State of the Community 2025



AWARDS AND RECOGNITION

The City is considered a Triple Crown organization by the Government Finance Officers Association (GFOA). Triple Crown organizations receive:

- Certificate of Achievement for Excellence in Financial Reporting for the Annual Comprehensive Financial Report (ACFR)
- Distinguished Budget Presentation Award
- Popular Annual Financial Report (PAFR) Award

These awards recognize the efforts and dedication to financial transparency and effective communication of financial information.

The City of Crystal Lake has a rich history, rewarding quality of life and tremendous community spirit. Crystal Lake has been a major economic engine in Northeastern Illinois for the past decade. The City offers residents and businesses high-quality services at one of the lowest municipal tax rates in the area.

Strong Economic Environment
The City of Crystal Lake enjoys a stable economic environment. With wise financial stewardship and long-term planning, the City has preserved a healthy fund balance while delivering high quality services to the community. The largest single source of City revenue is sales tax, which reflects current economic trends and the attraction of new retail and restaurants.

According to the *Melaniphy & Associates' 2024 Retail Sales Report*, Crystal Lake was:

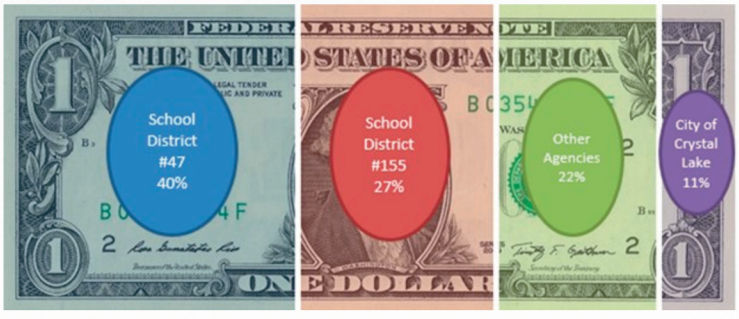
- ***#1 in McHenry County for Auto Sales with over $312 million in sales.***
- ***#1 in McHenry County for Drinking & Eating Establishments with over $156 million in sales.***

In addition to having the highest sales in McHenry County, Crystal Lake was also:

- ***10th in the Chicagoland Area for Home Improvement Store Sales, with over $112 million in sales.***
- ***12th in the Chicagoland Area for General Merchandise Sales, with over $169 million in sales.***
- ***Top 20 Suburban Communities for Drinking & Eating Establishments, with over $156 million in sales.***

Great Service at a Low Price
The Crystal Lake City Council recently approved the 2024 Property Tax Levy, with an estimated 1.5 percent rate decrease. The City has been fortunate to add significant new property construction to the tax rolls, reducing the overall impact of the tax rate on property owners. The approved 2024 tax levy will supplement funding for the Fire Rescue Department and required pension obligations, as well as funding for school crossing guards. The property tax also includes the Crystal Lake Library's property tax levy.

When comparing surrounding communities that provide like services, Crystal Lake's portion of a property owner's tax bill is among the lowest. Since 1997, the City has not levied a property tax for the General Fund. As a result, only approximately 11% of the property tax bill is attributable to municipal services provided by the City of Crystal Lake (2023 Levy).



Good Things are Happening in Crystal Lake

Value for the Community

HIGHLIGHTS

Low Crime Rate
According to the Illinois State Police using crime reporting statistics, Crystal Lake has experienced an estimated 2.56% decrease in reported Group A Offenses from 2023 to 2024. NIBRS Group A offenses are made up of fifty-two (52) specific crimes including Crimes against Persons, Property and Society.

Enhanced ISO Rating
ISO is the leading supplier of data and analytics for the property/casualty insurance industry.

Fire Suppression
ISO ratings are based on the Public Protection Classification (PPC) survey that conducts an analysis of the structural fire suppression delivery system provided by the City.

The City's current ISO Rating is 2 out of 10, with the lower rating being better.

The City's Class 2 rating places the City within the top 5% of fire suppression services in the United States.

Building Code Effectiveness
The City received a 4 out of 10 ISO rating for commercial and residential properties, above the average rating of 6 for Illinois communities.

In 2024, the City's residents and businesses benefited from the services listed below provided by the City of Crystal Lake:

Community Development
- Construction permit inspections completed: **14,508**

Public Works and Engineering
- Resurfaced approximately **8.9** lane miles of roadway and crack-sealed an additional **44.3** miles of roadway.
- Replaced **7,760 feet** of curb, **3,850 feet** of sidewalk and eliminated **1,105** sidewalk tripping hazards.
- Supplied **1.32 billion gallons** of fresh water.
- Treated **1.44 billion gallons** of wastewater.
- Plowed **326 lane miles** of roadway during each snow event.
- Cleaned **16.3 miles** of sanitary sewer line, lined an additional **1.4 miles** and acoustically tested **60.1 miles** of sewer line.
- Planted **201** parkway trees and trimmed **4,920** parkway trees.

Police
- Responded to **26,142** calls.

Fire Rescue
- Responded to **7,586** calls.
- Served **5,013** patients.
- Performed **490** plan reviews.
- Performed **233** life safety and re-inspections.
- Public Education Events (total attendees): **16,441**

Three Oaks Recreation Area
- **Over 270,000** vehicles entered the park in 2024.
- **84,908** guests visited the Swim Beach in 2024.
- **Over 58 percent** of park guests are from areas outside of Crystal Lake.







Good Things are Happening in Crystal Lake

Intergovernmental Cooperation

Intergovernmental cooperation takes many forms, including mutual aid agreements for police and fire services, intergovernmental service contracting, joint purchasing agreements, coordinated growth management planning, and regional provision of emergency services. One of the advantages of these types of arrangements is that they provide economies of scale and allow entities to do more with less.

The City has been a leader for years in intergovernmental cooperation. Some examples include:

Southeast Emergency Communications (SEECOM)
The City was a founding member of SEECOM, a regional public safety dispatch center.

Liability and Workers' Compensation Insurance Pool
The City is a participant in the Intergovernmental Risk Management Agency (IRMA), which allows municipal entities to band together for the purposes of reducing liability insurance costs.

Contracted Fire Rescue Services
Through a fee agreement, the City provides fire rescue services to the Village of Lakewood and the Crystal Lake Rural Fire Protection District.

Health Insurance Pool
The City is a participant in the Intergovernmental Personnel Benefit Cooperative (IPBC) which allows municipal groups to band together for the purposes of reducing health insurance costs.

McHenry County Municipal Partnering Initiative (MPI)
The City is a member of the McHenry County MPI which is a purchasing collaboration of local governments in McHenry County. This is an initiative to reduce program costs through basic principles: bulk purchasing, the sharing of best practices, and the sharing of workloads. Any community could choose to opt out of a proposed project, maintaining the ability for communities to choose to do things their way while simultaneously allowing interested parties to cooperate and save on costs.

Joint Purchasing Agreements
The City Council adopted a Procurement Ordinance which allows the City to take advantage of cooperative purchasing opportunities by becoming a member of various cooperative purchasing programs in addition to the State of Illinois Joint Purchase Program and the Suburban Purchasing Cooperative.

IRMA

SEECOM

IPBC Intergovernmental Personnel Benefit Cooperative

Three Oaks Recreation Area

In 2024, Three Oaks Recreation Area continued to be a desirable recreational amenity. This is reflected in the continued high customer satisfaction ratings. The 2024 season saw an increase in park attendance, both in the number of vehicles that entered the park and guests who visited the beach. The park continued to be highly regarded by those who visit as a regional and national attraction.

Guest Satisfaction Remains a Priority

- Per customer survey information, guests continued to be very satisfied with customer service provided by staff at the beach and marina.
- The number of repeat guests continues to remain high. Guests who visited the swim beach at least once a month increased in 2024. Over 20% of guests surveyed rented a watercraft at least once per month.
- Approximately 92% of people who rented a boat were either very satisfied or satisfied with the quality of the boat and boat equipment.
- Approximately 96% of surveyed guests are either likely or very likely to return to the park. The other 4% are neutral with no responses reporting unlikely.
- Over 93% of people were very likely or likely to recommend Three Oaks Recreation Area to a friend or co-worker with no responses reporting unlikely.

Attendance

- **84,908** guests visited the Swim Beach in 2024.
- **Over 270,000** vehicles entered the park in 2024.
- **Over 58 percent** of park guests are from areas outside of Crystal Lake.

Park Vendors

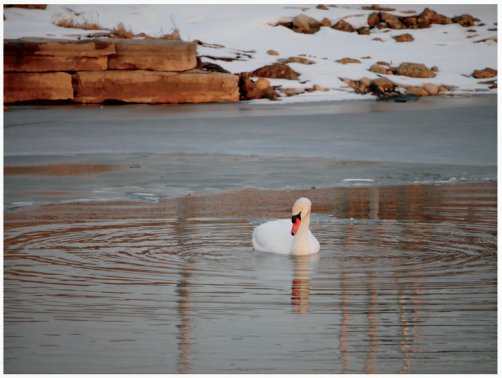
- The Quarry Cable Park, Board House, and Cottage on the Beach continued successful operations at the park in 2024.

Media Attention

- Three Oaks Recreation Area ranked No. 1 on Trip Advisor's Top 20 Things to do in Crystal Lake.

Revenues and Expenses

- Part-time staff expenses, which accounted for 56% of all park expenses, were completely paid for by park use revenues.







City Investment in the Community

HIGHLIGHTS

Investment in Business

- $632,129 in City façade grants to businesses from 2010 to present
- $4,672,297 in City sales tax sharing agreements
- $5,278,732 in City hotel/motel tax funding awarded to community organizations from 2002 to present.

2024 Business Development

- 293,305 square feet of new commercial occupancies
- 671 new jobs created
- 76 new small businesses (< 20 employees)
- City staff worked with 13 businesses to expand adding 49,438 square feet of new commercial space and retaining 121 jobs.

Creating Downtown Gathering Space – Depot Park



The City will begin construction on the renovation of Depot Park in Downtown Crystal Lake this year. The improvements will create a cohesive and enlarged park area for residents and visitors to enjoy. Enhancements include additional seating areas with multiple benches, tables with umbrellas, bench swings, fountains, raised seating and a performance area.

Native plantings will accent the park and a community Christmas tree will round out the plantings with holiday cheer. A new entryway sign will honor the history of Crystal Lake's ice harvesting by being constructed of glass bricks. In addition, the script of the sign is a replica of the historic welcome sign that previously stood in Downtown Crystal Lake.

Water's Edge Construction Continues



The construction of the mixed-use development is underway! Residents of the 240 apartment units have started to move-in and construction of the commercial lots is expected to commence in the spring. The public park areas are underway and will help connect Three Oaks Recreation Area to U.S. Route 14.

This exciting new development will energize the area and enhance the vibrancy of Crystal Lake's largest commercial corridor.







Good Things are Happening in Crystal Lake

New Businesses Now Open

KD Market - 9 Crystal Lake Plaza



A Polish grocery store that has been serving the Chicago area since 1998, offering a diverse range of international foods.

La Rosita (relocated and expanded) - 230 Virginia Street, Unit 100



La Rosita, a family-owned chain of local markets and taquerias, recently expanded and is now located in the Country Corners Shopping Center. The new 40,0000 square-foot grocery store will feature traditional offerings, new cold and hot food, and grab-and-go with a large selection of pre-made meals.

Sierra - 5786 Northwest Highway



Sierra Trading is a bargain retailer like TJ Maxx, but for outside gear and sporting clothes, offering a wide variety of known quality brands at discount prices.

Colorways Yarn - 1D Crystal Lake Plaza



The destination for yarn enthusiasts, specializing in ethically-sourced, high quality, hand-dyed yarns. Whether you are a seasoned knitter or beginner, they have everything you need!

The Spice & Tea Exchange - 57 N. Williams Street



The moment you step in the door you feel as if you have been transported back to an 1850s spice trading post. They offer over 130 blends, 40 types of peppers, salt blends and a wide range of herbs and spices, many of which are created in-store from raw ingredients. They also offer over 80 teas ranging from herbal, white, green and more alongside infused sweeteners, sugars and honeys.

Chicago Ramen - 230 W. Virginia Street, Unit 250



Ikehata, a Tokyo native, has developed a devoted following at Chicago Ramen where he brings diners dishes from his hometown to his restaurant. He is known for tsukemen, also known as dipping ramen along with beef curry, white miso and red miso ramen.

Nothing Bundt Cakes - 5300 Northwest Highway, Suite B



Nothing Bundt Cakes offers a wide assortment of flavors and sizes, from bite size cakes great for catering, a small treat, to special occasion cakes!

New Businesses - Now Open & Coming Soon

Orange Theory - 6232 Northwest Highway
Orange Theory offers boutique fitness classes featuring a rotation of resistance training, rowing and cardio on treadmills.



Coming Soon

Lake Roots - 475 W. Virginia Street
A fast-casual cafe offering locally-sourced, health-conscious fare, with dine-in options, a small bar, market area and an outdoor patio.

Cilantro Taco Grill - 1145 S. Illinois Route 31
Known for its delicious and authentic tacos, burritos, and other Mexican dishes, this restaurant offers a casual and welcoming atmosphere for diners to enjoy. With a diverse menu featuring fresh ingredients and bold flavors, Cilantro Taco Grill is the perfect spot for a tasty and satisfying meal.

Starbucks - 1341 Randall Road
A new building under construction housing a 2,500 square-foot Starbucks and a 4,500 square-foot dental office at the southeast corner of Randall Road and Meredith Drive next to the CVS on Randall Road near Crystal Lake South High School.

Daiso - 5548 Northwest Highway
Daiso is a family-owned company, known for a vast array of products including Japanese inspired home decor, stationery, food, and beauty products. Daiso currently has locations in California, Washington, and Texas and will be expanding into the Illinois market.

Michaels - 5540 Northwest Highway
A national arts and crafts store offering a wide range of products including frames and seasonal decor. Michaels has something for everyone.

Planned Developments - Housing

Redwood

Redwood Crystal Lake is a 304-unit, ranch-style townhome community located near Mercyhealth Hospital and Walmart on Central Park Drive. The community features high-end finishes and is open to all age groups with a key feature of being ADA compliant throughout the development.



Woodlore Townes I & II

An extension of Woodlore Estates, Woodlore Townes I & II add 47 townhomes to the community along Carpathian Drive. These for-sale townhomes feature all of the perks of Woodlore Estates with high-end finishes and access to amenities.



Clover Communities

Located at the southeast corner of Terra Cotta Road and Route 176, Clover is constructing 121 age-restricted independent living apartment units. This development will provide Crystal Lake residents an opportunity to age-in-place.



Water's Edge

Water's Edge, Crystal Lake's newest and largest redevelopment project, is currently underway. This mixed-use development will offer 240 garden apartments and 20 luxury townhomes alongside amenities like a pool, sand volleyball, basketball, pickleball and a clubhouse. The new development is being led by Heartland Real Estate Partners and will bridge the natural beauty of Three Oaks Recreation Area with the vibrancy of the Northwest Highway key commercial corridor.



Featured Capital Improvement Projects



Three Oaks Recreation Area Lake Loop Trail

- The lake loop trail will connect a 3.5 mile continuous path around the lake.
- The lake loop trail commenced construction in January 2025. Completion is anticipated in early 2026.
- The project is the number one requested amenity by guests since the park opened in 2010.



Dole Avenue Reconstruction

- The $6.7 million dollar project to reconstruct a 75-year-old roadway base was completed in the fall of 2024.
- New, larger water main to improve water flow, wider sidewalks, and bike lanes at the US Route 14 intersection were included in the project.



Three Oaks Road/Sands Road/Lutter Drive Intersection Project

- Construction anticipated in the spring of 2025.
- Improvements include additional turn lanes and installation of traffic signals, as well as a multi-use path along the south side of Three Oaks Road.
- Over $2.3 million in federal funding and developer contributions will help fund the improvements.



Re-Establishment of Crystal Creek

- Includes removal of the storm sewer pipe installed in the 1950s. This portion of the creek will be re-established.
- Project will reduce flooding and improve water quality.
- Construction anticipated to start in the summer of 2025 and be complete in the summer of 2026.
- Approximately $2 million in federal and state grant funding will help fund the improvements.

City Officials

ELECTED OFFICALS

Mayor	Haig Haleblian	
Councilmember	Ellen Brady	**Councilmember** Cameron Hubbard
Councilmember	Denise Smith	**Councilmember** Mandy Montford
Councilmember	Brett Hopkins	**Councilmember** Ian Philpot

ADMINISTRATION

City Manager	Eric T. Helm
Deputy City Manager	Nick Hammonds
Director of Finance/Treasurer	Jodie Hartman
Director of Human Resources	Kathryn Cowlin
Director of Public Works and Engineering	Michael Magnuson
Chief of Police	James Black
Chief of Fire Rescue	Craig Snyder
Director of Information Technology	Steve Weishaar



Outreach

The City of Crystal Lake is committed to delivering information to the public that is clear and timely and promotes two-way communication between City officials and the Crystal Lake community.

The City publishes a monthly newsletter to provide residents with information about municipal programs, services, community events and actions of the City Council. In a continuing effort to keep residents informed about City news and events, residents can register to receive timely news about municipal services, City Council meetings, agendas, news releases, and more via e-mail.

Comcast provides the City with a 24-hour community access channel. Comcast subscribers can tune in to view information about community news and events.

The City's website at www.crystallake.org offers several interactive tools designed to help foster better communication and efficiency, including E-News, online bill pay and licensing, online permit and development applications through ezApp, the City's Transparency Portal, and the Form Center for requests or concerns.

Public documents are uploaded to the City's website to help provide greater access to information for residents, businesses and visitors. The City has a "Transparency Portal" page, a one-stop location that directs residents to details about City spending and operations, including current and past year budgets and audits, salary information for all City employees, and City Council and Committee Meeting agendas and minutes.

Social Media

Electronic Bidding

The City utilizes "QuestCDN", an electronic bidding notification and procurement system. QuestCDN enables suppliers and vendors to identify, respond to, and potentially win bid opportunities with the City of Crystal Lake.

The City issues competitive solicitations for goods and services using the QuestCDN Electronic Bidding System. Vendors are able to view, and when applicable, submit bids and proposal requirements electronically using the system. There is no charge to vendors to use the QuestCDN Electronic Bidding System, however vendors need to register. Vendors can also register through the City of Crystal Lake's website.

Interactive Maps

In response to the demand for online access to a wealth of public information, the City has taken great strides in providing this information in easy to access maps via the City's online ESRI map. For residents seeking information about a particular property, the online map is an easy way to view an array of information on a specific property or the City overall. Online maps can be found on the City's website at https://bit.ly/48q4uqM.