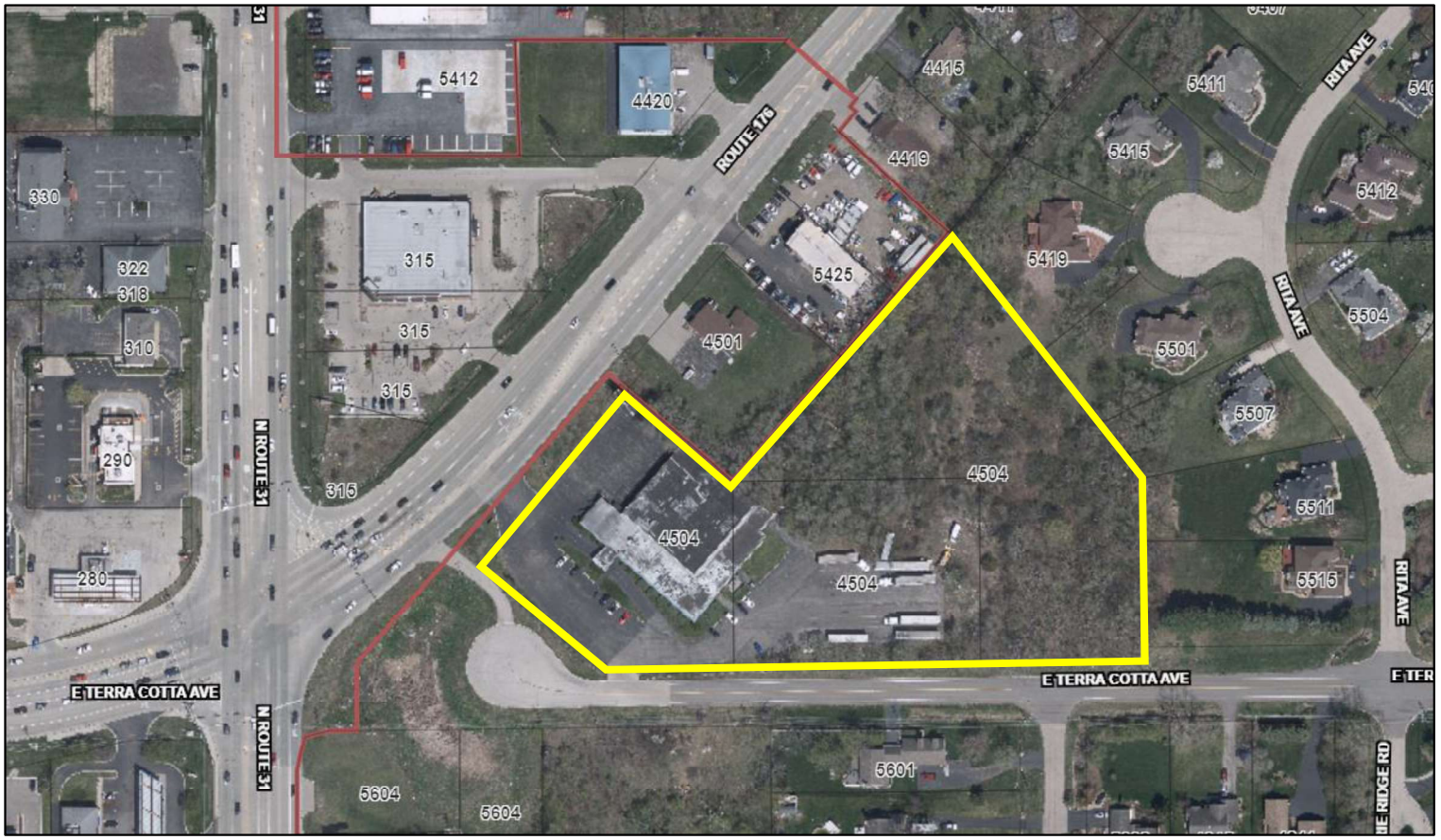
Request:

- The petitioners are requesting a reclassification of the subject property to "B-3" General Business District in order to allow an indoor self-storage facility. A self-storage facility is a permitted use in the "B-3" General Business District.

- Per the Staff Report for the McHenry County Zoning Board of Appeals, the request is consistent with the surrounding commercial areas and the recommendations provided in the 2030 and Beyond Plan and the 2030 Comprehensive Plan. It is also consistent with the future land use map designation of Retail and Office/Research/Industrial. McHenry County has no objection to the proposed request.
- The site plan includes a total of eight buildings; and, it appears the existing building will remain. There does not appear to be any relocation of the existing curb cuts on Route 176 and E. Terra Cotta Avenue.
- The packet did not include color renderings for entire development.
- The property is not within the Crystal Lake Watershed, and staff does not have any concerns with this request.

Votes Required to Pass: A simple majority.

PIQ Map
4504 E. Terra Cotta Avenue, Crystal Lake, IL
Nunda Township
Directly Adjacent to City Limits



Staff Report for the McHenry County Zoning Board of Appeals

Application: #2022-037

PIN: 14-34-252-013, 14-34-252-014, 14-34-252-034

Address: 4504 E Terra Cotta Ave, Crystal Lake, Illinois

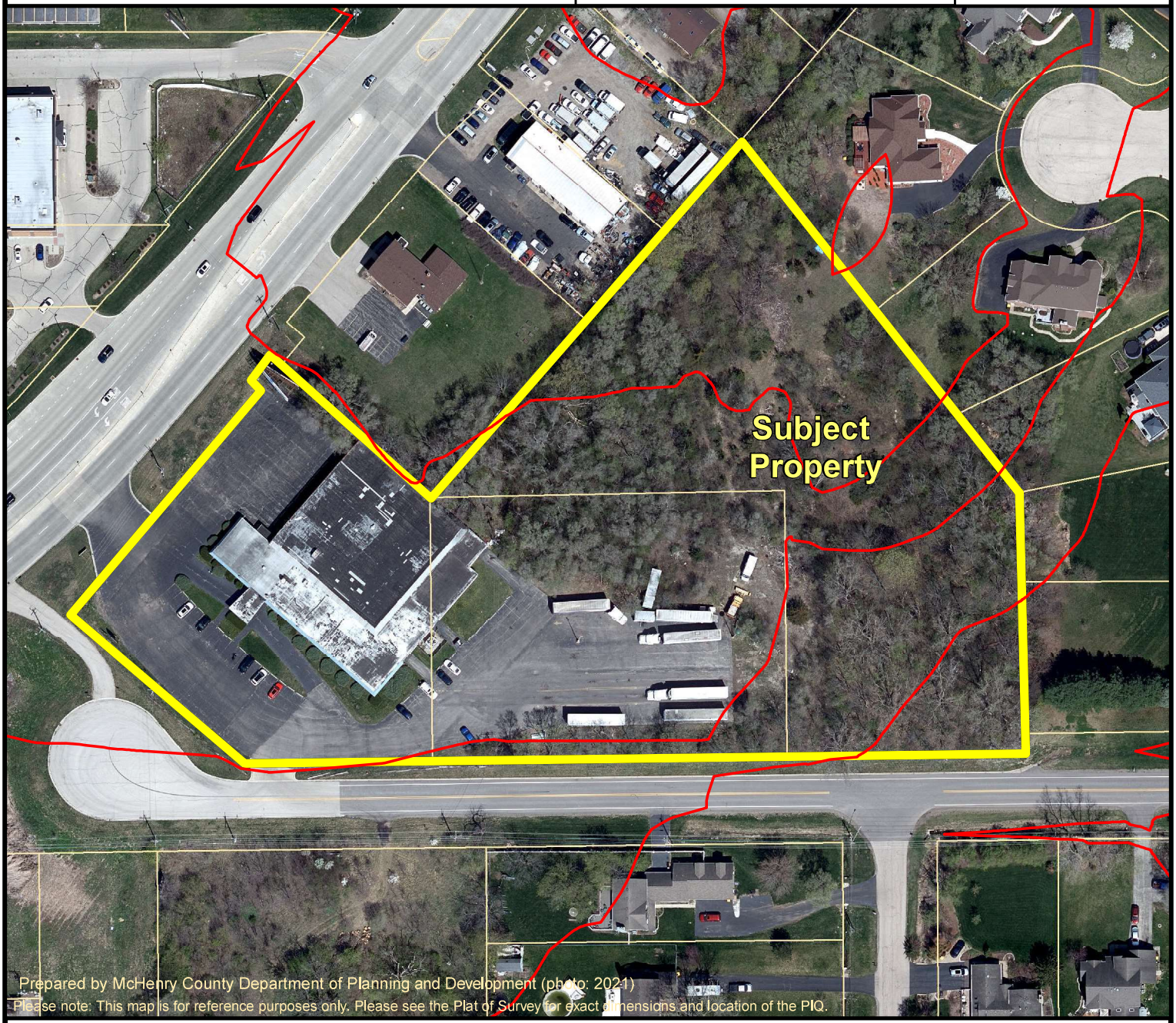
Location: The property consists of 6.411 acres and is located at north and east the intersection of Illinois Rt 176 and Illinois Rt 31, in Nunda Township.

Hearing: October 20, 2022

Applicant: Crystal Bowl, Inc a owner and RG Crystal Lake LLC as applicant

Request: Reclassify from R-1 Single-Family Residential, B-2 Neighborhood Commercial and B-3 General Commercial to B-3 General Commercial.

Aerial Map



Elevation
(feet above sea level)
- 10-foot contours
- 2-foot contours

ADID Wetland Map 2005
- High Functional Value Wetland (hfw)
- High Quality Wetland (hqw)
- Wetland (w)
- Farmed Wetland (fw)

FEMA Flood Hazard Areas
- 0.2 % Annual Chance of Flood
- 1% Annual Chance of Flood
- Floodway

Feet
60 30 0 60 120
1 inch equals 125 feet

N

Staff Report for the McHenry County Zoning Board of Appeals

STAFF COMMENTS

The following comments and conclusions are based upon staff analysis and review prior to this hearing and are to be considered viable unless evidence is established to the contrary. Staff may have additional comments based upon the testimony presented during the public hearing.

BACKGROUND & REQUEST SUMMARY

The applicant is requesting a map amendment from the R-1 Single-Family Residential District, B-2 Neighborhood Business District, and B-3 General Business District to the B-3 General Business District on 6.411 acres of land. The subject property is currently made up of three (3) separate parcels. The 2.2 acre western parcel is currently zoned B-2 Neighborhood Business District. Approximately fifty-two (52) feet of the western end of the middle parcel is zoned B-3 General Business District. The balance of the middle parcel, along with the eastern parcel, are zoned R-1 Single-Family Residential District.

The entire subject property is located at the northeast corner of Illinois Route 176 and Terra Cotta Avenue, which is immediately north and east of the intersection of Illinois Route 176 and Illinois Route 31 and is adjacent to the City of Crystal Lake's corporate boundary.

MCHENRY COUNTY UNIFIED DEVELOPMENT ORDINANCE

- The Applicant must meet the Approval Standards for Map Amendment, listed in §16.20.010.E.1 of the *McHenry County Unified Development Ordinance*.

STAFF ANALYSIS

Current Land Use & Zoning

The properties are currently zoned R-1 Single-Family Residential District, B-2 Neighborhood Business District, and B-3 General Business District. The western portion of the subject property has a single commercial building (currently used as a bowling alley) and paved areas used for parking for the commercial building and an area for truck-driving training. The eastern portion of the property is undeveloped. The far northwestern corner of the subject property also has a non-digital off-premise commercial advertising sign.

Properties to the north and northeast of the subject property are located within the corporate limits of the City of Crystal Lake. Some of these uses includes: a pharmacy, automotive dealerships, sign shop, etc. The uses of these properties would be allowed under the County's B-2 and B-3 zoning classifications. Properties to the south, along Illinois Route 176, are zoned B-1 and are either vacant or have uses consistent with the B-1 designation (doctor's office, barber shop, tattoo parlor, etc.). Properties to the south, along Terra Cotta Avenue, and properties to the east are zoned R-1 Single-Family Residential and are either vacant or have single-family residential homes located in a platted subdivision.

2030 Comprehensive Plan Future Land Use *map*

Most of the subject property is designated for **Retail** development. The northern most corner of the subject property has a designation of **Office, Research, Industrial**.

2030 Comprehensive Plan & 2030 and Beyond Analysis

The 2030 Comprehensive Plan and 2030 and Beyond Plan support the reclassification to the B-3 General Business District as it furthers the goals for economic development. *(See comments below).*

McHenry County 2030 and Beyond, Adopted October 18, 2016—

Big Idea #1 Let's make our communities healthy, active, and green

"We can make it happen by promoting development that is compact, contiguous to, or located within municipalities in order to preserve rural landscapes while providing greater mobility choice for all residents." (p.12)

- The proposed zoning would allow compact commercial development as it is located at the intersection of two (2) State routes (Illinois Route 176 and Illinois Route 31) and is also physically adjacent to the City of Crystal Lake.

Big Idea #2 Let's build on our strengths

- No applicable text.

Big Idea #3 Let's grow smarter

"We can make it happen by focusing development that is compact, contiguous to, or located within municipalities, and away from areas designated for agriculture and lacking infrastructure and services." (p. 16)

- The subject property is physically adjacent to the City of Crystal Lake's corporate boundaries.
- The subject property is at the intersection of two (2) state routes which are developed with commercial uses.

"We can make it happen by supporting business development and commercial uses to reduce the property tax burden on residential homeowners." (p. 17)

- The proposed reclassification would allow the further development of business/commercial uses which would help reduce the property tax burden on residences.

Big Idea #4 Let's expand our economy

"We can make it happen by facilitating new business and the expansion of existing businesses." (p. 21)

- The proposed reclassification would help facilitate the development of commercial businesses in the area.

McHenry County 2030 Comprehensive Plan, Adopted April 20, 2010

Community Character & Housing

- No applicable text.

Agricultural Resources

- No applicable text.

Greenways, Open Space & Natural Resources

Objective: "*Promote land uses that minimize the impact on land, water, energy, and other natural resources*." (p. 43)

- The McHenry-Lake County Soil and Water Conservation District *Natural Resources Inventory* was received, and it indicates that a full report is not necessary. This letter notes that there are no wetlands, hydric soils or floodplains found on the site. Please refer to attached NRI Letter #L22-051-4442 for more information.

Water Resources

- No applicable text.

Economic Development

Objective: "*Increase the commercial/industrial tax base to be at least 35% of the countywide total tax base.*" (p. 87)

- According to the *McHenry County Office of Assessment's Annual Report: Assessment Year 2021*, 13.49% of the County's assessments came from commercial/industrial sources. This small incremental increase in commercially zoned property would assist in reaching the stated goal of having thirty-five (35%) percent of the County's tax base coming from commercially/industrially used properties.

Infrastructure

Objective: "*Encourage future development in the County to concentrate adjacent to existing infrastructure and maximize use and efficiency of existing facilities.*" (p. 103)

- The subject property is adjacent to two major roads, both of which have significant commercial development along them thus suggesting that other infrastructure is available.

STAFF ASSESSMENT

The applicant is requesting a map amendment from the R-1 Single-Family Residential District, B-2 Neighborhood Business District, and B-3 General Business District to the B-3 General Business District on a 6.411 acre tract of land. The request is consistent with the existing and developing commercial businesses in the area and is consistent with the

recommendations provided in the 2030 and Beyond Plan and the 2030 Comprehensive Plan text. The reclassification is consistent with the future land use map designation of **Retail and Office/Research/Industrial**. As such, staff has no objection to the applicant's reclassification request.

Report prepared the September 30, 2022, by Anna Kurtzman, Senior Planner - McHenry County Department of Planning & Development.

Approval Standards for Zoning Amendments. The Zoning Board of Appeals recommendation and the County Board decision shall consider the following standards. However, the Zoning Board of Appeals' recommendation and the County Board's decision on any zoning text or map amendment is not controlled by any one factor under the following standards, but rather the approval of amendments is based on a balancing of the factors under each standard.

1. *Approval Standards for Map Amendments.*

    a. The compatibility of the proposed zoning with the existing use and zoning of nearby property.

    b. The extent to which property values of the subject property are diminished by the existing zoning.

    c. The extent to which the public health, safety, and welfare of the public are promoted by the existing zoning.

    d. The relative gain to the public, as compared to the hardship imposed upon the applicant, if the proposed zoning is denied.

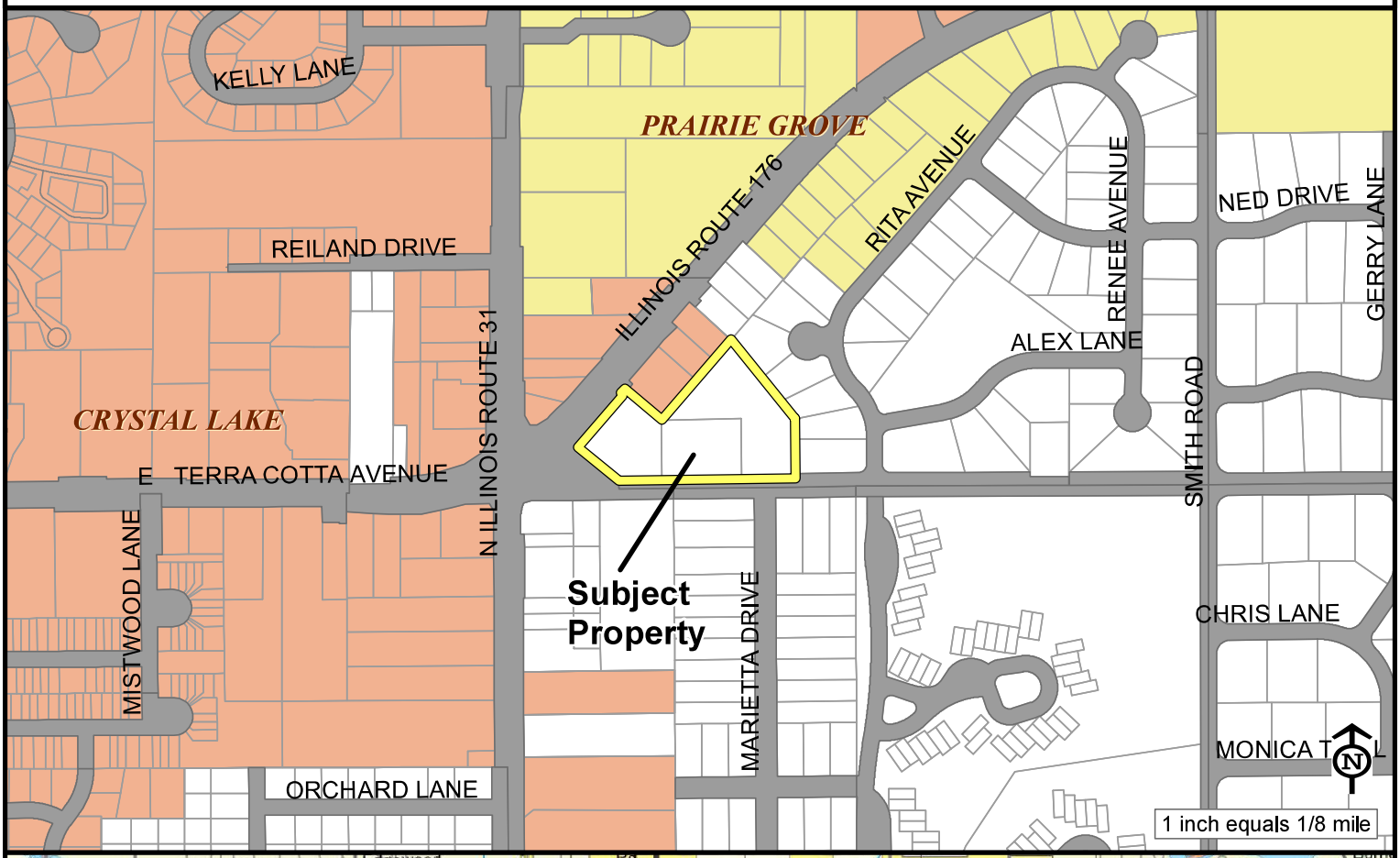
    e. The suitability of the property for the purposes for which it is presently zoned.

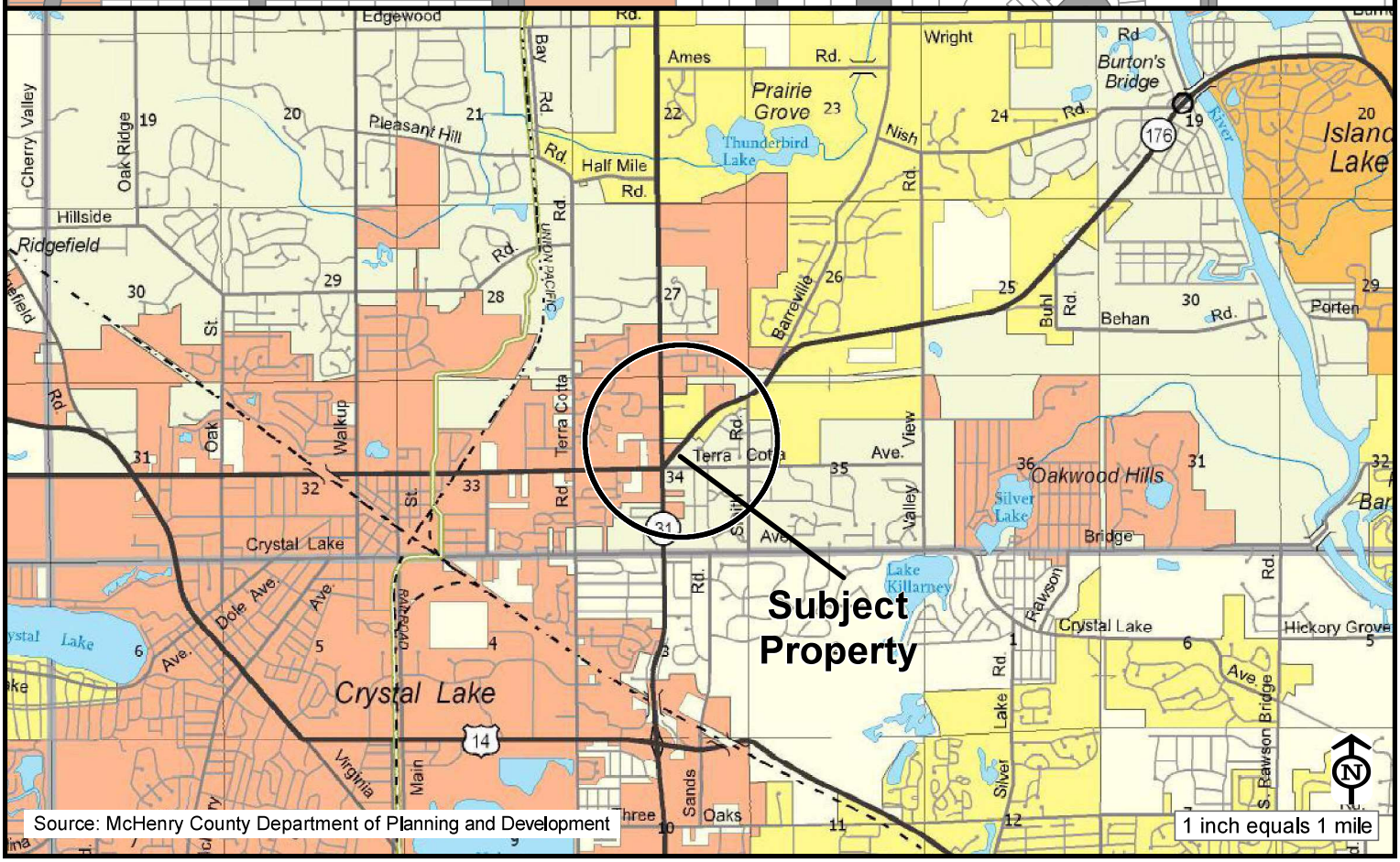
    f. The length of time the property has been vacant as zoned considered in the context of land development in the vicinity of the subject property.

    g. The community need for the proposed use.

    h. The consistency of the proposed amendment with the adopted comprehensive plan and the appropriateness of the comprehensive plan to the subject property.

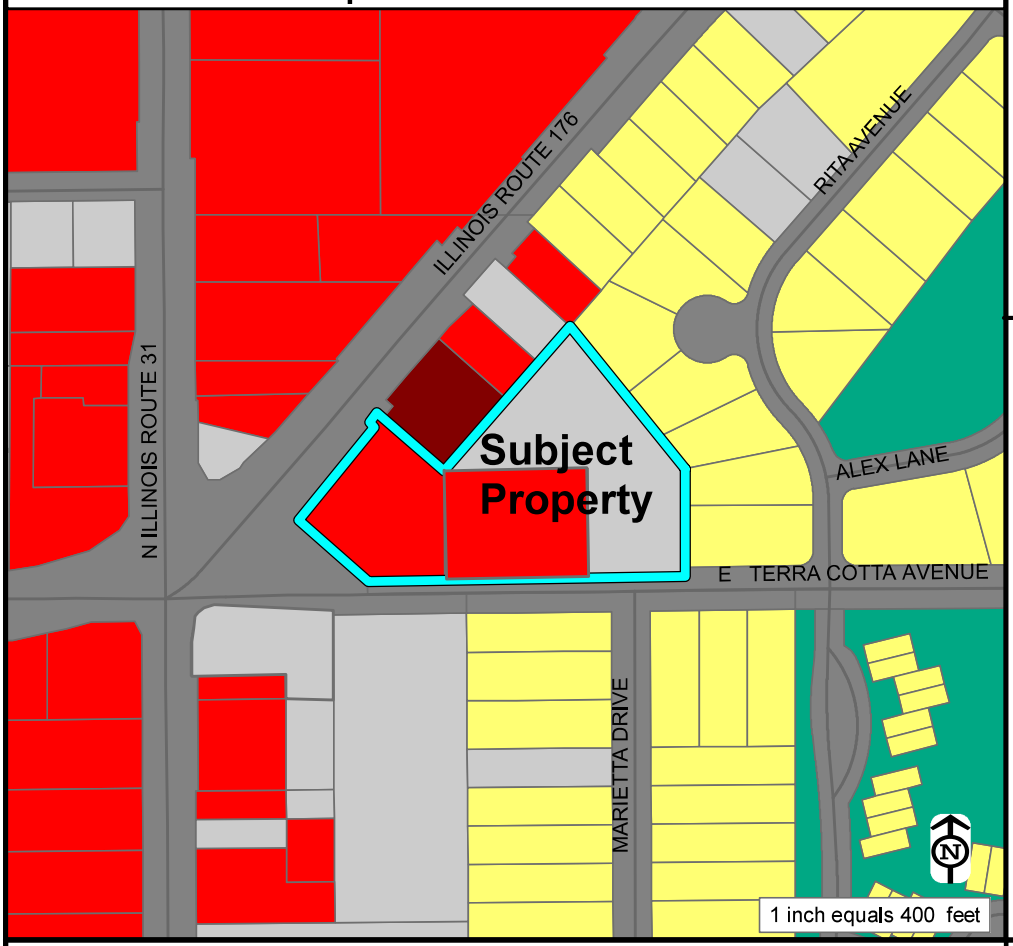
Location Map **4504 E Terra Cotta Ave, Crystal Lake Illinois** **Nunda Township**





Source: McHenry County Department of Planning and Development

Current Land Use Map



Current Land Use

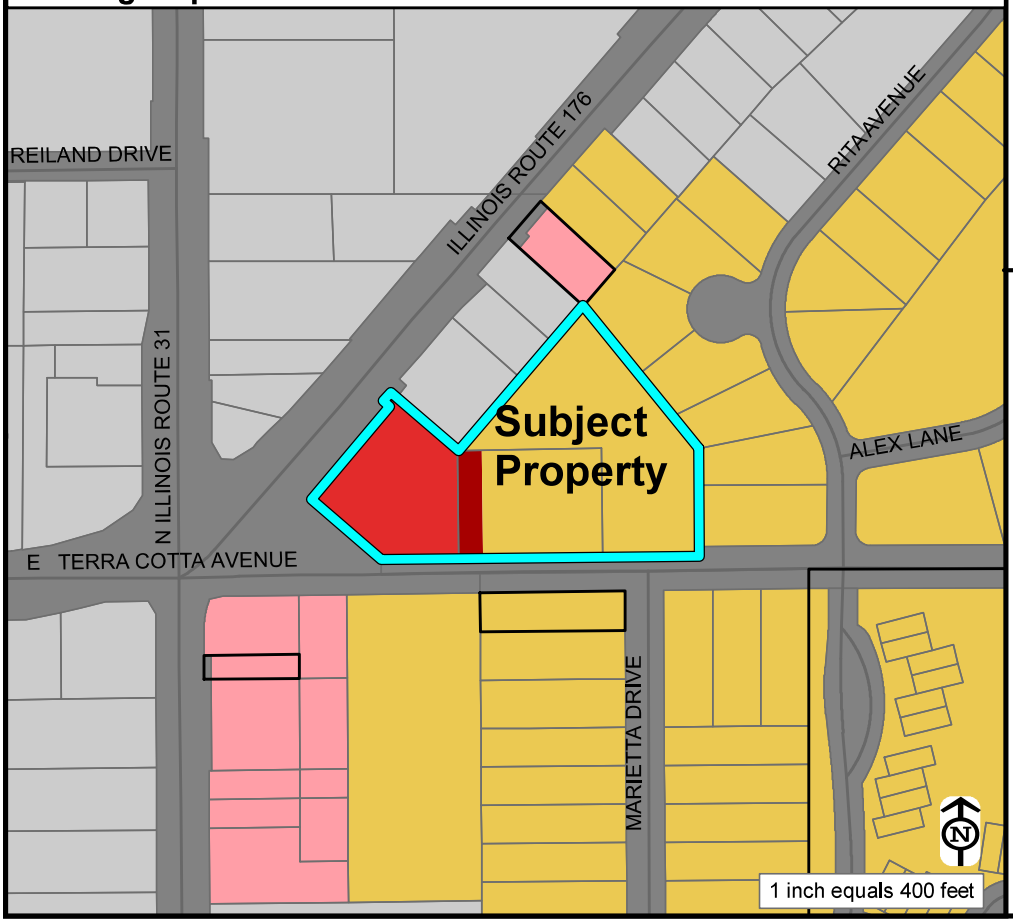
Commercial, Vacant

Adjacent Land Use(s)

North: *SF Res, Commercial, Vacant & Mixed Use*
South: *SF Res & Vacant*
East: *SF Res*
West: *Commercial & Vacant*

- Agriculture
- MCCD Agriculture
- Single-Family Residential
- Multi-Family Residential
- Open Space
- Golf Course
- Commercial
- Office
- Industrial
- Mixed Use
- Earth Extraction
- Vacant
- Government / Institutional
- Transportation, Communication, Utilities
- Under Review

Zoning Map



Current Zoning

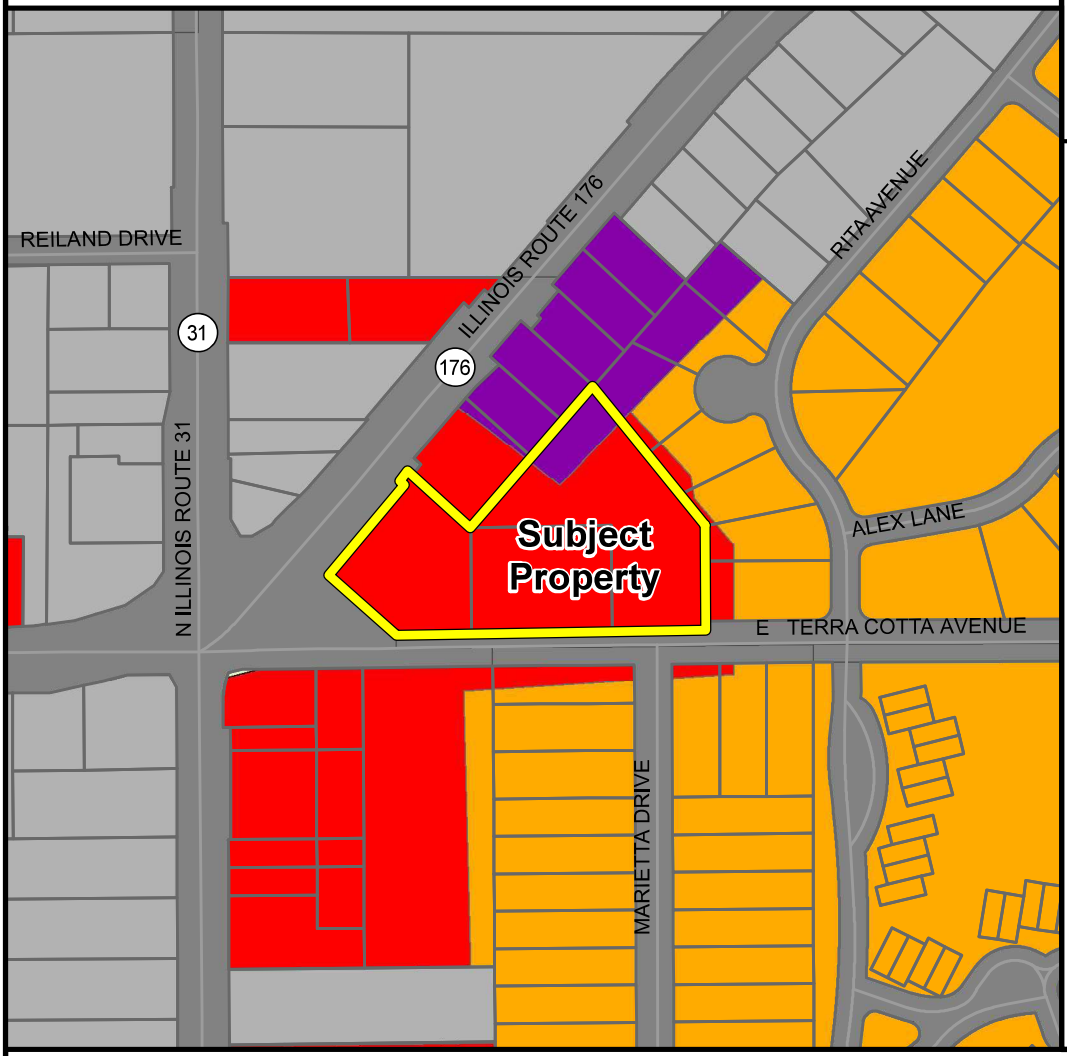
B-2 Neighborhood Bus, B-3 General Bus & R-1 SF Resl

Adjacent Zoning

North: Incorporated, B-1 Neighborhood Bus & R-1 SF Res
South: R-1 SF Resl & B-1 Neighborhood Bus
East: R-1 SF Res
West: Incorporated

- A-1 Agriculture
- A-2 Agriculture
- E-5 Estate
- E-3 Estate
- E-2 Estate
- E-1 Estate
- R-1 Single-Family Residential
- R-2 Two-Family Residential
- R-3 Multiple-Family Residential
- B-1 Neighborhood Business
- B-2 Liquour Business
- B-3 General Business
- O Office / Research
- I-1 Light Industrial
- I-2 Heavy Industrial
- PD Planned Development
- C Conditional Use
- V Variation
- Incorporated

McHenry County 2030 Comprehensive Plan Future Land Use Map



Future Land Use Map Designation

Retail and Office, Research, Industrial

- Agricultural
- Open Space
- Environmentally Sensitive Area
- Estate
- Isolated Estate
- Residential
- Isolated Residential
- Retail
- Mixed Use
- Office, Research, Industrial
- Gov't, Institutional, Utilities
- TOD Existing Rail Station
- TOD Future Rail Station
- Active Earth Extraction Site
- Municipality

Scale: 1 inch = 1/8 mile

N

Municipal / Township Plan Designations

City of Crystal Lake:	Commerce	Nunda Township:	Existing Development
Village of Oakwood Hills:	Commercial		
Village of Prairie Grove:	Corridor Commercial		

McHenry County 2030 Comprehensive Plan — Text Analysis

Land Use

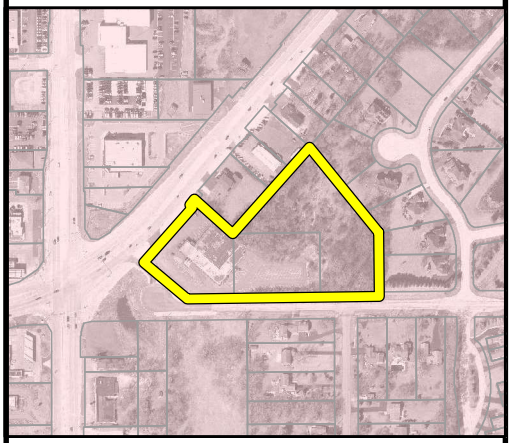
Retail includes existing & proposed areas intended to accommodate all types of commercial businesses that sell goods and provide services to the public. These areas are generally designated at nodes around major street intersections. (p. 135)

Office/Research/Industrial includes existing and proposed areas for office, research, industrial, warehousing, and wholesale trade uses. This district is generally designated in close proximity to major arterial roadways and railroads. (p. 135)

Sensitive Aquifer Recharge Areas

The site IS located in a zone with elevated contamination potential.

Sensitive Aquifer Recharge Areas (SARA)



Sensitive Recharge Area

MCHENRY COUNTY PLANNING AND DEVELOPMENT
2200 N. SEMINARY AVENUE, WOODSTOCK, IL 60098
815-334-4560

Office Use Only
Petition #/Permit # 2022-037

APPLICATION FOR ZONING PETITION, ADMINISTRATIVE VARIATION OR SITE PLAN REVIEW

OWNER INFORMATION:
Name Crystal Bowl, Inc.
Address 4504 E. Terra Cotta Ave.
City, St, Zip Crystal Lake, IL 60014
Daytime Phone [redacted]
Email [redacted]

ATTORNEY or AGENT CONTACT INFORMATION (If Applicable):
Name Andrew B. Fuller, Esq.
Address 201 S. Grove Ave., 4th Fl.
City, St, Zip Barrington, IL 60010
Phone 847-381-0011
Email afuller@buckleyfinelaw.com

PETITIONER (If other than owner):
Name RG Crystal Lake LLC
Address 551 N. Wolf Rd.
City, St, Zip Wheeling, IL 60090
Daytime Phone [redacted]
Email [redacted]

TRUSTEE/BENEFICIARY/OFFICERS/DIRECTORS/CONTRACT PURCHASER (please use separate page for additional information):
Name Konrad Rybak
Address 551 N. Wolf Rd.
City, St, Zip Wheeling, IL 60090
Phone [redacted]
Email [redacted]

PARCEL INFORMATION:
Address 4504 E. Terra Cotta Ave.
City Crystal Lake, IL Zip 60014
Parcel/Tax Number 14-34-252-013; 14-34-252-014; 14-34-252-034
Number of Acres 6.411

Applying For: (Check all that apply)	☒ Reclassification	Current Zoning: R-1, B-2, B-3 Requested Zoning: B-3
	☐ Conditional Use & Site Plan Review	CUP Request:
	☐ Variation, Administrative ☐ Variation, Zoning	Variation Request:
	☐ Site Plan Review	Type:
	☐ Text Amendment	UDO Section(s):
	☐ Appeal	Type:

Please provide additional information on the back of this page.

NARRATIVE: *Please use this space to explain your request in detail.*
The Petitioner is the Contract Purchaser for the subject parcel. The property's previous
use was as a bowling alley and is currently zoned R-1, B-2 and B-3. The Petitioner seeks a
zoning re-classification to B-3, in order to allow it to legally operate its future intended
use of the property as an indoor self-storage facility. The granting of this zoning
re-classification request is necessary as the Purchase Contract is contingent upon the
Petitioner obtaining the B-3 Zoning Classification for the entire Property.

CONSENT

I/We hereby authorize that the aforementioned petitioner, attorney, and agent may act and testify on my behalf as my agent in the matter of this zoning application regarding the property listed above that is the subject of this application.

VERIFICATION

I/We hereby verify and attest to the truth and correctness of all facts, statements and information presented herein.

Owner's Signature

Print Name Crystal Bowl, Inc.
by Jack D. Meyer, President

Signature

Print Name

SUBSCRIBED and SWORN to before me
this 19th day of July, 2022.

NOTARY PUBLIC

"OFFICIAL SEAL"
David L. Waggoner
Notary Public, State of Illinois
My Commission Expires 07-06-2025



CRYSTAL LAKE IL SELF-STORAGE DEVELOPMENT

4504 E TERRA COTTA AVE, CRYSTAL LAKE, IL 60014

Investment Overview

Section 1

OFFERING SUMMARY- CRYSTAL LAKE STORAGE



4504 E Terra Cotta Ave, Crystal Lake, IL 60014

INVESTMENT OVERVIEW

Pleased to present Development of Self-Storage Facility located in Crystal Lake Illinois. This property plans to feature 450 Storage Units and 100 Parking Spaces. This facility will benefit from a dense and growing surrounding population. The Storage Facility will sit on 6 Acres of land and will be located in the Northwest Chicago Suburbs.



PROPERTY INFORMATION

CRYSTAL LAKE SELF STORAGE DEVELOPMENT

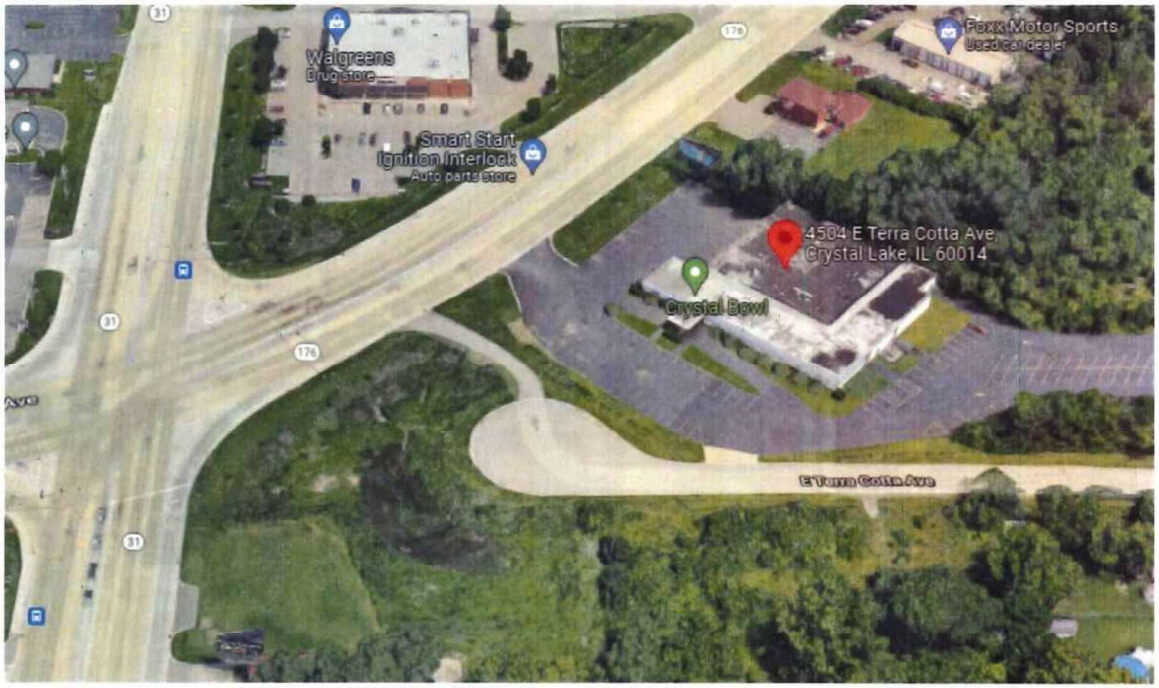
4504 E Terra Cotta Ave, Crystal Lake, IL 60014



PROPERTY INFORMATION

CRYSTAL LAKE SELF STORAGE DEVELOPMENT

4504 E Terra Cotta Ave, Crystal Lake, IL 60014

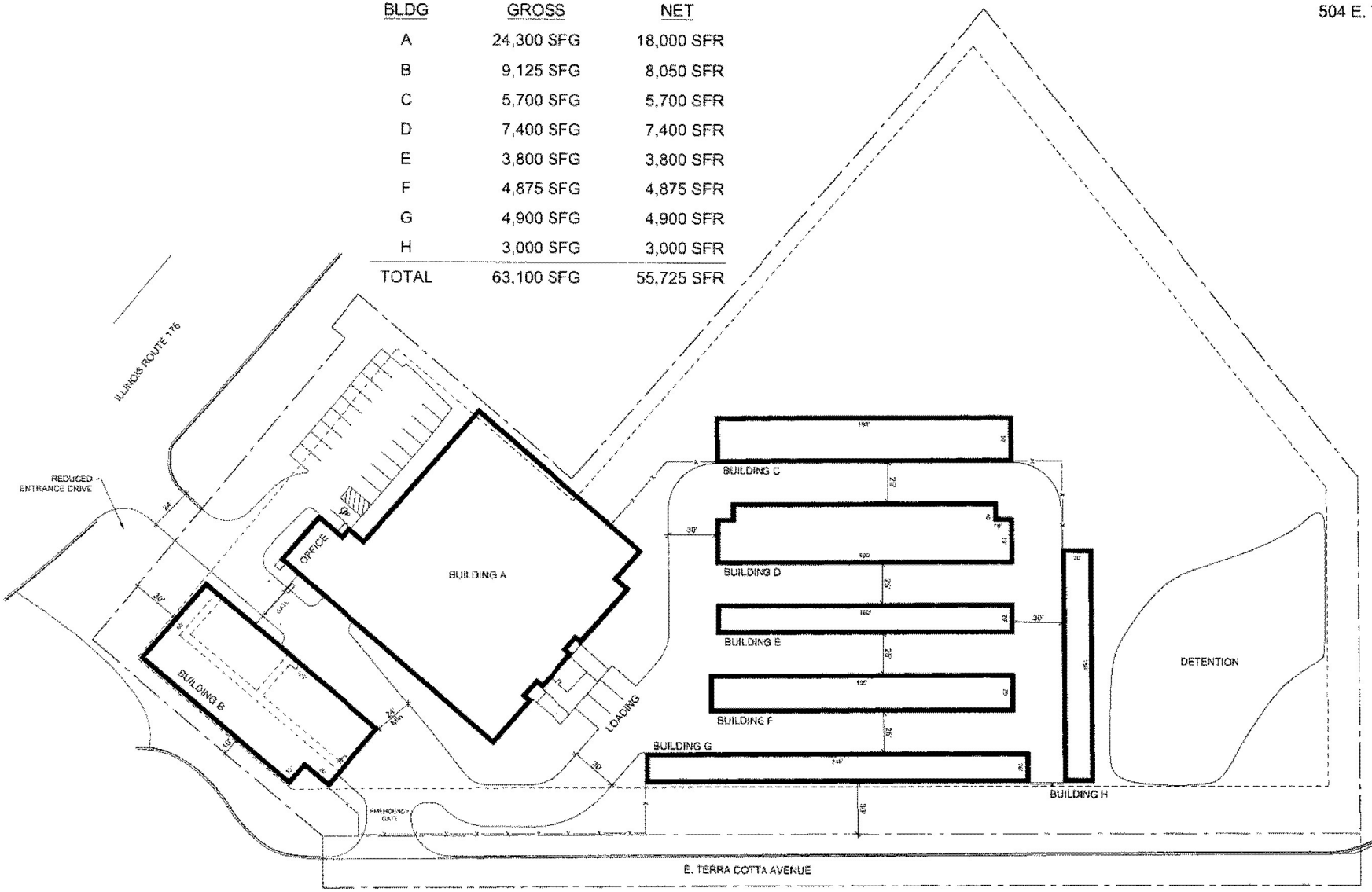


CONCEPT SITE PLAN

SELF-STORAGE FACILITY
504 E. TERRA COTTA AVE.
CRYSTAL LAKE, IL
AUGUST 15, 2022

BUILDING AREA SUMMARY

BLDG	GROSS	NET
A	24,300 SFG	18,000 SFR
B	9,125 SFG	8,050 SFR
C	5,700 SFG	5,700 SFR
D	7,400 SFG	7,400 SFR
E	3,800 SFG	3,800 SFR
F	4,875 SFG	4,875 SFR
G	4,900 SFG	4,900 SFR
H	3,000 SFG	3,000 SFR
TOTAL	63,100 SFG	55,725 SFR



Groundwork, Ltd.
Architects / Planners / Engineers
Ph (847) 541-4151
© 2022
www.groundworkltd.com

ALTA/NSPS LAND TITLE SURVEY

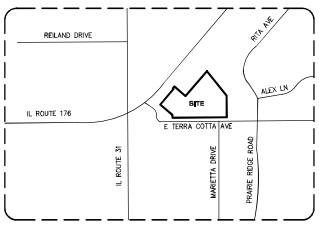
Vanderstappen
Land Surveying, Inc.
www.vanderslasc.com
1316 N. Madison St.
Woodstock, Illinois 60098
ph. 815-337-8310 fax 815-337-8314
"Always faithful to the property line"

LEGAL DESCRIPTION

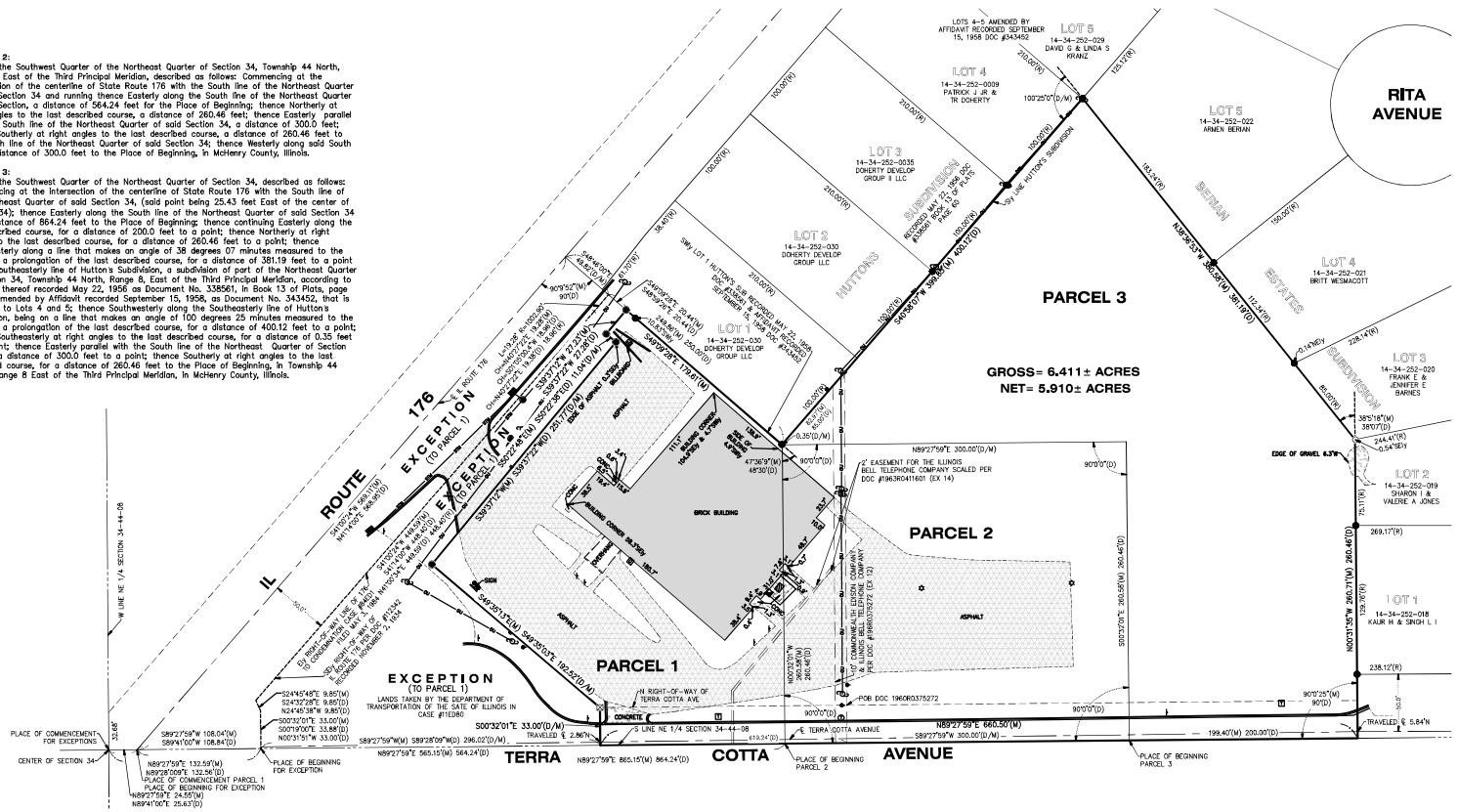
PARCEL 1:
Part of the Southwest Quarter of the Northeast Quarter of Section 34, Township 44 North, Range 8, East of the Third Principal Meridian, described as follows: Commencing at the Intersection of the centerline of State Route 176 with the South line of the Northeast Quarter of said Section 34; thence Northeasterly along the centerline of State Route 176, a distance of 568.95 feet; thence Southeasterly at right angles to the centerline of State Route 176, a distance of 250.0 feet; thence Southerly along a line that forms an angle of 48 degrees 30 minutes to the right with a prolongation of the last described course, a distance of 260.46 feet to the South line of the Northeast Quarter of said Section 34; thence Westerly along the South line of the Northeast Quarter of said Section 34, a distance of 564.24 feet to the Place of Beginning, in McHenry County, Illinois, excepting therefrom that part described as follows: Commencing at a P.K. nail in the pavement marking the center of the aforementioned Section 34; thence on an assumed bearing of North 89 degrees 41 minutes 00 seconds East along the South line of the Northeast Quarter 25.63 feet to a point on the centerline of Illinois Route 176, said point marks the true Place of Beginning; thence North 41 degrees 14 minutes 00 seconds East along the centerline of Illinois Route 176, a distance of 568.95 feet; thence South 48 degrees 46 minutes 00 seconds East, 49.82 feet to a point on the existing right-of-way line of Illinois Route 176, said point marks the beginning of a 1002.9 feet radius, non-tangent curve to the right whose center bears North 49 degrees 51 minutes 00 seconds West; thence Southwesterly along said right-of-way line with said curve through a central angle of 1 degrees 05 minutes 00.4 seconds, a distance of 18.96 feet to an iron pipe; thence along said right-of-way line South 41 degrees 14 minutes 00 seconds West, 448.40 feet to an iron pin with a 3 inch aluminum cap; thence South 24 degrees 32 minutes 28 seconds East, 9.85 feet to an iron pin with a 3 inch aluminum cap; thence South 00 degrees 19 minutes 00 seconds East, 33.88 feet to a point on the South line of the Northeast Quarter; thence South 89 degrees 41 minutes 00 seconds West along the Quarter Section line, 108.84 feet to the true Place of Beginning. Also excepting therefrom that part taken by the Department of Transportation of the State of Illinois in case 11ED80 described as follows: Commencing at the Southwest corner of the Northeast Quarter of said Section 34; thence on an assumed bearing of North 89 degrees 28 minutes 09 seconds East along the South line of the Northeast Quarter of said Section 34 a distance of 132.56 feet to the Place of Beginning; thence North 00 degrees 31 minutes 51 seconds West, a distance of 33.00 feet to the Easterly Right-of-Way line of Illinois Route 176 according to Condemnation Case #94ED1, filed May 3, 1954; thence North 24 degrees 45 minutes 38 seconds West along the said Easterly Right-of-Way line of Illinois Route 176, a distance of 9.85 feet to the Southeasterly Right-of-Way line of Illinois Route 176 recorded November 2, 1934 as Document No. 112342; thence North 41 degrees 00 minutes 34 seconds East along the said Southeasterly Right-of-Way line of Illinois Route 176 a distance of 449.59 feet (448.40 feet, recorded) to a point of curvature; thence Northeasterly 19.38 feet (18.96 feet, recorded) along the said Southeasterly Right-of-Way line of Illinois route 176 on a curve to the left having a radius of 1002.90 feet, the chord of said curve bears North 40 degrees 27 minutes 22 seconds East, 1938 feet to the Southwesterly line of Lot 1 in Hutton's Subdivision recorded May 22, 1958 as Document No. 338561 and corrected by Affidavit recorded September 15, 1958 ad Document No. 343452, being also a Northeasterly line of the Grantor; thence South 48 degrees 59 minutes 26 seconds East along the Southwesterly line of Lot 1 in said Hutton's Subdivision, being also a Northeasterly line of the Grantor, a distance of 20.44 feet; thence South 39 degrees 37 minutes 22 seconds West, a distance of 27.28 feet; thence South 50 degrees 22 minutes 38 seconds East, a distance of 11.04 feet; thence South 39 degrees 37 minutes 22 seconds West, a distance of 251.77 feet; thence South 49 degrees 35 minutes 03 seconds East, a distance of 192.52 feet to the North Right-of-Way line of Terra Cotta Ave, as staked and occupied, being 33.00 feet normally distant North of the South line of the Northeast Quarter of said Section 34; thence South 00 degrees 31 minutes 51 seconds East, a distance of 33.00 feet to the South line of the Northeast Quarter of said Section 34; thence South 89 degrees 28 minutes 09 seconds West along the South line of the Northeast Quarter of said Section 34, a distance of 296.02 feet to the Place of Beginning.

PARCEL 2:
Part of the Southwest Quarter of the Northeast Quarter of Section 34, Township 44 North, Range 8 East of the Third Principal Meridian, described as follows: Commencing at the Intersection of the centerline of State Route 176 with the South line of the Northeast Quarter of said Section 34 and running thence Easterly along the South line of the Northeast Quarter of said Section, a distance of 564.24 feet for the Place of Beginning; thence Northerly at right angles to the last described course, a distance of 260.46 feet; thence Easterly parallel with the South line of the Northeast Quarter of said Section 34, a distance of 300.0 feet; thence Southerly at right angles to the last described course, a distance of 260.46 feet to the South line of the Northeast Quarter of said Section 34; thence Westerly along said South line, a distance of 300.0 feet to the Place of Beginning, in McHenry County, Illinois.

PARCEL 3:
Part of the Southwest Quarter of the Northeast Quarter of Section 34, described as follows: Commencing at the Intersection of the centerline of State Route 176 with the South line of the Northeast Quarter of said Section 34, (said point being 25.43 feet East of the center of Section 34); thence Easterly along the South line of the Northeast Quarter of said Section 34 for a distance of 864.24 feet to the Place of Beginning; thence continuing Easterly along the last described course, for a distance of 200.0 feet to a point; thence Northerly at right angles to the last described course, for a distance of 260.46 feet to a point; thence Northwesterly along a line that makes an angle of 38 degrees 07 minutes measured to the left with a prolongation of the last described course, for a distance of 381.19 feet to a point in the Southeasterly line of Hutton's Subdivision, a subdivision of part of the Northeast Quarter of Section 34, Township 44 North, Range 8, East of the Third Principal Meridian, according to the plat thereof recorded May 22, 1956 as Document No. 338561, in Book 13 of Plats, page 60, as amended by Affidavit recorded September 15, 1958, as Document No. 343452, that is common to Lots 4 and 5; thence Southwesterly along the Southeasterly line of Hutton's Subdivision, being on a line that makes an angle of 100 degrees 25 minutes measured to the left with a prolongation of the last described course, for a distance of 400.12 feet to a point; thence Southeasterly at right angles to the last described course, for a distance of 0.35 feet to a point; thence Easterly parallel with the South line of the Northeast Quarter of Section 34, for a distance of 300.0 feet to a point; thence Southerly at right angles to the last described course, for a distance of 260.46 feet to the Place of Beginning, in Township 44 North, Range 8 East of the Third Principal Meridian, in McHenry County, Illinois.



VICINITY MAP N.T.S.



SURVEYOR'S NOTES

1. The legal description and utility easements shown hereon have been provided by Fidelity National Title Company, Commitment policy #CL22016409 dated June 1, 2022. The title information shown hereon is exclusively that provided to the Surveyor by the Title Insurer or the client. The Surveyor does not warrant the exact location of the Utility Easements shown hereon, but does state that they are located as accurately as possible from the information provided.
2. Based on Flood Insurance Rate Map, Panel No. 17111C0335J, dated November 16, 2006, the subject property lies within Zone "X", areas determined to be outside the annual 0.2% chance floodplain.
3. Distances are marked in feet and decimal places thereof, no dimension shall be assumed by scale measurement hereon. Distances and/or bearings shown with a "D" in parenthesis (D) are record or deed values, not field measured.
4. Compare this plat, legal description and all survey monuments before building, and immediately report any discrepancies to the surveyor.
5. The location of the property lines shown on the face of this plat are based on the legal description contained in the title commitment and shown hereon. This information has been furnished by the client and compared to record deeds to check for gaps and /or overlaps. However, this survey may not reflect historical matters of title and ownership that have not been disclosed by the title commitment.
6. Only the Improvements which were visible from above ground at time of survey and through a normal search and walk through of the site are shown on the face of this plat. Lawn sprinkler systems, if any, are not shown on this survey.
7. Manholes, inlets and other utility rims or grates shown hereon are from field location of such, and only represent such utility improvements which are visible from above ground survey at the time of survey, through a normal search and walk through of the site. The labeling of these manholes (sanitary, water, etc) are based solely on the "stamped" markings on the rim. No underground observations have been made to verify the actual use or existence of underground utilities.
8. Surface indications of utilities on the surveyed parcel have been shown. Underground and offsite observations have not been made to determine the extent of utilities serving or existing on the property, public and/or private records have not been searched to provide additional information. Overhead wires and poles (if any) have been shown, however their function and dimensions have not been shown.
9. This survey may not reflect all utilities or improvements, if such items are hidden by landscaping, or are covered by such items as dumpsters or trailers or when the site was covered with snow. At the time of survey, the site was not covered by snow.
10. This survey makes no statement regarding the actual presence or absence of any service or utility line. Controlled underground exploratory effort together with 'JULIE' markings is recommended to determine the full extent of underground service and utility lines. Contact J.U.L.I.E. at 1-800-892-0123.
11. Restrictions that may be found in local buildings and/or zoning codes have not been shown. Height and bulk restrictions (if any) have not been shown. Only those setback restrictions shown on the recorded subdivision plat or in the title commitment have been shown.
12. The surveyed property is located at 4504 Terra Cotta Avenue in Crystal Lake, IL. (Pertains to Table A, Item 2).
13. There was no observable evidence of earth moving work, building construction or building additions at time of fieldwork. (Pertains to Table A, Item 16).
14. The title commitment referenced in note #1 does not indicate any recorded dedication for Terra Cotta Avenue. The location of the center of the road is only an opinion and is based on a 66' right-of-way using the centerline as traveled. Net areas were calculated using this information and removing any area located within the prescriptive right-of-ways.

SCHEDULE B EXCEPTIONS

15. Exceptions 1, 4, 5, 6, 7, 8, 9, 15 and 16 are not survey related.
16. Exceptions 2, 3 and 13 are blanket in nature.
17. Exceptions 12 and 14 are plotted hereon.
18. Exceptions 10 and 11 lie within the current right-of-way of State Route 176.

LEGEND	
AC	AIR CONDITIONER
●	BOLLARD
●	CATCH BASIN
▬	CURB INLET
◆	DOWN GUY
▣	ELECTRIC METER
●	FOUND IRON BAR
○	FOUND IRON PIPE
⊠	FOUND MONUMENT
▣	GAS METER
GV	GAS VALVE
☼	LIGHT
●	SET IRON BAR
▮	SIGN
●	STORM MANHOLE
Ⓣ	TELEPHONE MANHOLE
▯	TELEPHONE RISER
⌧	UTILITY POLE
(M)	MEASURED
(D)	DEED

50' 0' 50' 100'
SCALE: 1" = 50'

CLIENT: WAGGONER LAW FIRM, P.C.
DRAWN BY: CKV CHECKED BY: APG
SCALE: 1"=50' SEC. 34 T. 44 R. 08 E.
BASIS OF BEARING: IL EAST ZONE NAD83 (2011)
P.I.N.: ** **PIN NUMBERS**
JOB NO.: 220692 I.D. ALT 14-34-252-013, 14-34-252-014, 14-34-252-034
FIELDWORK COMP.: 07/01/22 BK. PG.
ALL DISTANCES SHOWN IN FEET AND DECIMAL PARTS THEREOF CORRECTED TO 68° F.

STATE OF ILLINOIS)
) S.S.
COUNTY OF McHENRY)

Certified to: 1) Fidelity National Title Insurance Company
2) RG Crystal Lake, LLC
3) Crystal Bowl Inc.

This is to certify that this map or plat and the survey on which it is based were made in accordance with the 2021 Minimum Standard Detail Requirements for ALTA/NSPS Land Title Surveys, jointly established and adopted by ALTA and NSPS, and includes Items 1, 2, 3, 4, 8, 11a, 13, 16 & 19 of Table A thereof. The field work was completed on July 1st, 2022.

Dated this 12th day of July, A.D., 2022.

VANDERSTAPPEN LAND SURVEYING INC.
Design Firm No. 184-002792

_____ (seal)
ARTHUR P. GRITMACHER, 035-003857
PROFESSIONAL LAND SURVEYOR

ARTHUR P. GRITMACHER 035-003857 PROFESSIONAL LAND SURVEYOR STATE OF ILLINOIS EXP. 11/30/2022 WOODSTOCK, ILLINOIS

McHENRY-LAKE COUNTY
SOIL & WATER
CONSERVATION DISTRICT

1648 S. Eastwood Dr. Woodstock, Illinois 60098 (815) 338-0444 ext. 3 www.mchenryswcd.org

August 19, 2022

Konrad Rybak
551 N. Wolf Road
Wheeling, IL 60090

Re:	Parcel #s 14-34-252-013, 14-34-252-014, & 14-34-252-034
Common Location:	4504 E. Terra Cotta Avenue, Crystal Lake, IL 60014
NRI#	L22-051-4442
Zoning Change:	R1 and B2 to B3

Dear Mr. Rybak:

The McHenry-Lake County Soil and Water Conservation District has carefully reviewed your application for Natural Resource Information Report on the RG Crystal Lake, LLC property as applied for in Report #22-051-4442. Due to the size of the parcel, the SWCD finds that impact to natural resources from the proposed use is minimal for the purposes of the NRI report. A full Natural Resource Information Report will not be necessary.

No wetlands, hydric soils, or floodplains were found on the site from office maps. Our wetland inventory is for informational and planning purposes only. Any proposed drainage work, in wet areas, requires a certified wetland delineation. If drainage work is to occur, please contact the Army Corps of Engineers and McHenry County Department of Planning & Development for permit information.

This letter fulfills your requirement to notify the SWCD of land use changes as per the Illinois Compiled State Statutes, Chapter 70, Par. 405/1 et seq. Illinois Revised Statutes, Ch. 5, Par 106 et seq. and the McHenry County Stormwater Ordinance. If you have any questions concerning this letter, feel free to call our office.

Sincerely,

Ryan Bieber

Ryan Bieber
Urban Conservation Specialist

IN THE MATTER OF THE APPLICATION OF
CRYSTAL BOWL, INC, OWNER OF RECORD, **AND RG CRYSTAL LAKE LLC,**
PURCHASER BY CONTRACT, FOR AN AMENDMENT OF THE UNIFIED
DEVELOPMENT ORDINANCE OF McHENRY COUNTY,
ILLINOIS FOR A ***RECLASSIFICATION***

) LEGAL NOTICE OF PUBLIC HEARING
2022-037

Notice is hereby given in compliance with the McHenry County Unified Development Ordinance, that a public hearing will be held before the **McHenry County Zoning Board of Appeals,** in connection with this Ordinance, which would result in a **RECLASSIFICATION** for the following described real estate:

Parcel 1: Part of the Southwest Quarter of the Northeast Quarter of Section 34, Township 44 North, Range 8, East of the Third Principal Meridian, described as follows: Commencing at the intersection of the centerline of State Route 176 with the South line of the Northeast Quarter of said Section 34; thence Northeasterly along the centerline of State Route 176, a distance of 568.95 feet; thence Southeasterly at right angles to the centerline of State Route 176, a distance of 250.0 feet; thence Southerly along a line that forms an angle of 48 degrees 30 minutes to the right with a prolongation of the last described course, a distance of 260.46 feet to the South line of the Northeast Quarter of said Section 34; thence Westerly along the South line of the Northeast Quarter of said Section 34, a distance of 564.24 feet to the Place of Beginning, in McHenry County, Illinois, excepting therefrom that part described as follows: Commencing at a P.K. nail in the pavement marking the center of the aforementioned Section 34; thence on an assumed bearing of North 89 degrees 41 minutes 00 seconds East along the South line of the Northeast Quarter 25.63 feet to a point on the centerline of Illinois Route 176, said point marks the true Place of Beginning; thence North 41 degrees 14 minutes 00 seconds East along the centerline of Illinois Route 176, a distance of 568.95 feet; thence South 48 degrees 46 minutes 00 seconds East, 49.82 feet to a point on the existing right-of-way line of Illinois Route 176, said point marks the beginning of a 1002.9 feet radius, non-tangent curve to the right whose center bears North 49 degrees 51 minutes 00 seconds West; thence Southwesterly along said right-of-way line with said curve through a central angle of 1 degrees 05 minutes 00.4 seconds, a distance of 18.96 feet to an iron pipe; thence along said right-of-way line South 41 degrees 14 minutes 00 seconds West, 448.40 feet to an iron pin with a 3 inch aluminum cap; thence South 24 degrees 32 minutes 28 seconds East, 9.85 feet to an iron pin with a 3 inch aluminum cap; thence South 00 degrees 19 minutes 00 seconds East, 33.88 feet to a point on the South line of the Northeast Quarter; thence South 89 degrees 41 minutes 00 seconds West along the Quarter Section line, 108.84 feet to the true Place of Beginning. Also excepting therefrom that part taken by the Department of Transportation of the State of Illinois in case 11ED80 described as follows: Commencing at the Southwest corner of the Northeast Quarter of said Section 34; thence on an assumed bearing of North 89 degrees 28 minutes 09 seconds East along the South line of the Northeast Quarter of said Section 34 a distance of 132.56 feet to the Place of Beginning; thence North 00 degrees 31 minutes 51 seconds West, a distance of 33.00 feet to the Easterly Right-of-Way line of Illinois Route 176 according to Condemnation Case #84ED1, filed May 3, 1984; thence North 24 degrees 45 minutes 38 seconds West along the said Easterly Right-of-Way

line of Illinois Route 176, a distance of 9.85 feet to the Southeasterly Right-of-Way line of Illinois Route 176 recorded November 2, 1934 as Document No. 112342; thence North 41 degrees 00 minutes 34 seconds East along the said Southeasterly Right-of-Way line of Illinois Route 176 a distance of 449.59 feet (448.40 feet, recorded) to a point of curvature; thence Northeasterly 19.38 feet (18.96 feet, recorded) along the said Southeasterly Right-of-Way line of Illinois Route 176 on a curve to the left having a radius of 1002.90 feet, the chord of said curve bears North 40 degrees 27 minutes 22 seconds East, 1938 feet to the Southwesterly line of Lot 1 in Hutton's Subdivision recorded May 22, 1958 as Document No. 338561 and corrected by Affidavit recorded September 15, 1958 as Document No. 34352, being also a Northeasterly line of the Grantor; thence South 48 degrees 59 minutes 26 seconds East along the Southwesterly line of Lot 1 in said Hutton's Subdivision, being also a Northeasterly line of the Grantor, a distance of 20.44 feet; thence South 39 degrees 37 minutes 22 seconds West, a distance of 27.28 feet; thence South 50 degrees 22 minutes 38 seconds East, a distance of 11.04 feet; thence South 39 degrees 37 minutes 22 seconds West, a distance of 251.77 feet; thence South 49 degrees 35 minutes 03 seconds East, a distance of 192.52 feet to the North Right-of-Way line of Terra Cotta Ave, as staked and occupied, being 33.00 feet normally distance North of the South line of the Northeast quarter of said Section 34; thence South 00 degrees 31 minutes 51 seconds East, a distance of 33.00 feet to the South line of the Northeast Quarter of said Section 34; thence South 89 degrees 28 minutes 09 seconds West along the South line of the Northeast Quarter of said Section 34, a distance of 296.02 feet to the Place of Beginning.

Parcel 2: Part of the Southwest Quarter of the Northeast Quarter of Section 34, Township 44 North, Range 8 East of the Third Principal Meridian, described as follows: commencing at the intersection of the centerline of State Route 176 with the South line of the Northeast Quarter of said Section 34 and running thence Easterly along the South line of the Northeast Quarter of said Section, a distance of 564.24 feet for the Place of Beginning; thence Northerly at right angles to the last described course, a distance of 260.46 feet; thence Easterly parallel with the South line of the Northeast Quarter of said Section 34, a distance of 300.0 feet; thence Southerly at right angles to the last described course, a distance of 260.46 feet to the South line of the Northeast Quarter of said Section 34; thence Westerly along said South line, a distance of 300.0 feet to the Place of Beginning, in McHenry County, Illinois.

Parcel 3: Part of the Southwest Quarter of the Northeast Quarter of Section 34, described as follows: Commencing at the intersection of the centerline of State Route 176 with the South line of the Northeast Quarter of said Section 34, (said point being 25.43 feet East of the center of Section 34); thence Easterly along the South line of the Northeast Quarter of said Section 34 for a distance of 864.24 feet to the Place of Beginning; thence continuing Easterly along the last described course, for a distance of 200.0 feet to a point; thence Northerly at right angles to the last described course, for a distance of 260.46 feet to a point; thence Northwesterly along a line that makes an angle of 38 degrees 07 minutes measured to the left with a prolongation of the last described course, for a distance of 381.19 feet to a point in the Southeasterly line of Hutton's Subdivision, a subdivision of part of the Northeast Quarter of Section 34, Township 44 North, Range 8, East of the Third Principal Meridian, according to the plat thereof recorded May 22, 1956 as Document No. 338561, in Book 13 of Plats, page 60, as amended by Affidavit recorded September 15, 1958, as

Document No. 343452, that is common to Lots 4 and 5; thence Southwesterly along the Southeasterly line of Hutton's Subdivision, being on a line that makes an angle of 100 degrees 25 minutes measured to the left with a prolongation of the last described course, for a distance of 400.12 feet to a point; thence Southeasterly at right angles to the last described course, for a distance of 0.35 feet to a point; thence Easterly parallel with the South line of the Northeast Quarter of Section 34, for a distance of 300.0 feet to a point; thence Southerly at right angles to the last described course, for a distance of 260.46 feet to the Place of Beginning, in Township 44 North, Range 8 East of the Third Principal Meridian, in McHenry County, Illinois.

PINs # 14-34-252-013, 14-34-252-014, and 14-34-252-034

The subject property is located at the southeast corner of Illinois Route 176 and Terra Cotta Avenue east of the intersection of Illinois Route 176 and Illinois Route 31 ***with a common address of 4504 E. Terra Cotta Avenue, Crystal Lake, Illinois, in Nunda Township.***

The subject property is presently zoned ***"R-1" Single Family Residential District, "B-2" Neighborhood Business District and "B-3" General Business District*** and consists of approximately **6.411 acres** with ***"R-1" zoning to the North, South, and East, and "B-1" zoning to the South and Incorporated Crystal Lake parcels to the North and West.***

The Applicant is requesting a **RECLASSIFICATION** ***of the subject property from "R-1" Single Family Residential District, "B-2" Neighborhood Business District and "B-3" General Business District to "B-3" General Business District.***

The applicant, Crystal Bowl Inc, is represented by Jack D. Meyer, President and Donald Meyer as Secretary (owner of record), and RG Crystal Lake LLC (contract purchaser), is represented by Konrad Rybak, Manager. Jack D. Meyer may be reached at 757 Grandview Dr, Crystal Lake, IL, Donald Meyer may be reached at 836 Golf Ln, Lake Barrington, IL, and Konrad Rybak may be reached at 513 N. Wolf Rd, Wheeling, IL.

A hearing on this Petition will be held on the ***20th day of October, 2022 at 1:30 P.M. in Conference Rooms B/C*** at the McHenry County Government Center/Ware Rd. Administration Building, 2200 N. Seminary Avenue, Woodstock, Illinois at which time and place any person desiring to be heard may be present.

DATED THIS 19TH DAY OF SEPTEMBER, 2022.

By: David Stone, Chairman
McHenry County Zoning Board of Appeals
2200 N. Seminary Avenue
Woodstock, IL 60098

Live audio streams of all Zoning Board of Appeals hearings can be accessed at the following link: www.mchenrycountyil.gov/county-government/new-meeting-portal and choosing the "video" link for the specific meeting date.

If you would like to participate in the meeting remotely, please contact the Department of Planning and Development at (815) 334-4560 to receive instructions.

Agenda Item No: 11

City Council
Agenda Supplement

Meeting Date: October 18, 2022

Item: REPORT OF THE PLANNING & ZONING COMMISSION

Request: Simplified Residential Variation from Article 3-200 and Article 7-200 to allow a 15.25-foot front yard setback, a variation of 5.75 feet from the required 21-foot minimum front yard setback for a front porch addition

Petitioner: Brian Moritz, petitioner
285 N. Main Street

PZC Recommendation: To approve the Planning & Zoning Commission (PZC) recommendation and adopt an Ordinance granting a variation for front yard setback reduction on a front porch addition at 285 N. Main Street.

Staff Contact: Kathryn Cowlin, Director of Community Development
Katie Rivard, Assistant City Planner

Background:

- Request: The petitioner is requesting a variation to allow a 5.75-foot encroachment into the minimum required 21-foot front yard setback to allow a front porch addition.
- Land Use: The Comprehensive Land Use map shows the area as Urban Residential, which is an appropriate land use designation.
- Zoning: The site is zoned R-2 Single-Family Residential.
- The petitioner is requesting to construct a new front porch that encroaches into the required 21-foot front yard setback. The principle structure is non-conforming as it is setback 29.79 feet.
- Covered structures that are attached to the house, such as a covered front porch, must meet the principal structure setbacks. The petitioner will not have to seek additional relief to enclose the structure with glass as it is already considered an enclosed structure due to the knee wall and roof.
- The front porch addition will be screened in, and it will complement the home with matching siding.

PZC Highlights:

- The petitioner explained the justifications for the variation. He spoke to the approximate 20-foot right-of-way along Main Street, which makes the house approximately 48 feet from the street. There is a similar front porch adjacent to the subject property that is setback significantly less than the proposed setback.

- The PZC was supportive of the request. There was discussion about removing the front stairs to increase the setback. However, it was determined it would not be aesthetically pleasing without the front stairs. They spoke to the hardships being the lot is nonconforming and the existing characteristics of the neighborhood.

- The PZC found that the Findings of Fact had been met.

The PZC recommended **approval (6-0)** of the petitioners' request with the following conditions:

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
   A. Application (Moritz, dated 08/24/2022, received 08/25/2022)
   B. Site Plan (Moritz, received 08/25/2022)
   C. Elevations (Moritz, received 08/25/2022)

2. The front porch shall complement the existing home with similar building materials and colors.

3. The petitioners shall address all of the review comments and requirements of the Community Development and Public Works and Engineering Departments.

Votes Required to Pass: A simple majority.

Acknowledgement Form

Regarding the Simplified Residential Variation at 285 N. Main Street. Please check one of the choices and sign below.

☒ I hereby acknowledge that I have read, understand, and agree to the staff review comments and recommended conditions contained in the staff report, city staff reviews, and consultant reviews (if applicable).

☐ I hereby acknowledge that I have read, understand, and agree to most of the staff review comments and recommended conditions contained in the staff report, city staff reviews, and consultant reviews (if applicable) but have concerns with the following items:

_____

_____

Petitioner's Name: _____ Date: 10/8/22
Signature

Recommended Conditions:

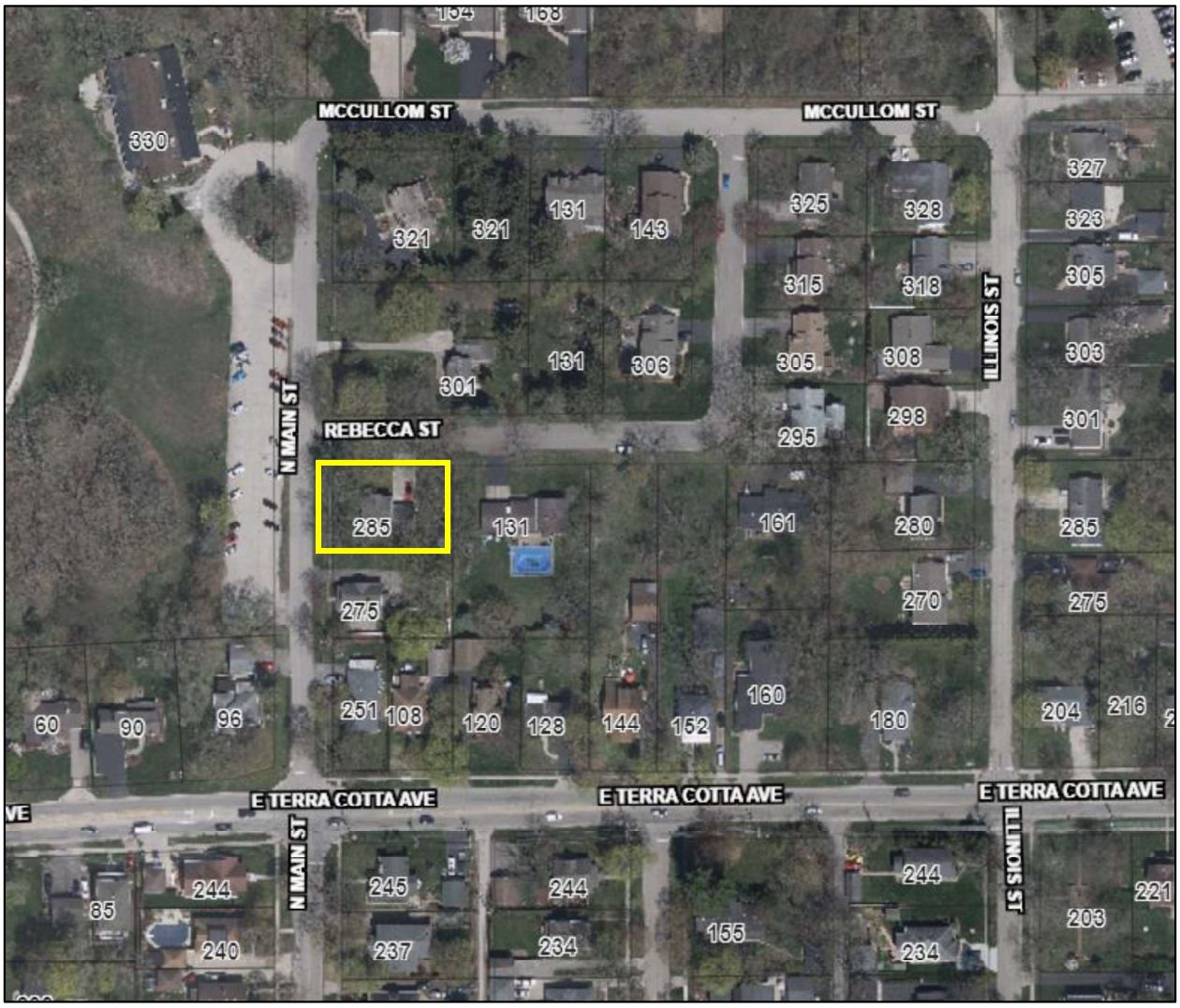
1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
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2. The front porch shall complement the existing home with similar building materials and colors.

3. The petitioners shall address all of the review comments and requirements of the Community Development and Public Works and Engineering Departments.

PIQ Map

285 N. Main Street



Ord. No.
File No.

The City of Crystal Lake Illinois

AN ORDINANCE GRANTING A SIMPLIFIED RESIDENTIAL VARIATION AT 285 N. MAIN STREET

WHEREAS, pursuant to the terms of a Petition (File #PLN-2022-200) before the Crystal Lake Planning and Zoning Commission, the Petitioner has requested a Variation from Article 3-200 and Article 7-200 to allow a 15.25-foot front yard setback, a variation of 5.75 feet from the required 21-foot minimum front yard setback for a front porch addition at 285 N. Main Street; and

WHEREAS, the Planning and Zoning Commission of the City of Crystal Lake, pursuant to notice duly published on September 20, 2022 in the Northwest Herald, held a public hearing at 7:00 p.m., on October 5, 2022 at City Hall at 100 W. Woodstock Street, Crystal Lake, Illinois to consider the variation; and

WHEREAS, on October 5, 2022, the Planning and Zoning Commission, having fully heard and considered the testimony of all those present at the public hearing who wished to testify, made findings of fact as required by law and recommended to the Mayor and City Council of the City of Crystal Lake that the proposed Variation be approved, as documented in the minutes, and

WHEREAS, it is in the best interests of the CITY OF CRYSTAL LAKE that the Variation be issued as requested in said Petition.

NOW, THEREFORE, BE IT ORDAINED BY THE MAYOR AND CITY COUNCIL OF THE CITY OF CRYSTAL LAKE, McHENRY COUNTY, ILLINOIS, as follows:

Section I: That a Variation from Article 3-200 and Article 7-200 to allow a 15.25-foot front yard setback, a variation of 5.75 feet from the required 21-foot minimum front yard setback for a front porch addition be approved for the property commonly known as 285 N. Main Street (14-33-153-001), Crystal Lake, Illinois is hereby approved.

Section II: Said Variation is issued with the following conditions:

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
   A. Application (Moritz, dated 08/24/2022, received 08/25/2022)
   B. Site Plan (Moritz, received 08/25/2022)
   C. Elevations (Moritz, received 08/25/2022)

Draft

2. The front porch shall complement the existing home with similar building materials and colors.

3. The petitioners shall address all of the review comments and requirements of the Community Development and Public Works and Engineering Departments.

Section III: That the City Clerk be and is hereby directed that all pertinent records of the City of Crystal Lake to show the issuance of a Variation in accordance with the provisions of this Ordinance, as provided by law.

Section IV: That this Ordinance shall be in full force and effect from and after its passage, approval and publication as provide by law.

DATED at Crystal Lake, Illinois, this 18th day of October, 2022.

City of Crystal Lake, an
Illinois municipal corporation

_____

Haig Haleblian, MAYOR

SEAL

ATTEST:

_____

Nick Kachiroubas, CITY CLERK

Passed: October 18, 2022
Approved: October 18, 2022

Draft

#2022-200
285 N. Main Street – Simplified Residential Variation
Project Review for Planning and Zoning Commission

Meeting Date:	October 5, 2022
Requests:	Simplified Residential Variation from Article 3-200 and Article 7-200 to allow a 15.25-foot front yard setback, a variation of 5.75 feet from the required 21-foot minimum front yard setback for a front porch addition.
Location:	285 N. Main Street
Acreage:	Approximately 9,708 square feet
Existing Zoning:	R-2 – Single-Family Residential
Surrounding Properties:	North: R-2 – Single-Family Residential South: R-2 – Single-Family Residential East: R-2 – Single-Family Residential West: RE Residential Estate (Veteran Acres Park)
Staff Contact:	Katie Rivard (815.356.3612)

Background:

- Existing Use: The subject property is currently improved with a single-family residence.
- UDO Requirements: Non-conforming lots must provide 70% of the district standard for the setback requirements. The R-2 zoning district requires a minimum 30-foot setback for the front yard. Therefore, the front yard setback requirement is 21 feet for a non-conforming lot.

Development Analysis:

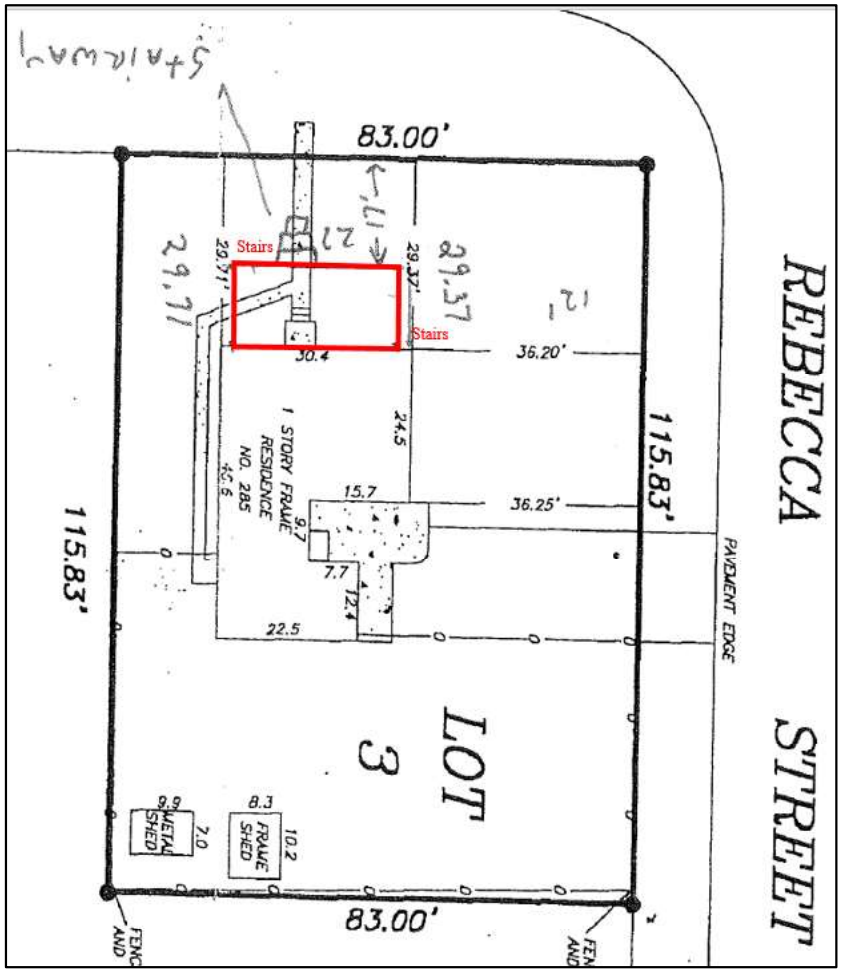
General:

- Request: The petitioner is requesting a variation to allow a 5.75-foot encroachment into the minimum required 21-foot front yard setback to allow a front porch addition.
- Land Use: The Comprehensive Land Use map shows the area as Urban Residential, which is an appropriate land use designation.
- Zoning: The site is zoned R-2 Single-Family Residential.

Request Overview:

- The petitioner is requesting to construct a new front porch that encroaches into the required 21-foot front yard setback. The principle structure is non-conforming as it is setback 29.79 feet.

- The proposed front porch is 12'x27' (324 square feet). The front stairs are five feet wide extend out an additional 33 inches. The side stairs are 4 feet wide and extend out an additional 33 inches, too.



- Non-enclosed covered structures that are attached to the house, such as a covered front porch, must meet the principal structure setbacks. Steps, stairs, porches, decks, etc. attached to a principal structure that are open to the sky are permitted to encroach four feet into the setback. The front porch is considered an enclosed structure due to the knee wall and roof. The petitioner would not be required to seek additional relief to fully enclose it with glass to make it a three season room.

- The design quality will complement and enhance the appearance of the home.

Comprehensive Land Use Plan 2030 Vision Summary Review:

The Comprehensive Plan designates the subject property as Urban Residential, which allows for existing and future single-family residential uses. The following goal is applicable to this request:

Land Use - Residential

Goal: Encourage a diversity of high quality housing in appropriate locations throughout the city that supports a variety of lifestyles and invigorates community character.

This can be accomplished with the following supporting action:

Supporting Action: Preserve and enhance the character and livability of existing residential area with architectural and development guidelines. Promote safe, clean and well-maintained housing by encouraging regular repair and maintenance of housing.

Findings of Fact:

ZONING ORDINANCE VARIATION

The petitioner is requesting a variation from Article 3-200 and Article 7-200 to allow a 15.25-foot front yard setback, a variation of 5.75 feet from the required 21-foot minimum front yard setback for a front porch addition. The Unified Development Ordinance lists specific standards for the review and approval of a variation. The granting of a variation rests upon the applicant proving practical difficulty or hardship caused by the Ordinance requirements as they relate to the property. To be considered a zoning hardship, the specific zoning requirements; setbacks, lot width and lot area must create a unique situation on this property. It is the responsibility of the petitioner to prove hardship at the Planning and Zoning Commission public hearing.

Standards

When evidence in a specific case shows conclusively that literal enforcement of any provision of this Ordinance would result in a practical difficulty or particular hardship because:

a. The plight of the property owner is due to unique circumstances, such as, unusual surroundings or conditions of the property involved, or by reason of exceptional narrowness, shallowness or shape of a zoning lot, or because of unique topography, or underground conditions.

☒ *Meets* ☐ *Does not meet*

b. Also, that the variation, if granted, will not alter the essential character of the locality.

☒ *Meets* ☐ *Does not meet*

For the purposes of supplementing the above standards, the Commission may take into consideration the extent to which the following facts favorable to the application have been established by the evidence presented at the public hearing:

a. That the conditions upon which the application for variation is based would not be applicable generally to other property within the same zoning classification;

☒ *Meets* ☐ *Does not meet*

b. That the alleged difficulty or hardship has not been created by any person presently having interest in the property;

☒ *Meets* ☐ *Does not meet*

c. That the granting of the variation will not be detrimental to the public welfare or injurious to other property or improvements in the neighborhood in which the property is located; or

☒ *Meets* ☐ *Does not meet*

d. That the proposed variation will not impair an adequate supply of light or air to adjacent property, will not unreasonably diminish or impair the property values of adjacent property, will not unreasonably increase congestion in the public streets, substantially increase the danger of fire or otherwise endanger public safety.

☒ *Meets* ☐ *Does not meet*

Where the evidence is not found to justify such conditions, that fact shall be reported to the City Council with a recommendation that the variation be denied.

Recommended Conditions:

If a motion to recommend approval of the petitioners' request is made, the following conditions are recommended:

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
   A. Application (Moritz, dated 08/24/2022, received 08/25/2022)
   B. Site Plan (Moritz, received 08/25/2022)
   C. Elevations (Moritz, received 08/25/2022)

2. The front porch shall complement the existing home with similar building materials and colors.

3. The petitioners shall address all of the review comments and requirements of the Community Development and Public Works and Engineering Departments.

City of Crystal Lake
Development Application
Ownership Sign-off Acknowledgement Form

The following information is related to a development application. As the owner of the property in question, I (we) acknowledge that the information provided in the submittal was reviewed and approved.

Owner Information

Name: Brian Moritz

Address: 285 N Main St. Crystal Lake, IL, 60014

Phone: [redacted]

E-mail: [redacted]

Project Name & Description: Screened Front Porch

Project Address/Location: 285 N Main St.

Signature

Brian Moritz 8/24/2022

Owner: Print and Sign name Date

NOTE: If the property is held in a trust, the trust officer must sign this petition as owner. In addition, the trust officer must provide a letter that names all beneficiaries of the trust.

3. The petitioners shall address all of the review comments and requirements of the Community Development and Engineering Departments.

Mr. Atkinson seconded the motion. On voice vote members Atkinson, Repholz, Gronow, Skluzacek, Teetsov and Greenman voted aye. Motion passed.

2022-200 – 285 N. MAIN STREET – VARIATION AMENDMENT

Simplified Residential Variation from Article 3-200 and Article 7-200 to allow a 15.25-foot front yard setback, a variation of 5.75 feet from the required 21-foot minimum front yard setback for a front porch addition.

Mr. Brian Moritz and Ms. Amy Moritz, property owners and applicants, were present to represent the request. Mr. Moritz stated the front porch will encroach into the 21-foot setback. He explained the extenuating circumstance being the approximate 20-foot easement that is unusable, as this is public right-of-way. He is okay with the recommended conditions. The porch will be screened in and it will match the existing siding on the house. The building permit is under review.

Mr. Greenman opened the public hearing. There being no one in the audience to speak, Mr. Greenman closed the public hearing.

Staff summarized the request.

Mr. Gronow asked about the 20-foot easement. Mr. Moritz spoke to the easement, that this was the parkway section adjacent to the paved surface and there were overhead utility lines in it. Mr. Gronow asked if the porch is similar to the house next door. Ms. Moritz responded yes and it is set back approximately 6 feet from the property line. Mr. Gronow asked if they were okay with the conditions. Mr. Moritz responded yes. Mr. Gronow asked about eliminating the front stairs to reduce the setback variation. Mr. Moritz explained the reasoning for the stairs and that it would be more aesthetically pleasing.

Ms. Teetsov has a similar concern with the stairs.

Mr. Skluzacek asked about the sanitary sewer.

Ms. Repholz stated it is appropriate for the house and area. It is a lovely addition and add value to the home.

Mr. Atkinson asked about the power lines. Mr. Moritz explained they are overhead lines. Mr. Atkinson said it will look great.

Mr. Greenman expressed his support of the request. The request met the Findings of Fact. He explained the hardship being the existing non-conforming setback and the neighborhood. The porch will not impact the neighbors. It does not make sense to remove the front stairs.

Ms. Teetsov made a motion to approve Simplified Residential Variation for a new front porch with the following recommendations:

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
   A. Application (Moritz, dated 08/24/2022, received 08/25/2022)
   B. Site Plan (Moritz, received 08/25/2022)
   C. Elevations (Moritz, received 08/25/2022)

2. The front porch shall complement the existing home with similar building materials and colors.

3. The petitioners shall address all of the review comments and requirements of the Community Development and Public Works and Engineering Departments.

Mr. Atkinson seconded the motion. On voice vote members Atkinson, Repholz, Gronow, Skluzacek, Teetsov and Greenman voted aye. Motion passed.

2022-197 – 1150 MITCHELL COURT – VARIATION
Variation to allow impervious surface coverage of 78%, an 8% variation.

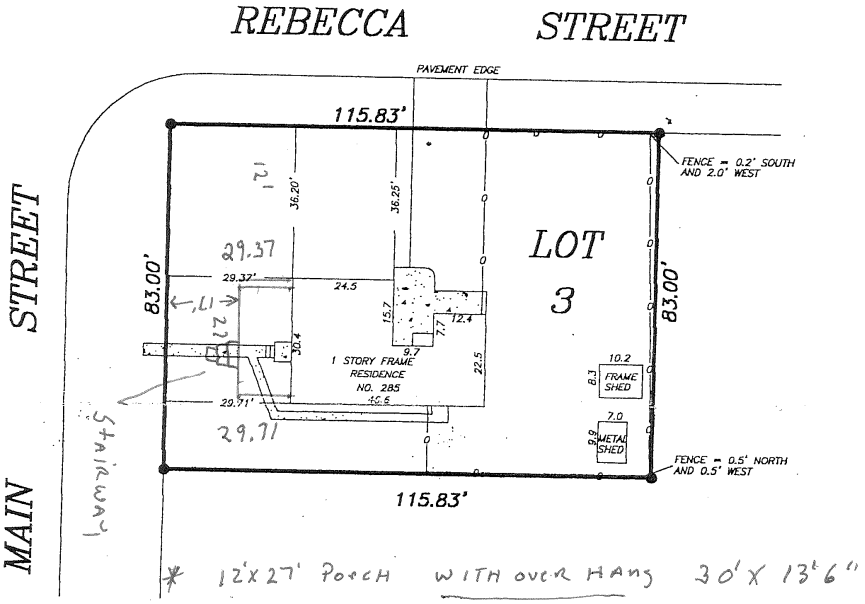
Ms. Kendra Rogocki and Mr. Dave Smith, owners, and Mr. Joe Lewis, Civil Engineering were present to represent the request. Ms. Rogocki explained Composites One is a family-owned business and she represents the fourth generation. They have been in Woodstock for 44 years and are outgrowing that facility. They care about the community and want a building that will support them for the next 45 years. This is the 17th building they have constructed. They strive to make the building look nice. They did everything they could to reduce the impervious surface while still making the building operationally efficient and allowing for future growth. The typical building depth is 200 feet and this has been reduced to 185 feet and they cannot go smaller or their operations would not work. It is possible the parking could be reduced since they will not require as much parking as the UDO dictates. There will be no more than 25 employees. They also reduced the width of the truck loading area to 135 feet and know that any smaller would create issues with getting the trucks into the loading bays and out again. They did add an island in the truck court to help add green space back there.

Mr. Lewis went through the site layout and spoke to the stormwater. He noted detention is already provided by the subdivision basin. He went through the variation standards and how their application was meeting those standards. In the manufacturing zoning the maximum allowable building coverage is 50% and their building is only 34% so it is not like they are trying to put too much on the site. The size of the lot with the narrow front and the cul-de-sac cutout limits accessibility how it could be laid out. Mr. Lewis explained that he reviewed the adjacent manufacturing businesses and found the site to the east is at 74% coverage, the site to the north is at 73% coverage and the site to the northeast is at 72% coverage, so their 78% would fit within the character of the area.

Mr. Greenman opened the public hearing. There being no one in the audience wishing to speak, he closed the public hearing.

Plat of Survey

LOT 3 IN BLOCK 3 IN AURY W. MCCOLLUM'S ADDITION TO NUNDA, BEING A SUBDIVISION OF PART OF THE WEST HALF OF THE NORTHWEST QUARTER OF SECTION 33, TOWNSHIP 44 NORTH, RANGE 8 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED DECEMBER 6, 1899 AS DOCUMENT NO. 7291, IN BOOK 1 OF PLATS, PAGE 76, IN MCHENRY COUNTY, ILLINOIS



RONALD LEIPNITZ
2016
PROFESSIONAL
LAND
SURVEYOR
STATE OF
ILLINOIS
MARENGO, IL

N
S

NOTE:
FOR BUILDING LINES AND EASEMENTS, REFER TO ABSTRACT OF TITLE FOR POSSIBLE ADDITIONAL EASEMENTS, COVENANTS, RESTRICTIONS OR OTHER ENCUMBRANCE UPON SUBJECT PROPERTY. REFER TO VILLAGE, CITY OR COUNTY CODES FOR FRONT, SIDE AND/OR REAR BUILDING SETBACK RESTRICTIONS.

NOTE: ACCORDING TO FIRM MAP, COMMUNITY PANEL NO. 170476-0002C EFFECTIVE SEPTEMBER 4, 1985 THIS PROPERTY DOES NOT FALL WITHIN A FLOOD HAZARD AREA.

Scale 1" = 30'

Iron stakes set
Iron stakes found
Distances are given in feet & decimals

DIMENSIONS OR ANGLES ARE NOT TO BE ASSUMED FROM SCALING.

ORDERED BY CLARK - BURKLIN

ORDER NO. 9805128

DATE: JUNE 23, 1998

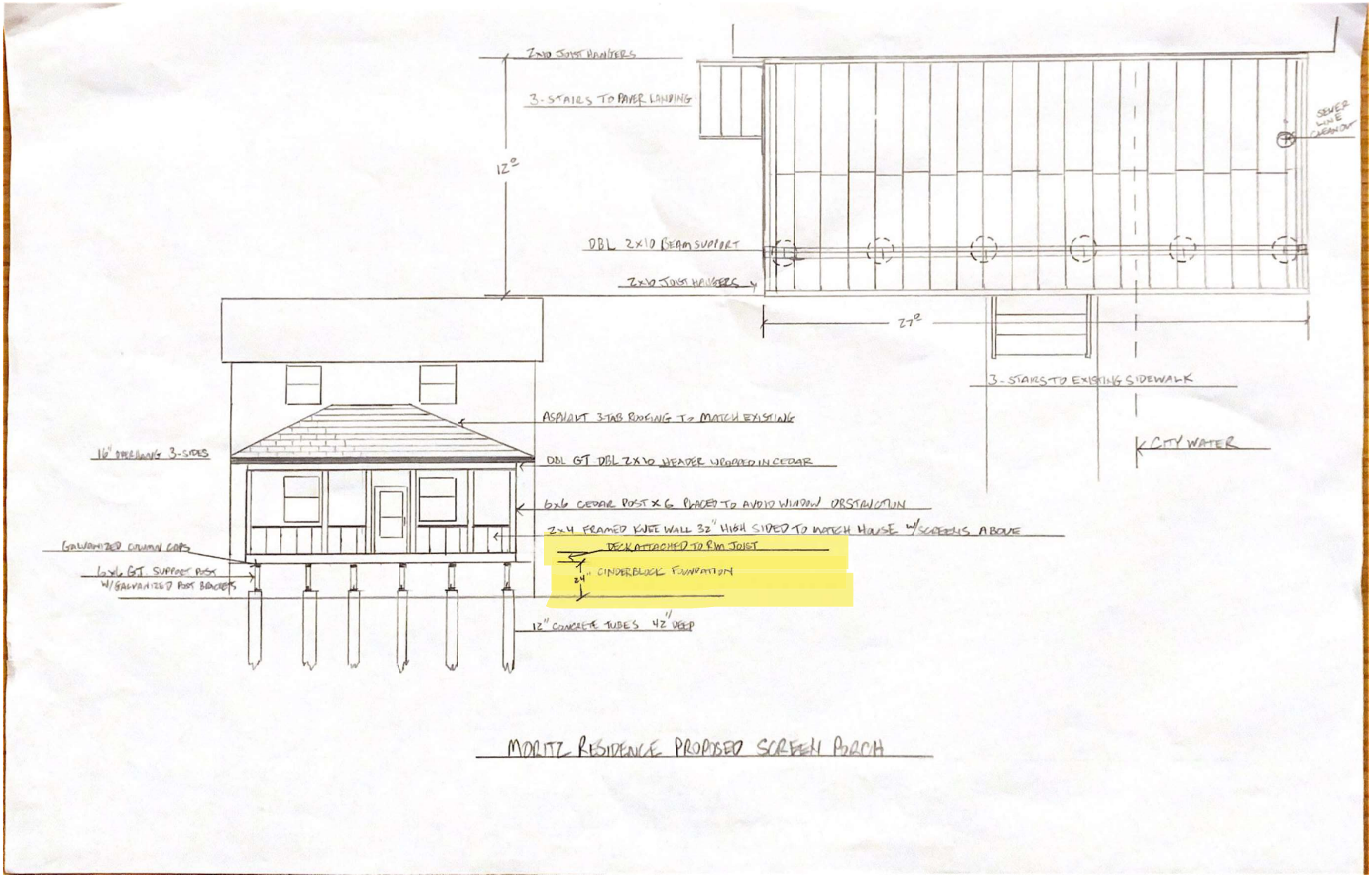
R L S LAND SURVEYORS
405 MENGE ROAD
MARENGO, IL 60152
(815) 943-5490

STATE OF ILLINOIS, }
COUNTY OF McHENRY } SS

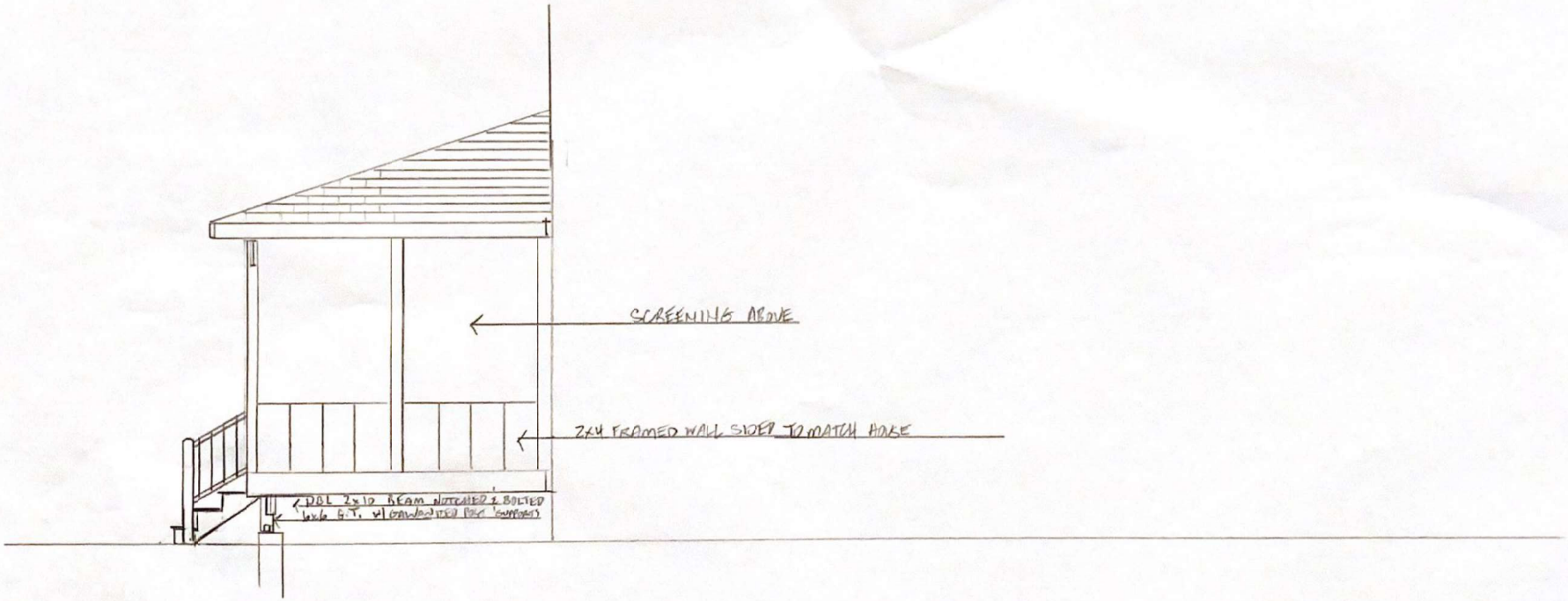
This is to certify that we have surveyed the above described property according to the Official Record, and the above plat correctly represents said survey.

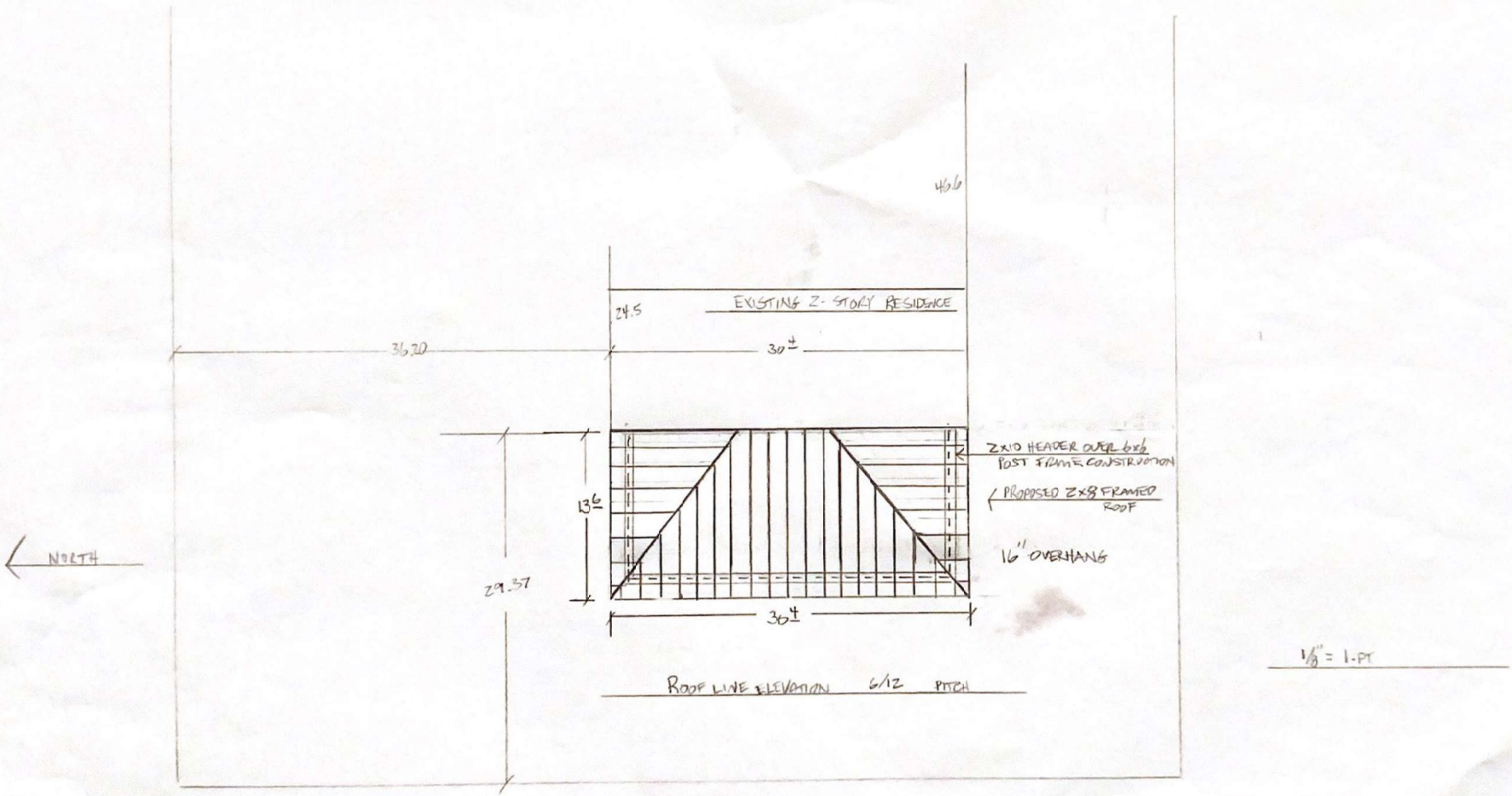
Ronald Leipnitz
ILL. PROF. SURVEYOR NO. 2016

Compare you description and site markings with this plat and AT ONCE report any discrepancies which you may find.



MORITZ RESIDENCE PROPOSED SCREEN PORCH


SCREENING ABOVE
2x4 FRAMED WALL SIDED TO MATCH HOUSE
DBL 2x10 BEAM NOTCHED & BOLTED
6x6 G.T. w/ GALVANIZED POST SUPPORTS


46.6
24.5
EXISTING 2-STORY RESIDENCE
36.20
30±
2x10 HEADER OVER 6x6
POST FRAME CONSTRUCTION
PROPOSED 2x8 FRAMED
ROOF
13.6
16" OVERHANG
NORTH
29.37
30±
ROOF LINE ELEVATION 6/12 PITCH
1/8" = 1-0"

Agenda Item No: 12

City Council
Agenda Supplement

Meeting Date: October 18, 2022

Item: REPORT OF THE PLANNING & ZONING COMMISSION

Request:

1. Rezoning from E – Estate zoning district to B-2 General Commercial zoning district

2. Preliminary and Final Planned Unit Development to allow two principal structures on a single zoning lot

3. Special Use Permit to allow the continued land use as a truck dealer and repair, which is considered major automotive repair and ancillary outside storage of vehicles

Petitioner: Reiland Investments LLC
800 Reiland Drive

PZC Recommendation: To approve the Planning and Zoning Commission (PZC) recommendations and adopt an Ordinance granting Rezoning from E-Estate zoning district to B-2 General Commercial zoning district, Preliminary and Final Planned Unit Development, and a Special Use Permit at 800 Reiland Drive

Staff Contact: Kathryn Cowlin, Director of Community Development
Katie Rivard, Assistant City Planner

Background:

- The property was voluntarily annexed into city limits in 2017. Per the annexation agreement, GPM Truck Center was allowed to continue as a non-conforming use.
- Request: The petitioner is requesting a Rezoning from E – Estate zoning district to B-2 General Commercial zoning district, a Preliminary and Final Planned Unit Development to allow two principal structures on a single zoning lot, and a Special Use Permit to allow the continued land use as a truck dealer and repair, which is considered major automotive repair and ancillary outside storage of vehicles.
- Land Use: The current Comprehensive Plan land use designation is Office. Office is the appropriate land use classification for the area. If the property were to redevelop in the future a transitional use is desired to buffer the residential to the west from the commercial to the east.

- Zoning: The site is zoned E Estate. Properties are zoned E Estate upon annexation. The B-2 General Commercial zoning district is an appropriate zoning district for the subject property given the surrounding zoning districts and existing uses. The B-2 zoning district allows major automotive repair as a Special Use Permit, and automobile dealers and outdoor storage as a Limited Use Permit.
- The subject property includes six parcels with two principal structures, associated parking areas and outdoor storage of vehicles and other items. The property is considered one zoning lot. The UDO allows one principle structure on a zoning lot before a PUD is required.
- GPM repairs vehicles such as heavy duty trucks including municipal vehicles. They also sell vehicles. Most of the vehicles onsite are there for repair.

PZC Highlights:

- The PZC asked for clarification regarding the ownership of the property. Reiland Investments is both the owners of the land and GPM.
- The PZC was supportive of the request. They noted this make sense for this location. They found the request meets the Findings of Fact.

The PZC recommended **approval (6-0)** of the petitioners' request with the following conditions:

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
   A. Application (Reiland Investment, LLC, dated 06/07/2022, received 11/10/2021)
   B. Site Plan (County of McHenry 2022, received 02/25/2022)
   C. Plat of Annexation (City of Crystal Lake, dated 07/18/2016)

2. Site conditions that are non-conforming such as gravel parking area can be maintained, but not expanded. The removal and replacement will require improvements to comply with the UDO.

3. The petitioners shall address all of the review comments and requirements of the Community Development and Engineering Departments.

Votes Required to Pass: A simple majority.

Acknowledgement Form

Regarding the Rezoning, Planned Unit Development, and Special Use Permit at 800 Reiland Drive. Please check one of the choices and sign below.

- [X] I hereby acknowledge that I have read, understand, and agree to the staff review comments and recommended conditions contained in the staff report, city staff reviews, and consultant reviews (if applicable).

- [ ] I hereby acknowledge that I have read, understand, and agree to most of the staff review comments and recommended conditions contained in the staff report, city staff reviews, and consultant reviews (if applicable) but have concerns with the following items:

Petitioner's Name: GPM Truck Center Date: 10-06-2022
Signature

Recommended Conditions:

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
   A. Application (Reiland Investment, LLC, dated 06/07/2022, received 11/10/2021)
   B. Site Plan (County of McHenry 2022, received 02/25/2022)
   C. Plat of Annexation (City of Crystal Lake, dated 07/18/2016)

2. Site conditions that are non-conforming such as gravel parking area can be maintained, but not expanded. The removal and replacement will require improvements to comply with the UDO.

3. The petitioners shall address all of the review comments and requirements of the Community Development and Engineering Departments.

PIQ Map

800 Reiland Drive



Ord. No.
File No.

The City of Crystal Lake Illinois

AN ORDINANCE GRANTING A REZONING TO B-2 GENERAL COMMERCIAL, A PRELIMINARY AND FINAL PLANNED UNIT DEVELOPMENT, AND A SPECIAL USE PERMIT FOR 800 REILAND DRIVE

WHEREAS, pursuant to the terms of a Petition (File #PLN-2022-165) before the Crystal Lake Planning and Zoning Commission, the Petitioner has requested a Rezoning from E Estate to B-2 General Commercial, a Preliminary and Final Planned Unit Development to allow two principal structures on a single zoning lot, and a Special Use Permit to allow the continued land use as a truck dealer and repair, which is considered major automotive repair and ancillary outside storage of vehicles; and

WHEREAS, the Planning and Zoning Commission of the City of Crystal Lake, pursuant to notice duly published on September 2, 2022 in the Northwest Herald, held a public hearing at 7:00 p.m., on October 5, 2022 at City Hall at 100 W. Woodstock Street, Crystal Lake, Illinois to consider the proposed Rezoning, Preliminary and Final Planned Unit Development, and Special Use Permit, and

WHEREAS, on October 5, 2022, the Planning and Zoning Commission, having fully heard and considered the testimony of all those present at the public hearing who wished to testify, made findings of fact as required by law and recommended to the Mayor and City Council of the City of Crystal Lake that the proposed Rezoning, Preliminary and Final Planned Unit Development, and Special Use Permit be approved, all as more specifically set forth in the minutes from the Planning and Zoning Commission in Case #PLN-2021-165, dated as of October 5, 2022; and

WHEREAS, it is in the best interests of the CITY OF CRYSTAL LAKE that the Rezoning, Preliminary and Final Planned Unit Development, and Special Use Permit be issued as requested in said Petition.

NOW, THEREFORE, BE IT ORDAINED BY THE MAYOR AND CITY COUNCIL OF THE CITY OF CRYSTAL LAKE, McHENRY COUNTY, ILLINOIS, as follows:

Section I: That a Rezoning from E Estate to B-2 General Commercial, a Preliminary and Final Planned Unit Development to allow two principal structures on a single zoning lot, and a Special Use Permit to allow the continued land use as a truck dealer and repair, which is

Draft

considered major automotive repair and ancillary outside storage of vehicles for the property commonly known as 800 Reiland Drive (14-34-177-018, 14-34-176-002, 14-34-176-003, 14-34-176-004, 14-34-176-005, and 14-34-176-006) Crystal Lake, Illinois are hereby approved.

Section II: Said Rezoning, Preliminary and Final Planned Unit Development, and Special Use Permit is issued with the following conditions:

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
   A. Application (Reiland Investment, LLC, dated 06/07/2022, received 11/10/2021)
   B. Site Plan (County of McHenry 2022, received 02/25/2022)
   C. Plat of Annexation (City of Crystal Lake, dated 07/18/2016)

2. Site conditions that are non-conforming such as gravel parking area can be maintained, but not expanded. The removal and replacement will require improvements to comply with the UDO.

3. The petitioners shall address all of the review comments and requirements of the Community Development and Engineering Departments.

Section III: That the City Clerk be and is hereby directed to amend the official zoning map and all pertinent records of the City of Crystal Lake to show the issuance of a Rezoning, Preliminary and Final Planned Unit Development, and Special Use Permit in accordance with the provisions of this Ordinance, as provided by law.

Section IV: That this Ordinance shall be in full force and effect from and after its passage, approval and publication as provide by law.

Draft

Ord. No.
File No.

DATED at Crystal Lake, Illinois, this 18th day of October, 2022.

City of Crystal Lake, an
Illinois municipal corporation

Haig Haleblian, MAYOR

SEAL

ATTEST:

Nick Kachiroubas, CITY CLERK

Passed: October 18, 2022
Approved: October 18, 2022

Draft

#PLN-2022-00165
800 Reiland Drive – Rezoning, PUD, SUP
Project Review for Planning and Zoning Commission

Meeting Date:	October 5, 2022
Request:	1. Rezoning from E – Estate zoning district to B-2 General Commercial zoning district 2. Preliminary and Final Planned Unit Development to allow two principal structures on a single zoning lot 3. Special Use Permit to allow the continued land use as a truck dealer and repair, which is considered major automotive repair and ancillary outside storage of vehicles
Location:	800 Reiland Drive
Acreage:	Approximately 4.22 acres (6 parcels)
Zoning:	E Estate
Surrounding Properties:	North: RE Residential Estate South: B-2 General Commercial and O Office East: B-2 General Commercial West: R-2 PUD Single-Family Residential
Staff Contact:	Katie Rivard (815.356.3612)

Background:

- Existing Use: The subject property is currently GPM Truck Center, which sells models of trucks such as garbage trucks, vacuum and jetter trucks. GPM also provides the truck parts and equipment and repair.
- GPM Truck Center is located at the terminus of Reiland Drive, west of Route 31 and north of Route 176. It consists of six parcels with two principal structures.
- Previous Approvals:
    - The subject property was annexed in 2017. Per the annexation agreement, GPM Truck Center was allowed to continue its use at the subject property as a legal non-conforming land use until such time the property is redeveloped.

- In 2018, City Council approved the vacation of a portion of Reiland Drive for the benefit of GPM Truck Center.

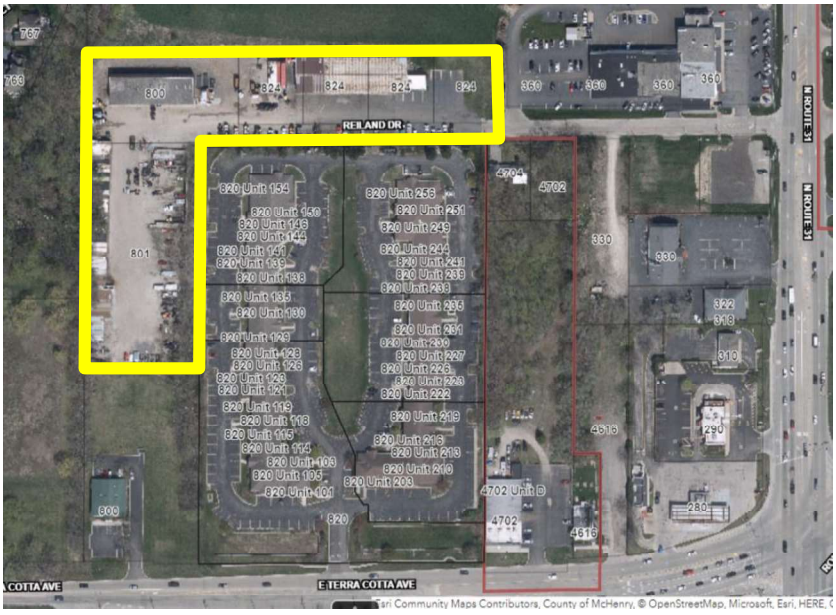
Development Analysis:

LAND USE/ZONING

- Request: The petitioners would like to obtain a Rezoning to B-2 PUD General Commercial, Special Use Permit to allow GPM's continued use as it currently exists and a Preliminary and Final PUD to allow multiple buildings on the property.
  - Rezoning from E – Estate zoning district to B-2 PUD General Commercial zoning district
  - Preliminary and Final Planned Unit Development to allow two principal structures on a single zoning lot
  - Special Use Permit to allow the continued land use as a truck dealer and repair, which is considered major automotive repair and ancillary outside storage of vehicles
- Land Use: The current Comprehensive Plan land use designation is Office. Office is the appropriate land use classification for the area. If the property were to redevelop in the future a transitional use is desired to buffer the residential to the west from the commercial to the east.
- Zoning: The site is zoned E Estate. Properties are zoned E Estate upon annexation.

SITE

- The subject property includes six parcels with two principle structures, associated parking areas and outdoor storage of vehicles and other items.



- The Unified Development Ordinance allows one principle structure on a zoning lot before a Planned Unit Development is required.
- The B-2 General Commercial zoning district is an appropriate zoning district for the subject property given the surrounding zoning districts and existing uses. The B-2 zoning district allows major automotive repair as a Special Use Permit, and automobile dealers and outdoor storage as a Limited Use Permit.

Findings of Fact:

REZONING

- The property is currently zoned E Estate.
- The property would be rezoned to B-2 PUD General Commercial. The General Commercial zoning criteria are:

  - ✓ General: This district is the City's primary commercial district. It accommodates highway service uses and community or regional commercial, office, and service uses.
  - ✓ Character: This district is characterized by a large amount of parking, which often exceeds the building coverage. Landscape buffers and landscaped parking areas are required to soften the impact of such commercial uses on neighbors and to make the streetscape more attractive. Architectural and other design controls are intended to encourage and require more attractive buildings and avoid visual degradation caused by very large buildings with large blank walls and no building articulation or design elements.
  - ✓ Uses: This district is intended to provide for a full range of commercial uses.

  Criteria for Rezoning

  (a) The existing uses and zoning of nearby property.
  ☒ *Meets* ☐ *Does not meet*

  (b) The extent to which property values are diminished by a particular zoning classification or restriction.
  ☒ *Meets* ☐ *Does not meet*

  (c) The extent to which the destruction of property value of a petitioner property owner promotes the health, safety, morals or general welfare of the public.
  ☒ *Meets* ☐ *Does not meet*

  (d) The relative gain to the public as opposed to the hardship imposed on a petitioning property owner.
  ☒ *Meets* ☐ *Does not meet*

  (e) The suitability of the subject property for its zoned purposes.
  ☒ *Meets* ☐ *Does not meet*

(f) The length of time the property has been vacant as zoned, considered in the context of land development in the area.
☒ *Meets* ☐ *Does not meet*

(g) The Comprehensive Plan designation and the current applicability of that designation.
☒ *Meets* ☐ *Does not meet*

(h) The evidence or lack of evidence, of community need for the use proposed.
☒ *Meets* ☐ *Does not meet*

PRELIMINARY/FINAL PLANNED UNIT DEVELOPMENT
The petitioner is requesting approval of a Preliminary and Final Planned Unit Development to allow two principal structures on a single zoning lot. A Planned Unit Development is a Special Use and Special Uses require separate review because of their potential to impact surrounding properties and the orderly development of the City.

Section 2-400 B General Standards for all special uses in the Unified Ordinance establishes standards for all special uses in Crystal Lake. Briefly, the criteria are as follows:

1. The use is necessary or desirable, at the proposed location, to provide a service or facility which will further the public convenience and general welfare.
☒ *Meets* ☐ *Does not meet*
2. The use will not be detrimental to area property values.
☒ *Meets* ☐ *Does not meet*
3. The use will comply with the zoning districts regulations.
☒ *Meets* ☐ *Does not meet*
4. The use will not negatively impact traffic circulation.
☒ *Meets* ☐ *Does not meet*
5. The use will not negatively impact public utilities or municipal service delivery systems. If required, the use will contribute financially to the upgrading of public utilities and municipal service delivery systems.
☒ *Meets* ☐ *Does not meet*
6. The use will not negatively impact the environment or be unsightly.
☒ *Meets* ☐ *Does not meet*
7. The use, where possible will preserve existing mature vegetation, and provide landscaping and architecture, which is aesthetically pleasing, compatible or complementary to surrounding properties and acceptable by community standards.
☒ *Meets* ☐ *Does not meet*
8. The use will meet requirements of all regulating governmental agencies.
☒ *Meets* ☐ *Does not meet*
9. The use will conform to any conditions approved as part of the issued Special Use Permit.
☒ *Meets* ☐ *Does not meet*

10. The use will conform to the regulations established for specific special uses, where applicable.
☒ *Meets* ☐ *Does not meet*

In addition PUDs must also meet the standards in Section 4-500 C. Development Standards and 4-500 D. 1 Additional standards for Planned Unit Developments Commercial PUDs.

1. Implements the vision and land use policies of the Comprehensive Plan.
☒ *Meets* ☐ *Does not meet*
2. Shall not result in substantial adverse effect on adjacent property, natural resources, infrastructure, public sites or other matter of public health, safety and welfare.
☒ *Meets* ☐ *Does not meet*
3. PUDs must provide transitional uses to blend with adjacent development.
☒ *Meets* ☐ *Does not meet*
4. PUD phases must be logically sequenced.
☒ *Meets* ☐ *Does not meet*
5. The density and intensity of a PUD shall be in accordance with the Comprehensive Plan.
☒ *Meets* ☐ *Does not meet*
6. All dimensional standards shall be listed within the PUD plan if they do not meet the Ordinance minimum standards.
☒ *Meets* ☐ *Does not meet*
7. The responsible parties for all on-site and other required public improvements shall be established and a utility plan indicating all proposed easements shall be provided.
☒ *Meets* ☐ *Does not meet*
8. Any private infrastructure shall comply with the city standards.
☒ *Meets* ☐ *Does not meet*
9. The PUD plan shall establish the responsibility of the applicant/developer.
☒ *Meets* ☐ *Does not meet*
10. A bond or letter of credit shall be posted to cover required fees or public improvements.
☒ *Meets* ☐ *Does not meet*

SPECIAL USE PERMIT

The petitioner has requested a Special Use Permit to allow the continued land use as a truck dealer and repair, which is considered major automotive repair and ancillary outside storage of vehicles. Special Uses require a separate review because of their potential to impact surrounding properties and the orderly development of the City. Section 2-400 B of the Unified Development Ordinance establishes standard for all Special Uses in Crystal Lake. The criteria are as follows:

1. The use is necessary or desirable, at the proposed location, to provide a service or facility which will further the public convenience and general welfare.

☒ *Meets* ☐ *Does not meet*

2. The use will not be detrimental to area property values.

   ☒ *Meets* ☐ *Does not meet*

3. The use will comply with the zoning districts regulations.

   ☒ *Meets* ☐ *Does not meet*

4. The use will not negatively impact traffic circulation.

   ☒ *Meets* ☐ *Does not meet*

5. The use will not negatively impact public utilities or municipal service delivery systems. If required, the use will contribute financially to the upgrading of public utilities and municipal service delivery systems.

   ☒ *Meets* ☐ *Does not meet*

6. The use will not negatively impact the environment or be unsightly.

   ☒ *Meets* ☐ *Does not meet*

7. The use, where possible will preserve existing mature vegetation, and provide landscaping and architecture, which is aesthetically pleasing, compatible or complementary to surrounding properties and acceptable by community standards.

   ☒ *Meets* ☐ *Does not meet*

8. The use will meet requirements of all regulating governmental agencies.

   ☒ *Meets* ☐ *Does not meet*

9. The use will conform to any conditions approved as part of the issued Special Use Permit.

   ☒ *Meets* ☐ *Does not meet*

10. The use will conform to the regulations established for specific special uses, where applicable.

    ☒ *Meets* ☐ *Does not meet*

Comprehensive Land Use Plan 2030 Vision Summary Review:

Land Use: Office

The Comprehensive Plan designates the subject property as Office. The goal of an Office designation is as follows:

Maintain and expand the availability of professional and research office in appropriate locations throughout the city to complement commercial and manufacturing uses.

The Comprehensive Plan indicates this can be accomplished with the following supporting action:

Supporting Action: Encourage office development along major roadways, near transit stops and bicycle routes, and in proximity to residential uses.

Recommended Conditions:

If a motion to recommend approval of the petitioner's request is made, the following conditions are recommended:

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
   A. Application (Reiland Investment, LLC, dated 06/07/2022, received 11/10/2021)
   B. Site Plan (County of McHenry 2022, received 02/25/2022)
   C. Plat of Annexation (City of Crystal Lake, dated 07/18/2016)

2. Site conditions that are non-conforming such as gravel parking area can be maintained, but not expanded. The removal and replacement will require improvements to comply with the UDO.

3. The petitioners shall address all of the review comments and requirements of the Community Development and Engineering Departments.

City of Crystal Lake
Development Application

Office Use Only
File # _____

Project Title: GPM Truck Center

Action Requested

___ Annexation	___ Preliminary PUD
___ Comprehensive Plan Amendment	___ Preliminary Plat of Subdivision
___ Conceptual PUD Review	X Rezoning
X Final PUD	X Special Use Permit
___ Final PUD Amendment	___ Variation
___ Final Plat of Subdivision	___ Other

Petitioner Information

Name: Reiland Investments LLC

Address: 800 Reiland Drive

Crystal Lake, Illinois 60012

Phone: (847) 344-7470

Fax:

E-mail: vcexpress3@sbcglobal.net

Owner Information (if different)

Name: Reiland Investments LLC

Address: 800 Reiland Drive

Crystal Lake, Illinois 60012

Phone: (847) 344-7470

Fax:

E-mail: vcexpress3@sbcglobal.net

Property Information

Project Description: The property consists of 6 parcels located on Reiland Drive which property was annexed to the City pursuant to an Annexation Agreement dated December 5, 2017 and at which time of annexation was zoned E-Estate District but allowing the existing tenant (GPM Truck Center Inc.) to continue to use the property for all of its uses as a legal non-conforming land use, i.e., truck dealer, truck repair, outside storage of vehicles, offices, etc. The Owner desires to obtain B-2 PUD zoning to allow the continued uses as currently existing. The PUD is required to allow multiple buildings on the prooperty.

Project Address/Location: 800 Reiland Drive, Crystal Lake, Illinois 60012

PIN Number(s): 14-34-177-018; 14-34-176-002; 14-34-176-013; 14-34-176-014; 14-34-176-015; and 14-34-176-016.

Development Team

Please include address, phone, fax and e-mail

Developer: N/A

Architect: N/A

Attorney: Mark S. Saladin, Zanck, Coen, Wright & Saladin, P.C. 40 Brink Street, Crystal Lake, IL 60014
(815) 459-8800; msaladin@zcwlaw.com

Engineer: N/A

Landscape Architect: N/A

Planner: N/A

Surveyor:

Other: N/A

Signatures

PETITIONER: Print and Sign name (*if different from owner*) **Date**

As owner of the property in question, I hereby authorize the seeking of the above requested action.

Reiland Investments LLC

By: _____ 6/7/23

OWNER: Print and Sign name Its Manager **Date**

NOTE: If the property is held in trust, the trust officer must sign this petition as owner. In addition, the trust officer must provide a letter that names all beneficiaries of the trust.

CRYSTAL LAKE PLANNING AND ZONING COMMISSION
WEDNESDAY, OCTOBER 5, 2022
HELD AT THE CRYSTAL LAKE CITY COUNCIL CHAMBERS

The meeting was called to order by Mr. Greenman at 7:00 p.m.

CALL TO ORDER

On roll call, members, Atkinson, Greenman, Gronow, Skluzacek, Repholz and Teetsov were present.

Elizabeth Maxwell, City Planner and Katie Rivard, Assistant City Planner were present from Staff.

Mr. Greenman said this meeting is being recorded for broadcast and future playback on the City's cable channel. He led the group in the Pledge of Allegiance.

APPROVE MINUTES OF THE SEPTEMBER 21, 2022 PLANNING AND ZONING COMMISSION MEETING

Ms. Teetsov requested some changes to the minutes. She asked a note be put in under the Starbuck's discussion that the recycling program was outside of their purview. She also asked that the staff note that during the economic development training the commission asked about the city's diversity, equity and inclusion policy to attract and retain businesses for people of color and LGBTQ community.

Mr. Gronow moved to approve the minutes from the September 21, 2022 regular Planning and Zoning Commission meeting with the proposed changes. Mr. Atkinson seconded the motion. On roll call, members Atkinson, Greenman, Gronow, Skluzacek, and Teetsov voted aye. Ms. Repholz abstained. Motion passed.

2022-199 – 269 LIBERTY ROAD – SPECIAL USE PERMIT WITH VARIATIONS

Continuation to the November 2, 2022 meeting.

Ms. Repholz made a motion to continue the Special Use Permit with Variations for a new monopine wireless tower to November 2, 2022. Ms. Teetsov seconded the motion.

On voice vote, all members voted aye. Motion passed.

2022-165 – 800 REILAND DRIVE – GPM TRUCK CENTER – PLANNED UNIT DEVELOPMENT, REZONING, AND SPECIAL USE PERMIT

Continued from the September 21, 2022 meeting. Rezoning from E, Estate to B-2 PUD General Commercial, Preliminary and Final PUD to allow two principal structures on a single zoning lot, and Special Use Permit for Auto Repair, Major and Outside Storage.

Mr. Mark Saladin, Attorney with Zanck, Coen, Wright and Saladin, P.C. and Mr. Frank Mago, Controller at GPM were present to represent the request. Mr. Saladin stated Reiland Investments is the property owner and owns GPM. In 2017, the subject property was voluntarily annexed. There was an annexation agreement that stated the uses can be maintained and continue to operate. They would like to clean-up the zoning. If the property becomes for sale, brokers are concerned that only the grandfathered use is operational. Mr. Mago stated GPM performs repairs on heavy duty trucks and municipal vehicles. GPM also sells wholesale parts. Mr. Saladin noted that part of Reiland Drive was vacated. The existing site will stay the same.

Mr. Greenman opened the public hearing. There being no one in the audience to speak, Mr. Greenman closed the public hearing.

Staff summarized the request noting the surrounding zoning districts and Comprehensive Plan Land Use Map.

Mr. Skluzacek asked if there were other tenants. Mr. Mago indicated it was only GPM and no other tenants.

Mr. Gronow asked if a PUD was required. Mr. Saladin replied yes it is required for two buildings. Mr. Gronow asked if there have been any issues with the adjacent residential neighborhood. Mr. Mago responded no. Mr. Gronow asked about the ownership of the storage units. Mr. Mago stated Reiland Investment owns them. Mr. Mago is not familiar with what is stored in the trailers. Mr. Gronow asked if GPM sold vehicles. Mr. Mago responded not that often. Most of the vehicles are there for repair.

Ms. Teetsov stated the request makes sense and she is supportive of the request.

Ms. Repholz asked who owned all parcels. Mr. Saladin responded that Reiland Investments owns the land and GPM. Ms. Repholz asked if the use would conform. Mr. Saladin responded yes. She stated she is happy their business is doing well.

Mr. Atkinson asked for clarification on other uses and/or tenants.

Mr. Greenman stated the request meets the Findings of Fact and it makes sense.

Ms. Skluzacek made a motion to approve item 2022-165 with the following recommendations:

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
   A. Application (Reiland Investment, LLC, dated 06/07/2022, received 11/10/2021)
   B. Site Plan (County of McHenry 2022, received 02/25/2022)
   C. Plat of Annexation (City of Crystal Lake, dated 07/18/2016)

2. Site conditions that are non-conforming such as gravel parking area can be maintained, but not expanded. The removal and replacement will require improvements to comply with the UDO.

3. The petitioners shall address all of the review comments and requirements of the Community Development and Engineering Departments.

Mr. Atkinson seconded the motion. On voice vote members Atkinson, Repholz, Gronow, Skluzacek, Teetsov and Greenman voted aye. Motion passed.

2022-200 – 285 N. MAIN STREET – VARIATION AMENDMENT

Simplified Residential Variation from Article 3-200 and Article 7-200 to allow a 15.25-foot front yard setback, a variation of 5.75 feet from the required 21-foot minimum front yard setback for a front porch addition.

Mr. Brian Moritz and Ms. Amy Moritz, property owners and applicants, were present to represent the request. Mr. Moritz stated the front porch will encroach into the 21-foot setback. He explained the extenuating circumstance being the approximate 20-foot easement that is unusable, as this is public right-of-way. He is okay with the recommended conditions. The porch will be screened in and it will match the existing siding on the house. The building permit is under review.

Mr. Greenman opened the public hearing. There being no one in the audience to speak, Mr. Greenman closed the public hearing.

Staff summarized the request.

Mr. Gronow asked about the 20-foot easement. Mr. Moritz spoke to the easement, that this was the parkway section adjacent to the paved surface and there were overhead utility lines in it. Mr. Gronow asked if the porch is similar to the house next door. Ms. Moritz responded yes and it is set back approximately 6 feet from the property line. Mr. Gronow asked if they were okay with the conditions. Mr. Moritz responded yes. Mr. Gronow asked about eliminating the front stairs to reduce the setback variation. Mr. Moritz explained the reasoning for the stairs and that it would be more aesthetically pleasing.

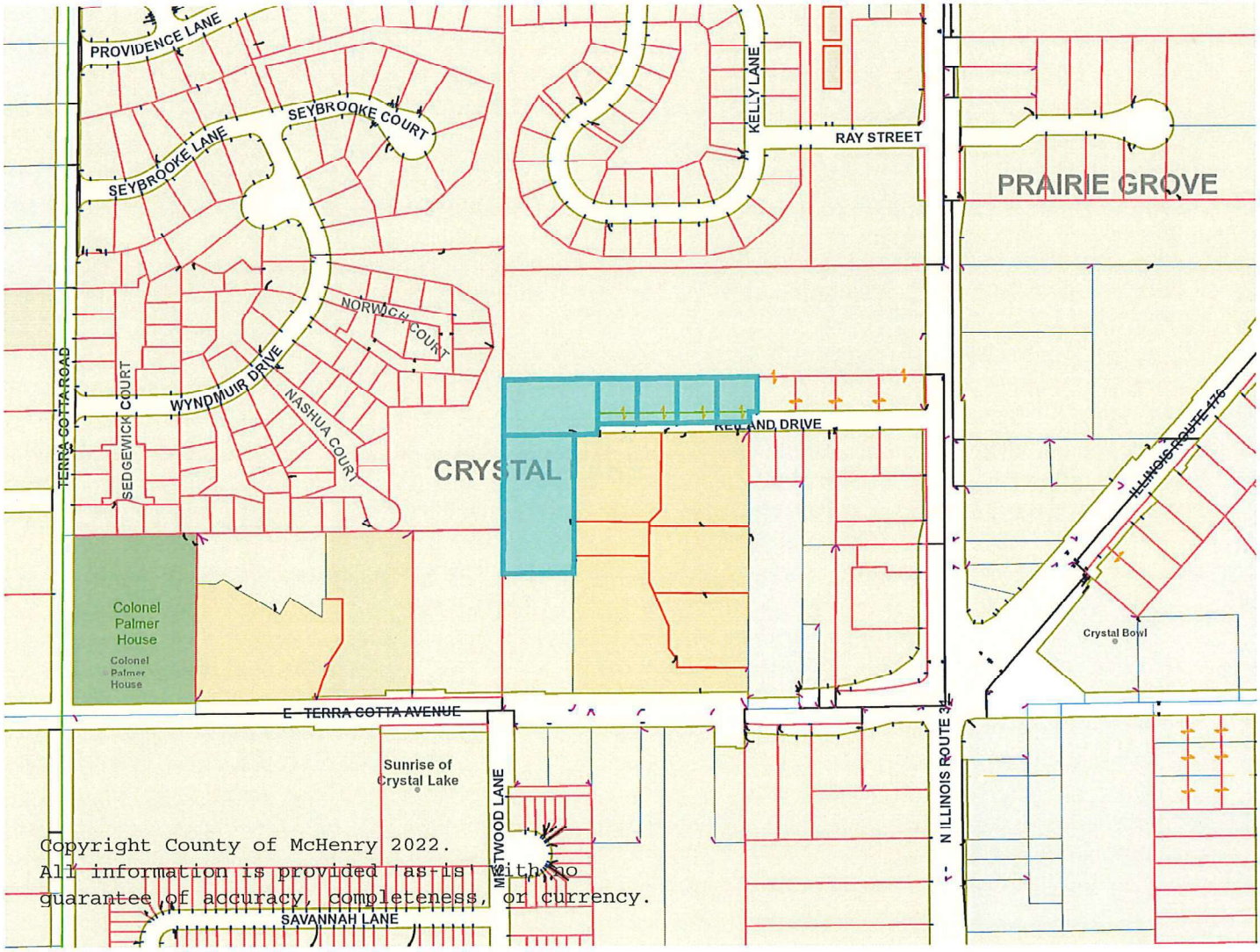
Ms. Teetsov has a similar concern with the stairs.

Mr. Skluzacek asked about the sanitary sewer.

Ms. Repholz stated it is appropriate for the house and area. It is a lovely addition and add value to the home.

Mr. Atkinson asked about the power lines. Mr. Moritz explained they are overhead lines. Mr. Atkinson said it will look great.

Mr. Greenman expressed his support of the request. The request met the Findings of Fact. He explained the hardship being the existing non-conforming setback and the neighborhood. The porch will not impact the neighbors. It does not make sense to remove the front stairs.



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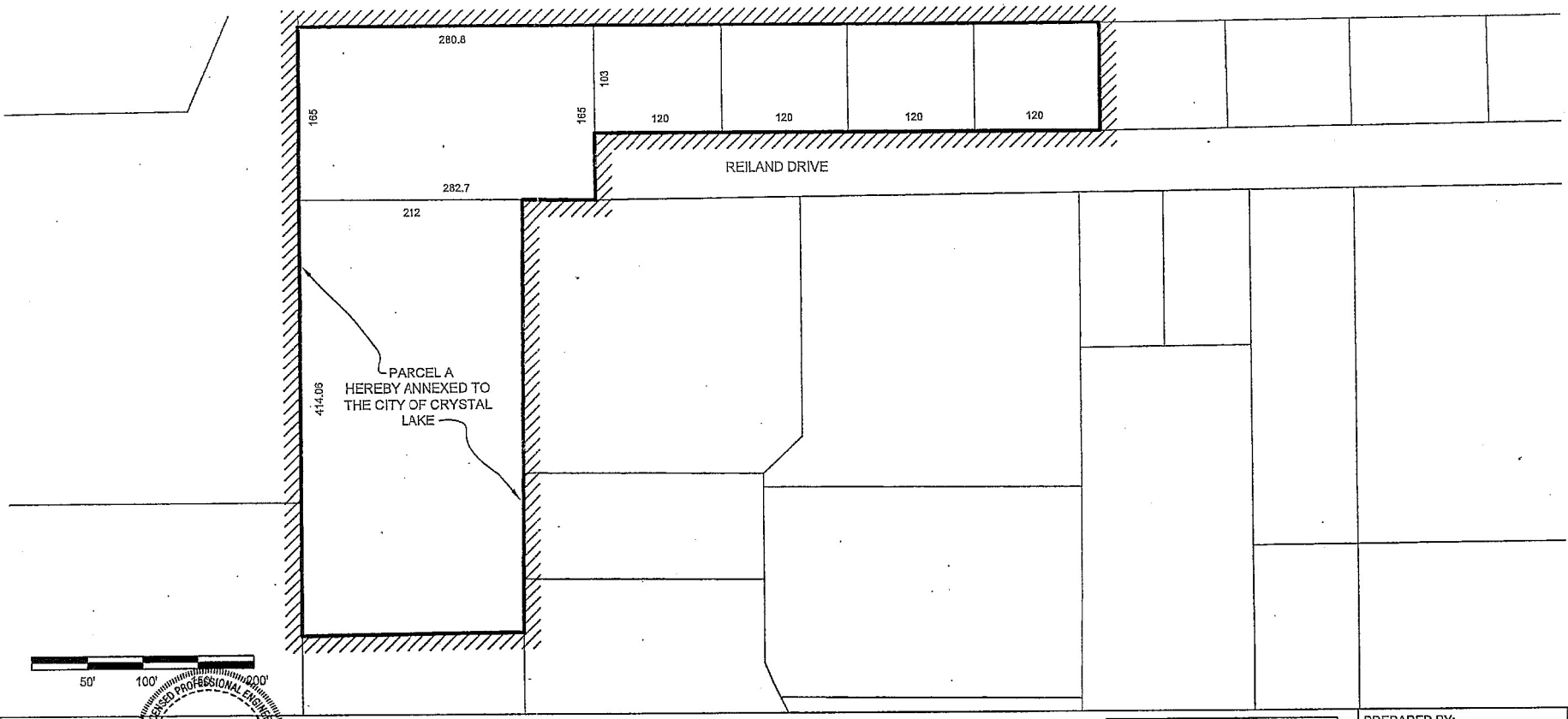
ORD# 7411
FILE# 115

EXHIBIT "B"

PLAT OF ANNEXATION

PARCEL A: PART OF THE EAST HALF OF THE NORTHWEST QUARTER OF SECTION 34, TOWNSHIP 44 NORTH, RANGE 8 EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF LOT 1 OF SAID ELMWOOD HEIGHTS SUBDIVISION AND EXTENDING WESTERLY 280.8 FEET TO THE WEST LINE OF THE EASTERN HALF OF THE NORTHWEST QUARTER OF SECTION 34, TOWNSHIP 44 NORTH, RANGE 8, EAST OF THE THIRD PRINCIPAL MERIDIAN; THENCE SOUTHERLY ALONG SAID SECTION LINE A DISTANCE OF 165.0 FEET; THENCE EASTERLY A DISTANCE OF 282.7 FEET; THENCE NORTHERLY AND ALONG THE WEST LINE OF SAID LOT 1 A DISTANCE OF 165.0 FEET TO THE PLACE OF BEGINNING IN MCHENRY COUNTY, ILLINOIS.
ALSO LOTS 1, 2 AND 3 OF ELMWOOD HEIGHTS SUBDIVISION, BEING A SUBDIVISION OF PART OF THE EAST HALF OF THE NORTHWEST QUARTER OF SECTION 34, TOWNSHIP 44 NORTH, RANGE 8, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF, RECORDED DECEMBER 12, 1957 AS DOCUMENT NO. 332585 AND RECORDED IN BOOK 13 OF PLATS, PAGE 48, IN MCHENRY COUNTY, ILLINOIS.
ALSO LOT 4 OF ELMWOOD HEIGHTS SUBDIVISION, BEING A SUBDIVISION OF PART OF THE EAST HALF OF THE NORTHWEST QUARTER OF SECTION 34, TOWNSHIP 44 NORTH, RANGE 8, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF, RECORDED DECEMBER 12, 1957 AS DOCUMENT NO. 332585 AND RECORDED IN BOOK 13 OF PLATS, PAGE 48, IN MCHENRY COUNTY, ILLINOIS.
ALSO THE WEST 212 FEET OF THE SOUTH 825 FEET (EXCEPTING THE SOUTH 410.94 FEET) OF THE EAST HALF OF THE NORTHWEST QUARTER OF SECTION 34, TOWNSHIP 44 NORTH, RANGE 8 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN MCHENRY COUNTY, ILLINOIS.

PROPERTY INDEX NUMBER(S) (PIN) : 14-34-177-018, 14-34-176-002, 14-34-176-003, 14-34-176-004, 14-34-176-005, 14-34-176-006



APPROVED:

ABIGAIL LYNN WILGREEN
062.060516
LICENSED PROFESSIONAL ENGINEER
STATE OF ILLINOIS

(REGISTERED PROFESSIONAL ENGINEER)

DATED: November 28, 2017

LEGEND

- BOUNDARY LINE (HEAVY SOLID LINE)
- PARCEL LINE (SOLID LINE)
- EXISTING CITY OF CRYSTAL LAKE CORPORATE LIMITS (SOLID LINE)

PREPARED BY:	
City of Crystal Lake Community Development 100 West Woodstock St Crystal Lake, Illinois 60014	
DRAWN BY:	DD
CHECKED BY:	KC
COMPLETION DATE:	07/18/16

City of Crystal Lake Illinois

SHEET 1 OF 1

Agenda Item No: 13

City Council
Agenda Supplement

Meeting Date: October 18, 2022

Item: REPORT OF THE PLANNING & ZONING COMMISSION

Composites One

Request: Variation to allow 78% impervious surface coverage

Petitioner: Kendra Rogocki, petitioner
1150 Mitchell Court

PZC Recommendation: The Planning and Zoning Commission (PZC) made a motion to approve the request, this motion failed (2-4), therefore the PZC failed to make a recommendation on the proposed Variation request.

City Council Discretion: The City Council may:

1. Make a motion and adopt an Ordinance to grant a variation to allow 78% impervious surface coverage at 1150 Mitchell Court, or
2. Make a motion to deny the request at 1150 Mitchell Court.

Staff Contact: Kathryn Cowlin, Director of Community Development
Elizabeth Maxwell, City Planner

Background:

- The site is a vacant lot in an established business park. The petitioner would be constructing a new 48,211 square-foot building.
- Following the PZC meeting, the petitioner has made a change to the site plan to address the concerns brought up at the meeting. They have land banked 12 parking spaces and they have agreed to use permeable pavement on the parking areas. This reduces their actual impervious surface to 70%.
    - The variation is still needed for two reasons. Although the parking is being land banked now, if that parking is needed in the future it could be constructed. Also, the UDO defines impervious surface as any man made hard surface, which does not readily accept water. Permeable pavement is still considered "impervious" under this definition.

- Composites One is the largest distributer of composites and other raw materials to fabricators in North America. This will be their 45th location.

PZC Highlights:

- The Planning and Zoning Commission had questions about the impervious coverage and asked the petitioner to explain their hardship. The petitioner stated the lot access from the cul-de-sac and shape are the hardship.
- The majority of PZC members found that this request did not meet the Findings of Fact.

The PZC recommended **approval** of the petitioner's request, which failed with a vote (2-4).

If the City Council makes a motion to approve the Variation, the following conditions are recommended:

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
   A. Application (Stantine-Mitchell, received 08/19/22)
   B. Site Plan (Spaceco Inc., dated 10/11/22, received 10/11/22)
   C. Landscape Plan (Kathryn Talty, dated 09/26/22, received 09/26/22)
   D. Elevations (Simonson, dated 09/26/22, received 09/26/22)
   E. Floor Plan (Simonson, dated 09/22/26, received 09/26/22)
   F. Engineering (Spaceco Inc. dated 08/19/22, received 09/26/22)

2. The petitioner shall comply with all of the requirements of the Community Development, Public Works and Engineering, and Fire Rescue Departments, as well as the City's storm water consultant.

3. **Work with staff on land banking some parking. (Added by PZC)**

Votes Required to Pass: A simple majority.

Acknowledgement Form

Regarding the Variation at 1150 Mitchell Court. Please check one of the choices and sign below.

☑ I hereby acknowledge that I have read, understand, and agree to the staff review comments and recommended conditions contained in the staff report, city staff reviews, and consultant reviews (if applicable).

☐ I hereby acknowledge that I have read, understand, and agree to most of the staff review comments and recommended conditions contained in the staff report, city staff reviews, and consultant reviews (if applicable) but have concerns with the following items:

_____

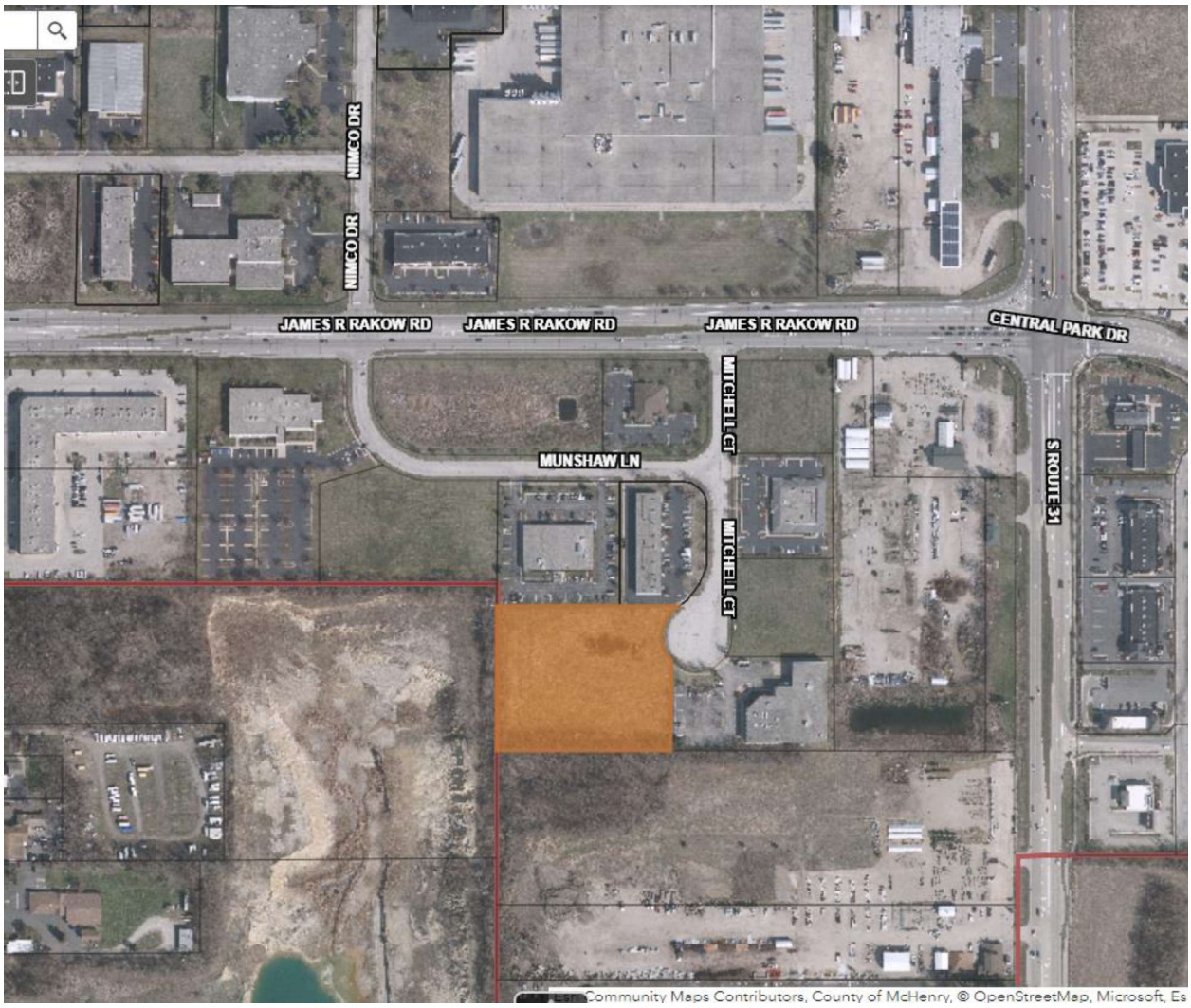
_____

Petitioner's Name: _____ Date: 10/7/22
Signature

Recommended Conditions:

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
   A. Application (Stantine-Mitchell, received 08/19/22)
   B. Site Plan (Spaceco Inc., dated 09/26/22, received 09/26/22)
   C. Landscape Plan (Kathryn Talty, dated 09/26/22, received 09/26/22)
   D. Elevations (Simonson, dated 09/26/22, received 09/26/22)
   E. Floor Plan (Simonson, dated 09/22/26, received 09/26/22)
   F. Engineering (Spaceco Inc. dated 08/19/22, received 09/26/22)
2. The petitioner shall comply with all of the requirements of the Community Development, Public Works and Engineering, and Fire Rescue Departments, as well as the City's storm water consultant.
3. Work with staff on land banking some parking.

PIQ Map
1150 Mitchell Court



Ord. No.
File No.

The City of Crystal Lake Illinois

AN ORDINANCE GRANTING A VARIATION FOR COMPOSITES ONE AT 1150 MITCHELL COURT

WHEREAS, pursuant to the terms of the Petition (File #2022-197) before the Crystal Lake Planning and Zoning Commission, the Petitioner has requested a Variation to allow 78% impervious surface coverage, for a new manufacturing use for Composites One at 1150 Mitchell Court; and

WHEREAS, the Planning and Zoning Commission of the City of Crystal Lake, pursuant to notice duly published on September 17, 2022 in the Northwest Herald, held a public hearing at 7:00 p.m., on October 5, 2022 at City Hall at 100 W. Woodstock Street, Crystal Lake, Illinois to consider the proposed Variation; and

WHEREAS, on October 5, 2022, the Planning and Zoning Commission, having fully heard and considered the testimony of all those present at the public hearing who wished to testify, found that the petition did not meet the Findings of Fact as required by law and did not make a recommendation to the Mayor and City Council of the City of Crystal Lake; and

WHEREAS, the proposed Petition was amended to address the Planning and Zoning Commission's concerns, which included changing the paving surface to permeable pavement and incorporating land banked parking spaces; and

WHEREAS, it is in the best interests of the City of Crystal Lake that the Variation be granted as requested in said Petition,

NOW, THEREFORE, BE IT ORDAINED BY THE MAYOR AND CITY COUNCIL OF THE CITY OF CRYSTAL LAKE, McHENRY COUNTY, ILLINOIS, as follows:

SECTION I: That a Variation be granted to allow 78% impervious surface coverage for Composites One located at 1150 Mitchell Court (19-15-127-003), Crystal Lake, Illinois is hereby approved.

SECTION II: That the Variation be granted with the following conditions:

Draft

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
   A. Application (Stantine-Mitchell, received 08/19/22)
   B. Site Plan (Spaceco Inc., dated 09/26/22, received 09/26/22)
   C. Landscape Plan (Kathryn Talty, dated 09/26/22, received 09/26/22)
   D. Elevations (Simonson, dated 09/26/22, received 09/26/22)
   E. Floor Plan (Simonson, dated 09/22/26, received 09/26/22)
   F. Engineering (Spaceco Inc. dated 08/19/22, received 09/26/22)

2. The petitioner shall comply with all of the requirements of the Community Development, Public Works and Engineering, and Fire Rescue Departments, as well as the City's storm water consultant.

3. Work with staff on land banking some parking.

SECTION III: That the City Clerk be and is hereby directed to amend all pertinent records of the City of Crystal Lake to show the issuance of a Variation in accordance with the provisions of this Ordinance, as provided by law.

SECTION IV: That this Ordinance shall be in full force and effect from and after its passage, approval and publication as provide by law.

DATED at Crystal Lake, Illinois, this 18th day of October, 2022.

City of Crystal Lake, an
Illinois municipal corporation

_____
Haig Haleblian, MAYOR

SEAL

ATTEST:

_____
Nick Kachiroubas, CITY CLERK

Passed: October 18, 2022
Approved: October 18, 2022

Draft

#2022-197
Composites One – Variation
Project Review for Planning and Zoning Commission

Meeting Date: October 5, 2022

Request: Variation to exceed the maximum 70% impervious coverage to allow 78%.

Location: 1150 Mitchell Court

Acreage: Approximately 3.3 acres

Existing Zoning: M Manufacturing

Surrounding Properties:
North: M Manufacturing
South: B-2 PUD General Commercial
East: M Manufacturing
West: M1 C for mining in Lake in the Hills

Staff Contact: Elizabeth Maxwell (815.356.3615)

Background:

- The property is a vacant lot in an industrial park southwest of Rakow Road and Route 31.
- Composites One is the largest distributer of composites and other raw materials to fabricators in North America. There are 44 other locations.
- The business park was designed with shared detention. The release rate matches what was allowed for the site. The increased impervious coverage is not a concern for stormwater management.

Development Analysis:

Site Layout:

- The building orientation allows for the truck loading and parking to be backed up to the existing mining operation and away from the roadways.
- Access to the site is off Mitchell Court and into a divided drive aisle leading to the north and east of the building.
- The 49,000 square-foot building is divided into two spaces with Composites One occupying 30,000 square feet and the remainder is for lease or a future expansion.

- There are two main entrances proposed, one on the angled front corner of the building and a second farther south for the Composites One offices.

Building Elevations:

- The building is constructed of tilt up concrete panels. The main wall sections are white and grey accent panels that project along the elevations and highlight the entry features are added.
- A dark grey base color is added along the bottom and the panels are topped off with a dark top cap.
- The entryways are larger higher panels accented with dark awnings creating a welcoming feature to the building.
- The elevations meet the Industrial Design Standards in the UDO.

Parking:

- Manufacturing uses require 1 space per 2 employees. The site is providing 46 parking spaces.

Landscape:

- Existing trees on the property are being removed. This requires the replacement of 22 trees.
- The landscape plan illustrates 42 trees and 220 other shrubs, flowers and grasses.
- The landscape will enhance the site design and create a well-designed lot in this business park.

Wall Signs

- Wall signage is illustrated for Composites One. Full sign plans will be required during the building permit review.
- Industrial buildings are permitted 150 square feet of signage, this would be split at 75 square feet for each tenant.

Findings of Fact:

ZONING ORDINANCE VARIATION

The petitioner is requesting a variation from Article 3 to allow 78% impervious surface coverage. Manufacturing zoned properties are permitted 70% impervious coverage. This is a variation of 8%. The nature of the operation requires the truck maneuvering, which dictates the larger paved area.

The Unified Development Ordinance lists specific standards for the review and approval of a variation. The granting of a variation rests upon the applicant proving practical difficulty or hardship caused by the Ordinance requirements as they relate to the property. To be considered a zoning hardship, the specific zoning requirements; setbacks, lot width and lot area must create a unique situation on this property. It is the responsibility of the petitioner to prove hardship at the Planning and Zoning Commission public hearing.

Standards

When evidence in a specific case shows conclusively that literal enforcement of any provision of this Ordinance would result in a practical difficulty or particular hardship because:

a. The plight of the property owner is due to unique circumstances, such as, unusual surroundings or conditions of the property involved, or by reason of exceptional narrowness, shallowness or shape of a zoning lot, or because of unique topography, or underground conditions.

☐ *Meets* ☒ *Does not meet*

b. Also, that the variation, if granted, will not alter the essential character of the locality.

☒ *Meets* ☐ *Does not meet*

For the purposes of supplementing the above standards, the Commission may take into consideration the extent to which the following facts favorable to the application have been established by the evidence presented at the public hearing:

a. That the conditions upon which the application for variation is based would not be applicable generally to other property within the same zoning classification;

☐ *Meets* ☒ *Does not meet*

b. That the alleged difficulty or hardship has not been created by any person presently having interest in the property;

☐ *Meets* ☒ *Does not meet*

c. That the granting of the variation will not be detrimental to the public welfare or injurious to other property or improvements in the neighborhood in which the property is located; or

☒ *Meets* ☐ *Does not meet*

d. That the proposed variation will not impair an adequate supply of light or air to adjacent property, will not unreasonably diminish or impair the property values of adjacent property, will not unreasonably increase congestion in the public streets, substantially increase the danger of fire or otherwise endanger public safety.

☒ *Meets* ☐ *Does not meet*

Where the evidence is not found to justify such conditions, that fact shall be reported to the City Council with a recommendation that the variation be denied.

Comprehensive Land Use Plan 2030 Summary Review:

The Comprehensive Plan designates the subject property as Industry. This is property for existing and future manufacturing and service uses. The following goals are applicable to this request:

Land Use: Industry

Goal: Support manufacturing uses within the community which contribute to the regional and local economy and Crystal Lake's live, work, play philosophy.

This can be accomplished with the following supporting action:

Supporting Action: Expand and attract manufacturing users which provide jobs, services, and products strengthening the City's economy.

Success Indicator: The number of new manufacturing company occupancies.

Recommended Conditions:

If a motion to recommend approval of the petitioner's request is made, the following conditions are recommended:

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
   A. Application (Stantine-Mitchell, received 08/19/22)
   B. Site Plan (Spaceco Inc., dated 09/26/22, received 09/26/22)
   C. Landscape Plan (Kathryn Talty, dated 09/26/22, received 09/26/22)
   D. Elevations (Simonson, dated 09/26/22, received 09/26/22)
   E. Floor Plan (Simonson, dated 09/22/26, received 09/26/22)
   F. Engineering (Spaceco Inc. dated 08/19/22, received 09/26/22)

2. The petitioner shall comply with all of the requirements of the Community Development, Public Works and Engineering, and Fire Rescue Departments, as well as the City's storm water consultant.

City of Crystal Lake
Development Application

Office Use Only
File # _____

Project Title: Composites One (Stonegate Business Park)

Action Requested

__ **Annexation**
__ **Comprehensive Plan Amendment**
__ **Conceptual PUD Review**
__ **Final PUD**
__ **Final PUD Amendment**
__ **Final Plat of Subdivision**
__ **Preliminary PUD**
__ **Preliminary Plat of Subdivision**
__ **Rezoning**
__ **Special Use Permit**
X **Variation**
__ **Other**

Petitioner Information

Name: Stnatine-Mitchell IL Properties LLC
Address: 955-10 National Parkway
Phone: 847-437-0200
Fax:
E-mail: kendra.rogocki@synergy55.com

Owner Information (if different)

Name:
Address:
Phone:
Fax:
E-mail:

Property Information

Project Description: Composites One (Stonegate Business Center) Industrial warehouse building with the associated parking and utilities. Regional stormwater management previously provided for the site. Variation is being requested for a reduction of pervious coverage from the required 30% to the proposed 22%

Project Address/Location: SW Corner of Mitchell Court

PIN Number(s): 19-15-127-003-0000

Development Team

Please include address, phone, fax and e-mail

Developer: Stantine-Mitchell IL Properties LLC

Architect: Simonson Associated Architects, LLC

Attorney:

Engineer: SPACECO, Inc. (Civil Engineer)

Landscape Architect: Kathryn Talty Landscape Architecture

Planner: N/A

Surveyor: SPACECO, Inc.

Other:

Signatures

PETITIONER: Print and Sign name (*if different from owner*) **Date**

As owner of the property in question, I hereby authorize the seeking of the above requested action.

8/19/22

OWNER: Print and Sign name **Date**

NOTE: If the property is held in trust, the trust officer must sign this petition as owner. In addition, the trust officer must provide a letter that names all beneficiaries of the trust.

City of Crystal Lake
Development Application
Ownership Sign-off Acknowledgement Form

The following information is related to a development application. As the owner of the property in question, I (we) acknowledge that the information provided in the submittal was reviewed and approved.

Owner Information

Name: Stantine-Mitchell IL Properties LLC

Address: 955-10 National Pkwy

Schaumburg, IL 60173

Phone: 847-437-0200

E-mail: kendra.rogocki@synergy55.com

Project Name & Description: Composites One (Stonegate Business Center)

Industrial warehouse building with the associated parking and utilities. Regional stormwater management previously provided for the site.

Project Address/Location: SW Mitchell Court (PIN 19-15-127-003-0000)

Signature

8/17/22

Owner: Print and Sign name Date

NOTE: If the property is held in a trust, the trust officer must sign this petition as owner. In addition, the trust officer must provide a letter that names all beneficiaries of the trust.

CRYSTAL LAKE PLANNING AND ZONING COMMISSION
WEDNESDAY, OCTOBER 5, 2022
HELD AT THE CRYSTAL LAKE CITY COUNCIL CHAMBERS

The meeting was called to order by Mr. Greenman at 7:00 p.m.

CALL TO ORDER

On roll call, members, Atkinson, Greenman, Gronow, Skluzacek, Repholz and Teetsov were present.

Elizabeth Maxwell, City Planner and Katie Rivard, Assistant City Planner were present from Staff.

Mr. Greenman said this meeting is being recorded for broadcast and future playback on the City's cable channel. He led the group in the Pledge of Allegiance.

2022-197 – 1150 MITCHELL COURT – VARIATION

Variation to allow impervious surface coverage of 78%, an 8% variation.

Ms. Kendra Rogocki and Mr. Dave Smith, owners, and Mr. Joe Lewis, Civil Engineering were present to represent the request. Ms. Rogocki explained Composites One is a family-owned business and she represents the fourth generation. They have been in Woodstock for 44 years and are outgrowing that facility. They care about the community and want a building that will support them for the next 45 years. This is the 17th building they have constructed. They strive to make the building look nice. They did everything they could to reduce the impervious surface while still making the building operationally efficient and allowing for future growth. The typical building depth is 200 feet and this has been reduced to 185 feet and they cannot go smaller or their operations would not work. It is possible the parking could be reduced since they will not require as much parking as the UDO dictates. There will be no more than 25 employees. They also reduced the width of the truck loading area to 135 feet and know that any smaller would create issues with getting the trucks into the loading bays and out again. They did add an island in the truck court to help add green space back there.

Mr. Lewis went through the site layout and spoke to the stormwater. He noted detention is already provided by the subdivision basin. He went through the variation standards and how their application was meeting those standards. In the manufacturing zoning the maximum allowable building coverage is 50% and their building is only 34% so it is not like they are trying to put too much on the site. The size of the lot with the narrow front and the cul-de-sac cutout limits accessibility how it could be laid out. Mr. Lewis explained that he reviewed the adjacent manufacturing businesses and found the site to the east is at 74% coverage, the site to the north is at 73% coverage and the site to the northeast is at 72% coverage, so their 78% would fit within the character of the area.

Mr. Greenman opened the public hearing. There being no one in the audience wishing to speak, he closed the public hearing.

Staff stated the City is very excited and happy Composites One chose to locate here. This lot has been vacant since it was subdivided and the stormwater can all be accommodated by the existing basin, even at the increased impervious coverage. The project meets all other requirements including the City's design standards.

Mr. Atkinson stated space is definitely an issue. Ms. Rogocki noted there is not a lot of truck traffic. Trucks leave at 4am and return around 5pm and there are about 10 trucks per day. Mr. Atkinson asked about the amount of chemicals. Ms. Rogocki noted they worked with the Fire Department, the building is appropriately sprinklered, there is a depression in the floor that can accommodate a 20 minute sprinkler flow, the steel is covered in fire retardant spray and all their MSDS and safety sheets would be on file with the City.

Ms. Repholz asked about establishing a hardship. Mr. Greenman stated the petitioner articulated the Findings. Ms. Repholz said they were so well presented that she is confident this will be a good business. She asked about the parking lot island in the truck court. Ms. Rogocki responded the island was to gain more permeable area.

Ms. Teetsov asked if there could be a reduction in parking. Mr. Lewis noted that would require a separate variation. Mr. Greenman noted the possibility for land banking parking spaces. Ms. Teetsov thanked the petitioner for choosing Crystal Lake. She said the rear parking lot island does not really provide any benefit.

Mr. Gronow thanked them for coming and the City encourages businesses like this. He asked about the size of the building, and if they would use all the space. Ms. Rogocki stated they construct their buildings to the size they want to grow into and rent out space until they need it. Mr. Gronow asked why the surrounding properties exceed the maximum impervious surface coverage. Ms. Maxwell explained those were all constructed under a different ordinance where the 70% established in the UDO was not yet adopted.

Mr. Skluzacek asked why the loading dock was far away. Ms. Rogocki spoke to the truck route and hammerhead, which are best for 53-foot trucks.

Mr. Greenman stated he is thrilled for the business and thanked them for their consideration. He stated he is not in support of the variation and discussed his interpretation of the standards. They picked a lot without uniqueness. The water management was taken care of by the subdivision so they have more room to do an appropriate design. There are no extenuating circumstances; in his opinion, there is no hardship. He cannot support their request. He told the petitioner to considered land banking spaces. He asked the petitioner where they would place the snow. Mr. Smith stated that snow will be pushed to the back of the site into the landscape area. When Composites One design facilities they want them to be nice. They want them to be state-of-art and not a detriment to the area. The site has more water capacity than needed. They are currently adding onto four of their buildings as they have grown tremendously and found that this is very expensive. It is easier for them to construct the building for their growth. Mr. Greenman noted they are guided by the ordinances and their purview is different than City Council. He told the petitioners they had a great presentation.

Ms. Teetsov had comments about land banking. Ms. Rogocki noted they are over parked for their employees, they will have around 5 employees.

Mr. Gronow agreed with Mr. Greenman. He would love to have Composites One in the City.

Mr. Smith noted they do not need all the parking and asked if the Commission would support land banking.

Ms. Teetsov made a motion to approve the Variation to allow 78% impervious surface with the following recommendations, adding a number 3 to work with staff on land banking the parking:

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
   A. Application (Stantine-Mitchell, received 08/19/22)
   B. Site Plan (Spaceco Inc., dated 09/26/22, received 09/26/22)
   C. Landscape Plan (Kathryn Talty, dated 09/26/22, received 09/26/22)
   D. Elevations (Simonson, dated 09/26/22, received 09/26/22)
   E. Floor Plan (Simonson, dated 09/22/26, received 09/26/22)
   F. Engineering (Spaceco Inc. dated 08/19/22, received 09/26/22)

2. The petitioner shall comply with all of the requirements of the Community Development, Public Works and Engineering, and Fire Rescue Departments, as well as the City's storm water consultant.
3. **Work with staff on land banking some parking. (Added by the PZC)**

Ms. Repholz seconded the motion. On roll call Members Teetsov and Repholz voted yes. Members Atkinson, Gronow, Skluzacek, and Greenman voted no. Motion failed.

ADJOURNMENT

Mr. Atkinson made a motion to adjourn the meeting. Mr. Skluzacek seconded the motion. On voice vote, all members voted aye. The meeting was adjourned at 9:26 p.m.

955-10 National Pkwy
Schaumburg, IL 60173
Phone • 847-437-0200
Fax • 847-437-0664
compositesone.com
b2bcomposites.com

COMPOSITES ONE LLC
DESCRIPTION OF
OPERATIONS

Composites One LLC is the largest distributor of composites and other raw materials to composites materials fabricators in North America. We have 44 stocking locations and over one million square feet of owned and leased industrial product across the United States and Canada. With almost 700 employees, Composites One is committed to providing outstanding service to its customers and operating safely.

While its roots go back to pioneering composites distributors of the 1950s, Composites One LLC was created in 1999 through the merger of three leading composites materials distributors (GLS Composites Distribution Corp., CMI and RP Associates). Initially a joint venture, Composites One LLC was founded by Cook Composites and Polymers (now CCP Composites) and GLS Composites Distribution Corp. GLS Composites Distribution Corp. is wholly-owned by the Dehmlow family which has 60 years and 4 generations of composites distribution experience. Over an 8-year period starting in 2000, Composites One, managed by GLS Composites Distribution Corp., grew both organically and through five strategic acquisitions of other composites distributors. In 2012, GLS Composites Distribution Corp. bought out its partner, CCP Composites, and the Dehmlow family became sole owners of Composites One LLC, increasing their commitment to the composites industry.

The next major step in its evolution occurred in 2014 when Composites One bought Nexeo Solutions' composites distribution business. This acquisition allowed Composites One to offer composites materials from over 500 suppliers to more than 9,000 customers in every area of composites manufacturing. These customers include the marine, consumer recreation, construction, corrosion resistance, energy (including wind), aerospace, defense and transportation industries. Our customers have come to rely on Composites One as an essential source of raw materials and maintenance supplies.

As a distributor, Composites One LLC generally receives in material and ships it back out in the same container. We sell branded products, typically in drums on pallets or totes, as supplied by the manufacturers we represent. All product is received and shipped by truck.

Composites One team members have over 50 years of experience handling composites materials. Composites One managers have held or hold Board of Directors positions with the leading trade association representing the industry, the American Composites Manufacturers Association (ACMA). We have an excellent safety record and are committed to all aspects of safety and environmental protection. Composites One LLC has received the Occupational Excellence Award on several occasions as well as the Perfect Award from the National Safety

Council. The Occupational Excellence Award is based on OSHA frequency and severity rates being significantly below industry averages. The Perfect Award is based on incurring zero lost-time injuries during the calendar year. In 2010, Composites One received the Industry Leader Award for the first time.

Composites One was the first distributor in the composites industry to be audited and recognized by the Underwriters Laboratory as meeting the guidelines of the National Association of Chemical Distributor's (NACD) Responsible Distribution Process (RDP). Composites One is also ISO9001/AS9120 Certified in six locations: Monessen, PA; Santa Fe Springs, CA; Lenexa, KY; Rock Hill, SC; Salt Lake City, UT; and Schaumburg, IL. Our Director of Health, Safety and Environment maintains a strong company focus on proper storage, handling and transportation of our materials.

Further details on Composites One can be obtained on our website: www.compositesone.com.

Below are some of the hazardous materials that may be handled by Composites One distribution centers:

CLASS 3 FLAMMABLE LIQUIDS HANDLED BY COMPOSITES ONE LLC

Drums are 55-gal. 5's and 1's below are 5-gallon and 1-gallon containers

Product	Vendor	Container	NFPA Class	Flash /Boiling Pt. (deg F)
Resin	CCP	Dx., 5's	IC	88; 250
Gel Coats	CCP	5's	IC	88; 250
PMR-90 Mold Cleaner	Chemtrend	1's	IB	20; 190
41-90 Mold Cleaner	Chemtrend	1's	IB	20: 190
MA 560 Activator	Plexus	Drums	IB	50:>200
Acetone	Brenntag	Drums	IB	0;

CLASS 5.2 ORGANIC PEROXIDES HANDLED BY COMPOSITES ONE LLC

Product	Vendor	Container	NFPA Class	SADT (deg F)
Norox MEKP 950	United Initiators	1s	IIA	140
Luperox DDM-9	Arkema	1's	IIB	167
Cadox M-30A	Nouryon/Akzo Nobel	1s	III	140

OTHER LIQUIDS HANDLED BY COMPOSITES ONE LLC

Product	Vendor	Container	NFPA Class	Flash /Boiling Pt. (deg F)
095-0093 Cleaner	CCP	5's, Safety Can	III	220

OVERVIEW OF RAW MATERIALS HANDLED BY COMPOSITES ONE

The raw materials which are handled by Composites One can be basically classified into the following groups:

1. **Resins and gel coats:** This material contains Styrene as the hazardous component. According to the NFPA 30, it is an IC flammable liquid with a flashpoint of 88 degrees F. Styrene has a very low odor threshold and can be detected at levels of 1 ppm or more. Presently, acceptable levels of workers exposure are 50 ppm, with a ceiling value of 100 ppm for 15 minutes. Various products contain differing concentrations of Styrene, but the hazards of the material remain basically the same for all. Container sizes are mainly 55-gallon drums, but the resin may also be stored in 220-gallon portable tanks.

   Primers/mold cleaners can also contain styrene as the primary hazardous component but also contain methyl ethyl ketone and/or ethyl acetate which lowers the flash point to a IB grouping. The containers are smaller in size, with the largest quantity being a 5-gallon pail.

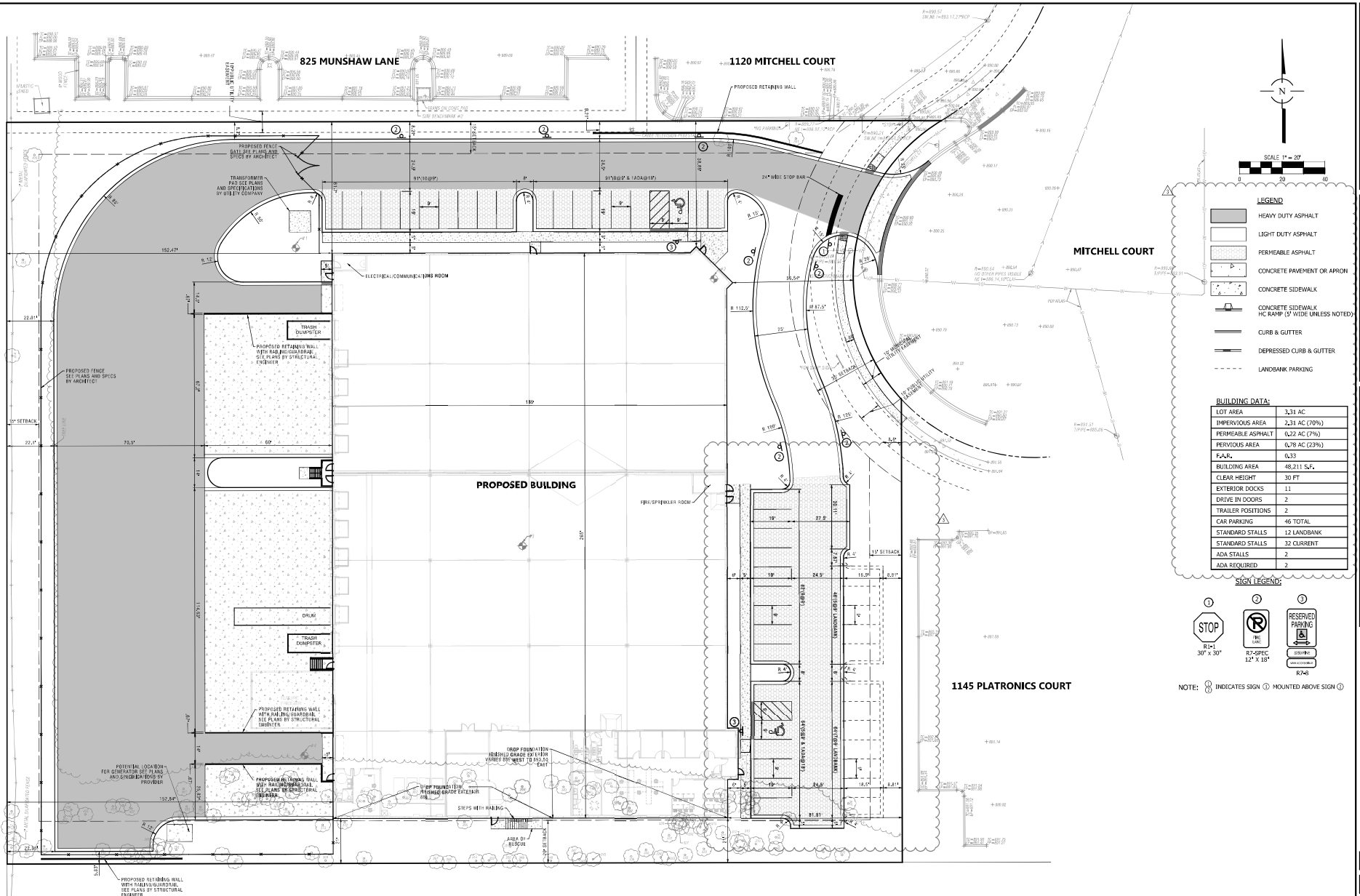
2. **Organic Peroxides:** Common organic peroxides generally fall under the classification of IIA, IIB, III and IV per NFPA 400 Table F.1. Recommended storage temperature for the material Composites One stores ranges between 50 deg. F. and 100 deg. F. The material is reactive and corrosive demanding respect in the way it is handled. The temperatures range allows Composites One to maintain the quality and shelf life of the product. It is not due to concern of the safety and stability of the product. The temperature-controlled rooms are maintained with limit switches to actuate an alarm arranged to ensure appropriate storage temperatures. In addition, most are commonly modified by the use of additives to de-sensitize and stabilize the organic peroxide for commercial use.

3. **Cleaning Solvents:** Acetone is a IB flammable liquid with a flashpoint of 0 degrees F, according to NFPA 30. Inventory is kept to a minimum with 55-gallon container height never exceeding 1-high

4. **Promoters:** DMA is a poison which should never be allowed to come in contact with skin. It is a combustible liquid.

5. **Mold Preps and Releases:** Most of these formulations are packaged in small containers of a gallon or less and are IB flammable liquids. Finish Kare, TR, Rexco, and Formula 5 product lines all have similar properties.

6. **Balsa, Fillers, and Reinforcements:** These materials are non-hazardous. At most, a punctured bag of filler could expose an employee to nuisance dust.



LEGEND

- HEAVY DUTY ASPHALT
- LIGHT DUTY ASPHALT
- PERMEABLE ASPHALT
- CONCRETE PAVEMENT OR APRON
- CONCRETE SIDEWALK
- CONCRETE SIDEWALK HC RAMP (5' WIDE UNLESS NOTED)
- CURB & GUTTER
- DEPRESSED CURB & GUTTER
- LANDBANK PARKING

BUILDING DATA:

LOT AREA	3,31 AC
IMPERVIOUS AREA	2,31 AC (70%)
PERMEABLE ASPHALT	0,22 AC (7%)
PERVIOUS AREA	0,78 AC (23%)
F.A.R.	0,33
BUILDING AREA	48,211 S.F.
CLEAR HEIGHT	30 FT
EXTERIOR DOCKS	11
DRIVE IN DOORS	2
TRAILER POSITIONS	2
CAR PARKING	46 TOTAL
STANDARD STALLS	12 LANDBANK
STANDARD STALLS	32 CURRENT
ADA STALLS	2
ADA REQUIRED	2

SIGN LEGEND:

1. STOP R1-1 30" x 30"
2. R7-8PEC 12" X 18"
3. RESERVED PARKING R7-8

NOTE: ① ② ③ INDICATES SIGN ① MOUNTED ABOVE SIGN ①

NO.	DATE	REMARKS
3	10/17/22	REVISIONS PER OWNER
2	09/26/22	REVISIONS PER VILLAGE COMMENT

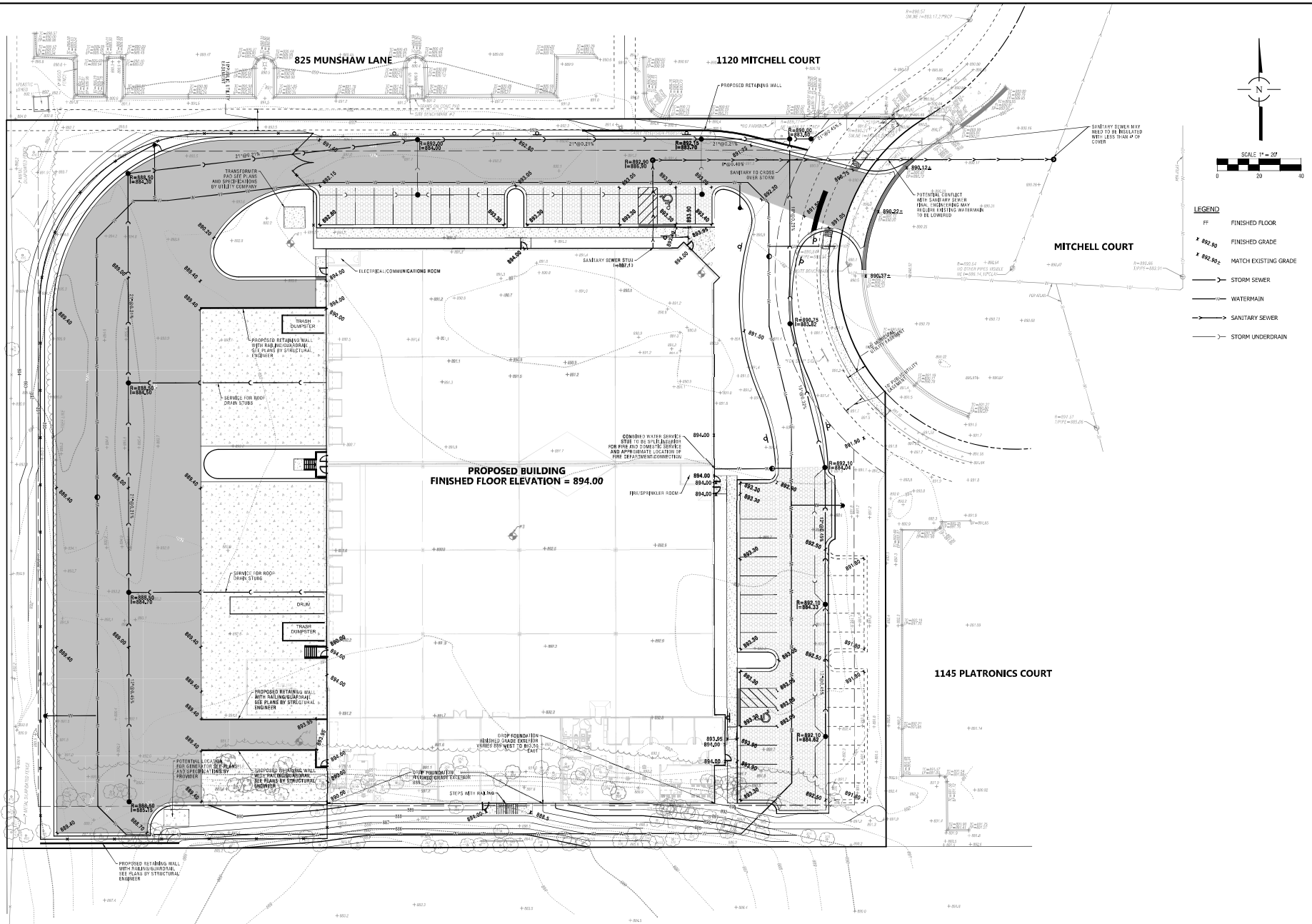
PRELIMINARY GEOMETRIC PLAN

COMPOSITES ONE
MITCHELL COURT
CRYSTAL LAKE, ILLINOIS

CONSULTING ENGINEERS
SITE DEVELOPMENT ENGINEERS
LAND SURVEYORS
9575 W. Higgins Road, Suite 700
Rosemont, Illinois 60018
Phone: (847) 696-4400 Fax: (847) 696-4965
SPACECO INC.

FILENAME: 12141P-GM
DATE: 08/19/2022
JOB NO. 12141
SHEET **P-GM** 4 OF 5

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NO.	DATE	REMARKS

NO.	DATE	REMARKS
3	10/11/22	REVISIONS PER OWNER
2	09/26/22	REVISIONS PER VILLAGE COMMENT
1	09/13/22	SANITARY REVISIONS PER OWNER

PRELIMINARY GRADING AND UTILITY PLAN

COMPOSITES ONE
MITCHELL COURT
CRYSTAL LAKE, ILLINOIS

CONSULTING ENGINEERS
SITE DEVELOPMENT ENGINEERS
LAND SURVEYORS
9575 W. Higgins Road, Suite 700
Rosemont, Illinois 60018
Phone: (847) 698-4060 Fax: (847) 698-4065
SPACECO INC.

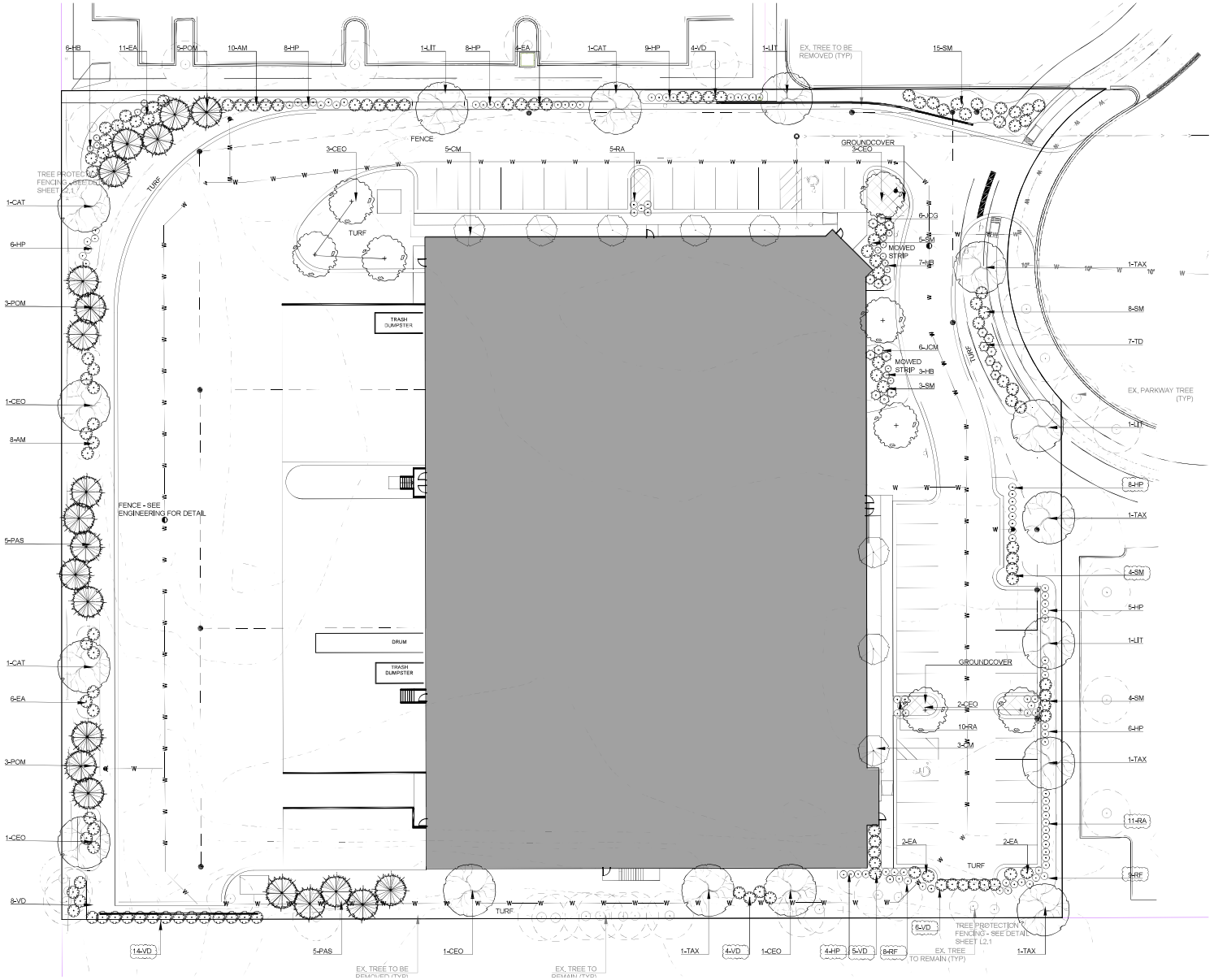
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OVERALL LANDSCAPE PLAN KEY

SCALE: 1" = 20'-0"

N

0 10' 20' 40'

LANDSCAPE REQUIREMENT SUMMARY

PERIMETER R.O.W (75')	1 TREE 10 SHRUBS (40' LF)
REQUIRED TREES	2
PROPOSED TREES	2
REQUIRED SHRUBS	20
PROPOSED SHRUBS	20
PERIMETER (1423')	1 TREE 5 SHRUBS (40' LF)
REQUIRED TREES	36
PROPOSED TREES	36
REQUIRED SHRUBS	180
PROPOSED SHRUBS	180
INTERIOR PARKING (46 SPACES)	1 TREE 5 SHRUBS (10 SP)
REQUIRED TREES	4
PROPOSED TREES	4
REQUIRED SHRUBS	20
PROPOSED SHRUBS	20
FOUNDATION PLANTING	
REQUIRED WIDTH	5'
PROPOSED WIDTH	5'

Kathryn Talty
landscape architecture
Winnetka, Illinois 60093
847.602.5154
www.kmtalotydesign.com

COMPOSITES ONE
MITCHELL COURT
CRYSTAL LAKE, IL

PRELIMINARY LANDSCAPE PLAN
LANDSCAPE REQUIREMENTS

04-15-22
KMT

22370

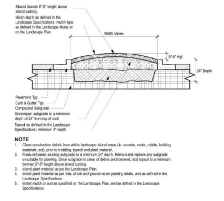
L 1.1

Master Plant List

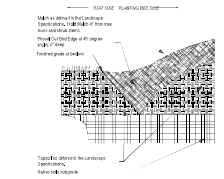
Symbol	Quantity	Botanical Name	Common Name	Size	Notes
			Shade Trees		
CAT	3	CATALPA SPECIOSA	NORTHERN CATALPA	3" BB	
CEO	12	CELTUS OCCIDENTALIS	HACKBERRY	3" BB	
LIT	4	LIRODENDRON TULIPIFERA	TULIP TREE	3" BB	
TAX	5	TAXODIUM DISTICHUM	BALD CYPRESS	3" BB	
			Evergreen Trees		
PAS	10	PICEA AIBES	NORWAY SPRUCE	6' BB	
POM	11	PICEA OMORIKA	SERBIAN SPRUCE	6' BB	
			Ornamental Trees		
CM	8	CORNUS MAS	CORNELIANCHERRY DOGWOOD	6' BB	
			Evergreen Shrubs		
JCG	6	JUNIPERUS CHINENSIS 'GOLD STAR'	GOLD STAR JUNIPER	24" BB	
JCM	6	JUNIPERUS CHINENSIS 'MINT JULIP'	MINT JULIP SPREADING JUNIPER	24" BB	
TD	7	TAXUS x MEDIA 'DENSII'	DENSE YEW	24" BB	
			Deciduous Shrubs		
AM	18	ARONIA MELANOCARPA 'IROQUOIS BEAUTY'	IROQUOIS BEAUTY BLACK CHOKEBERRY	24" BB	
EA	21	EUONYMOUS ALATA 'COMPACTA'	DWARF BURNING BUSH	36" BB	
HB	16	HYDRANGEA PANICULATA 'BOBO'	BOBO HYDRANGEA	3 GAL	2-4' DWARF
HP	54	HYDRANGEA PANICULATA 'TARDIVA'	TARDIVA HYDRANGEA	36" BB	
RA	26	RHUS AROMATICA 'GRO LOW'	GRO LOW SUMAC	5 GAL	
RF	17	ROSA 'FLOWER CARPET'	FLOWER CARPET SHRUB ROSE	2 GAL	DOUBLE PINK
SM	39	SYRINGA MEYERI 'PALIBIN'	DWARF KOREAN LILAC	24" BB	
VD	46	VIBURNUM DENTATUM 'CHICAGO LUSTRE'	CHICAGO LUSTRE ARROWWOOD VIBURNUM	48" BB	

GENERAL CONSTRUCTION NOTES

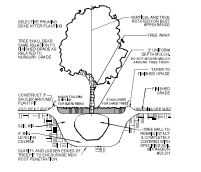
1. REQUIRED LANDSCAPE MATERIAL SHALL SATISFY AMERICAN ASSOCIATION OF NURSERYMEN STANDARDS AND BE STAKED, WRAPPED, WATERED AND MULCHED PER ORDINANCE.
2. BEFORE ANY EXCAVATION ON THE SITE, CALL TO LOCATE ANY EXISTING UTILITIES ON THE SITE. THE CONTRACTOR SHALL FAMILIARIZE HIM/HERSELF WITH THE LOCATIONS OF ALL BURIED UTILITIES IN THE AREAS OF WORK BEFORE STARTING OPERATIONS. THE CONTRACTOR SHALL BE LIABLE FOR THE COST OF REPAIRING OR REPLACING ANY BURIED CONDUITS, CABLES OR PIPING DAMAGED DURING THE INSTALLATION OF THIS WORK.
3. FOUR FOOT HIGH FENCING OR OTHER RIGID MATERIAL IS TO BE ERECTED AROUND THE DRIP-LINE OF ALL TREES TO BE SAVED.
4. PLANT QUANTITIES ON PLANT LIST INTENDED TO BE A GUIDE. ALL QUANTITIES SHALL BE CHECKED AND VERIFIED ON PLANTING PLAN. ANY DISCREPANCIES SHALL BE DISCUSSED WITH THE LANDSCAPE ARCHITECT.
5. ANY DEVIATIONS FROM OR MODIFICATIONS TO THIS PLAN SHALL BE APPROVED BY THE LANDSCAPE ARCHITECT PRIOR TO INSTALLATION.
6. CONTRACTOR TO NOTIFY LANDSCAPE ARCHITECT UPON DELIVERY OF PLANT MATERIAL TO THE SITE. LANDSCAPE ARCHITECT RESERVES THE RIGHT TO REJECT ANY PLANT MATERIAL THAT DOESN'T MEET STANDARDS OR SPECIFICATIONS OF THE PROJECT.
7. ALL PLANT MATERIAL TO BE INSTALLED PER THE PLANTING DETAILS PROVIDED ON THIS PLAN SET.
8. ALL BED EDGES TO BE WELL SHAPED, SPADE CUT, WITH LINES AND CURVES AS SHOWN ON THIS PLAN SET.
9. ALL PLANTING BEDS TO BE PREPARED WITH PLANTING MIX: 50% TOPSOIL, 50% SOIL AMENDMENTS (3 PARTS PEATMOSS, 1 PART COMPOST, 1 PART SAND)
10. ALL SPECIFIED LANDSCAPE MATERIAL INDICATED ON THE CONSTRUCTION DOCUMENTS WILL BE REQUIRED TO BE MAINTAINED THROUGHOUT THE LIFE OF THE PROJECT AND MUST BE REPLACED SHOULD IT DIE OR BECOME DAMAGED.
11. ALL PLANT MATERIAL SHALL HAVE A ONE YEAR GUARANTEE FROM SUBSTANTIAL COMPLETION AS DETERMINED BY THE LANDSCAPE ARCHITECT, AND SHALL BE REPLACED SHOULD IT DIE WITHIN THAT PERIOD.
12. PROTECT STRUCTURES, SIDEWALKS, PAVEMENTS AND UTILITIES TO REMAIN FROM DAMAGE CAUSED BY SETTLEMENT, LATERAL MOVEMENT, UNDERMINING, WASHOUTS AND OTHER HAZARDS CAUSED BY SITE IMPROVEMENT OPERATIONS.
13. ALL LAWN AREAS TO BE SEEDED WITH STANDARD TURF GRASS SEED AND COVERED WITH EROSION CONTROL BLANKET. UNLESS OTHERWISE SPECIFIED ON THE PLAN.
14. CAREFULLY MAINTAIN PRESENT GRADE AT BASE OF ALL EXISTING TREES TO REMAIN. PREVENT ANY DISTURBANCE OF EXISTING TREES INCLUDING ROOT ZONES. USE TREE PROTECTION BARRICADES WHERE INDICATED. PROTECT EXISTING TREES TO REMAIN AGAINST UNNECESSARY CUTTING, BREAKING OR SKINNING OF ROOTS, BRUISING OF BARK OR SMOTHERING OF TREES. DRIVING, PARKING, DUMPING, STOCKPILING AND/OR STORAGE OF VEHICLES, EQUIPMENT, SUPPLIES, MATERIALS OR DEBRIS ON TOP THE ROOT ZONES AND/OR WITHIN THE DRIPLINE OF EXISTING TREES OR OTHER PLANT MATERIAL TO REMAIN IS STRICTLY PROHIBITED.
15. THE CONTRACTOR AT ALL TIMES SHALL KEEP THE PREMISES ON WHICH WORK IS BEING DONE, CLEAR OF RUBBISH AND DEBRIS. ALL PAVEMENT AND DEBRIS REMOVED FROM THE SITE SHALL BE DISPOSED OF LEGALLY.
16. ALL WORK AND OPERATIONS SHALL COMPLY WITH ALL APPLICABLE FEDERAL, STATE AND LOCAL CODES AND ORDINANCES.



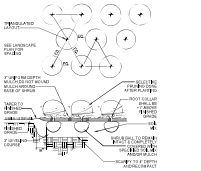
5 L2.1 PARKING LOT ISLAND
SCALE: NO SCALE



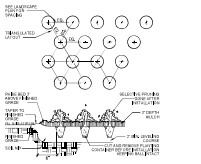
6 L2.1 SPADED PLANTING BED EDGE
SCALE: NO SCALE



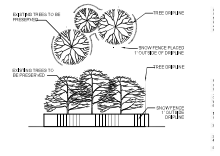
1 L2.1 TREE PLANTING DETAIL
SCALE: NO SCALE



2 L2.1 SHRUB PLANTING DETAIL
SCALE: NO SCALE



3 L2.1 GROUNDCOVER DETAIL
SCALE: NO SCALE



4 L2.1 TREE PROTECTION FENCING
SCALE: NO SCALE

Kathryn Talty
landscape architecture
Winnetka, Illinois 60093
847.612.5154
www.ktmtaldydesign.com

COMPOSITES ONE
MITCHELL COURT
CRYSTAL LAKE, IL

LANDSCAPE INSTALLATION AND MONITORING SPECIFICATIONS

DATE: 09-15-22
DRAWN BY: EN
CHECKED BY: KMT

PROJECT NO.
22370

SHEET NO.
L 2.1

LANDSCAPE MAINTENANCE SPECIFICATIONS

STANDARDS
All landscape maintenance services shall be performed by trained personnel using current acceptable horticultural practices.

All work shall be performed in a manner that maintains the original intent of the landscape design.

All chemical applications shall be performed in accordance with current county, state and federal laws, using EPA registered materials and methods of application. These applications shall be performed under the supervision of a Licensed Certified applicator.

APPROVALS
Any work performed in addition to that which is outlined in the contract shall only be done upon written approval by the Owner's Representative.

All seasonal color selections shall be approved by the Owner's Representative prior to ordering and installation.

SOIL TESTING
The maintenance contractor shall perform soil tests as needed to identify imbalances or deficiencies causing plant material decline. The owner shall be notified of the recommendation for approval, and the necessary corrections made at an additional cost to the owner.

Acceptable Soil Test Results:

	Landscape Trees & Shrubs	Turf
pH Range	5.0-7.0	6.0-7.0
Organic Matter	>1.5%	>2.5%
Magnesium (Mg)	100+lbs./acre	100+lbs./acre
Phosphorus (P2O5)	100+lbs./acre	150+lbs./acre
Potassium (K2O)	120+lbs./acre	120+lbs./acre
Soluble salts	Not to exceed 900ppm/1.9 mmhos/cm in soil; not to exceed 1400 ppm/2.5 mmhos/cm in high organic mix	Not to exceed 750ppm/0.75 mmhos/cm in soil; not to exceed 2000 ppm/2.0 mmhos/cm in high organic mix

For unusual soil conditions, the following optional tests are recommended with levels not to exceed:

Boron	3 pounds per acre
Manganese	50 pounds per acre
Potassium (K2O)	450 pounds per acre
Sodium	20 pounds per acre

WORKMANSHIP
During landscape maintenance operations, all areas shall be kept neat and clean. Precautions shall be taken to avoid damage to existing structures. All work shall be performed in a safe manner by the operators, the occupants and any pedestrians.

Upon completion of maintenance operations, all debris and waste material shall be cleaned up and removed from the site, unless provisions have been granted by the owner to use on-site trash receptacles.

Any damage to the landscape, the structure, or the irrigation system caused by the maintenance contractor, shall be repaired by the maintenance contractor without charge to the owner.

TURF

GENERAL CLEAN UP
Prior to mowing, all trash, sticks, and other unwanted debris shall be removed from lawns, plant beds, and paved areas.

MOWING
Turf grasses, including blue grass, tall fescue, perennial ryegrass, etc., shall be maintained at a height of 2" to 3" in spring and fall. From June through September, mowing height shall be maintained at no less than 3".

The mowing operation includes trimming around all obstacles, raking excessive grass clippings and removing debris from walks, curbs, and parking areas. Caution: Mechanical weeders should NOT be used around trees because of potential damage to the bark.

EDGING
Edging of all sidewalks, curbs and other paved areas shall be performed once every other mowing. Debris from the edging operations shall be removed and the areas swept clean. Caution shall be used to avoid flying debris.

FERTILIZING
Seasonally stepped fertilizer shall be applied in areas based on the existing turf species

LAWN WEED CONTROL: HERBICIDES
Selection and proper use of herbicides shall be the landscape contractor's responsibility. All chemical applications shall be performed under the supervision of a Licensed Certified Applicator. **Read the label prior to applying any chemical.**

INSECT & DISEASE CONTROL FOR TURF
The contractor shall be responsible for monitoring the site conditions on each visit to determine if any insect pest or disease problems exist. The contractor shall identify the insect pest or disease, as well as the host plant, and then consult the most current edition of the Cooperative Extension Service's "Commercial Insecticide Recommendation for Turf" for control. The licensed applicator shall be familiar with the label provided for the selected product prior to application.

Inspection and treatment to control insect pests shall be included in the contract price.

TREES, SHRUBS, & GROUND COVER

PRUNING
All ornamental trees, shrubs and ground cover shall be pruned when appropriate to remove dead or damaged branches, develop the natural shapes. Do not shear trees or shrubs. If previous maintenance practice has been to shear and ball, then a natural shape will be restored gradually.

Pruning Guidelines:
1. Prune plants that flower before the end of June (spring blooming) immediately after flowering. Flower buds develop during the previous growing season. Fall, winter or spring pruning would reduce the spring flowering display.
2. Prune plants that flower in July – September (summer or autumn blooming) in winter or spring before new growth begins, since these plants develop flowers on new growth.
3. Delay pruning plants grown for ornamental fruits, such as Cotoneasters and *Viburnums*.
4. Hollies and other evergreens may be pruned during winter in order to use their branches for seasonal decoration. However, severe pruning of evergreens should be done in early spring only.
5. Broadleaf evergreen shrubs shall be hand-pruned to maintain their natural appearance after the new growth hardens off.
6. Hedges or shrubs that require shearing to maintain a formal appearance shall be pruned as required. Dead wood shall be removed from sheared plants before the first shearing of the season.
7. Conifers shall be pruned, if required, according to their genus.
   A. Yews, Junipers, Hemlocks and Arborvitae may be pruned after new growth has hardened off in late summer. If severe pruning is necessary, it must be done in early spring.
   B. Firs and spruces may be lightly pruned in late summer, fall, or winter after completing growth. Leave side buds. Never cut central leader.
   C. Pines may be lightly pruned in early June by reducing candles.
8. Groundcover shall be edged and pruned as needed to contain it within its borders.
9. Thinning. Remove branches and water sprouts by cutting them back to their point of origin on parent stems. Thinning that results in a more open plant, without stimulating excessive growth. Thinning is used on Crab Apples, Lilacs, Viburnums, etc.
10. Renewal pruning. Remove oldest branches of shrub at ground, leaving the younger, more vigorous branches. Also remove weak stems. On evergreen plants, this method may be best done over a three-year period. Renewal pruning may be used on Forsythia, Hydrangea, Spiraea, etc.

Plants overhanging passageways and parking areas and damaged plants shall be pruned as needed.

Shade trees that cannot be adequately pruned from the ground shall not be included in the Maintenance Contract. A certified arborist under a separate contract shall perform this type of work.

SPRING CLEANUP
Plant beds shall receive a general clean up before fertilizing and mulching. Cleanup includes removing debris and trash from beds and cutting back herbaceous perennials left standing through winter, e.g. ornamental grasses, Secum Autumn Joy

FERTILIZING
For trees, the rate of fertilization depends on the tree species, tree vigor, area available for fertilization, and growth stage of the tree. Mature specimens benefit from fertilization every 3 to 4 years; younger trees shall be fertilized more often during rapid growth stages.

The current recommendation is based on the rate of 1000 square feet of area under the tree to be fertilized. For deciduous trees, 2 to 5 pounds of Nitrogen per 1000 square feet; for narrow-leaf evergreens, 1 to 4 pounds of Nitrogen per 1000 square feet; for broadleaf evergreens, 1 to 3 pounds of Nitrogen per 1000 square feet.

Shrubs and groundcover shall be top-dressed with compost 1" deep or fertilized once in March with 10-6-4 analysis fertilizer at the rate of 5 pounds per 100 square feet of bed area.
Ericaceous material shall be fertilized with an ericaceous fertilizer at the manufacturer's recommendation rate. If plants are growing poorly, a soil sample should be taken.

MULCHING
Annually, all tree and shrub beds will be prepared and mulched, to a minimum depth of 3" with quality mulch to match existing. Bed preparation shall include removing all weeds, cleaning up said bed, edging and cultivating decayed mulch into the soil. Debris from edging is to be removed from beds where applicable. If deemed necessary, a pre-emergent herbicide may be applied to the soil to inhibit the growth of future weeds.

Organically maintained gardens shall not receive any pre-emergent herbicides. Mulch in excess of 4" will be removed from the bed areas. SPECIAL CARE shall be taken in the mulching operation not to over-mulch or cover the base of trees and shrubs. This can be detrimental to the health of the plants.

WEEDING
All beds shall be weeded on a continuous basis throughout the growing season to maintain a neat appearance at all times.

Pre-emergent (soil-applied) and post-emergent (foliar-applied) herbicides shall be used where and when applicable and in accordance with the product's label.

INSECT & DISEASE CONTROL: TREES, SHRUBS & GROUNDCOVER

The maintenance contractor shall be responsible for monitoring the landscape site on a regular basis. The monitoring frequency shall be monthly except for growing season, which will be every other week. Trained personnel shall monitor for plant damaging insect activity, plant pathogenic diseases and potential cultural problems in the landscape. The pest or cultural problem will be identified under the supervision of the contractor.

For plant damaging insects and mites identified in the landscape, the contractor shall consult and follow the recommendations of the most current edition of the state Cooperative Service publication on insect control on landscape plant material.

Plant pathogenic disease problems identified by the contractor that can be resolved by pruning or physical removal of damaged plant parts will be performed as part of the contract. For an additional charge, plant pathogenic diseases that can be resolved through properly timed applications of fungicides shall be made when the owner authorizes it.

If the contractor notes an especially insect-or disease-prone plant species in the landscape, he/she will suggest replacement with a more pest-resistant cultivar or species that is consistent with the intent of the landscape design.

NOTE: For identification of plant damaging insects and mites, a reference textbook that can be used is *Insects that feed on Trees and Shrubs* by Johnson and Lyon, Comstock Publishing Associates. For plan pathogenic diseases, two references are suggested: *Scouting and Controlling Woody Ornamental Deseases in Landscapes and Nurseries*, authorized by Gary Moorman, published by Penn State College of Agricultural Sciences, and *Diseases of Trees and Shrubs* by Sinclair and Lyon, published by Comstock Publishing Press.

TRASH REMOVAL
The maintenance contractor shall remove trash from all shrub and groundcover beds with each visit.

LEAF REMOVAL
All fallen leaves shall be removed from the site in November and once in December. If requested by the owner, the maintenance contractor, at an additional cost to the owner shall perform supplemental leaf removals.

WINTER CLEAN-UP
The project shall receive a general clean-up once during each of the winter months, i.e., January, February, and March.

Clean-up includes:
- Cleaning curbs and parking areas
- Removing all trash and unwanted debris
- Turning mulch where necessary
- Inspection of grounds

SEASONAL COLOR: PERENNIALS, ANNUALS, AND BULBS

The installation of perennials, annuals, and bulbs, unless specified herein, shall be reviewed with the owner, and, if accepted, installed and billed to the owner.

SEASONAL COLOR MAINTENANCE

Perennialization of Bulbs:
1. After flowering, cut off spent flower heads.
2. Allow leaves of daffodils and hyacinths to remain for six weeks after flowers have faded. Cut off at base.
3. Allow leaves of other bulbs to yellow naturally and then cut off at base.
4. Apply fertilizer after flowering in spring, possibly again in fall. Apply 10-10-10 at the rate of 2 pounds per 1000 square feet or top-dress with compost 1" deep. Fall fertilization with a bulb fertilizer or mulching with 1" of compost is optional.

Flower Rotation:
1. Bulbs: Remove the entire plant and bulb after flowers have faded or at the direction of the owner and install new plants if included in contract.
2. Summer Annuals or Fall Plants:
   a. Dead heading: Fresh and remove dead flowers on annuals as necessary.
   b. Fertilizing Summer Annuals: Fertilize using one or two methods: Apply a slow-release fertilizer in May following manufacturer's recommendations. A booster such as 10-10-10 may be necessary in late summer. Or, apply liquid fertilizations of 20-20-20 water-soluble fertilizers, not to exceed 2 pounds of 20-20-20 per 100 gallons of water, monthly; or mulch with compost 1" deep.
   c. Removal: If fall plants are to be installed, summer annuals shall be left in the ground until the first killing frost and then removed, unless otherwise directed by the owner.

Perennials:
1. After initial installation, if a time-released fertilizer has been incorporated during plant installation, no more fertilizer need be applied the first growing season.
2. The following year:
   a. Fertilize perennials with a slow-release fertilizer or any 50% organic fertilizer, or mulch perennials with compost 1" deep.
   b. Cut all deciduous perennials flush to the ground by March 1, if this was not done the previous fall, to allow new growth to develop freely.
   c. Mulch the perennial bed once in early spring at 1"-2" depth. If soil is bared in late fall, re-mulch lightly after ground is frozen to protect perennials.
   d. Inspect for insect or disease problems on perennials. Monitor and control slugs on hostas and ligularias. Powdery mildew on phlox, monardas, and asters can be prevented with properly timed fungicides or use of disease-resistant varieties.
   e. Weed perennial bed as specified in "WEEDING" above.
   f. Prune branching species to increase density. Cut only the flowering stems after blooming. Do not remove the foliage.
3. The following fall cut back deteriorating plant parts unless instructed to retain for winter interest, e.g. Sedum Autumn Joy and ornamental grasses.
4. Long-term Care:
   a. Divide plants that overcrowd the space provided. Divide according to the species. Some need frequent dividing, e.g. asters and yarrow every two years, other rarely if ever, e.g. peonies, hostas, and astilbe.
   b. For detailed information regarding the care of specific perennials, refer to *All About Perennials* by Ortho; *Perennials: How to Select, Grow and Enjoy* by Pamela Harper and Frederick McGourty, Hp Books Publisher. *Herbaceous Perennial Plants. A Treatise on their Identification, Culture and Garden Attributes* by Allan Armitage, Stipes Pub LLC.

SUMMARY OF MAINTENANCE

LAWN MAINTENANCE
1. Soil analysis performed annually to determine pH. If pH does not fall within specified range, adjust according to soil test recommendations.
2. Maintain proper fertility and pH levels of the soil to provide an environment conducive to turf vitality for turf grasses.
3. Mow turf on a regular basis and as season and weather dictates. Remove no more than the top 1/3 of leaf blade. Clippings on paved and bed areas will be removed.
4. Aerate warm season turf areas to maintain high standards of turf appearance.
5. Apply pre-emergent to turf in two applications in early February and early April to extend barrier.
6. Apply post emergent as needed to control weeds.
7. Mechanically edge curbs and walks.
8. Apply non-selective herbicide to mulched bed areas and pavement and remove excess runners to maintain clean defined beds.

TREE, GROUNDCOVER AND SHRUB BED MAINTENANCE
1. Prune shrubs, trees and groundcover to encourage healthy growth and create a natural appearance.
2. Mulch to be applied in February/March with a half rate in late summer to top dress.
3. Apply pre-emergent herbicides in February and April.
4. Manual weed control to maintain clean bed appearance.
5. Apply fungicides and insecticides as needed to control insects and disease.
6. Ornamental shrubs, trees and groundcovers to be fertilized three (3) times per year with a balanced material (January/February, April/May, and October/November)
7. Edge all mulched beds.
8. Remove all litter and debris.

GENERAL MAINTENANCE
1. Remove all man-made debris, blow edges.
2. Inspect grounds on a monthly basis and schedule inspection with Unit Operator.

Kathryn Talty
landscape architecture
Winnetka, Illinois 60093
847.612.5154
www.kmtaltydesign.com

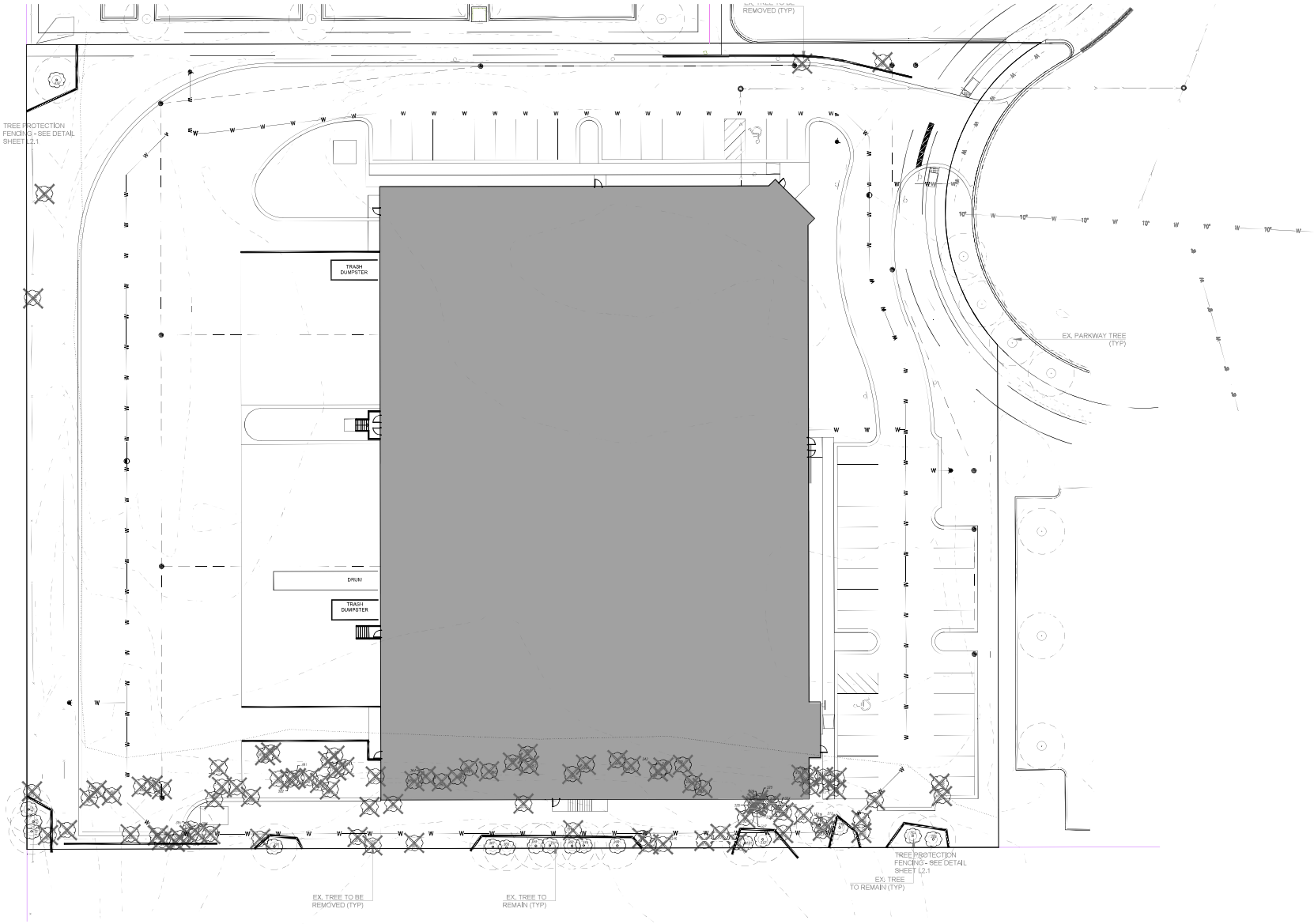
COMPOSITES ONE
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LANDSCAPE INSTALLATION AND MONITORING SPECIFICATIONS

09-15-22
EN
KMT

22370

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TREE PRESERVATION PLAN

SCALE: 1" = 20'-0"

N

0 10' 20' 40'

NOTE: PLEASE REFER TO TREE INVENTORY PREPARED BY SAV-A-TREE FOR MORE INFORMATION ON THE HEALTH OF ALL EXISTING TREES.

Kathryn Talty
landscape architecture
Winnetka, Illinois 60093
847.612.5154
www.kmtaltydesign.com

COMPOSITES ONE
MITCHELL COURT
CRYSTAL LAKE, IL

TREE PRESERVATION PLAN

04-04-22
KMT

22370

TP1.1

		TREE INVENTORY			
TAG NUMBER	SPECIES	DBH	CONDITION	ADDITIONAL NOTES	DETERMINATION
301	Cottonwood	16	Fair	Multistem	REMOVE
302	Cottonwood	23	Fair	Multistem	REMOVE
303	Black cherry	7	Poor		PRESERVE
304	Silver maple	26	Fair		PRESERVE
305	Cottonwood	4	Gooc		REMOVE
306	Cottonwood	3	Gooc		REMOVE
307	Cottonwood	5	Dead		REMOVE
308	Boxelder	6	Gooc		REMOVE
309	Ash	3	Dead		REMOVE
310	Honeylocust	3	Fair		PRESERVE
311	Silver maple	6	Fair		REMOVE
312	Silver maple	6	Fair		PRESERVE
313	Honeylocust	4	Fair		REMOVE
314	Ash	3	Dead		REMOVE
315	Ash	4	Dead		REMOVE
316	Ash	3	Dead		REMOVE
317	Ash	3	Dead		REMOVE
318	Silver maple	5	Fair		REMOVE
319	Honeylocust	4	Fair		REMOVE
320	Honeylocust	3	Fair		REMOVE
321	Silver maple	3	Fair		REMOVE
322	Silver maple	5.5	Gooc		REMOVE
323	Silver maple	6	Fair		REMOVE
324	Silver maple	7	Fair		REMOVE
325	Honeylocust	3	Fair		REMOVE
326	Silver maple	3	Fair		REMOVE
327	Silver maple	2	Fair		REMOVE
328	Silver maple	4	Fair		REMOVE
329	Silver maple	4	Fair		REMOVE
330	Silver maple	3	Fair		REMOVE
331	Ash	5	6 Dead		REMOVE
332	Boxelder	4	Fair		PRESERVE
333	Elm	5	Fair		PRESERVE
334	Boxelder	7	Fair		REMOVE
335	Boxelder	3	Fair		REMOVE
336	Mulberry	6	Fair		REMOVE
337	Silver maple	2	Poor		REMOVE
338	Silver maple	4	Poor		REMOVE
339	Boxelder	4.5	Poor		REMOVE
340	Cottonwood	6	Fair		REMOVE
341	Cottonwood	5	Poor		REMOVE
342	Pear	5.5	Fair		REMOVE
343	Cottonwood	5	Fair		REMOVE
344	Cottonwood	6.5	Fair		REMOVE
345	Silver maple	25	Fair		REMOVE
346	Silver maple	14	Fair		REMOVE
347	Linden	4	Fair		REMOVE
348	Silver maple	18	Fair		PRESERVE
349	Silver maple	14	Fair		PRESERVE
350	Silver maple	15	Fair		PRESERVE
351	Linden	3	Fair		REMOVE
352	Silver maple	10.5	Fair		PRESERVE
353	Silver maple	16.5	Fair		PRESERVE
354	Cottonwood	19	Fair	Multistem	REMOVE
355	Willow	10.5	Poor		REMOVE
356	Cottonwood	3.5	Poor		REMOVE
357	Cottonwood	8.5	Fair		REMOVE
358	Cottonwood	2	Fair		REMOVE
359	Cottonwood	5	Fair		REMOVE
360	Cottonwood	7	Fair		REMOVE
361	Cottonwood	19	Fair		REMOVE
362	Cottonwood	3	Poor		REMOVE
363	Cottonwood	16	Fair	Multistem	REMOVE
364	Cottonwood	7	Fair		REMOVE
365	Cottonwood	4	Fair		REMOVE
366	Silver maple	15.5	Fair		PRESERVE
367	Silver maple	18	Fair		PRESERVE
368	Silver maple	9	5 Poor		REMOVE
369	Silver maple	23	Fair		REMOVE
370	Swamp white oak	3.5	Fair		REMOVE
371	Willow	12	Fair		REMOVE
372	Cottonwood	3	Fair		REMOVE
373	Cottonwood	4.5	Fair		REMOVE
374	Willow	5	Fair		REMOVE
375	Willow	3	Fair		REMOVE
376	Willow	3	Fair		REMOVE
377	Willow	2.5	Fair		REMOVE
378	Black locust	4	Fair		REMOVE
379	Black walnut	2.5	Fair		REMOVE
380	Silver maple	2	Fair		REMOVE
381	Silver maple	2.5	Poor		REMOVE
382	Silver maple	3.5	Fair		REMOVE
383	Silver maple	7.5	Fair		REMOVE
384	Black locust	3.5	Fair		REMOVE
385	Black locust	3.5	Fair		REMOVE
386	Elm	5	Fair		REMOVE
387	Silver maple	2.5	Gooc		REMOVE
388	Black locust	2	Fair		REMOVE
389	Silver maple	4	Fair		REMOVE
390	Black locust	3	Fair		REMOVE
391	Silver maple	20	Fair		PRESERVE
392	Black locust	5	5 Poor		REMOVE
393	Black locust	10	Fair		REMOVE
394	Black locust	3	Poor		REMOVE
395	Black locust	7	Fair		PRESERVE
396	Black locust	8	Fair		REMOVE
397	Black locust	2.5	Poor		REMOVE
398	Black locust	8.5	Fair		REMOVE
399	Black locust	8	Fair		REMOVE
400	Boxelder	4	Fair		REMOVE
401	Black locust	11	Fair		REMOVE
402	Silver maple	3	Fair		REMOVE
403	Elm	4	Fair		REMOVE
404	Black locust	12	Fair		REMOVE
405	Black locust	7	Fair		REMOVE
406	Black locust	5	Fair		REMOVE
407	Black locust	4	Fair		REMOVE
408	Black walnut	10.5	Fair		REMOVE
409	Black cherry	8	6 Dead		REMOVE
410	Mulberry	6.5	Poor		REMOVE
411	Black cherry	7	5 Poor		REMOVE
412	Boxelder	11	5 Poor		REMOVE
413	Boxelder	17	6 Dead		REMOVE
414	Silver maple	50	5 Poor	Tree split, multistem	REMOVE
415	Boxelder	19	Dead	Multistem split	REMOVE
416	Ash	2	Fair		PRESERVE

TREE PROTECTION NOTES

1. BEFORE ANY EXCAVATION, CALL TO LOCATE ANY EXISTING UTILITIES ON THE SITE. THE CONTRACTOR SHALL FAMILIARIZE HIMHERSELF WITH THE LOCATIONS OF ALL BURIED UTILITIES IN THE AREAS OF WORK BEFORE STARTING OPERATIONS. THE CONTRACTOR SHALL BE LIABLE FOR THE COST OF REPAIRING OR REPLACING ANY BURIED CONDUITS, CABLES OR PIPING DAMAGED DURING THE INSTALLATION OF THIS WORK.

2. FOUR FOOT HIGH SNOW FENCING OR OTHER RIGID MATERIAL IS TO BE ERECTED AROUND THE DRIPLINE OF ALL TREES TO BE SAVED IN ACCORDANCE WITH THE NORTHBROOK ZONING ORDINANCE.

3. A TREE REMOVAL PERMIT MUST BE OBTAINED FROM THE PLANNING OFFICE PRIOR TO ALL TREE REMOVAL ACTIVITY INVOLVING TREES SIX (6) INCHES OR MORE D,B,H. IN ACCORDANCE WITH NORTHBROOK ZONING ORDINANCE,

4. TREES TO BE REMOVED MUST BE MARKED IN THE FIELD WITH RED PAINT OR FLAGS AND INSPECTED BY THE NORTHBROOK FORESTRY OFFICE PRIOR TO ANY TREES BEING REMOVED.

5. THE PERMITTED DISTANCE FROM THE TRUNK OF A TREE TO ANY PROPOSED EXCAVATION IS SIX (6) FEET OR MORE PER THE NORTHBROOK ZONING ORDINANCE.

6. IF THE PROPOSED IMPROVEMENT IS WITHIN SIX (6) FEET OR LESS OF THE TREE, THE TREE MAY BE REQUIRED TO BE REMOVED PER THE NORTHBROOK ZONING ORDINANCE.

7. ROOT PRUNING SHALL BE PERFORMED ON ANY TREE THAT IS MORE THAN SIX (6) FEET FROM THE PROPOSED CONSTRUCTION ZONE, ROOT PRUNING WILL NOT BE PERMITTED ON ANY TREE THAT IS LESS THAN SIX (6) FEET AWAY FROM PROPOSED CONSTRUCTION ZONE PER THE NORTHBROOK ZONING ORDINANCE.

8. IF NECESSARY TO CONDUCT WORK OR DIGGING WITHIN THE ROOT ZONE OF TREES TO REMAIN, THE LANDSCAPE ARCHITECT MUST BE NOTIFIED AND ADDITIONAL PROTECTIVE MEASURES, SUCH AS ROOT PRUNING OR BRIDGING, MUST BE EMPLOYED BY A LICENSED TREE SERVICE.

9. ROOT PRUNING EQUIPMENT MUST BE APPROVED BY THE VILLAGE FORESTER PRIOR TO USE. HAND ROOT PRUNING WILL NOT BE PERMITTED UNLESS APPROVED BY THE VILLAGE FORESTER. ALL HAND ROOT PRUNING WILL REQUIRE A CERTIFIED ARBORIST'S SUPERVISION IN ACCORDANCE WITH THE NORTHBROOK ZONING ORDINANCE.

10. PROTECT STRUCTURES, SIDEWALKS, PAVEMENTS AND UTILITIES TO REMAIN FROM DAMAGE CAUSED BY SETTLEMENT, LATERAL MOVEMENT, UNDERMINING, WASHOUTS AND OTHER HAZARDS CAUSED BY SITE IMPROVEMENT OPERATIONS.

11. CAREFULLY MAINTAIN PRESENT GRADE AT BASE OF ALL EXISTING TREES TO REMAIN. PREVENT ANY DISTURBANCE OF EXISTING TREES INCLUDING ROOT ZONES. USE TREE PROTECTION BARRICADES WHERE INDICATED. PROTECT EXISTING TREES TO REMAIN AGAINST UNNECESSARY CUTTING, BREAKING OR SKINNING OF ROOTS, BRUISING OF BARK OR SMOTHERING OF TREES. DRIVING, PARKING, DUMPING, STOCKPILING AND/OR STORAGE OF VEHICLES, EQUIPMENT, SUPPLIES, MATERIALS OR DEBRIS ON TOP THE ROOT ZONES AND/OR WITHIN THE DRIPLINE OF EXISTING TREES OR OTHER PLANT MATERIAL TO REMAIN IS STRICTLY PROHIBITED.

12. TREE REMOVAL IS RECOMMENDED FOR TREES CLOSER THAN SIX (SIX) FEET TO A CONSTRUCTION ZONE. ALL TREE REMOVALS REQUIRE A WRITTEN PERMIT FROM THE VILLAGE FORESTER PRIOR TO REMOVAL IN ACCORDANCE WITH THE NORTHBROOK ZONING ORDINANCE.

13. THE USE OF STRUCTURAL SOIL AND BARRIER FABRIC WILL BE CONSIDERED AS AN ALTERNATIVE TO TREE REMOVAL PER THE NORTHBROOK ZONING ORDINANCE.

14. TREE BRANCHES HANGING INTO THE CONSTRUCTION ZONE MAY BE PRUNED BY A CERTIFIED TREE WORKER. ALL PRUNING CUTS MUST MEET ANSI A300-2001 STANDARDS IN ACCORDANCE WITH THE NORTHBROOK ZONING ORDINANCE
.

15. PER THE NORTHBROOK ZONING ORDINANCE, NO AMERICAN ELMS OR OAKS MAY BE PRUNED WITHOUT WRITTEN PERMISSION AND INSTRUCTIONS TO CERTIFIED ARBORIST FROM THE VILLAGE FORESTER BETWEEN APRIL 1ST AND OCTOBER 31ST.

16. EXERCISE CAUTION WHEN WORKING AND DIGGING NEAR TREES LOCATED ON ADJACENT PROPERTY.

17. FAILURE TO FOLLOW THESE SPECIFICATIONS WILL RESULT IN THE CONTRACTOR REQUIRING TO POST A CASH BOND, EQUIVALENT TO THE VALUE OF EACH DAMAGED TREE, FOR A PERIOD NOT TO EXCEED THREE (3) YEARS, BOND VALUE WILL BE DETERMINED BY THE VILLAGE FORESTER PER THE NORTHBROOK ZONING ORDINANCE.

18. THE VILLAGE FORESTER RESERVES THE RIGHT TO STOP THE JOB FOR UNSUPERVISED WORK THAT IS DETERMINED TO CAUSE IRREPARABLE DAMAGE TO ANY RIGHT-OF-WAY TREE. STOP WORK ORDER WILL BE ENFORCED UNTIL THE CASH BONG IS PAID AS DETERMINED PER THE NORTHBROOK ZONING ORDINANCE.

19. THE CONTRACTOR AT ALL TIMES SHALL KEEP THE PREMISES ON WHICH WORK IS BEING DONE, CLEAR OF RUBBISH AND DEBRIS. ALL PAVEMENT AND DEBRIS REMOVED FROM THE SITE SHALL BE DISPOSED OF LEGALLY.

20. ALL WORK AND OPERATIONS SHALL COMPLY WITH ALL APPLICABLE FEDERAL, STATE AND LOCAL CODES AND ORDINANCES.

21. TREE INVENTORY CONDUCTED BY SAVA-TREE LICENSED ARBORIST (814-241-4999)

22. EXISTING TREES HAVE BEEN LOCATED WITH GIS COORDINATES. LOCATIONS ARE APPROXIMATE BUT ACCURATE. FIELD VERIFICATION IS RECOMMENDED PRIOR TO REMOVAL ACTIVITY.

Kathryn Talty
landscape architecture
Winnetka, Illinois 60093
847.612.5154
www.kmtaltydesign.com

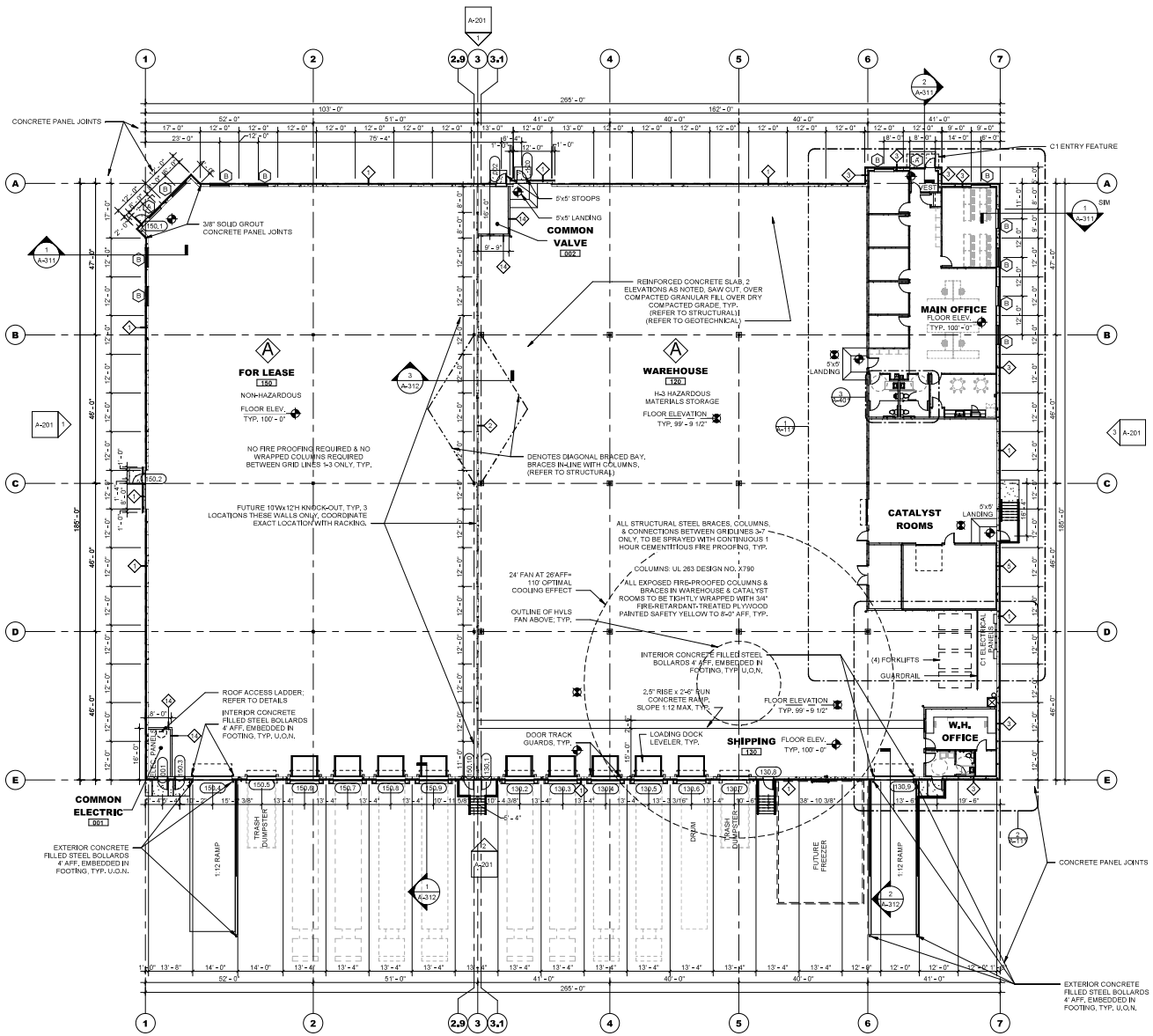
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TREE INVENTORY
TREE PROTECTION NOTES

DATE: 09-15-22
DRAWN BY: EN
CHECKED BY: KMT

PROJECT NO.
22370

SHEET NO.
TP2.1



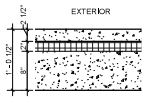
1 FLOOR PLAN
SCALE: 1/16" = 1'-0"

GENERAL FLOOR PLAN NOTES

1. REFER TO ADDITIONAL NOTES AND REQUIREMENTS ON ALL OTHER DOCUMENTS AND OTHER DISCIPLINES DOCUMENTS.
2. ALL SITE INFO, FURNITURE, FIXTURES AND EQUIPMENT SHOWN SHOULD BE CONSIDERED CONCEPTUAL AND MAY HAVE BE PROVIDED FOR COORDINATION PURPOSES ONLY. REFER TO CIVIL, FIRE SUPPRESSION, PLUMBING, MECHANICAL, ELECTRICAL, COMMUNICATIONS, ELECTRONIC SAFETY & SECURITY DOCUMENTS &/OR CONSULTANTS FOR SPECIFIC DESIGN INFORMATION & REQUIREMENTS.
3. DIMENSIONS ARE TO FACE OF FINISH MATERIAL OR CENTER OF STRUCTURE UNLESS OTHERWISE SPECIFIED.
4. ALL CONDUITS, PIPES, WIRING, ROUGH-IN, ETC, SHOULD BE HELD AS TIGHT AS POSSIBLE TO THE ROOF OR FLOOR DECK OR SHOULD BE KEPT WITHIN INTERIOR WALL CAVITIES. NOTHING SHALL BE BELOW THE BOTTOM EDGE OF MAIN BUILDING FRAMES. NOTHING SHALL BE EXPOSED IN FINISHED SPACES. NOTHING SHALL PREVENT A SMOOTH CONTINUOUS FINISHED WALL OR CEILING AS NOTED ON THE DRAWINGS AND NO PLUMBING RAN IN EXTERIOR WALLS UNLESS PRIOR APPROVAL IS GRANTED BY THE ARCHITECT OR OWNER. PLACEMENT COORDINATION BETWEEN TRADES IS REQUIRED.
5. INSTALL VERTICAL EXPANSION JOINT MINIMAL AT COLUMN/GRID LINES AND AT THE HEAD OF DOOR JAMBS/OPENINGS OR AS OTHERWISE NOTED OR WHERE REQUIRED PER STANDARD MATERIAL PRACTICE TO REDUCE STRESS CRACKING. NO CONTROL JOINT/EXPANSION JOINT IN LOAD BEARING AREAS, STAY AWAY 2'-6" MIN.
6. CAULK & SEAL ALL CONTROL-EXPANSION, SAWCUT JOINTS AT ALL INTERIOR & EXTERIOR MASONRY & CONCRETE.
7. PROVIDE LOWER LEVEL AND/OR UNDERFLOOR DRAINAGE SYSTEM TO REDUCE HYDROSTATIC UPLIFT AND PROTECT AGAINST MOISTURE SEEPAGE. PROVIDE FOUNDATION WALL DRAINAGE SYSTEM TO REDUCE LATERAL PRESSURES AND PROTECT AGAINST MOISTURE SEEPAGE, BOTH SYSTEMS SHALL OUTLET TO APPROPRIATE RELIEF.
8. PROVIDE POSITIVE DRAINAGE OF SURFACE WATER AWAY FROM BUILDING WITHOUT PONDING OF WATER ADJACENT TO BUILDING OR ON PAVEMENTS.

EXTERIOR VERTICAL ASSEMBLY TYPES

REFER T0 GENERAL ASSEMBLY NOTES ON A-111



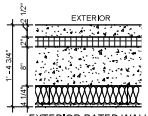
1 SMOOTH FACED, WITH REVEALS AS NOTED, ARCHITECTURAL CONCRETE WALL PANEL WITH SANDWICH INSULATION TO MEET ENERGY CODE. (REFER TO CONCRETE PANEL DOCUMENTS)

EXTERIOR RATED WALL — 2 HOUR RATING
SCALE: 1"= 1'-0"



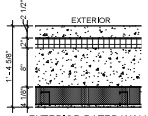
2 SMOOTH FACED, WITH REVEALS AS NOTED, ARCHITECTURAL 8" CONCRETE WALL PANEL (REFER TO CONCRETE PANEL DOCUMENTS)

DEMISING WALL — 3 HOUR RATING
SCALE: 1"= 1'-0"



3 EXTERIOR WALL - 2 HOUR RATING SMOOTH FACED, WITH REVEALS AS NOTED, ARCHITECTURAL CONCRETE WALL PANEL WITH SANDWICH INSULATION TO MEET ENERGY CODE.(REFER TO CONCRETE PANEL DOCUMENTS) INTERIOR FURRING: 1 LAYER 5/8" TYPE 'X' GYPSUM BOARD (FASTENERS, JOINT TAPE & COMPOUND AS REQUIRED) OVER 3-5/8" STEEL FURRING/STUDS @ 16" O.C. WITH FLOOR & CEILING RUNNERS (GAUGE & SUPPORT PER MFR., CORROSION-PROTECTED OR GALV.) FILLED WITH HIGH R INSULATION TO 8" ABOVE FINISHED CEILING.

EXTERIOR RATED WALL — 2 HOUR RATING
SCALE: 1"= 1'-0"



5 EXTERIOR WALL - 2 HOUR RATING SMOOTH FACED, WITH REVEALS AS NOTED, ARCHITECTURAL CONCRETE WALL PANEL WITH SANDWICH INSULATION TO MEET ENERGY CODE, (REFER TO CONCRETE PANEL DOCUMENTS) INTERIOR FURRING:1 LAYER 5/8" TYPE 'X' MOISTURE RESISTANT GYPSUM BOARD/FASTENERS, JOINT TAPE & COMPOUND AS REQUIRED) OVER 2-1/2" STEEL FURRING/STUDS @ 16" O.C. WITH FLOOR & CEILING RUNNERS (GAUGE & SUPPORT PER MFR., CORROSION-PROTECTED OR GALV.) OVER 1" AIR SPACE BOTH FILLED WITH 3.5" R-23 CLOSED CELL SPRAY FOAM INSULATIONTO FINISHED CEILING. (SPRAY FOAM IN CEILING & WALLS TO BE CONTINUOUS)

EXTERIOR RATED WALL — 2 HOUR RATING
SCALE: 1"= 1'-0"

HORIZONTAL ASSEMBLY TYPES

REFER T0 GENERAL ASSEMBLY NOTES ON A-111



A REINFORCED CONCRETE SLAB, SAW CUT, OVER COMPACTED GRANULAR FILL OVER DRY COMPACTED GRADE. OVER VAPOR BARRIER, TYP. (REFER TO STRUCTURAL) (REFER TO GEOTECHNICAL) (REFER TO FLOOR ELEVATION KEY)

RATED FLOOR ASSEMBLY
SCALE: 1"= 1'-0"

FLOOR ELEV. KEY

- FLOOR ELEV 100' - 0", TYP.
- 2.5" RISE x 2' -6" RUN CONCRETE RAMP SLOPE 1:12 MAX. TYP.
- FLOOR ELEV 99' - 9.5", TYP.

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PLANNING ■ ARCHITECTURE ■ INTERIORS
Simonson + Associates Architects LLC
1717 Ingersoll Ave, Suite 117, Des Moines, Iowa 50309
Ph: 515-465-5609
www.simonsonassoc.com

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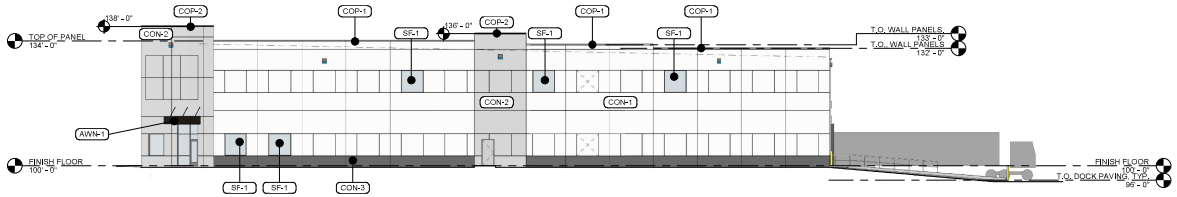
Rev. #	Issue / Description	Date
1	SCHEMATIC DESIGN	01-15-2022
2	SCHEMATIC DESIGN	02-25-2022
3	SCHEMATIC DESIGN	04-04-2022
4	SCHEMATIC DESIGN	05-02-2022
5	ISSUED FOR PLANNING	05-25-2022
6	ISSUED FOR PERMIT	06-15-2022
7	REVISED PLANS FOR REVIEW	09-22-2022

Proj. No. 22002 | SAA | Proj. Mgr. SS

Sheet Title
FLOOR PLAN

Sheet No.
A-101

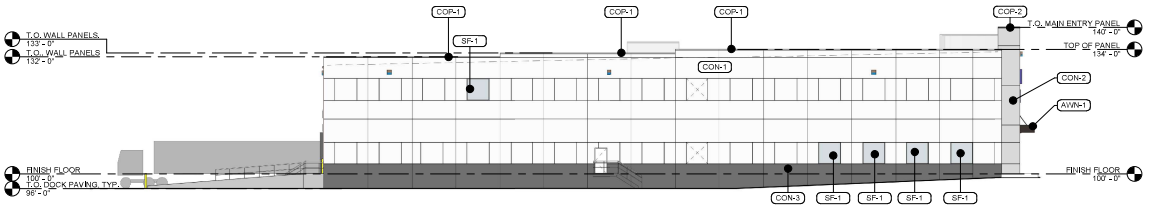
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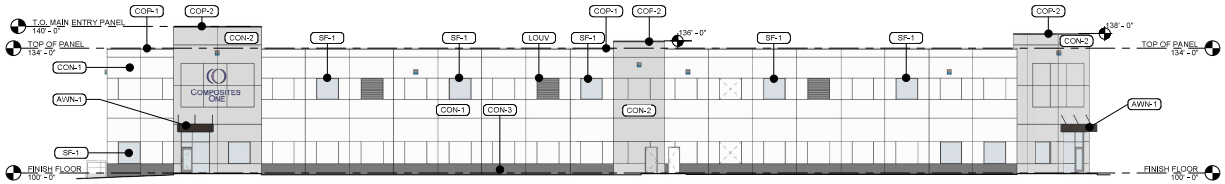
1 **NORTH EXTERIOR ELEVATION**
SCALE: 1/16" = 1'-0"



2 **WEST EXTERIOR ELEVATION**
SCALE: 1/16" = 1'-0"



3 **SOUTH EXTERIOR ELEVATION**
SCALE: 1/16" = 1'-0"



4 **EAST EXTERIOR ELEVATION**
SCALE: 1/16" = 1'-0"

EXTERIOR MATERIAL LEGEND	
MAT. LABEL	**MATERIAL DESCRIPTION**
AWN-1	METAL AWNING, PREFINISHED BLACK, TYP.
CON-1	CONCRETE PANELS PAINTED WHITE, TYP., U.O.N.
CON-2	CONCRETE PANELS PAINTED LIGHT GRAY, TYP.
CON-3	CONCRETE PANELS PAINTED DARK GRAY, TYP.
COP-1	METAL PARAPET WALL COPING, PREFINISHED LIGHT GRAY, U.O.N.
COP-2	METAL PARAPET WALL COPING, PREFINISHED BLACK, U.O.N.
DNST-1	METAL PREFINISHED DOWNSPOUT TO MATCH ADJ. MATERIAL, TYP.
DOOR	STEEL DOORS & FRAMES PAINTED TO MATCH ADJ. WALL, TYP.
GUT-1	METAL PREFINISHED GUTTER TO MATCH ADJ. MATERIAL.
LOUV	FIXED METAL ARCHITECTURAL LOUVER PREFINISHED TO MATCH ADJ. WALL, TYP. (REFER TO MECH.)
OHD	PREFINISHED WHITE METAL INSULATED OVERHEAD DOORS WITH VIEWING WINDOWS, TYP.
SF-1	1" INSULATED VISION GLASS: TINTED GRAY W/ LOW E COATING

MISCELLANEOUS EXTERIOR MATERIAL FINISHES

TYPICAL U.O.N.
- EXPOSED CONCRETE: GRIND SMOOTH & RUB/COAT WITH CEMENT SLURRY, PAINTED TO MATCH SIMILAR CONDITIONS.
- BOLLARDS: CONCRETE FILLED STEEL BOLLARDS PAINTED SAFETY YELLOW.
- METAL STAIRS & RAILINGS: GALVANIZED.
- CAULKS & SEALANTS: COLOR MATCHED TO ADJACENT MATERIAL.
- LIGHT FIXTURES: METAL PRE-FINISHED HOUSINGS, COLOR TO MATCH ADJACENT MATERIAL.
- EXTERIOR UTILITY EQUIPMENT: IF ALLOWED, PAINTED TO MATCH ADJACENT MATERIAL.

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Simonson + Associates Architects LLC
1717 Ingersoll Ave, Suite 117, Des Moines, Iowa 50309
Ph 515-465-5626
www.simonsonassoc.com

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Rev. #	Issue / Revision	Date
4	SCHEMATIC DESIGN	05-15-2022
5	ISSUED FOR AHJ VARIANCE	05-27-2022
6	ISSUED FOR REVIEW & PRICING	06-06-2022
7	REVISED ELEVATIONS FOR REVIEW	06-22-2022
8	ISSUED FOR AHJ APPROVAL	06-24-2022

Proj. No. 22002 | SAA | Proj. Mgr. SS

Sheet Title
EXTERIOR ELEVATIONS

Sheet No.
A-201

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NORTHEAST EXTERIOR PERSPECTIVE

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Simonson + Associates Architects LLC
1717 Ingersoll Ave, Suite 117, Des Moines, Iowa 50309
Ph: 515-440-5626
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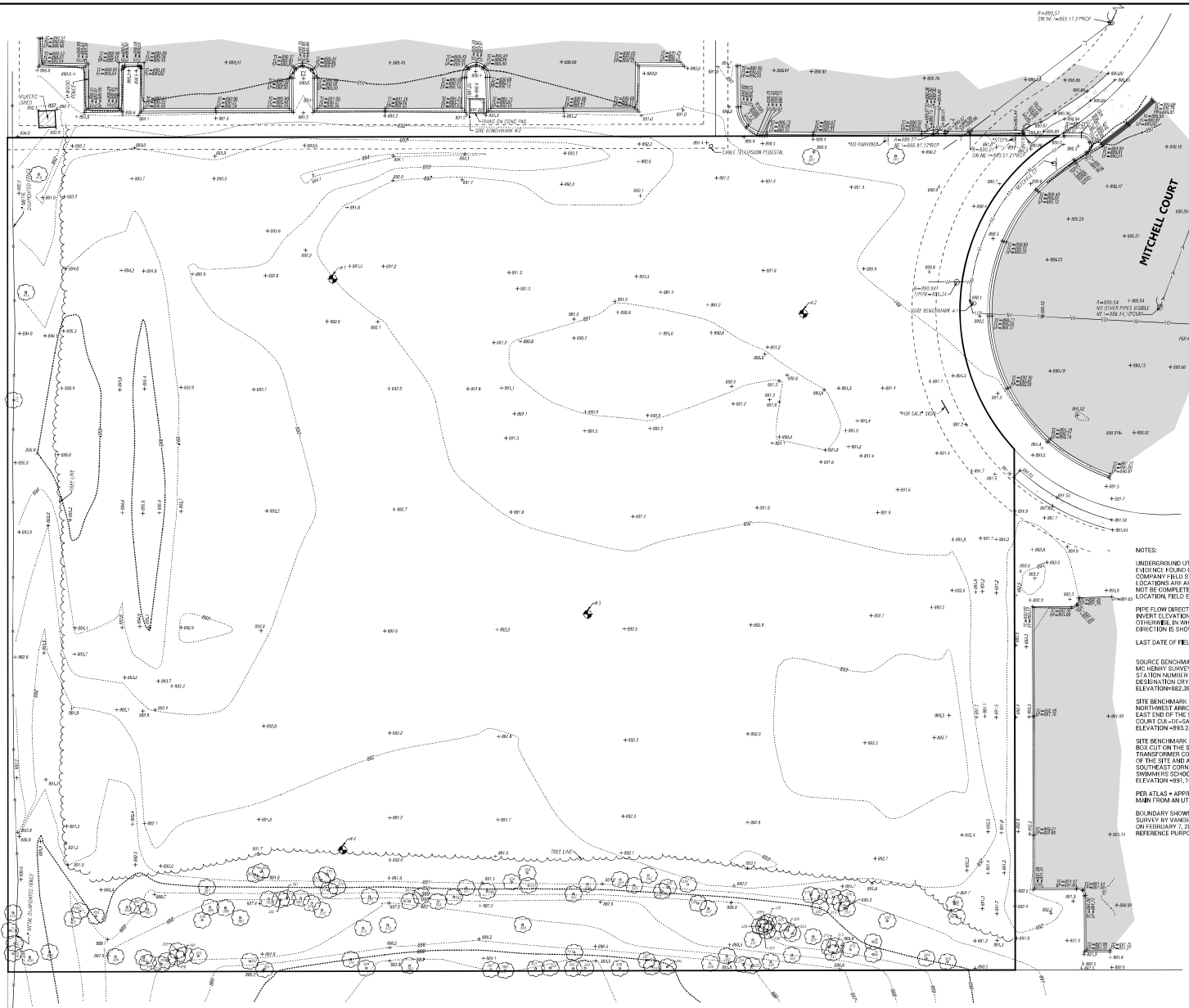
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Rev. #	Issue / Revision	Date
8	ISSUED FOR AAU APPROVAL	09-26-2022

Proj. No. 22002 | SAA | Proj. Mgr. SS

Sheet Title: EXTERIOR PERSPECTIVE

Sheet No.: A-200



LEGEND

- STORM SEWER
- SANITARY SEWER
- COMBINED SEWER
- WATER MAIN
- GAS MAIN
- UNDERGROUND TELEPHONE LINE
- UNDERGROUND ELECTRIC LINE
- UNDERGROUND CATV LINE
- OVERHEAD WIRES OR UTILITY POLES
- FIBER OPTIC LINE
- RAILROAD
- FENCE
- GUARDRAIL
- EDGE OF WATER
- WETLAND LIMITS
- AIR CONDITIONING UNIT
- BOLLARD
- HANDHOLE
- TRAFFIC SIGNAL BOX
- TRAFFIC SIGNAL
- ELECTRIC METER
- LIGHT POLE
- GUY WIRE ANCHOR
- LANDSCAPE LIGHT/FLOOD LIGHT
- UTILITY POLE
- REACTIVE PEDESTAL
- ELECTRIC MANHOLE
- TELEPHONE PEDESTAL
- TELEPHONE MANHOLE
- CABLE PEDESTAL
- CABLE MANHOLE
- GAS METER
- GAS VALVE
- GAS MANHOLE
- COMBINATION MANHOLE
- SANITARY MANHOLE
- GREASE TRAP
- CLEANOUT
- DOWNSPOUT
- STORM MANHOLE
- CULVERT
- CATCH BASIN
- FLARED END SECTION
- INLET
- AUXILIARY VALVE
- BUFFALO BOX
- SIAMESE CONNECTION/AUTO SPRINKLER
- WATER VALVE
- FIRE HYDRANT
- WATER METER
- WELL
- VAULT AND VAULT
- MAILBOX
- SIGN
- FLAG POLE
- SATELLITE DISH
- UNIDENTIFIED PEDESTAL
- VENT PIPE
- UNIDENTIFIED MANHOLE
- STUMP
- RIGHT OF WAY MONUMENT
- PK NAIL/WASHER
- RAILROAD SPIKE
- IRON ROD
- IRON PIPE
- CROSS
- CONCRETE MONUMENT
- DISC
- BORING
- TEST PIT
- TREE WITH SIZE
- EVERGREEN TREE WITH SIZE
- BUSH
- WINDOW WELL
- ASPHALT
- CONCRETE
- GRAVEL
- BRICK
- CONTOUR
- SPOT ELEVATION

NOTES:

UNDERGROUND UTILITIES ARE SHOWN BY USING PHYSICAL EVIDENCE FOUND ON THE SURFACE AND/OR FROM UTILITY COMPANY FIELD STAKES AND, THEREFORE, THEIR LOCATIONS ARE APPROXIMATE AND SUSPECTED AND MAY NOT BE COMPLETELY ACCURATE. FOR MORE ACCURATE LOCATION, FIELD EXCAVATE.

PIPE FLOW DIRECTIONS, IF SHOWN, ARE BASED ON FIELD INVERT ELEVATIONS UNLESS EXISTING PLANS INDICATE OTHERWISE IN WHICH CASE THE EXISTING PLAN FLOW DIRECTION IS SHOWN.

LAST DATE OF FIELD WORK: JULY 27TH, 2022

SOURCE BENCHMARK:
MC HENRY SURVEY MONUMENT
STATION NUMBER 6631
DESIGNATION CRYSTAL LAKE-1
ELEVATION=882.38 FEET NAVD 88

SITE BENCHMARK #1:
NORTHWEST ARROW BOLT OF THE FIRE HYDRANT AT THE EAST END OF THE SITE AND ON THE WEST SIDE OF MITCHELL COURT CUE-DE-SAC.
ELEVATION =893.24 FEET NAVD 88

SITE BENCHMARK #2:
BOX CUT ON THE SOUTHWEST CORNER OF THE COMED TRANSFORMER CONCRETE PAD THAT IS ON THE NORTH SIDE OF THE SITE AND APPROXIMATELY 60 FEET WEST OF THE SOUTHEAST CORNER OF THE PARKING LOT OF THE LITTLE SWIMMERS SCHOOL.
ELEVATION =891.19 FEET NAVD 88

PER ATLAS = APPROXIMATION LOCATION OF THE WATER MAIN FROM AN UTILITY ATLAS

BOUNDARY SHOWN HEREON PER ALTA/NSPS LAND TITLE SURVEY BY VANDERSTAPPEN LAND SURVEYING INC SIGNED ON FEBRUARY 7, 2022 AND IS SHOWN HEREON FOR REFERENCE PURPOSES ONLY.

NO.	DATE	REMARKS

NO.	DATE	REMARKS

EXISTING CONDITIONS

COMPOSITES ONE
MITCHELL COURT
CRYSTAL LAKE, ILLINOIS

CONSULTING ENGINEERS
SITE DEVELOPMENT ENGINEERS
LAND SURVEYORS

9575 W. Higgins Road, Suite 700
Rosemont, Illinois 60018
Phone: (847) 698-4060 Fax: (847) 698-4065

SPACECO INC.

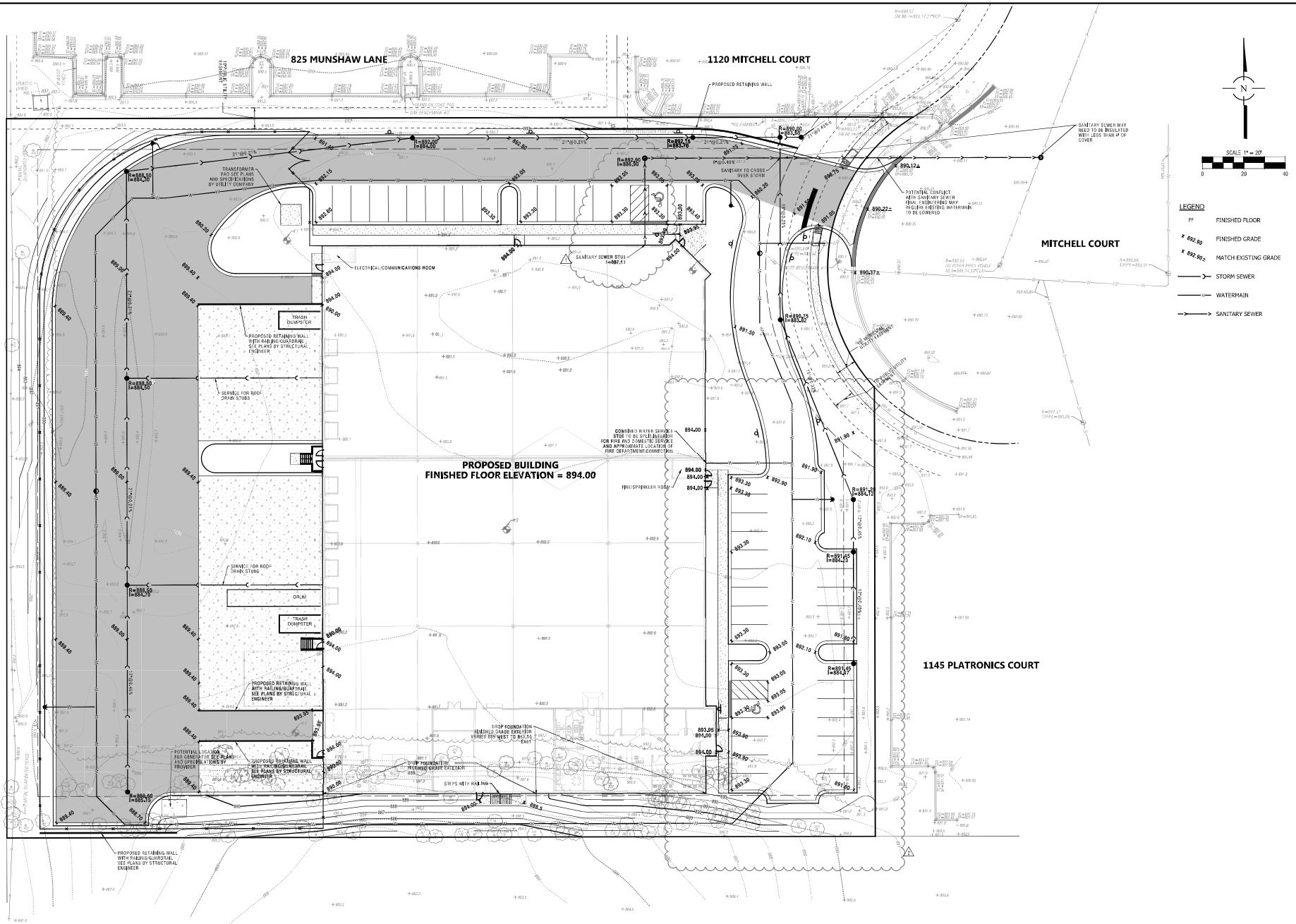
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08/19/2022

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12141

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3 OF 5

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NO.	DATE	REMARKS
2	09/26/22	REVISIONS PER VILLAGE COMMENT
1	09/13/22	SANITARY REVISIONS PER OWNER

PRELIMINARY GRADING AND UTILITY PLAN

COMPOSITES ONE
MITCHELL COURT
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CONSULTING ENGINEERS
SITE DEVELOPMENT ENGINEERS
LAND SURVEYORS
9575 W. Higgins Road, Suite 700
Rosemont, Illinois 60018
Phone: (847) 696-4400 Fax: (847) 696-4965
SPACECO INC.

FILENAME: 12141P-GRUT

DATE: 08/19/2022

JOB NO. 12141

SHEET **P-GRUT** 5 OF 5

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Agenda Item No: 14

City Council
Agenda Supplement

Meeting Date: October 18, 2022

Item: Proposal Rejection and Contract Award – Parking Citation and Adjudication Software

Staff Recommendation: 1. Motion to reject the Parking Citation Processing proposal from the request for proposals opening on July 20, 2022; and

2. Motion to award a contract to Quicket Solutions for parking citation and adjudication software.

Staff Contact: Jodie Hartman, Director of Finance
Adam Orton, Assistant Director of Finance

Background:

Since 2010, the City has utilized Duncan Solutions for its parking ticket processing. The current service provided software, handheld devices for issuing tickets in the field, and collection/lockbox services. The handheld devices currently utilize 3G cellular technology that will be phased out in December 2022, eliminating any cellular connectivity capabilities. Given the specialized nature of these software services for municipalities, a request for proposals (RFP) was issued on June 24, 2022, soliciting vendors capable of providing the related services, along with corresponding software and hardware. The RFP was distributed to known vendors as well as placed on BidSync.

The City only received one proposal in response to the RFP. The sole proposal came from the City's current parking ticket citation vendor, Duncan Solutions. However, City staff found several issues with the proposal as submitted. As a requirement of the RFP, the City required that the vendor provide for the ongoing maintenance and the replacement of the handheld devices at no additional charge to the City. Additionally, all costs were to be presented on an all-encompassing per-ticket basis. Neither of these requirements were included in the proposal received. The proposal required an upfront charge of $25,000 for five handheld devices, and a charge of $1,000 for each on-site technical support visit. Although Duncan Solutions' RFP response did include a per-ticket cost for the service, it also proposed a flat, $1,000 monthly software subscription fee. As stated in the RFP, the City reserved the right to reject bids and award contracts based upon its determination as to the best interest of the City. Given that the price structure and the hardware maintenance requirements did not meeting the specifications of the RFP, the City considers the proposal to be non-responsive.

Parking Citations

Authorized police staff members issue parking tickets throughout the City, most commonly for violations within the train commuter lots. Ticket volume the past few years has been down, as the result of a combination of not being able to chalk tires and reduced commuter traffic on the train lines. However, commuter traffic on the rail line has been increasing this year. Also, the City now has the capability to use new technology to track the length of time a vehicle has remained in one spot without touching the vehicle. Both of these factors should contribute to an increase in parking ticket issuance for violations in the coming months and years. Over the past four years, the City has issued an average of 2,654 tickets per year.

Existing services provided by Duncan have been sufficient in core areas, but the City has experienced some limitations with Duncan's capabilities. An example of one limitation is the inability to export details of delinquent ticket records for submittal to the State of Illinois' Local Debt Recovery Portal, limiting our ability to maximize collection of tickets. City staff surveyed nearby communities, focusing on those along the commuter train line, to see how the other communities handle parking citations. With this information, staff reached out to four experienced vendors to solicit software demonstrations and quotes.

The selection committee, consisting of staff from both the Police Department and the Finance Department, viewed software demonstrations from DacraTech, Quicket Solutions and Tyler Technologies. The fourth vendor, BS&A, did not provide a response. Each of these vendors offers a parking ticket solution that would meet the needs of the City for parking ticket administration, tracking, reporting and an online payment portal. City staff has reviewed the current lockbox service offered by Duncan and decided to handle mailed payments internally, thereby reducing fees. The City will utilize its city-wide collection agency to pursue outstanding tickets, at no additional charge. The City will also purchase new mobile ticketing tablets and remote printers to work with the software provided by the awarded vendor.

Administrative Adjudication

Parking tickets are considered a local ordinance violation. If someone would like to contest their parking ticket, they are assigned a hearing date for administrative adjudication. The software the City currently uses for administrative adjudication is an older version of DacraTech that runs on a Microsoft Access database which is no longer supported by the software company. There is significant concern that as Microsoft continues to update its Access software, the current adjudication software will no longer be accessible. As ticketing and adjudication software are closely linked, it is ideal timing to review options for adjudication software as well. Incorporating adjudication with local ticketing will relieve the duplicate entry as tickets will automatically flow through the software system into the adjudication software, reducing the opportunity for human error and streamlining operations. DacraTech, Quicket Solutions and Tyler Technologies each offer administrative adjudication capabilities along with their parking ticket software modules.

Financial Impact

The quotes solicited from the vendors of parking ticket and adjudication software are as follows:

Vendor	Six Year Total Cost
Quicket Solutions	$169,200
Tyler Technologies	$170,428
DacraTech	$186,755

Funds are available in the fiscal year 2022-2023 budget for this software.

Recommendation:

After reviewing the parking citation processing proposal and reviewing alternative parking citation and adjudication software options, City staff recommends rejecting the results from the initial RFP and approving a contract with Quicket Solutions for the following reasons:

- Recently, the McHenry County Circuit Clerk contracted with Quicket Solutions to use their software as a state ticket platform and is implementing the software with municipalities in the County, including the Crystal Lake Police Department, for the handling of state tickets. As a result, the base platform will be already installed and integrated with the LEADS system. Since the City would only be adding the local ticketing and adjudication products to the Quicket system already installed, the officers will be familiar with the software and will only have one platform to use.

- City staff are confident that the functionality of the Quicket Solution system will best meet the needs of both the Police and Finance Departments relating to parking ticket issuance, administration, reporting, payments and local adjudication. Staff preferred the functionality of the Quicket Solutions system to the alternative options. Incorporating local ticketing into the same platform as state tickets would help to ensure continuity with only one software platform having to be programmed to each device.

- Quicket Solutions proposed a flat, subscription fee over the course of a 6-year contract. Over the course of the 6-year contract, the price difference between Quicket Solutions and the lowest vendor is negligible. The setup costs are included in the annual subscription fee, and the initial training costs are waived with a two years upfront payment.

- Quicket Solutions has been awarded contracts for parking management software and public safety software with Sourcewell, a purchasing cooperative that the City currently participates in. Cooperative purchasing offers an alternative to the traditional bidding process as lower bids for services can be achieved through combining with other purchasers. Sourcewell performs the public notice, proposal, evaluation and award processes on behalf of its participants. The use of an approved purchasing cooperative such as Sourcewell satisfies the City's bidding requirements.

The City's legal counsel has reviewed and approved the draft agreement.

Votes Required to Pass:

Simple majority

Res. _____

R E S O L U T I O N

WHEREAS on June 24, 2022, the CITY OF CRYSTAL LAKE issued a request for proposals ("RFP") for parking citation processing; and

WHEREAS, the RFP was submitted to a number of known vendors and also placed on BidSync; and

WHEREAS, the opening for proposals submitted in response to the RFP was scheduled for July 20, 2022 (the "Proposal Opening Date"); and

WHEREAS, only one proposal was received by the Proposal Opening Date and the received proposal was non-responsive to the requirements set forth in the RFP; and

WHEREAS the City's adjudication software is currently out-of-date and unsupported; and

WHEREAS City staff solicited additional quotes and software demonstrations from alternative parking citation and adjudication software vendors; and

WHEREAS, Quicket Solutions was awarded contracts for public safety software and parking management software by Sourcewell, a purchasing cooperative that the City participates in and which utilizes a competitive bidding process that is consistent with the processes followed by the City; and

WHEREAS, the Quicket Solutions parking citation and adjudication system, allows the City's parking and adjudication system to efficiently integrate with McHenry County's Quicket traffic citation system.

NOW THEREFORE BE IT RESOLVED BY THE MAYOR AND CITY COUNCIL OF THE CITY OF CRYSTAL LAKE THAT:

1. The foregoing recitals are repeated and incorporated as though fully set forth herein;

Draft

2. The single proposal received for the parking citation software submitted in response to the RFP which was opened on July 20, 2022 is deemed non-responsive and is hereby rejected; and

3. The Interim City Manager is authorized to execute an agreement with Quicket Solutions for parking citation and adjudication software for a total six-year cost of $169,200.

4. The Interim City Manager is authorized to execute change orders for up to 10% of the contract amount and to approve warranted completion date change orders relating to the contract.

DATED this 18th day of October, 2022.

CITY OF CRYSTAL LAKE, an
Illinois municipal corporation,

By:_____
Haig Haleblian, MAYOR

Draft

SEAL

ATTEST

_____
Nick Kachiroubas, CITY CLERK

PASSED: October 18, 2022
APPROVED: October 18, 2022

Agenda Item No: 15

City Council
Agenda Supplement

Meeting Date: October 18, 2022

Item: Bid Award - Liquid Aluminum Sulfate (Alum) Purchase

Staff Recommendation: Motion to award the bid for the purchase of liquid aluminum sulfate (alum) to the lowest responsive, responsible bidder, USALCO LLC, and adopt a Resolution authorizing the Interim City Manager to execute a one-year contract with USALCO LLC for alum in the submitted bid amount.

Staff Contact: Michael P. Magnuson, P.E., Director of Public Works and Engineering

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Background:
Liquid aluminum sulfate (alum) is used as a coagulant and flocculant in the wastewater treatment process to drop out barium and phosphorous in the wastewater stream as required by the City's National Pollution Discharge Elimination System (NPDES) permit. The City annually uses approximately 310 dry tons of alum at both wastewater facilities.

Discussion:
The City's current contract was bid and awarded in 2020. At that time three bidders offered pricing for 2021 with optional pricing for years 2022 and 2023. The current contract price is $311.63 per dry ton. The City's current vendor has indicated that due to supply chain issues and cost increases, they will not be extending the contract into 2023.

On October 3, 2022, the City of Crystal Lake publicly opened and read aloud the bids received for the purchase of liquid aluminum sulfate (alum) for the Public Works Department. The following is a breakdown of the bids received per ton:

Company	Bid (2022/2023)	Bid (2023/2024)	Bid (2024/2025)
√ USALCO, LLC	$448.51	$479.90	$503.90
Alexander Chemical	$472.00	NO BID	NO BID
Chemtrade Chemicals	$655.00	NO BID	NO BID
Univar USA	NO BID	NO BID	NO BID

√ Indicates recommended lowest responsible, responsive bidder.

Discussion:
The current contract price is $311.63 per dry ton. The new contract price for will be 44% higher than what the City is currently paying. Public Works will make adjustments for the remainder of the fiscal year 2022/2023 budget to accommodate this large increase. Staff will be proposing an increase in the fiscal year 2023/2024 budget for alum. Because of the volatility of the current economy and the lack of additional bids for the next two years, staff recommends entering into a one-year contract and bidding the contract again next fall.

Recommendation:
This contract is being presented pursuant to a competitive bidding process. Under such process, the contract is to be awarded to the "lowest responsive and responsible bidder." The lowest responsive and responsible bidder is the contractor: (i) whose bid substantially conforms to the material provisions of the bid specifications, (ii) who demonstrates the financial capacity and ability to undertake and complete the project in question in accordance with bid specifications, and (iii) whose bid price is lowest among the responsive and responsible bidders. Selecting a contractor on bases not set forth in the bid specifications can lead to challenges to the City's award.

The Public Works Department has reviewed all bids received for completeness and accuracy in accordance with the invitation to bid document. It is the recommendation of staff to award the one-year contract for the purchase of alum to the lowest responsible, responsive bidder, USALCO LLC, in the submitted bid amount of $448.51 per ton. USALCO is our current vendor.

Votes Required to Pass:
Simple Majority

RESOLUTION

WHEREAS, the CITY OF CRYSTAL LAKE utilizes liquid aluminum sulfate (alum) in the wastewater treatment process to meet Illinois Environmental Protection Agency (IEPA) requirements as specified in the CITY'S National Pollution Discharge Elimination System (NPDES) Permits; and

WHEREAS, the CITY received and publicly opened bids for liquid aluminum sulfate (alum) purchase and delivery on October 3, 2022; and

WHEREAS, the lowest responsive and responsible bidder is USALCO LLC, Baltimore, Maryland.

NOW THEREFORE BE IT RESOLVED BY THE MAYOR AND CITY COUNCIL OF THE CITY OF CRYSTAL LAKE that the foregoing recitals are repeated and incorporated as though fully set forth herein; and

BE IT RESOLVED that the Interim City Manager is authorized to execute a one-year contract between the CITY OF CRYSTAL LAKE and USALCO, LLC. for liquid aluminum sulfate (alum) purchase and delivery in the amounts bid.

DATED this 18th day of October, 2022.

CITY OF CRYSTAL LAKE, an
Illinois municipal corporation,

By:_____
Haig Haleblian, MAYOR

Draft

SEAL

ATTEST

_____

CITY CLERK

PASSED: October 18, 2022

APPROVED: October 18, 2022

Draft

Agenda Item No: 16

City Council
Agenda Supplement

Meeting Date: October 18, 2022

Item: Ordinance waiving the bidding requirements under City Code Section 102-3 and for authorization to enter into agreements for tree trimming services with Winkler's Tree and Landscaping in the amounts bid in 2021

Staff Recommendation: Motion to adopt an Ordinance waiving competitive bidding and authorizing the Interim City Manager to execute a contract for tree trimming services for 2022/2023 season with Winkler Tree and Landscaping, execute change orders for up to 10% of the contract amount, and approve warranted completion date change orders relating to the contract.

Staff Contact: Michael Magnuson, P.E., Director of Public Works and Engineering

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Background:
The City of Crystal Lake annually requests bids for tree trimming services. The results of the last five years of bids is illustrated below:

Year	Number of Bidders	Other Bid Amounts	Low Bid Price (each tree)	Low Bid Contractor
2017	2	$60.00	$30.00	Acres Group Landscaping
2018	2	$60.00	$48.91	Winkler's Tree and Landscaping
2019	3	$68.65, $81.60	$58.89	Winkler's Tree and Landscaping
2020	2	$165.00	$59.78	Winkler's Tree and Landscaping
2021	1	n/a	$68.75	Winkler's Tree and Landscaping

Last year's vendor, Winkler's Tree and Landscaping has offered to hold prices for the 2022/2023 winter trimming program. Last year's contract was bid jointly as part of the McHenry County Municipal Purchasing Initiative (McMPI). However, due to the willingness of the vendor to hold pricing, it was determined that re-bidding the services would not be advantageous. The City of McHenry and the Village of Cary will be utilizing Winkler's Tree and Landscaping at the 2021 McMPI bid prices.

It is the policy to bid out contracts whenever possible. In 2021 there was only one bidder for this work. In 2020 there were only two bidders for this work with the second bid being almost three times more than low bidder. The tree trimming program requires a contractor to have significant staffing in order to complete all the work during the dormant season. Public Works has been experiencing recent cost increases and has been having difficulty identifying multiple vendors for a variety of work. It is unusual in the current economic climate to have a contractor offer to hold prices from the previous year.

Recommendation:

Based on the current economic conditions and the past bidding experience for this work, staff feels it is advantageous to the City to waive the bidding requirements and enter into a contract with Winkler's Tree and Landscaping in the 2021 bid prices.

Votes Required to Pass:

Two-thirds majority vote of Council members holding office (5 affirmative votes).

Ordinance #:
File

ORDINANCE APPROVING THE WAIVER OF COMPETITIVE BIDDING FOR TREE TRIMMING SERVICES

WHEREAS, the City annually requests bids for tree trimming services; and

WHEREAS, the City publically bid and entered into a one-year contract in 2021 for tree trimming services with the low bidder, Winkler's Tree and Landscaping; and

WHEREAS, the City's Public Works Department has been experiencing recent cost increases associated with the current challenging economic climate; and

WHEREAS, Winkler's Tree and Landscaping has offered to hold their 2021 contract price for the 2022/2023 winter tree trimming;

NOW, THEREFORE, BE IT ORDAINED BY THE MAYOR AND CITY COUNCIL OF THE CITY OF CRYSTAL LAKE THAT:

SECTION ONE. Recitals. The foregoing recitals are incorporated as though fully set forth herein.

SECTION TWO. Waiver of Competitive Bidding and authorization to enter into Agreements with Winkler Tree and Landscaping. The Interim City Manager is hereby authorized to enter into agreements, in such form as may be approved by the Interim City Manager, for tree trimming services at the unit price of $68.75 per tree, without the necessity of seeking competitive bids.

SECTION THREE. Effective Date. This Ordinance shall be in full force and effect after its passage, approval, and publication in pamphlet form in the manner provided by law.

Draft

DATED this 18th day of October, 2022

APPROVED:

_____
Haig Haleblian, MAYOR

ATTEST:

_____
Nick Kachiroubas, CITY CLERK

PASSED: October 18, 2022
APPROVED: October 18, 2022

Published in pamphlet form by the authority of the Mayor and City Council of the City of Crystal Lake.

Draft

Agenda Item No: 17

City Council
Agenda Supplement

Meeting Date: October 18, 2022

Item: Proposal Award – Building Automation System (BAS) Replacement Project - Commissioning Services

Staff Recommendation: Motion to adopt a Resolution authorizing the Interim City Manager to execute a contract for commissioning services for the Building Automation System Replacement Project with Smith Seckman Reid, Inc. in the amount of $36,277.00, execute change orders for up to 10% of the contract amount, and approve warranted completion date change orders relating to the contract.

Staff Contact: Michael Magnuson, P.E., Director of Public Works and Engineering

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Background:
The current Building Automation System (BAS) for the Municipal Complex has reached end of useful life. BAS manages and controls the heating, ventilation, air conditioning, humidification, and UV disinfection systems within the Municipal Complex. Therefore, this is a complex system designed to provide building systems efficiencies such as enhanced energy use and decreased operating expenditures. The City has awarded a construction contract for the BAS to Automatic Building Controls. In order to ensure the new system is installed, programmed correctly and operates in the most efficient manner it is necessary to contract with a professional firm with expertise in these start up and programming activities (commissioning services) to assist staff in verifying optimal operations and start up.

Discussion:
Public Works followed the City's Purchasing Policy to solicit proposals from consulting firms for the required commissioning services for this project. The City received proposals from five firms. The proposals were reviewed based on the consultants' qualifications, experience, proposed staff for this specific project, adequacy of hours and cost. Not all of the consultants demonstrated the same level experience and expertise for this type of project.

On, September 21, 2022 the City of Crystal Lake received proposals for commissioning services associated with the Building Automation System Replacement Project. The following is a breakdown of the proposals received:

	Smith Rosenfeld, LLC 258 Corporate Drive Suite 205 Madison, WI 53714 (Does not meet qualifications)	√ Smith Seckman Reid, Inc 400 W Liberty Drive, Suite B Wheaton, IL 60187	Aero Building Solutions 11100 Belmont Avenue Franklin Park, IL 60131	Faith Group LLC 3101 S Hanley Road St. Louis, MO 63143	CERx Solutions LLC P.O. Box 1153 Montgomery, IL 60538	Interface Engineering, Inc 100 S Wacker Drive Chicago, IL 60606
	$ 29,370.00	$ 36,277.00	$ 41,107.00	$ 56,000.00	$ 60,150.00	$ 72,880.00
Qualifications						
LEED AP (BD+C)	X_1	X	X	X	X	X_1
CxA		X		X	X	X
BCxP			X		X	
CBCP		X				
CCP or CCF		X				X

$_1$ Has LEED AP certification, without the newer (BD+C). LEED AP is not specific to commissioning, like the other certifications that are listed.

√ Indicates recommended proposer

Recommendation

This contract is being presented pursuant to a request for qualification process. Under such process, the contract is to be awarded to the vendor whose proposal "will be the most advantageous to the City." City staff has reviewed the proposals received, and determined that the recommended consultant is the most well-suited for the project.

The Public Works Department, along with the City's consultant for the project, Wold Architect and Engineers (Wold), have reviewed the proposals and recommend that the contract for commissioning services associated with the Building Automation System Replacement Project be awarded to Smith Seckman Reid, Inc. in the amount of $36,277.00.

Funding is available in the FY2022/2023 Capital Budget.

Votes Required to Pass:

Simple majority

RESOLUTION

WHEREAS the CITY OF CRYSTAL LAKE has awarded a contract for the replacement of the Building Automation System for the Municipal Complex that has reached the end of its service life; and

WHEREAS the CITY requires specialized professional services to assist with building commissioning services; and

WHEREAS proposals were publically solicited and reviewed resulting in a determination that Smith Seckman Reid, Inc. offered a proposal that is the most advantageous to the City; and

NOW THEREFORE BE IT RESOLVED BY THE MAYOR AND CITY COUNCIL OF THE CITY OF CRYSTAL LAKE that the foregoing recitals are repeated and incorporated as though fully set forth herein; and

BE IT FURTHER RESOLVED that the Interim City Manager is authorized to execute a contract between the CITY OF CRYSTAL LAKE and Smith Seckman Reid, Inc. for commissioning services associated with the Building Automation System Replacement Project in the amount of $36,277.00; and

BE IT FURTHER RESOLVED that the Interim City Manager is authorized to execute change orders for up to 10% of the contract amount and to approve warranted completion date change orders relating to the contract.

DATED this 18th day of October, 2022.

Draft

CITY OF CRYSTAL LAKE, an
Illinois municipal corporation,

By:_____
Haig Haleblian, MAYOR

SEAL

ATTEST

_____
Nick Kachiroubas, CITY CLERK

PASSED: October 18, 2022
APPROVED: October 18, 2022

Draft

Agenda Item No: 18

City Council
Agenda Supplement

Meeting Date: October 18, 2022

Item: Board and Commission Reappointment - Economic Development Committee

Recommendation: City Council Discretion

Contact: Haig Haleblian, Mayor

Background:

The Economic Development Committee (EDC) consists of nine (9) voting members, one nominated by the Chamber of Commerce, one nominated by the Main Street program, and seven at-large members. The members are subject to the approval by a majority vote of the Mayor and City Council of the City of Crystal Lake.

Keith Saidler, a member of the EDC whose term expired September 30, 2022, wishes to be reappointed. The EDC is in support of the reappointment.

Appointments to the Economic Development Committee are nominated and confirmed by the Mayor and City Council.

Should the Council have any questions, please contact Mayor Haleblian.

Votes Required to Pass: Simple majority

Melanie Nebel

From: Melanie Nebel
Sent: Thursday, September 15, 2022 3:43 PM
To: Heather Maieritsch
Subject: RE: Keith Saidler- EDC Committee Reappointment

Thanks!

From: Heather Maieritsch <hmaieritsch@crystallake.org>
Sent: Thursday, September 15, 2022 3:33 PM
To: Melanie Nebel <mnebel@crystallake.org>
Subject: Keith Saidler- EDC Committee Reappointment

From: Keith Saidler <ksaidler@jmsmkt.com>
Sent: Thursday, September 15, 2022 3:20 PM
To: Heather Maieritsch <hmaieritsch@crystallake.org>
Subject: RE: EDC Committee Reappointment

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

I would be honored to service another 2 years.

JMS MARKETING
Keith Saidler
Vice President
475 W. Terra Cotta Ave. Suite A1
Crystal Lake, IL 60014
P: 815.459.3915 F: 815.459.8208
JMSMKT.com
certified WBENC ceir

From: Heather Maieritsch <hmaieritsch@crystallake.org>
Sent: Thursday, September 15, 2022 3:00 PM
To: Keith Saidler <ksaidler@jmsmkt.com>
Subject: EDC Committee Reappointment

Hi Keith,

Thank you for serving on the EDC your input and participation is valued and we are excited you are interested in remaining on the EDC Committee. We have a lot of new development and activity to look forward to in the coming year! Would you be able to send me a quick email confirming your interest to be re-appointed for another term on the

Economic Development Committee. We are planning to approve re-appointments on Tuesday, October 4th at 7pm, you do not need to be in attendance at that meeting.

Thank you,
Heather

Heather Maieritsch | Economic Development Manager | Community Development

City Of Crystal Lake | 100 W. Woodstock St. | Crystal Lake, IL 60014

Website: www.crystallake.org | Phone: 815-356-3737

This electronic message and any attached files contain information intended for the exclusive use of the individual or entity to whom it is addressed and may contain information that is proprietary, confidential and/or exempt from disclosure under applicable law, including protected health information (PHI). If you are not the intended recipient, you are hereby notified that any viewing, copying, disclosure or distribution of the information may be subject to legal restriction or sanction and is strictly prohibited. If you have received this communication in error, please notify the sender by return electronic message or telephone, and destroy the original message without making any copies.

Agenda Item No: 19

City Council
Agenda Supplement

Meeting Date: October 18, 2022

Item: Annual Audit for the Fiscal Year 2021-2022

Staff Recommendation: Motion to adopt a Resolution accepting the Annual Comprehensive Financial Report of the City of Crystal Lake for the Fiscal Year ended April 30, 2022.

Staff Contact: Jodie Hartman, Director of Finance
Adam Orton, Assistant Finance Director
Stephanie Wrolson, Accountant

Background:

The City's annual financial audit for fiscal year 2021-2022 has been completed. Staff hereby presents the Annual Comprehensive Financial Report (ACFR) for fiscal year ended April 30, 2022. This report is management's annual financial report to the taxpayers, governing council, oversight bodies, investors and creditors of the City. This report provides a historical picture of the City's financial status as of April 30, 2022 and activities for the year May 1, 2021 through April 30, 2022.

The City engaged the services of Sikich LLP to conduct the financial audit. Sikich LLP concluded there was a reasonable basis for rendering an unmodified ("clean") opinion that the City of Crystal Lake's financial statements for the fiscal year ended April 30, 2022 are fairly presented in conformity with generally accepted accounting principles (GAAP). **This "clean" opinion is the highest obtainable opinion, a statement of not only the reliability of the financial information, but also to the high level of professionalism and integrity of the staff.** The report is available online at the City's website, under the "Your Government, Transparency Portal" and is attached to this agenda supplement.

Discussion:

State law (65 ILCS 5/8-8) requires that all general-purpose local governments publish within six months of the close of each fiscal year a complete set of financial statements presented in conformity with GAAP and audited in accordance with generally accepted auditing standards by a firm of licensed certified public accountants. The ACFR, as presented to the City Council, complies with all State of Illinois reporting and submittal requirements.

The ACFR is a thorough, detailed presentation of the City's financial position and activities for the year. As indicated in the ACFR, the auditors note:

> In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities, the business-type activities, the

discretely presented component unit, each major fund, the aggregate remaining fund information of the City of Crystal Lake, Illinois as of April 30, 2022, and the respective changes in financial position and, where applicable, cash flows thereof for the year then ended in conformity with accounting principles generally accepted in the United States of America.

The ACFR is a valuable tool that enables City officials and investors to make financial decisions from sound and timely information. The report provides an independently audited accounting of the financial condition of the City. The ACFR contains a set of financial statements comprising the financial report of the City that complies with the accounting requirements promulgated by the Governmental Accounting Standards Board (GASB). The document is composed of three sections: Introductory, Financial and Statistical.

For the thirty-second consecutive year, the City's financial report has been prepared to comply with the high standards of the Government Finance Officers Association (GFOA) Certificate of Conformance for Excellence in Financial Reporting Award Program criteria (ACFR Program). The GFOA established the ACFR Program to encourage and assist state and local governments to go beyond the minimum requirements of preparing annual financial statements. Reports submitted to the ACFR program are reviewed by selected members of the GFOA professional staff and the GFOA Special Review Committee, comprised of individuals with expertise in public-sector financial reporting and includes financial statement preparers, independent auditors, academics, and other finance professionals.

A representative from Sikich LLP, the auditing firm, plans to be in attendance at the City Council meeting to answer any questions. Staff from the Finance Department will also be in attendance and available.

Recommendation:

It is staff's recommendation to adopt a Resolution accepting the Annual Comprehensive Financial Report of the City of Crystal Lake for the Fiscal Year ending April 30, 2022.

Votes Required to Pass:

Simple majority

Res.

RESOLUTION TO ACCEPT THE ANNUAL COMPREHENSIVE FINANCIAL REPORT OF THE CITY OF CRYSTAL LAKE FOR THE FISCAL YEAR ENDING APRIL 30, 2022

WHEREAS, the City of Crystal Lake has prepared financial statements provided for in an Annual Comprehensive Financial Report ("ACFR") for the fiscal year ended April 30, 2022; and

WHEREAS, Sikich LLP, an independent audit firm, ("Auditor") has audited the financial statements contained in the ACFR of the City of Crystal Lake in accordance with Generally Accepted Accounting Standards and Government Auditing Standards; and

WHEREAS, it is the Auditor's responsibility to express an opinion on these financial statements based upon their audit; and

WHEREAS, in the opinion of the Auditor, the financial statements as audited present fairly, in all material respects, the financial position of the City of Crystal Lake as of April 30, 2022, and the results of its operations for the year then ended in conformity with Generally Accepted Accounting Principles; and

WHEREAS, the Auditor has presented the information from the audit to the City Council in person during the October 18, 2022 City Council meeting.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Crystal Lake, McHenry County, Illinois, as follows:

Section 1. The City Council be and hereby accepts the audited Annual Comprehensive Financial Report, the Communication with those Charged with Governance, and Management Letter for the City of Crystal Lake for the fiscal year ending April 30, 2022.

Section 2. City Staff is directed to post all required documents per Public Act 098-0738 on the City of Crystal Lake website.

DATED this 18th day of October, 2022.

CITY OF CRYSTAL LAKE, an
Illinois municipal corporation,

By:_____
MAYOR

SEAL
ATTEST

_____
CITY CLERK

PASSED: October 18, 2022
APPROVED: October 18, 2022

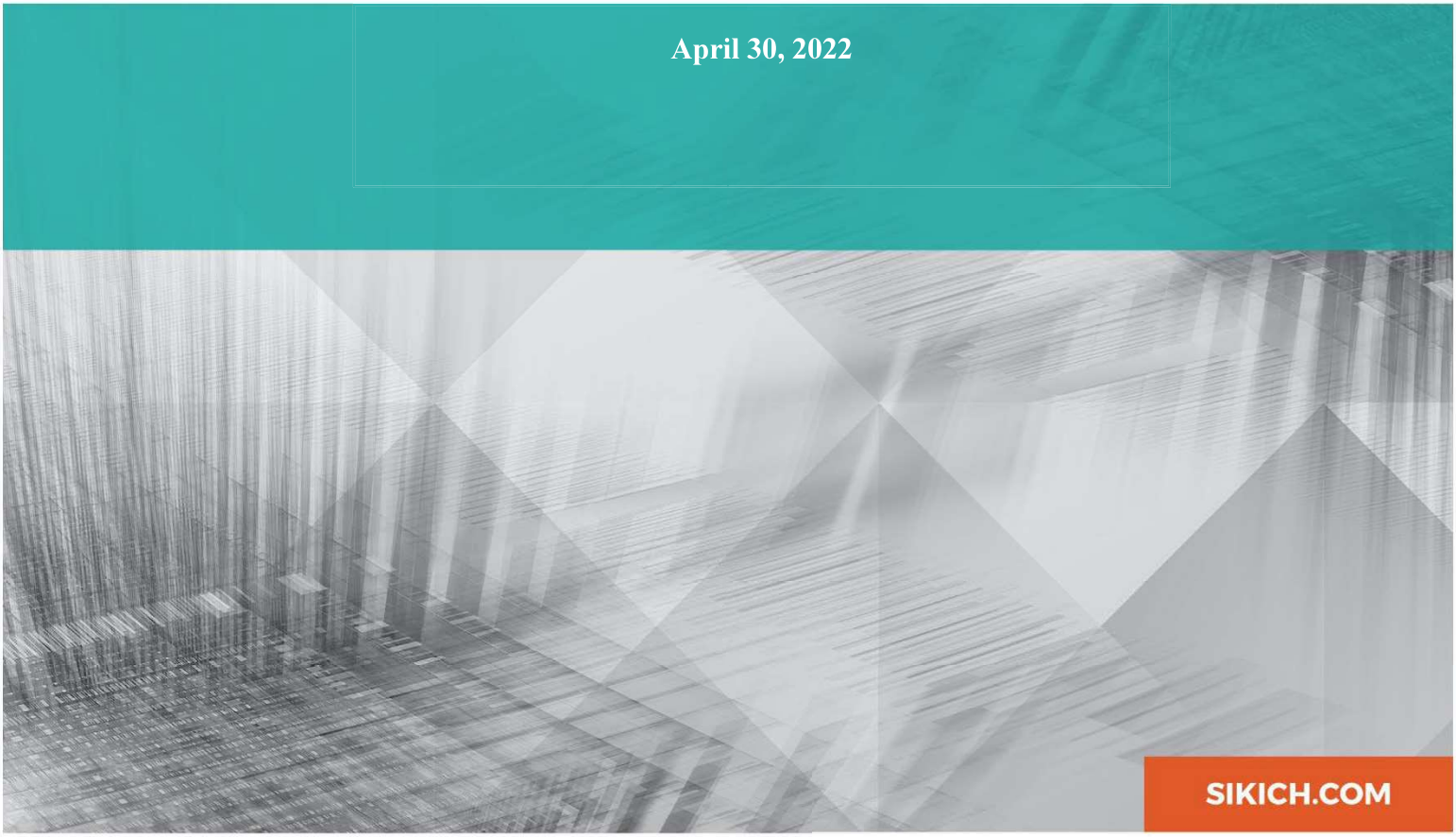
Draft

SIKICH®

CITY OF CRYSTAL LAKE, ILLINOIS

MANAGEMENT LETTER

April 30, 2022



SIKICH®

CERTIFIED PUBLIC ACCOUNTANTS & ADVISORS
Members of American Institute of Certified Public Accountants

1415 West Diehl Road, Suite 400
Naperville, IL 60563
630.566.8400

SIKICH.COM

The Honorable Mayor
Members of the City Council
City of Crystal Lake, Illinois

In planning and performing our audit of the financial statements of the governmental activities, the business-type activities, the discretely presented component unit, each major fund, and the aggregate remaining fund information of the City of Crystal Lake, Illinois (the City) as of and for the year ended April 30, 2022, in accordance with auditing standards generally accepted in the United States of America, we considered the City's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the City's internal control. Accordingly, we do not express an opinion on the effectiveness of the City's internal control.

Our consideration of internal control was for the limited purpose described in the preceding paragraph and was not designed to identify all deficiencies in internal control that might be material weaknesses. Given these limitations during our audit, we identified certain deficiencies in internal control that we consider to be a material weakness. However, additional material weaknesses may exist that have not been identified. This letter does not affect our report dated October 4, 2022, on the basic financial statements of the City.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A material weakness is a deficiency, or a combination of deficiencies in internal control, such that there is a reasonable possibility that a material misstatement of the City's financial statements will not be prevented, or detected and corrected, on a timely basis.

The City's written responses to these matters identified in our audit have not been subjected to the audit procedures applied in the audit of the financial statements and, accordingly, we express no opinion on them.

This communication is intended solely for the information and use of management, the Mayor, the City Council, and others within the City of Crystal Lake and is not intended to be, and should not be used by anyone other than these specified parties.

Sikich LLP

Naperville, Illinois
October 4, 2022

MATERIAL WEAKNESS

IEPA Loan Eligibility

We noted the City submitted expenditures to IEPA for reimbursement totaling $260,749, that were approved by IEPA. Upon additional review, the City determined these expenditures to be ineligible and brought them to our attention. Included in AJE#01 is an entry to remove the ineligible expenditures from the loan payable and recorded against the receivable as of year-end. We recommend the City develop procedures to ensure all expenditures submitted for reimbursement are eligible expenditures.

Management Response

The procedures to approve expenditures for reimbursement has been amended to incorporate additional review steps. Before any expenditures are submitted for reimbursement consideration, staff in both the Finance Department and the project manager's department must agree on the eligibility and sufficiency of information regarding the expenditures.

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CITY OF CRYSTAL LAKE, ILLINOIS

AUDITOR'S COMMUNICATION TO THE
HONORABLE MAYOR AND THE
MEMBERS OF THE CITY COUNCIL
AND MANAGEMENT

For the Year Ended April 30, 2022



CITY OF CRYSTAL LAKE, ILLINOIS
AUDITOR'S COMMUNICATION TO THE
HONORABLE MAYOR AND THE
MEMBERS OF THE CITY COUNCIL
AND MANAGEMENT
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Naperville, IL 60563
630.566.8400

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October 4, 2022

The Honorable Mayor
Members of the City Council
City of Crystal Lake
100 W. Woodstock Street
Crystal Lake, Illinois 60014

Ladies and Gentlemen:

As part of our audit process we are required to have certain communications with those charged with governance at the beginning of our audit process and at the conclusion of the audit. Those communications include information related to the planned scope and timing of our audit, as well as other information required by audit standards. Our communication at the beginning of our audit process along with our questionnaire regarding consideration of fraud in a financial statement audit was sent to you in May 2022.

In addition, auditing standards require the communication of internal control related matters to management. Our communication of these matters is enclosed within this document.

This information is intended solely for the use of the Mayor, City Council and management of the City of Crystal Lake and is not intended to be and should not be used by anyone other than these specified parties.

Sincerely,

Sikich LLP

Sikich LLP
By: Daniel A. Berg, CPA
Partner

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October 4, 2022

The Honorable Mayor
Members of the City Council
City of Crystal Lake, Illinois

We have audited the financial statements of the governmental activities, the business-type activities, the discretely presented component unit, each major fund, and the aggregate remaining fund information of City of Crystal Lake, Illinois (the City) for the year ended April 30, 2021. Professional standards require that we provide you with information about our responsibilities under generally accepted auditing standards and *Government Auditing Standards* as well as certain information related to the planned scope and timing of our audit. We have communicated such information in our engagement letter to you dated February 18, 2022. Professional standards also require that we communicate to you the following information related to our audit.

Qualitative Aspects of Accounting Practices

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by the City are described in Note 1 to the financial statements. No new accounting policies were adopted and the application of existing policies was not changed during the fiscal year ending April 30, 2022. Our opinion was not modified with respect to this matter. We noted no transactions entered into by the City during the year for which there is a lack of authoritative guidance or consensus.

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected. Certain financial statement disclosures are particularly sensitive because of their significance to financial statement users. We noted no particularly sensitive financial statement disclosures during our audit of the financial statements, except for the actuarial valuations used to compute the total pension liability and the total OPEB liability. Management's estimate of the City's net pension liabilities and total other postemployment benefit liability are based on various actuarially determined amounts, including estimated investment returns, dates of employee retirement, discount rates, healthcare trend rates, and mortality rates. We evaluated key factors and assumptions used to develop the management's estimates of the City's net pension liabilities and total other postemployment benefit liability in determining that it is reasonable in relation to the financial statements taken as a whole.

The financial statement disclosures are neutral, consistent, and clear.

Difficulties Encountered in Performing the Audit

We encountered no significant difficulties in dealing with management in performing and completing our audit.

Corrected and Uncorrected Misstatements

Professional standards require us to accumulate all known and likely misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. The attached schedule summarizes uncorrected misstatements of the financial statements. The uncorrected misstatements or the matters underlying them could potentially cause future period financial statements to be materially misstated, even though, in our judgment, such uncorrected misstatements are immaterial to the financial statements under audit. Management has determined that their effects are immaterial, both individually and in the aggregate, to the financial statements taken as a whole. In addition, none of the misstatements detected as a result of audit procedures and corrected by management were material, either individually or in the aggregate, to each opinion unit's financial statements taken as a whole, except for AJE#01 and LIB AJE#01.

Disagreements with Management

For purposes of this letter, a disagreement with management is a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditor's report. We are pleased to report that no such disagreements arose during the course of our audit.

Management Representations

We have requested certain representations from management that are included in the management representation letter dated October 4, 2022.

Management Consultations with Other Independent Accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a "second opinion" on certain situations. If a consultation involves application of an accounting principle to the City's financial statements or a determination of the type of auditor's opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts. To our knowledge, there were no such consultations with other accountants.

Other Audit Findings or Issues

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to retention as the City's auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

Other Matters

We applied certain limited procedures to the Management's Discussion and Analysis and the required supplementary information as listed in the table of contents which is required supplementary information (RSI) that supplements the basic financial statements. Our procedures consisted of inquiries of management regarding the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We did not audit the RSI and do not express an opinion or provide any assurance on the RSI.

We were engaged to report on the combining and individual fund statements and schedules as listed in the table of contents, which accompany the financial statements but are not RSI. With respect to this supplementary information, we made certain inquiries of management and evaluated the form, content, and methods of preparing the information to determine that the information complies with accounting principles generally accepted in the United States of America, the method of preparing it has not changed from the prior period, and the information is appropriate and complete in relation to our audit of the basic financial statements. We compared and reconciled the supplementary information to the underlying accounting records used to prepare the basic financial statements or to the basic financial statements themselves.

We were not engaged to report on the introductory section or the statistical section, which accompany the basic financial statements but are not RSI. Such information has not been subjected to the auditing procedures applied in the audit of the basic financial statements, and accordingly, we do not express an opinion or provide any assurance on it.

In connection with our audit of the basic financial statements, our responsibility is to read the other information and consider whether a material inconsistency exists between the other information and the basic financial statements, or the other information otherwise appears to be materially misstated. If, based on the work performed, we conclude that an uncorrected material misstatement of the other information exists, we are required to describe it in our report.

Restriction on Use

This information is intended solely for the information and use of the Mayor, the City Council and management of the City of Crystal Lake and is not intended to be, and should not be, used by anyone other than these specified parties.

We appreciate the courtesies extended to us by the City and those associated with it during our audit for this year. If you have any questions regarding the purpose of this letter or the requirement mentioned, please give me a call.

Sincerely,

Sikich LLP

Sikich LLP
By: Daniel A. Berg, CPA
Partner

CITY OF CRYSTAL LAKE

Year End: April 30, 2022

Adjusting Journal Entries

Date: 5/1/2021 To 4/30/2022

Number	Date	Name	Account No	Debit	Credit
AJE#01	4/30/2022	IEPA Loan Payable - L/t	699-00-0000-27125 WAF-699	260,749.30	
AJE#01	4/30/2022	IEPA Loan Payable - L/t	699-00-0000-27125 WAF-699		-835,894.91
AJE#01	4/30/2022	IEPA Loan Payable - L/t	699-00-0000-27125 WAF-699		-345,496.14
AJE#01	4/30/2022	WTP 2 Construction IEPA Loan	699-00-0000-88920 WAF-699		-260,749.30
AJE#01	4/30/2022	WTP 2 Construction IEPA Loan	699-00-0000-88920 WAF-699	835,894.91	
AJE#01	4/30/2022	WTP 2 Construction IEPA Loan	699-00-0000-88920 WAF-699	345,496.14	
		To record the IEPA loan receivable as note payable, to record the retainage payable related to the project as a loan receivable and note payable, and to remove ineligible IEPA reimbursements.			
AJE#02	4/30/2022	Deferred Outflow-Well ARO	699-00-0000-19600 WAF-699		-9,500.00
AJE#02	4/30/2022	Well ARO Amortization	699-25-4110-55600 WAF-699	9,500.00	
		To adjust ARO			
AJE#03	4/30/2022	Construction In Progress	699-00-0000-18900 WAF-699	21,279.81	
AJE#03	4/30/2022	Capital - Systems Improvements	699-25-4110-57100 WAF-699		-21,279.81
		To record additional CIP			

CRYSTAL LAKE PUBLIC LIBRARY

Year End: April 30, 2022

Adjusting Journal Entries

Date: 5/1/2021 To 4/30/2022

Number	Date	Name	Account No	Debit	Credit
LIB AJE#01	4/30/2022	Due to/from Other Funds -2	2-1998 LCARF-945	38,688.00	
LIB AJE#01	4/30/2022	Capital Facilities Fees	945-00-0000-44500 LCARF-945		-38,688.00
		To record Capital facility revenue			
LIB AJE#02	4/30/2022	Accounts Payable-Operating	1-2000 LOF-940	12,549.08	
LIB AJE#02	4/30/2022	Equip Maint-Operations-Oper.	1-7361 LOF-940		-12,549.08
		to adjust payable accrual			
LIB AJE#03	4/30/2022	Prepaid Expenses	12200 LOF-940		-7,078.50
LIB AJE#03	4/30/2022	Equip Maint-Building-Oper	1-7363 LOF-940	7,078.50	
		To reverse out the HVAC contract prepaid			

PASSED ADJUSTMENTS

CITY OF CRYSTAL LAKE (CLIENT) | **LIBRARY COMPONENT UNIT** (OPINION UNIT)

For the Year End 4/30/2022

All entries posted as Debit (Credit)

Description	Assets	(Liabilities)	(Retained Earnings/Fund Balance)	(Profit) Loss
Current Effect of Prior Period Passed AJE's that have carried forward to Current Period	$ -	$ -	$ -	$ -
To record the Library Total OPEB Liability	-	(198,304)	81,998	116,306
Total	$ -	$ (198,304)	$ 81,998	$ 116,306

CITY OF CRYSTAL LAKE, ILLINOIS

COMMUNICATION OF DEFICIENCIES
IN INTERNAL CONTROL AND
OTHER COMMENTS TO MANAGEMENT

April 30, 2022

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The Honorable Mayor
Members of the City Council
City of Crystal Lake, Illinois

As part of the annual audit, we are required to communicate internal control matters that we classify as significant deficiencies and material weaknesses to those charged with governance. A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A significant deficiency is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance. A material weakness is a deficiency, or a combination of deficiencies in internal control, such that there is a reasonable possibility that a material misstatement of the City's financial statements will not be prevented, or detected and corrected, on a timely basis.

During our audit, we also identify certain matters which we communicate only to management. While many of these matters are operational in nature, they may include internal control deficiencies that do not meet the definition of a significant deficiency or material weakness. We have chosen to communicate these matters in this communication. In addition, we reviewed the status of the deficiencies dated April 30, 2021. The status of these is included in Appendix A.

The City's written responses to these matters identified in our audit have not been subjected to the audit procedures applied in the audit of the financial statements and, accordingly, we express no opinion on them.

This memorandum is intended solely for the information and use of management and is not intended and should not be used by anyone other than these specified parties.

Sikich LLP

Naperville, Illinois
October 6, 2022

DEFECIENCY

IEPA Loan Retainage

Disbursements of IEPA loans related to fiscal year 2022 expenditures, including any related retainage, received after April 30, 2022, should be recorded as a receivable and included in the note payable at year end. The City did not record expenditures related to fiscal year 2022 as well as the related retainage as part of the receivable and note payable at year end. Sikich proposed AJE#01 to include the note payable and related retainage. We recommend the City review invoices near year-end for any retainage payable to ensure proper cutoff of any loan disbursements.

Management Response

The City will review all open projects for remaining retainage adjustments at year-end.

OTHER COMMENTS

Future Accounting Pronouncements

The Governmental Accounting Standards Board (GASB) has issued a number of pronouncements that may affect the City in the future:

GASB Statement No. 87, *Leases*, establishes a single model for lease accounting based on the foundational principle that leases are financings of the right to use an underlying asset and aims to enhance comparability of financial statements among governments. This statement also requires additional notes to the financial statements related to the timing, significance, and purpose of a government's leasing arrangements. The requirements of this statement are effective for the fiscal year ending April 30, 2023.

GASB Statement No. 92, *Omnibus 2020*, addresses a variety of topics including: The effective date of Statement No. 87 for interim financial reports; reporting of intra-entity transfers of assets between a primary government employer and a component unit defined benefit pension plan or defined benefit other postemployment benefit (OPEB) plan; the applicability of Statements No. 73 to Certain Provisions of GASB Statement Nos. 67 and 68, as amended, and No. 74, as amended, to reporting assets accumulated for postemployment benefits; the applicability of certain requirements of Statement No. 84, to postemployment benefit arrangements; measurement of liabilities (and assets, if any) related to asset retirement obligations (AROs) in a government acquisition; reporting by public entity risk pools for amounts that are recoverable from reinsurers or excess insurers; reference to nonrecurring fair value measurements of assets or liabilities in authoritative literature and terminology used to refer to derivative instruments. The requirements of this Statement are effective for the fiscal years ending April 30, 2023 and thereafter, except for the requirements related to the effective date of Statement 87 and Implementation Guide 2019-3, reinsurance recoveries, and terminology used to refer to derivative instruments are effective upon issuance.

OTHER COMMENTS (Continued)

Future Accounting Pronouncements (Continued)

GASB Statement No. 94, *Public-Private and Public-Public Partnerships and Availability Payment Arrangement*s was issued to address tissues related to accounting and reporting for public-private and public-public partnership arrangements (PPPs). A PPP a PPP is an arrangement in which a government (the transferor) contracts with an operator (a governmental or nongovernmental entity) to provide public services by conveying control of the right to operate or use a nonfinancial asset, such as infrastructure or other capital asset (the underlying PPP asset), for a period of time in an exchange or exchange-like transaction. Some PPPs meet the definition of a service concession arrangement (SCA), which is defined in this Statement as a PPP in which (1) the operator collects and is compensated by fees from third parties; (2) the transferor determines or has the ability to modify or approve which services the operator is required to provide, to whom the operator is required to provide the services, and the prices or rates that can be charged for the services; and (3) the transferor is entitled to significant residual interest in the service utility of the underlying PPP asset at the end of the arrangement. This Statement also provides guidance for accounting and financial reporting for availability payment arrangements (APAs). As defined in this Statement, an APA is an arrangement in which a government compensates an operator for services that may include designing, constructing, financing, maintaining, or operating an underlying nonfinancial asset for a period of time in an exchange or exchange-like transaction. This Statement is effective for fiscal year ending April 30, 2024.

GASB Statement No. 96, *Solution-Based Information Technology Arrangements*, provides guidance on the accounting and financial reporting for subscription-based information technology arrangements (SBITAs) for government end users. A SBITA is defined as a contract that conveys control of the right to use another party's (a SBITA vendor's) information technology (IT) software, alone or in combination with tangible capital assets (the underlying IT assets), as specified in the contract for a period of time in an exchange or exchange-like transaction. This Statement establishes that a SBITA results in a right-to-use subscription asset—an intangible asset—and a corresponding subscription liability, provides the capitalization criteria for outlays other than subscription payments, including implementation costs of a SBITA; and requires note disclosures regarding a SBITA.

To the extent relevant, the standards for SBITAs are based on the standards established in Statement No. 87, Leases, as amended. This Statement is effective for fiscal year ending April 30, 2024. Earlier application is encouraged.

OTHER COMMENTS (Continued)

Future Accounting Pronouncements (Continued)

GASB Statement No. 99, *Omnibus 2022,* addresses a variety of topics including: Classification and reporting of derivative instruments within the scope of Statement No. 53, *Accounting and Financial Reporting for Derivative Instruments*, that do not meet the definition of either an investment derivative instrument or a hedging derivative instrument; clarification of provisions in Statement No. 87, *Leases*, as amended, related to the determination of the lease term, classification of a lease as a short-term lease, recognition and measurement of a lease liability and a lease asset, and identification of lease incentives; clarification of provisions in Statement No. 94, *Public-Private and Public-Public Partnerships and Availability Payment Arrangements*, related to (a) the determination of the public-private and public-public partnership (PPP) term and (b) recognition and measurement of installment payments and the transfer of the underlying PPP asset; clarification of provisions in Statement No. 96, *Subscription-Based Information Technology Arrangements*, related to the subscription-based information technology arrangement (SBITA) term, classification of a SBITA as a short-term SBITA, and recognition and measurement of a subscription liability; extension of the period during which the London Interbank Offered Rate (LIBOR) is considered an appropriate benchmark interest rate for the qualitative evaluation of the effectiveness of an interest rate swap that hedges the interest rate risk of taxable debt; accounting for the distribution of benefits as part of the Supplemental Nutrition Assistance Program (SNAP); disclosures related to nonmonetary transactions; pledges of future revenues when resources are not received by the pledging government; clarification of provisions in Statement No. 34, *Basic Financial Statements—and Management's Discussion and Analysis—for State and Local Governments*, as amended, related to the focus of the government-wide financial statements; terminology updates related to certain provisions of Statement No. 63, *Financial Reporting of Deferred Outflows of Resources, Deferred Inflows of Resources, and Net Position*; and terminology used in Statement 53 to refer to resource flows statements. This statement is effective upon issuance for requirements related to the extension of the use of LIBOR, accounting for SNAP distributions, disclosures of nonmonetary transactions, pledges of future revenues by pledging governments, clarification of certain provisions in Statement 34, as amended, and terminology updates related to Statement 53 and Statement 63. The effective date for the requirements related to leases, PPPs, and SBITAs is the fiscal year ending April 30, 2024. The effective date for the requirement related to financial guarantees and the classification and reporting of derivative instruments within the scope of Statement 53 is the fiscal year ending April 30, 2025.

GASB Statement No. 100, *Accounting Changes and Error Corrections—an amendment of GASB Statement No. 62*, enhances accounting and financial reporting requirement for accounting changes and error corrections. This Statement defines *accounting changes* as changes in accounting principles, changes in accounting estimates, and changes to or within the financial reporting entity and describes the transactions or other events that constitute those changes. This Statement also addresses corrections of errors in previously issued financial statements. This Statement requires that (a) changes in accounting principles and error corrections be reported retroactively by restating prior periods, (b) changes to or within the financial reporting entity be reported by adjusting beginning balances of the current period, and (c) changes in accounting estimates be reported prospectively by recognizing the change in the current period. This Statement requires disclosure in notes to financial statements of descriptive information about accounting changes and error corrections, such as their nature. Furthermore, this Statement addresses how information that is affected by a change in accounting principle or error correction should be presented in required supplementary information (RSI) and supplementary information (SI). This Statement is effective for the fiscal year ended April 30, 2025.

OTHER COMMENTS (Continued)

Future Accounting Pronouncements (Continued)

GASB Statement No. 101, *Compensated Absences*, requires that liabilities for compensated absences be recognized for (1) leave that has not been used and (2) leave that has been used but not yet paid in cash or settled through noncash means. A liability should be recognized for leave that has not been used if (a) the leave is attributable to services already rendered, (b) the leave accumulates, and (c) the leave is more likely than not to be used for time off or otherwise paid in cash or settled through noncash means. This Statement requires that a liability for certain types of compensated absences—including parental leave, military leave, and jury duty leave—not be recognized until the leave commences. This Statement also requires that a liability for specific types of compensated absences not be recognized until the leave is used. This Statement also establishes guidance for measuring a liability for leave that has not been used, generally using an employee's pay rate as of the date of the financial statements. With respect to financial statements prepared using the current financial resources measurement focus, this Statement requires that expenditures be recognized for the amount that normally would be liquidated with expendable available financial resources. This Statement amends the existing requirement to disclose the gross increases and decreases in a liability for compensated absences to allow governments to disclose only the net change in the liability (as long as they identify it as a net change). In addition, governments are no longer required to disclose which governmental funds typically have been used to liquidate the liability for compensated absences. This Statement is effective for the fiscal year ended April 30, 2025.

We will advise the City of any progress made by GASB in developing these and other future pronouncements that may have an impact on the financial position and changes in financial position of the City.

APPENDIX A
STATUS OF COMMENTS FROM APRIL 30, 2021

DEFICIENCIES

1. Billed to Pump Ratio

During our testing of the City's water and sewer revenue cycle we noted that the City has not historically tracked a billed to pumped ratio. A billed to pump ratio was prepared subsequent to year end and calculated at 71%. It is generally recommended that the utilization be above 80%. However City buildings are not metered and the usage of which is not accounted. We recommend that the City begin accounting for water usage at City buildings investigate the source of this water loss as this impacts both the water and sewer operations. We also recommend that the City monitor this ratio at least quarterly to identify potential issues in the water revenue cycle.

Management Response

The City completed an American Water Works Association (AWWA) self-assessment last year. The assessment will be updated then submitted for review. This assessment takes a deeper dive into the overall pumped versus billed water budget.

The City will also prepare a list of facilities that are not metered which include: City Hall, remote fire stations, water plants, wastewater plants and the library. The Three Oaks Recreation Area is metered. The metering of these facilities will be a policy decision (cost of meter installation versus value of information versus priority of other capital projects). The City's Public Works Department will prepare an estimate of cost to install meters at unmetered locations.

Currently the City performs periodic leak detection of different areas as time, resources and budget permit. The City has in-house equipment and have brought in outside vendors in the past to assist with this effort. The City also had a concentrated effort (with benefits) to reduce leaks at wastewater plants over the past several years. Last year the City found a large leak at Wastewater Treatment Plant #3. The City also recently repaired a leak at Wastewater Treatment Plant #2 as part of an Alum Tank replacement project.

Status - Still applicable as of April 30, 2022.

2. Special Assessment Funds

During our audit, we noted the City has numerous old Special Assessment funds with miscellaneous payables and receivables that have not been active for several years. We recommend the City work towards closing these funds by investigating whether the City can be reimbursed for its contributions to the projects or returning funds to the affected property owners.

Management Response

The City will work to close all dormant special assessment funds before the end of the next fiscal year.

Status - Still applicable as of April 30, 2022

3. Contributed Capital

During our testing of capital assets, it was noted that the City received contributed capital of $1,500,000 related to a state project that was not recorded as a capital asset. An adjustment was proposed to record the contributed capital as a capital asset and revenue on the government-wide financial statements. We recommend the City develop procedures to review and record any contributed capital assets as of year-end.

Management Response

Certain City capital projects are let by the Illinois Department of Transportation (IDOT), which serves as the pass-through agent for any Federal contribution to the project. The referenced project received a Federal contribution of $1,500,000, which was paid directly by IDOT to the vendor. While the City did not get invoiced for the $1,500,000, the assets ultimately became property of the City and needed to be recorded. The City will review all projects contacts for potential contributed capital assets to ensure they are recorded as of year-end.

Status - Comment considered implemented as of April 30, 2022

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ACCOUNTING TECHNOLOGY ADVISORY

Sikich LLP is a global company specializing in technology-enabled professional services.

Now with more than 1,400 employees, Sikich draws on a diverse portfolio of technology solutions to deliver transformative digital strategies and ranks as one of the largest CPA firms in the United States. From corporations and not-for-profits to state and local governments and federal agencies, Sikich clients utilize a broad spectrum of services and products to help them improve performance and achieve long-term, strategic goals.

INDUSTRIES

Sikich provides services and solutions to a wide range of industries. We have devoted substantial resources to develop a significant base of expertise and experience in:

AGRICULTURE	AUTOMOTIVE	CONSTRUCTION & REAL ESTATE
DISTRIBUTION & SUPPLY CHAIN	GOVERNMENT	HIGH-TECH
LIFE SCIENCES	MANUFACTURING	NOT-FOR-PROFIT
PRIVATE EQUITY	PROFESSIONAL SERVICES	

SPECIALIZED SERVICES

ACCOUNTING, AUDIT, TAX & CONSULTING SERVICES

- Accounting
- Audit & Assurance
- Consulting Services
- Employee Benefit Plan Audits
- International Tax
- Tax

TECHNOLOGY

- Business Application
- Cloud & Infrastructure
- Consulting & Implementation
- Cybersecurity & Compliance
- Digital Transformation Consulting

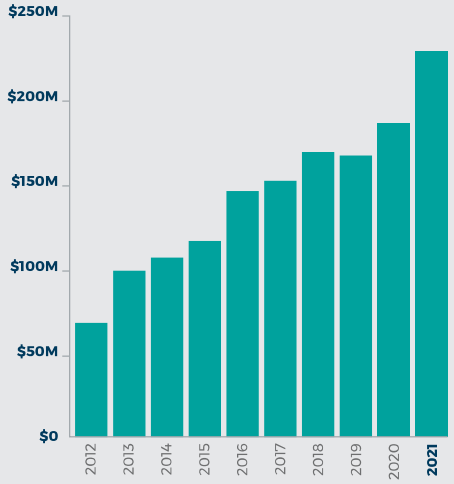
ADVISORY

- Economic Development Consulting
- Forensic & Valuation Services
- Human Capital Management & Payroll Consulting
- Insurance Services
- Investment Banking*
- Marketing & Communications
- Retirement Plan Services
- Regulatory, Quality & Compliance
- Succession Planning
- Supply Chain
- Transaction Advisory Services
- Wealth Management**
- Workforce Risk Management

** Securities offered through Sikich Corporate Finance LLC, member FINRA/SIPC.*
*** Investment advisory services offered through Sikich Financial, an SEC Registered Investment Advisor.*

WHO WE ARE

TOTAL PARTNERS ..... **100+**
TOTAL PERSONNEL ..... **1,400+**
2021 REVENUE **$229M**



LOCATIONS

Sikich Is A Remote First Organization

Akron, OH
(330) 864-6661

Alexandria, VA
(703) 836-1350
(703) 836-6701

Boston, MA
(508) 485-5588

Chattanooga, TN
(423) 954-3007

Chicago, IL
(312) 648-6666

Crofton, MD
(410) 451-5150

Decatur, IL
(217) 423-6000

Indianapolis, IN
(317) 842-4466

Los Angeles, CA
(877) 279-1900

Milwaukee, WI
(262) 754-9400

Minneapolis, MN
(331) 229-5235

Naperville, IL
(630) 566-8400

Peoria, IL
(309) 694-4251

Princeton, NJ
(609) 285-5000

Springfield, IL
(217) 793-3363

St. Louis, MO
(314) 275-7277

Washington, MO
(636) 239-4785

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CULTURE

Our dynamic work culture fosters learning, growth and innovation, attracting top-notch team members who see the big picture. Sikich's culture is built on a flexible, trusting work environment and the key pillars of Absolute Integrity, Accountability, Continuous Innovation and Stewardship. We believe our people are our greatest asset and work hard to ensure that all team members feel empowered, comfortable and valued.

Great Place To Work. Certified FEB 2022-FEB 2023 USA

CERTIFICATIONS & AWARDS

All professional accounting staff with more than one year of experience have earned or are working toward earning the Certified Public Accountant designation. Sikich is a member of the **American Institute of Certified Public Accountants' Governmental Audit Quality Center** and the **Employee Benefit Plan Audit Quality Center.**

AICPA Governmental Audit Quality Center

We adhere to the strict requirements of membership, which assure we meet the highest standards of audit quality. **In 2020, Sikich received its 11th consecutive unmodified ("pass") peer review report,** the highest level of recognition conferred upon a public accounting firm for its quality control systems.

AICPA Employee Benefit Plan Audit Quality Center Member

Sikich ranks among the **top 30 firms nationally** on the ***Accounting Today*** **Top 100 Firms list.**

Sikich has achieved the prestigious **Inner Circle for Microsoft Dynamics** recognition. Membership in this elite group is based on sales achievements that rank Sikich in the top echelon of the Microsoft global network of partners.

2021/2022 INNERCIRCLE for Microsoft Business Applications

We also maintain the **Oracle NetSuite 5 Star Award** and are among the **top three U.S. partners of Oracle NetSuite**.

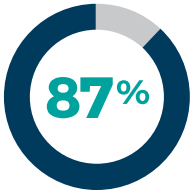
ORACLE + NETSUITE 5 STAR AWARD 2020

Sikich ranks on the **Redmond Channel Partner Magazine's top 350 Microsoft partners in the U.S., CRN's Top 500 Managed Service Providers, CRN's Top 500 Solution Providers** and **Channel Futures' MSP 501.**

RCP 350 TOP U.S. MICROSOFT PARTNERS · CRN MSP 500 2022 · CRN SOLUTION PROVIDER 500 2022 · MSP 501 Channel Futures

NET PROMOTER SCORE

The firm's overall Net Promoter Score (NPS) is 87%.
This is a measure of our clients' willingness to recommend Sikich's services and products. An NPS of 50% is considered excellent, and 70% NPS is considered world-class.



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CITY OF

Crystal Lake Illinois

ANNUAL COMPREHENSIVE FINANCIAL REPORT

FOR THE YEAR ENDED APRIL 30, 2022

CITY OF CRYSTAL LAKE, ILLINOIS

ANNUAL COMPREHENSIVE
FINANCIAL REPORT

For the Year Ended
April 30, 2022

Prepared by the Finance Department

Jodie Hartman
Director of Finance

CITY OF CRYSTAL LAKE, ILLINOIS
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INTRODUCTORY SECTION

CITY OF
Crystal Lake
ILLINOIS

October 4, 2022

Mayor Haig Haleblian
Members of the City Council
Citizens of the City of Crystal Lake, Illinois

We submit to you the Annual Comprehensive Financial Report of the City of Crystal, Illinois, for the fiscal year ended April 30, 2022. State law requires that all general-purpose local governments publish within six months of the close of each fiscal year complete a set of financial statements presented in conformity with generally accepted accounting principles (GAAP) and audited in accordance with generally accepted auditing standards by a firm of licensed certified public accountants. Pursuant to that requirement, we hereby issue the Annual Comprehensive Financial Report (ACFR) of the City of Crystal Lake for the fiscal year ended April 30, 2022.

This report consists of management's representations concerning the finances of the City of Crystal Lake. Consequently, management assumes full responsibility for the completeness and reliability of all of the information presented in this report. To provide a reasonable basis to make these representations, management of the City of Crystal Lake has established a comprehensive internal control framework that is designed both to protect the government's assets from loss, theft, or misuse and to compile sufficient reliable information for the preparation of the City of Crystal Lake's financial statements in conformity with GAAP. The Finance Department takes responsibility for both the accuracy of the data and the completeness and fairness of the presentation, including disclosures. We believe the information, as presented, is accurate in all material respects, is presented in a manner designed to fairly set forth the financial position of the City and the results of its operations as measured by the financial activity of its various funds, and includes all the disclosures necessary to enable the reader to gain the maximum understanding of the City's financial affairs.

The City of Crystal Lake's financial statements have been audited by Sikich LLP, a firm of licensed certified public accountants. The goal of the independent audit was to provide reasonable assurance that the financial statements of the City of Crystal Lake for the fiscal year ended April 30, 2022 are free of material misstatement. The independent audit involved examining on a test basis, evidence supporting the amounts and disclosures in the financial statements, assessing the accounting principles used and significant estimates made by management, and evaluating the overall financial statement presentation. The independent auditor concluded, based upon the audit, that there was a reasonable basis for rendering an unmodified ("clean") opinion that the City of Crystal Lake's financial statements for the fiscal year ended April 30, 2022, are fairly presented in conformity with GAAP. This "clean" opinion is the highest obtainable opinion, a statement of not

only reliability of the financial information, but also to the high level of professionalism and integrity of the staff. The independent auditor's report is presented as the first component of the financial section of this report.

The City of Crystal Lake's Annual Comprehensive Financial Report presents the Management's Discussion and Analysis (MD&A), basic financial statements and required supplemental information. The MD&A provides an analytical overview of the City's financial activity. Included in the basic financial statements are the government-wide financial statements, fund financial statements and notes to the financial statements. The required supplementary information presents the budgetary comparison schedules and other schedules. This letter of transmittal is designed to complement the MD&A and should be read in conjunction with it.

PROFILE OF THE CITY OF CRYSTAL LAKE

The City of Crystal Lake, incorporated in 1914, is in the southeastern portion of McHenry County, which is the furthest northwestern county in the Chicago metropolitan region. The City of Crystal Lake currently occupies a land area of 19.24 square miles and serves a population of 40,269 according to the 2020 Decennial Census. The City of Crystal Lake is empowered by State Statute to extend its corporate limits by annexation, which occurs periodically when deemed appropriate by the City Council.

The City of Crystal Lake has operated under the Council-Manager form of government since 1957. Policy-making and legislative authority are vested in a governing council consisting of the Mayor and six other members. The City Council is responsible, among other things, for passing ordinances, adopting the budget, appointing committees, and hiring the City Manager. The City Manager is responsible for carrying out the policies and ordinances of the City Council, for overseeing the day-to-day operations of the government, and for appointing the heads of the various departments, including the City Attorney. The City Council is elected at-large on a non-partisan basis. Council members serve four-year staggered terms.

This report encompasses all funds of the City of Crystal Lake. The City of Crystal Lake provides a full range of services, including police and fire protection; recreation; construction and maintenance of highways, streets, and infrastructure; maintenance of the public storm drainage system; water, sanitary sewer service and wastewater treatment; and growth management, planning and development control through the activities of the Community Development Department. In addition to these general governmental activities, the City has certain information relative to the public library (a discretely presented component unit) and police and fire pension systems (blended component units). Therefore, these activities have been included in the City of Crystal Lake's financial reporting entity.

The annual budget serves as the foundation for the City of Crystal Lake's financial planning and control. All agencies of the City of Crystal Lake are required to submit requests for appropriation to the City Manager. The City Manager and Director of Finance use these requests as the starting point for developing a proposed budget. The City Manager then presents this proposed budget to the City Council for review. The City Council is required to hold a public hearing on the proposed budget and to adopt a final budget by no later than April 30th, the close of the City of Crystal Lake's fiscal year. The budget is prepared by fund and department. Budget-to-actual comparisons

are provided in this report for each individual governmental fund for which an appropriated annual budget has been adopted.

FACTORS AFFECTING FINANCIAL CONDITION

The information presented in the financial statements is perhaps best understood when it is considered from the broader perspective of the specific environment within which the City of Crystal Lake operates.

Local Economy

The City of Crystal Lake enjoys a rather stable economic environment. With the onset of the COVID-19 pandemic early 2020 having a substantial effect on the local economy, as well as the global impacts, the City was able to withstand the financial consequences without reducing services. The largest single source of revenue is sales tax, which reflects the current economic trends with the attractions of new retail and restaurants. Sales tax receipts have rebounded to levels exceeding pre-pandemic proportions, a mixture of pent-up demand and higher price points driven by elevated inflation.

Development and property management represents a significant challenge and priority for the City. Utilization of impact fees and sophisticated policies requiring development to fund its own infrastructure cost illustrate the fact that the City has growth management initiatives. The City's impact fees and growth-funded infrastructure requirements have ensured that the City's taxpayers are not burdened by development.

New construction in the residential and commercial sectors continues to add value to the City. Of particular note, Lennar, the nation's largest homebuilder, has made substantial progress on the construction of a 500-unit residential development, Woodlore Estates, on the northeast section of Crystal Lake. The Springs at Three Oaks, a 280 unit luxury apartment complex, was also recently completed in 2022. Enclave, a 99 unit luxury rental project is underway and anticipates a 2024 completion and Redwood, a 304 rental ranch townhome community plans to be completed in 2025.

Despite substantial competition that has occurred from commercial growth in many of the areas surrounding Crystal Lake and the difficult retail environment for certain players in the very competitive Chicago arena, the retail sector has remained stable and has grown slightly over the past year. The City has continued to maintain strength as a retail base for serving regular commercial needs for the immediate City population, and has continued as a regional point for commercial activities.

Route 14 serves as a retail corridor for the City of Crystal Lake, with a variety of tenants occupying space in several shopping centers. In 2021, 346,010 square feet of commercial space was occupied. The Route 14 corridor provides a variety of large national tenants as well as dining options ranging from fine dining to fast casual.

The downtown sector continues to be a vibrant commercial destination, with its own unique dining, specialty shops, services and entertainment options. The downtown district is home to the Raue Center for the Arts, an 800-seat theatre that provides a unique draw for the downtown area as the largest performing arts theater in McHenry County.

Crystal Lake continues to be an attractive place to live and conduct business. The City is fortunate to have two Metra train stations within the corporate limits. From May 2021 through the middle of 2022, sixty-two new businesses either occupied space, leased space, or relocated to larger buildings. The City is also home to several large auto retailers, all of which over the past few years have completed substantial renovations or expansions of their dealerships.

Once again, the City has continued to have a very low property tax rate for municipal services compared to other municipalities in southeastern McHenry County. The continued development of the City's non-residential tax base and the stable retail sector of the community have facilitated this position. The City's retail base helps defray the cost of most General Fund supported services, such as police protection, street maintenance, brush and leaf pickup, and other services. The City has continued to maintain strength as a retail base for serving regular commercial needs for the immediate City population and has continued as a regional point for commercial activities.

LONG-TERM FINANCIAL PLANNING

The City of Crystal Lake is well-positioned for growth, both geographically and economically. Located 50 miles northwest of Chicago, Crystal Lake benefits from a continually growing population and workforce. The City's median household income is approximately 41% above the national average and approximately 34% above the State average. Over 40% of residents twenty-five or older have college degrees, compared to the State and National averages of 36% and 33% respectively.

Crystal Lake, like all municipalities, must continually evolve to meet the changing needs of its citizens. Because the City is a service provider, its main expenditures are personnel related. City staff continuously examine municipal services for efficiency, effectiveness, usefulness and sustainability, and develops options and strategies that enable the City to match resources (financial, physical and human) to the desired level of service.

The City is committed to maintaining a low property tax rate. On December 7, 2021, the Crystal Lake City Council adopted a property tax levy ordinance that maintained a zero General Fund levy, which has been in place since 1997. The City's overall levy included a modest overall increase of 4.9%, primarily attributable to funding increased public safety pension obligations. With overall growth to the City's tax base from new construction, the impact to property owners was less than 2.5% for the City's levy. The City takes pride in minimizing the use of property taxes, relying upon other revenue sources for funding both operations and capital expenditures.

The City sponsors single employer defined benefit pension plans for its sworn police officers and for its sworn firefighters. Each year, an independent actuary calculates the amount of the annual contribution. As a matter of policy, the City fully funds each year's annual required contributions as determined by the actuary. As of April 30, 2022, the Police Pension plan's fiduciary net position as a percentage of the total pension liability was 58.16%. As of April 30, 2022, the Fire Pension

plan's fiduciary net position as a percentage of the total pension liability was 78.21%. Unfunded amounts are being systematically funded as part of the annual required contribution until 2040 when each fund's assets shall be equal to its pension obligations.

The City also provides pension benefits for its non-public safety employees. These benefits are provided through a state-wide plan that is managed by the Illinois Municipal Retirement Fund (IMRF). Additional information on the City's pension arrangements can be found in Note 14 of the financial statements. As of December 31, 2020, the date of the most recent actuarial valuation, the IMRF plan's fiduciary net position as a percentage of the total pension liability was 107.04%

In 2022, Standard and Poor's upgraded the City to a AAA stable rating. The City of Crystal Lake's AAA credit rating represents the highest credit rating that can be earned by an organization and has been assigned to very few governments within the State of Illinois. According to S&P, the City of Crystal Lake "embodies many characteristics of a 'AAA' issuer, including a diverse economy that is independently strong and growing...with consistently stable financial operating results with no discernible budgetary pressures... and a sophisticated and knowledgeable management team that has strong planning practices." At the end of the current fiscal year, the City had $43.27 million of debt instruments outstanding. Of this amount, $7.5 million relates to Special Service Area obligations which are not the financial responsibility of the City. Under current state statute, the City has no legal debt limit on general obligation debt.

FINANCIAL POLICIES

The City of Crystal Lake's Financial Policies provide the basic framework for the fiscal management of the City. The policies provide guidelines for evaluating both current activities and proposals for future programs. Most of the policies represent longstanding principles, traditions and practices that have guided the City in the past and have helped maintain the City's financial stability. The following are detailed in the City of Crystal Lake's Financial Policies:

- Budget Policy
- Purchasing Authority Policy
- Purchase Card Policy
- Capital Asset Policy
- Debt Management Policy
- Fund Balance Policy
- Investment Policy
- Revenue and Cash Management Policy
- Personal Information Protection Policy
- Red Flag Policy

AWARDS AND ACKNOWLEDGEMENTS

The Government Finance Officers Association (GFOA) awarded a Certificate of Achievement for Excellence in Financial Reporting to the City of Crystal Lake for its Annual Comprehensive Financial Report (ACFR) for the fiscal year ended April 30, 2021. This results in thirty-two consecutive years that the City has received this prestigious award. In order to be awarded a Certificate of Achievement, the City published an easily readable and efficiently organized ACFR. This report satisfied both GAAP and applicable legal requirements.

A Certificate of Achievement is valid for a period of one year only. We believe that our current ACFR continues to meet the Certificate of Achievement Program's requirements and we are submitting it to the GFOA to determine its eligibility for another certificate.

The City of Crystal Lake received the Distinguished Budget presentation award for the Fiscal Year 2022 Budget document for the thirteenth consecutive year. It is an honor for the City of Crystal Lake to receive these two awards from the National GFOA. The City also submitted its first Popular Annual Financial Report (PAFR) for GFOA's award program for Fiscal Year 2021.

The preparation of this report would not have been possible without the efficient and dedicated services of the entire staff of the Finance Department. We would like to express our appreciation to all staff members who assisted and contributed to the preparation of this report, especially Assistant Finance Director Adam Orton and Accountant Stephanie Wrolson. Without the support given by the Mayor and the City Council and their unfailing commitment to maintaining the highest standards of professionalism in the management of the City of Crystal Lake's finances, this report would not be possible. Recognition and acknowledgement of the essential nature of their support and commitment to effective and responsible local government financial operations, which has enabled a report that is believed to meet the requirements of the GFOA Certificate of Achievement Program again this year, is an appropriate conclusion to this year's report.

Eric Helm
Interim City Manager

Jodie Hartman
Director of Finance/Treasurer

CITY OF CRYSTAL LAKE, ILLINOIS

CITY OFFICIALS

MAYOR
Haig Haleblian

COUNCILMEMBERS

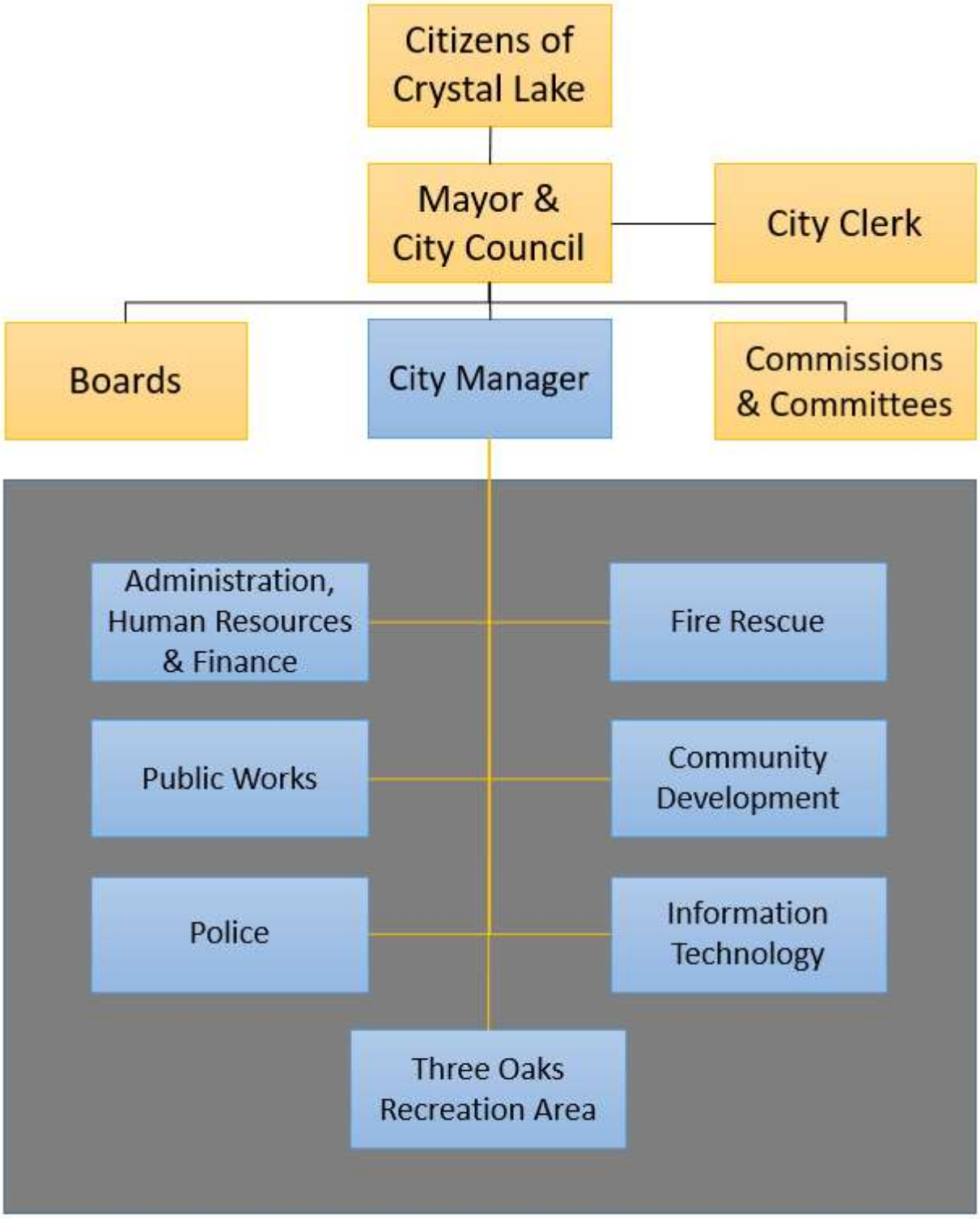
Ellen Brady	Brett Hopkins
Ian Philpot	Cathy A. Ferguson
Cameron Hubbard	Amanda Montford

CITY CLERK
Nick Kachiroubas

ADMINISTRATION

Eric T. Helm	Interim City Manager
Kathryn Cowlin	Director of Community Development
Jodie Hartman	Director of Finance/Treasurer
Julie Meyer	Director of Human Resources
Gregory A. Fettes	Director of Information Technology
Michael P. Magnuson	Director of Public Works and Engineering
Paul DeRaedt	Chief of Fire Rescue
James Black	Chief of Police

CITY OF CRYSTAL LAKE ORGANIZATIONAL STRUCTURE



Government Finance Officers Association

Certificate of Achievement for Excellence in Financial Reporting

Presented to

City of Crystal Lake
Illinois

For its Annual Comprehensive
Financial Report
For the Fiscal Year Ended

April 30, 2021

Christopher P. Morrill

Executive Director/CEO

FINANCIAL SECTION

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INDEPENDENT AUDITOR'S REPORT

The Honorable Mayor
Members of the City Council
City of Crystal Lake, Illinois

Report on the Audit of the Financial Statements

Opinions

We have audited the accompanying financial statements of the governmental activities, the business-type activities, the discretely presented component unit, each major fund and the aggregate remaining fund information of the City of Crystal Lake, Illinois (the City), as of and for the year ended April 30, 2022, and the related notes to financial statements, which collectively comprise the City's basic financial statements as listed in the table of contents.

In our opinion, based on our audit and the report of other auditors, the financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities, the business-type activities, the discretely presented component unit, each major fund and the aggregate remaining fund information of the City of Crystal Lake, Illinois, as of April 30, 2022, and the respective changes in financial position and, where applicable, cash flows thereof for the year then ended in conformity with accounting principles generally accepted in the United States of America.

Basis for Opinions

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS) and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. The financial statements of the Crystal Lake Public Library, a discretely presented component unit, and the financial statements of SEECOM, were not audited in accordance with *Government Auditing Standards*. Our responsibilities under these standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the City and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America and for the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the City's ability to continue as a going concern for 12 months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS and *Government Auditing Standards*, we

- Exercise professional judgment and maintain professional skepticism throughout the audit.

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the City's internal control. Accordingly, no such opinion is expressed.

- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.

- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the City's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings and certain internal control-related matters that we identified during the audit.

Other Matters

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis and the required supplementary information listed in the table of contents be presented to supplement the basic financial statements. Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Supplementary Information

Our audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise the City's basic financial statements. The combining and individual fund financial statements and schedules are presented for purposes of additional analysis and are not a required part of the basic financial statements. The combining and individual fund financial statements and schedules are the responsibility of management and were derived from and relate directly to the underlying accounting and other records used to prepare the basic financial statements.

The information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the combining and individual fund financial statements and schedules are fairly stated, in all material respects, in relation to the basic financial statements as a whole.

Other Information

Management is responsible for the other information included in the annual report. The other information comprises the introductory, statistical sections, and continuing disclosure but does not include the basic financial statements and our auditor's report thereon. Our opinions on the basic financial statements do not cover the other information and we do not express an opinion or any form of assurance thereon.

In connection with our audit of the basic financial statements, our responsibility is to read the other information and consider whether a material inconsistency exists between the other information and the basic financial statements, or the other information otherwise appears to be materially misstated. If, based on the work performed, we conclude that an uncorrected material misstatement of the other information exists, we are required to describe it in our report.

Other Reporting Required by *Government Auditing Standards*

In accordance with *Government Auditing Standards*, we have also issued our report dated October 4, 2022 on our consideration of the City's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the City's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the City's internal control over financial reporting and compliance.

Sikich LLP

Naperville, Illinois
October 4, 2022

GENERAL PURPOSE EXTERNAL FINANCIAL STATEMENTS

The City of Crystal Lake Management Discussion and Analysis (MD&A) is designed to 1) assist the reader in focusing on significant financial issues, 2) provide an overview of the City's financial activity, 3) identify changes in the City's financial position (its ability to address the next and subsequent years' challenges), 4) identify any material deviations from the financial plan (the approved budget), and 5) identify individual fund issues and concerns.

As management of the City of Crystal Lake (City), we offer readers of the City's financial statements this narrative overview and analysis of the financial activities of the City for the fiscal year ended April 30, 2022. We encourage readers of this document to consider the information presented here in conjunction with additional information that we have furnished in our letter of transmittal, which can be found on pages i to vi of this report.

FINANCIAL HIGHLIGHTS

CITY FUNDS AS A WHOLE

The statement of net position presents information on all of the City's assets/deferred outflows and liabilities/deferred inflows as of April 30, 2022, with the difference reported as net position.

- **Net position**, excluding the Crystal Lake Public Library, was $240.12 million.
- **Change in net position** due to activity during the year was an increase of $15.71 million.
- **Combined revenues** totaled $73.78 million, a decrease of 1.4%
- **Combined expenses** totaled $58.08 million, a decrease of 1.9%

GENERAL FUND

- **Revenues** for the fiscal year totaled $37.41 million, an increase of $1.52 million.
- **Expenditures** for the fiscal year totaled $28.39 million, an increase of $725k.
- **Fund Balance** as of April 30, 2022 was $19.75 million. The net change in fund balance due to activity during the fiscal year was a decrease of $2.01 million.

BUSINESS-TYPE ACTIVITIES (Waterworks and Sewerage Fund)

- **Operating revenues** for the fiscal year totaled $14.04 million, an increase of $485k.
- **Operating expenses** for the fiscal year totaled $12.48 million, a decrease of $360k. Depreciation of capital assets, a non-cash expense totaling $4.03 million, is included in the operating expenses total.

LONG-TERM DEBT

- **Bonded Debt for governmental activities outstanding** as of April 30, 2022 decreased $749k to $6.97 million during the year.
- **Bonded Debt for business-type activities outstanding** as of April 30, 2022 decreased $1.89 million to $15.71 million during the year.
- **Net Pension Liability for Public Safety Pensions** increased $9.53 million to $48.40 million. This includes the liabilities for both Police and Firefighters' Pension Funds.
- **Net Pension Liability for IMRF** (non-sworn employees) decreased $6.69 million and is now an asset of $4.77 million as of December 31, 2021.

CAPITAL INVESTMENT

- **City-wide assets,** net of depreciation, total $270.11 million at April 30, 2022, an increase of $879k.
- **Governmental capital assets** net of depreciation decreased $3.58 million to $185.17 million.
- **Business-type capital assets** net of depreciation increased $4.46 million to $84.94 million, primarily for infrastructure.

OVERVIEW OF THE FINANCIAL STATEMENTS

This discussion and analysis is intended to serve as an introduction to the City's basic financial statements. The notes to the financial statements are considered integral to the financial statements. In addition to the basic financial statements and notes, this report also contains required supplementary information, other supplementary information and statistical information.

The City's basic financial statements comprise two components: 1) Government-wide financial statements and 2) Fund financial statements. The combination of government-wide and fund financial statements allows the City to present fairly and with full disclosure, the funds and activities of the City and to demonstrate compliance with finance-related legal and contractual provisions.

Government-wide Financial Statements are intended to provide an aggregated overview of the City's net position and changes in net position. The government-wide financial statements report on the government as a whole using the same basis of accounting and measurement focus as a private-sector business.

The government-wide financial statements include not only the City itself (known as the primary government), but also a legally separate library for which the City is accountable. This component unit is reported separately from the financial information presented for the primary government itself. The government-wide financial statements can be found on pages 5 – 8 of this report.

Fund financial statements assist in assessing whether the government has raised and spent financial resources in accordance with budget plans and in compliance with finance-related legal requirements. Certain funds, referred to as governmental funds, focus on the short-term flow of *current* financial resources, rather than on the flow of economic resources. Other funds, referred to as proprietary and fiduciary funds, account for the business-type and certain fiduciary activities of the government. These funds follow accounting and reporting principles similar to those of business organizations.

Governmental funds. These funds are a generic classification used to refer to all funds other than proprietary and fiduciary funds. The City has twenty (20) governmental funds to account for governmental functions. Information is presented separately in the governmental fund balance sheet and in the governmental fund statement of revenues, expenditures and changes in fund balance for those governmental funds considered to be "major" funds.

Governmental funds account for the inflows and outflows of *current* financial resources. No long-lived assets such as land, buildings, and equipment, nor any long-term liabilities such as bonds payable, are reported on the governmental funds balance sheet. Financial resources must be available to pay current-period obligations. The basic governmental fund financial statements can be found on pages 9 - 13 of this report.

Proprietary funds. These funds are sometimes referred to as *business-type* funds of local government. Examples of proprietary funds are enterprise funds and internal service funds. The City maintains two proprietary funds: the Waterworks and Sewerage Fund and the Group Insurance Fund. The Waterworks and Sewerage Fund is considered to be a major fund of the City. The basic proprietary fund financial statements can be found on pages 14 - 18 of this report.

Fiduciary funds. These funds are used to account for resources held for the benefit of parties outside the government. This includes the City's two pension trust funds and custodial Special Service Area Funds. Fiduciary funds are *not* reflected in the government-wide financial statement because the resources of those funds are *not* available to support the City's own programs. The basic fiduciary fund financial statements can be found on pages 19 - 20 of this report.

Notes to the financial statements. These notes provide additional information that is essential to a full understanding of the data provided in the government-wide and fund financial statements. The notes to the financial statements can be found on pages 21 - 78 of this report.

Required supplementary information. In addition to the basic financial statements and accompanying notes, this report also presents certain *required supplementary information* concerning the City's progress in funding its obligation to provide pension benefits, as well as budgetary comparison schedules for major funds for which an appropriation was approved. Required supplementary information can be found on pages 79 - 93 of this report.

Other supplementary information. This includes combining and individual fund statements and schedules, which can be found beginning on page 94 of this report.

Statistical information. The statistical section of the annual report presents detailed information as a context for understanding what the information in the financial statements, note disclosures and required supplementation information says about the City's overall financial health. Statistical information can be found beginning on page 145.

GOVERNMENT-WIDE FINANCIAL STATEMENTS

Net Position

The Statement of Net Position is a high-level view of the total assets, deferred outflows, liabilities and deferred inflows of the primary government. The resulting net position is allocated to three categories: Net Investment in Capital Assets, Restricted funds and Unrestricted Funds. Net assets may serve over time as a useful indicator of a government's financial position.

Statement of Net Position
As of April 30, 2021 and 2022

	Governmental Activities		Business-type Activities		Total Primary Government	
Category	**4/30/2022**	**4/30/2021**	**4/30/2022**	**4/30/2021**	**4/30/2022**	**4/30/2021**
Current and other assets	$ 82,467,459	$ 69,290,954	$ 23,171,336	$ 17,978,049	$ 105,638,795	$ 87,269,003
Capital assets	185,170,929	188,753,134	84,938,207	80,476,765	270,109,136	269,229,899
Total assets	267,638,388	258,044,088	108,109,543	98,454,814	375,747,931	356,498,902
Deferred Outflows	10,395,469	7,580,080	1,324,394	1,561,531	11,719,863	9,141,611
Total assets & deferred outflows	**278,033,857**	**265,624,168**	**109,433,937**	**100,016,345**	**387,467,794**	**365,640,513**
Current liabilities	6,633,855	8,311,542	6,860,044	3,058,576	13,493,899	11,370,118
Long-term liabilities	67,107,124	60,434,142	35,143,536	34,983,377	102,250,660	95,417,519
Total liabilities	73,740,979	68,745,684	42,003,580	38,041,953	115,744,559	106,787,637
Deferred Inflows	28,994,764	32,935,044	2,610,092	1,507,223	31,604,856	34,442,267
Total liabilities & deferred inflows	**102,735,743**	**101,680,728**	**44,613,672**	**39,549,176**	**147,349,415**	**141,229,904**
Net position:						
Net Invest. In Capital Assets	175,285,923	177,510,754	54,063,611	52,160,171	229,349,534	229,670,925
Restricted	12,059,384	12,269,407	-	-	12,059,384	12,269,407
Unrestricted	(12,047,193)	(25,836,721)	10,756,654	8,306,998	(1,290,539)	(17,529,723)
Total net position	**$ 175,298,114**	**$ 163,943,440**	**$ 64,820,265**	**$ 60,467,169**	**$ 240,118,379**	**$ 224,410,609**

Total assets increased $19.25 million during the year, including an increase of $10.26 million in cash and investments due to net operations. The current year also includes an increase of $487k for a total of $3.25 million in the City's equity investment in Southeast Emergency Communications (SEECOM). Created by intergovernmental agreement, SEECOM is a consolidated emergency communications center which provides dispatch services and is owned in common by the City and two other municipalities. Capital assets increased $879k for the year.

Deferred outflows of resources increased $2.58 million over the year. This is mostly attributable to the pension items for the Police and Firefighters Pension Funds, which increased a combined $2.64 million due to negative investment experience during FY2021/22. Other Post-Employment Benefits (OPEB) also saw an increase of $950k. OPEB liability relates to health insurance provided to 1) retired eligible employees who pay the full premium, and 2) health insurance costs for any public safety employees awarded Public Safety Employee Benefits Act (PSEBA) benefits due to sustained catastrophic injuries while responding to emergencies. Another required deferred outflow represents the cost to retire water wells from service calculated at $921,500.

Total liabilities increased $8.96 million for the year. Current liabilities increased $2.12 million. Long-term liabilities increased $6.83 million. Of this amount, the increase to net pension liability for public safety pensions (sworn employees) totaled $9.53 million. The net pension liability for non-sworn employees through the Illinois Municipal Retirement Fund (IMRF) decreased $6.70 million, making it a net pension asset of $4.77 million. Also, a component of long-term liabilities, capital lease obligations decreased $610k as the City continues its fleet leasing program. Outstanding bonded debt decreased $2.64 million.

Deferred inflows of resources decreased $2.84 million over the year. Deferred inflows for pension items accounted for most of the net decrease. While IMRF increased $3.32 million, the police and fire pensions saw a combined decrease of $7.77 million. Changes to deferred inflows relating to the property tax levy and other postemployment benefits make up the remainder of the change.

As of April 30, 2022, net position for the City was $240.12 million. The largest portion of the City's net position reflects its investment in capital assets (e.g., land, infrastructure, buildings, and equipment) less any related debt used to acquire those assets still outstanding. Although the City's investment in its capital assets is reported net of related debt, the resources needed to repay this debt must be provided from other sources, since the capital assets themselves cannot be used to liquidate these liabilities. An additional portion of the City's net assets ($12.06 million) represents resources that are subject to external restrictions relative to their use.

The remaining *balance of unrestricted net position* may be used to meet the City's ongoing obligations to citizens and creditors. Unrestricted net position is in a deficit position at April 30, 2022 as GASB requires the City to recognize the net pension liability totaling $43.63 million at April 30, 2022 for its three pension plans and requires the City to recognize net other post-employment benefit obligations totaling $5.94 million. Unrestricted net position increased $16.24 million from the previous fiscal year primarily due to revenues exceeding expenses.

Statement of Activities

The Statement of Activities illustrates the change in net position throughout the fiscal year. A snapshot of the statement is provided below, with greater detail on pages 6 – 7 of this report.

Statement of Activities
As of April 30, 2021 and 2022

	Governmental Activities		Business-type Activities		Total Primary Government	
Category	**2021/22**	**2020/21**	**2021/22**	**2020/21**	**2021/22**	**2020/21**
Revenues:						
Program revenues:						
Charges for services	$ 7,682,143	$ 6,614,777	$ 15,323,203	$ 15,285,114	$ 23,005,346	$ 21,899,891
Operating grants	2,746,496	5,281,231	-	-	2,746,496	5,281,231
Capital grants	199,629	2,055,758	1,165,579	609,019	1,365,208	2,664,777
General revenues:						
Taxes	24,012,189	22,608,335	999,998	1,000,000	25,012,187	23,608,335
Intergovernmental	21,624,803	18,872,364	-	-	21,624,803	18,872,364
Investment earnings	(1,716,158)	375,853	(366,107)	154,482	(2,082,265)	530,335
Other	1,659,029	1,842,502	452,389	137,319	2,111,418	1,979,821
Total revenues	**56,208,131**	**57,650,820**	**17,575,062**	**17,185,934**	**73,783,193**	**74,836,754**
Expenses:						
General Government	7,181,840	8,086,815	-	-	7,181,840	8,086,815
Public Safety	26,893,048	26,072,431	-	-	26,893,048	26,072,431
Highways and Streets	9,192,114	9,917,045	-	-	9,192,114	9,917,045
Culture and Recreation	1,289,476	1,059,755	-	-	1,289,476	1,059,755
Interest on long-term debt	296,979	134,854	-	-	296,979	134,854
Water/Sewer	-	-	13,221,966	13,923,480	13,221,966	13,923,480
Total expenses	**44,853,457**	**45,270,900**	**13,221,966**	**13,923,480**	**58,075,423**	**59,194,380**
Change in Net Position	**11,354,674**	**12,379,920**	**4,353,096**	**3,262,454**	**15,707,770**	**15,642,374**
Beginning net position	163,943,440	151,974,293	60,467,169	57,204,715	224,410,609	209,179,008
Prior Period Adjustment	-	(410,773)	-	-	-	(410,773)
Ending net position	**$ 175,298,114**	**$ 163,943,440**	**$ 64,820,265**	**$ 60,467,169**	**$ 240,118,379**	**$ 224,410,609**

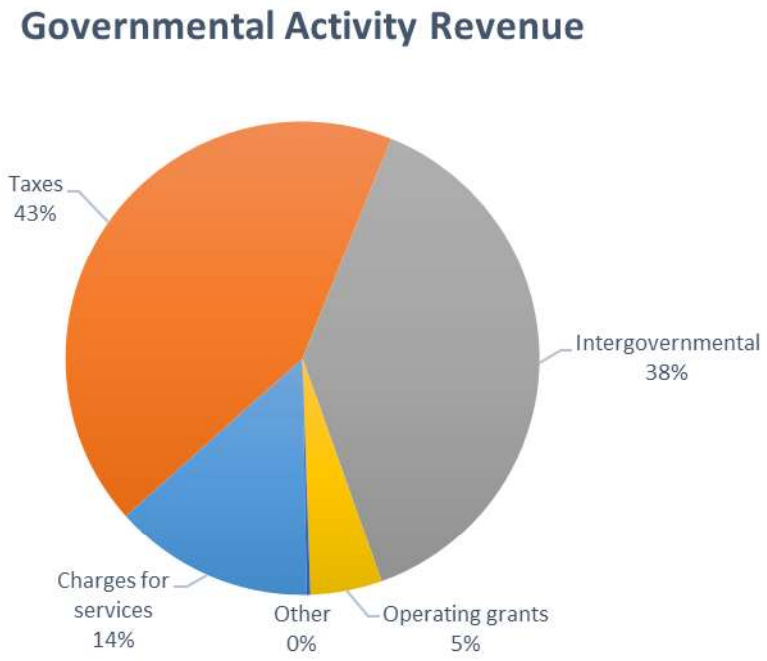
Overall, revenues for the City totaled $73.78 million, a decrease of $1.05 million from the prior fiscal year. Expenses city-wide totaled $58.08 million, a decrease of $1.12 million from the prior fiscal year. The resulting change from the fiscal year activities is an increase in net position of $15.71 million, representing growth of 7%.

Governmental Activities

As is typical for governmental activities of local governments, program revenues cover a small percentage of program expenses, with general revenues covering the majority of expenses. For this fiscal year, governmental program expenses of $44.85 million exceeded program revenues of $10.62 million by $34.23 million; general revenues of $45.58 million are used to make up the difference. With governmental revenues performing better than anticipated while expenses remained low, the City experienced an $11.35 million surplus in governmental activities.

Revenues

The following graph indicates the breakdown of governmental revenue by type for the fiscal year. Diversification by source is an important factor in financial stability. The City does not rely heavily on any one particular category.



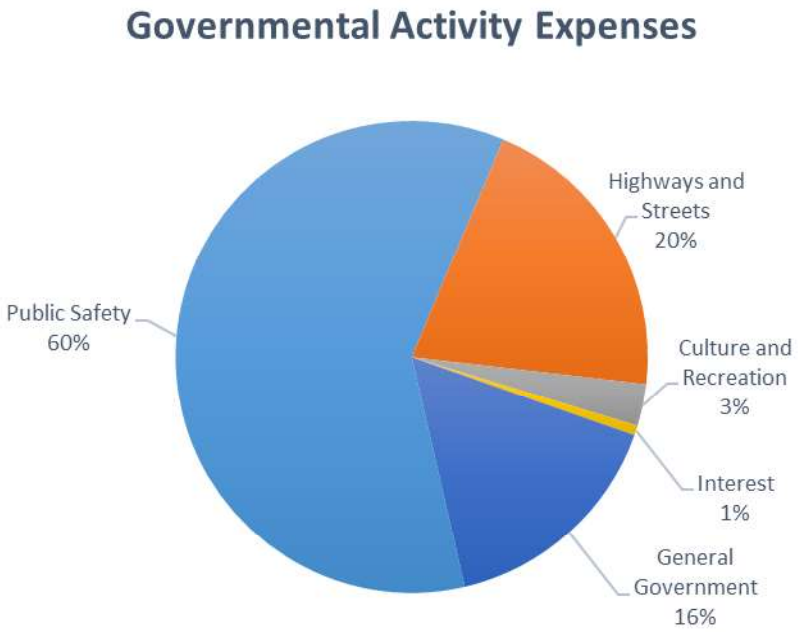
- Charges for services increased $1.07 million for the year, while grant revenues decreased by $4.39 million. In the prior fiscal year, the City had received $2.30 million in pandemic-related grants.

- Investment earnings ended the year down $1.72 million, a decrease of $2.09 million primarily due to changes in the bond market resulting from interest rate movements.

- Revenue from taxes increased $1.40 million. The Home Rule Sales Tax increased $1.13 million while the Telecommunications Tax (down $74k) continued to decline year over year.

- Other revenues of $1.66 million (including transfers) decreased $183k. This category includes recognition of interest on funds held with the Intergovernmental Risk Management Agency (IRMA). This category also includes capital facility fees, reimbursements from other agencies, sale proceeds of assets and the recovery of funds from the Illinois Metropolitan Investment Fund.

Expenses
Governmental activity expenses represent the costs to operate the City's core services, excluding water and sewer service. The following chart shows the breakdown of governmental expenses by activity.



Public safety expenses, which account for the largest share, increased by $821k (3.1%) to $26.89 million. The increase in police and fire pension liability due to negative market returns represents a significant portion of the increase in public safety expenses. As the change in pension obligation is not a source or use of funds, it is only shown in the high-level Statement of Activities and not the remainder of financial reports within the report.

General Government expenses decreased $905k (11.2%) over the prior year. This decrease is partially attributable to operational spending shifts as a result of consolidating expenses from the Special Projects and Shared Services divisions with other City departments. Additionally, in the prior fiscal year, the City had one-time grant expenditures totaling $593k to businesses for support related to the COVID-19 pandemic. Highway and Streets decreased $725k (7.3%) from the prior year due to a decrease is capital expenditures. Interest expense on long-term debt for governmental activities increased $162k.

Business-type activities
The Waterworks and Sewerage Fund activity resulted in an increase to net position of $4.35 million from the fiscal year's activity. Net position ended the fiscal year with $64.82 million.

Revenues
Charges for services increased $38k (0.2%) from the prior year. In FY2021/22, there was a 3% increase to the water and sewer rates that took effect September 1, 2021, but consumption trends are down overall. Connection fees decreased $434k (27.7%) to $1.13 million due to reduced new housing permits issued in FY2021/22.

Annually, $1 million in utility taxes are deposited in the business-type funds in order to fund capital needs. Investment income for business-type revenues decreased $521k down to -$366k.

Expenses
Expenses of the Waterworks and Sewerage Fund were $702k lower than the previous year, a decrease of 5.0%. Principal payments increased by $92k to $2.77 million and interest expenses decreased $338k to $745k per the debt service payment schedules. Depreciation expense increased $25k to $4.03 million.

GOVERNMENTAL FUND FINANCIAL STATEMENTS

The focus of the City's *governmental funds* is to provide information on near-term inflows, outflows, and balances of *spendable* resources. Such information is useful in assessing the City's financing requirements. In particular, *unreserved fund balance* may serve as a useful measure of a government's net resources available for spending at the end of the fiscal year.

At the end of the fiscal year 2022, the City's governmental funds reported combined ending fund balances of $54.42 million, an increase of $9.89 million from the prior year. The unassigned portion of the ending fund balances totaled $14.67 million and is available to spend at the City's discretion. The remainder of the combined ending fund balance is restricted or assigned to indicate it is not available for spending. Restricted and assigned funds are reserved to pay debt service, retirement, street improvement or other specific costs, or are reserved for prepaid items such as insurance and inventories.

General Fund

At the end of the fiscal year, the General Fund had a fund balance of $19.75 million, with $14.77 million as unassigned. As a measure of the General Fund's capacity to provide a sufficient cash flow for day-to-day operations, offset unanticipated downturns to General Fund revenues or provide an ability to make emergency purchases, it may be useful to compare unassigned fund balance to operating expenditures. The unassigned fund balance represented 52.0% of FY2021/22 General Fund operating expenditures.

The ending fund balance of the General Fund decreased by $2.01 million due to a planned drawdown to pay for capital expenses. General Fund revenues totaled $37.41 million, an increase of $1.52 million (4.2%). Intergovernmental revenue was up $1.37 million. Charges for services were up $273k, as parking receipts, police services and Three Oaks Recreation fee revenues were all higher than the prior year. Sales Tax increased $1.63 million to $13.85 million. General Fund expenditures totaled $28.39 million, an increase of $725k (2.6%).

Fire Rescue Fund
The Fire Rescue Fund is also a major governmental fund, with an ending fund balance of $6.52 million. This was an increase of $1 million from annual activity. Revenues increased $7k (0.1%) to $12.28 million. Primary revenue sources of the Fire Rescue Fund include charges for services to other agencies, as well as property taxes. Expenditures increased $103k (1.0%). Of the increase, personnel costs alone increased $142k, most of which is the result of salary increases based on labor contracts. Other financing uses, a transfer out to the Capital and Equipment Replacement Fund, totaled $447k; this transfer provided for the purchase of two new ambulances, a power load system and other equipment for the Fire Rescue Department.

Capital and Equipment Replacement Fund

The ending fund balance in the Capital and Equipment Replacement Fund was $16.01 million, an increase of $11.19 million from the prior year. Revenues for the year of $2 million included $1.95 million in taxes from video gaming and utility taxes. Other financing sources included $125k in financing for new leased vehicles and $13.25 million from other funds as transfers in for capital purchases. Expenditures totaled $4.19 million, compared to budgeted expenditures of $13.23 million; several projects were delayed due to supply chain issues and availability of contractors. Major projects for the year included the annual street resurfacing program ($1.14 million), the sidewalk and curb program ($479k), new vehicle and equipment purchases and leases ($660k) and road/intersection improvements ($333k). To mitigate tax increases, one-time capital and equipment replacement expenditures are funded using unassigned fund balance and/or bond proceeds.

Other Governmental Funds

The City maintains several other governmental funds. In aggregate, fund balances of other governmental funds decreased $294k from the previous year. Highlights from some of these funds include:

- The Motor Fuel Tax Fund had a fund balance of $8.52 million as of April 30, 2022, an increase of $359k. The entire balance is restricted for purposes of roadway improvements. Expenditures of Motor Fuel Tax dollars require authorization from the Illinois Department of Transportation, as well as the Crystal Lake City Council. Other financing uses (transfers out to the Capital and Equipment Replacement Fund) of $1.43 million provided roadway and intersection improvements.

- The IMRF/FICA Fund is used to account for revenues derived from a separate tax levy. Disbursement of these funds are restricted to the payment of employer contributions to Social Security, Medicare and to the Illinois Municipal Retirement Fund. The ending fund balance in the IMRF/FICA Fund is $1.49 million, a decrease of $328k due to an intentional drawdown of fund balance reserves.

- The Restricted Police Fund consists of revenues collected by the Police Department for specific infractions such as DUI, drug forfeitures and vehicle impoundments. The restricted accounts are governed by State or Federal statutes. These funds are limited in their potential uses and must be used by the Police Department for purposes directly related to DUI and drug related enforcement and prevention. The ending fund balance in the Restricted Police Fund is $498k, an increase of $103k.

- The Vulcan Lakes TIF Debt Service Fund accounts for debt service costs associated with a tax increment financing redevelopment project within the Vulcan Lake TIF District. This fund had no revenues during fiscal year 2021/22, but received other financing sources of $1.02 million. This includes $1.02 million in debt service payments. The ending fund balance is $0.

- The Water's Edge TIF Project Fund is used to account for funds associated with the tax increment financing district created to assist in the redevelopment of the former Crystal Court Shopping Center. The fund had no revenues for the fiscal year 2021/22 but did receive an advance of $95,214 from the General Fund. The advance covered the $95,214 of planning and engineering expenditures.

Proprietary Funds
Proprietary funds are sometimes referred to as *business-type* funds of a local government. The City maintains two proprietary funds. The Waterworks and Sewerage enterprise fund is used to account for the acquisition, operations and maintenance of Waterworks and Sewerage facilities and services and is predominately self-supporting through user charges. The Group Insurance Fund is an internal service fund that accounts for assets associated with funding the City's group health insurance.

Total net position of the Waterworks and Sewerage Fund increased $4.35 million through fiscal year activity to $64.82 million at April 30, 2022. Of the total, $54.06 million represents the City's net investment in capital assets. The remaining $10.76 million of total net position, represents unrestricted net position. Expenses included water main replacements, equipment for lift stations #22, #23 and #24, improvements to water treatment plant #2, and the purchase of two properties as part of the Pine-Oriole flood mitigation project.

The Group Insurance Fund had an ending fund balance of $1.01 million, all of which is unrestricted. The majority of revenues ($5.97 million) came from employer and employee contributions. Group health insurance premiums totaling $5.71 million accounted for most of the fund's expenses. Other minor expenses include wellness costs and other professional services.

GENERAL FUND BUDGETARY HIGHLIGHTS

As the main operating fund of the City, the General Fund represents a range of revenues and expenditures. Revenues that are not restricted, committed or assigned to other functions are recorded in the General Fund. Operating costs of most major departments are recorded here as well, such as aspects of police protection, street maintenance, economic development, planning, engineering, fleet maintenance and administration.

Actual revenues of $37.41 million surpassed budget expectations by $5.22 million. Combined with other financing sources, inflows exceeded budget by $5.39 million. Transfers into the General Fund were higher than budgeted due to the actual amount of tax increment received from the Virginia Street TIF. Additionally, other financing sources also include an unbudgeted $136k of proceeds from the sale of capital assets.

Expenditures ended the year $1.58 million below budget. Other financing uses ended the year $4.74 million above budget, primarily due to a one-time transfer from the General Fund to the Capital and Equipment Replacement Fund. This planned transfer utilizes $7 million of operating surplus to provide advanced funding of future capital needs.

General Fund Budgetary Highlights
Fiscal Year Ended April 30, 2022

	Final Budget	Actual	Variance $	Variance %
Revenues & Other Financing Sources				
Taxes	$ 11,724,765	$ 13,262,041	$ 1,537,276	13.1%
Licenses and permits	712,502	815,415	102,913	14.4%
Intergovernmental	17,558,745	21,777,052	4,218,307	24.0%
Charges for services	427,500	567,738	140,238	32.8%
Fines and forfeits	325,000	323,749	(1,251)	-0.4%
Investment Income	333,405	(1,551,558)	(1,884,963)	-565.4%
Other revenue	1,110,377	2,219,468	1,109,091	99.9%
Sub-total revenues	32,192,294	37,413,905	5,221,611	16.2%
Other financing sources	99,227	266,294	167,067	168.4%
Total Revenues and Other Financing Sources	32,291,521	37,680,199	5,388,678	16.7%
Expenditures and Other Financing Uses				
General Government	6,503,426	6,134,663	(368,763)	-5.7%
Public Safety	16,355,742	15,846,206	(509,536)	-3.1%
Highways and Streets	6,034,538	5,596,351	(438,187)	-7.3%
Culture and Recreation	1,029,109	761,522	(267,587)	-26.0%
Debt service	53,731	53,529	(202)	-0.4%
Sub-total expenditures	29,976,546	28,392,271	(1,584,275)	-5.3%
Other financing uses				
Transfers to Other Funds	6,548,527	11,293,324	4,744,797	72.5%
Total Expenditures and Other Financing Uses	36,525,073	39,685,595	3,160,522	8.7%
Change in Fund Balance	$ (4,233,552)	$ (2,005,396)	$ 2,228,156	

During the fiscal year, the City of Crystal Lake Council approved one amendment to the General Fund budget, increasing the Executive Department's budget to reflect donations received for the Crystal Lake fireworks display ($30k).

Major General Fund Revenues

State Sales Tax receipts of $13.85 million surpassed its budgeted amount by $1.89 million. Receipts from sales tax have not only rebounded from the COVID-19 pandemic but also continue to grow as prices rise with inflation. Starting January 2021, the State began classifying online retail purchases into the State Sales Tax distributions by purchase destination rather than as Use Tax and distributed per capita. So in additional to sales of groceries and general merchandise, online purchases are now supporting State Sales Tax revenues.

Home Rule Sales Tax receipts of $6.65 million exceeded budgeted expectations by $1.28 million. Purchases of groceries are exempt from Home Rule Sales Tax, however staple items and online retail orders are not exempted.

Income Tax receipts of $5.84 million exceeded amounts budgeted by $1.99 million. An improving labor market and higher corporate income tax receipts has helped to bolster the City's income tax revenue.

Use Tax totaled $1.56 million for FY2021/22. This was just shy of its budgeted expectation by $32k.

Hotel Tax receipts ended the fiscal year at $363k. The Hotel Tax surpassed its budgeted amount by $160k and brought in $77k more than the prior fiscal year. Overall hotel stays have increased from early pandemic levels as more people resume travelling.

Building permits of $723k exceeded budgeted expectations by $133k. Lennar Homes continues to construct single-family and age-targeted single-family homes in addition to townhomes in the northeast corner of the City near Routes 176 and 31.

Investment earnings of -$1.55 million was short of budget expectations by $1.90 million. The decrease in investment earnings was mainly driven by lower bond prices due to a rise in interest rates. As the City is restricted statutorily on the types of investment vehicles, the City invests idle funds with a professional investment management firm to maximize earning potential while remaining compliant with restrictive investment options allowed by Illinois Statute.

Other revenue of $2.22 million exceeded budget expectations by $1.11 million. This category includes an interest earnings credit of $864k arising from assets held in trust at the Intergovernmental Risk Management Agency (IRMA). IRMA is an entity that was created under Illinois state law which allows municipalities to band together in order to pool risk management needs for general liability and workers' compensation insurance.

Charges for services ended the fiscal year at $567k which was $140k above budgeted expectations. With the lifting of pandemic-related restrictions, the capacity at Three Oaks Recreation Area returned to pre-pandemic levels, and admission fees and parking revenues rebounded as a result.

Major General Fund Expenditures
Across all functions, spending within the General Fund ended the fiscal year under budget. This is a combination of savings from a variety of items. Some savings include the following:

- Personnel related expenditures ended the year below budget due to vacated positions, which remain open unless deemed critical to City operations.
- Professional services expenditures were under budget in several areas as projects were delayed or managed internally.
- Insurance and bonding services were lower than budgeted expectations due to an improved claims history.
- Two of the City's enhanced sales tax incentive agreements concluded during FY2021/22, and the total expenditures for the fiscal year were less than the budgeted amounts.

CAPITAL ASSETS

The City's investment in capital assets for its governmental and business-type activities as of April 30, 2022, totaled $270.11 million (net of accumulated depreciation). This investment in capital assets includes land, infrastructure, buildings, improvements, and machinery and equipment.

Capital Assets, Net of Depreciation
As of April 30, 2021 and 2022

	Governmental Activities		Business-type Activities		Total Primary Government	
	FYE 22	**FYE 21**	**FYE 22**	**FYE 21**	**FYE 22**	**FYE 21**
Land and Improvements	$103,734,813	$103,734,813	$ 1,641,503	$ 1,389,294	$105,376,316	$ 105,124,107
Building and Improvements	19,668,325	20,470,020	20,349,723	21,739,743	40,018,048	42,209,763
Machinery, Equip. & Vehicles	7,924,012	9,315,063	5,940,972	6,085,408	13,864,984	15,400,471
Other	787,297	462,598	9,816,498	4,228,044	10,603,795	4,690,642
Infrastructure	53,056,482	54,770,640	47,189,511	47,034,276	100,245,993	101,804,916
Total	$ 185,170,929	$ 188,753,134	$84,938,207	$80,476,765	$270,109,136	$ 269,229,899

During the fiscal year, the City invested $10.41 million in capital (buildings, equipment and infrastructure). Major capital asset acquisitions made during the fiscal year included:

- Two leased vehicles for the Police and Fire Departments, one new leased vehicle for the Public Works Streets Division, and one new leased vehicle for the City Administration Department
- Two ambulances
- Vehicle rotary lift
- Intersection improvements at Crystal Lake Avenue and Main Street
- Intersection improvements on North Main St. (Route 176 south to Railroad)
- Intersection improvements on Three Oaks, Lutter Drive and Sands Road
- Municipal complex automation system
- Three Oaks lake level adjustment
- Roadway reconstruction on Dole Avenue
- Purchase of two properties as part of the Lake Flood Hazard Mitigation Project
- Annual road resurfacing program
- Lift station equipment replacement
- Water main replacements
- Storm sewer system improvements
- Water and wastewater treatment plant improvements

The City's capital projects were not exempt from the impact of ongoing supply chain issues. The City's vehicle leasing program was only able to lease four vehicles due to lack of availability of new vehicles. Additional information on the City's capital assets can be found in Note 5 of this report.

LONG-TERM DEBT

In March 2022, the City receive a bond rating upgrade from AA+ to AAA from S&P Global Ratings with a stable outlook. Some factors cited by S&P Global Ratings for the rating increase include:

- **Maintenance of very strong reserves and liquidity;**
- **Very strong management conditions, with robust planning and policies;**
- **Very low debt profile, with manageable pension costs;**
- **Strong institutional framework as a home-rule community.**

At the end of the current fiscal year, the City had $41.66 million of debt outstanding, including $2.71 million in capital leases. The chart below summarizes the City's outstanding long-term debt by debt instrument.

Long-Term Debt Outstanding
As of April 30, 2021 and 2022

	Governmental Activities		Business-type Activities		Total Primary Government	
	FYE 22	**FYE 21**	**FYE 22**	**FYE 21**	**FYE 22**	**FYE 21**
General Obligation Bonds	$ 6,967,335	$ 7,716,271	$15,712,665	$17,598,729	$ 22,680,000	$ 25,315,000
Unamortized Bond Premium	$ 623,693	$ 708,630	$ 994,313	$ 1,107,355	$ 1,618,006	$ 1,815,985
IEPA Loans	-	-	15,591,699	12,630,659	15,591,699	12,630,659
General Obligation Note	-	-	675,000	895,000	675,000	895,000
Capital Leases	2,293,978	2,817,479	415,156	501,116	2,709,134	3,318,595
Total	$ 9,885,006	$ 11,242,380	$33,388,833	$32,732,859	$ 43,273,839	$ 43,975,239

Currently, the City has four general obligation bonds outstanding. As of April 30, 2022, the total outstanding balance general obligation is $22.7 million, of which $7 million is attributed to governmental activities and $15.7 million is related to business-type activities.

The City has two loan agreements with the Illinois Environmental Protection Agency. The first began in 2015 and authorized the City to borrow $14.78 million to fund improvements to the City's wastewater treatment plants. The City is currently receiving disbursements on the second IEPA loan. This loan is providing funding for improvements to the City's water treatment plant #2 and has an outstanding payable balance of $3.62 million. Both loans are paid on a semi-annual basis over 20 years. As of April 30, 2022, the City has a total outstanding loan payable of $15.59 million.

The City also has an outstanding balance of $675k on a general obligation promissory note. This note was issued in 2015. The note was issued to finance costs of water main replacements and water capacity enhancements. The note will be repaid December 2024.

Additional information on the City's long-term debt can be found in Note 6 of this report.

ECONOMIC FACTORS AND NEXT YEAR'S BUDGETS AND RATES

In additional to the residual impacts of the pandemic, high inflation, supply chain issues, and geopolitical conflicts continue to inject uncertainty into the economy. However, the City enjoys a healthy mix of retail diversity which has proven to weather economic downturns well. Management continually monitors revenues sources and cash balances into order to ensure sufficient resources are available to support City services.

Some revenue sources of the City rely on the allocation and distribution of funds from the State of Illinois, such as Income Tax and Use Tax. The State has reduced the municipal share of Income Tax historically and may look to this source again to offset their own fiscal shortages. The State budget contains a structural financial imbalance. Since the pressures of this imbalance will continue into the next budget, it is likely that additional local government diversions may be proposed in future years.

To keep the fiscal year 2021/22 budget balanced, the City of Crystal Lake continues to utilize spending control measures that include taking advantage of cooperative purchasing opportunities through joint purchasing agreements, seeking competitive bids, and avoid filling vacated positions unless they are critical to City operations. Whenever possible, grant funding is sought to offset program and project costs.

A water and sewer rate increase of 3% will go into effect on September 1, 2022. These increases provide a necessary funding mechanism to allow the Waterworks and Sewerage Fund to remain financially independent and provide for some capital investment to maintain Waterworks and Sewerage infrastructure systems.

The fiscal year 2023 budget continues funding General Fund services without the use of a General Fund property tax. General Fund services include Police, Community Development, Streets, Storm Sewers, Fleet and Facilities Maintenance, as well as Legal, City Administration and the Three Oaks Recreation Area. In order to mitigate tax increases, one-time capital and equipment replacement expenditures are continue to be funded using unassigned fund balance and/or bond proceeds. Bonds are not to be used to finance operating deficits and fund balances are maintained in accordance with City financial policies.

REQUESTS FOR INFORMATION

This financial report is designed to provide a general overview of the City's finances. Questions concerning any of the information provided in this report or requests for additional financial information should be addressed to Jodie Hartman, Director of Finance, 100 W. Woodstock Street, Crystal Lake, Illinois 60014.

BASIC FINANCIAL STATEMENTS

CITY OF CRYSTAL LAKE, ILLINOIS

STATEMENT OF NET POSITION

April 30, 2022

	Governmental Activities	Business-Type Activities	Total	Component Unit: Crystal Lake Public Library
ASSETS				
Cash and Investments	$ 49,381,480	$ 17,324,315	$ 66,705,795	$ 3,811,170
Receivables (Net, Where Applicable, of Allowances for Uncollectible)				
Property Taxes	13,965,061	-	13,965,061	4,694,211
Accounts Receivable	1,435,542	4,276,574	5,712,116	-
Accrued Interest on Investments	94,921	26,590	121,511	-
Other	433,120	-	433,120	-
Prepaid Items	4,849,410	94,770	4,944,180	72,531
Internal Balances	21,946	(21,946)	-	-
Due from Other Governments	5,619,312	-	5,619,312	-
Due from Primary Government	-	-	-	191,348
Inventory	117,858	-	117,858	-
Investment in Joint Venture	3,253,176	-	3,253,176	-
Net Pension Asset	3,295,633	1,471,033	4,766,666	1,234,971
Capital Assets Not Being Depreciated	104,522,110	11,458,001	115,980,111	2,472,561
Capital Assets (Net of Accumulated Depreciation)	80,648,819	73,480,206	154,129,025	5,350,791
Total Assets	267,638,388	108,109,543	375,747,931	17,827,583
DEFERRED OUTFLOWS OF RESOURCES				
Other Postemployment Benefits	1,807,030	111,354	1,918,384	-
Pension Items - IMRF	653,153	291,540	944,693	244,756
Pension Items - Police Pension	4,805,869	-	4,805,869	-
Pension Items - Firefighters' Pension	3,129,417	-	3,129,417	-
Well Asset Retirement Obligation	-	921,500	921,500	-
Total Deferred Outflows of Resources	10,395,469	1,324,394	11,719,863	244,756
Total Assets and Deferred Outflows of Resources	278,033,857	109,433,937	387,467,794	18,072,339
LIABILITIES				
Accounts Payable	4,943,677	3,746,437	8,690,114	232,765
Recapture Fees Payable	75,469	-	75,469	-
Accrued Salaries	465,598	65,384	530,982	116,122
Accrued Interest Payable	108,459	249,369	357,828	-
Escrows and Refundable Deposits	690,954	241,298	932,252	16,840
Due to Component Unit	191,348	-	191,348	-
Unearned Revenue	158,350	2,557,556	2,715,906	-
Long-Term Liabilities				
Due Within One Year	3,345,533	2,625,256	5,970,789	77,071
Due in More than One Year	63,761,591	32,518,280	96,279,871	95,981
Total Liabilities	73,740,979	42,003,580	115,744,559	538,779
DEFERRED INFLOWS OF RESOURCES				
Deferred Revenue - Property Taxes	13,965,061	-	13,965,061	4,694,211
Other Postemployment Benefits	789,818	48,671	838,489	-
Pension Items - IMRF	5,738,489	2,561,421	8,299,910	2,150,380
Pension Items - Police Pension	3,515,322	-	3,515,322	-
Pension Items - Firefighters' Pension	4,986,074	-	4,986,074	-
Total Deferred Inflows of Resources	28,994,764	2,610,092	31,604,856	6,844,591
Total Liabilities and Deferred Inflows of Resources	102,735,743	44,613,672	147,349,415	7,383,370

(This statement is continued on the following page.)

CITY OF CRYSTAL LAKE, ILLINOIS

STATEMENT OF NET POSITION (Continued)

April 30, 2022

	Governmental Activities	Business-Type Activities	Total	Component Unit Crystal Lake Public Library
NET POSITION				
Net Investment in Capital Assets	$ 175,285,923	$ 54,063,611	$ 229,349,534	$ 7,823,352
Restricted				
Highways and Streets	8,523,063	-	8,523,063	-
Retirement	1,492,602	-	1,492,602	278,003
Public Safety	533,361	-	533,361	-
Parking	16,123	-	16,123	-
Debt Service	328,810	-	328,810	-
Capital Projects	1,165,425	-	1,165,425	-
Library	-	-	-	454,581
Working Cash	-	-	-	50,021
Unrestricted (Deficit)	(12,047,193)	10,756,654	(1,290,539)	2,083,012
TOTAL NET POSITION	$ 175,298,114	$ 64,820,265	$ 240,118,379	$ 10,688,969

See accompanying notes to financial statements.

CITY OF CRYSTAL LAKE, ILLINOIS

STATEMENT OF ACTIVITIES

For the Year Ended April 30, 2022

FUNCTIONS/PROGRAMS	Expenses	Program Revenues: Charges for Services	Program Revenues: Operating Grants and Contributions	Program Revenues: Capital Grants and Contributions
PRIMARY GOVERNMENT				
Governmental Activities				
General Government	$ 7,181,840	$ 1,186,320	$ -	$ -
Public Safety	26,893,048	5,731,210	172,244	-
Highways and Streets	9,192,114	234,576	2,574,252	-
Culture and Recreation	1,289,476	530,037	-	199,629
Interest	296,979	-	-	-
Total Governmental Activities	44,853,457	7,682,143	2,746,496	199,629
Business-Type Activities				
Waterworks and Sewerage	13,221,966	15,323,203	-	1,165,579
Total Business-Type Activities	13,221,966	15,323,203	-	1,165,579
TOTAL PRIMARY GOVERNMENT	$ 58,075,423	$ 23,005,346	$ 2,746,496	$ 1,365,208
COMPONENT UNIT				
Crystal Lake Public Library	$ 5,153,617	$ 204,225	$ 60,096	$ -

	Net (Expense) Revenue and Change in Net Position			
	Primary Government			Component Unit
	Governmental Activities	Business-Type Activities	Total	Crystal Lake Public Library
	$ (5,995,520)	$ -	$ (5,995,520)	$ -
	(20,989,594)	-	(20,989,594)	-
	(6,383,286)	-	(6,383,286)	-
	(559,810)	-	(559,810)	-
	(296,979)	-	(296,979)	-
	(34,225,189)	-	(34,225,189)	-
	-	3,266,816	3,266,816	-
	-	3,266,816	3,266,816	-
	(34,225,189)	3,266,816	(30,958,373)	-
	-	-	-	(4,889,296)
General Revenues				
Taxes				
Property	13,693,963	-	13,693,963	4,667,174
Home Rule Sales	6,652,098	-	6,652,098	-
Auto Rental	59,236	-	59,236	-
Franchise Fees	643,023	-	643,023	-
Telecommunications Fee	589,605	-	589,605	-
Hotel Occupation	363,158	-	363,158	-
Other	2,011,106	999,998	3,011,104	-
Intergovernmental				
Personal Property Replacement	383,730	-	383,730	-
State Sales and Use	15,405,431	-	15,405,431	-
State Income Tax	5,835,642	-	5,835,642	-
Investment Income	(1,716,158)	(366,107)	(2,082,265)	(436)
Miscellaneous	1,946,219	165,199	2,111,418	99,676
Transfers	(287,190)	287,190	-	-
Total	45,579,863	1,086,280	46,666,143	4,766,414
CHANGE IN NET POSITION	11,354,674	4,353,096	15,707,770	(122,882)
NET POSITION, MAY 1	163,943,440	60,467,169	224,410,609	10,811,851
Prior Period Adjustment	-	-	-	-
NET POSITION, MAY 1, restated	163,943,440	60,467,169	224,410,609	10,811,851
NET POSITION, APRIL 30	$ 175,298,114	$ 64,820,265	$ 240,118,379	$ 10,688,969

See accompanying notes to financial statements.

CITY OF CRYSTAL LAKE, ILLINOIS

BALANCE SHEET
GOVERNMENTAL FUNDS

April 30, 2022

	General	Fire Rescue Fund	Capital Equipment and Replacement	Nonmajor Governmental Funds	Total Governmental Funds
ASSETS AND DEFERRED OUTFLOWS OF RESOURCES					
ASSETS					
Cash and Investments	$ 13,148,162	$ 6,743,761	$ 16,882,138	$ 12,067,303	$ 48,841,364
Receivables (Net of Allowance Where Applicable)					
Property Taxes	5,709,391	6,878,424	-	1,377,246	13,965,061
Accounts Receivable	726,398	559,492	-	128,880	1,414,770
Accrued Interest on Investments	81,138	13,783	-	-	94,921
Other	42,006	-	229,355	161,759	433,120
Prepaid Items	4,092,210	230,286	72,256	1,919	4,396,671
Inventory	117,858	-	-	-	117,858
Due from Other Governments	5,430,132	-	36,650	152,530	5,619,312
Due from Other Funds	64,761	240	84,524	10,472	159,997
Advance due from Other Funds	95,214	-	-	-	95,214
Total Assets	29,507,270	14,425,986	17,304,923	13,900,109	75,138,288
DEFERRED OUTFLOWS OF RESOURCES					
None	-	-	-	-	-
Total Deferred Outflows of Resources	-	-	-	-	-
TOTAL ASSETS AND DEFERRED OUTFLOWS OF RESOURCES	$ 29,507,270	$ 14,425,986	$ 17,304,923	$ 13,900,109	$ 75,138,288

(This statement is continued on the following page.)

CITY OF CRYSTAL LAKE, ILLINOIS

BALANCE SHEET (Continued)
GOVERNMENTAL FUNDS

April 30, 2022

	General	Fire Rescue Fund	Capital Equipment and Replacement	Nonmajor Governmental Funds	Total Governmental Funds
LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES					
LIABILITIES					
Accounts Payable	$ 2,773,039	$ 788,835	$ 1,287,790	$ 94,013	$ 4,943,677
Recapture Fees	-	-	-	75,469	75,469
Accrued Salaries	299,574	166,024	-	-	465,598
Escrows and Refundable Deposits	690,954	-	-	-	690,954
Due to Component Unit	191,348	-	-	-	191,348
Due to Other Funds	16,420	-	9,167	112,464	138,051
Advance due to Other Funds	-	-	-	95,214	95,214
Unearned Revenue	75,663	76,296	-	-	151,959
Total Liabilities	4,046,998	1,031,155	1,296,957	377,160	6,752,270
DEFERRED INFLOWS OF RESOURCES					
Deferred Revenue - Property Tax	5,709,391	6,878,424	-	1,377,246	13,965,061
Total Deferred Inflows of Resources	5,709,391	6,878,424	-	1,377,246	13,965,061
Total Liabilities and Deferred Inflows of Resources	9,756,389	7,909,579	1,296,957	1,754,406	20,717,331
FUND BALANCES					
Nonspendable					
Prepaid Items	4,092,210	230,286	72,256	1,919	4,396,671
Inventory	117,858	-	-	-	117,858
Restricted					
Retirement Purposes	-	-	-	1,492,602	1,492,602
Public Safety	-	-	-	533,361	533,361
Parking	-	-	-	16,123	16,123
Highway and Street Maintenance	-	-	-	8,523,063	8,523,063
Debt Service	-	-	-	328,810	328,810
Park Development	-	-	-	1,165,418	1,165,418
Capital Projects Funds	-	-	-	7	7
Committed					
Capital Facilities	424,350	632,363	-	-	1,056,713
Assigned					
Promotion of Tourism	340,181	-	-	-	340,181
Historical Preservation Services	7,616	-	-	-	7,616
Capital Projects Funds	-	-	15,935,710	-	15,935,710
Special Revenue Funds	-	5,653,758	-	179,614	5,833,372
Unassigned					
General Fund	14,768,666	-	-	-	14,768,666
Unassigned (Deficit)	-	-	-	(95,214)	(95,214)
Total Fund Balances	19,750,881	6,516,407	16,007,966	12,145,703	54,420,957
TOTAL LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES	$ 29,507,270	$ 14,425,986	$ 17,304,923	$ 13,900,109	$ 75,138,288

See accompanying notes to financial statements.

CITY OF CRYSTAL LAKE, ILLINOIS

RECONCILIATION OF FUND BALANCES OF GOVERNMENTAL FUNDS TO THE GOVERNMENTAL ACTIVITIES IN THE STATEMENT OF NET POSITION

April 30, 2022

FUND BALANCES OF GOVERNMENTAL FUNDS	$ 54,420,957
Amounts reported for governmental activities in the statement of net position are different because:	
Capital assets used in governmental activities are not financial resources and, therefore, are not reported in the governmental funds	185,170,929
Investment in joint venture is not considered to represent a financial resource and, therefore, is not reported in the funds	3,253,176
Long-term liabilities are not due and payable in the current period and, therefore, are not reported in the governmental funds	
Bonds Payable	(6,967,335)
Capital Lease Payable	(2,293,978)
Compensated Absences Payable	(3,228,038)
Interest Payable	(108,459)
Premiums or discounts on long-term liabilities and gains and losses on debt refundings are capitalized and amortized at the government-wide level	
Premiums	(623,693)
The net pension asset for the Illinois Municipal Retirement Fund is shown as a liability on the statement of net position	3,295,633
The other postemployment benefit liability is shown as a liability on the statement of net position	(5,593,490)
The net pension liability for the Police Pension Fund is shown as a liability on the statement of net position	(34,562,036)
The net pension liability for the Firefighters' Pension Fund is shown as a liability on the statement of net position	(13,838,554)
Differences between expected and actual experiences and assumption changes for the Other Postemployment Benefit Plan are recognized as deferred outflows and inflows of resources on the statement of net position	1,017,212
Differences between expected and actual experiences, assumption changes, net differences between projected and actual earnings and contributions after the measurement date for the Illinois Municipal Retirement Fund are recognized as deferred outflows and inflows of resources on the statement of net position	(5,085,336)
Differences between expected and actual experiences, assumption changes, net differences between projected and actual earnings for the Police Pension Fund are recognized as deferred outflows and inflows of resources on the statement of net position	1,290,547
Differences between expected and actual experiences, assumption changes, net differences between projected and actual earnings for the Firefighters' Pension Fund are recognized as deferred outflows and inflows of resources on the statement of net position	(1,856,657)
The net position of the Internal Service Fund is included in the governmental activities in the statement of net position	1,007,236
NET POSITION OF GOVERNMENTAL ACTIVITIES	$ 175,298,114

See accompanying notes to financial statements.

CITY OF CRYSTAL LAKE, ILLINOIS

STATEMENT OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCES
GOVERNMENTAL FUNDS

For the Year Ended April 30, 2022

	General	Fire Rescue Fund	Capital Equipment and Replacement	Nonmajor Governmental Funds	Total Governmental Funds
REVENUES					
Charges for Services	$ 567,738	$ 5,203,877	$ -	$ 61,654	$ 5,833,269
Licenses and Permits	815,415	-	54,722	164,004	1,034,141
Intergovernmental	21,777,052	19,870	-	2,620,541	24,417,463
Fines and Forfeitures	323,749	-	-	45,130	368,879
Property Taxes	4,954,921	6,837,798	-	1,901,244	13,693,963
Other Taxes	8,307,120	-	1,946,616	64,490	10,318,226
Developer Donations	-	-	-	199,629	199,629
Investment Income	(1,551,558)	105,582	-	(270,182)	(1,716,158)
Miscellaneous	2,219,468	111,594	-	64,587	2,395,649
Total Revenues	37,413,905	12,278,721	2,001,338	4,851,097	56,545,061
EXPENDITURES					
Current					
General Government	6,134,663	-	-	1,284,601	7,419,264
Public Safety	15,846,206	10,827,533	-	301,082	26,974,821
Highways and Streets	5,596,351	-	-	879,559	6,475,910
Culture and Recreation	761,522	-	-	15,107	776,629
Debt Service					
Principal	41,156	-	635,858	707,780	1,384,794
Interest and Fiscal Charges	12,373	-	70,059	313,064	395,496
Capital Outlay	-	-	3,485,976	-	3,485,976
Total Expenditures	28,392,271	10,827,533	4,191,893	3,501,193	46,912,890
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	9,021,634	1,451,188	(2,190,555)	1,349,904	9,632,171
OTHER FINANCING SOURCES (USES)					
Capital Lease Issued	-	-	125,043	-	125,043
Proceeds from Sale of Capital Assets	136,061	-	-	-	136,061
Transfers In	130,233	-	13,253,949	1,128,383	14,512,565
Transfers (Out)	(11,293,324)	(446,617)	-	(2,772,624)	(14,512,565)
Total Other Financing Sources (Uses)	(11,027,030)	(446,617)	13,378,992	(1,644,241)	261,104
NET CHANGE IN FUND BALANCES	(2,005,396)	1,004,571	11,188,437	(294,337)	9,893,275
FUND BALANCES, MAY 1	21,756,277	5,511,836	4,819,529	12,440,040	44,527,682
FUND BALANCES, APRIL 30	$ 19,750,881	$ 6,516,407	$ 16,007,966	$ 12,145,703	$ 54,420,957

See accompanying notes to financial statements.

CITY OF CRYSTAL LAKE, ILLINOIS

RECONCILIATION OF THE GOVERNMENTAL FUNDS STATEMENT OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCES TO THE GOVERNMENTAL ACTIVITIES IN THE STATEMENT OF ACTIVITIES

For the Year Ended April 30, 2022

NET CHANGE IN FUND BALANCES - TOTAL GOVERNMENTAL FUNDS	$	9,893,275
Amounts reported for governmental activities in the statement of activities are different because:		
Governmental funds report capital outlay as expenditures; however, they are capitalized and depreciated in the statement of activities		1,043,194
Proceeds from the disposal of capital assets is reported in the governmental funds, but gain or loss on the disposal of capital assets is calculated and reported in the statement of activities		(185,801)
The repayment of the principal portion long-term debt is reported as an expenditure when due in governmental funds but as a reduction of principal outstanding in the statement of activities		1,384,794
The issuance of long-term debt and related costs are shown on the fund financial statements as other financing sources (uses) and current expenditures, but are recorded as long-term liabilities and deferred outflows of resources on the government-wide statements		
Capital Lease		(125,043)
The change in accrued interest payable is reported as interest expense on the statement of activities		13,580
The change in compensated absences is an increase of expenses on the statement of activities		446,988
The change in other postemployment benefit liability and deferred outflows/inflows of resources is not a source or use of a financial resource and is reported on the statement of activities		(148,501)
The change in Illinois Municipal Retirement Fund net pension liability and deferred outflows/ inflows of resources is not a source or use of a financial resource and is reported on the statement of activities		1,666,993
The change in Police Pension Fund net pension liability and deferred outflows/inflows of resources is not a source or use of a financial resource and is reported on the statement of activities		283,113
The change in Firefighters' Pension Fund net pension liability and deferred outflows/inflows of resources is not a source or use of a financial resource and is reported on the statement of activities		593,079
Some expenses in the statement of activities do not require the use of current financial resources and, therefore, are not reported as expenditures in governmental funds		
Depreciation		(4,139,722)
Transfers of capital assets to business type activities		(287,190)
Change in investment in joint venture		487,100
Amortization of bond premiums or discounts		84,937
The change in net position of Internal Service Funds is reported in governmental activities		343,878
CHANGE IN NET POSITION OF GOVERNMENTAL ACTIVITIES	$	11,354,674

See accompanying notes to financial statements.

CITY OF CRYSTAL LAKE, ILLINOIS

STATEMENT OF NET POSITION
PROPRIETARY FUNDS

April 30, 2022

	Business-Type Activities	Governmental Activities
	Waterworks and Sewerage Fund	Internal Service
CURRENT ASSETS		
Cash and Investments	$ 17,324,315	$ 540,116
Receivables		
Accounts	4,276,574	20,772
Accrued Interest	26,590	-
Prepaid Items	94,770	452,739
Due from Other Funds	15,115	-
Total Current Assets	21,737,364	1,013,627
NONCURRENT ASSETS		
IMRF Net Pension Asset	1,471,033	-
Capital Assets		
Capital Assets Not Being Depreciated	11,458,001	-
Capital Assets Being Depreciated, Net	73,480,206	-
Net Capital Assets	84,938,207	-
Total Noncurrent Assets	86,409,240	-
Total Assets	108,146,604	1,013,627
DEFERRED OUTFLOWS OF RESOURCES		
Other Postemployment Benefits	111,354	-
Pension Items - IMRF	291,540	-
Well Asset Retirement Obligation	921,500	-
Total Deferred Outflows of Resources	1,324,394	-
Total Assets and Deferred Outflows of Resources	109,470,998	1,013,627

(This statement is continued on the following page.)

CITY OF CRYSTAL LAKE, ILLINOIS

STATEMENT OF NET POSITION (Continued)
PROPRIETARY FUNDS

April 30, 2022

	Business-Type Activities	Governmental Activities
	Waterworks and Sewerage Fund	Internal Service
CURRENT LIABILITIES		
Accounts Payable	$ 3,746,437	$ -
Accrued Salaries	65,384	-
Accrued Interest Payable	249,369	-
Escrows and Customer Deposits	241,298	-
Unearned Revenue	2,557,556	6,391
Accrued Compensated Absences	230,009	-
Due to Other Funds	37,061	-
Total OPEB Liability	17,301	-
General Obligation Bonds Payable	1,399,029	-
Promissory Note Payable	220,000	-
IEPA Loan Payable	672,957	-
Capital Lease Payable	85,960	-
Total Current Liabilities	9,522,361	6,391
LONG-TERM LIABILITIES		
Compensated Absences	230,009	-
Total OPEB Liability	327,384	-
General Obligation Bonds Payable	15,307,949	-
Promissory Note Payable	455,000	-
IEPA Loan Payable	14,918,742	-
Capital Lease Payable	329,196	-
Well Asset Retirement Obligation	950,000	-
Total Long-Term Liabilities	32,518,280	-
Total Liabilities	42,040,641	6,391
DEFERRED INFLOWS OF RESOURCES		
Other Postemployment Benefits	48,671	-
Pension Items - IMRF	2,561,421	-
Total Deferred Inflows of Resources	2,610,092	-
Total Liabilities and Deferred Inflows and Resources	44,650,733	6,391
NET POSITION		
Net Investment in Capital Assets	54,063,611	-
Unrestricted	10,756,654	1,007,236
TOTAL NET POSITION	$ 64,820,265	$ 1,007,236

See accompanying notes to financial statements.

CITY OF CRYSTAL LAKE, ILLINOIS

STATEMENT OF REVENUES, EXPENSES AND CHANGES IN NET POSITION
PROPRIETARY FUNDS

For the Year Ended April 30, 2022

	Business-Type Activities	Govermental Activities
	Waterworks and Sewerage Fund	Internal Service
OPERATING REVENUES		
Charges for Services	$ 13,870,211	$ 5,967,412
Miscellaneous Income	165,199	83,465
Total Operating Revenues	14,035,410	6,050,877
OPERATING EXPENSES		
Administration	256,438	5,707,443
Water Operations	5,161,298	-
Sewer Operations	3,018,417	-
Depreciation	4,031,729	-
Well ARO Amortization	9,500	-
Total Operating Expenses	12,477,382	5,707,443
OPERATING INCOME	1,558,028	343,434
NON-OPERATING REVENUES (EXPENSES)		
Interest Expense	(744,584)	-
Other Tax	999,998	-
Investment Income	(366,107)	444
Connection Fees	1,134,371	-
Rental Income	318,621	-
Total Non-Operative Revenues (Expenses)	1,342,299	444
NET INCOME BEFORE CAPITAL GRANTS, AND CONTRIBUTIONS	2,900,327	343,878
CAPITAL GRANTS AND CONTRIBUTIONS	1,452,769	-
CHANGE IN NET POSITION	4,353,096	343,878
NET POSITION, MAY 1	60,467,169	663,358
NET POSITION, APRIL 30	$ 64,820,265	$ 1,007,236

See accompanying notes to financial statements.

CITY OF CRYSTAL LAKE, ILLINOIS

STATEMENT OF CASH FLOWS
PROPRIETARY FUND

For the Year Ended April 30, 2022

	Business-Type Activities	Governmental Activities
	Waterworks and Sewerage Fund	Internal Service
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from Customers and Users	$ 13,256,349	$ 995,296
Receipts from Internal Service Transactions	-	4,973,668
Receipts from Miscellaneous Revenues	165,199	83,465
Payments to Suppliers	(4,330,461)	(5,765,205)
Payments to Employees	(4,906,335)	-
Net Cash from Operating Activities	4,184,752	287,224
CASH FLOWS FROM NONCAPITAL FINANCING ACTIVITIES		
Amounts Received from (Paid to) Other Funds	202,838	-
Other Tax	999,998	-
Connection Charges	1,134,371	-
Rental Income	318,621	-
Net Cash from Noncapital Financing Activities	2,655,828	-
CASH FLOWS FROM CAPITAL AND RELATED FINANCING ACTIVITIES		
Capital Assets Purchased	(6,583,865)	-
Principal Payments on Long-Term Debt	(2,766,676)	-
Principal Payments on Capital Lease	(85,960)	-
Proceeds from Capital Grant	3,535,826	-
IEPA Loan Proceeds	2,701,010	-
Interest Payments on Long-Term Debt	(882,843)	-
Net Cash from Capital and Related Financing Activities	(4,082,508)	-
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of Investment Securities	(6,071,727)	-
Proceeds from Sale and Maturities of Investment Securities	3,487,713	-
Interest Received	129,008	444
Net Cash from Investing Activities	(2,455,006)	444
NET INCREASE IN CASH AND CASH EQUIVALENTS	303,066	287,668
CASH AND CASH EQUIVALENTS, MAY 1	5,825,080	252,448
CASH AND CASH EQUIVALENTS, APRIL 30	$ 6,128,146	$ 540,116

(This statement is continued on the following page.)

CITY OF CRYSTAL LAKE, ILLINOIS

STATEMENT OF CASH FLOWS (Continued)
PROPRIETARY FUNDS

For the Year Ended April 30, 2022

	Business-Type Activities	Govermental Activities
	Waterworks and Sewerage Fund	Internal Service
CASH AND INVESTMENTS		
Cash and Cash Equivalents	$ 6,128,146	$ 540,116
Investments	11,196,169	-
TOTAL CASH AND INVESTMENTS	$ 17,324,315	$ 540,116
NONCASH TRANSACTIONS		
Capital Assets Purchased in Accounts Payable	$ 1,444,807	$ -
Contibuted Capital Assets	464,499	-
IEPA Loan Receivable	(920,642)	
Unrealized Gain/(Loss) on Investments	(488,522)	-
TOTAL NONCASH TRANSACTIONS	$ 500,142	$ -
CASH FLOWS FROM OPERATING ACTIVITIES		
Operating Income	$ 1,558,028	$ 343,434
Adjustments to Reconcile Operating Income to Net Cash From Operating Activities		
Depreciation	4,031,729	-
Amortization	9,500	-
Changes in Assets and Liabilities		
Receivables	(624,163)	3,378
Prepaids	11,678	(57,762)
Deferred Outflows of Resources -		
Pension Items - IMRF	298,096	-
OPEB	(70,459)	-
Accounts Payable	(172,141)	-
Accrued Salaries	(3,838)	-
Accrued Compensated Absences	(23,900)	-
Unearned Revenue	-	(1,826)
Net Pension Liability - IMRF	(2,053,873)	-
Total OPEB Liability	110,925	-
Deferred Inflows of Resources		
Pension Items - IMRF	1,056,466	-
OPEB	46,403	-
Customer Deposits	10,301	-
NET CASH FROM OPERATING ACTIVITIES	$ 4,184,752	$ 287,224

See accompanying notes to financial statements.

CITY OF CRYSTAL LAKE, ILLINOIS

STATEMENT OF NET POSITION
FIDUCIARY FUNDS

April 30, 2022

	Pension Trust Funds	Custodial Funds
ASSETS		
Cash and Short-Term Investments	$ 422,385	$ 532,487
Investments, at Fair Value		
Money Market Accounts	537,003	-
U.S. Treasury and U.S. Agency Securities	6,815,210	-
Corporate Bonds	9,399,679	-
Investments Held in the Illinois Firefighters' Pension Investment Fund	49,248,944	-
Mutual Funds - Stocks	31,182,851	-
Receivables		
Accounts Receivable	-	10
Accrued Interest on Investments	106,599	-
Prepaid Expenses	1,030	-
Total Assets	97,713,701	532,497
LIABILITIES		
Accounts Payable	3,117	-
Due to Other Funds	-	-
Total Liabilities	3,117	-
NET POSITION		
Restricted for Pensions	97,710,584	-
Restricted for Debt Service	-	532,497
TOTAL NET POSITION	$ 97,710,584	$ 532,497

See accompanying notes to financial statements.

CITY OF CRYSTAL LAKE, ILLINOIS

STATEMENT OF CHANGES IN FIDUCIARY NET POSITION
FIDUCIARY FUNDS

For the Year Ended April 30, 2022

	Pension Trust Funds	Custodial Funds
ADDITIONS		
Contributions		
Employer	$ 4,954,897	$ -
Employee	1,676,261	-
Property Owner	-	428,129
Total Contributions	6,631,158	428,129
Investment Income		
Net (Depreciation) in Fair Value of Investments	(8,040,287)	-
Interest	2,337,560	216
Total Investment Income	(5,702,727)	216
Less Investment Expense	(290,090)	-
Net Investment Income	(5,992,817)	216
Total Additions	638,341	428,345
DEDUCTIONS		
Pension Benefits	5,825,112	-
Miscellaneous	90,688	-
Debt Service		
Principal	-	130,000
Interest and Fiscal Charges	-	160,967
Total Deductions	5,915,800	290,967
NET DECREASE (INCREASE)	(5,277,459)	137,378
NET POSITION		
May 1	102,988,043	395,119
April 30	$ 97,710,584	$ 532,497

See accompanying notes to financial statements.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The financial statements of the City of Crystal Lake, Illinois (the City) have been prepared in conformity with accounting principles generally accepted in the United States of America, as applied to government units (hereinafter referred to as generally accepted accounting principles (GAAP)). The Governmental Accounting Standards Board (GASB) is the accepted standard-setting body for establishing governmental accounting and financial reporting principles. The more significant of the City's accounting policies are described below.

A. Reporting Entity

The City was incorporated in 1914. The City is a home-rule community operating under a Council-Manager form of government and provides services that include police, fire, water and sewer utility, street maintenance, community development and general administrative services.

As required by GAAP, these financial statements present the City (the primary government) and its component units. As defined by GAAP and established by GASB, the financial reporting entity consists of the primary government, as well as its component units, which are legally separate organizations for which elected officials of the primary government are financially accountable. Financial accountability is defined as:

1) Appointment of a voting majority of the component unit's board and either (a) the ability to impose will by the primary government or (b) the possibility that the component unit will provide a financial benefit to or impose a financial burden on the primary government; or

2) Fiscal dependency on the primary government

Police Pension Employees Retirement System

The City's police employees participate in Police Pension Employees Retirement System (PPERS), a fiduciary component unit of the City. PPERS functions for the benefit of these employees and is governed by a five-member pension board. Two members appointed by the City's Mayor, one elected by pension beneficiaries and two elected police employees constitute the pension board. The City is obligated to fund all PPERS costs not funded by PPERS participants based upon actuarial valuations, which creates a financial burden on the City. The State of Illinois is authorized to establish benefit levels and the City is authorized to approve the actuarial assumptions used in the determination of contribution levels, which results in the PPERS being fiscally dependent upon the City. PPERS is reported as a pension trust fund. PPERS does not issue a stand-alone financial report.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

A. Reporting Entity (Continued)

Firefighters' Pension Employees Retirement System

The City's sworn firefighters participate in Firefighters' Pension Employees Retirement System (FPERS), a fiduciary component unit of the City. FPERS functions for the benefit of these employees and is governed by a five-member pension board.

Two members appointed by the City's Mayor, one elected pension beneficiary and two elected fire employees constitute the pension board. The City is obligated to fund all FPERS costs not funded by FPERS participants based upon actuarial valuations, which creates a financial burden on the City. The State of Illinois is authorized to establish benefit levels and the City is authorized to approve the actuarial assumptions used in the determination of contribution levels, which results in the FPERS being fiscally dependent on the City. FPERS is reported as a pension trust fund. FPERS does not issue a stand-alone financial report.

Discretely Presented Component Unit

The City's component unit is reported in a separate column to emphasize that it is legally separate from the City.

The Crystal Lake Public Library (Library) is governed by a nine-member Board of Trustees appointed by the Mayor of the City. The Library is financially accountable to the City, as the City's approval is needed for the Library to issue bonded debt. The Library's fiscal year end is the same as the City's. Separate financial statements for the Library are not available.

Other Governmental Entities

Several other governmental entities have operations within the City, but are separate legal entities. These entities include School District Nos. 47 and 155, Crystal Lake Civic Center Authority and the Crystal Lake Park District. The City is not financially accountable for these entities nor is there a financial benefit/burden relationship with these entities and, therefore, they are not included in the City's reporting entity. In addition, the City does not believe that it is a component unit of any other entity.

B. Fund Accounting

The City uses funds to report on its financial position and the changes in its financial position. Fund accounting is designed to demonstrate legal compliance and to aid financial management by segregating transactions related to certain city functions or activities. A fund is a separate accounting entity with a self-balancing set of accounts.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

B. Fund Accounting (Continued)

Funds are classified into the following categories: governmental, proprietary and fiduciary.

Governmental funds are used to account for all or most of the City's general activities, including the collection and disbursement of restricted or committed monies (special revenue funds), the funds committed, restricted or assigned for the acquisition or construction of capital assets (capital projects funds) and the funds committed, restricted or assigned for the servicing of long-term debt (debt service funds). The General Fund is used to account for all activities of the City not accounted for in some other fund.

Proprietary funds are used to account for activities similar to those found in the private sector, where the determination of net income is necessary or useful to sound financial administration. Goods or services from such activities can be provided either to outside parties (enterprise funds) or to other departments or agencies primarily within the City (internal service funds).

Fiduciary funds are used to account for fiduciary activities that meet the definition contained in GASB Statement No. 84, *Fiduciary Activities*. The City utilizes pension trust funds (for its Police and Firefighters' Pension Funds) and custodial funds (for its Special Service Area debt service funds), which are generally used to account for assets that the City holds in a fiduciary capacity.

C. Government-Wide and Fund Financial Statements

The government-wide financial statements (i.e., the statement of net position and the statement of activities) report information on all of the nonfiduciary activities of the City. The effect of material interfund activity other than interfund service transactions has been eliminated from these statements. Governmental activities, which normally are supported by taxes and intergovernmental revenues, are reported separately from business-type activities, which rely to a significant extent on fees and charges for support.

The statement of activities demonstrates the degree to which the direct expenses of a given function, segment or program are offset by program revenues. Direct expenses are those that are clearly identifiable with a specific function or segment. Program revenues include (1) charges to customers or applicants who purchase, use or directly benefit from goods, services or privileges provided by a given function or segment and (2) grants and standard revenues that are restricted to meeting the operational or capital requirements of a particular function or segment. Taxes and other items not properly included among program revenues are reported instead as general revenues.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

C. Government-Wide and Fund Financial Statements (Continued)

Separate financial statements are provided for governmental funds, proprietary funds and fiduciary funds, even though the latter are excluded from the government-wide financial statements. Major individual governmental funds and major individual enterprise funds are reported as separate columns in the fund financial statements.

The City reports the following major governmental funds:

The General Fund is the City's primary operating fund. It accounts for all financial resources of the general government, except those accounted for in another fund. The service administered by the City and accounted for in the General Fund include general government, public safety and public works.

The Fire Rescue Fund accounts for revenues and expenditures related to fire protection, ambulance response and emergency rescue operations.

The Capital Equipment and Replacement Fund accounts for revenues for and expenditures related to major capital improvements.

The City reports the following major proprietary funds:

The Waterworks and Sewerage Fund accounts for all provision of water and sewer services to the residents of the City. All activities necessary to provide such services are account for in this fund, including but not limited to, administration, operations, maintenance, financing and related debt service and billing and collection.

Additionally, the City reports the following Internal Service Funds:

The Internal Service Fund accounts for the City's group health insurance provided to other departments of the City on a cost reimbursement basis. These funds are reported as part of the governmental activities on the government-wide financial statements as they provide services to the City's governmental funds/activities.

The City reports pension trust funds as fiduciary component units to account for the Police Pension Fund and Firefighters' Pension Fund. Furthermore, the City reports three Special Service Area debt service funds as custodial funds.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

D. Measurement Focus, Basis of Accounting and Financial Statement Presentation

The government-wide financial statements are reported using the economic resources measurement focus and the accrual basis of accounting, as are the proprietary fund and fiduciary fund financial statements. Revenues and additions are recorded when earned and expenses and deductions are recorded when a liability is incurred. Property taxes are recognized as revenues in the year for which they are levied (i.e., intended to finance). Grants and similar items are recognized as revenue as soon as all eligibility requirements imposed by the provider have been met. Operating revenues/expenses include all revenues/expenses directly related to providing proprietary fund services. Incidental revenues/expenses are reported as non-operating.

Governmental fund financial statements are reported using the current financial resources measurement focus and the modified accrual basis of accounting. Revenues are recognized as soon as they are both measurable and available. Revenues are considered to be available when they are collectible within the current period or soon enough thereafter to pay liabilities of the current period. The City considers revenues to be available if they are collected within 60 days of the end of the current fiscal period, except for sales taxes and telecommunication taxes which use a 90-day period.

Expenditures generally are recorded when a fund liability is incurred. However, debt service expenditures are recorded only when payment is due.

Property taxes, sales taxes and telecommunication taxes owed to the state by others at year end, franchise taxes, licenses, charges for services and interest associated with the current fiscal period are all considered to be susceptible to accrual and are recognized as revenues of the current fiscal period. Fines and permit revenue are considered to be measurable and available only when cash is received by the City.

In applying the susceptible to accrual concept to intergovernmental revenues (e.g., federal and state grants), the legal and contractual requirements of the numerous individual programs are used as guidance. There are, however, essentially two types of these revenues. In one, monies must be expended on the specific purpose or project before any amounts will be paid to the City; therefore, revenues are recognized based upon the expenditures/expenses recorded. In the other, monies are virtually unrestricted as to purpose of expenditure and are generally revocable only for failure to comply with prescribed eligibility requirements, such as equal employment opportunity. These resources are reflected as revenues at the time of receipt or earlier if they meet the eligibility criterion.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

D. Measurement Focus, Basis of Accounting and Financial Statement Presentation (Continued)

The City reports unearned revenue and deferred revenue on its financial statements. Unearned revenue and deferred revenue arises when a potential revenue does not meet both the measurable and available or earned criteria for recognition in the current period. Unearned revenue also arises when resources are received by the City before it has a legal claim to them, as when grant monies are received prior to the incurrence of qualifying expenditures. In subsequent periods, when both revenue recognition criteria are met, or when the City has a legal claim to the resources, the liability or deferred inflow of resources for unearned revenue or deferred revenue is removed from the financial statements and revenue is recognized.

E. Cash and Investments

Cash and Cash Equivalents

For purposes of the statement of cash flows, the City's enterprise fund considers all highly liquid investments with an original maturity of three months or less when purchased to be cash equivalents.

Investments

Investments with a maturity of less than one year when purchased and non-negotiable certificates of deposit are stated at cost or amortized cost. Investments with a maturity greater than one year when purchased and all investments of the pension trust funds are stated at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

The City categorizes its fair value measurements within the fair value hierarchy established by GAAP. The hierarchy is based on the valuation inputs used to measure the fair value of the asset. Level 1 inputs are quoted prices in active markets for identical assets; Level 2 inputs are significant other observable inputs; and Level 3 inputs are significant unobservable inputs.

F. Interfund Receivables/Payables

During the course of operations, numerous transactions occur between individual funds for goods provided or services rendered. These receivables and payables are classified as "due to/from other funds" on the financial statements. Interfund loans, if any, are classified as advances to/from other funds.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

G. Inventories

Inventories are valued at cost, which approximates market, using the average cost method on a first-in/first-out (FIFO) basis. Inventories are accounted for under the consumption method, whereby acquisitions are recorded in inventory accounts initially and charged as expenditures when used.

H. Prepaid Items

Payments made to vendors for services that will benefit periods beyond the date of this report are recorded as prepaid items using the consumption method.

I. Capital Assets

Capital assets, which include property, plant, equipment, infrastructure assets (e.g., roads, bridges, storm sewers and similar items) and intangible assets, are reported in the applicable governmental or business-type activities columns in the government-wide financial statements. Capital assets are defined by the City as assets with an initial, individual cost in excess of $25,000 and an estimated useful life in excess of one year. Such assets are recorded at historical cost or estimated historical cost if purchased or constructed. Donated capital assets are recorded at acquisition value at the date of donation.

The costs of normal maintenance and repairs, including street overlays that do not add to the value of the asset or materially extend asset lives are not capitalized.

Major outlays for capital assets and improvements are capitalized as projects are constructed. Property, plant and equipment is depreciated using the straight-line method over the following estimated useful lives:

	Years
Buildings and Improvements	25-50
Machinery, Equipment and Vehicles	3-15
Infrastructure - Streets and Bridges	50-80
Infrastructure - Water and Sewer System	60

J. Compensated Absences

Vested or accumulated vacation and sick leave that is owed to retirees or terminated employees is reported as an expenditure and a fund liability of the governmental fund that will pay it in the fund financial statements. Vested or accumulated vacation and sick leave of proprietary funds at both levels and governmental activities at the government-wide level is recorded as an expense and liability as the benefits accrue to employees.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

K. Long-Term Obligations

In the government-wide financial statements and proprietary funds in the fund financial statements, long-term debt and other long-term obligations are reported as liabilities in the applicable governmental activities, business-type activities or proprietary fund financial statements. Bond premiums and discounts and accounting gains/losses on refundings are deferred and amortized over the life of the bonds. Bonds payable are reported net of the applicable bond premium or discount and accounting gains/losses on refunding. Bond issuance costs are expensed as incurred.

In the fund financial statements, governmental funds recognize bond premiums and discounts, as well as bond issuance costs, during the current period. The face amount of debt issued is reported as other financing sources. Premiums received on debt issuances are reported as other financing sources while discounts on debt issuances are reported as other financing uses. Issuance costs, whether or not withheld from the actual debt proceeds received, are reported as expenditures.

L. Fund Balance/Net Position

In the fund financial statements, governmental funds report nonspendable fund balance for amounts that are either not in spendable form or legally or contractually required to be maintained intact. Restrictions of fund balance are reported for amounts constrained by legal restrictions from outside parties for use for a specific purpose or externally imposed by outside entities or from enabling legislation adopted by the City. Committed fund balance is constrained by formal actions of the City Council, which is considered the City's highest level of decision-making authority. Formal actions include ordinances approved by the City Council. Assigned fund balance represents amounts constrained by the City's intent to use them for a specific purpose. The authority to assign fund balance has been delegated to the City's Manager and Finance Director. Any residual fund balance in the General Fund, including fund balance targets and any deficit fund balance of any other governmental fund is reported as unassigned. In accordance with the City's fund balance policy, the unassigned General Fund balance will be maintained at a target level of 25% to 50% of annual budgeted expenditures. Balances in excess of 50% may be transferred to the Capital Replacement Fund to support future capital projects.

The City's flow of funds assumption prescribes that the funds with the highest level of constraint are expended first. If restricted or unrestricted funds are available for spending, the restricted funds are spent first. Additionally, if different levels of unrestricted funds are available for spending the City considers committed funds to be expended first followed by assigned funds and then unassigned funds.

In the government-wide financial statements, restricted net positions are legally restricted by outside parties for a specific purpose. Net investment in capital assets represents the book value of capital assets less any outstanding long-term debt issued to acquire or construct the capital assets.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

M. Deferred Outflows/Inflows of Resources

In addition to assets, the statement of financial position will sometimes report a separate section for deferred outflows of resources. This separate financial statement element, deferred outflows of resources, represents a consumption of net assets that applies to a future period(s) and so will not be recognized as an outflow of resources (expense/expenditure) until then. In addition to liabilities, the statement of financial position will sometimes report a separate section for deferred inflows of resources. This separate financial statement element, deferred inflows of resources, represents an acquisition of net assets that applies to a future period(s) and so will not be recognized as an inflow of resources (revenue) until that time.

N. Interfund Transactions

Interfund services are accounted for as revenues, expenditures or expenses. Transactions that constitute reimbursements to a fund for expenditures/expenses initially made from it that are properly applicable to another fund, are recorded as expenditures/expenses in the reimbursing fund and as reductions of expenditures/expenses in the fund that is reimbursed. All other interfund transactions, except interfund services and reimbursements, are reported as transfers.

O. Estimates

The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenditures/expenses during the reporting period. Actual results could differ from those estimates.

P. Adoption of Accounting Standards

The City has elected to implement GASB Statement No. 95, *Postponement of the Effective Dates of Certain Authoritative Guidance*, which was issued to provide temporary relief to governments and other stakeholders due to the COVID-19 pandemic. This provides for the postponement of the implementation of GASB Statement No. 87, *Leases.*

2. DEPOSITS AND INVESTMENTS

The City maintains a cash and investment pool that is available for use by all funds, except the Pension Trust Funds. The deposits and investments of the Pension Trust Funds are held separately from those of other funds and are controlled by the respective pension boards.

2. DEPOSITS AND INVESTMENTS (Continued)

The City is limited to investments allowed by Illinois Compiled Statutes (ILCS). The City's investment policy further restricts what it may invest in to the following types of investment instruments: U.S. Government obligations, U.S. Government agency obligations and U.S. Government instrumentality obligations, which have a high liquid market with readily determinable fair value, interest-bearing savings accounts, interest-bearing certificates of deposit or interest-bearing time deposits or any other investment constituting director obligations of any bank that is insured by the FDIC, local government investment pools, either state-administered or through join powers statutes or other intergovernmental agreement legislation and investment-grade obligations (rated A or better) of state, provincial and local government and public authorities, The Illinois Funds and the Illinois Metropolitan Investment Fund (IMET), a not-for-profit investment trust formed pursuant to the Illinois Municipal Code and managed by a Board of Trustees elected from the participating members. IMET is not registered with the SEC as an investment company. Investments in IMET are valued at IMET's share price, the price for which the investment could be sold. The City's investment policy does limit their deposits to financial institutions that are members of the FDIC system and are capable of posting collateral for amounts in excess of FDIC insurance.

It is the policy of the City to invest its funds in a manner which will provide the highest investment return with the maximum security, safety and risk avoidance while meeting the daily cash flow demands of the City and conforming to all state and local statutes governing the investment of public funds, using the "prudent person" standard for managing the overall portfolio. The primary objectives of the policy are, in order of priority, legality, safety, liquidity and total return.

A. City Deposits with Financial Institutions

Custodial credit risk is the risk that in the event of a bank failure, the City's deposits may not be returned to it. The City's deposit policy requires that funds on deposit in excess of FDIC limits be secured by some form of collateral. The City shall enter into a collateral agreement with the financial institution; and the agreement shall outline the types of assets that may be utilized as collateral, the amount of collateral required, and the methodology. The amount of collateral provided would not be less than 105% of the fair value of the net amount of public funds secured. Pledged collateral will be held by the City or in safekeeping and evidenced by a written agreement. If collateral is held in safekeeping, it must be held at an independent third-party institution. A collateral agreement will preclude the release of the pledged assets, without an authorized signature from the City, but the agreement will allow for an exchange of collateral of like value. The City will accept any of the following assets as collateral: negotiable obligations of the United States Government and negotiable obligations of any agency or instrumentality of the United States Government guaranteed by the full faith and credit of the United States Government.

2. DEPOSITS AND INVESTMENTS (Continued)

B. City Investments

The following table presents the investments and maturities of the City's debt securities as of April 30, 2022:

		Investment Maturities (in Years)			
Investment Type	Fair Value	Less Than 1	1-5	6-10	Greater Than 10
U.S. Treasury Securities	$ 7,708,825	$ 3,708,380	$ 4,000,445	$ -	$ -
U.S. Agency Securities	21,863,089	2,847,967	19,015,122	-	-
Certificates of Deposits	13,803,818	1,770,159	12,033,659	-	-
Municipal Bonds	9,039,481	1,224,071	7,714,439	100,971	-
TOTAL	$ 52,415,213	$ 9,550,577	$ 42,763,665	$ 100,971	$ -

The City has the following recurring fair value measurements as of April 30, 2020: The U.S. agency obligations, U.S. Treasury obligations, the state and municipal obligations and the negotiable CDs are valued using quoted matrix pricing models (Level 2 inputs).

In accordance with its investment policy, the City limits its exposure to interest rate risk by limiting the weighted average maturity of the portfolio to no more than two years and limits the maximum maturity of any investment to three years from the date of purchase, unless matched to a specific future cash flow need, as a means of managing its exposure to fair value losses arising from increasing interest rates.

The City limits its exposure to credit risk, the risk that the issuer of a debt security will not pay its par value upon maturity, by limiting investment in commercial paper and corporate bonds to the top three ratings issued by nationally recognized statistical rating organizations (NRSROs).

The U.S. agency obligations are rated AAA, and the state and municipal bonds are rated Aa3 to AAA. The negotiable CDs are not rated.

Custodial credit risk for investments is the risk that, in the event of the failure of the counterparty to the investment, the City will not be able to recover the value of its investments that are in possession of an outside party. The City's policy requires that all security transactions, including collateral for repurchase agreements, be held by an independent third-party custodian designated by the City and evidenced by safekeeping receipts and a written custodial agreement.

Concentration of credit risk is the risk that the City has a high percentage of their investments invested in one type of investment. The City's investment policy limits the amount the City may invest in any one issuer to the 10% of the portfolio.

3. RECEIVABLES - PROPERTY TAXES

Property taxes for the 2021 levy year attach as an enforceable lien on January 1, 2021, on property value assessed as of the same date. Taxes are levied by December 31 of the subsequent fiscal year end by passage of a Tax Levy Ordinance. Tax bills are prepared by the County and issued on or about May 1 and August 1, and are payable in two installments, on or about June 1 and September 1. The County collects such taxes and remits them periodically.

The 2021 taxes are intended to finance the 2023 fiscal year and are not considered available or earned for current operations and, therefore, are shown as deferred revenue. The 2022 tax levy has not been recorded as a receivable at April 30, 2022, as the tax attached as a lien on property as of January 1, 2022; however, the tax will not be levied until December 2022 and, accordingly, is not measurable at April 30, 2022.

4. DUE FROM OTHER GOVERNMENTS

Due from other governments consisted of the following amounts at April 30, 2022:

GOVERNMENTAL ACTIVITIES	
Sales Tax	$ 3,337,282
Home Rule Sales Tax	1,585,352
Local Use Tax	364,966
Cannabis Tax	15,812
Motor Fuel Tax	136,718
Video Gaming Tax	36,650
Telecommunications Tax	142,532
TOTAL GOVERNMENTAL ACTIVITIES	$ 5,619,312

5. CAPITAL ASSETS

Capital asset activity for the year ended April 30, 2022 is as follows:

	Balances May 1	Increases/ Transfers	Decreases/ Transfers	Balances April 30
GOVERNMENTAL ACTIVITIES				
Capital Assets not Being Depreciated				
Land	$ 103,734,813	$ -	$ -	$ 103,734,813
Construction in Progress	462,598	349,511	24,812	787,297
Total Capital Assets not Being Depreciated	104,197,411	349,511	24,812	104,522,110

5. CAPITAL ASSETS (Continued)

	Balances May 1	Increases/ Transfers	Decreases/ Transfers	Balances April 30
GOVERNMENTAL ACTIVITIES (Continued)				
Capital Assets Being Depreciated				
Buildings and Improvements	$ 35,765,667	$ 10,742	$ -	$ 35,776,409
Machinery, Equipment and Vehicles	22,533,579	659,734	1,661,581	21,531,732
Infrastructure	81,696,932	23,205	262,378	81,457,759
Total Capital Assets Being Depreciated	139,996,178	693,681	1,923,959	138,765,900
Less Accumulated Depreciation for				
Buildings and Improvements	15,295,647	812,437	-	16,108,084
Machinery, Equipment and Vehicles	13,218,516	1,852,300	1,463,096	13,607,720
Infrastructure	26,926,292	1,474,985	-	28,401,277
Total Accumulated Depreciation	55,440,455	4,139,722	1,463,096	58,117,081
Total Capital Assets Being Depreciated, Net	84,555,723	(3,446,041)	460,863	80,648,819
GOVERNMENTAL ACTIVITIES CAPITAL ASSETS, NET	$ 188,753,134	$ (3,096,530)	$ 485,675	$ 185,170,929
BUSINESS-TYPE ACTIVITIES				
Capital Assets not Being Depreciated				
Land	$ 1,389,294	$ 252,209	$ -	$ 1,641,503
Construction in Progress	4,228,044	6,464,996	876,542	9,816,498
Total Capital Assets not Being Depreciated	5,617,338	6,717,205	876,542	11,458,001
Capital Assets Being Depreciated				
Buildings and Improvements	37,226,061	-	-	37,226,061
Machinery, Equipment and Vehicles	11,172,688	428,189	119,351	11,481,526
Infrastructure	104,131,311	2,224,319	-	106,355,630
Total Capital Assets Being Depreciated	152,530,060	2,652,508	119,351	155,063,217
Less Accumulated Depreciation for				
Buildings and Improvements	15,486,318	1,390,020	-	16,876,338
Machinery, Equipment and Vehicles	5,087,280	572,625	119,351	5,540,554
Infrastructure	57,097,035	2,069,084	-	59,166,119
Total Accumulated Depreciation	77,670,633	4,031,729	119,351	81,583,011
Total Capital Assets Being Depreciated, Net	74,859,427	(1,379,221)	-	73,480,206
BUSINESS-TYPE ACTIVITIES CAPITAL ASSETS, NET	$ 80,476,765	$ 5,337,984	$ 876,542	$ 84,938,207

Depreciation expense was charged to governmental activities functions/programs of the primary government as follows:

GOVERNMENTAL ACTIVITIES	
General and Administrative	$ 474,940
Public Safety	1,336,416
Highways and Streets	1,777,078
Culture and Recreation	551,288
TOTAL DEPRECIATION EXPENSE - GOVERNMENTAL ACTIVITIES	$ 4,139,722

6. LONG-TERM DEBT

A. General Obligation Bonds

General obligation bonds are direct obligations and pledge the full faith and credit of the City and are payable from governmental activities/funds and business-type activities/enterprise funds. General obligation bonds currently outstanding are as follows:

Issue	Fund Debt Retired by	Balances May 1	Issuances	Retirements	Balances April 30	Current Portion
$9,235,000 General Obligation Bonds of 2012, annual installments of $245,000 to $850,000 interest at 2.000% to 2.625% payable each June 15 and December 15.	General and Debt Service	$ 550,991	$ -	$ 41,156	$ 509,835	$ 41,156
	Waterworks and Sewerage	2,729,009	-	203,844	2,525,165	203,844
$9,465,000 General Obligation Bonds of 2013, annual installments of $395,000 to $675,000, interest at 3.25% to 4.00% payable each June 15 and December 15.	Waterworks and Sewerage	7,010,000	-	425,000	6,585,000	440,000
$7,610,000 General Obligation Refunding Bonds of 2014, annual installments of $480,000 to $965,000, interest at 2.25% to 3.00% payable each June 15 and December 15.	Waterworks and Sewerage	1,445,000	-	965,000	480,000	480,000
$14,330,000 General Obligation Bonds of 2019, annual installments of $270,000 to $1,860,000 interest at 3% to 5% payable each June 15 and December 15.	General and Debt Service	7,165,280	-	707,780	6,457,500	774,815
	Waterworks and Sewerage	6,414,720	-	292,220	6,122,500	275,185
TOTAL GENERAL OBLIGATION BONDS		$ 25,315,000	$ -	$ 2,635,000	$ 22,680,000	$ 2,215,000

6. LONG-TERM DEBT (Continued)

B. General Obligation Promissory Note

General Obligation Promissory Notes currently outstanding are as follows:

	Fund Debt Retired by	Balance May 1	Additions	Retirements	Balance April 30	Current Portion
$1,900,000 General Obligation Promissory Notes, Series 2015, annual installments of $210,000 to $230,000, interest at 2.151% payable each June 15 and December 15.	Waterworks and Sewerage	$ 895,000	$ -	$ 220,000	$ 675,000	$ 220,000
TOTAL		$ 895,000	$ -	$ 220,000	$ 675,000	$ 220,000

C. IEPA Loan

The City, through the Illinois Environmental Protection Agency (IEPA), received a low interest loan to fund improvements to two of the City's wastewater treatment plants on a reimbursement basis. Under the terms of the agreement, the City can borrow up to $14,840,101. The City borrowed $14,779,811 and has total outstanding loan payable of $11,970,047 as of April 30, 2022. The loan is to be paid on a semi-annual basis over 20 years, including interest at 1.86%.

The City, through the Illinois Environmental Protection Agency (IEPA), received a low interest loan to fund improvements to a water treatment plant on a reimbursement basis. Under the terms of the agreement, the City can borrow up to $7,409,500. The loan is still in disbursement and a debt service maturity schedule is not yet available at April 30,2022. The loan has total outstanding loan payable of $3,621,652 as of April 30, 2022. The loan is to be paid on a semi-annual basis over 20 years, including interest at 1.35%.

D. Capital Lease Obligation

The City leases vehicles and other equipment under capital leases, which expire between February 2023 and April 2027. Annual lease payments, including interest ranging from 1.37% to 4.75%, range from $3,595 to $40,127. The cost of the capital assets acquired under capital leases was $2,709,012, which is included in governmental activities, and business-type activities vehicles and machinery and equipment.

6. LONG-TERM DEBT (Continued)

D. Capital Lease Obligation (Continued)

Minimum future lease payments under the capital lease together with the present value of the net minimum lease payments as of April 30, 2022 are as follows:

Fiscal Year Ending April 30,	Payment
2023	$ 819,112
2024	610,748
2025	396,099
2026	108,197
2027	7,921
Total minimum lease payments	1,942,077
Depreciation reserve	901,467
Less amount representing interest	(134,410)
Present value of future minimum lease payments	2,709,133
Less current portion	720,744
LONG-TERM PORTION	$ 1,988,389

E. Debt Service Requirements to Maturity

Debt service requirements to maturity for governmental activities long-term debt is as follows:

Fiscal Year	Governmental Activities General Obligation Bonds Principal	Interest
2023	$ 815,971	$ 289,225
2024	823,846	251,161
2025	844,511	211,229
2026	1,004,516	173,013
2027	1,050,356	133,723
2028-2032	2,376,057	153,775
2033-2037	52,078	1,367
TOTAL	$ 6,967,335	$ 1,213,493

6. LONG-TERM DEBT (Continued)

E. Debt Service Requirements to Maturity (Continued)

Debt service requirements to maturity for business-type activities long-term debt is as follows:

	Business-Type Activities					
Fiscal	IEPA Loans		General Obligation Bonds		General Obligation Note	
Year	Principal	Interest	Principal	Interest	Principal	Interest
2023	$ 672,957	$ 219,528	$ 1,399,029	$ 549,531	$ 220,000	$ 14,519
2024	685,532	206,953	1,741,154	498,195	225,000	9,787
2025	698,342	194,143	805,489	421,927	230,000	4,947
2026	711,392	181,093	710,484	392,893	-	-
2027	724,685	167,800	734,644	368,883	-	-
2028-2032	3,831,686	630,739	4,083,940	1,441,757	-	-
2033-2037	4,203,322	259,103	3,132,925	767,771	-	-
2038-2041	442,131	4,112	3,105,000	188,100	-	-
TOTAL	$ 11,970,047	$ 1,863,471	$ 15,712,665	$ 4,629,057	$ 675,000	$ 29,253

F. Changes in Long-Term Liabilities

During the fiscal year the following changes occurred in long-term liabilities for governmental activities:

	Balances May 1	Issuances	Retirements	Balances April 30	Current Portion
General Obligation Bonds Payable	$ 7,716,271	$ -	$ 748,936	$ 6,967,335	$ 815,971
Unamortized Bond Premium	708,630	-	84,937	623,693	-
Capital Leases	2,817,479	125,043	648,544	2,293,978	634,785
Compensated Absences*	3,675,026	1,390,525	1,837,513	3,228,038	1,614,019
Net Pension Liability - IMRF*^	1,344,785	-	1,344,785	-	-
Net Pension Liability -Fire*	8,826,735	5,011,819	-	13,838,554	-
Net Pension Liability - Police*	30,040,957	4,521,079	-	34,562,036	-
Total OPEB Liability*	5,304,259	289,231	-	5,593,490	280,758
TOTAL	$ 60,434,142	$ 11,337,697	$ 4,664,715	$ 67,107,124	$ 3,345,533

*The General Fund resources are used to liquidate these liabilities.

^The City reported an IMRF net pension asset as of April 30, 2022 of $3,295,633 for governmental activities.

6. LONG-TERM DEBT (Continued)

F. Changes in Long-Term Liabilities (Continued)

During the fiscal year, the following changes occurred in long-term liabilities for business-type activities:

	Balances May 1	Issuances	Retirements/ Refundings	Balances April 30	Current Portion
General Obligation Bonds Payable	$ 17,598,729	$ -	$ 1,886,064	$ 15,712,665	$ 1,399,029
Promissory Note Payable	895,000	-	220,000	675,000	220,000
IEPA Loans Payable	12,630,659	3,621,652	660,612	15,591,699	672,957
Unamortized Bond Premium	1,107,355	-	113,042	994,313	-
Capital Leases	501,116	-	85,960	415,156	85,960
Well Asset Retirement Obligation	950,000	-	-	950,000	-
Compensated Absences	483,918	183,106	207,006	460,018	230,009
Net Pension Liability*	582,840	-	582,840	-	-
Total OPEB Liability	233,760	110,925	-	344,685	17,301
TOTAL	$ 34,983,377	$ 3,915,683	$ 3,755,524	$ 35,143,536	$ 2,625,256

*The City reported an IMRF net pension asset as of April 30, 2022 of $1,471,033 for business-type activities.

G. Legal Debt Margin

The City is a home rule municipality. Article VII, Section 6(k) of the 1970 Illinois Constitution governs computation of the legal debt margin.

> "The General Assembly may limit by law the amount and require referendum approval of debt to be incurred by home rule municipalities, payable from ad valorem property tax receipts, only in excess of the following percentages of the assessed value of its taxable property …(2) if its population is more than 25,000 and less than 500,000 an aggregate of one percent: …indebtedness which is outstanding on the effective date (July 1, 1971) of this constitution or which is thereafter approved by referendum…shall not be included in the foregoing percentage amounts."

To date the General Assembly has set no limits for home rule municipalities.

H. Noncommitment Debt

Special Service Area Bonds

Special service area bonds outstanding are not a direct responsibility of the City. The City will continue to collect taxes assessed on the SSA bonds and forward to bondholders any payments received. The amounts collected are accounted for in a Custodial Fund until they are remitted to the bondholders.

6. LONG-TERM DEBT (Continued)

H. Noncommitment Debt (Continued)

The City has the following SSA bond issues outstanding at April 30, 2022:

Special Service Area No. 45 Bonds, Series 2006 - original principal $5,935,000, due in annual installments of $80,000 to $435,000, commencing February 2007 through February 2031; interest at 4.40% to 5.50% payable semiannually on August 1 and February 1. The outstanding principal balance at April 30, 2022 was $5,440,000.

Special Service Area No. 44 Bonds, Series 2007 - original principal $750,000, due in annual installments of $50,000 through December 2021; interest at 4.10% to 4.75% payable annually on December 1. The outstanding principal balance at April 30, 2022 was $0.

Special Service Area No. 46 Refunding Bonds, Series 2016 - original principal $2,445,000 issued in December 2016, due in annual installments of $30,000 to $245,000, commencing March 2017 through March 2036; interest at 2.75% to 4.40% payable semiannually on September 1 and March 1. The outstanding principal balance at April 30, 2022 was $2,065,000.

I. Asset Retirement Obligation

The City has recognized an asset retirement obligation (ARO) and related deferred outflow of resources in connection with its obligation to seal and abandon various shallow water wells at the end of their estimated useful lives in accordance with federal, state and/or local requirements. The ARO was measured using actual historical costs for similar abandonments, adjusted for inflation through the end of the year. The estimated remaining useful lives of the water wells is 98 years.

7. RISK MANAGEMENT

The City is exposed to various risks of loss related to torts; theft of, damage to, and destruction of assets; errors and omissions; injuries to employees; and natural disasters. The City accounts for and finances of health insurance premiums paid in the Internal Service Fund.

The City participates in the Intergovernmental Personnel Benefit Cooperative (IPBC). IPBC is a public entity risk pool established by certain units of local government in Illinois to administer some or all of the personnel benefit programs (primarily medical, dental, and life insurance coverage) offered by these members to their officers and employees and to the officers and employees of certain governmental, quasi governmental, and nonprofit public service entities.

7. RISK MANAGEMENT (Continued)

The IPBC receives, processes, and pays such claims as may come within the benefit program of each member. Management consists of a Board of Directors comprised of one appointed representative from each member. In addition, there are two officers; a Benefit Administrator and a Treasurer. The City does not exercise any control over the activities of the IPBC beyond its representation on the Board of Directors.

The City also participates in the Intergovernmental Risk Management Agency (IRMA). IRMA is an organization of municipalities and special districts in Northeastern Illinois that have formed an association under the Illinois Intergovernmental Cooperation's Statute to pool their risk management needs. The agency administers a mix of self-insurance and commercial services, unemployment claim administration, extensive risk management/loss control consulting and training programs, and a risk information system and financial reporting services for its members. The City's payments to IRMA are displayed on the financial statements as expenditures/expenses in appropriate funds. Each member assumes their deductible portion of each occurrence ($10,000 for the City), and IRMA has a mix of self-insurance and commercial insurance at various amounts above that level.

8. INDIVIDUAL FUND DISCLOSURES

As of April 30, 2022, advances to/from other funds were as follows:

Payable Fund	Receivable Fund	Amount
Nonmajor Governmental	General	$ 95,214
TOTAL ADVANCES TO/FROM OTHER FUNDS		$ 95,214

The purposes of significant due from/due to other funds are as follows:

- $95,214 advance from the General Fund to the Water's Edge TIF Fund for TIF expenditures. Repayment is not expected within one year.

As of April 30, 2022, due to/from other funds were as follows:

Payable Fund	Receivable Fund	Amount
General	Waterworks and Sewerage	$ 5,948
Capital Replacement	Waterworks and Sewerage	9,167
Waterworks and Sewerage	Capital Replacement	1,692
Nonmajor Governmental	Capital Replacement	82,832
Waterworks and Sewerage	General	35,129
Waterworks and Sewerage	Fire Rescue	240
Nonmajor Governmental	General	29,632
General	Nonmajor Governmental	10,472
TOTAL DUE TO/FROM OTHER FUNDS		$ 175,112

8. INDIVIDUAL FUND DISCLOSURES (Continued)

The purposes of significant due from/due to other funds are as follows:

- $82,832 due from Nonmajor Governmental Fund (Motor Fuel Tax Fund) to the Capital Replacement Fund for capital expenditures. Repayment is expected within one year.
- $35,129 due from Water Fund to the General Fund to for various chargebacks and capital expenditures. Repayment is expected within one year.
- $29,632 due from Nonmajor Governmental Fund (NCLPB Fund) to the General Fund to eliminate negative cash. Repayment is expected within one year.

Interfund transfers during the year ended April 30, 2022 were as follows:

	Transfers In	Transfers Out
General		
Capital Replacement	$ -	$ 10,221,778
Nonmajor Governmental	130,233	1,071,546
Total General	130,233	11,293,324
Fire Rescue		
Capital Replacement	-	446,617
Total Fire Rescue Fund	-	446,617
Capital Replacement		
General	10,221,778	-
Fire Rescue	446,617	-
Nonmajor Governmental	2,585,554	-
Total Capital Replacement	13,253,949	-
Nonmajor Governmental		
General	1,071,546	130,233
Capital Replacement	-	2,585,554
Nonmajor Governmental	56,837	56,837
Total Nonmajor Governmental	1,128,383	2,772,624
TOTAL	$ 14,512,565	$ 14,512,565

8. INDIVIDUAL FUND DISCLOSURES (Continued)

The purpose of significant transfers is as follows:

- $964,510 transfer from the General Fund to Three Oaks Debt Service Fund. This transaction relates to money transferred to debt service funds for payments of principal and interest on general obligation debt. This transfer will not be repaid.

- $13,253,949 transferred to the Capital Equipment Replacement Fund from the General, Fire Rescue and Nonmajor Governmental funds for the purchase of equipment and capital projects. This transfer will not be repaid.

The Vulcan Lakes Tax Increment Financing (TIF) District was created to spur comprehensive development around US 14 and Main Street, to include residential, retain and recreational facilities (Three Oaks Recreation Area). Initial funding for land acquisition and engineering services ($2,039,724) was provided using General Fund reserves. Available property tax increment will be used to retire outstanding bonds that were issued for the purposes of constructing the Three Oaks Recreation Area. Remaining increments, if any, are intended to be used to pay back the General Fund. The interfund receivable is reported net of an allowance of the same amount at April 30, 2022.

The Virginia Street Corridor Tax Increment Financing (TIF) District was intended to spur comprehensive revitalization of the Virginia Street Corridor and includes streetscape improvements/beautification and redevelopment of key identified sites. Initial funding ($1,740,096) for the Virginia Street project was provided using Home Rule Sales Tax. In accordance with resolution 2008R-88, future tax increment could be used to provide reimbursement of Home Rule Sales Tax to the General Fund. The outstanding balance at April 30, 2022 was $1,212,745, and is reported net of an allowance of the same amount.

The Waters Edge TIF Project Fund had a deficit fund balance of $95,214 at April 30, 2022.

9. CONTINGENT LIABILITIES

A. Litigation

The City is a defendant in various lawsuits. Although the outcome of these lawsuits is not presently determinable, in the opinion of the City's attorneys, the resolution of these matters will not have a material adverse effect on the financial condition of the City.

9. CONTINGENT LIABILITIES (Continued)

B. Grants

Amounts received or receivable from grantor agencies are subject to audit and adjustment by grantor agencies, principally the federal government. Any disallowed claims, including amounts already collected, may constitute a liability of the applicable funds. The amount, if any, of expenditures which may be disallowed by the grantor cannot be determined at this time although the City expects such amounts, if any, to be immaterial.

C. Special Service Area

In 2012, the City used $156,810 of its available resources to pay principal and interest on outstanding SSA #45 bonds because collections of SSA #45 property taxes were insufficient to cover amounts due on February 1, 2012. Efforts to recover money used to fund SSA #45 debt service are ongoing.

D. Illinois Metropolitan Investment Fund

During 2015, Illinois Metropolitan Investment Fund (IMET) was informed of defaults in repurchase agreements involving loans which occurred as a result of fraud by an approved lender of the United States Department of Agriculture (USDA). IMET has advised the City of its intent to seek to recover, liquidate and distribute any proceeds received to eligible participants. The City will monitor IMET's recovery efforts. During this process, the City will not have any access to these funds. Based on IMET's unknown certainty of net realizable value of investments affected by fraud, the City has written off their entire balance at IMET, less any current year recoveries.

10. JOINT VENTURE

The City is a founding member of SEECOM - Southeast Emergency Communication (SEECOM). SEECOM is a municipal corporation and public body politic and corporate established pursuant to the Constitution of the State of Illinois and the Intergovernmental Cooperation Act of the State of Illinois, as amended (the Act). SEECOM is a cooperative joint venture organized for the purpose of providing the equipment, services and other items necessary and appropriate for the establishment, operation and maintenance of the joint public safety communications system for the mutual benefit of the members of SEECOM. The founding members of SEECOM consist of the City of Crystal Lake, Illinois, the Village of Algonquin, Illinois and the Village of Cary, Illinois.

10. JOINT VENTURE (Continued)

SEECOM is governed by an Executive Board established with the three voting members consisting of the Village Manager/Village Administrator/City Manager, or their respective staff designees, from the three founding communities. Two nonvoting members also consist of one member from the Fire Services Advisory Board and one member from the Law Enforcement Advisory Board. These nonvoting Board members represent other user communities. Each member of the Executive Board is entitled to one vote.

Each of SEECOM's three members paid an initial entry fee as determined and agreed to by SEECOM's Executive Board and the three members. Each member also pays a portion of the initial capital cost financed by the issuance of a bond. Each member's portion of the initial capital costs is based on the actual capital cost multiplied by the member's proportionate share of the number of calls for services from the preceding year. Each member pays a percentage of the operating costs of SEECOM, as determined by the total operational cost less contracted services by each member's proportional share of the calls for service handled by SEECOM. Calls for service are one year in arrears.

All property, real and personal, acquired by SEECOM is owned in common by the members under the intergovernmental agreement. Each of the three members under the intergovernmental agreement are liable for the debts and liabilities of SEECOM. The intergovernmental agreement establishing SEECOM is in effect for a period of 15 years from the effective date of December 2002. Thereafter, it is automatically renewed with no affirmative action by the three members for successive five-year periods commencing May 1 until notice of termination is given. Any terminating member shall remain liable for their share of the capital expenditures incurred prior to the effective date of their termination. Upon termination by any member, SEECOM shall reimburse the terminated member for its share of the undepreciated value of SEECOM's capital assets. SEECOM is located at 100 Municipal Complex, Crystal Lake, Illinois 60014. A separate audit report for SEECOM is available through its office.

The City reports its activities in SEECOM as a governmental joint venture. In accordance with the joint venture agreement, the City remitted $1,182,798 to SEECOM during fiscal year 2022 In addition, the City's equity interest in the joint venture's net position of $3,253,176 is recorded within the governmental activities column of the statement of net position.

11. CONSTRUCTION COMMITMENTS

The City has commitments under construction contracts of approximately $3,865,000 outstanding at April 30, 2022.

12. TAX ABATEMENTS

The City has entered into identical redevelopment and enhanced sales tax incentive agreements with three local businesses whereby the city has agreed to reimburse these businesses for actual project costs related to the expansion of their existing facilities within the City. Under terms of two agreements, the City will pay 50% of the local sales tax attributable to the business and received by the City for the 12-month period preceding the annual payment date. The maximum cumulative payment under these agreements is the lower of 50% of the actual project costs or $1,000,000. Under terms of a third agreement, the City will pay 40% of local sales tax attributable to the business and received by the City for the 12-month period preceding the annual payment date. The maximum cumulative payment under this agreement is the lower of 50% of actual project costs or $600,000. Each of the three agreements shall terminate ten years after the effective date of the agreement or the date on which the business has been paid by the City an amount equal to the maximum cumulative payment. The three agreements are summarized as follows:

Effective Date of Agreement	Maximum Cumulative Payment	Current Year Payments	Cumulative Payments at April 30, 2022
December 4, 2012	$ 1,000,000	$ 23,991	$ 1,000,000
June 3, 2014	1,000,000	74,701	1,000,000
February 13, 2019	600,000	31,190	101,958

13. OTHER POSTEMPLOYMENT BENEFITS

A. Plan Description

In addition to providing the pension benefits described, the City provides postemployment health care and life insurance benefits (OPEB) for retired employees through a single-employer defined benefit plan. The benefits, benefit levels, employee contributions and employer contributions are governed by the City and can be amended by the City through its personnel manual and union contracts. The plan is not accounted for as a trust fund, as an irrevocable trust has not been established to account for the plan. The plan does not issue a separate report. The activity of the plan is reported in the City's governmental and business-type activities.

B. Benefits Provided

The City provides postemployment health care and life insurance benefits to its retirees and certain disabled employees. To be eligible for benefits, an employee must qualify for retirement under one of the City's retirement plans. All health care benefits are provided through the City's health insurance plan. Eligible, full-time employees who retire and elect to continue their medical insurance must pay the full price of insurance.

13. OTHER POSTEMPLOYMENT BENEFITS (Continued)

B. Benefits Provided (Continued)

Benefit levels are the same as those afforded to active employees. Benefits include general inpatient and outpatient medical services; mental, nervous, and substance abuse care; vision care; and prescriptions. Upon a retiree reaching age 65 years, Medicare becomes the primary insurer and the City's plan becomes secondary. For certain disabled employees who qualify for health insurance benefits under the Public Safety Employee Benefits Act (PSEBA), the City is required to pay 100% of the cost of basic health insurance for the employee and their dependents until they are Medicare eligible.

C. Membership

At April 30, 2022, membership consisted of:

Inactive Employees or Beneficiaries Currently Receiving Benefit Payments	26
Inactive Employees Entitled to but not yet Receiving Benefit Payments	-
Active Employees	253
TOTAL	279
Participating employers	1

D. Total OPEB Liability

The City's total OPEB liability of $5,938,175 was measured as of April 30, 2022 and was determined by an actuarial valuation as of May 1, 2022.

E. Actuarial Assumptions and Other Inputs

The total OPEB liability at April 30, 2022, as determined by an actuarial valuation as of May 1, 2022, actuarial valuation, was determined using the following actuarial assumptions and other inputs, applied to all periods included in the measurement, unless otherwise specified.

13. OTHER POSTEMPLOYMENT BENEFITS (Continued)

E. Actuarial Assumptions and Other Inputs (Continued)

Actuarial Cost Method	Entry-Age Normal
Actuarial Value of Assets	N/A
Inflation	3.00%
Salary Increases	3.50%
Discount Rate	3.98%
Healthcare Cost Trend Rates	4.00% Initial 4.50% Ultimate

The discount rate was based on The Bond Buyer 20-Bond GO Index, which is based on an average of certain general obligation municipal bonds maturing in 20 years and having an average rating equivalent of Moody's Aa2 and Standard & Poor's AA Mortality rates follow the PubG.H-2010(B) mortality table with future mortality improvement using Scale MP-2020.

F. Changes in the Total OPEB Liability

	Total OPEB Liability
BALANCES AT MAY 1, 2021	$ 5,538,019
Changes for the Period	
Service Cost	219,673
Interest	122,330
Difference Between Expected and Actual Experience	955,826
Changes in Benefit Terms*	54,086
Changes in Assumptions*	(653,700)
Benefit Payments	(298,059)
Net Changes	400,156
BALANCES AT APRIL 30, 2022	$ 5,938,175

*There were changes in assumptions related to the discount rate, starting per capita costs, health care trend rates. There were changes in benefit terms to reflect the most recent decrements and PSEBA benefits.

13. OTHER POSTEMPLOYMENT BENEFITS (Continued)

G. Rate Sensitivity

The following is a sensitivity analysis of the total OPEB liability to changes in the discount rate and the healthcare cost trend rate. The table below presents the total OPEB liability of the City calculated using the discount rate of 3.98% as well as what the City total OPEB liability would be if it were calculated using a discount rate that is 1 percentage point lower (2.98%) or 1 percentage point higher (4.98%) than the current rate:

	1% Decrease (2.98%)	Current Discount Rate (3.98%)	1% Increase (4.98%)
Total OPEB Liability	$ 6,437,605	$ 5,938,175	$ 5,490,495

The table below presents the total OPEB liability of the City calculated using the healthcare rate of 4.00% to 4.50% as well as what the City's total OPEB liability would be if it were calculated using a healthcare rate that is 1 percentage point lower (3.00% to 3.50%) or 1 percentage point higher (5.00 % to 5.50%) than the current rate:

	1% Decrease (3.00% to 3.50%)	Current Healthcare Rate (4.00% to 4.50%)	1% Increase (5.00% to 5.50%)
Total OPEB Liability	$ 5,401,786	$ 5,938,175	$ 6,557,524

H. OPEB Expense and Deferred Outflows of Resources and Deferred Inflows of Resources Related to OPEB

For the year ended April 30, 2022, the City recognized OPEB expense of $235,370. At April 30, 2022, the City reported deferred outflows of resources and deferred inflows of resources related to OPEB from the following sources:

	Deferred Outflows of Resources	Deferred Inflows of Resources
Differences Between Expected and Actual Experience	$ 850,571	$ 47,520
Changes in Assumptions	1,067,813	790,969
TOTAL	$ 1,918,384	$ 838,489

13. OTHER POSTEMPLOYMENT BENEFITS (Continued)

H. OPEB Expense and Deferred Outflows of Resources and Deferred Inflows of Resources Related to OPEB (Continued)

Amounts reported as deferred outflows of resources and deferred inflows of resources will be recognized in OPEB expense as follows:

Year Ending April 30,	
2023	$ 137,339
2024	137,339
2025	137,339
2026	137,339
2027	137,339
Thereafter	393,200
TOTAL	$ 1,079,895

14. DEFINED BENEFIT PENSION PLANS

The City contributes to three defined benefit pension plans, the Illinois Municipal Retirement Fund (IMRF), an agent multiple-employer public employee retirement system; the Police Pension Plan which is a single-employer pension plan; and the Firefighters' Pension Plan which is also a single-employer pension plan. The benefits, benefit levels, employee contributions and employer contributions for all plans are governed by ILCS and can only be amended by the Illinois General Assembly. The Police Pension Plan and the Firefighters' Pension Plan do not issue separate reports. IMRF does issue a publicly available report that includes financial statements and supplementary information for the plan as a whole, but not for individual employers. That report can be obtained from Illinois Municipal Retirement Fund, 2211 York Road, Suite 500, Oak Brook, Illinois 60523 or www.imrf.org.

The table below is a summary for all City pension plans as of and for the year ended April 30, 2021:

	IMRF	Police Pension	Fire Pension	Total
Net Pension Liability (Asset)	$ (4,766,666)	$ 34,562,036	$ 13,838,554	$ 43,633,924
Deferred Outflows of Resources	944,963	4,805,869	3,129,417	8,880,249
Deferred Inflows of Resources	8,299,910	3,515,322	4,986,074	16,801,306
Pension Expense (Income)	(1,084,383)	2,647,793	1,430,912	2,994,322

14. DEFINED BENEFIT PENSION PLANS (Continued)

Illinois Municipal Retirement Fund

A. *Plan Membership*

At December 31, 2021, IMRF membership consisted of:

Inactive Employees or their Beneficiaries Currently Receiving Benefits	194
Inactive Employees Entitled to but not yet Receiving Benefits	126
Active Employees	165
TOTAL	485

B. *Benefits Provided*

All employees hired in positions that meet or exceed the prescribed annual hourly standard must be enrolled in IMRF as participating members. IMRF provides two tiers of pension benefits. Employees hired prior to January 1, 2011, are eligible for Tier 1 benefits. For Tier 1 employees, pension benefits vest after eight years of service. Participating members who retire at age 55 (reduced benefits) or after age 60 (full benefits) with eight years of credited service are entitled to an annual retirement benefit, payable monthly for life, in an amount equal to 1 2/3% of their final rate of earnings, for each year of credited service up to 15 years, and 2% for each year thereafter.

Employees hired on or after January 1, 2011, are eligible for Tier 2 benefits. For Tier 2 employees, pension benefits vest after ten years of service. Participating members who retire at age 62 (reduced benefits) or after age 67 (full benefits) with ten years of credited service are entitled to an annual retirement benefit, payable monthly for life, in an amount equal to 1 2/3% of their final rate of earnings, for each year of credited service up to 15 years, and 2% for each year thereafter.

IMRF also provides death and disability benefits. These benefit provisions and all other requirements are established by state statute.

C. *Contributions*

Participating members are required to contribute 4.50% of their annual salary to IMRF. The City is required to contribute the remaining amounts necessary to fund IMRF as specified by statute. The employer contribution for the fiscal year ended April 30, 2022 was 13.19% of covered payroll.

14. DEFINED BENEFIT PENSION PLANS (Continued)

Illinois Municipal Retirement Fund (Continued)

D. *Actuarial Assumptions*

The City's net pension liability (asset) was measured as of December 31, 2021 and the total pension liability (asset) used to calculate the net pension liability (asset) was determined by an actuarial valuation performed as of the same date using the following actuarial methods and assumptions.

Actuarial Valuation Date	December 31, 2021
Actuarial Cost Method	Entry-Age Normal
Assumptions	
Price Inflation	2.25%
Salary Increases	2.85% to 13.75%
Investment Rate of Return	7.25%
Asset Valuation Method	Fair Value

For nondisabled retirees, the Pub-2010, Amount-Weighted, below-median income, General, Retiree, Male (adjusted 106%) and Female (adjusted 105%) tables and future mortality improvements projected using scale MP-2020. For disabled retirees, the Pub-2010, Amount-Weighted, below-median income, General, Disabled Retiree, Male and Female (both unadjusted) tables and future mortality improvements projected using scale MP-2020. For active members, the Pub-2010, Amount-Weighted, below-median income, General, Employee, Male and Female (both unadjusted) tables and future mortality improvements projected using scale MP-2020.

E. *Discount Rate*

The discount rate used to measure the total pension liability was 7.25% at December 31, 2021. The projection of cash flows used to determine the discount rate assumed that member contributions will be made at the current contribution rate and that the City contributions will be made at rates equal to the difference between actuarially determined contribution rates and the member rate. Based on those assumptions, the IMRF's fiduciary net position was projected to be available to make all projected future benefit payments of current plan members. Therefore, the long-term expected rate of return on pension plan investments was applied to all periods of projected benefit payments to determine the total pension liability.

14. DEFINED BENEFIT PENSION PLANS (Continued)

Illinois Municipal Retirement Fund (Continued)

F. *City - Changes in the Net Pension Liability (Asset)*

	(A) Total Pension Liability	(B) Plan Fiduciary Net Position	(A) - (B) Net Pension Liability (Asset)
BALANCES AT JANUARY 1, 2021	$ 65,084,698	$ 63,163,746	$ 1,920,952
Changes for the Period			
Service Cost	911,624	-	911,624
Interest	4,651,351	-	4,651,351
Difference Between Expected and Actual Experience	(138,964)	-	(138,964)
Changes in Assumptions	-	-	-
Employer Contributions	-	1,264,768	(1,264,768)
Employee Contributions	-	442,295	(442,295)
Net Investment Income	-	10,548,884	(10,548,884)
Benefit Payments and Refunds	(2,767,918)	(2,767,918)	-
Administrative Expense	-	-	-
Other (Net Transfer)	-	(144,318)	144,318
Net Changes	2,656,093	9,343,711	(6,687,618)
BALANCES AT DECEMBER 31, 2021	$ 67,740,791	$ 72,507,457	$ (4,766,666)

14. DEFINED BENEFIT PENSION PLANS (Continued)

Illinois Municipal Retirement Fund (Continued)

G. *Library - Changes in the Net Pension Liability (Asset)*

	(A) Total Pension Liability	(B) Plan Fiduciary Net Position	(A) - (B) Net Pension Liability (Asset)
BALANCES AT JANUARY 1, 2021	$ 16,862,453	$ 16,364,764	$ 497,689
Changes for the Period			
Service Cost	236,188	-	236,188
Interest	1,205,093	-	1,205,093
Difference Between Expected and Actual Experience	(36,003)	-	(36,003)
Changes in Assumptions	-	-	-
Employer Contributions	-	327,682	(327,682)
Employee Contributions	-	114,592	(114,592)
Net Investment Income	-	2,733,055	(2,733,055)
Benefit Payments and Refunds	(717,125)	(717,125)	-
Administrative Expense	-	-	-
Other (Net Transfer)	-	(37,391)	37,391
Net Changes	688,153	2,420,813	(1,732,660)
BALANCES AT DECEMBER 31, 2021	$ 17,550,606	$ 18,785,577	$ (1,234,971)

14. DEFINED BENEFIT PENSION PLANS (Continued)

Illinois Municipal Retirement Fund (Continued)

H. *Pension Expense and Deferred Outflows of Resources and Deferred Inflows of Resources*

For the year ended April 30, 2022, the City recognized pension expense (income) of $(1,084,383) and the Library recognized pension expense (income) of $(280,947).

At April 30, 2022, the City reported deferred outflows of resources and deferred inflows of resources related to IMRF from the following sources:

	Deferred Outflows of Resources	Deferred Inflows of Resources
Difference Between Expected and Actual Experience	$ 597,492	$ 97,999
Changes in Assumption	-	243,117
Net Difference Between Projected and Actual Earnings on Pension Plan Investments	-	7,958,794
Employer Contributions After the Measurement Date	347,201	-
TOTAL	$ 944,693	$ 8,299,910

$347,201 reported as deferred outflows of resources related to pensions resulting from contributions subsequent to the measurement date will be recognized as a reduction of the net pension liability (asset) in the reporting year ending April 30, 2022. Other amounts reported as deferred outflows of resources and deferred inflows of resources related to pensions will be recognized in pension expense as follows:

At April 30, 2022, the Library reported deferred outflows of resources and deferred inflows of resources related to IMRF from the following sources:

	Deferred Outflows of Resources	Deferred Inflows of Resources
Difference Between Expected and Actual Experience	$ 154,802	$ 25,390
Changes in Assumption	-	62,988
Net Difference Between Projected and Actual Earnings on Pension Plan Investments	-	2,062,002
Employer Contributions After the Measurement Date	89,954	-
TOTAL	$ 244,756	$ 2,150,380

14. DEFINED BENEFIT PENSION PLANS (Continued)

Illinois Municipal Retirement Fund (Continued)

H. *Pension Expense and Deferred Outflows of Resources and Deferred Inflows of Resources* (Continued)

$89,954 reported as deferred outflows of resources related to pensions resulting from contributions subsequent to the measurement date will be recognized as a reduction of the net pension liability (asset) in the reporting year ending April 30, 2022. Other amounts reported as deferred outflows of resources and deferred inflows of resources related to pensions will be recognized in pension expense as follows:

Fiscal Year Ending April 30,	City	Library	Total
2023	$ (1,584,744)	$ (410,583)	$ (1,995,327)
2024	(2,954,250)	(765,401)	(3,719,651)
2025	(1,960,785)	(508,009)	(2,468,794)
2026	(1,202,639)	(311,585)	(1,514,224)
2027	-	-	-
Thereafter	-	-	-
TOTAL	$ (7,702,418)	$ (1,995,578)	$ (9,697,996)

The deferred outflows presented in the table above include amounts for both the City and the Library. The City's collective share of the deferred outflows and inflows of resources at April 30, 2022 was $944,393 and $8,299,910, respectively. The Library's collective share of the deferred outflows and inflows of resources at April 30, 2022, was $244,756 and $2,150,380, respectively.

I. *Discount Rate Sensitivity*

The following is a sensitive analysis of the net pension liability (asset) to changes in the discount rate. The table below presents the pension liability (asset) of the City calculated using the discount rate of 7.25% as well as what the City's net pension liability (asset) would be if it were calculated using a discount rate that is 1 percentage point lower (6.25%) or 1 percentage point higher (8.25%) than the current rate:

	1% Decrease (6.25%)	Current Discount Rate (7.25%)	1% Increase (8.25%)
City - Net Pension Liability (Asset)	$ 3,705,403	$ (4,766,666)	$ (11,483,769)
Library - Net Pension Liability (Asset)	960,013	(1,234,971)	(2,975,269)
Total - Net Pension Liability (Asset)	$ 4,665,416	$ (6,001,637)	$ (14,459,038)

14. DEFINED BENEFIT PENSION PLANS (Continued)

Police Pension Plan

A. *Plan Administration*

Police sworn personnel are covered by the Police Pension Plan. Although this is a single-employer pension plan, the defined benefits and employee and employer contribution levels are governed by Illinois Compiled Statutes (40 ILCS 5/3-1) and may be amended only by the Illinois legislature. The City accounts for the Police Pension Plan as a pension trust fund. A separate report is not issued for the Police Pension Fund.

The Police Pension Plan is governed by a five-member Board of Trustees. Two members of the Board of Trustees are appointed by the City's Mayor, one member is elected by pension beneficiaries and two members are elected by active police employees.

The Police Pension Plan is accounted for on the economic resources measurement focus and the accrual basis of accounting. Employer and employee contributions are recognized when earned in the year that the contributions are required, benefits and refunds are recognized as an expense and liability when due and payable.

B. *Plan Membership*

At April 30, 2022, the measurement date, membership consisted of:

Inactive Plan Members Currently Receiving Benefits	51
Inactive Plan Members Entitled to but not yet Receiving Benefits	14
Active Plan Members	63
TOTAL	128

C. *Benefits Provided*

The Police Pension Plan provides retirement benefits through two tiers of benefits as well as death and disability benefits. Tier 1 employees (those hired prior to January 1, 2011) attaining the age of 50 or older with 20 or more years of creditable service are entitled to receive an annual retirement benefit equal to one-half of the salary attached to the rank held on the last day of service, or for one year prior to the last day, whichever is greater. The annual benefit shall be increased by 2.50% of such salary for each additional year of service over 20 years up to 30 years to a maximum of 75% of such salary. Employees with at least eight years but less than 20 years of credited

14. DEFINED BENEFIT PENSION PLANS (Continued)

Police Pension Plan (Continued)

C. *Benefits Provided* (Continued)

service may retire at or after age 60 and receive a reduced benefit. The monthly benefit of a police officer who retired with 20 or more years of service after January 1, 1977, shall be increased annually, following the first anniversary date of retirement and be paid upon reaching the age of at least 55 years, by 3% of the original pension and 3% compounded annually thereafter.

Tier 2 employees (those hired on or after January 1, 2011) attaining the age of 55 or older with ten or more years of creditable service are entitled to receive an annual retirement benefit equal to the greater of the average monthly salary obtaining by dividing the total salary during the 48 consecutive months of service within the last of 60 months in which the total salary was the highest by the number of months in that period; or the average monthly salary obtained by dividing the total salary of the police officer during the 96 consecutive months of service within the last 120 months of service in which the total salary was the highest by the number of months of service in that period. Police officers' salary for pension purposes is capped at $106,800, plus the lesser of ½ of the annual change in the Consumer Price Index or 3% compounded. The annual benefit shall be increased by 2.50% of such salary for each additional year of service over 20 years up to 30 years to a maximum of 75% of such salary. Employees with at least ten years may retire at or after age 50 and receive a reduced benefit (i.e., ½% for each month under 55).

The monthly benefit of a Tier 2 police officer shall be increased annually at age 60 on the January 1st after the police officer retires, or the first anniversary of the pension starting date, whichever is later. Noncompounding increases occur annually, each January thereafter. The increase is the lesser of 3% or ½ of the change in the Consumer Price Index for the preceding calendar year.

D. *Contributions*

Employees are required by ILCS to contribute 9.91% of their base salary to the Police Pension Plan. If an employee leaves covered employment with less than 20 years of service, accumulated employee contributions may be refunded without accumulated interest. The City is required to contribute the remaining amounts necessary to finance the plan and the administrative costs as actuarially determined by an enrolled actuary. Effective January 1, 2011, ILCS requires the City to contribute a minimum amount annual calculated using the projected unit credit actuarial cost method that will result in the funding of 90% of the past service cost by 2040. However, the City has adopted a funding policy using the entry-age normal cost method that will result in 100% funding by 2040. For the year ended April 30, 2022, the City's contribution was 46.26% of covered payroll.

14. DEFINED BENEFIT PENSION PLANS (Continued)

Police Pension Plan (Continued)

E. *Investment Policy*

The Police Pension Fund's (the Fund) investment policy authorizes the Fund to invest in all investments allowed by the Illinois Pension Code contained in Chapter 40 of Illinois Compiled Statutes. ILCS require the Fund's Board of Trustees to adopt an investment policy which can be amended by a majority vote of the Board of Trustees. The Fund's investment policy authorizes the Fund to make deposits/invest in insured commercial banks, savings and loan institutions, obligations of the U.S. Treasury and U.S. agencies, insured credit union shares, money market mutual funds with portfolios of securities issued or guaranteed by the United States Government or agreements to repurchase these same obligations, repurchase agreements, short-term commercial paper rated within the three highest classifications by at least two standard rating services, investment-grade corporate bonds and The Illinois Funds. The Fund may also invest in certain non-U.S. obligations, Illinois municipal corporations tax anticipation warrants, veteran's loans, obligations of the State of Illinois and its political subdivisions, Illinois insurance company general and separate accounts, mutual funds, corporate equity and corporate debt securities and real estate investment trusts.

The target allocations below are representative expectations as disclosed in the Illinois Police Officers' pension Investment Fund Actuarial Experience Study:

Asset Class	Target	Long-Term Expected Real Rate of Return
U.S. Large	23.00%	4.15%
U.S. Small	5.00%	4.54%
International Developed	18.00%	4.64%
International Developed Small	5.00%	(0.25%)
Emerging Markets	7.00%	5.31%
Private Equity (Direct)	7.00%	7.15%
Bank Loans	3.00%	2.48%
High Yield Corp. Credit	3.00%	2.48%
Emerging Market Debt	3.00%	2.82%
Private Credit	5.00%	4.37%
U.S. TIPS	3.00%	(0.12%)
Real Estate/Infrastructure	8.00%	4.00%
Cash	1.00%	(0.27%)
Short-Term Government/Credit	3.00%	0.73%
U.S. Treasury	3.00%	(0.60%)
Core Plus Fixed Income	3.00%	0.73%

14. DEFINED BENEFIT PENSION PLANS (Continued)

Police Pension Plan (Continued)

E. *Investment Policy* (Continued)

It is the policy of the Fund to invest its funds in a manner which will provide the highest investment return with the maximum security while meeting the cash flow demands of the Fund and conforming to all state and local statutes governing the investment of public funds. The primary objectives of the policy are, in order of priority, safety of principal, rate of return, public trust and liquidity.

F. *Investment Rate of Return*

For the year ended April 30, 2022, the annual money-weighted rate of return on pension plan investments, net of pension plan investment expense, was (5.53%). The money-weighted rate of return expresses investment performance, net of investment expense, adjusted for the changing amounts actually invested.

G. *Deposits with Financial Institutions*

Custodial credit risk for deposits with financial institutions is the risk that in the event of bank failure, the Fund's deposits may not be returned to it. The Fund's investment policy requires all bank balances to be covered by federal depository insurance or collateralized by the financial institutions. At April 30, 2022, all deposits are covered by federal depository insurance.

H. *Interest Rate Risk*

The following table presents the investments and maturities of the Fund's debt securities as of April 30, 2022:

		Investment Maturities (in Years)			
Investment Type	Fair Value	Less Than 1	1-5	6-10	Greater Than 10
U.S. Treasury Obligations	$ 6,785,634	$ 430,452	$ 3,555,524	$ 2,799,658	$ -
Mortgage Backed Securities	29,576	29,576	-	-	-
Corporate Bonds	9,399,679	1,461,314	4,245,626	3,459,579	-
TOTAL	$ 16,214,889	$ 1,921,342	$ 7,801,150	$ 6,259,237	$ -

14. DEFINED BENEFIT PENSION PLANS (Continued)

Police Pension Plan (Continued)

H. *Interest Rate Risk* (Continued)

The Fund has the following recurring fair value measurements as of April 30, 2022: The U.S. Treasury obligations, and mutual funds are valued using quoted prices in active markets for identical assets (Level 1 inputs). The corporate bonds are valued using quoted matrix pricing models (Level 2 inputs).

In accordance with its investment policy, the Fund limits its exposure to interest rate risk by structuring the portfolio to provide liquidity for short and long-term cash flow needs while providing a reasonable rate of return based on the current market. The Fund's investment policy indicates the average maturity/duration of the portfolio will be managed based on the existing interest rate environment, and under most circumstances will range from two to seven years.

I. *Credit Risk*

The Fund limits its exposure to credit risk, the risk that the issuer of a debt security will not pay its par value upon maturity, by investing in obligations guaranteed by the United States Government, securities issued by agencies of the United States Government that are explicitly or implicitly guaranteed by the United States Government and investment grade corporate bonds rated at or above Baa3 by Moody's. The mortgage backed securities are not rated. The corporate bonds are rated from Aaa-Baa2.

J. *Custodial Credit Risk*

Custodial credit risk for investments is the risk that, in the event of the failure of the counterparty to the investment, the Fund will not be able to recover the value of its investments that are in possession of an outside party. To limit its exposure, all security transactions that are exposed to custodial credit risk are processed on a delivery versus payment (DVP) basis with the underlying investments held by a third party acting as the Fund's agent separate from where the investment was purchased in the Fund's name. The money market mutual funds are not subject to custodial credit risk.

There are no significant investments (other than United States Government guaranteed obligations) in any one organization that represent 5% or more of the Fund's investments.

14. DEFINED BENEFIT PENSION PLANS (Continued)

Police Pension Plan (Continued)

K. *Actuarial Assumptions*

The total pension liability above was determined by an actuarial valuation performed as of April 30, 2022, using the following actuarial methods and assumptions.

Actuarial Valuation Date	April 30, 2022
Actuarial Cost Method	Entry-Age Normal
Assumptions	
Inflation	2.25%
Salary Increases	3.75% to 21.54%
Investment Rate	7.25%
Cost of Living Adjustments	3.25%
Asset Valuation Method	Fair Value

Mortality rates were based on the PubS-2010 mortality table. Mortality improvement uses MP-2019 Improvement Rates applied on a fully generational basis.

L. *Discount Rate*

The discount rate used to measure the total pension liability was 7.25%. The projection of cash flows used to determine the discount rate assumed that member contributions will be made at the current contribution rate and that the City contributions will be made at rates equal to the difference between actuarially determined contribution rates and the member rate. Based on those assumptions, the Fund's fiduciary net position was projected to be available to make all projected future benefit payments of current plan members. Therefore, the long-term expected rate of return on pension plan investments was applied to all periods of projected benefit payments to determine the total pension liability.

14. DEFINED BENEFIT PENSION PLANS (Continued)

Police Pension Plan (Continued)

M. *Discount Rate Sensitivity*

The following is a sensitive analysis of the net pension liability to changes in the discount rate for year ended April 30, 2022.

The table below presents the pension liability of the City, for year ended April 30, 2022, calculated using the discount rate of 7.25% as well as what the City's net pension liability would be if it were calculated using a discount rate that is 1 percentage point lower (6.25%) or 1 percentage point higher (8.25%) than the current rate:

	1% Decrease (6.25%)	Current Discount Rate (7.25%)	1% Increase (8.25%)
Net Pension Liability	$ 46,544,257	$ 34,562,036	$ 24,799,317

N. *Changes in the Net Pension Liability*

	(A) Total Pension Liability	(B) Plan Fiduciary Net Position	(A) - (B) Net Pension Liability
BALANCES AT MAY 1, 2021	$ 80,786,934	$ 50,745,977	$ 30,040,957
Changes for the Period			
Service Cost	1,537,742	-	1,537,742
Interest	5,480,564	-	5,480,564
Difference Between Expected and Actual Experience	(1,345,391)	-	(1,345,391)
Changes in Assumptions	-	-	-
Changes in Benefit Terms	-	-	-
Employer Contributions	-	2,930,906	(2,930,906)
Employee Contributions	-	627,822	(627,822)
Other Contributions	-	402,895	(402,895)
Net Investment Income	-	(2,788,427)	2,788,427
Benefit Payments and Refunds	(3,850,144)	(3,850,144)	-
Administrative Expense	-	(21,360)	21,360
Net Changes	1,822,771	(2,698,308)	4,521,079
BALANCES AT APRIL 30, 2022	$ 82,609,705	$ 48,047,669	$ 34,562,036

The Police Pension Plan was 58.16% funded as of April 30, 2022.

14. DEFINED BENEFIT PENSION PLANS (Continued)

Police Pension Plan (Continued)

O. *Pension Expense and Deferred Outflows of Resources and Deferred Inflows of Resources*

For the year ended April 30, 2022, the City recognized police pension expense of $2,647,793. At April 30, 2022, the City reported deferred outflows of resources and deferred inflows of resources related to the police pension from the following sources:

	Deferred Outflows of Resources	Deferred Inflows of Resources
Difference Between Expected and Actual Experience	$ 769,814	$ 2,497,989
Changes in Assumption	1,789,752	1,017,333
Net Difference Between Projected and Actual Earnings on Pension Plan Investments	2,246,303	-
TOTAL	$ 4,805,869	$ 3,515,322

Amounts reported as deferred outflows of resources and deferred inflows of resources related to the police pension will be recognized in pension expense as follows:

Fiscal Year Ending April 30,	
2023	$ 505,467
2024	324,305
2025	(542,300)
2026	1,139,129
2027	(48,500)
Thereafter	(87,554)
TOTAL	$ 1,290,547

14. DEFINED BENEFIT PENSION PLANS (Continued)

Firefighters' Pension Plan

A. *Plan Administration*

Firefighter sworn personnel are covered by the Firefighters' Pension Plan, a single-employer defined benefit pension plan sponsored by the City. The defined benefits and employee and minimum employer contribution levels are governed by Illinois Compiled Statutes (40 ILCS 5/4-101) and may be amended only by the Illinois legislature. The City accounts for the Firefighters' Pension Plan as a pension trust fund.

The Firefighters' Pension Plan is governed by a five-member Board of Trustees. Two members of the Board of Trustees are appointed by the City's Mayor, one member is elected by pension beneficiaries and two members are elected by active firefighter employees.

The Firefighters' Pension Plan is accounted for on the economic resources measurement focus and the accrual basis of accounting. Employer and employee contributions are recognized when earned in the year that the contributions are required, benefits and refunds are recognized as an expense and liability when due and payable.

B. *Plan Membership*

At April 30, 2022, the measurement date, membership consisted of:

Inactive Plan Members Currently Receiving Benefits	28
Inactive Plan Members Entitled to but not yet Receiving Benefits	3
Active Plan Members	61
TOTAL	92

C. *Benefits Provided*

The Firefighters' Pension Plan provides retirement benefits as well as death and disability benefits. Tier 1 employees (those hired prior to January 1, 2011) attaining the age of 50 or older with 20 or more years of creditable service are entitled to receive an annual retirement benefit equal to one-half of the salary attached to the rank held at the date of retirement. The annual benefit shall be increased by 2.50% of such salary for each additional year of service over 20 years up to 30 years to a maximum of 75% of such salary. Employees with at least ten years but less than 20 years of credited

14. DEFINED BENEFIT PENSION PLANS (Continued)

Firefighters' Pension Plan (Continued)

C. *Benefits Provided* (Continued)

service may retire at or after age 60 and receive a reduced benefit. The monthly benefit of a covered employee who retired with 20 or more years of service after January 1, 1977, shall be increased annually, following the first anniversary date of retirement and be paid upon reaching the age of at least 55 years, by 3% of the original pension and 3% compounded annually thereafter.

Tier 2 employees (those hired on or after January 1, 2011) attaining the age of 55 or older with ten or more years of creditable service are entitled to receive an annual retirement benefit equal to the average monthly salary obtained by dividing the total salary of the firefighter during the 96 consecutive months of service within the last 120 months of service in which the total salary was the highest by the number of months of service in that period. Firefighters' salary for pension purposes is capped at $106,800, plus the lesser of ½ of the annual change in the Consumer Price Index or 3% compounded. The annual benefit shall be increased by 2.50% of such salary for each additional year of service over 20 years up to 30 years to a maximum of 75% of such salary. Employees with at least ten years may retire at or after age 50 and receive a reduced benefit (i.e., ½% for each month under 55). The monthly benefit of a Tier 2 firefighter shall be increased annually at age 60 on the January 1st after the firefighter retires, or the first anniversary of the pension starting date, whichever is later. Noncompounding increases occur annually, each January thereafter. The increase is the lesser of 3% or ½ of the change in the Consumer Price Index for the proceeding calendar year.

D. *Contributions*

Employees are required by ILCS to contribute 9.455% of their base salary to the Firefighters' Pension Fund (the Fund). If an employee leaves covered employment with less than 20 years of service, accumulated employee contributions may be refunded without accumulated interest. The City is required to contribute the remaining amounts necessary to finance the Fund, as actuarially determined by an enrolled actuary. Effective January 1, 2011, ILCS requires the City to contribute a minimum amount annually calculated using the projected unit credit actuarial cost method that will result in the funding of 90% of the past service cost by the year 2040. However, the City has adopted a funding policy using the entry-age normal cost method that will result in funding of 100% of the past service cost by 2040. The City's contribution was 29.64% of covered payroll for the year ended April 30, 2022.

14. DEFINED BENEFIT PENSION PLANS (Continued)

Firefighters' Pension Plan (Continued)

E. *Illinois Firefighters' Pension Investment Fund*

The Illinois Firefighters' Pension Investment Fund (IFPIF) is an investment trust fund responsible for the consolidation and fiduciary management of the pension assets of Illinois suburban and downstate firefighter pension funds. IFPIF was created by Public Act 101-0610, and codified within the Illinois Pension Code, becoming effective January 1, 2020, to streamline investments and eliminate unnecessary and redundant administrative costs, thereby ensuring assets are available to fund pension benefits for the beneficiaries of the participating pension funds. Participation in IFPIF by Illinois suburban and downstate firefighter pension funds is mandatory.

F. *Deposits with Financial Institutions*

The Plan retains all of its available cash with two financial institutions. Available cash is determined to be that amount which is required for the current expenditures of the Plan. The excess of available cash is required to be transferred to IFPIF for purposes of the long-term investment for the Plan.

Custodial credit risk for deposits with financial institutions is the risk that in the event of bank failure, the Fund's deposits may not be returned to it. The Fund's investment policy requires all bank balances to be covered by federal depository insurance or collateralized by the financial institutions. All deposits at April 30, 2022, are covered by federal depository insurance.

G. *Investments*

Investments of the Plan are combined in a commingled external investment pool and held by IFPIF. A schedule of investment expenses is included in IFPIF's annual report. For additional information on IFPIF's investments, please refer to their annual report as of June 30, 2021. A copy of that report can be obtained from IFPIF at 1919 South Highland Avenue, Building A, Suite 237, Lombard, IL 60148 or at www.ifpif.org.

H. *Fair Value Measurement*

The Plan categorizes fair value measurements within the fair value hierarchy established by GAAP. The hierarchy is based on the valuation inputs used to measure the fair value of the asset. Level 1 inputs are quoted prices in active markets for identical assets; Level 2 inputs are significant other observable inputs; and Level 3 inputs are significant unobservable inputs. The Plan held no investments subject to fair value measurement at April 30, 2022.

14. DEFINED BENEFIT PENSION PLANS (Continued)

Firefighters' Pension Plan (Continued)

I. *Net Asset Value*

The Net Asset Value (NAV) of the Plan's pooled investment in IFPIF was $49,248,944 at April 30, 2022 The pooled investments consist of the investments as noted in the target allocation table available at www.ifpif.org. Investments in IFPIF are valued at IFPIF's share price, which is the price the investment could be sold. There are no unfunded commitments at April 30, 2022. The Plan may redeem shares by giving notice by 5:00 pm central time on the 1st of each month. Requests properly submitted on or before the 1st of each month will be processed for redemption by the 14th of the month. Expedited redemptions may be processed at the sole discretion of IFPIF.

J. *Investment Policy*

IFPIF's current investment policy was adopted by the Board of Trustees on June 17, 2022. IFPIF is authorized to invest in all investments allowed by Illinois Compiled Statutes (ILCS). The IFPIF shall not be subject to any of the limitations applicable to investments of pension fund assets currently held by the transferor pension funds under Sections 1-113.1 through 1-113.12 or Article 4 of the Illinois Pension Code.

K. *Investment Rate of Return*

For the year ended April 30, 2022, the annual money-weighted rate of return on pension plan investments, net of pension plan investment expense, was (6.23%). The money-weighted rate of return expresses investment performance, net of investment expense, adjusted for the changing amounts actually invested.

L. *Actuarial Assumptions*

The total pension liability above was determined by an actuarial valuation performed as of April 30, 2022, using the following actuarial methods and assumptions.

Actuarial Valuation Date	April 30, 2022
Actuarial Cost Method	Entry-Age Normal
Assumptions	
Inflation	2.25%
Salary Increases	3.75% to 8.78%
Investment Rate	7.25%
Cost of Living Adjustments	3.25%
Asset Valuation Method	Fair Value

14. DEFINED BENEFIT PENSION PLANS (Continued)

Firefighters' Pension Plan (Continued)

L. *Actuarial Assumptions* (Continued)

Mortality rates were based on the PubS-2010 mortality table. Mortality improvement uses MP-2019 Improvement Rates applied on a fully generational basis.

M. *Discount Rate*

The discount rate used to measure the total pension liability was 7.25%. The projection of cash flows used to determine the discount rate assumed that member contributions will be made at the current contribution rate and that the City contributions will be made at rates equal to the difference between actuarially determined contribution rates and the member rate. Based on those assumptions, the Fund's fiduciary net position was projected to be available to make all projected future benefit payments of current plan members. Therefore, the long-term expected rate of return on pension plan investments was applied to all periods of projected benefit payments to determine the total pension liability.

N. *Discount Rate Sensitivity*

The following is a sensitive analysis of the net pension liability to changes in the discount rate for year ended April 30, 2022.

The table below presents the net pension liability of the City, for year ended April 30, 2022, calculated using the discount rate of 7.25% as well as what the City's net pension liability would be if it were calculated using a discount rate that is 1 percentage point lower (6.25%) or 1 percentage point higher (8.25%) than the current rate:

	1% Decrease (6.25%)	Current Discount Rate (7.25%)	1% Increase (8.25%)
Net Pension Liability	$ 23,956,007	$ 13,838,554	$ 5,638,016

14. DEFINED BENEFIT PENSION PLANS (Continued)

Firefighters' Pension Plan (Continued)

O. *Changes in the Net Pension Liability*

	(A) Total Pension Liability	(B) Plan Fiduciary Net Position	(A) - (B) Net Pension Liability
BALANCES AT MAY 1, 2021	$ 61,068,801	$ 52,242,066	$ 8,826,735
Changes for the Period			
Service Cost	1,768,476	-	1,768,476
Interest	4,152,925	-	4,152,925
Difference Between Expected and Actual Experience	(1,513,765)	-	(1,513,765)
Changes in Assumptions	-	-	-
Changes in Benefit Terms	-	-	-
Employer Contributions	-	2,023,991	(2,023,991)
Employee Contributions	-	645,544	(645,544)
Net Investment Income	-	(3,204,390)	3,204,390
Benefit Payments and Refunds	(1,974,968)	(1,974,968)	-
Administrative Expense	-	(69,328)	69,328
Net Changes	2,432,668	(2,579,151)	5,011,819
BALANCES AT APRIL 30, 2022	$ 63,501,469	$ 49,662,915	$ 13,838,554

The Firefighters' Pension Plan was 78.21% funded as of April 30, 2022.

14. DEFINED BENEFIT PENSION PLANS (Continued)

Firefighters' Pension Plan (Continued)

P. *Pension Expense and Deferred Outflows of Resources and Deferred Inflows of Resources*

For the year ended April 30, 2022, the City recognized firefighters' pension expense of $1,430,912. At April 30, 2022, the City reported deferred outflows of resources and deferred inflows of resources related to the firefighters' pension from the following sources:

	Deferred Outflows of Resources	Deferred Inflows of Resources
Difference Between Expected and Actual Experience	$ 146,527	$ 4,487,446
Changes in Assumption	1,373,812	498,628
Net Difference Between Projected and Actual Earnings on Pension Plan Investments	1,609,078	-
TOTAL	$ 3,129,417	$ 4,986,074

Amounts reported as deferred outflows of resources and deferred inflows of resources related to the firefighters' pension will be recognized in pension expense as follows:

Fiscal Year Ending April 30,	
2023	$ (167,033)
2024	(207,491)
2025	(842,858)
2026	842,307
2027	(545,609)
Thereafter	(935,973)
TOTAL	$ (1,856,657)

15. PENSION TRUST FUNDS

Fiduciary Funds Summary Financial Information

The following is summary financial information for the Police Pension Plan and the Firefighters' Pension Plan.

A. Schedule of Net Position

	Police Pension	Firefighters' Pension	Total
ASSETS			
Cash and Short-Term Investments	$ 7,379	$ 415,006	$ 422,385
Investments			
Money Market Accounts	537,003	-	537,003
U.S. Treasury and U.S. Agency Securities	6,815,209	-	6,815,209
Investments held in the Illinois Firefighters' Pension Investment Fund	-	49,248,944	49,248,944
Corporate Bonds	9,399,679	-	9,399,679
Municipal Bonds	-	-	-
Mutual Funds - Stocks	31,182,851	-	31,182,851
Receivables			
Accrued Interest	106,599	-	106,599
Other	-	1,030	1,030
Total assets	48,048,720	49,664,980	97,713,700
LIABILITIES			
Accounts Payable	1,051	2,065	3,116
Total Liabilities	1,051	2,065	3,116
NET POSITION	$ 48,047,669	$ 49,662,915	$ 97,710,584

15. PENSION TRUST FUNDS (Continued)

Fiduciary Funds Summary Financial Information (Continued)

B. Changes in Plan Net Position

	Police Pension	Firefighters' Pension	Total
ADDITIONS			
Contributions			
Employer	$ 2,930,906	$ 2,023,991	$ 4,954,897
Employee	1,030,717	645,544	1,676,261
Total Contributions	3,961,623	2,669,535	6,631,158
Investment Income			
Net Appreciation in Fair Value of Investments	(4,470,533)	(3,569,754)	(8,040,287)
Interest Earned	1,897,324	440,236	2,337,560
Less Investment Expense	(215,218)	(74,872)	(290,090)
Net Investment Income (Loss)	(2,788,427)	(3,204,390)	(5,992,817)
Total Additions	1,173,196	(534,855)	638,341
DEDUCTIONS			
Benefits and Refunds	3,850,144	1,974,968	5,825,112
Administrative	21,360	69,328	90,688
Total Deductions	3,871,504	2,044,296	5,915,800
NET (DECREASE)	(2,698,308)	(2,579,151)	(5,277,459)
NET POSITION RESTRICTED FOR PENSION BENEFITS			
January 1	50,745,977	52,242,066	102,988,043
December 31	$ 48,047,669	$ 49,662,915	$ 97,710,584

16. COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY

A. Summary of Significant Accounting Policies

The accounting policies of the Library conform to GAAP as applicable to governments. GASB is the accepted standard-setting body for establishing governmental accounting and financial reporting principles. The following is a summary of the more significant policies:

1. Fund Accounting

Governmental Funds

The accounts of the Library are organized on the basis of funds each of which is considered a separate accounting entity. The operations of each fund are accounted for with a separate set of self-balancing accounts that comprise its assets, liabilities, fund balance, revenues and expenditures, as appropriate. Governmental resources are allocated to and accounted for in individual funds based upon the purposes for which they are to be spent and the means by which spending activities are controlled. The various funds are grouped in the financial statements in this report into three fund types and one broad fund category as follows:

Governmental funds are used to account for all or most of a government's general activities, including the collection and disbursement of earmarked monies (special revenue funds), the acquisition or construction of general capital assets (capital projects funds) and the servicing of general long-term debt (debt service funds). The General Fund is used to account for all activities of the general government not accounted for in some other fund.

2. Basis of Accounting

The government-wide financial statements are reported using the economic resources measurement focus and basis of accounting. Revenues are recorded when earned and expenses recorded when a liability is incurred.

The modified accrual basis of accounting is followed by the governmental funds on the fund financial statements. Under the modified accrual basis of accounting, revenues are recognized when susceptible to accrual (i.e., when they become both measurable and available). "Measurable" means the amount of the transaction can be determined and "available" means collectible within the current period or soon enough thereafter to be used to pay liabilities of the current period. The Library considers property taxes as available if they are collected within 60 days after year end. A 60-day availability period is used for revenue recognition for all other governmental fund revenues. Expenditures are recorded when the related fund liability is incurred. Principal and interest on general long-term debt are recorded as fund liabilities when due.

16. COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY(Continued)

B. Deposits and Investments

The Library maintains a cash and investment pool that is available for use by all funds, including the Library's funds and excluding the pension trust fund. Each fund's portion of this pool is displayed on the financial statements as "cash and investments." In addition, deposits and investments are separately held by several of the Library's funds.

The Library is authorized to invest in all investments allowed by ILCS. These include deposits/investments insured by the FDIC, obligations or securities guaranteed by the United States of America, direct obligations of any bank as defined by the Illinois Banking Act, certain money market mutual funds and The Illinois Funds (a money market fund created by the State Legislature under the control of the State Treasurer that maintains a $1 share value).

It is the policy of the Library to invest its funds in a manner which will provide the highest investment return with the maximum security while meeting the daily cash flow demands of the Library and conforming to all state and local statutes governing the investment of public funds, using the "prudent person" standard for managing the overall portfolio. The primary objective of the policy is legality, safety (preservation of capital and protection of investment principal), liquidity and yield.

1. Library Deposits with Financial Institutions

Custodial credit risk for deposits with financial institutions is the risk that in the event of a bank's failure, the Library's deposits may not be returned to it. The Library's investment policy requires pledging of collateral with a fair value of 110% of all bank balances in excess of federal depository insurance with the collateral held by the Library or the Library's agent in the Library's name.

2. Library Investments

As of April 30, 2022, the Library had investments and maturities as follows:

		Investment Maturities (in Years)			
Investment Type	Fair Value	Less Than 1	1-5	6-10	Greater Than 10
U.S. Treasury Notes	$ 2,059,624	$ 622,337	$ 1,437,287	$ -	$ -
TOTAL	$ 2,059,624	$ 622,337	$ 1,437,287	$ -	$ -

16. COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY(Continued)

B. Deposits and Investments (Continued)

2. Library Investments (Continued)

The Library categorizes the fair value measurements within the fair value hierarchy established by GAAP. The hierarchy is based on the valuation inputs used to measure the fair value of the asset. Level 1 inputs are quoted prices in active markets for identical assets; Level 2 inputs are significant other observable inputs; and Level 3 inputs are significant unobservable inputs. The U.S Treasury Notes are valued using quoted matrix pricing models (Level 2 inputs).

Interest rate risk is the risk that changes in market interest rates will adversely affect the fair value of an investment. In accordance with its investment policy, the Library limits its exposure to interest rate risk by taking in account the cash flow needs of the Library regarding maturities on investments.

Credit risk is the risk that an issuer of an investment will not fulfill its obligations to the holder of the investment in securities allowed under the investment policy. The Library's investment policy does not address credit risk. The Illinois Funds and money market mutual funds are rated AAA by Standard and Poor's.

Custodial credit risk for investments is the risk that, in the event of the failure of the counterparty to the investment, the Library will not be able to recover the value of its investments that are in possession of an outside party. To limit its exposure, the Library's investment policy requires all security transactions that are exposed to custodial credit risk to be processed on a delivery versus payment (DVP) basis with the underlying investments held by a third party acting as the Library's agent separate from where the investment was purchased or by the trust department of the bank where purchased, in the Library's name. The Illinois Funds are not subject to custodial credit risk.

Concentration of the credit risk is the risk that the Library has a high percentage of their investments invested in one investment. The Library's investment policy requires diversification of investments to avoid unreasonable risk but does not contain any specific diversification targets.

The Library's investment policy does not specifically prohibit the use of or the investment in derivatives.

16. COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY(Continued)

C. Receivables

Property taxes for the 2021 levy year attach as an enforceable lien on January 1, 2021, on property values assessed as of the same date. Taxes are levied by December of the same year by passage of a Tax Levy Ordinance. Tax bills are prepared by the County and issued on or about May 1, and August 1, and are payable in two installments, on or about June 1, and September 1. The County collects such taxes and remits them periodically.

The Library has elected, under governmental accounting standards, to match its property tax revenues to the fiscal year that the tax levy is intended to finance. Therefore, the 2021 taxes are intended to finance the 2023 fiscal year and are not considered available or earned for current operations and are, therefore, shown as deferred revenue. The 2022 tax levy, which attached as an enforceable lien on property as of January 1, 2022, has not been recorded as a receivable as of April 30, 2022, as the tax has not yet been levied by the Library and will not be levied until December 2022 and, therefore, the levy is not measurable at April 30, 2022.

D. Capital Assets

The following is a summary of changes in the Library's capital assets during the fiscal year:

	Balances May 1	Additions/ Transfers	Retirements/ Transfers	Balances April 30
Capital Assets not Being Depreciated				
Land	$ 2,363,040	$ 109,521	$ -	$ 2,472,561
Total Capital Assets not Being Depreciated	2,363,040	109,521	-	2,472,561
Capital Assets Being Depreciated				
Building and Improvements	9,526,459	-	168,494	9,357,965
Machinery, Equipment and Vehicles	259,645	125,165	9,000	375,810
Total Capital Assets Being Depreciated	9,786,104	125,165	177,494	9,733,775
Less Accumulated Depreciation for				
Building and Improvements	4,007,338	209,813	58,973	4,158,178
Machinery, Equipment and Vehicles	195,028	31,578	1,800	224,806
Total Accumulated Depreciation	4,202,366	241,391	60,773	4,382,984
Total Capital Assets Being Depreciated, Net	5,583,738	(116,226)	116,721	5,350,791
TOTAL CAPITAL ASSETS	$ 7,946,778	$ (6,705)	$ 116,721	$ 7,823,352

16. COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY(Continued)

E. Long-Term Debt

During the fiscal year the following changes occurred in liabilities reported in general long-term debt:

	Balances May 1	Issuances	Retirements/ Refundings	Balances April 30	Current Portion
Compensated Absences	$ 196,328	$ 74,888	$ 98,164	$ 173,052	$ 77,071
Net Pension Liability*	491,016	-	491,016	-	-
TOTAL	$ 687,344	$ 74,888	$ 589,180	$ 173,052	$ 77,071

*Crystal Lake Public Library reported an IMRF net pension asset as of April 30, 2022 of $1,234,971.

F. Other Postemployment Benefits

1. Plan Description

The Library provides postemployment health care benefits (OPEB) for retired employees through a single-employer defined benefit plan. The benefits, benefit levels, employee contributions and any employer contributions are governed by the Library and can be amended by the Library through its personnel manual and union contracts. The plan does not issue a separate report.

2. Benefits Provided

The Library provides postemployment health care and life insurance benefits to its retirees and certain disabled employees. To be eligible for benefits, an employee must qualify for retirement under one of the Library's retirement plans. All health care benefits are provided through the Library's health insurance plan. The benefit levels are the same as those afforded to active employees. Benefits include general inpatient and outpatient medical services; mental, nervous, and substance abuse care; vision care; and prescriptions. Upon a retiree reaching age 65 years, Medicare becomes the primary insurer and the Library's plan becomes secondary.

3. Total OPEB Liability

Based on an actuarial valuation performed for the City as of April 30, 2022, the Library's total OPEB liability as of April 30,2022, is immaterial and, therefore, not recorded by the Library and no further disclosure is deemed necessary.

17. SUBSEQUENT EVENTS

The City issued $1,020,000 Taxable General Obligation Bonds, Series 2022A, on May 17, 2022. The Bonds are due in annual installments of $770,000 to $250,000 through December 15, 2023, interest at 2.05% to 2.45% payable each June 15 and December 15.

The City issued $6,740,000 General Obligation Bonds, Series 2022B, on May 17, 2022. The Bonds are due in annual installments of $65,000 to $1,260,000 through December 15, 2041, interest at 3% to 4% payable each June 15 and December 15.

The City issued $6,770,000 General Obligation Refunding Bonds, Series 2022C, on September 20, 2022, to refund through a current refunding, $6,585,000 of the General Obligation Bonds of 2013. The Bonds are due in annual installments of $495,000 to $645,000 through December 15, 2033, interest at 2.65% payable each June 15 and December 15.

REQUIRED SUPPLEMENTARY INFORMATION

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF REVENUES, EXPENDITURES AND
CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
GENERAL FUND

For the Year Ended April 30, 2022

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Charges for Service	$ 427,500	$ 427,500	$ 567,738	$ 140,238
Licenses and Permits	712,502	712,502	815,415	102,913
Intergovernmental	17,558,745	17,558,745	21,777,052	4,218,307
Fines and Forfeitures	325,000	325,000	323,749	(1,251)
Property Taxes	4,954,873	4,954,873	4,954,921	48
Other Taxes	6,769,892	6,769,892	8,307,120	1,537,228
Investment Income	333,405	333,405	(1,551,558)	(1,884,963)
Miscellaneous	1,110,377	1,110,377	2,219,468	1,109,091
Total Revenues	32,192,294	32,192,294	37,413,905	5,221,611
EXPENDITURES				
General Government	6,473,426	6,503,426	6,134,663	(368,763)
Public Safety	16,355,742	16,355,742	15,846,206	(509,536)
Highway and Streets	6,034,538	6,034,538	5,596,351	(438,187)
Cultural Recreation	1,029,109	1,029,109	761,522	(267,587)
Debt Service				
Principal	41,157	41,157	41,156	(1)
Interest and Fees	12,574	12,574	12,373	(201)
Total Expenditures	29,946,546	29,976,546	28,392,271	(1,584,275)
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	2,245,748	2,215,748	9,021,634	6,805,886
OTHER FINANCING SOURCES (USES)				
Proceeds from Sale of Capital Assets	-	-	136,061	136,061
Transfers In	99,227	99,227	130,233	31,006
Transfers (Out)	(6,548,527)	(6,548,527)	(11,293,324)	(4,744,797)
Total Other Financing Sources (Uses)	(6,449,300)	(6,449,300)	(11,027,030)	(4,577,730)
NET CHANGE IN FUND BALANCE	$ (4,203,552)	$ (4,233,552)	(2,005,396)	$ 2,228,156
FUND BALANCE, MAY 1			21,756,277	
FUND BALANCE, APRIL 30			$ 19,750,881	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
FIRE RESCUE FUND

For the Year Ended April 30, 2022

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Charges for Services	$ 4,235,542	$ 4,235,542	$ 5,203,877	$ 968,335
Intergovernmental	2,000	2,000	19,870	17,870
Property Taxes	6,850,922	6,850,922	6,837,798	(13,124)
Investment Income	47,000	47,000	105,582	58,582
Other	65,000	65,000	111,594	46,594
Total Revenues	11,200,464	11,200,464	12,278,721	1,078,257
EXPENDITURES				
Public Safety				
Personnel Services	9,567,457	9,567,457	9,350,432	(217,025)
Contractual Services	1,343,761	1,343,761	1,166,362	(177,399)
Materials and Supplies	344,200	344,200	279,358	(64,842)
Miscellaneous	-	-	31,381	31,381
Total Expenditures	11,255,418	11,255,418	10,827,533	(427,885)
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	(54,954)	(54,954)	1,451,188	1,506,142
OTHER FINANCING SOURCES (USES)				
Transfers (Out)	(1,600,540)	(1,600,540)	(446,617)	1,153,923
NET CHANGE IN FUND BALANCE	$ (1,655,494)	$ (1,655,494)	1,004,571	$ 2,660,065
FUND BALANCE, MAY 1			5,511,836	
FUND BALANCE, APRIL 30			$ 6,516,407	

(See independent auditor's report.)

BUDGETS

Budgets are adopted on a basis consistent with GAAP. Annual budgets are adopted for the General, certain Special Revenue (except SSA 47 Fund), Debt Service (except the Special Assessment No. 149 Fund and Crystal Heights Debt Service), Capital Projects (except the NCLPB Project Fund, and Waters Edge TIF Project Fund), Enterprise Fund, Internal Service Fund and Pension Trust Funds. The annual budget is legally enacted and provides for a legal level of control at the function level. Management of the City can transfer budgeted amounts between object codes without City Council approval. Management of the City can over expend the object level, but any over expenditures at the function level requires City Council approval by two-thirds vote. All annual budgets lapse at fiscal year end.

The City Council follows these procedures in establishing the budgetary data reflected in the financial statements:

The City Manager submits to the City Council a proposed operating budget for the fiscal year commencing the following May 1. The operating budget includes proposed expenditures and the means of financing them. The budget is prepared on a basis consistent with GAAP, except for depreciation is not budgeted in the Waterworks and Sewerage Fund, principal issuances, capital outlay and pension and OPEB expenses.

A public hearing is conducted to obtain taxpayer comments. Prior to May 1, the budget is legally enacted for the General Fund, Special Revenue Funds (exception noted above), Debt Service Funds (exception noted above), Capital Projects Funds (exception noted above), Enterprise Funds, Internal Service and Pension Trust Funds.

Expenditures may not legally exceed the total appropriated amounts for each fund. The City Manager is authorized to transfer budgeted amounts between departments within any fund; however, expenditures in excess of the total appropriated amount must be approved by the City Council. During the year, the budget was amended by the City Council. The Library's financial statements have been compared to the working budget, which is less than the appropriation amounts.

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF EMPLOYER CONTRIBUTIONS
ILLINOIS MUNICIPAL RETIREMENT FUND

Last Seven Fiscal Years

FISCAL YEAR ENDED APRIL 30,	2016	2017	2018	2019	2020	2021	2022
Actuarially Determined Contribution	$ 1,452,892	$ 1,410,404	$ 1,430,059	$ 1,385,397	$ 1,365,266	$ 1,559,628	$ 1,543,084
Contributions in Relation to the Actuarially Determined Contribution	1,452,892	1,410,404	1,430,059	1,385,397	1,365,266	1,559,628	1,543,084
CONTRIBUTION DEFICIENCY (Excess)	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Covered Payroll	$ 11,133,366	$ 10,753,366	$ 11,069,426	$ 11,160,501	$ 11,377,411	$ 11,337,608	$ 11,696,490
Contributions as a Percentage of Covered Payroll	13.05%	13.12%	12.92%	12.41%	12.00%	13.76%	13.19%

Notes to the Required Supplementary Information

The information presented was determined as part of the actuarial valuations as of January 1 of the prior calendar year. Additional information as of the latest actuarial valuation presented is as follows: the actuarial cost method was entry-age normal; the amortization method was level percent of pay, closed and the amortization period was 22 years; the asset valuation method was at five-year smoothed market; and the significant actuarial assumptions were an investment rate of return at 7.25% annually, projected salary increases of 3.35% to 14.50% compounded annually and postretirement benefit increases of 3.50% compounded annually.

Ultimately, this schedule should present information for the last ten years. However, until ten years of information can be compiled, information will be presented for as many years as is available.

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF EMPLOYER CONTRIBUTIONS
POLICE PENSION FUND

Last Nine Fiscal Years

FISCAL YEAR ENDED APRIL 30,	2014	2015	2016	2017	2018	2019	2020	2021	2022
Actuarially Determined Contribution	$ 1,860,207	$ 1,973,564	$ 1,869,923	$ 1,992,354	$ 2,091,066	$ 2,418,845	$ 2,391,323	$ 2,690,477	$ 2,930,906
Contributions in Relation to the Actuarially Determined Contribution	1,844,723	1,778,970	2,059,342	1,989,776	2,089,940	2,415,148	2,386,343	2,685,733	2,930,906
CONTRIBUTION DEFICIENCY (Excess)	$ 15,484	$ 194,594	$ (189,419)	$ 2,578	$ 1,126	$ 3,697	$ 4,980	$ 4,744	$ -
Covered Payroll	$ 5,720,770	$ 5,773,467	$ 5,437,640	$ 5,691,409	$ 5,953,131	$ 6,099,597	$ 6,149,431	$ 6,433,892	$ 6,335,246
Contributions as a Percentage of Covered Payroll	32.25%	30.81%	37.87%	34.96%	35.11%	39.60%	38.81%	41.74%	46.26%

Notes to the Required Supplementary Information

Additional information as of the latest actuarial valuation presented is as follows: the actuarial cost method was entry-age normal; the amortization method was level percent of pay, closed and the amortization period was 20 years; the asset valuation method was five-year smoothed market and the interest rate assumption was 7.25% annually.

The lag betweent information in actuarial reports and actual contributions made are the result of tax collection cycles.

Ultimately, this schedule should present information for the last ten years. However, until ten years of information can be compiled, information will be presented for as many years as is available.

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF EMPLOYER CONTRIBUTIONS
FIREFIGHTERS' PENSION FUND

Last Nine Fiscal Years

FISCAL YEAR ENDED APRIL 30,	**2014**	**2015**	**2016**	**2017**	**2018**	**2019**	**2020**	**2021**	**2021**
Actuarially Determined Contribution	$ 1,649,811	$ 1,720,093	$ 1,767,767	$ 1,518,852	$ 1,609,399	$ 1,884,348	$ 1,847,033	$ 1,882,261	$ 2,023,967
Contributions in Relation to the Actuarially Determined Contribution	1,618,264	1,555,655	1,928,928	1,690,980	1,608,539	1,881,728	1,843,179	1,878,976	2,023,991
CONTRIBUTION DEFICIENCY (Excess)	$ 31,547	$ 164,438	$ (161,161)	$ (172,128)	$ 860	$ 2,620	$ 3,854	$ 3,285	$ (24)
Covered Payroll	$ 5,278,118	$ 5,531,971	$ 5,744,609	$ 5,908,574	$ 6,229,293	$ 6,482,045	$ 7,075,908	$ 7,047,861	$ 6,827,656
Contributions as a Percentage of Covered Payroll	30.66%	28.12%	33.58%	28.62%	25.82%	29.03%	26.05%	26.66%	29.64%

Notes to the Required Supplementary Information

Additional information as of the latest actuarial valuation presented is as follows: the actuarial cost method was entry-age normal; the amortization method was level percent of pay, closed and the amortization period was 20 years; the asset valuation method was five-year smoothed market; and the interest rate assumption was 7.25% annually.

The lag betweent information in actuarial reports and actual contributions made are the result of tax collection cycles.

Ultimately, this schedule should present information for the last ten years. However, until ten years of information can be compiled, information will be presented for as many years as is available.

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF CHANGES IN THE EMPLOYER'S
NET PENSION LIABILITY AND RELATED RATIOS
ILLINOIS MUNICIPAL RETIREMENT FUND

Last Seven Calendar Years

MEASUREMENT DATE DECEMBER 31,	2015	2016	2017	2018	2019	2020	2021
TOTAL PENSION LIABILITY							
Service Cost	$ 1,211,429	$ 1,199,753	$ 1,173,075	$ 1,117,896	$ 1,160,290	$ 1,204,021	$ 1,147,812
Interest	4,343,976	4,539,611	4,819,887	4,947,320	5,275,067	5,544,651	5,856,444
Changes of Benefit Terms	-	-	-	-	-	-	-
Differences Between Expected and Actual Experience	(1,001,063)	121,980	126,838	1,257,266	283,884	1,603,138	(174,967)
Changes of Assumptions	79,521	(248,700)	(1,994,006)	2,166,714	-	(699,531)	-
Benefit Payments, Including Refunds of Member Contributions	(1,903,179)	(1,959,499)	(2,251,265)	(2,546,931)	(2,883,298)	(3,162,117)	(3,485,043)
Net Change in Total Pension Liability	2,730,684	3,653,145	1,874,529	6,942,265	3,835,943	4,490,162	3,344,246
Total Pension Liability - Beginning	58,420,423	61,151,107	64,804,252	66,678,781	73,621,046	77,456,989	81,947,151
TOTAL PENSION LIABILITY - ENDING	$ 61,151,107	$ 64,804,252	$ 66,678,781	$ 73,621,046	$ 77,456,989	$ 81,947,151	$ 85,291,397
PLAN FIDUCIARY NET POSITION							
Contributions - Employer	$ 1,390,362	$ 1,424,559	$ 1,388,105	$ 1,469,484	$ 1,260,041	$ 1,615,854	$ 1,592,450
Contributions - Member	485,951	490,006	507,135	503,413	553,793	528,825	556,887
Net Investment Income	256,105	3,526,328	9,228,845	(3,068,591)	11,122,244	9,737,032	13,281,939
Benefit Payments, Including Refunds of Member Contributions	(1,903,179)	(1,959,499)	(2,251,265)	(2,546,931)	(2,883,298)	(3,162,117)	(3,485,043)
Other	(702,990)	335,991	(550,873)	1,044,285	(412,236)	866,615	(181,709)
Net Change in Plan Fiduciary Net Position	(473,751)	3,817,385	8,321,947	(2,598,340)	9,640,544	9,586,209	11,764,524
Plan Fiduciary Net Position - Beginning	51,234,516	50,760,765	54,578,150	62,900,097	60,301,757	69,942,301	79,528,510
PLAN FIDUCIARY NET POSITION - ENDING	$ 50,760,765	$ 54,578,150	$ 62,900,097	$ 60,301,757	$ 69,942,301	$ 79,528,510	$ 91,293,034
EMPLOYER'S NET PENSION LIABILITY (ASSET)	$ 10,390,342	$ 10,226,102	$ 3,778,684	$ 13,319,289	$ 7,514,688	$ 2,418,641	$ (6,001,637)

MEASUREMENT DATE DECEMBER 31,	2015	2016	2017	2018	2019	2020	2021
Plan Fiduciary Net Position as a Percentage of the Total Pension Liability (Asset)	83.01%	84.22%	94.33%	81.91%	90.30%	97.05%	107.04%
Covered Payroll	$ 10,752,994	$ 10,717,757	$ 10,847,310	$ 11,174,779	$ 11,382,497	$ 11,751,668	$ 11,564,632
Employer's Net Pension Liability (Asset) as a Percentage of Covered Payroll	96.63%	95.41%	34.84%	119.19%	66.02%	20.58%	(51.90%)

In 2016, there were no benefit changes during the year. Changes in assumptions related to the discount rate were made since the prior measurement date.

In 2017, there were no benefit changes during the year. Changes in assumptions related to salary rates, inflation rates, and mortality rates since the previous measurement date.

In 2018, there were no benefit changes during the year. Changes in assumptions related to the discount rate were made since the prior measurement date.

In 2019, there were no benefit changes or changes in assumption during the year.

In 2020, there were no benefit changes during the year. Changes in assumptions related to salary rates, price inflation, retirement age and mortality rates since the previous measurement date.

Ultimately, this schedule should present information for the last ten years. However, until ten years of information can be compiled, information will be presented for as many years as is available.

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF CHANGES IN THE EMPLOYER'S
NET PENSION LIABILITY AND RELATED RATIOS
POLICE PENSION FUND

Last Nine Fiscal Years

MEASUREMENT DATE APRIL 30,	2014	2015	2016	2017	2018	2019*	2020	2021	2022
TOTAL PENSION LIABILITY									
Service Cost	$ 1,427,537	$ 1,420,407	$ 1,406,344	$ 1,384,616	$ 1,480,535	$ 1,514,366	$ 1,428,215	$ 1,536,190	$ 1,537,742
Interest	3,522,872	3,863,133	4,154,656	4,647,595	4,740,074	4,795,473	5,108,983	5,486,253	5,480,564
Changes of Benefit Terms	-	-	-	-	-	-	264,843	-	-
Differences Between Expected and Actual Experience	(850,901)	925,823	(652,931)	(90,119)	(3,331,174)	1,017,819	394,864	(91,869)	(1,345,391)
Changes of Assumptions	874,435	-	4,302,384	(2,002,799)	2,903,482	(1,868,828)	1,047,031	-	-
Benefit Payments, Including Refunds of Member Contributions	(1,914,037)	(2,118,147)	(2,258,561)	(2,564,023)	(2,763,423)	(3,154,254)	(3,254,765)	(3,228,925)	(3,850,144)
Net Change in Total Pension Liability	3,059,906	4,091,216	6,951,892	1,375,270	3,029,494	2,304,576	4,989,171	3,701,649	1,822,771
Total Pension Liability - Beginning	51,283,760	54,343,666	58,434,882	65,386,774	66,762,044	69,791,538	72,096,114	77,085,285	80,786,934
TOTAL PENSION LIABILITY - ENDING	$ 54,343,666	$ 58,434,882	$ 65,386,774	$ 66,762,044	$ 69,791,538	$ 72,096,114	$ 77,085,285	$ 80,786,934	$ 82,609,705
PLAN FIDUCIARY NET POSITION									
Contributions - Employer	$ 1,844,723	$ 1,778,970	$ 2,059,342	$ 1,989,776	$ 2,089,940	$ 2,415,148	$ 2,386,343	$ 2,685,733	$ 2,930,906
Contributions - Member	553,800	568,526	579,535	551,461	570,493	633,079	608,715	798,533	1,030,717
Net Investment Income	2,835,560	1,700,649	(528,210)	3,391,766	2,829,729	1,623,122	(1,363,475)	11,056,030	(2,788,427)
Benefit Payments, Including Refunds of Member Contributions	(1,914,037)	(2,118,147)	(2,258,561)	(2,564,023)	(2,763,423)	(3,154,254)	(3,254,765)	(3,228,925)	(3,850,144)
Other	(156,150)	(30,088)	(53,004)	(37,390)	(16,115)	(16,137)	(20,134)	(21,369)	(21,360)
Net Change in Plan Fiduciary Net Position	3,163,896	1,899,910	(200,898)	3,331,590	2,710,624	1,500,958	(1,643,316)	11,290,002	(2,698,308)
Plan Fiduciary Net Position - Beginning	28,693,211	31,857,107	33,757,017	33,556,119	36,887,709	39,598,333	41,099,291	39,455,975	50,745,977
PLAN FIDUCIARY NET POSITION - ENDING	$ 31,857,107	$ 33,757,017	$ 33,556,119	$ 36,887,709	$ 39,598,333	$ 41,099,291	$ 39,455,975	$ 50,745,977	$ 48,047,669
EMPLOYER'S NET PENSION LIABILITY	$ 22,486,559	$ 24,677,865	$ 31,830,655	$ 29,874,335	$ 30,193,205	$ 30,996,823	$ 37,629,310	$ 30,040,957	$ 34,562,036

MEASUREMENT DATE APRIL 30,	2014	2015	2016	2017	2018	2019*	2020	2021	2022
Plan Fiduciary Net Position as a Percentage of the Total Pension Liability	58.62%	57.77%	51.32%	55.25%	56.74%	57.01%	51.18%	62.81%	58.16%
Covered Payroll	$ 5,720,770	$ 5,773,467	$ 5,437,640	$ 5,691,409	$ 5,953,131	$ 6,099,597	$ 6,149,431	$ 6,433,892	$ 6,335,246
Employer's Net Pension Liability as a Percentage of Covered Payroll	393.07%	427.44%	585.38%	524.90%	507.18%	508.18%	611.92%	466.92%	545.55%

Changes in assumption related to the projected individual pay increases, inflation rate, mortality rates, morality improvement rates, retirement rates, termination rates and disability rates were made in 2021.

Changes in assumption related to the projected individual pay increases, inflation rate, mortality rates, morality improvement rates, retirement rates, termination rates and disability rates were made in 2020.

In 2020, the results reflect plan benefit changes under PA-101-0610 (SB 1300). These legislative changes reflect modifications to the Tier II plan provisions.

*Changes in assumptions related to the discount rate were made in 2019.

Ultimately, this schedule should present information for the last ten years. However, until ten years of information can be compiled, information will be presented for as many years as is available.

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF CHANGES IN THE EMPLOYER'S
NET PENSION LIABILITY AND RELATED RATIOS
FIREFIGHTERS' PENSION FUND

Last Nine Fiscal Years

MEASUREMENT DATE APRIL 30,	2014	2015	2016	2017	2018	2019	2020	2021	2022
TOTAL PENSION LIABILITY									
Service Cost	$ 1,681,623	$ 1,458,713	$ 1,480,463	$ 1,597,021	$ 1,663,767	$ 1,518,410	$ 1,593,494	$ 1,806,035	$ 1,768,476
Interest	2,454,559	2,591,488	2,898,718	3,314,039	3,466,784	3,583,943	3,890,887	4,065,873	4,152,925
Changes of Benefit Terms	-	-	-	-	-	-	496,787	-	-
Differences Between Expected and Actual Experience	(1,823,175)	1,419,845	(85,631)	20,498	(1,976,589)	221,515	(507,207)	(2,198,565)	(1,513,765)
Changes of Assumptions	(507,215)	-	2,768,663	(1,386,277)	(48,865)	419,832	598,398	-	-
Benefit Payments, Including Refunds of Member Contributions	(1,073,750)	(1,178,766)	(1,286,016)	(1,381,293)	(1,495,603)	(1,482,619)	(1,537,360)	(1,575,630)	(1,974,968)
Net Change in Total Pension Liability	732,042	4,291,280	5,776,197	2,163,988	1,609,494	4,261,081	4,534,999	2,097,713	2,432,668
Total Pension Liability - Beginning	35,602,007	36,334,049	40,625,329	46,401,526	48,565,514	50,175,008	54,436,089	58,971,088	61,068,801
TOTAL PENSION LIABILITY - ENDING	$ 36,334,049	$ 40,625,329	$ 46,401,526	$ 48,565,514	$ 50,175,008	$ 54,436,089	$ 58,971,088	$ 61,068,801	$ 63,501,469
PLAN FIDUCIARY NET POSITION									
Contributions - Employer	$ 1,618,264	$ 1,555,655	$ 1,928,928	$ 1,690,980	$ 1,608,539	$ 1,881,728	$ 1,843,179	$ 1,878,976	$ 2,023,991
Contributions - Member	522,280	539,487	570,933	544,683	584,464	603,777	660,175	666,374	645,544
Net Investment Income	1,596,682	1,873,564	292,962	2,510,351	2,061,996	2,384,267	662,186	11,129,344	(3,204,390)
Benefit Payments, Including Refunds of Member Contributions	(1,073,750)	(1,178,766)	(1,286,016)	(1,381,293)	(1,495,603)	(1,482,619)	(1,537,360)	(1,575,630)	(1,974,968)
Other	(88,140)	(66,256)	(51,823)	(58,025)	(16,840)	(22,532)	(18,449)	(17,831)	(69,328)
Net Change in Plan Fiduciary Net Position	2,575,336	2,723,684	1,454,984	3,306,696	2,742,556	3,364,621	1,609,731	12,081,233	(2,579,151)
Plan Fiduciary Net Position - Beginning	22,383,225	24,958,561	27,682,245	29,137,229	32,443,925	35,186,481	38,551,102	40,160,833	52,242,066
PLAN FIDUCIARY NET POSITION - ENDING	$ 24,958,561	$ 27,682,245	$ 29,137,229	$ 32,443,925	$ 35,186,481	$ 38,551,102	$ 40,160,833	$ 52,242,066	$ 49,662,915
EMPLOYER'S NET PENSION LIABILITY	$ 11,375,488	$ 12,943,084	$ 17,264,297	$ 16,121,589	$ 14,988,527	$ 15,884,987	$ 18,810,255	$ 8,826,735	$ 13,838,554

MEASUREMENT DATE APRIL 30,	2014	2015	2016	2017	2018	2019	2020	2021	2022
Plan Fiduciary Net Position as a Percentage of the Total Pension Liability	68.69%	68.14%	62.79%	66.80%	70.13%	70.82%	68.10%	85.55%	78.21%
Covered Payroll	$ 5,278,118	$ 5,531,971	$ 5,744,609	$ 5,908,574	$ 6,229,293	$ 6,482,045	$ 7,075,908	$ 7,047,861	$ 6,827,656
Employer's Net Pension Liability as a Percentage of Covered Payroll	215.52%	233.97%	300.53%	272.85%	240.61%	245.06%	265.84%	125.24%	202.68%

Changes in assumption related to the projected individual pay increases, inflation rate, mortality rates, morality improvement rates, retirement rates, termination rates and disability rates were made in 2020.

In 2020, the results reflect plan benefit changes under PA-101-0610 (SB 1300). These legislative changes reflect modifications to the Tier II plan provisions.

Changes in assumptions related to the discount rate were made in 2019.

Ultimately, this schedule should present information for the last ten years. However, until ten years of information can be compiled, information will be presented for as many years as is available.

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF INVESTMENT RETURNS
POLICE PENSION FUND

Last Nine Fiscal Years

FISCAL YEAR ENDED DECEMBER 31,	2014	2015	2016	2017	2018	2019	2020	2021	2022
Annual money-weighted rate of return, net of investment expense	9.26%	5.30%	(1.60%)	9.98%	7.62%	4.20%	(2.96%)	29.29%	(5.53%)

Ultimately, this schedule should present information for the last ten years. However, until ten years of information can be compiled, information will be presented for as many years as is available.

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF INVESTMENT RETURNS
FIREFIGHTERS' PENSION FUND

Last Nine Fiscal Years

FISCAL YEAR ENDED DECEMBER 31,	2014	2015	2016	2017	2018	2019	2020	2021	2022
Annual money-weighted rate of return, net of investment expense	5.46%	7.26%	0.74%	7.77%	6.26%	7.25%	1.67%	27.24%	(6.23%)

Ultimately, this schedule should present information for the last ten years. However, until ten years of information can be compiled, information will be presented for as many years as is available.

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF CHANGES IN THE EMPLOYER'S
TOTAL OPEB LIABILITY AND RELATED RATIOS
OTHER POSTEMPLOYMENT BENEFIT PLAN

Last Five Fiscal Years

MEASUREMENT DATE APRIL 30,	2018	2019	2020	2021	2022
TOTAL OPEB LIABILITY					
Service Cost	$ 120,186	$ 124,957	$ 109,111	$ 150,761	$ 219,673
Interest	160,856	163,403	159,615	133,554	122,330
Differences Between Expected and Actual Experience	-	-	(66,180)	-	955,826
Changes of Benefit Terms	-	-	-	-	54,086
Changes of Assumptions	-	79,519	951,236	151,438	(653,700)
Benefit Payments	(224,631)	(209,087)	(201,398)	(229,398)	(298,059)
Net Change in Total OPEB Liability	56,411	158,792	952,384	206,355	400,156
Total OPEB Liability - Beginning	4,164,077	4,220,488	4,379,280	5,331,664	5,538,019
TOTAL OPEB LIABILITY - ENDING	$ 4,220,488	$ 4,379,280	$ 5,331,664	$ 5,538,019	$ 5,938,175
Covered-Employee Payroll	$ 21,087,988	$ 23,410,540	$ 23,397,653	$ 24,788,593	$ 23,594,626
Employer's Total OPEB Liability as a Percentage of Covered-Employee Payroll	20.01%	18.71%	22.79%	22.34%	25.17%

No assets are accumulated in a trust that meets the criteria in paragraph 4 of GASB Statement No. 75.

Changes in assumption related to the discount rate, starting per capita costs, health care trend rates were made in 2022. Changes in benefit terms related to updating decrements and PSEBA benefits were made in 2022.

Changes in assumption related to the discount rate were made in 2021.

Changes in assumption related to the projected total payroll increases, inflation rate, mortality rates, morality improvement rates, retirement rates, termination rates, disability rates and the discount rate were made in 2020.

Changes in assumption related to the discount rate were made in 2019.

Ultimately, this schedule should present information for the last ten years. However, until ten years of information can be compiled, information will be presented for as many years as is available.

COMBINING AND INDIVIDUAL FUND STATEMENTS AND SCHEDULES

MAJOR GOVERNMENTAL FUNDS

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF REVENUES - BUDGET AND ACTUAL
GENERAL FUND

For the Year Ended April 30, 2022

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Charges for Services				
Review Fees	$ 85,000	$ 85,000	$ 153,733	$ 68,733
Parking	100,000	100,000	111,994	11,994
Police Revenue	75,000	75,000	112,291	37,291
Other Fees	167,500	167,500	189,720	22,220
Total Charges for Services	427,500	427,500	567,738	140,238
Licenses and Permits				
Liquor Licenses	107,502	107,502	79,749	(27,753)
Miscellaneous Licenses and Permits	15,000	15,000	12,299	(2,701)
Building Permits	590,000	590,000	723,367	133,367
Total Licenses and Permits	712,502	712,502	815,415	102,913
Intergovernmental				
Income Tax	3,846,570	3,846,570	5,835,642	1,989,072
Local Use Tax	1,590,519	1,590,519	1,558,587	(31,932)
Replacement Tax	136,294	136,294	383,730	247,436
State Sales Tax	11,958,362	11,958,362	13,846,844	1,888,482
Grants	27,000	27,000	152,249	125,249
Total Intergovernmental	17,558,745	17,558,745	21,777,052	4,218,307
Fines and Forfeitures				
Police Fines	245,000	245,000	269,166	24,166
Adjudication Fines	80,000	80,000	54,583	(25,417)
Total Fines and Forfeitures	325,000	325,000	323,749	(1,251)
Property Taxes	4,954,873	4,954,873	4,954,921	48
Other Taxes				
Auto Rental Tax	36,826	36,826	59,236	22,410
Franchise Fees - Cable	584,900	584,900	643,023	58,123
Home Rule Sales Tax	5,370,579	5,370,579	6,652,098	1,281,519
Hotel Tax	203,475	203,475	363,158	159,683
Telecommunications Tax	574,112	574,112	589,605	15,493
Total Other Taxes	6,769,892	6,769,892	8,307,120	1,537,228
Investment Income	333,405	333,405	(1,551,558)	(1,884,963)
Miscellaneous				
Rental Income	333,465	333,465	399,687	66,222
Host Fees	350,000	350,000	437,956	87,956
Other	426,912	426,912	1,381,825	954,913
Total Miscellaneous	1,110,377	1,110,377	2,219,468	1,109,091
TOTAL REVENUES	$ 32,192,294	$ 32,192,294	$ 37,413,905	$ 5,221,611

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF DETAILED EXPENDITURES - BUDGET AND ACTUAL
GENERAL FUND

For the Year Ended April 30, 2022

	Original Budget	Final Budget	Actual	Variance Over (Under)
GENERAL GOVERNMENT				
Executive Department				
Personal Services	$ 22,800	$ 22,800	$ 22,800	$ -
Contractual Services	306,454	336,454	342,607	6,153
Total Executive Department	329,254	359,254	365,407	6,153
Legal and Judiciary Department				
Contractual Services	516,295	516,295	796,764	280,469
Total Legal and Judiciary Department	516,295	516,295	796,764	280,469
Administration Department				
Personal Services	1,690,622	1,690,622	1,587,511	(103,111)
Contractual Services	287,619	287,619	204,589	(83,030)
Materials and Supplies	81,004	81,004	59,691	(21,313)
Total Administration Department	2,059,245	2,059,245	1,851,791	(207,454)
Administration Adjudication Department				
Personal Services	81,246	81,246	79,305	(1,941)
Contractual Services	32,400	32,400	17,971	(14,429)
Materials and Supplies	1,700	1,700	-	(1,700)
Total Administration Adjudication Department	115,346	115,346	97,276	(18,070)
Community Development				
Personal Services	1,647,559	1,647,559	1,621,936	(25,623)
Contractual Services	764,588	764,588	406,197	(358,391)
Materials and Supplies	13,940	13,940	22,982	9,042
Total Community Development	2,426,087	2,426,087	2,051,115	(374,972)
Information Technology				
Personal Services	201,624	201,624	194,734	(6,890)
Contractual Services	600,705	600,705	486,680	(114,025)
Materials and Supplies	224,870	224,870	195,285	(29,585)
Total Information Technology	1,027,199	1,027,199	876,699	(150,500)

(This schedule is continued on the following pages.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF DETAILED EXPENDITURES - BUDGET AND ACTUAL (Continued)
GENERAL FUND

For the Year Ended April 30, 2022

	Original Budget	Final Budget	Actual	Variance Over (Under)
GENERAL GOVERNMENT (Continued)				
Special Projects Department				
Contractual Services	$ -	$ -	$ 95,611	$ 95,611
Total Special Department Projects	-	-	95,611	95,611
Total General Government	6,473,426	6,503,426	6,134,663	(368,763)
PUBLIC SAFETY				
Police Department				
Personal Services	9,548,958	9,548,958	9,228,243	(320,715)
Contractual Services	1,493,506	1,493,506	1,293,667	(199,839)
Materials and Supplies	331,264	331,264	325,211	(6,053)
Total Police Department	11,373,728	11,373,728	10,847,121	(526,607)
Pension Obligation				
Police Pension Contribution	2,930,906	2,930,906	2,930,936	30
Fire Pension Contribution	2,023,967	2,023,967	2,023,985	18
Total Pension Obligation	4,954,873	4,954,873	4,954,921	48
Fire and Police Commission				
Contractual Services	27,141	27,141	44,164	17,023
Total Fire and Police Commission	27,141	27,141	44,164	17,023
Total Public Safety	16,355,742	16,355,742	15,846,206	(509,536)
HIGHWAY AND STREETS				
Engineering Department				
Personal Services	864,664	864,664	843,897	(20,767)
Contractual Services	73,635	73,635	45,863	(27,772)
Materials and Supplies	22,153	22,153	20,580	(1,573)
Total Engineering Department	960,452	960,452	910,340	(50,112)

(This schedule is continued on the following page.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF DETAILED EXPENDITURES - BUDGET AND ACTUAL (Continued)
GENERAL FUND

For the Year Ended April 30, 2022

	Original Budget	Final Budget	Actual	Variance Over (Under)
HIGHWAY AND STREETS (Continued)				
Street Department				
Personal Services	$ 1,866,415	$ 1,866,415	$ 1,710,483	$ (155,932)
Contractual Services	1,470,545	1,470,545	1,394,862	(75,683)
Materials and Supplies	314,929	314,929	307,446	(7,483)
Total Street Department	3,651,889	3,651,889	3,412,791	(239,098)
Fleet and Facility Services				
Personal Services	857,692	857,692	794,997	(62,695)
Contractual Services	536,688	536,688	449,571	(87,117)
Materials and Supplies	27,817	27,817	28,652	835
Total Fleet and Facility Services	1,422,197	1,422,197	1,273,220	(148,977)
Total Highways and Streets	6,034,538	6,034,538	5,596,351	(438,187)
CULTURE AND RECREATION				
Three Oaks Recreation Area				
Personal Services	463,224	463,224	375,310	(87,914)
Contractual Services	466,337	466,337	303,818	(162,519)
Materials and Supplies	99,548	99,548	82,394	(17,154)
Total Three Oaks Recreation	1,029,109	1,029,109	761,522	(267,587)
Total Culture and Recreation	1,029,109	1,029,109	761,522	(267,587)
DEBT SERVICE				
Principal	41,157	41,157	41,156	(1)
Interest and Fees	12,574	12,574	12,373	(201)
Total Debt Service	53,731	53,731	53,529	(202)
TOTAL EXPENDITURES	$ 29,946,546	$ 29,976,546	$ 28,392,271	$ (1,584,275)

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
CAPITAL AND EQUIPMENT REPLACEMENT FUND

For the Year Ended April 30, 2022

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Licenses and Permits	$ 43,500	$ 43,500	$ 54,722	$ 11,222
Other Taxes	1,865,813	1,865,813	1,946,616	80,803
Miscellaneous Income	1,005,533	1,005,533	-	(1,005,533)
Total Revenues	2,914,846	2,914,846	2,001,338	(913,508)
EXPENDITURES				
Debt Service				
Principal	888,246	888,246	635,858	(252,388)
Interest	-	-	70,059	70,059
Capital Outlay				
Information Technology	1,019,000	1,019,000	278,388	(740,612)
Police	1,152,165	1,152,165	794,504	(357,661)
Community Development	-	-	-	-
Streets	1,385,639	1,385,639	57,226	(1,328,413)
Engineering	1,622,189	1,622,189	41,975	(1,580,214)
Fleet and Facility Services	1,149,518	1,149,518	148,380	(1,001,138)
Fire Rescue	2,374,494	2,374,494	412,092	(1,962,402)
Road Resurfacing	2,025,000	2,025,000	1,616,848	(408,152)
Road Reconstruction	1,404,000	1,404,000	65,363	(1,338,637)
Three Oaks Recreation Area	-	-	-	-
Buildings	171,950	126,350	36,156	(90,194)
Administration	39,500	85,100	35,044	(50,056)
Total Expenditures	13,231,701	13,231,701	4,191,893	(9,039,808)
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	(10,316,855)	(10,316,855)	(2,190,555)	8,126,300
OTHER FINANCING SOURCES (USES)				
Capital Lease Issued	894,211	894,211	125,043	(769,168)
Transfers In	9,031,049	9,031,049	13,253,949	4,222,900
Total Other Financing Sources (Uses)	9,925,260	9,925,260	13,378,992	3,453,732
NET CHANGE IN FUND BALANCE	$ (391,595)	$ (391,595)	11,188,437	$ 11,580,032
FUND BALANCE, MAY 1			4,819,529	
FUND BALANCE, APRIL 30			$ 16,007,966	

(See independent auditor's report.)

NONMAJOR GOVERNMENTAL FUNDS

CITY OF CRYSTAL LAKE, ILLINOIS

COMBINING BALANCE SHEET
NONMAJOR GOVERNMENTAL FUNDS

April 30, 2022

	Special Revenue	Debt Service	Capital Projects	Total Nonmajor Governmental Funds
ASSETS AND DEFERRED OUTFLOWS OF RESOURCES				
ASSETS				
Cash and Investments	$ 10,584,911	$ 241,590	$ 1,240,802	$ 12,067,303
Receivables				
Property Taxes	1,139,440	-	237,806	1,377,246
Accounts Receivable	128,880	-	-	128,880
Other	44,815	116,852	92	161,759
Prepaid Items	1,919	-	-	1,919
Due from Other Governments	152,530	-	-	152,530
Due from Other Funds	10,472	-	-	10,472
Total Assets	12,062,967	358,442	1,478,700	13,900,109
DEFERRED OUTFLOWS OF RESOURCES				
None	-	-	-	-
Total Deferred Outflows of Resources	-	-	-	-
TOTAL ASSETS AND DEFERRED OUTFLOWS OF RESOURCES	$ 12,062,967	$ 358,442	$ 1,478,700	$ 13,900,109
LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES				
LIABILITIES				
Accounts Payable	$ 94,013	$ -	$ -	$ 94,013
Recapture Fees Payable	-	-	75,469	75,469
Due to Other Funds	82,832	29,632	-	112,464
Advances due to other funds	-	-	95,214	95,214
Total Liabilities	176,845	29,632	170,683	377,160
DEFERRED INFLOWS OF RESOURCES				
Deferred Revenue - Property Taxes	1,139,440	-	237,806	1,377,246
Total Deferred Inflows of Resources	1,139,440	-	237,806	1,377,246
Total Liabilities and Deferred Inflows of Resources	1,316,285	29,632	408,489	1,754,406

(This statement is continued on the following page.)

CITY OF CRYSTAL LAKE, ILLINOIS

COMBINING BALANCE SHEET (Continued)
NONMAJOR GOVERNMENTAL FUNDS

April 30, 2022

	Special Revenue	Debt Service	Capital Projects	Total Nonmajor Governmental Funds
FUND BALANCES				
Nonspendable				
Prepaid Items	$ 1,919	$ -	$ -	$ 1,919
Restricted				
IMRF/FICA	1,492,602	-		1,492,602
Public Safety	533,361	-	-	533,361
Debt Service	-	328,810	-	328,810
Park Development	-	-	1,165,418	1,165,418
Parking	16,123	-	-	16,123
Highway and Street Maintenance	8,523,063	-	-	8,523,063
Capital Improvement Projects	-	-	7	7
Unrestricted				
Assigned				
Special Revenue Funds	179,614	-	-	179,614
Unassigned (Deficit)	-	-	(95,214)	(95,214)
Total Fund Balances	10,746,682	328,810	1,070,211	12,145,703
TOTAL LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES	$ 12,062,967	$ 358,442	$ 1,478,700	$ 13,900,109

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

COMBINING STATEMENT OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCES
NONMAJOR GOVERNMENTAL FUNDS

For the Year Ended April 30, 2022

	Special Revenue	Debt Service	Capital Projects	Total Nonmajor Governmental Funds
REVENUES				
Charges for Services	$ 61,654	$ -	$ -	$ 61,654
Licenses and Permits	164,004	-	-	164,004
Intergovernmental	2,620,541	-	-	2,620,541
Fines and Forfeitures	45,130	-	-	45,130
Property Taxes	1,678,318	-	222,926	1,901,244
Other Taxes	64,490	-	-	64,490
Developer Donations	-	-	199,629	199,629
Investment Income	(271,689)	245	1,262	(270,182)
Miscellaneous	64,587	-	-	64,587
Total Revenues	4,427,035	245	423,817	4,851,097
EXPENDITURES				
Current Operating				
General Government	1,186,565	503	97,533	1,284,601
Public Safety	301,082	-	-	301,082
Highways and Streets	879,559	-	-	879,559
Culture and Recreation	15,107	-	-	15,107
Debt Service				
Principal	-	707,780	-	707,780
Interest and Fiscal Charges	-	313,064	-	313,064
Total Expenditures	2,382,313	1,021,347	97,533	3,501,193
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	2,044,722	(1,021,102)	326,284	1,349,904
OTHER FINANCING SOURCES (USES)				
Transfers In	107,036	1,021,347	-	1,128,383
Transfers (Out)	(2,230,925)	-	(541,699)	(2,772,624)
Total Other Financing Sources (Uses)	(2,123,889)	1,021,347	(541,699)	(1,644,241)
NET CHANGE IN FUND BALANCES	(79,167)	245	(215,415)	(294,337)
FUND BALANCES, MAY 1	10,825,849	328,565	1,285,626	12,440,040
FUND BALANCES, APRIL 30	$ 10,746,682	$ 328,810	$ 1,070,211	$ 12,145,703

(See independent auditor's report.)

NONMAJOR SPECIAL REVENUE FUNDS

Special Revenue Funds are used to account for revenues derived from specific restricted taxes or other restricted or committed revenue sources which, by law, are restricted to finance particular functions or activities of government and which therefore cannot be diverted to other uses.

Motor Fuel Tax - To account for the maintenance and various street improvements in the City. Financing is provided by the City's share of motor fuel tax allotments. State statutes require those allotments to be used to maintain streets.

IMRF/FICA - To account for revenues derived from a separate tax levy and disbursement of these funds for contributions to the state-sponsored Illinois Municipal Retirement Fund and to Social Security and Medicare.

Road/Vehicle License - To account for revenues received from the county road and bridge taxes and to account for revenue from vehicle license fees.

School Crossing Guard - To account for expenditures related to school crossing guards.

Foreign Fire Insurance - To account for proceeds of foreign fire insurance tax and for expenses authorized by the Board of Foreign Fire Insurance.

Restricted Police Fund - To account for revenues derived from narcotic asset seizures and expenses incurred from activities intended to restrict such activities.

Commuter Parking Fund - To account for revenues derived from and expenses incurred to maintain the commuter parking lot.

SSA 47 - To account for the accumulation of resources for, and the payment of, inspection, maintenance and repair costs of storm water facilities in Special Service Area No. 47. Financing is being provided by a property tax levy on property owners in the Special Service Area No. 47.

CITY OF CRYSTAL LAKE, ILLINOIS

COMBINING BALANCE SHEET
NONMAJOR SPECIAL REVENUE FUNDS

April 30, 2022

	Motor Fuel Tax	IMRF/ FICA	Road/ Vehicle License	School Crossing Guard
ASSETS AND DEFERRED OUTFLOWS OF RESOURCES				
ASSETS				
Cash and Investments	$ 8,388,861	$ 1,492,470	$ 58,974	$ 125,759
Receivables				
Property Taxes, Net	-	1,084,970	-	54,470
Accounts Receivable	114,441	-	-	-
Other	16,077	132	537	21,587
Prepaid Expenses	-	-	1,919	-
Due from Other Governments	136,718	-	-	-
Due from Other Funds	10,452	-	-	-
Total Assets	8,666,549	2,577,572	61,430	201,816
DEFERRED OUTFLOWS OF RESOURCES				
None	-	-	-	-
Total Deferred Outflows of Resources	-	-	-	-
TOTAL ASSETS AND DEFERRED OUTFLOWS OF RESOURCES	$ 8,666,549	$ 2,577,572	$ 61,430	$ 201,816
LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES				
LIABILITIES				
Accounts Payable	$ 60,654	$ -	$ 1,624	$ 28,756
Due to Other Funds	82,832	-	-	-
Total Liabilities	143,486	-	1,624	28,756
DEFERRED INFLOWS OF RESOURCES				
Deferred Revenue - Property Tax	-	1,084,970	-	54,470
Total Deferred Inflows of Resources	-	1,084,970	-	54,470
Total Liabilities and Deferred Inflows of Resources	143,486	1,084,970	1,624	83,226
FUND BALANCES				
Nonspendable				
Prepaid Items	-	-	1,919	-
Restricted				
IMRF/FICA	-	1,492,602	-	-
Public Safety	-	-	-	-
Parking	-	-	-	-
Highway and Street Maintenance	8,523,063	-	-	-
Assigned	-	-	57,887	118,590
Total Fund Balances	8,523,063	1,492,602	59,806	118,590
TOTAL LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES	$ 8,666,549	$ 2,577,572	$ 61,430	$ 201,816

Foreign Fire Insurance	Restricted Police	Commuter Parking	SSA 47	Total
$ 35,109	$ 480,351	$ -	$ 3,387	$ 10,584,911
-	-	-	-	1,139,440
-	-	14,439	-	128,880
3	2,436	4,043	-	44,815
-	-	-	-	1,919
-	15,812	-	-	152,530
-	-	20	-	10,472
35,112	498,599	18,502	3,387	12,062,967
-	-	-	-	-
-	-	-	-	-
$ 35,112	$ 498,599	$ 18,502	$ 3,387	$ 12,062,967
$ -	$ 350	$ 2,379	$ 250	$ 94,013
-	-	-	-	82,832
-	350	2,379	250	176,845
-	-	-	-	1,139,440
-	-	-	-	1,139,440
-	350	2,379	250	1,316,285
-	-	-	-	1,919
-	-	-	-	1,492,602
35,112	498,249	-	-	533,361
-	-	16,123		16,123
-	-	-	-	8,523,063
-	-	-	3,137	179,614
35,112	498,249	16,123	3,137	10,746,682
$ 35,112	$ 498,599	$ 18,502	$ 3,387	$ 12,062,967

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

COMBINING STATEMENT OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCES
NONMAJOR SPECIAL REVENUE FUNDS

For the Year Ended April 30, 2022

	Motor Fuel Tax	IMRF/ FICA	Road/ Vehicle License	School Crossing Guard
REVENUES				
Charges for Service	$ -	$ -	$ -	$ -
Licenses and Permits	-	-	164,004	-
Intergovernmental	2,574,252	-	-	-
Fines and Forfeitures	-	-	-	-
Property Taxes	-	1,181,086	440,828	54,904
Other Taxes	-	-	-	-
Investment Income	(273,857)	1,934	123	149
Miscellaneous	-	-	1,045	63,542
Total Revenues	2,300,395	1,183,020	606,000	118,595
EXPENDITURES				
General Government	-	997,088	-	-
Public Safety	-	166,181	-	127,084
Highways and Streets	507,460	332,362	39,737	-
Culture and Recreation	-	15,107	-	-
Total Expenditures	507,460	1,510,738	39,737	127,084
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	1,792,935	(327,718)	566,263	(8,489)
OTHER FINANCING SOURCES (USES)				
Transfers In	-	-	-	-
Transfers (Out)	(1,433,650)	-	(556,520)	-
Total Other Financing Sources (Uses)	(1,433,650)	-	(556,520)	-
NET CHANGE IN FUND BALANCES	359,285	(327,718)	9,743	(8,489)
FUND BALANCES (DEFICIT), MAY 1	8,163,778	1,820,320	50,063	127,079
FUND BALANCES, APRIL 30	$ 8,523,063	$ 1,492,602	$ 59,806	$ 118,590

Foreign Fire Insurance	Restricted Police	Commuter Parking	SSA 47	Total
$ -	$ -	$ 61,654	$ -	$ 61,654
-	-	-	-	164,004
-	46,289	-	-	2,620,541
-	-	45,130	-	45,130
-	-	-	1,500	1,678,318
-	64,490	-	-	64,490
36	-	(78)	4	(271,689)
-	-	-	-	64,587
36	110,779	106,706	1,504	4,427,035
-	-	188,102	1,375	1,186,565
491	7,326	-	-	301,082
-	-	-	-	879,559
-	-	-	-	15,107
491	7,326	188,102	1,375	2,382,313
(455)	103,453	(81,396)	129	2,044,722
-	-	107,036	-	107,036
(240,755)	-	-	-	(2,230,925)
(240,755)	-	107,036	-	(2,123,889)
(241,210)	103,453	25,640	129	(79,167)
276,322	394,796	(9,517)	3,008	10,825,849
$ 35,112	$ 498,249	$ 16,123	$ 3,137	$ 10,746,682

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
MOTOR FUEL TAX FUND

For the Year Ended April 30, 2022

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Intergovernmental	$ 2,504,780	$ 2,504,780	$ 2,574,252	$ 69,472
Investment Income	85,000	85,000	(273,857)	(358,857)
Total Revenues	2,589,780	2,589,780	2,300,395	(289,385)
EXPENDITURES				
Highway and Streets				
Contractual Services	185,600	185,600	98,552	(87,048)
Materials and Supplies	733,000	733,000	408,908	(324,092)
Total Expenditures	918,600	918,600	507,460	(411,140)
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	1,671,180	1,671,180	1,792,935	121,755
OTHER FINANCING SOURCES (USES)				
Transfers (Out)	(1,404,000)	(1,404,000)	(1,433,650)	(29,650)
Total Other Financing Sources (Uses)	(1,404,000)	(1,404,000)	(1,433,650)	(29,650)
NET CHANGE IN FUND BALANCE	$ 267,180	$ 267,180	359,285	$ 92,105
FUND BALANCE, MAY 1			8,163,778	
FUND BALANCE, APRIL 30			$ 8,523,063	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
IMRF/FICA FUND

For the Year Ended April 30, 2022

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Property Taxes	$ 1,192,875	$ 1,192,875	$ 1,181,086	$ (11,789)
Investment Income	13,298	13,298	1,934	(11,364)
Total Revenues	1,206,173	1,206,173	1,183,020	(23,153)
EXPENDITURES				
Personnel Services				
General Government	1,133,046	1,133,046	997,088	(135,958)
Public Safety	188,841	188,841	166,181	(22,660)
Highways and Streets	377,682	377,682	332,362	(45,320)
Culture and Recreation	17,167	17,167	15,107	(2,060)
Total Expenditures	1,716,736	1,716,736	1,510,738	(205,998)
NET CHANGE IN FUND BALANCE	$ (510,563)	$ (510,563)	(327,718)	$ 182,845
FUND BALANCE, MAY 1			1,820,320	
FUND BALANCE, APRIL 30			$ 1,492,602	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
ROAD/VEHICLE LICENSE FUND

For the Year Ended April 30, 2022

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Licenses and Permits	$ 190,000	$ 190,000	$ 164,004	$ (25,996)
Property Taxes	425,250	425,250	440,828	15,578
Investment Income	-	-	123	123
Miscellaneous	-	-	1,045	1,045
Total Revenues	615,250	615,250	606,000	(9,250)
EXPENDITURES				
Highways and Streets	58,730	58,730	39,737	(18,993)
Total Expenditures	58,730	58,730	39,737	(18,993)
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	556,520	556,520	566,263	9,743
OTHER FINANCING SOURCES (USES)				
Transfers (Out)	(556,520)	(556,520)	(556,520)	-
Total Other Financing Sources (Uses)	(556,520)	(556,520)	(556,520)	-
NET CHANGE IN FUND BALANCE	$ -	$ -	9,743	$ 9,743
FUND BALANCE, MAY 1			50,063	
FUND BALANCE, APRIL 30			$ 59,806	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
SCHOOL CROSSING GUARD FUND

For the Year Ended April 30, 2022

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Property Taxes	$ 55,000	$ 55,000	$ 54,904	$ (96)
Investment Income	-	-	149	149
Miscellaneous	55,000	55,000	63,542	8,542
Total Revenues	110,000	110,000	118,595	8,595
EXPENDITURES				
Public Safety				
Contractual Services	110,000	127,085	127,084	(1)
Total Expenditures	110,000	127,085	127,084	(1)
NET CHANGE IN FUND BALANCE	$ -	$ (17,085)	(8,489)	$ 8,596
FUND BALANCE, MAY 1			127,079	
FUND BALANCE, APRIL 30			$ 118,590	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
FOREIGN FIRE INSURANCE FUND

For the Year Ended April 30, 2022

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Investment Income	$ 175	$ 175	$ 36	$ (139)
Total Revenues	175	175	36	(139)
EXPENDITURES				
Public Safety				
Contractual Services	60,900	60,900	-	(60,900)
Materials and Supplies	5,100	5,100	491	(4,609)
Total Expenditures	66,000	66,000	491	(65,509)
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	(65,825)	(65,825)	(455)	65,370
OTHER FINANCING SOURCES (USES)				
Transfers (Out)	-	-	(240,755)	240,755
Total Other Financing Sources (Uses)	-	-	(240,755)	240,755
NET CHANGE IN FUND BALANCE	$ (65,825)	$ (65,825)	(241,210)	$ 306,125
FUND BALANCE, MAY 1			276,322	
FUND BALANCE, APRIL 30			$ 35,112	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
RESTRICTED POLICE FUND

For the Year Ended April 30, 2022

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Intergovernmental	$ 45,500	$ 45,500	$ 46,289	$ 789
Other Taxes	30,000	30,000	64,490	34,490
Total Revenues	75,500	75,500	110,779	35,279
EXPENDITURES				
Public Safety				
Miscellaneous	24,200	24,200	7,326	(16,874)
Total Expenditures	24,200	24,200	7,326	(16,874)
NET CHANGE IN FUND BALANCE	$ 51,300	$ 51,300	103,453	$ 52,153
FUND BALANCE, MAY 1			394,796	
FUND BALANCE, APRIL 30			$ 498,249	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
COMMUTER PARKING LOT FUND

For the Year Ended April 30, 2022

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Charges for Services	$ 53,000	$ 53,000	$ 61,654	$ 8,654
Fines and Forfeitures	17,000	17,000	45,130	28,130
Investment Income	40	40	(78)	(118)
Total Revenues	70,040	70,040	106,706	36,666
EXPENDITURES				
General Government				
Personnel Services	126,189	126,189	126,189	-
Contractual Services	149,558	149,558	61,018	(88,540)
Materials and Supplies	4,619	4,619	895	(3,724)
Total Expenditures	280,366	280,366	188,102	(92,264)
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	(210,326)	(210,326)	(81,396)	128,930
OTHER FINANCING SOURCES (USES)				
Transfers In	210,326	210,326	107,036	103,290
Total Other Financing Sources (Uses)	210,326	210,326	107,036	103,290
NET CHANGE IN FUND BALANCE	$ -	$ -	25,640	$ 232,220
FUND BALANCE (DEFICIT), MAY 1			(9,517)	
FUND BALANCE, APRIL 30			$ 16,123	

(See independent auditor's report.)

NONMAJOR DEBT SERVICE FUNDS

Debt Service are used to account for the resources restricted, committed or assigned for the payment of interest and principal on general and special obligation debt other than that payable from the Special Assessment Fund and debt issued for and serviced by the Proprietary Funds.

Special Assessment No. 149 - To account for the accumulation of resources for, and the payment of, principal and interest on the General Obligation Bonds, Series 1997 related to the North Shore water and sewer project. Financing is being provided by assessments to property owners in the North Crystal Lake Park Beach Subdivision.

Crystal Heights Debt Service - To account for the accumulation of resources to retire principal and interest on the 2004 General Obligation Bonds related to Crystal Heights. Financing is being provided by assessments to property owners in Special Service Area No. 43 (Crystal Heights Subdivision).

Three Oaks Debt Service - To account for debt service costs associated with the Three Oaks Recreation Area within the Vulcan Lake TIF.

CITY OF CRYSTAL LAKE, ILLINOIS

COMBINING BALANCE SHEET
NONMAJOR DEBT SERVICE FUNDS

April 30, 2022

	Special Assessment No. 149	Crystal Heights Debt Service	Three Oaks Debt Service	Total
ASSETS AND DEFERRED OUTFLOWS OF RESOURCES				
ASSETS				
Cash and Investments	$ -	$ 241,590	$ -	$ 241,590
Receivables				
Other	73,205	43,647	-	116,852
Total Assets	73,205	285,237	-	358,442
DEFERRED OUTFLOWS OF RESOURCES				
None	-	-	-	-
Total Deferred Outflows of Resources	-	-	-	-
TOTAL ASSETS AND DEFERRED OUTFLOWS OF RESOURCES	$ 73,205	$ 285,237	$ -	$ 358,442
LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES				
LIABILITIES				
Due To Other Funds	$ 29,632	$ -	$ -	$ 29,632
Total Liabilities	29,632	-	-	29,632
DEFERRED INFLOWS OF RESOURCES				
None	-	-	-	-
Total Deferred Inflows of Resources	-	-	-	-
Total Liabilities and Deferred Inflows of Resources	-	-	-	-
FUND BALANCES				
Restricted For Debt Service	43,573	285,237	-	328,810
Total Fund Balances	43,573	285,237	-	328,810
TOTAL LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES	$ 73,205	$ 285,237	$ -	$ 358,442

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

COMBINING STATEMENT OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCES
NONMAJOR DEBT SERVICE FUNDS

For the Year Ended April 30, 2022

	Special Assessment No. 149	Crystal Heights Debt Service	Three Oaks Debt Service	Total
REVENUES				
Investment Income	$ -	$ 245	$ -	$ 245
Total Revenues	-	245	-	245
EXPENDITURES				
General Government				
Contractual	-	-	503	503
Debt Service				
Principal Retirement	-	-	707,780	707,780
Interest and Fiscal Charges	-	-	313,064	313,064
Total Expenditures	-	-	1,021,347	1,021,347
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	-	245	(1,021,347)	(1,021,102)
OTHER FINANCING SOURCES (USES)				
Transfers In	-	-	1,021,347	1,021,347
Total Other Financing Sources (Uses)	-	-	1,021,347	1,021,347
NET CHANGE IN FUND BALANCES	-	245	-	245
FUND BALANCES, MAY 1	43,573	284,992	-	328,565
FUND BALANCES, APRIL 30	$ 43,573	$ 285,237	$ -	$ 328,810

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
THREE OAKS DEBT SERVICE FUND

For the Year Ended April 30, 2022

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
None	$ -	$ -	$ -	$ -
Total Revenues	-	-	-	-
EXPENDITURES				
General Government				
Contractual	1,000	1,000	503	(497)
Debt Service				
Principal Retirement	627,379	707,780	707,780	-
Interest and Fiscal Charges	304,060	312,567	313,064	497
Total Expenditures	932,439	1,021,347	1,021,347	-
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	(932,439)	(1,021,347)	(1,021,347)	-
OTHER FINANCING SOURCES (USES)				
Transfers In	932,439	932,439	1,021,347	88,908
Total Other Financing Sources (Uses)	932,439	932,439	1,021,347	88,908
NET CHANGE IN FUND BALANCE	$ -	$ (88,908)	-	$ 88,908
FUND BALANCE, MAY 1			-	
FUND BALANCE, APRIL 30			$ -	

(See independent auditor's report.)

NONMAJOR CAPITAL PROJECTS FUNDS

The Capital Projects Funds account for resources restricted, committed or assigned for the acquisition and/or construction of capital equipment and facilities by the City except those financed by the Proprietary Funds.

Main Street TIF Project Fund - To account for the initial planning and engineering design services of the Main Street TIF, including improvements to the Main Street and Crystal Lake Avenue intersection.

Virginia Street Corridor TIF Project Fund - To account for the initial planning and engineering design services of the Virginia Street Corridor TIF, intended to spur a comprehensive revitalization of this area.

Vulcan Lakes TIF Project Fund - To account for the initial planning and engineering design services of the Vulcan Lakes TIF, intended to spur a comprehensive revitalization of this area and will include residential, retail and recreational facilities.

Three Oaks Development - To account for funds from developers set aside for the future development of the Three Oaks Recreation Area.

NCLPB Project Fund - To account for the proceeds of Series 1997 General Obligation Bonds used in the construction and installation of water mains, sewer mains and roadway improvements in the North Crystal Lake Park Beach area.

Waters Edge TIF Project Fund - To account for the initial planning and engineering design services of the Waters Edge TIF.

CITY OF CRYSTAL LAKE, ILLINOIS

COMBINING BALANCE SHEET
NONMAJOR CAPITAL PROJECT FUNDS

April 30, 2022

	Main Street TIF Construction	Virginia Street Corridor TIF	Vulcan Lakes TIF District
ASSETS AND DEFERRED OUTFLOWS OF RESOURCES			
ASSETS			
Cash and Investments	$ -	$ -	$ -
Receivables			
Property Taxes, Net	38,033	130,932	68,841
Other	-	-	-
Total Assets	38,033	130,932	68,841
DEFERRED OUTFLOWS OF RESOURCES			
None	-	-	-
Total Deferred Outflows of Resources	-	-	-
TOTAL ASSETS AND DEFERRED OUTFLOWS OF RESOURCES	$ 38,033	$ 130,932	$ 68,841
LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES			
LIABILITIES			
Recapture Fees Payable	$ -	$ -	$ -
Advances Due to Other Funds	-	-	-
Total Liabilities	-	-	-
DEFERRED INFLOWS OF RESOURCES			
Deferred Revenue - Property Tax	38,033	130,932	68,841
Total Deferred Inflows of Resources	38,033	130,932	68,841
Total Liabilities and Deferred Inflows of Resources	38,033	130,932	68,841
FUND BALANCES			
Restricted			
Park Development	-	-	-
Capital Improvements	-	-	-
Unassigned (Deficit)	-	-	-
Total Fund Balances (Deficit)	-	-	-
TOTAL LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES	$ 38,033	$ 130,932	$ 68,841

Three Oaks Development	NCLPB Project Fund	Waters Edge TIF Project	Total
$ 1,165,333	$ 75,469	$ -	$ 1,240,802
-	-	-	237,806
85	7	-	92
1,165,418	75,476	-	1,478,700
-	-	-	-
-	-	-	-
$ 1,165,418	$ 75,476	$ -	$ 1,478,700
$ -	$ 75,469	$ -	$ 75,469
-	-	95,214	95,214
-	75,469	95,214	170,683
-	-	-	237,806
-	-	-	237,806
-	75,469	95,214	408,489
1,165,418	-	-	1,165,418
-	7	-	7
-	-	(95,214)	(95,214)
1,165,418	7	(95,214)	1,070,211
$ 1,165,418	$ 75,476	$ -	$ 1,478,700

CITY OF CRYSTAL LAKE, ILLINOIS

COMBINING STATEMENT OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCES
NONMAJOR CAPITAL PROJECTS FUNDS

For the Year Ended April 30, 2022

	Main Street TIF Project	Virginia Street Corridor TIF Project	Vulcan Lakes TIF Project
REVENUES			
Property Tax	$ 34,327	$ 131,001	$ 57,598
Developer Donations	-	-	-
Investment Income	261	5	12
Total Revenues	34,588	131,006	57,610
EXPENDITURES			
General Government			
Contractual	773	773	773
Total Expenditures	773	773	773
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	33,815	130,233	56,837
OTHER FINANCING SOURCES (USES)			
Transfers (Out)	(354,629)	(130,233)	(56,837)
Total Other Financing Sources (Uses)	(354,629)	(130,233)	(56,837)
NET CHANGE IN FUND BALANCES	(320,814)	-	-
FUND BALANCES, MAY 1	320,814	-	-
FUND BALANCES (DEFICIT), APRIL 30	$ -	$ -	$ -

Three Oaks Development	NCLPB Project Fund	Waters Edge TIF Project	Total
$ -	$ -	$ -	$ 222,926
199,629	-	-	199,629
977	7	-	1,262
200,606	7	-	423,817
-	-	95,214	97,533
-	-	95,214	97,533
200,606	7	(95,214)	326,284
-	-	-	(541,699)
-	-	-	(541,699)
200,606	7	(95,214)	(215,415)
964,812	-	-	1,285,626
$ 1,165,418	$ 7	$ (95,214)	$ 1,070,211

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
MAIN STREET TIF PROJECT FUND

For the Year Ended April 30, 2022

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Property Taxes	$ -	$ -	$ 34,327	$ 34,327
Investment Income	-	-	261	261
Total Revenues	-	-	34,588	34,588
EXPENDITURES				
Contracted Services	773	773	773	-
Total Expenditures	773	773	773	-
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	(773)	(773)	33,815	34,588
OTHER FINANCING SOURCES (USES)				
Transfers (Out)	-	-	(354,629)	(354,629)
Total Other Financing Sources (Uses)	-	-	(354,629)	(354,629)
NET CHANGE IN FUND BALANCE	$ (773)	$ (773)	(320,814)	$ (320,041)
FUND BALANCE, MAY 1			320,814	
FUND BALANCE, APRIL 30			$ -	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
VIRGINIA STREET CORRIDOR TIF PROJECT FUND

For the Year Ended April 30, 2022

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Property Taxes	$ 100,000	$ 100,000	$ 131,001	$ 31,001
Investment Income	-	-	5	5
Total Revenues	100,000	100,000	131,006	31,006
EXPENDITURES				
General Governmental				
Contractual	773	773	773	-
Total Expenditures	773	773	773	-
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	99,227	99,227	130,233	31,006
OTHER FINANCING SOURCES (USES)				
Transfers (Out)	(99,227)	(99,227)	(130,233)	(31,006)
Total Other Financing Sources (Uses)	(99,227)	(99,227)	(130,233)	(31,006)
NET CHANGE IN FUND BALANCE	$ -	$ -	-	$ -
FUND BALANCE, MAY 1			-	
FUND BALANCE, APRIL 30			$ -	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
VULCAN LAKES TIF PROJECT FUND

For the Year Ended April 30, 2022

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Property Taxes	$ 65,000	$ 65,000	$ 57,598	$ (7,402)
Investment Income	-	-	12	12
Total Revenues	65,000	65,000	57,610	(7,390)
EXPENDITURES				
General Governmental				
Contractual	773	773	773	-
Total Expenditures	773	773	773	-
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	64,227	64,227	56,837	(7,390)
OTHER FINANCING SOURCES (USES)				
Transfers (Out)	(64,227)	(64,227)	(56,837)	7,390
Total Other Financing Sources (Uses)	(64,227)	(64,227)	(56,837)	7,390
NET CHANGE IN FUND BALANCE	$ -	$ -	-	$ -
FUND BALANCE, MAY 1			-	
FUND BALANCE, APRIL 30			$ -	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
THREE OAKS DEVELOPMENT FUND

For the Year Ended April 30, 2022

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Developer Contributions	$ -	$ -	$ 199,629	$ 199,629
Investment Income	250	250	977	727
Total Revenues	250	250	200,606	200,356
EXPENDITURES				
None	-	-	-	-
Total Expenditures	-	-	-	-
NET CHANGE IN FUND BALANCE	$ 250	$ 250	200,606	$ 200,356
FUND BALANCE, MAY 1			964,812	
FUND BALANCE, APRIL 30			$ 1,165,418	

(See independent auditor's report.)

MAJOR ENTERPRISE FUNDS

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF REVENUES, EXPENSES AND CHANGES
IN NET POSITION - BUDGET AND ACTUAL - BUDGETARY BASIS
WATERWORKS AND SEWERAGE FUND

For the Year Ended April 30, 2022

	Original Budget	Final Budget	Actual	Variance Over (Under)
OPERATING REVENUES				
Charges for Sales and Services				
Water Sales	$ 6,731,830	$ 6,731,830	$ 6,886,802	$ 154,972
Sewer Sales	6,338,034	6,338,034	6,548,258	210,224
Penalties	297,175	297,175	290,586	(6,589)
Water Meter Fees	56,500	56,500	68,362	11,862
Water Turn On Fee	10,700	10,700	9,500	(1,200)
Red Tag Fee	15,000	15,000	26,450	11,450
Capital Facility Fees	20,000	20,000	40,253	20,253
Miscellaneous Income	20,000	20,000	165,199	145,199
Total Operating Revenues	13,489,239	13,489,239	14,035,410	546,171
OPERATING EXPENSES				
Administration	4,979,921	4,979,921	1,770,990	(3,208,931)
Water Operations	20,621,987	20,621,987	10,571,281	(10,050,706)
Sewer Operations	6,290,776	6,290,776	4,758,897	(1,531,879)
Total Operating Expenses	31,892,684	31,892,684	17,101,168	(14,791,516)
OPERATING INCOME (LOSS)	(18,403,445)	(18,403,445)	(3,065,758)	15,337,687
NON-OPERATING REVENUES (EXPENSES)				
Capital Lease Issued	223,039	223,039	-	(223,039)
Principal payments	(2,998,374)	(2,998,374)	(2,766,676)	231,698
Interest Expense	(1,377,778)	(1,377,778)	(744,584)	633,194
Other Tax	1,000,000	1,000,000	999,998	(2)
Investment Income	125,000	125,000	(366,107)	(491,107)
Rental Income	318,626	318,626	318,621	(5)
Connection Fees	537,500	537,500	1,134,371	596,871
Total Non-Operating Revenues (Expenses)	(2,171,987)	(2,171,987)	(1,424,377)	747,610
INCOME (LOSS) BEFORE TRANSFERS AND CONTRIBUTIONS	(20,575,432)	(20,575,432)	(4,490,135)	16,085,297
TRANSFERS IN	302,551	302,551	-	(302,551)
CONTRIBUTIONS	763,803	763,803	1,452,769	688,966
NET INCOME - BUDGET BASIS	$ (19,509,078)	$ (19,509,078)	(3,037,366)	$ 16,471,712
ADJUSTMENTS TO GAAP BASIS				
Capital Assets Capitalized - Administration			878,210	
Capital Assets Capitalized - Water			5,409,983	
Capital Assets Capitalized - Sewer			1,740,480	
Depreciation			(4,031,729)	
Principal Payments			2,766,676	
Well ARO Amortization			(9,500)	
Pension Expense			699,311	
OPEB Expense			(86,869)	
Change in Compensated Absences			23,900	
Total Adjustments to GAAP Basis			7,390,462	
CHANGE IN NET POSITION			4,353,096	
NET POSITION, MAY 1			60,467,169	
NET POSITION, APRIL 30			$ 64,820,265	

(See independent auditor's report.)

INTERNAL SERVICE FUNDS

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF REVENUES, EXPENSES AND CHANGES
IN NET POSITION - BUDGET AND ACTUAL
GROUP INSURANCE FUND

For the Year Ended April 30, 2022

	Original Budget	Final Budget	Actual	Variance Over (Under)
OPERATING REVENUES				
Charges for Sales and Services				
Employer Contributions	$ 5,008,760	$ 5,008,760	$ 4,973,668	$ (35,092)
Employee Contributions	912,049	912,049	993,744	81,695
Miscellaneous Income	23,800	23,800	83,465	59,665
Total Operating Revenues	5,944,609	5,944,609	6,050,877	106,268
OPERATING EXPENSES				
Administration	5,944,609	5,944,609	5,707,443	(237,166)
Total Operating Expenses	5,944,609	5,944,609	5,707,443	(237,166)
OPERATING INCOME	-	-	343,434	343,434
NON-OPERATING REVENUES (EXPENSES)				
Investment Income	120	120	444	324
Total Non-Operating Revenues (Expenses)	120	120	444	324
CHANGE IN NET POSITION	$ 120	$ 120	343,878	$ 343,758
NET POSITION, MAY 1			663,358	
NET POSITION, APRIL 30			$ 1,007,236	

(See independent auditor's report.)

FIDUCIARY FUNDS

CITY OF CRYSTAL LAKE, ILLINOIS

COMBINING STATEMENT OF NET POSITION
PENSION TRUST FUNDS

April 30, 2022

	Police Pension	Firefighters' Pension	Total
ASSETS			
Cash and Short-Term Investments	$ 7,379	$ 415,006	$ 422,385
Investments, at Fair Value			
Money Market Accounts	537,003	-	537,003
U.S. Treasury and U.S. Agency Securities	6,815,210	-	6,815,210
Investments held in the Illinois Firefighters' Pension Investment Fund	-	49,248,944	49,248,944
Corporate Bonds	9,399,679	-	9,399,679
Mutual Funds - Stocks	31,182,851	-	31,182,851
Receivables			
Accrued Interest	106,599	-	106,599
Prepaid expenses	-	1,030	1,030
Total Assets	48,048,721	49,664,980	97,713,701
LIABILITIES			
Accounts Payable	1,052	2,065	3,117
Total Liabilities	1,052	2,065	3,117
NET POSITION RESTRICTED FOR PENSION BENEFITS	$ 48,047,669	$ 49,662,915	$ 97,710,584

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

COMBINING STATEMENT OF CHANGES IN PLAN NET POSITION
PENSION TRUST FUNDS

For the Year Ended April 30, 2022

	Police Pension	Firefighters' Pension	Total
ADDITIONS			
Contributions			
Employer	$ 2,930,906	$ 2,023,991	$ 4,954,897
Employee	1,030,717	645,544	1,676,261
Total Contributions	3,961,623	2,669,535	6,631,158
Investment Income			
Net Depreciation in Fair Value of Investments	(4,470,533)	(3,569,754)	(8,040,287)
Interest	1,897,324	440,236	2,337,560
Total Investment Income	(2,573,209)	(3,129,518)	(5,702,727)
Less Investment Expense	(215,218)	(74,872)	(290,090)
Net Investment Income	(2,788,427)	(3,204,390)	(5,992,817)
Total Additions	1,173,196	(534,855)	638,341
DEDUCTIONS			
Pension Benefits and Refunds	3,850,144	1,974,968	5,825,112
Administrative Expenses	21,360	69,328	90,688
Total Deductions	3,871,504	2,044,296	5,915,800
NET DECREASE	(2,698,308)	(2,579,151)	(5,277,459)
NET POSITION RESTRICTED FOR PENSION BENEFITS			
May 1	50,745,977	52,242,066	102,988,043
April 30	$ 48,047,669	$ 49,662,915	$ 97,710,584

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF CHANGES IN PLAN NET POSITION -
BUDGET AND ACTUAL
POLICE PENSION FUND

For the Year Ended April 30, 2022

	Original Budget	Final Budget	Actual	Variance Over (Under)
ADDITIONS				
Contributions				
Employer	$ 2,930,906	$ 2,930,906	$ 2,930,906	$ -
Employee	686,550	686,550	1,030,717	344,167
Total Contributions	3,617,456	3,617,456	3,961,623	344,167
Investment Income				
Net Depreciation in Fair Value of Investments	-	-	(4,470,533)	(4,470,533)
Interest	1,100,000	1,100,000	1,897,324	797,324
Total Investment Income	1,100,000	1,100,000	(2,573,209)	(3,673,209)
Less Investment Expense	(200,000)	(200,000)	(215,218)	(15,218)
Net Investment Income	900,000	900,000	(2,788,427)	(3,688,427)
Total Additions	4,517,456	4,517,456	1,173,196	(3,344,260)
DEDUCTIONS				
Pension Benefits and Refunds	3,545,000	3,545,000	3,850,144	305,144
Administrative Expenses	28,200	28,200	21,360	(6,840)
Total Deductions	3,573,200	3,573,200	3,871,504	298,304
NET INCREASE (DECREASE)	$ 944,256	$ 944,256	(2,698,308)	$ (3,642,564)
NET POSITION RESTRICTED FOR PENSION BENEFITS				
May 1			50,745,977	
April 30			$ 48,047,669	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF CHANGES IN PLAN NET POSITION -
BUDGET AND ACTUAL
FIREFIGHTERS' PENSION FUND

For the Year Ended April 30, 2022

	Original Budget	Final Budget	Actual	Variance Over (Under)
ADDITIONS				
Contributions				
Employer	$ 2,023,967	$ 2,023,967	$ 2,023,991	$ 24
Employee	672,950	672,950	645,544	(27,406)
Total Contributions	2,696,917	2,696,917	2,669,535	(27,382)
Investment Income				
Net Depreciation in Fair Value of Investments	-	-	(3,569,754)	(3,569,754)
Interest	1,100,000	1,100,000	440,236	(659,764)
Total Investment Income	1,100,000	1,100,000	(3,129,518)	(4,229,518)
Less Investment Expense	(200,000)	(200,000)	(74,872)	125,128
Net Investment Income	900,000	900,000	(3,204,390)	(4,104,390)
Total Additions	3,596,917	3,596,917	(534,855)	(4,131,772)
DEDUCTIONS				
Pension Benefits and Refunds	1,935,000	1,935,000	1,974,968	39,968
Administrative Expenses	28,000	28,000	69,328	41,328
Total Deductions	1,963,000	1,963,000	2,044,296	81,296
NET INCREASE (DECREASE)	$ 1,633,917	$ 1,633,917	(2,579,151)	$ (4,213,068)
NET POSITION RESTRICTED FOR PENSION BENEFITS				
May 1			52,242,066	
April 30			$ 49,662,915	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

COMBINING STATEMENT OF NET POSITION
CUSTODIAL FUNDS

For the Year Ended April 30, 2022

	SSA 44 Tracy Trail	SSA 45 Bryn Mawr	SSA 46 Ryland	Total
ASSETS				
Cash and Investments	$ 15,243	$ 463,237	$ 54,007	$ 532,487
Accounts Receivable	1	-	9	10
Total Assets	15,244	463,237	54,016	532,497
LIABILITIES				
None	-	-	-	-
Total Liabilities	-	-	-	-
NET POSITION RESTRICTED FOR DEBT SERVICE	$ 15,244	$ 463,237	$ 54,016	$ 532,497

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

COMBINING STATEMENT OF CHANGES IN PLAN NET POSITION
CUSTODIAL FUNDS

For the Year Ended April 30, 2022

	SSA 44 Tracy Trail	SSA 45 Bryn Mawr	SSA 46 Ryland	Total
ADDITIONS				
Contributions				
Property Owner	$ -	$ 260,612	$ 167,517	$ 428,129
Total Contributions	-	260,612	167,517	428,129
Investment Income				
Interest	35	49	132	216
Total Investment Income	35	49	132	216
Total Additions	35	260,661	167,649	428,345
DEDUCTIONS				
Debt Service				
Principal	50,000	-	80,000	130,000
Interest and Fiscal Charges	2,375	68,764	89,828	160,967
Total Deductions	52,375	68,764	169,828	290,967
CHANGE IN NET POSITION	(52,340)	191,897	(2,179)	137,378
NET POSITION RESTRICTED FOR DEBT SERVICE				
May 1	67,584	271,340	56,195	395,119
April 30	$ 15,244	$ 463,237	$ 54,016	$ 532,497

(See independent auditor's report.)

DISCRETELY PRESENTED COMPONENT UNIT

The component unit column in the basic financial statements includes the financial data of the City's component unit. It is reported in a separate column to emphasize that it is legally separate from the City.

Crystal Lake Public Library:

> The Library operates and maintains the City's public library facilities. The Library's board is appointed by the Mayor with the consent of the City Council. The Library may not issue bonded debt, and its annual budget and property tax levy requests are subject to the City Council's approval. Separate financial statements for the Library are not available.

CITY OF CRYSTAL LAKE, ILLINOIS

DISCRETELY PRESENTED COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY
STATEMENT OF NET POSITION AND BALANCE SHEET

For the Year Ended April 30, 2022

	General Operating Fund	Special Reserve	Nonmajor Governmental	Adjustments	Statement of Net Position
ASSETS AND DEFERRED OUTFLOWS OF RESOURCES					
ASSETS					
Cash and Investments	$ 2,727,270	$ 57,299	$ 1,026,601	$ -	$ 3,811,170
Receivables					
Property Taxes, Net	4,214,265	-	479,946	-	4,694,211
Prepaid Items	72,531	-	-	-	72,531
Due from Other Funds	-	-	-	-	-
Due from Primary Government	-	-	191,348	-	191,348
Net Pension Asset					
Capital Assets	-	-	-	1,234,971	1,234,971
Nondepreciable	-	-	-	2,472,561	2,472,561
Depreciable, Net of Accumulated Depreciation	-	-	-	5,350,791	5,350,791
Total Assets	7,014,066	57,299	1,697,895	9,058,323	17,827,583
DEFERRED OUTFLOWS OF RESOURCES					
Pension Items - IMRF	-	-	-	244,756	244,756
Total Deferred Outflows of Resources	-	-	-	244,756	244,756
TOTAL ASSETS AND DEFERRED OUTFLOWS OF RESOURCES	$ 7,014,066	$ 57,299	$ 1,697,895	$ 9,303,079	$ 18,072,339
LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES					
LIABILITIES					
Accounts Payable	$ 153,519	$ 16,156	$ 390	$ -	$ 170,065
Accrued Payroll	97,817	-	18,305	-	116,122
Accrued Taxes	-	-	62,700	-	62,700
Deposits	-	-	16,840	-	16,840
Noncurrent Liabilities					
Due Within One Year	-	-	-	77,071	77,071
Due in More than One Year	-	-	-	95,981	95,981
Total Liabilities	251,336	16,156	98,235	173,052	538,779
DEFERRED INFLOWS OF RESOURCES					
Deferred Revenue - Property Tax	4,214,265	-	479,946	-	4,694,211
Pension Items - IMRF	-	-	-	2,150,380	2,150,380
Total Deferred Inflows of Resources	4,214,265	-	479,946	2,150,380	6,844,591
Total Liabilities and Deferred Inflows of Resources	4,465,601	16,156	578,181	2,323,432	7,383,370

(This schedule is continued on the following page.)

CITY OF CRYSTAL LAKE, ILLINOIS

DISCRETELY PRESENTED COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY
STATEMENT OF NET POSITION AND BALANCE SHEET (Continued)

For the Year Ended April 30, 2022

	General Operating Fund	Special Reserve	Nonmajor Governmental	Adjustments	Statement of Net Position
FUND BALANCES					
Net Invested in Capital Assets	$ -	$ -	$ -	$ 7,823,352	$ 7,823,352
Nonspendable					
Prepaid Items	72,531	-	-	(72,531)	-
Restricted					
Retirement	-	-	278,003	-	278,003
Working Cash	-	-	50,021	-	50,021
Library	-	41,143	413,438	-	454,581
Unrestricted					
Assigned	-	-	378,252	-	378,252
Assigned for subsequent years budget	252,235	-	-	-	252,235
Unassigned (Deficit)	2,223,699	-	-	(771,174)	1,452,525
Total Fund Balances	2,548,465	41,143	1,119,714	6,979,647	10,688,969
TOTAL LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES	$ 7,014,066	$ 57,299	$ 1,697,895	$ 9,303,079	$ 18,072,339

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

DISCRETELY PRESENTED COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY
STATEMENT OF ACTIVITIES AND STATEMENT OF REVENUES,
EXPENDITURES AND CHANGES IN FUND BALANCES

For the Year Ended April 30, 2022

	General Operating Fund	Special Reserve	Nonmajor Governmental	Adjustments	Statement of Activities
REVENUES					
Property Tax	$ 4,187,645	$ -	$ 479,529	$ -	$ 4,667,174
Intergovernmental	60,096	-	-	-	60,096
Fines and Forfeitures	75,075	-	-	-	75,075
Investment Income	(1,302)	119	747	-	(436)
Rental Income	-	-	129,150	-	129,150
Donations	-	-	7,095	-	7,095
Miscellaneous	17,315	36,059	39,207	-	92,581
Total Revenues	4,338,829	36,178	655,728	-	5,030,735
EXPENDITURES					
Current					
Culture and Recreation	3,976,140	144,843	856,389	176,245	5,153,617
Capital Outlay	44,571	623,000	-	(667,571)	-
Total Expenditures	4,020,711	767,843	856,389	(491,326)	5,153,617
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	318,118	(731,665)	(200,661)	491,326	(122,882)
OTHER FINANCING SOURCES (USES)					
Transfers In	-	825,958	-	(825,958)	-
Transfers (Out)	(824,665)	-	(1,293)	825,958	-
Total Other Financing Sources (Uses)	(824,665)	825,958	(1,293)	-	-
NET CHANGE IN FUND BALANCES	(506,547)	94,293	(201,954)	491,326	(122,882)
FUND BALANCES (DEFICIT), MAY 1	3,055,012	(53,150)	1,321,668	6,488,321	10,811,851
FUND BALANCES, APRIL 30	$ 2,548,465	$ 41,143	$ 1,119,714	$ 6,979,647	$ 10,688,969

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

DISCRETELY PRESENTED COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY
SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
GENERAL OPERATING FUND

For the Year Ended April 30, 2022

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Property Taxes	$ 4,195,692	$ 4,256,833	$ 4,187,645	$ (69,188)
Intergovernmental	126,858	145,192	60,096	(85,096)
Fines and Forfeitures	95,000	101,000	75,075	(25,925)
Investment Income	20,000	20,000	(1,302)	(21,302)
Miscellaneous	25,150	25,150	17,315	(7,835)
Total Revenues	4,462,700	4,548,175	4,338,829	(209,346)
EXPENDITURES				
Current				
Culture and Recreation				
Personnel Services	3,295,676	3,295,676	3,029,239	(266,437)
Contracted Services	550,089	1,317,488	412,545	(904,943)
Materials and Supplies	629,553	606,454	534,356	(72,098)
Capital Outlay	862,444	120,662	44,571	(76,091)
Total Expenditures	5,337,762	5,340,280	4,020,711	(1,319,569)
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	(875,062)	(792,105)	318,118	1,110,223
OTHER FINANCING SOURCES (USES)				
Transfers (Out)	-	-	(824,665)	(824,665)
Total Other Financing Sources (Uses)	-	-	(824,665)	(824,665)
NET CHANGE IN FUND BALANCE	$ (875,062)	$ (792,105)	(506,547)	$ 285,558
FUND BALANCE, MAY 1			3,055,012	
FUND BALANCE, APRIL 30			$ 2,548,465	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

DISCRETELY PRESENTED COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY
SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
SPECIAL RESERVE FUND

For the Year Ended April 30, 2022

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Investment Income	$ -	$ -	$ 119	$ 119
Miscellaneous Income	-	-	36,059	36,059
Total Revenues	-	-	36,178	36,178
EXPENDITURES				
Current				
Culture and Recreation				
Contracted Services	300,000	1,088,054	144,843	(943,211)
Capital Outlay	2,200,000	911,946	623,000	(288,946)
Total Expenditures	2,500,000	2,000,000	767,843	(1,232,157)
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	(2,500,000)	(2,000,000)	(731,665)	1,268,335
OTHER FINANCING SOURCES (USES)				
Transfers In	-	-	825,958	825,958
Total Other Financing Sources (Uses)	-	-	825,958	825,958
NET CHANGE IN FUND BALANCE	$ (2,500,000)	$ (2,000,000)	94,293	$ 2,094,293
FUND BALANCE (DEFICIT), MAY 1			(53,150)	
FUND BALANCE, APRIL 30			$ 41,143	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

DISCRETELY PRESENTED COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY
COMBINING BALANCE SHEET
NONMAJOR LIBRARY FUNDS

For the Year Ended April 30, 2022

	Special Revenue Funds			
	Gift and Memorial	Ames	IMRF	FICA
ASSETS AND DEFERRED OUTFLOWS OF RESOURCES				
ASSETS				
Cash and Investments	$ 24,572	$ 389,256	$ 118,377	$ 177,931
Receivables				
Property Taxes, Net	-	-	319,091	160,855
Due from Primary Government	-	-	-	-
Total Assets	24,572	389,256	437,468	338,786
DEFERRED OUTFLOWS OF RESOURCES				
None	-	-	-	-
Total Deferred Outflows of Resources	-	-	-	-
TOTAL ASSETS AND DEFERRED OUTFLOWS OF RESOURCES	$ 24,572	$ 389,256	$ 437,468	$ 338,786
LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES				
LIABILITIES				
Accounts Payable	$ 376	$ 14	$ -	$ -
Accrued Payroll	-	-	11,050	7,255
Accrued Taxes	-	-	-	-
Deposits	-	-	-	-
Total Liabilities	376	14	11,050	7,255
DEFERRED INFLOWS OF RESOURCES				
Deferred Revenue - Property Tax	-	-	319,091	160,855
Total Deferred Inflows of Resources	-	-	319,091	160,855
Total Liabilities and Deferred Inflows of Resources	376	14	330,141	168,110
FUND BALANCES				
Restricted	24,196	389,242	107,327	170,676
Assigned	-	-	-	-
Total Fund Balances	24,196	389,242	107,327	170,676
TOTAL LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES	$ 24,572	$ 389,256	$ 437,468	$ 338,786

Capital Project Fund	Permanent Fund	
Public Library Construction and Repair	Working Cash	Total
$ 266,444	$ 50,021	$ 1,026,601
-	-	479,946
191,348	-	191,348
457,792	50,021	1,697,895
-	-	-
-	-	-
$ 457,792	$ 50,021	$ 1,697,895
$ -	$ -	$ 390
-	-	18,305
62,700	-	62,700
16,840	-	16,840
79,540	-	97,845
-	-	479,946
-	-	479,946
79,540	-	578,181
-	50,021	741,462
378,252	-	378,252
378,252	50,021	1,119,714
$ 457,792	$ 50,021	$ 1,697,895

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

DISCRETELY PRESENTED COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY
COMBINING STATEMENT OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE
NONMAJOR LIBRARY FUNDS

For the Year Ended April 30, 2022

	Special Revenue Funds			
	Gift and Memorial	**Ames**	**IMRF**	**FICA**
REVENUES				
Property Tax	$ -	$ -	$ 279,664	$ 199,865
Investment Income	21	229	120	190
Rental Income	-	-	-	-
Donations	7,095	-	-	-
Miscellaneous	-	-	-	-
Total Revenues	7,116	229	279,784	200,055
EXPENDITURES				
Current				
Culture and Recreation				
Personnel	-	-	317,398	188,160
Contractual	236	-	-	-
Materials and Supplies	6,861	-	-	-
Capital Outlay	41,384	-	-	-
Total Expenditures	48,481	-	317,398	188,160
OTHER FINANCING SOURCES (USES)				
Transfers (Out)	-	-	-	-
Total Other Financing Sources (Uses)	-	-	-	-
NET CHANGE IN FUND BALANCES	(41,365)	229	(37,614)	11,895
FUND BALANCES, MAY 1	65,561	389,013	144,941	158,781
FUND BALANCES, APRIL 30	$ 24,196	$ 389,242	$ 107,327	$ 170,676

Capital Project Fund	Permanent Fund	
Public Library Construction and Repair	Working Cash	Total
$ -	$ -	$ 479,529
166	21	747
129,150	-	129,150
-	-	7,095
39,207	-	39,207
168,523	21	655,728
-	-	505,558
115,186	-	115,422
-	-	6,861
187,164	-	228,548
302,350	-	856,389
-	(1,293)	(1,293)
-	(1,293)	(1,293)
(133,827)	(1,272)	(201,954)
512,079	51,293	1,321,668
$ 378,252	$ 50,021	$ 1,119,714

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

DISCRETELY PRESENTED COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY
SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
GIFT AND MEMORIAL FUND

For the Year Ended April 30, 2022

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Investment Income	$ -	$ -	$ 21	$ 21
Donations	110,000	110,000	7,095	(102,905)
Total Revenues	110,000	110,000	7,116	(102,884)
EXPENDITURES				
Current				
Culture and Recreation				
Contractual	42,599	57,394	236	(57,158)
Supplies and Materials	3,025	18,488	6,861	(11,627)
Capital Outlay	190,454	160,459	41,384	(119,075)
Total Expenditures	236,078	236,341	48,481	(187,860)
NET CHANGE IN FUND BALANCE	$ (126,078)	$ (126,341)	(41,365)	$ 84,976
FUND BALANCE, MAY 1			65,561	
FUND BALANCE, APRIL 30			$ 24,196	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

DISCRETELY PRESENTED COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY
SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
IMRF FUND

For the Year Ended April 30, 2022

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Property Taxes	$ 345,669	$ 322,311	$ 279,664	$ (42,647)
Interest Income	-	-	120	120
Total Revenues	345,669	322,311	279,784	(42,527)
EXPENDITURES				
Culture and Recreation				
Personnel Services	371,954	343,120	317,398	(25,722)
Total Expenditures	371,954	343,120	317,398	(25,722)
NET CHANGE IN FUND BALANCE	$ (26,285)	$ (20,809)	(37,614)	$ (16,805)
FUND BALANCE, MAY 1			144,941	
FUND BALANCE, APRIL 30			$ 107,327	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

DISCRETELY PRESENTED COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY
SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
FICA FUND

For the Year Ended April 30, 2022

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Property Taxes	$ 200,241	$ 162,477	$ 199,865	$ 37,388
Interest Income	-	-	190	190
Total Revenues	200,241	162,477	200,055	37,578
EXPENDITURES				
Culture and Recreation				
Personnel Services	211,275	212,477	188,160	(24,317)
Total Expenditures	211,275	212,477	188,160	(24,317)
NET CHANGE IN FUND BALANCE	$ (11,034)	$ (50,000)	11,895	$ 61,895
FUND BALANCE, MAY 1			158,781	
FUND BALANCE, APRIL 30			$ 170,676	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

DISCRETELY PRESENTED COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY
SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
PUBLIC LIBRARY CONSTRUCTION AND REPAIR FUND

For the Year Ended April 30, 2022

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Interest	$ -	$ -	$ 166	$ 166
Rental Income	133,700	134,960	129,150	(5,810)
Miscellaneous	75,000	200,000	39,207	(160,793)
Total Revenues	208,700	334,960	168,523	(166,437)
EXPENDITURES				
Current				
Culture and Recreation				
Contractual Services	351,341	277,601	115,186	(162,415)
Capital Outlay	257,359	257,359	187,164	(70,195)
Total Expenditures	608,700	534,960	302,350	(232,610)
NET CHANGE IN FUND BALANCE	$ (400,000)	$ (200,000)	(133,827)	$ 66,173
FUND BALANCE, MAY 1			512,079	
FUND BALANCE, APRIL 30			$ 378,252	

(See independent auditor's report.)

STATISTICAL SECTION

This part of the City of Crystal Lake, Illinois' annual comprehensive financial report presents detailed information as a context for understanding what the information in the financial statements, note disclosures and required supplementary information displays about the City's overall financial health.

Contents	Page(s)
Financial Trends These schedules contain trend information to help the reader understand how the City's financial performance and well-being have been changed over time.	145-154
Revenue Capacity These schedules contain information to help the reader assess the City's most significant local revenue source, the property tax.	155-158
Debt Capacity These schedules present information to help the reader assess the affordability of the City's current levels of outstanding debt and the City's ability to issue additional debt in the future.	159-162
Demographic and Economic Information These schedules offer demographic and economic indicators to help the reader understand the environment within which the City's financial activities take place.	163-164
Operating Information These schedules contain service and infrastructure data to help the reader understand how the information in the City's financial report relates to the services the City provides and the activities it performs.	165-167

Sources: Unless otherwise noted, the information in these schedules is derived from the annual comprehensive financial reports for the relevant year.

CITY OF CRYSTAL LAKE, ILLINOIS

NET POSITION BY COMPONENT

Last Ten Fiscal Years

Fiscal Year	2013	2014	2015	2016*
GOVERNMENTAL ACTIVITIES				
Net Investment in Capital Assets	$ 164,606,919	$ 166,610,233	$ 169,307,809	$ 173,957,143
Restricted	8,563,063	9,326,916	8,310,611	7,095,286
Unrestricted (Deficit)	20,479,784	17,142,358	16,387,714	(15,551,944)
TOTAL GOVERNMENTAL ACTIVITIES	$ 193,649,766	$ 193,079,507	$ 194,006,134	$ 165,500,485
BUSINESS-TYPE ACTIVITIES				
Net Investment in Capital Assets	$ 47,890,962	$ 43,238,913	$ 45,482,321	$ 44,805,894
Restricted	-	-	-	-
Unrestricted	8,600,766	11,414,079	6,465,993	5,786,960
TOTAL BUSINESS-TYPE ACTIVITIES	$ 56,491,728	$ 54,652,992	$ 51,948,314	$ 50,592,854
PRIMARY GOVERNMENT				
Net Investment in Capital Assets	$ 212,497,881	$ 209,849,146	$ 214,790,130	$ 218,763,037
Restricted	8,563,063	9,326,916	8,310,611	7,095,286
Unrestricted (Deficit)	29,080,550	28,556,437	22,853,707	(9,764,984)
TOTAL PRIMARY GOVERNMENT	$ 250,141,494	$ 247,732,499	$ 245,954,448	$ 216,093,339

*The City implemented GASB Statement No. 68 in 2016.

Data Source

Audited Financial Statements

2017	2018	2019	2020	2021	2022
$ 176,078,381	$ 175,911,065	$ 173,931,309	$ 174,038,413	$ 177,510,754	$ 175,285,923
7,369,493	8,417,145	8,500,749	9,379,343	12,269,407	12,059,384
(20,991,234)	(27,233,715)	(26,053,960)	(31,443,463)	(25,836,721)	(12,047,193)
$ 162,456,640	$ 157,094,495	$ 156,378,098	$ 151,974,293	$ 163,943,440	$ 175,298,114
$ 44,551,283	$ 44,397,118	$ 44,395,007	$ 49,163,769	$ 52,160,171	$ 54,063,611
-	-	-	-	-	-
6,510,946	7,018,743	8,979,964	8,040,946	8,306,998	10,756,654
$ 51,062,229	$ 51,415,861	$ 53,374,971	$ 57,204,715	$ 60,467,169	$ 64,820,265
$ 220,629,664	$ 220,308,183	$ 218,326,316	$ 223,202,182	$ 229,670,925	$ 229,349,534
7,369,493	8,417,145	8,500,749	9,379,343	12,269,407	12,059,384
(14,480,288)	(20,214,972)	(17,073,996)	(23,402,517)	(17,529,723)	(1,290,539)
$ 213,518,869	$ 208,510,356	$ 209,753,069	$ 209,179,008	$ 224,410,609	$ 240,118,379

CITY OF CRYSTAL LAKE, ILLINOIS

CHANGE IN NET POSITION

Last Ten Fiscal Years

Fiscal Year	2013	2014	2015	2016*
EXPENSES				
Governmental Activities				
General Government	$ 8,982,683	$ 9,433,013	$ 9,219,290	$ 9,453,754
Public Health and Safety	23,061,425	23,491,319	23,670,546	25,243,996
Highways and Streets	7,755,990	8,923,262	9,738,091	11,137,715
Culture and Recreation	1,020,428	1,020,029	1,045,576	1,158,493
Interest	773,768	629,055	531,492	472,785
Total Governmental Activities Expenses	41,594,294	43,496,678	44,204,995	47,466,743
BUSINESS-TYPE ACTIVITIES				
Waterworks and Sewerage	10,092,510	11,573,150	12,584,450	11,161,179
Total Business-Type Activities Expenses	10,092,510	11,573,150	12,584,450	11,161,179
TOTAL PRIMARY GOVERNMENT EXPENSES	$ 51,686,804	$ 55,069,828	$ 56,789,445	$ 58,627,922
PROGRAM REVENUES				
Governmental Activities				
Charges for Services				
General Government	$ 1,154,208	$ 1,137,583	$ 1,185,748	$ 1,015,508
Public Health and Safety	3,592,630	3,542,573	3,888,838	3,907,398
Public Works	247,139	232,521	234,750	240,659
Culture and Recreation	445,580	407,383	406,991	494,003
Operating Grants and Contributions				
Public Works	1,342,940	1,206,621	1,446,094	3,371,612
Other Activities	636,459	111,147	658,469	275,424
Capital Grants and Contributions				
Public Works	2,023,692	142,398	1,226,760	2,627,832
Other Activities	262,863	359,298	243,238	2,076
Total Governmental Activities Program Revenues	9,705,511	7,139,524	9,290,888	11,934,512
Business-Type Activities				
Charges for Services				
Waterworks and Sewerage	11,127,180	9,231,762	9,411,316	10,048,556
Operating Grants and Contributions	-	-	-	-
Capital Grants and Contributions	65,842	167,250	312,550	849,507
Total Business-Type Activities Program Revenues	11,193,022	9,399,012	9,723,866	10,898,063
TOTAL PRIMARY GOVERNMENT PROGRAM REVENUES	$ 20,898,533	$ 16,538,536	$ 19,014,754	$ 22,832,575

2017	2018	2019	2020	2021	2022
$ 9,186,944	$ 9,480,281	$ 8,975,593	$ 10,132,372	$ 8,086,815	$ 7,181,840
28,675,754	28,257,439	28,418,257	30,628,583	26,072,431	26,893,048
8,803,178	9,075,738	10,526,101	10,577,802	9,917,045	9,192,114
1,202,081	1,240,815	1,316,230	1,295,958	1,059,755	1,289,476
434,677	395,280	357,479	295,700	134,854	296,979
48,302,634	48,449,553	49,593,660	52,930,415	45,270,900	44,853,457
10,911,625	11,871,081	12,508,300	13,345,604	13,923,480	13,221,966
10,911,625	11,871,081	12,508,300	13,345,604	13,923,480	13,221,966
$ 59,214,259	$ 60,320,634	$ 62,101,960	$ 66,276,019	$ 59,194,380	$ 58,075,423
$ 1,151,113	$ 1,278,712	$ 1,769,715	$ 1,221,025	$ 1,300,137	$ 1,186,320
4,548,947	4,675,869	4,759,684	4,815,622	4,819,013	5,731,210
216,074	227,659	207,974	440,929	217,594	234,576
626,341	652,572	637,618	399,884	278,033	530,037
1,064,996	1,072,190	1,076,674	2,008,677	2,929,526	2,574,252
240,876	169,325	318,273	28,361	2,351,705	172,244
305,691	1,023,140	488,055	120,168	1,880	-
23,132	4,370	4,638	758,751	2,053,878	199,629
8,177,170	9,103,837	9,262,631	9,793,417	13,951,766	10,628,268
11,182,267	11,967,058	13,953,200	14,279,570	15,285,114	15,323,203
-	3,500	-	-	-	-
113,616	-	-	69,920	609,019	1,165,579
11,295,883	11,970,558	13,953,200	14,349,490	15,894,133	16,488,782
$ 19,473,053	$ 21,074,395	$ 23,215,831	$ 24,142,907	$ 29,845,899	$ 27,117,050

CITY OF CRYSTAL LAKE, ILLINOIS

CHANGE IN NET POSITION (Continued)

Last Ten Fiscal Years

Fiscal Year	2013	2014	2015	2016*
NET (EXPENSE) REVENUE				
Governmental Activities	$ (31,888,783)	$ (36,357,154)	$ (34,914,107)	$ (35,532,231)
Business-Type Activities	1,100,512	(2,174,138)	(2,860,584)	(263,116)
TOTAL PRIMARY GOVERNMENT NET (EXPENSE) REVENUE	$ (30,788,271)	$ (38,531,292)	$ (37,774,691)	$ (35,795,347)
GENERAL REVENUES AND OTHER CHANGES IN NET POSITION				
Governmental Activities				
Taxes				
Property	$ 11,327,721	$ 11,165,180	$ 11,054,823	$ 13,424,456
Home Rule	4,756,678	5,000,073	5,084,373	5,040,729
Auto Rental	36,185	43,174	47,986	42,515
Franchise Fees - Cable	640,472	645,315	692,094	790,182
Telecommunications	1,746,976	1,559,980	1,381,207	1,276,159
Hotel/Other	278,356	272,587	298,471	301,467
Intergovernmental				
Replacement	142,418	152,358	156,255	133,431
State Sales and Use	10,662,042	11,326,567	11,903,296	12,103,709
Income	3,854,999	3,890,892	4,104,684	4,167,471
Investment Income	354,263	213,842	179,247	470,909
Miscellaneous	814,168	1,504,447	938,298	1,170,199
Release of Commitment of SSA Debt	8,155,975	-	-	-
Transfers	(848,275)	12,480	-	-
Total Governmental Activities	41,921,978	35,786,895	35,840,734	38,921,227
Business-Type Activities				
Investment Income	2,382	40,184	39,673	79,071
Miscellaneous	30,710	307,698	116,233	209,444
Other Tax	-	-	-	-
Connection Charges	-	-	-	-
Rental Income	-	-	-	-
Transfers	848,275	(12,480)	-	-
Total Business-Type Activities	881,367	335,402	155,906	288,515
TOTAL PRIMARY GOVERNMENT	$ 42,803,345	$ 36,122,297	$ 35,996,640	$ 39,209,742
CHANGE IN NET POSITION				
Governmental Activities	$ 10,033,195	$ (570,259)	$ 926,627	$ 3,388,996
Business-Type Activities	1,981,879	(1,838,736)	(2,704,678)	25,399
TOTAL PRIMARY GOVERNMENT CHANGE IN NET POSITION	$ 12,015,074	$ (2,408,995)	$ (1,778,051)	$ 3,414,395

*The City implemented GASB Statement No. 68 in 2016.

Data Source

Audited Financial Statements

2017	2018	2019	2020	2021	2022
$ (40,125,464)	$ (39,345,716)	$ (40,331,029)	$ (43,136,998)	$ (31,319,134)	$ (34,225,189)
384,258	99,477	1,444,900	1,003,886	1,970,653	3,266,816
$ (39,741,206)	$ (39,246,239)	$ (38,886,129)	$ (42,133,112)	$ (29,348,481)	$ (30,958,373)
$ 12,368,764	$ 12,499,058	$ 12,985,292	$ 13,034,033	$ 13,698,616	$ 13,693,963
5,078,986	5,159,592	5,403,739	5,296,696	5,523,531	6,652,098
43,751	40,230	43,839	42,370	39,076	59,236
615,070	728,314	670,865	700,274	620,139	643,023
1,155,832	1,076,925	988,663	829,847	664,080	589,605
357,772	408,156	393,659	1,478,225	2,062,893	2,374,264
160,573	147,318	140,488	153,893	166,446	383,730
12,310,138	12,595,524	13,321,347	13,315,600	14,035,251	15,405,431
3,841,569	3,707,369	4,215,078	4,008,499	4,670,667	5,835,642
484,987	334,737	1,036,053	1,317,219	375,853	(1,716,158)
664,177	920,423	498,526	2,295,775	1,999,312	1,946,219
-	-	-	-	-	-
-	-	(82,917)	-	-	(287,190)
37,081,619	37,617,646	39,614,632	42,472,431	43,855,864	45,579,863
(12,899)	(3,132)	283,436	578,038	154,482	(366,107)
98,016	257,285	147,859	297,458	137,319	165,199
-	-	-	1,000,000	1,000,000	999,998
-	-	-	-	-	-
-	-	-	-	-	-
-	-	82,917	-	-	287,190
85,117	254,153	514,212	1,875,496	1,291,801	1,086,280
$ 37,166,736	$ 37,871,799	$ 40,128,844	$ 44,347,927	$ 45,147,665	$ 46,666,143
$ (3,043,845)	$ (1,728,070)	$ (716,397)	$ (664,567)	$ 12,536,730	$ 11,354,674
469,375	353,630	1,959,112	2,879,382	3,262,454	4,353,096
$ (2,574,470)	$ (1,374,440)	$ 1,242,715	$ 2,214,815	$ 15,799,184	$ 15,707,770

CITY OF CRYSTAL LAKE, ILLINOIS

FUND BALANCES OF GOVERNMENTAL FUNDS

Last Ten Fiscal Years

Fiscal Year	2013	2014	2015	2016
GENERAL FUND				
Nonspendable	$ 2,845,081	$ 3,237,798	$ 1,578,916	$ 1,807,119
Committed	-	-	3,128	3,128
Unrestricted				
Assigned	3,660,817	2,419,158	3,615,389	1,082,174
Unassigned	11,123,805	10,024,692	7,820,204	10,224,095
TOTAL GENERAL FUND	$ 17,629,703	$ 15,681,648	$ 13,017,637	$ 13,116,516
ALL OTHER GOVERNMENTAL FUNDS				
Nonspendable	$ 82,460	$ 429	$ 7,392	$ 7,860
Restricted	8,566,087	9,676,061	8,995,527	7,781,945
Committed	-	-	-	-
Unrestricted				
Assigned	10,064,518	8,921,536	8,588,879	9,645,831
Unassigned (Deficit)	(1,844,949)	(2,039,724)	(1,621)	-
TOTAL ALL OTHER GOVERNMENTAL FUNDS	$ 16,868,116	$ 16,558,302	$ 17,590,177	$ 17,435,636

Data Source

Audited Financial Statements

2017	2018	2019	2020	2021	2022
$ 2,295,685	$ 2,455,422	$ 2,513,094	$ 3,146,413	$ 3,282,256	$ 4,210,068
3,128	3,796	37,611	122,612	338,750	424,350
2,584,111	1,848,473	2,620,028	3,632,706	4,687,516	347,797
9,616,898	11,533,098	14,172,882	15,479,489	13,447,755	14,768,666
$ 14,499,822	$ 15,840,789	$ 19,343,615	$ 22,381,220	$ 21,756,277	$ 19,750,881
$ 4,923	$ 46,355	$ 47,313	$ 7,868	$ 219,758	$ 304,461
7,910,749	8,883,168	9,060,963	9,379,343	12,269,407	12,059,384
-	-	253,534	332,702	543,117	632,363
7,044,977	6,069,668	5,871,826	6,649,886	9,763,042	21,769,082
-	-	-	-	(23,919)	(95,214)
$ 14,960,649	$ 14,999,191	$ 15,233,636	$ 16,369,799	$ 22,771,405	$ 34,670,076

CITY OF CYRSTAL LAKE, ILLINOIS

CHANGES IN FUND BALANCES OF GOVERNMENTAL FUNDS

Last Ten Fiscal Years

Fiscal Year	2013	2014	2015	2016
REVENUES				
Charges for Services	$ 4,151,306	$ 3,976,998	$ 4,255,331	$ 4,561,965
Licenses and Permits	681,467	689,030	594,261	546,408
Intergovernmental	18,897,440	17,210,359	19,178,195	22,510,761
Fines and Forfeitures	581,230	593,493	1,186,481	715,857
Property Taxes	11,327,721	11,165,179	11,054,823	13,424,456
Other Taxes	7,458,667	7,521,129	7,504,131	7,451,052
Developer Donations	-	-	-	-
Investment Income	354,263	213,846	179,247	470,909
Miscellaneous	865,199	1,595,211	1,037,793	1,232,711
Total Revenues	44,317,293	42,965,245	44,990,262	50,914,119
EXPENDITURES				
General Government	8,134,756	8,442,528	8,433,073	8,013,493
Public Health and Safety	21,638,535	22,065,741	22,521,524	23,852,909
Public Works	5,962,709	5,908,318	8,248,411	7,333,376
Culture and Recreation	550,698	542,720	563,450	618,351
Debt Service				
Principal	1,343,197	1,325,384	1,338,673	1,383,967
Interest	974,494	579,843	545,577	589,605
Capital Outlay	8,723,799	6,371,060	4,943,965	9,178,080
Total Expenditures	47,328,188	45,235,594	46,594,673	50,969,781
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	(3,010,895)	(2,270,349)	(1,604,411)	(55,662)
OTHER FINANCING SOURCES (USES)				
Transfers In	6,354,136	8,751,359	10,011,992	9,006,449
Transfers (Out)	(7,273,393)	(8,738,879)	(10,039,717)	(9,006,449)
Bonds Issued	3,389,792	-	-	-
Premium (Discount) on Bonds Issued	123,227	-	-	-
Payment to Refunded Bond Escrow	(2,600,517)	-	-	-
Capital Lease Issued	-	-	-	-
Proceeds From Sale of Capital Assets	-	-	-	-
Total Other Financing Sources (Uses)	(6,755)	12,480	(27,725)	-
NET CHANGE IN FUND BALANCES	$ (3,017,650)	$ (2,257,869)	$ (1,632,136)	$ (55,662)
DEBT SERVICE AS A PERCENTAGE OF NONCAPITAL EXPENDITURES	5.78%	4.50%	4.39%	4.20%

2017	2018	2019	2020	2021	2022
$ 5,259,621	$ 5,264,409	$ 5,567,308	$ 5,239,878	$ 4,761,355	$ 5,833,269
626,878	659,908	887,689	899,643	1,158,614	1,034,141
17,740,346	18,841,214	18,972,402	19,559,437	24,193,553	24,417,463
687,186	520,692	465,779	462,293	301,362	368,879
12,368,764	12,499,057	12,985,292	13,034,033	13,698,616	13,693,963
7,251,411	7,317,786	7,500,765	8,347,412	8,909,719	10,318,226
-	-	-	410,527	553,878	199,629
484,987	334,734	1,036,053	1,317,219	375,853	(1,716,158)
943,772	1,350,750	1,611,094	2,629,098	2,200,268	2,395,649
45,362,965	46,788,550	49,026,382	51,899,540	56,153,218	56,545,061
8,176,893	8,312,721	8,212,507	9,121,535	8,313,267	7,419,264
23,956,258	24,143,224	25,231,400	25,551,179	25,839,379	26,974,821
7,122,954	5,426,131	5,761,105	5,948,684	6,188,853	6,475,910
736,944	723,546	743,393	661,596	510,466	776,629
1,426,983	1,447,120	1,496,632	9,975,381	1,051,080	1,384,794
475,339	479,218	411,984	228,933	550,858	395,496
4,559,275	4,877,081	3,491,356	6,150,077	9,778,291	3,485,976
46,454,646	45,409,041	45,348,377	57,637,385	52,232,194	46,912,890
(1,091,681)	1,379,509	3,678,005	(5,737,845)	3,921,024	9,632,171
7,315,265	6,702,316	3,098,328	6,609,374	9,969,342	14,512,565
(7,315,265)	(6,702,316)	(3,098,328)	(6,609,374)	(10,382,457)	(14,512,565)
-	-	-	7,954,054	-	-
-	-	-	787,327	-	-
-	-	-	-	-	-
-	-	59,266	813,338	2,483,808	125,043
-	-	-	52,807	195,719	136,061
-	-	59,266	9,607,526	2,266,412	261,104
$ (1,091,681)	$ 1,379,509	$ 3,737,271	$ 3,869,681	$ 6,187,436	$ 9,893,275
4.42%	4.27%	4.20%	18.72%	3.56%	3.88%

CITY OF CRYSTAL LAKE, ILLINOIS

ASSESSED VALUE AND ACTUAL VALUE OF TAXABLE PROPERTY

Last Ten Levy Years

Levy Year	Farm Property	Residential Property	Commercial Property	Industrial Property	Mineral Property	Rail Property	Total Taxable Assessed Value	Total Direct Tax Rate	Estimated Actual Taxable Value	Percentage of Assessed Value
2012	$ 2,406,232	$ 770,473,587	$ 246,203,281	$ 64,005,237	$ 784,880	$ 1,030,667	$ 1,084,903,884	0.9797	$ 3,254,711,652	33.33%
2013	2,266,748	706,627,435	222,999,035	57,052,844	766,260	1,268,185	990,980,507	1.1786	2,972,941,521	33.33%
2014	1,275,219	682,859,738	215,592,383	56,205,928	766,260	1,320,683	958,020,211	1.2351	2,874,060,633	33.33%
2015	1,404,385	699,260,973	217,281,136	59,020,112	844,076	1,581,706	979,392,388	1.2130	2,938,177,164	33.33%
2016	1,526,396	740,647,736	228,349,107	61,366,135	844,076	1,608,116	1,034,341,566	1.1485	3,103,024,698	33.33%
2017	1,622,445	786,070,587	235,117,515	64,679,519	844,076	1,639,399	1,089,973,541	1.1452	3,269,920,623	33.33%
2018	1,761,344	830,734,889	246,047,143	66,264,371	1,465,540	1,760,154	1,148,033,441	1.0873	3,444,100,323	33.33%
2019	1,886,251	863,066,368	262,375,574	69,136,637	1,525,433	1,920,523	1,199,910,786	1.0879	3,599,732,358	33.33%
2020	1,818,208	903,785,948	265,462,865	70,787,741	1,560,639	2,001,775	1,245,417,176	1.0481	3,736,251,528	33.33%
2021	1,996,645	936,467,067	275,263,871	73,138,016	1,606,507	2,177,547	1,290,649,653	1.0743	3,871,948,959	33.33%

Note: Property in the City is assessed using a multiplier of 33.3%, therefore the estimated actual taxable values are equal to assessed value multiplied by 3. Tax rates are per $100 of assessed

Data Source

McHenry County Clerk

CITY OF CRYSTAL LAKE, ILLINOIS

PROPERTY TAX RATES - DIRECT AND OVERLAPPING GOVERNMENTS

Last Ten Levy Years

	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
Operating:										
Municipal Retirement	0.0849	0.0958	0.1313	0.1372	0.1461	0.1540	0.1729	0.1761	0.1724	0.1291
Police Pension	0.2697	0.2353	0.2242	0.2083	0.2219	0.2022	0.2034	0.1952	0.1992	0.1704
School Cross Guard	0.0043	0.0044	0.0046	0.0048	0.0050	0.0053	0.0046	0.0047	0.0046	0.0023
Fire Protection	0.5383	0.5501	0.5710	0.5761	0.5992	0.6315	0.6592	0.6736	0.6280	0.5276
Firemen Pension	0.1771	0.1625	0.1569	0.1609	0.1729	0.1556	0.1729	0.1856	0.1746	0.1503
Total City of Crystal Lake	1.0743	1.0481	1.0879	1.0873	1.1452	1.1485	1.2130	1.2351	1.1786	0.9797
Crystal Lake Public Library	0.3674	0.3755	0.3897	0.3997	0.4210	0.4345	0.4589	0.4670	0.4436	0.3878
McHenry County	0.7365	0.7621	0.7868	0.8317	0.9019	1.0539	1.0781	1.1412	1.0960	0.9958
District 47	3.8048	3.8548	3.8851	3.9469	4.0463	4.1616	4.3488	4.3867	4.1626	3.7347
District 155	2.1383	2.1636	2.5236	2.5646	2.6953	2.7749	2.9060	2.9721	2.8118	2.5090
Debt Service:										
District 47	-	-	-	-	0.2143	0.2119	0.2103	0.2655	0.2446	0.2129
District 155	0.3371	0.3485	0.0466	0.0485	0.0066	0.0537	0.1196	0.1227	0.1495	0.1360
Other										
Total Tax Rate:										
City of Crystal Lake	1.0743	1.0481	1.0879	1.0873	1.1452	1.1485	1.2130	1.2351	1.1786	0.9797
Crystal Lake Public Library	0.3674	0.3755	0.3897	0.3997	0.4210	0.4345	0.4589	0.4670	0.4436	0.3878
McHenry County	0.7365	0.7621	0.7868	0.8317	0.9019	1.0539	1.0781	1.1412	1.0960	0.9958
District 47	3.8048	3.8548	3.8851	3.9469	4.2607	4.3735	4.5591	4.6522	4.4072	3.9477
District 155	2.4754	2.5121	2.5702	2.6130	2.7019	2.8286	3.0255	3.0948	2.9613	2.6450
Other:										
College District 528 MCC	0.3297	0.3433	0.3564	0.3655	0.3847	0.4066	0.4348	0.4453	0.4306	0.3921
McHenry County Conservation	0.2219	0.2236	0.2286	0.2380	0.2449	0.2588	0.2766	0.2840	0.2748	0.2481
Crystal Lake Park District	0.4703	0.4813	0.4886	0.5003	0.5178	0.5310	0.5535	0.5582	0.5193	0.4605
Township (Algonquin)	0.0543	0.0558	0.0573	0.0603	0.0638	0.0712	0.0828	0.0851	0.0821	0.0742
Road and Bridge (Algonquin)	0.1231	0.1265	0.1323	0.1417	0.1527	0.1705	0.1862	0.1913	0.1827	0.1627

Data Source

McHenry County Clerk.

CITY OF CRYSTAL LAKE, ILLINOIS

PRINCIPAL PROPERTY TAX PAYERS

Current Year and Nine Years Ago

		2021			2012		
Taxpayer	Type of Business	Taxable Assessed Value	Rank	Percent of Total District Taxable Assessed Value	Taxable Assessed Value	Rank	Percent of Total District Taxable Assessed Value
Inland Crystal Point LLC	Retail	7,593,476	1	0.59%	8,379,893	1	0.77%
Centro Bradley Crystal Lake	Retail	6,905,053	2	0.54%	7,913,608	3	0.73%
EPC Trevi, LLC	Commercial	6,467,998	3	0.50%			0.00%
KPR US LLC	Industrial	6,093,309	4	0.47%			0.00%
ARHC CLCRYIL01 LLC	Commercial	3,206,617	5	0.25%			0.00%
Crystal Lake LP	Retail	3,191,071	6	0.25%			0.00%
Inland Bohl Farm LLC	Retail	2,944,061	7	0.23%	3,430,265	9	0.32%
Northern Illinois Medical Center	Healthcare	2,795,541	8	0.22%	3,478,793	8	0.32%
Knaack Mfg. Co.	Industrial	2,770,155	9	0.21%			0.00%
Tsoumpas IL 203 GRP, LLC	Commercial	2,761,818	10	0.21%			0.00%
Skyridge Partners LLC	Residential			0.00%	8,074,240	2	0.74%
Colfin Cobalt Industrial	Industrial			0.00%	5,290,303	4	0.49%
Walmart Real Est Business	Retail			0.00%	4,794,455	5	0.44%
Tyco Healthcare Group	Manufacturing			0.00%	4,566,172	6	0.42%
Sunrise Residential Housing	Residential			0.00%	4,089,833	7	0.38%
Home State Bank	Business			0.00%	3,165,043	10	0.29%
		$ 44,729,099		3.47%	$ 53,182,605		4.90%

Note: Every effort has been made to seek out and report the largest taxpayers. However, many of the taxpayers listed contain multiple parcels and it is possible that some parcels and their valuations have been overlooked.

Data Source

McHenry County Treasurer

CITY OF CRYSTAL LAKE, ILLINOIS

PROPERTY TAX EXTENSIONS AND COLLECTIONS

Last Ten Fiscal Years

Fiscal Year Ended April 30,	Taxes Extended for the Fiscal Year	Collected Within the Fiscal Year of the Levy		Collections In Subsequent Years	Total Collections to Date	
		Amount	Percentage of Extension		Amount	Percentage of Extension
2013	$ 10,259,592	$ 10,231,277	99.72	-	$ 10,231,277	99.72
2014	10,588,864	10,565,666	99.78	-	10,565,666	99.78
2015	11,634,049	11,622,227	99.90	-	11,622,227	99.90
2016	11,785,312	11,765,244	99.83	-	11,765,244	99.83
2017	11,879,677	11,864,090	99.87	-	11,864,090	99.87
2018	11,879,703	11,873,307	99.95	-	11,873,307	99.95
2019	12,482,104	12,464,739	99.86	-	12,464,739	99.86
2020	12,482,131	12,456,521	99.79	-	12,456,521	99.79
2021	13,053,697	13,030,707	99.82	-	13,030,707	99.82
2022	13,053,672	13,028,661	99.81	-	13,028,661	99.81

Note: Above schedule excludes taxes levied and collected on special service areas. There is a two year difference between the levy year and the fiscal year for which the taxes are levied.

Data Source

McHenry County Clerk

CITY OF CRYSTAL LAKE, ILLINOIS

RATIOS OF OUTSTANDING DEBT - BY TYPE

Last Ten Fiscal Years

	Governmental Activities			Business-Type Activities						
Fiscal Year Ended April 30,	General Obligation Bonds	Unamortized Bond Premium	Capital Leases	General Obligation Bonds	Notes Payable	Unamortized Bond Premium	Capital Leases	Total Primary Government	Percentage of Personal Income	Per Capita
2013	$ 19,053,973	$ 155,798	$ -	$ 8,856,825	$ 8,676,955	$ -	$ -	$ 36,743,551	3.23%	$ 902
2014	17,707,947	135,156	-	26,264,962	-	1,047,753	-	45,155,818	3.97%	1,108
2015	16,299,470	65,351	-	24,398,153	-	977,272	-	41,740,246	3.67%	1,024
2016	14,898,250	48,095	-	22,411,000	1,900,000	901,155	-	40,158,500	2.80%	986
2017	13,453,551	30,379	-	20,364,550	10,426,422	822,722	-	45,097,624	3.17%	1,107
2018	11,988,542	12,491	-	18,270,226	15,537,661	741,277	-	46,550,197	3.36%	1,143
2019	10,473,372	(6,047)	54,611	16,108,783	15,235,751	658,204	59,664	42,584,338	3.07%	1,045
2020	9,339,638	794,276	780,680	20,301,671	14,389,153	1,187,033	160,682	46,953,133	3.39%	1,152
2021	7,716,268	708,630	2,817,479	17,598,732	13,525,659	1,107,355	501,116	43,975,239	2.67%	1,092
2022	6,967,332	623,693	2,293,855	15,712,668	12,645,046	994,313	415,156	39,652,064	2.48%	985

CITY OF CRYSTAL LAKE, ILLINOIS

RATIOS OF GENERAL BONDED DEBT OUTSTANDING

Last Ten Fiscal Years

Fiscal Year Ended April 30,	General Obligation Debt	Unamortized Bond Premium	Less Amounts Available in Debt Service Funds	Net Bonded Debt	Percentage of Estimated Actual Taxable Value of Property	Per Capita
2013	$ 27,910,798	$ 155,798	$ 41,803	$ 28,024,793	2.13%	$ 684.02
2014	43,972,909	1,182,909	664,234	44,491,584	3.71%	1,092.01
2015	40,697,623	1,042,623	656,449	41,083,797	3.79%	1,008.36
2016	37,309,250	949,250	607,044	37,651,456	3.80%	904.04
2017	32,965,000	853,101	535,819	33,282,282	3.47%	816.88
2018	29,505,000	753,768	470,617	29,788,151	2.88%	731.12
2019	26,582,155	652,157	380,381	26,853,931	2.34%	659.11
2020	29,641,309	1,981,309	263,268	31,359,350	2.61%	769.69
2021	25,315,000	1,815,985	328,566	26,802,419	2.23%	665.58
2022	22,680,000	1,618,006	328,811	23,969,195	1.86%	595.23

Notes: Population data can be found at page 163 demographic and economic statistics.

Assessed value and actual value of taxable property can be found on page 155.

CITY OF CRYSTAL LAKE, ILLINOIS

DIRECT AND OVERLAPPING GOVERNMENTAL ACTIVITIES BONDED DEBT,
UNAMORTIZED BOND PREMIUM AND CAPITAL LEASES

April 30, 2022

Governmental Unit	Bonded Debt	Applicable to the City Percent	Applicable to the City Amount
Bonded Debt	$ 6,967,332		
Unamortized Bond Premium	623,693		
Capital Leases	2,293,855		
Total City of Crystal Lake	$ 9,884,880	100%	$ 9,884,880
Overlapping:			
School District Number 155	13,520,000	40.51%	5,476,952
School District Number 46	600,000	12.72%	76,344
School District Number 200	81,015,352	0.94%	759,924
School District Number 300	228,355,000	0.01%	20,552
McHenry County Conservation District	58,315,000	13.54%	7,894,102
Crystal Lake Park District	1,147,745	75.05%	861,371
Cary Park District	768,285	0.04%	277
Huntley Park District	196,000	0.63%	1,235
Total others	$ 383,917,382		$ 15,090,757
Total overlapping debt	$ 393,802,262		$ 24,975,637

CITY OF CRYSTAL LAKE, ILLINOIS

LEGAL DEBT MARGIN INFORMATION

Last Ten Fiscal Years

The City is a home rule municipality. To date, the General Assembly has set no limits for home-rule municipalities.

Article VII, Section 6(k) of the Illinois Constitution governs computation of the legal debt margin.

"The General Assembly may limit by law the amount and require referendum approval of debt to be incurred by home-rule municipalities, payable from ad valorem property tax receipts, only in excess of the following percentages of the assessed value of its taxable property …(2) if its population is more than 25,000 and less than 500,000 an aggregate of one percent…indebtedness which is outstanding on the effective date (July 1, 1971) of this constitution or which is thereafter approved by referendum…shall not be included in the

CITY OF CRYSTAL LAKE, ILLINOIS

DEMOGRAPHIC AND ECONOMIC STATISTICS

Last Ten Fiscal Years

Fiscal Year Ended April 30,	Estimated Population (1)	Personal Income	Per Capita Personal Income (2)	School Enrollment (3)	Unemployment Rate (4)	
2013	40,743	$ 1,138,359,420	$ 27,940	14,937	8.6%	
2014	40,743	1,138,359,420	27,940	14,716	6.3%	
2015	40,743	1,434,275,829	35,203	14,336	4.9%	
2016	40,743	1,268,451,819	31,133	14,020	5.0%	
2017	40,743	1,420,912,125	34,875	13,896	3.2%	
2018	40,743	1,386,932,463	34,041	13,695	3.5%	
2019	40,743	1,468,214,748	36,036	13,357	2.8%	
2020	40,743	1,710,187,425	41,975	13,138	16.1%	(5)
2021	40,269	1,645,028,919	40,851	12,639	5.0%	
2022	40,269	1,601,981,358	39,782	12,787	2.5%	

Data Sources

(1) U.S. Census Bureau
(2) U.S. Census Bureau
(3) Elementary and High School - obtained from School Districts
(4) IL Department of Employment Security - Local Area Unemployment Statistics
(5) Change in Unemployment rate is attributable to closures as a result of COVID-19 and the Govenor's Stay-at-Home Orders.

CITY OF CRYSTAL LAKE, ILLINOIS

PRINCIPAL EMPLOYERS

Current Year

Employer	Employees	Rank	% of Total City Population
CL Elementary School District 47	1,528	1	3.79%
Crystal Lake School District 155	725	2	1.80%
McHenry County College	500	3	1.24%
Knaack Manufacturing	500	4	1.24%
Crystal Lake Park District	480	5	1.19%
Aptar Group	475	6	1.18%
Cardinal Health	350	7	0.87%
Walmart	350	8	0.87%
City of Crystal Lake	241	9	0.60%
Technipaq	225	10	0.56%
Jewel Foodstores	220	11	0.55%
	5,594		13.89%

Information is not readily available for previous years.

Data Sources

Crystal Lake Website, Demographic Data and Statistics, Labor Statistics

CITY OF CRYSTAL LAKE, ILLINOIS

FULL-TIME EQUIVALENT EMPLOYEES

Last Ten Fiscal Years

	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013
General Government	30.05	29.95	37.25	37.75	38.75	38.75	39.25	40.25	43.50	43.50
Public Safety:										
Police	77.70	77.70	77.75	77.75	77.75	78.75	78.75	79.75	79.75	80.25
Fire	67.50	67.50	67.50	67.50	67.50	67.50	67.50	67.75	67.75	67.50
Highways and Streets:										
Administration	4.75	3.25	4.25	4.25	4.25	5.25	5.25	5.25	5.25	5.00
Engineering	7.00	7.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Facilities	7.00	7.00	7.00	7.00	7.00	6.50	6.50	6.50	6.50	6.50
Maintenance	15.00	15.00	17.00	17.00	18.00	18.00	18.00	19.00	20.00	19.75
Waterworks and sewerage	29.00	30.00	28.00	28.00	28.00	30.00	31.00	31.00	31.50	31.50
	238.00	237.40	238.75	239.25	241.25	244.75	246.25	249.50	254.25	254.00

Notes: Full-time equivalent employment is a unit of measure that indicates the workload of an employee. An FTE of 1.0 is equivalent to a full-time worker, while an FTE of 0.75 or 0.5 signals three-quarter or half of a full work load. In Fiscal Year 2021, Engineering moved from the Community Development Department (General Government) to the Public Works Department.

Data Source

City of Crystal Lake records

CITY OF CRYSTAL LAKE, ILLINOIS

OPERATING INDICATORS

Last Ten Fiscal Years

	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013
Police:										
Physical arrests	642	611	769	854	838	905	935	1,010	918	979
Parking violations	2,278	2,019	3,228	2,339	3,310	3,742	4,131	5,406	4,569	5,018
Traffic violations	3,379	3,697	8,788	9,937	10,910	11,869	13,961	11,267	11,381	10,193
Fire:										
Number of calls answered	6,704	6,283	6,799	6,345	6,228	5,894	5,833	5,695	5,452	5,475
Inspections	743	588	853	957	981	650	833	1,104	1,060	1,077
Highways and Streets:										
Street resurfacing (lane miles)	12.3	10.8	10.0	6.9	6.9	8.3	6.0	6.9	8.1	8.8
Water:										
New connections	99	123	76	19	8	12	5	23	7	7
Water main breaks	25	22	21	28	19	24	18	29	34	23
Average daily consumption (millions of gallons)	4.10	3.87	4.01	3.85	3.85	3.90	3.93	3.93	4.40	4.65
Wastewater:										
Average daily sewage treatment (millions of gallons)	3.84	4.77	5.00	4.80	4.80	4.80	5.10	5.10	5.00	5.00
Library:										
Circulation										
Physical materials	444,589	115,152	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
e-materials	85,340	94,193	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Reference Questions	46,152	13,592	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Cardholders	18,680	21,109	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Programs										
Number	921	1,020	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Attendance	38,162	88,730	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Data Source

City records
N/A - data not available

CITY OF CRYSTAL LAKE, ILLINOIS

CAPITAL ASSETS STATISTICS

Last Ten Fiscal Years

	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013
Public safety:										
Police:										
Stations	1	1	1	1	1	1	1	1	1	1
Patrol units	22	22	19	19	19	23	23	23	23	23
Fire:										
Stations	3	3	3	3	3	3	3	3	3	3
Highways and Streets:										
Streets (miles)	176	176	176	176	176	160	160	160	160	160
Streetlights	2,417	2,417	2,417	2,417	2,417	2,417	2,410	2,410	1,996	1,996
Traffic signals	33	33	33	33	33	33	33	33	31	31
Culture and Recreation:										
Parks acreage	450	450	450	450	450	450	450	450	450	450
Water:										
Water mains (miles)	240	240	236	230	230	230	230	230	230	226
Fire hydrants	3,234	3,181	3,122	3,122	3,122	3,114	3,095	3,095	3,095	3,110
Maximum daily capacity (million of gallons)	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.37
Sewer:										
Sanitary sewers (miles)	165	165	161	166	166	166	166	166	166	166
Storm sewers (miles)	122	122	115	114	60	60	60	60	60	60
Maximum daily treatment (millions of gallons)	20.20	20.20	20.20	20.20	19.50	16.50	16.50	16.50	16.50	16.50

Data Source

City records

IRMA

COVERAGE DECLARATIONS

Coverage Period: ***November 1, 2021 to November 1, 2022***

Types of Coverages	Pool Self-Insured Retention	Limits
General Liability ▪ Professional Liability ▪ Law Enforcement Activities ▪ Employee Benefits	$3,000,000	$15,000,000 (per member)
Auto Liability ▪ Uninsured/Underinsured Motorist	$3,000,000	$15,000,000 $50,000 (per member)
Public Officials Liability ▪ Wrongful Acts ▪ Employment Practices	$3,000,000	$15,000,000 (per member)
Workers' Compensation ▪ Employer's Liability	$1,500,000	Statutory $1,000,000 (per member)
First Party Property – All Risk ▪ Flood Zone A/V ▪ Flood (Non-Zone A/V) ▪ Contingent Business Interruption (Sales Tax) ▪ Scheduled Emergency Vehicles-Agreed Value ▪ Boiler/Machinery	$1,000,000 $1,000,000 $450,000 $450,000 $100,000 $ 150,000	$250,000,000 per occurrence $5,000,000 $40,000,000 $10,000,000 Scheduled $50,000,000 (per member)
Crime ▪ Employee Theft (Dishonesty) ▪ Forgery, Alteration & Counterfeit Currency ▪ Credit Card Forgery ▪ Computer Fraud ▪ Funds Transfer Fraud ▪ Personal Accts/Identity Fraud	$ 100,000	 $5,000,000 $5,000,000 $5,000,000 $5,000,000 $5,000,000 $25,000 (per member)
Cyber Risk ▪ Data Compromise/Breach Response ▪ Computer Attack System Restoration ▪ Cyber Extortion (IRMA excess $75,000) ▪ Misdirected Payments ▪ Computer Fraud ▪ Data Compromise Liability ▪ Network Security Liability ▪ Electronic Media Liability ▪ Public Relations	Member Deductible - $10,000	$1,000,000 member aggregate $500,000 $500,000 $100,000 $25,000 $1,000,000 $1,000,000 $1,000,000 $1,000,000 $5,000
Public Officials Bonds ▪ Mayor/President, Treasurer, Clerk ▪ Special District Trustees ▪ Supplemental	$0	Statutory Limits As Scheduled

Yearly Aggregates	Limits
Member Annual Payment Cap (Applies to general/auto liability and public officials' liability Loss Fund Payments only)	$6,000,000
Agency Aggregate Cap	$75,449,420

Agenda Item No: 20

City Council
Agenda Supplement

Meeting Date: October 18, 2022

Item: Intergovernmental Agreement between the City of Crystal Lake and McHenry County College for police services

Staff Recommendation: Motion adopting a Resolution authorizing the City Manager to execute an Intergovernmental Agreement with McHenry County College to provide police services

Staff Contact: James Black, Police Chief

Background:

On October 20, 2010, McHenry County College (MCC) established a Public Safety/Police Department which employs peace officers who have the authority and jurisdiction to engage in law enforcement activities at the College and its property. In 2011, the Director of Public Safety of McHenry County College requested to enter into an Intergovernmental Agreement with the City of Crystal Lake to provide police services to the college campus when McHenry County College Public Safety personnel were not working (Monday-Thursday 11:00 p.m.- 6:00 a.m., Friday 7:00 p.m. -7:00 a.m., weekends 6:00 p.m. -7:00 a.m.). On July 19, 2011, the City Council approved the Intergovernmental Agreement and adopted a resolution authorizing the City Manager to execute the agreement.

In June 2022, the Public Safety Director of McHenry County College contacted the Police Department requesting to update the 10-year-old agreement. Utilizing similar language as the 2018 Intergovernmental Agreement with the Crystal Lake Park District, the updated Agreement with the McHenry County College is attached for City Council review and approval. Items modified from the original agreement include:

- Minor changes or updates to outdated language contained in the original agreement in most sections. Modifications were made to keep the language current.

- Section 3: The Crystal Lake Police Department will be the primary investigating agency for all major crimes that occur within McHenry County College property that lies within the City's corporate boundaries.

  Section 3 is a new section added to ensure a continuation of police services based on the possibility of limited resources the McHenry County College police may have.

Section 10: Insurance: Both parties to this Agreement agree to provide each other with evidence of the following insurance coverages and coverage limits:

A. Commercial General Liability: a minimum of $1,000,000 per occurrence for bodily injury, property damage, personal injury, and advertising injury with a general aggregate of $2,000,000. If not included as a part of the general liability coverage, law enforcement activities coverage with a minimum limit of $2,000,000 and a general aggregate of $4,000,000.

B. Workers' Compensation: statutory limits

C. Employers' Liability for their employees:

    a. $1,000,000 each accident
    b. $1,000,000 disease, per employee
    c. $1,000,000 disease, policy limit
    d. Each party shall agree to waive all rights of subrogation against the other party, their officers, officials, employees, agents and volunteers for losses arising from work performed by the party.

Section 10 is a new section added by City legal staff and IRMA. The language contained in this section is similar to the language used in the agreement with the Crystal Lake Park District.

The agreement does not obligate the City to perform actions outside of what is provided for any other property owner or organization in Crystal Lake. The main purpose of the agreement is to define the jurisdictional interaction between the City and the MCC Police Department and provide MCC the assurance that police coverage would be provided during times when the MCC Police Department is not on duty or when police services exceed MCC's capacity.

The updated agreement has been reviewed by City legal staff and the City's insurance provider, IRMA.

Votes Required to Pass: Simple Majority

Res. 22R -

RESOLUTION

BE IT RESOLVED BY THE MAYOR AND CITY COUNCIL OF THE CITY OF CRYSTAL LAKE that the Interim City Manager be and is hereby authorized to execute an Agreement between the City of Crystal Lake and the McHenry County College regarding Police Services.

DATED this 18th day of October, 2022.

CITY OF CRYSTAL LAKE, an
Illinois municipal corporation,

By:_____
Haig Haleblian, MAYOR

SEAL

ATTEST

_____
Nick Kachiroubas, CITY CLERK

PASSED: October 18, 2022
APPROVED: October 18, 2022

Draft

AGREEMENT BETWEEN THE CITY OF CRYSTAL LAKE AND THE MCHENRY COUNTY COLLEGE REGARDING POLICE SERVICES

THIS AGREEMENT is made as of _____, 2022, by and between the CITY OF CRYSTAL LAKE ("City"), an Illinois municipal corporation and the McHenry County College ("MCC") Police Department, an entity of Community College District 528. In consideration of the mutual promises of the parties hereto made each to the other and other good and valuable consideration, the City and the McHenry County College agree as follows:

WHEREAS, the City is a home rule municipality with authority under the provisions of Article VII, Section 6 of the Illinois Constitution; and

WHEREAS, the City operates a full time police department which is staffed by police officers who are on duty 24 hours per day and have the authority under the Illinois Complied Statutes to conduct law enforcement activities within the City of Crystal Lake to include McHenry County College; and

WHEREAS, The MCC Police Department is authorized pursuant to 110 ILCS 805/3-42.1 to appoint law enforcement officers to a community college district police department formed by McHenry County College with police officers on duty and providing police services to McHenry County College property normally between the hours of 6:00 am and 11:00 pm Monday through Thursday, Fridays between the hours of 6:00 am and 7:00 pm, and on Saturday and Sundays between the hours of 7:00 am and 6:00 pm and at certain other times as determined by the McHenry County College (hereinafter "MCC Police Department Hours"); and

WHEREAS, Article VII, Section 10 of the Illinois Constitution of 1970 provides for intergovernmental cooperation between units of local government such as the City and the McHenry County College, including the power to contract or otherwise associate among themselves to obtain or share services and to exercise, combine, or transfer any power or function in any manner not prohibited by law or by ordinance and to use their credit, revenues, and other resources to pay costs related to intergovernmental activities. The Illinois Intergovernmental Cooperation Act 5 ILCS 220/1 *et seq*., further authorizes such intergovernmental cooperation; and

WHEREAS, currently, the City responds to police calls for service within the corporate limits of Crystal Lake and the MCC Police Department responds to police calls for service within the limits of the McHenry County College; and

WHEREAS, McHenry County College Main Campus is located within the corporate limits of the City; and

WHEREAS, the City and the MCC Police Department have determined that it is in the best interests of each party to this agreement and the public health, safety and welfare of persons and property within the City and McHenry County College to enter into an agreement for the parties to provide mutual assistance.

Draft

NOW, THEREFORE, for good and valuable consideration set forth herein, the receipt and adequacy of which is acknowledged, the City and the McHenry County College agree as follows:

Section 1: Recitals
The foregoing recitals are incorporated by reference as though fully set forth herein.

Section 2: Provisions of Requests for Mutual Assistance
Each Police Department shall make a good faith effort to respond to calls for assistance for police services upon the request of the other Police Department. At such times as MCC police officers are not on-duty, the City Police Department may respond in their stead, as they would for any other entity or property owner within the corporate boundaries of the City.

A. This Agreement does not obligate the City to provide mandatory, regular, or scheduled patrols of McHenry County College property by City police officers, nor does this Agreement obligate MCC police officers to provide mandatory, regular, or scheduled patrols of property not owned or under the control of the McHenry County College.

B. Although the City retains jurisdiction to provide police services to McHenry County College properties during the MCC Police Department Hours, the McHenry County College shall not expect the City to, or make demand upon the City to, provide police services to McHenry County College properties during such hours unless otherwise agreed by the parties.

C. Each Police Department retains sole authority in determining if a response to a request for police assistance from the other Department will be honored, or continued if initially honored, normally based upon the availability of their own police officers and their obligations to their usual duties within their respective, primary jurisdictions.

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Section 3: City Investigations on McHenry County College Property
Notwithstanding any provisions within this Agreement to the contrary, the City shall retain and shall exercise primary authority in the investigation of homicides, suspicious deaths, and other major crimes occurring anywhere within the City including within or upon property owned or controlled by the McHenry County College where such property lies within the City's corporate boundaries. The MCC police shall render such reasonably requested assistance to the City Police Department, subject to the availability of MCC Police officers.

Section 4: Compensation
Any aid rendered pursuant to this Agreement shall be provided without compensation paid by the requesting party to the police department providing such aid.

Section 5: City Enforcement of Laws and City Ordinances
The City retains the right to enforce Federal, State and City Ordinances on McHenry County College property within the City corporate limits, regardless of whether MCC police officers are on duty and available.

Section 6: McHenry County College Enforcement of Laws and McHenry County College Regulations within College Property

The McHenry County College retains the right to enforce Federal, State and College Rules and Regulations within McHenry County College property.

Section 7: Control and Supervision

The concept of the National Incident Management System's *Unified Command* should be followed during events on McHenry County College property in which both Police Departments are working collaboratively to resolve incidents not covered in Section 3 of this Agreement.

Section 8: Prosecution and Adjudication

The City shall assume full responsibility, including costs, for the prosecution of any offense cited by the City. Likewise, the MCC Police Department shall assume full responsibility, including costs, for the prosecution of any offense cited by the MCC police officers. Both parties agree, should it be necessary, to appear in court or any administrative proceeding and provide testimony on any matter in which one party assisted the other in a law enforcement function.

The City shall receive any and all fines assessed following adjudication of any offense cited by a City police officer. The McHenry County College Police Department shall receive any and all fines assessed following adjudication of any offense cited by a MCC police officer.

Section 9: Indemnification

A. The City does hereby indemnify and hold harmless the McHenry County College and its officers, elected and appointed officials, employees, agents, attorneys, and representatives from and against any and all claims which may arise out of the provision of services by the Crystal Lake Police Department under this Agreement, except to the extent caused by the improper or negligent acts or omissions of the of the McHenry County College (or its officers, officials, employees, agents, attorneys, and representatives).

B. The McHenry County College does hereby indemnify and hold harmless the City and its officers, elected and appointed officials, employees, agents, attorneys, and representatives harmless from and against any and all claims which may arise out of the provision of services by the MCC Police Department under this Agreement, except to the extent caused by improper or negligent acts or omissions of the City (or its officers, officials, employees, agents, attorneys, and representatives).

C. The City and the McHenry County College are responsible for their own personnel acting under this Agreement and each releases, indemnifies and holds harmless the other with regard to any claims for injury or damage made by their respective personnel involving employment benefits provided by law or contract. Specifically, with regard to employment benefits, all employee benefits, wage and disability payments, pension and workmen's

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compensation claims, damage to or destruction of equipment and clothing and medical expense of the personnel of the City or McHenry County College shall be paid by the personnel's employing agency.

Section 10: Insurance

Both parties to this Agreement agree to provide each other with evidence of the following insurance coverages and coverage limits:

A. Commercial General Liability: a minimum of $1,000,000 per occurrence for bodily injury, property damage, personal injury, and advertising injury with a general aggregate of $2,000,000. If not included as a part of the general liability coverage, law enforcement activities coverage with a minimum limit of $2,000,000 and a general aggregate of $4,000,000.

B. Workers' Compensation: statutory limits.

C. Employers' Liability for their employees:

   a. $1,000,000 each accident
   b. $1,000,000 disease, per employee
   c. $1,000,000 disease, policy limit
   d. Each party shall agree to waive all rights of subrogation against the other party, their officers, officials, employees, agents and volunteers for losses arising from work performed by the party.

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Section 11: Promotion of Interaction and Communication

The parties agree that they desire to establish a variety of means to enhance and promote communication and cooperation between the City and the McHenry County College Police Department. In addition to those matters otherwise addressed in this Agreement, the parties also wish to establish the following:

A. Complaint Procedure. The City and the MCC Police Department agree to establish a procedure for responding to complaints concerning the provisions of this Agreement. The City and the McHenry County College Police Department agree to inform the other party, as the case may be, when specific complaints are brought by their respective residents or customers, including without limitation the date and time of the call, complainant's contact information, and a description of the complaint. The MCC Police Chief or his or her designee agrees to work cooperatively with the Crystal Lake Police Chief or his or her designee to determine appropriate actions to be taken to resolve the complaint.

B. Regular Meetings. The parties further agree that their representatives may meet on a quarterly or as needed basis, to discuss, without limitation, this Agreement and the provisions provided pursuant to this Agreement, at a time and location agreed to by the parties during normal business hours, 8:30 a.m. to 5:00 p.m.

Section 12: Term; Renewal; Termination

A. Initial Term. The initial term of this Agreement shall be for a period of one year from the Commencement Date.

B. Renewal. This Agreement shall automatically renew annually ("Renewal Term") on the anniversary of the Commencement Date, unless either party provides written notice to the other of its intention not to renew. Said notice shall be served not later than sixty (60) days prior to the termination of the Initial Term or any Renewal Term.

C. Termination. This Agreement may be terminated pursuant to one of the following procedures:

1. By written amendment to this Agreement duly authorized by the appropriate legislative action of the parties; or

2. By written notice served by the party desiring to terminate this Agreement upon the other parties, specifically stating that the party sending the notice is exercising its right to terminate this Agreement. Such a termination shall be effective thirty (30) days after the service of such notice.

Section 13: Procedures In the Event of Termination

In the event that any party provides written notice pursuant to Section 13(C)(2) above, each party agrees to: (i) appoint, delegate and authorize one representative of such party to meet and confer with the appointed, delegated and authorized representative of the other parties promptly thereafter to discuss the reasons for the termination notice and whether there are circumstances under which the parties might mutually agree to renew and continue their cooperative relationship under this Agreement, and (ii) require their representative to faithfully report the nature of such discussions to their respective governmental body. The parties agree to use their best efforts and to work in good faith through this meeting process to resolve all issues precipitating the notice of termination. These efforts shall continue for a period of not less than three months following the notice ("Meet and Confer Period"). Termination of this Agreement shall be effective thirty (30) days following the notice provided by 13(c)(2), subject to possible reinstatement upon the agreement of the Parties as a result of discussions between the parties during the Meet and Confer Period.

Section 14: General Provisions

A. Commencement Date. This Agreement shall be considered in effect when executed by the duly authorized parties.

B. Notice. Any notice or communication required or permitted to be given under this Agreement shall be in writing and shall be delivered (i) personally, (ii) by a reputable overnight courier, (iii) by certified mail, return receipt requested, and deposited in the U.S. Mail, postage prepaid, or (iv) by facsimile. Facsimile notices shall be deemed valid upon confirmed transmission followed by notice in the manner described in either (i), (ii), or (iii) above within three business days thereafter at the appropriate address set forth below. Unless otherwise provided in this Agreement, notices shall be deemed received after the

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first to occur of (a) the date of actual receipt; or (b) the date that is one (1) business day after deposit with an overnight courier as evidenced by a receipt of deposit; or (b) the date that is three (3) business days after deposit in the U.S. mail, as evidenced by a return receipt or the date of confirmed fax transmission. By notice complying with the requirements of this Section 13(B), each party to this Agreement shall have the right to change the address or the addressee, or both, for all future notices and communications to them, but no notice of a change of addressee or address shall be effective until actually received.

Notices and communications to the McHenry County College shall be addressed to, and delivered at, the following address:

McHenry County College
8900 US-Rt. 14
Crystal Lake, Illinois 60012
Attention: President

Notices and communications to the City of Crystal Lake shall be addressed to, and delivered at, the following address:

City of Crystal Lake
100 West Woodstock Street
Crystal Lake, Illinois 60014
Attention: City Manager

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C. Rights Cumulative. Unless expressly provided to the contrary in this Agreement, each and every one of the rights, remedies, and benefits provided by this Agreement shall be cumulative and shall not be exclusive of any other rights, remedies, and benefits allowed by law.

D. Non-Waiver. No party shall be under any obligation to exercise any of the rights granted to it in this Agreement. The failure of any party to exercise at any time any right granted to such party shall not be deemed or construed to be a waiver of that right, nor shall the failure void or affect the party's right to enforce that right or any other right.

E. Consents. Unless otherwise provided in this Agreement, whenever the consent, permission, authorization, approval, acknowledgement, or similar indication of assent of any party to this Agreement, or of any duly authorized officer, employee, agent, or representative of any party to this Agreement, is required in this Agreement, the consent, permission, authorization, approval, acknowledgement, or similar indication of assent shall be in writing.

F. Governing Law. This Agreement shall be governed by, and enforced in accordance with, the laws of the State of Illinois.

G. Severability. It is hereby expressed to be the intent of the parties to this Agreement that should any provision, covenant, agreement, or portion of this Agreement or its application to any person or property be held invalid by a court of competent jurisdiction, the remaining provisions of this Agreement and the validity, enforceability, and application to any person or property shall not be impaired thereby, but the remaining provisions shall be interpreted, applied, and enforced so as to achieve, as near as may be, the purpose and intent of this Agreement to the greatest extent permitted by applicable law.

H. Entire Agreement. This Agreement constitutes the entire agreement between the parties and supersedes any and all prior agreements and negotiations between the parties, whether written or oral, relating to the subject matter of this Agreement.

I. Interpretation. This Agreement shall be construed without regard to the identity of the party who drafted the various provisions of this Agreement. Moreover, each and every provision of this Agreement shall be construed as though all parties to this Agreement participated equally in the drafting of this Agreement. As a result of the foregoing, any rule or construction that a document is to be construed against the drafting party shall not be applicable to this Agreement.

J. Amendments and Modifications. No amendment or modification to this Agreement shall be effective until it is reduced to writing and approved and executed by all parties to this Agreement in accordance with applicable law.

K. Changes in Laws. Unless otherwise provided in this Agreement, any reference to laws, statutes, ordinances, rules, or regulations shall be deemed to include any modifications of, or amendments to, such laws, statutes, ordinances, rules, or regulations that may occur in the future.

L. Authority to Execute. Each party hereby warrants and represents to the other parties that the persons executing this Agreement on its behalf have been properly authorized to do so by the corporate authorities of such party.

M. No Third Party Beneficiaries. No claim as a third party beneficiary under this Agreement by any person shall be made, or be valid, against the City or the McHenry County College.

N. Retention of Authority Nothing contained in this Agreement shall be construed as limiting or otherwise diminishing the authority or jurisdiction which is currently granted to or which may subsequently be granted to the Crystal Lake Police Department or the McHenry County College Police Department pursuant to applicable State or Federal law.

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IN WITNESS HEREOF, the City of Crystal Lake and the McHenry County College, respectively, have caused this Agreement to be executed by their respective Interim City Manager/Executive Director and attested by their respective College President, as of the day and year first above written.

CITY OF CRYSTAL LAKE	MCHENRY COUNTY COLLEGE
By_____ Interim City Manager	By_____ President
Attest_____ City Clerk	Attest_____ Executive Assistant to the President

Draft