



CITY OF CRYSTAL LAKE
AGENDA
CITY COUNCIL
REGULAR MEETING
City of Crystal Lake
100 West Woodstock Street, Crystal Lake, IL
City Council Chambers
October 19, 2021
7:00 p.m.

1. **Call to Order**
2. **Roll Call**
3. **Pledge of Allegiance**
4. **Approval of Minutes – October 5, 2021 Regular City Council Meeting**
5. **Proclamation – World Polio Day**
6. **Accounts Payable**
7. **Public Presentation**
The public is invited to make an issue oriented comment on any matter of public concern not otherwise on the agenda. The public comment may be no longer than 5 minutes in duration. Interrogation of the City staff, Mayor or City Council will not be allowed at this time, nor will any comment from the Council. Personal invectives against City staff or elected officials are not permitted.
8. **Mayor's Report**
9. **City Council Reports**
10. **Consent Agenda**
 - a. **Special Event Request, Downtown Crystal Lake/Main Street - Festival of Lights Parade, Parking Restrictions, and Fee Waiver**
 - b. **Elizabeth Ann Seton Church Impactful Women's Group - Class 20 Temporary Liquor License Request**
11. **375 Spruce Lane, Atkinson – Simplified Residential Variation from Article 3-200 to allow a 12-foot rear yard setback, a variation of 8 feet from the 20-foot minimum for a single-story addition**
12. **350 W. Terra Cotta Avenue, Keystone Surfaces – Sign Variations to allow a 60 square-foot freestanding sign, a variation of 10 square feet, that is 9.5 feet in height, a variation of 1.5 feet**
13. **431 N. Walkup Avenue (Veteran Acres Park), Crystal Lake Park District – Special Use Permit to make changes to the lighting standards at the Veteran Acres Park tennis courts**
14. **1200 S. McHenry Avenue (Crystal Lake South High School), High School District 155 – Special Use Permit Amendment to Special Use Permit Ordinance No. 7195 to allow an additional accessory structure and a variation from Article 3-200 to allow a 30-foot tall accessory structure (football scoreboard), a variation of 15 feet; and Application Fee Waiver**
15. **501 Pingree Road, CL Dispensary – Special Use Permit for a Cannabis Dispensary and a Variation from the 500-foot buffer from a religious establishment requirement to allow a 350-foot buffer**
16. **Bid Award – Liquid Anti-Icing and De-Icing Chemicals**

- 17. Amendment to Ordinance No. 7722 for the acquisition of property at 24 S. Oriole Trail**
- 18. Adoption of a 25 mile per hour speed limit on local residential streets**
- 19. Video Gaming Push Tax**
- 20. Annual Audit for the Fiscal Year 2020-2021**
- 21. Council Inquiries and Requests**
- 22. Adjourn to Executive Session for the purpose of discussing matters of pending and probable litigation, the sale, purchase or lease of real property, collective bargaining and personnel**
- 23. Reconvene to Regular Session**
- 24. Adjourn**

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



Agenda Item No: 10a

City Council Agenda Supplement

Meeting Date: October 19, 2021

Item: Special Event Request - Festival of Lights Parade, Parking Restrictions, and Fee Waiver.

Staff Recommendation: Motion to approve the 2021 Festival of Lights Parade to be held on Friday, November 26, 2021, as requested subject to the conditions contained in this agenda supplement and a waiver of the Police Department chargeback fees (~\$1,843).

Staff Contact: Kathryn Cowlin, Director of Community Development
Laurie Fitzgerald, Support Services Coordinator

Background:

Downtown Crystal Lake is requesting approval to hold the annual Festival of Lights Parade on Friday, November 26, 2021 at 7:00 p.m. in Downtown Crystal Lake. Since they are requesting road closures, establishment of temporary no-parking zones, use of City property, and Police Department assistance, this event is classified as a Special Event that requires City Council approval.

The parade participants and vehicles will line up at City Hall and use the far-east entrance/exit off Woodstock Street into City Hall. Parade participants will be asked to use the Alexander Commuter Lot to park their personal vehicles during the parade. During the parade, the Fire Rescue, Police, and Public Works Departments will use the west entrance/exit to City Hall. A map of the parade route has been attached to this agenda supplement.

The following roads will be closed starting at about 6:30 p.m. for the parade route and will open when the route clears at about 8:30 p.m.

- Woodstock Street between Walkup Avenue and Caroline Street, and between Grant Street and Williams Street
- Caroline Street between Woodstock Street and Crystal Lake Avenue
- Crystal Lake Avenue between Caroline Street and Main Street
- Grant Street between Crystal Lake Avenue and Woodstock Street

- Williams Street between Woodstock Street and Crystal Lake Avenue

The road closures are the same as previous years.

In addition, the Downtown Crystal Lake organization is requesting to prohibit parking temporarily along the following streets from 5:00 p.m. until the end of the parade at approximately 8:30 p.m.:

- Both sides of Caroline Street between Woodstock Street and Crystal Lake Avenue,
- Both sides of Franklin Avenue between Williams Street and Walkup Avenue,
- Both sides of Woodstock Street between Grant Street and Williams Street,
- Both sides of Williams Street between Woodstock Street and Crystal Lake Avenue, and
- Both sides of Grant Street between Crystal Lake Avenue and Woodstock Street.

The Crystal Lake Police Department will place “NO PARKING AFTER 5 P.M. BY POLICE ORDER” signs along Caroline Street, Franklin Street, Williams Street, Grant Street, and Woodstock Street. The Downtown Crystal Lake organization will place City-owned barricades and parking cones to restrict parking along Williams Street and Woodstock Street.

City staff has reviewed the petitioner’s request, and does not have concerns regarding the parade and the parking restrictions, providing the following conditions are met:

- 1) The Downtown Crystal Lake organization must coordinate with the Crystal Lake Police Department and the Crystal Lake Public Works Department regarding staffing, signage, and other needs for the parade.
- 2) Signs must be posted restricting parking on the following streets:
 - a. Both sides of Caroline Street between Woodstock Street and Crystal Lake Avenue,
 - b. Both sides of Franklin Avenue between Williams Street and Walkup Avenue,
 - c. Both sides of Woodstock Street between Grant Street and Williams Street,
 - d. Both sides of Williams Street between Woodstock Street and Crystal Lake Avenue, and
 - e. Both sides of Grant Street between Crystal Lake Avenue and Woodstock Street.The signs must be removed after the parade has concluded.
- 3) City-owned barricades and parking cones will be used by the petitioner to block parking on Woodstock Street, both sides of Williams Street and Grant Street. The petitioner must complete and submit a Barricade Borrowing Application.
- 4) The petitioner must continue to work with City staff on how best to control spectators which may include 3-foot tall metal barricades, additional parade marshals, additional police assistance, or other acceptable crowd control measures to ensure the safety of all spectators and participants.
- 5) Any vendor present at this event, or present within the immediate area during the event, must have permission and approval from the Downtown Crystal Lake / Main Street organization, along with the appropriate proof of insurance and a vendor license. In addition, any business conducting a promotional activity must coordinate with the Downtown CL organization to ensure the activity does not conflict with the parade approval.
- 6) All debris created by the event must be cleaned up during and after the event. In addition, GFL Environmental, the City’s refuse contractor, will conduct a special collection following the parade.

- 7) If tents or canopies will be used, the petitioner must contact the Fire Rescue Department for further review.
- 8) Barricades shall be placed so that firefighters are able to move them if emergency vehicles need access.
- 9) All Fire Hydrants shall be accessible.
- 10) Promotional and informational banners and signage are approved via this approval. Please contact the Building Division regarding the details of the signage to be used in conjunction with the event.
- 11) Emergency vehicle access must be maintained throughout the event. Items should not be placed on the roadway to prohibit access, and volunteers should be available to remove barricades to allow emergency vehicles on the roadway if necessary.
- 12) In the case of inclement weather, an alternate date can be approved by the City Manager.

The Police Department estimates that the cost for Police Officer assistance for this event is \$1,843.00 based on previous year's staffing. In previous years, Downtown Main Street has not been charged for the Police Officers. The Downtown Crystal Lake Main Street has requested that Police Department chargeback be waived again this year.

The applicant has been made aware of these recommended conditions and advised to attend the October 19, 2021 City Council meeting to answer any questions.

Votes Required to Pass: Simple majority vote.



Agenda Item No: 10b

**City Council
Agenda Supplement**

Meeting Date: October 19, 2021

Item: Class 20 Temporary Liquor License Request St. Elizabeth Ann Seton Impactful Women's Group

Staff Recommendation: Motion to approve issuance of a Class 20 Temporary Liquor License to St. Elizabeth Ann Seton Impactful Women's Group.

Staff Contact: Eric T. Helm, Deputy City Manager

Background:

The City received a request from St. Elizabeth Ann Seton Impactful Women's Group for the issuance of a Class 20 Temporary Liquor License in order to offer wine, in the package only, as a raffle prize for a fundraiser on Saturday, November 20, 2021. While raffle licenses are approved administratively per the City Code, the issuance of a temporary liquor license requires consideration by the City Council.

The Church will need a temporary liquor license as the awarding of alcoholic liquor as a raffle prize is considered the sale of alcohol by the State Liquor Control Act. The wine raffle prizes will be awarded at the St. Elizabeth Ann Seton Church Community Center, located at 1023 McHenry Avenue, on Saturday, November 20, 2021 and must be picked up by Monday, November 22, 2021.

Section 329-5-T of the City Code permits the issuance of a Class 20 Temporary Liquor License for the retail sale of alcoholic liquor on the premises in packages only but not for consumption on the premises specified in the license where sold. The license shall be issued to not-for-profit corporations or organizations qualified to do business in the State of Illinois. The license shall be for a period not to exceed three days and shall be issued only for special events sponsored by the not-for-profit corporation or organization requesting the license.

The St. Elizabeth Ann Seton Impactful Women's Group has met all application requirements and the Council has approved this event in the past.

Votes Required to Pass:

Simple majority



Agenda Item No: 11

City Council
Agenda Supplement

Meeting Date: October 19, 2021

Item: REPORT OF THE PLANNING & ZONING COMMISSION

Request: Simplified Residential Variation from Article 3-200 to allow a 12-foot rear yard setback, a variation of 8 feet from the 20-foot minimum for a single-story addition

Petitioner: Tim Nugent - ALA Architects, petitioner
Kent Atkinson, owner
375 Spruce Lane

PZC Recommendation: To approve the Planning & Zoning Commission (PZC) recommendation and adopt an Ordinance granting a variation for an addition at 375 Spruce Lane.

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

Background:

- Request: The petitioner is requesting a variation to allow an 8-foot encroachment into the minimum required 20-foot rear yard setback for a single-story addition.
- Land Use: The Comprehensive Land Use map shows the area as Urban Residential, which is an appropriate land use designation.
- Zoning: The site is zoned R-1 Single-Family Residential.
- The petitioner is requesting to construct a single-story addition at the rear of the home. The proposed addition encroaches 8 feet into the required rear yard setback. The owners are requesting to add a master bedroom to the first floor to allow them to age in place; but, due to the existing placement of the house, there is minimal area for an addition. The proposed addition would match the existing architectural style of the home.

PZC Highlights:

- The petitioner stated the findings of fact have been met, and that there was no alternate location for an addition that would not require zoning relief.
- The subject property is substandard in lot size with a lot size of 9,590 square feet (minimum required 10,000 square feet).

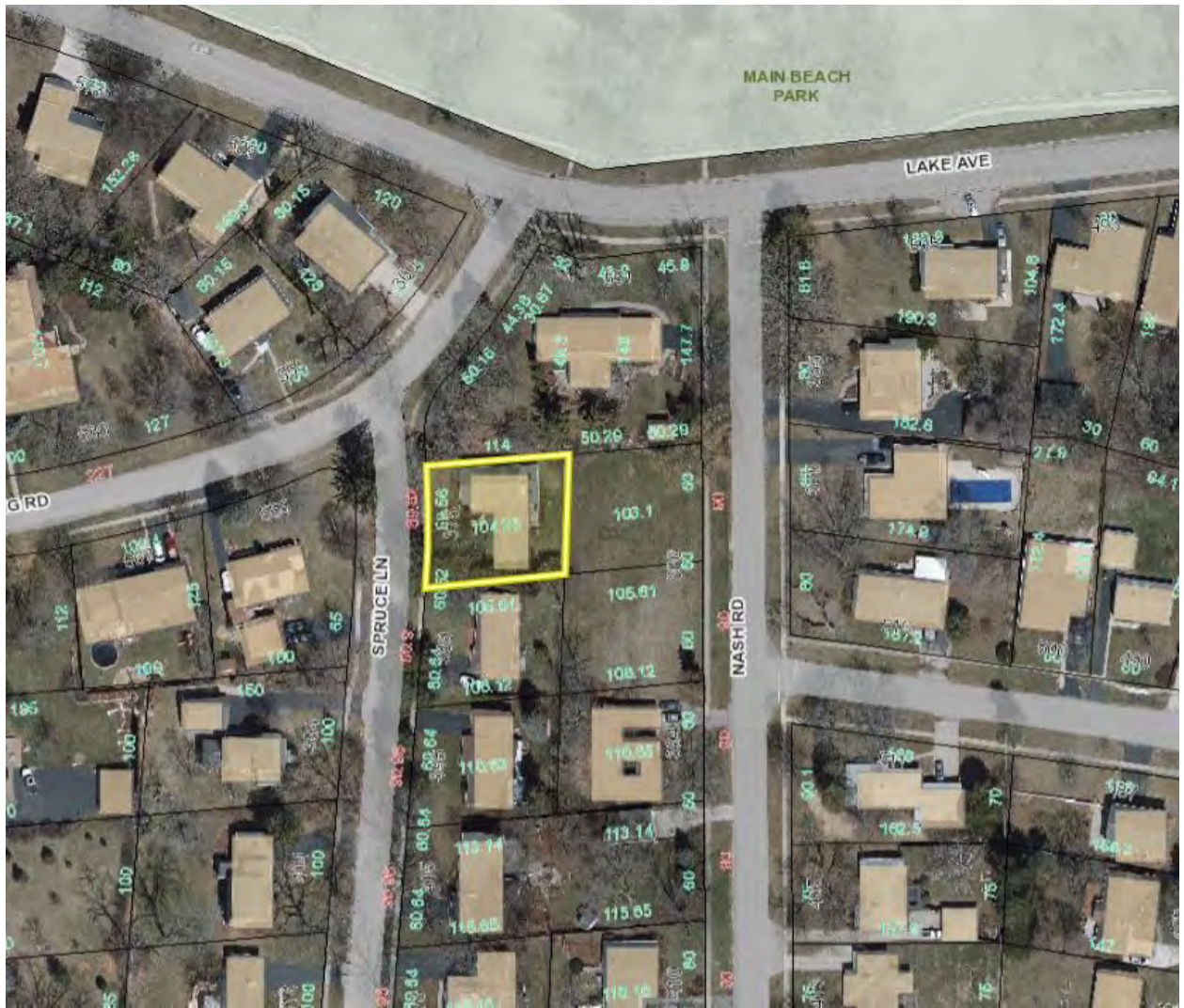
- The PZC was initially concerned with the potential impact the addition could have on the vacant lots immediately adjacent to the subject property, if they were to be developed. However, Staff noted the lots are City-owned.
- The PZC agreed with the petitioner that the hardship was the depth of the lot and placement of the home, and the proposed addition would fit in with the character of the neighborhood.
- The PZC stated that the Findings of Fact had been met.

The PZC recommended **approval (7-0)** of the petitioner's request with the following conditions:

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
 - A. Application (Atkinson, received 09/01/2021)
 - B. Site Plan (ALA Architects, dated 06/10/2021, received 09/01/2021)
 - C. Elevations (ALA Architects, dated 06/10/2021, received 09/01/2021)
2. The proposed addition should match the existing exterior in material and color.
3. The petitioner must provide the existing and proposed impervious amounts with the permit application for review.
4. The petitioner shall address all of the review comments and requirements of the Community Development Department

Votes Required to Pass: A simple majority.

PIQ MAP





The City of Crystal Lake Illinois

**AN ORDINANCE GRANTING A SIMPLIFIED RESIDENTIAL VARIATION
AT 375 SPRUCE LANE**

WHEREAS, pursuant to the terms of a Petition (File #PLN-2021-158) before the Crystal Lake Planning and Zoning Commission, the Petitioner has requested a Variation from Article 3 Section 3-200 allowing a 12-foot rear yard setback, a variation of 8 feet from the 20-foot minimum for a single-story addition at 375 Spruce Lane; and

WHEREAS, the Planning and Zoning Commission of the City of Crystal Lake, pursuant to notice duly published on September 16, 2021 in the Northwest Herald, held a public hearing at 7:00 p.m., on October 6, 2021 at City Hall at 100 W. Woodstock Street, Crystal Lake, Illinois to consider the proposed setback variation; and

WHEREAS, on October 6, 2021, the Planning and Zoning Commission, having fully heard and considered the testimony of all those present at the public hearing who wished to testify, made findings of fact as required by law and recommended to the Mayor and City Council of the City of Crystal Lake that the proposed Variation be approved, as documented in the minutes, and

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

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

Section I: That a Variation from Article 3 Section 3-200 allowing a 12-foot rear yard setback, a variation of 8 feet from the 20-foot minimum for a single-story addition for the property commonly known as 375 Spruce Lane (19-06-453-002), Crystal Lake, Illinois.

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

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
 - A. Application (Atkinson, received 09/01/21)
 - B. Site Plan (ALA Architects, dated 06/10/2021, received 09/01/21)
 - C. Elevations (ALA Architects, dated 06/10/2021, received 09/01/21)

2. The proposed addition should match the existing exterior in material and color.
3. The petitioner must provide the existing and proposed impervious amounts with the permit application for review.
4. The petitioner shall address all of the review comments and requirements of Community Development Department.

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

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

DATED at Crystal Lake, Illinois, this 19th day of October, 2021.

City of Crystal Lake, an
Illinois municipal corporation

Haig Haleblian, MAYOR

SEAL

ATTEST:

Nick Kachiroubas, CITY CLERK

Passed: October 19, 2021
Approved: October 19, 2021



Agenda Item No: 12

City Council Agenda Supplement

Meeting Date: October 19, 2021

Item: Sign Variations to allow a 60 square-foot freestanding sign, a variation of 10 square feet, that is 9.5 feet in height, a variation of 1.5 feet for 350 W. Terra Cotta Avenue

Petitioner: Erica Kulhanek, Keystone Surfaces

Staff Recommendation: City Council Discretion:
1. Motion to approve an Ordinance with the recommended conditions for the variations as requested.
2. Motion to deny the request.

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

Background:

- This property was voluntarily annexed and rezoned in 2016. The property also received a Special Use Permit for outdoor storage of materials and equipment.
- Keystone Surfaces is requesting a new freestanding sign. The existing freestanding sign is non-conforming, and is setback more than 30 feet from the front property line. The petitioner has also installed a temporary banner sign along the driveway to the building.

Analysis:

- The property at 350 W. Terra Cotta Avenue is zoned Watershed and the business use is commercial. Per the Unified Development Ordinance, commercial freestanding signs in Location C are permitted up to 50 square feet and 8 feet in height.
- The proposed freestanding sign is 60 square feet (10' x 6') and 9.5 feet in height.
- The sign would be perpendicular to W. Terra Cotta Avenue, and it would have a setback of 14 feet from the front property line. The building has a setback of 75-81.5 feet from W. Terra Cotta Avenue (Route 176).

- The proposed freestanding sign base width is 8 feet, which meets the UDO. The base would be constructed of brick to complement the building's exterior.
- Per the petitioner, the request for a taller freestanding sign is due to visibility issues caused by the Mercyhealth parking lot and the grade of the area in front of the building.
- The petitioner has provided a landscape plan, a condition has been added to the conditions of approval to meet the UDO requirements.

Review Criteria:

The City Council can grant a variation from the requirements of the Ordinance to overcome an exceptional condition which poses practical difficulty or particular hardship in such a way as to prevent the display of a sign as intended by the Ordinance and where the following standards are met:

1. The proposed variation will not serve merely as a convenience, but alleviate some demonstrable and unusual hardship.
2. The proposed variation will not be materially detrimental to the public welfare or injurious to other property or improvements in the neighborhood. The proposed variation will not by itself, or with other signs, contribute to the creation of a visual distraction which may lead to personal injury or a substantial reduction in the value of the property.
3. The proposed variation is in harmony with the intent, purpose and objectives of the Ordinance.

Recommended Conditions:

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
 - A. Application (Kulhanek, received 10/08/21)
 - B. Site Plans (Kulhanek, undated, received 10/08/21)
 - C. Sign Plan (Kulhanek, undated, received 10/08/21)
2. The existing freestanding non-conforming sign and temporary banner sign must be removed prior to finalizing the building permit for the freestanding sign.
3. The petitioner shall provide a landscape plan for review that provides one square foot of landscape area per square foot of sign area, which at least 50% shall be a mix of small deciduous trees, medium evergreen trees, ornamental trees and deciduous and evergreen shrubs with the other 50% as perennial flowers and ground cover.
4. Landscape at time of planting shall be a minimum of 2 ½ inches for trees, 6 feet in height for evergreen trees and 36 inches in height for deciduous and evergreen shrubs.

5. The petitioner shall comply with the requirements of the Community Development Department.

Votes Required to Pass: Simple majority.

PIQ MAP





The City of Crystal Lake Illinois

**AN ORDINANCE GRANTING A SIGN VARIATION FOR
KEYSTONE SURFACES SIGN AT 350 W. TERRA COTTA AVENUE**

WHEREAS, pursuant to the terms of a Petition (File #PLN-2021-182) before the City of Crystal Lake, the Petitioner has requested a sign variation to allow a freestanding sign at 60 square feet, a variation of 10 square feet, that is 9.5 feet in height, a variation of 1.5 feet for the Keystone Surfaces sign at 350 W. Terra Cotta Avenue; and

WHEREAS, a hearing of the request was held before the City of Crystal Lake City Council on October 19, 2021 in the manner and in the form as prescribed by Ordinance and Statute; and

WHEREAS, as a result of said hearing, the City Council made a motion to approve the sign variation as requested; and

WHEREAS, it is in the best interests of the City of Crystal Lake that the sign variation be granted as requested,

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 sign variation be granted to allow a freestanding sign at 60 square feet, a variation of 10 square feet, that is 9.5 feet in height, a variation of 1.5 feet for the Keystone Surfaces sign at 350 W. Terra Cotta Avenue (14-32-151-019 and 14-32-151-020), Crystal Lake, Illinois.

Section II: Said sign variation is approved with the following conditions:

1. Signage Plans, as approved by the City Council:
 - A. Application (Kulhanek, received 10/08/21)
 - B. Site Plans (Kulhanek, undated, received 10/08/21)
 - C. Sign Plan (Kulhanek, undated, received 10/08/21)
2. The existing freestanding non-conforming sign must be removed prior to finalizing the building permit for the freestanding sign.

3. The petitioner shall provide a landscape plan for review that provides one square foot of landscape area per square foot of sign area, which at least 50% shall be a mix of small deciduous trees, medium evergreen trees, ornamental trees and deciduous and evergreen shrubs with the other 50% as perennial flowers and ground cover.
4. Landscape at time of planting shall be a minimum of 2 ½ inches for trees, 6 feet in height for evergreen trees and 36 inches in height for deciduous and evergreen shrubs.
5. The petitioner shall comply with the requirements of the Community Development Department.

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

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

DATED at Crystal Lake, Illinois, this 19th day of October, 2021.

City of Crystal Lake, an
Illinois municipal corporation

Haig Haleblian, MAYOR

SEAL

ATTEST:

Nick Kachiroubas, CITY CLERK

Passed: October 19, 2021
Approved: October 19, 2021

Terra Cotta Ave.

Property lines

Set back 14" from property line

NEW Permanent Sign



81.5'

Property lines

75.3'



Existing Permanent Sign

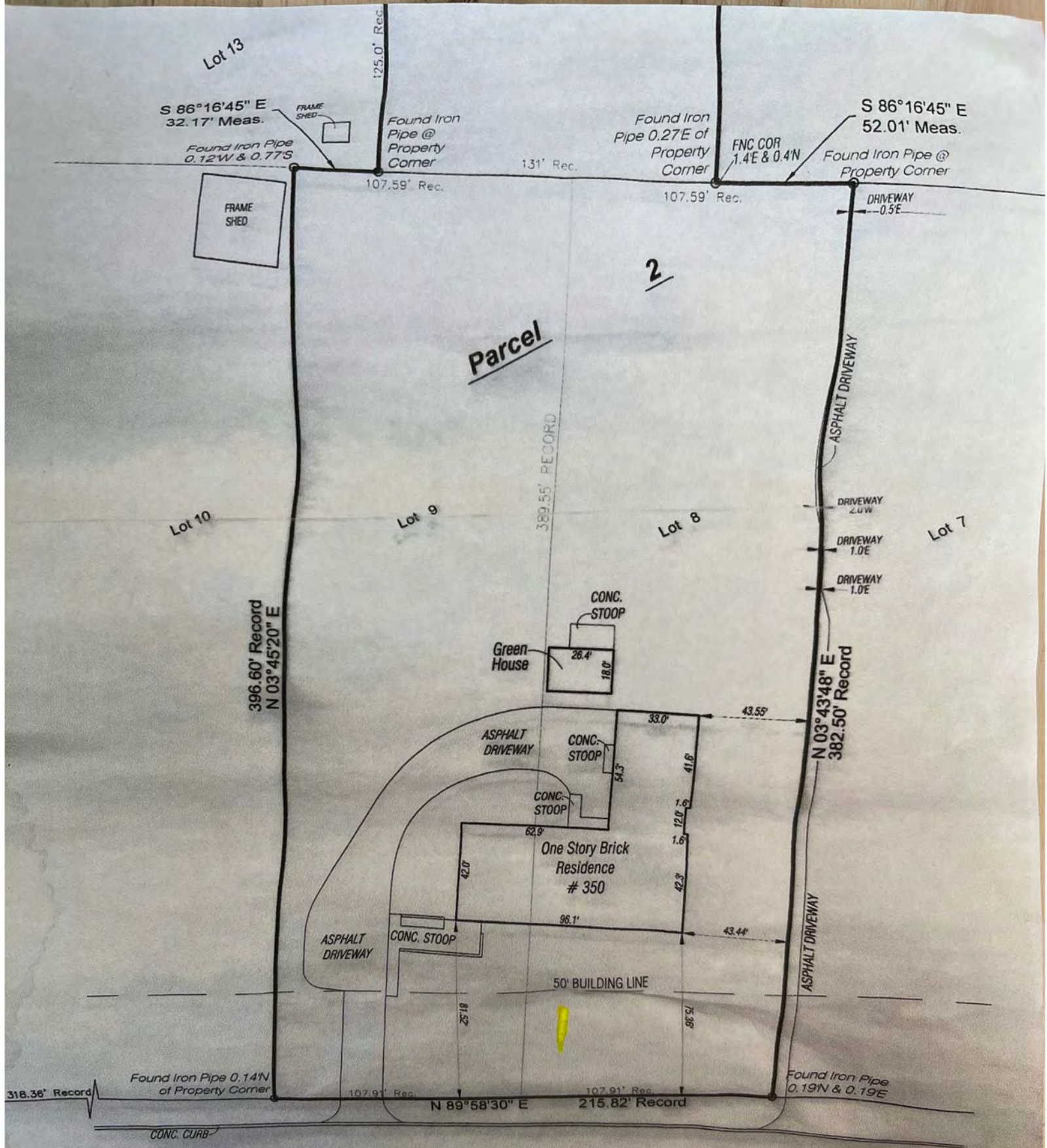
Temp. Banner sign



Drive way

Property lines

Keystone Surfaces Inc.
Building



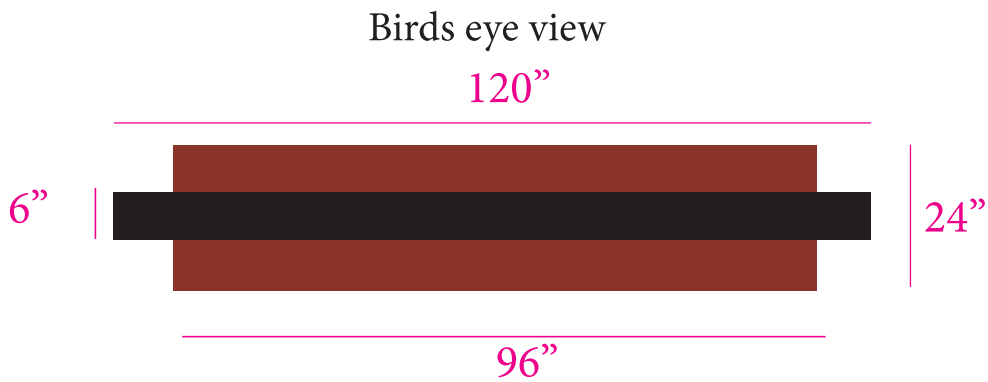
Terra Cotta Avenue



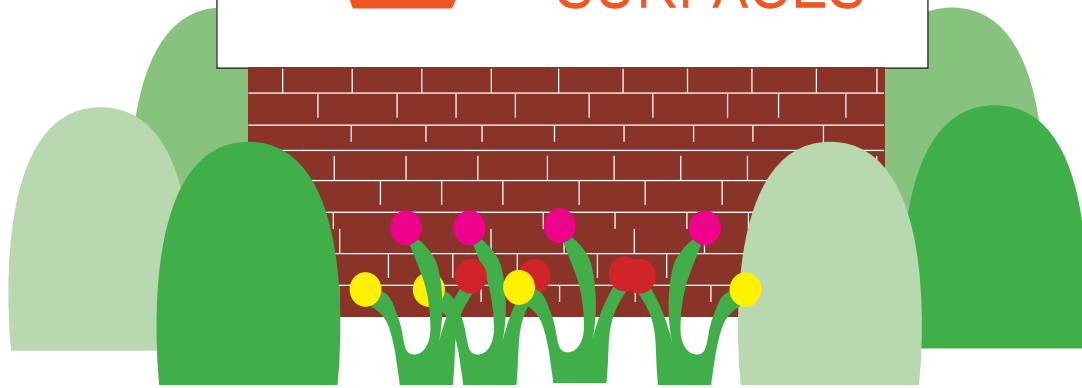


Brick Base = 96" W x 42" H x 24" D

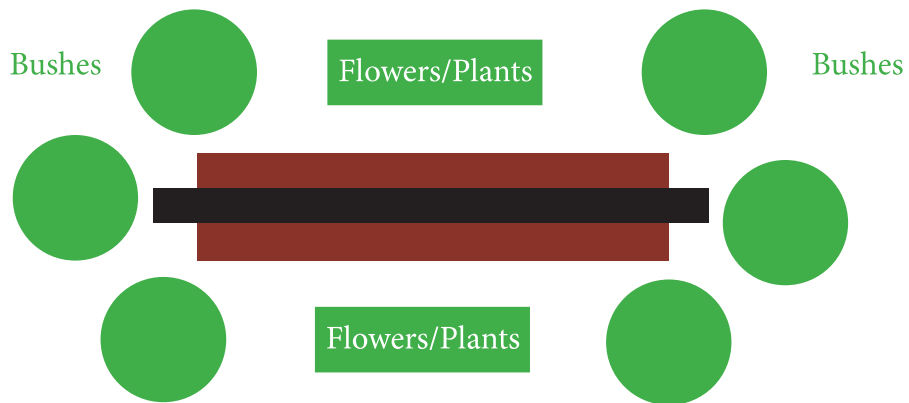
**Using existing electrical from existing sign.



STONE COUNTERTOPS



Birds eye view





Agenda Item No: 13

City Council
Agenda Supplement

Meeting Date: October 19, 2021

Item: REPORT OF THE PLANNING & ZONING COMMISSION
Crystal Lake Park District – Veteran Acres Park

Request: Special Use Permit to make changes to the lighting standards at the tennis courts

Petitioner: Jason Herbster, petitioner
431 N. Walkup Avenue

PZC Recommendation: To approve the Planning and Zoning Commission (PZC) recommendation and adopt an Ordinance granting the Special Use Permit to allow changes to the lighting standards for the tennis courts at Veteran Acres Park at 431 N. Walkup Avenue.

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

Background:

- There are two existing tennis courts at Veteran Acres. The tennis courts need to be rebuilt due to cracking.
- The courts will be shifted slightly closer to Walkup Avenue to avoid the existing mature trees to the east. The old light fixtures will be removed and 4 new poles will be installed.
- The new fixtures will be 40 feet in height and more modern.

PZC Highlights:

- The PZC was supportive of the reconstruction and the new lights, which would actually reduce the light levels at the property lines and create a more even light appearance.
- The PZC found that this request meets the Findings of Fact.

The PZC recommended **approval (7-0)** of the petitioner's request with the following conditions:

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
 - A. Application (Crystal Lake Park District, received 09/10/21)
 - B. Plan Set (Gewalt Hamilton, dated 08/19/21, received 09/10/21)
 - C. Lighting Specifications (Musco Lighting, dated 09/02/21, received 09/10/21)
2. The lights for the tennis courts shall be turned off by 11:00 pm at the latest.
3. The 10-foot fence is approved around the tennis court as part of this special use permit.
4. The petitioner shall address all of the review comments and requirements of the Community Development Department.

Votes Required to Pass: A simple majority.

PIQ Map
431 N. Walkup





The City of Crystal Lake Illinois

**AN ORDINANCE GRANTING A SPECIAL USE PERMIT
FOR VETERAN ACRES PARK LIGHTS AT 431 N WALKUP AVENUE**

WHEREAS, pursuant to the terms of a Petition (File #PLN-2021-163) before the Crystal Lake Planning and Zoning Commission, the Petitioner has requested the issuance of a Special Use Permit to allow changes to the lighting standards for the property located at 431 N. Walkup Avenue, and

WHEREAS, the Planning and Zoning Commission of the City of Crystal Lake, pursuant to notice duly published on September 18, 2021 in the Northwest Herald, held a public hearing at 7:00 p.m., on October 6, 2021 at City Hall at 100 W. Woodstock Street, Crystal Lake, Illinois to consider the proposed Special Use Permit; and

WHEREAS, on October 6, 2021, 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 Special Use Permit be approved, as documented in the minutes; and

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

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

Section I: That Special Use Permit to allow changes to the lighting standards for the property commonly known as Veteran Acres Park for the Tennis Courts at 431 N. Walkup Avenue (14-33-126-001; 14-32-226-002; 14-33-101-003), Crystal Lake, Illinois.

Section II: Said Special Use Permit is issued with the following conditions:

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
 - A. Application (Crystal Lake Park District, received 09/10/21)
 - B. Plan Set (Gewalt Hamilton, dated 08/19/21, received 09/10/21)

C. Lighting Specifications (Musco Lighting, dated 09/02/21, received 09/10/21)

2. The lights for the tennis courts shall be turned off by 11:00 pm at the latest.
3. The 10-foot fence is approved around the tennis court as part of this special use permit.
4. The petitioner shall address all of the review comments and requirements of the Community Development Department.

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

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

DATED at Crystal Lake, Illinois, this 19th day of October, 2021.

City of Crystal Lake, an
Illinois municipal corporation

Haig Haleblian, MAYOR

SEAL

ATTEST:

Nick Kachiroubas, CITY CLERK

Passed: October 19, 2021

Approved: October 19, 2021



#2021-163
431 N. Walkup Ave – Special Use Permit
Project Review for Planning and Zoning Commission

<u>Meeting Date:</u>	October 6, 2021
<u>Request:</u>	Special Use Permit for lighting standards for the reconstruction of the tennis courts.
<u>Location:</u>	431 N. Walkup Avenue
<u>Acreage:</u>	Approximately 131 acres
<u>Existing Zoning:</u>	RE Residential Estate
<u>Surrounding Properties:</u>	North: RE Residential Estate South: R-1 and R-2 Single Family Residential East: R-2 Single Family Residential and A-1 McHenry County West: RE Residential Estate, R-1 Single Family Residential and A-1 and R-1 in McHenry County
<u>Staff Contact:</u>	Elizabeth Maxwell (815.356.3615)

Background:

- **Existing Use:** Veteran Acres Park, features several athletic fields, picnic shelters, a sled hill and a splash pad supplementing several miles of walking paths.
- **Previous Approvals:** In past years the Park District has received several special use permits for improvements in this park.

Development Analysis:

General

- **Request:** Any park site that requires lighting or an accessory structure over 900 square feet is required to obtain a Special Use Permit. The request is to install 4 new lighting poles with several fixtures attached to each pole.
- The more efficient light fixtures will reduce light spillage and provide a higher quality illumination of the courts
- The tennis courts are being moved 10 feet closer to Walkup to avoid mature trees with the new surface and fencing.
- **Land Use:** The land use map shows the area as Parks and Open Space. This land use designation is appropriate for this use.

- **Zoning:** The site is zoned RE Residential Estate. The use of the property as a Park is a permitted use in this zoning district.

Comprehensive Land Use Plan 2030 Plan Review:

The Comprehensive Plan designates the subject property as Parks and Open Space, which allows for existing and future parks and natural areas. The following goal is applicable to this request:

Land Use – Parks and Open Space

Goal: Preserve, protect and enhance the City’s open space and natural resources, through cooperative efforts between the City and the Crystal Lake Park District.

This can be accomplished with the following supporting action:

Supporting Action: Support the Park District in achieving its goals.

Success Indicator: Number of development applications and building permits approved for work in the parks.

Findings of Fact:

SPECIAL USE PERMIT

The petitioner has requested a Special Use Permit to allow light poles for the tennis courts at the subject property. Special Uses require a separate review because of their potential to impact surrounding properties and the orderly development of the City. Section 2-400 B of the Unified Development Ordinance establishes standard for all Special Uses in Crystal Lake. The criteria are as follows:

1. The use is necessary or desirable, at the proposed location, to provide a service or facility which will further the public convenience and general welfare.
 Meets *Does not meet*
2. The use will not be detrimental to area property values.
 Meets *Does not meet*
3. The use will comply with the zoning districts regulations.
 Meets *Does not meet*
4. The use will not negatively impact traffic circulation.
 Meets *Does not meet*
5. The use will not negatively impact public utilities or municipal service delivery systems. If required, the use will contribute financially to the upgrading of public utilities and municipal service delivery systems.
 Meets *Does not meet*

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

Meets *Does not meet*

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

Meets *Does not meet*

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

Meets *Does not meet*

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

Meets *Does not meet*

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

Meets *Does not meet*

Recommended Conditions:

If a motion to recommend approval of the petitioner's request is made, it should be with the following conditions:

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
 - A. Application (Crystal Lake Park District, received 09/10/21)
 - B. Plan Set (Gewalt Hamilton, dated 08/19/21, received 09/10/21)
 - C. Lighting Specifications (Musco Lighting, dated 09/02/21, received 09/10/21)
2. The lights for the tennis courts shall be turned off by 11:00 pm at the latest.
3. The 10-foot fence is approved around the tennis court as part of this special use permit.
4. The petitioner shall address all of the review comments and requirements of the Community Development Department.

**City of Crystal Lake
Development Application**

Office Use Only

File # _____

Project Title: Tennis Court Lighting Replacement

Action Requested

- | | |
|---|--|
| <input type="checkbox"/> Annexation | <input type="checkbox"/> Preliminary PUD |
| <input type="checkbox"/> Comprehensive Plan Amendment | <input type="checkbox"/> Preliminary Plat of Subdivision |
| <input type="checkbox"/> Conceptual PUD Review | <input type="checkbox"/> Rezoning |
| <input type="checkbox"/> Final PUD | <input checked="" type="checkbox"/> Special Use Permit |
| <input type="checkbox"/> Final PUD Amendment | <input type="checkbox"/> Variation |
| <input type="checkbox"/> Final Plat of Subdivision | <input type="checkbox"/> Other |

Petitioner Information

Name: Crystal Lake Park District
Address: 1 E. Crystal Lake Avenue
Crystal Lake, IL 60014
Phone: 815-459-0680 x 4205
Fax: 815-477-5005
E-mail: aviger@crystallakeparks.org

Owner Information (if different)

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

Property Information

Project Description: The Crystal Lake Park District will be rebuilding the existing tennis courts including replacing all of the paving, fencing and existing lighting. To avoid mature trees, the courts are being moved 10' to the south and 10' to the west, closer to Walkup Ave. The existing light fixtures are 35 years old. New fixtures will greatly improve lighting on the courts and greatly cut down light spillage on Walkup Ave and surrounding areas.

Project Address/Location: 431 N. Walkup Ave., Crystal Lake, IL

PIN Number(s): 14-33-126-001, 14-32-226-002, 14-33-101-003



**CRYSTAL LAKE PLANNING AND ZONING COMMISSION
WEDNESDAY, OCTOBER 6, 2021
HELD AT THE CRYSTAL LAKE CITY COUNCIL CHAMBERS**

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

Mr. Greenman called the meeting to order. On roll call, members Atkinson, Gronow, Jouron, Repholz Skluzacek, Teetsov and Greenman were present.

Kathryn Cowlin, Director of Community Development, Katie Rivard, Assistant City Planner and Special Counsel Victor Filippini were present from Staff.

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

2021-163 431 N. WALKUP AVENUE – CRYSTAL LAKE PARK DISTRICT – TENNIS COURTS – PUBLIC HEARING

Special Use Permit to allow the reconstruction of the tennis courts and installing new 40-foot light poles.

Ann Viger and Jason Herbster, with the Crystal Lake Park District (CLPD), petitioner, were present to represent the request.

Ms. Viger indicated they are rebuilding the two public tennis courts and lights at Veteran Acres Park. She stated CLPD has 11 tennis courts and 6 pickle ball courts. She noted existing lights were installed in 1986. She referenced the presentation. She referenced page 1 and explained the blanket grid is the overall foot candles. She noted the highlighted areas are the levels at the property line. She stated the lighting will be similar to the lighting of the Council Chambers room. She referenced page 2 and explained the distribution of the foot candles. She referenced page 4 and stated this page represents the existing foot candles versus the proposed foot candles, which indicates that the foot candles will be lower at the property line. She referenced page 5 of the presentation. She referenced a picture of the light poles to be replaced, and noted these are shorter poles and the lights face out more than they do down. She referenced the sketch on page 6. She indicated there will be no change to the property use, vegetation or light impact.

Mr. Greenman asked Ms. Viger if she agrees with the conditions of approval.

Ms. Viger responded yes and noted that the lights go off automatically at 9:00 p.m.

Staff presented the information on the request. Ms. Cowlin stated the CLPD has received several Special Use Permits for improvements to this park. The new lights will reduce lumens at the property line. Light poles can be up to 50' tall with a Special Use Permit.

The Chairman opened the public hearing. There was no one in the public wishing to speak on the agenda item. The public hearing was closed.

Mr. Jouron asked if there was a new sport on the tennis court. Ms. Viger indicated it is pickle ball, and it is very popular right now.

Mr. Gronow asked if they were relocating because of the trees. Ms. Viger responded yes.

Ms. Teetsov asked if the lights would be more energy efficient. Ms. Viger responded yes.

Ms. Repholz stated she had no questions or concerns. Ms. Repholz noted she appreciates the improvements and wanting to make Crystal Lake a better place to live.

Mr. Atkinson stated CLPD should keep doing what they are doing.

Mr. Skluzacek asked about the location and size of the courts. Ms. Viger responded they are moving the courts away from the trees to protect them. The courts will be the same size.

Mr. Greenman stated he had no concerns and thanked the petitioner for their service.

Mr. Atkinson made a motion to approve the Special Use Permit to allow the reconstruction of tennis courts and the installation of new 40-foot light poles at 431 N. Walkup Avenue – Crystal Lake Park District with the following conditions:

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
 - A. Application (Crystal Lake Park District, received 09/10/21)
 - B. Plan Set (Gewalt Hamilton, dated 08/19/21, received 09/10/21)
 - C. Lighting Specifications (Musco Lighting, dated 09/02/21, received 09/10/21)
2. The lights for the tennis courts shall be turned off by 11:00 pm at the latest.
3. The 10-foot fence is approved around the tennis court as part of this special use permit.
4. The petitioner shall address all of the review comments and requirements of the Community Development Department.

Mr. Gronow seconded the motion. On roll call, members Gronow, Jouron, Atkinson, Repholz, Skluzacek, Teetsov and Greenman voted aye. The motion passed 7-0.

CRYSTAL LAKE PARK DISTRICT VETERAN ACRES TENNIS COURT RECONSTRUCTION & LIPPOLD PARK PAVEMENT MAINTENANCE

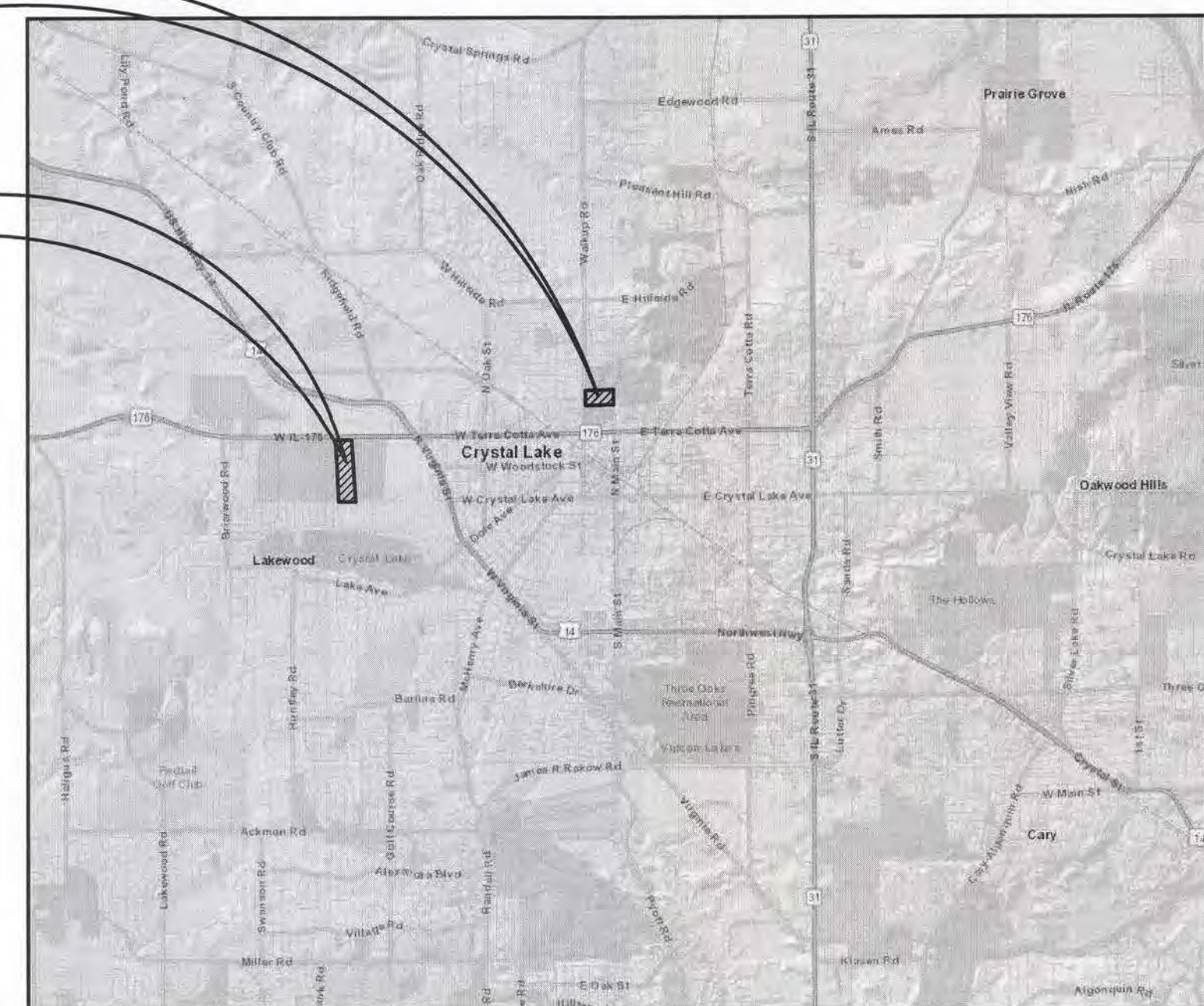
CRYSTAL LAKE, ILLINOIS 60014

STANDARD SYMBOLS

FEATURE	EXISTING	PROPOSED
BUFFALO BOX	⊙	⊙
BUSH/SHRUB	⊙	⊙
CATCH BASIN	⊙	⊙
CLEANOUT	⊙	⊙
COMBINE SEWER LINE	—	—
CONTOUR	708	708
CULVERT	—	—
DITCH/SWALE	—	—
ELECTRIC LINE	E	E
ELECTRIC MANHOLE	⊙	⊙
FENCE	—	—
FIRE HYDRANT	⊙	⊙
FLARED END SECTION	—	—
GAS LINE	G	G
GAS MANHOLE	⊙	⊙
GAS VALVE	⊙	⊙
INLET	⊙	⊙
LIGHT POLE	⊙	⊙
OVERHEAD WIRES	A	A
POWER POLE	⊙	⊙
R.O.W LINE	—	—
R.O.W MARKER	⊙	⊙
SANITARY FORCEMAIN LINE	—	—
SANITARY SEWER LINE	—	—
SANITARY SEWER MANHOLE	⊙	⊙
SIGN	⊙	⊙
SPOT ELEVATION	x850.00	x850.0
STORM SEWER LINE	—	—
STORM SEWER MANHOLE	⊙	⊙
TELEPHONE LINE	T	T
TELEPHONE MANHOLE	⊙	⊙
TELEPHONE BOX/PEDESTAL	⊙	⊙
TREE-CONIFEROUS (SIZE/TAG#)	⊙ 345	⊙ 345
TREE-DECIDUOUS (SIZE/TAG#)	⊙ 12"	⊙ 12"
VALVE BOX	⊙	⊙
VALVE VAULT	⊙	⊙
WATER VALVE	⊙	⊙
WATERMAIN LINE	W	W

PROJECT LOCATION
VETERAN ACRES PARK
431 WALKUP ROAD
CRYSTAL LAKE, ILLINOIS

PROJECT LOCATION
LIPPOLD PARK EAST ENTRANCE
851 IL-176
CRYSTAL LAKE, ILLINOIS



J.U.L.I.E.

JOINT
UTILITY
LOCATION
INFORMATION FOR
EXCAVATION
CALL 811



Know what's below.
Call before you dig.

GENERAL SHEETS

1. TITLE SHEET
2. GENERAL NOTES
3. SOIL EROSION AND SEDIMENT CONTROL DETAILS
4. DETAILS
5. DETAILS

VETERAN ACRES - TENNIS COURTS

6. EXISTING CONDITIONS/DEMOLITION PLAN
7. GEOMETRIC PLAN
8. UTILITY PLAN
9. GRADING PLAN
10. SOIL EROSION AND SEDIMENT CONTROL PLAN

ALTERNATE #2 - LIPPOLD PARK

11. SITE IMPROVEMENT PLAN

LOCATION MAP

(Not to Scale)

BENCHMARK

- BM #1 - FIRE HYDRANT A SOUTHWEST
CORNER OF MULBERRY LANE AND
BURBANK DRIVE ELEVATION: 903.33
- BM #2 - FIRE HYDRANT A SOUTHWEST
CORNER OF MULBERRY LANE AND
HOLLY DRIVE ELEVATION: 902.79

PROFESSIONAL DESIGN FIRM LICENSE:

GEWALT HAMILTON ASSOCIATES, INC.
DESIGN FIRM - LAND SURVEYOR/PROF ENG
VERNON HILLS, ILLINOIS 60061
TELEPHONE: 847-478-9700

TOPOGRAPHIC SURVEY BY:

GEWALT HAMILTON ASSOCIATES, INC.
625 FOREST EDGE DRIVE
VERNON HILLS, ILLINOIS 60061
TELEPHONE: 847-478-9700

COORDINATING/PERMITTING AGENCIES:

CITY OF CRYSTAL LAKE 1-815-459-2020

PLANS PREPARED FOR:

CRYSTAL LAKE PARK DISTRICT
1 EAST CRYSTAL LAKE AVENUE
CRYSTAL LAKE, ILLINOIS 60014
TELEPHONE: 815-459-0680

SIGNED: _____ P.E.
THOMAS A. RYCHLIK

DATE: _____
ILLINOIS LICENSE NO.: 062-056334

EXPIRATION DATE: NOVEMBER 30, 2021

**NOTE: CONSTRUCTION MEANS, METHODS AND JOB
SITE SAFETY IS THE SOLE AND EXCLUSIVE
RESPONSIBILITY OF THE CONTRACTOR**

ISSUED FOR BID 8-19-2021

**GHA GEWALT HAMILTON
ASSOCIATES, INC.**
625 Forest Edge Drive ■ Vernon Hills, IL 60061
TEL 847.478.9700 ■ FAX 847.478.9701

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TITLE SHEET
CRYSTAL LAKE PARK DISTRICT
VETERAN ACRES TENNIS COURT RECONSTRUCTION
CRYSTAL LAKE, ILLINOIS

NO.	BY	DATE	REVISION	NO.	BY	DATE	REVISION

FILE: 4129.220-DT3.dwg	SHEET NUMBER:
DRAWN BY: JMB DATE: 8/18/2021	GHA PROJECT # 4129.220
CHECKED BY: TAR DATE: 8/18/2021	SCALE: N.A.
	1 OF 11 SHEETS

GENERAL NOTES

- ALL CONSTRUCTION SHALL BE PERFORMED ACCORDING TO THE ILLINOIS DEPARTMENT OF TRANSPORTATION "STANDARD SPECIFICATIONS FOR ROAD AND BRIDGE CONSTRUCTION" LATEST EDITION, THE "SUPPLEMENTAL SPECIFICATIONS AND RECURRING SPECIAL PROVISIONS" LATEST EDITION, THE "STANDARD SPECIFICATIONS FOR WATER AND SEWER MAIN CONSTRUCTION IN ILLINOIS" LATEST EDITION, THE ILLINOIS PLUMBING CODE, THE DETAILS IN THESE PLANS, THE CONTRACT DOCUMENTS, ALL APPLICABLE REQUIREMENTS OF THE ILLINOIS DEPARTMENT OF TRANSPORTATION, THE IEPA AND ORDINANCES OF AUTHORITIES HAVING JURISDICTION AND ALL ADDENDA THERETO.
- EASEMENTS FOR THE EXISTING UTILITIES, BOTH PUBLIC AND PRIVATE AND UTILITIES WITHIN PUBLIC RIGHTS-OF-WAY ARE SHOWN ON THE PLANS ACCORDING TO AVAILABLE RECORDS. THE CONTRACTOR SHALL BE RESPONSIBLE FOR DETERMINING THE EXACT LOCATION IN THE FIELD OF THESE UTILITY LINES AND THEIR PROTECTION FROM DAMAGE DUE TO CONSTRUCTION OPERATIONS. IF EXISTING UTILITY LINES OF ANY NATURE ARE ENCOUNTERED WHICH CONFLICT WITH NEW CONSTRUCTION, THE CONTRACTOR SHALL NOTIFY THE ENGINEER IMMEDIATELY SO THAT THE CONFLICT MAY BE RESOLVED.
- WHENEVER, DURING CONSTRUCTION OPERATIONS, ANY LOOSE MATERIAL IS DEPOSITED IN THE FLOW LINE OF GUTTERS, DRAINAGE STRUCTURES, DITCHES, ETC. SUCH THAT THE NATURAL FLOW LINE OF WATER IS OBSTRUCTED, THE LOOSE MATERIAL WILL BE REMOVED AT THE CLOSE OF EACH WORKING DAY. AT THE CONCLUSION OF CONSTRUCTION OPERATIONS, ALL DRAINAGE STRUCTURES AND FLOW LINES SHALL BE FREE FROM DIRT AND DEBRIS. THIS WORK SHALL BE CONSIDERED INCLUDED IN THE CONTRACT. THE CONTRACTOR'S FAILURE TO PROVIDE THE ABOVE WILL PRECLUDE ANY POSSIBLE ADDED COMPENSATION REQUESTED DUE TO DELAYS OR UNSUITABLE MATERIALS CREATED AS A RESULT THEREOF.
- THE CONTRACTOR SHALL VERIFY ALL DIMENSIONS AND EXISTING CONDITIONS AFFECTING THEIR WORK WITH THE ACTUAL CONDITIONS AT THE JOB SITE PRIOR TO ORDERING MATERIALS. IN ADDITION, THE CONTRACTOR MUST VERIFY THE LINE AND GRADES. IF THERE ARE ANY DISCREPANCIES FROM WHAT IS SHOWN ON THE CONSTRUCTION PLANS, STANDARD SPECIFICATIONS AND/OR SPECIAL DETAILS, THE CONTRACTOR SHALL SECURE WRITTEN INSTRUCTION FROM THE ENGINEER PRIOR TO PROCEEDING WITH ANY PART OF THE WORK AFFECTED BY OMISSION OR DISCREPANCIES. FAILING TO SECURE SUCH INSTRUCTION, THE CONTRACTOR WILL BE CONSIDERED TO HAVE PROCEEDED AT HIS/HER OWN RISK AND EXPENSE AND NO ADDITIONAL COMPENSATION WILL BE PROVIDED FOR ANY COSTS INCURRED.
- ALL PAVEMENT DIMENSIONS ARE SHOWN TO EDGE OF PAVEMENT UNLESS OTHERWISE NOTED.
- WHERE SECTION OR SUBSECTION MONUMENTS ARE ENCOUNTERED, THE ENGINEER SHALL BE NOTIFIED BEFORE THE MONUMENTS ARE REMOVED. THE CONTRACTOR SHALL CAREFULLY PRESERVE ALL PROPERTY MARKS AND MONUMENTS UNTIL THE OWNER, AUTHORIZED SURVEYOR OR AGENT HAS WITNESSED OR OTHERWISE REFERENCED THEIR LOCATION.
- THE CONTRACTOR SHALL NOTIFY THE ENGINEER AT LEAST 72 HOURS PRIOR TO BEGINNING WORK.
- IF DURING CONSTRUCTION THE CONTRACTOR ENCOUNTERS OR OTHERWISE BECOMES AWARE OF ANY SEWERS OR UNDERDRAINS OTHER THAN THOSE SHOWN ON THE PLANS, HE/SHE SHALL INFORM THE ENGINEER, WHO SHALL DIRECT THE WORK NECESSARY TO MAINTAIN OR REPLACE THE FACILITIES IN SERVICE AND TO PROTECT THEM FROM DAMAGE DURING CONSTRUCTION IF MAINTAINED. EXISTING FACILITIES TO BE MAINTAINED THAT ARE DAMAGED BECAUSE OF NON-COMPLIANCE WITH THIS PROVISION SHALL BE REPLACED AT THE CONTRACTOR'S OWN EXPENSE.
- THE CONTRACTOR SHALL PROVIDE TEMPORARY TOILET FACILITIES AND HAND SANITIZING STATIONS FOR THE USE OF ALL THE CONTRACTORS PERSONNEL EMPLOYED ON THE WORK SITE. THE FACILITIES SHALL BE MAINTAINED IN PROPER SANITARY CONDITION THROUGHOUT THE PROJECT. THE LOCATION OF THE TEMPORARY FACILITIES SHALL BE APPROVED BY THE ENGINEER.
- THE CONTRACTOR IS RESPONSIBLE FOR COMPLYING WITH THE NPDES PERMIT AND SWPPP MANUAL. IF NO NPDES PERMIT OR SWPPP MANUAL IS NEEDED FOR THE PROJECT THE CONTRACTOR SHALL PERFORM SOIL EROSION SEDIMENT CONTROL BEST PRACTICES OR AS DIRECTED BY THE OWNER TO PREVENT ILLICIT DISCHARGES FROM THE SITE.

UTILITY NOTES

- UNDERGROUND WORK SHALL INCLUDE TRENCHING, DISPOSAL OF EXCESS MATERIAL, DEWATERING, INSTALLATION OF PIPE, CASTINGS, STRUCTURES, BACKFILLING OF TRENCHES AND COMPACTION, AND TESTING AS SHOWN ON THE CONSTRUCTION PLANS. FITTINGS AND ACCESSORIES NECESSARY TO COMPLETE THE WORK MAY NOT BE SPECIFIED BUT SHALL BE CONSIDERED AS INCLUDED TO THE COST OF THE CONTRACT. ALL SEWER SHALL BE INSTALLED USING A LASER AND BEGIN AT THE DOWNSTREAM END.

PROJECT SPECIFIC NOTES

- THE CONTRACTOR SHALL PROVIDE AS-BUILT DRAWINGS THAT INCLUDE: CRITICAL SPOT GRADES SUCH AS OVERFLOW ELEVATIONS, SPOT ELEVATIONS NEAR ENTRANCES, SPOT ELEVATIONS ALONG THE DESIGNATED ADA ROUTE, SUFFICIENT INFORMATION SUCH THAT THE ENGINEER MAY VERIFY DETENTION VOLUMES, RIM AND INVERT ELEVATIONS OF ALL SEWERS, RIM AND TOP OF PIPE ELEVATIONS OF ALL WATER MAIN, LOCATIONS OF ALL INSTALLED UNDERGROUND UTILITIES, LOCATIONS OF ALL BURIED BENDS AND FITTINGS AND ALL FIELD CHANGES FROM THE APPROVED DRAWINGS.
- ALL WORK PERFORMED UNDER THIS CONTRACT SHALL BE GUARANTEED BY THE CONTRACTOR AND HIS SURETY FOR A PERIOD OF 12 MONTHS FROM THE DATE OF INITIAL ACCEPTANCE OF THE WORK BY THE OWNER AGAINST ALL DEFECTS IN MATERIALS AND WORKMANSHIP OF WHATEVER NATURE.
- ALL CONSTRUCTION WILL BE INSPECTED BY THE OWNER'S REPRESENTATIVE. ALL WORK SHALL CONFORM TO THE REQUIREMENTS OF THE MUNICIPALITY AS WELL AS THE STANDARD SPECIFICATIONS.
- THE SEWER AND WATER CONTRACTOR SHALL BE REQUIRED TO BE LICENSED AND BONDED WITH THE CITY OF CRYSTAL LAKE BEFORE WORK IS STARTED.
- CONTRACTOR SHALL NOTIFY THE CITY OF CRYSTAL LAKE (815-459-2020) AND THE PROJECT ENGINEER (847-478-9700) AT LEAST 72 HOURS PRIOR TO BEGINNING ANY WORK ON THIS PROJECT.
- THE CONTRACTOR SHALL INDEMNIFY THE OWNER, ENGINEER, THE MUNICIPALITY AND THEIR AGENTS, FROM ALL LIABILITY INVOLVED IN CONSTRUCTION, INSTALLATION AND TESTING OF THE WORK ON THIS PROJECT.
- THE CONTRACTOR MUST CARRY INSURANCE IN ACCORDANCE WITH THE STANDARD SPECIFICATIONS. ALL OFFICIALS, EMPLOYEES AND AGENTS OF GEWALT HAMILTON ASSOCIATES MUST BE LISTED AS ADDITIONAL INSURED.
- ALL ELEVATIONS ARE ON NAVD 88 VERTICAL DATUM.
- THE CONTRACTOR SHALL BE RESPONSIBLE FOR THE INSTALLATION AND MAINTENANCE OF ALL TRAFFIC CONTROL TO ADEQUATELY INFORM AND PROTECT THE PUBLIC OF ALL CONSTRUCTION OPERATIONS.
- PRIOR TO PLACEMENT OF FABRIC AND STONE, THE SUBGRADE SHALL BE PROOF-ROLLED IN THE PRESENCE OF THE ENGINEER. PROOF-ROLLING SHALL BE DONE USING A THREE AXLE DUMP TRUCK TOGETHER WITH LOAD WEIGHING AT LEAST TWENTY-FIVE (25) TONS. THE LOAD SHALL BE UNIFORMLY PLACED IN THE DUMP BODY. ALL DEFICIENCIES SHALL BE REPAIRED AND RE-PROOF-ROLLED UNTIL FOUND ACCEPTABLE TO THE ENGINEER.
- CRUSHED CONCRETE IS NOT PERMITTED FOR USE ON THE PROJECT UNLESS PRIOR WRITTEN NOTICE IS GIVEN BY THE ENGINEER.
- ALL STONE USED ON THE PROJECT SHALL BE CRUSHED UNLESS SPECIFICALLY NOTED OTHERWISE.
- ALL CONNECTIONS TO EXISTING STORM MANHOLES SHALL BE INSTALLED WITH A NEOPRENE BOOT SECURED WITH DOUBLE STAINLESS STEEL STRAPS MEETING THE REQUIREMENTS OF ASTM C-923.
- ALL CONCRETE SHALL HAVE A LIGHT BROOM FINISH APPLIED WITHIN 1 HOUR OF FINAL STRIKING.
- ALL CONCRETE SHALL CONSIST OF PORTLAND CEMENT CONCRETE MEETING REQUIREMENTS OF SECTION 1020. ALL SIDEWALKS, CURBS AND POST FOUNDATIONS SHALL BE CLASS SI 3,500 PSI @ 14 DAYS. ALL PAVEMENT SHALL BE CLASS PV 3,500 PSI @ 14 DAYS. WHERE NOTED ON THE PLANS HIGH EARLY CONCRETE SHALL BE CLASS PV TYPE III 3,500 PSI CONCRETE @ 3 DAYS. ALL CONCRETE REQUIRING A CURE TIME FASTER THAN 3 DAYS SHALL HAVE A MIX DESIGN SUBMITTED TO THE ENGINEER FOR APPROVAL. WHEN REQUIRED BY THE MUNICIPALITY, FLY ASH SHALL NOT BE USED IN THE MIX DESIGN. SLUMP SHALL BE 2-4" AND AIR CONTENT SHALL BE BETWEEN 5-8% UNLESS MODIFIED BY ARTICLE 1020.04.
- ALL CONCRETE SHALL HAVE A WHITE, IDOT TYPE 3 CURING COMPOUND APPLIED TO THE SURFACE WITHIN 1 HOUR OF FINAL STRIKING AT THE MANUFACTURER RECOMMENDED APPLICATION RATE.
- 3/4" THICK PRE-MOLDED FIBER EXPANSION JOINTS WITH 2 , 3/4" x 18" PLAIN ROUND, STEEL DOWEL BARS SHALL BE INSTALLED IN ALL CURBS AT (45') FORTY-FIVE FOOT INTERVALS AND AT ALL P.C.'S, P.T.'S AND CURB RETURNS. ALTERNATE ENDS OF THE DOWEL BARS SHALL BE GREASED AND FITTED WITH METAL EXPANSION TUBES. ALL EXPANSION JOINTS MUST BE FREE OF CONCRETE FOR FULL DEPTH. CONTRACTION JOINTS SHALL BE TOOLED AT 15' INTERVALS.
- UNLESS OTHERWISE NOTED ON THE PLANS WHENEVER NEW CONCRETE ABUTS EXISTING/ OR NEW CONCRETE SET A 1/2" THICK PRE-MOLDED FIBER EXPANSION JOINT AND DOWEL WITH SMOOTH 12" #4 BARS @ 24" O.C. THIS INCLUDES CONCRETE POURED ADJACENT TO EXISTING SIDEWALKS, CURBS AND BUILDING. THE DOWEL BARS SHOULD BE 4" INTO EXISTING CONCRETE WITH 8" EXTENDING INTO NEW CONCRETE.
- ALL DOWEL BARS AND TIE BARS SHALL BE EPOXY COATED UNLESS NOTED OTHERWISE.
- ALL PAVEMENT SUBGRADE SHALL BE COMPACTED TO 95% MODIFIED PROCTOR DENSITY (ASTM D-1557). ALL SUBGRADE IN LAWN AREAS SHALL BE COMPACTED TO 90% MODIFIED PROCTOR DENSITY (ASTM D-1557). ALL TOPSOIL AND SUBGRADE 6" BELOW TOPSOIL SHALL BE COMPACTED TO 80% STANDARD PROCTOR DENSITY (ASTM D-698)
- SPREAD SCREENED TOPSOIL ON ALL DISTURBED AREAS AND PROPOSED GREEN AREAS. TOPSOIL SHALL COMPLY WITH REQUIREMENTS OF ARTICLE 1081.05.

EROSION CONTROL NOTES

- AT A MINIMUM, THE CONTRACTOR SHALL INSTALL AND MAINTAIN SOIL EROSION AND SEDIMENT CONTROL BEST MANAGEMENT PRACTICES IN ACCORDANCE WITH THE REQUIREMENTS SET FORTH IN THE LATEST EDITION OF THE ILLINOIS ENVIRONMENTAL PROTECTION AGENCY'S URBAN MANUAL.
- DISTURBED AREAS AND AREAS USED FOR STORAGE OF MATERIALS THAT ARE EXPOSED TO PRECIPITATION SHALL BE INSPECTED FOR EVIDENCE OF, OR THE POTENTIAL FOR, POLLUTANTS ENTERING THE DRAINAGE SYSTEM. WHERE DISCHARGE LOCATIONS OR POINTS ARE ACCESSIBLE, THEY SHALL BE INSPECTED TO ASCERTAIN WHETHER EROSION CONTROL MEASURES ARE EFFECTIVE IN PREVENTING SIGNIFICANT IMPACTS TO RECEIVING WATERS.
- LOCATIONS WHERE VEHICLES ENTER OR EXIT THE SITE SHALL BE INSPECTED FOR EVIDENCE OF OFFSITE SEDIMENT TRACKING. THE CONTRACTOR SHALL BE RESPONSIBLE FOR CLEANING ANY ROAD OF MATERIAL THAT IS FROM THE PROJECT. THIS WILL BE DONE AT THE CLOSE OF EACH DAY OF WORK OR MORE FREQUENTLY AS FIELD CONDITIONS WARRANT.
- ALL STORM WATER STRUCTURES WITH OPEN LIDS SHALL BE PROTECTED WITH INLET FILTER BASKETS. DURING CONSTRUCTION, SEDIMENT SHALL BE REMOVED AS NEEDED, AND BASKETS SHALL BE REPAIRED OR REPLACED AS NEEDED.
- AFTER ACHIEVING PERMANENT VEGETATION, ALL EROSION AND SEDIMENT CONTROL DEVICES SHALL BE REMOVED, AND THE DRAINAGE STRUCTURES SHALL BE CLEANED.
- THE CONTRACTOR SHALL KEEP A WATER SOURCE AT THEIR DISPOSAL FOR THE PURPOSE OF WATERING DOWN SOIL ON SITE AND ADJACENT ROADWAYS WHICH OTHERWISE MAY BECOME AIRBORNE.
- THE CONTRACTOR SHALL STABILIZE ALL IDLE, DISTURBED AREAS WITHIN SEVEN DAYS OF CESSATION OF THE CONSTRUCTION ACTIVITIES IN THAT AREA.
- THE CONTRACTOR IS EXPRESSLY ADVISED NOT TO DISTURB AREAS WHICH ARE OUTSIDE THOSE NECESSARY TO PROVIDE THE IMPROVEMENTS AS CALLED FOR IN THE PLANS.
- ALL EROSION CONTROL MEASURES SHALL BE REPLACED IF DAMAGED OR MAINTAINED THROUGHOUT THE LIFE OF THE PROJECT.
- ALL BYPASS CHANNELS, MUST BE CONSTRUCTED SO THAT CHANNEL FLOWS WILL NOT CAUSE EROSION OF EXCAVATED MATERIAL. IN EACH CASE A SEDIMENTATION BASIN MUST BE CONSTRUCTED SO AS TO ALLOW THE SEDIMENT TO SETTLE PRIOR TO THE DOWNSTREAM OUTLET OF THE PROJECT AREA.
- PUMPS MAY BE USED AS BYPASS DEVICES, BUT IN NO CASE WILL THE WATER BE DIVERTED OUTSIDE THE PROJECT LIMIT. ALL PUMPED WATER SHALL BE FREE OF SILT. PUMPING MAY REQUIRE THE USE OF A SEDIMENT CONTAINMENT FILTER BAG AND OTHER SUPPLEMENTAL SEDIMENT CONTROL MEASURES.
- CONCRETE WASHOUT FACILITIES SHALL BE MADE AVAILABLE IF NEEDED, AND PROPERLY MAINTAINED THROUGHOUT THE PROJECT.
- PROPERLY MANAGE ALL MATERIAL STORAGE AREAS, PORTABLE TOILETS, AND EQUIPMENT FUELING, CLEANING, AND MAINTENANCE AREAS TO ENSURE THESE AREAS ARE FREE OF SPILLS, LEAKS, OR OTHER POTENTIAL POLLUTANTS.
- WASTE, CONSTRUCTION DEBRIS, AND BUILDING MATERIALS SHALL BE COLLECTED AND PLACED IN APPROVED RECEPTACLES.

NON-WOVEN	STYLE DESCRIPTION	STANDARDS/REQUIREMENTS
LIGHT DUTY	UNDERDRAIN FABRIC	3.5 oz MINIMUM GRAD TENSILE ASTM D4632 = 90 LBS MINIMUM TRAPEZOID TEAR ASTM D4533 = 40 LBS MINIMUM FLOW RATE ASTM D4491 = 150 GAL/MIN/SOFT

STORM SEWERS	MODEL/SPECIFICATION	STANDARDS/REQUIREMENTS
UNDERDRAINS	PVC SDR 26	PIPE: ASTM D-3034 JOINT: ASTM D-3212
FRAME & GRATE/LID	CLOSED LID	
ADJUSTMENT RINGS	CONCRETE	4" MINIMUM, 12" MAXIMUM
PIPE BEDDING MATERIAL	CA-11	
TENCH BACKFILL UNDERDRAIN	CA7/CA-11	CRUSHED CONCRETE NOT ALLOWED, ALL STONE MUST BE WASHED

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 625 Forest Edge Drive ■ Vernon Hills, IL. 60061
 TEL 847.478.9700 ■ FAX 847.478.9701

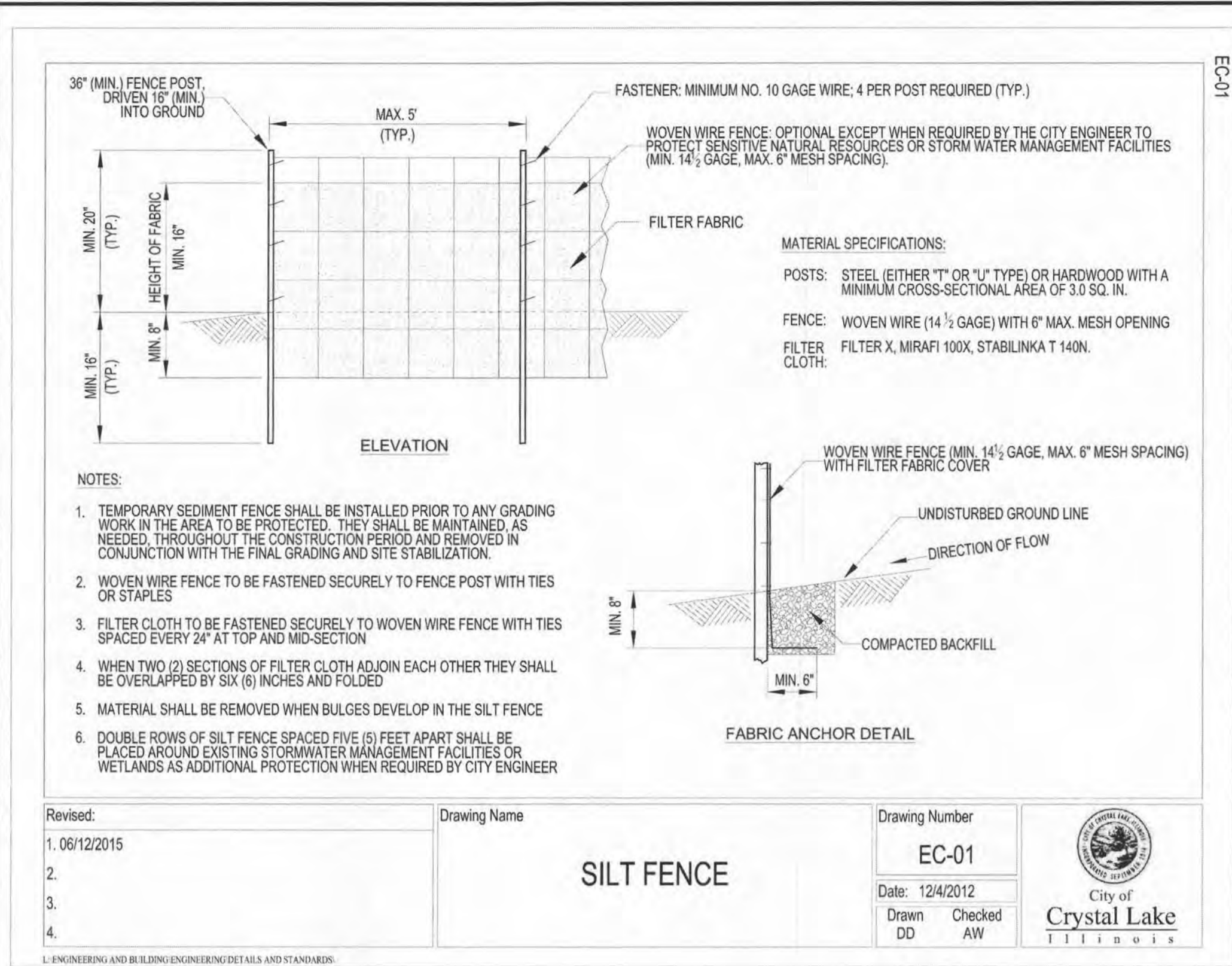
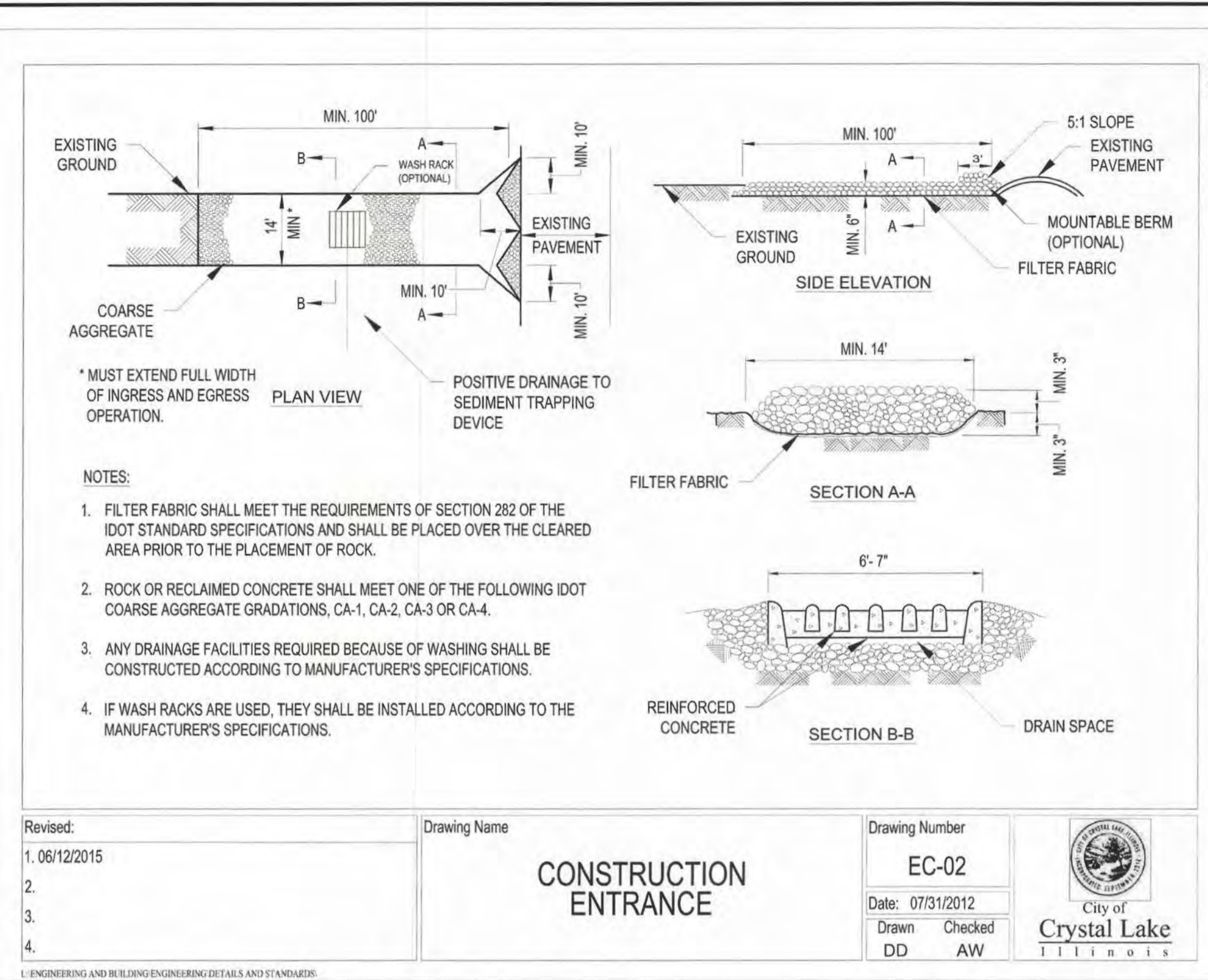
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GENERAL NOTES
CRYSTAL LAKE PARK DISTRICT
VETERAN ACRES TENNIS COURT RECONSTRUCTION
CRYSTAL LAKE, ILLINOIS

NO.	BY	DATE	REVISION	NO.	BY	DATE	REVISION

FILE: 4129.220-DT3.dwg	SHEET NUMBER:
DRAWN BY: JMB DATE: 8/18/2021	GHA PROJECT # 4129.220
CHECKED BY: TAR DATE: 8/18/2021	SCALE: N.A.
2	
OF 11 SHEETS	

PLANNED BY: JMB DATE: 8/18/2021
 CHECKED BY: TAR DATE: 8/18/2021
 DRAWN BY: JMB DATE: 8/18/2021
 FILE: 4129.220-DT3.dwg

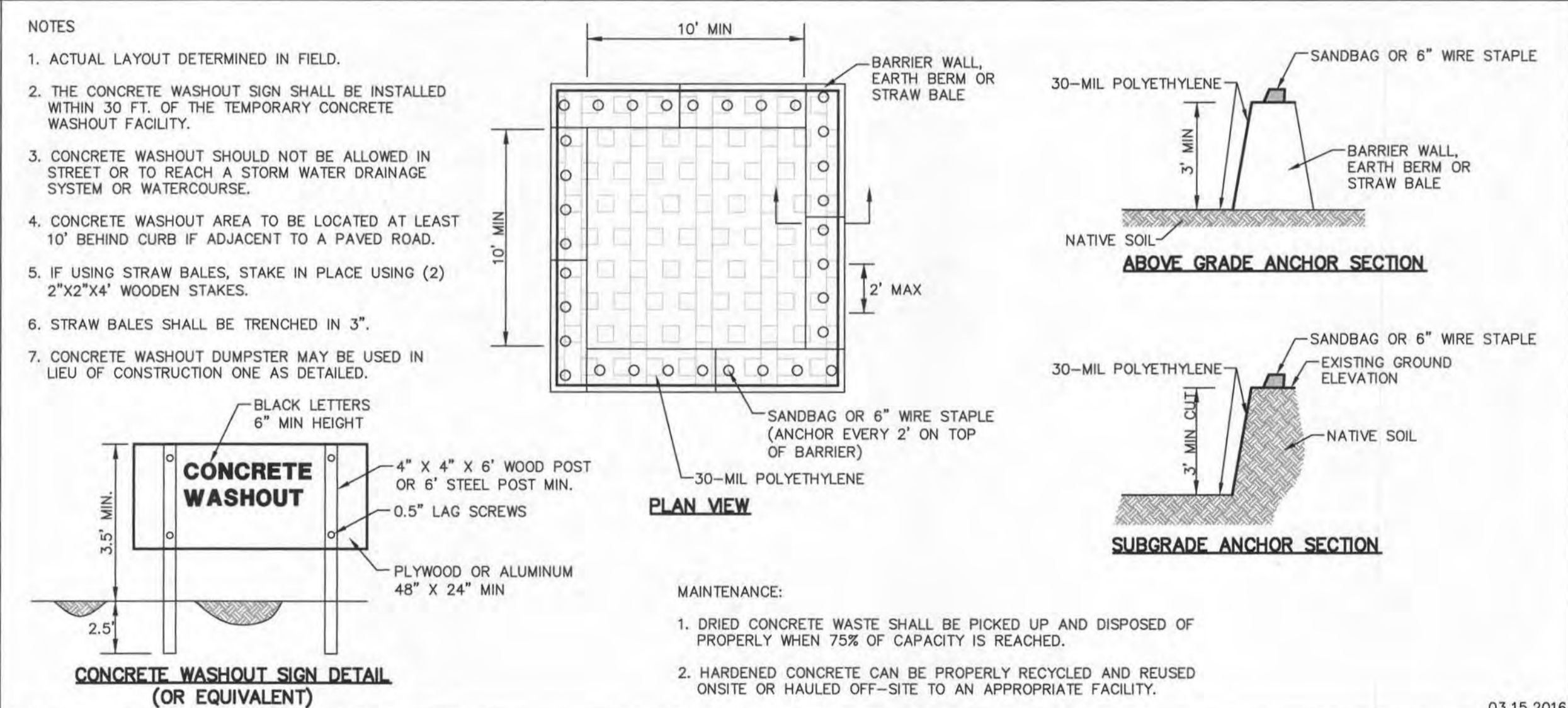
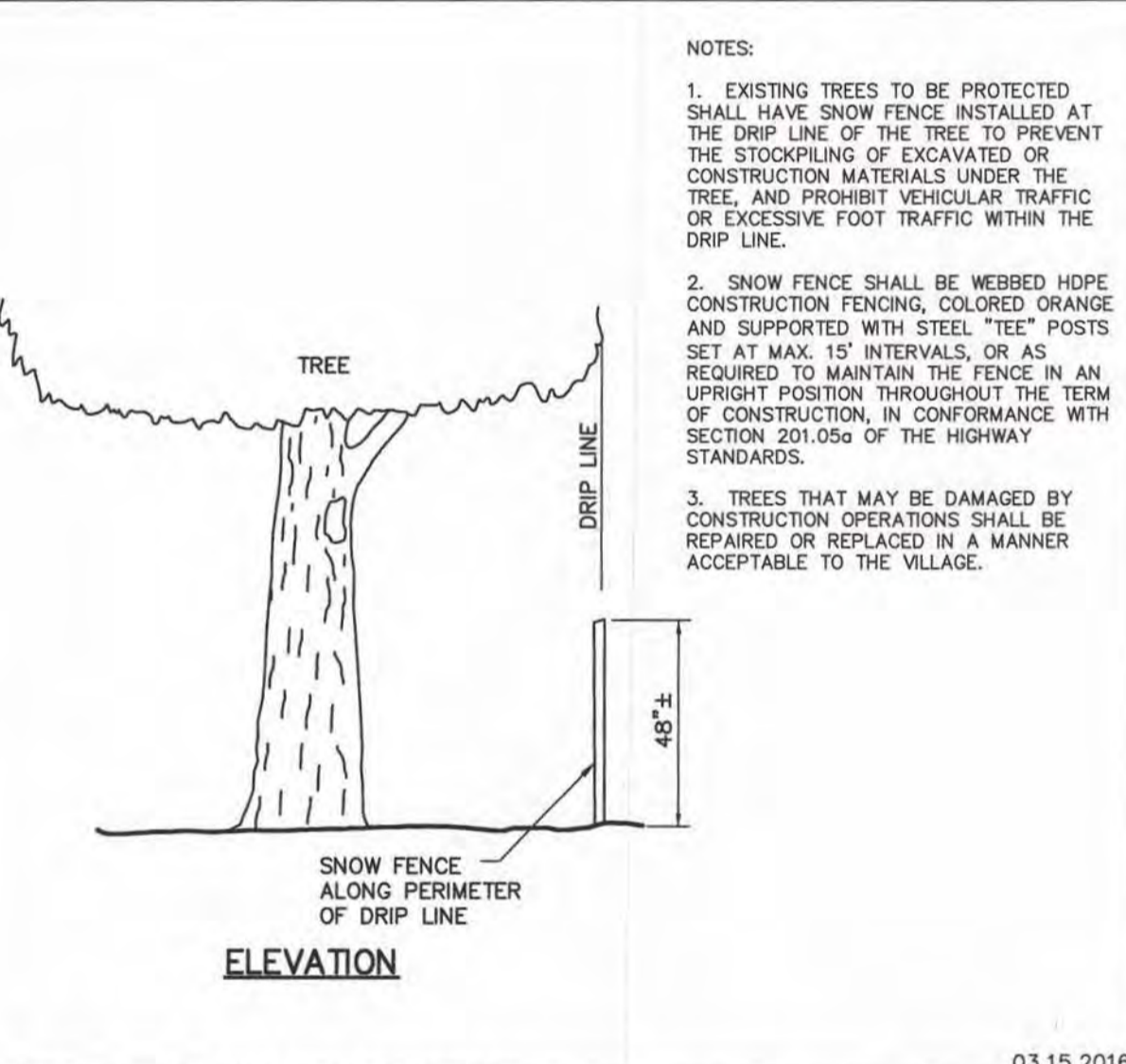


Stabilization Type:	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Permanent Seeding			A			X	X	X	X	X		
Dormant Seeding	B											
Temporary Seeding			C			X	X	X	X	X		
Sodding			E	X	X	X						
Mulching	F											

03.15.2016

GHA GEWALT HAMILTON ASSOCIATES, INC. TYPICAL SOIL PROTECTION CHART

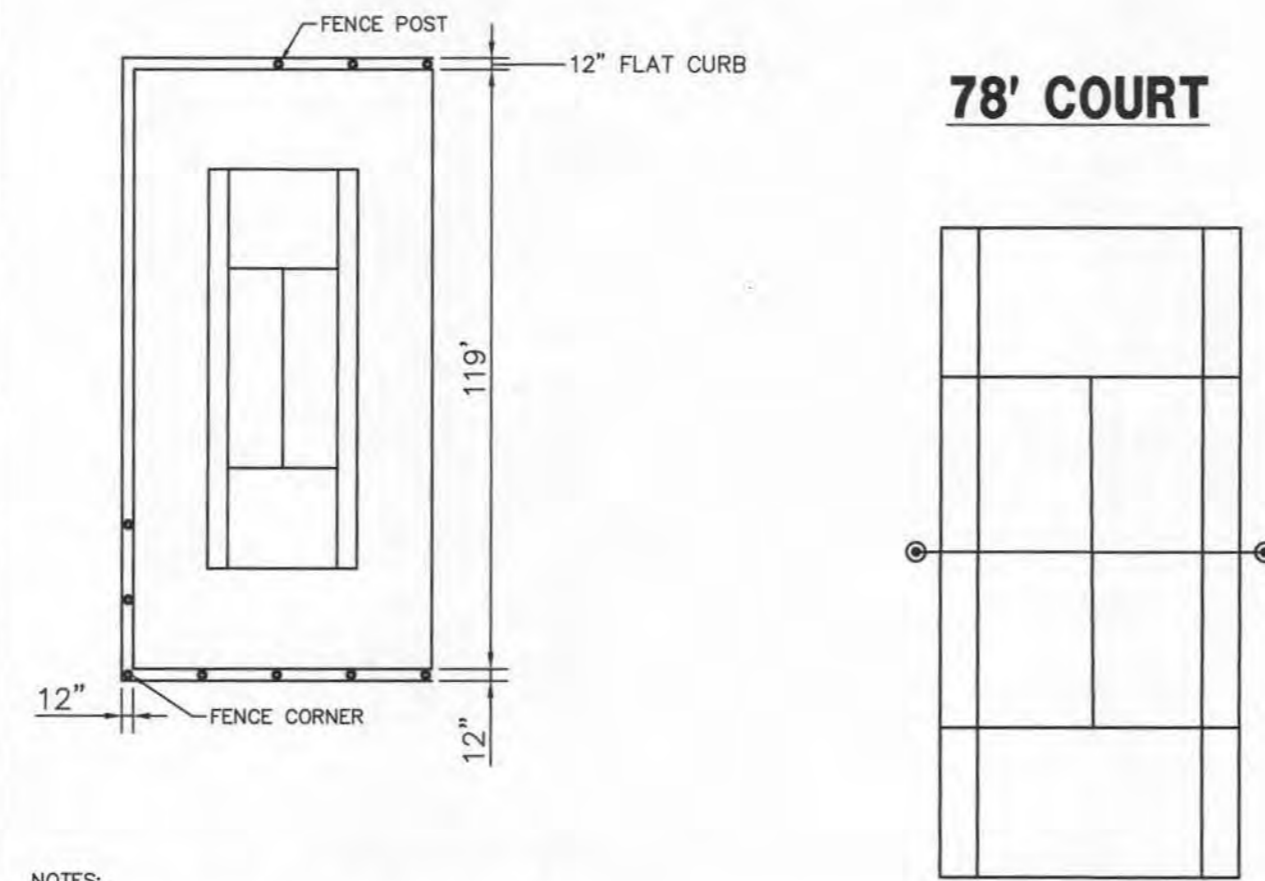
A = KENTUCKY BLUEGRASS @ 90 LBS./AC. MIXED WITH PERENNIAL RYEGRASS @ 30 LBS./AC.
 B = KENTUCKY BLUEGRASS @ 135 LBS./AC. MIXED WITH PERENNIAL RYEGRASS @ 45 LBS./AC.
 C = SPRING OATS @ 100 LBS./AC.
 D = WHEAT OR CEREAL RYE @ 150 LBS./AC.
 E = SOI
 F = STRAW MULCH (HYDROMULCH OR USE STRAW BLANKET) @ 2 TONS/AC.
 XXX = IRRIGATION NEEDED
 IRRIGATION SHOULD BE PROVIDED AS NECESSARY TO THOROUGHLY ESTABLISH INTENDED GROWTH.
 NOTE: SPRAYED ON PRODUCTS CANNOT BE USED NOV.-FEB.



NO.	BY	DATE	REVISION	NO.	BY	DATE	REVISION

PCC NOTES

- SET 3/4" EXPANSION JOINTS AT POINTS ABUTTING CURB OR PAVEMENT AND AT 45' MAX. INTERVALS.
- CONTROL JOINTS SHALL BE 1/8" TO 1/4" WIDE AND 1/4 OF THE SIDEWALK THICKNESS DEEP. THE EDGE OF THE CONTROL JOINTS SHALL BE GIVEN A 1/4" RADIUS. JOINTS TO BE LOCATED AT 15' MAX. INTERVALS.
- THREE #4 DEFORMED STEEL BARS SHALL BE INSTALLED IN THE SIDEWALK CENTERED OVER ALL TRENCH CROSSINGS. THEY SHALL EXTEND 10 FEET BEYOND THE EDGES OF THE TRENCH.
- SIDEWALK ADJACENT TO NEW OR EXISTING CURB, OR EXISTING SIDEWALK SHALL BE DOWELED TO CURB OR EXISTING SIDEWALK WITH SMOOTH 12" EPOXY COATED #4 BARS AT 24" O.C.
- SIDEWALK CONTRACTION AND EXPANSION JOINTS SHALL ALIGN WITH WITH NEW CURB JOINTS RESPECTIVELY.
- ADD 2 POUNDS POLYPROPYLENE FIBER REINFORCEMENT PER CUBIC YARD OF CONCRETE. FIBERS PROVIDED BY W.R. GRACE OR APPROVED EQUAL.
- SET EXPANSION JOINTS AT ALL PC'S, PT'S, FIVE FEET ON EITHER SIDE OF ANY FRAMES, AND AT 45' MAX. INTERVALS.
- SAW CUT CONTRACTION JOINTS FULL FACE AND TOP, AT LEAST 2 INCHES IN DEPTH AND AT 15' MAXIMUM INTERVALS WITHIN 24 HOURS OF POURING.
- TWO COATS CURING COMPOUND REQUIRED.



NOTES:

- COLORCOAT SURFACE WITH TWO COATS OF SAND FILLED COLOR AND STRIPE TENNIS COURTS PER UNITED STATES TENNIS ASSOCIATION GUIDELINES. COLORCOAT SHALL BE SPECIFIED BY OWNER.
- COLORCOAT SHALL BE PROVIDED BY LAYKOLD OR EQUIVALENT APPROVED IN ADVANCE BY OWNER.
- CA-7 DRAINAGE STONE SHALL NOT BE CONTAMINATED DURING CONSTRUCTION. ANY DRAINAGE STONE WITH DEBRIS TO BE REMOVED AND REPLACED WITH CLEAN STONE.
- COLOR AND COLORSHOP DRAWINGS TO BE APPROVED BY OWNERS

TENNIS COURT DIMENSIONS

TENNIS COURT LAYOUT

TENNIS COURT CONSTRUCTION SEQUENCE

- REMOVE FENCE, FENCE FOUNDATIONS, LIGHTS AND OTHER TENNIS EQUIPMENT
- REMOVE AND STORE PRACTICE WALL FOR REINSTALLATION POST-CONSTRUCTION
- ROOT PRUNE AND REMOVE BRANCHES - UNDER SUPERVISION OF PARK DISTRICT ARBORIST
- EXCAVATE TO NEW SUB-GRADE
- INSTALL FENCE AND NET FOUNDATIONS
- INSTALL UNDERDRAIN AS SHOWN
- INSTALL FLAT CURB
- INSTALL PAVEMENT
- INSTALL FENCE
- PLACE COLOR COAT

78' COURT

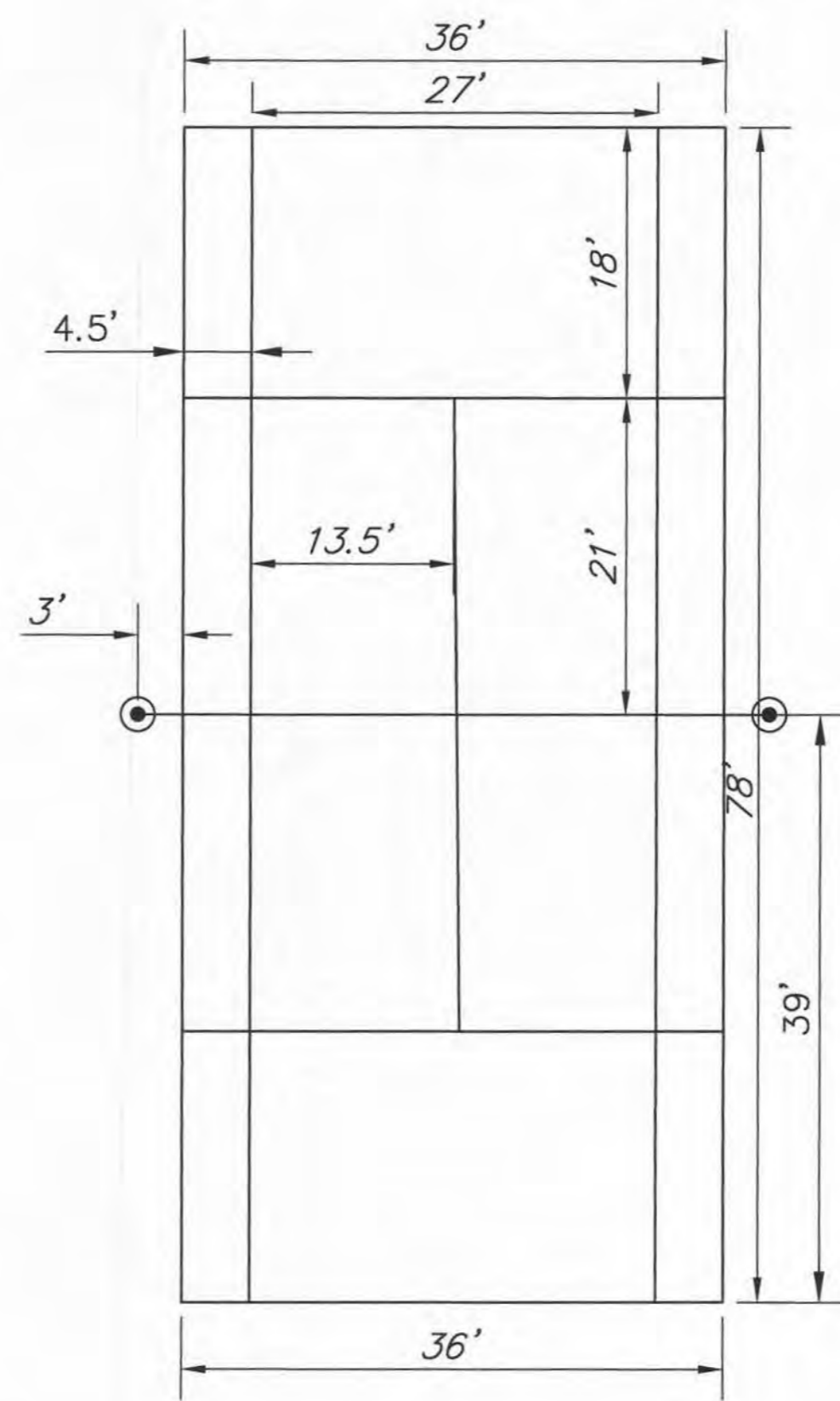
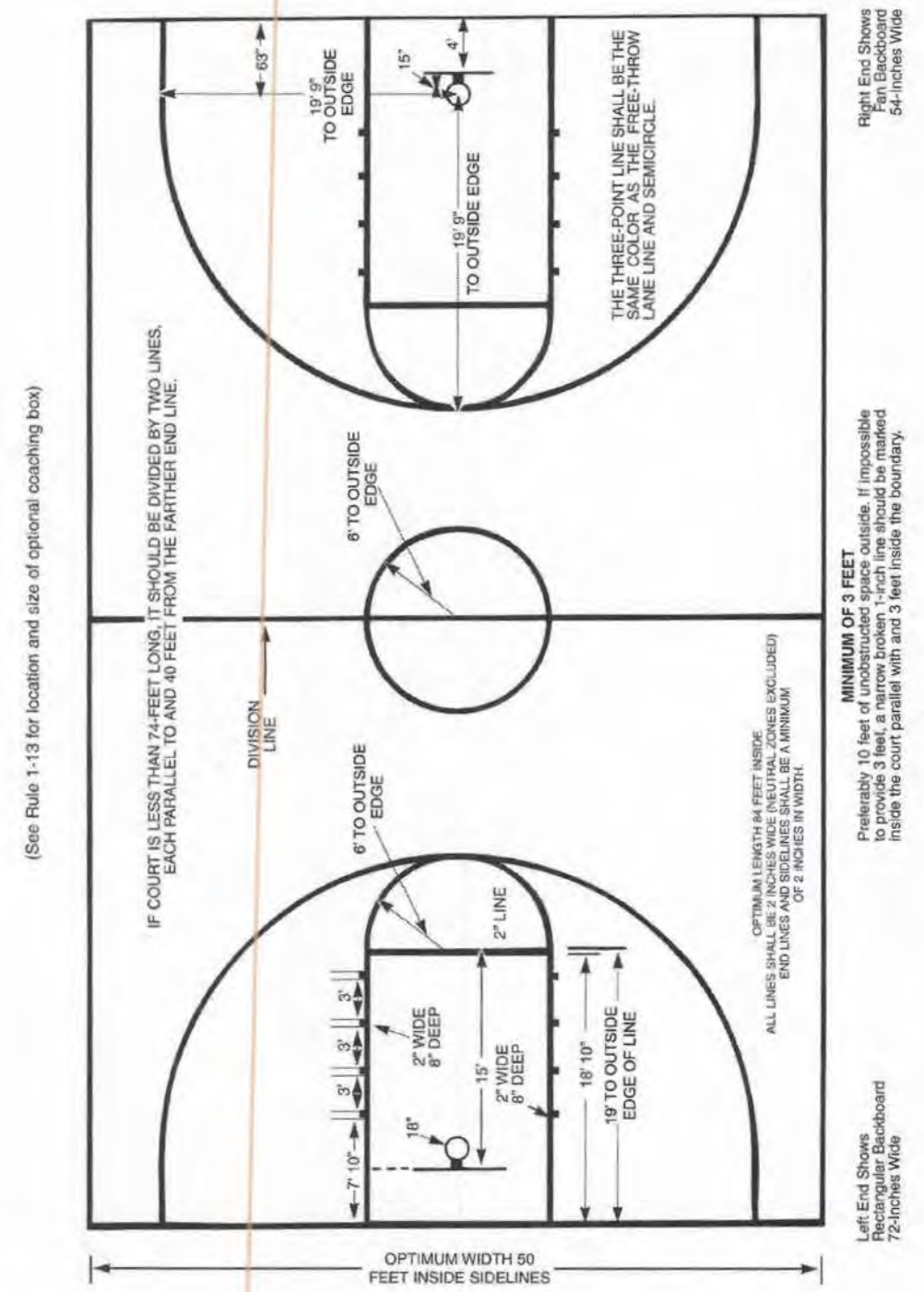
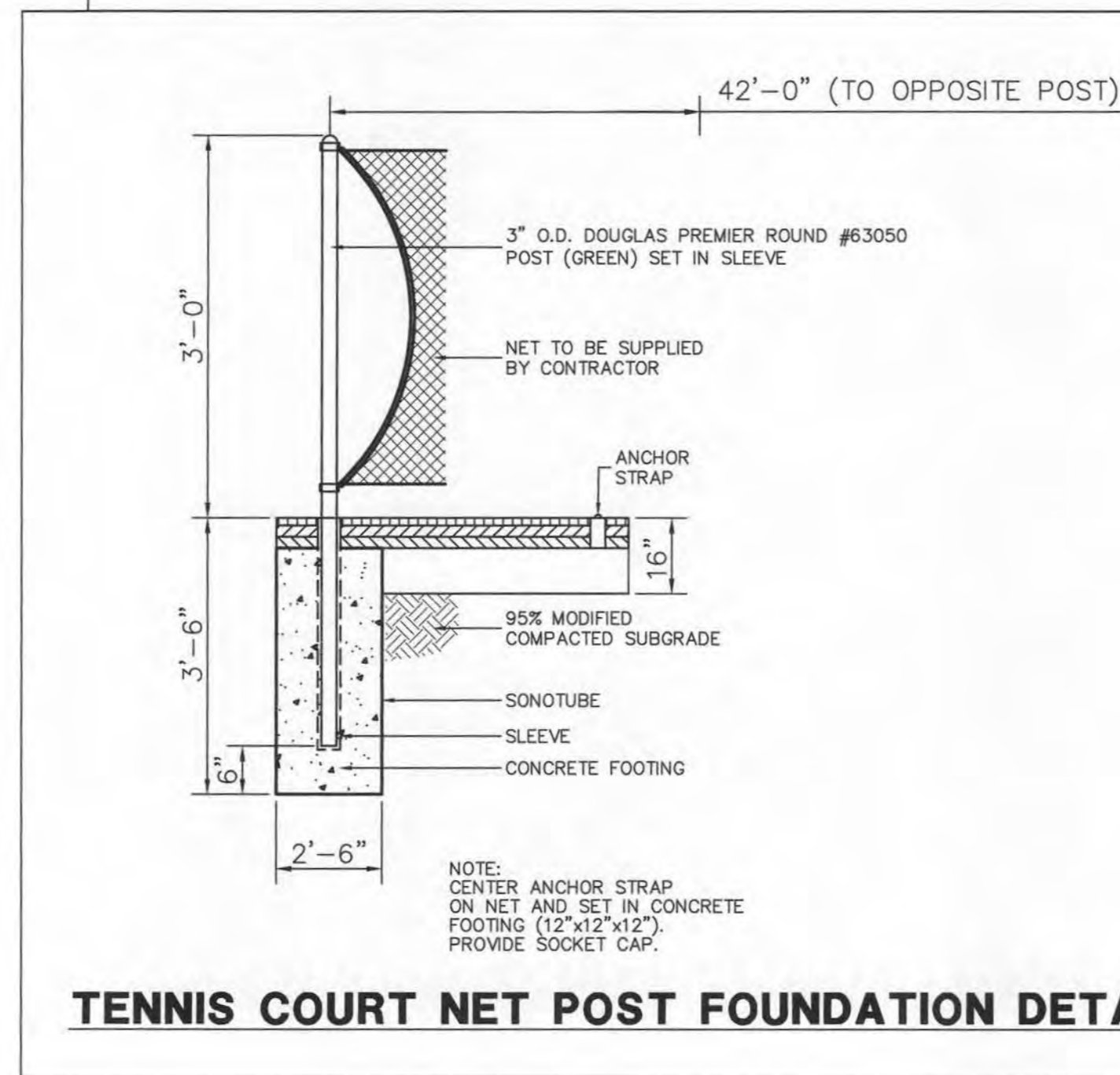


Figure 1-1 Basketball Court Diagram

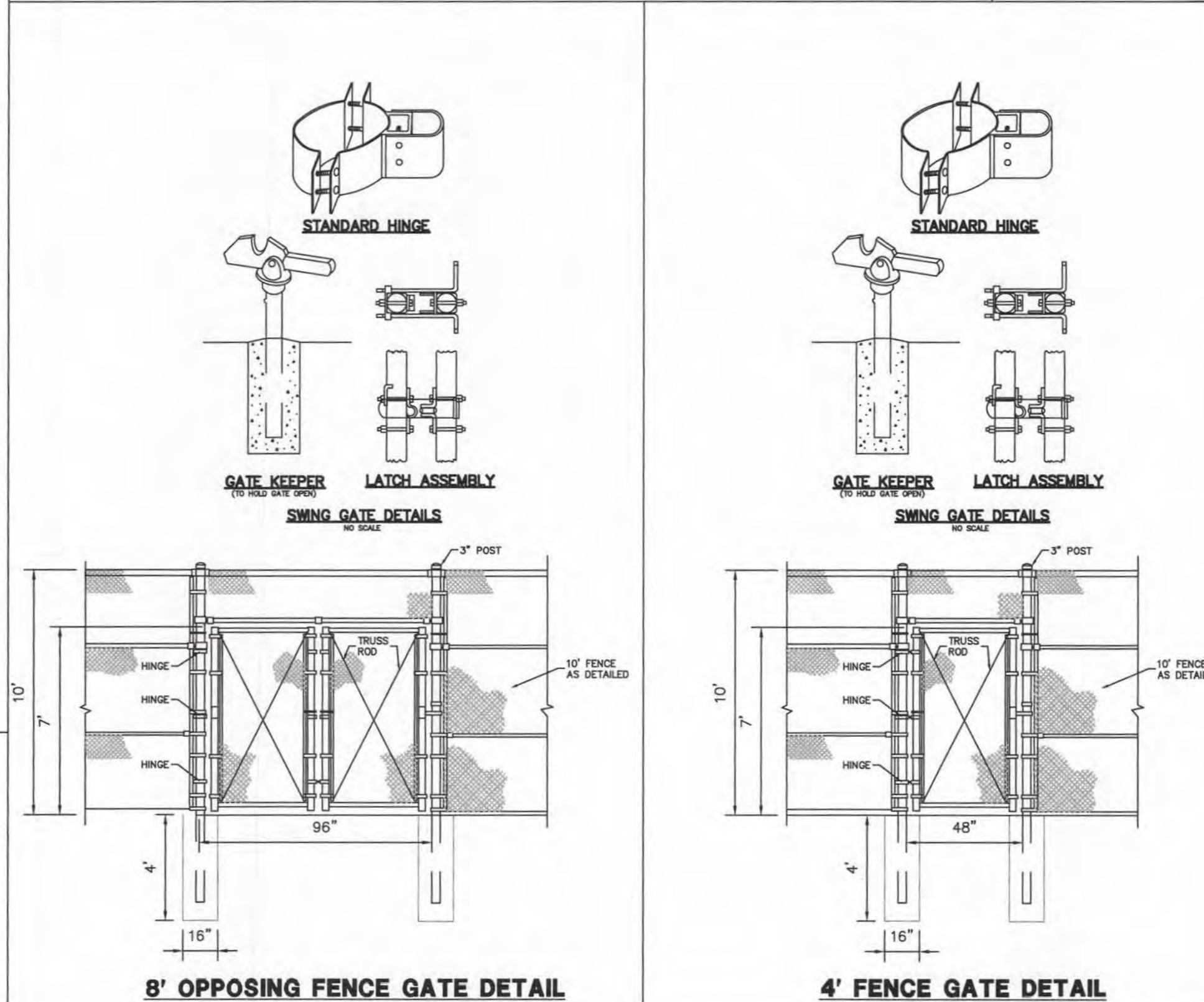


NOTE: Except as specifically stated in the rules, information on field diagrams in this book is suggestive only; it is not required by NFHS rules. The construction and layout of all courts and fields used for high school competition are subject to any controlling laws and building codes, and to the sound judgment of the persons in charge of the facilities.

TENNIS COURT DIMENSIONS



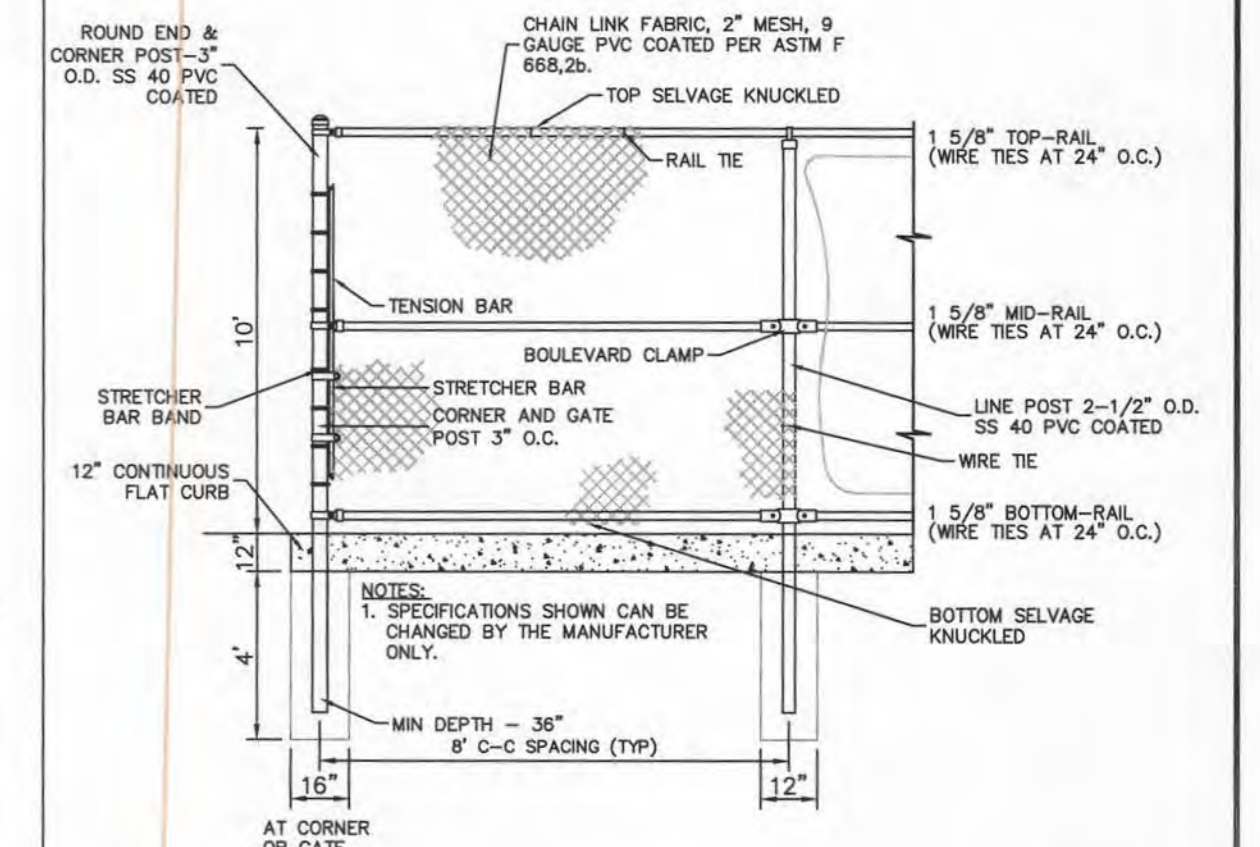
TENNIS COURT NET POST FOUNDATION DETAIL



8' OPPOSING FENCE GATE DETAIL

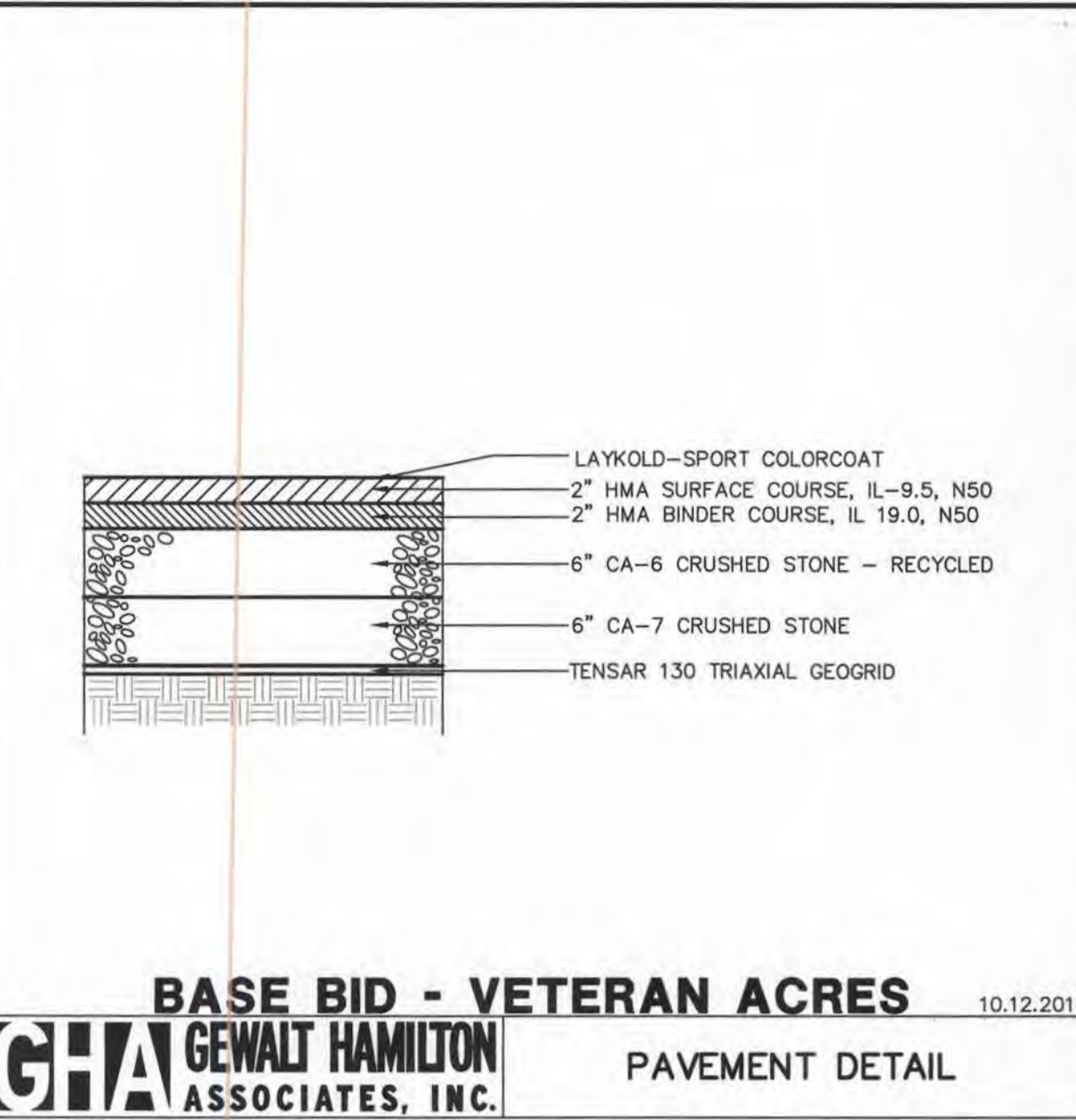
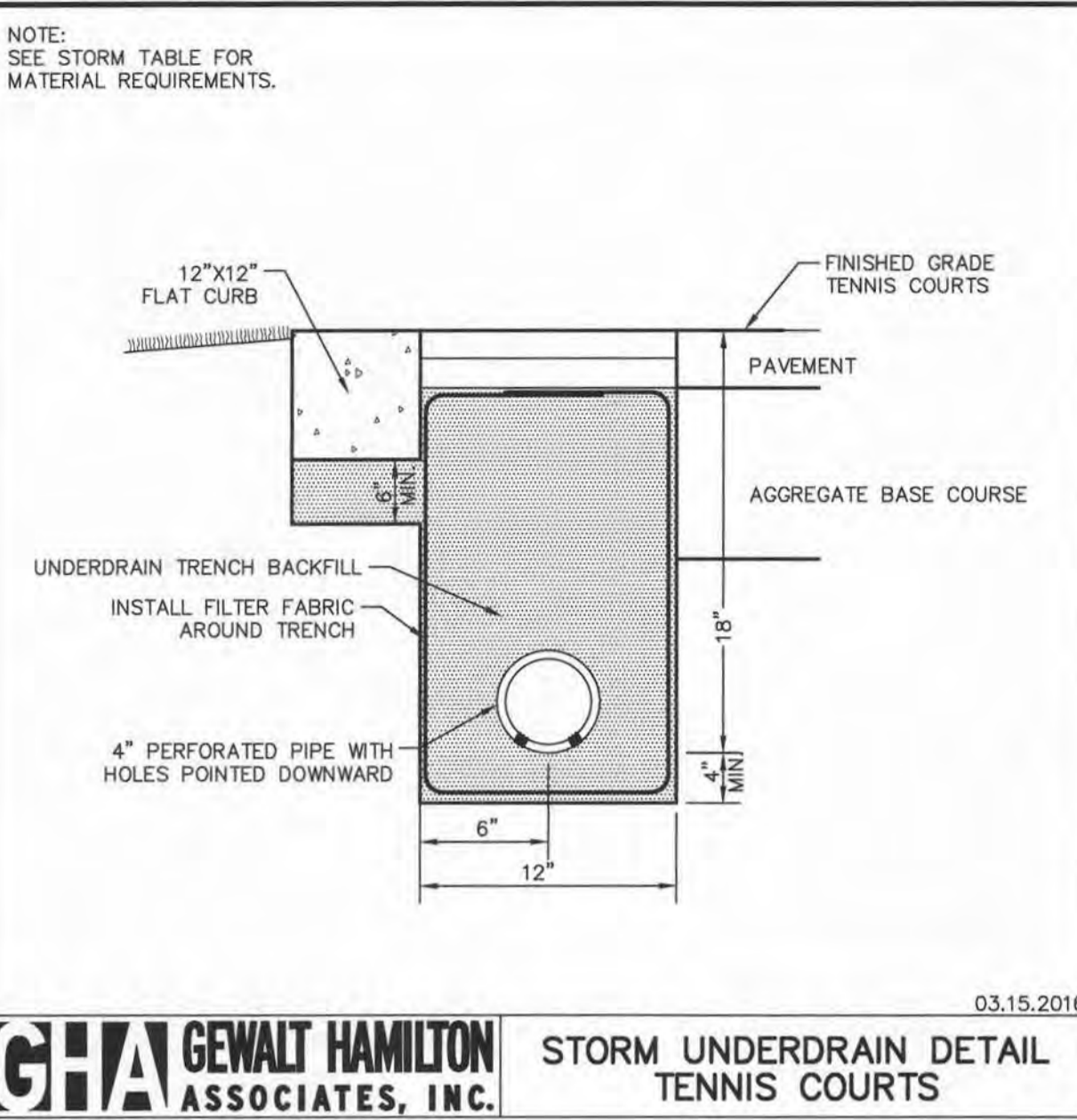
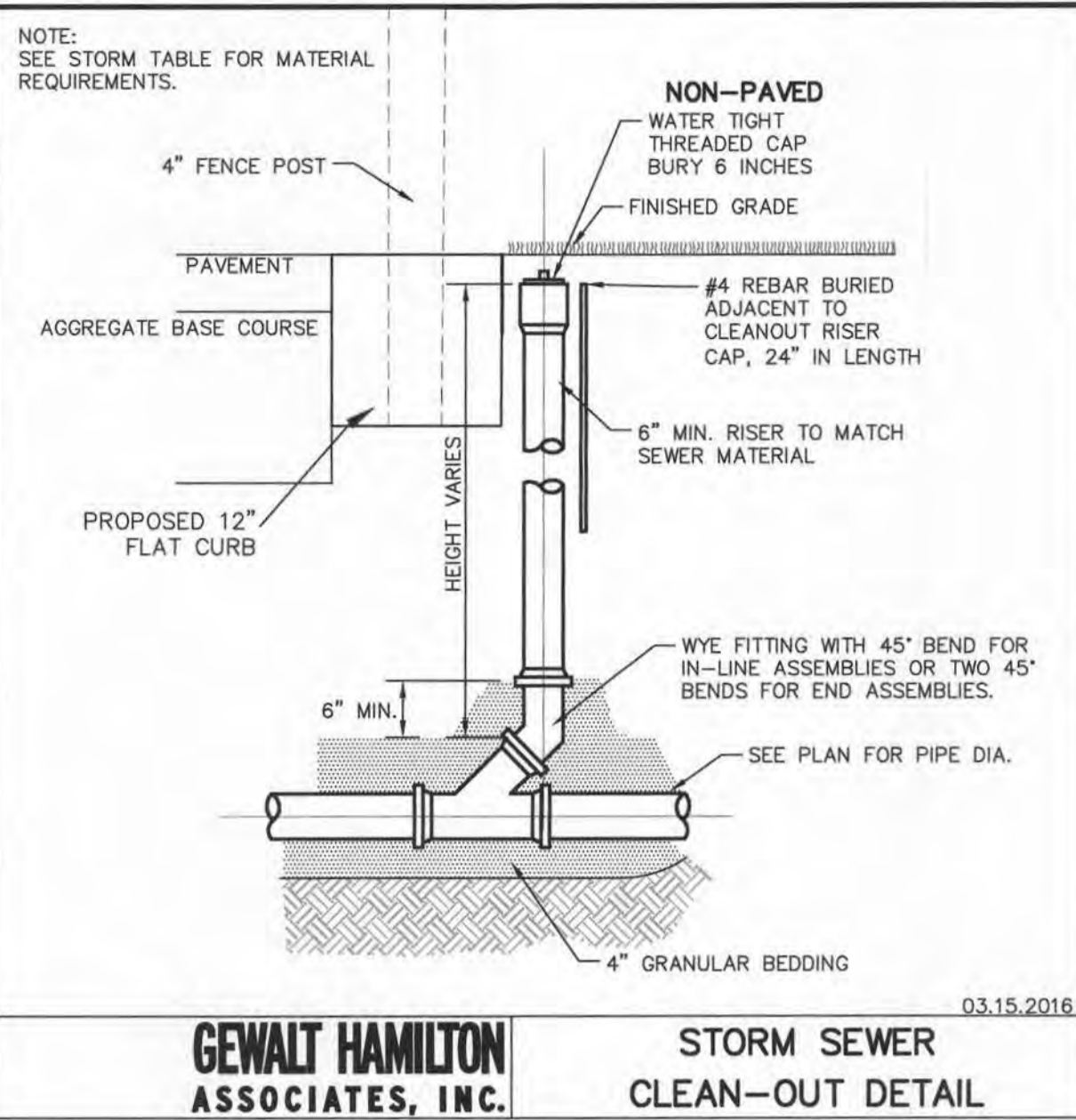
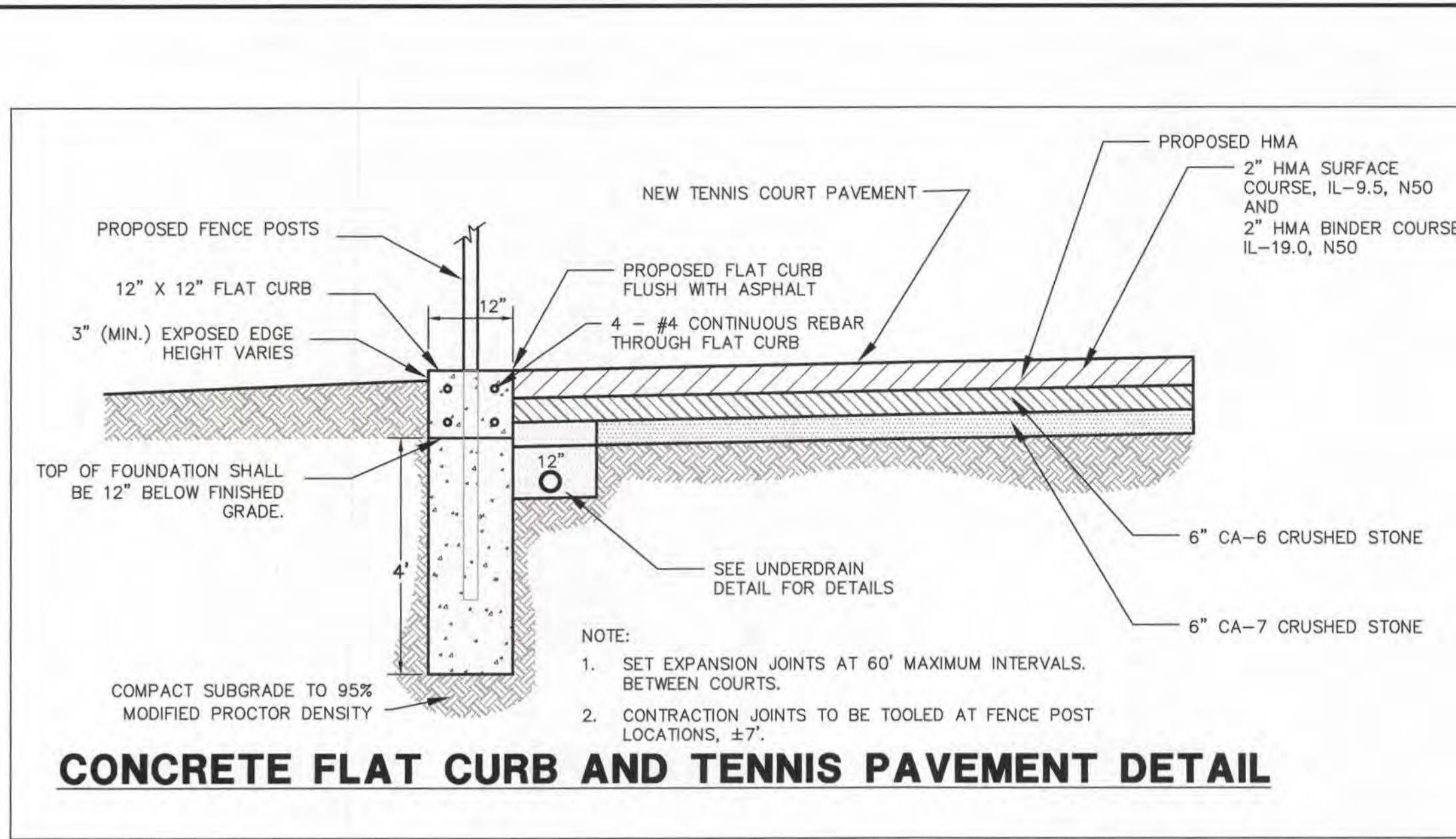
4' FENCE GATE DETAIL

ALTERNATE #1



10' FENCE DETAIL

- SPECIFICATIONS SHOWN CAN BE CHANGED BY THE MANUFACTURER ONLY.
- ALL FENCING AND POSTS SHALL BE COATED WITH BLACK PVC AS NOTED IN THE SPECIFICATIONS.
- BOTTOM RAIL ON ALL FENCING SHALL BE A MAX. OF 2" ABOVE THE FINISHED COURT GRADE. VINYL COVER, #3 BRASS GROMMETS SHALL BE INSTALLED 12" C-C ALONG TOP, MIDDLE AND BOTTOM.
- ATTACH FENCE WIRE TIES, 12" C-C.
- OWNER TO APPROVE FENCE COLOR COATING PRIOR TO CONSTRUCTION.

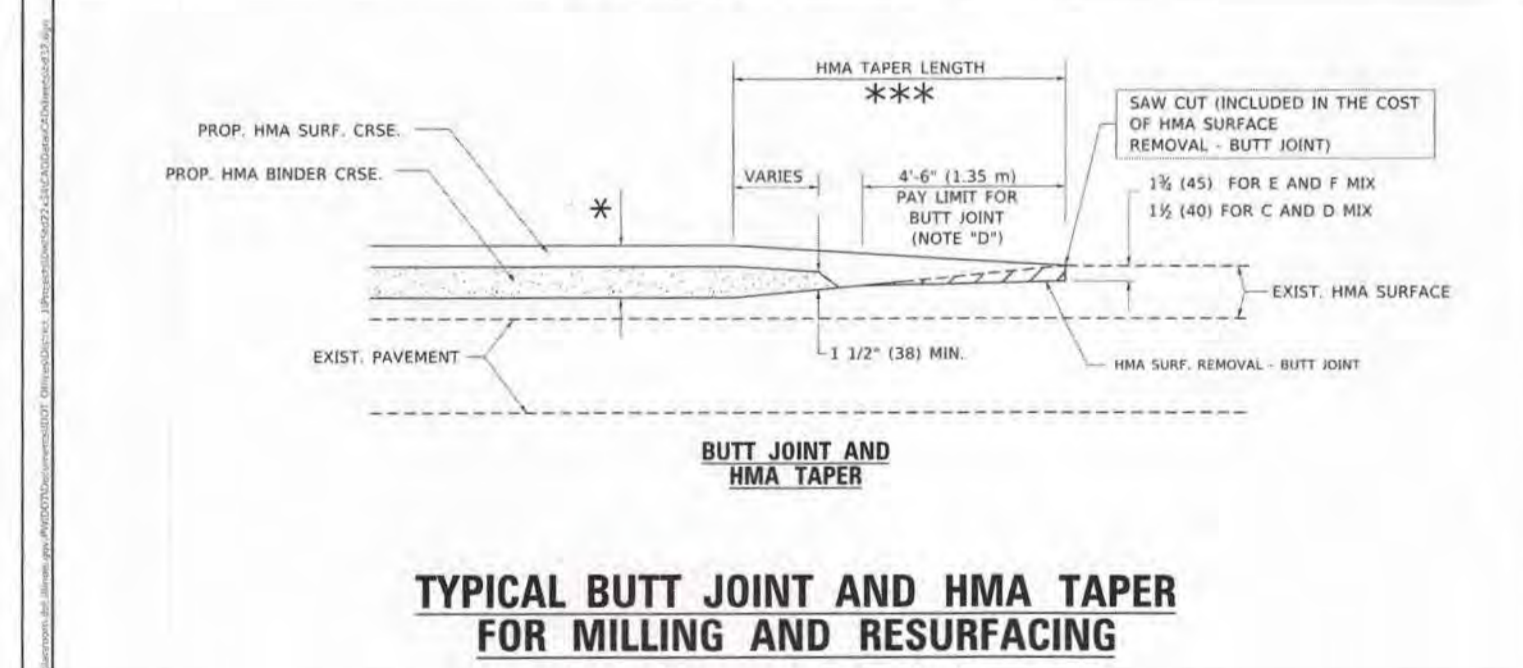
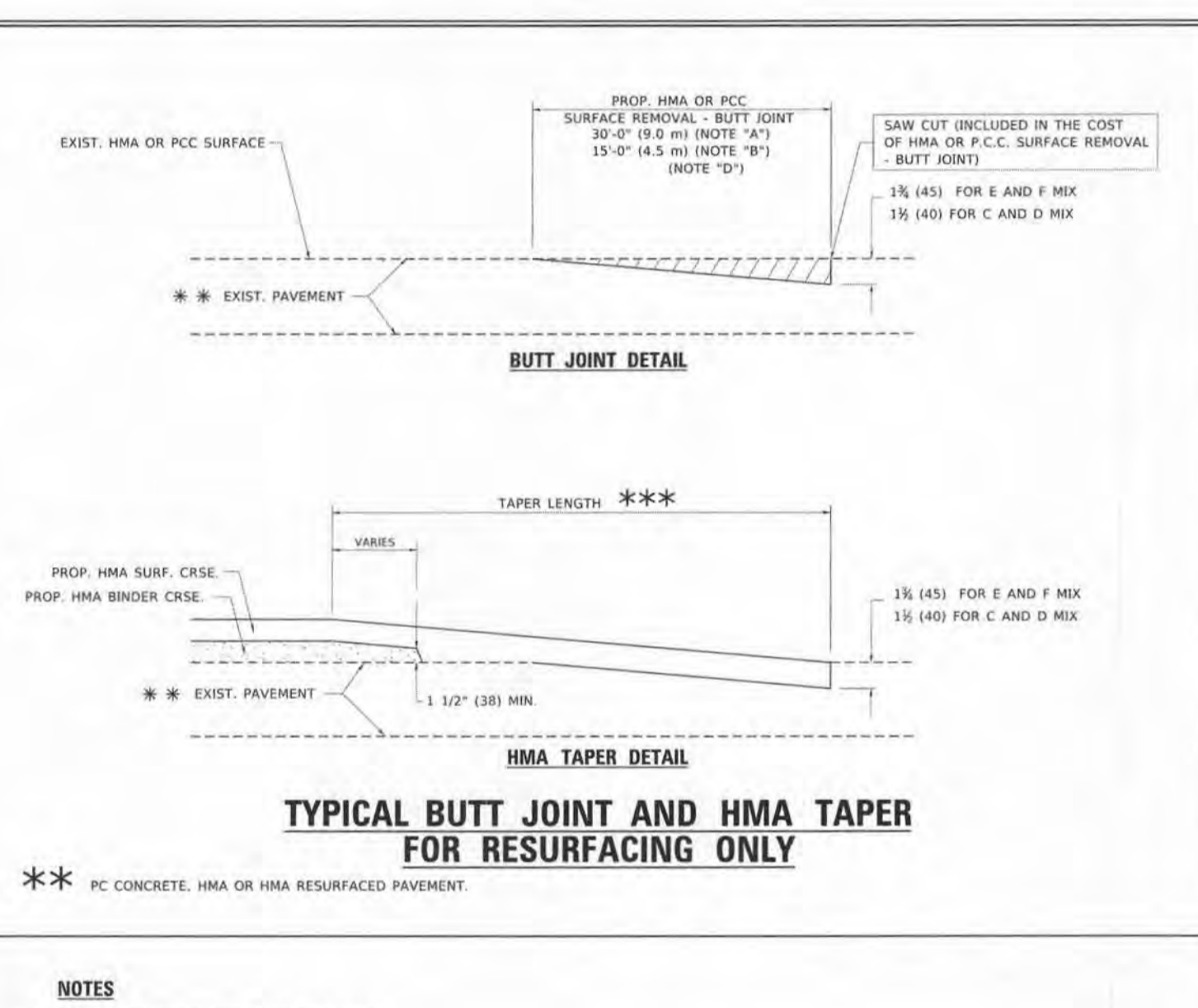
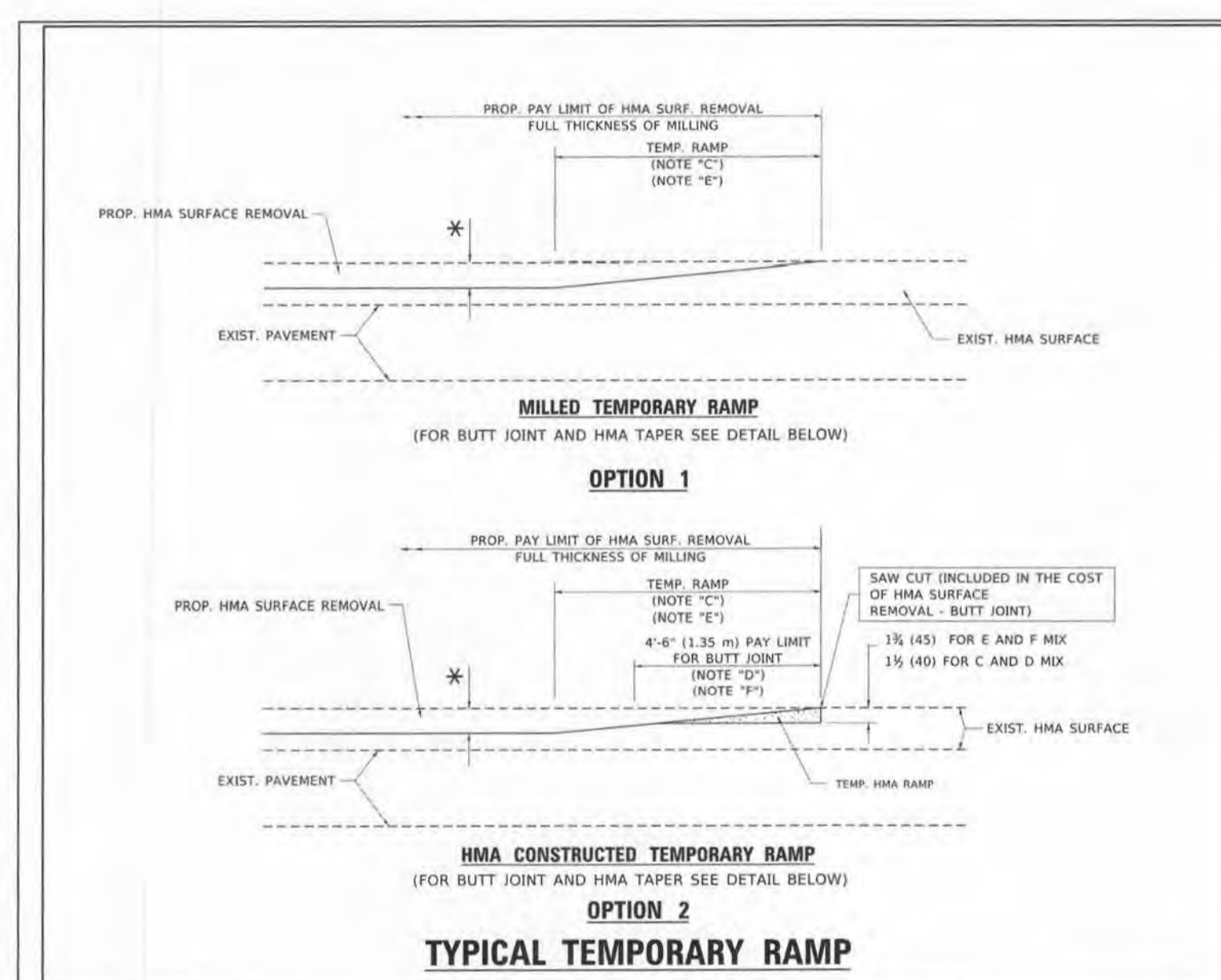


CONCRETE FLAT CURB AND TENNIS PAVEMENT DETAIL

GEWALT HAMILTON ASSOCIATES, INC. STORM SEWER CLEAN-OUT DETAIL

GEWALT HAMILTON ASSOCIATES, INC. STORM UNDERDRAIN DETAIL TENNIS COURTS

GEWALT HAMILTON ASSOCIATES, INC. BASE BID - VETERAN ACRES PAVEMENT DETAIL



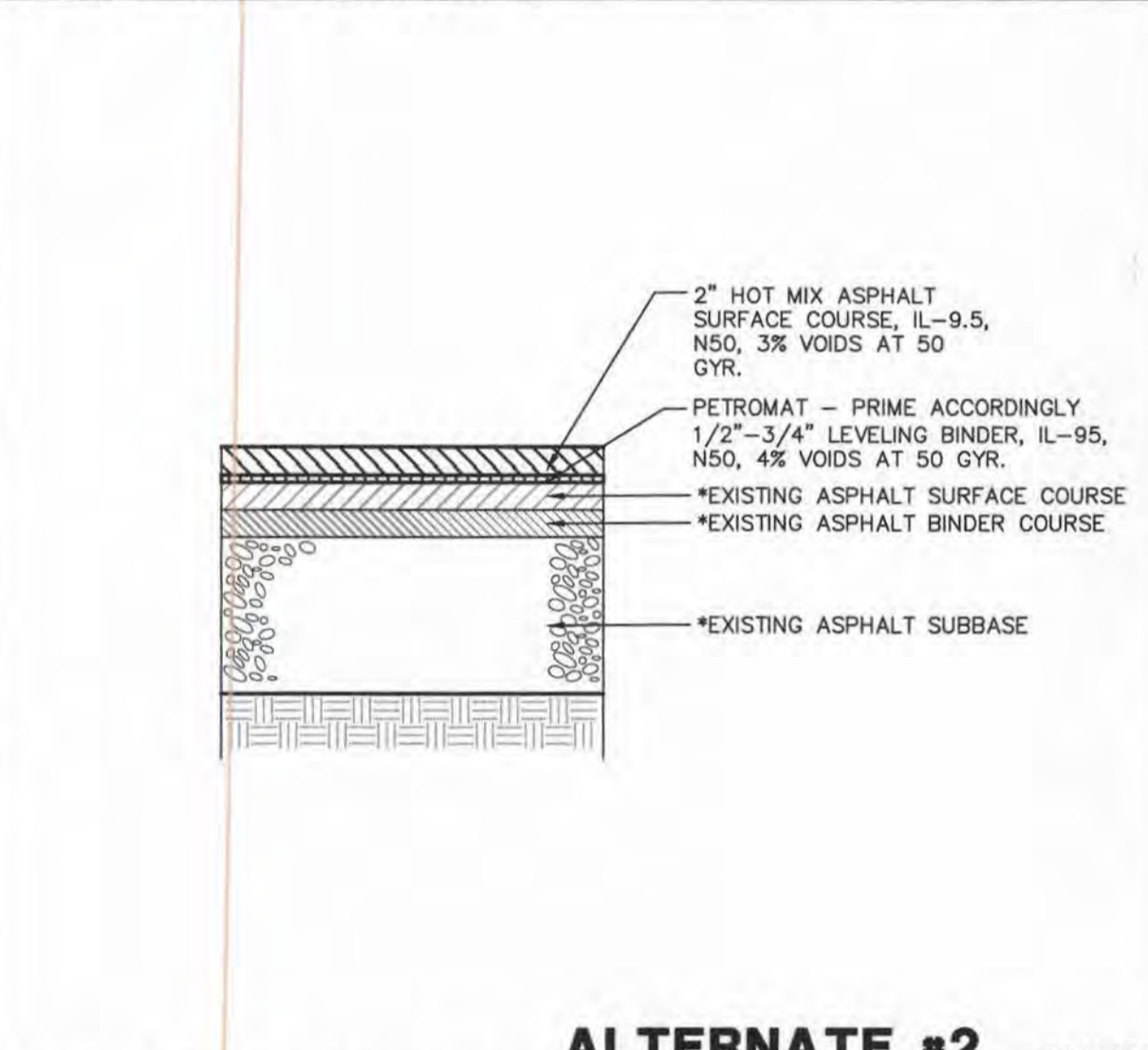
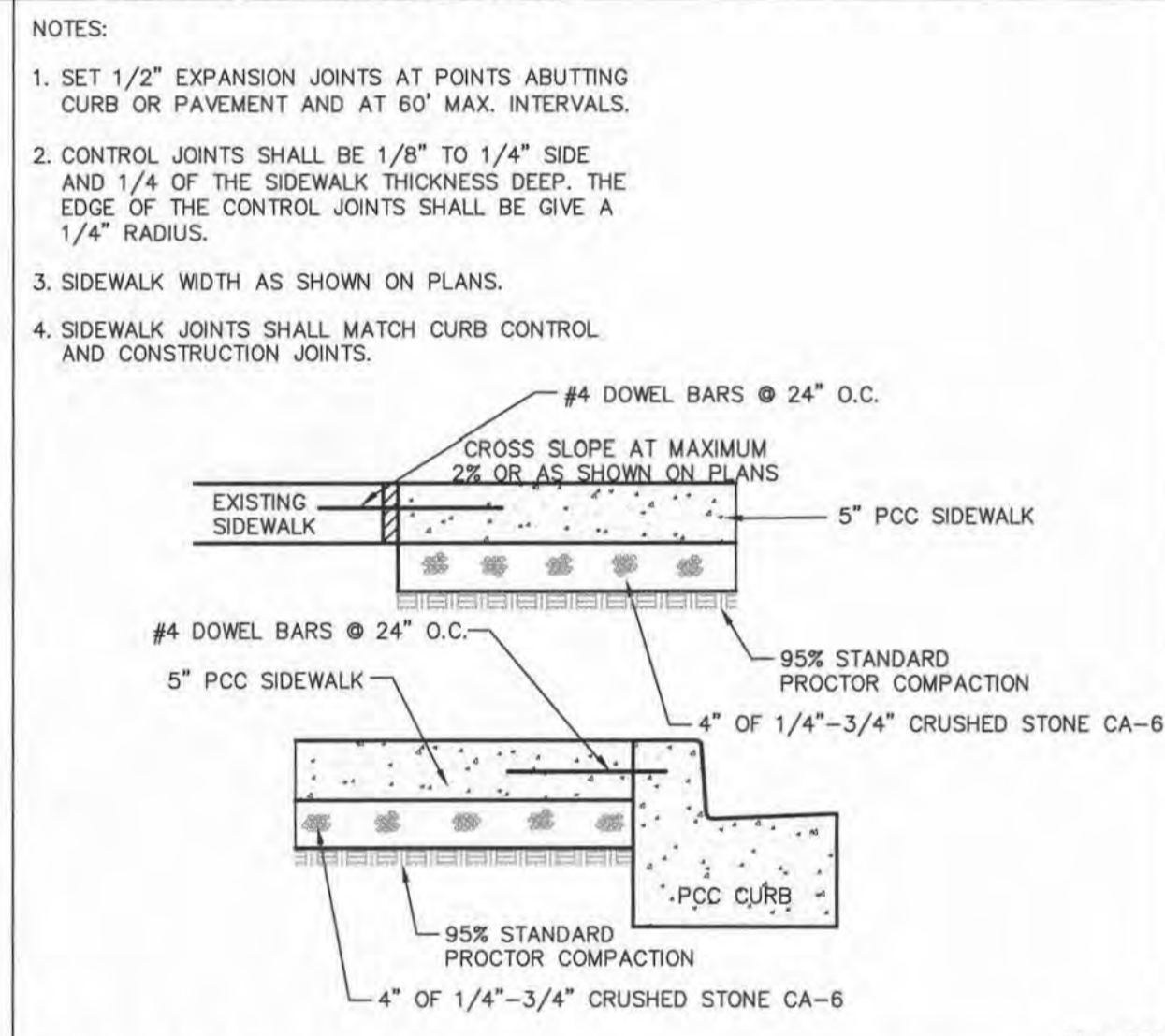
NOTES:

- MAINLINE ROADWAYS AND MAJOR SIDE ROADS.
- MINOR SIDE ROADS.
- THE TEMP. RAMP SHALL BE CONSTRUCTED IMMEDIATELY UPON REMOVAL OF THE EXISTING HMA SURFACE.
- THE BUTT JOINT SHALL BE CONSTRUCTED IMMEDIATELY PRIOR TO PLACING THE PROPOSED HMA COURSE.
- TAPER THE TEMP. RAMP AT A RATE OF 3\"/>
- INSTALLATION AND REMOVAL OF THE 4\"/>
- SEE TYPICAL SECTIONS FOR MILLING THICKNESS.
- SEE ARTICLE 406.08 AND 406.14 OF THE STANDARD SPECIFICATIONS FOR \"HMA AND/OR PCC SURFACE REMOVAL BUTT JOINT\".
- SEE TYPICAL SECTIONS FOR MILLING THICKNESS.

BASIS OF PAYMENT
 THE BUTT JOINT WILL BE PAID FOR AT THE CONTRACT UNIT PRICE PER SQUARE YARD (SQUARE METER) FOR \"HOT MIX ASPHALT SURFACE REMOVAL - BUTT JOINT\" OR FOR \"PORTLAND CEMENT CONCRETE SURFACE REMOVAL BUTT JOINT\".

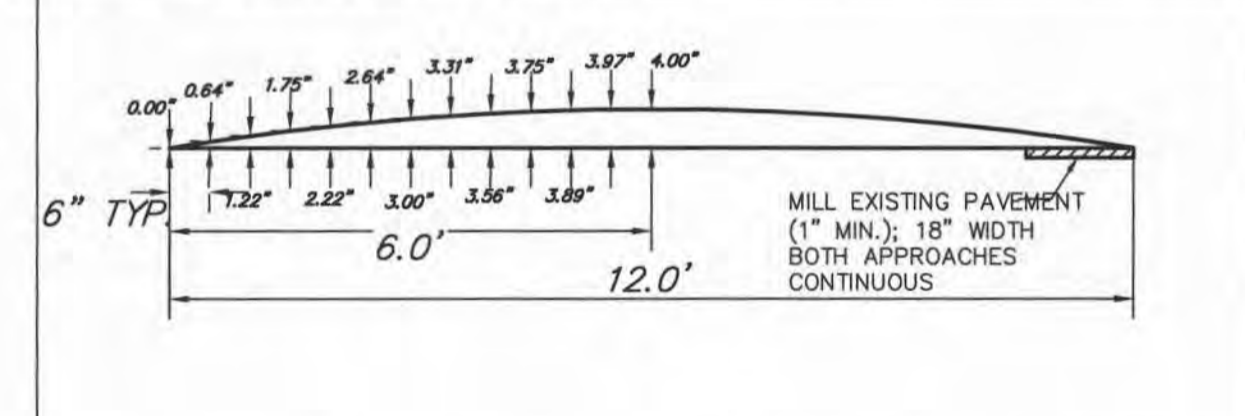
ALL DIMENSIONS ARE IN INCHES (MILLIMETERS) UNLESS OTHERWISE SHOWN.

DESIGNED BY: M. DE YONG	REVISION: A. SHAW 10-25-14	STATE OF ILLINOIS DEPARTMENT OF TRANSPORTATION	BUTT JOINT AND HMA TAPER DETAILS	SHEET NO. 1 OF 1 SHEETS STA. TO STA.
DRAWN BY: A. SHAW 02-25-14	REVISION: A. SHAW 02-25-14			
CHECKED BY: M. GOMEZ 04-06-15	REVISION: M. GOMEZ 04-06-15			
DATE: 06-13-10	REVISION: R. BORG 01-01-07			



GEWALT HAMILTON ASSOCIATES, INC. PCC SIDEWALK DETAIL

GEWALT HAMILTON ASSOCIATES, INC. ALTERNATE #2 PAVEMENT OVERLAY DETAIL - PETROMAT

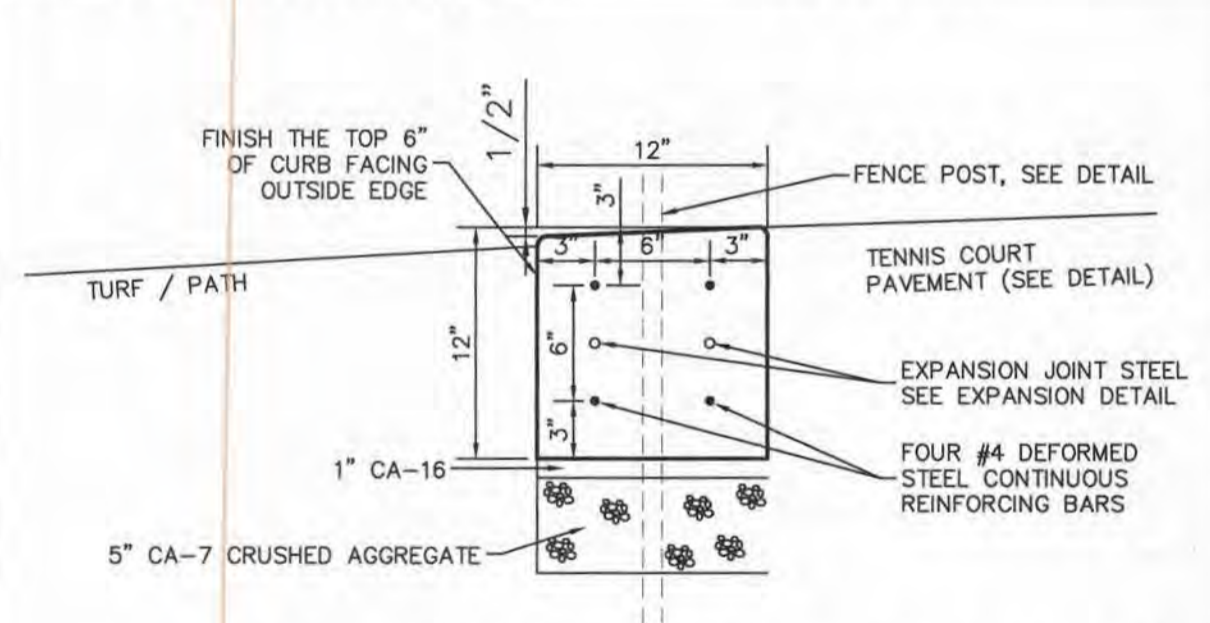


TEMPORARY PAVEMENT MARKINGS SHALL BE INSTALLED ON THE SAME DAY AS SPEED HUMPS UNTIL PERMANENT MARKINGS ARE USED. ALL SIGNAGE ASSOCIATED WITH SPEED HUMPS SHALL BE INSTALLED ON THE SAME DAY AS THE SPEED HUMPS OR IF THE SIGNAGE IS INSTALLED EARLIER, IT IS TO BE COVERED WITH BAGS AND THE BAGS SHALL BE REMOVED THE SAME DAY THAT THE HUMPS ARE INSTALLED.

THE EXACT LOCATION OF THE HUMPS SHALL BE AS DIRECTED BY THE ENGINEER.

- A TEMPLATE SHALL BE CONSTRUCTED TO VERIFY THE ACCURACY OF THE HUMP PROFILE AND TO ENSURE THAT THE DESIRED VERTICAL DIMENSIONS ARE ATTAINED WITHIN REASONABLE TOLERANCES (ONE QUARTER OF AN INCH OR LESS, (1/4\"/>
- PAVEMENT SHALL BE BITUMINOUS SURFACE COURSE, IL-9.5, N50 UNLESS OTHERWISE NOTED.

ALTERNATE #2 4' SPEED HUMP



12' FLAT CURB - TENNIS COURTS

PCC NOTES:

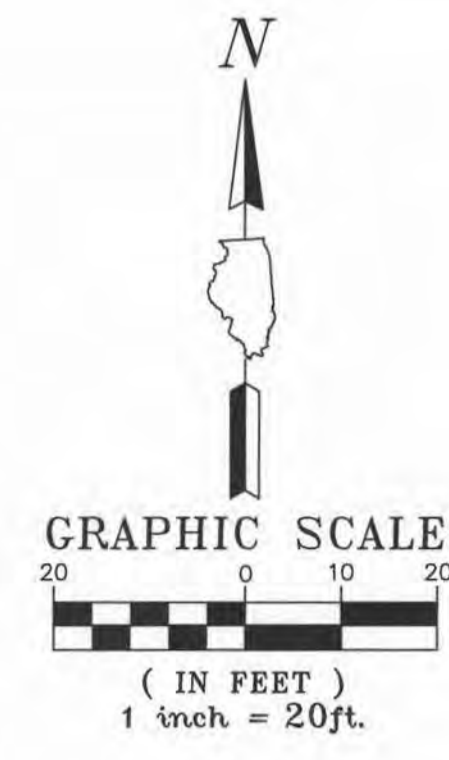
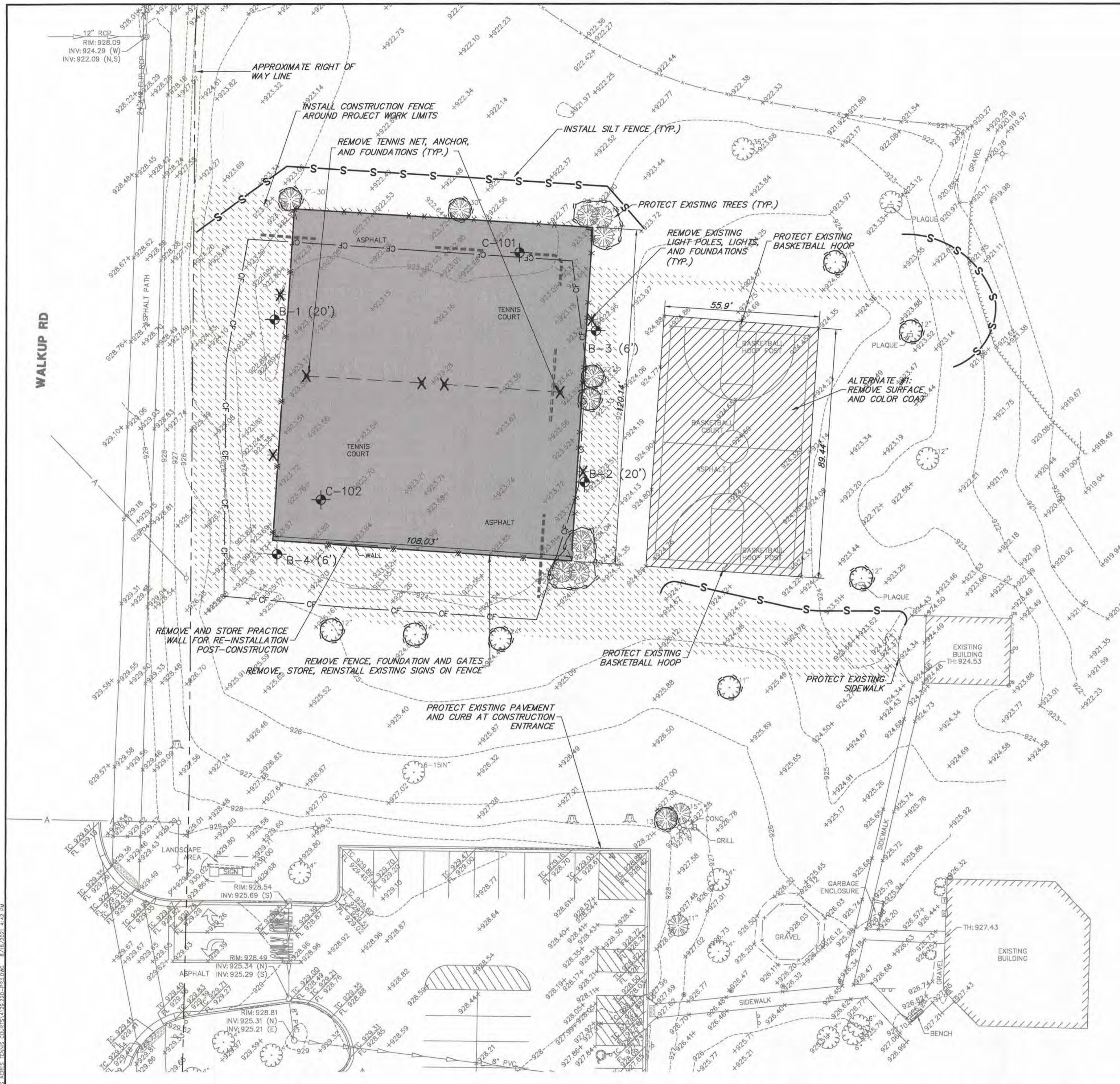
- SET 3/4\"/>
- CONTROL JOINTS SHALL BE 1/8\"/>
- SIDEWALK WIDTH AS SHOWN ON PLANS.
- ADD 2 POUNDS POLYPROPYLENE FIBER REINFORCEMENT PER CUBIC YARD OF CONCRETE. FIBERS PROVIDED BY W.R. GRACE OR APPROVED EQUAL.
- TOP OF FLAT CURB SHALL BE 1/2\"/>

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DETAILS
CRYSTAL LAKE PARK DISTRICT
VETERAN ACRES TENNIS COURT RECONSTRUCTION
CRYSTAL LAKE, ILLINOIS

FILE: 4129.220-DT3.dwg	SHEET NUMBER:
DRAWN BY: JMB	GH PROJECT #
DATE: 8/18/2021	4129.220
CHECKED BY: TAR	SCALE
DATE: 8/18/2021	N.A.
	OF 11 SHEETS



EXISTING CONDITION AND DEMOLITION NOTES

1. Prior to starting any construction, provide soil erosion and sediment control devices as shown on the plans and as required per IEPA NPDES guidelines. Refer to notes and details throughout the entire plan set.
2. Prior to starting any excavation work, provide tree protection, preservation and root pruning as shown on the plans and notes throughout the entire plan set.
3. Contractor shall refer to subsurface soil exploration report.
4. The contractor shall be responsible for fencing the active work zone from the public and protecting the public from any construction related hazards. At a minimum, all excavation, demolition areas and other areas potentially hazardous to pedestrians and vehicles must be protected.
5. The contractor is responsible for the demolition and disposal of all existing improvements onsite necessary to complete the job. These improvements include, but are not limited to, existing pavements, curbs, sidewalks, utilities, lighting, light bases, manholes, fences, foundations, and other structures within the work area. Excavate and grade to proposed pavement and building subbase grades. (Refer to foundation plans for proposed building subbase grades.) These items shall be completely removed and legally disposed of offsite.
6. Temporarily remove, store and protect sign and posts within affected work zone for reinstallation. Coordinate onsite storage with Property Owner.
7. The Contractor shall include all associated costs with the removal, transport, disposal, testing and certification of "Uncontaminated Soil" as defined under 415 ILCS 5/3.160 including any fees, taxes, or surcharges charged by or through the operator(s) of Clean Construction or Demolition Debris Fill Operations or Uncontaminated Soil Fill Operations for the acceptance of Uncontaminated Soil.
8. The contractor shall submit to the Owner and / or City a construction staging and fencing plan. Pedestrian access conforming to ADA standards shall be maintained on all ADA routes impacted by construction at all times.
9. Contractor to strip existing topsoil and stockpile in the location shown on the plans. Prior to final placement of topsoil the topsoil shall be screened on-site.
10. Existing condition survey provided by Gewalt Hamilton Associates dated Tuesday, July 27th 2021.

CONSTRUCTION SEQUENCE:

1. REMOVE FENCE, FENCE FABRIC, LIGHTS AND OTHER TENNIS EQUIPMENT
2. REMOVE AND STORE PRACTICE WALL FOR REINSTALLATION POST-CONSTRUCTION
3. ROOT PRUNE AND REMOVE PANCHES - UNDER SUPERVISION OF PARK DISTRICT ARBORIST
4. RECLAIM EXISTING HMA PAVEMENT STOCKPILE ON SITE
5. EXCAVATE TO NEW SUB-GRADE
6. INSTALL FENCE AND NET FOUNDATIONS
7. INSTALL UNDERDRAIN AS SHOWN
8. INSTALL IN-LINE CURB
9. INSTALL PAVEMENT
10. INSTALL FENCE FABRIC
11. PLACE COLOR COAT

REMOVAL LEGEND

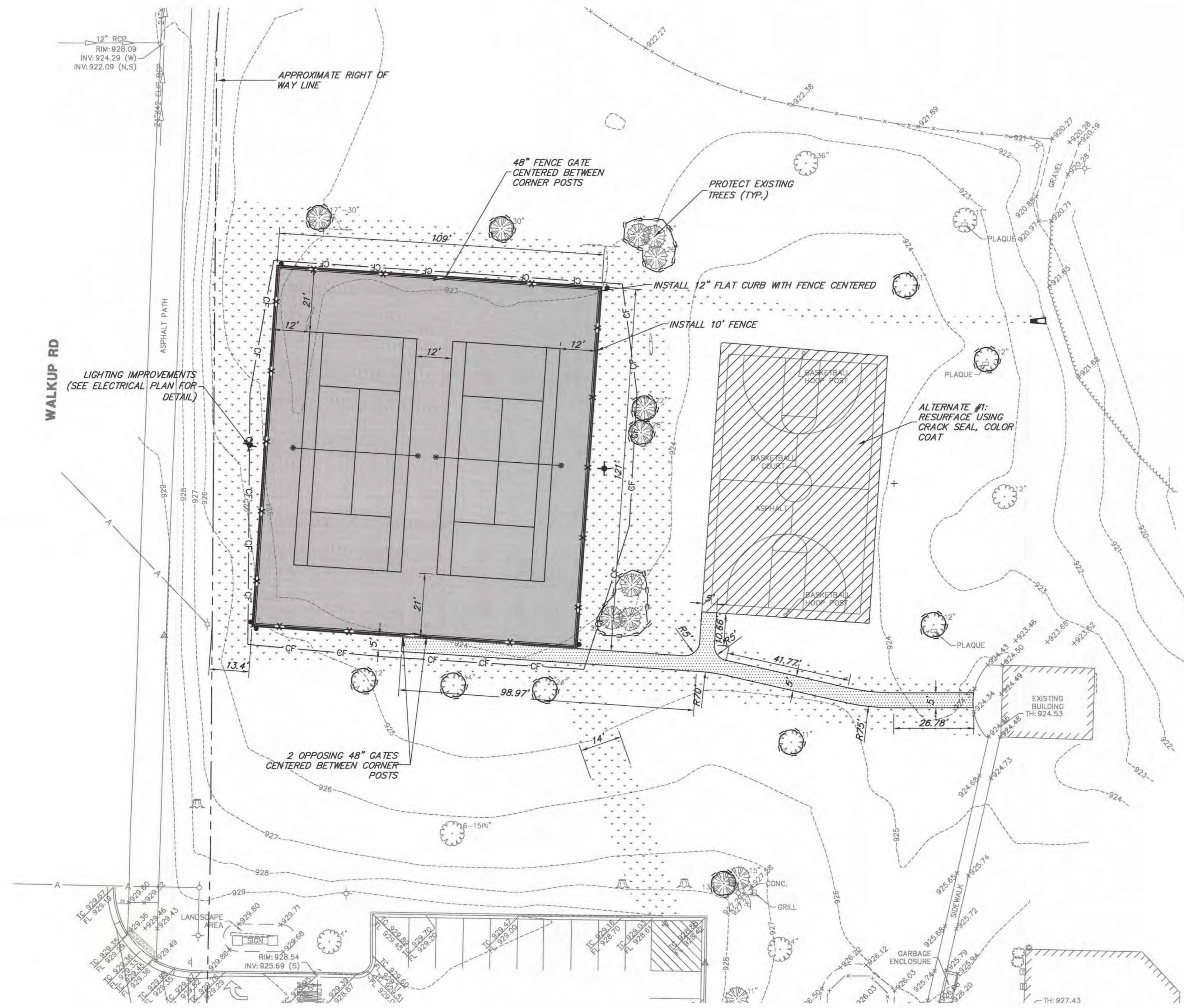
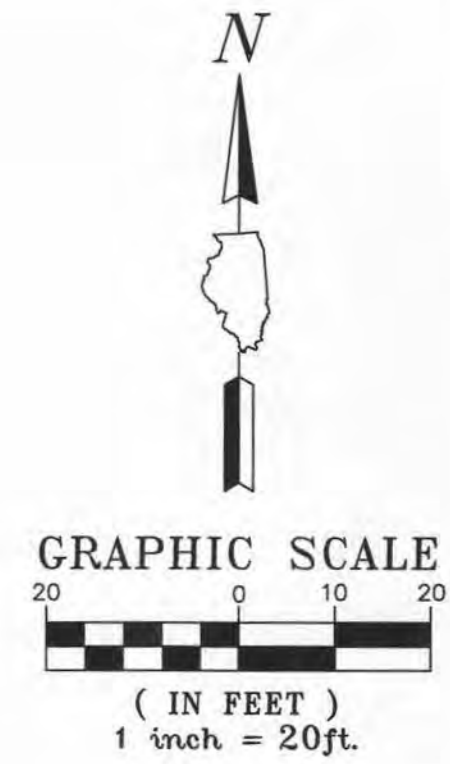
- EARTH REMOVAL
- PAVEMENT REMOVAL FULL DEPTH
- COURT RESURFACING (ALTERNATE #1)
- LIGHT POLE REMOVAL
- PERIMETER EROSION BARRIER
- FENCE AND FOUNDATION (FULL DEPTH) TO BE REMOVED
- TREE ROOT PRUNING - IN PRESENCE OF PARK DISTRICT ARBORIST
- CONSTRUCTION FENCE
- SOIL BORING
- TREE TRUNK PROTECTION FENCE

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EXISTING CONDITIONS/DEMOLITION PLAN
CRYSTAL LAKE PARK DISTRICT
VETERAN ACRES TENNIS COURT RECONSTRUCTION
CRYSTAL LAKE, ILLINOIS

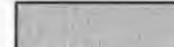
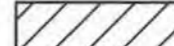



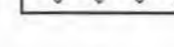

NO. BY DATE		REVISION		NO. BY DATE		REVISION	
FILE: 4129.220-PR3.dwg				SHEET NUMBER:			
DRAWN BY: JMB		GHA PROJECT #		DATE: 8/18/2021		4129.220	
						6	
CHECKED BY: TAR		SCALE:		DATE: 8/18/2021		1"=20'	
						OF 11 SHEETS	



GEOMETRIC AND PAVING PLAN

1. All pavement dimensions are to edge of pavement, unless otherwise noted.
2. Install all curb and sidewalk as shown.
3. Provide 1.90% cross slope and 4.5% maximum longitudinal slope on all sidewalks and pedestrian path ways unless otherwise indicated. Illinois accessibility code requires a maximum constructed cross slope of 2.00% and longitudinal slope of 5.00%.
4. Install bituminous pavement as shown. Refer to detail sheet for specific pavement sections and general note sheet for construction, testing and compaction requirements.
5. Contractor shall install temporary erosion control seed and blanket as necessary to meet soil erosion and sediment control requirements. Refer to notes and details throughout the plan set for specific material requirements.
6. For final restoration, the contractor shall be responsible for restoring all disturbed turf areas and proposed turf areas as follows:
 - a. Refer to SESC plans for topsoil, seed and sod material and restoration requirements.
 - b. Prior to placement of topsoil restoration area subgrade material shall be rototilled and re-compacted to a maximum of 80% standard proctor to a depth of 6".
 - c. Spread a minimum of 6" of existing site salvaged screened topsoil or new pulverized topsoil on all disturbed areas. Compact to 80% standard proctor.
 - d. Topsoil must be free of litter, brush, rocks and earth clods of greater than 1 inch in any dimension. Contain between 1%-10% organic matter, 12%-50% clay, and less than 55% sand content. pH shall be between 6.0 and 8.0.
 - e. Seed restoration areas as follows:
 - IDOT Class 1 seed. (Lawn mixture)
 - Fertilizer shall be applied following IDOT requirements.
 - f. Contractor shall be responsible for watering the restored area per IDOT specifications for a duration of 30 days prior to the Owner's final review and acceptance. If restoration has not shown a "catch" or uniform stand, the contractor shall repeat reseeding or resodding until a uniform stand is achieved.
 - g. Once restoration has been completed, the contractor shall remove erosion control devices. Silt fence trenches shall be backfilled and restored in kind. Storm structures shall be cleaned of debris.

PROPOSED LEGEND

-  TENNIS COURT PAVEMENT (SEE DETAIL)
-  BASKETBALL COURT RESURFACE (ALTERNATE #1)
-  12" X 12" FLAT CURB
-  10' FENCE
-  5" PCC SIDEWALK
-  TURF GRASS RESTORATION
-  PROPOSED LIGHT POLE AND FOUNDATION

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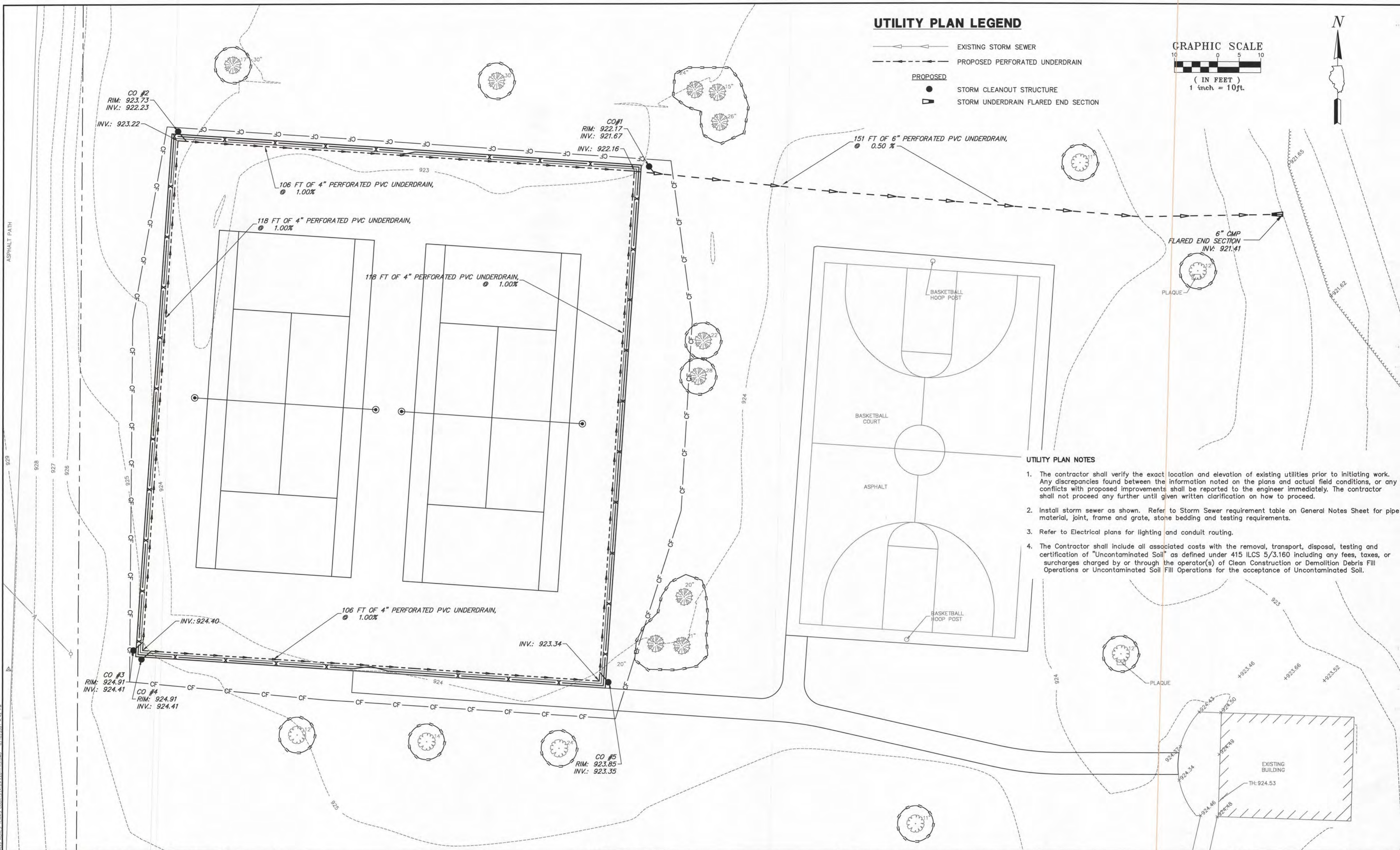
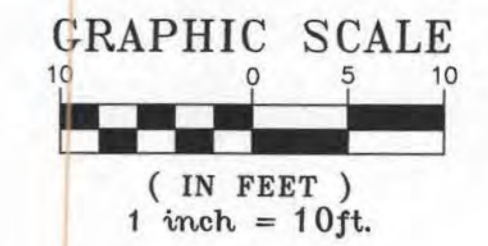
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GEOMETRIC PLAN
CRYSTAL LAKE PARK DISTRICT
VETERAN ACRES TENNIS COURT RECONSTRUCTION
CRYSTAL LAKE, ILLINOIS

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						7	
CHECKED BY: TAR		SCALE:		DATE: 8/18/2021		1"=20'	
						OF 11 SHEETS	

UTILITY PLAN LEGEND

- EXISTING STORM SEWER
- - - - - PROPOSED PERFORATED UNDERDRAIN
- PROPOSED**
- STORM CLEANOUT STRUCTURE
- ▭ STORM UNDERDRAIN FLARED END SECTION



UTILITY PLAN NOTES

1. The contractor shall verify the exact location and elevation of existing utilities prior to initiating work. Any discrepancies found between the information noted on the plans and actual field conditions, or any conflicts with proposed improvements shall be reported to the engineer immediately. The contractor shall not proceed any further until given written clarification on how to proceed.
2. Install storm sewer as shown. Refer to Storm Sewer requirement table on General Notes Sheet for pipe material, joint, frame and grate, stone bedding and testing requirements.
3. Refer to Electrical plans for lighting and conduit routing.
4. The Contractor shall include all associated costs with the removal, transport, disposal, testing and certification of "Uncontaminated Soil" as defined under 415 ILCS 5/3.160 including any fees, taxes, or surcharges charged by or through the operator(s) of Clean Construction or Demolition Debris Fill Operations or Uncontaminated Soil Fill Operations for the acceptance of Uncontaminated Soil.

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 TEL 847.478.9700 ■ FAX 847.478.9701

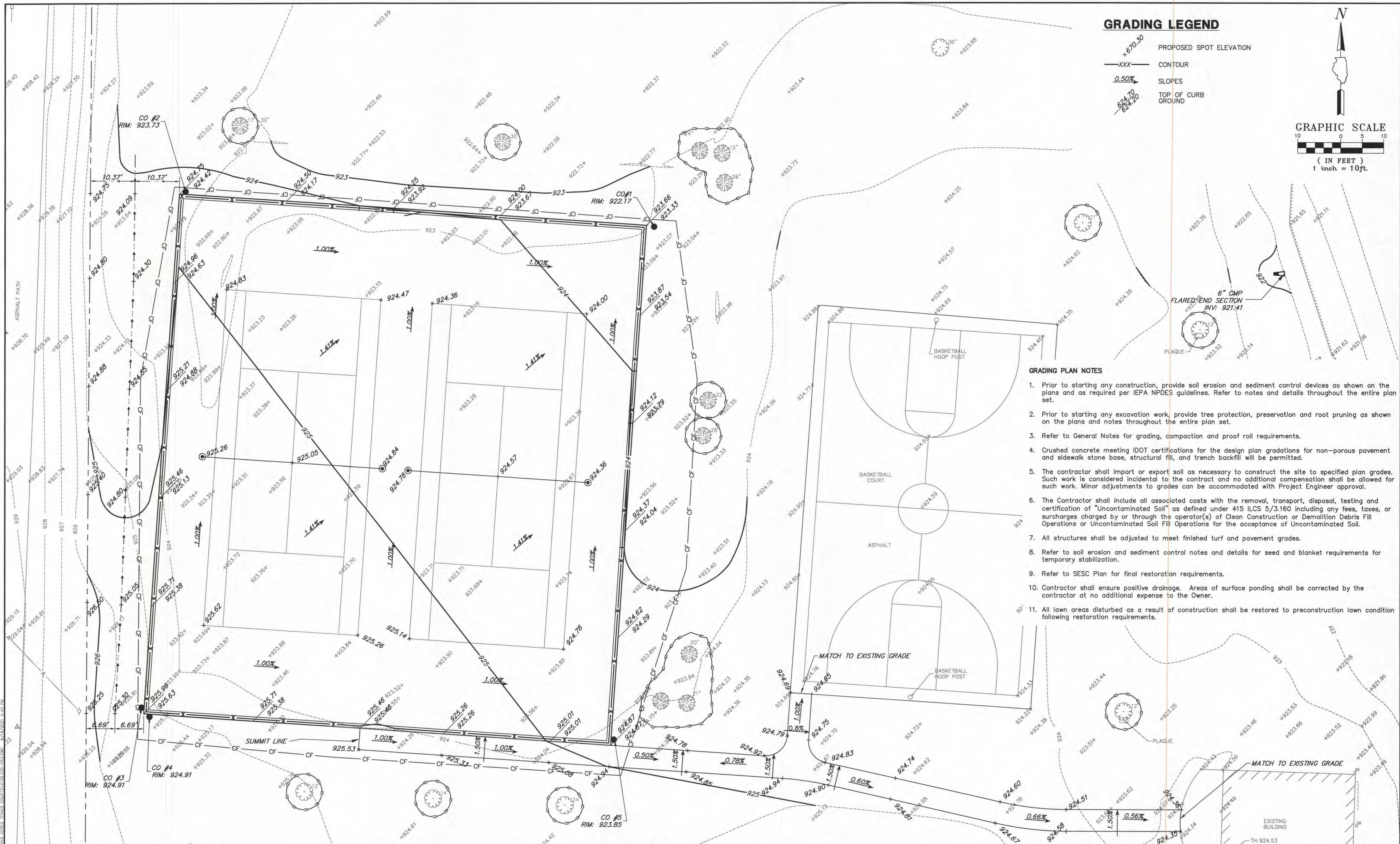
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UTILITY PLAN
CRYSTAL LAKE PARK DISTRICT
VETERAN ACRES TENNIS COURT RECONSTRUCTION
CRYSTAL LAKE, ILLINOIS

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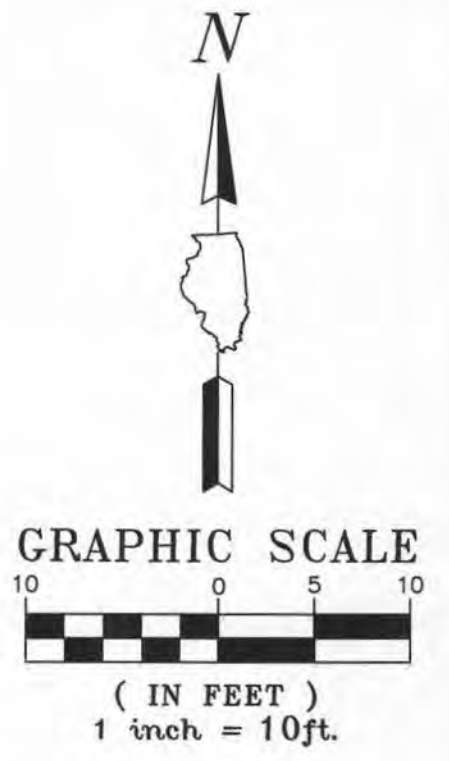
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DATE 8/18/2021	4129.220
CHECKED BY: TAR	SCALE
DATE 8/18/2021	1"=10'
	OF 11 SHEETS

8



GRADING LEGEND

- $+670.30$ PROPOSED SPOT ELEVATION
- CONTOUR
- 0.50% SLOPES
- $\frac{6.74-7.0}{6.74-7.0}$ TOP OF CURB
GROUND



GRADING PLAN NOTES

1. Prior to starting any construction, provide soil erosion and sediment control devices as shown on the plans and as required per IEPA NPDES guidelines. Refer to notes and details throughout the entire plan set.
2. Prior to starting any excavation work, provide tree protection, preservation and root pruning as shown on the plans and notes throughout the entire plan set.
3. Refer to General Notes for grading, compaction and proof roll requirements.
4. Crushed concrete meeting IDOT certifications for the design plan gradations for non-porous pavement and sidewalk stone base, structural fill, and trench backfill will be permitted.
5. The contractor shall import or export soil as necessary to construct the site to specified plan grades. Such work is considered incidental to the contract and no additional compensation shall be allowed for such work. Minor adjustments to grades can be accommodated with Project Engineer approval.
6. The Contractor shall include all associated costs with the removal, transport, disposal, testing and certification of "Uncontaminated Soil" as defined under 415 ILCS 5/3.160 including any fees, taxes, or surcharges charged by or through the operator(s) of Clean Construction or Demolition Debris Fill Operations or Uncontaminated Soil Fill Operations for the acceptance of Uncontaminated Soil.
7. All structures shall be adjusted to meet finished turf and pavement grades.
8. Refer to soil erosion and sediment control notes and details for seed and blanket requirements for temporary stabilization.
9. Refer to SESC Plan for final restoration requirements.
10. Contractor shall ensure positive drainage. Areas of surface ponding shall be corrected by the contractor at no additional expense to the Owner.
11. All lawn areas disturbed as a result of construction shall be restored to preconstruction lawn condition following restoration requirements.

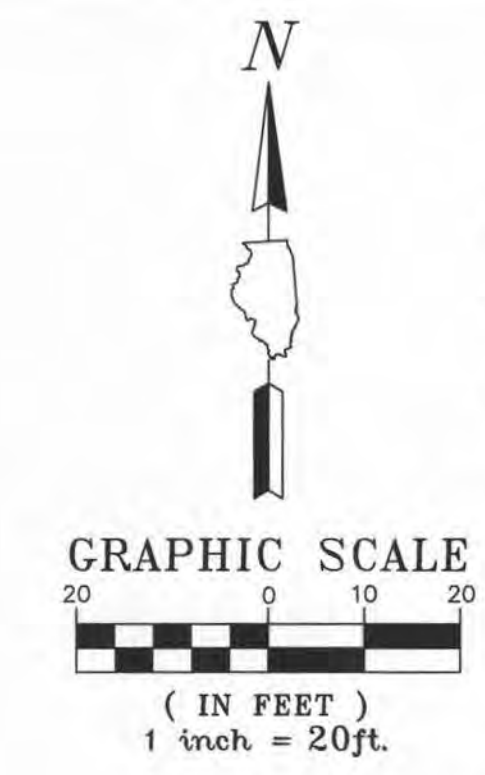
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GRADING PLAN
CRYSTAL LAKE PARK DISTRICT
VETERAN ACRES TENNIS COURT RECONSTRUCTION
CRYSTAL LAKE, ILLINOIS

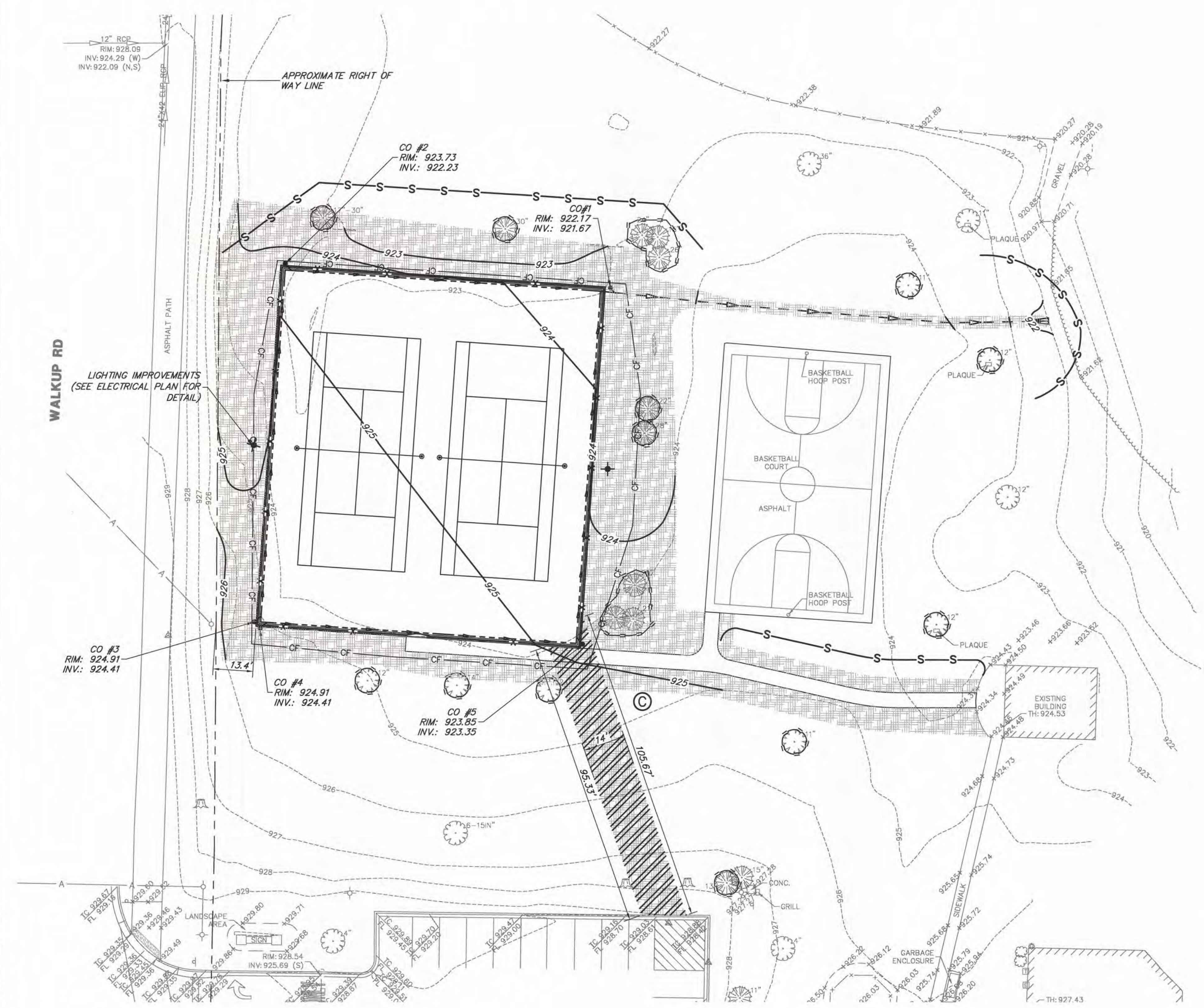
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OF 11 SHEETS	



SEDIMENTATION AND EROSION CONTROL NOTES

- A. DUST ON THE SITE SHALL BE CONTROLLED. THE USE OF MOTOR OILS AND OTHER PETROLEUM BASED OR TOXIC LIQUIDS FOR DUST SUPPRESSION OPERATIONS IS PROHIBITED. WATER USE MUST NOT CAUSE ADDITIONAL EROSION.
- B. RUBBISH, TRASH, GARBAGE, LITTER, OR OTHER SUCH MATERIALS SHALL BE DEPOSITED INTO SEALED CONTAINERS. MATERIALS SHALL BE PREVENTED FROM LEAVING THE PREMISES THROUGH THE ACTION OF WIND OR STORM WATER DISCHARGE INTO DRAINAGE DITCHES OR WATERS OF THE STATE.
- C. ALL STORM WATER POLLUTION PREVENTION MEASURES PRESENTED ON THIS PLAN SHALL BE INITIATED AS SOON AS PRACTICABLE.
- D. IF THE ACTION OF VEHICLES TRAVELING OVER THE GRAVEL CONSTRUCTION ENTRANCES IS NOT SUFFICIENT TO REMOVE THE MAJORITY OF DIRT, WASHING SHALL BE IMPLEMENTED AND PROVISIONS MUST BE MADE TO INTERCEPT THE WASH WATER AND TRAP THE SEDIMENT BEFORE IT IS CARRIED OFF THE SITE.
- E. ALL MATERIALS SPILLED, DROPPED, WASHED, OR TRACKED FROM VEHICLES ONTO ROADWAYS OR INTO STORM DRAINS MUST BE REMOVED BY THE END OF THE DAY.
- F. ON-SITE SOIL STOCKPILE AND BORROW AREAS SHALL BE PROTECTED FROM EROSION AND SEDIMENTATION THROUGH IMPLEMENTATION OF BEST MANAGEMENT PRACTICES. STOCKPILE AND BORROW AREA LOCATIONS SHALL BE NOTED ON THE PLAN AND PERMITTED IN ACCORDANCE WITH GENERAL PERMIT REQUIREMENTS.
- G. ERODIBLE STOCKPILES MUST BE ENCLOSED WITH SILT FENCE BY THE END OF THE WORK DAY.
- H. ALL CONSTRUCTION SHALL BE STABILIZED AT THE END OF EACH WORKING DAY, THIS INCLUDES BACKFILLING OF TRENCHES FOR UTILITY CONSTRUCTION.
- I. SOIL DISTURBANCE SHALL BE CONDUCTED IN SUCH A MANNER AS TO MINIMIZE EROSION. SOIL STABILIZATION MEASURES SHALL CONSIDER THE TIME OF YEAR, SITE CONDITIONS AND THE USE OF TEMPORARY OR PERMANENT MEASURES.
- J. SOIL EROSION AND SEDIMENT CONTROL FEATURES SHALL BE CONSTRUCTED PRIOR TO THE COMMENCEMENT OF HYDROLOGIC DISTURBANCE OF UPLAND AREAS.
- K. DISTURBED AREAS SHALL BE STABILIZED WITH TEMPORARY OR PERMANENT MEASURES WITHIN 7 CALENDAR DAYS OF THE END OF ACTIVE HYDROLOGIC DISTURBANCE OR REDISTURBANCE.
- L. ALL TEMPORARY AND PERMANENT EROSION CONTROL MEASURES MUST BE MAINTAINED AND REPAIRED AS NEEDED. THE PROPERTY OWNER SHALL ULTIMATELY BE RESPONSIBLE FOR MAINTENANCE AND REPAIR.
- M. THE EROSION CONTROL MEASURES INDICATED ON THE PLANS ARE THE MINIMUM REQUIREMENTS. ADDITIONAL MEASURES MAY BE REQUIRED, AS DIRECTED BY THE ENGINEER OR GOVERNING AGENCY.



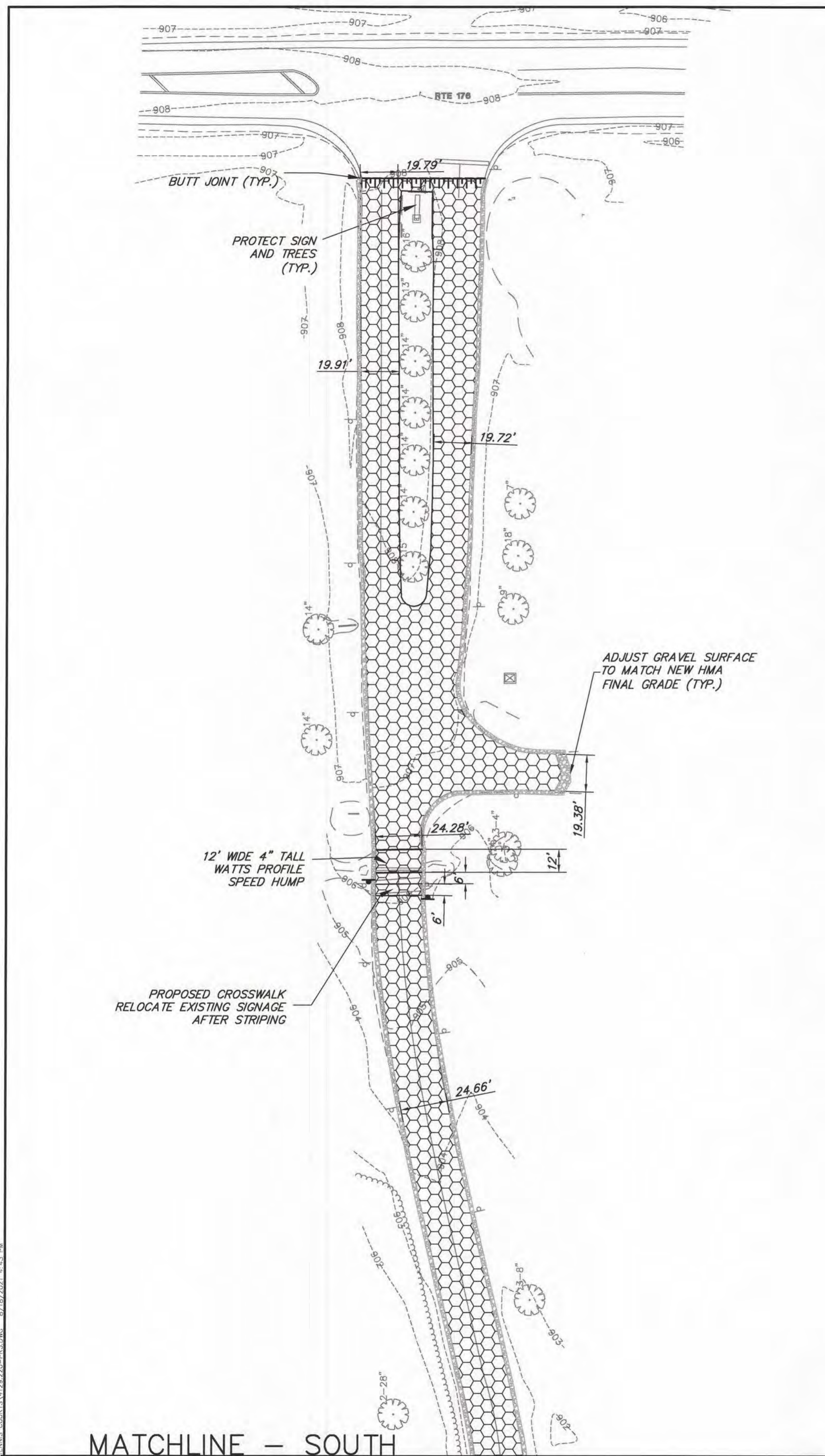
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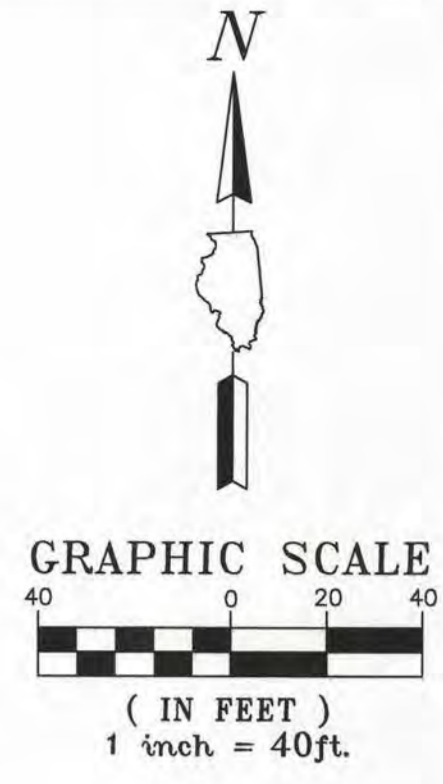
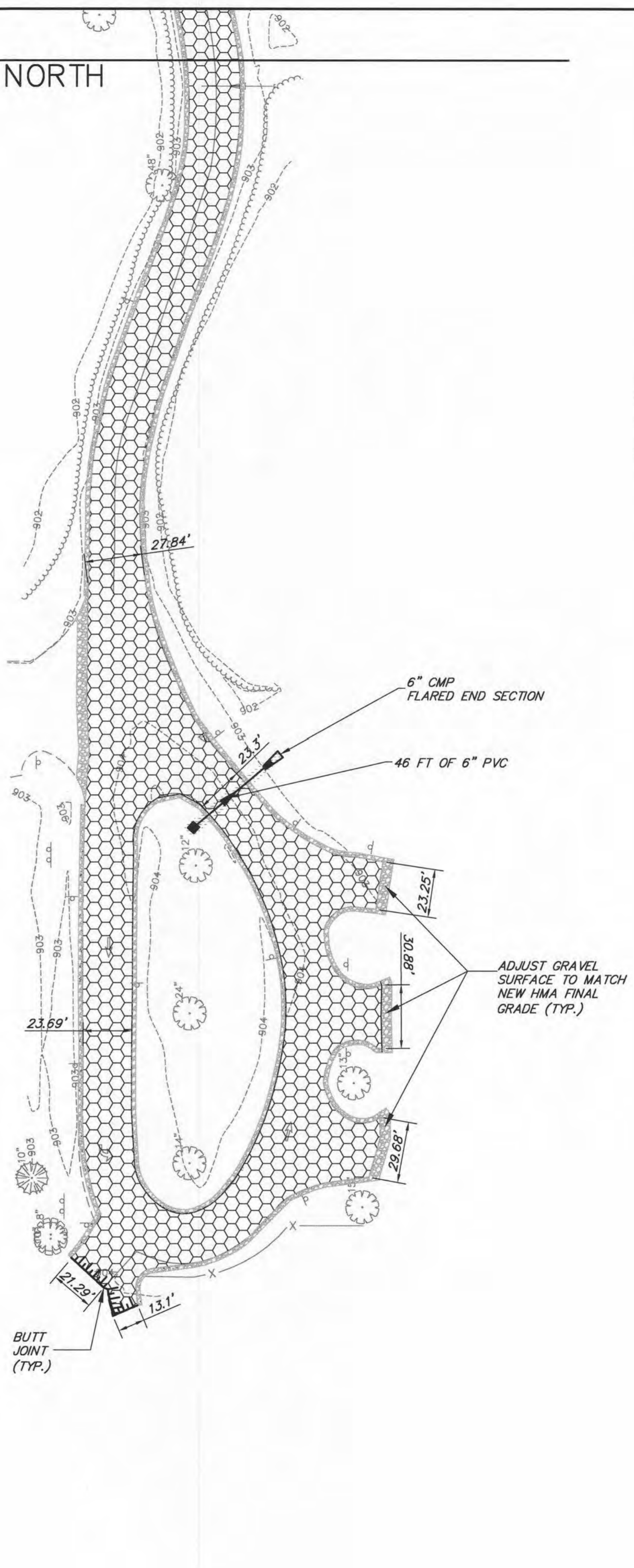
SOIL EROSION & SEDIMENT CONTROL PLAN
CRYSTAL LAKE PARK DISTRICT
VETERAN ACRES TENNIS COURT RECONSTRUCTION
CRYSTAL LAKE, ILLINOIS

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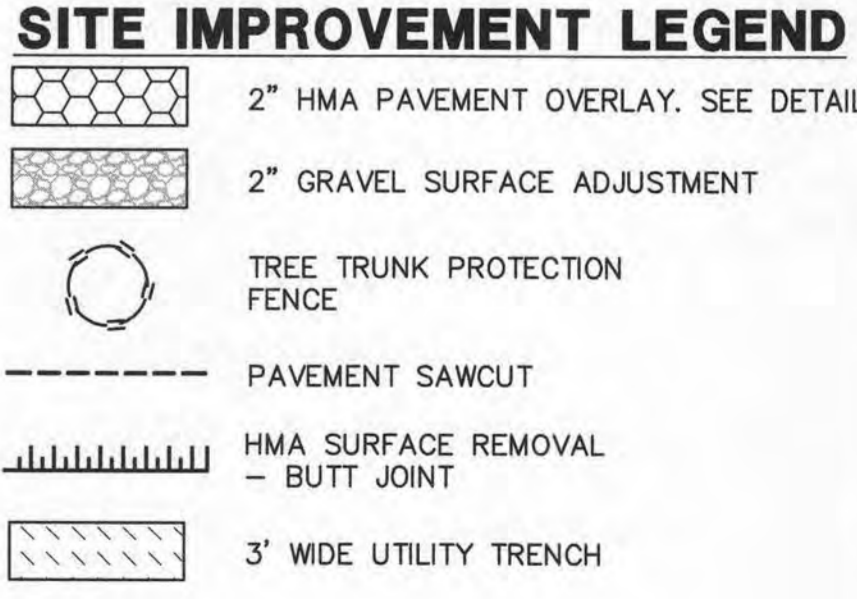
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MATCHLINE - NORTH



- GEOMETRIC AND PAVING PLAN**
- All pavement dimensions are to edge of pavement, unless otherwise noted.
 - Install bituminous pavement as shown. Refer to detail sheet for specific pavement sections and general note sheet for construction, testing and compaction requirements.



MATCHLINE - SOUTH

ALTERNATE #2

SITE IMPROVEMENT PLAN - LIPPOLD PARK

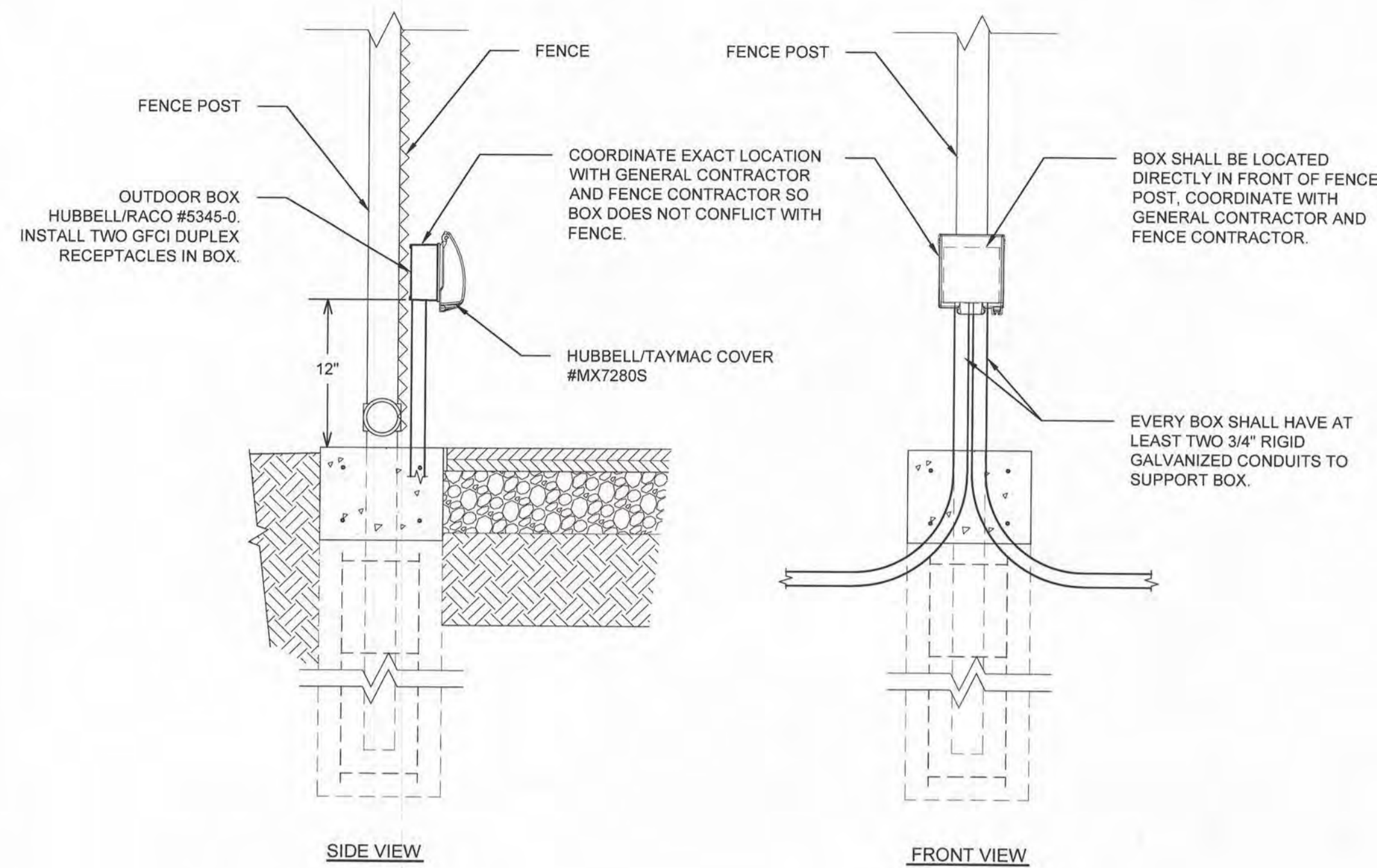
**CRYSTAL LAKE PARK DISTRICT
LIPPOLD PARK PAVEMENT MAINTENANCE
CRYSTAL LAKE, ILLINOIS**

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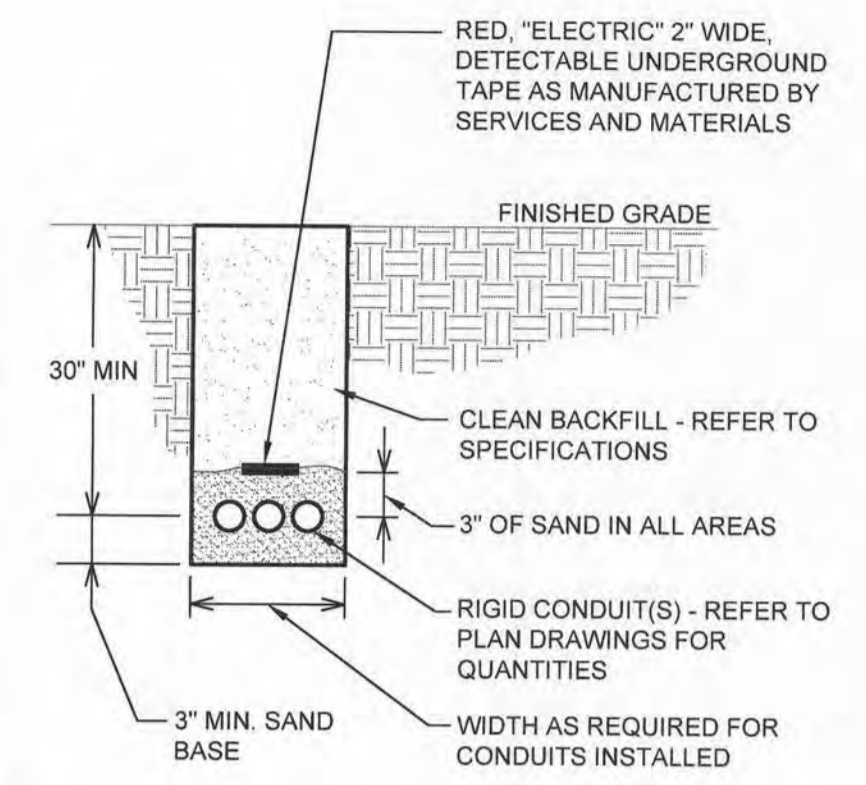
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								11	OF 11 SHEETS

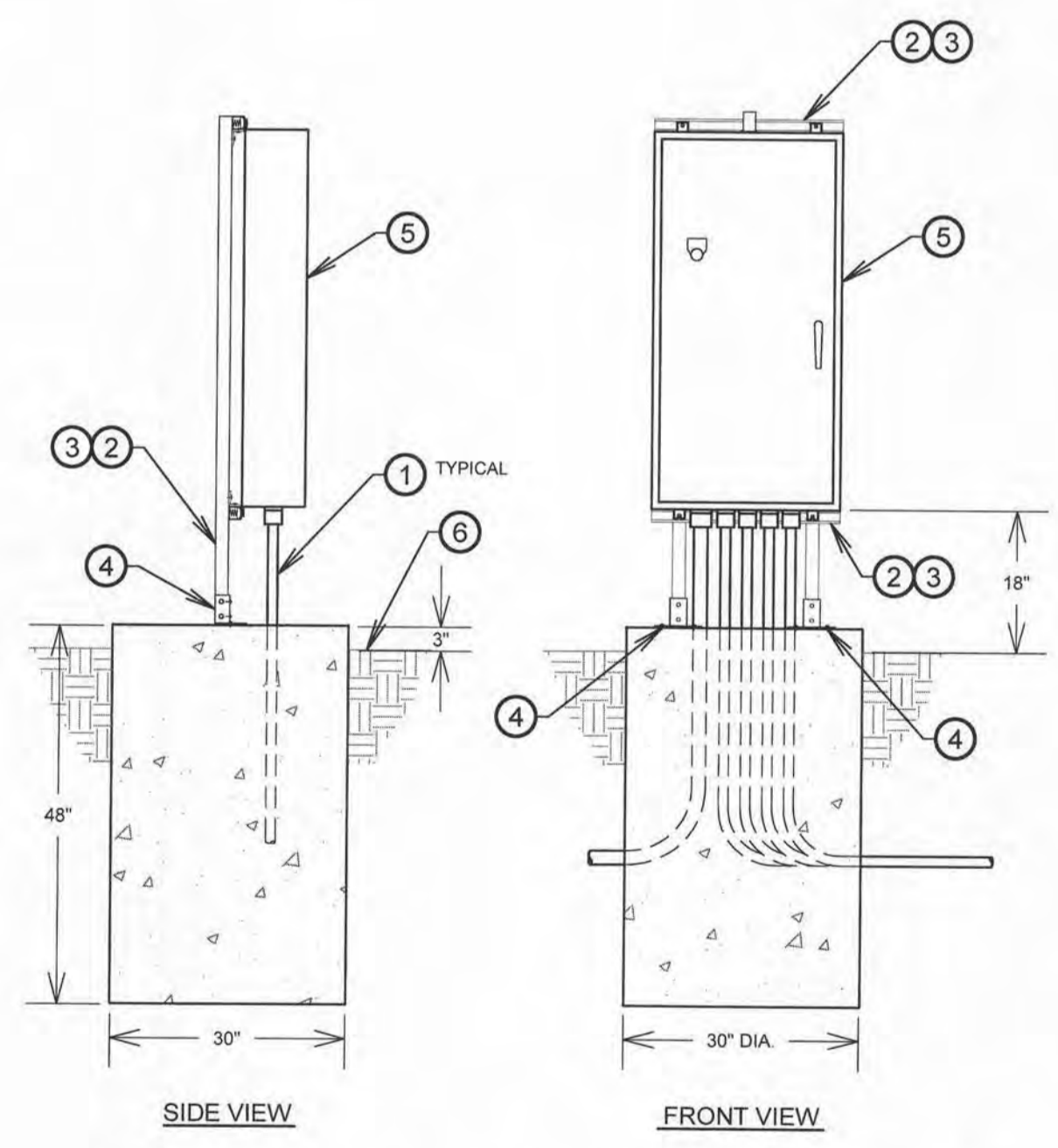
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1 OUTLET DETAIL
SCALE: NONE



2 TYPICAL CONDUIT TRENCH DETAIL
SCALE: NONE



2 CONTROL PANEL MOUNTING DETAIL
SCALE: NONE

DRAWING NOTES

- 1 ALL ABOVE GROUND CONDUIT TO BE GALVANIZED RIGID STEEL.
- 2 UNISTRUT STRUCTURE WITH FLOOR POST BASE, CONNECTORS, BOLTS, NUTS, ANGLE FITTINGS, WASHERS AND ALL MISCELLANEOUS HARDWARE AS REQUIRED. UNISTRUT TO BE GALVANIZED. UNISTRUT TO BE # P1000 SERIES GALVANIZED. ALL CUT EDGES OF UNISTRUT SHALL BE PAINTED WITH GALVANIZING REPAIR PAINT.
- 3 INSTALL P2859-10-GY FRAME CAPS ON END OF UNISTRUT.
- 4 POST BASE, UNISTRUT # P2941 GALVANIZED. FASTEN P1000 TO POST BASE WITH TWO BOLTS, LOCK WASHERS AND TWO NUTS MINIMUM. USE TWO EXPANSION BOLTS TO FASTEN EACH POST BASE TO CONCRETE FOUNDATION.
- 5 MUSCO CONTROL PANEL.
- 6 FINISHED GRADE.
- 7 POURED CONCRETE BASE.

SYMBOL LIST	
	DUPLEX CONVENIENCE RECEPTACLE
	GFCI RECEPTACLE
	JUNCTION BOX
	PANELBOARD
	X DENOTES GROUND WIRE
	CONDUIT STUB UP
	CONDUIT STUB DOWN
	PHOTO CELL
	SINGLE POLE SWITCH

ABBREVIATIONS	
1P	ONE POLE
2P	TWO POLE
3P	THREE POLE
4P	FOUR POLE
1P1W	ONE POLE ONE WIRE
1P2W	ONE POLE TWO WIRE
2P2W	TWO POLE TWO WIRE
2P3W	TWO POLE THREE WIRE
3P3W	THREE POLE THREE WIRE
3P4W	THREE POLE FOUR WIRE
A	AMPERE
AC	ALTERNATING CURRENT
AFF	ABOVE FINISHED FLOOR
AIC	AMPERE INTERRUPTING CAPACITY
C	CONDUIT (GENERIC FOR RACEWAY)
CKT	CIRCUIT
CT	CURRENT TRANSFORMER
CU	COPPER
FLA	FULL LOAD AMPS
G	GROUND
GFCI	GROUND FAULT CIRCUIT INTERRUPTER
HZ	HERTZ (CYCLE PER SEC)
KCMIL	THOUSAND CIRCULAR MILS
KVA	KILOVOLT AMPERE
KW	KILOWATT
MLO	MAIN LUGS ONLY
N	NEUTRAL
NEC	NATIONAL ELECTRICAL CODE
#	NUMBER
P	POLE
PH	PHASE
V	VOLT
W	WIRE
W/	WITH
WP	WEATHERPROOF

GENERAL WIRING NOTES:
12 WIRE SHALL BE THE MINIMUM SIZE WIRE.

20 AMP, 120 VOLT, SINGLE PHASE CIRCUITS SHALL BE SIZED AS FOLLOWS:
BRANCH CIRCUITS LESS THAN 75 FEET SHALL BE A MINIMUM OF # 12 WIRE.
BRANCH CIRCUITS GREATER THAN 75 FEET SHALL BE A MINIMUM OF # 10 WIRE.
BRANCH CIRCUITS GREATER THAN 125 FEET SHALL BE A MINIMUM OF # 8 WIRE.
BRANCH CIRCUITS GREATER THAN 175 FEET SHALL BE A MINIMUM OF # 6 WIRE.

OTHER BRANCH CIRCUITS AND FEEDERS:
OTHER BRANCH CIRCUITS, FEEDERS AND VOLTAGE COMBINATIONS, SHALL BE SIZED TO COMPLY WITH THE NATIONAL ELECTRICAL CODE AND AS INDICATED ON THE DRAWINGS.

ELECTRICAL GENERAL NOTES

- 1 THE CONTRACTOR SHALL VISIT THE SITE & BECOME FULLY ACQUAINTED WITH THE EXISTING CONDITIONS AND DIFFICULTY OF THE WORK INVOLVED. FAILURE TO DO SO WILL IN NO WAY RELIEVE THE CONTRACTOR FROM FURNISHING ALL NECESSARY MATERIALS & LABOR FOR A COMPLETE INSTALLATION AT NO ADDITIONAL COST TO THE OWNER.
- 2 DRAWINGS SHOW EXISTING CONDITIONS IN DIAGRAMMATIC FORM. ALL EXISTING SIZES, LOCATIONS AND CONDITIONS ARE TO BE VERIFIED IN THE FIELD. CONTRACTOR IS TO COORDINATE ACTUAL ROUTING OF CONDUIT TO MISS ALL EXISTING PIPING, CONDUIT, DUCTWORK AND STRUCTURE ETC. IN THE FIELD. PROVIDE ALL NECESSARY ADDITIONAL FITTINGS, CONDUIT, LABOR ETC. AS REQUIRED TO COMPLETE THE PROJECT INCLUDING RELOCATION OF EXISTING CONDUIT IF NECESSARY TO INSTALL WORK.
- 3 COORDINATE WITH THE GENERAL CONTRACTOR TO MINIMIZE INTERFERENCE WITH THE OWNER'S USE OF THE FACILITY. THE GENERAL CONTRACTOR MAY REQUIRE WORK INTERRUPTIONS DURING THE DAY AND MAY REQUIRE CERTAIN WORK TO BE PERFORMED ON PREMIUM TIME AT NIGHT OR ON WEEKENDS.
- 4 CIRCUITING TICK MARKS ARE DIAGRAMMATIC AND ARE TO BE USED AS A GUIDE. THE ELECTRICAL CONTRACTORS SHALL INSTALL THE QUANTITY REQUIRED BY THE DEVICES THE CIRCUITS SERVE AND ALSO BASED ON THE ROUTING OF CONDUIT. PROVIDE ADDITIONAL WIRES AS NEEDED BY DEVICES, SWITCHES, SWITCH LEGS, ETC. REFER TO GENERAL WIRING NOTES ON THIS SHEET FOR ADDITIONAL INFORMATION.
- 5 ALL EXCAVATIONS MUST BE FREE OF WATER, LOOSE SOIL AND DEBRIS PRIOR TO FOUNDATION INSTALLATION AND CONCRETE BACKFILL PLACEMENT. TEMPORARY CASINGS OR DRILLERS SLURRY MAY BE USED TO STABILIZE THE EXCAVATION DURING INSTALLATION. CASINGS MUST BE REMOVED DURING CONCRETE BACKFILL PLACEMENT. CONCRETE BACKFILL MUST BE PLACED WITH A TREMIE WHEN SLURRY OR WATER IS PRESENT WITHIN THE EXCAVATION OR WHEN THE FREE DROP EXCEEDS 6'-0".
- 6 FIXTURES MUST BE LOCATED TO MAINTAIN 10'-0" MINIMUM HORIZONTAL CLEARANCE FROM ANY OBSTRUCTION. ENGINEER MUST BE NOTIFIED IF FOUNDATIONS ARE NEAR ANY RETAINING WALLS OR WITHIN NEAR ANY SLOPES STEEPER THAN 3H : 1V.
- 7 POLES, FIXTURES, PRECAST BASES, ELECTRICAL ITEMS AND INSTALLATION PER MUSCO LIGHTING.

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electrical 847-352-4500 Tel
plumbing 847-352-4815 Fax
fire protection www.berg-eng.com

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SYMBOLS, DETAILS AND ONE-LINE DIAGRAM

**CLPD VETERANS ACRES TENNIS COURTS
CRYSTAL LAKE PARK DISTRICT
CRYSTAL LAKE, ILLINOIS**

NO.	BY	DATE	REVISION	NO.	BY	DATE	REVISION

FILE: E1.dwg	SHEET NUMBER:
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DATE: 08.19.21	4129.220
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DATE: 08.19.21	1"=20'

E1

OF 4E SHEETS

LIGHT FIXTURE SCHEDULE								
CALLOUT	SYMBOL	LAMP	DESCRIPTION	BALLAST	MOUNTING	MODEL	VOLTS	NOTE 1
T1		(2) LED, 5700K, 65600 & 46500 LUMENS EACH	MINIMUM SPILL SPORTS LIGHT FIXTURE, 40' POLE, VISOR, DIE CAST HOUSING	ELECTRONIC	POLE BASE, REFER TO MUSCO FOUNDATION SCHEDULE.	MUSCO # TLC-LED-400 & TLC-LED-600, 2 FIXTURES, WITH PRE-CAST BASE, GALVANIZED STEEL POLE, CONTROL LINK CONTROL, AND MONITORING.	208V 2P 2W	SEE NOTE #1.
T2		(2) LED, 5700K, 65600 & 46500 LUMENS EACH	MINIMUM SPILL SPORTS LIGHT FIXTURE, 40' POLE, VISOR, DIE CAST HOUSING	ELECTRONIC	POLE BASE, REFER TO MUSCO FOUNDATION SCHEDULE.	MUSCO # TLC-LED-400 & TLC-LED-600, 2 FIXTURES, WITH PRE-CAST BASE, GALVANIZED STEEL POLE, CONTROL LINK CONTROL, AND MONITORING.	208V 2P 2W	SEE NOTE #1.
T3		(2) LED, 5700K, 65600 & 46500 LUMENS EACH	MINIMUM SPILL SPORTS LIGHT FIXTURE, 40' POLE, VISOR, DIE CAST HOUSING	ELECTRONIC	POLE BASE, REFER TO MUSCO FOUNDATION SCHEDULE.	MUSCO # TLC-LED-400 & TLC-LED-600, 2 FIXTURES, WITH PRE-CAST BASE, GALVANIZED STEEL POLE, CONTROL LINK CONTROL, AND MONITORING.	208V 2P 2W	SEE NOTE #1.
T4		(2) LED, 5700K, 65600 & 46500 LUMENS EACH	MINIMUM SPILL SPORTS LIGHT FIXTURE, 40' POLE, VISOR, DIE CAST HOUSING	ELECTRONIC	POLE BASE, REFER TO MUSCO FOUNDATION SCHEDULE.	MUSCO # TLC-LED-400 & TLC-LED-600, 2 FIXTURES, WITH PRE-CAST BASE, GALVANIZED STEEL POLE, CONTROL LINK CONTROL, AND MONITORING.	208V 2P 2W	SEE NOTE #1.

NOTE:
1. REFER TO MUSCO LIGHTING POLE AND FOUNDATION DRAWING.

POLE FOUNDATION ELEVATION
SCALE: NOT TO SCALE

SOIL BACKFILL NOTE:
THE TOP TWO FEET OF ANNULUS SHALL BE BACKFILLED WITH SOIL WITH A CLASSIFICATION OF CLASS 5 (TABLE 1805.2) OR BETTER. COMPACTION: 95% FOR COHESIVE SOIL AND 98% FOR A COHESIONLESS SOIL BASED UPON STANDARD PROCTOR TESTING (ASTM D698).

POLE DESIGNATION	FORCES (1.)			DRILLED PIER			
	MOMENT (M) FT-LBS	SHEAR (V) LBS	VERTICAL (P) LBS	DIAMETER INCHES	EMBEDMENT DEPTH	SUSPENSION "Y" (2.)	CONCRETE BACKFILL YD ³ (3.)
T1 - T4	12,372	486	481	30	10'-0"	2'-0"	1.4

1. ASD LOAD COMBINATION D + 0.8W.
VERTICAL FORCE IS WEIGHT OF DRESSED POLE. (DOES NOT INCLUDE PRECAST BASE WEIGHT)

2. SUSPEND PRECAST BASE "Y" OFF THE BOTTOM OF THE EXCAVATION DURING MONOLITHIC CONCRETE BACKFILL PLACEMENT AND CURING. NA = NOT APPLICABLE, SUSPENSION NOT REQUIRED.

3. MINIMUM CONCRETE BACKFILL VOLUME, SITE CONDITIONS MAY REQUIRE ADDITIONAL BACKFILL.

DESIGN NOTES

DESIGN PARAMETERS:
WIND: $V_{50} = 115$ MPH, $V_{100} = 89$ MPH (EXPOSURE C, RISK CATEGORY II) PER INTERNATIONAL BUILDING CODE, 2015 EDITION (ASCE 7-10). DESIGN WIND PARAMETERS ARE AS NOTED. ACTUAL EXPOSURE MUST BE VERIFIED FOR THE SITE BY THE PROPER GOVERNING OFFICIAL.

GEOTECHNICAL PARAMETERS:
ALLOWABLE END BEARING SOIL PRESSURE: 3,000 PSF
ALLOWABLE LATERAL SOIL BEARING PRESSURE:
(1) PSF/FT (GRADE TO -4'-0"); 260 PSF/FT (-4'-0" TO -6'-6"); 271 PSF/FT (BELOW -6'-6") IN ACCORDANCE WITH THE 2015 EDITION OF THE INTERNATIONAL BUILDING CODE, CHAPTER 18.

DESIGN SOIL PARAMETERS ARE AS NOTED. ACTUAL ALLOWABLE SOIL PARAMETERS MUST BE VERIFIED ON SITE. REFERENCE SOILS AND FOUNDATION REPORT, NO. 26001, PREPARED BY SOIL AND MATERIALS CONSULTANTS, INC., ARLINGTON HEIGHTS, IL.

A GEOTECHNICAL ENGINEER OR REPRESENTATIVE OF IS RECOMMENDED (NOT REQUIRED) TO BE AVAILABLE AT THE TIME OF THE FOUNDATION INSTALLATION TO VERIFY THE SOIL DESIGN PARAMETERS AND TO PROVIDE ASSISTANCE IF ANY PROBLEMS ARISE IN FOUNDATION INSTALLATION.

ENCOUNTERING SOIL FORMATIONS THAT WILL REQUIRE SPECIAL DESIGN CONSIDERATIONS OR EXCAVATION PROCEDURES MAY OCCUR. POLE FOUNDATIONS WILL NEED TO BE ANALYZED ACCORDING TO THE SOIL CONDITIONS THAT EXIST. IF ANY DISCREPANCIES OR INCONSISTENCIES ARISE, NOTIFY THE ENGINEER OF SUCH DISCREPANCIES. FOUNDATIONS WILL THEN BE REVISED ACCORDINGLY. REVISIONS WILL BE ANALYZED PER RECOMMENDATIONS DIRECTED BY A REGISTERED ENGINEER.

ALL EXCAVATIONS MUST BE FREE OF LOOSE SOIL AND DEBRIS PRIOR TO FOUNDATION INSTALLATION AND CONCRETE BACKFILL PLACEMENT. TEMPORARY CASINGS OR DRILLERS SLURRY MAY BE USED TO STABILIZE THE EXCAVATION DURING INSTALLATION. CASINGS MUST BE REMOVED DURING CONCRETE BACKFILL PLACEMENT. CONCRETE BACKFILL MUST BE PLACED WITH A TREMIE WHEN SLURRY OR WATER IS PRESENT WITHIN THE EXCAVATION OR WHEN THE FREE DROP EXCEEDS 9'-0".

CONTRACTOR MUST BE FAMILIAR WITH THE COMPLETE SOIL INVESTIGATION REPORT AND BORINGS, AND CONTACT THE GEOTECHNICAL FIRM (IF NECESSARY) TO UNDERSTAND THE SOIL CONDITIONS AND THE POSSIBILITY OF GROUND WATER PUMPING AND EXCAVATION STABILIZATION OR BRACING DURING PRECAST BASE INSTALLATION AND PLACEMENT OF CONCRETE BACKFILL.

CONCRETE:
CONCRETE SHALL BE AIR-ENTRAINED AND HAVE A MINIMUM COMPRESSIVE DESIGN STRENGTH AT 28 DAYS OF 3,000 PSI. 3,000 PSI CONCRETE SPECIFIED FOR EARLY POLE ERECTION, ACTUAL REQUIRED MINIMUM ALLOWABLE CONCRETE STRENGTH IS 1,000 PSI. ALL PIERS AND CONCRETE BACKFILL MUST BEAR ON AND AGAINST FIRM UNDISTURBED SOIL.

GENERAL NOTES:
FIXTURES MUST BE LOCATED TO MAINTAIN 10'-0" MINIMUM HORIZONTAL CLEARANCE FROM ANY OBSTRUCTION. ENGINEER MUST BE NOTIFIED IF FOUNDATIONS ARE NEAR ANY RETAINING WALLS OR WITHIN / NEAR ANY SLOPES STEEPER THAN 3H:1V. POLES, FIXTURES, PRECAST BASES, ELECTRICAL ITEMS AND INSTALLATION PER MUSCO LIGHTING.

PRECAST BASE IDENTIFICATION						
PRECAST BASE TYPE	PRECAST BASE WEIGHT	PRECAST BASE LENGTH	PROJECTION ABOVE GRADE	STANDARD EMBEDMENT	OUTSIDE DIAMETER	
1B	920 LBS	15'-2"	7'-2"	8'-0"	9.96"	

POLE IDENTIFICATION				
POLE DESIGNATION	POLE TYPE	PRECAST BASE TYPE	FIXTURE CONFIGURATION (FIX. PER XARM)	FIXTURE AND ACCESSORIES EPA (FT)
T1 - T4	LSS40A	1B	2 (2)	4.0

PRELIMINARY

FOR BID
PURPOSES ONLY

berg engineering consultants, ltd.
mechanical 801 West Wise Road, Schaumburg, IL 60193
electrical 847-352-4500 Tel
plumbing 847-352-4815 Fax
fire protection www.berg-eng.com

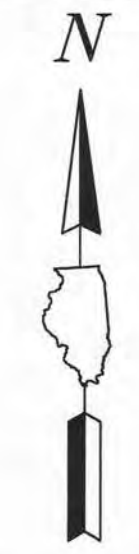
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SCHEDULES & POLE FOUNDATIONS

CLPD VETERANS ACRES TENNIS COURTS
CRYSTAL LAKE PARK DISTRICT
CRYSTAL LAKE, ILLINOIS

NO.		BY		DATE		REVISION		NO.		BY		DATE		REVISION	
FILE: E2.dwg		DRAWN BY: CV, DN		GHA PROJECT #		SHEET NUMBER		DATE: 08.19.21		4129.220		E2			
CHECKED BY: CAE		SCALE:		OF 4E SHEETS		DATE: 08.19.21		AS NOTED							



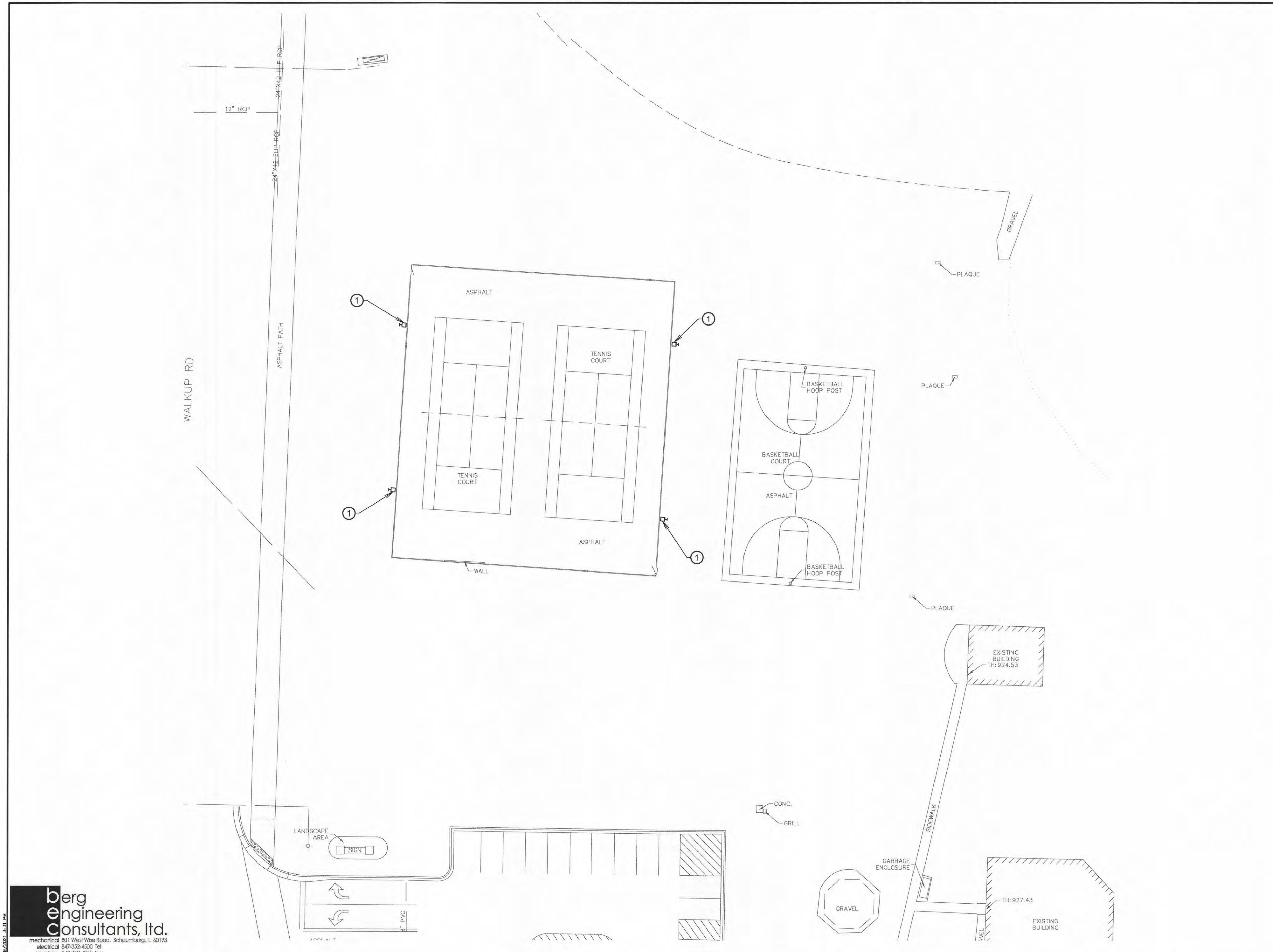
GRAPHIC SCALE
 20 0 10 20
 (IN FEET)
 1 inch = 20 ft.

GENERAL DEMOLITION NOTES

- 1 FOR THE PURPOSE OF CLARIFICATION SOME OF THE REQUIRED DEMOLITION WORK HAS BEEN SHOWN ON THIS SHEET. THE WORK SHOWN ON THIS SHEET IS NOT THE ENTIRE EXTENT OF DEMOLITION AND SHOULD BE USED IN CONJUNCTION WITH THE OTHER DRAWINGS INCLUDING OTHER TRADES AND FIELD VERIFICATION TO DETERMINE THE ACTUAL SCOPE OF DEMOLITION.
- 2 MAINTAIN AND RESTORE, IF INTERRUPTED, ALL CONDUITS AND FEEDERS PASSING THRU RENOVATED AREAS AND SERVICING UNDISTURBED AREAS. THE EXACT METHOD OF RE-ROUTING NEW CONDUIT AND WIRE TO EQUIPMENT REMAINING SHALL BE COORDINATED WITH WORK OF OTHER TRADES PRIOR TO ANY INSTALLATION.
- 3 MAINTAIN AND RESTORE, IF INTERRUPTED, ALL LOW VOLTAGE CABLING, FIRE ALARM CABLING, BRANCH CIRCUITS AND ASSOCIATED RACEWAY SYSTEMS PASSING THRU RENOVATED AREAS AND SERVICING UNDISTURBED AREAS. THE EXACT METHOD OF RE-ROUTING NEW RACEWAYS AND CABLE TO EQUIPMENT REMAINING SHALL BE COORDINATED WITH WORK OF OTHER TRADES PRIOR TO ANY INSTALLATION.
- 4 ALL ELECTRICAL EQUIPMENT BEING REMOVED OR RELOCATED BY DEMOLITION SHALL BE ELECTRICALLY DISCONNECTED BACK AT PANELBOARD WHICH SERVICES THE EQUIPMENT. REMOVE AND DISPOSE OF EQUIPMENT (OR RELOCATE IF NOTED) UNLESS NOTED OTHERWISE. AFTER TESTING TO DETERMINE THAT ELECTRICITY HAS BEEN TURNED OFF.
- 5 LEGALLY DISPOSE OF ALL LIGHT FIXTURES, LAMPS AND BALLASTS BEING REMOVED. THIS CONTRACTOR SHALL VERIFY THE EXISTENCE OF PCB'S, DEHP'S, MERCURY AND OTHER HAZARDOUS MATERIALS AND DISPOSE OR RECYCLE OF THEM PER THE ILLINOIS EPA AND THE FEDERAL GOVERNMENT.
- 6 THIS CONTRACTOR SHALL PROVIDE TEMPORARY LIGHTING AND POWER DURING AND AFTER DEMOLITION AND DURING CONSTRUCTION. TEMPORARY SERVICES SHALL BE TAKEN FROM EXISTING PANELBOARDS AND EXISTING EQUIPMENT MAY BE UTILIZED WHERE FEASIBLE. COORDINATE TEMPORARY SERVICES WITH OWNER TO VERIFY THAT SERVICES WILL NOT ADVERSELY AFFECT EMERGENCY OR STANDBY POWER SYSTEMS.
- 7 RE-ROUTE EXISTING CONDUIT AND WIRE INTERFERING WITH THE NEW WORK. RE-ROUTED CONDUIT AND WIRE SHALL BE CONCEALED IN THE NEW CONSTRUCTION, UNLESS NOTED OTHERWISE.
- 8 EXISTING ELECTRICAL EQUIPMENT REQUIRED TO BE REMOVED AND/OR RELOCATED, BUT NOT SHOWN ON THE DRAWINGS, SHALL BE INCLUDED IN THE SCOPE OF WORK.
- 9 VISIT AND EXAMINE THE BUILDING ELECTRICAL SYSTEMS AND EXISTING CONSTRUCTION SO AS TO BECOME FAMILIAR WITH EXISTING CONDITIONS AND DIFFICULTIES THAT WILL BE ENCOUNTERED AS PART OF THE PROJECT, BEFORE SUBMITTING PROPOSALS. SUBMISSIONS OF PROPOSAL WILL BE EVIDENCE THAT SUCH EXAMINATION HAS BEEN MADE AND LATER CLAIMS FOR LABOR, EQUIPMENT OR MATERIALS WILL NOT BE RECOGNIZED.
- 10 ALL CONDUIT AND WIRE REMOVED, SHALL BE REMOVED COMPLETELY BACK TO THE SOURCE, AND THE BRANCH OVER CURRENT DEVICE PROPERLY LABELED SPARE.
- 11 SHUTDOWN OF ANY SERVICE TO EQUIPMENT REMAINING SHALL ONLY BE FOR THE TIME AGREED UPON BY THE OWNER'S REPRESENTATIVE. ALL SHUTDOWNS AGREEMENTS SHALL BE IN WRITING WITH COPIES TO THE OWNER, GENERAL CONTRACTOR AND CONSULTANTS.

SHEET NOTES

- 1 EXISTING LIGHT FIXTURE TO BE DISCONNECTED AND REMOVED. REMOVE ASSOCIATED CONCRETE FOUNDATION, CONDUIT AND WIRING.



berg engineering consultants, ltd.
 mechanical 801 West Wise Road, Schaumburg, IL 60193
 electrical 847-352-4500 Tel
 plumbing 847-352-4815 Fax
 fire protection www.berg-eng.com

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 625 Forest Edge Drive ■ Vernon Hills, IL 60061
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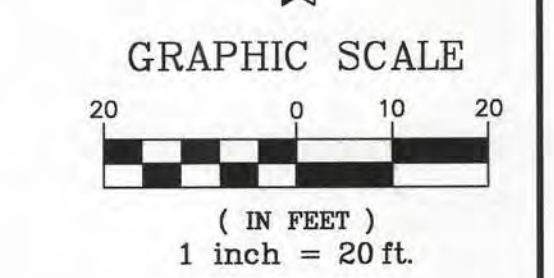
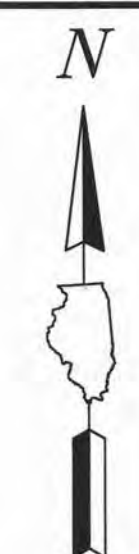
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ELECTRICAL DEMOLITION SITE PLAN
CLPD VETERANS ACRES TENNIS COURTS
CRYSTAL LAKE PARK DISTRICT
CRYSTAL LAKE, ILLINOIS

NO.	BY	DATE	REVISION	NO.	BY	DATE	REVISION

FILE: E3.dwg	SHEET NUMBER
DRAWN BY: GY	GHA PROJECT #
DATE: 08.19.21	4129.220
CHECKED BY: CAE	SCALE
DATE: 08.19.21	1"=20'
	OF 4E SHEETS

E3

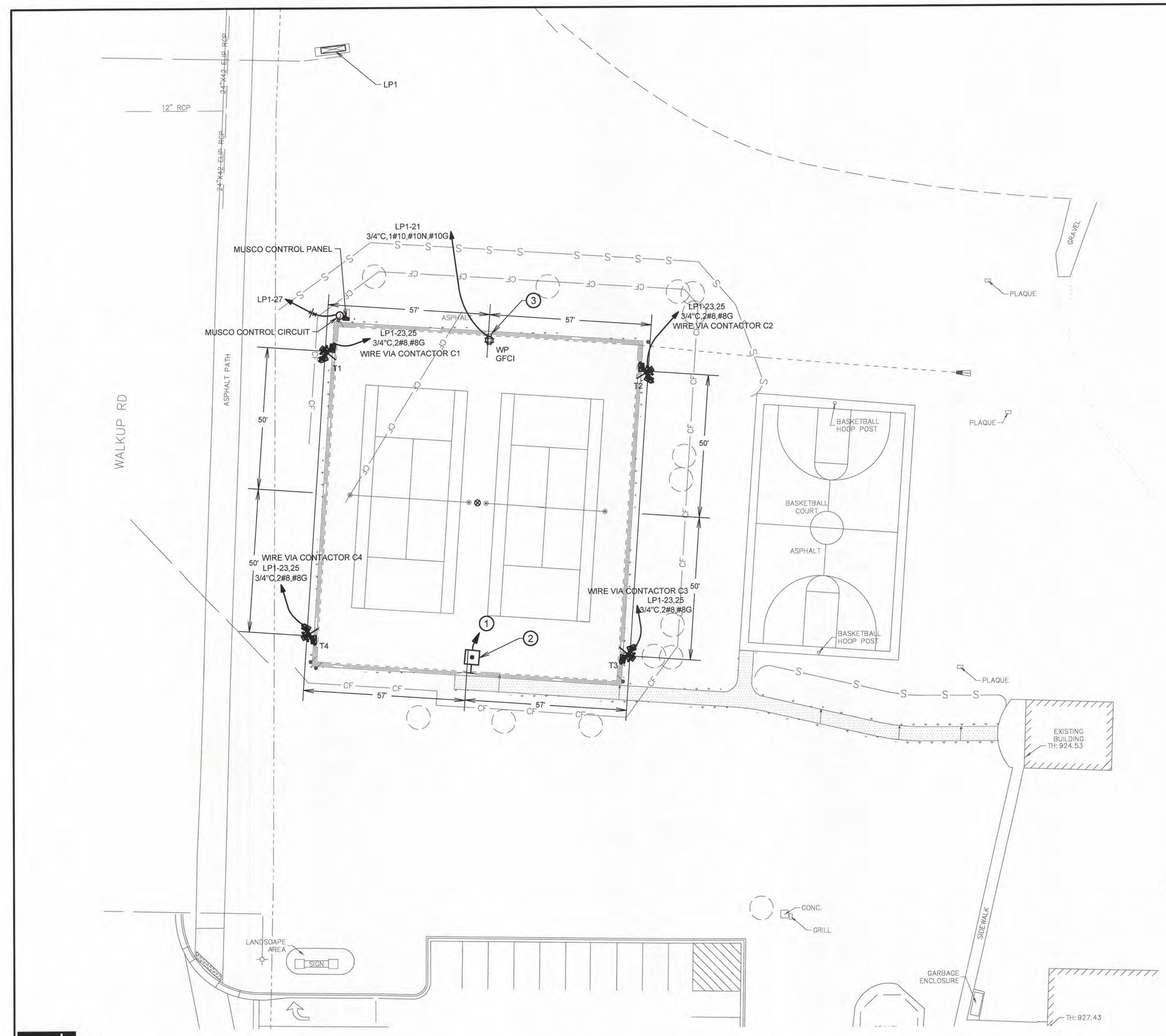


GENERAL SITE PLAN NOTES

- ① VERIFY EXACT LOCATIONS OF ALL OUTDOOR LIGHTING STANDARDS WITH GENERAL CONTRACTOR.
- ② COORDINATE EXACT ROUTING OF OUTDOOR LIGHTING BRANCH CIRCUITS AND POWER BRANCH CIRCUITS WITH GENERAL CONTRACTOR.
- ③ COORDINATE SITE WORK OF OTHER TRADES AND REVIEW CIVIL UTILITY PLANS FOR LOCATIONS OF EXISTING UTILITIES.
- ④ CUTTING AND/OR DAMAGE TO EXISTING UTILITIES CAUSED BY THE INSTALLATION OF THE WORK, SHALL BE REPAIRED BY THIS CONTRACTOR AT NO ADDITIONAL EXPENSE.
- ⑤ INCLUDE WORK TO LOCATE AND MARK EXISTING UNDERGROUND UTILITIES WHERE UNDERGROUND WORK IS INDICATED, PRIOR TO ANY CONSTRUCTION. CALL J.U.L.I.E. AT 1-800-892-0123 FOR LOCATING PUBLIC UTILITIES.
- ⑥ COORDINATE THE EXACT ROUTING OF COMED PRIMARY AND LOCATION OF COMED TRANSFORMERS WITH COMED REPRESENTATIVE AND GENERAL CONTRACTOR.
- ⑦ COORDINATE EXACT ROUTING OF SECONDARY SERVICE WITH GENERAL CONTRACTOR.
- ⑧ COORDINATE THE EXACT ROUTING OF COMMUNICATION CONDUITS WITH TELEPHONE SERVICE PROVIDER AND GENERAL CONTRACTOR.
- ⑨ INCLUDE WORK TO LOCATE AND MARK EXISTING UNDERGROUND ELECTRICAL, BRANCH CIRCUITS, COMMUNICATION SYSTEMS, AND SITE UTILITIES WHERE UNDERGROUND WORK IS INDICATED, PRIOR TO ANY CONSTRUCTION.
- ⑩ CUTTING AND/OR DAMAGE TO EXISTING BRANCH CIRCUITS, ELECTRICAL, COMMUNICATION SYSTEMS, WATER, SEWER, GAS UTILITIES, AND LOW VOLTAGE SYSTEMS CAUSED BY THE TRENCHING, CUTTING AND INSTALLATION OF THE WORK, SHALL BE REPAIRED BY THIS CONTRACTOR AT NO ADDITIONAL EXPENSE.

SHEET NOTES

- ① 1" C. AND CONTROL WIRES TO MUSCO PANEL, INSTALL CONTROL WIRES PER MUSCO.
- ② INSTALL ON FENCE POST NORTH OF THE GATE.
- ③ INSTALL RECEPTACLE CENTERED BETWEEN COURTS AND IN FRONT OF NEAREST FENCE POST, REFER TO DETAIL # 3 ON SHEET E1.
- ④ INSTALL NEW CIRCUIT BREAKERS IN PANEL FOR NEW WORK.



LP1											
ROOM		VOLTS 208Y/120V 3P 4W						A/C 22,000			
MOUNTING SURFACE		BUS AMPS 400						MAIN BKR 400			
FED FROM UTILITY		NEUTRAL 100%						LUGS STANDARD			
NOTE											
CKT #	CKT BKR	CIRCUIT DESCRIPTION	KVA LOAD			CKT #	CKT BKR	CIRCUIT DESCRIPTION	KVA LOAD		
			A	B	C				A	B	C
1	60/2	SPARE	0	0	0	2	20/1	SPARE	0	0	0
3		LEFT FIELD	0	0	0	4	20/1	SPARE	0	0	0
5	100/2	RIGHT FIELD	0	0	0	6	20/1	SPARE	0	0	0
7		BATHROOM PANEL	0	0	0	8	20/1	SPARE	0	0	0
9	100/2	TC CONTROL CIRCUIT	0	0	0	10	20/1	SPARE	0	0	0
11		RECEPTACLE LIGHTING	1.96	0	0	12	20/1	SPARE	0	0	0
13	100/3	MUSCO CONTROL CIRCUIT JBOX	0	0	0	14	20/1	SPARE	0	0	0
15		SPACE	0	0	0	16	20/1	SPARE	0	0	0
17		SPACE	0	0	0	18	20/1	SPARE	0	0	0
19	15/1	SPACE	0	0	0	20	20/1	SPARE	0	0	0
21	20/1	SPACE	0	0	0	22	20/1	SPARE	0	0	0
23	30/2	SPACE	0	0	0	24	20/1	SPARE	0	0	0
25		SPACE	0	0	0	26	20/1	SPARE	0	0	0
27	20/1	SPACE	0	0	0	28	20/1	SPARE	0	0	0
29	20/1	SPACE	0	0	0	30	20/1	SPARE	0	0	0
31	20/1	SPACE	0	0	0	32	20/1	SPARE	0	0	0
33	20/1	SPACE	0	0	0	34	20/1	SPARE	0	0	0
35	20/1	SPACE	0	0	0	36	20/1	SPARE	0	0	0
37	20/1	SPACE	0	0	0	38	20/1	SPARE	0	0	0
39	20/1	SPACE	0	0	0	40	20/1	SPARE	0	0	0
41	20/1	SPACE	0	0	0	42	20/1	SPACE	0	0	0
TOTAL CONNECTED KVA BY PHASE									1.96	0.36	1.96
			CONN KVA			CALC KVA			CALC KVA		
LIGHTING			3.92	4.9	(125%)	TOTAL LOAD			5.26		
RECEPTACLES			0.36	0.36	(50%>10)	BALANCED 3-PHASE LOAD			14.6 A		

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 plumbing 847-352-4815 Fax
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ELECTRICAL SITE PLAN
CLPD VETERANS ACRES TENNIS COURTS
CRYSTAL LAKE PARK DISTRICT
CRYSTAL LAKE, ILLINOIS

NO.	BY	DATE	REVISION	NO.	BY	DATE	REVISION

FILE: E4.dwg
 DRAWN BY: GV, DN
 DATE: 08.19.21
 GHA PROJECT # 4129.220
 CHECKED BY: CAE
 DATE: 08.19.21
 SCALE: 1"=20'
 SHEET NUMBER: **E4**
 OF 4E SHEETS

Veterans Acres Park Tennis

Crystal Lake, IL

Lighting System

Pole / Fixture Summary						
Pole ID	Pole Height	Mtg Height	Fixture Qty	Luminaire Type	Load	Circuit
T1-T4	40'	40'	1	TLC-LED-400	0.40 kW	A
		40'	1	TLC-LED-600	0.58 kW	A
4			8		3.92 kW	

Circuit Summary			
Circuit	Description	Load	Fixture Qty
A	Tennis	3.92 kW	8

Fixture Type Summary							
Type	Source	Wattage	Lumens	L90	L80	L70	Quantity
TLC-LED-600	LED 5700K - 75 CRI	580W	65,600	>120,000	>120,000	>120,000	4
TLC-LED-400	LED 5700K - 75 CRI	400W	46,500	>120,000	>120,000	>120,000	4

Light Level Summary

Calculation Grid Summary								
Grid Name	Calculation Metric	Illumination					Circuits	Fixture Qty
		Ave	Min	Max	Max/Min	Ave/Min		
Blanket Grid	Horizontal Illuminance	8.32	0	38	127449.40		A	8
Highway Spill	Horizontal	0	0	0	0.00		A	8
Property Line	Horizontal	0.44	0	1.92	0.00		A	8
Tennis	Horizontal Illuminance	30.9	28	35	1.25	1.10	A	8

From Hometown to Professional



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EQUIPMENT LIST FOR AREAS SHOWN

Pole		Luminaires						
QTY	LOCATION	SIZE	GRADE ELEVATION	MOUNTING HEIGHT	LUMINAIRE TYPE	QTY / POLE	THIS GRID	OTHER GRIDS
4	T1-T4	40'	-	40'	TLC-LED-400	1	1	0
				40'	TLC-LED-600	1	1	0
4	TOTALS							
						8	8	0

Veterans Acres Park Tennis

Crystal Lake, IL

GRID SUMMARY

Name: Tennis
 Size: 2 Court - 12' Spacing
 Spacing: 20.0' x 20.0'
 Height: 3.0' above grade

ILLUMINATION SUMMARY

MAINTAINED HORIZONTAL FOOTCANDLES

Entire Grid

Guaranteed Average: 30

Scan Average: 30.93

Maximum: 35

Minimum: 28

Avg / Min: 1.12

Guaranteed Max / Min: 2.5

Max / Min: 1.25

UG (adjacent pts): 0.00

CU: 0.86

No. of Points: 30

LUMINAIRE INFORMATION

Applied Circuits: A

No. of Luminaires: 8

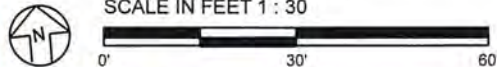
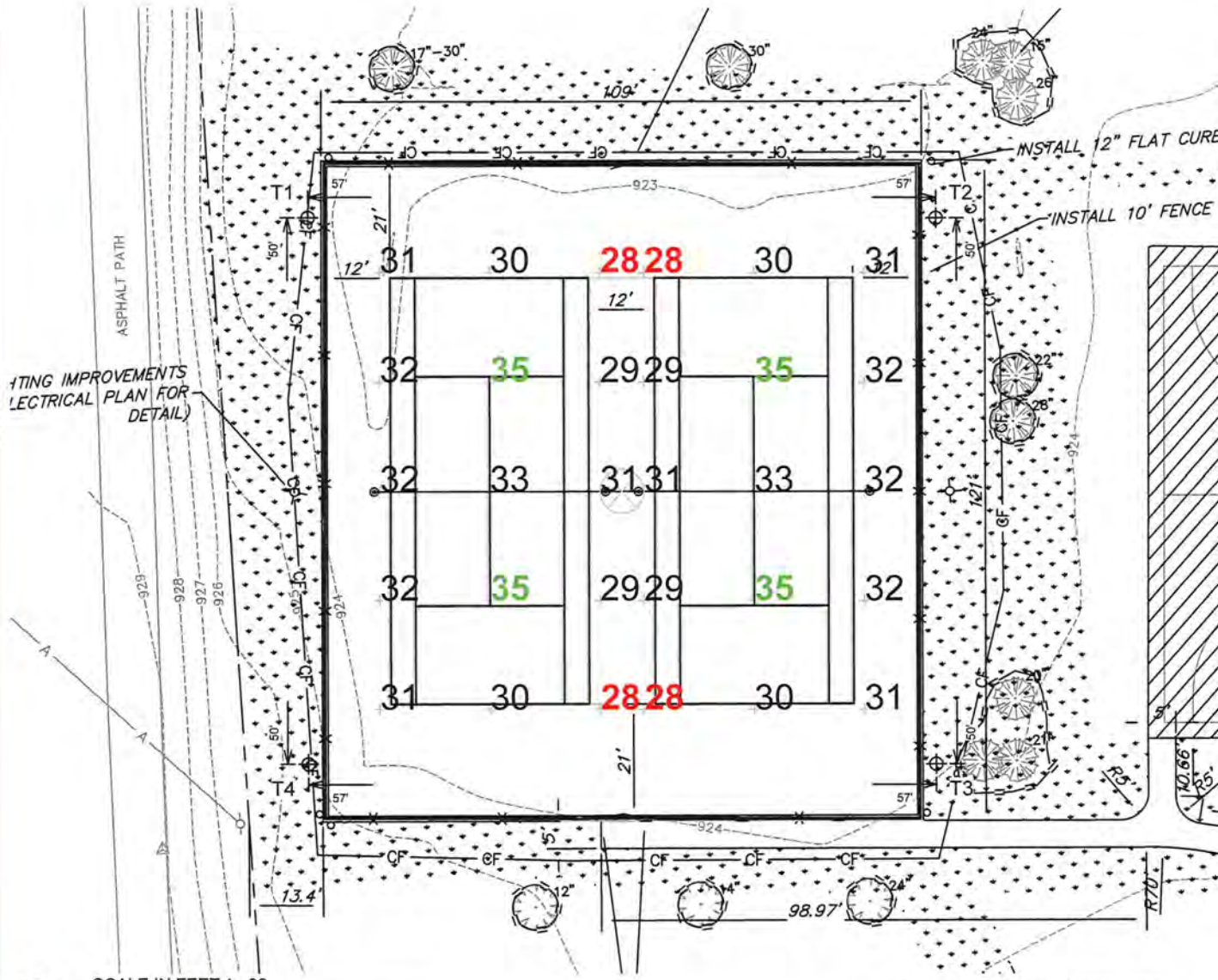
Total Load: 3.92 kW

Guaranteed Performance: The ILLUMINATION described above is guaranteed per your Musco Warranty document and includes a 0.95 dirt depreciation factor.

Field Measurements: Individual field measurements may vary from computer-calculated predictions and should be taken in accordance with IESNA RP-6-15.

Electrical System Requirements: Refer to Amperage Draw Chart and/or the "Musco Control System Summary" for electrical sizing.

Installation Requirements: Results assume ± 3% nominal voltage at line side of the driver and structures located within 3 feet (1m) of design locations.



Pole location(s) + dimensions are relative to 0,0 reference point(s)

ENGINEERED DESIGN By: William Isiminger · File #214231A3 · 02-Sep-21



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ILLUMINATION SUMMARY

EQUIPMENT LIST FOR AREAS SHOWN

Pole				Luminaires				
QTY	LOCATION	SIZE	GRADE ELEVATION	MOUNTING HEIGHT	LUMINAIRE TYPE	QTY / POLE	THIS GRID	OTHER GRIDS
4	T1-T4	40'	-	40'	TLC-LED-400	1	1	0
				40'	TLC-LED-600	1	1	0
4	TOTALS							
						8	8	0

Veterans Acres Park Tennis

Crystal Lake, IL

GRID SUMMARY

Name: Blanket Grid
 Spacing: 10.0' x 10.0'
 Height: 3.0' above grade

ILLUMINATION SUMMARY

MAINTAINED HORIZONTAL FOOTCANDLES:

Entire Grid
Scan Average: 8.32
 Maximum: 38
 Minimum: 0
 Avg / Min: 28050.91
Max / Min: 127449.38

UG (adjacent pts): 14.18
 CU: 1.00
 No. of Points: 520

LUMINAIRE INFORMATION

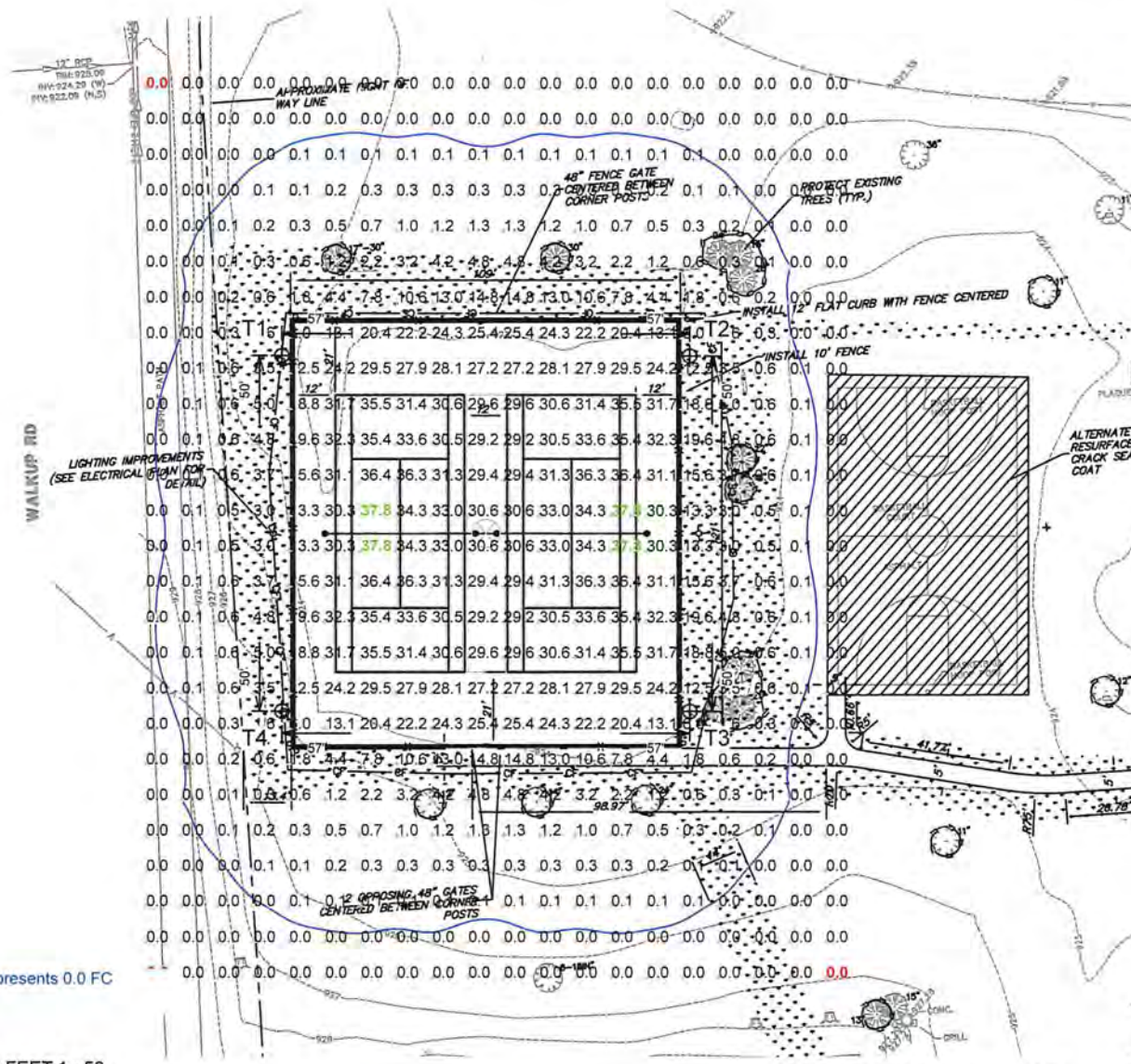
Applied Circuits: A
 No. of Luminaires: 8
 Total Load: 3.92 kW

Guaranteed Performance: The ILLUMINATION described above is guaranteed per your Musco Warranty document and includes a 0.95 dirt depreciation factor.

Field Measurements: Individual field measurements may vary from computer-calculated predictions and should be taken in accordance with IESNA RP-6-15.

Electrical System Requirements: Refer to Amperage Draw Chart and/or the "Musco Control System Summary" for electrical sizing.

Installation Requirements: Results assume ± 3% nominal voltage at line side of the driver and structures located within 3 feet (1m) of design locations.



NOTES: The blue line represents 0.0 FC horizontal.



Pole location(s) + dimensions are relative to 0,0 reference point(s)



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ILLUMINATION SUMMARY

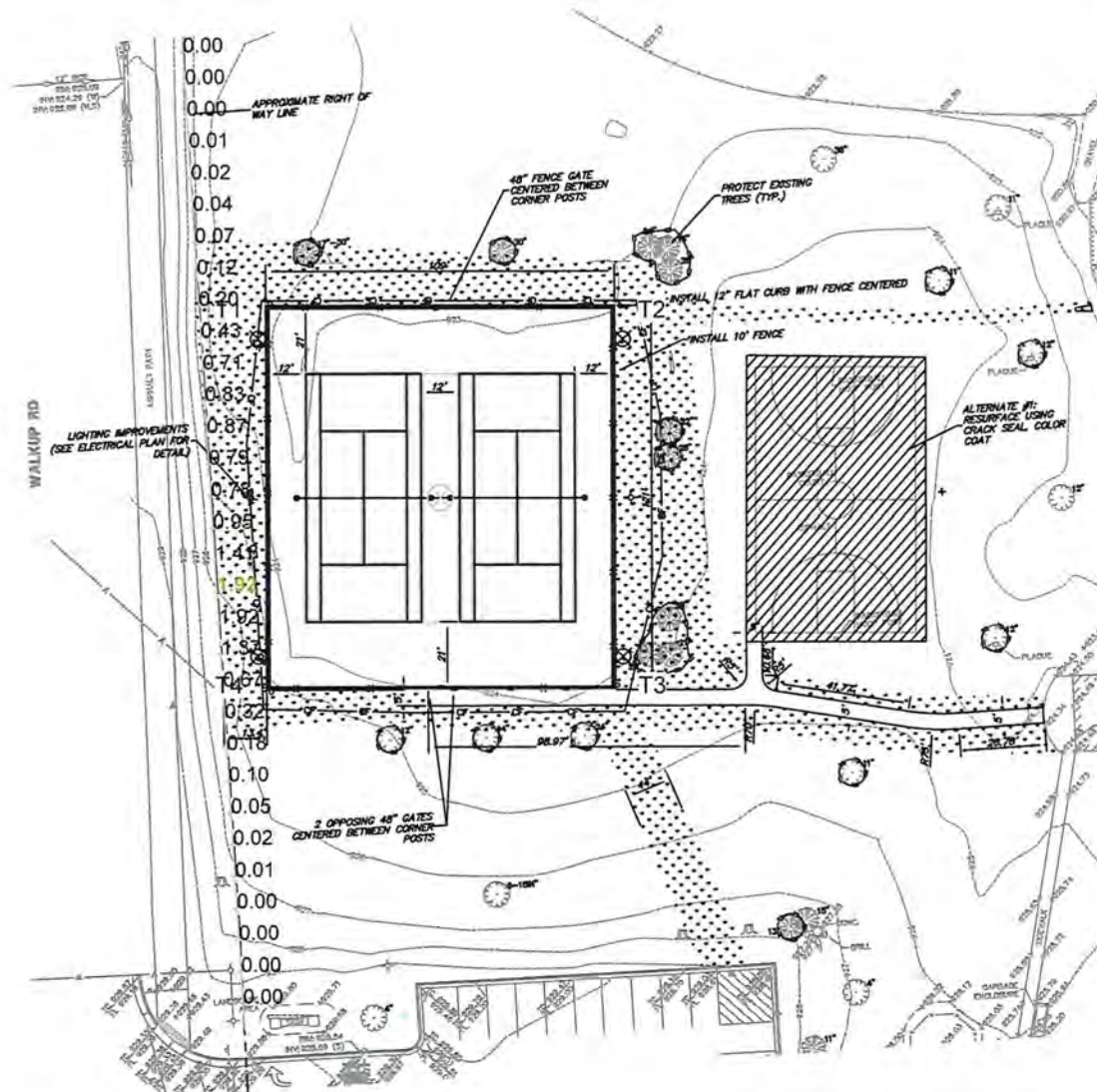
EQUIPMENT LIST FOR AREAS SHOWN								
Pole				Luminaires				
QTY	LOCATION	SIZE	GRADE ELEVATION	MOUNTING HEIGHT	LUMINAIRE TYPE	QTY / POLE	THIS GRID	OTHER GRIDS
4	T1-T4	40'	-	40'	TLC-LED-400	1	1	0
				40'	TLC-LED-600	1	1	0
4	TOTALS					8	8	0

Veterans Acres Park Tennis

Crystal Lake, IL

GRID SUMMARY	
Name:	Property Line
Spacing:	10.0'
Height:	3.0' above grade

ILLUMINATION SUMMARY	
HORIZONTAL FOOTCANDLES	
	Entire Grid
Scan Average:	0.4447
Maximum:	1.92
Minimum:	0.00
No. of Points:	31
LUMINAIRE INFORMATION	
Applied Circuits:	A
No. of Luminaires:	8
Total Load:	3.92 kW



Guaranteed Performance: The ILLUMINATION described above is guaranteed per your Musco Warranty document.

Field Measurements: Individual field measurements may vary from computer-calculated predictions and should be taken in accordance with IESNA RP-6-15.

Electrical System Requirements: Refer to Amperage Draw Chart and/or the "Musco Control System Summary" for electrical sizing.

Installation Requirements: Results assume $\pm 3\%$ nominal voltage at line side of the driver and structures located within 3 feet (1m) of design locations.



SCALE IN FEET 1 : 60



Pole location(s) + dimensions are relative to 0,0 reference point(s)



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EQUIPMENT LIST FOR AREAS SHOWN								
Pole				Luminaires				
QTY	LOCATION	SIZE	GRADE ELEVATION	MOUNTING HEIGHT	LUMINAIRE TYPE	QTY / POLE	THIS GRID	OTHER GRIDS
4	T1-T4	40'		40'	TLC-LED-400	1	1	0
4				40'	TLC-LED-500	1	1	0
TOTALS						8	8	0

Veterans Acres Park Tennis

Crystal Lake, IL

GRID SUMMARY

Name: Highway Spill
 Spacing: 30.0'
 Height: 3.0' above grade

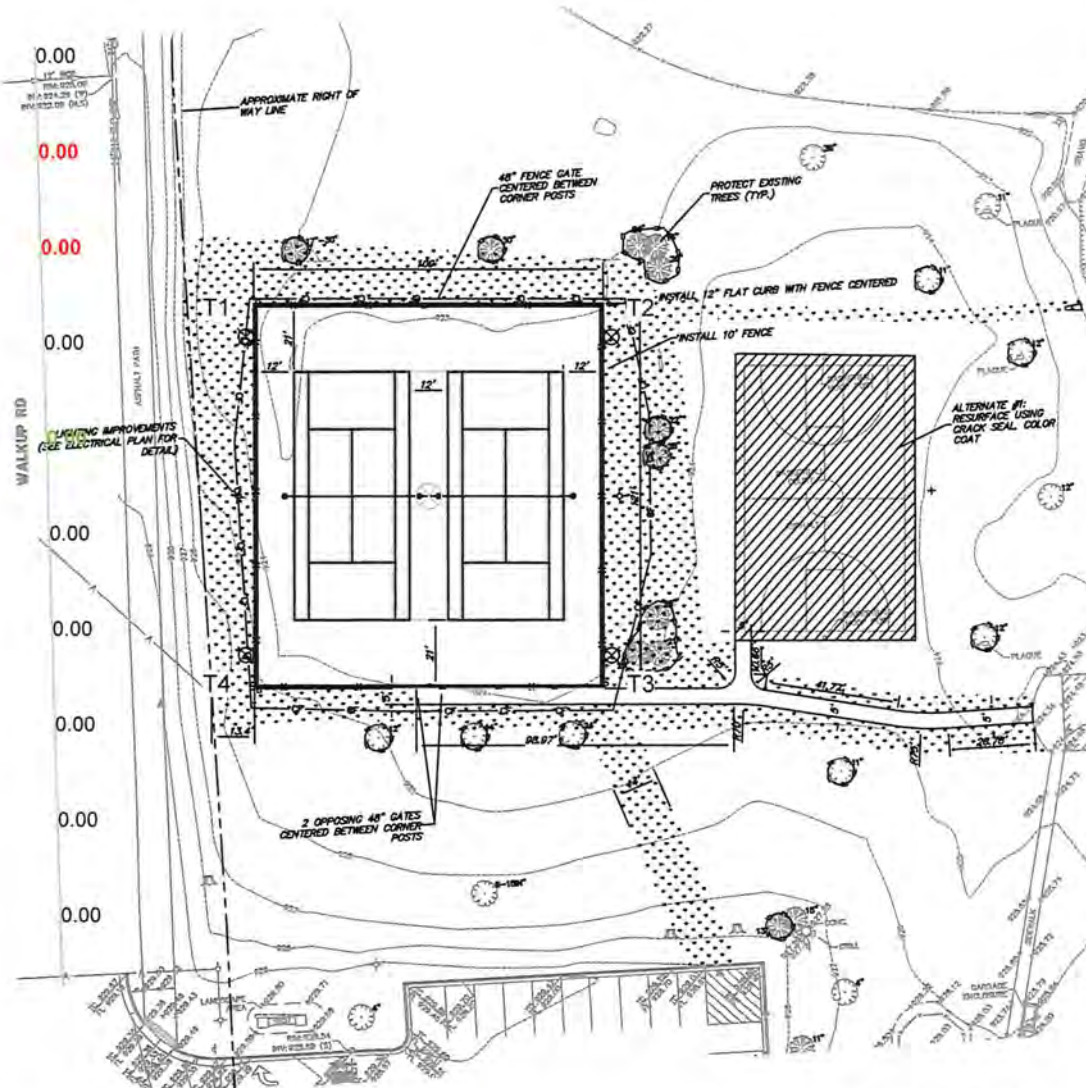
ILLUMINATION SUMMARY

HORIZONTAL FOOTCANDLES

Entire Grid
 Scan Average: 0.0001
 Maximum: 0.00
 Minimum: 0.00
 No. of Points: 10

LUMINAIRE INFORMATION

Applied Circuits: A
 No. of Luminaires: 8
 Total Load: 3.92 kW



Guaranteed Performance: The ILLUMINATION described above is guaranteed per your Musco Warranty document.

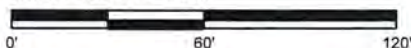
Field Measurements: Individual field measurements may vary from computer-calculated predictions and should be taken in accordance with IESNA RP-6-15.

Electrical System Requirements: Refer to Amperage Draw Chart and/or the "Musco Control System Summary" for electrical sizing.

Installation Requirements: Results assume $\pm 3\%$ nominal voltage at line side of the driver and structures located within 3 feet (1m) of design locations.



SCALE IN FEET 1 : 60



Pole location(s) + dimensions are relative to 0,0 reference point(s)



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Veterans Acres Park Tennis

Crystal Lake, IL

EQUIPMENT LAYOUT

INCLUDES:

- Blanket Grid
- Tennis

Electrical System Requirements: Refer to Amperage Draw Chart and/or the "Musco Control System Summary" for electrical sizing.

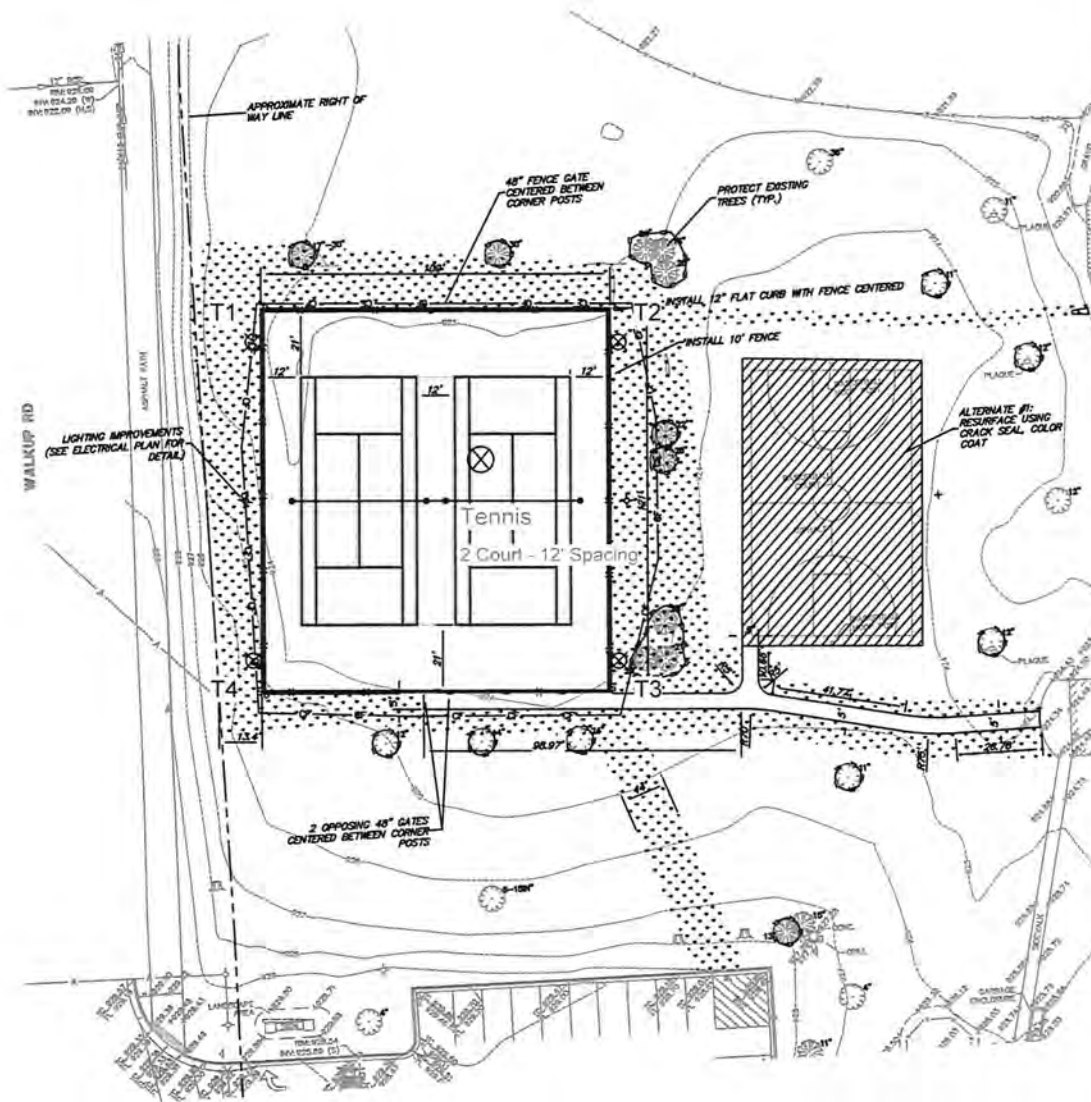
Installation Requirements: Results assume $\pm 3\%$ nominal voltage at line side of the driver and structures located within 3 feet (1m) of design locations.

EQUIPMENT LIST FOR AREAS SHOWN

QTY	LOCATION	Pole		Luminaires		
		SIZE	GRADE ELEVATION	MOUNTING HEIGHT	LUMINAIRE TYPE	QTY / POLE
4	T1-T4	40'	-	40'	TLC-LED-400	1
				40'	TLC-LED-600	1
4	TOTALS					8

SINGLE LUMINAIRE AMPERAGE DRAW CHART

Single Phase Voltage	Ballast Specifications (.50 min power factor)		Line Amperage Per Luminaire (max draw)				
	208 (60)	220 (60)	240 (60)	277 (60)	347 (60)	380 (60)	480 (60)
TLC-LED-600	3.4	3.2	3.0	2.6	2.0	1.9	1.5
TLC-LED-400	2.3	2.2	2.0	1.7	1.4	1.3	1.0



SCALE IN FEET 1 : 60



Pole location(s) + dimensions are relative to 0,0 reference point(s)

ENGINEERED DESIGN By: William Isiminger · File #214231A3 · 02-Sep-21



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EQUIPMENT LAYOUT



Agenda Item No: 14

City Council
Agenda Supplement

Meeting Date: October 19, 2021

Item: REPORT OF THE PLANNING & ZONING COMMISSION

Request:

1. Special Use Permit Amendment to Special Use Permit Ordinance No. 7195 to allow an additional accessory structure and a Variation from Article 3-200 to allow a 30-foot tall accessory structure (football scoreboard), a variation of 15 feet
2. A waiver of the \$355 application fee for the Special Use Permit Amendment

Petitioner: High School District 155 – Troy Stinger, petitioner
1200 S. McHenry Avenue – Crystal Lake South High School

City Council Discretion: To approve the Planning & Zoning Commission (PZC) recommendation and adopt an Ordinance granting a Special Use Permit Amendment and Variation for a new 30-foot tall scoreboard at 1200 S. McHenry Avenue and to waive the \$355 application fee.

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

Background:

- Request:
 - The petitioner is requesting a Special Use Permit Amendment to Special Use Permit Ordinance No. 7195 to allow an additional accessory structure (football scoreboard), and a variation to allow the scoreboard to be 30 feet in height instead of the maximum 15 feet for accessory structures in the R-2 - Single-Family Residential district.
 - D155 is also requesting a waiver of the application fee of \$355.
- Zoning: The site is zoned R-2 - Single-Family Residential, which permits secondary schools (high schools), subject to Special Use Permit approval.

- The UDO limits accessory structures to a maximum height of 15 feet in the R-2 zoning district. The sign section of the UDO does not have standards for scoreboards; therefore, Staff determined it should be considered an accessory structure.
- The proposed scoreboard will be located in the same location as the existing scoreboard (which will be removed).

PZC Highlights:

- There were no objections from the neighbors at the meeting. Prior to the meeting a neighbor asked to view the plans and did provide any feedback.
- The petitioner stated Crystal Lake South will be receiving the scoreboard at no charge, and the advertisements will become a revenue source for the school.
- There was significant discussion about the advertisements and if the school would have control over the advertisements. It was noted there are no other scoreboards in Crystal Lake with advertisements.
- The PZC discussed the recommendation that the 4-foot section of advertisements above the score portion of the sign be moved below the bottom 4-foot section of advertisements to reduce the height. The motion ultimately including recommending reducing the height from grade to the bottom of the scoreboard from 10 feet to 6 feet and the overall height from 30 feet to 26 feet.
- The majority of the PZC members found that the petition met the Findings of Fact.

The PZC recommended **approval (4-3)** of the petitioner’s request with the following conditions:

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
 - A. Application (District 155, date signed 09/10/2021, received 09/13/2021).
 - B. Site Plan (District 155, received 09/13/2021)
 - C. Sign Elevations (Thompson Engineering Services, LLC and Nevco, dated 08/31/2021, received 09/13/2021,)
2. All advertisements, logos and any non-score related signage must remain non-illuminated.
3. There shall be no additional field lights projected towards or off the scoreboard.
4. The illuminated surface of the scoreboard shall not exceed the maximum average light level (footcandles) as determined by Illuminating Engineering Society of North American (IESNA).
5. The scoreboard shall be allowed to remain illuminated until 30 minutes after the conclusion of the event, but no later than 11:30 p.m.
5. The scoreboard shall not blink, flash, move, scintillate, flicker, or change intensity or colors. 1200 McHenry Avenue October 6, 2021 SUP Amendment & Variation 6 7. The Petitioner shall address all of the review comments and requirements of the Community Development Department.

6. **The scoreboard will be reduced in height by four feet for a total height of 26 feet. (Added by the PZC).**

Votes Required to Pass: A simple majority.



Acknowledgement Form

Regarding D155 CLS Scoreboard SUP Amendment Project. 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:

The District feels it is important to maintain the originally presented height of 10 feet from grade to the bottom of the scoreboard. Lowering the bottom of the scoreboard to 6 feet from grade, as suggested, could invite opportunistic vandalism and/or damage due to the bottom of the scoreboard being within arm's reach. More importantly, lowering the scoreboard to 6 feet from grade could also invite injury risk to student athletes, referees and staff members during athletic events.

Petitioner's Name: _____

Signature

DISS

Date: _____

10/7/21

PIQ MAP





The City of Crystal Lake Illinois

**AN ORDINANCE GRANTING A SPECIAL USE PERMIT AMENDMENT
AND VARIATION
AT 1200 S. MCHENRY AVENUE**

WHEREAS, pursuant to the terms of a Petition (File #PLN-2021-165) before the Crystal Lake Planning and Zoning Commission, the Petitioner has requested a Special Use Permit Amendment to Special Use Permit Ordinance No. 7195 to allow an additional accessory structure (scoreboard), and a Variation from Article 3 Section 3-200 to allow a 30-foot tall accessory structure (scoreboard), a variation of 15 feet at 1200 S. McHenry Avenue; and

WHEREAS, the Planning and Zoning Commission of the City of Crystal Lake, pursuant to notice duly published on September 16, 2021 in the Northwest Herald, held a public hearing at 7:00 p.m., on October 6, 2021 at City Hall at 100 W. Woodstock Street, Crystal Lake, Illinois to consider the proposed Special Use Permit Amendment and Variation; and

WHEREAS, on October 6, 2021, 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 Special Use Permit Amendment and Variation be approved, as documented in the minutes, and

WHEREAS, it is in the best interests of the CITY OF CRYSTAL LAKE that the Special Use Permit Amendment and 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 Special Use Permit Amendment to Special Use Permit Ordinance No. 7195 to allow an additional accessory structure (scoreboard), and a Variation from Article 3 Section 3-200 to allow a 30-foot tall accessory structure (scoreboard), a variation of 15 feet for the property commonly known as 1200 S. McHenry Avenue (19-18-200-005 and 19-18-251-008), Crystal Lake, Illinois.

Section II: Said Special Use Permit Amendment and Variation is issued with the following conditions:

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
 - A. Application (District 155, date signed 09/10/2021, received 09/13/2021).
 - B. Site Plan (District 155, received 09/13/2021)
 - C. Sign Elevations (Thompson Engineering Services, LLC and Nevco, dated 08/31/2021, received 09/13/2021,)
2. All advertisements, logos and any non-score related signage must remain non-illuminated.
3. There shall be no additional field lights projected towards or off the scoreboard.
4. The illuminated surface of the scoreboard shall not exceed the maximum average light level (footcandles) as determined by Illuminating Engineering Society of North American (IESNA).
5. The scoreboard shall be allowed to remain illuminated until 30 minutes after the conclusion of the event, but no later than 11:30 p.m.
6. The scoreboard shall not blink, flash, move, scintillate, flicker, or change intensity or colors.
7. The Petitioner shall address all of the review comments and requirements of the Community Development Department.
8. The scoreboard will be reduced in height by four feet overall for a total height of 26 feet.

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

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

DATED at Crystal Lake, Illinois, this 19th day of October, 2021.

City of Crystal Lake, an
Illinois municipal corporation

Haig Haleblian, MAYOR

Ord. No.
File No.

SEAL

ATTEST:

Nick Kachiroubas, CITY CLERK

Passed: October 19, 2021
Approved: October 19, 2021

Draft



#2021-165
1200 McHenry Avenue (CLS) – SUP Amendment & Variation
Project Review for Planning and Zoning Commission

Meeting Date:

October 6, 2021

Request:

1. Special Use Permit Amendment to Special Use Permit Ordinance No. 7195 to allow an additional accessory structure (football scoreboard).
2. Variation from Article 3-200 to allow a 30-foot tall accessory structure (football scoreboard), a variation of 15 feet.

Location:

1200 McHenry Avenue – Crystal Lake South High School

Acreage:

59 acres

Existing Zoning:

R-2 – Single-Family Residential

Surrounding Properties:

North: R-2 – Single-Family Residential, R-3B PUD – Multi-Family Residential PUD, B-1 PUD – Neighborhood Business
South: R-2 PUD – Single-Family Residential PUD and R-3B PUD – Multi-Family Residential
East: RE – Residential Estate and O - Office
West: R-2 – Single-Family Residential

Staff Contact:

Katie Rivard (815.356.3612)

Background:

- **Existing Use:** The subject property is the existing Crystal Lake South High School and associated parking areas and athletic fields.
- **UDO Requirements:** The maximum height of an accessory structure in the R-2 - Single-Family Residential zoning district is 15 feet.
- **Previous Approvals:**
 - The property was annexed in 1977. At the time of annexation, a Special Use Permit was not required. The property was considered legal non-conforming.

- In 2015, the school was granted a Special Use Permit for the continued operations of the high school, a variation from the required number of parking spaces and a variation to allow new bleachers.

Development Analysis:

General:

- **Request:** The petitioner is requesting a Special Use Permit Amendment to Special Use Permit Ordinance No. 7195 allow an additional accessory structure (football scoreboard), and a variation to allow the scoreboard to be 30 feet in height instead of the maximum 15 feet for accessory structures in the R-2 - Single-Family Residential district.
- **Land Use:** The Comprehensive Land Use map shows the area as Public and Semi-Public, which is an appropriate land use designation.
- **Zoning:** The site is zoned R-2 - Single-Family Residential, which permits secondary schools (high schools), subject to Special Use Permit approval.

Request Overview:

- Per Special Use Permit and Variation Ordinance No. 7195, Condition #7 states that no additional accessory structures shall be constructed or installed without the petitioner having first applied for and obtained approval of an amendment to the Special Use Permit.
- Per the submitted plans, the proposed scoreboard would be 30 feet in height, which exceeds the maximum allowable height of 15 feet for accessory structures. The existing scoreboard is 21'-8" tall.
- The scoreboard would have 480 square feet of sign area. Per the petitioner, the advertisements on the scoreboard are not illuminated.
- The football field is located along the western property line of the South High School property. The proposed scoreboard would be located at the north end of the football field.
- The proposed scoreboard would replace the existing scoreboard in the same location and would be oriented towards the playing field.
- The UDO sets standards for lighting of playing fields, the recommended conditions of approval reflect the standards outlined in the UDO.

Comprehensive Land Use Plan 2030 Vision Summary Review:

The Comprehensive Plan designates the subject property as Public and Semi-Public, which allows for secondary schools subject to Special Use Permit approval. The following goal is applicable to this request:

Land Use – Public and Semi-Public

Goal: Provide area for high quality public and semi-public facilities, such as schools, libraries, municipal facilities and private service providers, throughout the city to support the diverse and evolving needs of people in the city.

This can be accomplished with the following supporting action:

Supporting Action: The City shall support the school districts, library, park district, neighboring municipalities, private service providers and other public and semi-public agencies.

Findings of Fact:

SPECIAL USE PERMIT

The petitioner has requested a Special Use Permit Amendment to Special Use Permit Ordinance No. 7195 to allow an additional accessory structure (football scoreboard). Special Uses require a separate review because of their potential to impact surrounding properties and the orderly development of the City. Section 2-400 B of the Unified Development Ordinance establishes standard for all Special Uses in Crystal Lake. The criteria are as follows:

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

Meets *Does not meet*

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

Meets *Does not meet*

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

Meets *Does not meet*

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

Meets *Does not meet*

ZONING ORDINANCE VARIATION

The Petitioner is requesting a variation from Article 3-200 to allow a 30-foot tall accessory structure (football scoreboard), a variation of 15 feet.

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, the following conditions are recommended:

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
 - A. Application (District 155, date signed 09/10/2021, received 09/13/2021)
 - B. Site Plan (District 155, received 09/13/2021)
 - C. Sign Elevations (Thompson Engineering Services, LLC and Nevco, dated 08/31/2021, received 09/13/2021,)
2. All advertisements, logos and any non-score related signage must remain non-illuminated.
3. There shall be no additional field lights projected towards or off the scoreboard.
4. The illuminated surface of the scoreboard shall not exceed the maximum average light level (footcandles) as determined by Illuminating Engineering Society of North American (IESNA).
5. The scoreboard shall be allowed to remain illuminated until 30 minutes after the conclusion of the event, but no later than 11:30 p.m.
6. The scoreboard shall not blink, flash, move, scintillate, flicker, or change intensity or colors.

7. The Petitioner shall address all of the review comments and requirements of the Community Development Department.

City of Crystal Lake Development Application

Office Use Only

File # _____

Project Title: _____

Action Requested

Annexation

Preliminary PUD

Comprehensive Plan Amendment

Preliminary Plat of Subdivision

Conceptual PUD Review

Rezoning

Final PUD

Special Use Permit

Final PUD Amendment

Variation

Final Plat of Subdivision

Other

Petitioner Information

Owner Information (if different)

Name: Community High School District 155

Name: Community High School District 155

Address: 1 Virginia Rd.
Crystal Lake, IL 60014

Address: 1 Virginia Rd
Crystal Lake, IL 60014

Phone/Contact: Troy Stinger 815-455-8500

Phone: (815) 455-8500

Fax: _____

Fax: _____

E-mail: tstinger@d155.org

E-mail: _____

Property Information

Project Description: Install of 480 sq/ft football scoreboard
at Crystal Lake South High School

Project Address/Location: 1200 S. McHenry Ave
Crystal Lake, IL 60014

PIN Number(s): 19-18-200-005 and 19-18-200-008

Development Team

Please include address, phone, fax and e-mail

Developer: _____

Architect: _____

Attorney: _____

Engineer: _____

Landscape Architect: _____

Planner: _____

Surveyor: _____

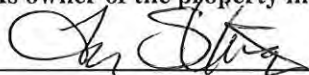
Other: _____

Signatures

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

Date

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



Troy Stinger

9/10/21

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, OCTOBER 6, 2021
HELD AT THE CRYSTAL LAKE CITY COUNCIL CHAMBERS**

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

Mr. Greenman called the meeting to order. On roll call, members Atkinson, Gronow, Jouron, Repholz Skluzacek, Teetsov and Greenman were present.

Kathryn Cowlin, Director of Community Development, Katie Rivard, Assistant City Planner and Special Counsel Victor Filippini were present from Staff.

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

2021-165 1200 S. MCHENRY AVENUE – DISTRICT 155 CRYSTAL LAKE SOUTH HIGH SCHOOL – PUBLIC HEARING

Special Use Permit Amendment and Variation to allow the installation of a new scoreboard with a 30-foot height.

Mr. Troy Stinger, Director of Operations for District 155, petitioner, was present to represent the request.

Mr. Stinger thanked Staff for their help throughout the process. Mr. Stinger stated that Crystal Lake South High School (CLS) has an opportunity for a brand new scoreboard at no cost. The scoreboard signage would start at 10 feet above grade. The existing scoreboard is just under 22 feet in height. Mr. Stinger agreed to comply with the conditions.

Staff presented the information on the request. Ms. Rivard spoke to the requested Special Use Permit Amendment and Variation, and went through details of the Staff Report noting the existing height versus the proposed height, and the proposed location and setback from the western property line. Ms. Rivard also referenced the sign elevation plan. Ms. Rivard noted that scoreboards are not addressed in the sign section of the UDO; therefore, Staff is considering them accessory structures.

The Chairman opened the public hearing. There was no one in the public wishing to speak on the agenda item. The public hearing was closed.

Mr. Jouron asked if the signs would be painted. Mr. Stinger responded that he is unsure of the construction of the scoreboard signage. Mr. Jouron noted the paint may not last a year. Mr. Jouron followed up with a question on how tall are the bleachers. Mr. Stinger responded that he is unsure. Mr. Jouron asked why the sign needed to be so tall.

Mr. Filippini noted the bleachers are 22 feet in height on the west side and 42 feet on the east side of the field.

Mr. Gronow stated that no other schools have advertisements on their scoreboards. He noted that the other scoreboards are approximately the same, but without the advertisements. The assumption is the ads will pay for the scoreboard and then what will happen? Mr. Stinger responded the scoreboard will become a revenue stream. Mr. Gronow asked if the school will have a decision on the advertisements that are posted. Mr. Stinger answered yes, they would have some say. Mr. Gronow stated that if the petition is approved that other schools will want the same.

Mr. Greenman asked Mr. Gronow if he was supportive of the height. Mr. Gronow responded and stated that 22' tall would be more appropriate.

Mr. Jouron asked if the funds would go towards the football program. Mr. Stinger stated the court is used for other sports such as soccer and lacrosse.

Ms. Teetsov stated she has no concerns with the overall height, but shared the previous concerns regarding the advertisements. She noted there should be a clear vetting process before advertisements are selected and placed on the scoreboard.

Ms. Repholz stated she is concerned with the difference in the massing of the sign. She noted the height of the proposed scoreboard is to scale with the surrounding area / bleacher area.

Mr. Atkinson stated he has no concerns with the change in size, and that it will not be overwhelming. He noted there will be no lights on the advertisements, and the scoreboard is setback enough.

Mr. Skluzacek stated he was on the fence. The scoreboard is too high and too large. He stated he wants the school to have a say in the advertisements.

Mr. Greenman recapped the comments and concerns raised by the board. Mr. Greenman has no concerns with the overall signage. He stated he would like to see something closer to what is existing. He suggested they consider putting the 4 foot section of advertisements above the score portion at the bottom of the sign combined with the other 4 feet of advertisements.

Mr. Atkinson made a motion to approve the Special Use Permit Amendment to Special Use Permit Ordinance No. 7195 to allow an additional accessory structure (football scoreboard) and Variation to allow a 30-foot tall accessory structure (football scoreboard) at 1200 McHenry Avenue – Crystal Lake South High School with the recommended conditions on page five and six of the staff report. Ms. Teetsov seconded the motion. Mr. Greenman asked if the Commissioners would consider adding a condition that the height be reduced by four feet. Ms. Teetsov rescinded her second and Mr. Atkinson rescinded his motion.

Mr. Atkinson a motion to approve the Special Use Permit Amendment to Special Use Permit Ordinance No. 7195 to allow an additional accessory structure (football scoreboard) and Variation to allow a 30-foot tall accessory structure (football scoreboard) at 1200 McHenry Avenue – Crystal Lake South High School with the following conditions:

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
 - A. Application (District 155, date signed 09/10/2021, received 09/13/2021)
 - B. Site Plan (District 155, received 09/13/2021)
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5. The scoreboard shall be allowed to remain illuminated until 30 minutes after the conclusion of the event, but no later than 11:30 p.m.
6. The scoreboard shall not blink, flash, move, scintillate, flicker, or change intensity or colors.
7. The Petitioner shall address all of the review comments and requirements of the Community Development Department.
8. **The scoreboard will be reduced in height by four feet overall for a total height of 26 feet. (Added by the PZC)**

Ms. Teetsov seconded the motion. On roll call, members Jouron, Atkinson, Skluzacek and Greenman voted aye. Members Gronow, Repholz and Teetsov voted no. The motion passed 4-3.

Crystal Lake South High School

* proposed scoreboard would be 30' from grade

PLAT OF SURVEY
 Prepared by
MARCHESE AND SONS, Inc.
 land - marine - construction surveys
 10 Barnard Drive Phone (815) 884-5555
 Roselle, Illinois 60172 FAX (815) 884-5559

PROPERTY DESCRIPTION

THE NORTH 10% OF PART OF THE NORTHEAST QUARTER OF SECTION 28, TOWNSHIP 34TH RANGE 10TH EAST OF RANGE 10TH EAST OF THE WESTERN BOUNDARY OF ANNEAL PARK (ALSO KNOWN AS HARBURY JUNCTION) IN HARBURY COUNTY, ILLINOIS
 CONTAINING 27,072 SQUARE FEET OR 10.161 ACRES, MORE OR LESS

PARKING STALL SUMMARY

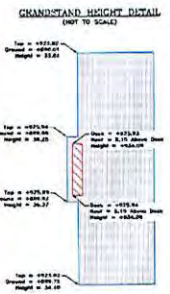
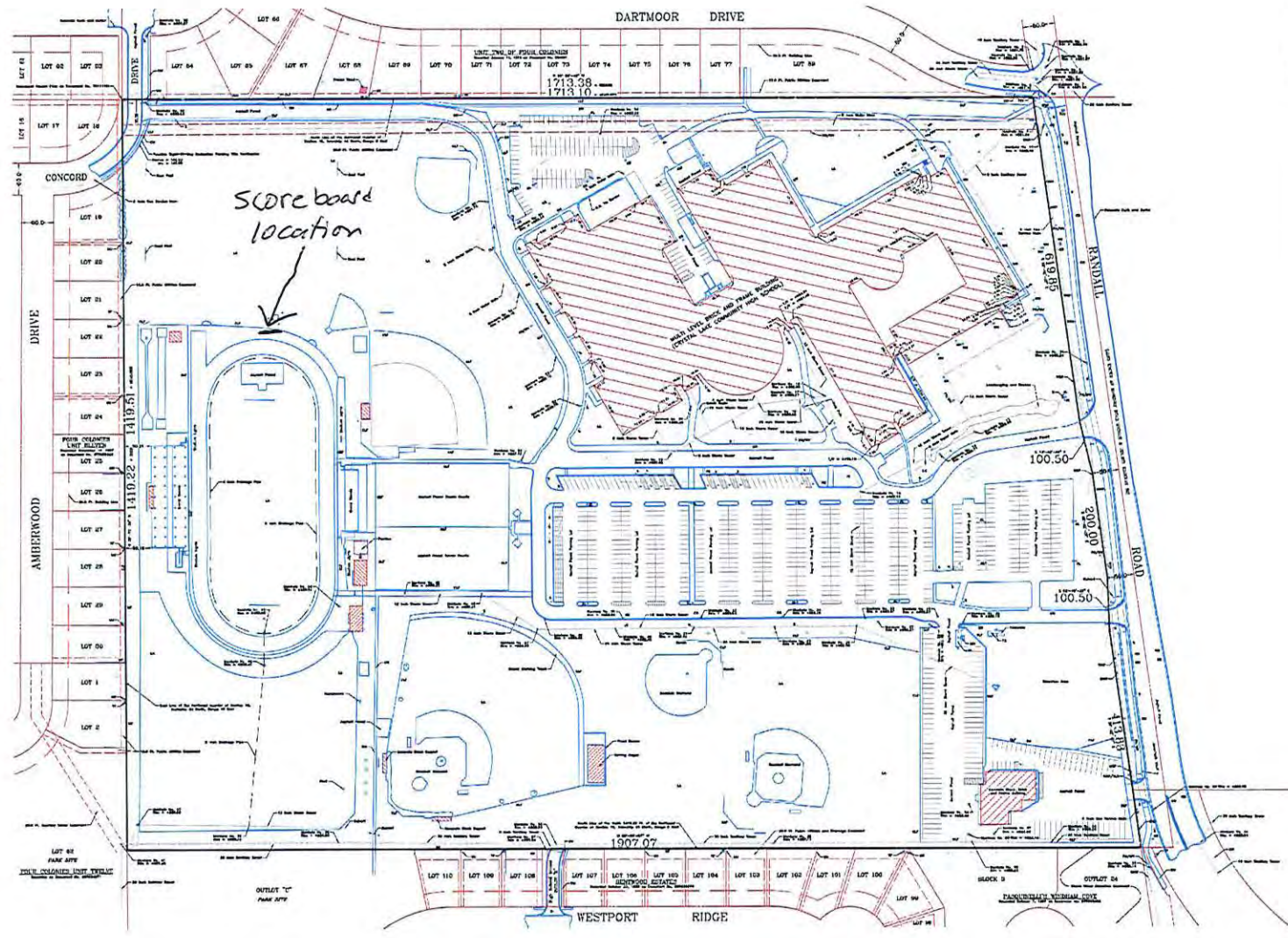
STANDARD STALLS	703
HANDICAPPED STALLS	16
TEMPORARY STALLS	14
BUS STALLS	102
TOTAL	835

LEGEND

- AREA SURF (A1)
- CATCH BASIN (CB)
- CONCRETE PERMANENT SURFACE
- CURB (C)
- FAS (F1)
- FAS (F2)
- FAS (F3)
- FAS (F4)
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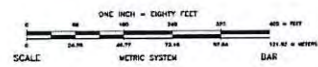


SHEET: 1 OF 2
 PIN NO: 15-16-257-038
 ADDRESS: 100 S BARNARD AVENUE
 CRYSTAL LAKE, IL
 CRYSTAL LAKE SOUTH HIGH SCHOOL
 SCALE: ONE INCH = EIGHTY FEET
 ORDER NO: 01-14235
 ORDERED BY: MR. JEFF DAURER
 FOR SCHOOL DISTRICT NO. 155
 COMPARE ALL POINT BEFORE BUILDING BY G.A.C. AND AT ONCE
 REPORT ANY DIFFERENCE FOR BUILDING LINE AND STREET
 RESTRICTIONS NOT SHOWN HEREON REFER TO YOUR CONTRACT.
 CLEED WILL INSURE THIS PLAT AND OTHER INSTRUMENTS. BASIS OF
 DRAWINGS SHOWN HEREON HAVE BEEN ASSUMED. WORKMENTS ON
 THESE POINTS WERE NOT SET AT THE CLIENT'S REQUEST.
 *THIS PROFESSIONAL SERVICE CONFORMS TO THE CURRENT
 ILLINOIS STANDARD SPECIFICATIONS FOR A BOUNDARY SURVEY.
 STATE OF ILLINOIS
 COUNTY OF DUPAGE
 I, PAUL A. MARCHESE, HUSBANDY CENTRY THAT I HAVE SURVEYED THE
 ABOVE DESCRIBED PROPERTY AND THAT THE PLAT HEREON DRAWN IS
 A CORRECT REPRESENTATION OF SAID SURVEY.
 DATED AT ROSSELLE, NOVEMBER 7, 2014



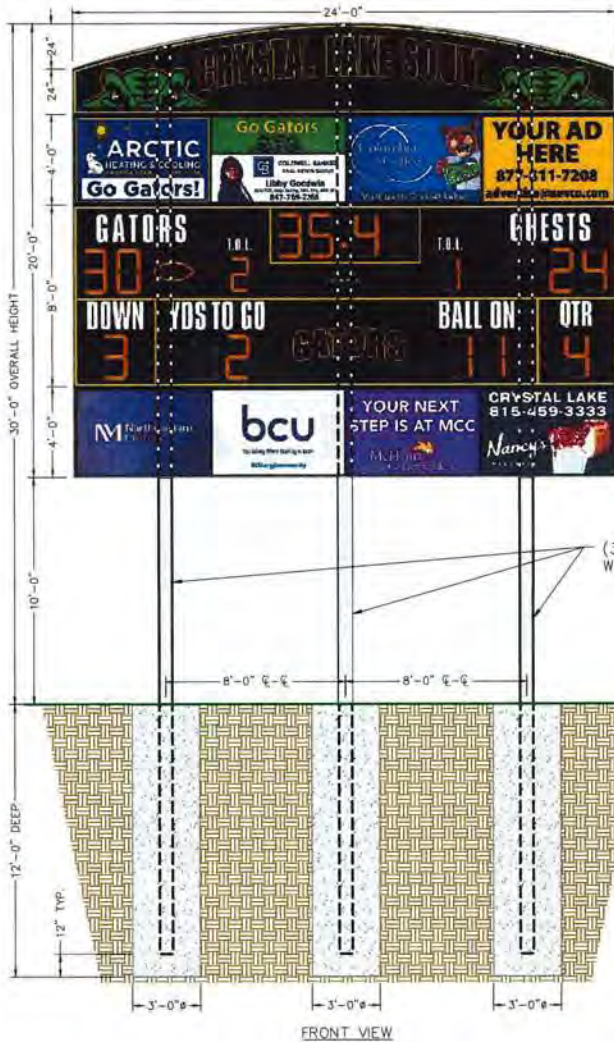
LEGEND

- 100 - CONCRETE
- 101 - ASPHALT
- 102 - GRAVEL
- 103 - SAND
- 104 - SOIL
- 105 - ROCK
- 106 - WATER
- 107 - AIR
- 108 - FUEL
- 109 - OIL
- 110 - GAS
- 111 - ELECTRIC
- 112 - TELEPHONE
- 113 - CABLE
- 114 - FIBER OPTIC
- 115 - SANITARY
- 116 - SEWER
- 117 - RAIN
- 118 - STORM
- 119 - GROUNDWATER
- 120 - SURFACE WATER
- 121 - FLOODPLAIN
- 122 - WETLANDS
- 123 - HISTORIC DISTRICT
- 124 - MONUMENT
- 125 - BENCHMARK
- 126 - ADJACENT PROPERTY
- 127 - EASEMENT
- 128 - ENCROACHMENT
- 129 - CONVEYANCE
- 130 - EASEMENT
- 131 - ENCROACHMENT
- 132 - CONVEYANCE
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- 137 - ENCROACHMENT
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- 146 - ENCROACHMENT
- 147 - CONVEYANCE
- 148 - EASEMENT
- 149 - ENCROACHMENT
- 150 - CONVEYANCE
- 151 - EASEMENT
- 152 - ENCROACHMENT
- 153 - CONVEYANCE
- 154 - EASEMENT
- 155 - ENCROACHMENT
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- 197 - ENCROACHMENT
- 198 - CONVEYANCE
- 199 - EASEMENT
- 200 - ENCROACHMENT



NOTE: UNDERGROUND UTILITIES SHOWN HEREON, HAVE BEEN
 PLOTTED WITH THE AID OF AVAILABLE RECORDS.
 FOR LOCATIONS OF UNDERGROUND UTILITY MARKS,
 PLEASE CONTACT J.A.L.L.A. BY CALLING 811 OR
 1-800-485-5123.

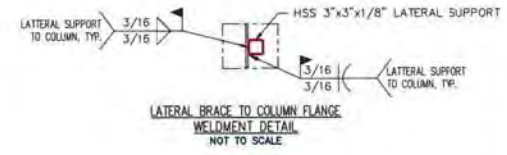
* The advertisements on the football scoreboard
 are not illuminated.



FRONT LATERALS AS REQUIRED BY MANUFACTURER

(3) COLUMN SUPPORTS
W12x40 or W14x43 A992 STEEL

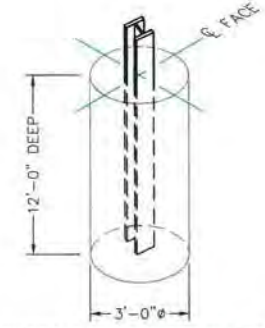
SIDE VIEW



F - Bracing Lateral
HSS 3"x3"x1/8"

F - Bracing Lateral
HSS 3"x3"x1/8"

APPROX. 10'-0" ABOVE FINISHED GRADE



USE FIBER REINFORCED CONCRETE
Polypropylene fiber: ASTM C1116, for Type III Synthetic-Fiber Reinforced Concrete, and as follows
Synthetic reinforcing fibers shall be 100 percent virgin polypropylene fibrillated fibers containing no reprocessed sluff materials. Fibers shall have a specific gravity of 0.9, a minimum tensile strength of 70 ksi, graded per manufacturer, and be specifically manufactured to an optimum gradation for use as concrete reinforcement. Provide a minimum of 1.5 pounds fiber reinforcement per cubic yard of concrete. Fibers shall be added at the batch plant.

- GENERAL NOTES:**
- All design, detailing, fabricating and construction shall conform to the following codes and specifications:
 - The 2018 International Building Code (ASCE 7-16)
 - American Society of Testing and Materials (ASTM) specifications
 - Building Code Requirements for Reinforced Concrete (ACI 318) (Current Edition)
 - Code for Welding in Building Construction of the American Welding Society
 - Specifications for the Design, Fabrication and Erection of Structural Steel for Buildings by The American Institute of Steel Construction (AISC) (Current Edition)
 - Aluminum Association Aluminum Design Manual (2010 Edition)
 - Concrete shall be $f_c = 2,500$ PSI & 28 days Compressive Strength, STD WT (150 P.C.F.)
 - Reinforcing Steel shall be ASTM A-615 Grade 60, (if required):
 - All reinforcing steel shall be free from mud, oil, rust or coatings that would reduce or destroy bond.
 - All reinforcing bars shall lap 30 diameters minimum, except as noted
 - Minimum concrete cover on ties, stirrups and main bars shall be 3-4 inch for slab, wall and surfaces not exposed to weather or in contact with ground; 3 inches for unformed surfaces deposited against the ground except as noted
 - Structural Material Specifications:
 - Aluminum shapes shall be extruded from 6061-T6 alloy. Welding filler alloy shall be 5183, 5356, 5356, or equivalent
 - Structural Steel and Plates shall be ASTM A-36 (F_y = 36 ksi)
 - W-Shape beams shall be ASTM A-992 (F_y = 50 ksi) Minimum
 - Structural tubing shall be ASTM A-500, Grade B, (F_y = 46 ksi)
 - Structural piping shall be ASTM A-53, Grade B, Type E or S, (F_y = 35 ksi), ASTM A572 Grade 42 (F_y = 42 ksi) or ASTM A572 Grade 50 (F_y = 50 ksi), (see drawing for individual member specifications).
 - High strength bolts (if required) for connections shall be ASTM A-325, unless otherwise noted
 - Welding electrodes shall comply with AWS D1.1 (Current Edition), E70XX (All welding to be done by welder certified for specified weld type)
 - Design Wind Speed, V_W = 107 MPH Equivalent Wind Load, P_U = 14.4 PSF @ 30'-0" above the ground (3 Sec Wind Gusts) Exposure = C Risk Category II I_p = 1.0 G = 0.85
 - Soil Bearing Capacity Requirements:
 - Minimum Allowable Vertical Bearing Capacity shall be N/A P.S.F
 - Minimum Lateral Bearing Capacity shall be (150 P.S.F * 2) = 300 P.S.F. per foot of depth (Times two increase per IBC Section 1806.3.4)
 - Contractor shall verify all dimensions and conditions in the field before erection and notify the Engineer of any discrepancies

3rd party design review
See cover letter
sh 1/1



James Wright Jr. Designated by James Wright Jr. License No. 2222-004753-48-30-04-00



This stamp has been electronically signed and sealed by Carl E. Thompson, Jr., P.E. using a digital signature. Printed copies of this document are not considered signed and sealed and the signature must be verified on any electronic copies.

NEVCO SPORTS, LLC
307 E. Harris Ave.
Greenville, IL 62246
Phone: 800-951-4040
WWW.NEVCO.COM

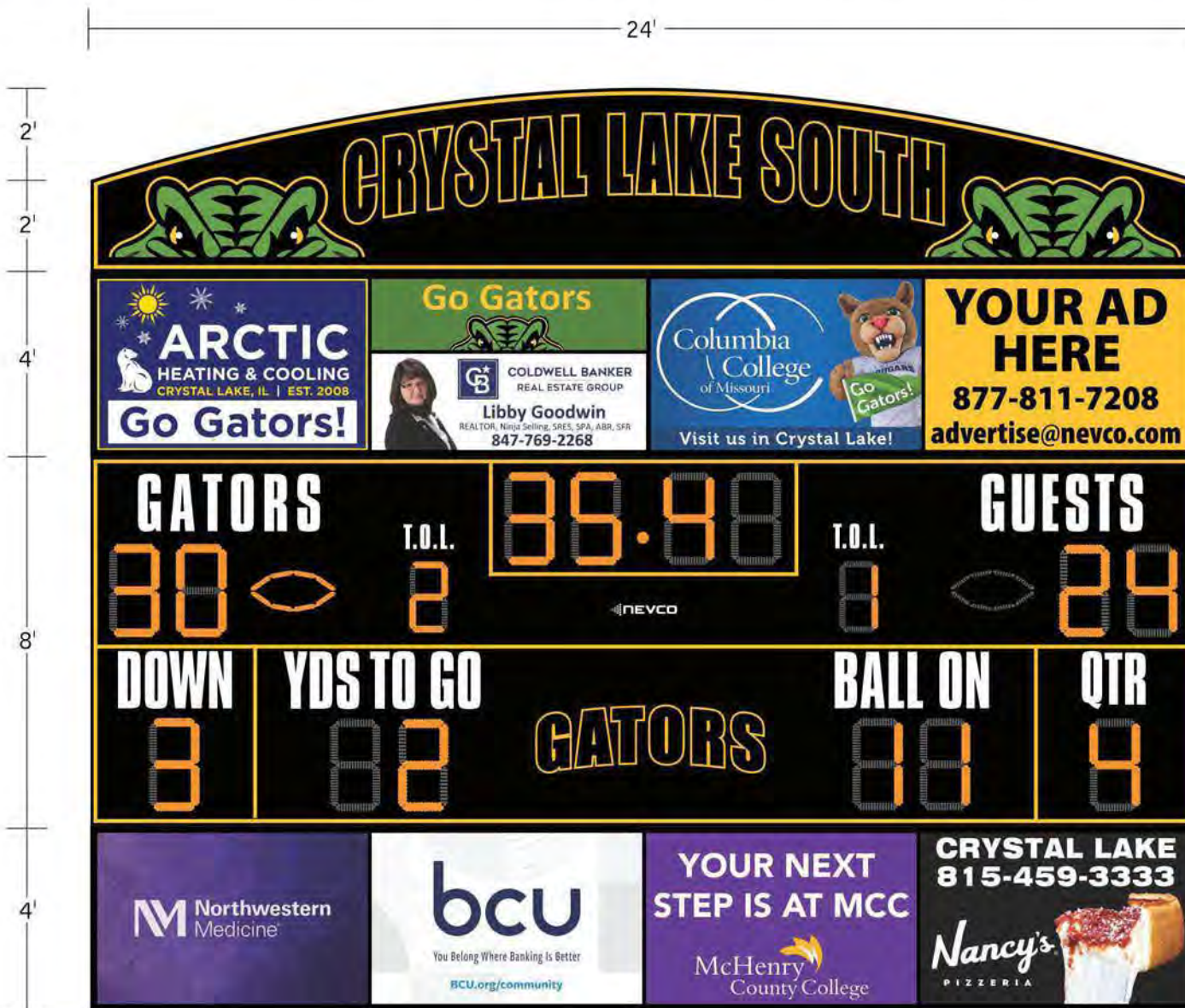
NEVCO
MAXIMIZE YOUR IMPACT

CLIENT: Crystal Lake South High School, 1200 McHenry Ave, Crystal Lake, IL 60014
D/P Ward
DATE: August 31, 2021
PROJECT#: 199721
DWG #: EB-12046
SCALE: 3/16" = 1'-0"

THOMPSON ENGINEERING SERVICES, LLC
P.O. BOX 1500, ENGLEWOOD, TN 37329
PHONE: (423)781-7336 FAX: (423)781-7337

Display Layout Sheet

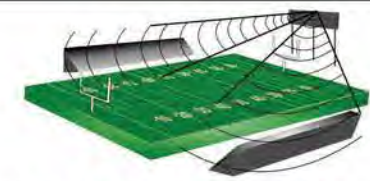
THOMPSON ENGINEERING SERVICES, LLC



PROOF INCLUDES:

- **Model 3619 Football/Soccer LED Scoreboard**
24'W x 8'H x 8'D
Scoreboard Color: #76 Print Black
Digit Color: Amber
Custom Team Name: GATORS
Custom Striping: #99 Golden Yellow
Imprinted Logo: 5'W x 1.5'H
- **Non-illuminated Sign**
(2) 24'W x 4'H
- **Non-illuminated Arch Sign**
24'W x 4'H w/2' Ends

You may also be interested in these scoring accessories.



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MESSAGE CENTER



DELAY OF GAME TIMER

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SIGNATURE OF APPROVAL _____ DATE _____

This rendering is for conceptual purposes only. It may not be to exact scale or specifications and should not be used for installation purposes. Every effort has been made to make it as accurate as possible. Beams and or pillars are for illustration only. Engineering specifications may require changes in the quantity, size and/or shape of beams and pillars to meet installation requirements. Nevco assumes no obligations or liability regarding the viability of applicability of existing structures. THIS DRAWING IS THE PROPERTY OF NEVCO INC. AND SHALL NOT BE REPRODUCED, COPIED, SHARED or DISTRIBUTED WITH ANYONE OTHER THAN THE INTENDED STAFF OR CLIENT OF THE PROPOSED PROJECT WITHOUT THE EXPRESSED PERMISSION OF NEVCO INC.



Agenda Item No: 15

City Council
Agenda Supplement

Meeting Date: October 19, 2021

Item: REPORT OF THE PLANNING & ZONING COMMISSION
CL Dispensary

Requests: Special Use Permit for a Cannabis Dispensary and a Variation from the 500-foot buffer from a religious establishment requirement to allow a 350-foot buffer.

Petitioner: Andrew Scott, petitioner
501 Pingree Road

PZC Recommendation: To approve the Planning and Zoning Commission (PZC) recommendations and adopt an Ordinance granting the Special Use Permit with Variation to the buffer requirement to allow CL Dispensary, a Cannabis Dispensary at 501 Pingree Road.

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

Background:

- The site has been vacant for a few years and was a former fast-food restaurant.
- The petitioner will renovate the interior of the building to accommodate the specific process and customer experience necessary to comply with their specific needs and State requirements.
- The drive-through portion of the building will not be used unless the State changes the regulations.
- Minor exterior elevation changes and new signage will be installed.

PZC Highlights:

- The petitioner gave a thorough presentation on the operation of the recreational cannabis dispensary and the compliance with State regulations.
- The PZC split the vote and were supportive of the Special Use Permit, but not the Variation.

- The dissenting members voted against the recommendation due to the proximity to the religious establishment and rehabilitation/treatment center. Staff clarified at the meeting that there is not a buffer requirement from a treatment center or any other medical use.
- There were some concerns with granting a variation from the buffer and if other sites would be more suitable.
- The PZC found that this request meets the Findings of Fact for the Special Use Permit, but did not meet all the requirements for the Variation.

The PZC recommended **approval (4-3)** of the petitioner’s request for the Special Use Permit to allow a Cannabis Establishment.

The PZC recommended **approval, which failed (3-4)** of the petitioner’s request for the Variation from the 500-foot buffer from a religious establishment.

The recommendations are with the following conditions:

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
 - A. Application (Americanna Dream, received 09/15/21)
 - B. Narrative (CL Dispensary LLC, undated, received 09/15/21)
 - C. Plans (Unnamed, received 09/15/21)
2. Any expansion to the building, significant modifications to the site plan, or the use of the drive-through shall require a Special Use Permit Amendment.
3. Work with staff to replace any dead or missing landscape and to add additional landscape along Pingree Road.
4. The petitioner shall address all of the review comments and requirements of the Community Development Department.

Votes Required to Pass: A simple majority.



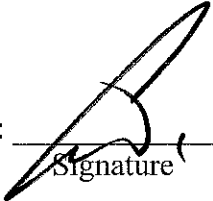
Acknowledgement Form

Regarding CL Dispensary SUP Project. 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: _____


Signature

Attorney for Petitioner

Date: _____

10/11/21

PIQ MAP
501 Pingree Road



CITY OF CRYSTAL LAKE
AN ORDINANCE GRANTING A SPECIAL USE PERMIT
AND VARIATION FOR A CANNABIS DISPENSARY
(501 Pingree Road)

WHEREAS, PGSS, LLC (the “*Current Owner*”) is the record owner of the real property commonly known as 501 Pingree Road, Crystal Lake, Illinois 60014, PIN: 19-04-476-016, and legally described in Exhibit A attached hereto and made a part hereof (the “*Subject Property*”); and

WHEREAS, Americanna Dream, LLC is the contract purchaser of the Subject Property; and

WHEREAS, Americanna Dream, LLC and CL Dispensary LLC (collectively, the “*Applicant*”) have applied to the City of Crystal Lake (the “*City*”) for zoning relief to establish a recreational cannabis dispensary (the “*Proposed Use*”) upon the Subject Property, and the Current Owner has authorized such application; and

WHEREAS, the Subject Property is located in the City’s B-2 zoning district under the Unified Development Ordinance (the “*UDO*”), which authorizes Cannabis Dispensaries as a special use; and

WHEREAS, the Subject Property is currently zoned as B-2 PUD; and

WHEREAS, in particular, the Applicant seeks: (i) a special use permit for the Proposed Use as a cannabis dispensary as authorized under Table 650-2-300 in Section 650-2-200 of the City’s Unified Development Ordinance, as well as modifications to the previously approved Final

PUD Plan for the Subject Property consistent with the Proposed Use and the Plans (as hereinafter defined) (the “*SUP Relief*”); and (ii) a variation from the buffer required by 2-400-76(a)(v) for the Proposed Use (the “*Variation Relief*”)(collectively, the SUP Relief and the Variation Relief are herein referred to as the “*Requested Relief*”); and

WHEREAS, pursuant to notice duly published and given, the City’s Planning and Zoning Commission (the “*PZC*”) conducted a public hearing regarding the Requested Relief for the Proposed Use on the Subject Property; and

WHEREAS, during the public hearing, the Applicant offered oral testimony regarding the plans for the development and use of the Proposed Use (as application and narrative filed by Applicant and as depicted on the plans submitted by Application which are collectively attached hereto as Exhibit B-1 and shall hereinafter be referred to as the “*Building and Site Plans*”), noting that the Proposed Use will occupy the building of a former Culver’s Restaurant located on the Subject Property, but without drive-through operations; and

WHEREAS, during the public hearing, the Applicant testified that the former Culver’s Restaurant ceased operations in 2018 and has remained vacant since that time; and

WHEREAS, during the public hearing, the Applicant further testified regarding the operations and security to be provided in connection with the Proposed Use, which operational plan is summarized in the “*Operational Plan*” attached hereto as Exhibit B-2, and which security plan is summarized in the “*Security Plan*” attached hereto as Exhibit B-3 (collectively, the Building and Site Plans, Operational Plan, and Security Plan are hereafter referred to as the “*Plans*”); and

WHEREAS, the Applicant further testified that the Proposed Use will be licensed by the State of Illinois as provided in the Cannabis Regulation and Tax Act, 410 ILCS 705/1 *et seq.* (the “*Act*”), and regulations promulgated pursuant to the Act; and

WHEREAS, following the close of the public hearing, the PZC found that, subject to the terms and conditions of this Ordinance, the Proposed Use:

- a. is desirable, at the proposed location, to provide a service or facility that will further the public convenience and general welfare;
- b. will not be detrimental to area property values;
- c. will comply with the zoning districts regulations;
- d. will not negatively impact traffic circulation;
- e. will not negatively impact public utilities or municipal service delivery systems;
- f. will not negatively impact the environment or be unsightly;
- g. will, to the extent practicable, preserve existing mature vegetation, and provide landscaping and architecture, which is aesthetically pleasing, compatible or complementary to surrounding properties and acceptable by community standard;
- h. will meet requirements of all regulating governmental agencies;
- i. will be subject to and required to conform to the conditions of this Ordinance; and
- j. will be subject to and required to conform to the specific regulations for Cannabis Dispensaries under the UDO and City Code,

and based on such findings recommended approval of the SUP Relief; and

WHEREAS, following the close of the public hearing, the PZC also declined to recommend the Variation Relief; and

WHEREAS, the City Council, having considered the recommendations of the PZC and having further considered the Plans for the Proposed Use and other pertinent matters relating to the Requested Relief, accepted the findings of the PZC regarding the SUP Relief and made the

following additional findings regarding the Variation Relief in the context of, and subject to, the terms and conditions this Ordinance:

- a. The Subject Property is surrounded by other properties zoned in the B-2 zoning district under the UDO;
- b. The property lying northwest of, but not adjacent to the Subject Property is zoned in the City's M Manufacturing district under the UDO (the "**580 Tracy Parcel**");
- c. The 580 Tracy Parcel is currently developed with a religious establishment;
- d. Under the UDO, Cannabis Dispensaries are to maintain a 500-foot buffer between such dispensary and the nearest property line of a religious establishment;
- e. The Subject Property is located approximately 350 feet from the 580 Tracy Parcel;
- f. The building on the 580 Tracy Parcel is setback far from Tracy Trail, and as a result the building housing the religious establishment is located 697 feet from the building that would serve the Proposed Use;
- g. Due to the pre-existing conditions and the general appropriateness of having Cannabis Dispensaries near other B-2 or more intensely zoned properties, the plight of the Applicant is due to unique circumstances;
- h. Granting the Variation Relief will not alter the essential character of the locality;
- i. The conditions upon which the Variation Relief is based would not be applicable generally to other property within the same zoning classification;
- j. The difficulty or hardship underlying the Variation Relief has not been created by any person presently having interest in the Subject Property;
- k. Granting of the Variation Relief will not be detrimental to the public welfare or injurious to other property or improvements in the neighborhood in which the Subject Property is located;
- l. The Variation Relief 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;

and therefore further find and determine that, subject to the terms and conditions of this Ordinance, the Variation Relief satisfies the standards and conditions for approval under the UDO; and

WHEREAS, pursuant to the terms of the UDO and the City's home rule authority; the Mayor and City Council, having considered all the relevant facts and circumstances relating to the Requested Relief, the evidence and testimony presented, the findings and recommendations of the PZC, and the other relevant evidence and information available, have determined that it is in the best interests of the City and its residents to grant the Requested Relief, subject to the terms and conditions of this Ordinance;

NOW, THEREFORE, BE IT ORDAINED by the Mayor and City Council of the City of Crystal Lake, County of McHenry, State of Illinois, as follows:

SECTION 1: Incorporation of Recitals. The foregoing recitals are hereby incorporated into and made a part of this Ordinance as if fully set forth.

SECTION 2: Granting of SUP Relief. Subject to the limitations and the conditions set forth in Section 4 of this Ordinance, the City Council hereby grants the SUP Relief pursuant to the Plans, and, to the extent that the Final PUD plans for the Subject Property differ from the Plans, the Final PUD plans are hereby amended, and the Plans shall control.

SECTION 3: Granting of Variation Relief. Subject to the limitations and the conditions set forth in Section 4 of this Ordinance, the City Council hereby grants the Variation Relief pursuant to the Plans.

SECTION 4: Conditions on Approval. The Requested Relief granted pursuant to this Ordinance shall be, and is hereby, conditioned upon and limited by the following conditions, the violation of any of which shall be deemed a violation of the UDO. Further, any violation of the terms of the

following conditions or any other provision of this Ordinance shall authorize the City Council, without further public notice or hearing, to terminate the approvals granted in this Ordinance by adopting an ordinance terminating such approvals:

- A. No Authorization of Work. This Ordinance does not authorize commencement of any work on the Subject Property. Except as otherwise specifically provided in writing in advance by the City, no work of any kind shall be commenced on the Subject Property pursuant to the approvals granted in this Ordinance except only after all permits, approvals, and other authorizations for such work have been properly applied for, paid for, and granted in accordance with applicable law.
- B. Compliance with Plans; City Approval. The Proposed Use shall be located, installed, operated, and maintained in substantial conformity with the Plans attached to this Ordinance as Exhibits B-1, B-2, and B-3.
- C. Compliance with Laws. Except as otherwise expressly provided in this Ordinance, the UDO and City Code and all other applicable ordinances and regulations of the City shall continue to apply to the Proposed Use and the Subject Property. The development and use of the Subject Property shall be in compliance with all laws and regulations of all other federal, state, and local governments and agencies having jurisdiction.
- D. No On-Site Consumption. No consumption of cannabis or products that include cannabis (including cannabis-infused products) may be consumed on the Subject Property. The Applicant shall be required to patrol the Subject Property to ensure compliance with this provision.
- E. Staffing; Coordination with Police Department. The Proposed Use shall limit the number of patrons within the “sales floor” portion of the building on the Subject Property to no more than the number of the Applicant’s staff available on-site. In addition, the Applicant or Applicant’s agents shall meet semi-annually with the Crystal Lake Police Department to review the Security Plan, which plan may be modified or supplemented by written order of the Police Chief in conjunction with such semi-annual meeting.
- F. On-Site Landscaping. Unless otherwise authorized in writing by the Director of Community Development of the City, prior to the commencement of operations of the Proposed Use, the Applicant shall cause any dead or missing landscaping materials on the Subject Property (as set forth in the Final PUD Plan) to be replaced and to add additional landscaping along Pingree Road pursuant to a plan to be developed by Applicant and subject to the approval of the Director of Community Development.

- G. No Drive-Through Operations. Unless otherwise approved by an ordinance of the City Council, no drive-through operations shall be permitted on the Subject Property.
- H. Modification of the Plans; Interpretation. Except as otherwise provided in this Ordinance, no material modification to the Plans shall be permitted unless expressly approved by an ordinance of the City Council. To the extent that any provision of this Ordinance conflicts with the Plans, the City's Director of Community Development shall have the authority to determine which conflicting provisions shall apply so as to protect the health, safety, and welfare of the City and its residents most effectively.
- I. Fees and Costs. The Applicant shall reimburse the City for all of its costs (including engineering, planning, and legal expenses) incurred in connection with the review, consideration, approval, implementation, or enforcement of this Ordinance. Any amount not paid within 60 days after delivery of a demand in writing for such payment shall, along with the interest and costs of collection, become a lien upon the Subject Property, and the City shall have the right to foreclose such lien in the name of the City as in the case of foreclosure of liens against real estate.

SECTION 5: Effective Date. This Ordinance shall be in full force and effect from and after its passage, approval, and publication in pamphlet form in the manner provided by law; provided, however, that this Ordinance shall be of no force or effect unless and until the Applicant has caused a duly authorized person to execute and thereafter file with the City its unconditional agreement and consent, in the form attached hereto as Exhibit C, and by this reference incorporated herein and made a part hereof; provided further that, if the Applicant does not so file the unconditional agreement and consent within 30 days following the passage of this Ordinance, the City Council may, in its discretion and without public notice or hearing, repeal this Ordinance and thereby revoke all approvals granted in this Ordinance. Upon this Ordinance having full force and effect, the City Clerk shall cause it to be recorded in the Office of the McHenry County, Illinois Recorder of Deeds.

PASSED THIS ____ DAY OF _____, 2021.

AYES:

NAYS:

ABSTAIN:

ABSENT:

APPROVED at Crystal Lake, Illinois, this ____ day of _____, 2021.

City of Crystal Lake, an
Illinois municipal corporation

Haig Halebljan, Mayor

SEAL

ATTEST:

Nick Kachiroubas, City Clerk

DRAFT

EXHIBIT A

Legal Description of the Subject Property

DRAFT

EXHIBIT B-1

Building and Site Plans

DRAFT

EXHIBIT B-2

Operational Plan

DRAFT

EXHIBIT B-3

Security Plan

DRAFT

EXHIBIT C

Unconditional Agreement and Consent

Pursuant to Section 5 of Crystal Lake Ordinance No. _____ and to induce the City of Crystal Lake to grant the approvals provided for in such Ordinance, the undersigneds acknowledge for the Applicant and its respective successors and assigns in title to the Subject Property that Applicant:

1. Has read and understands all of the terms and provisions of said Ordinance No. _____;
2. hereby unconditionally agrees to accept, consent to, and abide by all of the terms, conditions, restrictions, and provisions of Ordinance No. _____ and any amendments thereto; the UDO; and all other applicable codes, ordinances, rules, and regulations;
3. acknowledges and agrees that the City is not and shall not be, in any way, liable for any damages or injuries that may be sustained as a result of the City’s issuance of any approvals or permits for the use of the Subject Property, and that the City’s issuance of any approval or permit does not, and shall not, in any way, be deemed to insure the Applicant against damage or injury of any kind and at any time;
4. acknowledges that all public notices and hearings have been properly given and held with respect to the adoption of the Ordinance, has considered the possibility of the revocation provided for in the Ordinance, and agrees not to challenge any revocation on the grounds of any procedural infirmity or any denial of any procedural right;
5. agrees to and does hereby hold harmless and indemnify the City, the City’s corporate authorities, and all City elected and appointed officials, officers, employees, agents, representatives, and attorneys, from any and all claims that may, at any time, be asserted against any of these parties in connection with the Subject Property or any City action respecting the Proposed Use of the Subject Property or the Requested Relief, including without limitation the adoption of this Ordinance or granting the approvals to the Applicant pursuant to the Ordinance (or claims relating to any ordinance or code provision pursuant to which the Requested Relief is otherwise authorized), except as may arise from the City’s gross negligence or willful misconduct, and provided that the City shall assert its available immunities in connection with such claims. In the event that the City elects to retain separate counsel in defense of any such claims, the Applicant hereby agrees to reimburse the City for its attorneys’ fees and costs incurred in connection of such defense of claims; and
6. represents and acknowledges that the persons signing this Unconditional Agreement and Consent are duly authorized to do so on behalf of the Applicant.

Americanna Dream, LLC

CL Dispensary LLC

BY _____
ITS _____

BY _____
ITS _____



#2021-168
501 Pingree Road – Special Use Permit
Project Review for Planning and Zoning Commission

Meeting Date: October 6, 2021

Requests:

1. Special Use Permit for a Cannabis Dispensary.
2. A variation from Article 2 Limited and Special Use Criteria to reduce the buffer from a religious establishment from 500 feet to 350 feet.

Location: 501 Pingree Road

Acreage: Approximately 1.6 acres

Existing Zoning: B-2 PUD General Commercial

Surrounding Properties:

North:	B-2 General Commercial
South:	B-2 PUD General Commercial
East:	B-2 PUD General Commercial
West:	B-2 PUD General Commercial

Staff Contact: Elizabeth Maxwell (815.356.3615)

Background:

- **Existing Use:** The site is a former restaurant. The building has been vacant for several years.
- **Previous Approvals:** The restaurant tenant received a Special Use Permit and Planned Unit Development approval for the drive-through restaurant with specific elevations. Minor modifications to the elevations for this tenant are permitted.

Development Analysis:

General

- **Request:** The request is for a Cannabis Dispensary.
- **Land Use:** The land use map shows the area as Commerce. This land use designation is appropriate for this use.
- **Zoning:** The site is zoned B-2 PUD. The use of the property as a Cannabis Dispensary, which is allowed as a Special Use in the B-2 zoning district.
- **Site:** The site will remain the same and the drive-through component would not be used, unless the State amends the rules for purchasing cannabis.

Comprehensive Land Use Plan 2030 Plan Review:

The Comprehensive Plan designates the subject property as Commerce, which allows for existing and future commercial, service and office uses. The following goal is applicable to this request:

Land Use - Commerce

Goal: Maintain a dynamic and sustainable base of commercial uses that provides a solid tax base, goods, services and jobs to the City, as well as the surrounding region through coordination in the Unified Development Ordinance, Comprehensive Land Use Plan and Economic Development Strategic Plan.

This can be accomplished with the following supporting action:

Supporting Action: Promote, retain, and attract businesses that provide a diverse tax base.

Economic Development – Revitalize and Enhance Key Commercial Corridors

Goal: Establish funding sources and work with property owners to assist with and encourage the redevelopment of commercial areas.

Economic Development – Attract and Retain Businesses

Goal: Establish marketing efforts to attract and retain businesses throughout the City.

This can be accomplished with the following supporting action:

Supporting Action: Continue to solicit the retail businesses which are most likely to succeed in various retail nodes in Crystal Lake.

Success Indicator: the number of retail businesses – grocery, restaurants, coffee/juice shops, apparel, electronics, and comparison goods – contacted, started and/or relocated.

Findings of Fact:

SPECIAL USE PERMIT

The petitioner has requested a Special Use Permit to allow a Cannabis Dispensary. Special Uses require a separate review because of their potential to impact surrounding properties and the orderly development of the City. Section 2-400 B of the Unified Development Ordinance establishes standard for all Special Uses in Crystal Lake. The criteria are as follows:

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

Meets *Does not meet*

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

Meets *Does not meet*

3. The use will comply with the zoning districts regulations.
 Meets *Does not meet*
4. The use will not negatively impact traffic circulation.
 Meets *Does not meet*
5. The use will not negatively impact public utilities or municipal service delivery systems. If required, the use will contribute financially to the upgrading of public utilities and municipal service delivery systems.
 Meets *Does not meet*
6. The use will not negatively impact the environment or be unsightly.
 Meets *Does not meet*
7. The use, where possible will preserve existing mature vegetation, and provide landscaping and architecture, which is aesthetically pleasing, compatible or complementary to surrounding properties and acceptable by community standards.
 Meets *Does not meet*
8. The use will meet requirements of all regulating governmental agencies.
 Meets *Does not meet*
9. The use will conform to any conditions approved as part of the issued Special Use Permit.
 Meets *Does not meet*
10. The use will conform to the regulations established for specific special uses, where applicable.
 Meets *Does not meet*

Cannabis dispensary. All cannabis dispensaries must comply with the following standards:

1. Minimum required buffer from protected uses:
 - a. A cannabis dispensary may not be located within 500 feet of the property line of a pre-existing public or private nursery school, preschool, primary or secondary school, day-care center, or residential care home. Learning centers and vocational/trade centers shall not be classified as a public or private school for purposes of this section.
 Meets *Does not meet*

- b. A cannabis dispensary may not be located within 500 feet of the property line of an existing religious establishment, parks and open space, library, or recovery home.

Meets *Does not meet*

- c. A cannabis dispensary may not be located within 250 feet of residentially zoned property.

Meets *Does not meet*

- d. For the purposes of this section, distances shall be measured in a straight line, without regard to intervening structures or objects, from the nearest point on the property of the lot on which an applicable cannabis dispensary is located to the nearest point on a property line of any protected use. For occupancy purposes, if a portion of the buffer touches the property, it does not exclude the entire property. If a portion of the building is in the buffer, the entire building would be considered in the buffer and not eligible.

Meets *Does not meet*

- e. Summary of buffer requirements:

USE	REQUIRED BUFFER (feet)
Schools	500
Childcare	500
Religious Establishment	500
Residentially Zoned Property	250
Parks and Open Space	500
Library	500
Recovery Home	500

2. Sale of food for on-premises consumption shall not be allowed as an accessory use or activity to a cannabis dispensary.

Meets *Does not meet*

3. A cannabis dispensary may not conduct any sales or distribution of cannabis other than as authorized by the Act.

Meets *Does not meet*

4. Exterior display: A cannabis dispensary shall be maintained or operated in a manner so that the public viewing of cannabis, cannabis products, cannabis paraphernalia or similar products from any sidewalk, public or private right-of-way or from outside of the cannabis dispensing organization is not allowed.

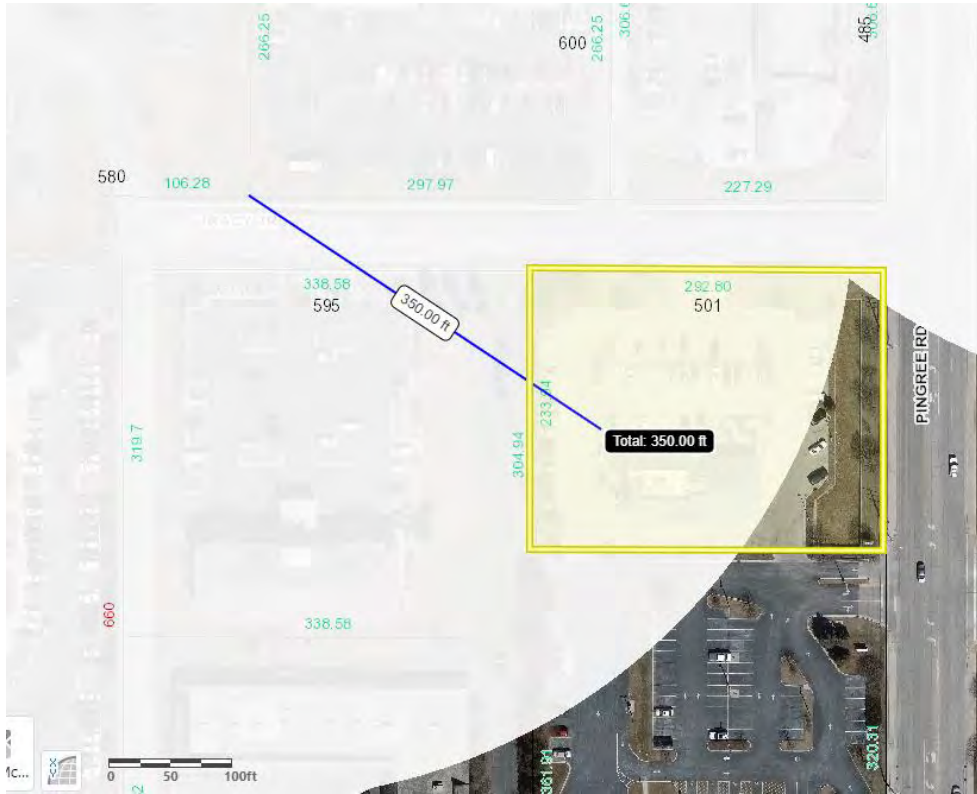
Meets *Does not meet*

5. Hours of operation: Hours of operation are limited to between 6:00 a.m. and 10:00 p.m.
 Meets *Does not meet*
6. Environmental: Emission of dust, fumes, vapors, or odors in a manner that impacts neighboring premises or properties or any public property or right-of-way shall be prohibited.
 Meets *Does not meet*
7. Signage: Electronic message center signs are not permitted for a cannabis dispensary. No cannabis leaf or bud image may be used in promotional signage for the dispensary.
 Meets *Does not meet*
8. State requirements: The cannabis dispensary must comply with all applicable provisions of the Cannabis Regulation and Tax Act, 410 ILCS 705/1 et seq., as may be revised or amended from time to time.
 Meets *Does not meet*
9. All hazardous waste and cannabis waste shall be disposed of in accordance with the provisions of the statutes of the State of Illinois and ordinances of the City of Crystal Lake.
 Meets *Does not meet*
10. On-premises consumption: It shall be prohibited to consume cannabis products in a cannabis dispensary or anywhere on the site occupied by a dispensary.
 Meets *Does not meet*
11. Maximum number of cannabis dispensaries: Not more than two cannabis dispensaries shall be authorized to operate within the City at any one time.
 Meets *Does not meet*

ZONING ORDINANCE VARIATION

Currently, the buffer from a religious establishment is 500 feet. This is measured from the property line to the building of the proposed cannabis dispensary. The buffer is illustrated in white as it crosses the parcel.

The petitioner is requesting a variation to reduce the buffer to 350 feet, which would put the buffer beyond the edge of the building, permitting a cannabis dispensary at this location. See the illustration below.



The actual distance from the church building to the proposed cannabis dispensary building is almost 700 feet.



The petitioner is requesting a variation from Article 2 Limited and Special Use Criteria to reduce the buffer from a religious establishment from 500 feet to 350 feet.

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 be with the following conditions:

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
 - A. Application (Americanna Dream, received 09/15/21)
 - B. Narrative (CL Dispensary LLC, undated, received 09/15/21)
 - C. Plans (Unnamed, received 09/15/21)
2. Any expansion to the building, significant modifications to the site plan, or the use of the drive-through shall require a Special Use Permit Amendment.
3. Work with staff to replace any dead or missing landscape and to add additional landscape along Pingree Road.
4. The petitioner shall address all of the review comments and requirements of the Community Development Department.

September 11, 2021

Ms. Elizabeth Maxwell
City Planner
City of Crystal Lake
100 West Woodstock Street
Crystal Lake, Illinois 60014

Re: *Authorization to file Special Use and PUD Amendment Application; 501 Pingree Road, Crystal Lake, Illinois*

Dear Ms. Maxwell:

The undersigned (the "Owner") holds title to that certain property commonly known as 501 Pingree Road, Crystal Lake, Illinois (the "Property"). The Property is presently zoned B2 Planned Unit Development. The contract purchaser of the Property, Americanna Dream, LLC, intends to file a combined application to amend the planned unit development and to secure a special use permit for a cannabis dispensary on the Property. In connection with this application, the Owner hereby consents to the Applicant, and any affiliated or authorized entity or entities (including, without limitation, legal counsel), to: (i) file an such application; (ii) pursue approval of said application; and (iii) take any and all related actions which may be necessary or appropriate in connection with processing such application so long as it does not affect the physical integrity of the property.

Thank you for your consideration. If you have any questions regarding the foregoing consent, please contact Sharon Bar-Shalom, at sbarshalom@metrocre.com or (847) 912-3197.

OWNER: 

By: Song Ja Shin

Name: Song Ja Shin

Its: Owner

CL DISPENSARY LLC
STATEMENT OF CASE FOR SPECIAL USE PERMIT, AMENDMENT TO PLANNED
UNIT DEVELOPMENT AND DISTANCE VARIATION
501 PINGREE ROAD

APPLICANT AND NATURE OF REQUESTED RELIEF

The applicant and contract purchaser of the property commonly known as 501 Pingree Road, Crystal Lake, Illinois (the "Property") is CL Dispensary LLC, an Illinois limited liability company ("Applicant"). Specifically, Applicant is seeking: (1) a special use permit to allow an adult use cannabis dispensary; (2) a reduction in the distance between an adult use cannabis dispensary and an existing religious establishment; and (3) an amendment to the existing planned unit development which governs the Property.

PROPERTY AND PROJECT INFORMATION

The Property is an approximately 68,497 square foot (1.57 acres) parcel that is improved with a 4,500 square foot former Culver's Restaurant. The restaurant closed in mid-2018 and the building has been vacant ever since that time. The Property is bounded on the north by Tracy Trail and on the east by Pingree Road. A strip center and bank are located to the south while a motel is located to the west of the Property.

Surrounding land uses are retail, commercial and service business. As noted above, a bank is located to the south and a motel is located to the west. A motel and car wash are located immediately to the north of the Property across Tracy Trail. A bank, hair salon and theater are located to the east across Pingree Road.

There is a religious establishment located to the north and west of the Property. The distance between the closest point of the building where the dispensary will be located and the property line of the religious establishment is approximately 350 feet. Otherwise, there are no public or private nursery school, preschool, primary or secondary school, day-care center, or residential care home in proximity to the Property. Similarly, there are no residential uses near the Property.

The Property is zoned B2 Planned Unit Development. The City of Crystal Lake (the "City") approved the planned unit development on April 16, 2002 to allow for the development of the Culver's Restaurant. As noted above, the restaurant closed in mid-2018.

Applicant intends to renovate the interior of the former restaurant building to allow for the operation of a cannabis dispensary. The point of customer entry/exit will be via a secured entry on the north side of the building. Customers will wait in a waiting area until they enter a sales floor which is segregated and secured from the back of house which is where a vault, product storage areas and employee breakroom are located. No cannabis products will be visible from outside of the building. Hours of operation will be no earlier than 6 a.m. for opening and no later than 10 p.m. for closing. All waste, cannabis or otherwise, will be disposed of in accordance with all laws.

The principal point of ingress/egress would be a driveway located on Tracy Trail. In addition, access across the property to the south allows for ingress and egress via a driveway located on Pingree Road. It should be noted that the Applicant does not plan to make changes to the exterior

of the building with the exception of eliminating the drive through window on the building. In addition, the configuration of the parking lot and remainder of the site would remain the same.

STANDARDS FOR APPROVAL OF A VARIATION

Applicant meets the standards for approval of the requested special use permit as follows:

1. *That the proposed use is necessary or desirable, at the location involved, to provide a service or facility which will further the public convenience and contribute to the general welfare of the neighborhood or community.*

The proposed dispensary is desirable at this location. The subject property is located in a strong retail and commercial area, has multiple access points and is near major rights of way in the City. The proposed dispensary will further the public convenience because it will afford residents of the City close access to cannabis products instead of them having to drive to nearby municipalities with their own dispensaries. The dispensary contributes to the general welfare of the community by reactivating a building that has been vacant for about three years, strengthening the City's real estate and sale tax bases and drawing City residents and non-residents who take advantage of other businesses in the area.

2. *That the proposed use will not be detrimental to the value of other properties or improvements in the vicinity.*

The proposed dispensary will not be detrimental to the value of other properties or improvements in the vicinity. There is a broad body of evidence that supports the conclusion that dispensaries have little impact – positive or negative – on property values. Applicant's business does not generate excessive traffic, is operated in a very secure manner and does not generate noise, smoke or excessive lighting.

In this particular case, the dispensary may have a positive impact due to the investment in the property and the reactivation of a building that has sat vacant for many years. Moreover, by drawing more people to the area to shop and use nearby services, the dispensary could have a positive impact on nearby commercial and retail properties.

3. *That the proposed use will comply with the regulations of the zoning district in which it is located and this Ordinance generally, including, but not limited to, all applicable yard and bulk regulations, parking and loading regulations, sign control regulations, watershed, wetlands, and floodplain regulations, Building and Fire Codes and all other applicable City Ordinances.*

Except to the extent that relief is granted pursuant to the PUD and relief is granted from the 500-foot distance requirement, the dispensary will comply with all applicable ordinances and regulations.

4. *That the proposed use will not negatively impact the existing off-site traffic circulation; will adequately address on-site traffic circulation; will provide adequate on-site parking facilities; and, if required, will contribute financially, in proportion to its impact, to upgrading roadway and parking systems.*

The proposed dispensary will not negatively affect off-site traffic circulation. As noted above, the subject property has a driveway on Tracy Trail. In addition, cross access easements afford customers access to Pingree Road. Both points of access allow for safe and efficient traffic movements. The prior user was a Culver's Restaurant with a drive through window. In general, a dispensary is a less intense use than a drive through restaurant – particularly one as popular as Culver's.

In terms of on-site traffic circulation, the Property has ample drive aisles to allow for safe and efficient movement of traffic. The parking field and building entrances are designed to minimize pedestrian/vehicular conflicts.

The Property has over 60 parking spaces which is more than adequate to serve a dispensary of this size. Given that the City's Uniform Development Ordinance requires five spaces per 1,000 square feet of gross floor area, the dispensary is in fact overparked by more than 35 spaces.

Finally, given that the proposed dispensary will not materially impact the City's rights of way or parking systems, it is not expected that any types of impact fees or financial contributions will be warranted.

5. *That the proposed use will not negatively impact existing public utilities and municipal service delivery systems and, if required, will contribute financially, in proportion to its impact, to the upgrading of public utility systems and municipal service delivery systems.*

The proposed dispensary will not negatively affect the City's public utilities or City services. The proposed dispensary does not require water, sewer, power or gas service that is different from any similarly sized retail facility. In addition, the proposed dispensary does not require any greater City services, such as police, fire or refuse collection than a comparable retail facility.

6. *That the proposed use will not impact negatively on the environment by creating air, noise, or water pollution; ground contamination; or unsightly views.*

The proposed dispensary will not have negative environmental impacts. All cannabis products are pre-packaged so there will not odors from the building. Applicant does not store or operate with any hazardous materials in its facilities so the dispensary will not result in any pollution or ground contamination. Finally, all operations will be conducted inside the building with no cannabis products visible to the public from the exterior. Accordingly, the proposed dispensary will not result in any unsightly views.

7. *That the proposed use will maintain, where possible, existing mature vegetation; provide adequate screening to residential properties; provide landscaping in forms of ground covers, trees and shrubs; and provide architecture, which is aesthetically appealing, compatible or complementary to surrounding properties and acceptable by community standards, as further detailed in Article 4, Development and Design Standards.*

The Property is already improved with landscaping which is consistent with other properties in the surrounding area. To the extent appropriate, Applicant will supplement the landscaping to ensure the aesthetic appearance of the Property. No residential properties are near the Property so no additional screening is warranted.

8. *That the proposed use will meet standards and requirements established by jurisdictions other than the City such as federal, state or county statutes requiring licensing procedures or health/safety inspections, and submit written evidence thereof.*

The proposed dispensary will meet all State standards applicable to construction, operation and licensing of a recreational cannabis dispensary.

9. *That the proposed use shall conform to any stipulations or conditions approved as part of a special use permit issued for such use.*

The proposed dispensary will conform to all stipulations and conditions set forth in the ordinance authorizing the dispensary.

10. *That the proposed use shall conform to the standards established for specific special uses as provided in this section.*

Except to the extent the City grants relief from the minimum buffer distance from a protected use, the proposed dispensary will conform to the standards set forth in Section 2-400-76 of the City's Uniform Development Ordinance.



**CRYSTAL LAKE PLANNING AND ZONING COMMISSION
WEDNESDAY, OCTOBER 6, 2021
HELD AT THE CRYSTAL LAKE CITY COUNCIL CHAMBERS**

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

Mr. Greenman called the meeting to order. On roll call, members Atkinson, Gronow, Jouron, Repholz Skluzacek, Teetsov and Greenman were present.

Kathryn Cowlin, Director of Community Development, Katie Rivard, Assistant City Planner and Special Counsel Victor Filippini were present from Staff.

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

2021-168 501 PINGREE ROAD – CL DISPENSARY – PUBLIC HEARING

Special Use Permit for a Cannabis Dispensary and Variation from religious establishment buffer to allow a 350-foot buffer, a different of 150 feet.

Andrew Scott, Attorney, Tara Meyer, Principal with Americanna Dream, Adam Rak, Land Planner for WBK Engineering and Ed Ferrell, Silver Star Protection Group were present to represent the request.

Mr. Scott stated this business will be for recreational cannabis only. He noted there will be minor changes to the exterior, and the drive-through will be closed up. A variation would be required to allow a 350-foot buffer from a religious establishment, which is a variation of 150 feet.

Mr. Rak presented a 500-foot buffer exhibit, and referenced the UDO language. Mr. Rak stated the distance between occupied spaces is much greater than 500 feet. He referenced the zoning map slide and noted the church is zoned Manufacturing, and religious establishments are permitted with a Special Use in the Manufacturing zoning district. He noted that cannabis dispensaries are permitted in the B-2 General Commercial zoning district, subject to Special Use Permit approval, and the ordinance suggests this location as an appropriate use. He noted the surrounding uses and the zoning districts. He referenced the slide showing the property's two primary access points, Tracy Trail and Pingree Road. He referenced the site plan, and noted the Petitioner has no plans to use the drive-thru. He spoke to the parking requirements, and stated the site has a surplus of parking spaces with 60 spaces. He stated that employees are encouraged to park on the far western side.

Ms. Meyer spoke to CL Dispensary's (CL) commitment to the City of Crystal Lake. She referenced 6 points - Compliance, Security, Customer Service, Education and Community. She stated this use will be a high-end luxury service use. She stated that education is a priority, and CL wants to be good community neighbors.

She noted the property has been vacant since 2018. There will be \$1 million in updates to the property, including security enhancements and closing up the drive-through as it is not allowed by the State. Ms. Meyer spoke to the layout of the building. She explained the process when a customer enters the building. At the main entrance, a security guard checks the customer's ID and then they are moved to a waiting room with educational material. She stated the sales area does not have products available for customers to touch. She stated there are consultation services available. There is a maximum allowance of nine customers total in the sales room at any one time. Once a customer is finished, they exit through the south door. She also noted the building will have a vault, receiving area and breakroom. Employees will have electronic key card access. There will be 30 full-time employees with an average of eight on-site per shift. She noted the hours of operation. She stated the traffic will be less than the drive-thru. The business will have an on-line registration option. Deliveries are made 7-10 times per week. She described the delivery, drop-off and cash management processes.

Mr. Ferrell stated he is a retired U.S. Marshall. Silver Star is a third-party security company. He stated their requirements exceed the State's requirements. He noted some of the security enhancements - 24-hour video with a 90-day storage, motion detectors, and more. He stated it would take hours to get into the vault. He went through the security program slides. He noted they have highly trained professional staff.

Mr. Rak presented the summary slide.

Staff presented the information on the request. Ms. Cowlin provided a recap of the zoning relief. She noted this site was a former fast food restaurant with a drive-thru. She stated there will be minimal architectural improvements. She spoke to the buffer requirements from the property line, and noted the church is rather setback with 700 feet between buildings. Ms. Cowlin noted that typically a building is sited near the setback line on a property, if this were the case for the church, the property line would be 30 feet from the building and would result in a buffer of approximately 650 feet. If this were the case, the subject property would meet the buffer requirement that was established in the UDO.

The Chairman opened the public hearing. There was no one in the public wishing to speak on the agenda item. The public hearing was closed.

Mr. Jouron asked if people are allowed to smoke on the property. Ms. Meyer responded there is no consumption on-site. There are agents and security present, if needed.

Mr. Gronow noted his questions were answered. He asked when deliveries take place. Ms. Meyer responded with more information on deliveries.

Mr. Gronow asked for clarification on the delivery timing. Ms. Meyer stated it is during business hours. Mr. Gronow stated there are a lot of windows. Mr. Ferrell responded that State law requires the windows to be opaque or tinted.

Mr. Gronow asked about the quantity on-site. Ms. Meyer responded there is a small quantity in the sales room.

Mr. Skluzacek asked about drive-thru improvements. Ms. Meyer stated a drive-through is not allowed by the State for this use.

Ms. Teetsov asked about ID checks. Mr. Ferrell responded there will be an ID barcode scanner. There are other checks available to check validity. Ms. Meyer noted there are two ID checks that take place, one to enter the establishment and one when purchasing.

Ms. Teetsov asked how the funds are used. Ms. Cowlin responded that she would have to check.

Ms. Repholz noted there was a recovery center nearby. Ms. Cowlin clarified the buffer requirement was from recovery home establishments not treatment centers. Treatment centers are a medical use and there is not a buffer requirement from medical uses.

Ms. Repholz stated Harvest Bible Church has a parking lot between with a lot of traffic.

Mr. Atkinson shares the same questions as Ms. Repholz. He stated he is all for it in Crystal Lake, and that it is time.

Mr. Skluzacek stated his biggest concern is the buffer. Ms. Cowlin described the buffer requirement is from the lot line of the sensitive use to the building. The building has to be outside the buffer. Mr. Skluzacek stated it is too much of a variation for the buffer.

Mr. Scott stated the buffer is probably closer to 370 feet.

Mr. Greenman noted the sincere appreciation for the thorough presentation. He asked about the 1:1 ratio, and how that would affect couples buying together.

Ms. Meyer stated they attempt to keep the 1:1 ratio even for couples.

Mr. Greenman questioned how are high-volume times managed. Ms. Meyer stated they are not seeing long lines anymore, only on certain dates. The seating area can hold up to 25 people. The business does not anticipate long lines. If needed, they do have the online registration so customers could secure a place in line and go visit other businesses in town while waiting.

Mr. Greenman questioned how a full waiting room would be managed. Mr. Ferrell stated additional security agents will be added, if needed. Mr. Greenman asked how they work with law enforcement. Mr. Ferrell stated they hold meetings with law enforcement every six months to go over criminal reports, etc.

Mr. Greenman asked about the vetting process for hiring employees. Mr. Ferrell noted some of the requirements for employment, which include federal background checks, fingerprinting, dispensary cards

that must be updated every 1-2 years, and do they have any prior experience or transferable skills. Mr. Greenman asked how they evaluate the effectiveness of employees. Mr. Ferrell stated there are quarterly reviews, and if an employee receives too many points, they are replaced.

Mr. Greenman asked if the petitioner was agreeable to the conditions of approval. Mr. Scott responded yes. Mr. Greenman stated he supports the Variation, it is a hardship not caused by the Petitioner.

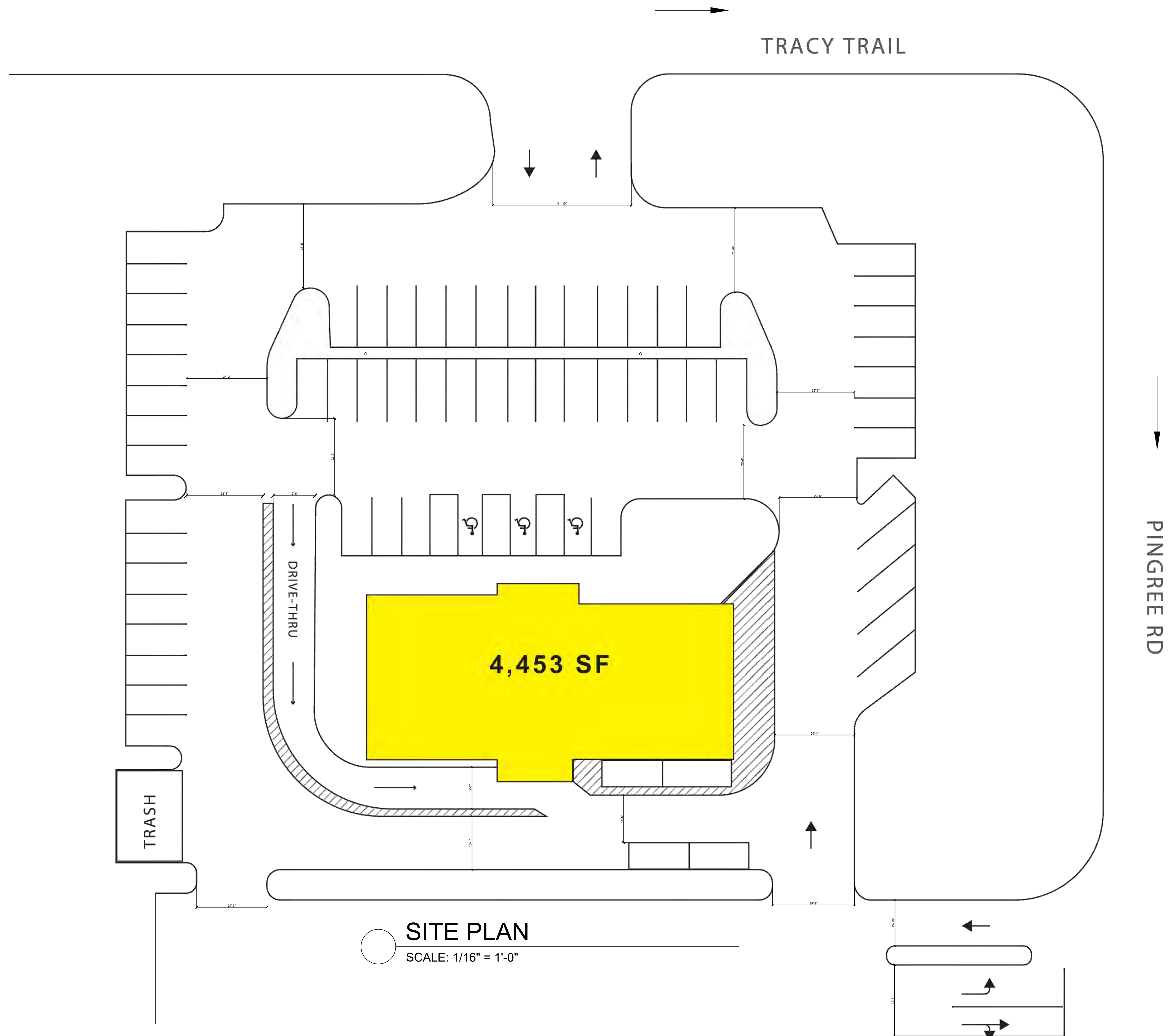
Mr. Greenman suggested separating the Special Use and Variation request during the motion.

Mr. Gronow made a motion to approve the Special Use Permit for a Cannabis Dispensary at 501 Pingree Road with the following conditions:

1. Approved plans, reflecting staff and advisory board recommendations, as approved by the City Council:
 - A. Application (Americanna Dream, received 09/15/21)
 - B. Narrative (CL Dispensary LLC, undated, received 09/15/21)
 - C. Plans (Unnamed, received 09/15/21)
2. Any expansion to the building, significant modifications to the site plan, or the use of the drive-through shall require a Special Use Permit Amendment.
3. Work with staff to replace any dead or missing landscape and to add additional landscape along Pingree Road.
4. The petitioner shall address all of the review comments and requirements of the Community Development Department.

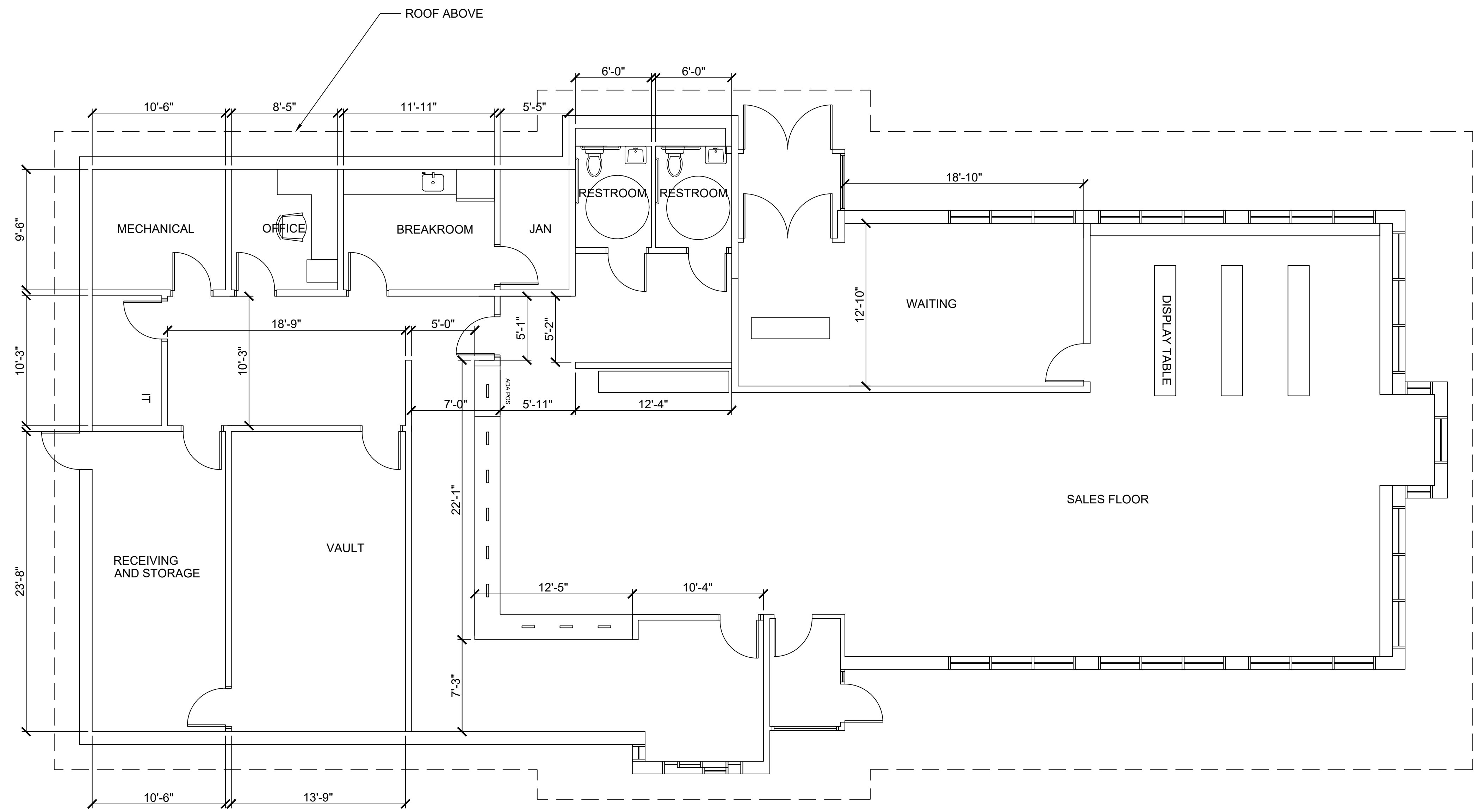
Mr. Jouron seconded the motion. On roll call, members Gronow, Jouron, Skluzacek and Greenman voted aye. On roll call, Repholz, Atkinson and Teetsov voted no. The motion passed in favor 4-3. Dissenting members stated they voted no due to the proximity to the church and treatment center.

Mr. Gronow made a motion to approve the Variation from a religious establishment buffer for a cannabis dispensary at 501 Pingree Road. Mr. Jouron seconded the motion. On roll call, members Gronow, Jouron, and Greenman voted aye. On roll call, members Atkinson, Repholz, Skluzacek and Teetsov voted no. The motion failed 4-3. Dissenting members stated they voted no due to the proximity to the church and treatment center. Mr. Skluzacek also did not want to set a precedent for variations from the buffers.



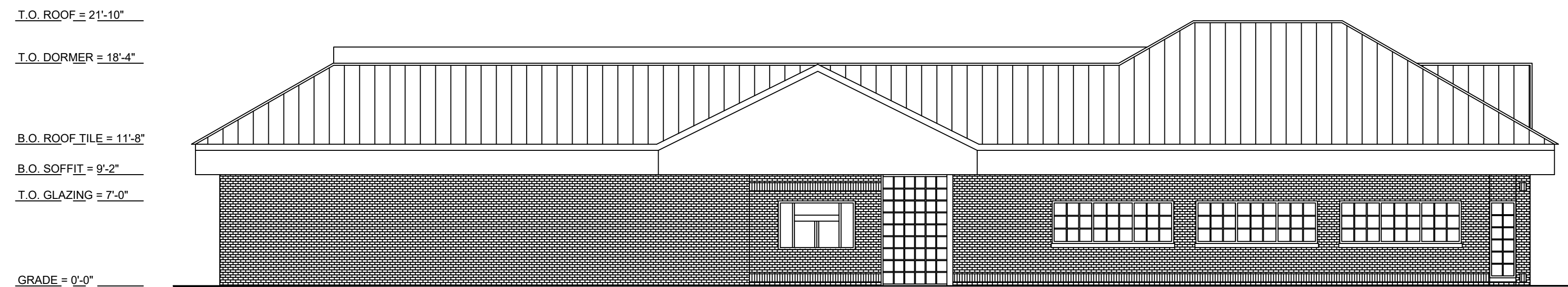
○ SITE PLAN
SCALE: 1/16" = 1'-0"

CLIENT: AMERICANNA DREAM
 PROJECT DESCRIPTION: CANNABIS DISPENSARY
 ADDRESS: 501 PINGREE ROAD, CRYSTAL LAKE ILLINOIS 60014
 BUILDING SIZE: 4,453 SF
 DRAWING SCALE: 1/16" = 1'-0"
 SITE PLAN

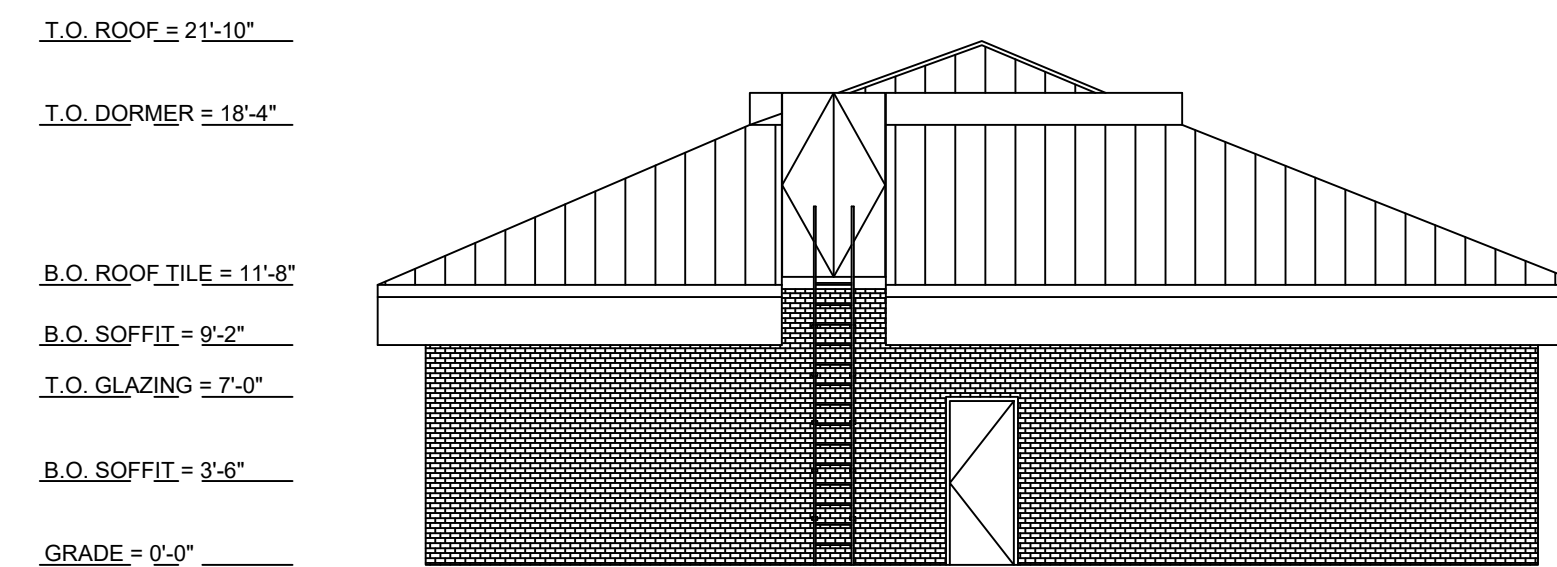


1 FLOOR PLAN
SCALE: 3/16" = 1'-0"

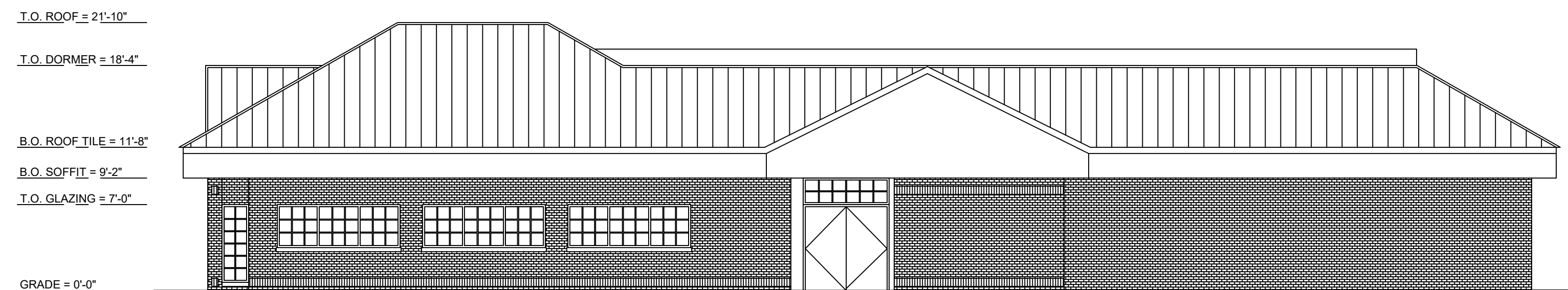
CLIENT: AMERICANNA DREAM
 PROJECT DESCRIPTION: CANNABIS DISPENSARY
 ADDRESS: 501 PINGREE ROAD, CRYSTAL LAKE ILLINOIS 60014
 BUILDING SIZE: 4,453 SF
 DRAWING SCALE: 3/16" = 1'-0"
 BUILDING FLOOR PLAN



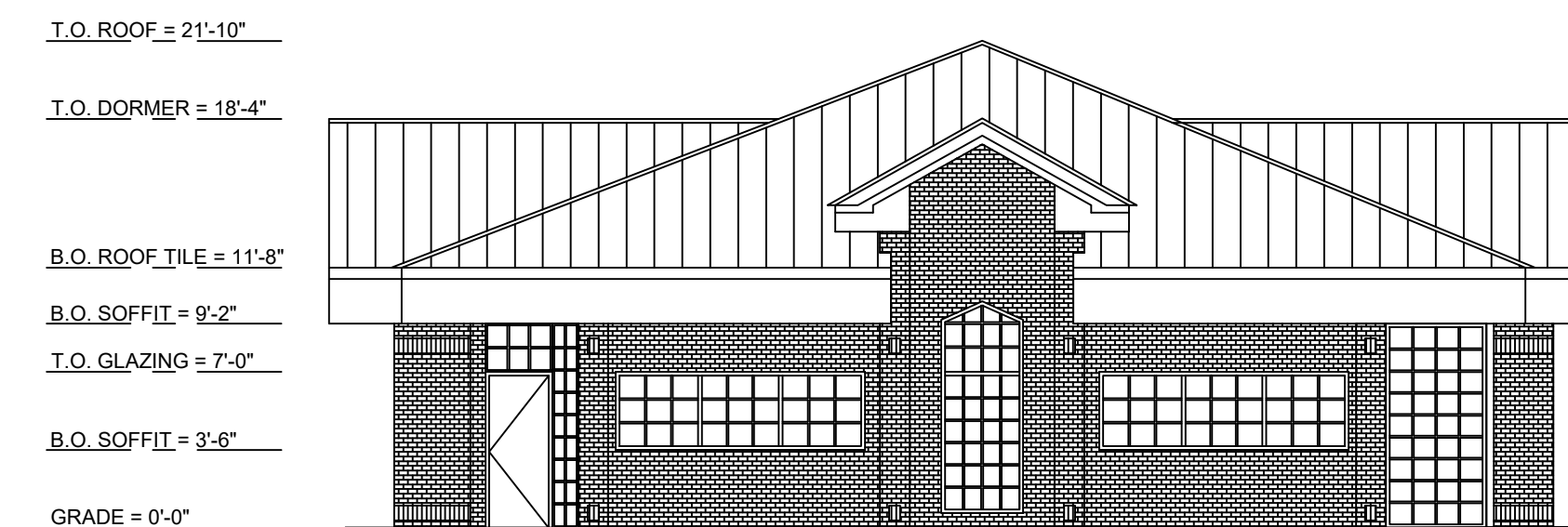
1 SOUTH ELEVATION
SCALE: 1/4" = 1'-0"



1 WEST ELEVATION
SCALE: 1/4" = 1'-0"



1 NORTH ELEVATION
SCALE: 1/4" = 1'-0"



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

CLIENT: AMERICANNA DREAM
PROJECT DESCRIPTION: CANNABIS DISPENSARY
ADDRESS: 501 PINGREE ROAD, CRYSTAL LAKE ILLINOIS 60014
BUILDING SIZE: 4,453 SF
DRAWING SCALE: 1/4" = 1'-0"
BUILDING ELEVATIONS: NORTH, EAST, WEST AND SOUTH



Agenda Item No: 16

**City Council
Agenda Supplement**

Meeting Date: October 19, 2021

Item: Bid Award - Liquid Anti-Icing & De-Icing Chemicals

Staff Recommendation: Motion to award a contract for liquid anti-icing and de-icing chemicals to the lowest responsive, responsible bidder, Industrial Systems Ltd., and adopt a Resolution authorizing the City Manager to execute a one-year contract with Industrial Systems Ltd. in the submitted bid amounts.

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

Background:

On October 12, 2021, the City of Crystal Lake publicly opened and read aloud the bids received for the purchase and delivery of liquid anti-icing & de-icing chemicals for winter snow and ice operations. The following is a breakdown of the bids:

Vendor	70% NaCl 30% BIO (per gal)
√Industrial Systems Ltd. Lakemoor, Illinois	\$1.14
SNI Solutions, Inc. Geneseo, Illinois	\$1.55

√ Indicates recommended lowest responsive and responsible bidder

Discussion:

The Public Works Department uses an organic liquid salt anti-icing additive in conjunction with rock salt to treat the roads during the snow removal operations. The Public Works Department estimates it will utilize approximately 40,000 gallons of the organic-liquid salt additive for its snow and ice control operations this winter.

In 2020, the per gallon contract price for 70% NaCl 30% BIO was \$1.09. Only two vendors submitted prices for the 2020 bid as well. Regionally, there are few vendors that provide and deliver these types of products in these quantities.

Recommendation:

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

The Public Works Department has reviewed all bids received for completeness and accuracy in accordance with the invitation to bid document. It is the recommendation of staff to award the contract to the lowest responsible and responsive bidder, Industrial Systems Ltd. for the purchase of 70% NaCl 30% BIO in the amount of \$1.14 per gallon. Industrial Systems Ltd. is the City’s current vendor for this item.

Funds have been budgeted for this item.

Votes Required to Pass:

Simple majority



RESOLUTION

WHEREAS the CITY OF CRYSTAL LAKE is responsible for the removal of snow and ice during the winter months on City streets; and

WHEREAS, the CITY OF CRYSTAL LAKE received and publicly opened bids for liquid anti-icing & de-icing chemicals for use in snow and ice control on October 12, 2021; and

WHEREAS, the lowest responsive and responsible bidder is Industrial Systems Ltd, Lakemoor, 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 BY THE MAYOR AND CITY COUNCIL OF THE CITY OF CRYSTAL LAKE that the City Manager is authorized to execute a contract between the CITY OF CRYSTAL LAKE and Industrial Systems Ltd. for liquid anti-Icing & de-Icing chemicals in the amount of \$1.14 per gallon for 70% NaCl 30% BIO (ThermaPoint R).

DATED this 19th day of October, 2021.

CITY OF CRYSTAL LAKE, an
Illinois Municipal Corporation,

By: _____
Haig Haleblian, MAYOR

SEAL

ATTEST

Nick Kachiroubas, CITY CLERK

PASSED: October 19, 2021

APPROVED: October 19, 2021

Draft



Agenda Item No: 17

**City Council
Agenda Supplement**

Meeting Date:

October 19, 2021

Item:

Amendment to Ordinance No. 7722 for the acquisition of property at 24 S. Oriole Trail

Staff Recommendation:

Motion to adopt an Ordinance amending Ordinance No. 7722 authorizing acquisition of the property at 24 S. Oriole Trail for a flooding mitigation project.

Staff Contact:

Michael Magnuson, Director of Public Works and Engineering
Abigail Wilgreen, City Engineer

Background:

On June 15, 2021 an ordinance was approved authorizing the acquisition of the property at 24 S. Oriole Trail as part of the City's Stormwater Solutions initiative for the Pine Street/Oriole Trail/Crystal Lake Avenue area. The June 15, 2021 agenda packet and original ordinance are attached for reference.

City staff inadvertently included the incorrect amount regarding the purchase price. The original ordinance included the purchase price of \$200,000; the new ordinance includes the correct purchase price of \$215,000. The \$215,000 was approved by the IDNR/OWR and is within the grant award amount. The City will be reimbursed 100% of the purchase price through a grant award. The ordinance amendment has been reviewed by legal counsel.

Votes Required to Pass:

Two-thirds of the elected corporate authority then holding office.



AN ORDINANCE AMENDING ORDINANCE NUMBER 7722

WHEREAS, on June 15, 2021, the Mayor and City Council adopted ordinance number 7722 (the “Original Ordinance”) regarding the acquisition of one property located at 24 S. Oriole Trail (the “Subject Property”); and

WHEREAS, Section 3 of the Original Ordinance incorrectly identified the purchase price for the Subject Property as \$200,000, rather than the correct purchase price of \$215,000.

WHEREAS, the Mayor and City Council have found and determined that it is appropriate to amend Section 2 of the Original Ordinance in order to correct the purchase price for the Subject Property.

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

SECTION 1. Recitals. The foregoing recitals are incorporated as though full set forth herein.

SECTION 2. Amendment of Section 2 of the Original Ordinance. Section 2 of the Original Ordinance (Ordinance No. 7722) is hereby deleted and shall be replaced by the following:

It is hereby determined that the property legally described in SECTION 3, below, and that said property be acquired by the City in the amount of \$215,000 and an additional \$3,000 for other necessary associated fees, and used and occupied for public use. The public funds used to acquire the property have been budgeted as part of the City’s 2021-2022 Annual Budget.

SECTION 3 Effective Date. This Ordinance shall take effect from and after its passage, approval and publication in the manner provided by law. The City Clerk is hereby directed and ordered to publish this ordinance in pamphlet form.

DATED at Crystal Lake, Illinois, this 19th day of October, 2021.

APPROVED:

Haig Haleblian, MAYOR

ATTEST:

Nick Kachiroubas, CITY CLERK

PASSED: October 19, 2021

APPROVED: October 19, 2021

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



Agenda Item No: 14

**City Council
Agenda Supplement**

Meeting Date:

June 15, 2021

Item:

Approval of an Intergovernmental Agreement Amendment between the State of Illinois/Department of Natural Resources and the City of Crystal Lake for the City of Crystal Lake Flood Hazard Mitigation Project for the Pine Street/Oriole Trail/Crystal Lake Avenue Stormwater Solutions Study Area

Approval of Property Acquisition Ordinance for 24 S. Oriole Trail

Staff Recommendation:

Motion to adopt a Resolution authorizing the Mayor to execute Amendment Number One for the Intergovernmental Agreement with the State of Illinois/Department of Natural Resources for the City of Crystal Lake Flood Hazard Mitigation Project for the Pine Street/Oriole Trail/Crystal Lake Avenue Stormwater Solutions Study Area and documenting availability of funds.

Motion to adopt an Ordinance authorizing acquisition of the property at 24 S. Oriole Trail for a flooding mitigation project.

Staff Contact:

Michael Magnuson, Director of Public Works and Engineering
Abigail Wilgreen, City Engineer

Background:

The City's Stormwater Solutions initiative included the Pine Street/Oriole Trail/Crystal Lake Avenue area as a result of repetitive flooding in homes, sheds and yards in this neighborhood. This low pocketed area has no natural outlet and the fully developed nature of the neighborhood (no vacant land) makes it difficult and not cost effective to implement a traditional storm sewer and detention improvement. It is more economical to voluntarily acquire and demolish the homes experiencing repetitive flooding.

Through the Illinois Department of Natural Resources, Office of Water Resources (IDNR/OWR) Flood Mitigation Program, the City received a \$1,268,803 grant to fund the voluntary acquisition and subsequent demolition of five residences in the Pine Street/Oriole Trail/Crystal Lake Avenue area. In addition to alleviating the flooding of these homes, this project will provide the auxiliary benefits of additional stormwater storage capacity on the vacated parcels in an area where there are no stormwater detention facilities. It will also reduce the burden on City staff and resources expended responding to

flooding events. The project is economically cost effective as demonstrated by a benefit-cost analysis required by the State grant.

Amendment Number One to the Intergovernmental Agreement

The City entered into an intergovernmental agreement with IDNR/OWR for the grant award on February 13, 2020. Per the agreement, the project must be completed by June 30, 2021. The requirements of the grant have been closely followed and the City has made progress towards completion of the project. Three of the five homes have been purchased by the City. The remaining two homes are under contract for the City to purchase; however, they are having a difficult time finding a new residence because of the current housing market conditions. Per a discussion with the IDNR/OWR, forcing the homeowners to relocate by a specific timeframe is not a requirement of the grant. Therefore, the attached amendment was provided by the IDNR/OWR to the agreement to extend the project completion date to June 30, 2022.

Property Acquisition of 24 S. Oriole Trail

On November 17, 2020, City Council approved an ordinance authorizing the acquisition of four of the five required properties (16 S. Oriole Trail, 30 S. Oriole Trail, 492 Pine Street, and 494 Pine Street) for this improvement. The property at 24 S. Oriole Trail had declined the City's offer to purchase at that time. Since then, the owner at 24 S. Oriole Trail has changed his decision and would like to move forward with the sale of his home.

The IDNR grant requires that a formal appraisal, completed by a Certified General Appraiser, licensed in the State of Illinois be completed for each parcel and the appraisal approved by the State. The agreed upon purchase price based upon the formal appraisal and approval by the IDNR/OWR for 24 S. Oriole Trail is \$200,000.

The IDNR/OWR program is a reimbursement program where the City pays up front for all expenses and then requests reimbursement once the project is complete. The attached Ordinance authorizes the acquisition of this home by the City and includes an additional \$3,000 to cover closing costs.

Pursuant to the City's agreement with the IDNR, title to the homes will initially be transferred from the property owners to the State of Illinois. Once the City has completed the demolition of each home and clearing of the respective lots, IDNR will transfer title to the City. The deeds to the properties from IDNR will be subject to specific restrictive covenants that the property is dedicated in perpetuity for open space and public use and further requiring that the City, or subsequent public agency, manage the property for those purposes.

Votes Required to Pass:

Amendment to the Intergovernmental Agreement: Simple majority.

Ordinance for Property Acquisition: Two-thirds of the elected corporate authority then holding office.



Ord. No. 7722
File No. 152

AN ORDINANCE AUTHORIZING ACQUISITION OF PROPERTY

WHEREAS, the Corporate Authorities of the City of Crystal Lake, McHenry County, Illinois, have approved a plan for the acquisition of one property hereinafter legally described in Sections 2 hereof (the "Parcel") for public use within the boundaries of the City, and for payment of the cost thereof; and

WHEREAS, the Corporate Authorities of this City have determined that it is necessary, useful, advantageous and in the best interests of this City that the Parcels be acquired, through purchase, and the cost therefore be paid by the City; and

WHEREAS, the City of Crystal Lake (the "City") is a home rule municipality as contemplated under Article VII Section 6 of the Constitution of the State of Illinois and the passage of this Ordinance constitutes an exercise of the City's home rule power and is further authorized pursuant to the Illinois Municipal Code, 65 ILCS 5/11-61-3, 65 ILCS 5/2-2-12 and 65 ILCS 5/11-76.1-1 to obtain property that is useful, advantageous or desirable for municipal purposes or public welfare; and

WHEREAS, pursuant to an Intergovernmental Agreement with the Illinois Department of Natural Resources (IDNR), the City will be reimbursed by IDNR for the acquisition of the Parcels for flood mitigation purposes. Title to such Parcels shall initially vest in the State of Illinois and will be transferred to the City following the clearance of all structures from the Parcels.

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

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

SECTION 2. It is hereby determined that the property legally described in SECTION 3, below, and that said property be acquired by the City in the amount of \$200,000 and an additional \$3,000 for other necessary associated fees, and used and occupied for public use. The public funds used to acquire the property have been budgeted as part of the City's 2021-2022 Annual Budget.

SECTION 3. It is hereby determined that it is necessary and desirable that the City of Crystal Lake acquire title to and possession of the following-described real property, which said real property is necessary, required and needed for public use, and which real property lies wholly within the limits of the City of Crystal Lake, to-wit:

THE NORTH 75 FEET OF LOTS 37, 38, 39, 40 AND 41 IN KELLOGG'S SUBDIVISION, A SUBDIVISION OF PART OF BLOCK 13 IN PIERSONS'S ADDITION TO CRYSTAL LAKE, A SUBDIVISION OF PART OF THE NORTHEAST ¼ OF SECTION 6, TOWNSHIP 43 NORTH, RANGE 8 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MAY 3, 1911 AS DOCUMENT NO. 19086 IN BOOK 3 OF PLATS, PAGE 38 AND ACCORDING TO THE RE-PLAT THEREOF RECORDED SEPTEMBER 23, 1911 AS DOCUMENT NO. 20123, IN BOOK 3 OF PLATS, PAGE 40 IN

MCHENRY COUNTY, ILLINOIS: 24 Oriole Trail, Crystal Lake, IL 60014 P.I.N. 19-06-226-015

SECTION 4. The City Manager or his designee(s) are hereby authorized to execute and/or attest all documents necessary to consummate the acquisition of the properties identified in this Ordinance on behalf of the City of Crystal Lake and to remit payment for such acquisitions.

SECTION 5. All liens imposed by the City of Crystal Lake for the above referenced parcels are hereby waived.

SECTION 6. This Ordinance shall take effect from and after its passage, approval and publication in the manner provided by law. The City Clerk is hereby directed and ordered to publish this ordinance in pamphlet form.

DATED at Crystal Lake, Illinois, this 15th day of June, 2021.

APPROVED:



Haig Haleblian, MAYOR

ATTEST:



Nick Kachirobas, CITY CLERK

PASSED: June 15, 2021

APPROVED: June 15, 2021

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



Agenda Item No: 18

City Council Agenda Supplement

Meeting Date:

October 19, 2021

Item:

Adoption of a 25 mile per hour (mph) speed limit on local residential streets

Staff Recommendation:

Motion to amend the City Code instituting a 25 mph speed limit on local residential streets.

Staff Contact:

Michael Magnuson, P.E., Director of Public Works and Engineering
Abigail Wilgreen, P.E. City Engineer

Background:

The street network in the City serves a variety of modes of travel (vehicles, bicyclists and pedestrians) and has different operating characteristics. Transportation planners and engineers classify roadways according to the function they perform (functional classification). Roadways are generally classified as Arterials, Collectors and Local streets. The attached functional classification map highlights the arterial and collector streets in the City. The speed limits on Arterial and Collector streets will not change. The speed limit on Local streets is proposed to be changed to 25 mph.

- *Arterials:* Designed to move large volumes of traffic with wider pavement and lane widths. Tend to have limited or restricted access with separate facilities for pedestrians and bicyclists and limited or no on-street parking. Main Street and McHenry Avenue are arterial roadways.
- *Collectors:* “Collect” traffic from multiple developments and subdivisions and move that traffic to the arterial street system (and vice versa). They have some restricted access, can accommodate on-street bicycle facilities and have some parking. Dole Avenue and Golf Course Road are collector roadways.
- *Local Streets:* Service individual properties, have frequent access (every property) and on-street parking throughout. Sidewalks may or may not be present and pavement widths are narrower compared to other functional classes, but they are often shared between cars, bicyclists, pedestrians and parking. Glen Avenue, Driftwood Lane, and Coventry Lane are a few examples of local streets. There are more local streets in the City than the other two categories.

While traffic volumes are typically lower on local streets, they have the highest number of conflict points and lowest speed limits. Speed limits are higher on collector and arterial roadways as their function is to move traffic. The smaller number of conflict points and wider pavement can

accommodate higher speeds. Despite the roadways functional classification, studies have shown that for all functional classifications of streets, drivers tend to adjust their speed to the roadway conditions (width, conflict points, pedestrians, parked cars, etc.)

Establishment of Speed Limits

The Illinois Vehicle Code (625 ILCS 5/11-601 and 5/11-604) governs the establishment and altering of speed limits. Per the state statute, urban streets have a statutory maximum limit of 30 miles per hour (mph); rural highways (not interstates) are 55 miles per hour. However, local agencies are permitted to alter the statutory limits of their streets based on engineering and traffic investigations. If a local agency determines that a speed limit should be altered, it can do so; however, residential districts cannot be altered to less than 25 mph.

Historically, engineering and traffic investigations for determining speed limits have relied heavily on prevailing speeds and more specifically the 85th percentile speed. The 85th percentile speed is the speed at which 85 percent of the traffic is traveling at or below. Federal and State policies have historically referenced the 85th percentile speed as a determining factor.

Current Research and Recommendations for Establishing Speed Limits

Recent research by a number of respected agencies, including the National Transportation Safety Board (NTSB), identified the need to focus not just on prevailing speed, but also on other factors that take into account safety. Safety includes all user and modes sharing the pavement such as pedestrians, bicyclists, and parked cars.

NTSB research indicates that local roads have the highest percentage (30%) of fatal crashes involving speeding passenger vehicles, not high-speed roads such as highways. One study cited by the NTSB's report "Reducing Speeding-Related Crashes Involving Passenger Vehicles" indicated that the likelihood of *pedestrian death* increases from 5% at a vehicle impact speed of 20 mph to 45% at 30 mph and 85% at 40 mph. Another study cited in the NTSB report reviewed US crash data from July 1994 through December 1998 and showed that the average risk of *severe injury* for a pedestrian increased from 10% at a 16 mph impact speed to 35% at 23 mph, 50% at 31 mph and 79% at 39 mph.

Emerging guidance from the Federal Highway Administration (FHWA) relating to the setting of speed limits is moving to a more "systems" approach where engineering and traffic investigations consider the presence of pedestrians, bicyclists, parking and crash experience in addition to speed data. NTSB has formally recommended to the FHWA that they remove guidance that the speed limit in speed zones should be within 5 mph of the 85th percentile speed. Proposed changes to the FHWA's Manual on Uniform Traffic Control Devices (MUTCD), which sets the standards for signs, markings and signals, reflects the findings of the NTSB study.

FHWA has also developed on-line tools to assist agencies with determining speed limits. These tools include consideration of a variety of factors and both the 85th percentile speed and the 50th percentile speed in decision making algorithms.

Crystal Lake's Residential Local Street System

The City's residential local street system varies with respect to pavement widths, parking facilities and sidewalks. Very few areas in the City have separate dedicated bicycle facilities such as shared-use paths. Areas developed in the 1980's south of Four Colonies and Coventry typically have pavement widths that can accommodate on street parking with sidewalks on both sides of the

street. The older sections of the City, as well as large lot subdivisions, have sporadic pedestrian facilities where sidewalks may not exist at all or are only on one side of the street. It is estimated that approximately 65 miles (36%) of City streets either do not have sidewalks, have incomplete sidewalk systems or have sidewalks on only one side of the street. Very old sections of the City have narrow pavement but still accommodate on-street parking and have cars, pedestrians, and bicyclists all sharing the same pavement space.

In order to develop speed limit recommendations, Staff reviewed historical speed and roadway characteristics (presence of pedestrians, bicyclists, parking) utilizing the FHWA's USLIMITS2 software tool. Samples were analyzed from speed studies in different areas of the City with differing characteristics. The results recommended speed limits of 25 mph or less (note that in Illinois the Statutory minimum for a residential street is 25 mph). There are residential streets and subdivisions in the City that already have had speed limits reduced to 25 mph (Kelly Woods, Wedgewood, Ashton Pointe, Wyndmuir) based solely on the 85th percentile speed. When staff analyzed data from collector streets (higher functional classification) such as Golf Course Road near Barlina Road and Gates Street near the downtown area, the recommended speed limit is 30 mph. These results fall in line with the functional classification of these roadways as collector streets.

Implementation

If adopted, Public Works will prepare an article for the December newsletter notifying the public of the reduction. The City does not post every single residential street with a speed limit sign. In many subdivisions, there is only one sign at the heaviest travelled entrance or no signs. If a 25 mph residential local street speed limit is adopted, Public Works will switch out the existing 30 mph signs over the next several months. This will only require replacement of the sign (not post) and can be accommodated within the Public Works operating budget.

Recommendation

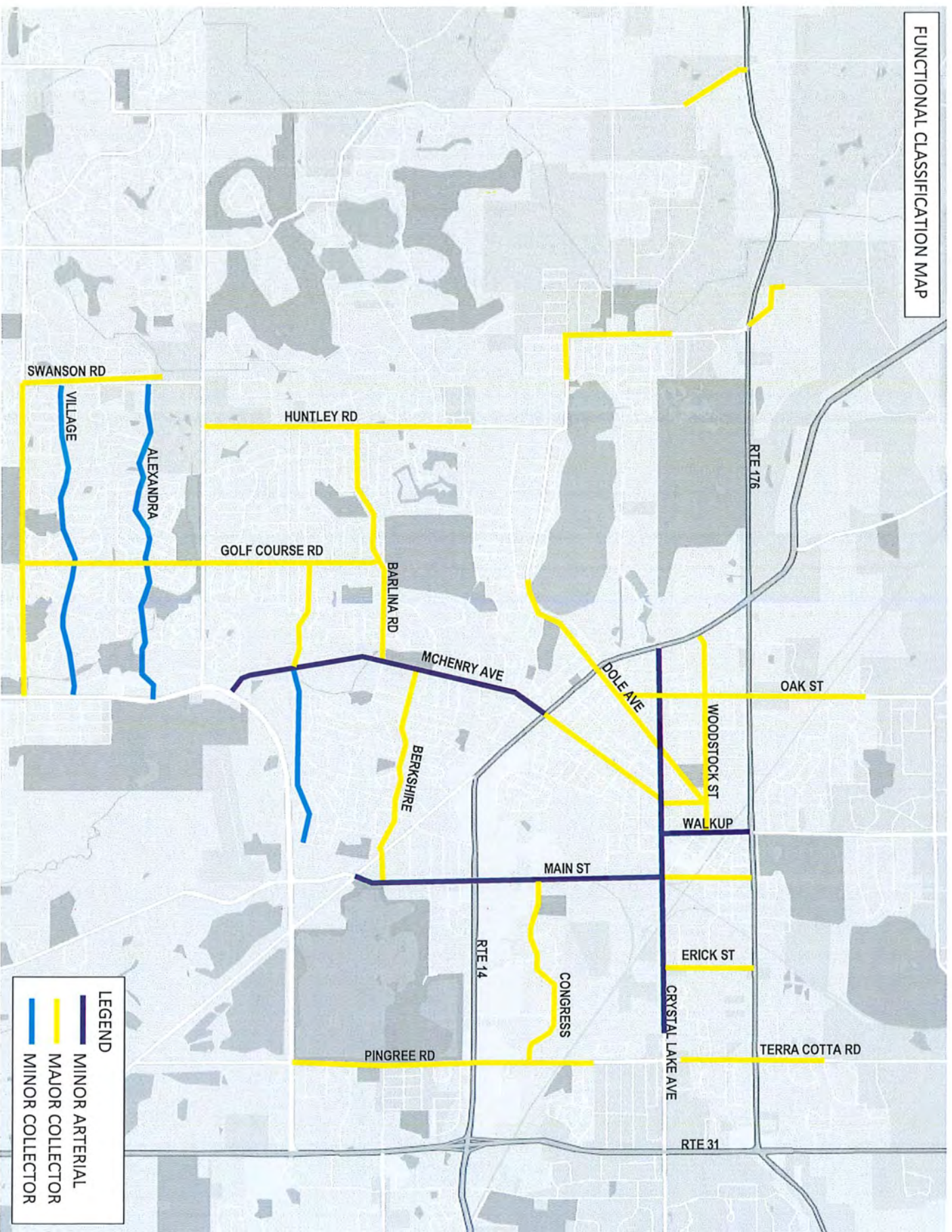
Staff recommends the City Code be revised to establish a residential local street speed limit of 25 mph. This recommendation is based on the research and emerging recommendations on establishing speed limits that consider safety in addition to prevailing speed along with Staff's analysis of recent and historical speed studies and roadway characteristics. The Villages of Algonquin, Lake in the Hills, Huntley, Cary and the City of McHenry all have 25 mph residential speed limits.

Historically, changes in speed limits have been presented as individual ordinances referencing the specific street or street segment. This approach leads to a large number of ordinances over time and can be difficult to research when questions on speed limits arise. In consultation with the City's legal counsel, it is recommended that the City Code be revised to list all streets and the corresponding speed limits in a single section of the City Code. As limits may be altered over time, that section of the City Code will be altered. This will make it easier to research speed limits as all the altered speed limits will be in the same section of the Code. The attached ordinance and table amends the City Code and identifies the speed limits on all City streets (both local residential as well as collector and arterial roadways). The ordinance has been reviewed by the City's legal counsel.

Votes Required to Pass:

Simple majority.

FUNCTIONAL CLASSIFICATION MAP



LEGEND

- MINOR ARTERIAL
- MAJOR COLLECTOR
- MINOR COLLECTOR



ORDINANCE

WHEREAS, Section 11-601 of the Illinois Vehicle Code (625 ILCS 5/11-601) establishes general speed restrictions upon highways within the State of Illinois; and

WHEREAS, Section 11-604 of the Illinois Vehicle Code (625 ILCS 5/11-604) authorizes local authorities to alter the general speed restrictions by reducing the speed limitation within urban districts to not less than 20 miles per hour and to decrease the speed limitation to not less than 25 miles per hour within a residence district; and

WHEREAS, section 496-42 of the City Code establishes the speed restrictions for the City; and

WHEREAS, based upon investigations performed by engineering staff of the City, the Mayor and City Council has determined that it would be appropriate and in the best interests of the health safety and welfare of the residents of and visitors to the City of Crystal Lake to amend Section 496-42 of the City Code in order to reduce the speed restrictions within urban districts and residence district within the City from in excess of 30 miles per hour to 25 miles per hour.

NOW, THEREFORE, BE IT ORDAINED BY THE ACTING MAYOR AND THE CITY COUNCIL OF THE CITY OF CRYSTAL LAKE, as follows,

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

SECTION II: Amendment to Section 496-2(A)(1) of the City Code Section 496(A)(1)

of the City Code is hereby amended as follows [Additions are reflected underlined and in **bold** and deletions are reflected by ~~strikethroughs~~:

A. Restrictions

- (1) **Except as otherwise provided in this Section**, it shall be unlawful to drive any motor vehicle on a street not under the jurisdiction of the State of Illinois, or the county, or in an urban district within the City at a speed in excess of ~~30~~ **25** miles per hour, or in any alley at a speed in excess of 15 miles per hour.

SECTION III Addition of Subsection (6) Section 496-42 of the City Code. Subsection (6)

shall added to Section 496-42 of the City Code and shall hereinafter read as follows;

- (6) That the maximum speed limit for all vehicles traveling on the following City streets shall be as follows:

ROAD NAME	LIMIT	LIMIT	SPEED LIMIT
ABBEY DR	FULL LENGTH WITHIN CITY LIMITS		25
ABBINGTON DR	FULL LENGTH WITHIN CITY LIMITS		25
ABERDEEN DR	FULL LENGTH WITHIN CITY LIMITS		25
ACADIA CIR	FULL LENGTH WITHIN CITY LIMITS		25
ACHILLES CT	FULL LENGTH WITHIN CITY LIMITS		25
ACHILLES LN	FULL LENGTH WITHIN CITY LIMITS		25
AJAX ST	FULL LENGTH WITHIN CITY LIMITS		25
ALEXANDRA BLVD	FULL LENGTH WITHIN CITY LIMITS		30
AMBERWOOD DR	FULL LENGTH WITHIN CITY LIMITS		25
ANDOVER LN	FULL LENGTH WITHIN CITY LIMITS		25
ANDREA LN	FULL LENGTH WITHIN CITY LIMITS		25
ANGELA LN	FULL LENGTH WITHIN CITY LIMITS		25
ARDMOOR DR	FULL LENGTH WITHIN CITY LIMITS		25
ARROWHEAD LN	FULL LENGTH WITHIN CITY LIMITS		25
ASCOT DR	FULL LENGTH WITHIN CITY LIMITS		25
ASH ST	FULL LENGTH WITHIN CITY LIMITS		25
ASHFORD LN	FULL LENGTH WITHIN CITY LIMITS		25
ASHTON LN	FULL LENGTH WITHIN CITY LIMITS		25
AUBURN CT	FULL LENGTH WITHIN CITY LIMITS		25
AUGUSTA DR	FULL LENGTH WITHIN CITY LIMITS		25

AUTUMN DR	FULL LENGTH WITHIN CITY LIMITS	25
AUTUMNCREST CT	FULL LENGTH WITHIN CITY LIMITS	25
AUTUMNCREST DR	FULL LENGTH WITHIN CITY LIMITS	25
AVALON CT	FULL LENGTH WITHIN CITY LIMITS	25
BALDWIN AVE	FULL LENGTH WITHIN CITY LIMITS	25
BALLARD RD	FULL LENGTH WITHIN CITY LIMITS	30
BARBERRY DR	FULL LENGTH WITHIN CITY LIMITS	25
BARD RD	FULL LENGTH WITHIN CITY LIMITS	30
BARLINA RD	FULL LENGTH WITHIN CITY LIMITS	30
BARROW DR	FULL LENGTH WITHIN CITY LIMITS	25
BARTON LN	FULL LENGTH WITHIN CITY LIMITS	25
BAYBERRY DR	FULL LENGTH WITHIN CITY LIMITS	25
BEARDSLEY ST	FULL LENGTH WITHIN CITY LIMITS	25
BECKER CT	FULL LENGTH WITHIN CITY LIMITS	25
BEDFORD DR	FULL LENGTH WITHIN CITY LIMITS	25
BEECHCRAFT LN	FULL LENGTH WITHIN CITY LIMITS	30
BENNINGTON DR	FULL LENGTH WITHIN CITY LIMITS	25
BERKSHIRE DR	FULL LENGTH WITHIN CITY LIMITS	30
BIRMINGHAM CT	FULL LENGTH WITHIN CITY LIMITS	25
BIRMINGHAM LN	FULL LENGTH WITHIN CITY LIMITS	25
BITTERSWEET TRL	FULL LENGTH WITHIN CITY LIMITS	25
BLACK CHERRY DR	FULL LENGTH WITHIN CITY LIMITS	25
BLACKTHORN DR	FULL LENGTH WITHIN CITY LIMITS	25
BLUE HERON DR	FULL LENGTH WITHIN CITY LIMITS	25
BLUE MOUND DR	FULL LENGTH WITHIN CITY LIMITS	25
BONESET DR	FULL LENGTH WITHIN CITY LIMITS	25
BOXWOOD CT	FULL LENGTH WITHIN CITY LIMITS	25
BOXWOOD DR	FULL LENGTH WITHIN CITY LIMITS	25
BRADFORD LN	FULL LENGTH WITHIN CITY LIMITS	25
BRANDY DR	FULL LENGTH WITHIN CITY LIMITS	25
BRIARWOOD CIR	FULL LENGTH WITHIN CITY LIMITS	25
BRIARWOOD RD	FULL LENGTH WITHIN CITY LIMITS	30
BRIDGEDALE CT	FULL LENGTH WITHIN CITY LIMITS	25
BRIDGEDALE RD	FULL LENGTH WITHIN CITY LIMITS	25
BRIGHAM LN	FULL LENGTH WITHIN CITY LIMITS	25
BRIGHTON CIR	FULL LENGTH WITHIN CITY LIMITS	25
BRIGHTON LN	FULL LENGTH WITHIN CITY LIMITS	30
BRINK ST	FULL LENGTH WITHIN CITY LIMITS	30
BRISTLE CONE DR	FULL LENGTH WITHIN CITY LIMITS	25
BRISTOL DR	FULL LENGTH WITHIN CITY LIMITS	25
BROADWAY AVE	FULL LENGTH WITHIN CITY LIMITS	25

BROMPTON CT	FULL LENGTH WITHIN CITY LIMITS	25
BROMPTON LN	FULL LENGTH WITHIN CITY LIMITS	25
BROOK DR	FULL LENGTH WITHIN CITY LIMITS	25
BRYANT CT	FULL LENGTH WITHIN CITY LIMITS	25
BRYN MAWR LN	FULL LENGTH WITHIN CITY LIMITS	25
BUCKEYE CIR	FULL LENGTH WITHIN CITY LIMITS	25
BUCKINGHAM CT	FULL LENGTH WITHIN CITY LIMITS	25
BUCKINGHAM DR	FULL LENGTH WITHIN CITY LIMITS	25
BUENA VIS	FULL LENGTH WITHIN CITY LIMITS	25
BUNKER DR	FULL LENGTH WITHIN CITY LIMITS	25
BURDENT DR	FULL LENGTH WITHIN CITY LIMITS	25
BURNING BUSH TRL	FULL LENGTH WITHIN CITY LIMITS	25
BURR OAK DR	FULL LENGTH WITHIN CITY LIMITS	25
BUTLER DR	FULL LENGTH WITHIN CITY LIMITS	25
BUTTERNUT DR	FULL LENGTH WITHIN CITY LIMITS	25
CALEDONIA LN	FULL LENGTH WITHIN CITY LIMITS	25
CAMBRIDGE LN	FULL LENGTH WITHIN CITY LIMITS	25
CAMELOT CT	FULL LENGTH WITHIN CITY LIMITS	25
CAMELOT DR	FULL LENGTH WITHIN CITY LIMITS	25
CAMELOT PL	FULL LENGTH WITHIN CITY LIMITS	25
CANDLEWOOD DR	FULL LENGTH WITHIN CITY LIMITS	25
CANTERBURY DR	FULL LENGTH WITHIN CITY LIMITS	25
CARDIFF DR	FULL LENGTH WITHIN CITY LIMITS	25
CARLEMONT DR	FULL LENGTH WITHIN CITY LIMITS	25
CARPELLA DR	FULL LENGTH WITHIN CITY LIMITS	25
CARPATHIAN DR	FULL LENGTH WITHIN CITY LIMITS	30
CARPENTER ST	FULL LENGTH WITHIN CITY LIMITS	25
CASCADE DR	FULL LENGTH WITHIN CITY LIMITS	25
CASTLEFIELD LN	FULL LENGTH WITHIN CITY LIMITS	25
CATHERINE CT	FULL LENGTH WITHIN CITY LIMITS	25
CEDAR CREST DR	FULL LENGTH WITHIN CITY LIMITS	25
CEDAR DR	FULL LENGTH WITHIN CITY LIMITS	25
CENTER ST	FULL LENGTH WITHIN CITY LIMITS	25
CENTRAL PARK DR	FULL LENGTH WITHIN CITY LIMITS	30
CERESIA DR	FULL LENGTH WITHIN CITY LIMITS	25
CHALET DR	FULL LENGTH WITHIN CITY LIMITS	25
CHARDONNAY LN	FULL LENGTH WITHIN CITY LIMITS	25
CHARLOTTE AVE	FULL LENGTH WITHIN CITY LIMITS	25
CHASEFIELD LN	FULL LENGTH WITHIN CITY LIMITS	25
CHATHAM LN	FULL LENGTH WITHIN CITY LIMITS	25
CHURCH ST	FULL LENGTH WITHIN CITY LIMITS	25

CIMMARON CIR	FULL LENGTH WITHIN CITY LIMITS	25
CIRCLE DR	FULL LENGTH WITHIN CITY LIMITS	25
CLAIRE ST	FULL LENGTH WITHIN CITY LIMITS	25
CLOVER DR	FULL LENGTH WITHIN CITY LIMITS	25
CLOW CT	FULL LENGTH WITHIN CITY LIMITS	25
COG CIR	FULL LENGTH WITHIN CITY LIMITS	30
COLLEGE ST	FULL LENGTH WITHIN CITY LIMITS	25
COLONIAL AVE	FULL LENGTH WITHIN CITY LIMITS	25
COLONY DR	FULL LENGTH WITHIN CITY LIMITS	25
COMMERCE DR	FULL LENGTH WITHIN CITY LIMITS	30
COMMERCIAL RD	FULL LENGTH WITHIN CITY LIMITS	30
COMMONWEALTH DR	FULL LENGTH WITHIN CITY LIMITS	30
CONCORD DR	FULL LENGTH WITHIN CITY LIMITS	25
CONGRESS PKWY	FULL LENGTH WITHIN CITY LIMITS	30
COPPERFIELD LN	FULL LENGTH WITHIN CITY LIMITS	25
CORRINE AVE	FULL LENGTH WITHIN CITY LIMITS	25
COTTONWOOD LN	FULL LENGTH WITHIN CITY LIMITS	25
COUNTRY CLUB RD	FULL LENGTH WITHIN CITY LIMITS	25
COUNTRY HILL AVE	FULL LENGTH WITHIN CITY LIMITS	25
COUNTRY LN	FULL LENGTH WITHIN CITY LIMITS	25
COVENTRY CT	FULL LENGTH WITHIN CITY LIMITS	25
COVENTRY LN	FULL LENGTH WITHIN CITY LIMITS	25
COVINGTON CIR	FULL LENGTH WITHIN CITY LIMITS	25
COWLIN ST	FULL LENGTH WITHIN CITY LIMITS	25
CRABAPPLE DR	FULL LENGTH WITHIN CITY LIMITS	25
CRABTREE DR	FULL LENGTH WITHIN CITY LIMITS	25
CRANDALL AVE	FULL LENGTH WITHIN CITY LIMITS	25
CRANDON PL	FULL LENGTH WITHIN CITY LIMITS	25
CRESS CREEK CT	FULL LENGTH WITHIN CITY LIMITS	25
CRESS CREEK LN	FULL LENGTH WITHIN CITY LIMITS	25
CRESS CREEK SQ	FULL LENGTH WITHIN CITY LIMITS	25
CRESS CREEK TER	FULL LENGTH WITHIN CITY LIMITS	25
CRIMSON DR	FULL LENGTH WITHIN CITY LIMITS	25
CROOKEDSTICK DR	FULL LENGTH WITHIN CITY LIMITS	25
CRYSTAL BEACH AVE	FULL LENGTH WITHIN CITY LIMITS	25
CRYSTAL POINT DR	FULL LENGTH WITHIN CITY LIMITS	30
CRYSTAL RIDGE DR	FULL LENGTH WITHIN CITY LIMITS	25
CUMBERLAND LN	FULL LENGTH WITHIN CITY LIMITS	25
CUNNINGHAM LN	FULL LENGTH WITHIN CITY LIMITS	25
DAKOTA ST	FULL LENGTH WITHIN CITY LIMITS	30
DARBY CT	FULL LENGTH WITHIN CITY LIMITS	25

DARLINGTON LN	FULL LENGTH WITHIN CITY LIMITS	25	
DARTMOOR CT	FULL LENGTH WITHIN CITY LIMITS	25	
DARTMOOR DR	MCHENRY AVE	END	25
DARTMOOR DR	GOLF COURSE RD	MCHENRY AVE	30
DARTMOOR DR	BENNINGTON DR	GOLF COURSE RD	25
DEARBORN CT	FULL LENGTH WITHIN CITY LIMITS	30	
DEER RUN	FULL LENGTH WITHIN CITY LIMITS	25	
DEERHAVEN DR	FULL LENGTH WITHIN CITY LIMITS	25	
DENTON CT	FULL LENGTH WITHIN CITY LIMITS	25	
DEVONSHIRE LN	FULL LENGTH WITHIN CITY LIMITS	25	
DIAMANDO ST	FULL LENGTH WITHIN CITY LIMITS	25	
DOGWOOD DR	FULL LENGTH WITHIN CITY LIMITS	25	
DOLLE LN	FULL LENGTH WITHIN CITY LIMITS	25	
DOLO ROSA VIS	FULL LENGTH WITHIN CITY LIMITS	25	
DOUGLAS AVE	FULL LENGTH WITHIN CITY LIMITS	25	
DOVER CT	FULL LENGTH WITHIN CITY LIMITS	25	
DOVERCLIFF WAY	FULL LENGTH WITHIN CITY LIMITS	25	
DRIFTWOOD CT	FULL LENGTH WITHIN CITY LIMITS	25	
DRIFTWOOD LN	FULL LENGTH WITHIN CITY LIMITS	25	
DRIVE IN LN	FULL LENGTH WITHIN CITY LIMITS	25	
DUFFY DR	FULL LENGTH WITHIN CITY LIMITS	30	
DURHAM CT	FULL LENGTH WITHIN CITY LIMITS	25	
DVORAK DR	FULL LENGTH WITHIN CITY LIMITS	25	
E BERKSHIRE DR	FULL LENGTH WITHIN CITY LIMITS	30	
E CRANDON CT	FULL LENGTH WITHIN CITY LIMITS	25	
E CRYSTAL LAKE AVE	FULL LENGTH WITHIN CITY LIMITS	30	
E FRANKLIN AVE	FULL LENGTH WITHIN CITY LIMITS	25	
E MONTICELLO WAY	FULL LENGTH WITHIN CITY LIMITS	25	
E PADDOCK ST	FULL LENGTH WITHIN CITY LIMITS	25	
E PALMER CT	FULL LENGTH WITHIN CITY LIMITS	25	
E STONE CREEK CIR	FULL LENGTH WITHIN CITY LIMITS	25	
E WOODSTOCK ST	FULL LENGTH WITHIN CITY LIMITS	30	
EAGLE ST	FULL LENGTH WITHIN CITY LIMITS	25	
EAST END AVE	FULL LENGTH WITHIN CITY LIMITS	25	
EAST ST	FULL LENGTH WITHIN CITY LIMITS	25	
EASTGATE RD	FULL LENGTH WITHIN CITY LIMITS	25	
EASTVIEW AVE	FULL LENGTH WITHIN CITY LIMITS	25	
EDGEBROOK DR	FULL LENGTH WITHIN CITY LIMITS	25	
EDGEWATER DR	FULL LENGTH WITHIN CITY LIMITS	25	
EDGEWOOD AVE	FULL LENGTH WITHIN CITY LIMITS	25	
ELETSON DR	FULL LENGTH WITHIN CITY LIMITS	25	

ELLSWORTH ST	FULL LENGTH WITHIN CITY LIMITS	25
ELM ST	FULL LENGTH WITHIN CITY LIMITS	25
ELMHURST ST	FULL LENGTH WITHIN CITY LIMITS	30
ELMWOOD AVE	FULL LENGTH WITHIN CITY LIMITS	25
ELSINOOR LN	FULL LENGTH WITHIN CITY LIMITS	25
ERICK ST	FULL LENGTH WITHIN CITY LIMITS	30
ESSEX LN	FULL LENGTH WITHIN CITY LIMITS	25
ESTHER ST	FULL LENGTH WITHIN CITY LIMITS	25
EUGENE ST	FULL LENGTH WITHIN CITY LIMITS	25
EVERETT AVE	FULL LENGTH WITHIN CITY LIMITS	25
EVERGREEN PKWY	FULL LENGTH WITHIN CITY LIMITS	25
EXCHANGE DR	FULL LENGTH WITHIN CITY LIMITS	30
EXMOOR CT	FULL LENGTH WITHIN CITY LIMITS	25
EXMOOR TER	FULL LENGTH WITHIN CITY LIMITS	25
FABIUS ST	FULL LENGTH WITHIN CITY LIMITS	25
FACTORY RD	FULL LENGTH WITHIN CITY LIMITS	30
FAIR OAKS AVE	FULL LENGTH WITHIN CITY LIMITS	25
FAIRFAX DR	FULL LENGTH WITHIN CITY LIMITS	25
FAIRVIEW PARK AVE	FULL LENGTH WITHIN CITY LIMITS	25
FARINGDON DR	FULL LENGTH WITHIN CITY LIMITS	25
FEDERAL DR	FULL LENGTH WITHIN CITY LIMITS	30
FENIMORE RD	FULL LENGTH WITHIN CITY LIMITS	25
FERNLEAF DR	FULL LENGTH WITHIN CITY LIMITS	25
FIELDSTONE DR	FULL LENGTH WITHIN CITY LIMITS	25
FIRST CT	FULL LENGTH WITHIN CITY LIMITS	25
FIRST ST	FULL LENGTH WITHIN CITY LIMITS	25
FLAGSTONE DR	FULL LENGTH WITHIN CITY LIMITS	25
FLINT TRL	FULL LENGTH WITHIN CITY LIMITS	25
FLORENCE ST	FULL LENGTH WITHIN CITY LIMITS	25
FLORESTA VIS	FULL LENGTH WITHIN CITY LIMITS	25
FOREST LN	FULL LENGTH WITHIN CITY LIMITS	25
FORESTVIEW DR	FULL LENGTH WITHIN CITY LIMITS	25
FOUNTAIN GREEN DR	FULL LENGTH WITHIN CITY LIMITS	25
FRANCIS AVE	FULL LENGTH WITHIN CITY LIMITS	25
GAIL CT	FULL LENGTH WITHIN CITY LIMITS	25
GANDER CT	FULL LENGTH WITHIN CITY LIMITS	25
GANDER LN	FULL LENGTH WITHIN CITY LIMITS	25
GARDINA VIS	FULL LENGTH WITHIN CITY LIMITS	25
GATES ST	FULL LENGTH WITHIN CITY LIMITS	30
GEORGIAN CT	FULL LENGTH WITHIN CITY LIMITS	25
GILBERT AVE	FULL LENGTH WITHIN CITY LIMITS	25

GLACIER CIR	FULL LENGTH WITHIN CITY LIMITS		25
GLASGOW LN	FULL LENGTH WITHIN CITY LIMITS		25
GLEN AVE	FULL LENGTH WITHIN CITY LIMITS		25
GLENBROOK RD	FULL LENGTH WITHIN CITY LIMITS		25
GLENDALE DR	FULL LENGTH WITHIN CITY LIMITS		25
GLENGARY CIR	FULL LENGTH WITHIN CITY LIMITS		25
GLENN RDG	FULL LENGTH WITHIN CITY LIMITS		25
GOLDEN OAK CIR	FULL LENGTH WITHIN CITY LIMITS		25
GOLDENROD CT	FULL LENGTH WITHIN CITY LIMITS		25
GOLDSBORO LN	FULL LENGTH WITHIN CITY LIMITS		25
GOLF COURSE RD	ACKMAN RD	BARLINA AVE	30
GOLF COURSE RD	MILLER RD	ACKMAN RD	35
GOLF RD	FULL LENGTH WITHIN CITY LIMITS		25
GOLF VIEW DR	FULL LENGTH WITHIN CITY LIMITS		25
GRAND AVE	FULL LENGTH WITHIN CITY LIMITS		25
GRAND CANYON CIR	FULL LENGTH WITHIN CITY LIMITS		25
GRANDVIEW DR	FULL LENGTH WITHIN CITY LIMITS		25
GRANT ST	FULL LENGTH WITHIN CITY LIMITS		30
GREEN BRIER CT	FULL LENGTH WITHIN CITY LIMITS		25
GREEN BRIER LN	FULL LENGTH WITHIN CITY LIMITS		25
GREEN BRIER TER	FULL LENGTH WITHIN CITY LIMITS		25
GREEN OAKS DR	FULL LENGTH WITHIN CITY LIMITS		25
GREENFIELD RD	FULL LENGTH WITHIN CITY LIMITS		25
GREENMEADOW CT	FULL LENGTH WITHIN CITY LIMITS		25
GREENVIEW CT	FULL LENGTH WITHIN CITY LIMITS		25
GREENVIEW DR	FULL LENGTH WITHIN CITY LIMITS		25
GROUSE WAY	FULL LENGTH WITHIN CITY LIMITS		25
GROVE ST	FULL LENGTH WITHIN CITY LIMITS		25
HALIGUS RD	RTE 176	CITY LIMIT	40
HAMPTON CT	FULL LENGTH WITHIN CITY LIMITS		25
HAROLD ST	FULL LENGTH WITHIN CITY LIMITS		25
HARPER LN	FULL LENGTH WITHIN CITY LIMITS		25
HARTFORD LN	FULL LENGTH WITHIN CITY LIMITS		25
HARVEST CIR	FULL LENGTH WITHIN CITY LIMITS		25
HARVEST CT	FULL LENGTH WITHIN CITY LIMITS		25
HASTINGS AVE	FULL LENGTH WITHIN CITY LIMITS		25
HAWTHORNE DR	FULL LENGTH WITHIN CITY LIMITS		25
HEATHER DR	FULL LENGTH WITHIN CITY LIMITS		25
HEDRICK ST	FULL LENGTH WITHIN CITY LIMITS		25
HEISLER CT	FULL LENGTH WITHIN CITY LIMITS		25
HELEN ST	FULL LENGTH WITHIN CITY LIMITS		25

HERITAGE DR	FULL LENGTH WITHIN CITY LIMITS	30
HICKORY DR	FULL LENGTH WITHIN CITY LIMITS	25
HIGH PLAIN DR	FULL LENGTH WITHIN CITY LIMITS	25
HIGHLAND AVE	FULL LENGTH WITHIN CITY LIMITS	25
HILKERT CT	FULL LENGTH WITHIN CITY LIMITS	25
HILL DR	FULL LENGTH WITHIN CITY LIMITS	25
HILLCREST LN	FULL LENGTH WITHIN CITY LIMITS	25
HILLSBOROUGH CT	FULL LENGTH WITHIN CITY LIMITS	25
HILLSIDE RD	FULL LENGTH WITHIN CITY LIMITS	35
HOLLY DR	FULL LENGTH WITHIN CITY LIMITS	25
HOLLYTREE LN	FULL LENGTH WITHIN CITY LIMITS	25
HONEY LOCUST DR	FULL LENGTH WITHIN CITY LIMITS	25
HONEYSUCKLE LN	FULL LENGTH WITHIN CITY LIMITS	25
HULL LN	FULL LENGTH WITHIN CITY LIMITS	25
HUNTERS TRL	FULL LENGTH WITHIN CITY LIMITS	25
HUNTINGTON DR	FULL LENGTH WITHIN CITY LIMITS	25
HUNTLEY RD	FULL LENGTH WITHIN CITY LIMITS	35
ILLINOIS ST	FULL LENGTH WITHIN CITY LIMITS	25
INDIAN HILL TRL	FULL LENGTH WITHIN CITY LIMITS	25
INDUSTRIAL AVE	FULL LENGTH WITHIN CITY LIMITS	25
IRIS CT	FULL LENGTH WITHIN CITY LIMITS	25
ISLE ROYAL CIR	FULL LENGTH WITHIN CITY LIMITS	25
IVY LN	FULL LENGTH WITHIN CITY LIMITS	25
JACKMAN DR	FULL LENGTH WITHIN CITY LIMITS	25
JAMES ST	FULL LENGTH WITHIN CITY LIMITS	25
JOHN ST	FULL LENGTH WITHIN CITY LIMITS	25
JUNIPER LN	FULL LENGTH WITHIN CITY LIMITS	25
KAY ST	FULL LENGTH WITHIN CITY LIMITS	25
KEITH AVE	FULL LENGTH WITHIN CITY LIMITS	25
KELLOGG LN	FULL LENGTH WITHIN CITY LIMITS	25
KELLY LN	FULL LENGTH WITHIN CITY LIMITS	25
KELSEY CT	FULL LENGTH WITHIN CITY LIMITS	25
KENDALLWOOD CT	FULL LENGTH WITHIN CITY LIMITS	25
KENDALLWOOD DR	FULL LENGTH WITHIN CITY LIMITS	25
KENNSINGTON LN	FULL LENGTH WITHIN CITY LIMITS	25
KENT AVE	FULL LENGTH WITHIN CITY LIMITS	25
KIMBERLY LN	FULL LENGTH WITHIN CITY LIMITS	25
KIMER CT	FULL LENGTH WITHIN CITY LIMITS	25
KING ST	FULL LENGTH WITHIN CITY LIMITS	25
KINGS GATE LN	FULL LENGTH WITHIN CITY LIMITS	25
KINGSPORT CT	FULL LENGTH WITHIN CITY LIMITS	25

KINGSTON LN	FULL LENGTH WITHIN CITY LIMITS	25
KNAACK BLVD	FULL LENGTH WITHIN CITY LIMITS	30
KNOLLWOOD CIR	FULL LENGTH WITHIN CITY LIMITS	25
LAGUNA RD	FULL LENGTH WITHIN CITY LIMITS	25
LAKE AVE	FULL LENGTH WITHIN CITY LIMITS	30
LAKE CT	FULL LENGTH WITHIN CITY LIMITS	25
LAKE SHORE DR	FULL LENGTH WITHIN CITY LIMITS	25
LAKE ST	FULL LENGTH WITHIN CITY LIMITS	25
LAKESIDE AVE	FULL LENGTH WITHIN CITY LIMITS	25
LAKEVIEW AVE	FULL LENGTH WITHIN CITY LIMITS	25
LAKEVIEW DR	FULL LENGTH WITHIN CITY LIMITS	25
LAKEWOOD AVE	FULL LENGTH WITHIN CITY LIMITS	25
LANCASTER CT	FULL LENGTH WITHIN CITY LIMITS	25
LANCASTER DR	FULL LENGTH WITHIN CITY LIMITS	25
LARIUM LN	FULL LENGTH WITHIN CITY LIMITS	25
LARSWOOD CT	FULL LENGTH WITHIN CITY LIMITS	25
LARSWOOD LN	FULL LENGTH WITHIN CITY LIMITS	25
LEE CT	FULL LENGTH WITHIN CITY LIMITS	25
LEE DR	FULL LENGTH WITHIN CITY LIMITS	25
LEONARD PKWY	FULL LENGTH WITHIN CITY LIMITS	25
LESLEY LN	FULL LENGTH WITHIN CITY LIMITS	25
LIBERTY RD	FULL LENGTH WITHIN CITY LIMITS	30
LILAC DR	FULL LENGTH WITHIN CITY LIMITS	25
LILL AVE	FULL LENGTH WITHIN CITY LIMITS	25
LINCOLN PKWY	FULL LENGTH WITHIN CITY LIMITS	25
LINCOLNSHIRE DR	FULL LENGTH WITHIN CITY LIMITS	25
LINN AVE	FULL LENGTH WITHIN CITY LIMITS	25
LOCH LOMOND DR	FULL LENGTH WITHIN CITY LIMITS	25
LOCHWOOD DR	FULL LENGTH WITHIN CITY LIMITS	25
LOMBARD DR	FULL LENGTH WITHIN CITY LIMITS	25
LORRAINE DR	FULL LENGTH WITHIN CITY LIMITS	25
LOU AVE	FULL LENGTH WITHIN CITY LIMITS	30
LOUISVILLE LN	FULL LENGTH WITHIN CITY LIMITS	25
LUCAS RD	FULL LENGTH WITHIN CITY LIMITS	40
LUCERNE DR	FULL LENGTH WITHIN CITY LIMITS	25
LUTTER DR	FULL LENGTH WITHIN CITY LIMITS	30
MAGNOLIA DR	FULL LENGTH WITHIN CITY LIMITS	25
MANCHESTER CT	FULL LENGTH WITHIN CITY LIMITS	25
MANCHESTER DR	FULL LENGTH WITHIN CITY LIMITS	25
MANOR RD	FULL LENGTH WITHIN CITY LIMITS	25
MAPLE ST	FULL LENGTH WITHIN CITY LIMITS	25

MAPLEWOOD LN	FULL LENGTH WITHIN CITY LIMITS		25
MARHIL CT	FULL LENGTH WITHIN CITY LIMITS		25
MARIAN PKWY	FULL LENGTH WITHIN CITY LIMITS		25
MARY LN	FULL LENGTH WITHIN CITY LIMITS		25
MAYFIELD AVE	FULL LENGTH WITHIN CITY LIMITS		25
MAYHAW DR	FULL LENGTH WITHIN CITY LIMITS		25
MCARDLE DR	FULL LENGTH WITHIN CITY LIMITS		30
MCCULLOM ST	FULL LENGTH WITHIN CITY LIMITS		25
MCHENRY AVE	FULL LENGTH WITHIN CITY LIMITS		30
MELROSE LN	FULL LENGTH WITHIN CITY LIMITS		25
MEMORIAL CT	FULL LENGTH WITHIN CITY LIMITS		30
MEMORIAL DR	FULL LENGTH WITHIN CITY LIMITS		30
MERIDIAN ST	FULL LENGTH WITHIN CITY LIMITS		25
MERRIMACK CT	FULL LENGTH WITHIN CITY LIMITS		25
MEYER DR	FULL LENGTH WITHIN CITY LIMITS		25
MIDLANE DR	FULL LENGTH WITHIN CITY LIMITS		25
MIDWAY CT	FULL LENGTH WITHIN CITY LIMITS		25
MILLARD AVE	FULL LENGTH WITHIN CITY LIMITS		25
MILLENNIUM DR	FULL LENGTH WITHIN CITY LIMITS		30
MILLER RD	FULL LENGTH WITHIN CITY LIMITS		40
MINNIE ST	FULL LENGTH WITHIN CITY LIMITS		30
MIRA ST	FULL LENGTH WITHIN CITY LIMITS		25
MISTWOOD LN	FULL LENGTH WITHIN CITY LIMITS		25
MITCHELL CT	FULL LENGTH WITHIN CITY LIMITS		30
MONTEREY DR	FULL LENGTH WITHIN CITY LIMITS		25
MOORLAND LN	FULL LENGTH WITHIN CITY LIMITS		25
MORGAN ST	FULL LENGTH WITHIN CITY LIMITS		25
MT THABOR RD	RTE 176	CITY LIMIT	40
MULBERRY LN	FULL LENGTH WITHIN CITY LIMITS		25
MUNSHAW LN	FULL LENGTH WITHIN CITY LIMITS		30
N BRENTWOOD DR	FULL LENGTH WITHIN CITY LIMITS		25
N CAROLINE ST	FULL LENGTH WITHIN CITY LIMITS		25
N DOLE AVE	FULL LENGTH WITHIN CITY LIMITS		30
N MAIN ST	CRYSTAL LAKE AVE	WOODSTOCK ST	30
N MAIN ST	WOODSTOCK ST	MCCULLOM ST	25
N OAK ST	FULL LENGTH WITHIN CITY LIMITS		30
N ORIOLE TRL	FULL LENGTH WITHIN CITY LIMITS		25
N WALKUP AVE	CRYSTAL LAKE AVE	RTE 176	30
N WILLIAMS ST	FULL LENGTH WITHIN CITY LIMITS		30
NARRAGANSETT CT	FULL LENGTH WITHIN CITY LIMITS		25
NASH RD	FULL LENGTH WITHIN CITY LIMITS		25

NASHUA CT	FULL LENGTH WITHIN CITY LIMITS	25
NASHVILLE LN	FULL LENGTH WITHIN CITY LIMITS	25
NEWBURY DR	FULL LENGTH WITHIN CITY LIMITS	25
NEWCASTLE CT	FULL LENGTH WITHIN CITY LIMITS	25
NIMCO DR	FULL LENGTH WITHIN CITY LIMITS	30
NORTH AVE	FULL LENGTH WITHIN CITY LIMITS	30
NORTH SHORE DR	FULL LENGTH WITHIN CITY LIMITS	25
NORTHAMPTON DR	FULL LENGTH WITHIN CITY LIMITS	25
NORWICH CT	FULL LENGTH WITHIN CITY LIMITS	25
NOTTINGHAM CT	FULL LENGTH WITHIN CITY LIMITS	25
NOTTINGHAM LN	FULL LENGTH WITHIN CITY LIMITS	25
NUNDA TRL	FULL LENGTH WITHIN CITY LIMITS	25
OAK BLUFF RD	FULL LENGTH WITHIN CITY LIMITS	25
OAK CT	FULL LENGTH WITHIN CITY LIMITS	25
OAK HOLLOW CT	FULL LENGTH WITHIN CITY LIMITS	25
OAK HOLLOW RD	FULL LENGTH WITHIN CITY LIMITS	25
OAK VALLEY CT	FULL LENGTH WITHIN CITY LIMITS	25
OAK VALLEY DR	FULL LENGTH WITHIN CITY LIMITS	25
OAKBROOK DR	FULL LENGTH WITHIN CITY LIMITS	25
OAKBROOK ESTATES DR	FULL LENGTH WITHIN CITY LIMITS	25
OAKWOOD LN	FULL LENGTH WITHIN CITY LIMITS	25
OFFICIAL RD	FULL LENGTH WITHIN CITY LIMITS	30
OLD WESTBURY CT	FULL LENGTH WITHIN CITY LIMITS	25
OLD WESTBURY RD	FULL LENGTH WITHIN CITY LIMITS	25
OLDE POST RD	FULL LENGTH WITHIN CITY LIMITS	25
ORCHARD ROW	FULL LENGTH WITHIN CITY LIMITS	25
ORIOLE TRL	FULL LENGTH WITHIN CITY LIMITS	25
OVERHILL CT	FULL LENGTH WITHIN CITY LIMITS	25
OXFORD LN	FULL LENGTH WITHIN CITY LIMITS	25
PALM CT	FULL LENGTH WITHIN CITY LIMITS	25
PALMER CT	FULL LENGTH WITHIN CITY LIMITS	25
PARK BLVD	FULL LENGTH WITHIN CITY LIMITS	25
PARK LN	FULL LENGTH WITHIN CITY LIMITS	25
PARKRIDGE CT	FULL LENGTH WITHIN CITY LIMITS	25
PARKRIDGE DR	FULL LENGTH WITHIN CITY LIMITS	25
PARKSIDE CT	FULL LENGTH WITHIN CITY LIMITS	25
PARKSIDE TER	FULL LENGTH WITHIN CITY LIMITS	25
PARKVIEW CT	FULL LENGTH WITHIN CITY LIMITS	25
PATHWAY CT	FULL LENGTH WITHIN CITY LIMITS	25
PAW PAW CT	FULL LENGTH WITHIN CITY LIMITS	25
PEACHTREE CT	FULL LENGTH WITHIN CITY LIMITS	25

PEARL CT	FULL LENGTH WITHIN CITY LIMITS		25
PEBBLE LN	FULL LENGTH WITHIN CITY LIMITS		25
PEMBROOK CT N	FULL LENGTH WITHIN CITY LIMITS		25
PEMBROOK CT S	FULL LENGTH WITHIN CITY LIMITS		25
PENN CT	FULL LENGTH WITHIN CITY LIMITS		25
PENNY LN	FULL LENGTH WITHIN CITY LIMITS		25
PERSIMMON CT	FULL LENGTH WITHIN CITY LIMITS		25
PETERSON PKWY	FULL LENGTH WITHIN CITY LIMITS		25
PETRICK LN	FULL LENGTH WITHIN CITY LIMITS		25
PHEASANT LN	FULL LENGTH WITHIN CITY LIMITS		25
PIERSON ST	FULL LENGTH WITHIN CITY LIMITS		25
PINE CT	FULL LENGTH WITHIN CITY LIMITS		25
PINE ST	FULL LENGTH WITHIN CITY LIMITS		25
PINEWOOD DR	FULL LENGTH WITHIN CITY LIMITS		25
PINGREE RD	RAKOW ROAD	ROUTE 14	40
PINGREE RD	RTE 14	CITY LIMITS	35
PIPER CT	FULL LENGTH WITHIN CITY LIMITS		25
PLANTAIN CT	FULL LENGTH WITHIN CITY LIMITS		25
PLEASANT HILL RD	FULL LENGTH WITHIN CITY LIMITS		25
PLUM CT	FULL LENGTH WITHIN CITY LIMITS		25
PLUM TREE DR	FULL LENGTH WITHIN CITY LIMITS		25
PLYMOUTH LN	FULL LENGTH WITHIN CITY LIMITS		25
POINTE DR	FULL LENGTH WITHIN CITY LIMITS		25
POMEROY AVE	FULL LENGTH WITHIN CITY LIMITS		25
POPLAR ST	FULL LENGTH WITHIN CITY LIMITS		25
PORTER AVE	FULL LENGTH WITHIN CITY LIMITS		25
PORTSMITH CT	FULL LENGTH WITHIN CITY LIMITS		25
PRAIRIE ST	FULL LENGTH WITHIN CITY LIMITS		25
PRESCOTT LN	FULL LENGTH WITHIN CITY LIMITS		25
PRIMROSE LN	FULL LENGTH WITHIN CITY LIMITS		25
PROVIDENCE CT	FULL LENGTH WITHIN CITY LIMITS		25
PROVIDENCE LN	FULL LENGTH WITHIN CITY LIMITS		25
PURDUE PLZ	FULL LENGTH WITHIN CITY LIMITS		25
QUAIL WAY	FULL LENGTH WITHIN CITY LIMITS		25
QUEENSPORT DR	FULL LENGTH WITHIN CITY LIMITS		25
RAILROAD ST	FULL LENGTH WITHIN CITY LIMITS		30
RAY ST	FULL LENGTH WITHIN CITY LIMITS		30
RAYMOND DR	FULL LENGTH WITHIN CITY LIMITS		30
REBECCA ST	FULL LENGTH WITHIN CITY LIMITS		25
REDBIRD LN	FULL LENGTH WITHIN CITY LIMITS		25
REDWOOD ST	FULL LENGTH WITHIN CITY LIMITS		25

REGAL DR	FULL LENGTH WITHIN CITY LIMITS		25
REGENCY PARK DR	FULL LENGTH WITHIN CITY LIMITS		25
REGENT DR	FULL LENGTH WITHIN CITY LIMITS		25
REILAND DR	FULL LENGTH WITHIN CITY LIMITS		30
RESERVE DR	FULL LENGTH WITHIN CITY LIMITS		25
REVERE DR	FULL LENGTH WITHIN CITY LIMITS		25
RICHARD DR	FULL LENGTH WITHIN CITY LIMITS		25
RICKERT RD	FULL LENGTH WITHIN CITY LIMITS		30
RIDGE AVE	FULL LENGTH WITHIN CITY LIMITS		25
RIDGEWOOD LN	FULL LENGTH WITHIN CITY LIMITS		25
RINGLING RD	FULL LENGTH WITHIN CITY LIMITS		25
RIVER BIRCH BLVD	ROUTE 31	CARPATHIAN	30
RIVER BIRCH BLVD	CARPATHIAN	SUGAR MAPLE DR	25
RIVERSIDE DR	FULL LENGTH WITHIN CITY LIMITS		25
ROCKLAND RD	FULL LENGTH WITHIN CITY LIMITS		25
ROLLING HILLS DR	FULL LENGTH WITHIN CITY LIMITS		25
ROSE ST	FULL LENGTH WITHIN CITY LIMITS		25
ROSEDALE AVE	FULL LENGTH WITHIN CITY LIMITS		25
ROSENTHAL DR	FULL LENGTH WITHIN CITY LIMITS		30
ROSEWOOD LN	FULL LENGTH WITHIN CITY LIMITS		25
RUDAT CT	FULL LENGTH WITHIN CITY LIMITS		25
RYAN WAY	FULL LENGTH WITHIN CITY LIMITS		25
S BRENTWOOD DR	FULL LENGTH WITHIN CITY LIMITS		25
S CAROLINE ST	FULL LENGTH WITHIN CITY LIMITS		25
S COVENTRY CT	FULL LENGTH WITHIN CITY LIMITS		25
S DOLE AVE	FULL LENGTH WITHIN CITY LIMITS		30
S MAIN ST	PYOTT RD	RTE 14	35
S MAIN ST	RTE 14	CRYSTAL LAKE AVE	40
S OAK ST	FULL LENGTH WITHIN CITY LIMITS		30
S ORIOLE TRL	FULL LENGTH WITHIN CITY LIMITS		25
S WALKUP AVE	END	CRYSTAL LAKE AVE	25
S WILLIAMS ST	FULL LENGTH WITHIN CITY LIMITS		30
SADDLE CREEK LN	FULL LENGTH WITHIN CITY LIMITS		25
SADDLE RDG	FULL LENGTH WITHIN CITY LIMITS		25
SAGGERS LN	FULL LENGTH WITHIN CITY LIMITS		25
SANDALWOOD LN	FULL LENGTH WITHIN CITY LIMITS		25
SANDS RD	FULL LENGTH WITHIN CITY LIMITS		30
SARAH DR	FULL LENGTH WITHIN CITY LIMITS		25
SARASOTA LN	FULL LENGTH WITHIN CITY LIMITS		25
SAVANNAH LN	FULL LENGTH WITHIN CITY LIMITS		25
SECOND CT	FULL LENGTH WITHIN CITY LIMITS		25

SECOND ST	FULL LENGTH WITHIN CITY LIMITS	25
SEDGEWICK CT	FULL LENGTH WITHIN CITY LIMITS	25
SEYBROOKE CT	FULL LENGTH WITHIN CITY LIMITS	25
SEYBROOKE LN	FULL LENGTH WITHIN CITY LIMITS	25
SHADOWOOD LN	FULL LENGTH WITHIN CITY LIMITS	25
SHARON DR	FULL LENGTH WITHIN CITY LIMITS	25
SHEFFIELD DR	FULL LENGTH WITHIN CITY LIMITS	25
SHELTON LN	FULL LENGTH WITHIN CITY LIMITS	25
SHERBON LN	FULL LENGTH WITHIN CITY LIMITS	25
SHERBROOKE CT	FULL LENGTH WITHIN CITY LIMITS	25
SHERMAN ST	FULL LENGTH WITHIN CITY LIMITS	25
SHIPLAND DR	FULL LENGTH WITHIN CITY LIMITS	25
SHORT ST	FULL LENGTH WITHIN CITY LIMITS	25
SILK OAK LN	FULL LENGTH WITHIN CITY LIMITS	25
SILVER ASPEN CIR	FULL LENGTH WITHIN CITY LIMITS	25
SILVER BERRY DR	FULL LENGTH WITHIN CITY LIMITS	25
SKYRIDGE DR	FULL LENGTH WITHIN CITY LIMITS	25
SMITANA RD	FULL LENGTH WITHIN CITY LIMITS	30
SNOWBERRY LN	FULL LENGTH WITHIN CITY LIMITS	25
SOMERFIELD LN	FULL LENGTH WITHIN CITY LIMITS	25
SOMERSET LN	FULL LENGTH WITHIN CITY LIMITS	25
SOUTH ST	FULL LENGTH WITHIN CITY LIMITS	25
SPRING RIDGE DR	FULL LENGTH WITHIN CITY LIMITS	25
SPRUCE LN	FULL LENGTH WITHIN CITY LIMITS	25
ST ANDREWS CT	FULL LENGTH WITHIN CITY LIMITS	25
ST ANDREWS LN	FULL LENGTH WITHIN CITY LIMITS	25
STATE ST	FULL LENGTH WITHIN CITY LIMITS	25
STATION DR	FULL LENGTH WITHIN CITY LIMITS	25
STOCKTON LN	FULL LENGTH WITHIN CITY LIMITS	25
STONEBRIDGE LN	FULL LENGTH WITHIN CITY LIMITS	25
STONEHEDGE CT	FULL LENGTH WITHIN CITY LIMITS	25
STONY HILL LN	FULL LENGTH WITHIN CITY LIMITS	25
SUFFOLK DR	FULL LENGTH WITHIN CITY LIMITS	25
SUGAR MAPLE DR	FULL LENGTH WITHIN CITY LIMITS	25
SUNNYSIDE AVE	FULL LENGTH WITHIN CITY LIMITS	25
SUNSET TER	FULL LENGTH WITHIN CITY LIMITS	25
SURREY LN	FULL LENGTH WITHIN CITY LIMITS	25
SUSSEX LN	FULL LENGTH WITHIN CITY LIMITS	25
SUTHERLAND DR	FULL LENGTH WITHIN CITY LIMITS	25
SUTTON DR	FULL LENGTH WITHIN CITY LIMITS	25
SWANSON RD	FULL LENGTH WITHIN CITY LIMITS	30

SYCAMORE LN	FULL LENGTH WITHIN CITY LIMITS		25
TALCOTT AVE	FULL LENGTH WITHIN CITY LIMITS		25
TALCOTT CT	FULL LENGTH WITHIN CITY LIMITS		25
TALISMON CT	FULL LENGTH WITHIN CITY LIMITS		25
TALISMON DR	FULL LENGTH WITHIN CITY LIMITS		25
TAMARISK LN	FULL LENGTH WITHIN CITY LIMITS		25
TAMARISK TER	FULL LENGTH WITHIN CITY LIMITS		25
TANGLEWOOD DR	FULL LENGTH WITHIN CITY LIMITS		25
TEAKWOOD LN	FULL LENGTH WITHIN CITY LIMITS		25
TECKLER BLVD	FULL LENGTH WITHIN CITY LIMITS		30
TEK DR	FULL LENGTH WITHIN CITY LIMITS		30
TERRA COTTA RD	CITY LIMIT	RTE 176	30
TERRA COTTA RD	RTE 176	CITY LIMIT	35
TERRACE DR	FULL LENGTH WITHIN CITY LIMITS		25
TEVERTON LN	FULL LENGTH WITHIN CITY LIMITS		25
THIRD ST	FULL LENGTH WITHIN CITY LIMITS		25
THOMASVILLE LN	FULL LENGTH WITHIN CITY LIMITS		25
THORNWOOD LN	FULL LENGTH WITHIN CITY LIMITS		25
THREE OAKS RD	CITY LIMIT	RTE 31	30
THREE OAKS RD	RTE 31	CITY LIMIT	35
TIMBERHILL DR	FULL LENGTH WITHIN CITY LIMITS		25
TOMAHAWK LN	FULL LENGTH WITHIN CITY LIMITS		25
TRACY TRL	FULL LENGTH WITHIN CITY LIMITS		30
TRAILWOOD CT	FULL LENGTH WITHIN CITY LIMITS		25
TRAILWOOD DR	FULL LENGTH WITHIN CITY LIMITS		25
TREE TOP LN	FULL LENGTH WITHIN CITY LIMITS		25
UNION ST	FULL LENGTH WITHIN CITY LIMITS		25
UNIVERSITY ST	FULL LENGTH WITHIN CITY LIMITS		25
UTEG ST	FULL LENGTH WITHIN CITY LIMITS		25
VALERIE DR	FULL LENGTH WITHIN CITY LIMITS		25
VALHALLA CIR	FULL LENGTH WITHIN CITY LIMITS		25
VAN BUREN ST	FULL LENGTH WITHIN CITY LIMITS		25
VICTOR PKWY	FULL LENGTH WITHIN CITY LIMITS		25
VIEW ST	FULL LENGTH WITHIN CITY LIMITS		25
VILLA DR	FULL LENGTH WITHIN CITY LIMITS		25
VILLAGE CT	FULL LENGTH WITHIN CITY LIMITS		25
VILLAGE RD	FULL LENGTH WITHIN CITY LIMITS		30
W ALTO VIS	FULL LENGTH WITHIN CITY LIMITS		25
W CRANDON CT	FULL LENGTH WITHIN CITY LIMITS		25
W CRYSTAL LAKE AVE	FULL LENGTH WITHIN CITY LIMITS		30
W FRANKLIN AVE	FULL LENGTH WITHIN CITY LIMITS		25

W PADDOCK ST	FULL LENGTH WITHIN CITY LIMITS	25
W STONE CREEK CIR	FULL LENGTH WITHIN CITY LIMITS	25
W UPLAND DR	FULL LENGTH WITHIN CITY LIMITS	25
W WOODSTOCK ST	FULL LENGTH WITHIN CITY LIMITS	30
WALKUP LN	FULL LENGTH WITHIN CITY LIMITS	30
WALLACE AVE	FULL LENGTH WITHIN CITY LIMITS	25
WALNUT GLEN DR	FULL LENGTH WITHIN CITY LIMITS	25
WARRINGTON LN	FULL LENGTH WITHIN CITY LIMITS	25
WASHINGTON ST	FULL LENGTH WITHIN CITY LIMITS	25
WATERFORD CUT	FULL LENGTH WITHIN CITY LIMITS	25
WEDGEWOOD DR	FULL LENGTH WITHIN CITY LIMITS	25
WELLINGTON DR	FULL LENGTH WITHIN CITY LIMITS	25
WESLEY DR	FULL LENGTH WITHIN CITY LIMITS	25
WESTON DR	FULL LENGTH WITHIN CITY LIMITS	25
WESTPORT CT	FULL LENGTH WITHIN CITY LIMITS	25
WESTPORT RDG	FULL LENGTH WITHIN CITY LIMITS	25
WESTWOOD CT	FULL LENGTH WITHIN CITY LIMITS	25
WHEATLAND CT	FULL LENGTH WITHIN CITY LIMITS	25
WHEATLAND DR	FULL LENGTH WITHIN CITY LIMITS	25
WHITEHALL WAY	FULL LENGTH WITHIN CITY LIMITS	25
WIGGINTON DR	FULL LENGTH WITHIN CITY LIMITS	25
WILDFLOWER LN	FULL LENGTH WITHIN CITY LIMITS	25
WILLIAMSBURG LN	FULL LENGTH WITHIN CITY LIMITS	25
WILLIAMSBURY DR	FULL LENGTH WITHIN CITY LIMITS	25
WILLOW TREE DR	FULL LENGTH WITHIN CITY LIMITS	25
WILTSHIRE CT	FULL LENGTH WITHIN CITY LIMITS	25
WILTSHIRE LN	FULL LENGTH WITHIN CITY LIMITS	25
WIMBLETON LN	FULL LENGTH WITHIN CITY LIMITS	25
WINDHAM COVE DR	FULL LENGTH WITHIN CITY LIMITS	25
WINDRIDGE DR	FULL LENGTH WITHIN CITY LIMITS	25
WINDSLOW CIR	FULL LENGTH WITHIN CITY LIMITS	25
WINDSOR DR	FULL LENGTH WITHIN CITY LIMITS	25
WOODBINE DR	FULL LENGTH WITHIN CITY LIMITS	25
WOODHAVEN DR	FULL LENGTH WITHIN CITY LIMITS	25
WOODLAND DR	FULL LENGTH WITHIN CITY LIMITS	25
WOODMAR DR	FULL LENGTH WITHIN CITY LIMITS	25
WOODMAR TER	FULL LENGTH WITHIN CITY LIMITS	25
WOODSCREEK CIR	FULL LENGTH WITHIN CITY LIMITS	25
WYNDMUIR DR	FULL LENGTH WITHIN CITY LIMITS	25
YELLOWSTONE CIR	FULL LENGTH WITHIN CITY LIMITS	25
YELLOWSTONE CT	FULL LENGTH WITHIN CITY LIMITS	25

YORKSHIRE LN	FULL LENGTH WITHIN CITY LIMITS	25
YOSEMITE CIR	FULL LENGTH WITHIN CITY LIMITS	25

SECTION IV: Erection of Signs. That suitable signs and markers shall be erected consistent with the speed limits posted herein.

SECTION V: Fines. That any person, firm, or corporation violating any provision of this Ordinance shall be fined in accordance with Chapter 1, Article II providing for General Penalty Provision in the Code of Ordinances of the City of Crystal Lake, Illinois.

SECTION VI: Severability. In the event that any provision of this ordinance is deemed invalid, illegal or unenforceable by a court of competent jurisdiction, the validity, legality and enforceability of the remaining provisions shall not in any way be affected or impaired thereby.

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

SECTION VIII: Conflict. All ordinances and parts of ordinances in conflict herewith are hereby repealed.

DATED at Crystal Lake, Illinois, this 19th day of October, 2021.

CITY OF CRYSTAL LAKE, an Illinois Municipal Corporation

Haig Haleblian, MAYOR

SEAL

ATTEST:

Nick Kachiroubas, CITY CLERK

PASSED: October 19, 2021
APPROVED: October 19, 2021

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



Agenda Item No: 19 - REV

City Council Agenda Supplement

Meeting Date: October 19, 2021

Item: Video Gaming Push Tax Ordinance

Recommendation: City Council Discretion:
1. Motion to adopt an Ordinance amending Chapter 268-3 of the City Code, regarding Video Gaming
2. No Action

Staff Contact: Jodie Hartman, Finance Director
Eric T. Helm, Deputy City Manager

Background:

At the April 5, 2016 City Council meeting, the City Council adopted an ordinance allowing video gaming. There are currently 15 bars and restaurants offering video gaming in the City with 58 terminals in operation. Each establishment is allowed to have up to six machines. State law permits the City to receive a portion of the proceeds from video gaming activities, along with the collection of license fees. State law does not limit the right of home rule communities from collecting taxes or fees from video gaming licensees or operators. Recently, two home rule communities, the Village of Oak Lawn and the City of Waukegan, have implemented a tax based on each play, or “push” of the video gaming terminal by a player. The tax is known as the “push” tax and could impose a penny-per-play fee on video gaming terminals. Since the City is also a home rule community, it is the opinion of City special legal counsel Victor Filippini that the City could implement a “push” tax if it so desired.

The below table shows the City’s current revenues received from video gaming. The City currently imposes a \$1,000 annual fee for licensees (bar or restaurant) and operators (video game machine suppliers), along with a \$500 per terminal fee paid by the licensee.

	City Share of Terminal Revenues	License Fees on Operators and Licensees
2019/2020	\$116,270	\$44,000
2020/2021	\$91,802	\$45,300
2021/2022	\$60,542 (YTD)	\$17,125 (YTD)

As the number of gaming transactions are not provided by the State Gaming Board, determining an estimate of the revenue to be received by the City from a “push” tax, is a challenge. Looking at the total dollars put into gaming machines located within the City over an average year, we estimate the low end of additional revenue would be approximately \$70,000 - \$80,000. If we use the average money played in a typical year, including rolled over winnings, and assume \$2 bet each time, a cautiously optimistic estimate would be \$130,000 - \$200,000 in taxes for the City. Should the average bet per transaction be lower than \$2, this would result in a higher number of bets being placed (pushes), causing the revenue to be received by the City to be even higher. The State currently limits the maximum bet at \$4 per play.

Draft Ordinance

The City special legal counsel Filippini prepared the attached Ordinance which would implement the City’s collection of the “Push” tax. The ordinance would impose a tax rate of one cent (\$.01) per play on a video gaming terminal. It would be the responsibility of the video gaming licensee and the video gaming operator to collect the tax from the player and then transmit it to the City. Licensees or operators that falsely report or fail to report the amount of the “push” tax would be subject to penalties as outlined in the ordinance.

Analysis

Currently, there are legal challenges and opposition from the State video gaming association to the “push” tax. Per the City’s special legal counsel, despite the on-going legal challenges, the City has the authority to impose the tax. Even though the City has the authority to adopt the tax, pending State legislation could negatively impact the City’s ability to collect the tax. Earlier this year, the Illinois Senate introduced Senate Bill 521 which would give the State exclusive rights to tax or impose fees on gaming activities. If enacted into law as drafted, this would prohibit municipalities, regardless of home rule status, from implementing the “push” tax. Only those communities that established the tax prior to June 1, 2021 could continue to impose the tax. If Senate Bill 521 is passed, the attached draft ordinance could be invalidated.

Due to the uncertainty surrounding Senate Bill 521, the City’s special legal counsel recommends delaying the implementation of the City’s “push” tax until the final disposition of Senate Bill 521. Language in the attached Ordinance provides the City the flexibility to delay the tax’s implementation. The draft City Ordinance would be effective as of October 19, 2021, but the obligation of the licensees and operators to collect the tax would not commence until the Finance Director sends notice to such video gaming licensee or video gaming operator (268-3 (S.)(5)). This would provide the City the flexibility to wait until the final disposition of Senate Bill 521 before formally implementing the tax.

Votes Required to Pass:

Simple majority



The City of Crystal Lake

**AN ORDINANCE AMENDING
CHAPTER 268-3 OF THE CODE OF ORDINANCES OF THE CITY OF CRYSTAL LAKE,
ILLINOIS TO ESTABLISH A VIDEO GAMING AMUSEMENT TAX**

WHEREAS, the City of Crystal Lake (“*City*”) is a home rule unit of government and, pursuant to the provisions of Article VII, Section 6(a) of the Illinois Constitution may exercise any power and perform any function pertaining to its government and affairs, including, but not limited to, the power to tax and to incur debt; and

WHEREAS, the Illinois Video Gaming Act (“*VGA*”), 230 ILCS 40/1 et seq., regulates the operation, licensing, and administration of video gambling; and

WHEREAS, the City in accordance with the VGA regulates video gaming activity within the City; and

WHEREAS, pursuant to Article VII, Section 6(a) and Section 6(i) of the Illinois Constitution of 1970 in conjunction with 65 ILCS 5/11-42-5 of the Illinois Municipal Code, the City is authorized to impose a tax upon amusements; and

WHEREAS, the City now desires to impose a tax upon the amusement of playing a video gaming terminal within the City (“*Push Tax*”); and

WHEREAS, the Push Tax will provide much needed revenue to promote the general health, safety, and welfare of the City and its residents, and provide adequate funds to offset the adverse effects of gambling within the City; and

WHEREAS, the Mayor and City Council have found and determined that it is in the best interest of the City and its residents to impose said Push Tax by amending Section 268-3 of the City Code as hereinafter set forth;

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

Section One: Recitals. The foregoing recitals are incorporated herein as findings of the Mayor

and City Council.

Section Two: Amendment. Section 268-3 of the City Code of the City of Crystal Lake is hereby amended as follows:

§ 268-3. Video gaming.

A. Definitions. As used in this section, the following terms shall have the meanings indicated:

BAR — A business establishment, holding a liquor license issued pursuant to Chapter 329 of this Code, in which the principal business is the sale of alcoholic liquors for consumption on the premises and may include the incidental sale of food for consumption on the premises.

LICENSED ESTABLISHMENT — A bar or restaurant, located within the City, at which the owner possesses for such location:

- (1) A current and valid video gaming location license issued by the Illinois Gaming Board;
- (2) A current and valid Crystal Lake liquor license issued in accordance with Chapter 329 of this Code which the owner has held for a period of not less than one year prior to the filing of an application for a video gaming license pursuant to the provisions of this Chapter 268;
- (3) A current and valid Class 28 video gaming supplemental liquor license issued in accordance with the provisions of Chapter 329 of this Code; and
- (4) A current and valid video gaming license issued pursuant to the provisions of this Chapter 268.

PLAY — shall mean each individual push of the Video Gaming Terminal which initiates the simulation provided by the Video Gaming Terminal. Play shall not include the physical pushing of individual wager amounts, selection of types of the games on the VGT, or the entry of any information or printing of winning receipts.

RESTAURANT — A full-service restaurant holding a liquor license issued pursuant to Chapter 329 of this Code which serves alcoholic liquor for consumption by patrons at both:

- (1) Tables intended for dining; and
- (2) One or more bars located within such restaurant which are principally intended for the service of alcoholic liquors to patrons seated at the bar.

VIDEO GAMING TERMINAL or VGT — An electronic video game machine

that, upon insertion of cash, electronic card or voucher or any combination thereof, is available to play or simulate the play of a video game, including, but not limited to, video poker, line up, and blackjack, as authorized by the State of Illinois Gaming Board (the "Gaming Board") utilizing a video display and microprocessors in which the player may receive free games or credits that can be redeemed for cash. The term does not include a machine that directly dispenses coins, cash, or tokens or is for amusement purposes only.

* * *

S. Push Tax Imposed. Except as otherwise provided by this Section, an amusement tax to be known as a "Push Tax" is imposed upon any person who participates in the Playing of Video Gaming Terminals that takes place in the City. The rate of that tax shall be equal to one cent (\$0.01) per Play on a Video Gaming Terminal.

(1) Tax Additional. The tax imposed by this Section is in addition to all the other taxes imposed by the State of Illinois, the City, or any municipal corporations or subdivisions thereof.

(2) Collection; Payment; Accounting. It shall be the joint and several duty of any video gaming licensee and video gaming operator licensee to secure, from each person participating in the Play of a Video Gaming Terminal, the Push Tax imposed by this Section. For the purposes of this Section, it shall be presumed that the amount of the Push Tax imposed on each person has been collected from the person by the video gaming licensee or video gaming operator licensee, unless the taxpayer or tax collector demonstrates otherwise with books, records, or other documentary evidence.

(a) Push Tax payments shall be remitted to the City on or before the 20th day of the month following the month in which the tax is collected or is required to be collected and shall be accompanied by a tax return, which shall be in a form prescribed by the City Finance Director.

(b) Every video gaming licensee and video gaming operator licensee who is required to collect the Push Tax by this Section shall be considered a tax collector for the City. All Push Tax amounts collected shall be held by the video gaming licensee or video gaming operator licensee as trustee for, and on behalf of, the City. The failure to collect the Push Tax shall not excuse or release the individual person Playing the Video Gaming Terminal from the obligation to pay the tax. The ultimate obligation of the Push Tax shall remain on the individual person Playing the Video Gaming Terminal, and shall never be shifted to the video gaming licensee or video gaming operator licensee.

(c) Notwithstanding any other provision of this Section, in order to permit sound fiscal planning and budgeting by the City, no person shall be entitled to a refund of, or credit for, the Push Tax imposed by this Section unless the person files a claim for the refund or credit within one (1) year

after the date on which the Push Tax was paid or remitted to the City.

(d) The video gaming licensee and video gaming operator licensee of any Video Gaming Terminal(s) Played in the City shall be subject to audit, inspection, and record keeping provisions of the City Code. It shall be unlawful for any video gaming licensee, video gaming operator licensee, or individual person Playing a Video Gaming Terminal, to prevent, hinder, or interfere with the City, its officers, employees, or agents in any manner that is designed to or has the effect of preventing, hindering, or interfering with such officials, employees, or agents in the discharge of their respective duties related to the performance, audit, or enforcement of the provisions of this Section. It is the duty of every video gaming licensee and video gaming operator licensee to keep accurate and complete books and records for each Video Gaming Terminal to which the City's officers, employees, or agents will at all times have full and complete access.

(3) Promulgation of Rules and Regulations. The City is authorized to adopt, promulgate, and enforce any additional rules and regulations pertaining to the interpretation, collection, administration, and enforcement of this Section.

(4) Violations; Penalties

(a) Violations.

[1] A video gaming licensee or video gaming operator licensee who falsely reports, or fails to report, the amount of Push Tax required by this Section shall be in Violation of this Section, and shall be subject to a fine, as defined in this Section, as well as suspension or revocation of their license. All payments not remitted when due shall be paid together with a penalty assessment on the unpaid balance at a rate of five percent (5%) per month, which penalty shall compound monthly.

[2] It shall be deemed a violation of this Section for any video gaming licensee, video gaming operator licensee, or individual person Playing a Video Gaming Terminal, or any agent of any of the foregoing, to knowingly furnish false or inaccurate information to the City.

[3] Each day a violation continues shall constitute a separate violation.

(b) Suspension or Revocation of License. The Mayor as local liquor commissioner shall have the power to suspend for not more than thirty (30) days or revoke any liquor or video gaming licenses if, after hearing, it is determined that a video gaming licensee or video gaming operator licensee shall have violated any of the provisions of this Section, any of the Statutes of the state, or any ordinances, resolutions, or rules enacted by the City. Ten (10) days' written notice of the hearing shall be given to the

video gaming licensee or video gaming operator licensee. Alternatively, the video gaming licensee or video gaming operator licensee may agree to negotiated terms and penalties rather than proceeding to a hearing.

(c) Fines Imposed. In addition to the foregoing, or any other penalties provided by the City Code, any video gaming licensee or video gaming operator licensee violating the provisions of this Section shall be subject to an additional fine of \$500.00 for a first offense and \$750.00 for a second offense. For a third offense, a video gaming licensee or video gaming operator licensee shall be subject to a \$1,000.00 fine and a mandatory revocation of any license relating to a Video Gaming Terminal or its operation within the City jurisdictional limits.

(d) Action to Enforce. Whenever any person obligated to remit any tax as provided in this Section fails to do so, the City may bring an action to enforce the payment of such tax in any court of competent jurisdiction.

(e) Penalties Additional. Any citations issued under this Section may be in addition to any other citations or enforcement mechanisms authorized by or issued pursuant to the City Code.

(5) Effective Date. The Push Tax shall be effective as of October 19, 2021; provided, however, that the duty of any video gaming licensee or video gaming operator licensee to collect and remit the Push Tax will not commence until Finance Director sends notice to a video gaming licensee or video gaming operator licensee at the address provided in the most recent application for such license.

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

AYES:

NAYS:

ABSENT:

PASSED this 19th day of October, 2021.

APPROVED by me this 19th day of October, 2021.

MAYOR

ATTEST:

CITY CLERK

DRAFT



Agenda Item No: 20

City Council Agenda Supplement

Meeting Date: October 19, 2021

Item: Annual Audit for the Fiscal Year 2020-2021

Staff Recommendation: Motion to adopt a Resolution accepting the Comprehensive Annual Financial Report of the City of Crystal Lake for the Fiscal Year ended April 30, 2021.

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

Background:

The City's annual financial audit for fiscal year 2020-21 has been completed. Staff hereby presents the Comprehensive Annual Financial Report (Comprehensive AFR) for fiscal year ended April 30, 2021. This report is management's annual financial report to the taxpayers, governing council, oversight bodies, investors and creditors of the City. This report provides a historical picture of the City's financial status as of April 30, 2021 and activities for the year May 1, 2020 through April 30, 2021.

The City engaged the services of Sikich LLP to conduct the financial audit. Sikich LLP concluded there was a reasonable basis for rendering an unmodified ("clean") opinion that the City of Crystal Lake's financial statements for the fiscal year ended April 30, 2021 are fairly presented in conformity with generally accepted accounting principles (GAAP). **This "clean" opinion is the highest obtainable opinion, a statement of not only the reliability of the financial information, but also to the high level of professionalism and integrity of the staff.** The report is available online at the City's website, under the "Your Government, Transparency Portal" and is attached to this agenda supplement.

Discussion:

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

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

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities, the business-type activities, the discretely presented component unit, each major fund, the aggregate remaining fund information of the City of Crystal Lake, Illinois as of April 30, 2021, 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 Comprehensive AFR 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 Comprehensive AFR contains a set of financial statements comprising the financial report of the City that complies with the accounting requirements promulgated by the Governmental Accounting Standards Board (GASB). The document is composed of three sections: Introductory, Financial and Statistical.

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

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

Recommendation:

It is staff's recommendation to adopt a Resolution accepting the Comprehensive Annual Financial Report of the City of Crystal Lake for the Fiscal Year ending April 30, 2021.

Votes Required to Pass:

Simple majority

Res.



RESOLUTION TO ACCEPT THE COMPREHENSIVE ANNUAL FINANCIAL REPORT OF THE CITY OF CRYSTAL LAKE FOR THE FISCAL YEAR ENDING APRIL 30, 2021

WHEREAS, the City of Crystal Lake has prepared financial statements provided for in a Comprehensive Annual Financial Report (“Comprehensive AFR”) for the fiscal year ended April 30, 2021; and

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

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

WHEREAS, in the opinion of the Auditor, the financial statements as audited present fairly, in all material respects, the financial position of the City of Crystal Lake as of April 30, 2021, and the results of its operations for the year then ended in conformity with Generally Accepted Accounting Principles; and

WHEREAS, the Auditor has presented the information from the audit to the City Council in person during the October 19, 2021 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 Comprehensive Annual Financial Report, the Communication with those Charged with Governance, and Management Letter for the City of Crystal Lake for the fiscal year ending April 30, 2021.

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

DATED this 19th day of October, 2021.

CITY OF CRYSTAL LAKE, an
Illinois municipal corporation,

By: _____
Haig Haleblian, MAYOR

SEAL
ATTEST

Nick Kachiroubas, CITY CLERK

PASSED: October 19, 2021
APPROVED: October 19, 2021



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

SIKICH.COM

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

In planning and performing our audit of the financial statements of the governmental activities, the business-type activities, the discretely presented component unit, each major fund, and the aggregate remaining fund information of the City of Crystal Lake, Illinois (the City) as of and for the year ended April 30, 2021, in accordance with auditing standards generally accepted in the United States of America, we considered the City's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the City's internal control. Accordingly, we do not express an opinion on the effectiveness of the City's internal control.

Our consideration of internal control was for the limited purpose described in the preceding paragraph and was not designed to identify all deficiencies in internal control that might be material weaknesses. Given these limitations, during our audit we 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 letter does not affect our report dated October 11, 2021, on the basic financial statements of the City.

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

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

Sikich LLP

Naperville, Illinois
October 11, 2021



CITY OF CRYSTAL LAKE, ILLINOIS

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

For the Year Ended April 30, 2021



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**CITY OF CRYSTAL LAKE, ILLINOIS
AUDITOR'S COMMUNICATION TO THE
HONORABLE MAYOR AND THE
MEMBERS OF THE CITY COUNCIL
AND MANAGEMENT
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1415 West Dixon Road, Suite 400
Naperville, IL 60563
630.566.8400

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October 11, 2021

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

Ladies and Gentlemen:

As part of our audit process we are required to have certain communications with those charged with governance at the beginning of our audit process and at the conclusion of the audit. Those communications include information related to the planned scope and timing of our audit, as well as other information required by audit standards. Our communication at the beginning of our audit process along with our questionnaire regarding consideration of fraud in a financial statement audit was sent to you in May 2021.

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

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

Sincerely,

Sikich LLP

Sikich LLP
By: Daniel A. Berg, CPA
Partner

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

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October 11, 2021

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

We have audited the financial statements of the governmental activities, the business-type activities, the discretely presented component unit, each major fund, and the aggregate remaining fund information of City of Crystal Lake, Illinois (the City) for the year ended April 30, 2021. Professional standards require that we provide you with information about our responsibilities under generally accepted auditing standards and *Government Auditing Standards* as well as certain information related to the planned scope and timing of our audit. We have communicated such information in our engagement letter to you dated March 10, 2021. Professional standards also require that we communicate to you the following information related to our audit.

Qualitative Aspects of Accounting Practices

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by the City are described in Note 1 to the financial statements. No new accounting policies were adopted and the application of existing policies was not changed during the fiscal year ending April 30, 2021, except for the implementation of GASB Statement No. 95, *Postponement of the Effective Dates of Certain Authoritative Guidance*. Our opinion was not modified with respect to this matter. We noted no transactions entered into by the City during the year for which there is a lack of authoritative guidance or consensus.

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

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

Difficulties Encountered in Performing the Audit

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

Corrected and Uncorrected Misstatements

Professional standards require us to accumulate all known and likely misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. The attached schedule summarizes uncorrected misstatements of the financial statements. Management has determined that their effects are immaterial, both individually and in the aggregate, to the financial statements taken as a whole. In addition, none of the misstatements detected as a result of audit procedures and corrected by management were material, either individually or in the aggregate, to each opinion unit's financial statements taken as a whole, except for AJE#01, AJE#02, LIB AJE#01, and LIB AJE#03-#05.

Disagreements with Management

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

Management Representations

We have requested certain representations from management that are included in the management representation letter dated October 11, 2021.

Management Consultations with Other Independent Accountants

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

Other Audit Findings or Issues

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

Other Matters

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

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

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

Restriction on Use

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

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

Sincerely,

Sikich LLP

Sikich LLP

By: Daniel A. Berg, CPA

Partner

CITY OF CRYSTAL LAKE

Year End: April 30, 2021

Adjusting Journal Entries

Date: 5/1/2020 To 4/30/2021

Number	Date	Name	Account No	Debit	Credit
AJE #01	4/30/2021	Accounts Payable	630-00-0000-21020 WSCERF-630		-333,450.00
AJE #01	4/30/2021	Capital - Operating Equipment	630-25-7010-57040 WSCERF-630	333,450.00	
To record entry to correct AP					
AJE #02	4/30/2021	Infrastructure	199-00-0000-18300 G-34	1,500,000.00	
AJE #02	4/30/2021	Accumulated Depreciation-Infra	199-00-0000-18395 G-34		-30,000.00
AJE #02	4/30/2021	Contributed Capital	199-00-0000-49060 G-34		-1,500,000.00
AJE #02	4/30/2021	Depreciation Expense	199-05-1210-57999 G-34	30,000.00	
To record contributed capital					
AJE#03	4/30/2021	Income Tax Receivable	101-00-0000-14040 GF-101		-685,585.83
AJE#03	4/30/2021	Prior Period Adjustment	101-00-0000-32000 GF-101	410,772.83	
AJE#03	4/30/2021	Income Tax - II	101-00-0000-41040 GF-101	685,585.83	
AJE#03	4/30/2021	Income Tax - II	101-00-0000-41040 GF-101		-410,772.83
To correct the revenue recognition for state income taxes					
AJE#04	4/30/2021	Due From Other Funds	101-00-0000-16800 GF-101		-156,809.82
AJE#04	4/30/2021	Operating Transfer Out- SSA 45	101-99-1500-58557 GF-101	156,809.82	
AJE#04	4/30/2021	Due to Other Funds	557-00-0000-25800 S45DSF-557	156,809.82	
AJE#04	4/30/2021	Transfer In - General Fund	557-00-0000-61000 S45DSF-557		-156,809.82
To eliminate the interfund payable for the SSA 45 Bryn Mawr to the General Fund					

CITY OF CRYSTAL LAKE

Year End: April 30, 2021

Adjusting Journal Entries

Date: 5/1/2020 To 4/30/2021

Number	Date	Name	Account No	Debit	Credit
LIB AJE#01	4/30/2021	IL Funds-Special Reserve	944-00-0000-10210 LSRF-944	510,091.75	
LIB AJE#01	4/30/2021	Due to/from other Funds-6	944-00-0000-25900 LSRF-944		-510,091.75
To record entry to correct cash balances and due to/due from					
LIB AJE#02	4/30/2021	Compensated Absences Payable - Noncurrent	998-00-0000-29015 LAGF-998		-42,186.00
LIB AJE#02	4/30/2021	Change in Compensated Absences Payable	998-00-0000-54997 LAGF-998	42,186.00	
To record compensated absences					
LIB AJE#03	4/30/2021	Library Activities - Buildings and Improvements	998-00-0000-10200 LAGF-998	1,694,310.00	
LIB AJE#03	4/30/2021	Library Activities - Buildings and Improvements	998-00-0000-10200 LAGF-998		-87,645.00
LIB AJE#03	4/30/2021	Library Activities - Equipment	998-00-0000-10300 LAGF-998	48,383.00	
LIB AJE#03	4/30/2021	Library Activities - Equipment	998-00-0000-10300 LAGF-998		-125,274.00
LIB AJE#03	4/30/2021	Library Activities - Accumulated Depreciation - Bu	998-00-0000-11200 LAGF-998	87,645.00	
LIB AJE#03	4/30/2021	Library Activities - Accumulated Depreciation - Bu	998-00-0000-11200 LAGF-998		-213,183.00
LIB AJE#03	4/30/2021	Library Activities - Accumulated Depreciation - Eq	998-00-0000-11300 LAGF-998	125,274.00	
LIB AJE#03	4/30/2021	Library Activities - Accumulated Depreciation - Eq	998-00-0000-11300 LAGF-998		-26,158.00
LIB AJE#03	4/30/2021	Library Activities - Depreciation	998-00-0000-50000 LAGF-998	213,183.00	
LIB AJE#03	4/30/2021	Library Activities - Depreciation	998-00-0000-50000 LAGF-998	26,158.00	
LIB AJE#03	4/30/2021	Library Activities - Capital Asset Additions	998-00-0000-57999 LAGF-998		-1,694,310.00
LIB AJE#03	4/30/2021	Library Activities - Capital Asset Additions	998-00-0000-57999 LAGF-998		-48,383.00
To record Library Fixed assets					
LIB AJE#04	4/30/2021	Fund Balance-Oper	940-00-0000-31010 LOF-940		-358,588.42
LIB AJE#04	4/30/2021	Transfer to Special Reserve	940-99-6010-58860 LOF-940	358,588.42	
LIB AJE#04	4/30/2021	Fund Balance-Special Reserve	944-00-0000-31010 LSRF-944	358,588.42	
LIB AJE#04	4/30/2021	Transfer from Library Fund	944-00-0000-49953 LSRF-944		-358,588.42
To correct recording of annual transfers from Library Fund to Special Reserve					
LIB AJE#05	4/30/2021	Deferred Outflows - Actuarial - GASB 68 IMRF	998-00-0000-19000 LAGF-998	53,112.00	
LIB AJE#05	4/30/2021	Net Pension Obligation - GASB 68 IMRF	998-00-0000-25000 LAGF-998	983,714.00	
LIB AJE#05	4/30/2021	Deferred Inflows - Actuarial - GASB 68 IMRF	998-00-0000-25001 LAGF-998		-582,422.00
LIB AJE#05	4/30/2021	Pension Expense - GASB 68 IMRF	998-00-0000-51000 LAGF-998		-454,404.00
To record IMRF activity					

PASSED ADJUSTMENTS

CITY OF CRYSTAL LAKE
(CLIENT)

General
(OPINION UNIT)

For the Year End 4/30/2021

All entries posted as Debit (Credit)

<u>Description</u>	<u>Assets</u>	<u>(Liabilities)</u>	<u>(Retained Earnings/Fund Balance)</u>	<u>(Profit) Loss</u>
Current Effect of Prior Period Passed AJE's that have carried forward to Current Period	\$ -	\$ -	\$ 20,127	\$ (20,127)
Total	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 20,127</u>	<u>\$ (20,127)</u>

PASSED ADJUSTMENTS

CITY OF CRYSTAL LAKE
(CLIENT)

Business-Type Activities
(OPINION UNIT)

For the Year Ended 4/30/2021

All entries posted as Debit (Credit)

<u>Description</u>	<u>Assets</u>	<u>(Liabilities)</u>	<u>(Retained Earnings/Fund Balance)</u>	<u>(Profit) Loss</u>
<u>Current Effect of Prior Period Passed AJE's that have carried forward to Current Period</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
<u>To adjust long-term debt to the corrected 2019 bond debt service to maturity schedules</u>	<u>-</u>	<u>-</u>	<u>242,924</u>	<u>(242,924)</u>
<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
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<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
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<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
<u>Total</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 242,924</u>	<u>\$ (242,924)</u>

PASSED ADJUSTMENTS

CITY OF CRYSTAL LAKE
(CLIENT)

Governmental Activities
(OPINION UNIT)

For the Year Ended 4/30/2021

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 adjust long-term debt to the corrected 2019 bond debt service to maturity schedules	-	-	(242,924)	242,924
Total	\$ -	\$ -	\$ (242,924)	\$ 242,924

PASSED ADJUSTMENTS

CITY OF CRYSTAL LAKE
(CLIENT)

Component Unit - Library
Library - Operating & Nonmajor
(OPINION UNIT)

For the Year Ended 4/30/2021

All entries posted as Debit (Credit)

Description	Assets	(Liabilities)	(Retained Earnings/Fund Balance)	(Profit) Loss
COMPONENT UNIT				
Current Effect of Prior Period Passed AJE's that have carried forward to Current Period				
To record OPEB Liability	\$ -	\$ (81,998)	\$ 73,600	\$ 8,398
<hr/>				
TOTAL COMPONENT UNIT	-	\$ (81,998)	\$ 73,600	\$ 8,398

CITY OF CRYSTAL LAKE, ILLINOIS

**COMMUNICATION OF DEFICIENCIES
IN INTERNAL CONTROL AND
OTHER COMMENTS TO MANAGEMENT**

April 30, 2021



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

SIKICH.COM

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

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

During our audit, we also identify certain matters which we communicate only to management. While many of these matters are operational in nature, they may include internal control deficiencies that do not meet the definition of a significant deficiency or material weakness. We have chosen to communicate these matters in this communication. In addition, we reviewed the status of the deficiencies dated April 30, 2020. The status of these is included in Appendix A.

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

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

Sikich LLP

Naperville, Illinois
October 11, 2021

DEFECIENCY

Contributed Capital

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

Management Response

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

OTHER COMMENTS

Future Accounting Pronouncements

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

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

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

OTHER COMMENTS (Continued)

Future Accounting Pronouncements (Continued)

GASB Statement No. 93, *Replacement of Interbank Offered Rates*, was issued to address the financial reporting implications that result from the replacement of an Interbank Offered Rate (IBOR). The statement clarifies the existing guidance under Statement No. 53, *Accounting and Financial Reporting for Derivative Instruments*, as amended and Statement No. 87, *Leases*. The statement preserves the consistency and comparability of reporting hedging derivative instruments and leases after governments amend or replace agreements to replace an IBOR. This statement is effective for the fiscal year ending April 30, 2022.

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

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

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

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

**APPENDIX A
STATUS OF COMMENTS FROM APRIL 30, 2020**

DEFICIENCIES

1. Billed to Pump Ratio

During our testing of the City's water and sewer revenue cycle we noted that the City has not historically tracked a billed to pumped ratio. A billed to pump ratio was prepared subsequent to year end and calculated at 73%. It is generally recommended that the utilization be above 80%. However City buildings are not metered and the usage of which is not accounted. We recommend that the City begin accounting for water usage at City buildings investigate the source of this water loss as this impacts both the water and sewer operations. We also recommend that the City monitor this ratio at least quarterly to identify potential issues in the water revenue cycle.

Management Response

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

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

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

Status - Still applicable as of April 30, 2021.

DEFICIENCIES (Continued)

2. Classification of Revenue/Expenditures

During our audit, we noted a reimbursement revenue was being recorded within the same account as the expenditures for the related project. We recommend that revenues and expenditures be recorded in separate accounts and reported both at gross rather than net activity for accurate and useful financial reporting. An audit adjustment was proposed and completed.

Management Response

It is customary for the City to enter into agreements that provide reimbursement to the City for costs incurred on behalf of a third party beneficiary. The City's Watershed Inspection and Maintenance Program is one example. Program costs to hire a contractor to complete routine inspections of storm-water management facilities are recorded against an equal reimbursement amount using the same general ledger account.

The City's recording of cost and subsequent matching reimbursement from the State for the relocation of water main near the intersection of IL Route 176 and Haligus Road was believed to be consistent with matters involving third party beneficiaries. IDOT requested that the City complete the relocation of water main independent of the intersection improvement and presented the City with an Agreement for Reimbursable Utility Adjustment for all costs related to relocating the water main.

Status - Considered implemented during the year ended April 30, 2021.

3. Special Assessment Funds

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

Management Response

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

Status - Still applicable as of April 30, 2021

FIRM PROFILE



ORGANIZATION

Sikich LLP, a leading professional services firm specializing in accounting, technology, investment banking* and advisory services**, has 1,000+ professionals throughout the country. Founded in 1982, Sikich now ranks within the country's top 30 largest Certified Public Accounting firms and is among the top one percent of all enterprise resource planning solution partners in the world. From corporations and not-for-profits to state and local governments, Sikich clients can use a broad spectrum of services and products that help them reach long-term, strategic goals.

INDUSTRIES

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

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

STATISTICS

2020 Revenue	\$184.2M
Total Partners	100+
Total Personnel	1,000+

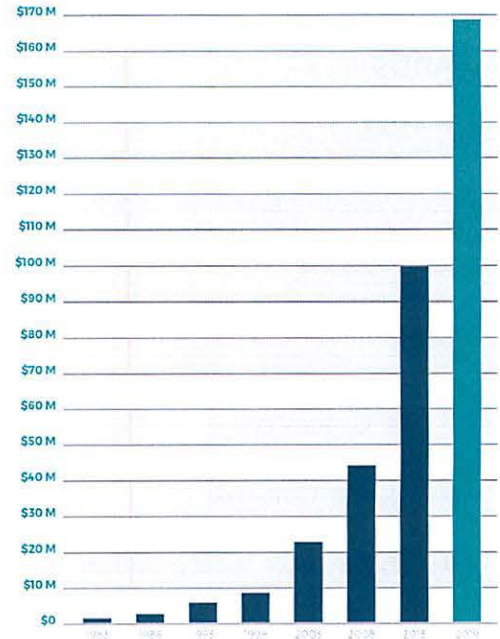
Personnel count as of 2020



● SIKICH LOCATIONS

Akron, OH (330) 864-6661	Crofton, MD (410) 451-5150	Milwaukee, WI (262) 754-9400	Princeton, NJ (609) 285-5000	Washington, MO (636) 239-4785
Alexandria, VA (703) 836-1350	Decatur, IL (217) 423-6000	Minneapolis, MN (311) 229-5235	Springfield, IL (217) 793-3363	
Boston, MA (508) 485-5588	Indianapolis, IN (317) 842-4466	Naperville, IL (630) 566-8400	St. Louis, MO (314) 275-7277	
Chicago, IL (312) 648-6666	Los Angeles, CA (877) 279-1900	Peoria, IL (309) 694-4251	St. Louis, MO (636) 532-9525	

SIKICH TOTAL REVENUE



SERVICES

ACCOUNTING, TAX & ASSURANCE

TECHNOLOGY

- Business Application
- Cloud & Infrastructure
- Consulting & Implementation
- Security and Compliance
- Digital Transformation Consulting

ADVISORY

- Business Succession Planning
- Insurance Services
- Forensic and Valuation Services
- Human Capital Management & Payroll Consulting
- Investment Banking
- Marketing & Communications
- Retirement Plan Services
- Supply Chain
- Transaction Advisory Services
- Wealth Management

* Securities offered through Sikich Corporate Finance LLC, member FINRA/SIPC.

** Investment advisory services offered through Sikich Financial, an SEC Registered Investment Advisor.

FIRM PROFILE

CERTIFICATIONS

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

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

AWARDS

2018-2021

- 2021, 2020 Great Place to Work®
- 2020, 2019 Oracle® NetSuite 5 Star Award
- 2019/2020, 2018/2019 Inner Circle for Microsoft Dynamics
- *Accounting Today* Top 100 Firms - ranked top 30 nationally
- *Accounting Today* Top 100 Value Added Reseller Stars (VARs) - ranked top 10
- Best Places to Work in Illinois
- Best Places to Work in Indiana
- Milwaukee's Best and Brightest Companies to Work For®
- Chicago's Best and Brightest Companies to Work For®
- Boston's Best and Brightest Companies to Work For®
- Bob Scott's Top 100 VARs

2017

- Bob Scott's Top 100 VARs
- *Accounting Today* Top 100 VARs
- Vault Accounting Top Ranked
- When Work Works Award
- WorldatWork Work-Life Seal of Distinction
- Microsoft Dynamics Inner Circle and President's Club
- Best Places to Work in Illinois
- Milwaukee's 101 Best and Brightest Companies to Work For®
- Best Places to Work in Indiana
- Chicago's 101 Best and Brightest Companies to Work For®
- *Milwaukee Journal Sentinel* Top Workplaces in Milwaukee
- *Chicago Tribune's* Top Workplaces
- *Crain's List* Chicago's Largest Privately Held Companies
- Boston's 101 Best and Brightest Companies to Work For®
- National Best and Brightest in Wellness
- National Best and Brightest Companies to Work For



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CITY OF
Crystal Lake Illinois

COMPREHENSIVE ANNUAL FINANCIAL REPORT

FOR THE YEAR ENDED APRIL 30, 2021

CITY OF CRYSTAL LAKE, ILLINOIS

**COMPREHENSIVE ANNUAL
FINANCIAL REPORT**

For the Year Ended
April 30, 2021

Prepared by the Finance Department

Jodie Hartman
Director of Finance

CITY OF CRYSTAL LAKE, ILLINOIS
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INTRODUCTORY SECTION



CITY OF
Crystal Lake
ILLINOIS

October 11, 2021

Mayor Haig Haleblian
Members of the City Council
Citizens of the City of Crystal Lake, Illinois

We submit to you the Comprehensive Annual Financial Report of the City of Crystal, Illinois, for the fiscal year ended April 30, 2021. State law requires that all general-purpose local governments publish within six months of the close of each fiscal year a complete set of financial statements presented in conformity with 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 Comprehensive Annual Financial Report (Comprehensive AFR) of the City of Crystal Lake for the fiscal year ended April 30, 2021.

This report consists of management's representations concerning the finances of the City of Crystal Lake. Consequently, management assumes full responsibility for the completeness and reliability of all of the information presented in this report. To provide a reasonable basis to make these representations, management of the City of Crystal Lake has established a comprehensive internal control framework that is designed both to protect the government's assets from loss, theft, or misuse and to compile sufficient reliable information for the preparation of the City of Crystal Lake's financial statements in conformity with GAAP. The Finance Department takes responsibility for both the accuracy of the data and the completeness and fairness of the presentation, including disclosures. We believe the information, as presented, is accurate in all material respects, is presented in a manner designed to fairly set forth the financial position of the City and the results of its operations as measured by the financial activity of its various funds, and includes all the disclosures necessary to enable the reader to gain the maximum understanding of the City's financial affairs.

The City of Crystal Lake's financial statements have been audited by Sikich LLP, a firm of licensed certified public accountants. The goal of the independent audit was to provide reasonable assurance that the financial statements of the City of Crystal Lake for the fiscal year ended April 30, 2021 are free of material misstatement. The independent audit involved examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements, assessing the accounting principles used and significant estimates made by management, and evaluating the overall financial statement presentation. The independent auditor concluded, based upon the audit, that there was a reasonable basis for rendering an unmodified ("clean") opinion that the City of Crystal Lake's financial statements for the fiscal year ended April 30, 2021, are fairly presented in conformity with GAAP. This "clean" opinion is the highest obtainable opinion, a statement of not

only reliability of the financial information, but also to the high level of professionalism and integrity of the staff. The independent auditor's report is presented as the first component of the financial section of this report.

The City of Crystal Lake's Comprehensive Annual 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 located in the southeastern portion of McHenry County, which is the furthest northwestern county in the Chicago metropolitan region. The City of Crystal Lake currently occupies a land area of 19.24 square miles and serves a population of 40,269 according to the 2020 Decennial Census. The City of Crystal Lake is empowered by State Statute to extend its corporate limits by annexation, which occurs periodically when deemed appropriate by the City Council.

The City of Crystal Lake has operated under the Council-Manager form of government since 1957. Policy-making and legislative authority are vested in a governing council consisting of the Mayor and six other members. The City Council is responsible, among other things, for passing ordinances, adopting the budget, appointing committees, and hiring the City Manager. The City Manager is responsible for carrying out the policies and ordinances of the City Council, for overseeing the day-to-day operations of the government, and for appointing the heads of the various departments, including the City Attorney. The City Council is elected at-large on a non-partisan basis. Council members serve four-year staggered terms.

This report encompasses all funds of the City of Crystal Lake. The City of Crystal Lake provides a full range of services, including police and fire protection; recreation; construction and maintenance of highways, streets, and infrastructure; maintenance of the public storm drainage system; water, sanitary sewer service and wastewater treatment; and growth management, planning and development control through the activities of the Community Development Department. In addition to these general governmental activities, the City has certain information relative to the public library (a discretely presented component unit) and police and fire pension systems (blended component units). Therefore, these activities have been included in the City of Crystal Lake's financial reporting entity.

The annual budget serves as the foundation for the City of Crystal Lake's financial planning and control. All agencies of the City of Crystal Lake are required to submit requests for appropriation to the City Manager. The City Manager and Director of Finance use these requests as the starting point for developing a proposed budget. The City Manager then presents this proposed budget to the City Council for review. The City Council is required to hold a public hearing on the proposed budget and to adopt a final budget by no later than April 30th, the close of the City of Crystal Lake's fiscal year. The budget is prepared by fund and department. Budget-to-actual comparisons are provided in this report for each individual governmental fund for which an appropriated annual budget has been adopted.

FACTORS AFFECTING FINANCIAL CONDITION

The information presented in the financial statements is perhaps best understood when it is considered from the broader perspective of the specific environment within which the City of Crystal Lake operates.

Local Economy

The City of Crystal Lake enjoys a rather stable economic environment. With the onset of the COVID-19 pandemic early 2020 having a substantial effect on the local economy, as well as the global impacts, the City was able to withstand the financial consequences without reducing services. The largest single source of revenue is sales tax, which reflects the current economic trends with the attractions of new retail and restaurants. Sales tax receipts have rebounded to levels just shy of pre-pandemic proportions and indicators point to pent up demand continuing the upward trend for sales tax.

Development and property management represents a significant challenge and priority for the City. Utilization of impact fees and sophisticated policies requiring development to fund its own infrastructure cost illustrate the fact that the City has growth management initiatives. The City's impact fees and growth-funded infrastructure requirements have ensured that the City's taxpayers are not burdened by development.

New construction in the residential and commercial sectors continues to add value to the City. Of particular note, Lennar, the nation's largest homebuilder, has made substantial progress on the construction on a 500-unit residential development, Woodlore Estates, on the northeast section of Crystal Lake. The Springs at Three Oaks, a 280 unit luxury apartment complex, is also underway and being completed in 2021.

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 slightly grown 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 2020, 403,199 square feet of commercial space was occupied. The Route 14 corridor provides a variety of large national tenants as well as dining options ranging from fine dining to fast casual.

The downtown sector of the City remains strong, exhibiting a very low vacancy rate of less than 5%. The downtown continues to be a vibrant commercial destination, with its own unique dining, specialty shops, services and entertainment options. The downtown district is home to the Raue Center for the Arts, an 800-seat theatre that provides a unique draw for the downtown area as the largest performing arts theater in McHenry County.

Crystal Lake continues to be an attractive place to live and conduct business. The City is fortunate to have two Metra train stations within the corporate limits. In 2020 and early 2021, twenty-seven new businesses either occupied space, leased space, or relocated to larger buildings. The City is also home to several large auto retailers, all of which over the past few years have completed substantial renovations or expansions of their dealerships.

Once again, the City has continued to have a very low property tax rate for municipal services compared to other municipalities in southeastern McHenry County. The continued development of the City's non-residential tax base and the stable retail sector of the community have facilitated this position. The City's retail base helps defray the cost of most General Fund supported services, such as police protection, street maintenance, brush and leaf pickup, and other services. The City has continued to maintain strength as a retail base for serving regular commercial needs for the immediate City population and has continued as a regional point for commercial activities.

LONG-TERM FINANCIAL PLANNING

The City of Crystal Lake is well-positioned for growth, both geographically and economically. Located 50 miles northwest of Chicago, Crystal Lake benefits from a continually-growing population and workforce. The City's median household income is approximately 40% above the national average and approximately 33% above the State average. Over 40% of residents twenty-five or older have college degrees, compared to the State and National averages of 35% and 32% respectively.

Crystal Lake, like all municipalities, must continually evolve to meet the changing needs of its citizens. Because the City is a service provider, its main expenditures are personnel related. City staff continuously examine municipal services for efficiency, effectiveness, usefulness and sustainability, and develops options and strategies that enable the City to match resources (financial, physical and human) to the desired level of service.

The City is committed to maintaining a low property tax rate. On December 15, 2020, 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 was held constant to the prior year, providing some financial relief to the residents. The City was able to mitigate tax levy increases through spending controls and by utilizing available fund balance for capital equipment and replacement.

The City sponsors single-employer defined benefit pension plans for its sworn police officers and for its sworn firefighters. Each year, an independent actuary calculates the amount of the annual contribution. As a matter of policy, the City fully funds each year's annual required contributions as determined by the actuary. As of April 30, 2021, the Police Pension plan's fiduciary net position as a percentage of the total pension liability was 62.81%. As of April 30, 2020, the Fire Pension plan's fiduciary net position as a percentage of the total pension liability was 85.55%. Unfunded amounts are being systematically funded as part of the annual required contribution until 2040 when each fund's assets shall be equal to its pension obligations.

The City also provides pension benefits for its non-public safety employees. These benefits are provided through a state-wide plan that is managed by the Illinois Municipal Retirement Fund (IMRF). Additional information on the City's pension arrangements can be found in Note 14 of the financial statements. As of December 31, 2020, the date of the most recent actuarial valuation, the IMRF plan's fiduciary net position as a percentage of the total pension liability was 97.05%

At the end of the current fiscal year, the City had \$42.16 million of debt instruments outstanding. Under current state statute, the City has no legal debt limit on general obligation debt. Since 2009, Standard and Poor's has rated and affirmed the City with a AA+ rating.

FINANCIAL POLICIES

The City of Crystal Lake's Financial Policies provide the basic framework for the fiscal management of the City. The policies provide guidelines for evaluating both current activities and proposals for future programs. Most of the policies represent longstanding principles, traditions and practices that have guided the City in the past and have helped maintain the City's financial stability. The following are detailed in the City of Crystal Lake's Financial Policies:

- Budget Policy
- Purchasing Authority Policy
- Purchase Card Policy
- Capital Asset Policy
- Debt Management Policy
- Fund Balance Policy
- Investment Policy
- Revenue and Cash Management Policy
- Personal Information Protection Policy
- Red Flag Policy

AWARDS AND ACKNOWLEDGEMENTS

The Government Finance Officers Association (GFOA) awarded a Certificate of Achievement for Excellence in Financial Reporting to the City of Crystal Lake for its Comprehensive annual financial report (Comprehensive AFR) for the fiscal year ended April 30, 2020. This results in thirty-one consecutive years that the City has received this prestigious award. In order to be awarded a Certificate of Achievement, the City published an easily readable and efficiently organized Comprehensive AFR. 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 Comprehensive AFR 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 2021 Budget document for the twelfth consecutive year. It is an honor for the City of Crystal Lake to receive these two 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. Without the support given by the Mayor and the City Council and their unfailing commitment to maintaining the highest standards of professionalism in the management of the City of Crystal Lake's finances, this report would not be possible. Recognition and acknowledgement of the essential nature of their support and commitment to effective and responsible local government financial operations, which has enabled a report that is believed to meet the requirements of the GFOA Certificate of Achievement Program again this year, is an appropriate conclusion to this year's report.



Gary J. Mayerhofer
City Manager



Jodie Hartman
Director of Finance/Treasurer



CITY OF CRYSTAL LAKE, ILLINOIS

CITY OFFICIALS

MAYOR

Haig Haleblian

COUNCILMEMBERS

Ellen Brady
Ian Philpot
Cameron Hubbard

Brett Hopkins
Cathy A. Ferguson
Mandy Montford

CITY CLERK

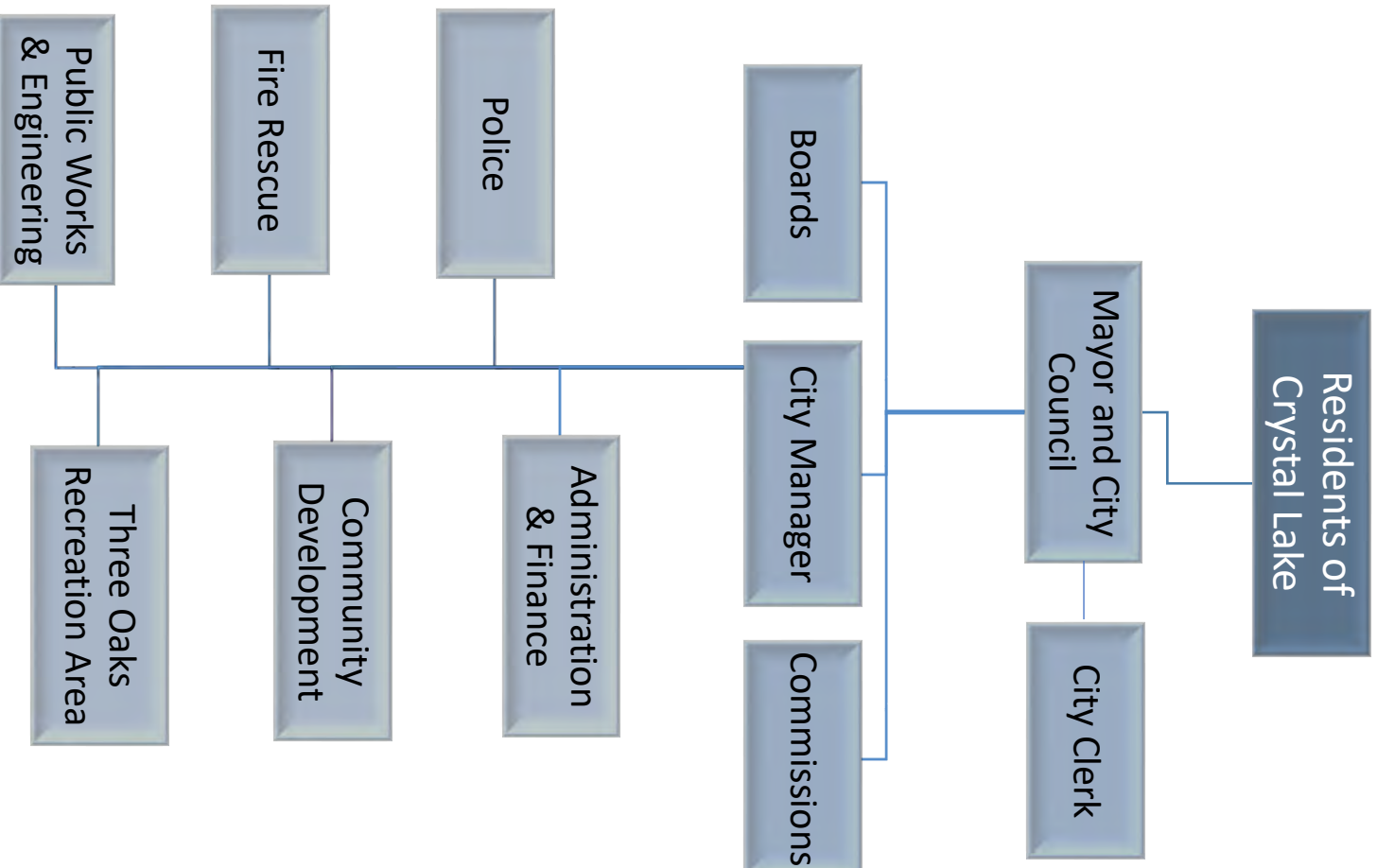
Nick Kachiroubas

ADMINISTRATION

Gary J. Mayerhofer
Eric T. Helm
Michelle V. Rentzsch
Jodie Hartman
Julie Meyer
Gregory A. Fettes
Michael P. Magnuson
Paul DeRaedt
James Black

City Manager
Deputy City Manager
Director of Community Development
Director of Finance/Treasurer
Director of Human Resources
Director of Information Technology
Director of Public Works
Chief of Fire Rescue
Chief of Police

CITY OF CRYSTAL LAKE ORGANIZATIONAL STRUCTURE





Government Finance Officers Association

Certificate of
Achievement
for Excellence
in Financial
Reporting

Presented to

**City of Crystal Lake
Illinois**

For its Comprehensive Annual
Financial Report
For the Fiscal Year Ended

April 30, 2020

Christopher P. Morill

Executive Director/CEO

FINANCIAL SECTION

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

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INDEPENDENT AUDITOR'S REPORT

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

We have audited the accompanying financial statements of the governmental activities, the business-type activities, the discretely presented component unit, each major fund and the aggregate remaining fund information of the City of Crystal Lake, Illinois (the City), as of and for the year ended April 30, 2021, and the related notes to financial statements, which collectively comprise the City's basic financial statements as listed in the table of contents.

Management's Responsibility 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; this includes 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.

Auditor's Responsibility

Our responsibility is to express opinions on these financial statements based on our audit. We did not audit the financial statements of Southeast Emergency Communications (SEECOM), which represent 1.04%, 1.46% and 0.24% of the assets, net position and revenues of the governmental activities, respectively. Those statements were audited by other auditors whose report has been furnished to us, and our opinion, insofar as it related to the amounts included for SEECOM, is based solely on the report of the other auditors. We conducted our audit in accordance with 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 Crystal Lake Public Library, a discretely presented component unit, and the financial statements of SEECOM, were not audited in accordance with *Government Auditing Standards*. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the City's preparation and fair presentation of the financial statements 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, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Opinions

In our opinion, based on our audit and the report of other auditors, the financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities, the business-type activities, the discretely presented component unit, each major fund and the aggregate remaining fund information of the City of Crystal Lake, Illinois, as of April 30, 2021, 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.

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, 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.

Other Information

Our audit was conducted for the purpose of forming opinions on the basic financial statements that collectively comprise the City's basic financial statements. The introductory section, combining and individual fund statements and schedules and statistical section as listed in the table of contents are presented for the 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 information is fairly stated in all material respects in relation to the basic financial statements as a whole.

The introductory and statistical sections have 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 them.

Other Reporting Required by *Government Auditing Standards*

In accordance with *Government Auditing Standards*, we have also issued our report dated October 11, 2021, 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 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 internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the City's internal control over financial reporting and compliance.

Sikich LLP

Naperville, Illinois
October 11, 2021

**GENERAL PURPOSE EXTERNAL
FINANCIAL STATEMENTS**

CITY OF CRYSTAL LAKE MANAGEMENT'S DISCUSSION AND ANALYSIS

The City of Crystal Lake Management Discussion and Analysis (MD&A) is designed to 1) assist the reader in focusing on significant financial issues, 2) provide an overview of the City's financial activity, 3) identify changes in the City's financial position (its ability to address the next and subsequent years' challenges), 4) identify any material deviations from the financial plan (the approved budget), and 5) identify individual fund issues and concerns.

As management of the City of Crystal Lake (City), we offer readers of the City's financial statements this narrative overview and analysis of the financial activities of the City for the fiscal year ended April 30, 2021. We encourage readers of this document to consider the information presented here in conjunction with additional information that we have furnished in our letter of transmittal, which can be found on pages i to vi of this report.

FINANCIAL HIGHLIGHTS

CITY FUNDS AS A WHOLE

The statement of net position presents information on all of the City's assets/deferred outflows and liabilities/deferred inflows as of April 30, 2021, with the difference reported as net position.

- **Net position**, excluding the Crystal Lake Public Library, was \$224.41 million.
- **Change in net position** due to activity during the year was an increase of \$15.64 million.
- **Combined revenues** totaled \$74.84 million, an increase of 9.3%
- **Combined expenses** totaled \$59.19 million, a decrease of 10.7%

GENERAL FUND

- **Revenues** for the fiscal year totaled \$35.90 million, an increase of \$2.01 million.
- **Expenditures** for the fiscal year totaled \$27.67 million, a decrease of \$169k.
- **Fund Balance** as of April 30, 2021 was \$21.76 million. The net change in fund balance due to activity during the fiscal year was a decrease of \$214k.

BUSINESS-TYPE ACTIVITIES (Waterworks and Sewerage Fund)

- **Operating revenues** for the fiscal year totaled \$13.55 million, an increase of \$137k.
- **Operating expenses** for the fiscal year totaled \$12.84 million, an increase of \$489k. Depreciation of capital assets, a non-cash expense totaling \$4.01 million, is included in the operating expenses total.

LONG-TERM DEBT

- **Bonded Debt for governmental activities outstanding** as of April 30, 2021 decreased \$829k to \$7.72 million during the year.
- **Bonded Debt for business-type activities outstanding** as of April 30, 2021 decreased \$1.52 million to \$17.60 million during the year.
- **Net Pension Liability for Public Safety Pensions** decreased \$17.57 million to \$38.87 million. This includes the liabilities for both Police and Firefighters' Pension Funds.
- **Net Pension Liability for IMRF** (non-sworn employees) decreased \$4.11million to \$1.93 million as of December 31, 2020.

**CITY OF CRYSTAL LAKE
MANAGEMENT'S DISCUSSION AND ANALYSIS**

CAPITAL INVESTMENT

- **City-wide assets**, net of depreciation, total \$269.23 million at April 30, 2021, an increase of \$5.97 million.
- **Governmental capital assets** net of depreciation increased \$4.59 million to \$188.75 million.
- **Business-type capital assets** net of depreciation increased \$1.38 million to \$80.48 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 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 4 – 7 of this report.

Fund financial statements assist in assessing whether the government has raised and spent financial resources in accordance with budget plans and in compliance with finance-related legal requirements. Certain funds, referred to as governmental funds, focus on the short-term flow of *current* financial resources, rather than on the flow of economic resources. Other funds, referred to as proprietary and fiduciary funds, account for the business-type and certain fiduciary activities of the government. These funds follow accounting and reporting principles similar to those of business organizations.

Governmental funds. These funds are a generic classification used to refer to all funds other than proprietary and fiduciary funds. The City has twenty (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.

CITY OF CRYSTAL LAKE MANAGEMENT'S DISCUSSION AND ANALYSIS

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 8 - 12 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 13 - 17 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 18 - 19 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 20 - 76 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 77 - 90 of this report.

Other supplementary information. This includes combining and individual fund statements and schedules, which can be found beginning on page 91 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 142.

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.

**CITY OF CRYSTAL LAKE
MANAGEMENT'S DISCUSSION AND ANALYSIS**

**Statement of Net Position
As of April 30, 2020 and 2021**

Category	Governmental Activities		Business-type Activities		Total Primary Government	
	4/30/2021	4/30/2020	4/30/2021	4/30/2020	4/30/2021	4/30/2020
Current and other assets	\$ 69,290,954	\$ 59,394,147	\$ 17,978,049	\$ 18,200,060	\$ 87,269,003	\$ 77,594,207
Capital assets	188,753,134	184,158,729	80,476,765	79,101,542	269,229,899	263,260,271
Total assets	258,044,088	243,552,876	98,454,814	97,301,602	356,498,902	340,854,478
Deferred Outflows	7,580,080	15,449,325	1,561,531	1,464,143	9,141,611	16,913,468
Total assets & deferred outflows	265,624,168	259,002,201	100,016,345	98,765,745	365,640,513	357,767,946
Current liabilities	8,311,541	7,657,788	3,058,576	5,768,908	11,370,117	13,426,696
Long-term liabilities	60,434,142	77,076,759	34,983,377	35,071,985	95,417,519	112,148,744
Total liabilities	68,745,683	84,734,547	38,041,953	40,840,893	106,787,636	125,575,440
Deferred Inflows	32,935,044	22,293,361	1,507,223	720,137	34,442,267	23,013,498
Total liabilities & deferred inflows	101,680,727	107,027,908	39,549,176	41,561,030	141,229,903	148,588,938
Net position:						
Net Invest. In Capital Assets	177,510,754	174,038,413	52,160,171	49,163,769	229,670,925	223,202,182
Restricted	12,269,407	9,379,343	-	-	12,269,407	9,379,343
Unrestricted	(25,836,720)	(31,443,463)	8,306,998	8,040,946	(17,529,722)	(23,402,517)
Total net position	\$ 163,943,441	\$ 151,974,293	\$ 60,467,169	\$ 57,204,715	\$ 224,410,610	\$ 209,179,008

Total assets increased \$15.64 million during the year, including an increase of \$6.94 million in cash and investments due to net operations. The current year also includes an increase of \$138k for a total of \$2.77 million in the City's equity investment in Southeast Emergency Communications (SEECOM). Created by intergovernmental agreement, SEECOM is a consolidated emergency communications center which provides dispatch services and is owned in common by the City and two other municipalities. Capital assets increased \$5.97 million for the year.

Deferred outflows of resources decreased \$7.77 million over the year. This is mostly attributable to the pension items for the Police and Firefighters Pension Funds, which decreased a combined \$7.82 million due to positive investment experience during fiscal year 2021. Countering this decrease was an increase in Other Post-Employment Benefits (OPEB) of \$41k. 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 \$931,000.

Total liabilities decreased \$18.79 million for the year. Current liabilities decreased \$2.05 million. Long-term liabilities decreased \$16.73 million. Of this amount, the decrease to net pension liability for public safety pensions (sworn employees) totaled \$17.57 million. The net pension liability for non-sworn employees through the Illinois Municipal Retirement Fund (IMRF) decreased \$4.11 million. Also, a component of long-term liabilities, capital lease obligations increased \$2.38 million as the City continues its fleet leasing program. Outstanding bonded debt decreased \$2.35 million.

**CITY OF CRYSTAL LAKE
MANAGEMENT'S DISCUSSION AND ANALYSIS**

Deferred inflows of resources increased \$11.43 million over the year. Increases in deferred inflows for pension items accounted for most of the increase. IMRF increased \$2.37 million while the police and fire pensions saw a combined increase of \$9.14 million.

As of April 30, 2021, net position for the City was \$224.41 million. The largest portion of the City's net position reflects its investment in capital assets (e.g., land, infrastructure, buildings, and equipment) less any related debt used to acquire those assets still outstanding. Although the City's investment in its capital assets is reported net of related debt, the resources needed to repay this debt must be provided from other sources, since the capital assets themselves cannot be used to liquidate these liabilities. An additional portion of the City's net assets (\$12.27 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. It is in a deficit position at April 30, 2021 as GASB requires the City to recognize net pension liability totaling \$40.80 million at April 30, 2021 for its three pension plans and requires the City to recognize net other post-employment benefit obligations totaling \$5.54 million. The balance of unrestricted net position increased \$5.87 million from the previous fiscal year due to a reduction in pension liability.

Statement of Activities

The Statement of Activities illustrates the change in net position throughout the fiscal year. A snapshot of the statement is provided below, with greater detail on pages 6 – 7 of this report.

**Statement of Activities
As of April 30, 2020 and 2021**

Category	Governmental Activities		Business-type Activities		Total Primary Government	
	2020/21	2019/20	2020/21	2019/20	2020/21	2019/20
Revenues:						
Program revenues:						
Charges for services	\$ 6,614,777	\$ 6,877,460	\$ 15,285,114	\$ 14,279,570	\$ 21,899,891	\$ 21,157,030
Operating grants	5,281,231	2,037,038	-	-	5,281,231	2,037,038
Capital grants	2,055,758	878,919	609,019	69,920	2,664,777	948,839
General revenues:						
Taxes	22,608,335	21,381,445	1,000,000	1,000,000	23,608,335	22,381,445
Intergovernmental	18,872,364	17,477,992	-	-	18,872,364	17,477,992
Investment earnings	375,853	1,317,219	154,482	578,038	530,335	1,895,257
Other	1,842,502	2,295,775	137,319	297,458	1,979,821	2,593,233
Total revenues	57,650,820	52,265,848	17,185,934	16,224,986	74,836,754	68,490,834
Expenses:						
General Government	8,087,014	10,132,372	-	-	8,087,014	10,132,372
Public Safety	26,072,431	30,628,583	-	-	26,072,431	30,628,583
Highways and Streets	9,916,845	10,577,802	-	-	9,916,845	10,577,802
Culture and Recreation	1,059,755	1,295,958	-	-	1,059,755	1,295,958
Interest on long-term debt	134,854	295,700	-	-	134,854	295,700
Water/Sewer	-	-	13,923,480	13,345,604	13,923,480	13,345,604
Total expenses	45,270,899	52,930,415	13,923,480	13,345,604	59,194,379	66,276,019
Change in Net Position	12,379,921	(664,567)	3,262,454	2,879,382	15,642,375	2,214,815
Beginning net position	151,974,293	156,378,098	57,204,715	53,374,971	209,179,008	209,753,069
Prior Period Adjustment	(410,773)	(3,739,238)	-	950,362	(410,773)	(2,788,876)
Ending net position	\$ 163,943,441	\$ 151,974,293	\$ 60,467,169	\$ 57,204,715	\$ 224,410,610	\$ 209,179,008

**CITY OF CRYSTAL LAKE
MANAGEMENT'S DISCUSSION AND ANALYSIS**

Overall, revenues for the City totaled \$74.84 million, an increase of \$6.35 million from the prior fiscal year. Expenses city-wide totaled \$59.19 million, a decrease of \$7.08 million from the prior fiscal year. The resulting change from the fiscal year activities is an increase in net position of \$15.64 million.

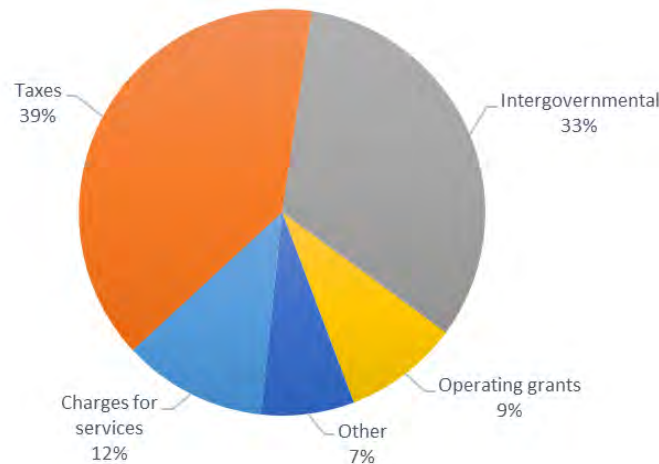
Governmental Activities

As is typical for governmental activities of local governments, program revenues cover a small percentage of program expenses, with general revenues covering the majority of expenses. For this fiscal year, governmental program expenses of \$45.27 million exceeded program revenues of \$13.95 million by \$31.32 million; general revenues of \$43.70 million are used to make up the difference. With governmental revenues performing better than anticipated while expenses remained low, the City experiences a \$12.38 million surplus in governmental activities.

Revenues

The following graph indicates the breakdown of governmental revenue by type for the fiscal year. Diversification by source is an important factor in financial stability. The City does not rely heavily on any one particular category.

Governmental Activity Revenue



- Charges for services decreased \$263k for the year, while grant revenues increased by \$4.42 million. Pandemic-related grants totaled \$2.30 million. The City also received a \$1.5 million capital contribution for the intersection improvement at Crystal Lake Avenue and Main Street.
- Investment earnings ended the year at \$376k, a decrease of \$941k primarily due to changes in bond prices resulting from interest rate movements.
- Revenue from taxes increased \$1.23 million. The City recorded \$1.64 million from utility taxes (gas and electric), an increase of \$571k over the prior year. The utility taxes are dedicated funding sources for capital needs. The property taxes were diverted from the IMRF/FICA Fund to fund police and fire pension contributions. The Home Rule Sales Tax increased \$227k while the Telecommunications Tax (down \$166k) continued to decline year over year.

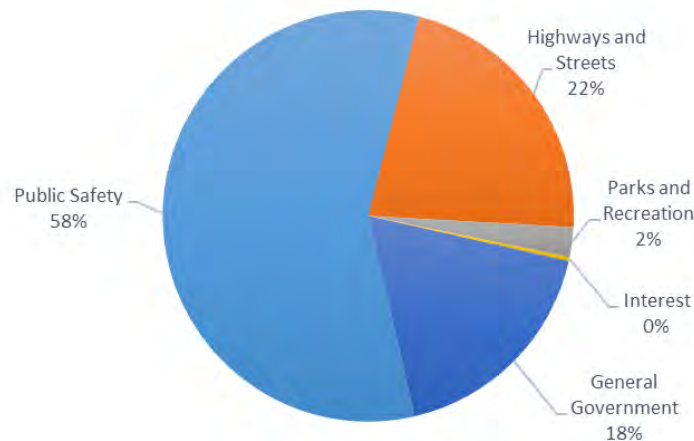
**CITY OF CRYSTAL LAKE
MANAGEMENT'S DISCUSSION AND ANALYSIS**

- Other revenues (including transfers) decreased \$453k. This category includes recognition of interest on funds held with the Intergovernmental Risk Management Agency (IRMA), formerly classified as investment earnings and chargebacks of group insurance to operating accounts in excess of amounts paid for group insurance. This category also includes capital facility fees, reimbursements from other agencies, sale proceeds of assets and the recovery of funds from the Illinois Metropolitan Investment Fund.

Expenses

Governmental activity expenses represent the costs to operate the City's core services, excluding water and sewer service. The following chart shows the breakdown of governmental expenses by activity.

Governmental Activity Expenses



Public safety expenses, which account for the largest share, decreased by \$4.56 million to \$26.07 million. The decrease in police and fire pension liability due to positive market returns represents a significant portion of the decrease in public safety expenses. As the change in pension obligation is not a source or use of funds, it is only shown in the high-level Statement of Activities and not the remainder of financial reports within the report.

General Government expenses decreased \$2.05 million over the prior year. This decrease is partially attributable to \$772k in operational spending shifts. Additionally, the Engineering Division was moved from the Community Development Department (General Government) to the Public Works Department (Governmental Highway and Streets). Highway and Streets decreased \$661k (6.2%) from the prior year. Interest expense on long-term debt for governmental activities decreased \$161k.

Business-type activities

The Waterworks and Sewerage Fund activity resulted in an increase to net position of \$3.26 million from the fiscal year's activity. Net position ended the fiscal year with \$60.47 million.

**CITY OF CRYSTAL LAKE
MANAGEMENT'S DISCUSSION AND ANALYSIS**

Revenues

Charges for services increased \$297k (2.3%) from the prior year. In FY2020/21, there was no change to the water or sewer rates. Connection fees increased \$694k to \$1.57 million as housing activity rebounded from the COVID-19 pandemic.

Annually, \$1 million in utility taxes are deposited in the business-type funds in order to fund capital needs. Investment income for business-type revenues decreased \$424k to \$154k.

Expenses

Expenses of the Waterworks and Sewerage Fund were \$578k higher than the previous year, an increase of 4.3%. Interest expenses increased \$160k to \$1.08 million. Depreciation expense increased \$154k to \$4.01 million. In fiscal year 2019/20, activities of the Storm-sewer Division of Public Works were blended into the Water Operations Division of the Waterworks and Sewerage Fund. These activities were previously charged to Governmental Activities in the General Fund.

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 2021, the City's governmental funds reported combined ending fund balances of \$44.53 million, an increase of \$6.19 million from the prior year. The unassigned portion of the ending fund balances totaled \$13.42 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 \$21.76 million, with \$13.45 million as unassigned. As a measure of the General Fund's capacity to provide a sufficient cash flow for day-to-day operations, offset unanticipated downturns to General Fund revenues or provide an ability to make emergency purchases, it may be useful to compare unassigned fund balance to operating expenditures. The unassigned fund balance represented 48.6% of FY2020/21 General Fund operating expenditures.

The ending fund balance of the General Fund decreased by \$214k due to a planned drawdown to pay for capital expenses. General Fund revenues totaled \$35.90 million, an increase of \$2.01 million. Also included in total General Fund revenues was \$1.51 million in unbudgeted, pandemic-related grants. Intergovernmental revenue was up \$2.90 million. Charges for services were down \$270k, as parking receipts, police services and Three Oaks Recreation fee revenues were all lower than the prior year. Sales Tax increased \$356k to \$12.22 million. General Fund expenditures totaled \$27.67 million, a decrease of \$169k.

**CITY OF CRYSTAL LAKE
MANAGEMENT'S DISCUSSION AND ANALYSIS**

Fire Rescue Fund

The Fire Rescue Fund is also a major governmental fund, with an ending fund balance of \$5.51 million. This was an increase of \$1.03 million from annual activity. Revenues increased \$1.24 million to \$12.27 million. Primary revenue sources of the Fire Rescue Fund include charges for services to other agencies, as well as property taxes. Expenditures increased \$243k. Personnel costs alone increased \$318k, most of which is the result of salary increases based on labor contracts. Other financing uses, a transfer out to the Capital and Equipment Replacement Fund, totaled \$519k; this transfer provided for the purchase cardiac monitors and other replacement equipment for the Fire Rescue Department.

Capital and Equipment Replacement Fund

The ending fund balance in the Capital and Equipment Replacement Fund was \$4.82 million, an increase of \$2.79 million from the prior year. Revenues for the year of \$1.78 million included \$1.73 million in taxes from video gaming and utility taxes. Other financing sources included \$2.48 million in financing for new leased vehicles and \$8.81 million from other funds as transfers in for capital purchases. Expenditures totaled \$10.29 million. Major projects for the year included the replacement of the municipal complex fuel island (\$413k), new vehicle and equipment leases (\$2.48 million) and road/intersection improvements (\$4.34 million). 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 increased \$2.59 million from the previous year. Highlights from some of these funds include:

- The Motor Fuel Tax Fund had a fund balance of \$8.16 million as of April 30, 2021, an increase of \$1.91 million. 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 \$337k million provided roadway and intersection improvements.
- The IMRF/FICA Fund is used to account for revenues derived from a separate tax levy. Disbursement of these funds are restricted to the payment of employer contributions to Social Security, Medicare and to the Illinois Municipal Retirement Fund. The ending fund balance in the IMRF/FICA Fund is \$1.82 million, an increase of \$68k.
- 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 \$395k, an increase of \$113k.

**CITY OF CRYSTAL LAKE
MANAGEMENT'S DISCUSSION AND ANALYSIS**

- The Vulcan Lakes TIF Debt Service Fund accounts for debt service costs associated with a tax increment financing redevelopment project within the Vulcan Lake TIF District. This fund had no revenues during fiscal year 2020/21, but received other financing sources of \$1.04 million. This includes \$1.04 million in debt service payments. The ending fund balance is \$0.
- The Three Oaks Development Fund accounts for funds from developers, set aside for future development within the Three Oaks Recreation Area. Revenues derived from developer donations in lieu of land dedications balance at April 30, 2021 is \$553,878. The ending fund balance in the Three Oaks Development Fund is \$965k, an increase of \$554k.

Proprietary Funds

Proprietary funds are sometimes referred to as *business-type* funds of a local government. The City maintains two proprietary funds. The Waterworks and Sewerage enterprise fund is used to account for the acquisition, operations and maintenance of Waterworks and Sewerage facilities and services and is predominately self-supporting through user charges. The Group Insurance Fund is an internal service fund that accounts for assets associated with funding the City's group health insurance.

Total net position of the Waterworks and Sewerage Fund increased \$3.26 million through fiscal year activity to \$60.47 million at April 30, 2021. Of the total, \$52.16 million represents the City's net investment in capital assets. The remaining \$8.31 million of total net position, represents unrestricted net position. Expenses included water main replacements, the rehabilitation of lift station #9, improvements to water treatment plant #5, SCADA system upgrades, and the purchase of three properties as part of the Pine-Oriole flood mitigation project.

The Group Insurance Fund was established in FY2020-21 and had an ending fund balance of \$663k, all of which is unrestricted. The majority of revenues (\$5.77 million) came from employer and employee contributions. Group health insurance premiums totaling \$5.52 million accounted for most of the fund's expenses. Other minor expenses include wellness costs and other professional services.

GENERAL FUND BUDGETARY HIGHLIGHTS

As the main operating fund of the City, the General Fund represents a range of revenues and expenditures. Revenues that are not restricted, committed or assigned to other functions are recorded in the General Fund. Operating costs of most major departments are recorded here as well, such as aspects of police protection, street maintenance, economic development, planning, engineering, fleet maintenance and administration.

Actual revenues of \$35.90 million surpassed budget expectations by \$6.96 million. Combined with other financing sources, inflows exceeded budget by \$7.19 million. Transfers in to the General Fund were higher than budgeted due to the actual amount of tax increment received from the Virginia Street TIF. Additionally, other financing sources also include an unbudgeted \$196k of proceeds from the sale of capital assets.

**CITY OF CRYSTAL LAKE
MANAGEMENT'S DISCUSSION AND ANALYSIS**

Expenditures ended the year \$2.09 million below budget. Other financing uses ended the year \$5.14 million above budget, primarily due to a one-time transfer from the General Fund to the Capital and Equipment Replacement Fund. This planned transfer utilizes 5.25 million of operating surplus to provide advanced funding of future capital needs.

**General Fund Budgetary Highlights
Fiscal Year Ended April 30, 2021**

	Final Budget	Actual	Variance \$	Variance %
Revenues & Other Financing Sources				
Taxes	\$ 10,845,865	\$ 11,697,775	\$ 851,910	7.9%
Licenses and permits	542,730	934,440	391,710	72.2%
Intergovernmental	15,185,346	20,406,028	5,220,682	34.4%
Charges for services	470,653	294,700	(175,953)	-37.4%
Fines and forfeits	394,067	295,933	(98,134)	-24.9%
Investment Income	170,507	345,461	174,954	102.6%
Other revenue	1,330,913	1,922,878	591,965	44.5%
Sub-total revenues	28,940,081	35,897,215	6,957,134	24.0%
Other financing sources	79,250	314,331	235,081	296.6%
Total Revenues and Other Financing Sources	29,019,331	36,211,546	7,192,215	24.8%
Expenditures and Other Financing Uses				
General Government	7,972,489	7,176,725	(795,764)	-10.0%
Public Safety	15,762,655	14,886,476	(876,179)	-5.6%
Highways and Streets	5,189,025	5,054,831	(134,194)	-2.6%
Culture and Recreation	776,297	495,401	(280,896)	-36.2%
Debt service	53,697	53,495	(202)	-0.4%
Sub-total expenditures	29,754,163	27,666,928	(2,087,235)	-7.0%
Other financing uses				
Transfers to Other Funds	3,614,702	8,758,787	5,144,085	142.3%
Total Expenditures and Other Financing Uses	33,368,865	36,425,715	3,056,850	9.2%
Change in Fund Balance	\$ (4,349,534)	\$ (214,169)	\$ 4,135,365	

During the fiscal year, the City of Crystal Lake Council approved one amendment to the General Fund budget, increasing the Community Development Department's budget to reflect grants distributed to local businesses impacted by the COVID-19 pandemic (\$750k).

Many of the City's General Fund revenues were negatively impacted by the COVID-19 pandemic and resulting shelter-in-place declaration that began in March 2020 and continued into FY2020/21. With many businesses required to close their locations to the public and a large number of commuters working remotely from home, revenue and expenditures budgeted amount were adjusted with the expectation of lower revenues. However, throughout FY2020/21, it became apparent that certain revenues were able to weather the pandemic better than anticipated, such as the State Sales Tax, the Home Rule Sales Tax, and the Use Tax.

**CITY OF CRYSTAL LAKE
MANAGEMENT'S DISCUSSION AND ANALYSIS**

Major General Fund Revenues

State Sales Tax receipts of \$12.22 million surpassed its budgeted amount by \$1.84 million. Receipts from sales rebounded from the COVID-19 pandemic more quickly than anticipated in FY2020/21. Budgeted amounts had predicted a slower return of sales tax receipts. Online purchases, as well as purchases of groceries and other necessities during the pandemic, supported State Sales Tax revenues.

Home Rule Sales Tax receipts of \$5.52 million exceeded budgeted expectations by \$896k. Similar to State Sales Tax receipts, the Home Rule Sales Tax weathered the pandemic better than anticipated. Purchases of groceries are exempt from Home Rule Sales Tax, however staple items and online retail orders are not exempted.

Income Tax receipts of \$4.67 million exceeded amounts budgeted by \$1.23 million. With stay-at-home orders lifted and a recovering labor market, final 2020 tax return payments from individual and corporate income tax returns have been stronger than anticipated.

Use Tax of \$1.82 million exceeded amounts budgeted by \$641k. Rising online sales allowed the State to collect Use Tax from online retailers then distribute a portion of the tax to local municipalities. 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.

Hotel Tax receipts ended the fiscal year at \$286k. Despite the pandemic reducing travel, the Hotel Tax surpassed its budgeted amount by \$82k and brought in \$7.6k more than the prior fiscal year.

Building permits of \$846k exceeded expectations by \$436k. Lennar Homes is constructing nearly 500 single-family and age-targeted single-family homes in addition to townhomes in the northeast corner of the City near Routes 176 and 31. Additionally, several commercial projects and a large apartment complex added to the building permit fees total.

Investment earnings of \$345k exceeded budget expectations by \$175k. The City invests idle funds with a professional investment management firm to maximize earning potential while remaining compliant with restrictive investment options allowed by Illinois Statute.

Other revenue of \$1.92 million exceeded budget expectations by \$592k. This category includes an interest earnings credit of \$713k arising from assets held in trust at the Intergovernmental Risk Management Agency (IRMA). IRMA is an entity that was created under Illinois state law which allows municipalities to band together in order to pool risk management needs for general liability and workers' compensation insurance.

Charges for services ended the fiscal year at \$295k which was \$176k below budgeted expectations. With a pandemic-restricted capacity at Three Oaks Recreation Area, admission fees and parking revenues were down significantly and accounted for a majority of the budget shortfall. Additionally, with fewer large events and gatherings able to occur, there was a reduced need for reimbursable police services.

**CITY OF CRYSTAL LAKE
MANAGEMENT'S DISCUSSION AND ANALYSIS**

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.
- Training costs were low for the year as COVID-19 restrictions limited gatherings of large numbers of people and travel was reduced for safety precautions.
- Professional services expenditures were under budget in several areas as projects were delayed or managed internally.
- During the summer of 2020, the Three Oaks Recreation Area put in capacity limits due to the COVID-19 pandemic, and the Park's staff was correspondingly reduced. Additionally, high water levels at the park continued to limited access to some park amenities. As a result, both revenues and expenditures were under their budgeted amounts.

CAPITAL ASSETS

The City's investment in capital assets for its governmental and business-type activities as of April 30, 2021, totaled \$269.23 million (net of accumulated depreciation). This investment in capital assets includes land, infrastructure, buildings, improvements, and machinery and equipment.

**Capital Assets, Net of Depreciation
As of April 30, 2020 and 2021**

	Governmental Activities		Business-type Activities		Total Primary Government	
	FYE 21	FYE 20	FYE 21	FYE 20	FYE 21	FYE 20
Land and Improvements	\$103,734,813	\$103,734,813	\$ 1,389,294	\$ 782,279	\$105,124,107	\$104,517,092
Building and Improvements	20,470,020	20,590,537	21,739,743	23,130,110	42,209,763	43,720,647
Machinery, Equip. & Vehicles	9,315,063	7,433,317	6,085,408	5,474,821	15,400,471	12,908,138
Other	462,598	825,588	4,228,044	2,432,916	4,690,642	3,258,504
Infrastructure	54,770,640	51,574,474	47,034,276	47,281,416	101,804,916	98,855,890
Total	\$ 188,753,134	\$ 184,158,729	\$ 80,476,765	\$ 79,101,542	\$269,229,899	\$263,260,271

During the fiscal year, the City invested \$15.50 million in capital (buildings, equipment and infrastructure). Major capital asset acquisitions made during the fiscal year included:

- Twenty-one leased vehicles for the Police and Fire Departments, twelve new leased vehicles for the Public Works Streets Division, and five new leased vehicles for the Public Works Water & Sewer Division
- Fuel island replacement at Municipal Complex
- City Hall lobby counters and protection barriers
- Municipal complex internal air quality improvements
- Starcom radio migration for Police and Fire Departments
- Intersection improvements at Crystal Lake Avenue and Main Street
- Intersection improvements on North Main St. (Route 176 south to Railroad)
- Annual road resurfacing program
- SCADA system upgrades

**CITY OF CRYSTAL LAKE
MANAGEMENT'S DISCUSSION AND ANALYSIS**

- Alum tank replacement at WWTP #2
- CUES TV sewer inspection system
- Purchase of 3 properties as part of the Lake Flood Hazard Mitigation Project
- Rehabilitation of lift station #9
- 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

The City maintains a AA+ bond rating from Standard and Poors with a stable outlook. Some factors cited by Standard and Poors for the rating as of 2019 include:

- **Strong economy, with access to a broad and diverse metropolitan statistical area.**
- **Very strong management, with strong financial policies and practices.**
- **Very strong budgetary flexibility and liquidity**

At the end of the current fiscal year, the City had \$42.16 million of debt outstanding, including \$3.32 million in capital leases. The chart below summarizes the City's outstanding long-term debt by debt instrument.

**Long-Term Debt Outstanding
As of April 30, 2020 and 2021**

	Governmental Activities		Business-type Activities		Total Primary Government	
	FYE 21	FYE 20	FYE 21	FYE 20	FYE 21	FYE 20
General Obligation Bonds	\$ 7,716,271	\$ 8,545,362	\$17,598,729	\$19,114,638	\$ 25,315,000	\$ 27,660,000
IEPA Loans	-	-	12,630,659	13,279,153	12,630,659	13,279,153
General Obligation Note	-	-	895,000	1,110,000	895,000	1,110,000
Capital Leases	2,817,479	780,680	501,116	160,682	3,318,595	941,362
Total	\$ 10,533,750	\$ 9,326,042	\$31,625,504	\$33,664,473	\$ 42,159,254	\$ 42,990,515

Currently, the City has four general obligation bonds outstanding. As of April 30, 2021, the total outstanding balance general obligation is \$25.3 million, of which \$7.7 million is attributed to governmental activities and \$17.6 million is related to business-type activities.

The City's loan agreement with the Illinois Environmental Protection Agency began in 2015. The loan authorized the City to borrow \$14.78 million to fund improvements to the City's wastewater treatment plants. The loan is paid on a semi-annual basis over 20 years. As of April 30, 2021, the City has a total outstanding loan payable of \$12.63 million.

The City also has an outstanding balance of \$895k on a general obligation promissory note. This note was issued in 2015. The note was issued to finance costs of water main replacements and water capacity enhancements. The note will be repaid December 2024.

Additional information on the City's long-term debt can be found in Note 6 of this report.

**CITY OF CRYSTAL LAKE
MANAGEMENT'S DISCUSSION AND ANALYSIS**

ECONOMIC FACTORS AND NEXT YEAR'S BUDGETS AND RATES

The COVID-19 pandemic has had widespread and long-lasting effects on all factors of the economy. Illinois residents filing for unemployment hit record highs during the spring/summer of 2020. While the economy has rebounded to almost prior year levels as industries have been able to fully reopen, the continued possibility of additional variants of the virus remains a concern. However, the City enjoys a healthy mix of retail diversity which has proven to weather economic downturns well.

Some revenue sources of the City rely on the allocation and distribution of funds from the State of Illinois, such as Income Tax and Use Tax. The State has reduced the municipal share of Income Tax historically and may look to this source again to offset their own fiscal shortages. The State budget contains a structural financial imbalance. Since the pressures of this imbalance will continue into the next budget, it is likely that additional local government diversions may be proposed in future years.

To keep the fiscal year 2020/21 budget balanced, the City of Crystal Lake continues to utilize spending control measures that include taking advantage of cooperative purchasing opportunities through joint purchasing agreements, seeking competitive bids, and avoid filling vacated positions unless they are critical to City operations. Whenever possible, grant funding is sought to offset program and project costs.

A water and sewer rate increase of 3% will go into effect on September 1, 2021. Prior to this, the last water and sewer rate increase was a 3.78% increase that went into effect on May 1, 2019. These increases provide a necessary funding mechanism to allow the Waterworks and Sewerage Fund to remain financially independent and provide for some capital investment to maintain Waterworks and Sewerage infrastructure systems.

The fiscal year 2021 budget continues funding General Fund services without the use of a General Fund property tax. General Fund services include Police, Community Development, Streets, Storm Sewers, Fleet and Facilities Maintenance, as well as Legal, City Administration and the Three Oaks Recreation Area. In order to mitigate tax increases, one-time capital and equipment replacement expenditures are continue to be funded using unassigned fund balance and/or bond proceeds. Bonds are not be used to finance operating deficits and fund balances are maintained in accordance with City financial policies.

REQUESTS FOR INFORMATION

This financial report is designed to provide a general overview of the City's finances. Questions concerning any of the information provided in this report or requests for additional financial information should be addressed to Jodie Hartman, Director of Finance, 100 W. Woodstock Street, Crystal Lake, Illinois 60014.

CITY OF CRYSTAL LAKE, ILLINOIS

STATEMENT OF NET POSITION

April 30, 2021

	Governmental Activities	Business-Type Activities	Total	Component Unit Crystal Lake Public Library
ASSETS				
Cash and Investments	\$ 41,519,170	\$ 14,925,757	\$ 56,444,927	\$ 4,963,576
Receivables (Net, Where Applicable, of Allowances for Uncollectible)				
Property Taxes	13,144,335	-	13,144,335	4,629,393
Accounts Receivable	2,294,029	2,731,769	5,025,798	-
Accrued Interest on Investments	80,509	33,183	113,692	-
Other	415,747	-	415,747	-
Prepaid Items	3,784,654	106,448	3,891,102	88,134
Internal Balances	(180,892)	180,892	-	-
Due from Other Governments	5,354,989	-	5,354,989	-
Due from Primary Government	-	-	-	152,660
Inventory	112,337	-	112,337	-
Investment in Joint Venture	2,766,076	-	2,766,076	-
Capital Assets Not Being Depreciated	104,197,411	5,617,338	109,814,749	2,363,040
Capital Assets (Net of Accumulated Depreciation)	84,555,723	74,859,427	159,415,150	5,583,738
Total Assets	258,044,088	98,454,814	356,498,902	17,780,541
DEFERRED OUTFLOWS OF RESOURCES				
Other Postemployment Benefits	927,954	40,895	968,849	-
Pension Items - IMRF	1,360,464	589,636	1,950,100	496,741
Pension Items - Police Pension	3,354,105	-	3,354,105	-
Pension Items - Firefighters' Pension	1,937,557	-	1,937,557	-
Well Asset Retirement Obligation	-	931,000	931,000	-
Total Deferred Outflows of Resources	7,580,080	1,561,531	9,141,611	496,741
Total Assets and Deferred Outflows of Resources	265,624,168	100,016,345	365,640,513	18,277,282
LIABILITIES				
Accounts Payable	5,667,707	2,473,771	8,141,478	759,724
Recapture Fees Payable	75,399	-	75,399	-
Accrued Salaries	581,592	69,222	650,814	106,421
Accrued Interest Payable	122,039	274,586	396,625	-
Escrows and Refundable Deposits	1,568,352	230,997	1,799,349	14,695
Due to Component Unit	152,660	-	152,660	-
Unearned Revenue	143,793	10,000	153,793	-
Long-Term Liabilities				
Due Within One Year	3,434,503	3,104,278	6,538,781	98,164
Due in More than One Year	56,999,639	31,879,099	88,878,738	589,180
Total Liabilities	68,745,684	38,041,953	106,787,637	1,568,184
DEFERRED INFLOWS OF RESOURCES				
Deferred Revenue - Property Taxes	13,144,335	-	13,144,335	4,629,393
Other Postemployment Benefits	51,472	2,268	53,740	-
Pension Items - IMRF	3,472,375	1,504,955	4,977,330	1,267,854
Pension Items - Police Pension	6,867,750	-	6,867,750	-
Pension Items - Firefighters' Pension	9,399,112	-	9,399,112	-
Total Deferred Inflows of Resources	32,935,044	1,507,223	34,442,267	5,897,247
Total Liabilities and Deferred Inflows of Resources	101,680,728	39,549,176	141,229,904	7,465,431

(This statement is continued on the following page.)

CITY OF CRYSTAL LAKE, ILLINOIS

STATEMENT OF NET POSITION (Continued)

April 30, 2021

	<u>Governmental Activities</u>	<u>Business-Type Activities</u>	<u>Total</u>	<u>Component Unit Crystal Lake Public Library</u>
NET POSITION				
Net Investment in Capital Assets	\$ 177,510,754	\$ 52,160,171	\$ 229,670,925	\$ 7,946,778
Restricted				
Highways and Streets	8,163,778	-	8,163,778	-
Retirement	1,820,320	-	1,820,320	303,722
Public Safety	671,118	-	671,118	-
Debt Service	328,565	-	328,565	-
Capital Projects	1,285,626	-	1,285,626	72,776
Library	-	-	-	454,574
Working Cash	-	-	-	51,293
Unrestricted (Deficit)	<u>(25,836,721)</u>	<u>8,306,998</u>	<u>(17,529,723)</u>	<u>1,982,708</u>
TOTAL NET POSITION	<u>\$ 163,943,440</u>	<u>\$ 60,467,169</u>	<u>\$ 224,410,609</u>	<u>\$ 10,811,851</u>

See accompanying notes to financial statements.

CITY OF CRYSTAL LAKE, ILLINOIS

STATEMENT OF ACTIVITIES

For the Year Ended April 30, 2021

FUNCTIONS/PROGRAMS	Expenses	Program Revenues		
		Charges for Services	Operating Grants and Contributions	Capital Grants and Contributions
PRIMARY GOVERNMENT				
Governmental Activities				
General Government	\$ 8,086,815	\$ 1,300,137	\$ -	\$ 1,500,000
Public Safety	26,072,431	4,819,013	2,351,705	-
Highways and Streets	9,917,045	217,594	2,929,526	1,880
Culture and Recreation	1,059,755	278,033	-	553,878
Interest	134,854	-	-	-
Total Governmental Activities	45,270,900	6,614,777	5,281,231	2,055,758
Business-Type Activities				
Waterworks and Sewerage	13,923,480	15,285,114	-	609,019
Total Business-Type Activities	13,923,480	15,285,114	-	609,019
TOTAL PRIMARY GOVERNMENT	\$ 59,194,380	\$ 21,899,891	\$ 5,281,231	\$ 2,664,777
COMPONENT UNIT				
Crystal Lake Public Library	\$ 5,146,277	\$ 134,557	\$ 70,293	\$ -

(This statement is continued on the following page.)

	<u>Net (Expense) Revenue and Change in Net Position</u>			<u>Component Unit</u> <u>Crystal Lake</u> <u>Public</u> <u>Library</u>
	<u>Primary Government</u>			
	<u>Governmental</u> <u>Activities</u>	<u>Business-Type</u> <u>Activities</u>	<u>Total</u>	
	\$ (5,286,678)	\$ -	\$ (5,286,678)	\$ -
	(18,901,713)	-	(18,901,713)	-
	(6,768,045)	-	(6,768,045)	-
	(227,844)	-	(227,844)	-
	(134,854)	-	(134,854)	-
	(31,319,134)	-	(31,319,134)	-
	-	1,970,653	1,970,653	-
	-	1,970,653	1,970,653	-
	(31,319,134)	1,970,653	(29,348,481)	-
	-	-	-	(4,941,427)
General Revenues				
Taxes				
Property	13,698,616	-	13,698,616	4,667,973
Home Rule Sales	5,523,531	-	5,523,531	-
Auto Rental	39,076	-	39,076	-
Franchise Fees	620,139	-	620,139	-
Telecommunications Fee	664,080	-	664,080	-
Hotel Occupation	286,198	-	286,198	-
Other	1,776,695	1,000,000	2,776,695	-
Intergovernmental				
Personal Property Replacement	166,446	-	166,446	-
State Sales and Use	14,035,251	-	14,035,251	-
State Income Tax	4,670,667	-	4,670,667	-
Investment Income	375,853	154,482	530,335	51,152
Miscellaneous	1,999,312	137,319	2,136,631	112,684
Transfers	(156,810)	-	(156,810)	-
Total	43,699,054	1,291,801	44,990,855	4,831,809
CHANGE IN NET POSITION	12,379,920	3,262,454	15,642,374	(109,618)
NET POSITION, MAY 1	151,974,293	57,204,715	209,179,008	10,921,469
Prior Period Adjustment	(410,773)	-	(410,773)	-
NET POSITION, MAY 1, restated	151,563,520	57,204,715	208,768,235	10,921,469
NET POSITION, APRIL 30	\$ 163,943,440	\$ 60,467,169	\$ 224,410,609	\$ 10,811,851

See accompanying notes to financial statements.

CITY OF CRYSTAL LAKE, ILLINOIS

BALANCE SHEET
GOVERNMENTAL FUNDS

April 30, 2021

	General	Fire Rescue Fund	Capital Equipment and Replacement	Nonmajor Governmental Funds	Total Governmental Funds
ASSETS AND DEFERRED OUTFLOWS OF RESOURCES					
ASSETS					
Cash and Investments	\$ 16,385,181	\$ 5,298,765	\$ 7,376,642	\$ 12,206,134	\$ 41,266,722
Receivables (Net of Allowance Where Applicable)					
Property Taxes	4,905,343	6,782,419	-	1,456,573	13,144,335
Accounts Receivable	1,106,322	615,697	418,361	129,499	2,269,879
Accrued Interest on Investments	74,546	5,963	-	-	80,509
Other	42,166	-	204,337	169,244	415,747
Prepaid Items	3,169,919	204,672	-	15,086	3,389,677
Inventory	112,337	-	-	-	112,337
Due from Other Governments	5,176,118	-	29,792	149,079	5,354,989
Due from Other Funds	165,270	-	-	20	165,290
Advance from Other Funds	-	-	-	-	-
Total Assets	31,137,202	12,907,516	8,029,132	14,125,635	66,199,485
DEFERRED OUTFLOWS OF RESOURCES					
None	-	-	-	-	-
Total Deferred Outflows of Resources	-	-	-	-	-
TOTAL ASSETS AND DEFERRED OUTFLOWS OF RESOURCES	\$ 31,137,202	\$ 12,907,516	\$ 8,029,132	\$ 14,125,635	\$ 66,199,485

(This statement is continued on the following page.)

CITY OF CRYSTAL LAKE, ILLINOIS

BALANCE SHEET (Continued)
GOVERNMENTAL FUNDS

April 30, 2021

	General	Fire Rescue Fund	Capital Equipment and Replacement	Nonmajor Governmental Funds	Total Governmental Funds
LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES					
LIABILITIES					
Accounts Payable	\$ 2,256,440	\$ 262,637	\$ 3,084,210	\$ 64,420	\$ 5,667,707
Recapture Fees	-	-	-	75,399	75,399
Accrued Salaries	310,049	271,543	-	-	581,592
Escrows and Refundable Deposits	1,568,352	-	-	-	1,568,352
Due to Component Unit	152,660	-	-	-	152,660
Due to Other Funds	131,586	-	125,393	89,203	346,182
Unearned Revenue	56,495	79,081	-	-	135,576
Total Liabilities	4,475,582	613,261	3,209,603	229,022	8,527,468
DEFERRED INFLOWS OF RESOURCES					
Deferred Revenue - Property Tax	4,905,343	6,782,419	-	1,456,573	13,144,335
Total Deferred Inflows of Resources	4,905,343	6,782,419	-	1,456,573	13,144,335
Total Liabilities and Deferred Inflows of Resources	9,380,925	7,395,680	3,209,603	1,685,595	21,671,803
FUND BALANCES					
Nonspendable					
Prepaid Items	3,169,919	204,672	-	15,086	3,389,677
Inventory	112,337	-	-	-	112,337
Restricted					
Retirement Purposes	-	-	-	1,820,320	1,820,320
Public Safety	-	-	-	671,118	671,118
Highway and Street Maintenance	-	-	-	8,163,778	8,163,778
Debt Service	-	-	-	328,565	328,565
Park Development	-	-	-	964,812	964,812
Capital Projects Funds	-	-	-	320,814	320,814
Assigned					
Promotion of Tourism	172,396	-	-	-	172,396
Next Year's Fiscal Year Expenditures	4,506,103	-	-	-	4,506,103
Historical Preservation Services	9,017	-	-	-	9,017
Capital Projects Funds	-	-	4,819,529	-	4,819,529
Special Revenue Funds	-	4,764,047	-	179,466	4,943,513
Committed					
Capital Facilities	338,750	543,117	-	-	881,867
Unassigned					
General Fund	13,447,755	-	-	-	13,447,755
Unassigned (Defecit)	-	-	-	(23,919)	(23,919)
Total Fund Balances	21,756,277	5,511,836	4,819,529	12,440,040	44,527,682
TOTAL LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES	\$ 31,137,202	\$ 12,907,516	\$ 8,029,132	\$ 14,125,635	\$ 66,199,485

See accompanying notes to financial statements.

CITY OF CRYSTAL LAKE, ILLINOIS

RECONCILIATION OF FUND BALANCES OF GOVERNMENTAL FUNDS TO THE
GOVERNMENTAL ACTIVITIES IN THE STATEMENT OF NET POSITION

April 30, 2021

FUND BALANCES OF GOVERNMENTAL FUNDS	\$ 44,527,682
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	188,753,134
Investment in joint venture is not considered to represent a financial resource and, therefore, is not reported in the funds	2,766,076
Long-term liabilities are not due and payable in the current period and, therefore, are not reported in the governmental funds	
Bonds Payable	(7,716,271)
Capital Lease Payable	(2,817,479)
Compensated Absences Payable	(3,675,026)
Interest Payable	(122,039)
Premiums or discounts on long-term liabilities and gains and losses on debt refundings are capitalized and amortized at the government-wide level	
Premiums	(708,630)
The net pension liability for the Illinois Municipal Retirement Fund is shown as a liability on the statement of net position	(1,344,785)
The other postemployment benefit liability is shown as a liability on the statement of net position	(5,304,259)
The net pension liability for the Police Pension Fund is shown as a liability on the statement of net position	(30,040,957)
The net pension liability for the Firefighters' Pension Fund is shown as a liability on the statement of net position	(8,826,735)
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	876,482
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	(2,111,911)
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	(3,513,645)
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	(7,461,555)
The net position of the Internal Service Fund is included in the governmental activities in the statement of net position	<u>663,358</u>
NET POSITION OF GOVERNMENTAL ACTIVITIES	<u>\$ 163,943,440</u>

See accompanying notes to financial statements.

CITY OF CRYSTAL LAKE, ILLINOIS

STATEMENT OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCES
GOVERNMENTAL FUNDS

For the Year Ended April 30, 2021

	General	Fire Rescue Fund	Capital Equipment and Replacement	Nonmajor Governmental Funds	Total Governmental Funds
REVENUES					
Charges for Services	\$ 294,700	\$ 4,395,598	\$ -	\$ 71,057	\$ 4,761,355
Licenses and Permits	934,440	-	45,300	178,874	1,158,614
Intergovernmental	20,406,028	787,402	-	3,000,123	24,193,553
Fines and Forfeitures	295,933	-	-	5,429	301,362
Property Taxes	4,564,751	6,838,859	-	2,295,006	13,698,616
Other Taxes	7,133,024	-	1,733,929	42,766	8,909,719
Developer Donations	-	-	-	553,878	553,878
Investment Income	345,461	3,583	-	26,809	375,853
Miscellaneous	1,922,878	246,069	-	31,321	2,200,268
Total Revenues	35,897,215	12,271,511	1,779,229	6,205,263	56,153,218
EXPENDITURES					
Current					
General Government	7,176,526	-	-	1,136,741	8,313,267
Public Safety	14,886,476	10,724,295	-	228,608	25,839,379
Highways and Streets	5,055,031	-	-	1,133,822	6,188,853
Culture and Recreation	495,401	-	-	15,065	510,466
Debt Service					
Principal	40,316	-	447,009	563,755	1,051,080
Interest and Fiscal Charges	13,179	-	63,719	473,960	550,858
Capital Outlay	-	-	9,778,291	-	9,778,291
Total Expenditures	27,666,929	10,724,295	10,289,019	3,551,951	52,232,194
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	8,230,286	1,547,216	(8,509,790)	2,653,312	3,921,024
OTHER FINANCING SOURCES (USES)					
Capital Lease Issued	-	-	2,483,808	-	2,483,808
Proceeds from Sale of Capital Assets	195,719	-	-	-	195,719
Transfers In	118,612	-	8,812,502	1,038,228	9,969,342
Transfers (Out)	(8,758,787)	(518,597)	-	(1,105,073)	(10,382,457)
Total Other Financing Sources (Uses)	(8,444,456)	(518,597)	11,296,310	(66,845)	2,266,412
NET CHANGE IN FUND BALANCES	(214,170)	1,028,619	2,786,520	2,586,467	6,187,436
FUND BALANCES, MAY 1	22,381,220	4,483,217	2,033,009	9,853,573	38,751,019
Prior Period Adjustment	(410,773)	-	-	-	(410,773)
FUND BALANCES, MAY 1, as restated	21,970,447	4,483,217	2,033,009	9,853,573	38,340,246
FUND BALANCES, APRIL 30	\$ 21,756,277	\$ 5,511,836	\$ 4,819,529	\$ 12,440,040	\$ 44,527,682

See accompanying notes to financial statements.

CITY OF CRYSTAL LAKE, ILLINOIS

RECONCILIATION OF THE GOVERNMENTAL FUNDS STATEMENT OF REVENUES,
EXPENDITURES AND CHANGES IN FUND BALANCES TO THE
GOVERNMENTAL ACTIVITIES IN THE STATEMENT OF ACTIVITIES

For the Year Ended April 30, 2021

NET CHANGE IN FUND BALANCES - TOTAL GOVERNMENTAL FUNDS	\$ 6,187,436
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	7,215,393
Contributions of capital assets are reported only in the statement of activities	1,500,000
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	(41,307)
The repayment of the principal portion long-term debt is reported as an expenditure when due in governmental funds but as a reduction of principal outstanding in the statement of activities	1,276,100
The issuance of long-term debt and related costs are shown on the fund financial statements as other financing sources (uses) and current expenditures, but are recorded as long-term liabilities and deferred outflows of resources on the government-wide statements Capital Lease	(2,483,808)
The change in accrued interest payable is reported as interest expense on the statement of activities	105,338
The change in compensated absences is an increase of expenses on the statement of activities	(98,436)
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	(141,431)
The change in Illinois Municipal Retirement Fund net pension liability and deferred outflows/inflows of resources is not a source or use of a financial resource and is reported on the statement of activities	1,436,249
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	(199,136)
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	815,865
Some expenses in the statement of activities do not require the use of current financial resources and, therefore, are not reported as expenditures in governmental funds Depreciation	(4,079,681)
Change in investment in joint venture	138,334
Amortization of bond premiums or discounts	85,646
The change in net position of Internal Service Funds is reported in governmental activities	<u>663,358</u>
CHANGE IN NET POSITION OF GOVERNMENTAL ACTIVITIES	<u><u>\$ 12,379,920</u></u>

See accompanying notes to financial statements.

CITY OF CRYSTAL LAKE, ILLINOIS

STATEMENT OF NET POSITION
PROPRIETARY FUNDS

April 30, 2021

	Business-Type Activities	Governmental Activities
	Waterworks and Sewerage Fund	Internal Service
CURRENT ASSETS		
Cash and Investments	\$ 14,925,757	\$ 252,448
Receivables		
Accounts	2,731,769	24,150
Accrued Interest	33,183	-
Prepaid Items	106,448	394,977
Due from Other Funds	256,959	-
	<hr/>	<hr/>
Total Current Assets	18,054,116	671,575
NONCURRENT ASSETS		
Capital Assets		
Capital Assets Not Being Depreciated	5,617,338	-
Capital Assets Being Depreciated, Net	74,859,427	-
	<hr/>	<hr/>
Net Capital Assets	80,476,765	-
	<hr/>	<hr/>
Total Noncurrent Assets	80,476,765	-
	<hr/>	<hr/>
Total Assets	98,530,881	671,575
DEFERRED OUTFLOWS OF RESOURCES		
Other Postemployment Benefits	40,895	-
Pension Items - IMRF	589,636	-
Well Asset Retirement Obligation	931,000	-
	<hr/>	<hr/>
Total Deferred Outflows of Resources	1,561,531	-
	<hr/>	<hr/>
Total Assets and Deferred Outflows of Resources	100,092,412	671,575

(This statement is continued on the following page.)

CITY OF CRYSTAL LAKE, ILLINOIS

STATEMENT OF NET POSITION (Continued)
 PROPRIETARY FUNDS

April 30, 2021

	Business-Type Activities	Governmental Activities
	Waterworks and Sewerage Fund	Internal Service
CURRENT LIABILITIES		
Accounts Payable	\$ 2,473,771	\$ -
Accrued Salaries	69,222	-
Accrued Interest Payable	274,586	-
Escrows and Customer Deposits	230,997	-
Unearned Revenue	10,000	8,217
Accrued Compensated Absences	241,959	-
Due to Other Funds	76,067	-
Total OPEB Liability	9,683	-
General Obligation Bonds Payable	1,886,064	-
Promissory Note Payable	220,000	-
IEPA Loan Payable	660,612	-
Capital Lease Payable	85,960	-
	<hr/>	<hr/>
Total Current Liabilities	6,238,921	8,217
LONG-TERM LIABILITIES		
Compensated Absences	241,959	-
IMRF Net Pension Liability	582,840	-
Total OPEB Liability	224,077	-
General Obligation Bonds Payable	16,820,020	-
Promissory Note Payable	675,000	-
IEPA Loan Payable	11,970,047	-
Capital Lease Payable	415,156	-
Well Asset Retirement Obligation	950,000	-
	<hr/>	<hr/>
Total Long-Term Liabilities	31,879,099	-
	<hr/>	<hr/>
Total Liabilities	38,118,020	8,217
DEFERRED INFLOWS OF RESOURCES		
Other Postemployment Benefits	2,268	-
Pension Items - IMRF	1,504,955	-
	<hr/>	<hr/>
Total Deferred Inflows of Resources	1,507,223	-
	<hr/>	<hr/>
Total Liabilities and Deferred Inflows and Resources	39,625,243	8,217
NET POSITION		
Net Investment in Capital Assets	52,160,171	-
Unrestricted	8,306,998	663,358
	<hr/>	<hr/>
TOTAL NET POSITION	\$ 60,467,169	\$ 663,358
	<hr/> <hr/>	<hr/> <hr/>

See accompanying notes to financial statements.

CITY OF CRYSTAL LAKE, ILLINOIS

STATEMENT OF REVENUES, EXPENSES AND CHANGES IN NET POSITION
 PROPRIETARY FUNDS

For the Year Ended April 30, 2021

	Business-Type Activities	Governmental Activities
	Waterworks and Sewerage Fund	Internal Service
OPERATING REVENUES		
Charges for Services	\$ 13,412,976	\$ 5,766,304
Miscellaneous Income	137,319	176,491
Total Operating Revenues	<u>13,550,295</u>	<u>5,942,795</u>
OPERATING EXPENSES		
Administration	606,300	5,535,906
Water Operations	4,468,795	-
Sewer Operations	3,745,950	-
Depreciation	4,006,913	-
Well ARO Amortization	9,500	-
Total Operating Expenses	<u>12,837,458</u>	<u>5,535,906</u>
OPERATING INCOME	<u>712,837</u>	<u>406,889</u>
NON-OPERATING REVENUES (EXPENSES)		
Interest Expense	(1,082,410)	-
Other Tax	1,000,000	-
Loss on Sale of Capital Assets	(3,612)	-
Investment Income	154,482	164
Connection Fees	1,568,689	-
Rental Income	303,449	-
Total Non-Operative Revenues (Expenses), Net	<u>1,940,598</u>	<u>164</u>
NET INCOME BEFORE TRANSFERS, CAPITAL GRANTS AND CONTRIBUTIONS	<u>2,653,435</u>	<u>407,053</u>
TRANSFERS IN	<u>-</u>	<u>256,305</u>
CAPITAL GRANTS AND CONTRIBUTIONS	<u>609,019</u>	<u>-</u>
CHANGE IN NET POSITION	3,262,454	663,358
NET POSITION, MAY 1	<u>57,204,715</u>	<u>-</u>
NET POSITION, APRIL 30	<u>\$ 60,467,169</u>	<u>\$ 663,358</u>

See accompanying notes to financial statements.

CITY OF CRYSTAL LAKE, ILLINOIS

STATEMENT OF CASH FLOWS
 PROPRIETARY FUND

For the Year Ended April 30, 2021

	Business-Type Activities	Governmental Activities
	Waterworks and Sewerage Fund	Internal Service
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from Customers and Users	\$ 12,792,058	\$ 880,791
Receipts from Internal Service Transactions	-	4,869,580
Receipts from Miscellaneous Revenues	137,319	176,491
Payments to Suppliers	(4,225,592)	(5,930,883)
Payments to Employees	(4,348,473)	-
	<hr/>	<hr/>
Net Cash from Operating Activities	4,355,312	(4,021)
	<hr/>	<hr/>
CASH FLOWS FROM NONCAPITAL FINANCING ACTIVITIES		
Amounts Received from (Paid to) Other Funds	(200,400)	256,305
Other Tax	1,000,000	-
Connection Charges	1,568,689	-
Rental Income	303,449	-
	<hr/>	<hr/>
Net Cash from Noncapital Financing Activities	2,671,738	256,305
	<hr/>	<hr/>
CASH FLOWS FROM CAPITAL AND RELATED FINANCING ACTIVITIES		
Capital Assets Purchased	(5,204,254)	-
Principal Payments on Long-Term Debt	(2,604,423)	-
Principal Payments on Capital Lease	(70,457)	-
Proceeds from Capital Grant	609,019	-
Interest Payments on Long-Term Debt	(1,040,861)	-
	<hr/>	<hr/>
Net Cash from Capital and Related Financing Activities	(8,310,976)	-
	<hr/>	<hr/>
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of Investment Securities	(4,835,233)	-
Proceeds from Sale and Maturities of Investment Securities	7,192,896	-
Interest Received	290,051	164
	<hr/>	<hr/>
Net Cash from Investing Activities	2,647,714	164
	<hr/>	<hr/>
NET INCREASE IN CASH AND CASH EQUIVALENTS	1,363,788	252,448
CASH AND CASH EQUIVALENTS, MAY 1	4,461,292	-
	<hr/>	<hr/>
CASH AND CASH EQUIVALENTS, APRIL 30	\$ 5,825,080	\$ 252,448
	<hr/>	<hr/>

(This statement is continued on the following page.)

CITY OF CRYSTAL LAKE, ILLINOIS

STATEMENT OF CASH FLOWS (Continued)
PROPRIETARY FUNDS

For the Year Ended April 30, 2021

	Business-Type Activities	Governmental Activities
	Waterworks and Sewerage Fund	Internal Service
CASH AND INVESTMENTS		
Cash and Cash Equivalents	\$ 5,825,080	\$ 252,448
Investments	9,100,677	-
TOTAL CASH AND INVESTMENTS	\$ 14,925,757	\$ 252,448
NONCASH TRANSACTIONS		
Capital Assets Financed by Capital Lease	\$ 410,891	\$ -
Loss on Disposal of Capital Assets	(3,612)	-
Capital Assets Purchased in Accounts Payable	(229,397)	-
Unrealized Gain/Loss on Investments	288,886	-
TOTAL NONCASH TRANSACTIONS	\$ 466,768	\$ -
CASH FLOWS FROM OPERATING ACTIVITIES		
Operating Income	\$ 712,837	\$ 406,889
Adjustments to Reconcile Operating Income to Net Cash From Operating Activities		
Depreciation	4,006,913	-
Amortization	9,500	-
Changes in Assets and Liabilities		
Receivables	(629,442)	(24,150)
Prepays	(77,591)	(394,977)
Deferred Outflows of Resources -		
Pension Items - IMRF	(102,897)	-
OPEB	(3,991)	-
Accounts Payable	531,612	-
Accrued Salaries	20,982	-
Accrued Compensated Absences	69,906	-
Unearned Revenue	10,000	8,217
Net Pension Liability - IMRF	(999,791)	-
Total OPEB Liability	21,664	-
Deferred Inflows of Resources		
Pension Items - IMRF	787,203	-
OPEB	(117)	-
Customer Deposits	(1,476)	-
NET CASH FROM OPERATING ACTIVITIES	\$ 4,355,312	\$ (4,021)

See accompanying notes to financial statements.

CITY OF CRYSTAL LAKE, ILLINOIS

STATEMENT OF NET POSITION
FIDUCIARY FUNDS

April 30, 2021

	Pension Trust Funds	Custodial Funds
ASSETS		
Cash and Short-Term Investments	\$ 23,073	\$ 395,108
Investments, at Fair Value		
Money Market Accounts	1,732,566	-
U.S. Treasury and U.S. Agency Securities	20,766,507	-
Corporate Bonds	12,434,598	-
Municipal Bonds	2,706,865	-
Mutual Funds - Stocks	65,116,873	-
Receivables		
Accounts Receivable	-	11
Accrued Interest on Investments	225,201	-
Prepaid Expenses	530	-
	<hr/>	<hr/>
Total Assets	103,006,213	395,119
	<hr/>	<hr/>
LIABILITIES		
Accounts Payable	18,170	-
Due to other funds	-	-
	<hr/>	<hr/>
Total Liabilities	18,170	-
	<hr/>	<hr/>
NET POSITION		
Restricted for Pensions	102,988,043	-
Restricted for Debt Service	-	395,119
	<hr/>	<hr/>
TOTAL NET POSITION	\$ 102,988,043	\$ 395,119
	<hr/> <hr/>	<hr/> <hr/>

See accompanying notes to financial statements.

CITY OF CRYSTAL LAKE, ILLINOIS

**STATEMENT OF CHANGES IN FIDUCIARY NET POSITION
FIDUCIARY FUNDS**

For the Year Ended April 30, 2021

	Pension Trust Funds	Custodial Funds
ADDITIONS		
Contributions		
Employer	\$ 4,564,709	\$ -
Employee	1,464,907	-
Property Owner	-	301,988
Total Contributions	<u>6,029,616</u>	<u>301,988</u>
Investment Income		
Net Appreciation in Fair Value of Investments	20,164,078	-
Interest	<u>2,407,208</u>	<u>287</u>
Total Investment Income	22,571,286	287
Less Investment Expense	<u>(385,912)</u>	-
Net Investment Income	<u>22,185,374</u>	<u>287</u>
Total Additions	<u>28,214,990</u>	<u>302,275</u>
DEDUCTIONS		
Pension Benefits	4,804,555	-
Miscellaneous	39,200	-
Debt Service		
Principal	-	125,000
Interest and Fiscal Charges	-	100,788
Total Deductions	<u>4,843,755</u>	<u>225,788</u>
NET INCOME BEFORE TRANSFERS	23,371,235	76,487
OTHER FINANCING SOURCES (USES)		
Transfer In	-	<u>156,810</u>
NET INCREASE	23,371,235	233,297
NET POSITION		
May 1	<u>79,616,808</u>	<u>161,822</u>
April 30	<u>\$ 102,988,043</u>	<u>\$ 395,119</u>

See accompanying notes to financial statements.

CITY OF CRYSTAL LAKE, ILLINOIS

NOTES TO FINANCIAL STATEMENTS

April 30, 2021

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The financial statements of the City of Crystal Lake, Illinois (the City) have been prepared in conformity with accounting principles generally accepted in the United States of America, as applied to government units (hereinafter referred to as generally accepted accounting principles (GAAP)). The Governmental Accounting Standards Board (GASB) is the accepted standard-setting body for establishing governmental accounting and financial reporting principles. The more significant of the City's accounting policies are described below.

A. Reporting Entity

The City was incorporated in 1914. The City is a home-rule community operating under a Council-Manager form of government and provides services that include police, fire, water and sewer utility, street maintenance, community development and general administrative services.

As required by GAAP, these financial statements present the City (the primary government) and its component units. As defined by GAAP and established by GASB, the financial reporting entity consists of the primary government, as well as its component units, which are legally separate organizations for which elected officials of the primary government are financially accountable. Financial accountability is defined as:

- 1) Appointment of a voting majority of the component unit's board and either (a) the ability to impose will by the primary government or (b) the possibility that the component unit will provide a financial benefit to or impose a financial burden on the primary government; or
- 2) Fiscal dependency on the primary government

Police Pension Employees Retirement System

The City's police employees participate in Police Pension Employees Retirement System (PPERS), a fiduciary component unit of the City. PPERS functions for the benefit of these employees and is governed by a five-member pension board. Two members appointed by the City's Mayor, one elected by pension beneficiaries and two elected police employees constitute the pension board. The City is obligated to fund all PPERS costs not funded by PPERS participants based upon actuarial valuations, which creates a financial burden on the City. The State of Illinois is authorized to establish benefit levels and the City is authorized to approve the actuarial assumptions used in the determination of contribution levels, which results in the PPERS being fiscally dependent upon the City. PPERS is reported as a pension trust fund. PPERS does not issue a stand-alone financial report.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

A. Reporting Entity (Continued)

Firefighters' Pension Employees Retirement System

The City's sworn firefighters participate in Firefighters' Pension Employees Retirement System (FPERS), a fiduciary component unit of the City. FPERS functions for the benefit of these employees and is governed by a five-member pension board.

Two members appointed by the City's Mayor, one elected pension beneficiary and two elected fire employees constitute the pension board. The City is obligated to fund all FPERS costs not funded by FPERS participants based upon actuarial valuations, which creates a financial burden on the City. The State of Illinois is authorized to establish benefit levels and the City is authorized to approve the actuarial assumptions used in the determination of contribution levels, which results in the FPERS being fiscally dependent on the City. FPERS is reported as a pension trust fund. FPERS does not issue a stand-alone financial report.

Discretely Presented Component Unit

The City's component unit is reported in a separate column to emphasize that it is legally separate from the City.

The Crystal Lake Public Library (Library) is governed by a nine-member Board of Trustees appointed by the Mayor of the City. The Library is financially accountable to the City, as the City's approval is needed for the Library to issue bonded debt. The Library's fiscal year end is the same as the City's. Separate financial statements for the Library are not available.

Other Governmental Entities

Several other governmental entities have operations within the City, but are separate legal entities. These entities include School District Nos. 47 and 155, Crystal Lake Civic Center Authority and the Crystal Lake Park District. The City is not financially accountable for these entities nor is there a financial benefit/burden relationship with these entities and, therefore, they are not included in the City's reporting entity. In addition, the City does not believe that it is a component unit of any other entity.

B. Fund Accounting

The City uses funds to report on its financial position and the changes in its financial position. Fund accounting is designed to demonstrate legal compliance and to aid financial management by segregating transactions related to certain city functions or activities. A fund is a separate accounting entity with a self-balancing set of accounts.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

B. Fund Accounting (Continued)

Funds are classified into the following categories: governmental, proprietary and fiduciary.

Governmental funds are used to account for all or most of the City's general activities, including the collection and disbursement of restricted or committed monies (special revenue funds), the funds committed, restricted or assigned for the acquisition or construction of capital assets (capital projects funds) and the funds committed, restricted or assigned for the servicing of long-term debt (debt service funds). The General Fund is used to account for all activities of the City not accounted for in some other fund.

Proprietary funds are used to account for activities similar to those found in the private sector, where the determination of net income is necessary or useful to sound financial administration. Goods or services from such activities can be provided either to outside parties (enterprise funds) or to other departments or agencies primarily within the City (internal service funds).

Fiduciary funds are used to account for fiduciary activities that meet the definition contained in GASB Statement No. 84, *Fiduciary Activities*. The City utilizes pension trust funds (for its Police and Firefighters' Pension Funds) and custodial funds (for its Special Service Area debt service funds), which are generally used to account for assets that the City holds in a fiduciary capacity.

C. Government-Wide and Fund Financial Statements

The government-wide financial statements (i.e., the statement of net position and the statement of activities) report information on all of the nonfiduciary activities of the City. The effect of material interfund activity other than interfund service transactions has been eliminated from these statements. Governmental activities, which normally are supported by taxes and intergovernmental revenues, are reported separately from business-type activities, which rely to a significant extent on fees and charges for support.

The statement of activities demonstrates the degree to which the direct expenses of a given function, segment or program are offset by program revenues. Direct expenses are those that are clearly identifiable with a specific function or segment. Program revenues include (1) charges to customers or applicants who purchase, use or directly benefit from goods, services or privileges provided by a given function or segment and (2) grants and standard revenues that are restricted to meeting the operational or capital requirements of a particular function or segment. Taxes and other items not properly included among program revenues are reported instead as general revenues.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

C. Government-Wide and Fund Financial Statements (Continued)

Separate financial statements are provided for governmental funds, proprietary funds and fiduciary funds, even though the latter are excluded from the government-wide financial statements. Major individual governmental funds and major individual enterprise funds are reported as separate columns in the fund financial statements.

The City reports the following major governmental funds:

The General Fund is the City's primary operating fund. It accounts for all financial resources of the general government, except those accounted for in another fund. The service administered by the City and accounted for in the General Fund include general government, public safety and public works.

The Fire Rescue Fund accounts for revenues and expenditures related to fire protection, ambulance response and emergency rescue operations.

The Capital Equipment and Replacement Fund accounts for revenues for and expenditures related to major capital improvements.

The City reports the following major proprietary funds:

The Waterworks and Sewerage Fund accounts for all provision of water and sewer services to the residents of the City. All activities necessary to provide such services are account for in this fund, including but not limited to, administration, operations, maintenance, financing and related debt service and billing and collection.

Additionally, the City reports the following Internal Service Funds:

The Internal Service Fund accounts for the City's group health insurance provided to other departments of the City on a cost reimbursement basis. These funds are reported as part of the governmental activities on the government-wide financial statements as they provide services to the City's governmental funds/activities.

The City reports pension trust funds as fiduciary component units to account for the Police Pension Fund and Firefighters' Pension Fund. Furthermore, the City reports three Special Service Area debt service funds as custodial funds.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

D. Measurement Focus, Basis of Accounting and Financial Statement Presentation

The government-wide financial statements are reported using the economic resources measurement focus and the accrual basis of accounting, as are the proprietary fund and fiduciary fund financial statements. Revenues and additions are recorded when earned and expenses and deductions are recorded when a liability is incurred. Property taxes are recognized as revenues in the year for which they are levied (i.e., intended to finance). Grants and similar items are recognized as revenue as soon as all eligibility requirements imposed by the provider have been met. Operating revenues/expenses include all revenues/expenses directly related to providing proprietary fund services. Incidental revenues/expenses are reported as non-operating.

Governmental fund financial statements are reported using the current financial resources measurement focus and the modified accrual basis of accounting. Revenues are recognized as soon as they are both measurable and available. Revenues are considered to be available when they are collectible within the current period or soon enough thereafter to pay liabilities of the current period. The City considers revenues to be available if they are collected within 60 days of the end of the current fiscal period, except for sales taxes and telecommunication taxes which use a 90-day period.

Expenditures generally are recorded when a fund liability is incurred. However, debt service expenditures are recorded only when payment is due.

Property taxes, sales taxes and telecommunication taxes owed to the state by others at year end, franchise taxes, licenses, charges for services and interest associated with the current fiscal period are all considered to be susceptible to accrual and are recognized as revenues of the current fiscal period. Fines and permit revenue are considered to be measurable and available only when cash is received by the City.

In applying the susceptible to accrual concept to intergovernmental revenues (e.g., federal and state grants), the legal and contractual requirements of the numerous individual programs are used as guidance. There are, however, essentially two types of these revenues. In one, monies must be expended on the specific purpose or project before any amounts will be paid to the City; therefore, revenues are recognized based upon the expenditures/expenses recorded. In the other, monies are virtually unrestricted as to purpose of expenditure and are generally revocable only for failure to comply with prescribed eligibility requirements, such as equal employment opportunity. These resources are reflected as revenues at the time of receipt or earlier if they meet the eligibility criterion.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

D. Measurement Focus, Basis of Accounting and Financial Statement Presentation (Continued)

The City reports unearned revenue and deferred revenue on its financial statements. Unearned revenue and deferred revenue arises when a potential revenue does not meet both the measurable and available or earned criteria for recognition in the current period. Unearned revenue also arises when resources are received by the City before it has a legal claim to them, as when grant monies are received prior to the incurrence of qualifying expenditures. In subsequent periods, when both revenue recognition criteria are met, or when the City has a legal claim to the resources, the liability or deferred inflow of resources for unearned revenue or deferred revenue is removed from the financial statements and revenue is recognized.

E. Cash and Investments

Cash and Cash Equivalents

For purposes of the statement of cash flows, the City's enterprise fund considers all highly liquid investments with an original maturity of three months or less when purchased to be cash equivalents.

Investments

Investments with a maturity of less than one year when purchased and non-negotiable certificates of deposit are stated at cost or amortized cost. Investments with a maturity greater than one year when purchased and all investments of the pension trust funds are stated at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

The City categorizes its fair value measurements within the fair value hierarchy established by GAAP. The hierarchy is based on the valuation inputs used to measure the fair value of the asset. Level 1 inputs are quoted prices in active markets for identical assets; Level 2 inputs are significant other observable inputs; and Level 3 inputs are significant unobservable inputs.

F. Interfund Receivables/Payables

During the course of operations, numerous transactions occur between individual funds for goods provided or services rendered. These receivables and payables are classified as "due to/from other funds" on the financial statements. Interfund loans, if any, are classified as advances to/from other funds.

CITY OF CRYSTAL LAKE, ILLINOIS
NOTES TO FINANCIAL STATEMENTS (Continued)

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

G. Inventories

Inventories are valued at cost, which approximates market, using the average cost method on a first-in/first-out (FIFO) basis. Inventories are accounted for under the consumption method, whereby acquisitions are recorded in inventory accounts initially and charged as expenditures when used.

H. Prepaid Items

Payments made to vendors for services that will benefit periods beyond the date of this report are recorded as prepaid items using the consumption method.

I. Capital Assets

Capital assets, which include property, plant, equipment, infrastructure assets (e.g., roads, bridges, storm sewers and similar items) and intangible assets, are reported in the applicable governmental or business-type activities columns in the government-wide financial statements. Capital assets are defined by the City as assets with an initial, individual cost in excess of \$25,000 and an estimated useful life in excess of one year. Such assets are recorded at historical cost or estimated historical cost if purchased or constructed. Donated capital assets are recorded at acquisition value at the date of donation.

The costs of normal maintenance and repairs, including street overlays that do not add to the value of the asset or materially extend asset lives are not capitalized.

Major outlays for capital assets and improvements are capitalized as projects are constructed. Property, plant and equipment is depreciated using the straight-line method over the following estimated useful lives:

	Years
Buildings and Improvements	25-50
Machinery, Equipment and Vehicles	3-15
Infrastructure - Streets and Bridges	50-80
Infrastructure - Water and Sewer System	60

J. Compensated Absences

Vested or accumulated vacation and sick leave that is owed to retirees or terminated employees is reported as an expenditure and a fund liability of the governmental fund that will pay it in the fund financial statements. Vested or accumulated vacation and sick leave of proprietary funds at both levels and governmental activities at the government-wide level is recorded as an expense and liability as the benefits accrue to employees.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

K. Long-Term Obligations

In the government-wide financial statements and proprietary funds in the fund financial statements, long-term debt and other long-term obligations are reported as liabilities in the applicable governmental activities, business-type activities or proprietary fund financial statements. Bond premiums and discounts and accounting gains/losses on refundings are deferred and amortized over the life of the bonds. Bonds payable are reported net of the applicable bond premium or discount and accounting gains/losses on refunding. Bond issuance costs are expensed as incurred.

In the fund financial statements, governmental funds recognize bond premiums and discounts, as well as bond issuance costs, during the current period. The face amount of debt issued is reported as other financing sources. Premiums received on debt issuances are reported as other financing sources while discounts on debt issuances are reported as other financing uses. Issuance costs, whether or not withheld from the actual debt proceeds received, are reported as expenditures.

L. Fund Balance/Net Position

In the fund financial statements, governmental funds report nonspendable fund balance for amounts that are either not in spendable form or legally or contractually required to be maintained intact. Restrictions of fund balance are reported for amounts constrained by legal restrictions from outside parties for use for a specific purpose or externally imposed by outside entities or from enabling legislation adopted by the City. Committed fund balance is constrained by formal actions of the City Council, which is considered the City's highest level of decision-making authority. Formal actions include ordinances approved by the City Council. Assigned fund balance represents amounts constrained by the City's intent to use them for a specific purpose. The authority to assign fund balance has been delegated to the City's Administrator and Finance Director. Any residual fund balance in the General Fund, including fund balance targets and any deficit fund balance of any other governmental fund is reported as unassigned. In accordance with the City's fund balance policy, the unassigned General Fund balance will be maintained at a target level of 25% to 50% of annual budgeted expenditures. Balances in excess of 50% may be transferred to the Capital Replacement Fund to support future capital projects.

The City's flow of funds assumption prescribes that the funds with the highest level of constraint are expended first. If restricted or unrestricted funds are available for spending, the restricted funds are spent first. Additionally, if different levels of unrestricted funds are available for spending the City considers committed funds to be expended first followed by assigned funds and then unassigned funds.

In the government-wide financial statements, restricted net positions are legally restricted by outside parties for a specific purpose. Net investment in capital assets represents the book value of capital assets less any outstanding long-term debt issued to acquire or construct the capital assets.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

M. Deferred Outflows/Inflows of Resources

In addition to assets, the statement of financial position will sometimes report a separate section for deferred outflows of resources. This separate financial statement element, deferred outflows of resources, represents a consumption of net assets that applies to a future period(s) and so will not be recognized as an outflow of resources (expense/expenditure) until then. In addition to liabilities, the statement of financial position will sometimes report a separate section for deferred inflows of resources. This separate financial statement element, deferred inflows of resources, represents an acquisition of net assets that applies to a future period(s) and so will not be recognized as an inflow of resources (revenue) until that time.

N. Interfund Transactions

Interfund services are accounted for as revenues, expenditures or expenses. Transactions that constitute reimbursements to a fund for expenditures/expenses initially made from it that are properly applicable to another fund, are recorded as expenditures/expenses in the reimbursing fund and as reductions of expenditures/expenses in the fund that is reimbursed. All other interfund transactions, except interfund services and reimbursements, are reported as transfers.

O. Estimates

The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenditures/expenses during the reporting period. Actual results could differ from those estimates.

P. Adoption of Accounting Standards

The City has elected to implement GASB Statement No. 95, *Postponement of the Effective Dates of Certain Authoritative Guidance*, which was issued to provide temporary relief to governments and other stakeholders due to the COVID-19 pandemic. This provides for the postponement of the implementation of GASB Statement No. 87, *Leases*.

2. DEPOSITS AND INVESTMENTS

The City maintains a cash and investment pool that is available for use by all funds, except the Pension Trust Funds. The deposits and investments of the Pension Trust Funds are held separately from those of other funds and are controlled by the respective pension boards.

2. DEPOSITS AND INVESTMENTS (Continued)

The City is limited to investments allowed by Illinois Compiled Statutes (ILCS). The City's investment policy further restricts what it may invest in to the following types of investment instruments: U.S. Government obligations, U.S. Government agency obligations, and U.S. Government instrumentality obligations, which have a high liquid market with readily determinable fair value, interest-bearing savings accounts, interest-bearing certificates of deposit or interest-bearing time deposits or any other investment constituting director obligations of any bank that is insured by the FDIC, local government investment pools, either state-administered or through joint powers statutes or other intergovernmental agreement legislation and investment-grade obligations (rated A or better) of state, provincial and local government and public authorities, The Illinois Funds and the Illinois Metropolitan Investment Fund (IMET), a not-for-profit investment trust formed pursuant to the Illinois Municipal Code and managed by a Board of Trustees elected from the participating members. IMET is not registered with the SEC as an investment company. Investments in IMET are valued at IMET's share price, the price for which the investment could be sold. The City's investment policy does limit their deposits to financial institutions that are members of the FDIC system and are capable of posting collateral for amounts in excess of FDIC insurance.

It is the policy of the City to invest its funds in a manner which will provide the highest investment return with the maximum security, safety and risk avoidance while meeting the daily cash flow demands of the City and conforming to all state and local statutes governing the investment of public funds, using the "prudent person" standard for managing the overall portfolio. The primary objectives of the policy are, in order of priority, legality, safety, liquidity and total return.

A. City Deposits with Financial Institutions

Custodial credit risk is the risk that in the event of a bank failure, the City's deposits may not be returned to it. The City's deposit policy requires that funds on deposit in excess of FDIC limits be secured by some form of collateral. The City shall enter into a collateral agreement with the financial institution; and the agreement shall outline the types of assets that may be utilized as collateral, the amount of collateral required, and the methodology. The amount of collateral provided would not be less than 105% of the fair value of the net amount of public funds secured. Pledged collateral will be held by the City or in safekeeping and evidenced by a written agreement. If collateral is held in safekeeping, it must be held at an independent third-party institution. A collateral agreement will preclude the release of the pledged assets, without an authorized signature from the City, but the agreement will allow for an exchange of collateral of like value. The City will accept any of the following assets as collateral: negotiable obligations of the United States Government and negotiable obligations of any agency or instrumentality of the United States Government guaranteed by the full faith and credit of the United States Government.

CITY OF CRYSTAL LAKE, ILLINOIS
NOTES TO FINANCIAL STATEMENTS (Continued)

2. DEPOSITS AND INVESTMENTS (Continued)

B. City Investments

The following table presents the investments and maturities of the City's debt securities as of April 30, 2021:

Investment Type	Fair Value	Investment Maturities (in Years)			
		Less Than 1	1-5	6-10	Greater Than 10
U.S. Treasury Securities	\$ 3,606,383	\$ 2,272,883	\$ 1,333,500	\$ -	\$ -
U.S. Agency Securities	14,897,175	2,111,450	12,785,725	-	-
Certificates of Deposits	16,825,098	4,776,286	12,048,812	-	-
Municipal Bonds	7,667,174	1,957,637	5,709,537	-	-
TOTAL	\$ 42,995,830	\$ 11,118,256	\$ 31,877,574	\$ -	\$ -

The City has the following recurring fair value measurements as of April 30, 2020: The U.S. agency obligations, U.S. Treasury obligations, the state and municipal obligations and the negotiable CDs are valued using quoted matrix pricing models (Level 2 inputs).

In accordance with its investment policy, the City limits its exposure to interest rate risk by limiting the weighted average maturity of the portfolio to no more than two years and limits the maximum maturity of any investment to three years from the date of purchase, unless matched to a specific future cash flow need, as a means of managing its exposure to fair value losses arising from increasing interest rates.

The City limits its exposure to credit risk, the risk that the issuer of a debt security will not pay its par value upon maturity, by limiting investment in commercial paper and corporate bonds to the top three ratings issued by nationally recognized statistical rating organizations (NRSROs).

The U.S. agency obligations are rated AAA, and the state and municipal bonds are rated Aa3 to AAA. The negotiable CDs are not rated.

Custodial credit risk for investments is the risk that, in the event of the failure of the counterparty to the investment, the City will not be able to recover the value of its investments that are in possession of an outside party. The City's policy requires that all security transactions, including collateral for repurchase agreements, be held by an independent third-party custodian designated by the City and evidenced by safekeeping receipts and a written custodial agreement.

Concentration of credit risk is the risk that the City has a high percentage of their investments invested in one type of investment. The City's investment policy limits the amount the City may invest in any one issuer to the 10% of the portfolio.

CITY OF CRYSTAL LAKE, ILLINOIS
NOTES TO FINANCIAL STATEMENTS (Continued)

3. RECEIVABLES - PROPERTY TAXES

Property taxes for the 2020 levy year attach as an enforceable lien on January 1, 2020, on property value assessed as of the same date. Taxes are levied by December 31 of the subsequent fiscal year end by passage of a Tax Levy Ordinance. Tax bills are prepared by the County and issued on or about May 1 and August 1, and are payable in two installments, on or about June 1 and September 1. The County collects such taxes and remits them periodically.

The 2020 taxes are intended to finance the 2022 fiscal year and are not considered available or earned for current operations and, therefore, are shown as deferred revenue. The 2021 tax levy has not been recorded as a receivable at April 30, 2021, as the tax attached as a lien on property as of January 1, 2021; however, the tax will not be levied until December 2021 and, accordingly, is not measurable at April 30, 2021.

4. DUE FROM OTHER GOVERNMENTS

Due from other governments consisted of the following amounts at April 30, 2021:

GOVERNMENTAL ACTIVITIES

Sales Tax	\$ 3,203,351
Home Rule Sales Tax	1,448,794
Local Use Tax	364,499
Cannabis Tax	14,860
Motor Fuel Tax	134,219
Video Gaming Tax	29,792
Telecommunications Tax	<u>159,474</u>

TOTAL GOVERNMENTAL ACTIVITIES **\$ 5,354,989**

CITY OF CRYSTAL LAKE, ILLINOIS
NOTES TO FINANCIAL STATEMENTS (Continued)

5. CAPITAL ASSETS

Capital asset activity for the year ended April 30, 2021 is as follows:

	Balances May 1	Increases	Decreases	Balances April 30
GOVERNMENTAL ACTIVITIES				
Capital Assets not Being Depreciated				
Land	\$ 103,734,813	\$ -	\$ -	\$ 103,734,813
Construction in Progress	825,588	156,488	519,478	462,598
Total Capital Assets not Being Depreciated	104,560,401	156,488	519,478	104,197,411
Capital Assets Being Depreciated				
Buildings and Improvements	35,074,463	691,204	-	35,765,667
Machinery, Equipment and Vehicles	20,357,641	3,657,001	1,481,063	22,533,579
Infrastructure	76,966,754	4,730,178	-	81,696,932
Total Capital Assets Being Depreciated	132,398,858	9,078,383	1,481,063	139,996,178
Less Accumulated Depreciation for				
Buildings and Improvements	14,483,926	811,721	-	15,295,647
Machinery, Equipment and Vehicles	12,924,324	1,733,948	1,439,756	13,218,516
Infrastructure	25,392,280	1,534,012	-	26,926,292
Total Accumulated Depreciation	52,800,530	4,079,681	1,439,756	55,440,455
Total Capital Assets Being Depreciated, Net	79,598,328	4,998,702	41,307	84,555,723
GOVERNMENTAL ACTIVITIES				
CAPITAL ASSETS, NET				
	\$ 184,158,729	\$ 5,155,190	\$ 560,785	\$ 188,753,134
BUSINESS-TYPE ACTIVITIES				
Capital Assets not Being Depreciated				
Land	\$ 782,279	\$ 607,015	\$ -	\$ 1,389,294
Construction in Progress	2,432,916	2,675,774	880,646	4,228,044
Total Capital Assets not Being Depreciated	3,215,195	3,282,789	880,646	5,617,338
Capital Assets Being Depreciated				
Buildings and Improvements	37,226,061	-	-	37,226,061
Machinery, Equipment and Vehicles	10,118,046	1,150,278	95,636	11,172,688
Infrastructure	102,297,984	1,833,327	-	104,131,311
Total Capital Assets Being Depreciated	149,642,091	2,983,605	95,636	152,530,600
Less Accumulated Depreciation for				
Buildings and Improvements	14,095,951	1,390,367	-	15,486,318
Machinery, Equipment and Vehicles	4,643,225	536,079	92,024	5,087,280
Infrastructure	55,016,568	2,080,467	-	57,097,035
Total Accumulated Depreciation	73,755,744	4,006,913	92,024	77,670,633
Total Capital Assets Being Depreciated, Net	75,886,347	(1,023,308)	3,612	74,859,427
BUSINESS-TYPE ACTIVITIES				
CAPITAL ASSETS, NET				
	\$ 79,101,542	\$ 2,259,481	\$ 884,258	\$ 80,476,765

CITY OF CRYSTAL LAKE, ILLINOIS
NOTES TO FINANCIAL STATEMENTS (Continued)

5. CAPITAL ASSETS (Continued)

Depreciation expense was charged to governmental activities functions/programs of the primary government as follows:

GOVERNMENTAL ACTIVITIES

General and Administrative	\$ 478,962
Public Safety	1,273,827
Highways and Streets	1,778,407
Culture and Recreation	<u>548,485</u>

**TOTAL DEPRECIATION EXPENSE -
GOVERNMENTAL ACTIVITIES**

\$ 4,079,681

6. LONG-TERM DEBT

A. General Obligation Bonds

General obligation bonds are direct obligations and pledge the full faith and credit of the City and are payable from governmental activities/funds and business-type activities/enterprise funds. General obligation bonds currently outstanding are as follows:

Issue	Fund Debt Retired by	Balances May 1	Issuances	Retirements	Balances April 30	Current Portion
\$9,235,000 General Obligation Bonds of 2012, annual installments of \$245,000 to \$850,000 interest at 2.000% to 2.625% payable each June 15 and December 15.	General and Debt Service	\$ 591,307	\$ -	\$ 40,316	\$ 550,991	\$ 41,156
	Waterworks and Sewerage	2,928,693	-	199,684	2,729,009	203,844
\$9,465,000 General Obligation Bonds of 2013, annual installments of \$395,000 to \$675,000, interest at 3.25% to 4.00% payable each June 15 and December 15.	Waterworks and Sewerage	7,420,000	-	410,000	7,010,000	425,000
\$7,610,000 General Obligation Refunding Bonds of 2014, annual installments of \$480,000 to \$965,000, interest at 2.25% to 3.00% payable each June 15 and December 15.	Waterworks and Sewerage	2,390,000	-	945,000	1,445,000	965,000

CITY OF CRYSTAL LAKE, ILLINOIS
NOTES TO FINANCIAL STATEMENTS (Continued)

6. LONG-TERM DEBT (Continued)

A. General Obligation Bonds (Continued)

Issue	Fund Debt Retired by	Balances May 1	Issuances	Retirements	Balances April 30	Current Portion
\$14,330,000 General Obligation Bonds of 2019, annual installments of \$270,000 to \$1,860,000 interest at 3.00% to 5.00% payable each June 15 and December 15.	General and Debt Service	\$ 7,954,055	\$ -	\$ 788,775	\$ 7,165,280	\$ 707,780
	Waterworks and Sewerage	6,375,945	225,020	186,245	6,414,720	292,220
TOTAL GENERAL OBLIGATION BONDS		\$ 27,660,000	\$ 225,020	\$ 2,570,020	\$ 25,315,000	\$ 2,635,000

B. General Obligation Promissory Note

General Obligation Promissory Notes currently outstanding are as follows:

	Fund Debt Retired by	Balance May 1	Additions	Retirements/ Refundings	Balance April 30	Current Portion
\$1,900,000 General Obligation Promissory Notes, Series 2015, annual installments of \$210,000 to \$230,000, interest at 2.151% payable each June 15 and December 15.	Waterworks and Sewerage	\$ 1,110,000	\$ -	\$ 215,000	\$ 895,000	\$ 220,000
TOTAL		\$ 1,110,000	\$ -	\$ 215,000	\$ 895,000	\$ 220,000

C. IEPA Loan

The City, through the Illinois Environmental Protection Agency (IEPA), received a low interest loan to fund improvements to two of the City's wastewater treatment plants on a reimbursement basis. Under the terms of the agreement, the City can borrow up to \$14,840,101. The City borrowed \$14,779,811 and has total outstanding loan payable of \$12,630,659 as of April 30, 2021. The loan is to be paid on a semi-annual basis over 20 years, including interest at 1.86%.

D. Capital Lease Obligation

The City leases vehicles and other equipment under capital leases, which expire between May 2023 and December 2026. Annual lease payments, including interest ranging from 1.84% to 4.75%, range from \$3,595 to \$40,127. The cost of the capital assets acquired under capital leases was \$3,318,595, which is included in governmental activities, and business-type activities vehicles and machinery and equipment.

CITY OF CRYSTAL LAKE, ILLINOIS
NOTES TO FINANCIAL STATEMENTS (Continued)

6. LONG-TERM DEBT (Continued)

D. Capital Lease Obligation (Continued)

Minimum future lease payments under the capital lease together with the present value of the net minimum lease payments as of April 30, 2021 are as follows:

Fiscal Year Ending April 30,	Payment
2022	\$ 797,335
2023	791,103
2024	585,621
2025	380,910
2026	<u>98,359</u>
Total minimum lease payments	2,653,328
Depreciation reserve	873,690
Less amount representing interest	<u>(208,423)</u>
Present value of future minimum lease payments	3,318,595
Less current portion	<u>714,298</u>
LONG-TERM PORTION	<u>\$ 2,604,297</u>

E. Debt Service Requirements to Maturity

Debt service requirements to maturity for governmental activities long-term debt is as follows:

Fiscal Year	<u>Governmental Activities General Obligation Bonds</u>	
	Principal	Interest
2022	\$ 748,936	\$ 325,437
2023	815,971	289,225
2024	823,846	251,161
2025	844,511	211,229
2026	1,004,516	173,013
2027-2031	3,376,018	284,871
2032-2036	<u>102,473</u>	<u>3,994</u>
TOTAL	<u>\$ 7,716,271</u>	<u>\$ 1,538,930</u>

CITY OF CRYSTAL LAKE, ILLINOIS
NOTES TO FINANCIAL STATEMENTS (Continued)

6. LONG-TERM DEBT (Continued)

E. Debt Service Requirements to Maturity (Continued)

Debt service requirements to maturity for business-type activities long-term debt is as follows:

Fiscal Year	Business-Type Activities					
	IEPA Loans		General Obligation Bonds		General Obligation Note	
	Principal	Interest	Principal	Interest	Principal	Interest
2022	\$ 660,612	\$ 231,873	\$ 1,886,064	\$ 612,044	\$ 220,000	\$ 19,251
2023	672,957	219,528	1,399,029	549,531	220,000	14,519
2024	685,532	206,953	1,741,154	498,195	225,000	9,787
2025	698,342	194,143	805,489	421,927	230,000	4,947
2026	711,392	181,093	710,484	392,893	-	-
2027-2031	3,761,399	701,026	3,943,979	1,579,979	-	-
2032-2036	4,126,217	336,208	3,032,530	876,031	-	-
2037-2040	1,314,208	24,520	4,080,000	310,500	-	-
TOTAL	\$ 12,630,659	\$ 2,095,344	\$ 17,598,729	\$ 5,241,100	\$ 895,000	\$ 48,504

F. Changes in Long-Term Liabilities

During the fiscal year the following changes occurred in long-term liabilities for governmental activities:

	Balances			Balances		Current
	May 1	Issuances	Retirements	April 30	Portion	
General Obligation Bonds Payable	\$ 8,545,362	\$ -	\$ 829,091	\$ 7,716,271	\$ 748,936	
Unamortized Bond Premium	794,276	-	85,646	708,630	-	
Capital Leases	780,680	2,483,808	447,009	2,817,479	628,339	
Compensated Absences*	3,576,590	1,886,732	1,788,296	3,675,026	1,837,513	
Net Pension Liability - IMRF*	4,457,327	-	3,112,542	1,344,785	-	
Net Pension Liability - Fire*	18,810,255	-	9,983,520	8,826,735	-	
Net Pension Liability - Police*	37,629,310	-	7,588,353	30,040,957	-	
Total OPEB Liability*	5,119,568	184,691	-	5,304,259	219,715	
TOTAL	\$ 79,713,368	\$ 4,555,231	\$ 23,834,457	\$ 60,434,142	\$ 3,434,503	

*The General Fund resources are used to liquidate these liabilities.

CITY OF CRYSTAL LAKE, ILLINOIS
NOTES TO FINANCIAL STATEMENTS (Continued)

6. LONG-TERM DEBT (Continued)

F. Changes in Long-Term Liabilities (Continued)

During the fiscal year, the following changes occurred in long-term liabilities for business-type activities:

	Balances May 1	Issuances	Retirements/ Refundings	Balances April 30	Current Portion
General Obligation Bonds Payable	\$ 19,114,638	\$ 225,020	\$ 1,740,929	\$ 17,598,729	\$ 1,886,064
Promissory Note Payable	1,110,000	-	215,000	895,000	220,000
IEPA Loans Payable	13,279,153	-	648,494	12,630,659	660,612
Unamortized Bond Premium	1,187,033	-	79,678	1,107,355	-
Capital Leases	160,682	410,891	70,457	501,116	85,960
Well Asset Retirement Obligation	950,000	-	-	950,000	-
Compensated Absences	414,012	276,912	207,006	483,918	241,959
Net Pension Liability	1,582,631	-	999,791	582,840	-
Total OPEB Liability	212,096	21,664	-	233,760	9,683
TOTAL	\$ 38,010,245	\$ 934,487	\$ 3,961,355	\$ 34,983,377	\$ 3,104,278

G. Legal Debt Margin

The City is a home rule municipality. Article VII, Section 6(k) of the 1970 Illinois Constitution governs computation of the legal debt margin.

“The General Assembly may limit by law the amount and require referendum approval of debt to be incurred by home rule municipalities, payable from ad valorem property tax receipts, only in excess of the following percentages of the assessed value of its taxable property ... (2) if its population is more than 25,000 and less than 500,000 an aggregate of one percent: ... indebtedness which is outstanding on the effective date (July 1, 1971) of this constitution or which is thereafter approved by referendum... shall not be included in the foregoing percentage amounts.”

To date the General Assembly has set no limits for home rule municipalities.

H. Noncommitment Debt

Special Service Area Bonds

Special service area bonds outstanding are not a direct responsibility of the City. The City will continue to collect taxes assessed on the SSA bonds and forward to bondholders any payments received. The amounts collected are accounted for in an Agency Fund until they are remitted to the bondholders.

6. LONG-TERM DEBT (Continued)

The City has the following SSA bond issues outstanding at April 30, 2021:

Special Service Area No. 45 Bonds, Series 2006 - original principal \$5,935,000, due in annual installments of \$80,000 to \$435,000, commencing February 2007 through February 2031; interest at 4.40% to 5.50% payable semiannually on August 1 and February 1. The outstanding principal balance at April 30, 2021 was \$5,440,000.

Special Service Area No. 44 Bonds, Series 2007 - original principal \$750,000, due in annual installments of \$50,000 through December 2021; interest at 4.10% to 4.75% payable annually on December 1. The outstanding principal balance at April 30, 2021 was \$50,000.

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 April 30, 2021 was \$2,145,000.

I. Asset Retirement Obligation

The City has recognized an asset retirement obligation (ARO) and related deferred outflow of resources in connection with its obligation to seal and abandon various shallow water wells at the end of their estimated useful lives in accordance with federal, state and/or local requirements. The ARO was measured using actual historical costs for similar abandonments, adjusted for inflation through the end of the year. The estimated remaining useful lives of the water wells is 99 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. These funds provided coverage for group health and dental coverage up to \$125,000 per claim.

In addition, the City has contracted with third party carriers for specific and aggregate stop loss coverage to limit the City's exposure to losses. Losses have not exceeded coverages for the last three years.

CITY OF CRYSTAL LAKE, ILLINOIS
NOTES TO FINANCIAL STATEMENTS (Continued)

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 April 30, 2021, due to/from other funds were as follows:

Payable Fund	Receivable Fund	Amount
General	Waterworks and Sewerage	\$ 131,566
Capital Replacement	Waterworks and Sewerage	125,393
Waterworks and Sewerage	General	76,067
Nonmajor Governmental	General	89,203
General	Nonmajor Governmental	<u>20</u>
TOTAL DUE TO/FROM OTHER FUNDS		<u>\$ 422,249</u>

The purposes of significant due from/due to other funds are as follows:

- \$125,393 due from the Capital Replacement Fund to the Waterworks and Sewerage Fund to adjust utility taxes to budget. Repayment is expected within one year.
- \$47,072 due from Nonmajor Governmental Fund (NCLPB Project Fund) and \$41,593 due from Nonmajor Governmental Fund (Parking Fund) to the General Fund to eliminate negative cash. Repayment is expected within one year.

CITY OF CRYSTAL LAKE, ILLINOIS
NOTES TO FINANCIAL STATEMENTS (Continued)

8. INDIVIDUAL FUND DISCLOSURES (Continued)

Interfund transfers during the year ended April 30, 2021 were as follows:

	<u>Transfers In</u>	<u>Transfers Out</u>
General		
Capital Replacement	\$ -	\$ 7,373,621
Internal Service	-	256,305
Custodial	-	156,810
Nonmajor Governmental	118,612	972,051
Total General	<u>118,612</u>	<u>8,758,787</u>
Fire Rescue		
Capital Replacement	-	518,597
Total Fire Rescue Fund	<u>-</u>	<u>518,597</u>
Capital Replacement		
General	7,373,621	-
Fire Rescue	518,597	-
Nonmajor Governmental	920,284	-
Total Capital Replacement	<u>8,812,502</u>	<u>-</u>
Internal Service		
General	256,305	-
Total Internal Service	<u>256,305</u>	<u>-</u>
Nonmajor Governmental		
General	972,051	118,612
Capital Replacement	-	920,284
Nonmajor Governmental	66,177	66,177
Total Nonmajor Governmental	<u>1,038,228</u>	<u>1,105,073</u>
Custodial		
SSA #45 Bryn Mawr	156,810	-
TOTAL	<u>\$ 10,382,457</u>	<u>\$ 10,382,457</u>

8. INDIVIDUAL FUND DISCLOSURES (Continued)

The purpose of significant transfers is as follows:

- \$972,051 transfer from the General Fund to Three Oaks Debt Service Fund. This transaction relates to money transferred to debt service funds for payments of principal and interest on general obligation debt. This transfer will not be repaid.
- \$8,812,502 transferred to the Capital Equipment Replacement Fund from the General, Fire Rescue and Nonmajor Governmental funds for the purchase of equipment and capital projects. This transfer will not be repaid.
- \$156,810 transferred to SSA #45 Bryn Mawr from the General Fund to transfer a receivable to the General Fund. This transfer will not be repaid.

The Vulcan Lakes Tax Increment Financing (TIF) District was created to spur comprehensive development around US 14 and Main Street, to include residential, retail, and recreational facilities (Three Oaks Recreation Area). Initial funding for land acquisition and engineering services (\$2,039,724) was provided using General Fund reserves. Available property tax increment will be used to retire outstanding bonds that were issued for the purposes of constructing the Three Oaks Recreation Area. Remaining increments, if any, are intended to be used to pay back the General Fund. The interfund receivable is reported net of an allowance of the same amount at April 30, 2021.

The Virginia Street Corridor Tax Increment Financing (TIF) District was intended to spur comprehensive revitalization of the Virginia Street Corridor and includes streetscape improvements/beautification and redevelopment of key identified sites. Initial funding (\$1,740,096) for the Virginia Street project was provided using Home Rule Sales Tax. In accordance with resolution 2008R-88, future tax increment could be used to provide reimbursement of Home Rule Sales Tax to the General Fund. The outstanding balance at April 30, 2021 was \$1,461,590, and is reported net of an allowance of the same amount.

9. CONTINGENT LIABILITIES

A. Litigation

The City is a defendant in various lawsuits. Although the outcome of these lawsuits is not presently determinable, in the opinion of the City's attorneys, the resolution of these matters will not have a material adverse effect on the financial condition of the City.

9. CONTINGENT LIABILITIES (Continued)

B. Grants

Amounts received or receivable from grantor agencies are subject to audit and adjustment by grantor agencies, principally the federal government. Any disallowed claims, including amounts already collected, may constitute a liability of the applicable funds. The amount, if any, of expenditures which may be disallowed by the grantor cannot be determined at this time although the City expects such amounts, if any, to be immaterial.

C. Special Service Area

In 2012, the City used \$156,810 of its available resources to pay principal and interest on outstanding SSA #45 bonds because collections of SSA #45 property taxes were insufficient to cover amounts due on February 1, 2012. Efforts to recover money used to fund SSA #45 debt service are ongoing.

D. Illinois Metropolitan Investment Fund

During 2015, Illinois Metropolitan Investment Fund (IMET) was informed of defaults in repurchase agreements involving loans which occurred as a result of fraud by an approved lender of the United States Department of Agriculture (USDA). IMET has advised the City of its intent to seek to recover, liquidate and distribute any proceeds received to eligible participants. The City will monitor IMET's recovery efforts. During this process, the City will not have any access to these funds. Based on IMET's unknown certainty of net realizable value of investments affected by fraud, the City has written off their entire balance at IMET, less any current year recoveries.

10. JOINT VENTURE

The City is a founding member of SEECOM - Southeast Emergency Communication (SEECOM). SEECOM is a municipal corporation and public body politic and corporate established pursuant to the Constitution of the State of Illinois and the Intergovernmental Cooperation Act of the State of Illinois, as amended (the Act). SEECOM is a cooperative joint venture organized for the purpose of providing the equipment, services and other items necessary and appropriate for the establishment, operation and maintenance of the joint public safety communications system for the mutual benefit of the members of SEECOM. The founding members of SEECOM consist of the City of Crystal Lake, Illinois, the Village of Algonquin, Illinois and the Village of Cary, Illinois.

10. JOINT VENTURE (Continued)

SEECOM is governed by an Executive Board established with the three voting members consisting of the Village Manager/Village Administrator/City Manager, or their respective staff designees, from the three founding communities. Two nonvoting members also consist of one member from the Fire Services Advisory Board and one member from the Law Enforcement Advisory Board. These nonvoting Board members represent other user communities. Each member of the Executive Board is entitled to one vote.

Each of SEECOM's three members paid an initial entry fee as determined and agreed to by SEECOM's Executive Board and the three members. Each member also pays a portion of the initial capital cost financed by the issuance of a bond. Each member's portion of the initial capital costs is based on the actual capital cost multiplied by the member's proportionate share of the number of calls for services from the preceding year. Each member pays a percentage of the operating costs of SEECOM, as determined by the total operational cost less contracted services by each member's proportional share of the calls for service handled by SEECOM. Calls for service are one year in arrears.

All property, real and personal, acquired by SEECOM is owned in common by the members under the intergovernmental agreement. Each of the three members under the intergovernmental agreement are liable for the debts and liabilities of SEECOM. The intergovernmental agreement establishing SEECOM is in effect for a period of 15 years from the effective date of December 2002. Thereafter, it is automatically renewed with no affirmative action by the three members for successive five-year periods commencing May 1 until notice of termination is given. Any terminating member shall remain liable for their share of the capital expenditures incurred prior to the effective date of their termination. Upon termination by any member, SEECOM shall reimburse the terminated member for its share of the undepreciated value of SEECOM's capital assets. SEECOM is located at 100 Municipal Complex, Crystal Lake, Illinois 60014. A separate audit report for SEECOM is available through its office.

The City reports its activities in SEECOM as a governmental joint venture. In accordance with the joint venture agreement, the City remitted \$1,048,556 to SEECOM during fiscal year 2021. In addition, the City's equity interest in the joint venture's net position of \$2,766,076 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 \$538,000 outstanding at April 30, 2021.

12. TAX ABATEMENTS

The City has entered into identical redevelopment and enhanced sales tax incentive agreements with three local businesses whereby the city has agreed to reimburse these businesses for actual project costs related to the expansion of their existing facilities within the City. Under terms of two agreements, the City will pay 50% of the local sales tax attributable to the business and received by the City for the 12-month period preceding the annual payment date. The maximum cumulative payment under these agreements is the lower of 50% of the actual project costs or \$1,000,000. Under terms of a third agreement, the City will pay 40% of local sales tax attributable to the business and received by the City for the 12-month period preceding the annual payment date. The maximum cumulative payment under this agreement is the lower of 50% of actual project costs or \$600,000. Each of the three agreements shall terminate ten years after the effective date of the agreement or the date on which the business has been paid by the City an amount equal to the maximum cumulative payment. The three agreements are summarized as follows:

Effective Date of Agreement	Maximum Cumulative Payment	Current Year Payments	Cumulative Payments at April 30, 2021
December 4, 2012	\$ 1,000,000	\$ 128,240	\$ 976,009
June 3, 2014	1,000,000	158,035	925,299
February 13, 2019	600,000	35,384	70,768

13. OTHER POSTEMPLOYMENT BENEFITS

A. Plan Description

In addition to providing the pension benefits described, the City provides postemployment health care and life insurance benefits (OPEB) for retired employees through a single-employer defined benefit plan. The benefits, benefit levels, employee contributions, and employer contributions are governed by the City and can be amended by the City through its personnel manual and union contracts. The plan is not accounted for as a trust fund, as an irrevocable trust has not been established to account for the plan. The plan does not issue a separate report. The activity of the plan is reported in the City's governmental and business-type activities.

B. Benefits Provided

The City provides postemployment health care and life insurance benefits to its retirees and certain disabled employees. To be eligible for benefits, an employee must qualify for retirement under one of the City's retirement plans. All health care benefits are provided through the City's health insurance plan. Eligible, full-time employees who retire and elect to continue their medical insurance must pay the full price of insurance.

13. OTHER POSTEMPLOYMENT BENEFITS (Continued)

B. Benefits Provided (Continued)

Benefit levels are the same as those afforded to active employees. Benefits include general inpatient and outpatient medical services; mental, nervous, and substance abuse care; vision care; and prescriptions. Upon a retiree reaching age 65 years, Medicare becomes the primary insurer and the City's plan becomes secondary. For certain disabled employees who qualify for health insurance benefits under the Public Safety Employee Benefits Act (PSEBA), the City is required to pay 100% of the cost of basic health insurance for the employee and their dependents until they are Medicare eligible.

C. Membership

At April 30, 2021, membership consisted of:

Inactive Employees or Beneficiaries Currently Receiving Benefit Payments	22
Inactive Employees Entitled to but not yet Receiving Benefit Payments	-
Active Employees	<u>259</u>
 TOTAL	 <u>281</u>
 Participating employers	 <u>1</u>

D. Total OPEB Liability

The City's total OPEB liability of \$5,538,019 was measured as of April 30, 2021 and was determined by an actuarial valuation as of May 1, 2019.

E. Actuarial Assumptions and Other Inputs

The total OPEB liability at April 30, 2021, as determined by an actuarial valuation as of May 1, 2019, actuarial valuation, was determined using the following actuarial assumptions and other inputs, applied to all periods included in the measurement, unless otherwise specified. The total OPEB liability was rolled forward by the actuary using updating procedures to April 30, 2021, including updating the discount rate at April 30, 2021, as noted in the table on the following page.

CITY OF CRYSTAL LAKE, ILLINOIS
NOTES TO FINANCIAL STATEMENTS (Continued)

13. OTHER POSTEMPLOYMENT BENEFITS (Continued)

E. Actuarial Assumptions and Other Inputs (Continued)

Actuarial Cost Method	Entry-Age Normal
Actuarial Value of Assets	N/A
Inflation	2.25%
Salary Increases	2.75%
Discount Rate	2.27%
Healthcare Cost Trend Rates	5.50% Initial 5.00% Ultimate

The discount rate was based on The Bond Buyer 20-Bond GO Index, which is based on an average of certain general obligation municipal bonds maturing in 20 years and having an average rating equivalent of Moody's Aa2 and Standard & Poor's AA. Mortality rates follow the sex distinct raw rates as developed in the RP-2014 study or as developed in the Pubs-2010(A) study improved to 2017 using MP-2019 improvement rates. These rates are then improved generationally using MP-2019 improvement rates.

F. Changes in the Total OPEB Liability

	<u>Total OPEB Liability</u>
BALANCES AT MAY 1, 2020	<u>\$ 5,331,664</u>
Changes for the Period	
Service Cost	150,761
Interest	133,554
Difference Between Expected and Actual Experience	-
Changes in Assumptions*	151,438
Benefit Payments	<u>(229,398)</u>
Net Changes	<u>206,355</u>
BALANCES AT APRIL 30, 2021	<u>\$ 5,538,019</u>

*There were changes in assumptions related to the discount rate.

CITY OF CRYSTAL LAKE, ILLINOIS
NOTES TO FINANCIAL STATEMENTS (Continued)

13. OTHER POSTEMPLOYMENT BENEFITS (Continued)

G. Rate Sensitivity

The following is a sensitivity analysis of the total OPEB liability to changes in the discount rate and the healthcare cost trend rate. The table below presents the total OPEB liability of the City calculated using the discount rate of 2.27% 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 (1.27%) or 1 percentage point higher (3.27%) than the current rate:

	1% Decrease (1.27%)	Current Discount Rate (2.27%)	1% Increase (3.27%)
Total OPEB Liability	\$ 6,106,764	\$ 5,538,019	\$ 5,039,021

The table below presents the total OPEB liability of the City calculated using the healthcare rate of 5.00% to 5.50% 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 (4.00% to 4.50%) or 1 percentage point higher (6.00% to 6.50%) than the current rate:

	1% Decrease (4.00% to 4.50%)	Current Healthcare Rate (5.00% to 5.50%)	1% Increase (6.00% to 6.50%)
Total OPEB Liability	\$ 4,849,504	\$ 5,538,019	\$ 6,356,388

H. OPEB Expense and Deferred Outflows of Resources and Deferred Inflows of Resources Related to OPEB

For the year ended April 30, 2021, the City recognized OPEB expense of \$158,987. At April 30, 2021, 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	\$ -	\$ 53,740
Changes in Assumptions	968,849	-
TOTAL	\$ 968,849	\$ 53,740

CITY OF CRYSTAL LAKE, ILLINOIS
NOTES TO FINANCIAL STATEMENTS (Continued)

13. OTHER POSTEMPLOYMENT BENEFITS (Continued)

H. OPEB Expense and Deferred Outflows of Resources and Deferred Inflows of Resources Related to OPEB (Continued)

Amounts reported as deferred outflows of resources and deferred inflows of resources will be recognized in OPEB expense as follows:

Year Ending April 30,	
2022	\$ 104,070
2023	104,070
2024	104,070
2025	104,070
2026	104,070
Thereafter	<u>394,759</u>
TOTAL	<u>\$ 915,109</u>

14. DEFINED BENEFIT PENSION PLANS

The City contributes to three defined benefit pension plans, the Illinois Municipal Retirement Fund (IMRF), an agent multiple-employer public employee retirement system; the Police Pension Plan which is a single-employer pension plan; and the Firefighters' Pension Plan which is also a single-employer pension plan. The benefits, benefit levels, employee contributions and employer contributions for all plans are governed by ILCS and can only be amended by the Illinois General Assembly. The Police Pension Plan and the Firefighters' Pension Plan do not issue separate reports. IMRF does issue a publicly available report that includes financial statements and supplementary information for the plan as a whole, but not for individual employers. That report can be obtained from Illinois Municipal Retirement Fund, 2211 York Road, Suite 500, Oak Brook, Illinois 60523 or www.imrf.org.

The table below is a summary for all pension plans as of and for the year ended April 30, 2021:

	IMRF	Police Pension	Fire Pension	Total
Net Pension Liability (Asset)	\$ 2,418,641	\$ 30,040,957	\$ 8,826,735	\$ 41,286,333
Deferred Outflows of Resources	2,446,841	3,354,105	1,937,557	7,738,503
Deferred Inflows of Resources	6,245,184	6,867,750	9,399,112	22,512,046
Pension Expense (Income)	(590,284)	2,884,869	1,063,111	3,357,696

CITY OF CRYSTAL LAKE, ILLINOIS
NOTES TO FINANCIAL STATEMENTS (Continued)

14. DEFINED BENEFIT PENSION PLANS (Continued)

Illinois Municipal Retirement Fund

A. *Plan Membership*

At December 31, 2020, IMRF membership consisted of:

Inactive Employees or their Beneficiaries	
Currently Receiving Benefits	181
Inactive Employees Entitled to but not yet Receiving Benefits	129
Active Employees	166
 TOTAL	476

B. *Benefits Provided*

All employees hired in positions that meet or exceed the prescribed annual hourly standard must be enrolled in IMRF as participating members. IMRF provides two tiers of pension benefits. Employees hired prior to January 1, 2011, are eligible for Tier 1 benefits. For Tier 1 employees, pension benefits vest after eight years of service. Participating members who retire at age 55 (reduced benefits) or after age 60 (full benefits) with eight years of credited service are entitled to an annual retirement benefit, payable monthly for life, in an amount equal to 1 2/3% of their final rate of earnings, for each year of credited service up to 15 years, and 2% for each year thereafter.

Employees hired on or after January 1, 2011, are eligible for Tier 2 benefits. For Tier 2 employees, pension benefits vest after ten years of service. Participating members who retire at age 62 (reduced benefits) or after age 67 (full benefits) with ten years of credited service are entitled to an annual retirement benefit, payable monthly for life, in an amount equal to 1 2/3% of their final rate of earnings, for each year of credited service up to 15 years, and 2% for each year thereafter.

IMRF also provides death and disability benefits. These benefit provisions and all other requirements are established by state statute.

C. *Contributions*

Participating members are required to contribute 4.50% of their annual salary to IMRF. The City is required to contribute the remaining amounts necessary to fund IMRF as specified by statute. The employer contribution for the fiscal year ended April 30, 2021 was 13.76% of covered payroll.

14. DEFINED BENEFIT PENSION PLANS (Continued)

Illinois Municipal Retirement Fund (Continued)

D. *Actuarial Assumptions*

The City's net pension liability was measured as of December 31, 2020 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, 2020
Actuarial Cost Method	Entry-Age Normal
Assumptions	
Price Inflation	2.25%
Salary Increases	2.85% to 13.75%
Investment Rate of Return	7.25%
Asset Valuation Method	Fair Value

For nondisabled retirees, the Pub-2010, Amount-Weighted, below-median income, General, Retiree, Male (adjusted 106%) and Female (adjusted 105%) tables, and future mortality improvements projected using scale MP-2020. For disabled retirees, the Pub-2010, Amount-Weighted, below-median income, General, Disabled Retiree, Male and Female (both unadjusted) tables, and future mortality improvements projected using scale MP-2020. For active members, the Pub-2010, Amount-Weighted, below-median income, General, Employee, Male and Female (both unadjusted) tables, and future mortality improvements projected using scale MP-2020.

E. *Discount Rate*

The discount rate used to measure the total pension liability was 7.25% at December 31, 2020. 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.

CITY OF CRYSTAL LAKE, ILLINOIS
NOTES TO FINANCIAL STATEMENTS (Continued)

14. DEFINED BENEFIT PENSION PLANS (Continued)

Illinois Municipal Retirement Fund (Continued)

F. *Changes in the Net Pension Liability*

	(A) Total Pension Liability	(B) Plan Fiduciary Net Position	(A) - (B) Net Pension Liability
BALANCES AT JANUARY 1, 2020	\$ 77,456,989	\$ 69,942,301	\$ 7,514,688
Changes for the Period			
Service Cost	1,204,021	-	1,204,021
Interest	5,544,651	-	5,544,651
Difference Between Expected and Actual Experience	1,603,138	-	1,603,138
Changes in Assumptions	(699,531)	-	(699,531)
Employer Contributions	-	1,615,854	(1,615,854)
Employee Contributions	-	528,825	(528,825)
Net Investment Income	-	9,737,032	(9,737,032)
Benefit Payments and Refunds	(3,162,117)	(3,162,117)	-
Administrative Expense	-	-	-
Other (Net Transfer)	-	866,615	(866,615)
Net Changes	4,490,162	9,586,209	(5,096,047)
BALANCES AT DECEMBER 31, 2020	\$ 81,947,151	\$ 79,528,510	\$ 2,418,641

The table above includes amounts for both the City and the Library. The City's collective share of the net pension liability at January 1, 2020, the employer contributions and the net pension liability at December 31, 2020, was \$6,039,958, \$1,287,620 and \$1,927,625, respectively. The Library's collective share of the net pension liability at January 1, 2020, the employer contributions and the net pension liability at December 31, 2020, was \$1,474,730, \$327,964 and \$491,016, respectively.

CITY OF CRYSTAL LAKE, ILLINOIS
NOTES TO FINANCIAL STATEMENTS (Continued)

14. DEFINED BENEFIT PENSION PLANS (Continued)

Illinois Municipal Retirement Fund (Continued)

G. *Pension Expense and Deferred Outflows of Resources and Deferred Inflows of Resources*

For the year ended April 30, 2021, the City recognized pension expense (income) of \$(470,448) and the Library recognized pension expense (income) of \$(119,835).

At April 30, 2021, 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	\$ 1,530,729	\$ -
Changes in Assumption	429,591	512,984
Net Difference Between Projected and Actual		
Earnings on Pension Plan Investments	-	5,732,200
Employer Contributions After the Measurement Date	486,521	-
TOTAL	\$ 2,446,841	\$ 6,245,184

\$486,521 reported as deferred outflows of resources related to pensions resulting from City (\$387,757) and Library (\$98,764) contributions subsequent to the measurement date will be recognized as a reduction of the net pension liability in the reporting year ending April 30, 2022. Other amounts reported as deferred outflows of resources and deferred inflows of resources related to pensions will be recognized in pension expense as follows:

Fiscal Year Ending April 30,	City	Library	Total
2022	\$ (611,426)	\$ (155,733)	\$ (767,159)
2023	(342,330)	(87,193)	(429,523)
2024	(1,716,616)	(437,231)	(2,153,847)
2025	(744,665)	(189,670)	(934,335)
2026	-	-	-
Thereafter	-	-	-
TOTAL	\$ (3,415,037)	\$ (869,827)	\$ (4,284,864)

CITY OF CRYSTAL LAKE, ILLINOIS
NOTES TO FINANCIAL STATEMENTS (Continued)

14. DEFINED BENEFIT PENSION PLANS (Continued)

Illinois Municipal Retirement Fund (Continued)

G. *Pension Expense and Deferred Outflows of Resources and Deferred Inflows of Resources (Continued)*

The deferred outflows presented in the table above include amounts for both the City and the Library. The City's collective share of the deferred outflows and inflows of resources at April 30, 2021 was \$1,950,100 and \$4,977,330, respectively. The Library's collective share of the deferred outflows and inflows of resources at April 30, 2021, was \$496,741 and \$1,267,854, respectively.

H. *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)	\$ 10,214,841	\$ 1,927,625	\$ (5,014,314)
Library - Net Pension Liability (Asset)	2,601,773	491,016	(877,562)
Total - Net Pension Liability (Asset)	<u>\$ 12,816,614</u>	<u>\$ 2,418,641</u>	<u>\$ (5,891,876)</u>

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.

14. DEFINED BENEFIT PENSION PLANS (Continued)

Police Pension Plan (Continued)

A. *Plan Administration* (Continued)

The Police Pension Plan is accounted for on the economic resources measurement focus and the accrual basis of accounting. Employer and employee contributions are recognized when earned in the year that the contributions are required, benefits and refunds are recognized as an expense and liability when due and payable.

B. *Plan Membership*

At April 30, 2021, the measurement date, membership consisted of:

Inactive Plan Members Currently Receiving Benefits	44
Inactive Plan Members Entitled to but not yet Receiving Benefits	16
Active Plan Members	<u>63</u>
 TOTAL	 <u><u>123</u></u>

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

14. DEFINED BENEFIT PENSION PLANS (Continued)

Police Pension Plan (Continued)

C. *Benefits Provided* (Continued)

officer during the 96 consecutive months of service within the last 120 months of service in which the total salary was the highest by the number of months of service in that period. Police officers' salary for pension purposes is capped at \$106,800, plus the lesser of ½ of the annual change in the Consumer Price Index or 3% compounded. The annual benefit shall be increased by 2.50% of such salary for each additional year of service over 20 years up to 30 years to a maximum of 75% of such salary. Employees with at least ten years may retire at or after age 50 and receive a reduced benefit (i.e., ½% for each month under 55).

The monthly benefit of a Tier 2 police officer shall be increased annually at age 60 on the January 1st after the police officer retires, or the first anniversary of the pension starting date, whichever is later. Noncompounding increases occur annually, each January thereafter. The increase is the lesser of 3% or ½ of the change in the Consumer Price Index for the preceding calendar year.

D. *Contributions*

Employees are required by ILCS to contribute 9.91% of their base salary to the Police Pension Plan. If an employee leaves covered employment with less than 20 years of service, accumulated employee contributions may be refunded without accumulated interest. The City is required to contribute the remaining amounts necessary to finance the plan and the administrative costs as actuarially determined by an enrolled actuary. Effective January 1, 2011, ILCS requires the City to contribute a minimum amount annual calculated using the projected unit credit actuarial cost method that will result in the funding of 90% of the past service cost by 2040. However, the City has adopted a funding policy using the entry-age normal cost method that will result in 100% funding by 2040. For the year ended April 30, 2021, the City's contribution was 41.74% of covered payroll.

E. *Investment Policy*

The Police Pension Fund's (the Fund) investment policy authorizes the Fund to invest in all investments allowed by the Illinois Pension Code contained in Chapter 40 of Illinois Compiled Statutes. ILCS require the Fund's Board of Trustees to adopt an investment policy which can be amended by a majority vote of the Board of Trustees. The Fund's investment policy authorizes the Fund to make deposits/invest in insured commercial banks, savings and loan institutions, obligations of the U.S. Treasury and U.S. agencies, insured credit union shares, money market mutual funds with portfolios

14. DEFINED BENEFIT PENSION PLANS (Continued)

Police Pension Plan (Continued)

E. *Investment Policy* (Continued)

of securities issued or guaranteed by the United States Government or agreements to repurchase these same obligations, repurchase agreements, short-term commercial paper rated within the three highest classifications by at least two standard rating services, investment-grade corporate bonds and The Illinois Funds. The Fund may also invest in certain non-U.S. obligations, Illinois municipal corporations tax anticipation warrants, veteran's loans, obligations of the State of Illinois and its political subdivisions, Illinois insurance company general and separate accounts, mutual funds, corporate equity and corporate debt securities and real estate investment trusts.

The Fund's investment policy, in accordance with ILCS, establishes the following target allocation across asset classes:

Asset Class	Range	Target	Long-Term Expected Real Rate of Return
Fixed income/money market	33.0%-56.1%	45.00%	5.31%
Large Cap Domestic Equities	23.5%-35.3%	29.40%	10.39%
Small Cap Domestic Equities	6.0%-9.0%	7.50%	12.07%
International Equities	14.4%-21.8%	18.10%	9.40%

It is the policy of the Fund to invest its funds in a manner which will provide the highest investment return with the maximum security while meeting the cash flow demands of the Fund and conforming to all state and local statutes governing the investment of public funds. The primary objectives of the policy are, in order of priority, safety of principal, rate of return, public trust and liquidity.

F. *Investment Rate of Return*

For the year ended April 30, 2021, the annual money-weighted rate of return on pension plan investments, net of pension plan investment expense, was 29.29%. The money-weighted rate of return expresses investment performance, net of investment expense, adjusted for the changing amounts actually invested.

CITY OF CRYSTAL LAKE, ILLINOIS
NOTES TO FINANCIAL STATEMENTS (Continued)

14. DEFINED BENEFIT PENSION PLANS (Continued)

Police Pension Plan (Continued)

G. *Deposits with Financial Institutions*

Custodial credit risk for deposits with financial institutions is the risk that in the event of bank failure, the Fund's deposits may not be returned to it. The Fund's investment policy requires all bank balances to be covered by federal depository insurance or collateralized by the financial institutions. At April 30, 2021, all deposits are covered by federal depository insurance.

H. *Interest Rate Risk*

The following table presents the investments and maturities of the Fund's debt securities as of April 30, 2021:

Investment Type	Fair Value	Investment Maturities (in Years)			
		Less Than 1	1-5	6-10	Greater Than 10
U.S. Treasury Obligations	\$ 6,691,417	\$ -	\$ 2,980,709	\$ 3,710,708	\$ -
Mortgage Backed Securities	31,278	-	31,278	-	-
Corporate Bonds	9,532,444	1,119,293	5,393,744	2,991,183	28,224
TOTAL	\$ 16,255,139	\$ 1,119,293	\$ 8,405,731	\$ 6,701,891	\$ 28,224

The Fund has the following recurring fair value measurements as of April 30, 2021: The U.S. Treasury obligations, and mutual funds are valued using quoted prices in active markets for identical assets (Level 1 inputs). The corporate bonds are valued using quoted matrix pricing models (Level 2 inputs).

In accordance with its investment policy, the Fund limits its exposure to interest rate risk by structuring the portfolio to provide liquidity for short and long-term cash flow needs while providing a reasonable rate of return based on the current market. The Fund's investment policy indicates the average maturity/duration of the portfolio will be managed based on the existing interest rate environment, and under most circumstances will range from two to seven years.

I. *Credit Risk*

The Fund limits its exposure to credit risk, the risk that the issuer of a debt security will not pay its par value upon maturity, by investing in obligations guaranteed by the United States Government, securities issued by agencies of the United States Government that are explicitly or implicitly guaranteed by the United States Government and investment grade corporate bonds rated at or above Baa3 by Moody's. The mortgage backed securities are not rated. The corporate bonds are rated from Aaa-Baa2.

14. DEFINED BENEFIT PENSION PLANS (Continued)

Police Pension Plan (Continued)

J. *Custodial Credit Risk*

Custodial credit risk for investments is the risk that, in the event of the failure of the counterparty to the investment, the Fund will not be able to recover the value of its investments that are in possession of an outside party. To limit its exposure, all security transactions that are exposed to custodial credit risk are processed on a delivery versus payment (DVP) basis with the underlying investments held by a third party acting as the Fund's agent separate from where the investment was purchased in the Fund's name. The money market mutual funds are not subject to custodial credit risk.

There are no significant investments (other than United States Government guaranteed obligations) in any one organization that represent 5% or more of the Fund's investments.

K. *Actuarial Assumptions*

The total pension liability above was determined by an actuarial valuation performed as of April 30, 2021, using the following actuarial methods and assumptions.

Actuarial Valuation Date	April 30, 2021
Actuarial Cost Method	Entry-Age Normal
Assumptions	
Inflation	2.25%
Salary Increases	3.75% to 21.54%
Investment Rate	7.25%
Cost of Living Adjustments	3.25%
Asset Valuation Method	Fair Value

Mortality rates were based on the PubS-2010 mortality table.

L. *Discount Rate*

The discount rate used to measure the total pension liability was 7.25%. The projection of cash flows used to determine the discount rate assumed that member contributions will be made at the current contribution rate and that the City contributions will be made at rates equal to the difference between actuarially determined contribution rates and the member rate. Based on those assumptions, the Fund's fiduciary net position was projected to be available to make all projected future benefit payments of current plan members. Therefore, the long-term expected rate of return on pension plan investments was applied to all periods of projected benefit payments to determine the total pension liability.

CITY OF CRYSTAL LAKE, ILLINOIS
NOTES TO FINANCIAL STATEMENTS (Continued)

14. DEFINED BENEFIT PENSION PLANS (Continued)

Police Pension Plan (Continued)

M. *Discount Rate Sensitivity*

The following is a sensitive analysis of the net pension liability to changes in the discount rate for year ended April 30, 2021.

The table below presents the pension liability of the City, for year ended April 30, 2021, 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	\$ 42,371,191	\$ 30,040,957	\$ 20,065,425

N. *Changes in the Net Pension Liability*

	(A) Total Pension Liability	(B) Plan Fiduciary Net Position	(A) - (B) Net Pension Liability
BALANCES AT MAY 1, 2020	\$ 77,085,285	\$ 39,455,975	\$ 37,629,310
Changes for the Period			
Service Cost	1,536,190	-	1,536,190
Interest	5,486,253	-	5,486,253
Difference Between Expected and Actual Experience	(91,869)	-	(91,869)
Changes in Assumptions	-	-	-
Changes in Benefit Terms	-	-	-
Employer Contributions	-	2,685,733	(2,685,733)
Employee Contributions	-	637,598	(637,598)
Other Contributions	-	160,935	(160,935)
Net Investment Income	-	11,056,030	(11,056,030)
Benefit Payments and Refunds	(3,228,925)	(3,228,925)	-
Administrative Expense	-	(21,369)	21,369
Net Changes	3,701,649	11,290,002	(7,588,353)
BALANCES AT APRIL 30, 2021	\$ 80,786,934	\$ 50,745,977	\$ 30,040,957

CITY OF CRYSTAL LAKE, ILLINOIS
NOTES TO FINANCIAL STATEMENTS (Continued)

14. DEFINED BENEFIT PENSION PLANS (Continued)

Police Pension Plan (Continued)

O. *Pension Expense and Deferred Outflows of Resources and Deferred Inflows of Resources*

For the year ended April 30, 2021, the City recognized police pension expense of \$1,063,091. At April 30, 2021, 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
	<u> </u>	<u> </u>
Difference Between Expected and Actual Experience	\$ 942,526	\$ 1,813,980
Changes in Assumption	2,411,579	1,569,390
Net Difference Between Projected and Actual Earnings on Pension Plan Investments	-	3,484,380
	<u> </u>	<u> </u>
TOTAL	\$ 3,354,105	\$ 6,867,750
	<u> </u>	<u> </u>

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 <u>April 30,</u>	
2022	\$ (770,037)
2023	(585,764)
2024	(766,926)
2025	(1,633,531)
2026	47,901
Thereafter	<u>194,712</u>
TOTAL	<u>\$ (3,513,645)</u>

14. DEFINED BENEFIT PENSION PLANS (Continued)

Firefighters' Pension Plan

A. *Plan Administration*

Firefighter sworn personnel are covered by the Firefighters' Pension Plan, a single-employer defined benefit pension plan sponsored by the City. The defined benefits and employee and minimum employer contribution levels are governed by Illinois Compiled Statutes (40 ILCS 5/4-101) and may be amended only by the Illinois legislature. The City accounts for the Firefighters' Pension Plan as a pension trust fund.

The Firefighters' Pension Plan is governed by a five-member Board of Trustees. Two members of the Board of Trustees are appointed by the City's Mayor, one member is elected by pension beneficiaries and two members are elected by active firefighter employees.

The Firefighters' Pension Plan is accounted for on the economic resources measurement focus and the accrual basis of accounting. Employer and employee contributions are recognized when earned in the year that the contributions are required, benefits and refunds are recognized as an expense and liability when due and payable.

B. *Plan Membership*

At April 30, 2021, the measurement date, membership consisted of:

Inactive Plan Members Currently Receiving Benefits	24
Inactive Plan Members Entitled to but not yet Receiving Benefits	3
Active Plan Members	63
 TOTAL	 90

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 26.66% of covered payroll for the year ended April 30, 2021.

14. DEFINED BENEFIT PENSION PLANS (Continued)

Firefighters' Pension Plan (Continued)

E. *Investment Policy*

The Firefighters' Pension Fund's (the Fund) investment policy authorizes the Fund to invest in all investments allowed by ILCS and require the Fund's Board of Trustees to adopt an investment policy which can be amended by a majority vote of the Board of Trustees. The Fund's investment policy authorizes the Fund to make deposits/invest in insured commercial banks, savings and loan institutions, obligations of the U.S. Treasury and U.S. agencies, insured credit union shares, money market mutual funds with portfolios of securities issued or guaranteed by the United States Government or agreements to repurchase these same obligations, repurchase agreements, short-term commercial paper rated within the three highest classifications by at least two standard rating services, investment-grade corporate bonds and The Illinois Funds. The Fund may also invest in certain non-U.S. obligations, Illinois municipal corporations tax anticipation warrants, veteran's loans, obligations of the State of Illinois and its political subdivisions, Illinois insurance company general and separate accounts, mutual funds, corporate equity and corporate debt securities and real estate investment trusts. During the year ended April 30, 2021, changes to the investment policy related to performance benchmarks and adding language related to the Illinois Sustainable Investing Act.

The Fund's investment policy, in accordance with ILCS, establishes the following target allocation across asset classes:

Asset Class	Range	Target	Long-Term Expected Real Rate of Return
Fixed Income/Money Market	35%-45%	40.00%	1.3%
Large Cap Domestic Equities	22%-65%	42.00%	5.7%
Small Cap Domestic Equities	0%-26%	12.00%	7.5%
International Equities	0%-13%	6.00%	7.0%

It is the policy of the Fund to invest its funds in a manner which will provide the highest investment return with the maximum security while meeting the daily cash flow demands of the Fund and conforming to all state and local statutes governing the investment of public funds.

CITY OF CRYSTAL LAKE, ILLINOIS
NOTES TO FINANCIAL STATEMENTS (Continued)

14. DEFINED BENEFIT PENSION PLANS (Continued)

Firefighters' Pension Plan (Continued)

F. *Investment Rate of Return*

For the year ended April 30, 2021, the annual money-weighted rate of return on pension plan investments, net of pension plan investment expense, was 27.24%. The money-weighted rate of return expresses investment performance, net of investment expense, adjusted for the changing amounts actually invested.

G. *Deposits with Financial Institutions*

Custodial credit risk for deposits with financial institutions is the risk that in the event of bank failure, the Fund's deposits may not be returned to it. The Fund's investment policy requires all bank balances to be covered by federal depository insurance or collateralized by the financial institutions. All deposits at April 30, 2021, are covered by federal depository insurance.

H. *Interest Rate Risk*

The following table presents the investments and maturities of the Fund's debt securities as of April 30, 2021:

Investment Type	Fair Value	Investment Maturities (in Years)			
		Less Than 1	1-5	6-10	Greater Than 10
U.S. Treasury Obligations	\$ 2,222,484	\$ 557,281	\$ 532,484	\$ 1,132,719	\$ -
Mortgage Backed Securities	394,661	-	378,894	1,908	13,859
Other Agency Securities	11,426,667	203,088	3,699,819	7,523,760	-
Corporate Bonds	2,902,154	-	796,248	2,105,906	-
Municipal Bonds	2,706,865	110,947	1,094,142	1,194,003	307,773
TOTAL	\$ 19,652,831	\$ 871,316	\$ 6,501,587	\$ 11,958,296	\$ 321,632

The Fund has the following recurring fair value measurements as of April 30, 2021: The U.S. Treasury obligations, and mutual funds are valued using quoted prices in active markets for identical assets (Level 1 inputs). The U.S. agency obligations, the corporate bonds, and municipal bonds are valued using quoted matrix pricing models (Level 2 inputs).

In accordance with its investment policy, the Fund limits its exposure to interest rate risk by structuring the portfolio to provide liquidity for short and long-term cash flow needs while providing a reasonable rate of return based on the current market. The Fund's investment policy indicates the average maturity/duration of the portfolio will be managed based on the existing interest rate environment, and under most circumstances will be maintained at approximately five years and will range from two to seven years.

14. DEFINED BENEFIT PENSION PLANS (Continued)

Firefighters' Pension Plan (Continued)

I. *Credit Risk*

The Firefighters' Pension Fund limits its exposure to credit risk, the risk that the issuer of a debt security will not pay its par value upon maturity, by investing in obligations guaranteed by the United States government, securities issued by agencies of the United States government that are explicitly or implicitly guaranteed by the United States government and investment grade corporate bonds rated at or above Baa3 by Moody's. The U.S. agency obligations are either not rated or rated Aaa. The mortgage backed securities are not rated. The corporate bonds are rated from A1-Aa3. The municipal bonds are either not rated or rated from Aaa-A3.

J. *Custodial Credit Risk*

Custodial credit risk for investments is the risk that, in the event of the failure of the counterparty to the investment, the Fund will not be able to recover the value of its investments that are in possession of an outside party. To limit its exposure, all security transactions that are exposed to custodial credit risk are processed on a delivery versus payment (DVP) basis with the underlying investments held by a third party acting as the Fund's agent separate from where the investment was purchased in the Fund's name. The money market mutual funds are not subject to custodial credit risk.

There are no significant investments (other than United States Government guaranteed obligations) in any one organization that represent 5% or more of the Fund's investments.

K. *Actuarial Assumptions*

The total pension liability above was determined by an actuarial valuation performed as of April 30, 2021, using the following actuarial methods and assumptions.

Actuarial Valuation Date	April 30, 2021
Actuarial Cost Method	Entry-Age Normal
Assumptions	
Inflation	2.50%
Salary Increases	3.75% to 8.78%
Investment Rate	7.25%
Cost of Living Adjustments	3.25%
Asset Valuation Method	Fair Value

Mortality rates were based on the PubS-2010 mortality table.

14. DEFINED BENEFIT PENSION PLANS (Continued)

Firefighters' Pension Plan (Continued)

L. *Discount Rate*

The discount rate used to measure the total pension liability was 7.25%. The projection of cash flows used to determine the discount rate assumed that member contributions will be made at the current contribution rate and that the City contributions will be made at rates equal to the difference between actuarially determined contribution rates and the member rate. Based on those assumptions, the Fund's fiduciary net position was projected to be available to make all projected future benefit payments of current plan members. Therefore, the long-term expected rate of return on pension plan investments was applied to all periods of projected benefit payments to determine the total pension liability.

M. *Discount Rate Sensitivity*

The following is a sensitive analysis of the net pension liability to changes in the discount rate for year ended April 30, 2021.

The table below presents the net pension liability of the City, for year ended April 30, 2020, 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	\$ 19,258,417	\$ 8,826,735	\$ 470,686

CITY OF CRYSTAL LAKE, ILLINOIS
NOTES TO FINANCIAL STATEMENTS (Continued)

14. DEFINED BENEFIT PENSION PLANS (Continued)

Firefighters' Pension Plan (Continued)

N. *Changes in the Net Pension Liability*

	(A) Total Pension Liability	(B) Plan Fiduciary Net Position	(A) - (B) Net Pension Liability
BALANCES AT MAY 1, 2020	\$ 58,971,088	\$ 40,160,833	\$ 18,810,255
Changes for the Period			
Service Cost	1,806,035	-	1,806,035
Interest	4,065,873	-	4,065,873
Difference Between Expected and Actual Experience	(2,198,565)	-	(2,198,565)
Changes in Assumptions	-	-	-
Changes in Benefit Terms	-	-	-
Employer Contributions	-	1,878,976	(1,878,976)
Employee Contributions	-	666,374	(666,374)
Net Investment Income	-	11,129,344	(11,129,344)
Benefit Payments and Refunds	(1,575,630)	(1,575,630)	-
Administrative Expense	-	(17,831)	17,831
Net Changes	2,097,713	12,081,233	(9,983,520)
BALANCES AT APRIL 30, 2021	\$ 61,068,801	\$ 52,242,066	\$ 8,826,735

CITY OF CRYSTAL LAKE, ILLINOIS
NOTES TO FINANCIAL STATEMENTS (Continued)

14. DEFINED BENEFIT PENSION PLANS (Continued)

Firefighters' Pension Plan (Continued)

O. *Pension Expense and Deferred Outflows of Resources and Deferred Inflows of Resources*

For the year ended April 30, 2021, the City recognized firefighters' pension expense of \$1,063,111. At April 30, 2021, 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	\$ 169,272	\$ 3,641,261
Changes in Assumption	1,768,285	655,463
Net Difference Between Projected and Actual Earnings on Pension Plan Investments	-	5,102,388
TOTAL	<u>\$ 1,937,557</u>	<u>\$ 9,399,112</u>

Amounts reported as deferred outflows of resources and deferred inflows of resources related to the firefighters' pension will be recognized in pension expense as follows:

Fiscal Year Ending April 30,	
2022	\$ (1,325,472)
2023	(1,388,447)
2024	(1,428,905)
2025	(2,064,272)
2026	(379,107)
Thereafter	<u>(875,352)</u>
TOTAL	<u>\$ (7,461,555)</u>

CITY OF CRYSTAL LAKE, ILLINOIS
NOTES TO FINANCIAL STATEMENTS (Continued)

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	\$ 8,121	\$ 14,952	\$ 23,073
Investments			
Money Market Accounts	1,427,736	304,830	1,732,566
U.S. Treasury and U.S. Agency Securities	6,722,695	14,043,812	20,766,507
Corporate Bonds	9,532,444	2,902,154	5,609,019
Municipal Bonds	-	2,706,865	9,532,444
Mutual Funds - Stocks	32,946,104	32,170,769	65,116,873
Receivables			
Accrued Interest	109,461	115,740	225,201
Other	-	530	530
	<hr/>		
Total assets	50,746,561	52,259,652	103,006,213
	<hr/>		
LIABILITIES			
Accounts Payable	584	17,586	18,170
	<hr/>		
Total Liabilities	584	17,586	18,170
	<hr/>		
NET POSITION	\$ 50,745,977	\$ 52,242,066	\$ 102,988,043

CITY OF CRYSTAL LAKE, ILLINOIS
NOTES TO FINANCIAL STATEMENTS (Continued)

15. PENSION TRUST FUNDS (Continued)

Fiduciary Funds Summary Financial Information (Continued)

B. Changes in Plan Net Position

	Police Pension	Firefighters' Pension	Total
ADDITIONS			
Contributions			
Employer	\$ 2,685,733	\$ 1,878,976	\$ 4,564,709
Other	160,935	-	160,935
Employee	637,598	666,374	1,303,972
Total Contributions	3,484,266	2,545,350	6,029,616
Investment Income			
Net Appreciation in Fair Value of Investments	10,274,102	9,889,976	20,164,078
Interest Earned	974,637	1,432,571	2,407,208
Less Investment Expense	(192,709)	(193,203)	(385,912)
Net Investment Income	11,056,030	11,129,344	22,185,374
Total Additions	14,540,296	13,674,694	28,214,990
DEDUCTIONS			
Benefits and Refunds	3,228,925	1,575,630	4,804,555
Administrative	21,369	17,831	39,200
Total Deductions	3,250,294	1,593,461	4,843,755
NET INCREASE	11,290,002	12,081,233	23,371,235
NET POSITION RESTRICTED FOR PENSION BENEFITS			
January 1	39,455,975	40,160,833	79,616,808
December 31	\$ 50,745,977	\$ 52,242,066	\$ 102,988,043

16. PRIOR PERIOD ADJUSTMENT

The City restated beginning fund balance in the General Fund to correct an error in revenue recognition by \$410,773.

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 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.

17. COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY(Continued)

A. Summary of Significant Accounting Policies (Continued)

2. Basis of Accounting

The government-wide financial statements are reported using the economic resources measurement focus and basis of accounting. Revenues are recorded when earned and expenses recorded when a liability is incurred.

The modified accrual basis of accounting is followed by the governmental funds on the fund financial statements. Under the modified accrual basis of accounting, revenues are recognized when susceptible to accrual (i.e., when they become both measurable and available). “Measurable” means the amount of the transaction can be determined and “available” means collectible within the current period or soon enough thereafter to be used to pay liabilities of the current period. The Library considers property taxes as available if they are collected within 60 days after year end. A 60-day availability period is used for revenue recognition for all other governmental fund revenues. Expenditures are recorded when the related fund liability is incurred. Principal and interest on general long-term debt are recorded as fund liabilities when due.

B. Deposits and Investments

The Library maintains a cash and investment pool that is available for use by all funds, including the Library’s funds and excluding the pension trust fund. Each fund’s portion of this pool is displayed on the financial statements as “cash and investments.” In addition, deposits and investments are separately held by several of the Library’s funds.

The Library is authorized to invest in all investments allowed by ILCS. These include deposits/investments insured by the FDIC, obligations or securities guaranteed by the United States of America, direct obligations of any bank as defined by the Illinois Banking Act, certain money market mutual funds and The Illinois Funds (a money market fund created by the State Legislature under the control of the State Treasurer that maintains a \$1 share value).

It is the policy of the Library to invest its funds in a manner which will provide the highest investment return with the maximum security while meeting the daily cash flow demands of the Library and conforming to all state and local statutes governing the investment of public funds, using the “prudent person” standard for managing the overall portfolio. The primary objective of the policy is legality, safety (preservation of capital and protection of investment principal), liquidity and yield.

CITY OF CRYSTAL LAKE, ILLINOIS
NOTES TO FINANCIAL STATEMENTS (Continued)

17. COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY(Continued)

B. Deposits and Investments (Continued)

1. Library Deposits with Financial Institutions

Custodial credit risk for deposits with financial institutions is the risk that in the event of a bank’s failure, the Library’s deposits may not be returned to it. The Library’s investment policy requires pledging of collateral with a fair value of 110% of all bank balances in excess of federal depository insurance with the collateral held by the Library or the Library’s agent in the Library’s name.

2. Library Investments

As of April 30, 2020, the Library had investments and maturities as follows:

Investment Type	Fair Value	Investment Maturities (in Years)			
		Less Than 1	1-5	6-10	Greater Than 10
Negotiable Certificates of Deposits	\$ 133,338	\$ 133,338	\$ -	\$ -	\$ -
TOTAL	\$ 133,338	\$ 133,338	\$ -	\$ -	\$ -

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 negotiable certificates of deposits are valued using quoted matrix pricing models (Level 2 inputs).

Interest rate risk is the risk that changes in market interest rates will adversely affect the fair value of an investment. In accordance with its investment policy, the Library limits its exposure to interest rate risk by taking in account the cash flow needs of the Library regarding maturities on investments.

Credit risk is the risk that an issuer of an investment will not fulfill its obligations to the holder of the investment in securities allowed under the investment policy. The Library’s investment policy does not address credit risk. The Illinois Funds and money market mutual funds are rated AAA by Standard and Poor’s. The negotiable certificates of deposits are not rated.

17. COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY(Continued)

B. Deposits and Investments (Continued)

2. Library Investments (Continued)

Custodial credit risk for investments is the risk that, in the event of the failure of the counterparty to the investment, the Library will not be able to recover the value of its investments that are in possession of an outside party. To limit its exposure, the Library's investment policy requires all security transactions that are exposed to custodial credit risk to be processed on a delivery versus payment (DVP) basis with the underlying investments held by a third party acting as the Library's agent separate from where the investment was purchased or by the trust department of the bank where purchased, in the Library's name. The Illinois Funds are not subject to custodial credit risk.

Concentration of the credit risk is the risk that the Library has a high percentage of their investments invested in one investment. The Library's investment policy requires diversification of investments to avoid unreasonable risk but does not contain any specific diversification targets.

The Library's investment policy does not specifically prohibit the use of or the investment in derivatives.

C. Receivables

Property taxes for the 2020 levy year attach as an enforceable lien on January 1, 2020, on property values assessed as of the same date. Taxes are levied by December of the same year by passage of a Tax Levy Ordinance. Tax bills are prepared by the County and issued on or about May 1, and August 1, and are payable in two installments, on or about June 1, and September 1. The County collects such taxes and remits them periodically.

The Library has elected, under governmental accounting standards, to match its property tax revenues to the fiscal year that the tax levy is intended to finance. Therefore, the 2020 taxes are intended to finance the 2022 fiscal year and are not considered available or earned for current operations and are, therefore, shown as deferred revenue. The 2021 tax levy, which attached as an enforceable lien on property as of January 1, 2021, has not been recorded as a receivable as of April 30, 2021, as the tax has not yet been levied by the Library and will not be levied until December 2021 and, therefore, the levy is not measurable at April 30, 2021.

CITY OF CRYSTAL LAKE, ILLINOIS
NOTES TO FINANCIAL STATEMENTS (Continued)

17. COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY(Continued)

D. Capital Assets

The following is a summary of changes in the Library's capital assets during the fiscal year:

	Balances May 1	Additions	Retirements	Balances April 30
Capital Assets not Being Depreciated				
Land	\$ 2,363,040	\$ -	\$ -	\$ 2,363,040
Total Capital Assets not Being Depreciated	2,363,040	-	-	2,363,040
Capital Assets Being Depreciated				
Building and Improvements	7,919,794	1,694,310	87,645	9,526,459
Machinery, Equipment and Vehicles	336,536	48,383	125,274	259,645
Total Capital Assets Being Depreciated	8,256,330	1,742,693	212,919	9,786,104
Less Accumulated Depreciation for				
Building and Improvements	3,881,800	213,183	87,645	4,007,338
Machinery, Equipment and Vehicles	294,144	26,158	125,274	195,028
Total Accumulated Depreciation	4,175,944	239,341	212,919	4,202,366
Total Capital Assets Being Depreciated, Net	4,080,386	1,503,352	-	5,583,738
TOTAL CAPITAL ASSETS	\$ 6,443,426	\$ 1,503,352	\$ -	\$ 7,946,778

E. Long-Term Debt

During the fiscal year the following changes occurred in liabilities reported in general long-term debt:

	Balances May 1	Issuances	Retirements/ Refundings	Balances April 30	Current Portion
Compensated Absences	\$ 154,142	\$ 119,257	\$ 77,071	\$ 196,328	\$ 98,164
Net Pension Liability	1,474,730	-	983,714	491,016	-
TOTAL	\$ 1,628,872	\$ 119,257	\$ 1,060,785	\$ 687,344	\$ 98,164

F. Other Postemployment Benefits

1. Plan Description

The Library provides postemployment health care benefits (OPEB) for retired employees through a single-employer defined benefit plan. The benefits, benefit levels, employee contributions, and any employer contributions are governed by the Library and can be amended by the Library through its personnel manual and union contracts. The plan does not issue a separate report.

17. COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY(Continued)

F. Other Postemployment Benefits (Continued)

2. Benefits Provided

The Library provides postemployment health care and life insurance benefits to its retirees and certain disabled employees. To be eligible for benefits, an employee must qualify for retirement under one of the Library's retirement plans. All health care benefits are provided through the Library's health insurance plan. The benefit levels are the same as those afforded to active employees. Benefits include general inpatient and outpatient medical services; mental, nervous, and substance abuse care; vision care; and prescriptions. Upon a retiree reaching age 65 years, Medicare becomes the primary insurer and the Library's plan becomes secondary.

3. Total OPEB Liability

Based on an actuarial valuation performed for the City as of April 30, 2021, the Library's total OPEB liability as of April 30, 2021, is immaterial and, therefore, not recorded by the Library and no further disclosure is deemed necessary.

REQUIRED SUPPLEMENTARY INFORMATION

CITY OF CRYSTAL LAKE, ILLINOIS

**SCHEDULE OF REVENUES, EXPENDITURES AND
CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
GENERAL FUND**

For the Year Ended April 30, 2021

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Charges for Service	\$ 470,653	\$ 470,653	\$ 294,700	\$ (175,953)
Licenses and Permits	542,730	542,730	934,440	391,710
Intergovernmental	15,185,346	15,185,346	20,406,028	5,220,682
Fines and Forfeitures	394,067	394,067	295,933	(98,134)
Property Taxes	4,572,738	4,572,738	4,564,751	(7,987)
Other Taxes	6,273,127	6,273,127	7,133,024	859,897
Investment Income	170,507	170,507	345,461	174,954
Miscellaneous	1,330,913	1,330,913	1,922,878	591,965
Total Revenues	28,940,081	28,940,081	35,897,215	6,957,134
EXPENDITURES				
General Government	7,222,489	7,972,489	7,176,526	(795,963)
Public Safety	15,762,655	15,762,655	14,886,476	(876,179)
Highway and Streets	5,189,025	5,189,025	5,055,031	(133,994)
Cultural Recreation	776,297	776,297	495,401	(280,896)
Debt Service				
Principal	40,317	40,317	40,316	(1)
Interest and Fees	13,380	13,380	13,179	(201)
Total Expenditures	29,004,163	29,754,163	27,666,929	(2,087,234)
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	(64,082)	(814,082)	8,230,286	9,044,368
OTHER FINANCING SOURCES (USES)				
Proceeds from sale of capital assets	-	-	195,719	195,719
Transfers In	79,250	79,250	118,612	39,362
Transfers (Out)	(3,614,702)	(3,614,702)	(8,758,787)	(5,144,085)
Total Other Financing Sources (Uses)	(3,535,452)	(3,535,452)	(8,444,456)	(4,909,004)
NET CHANGE IN FUND BALANCE	\$ (3,599,534)	\$ (4,349,534)	(214,170)	\$ 4,135,364
FUND BALANCE, MAY 1			22,381,220	
Prior Period Adjustment			<u>(410,773)</u>	
FUND BALANCE, MAY 1			<u>21,970,447</u>	
FUND BALANCE, APRIL 30			<u>\$ 21,756,277</u>	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
FIRE RESCUE FUND

For the Year Ended April 30, 2021

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Charges for Services	\$ 4,052,477	\$ 4,052,477	\$ 4,395,598	\$ 343,121
Intergovernmental	2,000	2,000	787,402	785,402
Property Taxes	6,850,922	6,850,922	6,838,859	(12,063)
Investment Income	36,684	36,684	3,583	(33,101)
Other	426,500	426,500	246,069	(180,431)
Total Revenues	11,368,583	11,368,583	12,271,511	902,928
EXPENDITURES				
Public Safety				
Personnel Services	9,243,591	9,243,591	9,208,188	(35,403)
Contractual Services	1,350,621	1,350,621	1,186,140	(164,481)
Materials and Supplies	363,319	363,319	246,272	(117,047)
Miscellaneous	-	-	83,695	83,695
Total Expenditures	10,957,531	10,957,531	10,724,295	(233,236)
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	411,052	411,052	1,547,216	1,136,164
OTHER FINANCING SOURCES (USES)				
Transfers (Out)	(2,009,337)	(2,009,337)	(518,597)	1,490,740
NET CHANGE IN FUND BALANCE	\$ (1,598,285)	\$ (1,598,285)	1,028,619	\$ 2,626,904
FUND BALANCE, MAY 1			4,483,217	
FUND BALANCE, APRIL 30			\$ 5,511,836	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

NOTES TO REQUIRED SUPPLEMENTARY INFORMATION

April 30, 2021

BUDGETS

Budgets are adopted on a basis consistent with GAAP. Annual budgets are adopted for the General, certain Special Revenue (except SSA 47 Fund), Debt Service (except the Special Assessment No. 149 Fund and Crystal Heights Debt Service), Capital Projects (except the NCLPB Project Fund), Enterprise Fund, Internal Service Fund and Pension Trust Funds. The annual budget is legally enacted and provides for a legal level of control at the function level. Management of the City can transfer budgeted amounts between object codes without City Council approval. Management of the City can over expend the object level, but any over expenditures at the function level requires City Council approval by two-thirds vote. All annual budgets lapse at fiscal year end.

The City Council follows these procedures in establishing the budgetary data reflected in the financial statements:

The City Manager submits to the City Council a proposed operating budget for the fiscal year commencing the following May 1. The operating budget includes proposed expenditures and the means of financing them. The budget is prepared on a basis consistent with GAAP, except for depreciation is not budgeted in the Waterworks and Sewerage Fund, principal issuances, capital outlay and pension and OPEB expenses.

A public hearing is conducted to obtain taxpayer comments. Prior to May 1, the budget is legally enacted for the General Fund, Special Revenue Funds (exception noted above), Debt Service Funds (exception noted above), Capital Projects Funds (exception noted above), Enterprise Funds, Internal Service and Pension Trust Funds.

Expenditures may not legally exceed the total appropriated amounts for each fund. The City Manager is authorized to transfer budgeted amounts between departments within any fund; however, expenditures in excess of the total appropriated amount must be approved by the City Council. During the year, the budget was amended by the City Council. The Library's financial statements have been compared to the working budget, which is less than the appropriation amounts.

Expenditures exceed budget in the Three Oaks Debt Service Fund by \$111,712.

CITY OF CRYSTAL LAKE, ILLINOIS

**SCHEDULE OF EMPLOYER CONTRIBUTIONS
ILLINOIS MUNICIPAL RETIREMENT FUND**

Last Six Fiscal Years

FISCAL YEAR ENDED APRIL 30,	2016	2017	2018	2019	2020	2021
Actuarially Determined Contribution	\$ 1,452,892	\$ 1,410,404	\$ 1,430,059	\$ 1,385,397	\$ 1,365,266	\$ 1,559,628
Contributions in Relation to the Actuarially Determined Contribution	1,452,892	1,410,404	1,430,059	1,385,397	1,365,266	1,559,628
CONTRIBUTION DEFICIENCY (Excess)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Covered Payroll	\$ 11,133,366	\$ 10,753,366	\$ 11,069,426	\$ 11,160,501	\$ 11,377,411	\$ 11,337,608
Contributions as a Percentage of Covered Payroll	13.05%	13.12%	12.92%	12.41%	12.00%	13.76%

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 23 years; the asset valuation method was at five-year smoothed market; and the significant actuarial assumptions were an investment rate of return at 7.25% annually, projected salary increases of 3.35% to 14.50% compounded annually and postretirement benefit increases of 3.50% compounded annually.

Ultimately, this schedule should present information for the last ten years. However, until ten years of information can be compiled, information will be presented for as many years as is available.

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF EMPLOYER CONTRIBUTIONS
POLICE PENSION FUND

Last Eight Fiscal Years

FISCAL YEAR ENDED APRIL 30,	2014	2015	2016	2017	2018	2019	2020	2021
Actuarially Determined Contribution	\$ 1,860,207	\$ 1,973,564	\$ 1,869,923	\$ 1,992,354	\$ 2,091,066	\$ 2,418,845	\$ 2,391,323	\$ 2,690,477
Contributions in Relation to the Actuarially Determined Contribution	1,844,723	1,778,970	2,059,342	1,989,776	2,089,940	2,415,148	2,386,343	2,685,733
CONTRIBUTION DEFICIENCY (Excess)	\$ 15,484	\$ 194,594	\$ (189,419)	\$ 2,578	\$ 1,126	\$ 3,697	\$ 4,980	\$ 4,744
Covered Payroll	\$ 5,720,770	\$ 5,773,467	\$ 5,437,640	\$ 5,691,409	\$ 5,953,131	\$ 6,099,597	\$ 6,149,431	\$ 6,433,892
Contributions as a Percentage of Covered Payroll	32.25%	30.81%	37.87%	34.96%	35.11%	39.60%	38.81%	41.74%

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 22 years; the asset valuation method was five-year smoothed market, and the interest rate assumption was 7.25% annually.

The lag between information in actuarial reports and actual contributions made are the result of tax collection cycles.

Ultimately, this schedule should present information for the last ten years. However, until ten years of information can be compiled, information will be presented for as many years as is available.

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF EMPLOYER CONTRIBUTIONS
FIREFIGHTERS' PENSION FUND

Last Eight Fiscal Years

FISCAL YEAR ENDED APRIL 30,	2014	2015	2016	2017	2018	2019	2020	2021
Actuarially Determined Contribution	\$ 1,649,811	\$ 1,720,093	\$ 1,767,767	\$ 1,518,852	\$ 1,609,399	\$ 1,884,348	\$ 1,847,033	\$ 1,882,261
Contributions in Relation to the Actuarially Determined Contribution	1,618,264	1,555,655	1,928,928	1,690,980	1,608,539	1,881,728	1,843,179	1,878,976
CONTRIBUTION DEFICIENCY (Excess)	\$ 31,547	\$ 164,438	\$ (161,161)	\$ (172,128)	\$ 860	\$ 2,620	\$ 3,854	\$ 3,285
Covered Payroll	\$ 5,278,118	\$ 5,531,971	\$ 5,744,609	\$ 5,908,574	\$ 6,229,293	\$ 6,482,045	\$ 7,075,908	\$ 7,047,861
Contributions as a Percentage of Covered Payroll	30.66%	28.12%	33.58%	28.62%	25.82%	29.03%	26.05%	26.66%

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 22 years; the asset valuation method was five-year smoothed market; and the interest rate assumption was 7.25% annually.

The lag between information in actuarial reports and actual contributions made are the result of tax collection cycles.

Ultimately, this schedule should present information for the last ten years. However, until ten years of information can be compiled, information will be presented for as many years as is available.

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF CHANGES IN THE EMPLOYER'S
NET PENSION LIABILITY AND RELATED RATIOS
ILLINOIS MUNICIPAL RETIREMENT FUND

Last Six Calendar Years

MEASUREMENT DATE DECEMBER 31,	2015	2016	2017	2018	2019	2020
TOTAL PENSION LIABILITY						
Service Cost	\$ 1,211,429	\$ 1,199,753	\$ 1,173,075	\$ 1,117,896	\$ 1,160,290	\$ 1,204,021
Interest	4,343,976	4,539,611	4,819,887	4,947,320	5,275,067	5,544,651
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
Changes of Assumptions	79,521	(248,700)	(1,994,006)	2,166,714	-	(699,531)
Benefit Payments, Including Refunds of Member Contributions	(1,903,179)	(1,959,499)	(2,251,265)	(2,546,931)	(2,883,298)	(3,162,117)
Net Change in Total Pension Liability	2,730,684	3,653,145	1,874,529	6,942,265	3,835,943	4,490,162
Total Pension Liability - Beginning	58,420,423	61,151,107	64,804,252	66,678,781	73,621,046	77,456,989
TOTAL PENSION LIABILITY - ENDING	\$ 61,151,107	\$ 64,804,252	\$ 66,678,781	\$ 73,621,046	\$ 77,456,989	\$ 81,947,151
PLAN FIDUCIARY NET POSITION						
Contributions - Employer	\$ 1,390,362	\$ 1,424,559	\$ 1,388,105	\$ 1,469,484	\$ 1,260,041	\$ 1,615,854
Contributions - Member	485,951	490,006	507,135	503,413	553,793	528,825
Net Investment Income	256,105	3,526,328	9,228,845	(3,068,591)	11,122,244	9,737,032
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)
Other	(702,990)	335,991	(550,873)	1,044,285	(412,236)	866,615
Net Change in Plan Fiduciary Net Position	(473,751)	3,817,385	8,321,947	(2,598,340)	9,640,544	9,586,209
Plan Fiduciary Net Position - Beginning	51,234,516	50,760,765	54,578,150	62,900,097	60,301,757	69,942,301
PLAN FIDUCIARY NET POSITION - ENDING	\$ 50,760,765	\$ 54,578,150	\$ 62,900,097	\$ 60,301,757	\$ 69,942,301	\$ 79,528,510
EMPLOYER'S NET PENSION LIABILITY						
Plan Fiduciary Net Position as a Percentage of the Total Pension Liability	83.01%	84.22%	94.33%	81.91%	90.30%	97.05%
Covered Payroll	\$ 10,752,994	\$ 10,717,757	\$ 10,847,310	\$ 11,174,779	\$ 11,382,497	\$ 11,751,668
Employer's Net Pension Liability as a Percentage of Covered Payroll	96.63%	95.41%	34.84%	119.19%	66.02%	20.58%

In 2016, there were no benefit changes during the year. Changes in assumptions related to the discount rate were made since the prior measurement date.

In 2017, there were no benefit changes during the year. Changes in assumptions related to salary rates, inflation rates, and mortality rates since the previous measurement date.

In 2018, there were no benefit changes during the year. Changes in assumptions related to the discount rate were made since the prior measurement date.

In 2019, there were no benefit changes or changes in assumption during the year.

In 2020, there were no benefit changes during the year. Changes in assumptions related to salary rates, price inflation, retirement age, and mortality rates since the previous measurement date.

Ultimately, this schedule should present information for the last ten years. However, until ten years of information can be compiled, information will be presented for as many years as is available.

(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 Eight Fiscal Years

MEASUREMENT DATE APRIL 30,	2014	2015	2016
TOTAL PENSION LIABILITY			
Service Cost	\$ 1,427,537	\$ 1,420,407	\$ 1,406,344
Interest	3,522,872	3,863,133	4,154,656
Changes of Benefit Terms	-	-	-
Differences Between Expected and Actual Experience	(850,901)	925,823	(652,931)
Changes of Assumptions	874,435	-	4,302,384
Benefit Payments, Including Refunds of Member Contributions	(1,914,037)	(2,118,147)	(2,258,561)
Net Change in Total Pension Liability	3,059,906	4,091,216	6,951,892
Total Pension Liability - Beginning	51,283,760	54,343,666	58,434,882
TOTAL PENSION LIABILITY - ENDING	\$ 54,343,666	\$ 58,434,882	\$ 65,386,774
PLAN FIDUCIARY NET POSITION			
Contributions - Employer	\$ 1,844,723	\$ 1,778,970	\$ 2,059,342
Contributions - Member	553,800	568,526	579,535
Net Investment Income	2,835,560	1,700,649	(528,210)
Benefit Payments, Including Refunds of Member Contributions	(1,914,037)	(2,118,147)	(2,258,561)
Other	(156,150)	(30,088)	(53,004)
Net Change in Plan Fiduciary Net Position	3,163,896	1,899,910	(200,898)
Plan Fiduciary Net Position - Beginning	28,693,211	31,857,107	33,757,017
PLAN FIDUCIARY NET POSITION - ENDING	\$ 31,857,107	\$ 33,757,017	\$ 33,556,119
EMPLOYER'S NET PENSION LIABILITY	\$ 22,486,559	\$ 24,677,865	\$ 31,830,655
Plan Fiduciary Net Position as a Percentage of the Total Pension Liability	58.62%	57.77%	51.32%
Covered Payroll	\$ 5,720,770	\$ 5,773,467	\$ 5,437,640
Employer's Net Pension Liability as a Percentage of Covered Payroll	393.07%	427.44%	585.38%

Changes in assumption related to the projected individual pay increases, inflation rate, mortality rates, morality improvement rates, retirement rates, termination rates and disability rates were made in 2021.

Changes in assumption related to the projected individual pay increases, inflation rate, mortality rates, morality improvement rates, retirement rates, termination rates and disability rates were made in 2020.

In 2020, the results reflect plan benefit changes under PA-101-0610 (SB 1300). These legislative changes reflect modifications to the Tier II plan provisions.

Changes in assumptions related to the discount rate were made in 2019.

Ultimately, this schedule should present information for the last ten years. However, until ten years of information can be compiled, information will be presented for as many years as is available.

	2017	2018	2019*	2020	2021
\$	1,384,616	\$ 1,480,535	\$ 1,514,366	\$ 1,428,215	\$ 1,536,190
	4,647,595	4,740,074	4,795,473	5,108,983	5,486,253
	-	-	-	264,843	-
	(90,119)	(3,331,174)	1,017,819	394,864	(91,869)
	(2,002,799)	2,903,482	(1,868,828)	1,047,031	-
	(2,564,023)	(2,763,423)	(3,154,254)	(3,254,765)	(3,228,925)
	1,375,270	3,029,494	2,304,576	4,989,171	3,701,649
	65,386,774	66,762,044	69,791,538	72,096,114	77,085,285
\$	66,762,044	\$ 69,791,538	\$ 72,096,114	\$ 77,085,285	\$ 80,786,934
\$	1,989,776	\$ 2,089,940	\$ 2,415,148	\$ 2,386,343	\$ 2,685,733
	551,461	570,493	633,079	608,715	798,533
	3,391,766	2,829,729	1,623,122	(1,363,475)	11,056,030
	(2,564,023)	(2,763,423)	(3,154,254)	(3,254,765)	(3,228,925)
	(37,390)	(16,115)	(16,137)	(20,134)	(21,369)
	3,331,590	2,710,624	1,500,958	(1,643,316)	11,290,002
	33,556,119	36,887,709	39,598,333	41,099,291	39,455,975
\$	36,887,709	\$ 39,598,333	\$ 41,099,291	\$ 39,455,975	\$ 50,745,977
\$	29,874,335	\$ 30,193,205	\$ 30,996,823	\$ 37,629,310	\$ 30,040,957
	55.25%	56.74%	57.01%	51.18%	62.81%
\$	5,691,409	\$ 5,953,131	\$ 6,099,597	\$ 6,149,431	\$ 6,433,892
	524.90%	507.18%	508.18%	611.92%	466.92%

(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 Eight Fiscal Years

MEASUREMENT DATE APRIL 30,	2014	2015	2016
TOTAL PENSION LIABILITY			
Service Cost	\$ 1,681,623	\$ 1,458,713	\$ 1,480,463
Interest	2,454,559	2,591,488	2,898,718
Changes of Benefit Terms	-	-	-
Differences Between Expected and Actual Experience	(1,823,175)	1,419,845	(85,631)
Changes of Assumptions	(507,215)	-	2,768,663
Benefit Payments, Including Refunds of Member Contributions	(1,073,750)	(1,178,766)	(1,286,016)
Net Change in Total Pension Liability	732,042	4,291,280	5,776,197
Total Pension Liability - Beginning	35,602,007	36,334,049	40,625,329
TOTAL PENSION LIABILITY - ENDING	\$ 36,334,049	\$ 40,625,329	\$ 46,401,526
PLAN FIDUCIARY NET POSITION			
Contributions - Employer	\$ 1,618,264	\$ 1,555,655	\$ 1,928,928
Contributions - Member	522,280	539,487	570,933
Net Investment Income	1,596,682	1,873,564	292,962
Benefit Payments, Including Refunds of Member Contributions	(1,073,750)	(1,178,766)	(1,286,016)
Other	(88,140)	(66,256)	(51,823)
Net Change in Plan Fiduciary Net Position	2,575,336	2,723,684	1,454,984
Plan Fiduciary Net Position - Beginning	22,383,225	24,958,561	27,682,245
PLAN FIDUCIARY NET POSITION - ENDING	\$ 24,958,561	\$ 27,682,245	\$ 29,137,229
EMPLOYER'S NET PENSION LIABILITY	\$ 11,375,488	\$ 12,943,084	\$ 17,264,297
Plan Fiduciary Net Position as a Percentage of the Total Pension Liability	68.69%	68.14%	62.79%
Covered Payroll	\$ 5,278,118	\$ 5,531,971	\$ 5,744,609
Employer's Net Pension Liability as a Percentage of Covered Payroll	215.52%	233.97%	300.53%

Changes in assumption related to the projected individual pay increases, inflation rate, mortality rates, morality improvement rates, retirement rates, termination rates and disability rates were made in 2020.

In 2020, the results reflect plan benefit changes under PA-101-0610 (SB 1300). These legislative changes reflect modifications to the Tier II plan provisions.

Changes in assumptions related to the discount rate were made in 2019.

Ultimately, this schedule should present information for the last ten years. However, until ten years of information can be compiled, information will be presented for as many years as is available.

2017	2018	2019	2020	2021
\$ 1,597,021	\$ 1,663,767	\$ 1,518,410	\$ 1,593,494	\$ 1,806,035
3,314,039	3,466,784	3,583,943	3,890,887	4,065,873
-	-	-	496,787	-
20,498	(1,976,589)	221,515	(507,207)	(2,198,565)
(1,386,277)	(48,865)	419,832	598,398	-
(1,381,293)	(1,495,603)	(1,482,619)	(1,537,360)	(1,575,630)
2,163,988	1,609,494	4,261,081	4,534,999	2,097,713
46,401,526	48,565,514	50,175,008	54,436,089	58,971,088
\$ 48,565,514	\$ 50,175,008	\$ 54,436,089	\$ 58,971,088	\$ 61,068,801
\$ 1,690,980	\$ 1,608,539	\$ 1,881,728	\$ 1,843,179	\$ 1,878,976
544,683	584,464	603,777	660,175	666,374
2,510,351	2,061,996	2,384,267	662,186	11,129,344
(1,381,293)	(1,495,603)	(1,482,619)	(1,537,360)	(1,575,630)
(58,025)	(16,840)	(22,532)	(18,449)	(17,831)
3,306,696	2,742,556	3,364,621	1,609,731	12,081,233
29,137,229	32,443,925	35,186,481	38,551,102	40,160,833
\$ 32,443,925	\$ 35,186,481	\$ 38,551,102	\$ 40,160,833	\$ 52,242,066
\$ 16,121,589	\$ 14,988,527	\$ 15,884,987	\$ 18,810,255	\$ 8,826,735
66.80%	70.13%	70.82%	68.10%	85.55%
\$ 5,908,574	\$ 6,229,293	\$ 6,482,045	\$ 7,075,908	\$ 7,047,861
272.85%	240.61%	245.06%	265.84%	125.24%

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

**SCHEDULE OF INVESTMENT RETURNS
POLICE PENSION FUND**

Last Eight Fiscal Years

FISCAL YEAR ENDED DECEMBER 31,	2014	2015	2016	2017	2018	2019	2020	2021
Annual money-weighted rate of return, net of investment expense	9.26%	5.30%	(1.60%)	9.98%	7.62%	4.20%	(2.96%)	29.29%

Ultimately, this schedule should present information for the last ten years. However, until ten years of information can be compiled, information will be presented for as many years as is available.

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

**SCHEDULE OF INVESTMENT RETURNS
FIREFIGHTERS' PENSION FUND**

Last Eight Fiscal Years

FISCAL YEAR ENDED DECEMBER 31,	2014	2015	2016	2017	2018	2019	2020	2021
Annual money-weighted rate of return, net of investment expense	5.46%	7.26%	0.74%	7.77%	6.26%	7.25%	1.67%	27.24%

Ultimately, this schedule should present information for the last ten years. However, until ten years of information can be compiled, information will be presented for as many years as is available.

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF CHANGES IN THE EMPLOYER'S
TOTAL OPEB LIABILITY AND RELATED RATIOS
OTHER POSTEMPLOYMENT BENEFIT PLAN

Last Four Fiscal Years

MEASUREMENT DATE APRIL 30,	2018	2019	2020	2021
TOTAL OPEB LIABILITY				
Service Cost	\$ 120,186	\$ 124,957	\$ 109,111	\$ 150,761
Interest	160,856	163,403	159,615	133,554
Differences Between Expected and Actual Experience	-	-	(66,180)	-
Changes of Benefit Terms	-	-	-	-
Changes of Assumptions	-	79,519	951,236	151,438
Benefit Payments	(224,631)	(209,087)	(201,398)	(229,398)
Net Change in Total OPEB Liability	56,411	158,792	952,384	206,355
Total OPEB Liability - Beginning	4,164,077	4,220,488	4,379,280	5,331,664
TOTAL OPEB LIABILITY - ENDING	\$ 4,220,488	\$ 4,379,280	\$ 5,331,664	\$ 5,538,019
Covered Payroll	\$ 21,087,988	\$ 23,410,540	\$ 23,397,653	\$ 24,788,593
Employer's Total OPEB Liability as a Percentage of Covered Payroll	20.01%	18.71%	22.79%	22.34%

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 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.

(See independent auditor's report.)

**COMBINING AND INDIVIDUAL FUND
STATEMENTS AND SCHEDULES**

MAJOR GOVERNMENTAL FUNDS

CITY OF CRYSTAL LAKE, ILLINOIS

**SCHEDULE OF REVENUES - BUDGET AND ACTUAL
GENERAL FUND**

For the Year Ended April 30, 2021

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Charges for Services				
Review Fees	\$ 75,000	\$ 75,000	\$ 121,296	\$ 46,296
Parking	83,609	83,609	1,880	(81,729)
Police Revenue	155,000	155,000	82,096	(72,904)
Other Fees	157,044	157,044	89,428	(67,616)
Total Charges for Services	470,653	470,653	294,700	(175,953)
Licenses and Permits				
Liquor Licenses	107,502	107,502	73,573	(33,929)
Miscellaneous Licenses and Permits	25,000	25,000	14,965	(10,035)
Building Permits	410,228	410,228	845,902	435,674
Total Licenses and Permits	542,730	542,730	934,440	391,710
Intergovernmental				
Income Tax	3,438,900	3,438,900	4,670,667	1,231,767
Local Use Tax	1,178,125	1,178,125	1,819,596	641,471
Replacement Tax	165,069	165,069	166,446	1,377
State Sales Tax	10,376,252	10,376,252	12,215,655	1,839,403
Grants	27,000	27,000	1,533,664	1,506,664
Total Intergovernmental	15,185,346	15,185,346	20,406,028	5,220,682
Fines and Forfeitures				
Police Fines	305,015	305,015	229,244	(75,771)
Adjudication Fines	89,052	89,052	66,689	(22,363)
Total Fines and Forfeitures	394,067	394,067	295,933	(98,134)
Property Taxes	4,572,738	4,572,738	4,564,751	(7,987)
Other Taxes				
Auto Rental Tax	41,380	41,380	39,076	(2,304)
Franchise Fees - Cable	646,798	646,798	620,139	(26,659)
Home Rule Sales Tax	4,627,660	4,627,660	5,523,531	895,871
Hotel Tax	204,630	204,630	286,198	81,568
Telecommunications Tax	752,659	752,659	664,080	(88,579)
Total Other Taxes	6,273,127	6,273,127	7,133,024	859,897
Investment Income	170,507	170,507	345,461	174,954
Miscellaneous				
Rental Income	325,599	325,599	355,369	29,770
Host Fees	330,294	330,294	424,410	94,116
Other	675,020	675,020	1,143,099	468,079
Total Miscellaneous	1,330,913	1,330,913	1,922,878	591,965
TOTAL REVENUES	\$ 28,940,081	\$ 28,940,081	\$ 35,897,215	\$ 6,957,134

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF DETAILED EXPENDITURES - BUDGET AND ACTUAL
GENERAL FUND

For the Year Ended April 30, 2021

	Original Budget	Final Budget	Actual	Variance Over (Under)
GENERAL GOVERNMENT				
Executive Department				
Personal Services	\$ 22,800	\$ 22,800	\$ 22,700	\$ (100)
Contractual Services	329,551	329,551	168,855	(160,696)
Total Executive Department	<u>352,351</u>	<u>352,351</u>	<u>191,555</u>	<u>(160,796)</u>
Legal and Judiciary Department				
Contractual Services	516,295	516,295	798,804	282,509
Total Legal and Judiciary Department	<u>516,295</u>	<u>516,295</u>	<u>798,804</u>	<u>282,509</u>
Administration Department				
Personal Services	1,618,846	1,618,846	1,560,469	(58,377)
Contractual Services	251,820	251,820	171,763	(80,057)
Materials and Supplies	99,861	99,861	50,444	(49,417)
Total Administration Department	<u>1,970,527</u>	<u>1,970,527</u>	<u>1,782,676</u>	<u>(187,851)</u>
Administration Adjudication Department				
Personal Services	78,315	78,315	74,948	(3,367)
Contractual Services	32,500	32,500	23,174	(9,326)
Materials and Supplies	2,450	2,450	33	(2,417)
Total Administration Adjudication Department	<u>113,265</u>	<u>113,265</u>	<u>98,155</u>	<u>(15,110)</u>
Community Development				
Personal Services	1,709,170	1,709,170	1,549,529	(159,641)
Contractual Services	726,501	1,476,501	1,214,845	(261,656)
Materials and Supplies	23,963	23,963	12,144	(11,819)
Total Community Development	<u>2,459,634</u>	<u>3,209,634</u>	<u>2,776,518</u>	<u>(433,116)</u>
Information Technology				
Personal Services	201,534	201,534	189,127	(12,407)
Contractual Services	348,585	348,585	273,577	(75,008)
Materials and Supplies	47,950	47,950	45,621	(2,329)
Total Information Technology	<u>598,069</u>	<u>598,069</u>	<u>508,325</u>	<u>(89,744)</u>

(This schedule is continued on the following pages.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF DETAILED EXPENDITURES - BUDGET AND ACTUAL (Continued)
GENERAL FUND

For the Year Ended April 30, 2021

	Original Budget	Final Budget	Actual	Variance Over (Under)
GENERAL GOVERNMENT (Continued)				
Shared Services				
Contractual Services	\$ 657,591	\$ 657,591	\$ 491,444	\$ (166,147)
Materials and Supplies	126,630	126,630	157,381	30,751
Total Shared Services	<u>784,221</u>	<u>784,221</u>	<u>648,825</u>	<u>(135,396)</u>
Special Projects Department				
Contractual Services	423,627	423,627	245,676	(177,951)
Materials and Supplies	4,500	4,500	125,992	121,492
Total Special Department Projects	<u>428,127</u>	<u>428,127</u>	<u>371,668</u>	<u>(56,459)</u>
Total General Government	<u>7,222,489</u>	<u>7,972,489</u>	<u>7,176,526</u>	<u>(795,963)</u>
PUBLIC SAFETY				
Police Department				
Personal Services	9,296,816	9,296,816	8,710,740	(586,076)
Contractual Services	1,531,546	1,531,546	1,318,945	(212,601)
Materials and Supplies	331,859	331,859	268,533	(63,326)
Total Police Department	<u>11,160,221</u>	<u>11,160,221</u>	<u>10,298,218</u>	<u>(862,003)</u>
Pension Obligation				
Police Pension Contribution	2,690,477	2,690,477	2,685,775	(4,702)
Fire Pension Contribution	1,882,261	1,882,261	1,878,976	(3,285)
Total Pension Obligation	<u>4,572,738</u>	<u>4,572,738</u>	<u>4,564,751</u>	<u>(7,987)</u>
Fire and Police Commission				
Contractual Services	29,696	29,696	23,507	(6,189)
Total Fire and Police Commission	<u>29,696</u>	<u>29,696</u>	<u>23,507</u>	<u>(6,189)</u>
Total Public Safety	<u>15,762,655</u>	<u>15,762,655</u>	<u>14,886,476</u>	<u>(876,179)</u>
HIGHWAY AND STREETS				
Engineering Department				
Personal Services	821,516	821,516	809,320	(12,196)
Contractual Services	74,200	74,200	26,524	(47,676)
Materials and Supplies	29,253	29,253	30,612	1,359
Total Engineering Department	<u>924,969</u>	<u>924,969</u>	<u>866,456</u>	<u>(58,513)</u>

(This schedule is continued on the following page.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF DETAILED EXPENDITURES - BUDGET AND ACTUAL (Continued)
GENERAL FUND

For the Year Ended April 30, 2021

	Original Budget	Final Budget	Actual	Variance Over (Under)
HIGHWAY AND STREETS (Continued)				
Street Department				
Personal Services	\$ 1,740,483	\$ 1,740,483	\$ 1,780,698	\$ 40,215
Contractual Services	1,277,620	1,277,620	1,258,754	(18,866)
Materials and Supplies	274,449	274,449	239,061	(35,388)
Total Street Department	<u>3,292,552</u>	<u>3,292,552</u>	<u>3,278,513</u>	<u>(14,039)</u>
Fleet and Facility Services				
Personal Services	824,185	824,185	765,600	(58,585)
Contractual Services	111,749	111,749	121,183	9,434
Materials and Supplies	35,570	35,570	23,279	(12,291)
Total Fleet and Facility Services	<u>971,504</u>	<u>971,504</u>	<u>910,062</u>	<u>(61,442)</u>
Total Highways and Streets	<u>5,189,025</u>	<u>5,189,025</u>	<u>5,055,031</u>	<u>(133,994)</u>
CULTURE AND RECREATION				
Three Oaks Recreation Area				
Personal Services	441,416	441,416	211,281	(230,135)
Contractual Services	257,401	257,401	240,397	(17,004)
Materials and Supplies	77,480	77,480	43,723	(33,757)
Total Three Oaks Recreation	<u>776,297</u>	<u>776,297</u>	<u>495,401</u>	<u>(280,896)</u>
Total Culture and Recreation	<u>776,297</u>	<u>776,297</u>	<u>495,401</u>	<u>(280,896)</u>
DEBT SERVICE				
Principal	40,317	40,317	40,316	(1)
Interest and Fees	13,380	13,380	13,179	(201)
Total Debt Service	<u>53,697</u>	<u>53,697</u>	<u>53,495</u>	<u>(202)</u>
TOTAL EXPENDITURES	<u>\$ 29,004,163</u>	<u>\$ 29,754,163</u>	<u>\$ 27,666,929</u>	<u>\$ (2,087,234)</u>

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

**SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
CAPITAL AND EQUIPMENT REPLACEMENT FUND**

For the Year Ended April 30, 2021

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Licenses and Permits	\$ 43,500	\$ 43,500	\$ 45,300	\$ 1,800
Other Taxes	2,170,836	2,170,836	1,733,929	(436,907)
Total Revenues	2,214,336	2,214,336	1,779,229	(435,107)
EXPENDITURES				
Debt Service				
Principal	817,578	817,578	447,009	(370,569)
Interest	-	-	63,719	63,719
Capital Outlay				
Information Technology	251,800	251,800	220,100	(31,700)
Police	1,066,582	1,066,582	1,040,248	(26,334)
Community Development	-	-	33,209	33,209
Streets	1,914,229	1,914,229	1,995,578	81,349
Engineering	427,165	427,165	44,389	(382,776)
Fleet and Facility Services	767,930	767,930	919,420	151,490
Fire Rescue	2,129,167	2,129,167	496,502	(1,632,665)
Road Resurfacing	1,975,000	1,975,000	2,083,167	108,167
Road Reconstruction	2,981,913	2,981,913	2,897,759	(84,154)
Three Oaks Recreation Area	271,200	271,200	45,631	(225,569)
Administration	26,440	26,440	2,288	(24,152)
Total Expenditures	12,629,004	12,629,004	10,289,019	(2,339,985)
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	(10,414,668)	(10,414,668)	(8,509,790)	1,904,878
OTHER FINANCING SOURCES (USES)				
Capital Lease Issued	2,611,128	2,611,128	2,483,808	(127,320)
Transfers In	7,680,987	7,680,987	8,812,502	1,131,515
Total Other Financing Sources (Uses)	10,292,115	10,292,115	11,296,310	1,004,195
NET CHANGE IN FUND BALANCE	\$ (122,553)	\$ (122,553)	2,786,520	\$ 2,909,073
FUND BALANCE, MAY 1			2,033,009	
FUND BALANCE, APRIL 30			\$ 4,819,529	

(See independent auditor's report.)

NONMAJOR GOVERNMENTAL FUNDS

CITY OF CRYSTAL LAKE, ILLINOIS

COMBINING BALANCE SHEET
NONMAJOR GOVERNMENTAL FUNDS

April 30, 2021

	Special Revenue	Debt Service	Capital Projects	Total Nonmajor Governmental Funds
ASSETS AND DEFERRED OUTFLOWS OF RESOURCES				
ASSETS				
Cash and Investments	\$ 10,603,828	\$ 241,347	\$ 1,360,959	\$ 12,206,134
Receivables				
Property Taxes	1,235,417	-	221,156	1,456,573
Accounts Receivable	129,499	-	-	129,499
Other	34,888	134,290	66	169,244
Prepaid Items	15,086	-	-	15,086
Due from Other Governments	149,079	-	-	149,079
Due from Other Funds	20	-	-	20
Total Assets	12,167,817	375,637	1,582,181	14,125,635
DEFERRED OUTFLOWS OF RESOURCES				
None	-	-	-	-
Total Deferred Outflows of Resources	-	-	-	-
TOTAL ASSETS AND DEFERRED OUTFLOWS OF RESOURCES	\$ 12,167,817	\$ 375,637	\$ 1,582,181	\$ 14,125,635
LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES				
LIABILITIES				
Accounts Payable	\$ 64,420	\$ -	\$ -	\$ 64,420
Recapture Fees Payable	-	-	75,399	75,399
Due to Other Funds	42,131	47,072	-	89,203
Total Liabilities	106,551	47,072	75,399	229,022
DEFERRED INFLOWS OF RESOURCES				
Deferred Revenue - Property Taxes	1,235,417	-	221,156	1,456,573
Total Deferred Inflows of Resources	1,235,417	-	221,156	1,456,573
Total Liabilities and Deferred Inflows of Resources	1,341,968	47,072	296,555	1,685,595

(This statement is continued on the following page.)

CITY OF CRYSTAL LAKE, ILLINOIS

COMBINING BALANCE SHEET (Continued)
NONMAJOR GOVERNMENTAL FUNDS

April 30, 2021

	Special Revenue	Debt Service	Capital Projects	Total Nonmajor Governmental Funds
FUND BALANCES				
Nonspendable				
Prepaid Items	\$ 15,086	\$ -	\$ -	\$ 15,086
Restricted				
IMRF/FICA	1,820,320	-		1,820,320
Public Safety	671,118	-	-	671,118
Debt Service	-	328,565	-	328,565
Park Development	-	-	964,812	964,812
Highway and Street Maintenance	8,163,778	-	-	8,163,778
Capital Improvement Projects	-	-	320,814	320,814
Unrestricted				
Assigned				
Special Revenue Funds	179,466	-	-	179,466
Unassigned (Deficit)	(23,919)	-	-	(23,919)
	<hr/>			
Total Fund Balances	10,825,849	328,565	1,285,626	12,440,040
	<hr/>			
TOTAL LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES	\$ 12,167,817	\$ 375,637	\$ 1,582,181	\$ 14,125,635
	<hr/> <hr/>			

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

COMBINING STATEMENT OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCES
NONMAJOR GOVERNMENTAL FUNDS

For the Year Ended April 30, 2021

	Special Revenue	Debt Service	Capital Projects	Total Nonmajor Governmental Funds
REVENUES				
Charges for Services	\$ 26,251	\$ 44,806	\$ -	\$ 71,057
Licenses and Permits	178,874	-	-	178,874
Intergovernmental	3,000,123	-	-	3,000,123
Fines and Forfeitures	5,429	-	-	5,429
Property Taxes	2,058,898	20,273	215,835	2,295,006
Other Taxes	42,766	-	-	42,766
Developer Donations	-	-	553,878	553,878
Investment Income	25,898	218	693	26,809
Miscellaneous	31,321	-	-	31,321
Total Revenues	5,369,560	65,297	770,406	6,205,263
EXPENDITURES				
Current Operating				
General Government	1,133,978	513	2,250	1,136,741
Public Safety	228,608	-	-	228,608
Highways and Streets	1,133,822	-	-	1,133,822
Culture and Recreation	15,065	-	-	15,065
Debt Service				
Principal	-	563,755	-	563,755
Interest and Fiscal Charges	-	473,960	-	473,960
Total Expenditures	2,511,473	1,038,228	2,250	3,551,951
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	2,858,087	(972,931)	768,156	2,653,312
OTHER FINANCING SOURCES (USES)				
Transfers In	-	1,038,228	-	1,038,228
Transfers (Out)	(870,084)	-	(234,989)	(1,105,073)
Total Other Financing Sources (Uses)	(870,084)	1,038,228	(234,989)	(66,845)
NET CHANGE IN FUND BALANCES	1,988,003	65,297	533,167	2,586,467
FUND BALANCES, MAY 1	8,837,846	263,268	752,459	9,853,573
FUND BALANCES, APRIL 30	\$ 10,825,849	\$ 328,565	\$ 1,285,626	\$ 12,440,040

(See independent auditor's report.)

NONMAJOR SPECIAL REVENUE FUNDS

Special Revenue Funds are used to account for revenues derived from specific restricted taxes or other restricted or committed revenue sources which, by law, are restricted to finance particular functions or activities of government and which therefore cannot be diverted to other uses.

Motor Fuel Tax - To account for the maintenance and various street improvements in the City. Financing is provided by the City's share of motor fuel tax allotments. State statutes require those allotments to be used to maintain streets.

IMRF/FICA - To account for revenues derived from a separate tax levy and disbursement of these funds for contributions to the state-sponsored Illinois Municipal Retirement Fund and to Social Security and Medicare.

Road/Vehicle License - To account for revenues received from the county road and bridge taxes and to account for revenue from vehicle license fees.

School Crossing Guard - To account for expenditures related to school crossing guards.

Foreign Fire Insurance - To account for proceeds of foreign fire insurance tax and for expenses authorized by the Board of Foreign Fire Insurance.

Restricted Police Fund - To account for revenues derived from narcotic asset seizures and expenses incurred from activities intended to restrict such activities.

Commuter Parking Fund - To account for revenues derived from and expenses incurred to maintain the commuter parking lot.

SSA 47 - To account for the accumulation of resources for, and the payment of, inspection, maintenance and repair costs of storm water facilities in Special Service Area No. 47. Financing is being provided by a property tax levy on property owners in the Special Service Area No. 47.

CITY OF CRYSTAL LAKE, ILLINOIS

COMBINING BALANCE SHEET
NONMAJOR SPECIAL REVENUE FUNDS

April 30, 2021

	Motor Fuel Tax	IMRF/ FICA	Road/ Vehicle License	School Crossing Guard
ASSETS AND DEFERRED OUTFLOWS OF RESOURCES				
ASSETS				
Cash and Investments	\$ 7,946,004	\$ 1,820,170	\$ 51,735	\$ 120,061
Receivables				
Property Taxes, Net	-	1,180,957	-	54,460
Accounts Receivable	122,437	-	-	-
Other	8,118	150	4	20,779
Prepaid Expenses	-	-	684	-
Due from Other Governments	134,219	-	-	-
Due from Other Funds	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Total Assets	8,210,778	3,001,277	52,423	195,300
DEFERRED OUTFLOWS OF RESOURCES				
None	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Total Deferred Outflows of Resources	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
TOTAL ASSETS AND DEFERRED OUTFLOWS OF RESOURCES	\$ 8,210,778	\$ 3,001,277	\$ 52,423	\$ 195,300
<hr/>				
LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES				
LIABILITIES				
Accounts Payable	\$ 46,463	\$ -	\$ 2,360	\$ 13,761
Due to Other Funds	537	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Total Liabilities	47,000	-	2,360	13,761
DEFERRED INFLOWS OF RESOURCES				
Deferred Revenue - Property Tax	-	1,180,957	-	54,460
	<hr/>	<hr/>	<hr/>	<hr/>
Total Deferred Inflows of Resources	-	1,180,957	-	54,460
	<hr/>	<hr/>	<hr/>	<hr/>
Total Liabilities and Deferred Inflows of Resources	47,000	1,180,957	2,360	68,221
FUND BALANCES				
Nonspendable				
Prepaid Items	-	-	684	-
Restricted				
IMRF/FICA	-	1,820,320	-	-
Public Safety	-	-	-	-
Parking	-	-	-	-
Highway and Street Maintenance	8,163,778	-	-	-
Assigned	-	-	49,379	127,079
Unassigned (Deficit)	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Total Fund Balances (Deficit)	8,163,778	1,820,320	50,063	127,079
	<hr/>	<hr/>	<hr/>	<hr/>
TOTAL LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES	\$ 8,210,778	\$ 3,001,277	\$ 52,423	\$ 195,300

Foreign Fire Insurance	Restricted Police	Commuter Parking	SSA 47	Total
\$ 276,299	\$ 376,551	\$ 10,000	\$ 3,008	\$10,603,828
-	-	-	-	1,235,417
-	-	7,062	-	129,499
23	3,385	2,429	-	34,888
-	-	14,402	-	15,086
-	14,860	-	-	149,079
-	-	20	-	20
<u>276,322</u>	<u>394,796</u>	<u>33,913</u>	<u>3,008</u>	<u>12,167,817</u>
-	-	-	-	-
-	-	-	-	-
<u>\$ 276,322</u>	<u>\$ 394,796</u>	<u>\$ 33,913</u>	<u>\$ 3,008</u>	<u>\$12,167,817</u>
\$ -	\$ -	\$ 1,836	\$ -	\$ 64,420
-	-	41,594	-	42,131
-	-	43,430	-	106,551
-	-	-	-	1,235,417
-	-	-	-	1,235,417
-	-	43,430	-	1,341,968
-	-	14,402	-	15,086
-	-	-	-	1,820,320
276,322	394,796	-	-	671,118
-	-	-	-	-
-	-	-	-	8,163,778
-	-	-	3,008	179,466
-	-	(23,919)	-	(23,919)
<u>276,322</u>	<u>394,796</u>	<u>(9,517)</u>	<u>3,008</u>	<u>10,825,849</u>
<u>\$ 276,322</u>	<u>\$ 394,796</u>	<u>\$ 33,913</u>	<u>\$ 3,008</u>	<u>\$12,167,817</u>

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

**COMBINING STATEMENT OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCES
NONMAJOR SPECIAL REVENUE FUNDS**

For the Year Ended April 30, 2021

	Motor Fuel Tax	IMRF/ FICA	Road/ Vehicle License	School Crossing Guard
REVENUES				
Charges for Service	\$ -	\$ -	\$ -	\$ -
Licenses and Permits	-	-	178,874	-
Intergovernmental	2,929,526	-	-	-
Fines and Forfeitures	-	-	-	-
Property Taxes	-	1,572,232	430,259	54,907
Other Taxes	-	-	-	-
Investment Income	23,398	1,987	102	130
Miscellaneous	-	-	-	30,821
Total Revenues	2,952,924	1,574,219	609,235	85,858
EXPENDITURES				
General Government	-	949,084	-	-
Public Safety	-	165,713	-	61,641
Highways and Streets	704,531	376,620	52,671	-
Culture and Recreation	-	15,065	-	-
Total Expenditures	704,531	1,506,482	52,671	61,641
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	2,248,393	67,737	556,564	24,217
OTHER FINANCING SOURCES (USES)				
Transfers (Out)	(336,554)	-	(533,530)	-
Total Other Financing Sources (Uses)	(336,554)	-	(533,530)	-
NET CHANGE IN FUND BALANCES	1,911,839	67,737	23,034	24,217
FUND BALANCES, MAY 1	6,251,939	1,752,583	27,029	102,862
FUND BALANCES (DEFICIT), APRIL 30	\$8,163,778	\$ 1,820,320	\$ 50,063	\$ 127,079

Foreign Fire Insurance	Restricted Police	Commuter Parking	SSA 47	Total
\$ -	\$ -	\$ 26,251	\$ -	\$ 26,251
-	-	-	-	178,874
-	70,597	-	-	3,000,123
-	-	5,429	-	5,429
-	-	-	1,500	2,058,898
-	42,766	-	-	42,766
254	-	24	3	25,898
-	500	-	-	31,321
254	113,863	31,704	1,503	5,369,560
-	-	184,894	-	1,133,978
604	650	-	-	228,608
-	-	-	-	1,133,822
-	-	-	-	15,065
604	650	184,894	-	2,511,473
(350)	113,213	(153,190)	1,503	2,858,087
-	-	-	-	(870,084)
-	-	-	-	(870,084)
(350)	113,213	(153,190)	1,503	1,988,003
276,672	281,583	143,673	1,505	8,837,846
\$ 276,322	\$ 394,796	\$ (9,517)	\$ 3,008	\$10,825,849

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
MOTOR FUEL TAX FUND

For the Year Ended April 30, 2021

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Intergovernmental	\$ 1,446,572	\$ 1,446,572	\$ 2,929,526	\$ 1,482,954
Investment Income	64,834	64,834	23,398	(41,436)
Total Revenues	1,511,406	1,511,406	2,952,924	1,441,518
EXPENDITURES				
Highway and Streets				
Contractual Services	208,000	208,000	109,855	(98,145)
Materials and Supplies	733,000	733,000	594,676	(138,324)
Total Expenditures	941,000	941,000	704,531	(236,469)
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	570,406	570,406	2,248,393	1,677,987
OTHER FINANCING SOURCES (USES)				
Transfers (Out)	(2,740,365)	(2,740,365)	(336,554)	2,403,811
Total Other Financing Sources (Uses)	(2,740,365)	(2,740,365)	(336,554)	2,403,811
NET CHANGE IN FUND BALANCE	\$ (2,169,959)	\$ (2,169,959)	1,911,839	\$ 4,081,798
FUND BALANCE, MAY 1			6,251,939	
FUND BALANCE, APRIL 30			\$ 8,163,778	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

**SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
IMRF/FICA FUND**

For the Year Ended April 30, 2021

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Property Taxes	\$ 1,575,010	\$ 1,575,010	\$ 1,572,232	\$ (2,778)
Investment Income	15,858	15,858	1,987	(13,871)
	<hr/>			
Total Revenues	1,590,868	1,590,868	1,574,219	(16,649)
<hr/>				
EXPENDITURES				
Personnel Services				
General Government	1,053,656	1,053,656	949,084	(104,572)
Public Safety	183,972	183,972	165,713	(18,259)
Highways and Streets	418,118	418,118	376,620	(41,498)
Culture and Recreation	16,725	16,725	15,065	(1,660)
	<hr/>			
Total Expenditures	1,672,471	1,672,471	1,506,482	(165,989)
<hr/>				
NET CHANGE IN FUND BALANCE	\$ (81,603)	\$ (81,603)	67,737	\$ 149,340
<hr/>				
FUND BALANCE, MAY 1			1,752,583	
<hr/>				
FUND BALANCE, APRIL 30			\$ 1,820,320	
<hr/>				

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
ROAD/VEHICLE LICENSE FUND

For the Year Ended April 30, 2021

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Licenses and Permits	\$ 146,000	\$ 146,000	\$ 178,874	\$ 32,874
Property Taxes	443,210	443,210	430,259	(12,951)
Investment Income	-	-	102	102
Total Revenues	589,210	589,210	609,235	20,025
EXPENDITURES				
Highways and Streets	55,680	55,680	52,671	(3,009)
Total Expenditures	55,680	55,680	52,671	(3,009)
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	533,530	533,530	556,564	23,034
OTHER FINANCING SOURCES (USES)				
Transfers (Out)	(533,530)	(533,530)	(533,530)	-
Total Other Financing Sources (Uses)	(533,530)	(533,530)	(533,530)	-
NET CHANGE IN FUND BALANCE	\$ -	\$ -	23,034	\$ 23,034
FUND BALANCE, MAY 1			27,029	
FUND BALANCE, APRIL 30			\$ 50,063	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
SCHOOL CROSSING GUARD FUND

For the Year Ended April 30, 2021

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Property Taxes	\$ 55,000	\$ 55,000	\$ 54,907	\$ (93)
Investment Income	-	-	130	130
Miscellaneous	55,000	55,000	30,821	(24,179)
	<hr/>	<hr/>	<hr/>	<hr/>
Total Revenues	110,000	110,000	85,858	(24,142)
EXPENDITURES				
Public Safety				
Contractual Services	110,000	110,000	61,641	(48,359)
	<hr/>	<hr/>	<hr/>	<hr/>
Total Expenditures	110,000	110,000	61,641	(48,359)
NET CHANGE IN FUND BALANCE	\$ -	\$ -	24,217	\$ 24,217
			<hr/>	
FUND BALANCE, MAY 1			102,862	
			<hr/>	
FUND BALANCE, APRIL 30			\$ 127,079	
			<hr/> <hr/>	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
FOREIGN FIRE INSURANCE FUND

For the Year Ended April 30, 2021

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Investment Income	\$ 995	\$ 995	\$ 254	\$ (741)
Total Revenues	995	995	254	(741)
EXPENDITURES				
Public Safety				
Contractual Services	61,100	61,100	525	(60,575)
Materials and Supplies	3,600	3,600	79	(3,521)
Total Expenditures	64,700	64,700	604	(64,096)
NET CHANGE IN FUND BALANCE	<u>\$ (63,705)</u>	<u>\$ (63,705)</u>	(350)	<u>\$ 63,355</u>
FUND BALANCE, MAY 1			<u>276,672</u>	
FUND BALANCE, APRIL 30			<u><u>\$ 276,322</u></u>	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

**SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
RESTRICTED POLICE FUND**

For the Year Ended April 30, 2021

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Intergovernmental	\$ 73,000	\$ 73,000	\$ 70,597	\$ (2,403)
Other Taxes	-	-	42,766	42,766
Miscellaneous	-	-	500	500
Total Revenues	73,000	73,000	113,863	40,863
EXPENDITURES				
Public Safety				
Miscellaneous	30,600	30,600	650	(29,950)
Total Expenditures	30,600	30,600	650	(29,950)
NET CHANGE IN FUND BALANCE	\$ 42,400	\$ 42,400	113,213	\$ 70,813
FUND BALANCE, MAY 1			281,583	
FUND BALANCE, APRIL 30			\$ 394,796	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

**SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
COMMUTER PARKING LOT FUND**

For the Year Ended April 30, 2021

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Charges for Services	\$ 191,167	\$ 191,167	\$ 26,251	\$ (164,916)
Fines and Forfeitures	17,000	17,000	5,429	(11,571)
Investment Income	500	500	24	(476)
Total Revenues	<u>208,667</u>	<u>208,667</u>	<u>31,704</u>	<u>(176,963)</u>
EXPENDITURES				
General Government				
Personnel Services	121,392	121,392	120,871	(521)
Contractual Services	150,128	150,128	63,503	(86,625)
Materials and Supplies	4,619	4,619	520	(4,099)
Total Expenditures	<u>276,139</u>	<u>276,139</u>	<u>184,894</u>	<u>(91,245)</u>
NET CHANGE IN FUND BALANCE	<u>\$ (67,472)</u>	<u>\$ (67,472)</u>	<u>(153,190)</u>	<u>\$ (85,718)</u>
FUND BALANCE, MAY 1			<u>143,673</u>	
FUND BALANCE, APRIL 30			<u>\$ (9,517)</u>	

(See independent auditor's report.)

NONMAJOR DEBT SERVICE FUNDS

Debt Service are used to account for the resources restricted, committed or assigned for the payment of interest and principal on general and special obligation debt other than that payable from the Special Assessment Fund and debt issued for and serviced by the Proprietary Funds.

Special Assessment No. 149 - To account for the accumulation of resources for, and the payment of, principal and interest on the General Obligation Bonds, Series 1997 related to the North Shore water and sewer project. Financing is being provided by assessments to property owners in the North Crystal Lake Park Beach Subdivision.

Crystal Heights Debt Service - To account for the accumulation of resources to retire principal and interest on the 2004 General Obligation Bonds related to Crystal Heights. Financing is being provided by assessments to property owners in Special Service Area No. 43 (Crystal Heights Subdivision).

Three Oaks Debt Service - To account for debt service costs associated with the Three Oaks Recreation Area within the Vulcan Lake TIF.

CITY OF CRYSTAL LAKE, ILLINOIS

COMBINING BALANCE SHEET
NONMAJOR DEBT SERVICE FUNDS

April 30, 2021

	Special Assessment No. 149	Crystal Heights Debt Service	Three Oaks Debt Service	Total
ASSETS AND DEFERRED OUTFLOWS OF RESOURCES				
ASSETS				
Cash and Investments	\$ -	\$ 241,347	\$ -	\$ 241,347
Receivables				
Other	90,645	43,645	-	134,290
	<hr/>			
Total Assets	90,645	284,992	-	375,637
	<hr/>			
DEFERRED OUTFLOWS OF RESOURCES				
None	-	-	-	-
	<hr/>			
Total Deferred Outflows of Resources	-	-	-	-
	<hr/>			
TOTAL ASSETS AND DEFERRED OUTFLOWS OF RESOURCES				
	\$ 90,645	\$ 284,992	\$ -	\$ 375,637
	<hr/> <hr/>			
LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES				
LIABILITIES				
Due To Other Funds	\$ 47,072	\$ -	\$ -	\$ 47,072
	<hr/>			
Total Liabilities	47,072	-	-	47,072
	<hr/>			
DEFERRED INFLOWS OF RESOURCES				
None	-	-	-	-
	<hr/>			
Total Deferred Inflows of Resources	-	-	-	-
	<hr/>			
Total Liabilities and Deferred Inflows of Resources	-	-	-	-
	<hr/>			
FUND BALANCES				
Restricted For Debt Service	43,573	284,992	-	328,565
	<hr/>			
Total Fund Balances	43,573	284,992	-	328,565
	<hr/>			
TOTAL LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES				
	\$ 90,645	\$ 284,992	\$ -	\$ 375,637
	<hr/> <hr/>			

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

COMBINING STATEMENT OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCES
NONMAJOR DEBT SERVICE FUNDS

For the Year Ended April 30, 2021

	Special Assessment No. 149	Crystal Heights Debt Service	Three Oaks Debt Service	Total
REVENUES				
Charges for Services	\$ -	\$ 44,806	\$ -	\$ 44,806
Property Taxes	-	20,273	-	20,273
Investment Income	-	218	-	218
Total Revenues	-	65,297	-	65,297
EXPENDITURES				
General Government				
Contractual	-	-	513	513
Miscellaneous	-	-	-	-
Debt Service				
Principal Retirement	-	-	563,755	563,755
Interest and Fiscal Charges	-	-	473,960	473,960
Total Expenditures	-	-	1,038,228	1,038,228
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	-	65,297	(1,038,228)	(972,931)
OTHER FINANCING SOURCES (USES)				
Transfers In	-	-	1,038,228	1,038,228
Total Other Financing Sources (Uses)	-	-	1,038,228	1,038,228
NET CHANGE IN FUND BALANCES	-	65,297	-	65,297
FUND BALANCES, MAY 1	43,573	219,695	-	263,268
FUND BALANCES, APRIL 30	\$ 43,573	\$ 284,992	\$ -	\$ 328,565

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

**SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
THREE OAKS DEBT SERVICE FUND**

For the Year Ended April 30, 2021

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
None	\$ -	\$ -	\$ -	\$ -
Total Revenues	-	-	-	-
EXPENDITURES				
General Government				
Contractual	1,000	1,000	513	(487)
Debt Service				
Principal Retirement	470,535	470,535	563,755	93,220
Interest and Fiscal Charges	454,981	454,981	473,960	18,979
Total Expenditures	926,516	926,516	1,038,228	111,712
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	(926,516)	(926,516)	(1,038,228)	(111,712)
OTHER FINANCING SOURCES (USES)				
Transfers In	926,516	926,516	1,038,228	111,712
Total Other Financing Sources (Uses)	926,516	926,516	1,038,228	111,712
NET CHANGE IN FUND BALANCE	\$ -	\$ -	-	\$ -
FUND BALANCE, MAY 1			-	
FUND BALANCE, APRIL 30			\$ -	

(See independent auditor's report.)

NONMAJOR CAPITAL PROJECTS FUNDS

The Capital Projects Funds account for resources restricted, committed or assigned for the acquisition and/or construction of capital equipment and facilities by the City except those financed by the Proprietary Funds.

Main Street TIF Project Fund - To account for the initial planning and engineering design services of the Main Street TIF, including improvements to the Main Street and Crystal Lake Avenue intersection.

Virginia Street Corridor TIF Project Fund - To account for the initial planning and engineering design services of the Virginia Street Corridor TIF, intended to spur a comprehensive revitalization of this area.

Vulcan Lakes TIF Project Fund - To account for the initial planning and engineering design services of the Vulcan Lakes TIF, intended to spur a comprehensive revitalization of this area and will include residential, retail and recreational facilities.

Three Oaks Development - To account for funds from developers set aside for the future development of the Three Oaks Recreation Area.

NCLPB Project Fund - To account for the proceeds of Series 1997 General Obligation Bonds used in the construction and installation of water mains, sewer mains and roadway improvements in the North Crystal Lake Park Beach area.

CITY OF CRYSTAL LAKE, ILLINOIS

COMBINING BALANCE SHEET
NONMAJOR CAPITAL PROJECT FUNDS

April 30, 2021

	Main Street TIF Construction	Virginia Street Corridor TIF	Vulcan Lakes TIF District
ASSETS AND DEFERRED OUTFLOWS OF RESOURCES			
ASSETS			
Cash and Investments	\$ 320,788	\$ -	\$ -
Receivables			
Property Taxes, Net	33,983	129,691	57,482
Other	26	-	-
Total Assets	<u>354,797</u>	<u>129,691</u>	<u>57,482</u>
DEFERRED OUTFLOWS OF RESOURCES			
None	-	-	-
Total Deferred Outflows of Resources	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL ASSETS AND DEFERRED OUTFLOWS OF RESOURCES	<u>\$ 354,797</u>	<u>\$ 129,691</u>	<u>\$ 57,482</u>
LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES			
LIABILITIES			
Recapture Fees Payable	\$ -	\$ -	\$ -
Total Liabilities	<u>-</u>	<u>-</u>	<u>-</u>
DEFERRED INFLOWS OF RESOURCES			
Deferred Revenue - Property Tax	33,983	129,691	57,482
Total Deferred Inflows of Resources	<u>33,983</u>	<u>129,691</u>	<u>57,482</u>
Total Liabilities and Deferred Inflows of Resources	<u>33,983</u>	<u>129,691</u>	<u>57,482</u>
FUND BALANCES			
Restricted			
Park Development	-	-	-
Capital Improvements	320,814	-	-
Total Fund Balances	<u>320,814</u>	<u>-</u>	<u>-</u>
TOTAL LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES	<u>\$ 354,797</u>	<u>\$ 129,691</u>	<u>\$ 57,482</u>

Three Oaks Development	NCLPB Project Fund	Total
\$ 964,778	\$ 75,393	\$ 1,360,959
-	-	221,156
34	6	66
<u>964,812</u>	<u>75,399</u>	<u>1,582,181</u>
-	-	-
-	-	-
<u>\$ 964,812</u>	<u>\$ 75,399</u>	<u>\$ 1,582,181</u>
<u>\$ -</u>	<u>\$ 75,399</u>	<u>\$ 75,399</u>
-	75,399	75,399
-	-	221,156
-	-	221,156
-	75,399	296,555
964,812	-	964,812
-	-	320,814
<u>964,812</u>	<u>-</u>	<u>1,285,626</u>
<u>\$ 964,812</u>	<u>\$ 75,399</u>	<u>\$ 1,582,181</u>

(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 April 30, 2021

	Main Street TIF Project	Virginia Street Corridor TIF Project	Vulcan Lakes TIF Project
REVENUES			
Property Tax	\$ 29,556	\$ 119,360	\$ 66,919
Developer Donations	-	-	-
Investment Income	304	2	8
Total Revenues	<u>29,860</u>	<u>119,362</u>	<u>66,927</u>
EXPENDITURES			
General Government Contractual	<u>750</u>	<u>750</u>	<u>750</u>
Total Expenditures	<u>750</u>	<u>750</u>	<u>750</u>
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	<u>29,110</u>	<u>118,612</u>	<u>66,177</u>
OTHER FINANCING SOURCES (USES)			
Transfers (Out)	<u>(50,200)</u>	<u>(118,612)</u>	<u>(66,177)</u>
Total Other Financing Sources (Uses)	<u>(50,200)</u>	<u>(118,612)</u>	<u>(66,177)</u>
NET CHANGE IN FUND BALANCES	(21,090)	-	-
FUND BALANCES, MAY 1	<u>341,904</u>	-	-
FUND BALANCES, APRIL 30	<u><u>\$ 320,814</u></u>	<u><u>\$ -</u></u>	<u><u>\$ -</u></u>

Three Oaks Development	NCLPB Project Fund	Total
\$ -	\$ -	\$ 215,835
553,878	-	553,878
379	-	693
554,257	-	770,406
-	-	2,250
-	-	2,250
554,257	-	768,156
-	-	(234,989)
-	-	(234,989)
554,257	-	533,167
410,555	-	752,459
\$ 964,812	\$ -	\$ 1,285,626

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

**SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
MAIN STREET TIF PROJECT FUND**

For the Year Ended April 30, 2021

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Property Taxes	\$ -	\$ -	\$ 29,556	\$ 29,556
Investment Income	-	-	304	304
Total Revenues	-	-	29,860	29,860
EXPENDITURES				
Contracted Services	750	750	750	-
Total Expenditures	750	750	750	-
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	(750)	(750)	29,110	29,860
OTHER FINANCING SOURCES (USES)				
Transfers (Out)	(241,548)	(241,548)	(50,200)	191,348
Total Other Financing Sources (Uses)	(241,548)	(241,548)	(50,200)	191,348
NET CHANGE IN FUND BALANCE	\$ (242,298)	\$ (242,298)	(21,090)	\$ 221,208
FUND BALANCE, MAY 1			341,904	
FUND BALANCE, APRIL 30			\$ 320,814	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
VIRGINIA STREET CORRIDOR TIF PROJECT FUND

For the Year Ended April 30, 2021

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Property Taxes	\$ 80,000	\$ 80,000	\$ 119,360	\$ 39,360
Investment Income	-	-	2	2
Total Revenues	80,000	80,000	119,362	39,362
EXPENDITURES				
General Governmental Contractual	750	750	750	-
Total Expenditures	750	750	750	-
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	79,250	79,250	118,612	39,362
OTHER FINANCING SOURCES (USES)				
Transfers (Out)	(79,250)	(79,250)	(118,612)	(39,362)
Total Other Financing Sources (Uses)	(79,250)	(79,250)	(118,612)	(39,362)
NET CHANGE IN FUND BALANCE	\$ -	\$ -	-	\$ -
FUND BALANCE, MAY 1			-	
FUND BALANCE, APRIL 30			\$ -	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
VULCAN LAKES TIF PROJECT FUND

For the Year Ended April 30, 2021

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Property Taxes	\$ 47,308	\$ 47,308	\$ 66,919	\$ 19,611
Investment Income	-	-	8	8
Total Revenues	47,308	47,308	66,927	19,619
EXPENDITURES				
General Governmental Contractual	750	750	750	-
Total Expenditures	750	750	750	-
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	46,558	46,558	66,177	19,619
OTHER FINANCING SOURCES (USES)				
Transfers (Out)	(46,558)	(46,558)	(66,177)	(19,619)
Total Other Financing Sources (Uses)	(46,558)	(46,558)	(66,177)	(19,619)
NET CHANGE IN FUND BALANCE	\$ -	\$ -	-	\$ -
FUND BALANCE, MAY 1			-	
FUND BALANCE, APRIL 30			\$ -	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

**SCHEDULE OF REVENUES, EXPENDITURES
AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
THREE OAKS DEVELOPMENT FUND**

For the Year Ended April 30, 2021

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Developer Contributions	\$ -	\$ -	\$ 553,878	\$ 553,878
Investment Income	3,800	3,800	379	(3,421)
Total Revenues	3,800	3,800	554,257	550,457
EXPENDITURES				
None	-	-	-	-
Total Expenditures	-	-	-	-
NET CHANGE IN FUND BALANCE	\$ 3,800	\$ 3,800	554,257	\$ 550,457
FUND BALANCE, MAY 1			410,555	
FUND BALANCE, APRIL 30			\$ 964,812	

(See independent auditor's report.)

MAJOR ENTERPRISE FUNDS

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF REVENUES, EXPENSES AND CHANGES
IN NET POSITION - BUDGET AND ACTUAL - BUDGETARY BASIS
WATERWORKS AND SEWERAGE FUND

For the Year Ended April 30, 2021

	Original Budget	Final Budget	Actual	Variance Over (Under)
OPERATING REVENUES				
Charges for Sales and Services				
Water Sales	\$ 6,631,010	\$ 6,631,010	\$ 6,646,251	\$ 15,241
Sewer Sales	6,428,591	6,428,591	6,325,299	(103,292)
Penalties	297,175	297,175	229,490	(67,685)
Water Meter Fees	63,444	63,444	86,799	23,355
Water Turn On Fee	10,700	10,700	10,800	100
Red Tag Fee	13,000	13,000	12,828	(172)
Capital Facility Fees	20,000	20,000	101,509	81,509
Miscellaneous Income	133,400	133,400	137,319	3,919
Total Operating Revenues	13,597,320	13,597,320	13,550,295	(47,025)
OPERATING EXPENSES				
Administration	2,435,868	2,435,868	1,513,011	(922,857)
Water Operations	17,082,103	17,082,103	7,617,540	(9,464,563)
Sewer Operations	7,880,533	7,880,533	5,304,265	(2,576,268)
Total Operating Expenses	27,398,504	27,398,504	14,434,816	(12,963,688)
OPERATING INCOME (LOSS)	(13,801,184)	(13,801,184)	(884,521)	12,916,663
NON-OPERATING REVENUES (EXPENSES)				
Capital Lease Issued	537,287	537,287	410,891	(126,396)
Bonds Issued, At Par	6,545,000	6,545,000	-	(6,545,000)
Principal payments	(2,855,114)	(2,855,114)	(2,674,890)	180,224
Interest Expense	(1,539,420)	(1,539,420)	(1,082,410)	457,010
Other Tax	1,000,000	1,000,000	1,000,000	-
Investment Income	77,513	77,513	154,482	76,969
Rental Income	303,452	303,452	303,449	(3)
Connection Fees	997,500	997,500	1,568,689	571,189
Total Non-Operating Revenues (Expenses)	5,066,218	5,066,218	(319,789)	(5,386,007)
INCOME (LOSS) BEFORE CONTRIBUTIONS	(8,734,966)	(8,734,966)	(1,204,310)	7,530,656
CONTRIBUTIONS	87,315	87,315	609,019	521,704
NET INCOME - BUDGET BASIS	\$ (8,647,651)	\$ (8,647,651)	(595,291)	\$ 8,052,360
ADJUSTMENTS TO GAAP BASIS				
Capital Assets Capitalized - Administration			678,688	
Capital Assets Capitalized - Water			3,148,745	
Capital Assets Capitalized - Sewer			1,558,315	
Depreciation			(4,006,913)	
Gain (Loss) on Sale of Capital Assets			(3,612)	
Principal Payments			2,674,890	
Well ARO Amortization			(9,500)	
Capital Lease Issued			(410,891)	
Pension Expense			315,485	
OPEB Expense			(17,556)	
Change in Compensated Absences			(69,906)	
Total Adjustments to GAAP Basis			3,857,745	
CHANGE IN NET POSITION			3,262,454	
NET POSITION, MAY 1			57,204,715	
NET POSITION, APRIL 30			\$ 60,467,169	

(See independent auditor's report.)

INTERNAL SERVICE FUNDS

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF REVENUES, EXPENSES AND CHANGES
IN NET POSITION - BUDGET AND ACTUAL
GROUP INSURANCE FUND

For the Year Ended April 30, 2021

	Original Budget	Final Budget	Actual	Variance Over (Under)
OPERATING REVENUES				
Charges for Sales and Services				
Employer Contributions	\$ 4,871,169	\$ 4,871,169	\$ 4,869,580	\$ (1,589)
Employee Contributions	887,643	887,643	896,724	9,081
Miscellaneous Income	15,000	15,000	176,491	161,491
Total Operating Revenues	5,773,812	5,773,812	5,942,795	168,983
OPERATING EXPENSES				
Administration	5,801,825	5,801,825	5,535,906	(265,919)
Total Operating Expenses	5,801,825	5,801,825	5,535,906	(265,919)
OPERATING INCOME (LOSS)	(28,013)	(28,013)	406,889	434,902
NON-OPERATING REVENUES (EXPENSES)				
Investment Income	-	-	164	164
Total Non-Operating Revenues (Expenses)	-	-	164	164
NET INCOME BEFORE TRANSFERS	(28,013)	(28,013)	407,053	435,066
TRANSFERS IN	578,537	578,537	256,305	(322,232)
CHANGE IN NET POSITION	\$ 550,524	\$ 550,524	663,358	\$ 112,834
NET POSITION, MAY 1			-	
NET POSITION, APRIL 30			\$ 663,358	

(See independent auditor's report.)

FIDUCIARY FUNDS

CITY OF CRYSTAL LAKE, ILLINOIS

**COMBINING STATEMENT OF NET POSITION
PENSION TRUST FUNDS**

April 30, 2021

	Police Pension	Firefighters' Pension	Total
ASSETS			
Cash and Short-Term Investments	\$ 8,121	\$ 14,952	\$ 23,073
Investments, at Fair Value			
Money Market Accounts	1,427,736	304,830	1,732,566
U.S. Treasury and U.S. Agency Securities	6,722,695	14,043,812	20,766,507
Corporate Bonds	9,532,444	2,902,154	12,434,598
Municipal Bonds	-	2,706,865	2,706,865
Mutual Funds - Stocks	32,946,104	32,170,769	65,116,873
Receivables			
Accrued Interest	109,461	115,740	225,201
Prepaid expenses	-	530	530
 Total Assets	 50,746,561	 52,259,652	 103,006,213
LIABILITIES			
Accounts Payable	584	17,586	18,170
 Total Liabilities	 584	 17,586	 18,170
 NET POSITION RESTRICTED FOR PENSION BENEFITS	 \$ 50,745,977	 \$ 52,242,066	 \$ 102,988,043

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

**COMBINING STATEMENT OF CHANGES IN PLAN NET POSITION
PENSION TRUST FUNDS**

For the Year Ended April 30, 2021

	Police Pension	Firefighters' Pension	Total
ADDITIONS			
Contributions			
Employer	\$ 2,685,733	\$ 1,878,976	\$ 4,564,709
Employee	798,533	666,374	1,464,907
Total Contributions	<u>3,484,266</u>	<u>2,545,350</u>	<u>6,029,616</u>
Investment Income			
Net Appreciation in the Fair Value of Investments	10,274,102	9,889,976	20,164,078
Interest	974,637	1,432,571	2,407,208
Total Investment Income	<u>11,248,739</u>	<u>11,322,547</u>	<u>22,571,286</u>
Less Investment Expense	<u>(192,709)</u>	<u>(193,203)</u>	<u>(385,912)</u>
Net Investment Income	<u>11,056,030</u>	<u>11,129,344</u>	<u>22,185,374</u>
Total Additions	<u>14,540,296</u>	<u>13,674,694</u>	<u>28,214,990</u>
DEDUCTIONS			
Pension Benefits and Refunds	3,228,925	1,575,630	4,804,555
Administrative Expenses	21,369	17,831	39,200
Total Deductions	<u>3,250,294</u>	<u>1,593,461</u>	<u>4,843,755</u>
NET INCREASE	11,290,002	12,081,233	23,371,235
NET POSITION RESTRICTED FOR PENSION BENEFITS			
May 1	<u>39,455,975</u>	<u>40,160,833</u>	<u>79,616,808</u>
April 30	<u>\$ 50,745,977</u>	<u>\$ 52,242,066</u>	<u>\$ 102,988,043</u>

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF CHANGES IN PLAN NET POSITION -
BUDGET AND ACTUAL
POLICE PENSION FUND

For the Year Ended April 30, 2021

	Original Budget	Final Budget	Actual	Variance Over (Under)
ADDITIONS				
Contributions				
Employer	\$ 2,690,477	\$ 2,690,477	\$ 2,685,733	\$ (4,744)
Employee	669,700	669,700	798,533	128,833
Total Contributions	<u>3,360,177</u>	<u>3,360,177</u>	<u>3,484,266</u>	<u>124,089</u>
Investment Income				
Net Appreciation in the Fair Value of Investments	-	-	10,274,102	10,274,102
Interest	1,100,000	1,100,000	974,637	(125,363)
Total Investment Income	<u>1,100,000</u>	<u>1,100,000</u>	<u>11,248,739</u>	<u>10,148,739</u>
Less Investment Expense	<u>(195,000)</u>	<u>(195,000)</u>	<u>(192,709)</u>	<u>2,291</u>
Net Investment Income	<u>905,000</u>	<u>905,000</u>	<u>11,056,030</u>	<u>10,151,030</u>
Total Additions	<u>4,265,177</u>	<u>4,265,177</u>	<u>14,540,296</u>	<u>10,275,119</u>
DEDUCTIONS				
Pension Benefits and Refunds	3,545,000	3,545,000	3,228,925	(316,075)
Administrative Expenses	27,000	27,000	21,369	(5,631)
Total Deductions	<u>3,572,000</u>	<u>3,572,000</u>	<u>3,250,294</u>	<u>(321,706)</u>
NET INCREASE	<u>\$ 693,177</u>	<u>\$ 693,177</u>	11,290,002	<u>\$ 10,596,825</u>
NET POSITION RESTRICTED FOR PENSION BENEFITS				
May 1			<u>39,455,975</u>	
April 30			<u>\$ 50,745,977</u>	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

SCHEDULE OF CHANGES IN PLAN NET POSITION -
BUDGET AND ACTUAL
FIREFIGHTERS' PENSION FUND

For the Year Ended April 30, 2021

	Original Budget	Final Budget	Actual	Variance Over (Under)
ADDITIONS				
Contributions				
Employer	\$ 1,882,261	\$ 1,882,261	\$ 1,878,976	\$ (3,285)
Employee	651,500	651,500	666,374	14,874
Total Contributions	<u>2,533,761</u>	<u>2,533,761</u>	<u>2,545,350</u>	<u>11,589</u>
Investment Income				
Net Appreciation in the Fair Value of Investments	-	-	9,889,976	9,889,976
Interest	1,100,000	1,100,000	1,432,571	332,571
Total Investment Income	<u>1,100,000</u>	<u>1,100,000</u>	<u>11,322,547</u>	<u>10,222,547</u>
Less Investment Expense	<u>(151,000)</u>	<u>(151,000)</u>	<u>(193,203)</u>	<u>(42,203)</u>
Net Investment Income	<u>949,000</u>	<u>949,000</u>	<u>11,129,344</u>	<u>10,180,344</u>
Total Additions	<u>3,482,761</u>	<u>3,482,761</u>	<u>13,674,694</u>	<u>10,191,933</u>
DEDUCTIONS				
Pension Benefits and Refunds	1,935,000	1,935,000	1,575,630	(359,370)
Administrative Expenses	27,600	27,600	17,831	(9,769)
Total Deductions	<u>1,962,600</u>	<u>1,962,600</u>	<u>1,593,461</u>	<u>(369,139)</u>
NET INCREASE	<u>\$ 1,520,161</u>	<u>\$ 1,520,161</u>	12,081,233	<u>\$ 10,561,072</u>
NET POSITION RESTRICTED FOR PENSION BENEFITS				
May 1			<u>40,160,833</u>	
April 30			<u>\$ 52,242,066</u>	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

**COMBINING STATEMENT OF NET POSITION
CUSTODIAL FUNDS**

For the Year Ended April 30, 2021

	SSA 44 Tracy Trail	SSA 45 Bryn Mawr	SSA 46 Ryland	Total
ASSETS				
Cash and Investments	\$ 67,578	\$ 271,340	\$ 56,190	\$ 395,108
Accounts Receivable	6	-	5	11
Total Assets	67,584	271,340	56,195	395,119
LIABILITIES				
None	-	-	-	-
Total Liabilities	-	-	-	-
NET POSITION (DEFICIT) RESTRICTED FOR DEBT SERVICE	\$ 67,584	\$ 271,340	\$ 56,195	\$ 395,119

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

COMBINING STATEMENT OF CHANGES IN PLAN NET POSITION
CUSTODIAL FUNDS

For the Year Ended April 30, 2021

	SSA 44 Tracy Trail	SSA 45 Bryn Mawr	SSA 46 Ryland	Total
ADDITIONS				
Contributions				
Property Owner	\$ -	\$ 137,376	\$ 164,612	\$ 301,988
Total Contributions	-	137,376	164,612	301,988
Investment Income				
Interest	79	99	109	287
Total Investment Income	79	99	109	287
Total Additions	79	137,475	164,721	302,275
DEDUCTIONS				
Debt Service				
Principal	50,000	-	75,000	125,000
Interest and Fiscal Charges	4,750	4,148	91,890	100,788
Total Deductions	54,750	4,148	166,890	225,788
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	(54,671)	133,327	(2,169)	76,487
OTHER FINANCING SOURCES (USES)				
Transfers (Out)	-	156,810	-	156,810
CHANGE IN NET POSITION	(54,671)	290,137	(2,169)	233,297
NET POSITION (DEFICIT) RESTRICTED FOR DEBT SERVICE				
May 1	122,255	(18,797)	58,364	161,822
April 30	\$ 67,584	\$ 271,340	\$ 56,195	\$ 395,119

(See independent auditor's report.)

DISCRETELY PRESENTED COMPONENT UNIT

The component unit column in the basic financial statements includes the financial data of the City's component unit. It is reported in a separate column to emphasize that it is legally separate from the City.

Crystal Lake Public Library:

The Library operates and maintains the City's public library facilities. The Library's board is appointed by the Mayor with the consent of the City Council. The Library may not issue bonded debt, and its annual budget and property tax levy requests are subject to the City Council's approval. Separate financial statements for the Library are not available.

CITY OF CRYSTAL LAKE, ILLINOIS

DISCRETELY PRESENTED COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY
STATEMENT OF NET POSITION AND BALANCE SHEET

For the Year Ended April 30, 2021

	General Operating Fund	Special Reserve	Nonmajor Governmental	Adjustments	Statement of Net Position
ASSETS AND DEFERRED OUTFLOWS OF RESOURCES					
ASSETS					
Cash and Investments	\$ 3,538,223	\$ 121,593	\$ 1,303,760	\$ -	\$ 4,963,576
Receivables					
Property Taxes, Net	4,153,741	-	475,652	-	4,629,393
Prepaid Items	88,134	-	-	-	88,134
Due from Other Funds	221,601	-	-	(221,601)	-
Due from Primary Government	-	-	152,660	-	152,660
Capital Assets					
Nondepreciable	-	-	-	2,363,040	2,363,040
Depreciable, Net of Accumulated Depreciation	-	-	-	5,583,738	5,583,738
Total Assets	8,001,699	121,593	1,932,072	7,725,177	17,780,541
DEFERRED OUTFLOWS OF RESOURCES					
Pension Items - IMRF	-	-	-	496,741	496,741
Total Deferred Outflows of Resources	-	-	-	496,741	496,741
TOTAL ASSETS AND DEFERRED OUTFLOWS OF RESOURCES	\$ 8,001,699	\$ 121,593	\$ 1,932,072	\$ 8,221,918	\$ 18,277,282
LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES					
LIABILITIES					
Accounts Payable	\$ 704,706	\$ -	\$ -	\$ -	\$ 704,706
Accrued Payroll	88,240	-	18,181	-	106,421
Accrued Taxes	-	-	55,018	-	55,018
Deposits	-	-	14,695	-	14,695
Due to Other Funds	-	174,743	46,858	(221,601)	-
Noncurrent Liabilities					
Due Within One Year	-	-	-	98,164	98,164
Due in More than One Year	-	-	-	589,180	589,180
Total Liabilities	792,946	174,743	134,752	465,743	1,568,184
DEFERRED INFLOWS OF RESOURCES					
Deferred Revenue - Property Tax	4,153,741	-	475,652	-	4,629,393
Pension Items - IMRF	-	-	-	1,267,854	1,267,854
Total Deferred Inflows of Resources	4,153,741	-	475,652	1,267,854	5,897,247
Total Liabilities and Deferred Inflows of Resources	4,946,687	174,743	610,404	1,733,597	7,465,431

(This schedule is continued on the following page.)

CITY OF CRYSTAL LAKE, ILLINOIS

DISCRETELY PRESENTED COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY
STATEMENT OF NET POSITION AND BALANCE SHEET (Continued)

For the Year Ended April 30, 2021

	General Operating Fund	Special Reserve	Nonmajor Governmental	Adjustments	Statement of Net Position
FUND BALANCES					
Net Invested in Capital Assets	\$ -	\$ -	\$ -	\$ 7,946,778	\$ 7,946,778
Nonspendable					
Prepaid Items	88,134	-	-	(88,134)	-
Restricted					
Retirement	-	-	303,722	-	303,722
Capital Projects	72,776	-	-	-	72,776
Working Cash	-	-	51,293	-	51,293
Library	-	-	454,574	-	454,574
Unrestricted					
Assigned	-	-	512,079	-	512,079
Assigned for subsequent years budget	902,265	-	-	-	902,265
Unassigned (Deficit)	1,991,837	(53,150)	-	(1,370,323)	568,364
Total Fund Balances	3,055,012	(53,150)	1,321,668	6,488,321	10,811,851
TOTAL LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES	\$ 8,001,699	\$ 121,593	\$ 1,932,072	\$ 8,221,918	\$ 18,277,282

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

DISCRETELY PRESENTED COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY
STATEMENT OF ACTIVITIES AND STATEMENT OF REVENUES,
EXPENDITURES AND CHANGES IN FUND BALANCES

For the Year Ended April 30, 2021

	General Operating Fund	Special Reserve	Nonmajor Governmental	Adjustments	Statement of Activities
REVENUES					
Property Tax	\$ 4,188,374	\$ -	\$ 479,599	\$ -	\$ 4,667,973
Intergovernmental	70,293	-	-	-	70,293
Fines and Forfeitures	20,589	-	-	-	20,589
Investment Income	24,070	14,373	12,709	-	51,152
Rental Income	-	-	113,968	-	113,968
Miscellaneous	16,991	-	95,693	-	112,684
Total Revenues	4,320,317	14,373	701,969	-	5,036,659
EXPENDITURES					
Current					
Culture and Recreation	3,547,590	673,969	642,043	272,450	5,136,052
Capital Outlay	72,776	2,125,469	-	(2,188,020)	10,225
Total Expenditures	3,620,366	2,799,438	642,043	(1,915,570)	5,146,277
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	699,951	(2,785,065)	59,926	1,915,570	(109,618)
OTHER FINANCING SOURCES (USES)					
Transfers In	-	358,617	-	(358,617)	-
Transfers (Out)	(358,617)	-	-	358,617	-
Total Other Financing Sources (Uses)	(358,617)	358,617	-	-	-
NET CHANGE IN FUND BALANCES	341,334	(2,426,448)	59,926	1,915,570	(109,618)
FUND BALANCES, MAY 1	2,713,678	2,373,298	1,261,742	4,572,751	10,921,469
FUND BALANCES, APRIL 30	\$ 3,055,012	\$ (53,150)	\$ 1,321,668	\$ 6,488,321	\$ 10,811,851

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

DISCRETELY PRESENTED COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY
 SCHEDULE OF REVENUES, EXPENDITURES
 AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
 GENERAL OPERATING FUND

For the Year Ended April 30, 2021

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Property Taxes	\$ 4,250,028	\$ 4,195,692	\$ 4,188,374	\$ (7,318)
Intergovernmental	126,858	126,858	70,293	(56,565)
Fines and Forfeitures	124,000	96,000	20,589	(75,411)
Investment Income	30,000	30,000	24,070	(5,930)
Miscellaneous	15,300	15,150	16,991	1,841
Total Revenues	4,546,186	4,463,700	4,320,317	(143,383)
EXPENDITURES				
Current				
Culture and Recreation				
Personnel Services	3,308,952	3,218,279	2,833,503	(384,776)
Contracted Services	1,025,206	774,495	368,460	(406,035)
Materials and Supplies	599,584	608,482	345,627	(262,855)
Capital Outlay	112,444	612,444	72,776	(539,668)
Total Expenditures	5,046,186	5,213,700	3,620,366	(1,593,334)
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	(500,000)	(750,000)	699,951	1,449,951
OTHER FINANCING SOURCES (USES)				
Transfers (Out)	-	-	(358,617)	(358,617)
Total Other Financing Sources (Uses)	-	-	(358,617)	(358,617)
NET CHANGE IN FUND BALANCE	\$ (500,000)	\$ (750,000)	341,334	\$ 1,091,334
FUND BALANCE, MAY 1			2,713,678	
FUND BALANCE, APRIL 30			\$ 3,055,012	

(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 (SPECIAL REVENUE FUND)

For the Year Ended April 30, 2021

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Investment Income	\$ -	\$ -	\$ 14,373	\$ 14,373
Total Revenues	-	-	14,373	14,373
EXPENDITURES				
Current				
Culture and Recreation				
Contracted Services	400,000	650,000	673,969	23,969
Capital Outlay	2,200,000	2,250,000	2,125,469	(124,531)
Total Expenditures	2,600,000	2,900,000	2,799,438	(100,562)
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	(2,600,000)	(2,900,000)	(2,785,065)	114,935
OTHER FINANCING SOURCES (USES)				
Transfers In	-	-	358,617	358,617
Total Other Financing Sources (Uses)	-	-	358,617	358,617
NET CHANGE IN FUND BALANCE	<u>\$ (2,600,000)</u>	<u>\$ (2,900,000)</u>	(2,426,448)	<u>\$ 473,552</u>
FUND BALANCE, MAY 1			2,373,298	
FUND BALANCE, APRIL 30			<u>\$ (53,150)</u>	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

DISCRETELY PRESENTED COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY
 COMBINING BALANCE SHEET
 NONMAJOR LIBRARY FUNDS

For the Year Ended April 30, 2021

	Special Revenue Funds			
	Gift and Memorial	Ames	IMRF	FICA
ASSETS AND DEFERRED OUTFLOWS OF RESOURCES				
ASSETS				
Cash and Investments	\$ 112,182	\$ 389,013	\$ 156,601	\$ 165,302
Receivables				
Property Taxes, Net	-	-	277,404	198,248
Due from Primary Government	-	-	-	-
Total Assets	112,182	389,013	434,005	363,550
DEFERRED OUTFLOWS OF RESOURCES				
None	-	-	-	-
Total Deferred Outflows of Resources	-	-	-	-
TOTAL ASSETS AND DEFERRED OUTFLOWS OF RESOURCES	\$ 112,182	\$ 389,013	\$ 434,005	\$ 363,550
LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES				
LIABILITIES				
Accrued Payroll	\$ -	\$ -	\$ 11,660	\$ 6,521
Accrued Taxes	-	-	-	-
Deposits	-	-	-	-
Due to Other Funds	46,621	-	-	-
Total Liabilities	46,621	-	11,660	6,521
DEFERRED INFLOWS OF RESOURCES				
Deferred Revenue - Property Tax	-	-	277,404	198,248
Total Deferred Inflows of Resources	-	-	277,404	198,248
Total Liabilities and Deferred Inflows of Resources	46,621	-	289,064	204,769
FUND BALANCES				
Restricted	65,561	389,013	144,941	158,781
Assigned	-	-	-	-
Total Fund Balances	65,561	389,013	144,941	158,781
TOTAL LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES	\$ 112,182	\$ 389,013	\$ 434,005	\$ 363,550

Capital Project Fund	Permanent Fund	
Public Library Construction and Repair	Working Cash	Total
\$ 429,369	\$ 51,293	\$ 1,303,760
-	-	475,652
152,660	-	152,660
582,029	51,293	1,932,072
-	-	-
-	-	-
\$ 582,029	\$ 51,293	\$ 1,932,072
\$ -	\$ -	\$ 18,181
55,018	-	55,018
14,695	-	14,695
237	-	46,858
69,950	-	134,752
-	-	475,652
-	-	475,652
69,950	-	610,404
-	51,293	809,589
512,079	-	512,079
512,079	51,293	1,321,668
\$ 582,029	\$ 51,293	\$ 1,932,072

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

DISCRETELY PRESENTED COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY
 COMBINING STATEMENT OF REVENUES, EXPENDITURES
 AND CHANGES IN FUND BALANCE
 NONMAJOR LIBRARY FUNDS

For the Year Ended April 30, 2021

	Special Revenue Funds			
	Gift and Memorial	Ames	IMRF	FICA
REVENUES				
Property Tax	\$ -	\$ -	\$ 279,710	\$ 199,889
Investment Income	-	4,874	1,617	897
Rental Income	-	-	-	-
Miscellaneous	2,276	-	-	-
Total Revenues	2,276	4,874	281,327	200,786
EXPENDITURES				
Current				
Culture and Recreation				
Personnel	-	-	317,231	177,009
Contractual	3,137	-	-	-
Materials and Supplies	-	-	-	-
Capital Outlay	59,656	-	-	-
Total Expenditures	62,793	-	317,231	177,009
NET CHANGE IN FUND BALANCES	(60,517)	4,874	(35,904)	23,777
FUND BALANCES, MAY 1	126,078	384,139	180,845	135,004
FUND BALANCES, APRIL 30	\$ 65,561	\$ 389,013	\$ 144,941	\$ 158,781

Capital Project Fund	Permanent Fund		
Public Library Construction and Repair	Working Cash		Total
\$ -	\$ -	\$	479,599
5,154	167		12,709
113,968	-		113,968
93,417	-		95,693
212,539	167		701,969
-	-		494,240
80,047	-		83,184
-	-		-
4,963	-		64,619
85,010	-		642,043
127,529	167		59,926
384,550	51,126		1,261,742
\$ 512,079	\$ 51,293	\$	1,321,668

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

DISCRETELY PRESENTED COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY
 SCHEDULE OF REVENUES, EXPENDITURES
 AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
 GIFT AND MEMORIAL FUND

For the Year Ended April 30, 2021

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Miscellaneous				
Miscellaneous Income	\$ 30,000	\$ 110,000	\$ 2,276	\$ (107,724)
Total Revenues	<u>30,000</u>	<u>110,000</u>	<u>2,276</u>	<u>(107,724)</u>
EXPENDITURES				
Current				
Culture and Recreation				
Contractual	120,300	25,204	3,137	(22,067)
Supplies and Materials	30,700	20,420	-	(20,420)
Capital outlay	-	190,454	59,656	(130,798)
Total Expenditures	<u>151,000</u>	<u>236,078</u>	<u>62,793</u>	<u>(173,285)</u>
NET CHANGE IN FUND BALANCE	<u>\$ (121,000)</u>	<u>\$ (126,078)</u>	(60,517)	<u>\$ 65,561</u>
FUND BALANCE, MAY 1			<u>126,078</u>	
FUND BALANCE, APRIL 30			<u>\$ 65,561</u>	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

DISCRETELY PRESENTED COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY
 SCHEDULE OF REVENUES, EXPENDITURES
 AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
 IMRF FUND

For the Year Ended April 30, 2021

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Property Taxes	\$ 320,201	\$ 280,203	\$ 279,710	\$ (493)
Interest Income	-	-	1,617	1,617
Total Revenues	<u>320,201</u>	<u>280,203</u>	<u>281,327</u>	<u>1,124</u>
EXPENDITURES				
Culture and Recreation				
Personnel Services	<u>373,342</u>	<u>373,342</u>	<u>317,231</u>	<u>(56,111)</u>
Total Expenditures	<u>373,342</u>	<u>373,342</u>	<u>317,231</u>	<u>(56,111)</u>
NET CHANGE IN FUND BALANCE	<u>\$ (53,141)</u>	<u>\$ (93,139)</u>	<u>(35,904)</u>	<u>\$ 57,235</u>
FUND BALANCE, MAY 1			<u>180,845</u>	
FUND BALANCE, APRIL 30			<u><u>\$ 144,941</u></u>	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

DISCRETELY PRESENTED COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY
 SCHEDULE OF REVENUES, EXPENDITURES
 AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
 FICA FUND

For the Year Ended April 30, 2021

	Original Budget	Final Budget	Actual	Variance Over (Under)
REVENUES				
Property Taxes	\$ 213,455	\$ 200,241	\$ 199,889	\$ (352)
Interest Income	-	-	897	897
Total Revenues	<u>213,455</u>	<u>200,241</u>	<u>200,786</u>	<u>545</u>
EXPENDITURES				
Culture and Recreation				
Personnel Services	<u>213,455</u>	<u>213,455</u>	<u>177,009</u>	<u>(36,446)</u>
Total Expenditures	<u>213,455</u>	<u>213,455</u>	<u>177,009</u>	<u>(36,446)</u>
NET CHANGE IN FUND BALANCE	<u>\$ -</u>	<u>\$ (13,214)</u>	23,777	<u>\$ 36,991</u>
FUND BALANCE, MAY 1			<u>135,004</u>	
FUND BALANCE, APRIL 30			<u><u>\$ 158,781</u></u>	

(See independent auditor's report.)

CITY OF CRYSTAL LAKE, ILLINOIS

DISCRETELY PRESENTED COMPONENT UNIT - CRYSTAL LAKE PUBLIC LIBRARY
 SCHEDULE OF REVENUES, EXPENDITURES
 AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL
 PUBLIC LIBRARY CONSTRUCTION AND REPAIR FUND

For the Year Ended April 30, 2021

	<u>Original Budget</u>	<u>Final Budget</u>	<u>Actual</u>	<u>Variance Over (Under)</u>
REVENUES				
Interest	\$ -	\$ -	\$ 5,154	\$ 5,154
Rental Income	123,420	117,560	113,968	(3,592)
Miscellaneous	-	75,000	93,417	18,417
Total Revenues	<u>123,420</u>	<u>192,560</u>	<u>212,539</u>	<u>19,979</u>
EXPENDITURES				
Current				
Culture and Recreation				
Contractual Services	523,420	335,201	80,047	(255,154)
Capital outlay	-	257,359	4,963	(252,396)
Total Expenditures	<u>523,420</u>	<u>592,560</u>	<u>85,010</u>	<u>(507,550)</u>
NET CHANGE IN FUND BALANCE	<u>\$ (400,000)</u>	<u>\$ (400,000)</u>	127,529	<u>\$ 527,529</u>
FUND BALANCE, MAY 1			<u>384,550</u>	
FUND BALANCE, APRIL 30			<u>\$ 512,079</u>	

(See independent auditor's report.)

STATISTICAL SECTION

This part of the City of Crystal Lake, Illinois' comprehensive annual 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.

<u>Contents</u>	<u>Page(s)</u>
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.	142-151
Revenue Capacity These schedules contain information to help the reader assess the City's most significant local revenue source, the property tax.	152-155
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.	156-159
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.	160-161
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.	162-164

Sources: Unless otherwise noted, the information in these schedules is derived from the comprehensive annual financial reports for the relevant year.

CITY OF CRYSTAL LAKE, ILLINOIS

NET POSITION BY COMPONENT

Last Ten Fiscal Years

Fiscal Year	2012	2013	2014	2015
GOVERNMENTAL ACTIVITIES				
Net Investment in Capital Assets	\$ 151,485,526	\$ 164,606,919	\$ 166,610,233	\$ 169,307,809
Restricted	10,050,248	8,563,063	9,326,916	8,310,611
Unrestricted (Deficit)	22,599,394	20,479,784	17,142,358	16,387,714
TOTAL GOVERNMENTAL ACTIVITIES	\$ 184,135,168	\$ 193,649,766	\$ 193,079,507	\$ 194,006,134
BUSINESS-TYPE ACTIVITIES				
Net Investment in Capital Assets	\$ 51,149,367	\$ 47,890,962	\$ 43,238,913	\$ 45,482,321
Restricted	-	-	-	-
Unrestricted	3,360,482	8,600,766	11,414,079	6,465,993
TOTAL BUSINESS-TYPE ACTIVITIES	\$ 54,509,849	\$ 56,491,728	\$ 54,652,992	\$ 51,948,314
PRIMARY GOVERNMENT				
Net Investment in Capital Assets	\$ 202,634,893	\$ 212,497,881	\$ 209,849,146	\$ 214,790,130
Restricted	10,050,248	8,563,063	9,326,916	8,310,611
Unrestricted (Deficit)	25,959,876	29,080,550	28,556,437	22,853,707
TOTAL PRIMARY GOVERNMENT	\$ 238,645,017	\$ 250,141,494	\$ 247,732,499	\$ 245,954,448

*The City implemented GASB Statement No. 68 in 2016.

Data Source

Audited Financial Statements

2016*	2017	2018	2019	2020	2021
\$ 173,957,143	\$ 176,078,381	\$ 175,911,065	\$ 173,931,309	\$ 174,038,413	\$ 177,510,754
7,095,286	7,369,493	8,417,145	8,500,749	9,379,343	12,269,407
(15,551,944)	(20,991,234)	(27,233,715)	(26,053,960)	(31,443,463)	(25,836,721)
<u>\$ 165,500,485</u>	<u>\$ 162,456,640</u>	<u>\$ 157,094,495</u>	<u>\$ 156,378,098</u>	<u>\$ 151,974,293</u>	<u>\$ 163,943,440</u>
\$ 44,805,894	\$ 44,551,283	\$ 44,397,118	\$ 44,395,007	\$ 49,163,769	\$ 52,160,171
-	-	-	-	-	-
5,786,960	6,510,946	7,018,743	8,979,964	8,040,946	8,306,998
<u>\$ 50,592,854</u>	<u>\$ 51,062,229</u>	<u>\$ 51,415,861</u>	<u>\$ 53,374,971</u>	<u>\$ 57,204,715</u>	<u>\$ 60,467,169</u>
\$ 218,763,037	\$ 220,629,664	\$ 220,308,183	\$ 218,326,316	\$ 223,202,182	\$ 229,670,925
7,095,286	7,369,493	8,417,145	8,500,749	9,379,343	12,269,407
(9,764,984)	(14,480,288)	(20,214,972)	(17,073,996)	(23,402,517)	(17,529,723)
<u>\$ 216,093,339</u>	<u>\$ 213,518,869</u>	<u>\$ 208,510,356</u>	<u>\$ 209,753,069</u>	<u>\$ 209,179,008</u>	<u>\$ 224,410,609</u>

CITY OF CRYSTAL LAKE, ILLINOIS

CHANGE IN NET POSITION

Last Ten Fiscal Years

Fiscal Year	2012	2013	2014	2015
EXPENSES				
Governmental Activities				
General Government	\$ 10,447,524	\$ 8,982,683	\$ 9,433,013	\$ 9,219,290
Public Health and Safety	24,157,329	23,061,425	23,491,319	23,670,546
Highways and Streets	7,848,907	7,755,990	8,923,262	9,738,091
Culture and Recreation	1,400,906	1,020,428	1,020,029	1,045,576
Interest	625,751	773,768	629,055	531,492
Total Governmental Activities Expenses	<u>44,480,417</u>	<u>41,594,294</u>	<u>43,496,678</u>	<u>44,204,995</u>
BUSINESS-TYPE ACTIVITIES				
Waterworks and Sewerage	9,907,476	10,092,510	11,573,150	12,584,450
Total Business-Type Activities Expenses	<u>9,907,476</u>	<u>10,092,510</u>	<u>11,573,150</u>	<u>12,584,450</u>
TOTAL PRIMARY GOVERNMENT EXPENSES	<u>\$ 54,387,893</u>	<u>\$ 51,686,804</u>	<u>\$ 55,069,828</u>	<u>\$ 56,789,445</u>
PROGRAM REVENUES				
Governmental Activities				
Charges for Services				
General Government	\$ 1,001,950	\$ 1,154,208	\$ 1,137,583	\$ 1,185,748
Public Health and Safety	3,656,295	3,592,630	3,542,573	3,888,838
Public Works	240,339	247,139	232,521	234,750
Culture and Recreation	488,712	445,580	407,383	406,991
Operating Grants and Contributions				
Public Works	1,178,089	1,342,940	1,206,621	1,446,094
Other Activities	132,808	636,459	111,147	658,469
Capital Grants and Contributions				
Public Works	3,723,623	2,023,692	142,398	1,226,760
Other Activities	-	262,863	359,298	243,238
Total Governmental Activities Program Revenues	<u>10,421,816</u>	<u>9,705,511</u>	<u>7,139,524</u>	<u>9,290,888</u>
Business-Type Activities				
Charges for Services				
Waterworks and Sewerage	8,230,935	11,127,180	9,231,762	9,411,316
Operating Grants and Contributions	-	-	-	-
Capital Grants and Contributions	101,311	65,842	167,250	312,550
Total Business-Type Activities Program Revenues	<u>8,332,246</u>	<u>11,193,022</u>	<u>9,399,012</u>	<u>9,723,866</u>
TOTAL PRIMARY GOVERNMENT PROGRAM REVENUES	<u>\$ 18,754,062</u>	<u>\$ 20,898,533</u>	<u>\$ 16,538,536</u>	<u>\$ 19,014,754</u>

	2016*	2017	2018	2019	2020	2021
\$	9,453,754	\$ 9,186,944	\$ 9,480,281	\$ 8,975,593	\$ 10,132,372	\$ 8,086,815
	25,243,996	28,675,754	28,257,439	28,418,257	30,628,583	26,072,431
	11,137,715	8,803,178	9,075,738	10,526,101	10,577,802	9,917,045
	1,158,493	1,202,081	1,240,815	1,316,230	1,295,958	1,059,755
	472,785	434,677	395,280	357,479	295,700	134,854
	47,466,743	48,302,634	48,449,553	49,593,660	52,930,415	45,270,900
	11,161,179	10,911,625	11,871,081	12,508,300	13,345,604	13,923,480
	11,161,179	10,911,625	11,871,081	12,508,300	13,345,604	13,923,480
\$	58,627,922	\$ 59,214,259	\$ 60,320,634	\$ 62,101,960	\$ 66,276,019	\$ 59,194,380
\$	1,015,508	\$ 1,151,113	\$ 1,278,712	\$ 1,769,715	\$ 1,221,025	\$ 1,300,137
	3,907,398	4,548,947	4,675,869	4,759,684	4,815,622	4,819,013
	240,659	216,074	227,659	207,974	440,929	217,594
	494,003	626,341	652,572	637,618	399,884	278,033
	3,371,612	1,064,996	1,072,190	1,076,674	2,008,677	2,929,526
	275,424	240,876	169,325	318,273	28,361	2,351,705
	2,627,832	305,691	1,023,140	488,055	120,168	1,880
	2,076	23,132	4,370	4,638	758,751	2,053,878
	11,934,512	8,177,170	9,103,837	9,262,631	9,793,417	13,951,766
	10,048,556	11,182,267	11,967,058	13,953,200	14,279,570	15,285,114
	-	-	3,500	-	-	-
	849,507	113,616	-	-	69,920	609,019
	10,898,063	11,295,883	11,970,558	13,953,200	14,349,490	15,894,133
\$	22,832,575	\$ 19,473,053	\$ 21,074,395	\$ 23,215,831	\$ 24,142,907	\$ 29,845,899

CITY OF CRYSTAL LAKE, ILLINOIS

CHANGE IN NET POSITION (Continued)

Last Ten Fiscal Years

Fiscal Year	2012	2013	2014	2015
NET (EXPENSE) REVENUE				
Governmental Activities	\$ (34,058,601)	\$ (31,888,783)	\$ (36,357,154)	\$ (34,914,107)
Business-Type Activities	(1,575,230)	1,100,512	(2,174,138)	(2,860,584)
TOTAL PRIMARY GOVERNMENT NET (EXPENSE) REVENUE	\$ (35,633,831)	\$ (30,788,271)	\$ (38,531,292)	\$ (37,774,691)
GENERAL REVENUES AND OTHER CHANGES IN NET POSITION				
Governmental Activities				
Taxes				
Property	\$ 11,061,961	\$ 11,327,721	\$ 11,165,180	\$ 11,054,823
Home Rule	4,710,538	4,756,678	5,000,073	5,084,373
Auto Rental	35,281	36,185	43,174	47,986
Franchise Fees - Cable	604,233	640,472	645,315	692,094
Telecommunications	1,824,479	1,746,976	1,559,980	1,381,207
Hotel/Other	281,817	278,356	272,587	298,471
Intergovernmental				
Replacement	139,013	142,418	152,358	156,255
State Sales and Use	10,736,957	10,662,042	11,326,567	11,903,296
Income	3,451,994	3,854,999	3,890,892	4,104,684
Investment Income	367,609	354,263	213,842	179,247
Miscellaneous	1,222,460	814,168	1,504,447	938,298
Release of Commitment of SSA Debt	-	8,155,975	-	-
Transfers	(1,697,616)	(848,275)	12,480	-
Total Governmental Activities	<u>32,738,726</u>	<u>41,921,978</u>	<u>35,786,895</u>	<u>35,840,734</u>
Business-Type Activities				
Investment Income	5,062	2,382	40,184	39,673
Miscellaneous	30,442	30,710	307,698	116,233
Other Tax	-	-	-	-
Connection Charges	-	-	-	-
Rental Income	-	-	-	-
Transfers	1,697,616	848,275	(12,480)	-
Total Business-Type Activities	<u>1,733,120</u>	<u>881,367</u>	<u>335,402</u>	<u>155,906</u>
TOTAL PRIMARY GOVERNMENT	\$ 34,471,846	\$ 42,803,345	\$ 36,122,297	\$ 35,996,640
CHANGE IN NET POSITION				
Governmental Activities	\$ (1,319,875)	\$ 10,033,195	\$ (570,259)	\$ 926,627
Business-Type Activities	157,890	1,981,879	(1,838,736)	(2,704,678)
TOTAL PRIMARY GOVERNMENT CHANGE IN NET POSITION	\$ (1,161,985)	\$ 12,015,074	\$ (2,408,995)	\$ (1,778,051)

*The City implemented GASB Statement No. 68 in 2016.

Data Source

Audited Financial Statements

	2016*	2017	2018	2019	2020	2021
\$	(35,532,231)	\$ (40,125,464)	\$ (39,345,716)	\$ (40,331,029)	\$ (43,136,998)	\$ (31,319,134)
	(263,116)	384,258	99,477	1,444,900	1,003,886	1,970,653
\$	(35,795,347)	\$ (39,741,206)	\$ (39,246,239)	\$ (38,886,129)	\$ (42,133,112)	\$ (29,348,481)
\$	13,424,456	\$ 12,368,764	\$ 12,499,058	\$ 12,985,292	\$ 13,034,033	\$ 13,698,616
	5,040,729	5,078,986	5,159,592	5,403,739	5,296,696	5,523,531
	42,515	43,751	40,230	43,839	42,370	39,076
	790,182	615,070	728,314	670,865	700,274	620,139
	1,276,159	1,155,832	1,076,925	988,663	829,847	664,080
	301,467	357,772	408,156	393,659	1,478,225	2,062,893
	133,431	160,573	147,318	140,488	153,893	166,446
	12,103,709	12,310,138	12,595,524	13,321,347	13,315,600	14,035,251
	4,167,471	3,841,569	3,707,369	4,215,078	4,008,499	4,670,667
	470,909	484,987	334,737	1,036,053	1,317,219	375,853
	1,170,199	664,177	920,423	498,526	2,295,775	1,999,312
	-	-	-	-	-	-
	-	-	-	(82,917)	-	-
	38,921,227	37,081,619	37,617,646	39,614,632	42,472,431	43,855,864
	79,071	(12,899)	(3,132)	283,436	578,038	154,482
	209,444	98,016	257,285	147,859	297,458	137,319
	-	-	-	-	1,000,000	1,000,000
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	82,917	-	-
	288,515	85,117	254,153	514,212	1,875,496	1,291,801
\$	39,209,742	\$ 37,166,736	\$ 37,871,799	\$ 40,128,844	\$ 44,347,927	\$ 45,147,665
\$	3,388,996	\$ (3,043,845)	\$ (1,728,070)	\$ (716,397)	\$ (664,567)	\$ 12,536,730
	25,399	469,375	353,630	1,959,112	2,879,382	3,262,454
\$	3,414,395	\$ (2,574,470)	\$ (1,374,440)	\$ 1,242,715	\$ 2,214,815	\$ 15,799,184

CITY OF CRYSTAL LAKE, ILLINOIS

FUND BALANCES OF GOVERNMENTAL FUNDS

Last Ten Fiscal Years

Fiscal Year	2012*	2013	2014	2015
GENERAL FUND				
Nonspendable	\$ 2,910,564	\$ 2,845,081	\$ 3,237,798	\$ 1,578,916
Committed	-	-	-	3,128
Unrestricted				
Assigned	2,452,902	3,660,817	2,419,158	3,615,389
Unassigned	12,539,460	11,123,805	10,024,692	7,820,204
TOTAL GENERAL FUND	\$ 17,902,926	\$ 17,629,703	\$ 15,681,648	\$ 13,017,637
ALL OTHER GOVERNMENTAL FUNDS				
Nonspendable	\$ 150,365	\$ 82,460	\$ 429	\$ 7,392
Restricted	10,052,009	8,566,087	9,676,061	8,995,527
Committed	-	-	-	-
Unrestricted				
Assigned	11,208,998	10,064,518	8,921,536	8,588,879
Unassigned (Deficit)	(1,798,831)	(1,844,949)	(2,039,724)	(1,621)
TOTAL ALL OTHER GOVERNMENTAL FUNDS	\$ 19,612,541	\$ 16,868,116	\$ 16,558,302	\$ 17,590,177

Data Source

Audited Financial Statements

2016	2017	2018	2019	2020	2021
\$ 1,807,119	\$ 2,295,685	\$ 2,455,422	\$ 2,513,094	\$ 3,146,413	\$ 3,282,256
3,128	3,128	3,796	37,611	122,612	338,750
1,082,174	2,584,111	1,848,473	2,620,028	3,632,706	4,687,516
10,224,095	9,616,898	11,533,098	14,172,882	15,479,489	13,447,755
\$ 13,116,516	\$ 14,499,822	\$ 15,840,789	\$ 19,343,615	\$ 22,381,220	\$ 21,756,277
\$ 7,860	\$ 4,923	\$ 46,355	\$ 47,313	\$ 7,868	\$ 219,758
7,781,945	7,910,749	8,883,168	9,060,963	9,379,343	12,269,407
-	-	-	253,534	332,702	543,117
9,645,831	7,044,977	6,069,668	5,871,826	6,649,886	9,763,042
-	-	-	-	-	(23,919)
\$ 17,435,636	\$ 14,960,649	\$ 14,999,191	\$ 15,233,636	\$ 16,369,799	\$ 22,771,405

CITY OF CYRSTAL LAKE, ILLINOIS

CHANGES IN FUND BALANCES OF GOVERNMENTAL FUNDS

Last Ten Fiscal Years

Fiscal Year	2012	2013	2014	2015
REVENUES				
Charges for Services	\$ 4,252,140	\$ 4,151,306	\$ 3,976,998	\$ 4,255,331
Licenses and Permits	603,915	681,467	689,030	594,261
Intergovernmental	18,468,845	18,897,440	17,210,359	19,178,195
Fines and Forfeitures	681,590	581,230	593,493	1,186,481
Property Taxes	11,061,961	11,327,721	11,165,179	11,054,823
Other Taxes	8,349,987	7,458,667	7,521,129	7,504,131
Developer Donations	-	-	-	-
Investment Income	367,608	354,263	213,846	179,247
Miscellaneous	1,128,819	865,199	1,595,211	1,037,793
Total Revenues	44,914,865	44,317,293	42,965,245	44,990,262
EXPENDITURES				
General Government	7,325,941	8,134,756	8,442,528	8,433,073
Public Health and Safety	21,396,677	21,638,535	22,065,741	22,521,524
Public Works	5,439,262	5,962,709	5,908,318	8,248,411
Culture and Recreation	546,814	550,698	542,720	563,450
Debt Service				
Principal	1,460,345	1,343,197	1,325,384	1,338,673
Interest	1,060,370	974,494	579,843	545,577
Capital Outlay	12,104,347	8,723,799	6,371,060	4,943,965
Total Expenditures	49,333,756	47,328,188	45,235,594	46,594,673
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES	(4,418,891)	(3,010,895)	(2,270,349)	(1,604,411)
OTHER FINANCING SOURCES (USES)				
Transfers In	15,343,341	6,354,136	8,751,359	10,011,992
Transfers (Out)	(17,040,957)	(7,273,393)	(8,738,879)	(10,039,717)
Bonds Issued	-	3,389,792	-	-
Premium (Discount) on Bonds Issued	-	123,227	-	-
Payment to Refunded Bond Escrow	-	(2,600,517)	-	-
Capital Lease Issued	-	-	-	-
Proceeds From Sale of Capital Assets	-	-	-	-
Total Other Financing Sources (Uses)	(1,697,616)	(6,755)	12,480	(27,725)
NET CHANGE IN FUND BALANCES	\$ (6,116,507)	\$ (3,017,650)	\$ (2,257,869)	\$ (1,632,136)
DEBT SERVICE AS A PERCENTAGE OF NONCAPITAL EXPENDITURES	6.10%	5.78%	4.50%	4.39%

	2016	2017	2018	2019	2020	2021
\$	4,561,965	\$ 5,259,621	\$ 5,264,409	\$ 5,567,308	\$ 5,239,878	\$ 4,761,355
	546,408	626,878	659,908	887,689	899,643	1,158,614
	22,510,761	17,740,346	18,841,214	18,972,402	19,559,437	24,193,553
	715,857	687,186	520,692	465,779	462,293	301,362
	13,424,456	12,368,764	12,499,057	12,985,292	13,034,033	13,698,616
	7,451,052	7,251,411	7,317,786	7,500,765	8,347,412	8,909,719
	-	-	-	-	410,527	553,878
	470,909	484,987	334,734	1,036,053	1,317,219	375,853
	1,232,711	943,772	1,350,750	1,611,094	2,629,098	2,200,268
	50,914,119	45,362,965	46,788,550	49,026,382	51,899,540	56,153,218
	8,013,493	8,176,893	8,312,721	8,212,507	9,121,535	8,313,267
	23,852,909	23,956,258	24,143,224	25,231,400	25,551,179	25,839,379
	7,333,376	7,122,954	5,426,131	5,761,105	5,948,684	6,188,853
	618,351	736,944	723,546	743,393	661,596	510,466
	1,383,967	1,426,983	1,447,120	1,496,632	9,975,381	1,051,080
	589,605	475,339	479,218	411,984	228,933	550,858
	9,178,080	4,559,275	4,877,081	3,491,356	6,150,077	9,778,291
	50,969,781	46,454,646	45,409,041	45,348,377	57,637,385	52,232,194
	(55,662)	(1,091,681)	1,379,509	3,678,005	(5,737,845)	3,921,024
	9,006,449	7,315,265	6,702,316	3,098,328	6,609,374	9,969,342
	(9,006,449)	(7,315,265)	(6,702,316)	(3,098,328)	(6,609,374)	(10,382,457)
	-	-	-	-	7,954,054	-
	-	-	-	-	787,327	-
	-	-	-	-	-	-
	-	-	-	59,266	813,338	2,483,808
	-	-	-	-	52,807	195,719
	-	-	-	59,266	9,607,526	2,266,412
\$	(55,662)	\$ (1,091,681)	\$ 1,379,509	\$ 3,737,271	\$ 3,869,681	\$ 6,187,436
	4.20%	4.42%	4.27%	4.20%	18.72%	3.56%

CITY OF CRYSTAL LAKE, ILLINOIS

ASSESSSED 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
2011	\$ 1,457,426	\$ 851,992,597	\$ 272,387,226	\$ 70,992,705	\$ 779,823	\$ 914,093	\$ 1,198,523,870	0.8590	\$ 3,595,571,610	33.33%
2012	2,406,232	770,473,587	246,203,281	64,005,237	784,880	1,030,667	1,084,903,884	0.9797	3,254,711,652	33.33%
2013	2,266,748	706,627,435	222,999,035	57,052,844	766,260	1,268,185	990,980,507	1.1786	2,972,941,521	33.33%
2014	1,275,219	682,859,738	215,592,383	56,205,928	766,260	1,320,683	958,020,211	1.2351	2,874,060,633	33.33%
2015	1,404,385	699,260,973	217,281,136	59,020,112	844,076	1,581,706	979,392,388	1.2130	2,938,177,164	33.33%
2016	1,526,396	740,647,736	228,349,107	61,366,135	844,076	1,608,116	1,034,341,566	1.1485	3,103,024,698	33.33%
2017	1,622,445	786,070,587	235,117,515	64,679,519	844,076	1,639,399	1,089,973,541	1.1452	3,269,920,623	33.33%
2018	1,761,344	830,734,889	246,047,143	66,264,371	1,465,540	1,760,154	1,148,033,441	1.0873	3,444,100,323	33.33%
2019	1,886,251	863,066,368	262,375,574	69,136,637	1,525,433	1,920,523	1,199,910,786	1.0879	3,599,732,358	33.33%
2020	1,818,208	903,785,948	265,462,865	70,787,741	1,560,639	2,001,775	1,245,417,176	1.0481	3,736,251,528	33.33%

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

	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011
Operating:										
Municipal Retirement	0.0958	0.1313	0.1372	0.1461	0.1540	0.1729	0.1761	0.1724	0.1291	0.1177
Police Pension	0.2353	0.2242	0.2083	0.2219	0.2022	0.2034	0.1952	0.1992	0.1704	0.1533
School Cross Guard	0.0044	0.0046	0.0048	0.0050	0.0053	0.0046	0.0047	0.0046	0.0023	0.0029
Fire Protection	0.5501	0.5710	0.5761	0.5992	0.6315	0.6592	0.6736	0.6280	0.5276	0.4556
Firemen Pension	0.1625	0.1569	0.1609	0.1729	0.1556	0.1729	0.1856	0.1746	0.1503	0.1295
Total City of Crystal Lake	1.0481	1.0879	1.0873	1.1452	1.1485	1.2130	1.2351	1.1786	0.9797	0.8590
Crystal Lake Public Library	0.3755	0.3897	0.3997	0.4210	0.4345	0.4589	0.4670	0.4436	0.3878	0.3471
McHenry County	0.7621	0.7868	0.8317	0.9019	1.0539	1.0781	1.1412	1.0960	0.9958	0.8879
District 47	3.8548	3.8851	3.9469	4.0463	4.1616	4.3488	4.3867	4.1626	3.7347	3.2520
District 155	2.1636	2.5236	2.5646	2.6953	2.7749	2.9060	2.9721	2.8118	2.5090	2.1864
Debt Service:										
McHenry County	-	-	-	-	-	-	-	-	-	-
District 47	-	-	-	0.2143	0.2119	0.2103	0.2655	0.2446	0.2129	0.1815
District 155	0.3485	0.0466	0.0485	0.0066	0.0537	0.1196	0.1227	0.1495	0.1360	0.1115
Other										
Total Tax Rate:										
City of Crystal Lake	1.0481	1.0879	1.0873	1.1452	1.1485	1.2130	1.2351	1.1786	0.9797	0.8590
Crystal Lake Public Library	0.3755	0.3897	0.3997	0.4210	0.4345	0.4589	0.4670	0.4436	0.3878	0.3471
McHenry County	0.7621	0.7868	0.8317	0.9019	1.0539	1.0781	1.1412	1.0960	0.9958	0.8879
District 47	3.8548	3.8851	3.9469	4.2607	4.3735	4.5591	4.6522	4.4072	3.9477	3.4335
District 155	2.5121	2.5702	2.6130	2.7019	2.8286	3.0255	3.0948	2.9613	2.6450	2.2979
Other:										
College District 528 MCC	0.3433	0.3564	0.3655	0.3847	0.4066	0.4348	0.4453	0.4306	0.3921	0.3395
McHenry County Conservation	0.2236	0.2286	0.2380	0.2449	0.2588	0.2766	0.2840	0.2748	0.2481	0.2191
Crystal Lake Park District	0.4813	0.4886	0.5003	0.5178	0.5310	0.5535	0.5582	0.5193	0.4605	0.4135
Township (Algonquin)	0.0558	0.0573	0.0603	0.0638	0.0712	0.0828	0.0851	0.0821	0.0742	0.0659
Road and Bridge (Algonquin)	0.1265	0.1323	0.1417	0.1527	0.1705	0.1862	0.1913	0.1827	0.1627	0.1450

Data Source

McHenry County Clerk.

CITY OF CRYSTAL LAKE, ILLINOIS

PRINCIPAL PROPERTY TAX PAYERS

Current Year and Nine Years Ago

Taxpayer	Type of Business	2020		2011		Percent of Total District Taxable Assessed Value	Percent of Total District Taxable Assessed Value
		Taxable Assessed Value	Rank	Taxable Assessed Value	Rank		
Madison Skyridge LLC	Residential	\$ 7,625,848	1	0.64%			
Inland Crystal Point LLC	Retail	7,587,399	2	0.63%	\$ 9,298,462	1	0.78%
Centro Bradley Crystal Lake	Retail	6,912,576	3	0.58%	8,702,012	3	0.73%
ARHC CLCRYIL01 LLC	Commercial	6,357,344	4	0.53%			
Colfin Cobalt Industrial	Industrial	6,267,334	5	0.52%	6,557,411	4	0.55%
KPR US LLC	Industrial	5,877,601	6	0.49%			0.00%
Darlington Cunat LLC	Residential	5,718,526	7	0.48%			0.00%
Walmart Real Est Business	Retail	3,783,191	8	0.32%	5,272,108	5	0.44%
Watermark Crystal Lake	Residential	3,562,595	9	0.30%			0.00%
Inland Bohl Farm LLC	Retail	3,482,321	10	0.29%	4,155,348	8	0.35%
Northern Illinois Medical Center	Healthcare	3,238,556	11	0.27%	3,825,371	9	0.32%
Crystal Corners LLC	Retail	3,108,955	12	0.26%			0.00%
Crystal Lake LP	Retail	3,078,105	13	0.26%			0.00%
30 West Pershing LLC	Retail	2,913,161	14	0.24%			0.00%
Menard Inc	Retail	2,828,913	15	0.24%			0.00%
Skyridge Partners LLC	Residential			0.00%	8,878,646	2	0.74%
Tyco Healthcare Group	Manufacturing			0.00%	5,021,082	6	0.42%
Sunrise Residential Housing	Residential			0.00%	4,348,111	7	0.36%
Inland Showplace LLC	Retail			0.00%	3,449,172	10	0.29%
		<u>\$ 72,342,425</u>		<u>6.03%</u>	<u>\$ 59,507,723</u>		<u>4.97%</u>

Note: Every effort has been made to seek out and report the largest taxpayers. However, many of the taxpayers listed contain multiple parcels and it is possible that some parcels and their valuations have been overlooked.

Data Source

McHenry County Treasurer

CITY OF CRYSTAL LAKE, ILLINOIS

PROPERTY TAX EXTENSIONS AND COLLECTIONS

Last Ten Fiscal Years

Fiscal Year Ended April 30,	Taxes Extended for the Fiscal Year	Collected Within the Fiscal Year of the Levy		Collections In Subsequent Years	Total Collections to Date	
		Amount	Percentage of Extension		Amount	Percentage of Extension
2012	\$ 9,897,101	\$ 9,879,869	99.83	-	\$ 9,879,869	99.83
2013	10,259,592	10,231,277	99.72	-	10,231,277	99.72
2014	10,588,864	10,565,666	99.78	-	10,565,666	99.78
2015	11,634,049	11,622,227	99.90	-	11,622,227	99.90
2016	11,785,312	11,765,244	99.83	-	11,765,244	99.83
2017	11,879,677	11,864,090	99.87	-	11,864,090	99.87
2018	11,879,703	11,873,307	99.95	-	11,873,307	99.95
2019	12,482,104	12,464,739	99.86	-	12,464,739	99.86
2020	12,482,131	12,456,521	99.79	-	12,456,521	99.79
2021	13,053,697	13,030,707	99.82	-	13,030,707	99.82

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

Fiscal Year Ended April 30,	Governmental Activities			Business-Type Activities			Total Primary Government	Percentage of Personal Income	Per Capita
	General Obligation Bonds	SSA Bonds	Capital Leases	General Obligation Bonds	Notes Payable	Capital Leases			
2012	\$ 19,377,905	\$ 8,409,000	\$ -	\$ 5,201,419	\$ 9,475,287	\$ -	\$ 42,463,611	3.73%	\$ 1,042
2013	19,053,973	-	-	8,856,825	8,676,955	-	36,587,753	3.21%	898
2014	17,707,947	-	-	26,264,962	-	-	43,972,909	3.86%	1,079
2015	16,299,470	-	-	24,398,153	-	-	40,697,623	3.58%	999
2016	14,898,250	-	-	22,411,000	1,900,000	-	39,209,250	2.73%	962
2017	13,453,551	-	-	20,364,550	10,426,422	-	44,244,523	3.11%	1,086
2018	11,988,542	-	-	18,270,226	15,537,661	-	45,796,429	3.30%	1,124
2019	10,473,372	-	54,611	16,108,783	15,235,751	59,664	41,932,181	3.02%	1,029
2020	9,339,638	-	794,276	20,301,671	14,389,153	160,682	44,985,420	3.24%	1,104
2021	7,716,271	-	2,817,479	17,598,729	13,525,659	501,116	42,159,254	2.56%	1,047

CITY OF CRYSTAL LAKE, ILLINOIS

RATIOS OF GENERAL BONDED DEBT OUTSTANDING

Last Ten Fiscal Years

Fiscal Year Ended April 30,	General Obligation Debt	Less Amounts Available in Debt Service Funds	Net Bonded Debt	Percentage of Estimated Actual Taxable Value of Property	Per Capita
2012	\$ 24,579,324	\$ 967,874	\$ 23,611,450	1.66%	\$ 579.52
2013	27,910,798	41,803	27,868,995	2.12%	684.02
2014	43,972,909	664,234	43,308,675	3.61%	1,062.97
2015	40,697,623	656,449	40,041,174	3.69%	982.77
2016	37,309,250	607,044	36,702,206	3.70%	904.04
2017	32,965,000	535,819	32,429,181	3.39%	795.94
2018	29,505,000	470,617	29,034,383	2.81%	712.62
2019	26,582,155	380,381	26,201,774	2.28%	643.10
2020	29,641,309	263,268	29,378,041	2.45%	721.06
2021	25,315,000	284,992	25,030,008	2.01%	621.57

Notes: Population data can be found at page XX - demographic and economic statistics.
Property value data can be found at pages XX and XX - assessed value and actual value of taxable property.

CITY OF CRYSTAL LAKE, ILLINOIS

**DIRECT AND OVERLAPPING GOVERNMENTAL ACTIVITIES BONDED DEBT
AND CAPITAL LEASES**

April 30, 2021

Governmental Unit	Bonded Debt	Applicable to the City	
		Percent	Amount
Bonded Debt	\$ 7,716,271		
Capital Leases	<u>2,817,479</u>		
Total City of Crystal Lake	<u>10,533,750</u>	100%	<u>\$ 10,533,750</u>
Overlapping:			
College District 509	146,490,000	0.003%	4,395
School District Number 155	14,430,000	40.415%	5,831,885
School District Number 46	1,190,000	10.758%	128,020
School District Number 200	84,755,352	0.924%	783,139
School District Number 300	231,746,782	0.010%	23,175
McHenry County Conservation District	67,510,000	13.623%	9,196,887
Crystal Lake Park District	295,000	74.851%	220,810
Cary Park District	755,970	0.036%	272
Huntley Park District	<u>315,000</u>	0.637%	2,007
Total others	<u>547,488,104</u>		<u>16,190,590</u>
Total overlapping debt	<u>\$ 558,021,854</u>		<u>\$ 26,724,340</u>

CITY OF CRYSTAL LAKE, ILLINOIS

LEGAL DEBT MARGIN INFORMATION

Last Ten Fiscal Years

The City is a home rule municipality. To date, the General Assembly has set no limits for home-rule municipalities.

Article VII, Section 6(k) of the Illinois Constitution governs computation of the legal debt margin.

"The General Assembly may limit by law the amount and require referendum approval of debt to be incurred by home-rule municipalities, payable from ad valorem property tax receipts, only in excess of the following percentages of the assessed value of its taxable property ... (2) if its population is more than 25,000 and less than 500,000 an aggregate of one percent...indebtedness which is outstanding on the effective date (July 1, 1971) of this constitution or which is thereafter approved by referendum...shall not be included in the

CITY OF CRYSTAL LAKE, ILLINOIS

DEMOGRAPHIC AND ECONOMIC STATISTICS

Last Ten Fiscal Years

Fiscal Year Ended April 30,	Estimated Population (1)	Personal Income	Per Capita Personal Income (2)	School Enrollment (3)	Unemployment Rate (4)
2012	40,743	\$ 1,138,359,420	\$ 27,940	15,312	8.2%
2013	40,743	1,138,359,420	27,940	14,937	8.6%
2014	40,743	1,138,359,420	27,940	14,716	6.3%
2015	40,743	1,434,275,829	35,203	14,336	4.9%
2016	40,743	1,268,451,819	31,133	14,020	5.0%
2017	40,743	1,420,912,125	34,875	13,896	3.2%
2018	40,743	1,386,932,463	34,041	13,695	3.5%
2019	40,743	1,468,214,748	36,036	13,357	2.8%
2020	40,743	1,710,187,425	41,975	13,138	16.1%
2021	40,269	1,645,028,919	40,851	12,639	5.0%

(5)

Data Sources

- (1) Link on Crystal Lake Website to Demographics Now
- (2) Retail Marketplace Profile
- (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 Governor'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	3.75%
Crystal Lake School District 155	725	2	1.78%
Snap-On Tools Co.	590	3	1.45%
McHenry County College	500	4	1.23%
Knaack Manufacturing	500	5	1.23%
Crystal Lake Park District	480	6	1.18%
Aptar Group	475	7	1.17%
Cardinal Health	350	8	0.86%
Walmart	350	9	0.86%
City of Crystal Lake	241	10	0.59%
Jewel Foodstores	220	11	0.54%
	<u>5,959</u>		<u>14.63%</u>

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

	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
General Government	30.95	37.25	37.75	38.75	38.75	39.25	40.25	43.50	43.50	45.50
Public Safety:										
Police	77.70	77.75	77.75	77.75	78.75	78.75	79.75	79.75	80.25	81.25
Fire	67.50	67.50	67.50	67.50	67.50	67.50	67.75	67.75	67.50	67.50
Highways and Streets:										
Administration	3.25	4.25	4.25	4.25	5.25	5.25	5.25	5.25	5.00	5.00
Engineering	7.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Facilities	7.00	7.00	7.00	7.00	6.50	6.50	6.50	6.50	6.50	6.50
Maintenance	15.00	17.00	17.00	18.00	18.00	18.00	19.00	20.00	19.75	19.75
Waterworks and sewerage	30.00	28.00	28.00	28.00	30.00	31.00	31.00	31.50	31.50	31.50
	<u>238.40</u>	<u>238.75</u>	<u>239.25</u>	<u>241.25</u>	<u>244.75</u>	<u>246.25</u>	<u>249.50</u>	<u>254.25</u>	<u>254.00</u>	<u>257.00</u>

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

	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
Police:										
Physical arrests	611	769	854	838	905	935	1,010	918	979	1,089
Parking violations	2,019	3,228	2,339	3,310	3,742	4,131	5,406	4,569	5,018	7,171
Traffic violations	3,697	8,788	9,937	10,910	11,869	13,961	11,267	11,381	10,193	6,613
Fire:										
Number of calls answered	6,283	6,799	6,345	6,228	5,894	5,833	5,695	5,452	5,475	5,357
Inspections	588	853	957	981	650	833	1,104	1,060	1,077	976
Highways and Streets:										
Street resurfacing (miles)	10.8	10.0	6.9	6.9	8.3	6.0	6.9	8.1	8.8	6.2
Water:										
New connections	123	76	19	8	12	5	23	7	7	15
Water main breaks	22	21	28	19	24	18	29	34	23	34
Average daily consumption (millions of gallons)	3.87	4.01	3.85	3.85	3.90	3.93	3.93	4.40	4.65	4.65
Wastewater:										
Average daily sewage treatment (millions of gallons)	4.77	5.00	4.80	4.80	4.80	5.10	5.10	5.00	5.00	5.00
Library:										
Circulation										
Physical materials	115,152	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
e-materials	94,193	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Cardholders	21,109	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Programs										
Number	1,020	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Attendance	88,730	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Data Source

City records

N/A - data not available

CITY OF CRYSTAL LAKE, ILLINOIS

CAPITAL ASSETS STATISTICS

Last Ten Fiscal Years

	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
Public safety:										
Police:										
Stations	1	1	1	1	1	1	1	1	1	1
Patrol units	22	19	19	19	23	23	23	23	23	23
Fire:										
Stations	3	3	3	3	3	3	3	3	3	3
Highways and Streets:										
Streets (miles)	176	176	176	176	160	160	160	160	160	160
Streetlights	2,417	2,417	2,417	2,417	2,417	2,410	2,410	1,996	1,996	1,996
Traffic signals	33	33	33	33	33	33	33	31	31	31
Culture and Recreation:										
Parks acreage	450	450	450	450	450	450	450	450	450	450
Water:										
Water mains (miles)	267	236	230	230	230	230	230	230	226	226
Fire hydrants	3,181	3,122	3,122	3,122	3,114	3,095	3,095	3,095	3,110	3,110
Maximum daily capacity (million of gallons)	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.37	8.37
Sewer:										
Sanitary sewers (miles)	185	161	166	166	166	166	166	166	166	166
Storm sewers (miles)	187	115	114	60	60	60	60	60	60	60
Maximum daily treatment (millions of gallons)	20.20	20.20	20.20	19.50	16.50	16.50	16.50	16.50	16.50	16.50

Data Source

City records



COVERAGE DECLARATIONS

Coverage Period:

November 1, 2020 to November 1, 2021

Types of Coverages	Pool Self-Insured Retention	Limits
General Liability <ul style="list-style-type: none"> ▪ Professional Liability ▪ Law Enforcement Activities ▪ Employee Benefits 	\$3,000,000	\$15,000,000 (per member)
Auto Liability <ul style="list-style-type: none"> ▪ Uninsured/Underinsured Motorist 	\$3,000,000	\$15,000,000 \$50,000 (per member)
Public Officials Liability <ul style="list-style-type: none"> ▪ Wrongful Acts ▪ Employment Practices 	\$3,000,000	\$15,000,000 (per member)
Workers' Compensation <ul style="list-style-type: none"> ▪ Employer's Liability 	\$1,500,000	Statutory \$1,000,000 (per member)
First Party Property – All Risk <ul style="list-style-type: none"> ▪ Flood Zone A/V ▪ Flood (Non-Zone A/V) ▪ Contingent Business Interruption (Sales Tax) ▪ Scheduled Emergency Vehicles-Agreed Value ▪ Boiler/Machinery 	\$1,000,000 \$1,000,000 \$450,000 \$450,000 \$100,000 \$ 150,000	\$250,000,000 per occurrence \$5,000,000 \$40,000,000 \$10,000,000 Scheduled \$50,000,000 (per member)
Crime <ul style="list-style-type: none"> ▪ Employee Theft (Dishonesty) ▪ Forgery, Alteration & Counterfeit Currency ▪ Credit Card Forgery ▪ Computer Fraud ▪ Funds Transfer Fraud ▪ Personal Accts/Identity Fraud 	\$ 100,000	\$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$5,000,000 \$25,000 (per member)
Cyber Risk <ul style="list-style-type: none"> ▪ Data Compromise/Breach Response ▪ Computer Attack System Restoration ▪ Cyber Extortion (IRMA excess \$75,000) ▪ Misdirected Payments ▪ Computer Fraud ▪ Data Compromise Liability ▪ Network Security Liability ▪ Electronic Media Liability ▪ Public Relations 	Member Deductible - \$10,000	\$1,000,000 member aggregate \$500,000 \$500,000 \$100,000 \$25,000 \$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$5,000
Public Officials Bonds <ul style="list-style-type: none"> ▪ Mayor/President, Treasurer, Clerk ▪ Special District Trustees ▪ Supplemental 	\$0	Statutory Limits As Scheduled

Yearly Aggregates	Limits
Member Annual Payment Cap (Applies to general/auto liability and public officials' liability Loss Fund Payments only)	\$6,000,000
Agency Aggregate Cap	\$75,449,420