CITY OF CRYSTAL LAKE
AGENDA
CITY COUNCIL
REGULAR MEETING

City of Crystal Lake
100 West Woodstock Street, Crystal Lake
City Council Chambers
June 16, 2026
7:00 p.m.

1. **Call to Order**

2. **Roll Call**

3. **Pledge of Allegiance**

4. **Approval of Minutes – June 2, 2026, Regular Meeting**

5. **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.

6. **Mayor's Report**

7. **City Council Reports**

8. **Consent Agenda**
   a. **Accounts Payable**
   b. **2026 Independence Day Parade Contribution**
   c. **Adopt-A-Highway Program – Renewal Approvals; Blackhawk Network, General Kinematics, and Hannah Beardsley NJHS**
   d. **Adopt-A-Highway Program - Application Approval, The Break Teen Center**

9. **City Code Amendment to Increase the Number of Class 1 Liquor Licenses – Applicant: Antojitos Mexicanos La Fonda Inc, located at 35 Berkshire Drive, Units 10 & 11**

10. **City Code Amendment to Increase the Number of Class 25 Liquor Licenses – Applicant: Wings 11 Inc., dba Wing Snob, located at 17 Crystal Lake Plaza, Unit W**

11. **893 North Shore Drive - Simplified residential zoning variation to allow renovation of a nonconforming detached garage that increases the building's volume**

12. **Pulte Homes, 275 S. Main Street - Final Planned Unit Development and Final Plat of Subdivision for a 175-lot single-family residential subdivision with deviations from the code**

13. **UDO Text Amendment to Article 2, 3, 4, and the Appendix; and changes to various portions of the City Code**

14. **Intergovernmental Agreement and Grant of Easement with the Crystal Lake Community Consolidated School District 47 for the Sanitary Sewer Force Main Improvement**

15. **Bid Award - Downtown Public Place Project – Gates Street Plaza Improvements**

16. Bid Award – Rock Salt for Snow and Ice Control

17. Annual Audit for the Fiscal Period 2025

18. Council Inquiries and Requests

19. 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

20. Reconvene to Regular Session

21. Adjourn

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

Agenda Item No. 8a

City Council
Agenda Supplement

Meeting Date: June 16, 2026

Item: Accounts Payable List

Staff Recommendation: Approve

Staff Contact: Jodie Hartman, Director of Finance

Background:

Attached is the Accounts Payable list for the June 16, 2026 City Council meeting. This list includes bills received since the last Council approval on June 2, 2026 to date. Should the Council have questions regarding any of the items listed, please contact me.

Votes Required to Pass:

Simple majority.

CITY OF CRYSTAL LAKE

VOUCHER LIST PRESENTED TO THE CITY COUNCIL

AT THEIR MEETING ON JUNE 16, 2026

INVOICE APPROVAL (BY INVOICE) FOR CITY OF CRYSTAL LAKE

EXP CHECK RUN DATES 06/16/2026 - 06/16/2026
POSTED AND UNPOSTED
OPEN AND PAID

Description		Amount
ABT ELECTRONICS, INC		
PD LUNCHROOM APPLIANCES		4,433.15
	TOTAL:	4,433.15
ADVANCED TREE CARE		
WATER DEPARTMENT TREE REMOVAL - ROUTE 31		4,555.00
	TOTAL:	4,555.00
AETNA		
AMBULANCE REFUND J DIEHL		491.63
	TOTAL:	491.63
AIR ONE EQUIPMENT INC		
STREAMLIGHT LANTERN - WILDLAND		398.00
	TOTAL:	398.00
AIRGAS USA, LLC		
ARGON FOR WELDING, FLEET GARAGE		352.87
	TOTAL:	352.87
AJR FILTRATION INC		
WTP #1 BAG FILTERS - PRODUCTION		894.11
	TOTAL:	894.11
AL WARREN OIL CO INC		
FUEL - GENERATORS		738.32
FUEL - GENERATORS		1,394.56
FUEL - GENERATORS		677.24
FUEL - GENERATORS		1,448.01
FUEL - UNLEADED FOR FLEET STOCK		10,910.45
FUEL - DIESEL FOR FLEET STOCK		6,036.45
FUEL - UNLEADED FOR FLEET STOCK		10,124.49
FUEL - DIESEL FOR FLEET STOCK		4,986.85
	TOTAL:	36,316.37
ALEXANDER CHEMICAL CORP.		
2026 CHLORINE CYLINDERS FOR WATER TREATMENT		1,633.50
2026 CHLORINE CYLINDERS FOR WATER TREATMENT		2,541.00
	TOTAL:	4,174.50

Description		Amount
AMAZON CAPITAL SERVICES, INC.		
WHITE BOARD PLANNER		51.30
HOSE NOZZLES		19.96
MAGNETIC LED LIGHT BAR & MOUNT - ENG UNIT 42		531.94
FIRE EXTINGUISHERS		80.85
MAGNETIC DRY ERASE LABELS		47.48
CASES FOR CITYWIDE IPHONE UPGRADES		88.43
SAFETY EQUIPMENT STORAGE BAGS - W&S		62.55
SAFETY EQUIPMENT STORAGE - PRODUCTION		47.36
PROJECTOR EXTENSION CABLES		16.41
MAGNETIC DRY ERASE LABELS		27.98
3 OAKS DEAD BEACH ENTRANCE CAMERA		59.99
FINANCE CHECK PRINTER TONER		227.19
WELDING HELMET, STORAGE BAGS & BUNGEE CORDS		157.97
COFFEE FILTERS		26.82
OUTDOOR ASHTRAY - MUNICIPAL COMPLEX		64.01
MANILLA ENVELOPES & LABELS		110.23
STAMP - W&S ADMIN ASSISTANT		13.81
TONER CARTRIDGES		360.22
PICTURE FRAME		8.89
CREDIT MEMO FOR PPE TACTICAL BAGS		(47.36)
32GB THUMB DRIVES		102.22
CONFERENCE ROOM AUDIO RECORDING SUPPLIES		235.01
SAFETY EQUIPMENT STORAGE BAGS - W&S		123.30
PLASTIC SPOONS		22.49
	TOTAL:	2,439.05
ANDERSON PEST SOLUTIONS		
PEST CONTROL MERCHANDISE - STATION 1		311.50
PEST CONTROL SERVICE - STATION 3 & 4		92.14
PEST CONTROL SERVICE - STATION 4		92.14
	TOTAL:	495.78
ANDY FRAIN SERVICES, INC.		
CROSSING GUARD SERVICES - APRIL 2026		18,768.96
CROSSING GUARD SERVICES - MAY 2026		15,193.92
	TOTAL:	33,962.88
APG-NEUROS		
ANNUAL MAINT & INSPECTION - 3 BLOWERS AT WWTP #2		12,630.00
	TOTAL:	12,630.00
APWA-IPSI		
BJ ANTHONY - FALL 2026 IPSI		350.00
	TOTAL:	350.00
ATA NATIONAL TITLE GROUP, LLC		
TITLE COMMITMENT - 560 ROUTE 31 - WATERMAIN		750.00
	TOTAL:	750.00
AWARD CONCEPTS INC		
EMPLOYEE SERVICE AWARD		168.83
	TOTAL:	168.83
BATTERIES PLUS		
BATTERIES FOR LIFT 10 UPS		57.90
LIFT 28 12V 9AH LEAD BATTERY		34.95
	TOTAL:	92.85

Description		Amount
BAXTER & WOODMAN		
GIS PROGRAM SUPPORT - FY25		18,593.75
GIS PROGRAM SUPPORT - FY25		15,200.00
GIS PROGRAM SUPPORT - FY25		19,293.85
GIS PROGRAM SUPPORT - FY25		10,515.25
PRETREATMENT ASSISTANCE		450.00
	TOTAL:	64,052.85
BELLEFEUIL, SZUR & ASSOCIATES		
BS&A ANNUAL HOSTING - 3/1/26 THROUGH 3/1/27		77,678.00
	TOTAL:	77,678.00
BISNOW, LLC		
ECONOMICC DEVELOPMENT MARKETING 2026		2,500.00
	TOTAL:	2,500.00
BLUE CROSS BLUE SHIELD ILLINOIS		
AMBULANCE REFUND R BERNARD 08/22/25		1,632.50
	TOTAL:	1,632.50
BLUE PARK CAPITAL PARTNERS, LLC		
RECORDS DRESS UNIFORM SHIRTS		282.00
	TOTAL:	282.00
BRIAN HARVAT		
CONFERENCE - MEAL REIMBURSEMENT		19.00
CONFERENCE - MEAL REIMBURSEMENT		13.44
	TOTAL:	32.44
BUILDERS CHICAGO CORPORATION		
REPAIR OVERHEAD GARAGE DOOR - WWTP 2		1,359.00
	TOTAL:	1,359.00
BUSINESS STORAGE, INC		
DOCUMENT SHREDDING SERVICES		2,064.00
	TOTAL:	2,064.00
BUSKIRK, KRISTY R.		
AMBULANCE REFUND D CARBAUGH		2,881.76
	TOTAL:	2,881.76
BYRNE SOFTWARE TECHNOLOGIES INC		
ACCELA MAINTENANCE AND SUPPORT		540.00
	TOTAL:	540.00
CALEA		
NAMEPLATES		142.37
NAMEPLATES		44.67
	TOTAL:	187.04

Description		Amount
CALLIPARI, OLIVIA		
CALEA TRAINING - MEAL REIMBURSEMENT		16.76
	TOTAL:	16.76
CDS OFFICE TECHNOLOGIES		
ARBITRATOR 1 YEAR LICENSE		4,300.00
	TOTAL:	4,300.00
CHICAGO COMMUNICATIONS LLC		
RADIO, ANTENNA INSTALLATION		980.13
RADIO, ANTENNA INSTALLATION		963.98
RADIO, ANTENNA INSTALLATION		980.13
	TOTAL:	2,924.24
CIGNA		
AMBULANCE REFUND A PHILLIPS		42.90
	TOTAL:	42.90
CIVILTECH ENGINEERING		
DOWNTOWN PEDESTRIAN ACCOMMODATION STUDY		5,251.47
	TOTAL:	5,251.47
CLARK DIETZ INC		
ENGINEERING INSPECTION - WOODLORE ESTATES 2025		5,719.00
ENGINEERING INSPECTION - WOODLORE TOWNES II 2025		2,366.00
ENGINEERING INSPECTION - REDWOOD PHASE 2		532.00
	TOTAL:	8,617.00
CLARK HILL PLC		
PROFESSIONAL SERVICES		5,967.50
	TOTAL:	5,967.50
CLARKE ENVIRONMENTAL MOSQUITO MGMT,		
MOSQUITO MANAGEMENT SERVICES		25,000.00
THREE OAKS MOSQUITO SERVICE		125.00
THREE OAKS MOSQUITO SERVICE		125.00
	TOTAL:	25,250.00
COMCAST CABLE		
COAX INTERNET BREATHALYZER - POLICE LOCKUP		68.12
	TOTAL:	68.12
CONCENTRIC INTEGRATION, LLC		
PLC UPGRADE AT CHLORIDES LIFT STATION, PLANT 3		10,299.14
	TOTAL:	10,299.14
COPY EXPRESS, INC.		
BUSINESS CARDS		43.00
	TOTAL:	43.00

	Description		Amount
CORE & MAIN LP			
	HYDRANT & BBOX REPAIR PARTS - UNDERGROUND		985.00
	STORM INFRASTRUCTURE REPAIR MATERIALS		564.66
		TOTAL:	1,549.66
CRYSTAL LAKE EXPRESS WASH			
	CAR WASH (M. FARMER)		7.00
		TOTAL:	7.00
CUDA & HANZEL LLC			
	LEGAL SERVICES - GENERAL MATTERS		55.00
	ADJUDICATION LEGAL SERVICES		848.00
	LEGAL SERVICES - GENERAL MATTERS		82.50
		TOTAL:	985.50
CUES, INC			
	SEWER TELEVISE GRANITENET SOFTWARE/SUPPORT		1,674.00
		TOTAL:	1,674.00
CURRIE MOTORS			
	2026 VEHICLE PURCHASE/DELIVERY - CLFR UNIT 336		47,824.95
	2026 VEHICLE PURCHASE/DELIVERY - WW UNIT 701		43,780.00
	2026 VEHICLE PURCHASE/DELIVERY - CLFR UNIT 302		43,780.00
		TOTAL:	135,384.95
DAVEY RESOURCE GROUP, INC.			
	NATURAL AREAS MAINTENANCE 2026		8,237.17
		TOTAL:	8,237.17
DAVID G ETERNO			
	ADJUDICATION LEGAL SERVICES		525.00
		TOTAL:	525.00
DAWN GILMAN			
	CUBICLE NAMEPLATES		65.00
	PZC PLAQUES		70.00
		TOTAL:	135.00
DYNEGY ENERGY SERVICES			
	ELECTRIC SERVICE		123.34
	ELECTRIC SERVICE		82.03
	ELECTRIC SERVICE - WTP4 & WWTP3		9,287.16
	ELECTRIC SERVICE		21.72
	ELECTRIC SERVICE		113.66
	ELECTRIC SERVICE		174.66
	ELECTRIC SERVICE		21.78
	ELECTRIC SERVICE		148.62
	ELECTRIC SERVICE - THREE OAKS		916.35
	ELECTRIC SERVICE - THREE OAKS		96.25
	ELECTRIC SERVICE		485.43
	ELECTRIC SERVICE - WTP2		10,888.52
		TOTAL:	22,359.52

Description		Amount
EBY GRAPHICS		
WRAP UTV		330.00
WRAP CAR 1034		1,650.34
	TOTAL:	1,980.34
ED'S RENTAL & SALES, INC. #2		
EQUIPMENT RENTAL - COMMUNITY EVENT		86.25
RENTAL ITEMS - COMMUNITY EVENT		775.02
CARPET CLEANER RENTAL		59.00
	TOTAL:	920.27
ELECTRICAL SAFETY SPECIALISTS, LLC		
ELECTRICAL QUALIFIED WORKER TRAINING		10,000.00
	TOTAL:	10,000.00
ERIC ZEHNER		
UB refund for account: 039026-000		23.05
	TOTAL:	23.05
EXEMPLAR FINANCIAL		
FINANCIAL CRIME VICTIM - REIMBURSEMENT		66.98
	TOTAL:	66.98
FAST SIGNS		
VETERANS MEMORIAL PLAQUES		7,765.25
	TOTAL:	7,765.25
FEDEX		
POSTAGE		175.20
POSTAGE		39.44
POSTAGE		26.84
	TOTAL:	241.48
FEHR GRAHAM & ASSOCIATES, LLC		
PROJECT 1 - LEAD SERVICE LINE REPLACEMENT ENGINEERING		4,699.25
	TOTAL:	4,699.25
FILIPPINI LAW FIRM LLP		
LEGAL SERVICES		56,850.00
	TOTAL:	56,850.00
FOX VALLEY FIRE & SAFETY CO.		
MONTHLY RADIO & HEAD END MAINTENANCE		3,243.50
RADIO INSPECTION - LIBERTY SELF STORAGE		95.00
RADIO INSPECTION - PINGREE RD DEPOT		95.00
MONTHLY RADIO & HEAD END MAINTENANCE		3,367.00
RADIO INSTALLATION - NVA TRANSPORTATION		275.00
	TOTAL:	7,075.50

	Description		Amount
FOXCROFT MEADOWS			
	STRAW BLANKET - RESTORATION AT CLOVER & IVY		331.50
	TOPSOIL FOR RESTORATIONS - CLOVER & IVY		70.00
	TOPSOIL FOR RESTORATIONS		35.00
	GRASS SEED FOR RESTORATIONS - UNDERGROUND		128.50
	PREMIUM MULCH FOR MAIN STREET - WATERS EDGE		294.00
	PREMIUM MULCH FOR MAIN STREET - WATERS EDGE		392.00
	TOPSOIL FOR RESTORATIONS		70.00
	SEED MIX - MAIN STREET/WATERS EDGE RESTORATION		214.50
	TOPSOIL FOR RESTORATIONS - MCCORMICK PARK		35.00
	TOPSOIL FOR RESTORATIONS		70.00
	TOPSOIL FOR RESTORATIONS		35.00
	RESTORATION GRASS SEED - UNDERGROUND		153.50
		TOTAL:	1,829.00
GARY TEGTMEIER			
	REIMBURSEMENT OF HEALTH INSURANCE PREMIUM		969.16
		TOTAL:	969.16
GENERAL CODE			
	CODE SUPPLEMENT 67		2,470.00
	SUPPLEMENT 25 - CODE ANALYSIS & COMPOSITION		755.00
		TOTAL:	3,225.00
GENUINE PARTS COMPANY, INC			
	NAPA PURCHASES		28,511.25
		TOTAL:	28,511.25
GOLD HATS, LLC			
	AUTISM ENVELOPES		542.12
		TOTAL:	542.12
GOODMARK NURSERIES			
	LANDSCAPE MATERIALS - BUILDING & GROUNDS		164.50
	DEPOT BUSH REPLACEMENTS		132.30
	TREES FOR BUILDING & GROUNDS		948.20
	THREE OAKS REPLACEMENT TREES		157.45
		TOTAL:	1,402.45
HAGG PRESS INC			
	JUNE NEWSLETTER PRINTING		3,302.00
		TOTAL:	3,302.00
HAWKINS INC			
	SODIUM BISULFITE		396.07
	AZONE 15		874.77
	FLUORIDE - WATER TREATMENT		1,184.50
		TOTAL:	2,455.34
HD SUPPLY, INC			
	WTP CIRCULAR CHARTS - PRODUCTION		367.80
	LAB SUPPLIES		436.08
	ALUM PIPING PARTS - PLANT 2		969.06
	CHLORIDE STANDARD & BROMOTHYMOL SOLUTION		122.87
	ODORGONE ODOR CONTROL		495.86
		TOTAL:	2,391.67

Description		Amount
HEATHER MAIERITSCH		
NATURALLY MCH BOARD MEETING MILEAGE REIMB		12.67
	TOTAL:	12.67
HUBEXO US, INC		
MAY 2026 ONLINE BIDDING SERVICES		545.00
	TOTAL:	545.00
IL SECRETARY OF STATE		
TITLE & PLATES - CLPD UNIT 1004		316.00
	TOTAL:	316.00
ILLINOIS STATE POLICE		
ASSET FORFEITURE		535.00
FORFEITURE-26-003069, ANGEL COLIN		4,754.00
	TOTAL:	5,289.00
INDELCO PLASTICS CORPORATION		
WTP1 ACTUATORS W/4-20MA OPTION - PRODUCTION		3,424.95
	TOTAL:	3,424.95
IRMA		
DEDUCTIBLE APR 26		5,020.79
	TOTAL:	5,020.79
JAMES VEUGELER		
CDL REIMBURSEMENT		61.46
	TOTAL:	61.46
KATCH		
AMBULANCE REFUND C WILLIAMS		1,847.81
	TOTAL:	1,847.81
KEYTH SECURITY SYSTEMS INC		
RADIO MONITORING - MUNICIPAL COMPLEX		423.30
RADIO MONITORING - MCCORMICK TOWER		150.00
RADIO MONITORING - OFFICE WWTP #2		195.00
RADIO MONITORING - PLANT 2		150.00
RADIO MONITORING - COMPOST ALARM		150.00
ALARM MONITORING		225.00
ALARM MONITORING		195.00
OFFSITE STORAGE SECURITY MONITORING		229.50
	TOTAL:	1,717.80
KNOX COMPANY		
1YR KNOXCONNECT LICENSE 21+ DEVICES		2,749.00
	TOTAL:	2,749.00

Description		Amount
KNUCKLEBOOM SERVICES INC		
CRANE INSPECTION, W&S UNIT 542 - PASS		420.00
CRANE INSPECTION, WW UNIT 719 - PASS		420.00
	TOTAL:	840.00
LAUREN PALSGROVE		
LEAD SERVICE LINE REPLACEMENT REIMB - 21 N CAROLINE		12,150.00
LEAD SERVICE LINE REPLACEMENT REIMB - 21 N CAROLINE		200.00
	TOTAL:	12,350.00
LEE JENSEN SALES CO INC		
SEWER PLUG RENTAL - LIFT 21		106.00
SEWER PLUG RENTAL - LIFT 22		54.00
ROPE SLINGS		38.50
FINGER GRIP, PULLING PIPE - UNDERGROUND		130.00
PROBES - UNDERGROUND		340.00
SHACKELS FOR LIFTING - UNDERGROUND		286.00
	TOTAL:	954.50
MACKIE CONSULTANTS, LLC		
PINGREE ROAD & GRANDVIEW ROAD PEDESTRIAN IMPROVEMENTS		2,255.00
	TOTAL:	2,255.00
MANNING GROSS + MASSENBURG LLP		
LEGAL SERVICES		405.00
	TOTAL:	405.00
MANUSOS GENERAL CONTRACTING INC		
WELL 19 WELL HOUSE CONSTRUCTION		4,977.97
	TOTAL:	4,977.97
MATT KLUG		
REIMBURSEMENT - SPECIAL ORDER SHOES		264.00
	TOTAL:	264.00
MCMASTER CARR SUPPLY CO.		
PLANT 2 PIPE FITTINGS FOR RPZ		253.37
1" TAP FOR WATER METERS - UNDERGROUND		75.76
	TOTAL:	329.13
MECHANICAL24 INC		
MINOR REPAIRS TO CONCESSION FREEZER		303.00
	TOTAL:	303.00

	Description		Amount
MENARD INC			
	MISC SUPPLIES		33.66
	MISC SUPPLIES		12.47
	LUMBER & SCREWS		21.10
	WATER FILTER & AC/DC ADAPTER		66.48
	MISC SUPPLIES		104.90
	MISC SUPPLIES		120.77
	LUMBER & SCREWS		19.97
	MISC SUPPLIES		12.65
	LUMBER & SCREWS		76.98
	MISC SUPPLIES		65.60
	MISC SUPPLIES		29.96
	PUSH BROOM		24.97
	SINK & SPRAY PAINT		121.53
	WATER HEATER SUPPLY LINES		23.98
	TABLE SAW & MISC SUPPLIES		608.95
	BATTERIES, KEYS, & MARKING PAINT		29.08
	MISC SUPPLIES		93.83
	MISC SUPPLIES		11.27
		TOTAL:	1,478.15
MES I ACQUISITION INC			
	3/4 BOOTS - PPE - HOLTZEE		277.27
		TOTAL:	277.27
MICAH SIMON			
	UB refund for account: 074242-000		51.31
		TOTAL:	51.31
MICHAEL RICCI			
	UB refund for account: 074726-000		13.43
		TOTAL:	13.43
MICROSYSTEMS, INC.			
	JUNE 2026 DOCUMENT SCANNING SERVICES		3,918.40
		TOTAL:	3,918.40
MIDWEST SALT			
	2026 WATER TREATMENT SALT - PRODUCTION		3,072.98
	2026 WATER TREATMENT SALT - PRODUCTION		2,882.94
	2026 WATER TREATMENT SALT - PRODUCTION		2,826.06
	2026 WATER TREATMENT SALT - PRODUCTION		2,846.74
	2026 WATER TREATMENT SALT - PRODUCTION		2,881.65
	2026 WATER TREATMENT SALT - PRODUCTION		2,870.01
	2026 WATER TREATMENT SALT - PRODUCTION		2,986.37
	2026 WATER TREATMENT SALT - PRODUCTION		2,813.13
	2026 WATER TREATMENT SALT - PRODUCTION		3,084.62
		TOTAL:	26,264.50
MIP V ONION PARENT LLC			
	STREET SWEEPING 2ND ROUND		26,406.00
		TOTAL:	26,406.00
MOTOROLA SOLUTIONS			
	STARCOM AIRTIME - JUNE 2026		8,229.00
		TOTAL:	8,229.00

Description		Amount
MULTI SERVICE TECHNOLOGY SOLUTIONS INC		
JACK STANDS FOR CITY FLEET - SHOP TOOL		159.99
	TOTAL:	159.99
MUNICIPAL MARKING DIST		
MARKING PAINT, UTILITY LOCATES - UNDERGROUND		957.94
	TOTAL:	957.94
NATIONAL HOSE TESTING SPECIALTIES INC		
2026 ANNUAL FIRE HOSE TESTING - JOB #26-21764		7,399.10
	TOTAL:	7,399.10
NATIONAL VETERINARY ASSOCIATES INC		
CRUISE - BORDETELLA VACCINE		70.62
	TOTAL:	70.62
NICOR / BILL PAYMENT CENTER		
GAS SERVICE - THREE OAKS		294.88
	TOTAL:	294.88
NORTH AMERICAN RESCUE HOLDINGS LCC		
STOP THE BLEED TRAINING KIT		1,303.50
	TOTAL:	1,303.50
OTIS ELEVATOR COMPANY		
LOGISTICS/FUEL IMPACT FEE - 2026 CONTRACT		350.00
	TOTAL:	350.00
PACE ANALYTICAL SERVICES, LLC		
LAB SERVICES STP 3 BIO Q2		123.24
LAB SERVICES STP 2 BIO Q2		123.24
LAB SERVICES MAY MONTHLY MONITORING		71.70
LAB SERVICES STP 3 BIO RADS Q2		198.85
LAB SERVICES STP 2 BIO RADS		198.85
DRINKING WATER LAB SERVICES, BACTI (QTY 9)		92.25
DRINKING WATER LAB SERVICES, BACTI (QTY 13)		133.25
DRINKING WATER LAB SERVICES, DRINKING WATER (QTY 1)		241.80
DRINKING WATER LAB SERVICES, DRINKING WATER (QTY 6)		839.25
LAB SERVICES MAY STREAMS		73.80
	TOTAL:	2,096.23
PARIC HOLDINGS, INC		
CLPD LUNCHROOM CHAIRS - MUNICIPAL COMPLEX		1,977.60
	TOTAL:	1,977.60
PARKMOBILE, LLC		
MOBILE PARKING FEES FY26		729.05
	TOTAL:	729.05

Description		Amount
PITNEY BOWES INC.		
POSTAGE MACHINE MAINTENANCE		599.29
	TOTAL:	599.29
POLICE LAW INSTITUTE INC		
TRAINING - BLOODBORNE PATHOGENS & HAZ. MATERIALS		1,155.00
	TOTAL:	1,155.00
POLYDYNE INC		
POLYMER PLANT 2		13,708.00
	TOTAL:	13,708.00
POMP'S TIRE SERVICE, INC.		
TIRE REPLACEMENT (CITY-SUPPLIED) - CLFR UNIT 341		584.22
	TOTAL:	584.22
PRO-TECH SERVICES		
MEMORIAL DAY SOUND		595.00
	TOTAL:	595.00
PROTIVITI GOVERNMENT SERVICES, INC		
IT MANAGED SERVICES - DECEMBER 2025		19,168.00
IT MANAGED SERVICES - JANUARY 2026		3,360.00
	TOTAL:	22,528.00
PRO-TUFF DECALS		
CITY DECALS		425.00
WINDBREAKERS FOR THREE OAKS MANAGERS		515.88
	TOTAL:	940.88
PROVEN BUSINESS SYSTEMS, LLC		
MONTHLY COPIER SERVICE		991.93
	TOTAL:	991.93
RMS		
AMBULANCE REFUND B BUSHA		679.62
	TOTAL:	679.62
RUSSO POWER EQUIPMENT INC		
LANDSCAPING TOOLS		703.94
	TOTAL:	703.94
SAFETY-KLEEN CORP.		
S5W20 CAR ENGINE OIL FOR FLEET STOCK		744.70
	TOTAL:	744.70

Description		Amount
SAM'S CLUB DIRECT		
SAM'S PURCHASES - MAY 2026		1,176.18
	TOTAL:	1,176.18
SCHROEDER ASPHALT SERVICES, INC.		
WILLIAMS & ESTHER DRAINAGE IMPROVEMENTS		79,965.27
	TOTAL:	79,965.27
SEBIS DIRECT INC (SERVICE)		
UTILITY BILL PRINTING		1,183.96
	TOTAL:	1,183.96
SECOND CHANCE CARDIAC SOLUTIONS, INC		
AED SUPPLIES - F&FS AND W&S		430.80
	TOTAL:	430.80
SEECOM/ACH		
DISPATCH SERVICES MAY 26 TO JAN 27		329,839.15
	TOTAL:	329,839.15
SHAW SUBURBAN MEDIA GROUP		
SHAW ICSC VEGAS - 26 ECON DEV MARKETING		2,250.00
BID, RFP, & MEETING ADS		271.80
	TOTAL:	2,521.80
SHERMAN MECHANICAL INC		
HVAC MAINTENANCE & RPZ CERTIFICATION		330.42
HVAC MAINTENANCE & RPZ CERTIFICATION		393.58
HVAC MAINTENANCE & RPZ CERTIFICATION		6,503.74
HVAC MAINTENANCE & RPZ CERTIFICATION		377.00
THREE OAKS TOILET REPAIRS		708.88
THREE OAKS PLUMBING REPAIRS		825.80
	TOTAL:	9,139.42
SIRAJ ALBELZAI		
UB refund for account: 075017-000		49.34
	TOTAL:	49.34
SLP, INC		
PRINTING SERVICES - TROLLEY TOUR BOOKLETS		379.97
	TOTAL:	379.97
SMITH ECOLOGICAL SYSTEM CO		
WTP 3" RATE VALVE - PRODUCTION		602.00
	TOTAL:	602.00
SPECIAL T UNLIMITED		
SLEA UNIFORM PACKAGE - AMUNDSON, PEREZ		600.00
	TOTAL:	600.00

Description		Amount
STEINER ELECTRIC COMPANY		
T8 LIGHT BULBS, MUNICIPAL COMPLEX		780.95
	TOTAL:	780.95
STEVEN WOLF		
IPSI - MEALS REIMBURSEMENT		79.87
	TOTAL:	79.87
STRYKER SALES CORPORATION		
MTS POWER LOAD FLAT ROLLER ASSEMBLY		182.00
POWER PRO XT 1/4 IN HOSE ASSEMBLY		257.00
MTS POWER LOAD TRIGGER HOUSING ANCHOR		53.94
	TOTAL:	492.94
SWANSON, MARTIN & BELL LLP		
LEGAL SERVICES		25,605.00
LEGAL SERVICES - TRAFFIC		21,225.00
LEGAL SERVICES		23,422.50
LEGAL SERVICES - TRAFFIC		17,390.00
	TOTAL:	87,642.50
SWIFT WASH CRYSTAL LAKE, LLC		
CAR WASHES - ENGINEERING & STREETS		126.00
	TOTAL:	126.00
THE SHERWIN-WILLIAMS CO		
PAINT - DOWNTOWN MAINTENANCE - TREE GRATES		89.00
PAINT - DOWNTOWN MAINTENANCE - TREE GRATES		89.00
CABINET PAINT - PD LUNCHROOM		99.11
	TOTAL:	277.11
THOMAS PELUSE		
UB refund for account: 074133-000		26.05
	TOTAL:	26.05
THOR FIBER AND BROADCAST		
FIBER TRANSMITTER/RECEIVER KIT & FIBEROPTIC CONVERTER		1,557.00
	TOTAL:	1,557.00
TODAY'S UNIFORMS		
ACCOUNT STATEMENT 04/27/26 TO 05/20/26		1,927.35
ORIGINAL ISSUE - BOULDEN		125.90
	TOTAL:	2,053.25
TOM DICKERSON		
15 HANGING BASKETS FOR DEPOT PARK		750.00
PLANTS FOR DOWNTOWN		39.00
DOWNTOWN FLOWER BASKETS		11,489.60
DEPOT PARK PLANTERS		994.56
DEPOT PARK PLANTERS		296.60
PERENNIALS - DAWSON MEMORIAL - 3 OAKS		39.00
	TOTAL:	13,608.76

Description		Amount
TOPCON SOLUTIONS INC		
ANNUAL SUBSCRIPTION - GPS UNIT		1,800.00
	TOTAL:	1,800.00
TROTSKY INVESTIGATIVE POLYGRAPH		
POLICE/FIRE POLYGRAPH EXAMINATIONS		1,470.00
	TOTAL:	1,470.00
ULTRA STROBE COMMUNICATIONS INC		
REMOVE EQUIPMENT - CAR 1034		575.00
CHANGEOVER CAR 1025		6,151.36
CHANGEOVER CAR 1004		9,335.80
CHANGEOVER CAR 1034		5,763.73
	TOTAL:	21,825.89
UNITED HEALTHCARE		
AMBULANCE REFUND S HUTCHINS		504.10
	TOTAL:	504.10
UPS		
POSTAGE - MAGPUL INDUSTRIES & SUBPOENAS		42.09
POSTAGE - SUBPOENAS		71.03
	TOTAL:	113.12
USALCO, LLC		
ALUM PLANT 3		4,808.70
ALUM PLANT 2		4,875.28
	TOTAL:	9,683.98
VC3 INC		
BACKUP AND DISASTER RECOVERY SERVICE - JAN26 - DEC26		4,058.00
	TOTAL:	4,058.00
VERIZON WIRELESS		
MAY CELLULAR SERVICE - CITY PHONES IPADS VEHICLES		7,472.75
	TOTAL:	7,472.75
VESTIS GROUP, INC ARAMARK UNIFORM & CAREER APPAREL GROUP, INC		
FLEET MATS, SHOP TOWELS - MAY 2026		50.03
W&S SHOP TOWELS/MATS - MAY 2026		38.61
MAT & SHOP TOWEL RENTAL		81.02
FLEET MATS, SHOP TOWELS - JUNE 2026		50.03
W&S SHOP TOWELS/MATS - JUNE 2026		64.44
	TOTAL:	284.13
VILLAGE OF ROMEOVILLE FIRE ACADEMY		
CONFINED SPACE OPERATIONS - WALKER		900.00
	TOTAL:	900.00
W.W. GRAINGER, INC		
PADLOCKS		378.14
	TOTAL:	378.14

Description		Amount
WAREHOUSE DIRECT		
OFFICE SUPPLIES		280.10
	TOTAL:	280.10
WATERS EDGE RPM LIVING		
UB refund for account: 075151-001		170.43
	TOTAL:	170.43
WELDERS SUPPLY COMPANY		
ACETYLENE - REFLECTIVITY PROJECT		53.40
OXYGEN FOR SIGN DIVISION		21.42
SMALLER PROPANE TANK LEASE (QTY 6) - APR 2026		56.99
MEDICAL OXYGEN RENTAL - APRIL 2026		285.00
MEDICAL OXYGEN - APRIL 2026		284.00
SMALLER PROPANE TANK LEASE (QTY 6) - MAY 2026		58.87
OXYGEN RENTAL - MAY 2026		294.50
FORKLIFT PROPANE (QTY 3) - F&FS UNIT 14		180.97
	TOTAL:	1,235.15
WILD GOOSE CHASE INC		
2026 GOOSE MANAGEMENT THREE OAKS		1,344.00
	TOTAL:	1,344.00
WILLIAM MICHAEL CREATIVE		
CITY AND US FLAGS		2,756.40
	TOTAL:	2,756.40
WOLD ARCHITECTS & ENGINEERS		
FACILITY CONDITION ASSESSMENT - 200 E CONGRESS PKWY		12,241.60
2026 PUBLIC WORKS GARAGE SLAB REPLACEMENT - PART 4		5,157.40
2026 FIRE STATION #1 APPARATUS BAY RADIANT HEAT - A&E		3,130.44
2026 ADMINISTRATION TOILET ROOM REFRESH PROJECT		4,028.86
2026 MAIL ROOM SKYLIGHT INFILL PROJECT		4,356.62
	TOTAL:	28,914.92
WORKING WORLD STAFFING		
TEMPORARY STAFF IN FINANCE DEPT		459.00
TEMPORARY STAFF IN FINANCE DEPT		351.90
	TOTAL:	810.90
XYLEM WATERING SOLUTIONS USA INC		
CREDIT FROM 6/24/22		(1,800.35)
CREDIT FOR TARIFF ASSESSMENT		(680.64)
REPLACEMENT WASTE PUMP AT PLANT 3		4,411.00
RAW PUMP AT PLANT 2		36,732.00
REPLACEMENT WASTE PUMP AT PLANT 3		22,036.00
	TOTAL:	60,698.01
ZIEBELL WATER SERVICE PRODUCTS		
HYDRANT RING & GASKET FOR REPAIR - UNDERGROUND		717.00
	TOTAL:	717.00

Description		Amount
ZIEGLER'S ACE HARDWARE		
ZIEGLER'S ACE PURCHASES - MAY 2026		235.65
	TOTAL:	235.65
Report Total:		1,470,658.27

FUND TOTALS:

101 GENERAL FUND	768,494.07
110 CAPITAL REPLACEMENT FUND	46,540.16
115 VEHICLE REPLACEMENT FUND	115,081.18
201 RESTRICTED POLICE FUNDS	5,426.60
230 FIRE RESCUE FUND	148,695.55
235 CROSSING GUARD FUND	33,962.88
260 PARKING FUND	757.53
369 WATER'S EDGE TIF	1,365.00
620 WATER & SEWER FUND	203,393.25
630 W&S CAPITAL & EQUIP REPL FUND	145,972.89
705 GROUP INSURANCE FUND	969.16

PAYMENT TYPE TOTALS:

ACH Transaction	1,152,995.82
Paper Check	317,662.45

INVOICE APPROVAL (BY INVOICE) FOR CITY OF CRYSTAL LAKE

EXP CHECK RUN DATES 06/10/2026 - 06/10/2026
POSTED AND UNPOSTED
OPEN AND PAID

	Invoice Number	Bank Account	Description	Amount
102700 COMCAST CABLE				
	0142513-05262026	GFCKG	CITY HALL WATER INTERNET	176.85
	0414466-05242026	GFCKG	COAX INTERNET WWTP2	263.85
	8771 10 004 0014530	GFCKG	CABLE SERVICE	15.97
Total For: COMCAST CABLE				456.67
136132 ENTERPRISE FM TRUST				
	510562-060326	GFCKG	LEASED VEHICLE CHARGES	20,735.28
Total For: ENTERPRISE FM TRUST				20,735.28
055973 MCHENRY CO RECORDER				
	INVOICE_3113	GFCKG	LAREDO SERVICES & PRINTED PAGES	253.00
Total For: MCHENRY CO RECORDER				253.00
102914 PITNEY BOWES BANK INC RESERVE				
	13064050 - JUNE 202	GFCKG	POSTAGE MACHINE REFILL	2,548.83
Total For: PITNEY BOWES BANK INC RESERVE				2,548.83
136813 SEBIS DIRECT INC (POSTAGE)				
	POSTAGE JUL 26	GFCKG	UTILITY BILL POSTAGE	6,841.76
Total For: SEBIS DIRECT INC (POSTAGE)				6,841.76
102663 WEX BANK				
	113102308	GFCKG	GASOLINE PURCHASES	424.15
Total For: WEX BANK				424.15
Report Total:				31,259.69

FUND TOTALS:

101 GENERAL FUND	2,428.95
115 VEHICLE REPLACEMENT FUND	16,980.83
230 FIRE RESCUE FUND	250.91
620 WATER & SEWER FUND	7,844.55
630 W&S CAPITAL & EQUIP REPL FUND	3,754.45

PAYMENT TYPE TOTALS:

ACH Transaction	27,577.04
Paper Check	3,682.65

LIST OF BILLS PRESENTED FOR APPROVAL
June 16, 2026

APPROVED BY:

Mayor

City Manager

Council Member

Finance Director

Fund	Description	Amount
101	General Fund	$770,923.02
110	Capital Replacement Fund	$46,540.16
115	Vehicle Replacement Fund	$132,062.01
201	Restricted Police Funds	$5,426.60
230	Fire/Rescue Fund	$148,946.46
235	Crossing Guard Fund	$33,962.88
260	Parking Fund	$757.53
369	Water's Edge TIF	$1,365.00
620	Water and Sewer Fund	$211,237.80
630	W&S Capital & Equip Repl Fund	$149,727.34
705	Group Insurance Fund	$969.16
	Subtotal - Checks	**$1,501,917.96**
	Wire Transfers	
	IPBC Health Insurance June 26	$568,991.75
	Biweekly Payroll 06/05/26	$1,349,317.16
	Subtotal - Wire Transfers	**$1,918,308.91**
	GRAND TOTAL	**$3,420,226.87**

Agenda Item No: 8b

City Council
Agenda Supplement

Meeting Date: June 16, 2026

Item: 2026 Independence Day Parade Contribution

Staff Recommendation: A motion to adopt a Resolution approving the 2026 Crystal Lake Chamber of Commerce Independence Day Parade and authorizing up to $15,750 to the Crystal Lake Chamber of Commerce for the Independence Day Parade from the Fiscal Year 2026 City Budget.

Staff Contact: Nick Hammonds, Deputy City Manager

Background:

Since 2009, the Crystal Lake Chamber of Commerce has organized and coordinated the annual Independence Day parade. In 2026, the Chamber of Commerce will again coordinate the parade and partner with the Crystal Lake Lions Club and the City to ensure that the parade tradition continues. The Lions Club will provide on-site volunteers to assist with the organization on the day of the parade. The parade will occur on Sunday, July 5, 2026. The parade date will also correspond with the last day of the Lakeside Festival and the City's fireworks display.

Funding for the parade will be a combination of sponsorship revenue as well as a contribution from the City of Crystal Lake. Last year's request was $17,100, with actual expenditures of $12,644.40.

Lakeside Festival and Fireworks

The City Council approved the special event request for the Lakeside Festival at the May 19, 2026 City Council meeting. The Lakeside Festival dates are Thursday, July 2nd through Sunday, July 5th. Fireworks are currently planned for Sunday, July 5th. City staff will work with the fireworks vendor to coordinate the show.

Votes Required to Pass:

Simple majority.

Res. 26R-__

RESOLUTION

BE IT RESOLVED BY THE MAYOR AND CITY COUNCIL OF THE CITY OF CRYSTAL LAKE that up to $15,750 is authorized to be disbursed for the 2026 parade to the Crystal Lake Chamber of Commerce for Independence Day Parade expenses.

DATED this 16th day of June, 2026.

CITY OF CRYSTAL LAKE, an
Illinois municipal corporation,

By: _____
Haig Haleblian, MAYOR

SEAL

ATTEST

_____
CITY CLERK

PASSED: June 16, 2026
APPROVED: June 16, 2026

Draft

CRYSTAL LAKE
Chamber of Commerce

June 2, 2026

Jodie Hartman, Finance Director
City of Crystal Lake
100 W. Municipal Complex
P.O. Box 597
Crystal Lake, IL 60039-0597

Dear Jodie,

As in previous years, the Crystal Lake Chamber of Commerce respectfully requests reimbursement for expenses related to the Independence Day Parade scheduled for July 5, 2026. Items included in the request for reimbursement are included in the event budget and are as follows:

Entertainment	$13,000
Brunch/Grand Marshal	$ 1,200
Donation to Lions Club	$ 1,300
Semiquincentennial Banner	$ 250
	$15,750

The budgeted items are the same amount as requested in previous years, with the addition of a new banner to honor our country's 250th Anniversary. The post-parade request for reimbursement will include documentation for the expenses and will not exceed the requested amount.

The Crystal Lake Chamber of Commerce looks forward to working with City staff and members of the Lions Club to produce another outstanding parade and, as always, we appreciate the City's support for this event!

Sincerely,

Catherine Peterson, President/CEO
Crystal Lake Chamber of Commerce
cpeterson@clchamber.com

cc: Nick Hammonds

Agenda Item No: 8c

City Council
Agenda Supplement

Meeting Date: June 16, 2026

Item: Adopt-A-Highway Program – Renewal Approvals; Blackhawk Network, General Kinematics, and Hannah Beardsley NJHS

Staff Recommendation: Motion to adopt a Resolution authorizing the City Manager to execute agreements with Blackhawk Network, General Kinematics, and Hannah Beardsley NJHS renewing their participation in the City's Adopt-A-Highway program, for a two-year period, in accordance with the requirements set forth in the City of Crystal Lake Adopt-A-Highway Program, and to authorize the City Manager to approve renewals of the agreements for successive two-year terms

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

---

Background:
On June 4, 2019, the City adopted an ordinance [Ord. No. 7547] approving an Adopt-A-Highway program for City of Crystal Lake roads. This program allows private citizens or organizations, with an address in the City of Crystal Lake, to support the City's anti-litter efforts by allowing groups to adopt a section of City roadway for the purpose of litter collection. The program was established pursuant to the Illinois Adopt-A-Highway Act and is administered by the Director of Public Works.

Blackhawk Network (formerly National Gift Card), General Kinematics, and Hannah Beardsley NJHS have all adopted different sections of roadway in the City, and the initial two-year term for their Adopt-A-Highway agreements has ended. All three have followed the terms of the Adopt-A-Highway agreement and have maintained their adopted sections. Each organization would like to continue its participation in the Adopt-A-Highway program for another two-year term.

Blackhawk Network has adopted Knaack Boulevard, Dakota Street, Millennium Drive, and Beechcraft Lane; General Kinematics has adopted Pingree Road, between US Route 14 and

Rakow Road; and Hannah Beardsley NJHS has adopted Crystal Lake Avenue between Oak Hollow Road and Erick Street.

If approved for renewal, the City Manager will execute agreements with Blackhawk Network, General Kinematics, and Hannah Beardsley NJHS providing for the groups' continued participation in the Adopt-A-Highway Program. The Adopt-A-Highway Program agreement follows all requirements of the Illinois Adopt-A-Highway Act and all additional requirements set forth in the City of Crystal Lake's Adopt-A-Highway Program ordinance. The adoption of the roadway, as approved by the City Council, will expire two years following its approval unless extended by the applicant, with the approval of the City Manager.

Recommendation:

City staff has reviewed the renewal requests from Blackhawk Network, General Kinematics, and Hannah Beardsley NJHS for continued participation in the Adopt-A-Highway program and recommends a motion to adopt a resolution approving the continued participation of these organizations in the program for a two-year period, authorizing the City Manager to execute the Adopt-A-Highway agreements, and granting the City Manager the authority to approve and execute renewals of the agreements for successive two-year terms.

Votes Required to Pass:

Simple Majority

RESOLUTION

WHEREAS the CITY OF CRYSTAL LAKE offers an Adopt-A-Highway program; and

WHEREAS, Blackhawk Network, General Kinematics, and Hannah Beardsley NJHS have requested to continue participating in the CITY'S Adopt-A-Highway Program

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 per 605 ILCS 120/1 et. seq., the "Illinois Adopt-A-Highway Act," the CITY OF CRYSTAL LAKE approves Blackhawk Network for the continued adoption of Knaack Boulevard, Dakota Street, Millennium Drive, and Beechcraft Lane, for a two-year period, per the requirements set forth in the City of Crystal Lake Adopt-A-Highway Program; and

BE IT FURTHER RESOLVED that per 605 ILCS 120/1 et. seq., the "Illinois Adopt-A-Highway Act," the CITY OF CRYSTAL LAKE approves General Kinematics for the continued adoption of Pingree Road, between US Route 14 and Rakow Road, for a two-year period, per the requirements set forth in the City of Crystal Lake Adopt-A-Highway Program; and

BE IT FURTHER RESOLVED that per 605 ILCS 120/1 et. seq., the "Illinois Adopt-A-Highway Act," the CITY OF CRYSTAL LAKE approves Hannah Beardsley NJHS for the continued adoption of Crystal Lake Avenue between Oak Hollow Road and Erick Street, for a two-year period, per the requirements set forth in the City of Crystal Lake Adopt-A-Highway Program; and

BE IT FURTHER RESOLVED that the City Manager is authorized to execute agreements between the CITY OF CRYSTAL LAKE and Blackhawk Network, the CITY OF CRYSTAL LAKE and General Kinematics, and the CITY OF CRYSTAL LAKE and Hannah Beardsley NJHS for the continued adoption of each organization's assigned roadways; and

BE IT FURTHER RESOLVED that the City Manager is authorized to approve renewals of the agreements for successive two-year terms

DATED this 16th day of June 2026.

Draft

CITY OF CRYSTAL LAKE, an
Illinois municipal corporation,

By: _____
Haig Haleblian, MAYOR

SEAL

ATTEST

_____
Nick Hammonds, CITY CLERK

PASSED: June 16, 2026
APPROVED: June 16, 2026

City of Crystal Lake, IL
Tuesday, June 9, 2026

Chapter 145. Adopt-A-Highway Program

[HISTORY: Adopted by the City Council of the City of Crystal Lake 6-4-2019 by Ord. No. 7547[1]. Amendments noted where applicable.]

[1] *Editor's Note: Sec. 5 of this ordinance provided that it shall be enforced from and after 6-5-2019.*

§ 145-1. Title and purpose.

A. Title. This chapter shall be known as and may be referred to as the "City of Crystal Lake Adopt-A-Highway Ordinance" or "this chapter," and the program it establishes may be referred to as the "City of Crystal Lake Adopt-A-Highway Program."

B. Purpose. The City of Crystal Lake Adopt-A-Highway Ordinance establishes a program that allows private citizens or organizations, with an address in the City of Crystal Lake, to support the City of Crystal Lake's anti-litter efforts by allowing groups to adopt a section of City roadway for the purpose of litter collection. The following sections set forth the uniform guidelines and requirements for the administration of the City of Crystal Lake Adopt-A-Highway Program.

§ 145-2. Established.

A. There is hereby established an Adopt-A-Highway Program of and for the City, pursuant to the Illinois Adopt-A-Highway Act, 605 ILCS **120/1** et seq.; and said Act is hereby adopted by reference and incorporated into this chapter as if fully set forth herein.

B. The Director of Public Works, or designee, shall administer the Adopt-A-Highway Program, and shall serve as its director, as that term is defined in the Illinois Adopt-A-Highway Act. The Director of Public Works, or designee, shall establish the program terms and conditions.

§ 145-3. Operation of program.

A. The Adopt-A-Highway Program of the City shall operate in accordance with the procedures and requirements of the Adopt-A-Highway Act, as the same may be amended from time to time, and the procedures and requirements of this section.

B. Each group desiring to adopt one or more sections of street right-of-way under the Adopt-A-Highway Program shall submit an application for same on forms supplied by the Director of Public Works, or designee. The Director of Public Works, or designee, shall review such applications and shall forward his/her recommendations to the City Council.

C. Upon receipt of the recommendations of the Director of Public Works, or designee, the City Council shall consider the same and either approve or deny the application. In the event that an application is approved by the City Council, the City Council shall also authorize the execution of an agreement providing for the group's participation in the Adopt-A-Highway Program. Said form of agreement shall be in such form as may be approved by the Director of Public Works, or designee, and include all of the provisions required by the Adopt-A-Highway Act, and such other provisions, not inconsistent therewith, as the City Council may require. The adoption of a section of a roadway

approved by the City Council shall expire two years following its approval, unless extended by the applicant, with the approval of the Director of Public Works, or designee.

D. The following procedures and requirements, in addition to the procedures and requirements set forth in the Adopt-A-Highway Act, shall apply to the Adopt-A-Highway Program of the City:

(1) No person shall participate in any litter collection activities pursuant to the Adopt-A-Highway Program unless and until the group has obtained and submitted to the City a release with respect to such person's participation, executed by such person or, if such person is under 18 years of age, the parent or guardian of such person, such release to be in a form acceptable to the Corporation Counsel.

(2) Each group shall schedule all litter collection activities with the Director of Public Works, or designee, not less than seven days prior to such activities and shall at that time submit any participant releases not previously submitted and/or new releases for any participants who have attained the age of 18 years and for whom releases executed by a parent or guardian were previously submitted to the City.

(3) No group shall schedule any litter collection activities prior to the month of April, nor after the month of November, in any year.

(4) No group shall undertake any litter collection activities before dawn or after dusk on any day or during any period of inclement weather.

(5) No group shall undertake any litter collection activities without first having posted temporary warning signs to inform motorists that work is being conducted along the adopted section(s) of street right-of-way, which signs must be supplied by the City.

(6) Safety vests, gloves, and litter pickup equipment must be supplied by the adopting organization. The City will supply garbage bags and will remove the garbage collected in bags from the public right-of-way of the road section cleaned.

(7) Other requirements as deemed necessary by the Director of Public Works, or designee.

City of Crystal Lake, IL
Tuesday, June 9, 2026

Chapter 145. Adopt-A-Highway Program

[HISTORY: Adopted by the City Council of the City of Crystal Lake 6-4-2019 by Ord. No. 7547[1]. Amendments noted where applicable.]

[1] *Editor's Note: Sec. 5 of this ordinance provided that it shall be enforced from and after 6-5-2019.*

§ 145-1. Title and purpose.

A. Title. This chapter shall be known as and may be referred to as the "City of Crystal Lake Adopt-A-Highway Ordinance" or "this chapter," and the program it establishes may be referred to as the "City of Crystal Lake Adopt-A-Highway Program."

B. Purpose. The City of Crystal Lake Adopt-A-Highway Ordinance establishes a program that allows private citizens or organizations, with an address in the City of Crystal Lake, to support the City of Crystal Lake's anti-litter efforts by allowing groups to adopt a section of City roadway for the purpose of litter collection. The following sections set forth the uniform guidelines and requirements for the administration of the City of Crystal Lake Adopt-A-Highway Program.

§ 145-2. Established.

A. There is hereby established an Adopt-A-Highway Program of and for the City, pursuant to the Illinois Adopt-A-Highway Act, 605 ILCS **120/1** et seq.; and said Act is hereby adopted by reference and incorporated into this chapter as if fully set forth herein.

B. The Director of Public Works, or designee, shall administer the Adopt-A-Highway Program, and shall serve as its director, as that term is defined in the Illinois Adopt-A-Highway Act. The Director of Public Works, or designee, shall establish the program terms and conditions.

§ 145-3. Operation of program.

A. The Adopt-A-Highway Program of the City shall operate in accordance with the procedures and requirements of the Adopt-A-Highway Act, as the same may be amended from time to time, and the procedures and requirements of this section.

B. Each group desiring to adopt one or more sections of street right-of-way under the Adopt-A-Highway Program shall submit an application for same on forms supplied by the Director of Public Works, or designee. The Director of Public Works, or designee, shall review such applications and shall forward his/her recommendations to the City Council.

C. Upon receipt of the recommendations of the Director of Public Works, or designee, the City Council shall consider the same and either approve or deny the application. In the event that an application is approved by the City Council, the City Council shall also authorize the execution of an agreement providing for the group's participation in the Adopt-A-Highway Program. Said form of agreement shall be in such form as may be approved by the Director of Public Works, or designee, and include all of the provisions required by the Adopt-A-Highway Act, and such other provisions, not inconsistent therewith, as the City Council may require. The adoption of a section of a roadway

approved by the City Council shall expire two years following its approval, unless extended by the applicant, with the approval of the Director of Public Works, or designee.

D. The following procedures and requirements, in addition to the procedures and requirements set forth in the Adopt-A-Highway Act, shall apply to the Adopt-A-Highway Program of the City:

(1) No person shall participate in any litter collection activities pursuant to the Adopt-A-Highway Program unless and until the group has obtained and submitted to the City a release with respect to such person's participation, executed by such person or, if such person is under 18 years of age, the parent or guardian of such person, such release to be in a form acceptable to the Corporation Counsel.

(2) Each group shall schedule all litter collection activities with the Director of Public Works, or designee, not less than seven days prior to such activities and shall at that time submit any participant releases not previously submitted and/or new releases for any participants who have attained the age of 18 years and for whom releases executed by a parent or guardian were previously submitted to the City.

(3) No group shall schedule any litter collection activities prior to the month of April, nor after the month of November, in any year.

(4) No group shall undertake any litter collection activities before dawn or after dusk on any day or during any period of inclement weather.

(5) No group shall undertake any litter collection activities without first having posted temporary warning signs to inform motorists that work is being conducted along the adopted section(s) of street right-of-way, which signs must be supplied by the City.

(6) Safety vests, gloves, and litter pickup equipment must be supplied by the adopting organization. The City will supply garbage bags and will remove the garbage collected in bags from the public right-of-way of the road section cleaned.

(7) Other requirements as deemed necessary by the Director of Public Works, or designee.

Agenda Item No: 8d

City Council
Agenda Supplement

Meeting Date:	June 16, 2026
Item:	Adopt-A-Highway Program - Application Approval, The Break Teen Center
Staff Recommendation:	Motion to adopt a Resolution authorizing the City Manager to execute an agreement with The Break Teen Center to adopt the following road: Main Street, between Crystal Lake Avenue and US Route 14, for a two-year period, in accordance with the requirements set forth in the City of Crystal Lake Adopt-A-Highway Program, and to authorize the City Manager to approve renewals of the agreement for successive two-year terms
Staff Contact:	Michael Magnuson, P.E., Director of Public Works and Engineering

---

Background:

On June 4, 2019 the City adopted an ordinance [Ord. No. 7547] approving an Adopt-A-Highway program for City of Crystal Lake roads. This program allows private citizens or organizations, with an address in the City of Crystal Lake, to support the City's anti-litter efforts by allowing groups to adopt a section of City roadway for the purpose of litter collection. The program was established pursuant to the Illinois Adopt-A-Highway Act and is administered by the Director of Public Works.

The Break Teen Center, has applied to take part in the City's Adopt-A-Highway Program and has requested to adopt Main Street, between Crystal Lake Avenue and US Route 14, for a two-year period. Adopt-A-Highway signs will be installed at both ends of the adopted road segment, listing "The Break Teen Center" as the organization responsible for that section. If approved, the City Manager will execute an agreement with The Break Teen Center providing for the group's participation in the Adopt-A-Highway Program. The Adopt-A-Highway Program agreement follows all requirements of the Illinois Adopt-A-Highway Act and all additional requirements set forth in the City of Crystal Lake's Adopt-A-Highway Program ordinance. The adoption of the roadway, as approved by the City Council, will expire two years following its approval unless extended by the applicant, with the approval of the City Manager.

Recommendation:

City staff has reviewed The Break Teen Center's application to take part in the Adopt-A-Highway program and recommends a motion to adopt a resolution approving The Break Teen Center to adopt: Main Street, between Crystal Lake Avenue and US Route 14, for a two-year period, authorizing the City Manager to execute the Adopt-A-Highway agreement, and granting the City Manager the authority to approve and execute renewals of the agreement for successive two-year terms.

Votes Required to Pass:

Simple Majority

RESOLUTION

WHEREAS the CITY OF CRYSTAL LAKE offers an Adopt-a-Highway program; and

WHEREAS, The Break Teen Center has applied to take part in the CITY'S Adopt-A-Highway Program

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 per 605 ILCS 120/1 et. seq., the "Illinois Adopt-A-Highway Act," the CITY OF CRYSTAL LAKE approves The Break Teen Center for adoption of Main Street, between Crystal Lake Avenue and US Route 14, for a two-year period, per the requirements set forth in the City of Crystal Lake Adopt-A-Highway Program; and

BE IT FURTHER RESOLVED that City Manager is authorized to execute an agreement between the CITY OF CRYSTAL LAKE and The Break Teen Center for the adoption of Main Street, between Crystal Lake Avenue and US Route 14; and

BE IT FURTHER RESOLVED that that City Manager is authorized to approve renewals of the agreement for successive two-year terms

DATED 16th day of June 2026.

CITY OF CRYSTAL LAKE, an
Illinois municipal corporation,

By: _____
Haig Haleblian, MAYOR

SEAL

ATTEST

_____
Nick Hammonds, CITY CLERK

PASSED: June 16, 2026
APPROVED: June 16, 2026

Draft

Date Received: _____

City of Crystal Lake

Adopt-A-Highway Program Application

RECEIVED
MAY 26 2026
By VVan

Application Type: First Time Applicant or Renewal

Group Name: The Break Teen Center
Street Address: 6292 Northwest Hwy
City, State, Zip: Crystal Lake, IL, 60014
Type of Group: Civic Group or Not for Profit [X] or Private Enterprise/Commercial [ ]
Number of participants: 9
Number of supervising adults: 2
Number of participants between the ages of 10-17: 7

Group Coordinator and Traffic Supervisor

Name: Lexie Zeppos Phone Number: 224-323-1101 Email: LZeppos@cibreak.com
Street Address: 1815 Autumn Dr, Apt 104
City, State, Zip: Hoffman Estates, IL, 60169

Lettering to Appear on Adopt-A-Highway Sign:

Only 17 characters per line, maximum of 2 lines, leave space between words.

T	h	e		B	r	e	a	k		T	e	e	n		
		C	e	n	t	e	r								

Section of roadway to be adopted: First Choice: Main St. (From Crystal Lake Ave
Road Name: to Route 14)

Second Choice:

Road Name: _____

Each group shall sign an agreement with the City of Crystal Lake before participating in the program.

Signature of Group Coordinator: [signature] Date: 05/06/26

Please return all forms to: 100 W. Woodstock St. Crystal Lake, IL 60014 ATTN: Public Works



RECEIVED
MAY 26 2026
By VWann

City of Crystal Lake

Adopt-A-Highway Program Agreement

The City of Crystal Lake and The Break Teen Center recognize the need for litter-free roadways and are entering into this agreement in an effort to contribute towards the maintenance of litter-free roadways.

By signing below, the Group acknowledges the hazardous nature of the work and agrees to comply with all terms and conditions as set forth by the City of Crystal Lake and the Illinois Adopt-A-Highway Act.

The Group, its members, volunteers and agents shall assume all responsibility for, and hold the State of Illinois and the City of Crystal Lake (including their officials, employees, and agents) harmless from any and all claims or actions resulting from the Group's volunteers', agents' or members' work in the program, except for the negligent acts of the State of Illinois or the City of Crystal Lake (including their officials, agents or employees).

Members of the Group are jointly and severally bound by the terms and conditions of this agreement. The Group and the City of Crystal Lake will fulfill their respective responsibilities as set forth in the agreed upon terms. The signature of the Group Coordinator and each volunteer (or legal guardian of volunteers under 18 years of age) shall act as acknowledgement of the conditions set forth by the City of Crystal Lake for this program.

The City of Crystal Lake recognizes that this Group shall adopt for a two year period, unless through cancellation, the section of the road hereby known as: Main St (from Crystal Lake Ave to Route 14) and the Group accepts responsibility of picking up litter at least four times per year during this agreed upon time frame.

The Break Teen Center
Group Name

_____
City of Crystal Lake

Lexie Zeppos
Group Coordinator

05/26/26
Date

Volunteer or Parent/Legal Guardian of Volunteer

_____

Agenda Item No: 9

City Council
Agenda Supplement

Meeting Date: June 16, 2026

Item: City Code Amendment to Increase the Number of Class 1 Liquor Licenses – Applicant: Antojitos Mexicanos La Fonda Inc, located at 35 Berkshire Drive, Units 10 & 11.

Staff Recommendation: Motion to adopt an Ordinance increasing the number of Class 1 liquor licenses from the currently permitted 7 licenses to 8 licenses, in order to allow for the issuance of a new Class 1 liquor license to Antojitos Mexicanos La Fonda Inc, located at 35 Berkshire Drive, Units 10 & 11.

Staff Contact: Nick Hammonds, Deputy City Manager
Melanie Gray, Assistant to the City Manager

Background:
Antojitos Mexicanos La Fonda Inc is a new restaurant opening at 35 Berkshire Drive, Units 10 & 11. The restaurant has requested a Class 1 Liquor License for sale and consumption of alcoholic liquor on the premises (inside the building).

Class 1 License authorizes the retail sale, on the premises specified, of alcoholic liquor, for consumption, on the premises as well as the retail sale of alcoholic liquor in the original package between the hours of 11:00 a.m. and 1:00 a.m. Monday, Tuesday, Wednesday, Thursday; 11:00 a.m. and 2:00 a.m. Friday and Saturday; and noon on Sunday and 1:00 a.m. on Monday. A Class A type restaurant may be located on the premises. The annual fee for such license shall be the sum of $1,350.

Current Class 1 License Holders:

Name	Address	Zoning
Da Baffone Cucina Italiana	111 N. Main Street	"B-4"
El Burrito	6236 Northwest Highway (The Commons S.C.)	"B-2 PUD"
Matt's Tavern	92 Railroad Street	"B-4"
Metro Bowl	77 Brink Street	"B-4"
Moe-B-Dick's North Shore Pub	1050 North Shore Drive	"B-2"
Outback Steakhouse	4751 Northwest Highway (Rose Plaza)	"B-2 PUD"
Kirin King	446 W. Virginia Street	

There are no zoning issues with the request.

The following conditions must be met prior to the license being issued:

- Payment of prorated license fee
- Fully executed Lease Agreement
- Surety Bond

The attached Ordinance approves an increase in the number of Class 1 liquor licenses in order to allow the creation of a new Class 1 liquor license for Antojitos Mexicanos La Fonda Inc., located at 35 Berkshire Drive, Units 10 & 11.

Votes Required to Pass:
Simple majority

Ord. No.
File No. 255L

The City of Crystal Lake

AN ORDINANCE AMENDING THE CODE OF THE CITY OF CRYSTAL LAKE

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 CHAPTER 329 LIQUOR LICENSES Section 329-6 Limitations on licenses shall be as follows:

1. Class 1 License shall be increased from 7 to 8.

SECTION II: That this Ordinance shall be in full force and effect from and after its passage and approval according to law.

SECTION III: That all Ordinances and parts of Ordinances in conflict herewith are hereby repealed.

DATED at Crystal Lake, Illinois, this 16th day of June 2026.

City of Crystal Lake, an
Illinois municipal corporation

_____
Haig Haleblian, MAYOR

SEAL

ATTEST

_____
CITY CLERK

PASSED: June 16, 2026
APPROVED: June 16, 2026

Draft

Agenda Item No: 10

City Council
Agenda Supplement

Meeting Date: June 16, 2026

Item: City Code Amendment to Increase the Number of Class 25 Liquor Licenses – Applicant: Wings11 Inc., dba Wing Snob, located at 17 Crystal Lake Plaza, Unit W

Staff Recommendation: Motion to adopt an Ordinance increasing the number of Class 25 liquor licenses from the currently permitted 5 licenses to 6 licenses, in order to allow for the issuance of a new Class 25 liquor license to Wings11 Inc., dba Wing Snob, located at 17 Crystal Lake Plaza, Unit W

Staff Contact: Nick Hammonds, Deputy City Manager
Melanie Gray, Assistant to the City Manager

Background:
Wings11 Inc., dba Wing Snob, at 17 Crystal Lake Plaza, Unit W, is a new restaurant opening in the Crystal Lake Plaza shopping center. The restaurant has requested a Class 25 Liquor License for sale and consumption of alcoholic liquor on the premises (inside the building).

Class 25 license authorizes the retail sale, of alcoholic liquor, for consumption, on the premises as well as the retail sale of alcoholic liquor in the original package between the hours of 7:00 a.m. and 1:00 a.m. Monday, Tuesday, Wednesday, Thursday; 7:00 a.m. and 2:00 a.m. Friday and Saturday; and 7:00 a.m. on Sunday and 1:00 a.m. on Monday. A Class A Type restaurant may be located on the premises.

The annual fee for such a license shall be the sum of $1,350.

Current Class 25 License Holders:

Name	Address	Zoning
Williams Street Tap	80 N. Williams Street	"B 4"
Garfield's Beverage Depot	305 Virginia Street	"B-2"
Coleman's	7608 Virginia Road	"B-2"
Binny's Beverage Depot	5380 Northwest Hwy	"B-2 PUD"
Moontime Smokin' Que	88 Railroad Street	"B-4"

There are no zoning issues with the request.

The following conditions must be met prior to the license being issued:

- Payment of prorated license fee
- Certificate of Occupancy
- Updated Certificate of Insurance

The attached Ordinance approves an increase in the number of Class 25 liquor licenses in order to allow the creation of a new Class 25 liquor license for Wings11 Inc., dba Wing Snob, located at 17 Crystal Lake Plaza, Unit W.

Votes Required to Pass:
Simple majority

Ord. No.
File No. 255L

The City of Crystal Lake

AN ORDINANCE AMENDING THE CODE OF THE CITY OF CRYSTAL LAKE

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 CHAPTER 329 LIQUOR LICENSES Section 329-6 Limitations on licenses shall be as follows:

1. Class 25 License shall be increased from 5 to 6.

SECTION II: That this Ordinance shall be in full force and effect from and after its passage and approval according to law.

SECTION III: That all Ordinances and parts of Ordinances in conflict herewith are hereby repealed.

DATED at Crystal Lake, Illinois, this 16th day of June 2026.

City of Crystal Lake, an
Illinois municipal corporation

_____
Haig Haleblian, MAYOR

SEAL

ATTEST

_____
CITY CLERK

PASSED: June 16, 2026
APPROVED: June 16, 2026

Draft

Liquor License Request for Wing Snob Crystal Lake

[05-22-2026]

To: Liquor Control Commission
City of Crystal Lake

Subject: Liquor License Request for Wing Snob Crystal Lake

Dear Liquor Commissioner and Members of the Commission,

I am writing to respectfully request consideration for a liquor license for our proposed Wing Snob restaurant in Crystal Lake.

Our goal is to open a full-service restaurant with dine-in seating and a dedicated bar area serving beer, wine, and liquor for on-premise consumption. We are excited about the opportunity to bring this business to Crystal Lake and become a positive part of the local community.

The restaurant will be professionally operated with a strong focus on quality food, customer service, and responsible alcohol service. We are committed to following all city and state requirements and maintaining a safe and welcoming environment for our guests.

We appreciate your time and consideration and look forward to working with the City throughout the application process. Please let us know if any additional information is needed.

Thank you,



Hiteshkumar Chaudhary
Wings11 Inc
Wing Snob – Crystal Lake
872-888-5286
hiteshc0722@gmail.com

Agenda Item No: 11

City Council
Agenda Supplement

Meeting Date: June 16, 2026

Item: REPORT OF THE PLANNING & ZONING COMMISSION

Request: A simplified residential zoning variation to allow renovation of a nonconforming detached garage that increases the building's volume.

Location: 893 North Shore Drive

Petitioner: Dave & Cindy Cohen, owners
893 North Shore Drive

PZC Recommendation: To approve the Planning and Zoning Commission recommendation and adopt an Ordinance granting a Variation at 893 North Shore Drive

Staff Contact: Elizabeth Maxwell, City Planner
Darrell Moore, Assistant City Planner

Background:

- The property is a nonconforming lot (due to lot width and lot area) that fronts Crystal Lake and contains a single-family residence with a detached garage.
- The garage is a nonconforming structure due to having setbacks of less than five feet in the side and street yards.
- Request: The petitioners are requesting a variation to allow renovation of a nonconforming detached garage that increases the building's volume. This is considered expansion of a nonconformity.
- Land Use: The land use map shows the area as Urban Residential, which is consistent with the land use.
- Zoning: The site is zoned R-2 Single-Family Residential District.
- Previous Approvals: None.

PZC Highlights:

The following discussion took place during the June 3rd Planning and Zoning Commission (PZC) hearing:

- The petitioners stated they were seeking to increase the height of the existing nonconforming garage in order to create additional storage space in the attic. The footprint and the walls would remain, but the exterior would be redone to match the house.
- Staff noted that the proposed improvements require a variation because the existing garage is nonconforming, due to its setbacks. The proposed improvements will not encroach further into the required setbacks.
- No other variations are required based on their proposed improvements for building height, dormers, or hard-surface coverage.
- There were no public comments.
- The PZC was unanimously supportive of the request, recognizing that the proposed changes to the garage would improve the appearance of the property and that the petitioners inherited the garage in its current nonconforming location.

The Planning and Zoning Commission recommended **approval (4-0)** of the petitioner's request with the following conditions:

1. Garage application and installation shall be consistent with the information and testimony provided by the petitioner in the hearing and the following provided documents:
   A. Application (Cohen, 4/23/26)
   B. Building Plans (ALA, 4/3/26)

2. The petitioner shall address all review comments and requirements of the departments of Community Development and Public Works & Engineering.

Votes Required to Pass: A simple majority vote

Acknowledgement Form

Regarding a **Variation for 893 North Shore Drive**, 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: [redacted] Date: 6-3-2026

Signature

Recommended Conditions:

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

1. ~~Fence porch and installation~~ Garage shall be consistent with the information and testimony provided by the petitioner in the hearing and the following provided documents:
   A. Application (Cohen, 4/23/26)
   B. Building Plans (ALA, 4/3/26)

2. The petitioner shall address all review comments and requirements of the departments of Community Development and Public Works & Engineering.

PARCEL IN QUESTION

893 North Shore Drive



Ord. No.
File No.

The City of Crystal Lake Illinois

AN ORDINANCE GRANTING A SIMPLIFIED RESIDENTIAL VARIATION TO ALLOW RENOVATION OF A NONCONFORMING DETACHED GARAGE THAT INCREASES THE BUILDING'S VOLUME, AT 893 NORTH SHORE DRIVE

Draft

WHEREAS, Dave and Cindy Cohen (the "Petitioners") have filed a Petition (File #PLN-2026-093) requesting a Variation to allow renovation of a nonconforming detached garage that increases the building's volume at 893 North Shore Drive, Crystal Lake, Illinois; and

WHEREAS, the Planning and Zoning Commission of the City of Crystal Lake, pursuant to all required noticing, including notice duly published on May 16, 2026, in the Northwest Herald, held a public hearing at 7:00 p.m., on June 3, 2026, at City Hall at 100 W. Woodstock Street, Crystal Lake, Illinois to consider the proposed Petition; and

WHEREAS, on June 3, 2026, 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 to allow renovation of a nonconforming detached garage that increases the building's volume at 893 North Shore Drive, Crystal Lake, Illinois is hereby approved with the following conditions.

1. Garage application and installation shall be consistent with the information and testimony provided by the petitioner in the hearing and the following provided documents:
   A. Application (Cohen, 4/23/26)
   B. B. Building Plans (ALA, 4/3/26)

2. The petitioner shall address all review comments and requirements of the departments of Community Development and Public Works & Engineering.

Ord. No.
File No.

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

DATED at Crystal Lake, Illinois, this 16th day of June 2026.

City of Crystal Lake, an
Illinois municipal corporation

_____
Haig Haleblian, MAYOR

SEAL

ATTEST:

_____
CITY CLERK

Passed: June 16, 2026
Approved: June 16, 2026

Draft

#2026-093
893 North Shore Dr. – Simplified Residential Zoning Variation
Project Review for Planning and Zoning Commission

Meeting Date: June 3, 2026

Request: A simplified residential zoning variation to allow renovation of a nonconforming detached garage that increases the building's volume.

Location: 893 North Shore Drive

Acreage: Approximately 8,200 square feet

Existing Zoning: R-2 Single-Family Residential

Surrounding Properties:
North: W Watershed
East: R-2 Single-Family Residential
South: *Crystal Lake*
West: R-2 Single-Family Residential

Staff Contact: Darrell Moore (815) 356-3612

Background:

- The property is a nonconforming lot (due to lot width and lot area) that fronts Crystal Lake and contains a single-family residence with a detached garage. According to tax records, the home dates to 1887. No record was found regarding the age of the garage.
- The garage is nonconforming due to having setbacks of less than five feet in the side and rear yards. (The site plan shows the garage to be 2.27 feet from the west property line and 3.88 feet from the North Shore Drive right-of-way line.)
- Previous Approvals: None

Development Analysis:

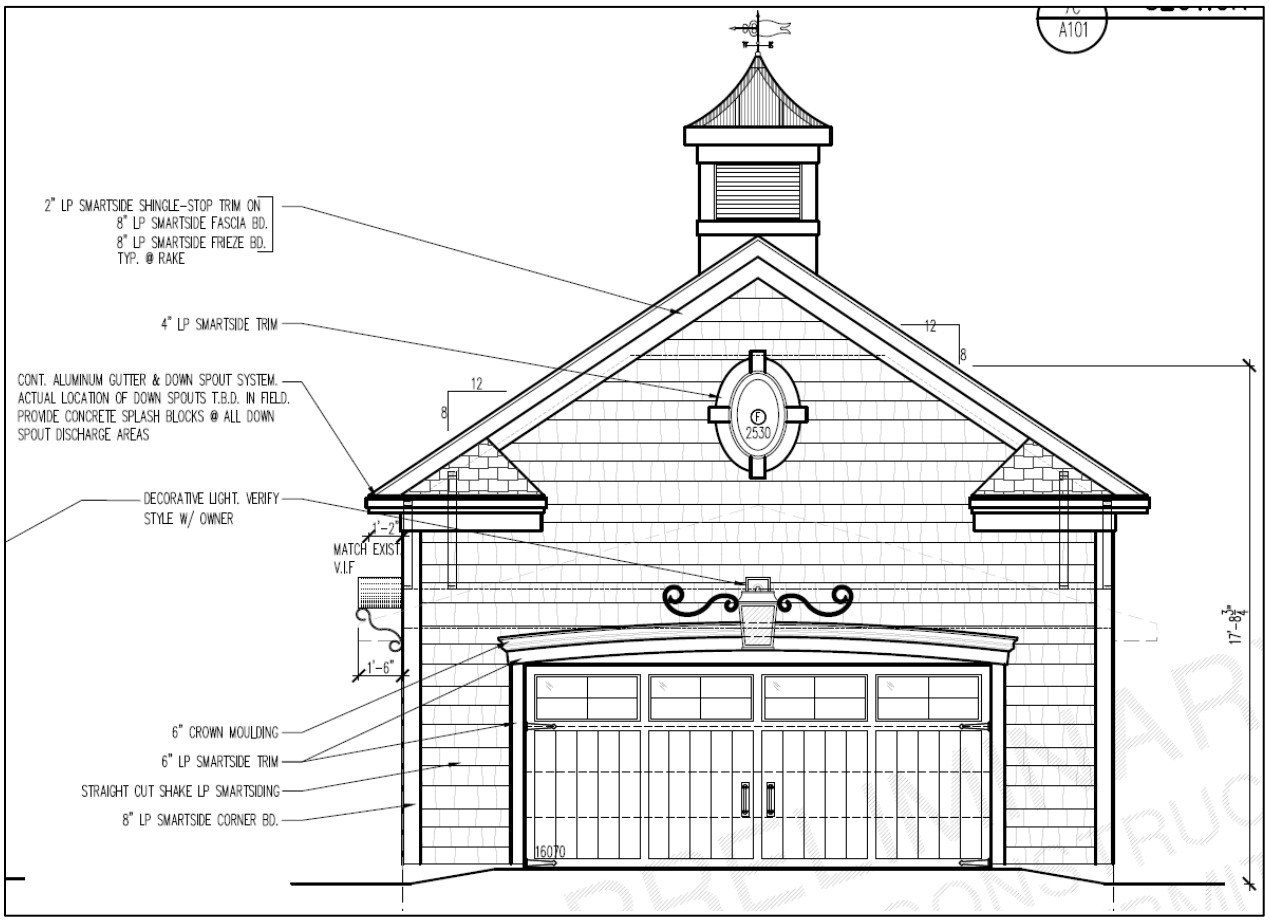
General

- Request: To allow renovation of a nonconforming detached garage that increases the building's volume.
- Zoning: The site is zoned R-2 Single-Family Residential.
- Land Use: The land use map shows the area as Urban Residential.
- The petitioner proposes to remodel the existing garage by raising the height while changing the exterior materials and roof pitch to better match the residence. The existing garage walls will be retained, and the footprint will not be changed.

- The proposed changes require a variation because it will result in additional building volume within the required setbacks. At 1-1/2 stories and 17’-8”, the proposed height meets zoning requirements. There are no dormers.

Below: Existing garage and diagram of proposed changes.





Findings of Fact:

ZONING ORDINANCE VARIATION
The petitioner is requesting a simplified residential zoning variation to allow renovation of a nonconforming detached garage that increases the building's volume.

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 petitioner's request is made, it should include the following conditions:

1. Fence porch and installation shall be consistent with the information and testimony provided by the petitioner in the hearing and the following provided documents:
    A. Application (Cohen, 4/23/26)
    B. Building Plans (ALA, 4/3/26)

2. The petitioner shall address all review comments and requirements of the departments of Community Development and Public Works & Engineering.

Application for Simplified Residential Variation

Application Number: _____	FOR OFFICE USE ONLY
Project Name: _____	
Date of Submission: _____	

I. Applicant

DAVE & CINDY COHEN
Name

893 N Shore DRIVE
Street

Crystal LAKE IL 60014
City State Zip Code

[redacted] [redacted]@gmail.com [redacted]
Telephone Number Fax Number E-mail address

II. Owner of Property (if different)

SAME AS ABOVE
Name

Address Telephone Number

III. Project Data

1. a. Location/Address: 893 N Shore Dr Crystal Lake

   b. PIN #: 19-06-107-004

2. Description of proposal/Reason for request (including how the standards for variation are met, any unique circumstance of the property, or particular hardship):

DESCRIBE THE UNIQUE CIRCUMSTANCES OF THE PROPERTY: WE propose FACADE RENO of EXSISTING GARAGE so it matches home. Propose TO replACE GARAGE roof only For much Need Attic SPACE. The purposed New roof pitch is compliant with current ZONING code.

IS THE HARDSHIP SELF-CREATED? NO. EXSISTING GARAGE EXSISTED well before the current ZONING requirements. FOUNDATION & FRAMING do NOT REQUIRE replACEMENT, ONLY Roof pitch For Needed STORAGE.

RECEIVED
APR 30 2026
RH

ARE THE CONDITIONS APPLICABLE TO OTHER PROPERTIES IN THE SAME ZONING CLASSIFICATION? MANY Homes/lots IN this AREA ARE NON CONFORMING Re-gaurding ZONING REQUIREMENTS. IN OUR CASE EXSISTING SET BACK ENCROACHMENTS REQUIRE your REVIEW!

WILL THE VARIATION ALTER THE ESSENTIAL CHARACTER OF THE LOCALITY? NO, the GARAGE FACADE & ROOF REPLACEMENT ARE designed TO compliment the EXSISTING home AND essential CHARACTER OF our LOCATION

WILL THE VARIATION, IF GRANTED BE DETRIMENTAL TO PUBLIC WELFARE OR INJURIOUS TO OTHER PROPERTY? NO, will NOT BE detrimental OR INJURIOUS TO other properties or public welFARE. The new roof will comply with height requirments AND will remain the SAME distANCE AS is FROM ADJACENT properties.

WILL THE VARIATION AS PROPOSED IMPAIR ADEQUATE SUPPLY OF LIGHT OR AIR TO ADJACENT PROPERTY; DIMINISH PROPERTY VALUE; INCREASE CONGESTION IN PUBLIC STREETS; SUSBTANTIALLY INCREASE THE DANGER OF FIRE; OT ENDANGER PUBLIC SAFETY?

NOT AT All

3. List any previous variations that are approved for this property: There were NOT ANY

IV. Signatures

CINDY COHEN [redacted] DAVID COHEN [redacted] April 23, 2026

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.

[redacted] [redacted] April 23, 2026

CINDY COHEN DAVID COHEN

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.

CRYSTAL LAKE PLANNING AND ZONING COMMISSION
WEDNESDAY, JUNE 3, 2026
HELD AT THE CRYSTAL LAKE CITY COUNCIL CHAMBERS

2026-093 – 893 NORTH SHORE DRIVE - VARIATION
Variation to allow renovation of a nonconforming detached garage.

Petitioner and homeowner of 893 North Shore Dr. Dave Cohen explained the proposal involved renovating an existing detached garage by constructing a half-story addition above the existing structure to provide additional storage space. Mr. Cohen stated the addition would be constructed vertically while maintaining the existing footprint.

Mr. Moore presented the request and explained the garage is currently a legal nonconforming structure due to existing setbacks that do not meet current zoning requirements. Although the footprint would remain unchanged, the proposed vertical expansion would increase the structures bulk within the setback area, necessitating a zoning variation. Mr. Moore noted all other applicable zoning requirements, including height limitations, were met.

Ms. Repholz referenced a recommended condition regarding the fence and porch. Mr. Moore stated that reference should be disregarded as the condition was meant to pertain to the garage. Ms. Repholz asked about the structure shown on top of the garage. Mr. Cohen explained that it is a cupola containing an exhaust fan intended to help keep the garage cooler.

Ms. Repholz noted that the staff report indicated the proposed structure would have a height of 17.8 ft and asked whether it met the applicable requirements. Mr. Moore responded that the cupola qualifies as an architectural height exemption.

Ms. Repholz asked whether the siding on the addition would match the existing residence. Mr. Cohen confirmed that it would.

Ms. Dzielski had no questions or comments.

Ms. Mason stated the design looked great and expressed appreciation for maintaining continuity with the principal structure.

Mr. Gronow noted Commissioner Repholz's questions had addressed several of his own concerns and expressed appreciation for the addition being consistent with the existing home. Mr. Gronow then asked whether any portion of the existing structure would be demolished. Mr. Cohen stated that the existing foundation and walls would remain and that the addition would be constructed above the existing rafters.

Mr. Gronow asked whether the petitioner was agreeable to the staff recommended conditions. Mr. Cohen indicated that he was.

Mr. Gronow opened the public hearing for comment. As no one wished to speak, he closed the public comment portion of the hearing.

Ms. Repholz made a motion to approve the request as presented, with the following conditions:

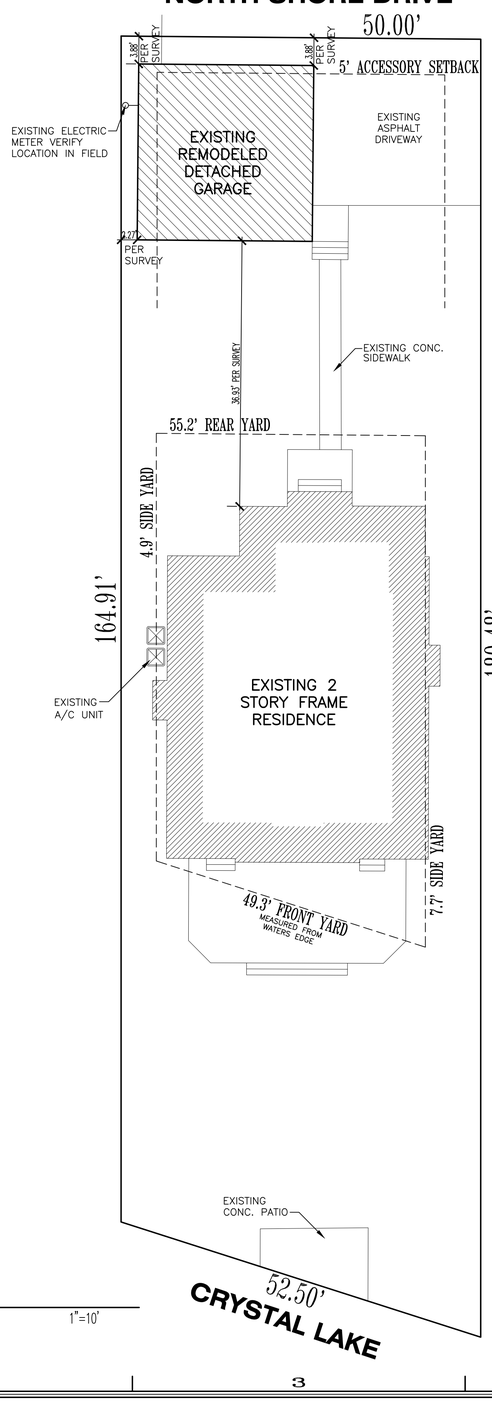
1. The garage addition shall be consistent with the information and testimony provided by the petitioner in the hearing and the following provided documents:
    A. Application (Cohen, 04/23/36)
    B. Building Plans (ALA, 04/03/26))

2. The petitioner shall address all review comments and requirements of the departments of Community Development and Public Works & Engineering.

Ms. Mason seconded the motion. On roll call, Members Gronow, Mason, Repholz, and Dzielski voted yes. The motion passed unanimously 4-0.

COHEN RESIDENCE

893 NORTH SHORE DRIVE
CRYSTAL LAKE, IL 60014



NOTE:
ALL SETBACKS CALCULATED BY CITY OF CRYSTAL LAKE & BASED ON AVERAGES OF NEIGHBORING PROPERTIES.

NOTES:

1. VERIFY UTILITY LOCATIONS.
2. VERIFY TREES TO BE REMOVED WITH OWNER.
3. VERIFY STRUCTURE LOCATION WITH OTHERS.

SITE PLAN DEPICTED REPRESENTS A REFERENCE LOCATION ONLY, NOT TO BE USED FOR STAKING, EXCAVATION, FOUNDATION LOCATION OR BUILDING OF ANY KIND. REFERENCE CIVIL ENGINEERING FOR ACTUAL HOUSE LOCATION AND VERIFY IN FIELD NO PORTION OF THE STRUCTURE EXTENDS OVER SETBACKS, BUILDING LINES OR EASEMENTS.

4. REFER TO CIVIL ENGINEERING PLANS FOR UTILITY INFORMATION.
5. BOUNDARY BASED UPON PLAT OF SURVEY FURNISHED TO ARCHITECT BY OWNER. VERIFY LOT DIMENSIONS IN FIELD.

NOTE:
MAINTAIN EXISTING GRADES & DRAINAGE PATTERN. ANY DRAINAGE ISSUES THAT MAY ARISE FROM THE CONSTRUCTION ASSOCIATED WITH THIS PERMIT WILL BE ADDRESSED BY THE PERMITEE

1E / A000 SITE PLAN 1"=10'

IECC – INTERNATIONAL ENERGY CONSERVATION CODE

--NOTE TO PLAN REVIEWERS, OFFICIALS & CONTRACTORS--

- THESE PLANS HAVE BEEN PREPARED IN ACCORDANCE TO THE CURRENT EDITION OF INTERNATIONAL ENERGY CONSERVATION CODE AS AMENDED BY THE STATE OF ILLINOIS AND MEET OR EXCEED ALL APPLICABLE REQUIREMENTS OF SAID CODE.
- THE ARCHITECT HAS CHOSEN TO DEMONSTRATE COMPLIANCE OF MEETING THE PROVISIONS OF THE ILLINOIS ENERGY CONSERVATION CODE COVERED BY 71 ILL ADM. CODE 600 SUBPART D BY SUBMITTING, AS REQUIRED BY SECTION 101.5 OPTION 3, THE SEAL OF THE THE ARCHITECT/ENGINEER AS REQUIRED BY SECTION 14 OF THE ILLINOIS ARCHITECTURAL PRACTICE [225 ILCS 305] .
- PRESCRIPTIVE METHOD FOR COMPLIANCE, AS SPECIFIED BY THE CODE, 401.2.1, COMPLIANCE IS DEMONSTRATED BY MEETING THE REQUIREMENTS OF SECTIONS 401 TO 404 & 408
- THESE PLANS STATE CERTAIN APPLICABLE ASPECTS OF THE ENERGY CODE AND ARE NOT INTENDED TO RESTATE THE ENTIRE CODE OR ACT AS A REPLACEMENT TO THE CODE. ALL CONTRACTORS ARE TO FAMILIARIZE THEMSELVES WITH THE CODE AND FOLLOW THOSE REQUIREMENTS THAT RELATE TO THEIR PARTICULAR TRADE AND ARE RESPONSIBLE FOR SAME. CONTRACTORS SHOULD ALSO VERIFY WHICH EDITION/YEAR ENERGY CODE SHALL BE FOLLOWED BASED ON THE MUNICIPALITY IN WHICH THE PROJECT IS LOCATED IN.

{ IF YOU DONT READ ANY OTHER NOTES – READ THIS ONE }

NOTE TO BIDDERS & CONTRACTORS:

THESE PLANS HAVE BEEN PREPARED BASED ON THE DOCUMENTATION OF AVAILABLE CODES AND ORDINANCES WHICH ARE OPEN TO APPROVAL AND INTERPRETATION BY THE GOVERNING BODY AUTHORIZED TO ISSUE A BUILDING PERMIT. THE REQUIREMENTS AND BUILDING SPECIFICATIONS ARE SUBJECT TO CHANGE BASED ON THIS APPROVAL AND MAY AFFECT THE COST OF THE PROJECT OR SUCCESSFUL COMPLETION. BIDDERS ARE RESPONSIBLE FOR NOTIFYING THE OWNER(S) OR FINANCIAL INSTITUTION RESPONSIBLE FOR FUNDING THE PROJECT FOR APPROVAL PRIOR TO BEGINNING WORK.

THIS ARCHITECTURAL DOCUMENTATION IS INTENDED TO GIVE AN OVERALL SCOPE AND DESCRIPTION OF WORK, ALONG WITH GENERAL SPECIFICATIONS FOR CONSTRUCTION. NOT ALL INFORMATION REQUIRED OR PERTINENT TO THE PROJECT REQUIRED FOR SUCCESSFUL PRICING OR COMPLETION IS INCLUDED. IT IS THE RESPONSIBILITY OF ALL CONTRACTORS TO FAMILIARIZE THEMSELVES WITH ALL CODES PERTAINING TO THEIR DISCIPLINES AND BE RESPONSIBLE FOR THE SUCCESSFUL COMPLETION OF THE PROJECT.

PLAN & ELEVATION SYMBOLS

5S 5 SHELVES
1SIR 1 SHELF & 1 ROD
SPR SPRINKLER HEAD
GAS GAS HOOKUP
WATER WATER HOOKUP
FPHB FROST PROOF HOSE BIBB
SHOWER HEAD FAUCET
SHOWER RAIN HEAD
FD FLOOR DRAIN
PRE-FAB FIREPLACE FLUE
MASONRY FIREPLACE FLUE
REBAR
CEILING DETAIL DIAGRAM
WORK POINT
6/12 ROOF PITCH
SECTION/ VIEW MARKER
ELEVATION MARKER
REVISION MARKER
V.I.F. VERIFY IN FIELD
V.M.O. VERIFY WITH OWNER

FACE BRICK
HORIZONTAL SIDING
BOARD & BATTEN SIDING
ASPHALT SHINGLES ROOFING
STONE
SHAKE SIDING
CEDAR SHAKE ROOFING
CONCRETE
FIELD STONE
STUCCO / E.I.F.S.
METAL ROOFING
GRAVEL

ELECTRICAL SYMBOLS:

- SINGLE OUTLET (1)
- DUPLEX OUTLET (2)
- QUAD. OUTLET (4)
- SWITCHED DUPLEX OUTLET (2)
- CEILING MOUNTED LIGHT FIXTURE
- RECESSED CAN LIGHT
- DIRECTIONAL RECESSED CAN LT.
- WALL MOUNTED LIGHT FIXTURE
- RECESSED WATER PROOF LED CAN LIGHT (EXTERIOR)
- EXTERIOR LAMP W/ POST
- FLUORESCENT LIGHT FIXTURE
- $ SWITCH
- DOOR ACTIVATED SWITCH
- $T MOTION ACTIVATED SWITCH
- T THERMOSTAT CONTROLS
- EXHAUST FAN, VENTED TO EXTERIOR
- EXHAUST FAN/LIGHT, VENTED TO EXTERIOR
- FLOOD LIGHT W/ MOTION DETECTOR
- CEILING MOUNTED FAN/LIGHT
- P.C. = PULL CHAIN LIGHT
- W.P. = WATER PROOF
- TELEVISION JACK
- TELEPHONE JACK
- HDMI JACK
- SD 110V SMOKE DETECTOR WIRED IN SERIES W/ BATTERY BACKUP, RUN ON DEDICATED CIRCUIT
- SD/CO 110V SMOKE & CARBON MONOXIDE DETECTOR COMBO WIRED IN SERIES W/ BATTERY BACKUP, RUN ON DEDICATED CIRCUIT
- GFI = GROUND FAULT CIRCUIT INTERRUPTER

WALL TYPES

- NEW FRAME WALL
- DRYWALL, ARCHED OR CASED OPENING
- BEARING WALL ABOVE
- NEW FOUNDATION WALL & FOOTING
- DEPRESSED FOUNDATION WALL
- TR. SILL PLATE @ FDTN. WALL

NOTE TO CONTRACTORS

- ALL CONTRACTORS PRIOR TO CONSTRUCTION ARE TO FAMILIARIZE THEMSELVES WITH THE PLANS AND EXISTING CONDITIONS OF THE PROJECT. ALL CONTRACTORS ARE RESPONSIBLE FOR PERFORMING WITHIN INDUSTRY STANDARDS AND TO COMPLY WITH ALL APPLICABLE CODES. NOTIFY ARCHITECT OF ANY CONDITIONS OR DISCREPANCIES ON PLANS WHICH MAY INTERFERE WITH SUCCESSFUL COMPLETION OF THE PROJECT, PRIOR TO COMMENCEMENT OF ANY CONSTRUCTION OR DEMOLITION.
- ALL NOTES SHOWN ARE TYPICAL, AND SOME MAY NOT APPLY TO THE SCOPE OF WORK.

PLUMBING NOTES:

- PROVIDE GAS SHUTOFF VALVES TO ALL GAS APPLIANCES AND FIREPLACES.
- ALL FRAMING DRILLED FOR PLUMBING VENTS OR SIMILAR HOLES TO BE IN A 2 X 6 MIN. STUD WALL.
- ALL WATER LINES TO A SECOND FLOOR TO HAVE 18" AIR CHAMBERS.
  - ABOVE GROUND WASTE – SCHEDULE 40 PVC, 1120 SERIES
  - BELOW GROUND WASTE – SCH. 40 PVC OR CAST IRON
  - ABOVE GROUND WATER – TYPE L COPPER, NO LEAD SOLDER
  - BELOW GROUND WATER – TYPE K COPPER
- COLORED PRIMER AND STACK TEST REQUIRED ON ALL PVC PIPING.
- 75LB. AIR OR WATER PRESSURE TEST REQUIRED ON WATER PIPING.
- UNDERGROUND SANITARY SHALL BE 4" MIN.

HVAC NOTES:

- HVAC CONTRACTOR TO VERIFY NEW & EXISTING HVAC SYSTEMS IN FIELD
- HVAC CONTRACTOR TO VERIFY HVAC SYSTEMS ARE CAPABLE OF PROVIDING ADEQUATE AIR FLOW TO NEW ADDITION. UPDATE, REPLACE, ADD TO OR MOVE AS REQ'D.
- FOR ANY PROPOSED ATTIC FURNACES, PROVIDE A SMOKE/CO DETECTOR, PROVIDE FLOOR DRAIN WITH PAN & AUTO SHUT OFF VALVE (FOR DRAIN BACK UP) ALONG WITH ANY OTHER REQUIREMENTS WHICH MAY BE NEEDED TO SATISFY LOCAL & NATIONAL BUILDING CODES.
- DUCT JOINTS AND SEAMS SHALL BE MADE SUBSTANTIALLY AIR TIGHT.
- DUCTS SHALL BE SUPPORTED AT 10'-0" INTERVALS MIN.
- PROVIDE MIN. 36" DEEP X 30" WIDE X 78" HIGH CLEAR WORK AREA IN FRONT OF FURNACE SERVICE PANEL

FINISHES:

- ALL INTERIOR AND EXTERIOR FINISHES INCLUDING BUT NOT LIMITED TO MOULDING, DOORS, WINDOWS, SIDING, ROOFING, ETC. ARE TO MATCH EXISTING UNLESS OTHERWISE NOTED.

DRAWING INDEX

A000 SITE PLAN, DRAWING INDEX, GENERAL NOTES

A100 FIRST FLOOR PLAN
ATTIC PLAN
FRONT ELEVATION,
REAR ELEVATION
LEFT SIDE ELEVATION,
RIGHT SIDE ELEVATION

DESIGN LOADING VALUES:

ROOF	30 PSF LIVE LOAD (SNOW)	WALLS	20 PSF WIND FOR 0-20 FT. HEIGHT
CEILING	20 PSF LIVE LOAD		25 PSF WIND FOR 21-29 FT. HEIGHT
FLOOR	60 PSF LIVE FOR EXTERIOR BALCONY		30 PSF WIND FOR 30 FT. AND ABOVE
	40 PSF LIVE FOR FLOORS, DECKS, STAIRS	SOIL	3000 PSF ASSUMED MINIMUM OWNER/CONTRACTOR RESPONSIBLE TO VERIFY

CONCRETE/MASONRY NOTES:

- SEE FOUNDATION PLAN AND SECTIONS FOR HEIGHT OF FOUNDATION WALLS
- FOUNDATION REINFORCING TO BE GRADE 60, LAP CONTINUOUS BARS 36 DIAMETERS.
- ALL FOUNDATION WALLS WITH FULLS MASONRY VENEER ABOVE TO BE A MINIMUM OF 10" THICK
- ALL EXTERIOR WALKOUT OR ENGLISH BASEMENT FRAME WALLS 6" (2X6 W/ ½" SHEATHING)
- STRENGTH OF CONCRETE AFTER 28 DAYS TO BE 3000 PSI FOR CONCRETE WALLS AND 3500 PSI FOR CONCRETE FLAT WORK AND EXTREME CONDITIONS.
- ALL PORCHES, STEPS AND GARAGE FLOOR SLABS SHALL BE A MIN. OF 3500 PSI AND BETWEEN 5% & 7% AIR ENTRAINED.
- FOUNDATION HEIGHT TO BE AT SUCH A LEVEL SO NEW TOP OF FINISHED FLOOR MATCHES EXISTING TOP OF FINISHED FLOOR, UNLESS OTHERWISE NOTED.
- PROVIDE SAW CUTS IN EXISTING FOUNDATION TO PROVIDE FOR ADEQUATE ACCESS EITHER TO NEW CRAWL SPACE OR BASEMENT, PER PLANS AND LOCAL CODES.
- PROVIDE SAW CUTS IN EXISTING FOUNDATION FOR HVAC ACCESS TO NEW ADDITION AS REQ'D.
- CONTRACTOR IS RESPONSIBLE TO PROVIDE VERIFICATION OF EXISTING STRENGTH AND DEPTH OF EXISTING FOUNDATION AND FOOTING.
- MASONRY MORTAR TO BE TYPE N.

WINDOW NOTES:

- VERIFY ALL NEW WINDOW SIZES IN FIELD PRIOR TO PURCHASE.
- NEW WINDOWS TO MATCH EXISTING WINDOW TYPE & STYLE, UNLESS OTHERWISE NOTED.
- TOP OF WINDOWS IN REMODELED AREAS OF ADDITIONS TO MATCH EXISTING.
- FOR BASEMENTS, TOP OF WINDOWS @ 6'-8" (80") ABOVE FLOOR SLAB, UNLESS OTHERWISE NOTED.
- FOR 10'-0" PLATES, TOP OF WINDOWS @ 106⅜" ABOVE SUB-FLOOR, UNLESS OTHERWISE NOTED.
- FOR 9'-0" PLATES, TOP OF WINDOWS @ 94⅜" ABOVE SUB-FLOOR, UNLESS OTHERWISE NOTED.
- FOR 8'-0" PLATES, TOP OF WINDOWS @ 82⅜" ABOVE SUB-FLOOR, UNLESS OTHERWISE NOTED
- ALL WINDOWS ARE DESIGNATED IN ROUGH OPENING, SHOWN IN FEET AND INCHES
  EXAMPLE: 2555 = 2'-5" X 5'-5" TO BE MET WITHIN 2" OR EXCEEDED.
- PROVIDE (2) 2 X 12 HEADERS ABOVE ALL NEW WINDOWS AND OPENINGS UNLESS OTHERWISE NOTED.
- VERIFY ALL EXISTING HEADERS WHICH BEARING WILL BE INCREASED AS A RESULT OF THE REMODELING TO BE MIN. (2) 2 X 12 UNLESS OTHERWISE NOTED.
- PROVIDE TEMPERED SAFETY GLAZING IN ALL NEWS WINDOWS WITHIN 24" OF ANY DOOR, WITHIN 18" OF FLOOR, IN TUB & SHOWER ENCLOSURES, & IN STAIR WELLS.
- PROVIDE WINDOW GUARDS THAT COMPLY WITH ASTM F2006 OR F2090 WHEN NEW WINDOW SILLS ARE LESS THAN 24" ABOVE FINISHED FLOOR.
- ALL NEW FENESTRATIONS SHALL HAVE A MAXIMUM U-FACTOR AS FOLLOWS:
  WINDOWS & DOORS =(0.30), SKYLIGHTS =(0.55)
- WINDOW & DOOR TAGS: FIXED WINDOW = Ⓕ, EGRESS WINDOW = Ⓔ, TEMPERED GLASS = Ⓣ

STRUCTURAL NOTES:

- PROVIDE DOUBLE JOISTS UNDER ALL BEARING PARALLEL PARTITIONS, KITCHEN ISLANDS & POINT LOADS.
- ALL INTERIOR PARTITIONS 3½" (2 X 4 STUD) UNLESS OTHERWISE NOTED.
- ALL EXTERIOR WALLS 6¼" (2 X 4 STUD W/ 1" SHEATHING).
- ALL EXTERIOR FRAME WALLS W/ MASONRY VENEER = 9½" (2 X 4 STUDS W/ 1" SHEATHING + 1" AIR SPACE + 4" MASONRY VENEER).
- ALL EXTERIOR WALLS 8" (2 X 6 STUDS W/ ½" SHEATHING).
- ALL EXTERIOR FRAME WALLS W/ MASONRY VENEER = 11" (2 X 6 STUDS W/ ½" SHEATHING + 1" AIR SPACE + 4" MASONRY VENEER).
- ALL EXTERIOR DIMENSIONS ARE SNAPPED TO EXTERIOR OF WALL SHEATHING OR FULL MASONRY VENEER & ALSO COINCIDES WITH EXTERIOR OF FOUNDATION EDGE (DIMENSIONS ARE NEVER SNAPPED TO THIN-CUT MASONRY VENEERS, THEY ARE DEPICTED AS A TYPE OF EXTERIOR SIDING/CLADDING).ALL STEEL TO BE A-36 & STRUCTURAL STEEL BOLTS TO BE A-325.
- PROVIDE (5" X 3½" X ⅜") ST. ANGLE L.L.V. ABOVE OPENINGS UP TO 9'-0" WIDE W/ MASONRY VENEER ABOVE.
- PROVIDE (6" X 4"X ⅜") ST. ANGLE L.L.V. ABOVE OPENINGS FROM 9'-0" TO 16'-0" WIDE W/ MASONRY VENEER ABOVE.
- PROVIDE (7" X 4"X ⅜") ST. ANGLE L.L.V. ABOVE 16'-0" & 18'-0" WIDE OVERHEAD DOORS W/ UP TO 2' OF MASONRY VENEER ABOVE.
- PROVIDE (8" X 4"X ⅜") ST. ANGLE L.L.V. ABOVE 16'-0" & 18'-0" WIDE OVERHEAD DOORS W/ MORE THAN 2' OF MASONRY VENEER ABOVE.
- STEEL FABRICATOR SHALL PROVIDE ALL MISCELLANEOUS CONNECTORS AND SHIMS FOR A COMPLETE INSTALLATION.
- STEEL FLITCH PLATE BEAMS TO BE CONNECTED WITH ⅝"ø BOLTS @ 20" O.C. AND (2) @ EACH END.
- ALL STEEL BEAMS, LINTELS & COLUMN PLATES SHALL BE SHOP PRIMED.
- WALLS SHALL BE BRACED AT EACH END AND 25' O.C. MAX.
- ALL JOISTS, STUDS & RAFTERS TO BE SPF #1/#2 (CANADIAN) UNLESS OTHERWISE NOTED.
- ALL HEADERS TO BE (2) 2 X 12 SPF #1/#2 (CANADIAN) UNLESS OTHERWISE NOTED.
- THE DIAMETER OF HOLES BORED INTO SOLID SAWN MEMBERS SHALL NOT EXCEED ⅓ THE DEPTH OF THE MEMBER AND SHALL NOT BE CLOSER THAN 2" FROM THE TOP OR BOTTOM OF THE MEMBER OR TO ANY OTHER HOLE.
- THE DIAMETER OF HOLES BORED INTO PRE-ENGINEERED FRAMING MEMBERS SHALL FOLLOW MFG. APPROVED SPECIFICATIONS.
- PROVIDE PRE-ENGINEERED FLOOR JOIST MANUFACTURER'S INSTALLATION INSTRUCTIONS ON THE JOBSITE AT THE TIME OF INSPECTIONS.
- PRE-ENGINEERED FLOOR JOIST TO BE BY "TRUSJOIST" MANUFACTURER OR EQUIVALENT PER MANUFACTURER'S RECOMMENDATIONS.
- PRE-ENGINEERED FLOOR JOIST SUPPLIER SHALL PROVIDE JOIST LAYOUT FROM MANUFACTURER PRIOR TO FRAMING.
- ■ = (2) 2X STUDS IN INTERIOR PARTITIONS W/ DBL. JST. BELOW UNLESS OTHERWISE NOTED.
- ■ = (2) 2X STUDS IN EXTERIOR WALLS, UNLESS OTHERWISE NOTED
- □ = POINT LOAD FROM ABOVE WITH DOUBLE JOIST BELOW, UNLESS OTHERWISE NOTED.
- ALL EXTERIOR WALLS OVER 10'-0" TALL TO BE 2X6 @16" O.C. STUD WALLS.
- ADD 2 X HORIZONTAL BLOCKING, SAME WIDTH AS STUDS, BETWEEN STUDS IN EXTERIOR WALLS OVER 8'-0" IN HEIGHT. FASTEN EXTERIOR SHEATHING TO BLOCKING AND TO STUDS.
- HALF WALLS TO BE MIN. 36" TALL, UNLESS OTHERWISE NOTED.
- FIREBLOCKING SHALL BE INSTALLED AT THE FOLLOWING LOCATIONS:
  - CONCEALED SPACES OF STUD WALLS AND PARTITIONS, INCLUDING STAGGERED OR PARALLEL ROWS OF STUDS, VERT. AT CEILING AND FLOOR LEVELS AND HORIZ. AT 10'-0" INTERVALS.
  - ALL INTERCONNECTIONS BETWEEN CONCEALED VERTICAL AND HORIZONTAL SPACES SUCH AS OCCUR AT SOFFITS, DROP CEILINGS AND COVE CEILINGS.
  - CONCEALED SPACES BETWEEN STAIR STRINGERS AT TOP AND BOTTOM OF THE RUN.
  - OPENINGS AROUND VENTS, PIPES, DUCTS, CHIMNEYS AND FIREPLACES AT CEILINGS AND FLOOR LEVEL, WITH NONCOMBUSTIBLE MATERIALS.

ELECTRICAL NOTES:

- WHEN REMODELING OR ADDING A KITCHEN, LAUNDRY ROOM OR GARAGE, THE FOLLOWING NOTES APPLY:
  - ** ALL OUTLETS ABOVE KITCHEN COUNTERTOP TO BE GFI & MAXIMUM 48" O.C.
  - ** ALL OUTLETS WITHIN 72" OF ANY SINK OR WATER FEATURE TO BE GFI.
  - ** ALL OUTLETS IN GARAGE TO BE GFI.
- ALL EXISTING ELECTRICAL COMPONENTS WHICH ARE EFFECTED BY THE REMODELING OR ADDITION ARE TO BE ADJUSTED, UPDATED, MOVED OR MODIFIED AS REQ'D TO CONFORM TO CURRENT LOCAL AND NATIONAL ELECTRICAL CODES.
- WHEN MODIFYING AN EXISTING RESIDENCE (ALTERATIONS, REPAIRS OR MODIFICATIONS) THE ENTIRE BUILDING SHALL BE PROVIDED WITH SMOKE & CARBON MONOXIDE DETECTORS PER LOCAL CODE & LOCATED AS REQUIRED FOR A NEW DWELLING.
  - ** (1) COMBO. SMOKE/CARBON MONOXIDE DETECTOR @ EACH FLOOR LEVEL
  - ** (1) SMOKE DETECTOR IN EACH BEDROOM
  - ** (1) COMBO. SMOKE/CARBON MONOXIDE DETECTOR WITHIN 15'-0" OF EACH BEDROOM DOOR/ENTRANCE
- ALL TYPICAL ROOM OUTLETS TO BE SPACED MAX. 12'-0" APART, UNLESS OTHERWISE NOTED.
- VERIFY THAT NO POINT ALONG ANY WALL 2'-0" LONG OR LONGER IN ANY HABITABLE ROOM TO BE MORE THAN 6'-0" FROM AN OUTLET.
- ALL ELECTRICAL CONDUCTORS ARE TO BE SOLID COPPER IN ELECTRICAL METALLIC TUBING.
- ALL OUTLETS SHALL BE ARC FAULT PROTECTED.
- ALL 15 & 20 AMP OUTLETS SHALL BE TAMPER RESISTANT.
- ALL CEILING OUTLET ELECTRICAL BOXES SHALL BE CAPABLE OF SUPPORTING A CEILING FAN.
- RECESSED INCANDESCENT OR SURFACE MOUNTED FLUORESCENT LIGHT FIXTURES IN CLOSETS SHALL BE LOCATED A MIN. OF 6" IN FRONT OF THE TOP SHELF AND SURFACE MOUNTED INCANDESCENT FIXTURES IN WALK-IN CLOSETS SHALL BE AT LEAST 12" IN FRONT OF TOP SHELF AND SHALL BE FULLY ENCLOSED WITH A GLOBE. SURFACE MOUNTED INCANDESCENT LIGHT FIXTURES ARE NOT PERMITTED IN CLOSETS OTHER THAN WALK-IN.
- PROVIDE SEPARATE 20 AMP CIRCUITS FOR KITCHEN REFRIGERATORS, MICROWAVES, GARBAGE DISPOSALS & DISHWASHERS.
- PROVIDE SEPARATE LOCAL DISCONNECTS FOR KITCHEN GARBAGE DISPOSALS & DISHWASHER.
- PROVIDE MIN. 36" DEEP X 30" WIDE X 78" HIGH CLEAR WORK AREA IN FRONT OF ELECTRICAL PANEL.
- PROVIDE 200 AMP ELECTRICAL SERVICE FOR BUILDINGS UP TO 6,000 SF.
- PROVIDE 400 AMP ELECTRICAL SERVICE FOR BUILDINGS OVER 6,000 SF.

CODE CONFORMANCE

THE DRAWINGS AND RELATED CONSTRUCTION TO CONFORM WITH THE FOLLOWING

PRELIMINARY NOT FOR CONSTRUCTION OR PERMIT

COPYRIGHT AS DATED ©
A L A Architects & Planners, Inc.

REVISIONS
3 03-26-26 RTB
2 03-17-26 RTB
1 02-20-26 AMF
DESIGN STAGE
ALA Q.C. =
PRELIMINARY DESIGN
PRELIMINARY DESIGN
DESIGN DEVELOPMENT
RELEASE FOR BID
FINAL REVIEW
RELEASE FOR PERMIT
AS BUILT DESIGN

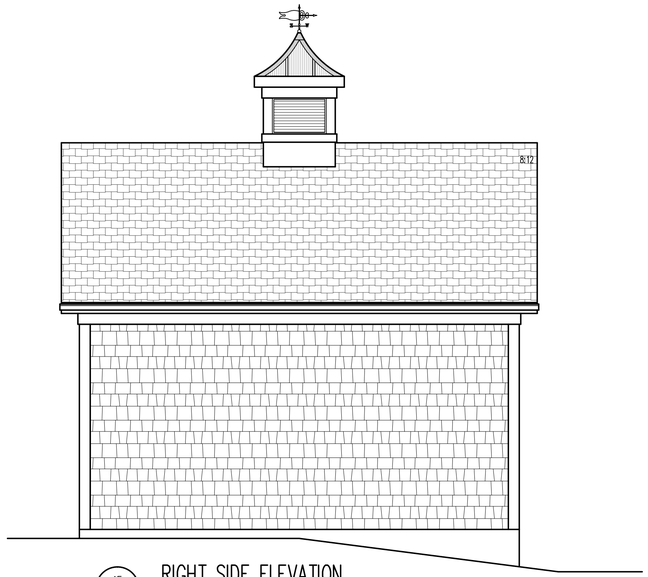
COHEN RESIDENCE
893 NORTH SHORE DRIVE
CRYSTAL LAKE, IL 60014

PRELIMINARY

SITE PLAN
DRAWING INDEX
GENERAL NOTES

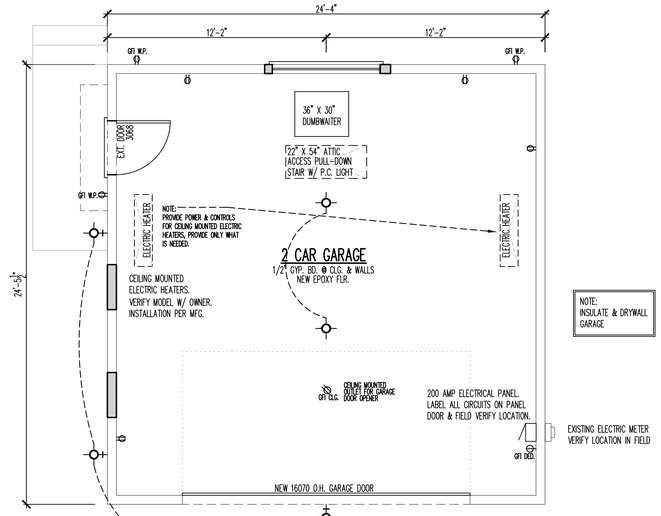
Architects & Planners, Inc.
IL Telephone: 815-788-9200
2600 Bohan Road at Rt. 176
Crystal Lake, IL 60014
WI Telephone: 262-250-6021
98 W. Main St.
Lake Geneva, WI 53147
1700 E. Racine Ave.
Waukesha, WI 53186
40 Crystal St.
Cary, IL 60013

Job Number: 26065
Sheet Number: A000
File Name: LAYOUT0000



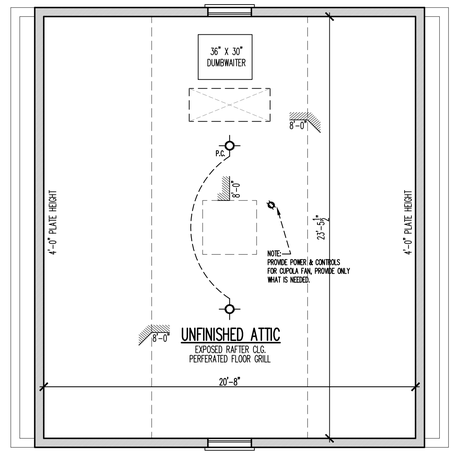
1E A101 RIGHT SIDE ELEVATION

1/4"=1'-0"



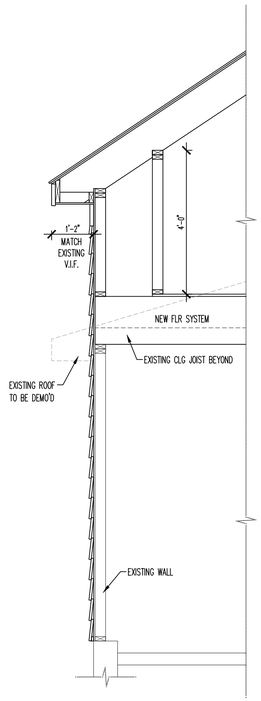
1E A101 FIRST FLOOR PLAN

1/4"=1'-0"



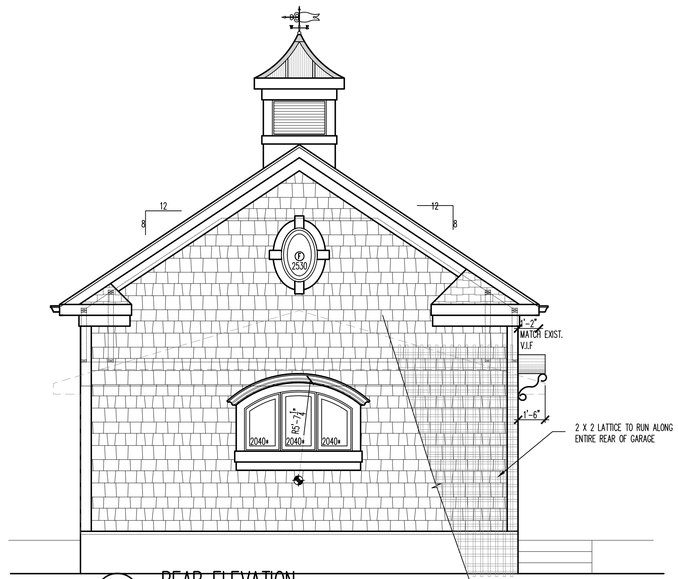
1E A101 ATTIC PLAN

1/4"=1'-0"



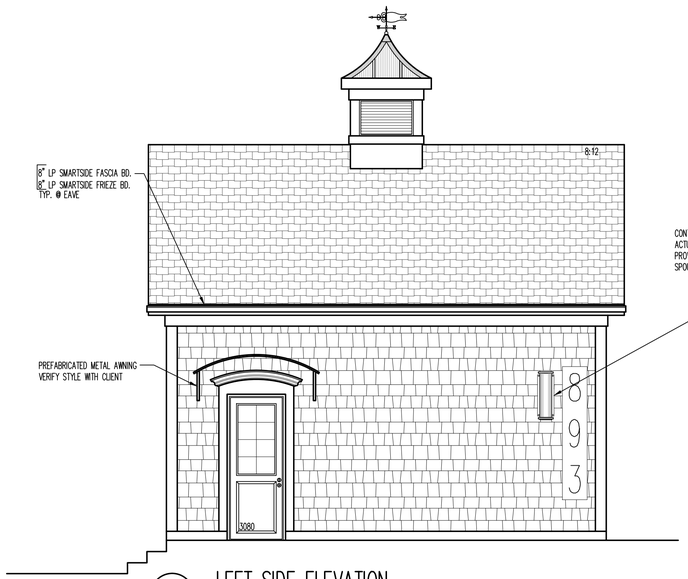
7C A101 SECTION

1/2"=1'-0"



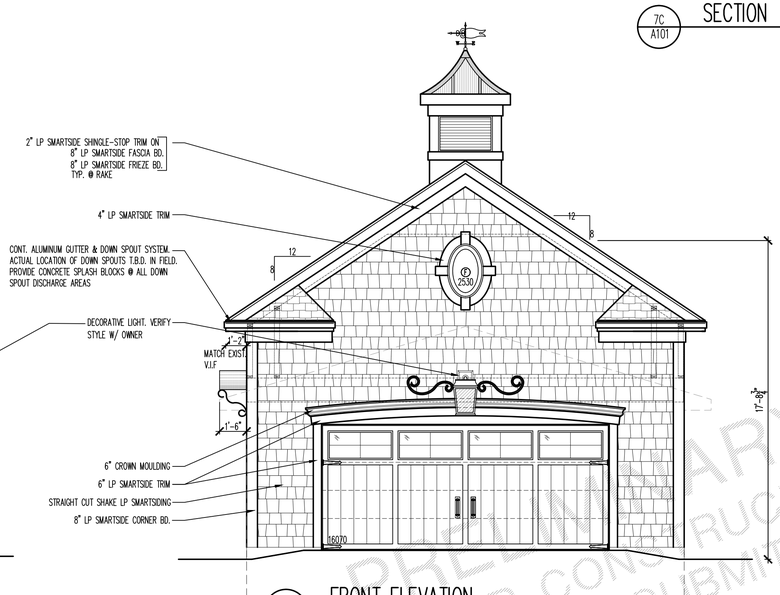
1E A101 REAR ELEVATION

1/4"=1'-0"



1E A101 LEFT SIDE ELEVATION

1/4"=1'-0"



1E A101 FRONT ELEVATION

1/4"=1'-0"

PRELIMINARY
NOT FOR CONSTRUCTION
OR PERMIT SUBMITTAL

REVISIONS
1 02-26-26 AMD #
2 01-27-26 RTR
3 04-03-26 RTR

DESIGN STAGE
ALA Q.C. =
PRELIMINARY DISSION
PRELIMINARY DISSION
DESIGN DEVELOPMENT
RELEASE FOR BID
FINAL REVIEW
RELEASE FOR PERMIT
REVISION
DEFINITIVE

PRELIMINARY

COHEN RESIDENCE
893 NORTH SHORE DRIVE
CRYSTAL LAKE, IL 60014

Architects & Planners, Inc.
IL Telephone: 815-788-9200 WI Telephone: 262-250-6021
2600 Bohart Road at Rt. 176, Crystal Lake, IL 60014
98 W. Main St., Lake Geneva, WI 53147
1700 E. Racine Ave., Waukesha, WI 53186
40 Crystal St., Cary, IL 60013

Job Number: 26065

Sheet Number: A100

File Name: LAYOUTT000

COPYRIGHT AS DATED ©
A L A Architects & Planners, Inc.

Agenda Item No: 12

City Council
Agenda Supplement

Meeting Date: June 16, 2026

Item: REPORT OF THE PLANNING & ZONING COMMISSION

Requests: Final Planned Unit Development and Final Plat of Subdivision for a 175-lot single-family residential subdivision with deviations from the code

Matt Brolley, petitioner
275 S. Main Street

PZC Recommendation: To approve the Planning and Zoning Commission (PZC) recommendation and adopt an Ordinance granting the Final Planned Unit Development and Final Plat of Subdivision with Deviations for Pulte Homes Birchwood subdivision at 275 S. Main Street.

Staff Contact: Elizabeth Maxwell, City Planner

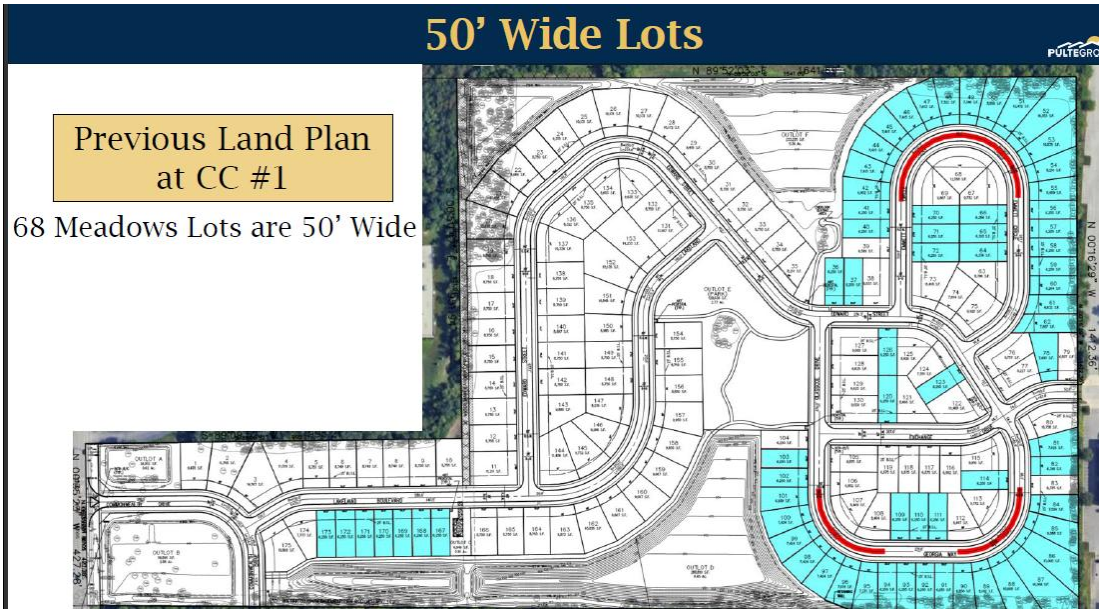
Background:

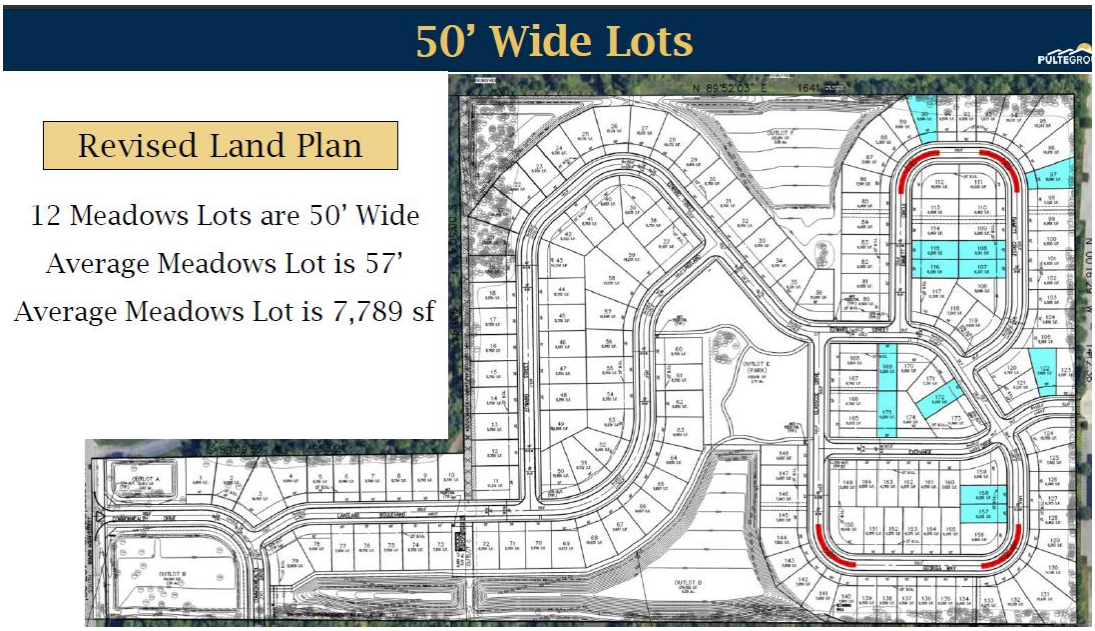
- Request: Final Planned Unit Development with a Variation to the minimum horizontal curve radius to allow 100 feet and Final Plat of Subdivision.
- Land Use: The land use map is Urban Residential. This is the most appropriate designation for the single-family subdivision.
- Zoning: The site is currently zoned R-2 Single Family zoning. This is the appropriate zoning for the subdivision.
- The petitioner received approval, January 20, 2026, for the Comprehensive Land Use Plan Amendment, Rezoning, Preliminary Plat of Subdivision and Preliminary Planned Unit Development and Variations.

Changes between Preliminary and Final:

- Revised Elevations. The petitioner has revised the front elevations which had been presented at the January 20th City Council meeting. They finalized the details on the porches and front architecture. Revisions to the side and rear elevations are still required in order to provide diversity to these views, as well as breaking up the facades.

- Horizontal Curve. The petitioner responded to feedback from Planning and Zoning and City Council to increase the lot width. The tighter curve radius allowed for larger lots. See the exhibits below.





.

PZC Highlights:

The following discussion took place during the Planning and Zoning Commission hearing:

- The PZC was supportive of the Final Planned Unit Development and Final Plat of Subdivision.
- The Commission noted concerns with the variations requested. There was some confusion regarding the horizontal curve radius and vertical curve radius. In addition, one member could not support the 20-foot setback request.

- The petitioner has removed the proposed 20-foot setback variation from their request due to concerns and that the proposed homes can fit on the lots without the additional variation.
- The PZC found that the petition met the Findings of Facts.

The Planning and Zoning Commission recommended **approval (3-1)** of the petitioner's request for a Final Planned Unit Development with Variations to the front yard setback and horizontal curve radius and the Final Plat of Subdivision with the following conditions:

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
   A. Application (Pulte, dated 08/28/25, received 04/21/26)
   B. Final Plat of Subdivision (Cemcon, Ltd, dated 04/14/26, received 04/21/26)
   C. Final Site Plan (Cemcon, Ltd, dated 04/21/26, received 04/21/26)
   D. Final Landscape Plan (Dickson Design Studio, dated 04/21/26, received 04/21/26)
   E. Final Stormwater Management Report (Cemcon, Ltd, dated 04/21/26, received 04/21/26)
   F. Final Elevations (Pulte Homes, dated 05/15/26, received05/21/26)
   G. Final Engineering (Cemcon, Ltd, dated 04/21/26, received 04/21/26)
   H. Traffic Study (GHA, dated 08/15/25, received 09/03/25)

2. All conditions from Ordinance #8184 shall remain applicable unless modified by this ordinance.

3. Architecture:
   A. The petitioner shall provide final four-sided architecture showing all elevation options with labeled materials.
   B. Utilize premium vinyl siding, long runs and a thickness of .044 or greater to reduce waving/warping.
   C. The subdivision must meet the Anti-Monotony standards found in the UDO.
   D. The petitioner shall work with staff to provide additional enhancements to side elevations, which may include a 2-foot masonry wrap, additional windows, some band boards, and other features.

4. Plat of Subdivision
   A. Revise all easements per staff comments and provide a revised final plat for review.
   B. A portion of the existing MUE running north-south behind lots 11-19 can be terminated as this water main will be abandoned.
   C. The MUE and PUE cannot be in the same easement location. The MUE should be placed over public water main outside of the right-of-way and along the sanitary sewer force main location. There is no need for an MUE along all four sides of all lots.
   D. Revise PUEs to location for utility location.
   E. Revise drainage easements to where necessary on the lots.
   F. Include a Stormwater Management Easement over all the storm sewer outside of the right-of-way.

5. Engineering
   A. The project must meet all requirements of the City's Stormwater Ordinance including the drawdown time.
   B. The new water main shall connect to the existing main along South Main Street.

C. Remove the water main on the western edge of the development per Public Works comments.
D. Driveways must be designed at no greater than a 7.5% slope.
E. The vertical curves must be a minimum of 150 feet per the City Code.

6. The petitioner shall prepare an exhibit to be posted in the sales office and/or provided with marketing materials showing the adjacent zoning of Manufacturing or General Commercial and any easements on each lot.

7. The petitioner shall address all of the review comments and requirements of the Community Development, Public Works and Engineering, Police and Fire Rescue Departments, as well as the City's stormwater consultant, Christopher B. Burke Engineering and traffic consultant, Gewalt Hamilton.

Votes Required to Pass: A simple majority vote

Acknowledgement Form

Regarding the Final Planned Unit Development, Final Plat and Variations for Pulte Birchwood Subdivision, 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: 6-5-2026
Signature

Recommended Conditions:

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
   A. Application (Pulte, dated 08/28/25, received 04/21/26)
   B. Final Plat of Subdivision (Cemcon, Ltd, dated 04/14/26, received 04/21/26)
   C. Final Site Plan (Cemcon, Ltd, dated 04/21/26, received 04/21/26)
   D. Final Landscape Plan (Dickson Design Studio, dated 04/21/26, received 04/21/26)
   E. Final Stormwater Management Report (Cemcon, Ltd, dated 04/21/26, received 04/21/26)
   F. Final Elevations (Pulte Homes, dated 05/15/26, received05/21/26)
   G. Final Engineering (Cemcon, Ltd, dated 04/21/26, received 04/21/26)
   H. Traffic Study (GHA, dated 08/15/25, received 09/03/25)

2. All conditions from Ordinance #8184 shall remain applicable unless modified by this ordinance.

3. Architecture:
   A. The petitioner shall provide final four-sided architecture showing all elevation options with labeled materials.
   B. Utilize premium vinyl siding, long runs and a thickness of .044 or greater to reduce waving/warping.
   C. The subdivision must meet the Anti-Monotony standards found in the UDO.

D. The petitioner shall work with staff to provide additional enhancements to side elevations, which may include a 2 foot masonry wrap, additional windows, some band boards, and other features.:

4. Plat of Subdivision
   A. Revise all easements per staff comments and provide a revised final plat for review.
   B. A portion of the existing MUE running north-south behind lots 11-19 can be terminated as this water main will be abandoned.
   C. The MUE and PUE cannot be in the same easement location. The MUE should be placed over public water main outside of the right-of-way and along the sanitary sewer force main location. There is no need for an MUE along all four sides of all lots.
   D. Revise PUEs to location for utility location.
   E. Revise drainage easements to where necessary on the lots.
   F. Include a Stormwater Management Easement over all the storm sewer outside of the right-of-way.

5. Engineering
   A. The project must meet all requirements of the City's Stormwater Ordinance including the drawdown time.
   B. The new water main shall connect to the existing main along South Main Street.
   C. Remove the water main on the western edge of the development per Public Works comments.
   D. Driveways must be designed at no greater than a 7.5% slope.
   E. The vertical curves must be a minimum of 150 feet per the City Code.

6. The petitioner shall prepare an exhibit to be posted in the sales office and/or provided with marketing materials showing the adjacent zoning of Manufacturing or General Commercial and any easements on each lot.

7. The petitioner shall address all of the review comments and requirements of the Community Development, Public Works and Engineering, Police and Fire Rescue Departments, as well as the City's stormwater consultant, Christopher B. Burke Engineering and traffic consultant, Gewalt Hamilton.

PIQ Map
275 S. Main Street



Ord. No.
File No.

The City of Crystal Lake Illinois

AN ORDINANCE GRANTING A FINAL PLANNED UNIT DEVELOPMENT AND FINAL PLAT OF SUBDIVISION WITH VARIATIONS FOR 175 SINGLE FAMILY HOME SUBDIVISION AT 275 S. MAIN STREET

WHEREAS, pursuant to the terms of a Petition (File #PLN-2026-77) before the Crystal Lake Planning and Zoning Commission, the Petitioner has requested a Final Planned Unit Development for a 175-unit single-family residential subdivision with a Variation to minimum 150 foot horizontal curve radius to allow 100-foot, and a Final Plat of Subdivision for the Birchwood subdivision at 275 S. Main Street; and

WHEREAS, the Planning and Zoning Commission of the City of Crystal Lake, pursuant to notice duly published on May 19, 2026, in the Northwest Herald, held a public hearing at 7:00 p.m., on June 3, 2026, at City Hall at 100 W. Woodstock Street, Crystal Lake, Illinois to consider the proposed request; and

WHEREAS, on June 3, 2025, 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 Final Planned Unit Development with Variations and the Final Plat of Subdivision be approved, as documented in the minutes, and

WHEREAS, it is in the best interests of the CITY OF CRYSTAL LAKE that the request 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 Final Planned Unit Development with Variations and Final Plat of Subdivision for the Birchwood subdivision at 275 S. Main Street (19-04-152-003, 19-04-176-003, 19-04-152-004, 19-04-176-004), Crystal Lake,

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
   A. Application (Pulte, dated 08/28/25, received 04/21/26)
   B. Final Plat of Subdivision (Cemcon, Ltd, dated 04/14/26, received 04/21/26)
   C. Final Site Plan (Cemcon, Ltd, dated 04/21/26, received 04/21/26)
   D. Final Landscape Plan (Dickson Design Studio, dated 04/21/26, received 04/21/26)
   E. Final Stormwater Management Report (Cemcon, Ltd, dated 04/21/26, received 04/21/26)
   F. Final Elevations (Pulte Homes, dated 05/15/26, received05/21/26)
   G. Final Engineering (Cemcon, Ltd, dated 04/21/26, received 04/21/26)

Draft

H. Traffic Study (GHA, dated 08/15/25, received 09/03/25)

2. All conditions from Ordinance #8184 shall remain applicable unless modified by this ordinance.

3. Architecture:
   A. The petitioner shall provide final four-sided architecture showing all elevation options with labeled materials.
   B. Utilize premium vinyl siding, long runs and a thickness of .044 or greater to reduce waving/warping.
   C. The subdivision must meet the Anti-Monotony standards found in the UDO.
   D. The petitioner shall work with staff to provide additional enhancements to side elevations, which may include a 2 foot masonry wrap, additional windows, some band boards, and other features.:

4. Plat of Subdivision
   A. Revise all easements per staff comments and provide a revised final plat for review.
   B. A portion of the existing MUE running north-south behind lots 11-19 can be terminated as this water main will be abandoned.
   C. The MUE and PUE cannot be in the same easement location. The MUE should be placed over public water main outside of the right-of-way and along the sanitary sewer force main location. There is no need for an MUE along all four sides of all lots.
   D. Revise PUEs to location for utility location.
   E. Revise drainage easements to where necessary on the lots.
   F. Include a Stormwater Management Easement over all the storm sewer outside of the right-of-way.

5. Engineering
   A. The project must meet all requirements of the City's Stormwater Ordinance including the drawdown time.
   B. The new water main shall connect to the existing main along South Main Street.
   C. Remove the water main on the western edge of the development per Public Works comments.
   D. Driveways must be designed at no greater than a 7.5% slope.
   E. The vertical curves must be a minimum of 150 feet per the City Code.

6. The petitioner shall prepare an exhibit to be posted in the sales office and/or provided with marketing materials showing the adjacent zoning of Manufacturing or General Commercial and any easements on each lot.

7. The petitioner shall address all of the review comments and requirements of the Community Development, Public Works and Engineering, Police and Fire Rescue Departments, as well as the City's stormwater consultant, Christopher B. Burke Engineering and traffic consultant, Gewalt Hamilton.

Draft

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 Final Planned Unit Development with Variations and Final Plat of Subdivision 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 16th day of June, 2026.

City of Crystal Lake, an
Illinois municipal corporation

_____

Haig Haleblian, MAYOR

SEAL

ATTEST:

_____

CITY CLERK

Passed: June 16, 2026
Approved: June 16, 2026

Draft

#2026-77
Birchwood – Pulte – Final PUD/Plat and Variations
Project Review for Planning and Zoning Commission

Meeting Date: June 3, 2026

Request:

1. Final Planned Unit Development (PUD) for a 175-unit single-family residential subdivision with Variations to:
   a. The minimum front yard setback of 25 feet (previously approved variation) to allow 20 feet, a variation of five feet. (A total of 10 feet from the district standard).
   b. The minimum street curve radius of 150 feet to allow 100 feet, a variation of 50 feet in the radius (creating a tighter street turn).
   c. The allowance of free-standing signs for the single family neighborhood.

2. Final Plat of Subdivision.

Location: 275 S. Main Street

Acreage: Approximately 62 acres

Current Zoning: R-2 PUD – Single Family Residential Planned Unit Development

Surrounding Properties: North: M Manufacturing
South: B-2 PUD General Commercial and M PUD Manufacturing
East: M Manufacturing
West: M Manufacturing and across Main Street R-3B PUD Pathway Court development

Staff Contact: Elizabeth Maxwell (815.356.3605)

Background:

- The proposed development received the Preliminary PUD approval on January 20, 2026.
- The approval was for the Comprehensive Land Use Plan Amendment, Rezoning, Preliminary Plat and Preliminary PUD with Variations.

Development Analysis:

LAND USE/ZONING

- The site is currently zoned R-2 PUD – Single-Family Residential Planned Unit Development. This is the appropriate zoning district for a new single-family subdivision.
- The current Comprehensive Plan land use designation is Urban Residential. This is the appropriate land use designation for a new single-family subdivision.
- The proposal is for a 175-lot single-family home subdivision.

SITE

- The development opens to Main Street through an extension of Commonwealth Drive. The entrance from Main Street is restricted to a right-in/right-out intersection. It is anticipated that vehicles will travel to the Main Street and Congress Parkway traffic signal if traveling from the north and enter the subdivision from Commonwealth Drive.
- The development curves around a large central open space and detention lot in the center.
- The developer included pathways connecting streets through open space. This allows for greater walkability.
- A traffic study was completed by the City's traffic consultant, Gewalt Hamilton. The study recommended:
    - Exchange Drive shall be a right-in/right-out entrance with stop sign control where it connects to Main Street.
    - Sidewalk should be added to the north side of Exchange Drive as part of this project to provide complete pedestrian connectivity from the site to the Pingree Road Metra Station.
    - Sidewalk should be added on the west side of Commonwealth Drive between the subject site and the existing terminus north of the bank.
- All the home sites are for single-family homes.
- Two freestanding subdivision identification signs are shown. The primary sign is located off Main Street. The sign copy area is approximately 12.5 square feet. The architectural structure around the sign is 15 feet in length and 6 feet in height. The second sign is a pillar sign. The sign copy area is approximately 1.8 square feet on all sides. The pillar is 3 feet wide by 4 feet high.

AMENITIES

- The site will be heavily landscaped with street trees. The center park area will feature additional landscape, a curved stone path and connections to the other sidewalk blocks serving as a central focal point for the development.
- Sidewalks are provided throughout the development with connections to all perimeters. A multi-use path traverses along the detention area across the large park space to add additional connections.
- Some existing trees along the exterior property lines are being preserved to help buffer the neighboring manufacturing properties.
- Art pedestals are located at key focal areas to create an art walk and promote the arts throughout Crystal Lake.

BUILDING ELEVATIONS

- The developer has proposed 11 model types. Each model type has multiple elevations.
- The homes elevations all feature masonry

- Each elevation will offer unique character along the street facing elevations. Key lots will be upgraded to include masonry along the length of that side elevation along the street.
- Expanded front porches have been added per discussion at the preliminary approval.
- The proposed elevations meet the design criteria for single-family residential.
- The overall development will meet the Anti-Monotony requirements.

Findings of fact:

FINAL PLAT OF SUBDIVISION

The petitioner is requesting a Final Plat of Subdivision for Birchwood a 175-lot single-family subdivision. Final Plats are required to meet the following requirements:

a) Promote the health, safety, morals, convenience, order, prosperity and welfare of the present and future inhabitants of the City by providing for the orderly growth and development of the City;
☒ *Meets* ☐ *Does not meet*

b) Coordinating streets and roads within proposed subdivisions with the City's planned street system, and with other public facilities;
☒ *Meets* ☐ *Does not meet*

c) Providing right-of-way easements for streets and utilities;
☒ *Meets* ☐ *Does not meet*

d) Avoiding congestion and overcrowding, and encouraging the proper arrangement of streets in relation to existing or planned streets;
☒ *Meets* ☐ *Does not meet*

e) Ensuring there is adequate open space and recreation facilities to serve development;
☒ *Meets* ☐ *Does not meet*

f) Ensuring there is proper recordation of landownership records;
☒ *Meets* ☐ *Does not meet*

g) Installation of any public improvements including water, sewer, storm sewer or detention, parkway trees, and sidewalks;
☒ *Meets* ☐ *Does not meet*

h) Burial of overhead utility lines and all new lines and services in appropriate easements; and
☒ *Meets* ☐ *Does not meet*

i) Ensuring the provision of such other matters as the City Council may deem necessary in order to protect the general health, safety, and welfare of the City
☒ *Meets* ☐ *Does not meet*

FINAL PLANNED UNIT DEVELOPMENT/SPECIAL USE PERMIT

The petitioner is requesting approval of a Final Planned Unit Development/Special Use Permit to allow the construction of a 175-lot single-family subdivision with variations. 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 Residential 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

The petitioner is requesting approval of a Final Planned Unit Development with variations for front yard setbacks, horizontal curve radius and free-standing signs. The purpose of a Planned Unit Developments is to encourage and allow more creative and imaginative design of land developments than is possible under district zoning regulations. Planned Unit Developments are, therefore, intended to allow substantial flexibility in planning and designing a proposal. This flexibility is often in the form of relief from compliance with conventional zoning ordinance site and design requirements which may otherwise require individual requests and applications for zoning variations.

Ideally, this flexibility results in a development that is better planned, contains more amenities, and is ultimately more desirable than one that would have been produced through compliance with typical zoning ordinance and subdivision controls.

Therefore more lenient site requirements may be granted where the Planned Unit Development contains features not normally required of traditional developments. Although a formal variation request is not required to be made in conjunction with a Planned Unit Development, staff identifies those aspects of the Planned Unit Development which effectively result in variations from UDO requirements. If the evidence is not found to justify these variations from the UDO that fact shall be reported to the City Council with a recommendation that the variations from the UDO which are proposed as part of the Planned Development be lessened or denied.

The Final Planned Unit Development proposed by the Petitioner includes the following variations from the UDO:

1. Article 3: Density and Dimensional Standards. The minimum front yard setback of 30 feet to allow 25 feet, a variation of five feet.
2. Article 4-100: Street Standards. The minimum horizontal curve radius of 150 feet to allow 100 feet.
3. Article 4-1000: Signs. Allowing free-standing identification signs for the subdivision. The main monument sign and the smaller pillar sign.

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.

Supporting Action: Provide for a reasonable rate of residential growth especially infill growth and mixed-use development which take advantage of existing city services.

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 (Pulte, dated 08/28/25, received 04/21/26)
   B. Final Plat of Subdivision (Cemcon, Ltd, dated 04/14/26, received 04/21/26)
   C. Final Site Plan (Cemcon, Ltd, dated 04/21/26, received 04/21/26)
   D. Final Landscape Plan (Dickson Design Studio, dated 04/21/26, received 04/21/26)
   E. Final Stormwater Management Report (Cemcon, Ltd, dated 04/21/26, received 04/21/26)
   F. Final Elevations (Pulte Homes, dated 05/15/26, received05/21/26)
   G. Final Engineering (Cemcon, Ltd, dated 04/21/26, received 04/21/26)
   H. Traffic Study (GHA, dated 08/15/25, received 09/03/25)

2. All conditions from Ordinance #8184 shall remain applicable unless modified by this ordinance.

3. Architecture:
   A. The petitioner shall provide final four-sided architecture showing all elevation options with labeled materials. Every model type with the exception of the Willwood shall have an elevation with masonry.
   B. Utilize premium vinyl siding, long runs and a thickness of .044 or greater to reduce waving/warping.
   C. The subdivision must meet the Anti-Monotony standards found in the UDO.
   D. Make the following changes to the elevations:
      i. Abbyville LC2K make the double dormers into a single dormer. (similar to preliminary elevations)
      ii. Add brick or stone to at least two of the Continental elevations like HR2B and HR2C.
      iii. Add brick to the bottom of the columns on Martin Ray LC2L.
      iv. Add stone to the bottom of Mercer HR2D and brick to the bottom of LC2A
      v. Add brick to the bottom of Newberry LC2A.

4. Plat of Subdivision
   A. Revise all easements per staff comments and provide a revised final plat for review.
   B. A portion of the existing MUE running north-south behind lots 11-19 can be terminated as this water main will be abandoned.
   C. The MUE and PUE cannot be in the same easement location. The MUE should be placed over public water main outside of the right-of-way and along the sanitary sewer force main location. There is no need for an MUE along all four sides of all lots.
   D. Revise PUEs to location for utility location.
   E. Revise drainage easements to where necessary on the lots.
   F. Include a Stormwater Management Easement over all the storm sewer outside of the right-of-way.

5. Engineering
   A. The project must meet all requirements of the City's Stormwater Ordinance including the drawdown time.
   B. The new water main shall connect to the existing main along South Main Street.
   C. Remove the water main on the western edge of the development per Public Works comments.
   D. Driveways must be designed at no greater than a 7.5% slope.
   E. The vertical curves must be a minimum of 150 feet per the City Code.

6. The petitioner shall prepare an exhibit to be posted in the sales office and/or provided with marketing materials showing the adjacent zoning of Manufacturing or General Commercial and any easements on each lot.

7. The petitioner shall address all of the review comments and requirements of the Community Development, Public Works and Engineering, Police and Fire Rescue Departments, as well as the City's stormwater consultant, Christopher B. Burke Engineering and traffic consultant, Gewalt Hamilton.

City of Crystal Lake
Development Application

Office Use Only
File # _____

Project Title: Birchwood

Action Requested

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

Petitioner Information

Name: Pulte Home Company, LLC

Address: 1900 E. Golf Rd., Suite 300

Schaumburg, IL 60173

Phone:

Fax:

E-mail: matt.brolley@pultegroup.com

Owner Information (if different)

Name: Curran Group, Inc.
Main Street Crossing Development, LLC

Address: 286 Memorial Ct.
Crystal Lake, IL 60014
887 Wedgewood Dr.
Crystal Lake, IL 60014

Phone: 815-455-5100

Fax:

E-mail: gpreves@currangroup.com

Property Information

Project Description: The proposed Birchwood subdivision is a single-family residential community comprised of 175 lots and two series of homes - Meadows and Estates.

Project Address/Location: 63 acre property at 275 S. Main Street in Crystal Lake, IL, located just south of the City's historic downtown. To the south lies the Crystal Lake Business Center and Exchange Drive runs nearby to the east.

PIN Number(s): 19-04-152-003; 19-04-152-004; 19-04-176-003; and 19-04-176-004

Development Team

Please include address, phone, fax and e-mail

Developer: Pulte Home Company, LLC; 1900 E. Golf Rd., Ste. 1900, Schaumburg, IL 60173

Architect:

Attorney: Russell Whitaker, Rosanova & Whitaker, Ltd.; 445 Jackson Ave., Suite 200, Naperville, IL 60540
russ@rw-attorneys.com

Engineer: Cemcon, Ltd.; 2280 White Oak Circle, Suite 100, Aurora, IL 60502
chrism@cemcon.com

Landscape Architect: Dickson Design Studio; 9 Crystal Lake Road, Suite 110, Lake in the Hills, IL 60156
sdickson@dicksondesignstudio.com

Planner:

Surveyor:

Other:

Signatures

Robert Getz, Pulte Home Company, LLC 08/28/2025

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.

Owner No. 1: Gregory P. Preves, Corporate Secy., Curran Group, Inc. 08/28/2025

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.

Owner No. 2: Robert C. Boncosky Mgr. 08/28/2025

Robert Boncosky, Manager
BonCross Management, LLC, Manager of Main Street Crossing Development, LLC

Rosanova & Whitaker

Rosanova & Whitaker, Ltd.
445 Jackson Avenue, Suite 200
Naperville, Illinois 60540
Phone: 630-355-4600
Fax: 630-352-3610
www.rw-attorneys.com

April 21, 2026

City of Crystal Lake
Community Development Department
100 W. Woodstock Street
Crystal Lake, Illinois 60014

Re: Birchwood (formerly Lakeland Farms) – Application for Final Planned Unit Development approval.

To whom it may concern:

Pulte Home Company is the contract purchaser of the property commonly known as 275 S. Main Street, Crystal Lake, Illinois (the "Property"). On January 20, 2026, the City approved Ordinance No. 8184 to, among other things, approve a Preliminary Planned Unit Development and Preliminary Plat of Subdivision for the Property.

Pulte submits the following documentation in support of its application for approval of the Final Planned Unit Development and Final Plat of Subdivision.

1. Development Application
2. Proof of Ownership
3. ALTA
4. Final Site Plan
5. Final Engineering Plan
6. Final Landscape Plan
7. Tree Inventory
8. Final Plat of Subdivision Phase 1
9. Final Plat of Subdivision Phase 2
10. Plat of Easement 1of 2
11. Plat of Easement 2 of 2
12. Soil Infiltration Test Data
13. Formal Report
14. SHGWT Letter
15. Drain Tile Survey
16. Pond Borings with Infiltration Rates
17. BMP Plan Summary Management & Monitoring Plan
18. Offsite Lift Station
19. Autoturn Exhibit

20. Final Stormwater Report
21. NRI

The Final Planned Unit Development and the Final Plat of Subdivision are in "substantial conformance" with the approved Preliminary Planned Unit Development and Preliminary Plat of Subdivision. With the final plans submitted herewith, Pulte has addressed issues identified in staff review letters and the conditions contained in the ordinance approving the Preliminary Planned Unit Development. Plan revisions that were incorporated through the City's preliminary approval process and in preparation of the final engineering have resulted in the identification of three additional variations to be approved as part of the Final Planned Unit Development approval. Those variations are as follows:

1. Front Yard Setback. Through the Preliminary Planned Unit Development process, the City emphasized a desire for a more urban framework within the proposed development. Pulte proposes to reduce the Front Yard Setback to 20', which is consistent with a more urban framework yet maintains sufficient depth to accommodate parking within the driveway. Pulte does not anticipate that all homes would be constructed at the 20' Front Yard Setback, but that 20' would be the minimum threshold. Pulte anticipates varying the Front Yard Setback between 20' and 25' throughout the subdivision, creating some variation in the streetway- similar to what you might see in Downtown Crystal Lake.

2. Roadway Curve Radius. Through the Preliminary Planned Unit Development process Pulte worked with City staff, the Planning and Zoning Commission and ultimately the City Council to refine site plan details. With revisions to the roadway layout, particularly around the central park feature, certain curve radii were tightened from 150' to 100'. Given the curvilinear nature of the subdivision design, the anticipated volume of traffic on the local streets, and the low-speed nature of the local streets, the tighter curve radius is an appropriate design consideration.

3. Stormwater Basin D dewatering schedule. City Code limits the drawdown time for a stormwater management basin to three days. This requirement is satisfied for all of the stormwater management basins except for Stormwater Basin D. Stormwater Basin D is a combined basin, accommodating both required stormwater volume and required compensatory storage volume. In this case, Stormwater Basin D accommodates approximately 11.5 acre feet of compensatory storage, which is double the required volume for stormwater management. Additionally, the outlet for Stormwater Basin D is located above the normal water level which means that volume below the outlet structure is infiltrating rather than being pushed through the City's stormwater management system. Infiltration is ecologically beneficial in many respects, but the obvious downside is management of the additional drawdown time. In this case, Pulte

has consulted with its Wetland Scientist at V3 Companies and believes that landscape installation in the Stormwater Basin D can be managed to accommodate the longer drawdown time.

Pulte believes that the variations identified herein are consistent with the concept and intent of the site plan approved with the Preliminary Planned Unit Development and will foster a more urban design that is consistent with the anticipated character of Birchwood Subdivision, being proximate to Downtown Crystal Lake.

We appreciate the City staff's collaboration through the Preliminary Planned Unit Development process and look forward to working with you toward approvals of the Final Planned Unit Development. Please do not hesitate to contact me should you require any further information.

Respectfully submitted,

PETITIONER:

PULTE HOME COMPANY, LLC,

a Michigan limited liability company



Russell G. Whitaker, III

Rosanova & Whitaker, Ltd.

Attorneys for the Petitioner

CRYSTAL LAKE PLANNING AND ZONING COMMISSION
WEDNESDAY, JUNE 3, 2026
HELD AT THE CRYSTAL LAKE CITY COUNCIL CHAMBERS

2026-077 – 275 MAIN ST (BIRCHWOOD SUBDIVISION) – FINAL PLANNED UNIT DEVELOPMENT AND FINAL PLAT OF SUBDIVISION

Final Planned Unit Development and Final Plat of Subdivision for Birchwood Subdivision having 175 single-family homes.

Fabian Fondriest presented the Final Planned Unit Development, Final Plat, and variation requests for the proposed Birchwood subdivision. Mr. Fondriest provided a summary of the project's evolution through multiple Planning and Zoning Commission and Council feedback regarding open space, connectivity, roadway design, and architectural character. He explained the revised plan includes a centrally located 2.7-acre park to be maintained by the homeowner's association and roadway modifications intended to create a more traditional grid-like street pattern reflective of downtown Crystal Lake.

Mr. Fondriest explained that the City Council approved the preliminary Planned Unit Development subject to additional conditions, including modifications to roadway curvature and reductions in front-yard setbacks to better reflect the character of older homes downtown. He also reviewed updates to the housing product lines, including the addition of the Martin Ray and Waverly models, and discussed architectural enhancements made in response to City Council comments. These enhancements included full front porches, upgraded front entries, garage windows, decorative lighting, and varied rooflines intended to create greater visual interest and compatibility with surrounding neighborhoods.

Mr. Gronow confirmed whether the petitioner had completed all the required notification steps. Mr. Fondriest stated they had.

Ms. Mason inquired whether the proposed 20-foot front-yard setbacks would apply through the subdivision. Mr. Fondriest clarified that the reduced setbacks would provide flexibility and would not necessarily be utilized on every lot, as final home placement would depend on buyer selections and permitting considerations.

Ms. Dzielski had no questions or comments.

Ms. Repholz discussed the evolution of the setback request and acknowledge the effort to create a stronger connection to downtown Crystal Lake through architectural design and streetscape improvements. She expressed concern that modern vehicle sizes, combined with a 20-foot setback, could result in vehicles overhanging public sidewalks. Mr. Fondriest responded that the request was based on City Council direction and was intended to emulate the development pattern of older neighborhoods while still providing flexibility in lot design. Ms. Repholz also inquired about masonry requirements. Mr. Fondriest stated that masonry would be standard on the Estate Series home and available as an option on certain Meadow Series models.

Mr. Gronow expressed concern regarding potential sidewalk obstruction caused by vehicles parked in driveways with reduced setbacks. Mr. Moore confirmed that vehicles may not legally extend over public sidewalks and that enforcement from Police Department could occur if necessary. Mr. Gronow asked the petitioner if the Homeowner's Association could control this factor. Mr. Fondriest stated that the homeowners' association would not prohibit driveway parking but acknowledged the concern.

Mr. Gronow opened the public comment portion of the hearing.

Neil Boyer, 171 S. Main St, spoke in support of the project and praised the development as an exciting opportunity for the City. He questioned whether addition pedestrian improvements have been considered along the east side of Main Street to better connect the development to downtown Crystal Lake, noting the challenges posed by railroad crossings and the lack of a continuous sidewalk.

Mr. Fondriest responded that sidewalks would be constructed along the development frontage as required by engineering review comments but noted that extending sidewalks beyond the project limits would require coordination with other property owners.
Ms. Wilgreen added that the City is actively pursuing a feasibility study to evaluate sidewalk improvements along Main Street and acknowledged the challenges posed by utility poles and railroad crossings.

Mr. Gronow closed the public comment portion of the hearing and asked staff to present the staff report.

Mr. Moore summarized revisions contained within the memorandum distributed to the Commission and noted that discussions with the petitioner had clarified architectural requirements and roadway design details. He requested that the recommended conditions state that vertical curves must be a minimum of 150 feet per the City Code be stricken and changed to 100 feet. Mr. Moore stated that both staff as well as the developer were comfortable moving forward with the proposal as presented.

Mr. Gronow asked the petitioner if they would be comfortable moving forward with a setback requirement of 25 feet verses the 20 feet proposed. Mr. Fondriest stated he would be comfortable. Mr. Gronow indicated that he was opposed to the 20-foot setback.

Ms. Repholz made a motion to approve the request as presented, with the following conditions:

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
    A. Application (Pulte, dated 08/28/25, received 04/21/26)
    B. Final Plat of Subdivision (Cemcon, Ltd, dated 04/14/26, received 04/21/26)
    C. Final Site Plan (Cemcon, Ltd, dated 04/21/26, received 04/21/26)
    D. Final Landscape Plan (Dickson Design Studio, dated 04/21/26, received 04/21/26)
    E. Final Stormwater Management Report (Cemcon, Ltd, dated 04/21/26, received 04/21/26)
    F. Final Elevations (Pulte Homes, dated 05/15/26, received 05/21/26)
    G. Final Engineering (Cemcon, Ltd, dated 05/15/26, received 05/21/26)
    H. Traffic Study (GHA, dated 07/15/25, received 09/03/25)

2. All conditions from Ordinance #8184 shall remain applicable unless modified by this ordinance.

3. Architecture:
    A. The petitioner shall provide final four-sided architecture showing all elevation options with labeled materials.
    B. Utilize premium vinyl siding, long runs and a thickness of .044 or greater to reduce waving/warping.
    C. The subdivision must meet the Anti-Monotony standards found in the UDO.
    D. Make the following changes to the elevations:
        i. Abbyville LC2K make the double dormers into a single dormer. (similar to preliminary elevations)
        ii. Add brick or stone to at least two of the Continental elevations like HR2B and HR2C.
        iii. Add brick to the bottom of the columns on Martin Ray LC2L.
        iv. Add stone to the bottom of Mercer HR2D and brick to the bottom of LC2A.
        v. Add brick to the bottom of Newberry LC2A.

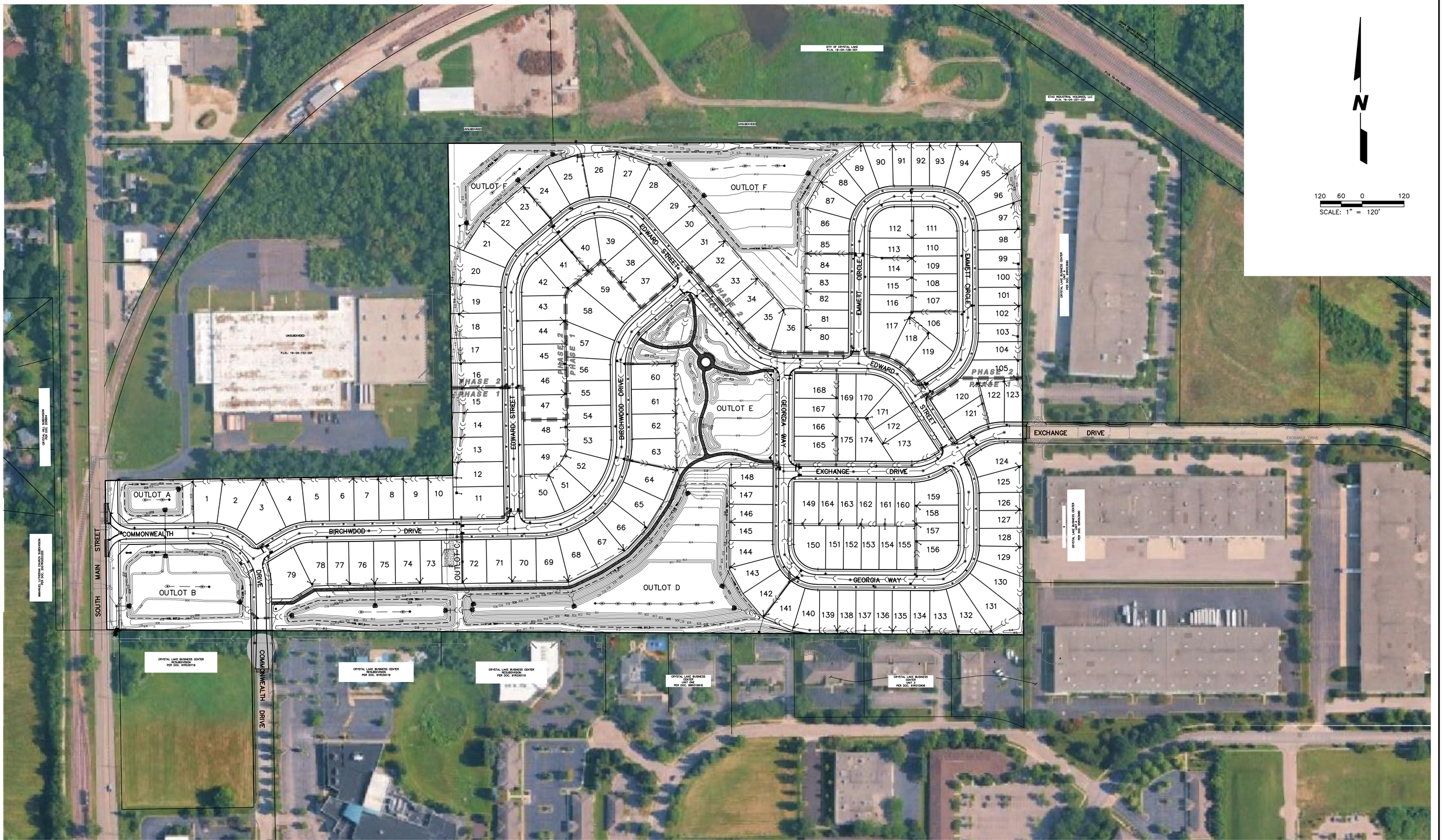
4. Plat of Subdivision
    A. Revise all easements per staff comments and provide a revised final plat for review.
    B. A portion of the existing MUE running north-south behind lots 11-19 can be terminated as this water main will be abandoned.
    C. The MUE and PUE cannot be in the same easement location. The MUE should be placed over public water main outside of the right-of-way and along the sanitary sewer force main location. There is no need for an MUE along all four sides of all lots.
    D. Revise PUEs to location for utility location.
    E. Revise drainage easements to where necessary on the lots.
    F. Include a Stormwater Management Easement over all the storm sewer outside of the right-of-way.

5. Engineering:
    A. The project must meet all requirements of the City's Stormwater Ordinance including the drawdown time.
    B. The new water main shall connect to the existing main along South Main Street.
    C. Remove the water main on the western edge of the development per Public Works comments.
    D. Driveways must be designed at no greater than a 7.5% slope.

6. The petitioner shall prepare an exhibit to be posted in the sales office and/or provided with marketing materials showing the adjacent zoning of Manufacturing or General Commercial and any easements on each lot.

7. The petitioner shall address all of the review comments and requirements of the Community Development, Public Works and Engineering, Police and Fire Rescue Departments, as well as the City's stormwater consultant, Christopher B. Burke Engineering and traffic consultant Gewalt Hamilton.

Ms. Mason seconded the motion. On roll call vote, Members Dzielski, Repholz, Mason voted yes. Mr Gronow voted no. The motion passed 3-1.



Copyright © 2026 Cemcon, Ltd. All rights reserved.

PREPARED FOR:
PULTE HOME COMPANY, LLC
1900 E. GOLF ROAD, SUITE 300
SCHAUMBURG, IL 60173
(847) 230-5400

PREPARED BY:
CEMCON, Ltd.
Consulting Engineers, Land Surveyors & Planners
2280 White Oak Circle, Suite 100
Aurora, Illinois 60502-9675
Ph: 630.862.2100 Fax: 630.862.2199
E-Mail: info@cemcon.com Website: www.cemcon.com

REVISIONS

NO.	DATE	DESCRIPTION	NO.	DATE	DESCRIPTION

OVERALL SITE PLAN

BIRCHWOOD PHASE 1 & 2

FILE NAME: OVRSITE	DSGN. BY: CRM	JOB NO.: 402.176	FLD. BK./PG.: C32/7-15	SHEET NO.
DIR: 402176	DRN. BY: LAL	DATE: 04-21-26	SCALE: 1" = 120'	05 of 40

PLOT FILE CREATED: 4/20/2026 3:15 PM BY: LESLIE LUNDBERG DRAWING LAST SAVED: 4/18/2026 12:26 PM BY: LESLIE DRAWING PATH: P:\402176\DWG\ENG\DRAWINGS\FINAL DRAFTING\OVRSITE.DWG

BIRCHWOOD

SOUTH MAIN STREET | CRYSTAL LAKE, IL

PROJECT TEAM

OWNER / DEVELOPER:
PULTE HOME COMPANY, LLC
1900 E. GOLF ROAD, SUITE 300
SCHAUMBURG, IL 60173
TEL (847) 230-5308
CONTACT: MATT BROLLEY / FABIAN FONDRIEST

ATTORNEY:
ROSANOVA & WHITAKER, LTD.
445 JACKSON AVENUE, SUITE 200
NAPERVILLE, IL 60540
CONTACT: RUSS WHITAKER / KAREN WEBER

LAND PLANNER / SURVEYOR / CIVIL ENGINEER:
CEMCON, LTD.
2280 WHITE OAK CIRCLE, SUITE 100
AURORA, IL 60502
TEL (630) 862-2100
CONTACT: PETER PLUSKWA / CHRIS MORGART

ECOLOGIST & ARBORIST:
V3 COMPANIES
7325 JANES AVENUE
WOODRIDGE, IL 60517
TEL (630) 675-8584
CONTACT: SCOTT BREJCHA / DAN JABLONSKI

LANDSCAPE ARCHITECT:
DICKSON DESIGN STUDIO, INC.
9 CRYSTAL LAKE ROAD, SUITE 110
LAKE IN THE HILLS, IL 60156
TEL (224) 241-8181
CONTACT: SHARON DICKSON / JEFF TORRENS

SHEET INDEX

L0.1	SHEET INDEX PROJECT TEAM
L0.2	SCHEDULE: PLANTS & MATERIALS DETAILS: PLANTING NOTES: GENERAL LANDSCAPE
L0.3	SHEET KEY
L1.1	TREE PRES & REMOVAL PLAN - WEST
L1.2	TREE PRES & REMOVAL PLAN - SOUTH CENTRAL
L1.3	TREE PRES & REMOVAL PLAN - NORTHWEST
L1.4	TREE PRES & REMOVAL PLAN- NORTHEAST
L1.5	TREE PRES & REMOVAL PLAN - SOUTHEAST
L1.6	TREE PRES & REMOVAL PLAN - CENTRAL
L1.7	LISTING: TREE INVENTORY SUMMARY: TREE INVENTORY SUMMARY: TREE OUTCOMES CHART: EXISTING TREE EVALUATION RATINGS SCALE: TREE CONDITION / FORM NOTES: TREE PRESERVATION DETAIL: TREE PROTECTION FENCE
L2.0	LANDSCAPE PLAN - OVERALL EXHIBIT PLANT SYMBOLS KEY
L2.1	LANDSCAPE PLAN - WEST
L2.2	LANDSCAPE PLAN - SOUTH CENTRAL
L2.3	LANDSCAPE PLAN - NORTHWEST
L2.4	LANDSCAPE PLAN - NORTHEAST
L2.5	LANDSCAPE PLAN - SOUTHEAST
L2.6	LANDSCAPE PLAN - SITTING AREA #1 LANDSCAPE PLAN - ENTRANCE PIER LANDSCAPE PLAN - ENTRANCE MONUMENT
L2.7	LANDSCAPE PLAN - SITTING AREA #2 LANDSCAPE PLAN DETAILS - LANDSCAPE FEATURE LANDSCAPE PLAN - CENTRAL PARK (PRIVATE)
L2.8	LANDSCAPE PLAN & DETAIL - CHARLES' GROVE
L3.1 - L3.6	PROTOTYPICAL FOUNDATION PLANS: L3.1 - MERCER & CONTINENTAL L3.2 - NEWBERRY & ABBEY L3.3 - IVY & MARTIN L3.4 - CASTLETON & HILLTOP L3.5 - WESTCHESTER & WOODSIDE L3.6 - RIVERTON & WILLWOOD
L4.1	DETAILS: ENTRANCE MONUMENT & PIER
L4.2	DETAILS: FENCING, SITE FEATURES

dickson design STUDIO
9 CRYSTAL LAKE ROAD
SUITE 110
LAKE IN THE HILLS, IL 60156
(224) 241-8181

CLIENT NAME AND ADDRESS

PULTE HOME COMPANY, LLC

1900 E. GOLF ROAD, SUITE 300
SCHAUMBURG, IL

PLAN DATE

APRIL 21, 2026

REVISIONS

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

PROJECT NAME AND SHEET TITLE

BIRCHWOOD
CRYSTAL LAKE, IL

FINAL LANDSCAPE PLAN
- TITLE

SHEET NUMBER

L0.1

SCHEDULE: PLANTS & MATERIALS

OVERALL PLAN

CODE	QTY	SIZE	BOTANIC NAME	COMMON NAME
Shade Trees				
AFAB	7	2.5" caliper	Acer freemanii 'Autumn Blaze'	Autumn Blaze Freeman Maple
APCK	8	2.5" caliper	Acer platanoides 'Crimson King'	Crimson King Norway Maple
ARF	9	2.5" caliper	Acer rubrum 'Franksred'	Red Sunset Red Maple
AS	20	2.5" caliper	Acer saccharum	Sugar Maple
CO	20	2.5" caliper	Celtis occidentalis	Hackberry
COV	24	1 Gal.	Carya ovata	Shagbark Hickory *(saplings, due to taproot)*
GB	14	2.5" caliper	Gingko biloba	Gingko (male species)
GD	11	2.5" caliper	Gymnocladus dioica	Kentucky Coffeetree
GTI	25	2.5" caliper	Gleditsia triacanthos var. inermis	Thornless Common Honeylocust
LS	21	2.5" caliper	Liquidambar styraciflua	Sweetgum
LT	20	2.5" caliper	Liriodendron tulipifera	Tulip Tree
MG	9	2.5" caliper	Metasequoia glyptostroboides	Dawn Redwood
NS	24	2.5" caliper	Nyssa sylvatica	Black Tupelo
OV	3	2.5" caliper	Ostrya virginiana	Hophornbeam
PMC	13	2.5" caliper	Platanus acerifolia 'Morton Circle'	Exclamation London Planetree
QA	8	2.5" caliper	Quercus alba	White Oak
QB	23	2.5" caliper	Quercus bicolor	Swamp White Oak
QI	11	2.5" caliper	Quercus imbricaria	Shingle Oak
QM	7	2.5" caliper	Quercus macrocarpa	Bur Oak
QP	3	2.5" caliper	Quercus palustris	Pin Oak
QR	18	2.5" caliper	Quercus rubra	Red Oak
TC	9	2.5" caliper	Tilia cordata 'Little Leaf"	Little Leaf Linden
TR	11	2.5" caliper	Tilia americana 'Redmond'	Redmond American Linden
TSS	21	2.5" caliper	Tilia tornetosa 'Sterling Silver'	Sterling Silver Linden
UA	8	2.5" caliper	Ulmus carpinifolia 'Accolade'	Accolade Smoothleaf Elm
UM	20	2.5" caliper	Ulmus x 'Morton'	Morton Accolade Elm
UP	8	2.5" caliper	Ulmus x 'Patriot'	Patriot Elm
Columnar Shade Trees				
AFA	5	2.5" caliper	Acer freemanii 'Armstrong'	Armstrong Freeman Maple
Ornamental Trees				
AC	11	6' high	Amelanchier canadensis	Shadblow Serviceberry
BN	10	6' high	Betula nigra	River Birch
CCI	15	6' high	Crataegus crus-galli var. inermis	Thornless Cockspur Hawthorn
HVC	3	6' high	Hamamelis virginiana	Common Witchhazel
MB	1	6' high	Malus x 'Beverly'	Beverly Flowering Crabapple
VP	15	6' high	Viburnum prunifolium	Blackhaw Viburnum
Evergreen Shrubs				
TGW	10	36" wide	Taxus cuspidata 'Green Wave'	Green Wave Yew
Large Deciduous Shrubs				
SXP	11	7 Gal./36"	Syringa x 'Penda'	Bloomerang Lilac
VDLJ	10	7 Gal./36"	Viburnum denatum 'Little Joe'	Little Joes Arrowwood Viburnum
Materials				
-	18	C.Y.	-	Soil Amendments
-	54	C.Y.	-	Shredded Hardwood Mulch
-	TBD	S.Y.	-	Kentucky Bluegrass Blend Seed & Blanket
-	TBD	S.Y.	-	Kentucky Bluegrass Blend Sod

NOTE! Saplings (1 gallon trees) are available thru Possibility Place Nursery (Monee, IL).

ENTRANCE MONUMENT

CODE	QTY	SIZE	BOTANIC NAME	COMMON NAME
Evergreen Trees				
JCF	2	8' high	Juniperus chinensis 'Fairview'	Fairview Chinese Juniper
Evergreen Shrubs				
BXGG	6	24" wide	Buxus x 'Green Gem'	Green Gem Boxwood
Small Deciduous Shrubs				
SGF	8	5 Gal./24"	Spiraea bumalda 'Goldflame'	Goldflame Spirea
Perennials				
RLG	20	1 Gal.	Rudbeckia fulgida var. sullivantii	Little Goldstar Black-Eyed Susan
Materials				
-	1	C.Y.	-	Soil Amendments
-	3	C.Y.	-	Shredded Hardwood Mulch
-	TBD	S.Y.	-	Kentucky Bluegrass Blend Seed & Blanket
-	TBD	S.Y.	-	Kentucky Bluegrass Blend Sod

PIER MONUMENT

CODE	QTY	SIZE	BOTANIC NAME	COMMON NAME
Evergreen Trees				
JCF/10	1	10' high	Juniperus chinensis 'Fairview'	Fairview Chinese Juniper
JCF/9	1	9' high	Juniperus chinensis 'Fairview'	Fairview Chinese Juniper
JCF/8	1	8' high	Juniperus chinensis 'Fairview'	Fairview Chinese Juniper
Evergreen Shrubs				
BXGG	3	24" wide	Buxus x 'Green Gem'	Green Gem Boxwood
Large Deciduous Shrubs				
HPLQF	2	7 Gal./36"	Hydrangea paniculata 'Little Quick Fire"	Little Quick Fire Hydrangea
Small Deciduous Shrubs				
SGF	6	5 Gal./24"	Spiraea bumalda 'Goldflame'	Goldflame Spirea
Ornamental Grasses				
PAH/3	20	3 Gal.	Pennisetum alopecuroides 'Hameln'	Dwarf Fountain Grass
PVN/3	4	3 Gal.	Panicum virgatum 'Northwind'	Northwind Switch Grass
Perennials				
RLG	27	1 Gal.	Rudbeckia fulgida var. sullivantii	Little Goldstar Black-Eyed Susan
Materials				
-	1	C.Y.	-	Soil Amendments
-	3	C.Y.	-	Shredded Hardwood Mulch
-	TBD	S.Y.	-	Kentucky Bluegrass Blend Seed & Blanket
-	TBD	S.Y.	-	Kentucky Bluegrass Blend Sod

CENTRAL PARK SITE

(INCLUDES SITTING AREA #2, LANDSCAPE FEATURE & CHARLES' GROVE)

CODE	QTY	SIZE	BOTANIC NAME	COMMON NAME
Shade Trees				
AFAB	2	2.5" caliper	Acer freemanii 'Autumn Blaze'	Autumn Blaze Freeman Maple
APCK	1	2.5" caliper	Acer platanoides 'Crimson King'	Crimson King Norway Maple
AS	2	2.5" caliper	Acer saccharum	Sugar Maple
GB	2	2.5" caliper	Gingko biloba	Gingko (male species)
GD	2	2.5" caliper	Gymnocladus dioica	Kentucky Coffeetree
GTI	1	2.5" caliper	Gleditsia triacanthos var. inermis	Thornless Common Honeylocust
LS	5	2.5" caliper	Liquidambar styraciflua	Sweetgum
LT	2	2.5" caliper	Liriodendron tulipifera	Tulip Tree
MG	3	2.5" caliper	Metasequoia glyptostroboides	Dawn Redwood
NS	1	2.5" caliper	Nyssa sylvatica	Black Tupelo
PMC	5	2.5" caliper	Platanus acerifolia 'Morton Circle'	Exclamation London Planetree
QB	1	2.5" caliper	Quercus bicolor	Swamp White Oak
QR	2	2.5" caliper	Quercus rubra	Red Oak
TC	6	2.5" caliper	Tilia cordata 'Little Leaf"	Little Leaf Linden
UP	1	2.5" caliper	Ulmus x 'Patriot'	Patriot Elm
Evergreen Trees				
ACF10	6	10' high	Abies concolor	White Fir
ACF8	4	8' high	Abies concolor	White Fir
PA8	5	8' high	Picea abies	Norway Spruce
PA	3	6' high	Picea abies	Norway Spruce
PGD	9	6' high	Picea glauca 'Densata'	Black Hills Spruce
PM10	3	10' high	Pseudotsuga menziesii	Douglas Fir
PM8	5	8' high	Pseudotsuga menziesii	Douglas Fir
PO	5	6' high	Picea omorika	Serbian Spruce
PP10	3	10' high	Picea pungens	Colorado Spruce
PP8	4	8' high	Picea pungens	Colorado Spruce
Ornamental Trees				
AGAB/10	3	10' high	Amelanchier x grandiflora 'Autumn Brilliance'	Autumn Brilliance Serviceberry
BA	8	1 Gal.	Betula alleghaniensis	Yellow Birch *(saplings)*
BL	8	1 Gal.	Betula lenta	Sweet Birch *(saplings)*
BN/12	2	12' high	Betula nigra	River Birch
BN/10	1	10' high	Betula nigra	River Birch
BFV	5	6' high	Betula nigra 'Fox Valley'	Fox Valley Dwarf River Birch
BP	8	1 Gal.	Betula pumila	Dwarf Birch *(saplings)*
BPA	8	1 Gal.	Betula papyrifera	Paper Birch *(saplings)*
BPW	8	1 Gal.	Betula populifolia 'Whitespire'	Whitespire Gray Birch *(saplings)*
MAV	5	6' high	Magnolia virginiana	Sweetbay Magnolia
MB	2	6' high	Malus x 'Beverly'	Beverly Flowering Crabapple
SRI	5	6' high	Syringa reticulata 'Ivory Silk'	Ivory Silk Japanese Tree Lilac
Evergreen Shrubs				
BXGG	15	24" wide	Buxus x 'Green Gem'	Green Gem Boxwood
Medium - Large Deciduous Shrubs				
CSAD	15	7 Gal./36"	Cornus sericea 'Allemans Dwarf'	Allemans Dwarf Redosier Dogwood
HPT	3	7 Gal./36"	Hydrangea paniculata 'Tardiva'	Tardiva Hydrangea
VCC	12	7 Gal./36"	Viburnum carlesii 'Compactum'	Dwarf Koreanspice Viburnum
Small Deciduous Shrubs				
HPLL	10	5 Gal./24"	Hydrangea paniculata 'Little Lime'	Little Lime Hydrangea
RFC	8	5 Gal./24"	Rosa x 'NOA168098F'	Flower Carpet® Pink Supreme Rose
SAW	17	5 Gal./24"	Spiraea bumalda 'Anthony Waterer'	Anthony Waterer Spirea
Ornamental Grasses				
HES	13	1 Gal.	Helictotrichon sempervirens	Blue Oat Grass
SA	81	1 Gal.	Sesleria autumnalis	Autumn Moor Grass
SH/3	13	3 Gal.	Sporobolus heterolepsis	Prairie Dropseed
SSO/3	13	3 Gal.	Schizachyrium scoparium 'Standing Ovation'	Standing Ovation Bluestem
Perennials				
ECW	21	1 Gal.	Echinacea purpurea 'Cygnet White'	Cygnet White Coneflower
EPR	25	1 Gal.	Echinacea purpurea 'Rubinstern'	Ruby Star Coneflower
ISCB	125	1 Gal.	Iris siberica 'Ceasar's Brother'	Ceaser's Brother Siberian Iris
LXSA	25	1 Gal.	Leucanthemum x superbum 'Alaska'	Shasta Daisy
RFG	25	1 Gal.	Rudbeckia fulgida 'Goldsturm'	Goldsturm Black-Eyed Susan
RVLS	52	1 Gal.	Rubeckia fulgida var. speciosa	Viette's Little Suzy Black-Eyed Susan
Groundcover				
ABG	200	1 Qt.	Ajuga reptans 'Burgundy Glow'	Burgundy Glow Bugleweed (Ajuga)
Materials				
-	23	TON		Outcropping Stone
-	300	L.F.		Steel Edging
-	5	C.Y.		Decomposed Granite
-	9	C.Y.	-	Soil Amendments
-	27	C.Y.	-	Shredded Hardwood Mulch
-	32	C.Y.	-	Bark Mulch *(Charles' Grove)*
-	TBD	S.Y.	-	Kentucky Bluegrass Blend Seed & Blanket
-	TBD	S.Y.	-	Kentucky Bluegrass Blend Sod
Amenities				
-	2	EACH	-	Seating Bench
-	3	EACH		Concrete Plinth *(4' diameter)*
-	1	EACH		Feature Boulder *(Charles' Grove)*
-	1	EACH		Poem Plaque *(Charles' Grove)*

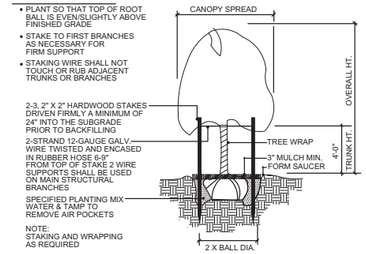
NOTE! Saplings (1 gallon trees) are available thru Possibility Place Nursery (Monee, IL).

SITTING AREA #1

CODE	QTY	SIZE	BOTANIC NAME	COMMON NAME
Shade Trees				
NS	2	2.5" caliper	Nyssa sylvatica	Black Tupelo
Evergreen Shrubs				
BXGG	7	24" wide	Buxus x 'Green Gem'	Green Gem Boxwood
Small Deciduous Shrubs				
BPB	12	5 Gal./24"	Buddleia x Pugster Blue®	Pugster Blue® Butterfly Bush
HPLL	10	5 Gal./24"	Hydrangea paniculata 'Little Lime'	Little Lime Hydrangea
SAW	22	5 Gal./24"	Spiraea bumalda 'Anthony Waterer'	Anthony Waterer Spirea
Perennials				
ASB	21	1 Gal.	Allium x 'Summer Beauty'	Summer Beauty Ornamental Onion
NKK	21	1 Gal.	Nepeta x faassenii 'Kit Cat'	Kit Kat Catmint
Materials				
-	2	C.Y.	-	Soil Amendments
-	7	C.Y.	-	Shredded Hardwood Mulch
-	TBD	S.Y.	-	Kentucky Bluegrass Blend Seed & Blanket
-	TBD	S.Y.	-	Kentucky Bluegrass Blend Sod
Amenities				
-	2	EACH	-	Seating Bench
-	1	EACH	-	Concrete Plinth *(4' diameter)*

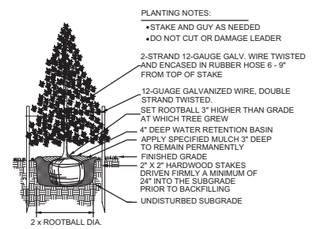
NOTE! FOR PROTOTYPICAL FOUNDATION SCHEDULES, REFER TO SHEETS L3.1 - L3.6

DETAILS: PLANTING



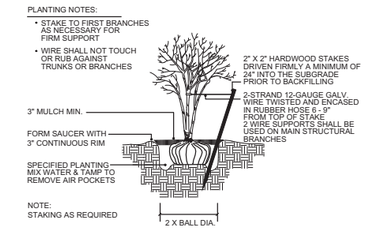
TREE PLANTING & STAKING

NOT TO SCALE



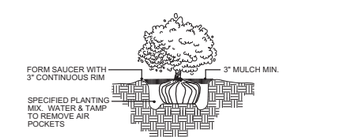
EVERGREEN TREE PLANTING

NOT TO SCALE



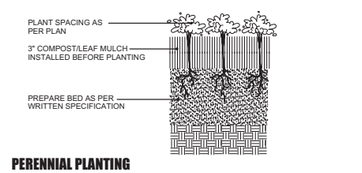
MULTI-TRUNK TREE STAKING

NOT TO SCALE



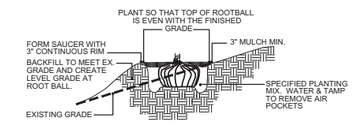
SHRUB PLANTING

NOT TO SCALE



PERENNIAL PLANTING

NOT TO SCALE



HILLSIDE PLANTING

NOT TO SCALE

NOTES: GENERAL LANDSCAPE

1. CONTRACTOR SHALL OBTAIN ALL NECESSARY PERMITS REQUIRED. ALL CONSTRUCTION SHALL CONFORM TO APPLICABLE STANDARDS AND CODES.
2. CALL J.U.L.I.E. UTILITY LOCATING SERVICE (TEL 800.892.0123), 48 HOURS PRIOR TO THE START OF ANY DIGGING.
3. GENERAL PLANT NOTES:
   A. ALL PLANT MATERIAL SHALL CONFORM IN SIZE AND GRADE IN ACCORDANCE WITH AMERICAN STANDARD FOR NURSERY STOCK.
   B. ALL PLANT MATERIAL SHALL BE MAINTAINED ALIVE, HEALTHY, AND FREE FROM DISEASE AND PESTS.
   C. ALL NEW PLANT MATERIAL SHALL BE FROM A LOCAL SOURCE WHENEVER POSSIBLE (LESS THAN 50 MILES).
   D. PLANTS SHALL BE ALLOWED TO GROW IN THEIR NATURAL FORM / HABIT. PLANTS SHALL NOT BE PRUNED/HEDGED UNLESS ABSOLUTELY NECESSARY (DUE TO VISIBILITY OR HAZARD OBSTRUCTION).
   E. ALL LANDSCAPED AREAS SHALL BE FREE OF WEEDS, LITTER, AND SIMILAR SIGNS OF DEFERRED MAINTENANCE.
4. LOCATIONS OF PROPOSED PLANT MATERIAL MAY BE ADJUSTED AT TIME OF INSTALLATION DUE TO FINAL ENGINEERING AND FINAL LOCATION OF SITE UTILITIES.
5. THE LANDSCAPE CONTRACTOR IS RESPONSIBLE FOR PROVIDING AND SPREADING TOPSOIL (6"-12" DEEP), FINE GRADING, AND PREPARATION OF ALL LAWN AND LANDSCAPE AREAS. ALL SOILS SHALL BE FREE OF CONSTRUCTION DEBRIS, PRIOR TO INSTALLING ANY PLANT MATERIAL.
6. PRIOR TO SPREADING TOPSOIL, THE LANDSCAPE CONTRACTOR SHALL INSPECT AND ACCEPT ALL BASE GRADES. ANY DEVIATION FROM GRADES INDICATED ON THE GRADING PLAN SHALL BE CORRECTED BEFORE PLACING ANY TOPSOIL.
7. ALL SHRUB, GROUNDCOVER, PERENNIAL, AND ANNUAL PLANTING BEDS SHALL BE PREPARED WITH A SOIL AMENDMENT MIX - 1/3 TOPSOIL, 1/3 MUSHROOM COMPOST, AND 1/3 TORPEDO SAND. MATERIAL SHALL BE ROTO-TILLED JUST PRIOR TO THE INSTALLATION OF PLANT MATERIAL.
8. ALL PLANTING ISLANDS SHALL BE MOUNDED TO PROVIDE POSITIVE DRAINAGE.
9. ALL PLANTING BEDS ADJACENT TO LAWN AREAS SHALL HAVE A SPADED EDGE BORDER, UNLESS METAL OR OTHER BORDER IS SPECIFIED.
10. ALL PLANTING BED AREAS SHALL MAINTAIN A MAX. 3" DEEP LAYER OF SHREDDED HARDWOOD MULCH (COLOR: NON-DYED, BROWN).
11. LANDSCAPE CONTRACTOR SHALL COORDINATE PLANTING SCHEDULE WITH LANDSCAPE MAINTENANCE CONTRACTOR, TO ENSURE PROPER WATERING OF PLANTED AND SODDED AREAS AFTER INITIAL INSTALLATION.
12. LANDSCAPE CONTRACTOR SHALL COORDINATE WORK WITH OTHER CONTRACTORS ON SITE TO MINIMIZE ANY REDO OF COMPLETED LANDSCAPE WORK AND DAMAGE TO PLANT MATERIAL.
13. CONTRACTOR SHALL BE RESPONSIBLE FOR HIS/HER OWN LAYOUT WORK. UPON REQUEST, LANDSCAPE ARCHITECT SHALL BE AVAILABLE TO ASSIST/APPROVE CONTRACTOR LAYOUT.
14. EVERY ATTEMPT HAS BEEN MADE TO DEPICT ALL EXISTING UTILITY LINES. CONTRACTOR SHALL USE PRECAUTION WHEN DIGGING. CONTRACTOR SHALL MAKE THEMSELVES THOROUGHLY FAMILIAR WITH ALL UNDERGROUND UTILITY LOCATIONS PRIOR TO ANY DIGGING, VERIFYING LOCATIONS AND DEPTHS OF ALL UTILITIES.
15. IT IS THE LANDSCAPE CONTRACTOR'S RESPONSIBILITY TO VISIT THE SITE PRIOR TO BID SUBMITTAL, TO BECOME FAMILIAR WITH EXISTING CONDITIONS AT THE SITE.
16. PLANT LIST QUANTITIES PROVIDED AT TIME OF FINAL PLANS ARE APPROXIMATIONS. CONTRACTORS ARE RESPONSIBLE FOR COMPLETING THEIR OWN QUANTITY TAKE-OFFS. IF A DISCREPANCY IS FOUND BETWEEN THE PLAN AND THE PLANT LIST, THEN THE PLAN SHALL PREVAIL.
17. PLANT SUBSTITUTIONS ARE ALLOWED DUE TO PLANT AVAILABILITY OR PLANTING TIME OF YEAR, ONLY WITH THE PRIOR CONSENT OF THE LANDSCAPE ARCHITECT. IF SUBSTITUTIONS ARE MADE WITHOUT PRIOR CONSENT, THE LANDSCAPE ARCHITECT MAINTAINS THE RIGHT TO REJECT MATERIAL IN THE FIELD, AT THE COST TO THE CONTRACTOR.
18. CONTRACTOR TO PROVIDE TEST OF EXISTING AND IMPORTED SOILS PER SPECIFICATIONS. PLANTING SOIL SHALL BE AMENDED PER SPECIFICATIONS.
19. CONTRACTOR SHALL NOTIFY LANDSCAPE ARCHITECT IF AREAS OF POOR DRAINAGE OR OTHER UNUSUAL SUBSURFACE CONDITIONS ARE ENCOUNTERED DURING EXCAVATION FOR PLANTING PITS.
20. ALL TURF SHALL SHALL BE KENTUCKY BLUEGRASS BLEND SOD (MINERAL, NOT PEAT), PER VILLAGE, SEED IS NOT ALLOWED.
21. CONTRACTOR SHALL RESTORE LAWN AREAS THAT HAVE REMAINED PARTIALLY INTACT, TOP DRESSING WITH SOIL, SCARIFYING, AND SEEDING TO FORM A SMOOTH, FULL, EVEN LAWN, FREE OF BARE SPOTS, INDENTATIONS, AND WEEDS.
22. LANDSCAPE DETAILS SHOWN ARE FOR DESIGN INTENT ONLY, LANDSCAPE ARCHITECT ASSUMES NO LIABILITY. CONTRACTOR IS RESPONSIBLE FOR ERECTING AND INSTALLING PROPERLY BUILT AMENITIES PER CODE, PER SITE CONDITIONS (FINAL GRADING & UTILITY LOCATIONS), AND PER AREA CLIMATE CONDITIONS. ALL LANDSCAPE SITE DETAILS FOR STRUCTURES AND FOOTINGS SHALL BE REVIEWED & APPROVED BY A STRUCTURAL ENGINEER.
23. CONTRACTOR INSTALLATION BIDS SHALL INCLUDE A ONE-YEAR WARRANTY ON ALL PLANT MATERIAL.
24. (IF APPLICABLE) CONTRACTOR INSTALLATION BIDS SHALL INCLUDE A THREE-YEAR MONITORING AND MAINTENANCE PROGRAM ON ALL NATURALIZED DETENTION AREAS.

Pulte HOMES

dickson design STUDIO
9 CRYSTAL LAKE ROAD
SUITE 110
LAKE IN THE HILLS, IL 60156
(224) 241-8181

CLIENT NAME AND ADDRESS

PULTE HOME COMPANY, LLC

1900 E. GOLF ROAD, SUITE 300
SCHAUMBURG, IL

PLAN DATE

APRIL 21, 2026

REVISIONS

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

PROJECT NAME AND SHEET TITLE

BIRCHWOOD

CRYSTAL LAKE, IL

FINAL LANDSCAPE PLAN - SCHEDULES, DETAILS & NOTES

SHEET NUMBER

L0.2

NOTES!

SEE TREE INVENTORY ADDENDUM FOR COMPLETE LIST OF EXISTING TREES AND THEIR OUTCOMES.

* INDICATES LOCATION OF ENTRY MONUMENT SIGN OR PIER.

TREE PRESERVATION & REMOVAL PLAN
SHEET L1.1
LANDSCAPE PLAN
SHEET L2.1

TREE PRESERVATION & REMOVAL PLAN
SHEET L1.2
LANDSCAPE PLAN
SHEET L2.2

TREE PRESERVATION & REMOVAL PLAN
SHEET L1.3
LANDSCAPE PLAN
SHEET L2.3

TREE PRESERVATION & REMOVAL PLAN
SHEET L1.4
LANDSCAPE PLAN
SHEET L2.4

TREE PRESERVATION & REMOVAL PLAN
SHEET L1.5
LANDSCAPE PLAN
SHEET L2.5

TREE PRESERVATION & REMOVAL PLAN
SHEET L1.6
LANDSCAPE PLAN
SHEET L2.6 & L2.7

NORTH

SHEET KEY: LANDSCAPE & TREE PRESERVATION & REMOVAL PLANS

SCALE: 1" = 100'-0"

0 50' 100' 200'

dickson design STUDIO
9 CRYSTAL LAKE ROAD
SUITE 110
LAKE IN THE HILLS, IL 60156
(224) 241-8181

CLIENT NAME AND ADDRESS

PULTE HOME COMPANY, LLC

1900 E. GOLF ROAD, SUITE 300
SCHAUMBURG, IL

PLAN DATE

APRIL 21, 2026

REVISIONS

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

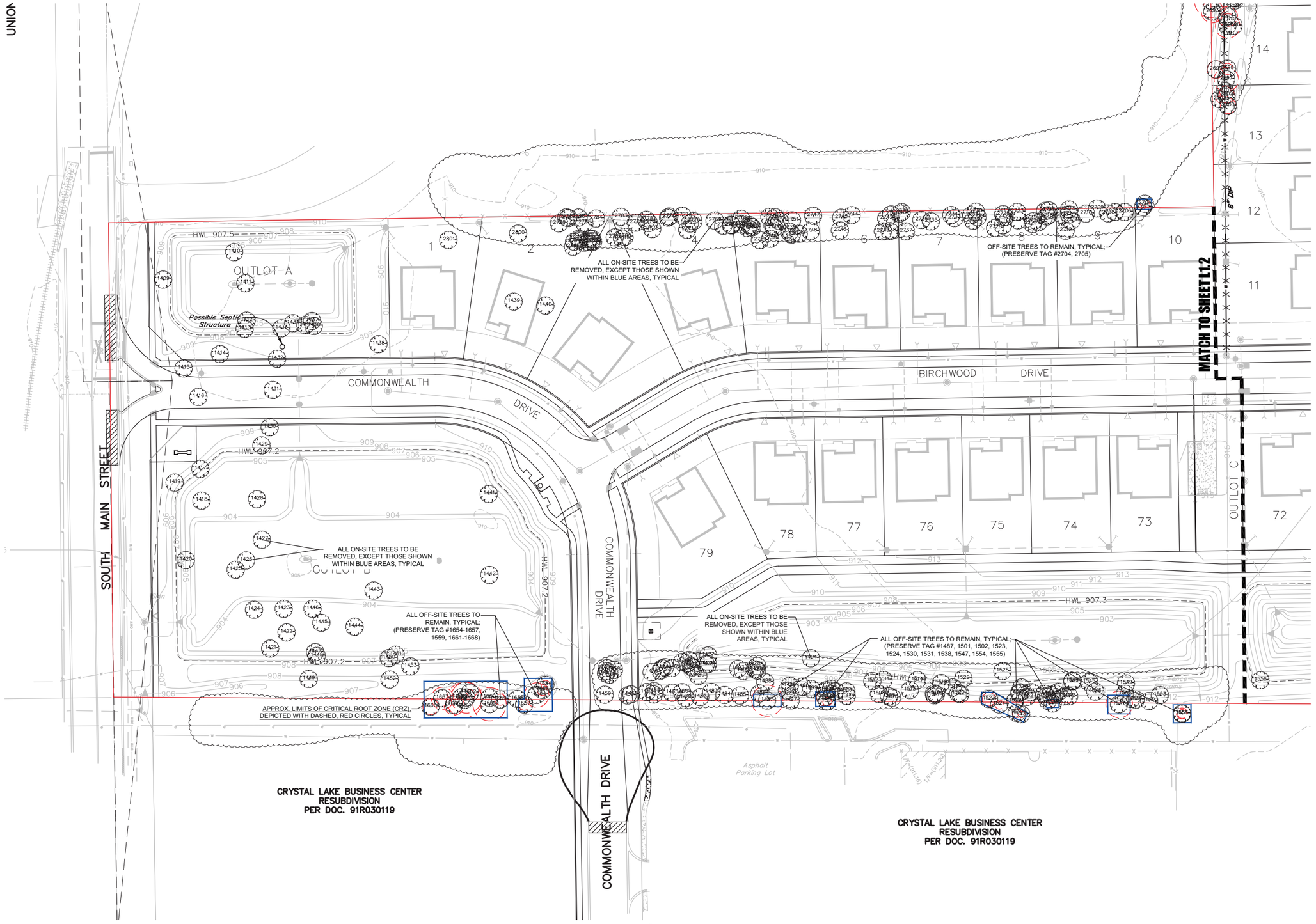
PROJECT NAME AND SHEET TITLE

BIRCHWOOD
CRYSTAL LAKE, IL

FINAL LANDSCAPE PLAN
- SHEET KEY

SHEET NUMBER

L0.3



NORTH

TREE PRESERVATION & REMOVAL PLAN - WEST

SCALE: 1" = 40'-0"

0 20' 40' 80'

dickson design STUDIO
9 CRYSTAL LAKE ROAD
SUITE 110
LAKE IN THE HILLS, IL 60156
(224) 241-8181

CLIENT NAME AND ADDRESS

PULTE HOME COMPANY, LLC

1900 E. GOLF ROAD, SUITE 300 SCHAUMBURG, IL

PLAN DATE

APRIL 21, 2026

REVISIONS

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

PROJECT NAME AND SHEET TITLE

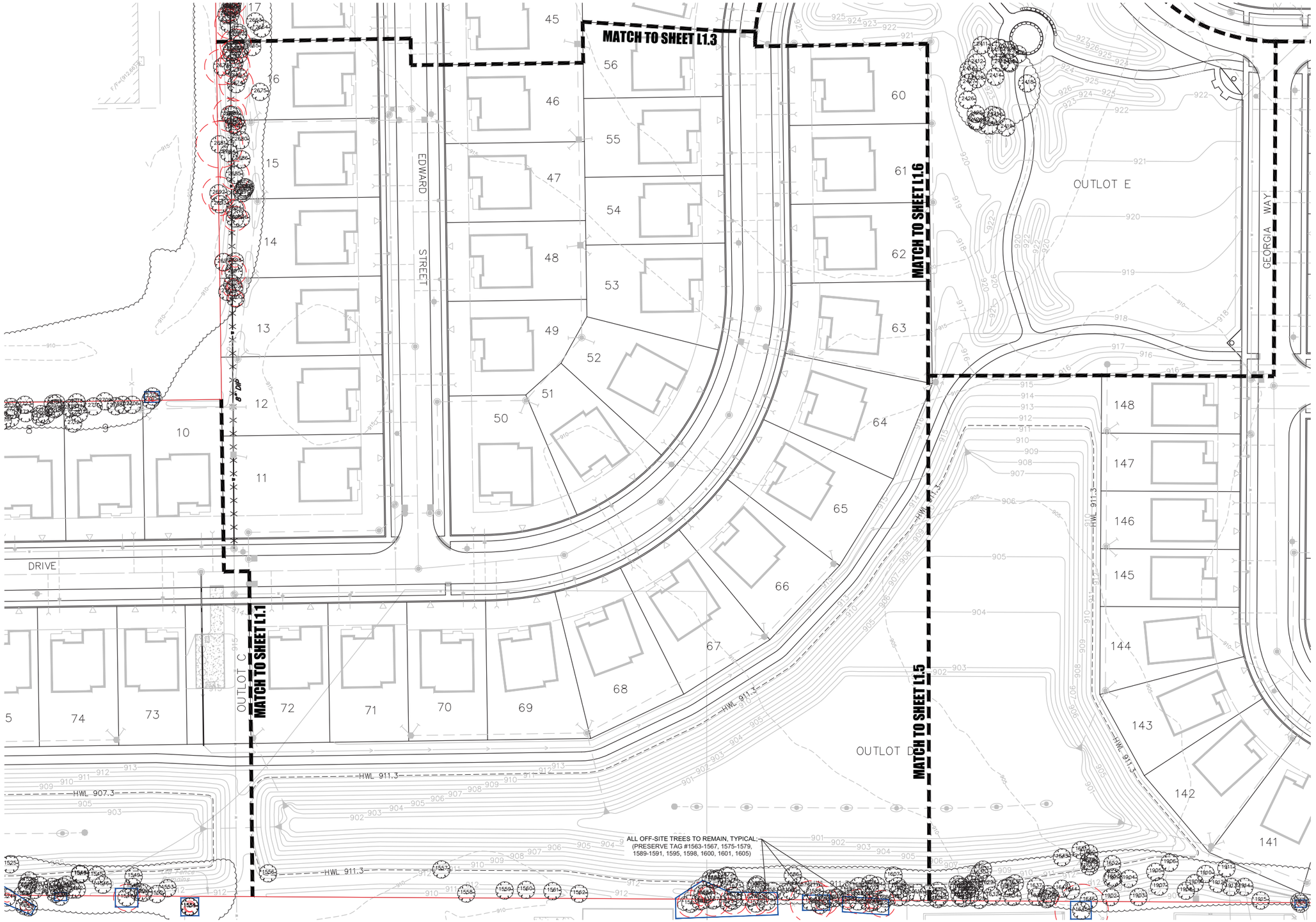
BIRCHWOOD

CRYSTAL LAKE, IL

FINAL LANDSCAPE PLAN
TREE PRESERVE & REMOVAL - WEST

SHEET NUMBER

L1.1



NORTH

TREE PRESERVATION & REMOVAL PLAN - SOUTH CENTRAL

SCALE: 1" = 40'-0"

0 20' 40' 80'

dickson design STUDIO
9 CRYSTAL LAKE ROAD
SUITE 110
LAKE IN THE HILLS, IL 60156
(224) 241-8181

CLIENT NAME AND ADDRESS

PULTE HOME COMPANY, LLC

1900 E. GOLF ROAD, SUITE 300
SCHAUMBURG, IL

PLAN DATE

APRIL 21, 2026

REVISIONS

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

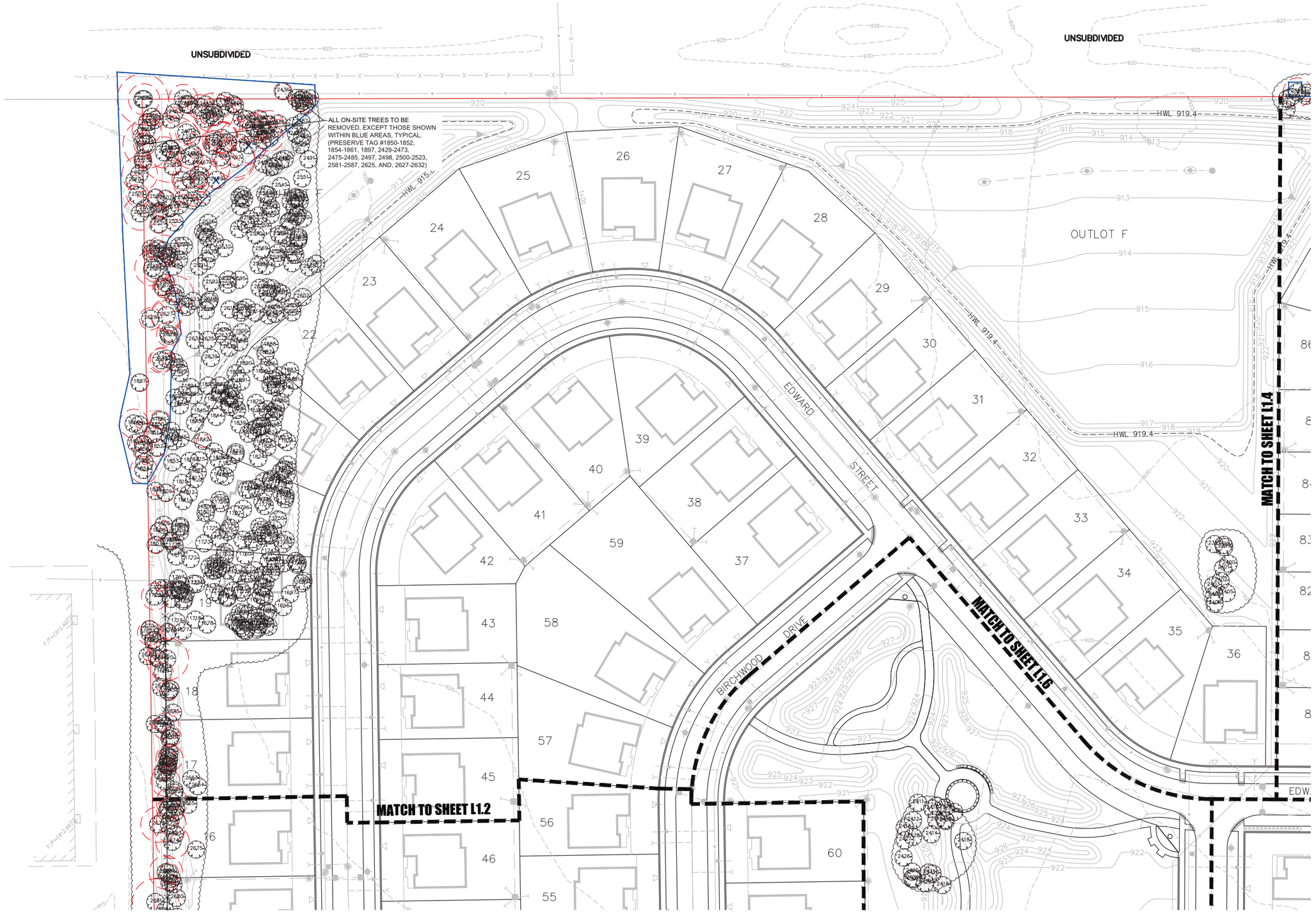
PROJECT NAME AND SHEET TITLE

BIRCHWOOD
CRYSTAL LAKE, IL

FINAL LANDSCAPE PLAN
TREE PRESERVE & REMOVAL
- SOUTH CENTRAL

SHEET NUMBER

L1.2



NORTH

TREE PRESERVATION & REMOVAL PLAN - NORTHWEST

SCALE: 1" = 40'-0"

0 20' 40' 80'

Pulte HOMES

dickson design STUDIO
9 CRYSTAL LAKE ROAD
SUITE 110
LAKE IN THE HILLS, IL 60156
(224) 241-8181

CLIENT NAME AND ADDRESS

PULTE HOME COMPANY, LLC

1900 E. GOLF ROAD, SUITE 300
SCHAUMBURG, IL

PLAN DATE

APRIL 21, 2026

REVISIONS

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

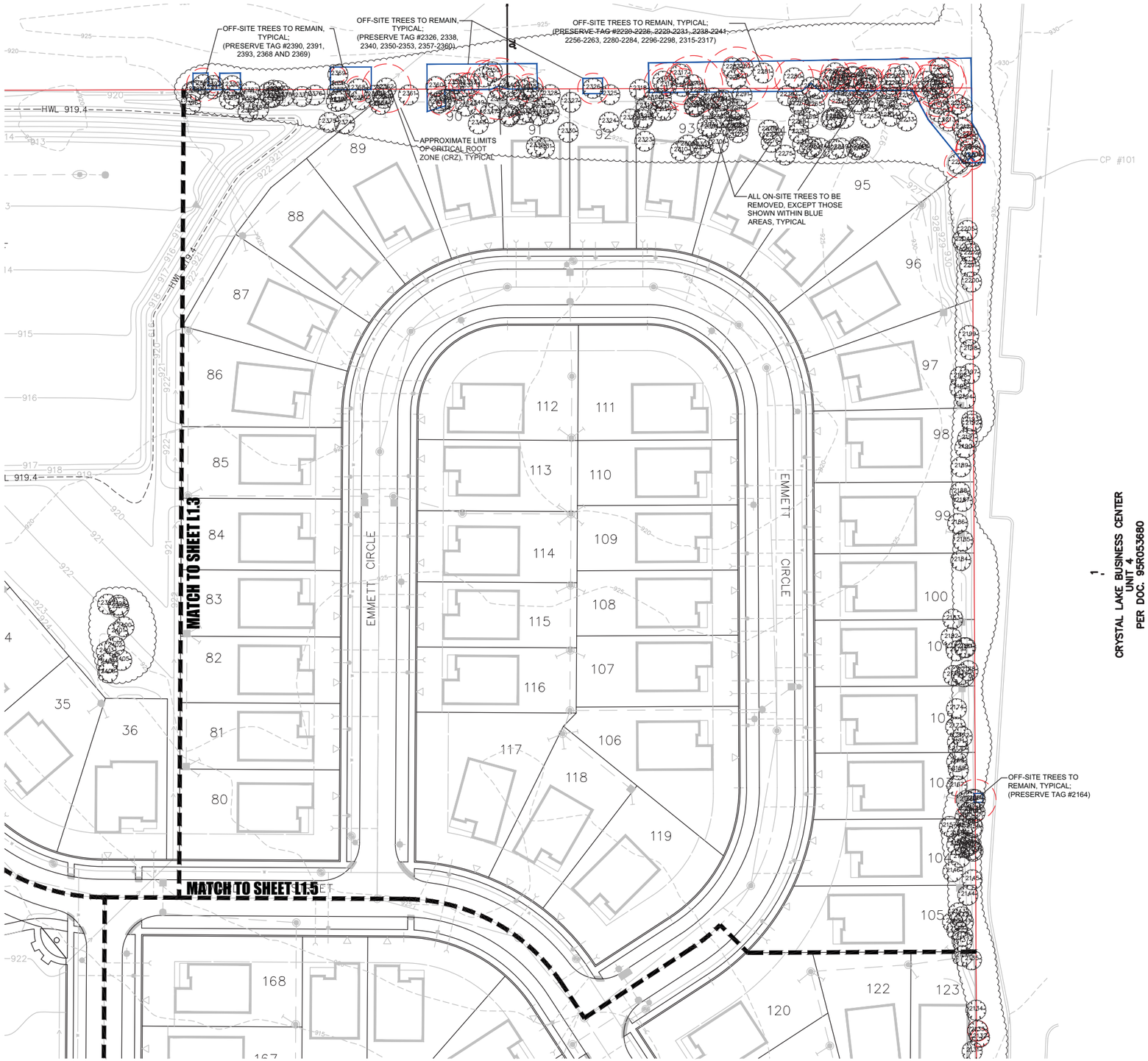
PROJECT NAME AND SHEET TITLE

BIRCHWOOD
CRYSTAL LAKE, IL

FINAL LANDSCAPE PLAN
TREE PRESERVE & REMOVAL - NORTHWEST

SHEET NUMBER

L1.3



NORTH

TREE PRESERVATION & REMOVAL PLAN - NORTHEAST

SCALE: 1" = 40'-0"

0 20' 40' 80'

Pulte HOMES

dickson design STUDIO
9 CRYSTAL LAKE ROAD
SUITE 110
LAKE IN THE HILLS, IL 60156
(224) 241-8181

CLIENT NAME AND ADDRESS

PULTE HOME COMPANY, LLC

1900 E. GOLF ROAD, SUITE 300 SCHAUMBURG, IL

PLAN DATE

APRIL 21, 2026

REVISIONS

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

PROJECT NAME AND SHEET TITLE

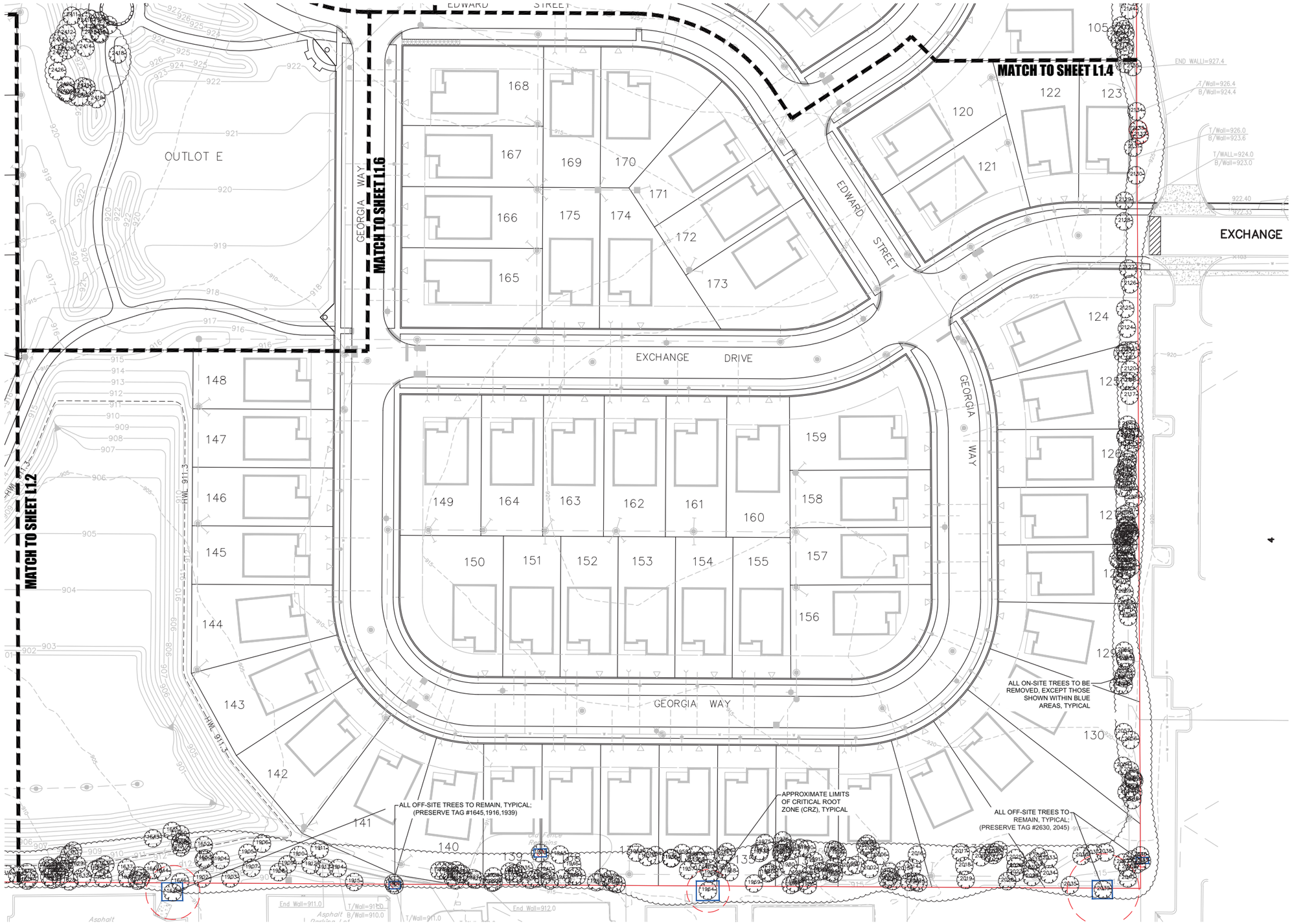
BIRCHWOOD

CRYSTAL LAKE, IL

FINAL LANDSCAPE PLAN
TREE PRESERVE & REMOVAL - NORTHEAST

SHEET NUMBER

L1.4



NORTH

TREE PRESERVATION & REMOVAL PLAN - SOUTHEAST

SCALE: 1" = 40'-0"

0 20' 40' 80'

Pulte HOMES

dickson design STUDIO
9 CRYSTAL LAKE ROAD
SUITE 110
LAKE IN THE HILLS, IL 60156
(224) 241-8181

CLIENT NAME AND ADDRESS

PULTE HOME COMPANY, LLC

1900 E. GOLF ROAD, SUITE 300 SCHAUMBURG, IL

PLAN DATE

APRIL 21, 2026

REVISIONS

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

PROJECT NAME AND SHEET TITLE

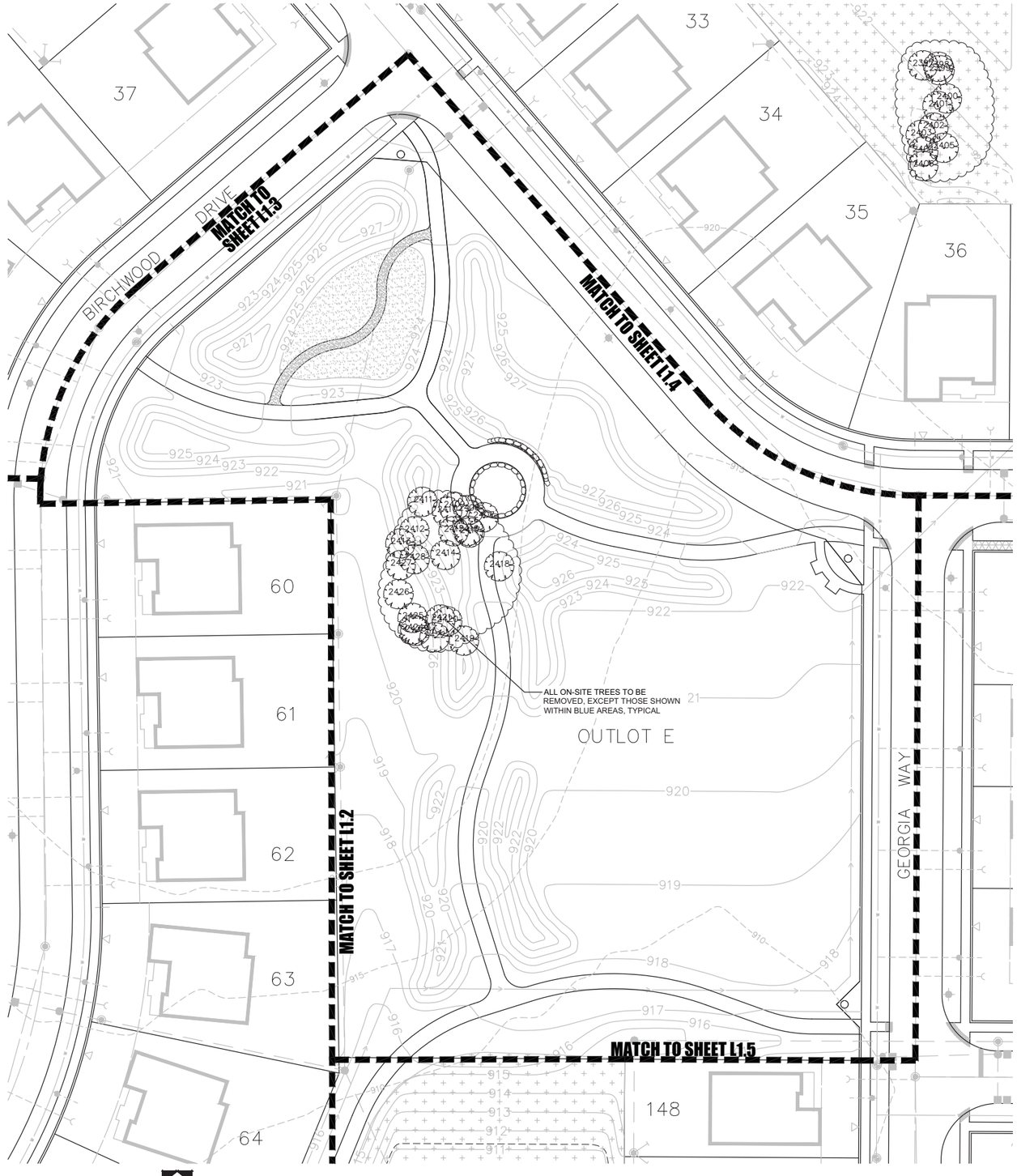
BIRCHWOOD

CRYSTAL LAKE, IL

FINAL LANDSCAPE PLAN
TREE PRESERVE & REMOVAL - SOUTHEAST

SHEET NUMBER

L1.5



NORTH

TREE PRESERVATION & REMOVAL PLAN - CENTRAL

SCALE: 1" = 30'-0"

0 15' 30' 60'

dickson design STUDIO
9 CRYSTAL LAKE ROAD
SUITE 110
LAKE IN THE HILLS, IL 60156
(224) 241-8181

CLIENT NAME AND ADDRESS

PULTE HOME COMPANY, LLC

1900 E. GOLF ROAD, SUITE 300
SCHAUMBURG, IL

PLAN DATE

APRIL 21, 2026

REVISIONS

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

PROJECT NAME AND SHEET TITLE

BIRCHWOOD
CRYSTAL LAKE, IL

FINAL LANDSCAPE PLAN
TREE PRESERVE & REMOVAL - CENTRAL

SHEET NUMBER

L1.6

LISTING: TREE INVENTORY

NOTE!

FOR FULL AND COMPLETE LISTING OF ALL INVENTORIED TREES,
REFER TO SEPARATE ADDENDUM, BY DICKSON DESIGN STUDIO.

SUMMARY: TREE INVENTORY

EXISTING TREES INVENTORIED = 1,391 (ONSITE @ 1,280 & OFFSITE @ 111)

	SPECIES	QUANTITY
-	ACER / HEDGE MAPLE	2
-	ACER ASH-LEAF OR BOXELDER MAPLE	258
-	ACER / NORWAY MAPLE	2
-	ACER / SILVER MAPLE	7
-	AILANTHUS / TREE-OF-HEAVEN	12
-	CELTIS / HACKBERRY	37
-	CRATAEGUS / HAWTHORN	2
-	DEAD	6
-	FRAXINUS / GREEN ASH	6
-	GLEDITSIA / HONEY-LOCUST	4
-	JUGLANS / BLACK WALNUT	10
-	JUNIPERUS / COMMON JUNIPER	2
-	JUNIPERUS / EASTERN RED-CEDAR	8
-	MALUS / APPLE	9
-	MORUS / WHITE MULBERRY	463
-	PINUS / AUSTRIAN PINE	1
-	PINUS / SCOTS PINE	1
-	POPULUS / EASTERN COTTONWOOD	2
-	PRUNUS / BLACK CHERRY	287
-	PRUNUS / CHOKE CHERRY	2
-	PYRUS / ORNAMENTAL PEAR	24
-	ROBINIA / BLACK LOCUST	8
-	ULMUS / AMERICAN ELM	80
-	ULMUS / SIBERIAN ELM	158

SUMMARY: TREE OUTCOMES

TYPE	QTY.
EXISTING TREES ONSITE TO BE PRESERVED	114
PROPOSED PARKWAY TREES	303
PROPOSED OPEN SPACE TREES	228
PROPOSED ON LOT TREES	175
TOTAL TREES POST DEVELOPMENT	820
(TOTAL EXISTING TREES CURRENTLY	1,280)

RATING SCALE: TREE CONDITION / FORM

Excellent / "1"
The tree is typical of the species, has less than 10% deadwood in the crown that is attributable to normal clauses, has no other observed problems, and required no remedial action.

Good / "2"
The tree is typical of the species and/or has less than 20% deadwood in the crown, only one or two minor problems that are easily corrected with normal care.

Fair / "3"
The tree is typical of the species and/or has less than 30% deadwood in the crown, one or two minor problems that are not eminently lethal to the tree, and no significant decay or structural problems, but the tree must have remedial care above normal care in order to minimize the impact of future stress and to insure continued health.

Poor / "4"
The tree is not typical of the species and/or has significant problems such as 30-50% deadwood in the crown, serious decay or structural defect, insects, disease or other problems that can be eminently lethal to the tree or create a hazardous tree if not corrected in a short period of time or if the tree is subjected to additional stress.

Critical / "5"
The tree is not typical of the species and/or has over 50% deadwood in the crown, major decay or structural problems, is hazardous or is severely infested with insects, disease, or other problems that even if aggressively corrected would not result in the long term survival of the tree.

Dead / "6"
Less than 10% of the tree shows signs of life.

CHART: EXISTING TREE EVALUATION

NOTE! INCLUDES ONSITE TREES ONLY.

Group	A	B	C*	D*	Total
Total Trees	55	18	266	937	1276
Preserved	12	1	29	72	114
Removed Trees	43	17	237	865	1162
Removed Trees:					
6-Dead	1	0	5	6	12
5-Poor	0	1	9	38	48
4-Fair to Poor	9	7	45	235	296
3-Fair	21	5	146	553	725
2-Good to Fair	12	4	32	37	85
1-Excellent	0	0	0	0	0
Caliper Inches (Fair)	122.0	22.0	1387.0	4853.0	
Caliper Inches (Good)	94.0	36.0	341.0	487.0	
Total Caliper Inches	216.0	58.0	1728.0	5340.0	
% of Caliper Inches to Replace	50.0%	30.0%	10.0%	5.0%	
Total Required Replacements (Caliper Inches)	108.0	17.4	172.8	267.0	565.2

*assumed ratio for evergreen trees
6 ft. = 2"
7 ft. = 2.5"
8 ft. = 3"
10 ft. = 4"

NOTES: TREE PRESERVATION

1. TREE PRESERVATION:

A. **ALL WORK MUST BE PERFORMED ACCORDING TO THE APPROVED TREE PRESERVATION PLAN. IT IS STRONGLY RECOMMENDED TO DOCUMENT GOOD STEWARDSHIP PRACTICES DURING CONSTRUCTION. IF REQUIRED, PRIOR TO COMMENCING ANY DEMOLITION / CONSTRUCTION ACTIVITY, NOTIFY MUNICIPAL FORESTRY DEPARTMENT (NOTIFY AT LEAST 48 HOURS IN ADVANCE OF WORK).**

B. AN APPROVED TREE PRESERVATION PLAN MUST BE AVAILABLE AT THE BUILDING SITE.

C. PRIOR TO ANY DEMOLITION / CONSTRUCTION ACTIVITY, INSTALL TREE PRESERVATION FENCE AND PERFORM ROOT PRUNING FOR ALL PROTECTED TREES.

D. FENCE THE CRITICAL ROOT ZONE (CRZ) / CANOPY DRIP-LINE, OF THE ENTIRE EXISTING TREE TO BE PRESERVED, WITH TREE PROTECTION FENCE. FENCE TO PREVENT WOUNDS TO THE TREE & SOIL COMPACTION. POST THE FENCE WITH A SIGN STATING, "TREE PROTECTION ZONE - KEEP OUT".

E. ALL REQUIRED TREE PROTECTION FENCING SHALL REMAIN IN PLACE UNTIL THE TIME OF FINISH GRADING AND LANDSCAPING.

F. NO TRENCHING SHOULD BE DONE WITHIN THE TREE PROTECTION ZONES FOR ANY CONSTRUCTION ACTIVITY, UNLESS PRE-APPROVED BY PROJECT ARBORIST &/OR PROJECT LANDSCAPE ARCHITECT.

G. NO GRADE CHANGES SHOULD BE DONE WITHIN THE TREE PROTECTION ZONES OF TREES FOR ANY CONSTRUCTION ACTIVITY.

H. SHOULD IT BE NECESSARY TO TRENCH WITHIN THE CRZ FOR UTILITIES, INCLUDING DISCONNECTION OR CAPPING OF EXISTING UTILITIES, ALL TRENCHES SHALL BE HAND DUG. NO ROOTS LARGER THAN TWO INCHES (2") SHALL BE CUT, UNLESS NO OTHER ALTERNATIVE IS FEASIBLE. ALL SMALLER ROOTS THAT REQUIRE CUTTING, SHALL BE CUT WITH A SHARP PRUNING SAW. CUTS SHALL BE MADE FLUSH WITH THE SIDE OF THE TRENCH. IF AT ANY TIME, TWENTY-FIVE PERCENT (25%) OF THE AREA WITHIN THE CRZ IS BEING SEPARATED FROM THE TREE BY A TRENCH, THEN THE LINE SHALL BE EITHER RELOCATED OR INSTALLED USING TRENCH-LESS METHODS.

I. LOCATE THE PROPOSED WATER AND SEWER LINES OUTSIDE OF THE TREE PROTECTION ZONE OR INSTALL THE SEWER AND WATER UTILITIES USING TRENCH-LESS METHODS. AUGER THROUGH THE ENTIRE TREE PROTECTION ZONE, LOCATE PITS OUTSIDE OF THE TREE PROTECTION ZONE.

J. THE PROPOSED WATER SERVICE LINE VALVES (B-BOXES), ARE TO BE TEN FEET (10') FROM PRESERVED TREES. IF FUTURE UTILITY EXCAVATIONS NEED TO OCCUR, THIS REDUCES THE CHANCES OF EXTENSIVE STEM OR ROOT DAMAGE, WHICH COULD LEAD TO TREE DECLINE.

K. AT NO TIME SHALL ANY EQUIPMENT, MATERIALS, SUPPLIES OR FILL SOIL BE ALLOWED IN THE TREE PROTECTION ZONE(S). DO NOT STORE EXCAVATED SOIL OR THE DUMPSTER WITHIN THE DRIP-LINE (CRZ) OF THE PRESERVED TREE(S).

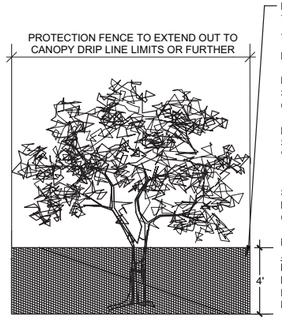
L. **REMOVAL OF ANY HARDSCAPE WITHIN THE TREE PROTECTION ZONES WILL BE DONE BY HAND.** NO ROOTS LARGER THAN TWO INCHES (2") SHALL BE CUT, UNLESS THERE IS NO ALTERNATIVE FEASIBLE. CUTS WILL BE MADE WITH A SHARP PRUNING SAW TO AVOID TEARING AND WILL BE FLUSH WITH THE TREE SIDE OF THE TRENCH.

M. THE TREE PROTECTION ZONE MAY BE MULCHED TO IMPROVE THE GROWING CONDITIONS FOR TREE ROOTS AND TO MINIMIZE MAINTENANCE OF THE LAWN.

N. ALL OFF-SITE TREES SHALL BE PRESERVED.

O. EXISTING TREES SHOWN TO REMAIN SHALL BE PRESERVED TO THE BEST EXTENT POSSIBLE, PENDING FINAL SITE PLAN, FINAL CIVIL ENGINEERING, AND/OR ANY UNFORESEEN ISSUES.

DETAIL: TREE PROTECTION FENCE



FENCE TO BE PROVIDED AROUND ALL OFF-SITE TREES WHOSE CANOPY DRIP-LINE EXTENDS ACROSS BOUNDARIES OF PROJECT SITE.

FENCE IS FOR PROTECTION OF ZOOT ZONES.

FENCE SHALL REMAIN IN PLACE ON PROJECT SITE UNTIL ADJACENT CONSTRUCTION IS COMPLETE.

FENCE SHALL BE 4' TALL, ORANGE, SNOW-FENCE (OR APPROVED EQUAL), POSTED WITH A SIGN THAT READS:
"TREE PROTECTION ZONE - KEEP OUT"

SECURE FENCE TO WOODEN STAKES OR METAL POLES, SPACED NO GREATER THAN 8' ON CENTER

NOTE!
AFTER EXISTING TREES ARE FENCED, NOTHING IS TO BE DISTURBED, STORED, PARKED, ETC., INSIDE CONSTRUCTION FENCE. REMOVE FENCE ONLY AFTER ALL CONSTRUCTION WORK HAS BEEN COMPLETED.

dickson design STUDIO
9 CRYSTAL LAKE ROAD
SUITE 110
LAKE IN THE HILLS, IL 60156
(224) 241-8181

CLIENT NAME AND ADDRESS

PULTE HOME COMPANY, LLC

1900 E. GOLF ROAD, SUITE 300
SCHAUMBURG, IL

PLAN DATE

APRIL 21, 2026

REVISIONS

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

PROJECT NAME AND SHEET TITLE

BIRCHWOOD
CRYSTAL LAKE, IL

FINAL LANDSCAPE PLAN
TREE PRESERVE & REMOVAL
- TREE INVENTORY & NOTES

SHEET NUMBER

L1.7

PLANT SYMBOLS KEY

NOTE! NOT ALL PLANT SYMBOLS MAY BE DEPICTED ON PLANS.

EXISTING TREES (DECIDUOUS & EVERGREEN)

PARKWAY TREE

SHADE / CANOPY TREE

ORNAMENTAL TREES

EVERGREEN TREES

LARGE, DECIDUOUS SHRUBS

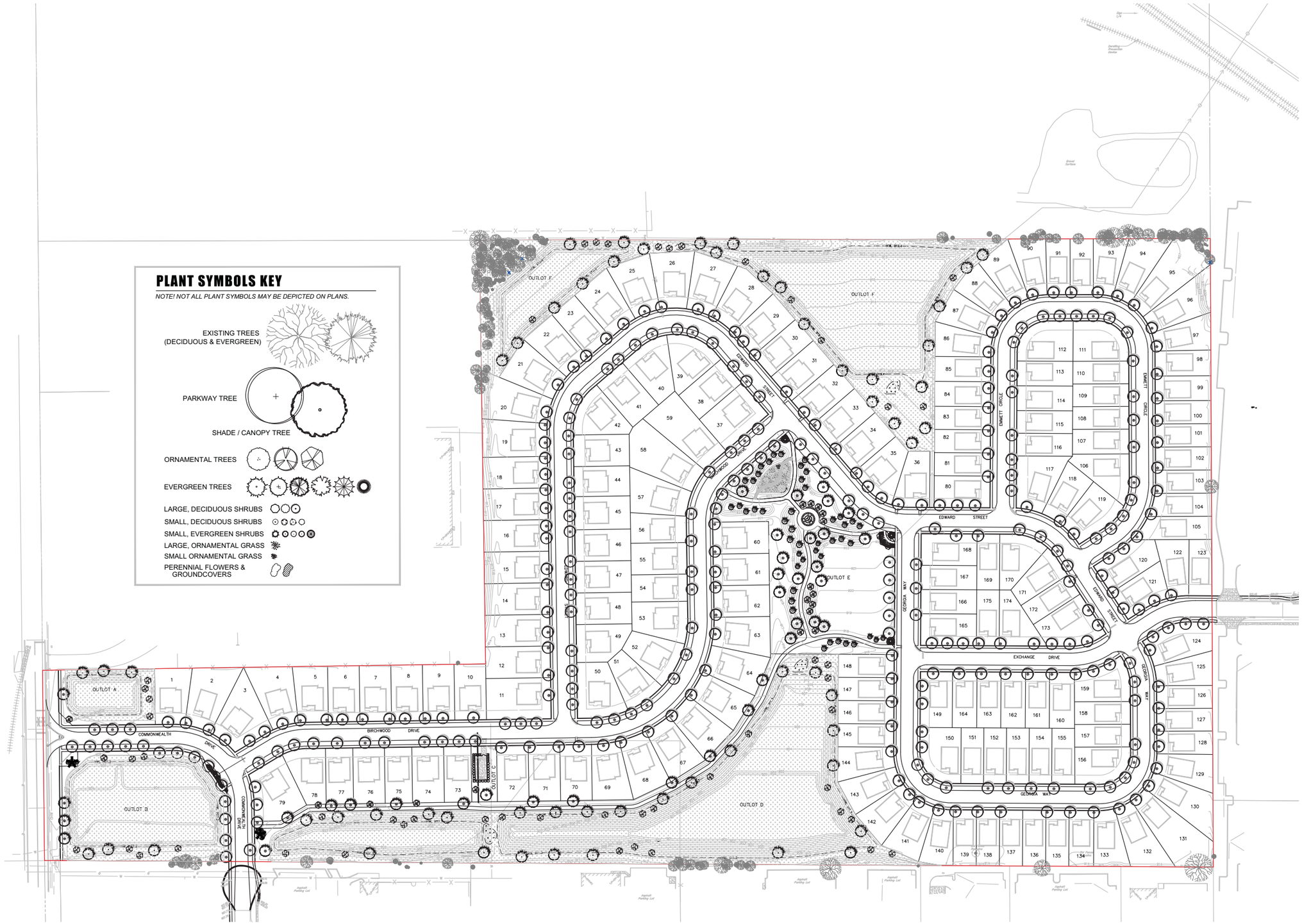
SMALL, DECIDUOUS SHRUBS

SMALL, EVERGREEN SHRUBS

LARGE, ORNAMENTAL GRASS

SMALL ORNAMENTAL GRASS

PERENNIAL FLOWERS & GROUNDCOVERS



NORTH

LANDSCAPE - OVERALL EXHIBIT

SCALE: 1" = 100'-0"

0 50' 100' 200'

dickson design STUDIO
9 CRYSTAL LAKE ROAD
SUITE 110
LAKE IN THE HILLS, IL 60156
(224) 241-8181

CLIENT NAME AND ADDRESS

PULTE HOME COMPANY, LLC

1900 E. GOLF ROAD, SUITE 300
SCHAUMBURG, IL

PLAN DATE

APRIL 21, 2026

REVISIONS

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

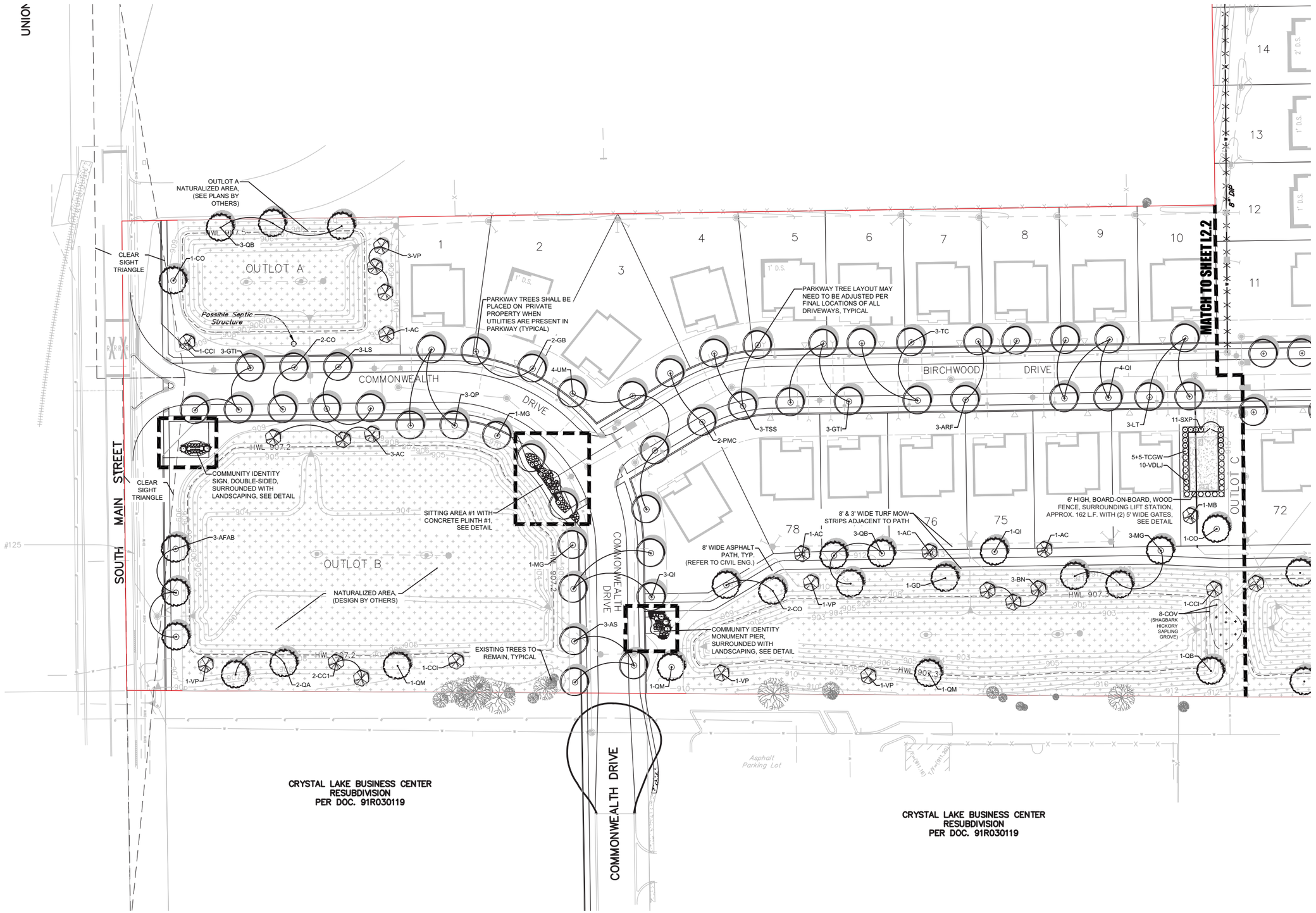
PROJECT NAME AND SHEET TITLE

BIRCHWOOD
CRYSTAL LAKE, IL

FINAL LANDSCAPE PLAN - OVERALL EXHIBIT

SHEET NUMBER

L2.0



NORTH

LANDSCAPE PLAN - WEST

SCALE: 1" = 40'-0"

0 20' 40' 80'

Pulte HOMES

dickson design STUDIO
9 CRYSTAL LAKE ROAD
SUITE 110
LAKE IN THE HILLS, IL 60156
(224) 241-8181

CLIENT NAME AND ADDRESS

PULTE HOME COMPANY, LLC

1900 E. GOLF ROAD, SUITE 300
SCHAUMBURG, IL

PLAN DATE

APRIL 21, 2026

REVISIONS

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

PROJECT NAME AND SHEET TITLE

BIRCHWOOD
CRYSTAL LAKE, IL

FINAL LANDSCAPE PLAN - WEST

SHEET NUMBER

L2.1



NORTH

LANDSCAPE PLAN - SOUTH CENTRAL

SCALE: 1" = 40'-0"

0 20' 40' 80'

Pulte HOMES

dickson design STUDIO
9 CRYSTAL LAKE ROAD
SUITE 110
LAKE IN THE HILLS, IL 60156
(224) 241-8181

CLIENT NAME AND ADDRESS

PULTE HOME COMPANY, LLC

1900 E. GOLF ROAD, SUITE 300
SCHAUMBURG, IL

PLAN DATE

APRIL 21, 2026

REVISIONS

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

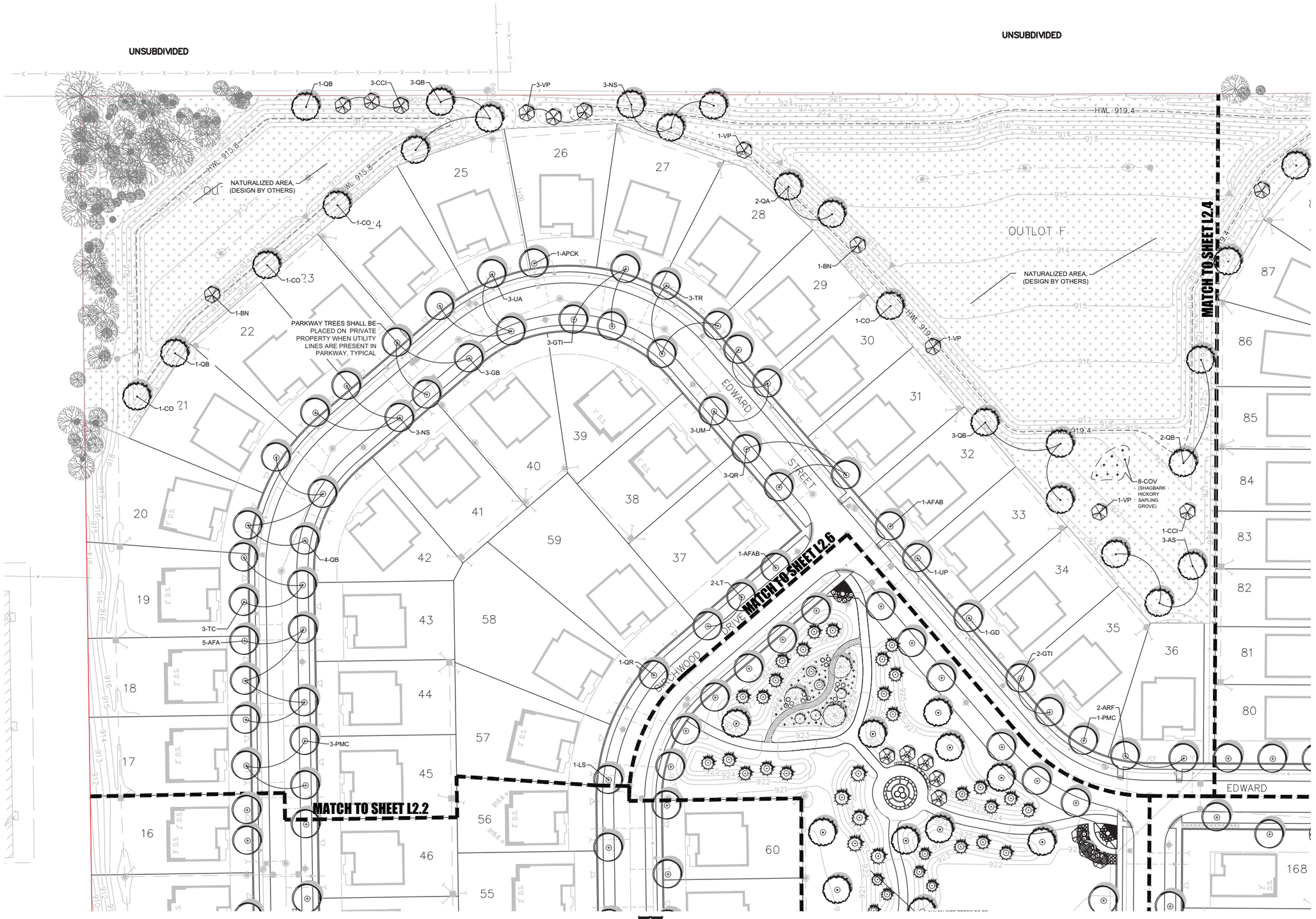
PROJECT NAME AND SHEET TITLE

BIRCHWOOD
CRYSTAL LAKE, IL

FINAL LANDSCAPE PLAN - SOUTH CENTRAL

SHEET NUMBER

L2.2



NORTH

LANDSCAPE PLAN - NORTHWEST

SCALE: 1" = 40'-0"

0 20' 40' 80'

Pulte HOMES

dickson design STUDIO
9 CRYSTAL LAKE ROAD
SUITE 110
LAKE IN THE HILLS, IL 60156
(224) 241-8181

CLIENT NAME AND ADDRESS

PULTE HOME COMPANY, LLC

1900 E. GOLF ROAD, SUITE 300 SCHAUMBURG, IL

PLAN DATE

APRIL 21, 2026

REVISIONS

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

PROJECT NAME AND SHEET TITLE

BIRCHWOOD

CRYSTAL LAKE, IL

FINAL LANDSCAPE PLAN - NORTHWEST

SHEET NUMBER

L2.3



NORTH

LANDSCAPE PLAN - NORTHEAST

SCALE: 1" = 40'-0"

0 20' 40' 80'

dickson design STUDIO
9 CRYSTAL LAKE ROAD
SUITE 110
LAKE IN THE HILLS, IL 60156
(224) 241-8181

CLIENT NAME AND ADDRESS

PULTE HOME COMPANY, LLC

1900 E. GOLF ROAD, SUITE 300
SCHAUMBURG, IL

PLAN DATE

APRIL 21, 2026

REVISIONS

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

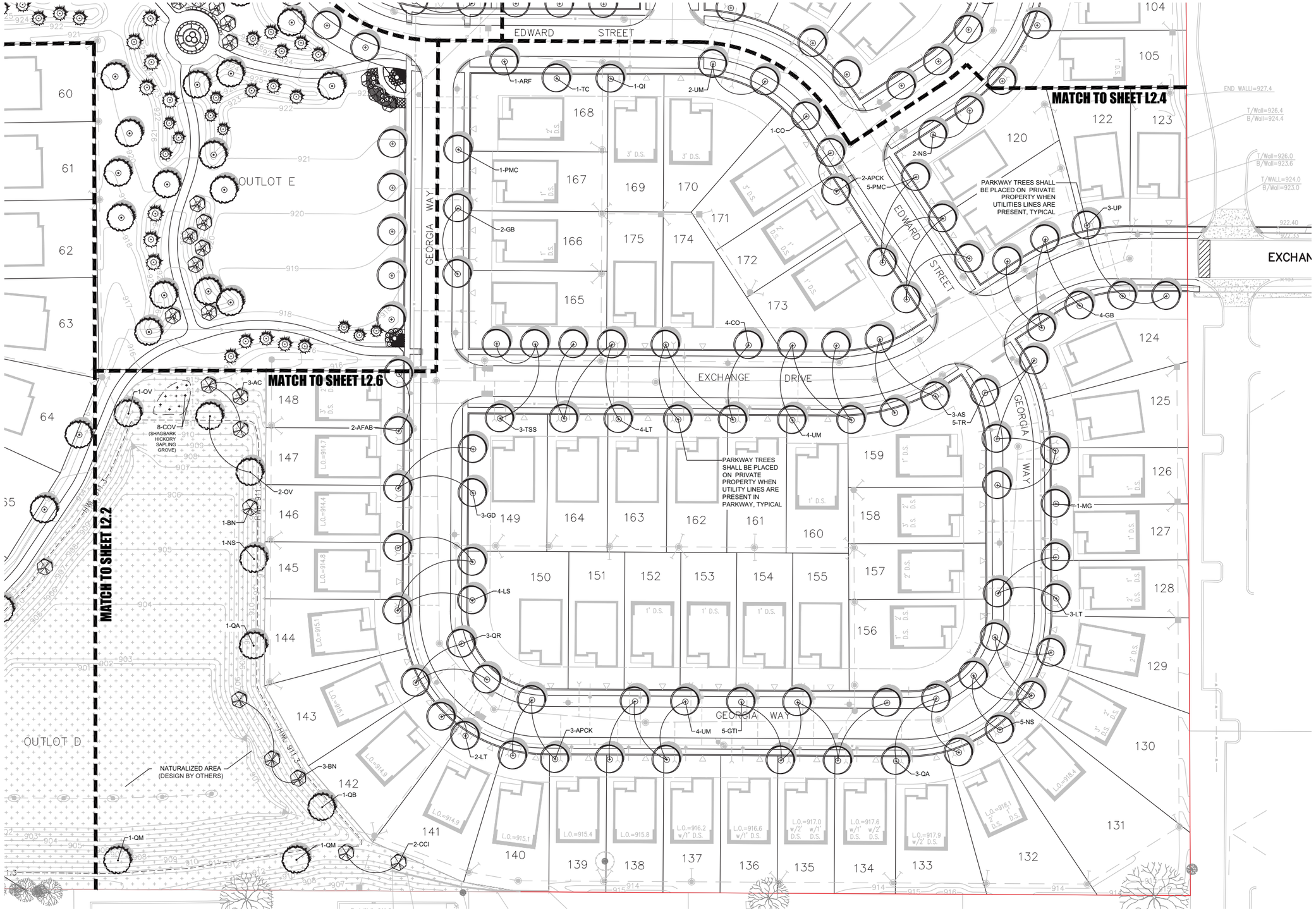
PROJECT NAME AND SHEET TITLE

BIRCHWOOD
CRYSTAL LAKE, IL

FINAL LANDSCAPE PLAN - NORTHEAST

SHEET NUMBER

L2.4



NORTH

LANDSCAPE PLAN - SOUTHEAST

SCALE: 1" = 40'-0"

0 20' 40' 80'

Pulte HOMES

dickson design STUDIO
9 CRYSTAL LAKE ROAD
SUITE 110
LAKE IN THE HILLS, IL 60156
(224) 241-8181

CLIENT NAME AND ADDRESS

PULTE HOME COMPANY, LLC

1900 E. GOLF ROAD, SUITE 300 SCHAUMBURG, IL

PLAN DATE

APRIL 21, 2026

REVISIONS

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

PROJECT NAME AND SHEET TITLE

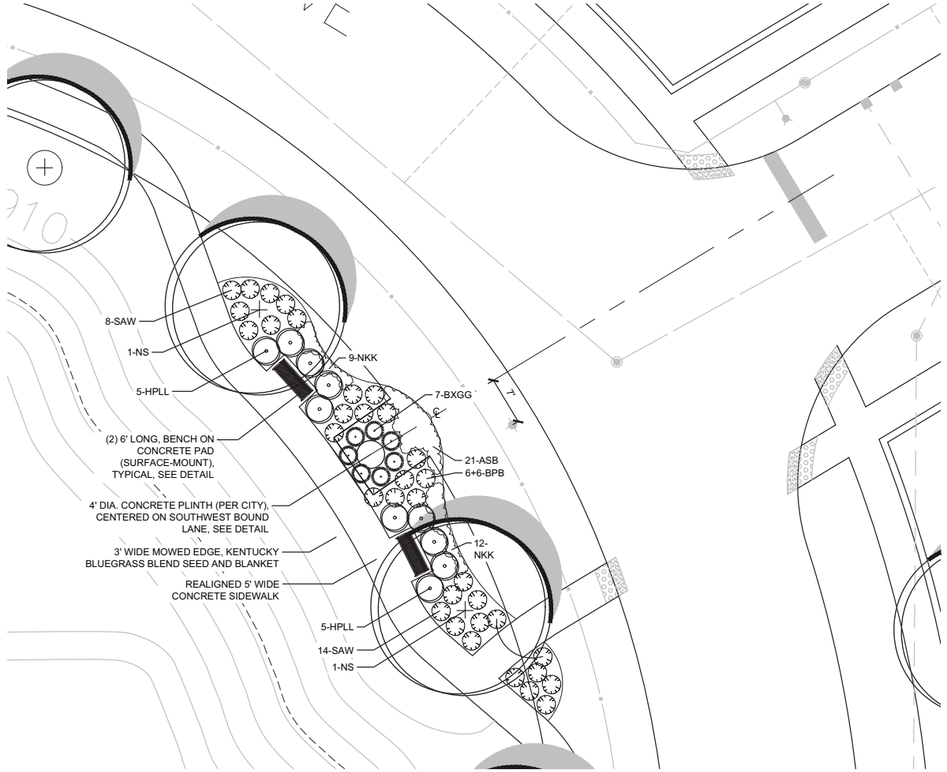
BIRCHWOOD

CRYSTAL LAKE, IL

FINAL LANDSCAPE PLAN - SOUTHEAST

SHEET NUMBER

L2.5

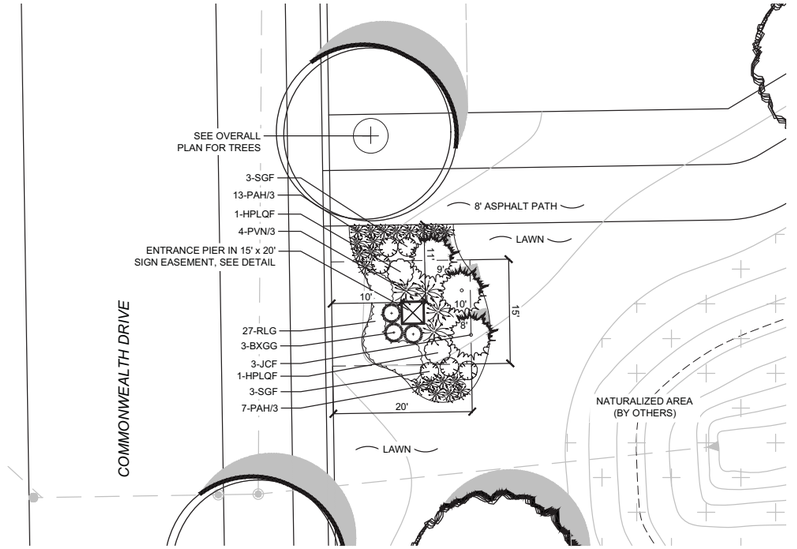


NORTH

LANDSCAPE PLAN DETAIL - SITTING AREA #1

SCALE: 1" = 10'-0"

0 5' 10' 20'

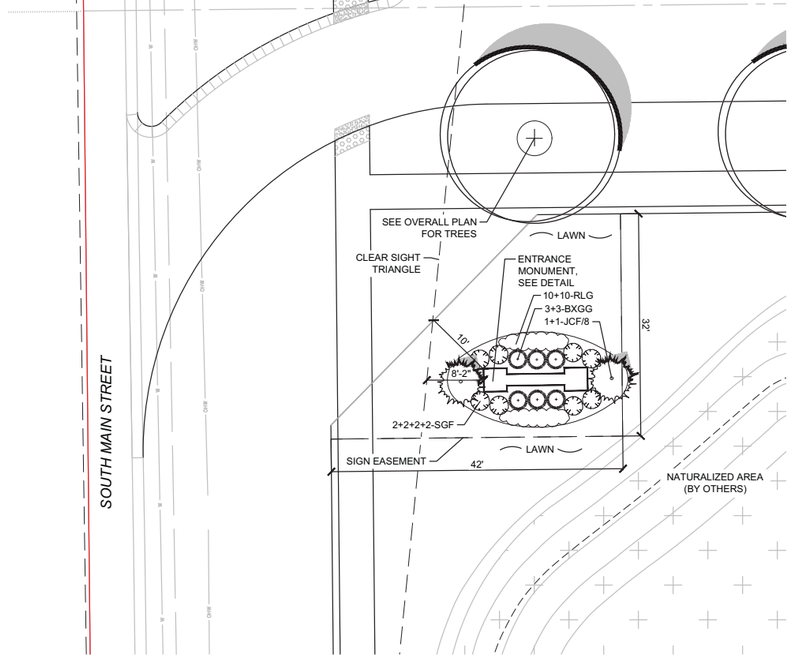


NORTH

LANDSCAPE PLAN DETAIL - ENTRANCE PIER

SCALE: 1" = 10'-0"

0 5' 10' 20'



NORTH

LANDSCAPE PLAN DETAIL - ENTRANCE MONUMENT

SCALE: 1" = 10'-0"

0 5' 10' 20'

Pulte HOMES

dickson design STUDIO

9 CRYSTAL LAKE ROAD
SUITE 110
LAKE IN THE HILLS, IL 60156
(224) 241-8181

CLIENT NAME AND ADDRESS

PULTE HOME COMPANY, LLC

1900 E. GOLF ROAD, SUITE 300 SCHAUMBURG, IL

PLAN DATE

APRIL 21, 2026

REVISIONS

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

PROJECT NAME AND SHEET TITLE

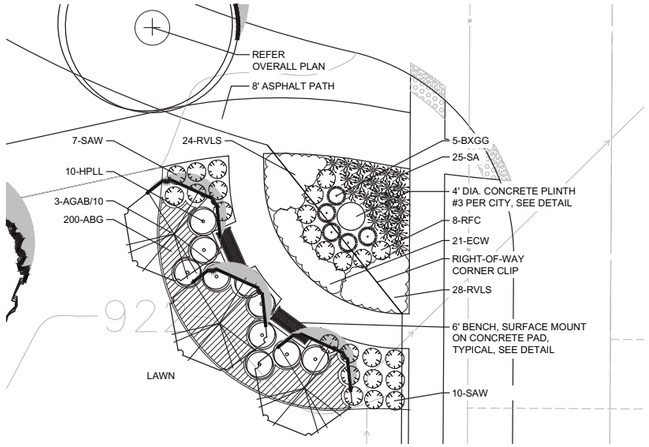
BIRCHWOOD

CRYSTAL LAKE, IL

FINAL LANDSCAPE PLAN - DETAILS: ENTRANCES & SITTING AREA #1

SHEET NUMBER

L2.6

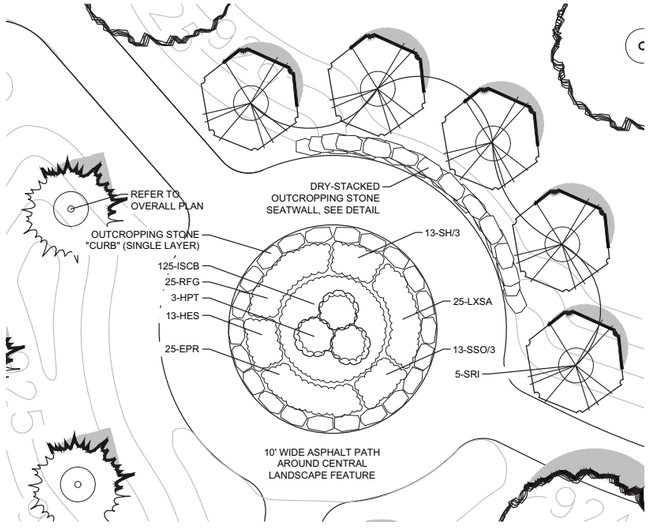


NORTH

LANDSCAPE PLAN DETAIL - SITTING AREA #2

SCALE: 1" = 10'-0"

0 5' 10' 20'

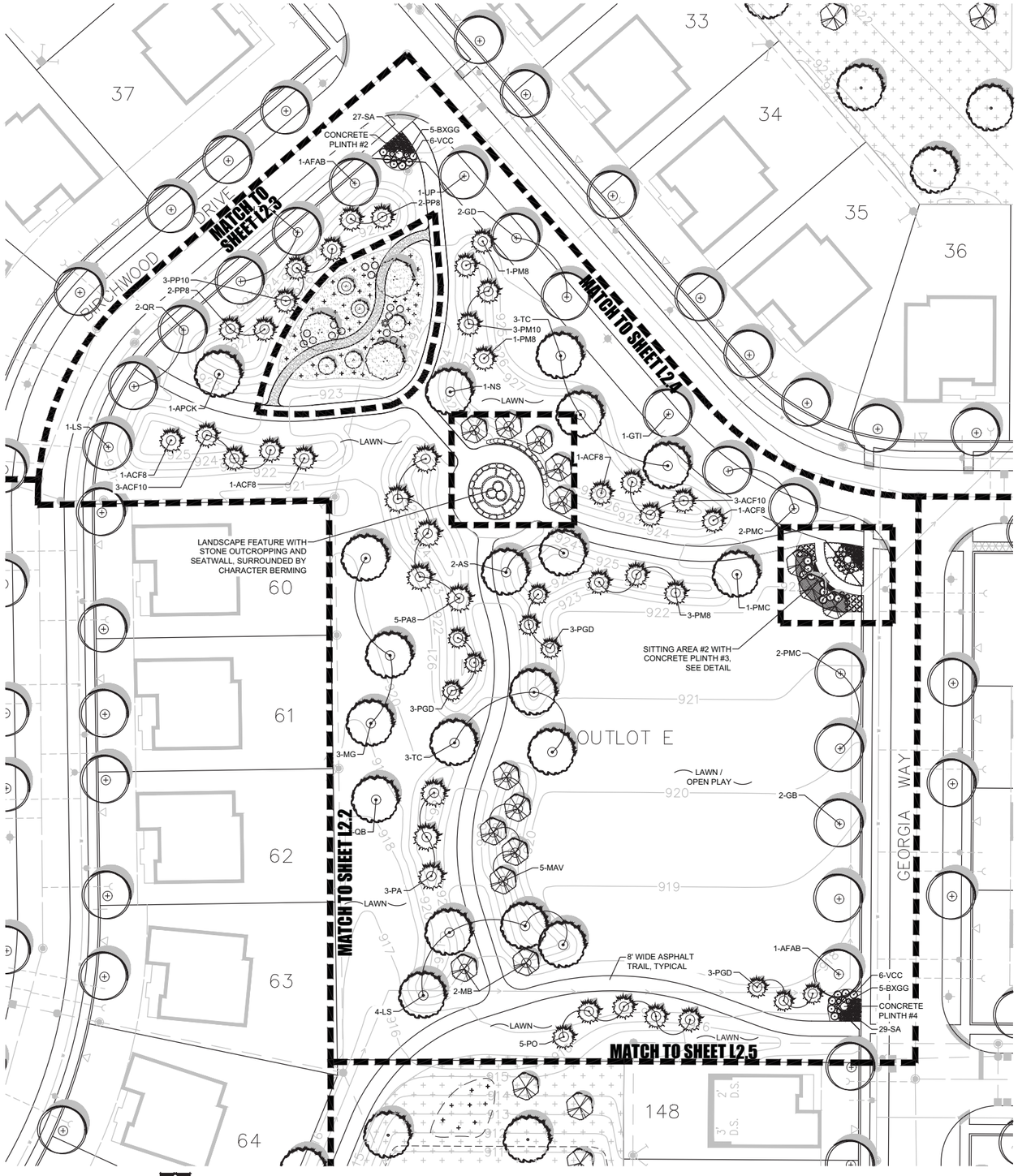


NORTH

LANDSCAPE PLAN DETAIL - LANDSCAPE FEATURE

SCALE: 1" = 10'-0"

0 5' 10' 20'



NORTH

LANDSCAPE PLAN - CENTRAL PARK (PRIVATE)

SCALE: 1" = 30'-0"

0 15' 30' 60'

Pulte HOMES

dickson design
STUDIO
9 CRYSTAL LAKE ROAD
SUITE 110
LAKE IN THE HILLS, IL 60156
(224) 241-8181

CLIENT NAME AND ADDRESS

PULTE HOME COMPANY, LLC

1900 E. GOLF ROAD, SUITE 300
SCHAUMBURG, IL

PLAN DATE

APRIL 21, 2026

REVISIONS

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

PROJECT NAME AND SHEET TITLE

BIRCHWOOD
CRYSTAL LAKE, IL

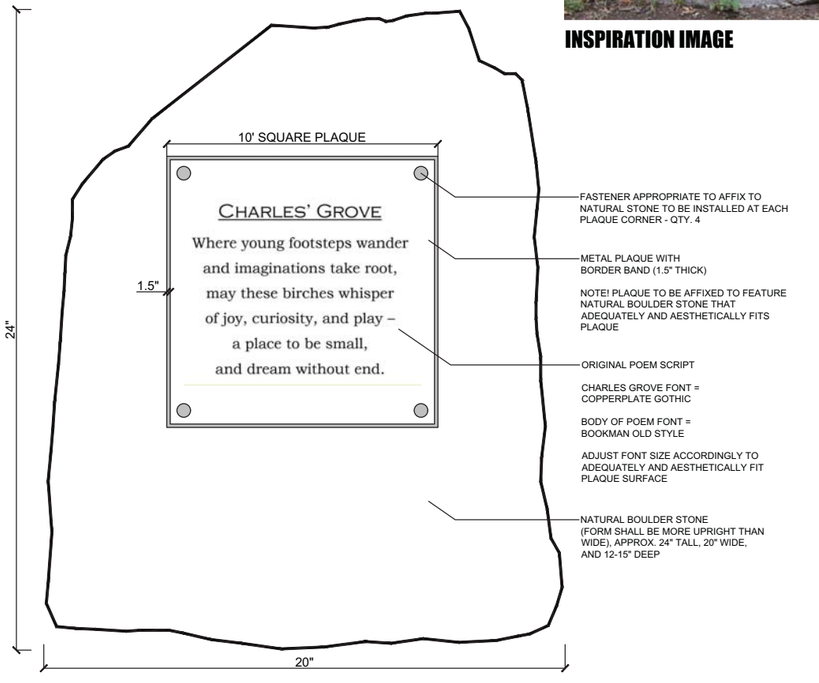
FINAL LANDSCAPE PLAN
- DETAILS: SITTING AREA #2 & CENTRAL PARK

SHEET NUMBER

L2.7

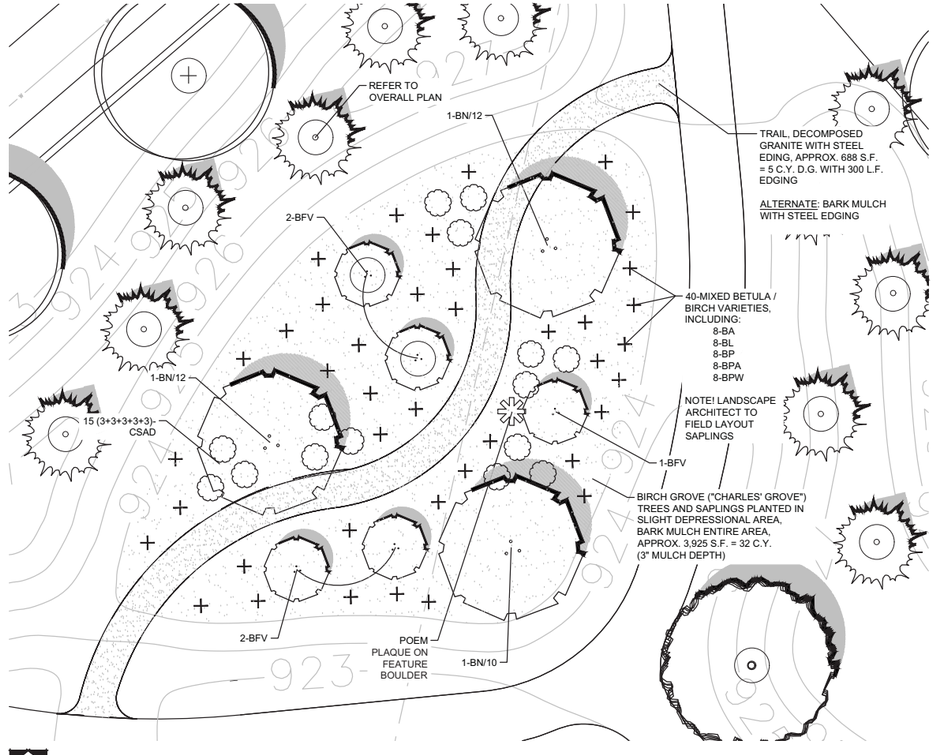


INSPIRATION IMAGE



DETAIL: CHARLES' GROVE PLAQUE ON FEATURE BOULDER

NOT TO SCALE



NORTH

LANDSCAPE PLAN DETAIL - CHARLES' (BIRCH) GROVE

SCALE: 1" = 10'-0"

0 5' 10' 20'

Pulte HOMES

dickson design STUDIO

9 CRYSTAL LAKE ROAD
SUITE 110
LAKE IN THE HILLS, IL 60156
(224) 241-8181

CLIENT NAME AND ADDRESS

PULTE HOME COMPANY, LLC

1900 E. GOLF ROAD, SUITE 300
SCHAUMBURG, IL

PLAN DATE

APRIL 21, 2026

REVISIONS

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

PROJECT NAME AND SHEET TITLE

BIRCHWOOD
CRYSTAL LAKE, IL

FINAL LANDSCAPE PLAN
- DETAILS: CENTRAL PARK
CHARLES' GROVE

SHEET NUMBER

L2.8

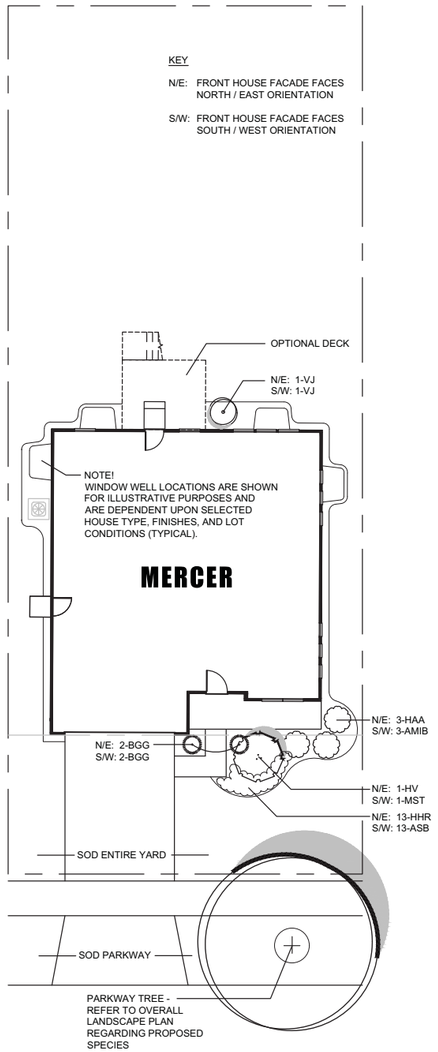
SCHEDULES: PLANT & MATERIALS LISTS - FOUNDATIONS

HOUSE PLAN: MERCER

CODE	QTY	SIZE	BOTANIC NAME	COMMON NAME
NORTH / EAST ORIENTATION				
			ORNAMENTAL TREES	
HV	1	2" cal. / 6'	Hamamelis vernalis	Vernal Witchhazel
			LARGE DECIDUOUS SHRUBS	
VJ	1	36"	Viburnum x juddii	Judd Viburnum
			MEDIUM DECIDUOUS SHRUBS	
HAA	3	30"	Hydrangea aborescens 'Annabelle'	Annabelle Hydrangea
			EVERGREEN SHRUBS	
BGG	2	24" wide	Buxus x 'Green Gem'	Green Gem Boxwood
			PERENNIALS	
HHR	13	1 Gal.	Hemerocallis 'Happy Returns'	Happy Returns Daylily
			MATERIALS	
	5	C.Y.	-	Shredded Hardwood Mulch
	1.5	C.Y.	-	Soil Amendments
	TBD	S.Y.	-	Kentucky Bluegrass Blend Sod
SOUTH / WEST ORIENTATION				
			ORNAMENTAL TREES	
MST	1	2" cal. / 6'	Malus sargentii 'Tina'	Tina Sargent Flowering Crabapple
			LARGE DECIDUOUS SHRUBS	
VJ	1	36"	Viburnum x juddii	Judd Viburnum
			MEDIUM DECIDUOUS SHRUBS	
AMIB	3	30"	Aronia melanocarpa 'Iroquois Beauty'	Iroquois Beauty Black Chokeberry
			EVERGREEN SHRUBS	
BGG	2	24" wide	Buxus x 'Green Gem'	Green Gem Boxwood
			PERENNIALS	
ASB	13	1 Gal.	Allium 'Summer Beauty'	Summer Beauty Ornamental Onion
			MATERIALS	
	5	C.Y.	-	Shredded Hardwood Mulch
	1.5	C.Y.	-	Soil Amendments
	TBD	S.Y.	-	Kentucky Bluegrass Blend Sod

HOUSE PLAN: CONTINENTAL

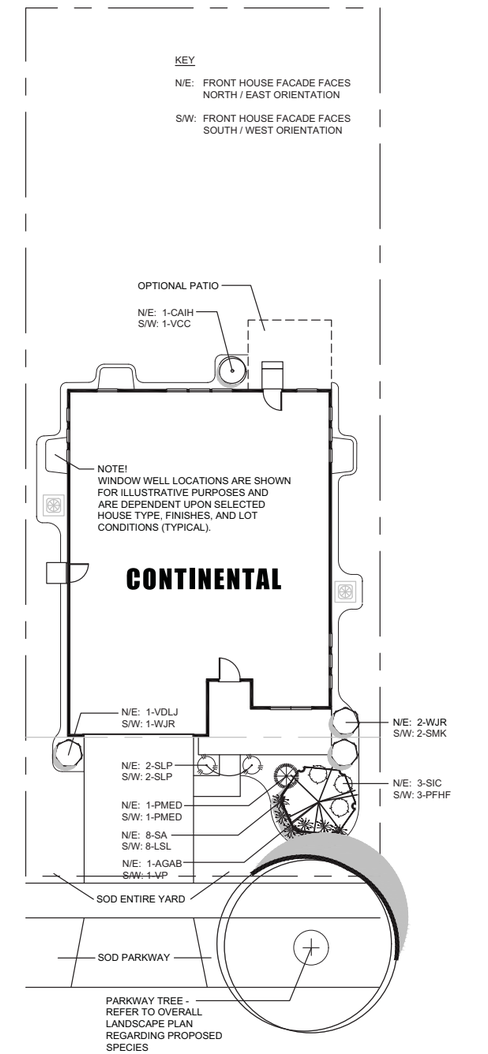
CODE	QTY	SIZE	BOTANIC NAME	COMMON NAME
NORTH / EAST ORIENTATION				
			ORNAMENTAL TREES	
AGAB	1	2" cal. / 6'	Amelanchier x grandiflora 'Autumn Brilliance'	Autumn Brilliance Serviceberry
			LARGE DECIDUOUS SHRUBS	
CAIH	1	36"	Cornus alba 'Ivory Halo'	Ivory Halo Tartarian Dogwood
			MEDIUM DECIDUOUS SHRUBS	
VDLJ	1	30"	Viburnum dentatum 'KLMseventeen' Little Joe	Little Joe Arrowwood Viburnum
WJR	2	30"	Weigela florida 'Java Red'	Java Red Weigela
			SMALL DECIDUOUS SHRUBS	
SIC	3	18"	Stephanandra incisa 'Crispa'	Cutleaf Stephanandra
SLP	2	18"	Spiraea japonica 'Little Princess'	Little Princess Spirea
			SPECIMEN EVERGREEN SHRUBS	
PMED	1	30" wide	Pinus mugo 'Enci'	Enci Dwarf Mugo Pine
			ORNAMENTAL GRASSES	
SA	8	1 Gal.	Sesleria autumnalis	Autumn Moor Grass
			MATERIALS	
	5	C.Y.	-	Shredded Hardwood Mulch
	1.5	C.Y.	-	Soil Amendments
	TBD	S.Y.	-	Kentucky Bluegrass Blend Sod
SOUTH / WEST ORIENTATION				
			ORNAMENTAL TREES	
VP	1	2" cal. / 6'	Viburnum prunifolium	Blackhaw Viburnum
			LARGE DECIDUOUS SHRUBS	
VCC	1	36"	Viburnum carlesii 'Compactum'	Dwarf Koreanspice Viburnum
			MEDIUM DECIDUOUS SHRUBS	
SMK	2	30"	Syringa patula 'Miss Kim'	Miss Kim Lilac
WJR	1	30"	Weigela florida 'Java Red'	Java Red Weigela
			SMALL DECIDUOUS SHRUBS	
PFHF	3	18"	Potentilla fruticosa 'Happy Face'	Pink Paradise Potentilla
SLP	2	18"	Spiraea japonica 'Little Princess'	Little Princess Spirea
			SPECIMEN EVERGREEN SHRUBS	
PMED	1	30" wide	Pinus mugo 'Enci'	Enci Dwarf Mugo Pine
			ORNAMENTAL GRASSES	
LSL	8	1 Gal.	Liriope spicata	Creeping Lilyturf
			MATERIALS	
	5	C.Y.	-	Shredded Hardwood Mulch
	1.5	C.Y.	-	Soil Amendments
	TBD	S.Y.	-	Kentucky Bluegrass Blend Sod



MEADOW SERIES - MERCER

SCALE: 1" = 10'

0 5' 10' 20'



MEADOW SERIES - CONTINENTAL

SCALE: 1" = 10'

0 5' 10' 20'

dickson design STUDIO
9 CRYSTAL LAKE ROAD
SUITE 110
LAKE IN THE HILLS, IL 60156
(224) 241-8181

CLIENT NAME AND ADDRESS

PULTE HOME COMPANY, LLC

1900 E. GOLF ROAD, SUITE 300 SCHAUMBURG, IL

PLAN DATE

APRIL 21, 2026

REVISIONS

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

PROJECT NAME AND SHEET TITLE

BIRCHWOOD

CRYSTAL LAKE, IL

FINAL LANDSCAPE PLAN - PROTOTYPICAL FOUNDATIONS MERCER/CONTINENTAL

SHEET NUMBER

L3.1

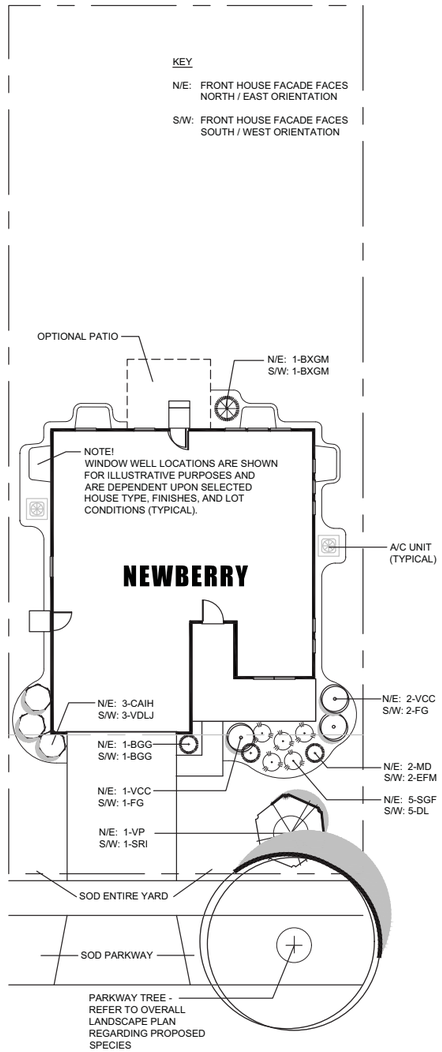
SCHEDULES: PLANT & MATERIALS LISTS - FOUNDATIONS

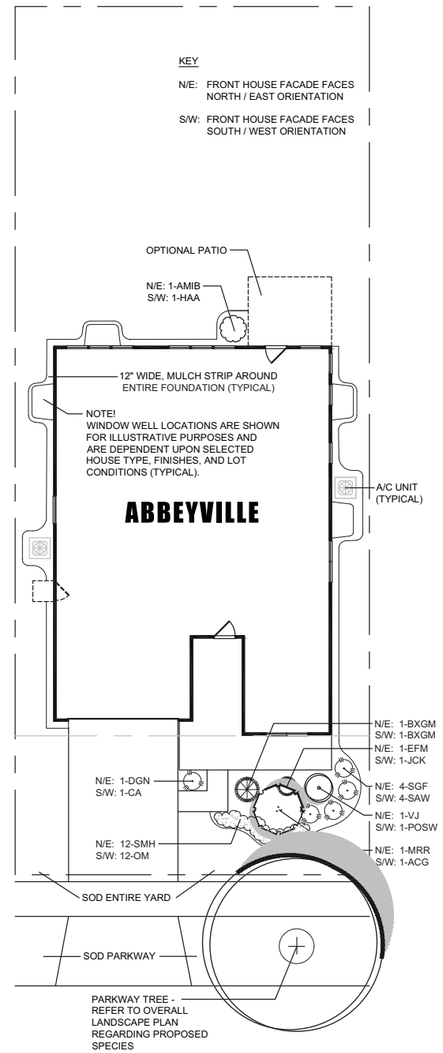
HOUSE PLAN: NEWBERRY

CODE	QTY	SIZE	BOTANIC NAME	COMMON NAME
NORTH / EAST ORIENTATION				
			ORNAMENTAL TREES	
VP	1	2" cal. / 6'	Viburnum prunifolium	Blackhaw Viburnum
			LARGE DECIDUOUS SHRUBS	
VCC	3	36"	Viburnum carlesii 'Compactum'	Dwarf Koreanspice Viburnum
			MEDIUM DECIDUOUS SHRUBS	
CAIH	3	30"	Cornus alba 'Ivory Halo'	Ivory Halo Tatarian Dogwood
			SMALL DECIDUOUS SHRUBS	
SGF	5	18"	Spiraea bumalda 'Goldflame'	Goldflame Spirea
			SPECIMEN EVERGREEN SHRUBS	
BXGM	1	30" high	Buxus x 'Green Mountain'	Green Mountain Boxwood
			EVERGREEN SHRUBS	
BGG	1	24" wide	Buxus x 'Green Gem'	Green Gem Boxwood
MD	2	24" wide	Microbiota decussata	Siberian Cypress
			MATERIALS	
	5	C.Y.	-	Shredded Hardwood Mulch
	1.5	C.Y.	-	Soil Amendments
	TBD	S.Y.	-	Kentucky Bluegrass Blend Sod
SOUTH / WEST ORIENTATION				
			ORNAMENTAL TREES	
SRI	1	2" cal. / 6'	Syringa reticulata 'Ivory Silk'	Ivory Silk Japanese Tree Lilac
			LARGE DECIDUOUS SHRUBS	
FG	3	36"	Fothergilla gardenii	Dwarf Fothergilla
			MEDIUM DECIDUOUS SHRUBS	
VDLJ	3	30"	Viburnum dentatum 'KLMseventeen' Little Joe	Little Joe Arrowwood Viburnum
			SMALL DECIDUOUS SHRUBS	
DL	5	18"	Diervilla lonicera	Northernbush Honeysuckle
			SPECIMEN EVERGREEN SHRUBS	
BXGM	1	30" high	Buxus x 'Green Mountain'	Green Mountain Boxwood
			EVERGREEN SHRUBS	
BGG	1	24" wide	Buxus x 'Green Gem'	Green Gem Boxwood
EFM	2	24" wide	Euonymus fortunei 'Moonshadow'	Moonshadow Euonymus
			MATERIALS	
	5	C.Y.	-	Shredded Hardwood Mulch
	1.5	C.Y.	-	Soil Amendments
	TBD	S.Y.	-	Kentucky Bluegrass Blend Sod

HOUSE PLAN: ABBEYVILLE

CODE	QTY	SIZE	BOTANIC NAME	COMMON NAME
NORTH / EAST ORIENTATION				
			ORNAMENTAL TREES	
MRR	1	2" cal. / 6'	Malus 'Royal Raindrops'	Royal Raindrops Crabapple
			LARGE DECIDUOUS SHRUBS	
VJ	1	36"	Viburnum x juddii	Judd Viburnum
			MEDIUM DECIDUOUS SHRUBS	
AMIB	1	30"	Aronia melanocarpa 'Iroquois Beauty'	Iroquois Beauty Black Chokeberry
			SMALL DECIDUOUS SHRUBS	
SGF	4	18"	Spiraea bumalda 'Goldflame'	Goldflame Bumald Spirea
DGN	1	18"	Deutzia gracilis 'Nikko'	Nikko Deutzia
			SPECIMEN EVERGREENS	
BXGM	1	30" high	Buxus x 'Green Mountain'	Green Mountain Boxwood
			EVERGREEN SHRUBS	
EFM	1	24" wide	Euonymus fortunei 'Moonshadow'	Moonshadow Euonymus
			PERENNIALS	
SMH	12	1 Gal.	Stachys monieri 'Hummelo'	Hummelo Lamb's Ear
			MATERIALS	
	5	C.Y.	-	Shredded Hardwood Mulch
	1.5	C.Y.	-	Soil Amendments
	TBD	S.Y.	-	Kentucky Bluegrass Blend Sod
SOUTH / WEST ORIENTATION				
			ORNAMENTAL TREES	
ACG	1	2" cal. / 6'	Amelanchier canadensis 'Glennform'	Rainbow Pillar Shadblow Serviceberry
			LARGE DECIDUOUS SHRUBS	
POSW	1	36"	Physocarpus opulifolius 'Summer Wine'	Summer Wine Purpleleaf Ninebark
			MEDIUM DECIDUOUS SHRUBS	
HAA	1	30"	Hydrangea aborescens 'Annabelle'	Annabelle Hydrangea
			SMALL DECIDUOUS SHRUBS	
SAW	4	18"	Spiraea bumalda 'Anthony Waterer'	Anthony Waterer Spirea
CA	1	18"	Cotoneaster apiculatus	Cranberry Cotoneaster
			SPECIMEN EVERGREENS	
BXGM	1	30" high	Buxus x 'Green Mountain'	Green Mountain Boxwood
			EVERGREEN SHRUBS	
JCK	1	24" wide	Juniperus chinensis 'Kallay'	Kallay Compact Chinese Juniper
			PERENNIALS	
OM	12	1 Gal.	Oenothera Missouriensis	Missouri Primrose
			MATERIALS	
	5	C.Y.	-	Shredded Hardwood Mulch
	1.5	C.Y.	-	Soil Amendments
	TBD	S.Y.	-	Kentucky Bluegrass Blend Sod





MEADOW SERIES - NEWBERRY

SCALE: 1" = 10'

0 5' 10' 20'

MEADOW SERIES - ABBEYVILLE

SCALE: 1" = 10'

0 5' 10' 20'

dickson design STUDIO
9 CRYSTAL LAKE ROAD
SUITE 110
LAKE IN THE HILLS, IL 60156
(224) 241-8181

CLIENT NAME AND ADDRESS

PULTE HOME COMPANY, LLC

1900 E. GOLF ROAD, SUITE 300
SCHAUMBURG, IL

PLAN DATE

APRIL 21, 2026

REVISIONS

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

PROJECT NAME AND SHEET TITLE

BIRCHWOOD
CRYSTAL LAKE, IL

FINAL LANDSCAPE PLAN
- PROTOTYPICAL FOUNDATIONS
NEWBERRY/ABBEYVILLE

SHEET NUMBER

L3.2

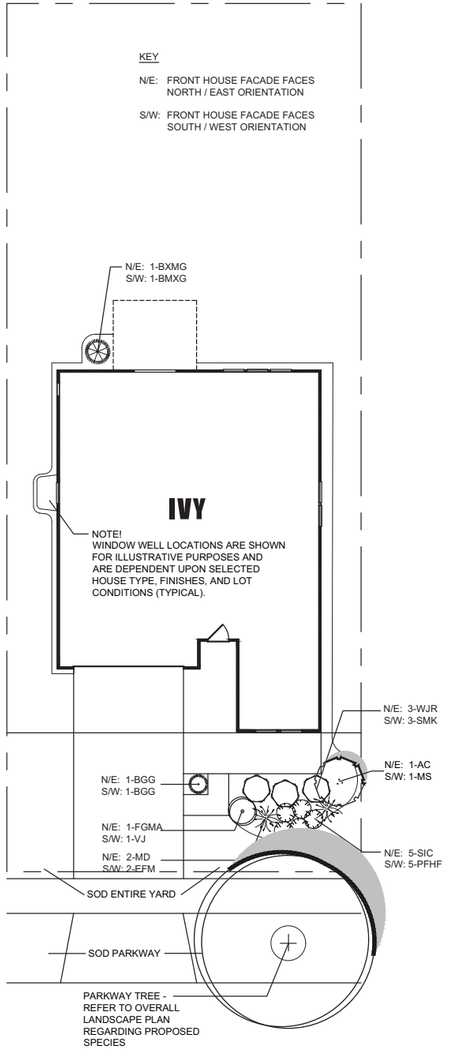
SCHEDULES: PLANT & MATERIALS LISTS - FOUNDATIONS

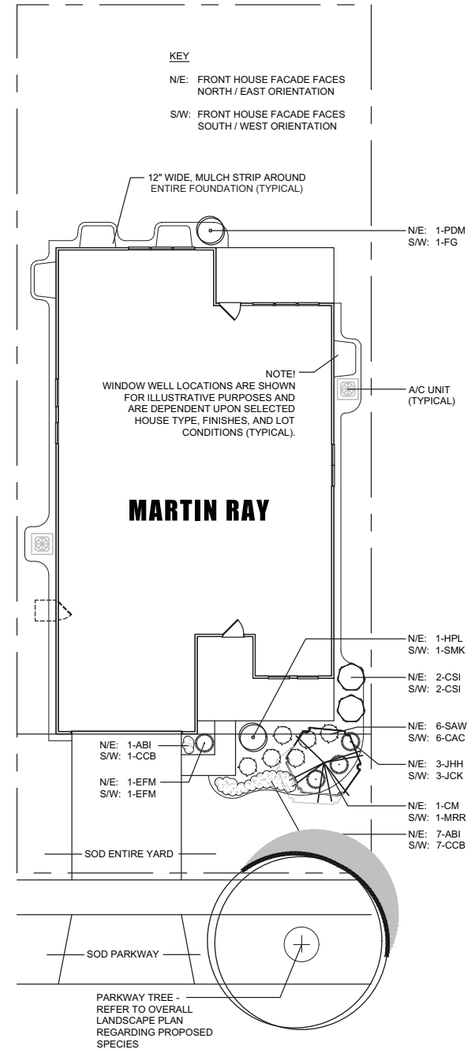
HOUSE PLAN: IVY

CODE	QTY	SIZE	BOTANIC NAME	COMMON NAME
NORTH / EAST ORIENTATION				
			ORNAMENTAL TREES	
AC		6' high	Amelanchier canadensis	Shadblow Serviceberry
			LARGE DECIDUOUS SHRUBS	
FGMA	3	36"	Fothergilla gardenii	Dwarf Fothergilla
			MEDIUM DECIDUOUS SHRUBS	
WJR	3	30"	Weigela florida 'Java Red'	Java Red Weigela
			SMALL DECIDUOUS SHRUBS	
SIC	5	18"	Stephanandra incisa 'Crispa'	Cutleaf Stephanandra
			SPECIMEN EVERGREENS	
BXGM	1	30" wide	Buxus x 'Green Mountain'	Green Mountain Boxwood
			EVERGREEN SHRUBS	
BGG	1	24" wide	Buxus x 'Green Gem'	Green Gem Boxwood
MD	2	24" wide	Microbiota decussata	Siberian Cypress
			MATERIALS	
	5	C.Y.	-	Shredded Hardwood Mulch
	1.5	C.Y.	-	Soil Amendments
	TBD	S.Y.	-	Kentucky Bluegrass Blend Sod
SOUTH / WEST ORIENTATION				
			ORNAMENTAL TREES	
1	1	6' high	Malus sargentii	Sargent Flowering Crabapple
			LARGE DECIDUOUS SHRUBS	
VJ	1	36"	Viburnum x juddii	Judd Viburnum
			MEDIUM DECIDUOUS SHRUBS	
SMK	3	30"	Syringa patula 'Miss Kim'	Miss Kim Lilac
			SMALL DECIDUOUS SHRUBS	
PFHF	5	18"	Potentilla fruticosa 'Happy Face'	Pink Paradise Potentilla
			SPECIMEN EVERGREENS	
BXGM	1	30" wide	Buxus x 'Green Mountain'	Green Mountain Boxwood
			EVERGREEN SHRUBS	
BGG	1	24" wide	Buxus x 'Green Gem'	Green Gem Boxwood
EFM	2	24" wide	Euonymus fortunei 'Moonshadow'	Moonshadow Euonymus
			MATERIALS	
	5	C.Y.	-	Shredded Hardwood Mulch
	1.5	C.Y.	-	Soil Amendments
	TBD	S.Y.	-	Kentucky Bluegrass Blend Sod

HOUSE PLAN: MARTIN RAY

QTY	SIZE	BOTANIC NAME	COMMON NAME	COMMON NAME
NORTH / EAST ORIENTATION				
			ORNAMENTAL TREES	
CM	1	6' high	Cornus mas	Cornelian Cherry
			LARGE DECIDUOUS SHRUBS	
CSI	2	36" high	Cornus sericea 'Isanti Redtwig'	Isanti Redtwig Dogwood
PDM	1	36" high	Physocarpus opulifolius 'Donna May'	Little Devil Ninebark
			MEDIUM DECIDUOUS SHRUBS	
HPL	1	7 Gal./36"	Hydrangea paniculata 'Limelight'	Limelight Hydrangea
			SMALL DECIDUOUS SHRUBS	
SAW	6	5 Gal./24"	Spiraea bumalda 'Anthony Waterer'	Anthony Waterer Spirea
			EVERGREEN SHRUBS	
EFM	1	3 Gal./24"	Euonymus fortunei 'Moonshadow'	Moonshadow Euonymus
JHH	3	18" wide	Juniperus horizontalis 'Hughes'	Hughes Juniper
			PERENNIALS	
ABI	8	1 Gal.	Amsonia montana 'Blue Ice'	Blue Ice Blue Star
			MATERIALS	
	4	C.Y.	-	Shredded Hardwood Mulch
	1	C.Y.	-	Soil Amendments
	TBD	S.Y.	-	Kentucky Bluegrass Blend Sod
SOUTH / WEST ORIENTATION				
			ORNAMENTAL TREES	
MRR	1	6' high	Malus x 'Royal Raindrops'	Royal Raindrops Crabapple
			LARGE DECIDUOUS SHRUBS	
CSI	2	36" high	Cornus sericea 'Isanti Redtwig'	Isanti Redtwig Dogwood
FG	1	36" high	Fothergilla gardenii	Dwarf Fothergilla
			MEDIUM DECIDUOUS SHRUBS	
SMK	1	36" high	Syringa patula 'Miss Kim'	Miss Kim Lilac
			SMALL DECIDUOUS SHRUBS	
CAC	6	5 Gal./24"	Cotoneaster apiculatus	Cranberry Cotoneaster
			EVERGREEN SHRUBS	
EFM	1	3 Gal./24"	Euonymus fortunei 'Moonshadow'	Moonshadow Euonymus
JCK	3	3 Gal./24"	Juniperus chinensis 'Kallay'	Kallay Compact Chinese Juniper
			PERENNIALS	
CCB	8	1 Gal.	Coreopsis x 'Crème Brulee'	Crème Brulee Coreopsis
			MATERIALS	
	4	C.Y.	-	Shredded Hardwood Mulch
	1	C.Y.	-	Soil Amendments
	TBD	S.Y.	-	Kentucky Bluegrass Blend Sod





MEADOW SERIES - IVY

SCALE: 1" = 10'

0 5' 10' 20'

MEADOW SERIES - MARTIN RAY

SCALE: 1" = 10'

0 5' 10' 20'

Pulte HOMES

dickson design STUDIO
9 CRYSTAL LAKE ROAD
SUITE 110
LAKE IN THE HILLS, IL 60156
(224) 241-8181

CLIENT NAME AND ADDRESS

PULTE HOME COMPANY, LLC

1900 E. GOLF ROAD, SUITE 300
SCHAUMBURG, IL

PLAN DATE

APRIL 21, 2026

REVISIONS

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

PROJECT NAME AND SHEET TITLE

BIRCHWOOD
CRYSTAL LAKE, IL

FINAL LANDSCAPE PLAN
- PROTOTYPICAL FOUNDATIONS IVY/MARTIN RAY

SHEET NUMBER

L3.3

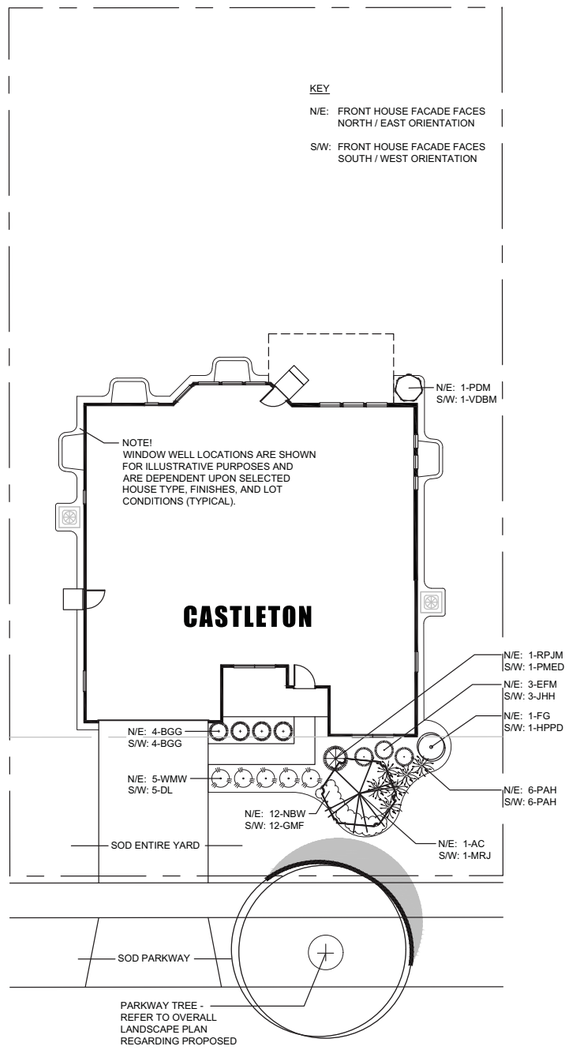
SCHEDULES: PLANT & MATERIALS LISTS - FOUNDATIONS

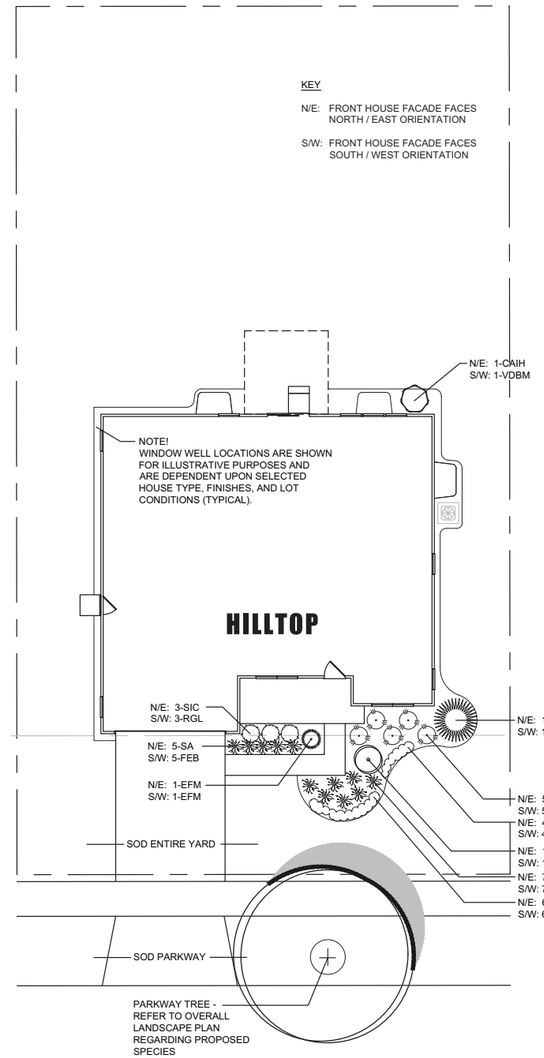
HOUSE PLAN: CASTLETON

CODE	QTY	SIZE	BOTANIC NAME	COMMON NAME
NORTH / EAST ORIENTATION				
			ORNAMENTAL TREES	
AC	1	2" cal. / 6'	Amelanchier canadensis	Shadblow Serviceberry
			LARGE DECIDUOUS SHRUBS	
FG	1	36" high	Fothergilla gardenii	Dwarf Fothergilla
PDM	1	36" high	Physocarpus opulifolius 'Donna May'	Little Devil Ninebark
			SMALL DECIDUOUS SHRUBS	
WMW	5	18"	Weigela florida 'Midnight Wine'	Midnight Wide Weigela
			SPECIMEN EVERGREEN SHRUBS	
RPJM	1	36" high	Rhododendron 'P.J.M'	P.J.M. Rhododendron
			EVERGREEN SHRUBS	
BGG	4	24" wide	Buxus x 'Green Gem'	Green Gem Boxwood
EFM	3	24" wide	Euonymus fortunei 'Moonshadow'	Moonshadow Euonymus
			ORNAMENTAL GRASSES	
PAH	6	1 Gal.	Pennisetum alopecuroides 'Hameln'	Dwarf Fountain Grass
			PERENNIALS	
NBW	12	1 Gal.	Nepeta faassenii 'Blue Wonder'	Blue Wonder Catmint
			MATERIALS	
	5	C.Y.	-	Shredded Hardwood Mulch
	1.5	C.Y.	-	Soil Amendments
	TBD	S.Y.	-	Kentucky Bluegrass Blend Sod
SOUTH / WEST ORIENTATION				
			ORNAMENTAL TREES	
MRJ	1	6' high	Malus x 'Red Jewel'	Red Jewel Flowering Crabapple
			LARGE DECIDUOUS SHRUBS	
HPPD	1	7 Gal./36"	Hydrangea paniculata 'Pink Diamond'	Pink Diamond Hydrangea
VDBM	1	36" high	Viburnum dentatum 'Blue Muffin'	Blue Muffin Arrowwood Viburnum
			SMALL DECIDUOUS SHRUBS	
DL	5	24" high	Diervilla lonicera	Bush Honeysuckle
			SPECIMEN EVERGREEN SHRUBS	
PMED	1	30" wide	Pinus mugo 'Enci'	Enci Dwarf Mugo Pine
			EVERGREEN SHRUBS	
BGG	4	24" wide	Buxus x 'Green Gem'	Green Gem Boxwood
JHH	3	18" wide	Juniperus horizontalis 'Hughes'	Hughes Juniper
			ORNAMENTAL GRASSES	
PAH	6	1 Gal.	Pennisetum alopecuroides 'Hameln'	Dwarf Fountain Grass
			PERENNIALS	
GMF	12	1 Gal.	Geranium sanguineum 'Max Frei'	Max Frei Cranesbill
			MATERIALS	
	5	C.Y.	-	Shredded Hardwood Mulch
	1.5	C.Y.	-	Soil Amendments
	TBD	S.Y.	-	Kentucky Bluegrass Blend Sod

HOUSE PLAN: HILLTOP

CODE	QTY	SIZE	BOTANIC NAME	COMMON NAME
NORTH / EAST ORIENTATION				
			EVERGREEN TREES	
TOS	1	6' high	Thuja occidentalis 'Smaragd'	Emerald Green Arborvitae
			LARGE DECIDUOUS SHRUBS	
CAIH	1	36" high	Cornus alba 'Ivory Halo'	Ivory Halo Tatarian Dogwood
PDM	1	36" high	Physocarpus opulifolius 'Donna May'	Little Devil Ninebark
			SMALL DECIDUOUS SHRUBS	
SGF	5	5 Gal./24"	Spiraea bumalda 'Goldflame'	Goldflame Spirea
SIC	3	5 Gal./24"	Stephanandra incisa 'Crispa'	Cutleaf Stephanandra
			EVERGREEN SHRUBS	
EFM	1	24" wide	Euonymus fortunei 'Moonshadow'	Moonshadow Euonymus
			ORNAMENTAL GRASSES	
FEB	7	1 Gal.	Festuca ovina glauca 'Elijah Blue'	Elijah Blue Fescue
SA	5	1 Gal.	Sesleria autumnalis	Autumn Moor Grass
			PERENNIALS	
SAF	6	1 Gal.	Sedum x 'Autumn Fire'	Autumn Fire Stonecrop (Sedum)
HRR	4	1 Gal.	Hemerocallis 'Happy Returns'	Happy Returns Daylily
			MATERIALS	
	5	C.Y.	-	Shredded Hardwood Mulch
	1.5	C.Y.	-	Soil Amendments
	TBD	S.Y.	-	Kentucky Bluegrass Blend Sod
SOUTH / WEST ORIENTATION				
			EVERGREEN TREES	
JSWB		6' high	Juniperus scopulorum 'Wichita Blue'	Wichita Blue Juniper
			LARGE DECIDUOUS SHRUBS	
SMP	1	36" high	Syringa meyeri 'Palibin'	Dwarf Korean Lilac
VDBM	1	36" high	Viburnum dentatum 'Blue Muffin'	Blue Muffin Arrowwood Viburnum
			SMALL DECIDUOUS SHRUBS	
RDKO	5	5 Gal./24"	Rosa 'Double Knock Out'	Double Knock Out Rose
RGL	3	5 Gal./24"	Rhus aromatica 'Gro-Low'	Gro Low Sumac
			EVERGREEN SHRUBS	
EFM	1	24" wide	Euonymus fortunei 'Moonshadow'	Moonshadow Euonymus
			ORNAMENTAL GRASSES	
FEB	5	1 Gal.	Festuca ovina glauca 'Elijah Blue'	Elijah Blue Fescue
SA	7	1 Gal.	Sesleria autumnalis	Autumn Moor Grass
			PERENNIALS	
ASB	4	1 Gal.	Allium x 'Summer Beauty'	Summer Beauty Ornamental Onion
NWL	6	1 Gal.	Nepeta faassenii 'Walker's Low'	Walker's Low Catmint
			MATERIALS	
	5	C.Y.	-	Shredded Hardwood Mulch
	1.5	C.Y.	-	Soil Amendments
	TBD	S.Y.	-	Kentucky Bluegrass Blend Sod





ESTATE SERIES - CASTLETON

SCALE: 1" = 10'

0 5' 10' 20'

ESTATE SERIES - HILLTOP

SCALE: 1" = 10'

0 5' 10' 20'

Pulte HOMES

dickson design STUDIO
9 CRYSTAL LAKE ROAD
SUITE 110
LAKE IN THE HILLS, IL 60156
(224) 241-8181

CLIENT NAME AND ADDRESS

PULTE HOME COMPANY, LLC

1900 E. GOLF ROAD, SUITE 300
SCHAUMBURG, IL

PLAN DATE

APRIL 21, 2026

REVISIONS

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

PROJECT NAME AND SHEET TITLE

BIRCHWOOD
CRYSTAL LAKE, IL

FINAL LANDSCAPE PLAN
- PROTOTYPICAL FOUNDATIONS CASTLETON/HILLTOP

SHEET NUMBER

L3.4

PROTOTYPICAL FOUNDATIONS - LANDSCAPE PLANS

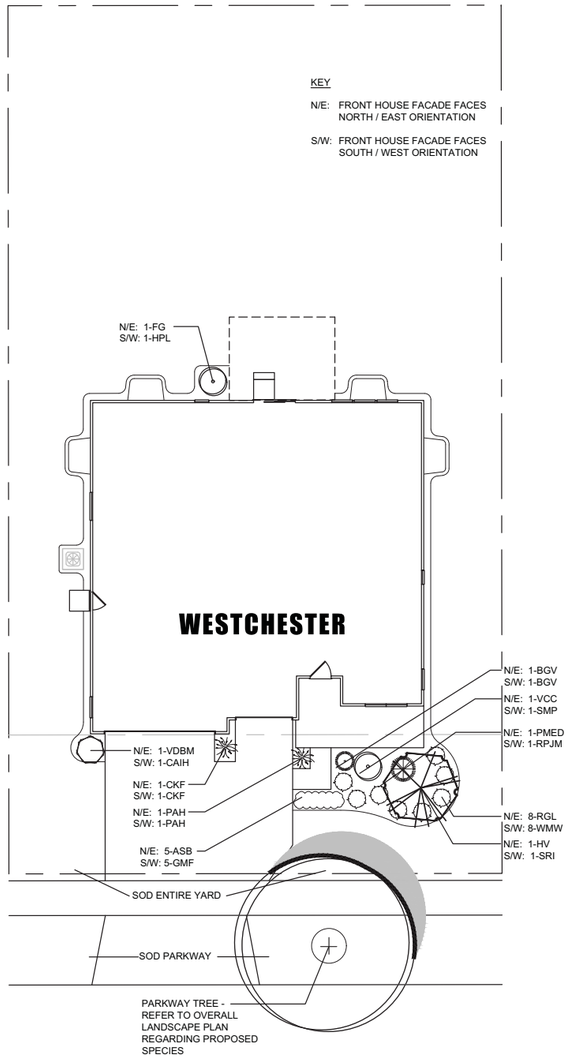
SCHEDULES: PLANT & MATERIALS LISTS - FOUNDATIONS

HOUSE PLAN: WESTCHESTER

CODE	QTY	SIZE	BOTANIC NAME	COMMON NAME
NORTH / EAST ORIENTATION				
			ORNAMENTAL TREES	
HV	1	6' high	Hamamelis vernalis	Vernal Witchhazel
			LARGE DECIDUOUS SHRUBS	
FG	1	36" high	Fothergilla gardenii	Dwarf Fothergilla
VCC	1	36" high	Viburnum carlesii 'Compactum'	Dwarf Koreanspice Viburnum
VDBM	1	36" high	Viburnum dentatum 'Blue Muffin'	Blue Muffin Arrowwood Viburnum
			SMALL DECIDUOUS SHRUBS	
RGL	8	5 Gal./24"	Rhus aromatica 'Gro-Low'	Gro Low Sumac
			SPECIMEN EVERGREEN SHRUBS	
PMED	1	36" high	Pinus mugo 'Enci'	Enci Dwarf Mugo Pine
			EVERGREEN SHRUBS	
BGV	1	24" wide	Buxus x 'Green Velvet'	Green Velvet Boxwood
			ORNAMENTAL GRASSES	
CKF	1	3 Gal.	Calamagrostis acutiflora 'Karl Foerster'	Karl Foerster Feather Reed Grass
PAH	1	1 Gal.	Pennisetum alopecuroides 'Hameln'	Dwarf Fountain Grass
			PERENNIALS	
ASB	5	1 Gal.	Allium x 'Summer Beauty'	Summer Beauty Ornamental Onion
			MATERIALS	
	5	C.Y.	-	Shredded Hardwood Mulch
	1.5	C.Y.	-	Soil Amendments
	TBD	S.Y.	-	Kentucky Bluegrass Blend Sod
SOUTH / WEST ORIENTATION				
			ORNAMENTAL TREES	
SRI	1	6' high	Syringa reticulata 'Ivory Silk'	Ivory Silk Japanese Tree Lilac
			LARGE DECIDUOUS SHRUBS	
CAIH	1	36" high	Cornus alba 'Ivory Halo'	Ivory Halo Tatarian Dogwood
HPL	1	36" high	Hydrangea paniculata 'Limelight'	Limelight Hydrangea
SMP	1	36" high	Syringa meyeri 'Palibin'	Dwarf Korean Lilac
			SMALL DECIDUOUS SHRUBS	
WMW	8	5 Gal./24"	Rhus aromatica 'Gro-Low'	Gro Low Sumac
			SPECIMEN EVERGREEN SHRUBS	
RPJM	1	36" high	Rhododendron 'PJM'	PJM Rhododendron
			EVERGREEN SHRUBS	
BGV	1	24" wide	Buxus x 'Green Velvet'	Green Velvet Boxwood
			ORNAMENTAL GRASSES	
CKF	1	3 Gal.	Calamagrostis acutiflora 'Karl Foerster'	Karl Foerster Feather Reed Grass
PAH	1	1 Gal.	Pennisetum alopecuroides 'Hameln'	Dwarf Fountain Grass
			PERENNIALS	
GMF	5	1 Gal.	Geranium sanguineum 'Max Frei'	Max Frei Cranesbill
			MATERIALS	
	5	C.Y.	-	Shredded Hardwood Mulch
	1.5	C.Y.	-	Soil Amendments
	TBD	S.Y.	-	Kentucky Bluegrass Blend Sod

HOUSE PLAN: WOODSIDE

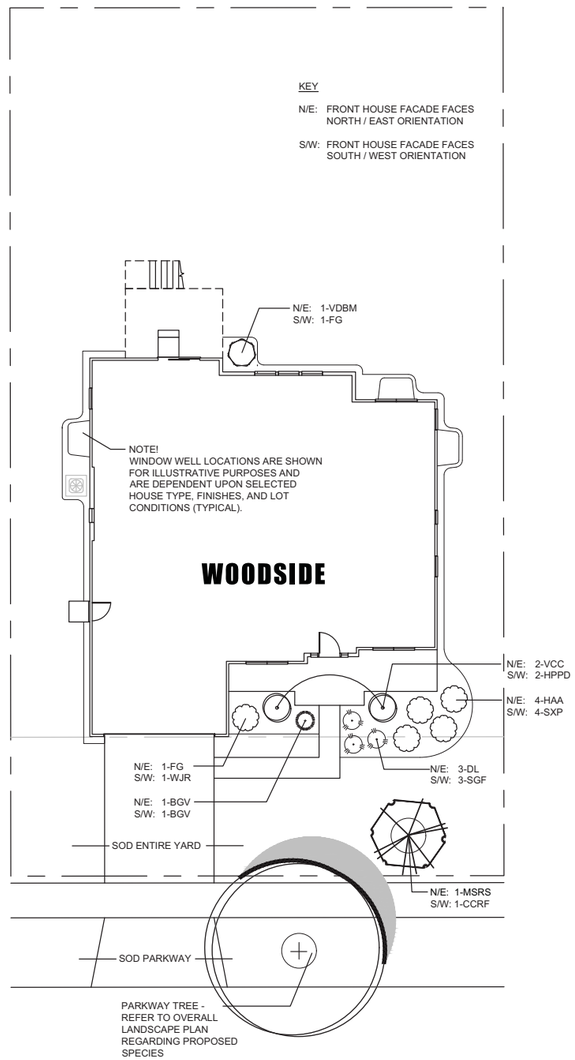
CODE	QTY	SIZE	BOTANIC NAME	COMMON NAME
NORTH / EAST ORIENTATION				
			ORNAMENTAL TREES	
MSRS	1	2" cal. / 6'	Magnolia stellata 'Royal Star'	Royal Star Magnolia
			LARGE DECIDUOUS SHRUBS	
HAA	4	36" high	Hydrangea aborescens 'Annabelle'	Annabelle Hydrangea
FG	1	36" high	Fothergilla gardenii	Dwarf Fothergilla
VCC	2	36" high	Viburnum carlesii 'Compactum'	Dwarf Koreanspice Viburnum
VDBM	1	36" high	Viburnum dentatum 'Blue Muffin'	Blue Muffin Arrowwood Viburnum
			SMALL DECIDUOUS SHRUBS	
DL	3	24" high	Diervilla lonicera	Bush Honeysuckle
			EVERGREEN SHRUBS	
BGV	1	24" wide	Buxus x 'Green Velvet'	Green Velvet Boxwood
			MATERIALS	
	5	C.Y.	-	Shredded Hardwood Mulch
	1.5	C.Y.	-	Soil Amendments
	TBD	S.Y.	-	Kentucky Bluegrass Blend Sod
SOUTH / WEST ORIENTATION				
			ORNAMENTAL TREES	
CCRF	1	2" cal. / 6'	Cercis canadensis 'Ruby Falls'	Rubby Falls Redbud
			LARGE DECIDUOUS SHRUBS	
FG	1	36" high	Fothergilla gardenii	Dwarf Fothergilla
HPPD	2	7 Gal./36"	Hydrangea paniculata 'Pink Diamond'	Pink Diamond Hydrangea
SXP	4	30"	Syringa x 'Penda'	Bloomerang Lilac
WJR	1	36" high	Weigela florida 'Java Red'	Java Red Weigela
			SMALL DECIDUOUS SHRUBS	
SGF	3	5 Gal./24"	Spiraea bumalda 'Goldflame'	Goldflame Spirea
			EVERGREEN SHRUBS	
BGV	1	24" wide	Buxus x 'Green Velvet'	Green Velvet Boxwood
			MATERIALS	
	5	C.Y.	-	Shredded Hardwood Mulch
	1.5	C.Y.	-	Soil Amendments
	TBD	S.Y.	-	Kentucky Bluegrass Blend Sod



ESTATE SERIES - WESTCHESTER

SCALE: 1" = 10'

0 5' 10' 20'



ESTATE SERIES - WOODSIDE

SCALE: 1" = 10'

0 5' 10' 20'

Pulte HOMES

dickson design STUDIO
9 CRYSTAL LAKE ROAD
SUITE 110
LAKE IN THE HILLS, IL 60156
(224) 241-8181

CLIENT NAME AND ADDRESS

PULTE HOME COMPANY, LLC

1900 E. GOLF ROAD, SUITE 300 SCHAUMBURG, IL

PLAN DATE

APRIL 21, 2026

REVISIONS

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

PROJECT NAME AND SHEET TITLE

BIRCHWOOD

CRYSTAL LAKE, IL

FINAL LANDSCAPE PLAN - PROTOTYPICAL FOUNDATIONS WESTCHESTER/WOODSIDE

SHEET NUMBER

L3.5

PROTOTYPICAL FOUNDATIONS - LANDSCAPE PLANS

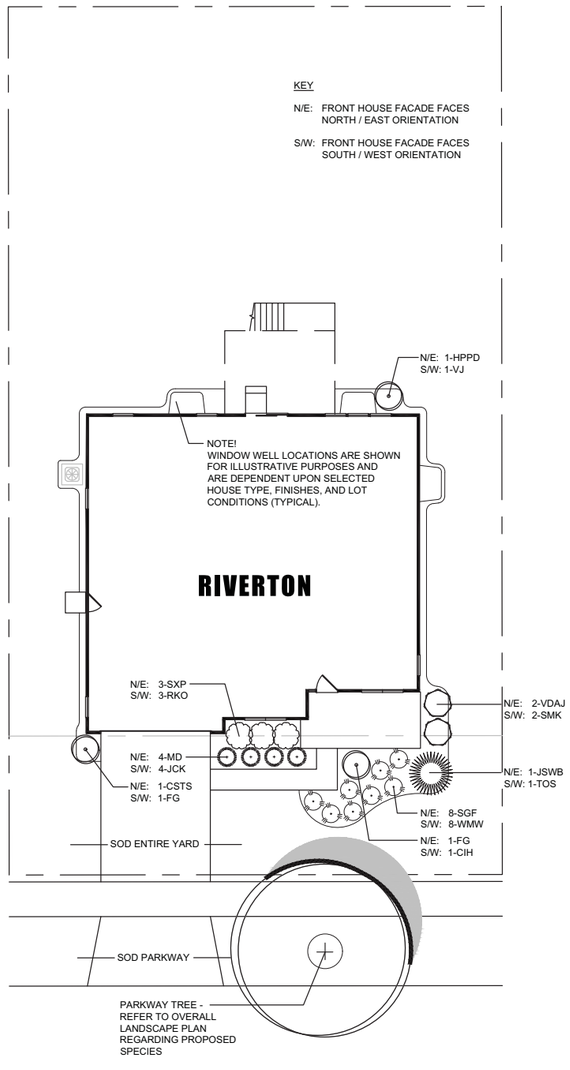
SCHEDULES: PLANT & MATERIALS LISTS - FOUNDATIONS

HOUSE PLAN: RIVERTON

CODE	QTY	SIZE	BOTANIC NAME	COMMON NAME
NORTH / EAST ORIENTATION				
			EVERGREEN TREES	
JSWB		6' high	Juniperus scopulorum 'Wichita Blue'	Wichita Blue Juniper
			LARGE DECIDUOUS SHRUBS	
FG	1	36" high	Fothergilla gardenii	Dwarf Fothergilla
HPPD	1	7 Gal./36"	Hydrangea paniculata 'Pink Diamond'	Pink Diamond Hydrangea
SXP	3	30"	Syringa x 'Penda'	Bloomerang Lilac
VDAJ	2	36" high	Viburnum dentatum 'Autumn Jazz'	Autumn Jazz Arrowwood Viburnum
			SMALL DECIDUOUS SHRUBS	
CSTS	1	18"	Chaenomeles speciosa 'Texas Scarlet'	Texas Scarlet Flowering Quince
SGF	8	18"	Spiraea bumalda 'Goldflame'	Goldflame Bumald Spirea
			EVERGREEN SHRUBS	
MD	4	24" wide	Microbiota decussata	Siberian Cypress
			MATERIALS	
	5	C.Y.	-	Shredded Hardwood Mulch
	1.5	C.Y.	-	Soil Amendments
	TBD	S.Y.	-	Kentucky Bluegrass Blend Sod
SOUTH / WEST ORIENTATION				
			EVERGREEN TREES	
TOS	1	6' high	Thuja occidentalis 'Smaragd'	Emerald Green Arborvitae
			LARGE DECIDUOUS SHRUBS	
CIH	1	36" high	Cornus alba 'Ivory Halo'	Ivory Halo Tatarian Dogwood
FG	1	36" high	Fothergilla gardenii	Dwarf Fothergilla
RKO	3	7 Gal./36"	Rosa 'Double Knock Out'	Double Knock Out Rose
SMK	2	36" high	Syringa patula 'Miss Kim'	Miss Kim Lilac
VJ	1	36" high	Viburnum x juddii	Judd Viburnum
			SMALL DECIDUOUS SHRUBS	
WMW	8	5 Gal./24"	Weigela florida 'Midnight Wine'	Midnight Wide Weigela
			EVERGREEN SHRUBS	
JCK	4	3 Gal./24"	Juniperus chinensis 'Kallay'	Kallay Compact Chinese Juniper
			MATERIALS	
	5	C.Y.	-	Shredded Hardwood Mulch
	1.5	C.Y.	-	Soil Amendments
	TBD	S.Y.	-	Kentucky Bluegrass Blend Sod

HOUSE PLAN: WILLWOOD

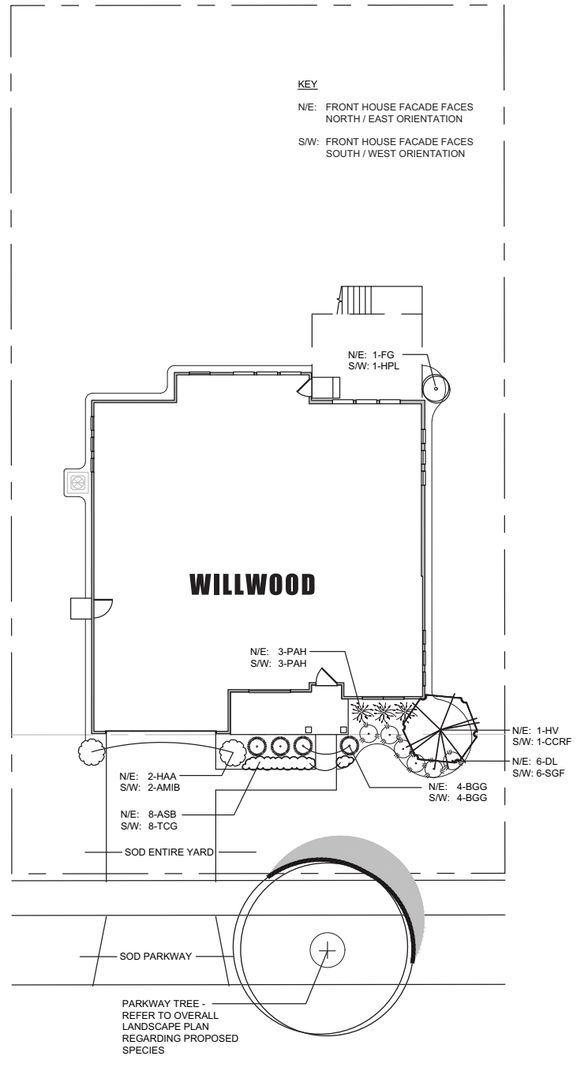
QTY	SIZE	BOTANIC NAME	COMMON NAME	COMMON NAME
NORTH / EAST ORIENTATION				
			ORNAMENTAL TREES	
HV	1	2" cal. / 6'	Hamamelis vernalis	Vernal Witchhazel
			LARGE DECIDUOUS SHRUBS	
HAA	2	30"	Hydrangea aborescens 'Annabelle'	Annabelle Hydrangea
			MEDIUM DECIDUOUS SHRUBS	
FG	1	36" high	Fothergilla gardenii	Dwarf Fothergilla
			SMALL DECIDUOUS SHRUBS	
DL	6	24" high	Diervilla lonicera	Bush Honeysuckle
			EVERGREEN SHRUBS	
BGG	4	24" wide	Buxus x 'Green Gem'	Green Gem Boxwood
			ORNAMENTAL GRASSES	
PAH	3	1 Gal.	Pennisetum alopecuroides 'Hameln'	Dwarf Fountain Grass
			PERENNIALS	
ASB	8	1 Gal.	Allium x 'Summer Beauty'	Summer Beauty Ornamental Onion
			MATERIALS	
	4	C.Y.	-	Shredded Hardwood Mulch
	1	C.Y.	-	Soil Amendments
	TBD	S.Y.	-	Kentucky Bluegrass Blend Sod
SOUTH / WEST ORIENTATION				
			ORNAMENTAL TREES	
CCRF	1	2" cal. / 6'	Cercis canadensis 'Ruby Falls'	Rubby Falls Redbud
			LARGE DECIDUOUS SHRUBS	
AMIB	2	30"	Aronia melanocarpa 'Iroquois Beauty'	Iroquois Beauty Black Chokeberry
			MEDIUM DECIDUOUS SHRUBS	
HPL	1	7 Gal./36"	Hydrangea paniculata 'Limelight'	Limelight Hydrangea
			SMALL DECIDUOUS SHRUBS	
SGF	6	5 Gal./24"	Spiraea bumalda 'Goldflame'	Goldflame Spirea
			EVERGREEN SHRUBS	
BGG	4	24" wide	Buxus x 'Green Gem'	Green Gem Boxwood
			ORNAMENTAL GRASSES	
PAH	3	1 Gal.	Pennisetum alopecuroides 'Hameln'	Dwarf Fountain Grass
			PERENNIALS	
TCG	8	1 Gal.	Tradescantia 'Concord Grape'	Spiderwort
			MATERIALS	
	4	C.Y.	-	Shredded Hardwood Mulch
	1	C.Y.	-	Soil Amendments
	TBD	S.Y.	-	Kentucky Bluegrass Blend Sod



ESTATE SERIES - RIVERTON

SCALE: 1" = 10'

0 5' 10' 20'



ESTATE SERIES - WILLWOOD

SCALE: 1" = 10'

0 5' 10' 20'

Pulte HOMES

dickson design STUDIO
9 CRYSTAL LAKE ROAD
SUITE 110
LAKE IN THE HILLS, IL 60156
(224) 241-8181

CLIENT NAME AND ADDRESS

PULTE HOME COMPANY, LLC

1900 E. GOLF ROAD, SUITE 300 SCHAUMBURG, IL

PLAN DATE

APRIL 21, 2026

REVISIONS

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

PROJECT NAME AND SHEET TITLE

BIRCHWOOD

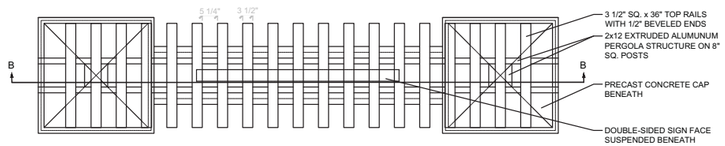
CRYSTAL LAKE, IL

FINAL LANDSCAPE PLAN - PROTOTYPICAL FOUNDATIONS RIVERTON/WILLWOOD

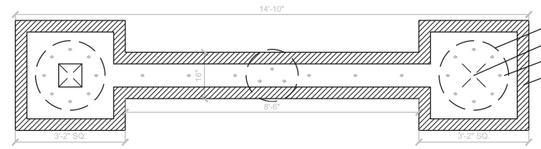
SHEET NUMBER

L3.6

DETAILS: SITE FEATURES



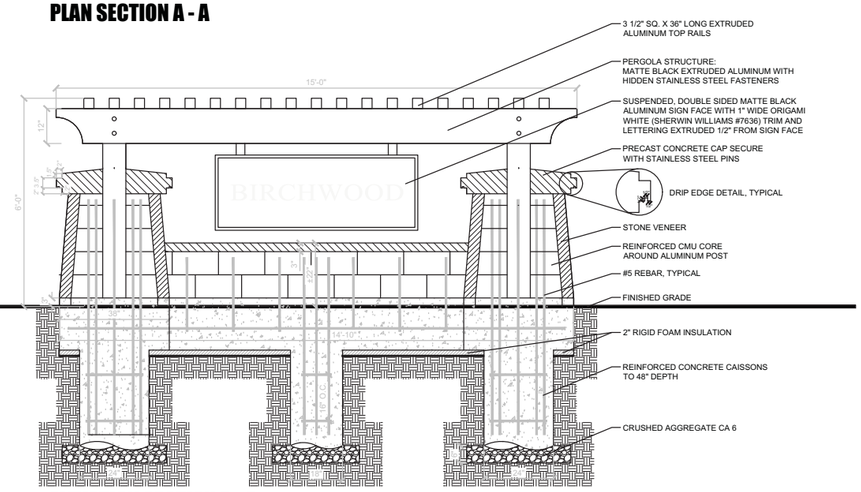
PLAN VIEW



PLAN SECTION A - A



ELEVATION VIEW

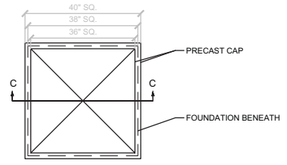


ELEVATION SECTION B - B

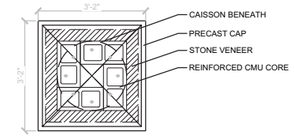
DETAIL: ENTRANCE MONUMENT

SCALE: 1/2" = 1'-0"

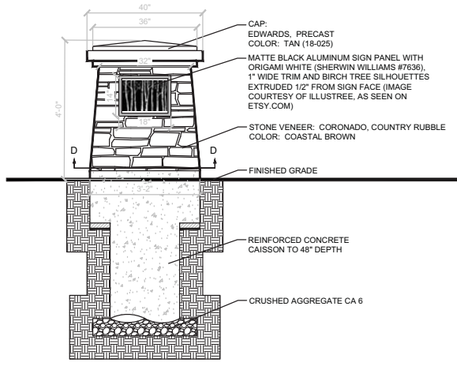
LOCATION: ENTRANCE OFF S. MAIN STREET (MONUMENT) & COMMONWEALTH DRIVE (PIER)



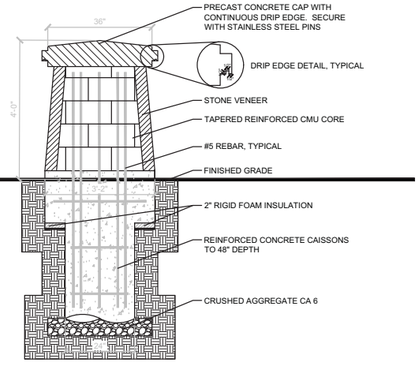
PLAN VIEW



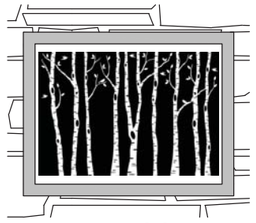
PLAN SECTION C - C



ELEVATION VIEW



ELEVATION SECTION D - D



DETAIL VIEW: SIGN PANEL

DETAIL: ENTRANCE PIER

SCALE: 1/2" = 1'-0"

LOCATION: SOUTH ENTRANCE OFF EAST SIDE OF COMMONWEALTH DRIVE

dickson design STUDIO
9 CRYSTAL LAKE ROAD
SUITE 110
LAKE IN THE HILLS, IL 60156
(224) 241-8181

CLIENT NAME AND ADDRESS

PULTE HOME COMPANY, LLC

1900 E. GOLF ROAD, SUITE 300
SCHAUMBURG, IL

PLAN DATE

APRIL 21, 2026

REVISIONS

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

PROJECT NAME AND SHEET TITLE

BIRCHWOOD

CRYSTAL LAKE, IL

FINAL LANDSCAPE PLAN
- DETAILS:
MONUMENT & PIER

SHEET NUMBER

L4.1

DETAILS: SITE FEATURES - OVERALL DEVELOPMENT

SPECIFICATION: SEATING BENCH

NOT TO SCALE

SHALL BE:

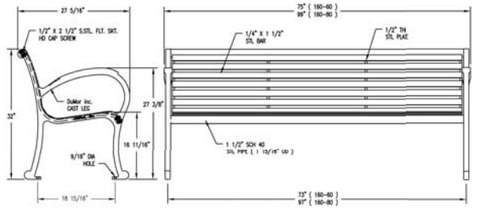
- QUANTITY: 4
- NAME: DUMOR
- MODEL: 160-60, 6' LONG (SURFACE-MOUNT)
- MATERIAL: POWDER-COATED STEEL
- COLOR: BLACK

- INSTALL: PER MANUFACTURER'S SPECIFICATIONS

- AVAILABLE THRU (OR APPROVED EQUAL):
  NUTOYS LEISURE PRODUCTS
  LA GRANGE, IL
  CONTACT:
  RICK BIETERMAN @ TEL (708) 579-9055

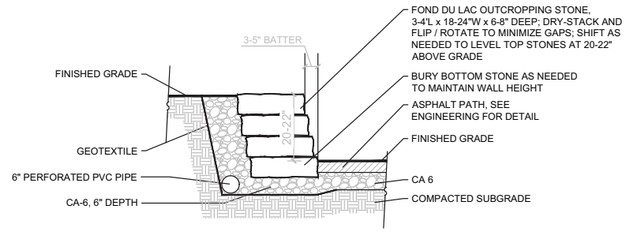


INSPIRATION IMAGE



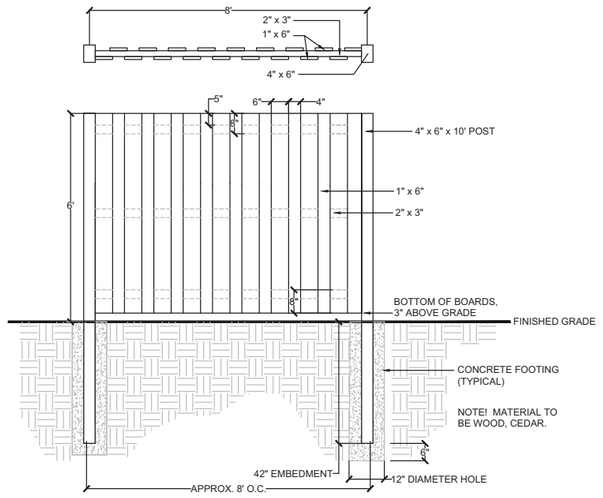
1 DETAIL: SEATING BENCH

NOT TO SCALE — LOCATION: SITTING AREAS #1 & #2



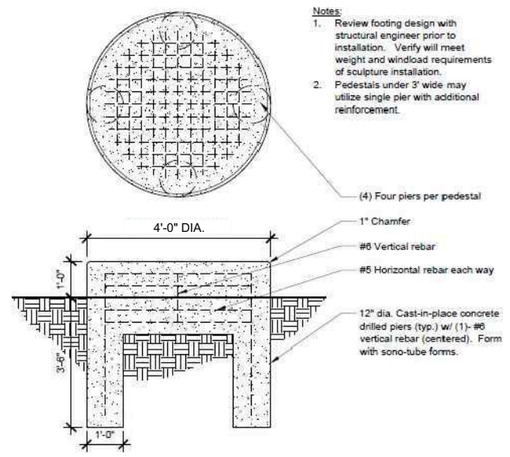
3 DETAIL: STONE OUTCROPPING SEAT-WALL

SCALE: 1/2" = 1'-0" — LOCATION: CENTRAL PARK, LANDSCAPE FEATURE



2 DETAIL: FENCING

SCALE: 1/2" = 1'-0" — LOCATION: SURROUNDING LIFT STATION (BETWEEN LOTS 72 & 73)



4 DETAIL: CONCRETE PLINTH (SCULPTURE PEDESTAL)

NOT TO SCALE — LOCATIONS: (1) IN RIGHT-OF-WAY AT BIRCHWOOD AND COMMONWEALTH DRIVE
(3) IN RIGHT-OF-WAY AT CENTRAL PARK PERIMETER

NOTE! DETAIL PROVIDED BY CITY OF CRYSTAL LAKE

Pulte HOMES

dickson design STUDIO
9 CRYSTAL LAKE ROAD
SUITE 110
LAKE IN THE HILLS, IL 60156
(224) 241-8181

CLIENT NAME AND ADDRESS

PULTE HOME COMPANY, LLC

1900 E. GOLF ROAD, SUITE 300
SCHAUMBURG, IL

PLAN DATE

APRIL 21, 2026

REVISIONS

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

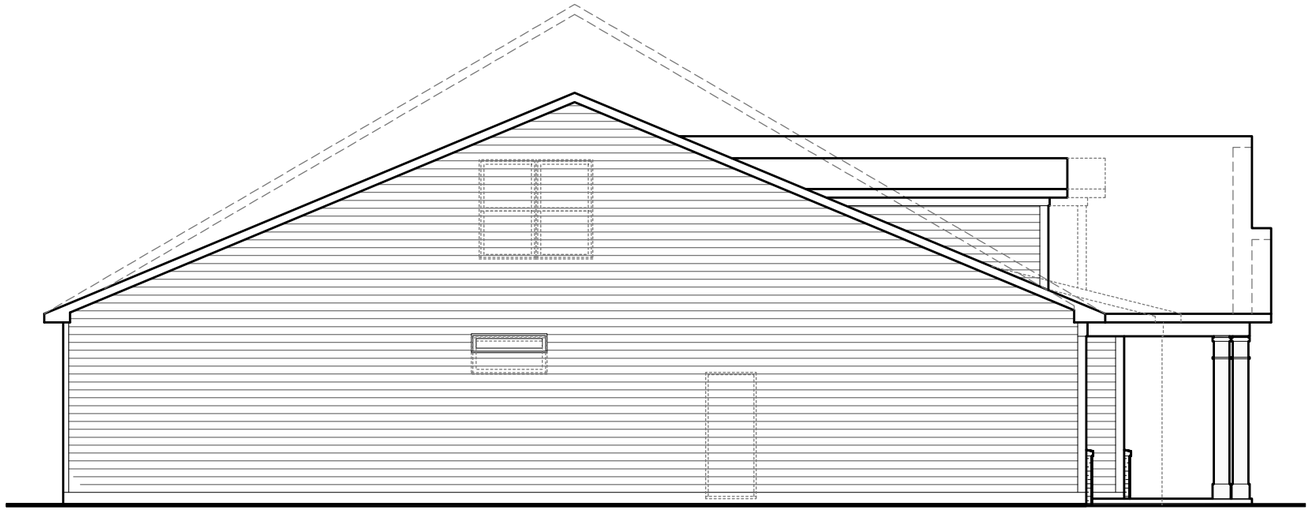
PROJECT NAME AND SHEET TITLE

BIRCHWOOD
CRYSTAL LAKE, IL

FINAL LANDSCAPE PLAN
- DETAILS:
FENCING, SITE FEATURES

SHEET NUMBER

L4.2



LEFT ELEVATION

N.T.S

–



FRONT ELEVATION

N.T.S

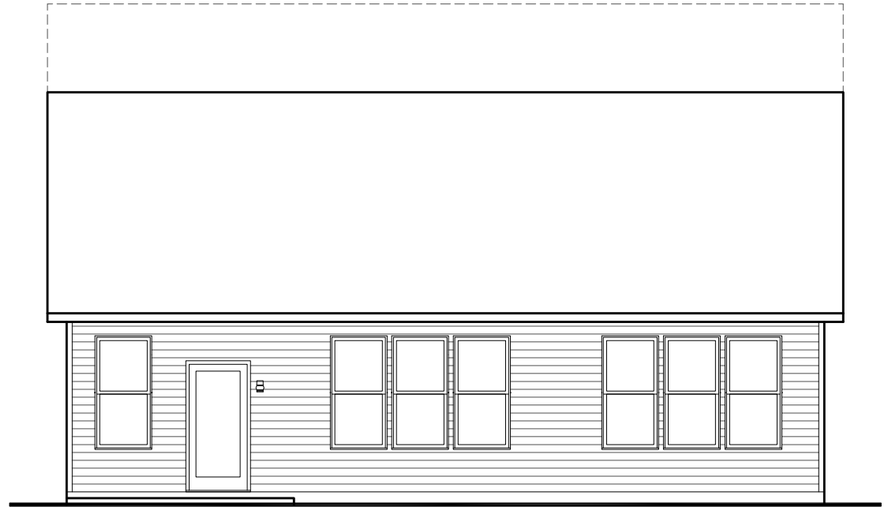
–



RIGHT ELEVATION

N.T.S

–

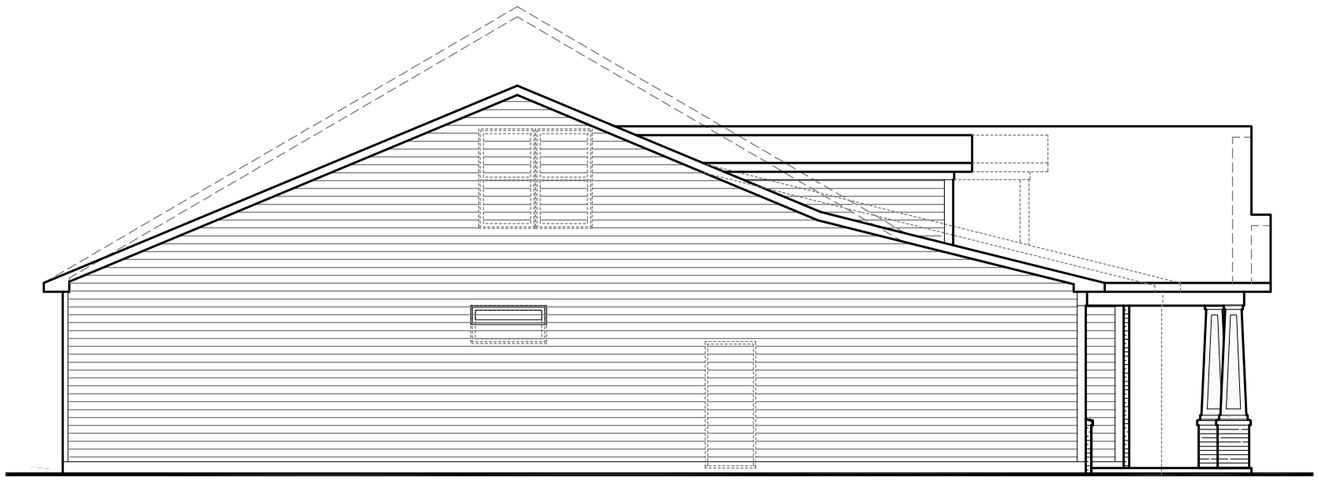


REAR ELEVATION

N.T.S

–

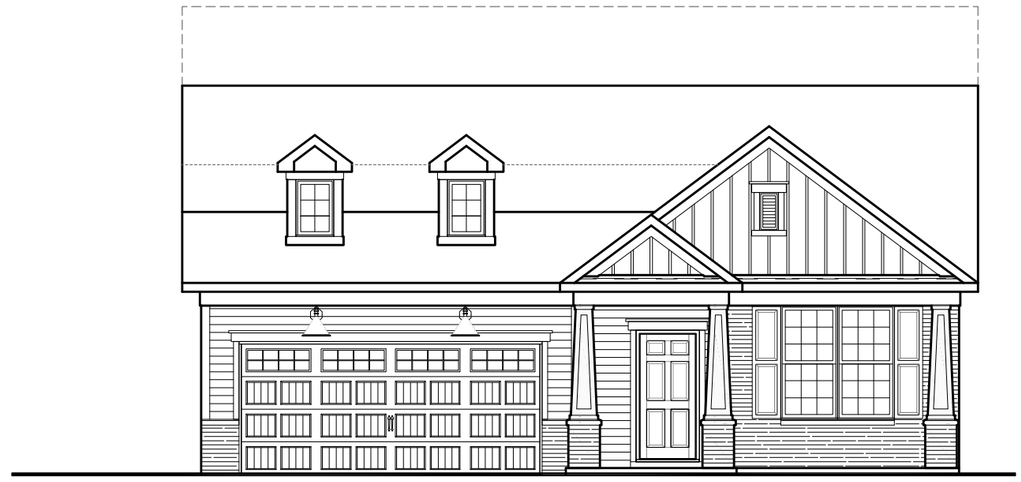
(c) Copyright 2026 PulteGroup, Inc.



LEFT ELEVATION

N.T.S

–



FRONT ELEVATION

N.T.S

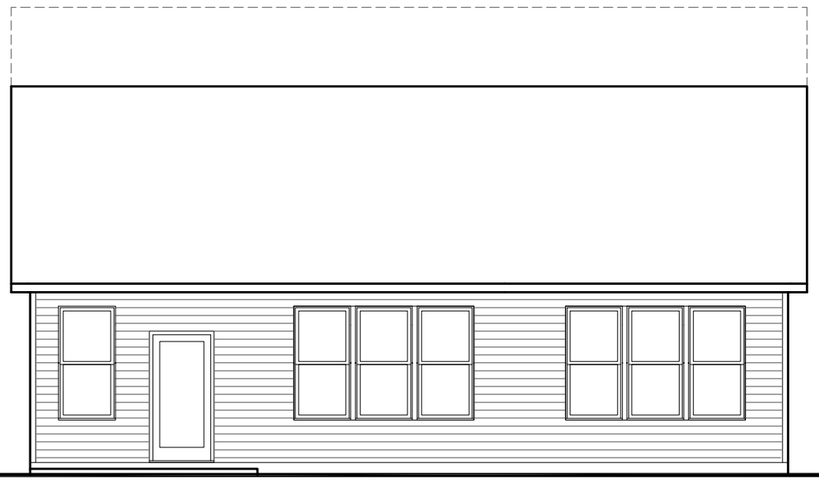
–



RIGHT ELEVATION

N.T.S

–

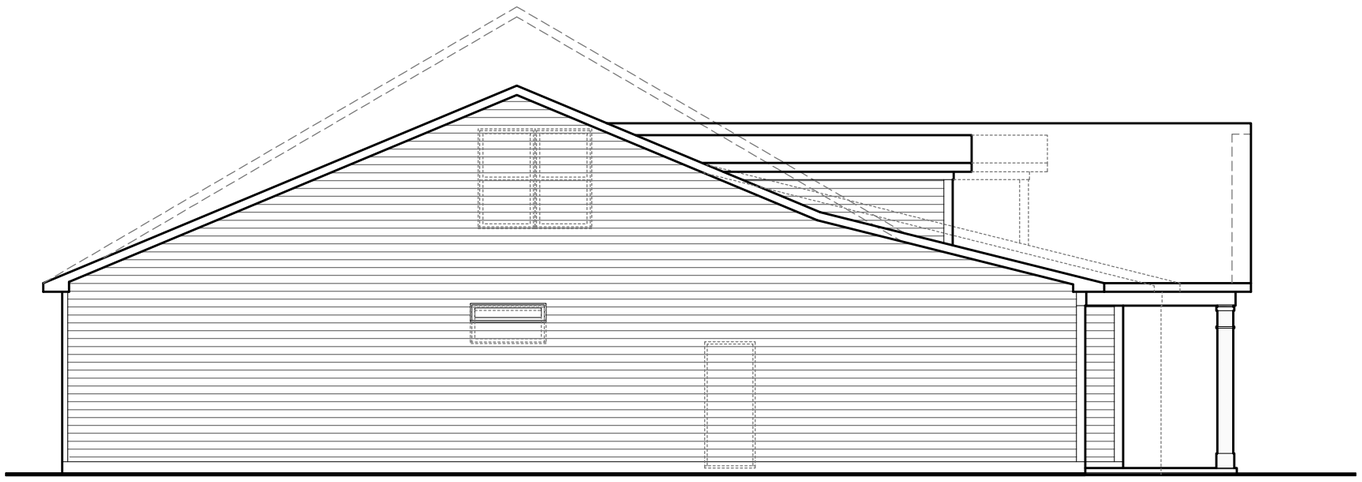


REAR ELEVATION

N.T.S

–

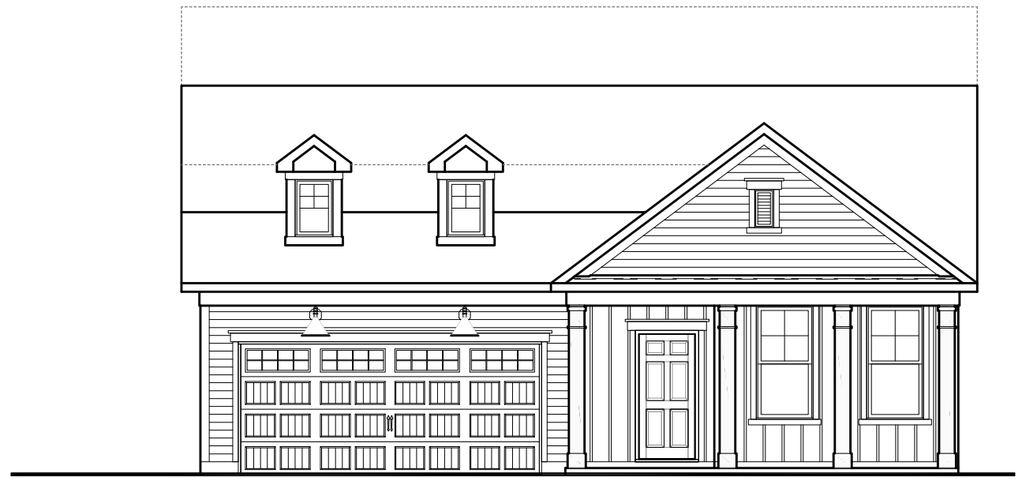
(c) Copyright 2026 PulteGroup, Inc.



LEFT ELEVATION

N.T.S

–



FRONT ELEVATION

N.T.S

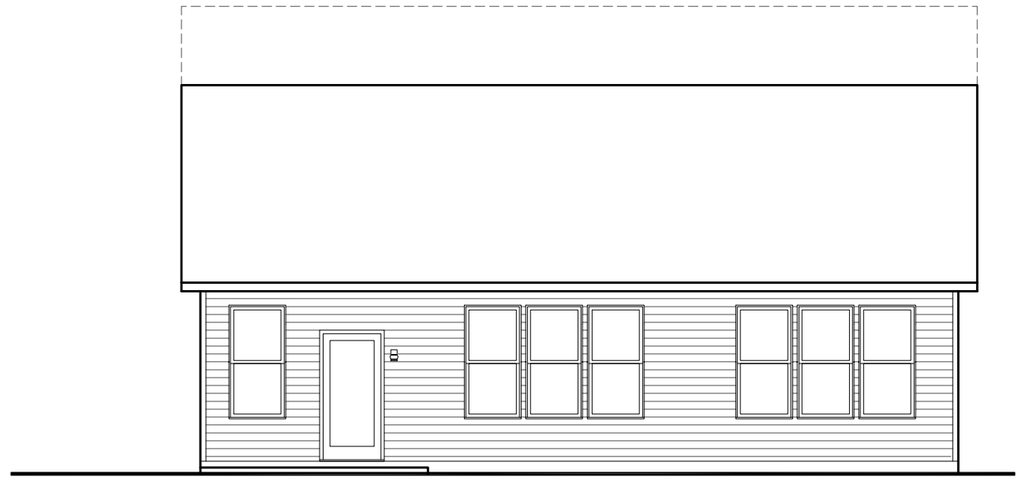
–



RIGHT ELEVATION

N.T.S

–



REAR ELEVATION

N.T.S

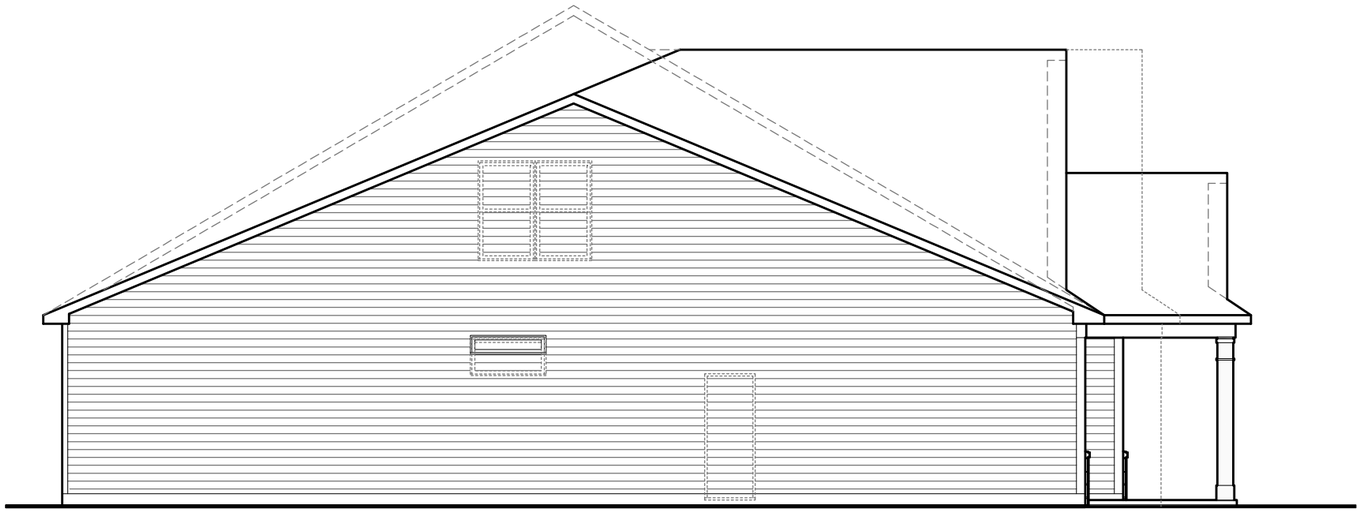
–

PulteGroup™

Abbeyville - LC2B Birchwood Crystal Lake, IL

(c) Copyright 2026 PulteGroup, Inc.

05/15/2026



LEFT ELEVATION

N.T.S

–



FRONT ELEVATION

N.T.S

–



RIGHT ELEVATION

N.T.S

–



REAR ELEVATION

N.T.S

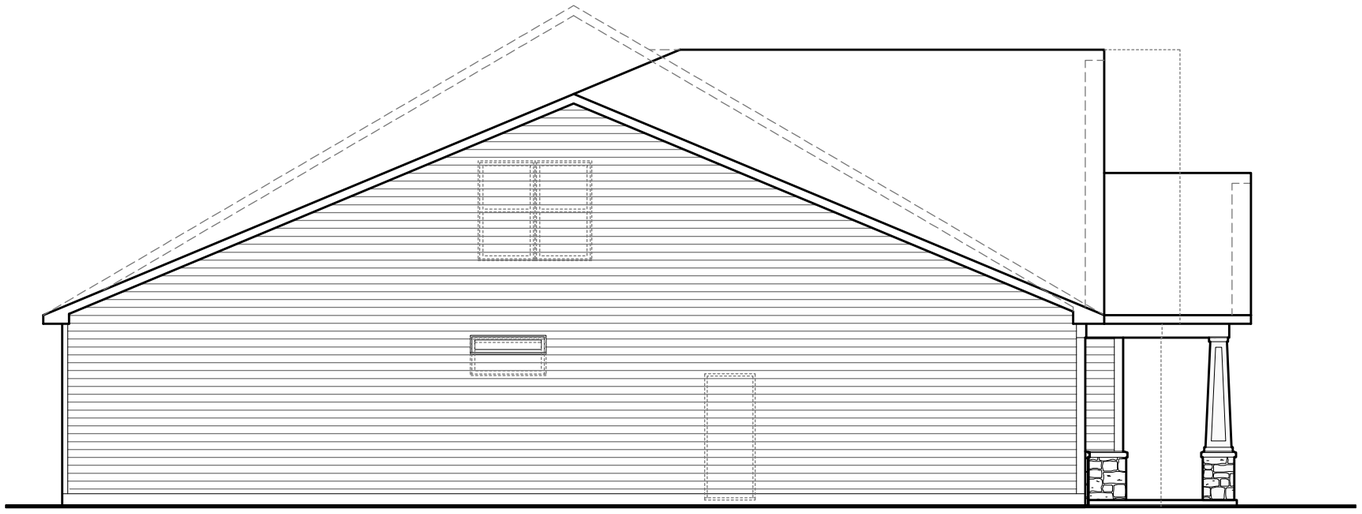
–

PulteGroup™

Abbeyville - LC3G Birchwood Crystal Lake, IL

(c) Copyright 2026 PulteGroup, Inc.

05/15/2026



LEFT ELEVATION

N.T.S

–



FRONT ELEVATION

N.T.S

–



RIGHT ELEVATION

N.T.S

–



REAR ELEVATION

N.T.S

–

(c) Copyright 2026 PulteGroup, Inc.



LEFT ELEVATION

N.T.S

-



FRONT ELEVATION

N.T.S

-



RIGHT ELEVATION

N.T.S

-



REAR ELEVATION

N.T.S

-

PulteGroup™

Castleton - CR2D | Birchwood | Crystal Lake, IL

(c) Copyright 2026 PulteGroup, Inc.

05/15/2026



LEFT ELEVATION

N.T.S



FRONT ELEVATION

N.T.S



RIGHT ELEVATION

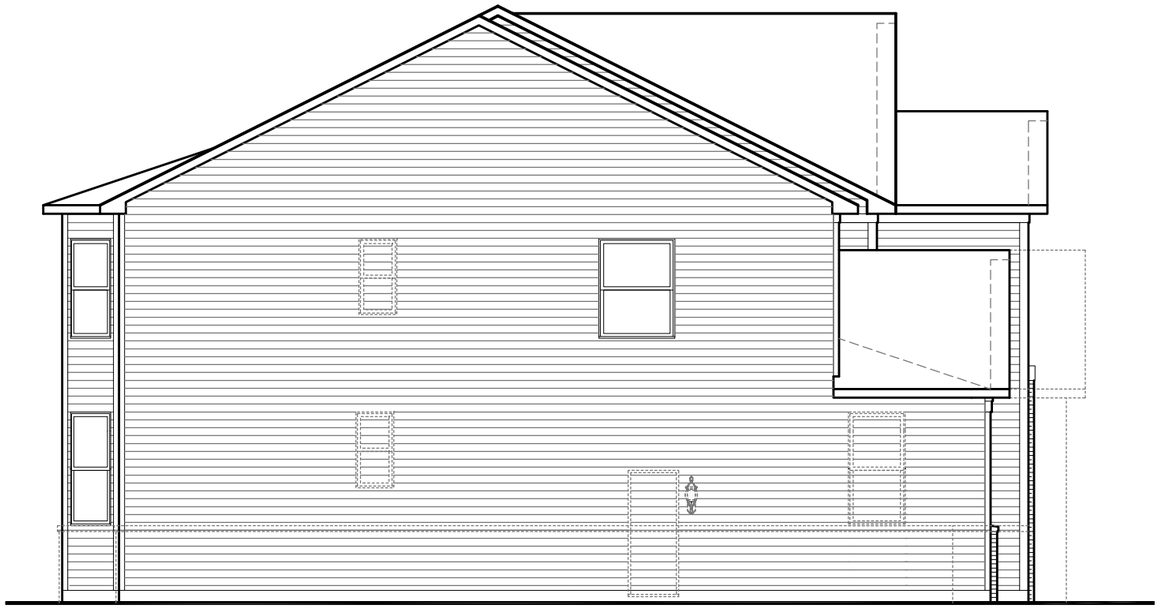
N.T.S



REAR ELEVATION

N.T.S

(c) Copyright 2026 PulteGroup, Inc.



LEFT ELEVATION

N.T.S

–



FRONT ELEVATION

N.T.S

–



RIGHT ELEVATION

N.T.S

–



REAR ELEVATION

N.T.S

–

(c) Copyright 2026 PulteGroup, Inc.



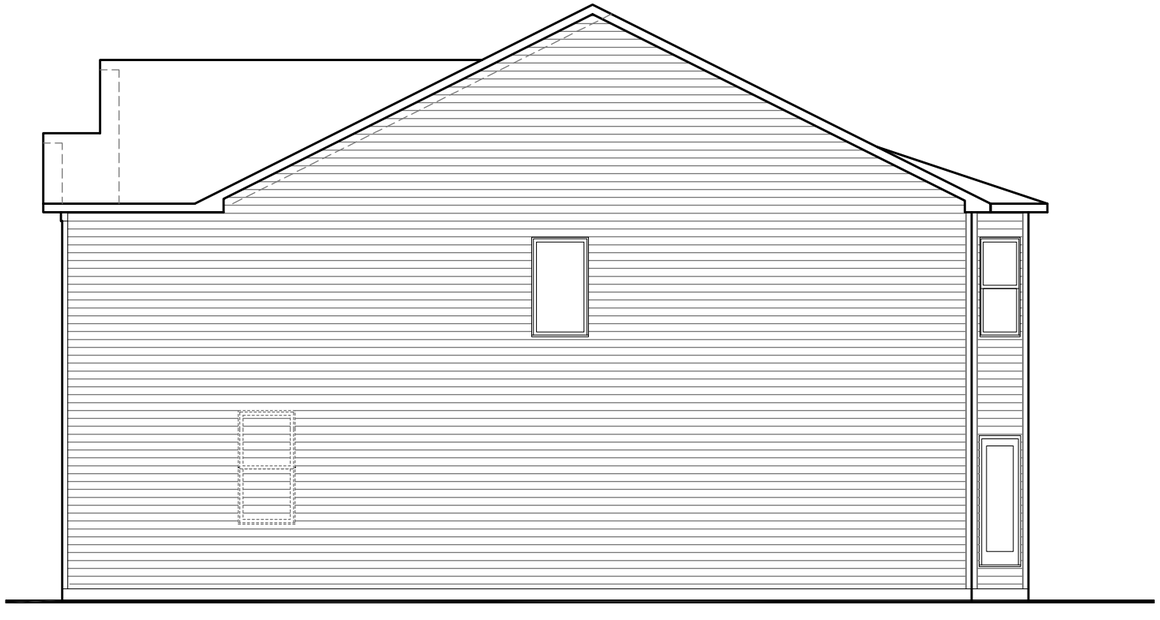
LEFT ELEVATION

N.T.S



FRONT ELEVATION

N.T.S



RIGHT ELEVATION

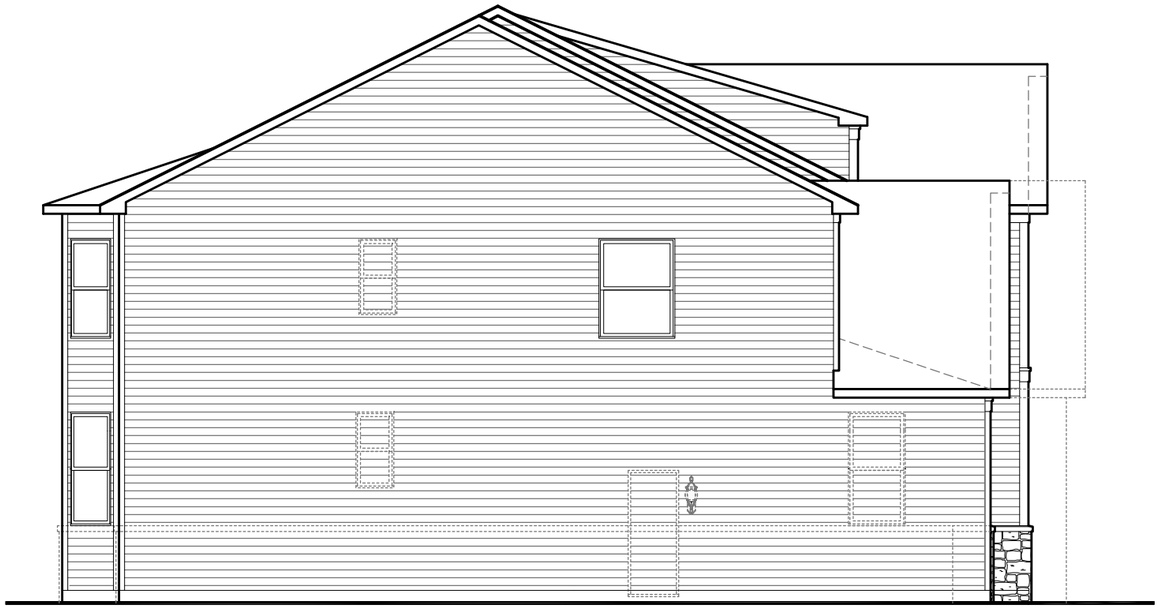
N.T.S



REAR ELEVATION

N.T.S

(c) Copyright 2026 PulteGroup, Inc.



LEFT ELEVATION

N.T.S

–



FRONT ELEVATION

N.T.S

–



RIGHT ELEVATION

N.T.S

–

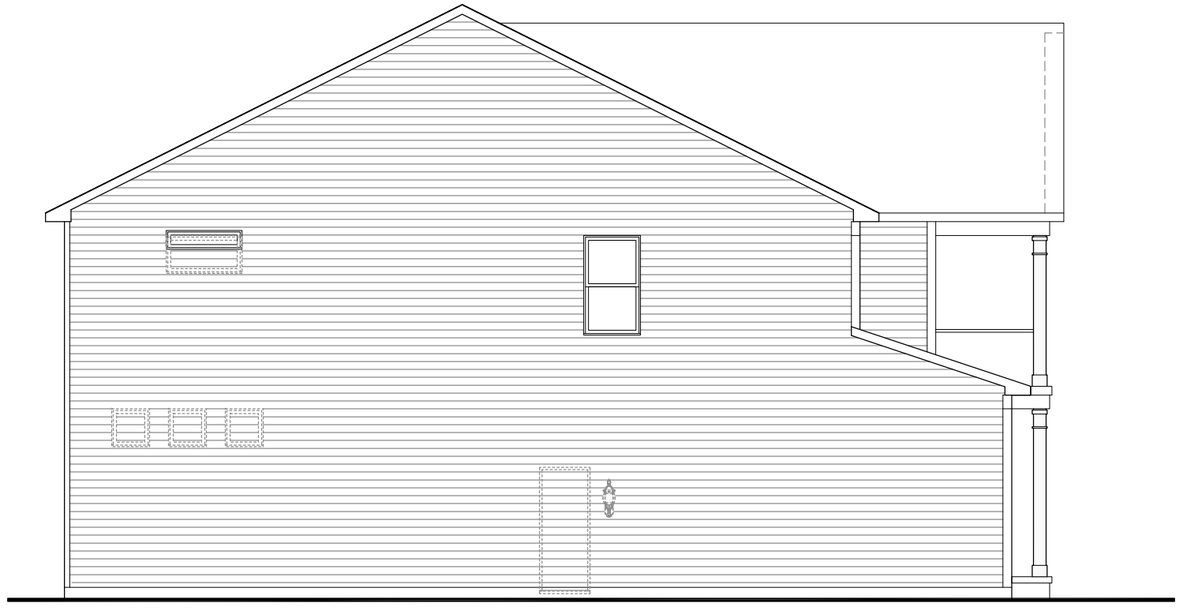


REAR ELEVATION

N.T.S

–

(c) Copyright 2026 PulteGroup, Inc.



LEFT ELEVATION

SCALE: N.T.S.



FRONT ELEVATION

SCALE: N.T.S.



RIGHT ELEVATION

SCALE: N.T.S.



REAR ELEVATION

SCALE: N.T.S.

PulteGroup™

Continental - FH2A | Birchwood | Crystal Lake, IL

(c) Copyright 2026 PulteGroup, Inc.

05/15/2026



LEFT ELEVATION

SCALE: N.T.S.



FRONT ELEVATION

SCALE: N.T.S.



RIGHT ELEVATION

SCALE: N.T.S.



REAR ELEVATION

SCALE: N.T.S.

PulteGroup™

Continental - FH2B | Birchwood | Crystal Lake, IL

(c) Copyright 2026 PulteGroup, Inc.

05/15/2026



LEFT ELEVATION

SCALE: N.T.S.



FRONT ELEVATION

SCALE: N.T.S.



RIGHT ELEVATION

SCALE: N.T.S.



REAR ELEVATION

SCALE: N.T.S.

PulteGroup™

Continental - HR2B | Birchwood | Crystal Lake, IL

(c) Copyright 2026 PulteGroup, Inc.

05/15/2026



LEFT ELEVATION

SCALE: N.T.S.



FRONT ELEVATION

SCALE: N.T.S.



RIGHT ELEVATION

SCALE: N.T.S.



REAR ELEVATION

SCALE: N.T.S.

(c) Copyright 2026 PulteGroup, Inc.



LEFT ELEVATION

SCALE: N.T.S.



FRONT ELEVATION

SCALE: N.T.S.



RIGHT ELEVATION

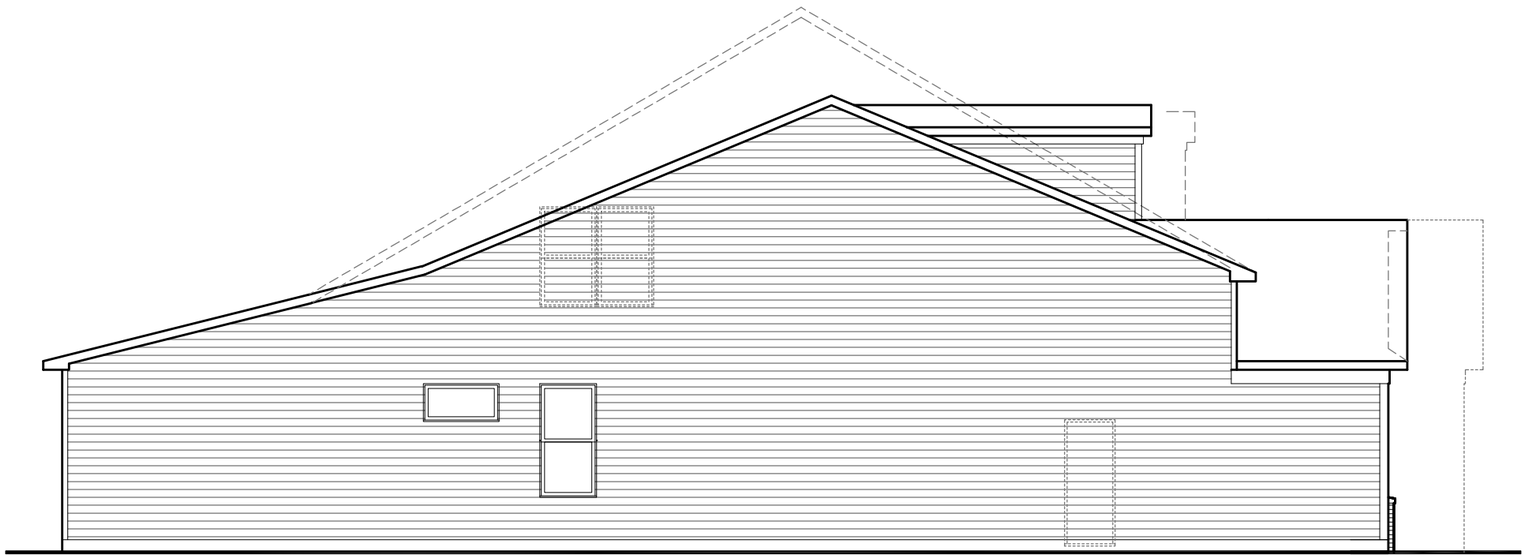
SCALE: N.T.S.



REAR ELEVATION

SCALE: N.T.S.

(c) Copyright 2026 PulteGroup, Inc.



LEFT ELEVATION

N.T.S

-



FRONT ELEVATION

N.T.S

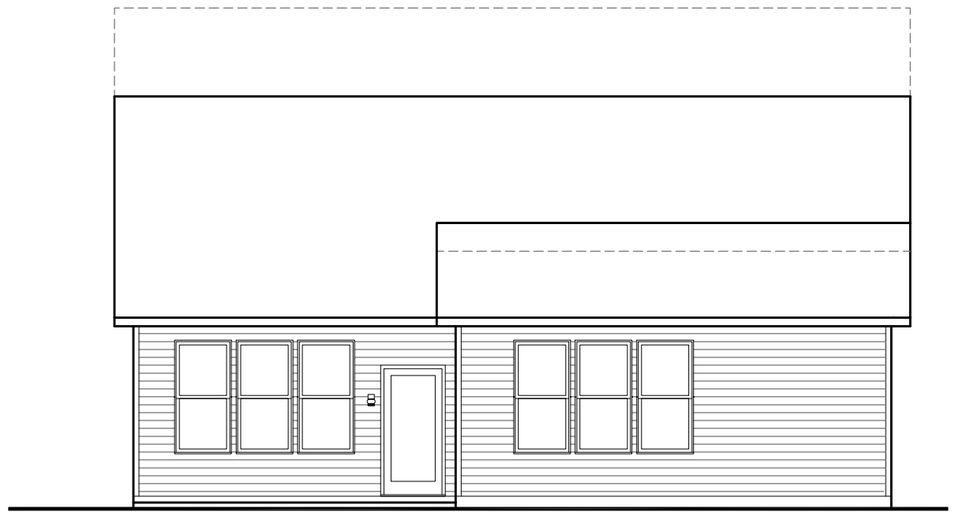
-



RIGHT ELEVATION

N.T.S

-



REAR ELEVATION

N.T.S

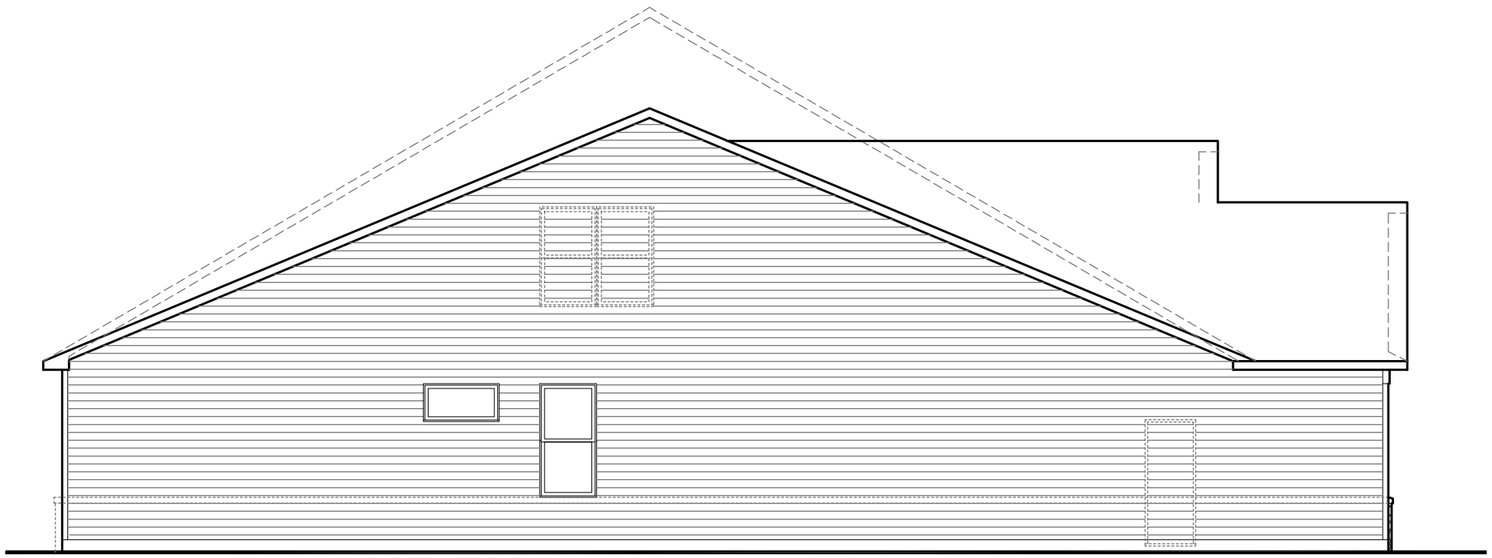
-

PulteGroup™

Martin Ray - LC2K | Birchwood | Crystal Lake, IL

(c) Copyright 2026 PulteGroup, Inc.

05/15/2026



LEFT ELEVATION

N.T.S

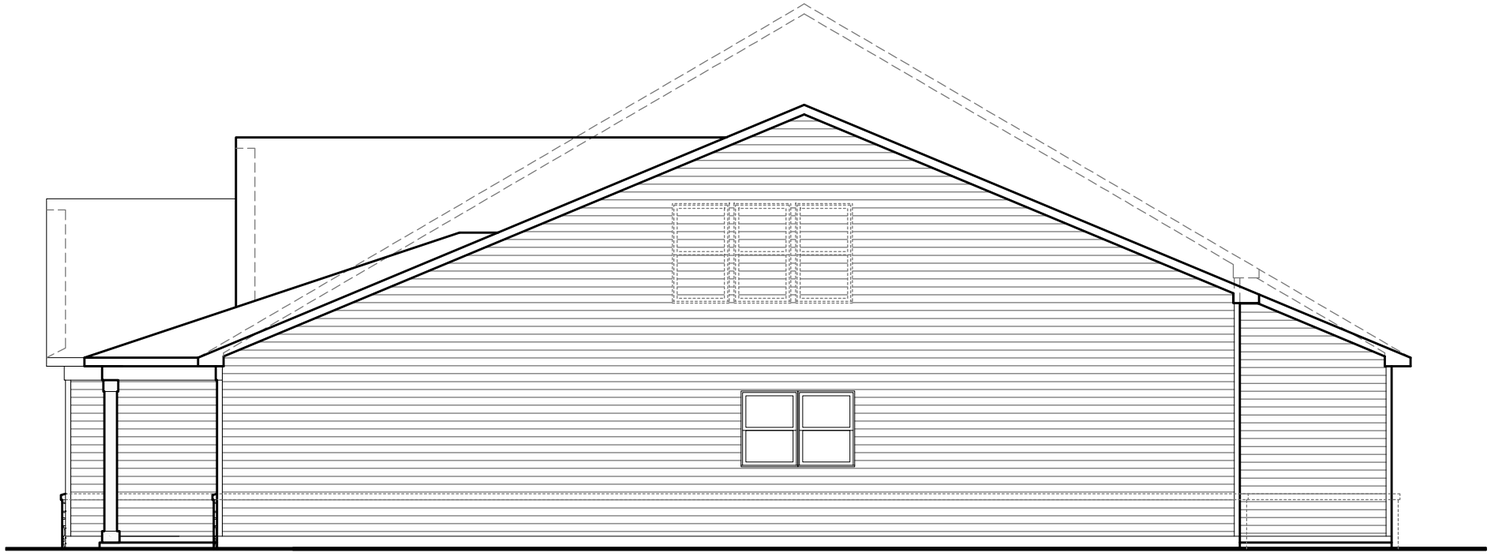
–



FRONT ELEVATION

N.T.S

–



RIGHT ELEVATION

N.T.S

–



REAR ELEVATION

N.T.S

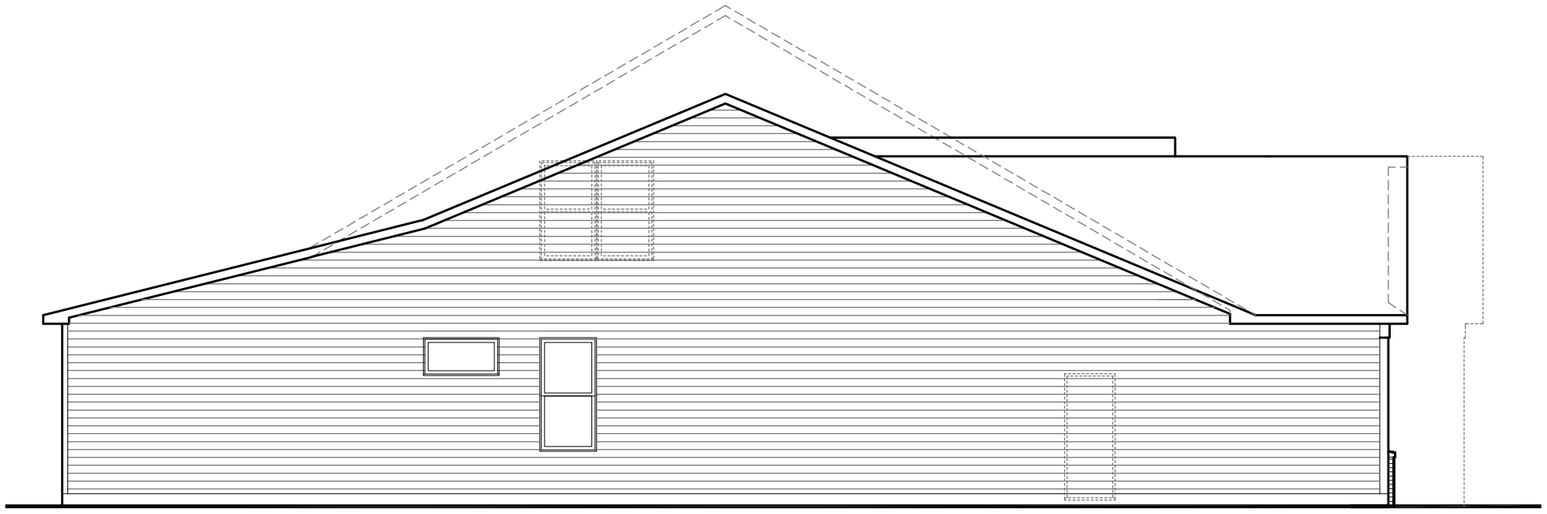
–

PulteGroup™

Martin Ray - HR2X | Birchwood | Crystal Lake, IL

(c) Copyright 2026 PulteGroup, Inc.

05/15/2026



LEFT ELEVATION

N.T.S

–



FRONT ELEVATION

N.T.S

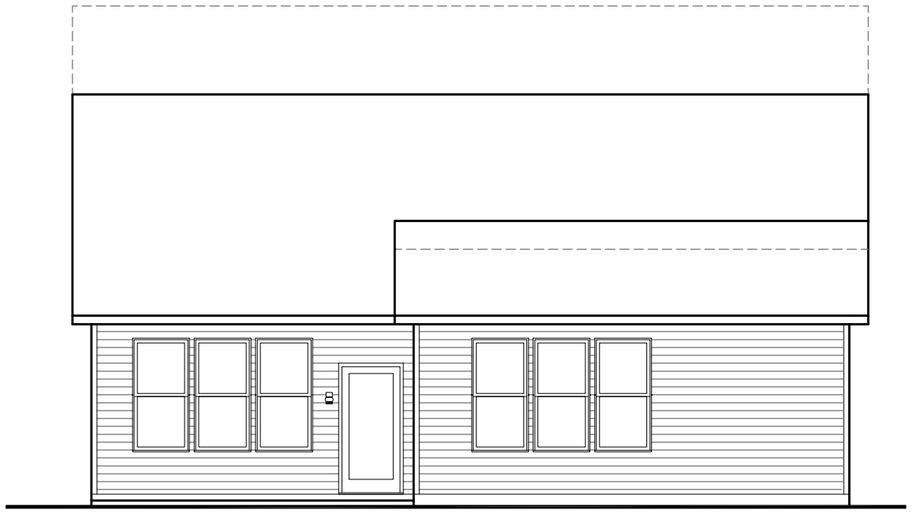
–



RIGHT ELEVATION

N.T.S

–

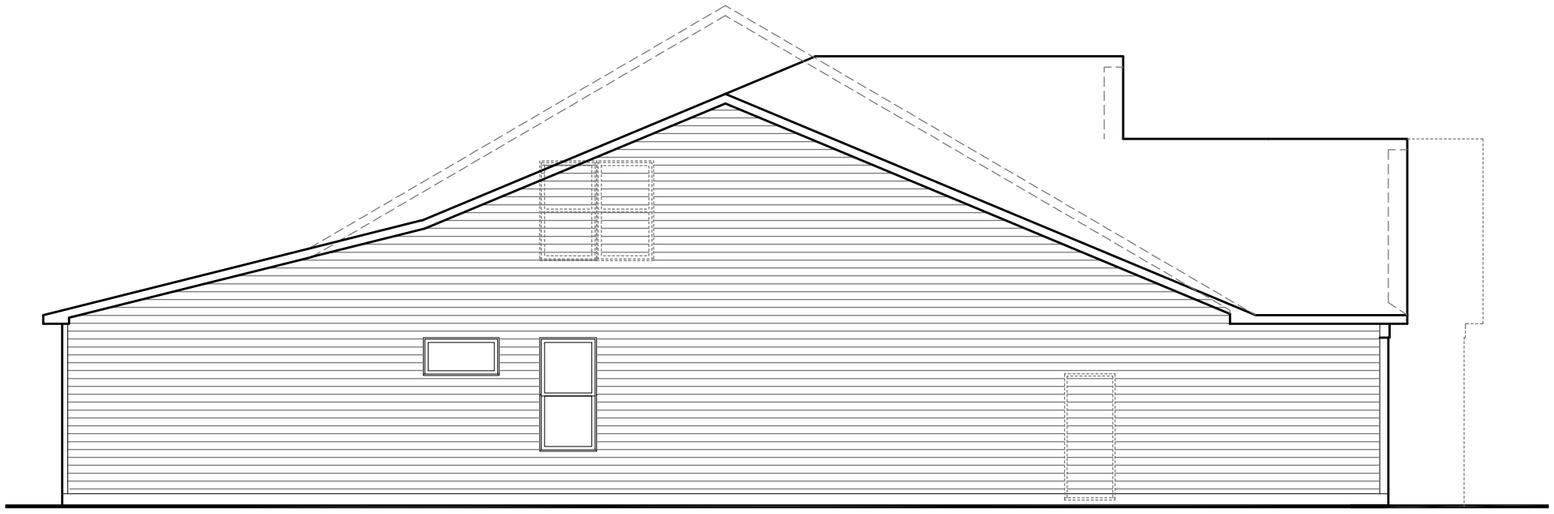


REAR ELEVATION

N.T.S

–

(c) Copyright 2026 PulteGroup, Inc.



LEFT ELEVATION

N.T.S

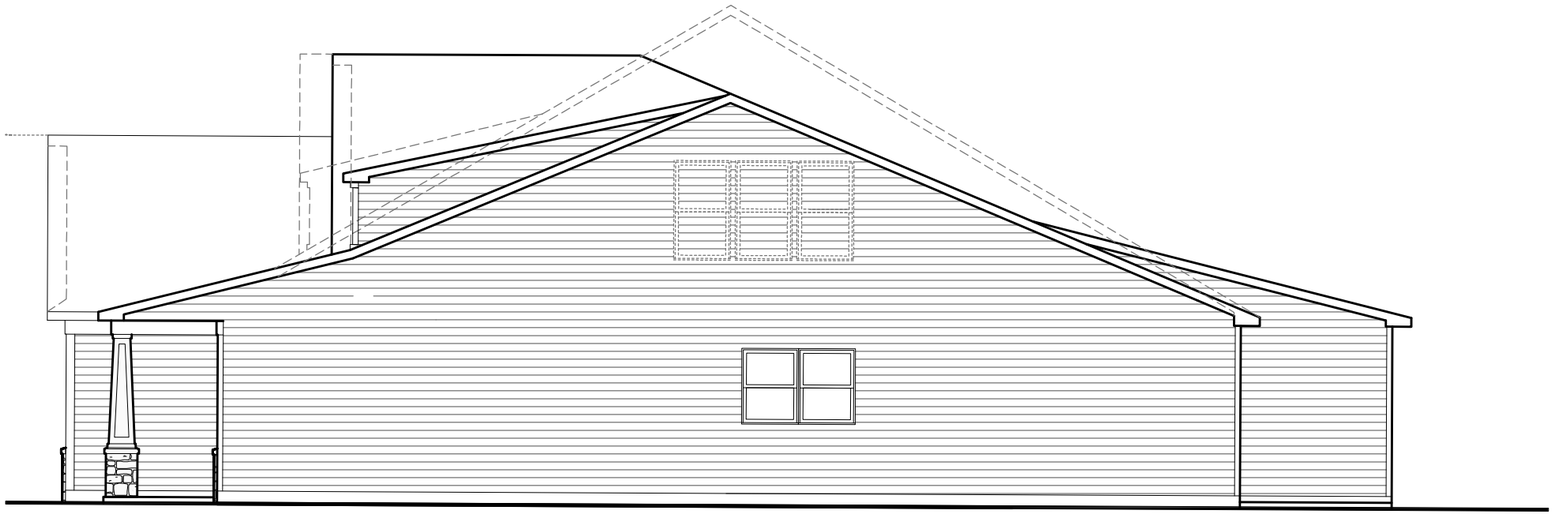
–



FRONT ELEVATION

N.T.S

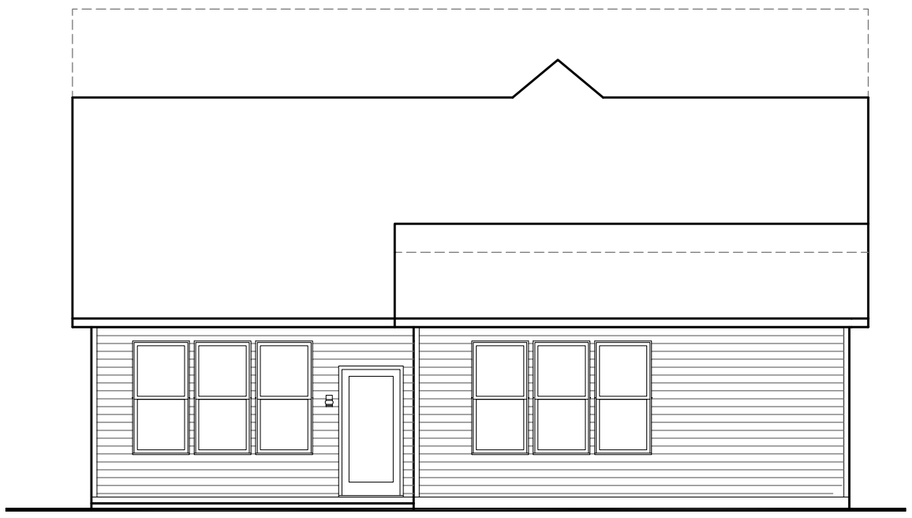
–



RIGHT ELEVATION

N.T.S

–



REAR ELEVATION

N.T.S

–

(c) Copyright 2026 PulteGroup, Inc.



LEFT ELEVATION

N.T.S

–



FRONT ELEVATION

N.T.S

–



RIGHT ELEVATION

N.T.S

–



REAR ELEVATION

N.T.S

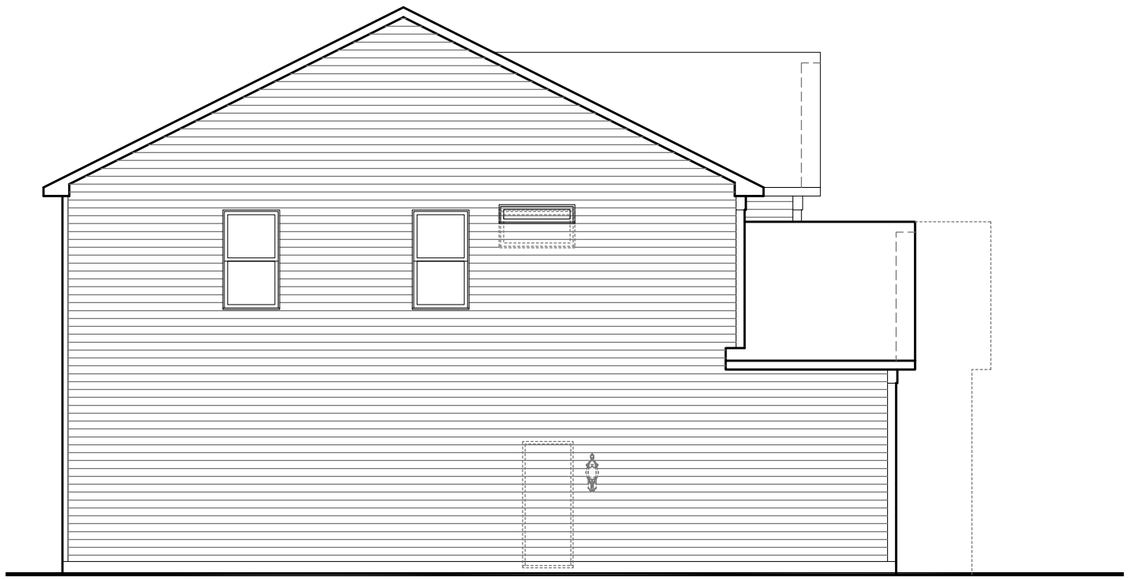
–

PulteGroup™

Mercer - FH2A | Birchwood | Crystal Lake, IL

(c) Copyright 2026 PulteGroup, Inc.

05/15/2026



LEFT ELEVATION

N.T.S

–



FRONT ELEVATION

N.T.S

–



RIGHT ELEVATION

N.T.S

–



REAR ELEVATION

N.T.S

–

(c) Copyright 2026 PulteGroup, Inc.



LEFT ELEVATION

N.T.S

–



FRONT ELEVATION

N.T.S

–



RIGHT ELEVATION

N.T.S

–



REAR ELEVATION

N.T.S

–

(c) Copyright 2026 PulteGroup, Inc.



LEFT ELEVATION

N.T.S

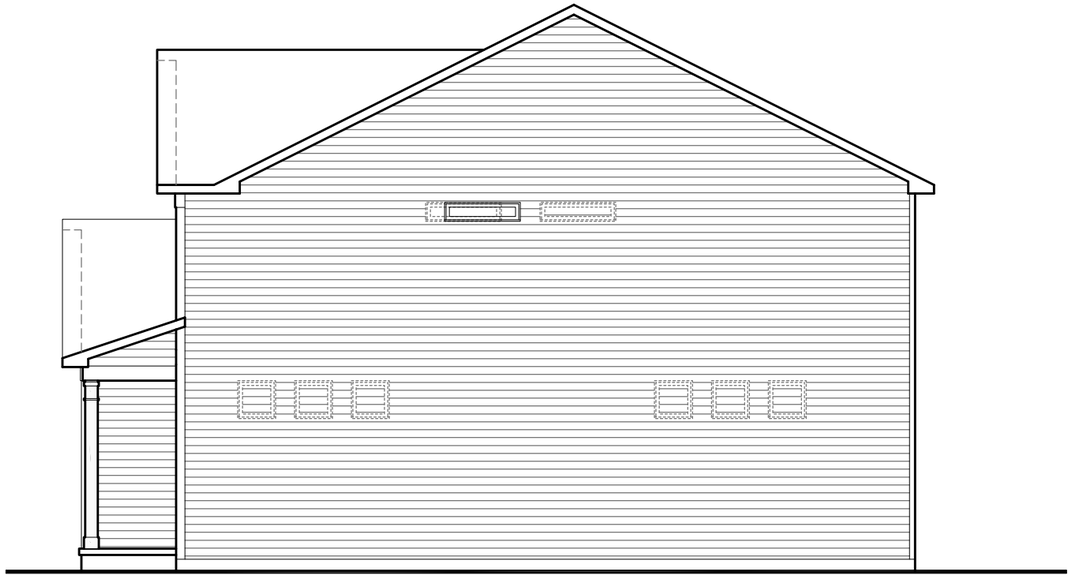
–



FRONT ELEVATION

N.T.S

–



RIGHT ELEVATION

N.T.S

–



REAR ELEVATION

N.T.S

–

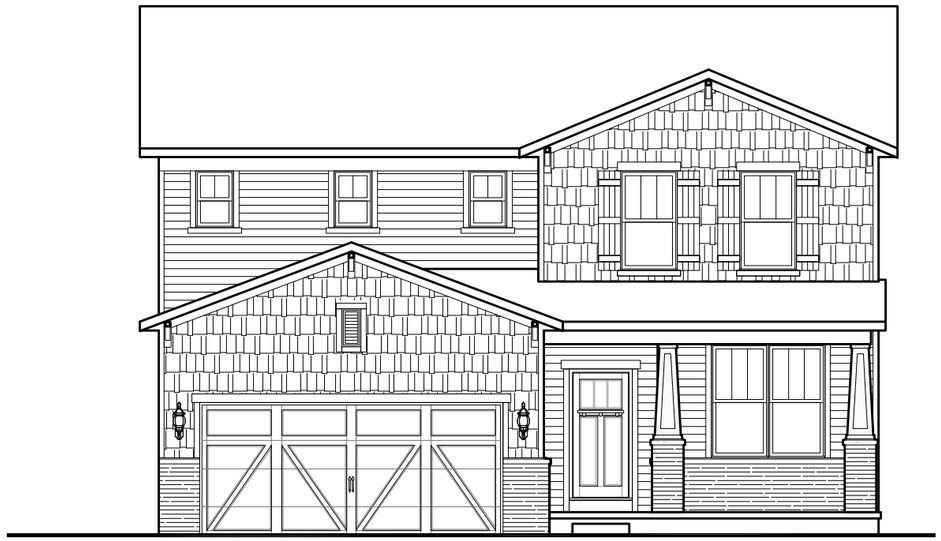
(c) Copyright 2026 PulteGroup, Inc.



LEFT ELEVATION

N.T.S

-



FRONT ELEVATION

N.T.S

-



RIGHT ELEVATION

N.T.S

-



REAR ELEVATION

N.T.S

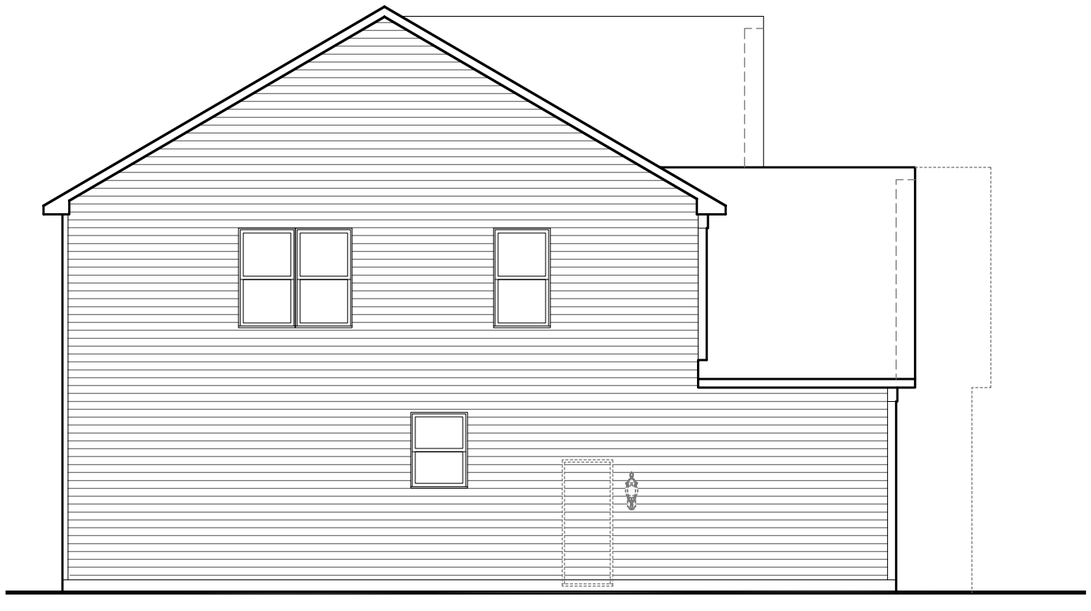
-

PulteGroup™

Newberry - CR2G | Birchwood | Crystal Lake, IL

(c) Copyright 2026 PulteGroup, Inc.

05/15/2026



LEFT ELEVATION

N.T.S

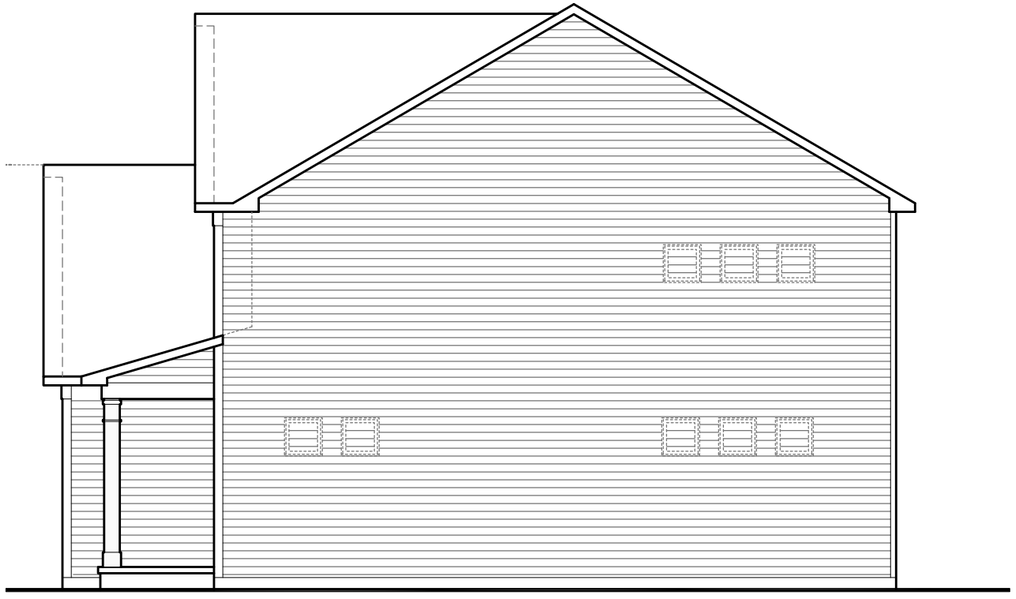
-



FRONT ELEVATION

N.T.S

-



RIGHT ELEVATION

N.T.S

-



REAR ELEVATION

N.T.S

-

(c) Copyright 2026 PulteGroup, Inc.



LEFT ELEVATION

N.T.S

–



FRONT ELEVATION

N.T.S

–



RIGHT ELEVATION

N.T.S

–

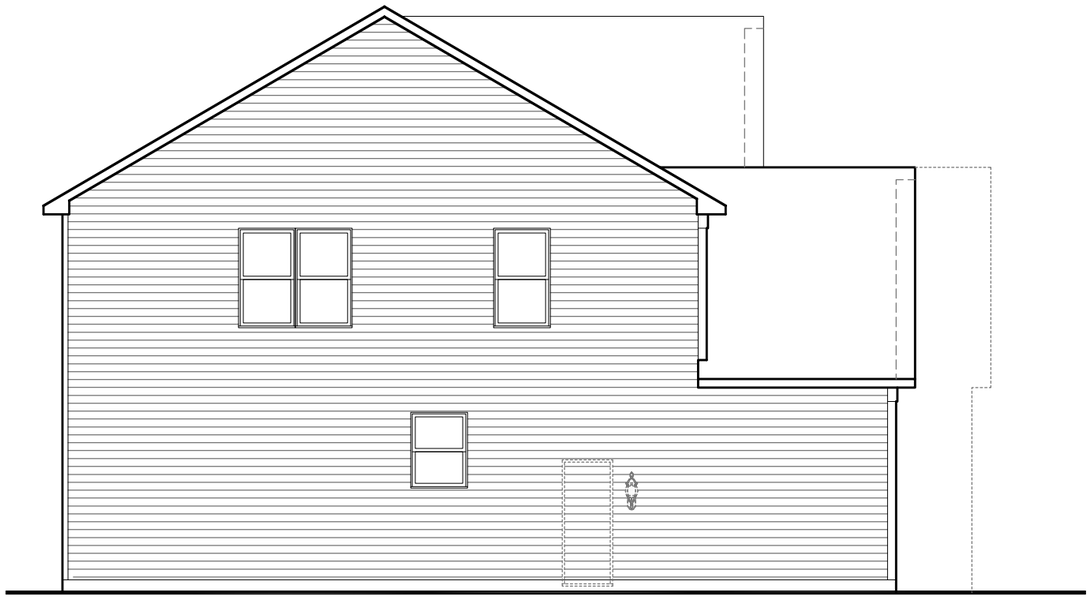


REAR ELEVATION

N.T.S

–

(c) Copyright 2026 PulteGroup, Inc.



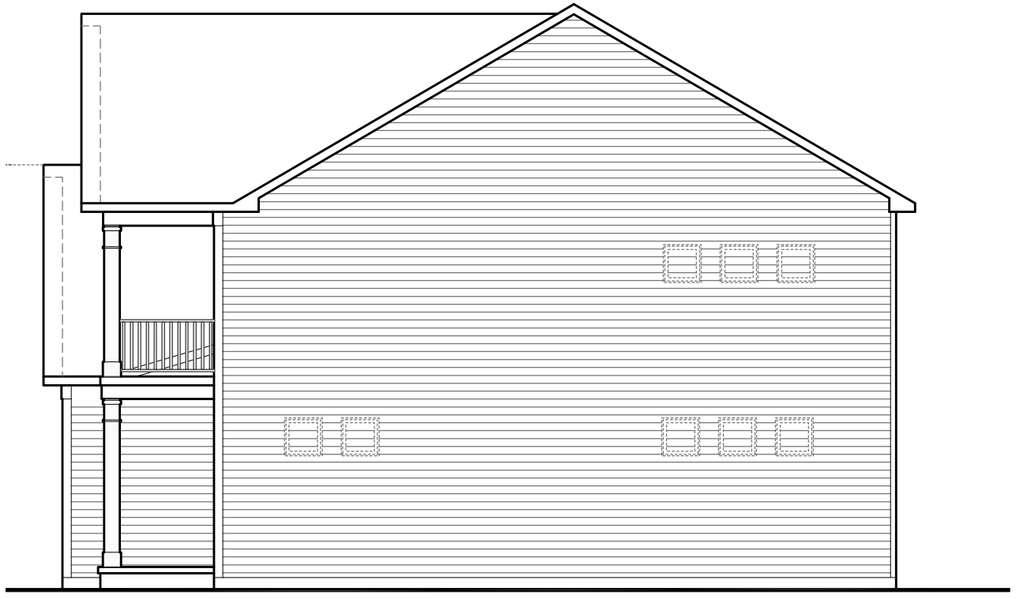
LEFT ELEVATION

N.T.S



FRONT ELEVATION

N.T.S



RIGHT ELEVATION

N.T.S



REAR ELEVATION

N.T.S

PulteGroup™

Newberry - HR2D | Birchwood | Crystal Lake, IL

(c) Copyright 2026 PulteGroup, Inc.

05/15/2026



LEFT ELEVATION

N.T.S

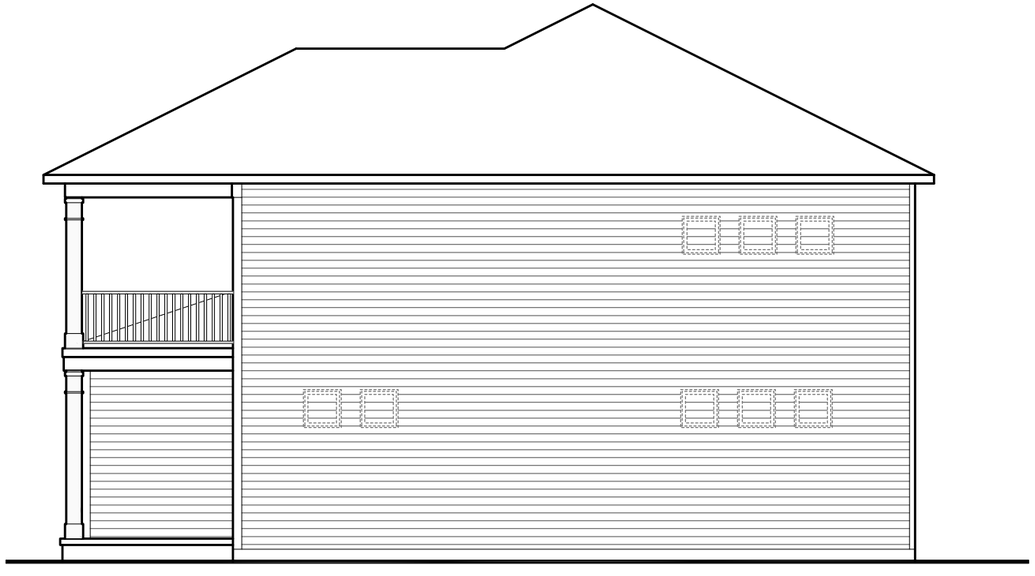
–



FRONT ELEVATION

N.T.S

–



RIGHT ELEVATION

N.T.S

–



REAR ELEVATION

N.T.S

–

(c) Copyright 2026 PulteGroup, Inc.



LEFT ELEVATION

N.T.S

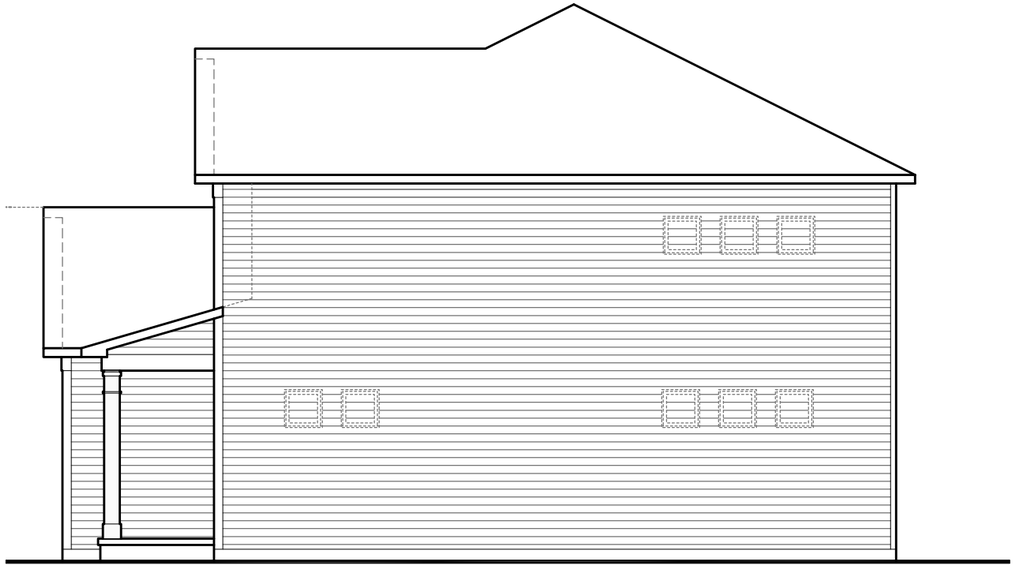
–



FRONT ELEVATION

N.T.S

–



RIGHT ELEVATION

N.T.S

–

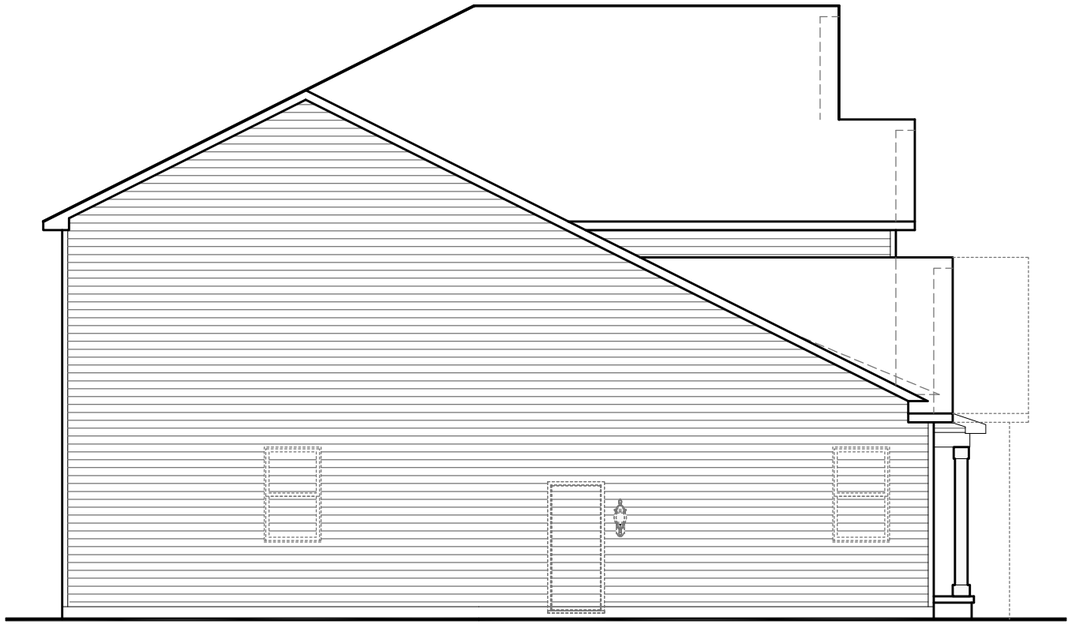


REAR ELEVATION

N.T.S

–

(c) Copyright 2026 PulteGroup, Inc.



LEFT ELEVATION

N.T.S

-



FRONT ELEVATION

N.T.S

-



RIGHT ELEVATION

N.T.S

-



REAR ELEVATION

N.T.S

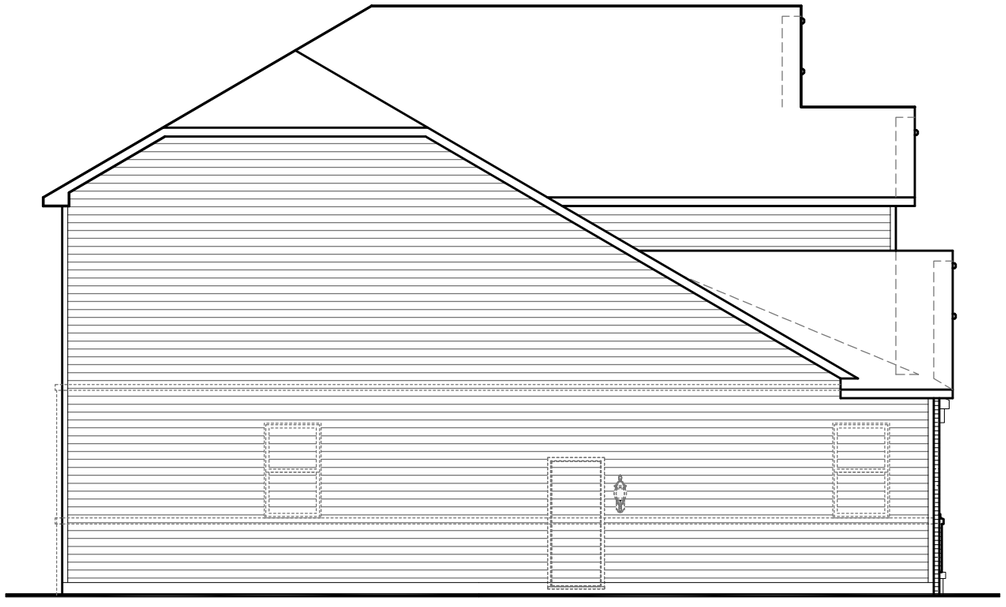
-

PulteGroup™

Riverton - HR1A | Birchwood | Crystal Lake, IL

(c) Copyright 2026 PulteGroup, Inc.

05/15/2026



LEFT ELEVATION

N.T.S

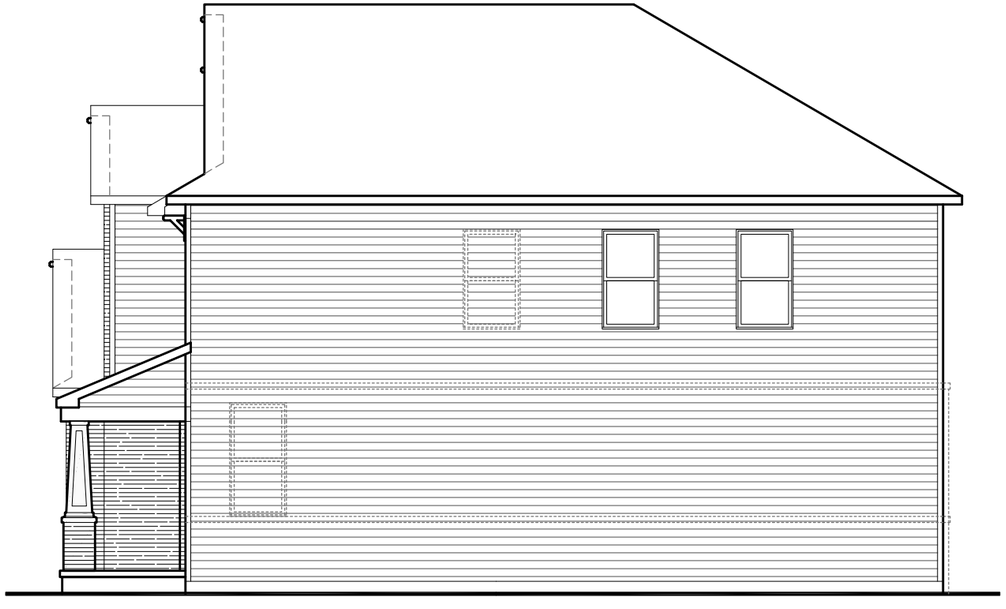
–



FRONT ELEVATION

N.T.S

–



RIGHT ELEVATION

N.T.S

–



REAR ELEVATION

N.T.S

–

(c) Copyright 2026 PulteGroup, Inc.



LEFT ELEVATION

N.T.S



FRONT ELEVATION

N.T.S



RIGHT ELEVATION

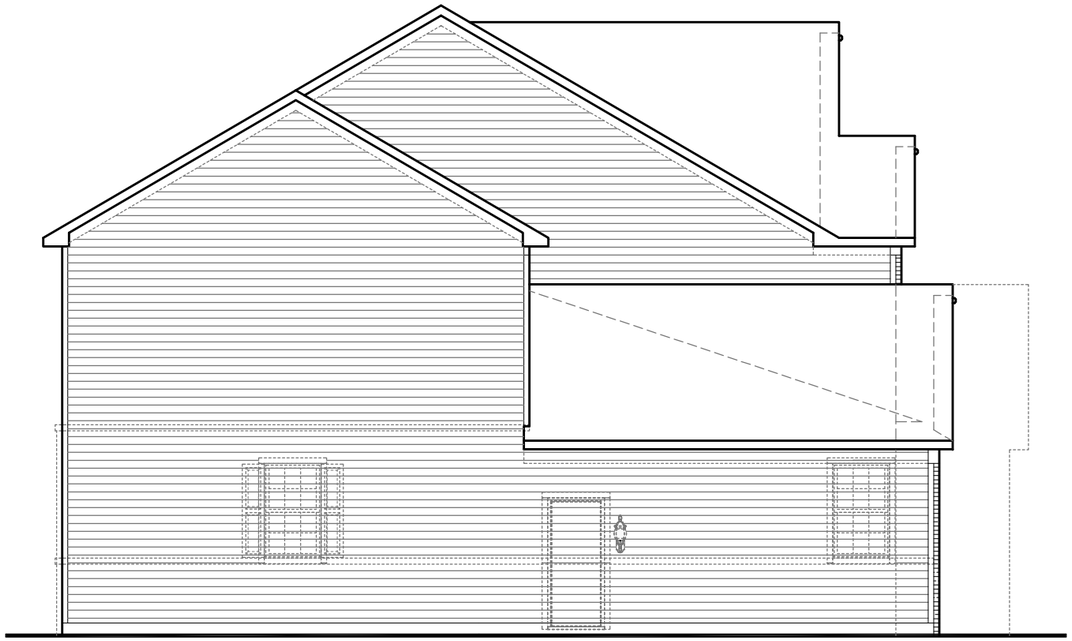
N.T.S



REAR ELEVATION

N.T.S

(c) Copyright 2026 PulteGroup, Inc.



LEFT ELEVATION

N.T.S

–



RIGHT ELEVATION

N.T.S

–



FRONT ELEVATION

N.T.S



REAR ELEVATION

N.T.S

–

PulteGroup™

Riverton - HR3M | Birchwood | Crystal Lake, IL

(c) Copyright 2026 PulteGroup, Inc.

05/15/2026



LEFT ELEVATION

N.T.S

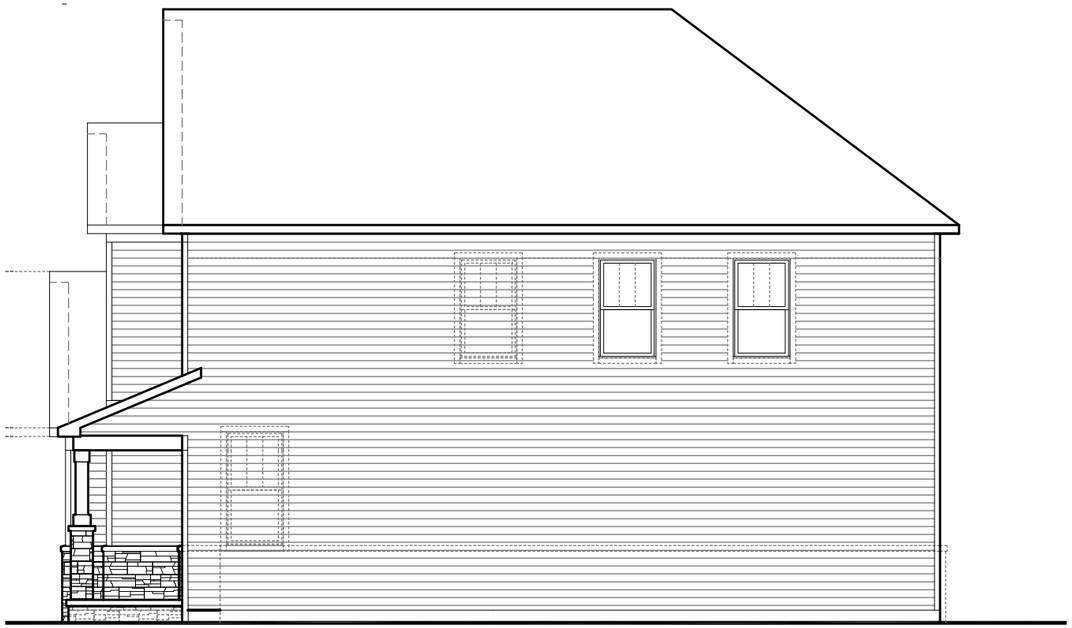
–



FRONT ELEVATION

N.T.S

–



RIGHT ELEVATION

N.T.S

–



REAR ELEVATION

N.T.S

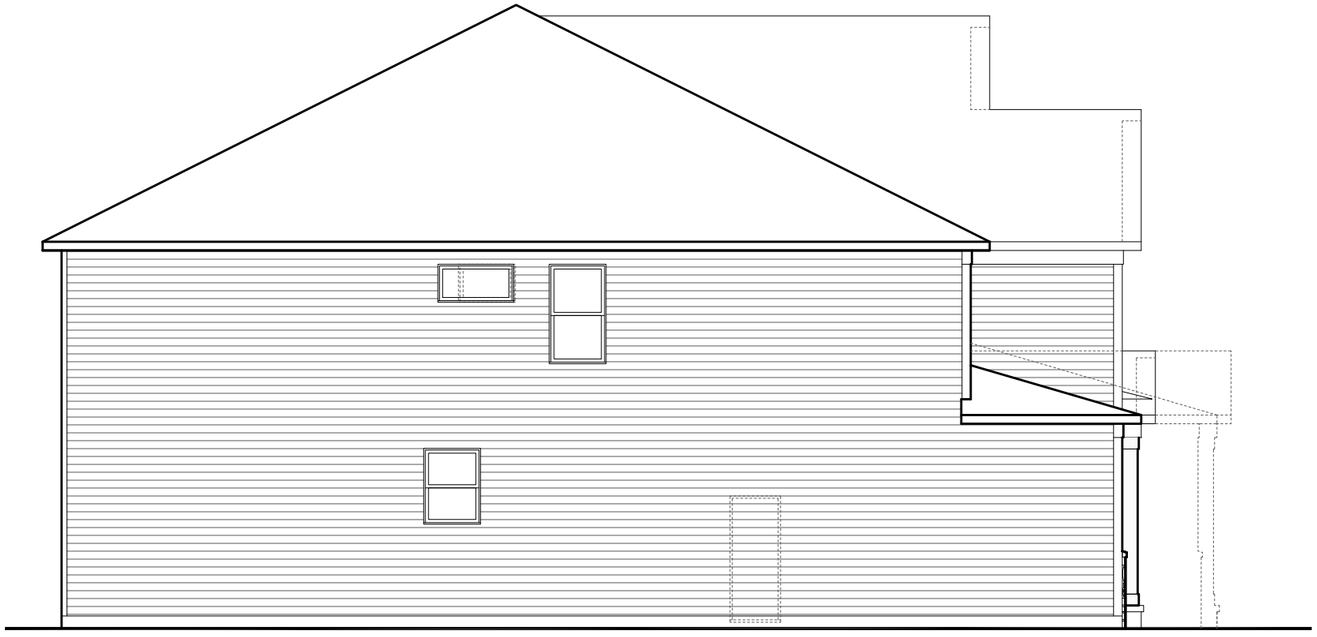
–

PulteGroup™

Riverton - NC2G | Birchwood | Crystal Lake, IL

(c) Copyright 2026 PulteGroup, Inc.

05/15/2026



LEFT ELEVATION

SCALE: N.T.S.



FRONT ELEVATION

SCALE: N.T.S.



RIGHT ELEVATION

SCALE: N.T.S.



REAR ELEVATION

SCALE: N.T.S.

(c) Copyright 2026 PulteGroup, Inc.



LEFT ELEVATION

SCALE: N.T.S.



FRONT ELEVATION

SCALE: N.T.S.



RIGHT ELEVATION

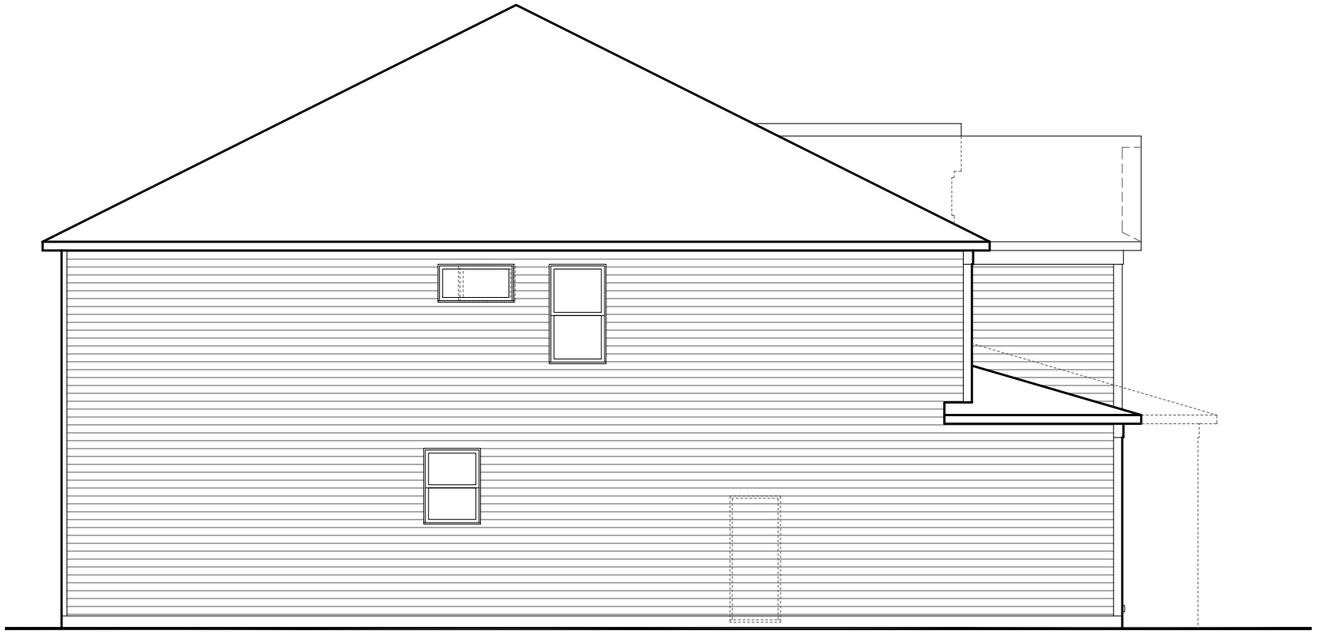
SCALE: N.T.S.



REAR ELEVATION

SCALE: N.T.S.

(c) Copyright 2026 PulteGroup, Inc.



LEFT ELEVATION

SCALE: N.T.S.



FRONT ELEVATION

SCALE: N.T.S.



RIGHT ELEVATION

SCALE: N.T.S.



REAR ELEVATION

SCALE: N.T.S.

(c) Copyright 2026 PulteGroup, Inc.



LEFT ELEVATION

SCALE: N.T.S.



FRONT ELEVATION

SCALE: N.T.S.



RIGHT ELEVATION

SCALE: N.T.S.



REAR ELEVATION

SCALE: N.T.S.

PulteGroup™

Waverly - LC2B Birchwood Crystal Lake, IL

(c) Copyright 2026 PulteGroup, Inc.

05/15/2026



LEFT ELEVATION

SCALE: N.T.S.



FRONT ELEVATION

SCALE: N.T.S.



RIGHT ELEVATION

SCALE: N.T.S.



REAR ELEVATION

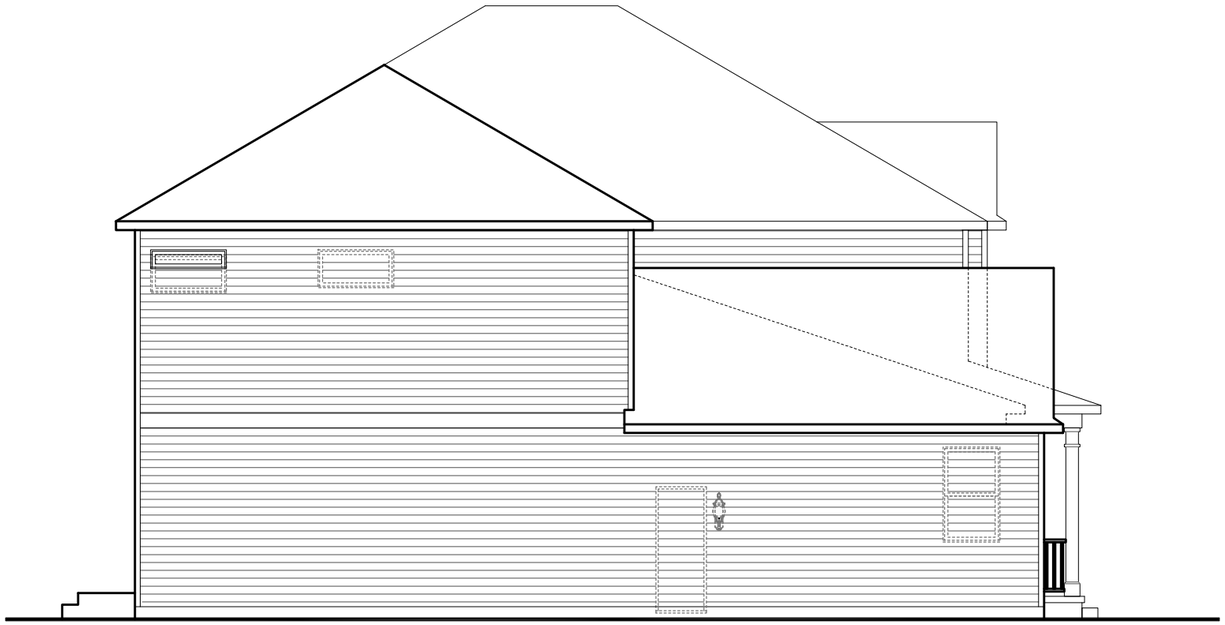
SCALE: N.T.S.

PulteGroup™

Waverly - NC2H Birchwood Crystal Lake, IL

(c) Copyright 2026 PulteGroup, Inc.

05/15/2026



LEFT ELEVATION

N.T.S

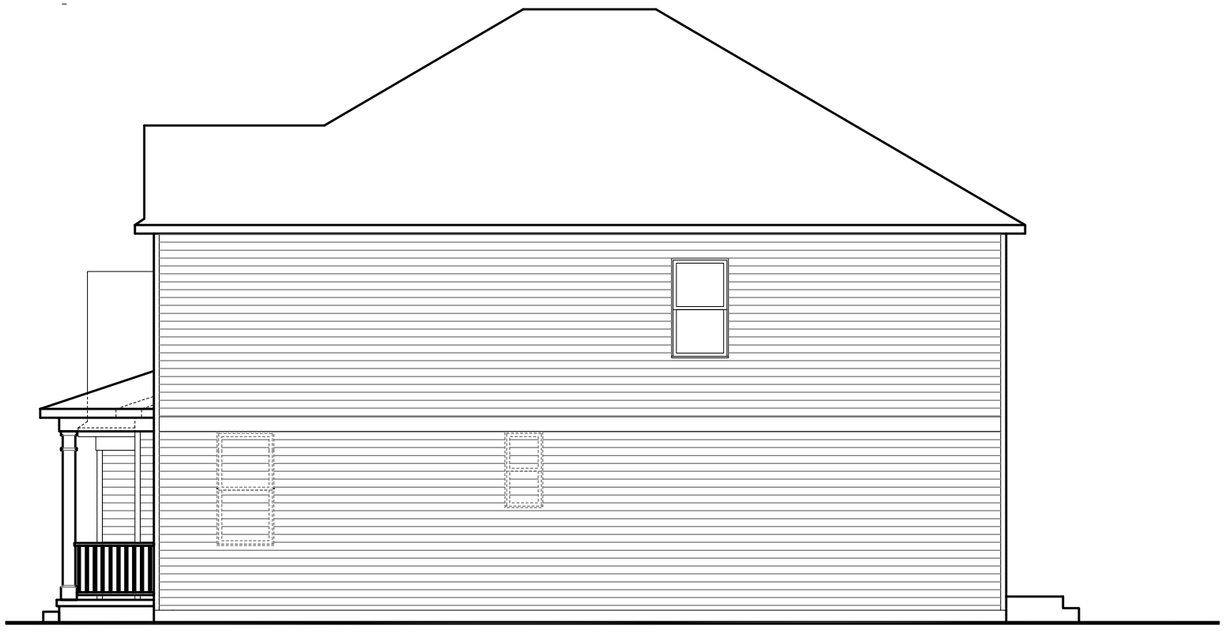
–



FRONT ELEVATION

N.T.S

–



RIGHT ELEVATION

N.T.S

–



REAR ELEVATION

N.T.S

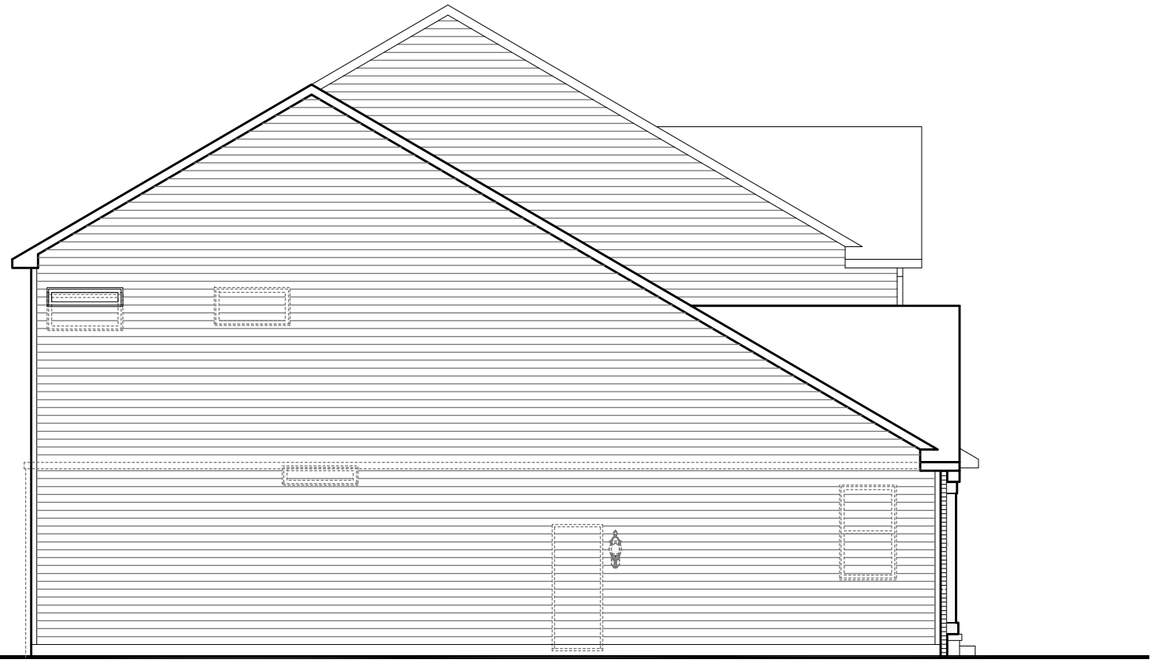
–

PulteGroup™

Westchester - HR2A Birchwood Crystal Lake, IL

(c) Copyright 2026 PulteGroup, Inc.

05/15/2026



LEFT ELEVATION

N.T.S

-



FRONT ELEVATION

N.T.S

-



RIGHT ELEVATION

N.T.S

-

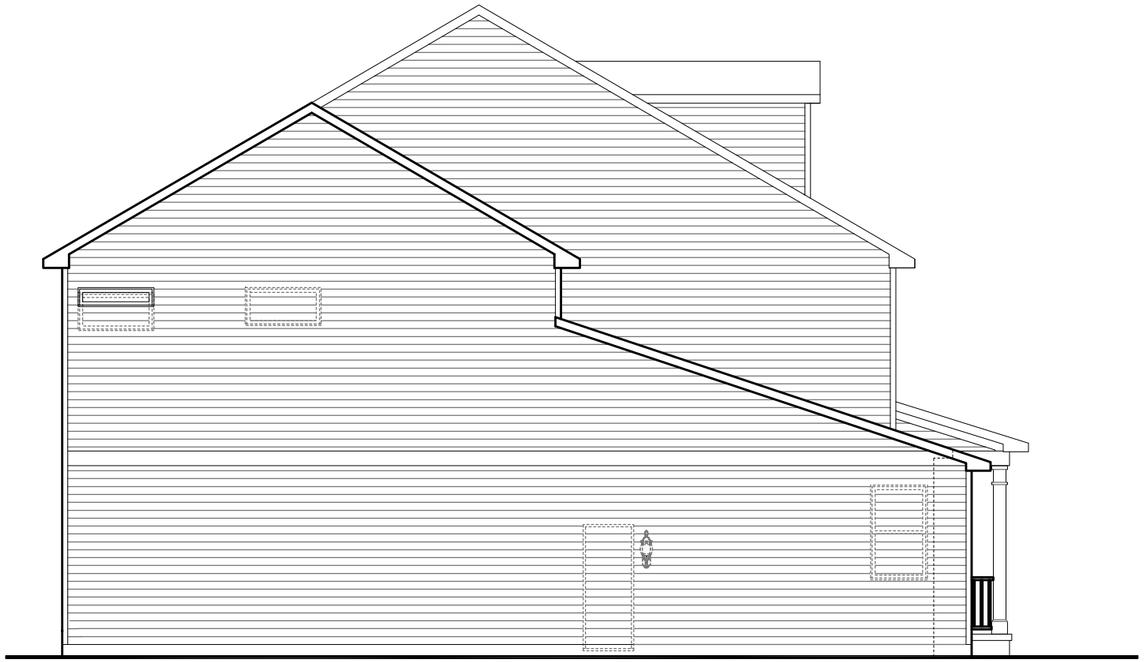


REAR ELEVATION

N.T.S

-

(c) Copyright 2026 PulteGroup, Inc.



LEFT ELEVATION

N.T.S

–



FRONT ELEVATION

N.T.S

–



RIGHT ELEVATION

N.T.S

–

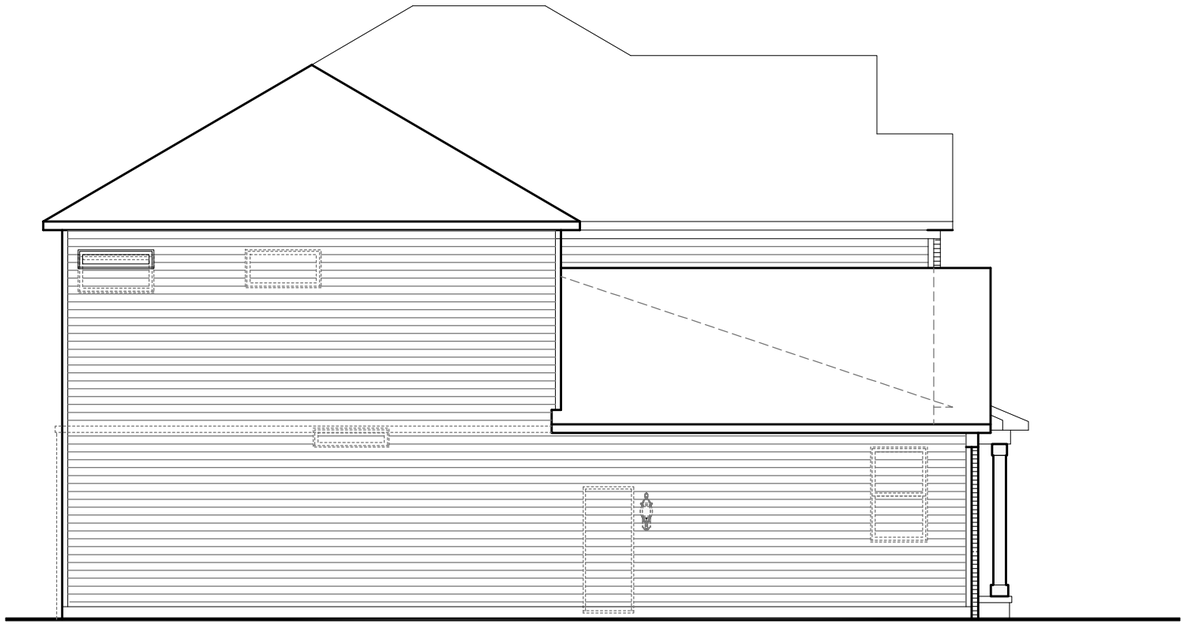


REAR ELEVATION

N.T.S

–

(c) Copyright 2026 PulteGroup, Inc.



LEFT ELEVATION

N.T.S

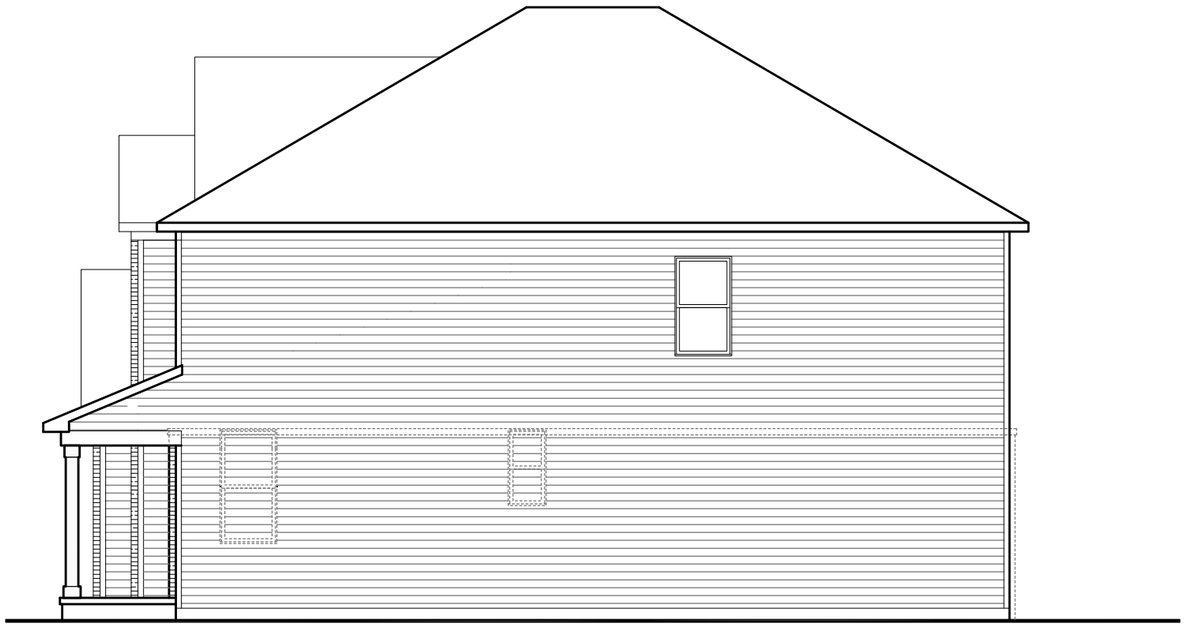
–



FRONT ELEVATION

N.T.S

–



RIGHT ELEVATION

N.T.S

–



REAR ELEVATION

N.T.S

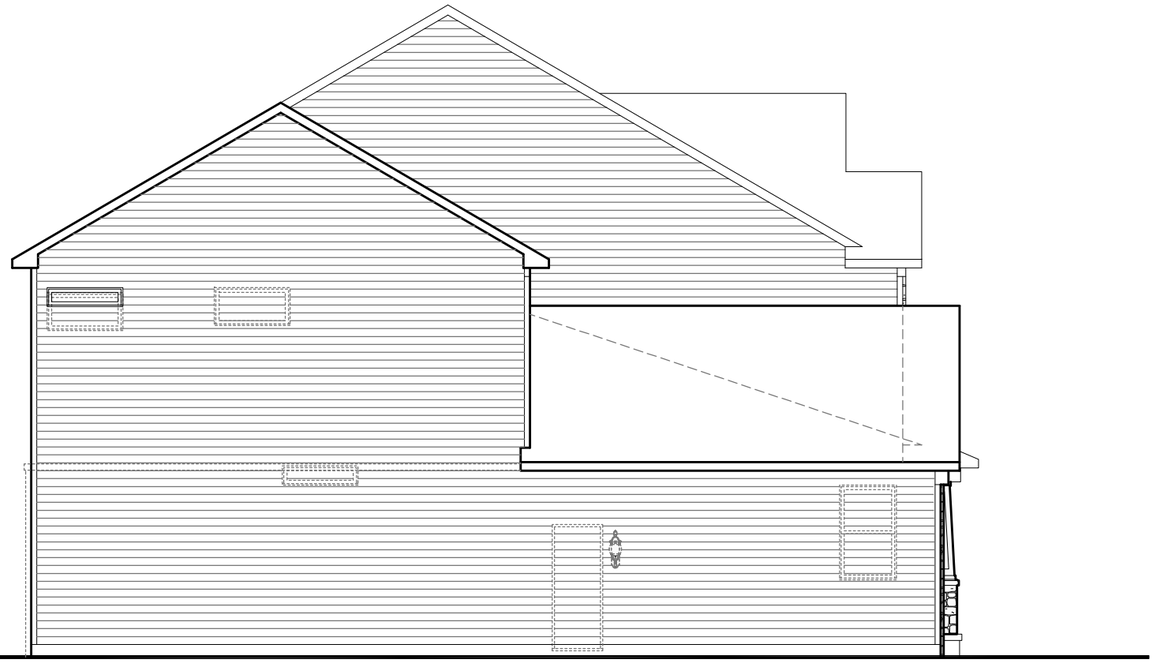
–

PulteGroup™

Westchester - HR3S | Birchwood | Crystal Lake, IL

(c) Copyright 2026 PulteGroup, Inc.

05/15/2026



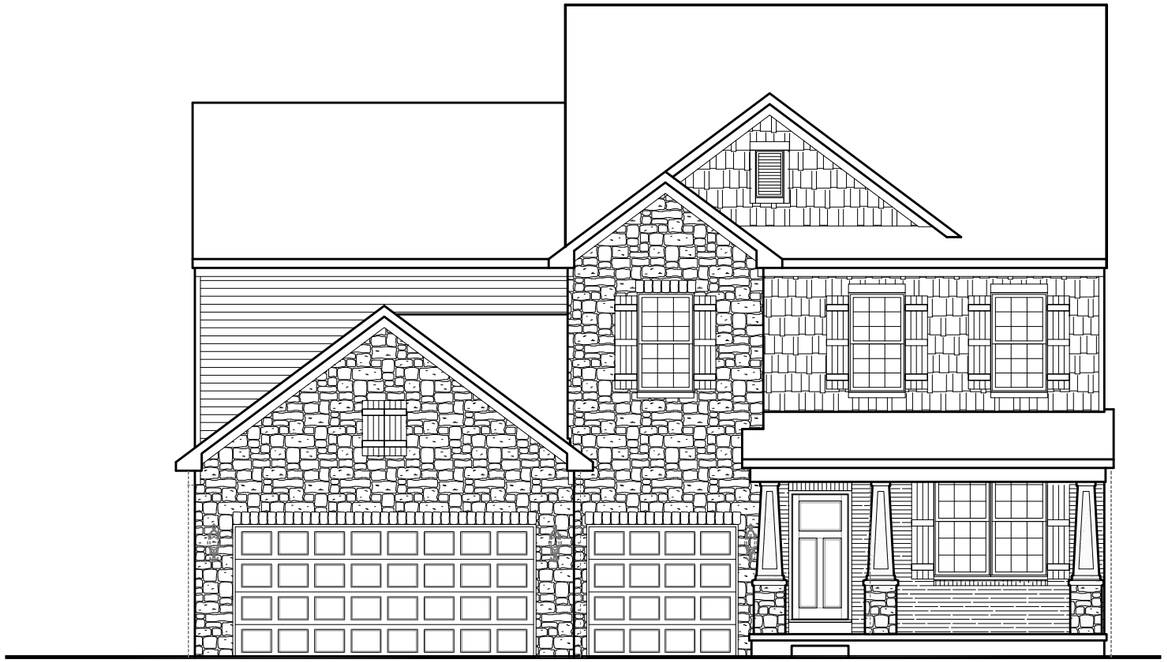
LEFT ELEVATION

N.T.S



RIGHT ELEVATION

N.T.S



FRONT ELEVATION

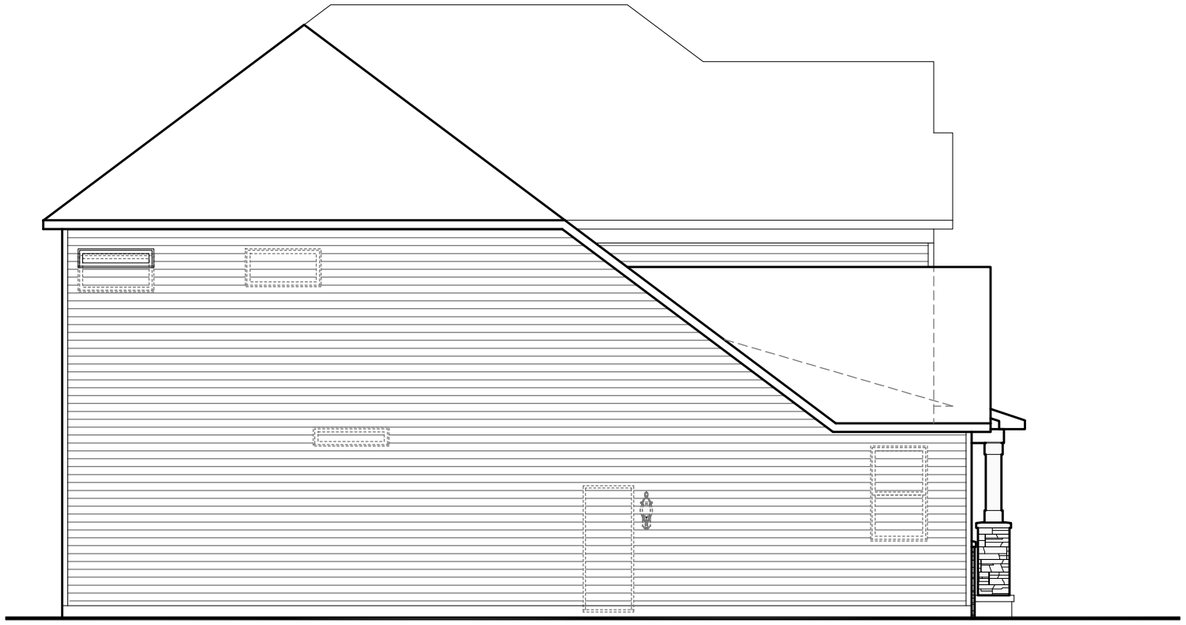
N.T.S



REAR ELEVATION

N.T.S

(c) Copyright 2026 PulteGroup, Inc.



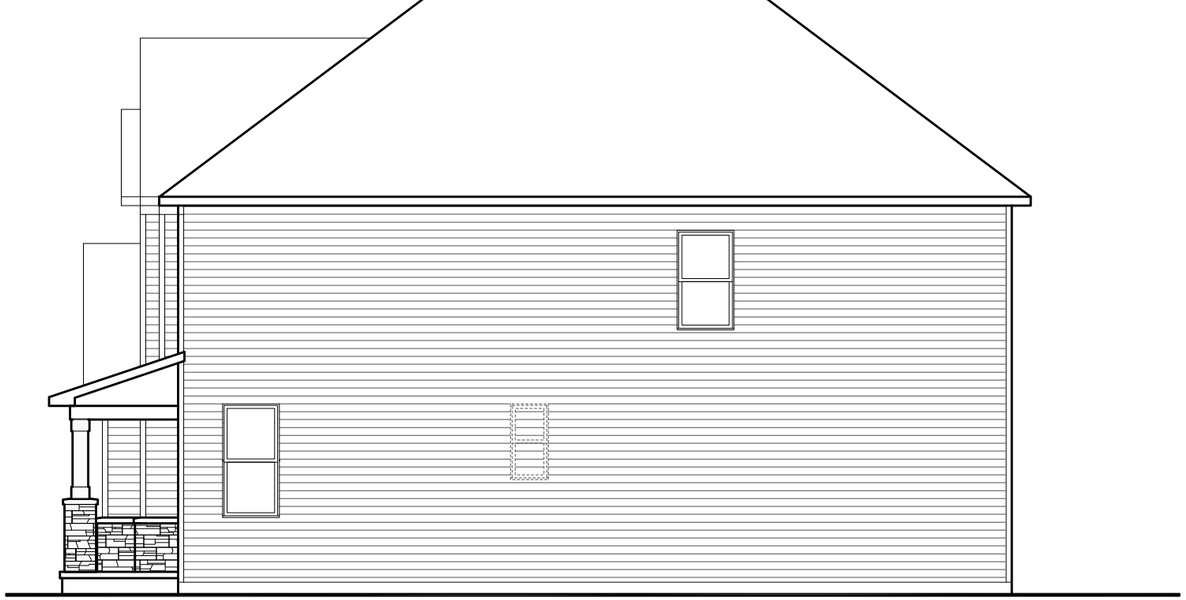
LEFT ELEVATION

N.T.S



FRONT ELEVATION

N.T.S



RIGHT ELEVATION

N.T.S



REAR ELEVATION

N.T.S

PulteGroup™

Westchester - NC2G | Birchwood | Crystal Lake, IL

(c) Copyright 2026 PulteGroup, Inc.

05/15/2026



LEFT ELEVATION

N.T.S



FRONT ELEVATION

N.T.S



RIGHT ELEVATION

N.T.S



REAR ELEVATION

N.T.S

(c) Copyright 2026 PulteGroup, Inc.



LEFT ELEVATION

N.T.S

-



FRONT ELEVATION

N.T.S

-



RIGHT ELEVATION

N.T.S

-



REAR ELEVATION

N.T.S

-

(c) Copyright 2026 PulteGroup, Inc.



LEFT ELEVATION

N.T.S

–



FRONT ELEVATION

N.T.S

–



RIGHT ELEVATION

N.T.S

–



REAR ELEVATION

N.T.S

–

PulteGroup™

Willwood - HR2B

Birchwood

Crystal Lake, IL

(c) Copyright 2026 PulteGroup, Inc.

05/15/2026



LEFT ELEVATION

N.T.S



FRONT ELEVATION

N.T.S



RIGHT ELEVATION

N.T.S



REAR ELEVATION

N.T.S

(c) Copyright 2026 PulteGroup, Inc.



LEFT ELEVATION

N.T.S

–



FRONT ELEVATION

N.T.S

–



RIGHT ELEVATION

N.T.S

–



REAR ELEVATION

N.T.S

–

(c) Copyright 2026 PulteGroup, Inc.



LEFT ELEVATION

N.T.S

–



FRONT ELEVATION

N.T.S

–



RIGHT ELEVATION

N.T.S

–



REAR ELEVATION

N.T.S

–

PulteGroup™

Willwood - LC2A

Birchwood

Crystal Lake, IL

(c) Copyright 2026 PulteGroup, Inc.

05/15/2026



LEFT ELEVATION

N.T.S

–



FRONT ELEVATION

N.T.S

–



RIGHT ELEVATION

N.T.S

–



REAR ELEVATION

N.T.S

–

(c) Copyright 2026 PulteGroup, Inc.



LEFT ELEVATION
N.T.S



FRONT ELEVATION
N.T.S



RIGHT ELEVATION
N.T.S



REAR ELEVATION
N.T.S

PulteGroup™

Willwood - NC2G | Birchwood | Crystal Lake, IL

(c) Copyright 2026 PulteGroup, Inc.

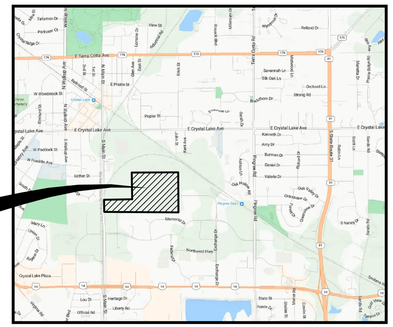
05/15/2026

FINAL SITE DEVELOPMENT PLANS
FOR
BIRCHWOOD PHASE 1 & 2
CRYSTAL LAKE, ILLINOIS
WATERMAIN-SANITARY SEWER-STREET-STREET LIGHTING AND DRAINAGE IMPROVEMENTS

LEGEND

EXISTING	PROPOSED	DESCRIPTION
◎	●	MANHOLE
○	●	CATCH BASIN
□	■	INLET
	⬢	CLEANOUT
	▭	SLOPE INLET BOX
⊢	⊢	HEADWALL
◁	◀	END SECTION
-C-C-	-C-C-	STORM SEWER
-C-C-C-	-C-C-C-	SANITARY SEWER
W	W	WATERMAIN
⊗	◉	VALVE & BOX
⊗	◉	WATER VALVE IN VAULT
☼	☼	FIRE HYDRANT
		CONTOURS
(ELEV)	ELEV	ELEVATIONS
☼	✦	STREET LIGHT
		WATERMAIN PROTECTION
		INLET PROTECTOR
		TEMPORARY DITCH CHECK
		SILT FENCE DITCH CHECK
		RIP-RAP
	➡	OVERFLOW ROUTE

PROJECT LOCATION



LOCATION MAP

N

INDEX OF SHEETS

Sheet Number	Sheet Title
01	TITLE SHEET
02	CONSTRUCTION SPECIFICATIONS – GENERAL NOTES (CRYSTAL LAKE)
03–04	CONSTRUCTION SPECIFICATIONS – GENERAL NOTES
05	OVERALL SITE PLAN
06	STREET PAVEMENT DESIGN AND DETAILS
07	EXISTING CONDITIONS AND DEMOLITION PLAN
08–09	MASTER UTILITY PLAN
10–11	STREET LIGHTING STRIPING AND SIGNAGE PLAN & DETAILS
12–27	DRAINAGE AND GRADING PLAN
28	PLAN & PROFILE: COMMONWEALTH DRIVE STA. 9+54.14 TO STA. 17+68.51
29	PLAN & PROFILE: BIRCHWOOD DRIVE STA. 20+00.00 TO STA. 30+75.00
30	PLAN & PROFILE: BIRCHWOOD DRIVE STA. 30+75.00 TO STA. 37+57.43
31	PLAN & PROFILE: EDWARD STREET STA. 40+00.00 TO STA. 48+50.00
32	PLAN & PROFILE: EDWARD STREET STA. 48+50.00 TO STA. 58+50.00
33	PLAN & PROFILE: SIDEYARD WATERMAIN – EDWARD STREET STA. 58+50.00 TO 63+83.26
34	PLAN & PROFILE: GEORGIA WAY STA. 63+83.26 TO STA. 72+50.00
35	PLAN & PROFILE: GEORGIA WAY STA. 72+50.00 TO STA. 78+19.56
36	PLAN & PROFILE: EMMETT CIRCLE STA. 80+00.00 TO STA. 86+00.00
37	PLAN & PROFILE: EMMETT CIRCLE STA. 86+00.00 TO STA. 93+43.10
38	PLAN & PROFILE: EXCHANGE DRIVE
39	SANITARY SEWER AND WATERMAIN CONSTRUCTION DETAILS
40	DRAINAGE STRUCTURE DETAILS
ER01–ER02	SOIL EROSION AND SEDIMENTATION CONTROL PLAN
ER03	SOIL EROSION AND SEDIMENTATION CONTROL DETAILS
ER04	STORMWATER POLLUTION PREVENTION PLAN

BENCH MARK/CONTROL POINTS

ELEVATION REFERENCE MARK:

NGS MONUMENT CRYSTAL LAKE 2A (PID AJ2959): STATION LOCATED IN THE NORTHWEST CORNER OF INTERSECTION OF MAIN STREET AND WOODSTOCK STREET. STATION IS 36 FEET WEST OF CENTERLINE OF MAIN ST AND 48 FEET NORTH OF CENTERLINE OF WOODSTOCK ST. STATION IS 300 FEET EAST OF THE METRA TRAIN STATION, 80 FT SOUTH OF THE RAILROAD TRACKS, 29 FEET NORTHEAST OF AN INLET, 23 FEET NORTHEAST OF A MANHOLE, 23 FEET NORTH OF THE BACK OF CURB OF WOODSTOCK ST. 13 FEET WEST OF THE BACK OF CURB OF MAIN ST, 10 FEET WEST OF A TRAFFIC SIGNAL HANDHOLE, 2.5 FEET WEST OF THE CONCRETE SIDEWALK, AND 9.0 FEET EAST OF AN ORANGE FIBERGLASS WITNESS POST. NOTE – ACCESS TO DATUM POINT THROUGH 6 INCH LOGO CAP. DATUM POINT IS 0.45 FEET BELOW CAP. THE ROD WAS DRIVEN TO REFUSAL AND ANCHORED. PK NAILS WERE SET IN WOOD PHYSICAL TIES.
ELEVATION: 928 NAVD 88

CONTROL POINTS:

CP #101: FOUND '+' ON TOP OF CONCRETE CURB OF THE WEST PARKING LOT FOR BUILDING LOCATED AT 215 EXCHANGE DRIVE. APPROXIMATELY 48.5 FEET EAST AND 72.3 FEET SOUTH OF THE NORTHEAST CORNER OF THE SUBJECT SITE
NORTHING: 2028984.53
EASTING: 991652.27
ELEVATION: 928.52 NAVD 88

CP #106: SET '+' ON TOP OF CONCRETE CURB OF THE WEST PARKING LOT FOR BUILDING LOCATED AT 215 EXCHANGE DRIVE. APPROXIMATELY 13 FEET EAST AND 21 FEET SOUTH OF THE SOUTHEAST CORNER OF THE SUBJECT SITE
NORTHING: 2027623.29
EASTING: 991623.51
ELEVATION: 913.30 NAVD 88

CP #125: FOUND '+" ON TOP OF CONCRETE CURB ON EAST SIDE OF MAIN STREET IN FRONT OF THE FIRST FIRE HYDRANT LOCATED APPROXIMATELY 125 FEET NORTH OF THE SOUTHWEST CORNER THE OF SUBJECT SITE.
NORTHING: 2027784.07
EASTING: 988991.77
ELEVATION: 908.86 NAVD 88

PROFESSIONAL ENGINEER'S CERTIFICATION

STATE OF ILLINOIS)
SS.
COUNTY OF DU PAGE)

I, CHRISTOPHER R. MORGART , A LICENSED PROFESSIONAL ENGINEER OF ILLINOIS, HEREBY CERTIFY THAT THIS TECHNICAL SUBMISSION WAS PREPARED ON BEHALF OF PULTE HOME COMPANY, LLC, BY CEMCON, LTD. UNDER MY PERSONAL DIRECTION. THIS TECHNICAL SUBMISSION IS INTENDED TO BE USED AS AN INTEGRAL PART OF AND IN CONJUNCTION WITH THE PROJECT SPECIFICATIONS AND CONTRACT DOCUMENTS.

DATED THIS 21ST DAY OF APRIL , A.D. 2026.

ILLINOIS LICENSED PROFESSIONAL ENGINEER NO. 062–055788
MY LICENSE EXPIRES ON NOVEMBER 30, 2027

PROFESSIONAL DESIGN FIRM LICENSE NUMBER 184–002937
EXPIRES APRIL 30, 2027

NOTE : UNLESS THIS DOCUMENT BEARS THE ORIGINAL SIGNATURE AND IMPRESSED SEAL OF THE DESIGN PROFESSIONAL ENGINEER, IT IS NOT A VALID TECHNICAL SUBMISSION.

FOR UNDERGROUND UTILITY LOCATIONS, CALL
J.U.L.I.E.
TOLL FREE
TEL. 1-800-892-0123 or 811

DATE: _____

RELEASED FOR PLAN REVIEW AND PERMIT PROCESSING ONLY.

IF USED FOR BIDDING PURPOSES, THOSE PARTIES CONCERNED SHALL BE ADVISED THAT REVISIONS MAY BE REQUIRED PRIOR TO PLAN APPROVAL.

NOT ISSUED FOR CONSTRUCTION UNTIL APPROVED BY THE CITY OF CRYSTAL LAKE AND PERMITTED AS REQUIRED.

Copyright © 2026 Cemcon, Ltd. All rights reserved.

PREPARED FOR:
PULTE HOME COMPANY, LLC
1900 E. GOLF ROAD, SUITE 300
SCHAUMBURG, IL 60173
(847) 230–5400

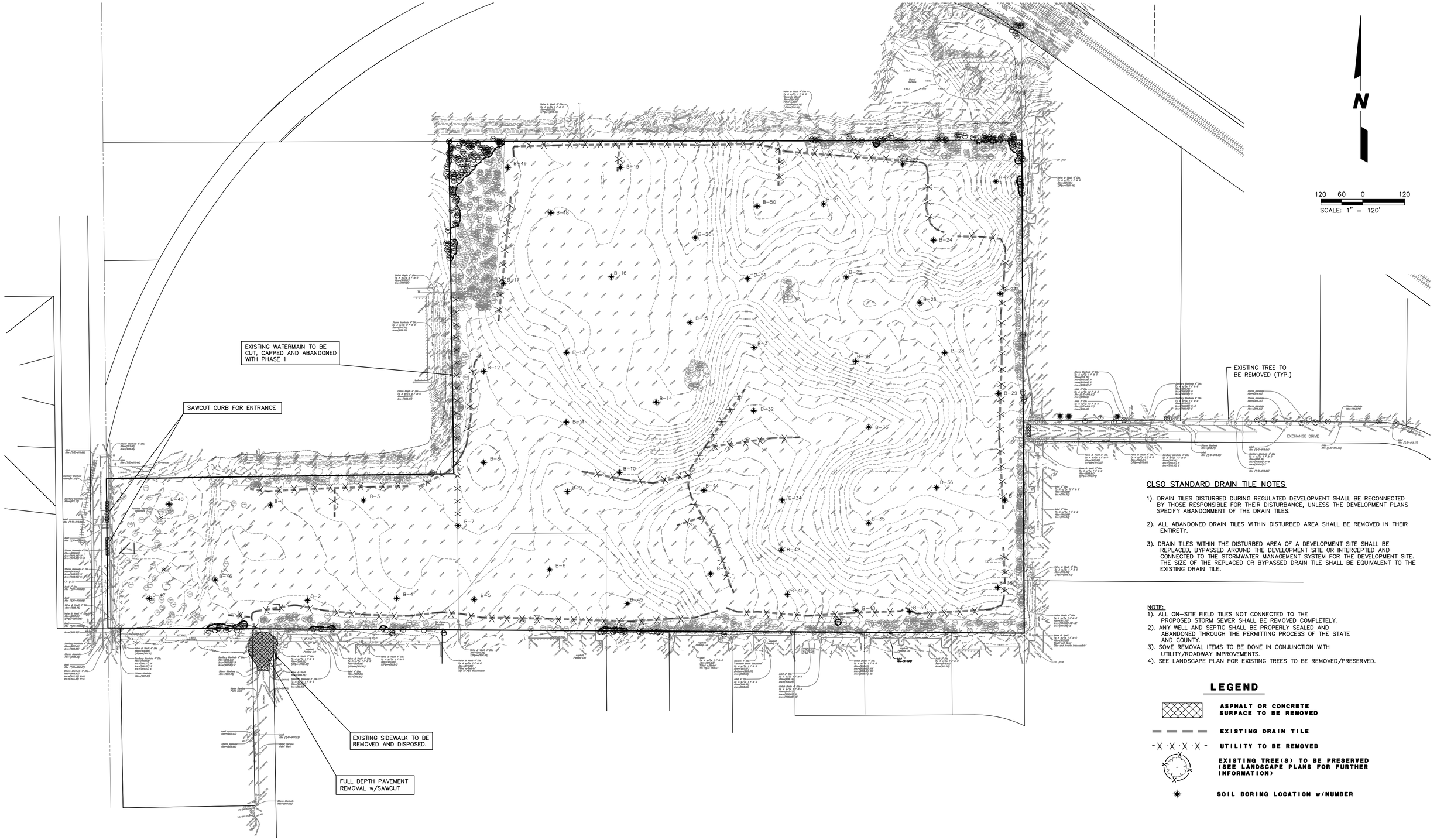
PREPARED BY:
CEMCON, Ltd.
Consulting Engineers, Land Surveyors & Planners
2280 White Oak Circle, Suite 100
Aurora, Illinois 60502–9675
Ph: 630.862.2100 Fax: 630.862.2199
E–Mail: info@cemcon.com Website: www.cemcon.com

REVISIONS

NO.	DATE	SHEETS	NO.	DATE	SHEETS

JOB NO. 402.176
COMPLETION DATE :
APRIL 21, 2026
SHEET 1 OF 40

BIRCHWOOD PHASE 1 & 2 – FINAL ENGINEERING – 402.176 – AS SUBMITTED: 04–21–26/LAL



CLSO STANDARD DRAIN TILE NOTES

1). DRAIN TILES DISTURBED DURING REGULATED DEVELOPMENT SHALL BE RECONNECTED BY THOSE RESPONSIBLE FOR THEIR DISTURBANCE, UNLESS THE DEVELOPMENT PLANS SPECIFY ABANDONMENT OF THE DRAIN TILES.

2). ALL ABANDONED DRAIN TILES WITHIN DISTURBED AREA SHALL BE REMOVED IN THEIR ENTIRETY.

3). DRAIN TILES WITHIN THE DISTURBED AREA OF A DEVELOPMENT SITE SHALL BE REPLACED, BYPASSED AROUND THE DEVELOPMENT SITE OR INTERCEPTED AND CONNECTED TO THE STORMWATER MANAGEMENT SYSTEM FOR THE DEVELOPMENT SITE. THE SIZE OF THE REPLACED OR BYPASSED DRAIN TILE SHALL BE EQUIVALENT TO THE EXISTING DRAIN TILE.

NOTE:
1). ALL ON-SITE FIELD TILES NOT CONNECTED TO THE PROPOSED STORM SEWER SHALL BE REMOVED COMPLETELY.
2). ANY WELL AND SEPTIC SHALL BE PROPERLY SEALED AND ABANDONED THROUGH THE PERMITTING PROCESS OF THE STATE AND COUNTY.
3). SOME REMOVAL ITEMS TO BE DONE IN CONJUNCTION WITH UTILITY/ROADWAY IMPROVEMENTS.
4). SEE LANDSCAPE PLAN FOR EXISTING TREES TO BE REMOVED/PRESERVED.

LEGEND

- ASPHALT OR CONCRETE SURFACE TO BE REMOVED
- EXISTING DRAIN TILE
- UTILITY TO BE REMOVED
- EXISTING TREE(S) TO BE PRESERVED (SEE LANDSCAPE PLANS FOR FURTHER INFORMATION)
- SOIL BORING LOCATION w/NUMBER

Copyright © 2026 Cemcon, Ltd. All rights reserved.

PREPARED FOR:
PULTE HOME COMPANY, LLC
1900 E. GOLF ROAD, SUITE 300
SCHAUMBURG, IL 60173
(847) 230-5400

PREPARED BY:
CEMCON, Ltd.
Consulting Engineers, Land Surveyors & Planners
2280 White Oak Circle, Suite 100
Aurora, Illinois 60502-9675
Ph: 630.862.2100 Fax: 630.862.2199
E-Mail: info@cemcon.com Website: www.cemcon.com

REVISIONS

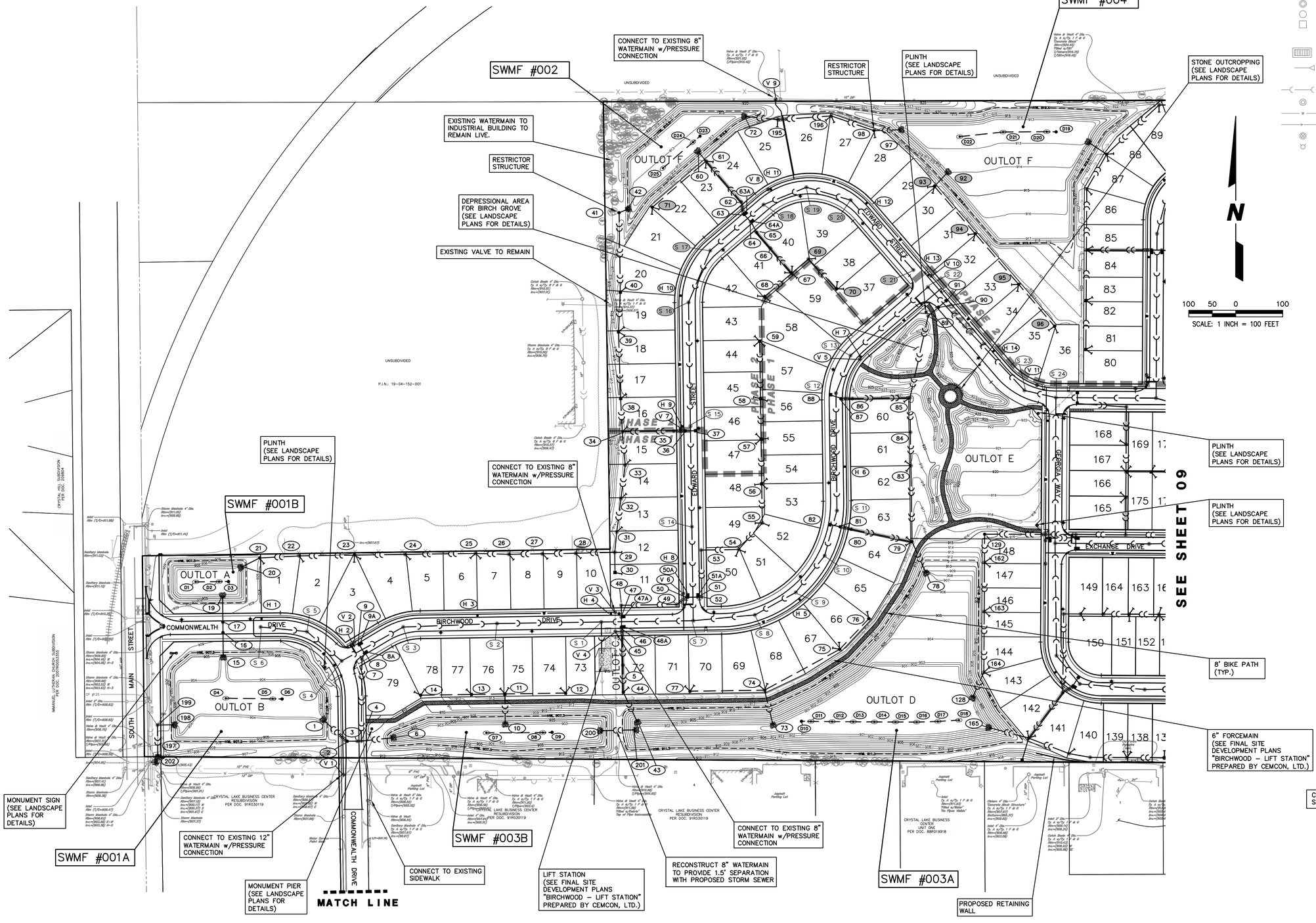
NO.	DATE	DESCRIPTION	NO.	DATE	DESCRIPTION

EXISTING CONDITIONS AND DEMOLITION PLAN

BIRCHWOOD PHASE 1 & 2

FILE NAME: DEMO	DSGN. BY: CRM	JOB NO.: 402.176	FLD. BK./PG.: C32/7-15	SHEET NO.
DIR: 402176	DRN. BY: LAL	DATE: 04-21-26	SCALE: 1" = 120'	07 of 40

PLOT FILE CREATED: 4/20/2026 4:01 PM BY LESLIE LUNDBERG DRAWING LAST SAVED: 4/20/2026 12:55 PM BY LESLIE DRAWING PATH: P:\402176\DWG\ENG\DRAWINGS\FINAL DRAFTING\DEMO.DWG



LEGEND

EXISTING	PROPOSED	DESCRIPTION
		STORM SEWER
		STORM MANHOLE
		CATCH BASIN
		INLET
		CLEANOUT
		SLOPE INLET BOX
		END SECTION
		SUMP DRAIN CONDUIT
		SANITARY SEWER
		SANITARY MANHOLE
		WATERMAIN
		FORCEMAIN
		WATER VALVE IN VAULT
		FIRE HYDRANT
		DRYWELL
		STREET LIGHT
		BIKE PATH
		PHASE LINES

(No.) NUMBERING SYSTEM USED ON PLANS FOR DRAINAGE STRUCTURE IDENTIFICATION

(DNo.) NUMBERING SYSTEM USED ON PLANS FOR INFILTRATION BASIN STRUCTURES IDENTIFICATION (DRYWELL/CB)

(S No.) NUMBERING SYSTEM USED ON PLANS FOR SANITARY MANHOLE IDENTIFICATION

(H No.) NUMBERING SYSTEM USED ON PLANS FOR FIRE HYDRANT IDENTIFICATION

(V No.) NUMBERING SYSTEM USED ON PLANS FOR VALVE VAULT IDENTIFICATION

NOTE: ALL SANITARY SEWER SHALL BE 8 INCH DIA. UNLESS OTHERWISE NOTED.

ALL WATERMAIN SHALL BE 8 INCH DIA. UNLESS OTHERWISE NOTED.

PHASING LEGEND

(XX) — PH1 UTILITIES

(XX) — PH2 UTILITIES

PLOT FILE CREATED: 4/20/2026 1:16 PM BY LESLIE LUNDBERG DRAWING LAST SAVED: 4/20/2026 1:15 PM BY LESLIE DRAWING PATH: P:\402176\DWG\ENG\DRAWINGS\FINAL DRAFTING\OVRUTIL.DWG

PREPARED FOR:
PULTE HOME COMPANY, LLC
1900 E. GOLF ROAD, SUITE 300
SCHAUMBURG, IL 60173
(847) 230-5400

PREPARED BY:
CEMCON, Ltd.
Consulting Engineers, Land Surveyors & Planners
2280 White Oak Circle, Suite 100
Aurora, Illinois 60502-9675
Ph: 630.862.2100 Fax: 630.862.2199
E-Mail: info@cemcon.com Website: www.cemcon.com

REVISIONS

NO.	DATE	DESCRIPTION	NO.	DATE	DESCRIPTION

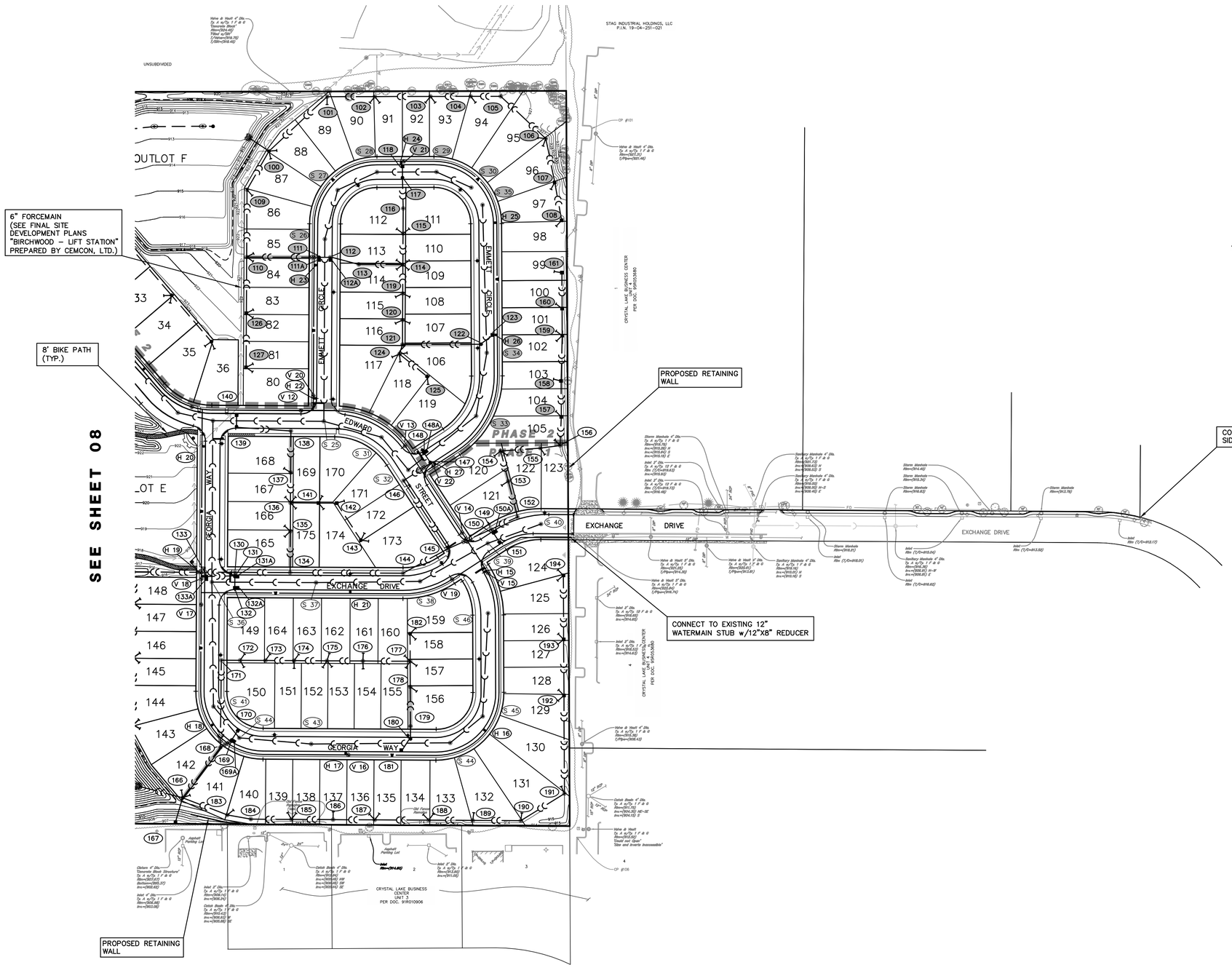
Copyright © 2026 Cemcon, Ltd. All rights reserved.

MASTER UTILITY PLAN

BIRCHWOOD PHASE 1 & 2

FILE NAME: OVRUTIL	DSGN. BY: CRM	JOB NO.: 402.176	FLD. BK./PG.: C32/7-15	SHEET NO.
DIR: 402176	DRN. BY: LAL	DATE: 04-21-26	SCALE: 1" = 100'	08 of 40

SEE FINAL SITE DEVELOPMENT PLANS
"BIRCHWOOD - LIFT STATION"
PREPARED BY CEMCON, LTD.
FOR FORCEMAIN





SCALE: 1 INCH = 100 FEET

LEGEND

EXISTING	PROPOSED	DESCRIPTION
		STORM SEWER
		STORM MANHOLE
		CATCH BASIN
		INLET
		CLEANOUT
		SLOPE INLET BOX
		END SECTION
		SUMP DRAIN CONDUIT
		SANITARY SEWER
		SANITARY MANHOLE
		WATERMAIN
		FORCEMAIN
		WATER VALVE IN VAULT
		FIRE HYDRANT
		DRYWELL
		STREET LIGHT
		BIKE PATH
		PHASE LINES

(No.) NUMBERING SYSTEM USED ON PLANS FOR DRAINAGE STRUCTURE IDENTIFICATION

(DNo.) NUMBERING SYSTEM USED ON PLANS FOR INFILTRATION BASIN STRUCTURES IDENTIFICATION (DRYWELL/CB)

(S No.) NUMBERING SYSTEM USED ON PLANS FOR SANITARY MANHOLE IDENTIFICATION

(H No.) NUMBERING SYSTEM USED ON PLANS FOR FIRE HYDRANT IDENTIFICATION

(V No.) NUMBERING SYSTEM USED ON PLANS FOR VALVE VAULT IDENTIFICATION

NOTE: ALL SANITARY SEWER SHALL BE 8 INCH DIA. UNLESS OTHERWISE NOTED.

ALL WATERMAIN SHALL BE 8 INCH DIA. UNLESS OTHERWISE NOTED.

PHASING LEGEND

(XX) — PH1 UTILITIES

(XX) — PH2 UTILITIES

PLOT FILE CREATED: 4/20/2026 1:16 PM BY LESLIE LUNDBERG DRAWING LAST SAVED: 4/20/2026 1:15 PM BY LESLIE DRAWING PATH: P:\402176\DWG\ENG\DRAWINGS\FINAL DRAFTING\OVRUTIL.DWG

Copyright © 2026 Cemcon, Ltd. All rights reserved.

PREPARED FOR:
PULTE HOME COMPANY, LLC
1900 E. GOLF ROAD, SUITE 300
SCHAUMBURG, IL 60173
(847) 230-5400

PREPARED BY:
CEMCON, Ltd.
Consulting Engineers, Land Surveyors & Planners
2280 White Oak Circle, Suite 100
Aurora, Illinois 60502-9675
Ph: 630.862.2100 Fax: 630.862.2199
E-Mail: info@cemcon.com Website: www.cemcon.com

REVISIONS

NO.	DATE	DESCRIPTION	NO.	DATE	DESCRIPTION

MASTER UTILITY PLAN

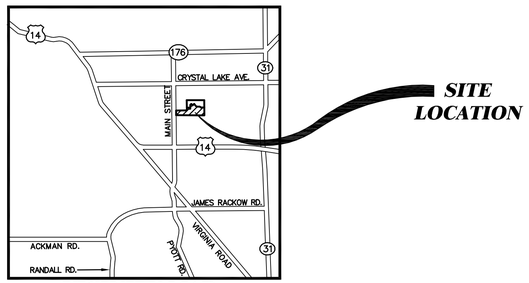
BIRCHWOOD PHASE 1 & 2

FILE NAME: OVRUTIL	DSGN. BY: CRM	JOB NO.: 402.176	FLD. BK./PG.: C32/7-15	SHEET NO. 09 of 40
DIR: 402176	DRN. BY: LAL	DATE: 04-21-26	SCALE: 1" = 100'	

FINAL PLAT OF SUBDIVISION FOR
BIRCHWOOD SUBDIVISION - PHASE 1

BEING A PART OF THE SOUTH HALF OF THE NORTHWEST QUARTER OF SECTION 4, TOWNSHIP 43 NORTH, RANGE 8 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN MCHENRY COUNTY, ILLINOIS.

NOTE:
KEYMAP FOR BOUNDARY ONLY. SEE FOLLOWING SHEETS FOR PARTICULARS.



VICINITY MAP

LINE TABLE		
LINE	BEARING	LENGTH
L1	S 00°50'47" E	94.85'
L2	N 27°38'24" E	17.83'
L3	N 49°21'03" E	124.35'
L4	S 40°38'57" E	175.93'
L5	S 33°05'37" E	60.00'
L6	N 56°54'23" E	68.84'

CURVE TABLE			
CURVE	LENGTH	RADIUS	CHORD BEARING
C1	102.68'	120.00'	S 65°09'42" E
C2	177.75'	180.00'	S 61°23'02" E
C3	35.64'	180.00'	N 51°14'04" E

PARCEL INDEX NUMBERS
PART OF 19-04-152-003
19-04-152-004
PART OF 19-04-176-003
19-04-176-004
CRYSTAL LAKE, ILLINOIS.

TOTAL AREA OF SUBDIVISION
40.661 ACRES
(MORE OR LESS)

N

100 50 0 100
SCALE: 1 INCH = 100 FEET

LEGEND
- SUBDIVISION BOUNDARY LINE (Heavy Solid Line)
- LOT LINE/PROPERTY LINE (Solid Line)
- ADJACENT LOT LINE/PROPERTY LINE (Light Solid Line)
- EASEMENT LINE/LIMITS OF EASEMENT (Short Dashed Lines)
- CENTERLINE (Single Dashed Lines)
- QUARTER SECTION LINE (Double Dashed Lines)
- SECTION LINE (Triple Dashed Lines)
- SET CONCRETE MONUMENT

NOTES

3/4 INCH IRON PIPE SET AT ALL LOT CORNERS AND POINTS OF CURVATURE UNLESS OTHERWISE NOTED.

ALL MEASUREMENTS ARE SHOWN IN FEET AND DECIMAL PARTS THEREOF.

DIMENSIONS ENCLOSED WITH ( ) ARE RECORD DATA. ALL OTHER DIMENSIONS ARE MEASURED.

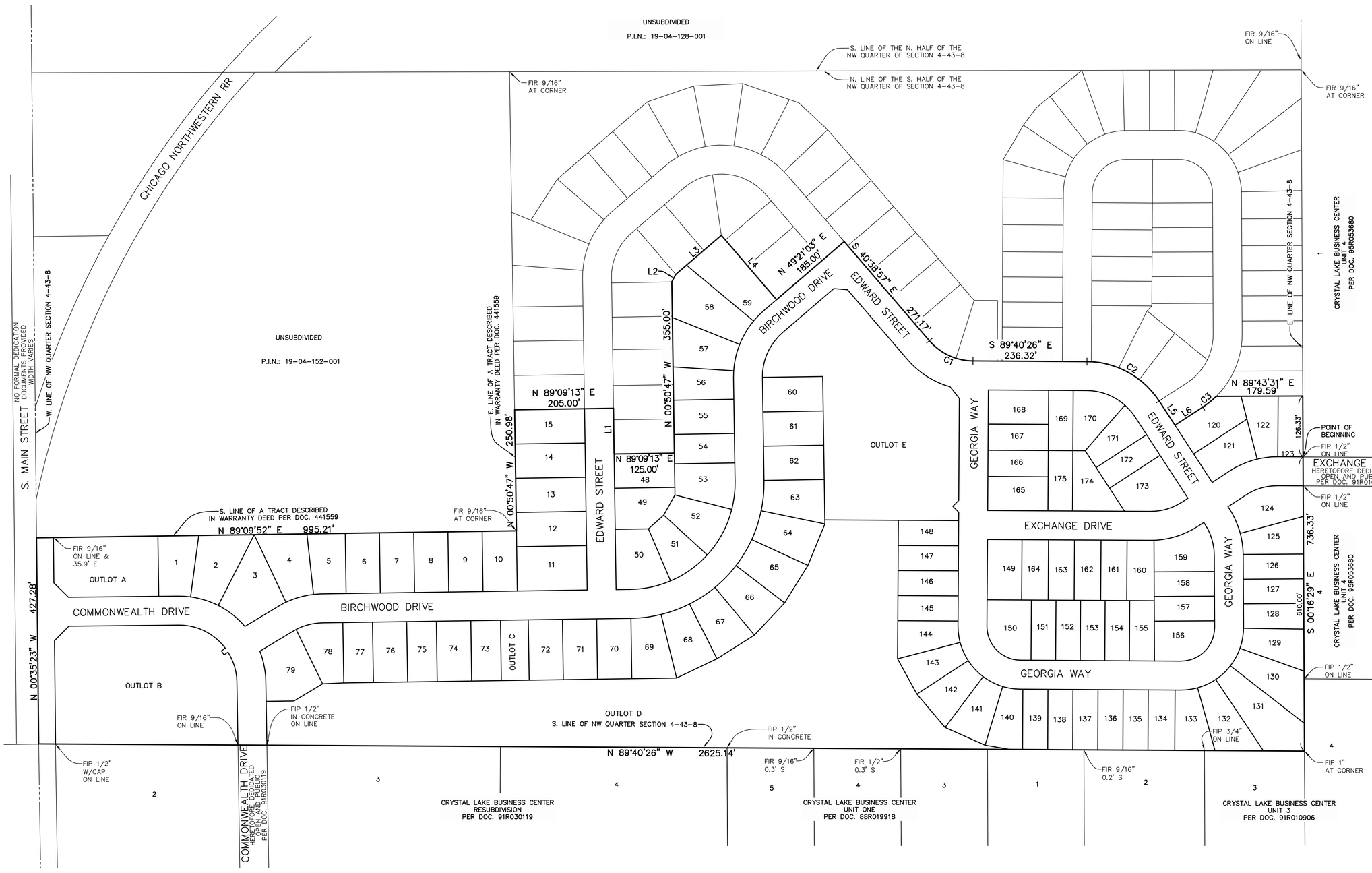
ALL EASEMENTS ARE HEREBY GRANTED UNLESS OTHERWISE NOTED.

MUNICIPAL UTILITY EASEMENT (M.U.E.) HEREBY GRANTED. SEE PROVISIONS CONTAINED HEREIN.

PUBLIC UTILITY EASEMENT (P.U.E.) HEREBY GRANTED. SEE PROVISIONS CONTAINED HEREIN.

THE MEASURED BEARINGS SHOWN ARE BASED ON THE SOUTH LINE OF THE SUBJECT SITE BEING S 87°36'33" W.

FIP = FOUND IRON PIPE (Ø AS SHOWN)
FIR = FOUND IRON ROD (Ø AS SHOWN)



LOT AREA SUMMARY TABLE					
LOT NO.	SQ. FT.	LOT NO.	SQ. FT.	LOT NO.	SQ. FT.
1	9,479	69	9,963	145	6,500
2	12,087	70	8,875	146	6,500
3	13,088	71	8,875	147	6,500
4	11,310	72	8,875	148	6,500
5	9,198	73	7,687	149	8,958
6	8,875	74	8,937	150	10,419
7	8,875	75	7,688	151	6,375
8	8,875	76	8,875	152	6,375
9	8,875	77	7,687	153	6,375
10	8,875	78	9,007	154	6,375
11	13,340	79	12,454	155	6,435
12	10,295	120	9,673	156	9,344
13	10,295	121	8,698	157	6,375
14	10,295	122	7,698	158	6,375
15	10,295	123	6,502	159	9,791
48	8,875	124	10,759	160	7,033
49	9,028	125	7,802	161	6,750
50	11,313	126	6,440	162	6,875
51	8,244	127	6,375	163	6,750
52	9,673	128	6,462	164	6,750
53	10,008	129	8,353	165	8,833
54	7,625	130	11,116	166	6,792
55	8,875	131	15,435	167	6,792
56	8,003	132	10,130	168	8,833
57	10,538	133	8,275	169	6,375
58	14,585	134	6,958	170	8,801
59	14,138	135	6,500	171	7,351
60	8,951	136	6,500	172	6,375
61	8,875	137	6,500	173	11,335
62	8,875	138	6,500	174	8,343
63	9,935	139	6,500	175	6,375
64	10,089	140	7,575	OUTLOT A	26,562
65	9,726	141	8,591	OUTLOT B	89,614
66	9,726	142	8,591	OUTLOT C	7,192
67	9,726	143	7,967	OUTLOT D	274,754
68	10,056	144	7,848	OUTLOT E	118,711

PREPARED FOR:
PULTE HOME COMPANY, LLC
1900 E. SCHAUMBURG ROAD, SUITE 300
SCHAUMBURG, IL 60173
(847) 230-2592

PREPARED BY:
CEMCON, Ltd.
Consulting Engineers, Land Surveyors & Planners
2280 White Oak Circle, Suite 100 Aurora, Illinois
60502-9675 PH: 630.862.2100 FAX: 630.862.2199
E-Mail: cadd@cemcon.com Website: www.cemcon.com

DISC NO.: 402176 FILE NAME: SUBPLAT-1
DRAWN BY: AJB FLD. BK. / PG. NO.: C32\7-15
COMPLETION DATE: 04-14-26 JOB NO.: 402.176
CHECKED BY: JRP 03-09-26

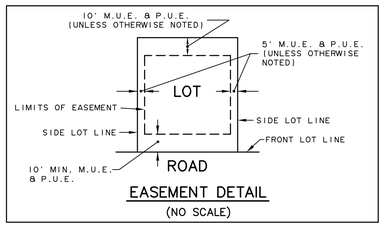
Copyright © 2026 Cemcon, Ltd. All rights reserved.

PLOT FILE CREATED: 4/21/2026 BY: TONY BLUS
DRAWING PATH: P:\402176\DWG\SURVEY\DRAWINGS\PLATS\SUBPLAT-1.DWG

FINAL PLAT OF SUBDIVISION FOR
BIRCHWOOD SUBDIVISION - PHASE 1

BEING A PART OF THE SOUTHWEST QUARTER OF SECTION 4, TOWNSHIP 43 NORTH, RANGE 8 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN MCHENRY COUNTY, ILLINOIS.

LINE TABLE		
LINE	BEARING	LENGTH
L1	S 04°52'28" E	56.14'
L2	S 07°10'15" W	61.60'
L3	S 07°10'15" W	61.60'
L4	S 05°47'17" W	40.56'
L5	S 00°50'08" E	20.71'
L6	N 45°35'23" W	42.43'
L7	N 44°24'37" E	42.43'
L8	S 00°50'47" E	71.00'
L9	S 00°50'47" E	15.64'
L10	S 29°09'58" W	47.89'
L11	S 47°59'39" W	42.65'
L12	S 89°09'52" W	29.96'
L13	N 89°09'52" E	8.00'
L14	N 00°50'08" W	8.00'
L15	N 87°24'16" E	44.04'
L16	S 55°28'39" W	9.89'
L17	S 34°31'21" E	10.00'
L18	N 55°28'39" E	9.90'
L19	S 89°24'37" W	42.00'
L20	S 00°35'23" E	32.00'



EASEMENT DETAIL
(NO SCALE)

N

50 25 0 50

SCALE: 1 INCH = 50 FEET

PREPARED BY:
CEMCON, Ltd.
Consulting Engineers, Land Surveyors & Planners
2280 White Oak Circle, Suite 100 Aurora, Illinois
60502-9675 PH: 630.862.2100 FAX: 630.862.2199
E-Mail: cadd@cemcon.com Website: www.cemcon.com

DISC NO.: 402176 FILE NAME: SUBPLAT-1
DRAWN BY: AJB FLD. BK. / PG. NO.: C32\7-15
COMPLETION DATE: 04-14-26 JOB NO.: 402.176
CHECKED BY: JRP 03-09-26

Copyright © 2026 Cemcon, Ltd. All rights reserved.

PLOT FILE CREATED: 4/21/2026 BY: TONY BLUS DRAWING PATH: P:\402176\DWG\SURVEY\DRAWINGS\PLATS\SUPLAT-1.DWG

FINAL PLAT OF SUBDIVISION FOR
BIRCHWOOD SUBDIVISION - PHASE 1

BEING A PART OF THE SOUTHWEST QUARTER OF SECTION 4, TOWNSHIP 43 NORTH, RANGE 8 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN MCHENRY COUNTY, ILLINOIS.

N

50 25 0 50

SCALE: 1 INCH = 50 FEET

LINE TABLE		
LINE	BEARING	LENGTH
L1	N 47°59'39" E	42.65'
L2	N 29°09'58" E	47.89'
L3	N 00°50'47" W	64.50'
L4	N 00°50'47" W	61.00'
L5	N 00°50'47" W	71.00'
L6	N 00°50'47" W	69.01'
L7	N 00°50'47" W	73.62'
L8	N 27°38'24" E	17.83'
L9	N 80°25'47" W	52.62'
L10	S 56°54'23" W	14.67'
L11	N 56°54'23" E	14.67'
L12	S 33°05'37" E	4.36'
L13	N 33°05'37" W	4.36'
L14	S 85°38'57" E	28.28'
L15	S 38°37'41" E	31.11'
L16	S 45°19'34" W	17.31'
L17	S 44°40'26" E	17.31'

MATCH LINE - SEE SHEET 2

MATCH LINE - SEE SHEET 2

BIRCHWOOD DRIVE
HEREBY DEDICATED FOR PUBLIC ROAD PURPOSES

EDWARD STREET
HEREBY DEDICATED FOR PUBLIC ROAD PURPOSES

GEORGIA WAY
HEREBY DEDICATED FOR PUBLIC ROAD PURPOSES

EXCHANGE DRIVE
HERETOFORE DEDICATED PER DOC. 91R010756

OUTLOT E
A BLANKET MUNICIPAL UTILITY EASEMENT IS HEREBY GRANTED OVER ALL OF OUTLOT E

OUTLOT D
A BLANKET STORMWATER MANAGEMENT EASEMENT AND A BLANKET MUNICIPAL UTILITY EASEMENT ARE HEREBY GRANTED OVER ALL OF OUTLOT D

CRYSTAL LAKE BUSINESS CENTER UNIT ONE PER DOC. 88R019918

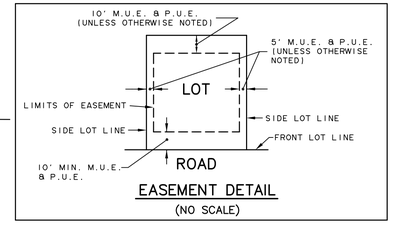
CRYSTAL LAKE BUSINESS CENTER UNIT 3 PER DOC. 91R010906

CRYSTAL LAKE BUSINESS CENTER UNIT 4 PER DOC. 95R053680

CRYSTAL LAKE BUSINESS CENTER UNIT 1 PER DOC. 95R053680

POINT BEGINN

1487.03'



EASEMENT DETAIL
(NO SCALE)

PREPARED BY:
CEMCON, Ltd.
Consulting Engineers, Land Surveyors & Planners
2280 White Oak Circle, Suite 100 Aurora, Illinois
60502-9675 PH: 630.862.2100 FAX: 630.862.2199
E-Mail: cadd@cemcon.com Website: www.cemcon.com

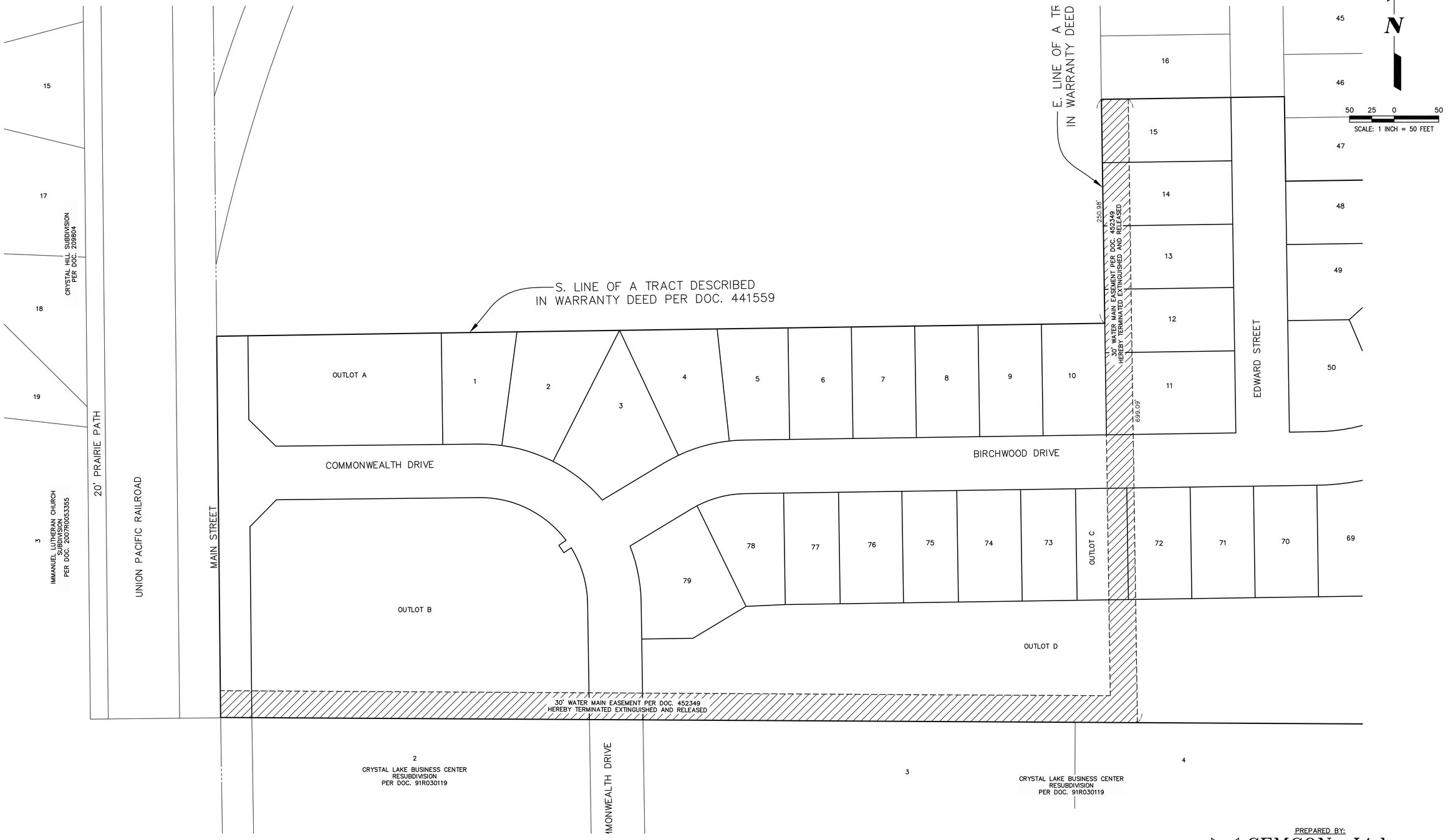
DISC NO.: 402176 FILE NAME: SUBPLAT-1
DRAWN BY: AJB FLD. BK. / PG. NO.: C32\7-15
COMPLETION DATE: 04-14-26 JOB NO.: 402.176
CHECKED BY: JRP 03-09-26

Copyright © 2026 Cemcon, Ltd. All rights reserved.

PLOT FILE CREATED: 4/21/2026 BY: TONY BLUS DRAWING PATH: P:\402176\CIVIL\SURVEY\DRAWINGS\PLATS\SUBPLAT-1.DWG

FINAL PLAT OF SUBDIVISION FOR
BIRCHWOOD SUBDIVISION - PHASE 1

BEING A PART OF THE SOUTHWEST QUARTER OF SECTION 4, TOWNSHIP 43 NORTH, RANGE 8 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN MCHENRY COUNTY, ILLINOIS.



PREPARED BY:
CEMCON, Ltd.
Consulting Engineers, Land Surveyors & Planners
2280 White Oak Circle, Suite 100 Aurora, Illinois
60502-9675 PH: 630.862.2100 FAX: 630.862.2199
E-Mail: cadd@cemcon.com Website: www.cemcon.com

DISC NO.: 402176 FILE NAME: SUBPLAT-1
DRAWN BY: AJB FLD. BK. / PG. NO.: C32\7-15
COMPLETION DATE: 04-14-26 JOB NO.: 402.176
CHECKED BY: JRP 03-09-26

Copyright © 2026 Cemcon, Ltd. All rights reserved.

PLOT FILE CREATED: 4/21/2026 BY: TONY BLUS
DRAWING PATH: P:\402176\DWG\SURVEY\DRAWINGS\PLATS\SUBPLAT-1.DWG

FINAL PLAT OF SUBDIVISION FOR
BIRCHWOOD SUBDIVISION - PHASE 1

BEING A PART OF THE SOUTHWEST QUARTER OF SECTION 4, TOWNSHIP 43 NORTH, RANGE 8 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN MCHENRY COUNTY, ILLINOIS.

OWNER'S CERTIFICATE

STATE OF ILLINOIS)
SS.
COUNTY OF COOK)

THIS IS TO CERTIFY THAT PULTE HOME COMPANY, LLC, A MICHIGAN LIMITED LIABILITY COMPANY, IS THE OWNER OF THE PROPERTY DESCRIBED ABOVE AND AS SUCH OWNER, HAS CAUSED THE SAME TO BE PLATTED AS SHOWN HEREON, FOR THE USES AND PURPOSES THEREIN SET FORTH, AND AS ALLOWED AND PROVIDED BY STATUTES, AND SAID OWNER, DOES HEREBY ACKNOWLEDGE AND ADOPT THE SAME UNDER THE STYLE AND TITLE AFORESAID.

DATED THIS _____ DAY OF _____, A.D., 20___.

PULTE HOME COMPANY LLC, A MICHIGAN LIMITED LIABILITY COMPANY
1900 E. SCHAUMBURG ROAD
SUITE 300
SCHAUMBURG, IL 60173

OWNER: _____
ATTEST: _____
TITLE: _____

NOTARY'S CERTIFICATE

STATE OF ILLINOIS)
SS
COUNTY OF COOK)

I, _____, A NOTARY PUBLIC IN AND FOR SAID COUNTY IN THE STATE AFORESAID, DO HEREBY CERTIFY THAT,

_____ (PRINT NAME), _____ (TITLE), AND
_____ (PRINT NAME), _____ (TITLE)

OF SAID OWNER, WHO ARE PERSONALLY KNOWN TO ME TO BE THE SAME PERSONS WHOSE NAMES ARE SUBSCRIBED TO THE FORGOING INSTRUMENT, AS SUCH _____ (TITLE), AND _____ (TITLE) RESPECTFULLY, APPEARED BEFORE ME THIS DAY IN PERSON AND JOINTLY AND SEVERALLY ACKNOWLEDGEDTHAT THEY SIGNED AND DELIVERED THE SAID INSTRUMENT AS THEIR OWN FREE AND VOLUNTARY ACT AND AS THE FREE AND VOLUNTARY ACT OF SAID OWNER FOR THE USES AND PURPOSES THEREIN SET FORTH.

GIVEN UNDER MY HAND AND NOTARIAL SEAL

THIS _____ DAY OF_____, A.D., 20___.

_____
NOTARY PUBLIC SIGNATURE

_____
PRINT NAME

MY COMMISSION EXPIRES ON _____ (MONTH) _____ (DATE), 20___

SURVEYOR'S CERTIFICATE

STATE OF ILLINOIS)
SS
COUNTY OF DUPAGE)

THIS IS TO CERTIFY THAT I, THE UNDERSIGNED, AN ILLINOIS PROFESSIONAL LAND SURVEYOR, HAVE SURVEYED AND SUBDIVIDED THE FOLLOWING DESCRIBED PROPERTY:

THAT PART OF THE SOUTH HALF OF THE NORTHWEST QUARTER OF SECTION 4, TOWNSHIP 43 NORTH, RANGE 8 EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS:
BEGINNING AT THE SOUTHWEST CORNER OF LOT 1 IN CRYSTAL LAKE BUSINESS CENTER, UNIT 4 RECORDED AS DOCUMENT 95R053680, SAID POINT BEING ON THE EAST LINE OF THE NORTHWEST QUARTER OF SAID SECTION 4; THENCE SOUTH 00 DEGREES 16 MINUTES 29 SECONDS EAST, 610.00 FEET ALONG SAID EAST LINE TO THE SOUTH LINE OF THE NORTHWEST QUARTER OF SAID SECTION 4; THENCE NORTH 89 DEGREES 40 MINUTES 26 SECONDS WEST, 2625.14 FEET ALONG SAID SOUTH LINE TO THE WEST LINE OF THE NORTHWEST QUARTER OF SAID SECTION 4; THENCE NORTH 00 DEGREES 35 MINUTES 23 SECONDS WEST, 427.28 FEET ALONG SAID WEST LINE TO THE SOUTH LINE OF A TRACT DESCRIBED IN A WARRANTY DEED RECORDED AS DOCUMENT 441559; THE FOLLOWING TWO COURSES ARE ALONG THE SOUTH AND EAST LINES OF SAID TRACT; 1) THENCE NORTH 89 DEGREES 09 MINUTES 52 SECONDS EAST, 995.21 FEET; 2) THENCE NORTH 00 DEGREES 50 MINUTES 47 SECONDS WEST, 250.98 FEET; THENCE NORTH 89 DEGREES 09 MINUTES 13 SECONDS EAST, 205.00 FEET; THENCE SOUTH 00 DEGREES 50 MINUTES 47 SECONDS EAST, 94.85 FEET; THENCE NORTH 89 DEGREES 09 MINUTES 13 SECONDS EAST, 125.00 FEET; THENCE NORTH 00 DEGREES 50 MINUTES 47 SECONDS WEST, 355.00 FEET; THENCE NORTH 27 DEGREES 38 MINUTES 24 SECONDS EAST, 17.83 FEET; THENCE NORTH 49 DEGREES 21 MINUTES 03 SECONDS EAST, 124.35 FEET; THENCE SOUTH 40 DEGREES 38 MINUTES 57 SECONDS EAST, 175.93 FEET; THENCE NORTH 49 DEGREES 21 MINUTES 03 SECONDS EAST, 185.00 FEET; THENCE SOUTH 40 DEGREES 38 MINUTES 57 SECONDS EAST, 271.17 FEET; THENCE SOUTHEASTERLY, 102.68 FEET ALONG ACURVE TO THE LEFT, HAVING A RADIUS OF 120.00 FEET AND A CHORD BEARING SOUTH 65 DEGREES 09 MINUTES 42 SECONDS EAST; THENCE SOUTH 89 DEGREES 40 MINUTES 26 SECONDS EAST, 236.32 FEET; THENCE SOUTHEASTERLY, 177.75 FEET ALONG A CURVE TO THE RIGHT, HAVING A RADIUS OF 180.00 FEET AND A CHORD BEARING SOUTH 61 DEGREES 23 MINUTES 02 SECONDS EAST; THENCE SOUTH 33 DEGREES 05 MINUTES 37 SECONDS EAST, 60.00 FEET; THENCE NORTH 56 DEGREES 54 MINUTE 23 SECONDS EAST, 68.84 FEET; THENCE NORTHEASTERLY, 35.64 FEET ALONG A CURVE TO THE LEFT, HAVING A RADIUS OF 180.00 FEET AND A CHORD BEARING NORTH 51 DEGREES 14 MINUTES 04 SECONDS EAST; THENCE NORTH 89 DEGREES 43 MINUTES 31 SECONDS EAST, 179.59 FEET TO THE WEST LINE OF AFORESAID LOT 1; THENCE SOUTH 00 DEGREES 16 MINUTES 29 SECONDS EAST, 126.33 FEET ALONG SAID WEST LINE TO THE POINT OF BEGINNING, IN MCHENRY COUNTY, ILLINOIS.

I FURTHER CERTIFY THAT THIS PROFESSIONAL SERVICE CONFORMS TO THE CURRENT ILLINOIS MINIMUM STANDARDS FOR A BOUNDARY SURVEY, AND THAT CONCRETE MONUMENTS AT OPPOSING SUBDIVISION CORNERS AND 3/4" IRON BARS AT ALL LOT CORNERS AND POINT OF CHANGE IN ALIGNMENT WILL BE SET AS REQUIRED BY THE PLAT ACT (ILLINOIS REVISED STATUTES 2005, 765ILCS 205/1)

I FURTHER CERTIFY THAT THE ABOVE DESCRIBED PROPERTY IS LOCATED IN ZONE "X" AREAS DETERMINED TO BE OUTSIDE 500-YEAR FLOODPLAIN, AS IDENTIFIED BY THE FEDERAL EMERGENCY MANAGEMENT AGENCY, FLOOD INSURANCE RATE MAP COMMUNITY PANEL 17111C0338J DATED NOVEMBER 16, 2006.

I FURTHER CERTIFY THAT THIS SUBDIVISION LIES WITHIN THE CORPORATE LIMITS OF THE CITY OF CRYSTAL LAKE, ILLINOIS.

GIVEN UNDER MY HAND AND SEAL

THIS _____ DAY OF _____, A.D., 20_____.

_____
JEFFREY R. PANKOW
ILLINOIS PROFESSIONAL LAND SURVEYOR NO. 3483
MY REGISTRATION EXPIRES ON NOVEMBER 30, A.D., 2026
PROFESSIONAL DESIGN FIRM LICENSE NO. 184-002937
EXPIRES ON APRIL 30, 2027

SCHOOL DISTRICT CERTIFICATE

STATE OF ILLINOIS)
SS
COUNTY OF COOK)

THIS IS TO CERTIFY THAT PULTE HOME COMPANY, LLC AS THE OWNER OF THE PROPERTY DESCRIBED HEREIN DESCRIBED IN THE SURVEYOR'S CERTIFICATE, WHICH WILL BE KNOWN AS "BIRCHWOOD SUBDIVISION – PHASE 1", TO THE BEST OF OUR KNOWLEDGE, IS LOCATED WITHIN THE BOUNDARIES OF:

ELEMENTARY SCHOOL DISTRICT: _____

HIGH SCHOOL DISTRICT: _____

IN CRYSTAL LAKE, ILLLINOIS.

DATED THIS _____ DAY OF _____, 20___.

BY: _____
PULTE HOME COMPANY, LLC

NOTARY'S CERTIFICATE

STATE OF ILLINOIS)
SS
COUNTY OF COOK)

I, _____, A NOTARY PUBLIC IN AND FOR SAID COUNTY IN THE STATE AFORESAID, DO HEREBY CERTIFY THAT,

_____ (PRINT NAME), _____ (TITLE), AND
_____ (PRINT NAME), _____ (TITLE)

OF SAID OWNER, WHO ARE PERSONALLY KNOWN TO ME TO BE THE SAME PERSONS WHOSE NAMES ARE SUBSCRIBED TO THE FORGOING INSTRUMENT, AS SUCH _____ (TITLE), AND _____ (TITLE) RESPECTFULLY, APPEARED BEFORE ME THIS DAY IN PERSON AND JOINTLY AND SEVERALLY ACKNOWLEDGEDTHAT THEY SIGNED AND DELIVERED THE SAID INSTRUMENT AS THEIR OWN FREE AND VOLUNTARY ACT AND AS THE FREE AND VOLUNTARY ACT OF SAID OWNER FOR THE USES AND PURPOSES THEREIN SET FORTH.

GIVEN UNDER MY HAND AND NOTARIAL SEAL

THIS _____ DAY OF_____, A.D., 20___.

_____
NOTARY PUBLIC SIGNATURE

_____
PRINT NAME

MY COMMISSION EXPIRES ON _____ (MONTH) _____ (DATE), 20___

CITY COUNCIL CERTIFICATE

STATE OF ILLINOIS)
SS
COUNTY OF MCHENRY)

APPROVED BY THE CITY COUNCIL OF THE CITY OF CRYSTAL LAKE, ILLINOIS

THIS _____ DAY OF _____, 20___.

_____
MAYOR

_____
ATTEST: CITY CLERK

CRYSTAL LAKE PLANNING AND ZONING COMMISSION CERTIFICATE

STATE OF ILLINOIS)
SS
COUNTY OF MCHENRY)

I, _____, AS CHAIRMAN OF THE CRYSTAL LAKE PLANNING AND ZONING COMMISSION, DO HEREBY CERTIFY THAT

ON THIS _____ DAY OF _____, A.D., 20_____, THIS PLAT OF SUBDIVISION WAS DULY APPROVED BY THE PLANNING AND ZONING COMMISSION OF THE CITY OF CRYSTAL LAKE.

_____
CHAIRMAN

_____
PLEASE TYPE/PRINT NAME

STORMWATER MANAGEMENT EASEMENT (SME):

EACH INDIVIDUAL ENTITY OR OTHER PARTY ACCEPTING TITLE TO ALL OR ANY PART OF THE BLANKET STORMWATER MANAGEMENT EASEMENT (SME) SHALL CONCLUSIVELY BE DEEMED TO HAVE COVENANTED AND AGREED, JOINTLY AND SEVERALLY, TO:

i. CARE FOR AND MAINTAIN THE SURFACE OF THAT PORTION OF THE SME WHICH IS LOCATED ON SUCH PARTY'S PROPERTY AS A WELL LANDSCAPED, HIGH-QUALITY PARCEL (WHICH MAINTENANCE SHALL INCLUDE, BUT SHALL NOT BE LIMITED TO, THE REGULAR SEEDING, WATERING, AND MOWING OF ALL LAWNS), AND

ii. KEEP ALL SURFACE OPENINGS OF THE DRAINAGE PIPES UNDERLYING THE SME FREE OF ALL GRASS CLIPPINGS, LEAVES, OR OTHER RELATED OR FOREIGN MATERIALS.

NO INDIVIDUAL ENTITY OR OTHER PARTY ACCEPTING TITLE TO ALL OR ANY PART OF THE SME SHALL:

i. INSTALL, CONSTRUCT, ERECT, PLACE OR PLANT ANY BUILDING, STRUCTURES, IMPROVEMENTS OR VEGETATION (OTHER THAN GRASS OR CITY APPROVED PLANTINGS) UPON THE SME INCLUDING, BUT NOT LIMITED TO, FENCES, WALLS, PATIOS, SHEDS, POSTS, TREES, PLANTS OR SHRUBBERY, EXCEPT AS SHOWN ON THE APPROVED LANDSCAPE PLAN, OR

ii. ALTER, MODIFY, OR CHANGE IN ANY WAY THE TOPOGRAPHY OR ELEVATIONS OF THE SME, OR

iii. OBSTRUCT, ALTER, OR MODIFY THE ESTABLISHED DRAINAGE PATTERN FROM OR OVER THE SME.

MAINTENANCE OF THE STORM SEWERS AND STORM STRUCTURES WITHIN THE SME SHALL BE THE SOLE RESPONSIBILITY OF EACH INDIVIDUAL ENTITY OR OTHER PARTY ACCEPTING TITLE PURSUANT TO THE REQUIREMENTS CONTAINED HEREIN.

IF THE CITY DETERMINES THAT THE INDIVIDUAL ENTITY OR OTHER PARTY ACCEPTING TITLE IS IN DEFAULT OF SAID MAINTENANCE OBLIGATIONS AND UPON FIVE (5) DAYS NOTICE TO THE INDIVIDUAL ENTITY OR OTHER PARTY ACCEPTING TITLE SERVED BY CERTIFIED MAIL, THE CITY AND ITS SUCCESSORS AND ASSIGNS SHALL BE GRANTED AN EASEMENT OVER THE AREA DESCRIBED ON THIS DEED RESTRICTION FOR THE RIGHT, PRIVILEGE AND AUTHORITY, WITHOUT OBLIGATION, TO PERFORM SAID MAINTENANCE AND REPAIRS. THE CITY MAY ENTER UPON THE EASEMENT FOR THE PURPOSE OF EMERGENCY REPAIRS.

THE CHARGE OF THE EMERGENCY REPAIRS AND/OR MAINTENANCE IS THE RESPONSIBILITY OF THE INDIVIDUAL ENTITY OR OTHER PARTY ACCEPTING TITLE. THE CITY MAY, AT ITS SOLE ELECTION, RECORD NOTICE OF LIEN WITH THE RECORDER OF DEEDS FOR MCHENRY COUNTY AS DESCRIBED ABOVE AGAINST THE SUBJECT REAL PROPERTY. SAID LIEN SHALL INCLUDE THE APPLICABLE EXPENSE TO THE INDIVIDUAL ENTITY OR OTHER PARTY ACCEPTING TITLE PLUS ATTORNEY'S FEES AND COURT COSTS. UPON PAYMENT OF SAID LIEN, THE CITY SHALL ISSUE THE APPROPRIATE RELEASE OF LIEN TO THE INDIVIDUAL ENTITY OR OTHER PARTY ACCEPTING TITLE. IT SHALL NOT BE THE OBLIGATION OF THE CITY TO RECORD THE RELEASE OF THE LIEN BUT SHALL BE THE OBLIGATION OF THE PARTY PROCURING THE RELEASE.

COUNTY RECORDER'S CERTIFICATE

STATE OF ILLINOIS)
SS
COUNTY OF MCHENRY)

THIS INSTRUMENT WAS FILED FOR RECORD IN THE RECORD IN THE RECORDER'S OFFICE OF MCHENRY COUNTY, ILLINOIS,

ON THE _____ DAY OF _____, A.D., 20___ AT _____ O'CLOCK ____.M. AND RECORDED IN MAP BOOK _____ PAGE _____, AS DOCUMENT NO._____

BY: _____
MCHENRY COUNTY RECORDER

COUNTY CLERK'S CERTIFICATE

STATE OF ILLINOIS)
SS
COUNTY OF MCHENRY)

I, _____, AS COUNTY CLERK OF MCHENRY COUNTY, ILLINOIS, DO HEREBY CERTIFY THAT THERE ARE NO DELINQUENT GENERAL TAXES, NO UNPAID OR FORFEITED TAXES, AND NO REDEEMABLE TAX SALES AGAINST ANY OF THE LAND DEPICTED HEREON.

I FURTHER CERTIFY THAT I HAVE RECEIVED ALL STATUTORY FEES IN CONNECTION WITH THE ANNEXED PLAT.

WITNESS MY HAND AND SEAL THIS _____ DAY OF _____ , A.D., 20___.

_____
COUNTY CLERK OF MCHENRY COUNTY, ILLINOIS

SURFACE WATER STATEMENT

STATE OF ILLINOIS)
SS
COUNTY OF DUPAGE)

TO THE BEST OF OUR KNOWLEDGE AND BELIEF THE DRAINAGE OF SURFACE WATERS WILL NOT BE CHANGED BY THE CONSTRUCTION OF THIS SUBDIVISION OR ANY PART THEREOF, OR, THAT IF SUCH SURFACE WATER DRAINAGE WILL BE CHANGED, REASONABLE PROVISION HAS BEEN MADE FOR COLLECTION AND DIVERSION OF SUCH SURFACE WATERS INTO PUBLIC AREAS, OR DRAINS WHICH WILL BE PLANNED FOR IN ACCORDANCE WITH GENERALLY ACCEPTED ENGINEERING PRACTICES SO AS TO REDUCE THE LIKELIHOOD FOR DAMAGE TO THE ADJOINING PROPERTY BECAUSE OF THE CONSTRUCTION OF THE SUBDIVISION.

_____
OWNER OR ATTORNEY

_____
PLEASE TYPE/PRINT NAME

_____
ENGINEER

_____
PLEASE TYPE/PRINT NAME

MUNICIPAL UTILITY EASEMENT (M.U.E.)

NON-EXCLUSIVE EASEMENT FOR SERVING THE SUBDIVISION AND OTHER PROPERTY WITH DOMESTIC WATER, SANITARY SEWER AND STORMWATER DRAINAGE IS HEREBY RESERVED FOR AND GRANTED TO THE CITY OF CRYSTAL LAKE, ILLINOIS, THEIR SUCCESSORS AND ASSIGNS, TO INSTALL, OPERATE, MAINTAIN, RELOCATE, RENEW AND REMOVE FACILITIES USED IN CONNECTION WITH SEWER AND WATER MAINS, IN, UNDER, ACROSS, ALONG, AND UPON THE SURFACE OF THE PROPERTY SHOWN ON THE PLAT WITHIN THE AREAS MARKED AS "MUNICIPAL UTILITY EASEMENT" (MUE) AND THOSE PARTS DESIGNATED ON THE PLAT AS DEDICATED FOR PUBLIC STREET, TOGETHER WITH THE RIGHT TO CUT, TRIM, OR REMOVE TREES, BUSHES, AND ROOTS AS MAY BE REASONABLY REQUIRED INCIDENT TO THE RIGHTS HEREIN GIVEN, AND THE RIGHT TO ENTER UPON THE PROPERTY FOR ALL SUCH PURPOSES,
EACH INDIVIDUAL ENTITY OR OTHER PARTY ACCEPTING TITLE TO ALL OR ANY PART OF THE MUNICIPAL UTILITY EASEMENT (MUE) SHALL CONCLUSIVELY BE DEEMED TO HAVE COVENANTED AND AGREED, JOINTLY AND SEVERALLY, TO:

1. THE SURFACE OF THE MUE MAY BE GRASS, SOD, OR PAVEMENT TO ALLOW FOR DRIVEWAYS OR PARKING. MINOR LANDSCAPING AS SHOWN ON THE APPROVED LANDSCAPE PLAN MAY BE PERMITTED.

II. CARE FOR AND MAINTAIN THE SURFACE OF THAT PORTION OF THE MUE WHICH IS LOCATED ON SUCH PARTY'S PROPERTY SO THAT IT IS IN GOOD CONDITION FOR ITS INTENDED PURPOSE AS A MUE WHICH MAINTENANCE MAY INCLUDE, BUT SHALL NOT BE LIMITED TO, THE REGULAR SEEDING, WATERING AND MOWING OF ALL LAWNS OR PAVEMENT RESTORATION.

NO TITLEHOLDER OF ANY PART OR PORTION OF THE MUE (OR ANY PARTY ACTING ON BEHALF OF THE TITLEHOLDER) SHALL:

III. INSTALL, CONSTRUCT, ERECT, PLACE OR PLANT ANY BUILDING, STRUCTURES, IMPROVEMENTS OR VEGETATION (OTHER THAN GRASS OR CITY APPROVED PLANTINGS) UPON THE MUE, INCLUDING, BUT NOT LIMITED TO FENCES, WALLS, PATIOS, SHEDS, POSTS, TREES, PLANTS OR SHRUBBERY, EXCEPT AS SHOWN ON THE APPROVED LANDSCAPE PLAN OR APPROVED ENGINEERING PLANS FOR THE SITE, OR

IV. ALTER, MODIFY OR CHANGE IN ANY WAY THE TOPOGRAPHY OR ELEVATIONS OF THE MUE.

THE CITY SHALL MAINTAIN THE SEWER AND WATER MAINS LOCATED WITHIN THE MUE UP TO AND INCLUDING THE SHUT OFF VALVES, THE MANHOLES, FIRE HYDRANTS AND THE SANITARY SEWER MAIN, BUT NOT INCLUDING THE SERVICE CONNECTIONS AND LATERALS (REFERRED TO AS THE "SYSTEM"), THE CITY'S DUTIES WILL INCLUDE ALL NECESSARY WORK UP TO AND INCLUDING THE BACKFILL STAGE IN THE EVENT OF REPAIR AND REPLACEMENT WORK ON THE SYSTEM.

EACH INDIVIDUAL ENTITY OR OTHER PARTY ACCEPTING TITLE TO ALL OR ANY PART OF THE MUE WILL BE RESPONSIBLE FOR PROMPT, QUALITY RESTORATION OF ALL SURFACE AND ABOVE-GRADE IMPROVEMENTS MEETING OR EXCEEDING THE ORIGINAL CONSTRUCTION REQUIREMENTS OF ALL AREAS IN THE MUE THAT WERE DAMAGED BY THE CITY IN THE PROCESS OF REPAIRING, REPLACING OR CONSTRUCTING THE SYSTEM. THE CITY AGREES TO EXERCISE REASONABLE CARE IN REPAIRS MADE SO AS NOT TO CAUSE UNNECESSARY DAMAGES.

PUBLIC UTILITY EASEMENT (P.U.E.)

A BLANKET EASEMENT FOR SERVING THE SUBDIVISION AND OTHER PROPERTY WITH UTILITY SERVICES IS HEREBY RESERVED FOR AND GRANTED TO: COMMONWEALTH EDISON, COMCAST CABLE, NICOR GAS AND AT&T TELEPHONE, THEIR RESPECTIVE SUCCESSORS AND ASSIGNS, JOINTLY AND SEVERALLY, HEREIN AFTER REFERRED TO AS "UTILITY COMPANIES". UTILITY COMPANIES SHALL HAVE THE RIGHT TO INSTALL, OPERATE, MAINTAIN, AND REMOVE, FROM TIME TO TIME, FACILITIES USED IN CONNECTION WITH UTILITY SERVICES, OVER, UNDER, ACROSS, ALONG AND UPON THE SURFACE OF THE PROPERTY SHOWN AS A PUBLIC UTILITY EASEMENT (P.U.E.) AND THE PROPERTY DESIGNATED ON THE PLAT FOR STREETS AND ALLEYS, WHETHER PUBLIC OR PRIVATE, TOGETHER WITH THE RIGHT TO INSTALL REQUIRED SERVICE CONNECTIONS OVER OR UNDER THE SURFACE OF EACH LOT. UTILITY COMPANIES SHALL HAVE THE RIGHT TO CUT, TRIM OR REMOVE TREES, BUSHES AND ROOTS AS MAY BE REASONABLY REQUIRED INCIDENT TO THE RIGHTS HEREIN GIVEN, AND THE RIGHT TO ENTER UPON THE SUBDIVIDED PROPERTY FOR ALL SUCH PURPOSES. OBSTRUCTIONS SHALL NOT BE PLACED IN A PUE WITHOUT THE PRIOR WRITTEN CONSENT OF THE RESPECTIVE UTILITY COMPANY. AFTER INSTALLATION OF ANY SUCH FACILITIES, THE GRADE OF THE SUBDIVIDED PROPERTY SHALL NOT BE ALTERED IN A MANNER SO AS TO INTERFERE WITH THE PROPER OPERATION AND MAINTENANCE THEREOF.

ONLY PERPENDICULAR CROSSINGS OF THE MUNICIPAL UTILITY EASEMENT ARE PERMITTED BY THE UTILITY COMPANIES.

PREPARED BY:
CEMCON, Ltd.
Consulting Engineers, Land Surveyors & Planners
2280 White Oak Circle, Suite 100 Aurora, Illinois
60502-9675 PH: 630.862.2100 FAX: 630.862.2199
E-Mail: cadd@cemcon.com Website: www.cemcon.com

DISC NO.: 402176 FILE NAME: SUBPLAT-1
DRAWN BY: AJB FLD. BK. / PG. NO.: C32\7-15
COMPLETION DATE: 04-14-26 JOB NO.: 402.176
CHECKED BY: JRP 03-09-26

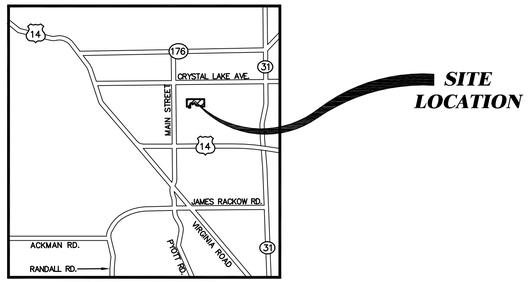
Copyright © 2026 Cemcon, Ltd. All rights reserved.

DRAWING PATH: P:\402176\DWG\SURVEY\DRAWINGS\PLATS\SUPLAT-1.DWG
PLOT FILE CREATED: 4/21/2026 BY: TONY BLUS

FINAL PLAT OF SUBDIVISION FOR
BIRCHWOOD SUBDIVISION - PHASE 2

BEING A PART OF THE SOUTH HALF OF THE NORTHWEST QUARTER OF SECTION 4, TOWNSHIP 43 NORTH, RANGE 8 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN MCHENRY COUNTY, ILLINOIS.

NOTE:
KEYMAP FOR BOUNDARY ONLY. SEE FOLLOWING SHEETS FOR PARTICULARS.



SITE LOCATION

VICINITY MAP

LINE TABLE		
LINE	BEARING	LENGTH
L1	S 89°43'31" W	179.59'
L2	S 56°54'23" W	68.84'
L3	N 33°05'37" W	60.00'
L4	S 49°21'03" W	124.35'
L5	S 27°38'24" W	17.83'
L6	N 00°50'47" W	94.85'

CURVE TABLE			
CURVE	LENGTH	RADIUS	CHORD BEARING
C1	35.64'	180.00'	S 51°14'04" W
C2	177.75'	180.00'	N 61°23'02" W
C3	102.68'	120.00'	N 65°09'42" W

PARCEL INDEX NUMBERS
PART OF 19-04-152-003
PART OF 19-04-176-003
CRYSTAL LAKE, ILLINOIS.

TOTAL AREA OF SUBDIVISION
22.099 ACRES
(MORE OR LESS)

N

100 50 0 100
SCALE: 1 INCH = 100 FEET

LEGEND
- SUBDIVISION BOUNDARY LINE (Heavy Solid Line)
- LOT LINE/PROPERTY LINE (Solid Line)
- ADJACENT LOT LINE/PROPERTY LINE (Light Solid Line)
- EASEMENT LINE/LIMITS OF EASEMENT (Short Dashed Lines)
- CENTERLINE (Single Dashed Lines)
- QUARTER SECTION LINE (Double Dashed Lines)
- SECTION LINE (Triple Dashed Lines)
- SET CONCRETE MONUMENT

NOTES

3/4 INCH IRON PIPE SET AT ALL LOT CORNERS AND POINTS OF CURVATURE UNLESS OTHERWISE NOTED.

ALL MEASUREMENTS ARE SHOWN IN FEET AND DECIMAL PARTS THEREOF.

DIMENSIONS ENCLOSED WITH ( ) ARE RECORD DATA. ALL OTHER DIMENSIONS ARE MEASURED.

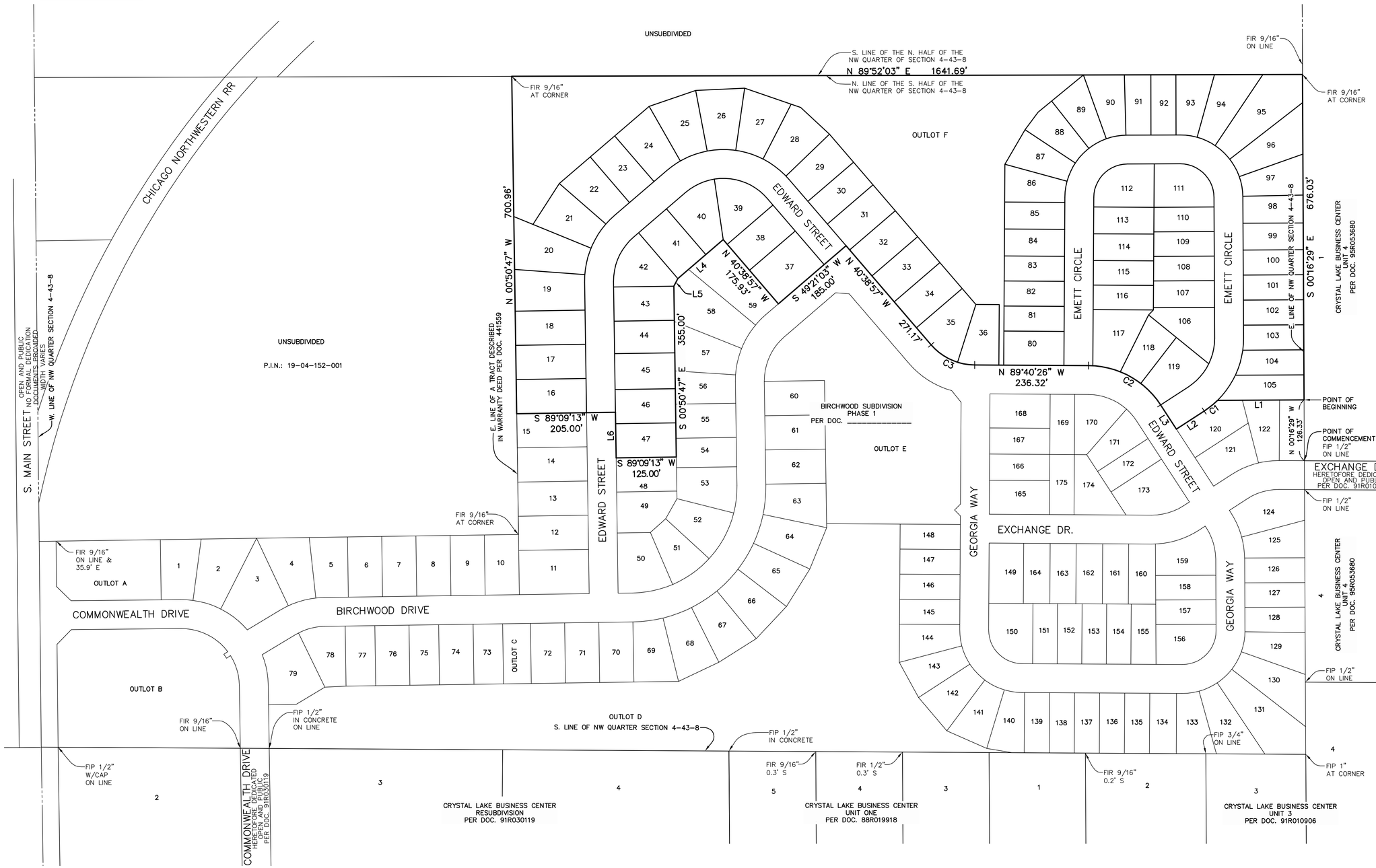
ALL EASEMENTS ARE HEREBY GRANTED UNLESS OTHERWISE NOTED.

MUNICIPAL UTILITY EASEMENT (M.U.E.) HEREBY GRANTED. SEE PROVISIONS CONTAINED HEREIN.

PUBLIC UTILITY EASEMENT (P.U.E.) HEREBY GRANTED. SEE PROVISIONS CONTAINED HEREIN.

THE MEASURED BEARINGS SHOWN ARE BASED ON THE NORTH LINE OF THE SUBJECT SITE BEING N 89°52'03" E.

FIP = FOUND IRON PIPE (ø AS SHOWN)
FIR = FOUND IRON ROD (ø AS SHOWN)



LOT AREA SUMMARY TABLE					
LOT NO.	SQ. FT.	LOT NO.	SQ. FT.	LOT NO.	SQ. FT.
16	10,295	40	10,471	97	8,123
17	10,295	41	9,555	98	7,120
18	10,295	42	9,374	99	6,958
19	11,659	43	8,875	100	6,500
20	12,729	44	8,434	101	6,500
21	10,109	45	9,316	102	6,500
22	9,450	46	8,875	103	6,515
23	8,375	80	8,834	104	6,923
24	10,312	81	6,500	105	8,249
25	10,188	82	6,500	106	9,350
26	10,188	83	6,500	107	7,051
27	10,188	84	7,000	108	6,431
28	10,278	85	7,000	109	6,403
29	9,142	86	7,800	110	6,376
30	7,750	87	7,895	111	10,146
31	8,875	88	7,735	112	10,181
32	8,875	89	8,154	113	6,958
33	8,875	90	8,154	114	6,959
34	8,875	91	6,686	115	6,375
35	9,837	92	6,500	116	6,375
36	8,478	93	7,875	117	10,997
37	11,500	94	10,104	118	7,640
38	8,875	95	15,254	119	9,914
39	9,668	96	10,947	OUTLOT F	205,051

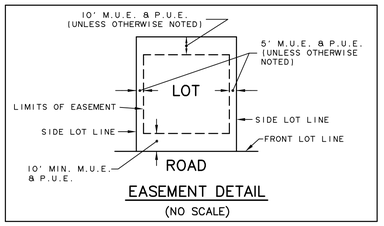
PREPARED FOR:
PULTE HOME COMPANY, LLC
1900 E. SCHAUMBURG ROAD, SUITE 300
SCHAUMBURG, IL 60173
(847) 230-2592

PREPARED BY:
CEMCON, Ltd.
Consulting Engineers, Land Surveyors & Planners
2280 White Oak Circle, Suite 100 Aurora, Illinois
60502-9675 PH: 630.862.2100 FAX: 630.862.2199
E-Mail: cadd@cemcon.com Website: www.cemcon.com

DISC NO.: 402176 FILE NAME: SUBPLAT-2
DRAWN BY: AJB FLD. BK. / PG. NO.: C32\7-15
COMPLETION DATE: 03-XX-26 JOB NO.: 402.176
CHECKED BY: JRP 03-09-26

Copyright © 2026 Cemcon, Ltd. All rights reserved.

PLOT FILE CREATED: 4/21/2026 BY: TONY BLUS DRAWING PATH: P:\402176\DWG\SURVEY\DRAWINGS\PLATS\SUBPLAT-2.DWG



EASEMENT DETAIL

(NO SCALE)

FINAL PLAT OF SUBDIVISION FOR
BIRCHWOOD SUBDIVISION - PHASE 2

BEING A PART OF THE SOUTHWEST QUARTER OF SECTION 4, TOWNSHIP 43 NORTH, RANGE 8 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN MCHENRY COUNTY, ILLINOIS.

LINE TABLE		
LINE	BEARING	LENGTH
L1	S 00°50'47" E	87.42'
L2	S 02°33'18" W	73.82'
L3	S 01°51'18" E	61.01'
L4	S 01°51'18" E	61.01'
L5	S 02°51'47" E	56.03'
L6	S 27°38'24" W	17.83'
L7		
L8		
L9		
L10		
L11		
L12		

N

50 25 0 50

SCALE: 1 INCH = 50 FEET

UNSUBDIVIDED

OUTLOT F
A BLANKET STORMWATER MANAGEMENT EASEMENT AND A BLANKET MUNICIPAL UTILITY EASEMENT ARE HEREBY GRANTED OVER ALL OF OUTLOT F

OUTLOT E
BIRCHWOOD SUBDIVISION PHASE 1
PER DOC. _____

EDWARD STREET
HEREBY DEDICATED FOR PUBLIC ROAD PURPOSES

BIRCHWOOD DRIVE
HERETOFORE DEDICATED PER DOC. _____

EMMETT CIRCLE
HEREBY DEDICATED FOR PUBLIC ROAD PURPOSES

GEORGIA WAY
HERETOFORE DEDICATED PER DOC. _____

PREPARED BY:
CEMCON, Ltd.
Consulting Engineers, Land Surveyors & Planners
2280 White Oak Circle, Suite 100 Aurora, Illinois
60502-9675 PH: 630.862.2100 FAX: 630.862.2199
E-Mail: cadd@cemcon.com Website: www.cemcon.com

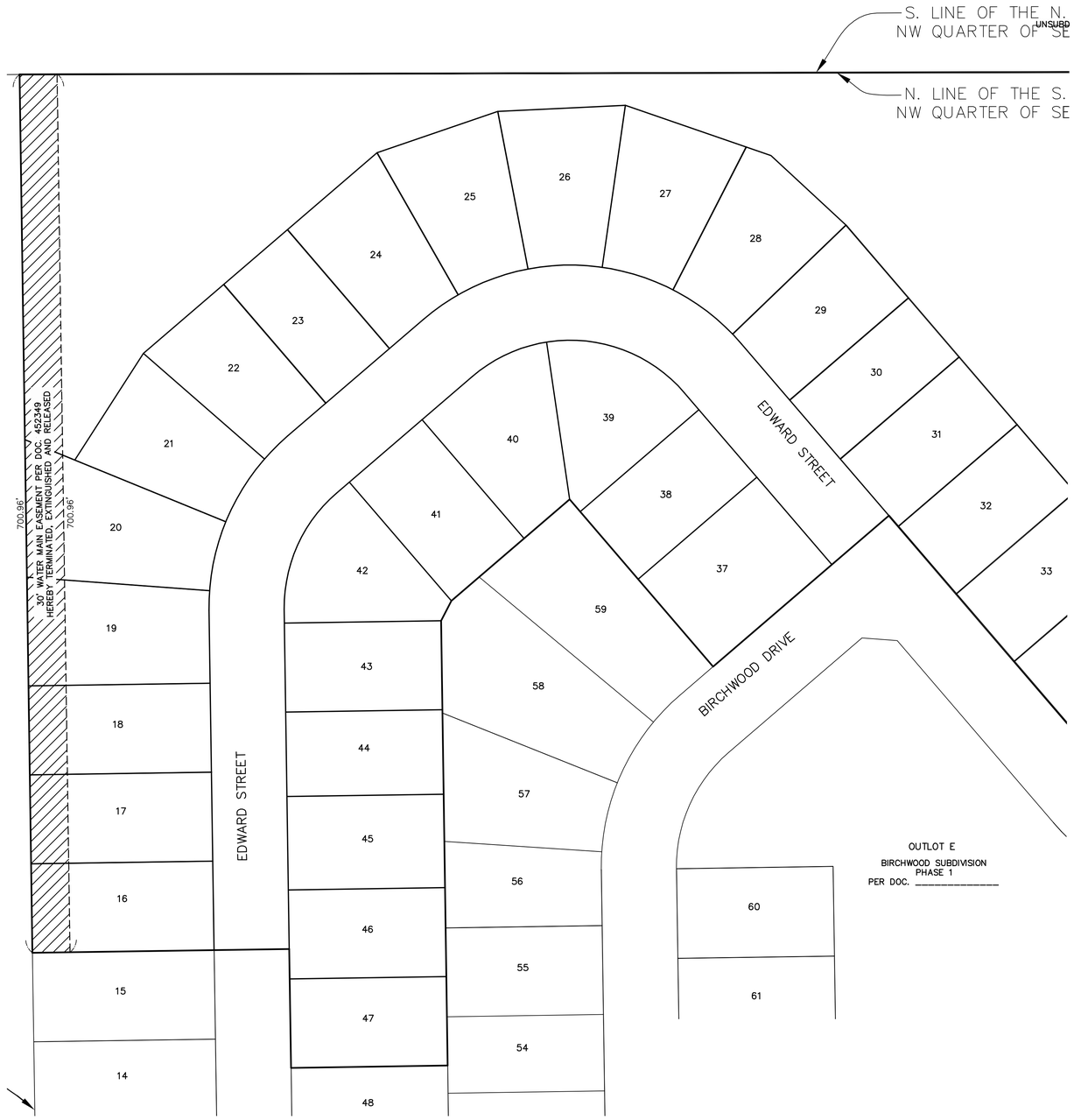
DISC NO.: 402176 FILE NAME: SUBPLAT-2
DRAWN BY: AJB FLD. BK. / PG. NO.: C32\7-15
COMPLETION DATE: 03-XX-26 JOB NO.: 402.176
CHECKED BY: JRP 03-09-26

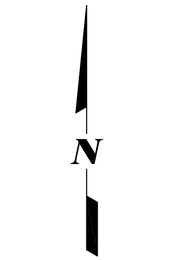
Copyright © 2026 Cemcon, Ltd. All rights reserved.

PLOT FILE CREATED: 4/21/2026 BY: TONY BLISS DRAWING PATH: P:\402176\DWG\SURVEY\DRAWINGS\PLATS\SUPLAT-2.DWG

FINAL PLAT OF SUBDIVISION FOR
BIRCHWOOD SUBDIVISION - PHASE 2

BEING A PART OF THE SOUTHWEST QUARTER OF SECTION 4, TOWNSHIP 43 NORTH, RANGE 8 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN MCHENRY COUNTY, ILLINOIS.





50 25 0 50

SCALE: 1 INCH = 50 FEET

PREPARED BY:
CEMCON, Ltd.
Consulting Engineers, Land Surveyors & Planners
2280 White Oak Circle, Suite 100 Aurora, Illinois
60502-9675 PH: 630.862.2100 FAX: 630.862.2199
E-Mail: cadd@cemcon.com Website: www.cemcon.com

DISC NO.: 402176 FILE NAME: SUBPLAT-2
DRAWN BY: AJB FLD. BK. / PG. NO.: C32\7-15
COMPLETION DATE: 03-XX-26 JOB NO.: 402.176
CHECKED BY: JRP 03-09-26

Copyright © 2026 Cemcon, Ltd. All rights reserved.

PLOT FILE CREATED: 4/21/2026 BY: TONY BLISS
DRAWING PATH: P:\402176\DWG\SURVEY\DRAWINGS\PLATS\SUBPLAT-2.DWG

OWNER'S CERTIFICATE

STATE OF ILLINOIS)
SS.
COUNTY OF COOK)

THIS IS TO CERTIFY THAT PULTE HOME COMPANY, LLC, A MICHIGAN LIMITED LIABILITY COMPANY, IS THE OWNER OF THE PROPERTY DESCRIBED ABOVE AND AS SUCH OWNER, HAS CAUSED THE SAME TO BE PLATTED AS SHOWN HEREON, FOR THE USES AND PURPOSES THEREIN SET FORTH, AND AS ALLOWED AND PROVIDED BY STATUTES, AND SAID OWNER, DOES HEREBY ACKNOWLEDGE AND ADOPT THE SAME UNDER THE STYLE AND TITLE AFORESAID.

DATED THIS _____ DAY OF _____, A.D., 20____.

PULTE HOME COMPANY LLC, A MICHIGAN LIMITED LIABILITY COMPANY
1900 E. SCHAUMBURG ROAD
SUITE 300
SCHAUMBURG, IL 60173

OWNER: _____
ATTEST: _____
TITLE: _____

NOTARY'S CERTIFICATE

STATE OF ILLINOIS)
SS
COUNTY OF COOK)

I, _____, A NOTARY PUBLIC IN AND FOR SAID COUNTY IN THE STATE AFORESAID, DO HEREBY CERTIFY THAT,

_____, _____, AND
PRINT NAME TITLE

_____, _____
PRINT NAME TITLE

OF SAID OWNER, WHO ARE PERSONALLY KNOWN TO ME TO BE THE SAME PERSONS WHOSE NAMES ARE SUBSCRIBED TO THE FORGOING INSTRUMENT, AS SUCH _____, AND _____ RESPECTFULLY,
TITLE TITLE
APPEARED BEFORE ME THIS DAY IN PERSON AND JOINTLY AND SEVERALLY ACKNOWLEDGEDTHAT THEY SIGNED AND DELIVERED THE SAID INSTRUMENT AS THEIR OWN FREE AND VOLUNTARY ACT AND AS THE FREE AND VOLUNTARY ACT OF SAID OWNER FOR THE USES AND PURPOSES THEREIN SET FORTH.

GIVEN UNDER MY HAND AND NOTARIAL SEAL

THIS _____ DAY OF_____, A.D., 20____.

_____
NOTARY PUBLIC SIGNATURE

_____
PRINT NAME

MY COMMISSION EXPIRES ON _____ _____, 20____
MONTH DATE

SURVEYOR'S CERTIFICATE

STATE OF ILLINOIS)
SS
COUNTY OF DUPAGE)

THIS IS TO CERTIFY THAT I, THE UNDERSIGNED, AN ILLINOIS PROFESSIONAL LAND SURVEYOR, HAVE SURVEYED AND SUBDIVIDED THE FOLLOWING DESCRIBED PROPERTY:

THAT PART OF THE SOUTH HALF OF THE NORTHWEST QUARTER OF SECTION 4, TOWNSHIP 43 NORTH, RANGE 8 EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS:
COMMENCING AT THE SOUTHWEST CORNER OF LOT 1 IN CRYSTAL LAKE BUSINESS CENTER , UNIT 4 RECORDED AS DOCUMENT 95R053680, SAID POINT BEING ON THE EAST LINE OF THE NORTHWEST QUARTER OF SAID SECTION 4; THENCE NORTH 00 DEGREES 16 MINUTES 29 SECONDS WEST, 126.33 FEET, ALONG SAID EAST LINE TO THE POINT OF BEGINNING; THENCE SOUTH 89 DEGREES 43 MINUTES 31 SECONDS WEST, 179.59 FEET; THENCE SOUTHWESTERLY, 35.64 FEET ALONG A CURVE TO THE RIGHT, HAVING A RADIUS OF 180.00 FEET AND A CHORD BEARING SOUTH 51 DEGREES 14 MINUTES 04 SECONDS WEST; THENCE SOUTH 56 DEGREES 54 MINUTES 23 SECONDS WEST, 93.84 FEET; THENCE NORTH 33 DEGREES 05 MINUTES 37 SECONDS WEST, 60.00 FEET; THENCE WESTERLY, 177.75 FEET ALONG A CURVE TO THE LEFT, HAVING A RADIUS OF 180.00 FEET AND A CHORD THAT BEARS NORTH 61 DEGREES 23 MINUTES 02 SECONDS WEST; THENCE NORTH 89 DEGREES 40 MINUTES 26 SECONDS WEST, 236.32 FEET; THENCE NORTHWESTERLY, 102.68 FEET ALONG A CURVE TO THE RIGHT, HAVING A RADIUS OF 120.00 FEET AND A CHORD BEARING NORTH 65 DEGREES 09 MINUTES 42 SECONDS WEST; THENCE NORTH 40 DEGREES 38 MINUTES 57 SECONDS WEST, 271.17 FEET; THENCE SOUTH 49 DEGREES 21 MINUTES 03 SECONDS WEST, 185.00 FEET; THENCE NORTH 40 DEGREES 38 MINUTES 57 SECONDS WEST, 175.93 FEET; THENCE SOUTH 49 DEGREES 21 MINUTES 03 SECONDS WEST, 124.35 FEET; THENCE SOUTH 27 DEGREES 38 MINUTES 24 SECONDS WEST, 17.83 FEET; THENCE SOUTH 00 DEGREES 50 MINUTES 47 SECONDS EAST, 355.00 FEET; THENCE SOUTH 89 DEGREES 09 MINUTES 13 SECONDS WEST, 125.00 FEET; THENCE NORTH 00 DEGREES 50 MINUTES 47 SECONDS WEST, 94.85 FEET; THENCE SOUTH 89 DEGREES 09 MINUTES 13 SECONDS WEST, 205.00 FEET TO A POINT ON THE EAST LINE OF A TRACT DESCRIBED IN A WARRANTY DEED RECORDED AS DOCUMENT 441559; THENCE NORTH 00 DEGREES 50 MINUTES 47 SECONDS WEST, 700.96 FEET TO THE NORTH LINE OF THE SOUTH HALF OF THE NORTHWEST QUARTER OF SAID SECTION 4; THENCE NORTH 89 DEGREES 52 MINUTES 03 SECONDS EAST, 1641.69 FEET TO THE EAST LINE OF SAID NORTHWEST QUARTER; THENCE SOUTH 00 DEGREES 16 MINUTES 29 SECONDS EAST, 676.03 FEET TO THE POINT OF BEGINNING, IN MCHENRY COUNTY, ILLINOIS.

I FURTHER CERTIFY THAT THIS PROFESSIONAL SERVICE CONFORMS TO THE CURRENT ILLINOIS MINIMUM STANDARDS FOR A BOUNDARY SURVEY, AND THAT CONCRETE MONUMENTS AT OPPOSING SUBDIVISION CORNERS AND 3/4" IRON BARS AT ALL LOT CORNERS AND POINT OF CHANGE IN ALIGNMENT WILL BE SET AS REQUIRED BY THE PLAT ACT (ILLINOIS REVISED STATUTES 2005, 765ILCS 205/1)

I FURTHER CERTIFY THAT THE ABOVE DESCRIBED PROPERTY IS LOCATED IN ZONE "X" AREAS DETERMINED TO BE OUTSIDE 500-YEAR FLOODPLAIN, AS IDENTIFIED BY THE FEDERAL EMERGENCY MANAGEMENT AGENCY, FLOOD INSURANCE RATE MAP COMMUNITY PANEL 17111C0338J DATED NOVEMBER 16, 2006.

I FURTHER CERTIFY THAT THIS SUBDIVISION LIES WITHIN THE CORPORATE LIMITS OF THE CITY OF CRYSTAL LAKE, ILLINOIS.

GIVEN UNDER MY HAND AND SEAL

THIS _____ DAY OF _____, A.D., 20_____.

_____
JEFFREY R. PANKOW
ILLINOIS PROFESSIONAL LAND SURVEYOR NO. 3483
MY REGISTRATION EXPIRES ON NOVEMBER 30, A.D., 2026
PROFESSIONAL DESIGN FIRM LICENSE NO. 184-002937
EXPIRES ON APRIL 30, 2027

CITY COUNCIL CERTIFICATE

STATE OF ILLINOIS)
SS
COUNTY OF MCHENRY)

APPROVED BY THE CITY COUNCIL OF THE CITY OF CRYSTAL LAKE, ILLINOIS

THIS _____ DAY OF _____, 20____.

_____
MAYOR

_____
ATTEST: CITY CLERK

CRYSTAL LAKE PLANNING AND ZONING COMMISSION CERTIFICATE

STATE OF ILLINOIS)
SS
COUNTY OF MCHENRY)

I, _____, AS CHAIRMAN OF THE CRYSTAL LAKE PLANNING AND ZONING COMMISSION, DO HEREBY CERTIFY THAT

ON THIS _____ DAY OF _____, A.D., 20_____, THIS PLAT OF SUBDIVISION WAS DULY APPROVED BY THE PLANNING AND ZONING COMMISSION OF THE CITY OF CRYSTAL LAKE.

_____
CHAIRMAN

_____
PLEASE TYPE/PRINT NAME

COUNTY RECORDER'S CERTIFICATE

STATE OF ILLINOIS)
SS
COUNTY OF MCHENRY)

THIS INSTRUMENT WAS FILED FOR RECORD IN THE RECORD IN THE RECORDER'S OFFICE OF MCHENRY COUNTY, ILLINOIS,

ON THE _____ DAY OF _____, A.D., 20____ AT _____ O'CLOCK ____M. AND RECORDED IN MAP BOOK _____ PAGE _____, AS DOCUMENT NO._____

BY: _____ _____
MCHENRY COUNTY RECORDER

COUNTY CLERK'S CERTIFICATE

STATE OF ILLINOIS)
SS
COUNTY OF MCHENRY)

I, _____, AS COUNTY CLERK OF MCHENRY COUNTY, ILLINOIS, DO HEREBY CERTIFY THAT THERE ARE NO DELINQUENT GENERAL TAXES, NO UNPAID OR FORFEITED TAXES, AND NO REDEEMABLE TAX SALES AGAINST ANY OF THE LAND DEPICTED HEREON.

I FURTHER CERTIFY THAT I HAVE RECEIVED ALL STATUTORY FEES IN CONNECTION WITH THE ANNEXED PLAT.

WITNESS MY HAND AND SEAL THIS _____ DAY OF _____ , A.D., 20____.

_____
COUNTY CLERK OF MCHENRY COUNTY, ILLINOIS

SURFACE WATER STATEMENT

STATE OF ILLINOIS)
SS
COUNTY OF DUPAGE)

TO THE BEST OF OUR KNOWLEDGE AND BELIEF THE DRAINAGE OF SURFACE WATERS WILL NOT BE CHANGED BY THE CONSTRUCTION OF THIS SUBDIVISION OR ANY PART THEREOF, OR, THAT IF SUCH SURFACE WATER DRAINAGE WILL BE CHANGED, REASONABLE PROVISION HAS BEEN MADE FOR COLLECTION AND DIVERSION OF SUCH SURFACE WATERS INTO PUBLIC AREAS, OR DRAINS WHICH WILL BE PLANNED FOR IN ACCORDANCE WITH GENERALLY ACCEPTED ENGINEERING PRACTICES SO AS TO REDUCE THE LIKELIHOOD FOR DAMAGE TO THE ADJOINING PROPERTY BECAUSE OF THE CONSTRUCTION OF THE SUBDIVISION.

_____
OWNER OR ATTORNEY

_____
PLEASE TYPE/PRINT NAME

_____
ENGINEER

_____
PLEASE TYPE/PRINT NAME

STORMWATER MANAGEMENT EASEMENT (SME):

EACH INDIVIDUAL ENTITY OR OTHER PARTY ACCEPTING TITLE TO ALL OR ANY PART OF THE BLANKET STORMWATER MANAGEMENT EASEMENT (SME) SHALL CONCLUSIVELY BE DEEMED TO HAVE COVENANTED AND AGREED, JOINTLY AND SEVERALLY, TO:

i. CARE FOR AND MAINTAIN THE SURFACE OF THAT PORTION OF THE SME WHICH IS LOCATED ON SUCH PARTY'S PROPERTY AS A WELL LANDSCAPED, HIGH-QUALITY PARCEL (WHICH MAINTENANCE SHALL INCLUDE, BUT SHALL NOT BE LIMITED TO, THE REGULAR SEEDING, WATERING, AND MOWING OF ALL LAWNS), AND

ii. KEEP ALL SURFACE OPENINGS OF THE DRAINAGE PIPES UNDERLYING THE SME FREE OF ALL GRASS CLIPPINGS, LEAVES, OR OTHER RELATED OR FOREIGN MATERIALS.

NO INDIVIDUAL ENTITY OR OTHER PARTY ACCEPTING TITLE TO ALL OR ANY PART OF THE SME SHALL:

i. INSTALL, CONSTRUCT, ERECT, PLACE OR PLANT ANY BUILDING, STRUCTURES, IMPROVEMENTS OR VEGETATION (OTHER THAN GRASS OR CITY APPROVED PLANTINGS) UPON THE SME INCLUDING, BUT NOT LIMITED TO, FENCES, WALLS, PATIOS, SHEDS, POSTS, TREES, PLANTS OR SHRUBBERY, EXCEPT AS SHOWN ON THE APPROVED LANDSCAPE PLAN, OR

ii. ALTER, MODIFY, OR CHANGE IN ANY WAY THE TOPOGRAPHY OR ELEVATIONS OF THE SME, OR

iii. OBSTRUCT, ALTER, OR MODIFY THE ESTABLISHED DRAINAGE PATTERN FROM OR OVER THE SME.

MAINTENANCE OF THE STORM SEWERS AND STORM STRUCTURES WITHIN THE SME SHALL BE THE SOLE RESPONSIBILITY OF EACH INDIVIDUAL ENTITY OR OTHER PARTY ACCEPTING TITLE PURSUANT TO THE REQUIREMENTS CONTAINED HEREIN.

IF THE CITY DETERMINES THAT THE INDIVIDUAL ENTITY OR OTHER PARTY ACCEPTING TITLE IS IN DEFAULT OF SAID MAINTENANCE OBLIGATIONS AND UPON FIVE (5) DAYS NOTICE TO THE INDIVIDUAL ENTITY OR OTHER PARTY ACCEPTING TITLE SERVED BY CERTIFIED MAIL, THE CITY AND ITS SUCCESSORS AND ASSIGNS SHALL BE GRANTED AN EASEMENT OVER THE AREA DESCRIBED ON THIS DEED RESTRICTION FOR THE RIGHT, PRIVILEGE AND AUTHORITY, WITHOUT OBLIGATION, TO PERFORM SAID MAINTENANCE AND REPAIRS. THE CITY MAY ENTER UPON THE EASEMENT FOR THE PURPOSE OF EMERGENCY REPAIRS.

THE CHARGE OF THE EMERGENCY REPAIRS AND/OR MAINTENANCE IS THE RESPONSIBILITY OF THE INDIVIDUAL ENTITY OR OTHER PARTY ACCEPTING TITLE. THE CITY MAY, AT ITS SOLE ELECTION, RECORD NOTICE OF LIEN WITH THE RECORDER OF DEEDS FOR MCHENRY COUNTY AS DESCRIBED ABOVE AGAINST THE SUBJECT REAL PROPERTY. SAID LIEN SHALL INCLUDE THE APPLICABLE EXPENSE TO THE INDIVIDUAL ENTITY OR OTHER PARTY ACCEPTING TITLE PLUS ATTORNEY'S FEES AND COURT COSTS. UPON PAYMENT OF SAID LIEN, THE CITY SHALL ISSUE THE APPROPRIATE RELEASE OF LIEN TO THE INDIVIDUAL ENTITY OR OTHER PARTY ACCEPTING TITLE. IT SHALL NOT BE THE OBLIGATION OF THE CITY TO RECORD THE RELEASE OF THE LIEN BUT SHALL BE THE OBLIGATION OF THE PARTY PROCURING THE RELEASE.

MUNICIPAL UTILITY EASEMENT (M.U.E.)

NON-EXCLUSIVE EASEMENT FOR SERVING THE SUBDIVISION AND OTHER PROPERTY WITH DOMESTIC WATER, SANITARY SEWER AND STORMWATER DRAINAGE IS HEREBY RESERVED FOR AND GRANTED TO THE CITY OF CRYSTAL LAKE, ILLINOIS, THEIR SUCCESSORS AND ASSIGNS, TO INSTALL, OPERATE, MAINTAIN, RELOCATE, RENEW AND REMOVE FACILITIES USED IN CONNECTION WITH SEWER AND WATER MAINS, IN, UNDER, ACROSS, ALONG, AND UPON THE SURFACE OF THE PROPERTY SHOWN ON THE PLAT WITHIN THE AREAS MARKED AS "MUNICIPAL UTILITY EASEMENT" (MUE) AND THOSE PARTS DESIGNATED ON THE PLAT AS DEDICATED FOR PUBLIC STREET, TOGETHER WITH THE RIGHT TO CUT, TRIM, OR REMOVE TREES, BUSHES, AND ROOTS AS MAY BE REASONABLY REQUIRED INCIDENT TO THE RIGHTS HEREIN GIVEN, AND THE RIGHT TO ENTER UPON THE PROPERTY FOR ALL SUCH PURPOSES,
EACH INDIVIDUAL ENTITY OR OTHER PARTY ACCEPTING TITLE TO ALL OR ANY PART OF THE MUNICIPAL UTILITY EASEMENT (MUE) SHALL CONCLUSIVELY BE DEEMED TO HAVE COVENANTED AND AGREED, JOINTLY AND SEVERALLY, TO:

1. THE SURFACE OF THE MUE MAY BE GRASS, SOD, OR PAVEMENT TO ALLOW FOR DRIVEWAYS OR PARKING. MINOR LANDSCAPING AS SHOWN ON THE APPROVED LANDSCAPE PLAN MAY BE PERMITTED.

II. CARE FOR AND MAINTAIN THE SURFACE OF THAT PORTION OF THE MUE WHICH IS LOCATED ON SUCH PARTY'S PROPERTY SO THAT IT IS IN GOOD CONDITION FOR ITS INTENDED PURPOSE AS A MUE WHICH MAINTENANCE MAY INCLUDE, BUT SHALL NOT BE LIMITED TO, THE REGULAR SEEDING, WATERING AND MOWING OF ALL LAWNS OR PAVEMENT RESTORATION.

NO TITLEHOLDER OF ANY PART OR PORTION OF THE MUE (OR ANY PARTY ACTING ON BEHALF OF THE TITLEHOLDER) SHALL:

III. INSTALL, CONSTRUCT, ERECT, PLACE OR PLANT ANY BUILDING, STRUCTURES, IMPROVEMENTS OR VEGETATION (OTHER THAN GRASS OR CITY APPROVED PLANTINGS) UPON THE MUE, INCLUDING, BUT NOT LIMITED TO FENCES, WALLS, PATIOS, SHEDS, POSTS, TREES, PLANTS OR SHRUBBERY, EXCEPT AS SHOWN ON THE APPROVED LANDSCAPE PLAN OR APPROVED ENGINEERING PLANS FOR THE SITE, OR

IV. ALTER, MODIFY OR CHANGE IN ANY WAY THE TOPOGRAPHY OR ELEVATIONS OF THE MUE.

THE CITY SHALL MAINTAIN THE SEWER AND WATER MAINS LOCATED WITHIN THE MUE UP TO AND INCLUDING THE SHUT OFF VALVES, THE MANHOLES, FIRE HYDRANTS AND THE SANITARY SEWER MAIN, BUT NOT INCLUDING THE SERVICE CONNECTIONS AND LATERALS (REFERRED TO AS THE "SYSTEM"), THE CITY'S DUTIES WILL INCLUDE ALL NECESSARY WORK UP TO AND INCLUDING THE BACKFILL STAGE IN THE EVENT OF REPAIR AND REPLACEMENT WORK ON THE SYSTEM.

EACH INDIVIDUAL ENTITY OR OTHER PARTY ACCEPTING TITLE TO ALL OR ANY PART OF THE MUE WILL BE RESPONSIBLE FOR PROMPT, QUALITY RESTORATION OF ALL SURFACE AND ABOVE-GRADE IMPROVEMENTS MEETING OR EXCEEDING THE ORIGINAL CONSTRUCTION REQUIREMENTS OF ALL AREAS IN THE MUE THAT WERE DAMAGED BY THE CITY IN THE PROCESS OF REPAIRING, REPLACING OR CONSTRUCTING THE SYSTEM. THE CITY AGREES TO EXERCISE REASONABLE CARE IN REPAIRS MADE SO AS NOT TO CAUSE UNNECESSARY DAMAGES.

PUBLIC UTILITY EASEMENT (P.U.E.)

A BLANKET EASEMENT FOR SERVING THE SUBDIVISION AND OTHER PROPERTY WITH UTILITY SERVICES IS HEREBY RESERVED FOR AND GRANTED TO: COMMONWEALTH EDISON, COMCAST CABLE, NICOR GAS AND AT&T TELEPHONE, THEIR RESPECTIVE SUCCESSORS AND ASSIGNS, JOINTLY AND SEVERALLY, HEREIN AFTER REFERRED TO AS "UTILITY COMPANIES". UTILITY COMPANIES SHALL HAVE THE RIGHT TO INSTALL, OPERATE, MAINTAIN, AND REMOVE, FROM TIME TO TIME, FACILITIES USED IN CONNECTION WITH UTILITY SERVICES, OVER, UNDER, ACROSS, ALONG AND UPON THE SURFACE OF THE PROPERTY SHOWN AS A PUBLIC UTILITY EASEMENT (PUE) AND THE PROPERTY DESIGNATED ON THE PLAT FOR STREETS AND ALLEYS, WHETHER PUBLIC OR PRIVATE, TOGETHER WITH THE RIGHT TO INSTALL REQUIRED SERVICE CONNECTIONS OVER OR UNDER THE SURFACE OF EACH LOT. UTILITY COMPANIES SHALL HAVE THE RIGHT TO CUT, TRIM OR REMOVE TREES, BUSHES AND ROOTS AS MAY BE REASONABLY REQUIRED INCIDENT TO THE RIGHTS HEREIN GIVEN, AND THE RIGHT TO ENTER UPON THE SUBDIVIDED PROPERTY FOR ALL SUCH PURPOSES. OBSTRUCTIONS SHALL NOT BE PLACED IN A PUE WITHOUT THE PRIOR WRITTEN CONSENT OF THE RESPECTIVE UTILITY COMPANY. AFTER INSTALLATION OF ANY SUCH FACILITIES, THE GRADE OF THE SUBDIVIDED PROPERTY SHALL NOT BE ALTERED IN A MANNER SO AS TO INTERFERE WITH THE PROPER OPERATION AND MAINTENANCE THEREOF.

ONLY PERPENDICULAR CROSSINGS OF THE MUNICIPAL UTILITY EASEMENT ARE PERMITTED BY THE UTILITY COMPANIES.

PREPARED BY:
CEMCON, Ltd.
Consulting Engineers, Land Surveyors & Planners
2280 White Oak Circle, Suite 100 Aurora, Illinois
60502-9675 PH: 630.862.2100 FAX: 630.862.2199
E-Mail: cadd@cemcon.com Website: www.cemcon.com

DISC NO.: 402176 FILE NAME: SUBPLAT-2
DRAWN BY: AJB FLD. BK. / PG. NO.: C32\7-15
COMPLETION DATE: 03-XX-26 JOB NO.: 402.176
CHECKED BY: JRP 03-09-26

Copyright © 2026 Cemcon, Ltd. All rights reserved.

DRAWING PATH: P:\402176\DWG\SURVEY\DRAWINGS\PLATS\SUPLAT-2.DWG
PLOT FILE CREATED: 4/21/2026 BY: TONY BLUS

Agenda Item No: 13

City Council
Agenda Supplement

Meeting Date: June 16, 2026

Item: UDO Text Amendment to Article 2, 3, 4, and the Appendix; and changes to various portions of the City Code

PZC Recommendation: To approve the PZC recommendation and adopt an Ordinance amending Chapter 650 of the Code of Ordinances of the City of Crystal Lake for the changes to Article 2, 3, 4, and the Appendix.

Staff Contact: Elizabeth Maxwell, City Planner
Darrell Moore, Assistant City Planner
Abigail Wilgreen, City Engineer

Background:

- When the City Council adopted the Unified Development Ordinance (UDO) in 2009, it was intended to be a dynamic document that would be updated periodically.
- The following proposed amendments to the UDO are intended to minimize the number of roadway classifications and to better align the street standards and terminology in the UDO with those found in the City Code and used by the Public Works & Engineering Department.

Request:

The amendments to the UDO include the following:

Roadway classifications

- Reducing the number of street classifications from six to four and removing design requirements from the UDO. The main purpose of roadway classifications is to provide a framework for identifying the particular role of a roadway in moving vehicles through a network of highways. This change streamlines the street classifications to reduce confusion and better align with the Illinois Department of Transportation (IDOT) standards.
- Designating the City Engineer as the authority to determine the classification of a proposed roadway to ensure alignment with IDOT standards.

Driveway setback

- Allowing the City Engineer to lessen the interior side and corner side yard setback of a driveway below 1.5 feet. This is necessary in the older areas of the City and on smaller lots where providing 1.5 feet is often not feasible.

Standard cross-sections for streets

- Striking this section of the Appendix to eliminate confusion.

Thoroughfare classification map

- Striking this section of the Appendix to eliminate confusion.

PZC Highlights:

- Staff summarized the various changes. There were minor questions and comments and the PZC was supportive of the changes. No public spoke on the matter.

Following the discussion, the PZC recommended **approval (4-0)** of the proposed changes as presented.

Votes Required to Pass: A simple majority.

#2026-099
UDO Text Amendment – Various
Project Review for Planning and Zoning Commission

Meeting Date:	June 3, 2026
Request:	Amend the Unified Development Ordinance Article 2, 3, 4 and the Appendix.
Staff Contact:	Elizabeth Maxwell, City Planner Darrell Moore, Assistant City Planner

Background:

- The Unified Development Ordinance was adopted in 2009. It is a living document that has been amended throughout the years.
- The following proposed amendments to the UDO are intended to minimize the number of roadway classifications and better align with the standards and terminology used by the Public Works & Engineering Department.

Recommendation:

The following revisions and additions relating to roadway requirements and classifications are recommended for greater clarity and efficiency during the permit application process and to reduce inconsistencies between the Unified Development Ordinance and other sections of the City Code.

Summary of the Changes

Roadway classifications

- Reducing the number of street classifications from six to four and removing design requirements from the UDO.
- Designating the City Engineer as the authority to determine the classification of a proposed roadway.

Driveway setback

- Allowing the City Engineer to lessen the interior side and corner side yard setback of a driveway.

Standard cross-sections for streets

- Striking this section of the appendix.

Thoroughfare classification map

- Striking this section of the appendix.

(Existing text is in black, Red text are the proposed changes.)

ARTICLE 2

Section 2-400C Review criteria for specific uses

9. AUTOMOBILE DEALERS, PASSENGER CAR RENTAL AND LEASING
d. Repair bays: Repair bays shall not front adjacent ~~major~~ arterial or collector rights-of-way or towards property that is residential property.

ARTICLE 3

Section 3-300 Measurements and Exceptions

C. Exceptions
2.f. Driveways and curbs, no closer than 1.5 feet running roughly parallel to interior side and corner side yards, unless otherwise approved by the City Engineer.

ARTICLE 4

Section 4-100 Street Standards

~~B. Applicability. The following specifications illustrate typical configurations required for all public and private streets. The City Engineer will configure and adjust these specifications as necessary for specific conditions.~~

~~C~~B. Functional classification of streets. The following identifies the basic characteristics of the four general categories within the functional classification system:

1. ~~Major~~ Arterial. These routes serve regional transportation needs for traffic entering and exiting the City and between major activity centers within the City. ~~Refer to the City's standard cross-section details in the Appendix.~~ Examples: Route 31, Route 14.
   - ~~a. Generally provide a minimum of two travel lanes in each direction with a continuous median that accommodates left-turn lanes at intersections.~~
   - ~~b. The median and vegetated swales alongside the roadway would ideally provide water quality pretreatment benefits through the use of bioretention cells before being released to storm sewers, drywells, or detention/retention facilities.~~
   - ~~c. Access along major arterial roadways is typically limited to intersections with other arterial or collector roadways; shared access and frontage road systems are strongly encouraged. The limited access points allow for higher travel speeds and serve long-distance traffic within the area.~~
   - ~~d. The right-of-way width required for a major arterial is generally 120 feet to 170 feet; necessary right-of-way/easements and setbacks for future expansion to three travel lanes in each direction with a thirty-foot center median should be provided if initially constructed to a lesser configuration.~~

e. Provide an off-street bicycle facility, unless waived by the City Engineer. If the minimum right-of-way is provided, off-street bicycle facilities may need to be placed in a dedicated easement outside the public right-of-way.

f. Increase the width of the right-of-way by 10 feet for a distance of 250 feet each way from an intersection with a collector or arterial street (distance measured along right-of-way) in order to facilitate an increased pavement width for a separate left-turn lane and a wider entry lane.

2. Minor arterial. These routes interconnect and supplement the major arterial routes, accommodate moderate trip lengths, and service activity centers. Refer to the City's standard cross section details in the Appendix. Examples: Ackman Road, Crystal Lake Avenue, McHenry Avenue, Main Street.

a. Generally provide one to two travel lanes in each direction with a center-striped median that accommodates left-turn lanes at intersections.

b. The right-of-way width required for a minor arterial is 100 feet to 120 feet; necessary rights-of-way/easements and setbacks for future expansion to a five-lane cross section should be provided if initially constructed to a lesser configuration.

c. Generally provide either an on-street or off-street bicycle facility, unless waived by the City Engineer.

d. Increase the width of the right-of-way by 10 feet for a distance of 250 feet each way from an intersection with a collector or arterial street (distance measured along right-of-way) in order to facilitate an increased pavement width for a separate left-turn lane and a wider entry lane.

32. Major Collector. These routes serve as intermediate links between major arterials and points of origin or destination by providing access and traffic circulation within residential neighborhoods and commercial areas. Refer to the City's standard cross section details in the Appendix. Examples: Golf Course Road, Huntley Road, Pingree Road.

a. Generally provide for one travel lane in each direction.

b. The minimum right-of-way width required for a major collector is 80 feet; 100 feet or more may be required for a rural cross section with ditches. Necessary right-of-way/easements and setbacks for future expansion to a five-lane cross section should be provided if initially constructed to a lesser configuration.

c. Direct residential driveway access is not generally permitted for major collector streets.

d. Provide either an on-street or off-street bicycle facility, unless waived by the City Engineer.

e. If an off-street bicycle facility is provided, the use of a continuous center turn lane or striped median is permitted, as it allows increased access to adjacent properties and encourages lower travel speeds due to the narrower lanes.

f. Increase the width of the right-of-way by 10 feet for a distance of 250 feet each way from an intersection with a collector or arterial street (distance measured along right-of-way) in order to facilitate an increased pavement width for a separate left-turn lane and a wider entry lane.

4. Minor collector. These roads connect smaller access streets and residences to the main roadway network (major collectors and arterials). Refer to the City's standard cross section details in the Appendix. Examples: Alexandra Boulevard, Village Road.

a. Generally provide for one travel lane in each direction; also provide a separate left-turn lane at intersections with collectors or arterials.

~~b. The minimum right-of-way width required for a minor collector is 70 feet; 100 feet or more may be required for a rural cross-section with ditches.~~

~~c. Subdivisions shall provide at least one well-planned minor collector street per the City's standard specifications for right-of-way and engineering standards in this Ordinance for each access to a major thoroughfare (major collector or arterials).~~

~~d. Direct residential driveway access is generally permitted for minor collector streets.~~

~~e. Two-way traffic must be maintained at all times, even if on-street parking is permitted on both sides of the road.~~

~~f. Provide either an on-street or off-street bicycle facility, unless waived by the City Engineer.~~

~~g. Increase the width of the right-of-way by 10 feet for a distance of 150 feet each way from an intersection with a collector or arterial street (distance measured along right-of-way) in order to facilitate an increased pavement width for a separate left-turn lane and a wider entry lane.~~

~~5~~3. Local street. These roads serve to provide access to residential neighborhoods and commercial areas. ~~Refer to the City's standard cross section details in the Appendix. Examples: Caroline Street, Memorial Drive.~~

~~a. Generally provide for one travel lane in each direction.~~

~~b. The minimum right-of-way width required for a local street is 60 feet; additional right-of-way, and/or municipal easements may be required if a rural cross section is utilized.~~

~~c. Increase the width of the right-of-way by 10 feet for a distance of 150 feet each way from an intersection with a collector or arterial street (distance measured along right-of-way) in order to facilitate an increased pavement width for a separate left-turn lane and a wider entry lane.~~

4.~~6.~~ Alley. An alley (residential or commercial) is a very low volume road designed to provide access to the rear or side of a lot, including refuse handling and fire access. Alleys are not intended to carry a significant volume of through traffic. ~~Refer to the City's standard cross section details in the Appendix.~~

a. Only used with the approval of the City Engineer.

b. All alleys shall be built to City standards.

~~c. Alleys may not access arterial or major collector streets.~~

d. All alleys shall have at least two direct access points to public streets~~and are subject to the block length criteria included in this Ordinance.~~

e. Alleys shall not be utilized as the primary means of access to a parking lot.

Standard cross-sections for collector and local ~~roadways~~ streets are provided. The City Engineer shall determine whether the proposed roadway is classified as a major collector or a minor collector. Cross-sections for ~~major and minor~~ arterial roadways are determined on a case-by-case basis depending upon specific site conditions.

Section 4-900 Design Standards

B. Lot Standards

6. Double frontage lots are discouraged except where lots back upon an ~~major or minor~~ arterial ~~or major~~ collector and in such instances, vehicular access between the lots and the thoroughfare

is prohibited. Such lots shall have an additional depth of at least 20 feet in order to allow for a protective screen planting.

APPENDIX

Section A-400 Access Management ~~Manual~~

Access management is the systematic control of the location, spacing, design, and operation of driveways, median openings, interchanges, and street connections to maintain safety at a roadway's full traffic carrying capacity. Implementing an access management program will encourage smooth and safe traffic flow on the City's roadways.
~~A. Roadway classification hierarchy. Per the UDO, City streets are classified as follows from highest to lowest:~~
~~1. Major arterial;~~
~~2. Minor arterial;~~
~~3. Major collector;~~
~~4. Minor collector;~~
~~5. Local street; and~~
~~6. Alley.~~

~~Major arterial, minor arterial, major collector and minor collector streets in the City are indicated on the Thoroughfare Plan included in the Appendix.~~

Section A-700 Pavement design and construction.

Standard Pavement Sections - Hot Mix Asphalt (HMA)									
	~~Major/Minor Arterial~~	~~Major Collector~~		~~Minor~~ Collector		Local/Alley		Parking Lots	Parking Lots - Heavy Duty
HMA Surface Course	~~1.5" Mix D, N70~~	~~1.5" Mix C, N50~~		1.5" Mix C, N50		1.5" Mix C, N50		1.5" Mix C, N50	1.5" Mix C, N50
HMA Binder Course	~~2.5" IL 19, N70~~	~~4.5" IL 19, N50~~	~~2.5" IL 19, N50~~	4" IL 19, N50	2.5" IL 19, N60	2.5" IL 19, N50	2.5" IL 19, N50	2.5" IL 19, N50	2.5" IL 19, N50
HMA Base Course	~~8"~~	~~—~~	~~7"~~	—	6"	—	4"	—	—
Aggregate Base Course (CA-6, Grade #9)	~~4"~~	~~12"~~	~~4"~~	12"	4"	12"	4"	8"	10"

Standard Pavement Sections - Portland Cement Concrete					
	~~Major/Minor Arterial~~	~~Major~~ ~~Collector~~	~~Minor~~ Collector	Local/Alley	Parking Lot (including heavy duty)
Portland Cement Concrete, Class PV	~~8"~~	~~8"~~	8”~~6"~~	6"	6"
Aggregate Base Course (CA-6, Grade #9)	~~8"~~	~~8"~~	8"	4"	4"

Section A-500 Standard cross-sections for streets

REMOVE THIS SECTION

Section A-1700 Thoroughfare classification map

REMOVE THIS SECTION

Ord. No.
File No.

AN ORDINANCE AMENDING
CHAPTER 650: UNIFIED DEVELOPMENT ORDINANCE OF THE
CODE OF ORDINANCES OF THE CITY OF CRYSTAL LAKE, ILLINOIS

WHEREAS, pursuant to its home rule powers, the Illinois Municipal Code, and other applicable authority, the City is authorized to regulate land use within the City and does so pursuant to the City's Unified Development Ordinance, set forth as Chapter 650 of the Crystal Lake City Code; and

WHEREAS, pursuant to the terms of a Petition (File #PLN-2026-099) before the Crystal Lake Planning and Zoning Commission, the Petitioner has requested a Text Amendment; and

WHEREAS, from time to time it is appropriate to review, update and modify the Unified Development Ordinance to assure that it appropriately addresses new issues that may arise; and

WHEREAS, the Planning and Zoning Commission of the City of Crystal Lake, pursuant to notice duly published on May 16, 2026 in the Northwest Herald, held a public hearing at 7:00 p.m., on June 3, 2026, at City Hall at 100 W. Woodstock Street, Crystal Lake, Illinois to consider proposed amendments to the Unified Development Ordinance regarding Article 2, Article 3, Article 4, and the Appendix; and

WHEREAS, on June 3, 2026, 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 proposed amendment to the Unified Development Ordinance be approved as stated in the minutes from the meeting; and

WHEREAS, the Mayor and City Council, having considered such recommendation and the findings and minutes from the Planning and Zoning Commission, have found and determined that adopting amendments to Article 2, Article 3, Article 4, and the Appendix of the Unified Development Ordinance as set forth in this Ordinance will be in the best interests of the City and its residents; and

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

SECTION I: The foregoing Recitals are hereby incorporated into and made a part of this Ordinance as if fully set forth herein.

Draft

SECTION II: That Article 2-400C Review Criteria for Specific Uses shall be amended as follows: [amendments are depicted in **Bold**]

9. AUTOMOBILE DEALERS, PASSENGER CAR RENTAL AND LEASING

d. Repair bays: Repair bays shall not front adjacent ~~**major**~~ arterial or collector rights-of-way or towards property that is residential property.

SECTION III: That Article 3-300 Measurements and Exceptions shall be amended, as follows: [amendments are depicted in **Bold**]

C. Exceptions

2.f. Driveways and curbs, no closer than 1.5 feet running roughly parallel to interior side and corner side yards, **unless otherwise approved by the City Engineer.**

SECTION IV: That Article 4-100 Street Standards shall be amended as follows: [amendments are depicted in **Bold**]

~~**B. Applicability. The following specifications illustrate typical configurations required for all public and private streets. The City Engineer will configure and adjust these specifications as necessary for specific conditions.**~~

~~**C**~~**B.** Functional classification of streets. **The following identifies the basic characteristics of the four general categories within the functional classification system:**

1. ~~**Major**~~ Arterial. These routes serve regional transportation needs for traffic entering and exiting the City and between major activity centers within the City~~**. Refer to the City's standard cross-section details in the Appendix.**~~ Examples: Route 31, Route 14.

~~**a. Generally provide a minimum of two travel lanes in each direction with a continuous median that accommodates left-turn lanes at intersections.**~~

~~**b. The median and vegetated swales alongside the roadway would ideally provide water quality pretreatment benefits through the use of bioretention cells before being released to storm sewers, drywells, or detention/retention facilities.**~~

~~**c. Access along major arterial roadways is typically limited to intersections with other arterial or collector roadways; shared access and frontage road systems are strongly encouraged. The limited access points allow for higher travel speeds and serve long-distance traffic within the area.**~~

~~**d. The right-of-way width required for a major arterial is generally 120 feet to 170 feet; necessary right-of-way/easements and setbacks for future expansion to three travel lanes in each direction with a thirty-foot center median should be provided if initially constructed to a lesser configuration.**~~

~~**e. Provide an off-street bicycle facility, unless waived by the City Engineer. If the minimum right-of-way is provided, off-street bicycle facilities may need to be placed in a dedicated easement outside the public right-of-way.**~~

~~**f. Increase the width of the right-of-way by 10 feet for a distance of 250 feet each way from an intersection with a collector or arterial street (distance measured along right-of-way) in order to facilitate an increased pavement width for a separate left-turn lane and a wider entry lane.**~~

Draft

2. Minor arterial. These routes interconnect and supplement the major arterial routes, accommodate moderate trip lengths, and service activity centers. Refer to the City's standard cross section details in the Appendix. Examples: Ackman Road, Crystal Lake Avenue, McHenry Avenue, Main Street.

- **a. Generally provide one to two travel lanes in each direction with a center-striped median that accommodates left-turn lanes at intersections.**
- **b. The right-of-way width required for a minor arterial is 100 feet to 120 feet; necessary rights-of-way/easements and setbacks for future expansion to a five-lane cross section should be provided if initially constructed to a lesser configuration.**
- **c. Generally provide either an on-street or off-street bicycle facility, unless waived by the City Engineer.**
- **d. Increase the width of the right-of-way by 10 feet for a distance of 250 feet each way from an intersection with a collector or arterial street (distance measured along right-of-way) in order to facilitate an increased pavement width for a separate left-turn lane and a wider entry lane.**

32.. Major Collector. These routes serve as intermediate links between major arterials and points of origin or destination by providing access and traffic circulation within residential neighborhoods and commercial areas**. Refer to the City's standard cross section details in the Appendix.** Examples: Golf Course Road, Huntley Road, Pingree Road.

- **a. Generally provide for one travel lane in each direction.**
- **b. The minimum right-of-way width required for a major collector is 80 feet; 100 feet or more may be required for a rural cross-section with ditches. Necessary right-of-way/easements and setbacks for future expansion to a five-lane cross section should be provided if initially constructed to a lesser configuration.**
- **c. Direct residential driveway access is not generally permitted for major collector streets.**
- **d. Provide either an on-street or off-street bicycle facility, unless waived by the City Engineer.**
- **e. If an off-street bicycle facility is provided, the use of a continuous center turn lane or striped median is permitted, as it allows increased access to adjacent properties and encourages lower travel speeds due to the narrower lanes.**
- **f. Increase the width of the right-of-way by 10 feet for a distance of 250 feet each way from an intersection with a collector or arterial street (distance measured along right-of-way) in order to facilitate an increased pavement width for a separate left-turn lane and a wider entry lane.**

4. Minor collector. These roads connect smaller access streets and residences to the main roadway network (major collectors and arterials). Refer to the City's standard cross section details in the Appendix. Examples: Alexandra Boulevard, Village Road.

- **a. Generally provide for one travel lane in each direction; also provide a separate left-turn lane at intersections with collectors or arterials.**
- **b. The minimum right-of-way width required for a minor collector is 70 feet; 100 feet or more may be required for a rural cross-section with ditches.**
- **c. Subdivisions shall provide at least one well-planned minor collector street per the City's standard specifications for right-of-way and engineering standards in this Ordinance for each access to a major thoroughfare (major collector or arterials).**

Draft

~~**d. Direct residential driveway access is generally permitted for minor collector streets.**~~

~~**e. Two-way traffic must be maintained at all times, even if on-street parking is permitted on both sides of the road.**~~

~~**f. Provide either an on-street or off-street bicycle facility, unless waived by the City Engineer.**~~

~~**g. Increase the width of the right-of-way by 10 feet for a distance of 150 feet each way from an intersection with a collector or arterial street (distance measured along right-of-way) in order to facilitate an increased pavement width for a separate left-turn lane and a wider entry lane.**~~

~~**5.**~~**3.** Local street. These roads serve to provide access to residential neighborhoods and commercial areas. ~~**Refer to the City's standard cross section details in the Appendix. Examples: Caroline Street, Memorial Drive.**~~

~~**a. Generally provide for one travel lane in each direction.**~~

~~**b. The minimum right-of-way width required for a local street is 60 feet; additional right-of-way, and/or municipal easements may be required if a rural cross section is utilized.**~~

~~**c. Increase the width of the right-of-way by 10 feet for a distance of 150 feet each way from an intersection with a collector or arterial street (distance measured along right-of-way) in order to facilitate an increased pavement width for a separate left-turn lane and a wider entry lane.**~~

~~**6.**~~**4.** Alley. An alley (residential or commercial) is a very low volume road designed to provide access to the rear or side of a lot, including refuse handling and fire access. Alleys are not intended to carry a significant volume of through traffic. ~~**Refer to the City's standard cross section details in the Appendix.**~~

a. Only used with the approval of the City Engineer.

b. All alleys shall be built to City standards.

~~**c. Alleys may not access arterial or major collector streets.**~~

d. All alleys shall have at least two direct access points to public streets ~~**and are subject to the block length criteria included in this Ordinance**~~.

e. Alleys shall not be utilized as the primary means of access to a parking lot.

~~Standard cross-sections for collector and local roadways streets are provided.~~ **The City Engineer shall determine whether the proposed roadway is classified as a major collector or a minor collector.** Cross-sections for ~~**major and minor**~~ arterial roadways are determined on a case-by-case basis depending upon specific site conditions.

SECTION V: That Article 4-900 Design Standards shall be amended as follows:
[amendments are depicted in **Bold**]

B. Lot Standards

6. Double frontage lots are discouraged except where lots back upon an ~~**major or minor**~~ arterial ~~**or major**~~ collector and in such instances, vehicular access between the lots and the thoroughfare is prohibited. Such lots shall have an additional depth of at least 20 feet in order to allow for a protective screen planting.

Draft

SECTION VI: That Appendix Section A-400 Access Management Manual shall be amended as follows:
[amendments are depicted in **Bold**]

Section A-400 Access Management ~~**Manual**~~
Access management is the systematic control of the location, spacing, design, and operation of driveways, median openings, interchanges, and street connections to maintain safety at a roadway's full traffic carrying capacity. Implementing an access management program will encourage smooth and safe traffic flow on the City's roadways.
~~**A. Roadway classification hierarchy. Per the UDO, City streets are classified as follows from highest to lowest:**~~
~~**1. Major arterial;**~~
~~**2. Minor arterial;**~~
~~**3. Major collector;**~~
~~**4. Minor collector;**~~
~~**5. Local street; and**~~
~~**6. Alley.**~~

~~**Major arterial, minor arterial, major collector and minor collector streets in the City are indicated on the Thoroughfare Plan included in the Appendix.**~~

SECTION VII: That Appendix Section A-700 Pavement Design and Construction shall be amended as follows:
[amendments are depicted in **Bold**]

Standard Pavement Sections - Hot Mix Asphalt (HMA)									
	~~**Major/Minor Arterial**~~	~~**Major Collector**~~		~~**Minor**~~ Collector		Local/Alley		Parking Lots	Parking Lots - Heavy Duty
HMA Surface Course	~~**1.5" Mix D, N70**~~	~~**1.5" Mix C, N50**~~		1.5" Mix C, N50		1.5" Mix C, N50		1.5" Mix C, N50	1.5" Mix C, N50
HMA Binder Course	~~**2.5" IL 19, N70**~~	~~**4.5" IL 19, N50**~~	~~**2.5" IL 19, N50**~~	4" IL 19, N50	2.5" IL 19, N60	2.5" IL 19, N50	2.5" IL 19, N50	2.5" IL 19, N50	2.5" IL 19, N50
HMA Base Course	~~**8"**~~	~~**—**~~	~~**7"**~~	—	6"	—	4"	—	—
Aggregate Base Course	~~**4"**~~	~~**12"**~~	~~**4"**~~	12"	4"	12"	4"	8"	10"

Draft

Standard Pavement Sections - Hot Mix Asphalt (HMA)										
	~~Major/Minor Arterial~~		~~Major Collector~~		~~Minor~~ Collector		Local/Alley		Parking Lots	Parking Lots - Heavy Duty
(CA-6, Grade #9)										

SECTION VIII: That Appendix Section A-500 Standard Cross-Sections for Streets shall be deleted in its entirety.

SECTION IX: That Appendix A-1700 Thoroughfare Classification Map shall be deleted in its entirety.

SECTION X: All ordinances or parts of ordinances in conflict herewith are hereby repealed.

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

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

DATED at Crystal Lake, Illinois, this 16th day of June, 2026.

CITY OF CRYSTAL LAKE, an
Illinois Municipal Corporation

By: _____
Haig Haleblian, MAYOR

SEAL

ATTEST:

_____
CITY CLERK

PASSED: June 16, 2026
APPROVED: June 16, 2026

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

Draft

CRYSTAL LAKE PLANNING AND ZONING COMMISSION
WEDNESDAY, JUNE 3, 2026
HELD AT THE CRYSTAL LAKE CITY COUNCIL CHAMBERS

2026-099 – CITY OF CRYSTAL LAKE – UDO TEXT AMENDMENTS
Amendments to UDO Articles 2, 3, 4, and Appendix relating to road classifications and standards.

Staff presented a request to amend Articles 2, 3, 4 and the Appendix of the Unified Development Ordinance to update roadway classification references and improve consistency between the UDO and other sections of the City Code. Staff explained that several provisions within the UDO currently contain roadway definitions and classifications that do not align with engineering standards or other municipal regulations. The proposed amendments would simplify roadway classifications, remove redundant definitions and defer certain classification standards to the City Code and City Engineer.

Staff further explained that the amendments would eliminate distinctions such as major and minor collectors and instead utilize broader roadway classifications consistent with current industry standards and Illinois Department of Transportation practices. The practices would provide additional flexibility for the City Engineer when interpreting roadway requirements and remove references to outdated throughfare classifications contained within the appendix.

Ms. Mason made a motion to approve the request as presented. Ms. Repholz seconded the motion. All present member voted ‘yes’. Motion passed 4-0.

Agenda Item No: 14

City Council
Agenda Supplement

Meeting Date: June 16, 2026

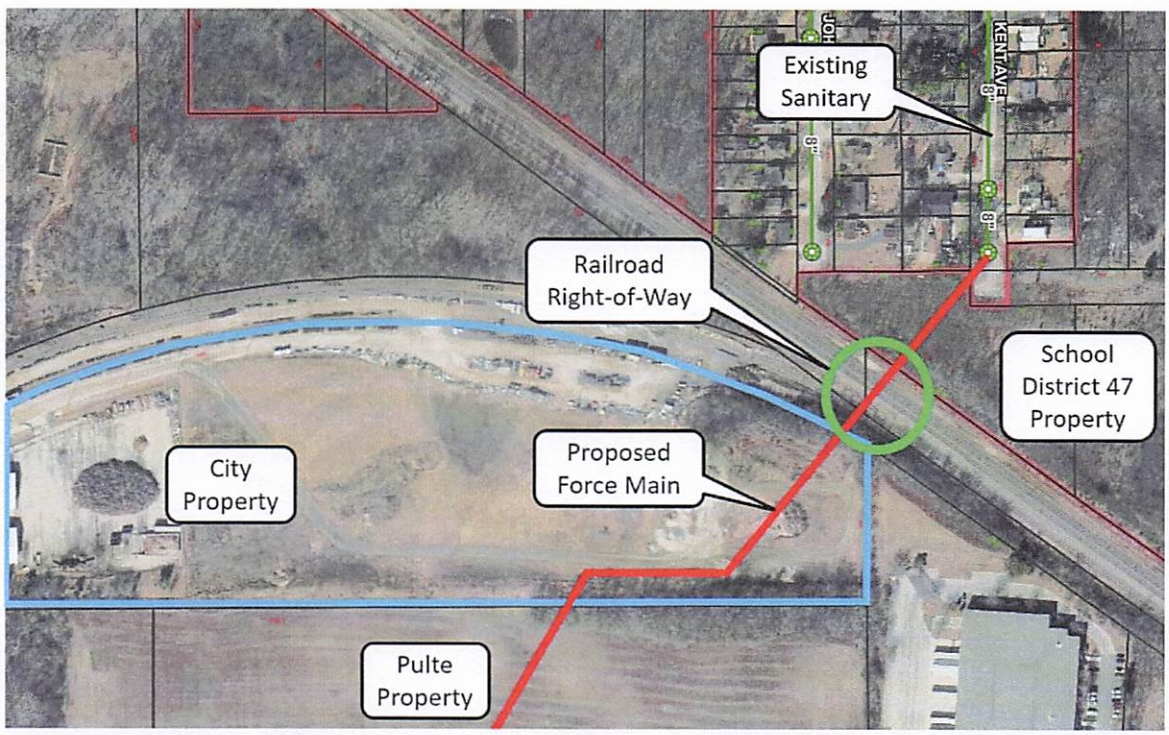
Item: Intergovernmental Agreement and Grant of Easement with the Crystal Lake Community Consolidated School District 47 for the Sanitary Sewer Force Main Improvement

Staff Recommendation: Motion to adopt a Resolution authorizing the City Manager to execute an Intergovernmental Agreement and Grant of Easement with Crystal Lake Community Consolidated School District 47 for the Sanitary Force Main Improvement

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

---

Background:
The Pulte Homes development at 275 S. Main Street is proposing a 175-unit single-family residential subdivision. As part of the improvement, a new public sanitary sewer force main will be directionally drilled under the Union Pacific Railroad tracks at the northeast corner of the property and connect to the existing sanitary sewer at the end of Kent Avenue. The City Council



previously approved an Agreement with the Union Pacific Railroad for the crossing under the tracks.

The initial construction will be completed by the developer. Upon completion and inspection, the sanitary sewer force main will then become the responsibility of the City to maintain in the future. A portion of the new sanitary sewer force main is proposed on property owned by School District 47. The developer is obtaining a temporary construction easement from School District 47. However, the City will need long-term access to the sanitary sewer force main for maintenance, operation, repair, and replacement. The attached Intergovernmental Agreement and Grant of Easement establishes this long-term access.

The City's legal counsel has reviewed the intergovernmental agreement and grant of easement and has deemed it acceptable.

Votes Required to Pass:
Simple majority

RESOLUTION

WHEREAS, on January 20, 2026, an ordinance was granted for preliminary planned unit development at 275 S. Main Street for a 175 unit single family residential development; and

WHEREAS, there is a need to construct a public sanitary sewer force main for the development; and

WHEREAS, the new sanitary sewer force main will be constructed upon property which is owned by Crystal Lake Community Consolidated School District 47; and

WHEREAS, an Intergovernmental Agreement and Grant of Easement is required between the City of Crystal Lake and Crystal Lake Community Consolidated School District 47 for long term maintenance.

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 City Manager is authorized to execute an intergovernmental agreement and grant of easement between the City of Crystal Lake and Crystal Lake Community Consolidated School District 47.

DATED this 16th day of June, 2026.

CITY OF CRYSTAL LAKE, an
Illinois municipal corporation,

By: _____
Haig Haleblian, MAYOR

SEAL

ATTEST

_____
Nick Hammonds, CITY CLERK

PASSED: June 16, 2026
APPROVED: June 16, 2026

Draft

PREPARED BY AND
AFTER RECORDING
RETURN TO:

City of Crystal Lake
100 W. Woodstock Street
Crystal Lake, IL 60014
Attn: City Engineer

INTERGOVERNMENTAL AGREEMENT AND GRANT OF EASEMENT BETWEEN THE CRYSTAL LAKE COMMUNITY CONSOLIDATED SCHOOL DISTRICT 47 AND THE CITY OF CRYSTAL LAKE FOR THE SANITARY SEWER FORCEMAIN IMPROVEMENT BY PULTE HOME COMPANY

THIS INTERGOVERNMENTAL AGREEMENT entered into this ____ day of _____, 2026 (the "AGREEMENT") between Crystal Lake Community Consolidated School District 47 ("DISTRICT 47") and the City of Crystal Lake ("CITY").

WHEREAS, Pulte Home Company, LLC is proposing a 175-unit single-family residential subdivision ("Development") at 275 S. Main Street (19-04-152-003, 19-04-176-003, 19-04-152-004, 19-04-176-004); and

WHEREAS, the CITY approved "An Ordinance Granting a Comprehensive Land Use Plan Amendment, Rezoning, Preliminary Planned Unit Development and Plat of Subdivision for 175 Single Family home Subdivision at 275 S Main Street" on January 20, 2026; and

WHEREAS, providing sanitary sewer service to the Development requires constructing a new sanitary sewer force main ("Improvements") extending north beyond the Development's property; and

WHEREAS, DISTRICT 47 owns certain real property at 19-04-203-001, as legally described in Exhibit A where a portion of the Improvements need to be constructed ("DISTRICT 47's Property"); and

WHEREAS, Pulte Home Company, LLC shall construct the Improvements in substantial accordance with the final Plans and Specifications approved and permitted by the CITY; and

WHEREAS, upon completion and acceptance by the CITY of the Improvements the CITY shall maintain the Improvements in perpetuity; and

WHEREAS, DISTRICT 47 agrees to grant to the CITY a perpetual easement for the installation, repair, maintenance and replacement of the Improvements upon the Easement Area legally described in Exhibit B and depicted in Exhibit C (the "Easement Area"); and

NOW THEREFORE, in consideration of ten dollars ($10.00) and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the CITY and DISTRICT 47 agree as follows:

1. DISTRICT 47 does hereby grant, convey and warrant to the CITY and its contractors, forever, a non-exclusive perpetual easement as shown on Exhibit B over, under and across those portions of the Easement Area for the purposes of construction of the Improvements as well as the maintenance, operation, repair, removal, use, alteration of, and replacement of the Improvements, together with the right of access at all reasonable times to the Easement Area and over the Easement Area for those purposes.

2. DISTRICT 47, its successors and assigns, shall have and retain all rights to the use and occupation of the Easement Area for its use and for use of the public, except as herein expressly granted and provided herein. Such use and occupation by DISTRICT 47 shall not be unnecessarily interfered with by any installation of the CITY permitted by this Intergovernmental Agreement. DISTRICT 47 shall not place any structures with foundations within the Easement Area without the prior notice to the CITY. Should DISTRICT 47 notify the CITY of its intention to place a structure(s) with a foundation within the Easement Area (the "Planned Construction") the Parties will meet to discuss the nature of the structure(s), and DISTRICT 47's construction timelines. The CITY and DISTRICT 47 will meet to review the Planned Construction as well as other options which may be available to DISTRICT 47 to complete its Planned Construction within the Easement Area. In the event that the CITY and DISTRICT 47 cannot agree upon a location of the proposed structure(s) associated with the Planned Construction within the Easement Area, or modification to DISTRICT 47's Planned Construction within the Easement Area, the CITY will relocate that portion of the Improvements necessary to accommodate DISTRICT 47's Planned Construction to an area elsewhere upon DISTRICT 47's Property. The CITY will pay all reasonable costs associated with (as necessary) the capping, decommissioning, and abandonment and relocation of those portions of the Improvements which will be relocated to accommodate DISTRICT 47's Planned Construction. DISTRICT 47 shall provide the CITY with an easement upon DISTRICT 47's Property which will accommodate the relocation of the Improvements.

3. The costs of construction, repairs and maintenance of the Improvements, shall be paid by the CITY. In the event any construction liens are filed against DISTRICT 47's Property, or any part thereof, or liens upon the public funds of DISTRICT 47 are filed in connection with any work performed by or on behalf of the CITY or in connection with any act or omission of the CITY pursuant to this Agreement, the CITY shall have said liens immediately discharged of record.

4. The City shall be permitted at all reasonable times to inspect the Easement Area and to enter upon the Easement Area to ensure that the terms of this Intergovernmental Agreement are being fulfilled. In and during whatever construction, operation, maintenance, inspection, repair, reconstruction, replacement or relocation that is or becomes necessary with respect to said Improvements, so much of the surface or subsurface of DISTRICT 47's Property as may be disturbed will, at the expense of the CITY, be repaired so that it is in substantially the same condition as it was prior to such disturbance, including lawns

and landscaping, paths and the like which were disturbed in the course of doing work. The CITY shall be responsible for all restoration of the Easement Area.

5. The CITY will cause the least possible interference with the activities of DISTRICT 47 and the public on DISTRICT 47's Property in connection with this Intergovernmental Agreement.

6. The CITY hereby covenants and agrees to save, defend, indemnify and hold harmless DISTRICT 47, its elected and appointed officials, officers, employees, agents and the like, from and against any and all claims, demands, suits, cause of actions (at law or in equity), judgments, liabilities, or expenses, including, but not limited to, reasonable attorneys' fees and court costs (at trial or on appeal), arising out of or in any manner pertaining to the Easement Areas, this Intergovernmental Agreement or the construction, maintenance or installation of Improvements undertaken as part of this Intergovernmental Agreement, irrespective of whether required, optional or voluntary, as may be performed by the CITY or any agent of the CITY, including but not limited to any personal injuries, death, property damages and contract or lien claims in respect to the Easement Area and this Intergovernmental Agreement.

7. Notices required or permitted to be given hereunder shall be given by certified mail, return receipt requested, by hand delivery or by a national overnight carrier, and shall be addressed as follows:

CRYSTAL LAKE COMMUNITY
CONSOLIDATED SCHOOL DISTRICT 47
300 Commerce Drive
Crystal Lake, Illinois 60014
Attention: Dave Schuh
Director of Operations

CITY OF CRYSTAL LAKE
100 W. Woodstock Street
Crystal Lake, Illinois 60014
Attention: Eric Helm
City Manager

8. Nothing herein shall be construed to create any rights or duties to third parties, it being the parties' mutual intent that there be no third party beneficiaries to this Intergovernmental Agreement.

9. This Intergovernmental Agreement shall be construed in accordance with the laws of the State of Illinois. Jurisdiction for any dispute shall be in the 22nd Judicial Circuit, McHenry County, Illinois.

10. If any term or provision contained in this Intergovernmental Agreement shall, to an extent, be deemed invalid or unenforceable, the remainder of the Intergovernmental Agreement shall not be affected thereby and each term, provision and condition of this Intergovernmental Agreement shall be valid and unenforceable to the fullest extent permitted by law.

11. The perpetual easement and all covenants and conditions herein shall run with the land and shall inure to the benefit of and be binding upon the parties, their successors and assigns.

12. The recitals to this Intergovernmental Agreement are incorporated by this reference.

IN WITNESS WHEREOF, the parties have executed this Intergovernmental Agreement as of the day and year first written above.

Crystal Lake Community Consolidated School District 47	City of Crystal Lake
By: _____ Title, Name	By: _____ Eric Helm, City Manager
Attest:	Attest:
_____	_____ Clerk

EXHIBIT A

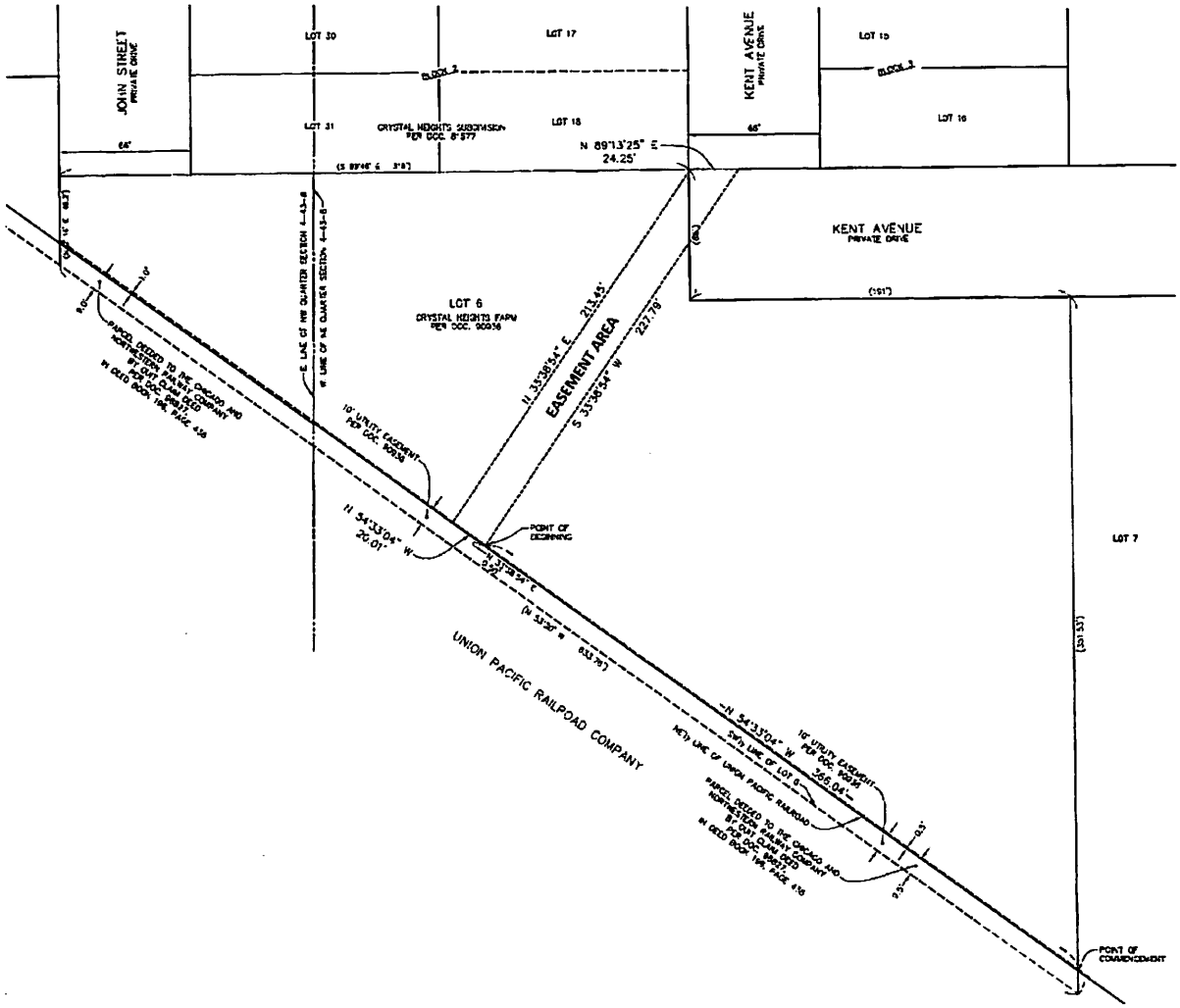
Lot 6 of Crystal Heights Farm Subdivision, a part of the Northwest Quarter of the Northeast Quarter and a part of the Northeast Quarter of the Northwest Quarter of Section 4, Township 43 North, Range 8 East of the Third Principal Meridian, according to the plat thereof recorded as Document No. 92R034380 in McHenry County, Illinois.

PIN: 19-04-203-001

EXHIBIT B

THAT PART OF LOT 6 AND A PRIVATE ROAD KNOWN AS KENT AVENUE IN CRYSTAL HEIGHTS FARM SUBDIVISION, BEING A PART OF THE NORTHEAST QUARTER AND THE NORTHWEST QUARTER OF SECTION 4, TOWNSHIP 43 NORTH, RANGE 8 EAST OF THE THRID PRINCIPAL MERIDIAN, RECORDED DECEMBER 20, 1929 AS DOCUMENT 90936 DESCRIBED AS FOLLOWS: COMMENCING AT THE INTERSECTION OF THE EAST LINE OF SAID LOT 6 AND THE NORTHEASTERLY LINE OF THE UNION PACIFIC RAILROAD PER QUIT CLAIM DEED RECORDED AS DOCUMENT 98827 IN BOOK 196 OF DEEDS, PAGE 436; THENCE NORTH 54 DEGREES 33 MINUTES 04 SECONDS WEST 366.04 FEET ALONG SAID NORTHEASTERLY LINE; THENCE NORTH 33 DEGREES 38 MINUTES 54 SECONDS EAST, 0.50 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING NORTH 54 DEGREES 33 MINUTES 04 SECONDS WEST, 20.01 FEET ALONG SAID NORTHEASTERLY LINE; THENCE NORTH 33 DEGREES 38 MINUTES 54 SECONDS EAST, 213.45 FEET TO THE NORTH LINE OF SAID KENT AVENUE; THENCE NORTH 89 DEGREES 13 MINUTES 25 SECONDS EAST, 24.25 FEET ALONG SAID NORTH LINE; THENCE SOUTH 33 DEGREES 38 MINUTES 54 SECONDS WEST, 227.79 FEET TO THE POINT OF BEGINNING, IN MCHENRY COUNTY, ILLINOIS.

EXHIBIT C



1335-1/9357368.1

Agenda Item No: 15

City Council
Agenda Supplement

Meeting Date: June 16, 2026

Item: Bid Award - Downtown Public Place Project – Gates Street Plaza Improvements

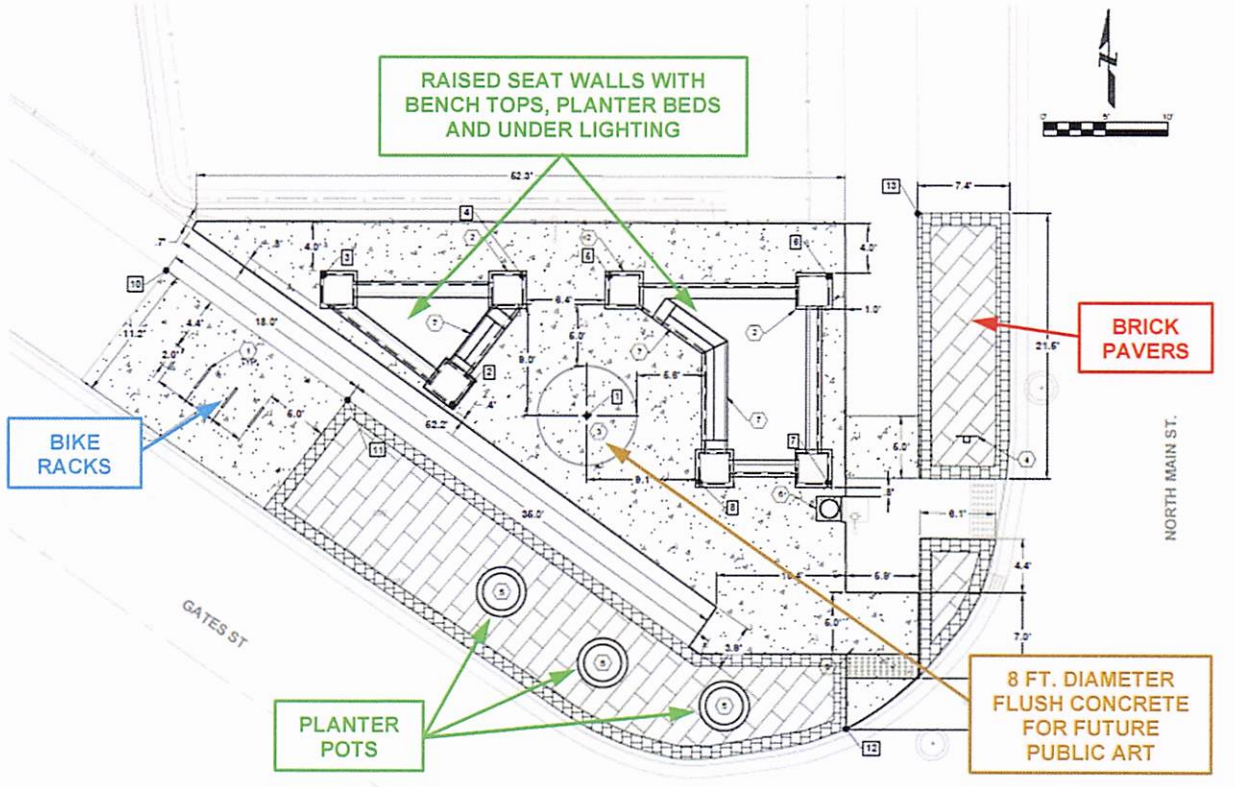
Staff Recommendation: Motion to award the bid for the construction contract for the Downtown Public Place Project – Gates Street Plaza Improvements, to the lowest responsive and responsible bidder, Landmark Contractors, Inc., in the amount of $329,729.25, execute change orders for up to 10% of the contract amount, approve warranted completion date change orders relating to the contract

Staff Contact: Michael Magnuson, P.E., Director of Public Works & Engineering
Kathryn Cowlin, AICP, Director of Community Development

Background:

The City of Crystal Lake began the Downtown Public Place Project in 2022 with a survey and poll of potential projects that would enhance the liveliness and aesthetics of public plazas, parks and gathering areas in Downtown Crystal Lake. After receiving overwhelming positive feedback from the stakeholders and general public, the City Council directed staff to continue with the design of four potential public infrastructure enhancement projects: Depot Park, Brink Street Market Plaza, the Gates Street Plaza near Crystal Lake Brewing, and the Railroad Street shared street concept.

The Gates Street Plaza includes new raised planters and seat wall that will frame a proposed area for public art. The raised planter and seat wall will include a wood bench topper for comfortable seating for those looking to enjoy Downtown Crystal Lake. The raised planter will have accent lighting to activate the area in the evening. The design includes the same materials and features as the Brink Street Market Plaza raised planter/seat wall and Depot Park. Additionally, the site will include permanent bike racks and large planter pots along Gates Street. A site plan is shown below:



On May 7, 2026, staff publicly opened and read aloud the bids received for the Downtown Public Place Project – Gates Street Plaza Improvements. The breakdown of bids is as follows:

Bidder	Bid Total
Engineer's Estimate	$300,000.00
√ Landmark Contractors	$329,729.25
Copenhaver Construction	$336,518.20

√ Indicates Recommended Lowest Responsive and Responsible Bidder

The two bid amounts received are close in value. Staff does not feel re-bidding the project will reduce the cost. The raised seat wall planters are the majority of the cost with a bid cost of $141,455.00. The next largest cost item is the electrical at $50,466.00.

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 the bids received for completeness and accuracy in accordance with the invitation to bid document. It is the recommendation of City staff to award

the Downtown Public Place Project – Gates Street Plaza Improvements contract to the lowest responsive and responsible bidder, Landmark Contractors, Inc.

Funds for this project are included in the 2026 capital budget.

Votes Required to Pass:
Simple Majority

RESOLUTION

WHEREAS the CITY has identified the need to improve infrastructure and streetscaping in Downtown Crystal Lake through the Downtown Public Places Project; and

WHEREAS the CITY received and publicly opened bids for the Downtown Public Place Project – Gates Street Plaza Improvements on May 7, 2026; and

WHEREAS the lowest responsive and responsible bidder is Landmark Contractors, Inc., Huntley, Illinois.

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 City Manager is authorized to execute a contract between the CITY OF CRYSTAL LAKE and Landmark Contractors, Inc. for the Downtown Public Place Project – Gates Street Plaza Improvements in the amount of $329,729.25; and

BE IT FURTHER RESOLVED that the 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 16th day of June, 2026.

Draft

CITY OF CRYSTAL LAKE, an
Illinois municipal corporation,

By:_____
Haig Haleblian, MAYOR

SEAL

ATTEST

_____
Nick Hammonds, CITY CLERK

PASSED: June 16, 2026
APPROVED: June 16, 2026

CONTRACT FOR THE CONSTRUCTION OF

CRYSTAL LAKE DOWNTOWN PUBLIC PLACE SITE IMPROVEMENTS

GATES STREET PLAZA IMPROVEMENTS

BIDDER'S PROPOSAL

Full Name of Bidder Landmark Contractors, Inc ("Bidder")

Principal Office Address 11916 W. Main St., Huntley, IL 60142

Local Office Address 11916 W. Main St., Huntley, IL 60142

Contact Person Barry Borchart Telephone 847-669-5474

TO: The City of Crystal Lake ("Owner")
100 W. Woodstock Street
Crystal Lake, Illinois 60045

Attention: ***Michael Wisinski – Public Works Manager***
SEALED BID: Gates Street Plaza Improvements

Bidder warrants and represents that Bidder has carefully examined the Work Site described below and its environs and has reviewed and understood all documents included, referred to, or mentioned in this bound set of documents, including Addenda Nos. "NONE", which are securely stapled to the end of this Bidder's Proposal [if none, write "NONE"] ("Bid Package").

Bidder acknowledges and agrees that all terms capitalized in this Bidder's Proposal shall have the meaning given to them in the documents included in the Bid Package.

1. **Work Proposal**

A. Contract and Work. If this Bidder's Proposal is accepted, Bidder proposes, and agrees, that Bidder will contract with Owner, in the form of the Contract included in the Bid Package: (1) to provide, perform and complete at the site or sites described in the Bid Package ("Work Site") and in the manner described and specified in the Bid Package all necessary work, labor, services, transportation, equipment, materials, apparatus, machinery, tools, fuels, gas, electric, water, waste disposal, information, data and other means and items necessary for the **Construction of Crystal Lake Downtown Public Place Site Improvements - Gates Street Plaza Improvements**; (2) to procure and furnish all permits, licenses and other governmental approvals and authorizations necessary in connection therewith except as otherwise expressly provided in Attachment A to the Contract included in the Bid Package; (3) to procure and furnish all Bonds and all certificates and policies of insurance specified in the

SCHEDULE OF PRICES

A. UNIT PRICE CONTRACT

For providing, performing, and completing all Work, the sum of the products resulting from multiplying the number of acceptable units of Unit Price Items listed below incorporated in the Work by the Unit Price set forth below for such Unit Price Item:

COMPLETE TABLE AS INDICATED

Item No.	SP	DESCRIPTION	UNIT	QUANTITY	UNIT PRICE	COST
1	*	PAVEMENT REMOVAL	SQ YD	127	43.00	5,461.00
2	*	BRICK PAVER REMOVAL	SQ FT	110	20.90	2,299.00
3		EARTH EXCAVATION	CU YD	45	114.00	5,130.00
4	*	TRASH RECEPTACLE RELOCATION	EA	1	618.50	618.50
5	*	TRAFFIC CONTROL AND PROTECTION (SPECIAL)	LS	1	2,500.00	2,500.00
6	*	REMOVAL AND DISPOSAL OF UNSUITABLE MATERIAL	CU YD	10	114.00	1,140.00
7	*	AGGREGATE SUBGRADE IMPROVEMENT	CU YD	10	247.00	2,470.00
8		AGGREGATE BASE COURSE, TYPE B 2"	SQ YD	130	17.00	2,210.00
9		PORTLAND CEMENT CONCRETE SIDEWALK 5 INCH	SQ FT	1120	28.15	31,528.00
10	*	CONCRETE UNIT PAVERS	SQ FT	1630	15.85	25,835.50
11		AGGREGATE BASE COURSE, TYPE B 6"	SQ YD	185	45.25	8,371.25
12	*	SINGLE LOOP BIKE RACK	EA	4	1,280.00	5,120.00
13		DETECTABLE WARNING	SQ FT	10	45.00	450.00
14		REMOVE AND RELOCATE SIGN PANEL ASSEMBLY TYPE 1	LS	9	150.00	1,350.00
15	*	ELECTRICAL COMPLETE	LS	1	50,466.00	50,466.00
16	*	PLANTERS COMPLETE	LS	1	141,455.00	141,455.00
17	*	LANDSCAPE COMPLETE	LS	1	10,450.00	10,450.00
18		MOBILIZATION	LS	1	22,875.00	22,875.00
19	*	OWNER ALLOWANCE	DOLLAR	10,000	$1.00	$10,000
					TOTAL	329,729.25

TOTAL CONTRACT PRICE:

Three hundred twenty nine thousand seven hundred twenty nine (in writing) Dollars and Twenty five (in writing) Cents

329,729 (in figures) Dollars and 25 (in figures) Cents

Agenda Item No: 16

City Council
Agenda Supplement

Meeting Date:	June 16, 2026
Item:	Bid Award – Rock Salt for Snow and Ice Control
Staff Recommendation:	Motion to award the bid for the purchase and delivery of rock salt for snow and ice control to the lowest responsive and responsible bidder, Compass Minerals America, Inc., and adopt a Resolution authorizing the City Manager to execute a one-year contract with Compass Minerals America, Inc. for the 2026/2027 winter season at the bid unit prices with an optional one-year extension in the bid unit prices with a price increase of no more than 5% per ton
Staff Contact:	Michael Magnuson, P.E., Director of Public Works and Engineering

---

Background:

Rock salt is purchased annually as an essential element of snow removal and ice control operations.

The City of Crystal Lake participates in the McHenry County Municipal Partnership Initiative (McMPI), where regional communities collaborate by preparing and soliciting bids for various projects. McMPI allows members to combine purchasing power to leverage cost savings. This year, the McHenry County Municipal Partnering Initiative worked with the Lake County Division of Transportation to issue a joint bid for a large number of municipalities and townships in northeastern Illinois.

Lake County advertised for bids in accordance with the applicable statutes and opened bids on April 14, 2026. Crystal Lake requested a per ton bid price for 2,500 tons of bulk rock salt. The contract requires a minimum purchase of at least 80% of the bid quantity and guarantees the price for up to 120% of the bid quantity. The bid results are listed below:

Bidder	Price per Ton	Estimated Quantity	Total
√ Compas Minerals America, Inc.	$103.98	2,500 Tons	$259,950.00
Mortion Salt, Inc.	$105.28		$263,200.00

√Indicates lowest responsive and responsible bidder

Road salt for de-icing is an integral part of Crystal Lake's snow fighting plan and funds for this purchase are budgeted each fiscal year. Staff anticipates a similar quantity (2,500 tons) to be purchased in 2027.

Rock salt is a commodity and is subject to price fluctuations based on market demand, supply, and delivery costs (fuel costs). The most recent contract price per ton was $95.87. The unit price shall remain fixed for the first year of the contract. The optional year pricing per ton for salt under this contract may increase by up to 5%. Changes in the optional year contract price, if increased, shall be made in the amount of the actual change in Supplier cost or the percentage change in the U.S. Average Consumer Price Index for the Midwest Urban - per category 'All Items', whichever is less.

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.

City staff have reviewed the bid documents and bids solicited by Lake County. It is the recommendation of the Public Works Department to participate in the McHenry County Municipal Partnering Initiative/Lake County Division of Transportation bid for rock salt and to execute a one-year contract with Compass Minerals America, Inc. for the 2026/2027 winter season at the bid unit prices with an optional one-year extension at the bid unit prices allowing for a price increase of up to 5% per ton.

The City has previously worked with Compass Minerals America, Inc. and has been satisfied with their services. Rock salt is a necessary annual purchase that is part of snow removal and ice control operations and funds for this purchase are budgeted each fiscal year.

Votes Required to Pass:

Simple Majority

RESOLUTION

WHEREAS, the CITY OF CRYSTAL LAKE annually purchases bulk rock salt for snow and ice control during the winter months; and

WHEREAS the CITY OF CRYSTAL LAKE participated in the McHenry County Municipal Purchasing Initiative bid that was administered by the Lake County Division of Transportation and received bids for bulk rock salt on April 14, 2026; and

WHEREAS the lowest responsive and responsible bidder was Compass Minerals America, Inc.

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 City Manager is authorized to execute a one-year contract between the CITY OF CRYSTAL LAKE and Compass Minerals America, Inc. for the purchase and delivery of bulk rock salt in the bid unit prices; and

BE IT FURTHER RESOLVED that City Manager is authorized to approve a one-year extension of this contract, with option year pricing in the bid amounts allowing for a price increase of up to five percent pursuant to the amount of the actual change in Supplier cost or the percentage change in the U.S. Average Consumer Price Index for the Midwest Urban - per category 'All Items', whichever is less.

DATED this 16th day of June, 2026

CITY OF CRYSTAL LAKE, an
Illinois municipal corporation,

By: _____
Haig Haleblian, MAYOR

SEAL
ATTEST

_____
Nick Hammonds, CITY CLERK

PASSED: June 16, 2026
APPROVED: June 16, 2026

Draft

Agenda Item No: 17

City Council
Agenda Supplement

Meeting Date: June 16, 2026

Item: Annual Audit for the Fiscal Period 2025

Staff Recommendation: Motion to adopt a Resolution accepting the Annual Comprehensive Financial Report of the City of Crystal Lake for the fiscal year ended December 31, 2025.

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

Background:

The City's annual financial audit for fiscal period 2025 has been completed. Staff hereby presents the Annual Comprehensive Financial Report (ACFR) for the fiscal year ended December 31, 2025. 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 December 31, 2025, and activities for the period January 1, 2025, through December 31, 2025.

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 December 31, 2025, 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 on 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 period 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. An electronic copy has

been available on the City's website since June 11, 2026, and paper copies are available for inspection upon request.

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 December 31, 2025, 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.

Since 1990, 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. As the City has earned the award for the 2024B ACFR, the 2024B Popular Annual Financial Report (PAFR) and the 2026 Budget, GFOA considers the City of Crystal Lake a Triple Crown City.

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 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 December 31, 2025.

Votes Required to Pass:

Simple majority

Res. 26R-

RESOLUTION TO ACCEPT THE COMPREHENSIVE ANNUAL FINANCIAL REPORT OF THE CITY OF CRYSTAL LAKE FOR THE FISCAL YEAR ENDING DECEMBER 31, 2025

WHEREAS, the City of Crystal Lake has prepared financial statements provided for in an Annual Comprehensive Financial Report ("ACFR") for the fiscal year ended December 31, 2025; 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 December 31, 2025, and the results of its operations for the fiscal 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 June 16, 2026, 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 December 31, 2025.

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

Draft

DATED this 16th day of June, 2026.

CITY OF CRYSTAL LAKE, an
Illinois municipal corporation,

By:_____
Haig Haleblian, MAYOR

SEAL
ATTEST

_____
CITY CLERK

PASSED: June 16, 2026
APPROVED: June 16, 2026

SIKICH

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 December 31, 2025

CITY OF CRYSTAL LAKE, ILLINOIS
AUDITOR'S COMMUNICATION TO THE
HONORABLE MAYOR AND THE
MEMBERS OF THE CITY COUNCIL
AND MANAGEMENT
TABLE OF CONTENTS

	Page(s)
COVER LETTER	1
REQUIRED COMMUNICATION WITH THOSE CHARGED WITH GOVERNANCE	2-6
• Adjusting Journal Entries	
• Passed Adjustments	
COMMUNICATION OF DEFICIENCIES IN INTERNAL CONTROL AND OTHER COMMENTS TO MANAGEMENT	7-10
COMPANY SNAPSHOT	

SIKICH®

Certified Public Accountants & Advisors
Members of American Institute of Certified Public Accountants

1415 West Diehl Road, Suite 400
Naperville, IL 60563
+1 (630) 566-8400

sikich.com

June 4, 2026

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 February 2026.

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 CPA LLC

Sikich CPA LLC
By: Kellen O'Malley, CPA, MAS
Director

SIKICH®

Certified Public Accountants & Advisors
Members of American Institute of Certified Public Accountants

1415 West Diehl Road, Suite 400
Naperville, IL 60563
+1 (630) 566-8400

sikich.com

June 4, 2026

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 December 31, 2025. Professional standards require that we provide you with information about our responsibilities under generally accepted 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 October 20, 2025. 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 year ended December 31, 2025. 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. Management has determined that their effects are immaterial, both individually and in the aggregate, to the financial statements taken as a whole. The uncorrected misstatements are passed adjustments due to timing of fair value adjustments received from the state's firefighters' pension investment fund. 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. In addition, none of the misstatements detected as a result of audit procedures and corrected by management were material, either individually or in aggregate, to each opinion unit's financial statements taken as a whole.

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 June 4, 2026.

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, statistical section, or the continuing disclosure, 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 CPA LLC

Sikich CPA LLC
By: Kellen O'Malley, CPA, MAS
Director

CITY OF CRYSTAL LAKE 2025

Year End: December 31, 2025

Adjusting Journal Entries

Date: 1/1/2025 To 12/31/2025

Number	Date	Name	Account No	Debit	Credit
AJE#01	12/31/2025	ACCUMULATED DEPRECIATION-INFRASTRUCTURE	199-00-0000-18395 G-34		-150,629.00
AJE#01	12/31/2025	DEPRECIATION EXPENSE	199-05-1210-57999 G-34	150,629.00	
		To correct depreciation on infrastructure assets			
AJE#02	12/31/2025	DEFERRED REVENUE	101-00-0000-26890 GF-101		-14,250.00
AJE#02	12/31/2025	GRANT PROCEEDS - STATE OF IL	101-00-0000-41700 GF-101	14,250.00	
		To adjust deferred revenue on organized crime grant			

PASSED ADJUSTMENTS

	CITY OF CRYSTAL LAKE (CLIENT)		Fire Pension Fiduciary Component Unit (OPINION UNIT)	
	For the Year Ended		December 31, 2025	
	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 effect of the FOS lag statement alternative investment FPIF adjustment	124,624	-	-	(124,624)
Total	$ 124,624	$ -	$ -	$ (124,624)

CITY OF CRYSTAL LAKE, ILLINOIS

COMMUNICATION OF DEFICIENCIES
IN INTERNAL CONTROL AND
OTHER COMMENTS TO MANAGEMENT

December 31, 2025

SIKICH

SIKICH®

Certified Public Accountants & Advisors
Members of American Institute of Certified Public Accountants

1415 West Diehl Road, Suite 400
Naperville, IL 60563
+1 (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 City of Crystal Lake, Illinois (City) as of and for the year ended December 31, 2025, in accordance with auditing standards generally accepted in the United States of America, we considered the City's system of 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.

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 entity's financial statements will not be prevented, or detected and corrected, on a timely basis.

Our consideration of internal control was for the limited purpose described in the first paragraph and was not designed to identify all deficiencies in internal control that might be material weaknesses. Given these limitations during our audit, we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

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 CPA LLC

Naperville, Illinois
June 4, 2026

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. 103, *Financial Reporting Model Improvements*, improves key components of the financial reporting model to enhance its effectiveness in providing information that is essential for decision making and assessing a government's accountability. This statement also addresses certain application issues. This Statement requires that the information presented in MD&A be limited to the related topics discussed in five sections: (1) Overview of the Financial Statements, (2) Financial Summary, (3) Detailed Analyses, (4) Significant Capital Asset and Long-Term Financing Activity, and (5) Currently Known Facts, Decisions, or Conditions. Furthermore, this Statement stresses that the detailed analyses should explain why balances and results of operations changed rather than simply presenting the amounts or percentages by which they changed. This Statement describes unusual or infrequent items as transactions and other events that are either unusual in nature or infrequent in occurrence. This Statement requires that the proprietary fund statement of revenues, expenses, and changes in fund net position continue to distinguish between operating and nonoperating revenues and expenses. Operating revenues and expenses are defined as revenues and expenses other than nonoperating revenues and expenses. Nonoperating revenues and expenses are defined as (1) subsidies received and provided, (2) contributions to permanent and term endowments, (3) revenues and expenses related to financing, (4) resources from the disposal of capital assets and inventory, and (5) investment income and expenses. This Statement requires governments to present each major component unit separately in the reporting entity's statement of net position and statement of activities if it does not reduce the readability of the statements. This Statement requires governments to present budgetary comparison information using a single method of communication—RSI. Governments also are required to present (1) variances between original and final budget amounts and (2) variances between final budget and actual amounts. An explanation of significant variances is required to be presented in notes to RSI. This Statement is effective for the fiscal year ending December 31, 2026.

GASB Statement No. 104, *Disclosure of Certain Capital Assets*, requires certain types of capital assets to be disclosed separately in the capital asset note disclosures. Lease assets recognized in accordance with Statement No. 87, Leases, and intangible right-to-use assets recognized in accordance with Statement No. 94, Public-Private and Public-Public Partnerships and Availability Payment Arrangements, should be disclosed separately by major class of underlying asset in the capital assets note disclosures. Subscription assets recognized in accordance with Statement No. 96, Subscription-Based Information Technology Arrangements, also should be separately disclosed. In addition, this Statement requires intangible assets other than those three types to be disclosed separately by major class. This Statement also requires additional disclosures for capital assets held for sale. A capital asset is a capital asset held for sale if (a) the government has decided to pursue the sale of the capital asset and (b) it is probable that the sale will be finalized within one year of the financial statement date. Governments should consider relevant factors to evaluate the likelihood of the capital asset being sold within the established time frame. This Statement requires that capital assets held for sale be evaluated each reporting period. Governments should disclose (1) the ending balance of capital assets held for sale, with separate disclosure for historical cost and accumulated depreciation by major class of asset, and (2) the carrying amount of debt for which the capital assets held for sale are pledged as collateral for each major class of asset. The requirements of this Statement are effective for the fiscal year ending December 31, 2026.

OTHER COMMENTS (Continued)

Future Accounting Pronouncements (Continued)

GASB Statement No. 105, *Subsequent Events*, establishes guidance for governments regarding the recognition and disclosure of events that occur after the financial statement date but before the statements are issued or available to be issued. This Statement clarifies the types of subsequent events that require adjustment to the financial statements and those that require only disclosure. It also specifies the period during which governments should evaluate subsequent events and outlines the required disclosures for events that could significantly affect the financial statements. The objective is to enhance consistency and transparency in reporting subsequent events across governmental entities. The requirements of this Statement are effective for the fiscal year ending December 31, 2027.

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.

Company snapshot

SIKICH®



We help organizations manage risk, maintain compliance and make the most of their technology investments.

Sikich offers the public and private sectors a diverse platform of professional services across consulting, technology and compliance. Highly specialized and hands -on teams deliver integrated solutions rooted in deep industry experience. Our approach is strategically and thoughtfully designed to help our clients, teams and communities accelerate success. Sikich has approximately 2,000 team members and operates across North America, EMEA and APAC.

Specialized services

Risk management

- Cybersecurity
- Forensic and valuations
- Governance, risk and compliance
- Transaction advisory (deals)

Business process solutions

- Finance and accounting services
- IT and security managed services
- Marketing and communications

Enterprise application consulting

- Data and AI
- ERP, CRM, HCM products and services
- Regulatory, quality and compliance

Compliance services

- Audit and assurance
- IT controls
- Tax services

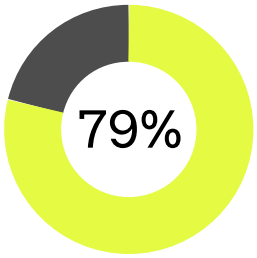
Niche expertise

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:

- **Manufacturing**
- **Distribution & supply chain**
- **Construction & real estate**
- **Automotive**
- **Private equity**
- **High-tech**
- **Professional services**
- **Agriculture**
- **Life sciences**
- **Government**
- **Not-for-profit**
- **Higher education**

Net promoter score

The firm's overall Net Promoter Score (NPS) is 79%. 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.



Operating principles

We're different than most service providers because we have the right people backed by the right platform.

- **End to end expertise**
- **Full access no ego**
- **Uncompromising problem solvers**
- **Partners in impact**
- **Cutting edge tech and innovation**

SIKICH®

Office locations

Ahmedabad, GJ

Alexandria, VA
+1 (703) 836-1350
+1 (703) 836-6701

Bangalore, KA

Boston, MA
+1 (508) 485-5588

Chattanooga, TN
+1 (423) 954-3007

Chicago, IL
+1 (312) 648-6666

Cleveland, OH
+1 (330) 864-6661

Coimbatore, TN

Decatur, IL
+1 (217) 423-6000

Indianapolis, IN
+1 (317) 842-4466

Los Angeles, CA*
+1 (877) 279-1900

Milwaukee, WI
+1 (262) 754-9400

Naperville, IL
+1 (630) 566-8400

Peoria, IL
+1 (309) 694-4251

Princeton, NJ
+1 (609) 285-5000

Springfield, IL
+1 (217) 793-3363

St. Louis, MO
+1 (314) 275-7277

**Perform only Technology and Advisory services*

PrimeGlobal

Sikich is a member of PrimeGlobal, an award-winning association of independent accounting and business advisory firms. With over 1000 locations in 112 countries, PrimeGlobal is firmly established as the top association worldwide in terms of diverse reach and geographically widespread coverage.

Certifications & awards

- Great Place to Work® U.S. and India
- Ranked #8 Best Workplace in Chicago by Fortune magazine
- Handshake Early Talent Award
- Best Place to Work, Crain's Chicago Business
- Healthiest Employers® in Illinois, Indiana, New Jersey, Ohio, Virgina and Wisconsin
- Military Times Best for Vets Employer
- NetSuite Winter Alliance Partner Spotlights Award in Biotech and Biopharma
- CRN Solution Provider 500 list
- CRN Managed Service Provider 500 list, Elite 150 category
- Inner Circle for Microsoft AI Business Solutions
- Accounting Today VAR Top 100
- NetSuite North America Solution Provider Partner of the Year
- MSSP Alert Top 250 MSSPs
- Ranked #25 in IPA Top 500 Public Accounting Firms
- Accounting Today top financial planning firms by assets under management ($1B+ AUM)
- USA TODAY/Statista's list of "America's Most Recommended Tax & Accounting Firms"
- Financial Advisor America's Top RIA
- Construction Executive's Top Construction Accounting Firms

For more information about our services, visit **www.sikich.com.**

Copyright © 2026 Sikich LLC. All Rights Reserved.

info@sikich.com | +1 (877) 279-1900

Sikich practices in an alternative practice structure in accordance with the AICPA Professional Code of Conduct and applicable law, regulations, and professional standards. Sikich CPA LLC is a licensed CPA firm that provides audit and attest services to its clients, and Sikich LLC and its subsidiaries provide tax and business advisory services to its clients.

Sikich CPA LLC has a contractual arrangement with Sikich LLC under which Sikich LLC supports Sikich CPA LLC's performance of its professional services. Sikich LLC and its subsidiaries are not licensed CPA firms. "Sikich" is the brand name under which Sikich CPA LLC and Sikich LLC provide professional services. The entities under the Sikich brand are independently owned and are not liable for the services provided by any other entity providing services under the Sikich brand. The use of the terms "our company", "we" and "us" and other similar terms denote the alternative practice structure of Sikich CPA LLC and Sikich LLC.



CITY OF
Crystal Lake Illinois

ANNUAL COMPREHENSIVE FINANCIAL REPORT

FOR THE YEAR ENDED DECEMBER 31, 2025

CITY OF CRYSTAL LAKE, ILLINOIS

ANNUAL COMPREHENSIVE
FINANCIAL REPORT

For the Year Ended
December 31, 2025

Prepared by the Finance Department

Jodie Hartman
Director of Finance

CITY OF CRYSTAL LAKE, ILLINOIS
TABLE OF CONTENTS

Page(s)

INTRODUCTORY SECTION

Letter of Transmittal ..... i-vi

Officers and Officials vii

Organizational Chart viii

Certificate of Achievement for Excellence in Financial Reporting ix

FINANCIAL SECTION

INDEPENDENT AUDITOR'S REPORT 1-4

INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH *GOVERNMENT AUDITING STANDARDS* 5-6

GENERAL PURPOSE EXTERNAL FINANCIAL STATEMENTS

Management's Discussion and Analysis ..... MD&A 1-19

Basic Financial Statements

Government-Wide Financial Statements

Statement of Net Position 7-8

Statement of Activities 9-10

Fund Financial Statements

Governmental Funds

Balance Sheet 11-12

Reconciliation of Fund Balances of Governmental Funds to the Governmental Activities in the Statement of Net Position 13

Statement of Revenues, Expenditures and Changes in Fund Balances 14

Reconciliation of the Governmental Funds Statement of Revenues, Expenditures and Changes in Fund Balances to the Governmental Activities in the Statement of Activities 15

Page(s)

FINANCIAL SECTION (Continued)

GENERAL PURPOSE EXTERNAL FINANCIAL STATEMENTS (Continued)

Basic Financial Statements (Continued)

Fund Financial Statements (Continued)

Proprietary Funds

Statement of Net Position 16-17

Statement of Revenues, Expenses and Changes in Net Position 18

Statement of Cash Flows 19-20

Fiduciary Funds

Statement of Net Position 21

Statement of Changes in Fiduciary Net Position 22

Notes to Financial Statements 23-83

Required Supplementary Information

Schedule of Revenues, Expenditures and Changes in Fund Balance - Budget and Actual
General Fund 84
Fire Rescue Fund 85
Notes to Required Supplementary Information 86
Schedule of Employer Contributions
Illinois Municipal Retirement Fund 87
Police Pension Fund 88
Firefighters' Pension Fund 89
Schedule of Changes in the Employer's Net Pension Liability and Related Ratios
Illinois Municipal Retirement Fund 90-91
Police Pension Fund 92-93
Firefighters' Pension Fund 94-95
Schedule of Investment Returns
Police Pension Fund 96
Firefighters' Pension Fund 97
Schedule of Changes in the Employer's Total OPEB Liability and Related Ratios
Other Postemployment Benefit Plan 98

Page(s)

FINANCIAL SECTION (Continued)

COMBINING AND INDIVIDUAL FUND STATEMENTS AND SCHEDULES

MAJOR GOVERNMENTAL FUNDS

General Fund
Schedule of Revenues - Budget and Actual 99
Schedule of Detailed Expenditures - Budget and Actual 100-102
Schedule of Revenues, Expenditures and Changes in Fund Balance - Budget and Actual
Capital and Equipment Replacement Fund 103

NONMAJOR GOVERNMENTAL FUNDS

Combining Balance Sheet 104-105
Combining Statement of Revenues, Expenditures and Changes in Fund Balances 106

Nonmajor Special Revenue Funds
Combining Balance Sheet 107-108
Combining Statement of Revenues, Expenditures and Changes in Fund Balances 109-110
Schedule of Revenues, Expenditures and Changes in Fund Balance - Budget and Actual
Motor Fuel Tax Fund 111
IMRF/FICA Fund 112
Road/Vehicle License Fund 113
School Crossing Guard Fund 114
Restricted Police Fund 115
Commuter Parking Lot Fund 116

Nonmajor Debt Service Funds
Schedule of Revenues, Expenditures and Changes in Fund Balance - Budget and Actual
Three Oaks Debt Service Fund 117

Nonmajor Capital Projects Funds
Combining Balance Sheet 118-119
Combining Statement of Revenues, Expenditures and Changes in Fund Balances 120-121

Page(s)

FINANCIAL SECTION (Continued)

COMBINING AND INDIVIDUAL FUND STATEMENTS AND SCHEDULES (Continued)

NONMAJOR GOVERNMENTAL FUNDS (Continued)

Nonmajor Capital Projects Funds (Continued)
Schedule of Revenues, Expenditures and Changes in Fund Balance - Budget and Actual
Main Street TIF Project Fund 122
Virginia Street Corridor TIF Project Fund 123
Vulcan Lakes TIF Project Fund 124
Three Oaks Development Fund 125
Waters Edge TIF Fund 126
Vehicle Replacement Fund 127

MAJOR ENTERPRISE FUNDS

Schedule of Revenues, Expenses and Changes in Net Position - Budget and Actual - Budgetary Basis
Waterworks and Sewerage Fund 128-129

INTERNAL SERVICE FUNDS

Schedule of Revenues, Expenses and Changes in Net Position - Budget and Actual
Group Insurance Fund 130

FIDUCIARY FUNDS

Combining Statement of Net Position
Pension Trust Funds 131
Combining Statement of Changes in Plan Net Position
Pension Trust Funds 132
Schedule of Changes in Plan Net Position - Budget and Actual
Police Pension Fund 133
Firefighters' Pension Fund 134
Custodial Funds
Combining Statement of Net Position 135
Combining Statement of Changes in Plan Net Position 136

Page(s)

FINANCIAL SECTION (Continued)

COMBINING AND INDIVIDUAL FUND STATEMENTS AND SCHEDULES (Continued)

DISCRETELY PRESENTED COMPONENT UNIT

Statement of Net Position and Balance Sheet 137-138
Statement of Activities and Statement of Revenues, Expenditures and Changes in Fund Balances 139
Schedule of Revenues, Expenditures and Changes in Fund Balance - Budget and Actual
General Operating Fund 140
Special Reserve Fund 141
Combining Balance Sheet
Nonmajor Library Funds 142-143
Combining Statement of Revenues, Expenditures and Changes in Fund Balances
Nonmajor Library Funds 144
Schedule of Revenues, Expenditures and Changes in Fund Balance - Budget and Actual
Gift and Memorial Fund 145
Ames Fund 146
IMRF Fund 147
FICA Fund 148
Public Library Construction and Repair Fund 149

STATISTICAL SECTION

Financial Trends
Net Position by Component 150-151
Change in Net Position 152-155
Fund Balances of Governmental Funds 156-157
Changes in Fund Balances of Governmental Funds 158-159
Revenue Capacity
Assessed Value and Actual Value of Taxable Property 160
Property Tax Rates - Direct and Overlapping Governments 161
Principal Property Taxpayers 162
Property Tax Extensions and Collections 163

Page(s)

STATISTICAL SECTION (Continued)

Debt Capacity
- Ratios of Outstanding Debt by Type 164-165
- Ratios of General Bonded Debt Outstanding 166
- Direct and Overlapping Governmental Activities Bonded Debt, Unamortized Bond Premium and Capital Leases 167
- Legal Debt Margin 168

Demographic and Economic Information
- Demographic and Economic Statistics 169
- Principal Employers 170

Operating Information
- Full-Time Equivalent Employees 171
- Operating Indicators 172
- Capital Asset Statistics 173

CONTINUING DISCLOSURE
- Certificate of Insurance 174

INTRODUCTORY SECTION

CITY OF
Crystal Lake
ILLINOIS

June 5, 2026

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 Lake, Illinois, for the year ended December 31, 2025. 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 year ended December 31, 2025.

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 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 CPA LLC, 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 year ended December 31, 2025, 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 year ended December 31, 2025, are fairly presented in conformity with GAAP. This "clean" opinion is the highest obtainable opinion, a statement of not

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 related 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 the 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 the close of the City of Crystal Lake's prior fiscal year. The budget is prepared by fund and department. Expenditures may not legally exceed the total appropriated amounts for each fund. 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.

The City of Crystal Lake enjoys a rather stable economic environment. With inflation and geopolitical events having a substantial effect on the national economy, the City has been 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 restaurants and retail establishments.

Development and property management represent a significant challenge and priority for the City. Utilization of impact fees and sophisticated policies requiring development to fund its own infrastructure costs 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, the nation's largest homebuilder (Lennar), has completed construction of a 500-unit residential development, Woodlore Estates, on the northeast section of Crystal Lake and has started construction on Woodlore Townes, a multifamily development. The Springs at Three Oaks, a 280-unit luxury apartment complex, was completed in 2022. Enclave, a 99-unit luxury rental project was completed in 2024 and Redwood, a 304 rental ranch townhome community, completed 94 units as part of phase one in early 2025 and is underway with phase two and three, expecting completion in 2026. More owner-occupied housing is currently underway including Woodlore Townes, a 47-unit townhome community, and Woodlore Townes II, a 55-unit townhome community. Water's Edge is also underway with 240 rental apartment units, 20 townhome units, and 42,300 square feet of retail space. A recently approved project is a development by Pulte Homes, which includes 175 owner-occupied single-family homes. Waterside, located on the former Curran property, is constructing 108 owner-occupied townhomes. Bard Estates is currently under construction and proposes 48 owner-occupied townhomes, while the Grant Street development by Projades will add 19 owner-occupied townhomes. Rental housing is also a key component of the community's housing strategy. Parkway Crossings is under construction and will include 220 apartment units, and Clover will provide 121 age-restricted independent living units. Further expanding rental options, the 551 Congress project by Projades, originally approved in 2022 and recently granted a PUD extension, will add 93 apartment units. Sunshine Apartments, located at the corner of Congress Parkway and Station Drive, will contribute 24 market-rate senior apartment units.

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 2025, 338,133 square feet of new 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. The City is enhancing the downtown area by renovating Depot Park which will open June 2026 and create an enhanced gathering space to draw more individuals and events into the area.

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. In 2025, Crystal Lake welcomed fifty-two new small businesses. The City is also home to several large auto retailers, almost all of which over the past decade have completed substantial renovations or expansions of their dealerships. M'Lady Nissan recently completed their improvements to their dealership which will increase the showroom floor and their ability to service vehicles.

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 commercial needs for the immediate City population and has continued as a regional point for commercial activities.

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 34% above the national average and approximately 30% above the State average. Over 42% of residents twenty-five or older have college degrees, compared to the State and National averages of 38% and 36% respectively.

LONG-TERM FINANCIAL PLANNING

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 2, 2025, 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 2.9%, primarily attributable to increased funding for the Fire Rescue Department and the City's pension obligations. With overall growth to the City's tax base from new construction, the impact to property owners was a rate decrease of 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 December 31, 2025, the Police Pension plan's fiduciary net position as a percentage of the total pension liability was 69.79%. As of December 31, 2025, the Fire Pension plan's fiduciary net position as a percentage of the total pension liability was 87.10%. Unfunded amounts are being systematically funded as part of the annual required contribution dictated by State Statute.

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, 2024, the date of the most recent actuarial valuation, the IMRF plan's fiduciary net position as a percentage of the total pension liability was 93.73%.

In 2022, Standard and Poor's upgraded the City to a AAA stable rating and affirmed that rating in March 2025. 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 period, the City had $47.87 million of debt instruments outstanding. The City also has $7.23 million relating 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:

- Purchasing
- Travel and Training
- Surplus Personal Property Disposal
- Accounts Receivable and Collections

- City Credit Card
- Petty Cash
- Donation Acceptance
- Economic Development Incentives
- Cash Receipts
- Accounting and Financial Reporting
- Accounts Payable and Vendor Disbursements
- Grant Management
- Annual Budget
- Debt Management
- Investments
- Fraud Reporting
- Capital Assets

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 eight months ended December 31, 2024. The City has received this prestigious award every fiscal year since 1990, when the City first submitted for the award. In order to be awarded a Certificate of Achievement, the City *must* publish 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 2026 Budget document for the nineteenth consecutive year. The City also received GFOA's Certificate of Achievement for Excellence in Popular Financial Reporting for Fiscal Years 2024 and 2024B; the City has successfully received this award since the first submittal for fiscal year ended April 30, 2021. As the City has received all three awards for the year 2024, GFOA considers the City of Crystal Lake a Triple Crown organization. It is an honor for the City of Crystal Lake to receive these three awards from the National GFOA.

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 Accounting Manager 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 period, is an appropriate conclusion to this year's report.

Eric Helm
City Manager

Jodie Hartman
Director of Finance/Treasurer

CITY OF CRYSTAL LAKE, ILLINOIS

CITY OFFICIALS

As of December 31, 2025

MAYOR

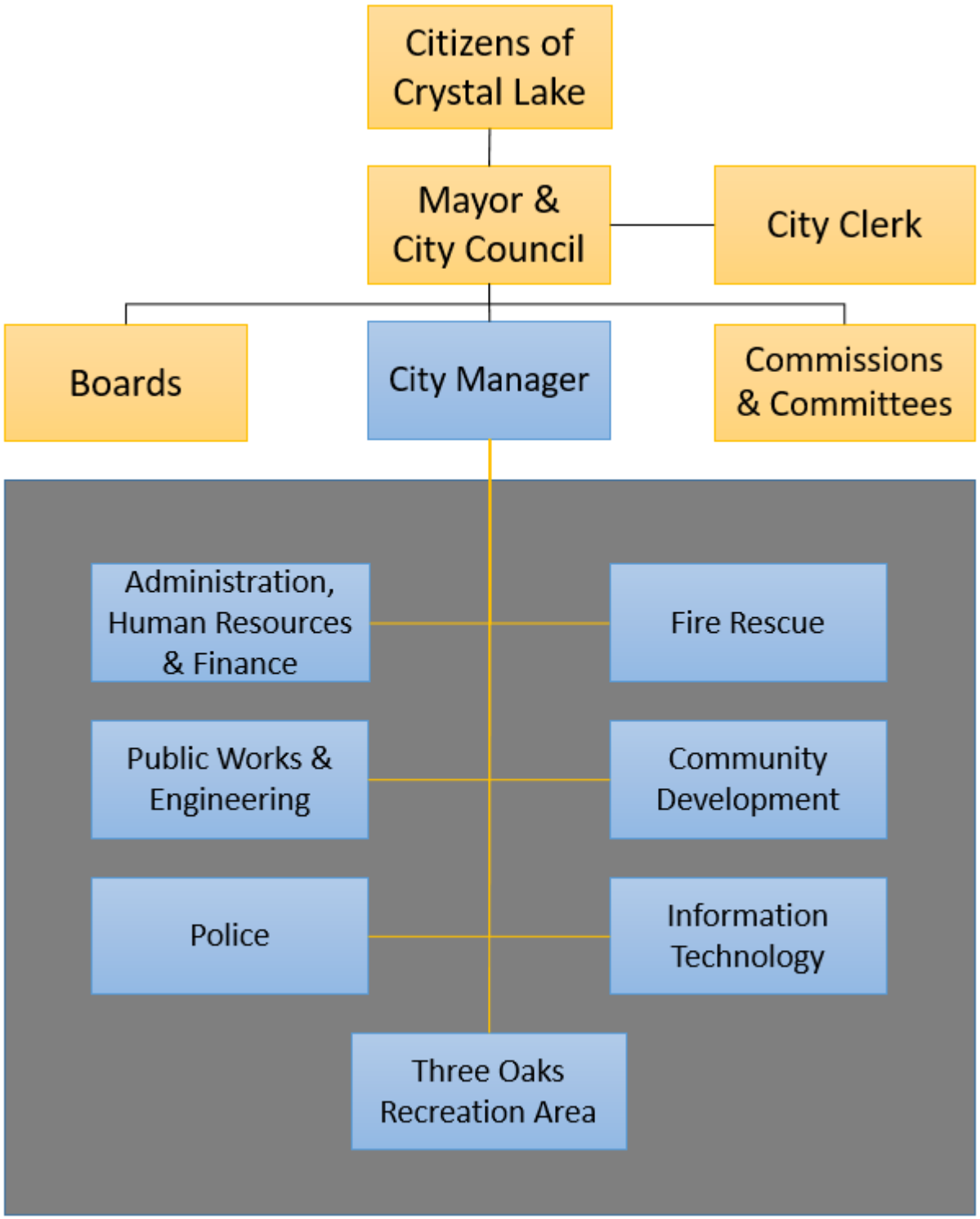
Haig Haleblian

COUNCILMEMBERS

Ellen Brady	Brett Hopkins
Cameron Hubbard	Ian Philpot
Denise Smith	Natasha Teetsov

ADMINISTRATION

Eric Helm	City Manager
Nicholas Hammonds	Assistant City Manager
Kathryn Cowlin	Director of Community Development
Jodie Hartman	Director of Finance/Treasurer
Julie Meyer	Director of Human Resources
Daniel Davis	Director of Information Technology
Michael P. Magnuson	Director of Public Works
Craig Snyder	Chief of Fire Rescue
James Black	Chief of Police


Citizens of Crystal Lake
Mayor & City Council
City Clerk
Boards
City Manager
Commissions & Committees
Administration, Human Resources & Finance
Fire Rescue
Public Works & Engineering
Community Development
Police
Information Technology
Three Oaks Recreation Area

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 Eight Months Ended

December 31, 2024

Christopher P. Morrill

Executive Director/CEO

FINANCIAL SECTION

SIKICH®

Certified Public Accountants & Advisors
Members of American Institute of Certified Public Accountants

1415 West Diehl Road, Suite 400
Naperville, IL 60563
+1 (630) 566-8400

sikich.com

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 December 31, 2025, 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, 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 December 31, 2025, and the respective changes in financial position and, where applicable, cash flows thereof for the period 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. 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.

Emphasis of Matter

As part of our audit for the December 31, 2025 financial statements, we also audited the adjustment described in Footnote 18 related to the Civic Center Authority government merger that was applied to restate the December 31, 2024 financial statements. In our opinion, such adjustments are appropriate and have been properly applied.

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 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 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 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 June 4, 2026, 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, and 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 CPA LLC

Naperville, Illinois
June 4, 2026

SIKICH®

Certified Public Accountants & Advisors
Members of American Institute of Certified Public Accountants

1415 West Diehl Road, Suite 400
Naperville, IL 60563
+1 (630) 566-8400

sikich.com

INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH *GOVERNMENT AUDITING STANDARDS*

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

We have audited, in accordance with the auditing standards generally accepted in the United States of America 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 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 December 31, 2025, and the related notes to financial statements, which collectively comprise the City's basic financial statements, and have issued our report thereon dated June 4, 2026.

Report on Internal Control over Financial Reporting

In planning and performing our audit of the financial statements, 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.

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. 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.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses or significant deficiencies may exist that have not been identified.

Report on Compliance and Other Matters

As part of obtaining reasonable assurance about whether the City's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the City's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the City's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Sikich CPA LLC

Naperville, Illinois
June 4, 2026

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 year ended December 31, 2025. 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.

Effective January 1, 2025, the City transitioned its fiscal year to a calendar year basis. The City had traditionally operated on a fiscal year that would start on May 1st of each year and end April 30th of the following year. To achieve this transition, the City operated a shortened, 8-month fiscal period which is referred to as Fiscal Period 2024B. This transitional fiscal period (FY 2024B) started on May 1, 2024, and ended on December 31, 2024. The benefits of making this conversion included aligning the City's budget with the annual tax levy request, federal W2 and 1099 reporting, and State of Illinois Motor Fuel Tax audit cycles. A significant benefit is that the calendar fiscal year also allows for the majority of the construction season for many capital projects to fall within a single fiscal year. However, with Fiscal Period 2024B only being inclusive of 8 months, year-over-year comparisons are more challenging and, in some cases, causes larger than normal variances.

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 December 31, 2025, with the difference reported as net position.

- **Net position**, excluding the Crystal Lake Public Library, was $320.31 million.
- **Change in net position** due to activity during the year was an increase of $26.6 million.
- **Combined revenues** totaled $98.98 million, an increase of 37.3%.
- **Combined expenses** totaled $72.38 million, an increase of 52.3%.

While the percentage changes seem inflated, most of the increases are due to the adjustment to fiscal year end, with the current year reflecting twelve months activity compared to eight months of activity in the prior year. This transition will be a factor in many of the comparisons contained in this report.

GENERAL FUND

- **Revenues** for the fiscal year totaled $54 million, an increase of $18.29 million.
- **Expenditures** for the fiscal year totaled $34.87 million, an increase of $10.73 million.
- **Fund Balance** as of December 31, 2025 was $26.67 million. The net change in fund balance due to activity during the fiscal year was an increase of $4.57 million.

BUSINESS-TYPE ACTIVITIES (Waterworks and Sewerage Fund)

- **Operating revenues** for the fiscal year totaled $16.55 million, an increase of $5.98 million.
- **Operating expenses** for the fiscal year totaled $14.79 million, an increase of $6.04 million. Depreciation and amortization of capital assets, a non-cash expense totaling $4.40 million, is included in the operating expenses total.

LONG-TERM DEBT

- **Bonded Debt for governmental activities outstanding** as of December 31, 2025 decreased $1 million to $3.48 million during the year.
- **Bonded Debt for business-type activities outstanding** as of December 31, 2025 increased $8.36 million to $25.63 million during the year.
- **Net Pension Liability for Public Safety Pensions** decreased $12 million to $40.91 million. This includes the liabilities for both Police and Firefighters' Pension Funds.
- **Net Pension Liability for IMRF** (non-sworn employees excluding the Crystal Lake Library), as of December 31, 2024, was $4.77 million.

In 2025, the City issued $10 million in general obligation bonds to fund the City's water meter replacement project.

CAPITAL INVESTMENT

- **City-wide assets,** net of depreciation, total $308.24 million at December 31, 2025, an increase of $16.55 million.
- **Governmental capital assets** net of depreciation increased $6.57 million to $204.12 million.
- **Business-type capital assets** net of depreciation increased $9.97 million to $104.11 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 7-10 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 nineteen (19) 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.

The City of Crystal Lake has 19 governmental funds, 2 proprietary funds, and 2 fiduciary 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 11-15 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 16-20 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 21-22 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 23-83 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 84-98 of this report.

Other supplementary information. This includes combining and individual fund statements and schedules, which can be found beginning on page 99 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 150.

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 December 31, 2025 and December 31, 2024

	Governmental Activities		Business-type Activities		Total Primary Government	
Category	**12/31/2025**	**12/312024**	**12/31/2025**	**12/31/2024**	**12/31/2025**	**12/31/2024**
Current & other assets	$ 113,380,375	$ 105,358,576	$ 39,558,804	$ 32,040,934	$ 152,939,179	$ 137,399,510
Capital assets	204,121,795	197,550,457	104,113,744	94,140,003	308,235,539	291,690,460
Total assets	317,502,170	302,909,033	143,672,548	126,180,937	461,174,718	429,089,970
Deferred Outflows	12,528,551	14,217,967	1,980,316	2,616,582	14,508,867	16,834,549
Total assets & deferred outflows	**330,030,721**	**317,127,000**	**145,652,864**	**128,797,519**	**475,683,585**	**445,924,519**
Current liabilities	7,976,094	9,615,092	2,492,054	2,765,481	10,468,148	12,380,573
Long-term liabilities	59,654,573	73,420,215	47,015,219	39,602,386	106,669,792	113,022,601
Total liabilities	67,630,667	83,035,307	49,507,273	42,367,867	117,137,940	125,403,174
Deferred Inflows	35,192,477	24,241,441	3,041,950	3,319,598	38,234,427	27,561,039
Total liabilities & deferred inflows	**102,823,144**	**107,276,748**	**52,549,223**	**45,687,465**	**155,372,367**	**152,964,213**
Net position:						
Net Invest. In Cap. Assets	197,349,150	188,540,150	67,347,058	62,322,849	264,696,208	250,862,999
Restricted	7,107,524	7,766,621	-	-	7,107,524	7,766,621
Unrestricted	22,750,903	13,543,481	25,756,583	20,787,205	48,507,486	34,330,686
Total net position	**$ 227,207,577**	**$ 209,850,252**	**$ 93,103,641**	**$ 83,110,054**	**$ 320,311,218**	**$ 292,960,306**

Total assets increased $32.08 million during the fiscal year, including an increase of $16.55 million in capital assets (net of depreciation) driven by the City's investment in infrastructure, buildings, equipment and land improvements. Current and other assets, primarily cash and investments, increased $15.54 million. The City has an equity investment in Southeast Emergency Communications (SEECOM) for a total of $5.27 million. Created through an 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.

Deferred outflows of resources decreased $2.33 million over the year. Pension items for IMRF, the Police Pension and the Firefighters Pension decreased a combined $3.14 million which represents differences between expected and actual experiences, assumption changes, and net differences between projected and actual earnings. Other Post-Employment Benefits (OPEB) increased $824k. 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 $887k.

Total liabilities decreased $8.27 million for the year. Current liabilities decreased $1.91 million due to a reduction in unearned revenue as the City spent its remaining allotment of funds from the American Rescue Plan Act (ARPA). Long-term liabilities decreased $6.35 million, including a decrease to net pension liability for public safety pensions (sworn employees) totaling $12 million. Outstanding bonded debt increased $7.36 million. The City issued $10 million in general obligation bonds to fund the water meter replacement program. Also, a component of long-term liabilities, lease obligations decreased $545k. While the City is no longer exclusively leasing vehicles for its fleet, the fleet leasing program continues.

Deferred inflows of resources increased $10.67 million over the fiscal year. Deferred inflows for property taxes accounted for $786k of the increase. IMRF and the police and fire pensions saw a combined increase of $9.52 million. Changes to deferred inflows relating to leases and other postemployment benefits make up the remainder of the change.

As of December 31, 2025, net position for the City was $320.31 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 ($7.11 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 $48.51 million at December 31, 2025. GASB requires the City to recognize the net pension liability totaling $45.38 million at December 31, 2025 for its three pension plans and requires the City to recognize net other post-employment benefit obligations totaling $7.64 million. Unrestricted net position increased $14.18 million from the previous fiscal year primarily due to revenues exceeding expenses over the year.

Unrestricted net position increased by $14 million primarily due to revenues exceeding expectations and expenses remaining under budget.

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 9-10 of this report.

Statement of Activities
For the Year Ended December 31, 2025 and for the Eight Months Ended December 31, 2024

	Governmental Activities		Business-type Activities		Total Primary Government	
Category	**2025**	**2024B**	**2025**	**2024B**	**2025**	**2024B**
Revenues:						
Program revenues:						
Charges for services	$ 10,029,306	$ 8,434,913	$ 17,624,723	$ 11,439,343	$ 27,654,029	$ 19,874,256
Operating grants/contributions	2,149,178	1,315,488	-	-	2,149,178	1,315,488
Capital grants/contributions	51,273	-	600,000	-	651,273	-
General revenues:						
Taxes	32,218,489	24,897,814	2,773,008	1,444,854	34,991,497	26,342,668
Intergovernmental	25,436,697	16,757,420	743,832	3,108,262	26,180,529	19,865,682
Investment earnings	3,184,668	1,984,179	1,001,813	797,866	4,186,481	2,782,045
Other	2,732,262	1,751,171	436,048	135,138	3,168,310	1,886,309
Total revenues	**75,801,873**	**55,140,985**	**23,179,424**	**16,925,463**	**98,981,297**	**72,066,448**
Expenses:						
General Government	5,561,299	6,607,702	-	-	5,561,299	6,607,702
Public Safety	31,384,143	21,450,742	-	-	31,384,143	21,450,742
Highways and Streets	17,218,966	8,415,627	-	-	17,218,966	8,415,627
Culture and Recreation	1,605,806	1,556,194	-	-	1,605,806	1,556,194
Interest on long-term debt	146,973	105,744	-	-	146,973	105,744
Water/Sewer	-	-	16,463,198	9,398,839	16,463,198	9,398,839
Total expenses	**55,917,187**	**38,136,009**	**16,463,198**	**9,398,839**	**72,380,385**	**47,534,848**
Excess (deficiency) of revenues over expenses	19,884,686	17,004,976	6,716,226	7,526,624	26,600,912	24,531,600
Transfers:	(3,277,361)	(1,163,284)	3,277,361	1,163,284	-	-
Change in net position	**16,607,325**	**15,841,692**	**9,993,587**	**8,689,908**	**26,600,912**	**24,531,600**
Beginning net position	209,850,252	194,768,509	83,110,054	74,567,375	292,960,306	269,335,884
Change in accounting principle		(791,005)		(147,229)	-	(938,234)
Error corrections		31,056		-	-	31,056
Adjustment to Beginning Net Position - Government Merger with Civic Center Authority	750,000	-	-	-	750,000	-
Ending net position	**$ 227,207,577**	**$ 209,850,252**	**$ 93,103,641**	**$ 83,110,054**	**$ 320,311,218**	**$ 292,960,306**

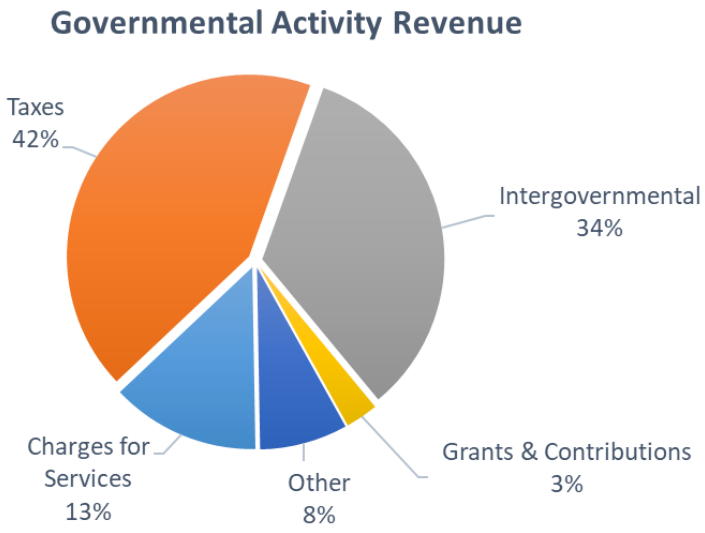
Overall, revenues for the City totaled $98.98 million, an increase of $26.91 million from the prior fiscal year. Expenses city-wide totaled $72.38 million, an increase of $24.84 from the prior fiscal year. The resulting change from the fiscal year activities is an increase in net position of $27.35 million, representing growth of 9.3%. Now that the fiscal year transition has been completed, the City expects future year variances to stabilize at much lower levels. The Adjustment to Beginning Net Position is due to the City's merger with the Civic Center Authority. See Note 18 for more information.

Governmental Activities

As is typical for governmental activities of local governments, program revenues cover a small percentage of program expenses, with general revenues covering most expenses. For this fiscal year, governmental program expenses of $55.92 million exceeded program revenues of $12.23 million by $43.69 million; general revenues of $63.57 million are used to make up the difference. With governmental revenues performing better than anticipated while expenses remained low, the City experienced a $16.61 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 category.



- Charges for services increased $1.59 million for the fiscal year 2025 as compared to the previous fiscal year. This increase was driven primarily by the return to 12 months of revenues from ambulance fees and intergovernmental services provided to the Crystal Lake Fire Protection District and the Village of Lakewood. Revenues totaling $676k from the Three Oaks Recreation Area increased $110k. These revenues were less impacted by the previously shortened fiscal year change due to most of its seasonal operations occurring during the summer months.

- Grant and contribution revenues increased by $885k. This category is comprised mostly of single occurrence grant awards relating to specific projects or programs.

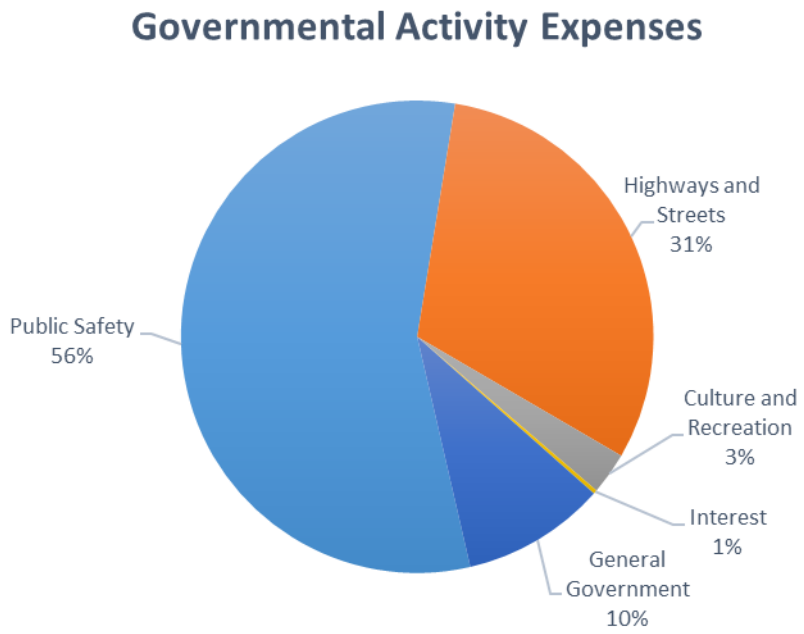
- Intergovernmental revenues increased $8.74 million, due to the return to a full fiscal year in FY 2025. States Sales and Use Taxes were up $5.95 million, and State Income Tax was up $2.69 million. These increases were anticipated. Compared to budget, the FY2025 total for State Sales and Use Taxes exceeded expectations by $1.23 million.

- Investment earnings ended the year at $3.18 million, an increase of $1.20 million. The higher level of investment income reflects market value appreciation of fixed income securities driven by a decline in interest rates.

- Revenue from taxes increased $7.26 million. While receiving 12 months of receipts as compared to only 8 months the previous fiscal period, the Home Rule Sales Tax increased $5.79 million, and the telecommunications Tax increased $176k.

- Other revenues of $2.73 million increased $981k. This category includes recognition of interest of $785k on funds held with the Intergovernmental Risk Management Agency (IRMA). This category also includes capital facility fees, reimbursements from other agencies, and host fees for transfer facilities.

Expenses
Governmental activity expenses represent the costs of operating 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 $9.93 million to $31.38 million. This is an increase of 46% which was anticipated due to the return to a 12-month fiscal year. Additionally, police and fire pension expenses decreased due to higher than anticipated investment returns. 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.

Expenses in the remaining categories all increased as well, due to the additional 4 months of expenses. Highways and Streets increased by $8.80 million to $17.22 million. As a factor to the fiscal year change, seasonal expenses that typically occur in January and February, such as snow removal overtime and road salt expenses, did not occur in the prior eight-month fiscal period. General Government expenses were down $1.11 million to $5.56 million. This is due to the reclassification of the $3.96 million of Depot Park project expenses from General Government to Highways and Streets. Interest expense on long-term debt for governmental activities increased $41k as debt service continues to be paid down.

Business-type activities

The Waterworks and Sewerage Fund activity resulted in an increase to net position of $9.99 million from the fiscal year's activity. Net position ended the fiscal year with $93.10 million.

Revenues

Charges for services increased $6.19 million from the prior year due to the change in the fiscal year. Also contributing to the increase was a 3% increase to the water and sewer rates that took effect September 1, 2025, and consumption was slightly higher when compared to the previous 12 months in 2024. Connection fees increased $397k to $1.24 million due to issuance of new construction permits as several townhome developments got underway.

To fund capital needs, all utility taxes totaling $2.77 million were deposited in the business-type funds. Investment income for business-type revenues increased $204k up to $1 million due to market value appreciation of fixed income securities driven by a decline in interest rates.

Expenses

Operating expenses of the Waterworks and Sewerage Fund were $6.04 million higher than the previous year, driven in part by increases in electricity rates, commodity prices and chemical costs. Principal payments decreased by $129k to $2.80 million and interest expenses increased $865k to $1.43 million per the debt service payment schedules. Depreciation and amortization expense increased $1.53 million to $4.40 million due to a return to a full year of expenses.

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 2025, the City's governmental funds reported combined ending fund balances of $78.01 million, an increase of $7.05 million from the prior year. The unassigned portion of the ending fund balances totaled $16.23 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 $26.67 million, with $17.54 million as unassigned. As a measure of the General Fund's capacity to provide sufficient cash flow for day-to-day operations, offset unanticipated downturns to 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 50% of FY2025 General Fund operating expenditures and 45% of FY2026 budgeted General Fund operating expenditures.

The ending fund balance of the General Fund increased by $4.57 million, including transfers of General Fund surplus to the Capital Replacement Fund and Vehicle Replacement Fund in the amounts of $10.1 million and $3.2 million, respectfully. General Fund revenues totaled $54 million, an increase of $18.29 million (51.2%), mainly due to the return to a 12-month fiscal year. Intergovernmental revenue was up $8.75 million, including sales tax which increased by $6.55 million to $17.60 million. Charges for services were up slightly by $120k as the seasonal operations of the Three Oaks Recreation Area were less impacted by the previous shortened fiscal period. Home rule sales tax increased by $5.79 million. The Home Rule sales tax had been increased by 0.5% increase effective July 1, 2024.

General Fund expenditures also increased for a total of $34.87 million, an increase of $10.73 million (44.4%) due to the additional 4 months of expenditures compared to FY2024B. The General Fund also incurs the annual police and fire pension contribution expenditures. As a full year's amount was contributed in FY2024B, the contributions increased by just $414k. General Fund revenues surpassed expenditures by $19.12 million.

General Fund revenues exceeded General Fund expenditures by over $19 million.

Fire Rescue Fund

The Fire Rescue Fund is also a major governmental fund, with an ending fund balance of $16.41 million, an increase of $2.60 million from annual activity. Revenues increased $1.02 million to $15.44 million. Primary revenue sources of the Fire Rescue Fund include charges for services to other agencies, ambulance transport fees, and a property tax. The ambulance transport fee automatically adjusted in FY2025 to match the GEMT rate. Expenditures increased by $4.50 million mainly due to the return to a 12-month fiscal year. The personnel costs included salary increases based on labor contracts and overtime required to maintain minimum staffing levels.

Capital and Equipment Replacement Fund

The ending fund balance in the Capital and Equipment Replacement Fund was $20.87 million, an increase of $1.07 million from the prior year. Revenues for the year of $596k included $306k in taxes from video gaming. Other financing sources included $96k in SBITA and installment contract issuance and $11.88 million from other funds as transfers in for capital purchases.

Expenditures totaled $11.50 million, compared to budgeted expenditures of $22.11 million; several projects were delayed due to regulatory reviews from state and Federal agencies, delays in grant funding, and the reprioritization of certain capital projects. Major projects for the year included the annual street resurfacing program ($656k), Three Oaks Trail Project ($3.10 million), Depot Park improvements ($3.63 million), building improvements ($1.04 million), and road/intersection improvements ($310k). 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 $1.18 million from the previous year. Highlights from some of these funds include:

- The Motor Fuel Tax Fund had a fund balance of $4.63 million as of December 31, 2025, an increase of $490k. 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 $1.26 million provided roadway, intersection and pedestrian path improvements. The Fund Balance decrease represents a planned use of full balance for budgeted roadway improvement projects.

- 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 $1.22 million, a decrease of $207k. The City budgets for full staffing levels but vacancies throughout the year result in reduced expenditures.

- 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 $909k, a decrease of $7k.

- The Three Oaks 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 2025, but received other financing sources of $1.12 million as transfers in from the General Fund and from the Vulcan Lakes TIF increment receipts. This funding was used for $1.12 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 received tax increment revenue in the amount of $120k for fiscal year 2025. The Water's Edge TIF Project Fund is carrying a liability to repay the General Fund for advancing funds to cover planning and engineering expenditures of the TIF Project Fund; the balance of the advance as of December 31, 2025 was $162k.

- The Raue Center Building fund was created in FY2025 and will be used to fund maintenance to the Raue Center for the Performing Arts. The City took possession of the Raue Center Building after a consolidation with the Civic Center Authority. The Raue Center Building Fund has a fund balance of $100k which is the result of a transfer from the General Fund.

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, including capital improvements and debt service obligations. This fund 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 $9.99 million through fiscal year activity to $93.10 million at December 31, 2025. Of the total, $67.35 million represents the City's net investment in capital assets. The remaining $25.76 million of total net position, represents unrestricted net position. Expenses included water main and storm sewer replacements, construction of new deep well #19, phosphorous removal at wastewater treatment plants #2 and #3, generator replacements for lift stations #21 and #23, lift station #14 rehabilitation, lift station #16 reconstruction, water meter replacement program, Three Oaks water level control improvements, and engineering costs for various projects.

The Group Insurance Fund had an ending fund balance of $3 million, all of which is unrestricted. Most revenues ($6.68 million) came from employer and employee contributions. Group health insurance premiums totaling $6.37 million accounted for most of the fund's expenses. Other minor expenses include wellness costs and 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 and facility maintenance and administration.

Actual revenues of $54 million surpassed budget expectations by $6.61 million. Combined with other financing sources, inflows exceeded budget by $6.69 million. Transfers into the General Fund were higher than budgeted due to the actual tax increment received from the Virginia Street TIF.

Expenditures for the General Fund, the City's main operating fund, came in under budget by approximately $1.8 million.

Expenditures ended the year $1.77 million below budget. Other financing uses ended the year $9.63 million above budget, primarily due to a one-time transfer from the General Fund to the Capital and Equipment Replacement Fund. This planned transfer utilized $10.05 million of operating surplus to provide advanced funding for future capital needs.

General Fund Budgetary Highlights
For the Year Ended December 31, 2025

	Final Budget	Actual	Variance $	Variance %
Revenues & Other Financing Sources				
Taxes	$ 20,197,715	$ 21,482,456	$ 1,284,741	6.4%
Licenses and permits	805,500	936,524	131,024	16.3%
Intergovernmental	24,043,455	25,556,211	1,512,756	6.3%
Charges for services	967,970	1,028,397	60,427	6.2%
Fines and forfeits	465,000	447,755	(17,245)	-3.7%
Investment Income	300,000	2,683,524	2,383,524	794.5%
Other revenue	606,600	1,860,993	1,254,393	206.8%
Sub-total revenues	47,386,240	53,995,860	6,609,620	13.9%
Other financing sources	199,130	280,604	81,474	40.9%
Total Revenues and Other Financing Sources	47,585,370	54,276,464	6,691,094	14.1%
Expenditures and Other Financing Uses				
General Government	8,257,584	7,328,144	(929,440)	-11.3%
Public Safety	19,611,060	19,227,235	(383,825)	-2.0%
Highways and Streets	7,858,850	7,228,326	(630,524)	-8.0%
Culture and Recreation	854,145	883,133	28,988	3.4%
Debt service	53,730	203,426	149,696	278.6%
Sub-total expenditures	36,635,369	34,870,264	(1,765,105)	-4.8%
Other financing uses				
Transfers to Other Funds	5,210,870	14,840,977	9,630,107	184.8%
Total Expenditures and Other Financing Uses	41,846,239	49,711,241	7,865,002	18.8%
Change in Fund Balance	$ 5,739,131	$ 4,565,223	$ (1,173,908)	

Major General Fund Revenues

State Sales Tax receipts of $17.60 million surpassed its budgeted amount by $1.87 million. Receipts from sales tax 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 addition to sales of groceries and general merchandise, online purchases are now supporting State Sales Tax revenues. The tax on groceries will shift from an intergovernmental revenue to a local revenue effective January 2026.

Home Rule Sales Tax receipts of $13.40 million exceeded budgeted expectations by $1.17 million. The Home Rule Sales Tax rate was increased by 0.5% effective July 1, 2024. Purchases of groceries are exempt from Home Rule Sales Tax, however staple items and online retail orders are not exempted.

Income Tax receipts ended the fiscal year at $7.26 million. This total exceeded the budgeted amount by $250k.

Use Tax totaled $361k for FY2025. This was less than its budgeted expectation by $637k. Online retail sales that were formerly in Use Tax are now being remitted under the Sales Tax category.

Hotel Tax receipts ended the fiscal year at $529k. The Hotel Tax exceeded its budgeted amount by $169k and brought in $140k more than the prior fiscal year.

Building permits of $765k exceeded budgeted expectations by $115k and are up by $182k as compared to the previous year as several multifamily and apartment development began construction. These include Water's Edge, Redwood Phase 2, Parkway Crossing, and Woodlore townhomes.

Investment earnings of $2.68 million surpassed budget expectations by $2.38 million. The higher level of Investment income reflects market value appreciation of fixed income securities driven by a decline 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.

Miscellaneous revenue of $1.86 million exceeded budget expectations by $1.25 million. This category includes an interest earnings credit of $785k 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 to pool risk management needs for general liability and workers' compensation insurance.

Charges for services ended the fiscal year at $1.03 million, which was $60k above budgeted expectations, driven mainly by police services which ended the year $64k over budget. Total revenues from Three Oaks Recreation Area, including beach admission and boat rentals, were $39k above budget expectations, and plan review fees ended the year $2k less than the budgeted amount.

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.
- Contractual services expenditures were under budget mainly in professional services as projects were delayed or managed internally.

CAPITAL ASSETS

The City's investment in capital assets for its governmental and business-type activities as of December 31, 2025, totaled $308.24 million (net of accumulated depreciation). This investment in capital assets includes land, infrastructure, buildings, improvements, and machinery and equipment.

Capital Assets, Net of Depreciation and Amortization
As of December 31, 2025 and December 31, 2024

	Governmental Activities		Business-type Activities		Total Primary Government	
	FYE 25	FYE 24B	FYE 25	FYE 24B	FYE 25	FYE 24B
Land and Improvements	$ 104,408,098	$ 104,097,773	$ 2,209,776	$ 2,209,776	$ 106,617,874	$ 106,307,549
Building and Improvements	24,880,786	21,877,113	15,252,983	16,643,003	40,133,769	38,520,116
Machinery, Equipment, Vehicles & Software	8,183,167	7,648,547	6,246,087	5,297,132	14,429,254	12,945,679
Construction in Progress	4,962,508	4,250,096	15,511,052	9,494,060	20,473,560	13,744,156
Infrastructure	61,687,236	59,676,928	64,893,846	60,496,032	126,581,082	120,172,960
Total	$ 204,121,795	$ 197,550,457	$ 104,113,744	$ 94,140,003	$ 308,235,539	$ 291,690,460

During the fiscal year, the City invested $25.23 million in capital (buildings, equipment and infrastructure). Major capital asset acquisitions made during the fiscal year included:

- Eight new Police vehicles
- One new Fire Rescue vehicle
- Three new Community Development vehicles
- One wheeled loader
- Three heavy duty public works truck
- Four public works pickup trucks
- Raue Center for the Performing Arts building

Over $25 million in capital projects were completed during the fiscal period.

- Three Oaks Recreation Area multiuse path
- Depot Park Public Place Project
- Public Works Fleets garage floor replacement
- Plaza Gates and Main Public Place Project
- City Hall building improvements
- Three Oaks lake level adjustment
- Annual road resurfacing program
- Lift station generator replacements
- Lift station #6 and #14 rehabilitation
- New deep well #19
- Water main replacements
- Phosphorous removal for wastewater treatment plants #2 and #3
- Storm sewer system improvements
- Water and wastewater treatment plant improvements

Additional information on the City's capital assets can be found in Note 5 of this report.

LONG-TERM DEBT

In March 2025, S&P Global Ratings affirmed the City's bond rating upgrade of AAA with a stable outlook. Some factors cited by S&P Global Ratings for the rating affirmation:

- **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 $47.88 million of debt outstanding, including $396k in lease liabilities and $563k in subscription-based information technology arrangements (SBITA) liabilities. The chart below summarizes the City's outstanding long-term debt by debt instrument.

Long-Term Debt Outstanding
As of December 31, 2025 and December 31, 2024

	Governmental Activities		Business-type Activities		Total Primary Government	
	FYE 25	FYE 24B	FYE 25	FYE 24B	FYE 25	FYE 24B
General Obligation Bonds	$ 3,478,491	$ 4,483,007	$ 25,626,509	$ 17,266,993	$ 29,105,000	$ 21,750,000
Unamortized Bond Premium	268,844	350,345	910,088	527,068	1,178,932	877,413
IEPA Loans	-	-	16,528,557	17,506,235	16,528,557	17,506,235
Lease Liability	300,414	741,834	95,795	199,307	396,209	941,141
SBITA Liability	260,753	299,322	302,505	-	563,258	299,322
Installment Contract	103,355	119,398	-	-	103,355	119,398
Total	$ 4,411,857	$ 5,993,906	$ 43,463,454	$ 35,499,603	$ 47,875,311	$ 41,493,509

Currently, the City has five general obligation bonds outstanding. As of December 31, 2025, the total outstanding balance general obligation is $29.11 million, of which $3.48 million is attributed to governmental activities and $25.63 million is related to business-type activities.

In 2025, the City issued $10 million in general obligation bonds to fund the water meter replacement program. Additional revenue from the replacement meters is expected to exceed the debt service payments.

For Fiscal Year 2025, the City continues to recognize the City's liability for subscription-based information technology arrangements (SBITA). As of December 31, 2025, the City's SBITA liability was $261k. More information on SBITA liability can be found in Note 6 of this report.

The City's outstanding general obligation balance is $29 million, an increase of $7 million from the previous year.

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 and has an outstanding payable balance of $9.56 million. The second IEPA loan is providing funding for improvements to the City's water treatment plant #2 and has an outstanding payable balance of $6.97 million. Both loans are paid on a semi-annual basis over 20 years. As of December 31, 2025, the City has a total outstanding loan payable of $16.53 million.

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

High inflation, supply chain issues, potential tariffs, 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 in 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.

Effective January 1, 2026, the State of Illinois eliminated the 1% tax on groceries. To offset the revenue loss, the City Council approved a 1% local grocery tax that took effect on January 1, 2026. The revenue generated from the grocery tax will be deposited into the Capital Improvement Fund to be used for future capital projects.

In 2021 and 2022, the City contracted with third-party consultants to perform staffing studies for the fire rescue and police departments. The resulting recommended staffing levels called for an addition 12 firefighter/paramedics and 10 police officers. In FY 2024B, the additional positions were authorized, and the City's plan is to incrementally add the additional staff our several years. In FY 2026, all ten of the new police officer positions and nine of the new firefighter/paramedic positions are budgeted to be filled. The City increased its home rule sales tax by 0.5% to 1.25% which took effect starting July 1, 2024, providing an ongoing funding source for the new positions, as well as to supplement the annual road improvement program. This is the first Home Rule sales tax increase since its inception in 2008.

With the aging of the City's water meters, the City has undertaken a program to replace all existing water meters in the City with an Advanced Metering Infrastructure system. This upgraded system will ensure accurate water readings, streamline the meter reading process, and provide customers with the opportunity to better monitor their own water usage. In April 2025, the City issued $10 million in general obligation bonds to finance the project. The additional captured consumption from the new system is expected to generate enough additional revenue to offset the debt service costs. The project is anticipated to be complete in summer 2026.

To keep the fiscal year 2026 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.

The fiscal year 2026 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. 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 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

December 31, 2025

	Governmental Activities	Business-Type Activities	Total	Component Unit: Crystal Lake Public Library
ASSETS				
Cash and Investments	$ 72,244,250	$ 29,435,865	$ 101,680,115	$ 8,419,467
Receivables (Net, Where Applicable, of Allowances for Uncollectible)				
Property Taxes	16,792,853	-	16,792,853	5,343,939
Accounts Receivable	2,966,167	2,844,623	5,810,790	14,120
Accrued Interest	476,243	119,492	595,735	33,454
Leases	2,506,877	3,316,384	5,823,261	-
Other	108,841	-	108,841	-
Internal Balances	(3,818,007)	3,818,007	-	-
Due from Other Governments	9,182,384	-	9,182,384	-
Due from Primary Government	-	-	-	54,594
Prepaid Items	7,604,106	24,433	7,628,539	49,464
Inventory	51,627	-	51,627	-
Investment in Joint Venture	5,265,034	-	5,265,034	-
Capital Assets Not Being Depreciated	109,370,606	17,720,828	127,091,434	2,472,561
Capital Assets (Net of Accumulated Depreciation)	94,751,189	86,392,916	181,144,105	4,717,437
Total Assets	317,502,170	143,672,548	461,174,718	21,105,036
DEFERRED OUTFLOWS OF RESOURCES				
OPEB Items	2,516,830	178,837	2,695,667	83,773
Pension Items - IMRF	2,049,501	914,812	2,964,313	768,008
Pension Items - Police Pension	3,560,095	-	3,560,095	-
Pension Items - Firefighters' Pension	4,402,125	-	4,402,125	-
Well Asset Retirement Obligation	-	886,667	886,667	-
Total Deferred Outflows of Resources	12,528,551	1,980,316	14,508,867	851,781
Total Assets and Deferred Outflows of Resources	330,030,721	145,652,864	475,683,585	21,956,817

(This statement is continued on the following page.)

CITY OF CRYSTAL LAKE, ILLINOIS

STATEMENT OF NET POSITION (Continued)

December 31, 2025

	Governmental Activities	Business-Type Activities	Total	Component Unit: Crystal Lake Public Library
LIABILITIES				
Accounts Payable	$ 5,408,525	$ 2,050,126	$ 7,458,651	$ 201,634
Recapture Fees Payable	75,653	-	75,653	-
Accrued Salaries	1,378,363	158,218	1,536,581	171,150
Accrued Interest Payable	13,153	110,940	124,093	-
Escrows and Refundable Deposits	929,581	172,770	1,102,351	12,663
Due to Component Unit	54,594	-	54,594	-
Unearned Revenue	116,225	-	116,225	-
Long-Term Liabilities				
Due Within One Year	4,710,323	3,212,906	7,923,229	222,272
Due in More than One Year	54,944,250	43,802,313	98,746,563	1,663,472
Total Liabilities	67,630,667	49,507,273	117,137,940	2,271,191
DEFERRED INFLOWS OF RESOURCES				
Deferred Inflows - Property Taxes	16,792,853	-	16,792,853	5,343,939
Deferred Inflows - Leases	2,358,904	2,995,127	5,354,031	-
OPEB Items	658,945	46,823	705,768	21,933
Pension Items - Police Pension	6,461,958	-	6,461,958	-
Pension Items - Firefighters' Pension	8,919,817	-	8,919,817	-
Total Deferred Inflows of Resources	35,192,477	3,041,950	38,234,427	5,365,872
Total Liabilities and Deferred Inflows of Resources	102,823,144	52,549,223	155,372,367	7,637,063
NET POSITION				
Net Investment in Capital Assets	197,349,150	67,347,058	264,696,208	7,189,998
Restricted				
Retirement Purposes	1,218,646	-	1,218,646	653,148
Public Safety	894,426	-	894,426	-
Parking	67,547	-	67,547	-
Highway and Street Maintenance	4,633,713	-	4,633,713	-
Capital Projects	293,192	-	293,192	-
Library	-	-	-	1,893,259
Unrestricted	22,750,903	25,756,583	48,507,486	4,583,349
TOTAL NET POSITION	$ 227,207,577	$ 93,103,641	$ 320,311,218	$ 14,319,754

See accompanying notes to financial statements.

CITY OF CRYSTAL LAKE, ILLINOIS

STATEMENT OF ACTIVITIES

For the Year Ended December 31, 2025

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	$ 5,561,299	$ 556,849	$ 178,199	$ -
Public Safety	31,384,143	8,007,195	132,571	51,273
Highways and Streets	17,218,966	789,013	1,838,408	-
Culture and Recreation	1,605,806	676,249	-	-
Interest	146,973	-	-	-
Total Governmental Activities	55,917,187	10,029,306	2,149,178	51,273
Business-Type Activities				
Waterworks and Sewerage	16,463,198	17,624,723	-	600,000
Total Business-Type Activities	16,463,198	17,624,723	-	600,000
TOTAL PRIMARY GOVERNMENT	$ 72,380,385	$ 27,654,029	$ 2,149,178	$ 651,273
COMPONENT UNIT				
Crystal Lake Public Library	$ 5,341,922	$ 274,305	$ 60,397	$ -

	Net (Expense) Revenue and Change in Net Position			
	Primary Government			Component Unit
	Governmental Activities	Business-Type Activities	Total	Crystal Lake Public Library
	$ (4,826,251)	$ -	$ (4,826,251)	$ -
	(23,193,104)	-	(23,193,104)	-
	(14,591,545)	-	(14,591,545)	-
	(929,557)	-	(929,557)	-
	(146,973)	-	(146,973)	-
	(43,687,430)	-	(43,687,430)	-
	-	1,761,525	1,761,525	-
	-	1,761,525	1,761,525	-
	(43,687,430)	1,761,525	(41,925,905)	-
	-	-	-	(5,007,220)
General Revenues				
Taxes				
Property	16,681,802	-	16,681,802	5,247,833
Home Rule Sales	13,400,568	-	13,400,568	-
Auto Rental	57,141	-	57,141	-
Franchise Fees	431,295	-	431,295	-
Telecommunications	528,858	-	528,858	-
Hotel Occupation	529,067	-	529,067	-
Other	529,770	2,773,008	3,302,778	-
Intergovernmental				
Personal Property Replacement	212,754	-	212,754	-
State Sales and Use	17,961,658	-	17,961,658	-
State Income Tax	7,262,285	-	7,262,285	-
ARPA	-	743,832	743,832	-
State Cannabis Tax	59,988	-	59,988	-
Investment Income	3,184,668	1,001,813	4,186,481	317,006
Miscellaneous	2,732,262	436,048	3,168,310	74,325
Transfers In (Out)	(3,277,361)	3,277,361	-	-
Total	60,294,755	8,232,062	68,526,817	5,639,164
CHANGE IN NET POSITION	16,607,325	9,993,587	26,600,912	631,944
NET POSITION, JANUARY 1	209,850,252	83,110,054	292,960,306	13,687,810
Adjustment to Beginning Net Position - Government Merger with Civic Center Authority	750,000	-	750,000	-
NET POSITION, JANUARY 1, AS RESTATED	210,600,252	83,110,054	293,710,306	13,687,810
NET POSITION, DECEMBER 31	$ 227,207,577	$ 93,103,641	$ 320,311,218	$ 14,319,754

See accompanying notes to financial statements.

CITY OF CRYSTAL LAKE, ILLINOIS

BALANCE SHEET
GOVERNMENTAL FUNDS

December 31, 2025

	General	Fire Rescue Fund	Capital and Equipment Replacement	Nonmajor Governmental Funds	Total Governmental Funds
ASSETS					
Cash and Investments	$ 14,244,305	$ 15,438,274	$ 22,834,620	$ 17,498,500	$ 70,015,699
Receivables (Net of Allowance Where Applicable)					
Property Taxes	6,565,366	7,685,829	-	2,541,658	16,792,853
Accounts Receivable	556,838	2,243,001	-	103,933	2,903,772
Accrued Interest	436,988	39,146	-	109	476,243
Leases	2,506,877	-	-	-	2,506,877
Other	-	-	-	108,841	108,841
Due from Other Governments	8,956,541	-	46,959	178,884	9,182,384
Due from Other Funds	57,206	-	51,304	147,998	256,508
Advance to Other Funds	1,420,760	-	-	-	1,420,760
Prepaid Items	5,973,883	36,034	25,487	851,922	6,887,326
Inventory	51,627	-	-	-	51,627
TOTAL ASSETS	$ 40,770,391	$ 25,442,284	$ 22,958,370	$ 21,431,845	$ 110,602,890

(This statement is continued on the following page.)

CITY OF CRYSTAL LAKE, ILLINOIS

BALANCE SHEET (Continued)
GOVERNMENTAL FUNDS

December 31, 2025

	General	Fire Rescue Fund	Capital and Equipment Replacement	Nonmajor Governmental Funds	Total Governmental Funds
LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES					
LIABILITIES					
Accounts Payable	$ 2,048,973	$ 734,540	$ 2,084,900	$ 528,043	$ 5,396,456
Recapture Fees Payable	-	-	-	75,653	75,653
Accrued Salaries	866,094	512,269	-	-	1,378,363
Escrows and Refundable Deposits	929,581	-	-	-	929,581
Due to Component Unit	54,594	-	-	-	54,594
Due to Other Funds	1,262,371	-	-	2,812,144	4,074,515
Advances from Other funds	-	-	-	1,420,760	1,420,760
Unearned Revenue	14,400	101,825	-	-	116,225
Total Liabilities	5,176,013	1,348,634	2,084,900	4,836,600	13,446,147
DEFERRED INFLOWS OF RESOURCES					
Unavailable Revenue - Property Tax	6,565,366	7,685,829	-	2,541,658	16,792,853
Deferred Inflow - Leases	2,358,904	-	-	-	2,358,904
Total Deferred Inflows of Resources	8,924,270	7,685,829	-	2,541,658	19,151,757
Total Liabilities and Deferred Inflows of Resources	14,100,283	9,034,463	2,084,900	7,378,258	32,597,904
FUND BALANCES					
Nonspendable					
Prepaid Items	5,973,883	36,034	25,487	851,922	6,887,326
Inventory	51,627	-	-	-	51,627
Advances	1,420,760	-	-	-	1,420,760
Restricted					
Retirement Purposes	-	-	-	1,218,646	1,218,646
Public Safety	-	-	-	894,426	894,426
Parking	-	-	-	67,547	67,547
Highway and Street Maintenance	-	-	-	4,633,713	4,633,713
Capital Projects	-	-	-	293,192	293,192
Committed					
Capital Facilities	1,143,778	1,370,312	-	-	2,514,090
Assigned					
Promotion of Tourism	517,685	-	-	-	517,685
Historical Preservation Services	17,978	-	-	-	17,978
Arts Council	3,824	-	-	-	3,824
Capital Projects	-	-	20,847,983	7,073,836	27,921,819
Special Revenue	-	15,001,475	-	326,331	15,327,806
Unassigned					
General Fund	17,540,573	-	-	-	17,540,573
Unassigned (Deficit)	-	-	-	(1,306,026)	(1,306,026)
Total Fund Balances	26,670,108	16,407,821	20,873,470	14,053,587	78,004,986
TOTAL LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES	$ 40,770,391	$ 25,442,284	$ 22,958,370	$ 21,431,845	$ 110,602,890

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

December 31, 2025

FUND BALANCES OF GOVERNMENTAL FUNDS	$ 78,004,986
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	204,121,795
Investment in joint venture is not considered to represent a financial resource and, therefore, is not reported in the funds	5,265,034
Long-term liabilities are not due and payable in the current period and, therefore, are not reported in the governmental funds	
Bonds Payable	(3,478,491)
Lease Liability	(300,414)
SBITA Liability	(260,753)
Installment Contract Payable	(103,355)
Compensated Absences Payable	(3,903,441)
Interest Payable	(13,153)
Premiums or discounts on long-term liabilities and gains and losses on debt refundings are capitalized and amortized at the government-wide level	
Premiums	(268,844)
The net pension liability for the Illinois Municipal Retirement Fund is shown as a liability on the statement of net position	(3,299,180)
The other postemployment benefit liability is shown as a liability on the statement of net position	(7,128,514)
The net pension liability for the Police Pension Fund is shown as a liability on the statement of net position	(30,102,252)
The net pension liability for the Firefighters' Pension Fund is shown as a liability on the statement of net position	(10,809,329)
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	2,049,501
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	1,857,885
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	(2,901,863)
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	(4,517,692)
The net position of the Internal Service Fund is included in the governmental activities in the statement of net position	2,995,657
NET POSITION OF GOVERNMENTAL ACTIVITIES	$ 227,207,577

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 December 31, 2025

	General	Fire Rescue Fund	Capital and Equipment Replacement	Nonmajor Governmental Funds	Total Governmental Funds
REVENUES					
Property Taxes	$ 6,311,766	$ 7,682,616	$ -	$ 2,687,420	$ 16,681,802
Other Taxes	15,170,690	-	306,009	-	15,476,699
Intergovernmental	25,556,211	39,584	178,200	1,923,141	27,697,136
Charges for Services	1,028,397	7,233,205	-	124,504	8,386,106
Licenses and Permits	936,524	-	82,000	-	1,018,524
Fines and Forfeitures	447,755	-	-	176,921	624,676
Investment Income	2,683,524	310,073	-	191,071	3,184,668
Miscellaneous	1,860,993	176,153	29,736	471,980	2,538,862
Total Revenues	53,995,860	15,441,631	595,945	5,575,037	75,608,473
EXPENDITURES					
Current					
General Government	7,328,144	-	-	1,011,485	8,339,629
Public Safety	19,227,235	12,656,208	-	551,518	32,434,961
Highways and Streets	7,228,326	-	-	980,717	8,209,043
Culture and Recreation	883,133	-	-	15,583	898,716
Capital Outlay	-	-	11,434,320	2,682,665	14,116,985
Debt Service					
Principal	183,550	-	66,159	1,429,254	1,678,963
Interest and Fiscal Charges	19,876	-	2,178	209,795	231,849
Total Expenditures	34,870,264	12,656,208	11,502,657	6,881,017	65,910,146
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	19,125,596	2,785,423	(10,906,712)	(1,305,980)	9,698,327
OTHER FINANCING SOURCES (USES)					
Transfers In	243,810	-	11,876,308	4,589,741	16,709,859
Transfers (Out)	(14,840,977)	(185,791)	-	(4,960,452)	(19,987,220)
Lease Issuance	-	-	-	239,182	239,182
SBITA Issuance	36,794	-	74,182	-	110,976
Installment Contract Issuance	-	-	21,657	-	21,657
Sale of Capital Assets	-	-	2,632	258,693	261,325
Total Other Financing Sources (Uses)	(14,560,373)	(185,791)	11,974,779	127,164	(2,644,221)
NET CHANGE IN FUND BALANCES	4,565,223	2,599,632	1,068,067	(1,178,816)	7,054,106
FUND BALANCE, JANUARY 1	22,104,885	13,808,189	19,805,403	15,232,403	70,950,880
FUND BALANCES, DECEMBER 31	$ 26,670,108	$ 16,407,821	$ 20,873,470	$ 14,053,587	$ 78,004,986

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 December 31, 2025

NET CHANGE IN FUND BALANCES - TOTAL GOVERNMENTAL FUNDS	$ 7,054,106
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	11,350,888
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	(646,256)
The repayment of principal portion of 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	1,678,963
The forgivness of principal on long-term debt is reported in the statement of activities	193,400
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	
Lease Liability	(239,182)
SBITA Liability	(110,976)
Installment Contract	(21,657)
The change in accrued interest payable is reported as interest expense on the statement of activities	3,375
The change in compensated absences is an increase of expenses on the statement of activities	(253,693)
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	(280,150)
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	22,631
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	828,792
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	708,488
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 and amortization	(4,883,294)
Change in investment in joint venture	666,940
Amortization of bond premiums	81,501
The change in net position of Internal Service Funds is reported in governmental activities	453,449
CHANGE IN NET POSITION OF GOVERNMENTAL ACTIVITIES	$ 16,607,325

See accompanying notes to financial statements.

CITY OF CRYSTAL LAKE, ILLINOIS

STATEMENT OF NET POSITION
PROPRIETARY FUNDS

December 31, 2025

	Business-Type Activities	Governmental Activities
	Waterworks and Sewerage Fund	Internal Service
CURRENT ASSETS		
Cash and Investments	$ 29,435,865	$ 2,228,551
Receivables		
Accounts	2,844,623	62,395
Accrued Interest	119,492	-
Leases	3,316,384	-
Prepaid Items	24,433	716,780
Due from Other Funds	3,898,349	-
Total Current Assets	39,639,146	3,007,726
NONCURRENT ASSETS		
Capital Assets		
Capital Assets Not Being Depreciated	17,720,828	-
Capital Assets Being Depreciated, Net	86,392,916	-
Net Capital Assets	104,113,744	-
Total Noncurrent Assets	104,113,744	-
Total Assets	143,752,890	3,007,726
DEFERRED OUTFLOWS OF RESOURCES		
OPEB Items	178,837	-
Pension Items - IMRF	914,812	-
Well Asset Retirement Obligation	886,667	-
Total Deferred Outflows of Resources	1,980,316	-
Total Assets and Deferred Outflows of Resources	145,733,206	3,007,726

(This statement is continued on the following page.)

CITY OF CRYSTAL LAKE, ILLINOIS

STATEMENT OF NET POSITION (Continued)
PROPRIETARY FUNDS

December 31, 2025

	Business-Type Activities	Governmental Activities
	Waterworks and Sewerage Fund	Internal Service
CURRENT LIABILITIES		
Accounts Payable	$ 2,050,126	$ 12,069
Accrued Salaries	158,218	-
Accrued Interest Payable	110,940	-
Escrows and Customer Deposits	172,770	-
Unearned Revenue	-	-
Due to Other Funds	80,342	-
General Obligation Bonds Payable	1,579,644	-
IEPA Loan Payable	1,062,514	-
Lease Liability	31,842	-
SBITA Liability	87,353	-
Compensated Absences	416,993	-
Total OPEB Liability	34,560	-
Total Current Liabilities	5,785,302	12,069
LONG-TERM LIABILITIES		
General Obligation Bonds Payable	24,956,953	-
IEPA Loan Payable	15,466,043	-
Lease Liability	63,953	-
SBITA Liability	215,152	-
Well Asset Retirement Obligation	950,000	-
Compensated Absences	205,637	-
IMRF Net Pension Liability	1,472,615	-
Total OPEB Liability	471,960	-
Total Long-Term Liabilities	43,802,313	-
Total Liabilities	49,587,615	12,069
DEFERRED INFLOWS OF RESOURCES		
Deferred Inflows - Leases	2,995,127	-
OPEB Items	46,823	-
Total Deferred Inflows of Resources	3,041,950	-
Total Liabilities and Deferred Inflows of Resources	52,629,565	12,069
NET POSITION		
Net Investment in Capital Assets	67,347,058	-
Unrestricted	25,756,583	2,995,657
TOTAL NET POSITION	$ 93,103,641	$ 2,995,657

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 December 31, 2025

	Business-Type Activities	Governmental Activities
	Waterworks and Sewerage Fund	Internal Service
OPERATING REVENUES		
Charges for Services	$ 16,114,092	$ 6,675,970
Miscellaneous	436,048	149,932
Total Operating Revenues	16,550,140	6,825,902
OPERATING EXPENSES		
Administration	3,136,594	6,374,890
Water Operations	5,720,702	-
Sewer Operations	1,525,036	-
Depreciation and Amortization	4,400,521	-
Well ARO Amortization	9,500	-
Total Operating Expenses	14,792,353	6,374,890
OPERATING INCOME	1,757,787	451,012
NON-OPERATING REVENUES (EXPENSES)		
Interest Expense	(1,426,741)	-
Gain/(Loss) on Sale/Disposal of Capital Assets	(244,104)	-
Other Tax	2,773,008	-
Investment Income	1,001,813	2,437
Connection Fees	1,241,666	-
Grants	743,832	-
Rental Income	268,965	-
Total Non-Operative Revenues (Expenses)	4,358,439	2,437
NET INCOME BEFORE TRANSFERS, CAPITAL GRANTS AND CONTRIBUTIONS	6,116,226	453,449
TRANSFERS IN	3,277,361	-
CAPITAL GRANTS AND CONTRIBUTIONS	600,000	-
CHANGE IN NET POSITION	9,993,587	453,449
NET POSITION, JANUARY 1	83,110,054	2,542,208
NET POSITION, DECEMBER 31	$ 93,103,641	$ 2,995,657

See accompanying notes to financial statements.

CITY OF CRYSTAL LAKE, ILLINOIS

STATEMENT OF CASH FLOWS
PROPRIETARY FUND

For the Year Ended December 31, 2025

	Business-Type Activities	Govermental Activities
	Waterworks and Sewerage Fund	Internal Service
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from Customers and Users	$ 15,934,465	$ 1,236,532
Receipts from Internal Service Transactions	-	5,437,663
Receipts from Miscellaneous Revenues	436,048	149,932
Payments to Suppliers	(5,576,282)	(6,513,984)
Payments to Employees	(4,351,023)	-
Net Cash from Operating Activities	6,443,208	310,143
CASH FLOWS FROM NONCAPITAL FINANCING ACTIVITIES		
Interfund loans	(2,300,021)	-
Interfund transfers	3,277,361	-
Other Tax	2,773,008	-
Connection Charges	1,241,666	-
Rental Income	208,233	-
Net Cash from Noncapital Financing Activities	5,200,247	-
CASH FLOWS FROM CAPITAL AND RELATED FINANCING ACTIVITIES		
Capital Assets Purchased	(13,929,046)	-
Capital Grants Received	600,000	-
Proceeds from Sale of Capital Assets	74,551	-
Proceeds from Bonds	10,000,000	-
Proceeds from IEPA Loans	1,380,212	-
Principal Payments on Long-Term Debt	(2,760,520)	-
Interest Payments on Long-Term Debt	(1,114,967)	-
Net Cash from Capital and Related Financing Activities	(5,749,770)	-
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of Investment Securities	(1,989,614)	-
Proceeds from Sale and Maturities of Investment Securities	4,365,000	-
Interest Received	813,680	2,437
Net Cash from Investing Activities	3,189,066	2,437
NET INCREASE IN CASH AND CASH EQUIVALENTS	9,082,751	312,580
CASH AND CASH EQUIVALENTS, JANUARY 1	10,917,988	1,915,971
CASH AND CASH EQUIVALENTS, DECEMBER 31	$ 20,000,739	$ 2,228,551

(This statement is continued on the following page.)

CITY OF CRYSTAL LAKE, ILLINOIS

STATEMENT OF CASH FLOWS (Continued)
PROPRIETARY FUNDS

For the Year Ended December 31, 2025

	Business-Type Activities	Govermental Activities
	Waterworks and Sewerage Fund	Internal Service
CASH AND INVESTMENTS		
Cash and Cash Equivalents	$ 20,000,739	$ 2,228,551
Investments	9,435,126	-
TOTAL CASH AND INVESTMENTS	$ 29,435,865	$ 2,228,551
CASH FLOWS FROM OPERATING ACTIVITIES		
Operating Income	$ 1,757,787	$ 451,012
Adjustments to Reconcile Operating Income		
to Net Cash From Operating Activities		
Depreciation and Amortization	4,400,521	-
Well ARO Amortization	9,500	-
Changes in Assets and Liabilities		
Receivables	(171,051)	(1,775)
Prepaids	260,255	(139,304)
Accounts Payable	108,876	210
Accrued Salaries	18,831	-
Accrued Compensated Absences	57,352	-
Pension Items - IMRF	(10,102)	-
OPEB Items	19,815	-
Customer Deposits	(8,576)	-
NET CASH FROM OPERATING ACTIVITIES	$ 6,443,208	$ 310,143
NONCASH TRANSACTIONS		
Capital Assets Purchased in Accounts Payable	$ 1,459,285	$ -
Assets Aquired through Intangibles	464,838	-
Liabilities Aquired through Intangibles	(464,838)	-
Loss on Disposal of Capital Assets	(352,142)	-
Gain on Principal Forgiven	33,487	-
IEPA Loan Receivable	1,380,212	-
Unrealized Gain/Loss	197,605	-
TOTAL NONCASH TRANSACTIONS	$ 2,718,447	$ -

See accompanying notes to financial statements.

CITY OF CRYSTAL LAKE, ILLINOIS

STATEMENT OF NET POSITION
FIDUCIARY FUNDS

December 31, 2025

	Pension Trust Funds	Custodial Funds
ASSETS		
Cash and Short-Term Investments	$ 776,146	$ 646,573
Investments, at Fair Value		
Investments Held in the Illinois Police Officers' Pension Investment Fund	69,045,931	-
Investments Held in the Illinois Firefighters' Pension Investment Fund	72,690,547	-
Receivables		
Accounts Receivable	-	18
Prepaid Expenses	6,862	-
Total Assets	142,519,486	646,591
LIABILITIES		
Accounts Payable	3,947	-
Total Liabilities	3,947	-
NET POSITION		
Restricted for Pensions	142,515,539	-
Restricted for Debt Service	-	646,591
TOTAL NET POSITION	$ 142,515,539	$ 646,591

See accompanying notes to financial statements.

CITY OF CRYSTAL LAKE, ILLINOIS

STATEMENT OF CHANGES IN FIDUCIARY NET POSITION
FIDUCIARY FUNDS

For the Year Ended December 31, 2025

	Pension Trust Funds	Custodial Funds
ADDITIONS		
Contributions		
Employer	$ 6,311,766	$ -
Employee	1,497,372	-
Property Owner	-	186,057
Total Contributions	7,809,138	186,057
Investment Income		
Net Appreciation in Fair Value of Investments	19,717,480	-
Interest	1,657,758	18,343
Total Investment Income	21,375,238	18,343
Less Investment Expense	(211,735)	-
Net Investment Income	21,163,503	18,343
Total Additions	28,972,641	204,400
DEDUCTIONS		
Pension Benefits	7,848,351	-
Miscellaneous	77,753	-
Debt Service		
Principal	-	100,000
Interest and Fiscal Charges	-	112,504
Total Deductions	7,926,104	212,504
CHANGE IN NET POSITION	21,046,537	(8,104)
NET POSITION		
January 1	121,469,002	654,695
December 31	$ 142,515,539	$ 646,591

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 the 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, 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 accounted 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 the 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. Tangible and Intangible 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
Intangible Assets	2-5

Intangible assets represent the Village's right-to-use leased assets and software subscriptions. These intangible assets, as defined by GASB Statement No. 87, *Leases*, and GASB Statement No. 96, *Subscription-Based Information Technology Arrangements*, are for lease contracts of nonfinancial assets including machinery and equipment and software.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

J. Compensated Absences

In accordance with GASB Statement No. 101, *Compensated Absences,* vested or accumulated vacation and sick leave that is due to employees who have retired or terminated by the end of the year is reported as an expenditure and a fund liability of the governmental fund that will pay it. Vested or accumulated vacation and sick leave of proprietary funds and governmental activities is recorded as an expense and liability of those funds as the benefits accrue to employees. The entire balance of vacation leave is recognized as a liability at year end. A liability is recognized for the portion of accumulating sick leave benefits that is estimated to be more likely than not to be used for time off or otherwise paid in cash or settled through noncash means.

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. Occasionally, long-term debt has principal forgiveness, which is also recognized in government-wide financial statements and proprietary funds, when applicable.

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 non spendable 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

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

L. Fund Balance/Net Position (Continued)

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 to acquire or construct the capital assets as well as any other non-debt capital related liabilities.

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.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

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.

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.

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.

2. DEPOSITS AND INVESTMENTS (Continued)

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.

B. City Investments

The following table presents the investments and maturities of the City's debt securities as of December 31, 2025:

		Investment Maturities (in Years)			
Investment Type	Fair Value	Less than 1	1-5	6-10	Greater than 10
U.S. Treasury Securities	$ 36,791,514	$ 7,028,120	$ 29,763,394	$ -	$ -
U.S. Agency Securities	17,739,331	8,113,080	9,626,251	-	-
Certificates of Deposits	13,401,843	3,672,833	9,729,010	-	-
Municipal Bonds	1,833,985	1,534,675	299,310	-	-
TOTAL	$ 69,766,673	$ 20,348,708	$ 49,417,965	$ -	$ -

The City has the following recurring fair value measurements as of December 31, 2025: The U.S. agency obligations, U.S. Treasury obligations, the 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.

2. DEPOSITS AND INVESTMENTS (Continued)

B. City Investments (Continued)

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 Aa1 or not rated and the municipal bonds are rated Aa2 to AAA or not rated by Moody's. The U.S. Treasury securities and 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 the 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 10% of the portfolio.

3. RECEIVABLES - PROPERTY TAXES

Property taxes for the 2025 levy year attach as an enforceable lien on January 1, 2025, 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 are payable in two installments, on or about June 1 and September 1. The County collects such taxes and remits them periodically.

The 2025 taxes are intended to finance the 2026 fiscal year and are not considered available or earned for current operations and, therefore, are recorded as a receivable and unavailable/deferred revenue as of December 31, 2025.

4. DUE FROM OTHER GOVERNMENTS

Due from other governments consisted of the following amounts at December 31, 2025:

GOVERNMENTAL ACTIVITIES	
Sales Tax	$ 4,881,111
Home Rule Sales Tax	3,795,111
Local Use Tax	93,276
Replacement Tax	9,683
Cannabis Tax	51,795
Motor Fuel Tax	163,028
Video Gaming Tax	46,959
Auto rental Tax	11,165
Telecommunications Tax	130,256
TOTAL GOVERNMENTAL ACTIVITIES	$ 9,182,384

5. CAPITAL ASSETS

Capital asset activity for the fiscal year ended December 31, 2025, is as follows:

	Balances January 1, Restated*	Increases/ Transfers	Decreases/ Transfers	Balances December 31
GOVERNMENTAL ACTIVITIES				
Capital Assets Not Being Depreciated				
Land	$ 104,097,773	$ 310,325	$ -	$ 104,408,098
Construction in Progress	4,250,096	7,852,425	7,140,013	4,962,508
Total Capital Assets Not Being Depreciated	108,347,869	8,162,750	7,140,013	109,370,606
Capital Assets Being Depreciated				
Buildings and Improvements	41,063,028	3,397,882	-	44,460,910
Machinery, Equipment and Vehicles	19,431,206	2,779,437	926,722	21,283,921
Infrastructure	92,397,803	3,800,674	-	96,198,477
Total Capital Assets Being Depreciated	152,892,037	9,977,993	926,722	161,943,308
Intangible Capital Assets Being Amortized				
Machinery and Equipment	2,223,996	239,182	1,553,499	909,679
Software	529,722	110,976	-	640,698
Total Intangible Assets Being Amortized	2,753,718	350,158	1,553,499	1,550,377
Total Tangible and Intangible Assets Being Depreciation and Amortized	155,645,755	10,328,151	2,480,221	163,493,685

5. CAPITAL ASSETS (Continued)

	Balances January 1, Restated*	Increases/ Transfers	Decreases/ Transfers	Balances December 31
GOVERNMENTAL ACTIVITIES (Continued)				
Less Accumulated Depreciation for				
Buildings and Improvements	$ 18,435,915	$ 1,144,209	$ -	$ 19,580,124
Machinery, Equipment and Vehicles	12,937,015	1,479,123	739,884	13,676,254
Infrastructure	32,720,875	1,790,366	-	34,511,241
Total Accumulated Depreciation	64,093,805	4,413,698	739,884	67,767,619
Less Accumulated Amortization for Intangible Capital Assets				
Machinery and Equipment	1,492,135	226,032	1,094,081	624,086
Software	107,227	243,564	-	350,791
Total Accumulated Amortization for Intangible Capital Assets	1,599,362	469,596	1,094,081	974,877
Total Accumulated Depreciation and Amortization	65,693,167	4,883,294	1,833,965	68,742,496
Total Capital Assets and Intangible Capital Assets Being Depreciated and Amortized, Net	89,952,588	5,444,857	646,256	94,751,189
GOVERNMENTAL ACTIVITIES CAPITAL ASSETS, NET	$ 198,300,457	$ 13,607,607	$ 7,786,269	$ 204,121,795

*Beginning balances were restated as a result of an government merger. See Note 18 for additional information.

Depreciation and amortization expense was charged to governmental activities functions/programs of the primary government as follows:

GOVERNMENTAL ACTIVITIES	
General and Administrative	$ 699,140
Public Safety	1,605,956
Highways and Streets	1,920,369
Culture and Recreation	657,829
TOTAL DEPRECIATION AND AMORTIZATION EXPENSE - GOVERNMENTAL ACTIVITIES	$ 4,883,294

5. CAPITAL ASSETS (Continued)

	Balances January 1	Increases/ Transfers	Decreases/ Transfers	Balances December 31
BUSINESS-TYPE ACTIVITIES				
Capital Assets Not Being Depreciated				
Land	$ 2,209,776	$ -	$ -	$ 2,209,776
Construction in Progress	9,494,060	12,882,672	6,865,680	15,511,052
Total Capital Assets Not Being Depreciated	11,703,836	12,882,672	6,865,680	17,720,828
Capital Assets Being Depreciated				
Buildings and Improvements	37,226,061	-	-	37,226,061
Machinery, Equipment and Vehicles	11,032,087	1,599,728	684,562	11,947,253
Infrastructure	125,601,203	6,603,596	-	132,204,799
Total Capital Assets Being Depreciated	173,859,351	8,203,324	684,562	181,378,113
Intangible Capital Assets Being Amortized				
Machinery and Equipment	616,015	55,981	423,616	248,380
Software	-	450,107	-	450,107
Total Intangible Assets Being Amortized	616,015	506,088	423,616	698,487
Total Tangible and Intangible Assets Being Depreciation and Amortized	174,475,366	8,709,412	1,108,178	182,076,600
Less Accumulated Depreciation for				
Buildings and Improvements	20,583,058	1,390,020	-	21,973,078
Machinery, Equipment and Vehicles	5,938,279	618,619	437,359	6,119,539
Infrastructure	65,105,171	2,205,782	-	67,310,953
Total Accumulated Depreciation	91,626,508	4,214,421	437,359	95,403,570
Less Accumulated Amortization for Intangible Capital Assets				
Machinery and Equipment	412,691	52,287	318,677	146,301
Software	-	133,813	-	133,813
Total Accumulated Amortization for Intangible Capital Assets	412,691	186,100	318,677	280,114
Total Accumulated Depreciation and Amortization	92,039,199	4,400,521	756,036	95,683,684
Total Capital Assets and Intangible Capital Assets Being Depreciated and Amortized, Net	82,436,167	4,308,891	352,142	86,392,916
BUSINESS-TYPE ACTIVITIES CAPITAL ASSETS, NET	$ 94,140,003	$ 17,191,563	$ 7,217,822	$ 104,113,744

The business-type activities depreciation and amortization expense of $4,400,521 was charged to the Waterworks and Sewerage Fund.

6. LONG-TERM DEBT

A. Changes in Long-Term Liabilities

During the fiscal year ended December 31, 2025, the following changes occurred in long-term liabilities for governmental activities:

	Balances January 1	Issuances	Retirements	Balances December 31	Current Portion
General Obligation Bonds Payable	$ 4,483,007	$ -	$ 1,004,516	$ 3,478,491	$ 1,050,356
Unamortized Bond Premium	350,345	-	81,501	268,844	-
Lease Liability	741,834	239,182	680,602	300,414	182,176
SBITA Liability	299,322	110,976	149,545	260,753	171,307
Installment Contract	119,398	21,657	37,700	103,355	42,866
Compensated Absences**	3,649,748	253,693	-	3,903,441	2,777,251
Net Pension Liability - IMRF*	4,837,729	-	1,538,549	3,299,180	-
Net Pension Liability - Fire*	16,654,456	-	5,845,127	10,809,329	-
Net Pension Liability - Police*	36,258,914	-	6,156,662	30,102,252	-
Total OPEB Liability*	6,025,462	1,103,052	-	7,128,514	486,367
TOTAL	$ 73,420,215	$ 1,728,560	$ 15,494,202	$ 59,654,573	$ 4,710,323

*The General Fund resources are used to liquidate these liabilities.

During the fiscal year ended December 31, 2025, the following changes occurred in long-term liabilities for business-type activities:

	Balances January 1	Issuances	Retirements/ Refundings	Balances December 31	Current Portion
General Obligation Bonds Payable	$ 17,266,993	$ 9,910,000	$ 1,550,484	$ 25,626,509	$ 1,579,644
IEPA Loans Payable	17,506,235	-	977,678	16,528,557	1,062,514
Unamortized Bond Premium	527,068	402,183	19,163	910,088	-
Lease Liability	199,307	55,981	159,493	95,795	31,842
SBITA Liability	-	408,857	106,352	302,505	87,353
Well Asset Retirement Obligation	950,000	-	-	950,000	-
Compensated Absences**	565,278	57,352	-	622,630	416,993
Net Pension Liability - IMRF	2,159,359	-	686,744	1,472,615	-
Total OPEB Liability	428,146	78,374	-	506,520	34,560
TOTAL	$ 39,602,386	$ 10,912,747	$ 3,499,914	$ 47,015,219	$ 3,212,906

**The amount displayed as additions or reductions represents the net change in the liability for both governmental activities and business-type activities.

6. LONG-TERM DEBT (Continued)

B. 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 January 1	Issuances	Retirements	Balances December 31	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	$ 383,007	$ -	$ 44,516	$ 338,491	$ 45,356
	Waterworks and Sewerage	1,896,993	-	220,484	1,676,509	224,644
$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	4,100,000	-	960,000	3,140,000	1,005,000
	Waterworks and Sewerage	4,655,000	-	-	4,655,000	-
$6,740,000 General Obligation, series 2022B, annual installments of $60,000 to $1,260,000, interest at 3.00% to 4.00% payable each June 15 and December 15.	Waterworks and Sewerage	5,480,000	-	810,000	4,670,000	515,000
$6,770,000 General Obligation Refunding Bonds of 2022C, annual installments of $495,000 to $645,000, interest at 2.650% payable each June 15 and December 15.	Waterworks and Sewerage	5,235,000	-	520,000	4,715,000	535,000
$9,910,000 General Obligation Bonds of 2025, annual installments of $305,000 to $725,000, interest at 4.00% to 5.00% payable each June 15 and December 15.	Waterworks and Sewerage	-	9,910,000	-	9,910,000	305,000
TOTAL GENERAL OBLIGATION BONDS		$ 21,750,000	$ 9,910,000	$ 2,555,000	$ 29,105,000	$ 2,630,000

6. LONG-TERM DEBT (Continued)

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 loans payable of $9,559,165 as of December 31, 2025. The loan is to be paid on a semi-annual basis over 20 years, including interest at 1.86%.

The City, through the 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 City borrowed $6,034,483 and has total outstanding loan payable of $6,969,392 as of December 31, 2025. The loan is to be paid on a semi-annual basis over 20 years, including interest at 1.35%.

D. Debt Service Requirements to Maturity

Debt service requirements to maturity for the general obligation bonds is as follows:

Fiscal Year Ending December 31,	Governmental Activities General Obligation Bonds		Business-Type Activities General Obligation Bonds	
	Principal	Interest	Principal	Interest
2026	$ 1,050,356	$ 133,723	$ 1,579,644	$ 910,581
2027	1,091,196	92,559	1,298,804	855,779
2028	1,137,036	49,720	1,132,964	812,056
2029	47,875	5,003	1,167,125	774,801
2030	49,555	3,866	1,210,442	736,299
2031-2035	102,473	3,994	5,957,530	3,056,946
2036-20340	-	-	8,825,000	1,805,680
2041-2045	-	-	4,455,000	456,756
TOTAL	$ 3,478,491	$ 288,865	$ 25,626,509	$ 9,408,898

6. LONG-TERM DEBT (Continued)

D. Debt Service Requirements to Maturity (Continued)

Debt service requirements to maturity for IEPA loans is as follows:

Fiscal Year Ending December 31,	Business-Type Activities IEPA Loans Principal	Interest
2026	$ 1,062,514	$ 275,593
2027	1,080,597	249,322
2028	1,098,995	230,924
2029	1,117,712	212,207
2030	1,136,754	193,165
2031-2035	5,981,188	668,408
2036-2040	3,768,949	203,192
2041-2045	1,281,848	30,454
TOTAL	$ 16,528,557	$ 2,063,265

E. Lease Liability

The City entered into a fleet management lease agreement that covers various individual leases for the right-to-use vehicles and equipment with varying lease terms. The leases have terms of three to five years, and monthly payments ranging from $408 to $2,577 The total intangible right-to-use assets for governmental activities and business type activities acquired under the fleet management agreement is $1,007,486.

The City entered into a lease arrangement in February 2023, for the right-to-use equipment. Payments of $21,437 were due in annual installments, and ended in February 2025. The total intangible right-to-use assets for governmental activities and business type activities acquired under this agreement is $63,082.

The City entered into a lease agreement in June 2023, for the right-to-use equipment. Payments of $23,000 are due in annual installments and end in November 2027. The total intangible right-to-use assets for governmental activities is $87,494.

The annual requirements to amortize to maturity leases outstanding for governmental activities and business type activities as of December 31, 2025, are as follows:

Fiscal Year Ending December 31,	Governmental Activities Leases Principal	Interest	Business-Type Activities Leases Principal	Interest
2026	$ 182,176	$ 18,692	$ 31,842	$ 8,552
2027	100,112	5,591	36,296	4,769
2028	12,267	1,244	15,192	2,013
2029	5,859	43	12,465	509
TOTAL	$ 300,414	$ 25,570	$ 95,795	$ 15,843

6. LONG-TERM DEBT (Continued)

F. SBITA Liability

The City entered into various subscription arrangements for public safety. The subscription arrangements have expirations dates ranging from August 2026 through February 2029. Payments ranging from $16,016 to $46,911 are due in annual installments. The total intangible right-to-use assets for governmental activities under these agreements are $370,769.

The City entered into various subscription arrangements for general government. The subscription arrangements have expirations dates ranging from September 2027 through December 2029. Payments ranging from $25,700 to $58,500 annually. The total intangible right-to-use assets for governmental activities and business type activities under these agreements are $720,036.

The annual requirements to amortize to maturity SBTIAs outstanding for governmental activities and business type activities as of December 31, 2025, are as follows:

Fiscal Year Ending December 31,	Governmental Activities SBITAs		Business-Type Activities SBITAs	
	Principal	Interest	Principal	Interest
2026	$ 171,307	$ 6,315	$ 87,353	$ 7,052
2027	68,266	1,729	69,904	5,001
2028	21,180	475	71,532	3,372
2029	-	-	73,716	1,705
TOTAL	$ 260,753	$ 8,519	$ 302,505	$ 17,130

G. Installment Contract

The City entered into an installment contract in February 2024 for equipment. The City finances the purchase of equipment totaling $119,398 over five years, with payments beginning in February 2024 and ending in February 2028. In 2025, the City entered into an extension agreement for this contract that added an additional $21,657 to the liability.

6. LONG-TERM DEBT (Continued)

G. Installment Contract (Continued)

Debt service requirements to maturity for the installment contract is as follows:

Fiscal Year Ending December 31,	Governmental Activities Installment Contract Principal	Interest
2026	$ 42,866	$ 2,399
2027	30,191	1,379
2028	30,298	1,272
TOTAL	$ 103,355	$ 5,050

H. 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.

I. 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)

I. Noncommitment Debt (Continued)

Special Service Area Bonds (Continued)

The City has the following SSA bond issues outstanding at December 31, 2025:

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 December 31, 2025, was $5,440,000.

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 December 31, 2025, was $1,785,000.

J. 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 City estimates the useful lives of the water wells to be 100 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.

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.

7. RISK MANAGEMENT (Continued)

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 December 31, 2025, advances to/from other funds were as follows:

Receivable Fund	Payable Fund	Amount
General	Nonmajor Governmental	$ 1,420,760
TOTAL ADVANCES TO/FROM OTHER FUNDS		$ 1,420,760

The purposes of significant due from/due to other funds are as follows:

- $1,420,760 advance from the General Fund to the Nonmajor Governmental Funds is to cover various TIF expenditures. Repayment is not expected within one year.

As of December 31, 2025, due to/from other funds were as follows:

Fund	Receivable	Payable
General	$ 57,206	$ 1,262,371
Capital Equipment and Replacement	51,304	-
Nonmajor Governmental	147,998	2,812,144
Waterworks and Sewerage	3,898,349	80,342
TOTAL DUE TO/FROM OTHER FUNDS	$ 4,154,857	$ 4,154,857

The purposes of significant due from/due to other funds are as follows:

- $3,898,349 is due to the Waterworks and Sewerage Fund from the General Fund and Nonmajor Governmental Funds for various chargebacks for taxes and capital expenditures. Repayment is expected within one year.

- The remaining due to/from balances are for capital expenditures and to cover cash deficits in other funds. Repayment is expected within one year.

8. INDIVIDUAL FUND DISCLOSURES (Continued)

Interfund transfers during the fiscal year ended December 31, 2025, were as follows:

	Transfers In	Transfers Out
General		
Capital Equipment and Replacement	$ -	$ 10,050,000
Nonmajor Governmental	243,810	4,272,437
Waterworks and Sewerage	-	518,540
Total General	243,810	14,840,977
Fire Rescue		
Capital Equipment and Replacement	-	69,129
Nonmajor Governmental	-	116,662
Total Fire Rescue	-	185,791
Capital Equipment and Replacement		
General	10,050,000	-
Fire Rescue	69,129	-
Nonmajor Governmental	1,757,179	-
Total Capital Equipment and Replacement	11,876,308	-
Nonmajor Governmental		
General	4,272,437	243,810
Fire Rescue	116,662	-
Capital Equipment and Replacement	-	1,757,179
Waterworks and Sewerage	-	2,758,821
Nonmajor Governmental	200,642	200,642
Total Nonmajor Governmental	4,589,741	4,960,452
Waterworks and Sewerage		
General	518,540	-
Nonmajor Governmental	2,758,821	-
Total Waterworks and Sewerage	3,277,361	-
TOTAL	$ 19,987,220	$ 19,987,220

The purpose of significant transfers is as follows:

- $11,876,308 transferred to the Capital Equipment and Replacement Fund from the General Fund, Fire Rescue Fund, and Nonmajor Governmental Funds for the purchase of equipment and capital projects. These transfers will not be repaid.

- $4,589,741 transferred to the Nonmajor Governmental Funds from the General Fund, Fire Rescue Fund, and other Nonmajor Governmental Funds for principal and interest payments on general obligation debt, capital purchases, and other operating costs. These transfers will not be repaid.

8. INDIVIDUAL FUND DISCLOSURES (Continued)

- $3,277,361 transferred to the Waterworks and Sewerage Fund from the General Fund and Nonmajor Governmental Funds for capital development and capital projects. These transfers 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 December 31, 2025.

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 interfund receivable is reported net of an allowance of the same amount at December 31, 2025.

The Three Oaks Development Fund reported a deficit fund balance of $1,258,298, and the Waters Edge TIF Project Fund reported a deficit fund balance of $47,619 at December 31, 2025.

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.

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.

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.

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 $1,323,585 to SEECOM during the year ended December 31, 2025. In addition, the City's equity interest in the joint venture's net position of $5,265,034 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 $3,860,463 outstanding at December 31, 2025.

12. TAX ABATEMENTS

The City has entered into redevelopment and enhanced sales tax incentive agreements with a local business whereby the city has agreed to reimburse the business for actual project costs related to the expansion of their existing facilities within the City. Under terms of the 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. The agreement 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 payment information of the agreement is summarized as follows:

Effective Date of Agreement	Maximum Cumulative Payment	Current Period Payments	Cumulative Payments at December 31, 2025
March 1, 2019	$ 600,000	$ 38,764	$ 242,612

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 there are no assets accumulated in a trust . 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.

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.

13. OTHER POSTEMPLOYMENT BENEFITS (Continued)

B. Benefits Provided (Continued)

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 December 31, 2025, membership consisted of:

Inactive Employees or Beneficiaries Currently Receiving Benefit Payments	32
Inactive Employees Entitled to but not yet Receiving Benefit Payments	-
Active Employees	275
TOTAL	307
Participating employers	1

The membership data above consists of both City and Library participants.

D. Total OPEB Liability

The City and Library's total OPEB liability of $7,872,314 was measured as of December 31, 2025, and was determined by an actuarial valuation as of January 1, 2025.

E. Actuarial Assumptions and Other Inputs

The total OPEB liability at December 31, 2025, as determined by an actuarial valuation as of January 1, 2025 actuarial valuation, was determined using the following actuarial assumptions and other inputs, applied to all periods included in the measurement, unless otherwise specified.

Actuarial Cost Method	Entry-Age Normal
Actuarial Value of Assets	N/A
Inflation	3.00%
Salary Increases	3.50%
Discount Rate	4.43%
Healthcare Cost Trend Rates	5.00% to 6.50% Initial 4.50% Ultimate

13. OTHER POSTEMPLOYMENT BENEFITS (Continued)

E. Actuarial Assumptions and Other Inputs (Continued)

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-2021.

F. City - Changes in the Total OPEB Liability

	Total OPEB Liability
BALANCES AT JANUARY 1, 2025	$ 6,453,608
Changes for the Period	
Service Cost	212,598
Interest	265,060
Changes in Benefit Terms	-
Difference Between Expected and Actual Experience	277,963
Changes in Assumptions*	946,732
Benefit Payments	(520,927)
Other	-
Net Changes	1,181,426
BALANCES AT DECEMBER 31, 2025	$ 7,635,034

*Changes in assumption related to the discount rate, healthcare cost trend rates, and mortality rates.

13. OTHER POSTEMPLOYMENT BENEFITS (Continued)

G. Library - Changes in the Total OPEB Liability

	Total OPEB Liability
BALANCES AT JANUARY 1, 2025	$ 200,559
Changes for the Period	
Service Cost	6,607
Interest	8,244
Changes in Benefit Terms	-
Difference Between Expected and Actual Experience	8,638
Changes in Assumptions*	29,421
Benefit Payments	(16,189)
Other	-
Net Changes	36,721
BALANCES AT DECEMBER 31, 2025	$ 237,280

*Changes in assumption related to the discount rate, healthcare cost trend rates, and mortality rates.

H. 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 4.43% 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 (3.43%) or 1 percentage point higher (5.43%) than the current rate:

	1% Decrease (3.43%)	Current Discount Rate (4.43%)	1% Increase (5.43%)
City - Total OPEB Liability	$ 8,239,722	$ 7,635,034	$ 7,092,786
Library - Total OPEB Liability	256,063	237,280	220,420
TOTAL - TOTAL OPEB LIABILITY	$ 8,495,785	$ 7,872,314	$ 7,313,206

13. OTHER POSTEMPLOYMENT BENEFITS (Continued)

H. Rate Sensitivity (Continued)

The table below presents the total OPEB liability of the City calculated using the healthcare rate of 4.50% to 6.50% 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 (3.50% to 5.50%) or 1 percentage point higher (5.50 % to 7.50%) than the current rate:

	1% Decrease	Current Discount Rate	1% Increase
City - Total OPEB Liability	$ 7,017,151	$ 7,635,034	$ 8,341,967
Library - Total OPEB Liability	218,070	237,280	259,240
TOTAL - TOTAL OPEB LIABILITY	$ 7,235,221	$ 7,872,314	$ 8,601,207

I. OPEB Expense and Deferred Outflows of Resources and Deferred Inflows of Resources Related to OPEB

For the year ended December 31, 2025, the City recognized OPEB expense of $298,759.

At December 31, 2025, 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	$ 1,110,821	$ 23,968
Changes in Assumptions	1,584,846	681,800
TOTAL	$ 2,695,667	$ 705,768

For the year ended December 31, 2025, the Library recognized OPEB expense of $9,284.

13. OTHER POSTEMPLOYMENT BENEFITS (Continued)

I. OPEB Expense and Deferred Outflows of Resources and Deferred Inflows of Resources Related to OPEB (Continued)

At December 31, 2025, the Library 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	$ 34,521	$ 745
Changes in Assumptions	49,252	21,188
TOTAL	$ 83,773	$ 21,933

Amounts reported as deferred outflows of resources and deferred inflows of resources will be recognized in OPEB expense as follows:

Fiscal Year Ending December 31,	City	Library	Total
2026	$ 342,021	$ 10,629	$ 352,650
2027	342,021	10,629	352,650
2028	342,021	10,629	352,650
2029	321,111	9,979	331,090
2030	252,075	7,834	259,909
Thereafter	390,650	12,140	402,790
TOTAL	$ 1,989,899	$ 61,840	$ 2,051,739

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.

14. DEFINED BENEFIT PENSION PLANS (Continued)

The table below is a summary for all City pension plans as of and for the year ended December 31, 2025:

	(City portion) IMRF	Police Pension	Fire Pension	Total
Net Pension Liability	$ 4,771,795	$ 30,102,252	$ 10,809,329	$ 45,683,376
Deferred Outflows of Resources	2,964,313	3,560,095	4,402,125	10,926,533
Deferred Inflows of Resources	-	6,461,958	8,919,817	15,381,775
Pension Expense	1,074,917	3,164,985	1,609,501	5,849,403

Illinois Municipal Retirement Fund

A. *Plan Membership*

At December 31, 2024, IMRF membership consisted of:

Inactive Employees or Their Beneficiaries Currently Receiving Benefits	230
Inactive Employees Entitled to but not yet Receiving Benefits	139
Active Employees	159
TOTAL	528

The membership data above consists of both City and Library participants.

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.

14. DEFINED BENEFIT PENSION PLANS (Continued)

Illinois Municipal Retirement Fund (Continued)

B. *Benefits Provided* (Continued)

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 December 31, 2025 was 10.95% of covered payroll.

D. *Actuarial Assumptions*

The City's net pension liability was measured as of December 31, 2024, and the total pension liability used to calculate the net pension liability was determined by an actuarial valuation performed as of the same date using the following actuarial methods and assumptions.

Actuarial Valuation Date	December 31, 2024
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 non-disabled retirees, the Pub-2010, Amount-Weighted, below-median income, General, Retiree, Male (adjusted 108.0%) and Female (adjusted 106.4%) tables, and future mortality improvements projected using scale MP-2021. 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-2021. 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-2021.

14. DEFINED BENEFIT PENSION PLANS (Continued)

Illinois Municipal Retirement Fund (Continued)

E. *Discount Rate*

The discount rate used to measure the total pension liability was 7.25% at December 31, 2024. 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.

F. *Long-Term Expected Rate of Return*

The long-term expected rate of return on pension plan investments was determined using a building-block method in which best-estimate ranges of expected future real rates of return (expected returns, net of pension plan investment expense, and inflation) are developed for each major asset class. These ranges are combined to produce the long-term expected rate of return by weighting the expected future real rates of return to the target asset allocation percentage and adding expected inflation. The target allocation and best estimates of geometric real rates of return for each major asset class are summarized in the following table:

Asset Class	Portfolio Target Percentage	Long-Term Expected Real Rate of Return
Domestic Equity	33.50%	4.35%
International Equity	18.00%	5.40%
Fixed Income	24.50%	5.20%
Real Estate	10.50%	6.40%
Alternative Investments	12.50%	4.85% to 6.25%
Cash Equivalents	1.00%	3.60%
TOTAL	100.00%	

14. DEFINED BENEFIT PENSION PLANS (Continued)

Illinois Municipal Retirement Fund (Continued)

G. *Changes in the Net Pension Liability*

City

	(A) Total Pension Liability	(B) Plan Fiduciary Net Position	(A) - (B) Net Pension Liability
BALANCES AT JANUARY 1, 2024	$ 73,831,819	$ 66,834,731	$ 6,997,088
Changes for the Period			
Service Cost	880,641	-	880,641
Interest	5,243,836	-	5,243,836
Difference Between Expected and Actual Experience	32,349	-	32,349
Changes in Assumptions	-	-	-
Employer Contributions	-	917,271	(917,271)
Employee Contributions	-	427,828	(427,828)
Net Investment Income	-	7,395,606	(7,395,606)
Benefit Payments and Refunds	(3,886,723)	(3,886,723)	-
Other (Net Transfer)	-	(358,586)	358,586
Net Changes	2,270,103	4,495,396	(2,225,293)
BALANCES AT DECEMBER 31, 2024	$ 76,101,922	$ 71,330,127	$ 4,771,795

14. DEFINED BENEFIT PENSION PLANS (Continued)

Illinois Municipal Retirement Fund (Continued)

G. *Changes in the Net Pension Liability* (Continued)

Library

	(A) Total Pension Liability	(B) Plan Fiduciary Net Position	(A) - (B) Net Pension Liability
BALANCES AT JANUARY 1, 2024	$ 19,128,699	$ 17,315,860	$ 1,812,839
Changes for the Period			
Service Cost	228,161	-	228,161
Interest	1,358,598	-	1,358,598
Difference Between Expected and Actual Experience	8,381	-	8,381
Changes in Assumptions	-	-	-
Employer Contributions	-	237,651	(237,651)
Employee Contributions	-	110,844	(110,844)
Net Investment Income	-	1,916,089	(1,916,089)
Benefit Payments and Refunds	(1,006,991)	(1,006,991)	-
Other (Net Transfer)	-	(92,904)	92,904
Net Changes	588,149	1,164,689	(576,540)
BALANCES AT DECEMBER 31, 2024	$ 19,716,848	$ 18,480,549	$ 1,236,299

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 fiscal year ended December 31, 2025, the City recognized pension expense of $1,074,917 and the Library recognized pension expense of $278,494.

At December 31, 2025, 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	$ 314,255	$ -
Changes in Assumption	3,600	-
Net Difference Between Projected and Actual Earnings on Pension Plan Investments	1,538,807	-
Employer Contributions After the Measurement Date	1,107,651	-
TOTAL	$ 2,964,313	$ -

$1,107,651 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 in the reporting year ending December 31, 2026. Other amounts reported as deferred outflows of resources and deferred inflows of resources related to pensions will be recognized in pension expense as follows on the following page.

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)

At December 31, 2025, 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	$ 81,419	$ -
Changes in Assumption	933	-
Net Difference Between Projected and Actual Earnings on Pension Plan Investments	398,681	-
Employer Contributions After the Measurement Date	286,975	-
TOTAL	$ 768,008	$ -

$286,975 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 in the reporting year ending December 31, 2026. 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 December 31,	City	Library	Total
2026	$ 1,050,044	$ 272,051	$ 1,322,095
2027	2,013,018	521,542	2,534,560
2028	(834,524)	(216,212)	(1,050,736)
2029	(371,876)	(96,348)	(468,224)
2030	-	-	-
Thereafter	-	-	-
TOTAL	$ 1,856,662	$ 481,033	$ 2,337,695

14. DEFINED BENEFIT PENSION PLANS (Continued)

Illinois Municipal Retirement Fund (Continued)

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)	$ 14,502,117	$ 4,771,795	$ (1,653,652)
Library - Net Pension Liability (Asset)	3,757,277	1,236,299	(428,436)
TOTAL - NET PENSION LIABILITY (ASSET)	$ 18,259,394	$ 6,008,094	$ (2,082,088)

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.

14. DEFINED BENEFIT PENSION PLANS (Continued)

Police Pension Plan (Continued)

B. *Plan Membership*

At December 31, 2025, the measurement date, membership consisted of:

Inactive Plan Members Currently Receiving Benefits	60
Inactive Plan Members Entitled to but not yet Receiving Benefits	19
Active Plan Members	71
TOTAL	150

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 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).

14. DEFINED BENEFIT PENSION PLANS (Continued)

Police Pension Plan (Continued)

C. *Benefits Provided* (Continued)

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 annually 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 December 31, 2025, the City's contribution was 51.04% of covered payroll.

E. *Illinois Police Officers' Pension Investment Fund*

The Illinois Police Officers' Pension Investment Fund (IPOPIF) is an investment trust fund responsible for the consolidation and fiduciary management of the pension assets of Illinois suburban and downstate police pension funds. IPOPIF 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 as defined in 40 ILCS 5/22B-105. Participation in IPOPIF by Illinois suburban and downstate police pension funds is mandatory.

F. *Investment Policy*

IPOPIF's investment policy was originally adopted by the Board of Trustees on December 17, 2021. IPOPIF has the authority to invest trust fund assets in any type of security subject to the requirements and restrictions set forth in the Illinois Pension Code and is not restricted by the Pension Code sections that pertain exclusively to the Article 3 participating police pension funds. IPOPIF shall be subject to the provisions of the Illinois Pension Code including, but not limited to, utilization of emerging investment managers and utilization of businesses owned by minorities, women and persons with disabilities.

14. DEFINED BENEFIT PENSION PLANS (Continued)

Police Pension Plan (Continued)

G. *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 IPOPIF 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. At December 31, 2025, all deposits are covered by federal depository insurance.

H. *Investments*

Investments of the plan are combined in a commingled external investment pool and held by IPOPIF. A schedule of investment expenses is included in IPOPIF's annual report. For additional information on IPOPIF's investments, please refer to their annual report. A copy of that report can be obtained from IPOPIF at 456 Fulton Street, Suite 402, Peoria, Illinois 61602 or at www.ipopif.org.

I. *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 December 31, 2025.

J. *Net Asset Value*

The Net Asset Value (NAV) of the plan's pooled investment in IPOPIF was $69,045,931 at December 31, 2025. The pooled investments consist of the investments as noted in the target allocation table below. Investments in IPOPIF are valued at IPOPIF's share price, which is the price the investment could be sold. There are no unfunded commitments at December 31, 2025. The plan may redeem shares with a seven-calendar day notice. IPOPIF may, at its sole discretion and based on circumstances, process redemption requests with fewer than a seven-calendar day notice. Regular redemptions of the same amount on a particular day of the month may be arranged with IPOPIF.

14. DEFINED BENEFIT PENSION PLANS (Continued)

Police Pension Plan (Continued)

K. *Investment Rate of Return*

For the fiscal year ended December 31, 2025, the annual money-weighted rate of return on pension plan investments as calculated by the Fund's Treasurer, net of pension plan investment expense, was 18.00%. The money-weighted rate of return expresses investment performance, net of investment expense, adjusted for changing amounts actually invested.

L. *Actuarial Assumptions*

The total pension liability above was determined by an actuarial valuation performed as of December 31, 2025, using the following actuarial methods and assumptions.

Actuarial Valuation Date	December 31, 2025
Actuarial Cost Method	Entry-Age Normal
Assumptions	
Inflation	2.50%
Salary Increases	4.00% to 21.79%
Investment Rate	7.25%
Cost of Living Adjustments	2.50%
Asset Valuation Method	Fair Value

Mortality rates were based on the PubS-2010 mortality table. Mortality improvement uses MP-2021 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.

14. DEFINED BENEFIT PENSION PLANS (Continued)

Police Pension Plan (Continued)

N. *Discount Rate Sensitivity*

The following is a sensitive analysis of the net pension liability to changes in the discount rate for the year ended December 31, 2025.

The table below presents the pension liability of the City, for the fiscal year ended December 31, 2025, 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	$ 43,973,439	$ 30,102,252	$ 18,750,318

O. *Changes in the Net Pension Liability*

	(A) Total Pension Liability	(B) Plan Fiduciary Net Position	(A) - (B) Net Pension Liability
BALANCES AT JANUARY 1, 2025	$ 95,556,973	$ 59,298,059	$ 36,258,914
Changes for the Period			
Service Cost	1,516,480	-	1,516,480
Interest	6,751,383	-	6,751,383
Difference Between Expected and Actual Experience	697,125	-	697,125
Changes in Assumptions	-	-	-
Changes in Benefit Terms	-	-	-
Employer Contributions	-	3,993,777	(3,993,777)
Employee Contributions	-	775,490	(775,490)
Other Contributions	-	5,139	(5,139)
Net Investment Income	-	10,360,270	(10,360,270)
Benefit Payments and Refunds	(4,868,900)	(4,868,900)	-
Administrative Expense	-	(13,026)	13,026
Net Changes	4,096,088	10,252,750	(6,156,662)
BALANCES AT DECEMBER 31, 2025	$ 99,653,061	$ 69,550,809	$ 30,102,252

14. DEFINED BENEFIT PENSION PLANS (Continued)

Police Pension Plan (Continued)

O. *Changes in the Net Pension Liability* (Continued)

The Police Pension Plan was 69.79% funded as of December 31, 2025.

P. *Pension Expense and Deferred Outflows of Resources and Deferred Inflows of Resources*

For the fiscal year ended December 31, 2025, the City recognized police pension expense of $3,164,985. At December 31, 2025, 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	$ 3,158,735	$ 407,379
Changes in Assumption	401,360	112,977
Net Difference Between Projected and Actual Earnings on Pension Plan Investments	-	5,941,602
TOTAL	$ 3,560,095	$ 6,461,958

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 December 31,	
2026	$ (272,681)
2027	(1,091,754)
2028	(1,025,903)
2029	(739,408)
2030	200,083
Thereafter	27,800
TOTAL	$ (2,901,863)

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 December 31, 2025, the measurement date, membership consisted of:

Inactive Plan Members Currently Receiving Benefits	35
Inactive Plan Members Entitled to but not yet Receiving Benefits	6
Active Plan Members	67
TOTAL	108

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 30.58% of covered payroll for the year ended December 31, 2025.

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 December 31, 2025, 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. A copy of that report can be obtained from IFPIF at 1919 South Highland Avenue, Building A, Suite 237, Lombard, Illinois 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 December 31, 2025.

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 $72,690,547 at December 31, 2025. 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 December 31, 2025. 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 fiscal year ended December 31, 2025, the annual money-weighted rate of return on pension plan investments, net of pension plan investment expense, was 17.70%. 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 December 31, 2025, using the following actuarial methods and assumptions.

Actuarial Valuation Date	December 31, 2025
Actuarial Cost Method	Entry-Age Normal
Assumptions	
Inflation	2.50%
Salary Increases	4.00% to 9.03%
Investment Rate	7.25%
Cost of Living Adjustments	2.50%
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-2021 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 December 31, 2025.

The table below presents the net pension liability of the City, at December 31, 2025, 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	$ 23,457,149	$ 10,809,329	$ 493,645

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 JANUARY 1, 2025	$ 78,825,399	$ 62,170,943	$ 16,654,456
Changes for the Period			
Service Cost	1,801,975	-	1,801,975
Interest	5,606,836	-	5,606,836
Difference Between Expected and Actual Experience	519,300	-	519,300
Changes in Assumptions	-	-	-
Changes in Benefit Terms	-	-	-
Employer Contributions	-	2,317,989	(2,317,989)
Employee Contributions	-	716,743	(716,743)
Net Investment Income	-	10,803,233	(10,803,233)
Benefit Payments and Refunds	(2,979,451)	(2,979,451)	-
Administrative Expense	-	(64,727)	64,727
Net Changes	4,948,660	10,793,787	(5,845,127)
BALANCES AT DECEMBER 31, 2025	$ 83,774,059	$ 72,964,730	$ 10,809,329

The Firefighters' Pension Plan was 87.10% funded as of December 31, 2025.

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 fiscal year ended December 31, 2025, the City recognized firefighters' pension expense of $1,609,501. At December 31, 2025, 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	$ 2,207,751	$ 2,199,292
Changes in Assumption	2,194,374	9,900
Net Difference Between Projected and Actual Earnings on Pension Plan Investments	-	6,710,625
TOTAL	$ 4,402,125	$ 8,919,817

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 December 31,	
2026	$ (993,795)
2027	(1,876,815)
2028	(1,701,540)
2029	(932,614)
2030	567,175
Thereafter	419,897
TOTAL	$ (4,517,692)

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	$ 502,830	$ 273,316	$ 776,146
Investments			
Investments Held in the Illinois Police Officers' Pension Investment Fund	69,045,931	-	69,045,931
Investments Held in the Illinois Firefighters' Pension Investment Fund	-	72,690,547	72,690,547
Prepaid Expenses	3,735	3,127	6,862
Total Assets	69,552,496	72,966,990	142,519,486
LIABILITIES			
Accounts Payable	1,687	2,260	3,947
Total Liabilities	1,687	2,260	3,947
NET POSITION	$ 69,550,809	$ 72,964,730	$ 142,515,539

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	$ 3,993,777	$ 2,317,989	$ 6,311,766
Employee	780,629	716,743	1,497,372
Total Contributions	4,774,406	3,034,732	7,809,138
Investment Income			
Net Appreciation in Fair Value of Investments	10,085,581	9,631,899	19,717,480
Interest Earned	345,572	1,312,186	1,657,758
Less Investment Expense	(70,883)	(140,852)	(211,735)
Net Investment Income	10,360,270	10,803,233	21,163,503
Total Additions	15,134,676	13,837,965	28,972,641
DEDUCTIONS			
Benefits and Refunds	4,868,900	2,979,451	7,848,351
Administrative	13,026	64,727	77,753
Total Deductions	4,881,926	3,044,178	7,926,104
NET INCREASE	10,252,750	10,793,787	21,046,537
NET POSITION RESTRICTED FOR PENSION BENEFITS			
January 1	59,298,059	62,170,943	121,469,002
December 31	$ 69,550,809	$ 72,964,730	$ 142,515,539

16. LESSOR LEASES

The City has entered into seven separate lease agreements to lease space on cell towers for the placement of cellular communications equipment. Payments ranging from $43,546 to $121,319 are due to the City in annual installment. The lease agreements have expiration dates ranging from December 2030 to April 2050. The lease agreements are noncancelable and maintain interest rates ranging from 2.11% to 2.55%.

The City entered a lease agreement in January 2016 to lease space on a cell tower for the placement of cellular communications equipment. Payments ranging from $282 to $446 are due to the City in monthly installments, through May 2046. The lease agreement is non-cancelable and maintains an interest rate of 2.51%.

The City entered a lease agreement in January 2024 to lease space with an emergency dispatch center. Payments ranging from $3,750 to $6,576 are due to the City in quarterly installments, through April 2044. The lease agreement is non-cancelable and maintains an interest rate of 3.41%.

The City entered a lease agreement in May 2025 to lease out a recreation space. Payments ranging from $35,000 to $77,000 are due to the City in annual installments, through April 2055. The lease agreement is non-cancelable and maintains an interest rate of 4.22%.

During the year ended December 31, 2025, the City recognized lease revenue of $418,737 and interest revenue of $144,726 related to leases.

17. 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

17. COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY (Continued)

A. Summary of Significant Accounting Policies (Continued)

1. Fund Accounting (Continued)

Governmental Funds (Continued)

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 accrual 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.

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.

17. COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY (Continued)

B. Deposits and Investments (Continued)

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 December 31, 2025, 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	$ 584,593	$ 584,593	$ -	$ -	$ -
TOTAL	$ 584,593	$ 584,593	$ -	$ -	$ -

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).

17. COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY (Continued)

B. Deposits and Investments (Continued)

2. Library Investments (Continued)

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, the U.S. Treasury Notes 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 Library will not be able to recover the value of its investments that are in the 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 and money market mutual 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.

C. Receivables

Property taxes for the 2025 levy year attach as an enforceable lien on January 1, 2025, 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.

17. COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY (Continued)

C. Receivables (Continued)

The 2025 taxes are intended to finance the 2026 fiscal year and are not considered available or earned for current operations and, therefore, are recorded as a receivable and unavailable/deferred revenue as of December 31, 2025.

D. Capital Assets

The following is a summary of changes in the Library's capital assets during the fiscal year ended December 31, 2025:

	Balances January 1	Additions/ Transfers	Retirements/ Transfers	Balances December 31
Capital Assets Not Being Depreciated				
Land	$ 2,472,561	$ -	$ -	$ 2,472,561
Total Capital Assets Not Being Depreciated	2,472,561	-	-	2,472,561
Capital Assets Being Depreciated				
Building and Improvements	9,629,213	-	-	9,629,213
Machinery, Equipment and Vehicles	385,774	21,297	120,836	286,235
Total Capital Assets Being Depreciated	10,014,987	21,297	120,836	9,915,448
Less Accumulated Depreciation for				
Building and Improvements	4,730,442	236,663	-	4,967,105
Machinery, Equipment and Vehicles	316,293	33,641	119,028	230,906
Total Accumulated Depreciation	5,046,735	270,304	119,028	5,198,011
Total Capital Assets Being Depreciated, Net	4,968,252	(249,007)	1,808	4,717,437
TOTAL CAPITAL ASSETS	$ 7,440,813	$ (249,007)	$ 1,808	$ 7,189,998

E. Long-Term Debt

During the fiscal year ended December 31, 2025, the following changes occurred in liabilities reported in general long-term debt:

	Balances January 1	Issuances	Retirements/ Refundings	Balances December 31	Current Portion
Compensated Absences*	$ 356,535	$ 55,630	$ -	$ 412,165	$ 206,083
Net Pension Liability	1,812,839	-	576,540	1,236,299	-
Total OPEB Liability	200,559	36,721	-	237,280	16,189
TOTAL	$ 2,369,933	$ 92,351	$ 576,540	$ 1,885,744	$ 222,272

*The amount displayed as additions or reductions represents the net change in the liability.

18. CIVIC CENTER AUTHORITY GOVERNMENT MERGER AND ADJUSTMENT

During the fiscal year ended December 31, 2025, the City consolidated the Civic Center Authority (CCA) via a resolution passed on December 16, 2025. The CCA owned one asset, the Raue Center Property, at the time of consolidation. Because there were no prior financial statements and there was no carrying value for the building, the City completed an appraisal of the building and it was estimated that the fair value of the building is $750,000 as of February 24, 2025. In accordance with GASB Statement No. 69, *Government Combinations and Disposals of Government Operations*, the City has recognized a total of $750,000 for the consolidation of the building capital asset. There were no deferred outflows, liabilities, or deferred inflows included in the consolidation. The assets are reported at fair value rather than carrying value as prior financial statements were not available.

The summary of beginning balance adjustment is as follows:

	Governmental Activities
BEGINNING NET POSITION, AS PREVIOUSLY REPORTED	$ 209,850,252
Adjustment to Beginning Net Position - Government Merger with Civic Center Authority	750,000
Total Net Restatement	750,000
BEGINNING NET POSITION, AS RESTATED	$ 210,600,252

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 December 31, 2025

	Original and Final Budget	Actual	Variance Over (Under)
REVENUES			
Property Taxes	$ 6,309,638	$ 6,311,766	$ 2,128
Other Taxes	13,888,077	15,170,690	1,282,613
Intergovernmental	24,043,455	25,556,211	1,512,756
Charges for Service	967,970	1,028,397	60,427
Licenses and Permits	805,500	936,524	131,024
Fines and Forfeitures	465,000	447,755	(17,245)
Investment Income	300,000	2,683,524	2,383,524
Miscellaneous	606,600	1,860,993	1,254,393
Total Revenues	47,386,240	53,995,860	6,609,620
EXPENDITURES			
General Government	8,257,584	7,328,144	(929,440)
Public Safety	19,611,060	19,227,235	(383,825)
Highway and Streets	7,858,850	7,228,326	(630,524)
Cultural Recreation	854,145	883,133	28,988
Debt Service			
Principal	44,516	183,550	139,034
Interest and Fees	9,214	19,876	10,662
Total Expenditures	36,635,369	34,870,264	(1,765,105)
EXCESS OF REVENUES OVER EXPENDITURES	10,750,871	19,125,596	8,374,725
OTHER FINANCING SOURCES (USES)			
Transfers In	199,130	243,810	44,680
Transfers (Out)	(5,210,870)	(14,840,977)	(9,630,107)
SBITA Issuance	-	36,794	36,794
Total Other Financing Sources (Uses)	(5,011,740)	(14,560,373)	(9,548,633)
NET CHANGE IN FUND BALANCE	$ 5,739,131	4,565,223	$ (1,173,908)
FUND BALANCE, JANUARY 1		22,104,885	
FUND BALANCE, DECEMBER 31		$ 26,670,108	

(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 December 31, 2025

	Original and Final Budget	Actual	Variance Over (Under)
REVENUES			
Property Taxes	$ 7,642,097	$ 7,682,616	$ 40,519
Intergovernmental	-	39,584	39,584
Charges for Services	6,262,680	7,233,205	970,525
Investment Income	40,000	310,073	270,073
Miscellaneous	55,000	176,153	121,153
Total Revenues	13,999,777	15,441,631	1,441,854
EXPENDITURES			
Public Safety			
Personnel Services	10,994,906	10,710,522	(284,384)
Contractual Services	1,554,539	1,482,049	(72,490)
Materials and Supplies	410,495	460,683	50,188
Miscellaneous	-	2,954	2,954
Total Expenditures	12,959,940	12,656,208	(303,732)
EXCESS OF REVENUES OVER EXPENDITURES	1,039,837	2,785,423	1,745,586
OTHER FINANCING SOURCES (USES)			
Transfers (Out)	(971,608)	(185,791)	785,817
Total Other Financing Sources (Uses)	(971,608)	(185,791)	785,817
NET CHANGE IN FUND BALANCE	$ 68,229	2,599,632	$ 2,531,403
FUND BALANCE, JANUARY 1		13,808,189	
FUND BALANCE, DECEMBER 31		$ 16,407,821	

(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, Capital Projects (except the NCLPB Project Fund and Raue Center Building Fund), Enterprise Fund, Internal Service Fund and Pension Trust Funds.

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 January 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, pension and OPEB expenses.

A public hearing is conducted to obtain taxpayer comments. Prior to January 1, the budget is legally enacted for the General Fund, Special Revenue Funds (exception noted above), Debt Service Fund, 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 Ten Audit Periods

	April 30,								December 31,	
AUDIT PERIOD ENDED	**2017**	**2018**	**2019**	**2020**	**2021**	**2022**	**2023**	**2024**	**2024***	**2025**
Actuarially Determined Contribution	$ 1,410,404	$ 1,430,059	$ 1,385,397	$ 1,365,266	$ 1,559,628	$ 1,543,084	$ 1,346,193	$ 1,144,495	$ 787,857	$ 1,396,605
Contributions in Relation to the Actuarially Determined Contribution	1,410,404	1,430,059	1,385,397	1,365,266	1,559,628	1,543,084	1,346,193	1,144,495	787,857	1,396,605
CONTRIBUTION DEFICIENCY (EXCESS)	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Covered Payroll	$ 10,753,366	$ 11,069,426	$ 11,160,501	$ 11,377,411	$ 11,337,608	$ 11,696,490	$ 12,029,760	$ 11,956,072	$ 8,159,024	$ 12,758,201
Contributions as a Percentage of Covered Payroll	13.12%	12.92%	12.41%	12.00%	13.76%	13.19%	11.19%	9.57%	9.66%	10.95%

*The City changed its fiscal year end from April 30 to December 31 effective December 31, 2024. As such, the information presented is for the eight months ended December 31, 2024.

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 19 years; the asset valuation method was at five-year smoothed fair value; and the significant actuarial assumptions were an investment rate of return at 7.25% annually, projected salary increases of 2.75% to 13.75% compounded annually and postretirement benefit increases of 2.75% compounded annually.

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF EMPLOYER CONTRIBUTIONS
POLICE PENSION FUND

Last Ten Audit Periods

	April 30,								December 31,	
AUDIT PERIOD ENDED	**2017**	**2018**	**2019**	**2020**	**2021**	**2022**	**2023**	**2024**	**2024***	**2025**
Actuarially Determined Contribution	$ 1,992,354	$ 2,091,066	$ 2,418,845	$ 2,391,323	$ 2,690,477	$ 2,930,906	$ 3,481,415	$ 3,368,127	$ 3,612,536	$ 3,992,645
Contributions in Relation to the Actuarially Determined Contribution	1,989,776	2,089,940	2,415,148	2,386,343	2,685,733	2,930,906	3,481,415	3,482,254	3,612,536	3,993,777
CONTRIBUTION DEFICIENCY (EXCESS)	$ 2,578	$ 1,126	$ 3,697	$ 4,980	$ 4,744	$ -	$ -	$ (114,127)	$ -	$ (1,132)
Covered Payroll	$ 5,691,409	$ 5,953,131	$ 6,099,597	$ 6,149,431	$ 6,433,892	$ 6,335,246	$ 6,683,400	$ 6,820,983	$ 4,848,387	$ 7,825,295
Contributions as a Percentage of Covered Payroll	34.96%	35.11%	39.60%	38.81%	41.74%	46.26%	52.09%	51.05%	74.51%	51.04%

*The City changed its fiscal year end from April 30 to December 31 effective December 31, 2024.

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 16 years; the asset valuation method was five-year smoothed market; inflation was 2.25%, individual payroll increases were 3.75%-21.54%, 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.

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF EMPLOYER CONTRIBUTIONS
FIREFIGHTERS' PENSION FUND

Last Ten Audit Periods

	April 30,								December 31,	
AUDIT PERIOD ENDED	**2017**	**2018**	**2019**	**2020**	**2021**	**2022**	**2023**	**2024**	**2024***	**2025**
Actuarially Determined Contribution	$ 1,518,852	$ 1,609,399	$ 1,884,348	$ 1,847,033	$ 1,882,261	$ 2,023,967	$ 2,203,496	$ 2,030,416	$ 2,103,947	$ 2,316,993
Contributions in Relation to the Actuarially Determined Contribution	1,690,980	1,608,539	1,881,728	1,843,179	1,878,976	2,023,991	2,285,797	2,286,134	2,285,640	2,317,989
CONTRIBUTION DEFICIENCY (EXCESS)	$ (172,128)	$ 860	$ 2,620	$ 3,854	$ 3,285	$ (24)	$ (82,301)	$ (255,718)	$ (181,693)	$ (996)
Covered Payroll	$ 5,908,574	$ 6,229,293	$ 6,482,045	$ 7,075,908	$ 7,047,861	$ 6,827,656	$ 6,560,707	$ 6,822,798	$ 4,567,628	$ 7,580,447
Contributions as a Percentage of Covered Payroll	28.62%	25.82%	29.03%	26.05%	26.66%	29.64%	34.84%	33.51%	50.04%	30.58%

*The City changed its fiscal year end from April 30 to December 31 effective December 31, 2024.

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 16 years; the asset valuation method was five-year smoothed market; inflation was 2.25%, individual payroll increases were 3.75%-8.78%, 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.

(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 Ten Calendar Years*

MEASUREMENT DATE DECEMBER 31,	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
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	$ 1,124,209	$ 1,113,250	$ 1,108,802
Interest	4,343,976	4,539,611	4,819,887	4,947,320	5,275,067	5,544,651	5,856,444	6,068,226	6,372,722	6,602,434
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)	1,618,129	570,735	40,730
Changes of Assumptions	79,521	(248,700)	(1,994,006)	2,166,714	-	(699,531)	-	-	12,119	-
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)	(4,307,672)	(4,902,597)	(4,893,714)
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	4,502,892	3,166,229	2,858,252
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	85,291,397	89,794,289	92,960,518
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	$ 89,794,289	$ 92,960,518	$ 95,818,770
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	$ 1,424,027	$ 1,131,163	$ 1,154,922
Contributions - Member	485,951	490,006	507,135	503,413	553,793	528,825	556,887	573,623	535,265	538,672
Net Investment Income	256,105	3,526,328	9,228,845	(3,068,591)	11,122,244	9,737,032	13,281,939	(11,142,027)	8,488,407	9,311,695
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)	(4,307,672)	(4,902,597)	(4,893,714)
Other	(702,990)	335,991	(550,873)	1,044,285	(412,236)	866,615	(181,709)	224,858	832,510	(451,490)
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	(13,227,191)	6,084,748	5,660,085
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	91,293,034	78,065,843	84,150,591
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	$ 78,065,843	$ 84,150,591	$ 89,810,676
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)	$ 11,728,446	$ 8,809,927	$ 6,008,094

MEASUREMENT DATE DECEMBER 31,	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
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%	86.94%	90.52%	93.73%
Covered Payroll	$ 10,752,994	$ 10,717,757	$ 10,847,310	$ 11,174,779	$ 11,382,497	$ 11,751,668	$ 11,564,632	$ 11,936,530	$ 11,882,891	$ 11,979,330
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%)	98.26%	74.14%	50.15%

*The City reports IMRF one year behind the fiscal year.

In 2016, changes in assumptions related to the discount rate.

In 2017, changes in assumptions related to salary rates, inflation rates, and mortality rates.

In 2018, changes in assumptions related to the discount rate.

In 2020, changes in assumptions related to salary rates, price inflation, retirement age and mortality rates.

In 2023, changes in assumptions related to mortality rates.

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF CHANGES IN THE EMPLOYER'S
NET PENSION LIABILITY AND RELATED RATIOS
POLICE PENSION FUND

Last Ten Audit Periods

	April 30,								December 31,	
MEASUREMENT DATE	**2017**	**2018**	**2019****	**2020**	**2021**	**2022**	**2023**	**2024**	**2024***	**2025**
TOTAL PENSION LIABILITY										
Service Cost	$ 1,384,616	$ 1,480,535	$ 1,514,366	$ 1,428,215	$ 1,536,190	$ 1,537,742	$ 1,427,059	$ 1,502,290	$ 1,015,698	$ 1,516,480
Interest	4,647,595	4,740,074	4,795,473	5,108,983	5,486,253	5,480,564	5,844,925	6,122,048	4,393,974	6,751,383
Changes of Benefit Terms	-	-	-	264,843	-	-	(42,061)	-	-	-
Differences Between Expected and Actual Experience	(90,119)	(3,331,174)	1,017,819	394,864	(91,869)	(1,345,391)	931,558	2,726,586	492,812	697,125
Changes of Assumptions	(2,002,799)	2,903,482	(1,868,828)	1,047,031	-	-	-	-	266,714	-
Benefit Payments, Including Refunds of Member Contributions	(2,564,023)	(2,763,423)	(3,154,254)	(3,254,765)	(3,228,925)	(3,850,144)	(3,968,584)	(4,721,701)	(3,044,050)	(4,868,900)
Net Change in Total Pension Liability	1,375,270	3,029,494	2,304,576	4,989,171	3,701,649	1,822,771	4,192,897	5,629,223	3,125,148	4,096,088
Total Pension Liability - Beginning	65,386,774	66,762,044	69,791,538	72,096,114	77,085,285	80,786,934	82,609,705	86,802,602	92,431,825	95,556,973
TOTAL PENSION LIABILITY - ENDING	$ 66,762,044	$ 69,791,538	$ 72,096,114	$ 77,085,285	$ 80,786,934	$ 82,609,705	$ 86,802,602	$ 92,431,825	$ 95,556,973	$ 99,653,061
PLAN FIDUCIARY NET POSITION										
Contributions - Employer	$ 1,989,776	$ 2,089,940	$ 2,415,148	$ 2,386,343	$ 2,685,733	$ 2,930,906	$ 3,481,415	$ 3,482,254	$ 3,612,536	$ 3,993,777
Contributions - Member	551,461	570,493	633,079	608,715	798,533	1,030,717	1,088,129	1,125,031	483,837	780,629
Net Investment Income	3,391,766	2,829,729	1,623,122	(1,363,475)	11,056,030	(2,788,427)	661,661	4,757,914	4,340,101	10,360,270
Benefit Payments, Including Refunds of Member Contributions	(2,564,023)	(2,763,423)	(3,154,254)	(3,254,765)	(3,228,925)	(3,850,144)	(3,968,584)	(4,721,701)	(3,044,050)	(4,868,900)
Other	(37,390)	(16,115)	(16,137)	(20,134)	(21,369)	(21,360)	(22,925)	(14,894)	(10,334)	(13,026)
Net Change in Plan Fiduciary Net Position	3,331,590	2,710,624	1,500,958	(1,643,316)	11,290,002	(2,698,308)	1,239,696	4,628,604	5,382,090	10,252,750
Plan Fiduciary Net Position - Beginning	33,556,119	36,887,709	39,598,333	41,099,291	39,455,975	50,745,977	48,047,669	49,287,365	53,915,969	59,298,059
PLAN FIDUCIARY NET POSITION - ENDING	$ 36,887,709	$ 39,598,333	$ 41,099,291	$ 39,455,975	$ 50,745,977	$ 48,047,669	$ 49,287,365	$ 53,915,969	$ 59,298,059	$ 69,550,809
EMPLOYER'S NET PENSION LIABILITY	$ 29,874,335	$ 30,193,205	$ 30,996,823	$ 37,629,310	$ 30,040,957	$ 34,562,036	$ 37,515,237	$ 38,515,856	$ 36,258,914	$ 30,102,252

MEASUREMENT DATE	2017	2018	2019**	2020	2021	2022	2023	2024	2024*	2025
Plan Fiduciary Net Position as a Percentage of the Total Pension Liability	55.25%	56.74%	57.01%	51.18%	62.81%	58.16%	56.78%	58.33%	62.06%	69.79%
Covered Payroll	$ 5,691,409	$ 5,953,131	$ 6,099,597	$ 6,149,431	$ 6,433,892	$ 6,335,246	$ 6,683,400	$ 6,820,983	$ 7,272,581	$ 7,825,295
Employer's Net Pension Liability as a Percentage of Covered Payroll	524.90%	507.18%	508.18%	611.92%	466.92%	545.55%	561.32%	564.67%	498.57%	384.68%

*The City changed its fiscal year end from April 30 to December 31 effective December 31, 2024.

**Changes in assumptions related to the discount rate were made in 2019.

Changes in assumptions related to inflation, salary increases, cost of living adjustments, and mortality rates were made in December 2024.

Tier II Police retirees are provided postemployment benefit increases based on the lesser of 3.00% of the original retirement benefits or one-half of the Consumer Price Index (Urban) for the prior September. The average increase in the CPI-U for September 1992 through September 2022 was 2.52% (on a compounded basis). Changes in Benefit Terms in 2023 related to Tier II benefit increases.

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.

(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 Ten Audit Periods

	April 30,								December 31,	
MEASUREMENT DATE	**2017**	**2018**	**2019**	**2020**	**2021**	**2022**	**2023**	**2024**	**2024***	**2025**
TOTAL PENSION LIABILITY										
Service Cost	$ 1,597,021	$ 1,663,767	$ 1,518,410	$ 1,593,494	$ 1,806,035	$ 1,768,476	$ 1,742,756	$ 1,642,278	$ 1,059,574	$ 1,801,975
Interest	3,314,039	3,466,784	3,583,943	3,890,887	4,065,873	4,152,925	4,519,254	4,845,209	3,528,560	5,606,836
Changes of Benefit Terms	-	-	-	496,787	-	-	(83,818)	-	-	-
Differences Between Expected and Actual Experience	20,498	(1,976,589)	221,515	(507,207)	(2,198,565)	(1,513,765)	766,930	2,011,375	(186,884)	519,300
Changes of Assumptions	(1,386,277)	(48,865)	419,832	598,398	-	-	-	-	2,363,913	-
Benefit Payments, Including Refunds of Member Contributions	(1,381,293)	(1,495,603)	(1,482,619)	(1,537,360)	(1,575,630)	(1,974,968)	(2,236,078)	(2,760,245)	(1,888,894)	(2,979,451)
Net Change in Total Pension Liability	2,163,988	1,609,494	4,261,081	4,534,999	2,097,713	2,432,668	4,709,044	5,738,617	4,876,269	4,948,660
Total Pension Liability - Beginning	46,401,526	48,565,514	50,175,008	54,436,089	58,971,088	61,068,801	63,501,469	68,210,513	73,949,130	78,825,399
TOTAL PENSION LIABILITY - ENDING	$ 48,565,514	$ 50,175,008	$ 54,436,089	$ 58,971,088	$ 61,068,801	$ 63,501,469	$ 68,210,513	$ 73,949,130	$ 78,825,399	$ 83,774,059
PLAN FIDUCIARY NET POSITION										
Contributions - Employer	$ 1,690,980	$ 1,608,539	$ 1,881,728	$ 1,843,179	$ 1,878,976	$ 2,023,991	$ 2,285,797	$ 2,286,134	$ 2,285,640	$ 2,317,989
Contributions - Member	544,683	584,464	603,777	660,175	666,374	645,544	620,325	646,058	431,851	716,743
Net Investment Income	2,510,351	2,061,996	2,384,267	662,186	11,129,344	(3,204,390)	507,519	5,444,671	5,054,829	10,803,233
Benefit Payments, Including Refunds of Member Contributions	(1,381,293)	(1,495,603)	(1,482,619)	(1,537,360)	(1,575,630)	(1,974,968)	(2,236,078)	(2,760,245)	(1,888,894)	(2,979,451)
Other	(58,025)	(16,840)	(22,532)	(18,449)	(17,831)	(69,328)	(55,129)	(63,559)	(50,891)	(64,727)
Net Change in Plan Fiduciary Net Position	3,306,696	2,742,556	3,364,621	1,609,731	12,081,233	(2,579,151)	1,122,434	5,553,059	5,832,535	10,793,787
Plan Fiduciary Net Position - Beginning	29,137,229	32,443,925	35,186,481	38,551,102	40,160,833	52,242,066	49,662,915	50,785,349	56,338,408	62,170,943
PLAN FIDUCIARY NET POSITION - ENDING	$ 32,443,925	$ 35,186,481	$ 38,551,102	$ 40,160,833	$ 52,242,066	$ 49,662,915	$ 50,785,349	$ 56,338,408	$ 62,170,943	$ 72,964,730
EMPLOYER'S NET PENSION LIABILITY	$ 16,121,589	$ 14,988,527	$ 15,884,987	$ 18,810,255	$ 8,826,735	$ 13,838,554	$ 17,425,164	$ 17,610,722	$ 16,654,456	$ 10,809,329

MEASUREMENT DATE	2017	2018	2019	2020	2021	2022	2023	2024	2024*	2025
Plan Fiduciary Net Position as a Percentage of the Total Pension Liability	66.80%	70.13%	70.82%	68.10%	85.55%	78.21%	74.45%	76.19%	78.87%	87.10%
Covered Payroll	$ 5,908,574	$ 6,229,293	$ 6,482,045	$ 7,075,908	$ 7,047,861	$ 6,827,656	$ 6,560,707	$ 6,822,798	$ 6,851,442	$ 7,580,447
Employer's Net Pension Liability as a Percentage of Covered Payroll	272.85%	240.61%	245.06%	265.84%	125.24%	202.68%	265.60%	258.12%	243.08%	142.59%

*The City changed its fiscal year end from April 30 to December 31 effective December 31, 2024.

Changes in assumptions related to inflation, salary increases, cost of living adjustments, and mortality rates were made in December 2024.

Tier II Firefighter retirees are provided postemployment benefit increases based on the lesser of 3.00% of the original retirement benefits or one-half of the Consumer Price Index (Urban) for the prior September. The average increase in the CPI-U for September 1992 through September 2022 was 2.52% (on a compounded basis). Changes in Benefit Terms in 2023 related to Tier II benefit increases.

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.

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF INVESTMENT RETURNS
POLICE PENSION FUND

Last Ten Audit Periods

	April 30,								December 31,	
AUDIT PERIOD ENDED	**2017**	**2018**	**2019**	**2020**	**2021**	**2022**	**2023**	**2024**	**2024***	**2025**
Annual money-weighted rate of return, net of investment expense	9.98%	7.62%	4.20%	(2.96%)	29.29%	(5.53%)	1.00%	9.70%	7.95%	18.00%

*The City changed its fiscal year end from April 30 to December 31 effective December 31, 2024.

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF INVESTMENT RETURNS
FIREFIGHTERS' PENSION FUND

Last Ten Audit Periods

	April 30,								December 31,	
AUDIT PERIOD ENDED	**2017**	**2018**	**2019**	**2020**	**2021**	**2022**	**2023**	**2024**	**2024***	**2025**
Annual money-weighted rate of return, net of investment expense	7.77%	6.26%	7.25%	1.67%	27.24%	(6.23%)	0.70%	10.70%	8.89%	17.70%

*The City changed its fiscal year end from April 30 to December 31 effective December 31, 2024.

(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 Nine Audit Periods

	April 30,							December 31,	
MEASUREMENT DATE	**2018**	**2019**	**2020**	**2021**	**2022**	**2023**	**2024**	**2024***	**2025**
TOTAL OPEB LIABILITY									
Service Cost	$ 120,186	$ 124,957	$ 109,111	$ 150,761	$ 219,673	$ 163,893	$ 159,849	$ 114,678	$ 219,205
Interest	160,856	163,403	159,615	133,554	122,330	230,052	236,984	280,085	273,304
Differences Between Expected and Actual Experience	-	-	(66,180)	-	955,826	-	614,613	-	286,601
Changes of Benefit Terms	-	-	-	-	54,086	-	75,724	-	-
Changes of Assumptions	-	79,519	951,236	151,438	(653,700)	(74,780)	(105,164)	75,019	976,153
Benefit Payments	(224,631)	(209,087)	(201,398)	(229,398)	(298,059)	(316,015)	(434,186)	(304,760)	(537,116)
Net Change in Total OPEB Liability	56,411	158,792	952,384	206,355	400,156	3,150	547,820	165,022	1,218,147
Total OPEB Liability - Beginning	4,164,077	4,220,488	4,379,280	5,331,664	5,538,019	5,938,175	5,941,325	6,489,145	6,654,167
TOTAL OPEB LIABILITY - ENDING	$ 4,220,488	$ 4,379,280	$ 5,331,664	$ 5,538,019	$ 5,938,175	$ 5,941,325	$ 6,489,145	$ 6,654,167	$ 7,872,314
Covered-Employee Payroll	$ 21,087,988	$ 23,410,540	$ 23,397,653	$ 24,788,593	$ 23,594,626	$ 24,419,749	$ 24,698,571	$ 25,563,454	$ 28,328,956
Employer's Total OPEB Liability as a Percentage of Covered-Employee Payroll	20.01%	18.71%	22.79%	22.34%	25.17%	24.33%	26.27%	26.03%	27.79%

*The City changed its fiscal year end from April 30 to December 31 effective December 31, 2024.

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, healthcare cost trend rates, and mortality rates were made in December 2025.

Changes in assumption related to the discount rate were made in December 2024.

Changes in assumption related to the discount rate were made in April 2024. Changes in benefit terms related to PSEBA benefits were made in April 2024.

Changes in assumption related to the discount rate were made in 2023.

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 December 31, 2025

	Original and Final Budget	Actual	Variance Over (Under)
REVENUES			
Property Taxes	$ 6,309,638	$ 6,311,766	$ 2,128
Other Taxes			
Auto Rental Tax	51,486	57,141	5,655
Franchise Fees - Cable	429,040	431,295	2,255
Home Rule Sales Tax	12,226,859	13,400,568	1,173,709
Hotel Tax	360,249	529,067	168,818
Telecommunications Tax	485,443	528,858	43,415
Cannabis Tax	335,000	223,761	(111,239)
Total Other Taxes	13,888,077	15,170,690	1,282,613
Intergovernmental			
Income Tax	7,011,965	7,262,285	250,320
Local Use Tax	998,415	361,258	(637,157)
Replacement Tax	275,689	212,754	(62,935)
State Sales Tax	15,735,386	17,600,399	1,865,013
Grants	22,000	119,515	97,515
Total Intergovernmental	24,043,455	25,556,211	1,512,756
Charges for Services			
Review Fees	180,000	178,346	(1,654)
Parking	120,000	99,404	(20,596)
Police Revenue	85,000	149,314	64,314
Other Fees	222,000	233,950	11,950
Rental Income	360,970	367,383	6,413
Total Charges for Services	967,970	1,028,397	60,427
Licenses and Permits			
Liquor Licenses	140,000	157,170	17,170
Miscellaneous Licenses and Permits	15,500	14,830	(670)
Building Permits	650,000	764,524	114,524
Total Licenses and Permits	805,500	936,524	131,024
Fines and Forfeitures			
Police Fines	410,000	370,738	(39,262)
Adjudication Fines	55,000	77,017	22,017
Total Fines and Forfeitures	465,000	447,755	(17,245)
Investment Income	300,000	2,683,524	2,383,524
Miscellaneous			
Host Fees	435,000	479,415	44,415
Other	171,600	1,381,578	1,209,978
Total Miscellaneous	606,600	1,860,993	1,254,393
TOTAL REVENUES	$ 47,386,240	$ 53,995,860	$ 6,609,620

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF DETAILED EXPENDITURES - BUDGET AND ACTUAL
GENERAL FUND

For the Year Ended December 31, 2025

	Original and Final Budget	Actual	Variance Over (Under)
GENERAL GOVERNMENT			
Executive Department			
Personal Services	$ 22,800	$ 20,450	$ (2,350)
Contractual Services	512,485	487,132	(25,353)
Total Executive Department	535,285	507,582	(27,703)
Legal and Judiciary Department			
Contractual Services	763,200	843,230	80,030
Total Legal and Judiciary Department	763,200	843,230	80,030
Administration Department			
Personal Services	1,961,698	1,859,819	(101,879)
Contractual Services	309,059	274,770	(34,289)
Materials and Supplies	87,650	72,162	(15,488)
Total Administration Department	2,358,407	2,206,751	(151,656)
Administration Adjudication Department			
Personal Services	36,087	27,604	(8,483)
Contractual Services	29,400	15,728	(13,672)
Materials and Supplies	100	332	232
Total Administration Adjudication Department	65,587	43,664	(21,923)
Community Development			
Personal Services	1,946,155	1,833,068	(113,087)
Contractual Services	792,277	333,163	(459,114)
Materials and Supplies	19,150	19,656	506
Total Community Development	2,757,582	2,185,887	(571,695)
Information Technology			
Personal Services	221,046	168,368	(52,678)
Contractual Services	877,947	780,151	(97,796)
Materials and Supplies	678,530	592,511	(86,019)
Total Information Technology	1,777,523	1,541,030	(236,493)
Total General Government	8,257,584	7,328,144	(929,440)

(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 December 31, 2025

	Original and Final Budget	Actual	Variance Over (Under)
PUBLIC SAFETY			
Police Department			
Personal Services	$ 11,239,046	$ 10,843,347	$ (395,699)
Contractual Services	1,636,079	1,582,365	(53,714)
Materials and Supplies	351,965	397,297	45,332
Total Police Department	13,227,090	12,823,009	(404,081)
Pension Obligation			
Police Pension Contribution	3,992,645	3,993,777	1,132
Fire Pension Contribution	2,316,993	2,317,989	996
Total Pension Obligation	6,309,638	6,311,766	2,128
Fire and Police Commission			
Contractual Services	74,332	92,460	18,128
Total Fire and Police Commission	74,332	92,460	18,128
Total Public Safety	19,611,060	19,227,235	(383,825)
HIGHWAY AND STREETS			
Engineering Department			
Personal Services	1,195,864	1,149,844	(46,020)
Contractual Services	243,565	186,098	(57,467)
Materials and Supplies	29,267	29,615	348
Total Engineering Department	1,468,696	1,365,557	(103,139)
Street Department			
Personal Services	1,859,586	1,696,987	(162,599)
Contractual Services	2,116,418	2,110,917	(5,501)
Materials and Supplies	433,712	414,528	(19,184)
Total Street Department	4,409,716	4,222,432	(187,284)
Fleet Services			
Personal Services	722,330	593,436	(128,894)
Contractual Services	105,389	87,108	(18,281)
Materials and Supplies	27,621	30,659	3,038
Total Fleet Services	855,340	711,203	(144,137)

(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 December 31, 2025

	Original and Final Budget	Actual	Variance Over (Under)
HIGHWAY AND STREETS (Continued)			
Facility Services			
Personal Services	$ 372,260	$ 351,692	$ (20,568)
Contractual Services	734,614	552,654	(181,960)
Materials and Supplies	18,224	24,788	6,564
Total Facility Services	1,125,098	929,134	(195,964)
Total Highways and Streets	7,858,850	7,228,326	(630,524)
CULTURE AND RECREATION			
Park Operations			
Personal Services	481,283	501,795	20,512
Contractual Services	278,682	291,132	12,450
Materials and Supplies	94,180	90,206	(3,974)
Total Three Oaks Recreation	854,145	883,133	28,988
Total Culture and Recreation	854,145	883,133	28,988
DEBT SERVICE			
Principal	44,516	183,550	139,034
Interest and Fees	9,214	19,876	10,662
Total Debt Service	53,730	203,426	149,696
TOTAL EXPENDITURES	$ 36,635,369	$ 34,870,264	$ (1,765,105)

(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 December 31, 2025

	Original and Final Budget	Actual	Variance Over (Under)
REVENUES			
Other Taxes	$ 406,384	$ 306,009	$ (100,375)
Intergovernmental	2,985,304	178,200	(2,807,104)
Licenses and Permits	75,000	82,000	7,000
Miscellaneous	251,470	29,736	(221,734)
Total Revenues	3,718,158	595,945	(3,122,213)
EXPENDITURES			
Capital Outlay			
Information Technology	578,000	102,501	(475,499)
Police	180,285	114,112	(66,173)
Streets - Non MFT	2,227,000	2,043,703	(183,297)
MFT Road Reconstruction	5,536,384	748,089	(4,788,295)
Community Development	5,244,420	3,662,643	(1,581,777)
Engineering	2,581,500	1,175	(2,580,325)
Fleet and Facility Services	4,102,579	1,540,570	(2,562,009)
Fire Rescue	97,000	69,129	(27,871)
Parks Operations	1,505,550	3,152,398	1,646,848
Administration	60,000	-	(60,000)
Debt Service			
Principal	-	66,159	66,159
Interest and Fiscal Charges	-	2,178	2,178
Total Expenditures	22,112,718	11,502,657	(10,610,061)
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	(18,394,560)	(10,906,712)	7,487,848
OTHER FINANCING SOURCES (USES)			
Transfers In	4,978,404	11,876,308	6,897,904
SBITA Issuance	-	74,182	74,182
Installment Contract Issuance	-	21,657	21,657
Sale of Capital Assets	-	2,632	2,632
Total Other Financing Sources (Uses)	4,978,404	11,974,779	6,996,375
NET CHANGE IN FUND BALANCE	$ (13,416,156)	1,068,067	$ 14,484,223
FUND BALANCE, JANUARY 1		19,805,403	
FUND BALANCE, DECEMBER 31		$ 20,873,470	

(See independent auditor's report.)

NONMAJOR GOVERNMENTAL FUNDS

CITY OF CRYSTAL LAKE, ILLINOIS

COMBINING BALANCE SHEET
NONMAJOR GOVERNMENTAL FUNDS

December 31, 2025

	Special Revenue	Debt Service	Capital Projects	Total Nonmajor Governmental Funds
ASSETS				
Cash and Investments	$ 6,888,257	$ -	$ 10,610,243	$ 17,498,500
Receivables (Net of Allowance Where Applicable)				
Property Taxes	1,459,017	-	1,082,641	2,541,658
Accounts Receivable	103,933	-	-	103,933
Accrued Interest	109	-	-	109
Other	51,301	-	57,540	108,841
Due from Other Governments	178,884	-	-	178,884
Due from Other Funds	119,598	-	28,400	147,998
Prepaid Items	22,683	109	829,130	851,922
TOTAL ASSETS	$ 8,823,782	$ 109	$ 12,607,954	$ 21,431,845
LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES				
LIABILITIES				
Accounts Payable	$ 148,205	$ -	$ 379,838	$ 528,043
Recapture Fees Payable	-	-	75,653	75,653
Due to Other Funds	53,214	109	2,758,821	2,812,144
Advances from Other funds	-	-	1,420,760	1,420,760
Total Liabilities	201,419	109	4,635,072	4,836,600
DEFERRED INFLOWS OF RESOURCES				
Unavailable Revenue - Property Tax	1,459,017	-	1,082,641	2,541,658
Total Deferred Inflows of Resources	1,459,017	-	1,082,641	2,541,658
Total Liabilities and Deferred Inflows of Resources	1,660,436	109	5,717,713	7,378,258

(This statement is continued on the following page.)

CITY OF CRYSTAL LAKE, ILLINOIS

COMBINING BALANCE SHEET (Continued)
NONMAJOR GOVERNMENTAL FUNDS

December 31, 2025

	Special Revenue	Debt Service	Capital Projects	Total Nonmajor Governmental Funds
FUND BALANCES				
Nonspendable				
Prepaid Items	$ 22,683	$ 109	$ 829,130	$ 851,922
Restricted				
Retirement Purposes	1,218,646	-	-	1,218,646
Public Safety	894,426	-	-	894,426
Parking	67,547	-	-	67,547
Highway and Street Maintenance	4,633,713	-	-	4,633,713
Capital Projects	-	-	293,192	293,192
Assigned				
Capital Projects	-	-	7,073,836	7,073,836
Special Revenue	326,331	-	-	326,331
Unassigned (Deficit)	-	(109)	(1,305,917)	(1,306,026)
Total Fund Balances	7,163,346	-	6,890,241	14,053,587
TOTAL LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES	$ 8,823,782	$ 109	$ 12,607,954	$ 21,431,845

(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 December 31, 2025

	Special Revenue	Debt Service	Capital Projects	Total Nonmajor Governmental Funds
REVENUES				
Property Taxes	$ 1,942,465	$ -	$ 744,955	$ 2,687,420
Intergovernmental	1,923,141	-	-	1,923,141
Charges for Services	124,504	-	-	124,504
Fines and Forfeitures	176,921	-	-	176,921
Investment Income	189,036	-	2,035	191,071
Miscellaneous	245,897	-	226,083	471,980
Total Revenues	4,601,964	-	973,073	5,575,037
EXPENDITURES				
Current Operating				
General Government	923,375	218	87,892	1,011,485
Public Safety	551,518	-	-	551,518
Highways and Streets	980,717	-	-	980,717
Culture and Recreation	15,583	-	-	15,583
Capital Outlay	-	-	2,682,665	2,682,665
Debt Service				
Principal	15,082	960,000	454,172	1,429,254
Interest and Fiscal Charges	934	164,000	44,861	209,795
Total Expenditures	2,487,209	1,124,218	3,269,590	6,881,017
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	2,114,755	(1,124,218)	(2,296,517)	(1,305,980)
OTHER FINANCING SOURCES (USES)				
Transfers In	-	1,124,218	3,465,523	4,589,741
Transfers (Out)	(1,806,039)	-	(3,154,413)	(4,960,452)
Lease Issuance	-	-	239,182	239,182
Sale of Capital Assets	-	-	258,693	258,693
Total Other Financing Sources (Uses)	(1,806,039)	1,124,218	808,985	127,164
NET CHANGE IN FUND BALANCES	308,716	-	(1,487,532)	(1,178,816)
FUND BALANCES, JANUARY 1	6,854,630	-	8,377,773	15,232,403
FUND BALANCES, DECEMBER 31	$ 7,163,346	$ -	$ 6,890,241	$ 14,053,587

(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.

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

December 31, 2025

	Motor Fuel Tax	IMRF/ FICA	Road/ Vehicle License	School Crossing Guard
ASSETS				
Cash and Investments	$ 4,433,756	$ 1,218,537	$ 157,417	$ 168,800
Receivables (Net of Allowance Where Applicable)				
Property Taxes	-	1,376,644	-	82,373
Accounts Receivable	56,923	-	-	-
Accrued Interest	-	109	-	-
Other	7,051	-	14	32,496
Due from Other Governments	163,028	-	-	-
Due from Other Funds	119,148	-	-	-
Prepaid Items	-	-	-	-
TOTAL ASSETS	$ 4,779,906	$ 2,595,290	$ 157,431	$ 283,669
LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES				
LIABILITIES				
Accounts Payable	$ 96,780	$ -	$ -	$ 32,396
Due to Other Funds	52,921	-	-	-
Total Liabilities	149,701	-	-	32,396
DEFERRED INFLOWS OF RESOURCES				
Unavailable Revenue - Property Tax	-	1,376,644	-	82,373
Total Deferred Inflows of Resources	-	1,376,644	-	82,373
Total Liabilities and Deferred Inflows of Resources	149,701	1,376,644	-	114,769
FUND BALANCES				
Nonspendable				
Prepaid Items	-	-	-	-
Restricted				
Retirement Purposes	-	1,218,646	-	-
Public Safety	-	-	-	-
Parking	-	-	-	-
Highway and Street Maintenance	4,630,205	-	-	-
Assigned	-	-	157,431	168,900
Total Fund Balances	4,630,205	1,218,646	157,431	168,900
TOTAL LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES	$ 4,779,906	$ 2,595,290	$ 157,431	$ 283,669

Restricted Police	Commuter Parking	SSA 47	Total
$ 890,022	$ 15,647	$ 4,078	$ 6,888,257
-	-	-	1,459,017
-	47,010	-	103,933
-	-	-	109
3,099	8,641	-	51,301
15,856	-	-	178,884
-	450	-	119,598
14,916	7,767	-	22,683
$ 923,893	$ 79,515	$ 4,078	$ 8,823,782
$ 14,551	$ 3,908	$ 570	$ 148,205
-	293	-	53,214
14,551	4,201	570	201,419
-	-	-	1,459,017
-	-	-	1,459,017
14,551	4,201	570	1,660,436
14,916	7,767	-	22,683
-	-	-	1,218,646
894,426	-	-	894,426
-	67,547	-	67,547
-	-	3,508	4,633,713
-	-	-	326,331
909,342	75,314	3,508	7,163,346
$ 923,893	$ 79,515	$ 4,078	$ 8,823,782

(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 December 31, 2025

	Motor Fuel Tax	IMRF/ FICA	Road/ Vehicle License	School Crossing Guard
REVENUES				
Property Taxes	$ -	$ 1,350,187	$ 509,829	$ 81,249
Intergovernmental	1,838,408	-	-	-
Charges for Service	-	-	-	-
Fines and Forfeitures	-	-	-	-
Investment Income	186,974	1,567	259	198
Miscellaneous	110,650	-	-	81,232
Total Revenues	2,136,032	1,351,754	510,088	162,679
EXPENDITURES				
Current				
General Government	-	732,422	-	-
Public Safety	-	218,168	-	151,417
Highways and Streets	388,547	592,170	-	-
Culture and Recreation	-	15,583	-	-
Debt Service				
Principal	-	-	-	-
Interest and Fiscal Charges	-	-	-	-
Total Expenditures	388,547	1,558,343	-	151,417
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	1,747,485	(206,589)	510,088	11,262
OTHER FINANCING SOURCES (USES)				
Transfers (Out)	(1,257,179)	-	(500,000)	-
Total Other Financing Sources (Uses)	(1,257,179)	-	(500,000)	-
NET CHANGE IN FUND BALANCES	490,306	(206,589)	10,088	11,262
FUND BALANCES, JANUARY 1	4,139,899	1,425,235	147,343	157,638
FUND BALANCES, DECEMBER 31	$ 4,630,205	$ 1,218,646	$ 157,431	$ 168,900

Restricted Police	Commuter Parking	SSA 47	Total
$ -	$ -	$ 1,200	$ 1,942,465
84,733	-	-	1,923,141
-	124,504	-	124,504
100,845	76,076	-	176,921
-	33	5	189,036
54,015	-	-	245,897
239,593	200,613	1,205	4,601,964
-	188,958	1,995	923,375
181,933	-	-	551,518
-	-	-	980,717
-	-	-	15,583
15,082	-	-	15,082
934	-	-	934
197,949	188,958	1,995	2,487,209
41,644	11,655	(790)	2,114,755
(48,860)	-	-	(1,806,039)
(48,860)	-	-	(1,806,039)
(7,216)	11,655	(790)	308,716
916,558	63,659	4,298	6,854,630
$ 909,342	$ 75,314	$ 3,508	$ 7,163,346

(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 December 31, 2025

	Original and Final Budget	Actual	Variance Over (Under)
REVENUES			
Intergovernmental	$ 1,811,626	$ 1,838,408	$ 26,782
Investment Income	20,000	186,974	166,974
Miscellaneous	-	110,650	110,650
Total Revenues	1,831,626	2,136,032	304,406
EXPENDITURES			
Highway and Streets			
Contractual Services	50,000	-	(50,000)
Materials and Supplies	600,000	388,547	(211,453)
Total Expenditures	650,000	388,547	(261,453)
EXCESS OF REVENUES OVER EXPENDITURES	1,181,626	1,747,485	565,859
OTHER FINANCING SOURCES (USES)			
Transfers (Out)	(2,631,404)	(1,257,179)	1,374,225
Total Other Financing Sources (Uses)	(2,631,404)	(1,257,179)	1,374,225
NET CHANGE IN FUND BALANCE	$ (1,449,778)	490,306	$ 1,940,084
FUND BALANCE, JANUARY 1		4,139,899	
FUND BALANCE, DECEMBER 31		$ 4,630,205	

(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 December 31, 2025

	Original and Final Budget	Actual	Variance Over (Under)
REVENUES			
Property Taxes	$ 1,345,933	$ 1,350,187	$ 4,254
Investment Income	1,000	1,567	567
Total Revenues	1,346,933	1,351,754	4,821
EXPENDITURES			
General Government			
Personnel Services	832,520	732,422	(100,098)
Public Safety			
Personnel Services	247,984	218,168	(29,816)
Highways and Streets			
Personnel Services	673,100	592,170	(80,930)
Culture and Recreation			
Personnel Services	17,713	15,583	(2,130)
Total Expenditures	1,771,317	1,558,343	(212,974)
NET CHANGE IN FUND BALANCE	$ (424,384)	(206,589)	$ 217,795
FUND BALANCE, JANUARY 1		1,425,235	
FUND BALANCE, DECEMBER 31		$ 1,218,646	

(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 December 31, 2025

	Original and Final Budget	Actual	Variance Over (Under)
REVENUES			
Property Taxes	$ 500,000	$ 509,829	$ 9,829
Investment Income	-	259	259
Total Revenues	500,000	510,088	10,088
EXPENDITURES			
None	-	-	-
Total Expenditures	-	-	-
EXCESS OF REVENUES OVER EXPENDITURES	500,000	510,088	10,088
OTHER FINANCING SOURCES (USES)			
Transfers (Out)	(500,000)	(500,000)	-
Total Other Financing Sources (Uses)	(500,000)	(500,000)	-
NET CHANGE IN FUND BALANCE	$ -	10,088	$ 10,088
FUND BALANCE, JANUARY 1		147,343	
FUND BALANCE, DECEMBER 31		$ 157,431	

(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 December 31, 2025

	Original and Final Budget	Actual	Variance Over (Under)
REVENUES			
Property Taxes	$ 80,687	$ 81,249	$ 562
Investment Income	100	198	98
Miscellaneous	80,687	81,232	545
Total Revenues	161,474	162,679	1,205
EXPENDITURES			
Public Safety			
Contractual Services	161,374	151,417	(9,957)
Total Expenditures	161,374	151,417	(9,957)
NET CHANGE IN FUND BALANCE	$ 100	11,262	$ 11,162
FUND BALANCE, JANUARY 1		157,638	
FUND BALANCE, DECEMBER 31		$ 168,900	

(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 December 31, 2025

	Original and Final Budget	Actual	Variance Over (Under)
REVENUES			
Intergovernmental	$ 75,000	$ 84,733	$ 9,733
Fines and Forfeitures	52,360	100,845	48,485
Miscellaneous	-	54,015	54,015
Total Revenues	127,360	239,593	112,233
EXPENDITURES			
Public Safety			
Miscellaneous	248,200	181,933	(66,267)
Debt Service			
Principal	16,016	15,082	(934)
Interest and Fiscal Charges	-	934	934
Total Expenditures	264,216	197,949	(66,267)
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	(136,856)	41,644	178,500
OTHER FINANCING SOURCES (USES)			
Transfers (Out)	-	(48,860)	(48,860)
Total Other Financing Sources (Uses)	-	(48,860)	(48,860)
NET CHANGE IN FUND BALANCE	$ (136,856)	(7,216)	$ 129,640
FUND BALANCE, JANUARY 1		916,558	
FUND BALANCE, DECEMBER 31		$ 909,342	

(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 December 31, 2025

	Original and Final Budget	Actual	Variance Over (Under)
REVENUES			
Charges for Services	$ 100,000	$ 124,504	$ 24,504
Fines and Forfeitures	70,000	76,076	6,076
Investment Income	-	33	33
Total Revenues	170,000	200,613	30,613
EXPENDITURES			
General Government			
Personnel Services	133,941	133,941	-
Contractual Services	88,042	53,000	(35,042)
Materials and Supplies	2,650	2,017	(633)
Total Expenditures	224,633	188,958	(35,675)
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	(54,633)	11,655	66,288
OTHER FINANCING SOURCES (USES)			
Transfers In	20,000	-	(20,000)
Total Other Financing Sources (Uses)	20,000	-	(20,000)
NET CHANGE IN FUND BALANCE	$ (34,633)	11,655	$ 46,288
FUND BALANCE, JANUARY 1		63,659	
FUND BALANCE, DECEMBER 31		$ 75,314	

(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.

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

SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
THREE OAKS DEBT SERVICE FUND

For the Year Ended December 31, 2025

	Original and Final Budget	Actual	Variance Over (Under)
REVENUES			
None	$ -	$ -	$ -
Total Revenues	-	-	-
EXPENDITURES			
General Government			
Contractual Services	1,000	218	(782)
Debt Service			
Principal	960,000	960,000	-
Interest and Fiscal Charges	164,000	164,000	-
Total Expenditures	1,125,000	1,124,218	(782)
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	(1,125,000)	(1,124,218)	782
OTHER FINANCING SOURCES (USES)			
Transfers In	1,125,000	1,124,218	(782)
Total Other Financing Sources (Uses)	1,125,000	1,124,218	(782)
NET CHANGE IN FUND BALANCE	$ -	-	$ -
FUND BALANCE, JANUARY 1		-	
FUND BALANCE, DECEMBER 31		$ -	

(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.

Vehicle Replacement Fund - To account for operations related to City vehicle replacement.

Raue Center Building Fund - To account for the capital improvement and expenditures related to the Raue Center Building.

CITY OF CRYSTAL LAKE, ILLINOIS

COMBINING BALANCE SHEET
NONMAJOR CAPITAL PROJECT FUNDS

December 31, 2025

	Main Street TIF Construction	Virginia Street Corridor TIF	Vulcan Lakes TIF District
ASSETS			
Cash and Investments	$ 259,255	$ -	$ -
Receivables (Net of Allowance Where Applicable)			
Property Taxes	393,935	274,482	200,175
Other	23	-	-
Due from Other Funds	-	-	-
Prepaid Items	-	-	-
TOTAL ASSETS	$ 653,213	$ 274,482	$ 200,175
LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES			
LIABILITIES			
Accounts Payable	$ -	$ -	$ -
Recapture Fees Payable	-	-	-
Due to Other Funds	-	-	-
Advances from Other Funds	-	-	-
Total Liabilities	-	-	-
DEFERRED INFLOWS OF RESOURCES			
Unavailable Revenue - Property Tax	393,935	274,482	200,175
Total Deferred Inflows of Resources	393,935	274,482	200,175
Total Liabilities and Deferred Inflows of Resources	393,935	274,482	200,175
FUND BALANCES			
Nonspendable			
Prepaid Items	-	-	-
Restricted			
Capital Projects	259,278	-	-
Assigned			
Capital Projects	-	-	-
Unassigned (Deficit)	-	-	-
Total Fund Balances (Deficit)	259,278	-	-
TOTAL LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES	$ 653,213	$ 274,482	$ 200,175

Three Oaks Development	NCLPB Project Fund	Waters Edge TIF Project	Vehicle Replacement	Raue Center Building	Total
$ 2,758,707	$ 52,175	$ 115,428	$ 7,324,678	$ 100,000	$ 10,610,243
-	-	214,049	-	-	1,082,641
114	57,392	11	-	-	57,540
-	-	-	28,400	-	28,400
-	-	-	829,130	-	829,130
$ 2,758,821	$ 109,567	$ 329,488	$ 8,182,208	$ 100,000	$ 12,607,954
$ -	$ -	$ 596	$ 379,242	$ -	$ 379,838
-	75,653	-	-	-	75,653
2,758,821	-	-	-	-	2,758,821
1,258,298	-	162,462	-	-	1,420,760
4,017,119	75,653	163,058	379,242	-	4,635,072
-	-	214,049	-	-	1,082,641
-	-	214,049	-	-	1,082,641
4,017,119	75,653	377,107	379,242	-	5,717,713
-	-	-	829,130	-	829,130
-	33,914	-	-	-	293,192
-	-	-	6,973,836	100,000	7,073,836
(1,258,298)	-	(47,619)	-	-	(1,305,917)
(1,258,298)	33,914	(47,619)	7,802,966	100,000	6,890,241
$ 2,758,821	$ 109,567	$ 329,488	$ 8,182,208	$ 100,000	$ 12,607,954

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

COMBINING STATEMENT OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCES
NONMAJOR CAPITAL PROJECTS FUNDS

For the Year Ended December 31, 2025

	Main Street TIF Project	Virginia Street Corridor TIF Project	Vulcan Lakes TIF Project
REVENUES			
Property Tax	$ 227,715	$ 244,642	$ 152,603
Investment Income	213	40	47
Miscellaneous	-	-	-
Total Revenues	227,928	244,682	152,650
EXPENDITURES			
General Government			
Contractual Services	870	870	870
Capital Outlay	-	-	-
Debt Service			
Principal	-	-	-
Interest and Fiscal Charges	-	-	-
Total Expenditures	870	870	870
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	227,058	243,812	151,780
OTHER FINANCING SOURCES (USES)			
Transfers In	-	-	-
Transfers (Out)	-	(243,812)	(151,780)
Lease Issuance	-	-	-
Sale of Capital Assets	-	-	-
Total Other Financing Sources (Uses)	-	(243,812)	(151,780)
NET CHANGE IN FUND BALANCES	227,058	-	-
FUND BALANCES (DEFICIT), JANUARY 1	32,220	-	-
FUND BALANCES (DEFICIT), DECEMBER 31	$ 259,278	$ -	$ -

Three Oaks Development	NCLPB Project Fund	Waters Edge TIF Project	Vehicle Replacement	Raue Center Building	Total
$ -	$ -	$ 119,995	$ -	$ -	$ 744,955
1,623	-	112	-	-	2,035
226,083	-	-	-	-	226,083
227,706	-	120,107	-	-	973,073
-	73,957	11,325	-	-	87,892
-	-	-	2,682,665	-	2,682,665
-	-	-	454,172	-	454,172
-	-	-	44,861	-	44,861
-	73,957	11,325	3,181,698	-	3,269,590
227,706	(73,957)	108,782	(3,181,698)	-	(2,296,517)
-	-	-	3,365,523	100,000	3,465,523
(2,758,821)	-	-	-	-	(3,154,413)
-	-	-	239,182	-	239,182
-	-	-	258,693	-	258,693
(2,758,821)	-	-	3,863,398	100,000	808,985
(2,531,115)	(73,957)	108,782	681,700	100,000	(1,487,532)
1,272,817	107,871	(156,401)	7,121,266	-	8,377,773
$ (1,258,298)	$ 33,914	$ (47,619)	$ 7,802,966	$ 100,000	$ 6,890,241

(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 December 31, 2025

	Original and Final Budget	Actual	Variance Over (Under)
REVENUES			
Property Taxes	$ 65,000	$ 227,715	$ 162,715
Investment Income	-	213	213
Total Revenues	65,000	227,928	162,928
EXPENDITURES			
General Governmental			
Contractual Services	870	870	-
Total Expenditures	870	870	-
NET CHANGE IN FUND BALANCE	$ 64,130	227,058	$ 162,928
FUND BALANCE, JANUARY 1		32,220	
FUND BALANCE, DECEMBER 31		$ 259,278	

(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 December 31, 2025

	Original and Final Budget	Actual	Variance Over (Under)
REVENUES			
Property Taxes	$ 200,000	$ 244,642	$ 44,642
Investment Income	-	40	40
Total Revenues	200,000	244,682	44,682
EXPENDITURES			
General Governmental			
Contractual Services	870	870	-
Total Expenditures	870	870	-
EXCESS OF REVENUES OVER EXPENDITURES	199,130	243,812	44,682
OTHER FINANCING SOURCES (USES)			
Transfers (Out)	(199,130)	(243,812)	(44,682)
Total Other Financing Sources (Uses)	(199,130)	(243,812)	(44,682)
NET CHANGE IN FUND BALANCE	$ -	-	$ -
FUND BALANCE, JANUARY 1		-	
FUND BALANCE, DECEMBER 31		$ -	

(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 December 31, 2025

	Original and Final Budget	Actual	Variance Over (Under)
REVENUES			
Property Taxes	$ 125,000	$ 152,603	$ 27,603
Investment Income	-	47	47
Total Revenues	125,000	152,650	27,650
EXPENDITURES			
General Governmental			
Contractual Services	870	870	-
Total Expenditures	870	870	-
EXCESS OF REVENUES OVER EXPENDITURES	124,130	151,780	27,650
OTHER FINANCING SOURCES (USES)			
Transfers (Out)	(124,130)	(151,780)	(27,650)
Total Other Financing Sources (Uses)	(124,130)	(151,780)	(27,650)
NET CHANGE IN FUND BALANCE	$ -	-	$ -
FUND BALANCE, JANUARY 1		-	
FUND BALANCE, DECEMBER 31		$ -	

(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 December 31, 2025

	Original and Final Budget	Actual	Variance Over (Under)
REVENUES			
Investment Income	$ 300	$ 1,623	1,323
Miscellaneous	-	226,083	226,083
Total Revenues	300	227,706	227,406
EXPENDITURES			
None	-	-	-
Total Expenditures	-	-	-
EXCESS OF REVENUES OVER EXPENDITURES	300	227,706	227,406
OTHER FINANCING SOURCES (USES)			
Transfers (Out)	(2,260,000)	(2,758,821)	(498,821)
Total Other Financing Sources (Uses)	(2,260,000)	(2,758,821)	(498,821)
NET CHANGE IN FUND BALANCE	$ (2,259,700)	(2,531,115)	$ (271,415)
FUND BALANCE, JANUARY 1		1,272,817	
FUND BALANCE (DEFICIT), DECEMBER 31		$ (1,258,298)	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
WATERS EDGE TIF PROJECT FUND

For the Year Ended December 31, 2025

	Original and Final Budget	Actual	Variance Over (Under)
REVENUES			
Property Taxes	$ 75,000	$ 119,995	44,995
Investment Income	-	112	112
Total Revenues	75,000	120,107	45,107
EXPENDITURES			
General Governmental			
Contractual Services	35,870	11,325	(24,545)
Debt Service			
Principal	39,130	-	(39,130)
Total Expenditures	75,000	11,325	(63,675)
NET CHANGE IN FUND BALANCE	$ -	108,782	$ 108,782
FUND BALANCE (DEFICIT), JANUARY 1		(156,401)	
FUND BALANCE (DEFICIT), DECEMBER 31		$ (47,619)	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
VEHICLE REPLACEMENT FUND

For the Year Ended December 31, 2025

	Original and Final Budget	Actual	Variance Over (Under)
REVENUES			
None	$ -	$ -	$ -
Total Revenues	-	-	-
EXPENDITURES			
Capital Outlay	3,962,424	2,682,665	(1,279,759)
Debt Service			
Principal	431,272	454,172	22,900
Interest and Fiscal Charges	38,757	44,861	6,104
Total Expenditures	4,432,453	3,181,698	(1,250,755)
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	(4,432,453)	(3,181,698)	1,250,755
OTHER FINANCING SOURCES (USES)			
Transfers In	1,374,608	3,365,523	1,990,915
Lease Issuance	-	239,182	239,182
Sale of Capital Assets	-	258,693	258,693
Total Other Financing Sources (Uses)	1,374,608	3,863,398	2,488,790
NET CHANGE IN FUND BALANCE	$ (3,057,845)	681,700	$ 3,739,545
FUND BALANCE, JANUARY 1		7,121,266	
FUND BALANCE, DECEMBER 31		$ 7,802,966	

(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 December 31, 2025

	Original and Final Budget	Actual	Variance Over (Under)
OPERATING REVENUES			
Charges for Sales and Services			
Water Sales	$ 7,471,767	$ 7,991,148	$ 519,381
Sewer Sales	7,156,949	7,643,881	486,932
Penalties	300,000	323,683	23,683
Water Meter Fees	70,000	79,877	9,877
Meter Rental Fees	5,000	18,527	13,527
Water Turn On Fee	10,000	13,001	3,001
Red Tag Fee	35,000	43,975	8,975
Miscellaneous	55,000	436,048	381,048
Total Operating Revenues	15,103,716	16,550,140	1,446,424
OPERATING EXPENSES			
Administration	7,088,772	4,326,581	(2,762,191)
Water Operations	24,956,008	16,218,667	(8,737,341)
Sewer Operations	5,682,125	4,496,422	(1,185,703)
Total Operating Expenses	37,726,905	25,041,670	(12,685,235)
OPERATING INCOME (LOSS)	(22,623,189)	(8,491,530)	14,131,659
NON-OPERATING REVENUES (EXPENSES)			
IEPA Loan Proceeds	500,000	-	(500,000)
Bond Proceeds	10,000,000	10,000,000	-
Principal Payments	(2,612,822)	(2,794,007)	(181,185)
Interest Expense	(1,064,212)	(1,426,741)	(362,529)
Other Tax	2,595,359	2,773,008	177,649
Investment Income	135,000	1,001,813	866,813
Connection Fees	500,000	1,241,666	741,666
Grants	2,272,884	743,832	(1,529,052)
Rental Income	355,214	268,965	(86,249)
Total Non-Operating Revenues (Expenses)	12,681,423	11,808,536	(872,887)
NET INCOME (LOSS) BEFORE TRANSFERS, CAPITAL GRANTS AND CONTRIBUTIONS	(9,941,766)	3,317,006	13,258,772
TRANSFERS IN (OUT)	4,200,000	3,277,361	(922,639)
CAPITAL GRANTS AND CONTRIBUTIONS	-	600,000	600,000
NET INCOME (LOSS) - BUDGET BASIS	$ (5,741,766)	7,194,367	$ 12,936,133

(This schedule is continued on the following page.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF REVENUES, EXPENSES AND CHANGES
IN NET POSITION - BUDGET AND ACTUAL - BUDGETARY BASIS (Continued)
WATERWORKS AND SEWERAGE FUND

For the Year Ended December 31, 2025

	Original and Final Budget	Actual	Variance Over (Under)
ADJUSTMENTS TO GAAP BASIS			
Capital Assets Capitalized - Water		$ 10,497,965	
Capital Assets Capitalized - Sewer		2,971,386	
Capital Assets Capitalized - Administrative		1,257,053	
Depreciation and Amortization		(4,400,521)	
Bond Proceeds		(10,000,000)	
Principal Payments		2,794,007	
Well ARO Amortization		(9,500)	
Gain/(Loss) on Sale/Disposal of Capital Assets		(244,104)	
Pension Expense		10,102	
OPEB Expense		(19,816)	
Change in Compensated Absences		(57,352)	
Total Adjustments to GAAP Basis		2,799,220	
CHANGE IN NET POSITION		9,993,587	
NET POSITION, JANUARY 1		83,110,054	
NET POSITION, DECEMBER 31		$ 93,103,641	

(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 December 31, 2025

	Original and Final Budget	Actual	Variance Over (Under)
OPERATING REVENUES			
Charges for Services			
Employer Contributions	$ 5,431,175	$ 5,437,663	$ 6,488
Employee Contributions	1,298,428	1,238,307	(60,121)
Miscellaneous	25,150	149,932	124,782
Total Operating Revenues	6,754,753	6,825,902	71,149
OPERATING EXPENSES			
Administration	6,754,873	6,374,890	(379,983)
Total Operating Expenses	6,754,873	6,374,890	(379,983)
OPERATING INCOME (LOSS)	(120)	451,012	451,132
NON-OPERATING REVENUES			
Investment Income	1,000	2,437	1,437
Total Non-Operating Revenues	1,000	2,437	1,437
CHANGE IN NET POSITION	$ 880	453,449	$ 452,569
NET POSITION, JANUARY 1		2,542,208	
NET POSITION, DECEMBER 31		$ 2,995,657	

(See independent auditor's report.)

FIDUCIARY FUNDS

CITY OF CRYSTAL LAKE, ILLINOIS

COMBINING STATEMENT OF NET POSITION
PENSION TRUST FUNDS

December 31, 2025

	Police Pension	Firefighters' Pension	Total
ASSETS			
Cash and Short-Term Investments	$ 502,830	$ 273,316	$ 776,146
Investments, at Fair Value			
Investments Held in the Illinois Police Officers' Pension Investment Fund	69,045,931	-	69,045,931
Investments Held in the Illinois Firefighters' Pension Investment Fund	-	72,690,547	72,690,547
Prepaid Expenses	3,735	3,127	6,862
Total Assets	69,552,496	72,966,990	142,519,486
LIABILITIES			
Accounts Payable	1,687	2,260	3,947
Total Liabilities	1,687	2,260	3,947
NET POSITION RESTRICTED FOR PENSION BENEFITS	$ 69,550,809	$ 72,964,730	$ 142,515,539

(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 December 31, 2025

	Police Pension	Firefighters' Pension	Total
ADDITIONS			
Contributions			
Employer	$ 3,993,777	$ 2,317,989	$ 6,311,766
Employee	780,629	716,743	1,497,372
Total Contributions	4,774,406	3,034,732	7,809,138
Investment Income			
Net Appreciation in Fair Value of Investments	10,085,581	9,631,899	19,717,480
Interest	345,572	1,312,186	1,657,758
Total Investment Income	10,431,153	10,944,085	21,375,238
Less Investment Expense	(70,883)	(140,852)	(211,735)
Net Investment Income	10,360,270	10,803,233	21,163,503
Total Additions	15,134,676	13,837,965	28,972,641
DEDUCTIONS			
Pension Benefits and Refunds	4,868,900	2,979,451	7,848,351
Administrative Expenses	13,026	64,727	77,753
Total Deductions	4,881,926	3,044,178	7,926,104
NET INCREASE	10,252,750	10,793,787	21,046,537
NET POSITION RESTRICTED FOR PENSION BENEFITS			
January 1	59,298,059	62,170,943	121,469,002
December 31	$ 69,550,809	$ 72,964,730	$ 142,515,539

(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 December 31, 2025

	Original and Final Budget	Actual	Variance Over (Under)
ADDITIONS			
Contributions			
Employer	$ 3,992,645	$ 3,993,777	$ 1,132
Employee	802,567	780,629	(21,938)
Total Contributions	4,795,212	4,774,406	(20,806)
Investment Income			
Net Appreciation in Fair Value of Investments	-	10,085,581	10,085,581
Interest	1,000,000	345,572	(654,428)
Total Investment Income	1,000,000	10,431,153	9,431,153
Less Investment Expense	(63,450)	(70,883)	(7,433)
Net Investment Income	936,550	10,360,270	9,423,720
Total Additions	5,731,762	15,134,676	9,402,914
DEDUCTIONS			
Pension Benefits and Refunds	4,676,760	4,868,900	192,140
Administrative Expenses	23,000	13,026	(9,974)
Total Deductions	4,699,760	4,881,926	182,166
NET INCREASE	$ 1,032,002	10,252,750	$ 9,220,748
NET POSITION RESTRICTED FOR PENSION BENEFITS			
January 1		59,298,059	
December 31		$ 69,550,809	

(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 December 31, 2025

	Original and Final Budget	Actual	Variance Over (Under)
ADDITIONS			
Contributions			
Employer	$ 2,316,993	$ 2,317,989	$ 996
Employee	777,352	716,743	(60,609)
Total Contributions	3,094,345	3,034,732	(59,613)
Investment Income			
Net Appreciation in Fair Value of Investments	-	9,631,899	9,631,899
Interest	1,100,000	1,312,186	212,186
Total Investment Income	1,100,000	10,944,085	9,844,085
Less Investment Expense	(103,150)	(140,852)	(37,702)
Net Investment Income	996,850	10,803,233	9,806,383
Total Additions	4,091,195	13,837,965	9,746,770
DEDUCTIONS			
Pension Benefits and Refunds	2,914,050	2,979,451	65,401
Administrative Expenses	20,000	64,727	44,727
Total Deductions	2,934,050	3,044,178	110,128
NET INCREASE	$ 1,157,145	10,793,787	$ 9,636,642
NET POSITION RESTRICTED FOR PENSION BENEFITS			
January 1		62,170,943	
December 31		$ 72,964,730	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

COMBINING STATEMENT OF NET POSITION
CUSTODIAL FUNDS

December 31, 2025

	SSA 44 Tracy Trail	SSA 45 Bryn Mawr	SSA 46 Ryland	Total
ASSETS				
Cash and Investments	$ 15,300	$ 430,121	$ 201,152	$ 646,573
Accounts Receivable	-	-	18	18
Total Assets	15,300	430,121	201,170	646,591
LIABILITIES				
None	-	-	-	-
Total Liabilities	-	-	-	-
NET POSITION RESTRICTED FOR DEBT SERVICE	$ 15,300	$ 430,121	$ 201,170	$ 646,591

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

COMBINING STATEMENT OF CHANGES IN PLAN NET POSITION
CUSTODIAL FUNDS

For the Year Ended December 31, 2025

	SSA 44 Tracy Trail	SSA 45 Bryn Mawr	SSA 46 Ryland	Total
ADDITIONS				
Contributions				
Property Owner	$ -	$ -	$ 186,057	$ 186,057
Total Contributions	-	-	186,057	186,057
Investment Income	17	18,147	179	18,343
Total Additions	17	18,147	186,236	204,400
DEDUCTIONS				
Debt Service				
Principal	-	-	100,000	100,000
Interest and Fiscal Charges	-	34,096	78,408	112,504
Total Deductions	-	34,096	178,408	212,504
NET INCREASE (DECREASE)	17	(15,949)	7,828	(8,104)
NET POSITION RESTRICTED FOR DEBT SERVICE				
January 1	15,283	446,070	193,342	654,695
December 31	$ 15,300	$ 430,121	$ 201,170	$ 646,591

(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

December 31, 2025

	General Operating	Special Reserve	Nonmajor Governmental	Adjustments	Statement of Net Position
ASSETS AND DEFERRED OUTFLOWS OF RESOURCES					
ASSETS					
Cash and Investments	$ 5,315,993	$ 1,462,647	$ 1,640,827	$ -	$ 8,419,467
Receivables					
Property Taxes, Net	5,145,939	-	198,000	-	5,343,939
Accounts Receivable	14,120	-	-	-	14,120
Accrued interest	27,570	-	5,884	-	33,454
Due from Primary Government	-	-	54,594	-	54,594
Prepaid Items	49,464	-	-	-	49,464
Capital Assets					
Capital Assets Not Being Depreciated	-	-	-	2,472,561	2,472,561
Capital Assets (Net of Accumulated Depreciation)	-	-	-	4,717,437	4,717,437
Total Assets	10,553,086	1,462,647	1,899,305	7,189,998	21,105,036
DEFERRED OUTFLOWS OF RESOURCES					
OPEB items	-	-	-	83,773	83,773
Pension Items - IMRF	-	-	-	768,008	768,008
Total Deferred Outflows of Resources	-	-	-	851,781	851,781
TOTAL ASSETS AND DEFERRED OUTFLOWS OF RESOURCES	$ 10,553,086	$ 1,462,647	$ 1,899,305	$ 8,041,779	$ 21,956,817

(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)

December 31, 2025

	General Operating	Special Reserve	Nonmajor Governmental	Adjustments	Statement of Net Position
LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES					
LIABILITIES					
Accounts Payable	$ 120,306	$ 16,468	$ 64,860	$ -	$ 201,634
Accrued Salaries	171,150	-	-	-	171,150
Escrows and Refundable Deposits	-	-	12,663	-	12,663
Noncurrent Liabilities					
Due Within One Year	-	-	-	222,272	222,272
Due in More than One Year	-	-	-	1,663,472	1,663,472
Total Liabilities	291,456	16,468	77,523	1,885,744	2,271,191
DEFERRED INFLOWS OF RESOURCES					
Deferred Revenue - Property Tax	5,145,939	-	198,000	-	5,343,939
OPEB Items	-	-	-	21,933	21,933
Total Deferred Inflows of Resources	5,145,939	-	198,000	21,933	5,365,872
Total Liabilities and Deferred Inflows of Resources	5,437,395	16,468	275,523	1,907,677	7,637,063
FUND BALANCES					
Net Investment in Capital Assets	-	-	-	7,189,998	7,189,998
Nonspendable					
Prepaid Items	49,464	-	-	(49,464)	-
Restricted					
Retirement Purposes	-	-	653,148	-	653,148
Library	-	1,446,179	447,080	-	1,893,259
Unrestricted					
Assigned	-	-	523,554	(523,554)	-
Unassigned (Deficit)	5,066,227	-	-	(482,878)	4,583,349
Total Fund Balances	5,115,691	1,446,179	1,623,782	6,134,102	14,319,754
TOTAL LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES	$ 10,553,086	$ 1,462,647	$ 1,899,305	$ 8,041,779	$ 21,956,817

(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 December 31, 2025

	General Operating	Special Reserve	Nonmajor Governmental	Adjustments	Statement of Activities
REVENUES					
Property Tax	$ 4,813,652	$ -	$ 434,181	$ -	$ 5,247,833
Intergovernmental	60,397	-	-	-	60,397
Fines and Forfeitures	123,322	-	-	-	123,322
Investment Income	171,589	52,963	92,454	-	317,006
Rental Income	-	-	150,983	-	150,983
Donations	-	-	15,900	-	15,900
Miscellaneous	3,601	-	54,824	-	58,425
Total Revenues	5,172,561	52,963	748,342	-	5,973,866
EXPENDITURES					
Current					
Culture and Recreation	4,302,567	30,613	616,962	391,780	5,341,922
Capital Outlay	85,739	-	-	(85,739)	-
Total Expenditures	4,388,306	30,613	616,962	306,041	5,341,922
NET CHANGE IN FUND BALANCES	784,255	22,350	131,380	(306,041)	631,944
FUND BALANCES, JANUARY 1	4,331,436	1,423,829	1,492,402	6,440,143	13,687,810
FUND BALANCES, DECEMBER 31	$ 5,115,691	$ 1,446,179	$ 1,623,782	$ 6,134,102	$ 14,319,754

(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 December 31, 2025

	Original and Final Budget	Actual	Variance Over (Under)
REVENUES			
Property Taxes	$ 4,811,790	$ 4,813,652	$ 1,862
Intergovernmental	144,598	60,397	(84,201)
Fines and Forfeitures	122,000	123,322	1,322
Investment Income	190,000	171,589	(18,411)
Miscellaneous	19,090	3,601	(15,489)
Total Revenues	5,287,478	5,172,561	(114,917)
EXPENDITURES			
Current			
Culture and Recreation			
Personnel Services	3,599,298	3,184,730	(414,568)
Contracted Services	1,308,850	584,170	(724,680)
Materials and Supplies	704,100	533,667	(170,433)
Capital Outlay	175,230	85,739	(89,491)
Total Expenditures	5,787,478	4,388,306	(1,399,172)
NET CHANGE IN FUND BALANCE	$ (500,000)	784,255	$ 1,284,255
FUND BALANCE, JANUARY 1		4,331,436	
FUND BALANCE, DECEMBER 31		$ 5,115,691	

(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 December 31, 2025

	Original and Final Budget	Actual	Variance Over (Under)
REVENUES			
Investment Income	$ -	$ 52,963	$ 52,963
Total Revenues	-	52,963	52,963
EXPENDITURES			
Current			
Culture and Recreation			
Contracted Services	250,000	30,613	(219,387)
Total Expenditures	250,000	30,613	(219,387)
NET CHANGE IN FUND BALANCE	$ (250,000)	22,350	$ 272,350
FUND BALANCE, JANUARY 1		1,423,829	
FUND BALANCE, DECEMBER 31		$ 1,446,179	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

DISCRETELY PRESENTED COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY
COMBINING BALANCE SHEET
NONMAJOR LIBRARY FUNDS

December 31, 2025

	Special Revenue Funds				Capital Project Fund	
	Gift and Memorial	Ames	IMRF	FICA	Public Library Construction and Repair	Total
ASSETS AND DEFERRED OUTFLOWS OF RESOURCES						
ASSETS						
Cash and Investments	$ 22,468	$ 419,617	$ 399,800	$ 253,348	$ 545,594	$ 1,640,827
Receivables						
Property Taxes, Net	-	-	99,000	99,000	-	198,000
Accrued Interest	-	5,884	-	-	-	5,884
Due from Primary Government	-	-	-	-	54,594	54,594
Total Assets	22,468	425,501	498,800	352,348	600,188	1,899,305
DEFERRED OUTFLOWS OF RESOURCES						
None	-	-	-	-	-	-
Total Deferred Outflows of Resources	-	-	-	-	-	-
TOTAL ASSETS AND DEFERRED OUTFLOWS OF RESOURCES	$ 22,468	$ 425,501	$ 498,800	$ 352,348	$ 600,188	$ 1,899,305

	Special Revenue Funds				Capital Project Fund	
	Gift and Memorial	Ames	IMRF	FICA	Public Library Construction and Repair	Total
LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES						
LIABILITIES						
Accounts Payable	$ 889	$ -	$ -	$ -	$ 63,971	$ 64,860
Escrows and Refundable Deposits	-	-	-	-	12,663	12,663
Total Liabilities	889	-	-	-	76,634	77,523
DEFERRED INFLOWS OF RESOURCES						
Unavailable Revenue - Property Tax	-	-	99,000	99,000	-	198,000
Total Deferred Inflows of Resources	-	-	99,000	99,000	-	198,000
Total Liabilities and Deferred Inflows of Resources	889	-	99,000	99,000	76,634	275,523
FUND BALANCES						
Restricted						
Retirement Purposes	-	-	399,800	253,348	-	653,148
Library	21,579	425,501	-	-	-	447,080
Assigned	-	-	-	-	523,554	523,554
Total Fund Balances	21,579	425,501	399,800	253,348	523,554	1,623,782
TOTAL LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES	$ 22,468	$ 425,501	$ 498,800	$ 352,348	$ 600,188	$ 1,899,305

(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 December 31, 2025

	Special Revenue Funds				Capital Project Fund	
	Gift and Memorial	Ames	IMRF	FICA	Public Library Construction and Repair	Total
REVENUES						
Property Tax	$ -	$ -	$ 200,090	$ 234,091	$ -	$ 434,181
Investment Income	874	18,749	32,408	8,291	32,132	92,454
Rental Income	-	-	-	-	150,983	150,983
Donations	15,900	-	-	-	-	15,900
Miscellaneous	-	-	-	-	54,824	54,824
Total Revenues	16,774	18,749	232,498	242,382	237,939	748,342
EXPENDITURES						
Current						
Culture and Recreation						
Personnel	-	-	281,948	204,197	-	486,145
Contractual	12,447	-	-	-	111,564	124,011
Materials and Supplies	3,328	3,478	-	-	-	6,806
Total Expenditures	15,775	3,478	281,948	204,197	111,564	616,962
NET CHANGE IN FUND BALANCES	999	15,271	(49,450)	38,185	126,375	131,380
FUND BALANCES, JANUARY 1	20,580	410,230	449,250	215,163	397,179	1,492,402
FUND BALANCES, DECEMBER 31	$ 21,579	$ 425,501	$ 399,800	$ 253,348	$ 523,554	$ 1,623,782

(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 December 31, 2025

	Original and Final Budget	Actual	Variance Over (Under)
REVENUES			
Donations	$ 40,800	$ 15,900	$ (24,900)
Investment Income	-	874	874
Total Revenues	40,800	16,774	(24,026)
EXPENDITURES			
Current			
Culture and Recreation			
Contractual	15,460	12,447	(3,013)
Supplies and Materials	5,422	3,328	(2,094)
Capital Outlay	40,000	-	(40,000)
Total Expenditures	60,882	15,775	(45,107)
NET CHANGE IN FUND BALANCE	$ (20,082)	999	$ 21,081
FUND BALANCE, JANUARY 1		20,580	
FUND BALANCE, DECEMBER 31		$ 21,579	

(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
AMES FUND

For the Year Ended December 31, 2025

	Original and Final Budget	Actual	Variance Favorable (Unfavorable)
REVENUES			
Investment Income	$ -	$ 18,749	$ 18,749
Total Revenues	-	18,749	18,749
EXPENDITURES			
Current			
Culture and Recreation			
Materials and Supplies	15,000	3,478	11,522
Total Expenditures	15,000	3,478	11,522
NET CHANGE IN FUND BALANCE	$ (15,000)	15,271	$ 7,227
FUND BALANCE, JANUARY 1		410,230	
FUND BALANCE, APRIL 30		$ 425,501	

(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 December 31, 2025

	Original and Final Budget	Actual	Variance Over (Under)
REVENUES			
Property Taxes	$ 200,000	$ 200,090	$ 90
Investment Income	-	32,408	32,408
Total Revenues	200,000	232,498	32,498
EXPENDITURES			
Current			
Culture and Recreation			
Personnel Services	331,397	281,948	(49,449)
Total Expenditures	331,397	281,948	(49,449)
NET CHANGE IN FUND BALANCE	$ (131,397)	(49,450)	$ 81,947
FUND BALANCE, JANUARY 1		449,250	
FUND BALANCE, DECEMBER 31		$ 399,800	

(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 December 31, 2025

	Original and Final Budget	Actual	Variance Over (Under)
REVENUES			
Property Taxes	$ 234,000	$ 234,091	$ 91
Investment Income	-	8,291	8,291
Total Revenues	234,000	242,382	8,382
EXPENDITURES			
Current			
Culture and Recreation			
Personnel Services	234,000	204,197	(29,803)
Total Expenditures	234,000	204,197	(29,803)
NET CHANGE IN FUND BALANCE	$ -	38,185	$ 38,185
FUND BALANCE, JANUARY 1		215,163	
FUND BALANCE, DECEMBER 31		$ 253,348	

(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 December 31, 2025

	Original and Final Budget	Actual	Variance Over (Under)
REVENUES			
Rental Income	$ 143,445	$ 150,983	$ 7,538
Investment Income	-	32,132	32,132
Miscellaneous	-	54,824	54,824
Total Revenues	143,445	237,939	94,494
EXPENDITURES			
Current			
Culture and Recreation			
Contractual Services	143,445	111,564	(31,881)
Total Expenditures	143,445	111,564	(31,881)
NET CHANGE IN FUND BALANCE	$ -	126,375	$ 126,375
FUND BALANCE, JANUARY 1		397,179	
FUND BALANCE, DECEMBER 31		$ 523,554	

(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.	150-159
Revenue Capacity These schedules contain information to help the reader assess the City's most significant local revenue source, the property tax.	160-163
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.	164-168
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.	169-170
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.	171-173

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	2017	2018	2019	2020
GOVERNMENTAL ACTIVITIES				
Net Investment in Capital Assets	$ 176,078,381	$ 175,911,065	$ 173,931,309	$ 174,038,413
Restricted	7,369,493	8,417,145	8,500,749	9,379,343
Unrestricted (Deficit)	(20,991,234)	(27,233,715)	(26,053,960)	(31,443,463)
TOTAL GOVERNMENTAL ACTIVITIES	$ 162,456,640	$ 157,094,495	$ 156,378,098	$ 151,974,293
BUSINESS-TYPE ACTIVITIES				
Net Investment in Capital Assets	$ 44,551,283	$ 44,397,118	$ 44,395,007	$ 49,163,769
Unrestricted	6,510,946	7,018,743	8,979,964	8,040,946
TOTAL BUSINESS-TYPE ACTIVITIES	$ 51,062,229	$ 51,415,861	$ 53,374,971	$ 57,204,715
PRIMARY GOVERNMENT				
Net Investment in Capital Assets	$ 220,629,664	$ 220,308,183	$ 218,326,316	$ 223,202,182
Restricted	7,369,493	8,417,145	8,500,749	9,379,343
Unrestricted (Deficit)	(14,480,288)	(20,214,972)	(17,073,996)	(23,402,517)
TOTAL PRIMARY GOVERNMENT	$ 213,518,869	$ 208,510,356	$ 209,753,069	$ 209,179,008

The City implemented GASB Statement No. 68 in 2016.

*The City changed its fiscal year from April 30 to December 31 effective December 31, 2024.

Data Source

Audited Financial Statements

2021	2022	2023	2024	2024*	2025
$ 177,510,754	$ 175,285,923	$ 176,875,488	$ 181,837,388	$ 188,351,947	$ 197,349,150
12,269,407	12,059,384	11,849,081	10,649,313	7,954,824	7,107,524
(25,836,721)	(12,047,193)	(3,745,443)	2,281,808	13,543,481	22,750,903
$ 163,943,440	$ 175,298,114	$ 184,979,126	$ 194,768,509	$ 209,850,252	$ 227,207,577
$ 52,160,171	$ 54,063,611	$ 54,686,616	$ 55,271,549	$ 62,311,102	$ 67,347,058
8,306,998	10,756,654	12,460,252	19,295,826	20,798,952	25,756,583
$ 60,467,169	$ 64,820,265	$ 67,146,868	$ 74,567,375	$ 83,110,054	$ 93,103,641
$ 229,670,925	$ 229,349,534	$ 231,562,104	$ 237,108,937	$ 250,663,049	$ 264,696,208
12,269,407	12,059,384	11,849,081	10,649,313	7,954,824	7,107,524
(17,529,723)	(1,290,539)	8,714,809	21,577,634	34,342,433	48,507,486
$ 224,410,609	$ 240,118,379	$ 252,125,994	$ 269,335,884	$ 292,960,306	$ 320,311,218

CITY OF CRYSTAL LAKE, ILLINOIS

CHANGE IN NET POSITION

Last Ten Fiscal Years

Fiscal Year	2017	2018	2019	2020
EXPENSES				
Governmental Activities				
General Government	$ 9,186,944	$ 9,480,281	$ 8,975,593	$ 10,132,372
Public Safety	28,675,754	28,257,439	28,418,257	30,628,583
Highways and Streets	8,803,178	9,075,738	10,526,101	10,577,802
Culture and Recreation	1,202,081	1,240,815	1,316,230	1,295,958
Interest	434,677	395,280	357,479	295,700
Total Governmental Activities Expenses	47,466,743	48,302,634	48,449,553	49,593,660
BUSINESS-TYPE ACTIVITIES				
Waterworks and Sewerage	10,911,625	11,871,081	12,508,300	13,345,604
Total Business-Type Activities Expenses	10,911,625	11,871,081	12,508,300	13,345,604
TOTAL PRIMARY GOVERNMENT EXPENSES	$ 59,214,259	$ 60,320,634	$ 62,101,960	$ 66,276,019
PROGRAM REVENUES				
Governmental Activities				
Charges for Services				
General Government	$ 1,151,113	$ 1,278,712	$ 1,769,715	$ 1,221,025
Public Safety	4,548,947	4,675,869	4,759,684	4,815,622
Highways and Streets	216,074	227,659	207,974	440,929
Culture and Recreation	626,341	652,572	637,618	399,884
Operating Grants and Contributions				
General Government	-	-	-	-
Public Safety	240,876	169,325	318,273	28,361
Highways and Streets	1,064,996	1,072,190	1,076,674	2,008,677
Capital Grants and Contributions				
Public Safety	-	-	-	-
Highways and Streets	305,691	1,023,140	488,055	120,168
Culture and Recreation	23,132	4,370	4,638	758,751
Total Governmental Activities Program Revenues	8,177,170	9,103,837	9,262,631	9,793,417
Business-Type Activities				
Charges for Services				
Waterworks and Sewerage	11,182,267	11,967,058	13,953,200	14,279,570
Operating Grants and Contributions	-	3,500	-	-
Capital Grants and Contributions	113,616	-	-	69,920
Total Business-Type Activities Program Revenues	11,295,883	11,970,558	13,953,200	14,349,490
TOTAL PRIMARY GOVERNMENT PROGRAM REVENUES	$ 19,473,053	$ 21,074,395	$ 23,215,831	$ 24,142,907

2021	2022	2023	2024	2024*	2025
$ 8,086,815	$ 7,181,840	$ 9,204,627	$ 8,868,981	$ 6,607,702	$ 5,561,299
26,072,431	26,893,048	30,424,252	30,928,000	21,450,742	31,384,143
9,917,045	9,192,114	11,473,336	11,648,259	8,415,627	17,218,966
1,059,755	1,289,476	1,558,416	1,745,214	1,556,194	1,605,806
134,854	296,979	250,474	202,288	105,744	146,973
52,930,415	45,270,900	44,853,457	52,911,105	38,136,009	55,917,187
13,923,480	13,221,966	15,048,735	14,538,180	9,398,839	16,463,198
13,923,480	13,221,966	15,048,735	14,538,180	9,398,839	16,463,198
$ 59,194,380	$ 58,075,423	$ 67,959,840	$ 67,930,922	$ 47,534,848	$ 72,380,385
$ 1,300,137	$ 1,186,320	$ 1,268,491	$ 1,715,823	$ 530,052	$ 556,849
4,819,013	5,731,210	5,968,139	5,753,213	6,735,183	8,007,195
217,594	234,576	251,923	269,142	603,843	789,013
278,033	530,037	545,769	623,701	565,835	676,249
-	-	-	-	21,800	178,199
2,351,705	172,244	67,724	136,057	57,594	132,571
2,929,526	2,574,252	2,170,297	1,797,521	1,236,094	1,838,408
-	-	595,105	57,734	-	51,273
1,880	-	1,687,500	-	-	-
2,053,878	199,629	318,683	608,083	-	-
13,951,766	10,628,268	12,873,631	10,961,274	9,750,401	12,229,757
15,285,114	15,323,203	15,397,219	16,775,808	11,439,343	17,624,723
-	-	-	-	-	-
609,019	1,165,579	109,003	-	-	600,000
15,894,133	16,488,782	15,506,222	16,775,808	11,439,343	18,224,723
$ 29,845,899	$ 27,117,050	$ 28,379,853	$ 27,737,082	$ 21,189,744	$ 30,454,480

CITY OF CRYSTAL LAKE, ILLINOIS

CHANGE IN NET POSITION (Continued)

Last Ten Fiscal Years

Fiscal Year	2017	2018	2019	2020
NET (EXPENSE) REVENUE				
Governmental Activities	$ (40,125,464)	$ (39,345,716)	$ (40,331,029)	$ (43,136,998)
Business-Type Activities	384,258	99,477	1,444,900	1,003,886
TOTAL PRIMARY GOVERNMENT NET (EXPENSE) REVENUE	$ (39,741,206)	$ (39,246,239)	$ (38,886,129)	$ (42,133,112)
GENERAL REVENUES AND OTHER CHANGES IN NET POSITION				
Governmental Activities				
Taxes				
Property	$ 12,368,764	$ 12,499,058	$ 12,985,292	$ 13,034,033
Home Rule Sales	5,078,986	5,159,592	5,403,739	5,296,696
Auto Rental	43,751	40,230	43,839	42,370
Franchise Fees	615,070	728,314	670,865	700,274
Telecommunications	1,155,832	1,076,925	988,663	829,847
Hotel/Other	357,772	408,156	393,659	1,478,225
Intergovernmental				
Personal Property Replacement	160,573	147,318	140,488	153,893
State Sales and Use	12,310,138	12,595,524	13,321,347	13,315,600
State Income Tax	3,841,569	3,707,369	4,215,078	4,008,499
Investment Income	484,987	334,737	1,036,053	1,317,219
Miscellaneous	664,177	920,423	498,526	2,295,775
Transfers	-	-	(82,917)	-
Total Governmental Activities	37,081,619	37,617,646	39,614,632	42,472,431
Business-Type Activities				
Other Tax	-	-	-	1,000,000
Grants - Unrestricted	-	-	-	-
Investment Income	(12,899)	(3,132)	283,436	578,038
Miscellaneous	98,016	257,285	147,859	297,458
Transfers	-	-	82,917	-
Total Business-Type Activities	85,117	254,153	514,212	1,875,496
TOTAL PRIMARY GOVERNMENT	$ 37,166,736	$ 37,871,799	$ 40,128,844	$ 44,347,927
CHANGE IN NET POSITION				
Governmental Activities	$ (3,043,845)	$ (1,728,070)	$ (716,397)	$ (664,567)
Business-Type Activities	469,375	353,630	1,959,112	2,879,382
TOTAL PRIMARY GOVERNMENT CHANGE IN NET POSITION	$ (2,574,470)	$ (1,374,440)	$ 1,242,715	$ 2,214,815

The City implemented GASB Statement No. 68 in 2016.

*The City changed its fiscal year from April 30 to December 31 effective December 31, 2024.

Data Source

Audited Financial Statements

2021	2022	2023	2024	2024*	2025
$ (31,319,134)	$ (34,225,189)	$ (40,037,474)	$ (42,431,468)	$ (28,385,608)	$ (43,687,430)
1,970,653	3,266,816	457,487	2,237,628	2,040,504	1,761,525
$ (29,348,481)	$ (30,958,373)	$ (39,579,987)	$ (40,193,840)	$ (26,345,104)	$ (41,925,905)
$ 13,698,616	$ 13,693,963	$ 14,543,492	$ 15,248,645	$ 15,750,945	$ 16,681,802
5,523,531	6,652,098	6,826,463	7,179,057	7,614,329	13,400,568
39,076	59,236	60,825	58,694	46,878	57,141
620,139	643,023	604,830	543,973	304,973	431,295
664,080	589,605	557,117	528,630	353,276	528,858
2,062,893	2,374,264	2,344,342	979,355	827,413	1,058,837
166,446	383,730	526,372	376,351	178,412	212,754
14,035,251	15,405,431	15,819,262	16,687,890	12,009,139	17,961,658
4,670,667	5,835,642	6,506,600	6,592,621	4,569,869	7,262,285
375,853	(1,716,158)	329,908	1,924,376	1,984,179	3,184,668
1,999,312	1,946,219	1,716,455	2,199,979	1,751,171	2,732,262
-	(287,190)	-	(98,720)	(1,163,284)	(3,277,361)
43,855,864	45,579,863	49,835,666	52,220,851	44,227,300	60,234,767
1,000,000	999,998	1,000,000	2,596,683	1,444,854	2,773,008
-	-	-	1,326,955	3,108,262	743,832
154,482	(366,107)	246,960	936,253	797,866	1,001,813
137,319	165,199	638,101	224,268	135,138	436,048
-	287,190	-	98,720	1,163,284	3,277,361
1,291,801	1,086,280	1,885,061	5,182,879	6,649,404	8,232,062
$ 45,147,665	$ 46,666,143	$ 51,720,727	$ 57,403,730	$ 50,876,704	$ 68,466,829
$ 12,536,730	$ 11,354,674	$ 9,798,192	$ 9,789,383	$ 15,841,692	$ 16,547,337
3,262,454	4,353,096	2,342,548	7,420,507	8,689,908	9,993,587
$ 15,799,184	$ 15,707,770	$ 12,140,740	$ 17,209,890	$ 24,531,600	$ 26,540,924

CITY OF CRYSTAL LAKE, ILLINOIS

FUND BALANCES OF GOVERNMENTAL FUNDS

Last Ten Fiscal Years

Fiscal Year	2017	2018	2019	2020
GENERAL FUND				
Nonspendable	$ 2,295,685	$ 2,455,422	$ 2,513,094	$ 3,146,413
Committed	3,128	3,796	37,611	122,612
Unrestricted				
Assigned	2,584,111	1,848,473	2,620,028	3,632,706
Unassigned	9,616,898	11,533,098	14,172,882	15,479,489
TOTAL GENERAL FUND	$ 14,499,822	$ 15,840,789	$ 19,343,615	$ 22,381,220
ALL OTHER GOVERNMENTAL FUNDS				
Nonspendable	$ 4,923	$ 46,355	$ 47,313	$ 7,868
Restricted	7,910,749	8,883,168	9,060,963	9,379,343
Committed	-	-	253,534	332,702
Unrestricted				
Assigned	7,044,977	6,069,668	5,871,826	6,649,886
Unassigned (Deficit)	-	-	-	-
TOTAL ALL OTHER GOVERNMENTAL FUNDS	$ 14,960,649	$ 14,999,191	$ 15,233,636	$ 16,369,799

*The City changed its fiscal year from April 30 to December 31 effective December 31, 2024.

Data Source

Audited Financial Statements

2021	2022	2023	2024	2024*	2025
$ 3,282,256	$ 4,210,068	$ 4,521,627	$ 5,314,416	$ 5,391,107	$ 7,446,270
338,750	424,350	583,848	865,295	1,013,375	1,143,778
4,687,516	347,797	368,929	2,108,555	2,174,184	539,487
13,447,755	14,768,666	15,422,765	15,399,501	13,526,219	17,540,573
$ 21,756,277	$ 19,750,881	$ 20,897,169	$ 23,687,767	$ 22,104,885	$ 26,670,108
$ 219,758	$ 304,461	$ 383,467	$ 432,596	$ 1,075,851	$ 913,443
12,269,407	12,059,384	11,849,081	10,649,313	7,954,824	7,107,524
543,117	632,363	798,362	1,082,161	1,236,584	1,370,312
9,763,042	21,769,082	26,190,667	27,484,691	38,735,137	43,249,625
(23,919)	(95,214)	(181,191)	(186,773)	(156,401)	(1,306,026)
$ 22,771,405	$ 34,670,076	$ 39,040,386	$ 39,461,988	$ 48,845,995	$ 51,334,878

CITY OF CYRSTAL LAKE, ILLINOIS

CHANGES IN FUND BALANCES OF GOVERNMENTAL FUNDS

Last Ten Fiscal Years

Fiscal Year	2017	2018	2019	2020
REVENUES				
Property Taxes	$ 12,368,764	$ 12,499,057	$ 12,985,292	$ 13,034,033
Other Taxes	7,251,411	7,317,786	7,500,765	8,347,412
Intergovernmental	17,740,346	18,841,214	18,972,402	19,559,437
Charges for Services	5,259,621	5,264,409	5,567,308	5,239,878
Licenses and Permits	626,878	659,908	887,689	899,643
Fines and Forfeitures	687,186	520,692	465,779	462,293
Developer Donations	-	-	-	410,527
Investment Income	484,987	334,734	1,036,053	1,317,219
Miscellaneous	943,772	1,350,750	1,611,094	2,629,098
Total Revenues	45,362,965	46,788,550	49,026,382	51,899,540
EXPENDITURES				
General Government	8,176,893	8,312,721	8,212,507	9,121,535
Public Health and Safety	23,956,258	24,143,224	25,231,400	25,551,179
Public Works	7,122,954	5,426,131	5,761,105	5,948,684
Culture and Recreation	736,944	723,546	743,393	661,596
Capital Outlay	4,559,275	4,877,081	3,491,356	6,150,077
Debt Service				
Principal	1,426,983	1,447,120	1,496,632	9,975,381
Interest and Fiscal Charges	475,339	479,218	411,984	228,933
Total Expenditures	46,454,646	45,409,041	45,348,377	57,637,385
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	(1,091,681)	1,379,509	3,678,005	(5,737,845)
OTHER FINANCING SOURCES (USES)				
Transfers In	7,315,265	6,702,316	3,098,328	6,609,374
Transfers (Out)	(7,315,265)	(6,702,316)	(3,098,328)	(6,609,374)
Bonds Issued	-	-	-	7,954,054
Premium (Discount) on Bonds Issued	-	-	-	787,327
Payment to Refunded Bond Escrow	-	-	-	-
Lease Issuance	-	-	59,266	813,338
SBITA Issuance	-	-	-	-
Installment Contract Issuance	-	-	-	-
Sale of Capital Assets	-	-	-	52,807
Total Other Financing Sources (Uses)	-	-	59,266	9,607,526
NET CHANGE IN FUND BALANCES	$ (1,091,681)	$ 1,379,509	$ 3,737,271	$ 3,869,681
DEBT SERVICE AS A PERCENTAGE OF NONCAPITAL EXPENDITURES	4.42%	4.27%	4.20%	18.72%

Note: The increase in debt service as a percentage of noncapital expenditures in 2020 is due to the 2019 refunding bond issues.

*The City changed its fiscal year from April 30 to December 31 effective December 31, 2024.

Data Source

Audited Financial Statements

2021	2022	2023	2024	2024*	2025
$ 13,698,616	$ 13,693,963	$ 14,543,492	$ 15,248,645	$ 15,750,945	$ 16,681,802
8,909,719	10,318,226	10,393,577	9,289,709	9,146,869	15,476,699
24,193,553	24,417,463	25,113,422	26,316,906	18,104,043	27,697,136
4,761,355	5,833,269	5,994,755	6,185,781	7,242,410	8,386,106
1,158,614	1,034,141	1,059,180	1,502,481	807,285	1,018,524
301,362	368,879	528,493	595,639	354,083	624,676
553,878	199,629	-	-	-	-
375,853	(1,716,158)	329,908	1,924,376	1,984,179	3,184,668
2,200,268	2,395,649	3,058,970	2,194,091	1,675,006	2,538,862
56,153,218	56,545,061	61,021,797	63,257,628	55,064,820	75,608,473
8,313,267	7,419,264	7,540,492	8,164,071	5,365,205	8,339,629
25,839,379	26,974,821	28,930,616	29,450,821	22,563,198	32,434,961
6,188,853	6,475,910	7,064,744	7,198,141	4,921,141	8,209,043
510,466	776,629	926,822	914,706	700,213	898,716
9,778,291	3,485,976	9,160,231	13,160,786	12,300,871	14,116,985
1,051,080	1,384,794	1,499,329	1,481,851	1,318,693	1,678,963
550,858	395,496	359,007	311,223	260,045	231,849
52,232,194	46,912,890	55,481,241	60,681,599	47,429,366	65,910,146
3,921,024	9,632,171	5,540,556	2,576,029	7,635,454	9,698,327
9,969,342	14,512,565	12,506,632	14,729,482	19,081,975	16,709,859
(10,382,457)	(14,512,565)	(12,506,632)	(14,828,202)	(20,245,259)	(19,987,220)
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
2,483,808	125,043	157,233	491,512	245,697	239,182
-	-	-	-	359,326	110,976
-	-	-	-	119,398	21,657
195,719	136,061	-	62,188	87,722	261,325
2,266,412	261,104	157,233	454,980	(351,141)	(2,644,221)
$ 6,187,436	$ 9,893,275	$ 5,697,789	$ 3,031,009	$ 7,284,313	$ 7,054,106
3.56%	3.88%	3.72%	3.52%	4.14%	3.50%

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
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%
2022	2,144,058	1,013,312,568	296,394,616	76,805,530	1,670,033	2,387,892	1,392,714,697	1.0382	4,178,144,091	33.33%
2023	2,339,725	1,103,721,571	317,920,939	80,953,603	1,770,279	2,580,804	1,509,286,921	0.9868	4,527,860,763	33.33%
2024	2,919,314	1,253,103,992	347,136,556	88,537,396	1,882,268	2,448,166	1,696,027,692	0.9093	5,088,083,076	33.33%
2025	3,167,347	1,370,219,460	365,295,300	96,184,549	4,703,504	2,461,643	1,842,031,803	0.8615	5,526,095,409	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 value.

Data Source

McHenry County Clerk

CITY OF CRYSTAL LAKE, ILLINOIS

PROPERTY TAX RATES - DIRECT AND OVERLAPPING GOVERNMENTS

Last Ten Levy Years

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Operating										
Municipal Retirement	0.0755	0.0796	0.0868	0.0914	0.0849	0.0958	0.1313	0.1372	0.1461	0.1540
Police Pension	0.2178	0.2354	0.2394	0.2500	0.2697	0.2353	0.2242	0.2083	0.2219	0.2022
School Cross Guard	0.0045	0.0048	0.0050	0.0052	0.0043	0.0044	0.0046	0.0048	0.0050	0.0053
Fire Protection	0.4215	0.4529	0.5041	0.5276	0.5383	0.5501	0.5710	0.5761	0.5992	0.6315
Firemen Pension	0.1422	0.1366	0.1514	0.1641	0.1771	0.1625	0.1569	0.1609	0.1729	0.1556
Total City of Crystal Lake	0.8615	0.9093	0.9868	1.0382	1.0743	1.0481	1.0879	1.0873	1.1452	1.1485
Crystal Lake Public Library	0.2930	0.3093	0.3374	0.3550	0.3674	0.3755	0.3897	0.3997	0.4210	0.4345
McHenry County	0.4987	0.5231	0.6649	0.6982	0.7365	0.7621	0.7868	0.8317	0.9019	1.0539
District 47	3.2523	3.4282	3.6730	3.7431	3.8048	3.8548	3.8851	3.9469	4.0463	4.1616
District 155	2.1349	2.2462	2.4096	2.4353	2.1383	2.1636	2.5236	2.5646	2.6953	2.7749
Debt Service										
District 47	-	-	-	0.0065	-	-	-	-	0.2143	0.2119
District 155	0.0281	0.0304	0.0341	0.0421	0.3371	0.3485	0.0466	0.0485	0.0066	0.0537
Total Tax Rate										
City of Crystal Lake	0.8615	0.9093	0.9868	1.0382	1.0743	1.0481	1.0879	1.0873	1.1452	1.1485
Crystal Lake Public Library	0.2930	0.3093	0.3374	0.3550	0.3674	0.3755	0.3897	0.3997	0.4210	0.4345
McHenry County	0.4987	0.5231	0.6649	0.6982	0.7365	0.7621	0.7868	0.8317	0.9019	1.0539
District 47	3.2523	3.4282	3.6730	3.7496	3.8048	3.8548	3.8851	3.9469	4.2607	4.3735
District 155	2.1630	2.2766	2.4437	2.4774	2.4754	2.5121	2.5702	2.6130	2.7019	2.8286
Other										
College District 528 MCC	0.2446	0.2597	0.2821	0.3060	0.3297	0.3433	0.3564	0.3655	0.3847	0.4066
McHenry County Conservation	0.1769	0.1876	0.2030	0.2125	0.2219	0.2236	0.2286	0.2380	0.2449	0.2588
Crystal Lake Park District	0.4051	0.4224	0.4500	0.4629	0.4703	0.4813	0.4886	0.5003	0.5178	0.5310
Township (Algonquin)	0.0408	0.0439	0.0489	0.0524	0.0543	0.0558	0.0573	0.0603	0.0638	0.0712
Road and Bridge (Algonquin)	0.1012	0.1059	0.1177	0.1201	0.1231	0.1265	0.1323	0.1417	0.1527	0.1705

Data Source

McHenry County Clerk.

CITY OF CRYSTAL LAKE, ILLINOIS

PRINCIPAL PROPERTY TAXPAYERS

Current Year and Nine Years Ago

		2025			2016		
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**
Chern Skyridge LLC	Residential	$ 14,478,055	1	0.96%			
Continental 544 Fund LLC	Residential	12,360,280	2	0.82%			
PMAT Crystal, LLC	Commercial	10,660,676	3	0.71%			
KPR US LLC	Industrial	8,759,938	4	0.58%			
Cunat Exc III Darlington	Residential	7,601,010	5	0.50%			
Chern Randall Baric Randall	Residential	7,355,454	6	0.49%			
Centro Bradley Crystal Lake	Commercial	6,552,150	7	0.43%			
Stag Industrial Holdings	Industrial	6,303,372	8	0.42%			
Crystal Lake LP	Commercial	5,685,578	9	0.38%	$ 3,253,410	10	0.31%
95 East LLC	Residential	4,555,197	10	0.30%			
Skyridge Partners II, LLC	Residential				8,119,697	1	0.79%
Crystal Point LLC	Commercial				7,108,357	2	0.69%
Bradley Oper. Ltd. Partnership	Commercial				6,037,186	3	0.58%
Cobalt Industrail	Industrial				5,360,450	4	0.52%
ARCH Crystal Lake	Residential				4,966,561	5	0.48%
Tyco Healthcare Group	Manufacturing				4,591,772	6	0.44%
Walmart Real Est Business	Commercial				4,169,193	7	0.40%
Watermark Crystal Lake	Residential				3,578,425	8	0.35%
Northern IL Medical Center	Healthcare				3,498,295	9	0.34%
		$ 84,311,710		6.05%	$ 50,683,346		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 December 31,	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
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
2023	13,865,914	13,847,890	99.87	-	13,847,890	99.87
2024	14,459,457	14,441,441	99.88	-	14,441,441	99.88
2024*	14,893,700	14,807,230	99.42	-	14,807,230	99.42
2025	15,421,405	15,425,817	100.03	-	15,425,817	100.03

*The City changed its fiscal year from April 30 to December 31 effective December 31, 2024.

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 December 31,	**General Obligation Bonds**	**Unamortized Bond Premium**	**Installment Contract**	**Lease Liability**	**SBITA Liability**	**General Obligation Bonds**	**Notes Payable**
2017	$ 13,453,551	$ 30,379	$ -	$ -	$ -	$ 20,364,550	$ 10,426,422
2018	11,988,542	12,491	-	-	-	18,270,226	15,537,661
2019	10,473,372	(6,047)	-	54,611	-	16,108,783	15,235,751
2020	9,339,638	794,276	-	780,680	-	20,301,671	14,389,153
2021	7,716,268	708,630	-	2,817,479	-	17,598,732	13,525,659
2022	6,967,332	623,693	-	2,293,855	-	15,712,668	16,266,699
2023	6,151,361	530,758	-	1,176,190	-	21,398,639	18,407,107
2024	5,327,518	436,973	-	986,480	-	19,367,482	18,251,057
2024*	4,483,007	350,345	119,398	741,834	299,322	17,266,993	17,506,235
2025	3,478,491	268,844	103,355	300,414	260,753	25,626,509	16,528,557

*The City changed its fiscal year from April 30 to December 31 effective December 31, 2024.

Business-Type Activities					
Unamortized Bond Premium	Lease Liability	SBITA Liability	Total Primary Government	Percentage of Personal Income	Per Capita
$ 822,722	$ -	$ -	$ 45,097,624	3.17%	$ 1,107
741,277	-	-	46,550,197	3.36%	1,143
658,204	59,664	-	42,584,338	3.07%	1,045
1,187,033	160,682	-	46,953,133	3.39%	1,152
1,107,355	501,116	-	43,975,239	2.67%	1,092
994,313	415,156	-	43,273,716	2.70%	1,075
700,101	321,998	-	48,686,154	2.91%	1,209
569,011	215,466	-	45,153,987	2.50%	1,121
527,068	199,307	-	41,493,509	2.23%	1,030
910,088	95,795	302,505	47,875,311	2.56%	1,189

CITY OF CRYSTAL LAKE, ILLINOIS

RATIOS OF GENERAL BONDED DEBT OUTSTANDING

Last Ten Fiscal Years

Fiscal Year Ended December 31,	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
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
2023	27,550,000	1,230,859	329,055	28,451,804	2.04%	706.54
2024	24,695,000	1,005,984	-	25,700,984	1.70%	638.23
2024*	21,750,000	877,413	-	22,627,413	1.33%	561.91
2025	29,105,000	1,178,932	-	30,283,932	1.64%	752.04

*The City changed its fiscal year from April 30 to December 31 effective December 31, 2024.

Notes: Population data can be found at page 169 - demographic and economic statistics.

Property value data can be found at pages 160 - assessed value and actual value of taxable property.

CITY OF CRYSTAL LAKE, ILLINOIS

DIRECT AND OVERLAPPING GOVERNMENTAL ACTIVITIES DEBT,
UNAMORTIZED BOND PREMIUM AND CAPITAL LEASES

December 31, 2025

Governmental Unit	Debt	Applicable to the City Percent	Applicable to the City Amount
Bonded Debt	$ 3,478,491		
Unamortized Bond Premium	268,844		
Installment Contract	103,355		
Lease Liability	300,414		
SBITA Liability	260,753		
Total City of Crystal Lake	4,411,857	100%	$ 4,411,857
Overlapping:			
School District Number 155	22,510,000	41.34%	9,306,675
School District Number 46	22,110,000	18.96%	4,191,479
Elgin Community College Number 509	164,275,000	0.002%	3,970
School District Number 200	60,355,700	0.95%	574,449
School District Number 300	176,815,000	0.01%	13,664
McHenry County Conservation District	25,985,000	13.51%	3,510,927
Lake in the Hills Sanitary District	2,320,000	6.48%	150,424
Crystal Lake Park District	11,754,065	75.57%	8,882,135
Cary Park District	12,840,395	0.12%	15,162
Huntley Park District	14,945,000	0.57%	84,629
Total others	513,910,160		26,733,514
Total overlapping debt	$ 518,322,017		$ 31,145,371

CITY OF CRYSTAL LAKE, ILLINOIS

LEGAL DEBT MARGIN INFORMATION

December 31, 2025

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 foregoing percentage amounts."

CITY OF CRYSTAL LAKE, ILLINOIS

DEMOGRAPHIC AND ECONOMIC STATISTICS

Last Ten Fiscal Years

Fiscal Year Ended December 31,	Estimated Population (1)	Personal Income	Per Capita Personal Income (2)	School Enrollment (3)	Unemployment Rate (4)	
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%	
2023	40,269	1,671,445,383	41,507	12,647	3.6%	
2024	40,269	1,808,521,059	44,911	12,545	3.5%	
2024*	40,269	1,860,387,531	46,199	12,188	3.7%	
2025	40,269	1,871,380,968	46,472	12,036	3.7%	

*The City changed its fiscal year from April 30 to December 31 effective December 31, 2024.

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%
Mercyhealth	732	2	1.82%
Crystal Lake School District 155	725	3	1.80%
McHenry County College	500	4	1.24%
Knaack Manufacturing	500	5	1.24%
Aptar Group	475	6	1.18%
Crystal Lake Park District	419	7	1.04%
City of Crystal Lake	351	8	0.87%
Walmart	350	9	0.87%
General Kinematics	300	10	0.74%
Clayens	230	11	0.57%
Technipaq	160	12	0.40%
	6,270		15.57%

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

	2025	2024*	2024	2023	2022	2021	2020	2019	2018	2017
GENERAL GOVERNMENT	31.50	30.50	30.50	30.05	30.05	29.95	37.25	37.75	38.75	38.75
PUBLIC SAFETY										
Police	88.50	88.70	78.70	78.70	77.70	77.70	77.75	77.75	77.75	78.75
Fire	81.00	80.00	68.00	67.50	67.50	67.50	67.50	67.50	67.50	67.50
HIGHWAYS AND STREETS										
Administration	4.50	4.50	4.50	5.75	4.75	3.25	4.25	4.25	4.25	5.25
Engineering	8.00	8.00	8.00	7.00	7.00	7.00	0.00	0.00	0.00	0.00
Fleet and Facilities	8.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	6.50
Maintenance	15.00	15.00	15.00	15.00	15.00	15.00	17.00	17.00	18.00	18.00
WATERWORKS AND SEWERAGE	29.00	29.00	29.00	29.00	29.00	30.00	28.00	28.00	28.00	30.00
TOTAL	265.50	262.70	240.70	240.00	238.00	237.40	238.75	239.25	241.25	244.75

*The City changed its fiscal year from April 30 to December 31 effective December 31, 2024.

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

	2025	2024*	2024	2023	2022	2021	2020	2019	2018	2017
Police										
Physical arrests	822	643	899	891	642	611	769	854	838	905
Parking violations	3,352	2,100	3,754	3,090	2,278	2,019	3,228	2,339	3,310	3,742
Traffic violations	4,190	3,101	4,456	9,434	3,379	3,697	8,788	9,937	10,910	11,869
Fire										
Number of calls answered	7,862	5,182	7,487	7,642	6,704	6,283	6,799	6,345	6,228	5,894
Inspections	1,152	761	967	1,277	743	588	853	957	981	650
Highways and Streets										
Street resurfacing (lane miles)	8.5	8.9	10.7	10.9	12.3	10.8	10.0	6.9	6.9	8.3
Water										
New connections	115	81	205	103	99	123	76	19	8	12
Water main breaks	27	8	26	15	25	22	21	28	19	24
Average daily consumption (millions of gallons)	3.98	3.70	3.63	4.20	4.10	3.87	4.01	3.85	3.85	3.90
Wastewater										
Average daily sewage treatment (millions of gallons)	3.74	3.68	3.84	4.19	3.84	4.77	5.00	4.80	4.80	4.80
Library										
Circulation										
Physical materials	470,318	326,343	481,611	489,613	444,589	115,152	N/A	N/A	N/A	N/A
e-materials	125,072	76,362	104,088	90,121	85,340	94,193	N/A	N/A	N/A	N/A
Reference Questions	67,134	44,050	61,815	62,697	46,152	13,592	N/A	N/A	N/A	N/A
Cardholders	19,583	18,951	17,685	17,685	18,680	21,109	N/A	N/A	N/A	N/A
Programs										
Number	1,097	681	1,015	1,012	921	1,020	N/A	N/A	N/A	N/A
Attendance	47,563	33,190	47,615	51,325	38,162	88,730	N/A	N/A	N/A	N/A

*The City changed its fiscal year from April 30 to December 31 effective December 31, 2024.

N/A - data not available

Data Source

City and Library records

CITY OF CRYSTAL LAKE, ILLINOIS

CAPITAL ASSETS STATISTICS

Last Ten Fiscal Years

	2025	2024*	2024	2023	2022	2021	2020	2019	2018	2017
PUBLIC SAFETY										
Police										
Stations	1	1	1	1	1	1	1	1	1	1
Patrol units	24	23	22	22	22	22	19	19	19	23
Fire										
Stations	3	3	3	3	3	3	3	3	3	3
Highways and Streets										
Streets (miles)	177	177	177	176	176	176	176	176	176	160
Streetlights	2,417	2,417	2,417	2,417	2,417	2,417	2,417	2,417	2,417	2,417
Traffic signals	35	35	35	33	33	33	33	33	33	33
Culture and Recreation										
Parks acreage	450	450	450	450	450	450	450	450	450	450
Water										
Water mains (miles)	242	240	240	240	240	240	236	230	230	230
Fire hydrants	3,274	3,263	3,263	3,206	3,234	3,181	3,122	3,122	3,122	3,114
Maximum daily capacity (million of gallons)	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.54
Sewer										
Sanitary sewers (miles)	160	165	165	165	165	165	161	166	166	166
Storm sewers (miles)	127	122	122	122	122	122	115	114	60	60
Maximum daily treatment (millions of gallons)	19.50	19.50	19.50	19.50	19.50	19.50	19.50	19.50	19.50	19.50

*The City changed its fiscal year from April 30 to December 31 effective December 31, 2024.

Data Source

City records

CONTINUING DISCLOSURE

Certificate of Coverage

Name and Address of Agency	Name and Address of Member
IRMA 999 Oakmont Plaza Drive, Suite 310 Westmont, IL 60559 (708) 562-0300	City of Crystal Lake 100 W. Woodstock St. Crystal Lake, IL 60014

Scope of Coverage

This certificate is issued as a matter of information only and confers no rights upon the recipient. This certificate does not amend, extend or alter the coverages provided to the member named above. IRMA is a joint municipal risk pool established by contracting units of local government pursuant to Article VII, Section 10 of the Illinois Constitution and the Intergovernmental Cooperation Act, 5 ILCS 220/ et. seq. This is to certify that the member named above is in good standing with the pool and coverages listed below are provided by IRMA to the member named above for the Coverage Term indicated. This coverage is subject to all terms and conditions of the IRMA Bylaws and all terms, provisions and exclusions of the Coverage Documents, and any applicable contract(s) of commercial insurance.

Scope of Coverage	Coverage Document	Coverage Dates	Limits Each Occurrence	
General Liability ☒ Commercial general liability (occurrence based) ☐ Liquor Liability ☒ General Aggregate	2026IRMA-GL	11/1/2025-11/1/2026	Bodily Injury and Property Damage Combined Personal Injury	$1,000,000 minimum $1,000,000 $1,000,000
Auto Liability ☒ Any auto ☐ Owned ☐ Non-Owned ☐ Hired	2026IRMA-AUTO	11/1/2025-11/1/2026	Bodily Injury and Property Damage Combined	$1,000,000 minimum
Workers' Compensation	SP 4067427	11/1/2025-11/1/2026		Statutory
Employer's Liability	SP 4067427	11/1/2025-11/1/2026		$2,500,000
First Party Property	2026IRMA-PROP	11/1/2025-11/1/2026		$250,000,000
Other				

Description of Operations/Locations/Vehicles/Special Items

Evidence of 2026 IRMA Coverage.

Certificate Holder	Date Issued:
	Authorized Representative, Margo Ely